# Cash Manager Direct
# Quick Start Guide

**FLUSHING**
**Bank**

# Cash Manager Direct Quick Start Guide
# Table of Contents

# INTRODUCTION

Our Cash Manager Direct solution offers your company leading features to easily manage your daily collections, disbursements, and liquidity needs whether you are transacting regionally or worldwide through any device and at any time.

This Quick Start Guide provides assistance and covers important steps and functions to get you started, including:

- Login
- Out Of Band Authentication – SureKey (Optional Service)
- Activate Token Device
- Dashboard
- Accounts
- Administration
- Payments
- Check Services
- Reports

If needed, additional online assistance for each function is available in the system by simply using the "? HELP" button. You can also contact Cash Management Support at **800.516.8603** to speak with a representative.

# LOGIN

**Required fields**:
- Company ID
- User ID
- Password – after initial sign-on you will be required to change your temporary password

**Password requirements**:
- Minimum Password Length: 8 characters
- At least one of each: Alpha/Numeric/Special character (no uppercase required)

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## LOGIN

Enter your Company ID and User ID in all lowercase characters.
Need assistance logging in? Call 800.516.8603

\* Required Fields

Company ID \*    Enter Company ID
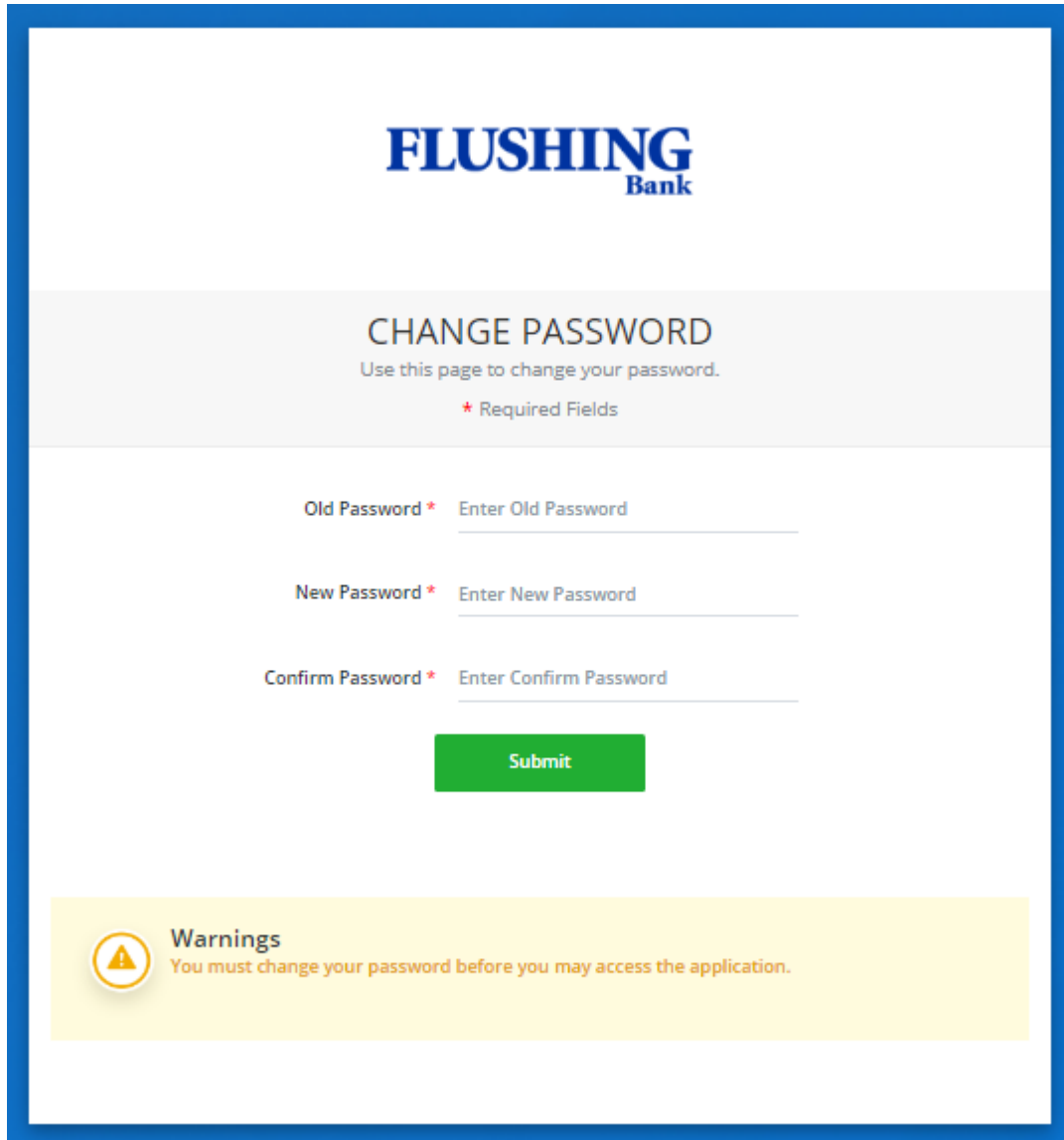
User ID \*    Enter User ID

Password \*    Enter Password

**Access Accounts**

# LOGIN
## Initial Password Change

After your initial sign-on you will be required to change your temporary password.

# LOGIN
## Initial Password Change

Enter your temporary password in *Old Password*, then enter your desired new password in *New Password* and *Confirm Password*. Please note the *Password Requirements* on screen. Once complete, select *Submit*.



① Old Password
② New Password
③ Confirm Password
④ Password Requirements
⑤ Submit

# LOGIN

## Establish Challenge Questions & Answers

Next you will be prompted to establish your accounts challenge questions and answers (used for the "Forgot Password" function). From the drop down list, select *Question 1*, *Question 2*, and *Question 3*.



① Question 1
② Question 2
③ Question 3

# LOGIN

## Establish Challenge Questions & Answers

After selecting Question 1, Question 2, and Question 3 from the dropdown list, type the answer to the respective question in *Answer 1*, *Answer 2*, and *Answer 3* then select *Continue*.
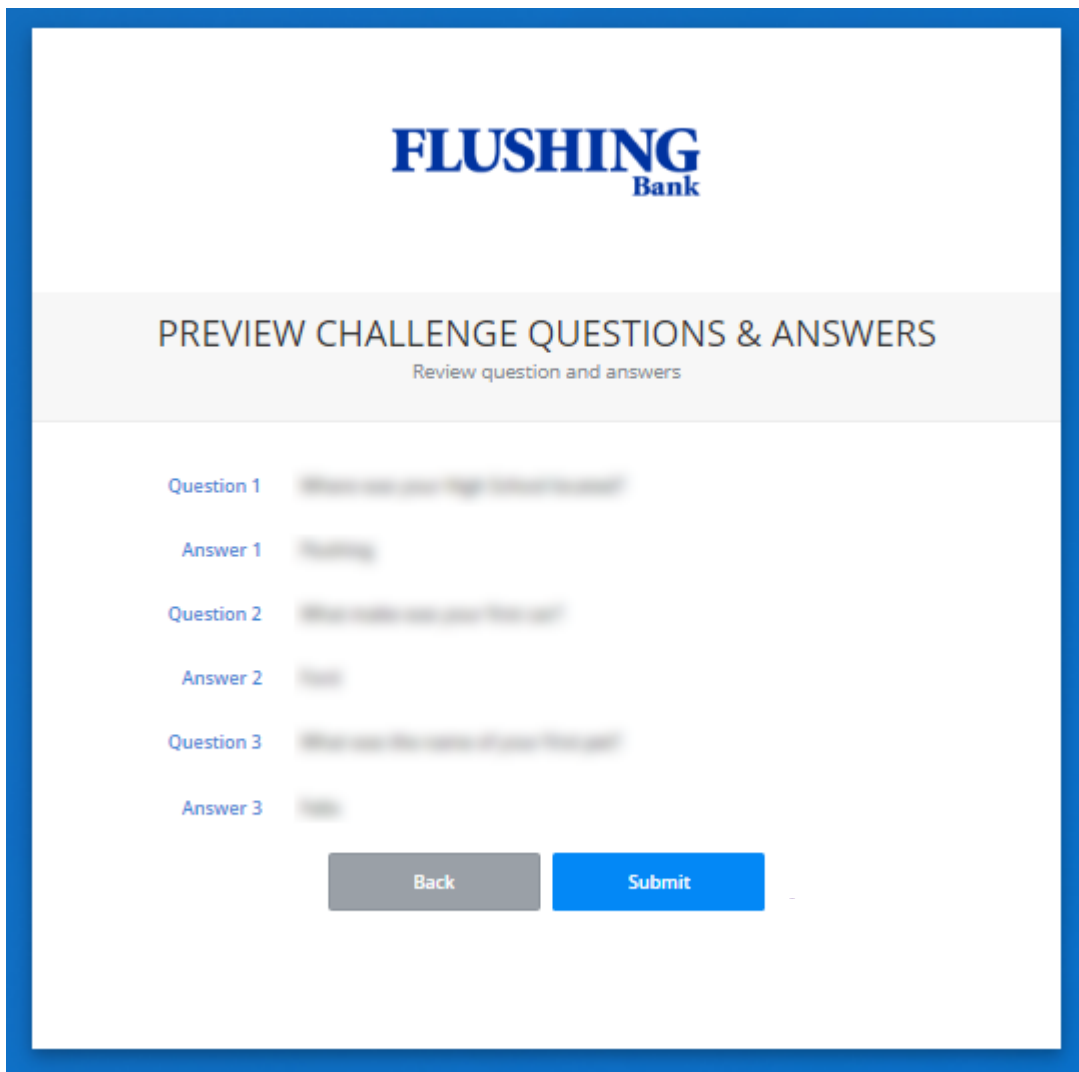


① Answer 1
② Answer 2
③ Answer 3
④ Continue

# LOGIN

## Establish Challenge Questions & Answers

Confirm that all of the challenge questions and answers are correct then select *Submit*.
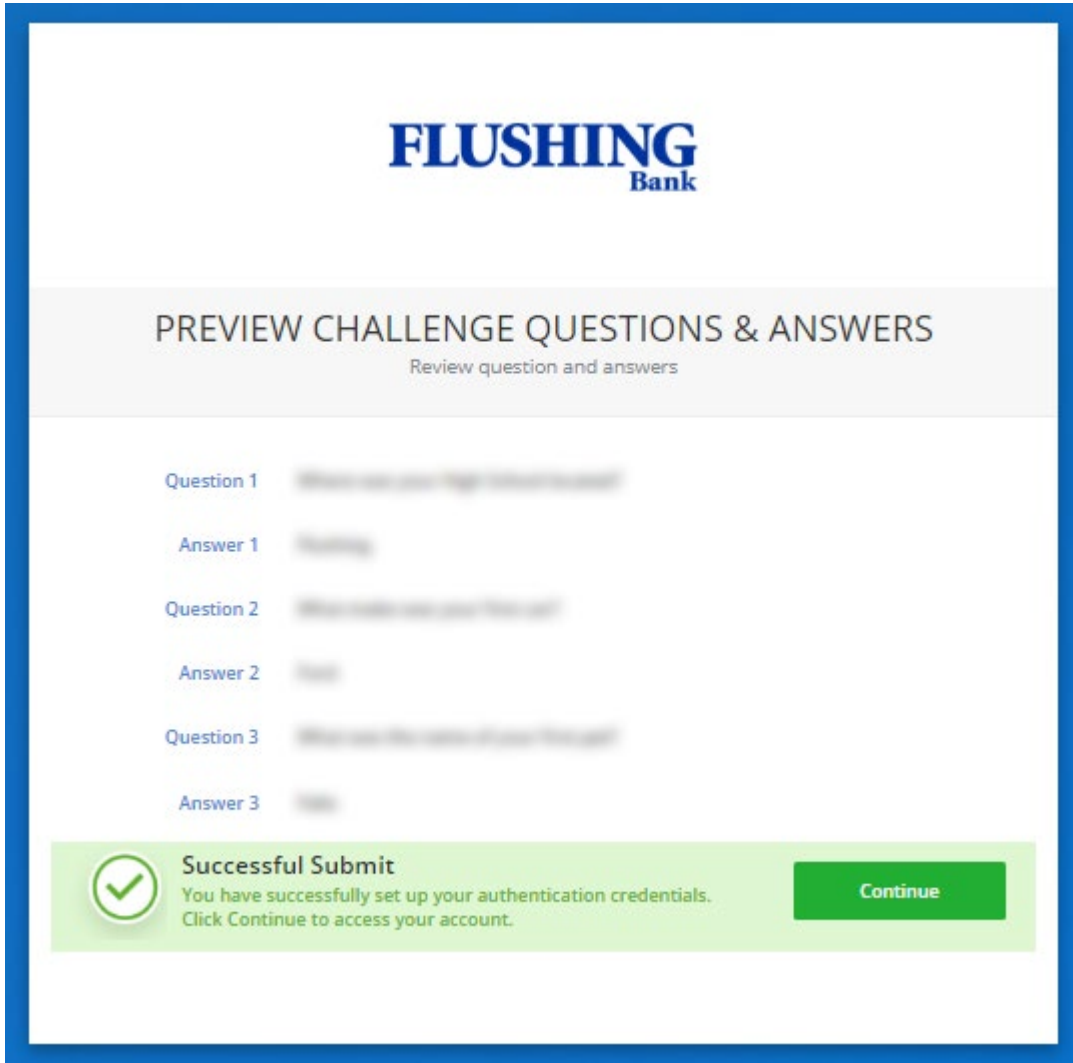


① Submit

# LOGIN

## Establish Challenge Questions & Answers

A *Successful Submit* message will be displayed, if all questions and answers are answered. Click *Continue* to access your account.



① Successful Submit
② Continue

# LOGIN

## Logging in from a Different PC or IP Address

If you are logging in from a new PC or IP address you will be prompted to create authentication credentials. From the dropdown list, select *Question 1*, *Question 2*, and *Question 3*.



① Question 1
② Question 2
③ Question 3

# LOGIN
## Logging in from a Different PC or IP Address

After selecting Question 1, Question 2, and Question 3 from the dropdown list, type the answer to the respective question in *Answer 1*, *Answer 2*, and *Answer 3* then select *Continue*.

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## CREATE AUTHENTICATION CREDENTIALS
Define personal identification information used to confirm your identity when you log on.

\* Required Fields

### CHALLENGE QUESTIONS AND ANSWERS

To define an answer, you can use from 2 to 50 alphanumeric characters, including spaces. The answer cannot include symbols.

Question 1 \*

Answer 1 \*

Question 2 \*

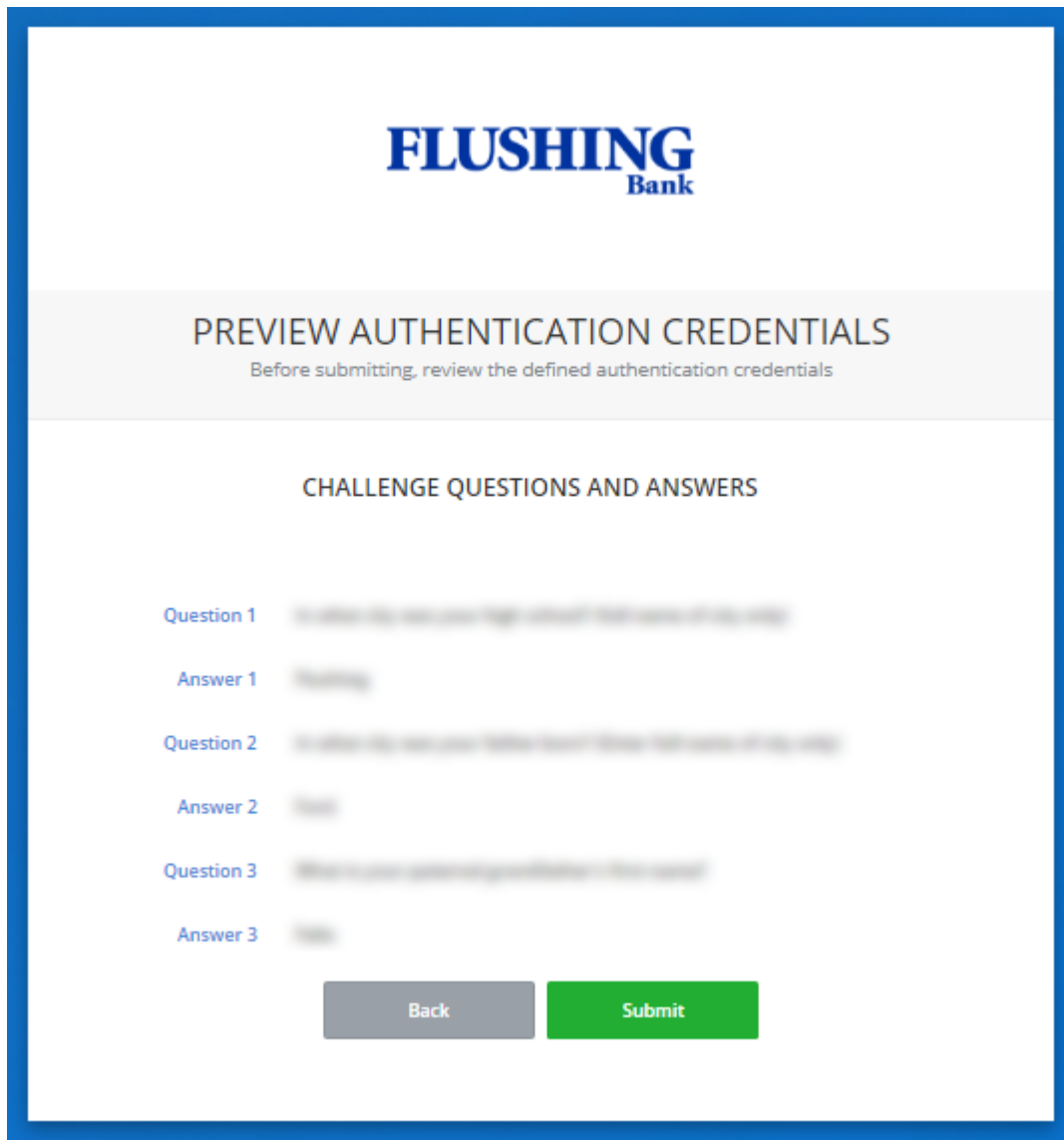Answer 2 \*

Question 3 \*

Answer 3 \*

Cancel        Continue       ④

① Answer 1
② Answer 2
③ Answer 3
④ Continue

# LOGIN

## Logging in from a Different PC or IP Address

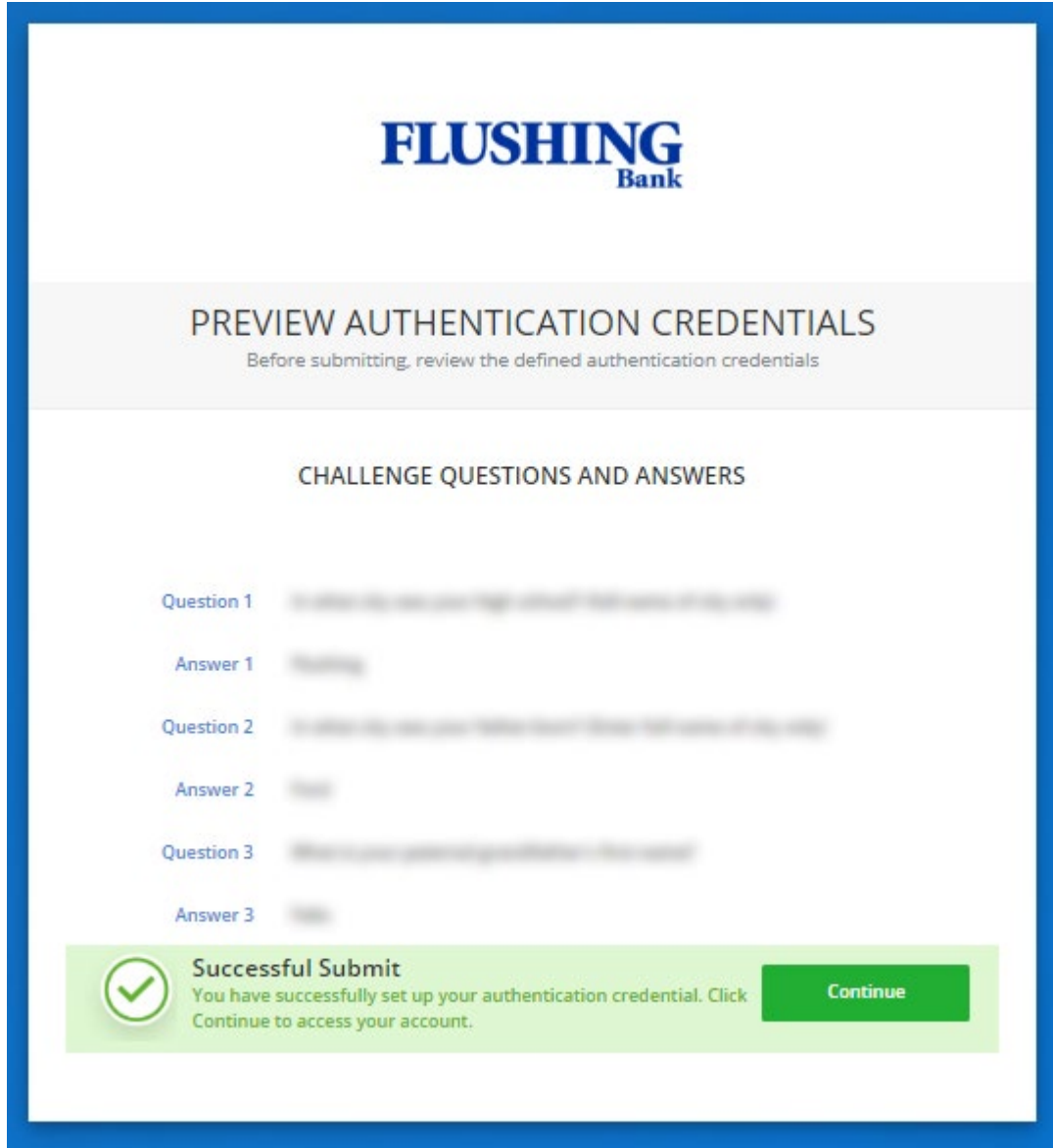Confirm that all of the challenge questions and answers are correct then select *Submit*.



① Submit

# LOGIN
## Logging in from a Different PC or IP Address

A *Successful Submit* message will be displayed, if all questions and answers are answered. Click *Continue* to access your account.



① Successful Submit
② Continue

# LOGIN

## Login Authentication

Upon your next login, authentication will be challenged to register your PC.



**NOTE**: You will not be prompted again for this unless authentication is needed.

# LOGIN

## Login Authentication

To authenticate your PC one of your previously selected challenge questions will appear. Enter the correct *Answer* in the appropriate space then select *Submit*.

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## AUTHENTICATION

To validate your identity, answer the challenge question

\* Required Fields

### Challenge Question

If you do not recognize the question, contact your customer support representative
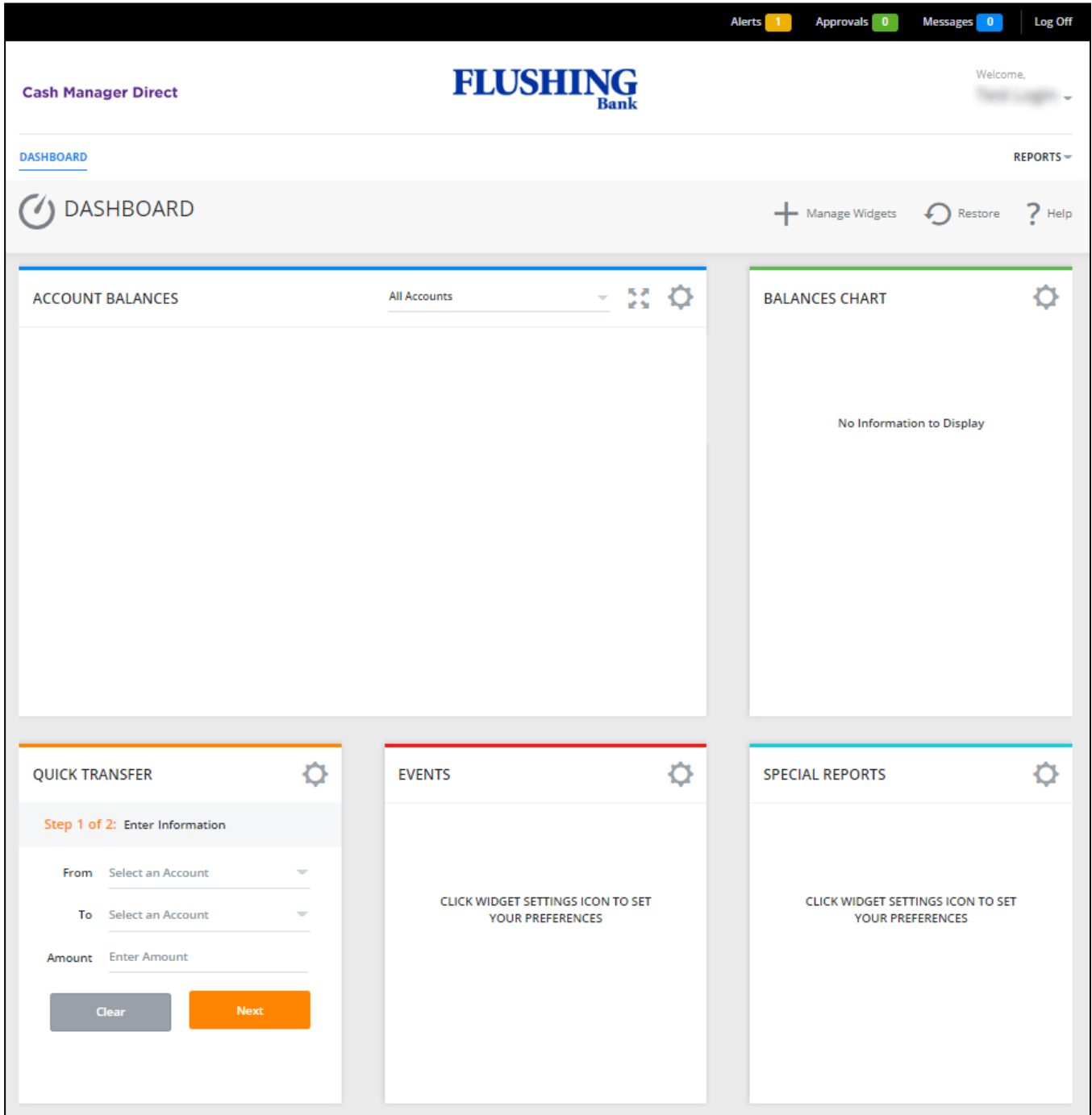
Question

Answer \*

[ Cancel ]  [ Submit ]

① Answer
② Submit

# LOGIN

## Login Authentication

If the correct answer was entered you will be directed to your account dashboard.

# OUT OF BAND AUTHENTICATION – SUREKEY (Optional Service)

Out of band authentication is a type of two-factor authentication which requires a secondary verification method through a separate communication channel. This additional level of authentication validates the user to help prevent fraud even if an unauthorized user obtains an authorized user's credentials.

Customers enrolled in this supplemental security through SureKey must have compatible telephone and/or email access. Cash Manager Direct system administrators are responsible for managing their users' contact information, ensuring that telephone and email information provided to Flushing Bank is accurate so that the required authentication challenges can be sent.

When using this additional security feature, you should be aware of the following:
- All users accessing Cash Manager Direct will be required to enroll in SureKey which will send a security code.
- At enrollment, users will create a personal code consisting of six numeric characters and will be prompted to select a delivery channel of either a text message or email to receive the SureKey security code.
- User will enter their personal code and the SureKey security code to access the Cash Manager Direct service.

Flushing Bank strongly recommends that customers request this additional layer of security.
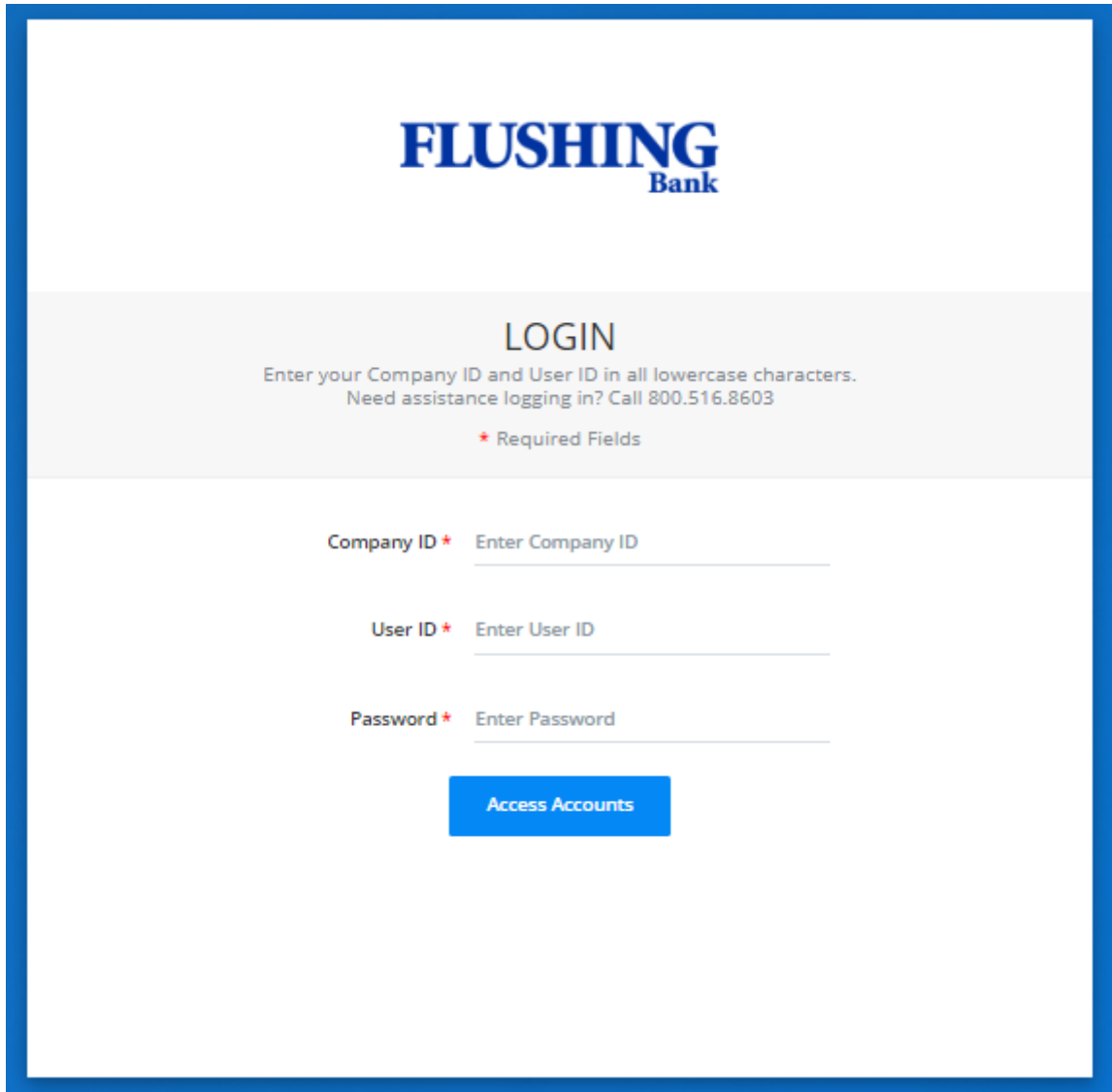
Requests for this service is implemented via the Cash Manager Direct application by checking the "Supplemental Security Code" box next to "Optional Features" within the "Customer Packages" section.

**NOTE**: Once this service is enabled for the company "all" users will be required to enroll in SureKey within 2 days. Failure to enroll will prohibit the users access to Cash Manager Direct.

# OUT OF BAND AUTHENTICATION – SUREKEY (Optional Service)
## SureKey Enrollment

**Step 1**: Log into Cash Manager Direct.

# OUT OF BAND AUTHENTICATION – SUREKEY (Optional Service)

## SureKey Enrollment

**Step 2**: SureKey Enrollment will display, select *Enroll*.



① Enroll

**Step 3**: Create and confirm your personal code, then select *Continue*.



① Continue

**Step 4:** Request a one-time SureKey code via text message or email, then select *Send Code*.



① Send Code

# OUT OF BAND AUTHENTICATION – SUREKEY (Optional Service)

## SureKey Enrollment

**Step 5**: Enter your personal code and the SureKey code received, then select *Submit*.



① Submit

# OUT OF BAND AUTHENTICATION – SUREKEY (Optional Service)

SureKey Enrollment

**Step 6**: Access to Cash Manager Direct will be granted if accurate credentials were entered.
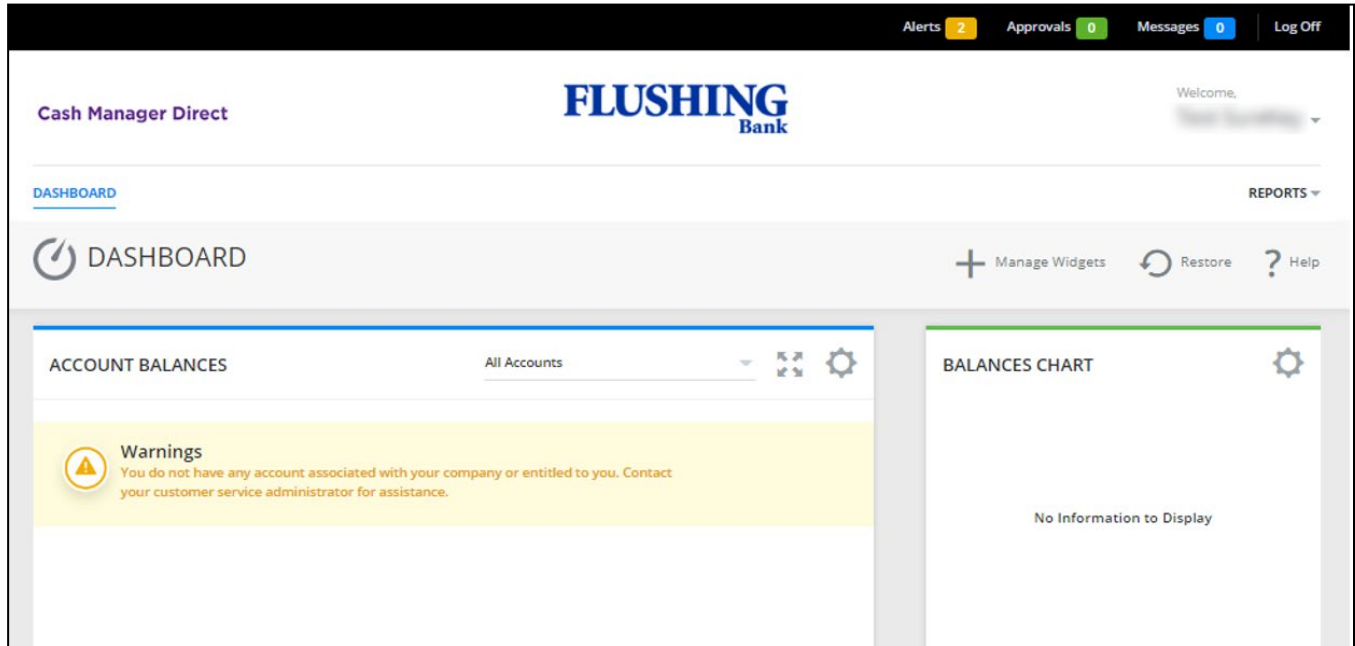
# OUT OF BAND AUTHENTICATION – SUREKEY (Optional Service)
## SureKey Profile Access to Change Personal Code

**Step 1**: Go to your user name and select *SureKey Profile*.
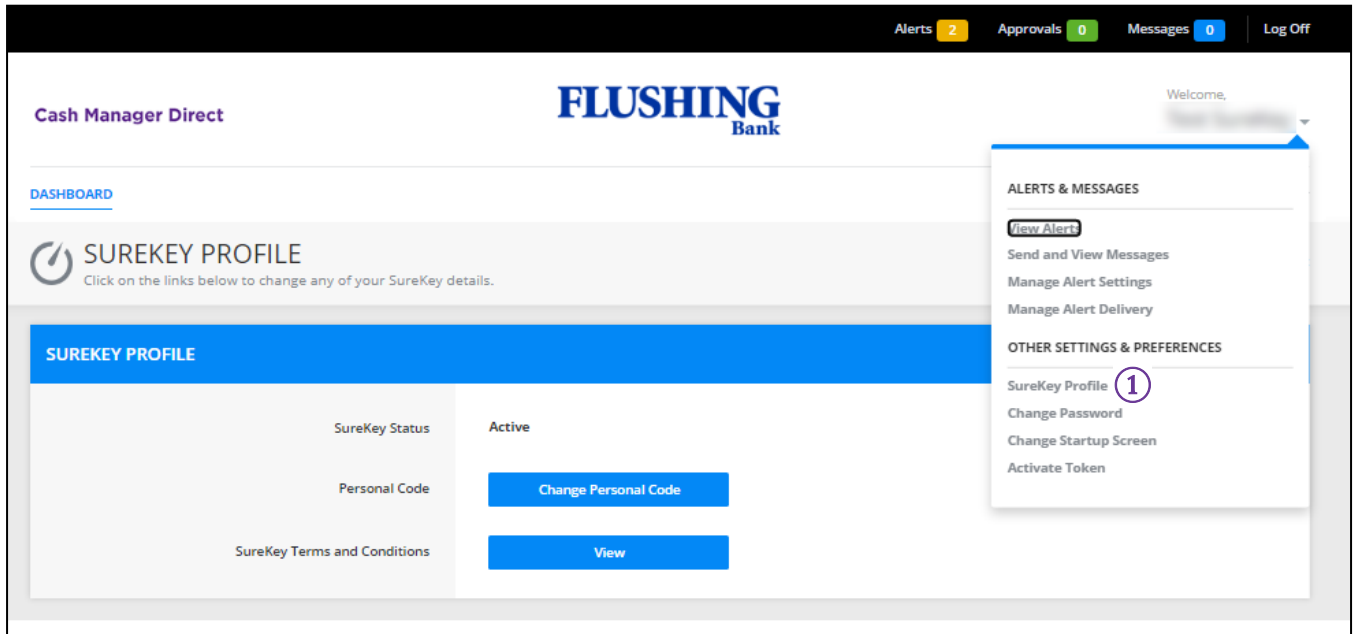


①  SureKey Profile

**NOTE**: Users can change their personal code and view SureKey Terms and Conditions via the SureKey Profile.

# OUT OF BAND AUTHENTICATION – SUREKEY (Optional Service)

SureKey Profile Access to Change Personal Code

**Step 2**: To change your personal code select *Change Personal Code*, complete *Required Fields*, and select *Continue*.
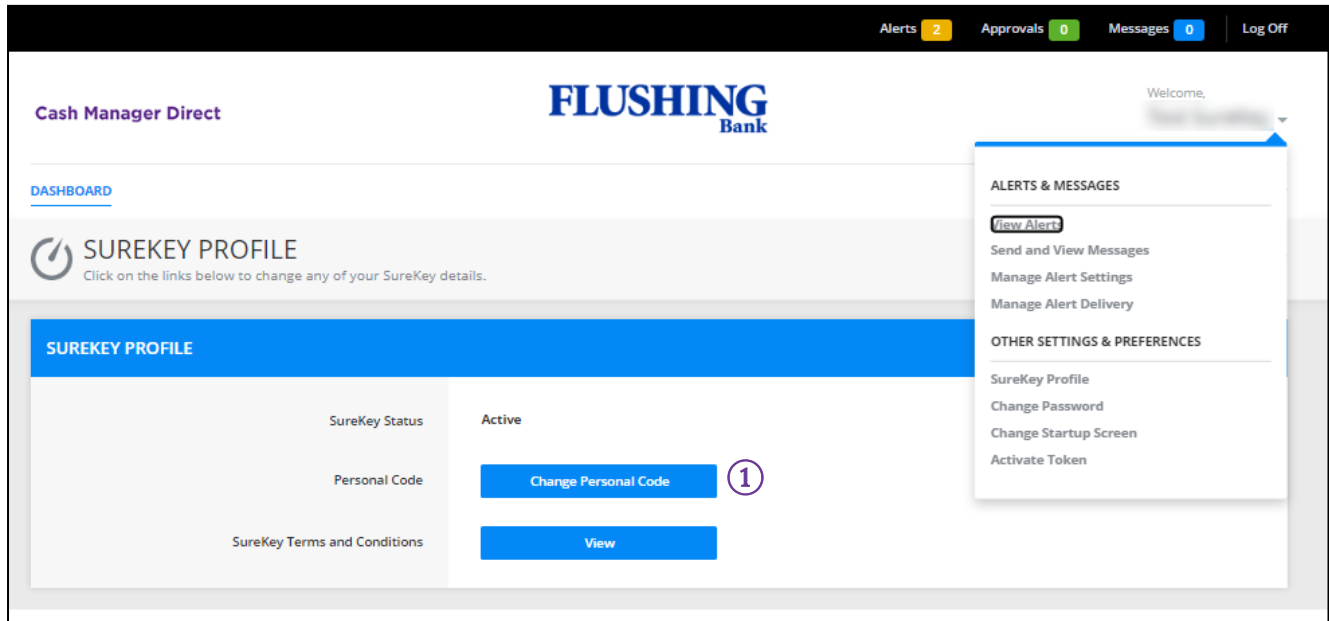


① Change Personal Code
② Required Fields
③ Continue

# OUT OF BAND AUTHENTICATION – SUREKEY (Optional Service)

## SureKey Profile Access to Change Personal Code

**Step 3**: Select the *one-time SureKey Code* via text message or email, then select *Send Code*.



① One-Time SureKey Code
② Send Code

# OUT OF BAND AUTHENTICATION – SUREKEY (Optional Service)
## SureKey Profile Access to Change Personal Code

**Step 4**: Enter your *Personal Code* and the *SureKey Code* received, then select *Submit*.



① Personal Code
② SureKey Code
③ Submit

# OUT OF BAND AUTHENTICATION – SUREKEY (Optional Service)

## SureKey Profile Access to Change Personal Code

**Step 5**: A *Successful Submit* message will be displayed, if accurate credentials were entered.
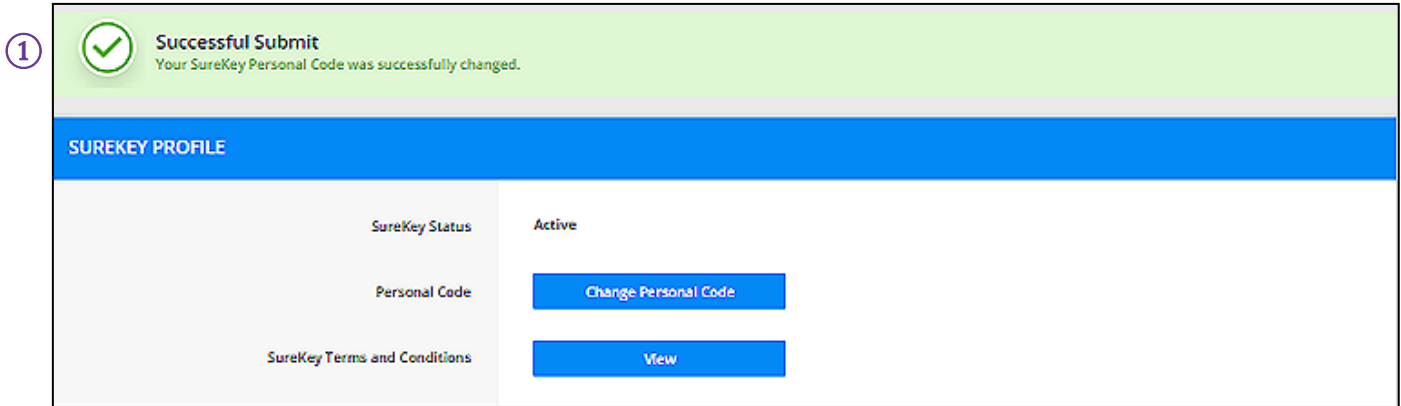


① Successful Submit

**NOTE**: SureKey Terms and Conditions will take the user to Flushing Bank's Privacy and Security page.

# ACTIVATE TOKEN DEVICE
## Soft Token Device

In the *Activate Token Device* section you can activate the token, using the token device and the information provided by Flushing Bank.

**Step 1**: For Soft Token, download the Symantec app (VIP Access).
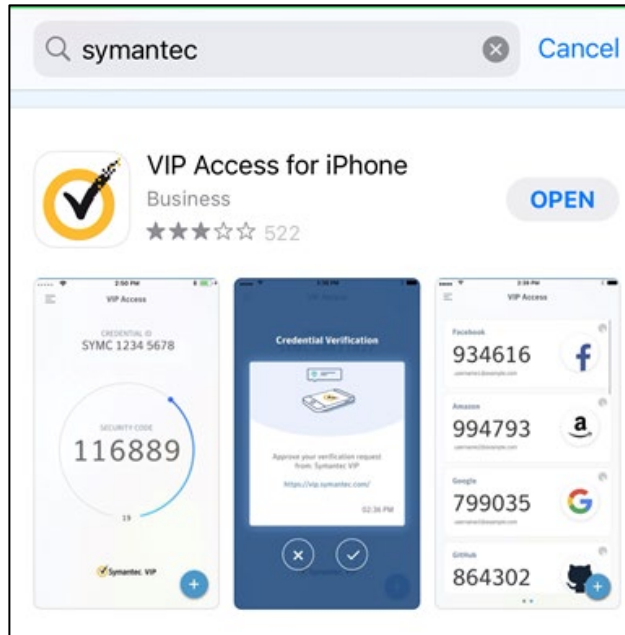


**Step 2**: Log into Cash Manager Direct.
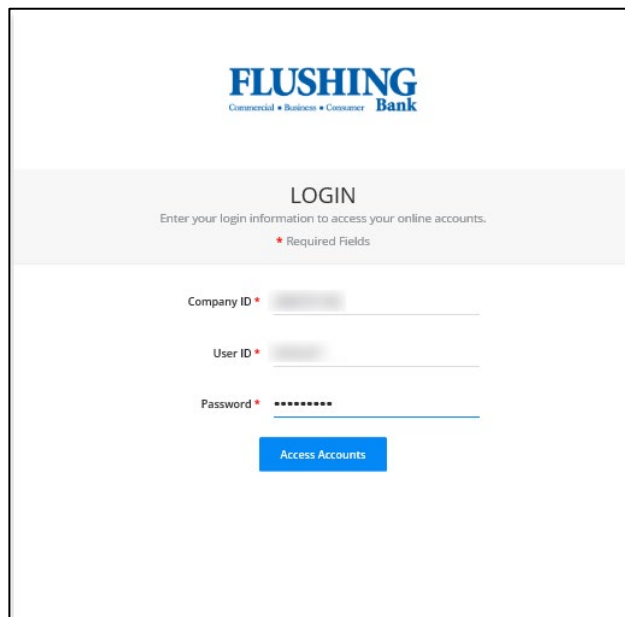
# ACTIVATE TOKEN DEVICE
## Soft Token Device

**Step 3**: Go to your user name and select *Activate Token*.
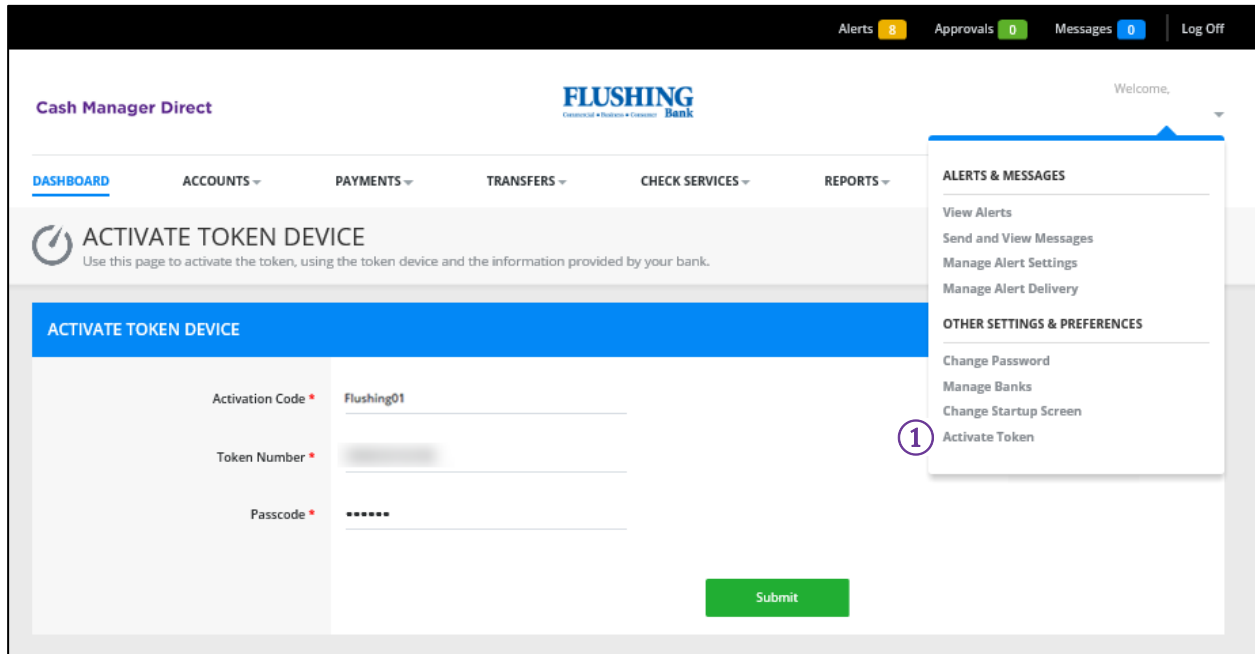


① Activate Token

# ACTIVATE TOKEN DEVICE
## Soft Token Device

**Step 4**: Enter the *Activation Code* which is Flushing01, *Token Number* which is the Credential ID (SYMC number shown with no spaces), and the *Passcode* that populates.



① Activation Code – Flushing01

② Token Number – Credential ID (SYMC number shown with no spaces)

③ Passcode
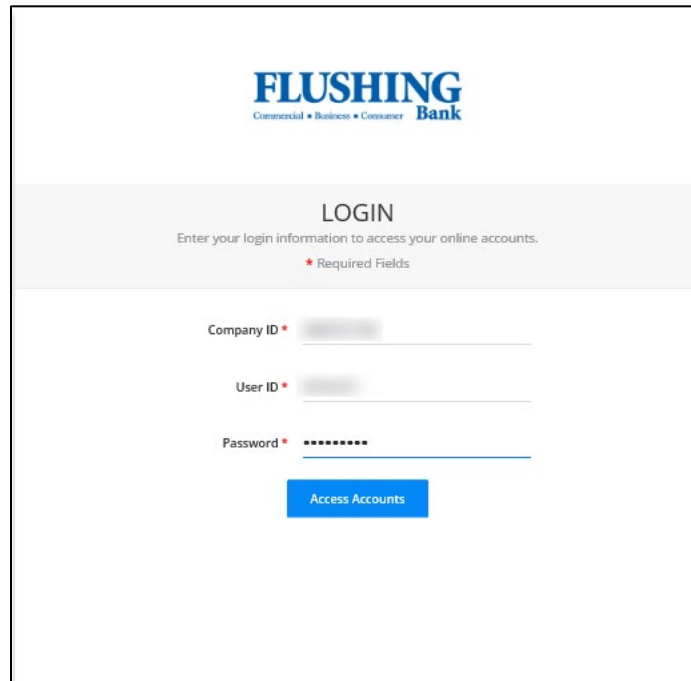
# ACTIVATE TOKEN DEVICE

## Hard Token Device

In the *Activate Token Device* section you can activate the token, using the token device and the information provided by Flushing Bank.

**Step 1**: Log into Cash Manager Direct.

# ACTIVATE TOKEN DEVICE
## Hard Token Device

**Step 2**: Go to your user name and select *Activate Token*.
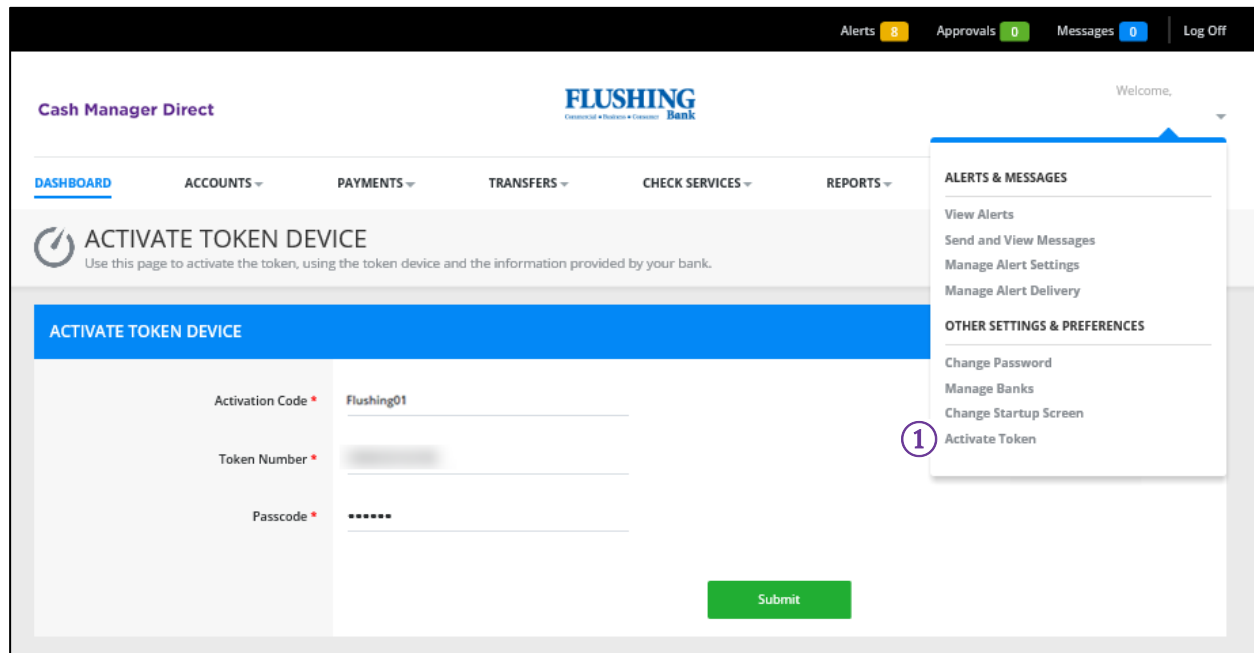


① Activate Token

# ACTIVATE TOKEN DEVICE
## Hard Token Device

**Step 3**: Enter the *Activation Code* which is Flushing01, *Token Number* which is on the back of the hard token, and the *Passcode* by pressing the button on the token.



① Activation Code – Flushing01

② Token Number – On the back of the hard token

③ Passcode

**Use the "? HELP" button for additional assistance.**

# DASHBOARD

From the **Dashboard** you can access your assigned functions:
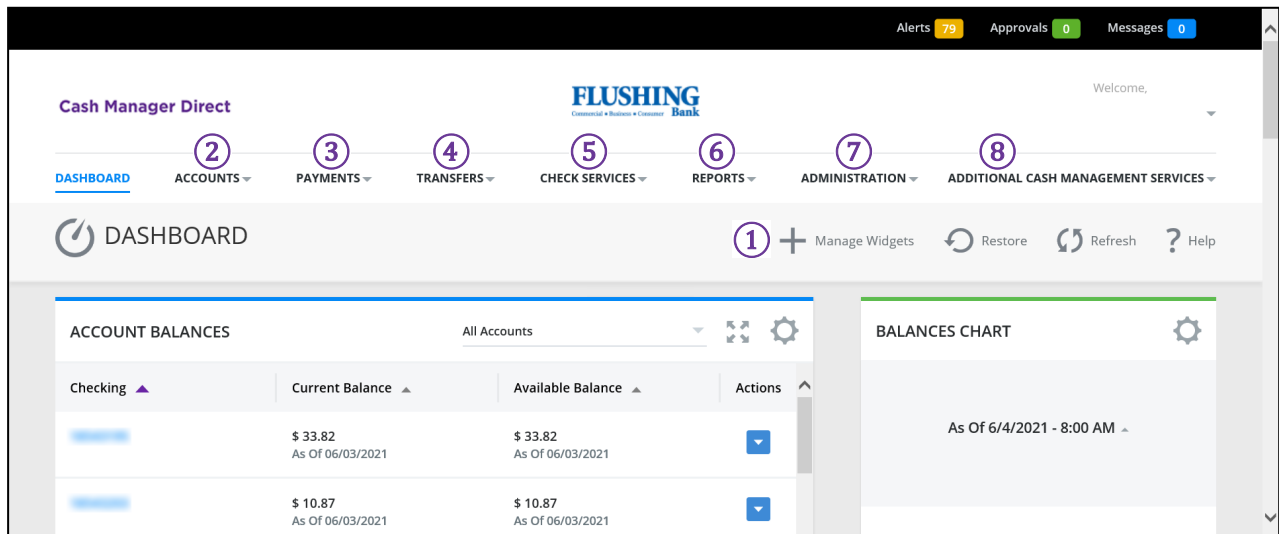


① **Manage Widgets**

② **Accounts** – View account balance and transaction activity

③ **Payments** – Initiate Wire and ACH transaction

④ **Transfers** – Transfer funds between accounts

⑤ **Check Services** – Initiate stop payments and check image inquiry

⑥ **Reports** – View specific account reports

⑦ **Administration** – Establish and manage users

⑧ **Additional Cash Management Services** – Access additional subscribed services

**Use the "? HELP" button for additional assistance.**

# ACCOUNTS

In the **Accounts** section you can access account information, including *Manage Accounts* and *Account & Research Tools*.
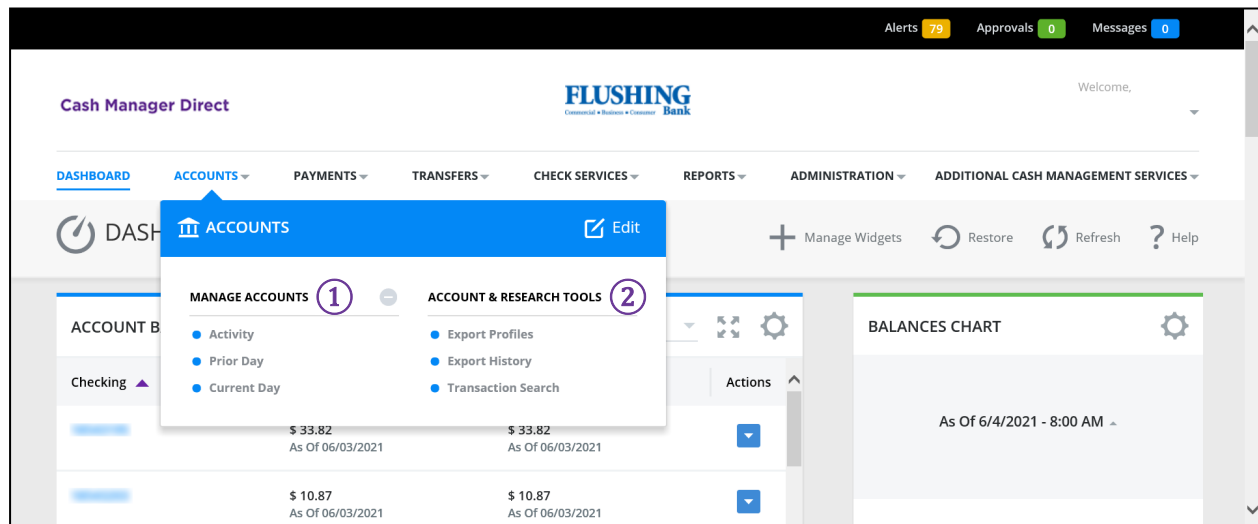


① Manage Accounts

② Account & Research Tools

# ADMINISTRATION

In the **Administration** section you can *create* and *manage users* and their assigned functions.
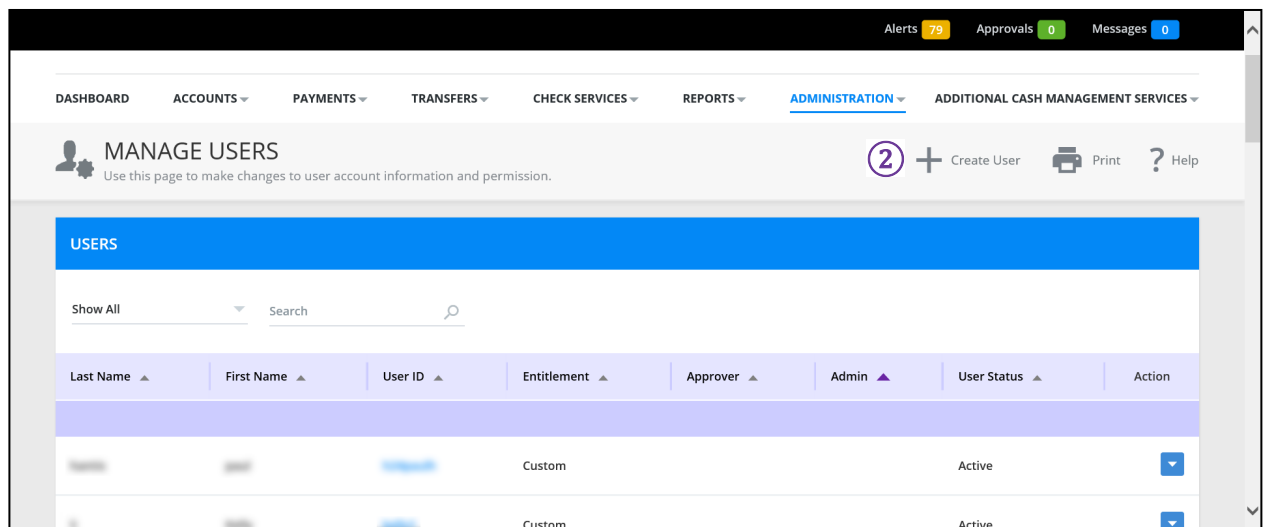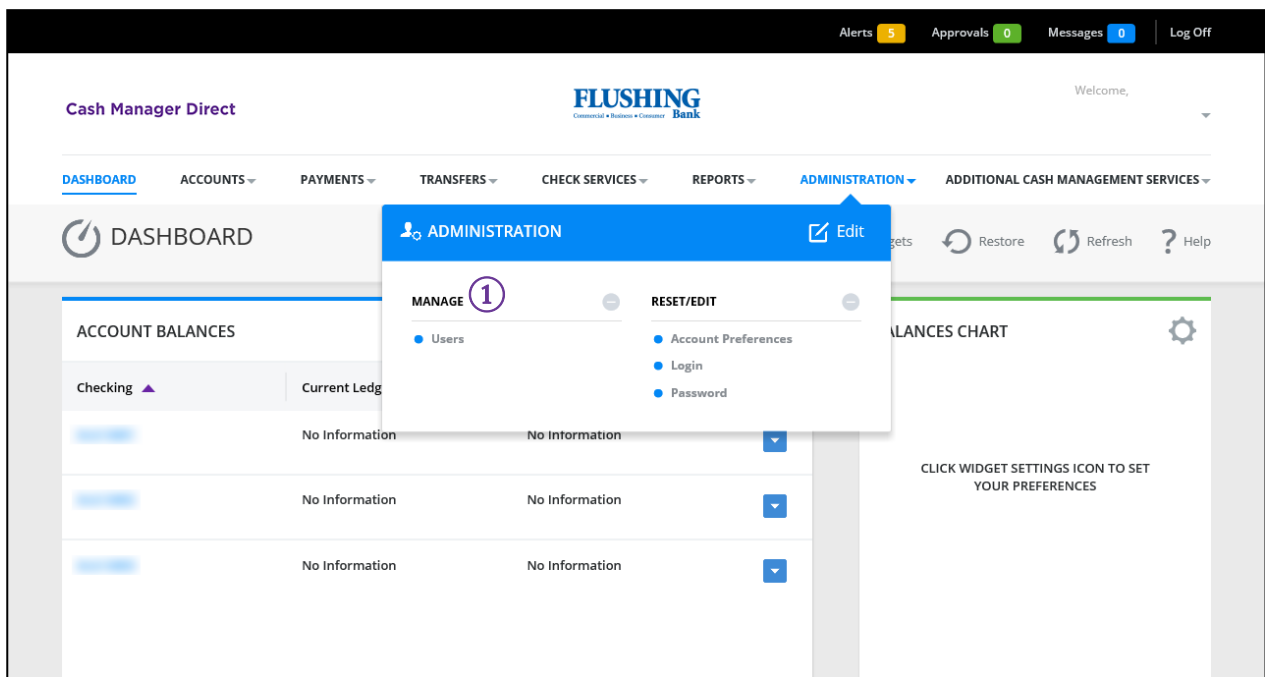


①  Manage User
②  Create User

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**Use the "? HELP" button for additional assistance.**

# ADMINISTRATION

## Create a New User

**Step 1**: Add user contact information.

# ADMINISTRATION
## Create a New User

**Step 2**: Add user login and credentials.

# ADMINISTRATION
## Create a New User

**Step 3:** Add security privileges.

# ADMINISTRATION

## Manage Users

From the **Manage Users** page you can perform a variety of tasks.
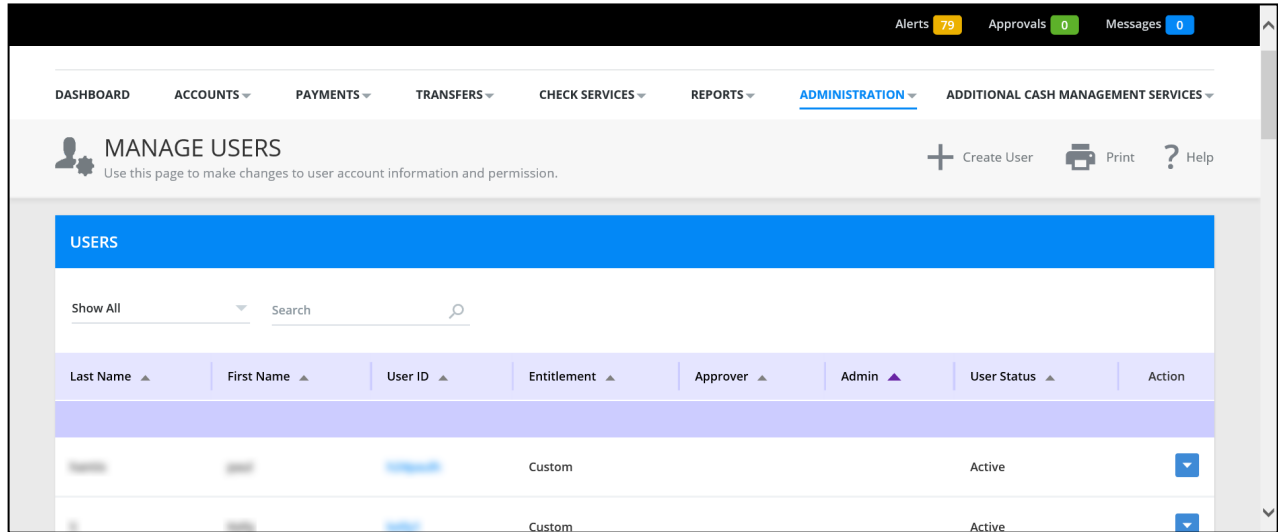


**Filter Limits**
- **Show All** – View all the users created for the company
- **Last Name** – View only users with this last name
- **First Name** – View only users with this first name
- **User ID** – View only users with this User ID

**Last Name** – The last name assigned to each user when a user is created

**First Name** – The first name assigned to each user when a user is created

**User ID –** The User ID assigned to each user when a user is created
- The User ID is a hypertext link which can be used to access the View User page. From the View User page, you can access the Edit User page

**Entitlement** – Shows one of these access levels for the user
- **None** – The user has no entitlements granted
- **Custom** – The user has specific entitlements
- **Full** – The user has all current and future entitlements

**Approver** – If this option is checked, the user can approve transactions processed by other users

**Admin** – If this option is checked, the user can manage other user's entitlements

**User Status** – The user's Active or Inactive status
- **Active** – The user is entitled to access system features
- **Inactive** – A user is not entitled to access system functions

# ADMINISTRATION
## Manage User

**Approval Status** – Indicated where the user account is currently in the approval status. This column only appears when approvals are required

**View Last Modified by** – Information pertaining to the last change to the user account

**Action** – Provide a menu that enables you to do the following actions:

- **View User** – Opens the View User page. You can access the Edit User and Copy user pages from the View User page
- **Copy to New User** – Create a new user using the entailments defined for the selected user
- **Copy to Existing User** – Copy the entitlements from the selected user account and use them to modify the entitlements of an existing user
- **Delete User** – to delete the selected user

**NOTE**: The following items on this page appear only when Enrollment Parameters for User have been configured in SAM to display them:

- Create User button
- Copy to New User link in the Action column
- Delete User link in the Actin column
- Pending Add User link (in case of Dual Authorization ON)

# PAYMENTS

In the **Payments** section you can create *US Wire or USD International Wire Payments*, *US Wire or USD International Wire Templates*, *ACH Payments*, *ACH Template*, establish a *Master Recipient List*, and approve wire and ACH payments in the *Payment Center*.
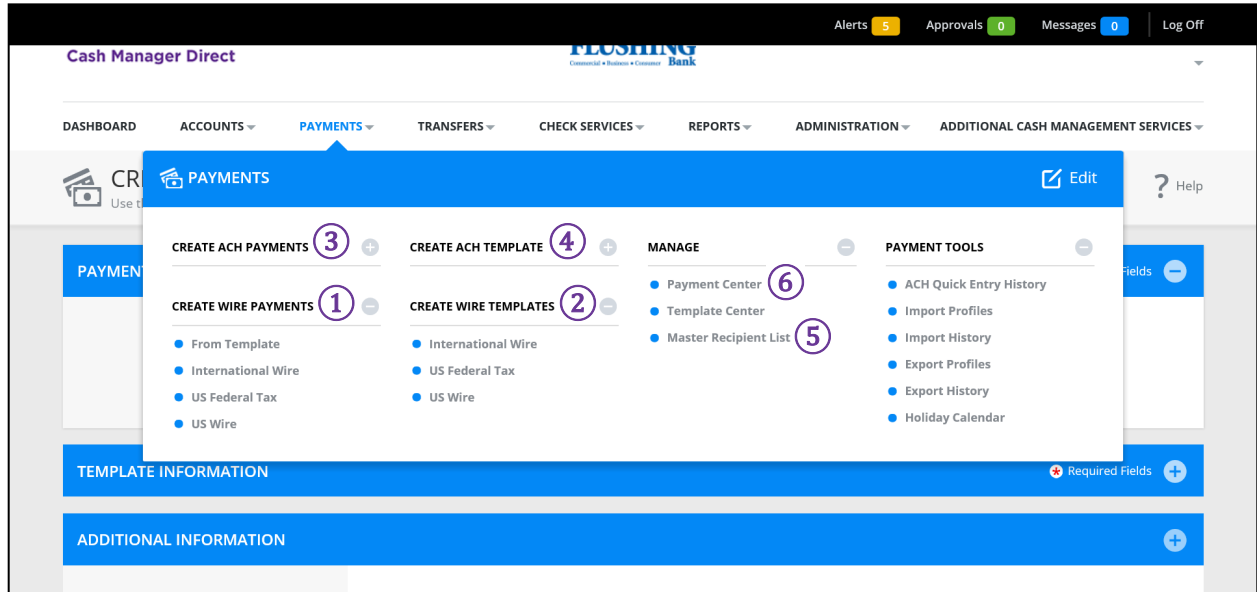


① Create Wire Payments

② Create Wire Templates

③ Create ACH Payments

④ Create ACH Templates

⑤ Master Recipient List

⑥ Payment Center

**NOTE**: It is recommended to create the Master Recipient List for ACH payments prior to creating a live ACH payment.

# PAYMENTS

## Create US Wire or USD International Wire Payments

The **Create Wire Payments** page enables you to create a *US wire* payment or *international wire* payment in USD.
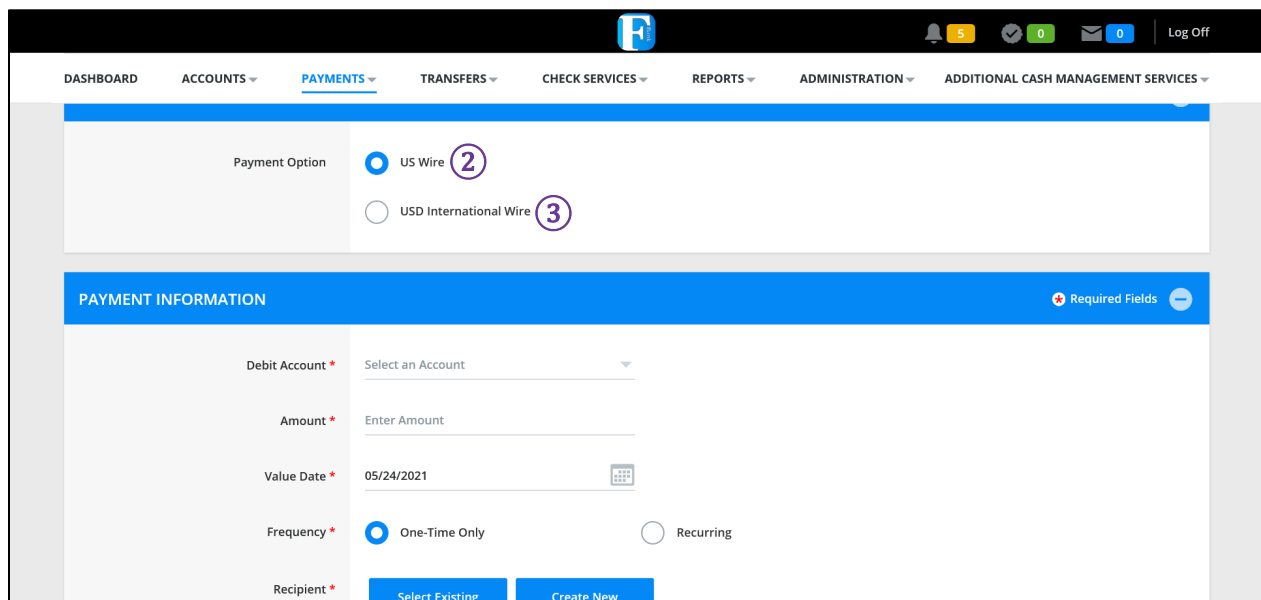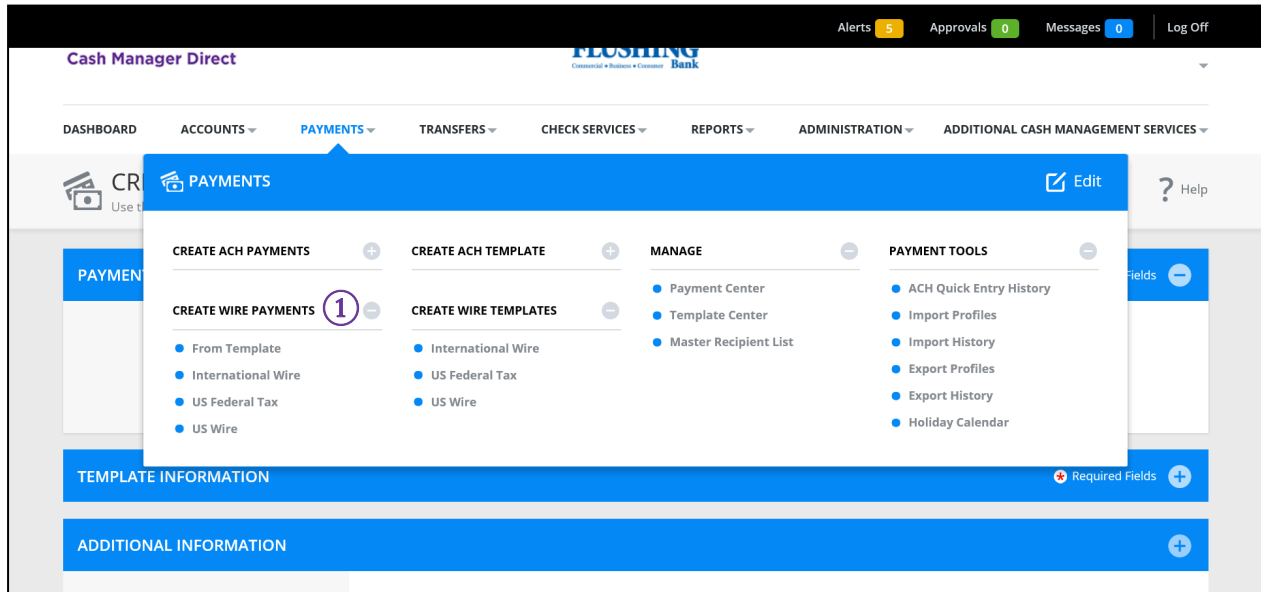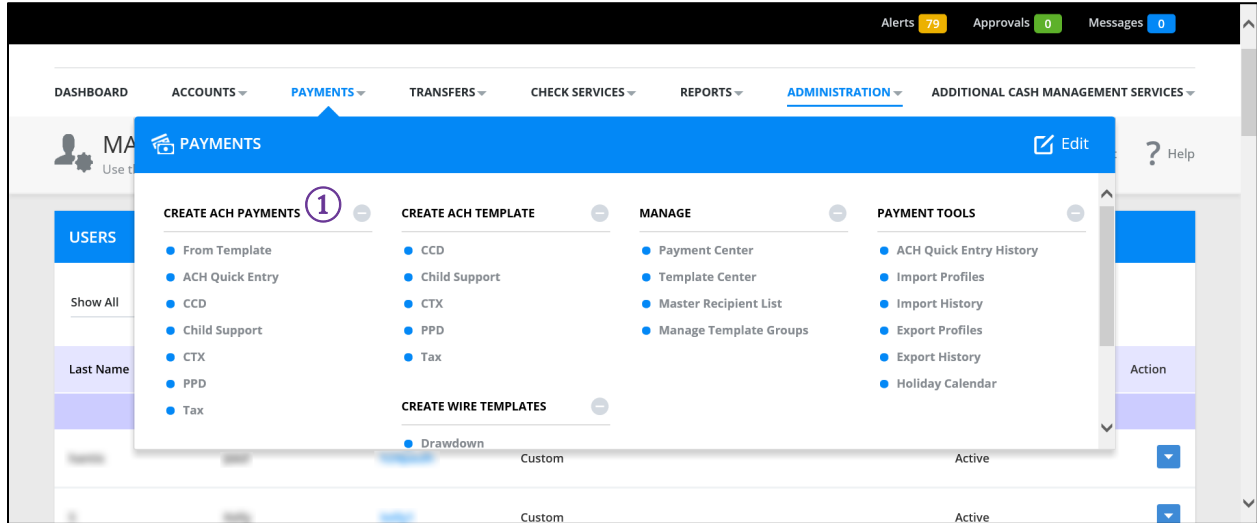




① Create Wire Payments

② US Wire

③ USD International Wire

**Use the "? HELP" button for additional assistance.**

# PAYMENTS

## Create US Wire or USD International Wire Payments

Enter the following information to create a new recipent.





**Use the "? HELP" button for additional assistance.**

# PAYMENTS

## Create US Wire or USD International Wire Payments

After all information is entered correctly, click *Submit Payment*.



① Submit Payment

**Use the "? HELP" button for additional assistance.**

# PAYMENTS

## Create US Wire or USD International Wire Payments

A *Successful Submit* message will be displayed, if successfully created.



① Successful Submit message

**Use the "? HELP" button for additional assistance.**

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# PAYMENTS

## Create US Wire or USD International Wire Templates

The **Create Wire Templates** page enables you to create a *US wire* template or *international wire* template in USD.
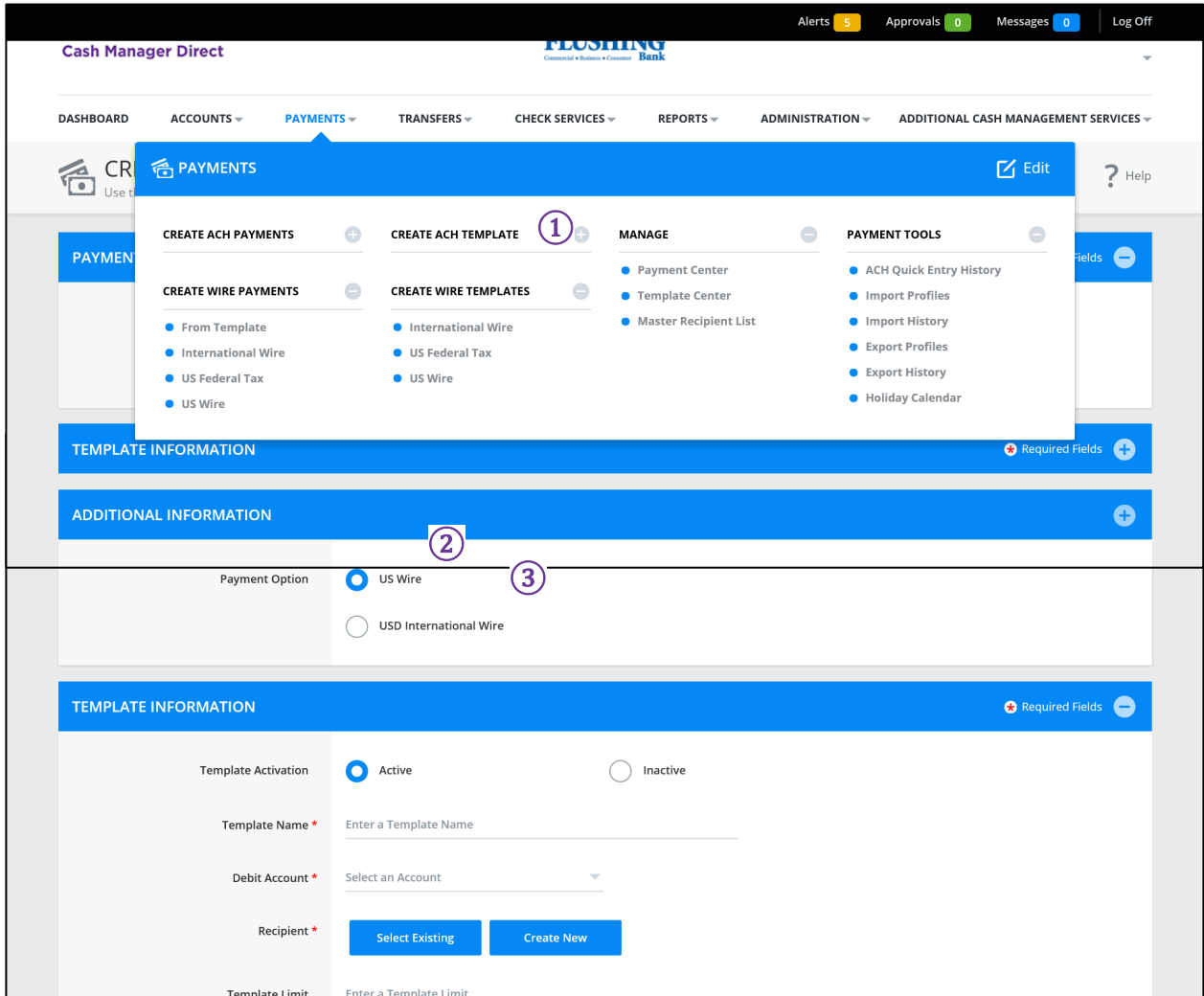


① Create Wire Templates

② US Wire

③ USD International Wire

**Use the "? HELP" button for additional assistance.**

# PAYMENTS

## Create ACH Payments (CCD, PPD, CTX, etc.)

The **Create ACH Payments** page enables you to create a new *ACH Corporate Credit* or *Debit* payment.



① Create ACH Payment

# PAYMENTS

## Create ACH Payments (CCD, PPD, CTX, etc.)



② ACH Corporate Credit or Debit payment

**Use the "? HELP" button for additional assistance.**

# PAYMENTS

## Create ACH Payments (CCD, PPD, CTX, etc.)

Enter the following information to create a new recipent.

# PAYMENTS

## Create ACH Template (CCD, PPD, CTX, etc.)

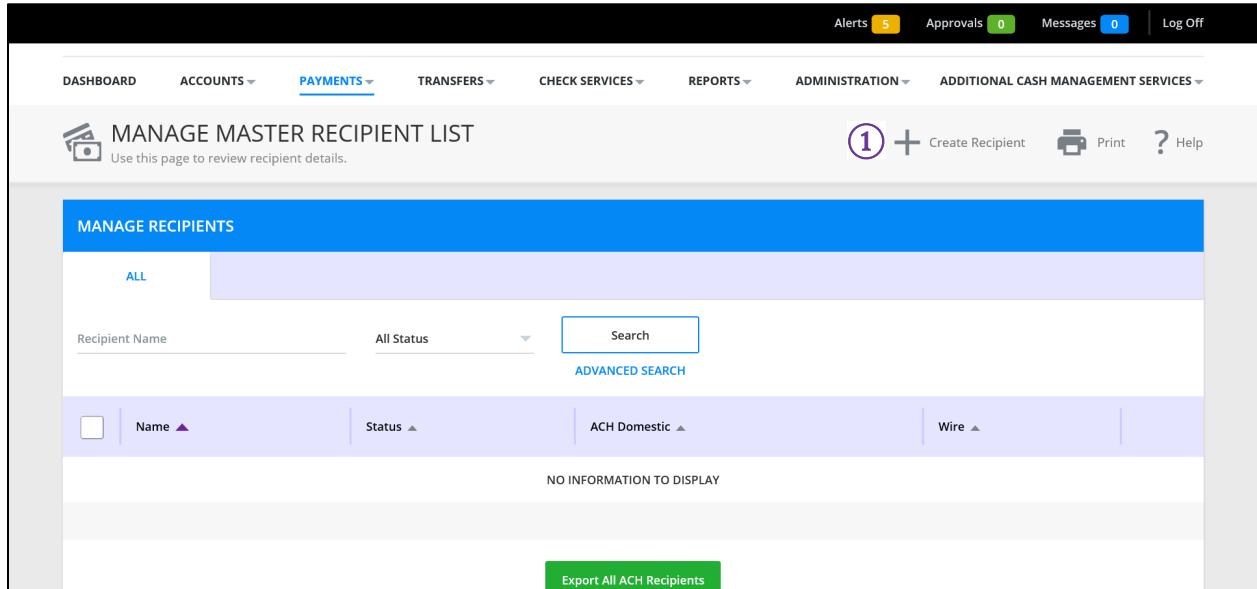The **Create ACH Template** page enables you to create a new *ACH Corporate Credit* or *Debit* template.
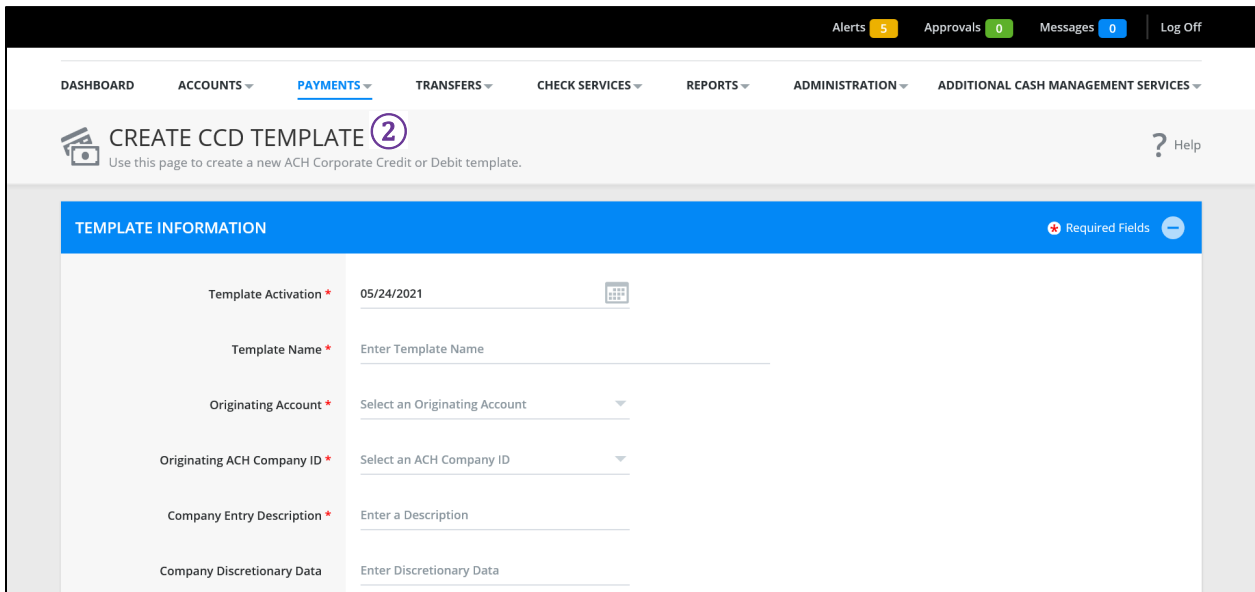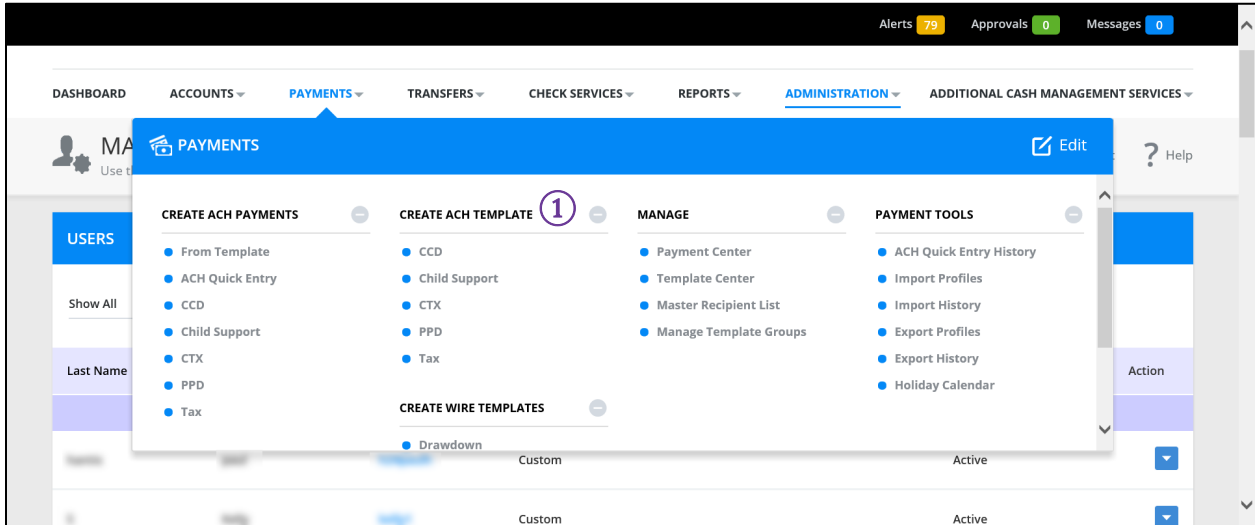




① Create ACH Templates

② ACH Corporate Credit or Debit template

# PAYMENTS

## Master Recipient List

The **Manage Recipient List** page enables you to maintain a list of individuals, businesses, and their bank account data. Select *Create Recipient*.
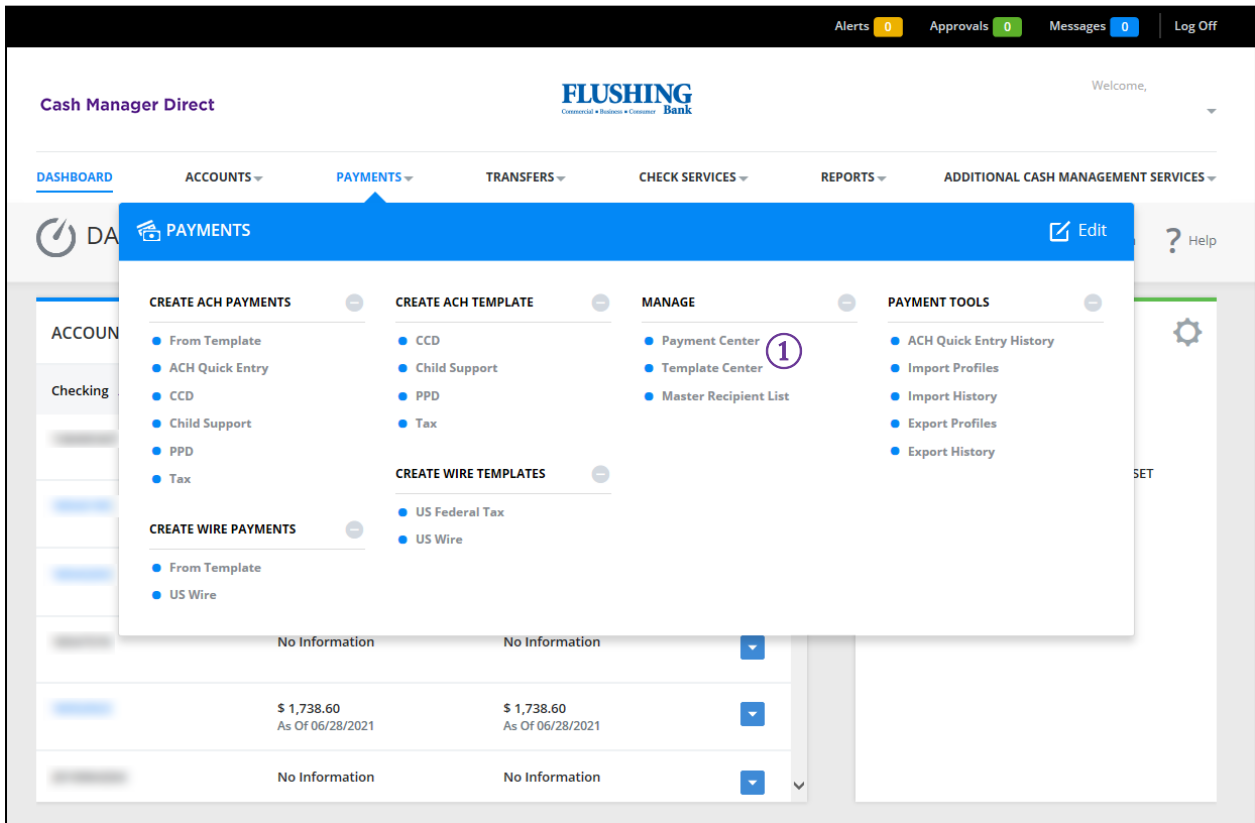


① Create Recipient

# PAYMENTS

## Payment Center – Approve Wire and ACH Payments

The **Payment Center** page allows you to approve wire and ACH payments for processing.



① Payment Center

# PAYMENTS

## Payment Center – Approve Wire and ACH Payments

A list of pending wire and/or ACH payments will be shown.



① Pending payments

# PAYMENTS

## Payment Center – Approve Wire and ACH Payments

Select the specific payment(s) to approve.



① Select payment(s)

# PAYMENTS

## Payment Center – Approve Wire and ACH Payments

After selecting the specific payment(s) to approve, you will be prompted to enter your passcode (created from your secure token) and select *Approve*.



① Passcode

② Approve

# PAYMENTS

## Payment Center – Approve Wire and ACH Payments

A *Successful Submit* message will be displayed, if successfully approved.
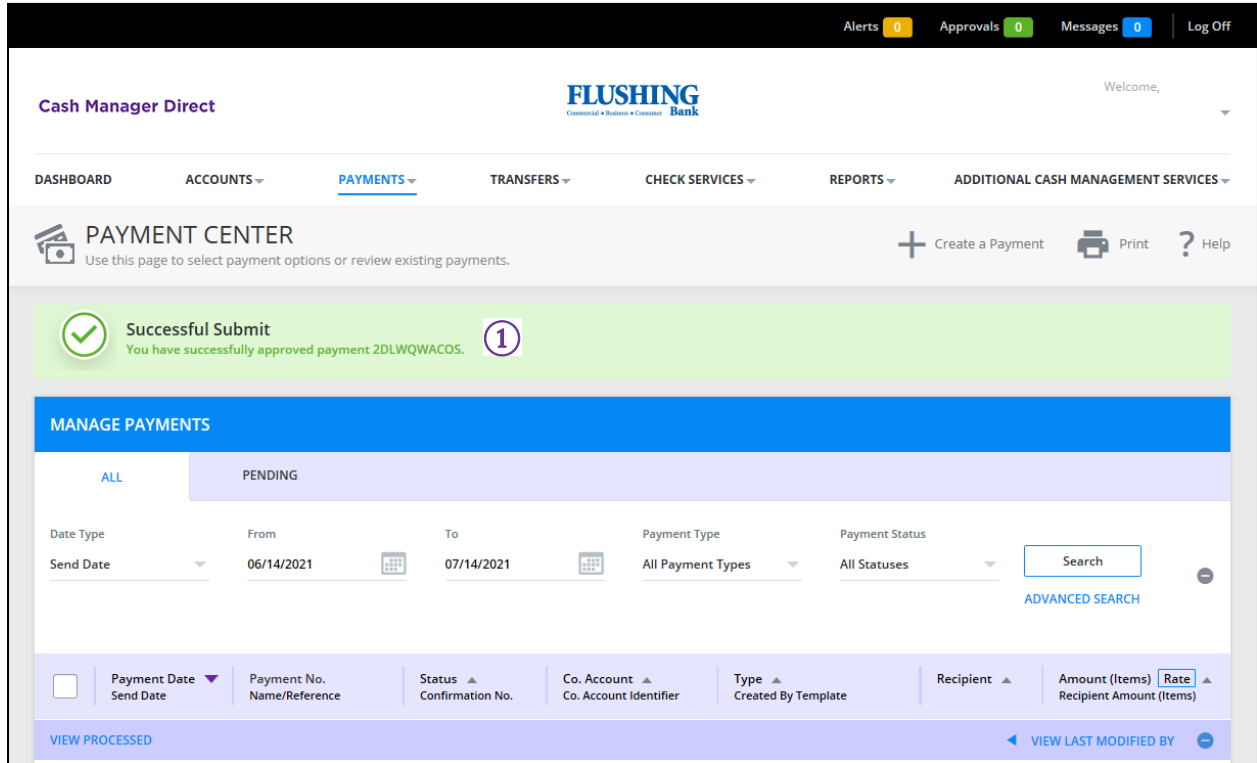


① Successful Submit message

**Use the "? HELP" button for additional assistance.**

# CHECK SERVICES

In the **Check Services** section you can place *Stop Payments*, and search for specific checks using *Check Inquiry* or *Image Search*.



① Stop Payments

② Check Inquiry

③ Image Search

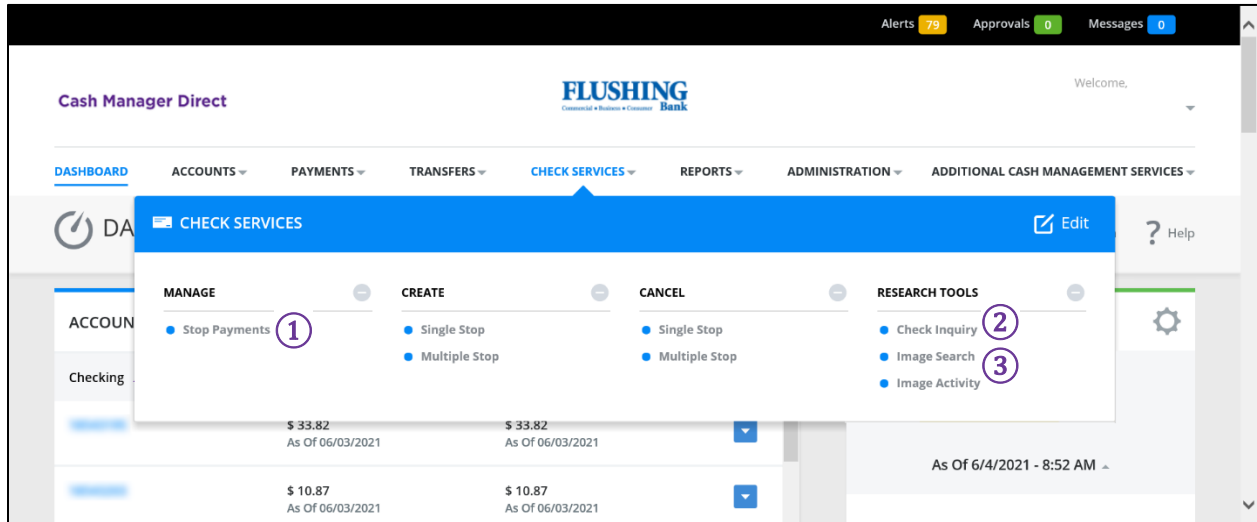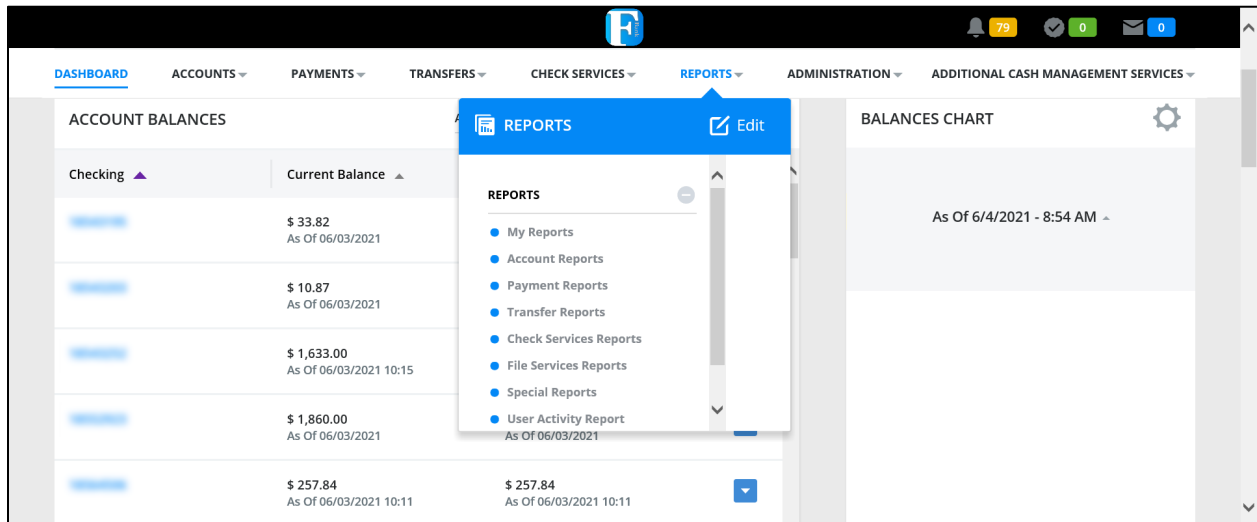# REPORTS

In the **Reports** section, you can view, customize, and print account reports. There are a variety of standard account reports, including a detail and a summary version of each report type.



**NOTE**: Your ability to view a particular report depends on a combination of system entitlements. These include the configuration of reports for your company, your individual user entitlement and also your access to relevant accounts.

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# ADDITIONAL ASSISTANCE

For existing services, such as ACH, Wires, Remote Deposit, contact the
Cash Management Support Team:

📞

800.516.8603

✉️

CashManagementSupport@FlushingBank.com

For new service requests or modifications to existing services contact:

✉️

CashManagementSales@FlushingBank.com

Please include your name and contact information in the email.

**FLUSHING Bank**

MEMBER FDIC   EQUAL HOUSING LENDER