N Touch Business Online Banking
Enhancement Comparison Guide

Enhancements and upgrades were recently implemented within N Touch Business Online Banking. Below is a list categorized by product type. Those marked with asterisks** require further setup by the Bank. These enrichments can be enabled by calling Support at 1-877-733-6862 or emailing support@ntouchbanking.com.

Reporting	Existing Cash Management	Enhanced Cash Management
****Activity Reports**	Not applicable.	User can pull a report on account(s) to view transaction information. Report can be pulled for multiple accounts at one time, specific time frames, and specific transaction codes. User can download report in CSV, PDF, MHTML, Excel, TTIF, and Word.
****Summary Reports**	Not applicable.	User can pull a report on account(s) which contains per day summary information. Report can be pulled for multiple accounts at one time and specific time frames. User can download report in CSV, PDF, MHTML, Excel, TTIF, and Word.
****Saved Reports**	Not applicable.	User has the ability to enter search criteria for activity or summary reports and save the criteria information. This allows them to pull the report at any time without having to reenter criteria information. User can download report in CSV, PDF, MHTML, Excel, TTIF, and Word.

Alerts	Existing Cash Management	Enhanced Cash Management
Email Address Change	Not applicable.	Event alert generates when the user's email address has been changed.
Telephone Number Change	Not applicable.	Event alert generates when the user's phone number has been changed.
Entitlement Change	Not applicable.	Event alert generates when the user's entitlements have changed.
ACH Batch Updated	Not applicable.	Event alert generates when an ACH batch has been modified.
Wire Updated	Not applicable.	Event alert generates when a wire transfer has been modified.
ACH Pending Approval	Not applicable.	Event alert generates when a user without full ACH control checks box on Edit or Quick Edit screen that the batch is ready for approval.
Wire Pending Approval	Not applicable.	Event alert generates when a wire transfers has changed to an Approval status.

ACH	Existing Cash Management	Enhanced Cash Management
****Quick Edit Only**	Only one Edit entitlement that allows for both Edit and Quick Edit.	New entitlement allowing user to be given access to the Quick Edit option only. User would not be able to add or delete transactions.
Quick Edit Addenda	Addenda information must be added or changed within single entries in the Edit tab.	A new field has been added to the Quick Edit page allowing for addenda to be added or amended.
Pending Approval	No approval process for batches. User without Full ACH Control must let another user know that a batch needs to be initiated.	User without Full ACH Control will see a field on the Edit and Quick Edit pages. User can select 'A batch is ready for approval'. An alert is then generated and sent to all users who have opted to receive it.

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Quick Delete	Batches must be deleted individually from the Select Options drop-down menu.	User with delete capabilities can select multiple batches by checking the box to the left of the batch name. An option at bottom of screen allows for Delete Selected.
History	History shows initiated date, effective date, batch name, SEC code, company name, total debits, total credits, and offset account.	History shows initiated date, effective date, batch name, SEC code, company name, total debits, total credits, and offset account. Confirmation number has been added to the history screen.
****Recurring Payments**	User must go in to NetTeller and initiate a batch when needed.	User able to set a batch up to initiate automatically based on frequency.

Wires	Existing Cash Management	Enhanced Cash Management
Future Dated	User must transmit a wire on the day it is to process.	User able to select a future date when initiating a wire.
History	History shows wire name, transmitted date, amount, repetitive code, receiving account number, receiving FI name, and OMAD (if available).	History shows wire name, transmitted date, amount, repetitive code, receiving account number, receiving FI name, and OMAD (if available). Beneficiary name and effective date have been added to the history screen.
****Recurring Wires**	User must go in to NetTeller and transmit a wire when needed.	User able to set a wire up to transmit automatically based on frequency.

Positive Pay	Existing Cash Management	Enhanced Cash Management
Pay All/Return All	User must select pay or return for each individual item.	User has a Pay All or Return All button.
Pay/Return Options	One check box exists under the pay column. User must check to pay or leave unchecked to return.	User has two separate radio buttons for pay and return. They must select the appropriate button.
Correction Link	User must call bank if any corrections are needed.	User has a Correction link allowing them to send a secure message to the bank indicating what needs to be corrected.
View all Exception Items	User must view exceptions on a per account basis.	User has the option to view exceptions for a specific account or all accounts at one time.
Upload Formats	User is only able to establish one upload format. All accounts must follow that format.	User has the ability to create multiple upload formats giving each one a distinguishing name. User also has the ability to determine the delimiter type, amount type, and text qualifier.
ACH Filters	User is not able to view filter information.	User has a view only page with filter information as established on core.
ACH Exception Screen	User sees the ACH company, SEC code, description, and amount.	User sees the ACH company, SEC code, description, amount, and reason item kicked out as an exception.
ACH Exception Pay All/Return All	User must select pay or return for each individual item.	User has a Pay All or Return All button.