tri counties bank
Service With Solutions®

Trico Treasury Center
User Guide

Table of Contents

Getting Started

To access Trico Treasury Center, you must have Trico Secure Browser installed on your computer.

Trico Secure Browser is a java-based application that runs on your computer. It provides a captive, safe environment for accessing Trico Treasury Center and other websites or applications that are allowed by Tri Counties Bank.

Trico Secure Browser is self-contained and is not a part of another commercial browser previously installed on a User's computer, thereby insulating it from malware. Users are allowed access to websites and applications defined and configured by the bank. Trico Secure Browser does not employ an address line, so Users cannot navigate away from entitled sites. Tri Counties Bank requires all Users to access Trico Treasury Center using Trico Secure Browser.

Trico Secure Browser Installation Guide

Before Installing Trico Secure Browser, ensure you have:

- **Administrative privileges** on the computer where Trico Secure Browser will be installed.

- If you have Anti-Virus software installed, you must allow Trico Secure Browser to be installed. If necessary, contact your IT Administrator to have this site white-listed. **See page 3** for additional information.

- Close all open computer applications and follow the installation instructions.

System Requirements

- Any general-purpose client versions of Microsoft Windows (Home, Pro, Enterprise) or Apple macOS still supported by and receiving security updates from the vendor

  o For Windows, any 32-bit or 64-bit x86 compatible processor from Intel or AMD supported by the operating system

  o For macOS, any supported 64-bit x86 compatible Intel processor, or an Apple Silicon (M1, M2, etc.) processor when used with Rosetta 2 or later

- A physical computer local to the user and accessed directly by the user

- A local user profile

- For Windows, a PS/2 or HID type keyboard device

- Configurations or Software not supported with Secure Browser:

  o Windows Server, Windows Phone/Mobile, or special-purpose client versions of Windows (S, K, KN, IoT)

  o Windows on ARM processors (some Microsoft Surface Pro models, for example)

  o Virtual, thin-client, or cloud desktop systems, especially those utilizing snapshots or restore points

  o Any computer being accessed remotely (using a remote desktop type connection, for example)

  o User profiles on network locations or cloud services or otherwise utilizing Folder Redirection

  o Networks utilizing TLS inspection

  o Any security software utilizing Device Control technology

  o Anti-keylogging modules from SafeNet (used by default with FedLine) or StrikeForce Technologies

Anti-Virus Compatibility

Trico Secure Browser is compatible with most widely available anti-virus software but may require white-listing within those applications.

However, Trico Secure Browser is **NOT** compatible with anti-virus products that utilize Device Control software. The extensive modifications made by this software to the Windows USB device driver and services stack render the system incompatible with the standard methods used to install the Encrypted Keyboard Driver (EKD) included with Trico Secure Browser.

If the EKD is installed on systems that have been exposed to Device Control software, the previously modified driver and services stack can become corrupted, resulting in serious system stability/usability issues. Symptoms include:

- Unresponsive keyboards and mice
- Disabled USB ports
- Non-functioning USB devices such as printers or USB storage devices (flash drives, external hard drives, etc.)
- Fatal Encrypted Keyboard error messages during Trico Secure Browser start-up

Trico Secure Browser should not be installed on any PCs that currently have or have ever had Device Control software installed. These issues may persist even after the incompatible software is uninstalled. Some products that use the Device Control technology do not fully or cleanly uninstall the Device Control files and settings, and fail to restore the system to its normal state upon product removal. Full recovery from these issues may require reinstalling the Windows operating system.

The following packages have been identified as having Device Control software, and are known to be incompatible:

- **Lumension Device Control module for Lumension Endpoint Management and Security Suite (a.k.a. Lumension Endpoint Security Device Control, LES DC).**
  All versions.
- **Ivanti Endpoint Security Device Control (a.k.a. HEAT Endpoint Security Device Control) and all Ivanti products that integrate the Device Control technology.**
  All versions.
- **ThreatTrack Security VIPRE Antivirus Business Premium.**
  All 7.5.x versions subsequent to and including 7.5.5819
- **ThreatTrack Security VIPRE Endpoint Security, ThreatTrack VIPRE Advanced Security, and any VIPRE product that incorporates the Device Control technology.**
  Versions 9.6 and later.
- **Any product using the same licensed Device Control technology as the products above but not specifically listed here**

If one of the anti-virus software applications listed above is installed on your PC, do not install Trico Secure Browser. Please contact Tri Counties Bank Treasury Management Support at 877-895-7850 for help with installing Trico Secure Browser.
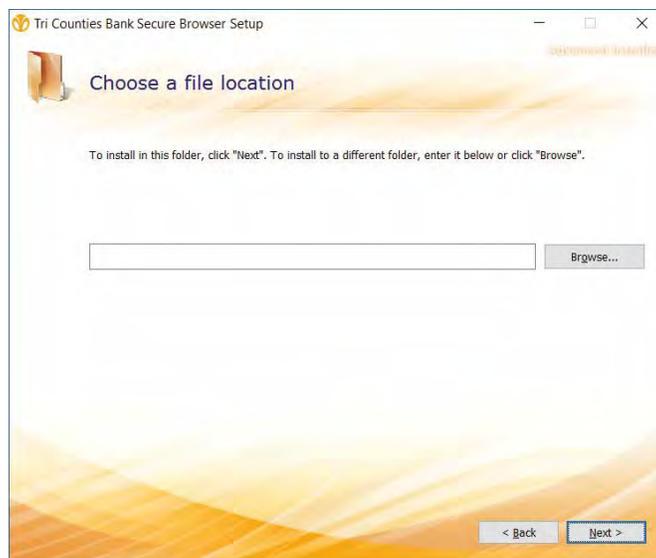
Step 1: Installation

1 Download the Trico Secure Browser from:

www.tcbk.com/treasury-center

2 Run the Trico Secure Browser installation file you downloaded. When prompted, select **Next** to continue.

3 Choose a file location and select **Next** to continue.

4 Trico Secure Browser will begin installing its files and folders. If prompted, confirm that Trico Secure Browser should be allowed to make changes to the computer.

Secure Browser installation is now complete. You are now ready to register as a User of Trico Treasury Center. Proceed to the next page when you have received an Activation Key from Tri Counties Bank.

WE'RE HERE TO HELP

If you have any questions, please contact Treasury Management Support at 877-895-7580 or tm@tcbk.com

Step 2: Registration

After you have received the email containing your Activation Code, launch Trico Secure Browser by locating and selecting the new icon that has been created on your desktop.

Trico Secure Browser

1 After Trico Secure Browser has been installed, enter your Activation Key, which will be sent to each User via email. If you need additional help, please contact Tri Counties Bank Treasury Management Support at 877-895-7580.
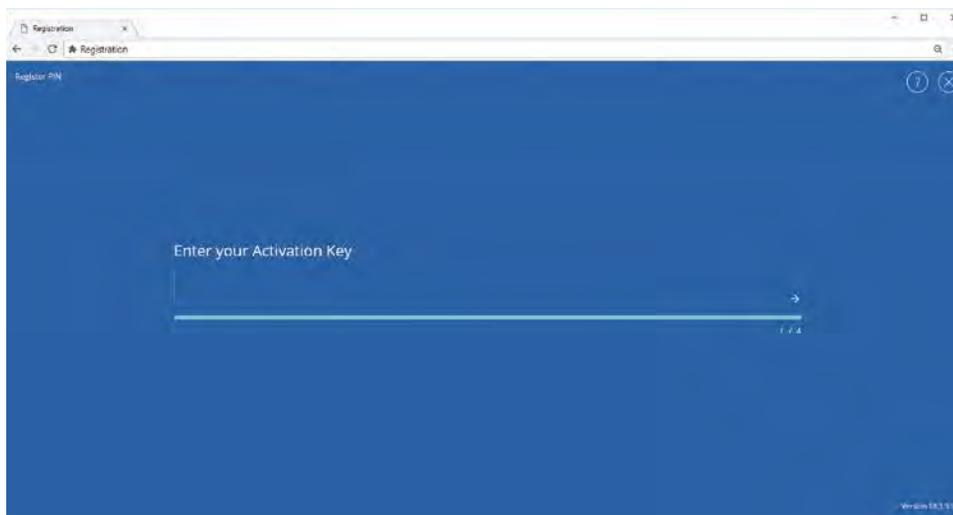

2 Next, create the PIN (password) you will use to login, and select the **Continue** arrow. Please remember the PIN, as you will use it to login following registration. Your PIN must be from 6 to 12 characters, letters and numbers only.
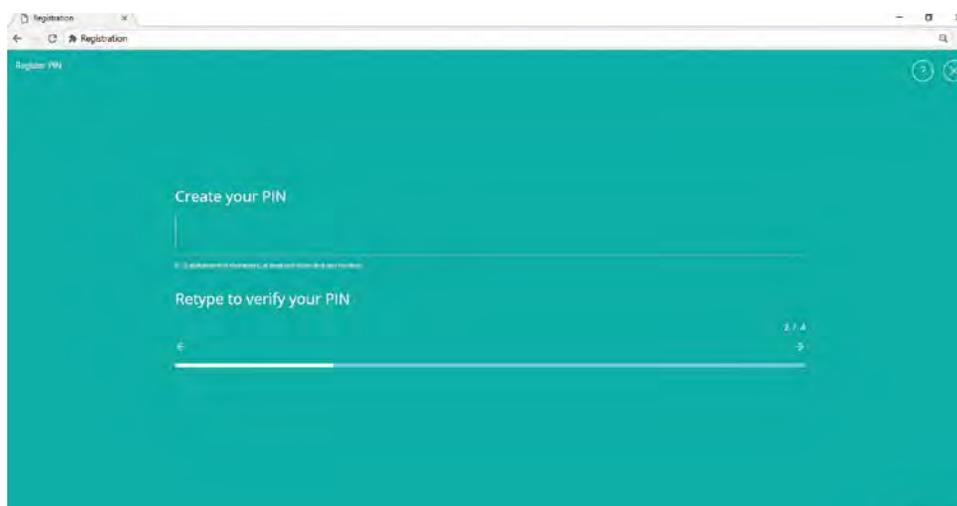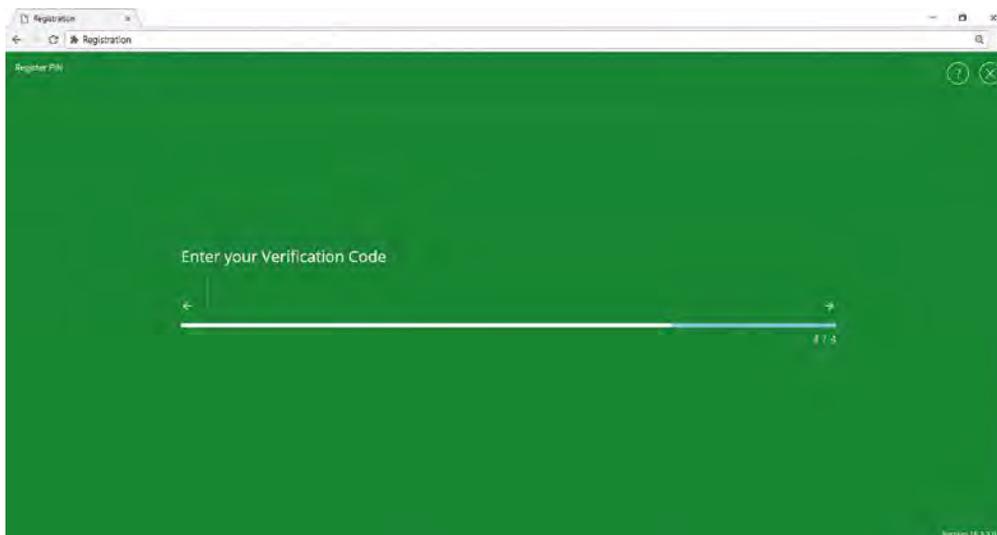
3 To confirm your identity, a User verification code will be sent to you. Choose to have this code delivered via email or SMS (text), then select the **Continue** arrow.
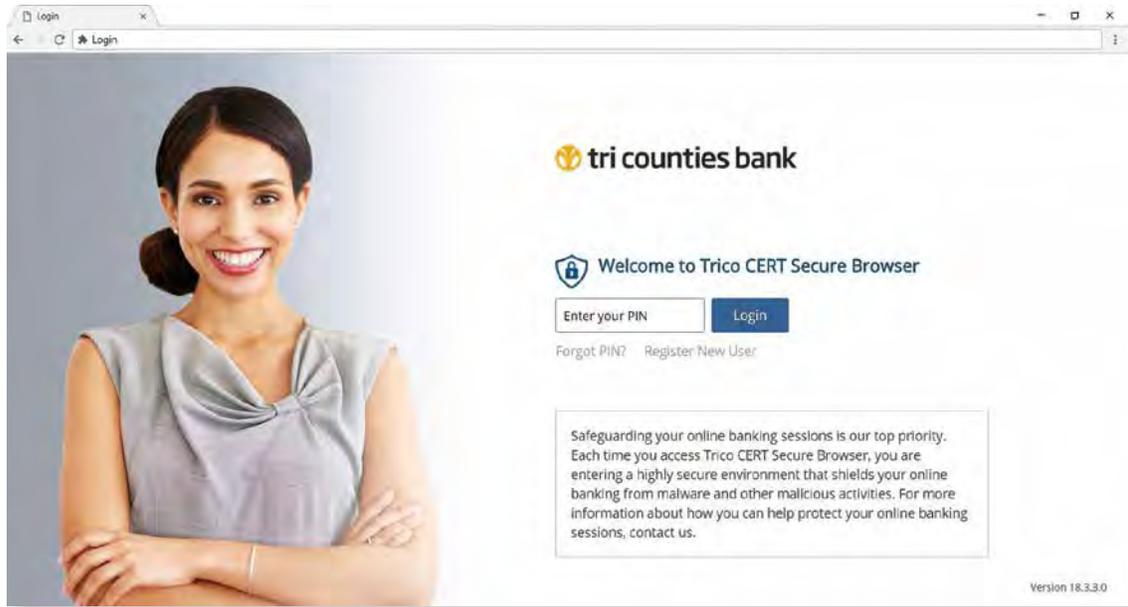
Note: email is the preferred method.
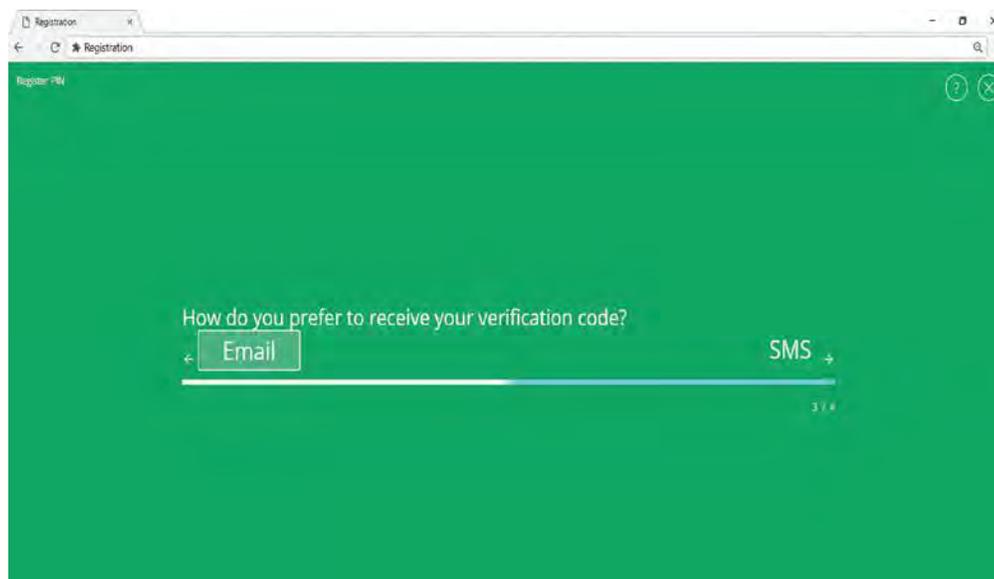
4 Enter the User verification code that has been delivered to you via email or SMS (text), and then select the **Continue** arrow.

Registration is complete! You're now ready to access Trico Treasury Center.

Login

Use the PIN that you created in step 2 of the **Registration** process for Trico Secure Browser.

Trico Secure Browser Homepage

After you have successfully logged into Trico Secure Browser, you will see your customized landing page, giving you a secure portal to all of your Tri Counties Bank Treasury Management services. Simply click on one of the tiles to launch the service you would like to open.
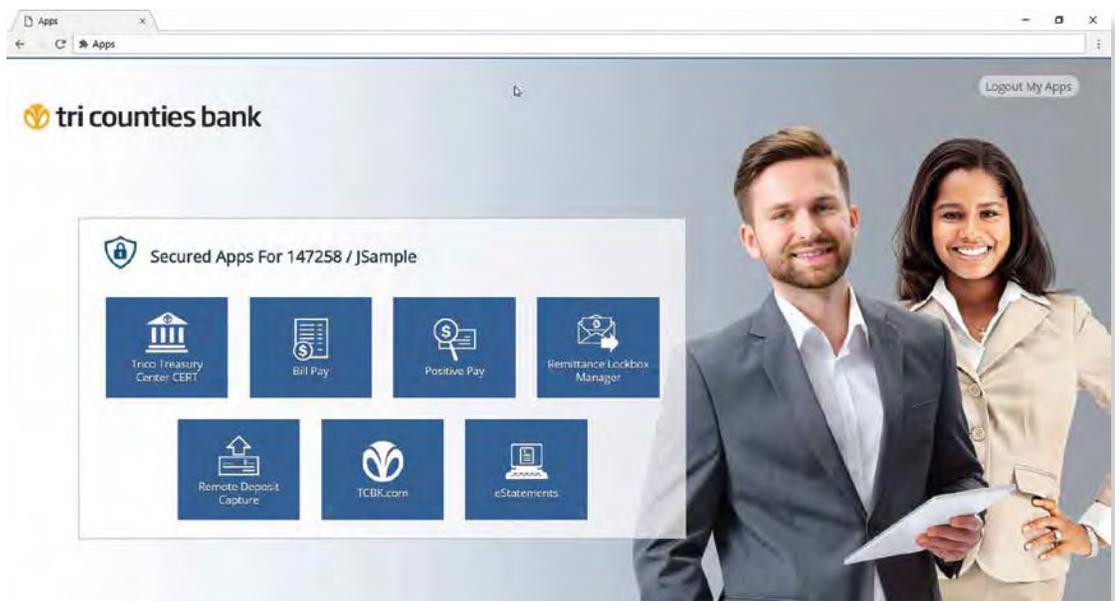
Corporate Administration

Within the Trico Treasury Center suite of solutions, Company Administrators have the ability to manage access to the system for all of the company's Users. Tri Counties Bank strongly recommends that companies have at least two Company Administrators, to allow for backup and dual control. Access and permissions are configurable for Users, accounts, limits and functions, depending on the overall company settings created by the bank. In general, **Company** and **User Administration** refer to the following functions:

- Create and Maintain User Profiles
- Entitle Users to Services and Reports
- Associate Accounts to specific Services and Reports for Users
- Maintain Report Templates for Users
- Maintain Payments Limits and Approval Requirements for Users
- Reset User Passwords / Maintain Tokens

User Administration

From the Administration tab, Company Administrators can manage and maintain Operations, Bank Administration, Account Administration, Activity Operations and Audit Services.

Creating a User

1. Select the **Administration** tab.
2. From the drop-down menu, select **Administration**. The **Company Details** screen opens.
3. Select the **Actions** drop-down box and then click the **Add User** link.
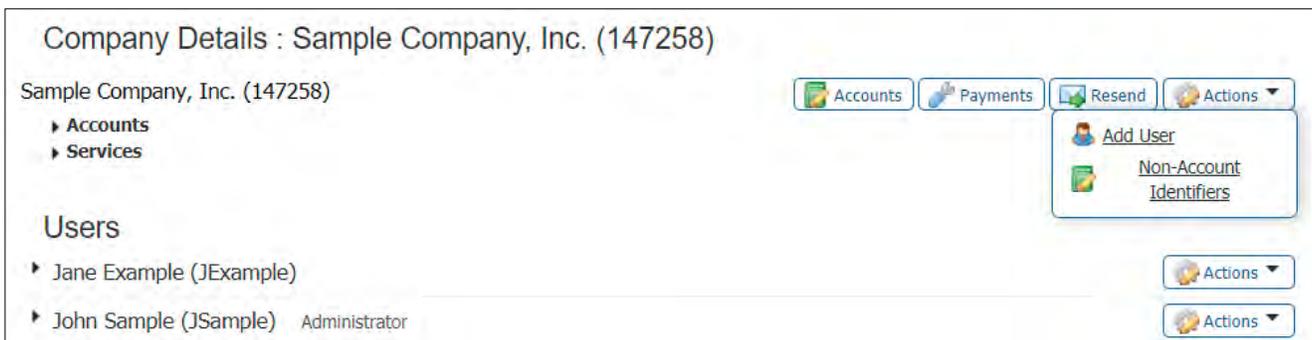
The following fields are available for entry:

- **User ID** – Enter an identifiable word that is associated with User name. This can be the User's name, an abbreviation, or any word.
- **First Name** – Enter the first name of the User.
- **Last Name** – Enter the last name of the User.
- **Administration User** – Select this box to enable this User to grant permissions to and edit other Users' profiles.
- **Lock Profile Fields from company edit** – Select this box to disable the User from editing bank information.

- **Enable Date –** Select a date for the User's profile to take effect within the system.

- **Email Address –** Enter the User's email address. The Test button, when selected will cause the system to send a message to the User's email address.

- **Encrypted Report Password –** Enter a unique password. Password is required when an encrypted PDF file or report is emailed to the User.

- **Phone Number** – Enter the User's contact number.

- **Enable SMS Messages** – Click this box to add the ability to send SMS text messages to the User.

- **Terms and Conditions** – Click this box to agree to the Terms and Conditions for the User.

- **Message Enabled Cell Phone Number** – Enter the User's SMS-enabled cell phone number. The test button sends a test text message.

- **Fax Number** – Enter the User's Fax Number. The test button sends a test fax.

- **Business Unit** – Enter the business unit for this company. Primarily used by large companies that have multiple divisions or functions, and may have more than one listing within the system.

- **Address/City/State/Postal Code/Country** – Enter the company address.

- **Time Zone** – Use the drop-down box to select the time zone for the company location.

- **Language** – English is the default language.

- **In what city was your first job? –** Enter "city."

- **What is your favorite color?** – Enter "color."

Advanced – Typically these options do not require changes for an individual User

- **Thousand Delimiter** – This function determines the character used when displaying amounts in the thousands.

- **Decimal Delimiter** - This function determines the character used as the separator between whole and partial currency amounts.

- **Web Date Input Format** – The date can be displayed in either North American or International format

Set Password

- **Enter a temporary password**. The User will be prompted to create a new password upon first log in. This field appears only when creating a User.

Online Bulletin Service

Users receive notifications for services to which they are assigned. Once a User is authorized, the type and format of notification is to be selected from the **Bulletin Channel**. Notifications can also be sent via cell phone.

- **Authorize Bulletin Delivery –** Check the box to enable the User to receive bulletins (recommended).

- **Bulletin Channel –** Select the method for bulletin delivery. Default: EMAIL

- **Bulletin Format** – Select the format of the bulletin. Default: Encrypted PDF

- **Cell Phone Notification** – Check the box if the User should receive bulletins via cell phone number listed above.

SMS Notification

The **SMS Notification Window** is available to select which days of the week and at which hour notifications are to be sent. Left and right arrows select the time field to adjust and the up and down arrows scroll through the time.

NOTE: If cloning an existing user, the following cloning preferences will be available:

Do not copy permissions from User. Instead, copy service permissions from User. Select the radio button beside the appropriate option to control whether the new user is entitled to the services currently available to the original User. Note: Accounts should be enabled for each new User.

User Maintenance

In order to edit an existing User, go to the **Administration** tab and select **Administration**.

Users

The first heading under the **User Details** area is the User name, with the user ID, also listed in parentheses.

NOTE: *A User that is an administrative User will be indicated with the words "Administrator" listed to the right of the User Name/ID. Select the **Actions** button beside the User's name.*

- **Edit** – Select Edit to view and update the User's profile.
- **Password** – Select to reset the User's password.
- **Services** – Services associated with the User are displayed when clicked. This provides an overview of all services, including, the sub services that are associated with the company. Services that can be adjusted will display a pencil icon for editing the service preferences, and/or a green briefcase for editing accounts for the specific service.
- **Payments** – The payments area allows for payment limits to be set for services like ACH, Wire Transfers, and Account Transfers on a company level. The maximum limits are determined by a Company Administrator; however, no User limits can exceed company limits set by the bank.
- **Resend** – Allows for the resending of distribution notifications to the intended Users. These notifications detail out service transactions such as ACH Batches, Account Transfers and Wire Transfers.
- **Clone User** – Select to copy this user's details to create a new User with similar permissions.
- **Copy Service** – Select to copy service permissions from a User with similar service permissions
- **Delete User** – Select to remove the User from the Trico Treasury Center system.
- **Deactivate Use**r – Select to deactivate the User temporarily in the Trico Treasury Center system.
- **Subscriptions** – Select to modify Subscriptions for this User.
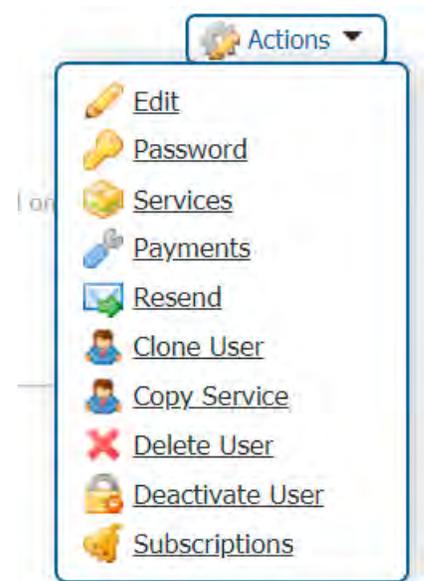
Permitting Services for Users

To configure services for each User, accounts will need to be enabled.

1. Select the **Administration** tab. Find the specific User.

2. Select the **Actions** drop-down button beside that User's name and select **Services**. The **User Services** screen appears for that user.

3. Check the box beside the service to remove it for the User.

Changes to the **Services** entitlement tables are preserved when the **Save** button is selected and are discarded when the **Cancel** button is selected.

Specific accounts can be enabled at the service level for each User. To do this, click the down arrow next to the User's name.

The screen below appears.

Select the **green briefcase** beside the service you want to modify. When the screen below appears, you can select or unselect all accounts; or you can check or uncheck each account individually.
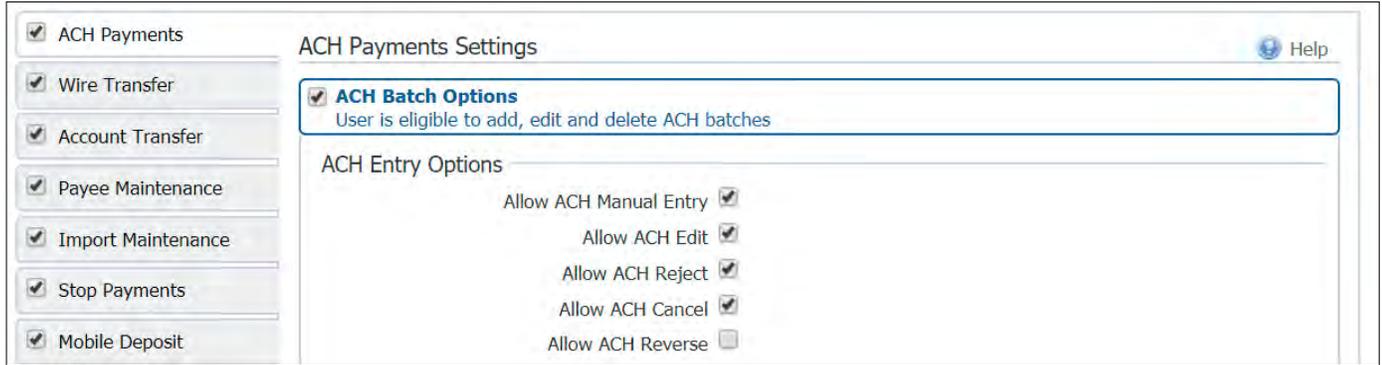

If the User was created with "cascading" turned on, entitled services will automatically be available to each service. And, when new Users are added, the services entitled to the company will automatically be entitled to them. If
"cascading" is disabled for the company, none of this automatic entitlement will occur and services will have to be added manually to each User.

Once account numbers are enabled for the appropriate service, select **Save**. Selecting **Cancel** will return the User to the company overview page.

User Payment Settings

To configure payment services for company Users, select the **Payments** wrench from the User's **Actions** tab. Company Administrators configure the payment settings based upon the User's needs. Once determined and set, the payment will be ready for use. Users who are not Company Administrators do not have access to this area.

User Payments Available

These services are available for configuration by a Company Administrator, if they have been enrolled to the company by the bank:

- ACH Payments
- Wire Transfer
- Account Transfer
- Payee Maintenance
- Import Maintenance
- Stop Payments
- Mobile Deposit

Permissions and limits for each User can be specifically set, as long as they do not exceed the overall permissions and limits for the company.

Account Information

Quick View

Quick View allows for company accounts to be viewed at a glance, reporting the latest information associated with each account.

In addition, accounts that have been set up for use within Account Transfer can perform a "Quick Transfer". This allows for a one-time transfer of funds to be initiated. Transfers can only occur from one account to another; "Many to One" or "One to Many" account transfers are not permitted in Quick View.

Accounts that have had activity within the last business day will be highlighted in blue and can be clicked to review the transaction details.

- **Account Number** – Account number assigned to the company.
- **Available Balance** – Account balance at the beginning of business day, minus any float or holds.
- **Current Ledger** – Account balance at the beginning of business day.
- **Memo Available Balance** – Available balance, plus or minus any intraday transactions.
- **Quick Transfer** – Allows for a quick Account Transfer to occur. Once selected, the User can select between transferring money to or from an account.

Balance Reporting

Balance Reporting allows for the creation of reports detailing account balances. Reports can be customized and tailored to the User's needs.

Existing reports are displayed on the main page and allow for review, deletion, editing or cloning.

Creating a Balance Report

1. If you would like to create a template for this report, enter the template name.

2. Select which accounts should be included in the report.

3. Select the checkbox beside the appropriate data source. More than one data source can be selected.

   - All Data Types (ALL)
   - All Credit Transactions (CREDIT)
   - Summary Transactions (SUMMARY)
   - All Debit Transactions (DEBIT)
   - Status Transactions (STATUS)

4. Select the data range for the report. Selecting **Custom Date Range** displays additional fields.

5. Select the format for the report, type of file, and the name of the report.

Report Formats:	File Types:
BAI Version 2	HTML
Web Report	PDF
CSV Running Balance Report	Encrypted PDF
CSV Transaction Report	Text

6. Click the **Generate** button to create the report.

7. Click **Download** to save the report to your computer.

8. Click **Save Template** to create and save your newly created template.

9. Click **Cancel** to delete changes

Transaction Search

- **Account Number** – Bank Account numbers are provided via the drop down menu. This field is required.

- **Check Number** – Enter range of check numbers in the **From** and **To** fields.

- **Posting Date** – This field provides for selection of a set of dates in which the transaction(s) occurred. Default dates will be selected, with the current day as the **'To'** field defaults to the current date.

- **Amount** – The search will be determined based upon the **From** and **To** amounts entered here. If no amount is entered, then transactions of all amounts will be displayed. Amounts with or without delimiters are applicable.

- **Transaction Groups** – Selecting a transaction group will refine and narrow down the search parameters. Select the text beside Transaction Groups to see the other options.

Search results will be displayed in the transaction summary search results area, once the Search button is selected.

Transaction Summary Search Results

Once the search parameters are entered and initiated, transactions matching the search parameters will appear in the search results field below. Each transaction will display the following information:

- **Account Number** – The account number associated with the transaction.

- **Posting Date** – The date the transaction was posted will be displayed. Click the **"Posting Date"** header and arrow to sort transaction results by earliest or most recent.

- **Description** – Transaction details, including the type of transaction and its function.

- **Credit** – The Credit transaction amount.

- **Debit** – The Debit transaction amount.

eStatements

Search for electronic statements.

1. In the **Search Statements** section, use the drop-down box to select the time period for the statements.

2. Click the **Search Statements** button to complete your search.

Report Delivery

The Report Delivery section provides a central page for creating all reports.

1. Click the **Create Template** button. The **Information Reporting** window appears

2. Use the drop-down box to select the type of report and click the **OK** button. Depending on which report type you select, the associated report form appears.

Alerts

Set High Balance Alerts and Low Balance Alerts for account monitoring purposes.

1. To set alerts, expand the section (High or Low) for the preferred type of alert and then click the **Create New Alert button**. The **Create New Alert** window opens.

2. Enter the alert amount, select the account, and choose the method of alert delivery (Channel).

3. Click the **Save** button to save the alert.

Transaction Groups

Transaction Groups are a shorthand way of defining a set of transactions so that they may be easily referenced when defining a report within Template Maintenance. They are typically related to type codes, e.g., all check-related type codes, all Wire-related type codes, etc.

Transaction Group maintenance is based on the type codes that are setup within the bank. Type Codes must also be predefined within the Type Code Maintenance service. There are two predefined (tabbed) transaction groups: Bank Groups and Company Groups. The classification is based on how the type codes are defined within Type Code Maintenance.

Selecting the Create Bank Group or Create Company Group button will allow the User to create new, unique bank groups. Enter the Group Code, Group Name and Type Code to create the Transaction Group. Click the **Save** button to complete the process.

BAI2 Reporting

If you have contracted with the bank for **BAI2 Reporting**, use the form to create BAI2 report(s). Click the **Create Report** button to begin.

1. If you would like to create a template for the report, enter the name of the report template.

2. Select which accounts should appear on the report.

3. Check the box beside any data segment that should be included in the report

4. Select the data range for the report.

5. Select the format for the report file. Enter the name of the report and click the **Generate** button to build your report.

Payment Activity

Current Activity

Current Activity displays all payments (ACH, Wire & Account Transfers) that have been initiated by company Users for the current day. Use the **Search Transaction** function to review transaction status, edit pending transactions and take action, such as approving, editing, or cancelling payments.

Payment Status Overview

All current transactions can be searched using the optional fields provided. If a search is performed with no text entered, the search will return all transactions, across all services, for the date defined.

Service types can be selected by clicking the appropriate tab. Each service tab will display unique optional fields to search by. The more information entered will narrow the search criteria and will help search for the transaction more quickly. Available payment services may include:

- ACH Payments
- Wire Transfers
- Account Transfers

Payments Dashboard

The Payments Dashboard displays the dollar amount for each payment type, along with the number of transactions, indicated by a (#), totaling that amount.

Current day transactions are divided into two categories, Pending or Completed. Items that are Pending are displayed along the top row. These are payments that are awaiting delivery to the bank based on the Bank's delivery time and/or could be awaiting approval, editing or rejection. Completed items have been approved and accepted by the Bank.

Clicking the **Status Detail** link will reveal additional category rows, allowing a more detailed view of the transaction process. The Refresh button allows for the Payment Summary Table to be updated without having to leave Current Activity.

A tally row for both "Pending" and "Complete" is available, combining all payment totals into an "All" category. A tally column is also available for the services provided, labeled "All Transactions," and provides a total dollar summary for all daily transactions.

Search Transactions

It is simple and easy to search for a specific transaction for approval, rejection or editing. Enter the full or any part of the field definitions provided to receive a search result. Fields are not mandatory and searching with no text entered will display all available transaction summaries. Searches can also be specific to the payment service or can be initiated for all transaction types.

Searches can also be tailored to the User's needs by sorting by:

- **Tran Number** – Enter any portion of transaction ID.
- **Name** – If the payment was created as part of a recurring series, enter any portion of the series or template name.
- **Amount** – The total amount of the batch (not individual transactions), Wire, or account transfer created.
- **Status** – View transactions with a specific status.
- **Entry Method** – Results may also be filtered based on whether the payment was entered manually or imported.
- **Import File** – If a payment was created through importing a file, enter any portion of the name of the file that was imported.
- **Recurring Payments Only** – Select this checkbox to display only transactions created as part of a recurring series.
- **Payee** – Search for a specific payee contained in the payment. Payees included entities saved to Payee Maintenance only.
- **Payee Account (ACH Only)** – Enter the account of the payee which was used in the batch.
- **Beneficiary (Wires Only)** – Enter the name of the beneficiary that is a saved or unsaved payee.
- **Originator (Wires Only)** – In most cases, this will be the company name since this information is copied from the company profile during Wire and template creation. However the originator may be edited or changed by the Wire initiator.
- **Correspondent Bank ID (Wires Only)** – Enter the ID of the correspondent bank used in the Wire.
- **Debit Account (Wire Only)** – Enter any portion of the debit account used to fund the Wire.
- **From Account (Account Transfer Only)** – Enter any portion of the transfer debit account.
- **To Account (Account Transfer Only)** – Enter any portion of the transfer credit account.

In the sentence under the filter options, select and change the text in blue to designate how the search results should be organized. To change how many results appear per page, click the **10** and select an option from the drop down menu that appears. To designate how the results should be sorted, click **Transaction Number** and select the desired option from the drop down menu. If the User selects **Descending**, the field will update and provide the User with the alternative, ascending.

Once all desired filters have been designated, select **Search** and the Activity Table will refresh to display ACH batches that meet the criteria. Select **Print** to print search results. Select **Export** to download a Payment Activity Report.

Transaction Summary

All current day transactions are displayed for review, approval, rejection, and additional options based upon the type of transaction. Each transaction is displayed for review. The number of transactions displayed can be determined by selecting 10, 20 or 50 Items to Display. Entering the page number in the Go To Page area and pressing the Enter button on the keyboard will display results on that page or can be scrolled one at a time using the Prev-1-2-Next buttons.

Each transaction will display the following information, when the Summary only option is selected:

- **+/-** – This icon represents the Select/Unselect All feature. When a transaction needs approval, a checkbox will appear next to the appropriate transaction. This allows for multiple transactions to be approved at once, rather than individually. Pressing the **+** icon will auto select all boxes. Selecting the – will unselect all boxes. Once the checkboxes are selected, three buttons will appear, based on the service type:
    - Approve (ACH, Wires & Account Transfer)
    - Release (Wires Only)
    - Approve and Release (Wires Only)
- **Payment Service Icon** – The icon next to each transaction indicates the type of transaction. Icons available are:
    - Account Transfer (Document with an Arrow)
    - ACH (ACH letters)
    - Wires (Lightning Bolt)
- **Transaction Number** – The transaction number assigned to the transaction will be displayed. If a transfer is recurring, then the name defined when the transaction was initiated will be displayed.
- **Destination** – The transaction destination is displayed, based upon the type of service. ACH and Account Transfer transactions display the destination (To) account and Wire transactions will display the Beneficiary. In addition, for security purposes, only the last 4 digits of the destination accounts are displayed.
- **Amount** – The transaction dollar amount is displayed.
- **Current Status** – Once the transaction has been initiated, its progress can be tracked through Current Activity. Transactions will be updated based upon their current status. Transaction statuses are as follows:
    - **Pending Delivery** – The transaction has been initiated by the processing center and is awaiting delivery to the bank.
    - **Pending Approval** – The transaction is awaiting approval by one or two company Users before it can be sent to the bank.
    - **Pending Repair** – At times, a transaction may no longer have an owner or account linked to it. In the event a company, User or account has been deleted, the transaction will go into Pending Repair status. A company User can reactivate by editing the transaction.
    - **Reversed** - Allows for the recall of funds for batches completed and processed in error. When a batch is reversed, a debit transaction is processed for all accounts that originally received a credit transaction and a credit transaction is processed to all accounts that originally received a debit transaction.
    - **Expired** – If a transaction that is under Pending Repair or Pending Approval has received no interaction to recover from that status, it will eventually expire.
    - **Complete** – The transaction has been finalized and accepted by the bank.

Transaction Summary Action Buttons

Each transaction displayed in the Transaction Summary also includes buttons that allow for actions to be performed.

The service type and status of the transaction will determine the action buttons available.

Buttons are as follows:

- **View:** The View button will display a full report, providing all pertinent information of the transaction, including credits and debits, creation dates, processing date and payees. Additional action buttons will be displayed when viewing a transaction.

    - **Close** – The report will close and the User will be taken back to the Current Activity page.

    - **Print** – A separate report window will open, allowing for printing, or other viewing options.

    - **Approve** – Wires that are pending approval or rejection will display this button. Approving the wire will display a window asking for further approval.

    - **Reject** – Wires that are pending approval or rejection will display this button. Rejecting the wire will display a window asking for a reason the rejection occurred.

- **Edit:** The Edit button is always available for use for all transactions. Selecting this will allow for partial editing of the transaction, depending on the service type.

- **Request Reversal (ACH Only)**: Reversals may be submitted for batches with a Completed status up to five business days after the payment date. Therefore companies with next-day or warehouse processing may only initiate reversals from Payment History while companies with same-day processing may initiate reversals from Current Activity or Payment History. Tax batches, prenotes, zero dollar transactions, and batches created for a deleted ACH Company are not eligible for reversal. Also, reversals may not be created through Transaction Import or SFT services.

- **Cancel:** The Cancel button is always available for use and for all transactions. Selecting this will cancel the transaction.

Future Payments

To view scheduled Future Payments, click the **Payments & Transfers** tab from the menu bar located at the top of the screen, then select **Payment Activity** from the left-hand menu, and click on **Future Payments**.

DASHBOARD	ACCOUNT INFORMATION	PAYMENTS & TRANSFERS	CONTROL & RECON	ADMINISTRATION	MY SETTINGS

Payments & Transfers

Payment Activity
  Current Activity ↵
  Future Payments
  Payment History
  Recurring Transfers

Payment Activity : Current Activity

	ACH Payments	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	$0.00 (0)	$0.00 (0)	$0.00 (0)	$0.00 (0)
COMPLETE	$0.00 (0)	$0.00 (0)	$0.00 (0)	$0.00 (0)
ALL	$0.00 (0)	$0.00 (0)	$0.00 (0)	$0.00 (0)
🔍 Show Status Detail				🔄 Refresh

▶ Search Transactions

The column on the left of the screen is a detailed menu that displays the User's current location within the system. Under the Payments & Transfer heading, a box will display a Payment Activity sub-heading with the Current Activity menu option highlighted in gold. Select the **Future Payments** menu option showing from this detailed menu. This will bring you to the **Future Payments** page, which displays as an interactive calendar, Future Payments, including payments that have been entered manually, imported, or will be generated as a part of a recurring series. Once the transaction's processing date arrives, it will display in Current Activity.

Payment History

To view the Payment History screen, click the **Payments & Transfers** tab from the options located at the top of the screen and then select **Payment Activity** from the menu that populates. Select the **Payments History** menu option from the menu at the right of the screen. You may search payment history for the previous 180 days using any of the fields displayed.

Recurring Transfers

Easily view current, future, and completed recurring payments in Recurring Transfers. To view the Recurring Transfers screen, click the **Payments & Transfers** tab from the menu located at the top of the screen, then select **Payment Activity** from the drop down menu. Select **Recurring Transfers** from the left-hand menu. This will take you to the Recurring Transfers page, which provides you with a complete picture of recurring transfers.

ACH Payments

Entitled Users can create ACH batches by manually keying in values through the User interface or by uploading a batch file via the transaction import service. Files can be imported in an industry standard format (NACHA) or in a customer defined format, such as comma separated value (CSV), fixed width, or XML. Manually created and imported batches are warehoused and can be reviewed and modified (edit, approval, reject, cancel, etc.) by Users until the batch is delivered to the bank for processing.

Manage Batch Templates

Depending on the User's entitlements and settings, templates may be viewed, created, and edited from Manage Batch Templates. You can access this screen by clicking **ACH Payments** and then **Manage Batch Templates** from the menu on the right of the screen. Quickly locate a specific template by utilizing the various fields of the Search Template section. Any combination of fields may be used to filter results. If all fields are left blank and Search Templates is selected, all available templates will be displayed

A list of existing templates is displayed at the bottom of this screen. You can create a new template by clicking the **Create Template** button on this page.
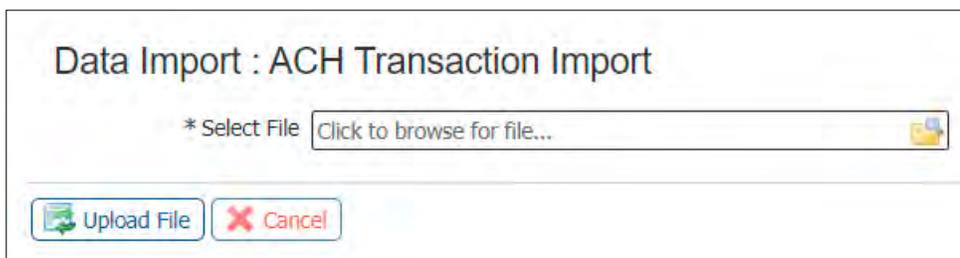

Transaction Import

You may also create an ACH batch by importing a file into Trico Treasury Center. To access this feature, select **ACH Payments**, then click **Transaction Import** in the menu at the right of the screen.

Select **NACHA ACH Transfer Import** by clicking the **Set as Active** button. When the green check mark appears, click the **Upload** button.

When the following screen appears, select the file you wish to upload. Then click **Upload File**

For more information regarding creating files to import ACH transactions, please contact **Treasury Management Support at 877-895-7580** or **tm@tcbk.com**

Batch Creation

Live ACH batches can be created through free form entry, starting a batch 'from scratch,' or from a template, a batch-like form that includes previously defined payees and other information which may be used to quickly create live batches. If no templates have been created, navigate to **Manage Batch Templates** to create one or make one while creating a live free-form batch.
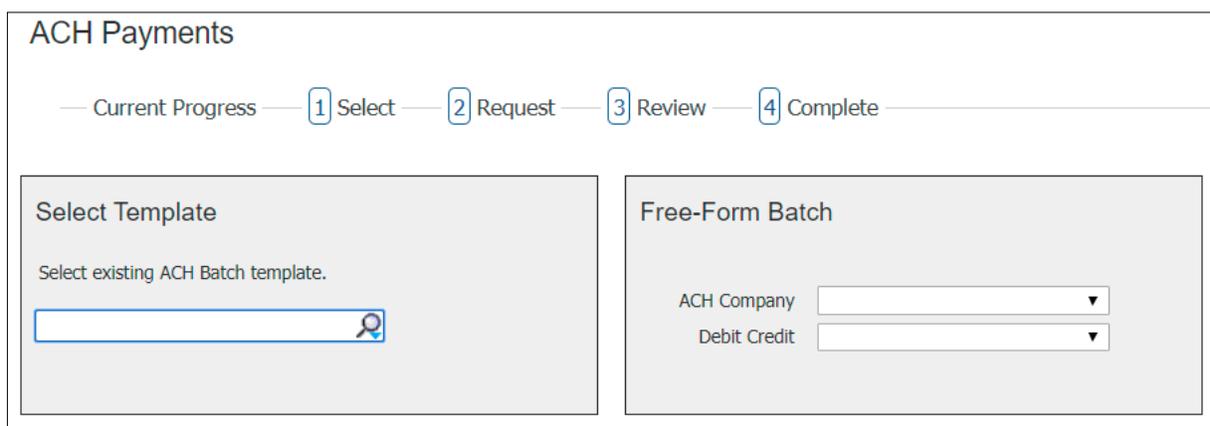
Creating a Manual Batch

To create a batch from a template, select from the drop-down, enter a portion of the template name, or the entire template name.

To create a free-form batch, select the **ACH Company** through which the intended payments should be made. If only one ACH Company is entitled, that company will automatically populate in the field. If multiple ACH Companies have been entitled to a User, simply click in the field and select a company from the menu that populates.

Once an ACH Company has been selected, a **Debit/Credit** field will appear. Depending on the entitlements of the user, a Credit Only, Debit Only, or Mixed Debit and Credit batch may be created.

Select a **Batch Type**. The screen will then refresh and the next screen will allow the User to edit the details of the ACH template.

When a template is selected, the system displays the contents of the template for review or editing. Some fields are displayed as text only and changes cannot be made. These include ACH Company, Batch Type, and Offset Account (if your company uses them). These fields were already defined in the template and are now locked for this batch.

When **Free-Form** is selected, all fields will be displayed as available for entry, unless a field only contains one possible value. When only one value is available, the system removes the selection menu and preselects the single option, in order to expedite the ACH batch creation process.

ACH Batch Details

- **Payment Date** – The date on which the payments in the batch are made to the payees.
- **ACH Company** – Your company's legal entity through which these payments will be made.
- **Debit/Credit** – Batches can be created to contain only debit transactions (Debit only) or only credit transactions (Credit only).
- **Batch Type** – Select the appropriate SEC Code from the drop-down menu for your batch.
- **Offset Account** – The account through which these payments are funded, if that decision is made through this software.
- **Company Discretionary Data** – An optional field which allows a detailed description of the batch for the benefit of an external viewer.
- **Company Entry Description** – A required field which provides space for short descriptive information about the batch for internal use.
- **Save as Template** – Check the box, then the template if the settings for the batch being created should be saved for use in the future.
- **Recurring Options** – This field is only visible if the batch is created from a template. The User may define a schedule for the batch to be automatically generated and sent to the bank for processing.

   NOTE: The recurring series will begin on the Payment Date selected and the days chosen as the payment dates. The system will send the batch two business days before the specified payment period.
- **Notify Me** – Sends the User an email and / or SMS text message when the batch changes status. Users can select to be notified when the following status changes occur:
    - **Pending Actions** – The batch requires approval or has been rejected by an approver and needs repair.
    - **System Events** – The batch has been delivered to the bank.
    - **Complete-Unsuccessful** – The batch delivery attempt failed.
    - **Complete-Successful** – The batch delivery attempt was successful.
    - **Early Action Taken** – The batch is dated for the future and was approved prior to the day it is scheduled to be sent to the bank.

- **Early Action Removed** – The batch is in a recurring series or is dated for the future, but has been deleted or canceled.
- **Additional Payees** – When creating a batch from a template, click on the **Additional Payees** text to add existing or create new payees to this batch. This is an expandable and collapsible field.

Once all required and desired information has been filled in, click **Request Batch** and proceed to the next page for **Review**. Clicking the **Cancel** button will cancel the batch entry.

The batch is now displayed for your review before being initiated. If needed, the User is able to search through the payees to find and verify a specific transaction. Excluded records and payees that have outstanding prenotes are displayed in grey text to indicate that they will not be processed in this batch.

If a change is needed, click the **Edit Batch** button to return to **Request** page. Click the **Confirm** button to submit the batch for processing. Click the **Cancel** button if the batch is not to be submitted.

The batch is now queued to be submitted to the bank at the next available batch processing period. A green banner will display at the top of the page providing the date, time, and a Transaction Number or the name of the recurring series, if one was defined. The body of the page displays the details of the batch.

You may click the **Return** button to go back to the **Request** page, or select another menu option. You may click the **Print** button to print the contents of this page.

Wires Transfer

There are three types of Wires that can be initiated through **Trico Treasury Center**.

1. Domestic USD Wires are sent to a U.S. financial institution with an ABA routing number.

2. USD International Wires send US dollars to a foreign financial institution with a SWIFT Bank Identifier Code (BIC).

3. Foreign Currency (FX) Wires

Wires may be initiated through a free-form entry, from an existing template, or from an existing payee who will be the transfer beneficiary.

NOTE: All Wires must be approved and released in **Payment Activity**. Please refer to the **Payments & Transfers** guide for additional details

Account Transfers

Account Transfer allows Users to transfer funds between their accounts. Transfers can be one-time, single transactions for today or scheduled to occur in the future.

Select Accounts

The **Transfer From Account** allows you to select your debit account. When displayed, the account numbers are 'masked' in order to provide you another level of security. The magnifying glass symbol means you can select your account from a drop-down menu or you may start typing and the list of potential matches will display.

- After account selection, enter the dollar amount representing your debit amount.
- The **Add Another** button to the right allows you to select another debit account and debit amount. Multiple accounts may be added, as required. When presented with the **Add Another** button, you will also be presented with a red **X** button. Use the **X** to remove the additional field.

NOTE: All debit accounts will go to a single credit account. The system will calculate the total credit for you.

Transfer To Account allows you to select your credit account. When displayed, the account numbers are 'masked' in order to provide you another level of security. The magnifying glass symbol means you can select your account from a drop-down menu or you may start typing and the list of potential matches will display.

- After account selection, enter the dollar amount representing your credit amount.
- The Add Another button to the right allows you to select another credit account and credit amount. Multiple accounts may be added, as required. When presented with the **Add Another** button, you will also be presented with a red **X** button. Use the **X** to remove the additional field.

NOTE: All credit accounts come from a single debit account. The system will calculate the total debit for you.

Transfer Details

- **Date** defaults to the current processing date. You may use the **Calendar** option to select a business date in the future.
- **Memo** field allows for optional, free-form text to be entered.
- **Notify Me** lists all the default alerts/notifications that keep you informed as your account transfer is processed.
- By selecting **Recurring Options** Users may create a schedule so this account transfer is automatically generated and sent to the bank for processing at specific times, by selecting **Recurring Options**. Once Recurring Options is selected, a window will populate where schedule settings can be created.

To begin, select a **Start Date**, which is the date the first payment from this series will be delivered for processing. The First Payment Date is calculated based on the start date and recurring frequency. Next, select an expiration date for this schedule. Select **Transaction Repeats Indefinitely** if unsure of the expiration date or this batch is intended to run indefinitely. If this schedule will have an end date, select **Transaction Repeats Until End Date** and then select a date from the calendar. For batches which will run for a limited time, select **Fixed Number of Transactions** and then enter the number of times this transaction should run before it expires.

Next, specify how often this batch will occur (**Daily, Weekly, Bi-Weekly, Semi-Monthly, Monthly, or Yearly)** and select the desired options for that choice.

Once the schedule has been completed select **Save**. If the user does not wish to create a schedule select **Cancel.**

Once the recurring schedule has been created, the user will be taken back to the Request page and see a summary of the selection. Beside the summary is a red **X** which allows for the deletion of the recurring series. Just below that, create a name for the series allowing for easy searches for this series.Once account transfer request detail has been entered, select the **Request Transfer** button at the bottom of the page to advance to step 2, the **Review** page.

The User will be presented a summary of the information that has been entered. If everything is correct, select Confirm to proceed to step 3, the **Confirm** page. If information requires adjustment, select **Edit**. To cancel the account transfer, select **Cancel**.

Once the account transfer has been submitted, the User will once again be displayed a summary of the account transfer that was created. Also, the User will be shown a transaction reference number and the submission date and time. This information will be presented in a green banner at the top of the summary.

Payee Maintenance

Payee Maintenance provides the ability to create and edit all payees assigned to a specific company, across all services and accounts. Users can search for payees, using various search options. Accounts and bank information can also be altered to accommodate changes to payees, based on the company's needs.

Create / Edit a Payee

Payees can be created and assigned to specific accounts and then enabled for use with ACH and Wire services. New payees can be created by selecting the **Create Payee** button. Payees can also be edited by selecting a pre-existing payee through the search function.

Payee Information

- **Payee Name** – Enter the name of the Payee.
- **Payee ID** – Enter a Payee ID, such as a vendor or employee number.
- **Payee Type** – Select between Individual, Business or Government Agency.
- **Display Name** – Enter an identifier name to be used within Payee Maintenance.
- **Address 1-3** – Enter the Payee address.

Payee Accounts

Existing payee accounts are displayed in this area. The following information is displayed to provide a summary of each payee:

- **Account Information** – Displays the Account Number and Account Name for the payee account.
- **Bank Information** – Displays the Bank ID and Bank Name assigned to the payee account.
- **Account Type** – Displays the usage type of the account, whether Individual, Business or Government Agency.
- **Payee Type** – Displays the type of transactions this payee will be assigned: Individual, Business and Government Agency.
- **Default Account** – When checked, this is the default account for the payee. This option is available during the account setup.
- **Icon** – This icon displays whether the account is active for use with ACH batches or/and Wire transactions. One or both icons will appear for the various services.
- **Edit** – Selecting this field will allow the account to be edited.

Adding an Account

Account information must first be entered before enabling the account for ACH and Wire Transfer services.

- **Account Name** – The name of the person linked to the account or the type of account (Checking/Business) are most commonly used in this field.
- **Account Number** – Enter the bank account number.
- **Beneficiary ID Type** – The drop -down menu provides a number of ID types to use instead of an Account Number.
- **Account Currency** – USD is the only option at this time.

Enabling the Wire Information option will allow for the account being created to be used with the Wire service.

Select the **Save Account** button to save all information, or **Cancel** to return to the **Create Payee** page.

Search Payees

Existing payees can be searched using a variety of payee information fields to further define the search. The more information entered will narrow the search criteria and will help search for the transaction more quickly.

Searches can also be tailored to the User's needs by sorting by:

- Display Name
- Payee Type
- Account Number
- Payee ID
- Payee Name
- Ascending order
- Descending order
- Summary
- Summary & Details

Transaction Summary

All payees are displayed for review and edit options. The number of payees displayed can be determined by selecting 10, 20 or 50 Items to Display. Entering the page number in the **Go To Page** area and pressing the **Enter** button on the keyboard will display results on that page or can be scrolled one at a time using the **Prev-1-2-Next** buttons.

Each transaction will display the following information, when the **Summary** only option is selected:

- **Delete**
- **Display Name**
- **Payee ID**
- **Payee Name**
- **Payee Type**
- **Edit**

Control & Recon

Stop Payments

Stop Payment allows Users to request a stop payment for individual checks written on a particular account. Before placing the stop, the system determines whether the check has already been paid or if it already has a stop payment instruction in place and if so, will not be accepted. Otherwise, the system activates a stop payment instruction and displays a confirmation of the instruction. Optional notification messages, delivered to the user who initiated the request, provide processing status.

1. In the **Check Number** field, enter the serial number of the check for which the stop payment request was placed.

2. Enter the **Transaction Number** that was generated when the payment request was made.

3. Use the drop-down box to select the current status of the stop request (Stopped, Pending, Paid, Failed, Cancelled).

4. Search for the **Account** that the check was drawn.

In the Advanced section:

5. Enter the date on which the stop payment instruction will cease to be in effect.

6. Search for the User who initiated the stop payment request.

7. Search for the Company associated with the stop payment request.

8. Click the **Search** button to initiate the search.

Additional display options are provided to help further refine the search results. The number of results can be displayed 10, 20 or 50 at a time. Results can be sorted by Account, Date Requested, Status or Expiration, in Ascending or Descending order.

Use the **Stop Individual Checks** option to request stop payment for one or more individual checks. Required fields are marked with a red asterisk.

- **Check** – The check serial number.
- **Date Written** – The date the check was written.
- **Amount** – The amount of the check.
- **Written To** – The party to which the check was written.
- **Reason** – A drop-down list of available reasons for placing the stop payment request.
- **Add Another Check** – Allows the User to add additional checks to the stop request.

My Settings

Your individual User settings can be viewed and modified in the My Settings tab.

My Profile

In My Profile, you can modify your contact information, modify the answers to your secret questions, change your password, and retrieve your software activation key. Please be sure to click **Save** to retain your changes.
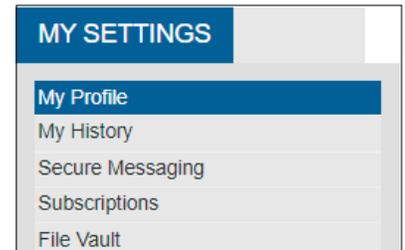
My History

You may search any distributions that have been sent to you in My History. Default settings are for all services and all channels; however, you may select specific services and/or channels by clicking in the **All** box and clicking **Selected**. This action will return all available distribution types; simply check the one(s) you want to review and click **Select**. You may also select a date range for the search.

Secure Messaging

The secure messaging center provides Users the ability to send messages, files, and other information to Tri Counties Bank's Treasury Management Support team in a completely secure manner.

We strongly recommend using Secure Messaging for any email communication with Treasury Management Support that contains sensitive data such as account numbers.

To access **Secure Messaging**, click the **My Settings** tab at the top of the page. This will open the **Message Center** and **Compose** tabs in the menu on the right side of the page.
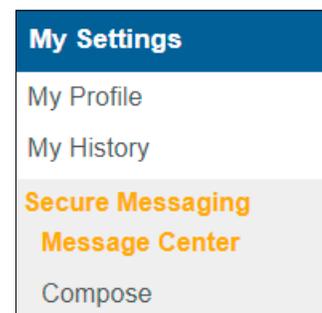
Subscriptions

Trico Treasury Center's subscriptions service provides proactive notification about certain events as they occur within the application. Some subscriptions are set by Tri Counties Bank, based on the services you and your company use. However, you may set up additional subscriptions as you wish. Simply click the subscription bar and select the box(es) you want to add. When your selections are complete, click **Save**.

File Vault

In the My Settings tab is your link to the File Vault. You will find User guides, shortcuts and tip sheets securely stored in the Public Vault. Please access this helpful information directly from the Public Vault, to ensure that you always have the most current documentation.

In addition to the Public Vault, you may place items to securely share with the bank (Bank Vault), other Users in your company (Company Vault), and for your own personal use (My Vault). If you place items in the Bank Vault, please notify via tm@tcbk.com or send a message through the Secure Messaging center.

WE'RE HERE TO HELP

If you have any questions, please contact Treasury Management
Support at 877-895-7580 or tm@tcbk.com

tri counties bank

Service With Solutions®