

# Associated Connect<sup>®</sup>

Reference Guide: Account Reconciliation















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## Portal Access

The Associated Connect portal allows users to access all Associated Connect services through an easy-to-use single sign-in. To access the portal, sign in to Associated Connect directly from Associated Bank's website at **AssociatedBank.com/Business** or **AssociatedBank.com/Commercial**. The portal has been divided into three sections:

Category	Icon	Definition
Banking		Account Details and Services (Includes Account Balances, Account Transfers, ACH Origination, Check Inquiry, Image Search Transaction Activity, Check and ACH Positive Pay, Stop Payments and Wire Transfers.)
		Account Summary Page (Includes Ledger Balance, Available Balance, Collected Available Balance, Float Next Business Day, Float 2+ Days and Transactions and Details for each account)
		Bill Pay*
Cash Management		Lockbox
		Remote Deposit
		Checkview
		FX Manager
		Cash Ordering
		Trade Services
Transmission and Reporting		Export
		Document Center
		File Transfer

\*Some services within the bill payment service have service charges. Please refer to the Business Fee Schedule or the applicable Checking Product Disclosure for details. (1276)

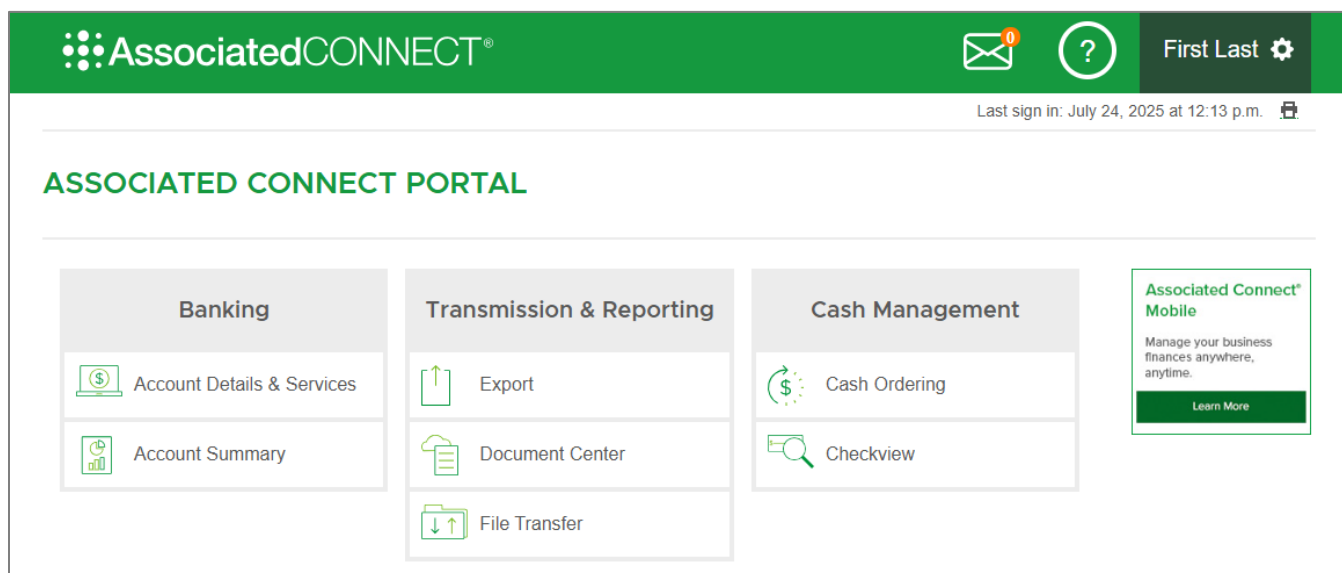
To access Associated Connect, you will be required to verify your identity through one of two methods:

1. For clients who have access to high-risk services such as Bill Pay, ACH and Wire Transfers, you will sign in with your username and password, and then will be required to verify your identity through multi-factor authentication. Associated Connect users will be required to enter a unique access code generated by either a mobile or physical token to gain access to the portal. Additional information about how to set up, use and obtain a token from Associated Bank can be found in the Multi-Factor Authentication and Password Management Guide or by contacting Customer Care at 800-728-3501.
2. For clients who only have low-risk services, you will sign in with your username and password. Periodically, you will be asked a series of challenge questions to confirm your identity.

Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit [AssociatedBank.com/disclosures](https://AssociatedBank.com/disclosures) for Terms and Conditions for your service. (1406)

## Associated Connect Portal

The Associated Connect Portal is the first screen you will see after signing in. This provides access to all of your online banking services.

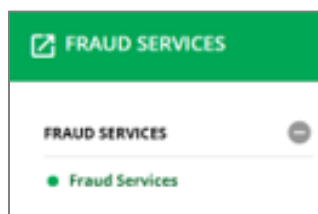


## Fraud Services

The Fraud Control menu in Associated Connect gives you the ability to manage ACH Positive Pay, Check Positive Pay, Reverse Positive Pay and pull Account Reconciliation reporting. It also provides you with the ability to create single and multiple void instructions.

### Fraud Services Menu

The Fraud Services menu is located in the Dashboard Navigation. To review your organization's entitlements for Fraud Services, select the Fraud Services menu to display the drop-down menu.



## Administration and Alerts

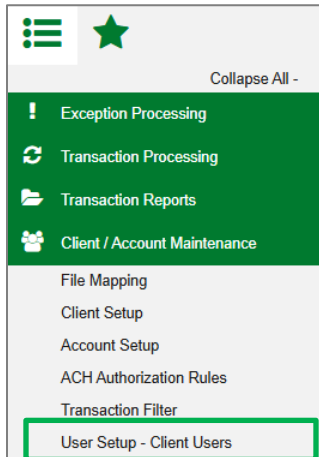
### Overview

The Fraud Services module includes the following products:

- ACH Positive Pay
- Check Positive Pay
- Reverse Positive Pay
- Account Reconciliation

## New User Entitlements

Each user of the Fraud Control module will need to be set up by a Company Administrator prior to use. To do so, select **Client/Account Maintenance > User Setup – Client Users** on the navigation menu.



Select **Add New**.

Name	Username	Email Address	Last Logged On	Status	
					<a href="#">Add New</a>

On the Contact Information Tab, complete the required fields indicated with an asterisk.

**Note:** To be eligible to receive text alerts, you must enter a mobile number on this screen.

Select the **Security Setting** Tab. Enter the individual's existing Associated Connect username. Do not enter a password.

 A screenshot of the 'User Setup - Client Users' form. The title bar is green with the text 'User Setup - Client Users'. Below the title bar, there are four tabs: 'Contact Information', 'Security Settings', 'Menu Settings', and 'System Messages'. The 'Security Settings' tab is selected and highlighted with a green border. Below the tabs, there are three input fields, each with a label starting with an asterisk: '\* Username:', '\* Password:', and '\* Verify Password:'. The first input field, for the username, is highlighted with a green rectangular border.

All available accounts will appear. Select the applicable accounts to assign them to the user. If the user should have access to all accounts, select **Add All** on the right-hand side. You can also automatically assign all future new accounts to be added to the user by selecting the check box.

**Note:** If you need to search for a specific account, you can search by all or part of the account nickname, including the last four digits of the account number.

**Account Nickname:**

**Teller Testing**

Available (2 of 19)

Teller Testing 1  
Teller Testing 2

Assigned

**Add All**

**Remove All**

☒ **Assign all new accounts to this user**

Select **Transaction Data User Rights**. Based on the user, you will need to select the appropriate configuration for that individual user.

Transaction Data User Rights

☒ Allow user to add/edit transactions

☒ Allow user to delete transactions

☒ Allow user to download issued check files

Check Exception Type:

ACH Exception Type:

Select **Setup User Rights**. Based on the user, you will need to select the appropriate configuration for that individual user. Select **Submit**.

Setup User Rights

☐ Allow user to add ACH Authorization Rules in Quick Exception Processing

☐ Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules

☐ Allow user to add/edit Transaction Filters/Blocks

☐ Allow user to add/edit ACH Reports

☐ User Locked

Indicates required fields

**Submit**

On the Menu Settings tab, a default User Security Template will be available. This template will provide user access to all available menu options. If a user needs customized menu access, there is an option to Create new template.

**Note:** As a reminder, this step only gives menu options. Functional access is given on the Security Settings tab.

**User Setup - Client Users**

Contact Information
Security Settings
Menu Settings
System Messages

**User Security Template:** \* Create new template \*

**Template Name:**

Select **System Messages** to entitle alerts for the user. Both email and text message alerts are available for check and ACH Positive Pay. When complete, select **Submit**.

**Note:** Text alerts are optional and require a mobile number to be entered upon setup.

^
Transaction Data User Rights

**Check Exception Type:**  
**ACH Exception Type:**

Cannot view exceptions or make decisions

Cannot view exceptions or make decisions

☒ Allow user to add/edit transactions  
☒ Allow user to delete transactions  
☒ Allow user to download issued check files


^
Setup User Rights

☐ Allow user to add ACH Authorization Rules in Quick Exception Processing  
☐ Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules  
☐ Allow user to add/edit Transaction Filters/Blocks  
☐ Allow user to add/edit ACH Reports

☐ User Locked

\* Indicates required fields

Submit

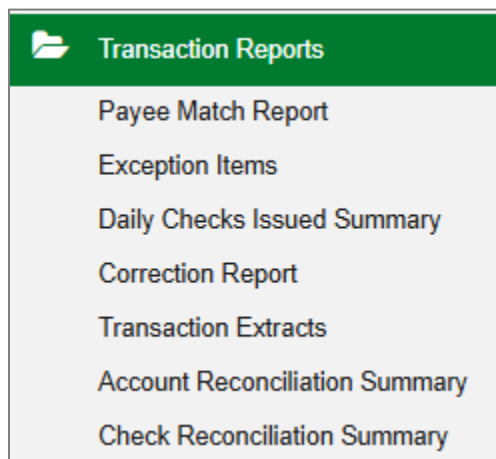

**Associated Bank**



## Account Reconciliation

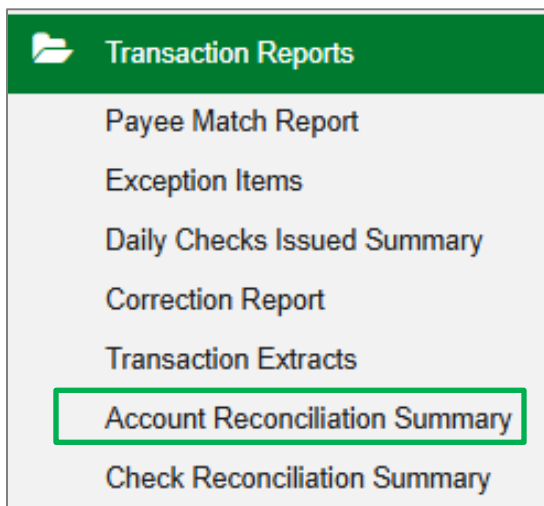
To manage Account Reconciliation reports, select **Positive Pay** from the manage section of the Fraud Control menu. A new window will open directing you to the **Fraud Service** module. Select **Transaction Reports** to view the account reconciliation report options.

**Note:** Your report options will depend on your user entitlements.



## Full Account Reconciliation

To access Full Account Reconciliation reports, select **Transaction Reports > Account Reconciliation Summary**.



From the drop-down menu, select the Account Name and Reconcile Through Date.

*Note: If you only have one account, the Account Name will automatically populate. Select **Search** when complete.*

Start New Reconciliation

Client

TMIT Back Office

---

Account Name

tmittestaccount4567

Reconcile Through Date

06/30/2025

---

This account has never been reconciled.

Note: Transaction history is retained within the system for 90 days after an item has paid.

Search

Your account reconciliation will be shown for the following items:

- Issued Checks
- Paid Checks
- Stop Payments
- Voids
- ACH Debits
- ACH Credits
- Miscellaneous Debits
- Miscellaneous Credits
- Deposits
- Interest Paid
- Taxes/Withholdings

Under balance summary, enter the final statement balance.

Balance Summary

Statement Balance:



100.00



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Once the balances match, select **Finish Reconciliation**.

This account has never been reconciled.  
This Reconcile Through Date: 06/30/2025  
Account Name: tmittestaccount4567

**Finish Reconciliation**


From here, you can download and export your account reconciliation in either an Excel format or a PDF format by selecting the download icon . To delete the reconciliation, select the X icon .

Reconciliation History	
Date	
06/30/2025	 

You can download and export your account reconciliation in an Excel or PDF format.

### Paid Check Report (Partial Account Reconciliation)

To access your paid check report, select **Transaction Reports > Transaction Extracts**.

 **Transaction Reports**

Payee Match Report

Exception Items

Daily Checks Issued Summary

Correction Report

**Transaction Extracts**

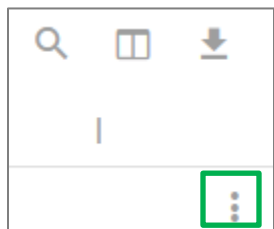
Account Reconciliation Summary

Check Reconciliation Summary

Select the account and the date range you are looking for. Next, select **Create File And PDF** to run the report.

**Create File And PDF**

Previous extract files can be seen rerun or deleted by selecting the Kebab menu on the right-hand side.



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