

## Multibank Reporting (MBR)

- Enables review of account information regardless of which bank holds the funds.
- Account information can include previous day and summary balances history.
- The user has the ability to print ad-hoc account statement for a specific period of time.
- Ability to import and export data in a BAI2 (aka BAI) formatted file.
- Graphically display of the cash position for up-to the prior 30-days from all the business accounts.

To obtain the BAI report from Business Online Banking, the user will log in to their Business Online user account.

1. Once logged in, select Accounts. Choose the account MBR has been set up for. If all accounts have been set up, all accounts can be included in the BAI report.



The screenshot shows the American Community Bank & Trust website. The logo is at the top left, and the text "Last" is at the top right. A dark blue navigation bar contains the following items: Home, Accounts (highlighted with a black border), Payments & Transfers, and Checks & Deposits. Below the navigation bar, the account name "DEMO CHECKING – XX9257" is displayed with a dropdown arrow. Underneath are four buttons: DETAILS, DOCUMENTS, DOWNLOAD, and REPORTS. Below the buttons is the text "Account Information".

2. Once the user has selected the account, select reports.



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**Note:** If the 'Reports' button is not available and the MBR onus accounts display as 'External Accounts' on the Home page, the User has not been 'granted' account rights through Access Manager > Business > Employee Accounts.

3. From Reports, the user can select one of the following:
  - a. Summary History Report
  - b. Transaction Details

**Previous Day Account Status as of February 11, 2021 in USD**

TEST 9257

Go To Account: TEST 9257 

[Current Day Report](#)  
[Summary History Report](#)  
[Transaction Details](#)

**Summary History Report:**

A specific date link can be selected to view the transaction activity for that date.

DEMO CHECKING – XX9257 

- [DETAILS](#)
- [DOCUMENTS](#)
- [DOWNLOAD](#)
- [REPORTS](#)

**Reports**

Summary History Reporting for Account TEST 9257 XXXXXX257 as of February 11, 2021 in USD

Go To Account: TEST 9257 

[Current Day Report](#)  
[Previous Day Report](#)

Date	Ledger	Collected Balance	1 Day Float	2+ Day Float	Credit Amount	Credits	Debit Amount	Debits	MTD Average	YTD Average
<a href="#">02/11/2021</a>	17.25	17.25			0.00		0.00			
<a href="#">02/10/2021</a>	17.25	17.25			2.00	1	0.00			
<a href="#">02/09/2021</a>	15.25	15.25			0.00		0.00			
<a href="#">02/08/2021</a>	15.25	15.25			0.00		0.00			
<a href="#">02/05/2021</a>	15.25	15.25			0.00		0.00			
<a href="#">02/04/2021</a>	15.25	15.25			0.00		0.00			
<a href="#">02/03/2021</a>	15.25	15.25			0.00		0.00			
<a href="#">02/02/2021</a>	15.25	15.25			0.00		0.00			
<a href="#">02/01/2021</a>	15.25	15.25			0.00		0.00			
<a href="#">01/29/2021</a>	15.25	15.25			0.00		0.00			
<a href="#">01/28/2021</a>	15.25	15.25			0.00		0.00			
<a href="#">01/27/2021</a>	15.25	15.25			0.00		0.00			
<a href="#">01/26/2021</a>	15.25	15.25			0.00		0.00			
<a href="#">01/25/2021</a>	15.25	15.25			0.00		1.00	1		
<a href="#">01/22/2021</a>	16.25	16.25			0.00		0.00			
<a href="#">01/21/2021</a>	16.25	16.25			1.25	1	2.50	1		
<a href="#">01/20/2021</a>	17.50	17.50			0.00		0.00			
<a href="#">01/19/2021</a>	17.50	17.50			0.00		0.00			
<a href="#">01/15/2021</a>	17.50	17.50			0.00		0.00			
<a href="#">01/14/2021</a>	17.50	17.50			0.00		0.00			

- Date Selected: 1/21/2021 – transaction data below

Account Status as of January 21, 2021 in USD				Status Information Available			
TEST 9257				TEST 9257			
Go To Account:				Opening Available 17.50			
				Closing Available 16.25			
				Current Available 16.25			
				<a href="#">Current Day Report</a>			
				<a href="#">Summary History Report</a>			
				<a href="#">Transaction Details</a>			
Status Information Ledger							
Opening Ledger		17.50					
Closing Ledger		16.25					
Account Summary							
Credit Summary				Debit Summary			
Item Count	Available Amount	Total Amount		Item Count	Available Amount	Total Amount	
Total Credits	1		1.25	Total Debits	1		2.50

### Transaction Details:

Ability to process additional MBR functionality such as viewing transaction detail information, exporting BAI data or create an ad-hoc statement.

# Reports

Previous Day Account Status as of February 11, 2021 in USD	
TEST 9257	
Go To Account:	TEST 9257
	<a href="#">Current Day Report</a>
	<a href="#">Summary History Report</a>
	<a href="#">Transaction Details</a>
Status Information Ledger	

Transaction Details for Account TEST 9257 XXXXX257 in USD							
Transactions Displayed:	25 Transactions						
Export	Date	Debit	Credit	1 Day Float	2+ Days Float	Description	Bank Reference Customer Reference
<input type="checkbox"/>	02/10/2021		2.00			Other Deposit	4121000185
Descriptive Text: REMOTE DEPOSIT							
Export Format:	BAI2 (BAI)	<input type="button" value="Export Selected"/>	<input type="button" value="Export All Accounts"/>	<input type="button" value="Create Statement"/>	<input type="button" value="Search"/>	<input type="button" value="Cancel"/>	

### Exporting All Accounts:

Enables the user to select specific account(s) and date range for creating a BAI2 file export.

1. Select Export All Accounts.

Information

Transaction Details for Account TEST 9257 XXXXXX257 in USD

Transactions Displayed: 25 Transactions

Export	Date	Debit	Credit	1 Day Float	2+ Days Float	Description	Bank Reference	Customer Reference
<input type="checkbox"/>	02/10/2021		2.00			Other Deposit	4121000185	

Descriptive Text: REMOTE DEPOSIT

Export Format: BAI2 (BAI)

The following is to be selected:

1. Date Range
2. Account number(s)
3. Receiver Identification
  - a. Domestic FI – ABA routing number
  - b. Foreign FI – SWIFT, CHIPS or other identifying number
  - c. Nonbank Processor – DUNS number
4. Ultimate Receiver Identification
  - d. Domestic FI – ABA routing number
  - e. Foreign FI – SWIFT, CHIPS or other identifying number
  - f. Nonbank Processor – DUNS number
5. Group Status
6. Once the necessary selections have been made, select download report.

Export Transaction - Account Selection

Date Range: 01/01/2021 To 01/31/2021

Export Format: BAI2 (BAI)

Account Number	Account Type	Account Nickname	Receiver Identification	Ultimate Receiver Identification	Group Status
<input type="checkbox"/> XXXXXX257	Demand Deposit	TEST 9257			Update

#### Ultimate Receiver Identification

- Domestic FI – ABA routing number
- Foreign FI – SWIFT, CHIPS or other identifying number
- Nonbank Processor – DUNS number

## Group Status:

Specifies exactly how data in a group of accounts are to be processed.

- 1 = Update
- 2 = Deletion
- 3 = Correction
- 4 = Test Only

If a file must be retransmitted, the group status code does not change.

- 1 – Update** Most balance reporting transmissions are “updates.” “Update” is intended for both previous-day reporting and same-day reporting. “Update” reports all status, summary, and detail data.

### Processing:

- An “update” must contain a 03 record for each account.
- If no data of any type code are on file, post the “update”.
- If status or summary data with the exact same type code as reported “update” data are already on file, delete the existing data and replace them with the “update” data. An account file can contain only one amount for each Status or Summary type code.
- If status or summary data with different type codes than reported “update” data are on file, post “update” data but do not change existing data with different type codes. They remain unchanged.
- Post any transaction detail data and do not affect existing detail, regardless of type code. A file can contain several details with the same type code.

- 2 – Deletion** Removes all previously reported information for the indicated group of accounts on a particular As-of-Date. A deletion must contain a 03 record for each account to be deleted. This 03 record must include all fields, although only the “Customer Account Number” and “Record Code” must be specified. Others may be defaulted by adjacent delimiters. After a “deletion,” no data remain on file for an account on the specified As-of-date. “Deletion” is used when data are substantially incorrect, and accurate data are no yet available. After a “deletion” group, an “update” or “correction” group may follow to provide good data.

**Processing:** Completely eliminate all data on file for the group of accounts on the specified As-of-Date.

**Warning:** “Deletion” will destroy all data regardless of source. Be extremely careful when using deletion.

**Suggestion:** If only a few status or summary fields require correction, an “update” will allow replacement of those fields without affecting other data on file.

- 3 – Correction** Used when previously transmitted data are substantially wrong. It allows all previously reported data to be deleted and replaced with corrected data.

### Processing:

- Delete any data already on file for the account on that As-of-Date

- Post status, summary and detail data to file

**Warning:** Any data of any type code already on file regardless of source will be lost when “correction” is posted.

**4 – Test Only** indicates a file that must be edited for syntax and batch totals but does not affect the receiver’s live files. “Test Only” transmission is point-to-point only.

**Group Status Code Processing Matrix**

	1 -Update	2 - Deletion	3 - Correction	4 - Test Only
<b>Data on File</b>				
Status – same type code	Replace	Delete	Replace	No Effect
Status – different type code	No Effect	Delete	Delete	No Effect
Summary – same type code	Replace	Delete	Replace	No Effect
Summary – different type code	No Effect	Delete	Delete	No Effect
Detail – same type code	No Effect	Delete	Replace	No Effect
Detail – different type code	No Effect	Delete	Delete	No Effect
<b>New Data</b>				
Status	Post	Do Not Post	Post	Do Not Post
Summary	Post	Do Not Post	Post	Do Not Post
Detail	Post	Do Not Post	Post	Do Not Post

**Note:** The matrix describes the effect of processing at the type code level. However, actual processing might affect the entire account record, regardless of type code. Example: a deletion eliminates all data and would not need to read existing data at the type code level.

**Reports**



1. Select Download Report
2. Select Export.zip from the bottom left corner
3. Open as Notepad.

## Example BAI file:

DDA199257.BAI - Notepad

File Edit Format View Help

```
02,071926045,071926045,1,210115,0114,USD,3/  
03,199257,USD,010,1750,,015,1750,,040,1750,,400,00,,100,00,,060,1750,,/  
88,045,1750,,/  
49,8750,3/  
98,8750,1,5/  
02,071926045,071926045,1,210119,0108,USD,3/  
03,199257,USD,010,1750,,015,1750,,100,00,,040,1750,,045,1750,,060,1750/  
88,,400,00,,/  
49,8750,3/  
98,8750,1,5/  
02,071926045,071926045,1,210120,0046,USD,3/  
03,199257,USD,010,1750,,015,1750,,040,1750,,045,1750,,060,1750,,100,00/  
88,,400,00,,/  
49,8750,3/  
98,8750,1,5/  
02,071926045,071926045,1,210121,0026,USD,3/  
03,199257,USD,010,1750,,040,1750,,045,1625,,015,1625,,060,1625,,400/  
88,250,1,100,125,1,/  
16,206,125,,58000100,,MBR BAI2 Testing  
16,409,250,,58000097,,MBR BAI2 testing
```

## Create a Statement:

Enables user to create an ad-hoc MBR statement based on the users selections.

**NOTE:** This statement is not a replacement for any core generated account statement.

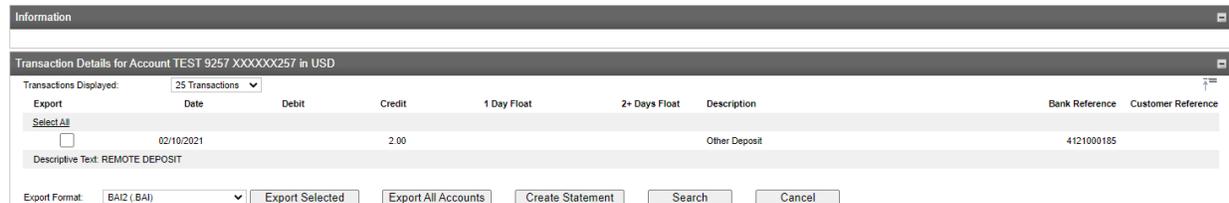
1. From Reports, select Transaction Details.

## Reports



2. Select requested data.
3. Select Create Statement.

## Reports

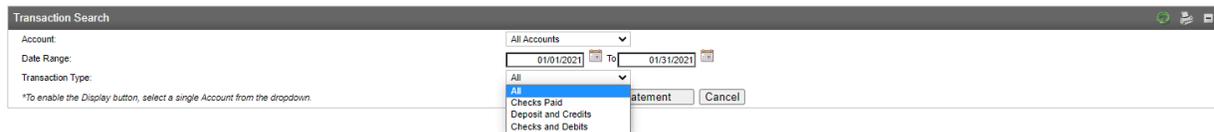


4. The following screen will appear:

## DEMO CHECKING – XX9257

DETAILS | DOCUMENTS | DOWNLOAD | **REPORTS**

## Reports



5. Select All Accounts or specified account.
6. Select Date Range
7. Select Transaction Type
  - a. Checks Paid
  - b. Deposits and credits

- c. Checks and debits
- 8. Select Create Statement
- 9. Select the PDF from the bottom left corner.

 Statement.pdf

**Sample Statement:**



**Account Statement for LESLEY TEST BOB**

<b>Account:</b>	<b>TEST 9257</b>	<b>XXXXXX257</b>	<b>From Date:</b>	<b>01/01/2021</b>
			<b>To Date:</b>	<b>01/31/2021</b>
			<b>Currency:</b>	<b>USD</b>
<b>Opening Ledger as of January 14, 2021:</b>	<b>17.50</b>		<b>Debits:</b>	<b>2 3.50</b>
<b>Closing Ledger as of January 29, 2021:</b>	<b>15.25</b>		<b>Credits:</b>	<b>1 1.25</b>

**Checks Paid**

No Transactions

**Deposits and Credits**

<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>Bank Reference</b>	<b>Customer Reference</b>
1/21/2021	1.25	Book Transfer Credit	58000100	
		MBR BAI2 Testing		

**Checks and Debits**

<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>Bank Reference</b>	<b>Customer Reference</b>
1/21/2021	2.50	Debit (Any Type)	58000097	
		MBR BAI2 testing		
1/25/2021	1.00	ACH Debit Received	926042449016	
		LESLEY TEST BOB TEST XXXXX6045		