

Glossary

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| Access ID | The user's unique identification used to access the internet banking system. May also be known as a user name, or log in ID. |
| Accounts/ Account List | Account list from the main menu bar, displays a list of all accounts associated with the access ID and Password. Account list is organized by group and allows for information to be categorized. |
| Account Nickname | A unique account identifier for an account created by the Senior Administrator, more specific than Checking Account i.e. Expense Account. |
| ACH | Automated Clearing House (electronic transaction, such as payroll) ACH) is an electronic network for financial transactions in the United States. ACH processes large volumes of both credit and debit transactions, which are originated in batches. |
| Assets | Checking accounts, Savings accounts...etc |
| Authentication Image | Image displayed along with your unique Authentication Pass Phrase to make certain you are on the official www.SpiritBank.com web site. |
| Authentication Pass Phrase | Word or phrase that a user is required to assign to an Authentication Image to make certain that they are on the official www.SpiritBank.com web site. |
| Available | Available Balance is the account balance for the current business day after debiting any float and/or hold items from the current balance. Available Balance applies to all deposit accounts. |
| CCD | Cash Concentration or Disbursement (CCD) = The CCD application can be used to transfer funds among corporate entities in payment of goods or services, and can support a limited amount of payment-related data (invoice number, discounts taken, purchase order number, etc.) with the funds transfer. |
| CIE | Customer Initiated Entry (CIE) = A credit entry initiated by consumers through a bill payment service provider to pay bills, including bill pay services submitted through a telephone, ATM, or online. |
| CTX | Corporate Trade Exchange (CTX) = The CTX application provides the ability to collect and disburse funds and information between companies. Generally, it is used by businesses paying one another for goods or services. |
| Challenge Question | Customer defined question and answer used to ensure higher log in security. An to perform authentication when the user is on a Public Computer. |
| Senior Administrator | The highest supervisor-level rights given to a business customer. Senior Administration places the control of Senior and employee specifications at the finger tips of the corporate customer. |
| Current Statement | Current activity on the account that has not been rendered to a statement. |
| DFI | <i>The Originator</i> creates an ACH entry to be given to an <i>Originating Depository Financial Institution</i> (ODFI), which can be any financial institution that does ACH origination. This ACH entry is then sent to an <i>ACH Operator</i> (usually the Fed) and is passed on to the <i>Receiving Depository Financial Institution</i> (RDFI), where the <i>Receiver's</i> account is issued either a credit or debit, depending on the ACH transaction. |

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| File Management | The File Management drop-down menu allows for the management of files within authorized accounts. File Management is tied to employee permissions allowing only those designated employees to view certain file transfers. The File Management area also allows for additional inquiries into specific file transfers and a recap of all file transfers issued. |
| Frozen Status | A Status given to an Employee on a permanent or temporary basis, which suspends their access to Internet Banking. |
| Funds Management | The Funds Management drop-down menu allows for the management of funds within authorized accounts. Funds Management is tied to employee permissions allowing only those designated employees to view certain fund transfers. The Funds Management area also allows for additional inquiries into specific fund transfers, inquires into the accounts the transfers are occurring from, a recap of all fund transfers issued and a list of all predefined fund transfers issued that were incomplete. |
| History | Display of transactions posted to the account. (Click Accounts / Transactions to view) |
| Internet Banking | Ability to access Bank Accounts via a secure connection through a personal computer. |
| Ledger Balance | The balance after all debits and credits have posted. |
| Liabilities | Loans, Lines of Credit...etc |
| Links | Drill down to specific account or more information by simply clicking on any underlined description. A reference in a hypertext document to another document or other resource. Any word underlined has a hyperlink or link to more information. |
| Login ID | Verification Access ID (The unique user ID for the customer). The user's unique identification used to access the internet banking system. May also be known as a user name. |
| Memo-Posted Transactions | Presentments (Pending Transactions) i.e. cash deposits or withdrawals, wires, check card transactions etc. |
| Messenger | Alerts for Consumer Banking customers only. |
| Nickname | A unique account identifier for an account created by the Senior Administrator, more specific than Checking Account i.e. Expense Account or Payroll Account. |
| Pending Transactions | Debits or credit items that are pending and have not hard posted to the account. |
| PPD | Prearranged Payment or Deposit Entry (PPD) = The PPD application is the most widely used type of ACH entry. PPDs can be either credit or debit entries and represent either single or recurring payments. PPD transactions are more widely known as Direct Deposit and Direct Payment. The Direct Deposit application provides the ability to disburse funds to consumer accounts. The Direct Payment application provides the ability to collect funds from consumer accounts. |
| POP | Point-of-Purchase Entry (POP) = The POP application provides businesses the opportunity to create a debit entry to a Receiver's account for a purchase made in person at the point-of-sale or a manned bill payment location. |
| POS | Point of Sale (debit card transaction). A debit at electronic terminal initiated by use of a plastic |

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| | card. An example is using your Debit card to purchase gas. |
| Presentments | Pending transactions (memo-posted transactions) Presentments are any pending items presented as credits to or debits from the current balance i.e. Electronic funds, ACH, cashed checks etc. |
| Primary Menu Bar | The menu bar from which detail account functions and activities are accessed. See the Navigation section for examples. |
| RCK | Re-presented Check Entry (RCK) = The RCK application provides businesses the ability to collect funds from paper checks that have been processed through the check collection system and returned insufficient or uncollected funds. |
| Review | The Review Inquiry allows for the APPROVAL of specific file transfer information. Review is tied to employee permissions allowing only those designated employees to view certain file transfers. |
| Secondary Menu Bar | The menu bar under the main menu bar only accessed at the Account Level. |
| TEL | Telephone-Initiated Entry (TEL) = The TEL application provides businesses the opportunity to initiate single-entry ACH debits to consumer accounts for the purchase of goods and services pursuant to an oral authorization obtained over the telephone. A TEL entry may be transmitted only in circumstances in which (1) there is an existing relationship between the Originator and the consumer, or (2) there is not an existing relationship between the Originator and the consumer, but the consumer has initiated the telephone call to the Originator. |
| Template | A pre-developed page layout used to make new pages with a similar set up or rights etc. |
| Using Fund Template | A pre-developed page layout used to make new pages with a similar set up, rights, account information etc. |
| Using Employee | Used to create an Employee record using a template from an existing employee. |
| WEB | Internet Initiated Entry (WEB) = The WEB application provides companies the opportunity to initiate a single-entry (one-time transfer of funds) or a recurring debit entry (transfer that has been set up to occur at regular intervals) to consumer accounts for the purchase of goods and services pursuant to authorizations obtained over the Internet. The Originator is required to obtain assent to the transaction and to authenticate the consumer in order to have a valid authorization. |