Lockbox Central

Midland
States Bank®

Lockbox Central
User Guide

Version 6.x

Table of Contents

Introduction

Welcome to the FIS secure LBXcentral interface providing access to lockbox image archive and reporting. LBXcentral allows users to search and access images and reports stored on the Long Term Archives (LTA). Users may also view, print and email images and reports stored in the archive. It also includes a client decisioning module and allows the retrieval of exception items and the ability to decision and update the status of these items.

This guide has been created to assist all users with a step-by-step explanation of how the application operates and how it can be used for efficient and effective access to your image archive.

The viewer application consists of four components: *Long Term Archive (LTA), Client Decisioning Model (CDM), Post Processing Work (PPW)* and *Reports.*

IMPORTANT NOTE: Some of the information in the displays has been altered to protect confidential information.

Getting Started

Check Computer Software

To view images stored on the check archive you must have two different types of free software installed. They are:

Browser
- ❖ Internet Explorer – versions 8 upto 10
- ❖ Chrome
- ❖ Firefox

Reader
- ❖ Adobe Acrobat Reader – Version 8.0 or higher

This software is available free of charge via the Internet. If you are not allowed to or cannot download the software please contact your desktop support group for assistance.

Log In

Access LBXcentral via an internet browser with the appropriate URL provided by your Company Administrator. The log in page appears.

Secure Login Information – Before you attempt to access the archive, make sure you have secured the following information from your Company Administrator:

- ❖ User ID
- ❖ Password

Password Information

This password is temporary; you will be prompted to change your password the first time you successfully login. You will also be asked to set up challenge questions and will be required to answer one of three challenge questions each time you log in. This is for your protection and ensures that only you know your password.

All passwords must be at least eight (8) characters in length, contain at least one upper-case letter, one lower-case letter, and include at least one alpha and one numeric character. It cannot contain the word 'password' and it must not contain repeated characters (example: **Password1**; jackie**555**). The password cannot contain repeated character from the previous password, if applicable. You may not resue a password within 10 consecutive passwords.

Protect Your Password - It is important to protect login information. Your password is your personal access key into the system. Do not share or reveal your password to unauthorized personnel. Do not leave your login information on your desk or in public view. This creates a breach in system security which could allow unauthorized access to proprietary information.

The following page will display on initial entry into the application, showing the temporary password expiration and requirement to create new password and security questions.

Password Expired. Please enter a new password.

Password: _____

New Password: _____

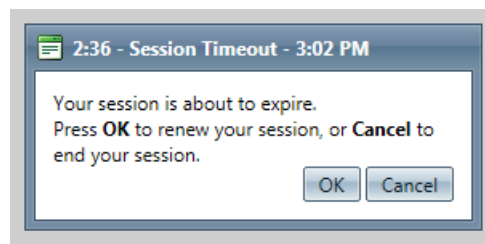Confirm New Password: _____

Please select and answer the questions below.

High School Mascot ▼ _____

Favorite hotel ▼ _____

Favorite Color ▼ _____

Change Password | Cancel

Notes:

❖ The system will time out after 15 minutes of inactivity – a warning message will appear three minutes prior to time out:

2:36 - Session Timeout - 3:02 PM

Your session is about to expire.
Press **OK** to renew your session, or **Cancel** to end your session.

OK | Cancel

❖ Three unsuccessful log in attempts will lock the user out of the system. At that point, the user must contact their Company Administrator to have the password reset.

❖ Each Security Question offers a selection of choices; below are samples of some of the challenge questions.

High School Mascot
Mother's Maiden Name
High School Mascot
Favorite hotel
Favorite Color
Favorite movie/TV Show
Favorite actress/actor
Favorite music
Favorite vacation spot
Favorite Team
City of Birth

❖ The answer fields for the security questions will, by default, have masking dots populated in the windows. You must delete those masking dots before entering the security question answers.

Once all the choices have been made and confirmed, click on the ***Change Password*** button to save the selections.

Upon each login, one of the selected security questions will be presented.

Password Expiration

All passwords automatically expire every 45 days. When your password expires, you will be prompted to change it.

To maintain site security, it is recommended passwords be reset anytime there is a possibility a password or login information may have been revealed to unauthorized personnel.

Simultaneous Logins Not Allowed: Your User ID and Password can only be logged into the Archive once from any workstation. If you login to another workstation using the same User ID and password, the application running on the original workstation expires and will log you out. In other words, your latest active session will always be valid.

After log in is complete, the home page, or landing page is visible. Please take a moment to become familiar with a few of the features of the home page.

Home Page Overview

The home page reflects a menu bar with the entitled features for each user. The following provides a brief description of the main areas of the home page.

Group Selection Bar

To the right of the Main Tool bar on the Home page is the *Group* drop down selection bar. The search box next to the dropdown arrow allows users to enter the name of the group or partial name for a quick look-up.
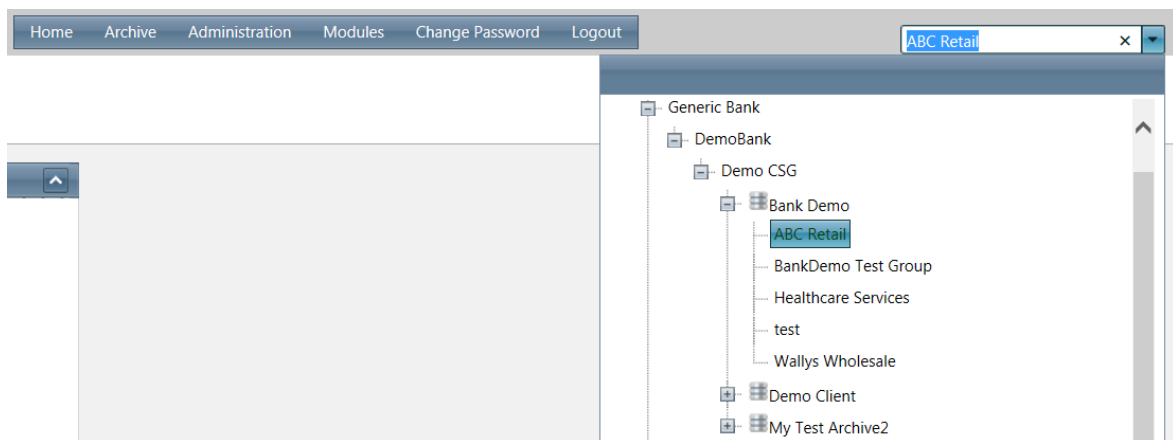

Users can select any group options visible. Your Administrator may give you access to all lockboxes or just a selected group of lockboxes. If you feel you are missing access to a lockbox, please contact your Company Administrator.

Access granted at one level provides access at all lower levels of the application. In this example, if a user's access is granted at the highest level of **Generic Bank** level, the user would have access to all lower levels. For this example, this user would be a company Administrator. However, if the user's access is granted at the lowest level – **ABC Retail**, that user will only have access to work processed for the ABC Retail lockbox.
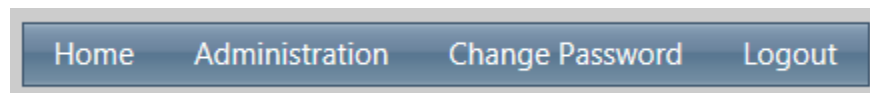
Broadcast Messages

Broadcast messages may appear when the company has important information to share or when the Administrator has an important message for the staff using the application.   This box will appear on the left side of the home page. Please check this message section daily.
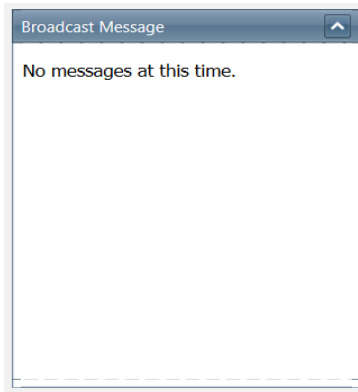

Main Tool Bar

The **Main Tool Bar** is located in the center top of the website pages. There are different Tool Bars depending upon which level of hierarchy the user is accessing. The one listed above is from the top level of information. Normally, this level of information is for use by the Administrator or an administrator-level user.

Once the user accesses the other levels of information, a different Tool Bar will display. Listed below is the Tool Bar visible from the second and subsequent levels of company information. The features will vary from user to user, depending upon the user's established roles.
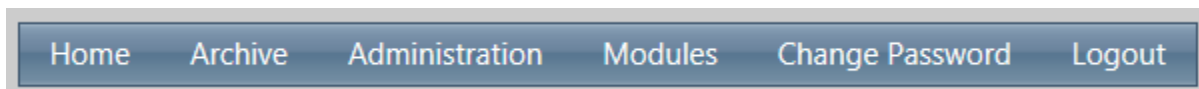
A brief summary of each function is listed below:

Home – The *Home* screen allows a user to select a group from the dropdown menu located on the right. A user can also type in a group name (or partial name) in the box next to the dropdown and select the appropriate group from the search results. A user defaults to the group that was selected at last login.

The user can select the application (described below) from the menu bar. The screen also shows any broadcast messages.

Selecting the *Home* option will return the user to the home page from any page within the application.

Archive – *Archive* allows access to multiple search options for data and images. Users can access the archive of images from this option, or within the *Archive* dropdown under *Modules*.

Note that the terms Archive, Long Term Archive and LTA are interchangeable.

Administration – The *Administration* module provides the Administrator with the tools to create, modify and delete users, provide specific entitlements for the user, manage group information and reports showing the activity of the users in the various sections of the application.
Auditing Reports are also available from the Administration module. *Auditing* will be available to all users; however, Administrators may restrict certain auditing features for some users.
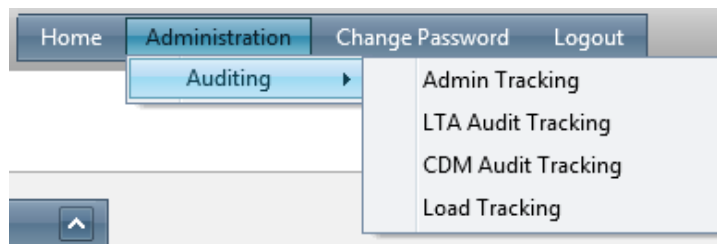
Modules – The *Modules* selection on the main tool bar allows users to navigate to the various work areas of the LBXcentral to which the user is granted permissions. Each module is explained in detail on pages 10-26.

![FIS logo]
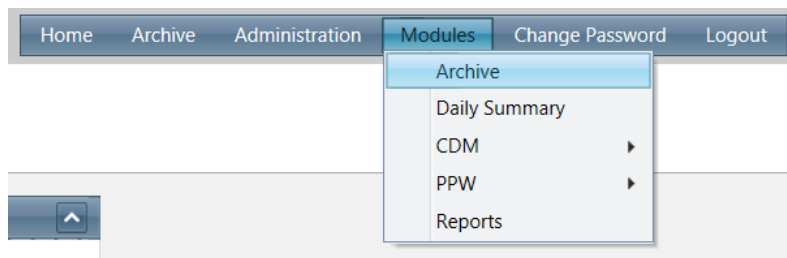
Change Password – Allows the user to change their password at any time.

Reminder: Passwords must be between 8 and 50 characters, contain at least one upper-case letter, one lower-case letter and one number. It cannot contain repeat characters, special characters or the word 'password'.

Manuals - A copy of both the Administrator Guide and User Guide can be found under this tab for easy access.
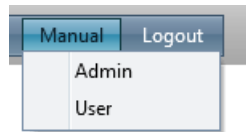
Logout – Signs the user out of the system.

Using LBXcentral to Search and Retrieve Images

Archive Search Panel

As mentioned earlier in this guide, you can access the archive by either clicking on the **Archive** menu button in the Tool Bar or by clicking **Modules** and then **Archive**. The Archive Search screen will then display. The search panel has three search areas:

1. Transaction Level (process date information)
2. Coupon Level (if applicable)
3. Check Level

When searching for data, the user begins by populating the **Process Date** field within the Transaction Level search. The Date must be in **DDMMYY** format OR user may use the pop-up calendar to click on desired date. The user may refine the search further by Batch ID or Transaction Amount, but those fields are not required. The user may also include Check Level data OR Coupon Level data within the search criteria, but it is not required. The panel contains all of the fields available for searching the business data within the archive. The panel includes a unique drop down list of search operators (see below) for each searchable field. The search options vary depending on the type of field.

After completing data fields for the desired search, click on **Search** or **Clear** to begin a new search.

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Within each search field, there are drop down boxes for search options. Here is a brief description of each search operator:

- ❖ **Equals**: enter exact information to be searched
- ❖ **Starts with**: enter beginning field information for item(s) being searched
- ❖ **Ends with**: enter ending field information for item(s) being searched
- ❖ **Contains**: enter partial field information to be searched
- ❖ **Less than**: numeric information less than value entered will be searched
- ❖ **Less than or equal to**: numeric information less than or equal to value entered will be searched
- ❖ **Greater than**: numeric information greater than value entered will be searched
- ❖ **Greater than or equal to**: numeric information greater than or equal to value entered will be searched
- ❖ **Between**: enter a range of field information (from and to)

This example reflects a search entered for work processed on May 4, 2012 for checks beginning with the number "5" and the amount beginning with the number "1".

Here are the results of the request made above:

		Process Date	Tran #	Item Type	Account#	Applied Amount	Coupon Account	Check#	R / T	Batch ID	Client ID	Seq#	Trans Amount
	☐	20120504	1	stub		152.97				700026	00001	1	$152.97
	☐	20120504	1	check		152.97		5652		700026	00001	2	$152.97
	☐	20120504	4	stub		160.00				700026	00001	7	$160.00
	☐	20120504	4	check		160.00		5657		700026	00001	8	$160.00

Data can be sorted by clicking on the column header hyperlinks.

		Process Date	Tran #	Item Type	Account#	Applied Amount	Coupon Account	Check#	R / T	Batch ID	Client ID	Seq#	Trans Amount
	☐	20120504	1	stub		152.97				700026	00001	1	$152.97
	☐	20120504	1	check		152.97		5652		700026	00001	2	$152.97
	☐	20120504	4	stub		160.00				700026	00001	7	$160.00
	☐	20120504	4	check		160.00		5657		700026	00001	8	$160.00

Highlighting the icons on the left of the search results screen:

The check box allows the user to review, save or export one or more transactions. The first check box will select all the items; or check for the specific item desired.

Data can be saved two ways –
    PDF icon indicates the file can be saved as a PDF file
    The Disk icon indicates the file can be saved as a CSV file
A check box or series of check boxes must be selected.

The single check displays only the checks from the selected transactions(s).

The multiple checks display all documents within the selected transaction(s).

The quote bubble indicates annotations (comments) are associated with the transaction. If the bubble is highlighted, there are annotations. If it is grayed out, there are no annotations with the selected transaction(s). See section on annotations below.

If there are multiple transactions matching the search criteria entered, the page numbers will be displayed at the bottom of the results pane.

This is an example of the search results with a check image selected:

The PDF results panel contains all the images associated with the selected item. The last page of the PDF will also contain business data in a report. The PDF bottom image panel is an Adobe PDF reader panel and has all the functions and features available with your Adobe version. To increase the size of the images page, place the mouse in the gray bar and drag it up. It will expand the display window to reveal any image information not visible in the current view.

To begin another search, user needs to click on the **Search** tab (shown above).

Annotations

As mentioned earlier, the user can access the annotations associated with a transaction by clicking on the Annotation icon from the search results screen. This icon [💬] is available at various different parts of the application for easy access to annotations. The icon can also be

used to add new annotations. When the link is clicked, a popup window appears as shown below:
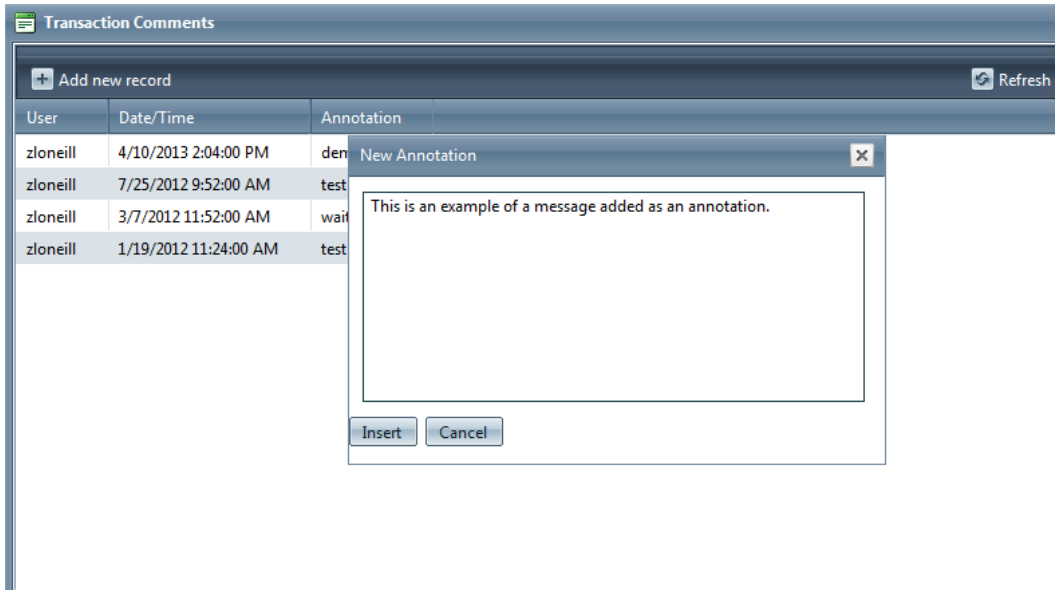
Templates

LBXcentral offers the option to build search templates, creating the search parameters only one time and reusing them.

There are many options for template construction. In this guide, a few examples will be offered.

Template construction is via **Archive**, which can be accessed either by the Archive icon on the Tool Bar or by Archive from the Modules icon on the Tool Bar.
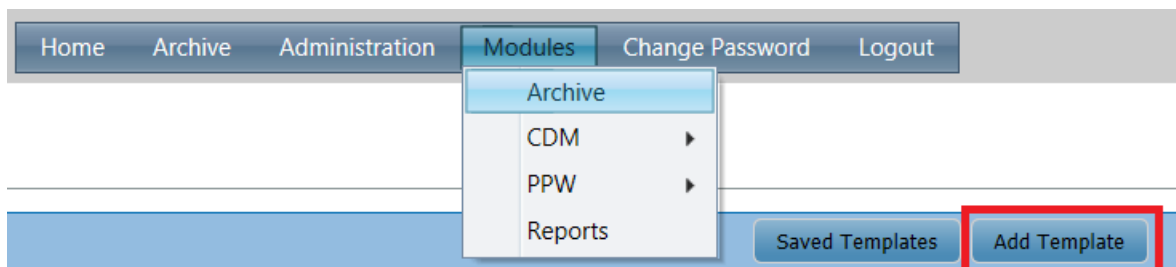
Select the variables to use for the template. In this example, the date range from February 1, 2014 to February 28, 2014, has been selected as the options to save.

Click **Add Template** to save the selected information.

Label the template and provide a brief description, if desired. To prevent the template from being deleted, select **Locked**. Click **Save** to store the template.

Once saved, the information will be displayed for review.

To access templates, select **Saved Templates** and the list of templates will be displayed. Select the template desired from the list. Once selected, click *Use* to open the template.

Select any other options for the search, and click on *Search*:

CSV and PDF Displays

Once the archive information selected is displayed, it may be saved in either CSV or PDF format. To save the data in CSV format, click on the disk icon [💾] from the display.

Shown below is the CSV file displayed from the request above:

	A	B	C	D	E	
1	Process Date	Tran #	Item Type	Account#	Applied Amount	Coupon
2	20120504	1	stub		152.97	
3	20120504	1	check	123456789000	152.97	
4	20120504	2	stub		85.53	
5	20120504	2	check	123456789000	85.53	
6	20120504	3	stub		39	
7	20120504	3	check	123456789000	39	
8	20120504	4	stub		160	
9	20120504	4	check	123456789000	160	

To keep the CSV data, go to the **File** tab, select **Save As**, and provide the path with file name desired for the data.

Selecting the same data to be saved as a PDF file offers the option to save different pieces of the data. In this example, all data for the checked transactions is selected.
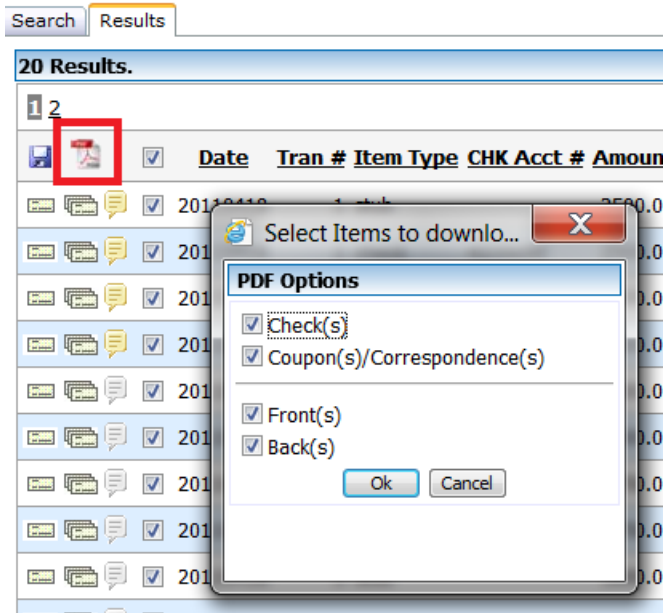
Your browser will give the option to open and view the data or save the PDF file.

Client Decisioning Module (CDM)

The Client Decisioning Module is available for entitled users to view, review and decision any items that were rejected during the normal lockbox processing.

To access this module on the main menu, select Modules, CDM and then select a CDM option, as shown below:
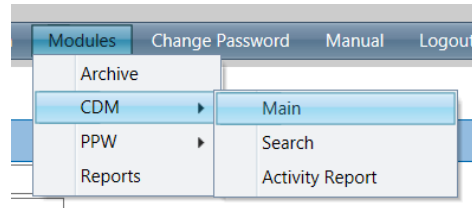
The CDM menu has 3 sub-menus:
1. **Main** – Access items requiring decisioning, as well as any items that have been decisioned but not yet swept from the system.
2. **Search** – Allows you to search across any item viewable from the Main page
3. **Activity Report** – Display the decisioning details for a given day or week.

The Main link is the most used option. By selecting this link, the user gets the overall view of all the items (that the user has access to) grouped by their type and status. The Search option can be used if you want to search one (or more) specific criteria. The Activity Report displays the CDM activity details in a report format (see page 23 for details).

CDM Main

Clicking on this link gives an overall view of the outstanding CDM items. The sweep time and the total CDM items are displayed on the top-left. The item summary grouped by Batch Type and the status is displayed below that. When the user clicks on a group-item on the left, all the items listed in the summary are displayed below.

By clicking on the edit icon , you can view the details of the CDM transaction, as explained in the next section.

CDM Details Page

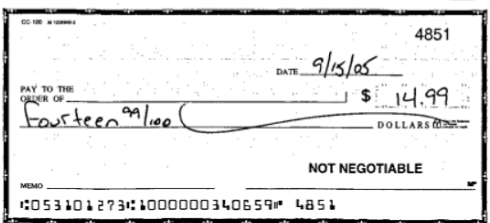This screen gives you the detailed information about a CDM item.

The action panel (at the top of the screen) contains buttons for all the actions that can be performed from this screen, namely **Accept** a transaction, **Reject** a transaction, put it on **Hold** and/or add an **Annotation**.   You may **Save** a transaction to review later or select **Cancel**. You can also go back to the CDM list by clicking on the **Back to Queue** button.

The transaction-level details are depicted in the top panel.

The check-level details of the transaction are displayed below, followed by the Stub(s) or Coupon-level information, and then the image panel. The coupon level data can be modified by entering data in the editable fields. A coupon can be deleted from the transaction by clicking on the X. In addition, new virtual coupons can be added by clicking the Add Item button and then providing the necessary information.

Images are on the bottom of the screen. Note that images can be manipulated with the **Zoom, Fit, Rotate** and **Flip** buttons. By selecting the **PDF** button, the images can be saved or emailed, etc. as a PDF file.

CDM Search
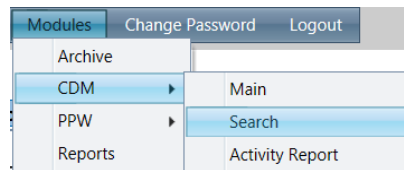
This option brings an LTA-like search screen where you can specify search criteria (as shown below):

The results are displayed in a Results tab, as shown below:

You can click on the icon (at the left of each item) to see the details of the CDM transaction. The annotation data is accessible from this screen also using the annotation icon, .

Post Processing Work (PPW)

LTA items sometimes are flagged for additional workflow processing. For example, change of address, suspense item, correspondence, etc. To access this module, select **Modules** on the Main Tool Bar and drop down to the **PPW** menu and then select the option desired as shown below:
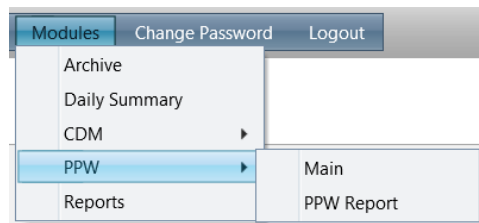
The PPW menu has 2 sub-menus:
1. Main – Access the documents requiring your review
2. PPW Report – Display the status details for a given day or date range in a report format.

PPW Main

All the PPW items that are visible to a group are summarized by PPW queue and status on the left panel (under PPW Summary). The queue categories are customized to identify your document types. When you select a group from the summary screen, all the PPW items in that group are displayed in the "PPW Queue List" pane as shown below:

Status								
Total Items		118						

PPW Summary — PPW Queue List - Type: Correspondence - Status: Unprocessed

Apply this status to the selected items on this page: In Review ▾ Update

PPW Summary		Ref ID	Seq #	Process Date	Batch #	Amount	LastModifiedBy	LastModifiedDate
⊟ Correspondence								
Not Completed (1)	View ☐	239322	1	20110107	3			
Unprocessed (33)	View ☐	239329	1	20110107	3			
⊟ Change of Address	View ☐	239333	1	20110107	3			
Unprocessed (17)	View ☐	239336	1	20110107	3			
⊟ Change of Account	View ☐	239339	1	20110107	3			
Unprocessed (16)	View ☐	239342	1	20110107	3			
⊟ CDM Rejects	View ☐	239345	1	20110107	3			
Unprocessed (17)	View ☐	239348	1	20110107	3			
⊟ Additional Dollar Dist Amount	View ☐	239351	1	20110107	3			
Unprocessed (34)	View ☐	239354	1	20110107	3			
	View ☐	239357	1	20110107	3			
	View ☐	239360	1	20110107	3			

1 2 3

From this PPW main screen, you can perform the following activities:
1. Change the status of a single transaction.
2. Change the status of a group of items.

To perform activity 1, you need to navigate to the PPW Details page. Click on the *View* link (to the left of each transaction) to go to the PPW Detail screen.

Below is the edit screen. To change the status of the document, use the *Status* pull-down. Standard status options are:

- In Review
- Completed
- Correspondence
- Change of Address
- Account Information Change

The *Move To* pull-down allows you to move an item to a different queue.

Mark the items in the transactions you wish to change the status on, then click the *Update* button. You can scroll through the documents by clicking the *Next Item* hyperlink or you can exit the current item by clicking the *Return to List* hyperlink. The image(s) for the transaction are on the bottom of the screen.

![FIS logo]

PPW Detail - Group:

Ref ID: 239387
Type: Change of Address
Process date: 20120531
Batch Number: 5394

Status: In Review

Last Mod. Date: 2/3/2014   Move To: Change of Address

Actions

Decision: Update

Annotate: Comments

Navigate: Return to List   Next Item

Checks

	Status	ItemType	Account	Check No	Check R/T
Edit		Check	123471	38	567008360

Coupons

	Status	ItemType	Account	Other3	Amount2
☑ Edit	Not Completed	Coupon	123496		0.00

[Image of a check dated 9/15/05 for $14.99, "Fourteen 99/100 DOLLARS", NOT NEGOTIABLE, check number 4851]
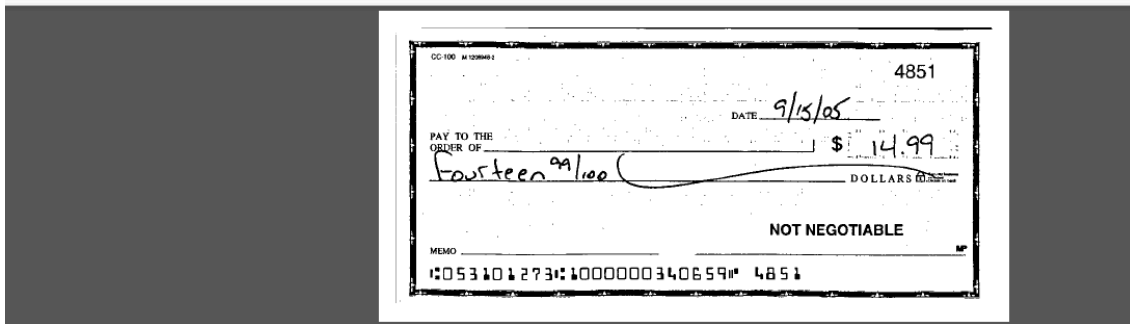
Reports

Transaction information stored in the LBXcentral Archive may be displayed in either of two (2) methods. First, Remittance Items may be reported via **Ad Hoc Reports** by performing specific transaction searches and downloading the results to a CSV. This would include CDM Activity Reports and PPW Reports. Second, the Remittance System may generate **Formatted Reports** that are made available on the LBXcentral Archive along with remittance items and images.

Ad Hoc Reports

CDM Activity Report

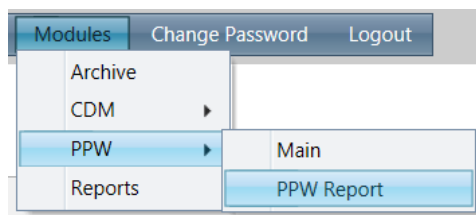CDM activity reports can be created by selecting *Activity Report* in the CDM menu.

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The CDM Activity Report can be exported to a spreadsheet and saved on your computer by selecting the *Export to CSV* button.

PPW Report

Users can view details about PPW items, such as the status of the item, what queue it is in, who completed the item, etc. through a simple user interface. To retrieve the report, select the sub-menu *PPW Report* under the *PPW* menu.

The main screen for the PPW report is below:

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Provide the date range and optionally select the PPW queue and/or the status. Then click on the **Search** button to retrieve the report as shown below. The PPW Report can be exported to a spreadsheet and saved on your computer by selecting the **Export to CSV** button.


The is an example of how the exported results look:

	A	B	C	D	E	F	G	H	I	J	K	L
		Batch	Sequence	Process	Item							
1	Trans ID	Num	Num	Date	Type	Acct Num	User	User Name	Last Modified Date	Status	Type	Rollup Code
2	239385	5394	1	20120531	Coupon	123494				Unprocessed	Change of Address	999
3	239386	5394	3	20120531	Coupon	123495				Unprocessed	Correspondence	999
4	239387	5394	5	20120531	Coupon	123496	Demo User	Demo User	2/3/2014 23:16	Not Completed	Change of Address	999
5	239388	5394	7	20120531	Coupon	123497				Unprocessed	Change of Account	999
6	239389	5394	9	20120531	Coupon	123498				Unprocessed	Correspondence	999
7	239390	5394	11	20120531	Coupon	123499				Unprocessed	Correspondence	999

Formatted Reports

Reports that were previously generated by the Remittance System and loaded to the LBXcentral Archive may be searched for within the LBXcentral Archive and displayed and/or downloaded. These can be found in the Reports selection on the menu bar for Modules.
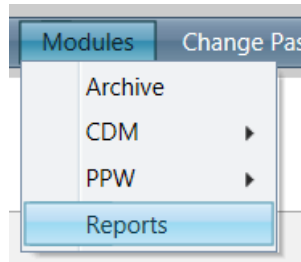
A report can be selected using a combination of search arguments by entering qualifying data in the search fields.

The results screen for a report search will return a list of reports that may then be selected for display. Clicking on the Report Icon will result in the selected report being downloaded as a PDF file. A PDF of the report may then be routed, saved or printed as the user wishes.