

Stillman BANK



To log into Stillman Business Online go to the Stillman Bank home page at:

www.stillmanbank.com

Click on the 'My Account' to begin banking.

Enter your Stillman Business Online ID and PIN.
(These numbers will be common to each user.)

Click on the Login button.

The Cash Management login screen will appear.

Stillman Business Online

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Cash Management ID

Cash Management Password

- Each Cash Management (Stillman Business Online) user within your business can be set up with their own unique Cash Management ID and Password.
- You can grant or restrict access to different Cash Management features for each user, which will be detailed later in this booklet.
- To enter the Cash Management section of Stillman Business Online, enter your Cash Management ID and Password.
- Click on **Login**.

Change Your Cash Management Password

Enter your current Password

Enter your new Password

Re-Enter your new Password (to verify the change)

- When you first sign in you will be asked to create a new password. To change your Cash Management Password at any time, click on 'Options'.
- To change your password, enter your current password in the first box.
- Then enter a new password in the second box.
- Re-enter your new password in the third box.
- Click the **Submit** button. Your password has now been changed.
- Cash Management users will be prompted to change their password every 90 days.

The screenshot shows the top navigation bar with links for Messages, Help, and EXIT. Below this is a secondary bar with Account Listing, ACH, Cash Management, and Options. The main content area includes a welcome message, a greeting, and an account listing table. The table has columns for Account, Balance, and Status. Below the table is a customer summary information section and a footer with FDIC and Equal Housing Lender logos.

Account Listing	Account	Balance	Status
	Checking	5.43	Select Activity ...
	Savings	5.09	Select Activity ...

Looking at the top grey bar, you have the options of **Messages, Help and Exit.**

- **Messages** allows you to send and receive secure e-mail to/from Stillman Bank.
- The **Help** section contains an index and glossary to help you use the features of Stillman Business Online and Cash Management.
- **Exit** will log you out of Stillman Business Online. **It is important for privacy and security reasons to exit Stillman Business Online before entering other Internet sites or before you walk away from your computer.**

Welcome to Stillman Business Online!

Hello STILLMAN BANCCORP NA!

Account Listing		
Account	Balance	Status
Checking	5.43	Select Activity ...
Savings	5.09	Select Activity ...

Customer Summary Information

2 Deposit accounts with a total balance of 10.52
 0 Loan accounts with a total balance of 0.00

You last accessed your Cash Management account on Aug 19, 2005
 You last accessed your Stillman Online account on Aug 19, 2005 14:56:34
 You have visited 101 times since Mar 08, 2004 15:29:22



- Select **Account Listing** from the tool bar.
- **Account Listing** allows you to view your accounts with Stillman Bank. You can create stop payments if you are authorized.
- Use the drop down box to select an activity for each account.

Under **Select Activity**, a drop down box is available for each account. Your options include:

- **Transactions** - allows you to view current transactions taking place on your account over a selected range of dates.
- **Download** - allows you to download transactions in a variety of formats.
- **Statements** - allows you to view your bank statements for the last three months.
- **Stop Payments** - allows you to view all stop payments for this account. If authorized you will be allowed to add stop payments.
- **Transfers** - allows you to transfer funds between Stillman accounts.
- **Prior Day** - provides summary information for yesterday's activity on that account.

All Stop Payment orders will have an automatic \$22.00 charge. Stop payment orders must be received by 5:00 Central Time to be effective on this business date.

Stop Payment Entry

⊖ indicates a required field

⊖ indicates that data must be entered in at least one of these fields

Check Date ⊖

Start Check Number ⊖

End Check Number

Begin Amount . ⊖

End Amount .

Payee ⊖

Remark

- To create a stop payment, select **Stop Payment** from the drop down box (or the tool bar).
- Stop payments are official notices requesting that a payment of a check or draft be denied.
- The check date will default to today's date. Be sure to change the date if the check was not written today.
- You may enter any remarks to remind you why there is a stop payment for that item.
- Review the effective date and all other information for accuracy.
- Click the **Submit** button.

PLEASE PRINT THIS FORM. Record your account number, sign the form and mail to: Stillman BancCorp NA, PO Box 150, Stillman Valley, IL 61084. Or drop it off at any of our offices. Stop Payment order is binding for only 14 days unless confirmed in writing within that period. The signor agrees to hold the bank harmless for said amount, as well as for all expenses and costs incurred by the bank through refusing payment of this check. I hereby confirm that all information and amounts furnished are correct. If the check is paid due to incorrect information, I hereby free the bank of any and all liability.

Stop Payment Confirmation

August 19, 2005 03:55 PM

Name: STILLMAN BANCCORP NA
 Stillman Online ID: 716700007256
 Cash Management ID: The Works
 Account Name: Checking
 Account Number: 3021386

Check Date: 08/19/05
 Check Number: 2457
 Amount: \$343.39
 Payee: Plumber
 Remark:

Signature: _____

- Stop payments require a signature when processed through Stillman Business Online.
- Print this page to submit to the bank by clicking on the Print Icon on your browser toolbar, or use the **File/Print** menu option.
- You can view a list of created stop payments by clicking on the **Stop Payment** link on the top tool bar.

Account Listing		ACH		Cash Management		Options	
Batch List	Search	Upload	Upload Status	Tax Payments			
PO Box 150, Stillman Valley, IL 61084							
View	50 Batches	per page. Total Batches: 2		Create new batch for: <input type="text" value="Select Company"/>			
Status	Category	Type	Company	Debits	Credits		
<input type="checkbox"/>	Ready	Payroll Demo	PPD SBC DEMO	\$200.00	\$200.00		
<input type="checkbox"/>	Ready	XMas Bonus	PPD SBC DEMO	\$2,400.00	\$2,400.00		
Total				\$2,600.00	\$2,600.00		

<input type="button" value="Quick Initiate"/>

Select Activity ...
View
Download
Edit
Quick Edit
Edit Category
Copy
Delete
Initiate

- Select the **ACH** option from the top menu.*
- The **ACH Batch List** allows you to view all uploaded and created ACH files.
- Use the drop down box to the right of the batch to work with an ACH file.
- **View** - allows you to view but not edit ACH transactions.
- **Download** - allows you to download general information about the ACH batch in .pdf format and requires Adobe Acrobat Reader to view.
- **Edit** - allows you to edit ACH transactions.

* Separate contract & fees for ACH option

- **Quick Edit** - allows you to edit amounts for each transaction in that batch.
- **Edit Category** - allows you to edit batch header information.
- **Copy** - allows you to copy the batch information including transactions to create a new batch.
- **Delete** - allows you to completely delete this ACH file, including all transactions and batch header information.
- **Initiate** - allows you to review batch header information and initiate the file for payment.

Messages Help EXIT

Account Listing ACH Cash Management Options
 Batch List | Search | Upload | Upload Status | Tax Payments

PO Box 150, Stillman Valley, IL 61084

View 50 Batches per page. Total Batches: 2 Create new batch for: Select Company

ACH Batch List

Status	Category	Type	Company	Debits	Credits
<input type="checkbox"/>	Ready	Payroll Demo	PPD SBC DEMO	\$200.00	\$200.00
<input type="checkbox"/>	Ready	XMas Bonus	PPD SBC DEMO	\$2,400.00	\$2,400.00
Total				\$2,600.00	\$2,600.00

Quick Initiate

Select Activity ...
 View
 Download
 Edit
 Quick Edit
 Edit Category
 Copy
 Delete
 Initiate

The **Copy** option allows you to copy the batch information including transactions to create a new batch.

- To copy a batch, select the **Copy** option from the drop down box.

Messages Help EXIT

Account Listing ACH Cash Management Options
 Batch List | Search | Upload | Upload Status | Tax Payments

PO Box 150, Stillman Valley, IL 61084

Copy ACH Batch

Copy batch Payroll Demo to

Submit Cancel

- Select a new number or name for the batch.
- Click the **Submit** button.
- You will now have an identical batch with a new batch number/name.
- You can edit this batch using the **Edit** and **Quick Edit** options.

Messages Help EXIT

Account Listing ACH Cash Management Options
 Batch List | Search | Upload | Upload Status | Tax Payments

PO Box 150, Stillman Valley, IL 61084

ACH Record List Download

NOTE: You must have Adobe Acrobat Reader installed before downloading ACH Record List. Click [here](#) for a free copy of Adobe Acrobat Reader.

To download:
 1. Right-click the link below.
 2. Select **Save Target As...** from the menu.
 3. Use the dialog box to save the file in the folder you wish.

To view:
 1. Left-click on the link below.

[ACH Record List Download](#)

- To download ACH summary information, select the **Download** option from the drop down box.
- The information is in .pdf format. This means you must view the information in Adobe Acrobat™ Reader.
- If you do not have Adobe Acrobat™ Reader, you can download it for free by clicking the link to a download page.
- Using the link labeled “ACH Record List Download” Adobe Acrobat™ will automatically open the file.

Upload ACH File

Enter the name of the file you wish to upload (some browsers will provide a **Browse** button to help you find the file). Click the **Upload** button. If you are consistently having trouble uploading your ACH file, you may want to try another uploading method by clicking [here](#).

File Name:

To upload ACH files, select the **Upload** option. Files uploaded to ACH must be in NACHA format.

- Click on the Browse button to locate the file to upload.



- Open the folder and select the file to be uploaded using the **Choose File** browse box.
- Click the **Open** button to select the file.
- Click on the **Upload** button to upload the file.

View 50 Batches per page. Total Batches: 2 Create new batch for: Select Company

ACH Batch List							
Status	Category	Type	Company	Debits	Credits		
<input type="checkbox"/>	Ready	Payroll Demo	PPD SBC DEMO	\$200.00	\$200.00	Select Activity ...	
<input type="checkbox"/>	Ready	XMAs Bonus	PPD SBC DEMO	\$2,400.00	\$2,400.00	View Download Edit Quick Edit Edit Category Copy Delete Initiate	
				Total \$2,600.00	\$2,600.00		

If you do not have a NACHA file to upload you can manually enter the information in Cash Management.

- To manually enter the information, click the **ACH** option.
- Select your company name in the drop down box by 'Create new batch for'.
- Enter a new batch number/name in the **Category** box. Click the **Submit** button.
- Enter the Payee information in the form provided. For additional entries to this batch, click **Quick Add**. For the final entry in the batch click **Submit**.

ACH Batch Header

Category: Category Code: PPD - PREARRANGED PYMT/DEPOSITS

Company: SBC DEMO Company ID: 361828310

Discretionary Data: SBC DEMO Entry Description: PAYROLL

- To *change* the batch header information, select the **Edit Category** option from the drop down box.
- Enter the new batch number/name and click **Submit**.

Add Tax Payment

Category Tax Receiving Institution [Lookup](#)

Pay to Select Tax Authority

Company Name Select Company Tax Period mm/dd/yyyy

Tax Code [Lookup](#)

Taxpayer ID

Amount Type Code [Lookup](#)

Payment Amount 0 .00

Pay from Account Select Account

- To send a Federal Tax payment you must contact the **EFTPS** to enroll. EFTPS enrollment forms can be obtained by calling **1-800-945-8400**.
- To enter a federal tax payment, first enter the new batch header in **Category Tax** box.
- Select **Federal** in the **Pay To** drop down box.
- Click **Look up** next to the Receiving Institution. Click the name of the bank that is to receive the payment. *Use the ABA and Account Number that you currently use to make federal tax payments. If you have a question review your previous tax forms.*
- Select your company name from the drop down box.

- Enter the tax period end date.
- Select the **Tax Code** from the drop down box.
- Enter your **Tax Payer ID** and payment amount. Select the account the payment will come from.
- The tax payments are broken down into tax ID codes. If you are sending 941-Employers Quarterly Tax Return, the subcategories are: “1” for Social security, “2” for Medicare and “3” for Withholding.
- Enter the amount of tax owed for each tax ID number.
- Click the **Submit** button.

Messages Help EXIT

Account Listing ACH Cash Management Options
Batch List | Search | Upload | Upload Status | Tax Payments

PO Box 150, Stillman Valley, IL 61084

View 50 Transactions per page. Total Transactions: 4 **Add Record**

ACH Record List

Company Name	Description	Category
SBC DEMO	PAYROLL	PPD
XMas Bonus		

NOTE: Click on a column name to sort Records by that column in ascending (▲) or descending (▼) order.

Name	ID Number	Account	Amount	CR/DR	Held	Edit	Delete
JANE DOE	1234	1234	\$1,200.00	CR		Edit	Delete
BABE RUTH	1234	1234	\$950.00	CR		Edit	Delete
SHOOTY BABBITT	1234	1234	\$250.00	CR		Edit	Delete
JAN STENRUD	5678	5678	\$2,400.00	DR		Edit	Delete
			Total Debits \$2,400.00			Total Credits \$2,400.00	

Return

- To add, edit or delete ACH transactions, select the **Edit** option from the drop down box.
- Notice the batch header above the transaction list. This is to remind you what batch you are working with.
- All transactions listed are associated with that batch.
- To edit a single transaction, click **Edit** next to the desired transaction.
- To delete a single transaction click **Delete** next to the desired transaction.
- To add a transaction, click on the **Add Record** button.
- When finished editing ACH transactions for that batch, click the **Return** button to return to the ACH batch listing.

Messages Help EXIT

Account Listing ACH Cash Management Options
Batch List | Search | Upload | Upload Status | Tax Payments

PO Box 150, Stillman Valley, IL 61084

View 50 Batches per page. Total Batches: 2 Create new batch for: Select Company

ACH Batch List

Status	Category	Type	Company	Debits	Credits	Select Activity ...
<input type="checkbox"/>	Ready	Payroll Demo	PPD SBC DEMO	\$200.00	\$200.00	Select Activity ...
<input type="checkbox"/>	Ready	XMas Bonus	PPD SBC DEMO	\$2,400.00	\$2,400.00	Select Activity ...
				Total \$2,600.00	\$2,600.00	

Quick Initiate

- Select Activity ...
- View
- Download
- Edit
- Quick Edit
- Edit Category
- Copy
- Delete
- Initiate

- To initiate the batch for payment, select the **Initiate** option from the drop down box.
- Review the batch information for accuracy.
- Review the effective date for accuracy. Input effective date if you have not done so already.
- Click the **Initiate** button.
- The debits and credits must be equal before the batch can be initiated.
- Once the batch is initiated the status column in the ACH batch list will change to 'Ready.'

Account Listing	ACH	Cash Management	Options	Messages	Help	EXIT
Main Download						

PO Box 150, Stillman Valley, IL 61084

User ID

View Cash Management User List			
User ID	User Name	Status	
Accountant	Joe Smith	OK	User Access Delete
The Works	The Works	OK	User Access
View Only	View Only	OK	User Access Delete

- **Cash Management** allows you to set up users within your company. You can grant or restrict access to different Cash Management features on a per user basis.
- To use Cash Management, simply click the **Cash Management** link in the top tool bar.
- To set up a new user, type in their permanent User ID in the box. Then, click the **Add User** button below that box.
- To edit a user's options, click on the **User** link next to their name.
- To completely delete a user, click on the **Delete** link.
- You can add or delete accounts the user can view by clicking on the **Access** link.

Account Listing	ACH	Cash Management	Options	Messages	Help	EXIT
Main Download						

PO Box 150, Stillman Valley, IL 61084

Edit Cash Management User

User ID	Accountant	<input type="checkbox"/> Hold User
User Name	Joe Smith	Administration <input type="text" value="No"/>
Password	<input type="text"/> Leave blank to keep current password	ACH Limit <input type="text" value="0"/> <input type="text" value="00"/>
Wire Password	<input type="text"/> Leave blank to keep current password	Wire Limit <input type="text" value="0"/> <input type="text" value="00"/>
E-mail Address	<input type="text"/>	

- Enter the user's name and password. The user can change this password anytime after logging in.
- The **'Hold User'** box disables the user from logging into Stillman Business Online.
- Enter the user's wire and ACH limit. Although wires are not an available option and the user may not be granted rights by you, you must still enter an amount. We recommend you set their limits at \$1.00.
- Check the boxes to allow the user access to the listed features.
- Remember, some users may only be allowed to view or create ACH files. Other users may only be allowed to transmit (not edit) files. Use your separation of duty policy to decide who is allowed access to each function.
- **Administration** – allows the user access to the Cash Management section (this section).

- | | | |
|---|---|--|
| <input checked="" type="checkbox"/> Download | <input type="checkbox"/> Work with ACH | <input type="checkbox"/> Display ACH |
| <input type="checkbox"/> Full ACH Control | <input type="checkbox"/> Initiate ACH | <input type="checkbox"/> Upload ACH |
| <input checked="" type="checkbox"/> Transaction Inquiry | <input type="checkbox"/> Define Non-Rep Wires | <input type="checkbox"/> Upload ARP |
| <input checked="" type="checkbox"/> Statement Inquiry | <input type="checkbox"/> Edit Non-Rep Wires | <input type="checkbox"/> Work ARP Items |
| <input checked="" type="checkbox"/> Current Day Balance | <input type="checkbox"/> Define Rep Wires | <input type="checkbox"/> Download ARP File |
| <input type="checkbox"/> Prior Day Balance | <input type="checkbox"/> Edit Rep Wires | <input type="checkbox"/> Transfers |
| <input type="checkbox"/> Stop Inquiries | <input type="checkbox"/> Transmit Wires | <input type="checkbox"/> PowerPay |
| <input type="checkbox"/> Stop Additions | <input type="checkbox"/> Full Wire Control | |

- **Download** - allows the user to download cash management information.
- **Full ACH Control** - allows the user to create AND initiate an ACH Batch. If this is not selected, it will require one user to create or upload the batch and a second user to initiate the batch - thus giving you dual control.
- **Transaction Inquiry** - allows the user to view transaction information.
- **Statement Inquiry** - allows the user to access previous bank statements.
- **Stop Additions** - allows the user to create and submit stop payments.
- **Work with ACH** - allows the user to work with ACH transactions.
- **Display ACH** - allows the user to display ACH items that have been created.
- **Initiate ACH** - allows the user to initiate an ACH batch.
- **Transfers** - allows the user to make a transfer between your Stillman Bank accounts.
- **Wire, ARP & PowerPay** - Wire, ARP & PowerPay options are not available.

Allowed To View		
<input type="checkbox"/> Club Accounts	<input checked="" type="checkbox"/> Loan Accounts	<input checked="" type="checkbox"/> Demand Accounts
<input checked="" type="checkbox"/> Time Deposit Accounts	<input checked="" type="checkbox"/> Savings Accounts	<input checked="" type="checkbox"/> IRA Accounts
<input type="checkbox"/> Safe Box Accounts	<input checked="" type="checkbox"/> ODP Accounts	<input type="checkbox"/> Non-JHA Accounts

- This section allows you to select the accounts that the user can see and work with.
- It lists general categories of accounts. You will select specific accounts in a moment.
- Check the box next to the category of accounts you want the user to access.
- Click the **Submit** button.

Account Listing				Messages	Help	EXIT
ACH	Cash Management	Options				
Main Download						

PO Box 150, Stillman Valley, IL 61084

Edit Account Access	
Select Accounts	
<input type="checkbox"/> Select All	<input checked="" type="checkbox"/> Checking
<input type="checkbox"/> Savings	

- Now, select the individual accounts that the user is authorized to access.
- For example, we allowed this user access to deposit accounts only. Then, more specifically we only allow them access to the Checking Account so this user cannot see any other business accounts.
- When finished, click the **Submit** button.

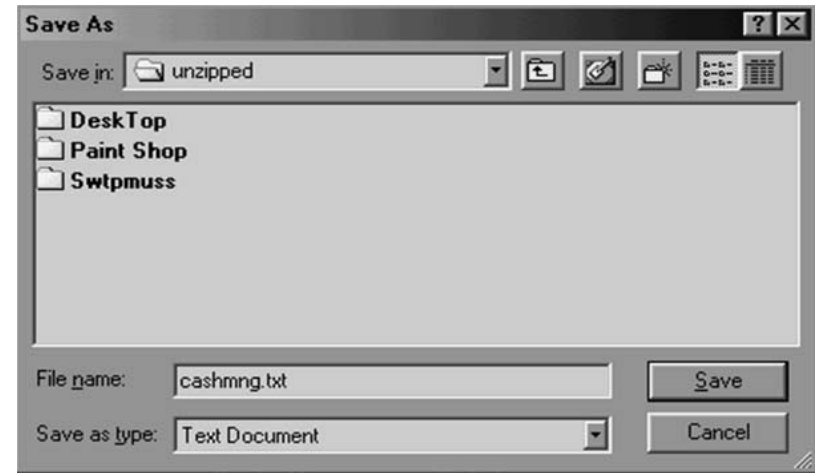
Cash Management Download

To download:
 1. Right-click the link below.
 2. Select **Save Target As...** from the menu.
 3. Use the dialog box to save the file in the folder you wish.

To view:
 1. Left-click on the link below.

[Cash Management data](#)

- To download the Cash Management data, select the **Download** link from the tool bar.
- The information is in text format. This means you can view transactions in a word processing application.
- If you click on the link at the bottom of the page you can view the transactions in an empty browser window.
- Follow the instructions for your browser.



- After you click on the link at the bottom of the page, a **'Save As'** dialog box will pop open on your screen.
- Use the drop down box at the top of the **'Save As'** dialog box to choose the folder or disk to store the information.
- Use the **'File Box'** to select the file folder to store the information.
- You might want to change the name of this file. To change the name, delete the information in the **'File Name'** box at the bottom of the **'Save As'** dialog box.
- Type in the new name.
- *Note: You may want to give the file a meaningful name so it is easier to locate in the future. If you download frequently, you might want to use the date to distinguish between files.*
- Be sure the new file name you type ends with **'.txt'** so it can be reopened.