Central*NET Business*

User Guide

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Federal Reserve Holiday Schedules

Holiday*	2020	2021	2022	2023
New Year's Day	Jan 1	Jan 1	Jan 1*	Jan 1*
Martin Luther King Jr. Day	Jan 20	Jan 18	Jan 17	Jan 16
Presidents Day	Feb 17	Feb 15	Feb 21	Feb 20
Memorial Day	May 25	May 31	May 30	May 29
Independence Day	Jul 4*	Jul 4*	Jul 4	Jul 4
Labor Day	Sep 7	Sep 6	Sep 5	Sep 4
Columbus Day	Oct 12	Oct 11	Oct 10	Oct 9
Veterans Day	Nov 11	Nov 11	Nov 11	Nov 11*
Thanksgiving Day	Nov 26	Nov 25	Nov 24	Nov 23
Christmas Day	Dec 25	Dec 25*	Dec 25*	Dec 25

* For holidays falling on Saturday, Federal Reserve Banks and Branches will be open the preceding Friday.
** For holidays falling on Sunday, all Federal Reserve Banks and Branches will be closed the following Monday.

ACH transactions are prohibited from having an effective date for any of the above Federal Reserve Holidays.

Note: Central Bank does not observe Columbus Day, but you will still need to follow this schedule for Entry and Transmission Effective Dates for ACH & Wire files.

About Central*NET Business*

Central*NET Business* provides the best financial resource available for your organization.

- Real-Time balance updates
- Account Inquiries
- Custom Reports
- Account Transfers and Loan Payments
- ACH and Wire creation and release (Requires separate agreements)
- ACH and Wire release Email Alerts

First Time Sign-on to Central*NET Business*

Please visit Central Bank online at http://www.centralbank.com to access your premier internet banking portal Central*NET Business*. If you need assistance please contact Central*NET* Client Services at 859-253-6338 Monday – Friday 8:00 am ET – 6:00 pm ET.

1. On the top right hand side of Central Bank's home page click on Login.
2. Click on Central*NET Business* under the Business Logins.
3. You'll receive a pop up alerting you that this link will take you away from centralbank.com, click OK.
4. Your internet browser will take you to Central*NET Business*' sign-on screen; please have your first time login information available; this information was distributed by Central Bank.
5. Enter Your **Organization ID**, **User ID**, and **Temporary Password** in the appropriate fields and click **Login**.
6. The system will prompt you to change your password after your initial login and every 120 days for security reasons.
7. Begin using the Central*NET Business* services that were requested on the Central*NET Business* Authorization Agreement and assigned for your organization.
8. **When you are ready to end your session on Central*NET Business* click on Logoff** from the left hand toolbar or from the upper right hand corner of the screen.

* Note if you have access to more than 50 accounts you will need to click on the Account Look up to choose your account

Navigation

Whether you are logging in for a quick Balance Inquiry or preparing to complete a Payroll your destination is only a click away. In fact all services available are listed within your vertical toolbar on the left hand side of the screen.

Services are accessed by clicking on the name of your selection within the vertical toolbar. Selecting a service will advance you to your Feature Menu where you will notice functions specifically assigned to your service along a horizontal toolbar at the top of the screen.

Please do not use your Internet Browser's forward and reverse buttons when navigating the system; you should always use the screen navigation options.

Home

The initial screen you see after logging into Central***NET Business*** is referred to as your **Home** screen and displays your **Dashboard**. Your Home screen allows you to view deposit and loan accounts with balances on a single screen. Additionally from the Home screen you may choose to see more information on a desired account by clicking on its account number (in blue). You may also use the vertical navigation menu on the left hand side of the screen to access other Central***NET Business*** services.

Balances

Balance Inquiry provides you with real time access to current account balance information provided through Central Bank. You can use Balance Inquiry to view Current Balance, Available Balances, and Ledger Balance.

Balance Inquiry Terms and Features

The following terms are used in Balance Inquiry:
- **Current Balance** is the current ledger balance plus or minus current business day activity.
- **Available Balance** is the current ledger plus or minus current business day activity, minus holds, and the addition of related balances.
- **Ledger Balance** is the account's "book" balance, or the balance after all deposits and withdrawals posted to the account the prior night.

In order to view current deposit account balances please do the following:

1. Select **Balances** from the menu options.

* Note if you have access to more than 50 accounts you will need to click on the Account Look up to choose your account

2. Select the account you wish to view from the drop down menu. *
3. Click *View Balances*
4. You may print the Balance screen or select a different account to view.

Account & Transaction Inquiries

Account Inquiries may be accomplished directly from your Home / Dashboard screen or through the Stops and Inquiries option. Either option will allow you to view balances, cleared checks and applicable rates.

*Performing an Inquiry from the **Home Screen***

1. Click the *Home* button on the menu.
2. Click on an Account Number, which will direct you to the inquiry screen.
3. Changing your date range is accomplished by clicking inside the **Range From & To** boxes and inputting your required criteria.
4. Click **View Results**
5. Click **Download Results** if you would like to **export the data**.
6. Select one of the download options and click Create Download File.
7. You will receive a confirmation of the Successful request and that your export file is being built and will be available for download from a link on the Home / Dashboard screen.
8. If you would like to view other account activity click the drop down box beside Account Number and select the new account. Input your range dates and click View results or Download results. *

*Performing an Inquiry from **Stops and Inquiries***

1. Click on the **Stops and Inquiries** menu option**.**
2. Click in the Account Number box and **select** the appropriate **account**. *
3. Click in the Inquiry Type Box and **select** the appropriate **inquiry** (All Activity, Paid Checks, or Stop Payments).
4. Input the **Posting Date** information, if applicable, or leave predetermined selection of All Available Dates.
5. Click **View Results or Download Results** (if applicable).

Placing a Stop Payment

1. Click on **Stops and Inquiries** menu option**.**
2. Hover over **Stop Payments** from the top toolbar and click on **Single Stop**.
3. Required Information: select the **Account Number,** enter the **Serial Number,** and select the appropriate **Action** and **Reason**.
4. Additional Information**:** enter the **Amount, Payee** and **Issue Date**.

* Note if you have access to more than 50 accounts you will need to click on the Account Look up to choose your account

5. Click on **Submit.**
6. You will <u>always</u> need to check the **Monitor** screen to be sure your Stop Payment was **Successful**.

Initiating Transfers & Loan Payments

The Transfers service allows you to move funds between your deposit accounts and make payment to your loan accounts at Central Bank. This feature is granted upon written request by an authorized account signer. When you use Transfers, you specify an account to debit, an account to credit and a transfer / payment amount.

NOTE: Transfers and Loan Payments entered before 9 pm ET will be applied at the end of each business day (Monday- Friday, excluding bank holidays). Payments entered after 9 pm ET will be applied at the end of the next business day (Monday-Friday, excluding bank holidays).

Central*NET Business* allows users to make single Quick Transfers, Multiple Transfers, and the ability to schedule future transfers. Terms referenced within transfers are defined as follows:

From Account:	The debit account from which funds are taken
To Account:	The credit account where the funds are directed
Date:	The date the funds are to be transferred
Amount:	The amount of the transfer
Frequency:	How often you want the payment/transfer made

<u>Conducting a *Quick Transfer*</u>
1. Click the **Transfers** menu option. To view balances on the Transfers screen click on the View Balances option at the top right of the screen.
2. Choose the **From Account** from the "Select Account" drop down options.
3. Choose the **To Account** from the "Select Account" drop down options.
4. When a loan account is chosen to make a payment to you will be presented a drop down with two options, **Regular Payment** or **Principal Only**. Chose the appropriate option.
5. Enter the **Amount**.
6. Choose the **Frequency** of this transfer, only if it is a future-dated (One-time on…) or recurring, otherwise leave the Frequency as Once, right now.
   Optional
      a. Click the box Save as Multi-Entry Template.
      b. Click Comments and enter additional information.
7. Click **Continue**

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8. Click **Make Transfers**
9. ***REQUIRED:*** Go to the Transfer History screen to validate that the requested transfer has a status of Processed; you may have to click the Search button to display all history.

*Conducting **Multiple Transfers***

1. Click on Transfers.
2. Select the Multi-Entry Tab
3. To use saved transfers check the box to the left of the desired transfer.
4. Edit the transfer information.
5. Click **Add Another Row** to include additional transfers.

NOTE: New transfer relationships entered on the Multi Entry screen will not be saved. In order to add and save new transfer relationships to be utilized from the Multi Entry screen enter the information on the Quick Entry tab and select the Save as Multi Entry Template.

6. Click **Continue**.
7. Verify the information then click **Make Transfers**, the **Summary** screen will display.
8. ***REQUIRED:*** Go to the Transfer History screen to validate that the requested transfer has a status of Processed; you may have to click the Search button to display all history.

Transfer Verification

1. Along the **horizontal toolbar** click **Transfer History** to see the status of the transfer you entered.
2. To sort, click on the column headers or enter specific search criteria to view additional information.
3. You may have to click the Search button to display all history.

If the transfer was declined you can click on the ⓘ in the status column to see the reject reason or call Central***NET*** Client Services 859-253-6338, Monday-Friday 8am ET-6pm ET.

Reporting

By Default each Central***NET Business*** access will be granted Previous Day DDA reports and Previous Day Loan Reports. Other available reports can be granted upon written request. Other available reports include Previous Day ACH item Report, Previous Day CD Report and Previous Day Checks Paid Report. Once your Central***NET Business*** history builds up you will be able to access the previous day business activity plus 180 calendar days of archived information.

Setup (User Setup)

This functionality applies only to the Administrator. The administrator controls the access other users have to your organization's Central*NET Business* online banking. The primary administrative duties include setting up users and managing user access privileges.

Add a User

1. Click **Setup** from the vertical toolbar.
2. Click **Manage Users**.
3. Click **Add User**.
4. **Complete the fields** shown to establish your user, which include: User ID, First Name, Last Name, Password, and Confirm Password.
5. Enter the **Activation Date** the user can first access the system.
6. Click **Administrative Permissions**.

   *Note- the features offered on this screen are company specific. Depending on how the company was set up you may have more or less options to choose from.

   a. Set up Customer: allows your User to set up additional Users. This feature should only be selected if you plan for your User to have equal rights to the Admin.
   b. Set up Role Permissions: Permissions allow your user to view or create specific user functions within Central*NET Business* as it would pertain to future users. Placing a check mark beside either option allows a user to perform those functions. This feature should only be selected if you plan for your User to have equal rights to the Admin.
   c. Set up Customer User: You may entitle the user to add, edit, clear, approve, or perform password maintenance for other users by placing a check beside this option. This feature should only be selected if you plan for your User to have equal rights to the Admin.
   d. Audit: Placing check marks beneath this heading allows the user to monitor activities other users are performing within Central*NET Business*.
   e. Dashboard: Provides the user links to account activity and allows them to view account balances.
   f. Modify Account Name: Allows your user to change the account name to a name of their choice (this will not change the name/nickname on any other user's access).
   g. Mobile Access: Allows your user to access Central*MOBILE Business* for the accounts and features they are entitled to.
   h. Terms and Conditions: Provides your user with access to the Terms and Conditions of Central*NET Business*.

* Note if you have access to more than 50 accounts you will need to click on the Account Look up to choose your account

  i. Privacy Policy: Provides your user access to Central Bank's Privacy Policy.

  j. Click save Administrative Permissions; validate each operation by viewing the message at the top of the screen after each save.

7. Click **Account Activity and Stop Payment Permissions**.

  a. Place check marks beside services your user should be able to access.

  b. Click Save Account Activity & Stop Payments Permission

8. Click **Transfer Permissions**

  a. Place check marks beside each checking and / or loan option if your user needs to initiate or report on account transfers (loan & or deposits).

  b. Click Save Transfer Permissions

9. Click **Balance Inquiry Permissions**

  a. Assign deposit balance inquiry permissions.

  b. Click Save Balance Inquiry Permissions.

10. Click Alert Permissions

  a. Assign the appropriate alerts for this user.

  b. Assign the user Internet Email, so that the user can receive the alerts.

  c. Save the Alert Permissions (review the Alerts User Guide to complete this set up).

11. **ACH Permissions**

  a. If you have requested ACH services please reference your ACH User Guide to establish ACH permissions.

12. Click **Reporting Permissions**

- Choose from the following reports available to your user by placing a checkmark beside the applicable report (please note not every report is applicable to your organization). Click Save Reporting Permissions when you have finished.

  a. **Previous Day ACH Item Report** allows users to view ACH activity on your account for the previous day. Likewise, the report can create historical data reports.

  b. **Previous Day Checks Paid Report** allows users to research previous day checks paid along with historical check data up to 60 days old.

  c. **Previous Day DDA Report** allows users to view a summary of accounts, transaction summaries, or a summary statement on the account. The summary report displays previous day information including float information, while the transaction summary will display transaction information on your accounts for a specific date or time period. Finally, the Summary Statement allows you to create an account summary for a specific time period.

13. Click **Payments and Reporting Accounts**

* Note if you have access to more than 50 accounts you will need to click on the Account Look up to choose your account

a. Select the accounts applicable for the reports previously assigned by placing a check mark and clicking Save Payments and Reporting Accounts when you have finished.

14. Click **Check Services Account Assignment**

a. Place a check mark beside each deposit and/or loan account this user may access. Once you have finished click Save Check Services Accounts.

ACH and Cash Management services can be granted with a written request. The ACH services requires an application, agreement and approval process that must be completed; if you desire this service please contact Central Bank's Corporate Services.

Edit a User

1. Click **Setup**
2. **Click Manage Users**
3. Click on the **User**
4. Select the appropriate area to edit the user
   a. Basic Information
   b. Administrative Permissions
   c. Account Activity and Stop Payment Permissions
   d. Transfer Permissions
   e. Balance Inquiry Permissions
   f. Alert Permissions
   g. ACH Permissions
   h. Wire Permissions
   i. Reporting Permissions
   j. Payments and Reporting Accounts
   k. Check Services Account Assignment
5. Edit your user's settings.
6. Click Save after each step of user modification.

*If you need assistance please call Central**NET** Client Services or Corporate Services*.

View a User List

1. Click **Setup**
2. Click **Manage Users**

*Unlocking a User's Central**NET***

You can reset a user's current session using the Clear User Login function. When you clear a user's login, the user's current session ends and the user must log in again to access the system.

Clearing a user's login when they are locked out

1. Click **Setup**
2. Click **Manage Users**
3. Place a checkmark beside the locked out user
4. Click **Clear User Login** (bottom of the screen on the left)

*Deleting a user from Central**NET***

1. Click Setup
2. Click Manage Users
3. Click on the User
4. Click Block Access for this User
5. Enter a deactivation date. After 90 days the user will be purged off of the system.
6. Click Save Basic Info

Naming Your Accounts

Central***NET Business*** allows you to customize how your account names appear online. If you would like to rename your accounts follow the steps below.

Naming Accounts

1. Click **Setup**
2. Click **Modify Account Names**
3. Type an **Account Name**
4. Click **Save**

Central*NET* Business Alerts

Assigning Alerts to users:

1. Go to **Setup**
2. Click on **Manager Users**
3. Locate the user to assign alerts to and click on the blue hyper link
4. On the **Setup Users** screen click on **Alert Permissions**
5. Assign the appropriate alerts for this user to have, choose from the following:
   - Balance Threshold
   - Check Cleared
   - Transaction Cleared

   Note: you may have additional alerts to choose from if your Organization has enrolled in the ACH and / or Wire features of CentralNET Business

* Note if you have access to more than 50 accounts you will need to click on the Account Look up to choose your account

6. **Assign** the user Internet Email in order to receive the alerts via their email
7. **Save** the Alert Permissions
8. Click on Setup and choose Configure My Contact Points and add your user's email address, Save Contact Points
9. An email will be sent to the user containing a verification code, which they will need to give you to enter on the Configure My Contact Points screen under the Status heading.
    - The email will be sent from centralnet@centralbank.com
    - The Subject will be *Confirm the contact*
    - If they do not receive the email soon after you have saved the information, ask the user to check their spam or junk mail
    Note: the code does not expire, therefore if the user is not available to give you the code after you've saved their information you can enter the code at a later time.

Setting up Alerts:
1. Go to Setup
2. Click on Add an Alert
3. Select the Alert Type from the drop down list

    - Balance Threshold
    - Check Cleared
    - Transaction Cleared
    - ACH Batch Rel Req'd-Intraday
    - ACH Batch Rel Req'd-Summary
    - Outgoing Wire-Intraday
    - Outgoing Wire-Summary

    Note: You will only have the ACH and/or Wire alerts if your Organization has enrolled for these Central*NET Business* features

4. Choose the account number you want to be alerted about
5. Enter a Name for the alert, this will be the Subject line of the email
6. Depending on the alert you have chosen to set up, follow below:
    - **Balance Threshold** Alert
        - Select one of these as your Threshold: **Equal To**, **Below** or **Above**
        - Enter the amount to be notified on
        - *This alert is generated once each morning Tuesday – Saturday*
    - **Check Cleared** Alert
        - Enter the check number you want the Alert to generate on when it clears the bank
        - Enter the number of Calendar Days for the alert to look for the cleared check
        - *This alert is generated once each morning Tuesday – Saturday*
    - **Transactions Cleared** Alert

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- Choose one of these Transaction Types: **Both**, **Any Credit** or **Any Debit**
- Select a Threshold - **Equal To**, **Below** or **Above**
- Enter an amount
- *This alert is generated once each morning Tuesday – Saturday*

- **ACH Batch Rel Req'd-Intraday**
  - These alerts are generated throughout the day (see below times) when there are ACH batches entered which need to be *Released*
  - 9:00 am ET, 11:00 am ET, 12:30 pm ET, 2:00 pm ET, 4:00 pm ET, 4:30 pm ET

- **ACH Batch Rel Req'd-Summary**
  - This alert is generated at the end of the day when there are ACH batches entered which need to be *Released*
  - ***End of the Day at 4:45 pm ET***

- **Outgoing Wire-Intraday**
  - Select a Threshold - **Equal To**, **Below** or **Above**
  - Enter an amount
  - These alerts are generated throughout the day (see below times) when there are Wires entered or revised which need to be *Released*
  - 9:00 am ET, 11:00 am ET, 12:30 pm ET, 2:00 pm ET, 2:30 pm ET, 3:00 pm ET, 3:30 pm ET

- **Outgoing Wire-Summary**
  - Select a Threshold - **Equal To**, **Below** or **Above**
  - Enter an amount
  - This alert is generated at the end of the day when there are Wires entered or revised which need to be *Released*
  - ***End of the Day at 3:45 pm ET***

7. Choose Internet Email
8. Choose to **Save Alert Info** or **Save & Add Another**

At any time you can edit your alerts by returning to Setup and choosing Manage My Alerts.

Font Options

To improve the format of your Alert emails with better alignment, you may want to change your email font. The following are some suggested fonts:

- Andale Mono
- Consolas
- Courier
- DejaVu Sans Mono
- Droid Sans Mono

- Everson Mono
- Fixedsys
- HyperFont
- Inconsolata
- Letter Gothic

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- Lucida Console
- Monaco
- Monofur
- PragmataPro
- Prestige Elite
- ProFont
- Terminus
- Tex Gyre Cursor
- Trixie
- UM Typewriter

Auditing User Activity

A unique function of Central*NET Business* is the ability for System Administrators and entitled Users to audit activity online. You may choose to Audit specific functionality such as transfers or an entire User's activity over a period of time. You will find the Central*NET* audit to be a comprehensive risk management asset.

Performing an Audit
1. Click **Setup**
2. Click **Audit Activities**
3. Enter a **From and To date**
4. Select a **Customer User ID** (or leave the default option set to all if you are reviewing a task.)
5. Select a **Service** (or leave it set to all if you are reviewing a User)
6. Click **View Audit Report**

Contact Central*NET*

You are welcome to contact Central*NET* from the comfort of your office by sending a secure message through your Central*NET Business* Access. From the Home screen click on Compose under the section titled Secure Message Inbox. You may also contact us at centralnet@centralbank.com. Never include account numbers or Tax Identification Numbers in external communications.

QuickBooks and Quicken Clients

Please reference your product user guide to change the bank/financial institution your accounting software package is directed towards online. When given the option of choosing a new bank/financial institution please select Central Bank, Kentucky - Business.

Potential Login Issue

The number one reason for not being able to login is a forgotten password. If you are the company Administrator you may contact Central*NET* Client Services at 859-253-6338 Monday- Friday 8am-6pm. If you are a sub-user you will have to have your password reset by your company Administrator.

* Note if you have access to more than 50 accounts you will need to click on the Account Look up to choose your account

Note: you will be required to identify your organization and yourself before the bank can reset your password.

Conclusion

Utilizing all of the functionality available in Central*NET Business* will dramatically impact the efficiency of your organization's financial areas. Please feel welcome to contact either your banker, Central*NET* client services at 859-253-6338, or cash management as it would be our pleasure to assist you.

* Note if you have access to more than 50 accounts you will need to click on the Account Look up to choose your account