Account Services

City National Business Suite® User Guide

January 2022

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Account Services Overview

This User Guide describes City National Business Suite® Account Services, including reporting, viewing images of statements, retrieving images of deposited items and other features allowing you to track your banking activity.

The Account Reporting features provides sophisticated and easy-to-use information reporting tools to view your account balances, create and manage account groups, access statements, view standard or customized reports, and other helpful tools to give you full visibility of your bank accounts.

Key Features

Balances and Activity – Lists the balances of the accounts that you have permission to see, including opening ledger, current ledger, opening available and current available balances. You can also create and manage account groups, access transaction details and view custom reports from the widget.

Statements – Search for specific account statements for up to seven years (in 180-day increments) based on statement type and date. In addition, you can filter existing statements according to account details.

Checks and Stops Inquiry – The Checks and Stops Inquiry function allows you to retrieve information about paid checks or stop payments to help confirm the item status.

Stop Pay Requests – Create and submit stop payments on individual or multiple checks or a range of checks for six months, two years or as a permanent stop. You can also cancel any active stop payments.

Deposit Images – Search for deposit images on your bank accounts, including deposit tickets and associated items.

Wire Activity – Provides information about incoming and outgoing wires that have posted to your bank accounts. You can export or print the activity details to your computer.

Exports – Download balance and transaction data in multiple formats, including BAI, CSV, Quicken or QuickBooks (OFX) formats.

Reports – The Reports feature shows a list of all reports you have access to for gathering information about your bank accounts for both current and prior days' activity. The reports can be downloaded for off-line review.

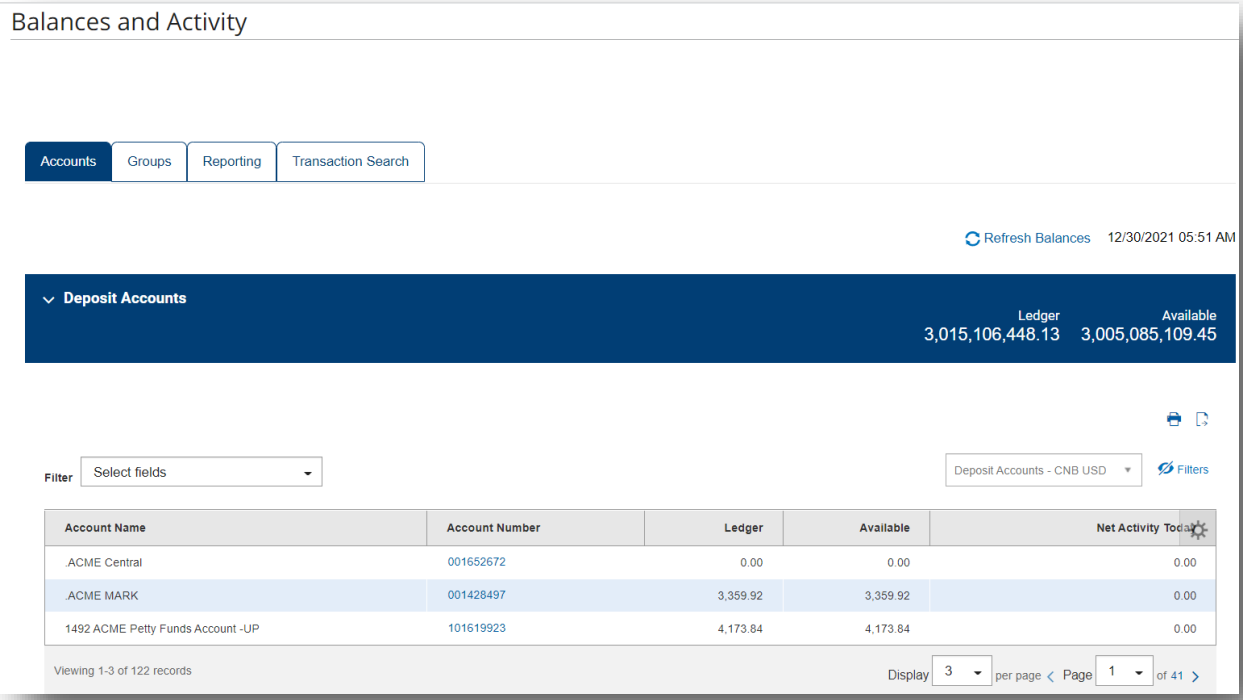
Balances and Activity

The Balances and Activity widget includes a wide array of information-reporting tools for the accounts that you have permission to see. You can access balances and activity, organize account groups, save custom reports and complete general transaction searches across accounts through this widget.

To view the Balances and Activity widget:

1. Select **Balances and Activity** from the Accounts menu.

The default display is the Accounts tab showing account balances.



The Accounts tab screen lists two types of accounts:

Deposit Accounts: Lists all available deposit accounts and the opening ledger and current available balances. The screen shows the date when balances were last updated.

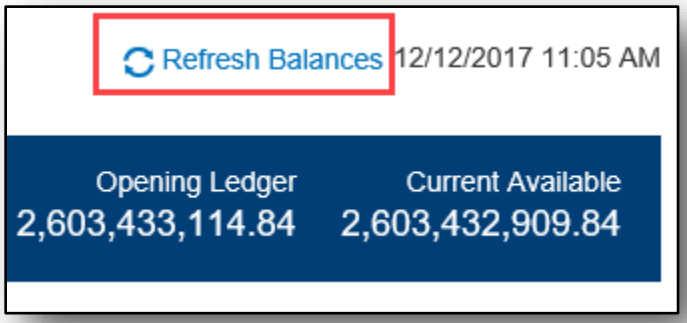
Note: The totals shown in the header section reflect the items appearing on the current page

Loan Accounts: All accounts listed by account number.

2. To see transaction details for an individual account, click the **View** link in the **Accounts** column that corresponds to the account you wish to view.

Updating Balances

You can update balances by clicking the **Refresh Balances** icon and link at the top of the Balances and Activity Accounts Reporting Account Summary widget.



Exporting Balance and Transaction Data

You can export either summary and balance information or transaction information.

Exported data may include any of the following formats:

- Comma separated basic
- Comma separated value (CSV)
- Tab separated value (TSV)
- BAI
- QuickBooks (OFX)
- Quicken OFX

To export information:

1. Click **Export**.
2. If necessary, select the appropriate export options, and then click **Export**.
3. Save the file to the desired location. Specific steps vary by browser.

Viewing Transaction Details

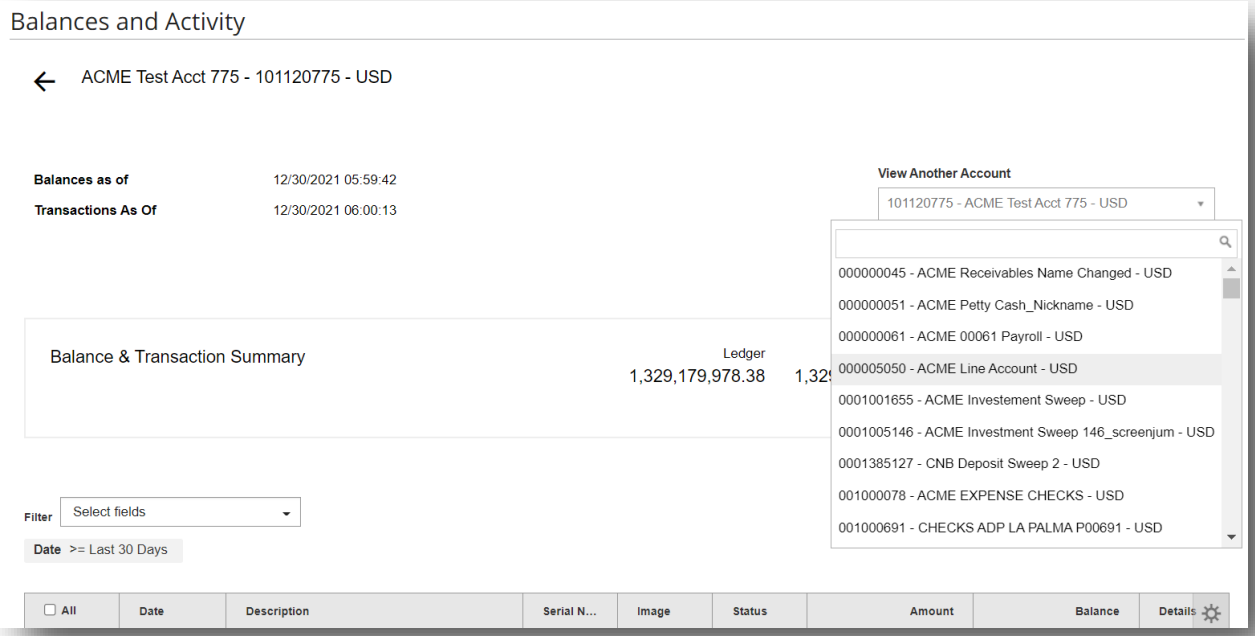
The Transaction Details screen is accessed by clicking the account number in the **Account Number** column that corresponds to the account you wish to view from the

Balances and Activity Widget. This screen displays detailed account information. If transaction details are too long to fit in the columns displayed on the screen, you can view the entire details by hovering over the displayed detail with the mouse.

Switching to Other Accounts in Transaction Details

After viewing the transaction details for one account, you can switch to another account to view details.

1. From the **View Another Account** option on the right side of the screen, click the dropdown arrow to view and select from the other available accounts as shown below. Type ahead (smart search) feature will present matching accounts as you type.
2. The detail information will be refreshed with the newly selected account without the need to return to the prior page or summary view.



Balances and Activity

ACME Test Acct 775 - 101120775 - USD

Balances as of 12/30/2021 05:59:42
Transactions As Of 12/30/2021 06:00:13

View Another Account
101120775 - ACME Test Acct 775 - USD

12/30/2021 06:00 AM

Balance & Transaction Summary

Ledger	Available	Total Credits (29)	Total Debits (54)
1,329,179,978.38	1,329,179,673.61	8.93	5.88

Show details

Filter Select fields

Last 30 Days Filters

Date >= Last 30 Days

All	Date	Description	Serial N...	Image	Status	Amount	Balance	Details
	12/30/2021	ACCOUNT TRANSFER DR. TO ACC 00101120...			Pending	-0.09		
	12/30/2021	ACCOUNT TRANSFER CR. FR ACC 00101120			Pending	0.02		

Balances and Activity

ACME Test Acct 775 - 101120775 - USD

Balances as of 12/30/2021 05:59:42
Transactions As Of 12/30/2021 06:00:13

View Another Account
101120775 - ACME Test Acct 775 - USD

12/30/2021 06:00 AM

Balance & Transaction Summary

Ledger	Available	Total Credits (29)	Total Debits (54)
1,329,179,978.38	1,329,179,673.61	8.93	5.88

Hide details

Today's Balances

Ledger	1,329,179,978.38
Available	1,329,179,673.61
Current	1,329,179,673.61
Net Activity Today	-304.77
Related Available	0.00
Total Accessible	1,329,179,673.61

Transactions

Transaction Type	Credits	Credit Amount	Debits	Debit Amount
CHECKS PAID	0	0.00	3	0.45
MONEY TRANSFER	28	8.48	51	5.43
OTHER DEPOSITS	1	0.45	0	0.00
All Transactions	**29**	**8.93**	**54**	**5.88**

Filtering Transactions

To filter transactions:

1. Click the **Filters** drop-down at the upper left side of the screen.
2. Select the appropriate filter.
3. The list will be filtered by the criteria you selected.

When you apply one or more filters in a List View, or sort a column on that view, or define the number of records to display at one time, the filtered version of the grid will be maintained throughout your user session.

Viewing Transaction Images

Some transactions have images associated with them, such as images of deposit slips or cleared checks.

To view images, an account must be set up by the administrator to permit image viewing.

To view a transaction image:

1. Slide the horizontal navigation bar to the left until you see the **Image** column. If the transaction has an associated image, an image icon will be displayed.
2. Click the icon to view the image.
3. Controls below the image allow you to flip or rotate it, as well as zoom in or out.
4. To save the image to a file, click the **save icon**.
5. To print the image, click the **print icon**.

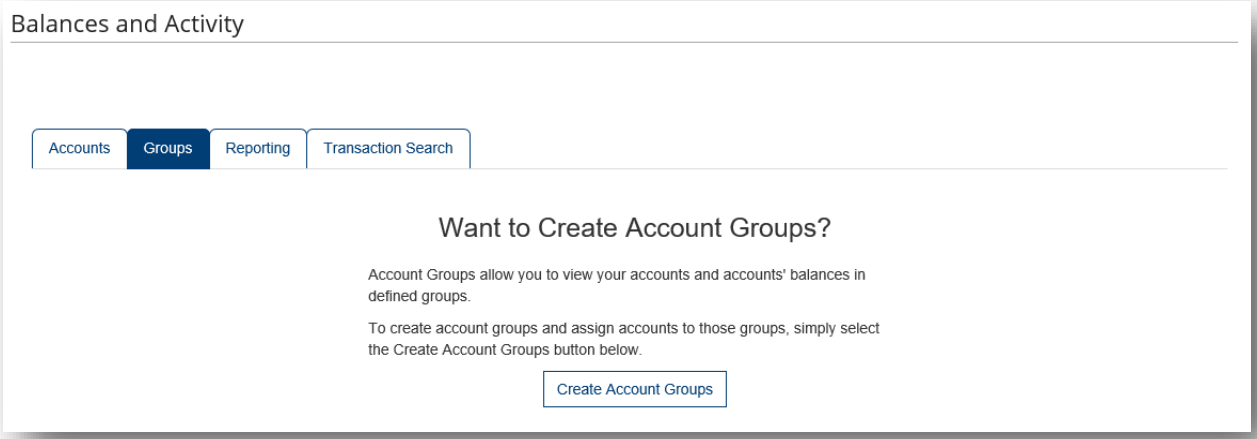
Account Groups

The account groups feature allows you to logically organize bank accounts into groups. When you are viewing bank account data on a list or report, you can choose to filter the data by these groups. This feature allows you to view data for related accounts quickly and easily.

Adding Account Groups

To add an account group:

1. Select **Balances and Activity** from the Accounts menu.
2. When the page displays, click the **Groups** tab.

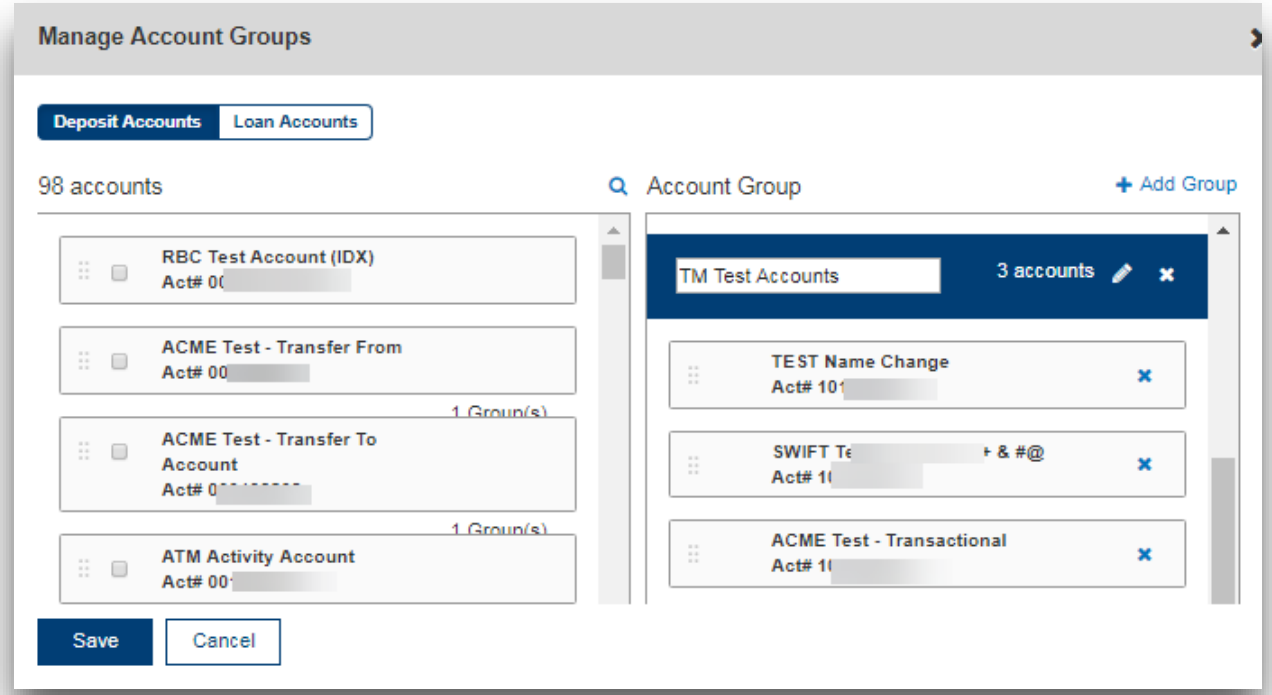


3. Click **Create Account Groups** or **Edit** next to **Deposit Account Groups**. This will display the Manage Account Groups screen.
4. Above the Account Groups pane, click **Add Group**.
5. In the **New Group** box, enter the name of the group you want to add.
6. Select the group name from the **Select Group** list at the bottom of the screen.
7. In the left pane, check the accounts that you want to include in the group. Click the **Deposit Accounts** indicator to show deposit accounts or **Loan Accounts** to show loan accounts.
8. Click **Move Selected Accounts**. (You may also drag and drop accounts from the left column into the desired **Account Group** on the right.)
9. The accounts will appear in the right pane. The accounts appear in the same order as they will be shown on the **Balance and Transaction Reporting** screens.
10. When the account group appears as desired, click **Save**.

Modifying or Deleting Account Groups

To modify or delete an account group:

1. Select **Balances and Activity** from the Accounts menu.
2. When the page displays, click the **Groups** tab.
3. To modify a group, click **Edit** in the upper left (above the first account group shown). This will display the Manage Account Groups screen.



4. Select **Deposit Accounts** or **Loan Accounts** to display those account groups, and select the group name from the list.
5. Add or remove accounts as needed.
6. You can delete the account group by clicking the **X** icon.
7. You can edit the group name by clicking the **Edit** icon.
8. When you have finished, click **Save**.

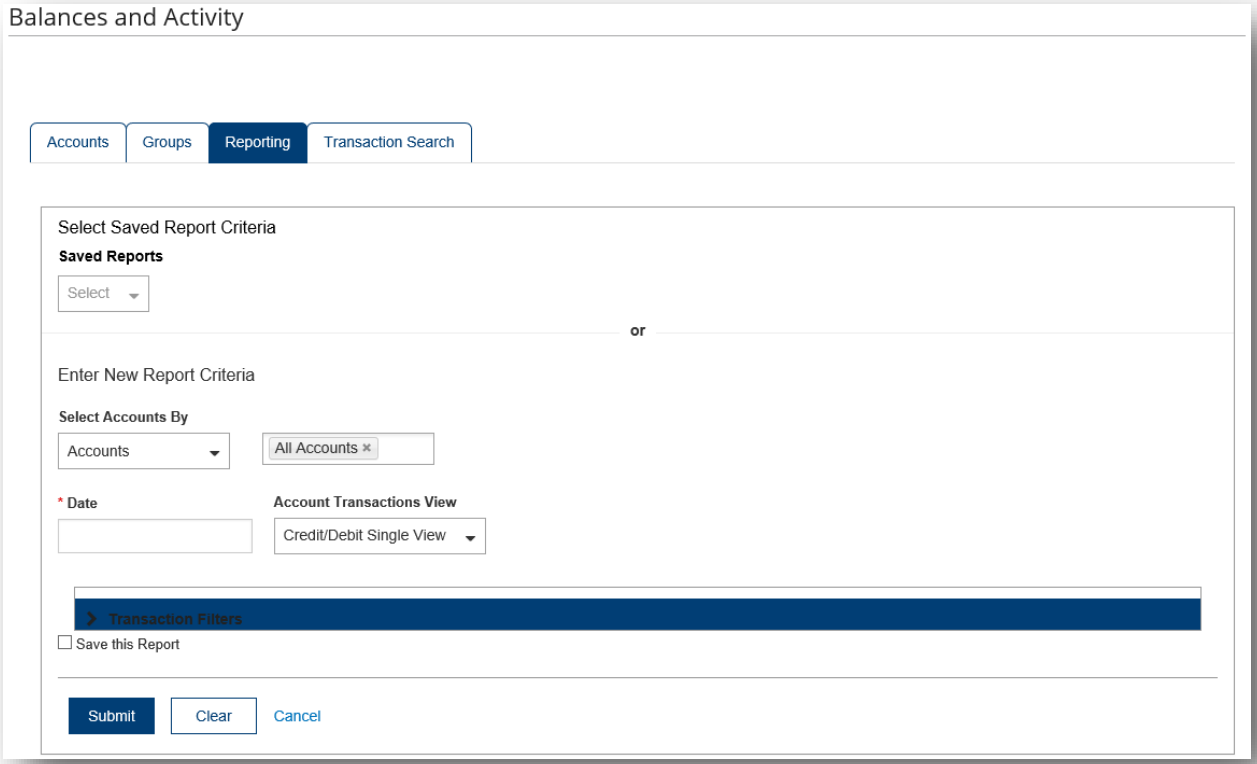
Custom Reporting

The Custom Reporting feature allows you to create and save custom reports on accounts or account group information.

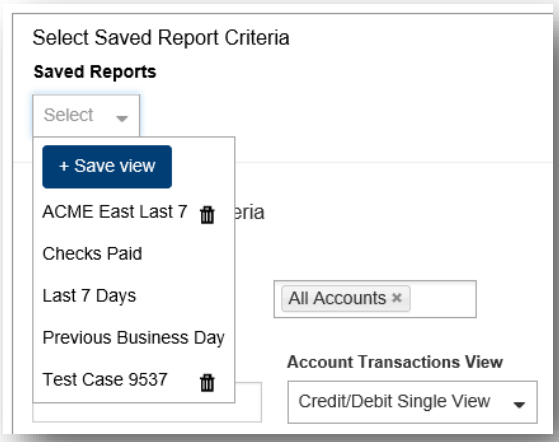
Note: Custom reports created by one user can be shared with other users. If the user who created the custom report is no longer a user of your Business Suite, his or her custom reports will continue to be available to the remaining users.

To use Custom Reporting:

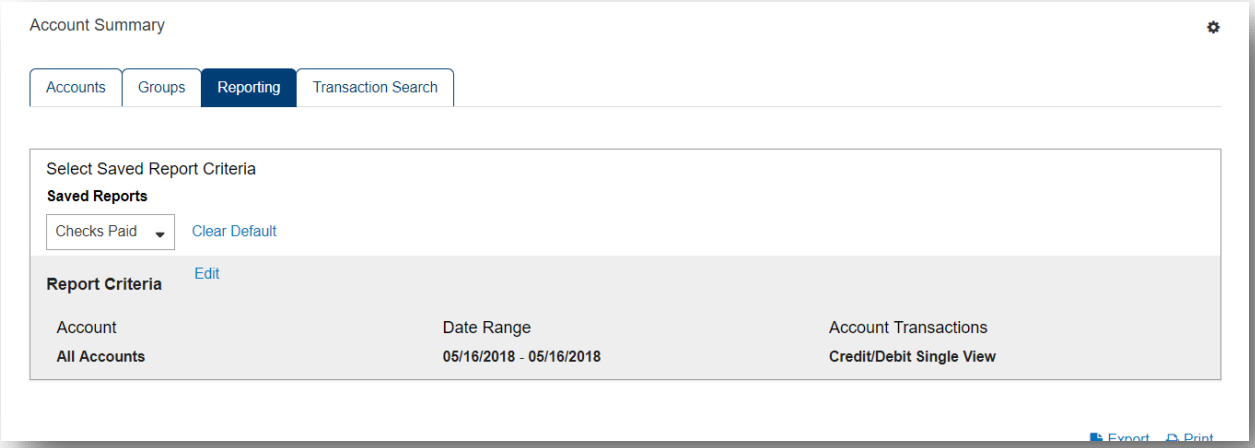
1. Select **Balances and Activity** from the Accounts menu.
2. When the page displays, click the **Reporting** tab.



3. To see a report based on saved report criteria:



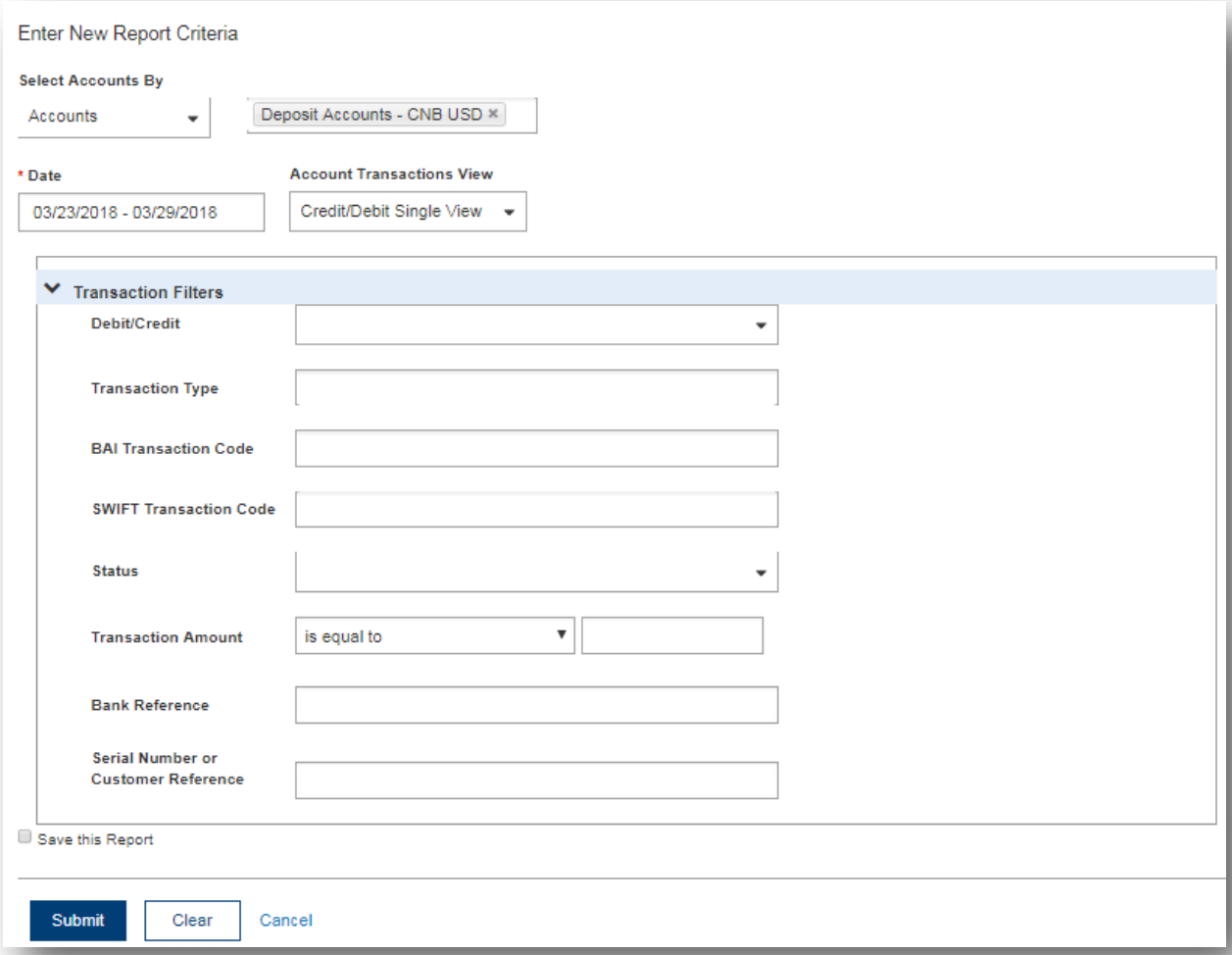
4. At **Select Saved Report Criteria**, use the drop-down to select a saved report.
Note: If a report has been saved previously as the default, it will appear as the default choice. To remove this choice, click **Clear Default**.



5. The report appears on the screen.
   - If you want a saved report to be the default report in the future, click **Set As Default**.
   - Click **Edit** in the **Report Criteria** section to edit the criteria. Follow the instructions under **To see a report based on new report criteria** below.

To see a report based on new report criteria:

1. (optional) In the **Accounts/Account Group** field, use the drop-down to select whether you want to search for accounts or account groups. You can search for all accounts or account groups, or click in the right-hand field to see a list of accounts/account groups that you can select from.



2. In the **Date Range** field, select a range or enter a custom range using the calendar icon.
3. (optional) Use the A**ccount Transactions View** drop-down to select how you want to view accounts: Credit/Debit Single View or Separate Credit and Debit Views.
4. (optional) Click the right arrow button in the **Transaction Filters** field to expand the list of options.
5. (optional) Enter a bank code as a search criterion.
6. (optional) Enter a currency as a search criterion.
5. (optional) Use the **Debit/Credit** drop-down to select whether the search should filter for debit or credit transactions.
6. (optional) Enter a transaction type as a search criterion.
7. (optional) Enter a BAI transaction code as a search criterion.

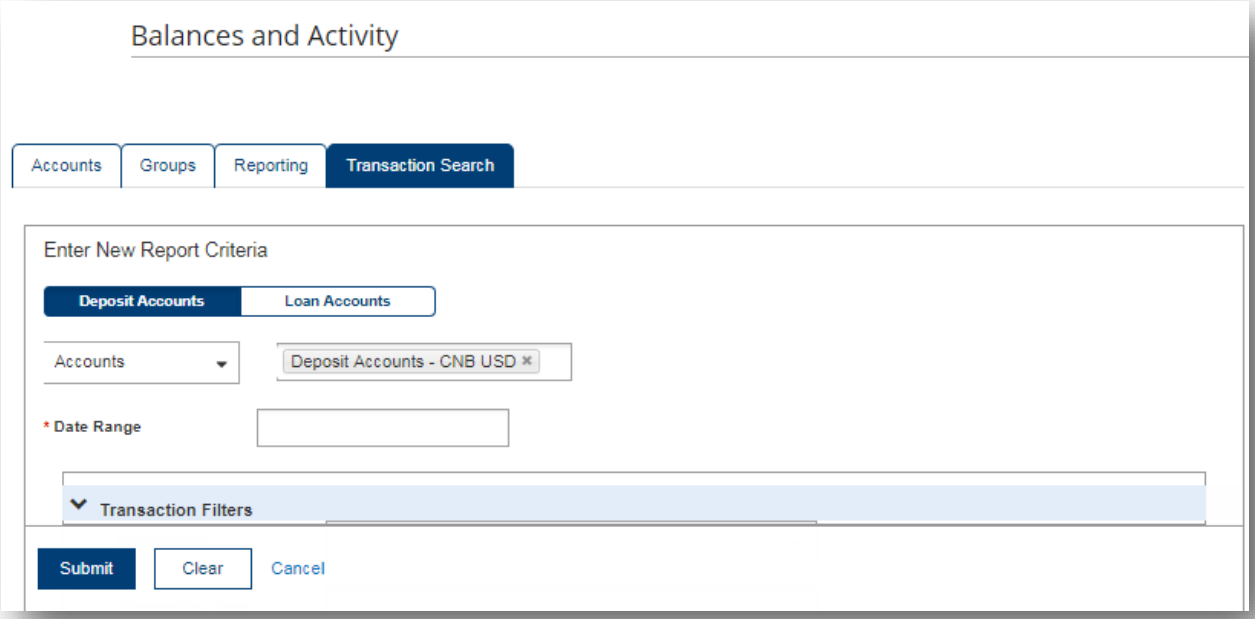
8. (optional) Use the **Status** drop-down to select an appropriate status: Pending or Cleared.
9. (optional) In the **Transaction Amount** field, use the drop-down to select an appropriate qualifier (for example, **is equal to**), and then in the right-hand text field, enter an amount.
10. (optional) Enter a bank reference as a search criterion.
11. (optional) Enter a customer reference as a search criterion.
12. If you want to save this report for future viewing, click **Save this report**, and then enter a name for the new report.
13. When you have finished selecting search criteria, click **Submit**. The results appear as a custom report. Click **Edit** in the **Report Criteria** section to edit the criteria and create a new report based on them.

Transaction Search

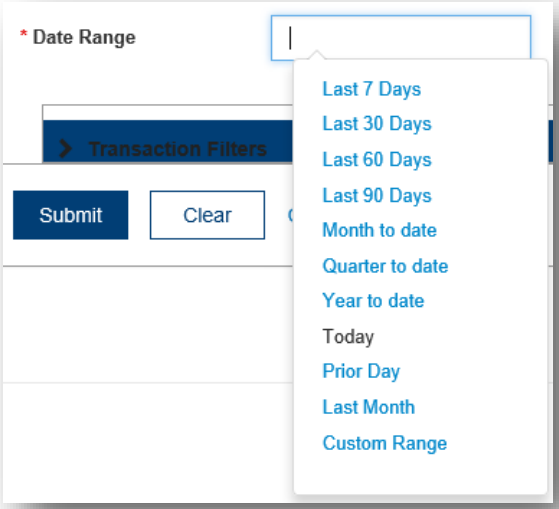
The Transaction Search feature allows you to search across the accounts you have access to for specific transactions.

To search for a transaction:

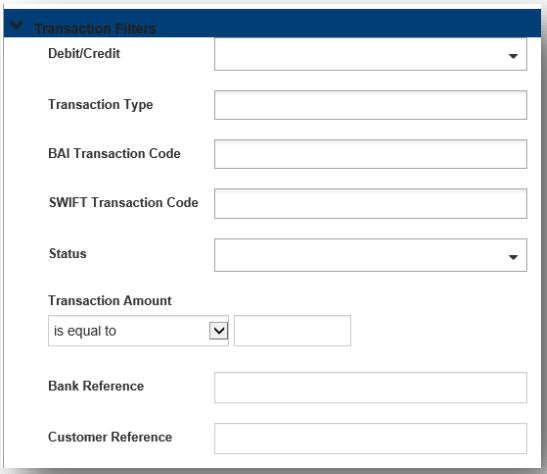
1. Select **Balance and Transaction Reporting** from the Accounts menu.
2. When the page displays, click the **Transaction Search** tab.



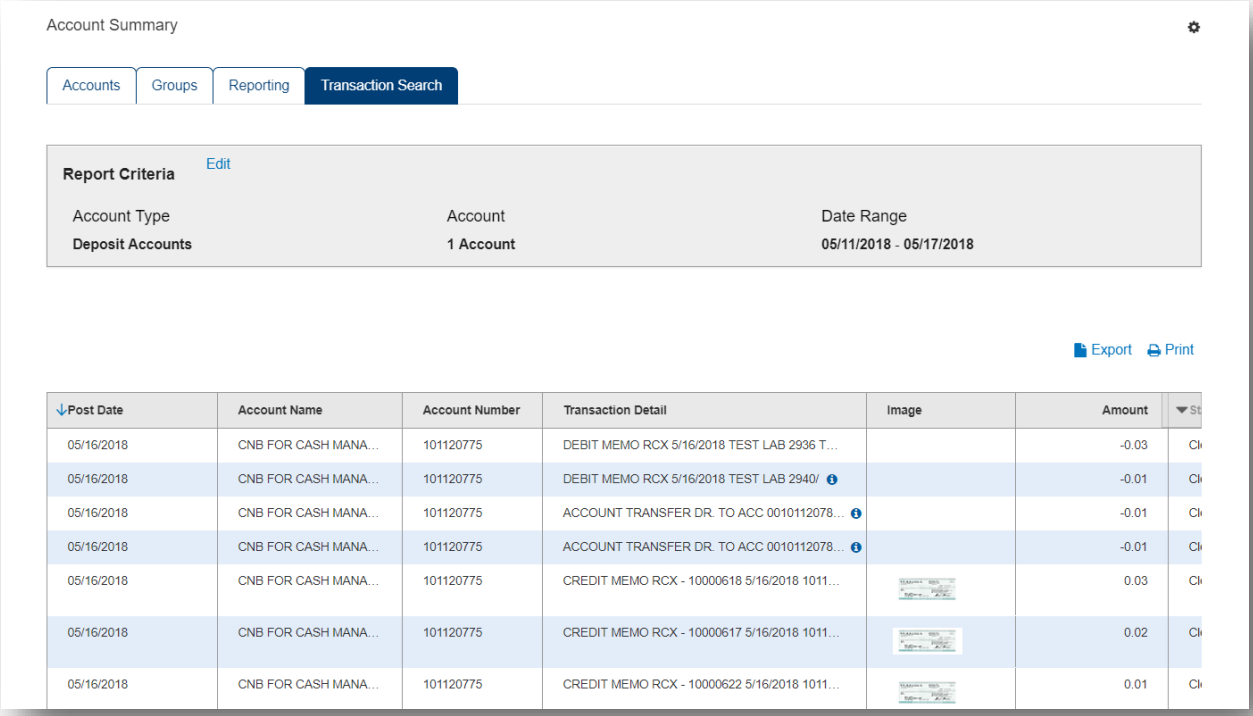
3. To search for deposit accounts, click **Deposit Accounts**, or to search for loan accounts, click **Loan Accounts**.
4. (optional) In the **Accounts/Account Group** field, use the drop-down to select whether you want to search for accounts or account groups. You can search for all accounts or account groups, or click in the right-hand field to see a list of accounts/account groups that you can select from.
5. In the **Date Range** field, select a range or enter a custom range using the calendar icon.



6. (optional) Click the right arrow button in the **Transaction Filters** field to expand the list of options.



7. (optional) Enter a bank code as a search criterion.
8. (optional) Enter a currency as a search criterion.
9. (optional) Use the **Debit/Credit** drop-down to select whether the search should filter for debit or credit transactions.
10. (optional) Enter a transaction type as a search criterion.
11. (optional) Enter a BAI transaction code as a search criterion.
12. (optional) Use the **Status** drop-down to select an appropriate status: Pending or Cleared.
13. (optional) In the **Transaction Amount** field, use the drop-down to select an appropriate qualifier (for example, **is equal to**), and then in the right-hand text field, enter an amount.
14. (optional) Enter a bank reference as a search criterion.
15. (optional) Enter a customer reference as a search criterion.
16. When you have finished selecting search criteria, click **Submit**. The results of the transaction search appear in a list. Click **Edit** in the Report Criteria section to edit the criteria and conduct the search again.



Exports

The Exports function allows you to download balance and transaction data in Bank Administration Institute (BAI), CSV, TSV, CS Basic Export (a basic comma-separated format) or Quicken/QuickBooks (OFX) format. In order to do so, you must have permission to download data in the appropriate format.

Bank account and transaction information can also be downloaded in CSV format from the Bank Account Summary screen or transaction list view with the export function.

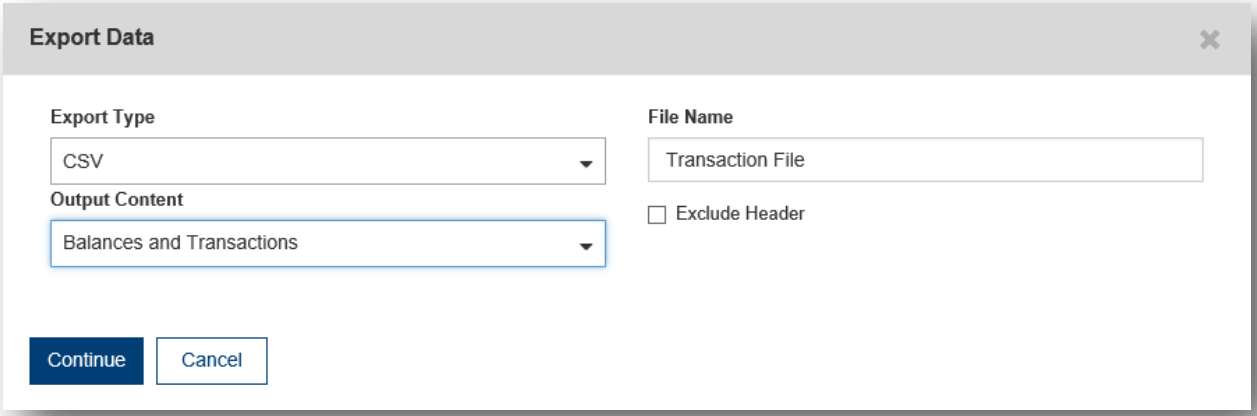
There are two steps to downloading balance and transaction data:

- First, you need to submit an export request.
- After the system processes the request, you can download the exported data from the Downloads screen. Note that the entry of different fields is required for each of the different export types. These differences are detailed in the instructions that follow.

Note: BAI files contain historical balance values. Such values cannot be stored for accounts enabled for Real Time – Posted Transactions. Therefore, these accounts will not be available for BAI export.

Submit an Export Request

1. From the Accounts menu, select **Exports**.
2. The system displays the Download screen.
3. Click **Create New Export**.



4. From the **Export Type** drop-down, select the type of file you want to export.
   - BAI
   - CS Basic
   - CSV
   - TSV
   - QuickBooks (OFX)
   - Quicken (OFX)
5. Enter a file name for the exported file.
6. If you selected CSV as the export type, select the content you want to export from the **Output Content** drop-down. You can choose **Transactions Only**, **Balances Only** or **Balances and Transactions**.
7. You can also check the **Exclude Header** box if you want to exclude the header from the exported file.
8. If you selected BAI as the export type, from the **BAI Data Export** list, select **Prior Day** or **Current Day**.
9. Click **Continue**.
10. The application displays additional fields to complete.
11. Complete the necessary fields to specify additional criteria for the data you want to export.

Note: The default setting for the **Accounts** and **Account Groups** fields is *blank* (optional). Leaving these fields blank results in all available accounts being selected for export.

12. Click **Create Export**.
13. The export request is listed on the Downloads screen.

The **Status** column lists the progress of the request. The status will change to **Complete** once the export has finished.

If the file was created successfully, the **Message** column will reflect this fact.

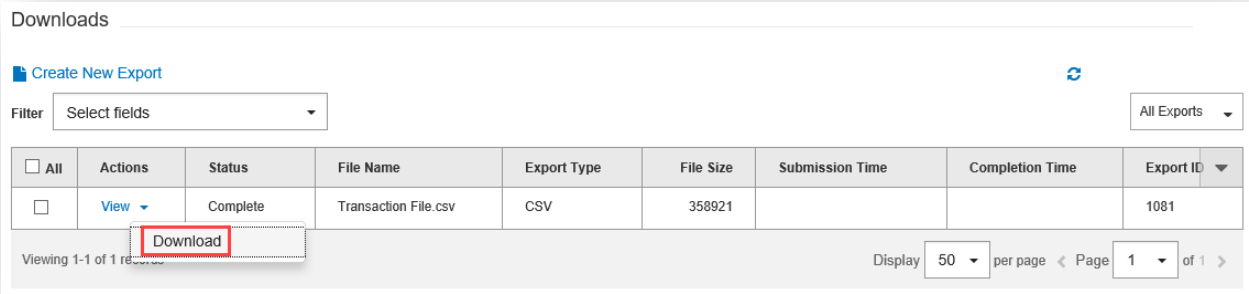
Note: As stated above, once the download is complete, the **Status** column will read *Complete*. However, if the export was not successful, you see one of the following:

- If the system could not create a file because there is no data, the **Message** column will read *No data available for specified criteria. No file created*.
- If there was an error during the download process, the **Message** column will read *Error occurred. No file created*.
- **For QuickBooks and Quicken output:** There is a threshold for the number of transaction records that can be successfully exported. If this threshold is

exceeded, the **Message** column will read, *The number of transactions to be exported exceeds the maximum threshold of 10,000. No file created*.

Downloading an Exported File

1. On the Downloads screen, select the appropriate item in the list, and click **Download** from the **Actions** column.
   You can also select **View** from the **Actions** column to see details of the export. To download from the Details screen, click **Download**.



2. Follow your browser instructions to open or save the file.

Reports

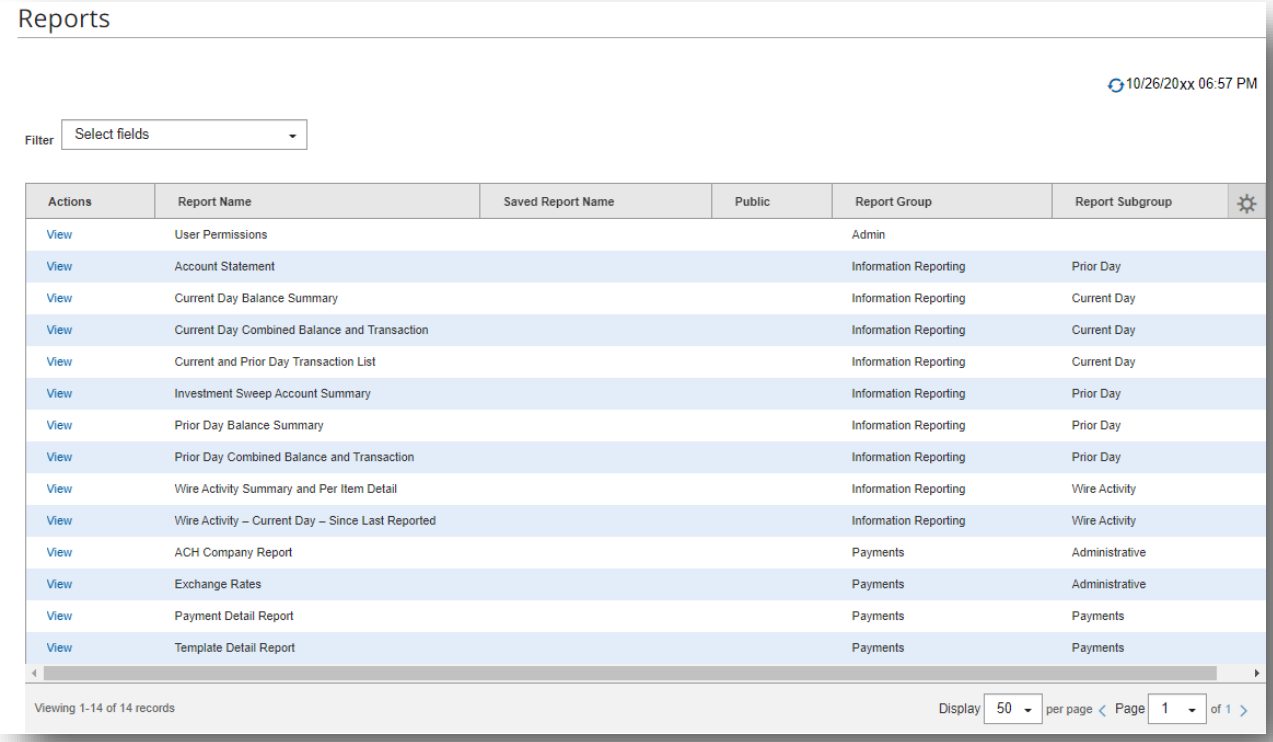
The Reports function shows a list of all reports you have access to. Reports are organized by report groups.

View a Report

To view a report:

1. Select **Reports** from the Accounts menu.

The system displays the Reports screen.



Actions	Report Name	Saved Report Name	Public	Report Group	Report Subgroup
View	User Permissions			Admin	
View	Account Statement			Information Reporting	Prior Day
View	Current Day Balance Summary			Information Reporting	Current Day
View	Current Day Combined Balance and Transaction			Information Reporting	Current Day
View	Current and Prior Day Transaction List			Information Reporting	Current Day
View	Investment Sweep Account Summary			Information Reporting	Prior Day
View	Prior Day Balance Summary			Information Reporting	Prior Day
View	Prior Day Combined Balance and Transaction			Information Reporting	Prior Day
View	Wire Activity Summary and Per Item Detail			Information Reporting	Wire Activity
View	Wire Activity – Current Day – Since Last Reported			Information Reporting	Wire Activity
View	ACH Company Report			Payments	Administrative
View	Exchange Rates			Payments	Administrative
View	Payment Detail Report			Payments	Payments
View	Template Detail Report			Payments	Payments

Select **View** in the **Actions** column for the report you would like to view.

The system displays the report you selected.

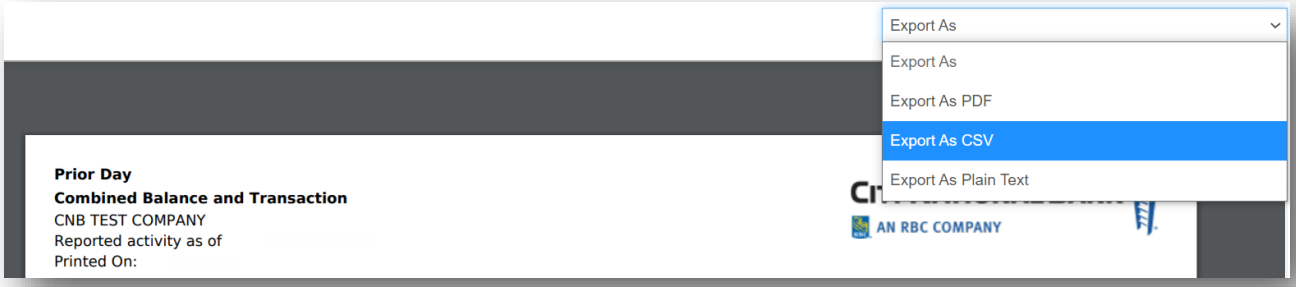
NOTES:

- The **View** option for some reports will display Report Criteria where you can filter the data you would like to view in the report. Set the report criteria by expanding a section and entering or selecting the appropriate data. You can save the report criteria by checking the **Save this Report** box.
- When you are ready to view the report, click **Run Report**.

Download a Report

All reports are downloadable to your computer for offline viewing or archival purposes.

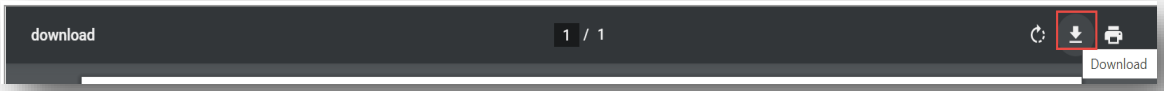
Reports may be exported in the following formats, by clicking on the desired file type option from the **Export As** dropdown list:



- **Adobe PDF** – Use this file type for static, visually appealing reports with data that cannot be manipulated or integrated.
- **Comma separated values** – CSV files can be reviewed and analyzed with MS Excel and other programs. In addition, CSV can be used to keep your accounting program up to date with the latest bank data reflecting your activities.
- **Plain Text** – Like CSV, text files contain your data and can be downloaded into other programs for analysis or accounting purposes.

In addition to the above, you may download the report as a PDF as follows:

1. After creating the report as described above, click the Download icon at the upper right side of the page.



2. Browse to the location on your computer where you wish to keep the report information and **Save**.

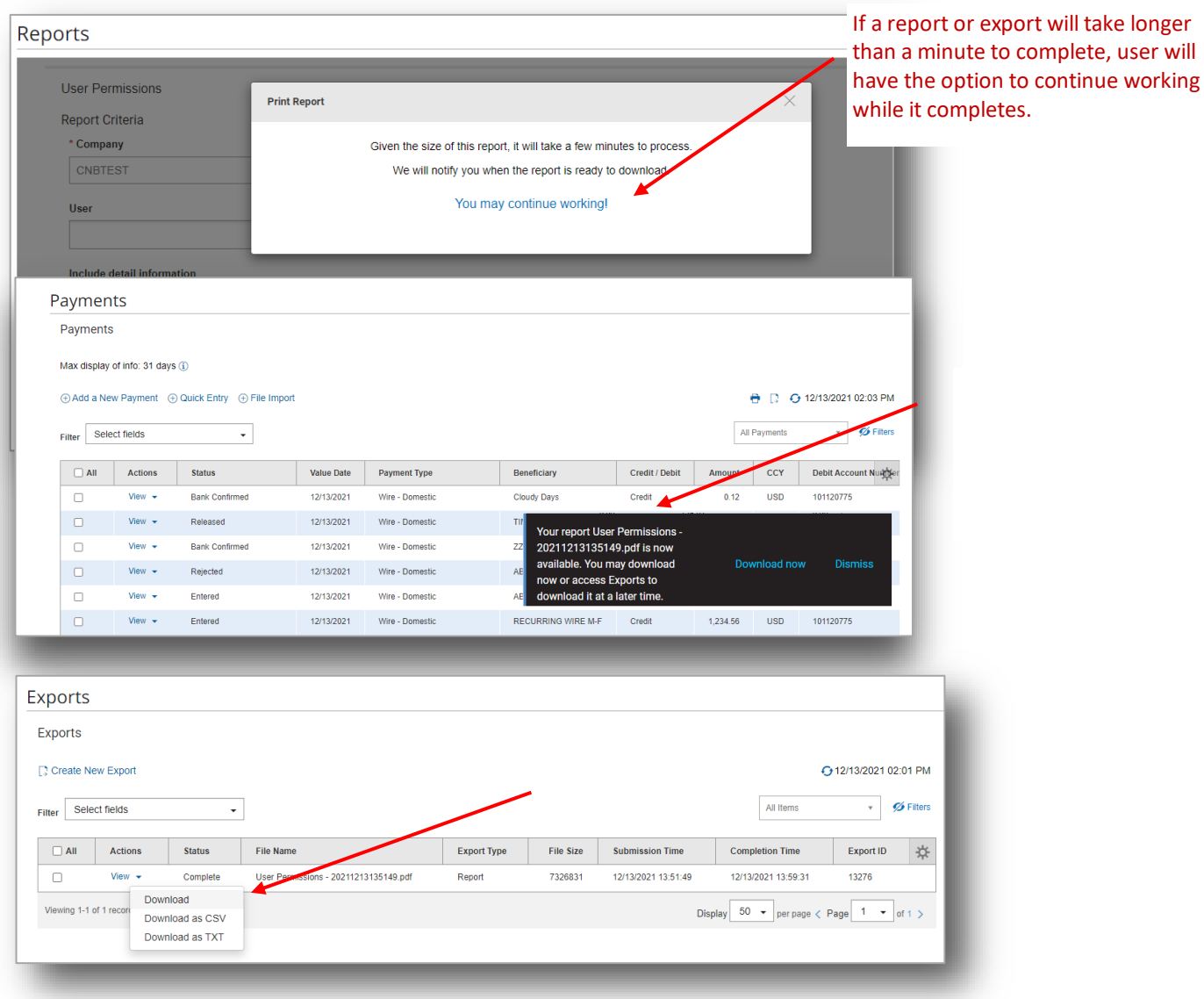
Parallel Processing Allows Print and Export Jobs to Complete in Background

Parallel processing of reports and exports allows large report jobs or export requests that may take more than a minute to generate to be completed in the background while you continue working in the system.

On-screen notification of processing time – If a report or export job will require more than a minute to process, you will receive a notification that the report could take a few minutes; click the link to close the message and then continue working while the task completes.

On-screen notification that report is ready – When the background processing is completed, you will receive a pop-up message that the report is ready with the option to Download now or Dismiss and download later from the Exports module.

Exports module will carry the report for up to 7 days – Export a print job in PDF or export a file or print job in other available formats.



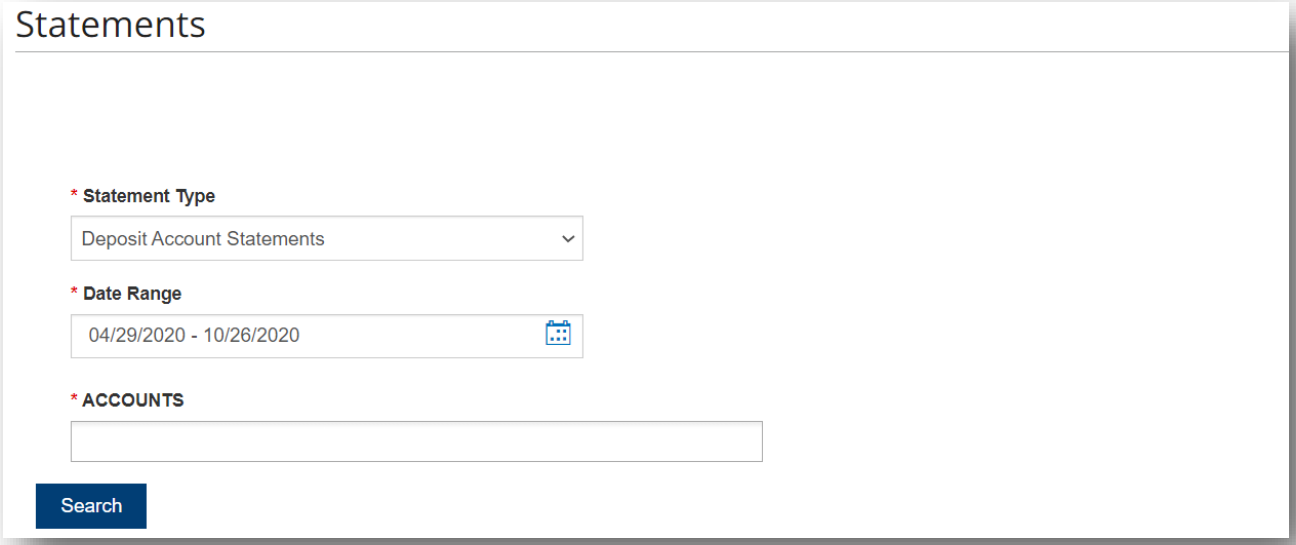
Statements

The Statements feature lets you search for your account statements based on statement type and date. You can also filter existing statements according to account details.

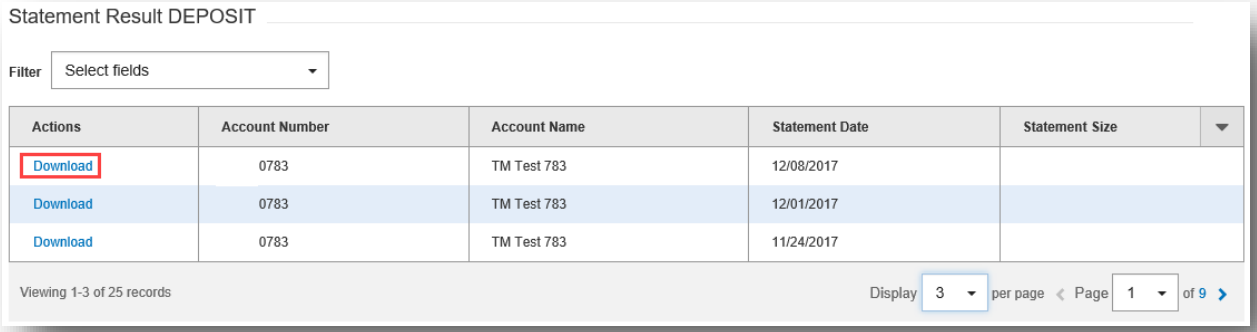
To search for and download statements:

1. Select **Statements** from the Accounts menu.

The system displays the Statements screen.



2. Deposit Account Statements will populate in the **Statement Type** field. Currently, these are the only statements available to view within the Statements feature.
3. Select the desired range of dates: Last 7 Days, Last 14 Days, Last 30 Days, Last 90 Days, Month to Date, Quarter to Date, Year to Date, Today. You can also select **Custom Range**. Use the pop-up calendars to select the range of dates, then click **Apply**. (Statements are available for up to seven years and are viewable in increments of 180 days.)
4. Click in the Accounts field to select the account(s) you would like to search. Otherwise, blank will default to **All** accounts. Click **Search**. The search results appear at the bottom of the screen.



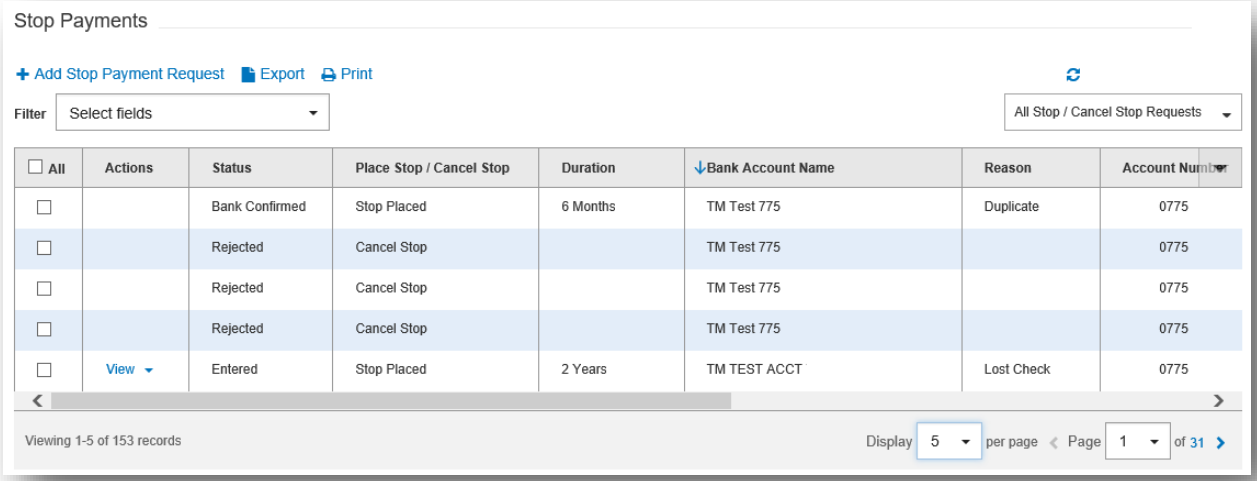
5. To download a statement, select **Download** from the **Actions** column.

Stop Payments

To place a stop payment on a check:

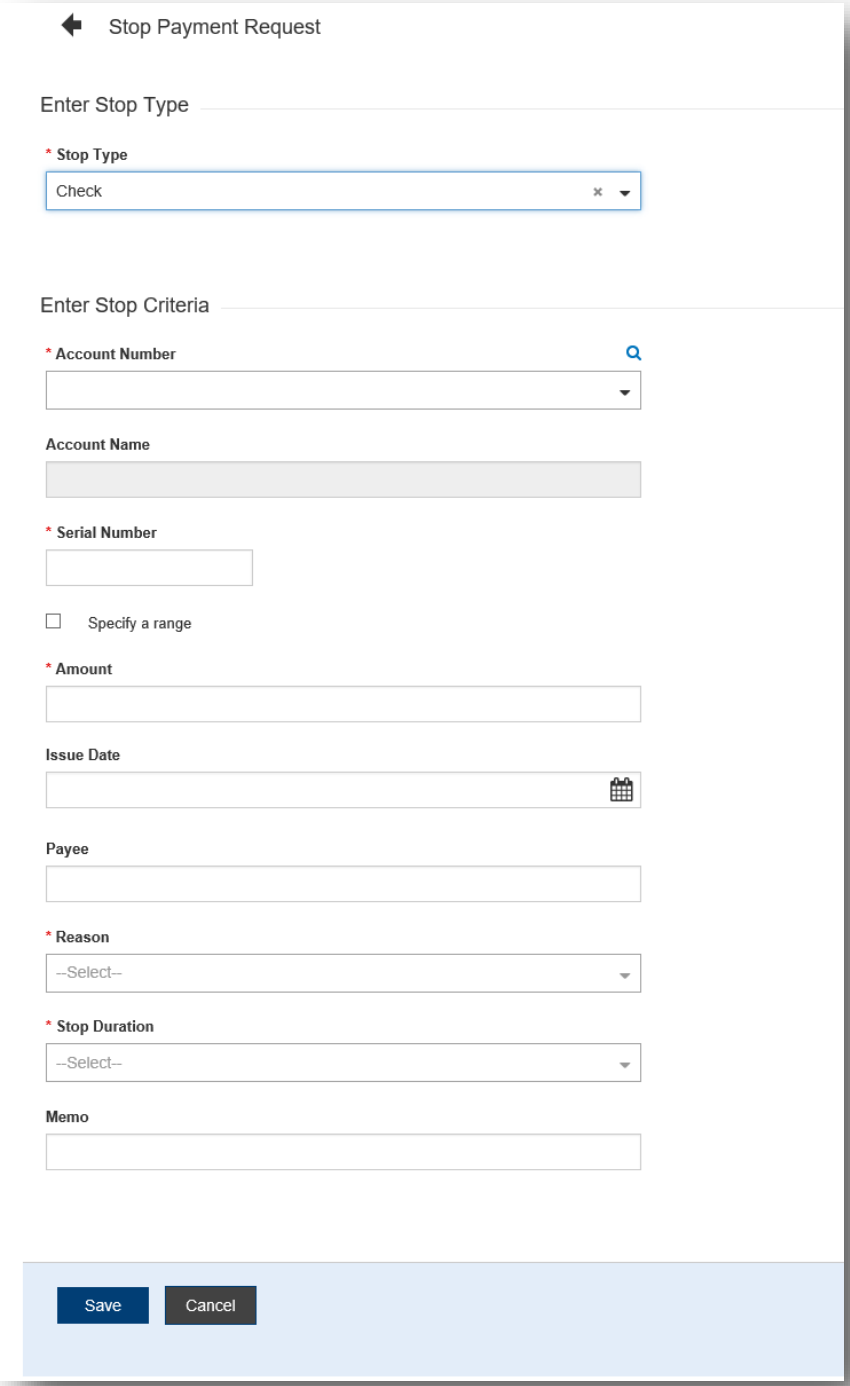
1. Select **Stop Pay Requests** from the Accounts menu.

The system displays the Stop Pay Requests widget.



2. Click **Add Stop Payment Request**.

The Stop Payment Request screen appears.



3. Enter check detail information. Use the drop-down to select the **Account Number**.
4. After selecting the Account, the **Account Name** should populate.
5. Enter the serial number of the check you want to stop payment on.

6. Enter the amount of the check.
7. (optional) Use the calendar icon to select an **Issue Date**.
8. (optional) If necessary, enter a **Payee Name**.
9. Use the **Reason** drop-down to select a reason for the stop — for example, **Insufficient Funds**.
10. Use the **Stop Duration** drop-down to select a period of time during which the stop will be in effect.
11. (optional) Enter a **Memo** if necessary.
12. Click **Save**.

Notes:

- You can stop a range of checks by entering a beginning check number in the **Serial Number** field and an ending check number in the **To field** (which becomes active after a number has been entered into the **Serial Number** field). When a check range is entered, the **Amount**, **Check Issue Date** and **Payee Name** fields will be unavailable for modification.
- Stop payment(s) may require additional approval by your company approver.

Cancel Stop Payments

To cancel a stop payment or range of stop payments:

1. Select **Stop Pay Requests** from the Accounts menu.
2. On the Stop Payments screen, click **View** in the **Actions** column for the item you want to cancel stop payment on. You can also select **Cancel Stop** from the drop-down menu. The item must have a **Bank Confirmed** status in order to be able to cancel the stop payment.
3. The system displays the **Stop Payment Request** screen.
4. Click **Cancel Stop**.
5. The system displays the **Cancel Stop Payment Request** screen.
6. Confirm that the correct information is displayed in the **Serial Number**, **Account Number**, **Account Name** and **Amount** fields.
7. (optional) Enter a Memo if necessary.
8. Click **Save**.

Note: Cancelling a stop payment may require additional approval by your company approver.

Check and Stops Inquiry

The Checks and Stops Inquiry function allows you to retrieve information about paid checks or stop payments to help confirm the item status.

To perform an inquiry:

1. Select **Checks and Stops Inquiry** from the Accounts menu.
2. The system displays the **Check and Stops Inquiry** screen.
3. Select the inquiry type from the drop-down menu: **Paid Check Inquiry, Stop Payment Inquiry**.
4. Select an account number to search.
5. In the **Serial Number** search field, you can inquire about a single item or a range of items.
6. (optional) You can also click the calendar icon to search for the **Paid Check Date** or **Stop Creation Date** based on your inquiry type.
7. When you have entered the necessary filter criteria, click **Search**.

The results of your inquiry appear at the bottom of the screen. The list contains checks that match your filter criteria.

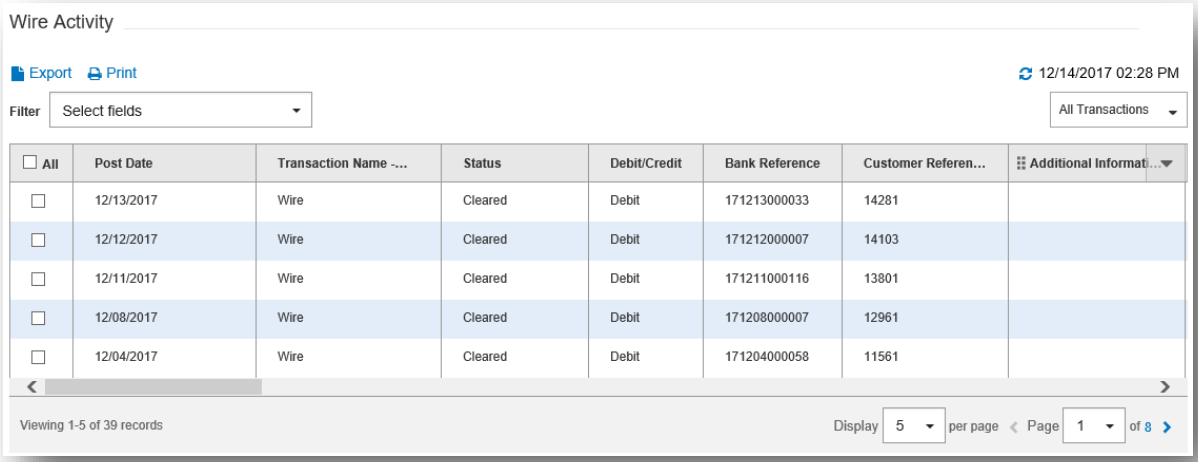
Note: Once established, your filter remains for the rest of your session on Business Suite or until you re-sort results using different filter settings.

Wire Activity

The Wire Activity function provides you with detailed information about incoming wires.

To view wire activity:

1. Select **Wire Activity** from the Accounts menu.
2. The system displays the **Wire Activity** screen.
3. To view details for any of the listed transactions, use the bottom navigation bar to scroll to the right.



All	Post Date	Transaction Name -...	Status	Debit/Credit	Bank Reference	Customer Referen...	Additional Informati...
☐	12/13/2017	Wire	Cleared	Debit	171213000033	14281	
☐	12/12/2017	Wire	Cleared	Debit	171212000007	14103	
☐	12/11/2017	Wire	Cleared	Debit	171211000116	13801	
☐	12/08/2017	Wire	Cleared	Debit	171208000007	12961	
☐	12/04/2017	Wire	Cleared	Debit	171204000058	11561	

Exporting and Printing Wire Activity

To export or print wire activity:

1. Select **Wire Activity** from the Accounts menu.
2. The system displays the **Wire Activity** screen.
3. If you want to gather wire activity for a specific account(s), check the box that corresponds to the account(s) you wish to view.
4. Click the **Export** or **Print** link.
5. Mark the **All** or **Selected** radio button for the accounts for which you wish to get wire activity.
6. Click **Export** if you are exporting the results, or click **Print** if you are printing the results.

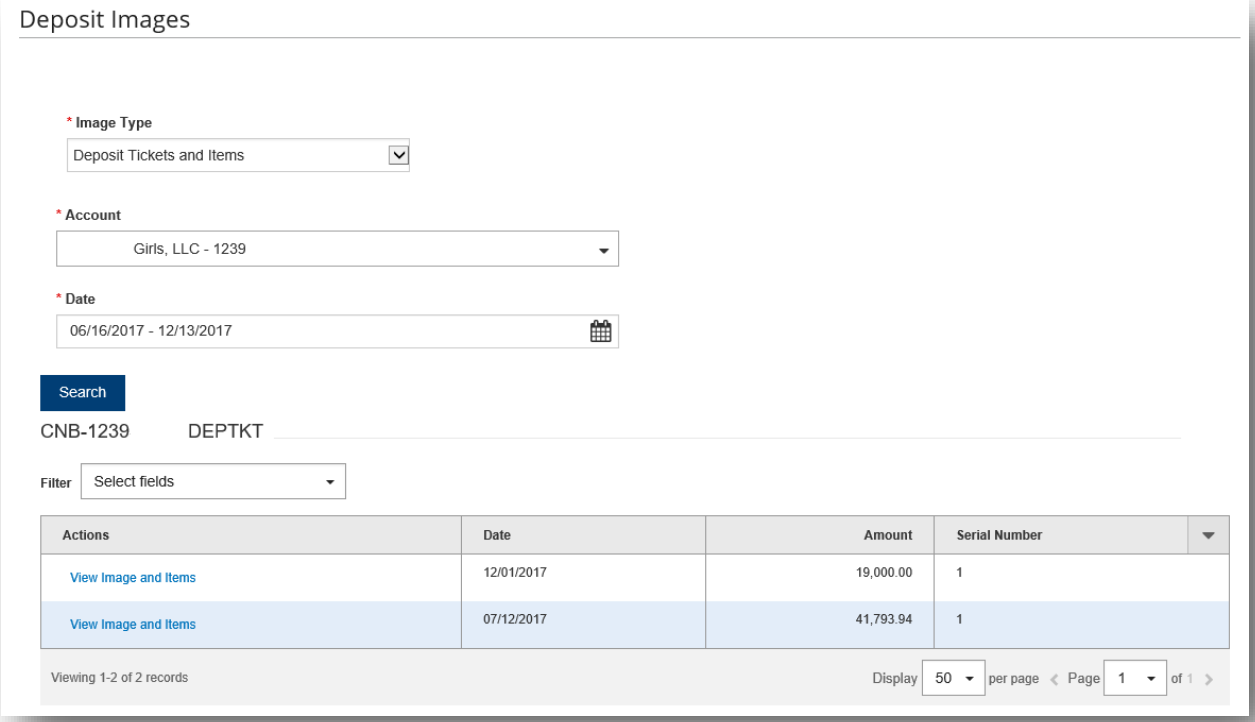
Deposit Images

The **Deposit Images** feature allows you to search for a deposit ticket and associated deposit images, if applicable.

To search for deposit images:

1. Select **Deposit Images** from the Accounts menu.

The Deposit Images screen appears.



2. At **Image Type**, select **Deposit Tickets and Items**.
3. Select an account you wish to search.
4. At **Date**, select the calendar icon, and then select the date(s) to search: Last 7 Days, Last 14 Days, Last 30 Days, Last 90 Days, Month to Date, Quarter to Date, Year to Date, Today. You can also select **Single Date** or **Custom Range**. Use the pop-up calendar or calendars to select the single date or range of dates, then click **Apply**.
5. Click **Search**. Search results will be displayed at the bottom of the screen.
6. In the **Actions** column, click **View Image and Items** to view the deposit details.

Note: If there is more than one image associated with a deposit ticket or other item, a list of images appears. Click **View** in the **Actions** column to view the associated image.

Use the controls at the bottom of the window to:

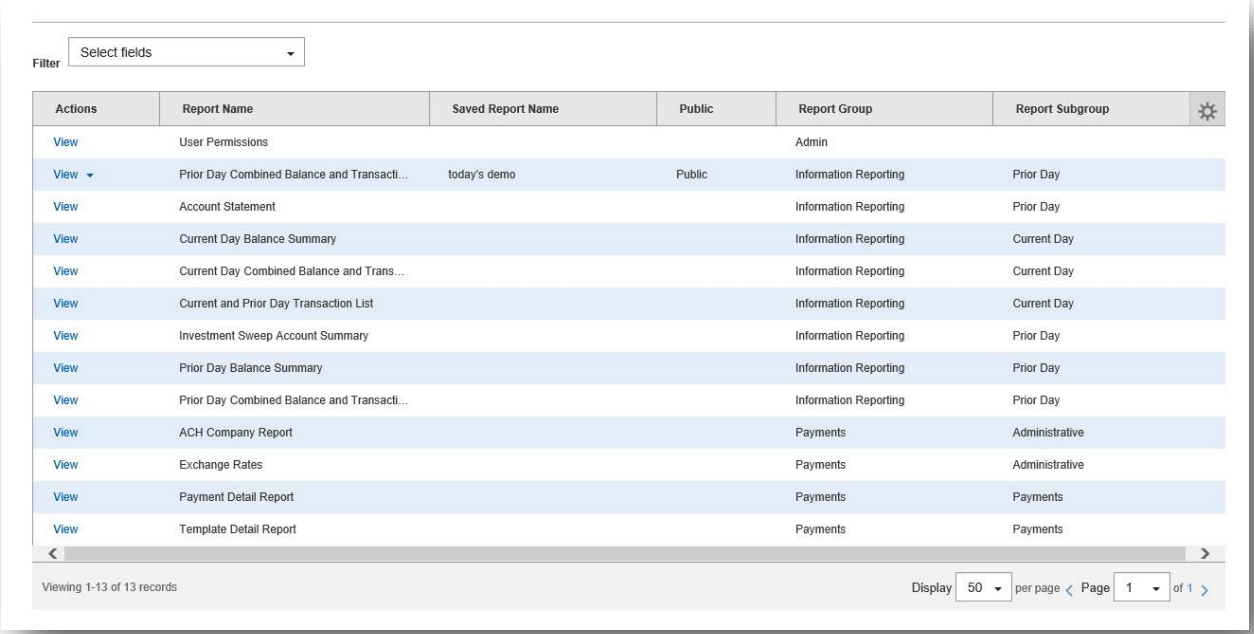
- Invert the color (white changes to black and vice versa).
- Flip the image to view front/back.
- Rotate the image view 90 degrees to the left.
- Zoom in and out on the image.
- Save the image.

- Print the image.

Note: For deposit ticket images, you may see a list of items associated with the deposit ticket. Click **View** to view details of an item.

Standard Reports

The standard reports available in Business Suite are shown on the screen below. You may select a report by clicking the link on the screen. As described above in this User Guide, instructions are provided on how reports can be customized to display additional information depending upon your needs.



Filter Select fields

Actions	Report Name	Saved Report Name	Public	Report Group	Report Subgroup
View	User Permissions			Admin	
View	Prior Day Combined Balance and Transacti...	today's demo	Public	Information Reporting	Prior Day
View	Account Statement			Information Reporting	Prior Day
View	Current Day Balance Summary			Information Reporting	Current Day
View	Current Day Combined Balance and Trans...			Information Reporting	Current Day
View	Current and Prior Day Transaction List			Information Reporting	Current Day
View	Investment Sweep Account Summary			Information Reporting	Prior Day
View	Prior Day Balance Summary			Information Reporting	Prior Day
View	Prior Day Combined Balance and Transacti...			Information Reporting	Prior Day
View	ACH Company Report			Payments	Administrative
View	Exchange Rates			Payments	Administrative
View	Payment Detail Report			Payments	Payments
View	Template Detail Report			Payments	Payments

Viewing 1-13 of 13 records

Display 50 per page Page 1 of 1

Current Day Balance Summary

The Current Day Balance Summary lists all your accounts and provides a total for the balances available. See Appendix A: for a list of balance types available within Business Suite.

Current Day Combined Balance and Transaction

The Current Day Combined Balance and Transaction report displays the key balances and the net dollar amounts of the day's activities affecting your accounts today. Activities are any debit or credit activity affecting your accounts.

Current Day
Combined Balance and Transaction
Core Test
Reported activity as of 10/15/19 08:40
Printed On: 10/15/19

CITY NATIONAL BANK
AN RBC COMPANY

Account 123456789 - TM Test Acct x6789

Current Day Balances

Opening Ledger	$	363,192.28
Net Activity Today	$	2,879.89
Current Balance	$	366,072.17
Available Balance	$	366,072.17
Related Available	$	0.00
Total Accessible	$	366,072.17

Account: 123456789 - TM Test Acct x6789

Current Day Balances

Opening Ledger	$	1,000,029,668.03
Net Activity Today	$	32.17
Current Balance	$	1,000,029,700.20
Available Balance	$	1,000,029,700.20
Related Available	$	0.00
Total Accessible	$	1,000,029,700.20

Current and Prior Day Transaction List

The Current and Prior Day Transaction List includes all transactions affecting your accounts. The list is displayed on an account-by-account basis, with a page break between accounts that are included in your Business Suite service.

Current and Prior Day
Transaction List
Core Test
Printed On: 10/15/19

CITY NATIONAL BANK
AN RBC COMPANY

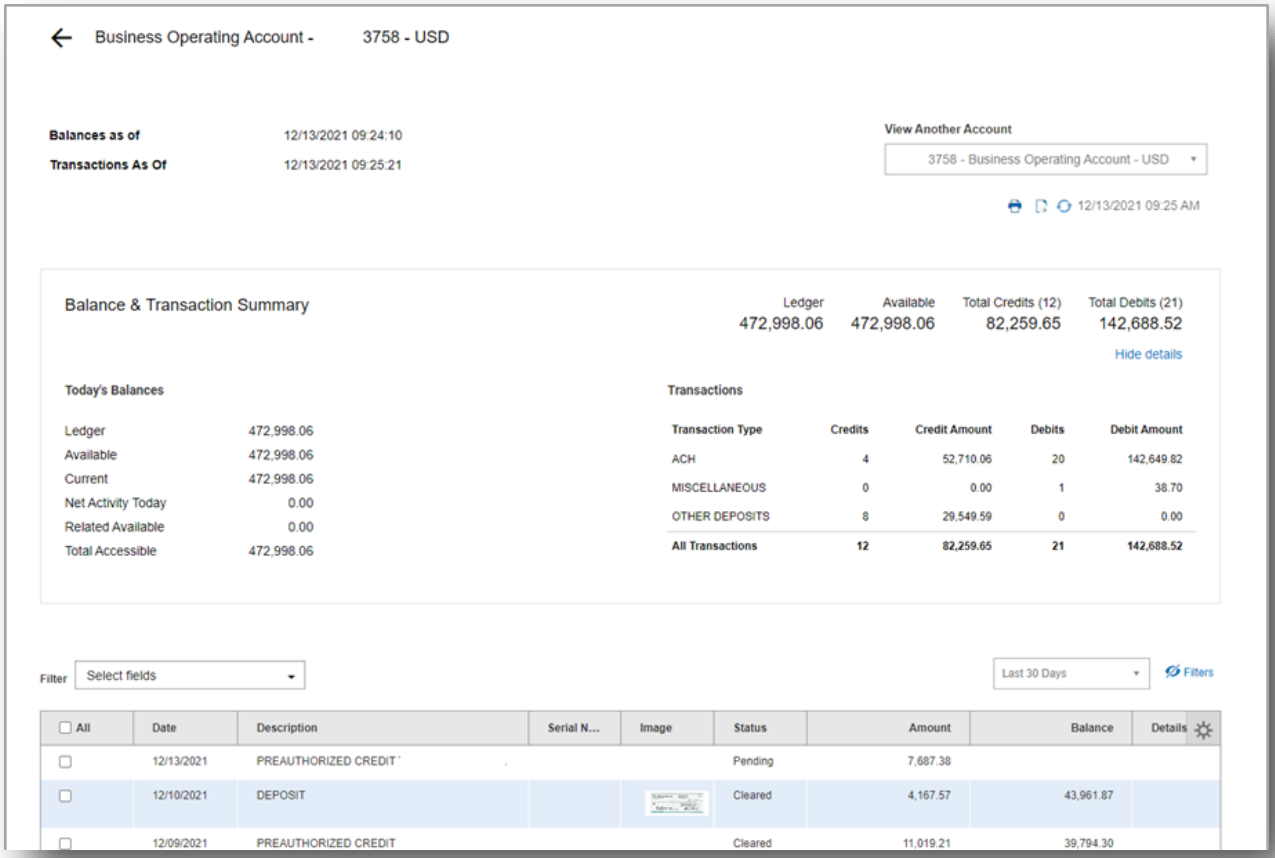
Account Number: 123457717 **Account Name:** TM Test Acct x0775

	Description	Debit Amount	Credit Amount	Serial Num	Ref Num
10/15/2019	Book Transfer Debit	0.01			
10/15/2019	PreAuthorized ACH Credit		0.20		
	PREAUTHORIZED CREDIT VERIZON WIRELESS BILL PAYMT PPD CASH MANAGEMEN @@22001180165443				
10/15/2019	Book Transfer Debit	0.07			
	ACCOUNT TRANSFER DR. TO ACC 123456789				
10/10/2019	Check Paid	0.22		9234	8280100700
	CHECK				
10/10/2019	Check Paid	0.21		9233	8280100800
	CHECK				
10/10/2019	Check Paid	0.05		9222	8280100600
	CHECK				
10/10/2019	Book Transfer Debit	0.03			555001010020018
	ACCOUNT TRANSFER TO ACC 123456789				
10/10/2019	Other Deposit		0.48		8280100500
	DEPOSIT				
10/09/2019	PreAuthorized ACH Debit	0.03			51400500005215
	PREAUTHORIZED DEBIT				

Transaction and Summaries in Transaction List View

After linking to an account from the Account Summary, a summary display will appear showing balances with the option “Show details”. Clicking this option expands to show additional balances and a summary of transaction totals by transaction type. As shown in the screen shot below, these include:

- Summary Balances: Ledger, Available, Total Credits and Total Debits
- Today’s Balances: Ledger, Available, Current, Net Activity Today, Related Available, Total Accessible
- Transaction Type Categories: ACH, Money Transfer, Miscellaneous, Lockbox, Other Deposits, etc.
- Summary Totals: All transactions for the history of your default list view. So if your default is “Last 30 days”, summary is for last 30. If your list view default is “Last 7 Days”, then Totals are for last 7.



Business Operating Account - 3758 - USD

Balances as of 12/13/2021 09:24:10
Transactions As Of 12/13/2021 09:25:21

View Another Account
3758 - Business Operating Account - USD

12/13/2021 09:25 AM

Balance & Transaction Summary

Ledger	Available	Total Credits (12)	Total Debits (21)
472,998.06	472,998.06	82,259.65	142,688.52

Hide details

Today's Balances

Ledger	472,998.06
Available	472,998.06
Current	472,998.06
Net Activity Today	0.00
Related Available	0.00
Total Accessible	472,998.06

Transactions

Transaction Type	Credits	Credit Amount	Debits	Debit Amount
ACH	4	52,710.06	20	142,649.82
MISCELLANEOUS	0	0.00	1	38.70
OTHER DEPOSITS	8	29,549.59	0	0.00
All Transactions	**12**	**82,259.65**	**21**	**142,688.52**

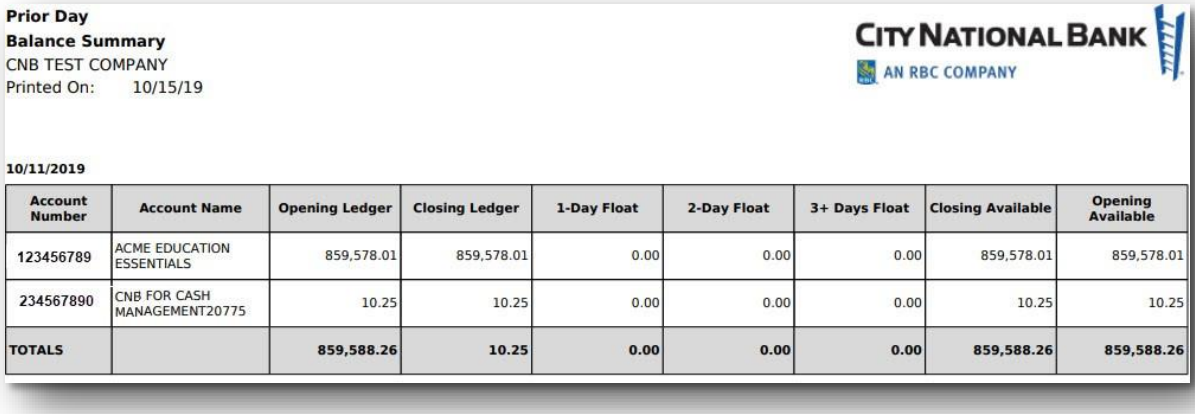
Filter Select fields

Last 30 Days Filters

All	Date	Description	Serial N...	Image	Status	Amount	Balance	Details
	12/13/2021	PREAUTHORIZED CREDIT			Pending	7,687.38		
	12/10/2021	DEPOSIT			Cleared	4,167.57	43,961.87	
	12/09/2021	PREAUTHORIZED CREDIT			Cleared	11,019.21	39,794.30	

Prior Day Balance Summary

The Prior Day Balance Summary report lists the key opening and closing balances for your accounts for the prior day.



Prior Day
Balance Summary
CNB TEST COMPANY
Printed On: 10/15/19

CITY NATIONAL BANK
AN RBC COMPANY

10/11/2019

Account Number	Account Name	Opening Ledger	Closing Ledger	1-Day Float	2-Day Float	3+ Days Float	Closing Available	Opening Available
123456789	ACME EDUCATION ESSENTIALS	859,578.01	859,578.01	0.00	0.00	0.00	859,578.01	859,578.01
234567890	CNB FOR CASH MANAGEMENT20775	10.25	10.25	0.00	0.00	0.00	10.25	10.25
TOTALS		**859,588.26**	**10.25**	**0.00**	**0.00**	**0.00**	**859,588.26**	**859,588.26**

Prior Day Combined Balance and Transaction

The Prior Day Combined Balance and Transaction report summarizes the prior day balances and transactions, plus any impact of float on your closing available balance. It also displays the average balance of your Ledger and Available balances.

Current Day
Combined Balance and Transaction
Core Test
Reported activity as of 10/15/19 08:40
Printed On: 10/15/19

Account 123456789 - TM Test Acct x6789

Current Day Balances

Opening Ledger	$	363,192.28
Net Activity Today	$	2,879.89
Current Balance	$	366,072.17
Available Balance	$	366,072.17
Related Available	$	0.00
Total Accessible	$	366,072.17

Account: 123456789 - TM Test Acct x6789

Current Day Balances

Opening Ledger	$	1,000,029,668.03
Net Activity Today	$	32.17
Current Balance	$	1,000,029,700.20
Available Balance	$	1,000,029,700.20
Related Available	$	0.00
Total Accessible	$	1,000,029,700.20

Investment Sweep Account Summary

Your investment sweep accounts are summarized on the Investment Sweep Account Summary report. Balances shown are for the current business day.

Investment Sweep

Account Summary

CITY NATIONAL BANK
AN RBC COMPANY

CNB TEST COMPANY

Printed On: 10/15/2019

10/11/2019

Account Number	Account Name	Fund Name	Current Investment Balance	Pending Transaction	Current Day 7-Day Yield	Current Day 30-Day Yield
123456789	Sweep Account 1241-Type 388	Dreyfus Gen'l Treas Sec MMKT Fund Class B	505,426.09	0.00	0.745%	0.930%
234567890	Sweep Account 8876-Type 71	Dreyfus Gen'l Treas Sec MMKT Fund	15,718,350.75	318,164.95	1.098%	1.325%
2345678901	HIGH Balance Sweep Test Acct	Unknown	400.00	0.00	0.999%	0.266%
456789011	NEW Dreyfus Fund Type-Class B	Dreyfus Gen'l Treas Sec MMKT Fund Class B	1,124,793.84	0.00	0.745%	0.930%
567890123	ACME Fund Type 388	Dreyfus Gen'l Treas Sec MMKT Fund Class B	3,838,310.88	0.00	0.745%	0.930%
56789120	ACME Sweep Type Verification	Unknown	2,568,256.07	0.00	1.249%	1.448%
67890123	Sweep Account 5727-Type 441	Gov't Fund Class S	9,598,086.76	0.00	1.005%	1.111%
			33,353,624.39	**318,164.95**		

Wire Activity Summary and Per Item Detail

The Wire Activity Summary and Per Item Detail report shows any wire transfer activity

affecting your accounts on the prior day, as well as current day. The report includes a summary of all your accounts' wire activity, a Transaction Search Summary with a quick link to a specific wire transaction which includes a complete summary of each wire for all accounts that have had wire activity.

Wire Activity Summary and Per Item Detail

CNB TEST COMPANY UAT
Prepared on: 03/22/2021

CITY NATIONAL BANK
AN RBC COMPANY

Date Range Reported: 03/19/2021 - 03/19/2021

Account Name	Account	Total Debits	Total Debit Amount (USD)	Total Credits	Total Credit Amount (USD)
XYZ Corporation *4845	123456789	15	$13,559.01	0	$0.00
TOTAL FOR 1 Accounts		15	$13,559.01	0	$0.00

Wire Activity - Transaction Search Summary

Host Reference	Account Number	Amount (Debit)/Credit	Originator	Beneficiary	Received Time
210319000125	123456789	($521.00)	710000012/ CM STRESS 002 606 OLIVE STREET #200 LOS ANGELES CA 90014	TEST 3.0 REGRESSION TESING BUNDLE XX	03/19/2021 22:51:11
210319000121	123456789	($6,200.00)		NO PDM CHECK	03/19/2021 22:01:01

Wire Activity Summary and Per Item Detail

CNB TEST COMPANY UAT
Prepared on: 03/22/2021

CITY NATIONAL BANK
AN RBC COMPANY

Account Name: XYZ Corporation *4845 **Account Number:** 123456789
1 of 15 Total for Account

Amount	($521.00)	**CCY**	USD
Credit or Debit	Debit	**Account**	XYZ Corporation * 6789
Received	03/19/2021 22:51:11	**Processed**	15:51:03.96
Value Date	03/19/2021	**Network Reference**	Adv Type: LTR IntraNet Ref #: 210319-000125 15:51:03
Host Reference	210319000125	**Sender Reference**	
Exchange Rate	0.00	**Contract Number**	

Originator Information	710000012/ CM STRESS 002 606 OLIVE STREET #200 LOS ANGELES CA 90014
Debit Account Information	123456789
Debit Name	ACCOUNT CNB EMPLOYEE TEST
Debit Address	C/O FUNDS TRANSFER ATTN: SANDY 350 S GRAND ST 4TH FLOOR LOS ANGELES CA 90071
Beneficiary Bank Information	710000011/ ABC Incorporated 1234 Main Street New York, NY 10012
Beneficiary Account #	22334455
Beneficiary Information	TEST 3.0 REGRESSION TESING BUNDLE XX
Originatory to Beneficiary Information	VSIFAX TESTING
Bank to Bank Information	PAY YR INTL DEPT

Wire Activity – Current Day – Since Last Reported

The Wire Activity – Current Day – Since Last Reported report offers the same wire reporting details as the Wire Activity Summary and Per Item Detail Report. However, it is a current day report and will only display wires received since the user last viewed the report. This feature is ideal for high volume wire processing clients to pull an intraday report for only the wires that have not yet been viewed or managed on the current date.

ACH Company Report

The ACH Company Report shows ACH activity for each account that had ACH transactions occur on the prior business day. A summary amount is provided for each payment type affecting your account on the prior business day.

CITY NATIONAL BANK
AN RBC COMPANY

ACH Company Report

Company	Company Name	ACH Company ID	ACH Company Name
CNBTEST	CNB TEST COMPANY	0111111111	26025CITY NATION

Originator Info

Company Discretionary Data
Full Company Name
Company Address

Originating Bank		**Offset Bank**	
Bank	CNB	Account Number	
Bank Name	City National Bank	Account Name	
ABA	122016066	Bank	
FX Exchange Ref Indicator	--	Bank Name	
ISO Originating Currency Code	USD	ABA	
ISO Destination Country Code	US	Account Type	
ISO Destination Currency Code	USD	Offset Type	none

Payment Types

Cash Concentration
Cash Concentration/Disbursement
Child Support Payments
Consumer Collections/Payments
Corporate Collections
Corporate Trade Exchange
Corporate/Vendor Payments
NACHA File Import
Payroll
Tax Payments

Exchange Rate Report

The Exchange Rate Report shows the exchange rates for all currencies available for transactions through City National Bank and is updated throughout the day to stay current with the market.

CITY NATIONAL BANK
AN RBC COMPANY

Exchange Rate Report

Company
CNBTEST

Company Name
CNB TEST COMPANY

Debit Currency	Credit Currency	Up To Credit Amount	Up To Debit Amount	Rate
USD - US DOLLAR	AED - UAE DIRHAM			0.2852
USD - US DOLLAR	ANG - NETHERLANDS			0.6077
USD - US DOLLAR	ARS - ARGENTINE PESO			0.01789
USD - US DOLLAR	AUD - AUSTRALIAN			0.7084
USD - US DOLLAR	BBD - BARBADOS			0.5362
USD - US DOLLAR	BDT - TAKA			0.012553
USD - US DOLLAR	BGN - BULGARIAN LEV			0.6006
USD - US DOLLAR	BHD - BAHRAINI DINAR			2.8246
USD - US DOLLAR	BMD - BERMUDIAN			1.065
USD - US DOLLAR	BND - BRUNEI DOLLAR			0.7734
USD - US DOLLAR	BOB - BOLIVIANO			0.15236
USD - US DOLLAR	BRL - BRAZILIAN REAL			0.2591
USD - US DOLLAR	BSD - BAHAMIAN			1.065
USD - US DOLLAR	BWP - PULA			0.0965
USD - US DOLLAR	BZD - BELIZE DOLLAR			0.53298
USD - US DOLLAR	CAD - CANADIAN			0.7867
USD - US DOLLAR	CHF - SWISS FRANC			1.0551
USD - US DOLLAR	CLP - CHILEAN PESO			0.001471
USD - US DOLLAR	CNY - YUAN RENMINBI			0.147
USD - US DOLLAR	COP - COLOMBIAN PESO			0.0003074
USD - US DOLLAR	CRC - COSTA RICAN			0.001826
USD - US DOLLAR	CZK - CZECH KORUNA			0.04463
USD - US DOLLAR	DKK - DANISH KRONE			0.1547
USD - US DOLLAR	DOP - DOMINICAN PESO			0.01999
USD - US DOLLAR	EEK - KROON			0.09105
USD - US DOLLAR	EGP - EGYPTIAN POUND			0.0655
USD - US DOLLAR	EUR - EURO			1.1554
USD - US DOLLAR	FJD - FIJI DOLLAR			0.4841
USD - US DOLLAR	GBP - POUND STERLING			1.2837

User Permissions Report

The User Permissions Report shows the User Permissions for functions within Business Suite. (User has the option to retrieve full profile and entitlement details or just the user profile information)

User Permissions

CITY NATIONAL BANK
AN RBC COMPANY

CNB TEST COMPANY UAT - CNBTEST

USER PROFILE INFORMATION: CNBTEST

User Name	[redacted]	Email Address	[redacted]lis@cnb.com	Entered By	RYU
User ID	CNBALE16			Entered Timestamp	07/16/2019 01:38:19 PM
Status	AP			Last Modified By	CNBALE16
Language	en_US			Modified Timestamp	10/08/2021 04:07:35 PM
Time Zone	US/Pacific			Approved By	AELLIS
Challenge Method	External MFA			Approved Timestamp	10/08/2021 04:11:54 PM
				Last Login	12/13/2021 01:30:39 PM
				INTL Pmt Restriction:	Allow FX Wires

PAYMENT PERMISSIONS

Type	Entry Method	Actions	Approval Signatures	Approve Own	Auto Approve
Account Transfers	FreeForm	Approve, Manage, View	1	Yes	Yes
	FromTemplate	Approve, Manage, View	1	Yes	Yes
	Imported	Approve, Manage, Modify, Repair, View	1	Yes	Yes
Cash Concentration	FreeForm	Approve, Manage, View	1	Yes	Yes
	FromTemplate	Approve, Manage, View	1	Yes	Yes
	Imported	Approve, Confidential, Manage, Modify, Repair, View	1	Yes	Yes
Cash Concentration/Disbursement	FreeForm	Approve, Manage, View	1	Yes	Yes
	FromTemplate	Approve, Manage, View	1	Yes	Yes
	Imported	Approve, Confidential, Manage, Modify, Repair, View	1	Yes	Yes
Cash Disbursement	FreeForm	Approve, Manage, View	1	Yes	Yes

Permissions are listed on a user-by-user basis, and include permissions first for Payments and then for Risk Management as shown below and on the following page.

Payment Detail Report

The Payment Detail Report provides useful details on any payments made, including ACH and Wire Transfers. The contents are listed in the sample report below.

CITY NATIONAL BANK
AN RBC COMPANY

Payment Detail Report | CNBTEST | CNB TEST COMPANY

Aug 11, 2020 2:11:53 PM

ID:	273492	**Company Name:**	7	**Company ID:**	1111111112
ACH Company:			**Value Date:**	08/11/2020	**Same Day Payment:** No
From Account:			**Batch Status:**	Released	
From Account ID:			**Entry Method:**	Freeform	
Payment Type:	Cash Concentration		**Comments:**		
Comp Disc Data:			**Batch Description:**	CASH CON	
Template:					

Audit Information

	User ID	Company	Timestamp
Entered:	KCASE1	CNBTEST	Aug 10, 2020 7:49:04 AM
Approved:	KCASE1	CNBTEST	Aug 10, 2020 7:49:22 AM

Beneficiary Name	Beneficiary ID	Amount	Debit / Credit	ABA	Account Number	Account Type	Status	Payment Identifier	Trace ID
DisneyWorld		54.66	Debit	011000028	6	Checking	Entered	38364	122016060000001

Batch Totals

	Dollar Amount	Item Count
Debits:	54.66	1
Credits:	0.00	0
Prenotes:	0.00	0

CITY NATIONAL BANK
AN RBC COMPANY

Payment Detail Report | CNBTEST | CNB TEST COMPANY

Aug 11, 2020 2:11:53 PM

Report Totals

ACH		Total Debits Amount	Total Debits Items	Total Credits Amount	Total Credits Items	Total Batches
ACH	(USD to USD)	54.66 USD	1			1

Payment Detail Report contains the following information on your company's payments:

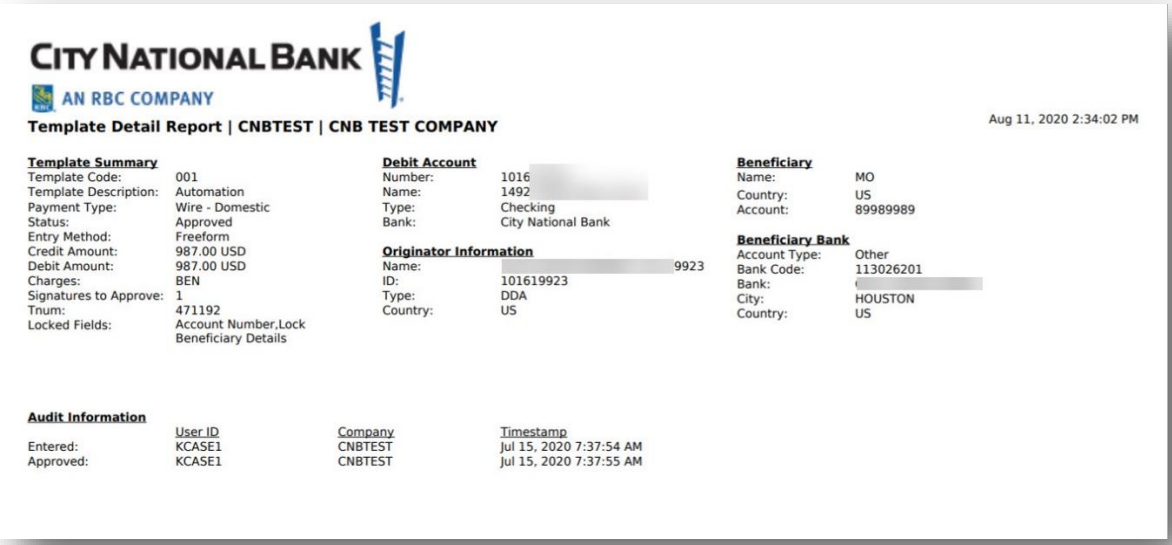
- From Account Information
  - Company Name / ID
  - Value Date
  - Payment Type
- Audit Information
  - Company Name
  - User ID - Entered and Approved By
  - Timestamp

- Payment Type

– Beneficiary Information

Template Detail Report

The Template Detail Report provides the details of a previously established payment Template. The contents of the report are shown beneath the sample report shown below.



CITY NATIONAL BANK
AN RBC COMPANY

Template Detail Report | CNBTEST | CNB TEST COMPANY

Aug 11, 2020 2:34:02 PM

Template Summary

Template Code:	001
Template Description:	Automation
Payment Type:	Wire - Domestic
Status:	Approved
Entry Method:	Freeform
Credit Amount:	987.00 USD
Debit Amount:	987.00 USD
Charges:	BEN
Signatures to Approve:	1
Tnum:	471192
Locked Fields:	Account Number,Lock Beneficiary Details

Debit Account

Number:	1016
Name:	1492
Type:	Checking
Bank:	City National Bank

Originator Information

Name:	9923
ID:	101619923
Type:	DDA
Country:	US

Beneficiary

Name:	MO
Country:	US
Account:	89989989

Beneficiary Bank

Account Type:	Other
Bank Code:	113026201
Bank:	
City:	HOUSTON
Country:	US

Audit Information

	User ID	Company	Timestamp
Entered:	KCASE1	CNBTEST	Jul 15, 2020 7:37:54 AM
Approved:	KCASE1	CNBTEST	Jul 15, 2020 7:37:55 AM

Template Detail Report Content:

– Template Summary Information
  - Code assigned by the system
  - Description
  - Payment Type
  - Status

– Debit Account
  - Number
  - Name
  - Type
  - Bank

– Originator Information

    - Name
    - ID
    - Type
    - Country

- Audit Information
    - Company Name
    - User ID - Entered and Approved By
    - Timestamp
    - Updated fields - Includes the old and new values of fields that were modified.

- Beneficiary Information - Person and Bank

Appendix A: Balance Definitions

Ledger Balance - The total balance in your deposit account after the close of the previous business day and therefore as of the start of the current business day.

Includes: Any Float or holds that are present on your account and therefore may include uncollected funds. Does not include: Any Related Account Balance

Current Balance - The Ledger Balance in your deposit account plus or minus any memo- posted (or "pending") transaction activity on your deposit account during the current business day. An example of memo-posted transactions may be incoming and outgoing wires or ACH credits and debits on the current business day

Includes: Any Float or holds that are present on your account and therefore may include uncollected funds

Does not include: Any applicable Related Account Balance

Total Accessible Balance - Your Ledger Balance plus or minus any memo-posted (or "pending") transaction activity on your deposit account during the current business day, minus any holds that may exist on your account, plus your Related Account Balance. This balance represents the total amount of funds that are available for immediate withdrawal

Includes: Related Account Balance and any Float that is present in your account and therefore may include uncollected funds

Related Account Balance - The balance within your Investment Sweep, Overdraft Line of Credit, Overdraft Sweep, Credit Sweep or Zero Balance Parent account that is tied to your deposit account, if applicable

Does not include: Balances from more than one type of relatable account, i.e., each deposit account can only be related to one other account

Net Activity Today - The net sum of any memo-posted (or "pending") transaction activity in your deposit account during the current business day

Closing Available (Collected) Balance - Your Ledger Balance minus any Float and/or holds that were present in your account as-of the close of the previous business day

Includes: The amount of collected funds that were in your account as of the

close of the previous business day

Does not include: Any Related Account Balance

Next Day Opening Available Balance - Your Closing Available (Collected) Balance plus any One Day Float that was present in your account as-of the close of the previous business day. This balance represents the amount of collected funds that are available for immediate withdrawal as of the start of the current business day. If you want to withdraw funds from your account without utilizing any uncollected funds (which may incur additional service charges), refer to your Next Day Opening Available Balance. (Keep in mind any memo-posted transactions that may have occurred on the current business day.)

Does not include: Any Related Account Balance

Float - The portion of your balance that is in an uncollected status (Refer to your Deposit Account Agreement for additional information and disclosures regarding F