# UMB Direct Check Services

User Guide

# Contents

**Preface**

# Objectives

The *Check Services Reference Guide* provides an overview of the Check Services functionality available in UMB Direct. It describes the end-user functionality and includes illustrations of sample pages.

**Chapter 1**

# Introduction to Check Services

This chapter introduces you to the functionality available in the Check Services area of UMB Direct.

**In This Chapter**

## About Check Services

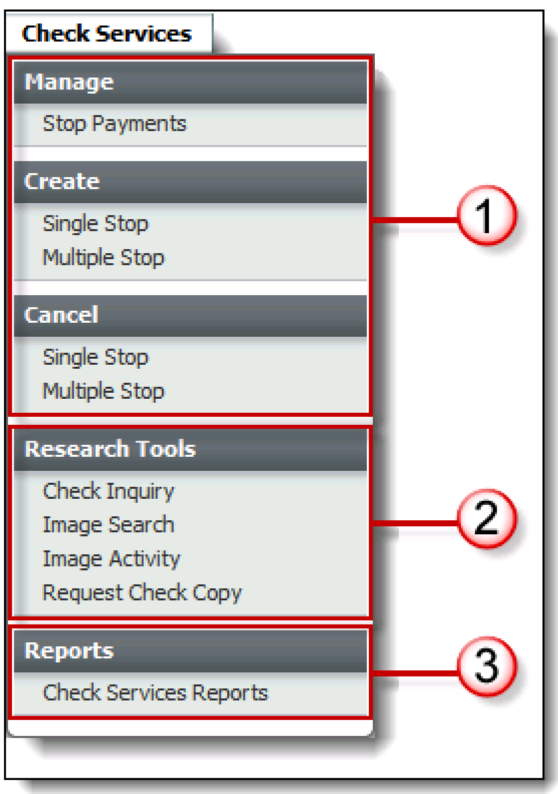
UMB Direct's Check Services module provides a variety of checking-related features and functions.

The areas within Check Services are as follows:

- **Manage** – This menu includes a list page for managing stop payments.
- **Create** – This menu includes options for creating single and multiple stop payments.
- **Cancel** – This menu includes options for canceling single and multiple stop payments.
- **Research Tools** – This menu includes the following functions that help with check problem research:
  - *Check Inquiry* – Use this option to search for checks based on their check number, amount, or status.
  - *Image Search* – Use this option to initiate a freeform image query against the image archive.
  - *Image Activity* – Use this option to access all images retrieved by a person on a specified day.
- **Reports** – This menu includes reports related to check services. Several standard reports are provided, which you can customize.

## Check Services Menu

The Check Services menu provides top-level navigation for check-related functionality in UMB Direct. After clicking Check Services, the following menu appears:




The following sections in this guide discuss the main functional areas that are accessed through this menu:

- *Research Tools*
- *Stop Payments*
- *Check Services Reports*

**Chapter 2**

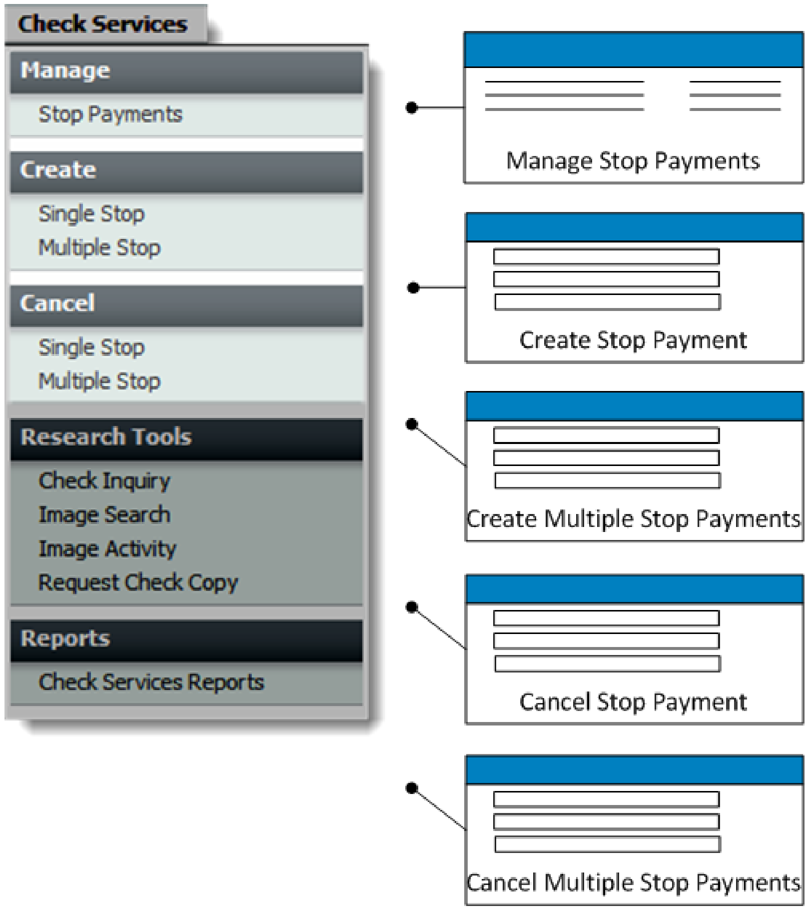
# Research Tools

The Research Tools functions help you investigate check problems.

**In This Chapter**

## Research Tools Site Map

The following site map shows all the pages that are accessed from the Research Tools section under the Check Services tab.




***NOTE***: Additional preview pages appear for certain tasks to allow you to review new or changed information before saving it. To simplify the illustration, the site map does not show preview pages.

The site map shows all options enabled; however, your entitlements may limit the functionality that is available to you.

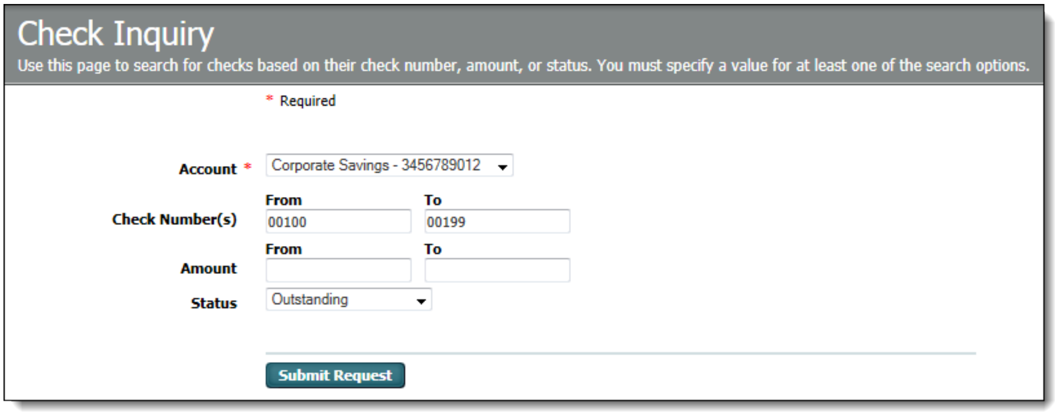
## About Check Inquiries

The Check Inquiry feature enables you to inquire about the status of a check based on its check number, amount, or status.

## Check Inquiry Page

The Check Inquiry page provides a way to inquire about the status of a single check or check range.

The following illustrates the page:




The following table describes the options available on the page.

| Search Option | Description |
|---|---|
| Account | The account against which the check was issued |
| Check Number(s) | The check sequence number or number of the check about which you are inquiring<br>When searching by check number, note the following:<br>• If you are inquiring about a single check and know the exact check number, enter it in the first of the two fields, and leave the second field blank.<br>• If you are inquiring about multiple checks or searching for a single check but are unsure of the exact number, enter a low and a high number to locate all checks within that range of values.<br>***NOTE:*** The maximum number of checks you may search on is 150. |
| Amount | The transaction amount of the check<br>When searching by check amount, note the following:<br>• If you know the exact amount of the check, enter the amount in the first of the two fields, and leave the second field blank.<br>• If you are unsure of the exact amount, enter a low and a high amount to locate all checks within that range of values. |
| Status | The transaction status of the check about which you are inquiring<br>UMB Direct assigns a status, displays the results, and gives the person the ability to take appropriate action. The possibilities of a check inquiry are as |

follows:

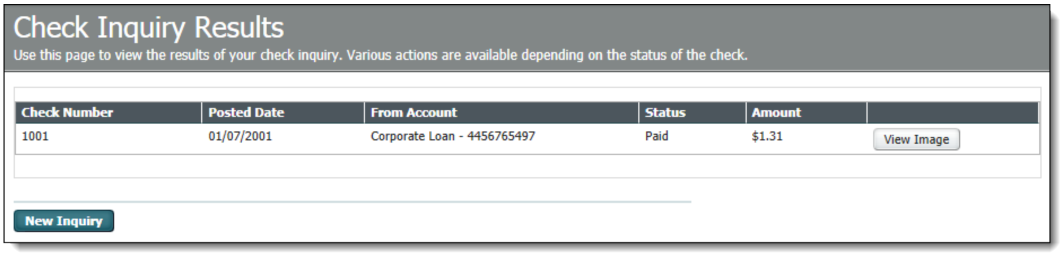
- **Cleared** – You can view an image of the cleared item.
- **Stopped** – You can cancel the stop payment.
- **Outstanding** – You can request a stop payment.

***NOTE***: If no record of the item is found, the system assigns the Outstanding status to the inquiry.

To send an inquiry for processing, click Submit Request. The checks that meet the search criteria appear on the Check Inquiry Results page. For details, see *Check Inquiry Results Page*.

## Check Inquiry Results Page

UMB Direct displays the results of the inquiry on the Check Inquiry Results page, as in this illustration.




This table describes the fields on the page.

| Field / Option | Description |
|---|---|
| Check Number | The check number of the item |
| Posted Date | The date the check posted to the account |
| From Account | The account name and number of the transaction concatenated together |
| Status | The status of the transaction |
| Amount | The amount of the transaction |
| Action | The available actions depend on the status of the item.<br>Possible actions include:<br>• **View Image** – This button displays if the status of the item is Cleared and enables you to go to the image viewing page. See *Image Viewing*.<br>• **Stop Payment** – This button displays if the status of the item is Outstanding and enables you to go to the Manage Stop Payments page for the item. See *Manage Stop Payments Page*.<br>• **Cancel Stop** – This button displays if the status of the item is Stopped and enables you to go to the Cancel Stop Payment page for the item. See *Cancel Stop Payment Page*. |

Clicking New Inquiry opens the Check Inquiry page. See *Check Inquiry Page*.

## Image Search

The Image Search function enables you to initiate a free-form image query against the image archive.

## About Image Search

The Image Search function enables you to search for images based on certain criteria. The Image Search page provides three types of image searches:

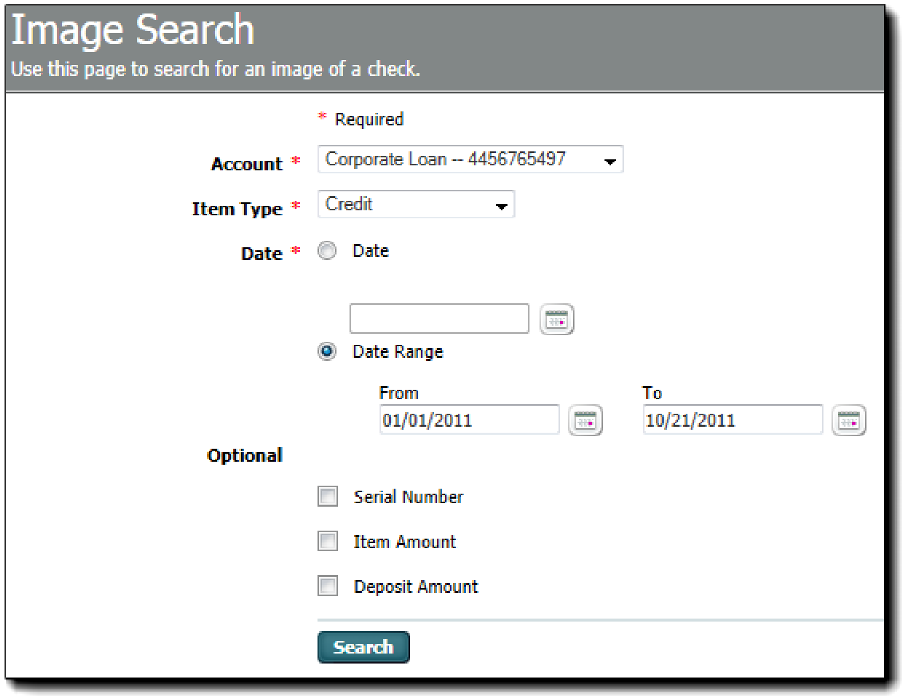
- **Credit** – Searches for images associated with any credit item, such as a deposit or credit memo
- **Debit** – Searches for images associated with a debit, typically a check
- **Deposit Item** – This option is similar to the Credit option. However, it searches the image archive directly for individual deposit items rather than first locating the overall account deposit.
- **Return Item** – Searches for images associated with returned items.

In addition to the basic search types, you have additional optional fields to further narrow the search results.

UMB Direct displays all matching items in a search results list from which you can select individual images for viewing.

## Image Search Page

The following illustrates the Image Search page.




This table describes the fields and options on the page.

| Field / Option | Description |
|---|---|
| Account | The account that includes the image for which you are searching. |
| Item Type | The type of item to include in the search:<br>• **Credit** – Searches for images associated with any credit item, such as a deposit or credit memo<br>• **Debit** – Searches for images associated with a debit, typically a check<br>• **Deposit Item** – Searches the image archive directly for individual deposit items<br>• **Returned Item** – Searches for images associated with any returned item |
| Date | Represents the date when the image the person is searching for was created.<br>This date can be either an exact date or a date range. |
| Serial Number | The serial number of the item.<br>When selected, options for Single or Range appear. Choose the appropriate option and then enter either single serial number or a range of serial numbers. |

| Field / Option | Description |
|---|---|
| Item Amount | The amount of the item<br>When selected, options for Single or Range appear. Choose the appropriate option and then enter either an exact amount or an amount range. |
| Deposit Amount | The deposit amount of the item<br>When selected, a field appears. Enter the exact deposit amount. |

***NOTE:*** The Date, Serial Number, and Item Amount fields enable you to enter these criteria as either specific values or as a range of values in the *From* and *To* fields.

Click Search to submit the search criteria and see the results on an Image Search Results page. See *Image Search Result Pages*.

## Image Search Results Pages

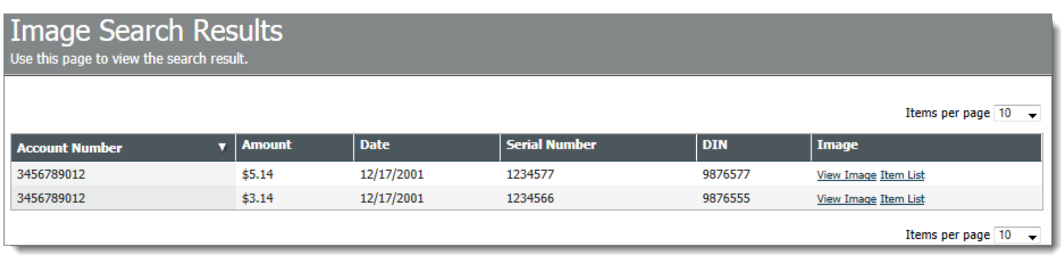
After clicking Search on the Image Search page, UMB Direct displays all matching items in a results list. The appearance of the results page differs slightly depending on the type of image: debit, credit, deposit or returned Item.

The search results include a combination of these details:

- Account number or deposit account
- Amount or deposit amount
- Date
- Serial number or Item serial number (the check number or deposit number)
- Item account number
- Item amount
- DIN (document identification number)
- Return reason
- Image (the View Image link opens the image in the viewer. See *Image Viewing*

### Image Search Results - Credit

The following illustrates the Image Search Results page when Credit is selected in the Item Type field of the Image Search page.




The Image Search Results page for the Credit item type includes an additional View Image Items List link which enables you to view the individual deposit items that comprise the credit. When the credit is a deposit, the amount represents the sum of all deposit items included in the deposit.

When viewing search results for credits, you have these options:

- **View Image** – This displays the image of the overall credit, such as the deposit slip or credit memo. For more information, see *Image Viewing* on page 13.
- **Item List** – This displays the Deposit Items page which is a listing of the individual items included in a deposit. If you clicked the Item List option in the preceding illustration of the Credit Search Results page, the Deposited Items page would display.
- The page includes information on the overall deposit, plus information on each item in the deposit, including:
    - Amount (item amount not the overall credit amount)
    - Serial number
    - Bank reference
    - Image (the View Image link displays an image of the deposit item, such as an individual check)

**Image Search Results - Debit**

The following illustrates the Image Search Results page when Debit is selected in the Item Type field of the Image Search page.

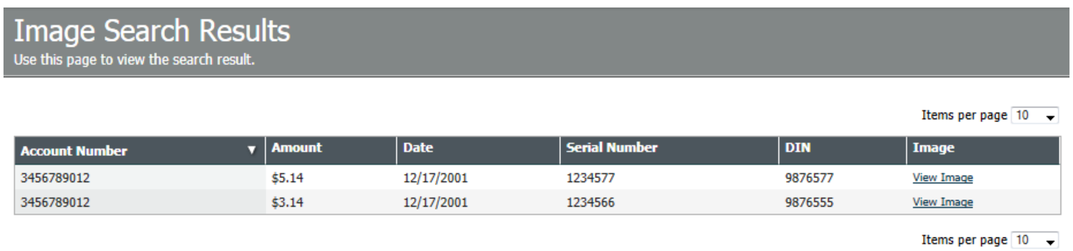


Image Search Results
Use this page to view the search result.

Items per page 10

| Account Number | Amount | Date | Serial Number | DIN | Image |
|---|---|---|---|---|---|
| 3456789012 | $5.14 | 12/17/2001 | 1234577 | 9876577 | View Image |
| 3456789012 | $3.14 | 12/17/2001 | 1234566 | 9876555 | View Image |

Items per page 10

This result page is similar the credit version but without the Item List option.

**Image Search Results - Deposit Item**

The following illustrates the Image Search Results page when Deposit Item is selected in the Item Type field of the Image Search page.

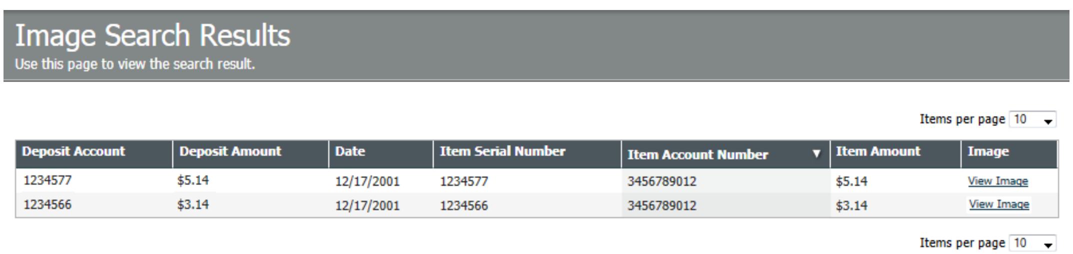


Image Search Results
Use this page to view the search result.

Items per page 10

| Deposit Account | Deposit Amount | Date | Item Serial Number | Item Account Number | Item Amount | Image |
|---|---|---|---|---|---|---|
| 1234577 | $5.14 | 12/17/2001 | 1234577 | 3456789012 | $5.14 | View Image |
| 1234566 | $3.14 | 12/17/2001 | 1234566 | 3456789012 | $3.14 | View Image |

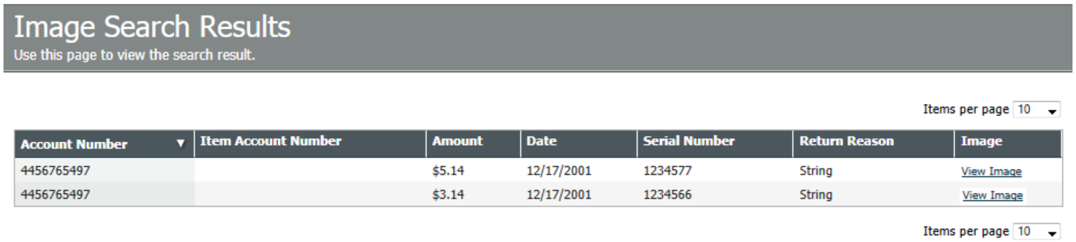
Items per page 10

This image search option enables you to search the image archive directly for individual items within a deposit, rather than requiring them to first locate the overall account deposit. It also allows you to view deposited items that span across multiple deposits.

Click the View Image link to display an image of the deposit item, such as an individual check. For more information, see *Image Viewing*.

**Image Search Results - Return Item**

The following illustrates the Image Search Results page when Return Item is selected in the Item Type field of the Image Search page.




This image search option lists the return reason and enables you to search the image archive directly for individual returned items.

Click the **View Image** link to view an image of the returned item, such as an individual check. For more information, see *Image Viewing*.

### Image Activity Results Page

The Image Activity feature provides access to all images retrieved by a person on a specific day.

When a person submits a request for such an image, UMB Direct displays a message to inform the person of the additional time it will take. They can proceed with their work elsewhere in UMB Direct while the system retrieves the image in the background. Then, after the retrieval is complete, they can go to the Image Activity Results page to view the image.

The Image Activity Results page shows the results of all the image searches done by the person throughout the day. If no image searches have been done, the page displays a “No items in list” message.

### Image Viewing

In addition to viewing images after locating them in an image search, UMB Direct enables the viewing of images in several places throughout the system.

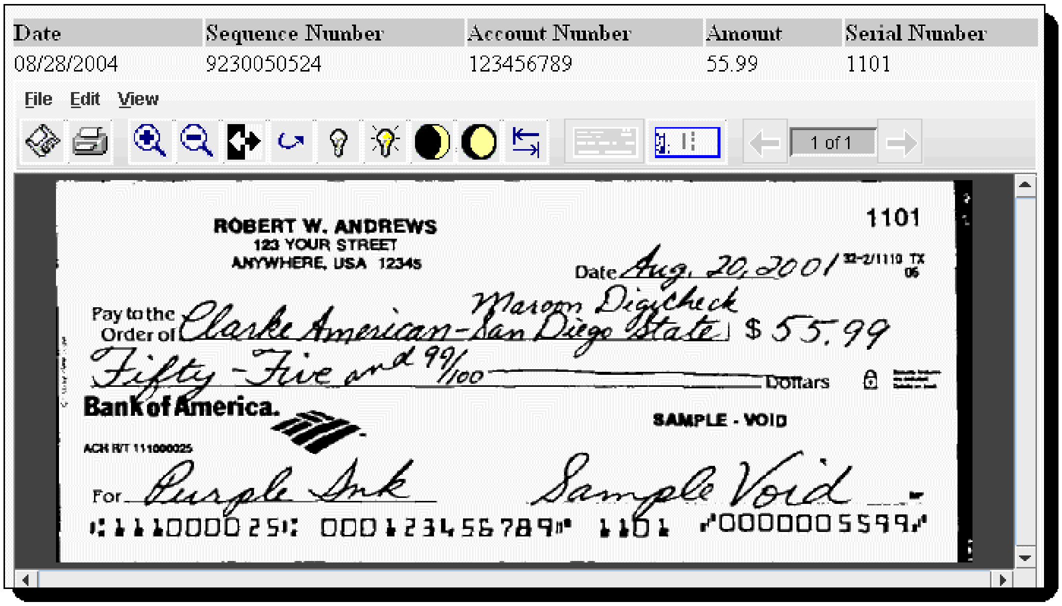
Within Check Services, image viewing is available, for example, when a person:

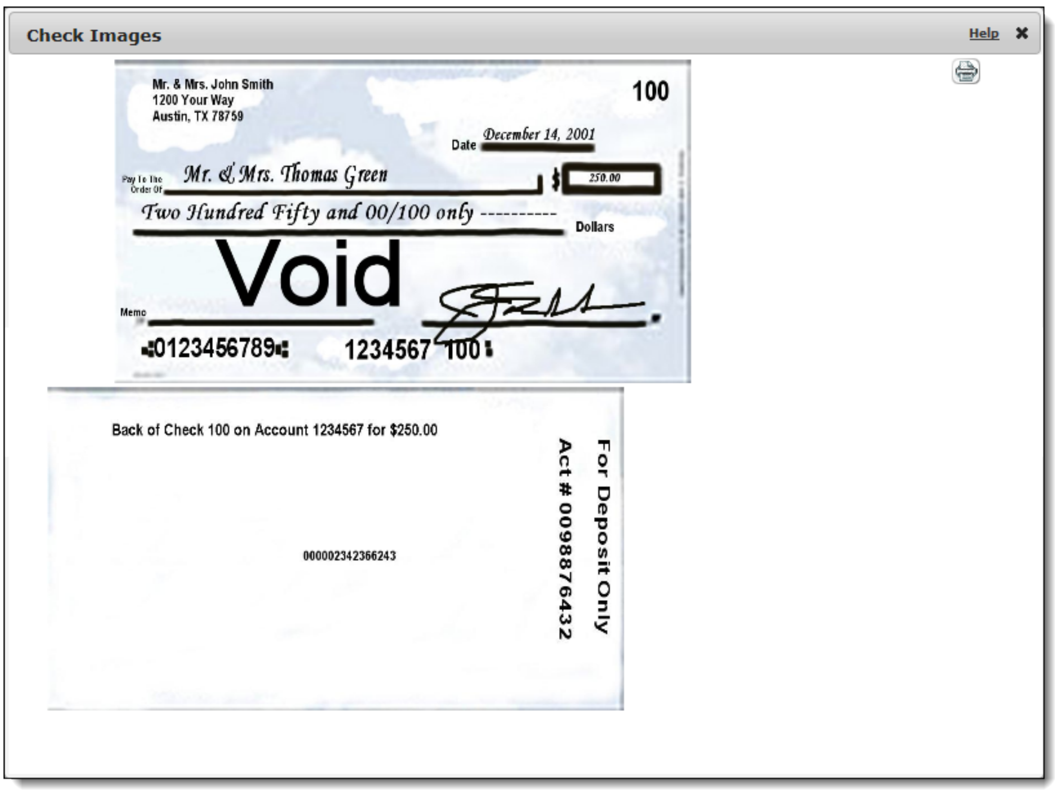
- Views the results of a check inquiry (see *Check Inquiry Results Page*
- Requests a stop payment for a check that has already been paid (see *Manage Stop Payments Page*

***NOTE:*** You can also view images from within Information Reporting and the Positive Pay feature of Fraud Control.

When a person clicks a View Image link, the system opens the image in an image viewer.

The following illustrates two image viewer displays. The first includes image manipulation features, such as zoom, rotate, and brightness and contrast controls.


Date
Sequence Number
Account Number
Amount
Serial Number
08/28/2004
9230050524
123456789
55.99
1101
File
Edit
View
1 of 1
ROBERT W. ANDREWS
123 YOUR STREET
ANYWHERE, USA 12345
1101
Date
Pay to the Order of
$
Dollars
Bank of America.
SAMPLE - VOID
ACH R/T 111000025
For


Check Images
Help
Mr. & Mrs. John Smith
1200 Your Way
Austin, TX 78759
100
Date
December 14, 2001
Mr. & Mrs. Thomas Green
250.00
Two Hundred Fifty and 00/100 only
Dollars
Void
Memo
0123456789
1234567 100
Back of Check 100 on Account 1234567 for $250.00
000002342366243
For Deposit Only
Act # 0098876432

**Chapter 3**

# Stop Payments

This section describes the functionality related to stop payments, which includes creating, editing, and canceling single and multiple stop payments.

**In This Chapter**



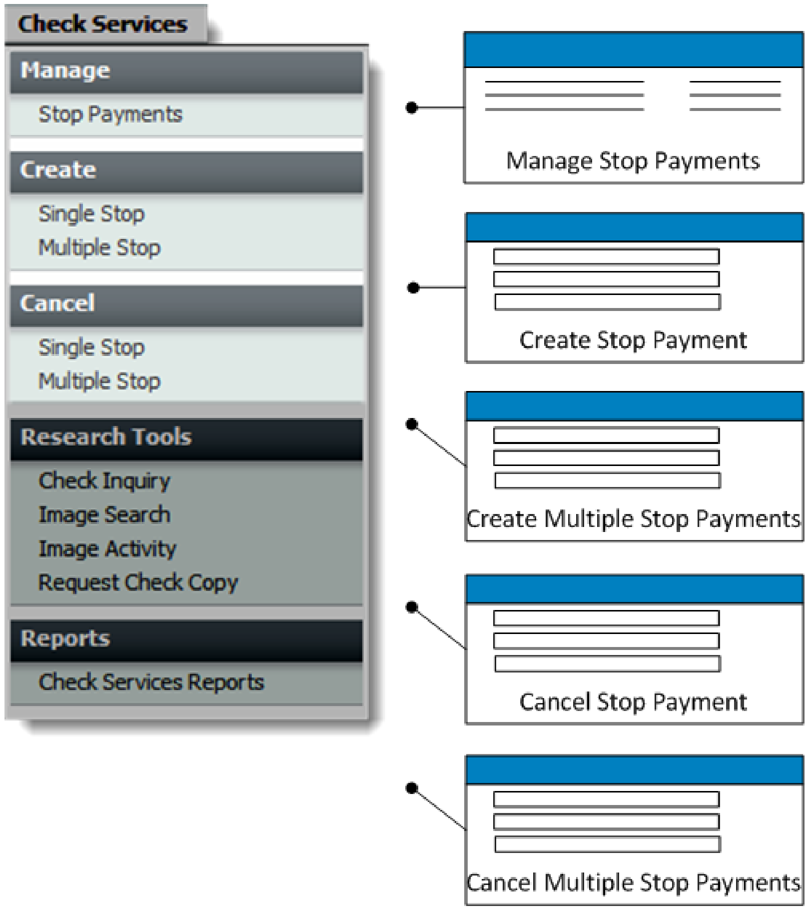
## About Stop Payments

The stop payment function's most significant components are the following:

- **Real-time** – The Stop Payment function is a real-time process.
- **Confirmation** – During submission of a stop payment request, UMB Direct assigns a unique confirmation number for tracking or audit reference.
- **Expiration** – The expiration of stop payments is determined as follows:
  - An expiration date is determined by adding the preconfigured expiration term (a number of months) to the timestamp of the date the stop was created. The expiration term is a set value and cannot be changed when entering a stop payment. The expiration date can be set from 6 months to 30 months. Your user self - administrators may change your default expiration term.
  - Adjustments are made for months that have fewer than 31 days. If a stop payment is created on the 29th, 30th, or 31st of the month and the month where the expiration date would fall does not have that many days, then the expiration date is set to the last valid day of the month. For example, suppose a stop payment is initiated on 3/31/2010. If the expiration term is six months, the expiration date would be 9/30/2010 because there is not a 31st day of September. There is no need to factor holidays and non-business days into expiration date calculation.

## Stop Payments Site Map

The following site map shows all the pages that are accessed from the stop payment-related sections under the Check Services tab — Manage, Create, and Cancel.




***NOTE:*** Additional preview pages appear for certain tasks to allow you to review new or changed information before saving it. To simplify the illustration, the site map does not show preview pages.

The site map shows all options enabled; however, user entitlements limit the functionality that is available to a particular company and person.

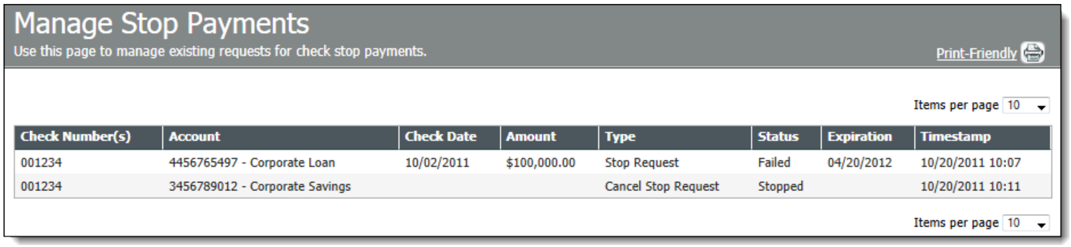
## Manage Stop Payments

You can request to stop payment on single checks or a series of checks.

After requesting stop payments, you can view, modify, or delete the requests. You can also cancel stop payment requests that if the stop payment request was processed through UMB Direct.

## Manage Stop Payments Page

When you select Stop Payments from the Manage section under the Check Services tab, the Manage Stop Payments page appears. This illustrates shows the Manage Stop Payments page with requests listed in the default sort order, descending by timestamp.



Manage Stop Payments

Use this page to manage existing requests for check stop payments.

Print-Friendly

Items per page 10

| Check Number(s) | Account | Check Date | Amount | Type | Status | Expiration | Timestamp |
|---|---|---|---|---|---|---|---|
| 001234 | 4456765497 - Corporate Loan | 10/02/2011 | $100,000.00 | Stop Request | Failed | 04/20/2012 | 10/20/2011 10:07 |
| 001234 | 3456789012 - Corporate Savings | | | Cancel Stop Request | Stopped | | 10/20/2011 10:11 |

Items per page 10

From the Manage Stop Payments page, you can do the following:

- View stop payment information
- Edit stop payment information
- Cancel stop payment requests
- Authorize (approve or reject) stop payment requests

***NOTE:*** If your company has elected to enable dual approval for stop payments, all stop payments will require approval by a different authorized person.

This table describes the information displayed about each request.

| Column | Description |
|---|---|
| Check Number(s) | The number of the check for which a stop payment request has been issued<br>If you click the check number link, either the Edit Stop Payment Request or View Stop Payment Request page appears, depending on request status. |
| Account | Account number of the account the check was written against. |
| Check Date | The date the check was written |
| Amount | The amount of the check |
| Type | The type of request |
| Status | The status of the transaction<br>If the person is an approver, clicking the Status link displays the Authorize Stop Payment Request page. See *Authorize Stop Payment Request*. |
| Expiration | The expiration date of the stop payment, which is calculated based on the entry date and the expiration term of the stop payment. |
| Timestamp | The date and time the request was initiated<br>***NOTE:*** The displayed time is Central Time. |

## Creating Stop Payments

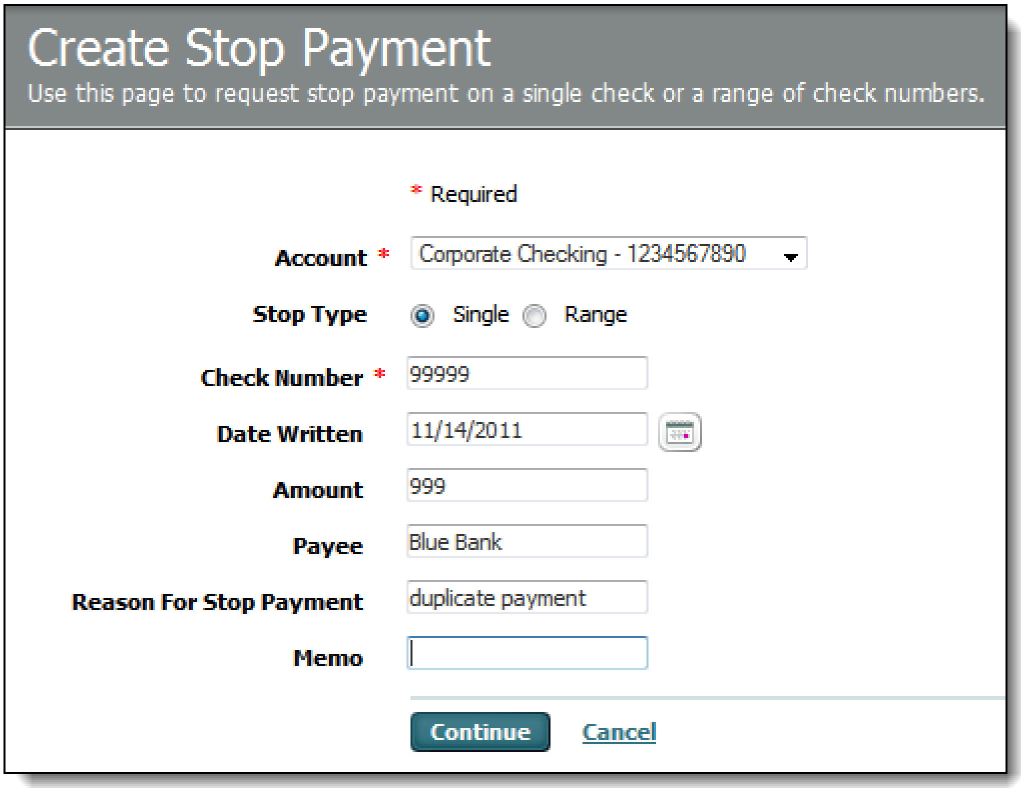
You can make an online request for a payment to be stopped if the transaction has not already been posted. This section describes the pages you will see when creating new requests.

## Create Stop Payment Page

The Create Stop Payment page can be used to request a stop payment on a single check or a sequential range of checks, such as checks 100 to 103. The page includes information that identifies the check to ensure the correct check is stopped.

***NOTE:*** In addition, UMB Direct includes the Create Multiple Stop Payments page that enables you to request a stop payment on multiple check ranges or multiple, single checks. For details, see *Create Multiple Stop Payments*.

The following illustrates the page:




This table describes the fields and options on the page.

| Field / Option | Description |
|---|---|
| Account | Select from the list the account against which the check was written. |
| Stop Type | This indicates whether the stop request is for a single check or a range of checks.<br><br>If you select Range, the Check Numbers field expands and the remaining fields disappear as they are no longer applicable.<br><br>***NOTE:*** The maximum number of checks allowed in a stop payment range is 10. |
| Check Number(s) | If you selected Single in the Stop Type field, enter the number of the check to be stopped.<br><br>If you selected Range in the Stop Type field, enter the start (From) number and the end (To) number of the check range to be stopped.<br><br>***NOTE:*** The maximum number of checks allowed in a stop payment range is 10. |
| Date Written | Enter the date on which the check was written in the mm/dd/yyyy format or selects it from the calendar. |
| Amount | The amount of the check. |

| Field / Option | Description |
|---|---|
| Payee | The entity to whom the check was written |
| Reason for Stop Payment | Why you want to place the stop payment |
| Memo | Additional information describing the circumstances and conditions of the stop payment request |

When you click Continue, UMB Direct does the following:

- It displays the Preview Stop Payment page with a summary of information entered plus the expiration term. The term cannot be changed by when entering a stop payment.
- It determines whether any check included in the request has been already paid, based on the prior day transaction database. If a check has been paid, a message displays to indicate this fact. If the request was for a single item, the Preview page also includes a View Image link to enables you to view the paid item. For details, see *Image Search*.

When you click Edit Stop Payment, the Create Stop Payment page reappears for you to make further changes.

When you click Submit Stop Payment, if the stop payment does not require approval, it is transmitted to UMB.

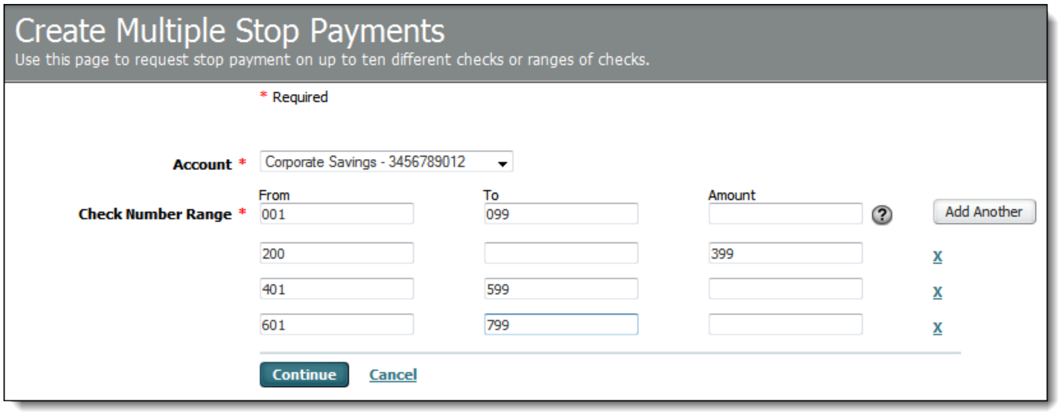
## Create Multiple Stop Payments Page

The Create Multiple Stop Payments page enables you to request stop payment on the following:

- Multiple, non-sequential checks, such as 100, 103, and 108
- Multiple ranges of sequential checks, such as 100 to 103 and 120 to 130

***NOTE:*** The maximum number of checks allowed in a stop payment range is 10.

The following illustrates the page:




This table describes the fields and options on the page.

| Field / Option | Description |
|---|---|
| Account | Select the account of the checks being stopped from a list. |
| Check Number Range | Enter information about the checks being stopped. |
| From | The number of the check you are requesting to stop<br>If the request involves a series of checks, this field is the first check number in the range of checks to be stopped. |
| To | If the request involves a series of checks, this field is the last check number in the range of checks to be stopped. For single checks, this field is left blank.<br>***NOTE:*** The maximum number of checks allowed in a stop payment range is 10. |
| Amount | The amount of the check.<br>This field is optional. |

When you click Add Another, a new row appears in the Check Number Range area for further entry of information about checks to be stopped. To delete an added row, click the X at the end of the row.

When you click Continue, UMB Direct does the following:

- It displays the Preview Stop Payment page with a summary of information entered plus the expiration term. The term cannot be changed when entering a stop payment.
- Determines whether any check included in the request has been already paid, based on the prior days transaction database. If a check has been paid, a message displays to indicate this fact.

***NOTE***: If the account is utilizing Account Reconciliation Processing, the last 12 months of checks will be reviewed. If the account is not an ARP account, the last 3 months of history will be reviewed.

When you click Edit Stop Payment, the Create Multiple Stop Payments page reappears for further changes.

When you click Submit Stop Payment, if the stop payment does not require approval, it is transmitted to UMB.

## Authorize Stop Payment Request Page

If your company requires dual approval for stop payments, the Authorize Stop Payment Request page enables you to accept or reject stop payment requests and stop payment cancellation requests.

The top portion of the page summarizes the request details. The bottom portion shows information that is specific to individual checks included in the request. This page is similar to the Create Stop Payment page, so for details, see *Create Stop Payment*.

When authorizing a request, your options are as follows:

- **Approve** – Approves the request
- **Reject** – Stops further processing of the request in its current form — the request can be edited and submitted again for approval
- **Cancel** – Returns to the previous page without making changes

## Canceling Stop Payments

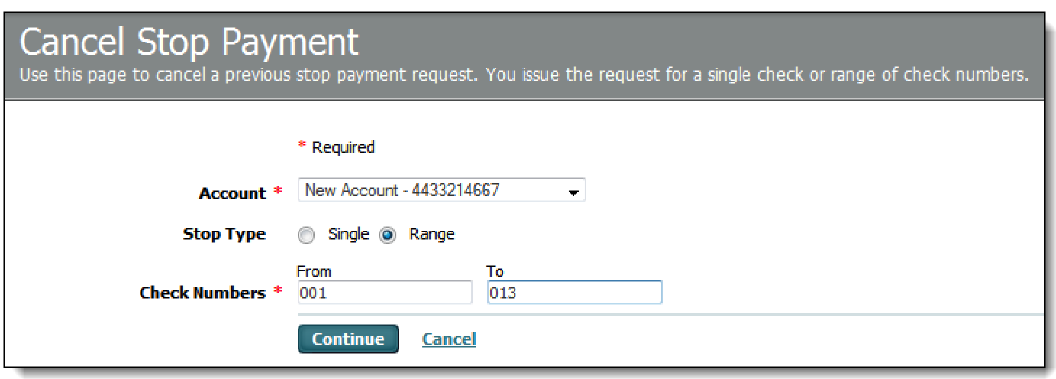
The cancel stop payment function allows you to cancel a stop payment that was previously placed on a check or range of checks. Similar to creating stop payment requests, you can cancel stop payment requests one check at a time, a check range at a time, or multiple checks or check ranges at a time.

## Cancel Stop Payment Page

The Cancel Stop Payment page cancels a stop payment request on a single check or a sequential check number range, such as checks 100 to 103.

***NOTE:*** The maximum number of checks allowed in a cancel stop payment range is 10.

The following illustrates the page:




This table describes the fields and options on the page.

| Field / Option | Description |
|---|---|
| Account | Select the account against which the check was written from a list |
| Stop Type | Indicate whether the stop request is for a single check or a range of checks.<br>If you select Range, the Check Numbers field expands. |
| Check Number(s) | If you selected Single in the Stop Type field, enter the number of the check to be stopped.<br>If you selected Range in the Stop Type field, enter the start (From) number and the end (To) number of the check range to be stopped.<br>***NOTE:*** The maximum number of checks allowed in a cancel stop payment range is 10. |

When you click Continue, UMB Direct displays the Preview Cancel Stop Request page with a summary of the information entered.

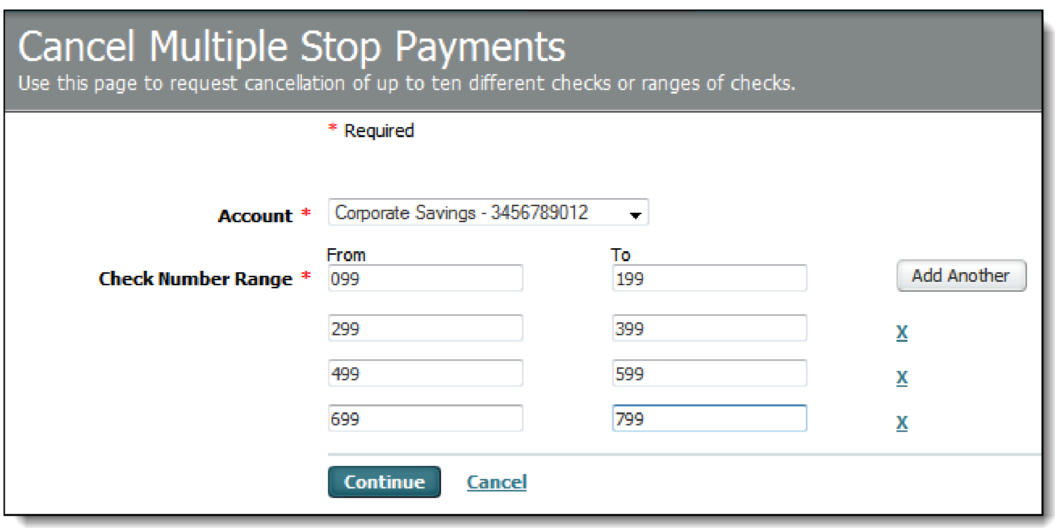
When you click Submit Cancel Request, the Cancel Stop Payment request is submitted for processing.

## Cancel Multiple Stop Payments Page

The Cancel Multiple Stop Payments page enables you to cancel multiple stop payments that were previously placed on checks or ranges of checks.

***NOTE:*** The maximum number of checks allowed in a cancel stop payment range is 10.

The following illustrates the page:




This table describes the fields and options on the page.

| Field / Option | Description |
|---|---|
| Account | Select the account of the checks for which a stop request is being canceled from a list. |
| Check Number Range | Enter the numbers for the checks for which a stop request is being cancelled. |

| Field / Option | Description |
|---|---|
| From | For a single stop request cancellation,enter the number of the check for which a stop request is being canceled.<br>If the cancellation request involves a series of checks, this field is the first check number in the range. |
| To | If the cancellation request involves a series of checks, this field is the last check number in the range.<br>For single checks, this field is left blank.<br>***NOTE:*** The maximum number of checks allowed in a cancel stop payment range is 10. |

When you click Add Another, a new row appears in the Check Number Range area for further entry of information about checks for which a stop request is being canceled. To delete an added row, you click the X at the end of the row.

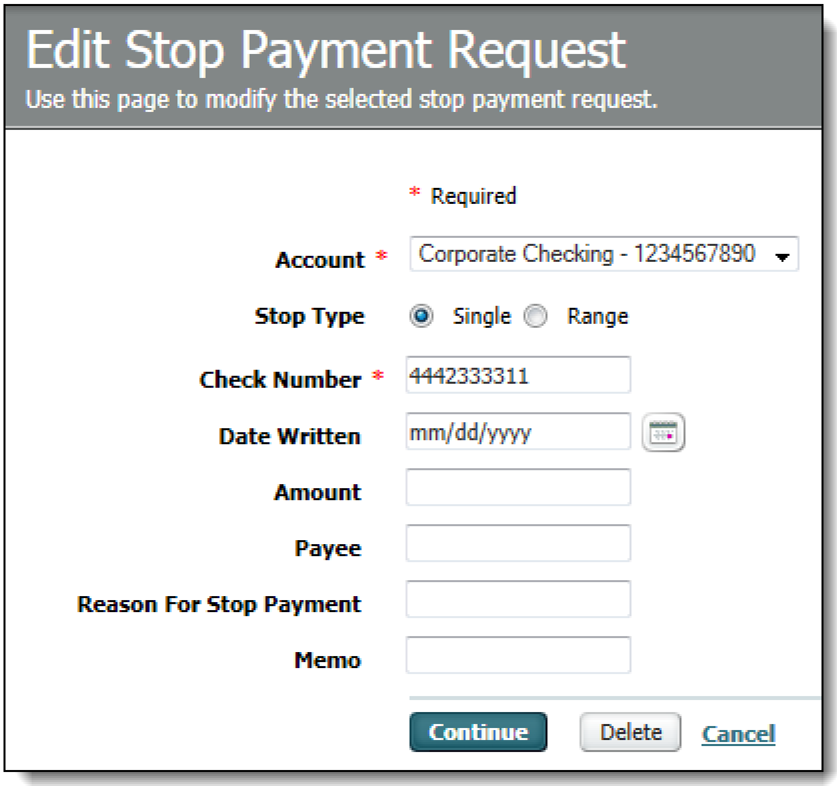
When you click Continue, UMB Direct displays the Preview Cancel Stop Request page with a summary of information entered plus the expiration term. The term cannot be changed when entering a stop payment.

When you click Submit Stop Payment, the request is sent for processing.

## Editing Stop Payment Requests

The Edit Stop Payment page displays when a person selects a request from the Manage Stop Payments list page that has not yet been sent to UMB for processing. The page enables an entitled person to modify the details of a stop payment that has previously been placed.

The following illustrates the Edit Stop Payment Request page.

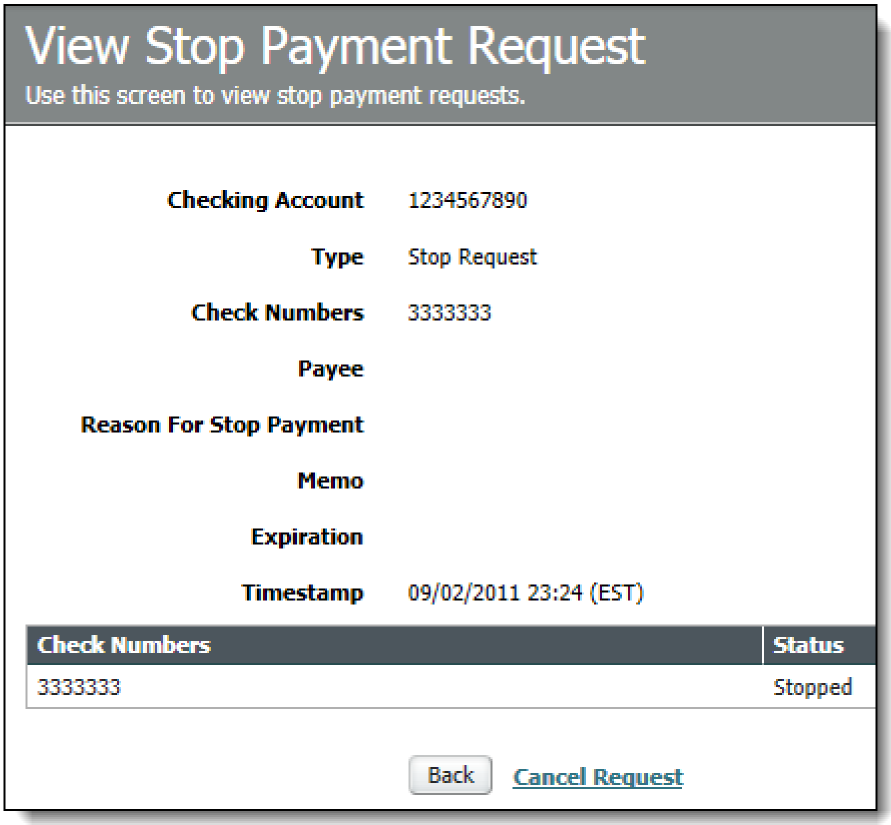



For descriptions of the fields on this page, see *Creating Stop Payment*.

## Editing and Viewing Stop Payment Requests

The View Stop Payment Request page displays when you select a request from the Manage Stop Payments list page, which has already been sent to UMB for processing. Because the request has already been sent to UMB, it can no longer be edited.

The following illustrates this page.




The View Stop Payment Request page also includes the expiration date, which is calculated based on the date the request was entered and the Expiration Term. For more information on the calculated expiration of stop payment requests, see *About Stop Payments*.

**Chapter 4**

# Check Services Reports

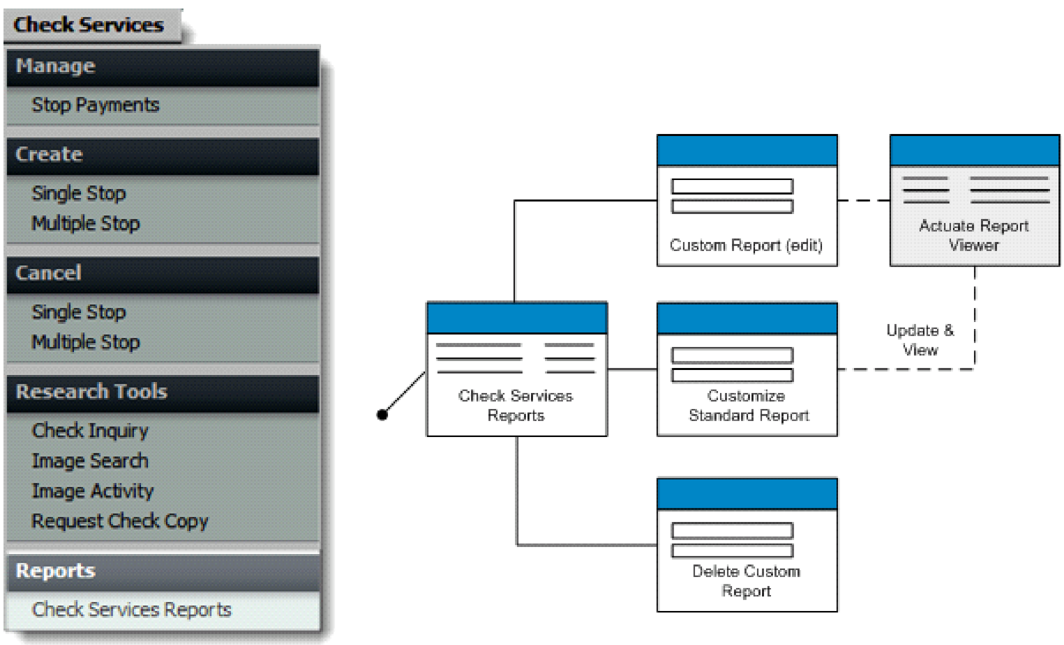
The Check Services Reports feature provides you with access to reporting for Check Services functionality.

**In This Chapter**



## Check Services Reports Site Map

The following site map shows all the pages that are accessed from the Reports section of the Check Services menu.




## Available Reports and Report Types

UMB Direct provides Check Services Transactions reports.

There are two basic types of Check Services reports:

- Standard – These are reports provided by UMB.
- Customized – These reports are based on standard reports but saved with customized report criteria. You can create as many custom reports as needed.

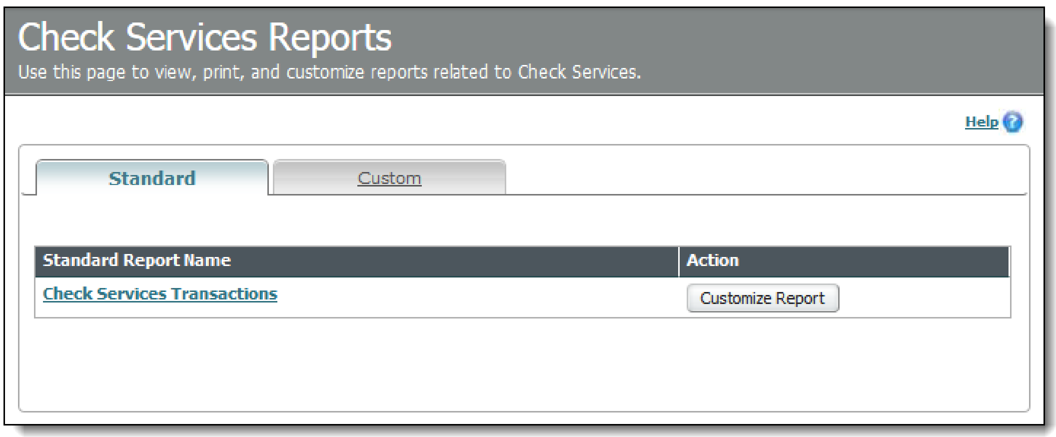
## Check Services Reports Page

On the Check Services Reports page, you can view, print, and customize reports related to Check Services.

- The first tab lists standard reports that cannot be edited.
- The other tab lists custom reports based on the standard reports and saved with customized report criteria.

Both types of reports can be viewed by clicking the report name link. Reports appear in a new browser window where you can view, print, and download the reports. Downloads in both PDF and spreadsheet formats are available.

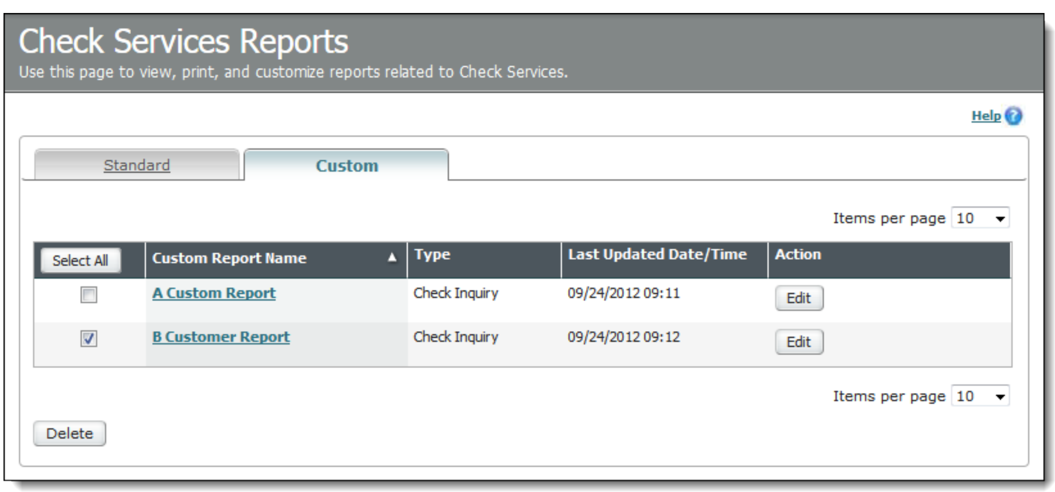
This illustration shows the Standard tab on the Check Services Reports page.




This table describes the fields and options on the Standard tab.

| Field / Option | Description |
|---|---|
| Standard Report Name | The standard report name option is Check Services Transactions.<br>To display this standard report, click its link. |
| Action | The Customize Report option opens the standard report in the Customize Standard Report page. For details, see Customize Standard Report. |

This illustration shows the Custom tab on the Check Services Reports page.



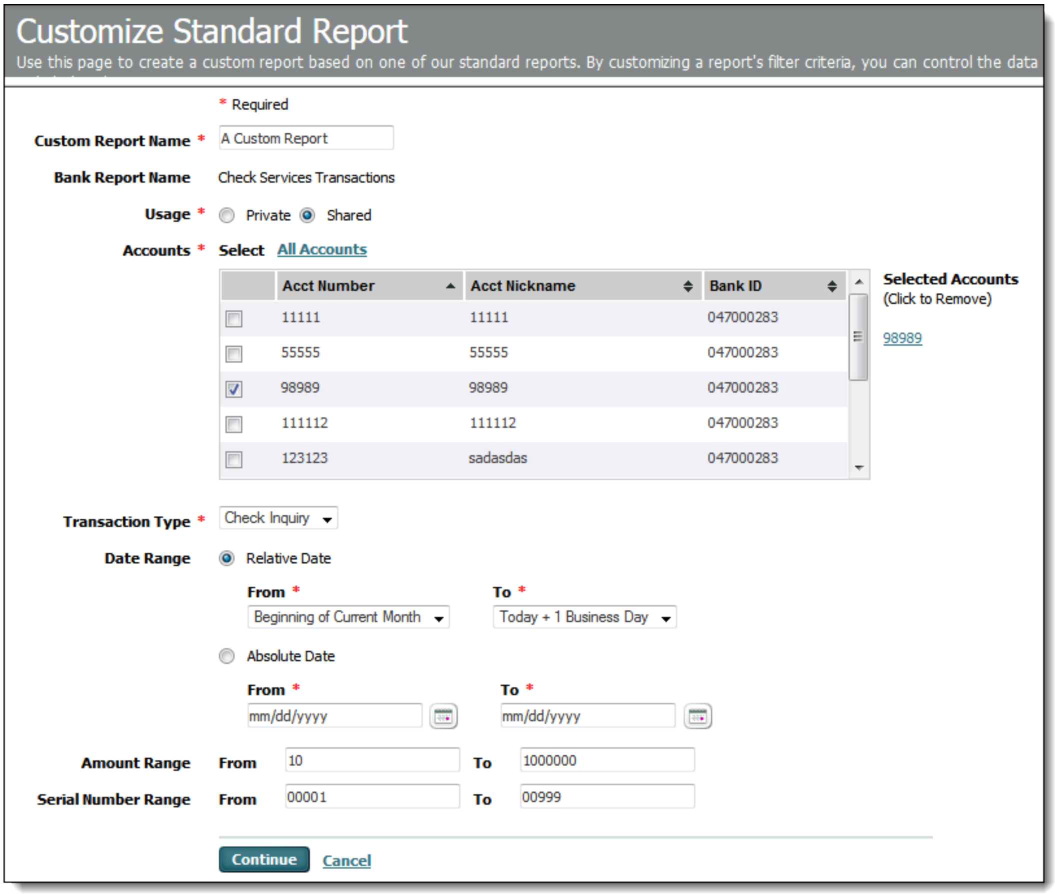
This table describes the fields and options on the Custom tab.

| Field / Option | Description |
|---|---|
| Select All/Select None | If you click the Select All button, all the rows in the column are selected.<br>If you click the Select None button, all the rows in the column are deselected. |
| Custom Report Name | Name of the custom report<br>To display a custom report, click the Customer Report Name link. |
| Type | The type carries over from the Transaction Type field on the Customize Standard Report page.<br>The type is one of these check services report types:<br>• Stop Payment<br>• Cancel Stop<br>• Check Inquiry<br>• All |
| Last Updated Date/Time | The date and time of the most recent report customization. |
| Action | If you click the Edit Report button, the customized report opens in the Edit: Custom Check Services Report page.<br>Since this page is similar to the Customize Standard Report page. For details, see Customize Standard Report. |
| Delete | If you select the report in the Select All/Select None column and clicks this button, the Delete Custom Check Services Report overlay appears, where you can verify the deletion and click Delete to delete the report. |

## Customize Standard Report Page

The Customize Standard Report page allows you to modify a standard check services report for personal use or for the benefit of all other authorized service representatives in your company with the proper entitlements.

This illustration shows a sample Customize Standard Report page.




This table describes the fields on the report.

| Field / Option | Description |
|---|---|
| Custom Report Name | The name of the customized report. |
| Bank Report Name | The name of the standard report on which the customized report is to be based.<br>This field is read-only. |
| Usage | The report's availability<br>Options are as follows:<br>• **Private** – Available to only the person who created the report<br>• **Shared** – Available to all company service representatives who have the required entitlements |
| Accounts | Specific company accounts to include in the report.<br>Select multiple accounts by selecting the account's check box in the Select column.<br>The list includes only the accounts the person has access to through Account Services entitlements. |
| Transaction Type | Limits the transactions included in the report to a specific transaction type. |

| Field / Option | Description |
|---|---|
| | The type is one of these check services report types:<br>• **Stop Payment** – The report covers only stop payment information.<br>• **Cancel Stop** – The report covers only canceled stop payment information.<br>• **Check Inquiry** – The report covers only the inquiries that have been made about certain checks.<br>• **All** – The report covers all transaction types. |
| Date Range | You can define the date range in two ways:<br>• **Relative Date** – Defines the *From* and *To* dates according to how the dates fall relative to a specific measurement, such as the current month<br>• **Absolute Date** – Specifies calendar dates as *From* and *To* dates |
| | Relative Date *From* options:<br>• Beginning of Current Month<br>• Beginning of Current Week<br>• Beginning of Prior Month<br>• Beginning of Prior Week<br>• Prior Business Day<br>• Today<br><br>Relative Date *To* options:<br>• End of Current Month<br>• End of Current Week<br>• End of Prior Month<br>• End of Prior Week<br>• Prior Business Day<br>• Today<br>• Today + 1 Business Day |
| Amount Range | Limits the report to transactions within this amount range |
| Serial Number Range | The numeric range of serial numbers (check numbers) to be included in the report<br>To search for a single number, enter a numeric value in the From field only, and leave the To field blank.<br>The value in the From field must be less than the To field. |

***NOTE:*** If no values are specified for a filter option, then all items will be included. For example, if no amount range is specified, then transactions will be included in the custom report regardless of their amount.

To review the customized report, click Continue.

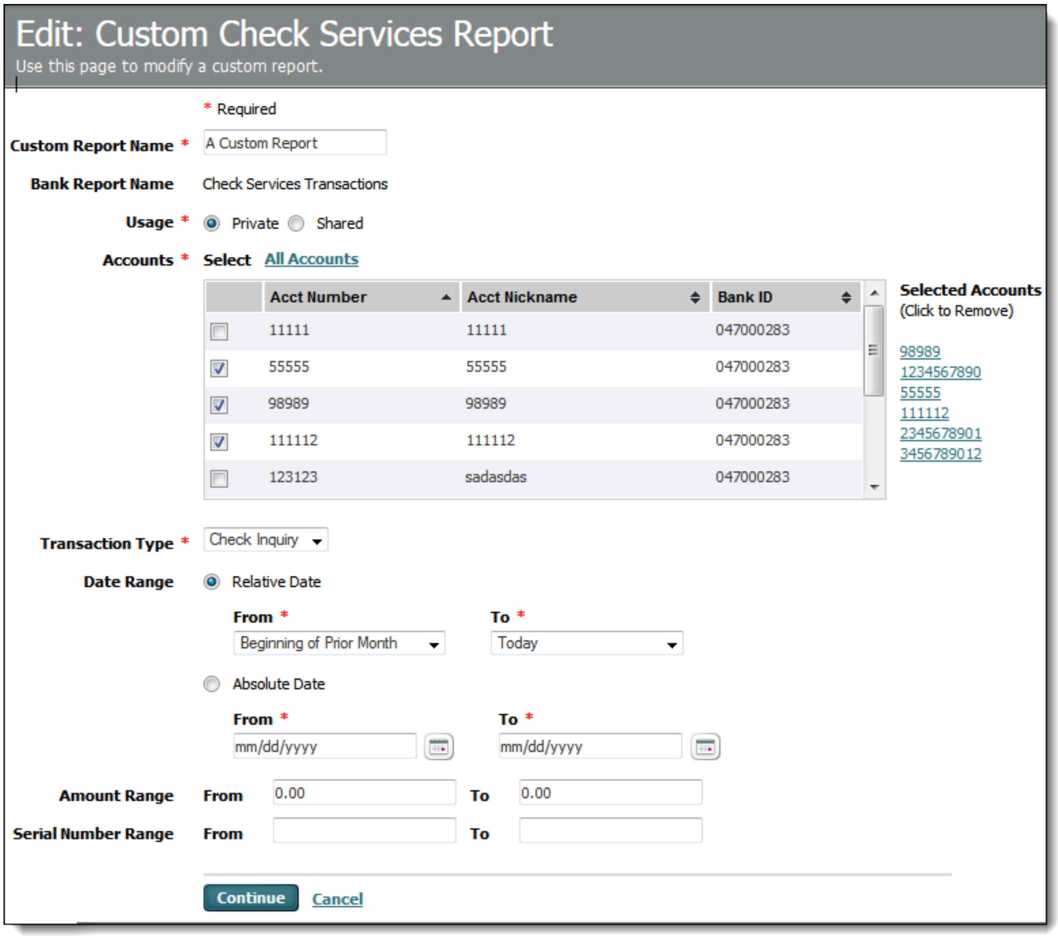
On the Preview: Customize Report page, you have these options:

- To add the customized reports to the reports roster, click Save. The Check Service Reports page appears.
- To add the customized reports to the reports roster and view the report, click Save and View Report. The report is saved for later use and displays in the report viewer.
- To continue editing the report,  click Edit Report. The Customize Standard Report page appears.

## Edit: Custom Check Services Report Page

The Edit: Custom Check Services Report page allows you to modify a customized report for personal use or for the benefit of all authorized service representatives in your company.

This illustration shows the page.




This table describes the fields and options on the page.

***NOTE:*** If no values are specified for a filter option, then all items will be included with regard to that option. For example, if no amount range is specified, then check transactions will be included in the custom report regardless of their amount.

| Field / Option | Description |
|---|---|
| Custom Report Name | The name of the customized report. |
| Bank Report Name | The name of the standard report on which the customized report is to be based.<br>This field is read-only. |
| Usage | The report's availability.<br>Options are as follows:<br>• **Private** – Available to only the person who created the report |

<table>
<tr><th>Field / Option</th><th colspan="2">Description</th></tr>
<tr><td></td><td colspan="2"><ul><li>Shared – Available to all people who have the required entitlements</li></ul></td></tr>
<tr><td>Accounts</td><td colspan="2">Specific company accounts to include in the report<br>Select multiple accounts by selecting the account's check box in the Select column.<br>The list includes only the accounts the person has access to through Account Services entitlements.</td></tr>
<tr><td>Transaction Type</td><td colspan="2">Limits the transactions included in the report to a specific transaction type.<br>The type is one of these check services report types:<ul><li>Stop Payment – The report covers only stop payment information.</li><li>Cancel Stop – The report covers only canceled stop payment information.</li><li>Check Inquiry – The report covers only the inquiries that have been made about certain checks.</li><li>All – The report covers all transaction types.</li></ul></td></tr>
<tr><td>Date Range</td><td colspan="2">You can define the date range in two ways:<ul><li>Relative Date – Defines the From and To dates according to how the dates fall relative to a specific measurement, such as the current month</li><li>Absolute Date – Specifies calendar dates as From and To dates</li></ul></td></tr>
<tr><td></td><td>Relative Date From options:<ul><li>Beginning of Current Month</li><li>Beginning of Current Week</li><li>Beginning of Prior Month</li><li>Beginning of Prior Week</li><li>Prior Business Day</li><li>Today</li></ul></td><td>Relative Date To options:<ul><li>End of Current Month</li><li>End of Current Week</li><li>End of Prior Month</li><li>End of Prior Week</li><li>Prior Business Day</li><li>Today</li><li>Today + 1 Business Day</li></ul></td></tr>
<tr><td>Amount Range</td><td colspan="2">Limits the report to transactions within this amount range</td></tr>
<tr><td>Serial Number Range</td><td colspan="2">The numeric range of serial numbers (check numbers) to be included in the report.<br>To search for a single number, enter a numeric value in the From field only, and leave the To field blank.<br>The value in the From field must be less than the To field.</td></tr>
</table>

***NOTE:*** If no values are specified for a filter option, then all items will be included. For example, if no amount range is specified, then transactions will be included in the custom report regardless of their amount.

To review the edited report, click Continue.

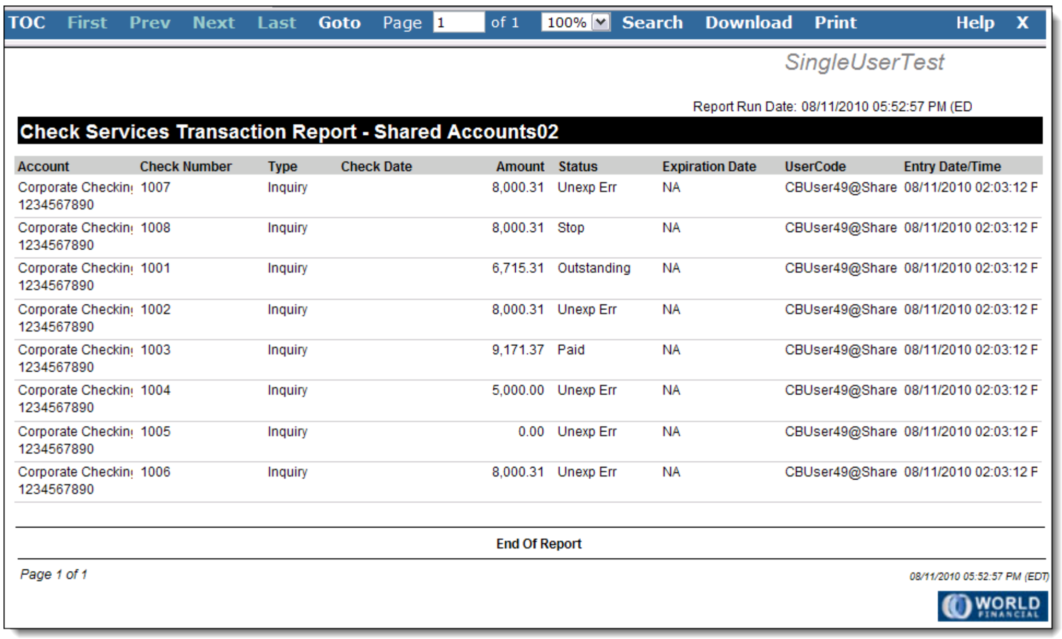
On the Preview: Customized Report page, you have these options:

- To add the edited report to the reports roster, click Save. The Check Service Reports page appears.
- To add the customized reports to the reports roster and view the report, click Save and View Report. The report is saved for later use and displays in the report viewer.
- To continue editing the report, click Edit Report. The Edit: Custom Check Services Report page appears.

## Report Viewer

After you click View for either a standard or custom report, UMB Direct displays the report in a separate browser window which includes special features for viewing and working with reports.

The following illustrates a sample Check Services Transactions report displayed in the viewer window.



TOC First Prev Next Last Goto Page 1 of 1 100% Search Download Print Help X

SingleUserTest

Report Run Date: 08/11/2010 05:52:57 PM (ED

**Check Services Transaction Report - Shared Accounts02**

| Account | Check Number | Type | Check Date | Amount | Status | Expiration Date | UserCode | Entry Date/Time |
|---|---|---|---|---|---|---|---|---|
| Corporate Checkin 1234567890 | 1007 | Inquiry | | 8,000.31 | Unexp Err | NA | CBUser49@Share | 08/11/2010 02:03:12 F |
| Corporate Checkin 1234567890 | 1008 | Inquiry | | 8,000.31 | Stop | NA | CBUser49@Share | 08/11/2010 02:03:12 F |
| Corporate Checkin 1234567890 | 1001 | Inquiry | | 6,715.31 | Outstanding | NA | CBUser49@Share | 08/11/2010 02:03:12 F |
| Corporate Checkin 1234567890 | 1002 | Inquiry | | 8,000.31 | Unexp Err | NA | CBUser49@Share | 08/11/2010 02:03:12 F |
| Corporate Checkin 1234567890 | 1003 | Inquiry | | 9,171.37 | Paid | NA | CBUser49@Share | 08/11/2010 02:03:12 F |
| Corporate Checkin 1234567890 | 1004 | Inquiry | | 5,000.00 | Unexp Err | NA | CBUser49@Share | 08/11/2010 02:03:12 F |
| Corporate Checkin 1234567890 | 1005 | Inquiry | | 0.00 | Unexp Err | NA | CBUser49@Share | 08/11/2010 02:03:12 F |
| Corporate Checkin 1234567890 | 1006 | Inquiry | | 8,000.31 | Unexp Err | NA | CBUser49@Share | 08/11/2010 02:03:12 F |

End Of Report

Page 1 of 1 08/11/2010 05:52:57 PM (EDT)

## Index