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Global Cash Movement Overview

Global Cash Movement (GCM) enables you to electronically transmit cash instructions on payments, receipts, accounting only entries, and transfers to Northern Trust via the Internet. Global Cash Movements are communicated real-time, within seconds a reference number is generated to serve as a confirmation that the instruction has been received. All activities and approvals are captured in an audit trail for historical reference.

There are various levels of authorization ranging from Inquiry to Senior Approver, which provides flexibility and dual layers of security. These levels of authority can be customized based on specific needs. Approver limits can be set and/or multiple approvers specified. (Refer to User Access Options for more information.)

Based on your level of authority, from the main menu bar on the main page you can:

- Create Ad-Hoc (Non-Repetitive) Instructions
- View Instructions
- Edit and Delete an Instruction
- Approve Instructions and Instruction Deletions
- Create Profiles
- Copy a Profile
- View Profiles
- Edit a Profile
- Approve Protected Profiles
- Create an Instruction from a Profile

Global Cash Movement Manual (PDF Version)


**Working with Instructions**

**Create Ad-Hoc (Non-Repetitive) Instructions**

Instructions created without use of a profile are non-repetitive. All information must be entered by the user. There are five types of cash instructions that can be made through Global Cash Movements using the instruction type drop down list.

**To create an ad-hoc instruction**

1. Click **New** from the Instruction menu
2. Enter General Information
3. Enter Instruction Type Information
   
   Refer to the instruction type for more details:
   
   - Payments via Wire Out
   - Payments via Cheque
   - Receipts
   - Transfers
   - Accounting Only Entries
4. Enter Account Details
5. Click **Submit**
6. Review Instruction Information
7. Click **Continue**

**Create an Instruction from a Profile**

You can create an instruction from a profile. Instructions created using a protected profile are considered repetitive. Protected information is displayed, but cannot be altered by the user creating the instruction. The user must complete any additional required fields not filled in on the profile, such as Value Date and Amount, then click the Submit button.

1. Select **Use Profile** from the Instructions menu, the Profile Search appears
2. Enter any of the search criteria
   
   **Note:** You must enter at least one search criteria.
3. Click **Search**, the Search Results appear
4. Click a Profile Name link, the Instruction Input appears
5. Edit the necessary information (protected fields are read only)

Refer to the instruction type for more details:

- Payments via Wire Out
- Payments via Cheque
- Receipts
- Transfers
- Accounting Only Entries
6. Click **Submit**

[Related Topics](#)

- [Create Ad-Hoc (Non-Repetitive) Instructions](#)
- [Edit and Delete Instructions](#)
- [View an Instruction](#)
- [Approve an Instruction](#)
- [Cut off times](#)
- [Field Descriptions](#)

## Instruction Types

### Create an Instruction - Accounting Only Entries

An Accounting Only Entry is used for record keeping of third party accounts held at other banks. Special business events specific to each client must be set up on the system in order to use this instruction type. Please contact your relationship team, if interested. Refer to [Field Descriptions](#) for more information.

The process to complete an instruction includes:

1. [Complete General Information](#)
2. [Complete Account Details](#)
3. [Submit and Review](#)

#### To complete general information

1. Select Accounting for Instruction Type
2. Enter the Value Date
3. Enter the Instruction Currency

#### To complete account details

1. Select an Account from the Account drop-down
2. Enter an Amount
3. Select a Business Event
4. Enter a Narrative or use the default text provided

You can **add accounts**, **clear account information**, or **delete an account**, An instruction must have at least one Account Detail.

#### To add an Account

1. Click Add
2. Select an Account from the Account drop-down
3. Enter an Amount
4. Select a Business Event
5. Enter a Narrative or use the default text provided

#### To clear account information

1. Click Reset, to clear the account information

#### To delete an account

1. Click Remove
Submit and Review

Once the instruction information is complete

1. Click **Submit**, a read only version of the instruction appears

   **Note:** Refer to **Error Messages**, if there are any errors in the instruction.

2. Review the Instruction Information
3. Click **Continue**

   **Note:**
   - Reference Numbers are assigned for the instruction and each individual account detail. The GCM reference number for the instruction should be noted for use when editing, approving, or viewing an instruction.
   - Information in a submitted instruction pending approval can be changed prior to approval. See the section on Editing and Deleting an Instruction for more details.

Error Messages:

If there are errors in the instruction, the input screen appears with the errors noted. From this screen you will be able to correct the information entered. The error will have to be fixed before the system will allow the entry to be submitted. Refer to **Submit and Review**, once the information is corrected.

Some of the errors that can occur are:

- "Default cash account not found." - The account has not been set up for this business event type.
- "Make sure value date is not 30 days before today." - Back value must occur within 30 days in the past.

Related Topics
Field Descriptions

Create an Instruction - Payments via Cheque

A payment is any transaction that sends cash from your Northern Trust account to another party. Before a payment is made ensure there is sufficient funding in the account. Clients will be held responsible for any overdraft charges caused due to lack of funds.

If you wish to make a payment to someone using a cheque instead of a wire, Global Cash Movements allows you to do this in the currencies EUR, GBP, CAD, and USD. In order to request payment by cheque, select an instruction type of payment and a payment type of cheque.

   **Note:** Payment by wire-out is the standard practice. If you enter a cheque request, please notify your relationship team.

The process to complete an instruction includes:

1. **Complete General Information**
2. **Complete Payment Information**
3. **Complete Account Details**
4. **Submit and Review**

To complete general information

1. Select Payment for Instruction Type
2. Enter the Value Date
3. Enter the Instruction Currency
4. Enter the Instruction Amount

To complete payment information

1. Select Cheque for the Payment Type
2. Enter the Cheque Payee
3. Enter the Cheque Payee Address

To complete account details

1. Select an Account from the Account drop-down
2. Enter an Amount
3. Select a Business Event
4. Enter a Narrative or use the default text provided

You can add accounts, clear account information, or delete an account.

To add an Account

1. Click Add Debit, if the total payment amount is funded by more than one portfolio
   OR
   Click Add Credit, if an offset amount is needed to bring the accounting entry amounts in line with the total payment amount

   Notes:
   • If Add Debit or Add Credit is selected, fields for another account detail entry appears.
   • Add Credit is not available for USD payments out.

2. Select an Account from the Account drop-down
3. Enter an Amount
4. Select a Business Event
5. Enter a Narrative or use the default text provided

To clear account information

1. Click Reset, to clear the account information

To delete an account

1. Click Remove

Submit and Review

Once the instruction information is complete

1. Click Submit, a read only version of the instruction appears
   Note: Refer to Error Messages, if there are any errors in the instruction.

2. Review the Instruction Information
3. Click Continue

Notes:
• Reference Numbers are assigned for the instruction and each individual account detail. The GCM reference number for the instruction should be noted for use
Error Messages

If there are errors in the instruction, the input screen appears with the errors noted. From this screen you will be able to correct the information entered. The error will have to be fixed before the system will allow the entry to be submitted. Refer to Submit and Review, once the information is corrected.

Some of the errors that can occur are:

- Value date is before current date
- Amount failed currency cut off validation
- Sum of the accounting details does not equal the total payment amount

Related Topics
Create Ad-Hoc (Non-Repetitive) Instructions
Create Portfolios
Field Descriptions

Create an Instruction - Payments via Wire Out

A payment is any transaction that sends cash from your Northern Trust account to another party. Before a payment is made ensure there is sufficient funding in the account. Clients will be held responsible for any overdraft charges caused due to lack of funds.

The process to complete an instruction includes:

1. Complete General Information
2. Complete Payment Information
3. Complete Account Details
4. Submit and Review

To complete general information

1. Select Payment for the Instruction Type
2. Enter the Value Date
3. Enter the Instruction Currency
4. Enter the Instruction Amount

To complete payment information

1. Select Wire Out for Payment Type
2. Select Yes, if Payee is a Financial Institution
   OR
   Select No, if Payee is not a Financial Institution
3. Select Charges: Our, Shared
4. Click to search for the Paying Bank BIC, the BIC Search appears
• Enter Search Criteria
• Click Search, the results appear
• Click the Bank ID link to select a Bank

OR
Enter Local Bank Identifier
• Click link to retrieve Name and Address

OR
Enter the Paying Bank BIC
• Click link to retrieve Name and Address

5. Click Show Further Credit link, if there is a separate account with another bank
• Click link to search for the Account With Bank BIC
  • Enter Search Criteria
  • Click Search, the results appear
  • Click the Bank ID link to select a Bank

OR
Enter the Paying Bank BIC
• Click link to retrieve Name and Address
• Select Account With Bank IBAN: Yes, No
• Enter Account With Bank IBAN Number, if Yes is selected for Account With Bank IBAN

OR
Enter Account With Bank Account Number, if No is selected for Account With Bank IBAN

6. Click link to search for the Beneficiary BIC, the BIC/ABA Search appears
• Enter Search Criteria
• Click Search, the results appear
• Click the Bank ID link to select a Bank

OR
Enter the Paying Bank BIC
• Click link to retrieve Name and Address

7. Select Beneficiary IBAN: Yes, No
• Enter Beneficiary IBAN Number, if Yes is selected for Beneficiary IBAN

OR
Enter Beneficiary Account Number, if No is selected for Beneficiary IBAN

8. Enter any Reference Information
9. Enter any Remittance Information

Notes:
• Click to retrieve Name & Address' link allows the user to view bank name and address associated with the BIC or ABA Number entered prior to Submit
• ABA Local Bank Identifier is the preferred method for routing USD payments
• BIC is the preferred method for routing payments in all other currencies
• BIC/ABA Number Validation: Correct routing information is crucial to timely payment delivery. There are guides within Global Cash Movements to assist in selecting the required information.
• BIC and ABA Number entries will be compared against a list of valid values after
the Submit button is clicked. If the entry is not found, the user will receive an error message asking for a valid identifier. If the entry is found, the standard descriptions from the parties that assign the identifier will overlay the Bank Name and Address entered.

- Reference Information is directed at the banks processing the S.W.I.F.T. message. It is not passed along to the beneficiary
- Remittance Information is reported to the beneficiary by their bank.

To complete account details

1. Select an Account from the Account drop-down
2. Enter an Amount
3. Select a Business Event
4. Enter a Narrative

You can add accounts, clear account information, or delete an account.

To add an Account

1. Click Add Debit, if the total payment amount is funded by more than one portfolio
   OR
   Click Add Credit, if an offset amount is needed to bring the accounting entry amounts in line with the total payment amount

   Notes: If Add Debit or Add Credit is selected, fields for another account detail entry appears.
   Add Credit is not available for USD payments out.

2. Select an Account from the Account drop-down
3. Enter an Amount
4. Select a Business Event
5. Enter a Narrative

To clear account information

1. Click Reset, to clear the account information

To delete an account

1. Click Remove

Submit and Review

Once the instruction information is complete

1. Click Submit, a read only version of the instruction appears

   Note: Refer to Error Messages, if there are any errors in the instruction.

2. Review the Instruction Information
3. Click Continue

   Notes: Reference Numbers are assigned for the total cash movement and each individual accounting entry. The reference number for the total cash movement should be noted for approval time.
Working with Instructions

- Information in a submitted instruction can be changed prior to approval. See the section on Editing and Deleting an Instruction for more details.

**Error Messages**

If there are errors in the instruction, the input screen appears with the errors noted. From this screen you will be able to correct the information entered. The error will have to be fixed before the system will allow the entry to be submitted. Refer to Submit and Review, once the information is corrected.

Some of the errors that can occur are:

- Value date is before current date
- Currency cutoff time has passed
- Sum of the accounting details does not equal the total payment amount
- Invalid BIC number
- Invalid local ID number
- Required information is missing

Related Topics
Create Ad-Hoc (Non-Repetitive) Instructions
Create Portfolios
Field Descriptions

**Create an Instruction - Receipts**

A receipt is any transaction that results in cash paid to an account at Northern Trust from another party. In order to notify Northern Trust of the receipt and post the correct accounting entries, a user creates a receipt instruction.

The process to complete an instruction includes:

1. Complete General Information
2. Complete Receipt Information
3. Complete Account Details
4. Submit and Review

**To complete general information**

1. Select Receipt for Instruction Type
2. Enter the Value Date
3. Enter the Instruction Currency
4. Enter the Instruction Amount

**To complete receipt information**

1. Click [ ] to search for the Paying Bank BIC, the BIC Search appears
   - Enter Search Criteria
   - Click Search, the results appear
   - Click the Bank ID link to select a Bank

OR
Enter Paying Bank Local Bank Identifier

- Click link to retrieve Name and Address

OR

Enter the Paying Bank BIC

- Click link to retrieve Name and Address

**Notes:**
- Click to retrieve Name & Address link allows the you to view bank name and address associated with the BIC or ABA Number entered prior to Submit
- BIC and ABA Number entries will be compared against a list of valid values after the Submit button is clicked. If the entry is not found, an error message asking for a valid identifier will appear. If the entry is found, the standard descriptions from the parties that assign the identifier will overlay the Bank Name and Address entered.

**To complete account details**

1. Select an Account from the Account drop-down
2. Enter an Amount
3. Select a Business Event
4. Enter a Narrative or use the default text provided

You can [add accounts], [clear account information], or [delete an account].

**To add an Account**

1. Click Add Debit, if the total receipt amount is funding more than one portfolio
   OR
   Click Add Debit, if an offset amount is needed to bring the accounting entry amounts in line with the total receipt amount

**Notes:**
- If Add Debit or Add Credit is selected, fields for another account detail entry appears.
- Add Debit is not available for USD payments out.

2. Select an Account from the Account drop-down
3. Enter an Amount
4. Select a Business Event
5. Enter a Narrative or use the default text provided

**To clear account information**

1. Click Reset, to clear the account information

**To delete an account**

1. Click Remove

**Submit and Review**

Once the instruction information is complete

1. Click **Submit**, a read only version of the instruction appears

**Note:** Refer to **Error Messages**, if there are any errors in the instruction.
2. Review the Instruction Information
3. Click Continue

Notes:
- Reference Numbers are assigned for the instruction and each individual account detail. The GCM reference number for the instruction should be noted for use when editing, approving, or viewing an instruction.
- Information in a submitted instruction pending approval can be changed prior to approval. See the section on Editing and Deleting an Instruction for more details.

Error Messages

If there are errors in the instruction, the input screen appears with the errors noted. From this screen you will be able to correct the information entered. The error will have to be fixed before the system will allow the entry to be submitted. Refer to Submit and Review, once the information is corrected.

Some of the errors that can occur are:
- Value date is before current date
- Currency cutoff time has passed
- Sum of the accounting details does not equal the total instruction amount
- Invalid BIC number
- Invalid local ID number

Related Topics
Create Ad-Hoc (Non-Repetitive) Instructions
Create Portfolios
Field Descriptions

Create an Instruction - Transfers

A transfer is a transaction that moves cash between two accounts at the Northern Trust or between capital and income within a Northern Trust account.

The process to complete an instruction includes:

1. Complete General Information
2. Complete Account Details
3. Submit and Review

To complete general information

1. Select Transfer for the Instruction Type
2. Enter the Value Date
3. Select a Business Event

To complete account details

1. Enter the Local Amount
2. Select the Local Currency
3. Select the From Account
4. Select the From Account Capital/Income code: C, I
5. Enter the From Account Base Amount (optional)
6. Select the To Account
7. Select the To Account Capital/Income code: C, I
Global Cash Movement Manual

8. Enter the To Account Base Amount (optional)
9. Enter a Narrative or use the default text provided

You can add accounts or delete an account.

**To add an Account**

1. Click Add Account
2. Enter the Local Amount
3. Select the Local Currency
4. Select the From Account
5. Select the From Account Capital/Income code: C, I
6. Enter the From Account Base Amount (optional)
7. Select the To Account
8. Select the To Account Capital/Income code: C, I
9. Enter the To Account Base Amount (optional)
10. Enter a Narrative or use the default text provided

**To delete an account**

1. Click Remove

**Submit and Review**

Once the instruction information is complete

1. Click Submit, a read only version of the instruction appears

   Note: Refer to Error Messages, if there are any errors in the instruction.

2. Review the Instruction Information
3. Click Continue

**Notes:**

- Reference Numbers are assigned for the instruction and each individual account detail. The GCM reference number for the instruction should be noted for use when editing, approving, or viewing an instruction.
- Information in a submitted instruction pending approval can be changed prior to approval. See the section on Editing and Deleting an Instruction for more details.

**Error Messages**

If there are errors in the instruction, the input screen appears with the errors noted. From this screen you will be able to correct the information entered. The error will have to be fixed before the system will allow the entry to be submitted. Refer to Submit and Review, once the information is corrected.

Some of the errors that can occur are:

- "Default cash account not found." - The account has not been set up for this business event type.
- Invalid combination of accounts and C/I flags
- "Make sure value date is not 30 days before today." - Back value must occur within 30 days in the past.

Related Topics
Create Ad-Hoc (Non-Repetitive) Instructions
Create Portfolios
Field Descriptions
**View an Instruction**

1. Select View from the Instruction menu, the Instruction Search appears
2. Enter any of the search criteria
   
   | Note: | You must enter at least one search criteria. |

3. Click **Search**, the Search Results appear
4. Click a GCM Reference Number link, the Instruction Information appears
5. Click **Continue**, to return to the search results

**Edit and Delete Instructions**

If authorized you can edit or delete an instruction that is pending approval.

**To edit an instruction**

1. Select Edit from the Instructions menu, the Edit Pending Transactions appears displaying a list of instructions pending approval
2. Click on the GCM Reference Number link, the Input Information appears
3. Edit the Instruction (protected information is read only)
4. Click **Update**
5. Click **Continue**

   | Note: | Click **Cancel** to return to the Edit Pending Transactions without changing or deleting the instruction. |

**To delete an instruction**

1. Select Edit from the Instructions menu, the Edit Pending Transactions appears displaying a list of instructions pending approval
2. Click on the GCM Reference Number link, the Input Information appears
3. Click **Delete**

   | Note: | Click **Cancel** to return to the Edit Pending Transactions without changing or deleting the instruction. |

**Approve an Instruction**

After an instruction is entered it must be approved before it can be processed by Northern Trust. If the instruction is incorrect, you can edit the instruction. If an approver edits an instruction they will not be able to approve the instruction.
Note: An instruction value dated for today must be fully approved before close of business today. Unapproved instructions for the current value date are purged from the approve and edit functions. No further actions can be performed on them. A purged instruction is retained in history with a status of ‘Purged’.

**Purged Instructions**

An instruction pending approval must be approved by end of business on value date. Unapproved same day instructions are purged from Edit and Approve screens. They are retained in History can be viewed online, but are no longer available for processing.

**Secondary Approval**

You can require a second, senior approval of instructions by instruction type and/or over a specified amount. If the instruction is less than the specified amount, it will be processed. If it is greater than the amount, a senior approver must approve the instruction before it can be processed.

**Authorization Limit**

You also can elect to give approvers authorization amounts. If a user tries to approve an instruction that is greater than his authorization amount the system will produce an error message and the instruction will not be approved.

**Approving Deletions**

Instructions that are marked for deletion also need approval before they are deleted. When an instruction is marked for deletion it appears on the same approval screen. The Instruction Action is set to DELETE. Instructions marked for deletion do not require secondary approval.

**To approve an instruction**

1. Select Approve from the Instructions menu, the Approve Pending Transactions appears
2. Click the GCM Reference Number, the Approve Instruction appears
3. Click Approve, a confirmation appears
   - Click Continue
   OR
   - Click Cancel

Related Topics
- View an Instruction
- History Retention
Working with Profiles

Create Profiles

A profile stores information about a cash movement. It is used to create instructions without having to re-enter the data each time the instruction is created. There are three different levels of protection for profiles: Unprotected, Partial Protection, and Full Protection.

A protected profile requires approval before it can be used to create an instruction. Payment and receipt instructions can be unprotected, or partially or fully protected. Account transfer and accounting only instructions are either unprotected or fully protected.

To create a profile

1. Click New from the Profiles menu
2. Enter General Information
3. Enter Instruction Type Information
   Refer to the instruction type for more details:
   - Payments via Wire Out
   - Payments via Cheque
   - Receipts
   - Transfers
   - Accounting Only Entries
4. Enter Account Details
5. Click Save
6. Review Profile Information
7. Click Continue

Protection Levels

<table>
<thead>
<tr>
<th>Protection Level</th>
<th>Protection Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unprotected</td>
<td>An instruction based on an unprotected profile contains the information carried over from the profile in enterable fields. The user creating the instruction can change any of the information at any time. An unprotected profile offers convenience without controls.</td>
</tr>
<tr>
<td>Partial Protection</td>
<td>Additional information entered in the profile is display-only and cannot be amended when the profile is used to create an instruction. Applies only to payment and receipt instruction types. Applies to all instruction types. Protected fields are:</td>
</tr>
<tr>
<td></td>
<td>• Instruction currency</td>
</tr>
<tr>
<td></td>
<td>• Bank routing information in wires out and receipts</td>
</tr>
<tr>
<td></td>
<td>• Beneficiary information in wires out and cheques</td>
</tr>
<tr>
<td>Full Protection</td>
<td>Some of the information entered in the profile is display-only and cannot be amended when the profile is used to create an instruction. Protected fields are:</td>
</tr>
<tr>
<td></td>
<td>• Instruction currency</td>
</tr>
<tr>
<td></td>
<td>• Bank routing information in wires out and receipts</td>
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<td></td>
<td>• Beneficiary information in wires out and cheques</td>
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<tr>
<td></td>
<td>• Wire out reference and remittance information</td>
</tr>
<tr>
<td></td>
<td>• Account Detail business event</td>
</tr>
</tbody>
</table>
## Note:
The following fields in an instruction created from a profile are always unprotected, regardless of the type of profile used:
- Value Date
- Amount
- Account Detail account
- Account Detail narrative

### Related Topics
- **Copy a Profile**
- **Edit and Delete Profiles**
- **Approve Protected Profiles**
- **Create an Instruction from a Profile**
- **View a Profile**

## Copy a Profile

You can create a profile from one that already exists. This is helpful when information in the new profile is similar to another.

1. Select Copy from the Profiles menu, the Profile Search appears
2. Enter any of the search criteria
   
   **Note:** You must enter at least one search criteria.

3. Click **Search**, the Search Results appear
4. Click a Profile Name link, the Input Profile Information appears
5. Enter a new Profile Name
6. Edit the necessary information

Refer to the instruction type for more details:

- **Payments via Wire Out**
- **Payments via Cheque**
- **Receipts**
- **Transfers**
- **Accounting Only Entries**

7. Click **Save**

### Create an Instruction from a Profile

You can create an instruction from a profile. Instructions created using a protected profile are considered repetitive. Protected information is displayed, but cannot be altered by the user creating the instruction. The user must complete any additional required fields not filled in on the profile, such as Value Date and Amount, then click the Submit button.
1. Select Use Profile from the Instructions menu, the Profile Search appears
2. Enter any of the search criteria
   
   **Note:** You must enter at least one search criteria.

3. Click **Search**, the Search Results appear
4. Click a Profile Name link, the Instruction Input appears
5. Edit the necessary information (protected fields are read only)

Refer to the instruction type for more details:
- **Payments via Wire Out**
- **Payments via Cheque**
- **Receipts**
- **Transfers**
- **Accounting Only Entries**

6. Click **Submit**

**Related Topics**
- Create Ad-Hoc (Non-Repetitive) Instructions
- Edit and Delete Instructions
- View an Instruction
- Approve an Instruction
- Cut off times
- Field Descriptions

### View a Profile

1. Select View from the Profiles menu, the Profile Search appears
2. Enter any of the search criteria

   **Note:** You must enter at least one search criteria.

3. Click **Search**, the Search Results appear
4. Click a Profile Name link, the Profile Information appears
5. Click **Continue**, to return to the search results

**Related Topics**
- Approve Protected Profiles
- Create Profiles
- Field Descriptions

### Edit and Delete Profiles

Information in a profile can be changed at any time. If the profile being edited or deleted is protected, the changes must be approved.

**To edit a profile**

1. Select Edit from the Profiles menu, the Profile Search appears
2. Enter any of the search criteria

   **Note:** You must enter at least one search criteria.

3. Click **Search**, the Search Results appear
4. Click the Profile Name, the Input Profile Information appears
5. Edit the Profile
6. Click **Update**
7. Click **Continue**
To delete a profile

1. Select Edit from the Profiles menu, the Profile Search appears
2. Enter any of the search criteria:
   - Enter all or part of the Profile Name
   - Enter the entire Creator User ID
   - Select the Instruction Type: Payment, Receipt, Transfer, or Accounting
   - Enter the Currency Code
   - Select the Status: All, Confirmed, Pending Confirm
   - Select the Protection level: All, Unprotected, Full, or Partial
3. Click Search, the Search Results appear
4. Click on the profile name, the Input Profile Information appears
5. Click Delete

Note: Click Cancel to return to the profile search without changing or deleting the profile.

Related Topics
Approve Protected Profiles
Create Portfolios
Create an Instruction - Accounting Only Entries
Create an Instruction - Payments via Cheque
Create an Instruction - Payments via Wire Out
Create an Instruction - Receipts
Create an Instruction - Transfers
Field Descriptions

Approve Protected Profiles

After a protected profile is save, it must be approved before it is available for use in creating an instruction.

1. Select Approve from the Profiles menu, the Approve Pending Protected Profiles appears
2. Click a Profile Name link, the Approve Profile Information appears
3. Review the Profile
4. Click Approve

OR

Click Cancel

Related Topics
Create Ad-Hoc (Non-Repetitive) Instructions
Create Profiles
Field Descriptions
Working with Standing Orders

Create Standing Orders

Standing Order is used to create instructions that on regular intervals without having to re-enter the data each time the instruction is created and processed.

To create a standing order

1. Click New from the Standing Orders menu
2. Select Frequency
3. Select Start Date from
4. Select Expire Date from
5. Click Continue
6. Enter General Information
7. Enter Instruction Type Information
   Refer to the instruction type for more details:
   - Payments via Wire Out
   - Payments via Cheque
   - Receipts
   - Transfers
   - Accounting Only Entries
8. Enter Account Details
9. Click Save
10. Review Standing Order Information
11. Click Continue

Related Topics
Create Ad-Hoc (Non-Repetitive) Instructions
Field Descriptions

Copy a Standing Order

Based on your authority, you can create a standing order from one that already exists. This is helpful when information in the new standing order is similar to another.

1. Select Copy from the Standing Orders menu, the Standing Order Search appears
2. Enter any of the search criteria
   Note: You must enter at least one search criteria.
3. Click Search, the Search Results appear
4. Click a Standing Order Name link, the Input Standing Order Information appears
5. Enter a new Standing Order Name
6. Edit the necessary information

Refer to the instruction type for more details:
   - Payments via Wire Out
   - Payments via Cheque
   - Receipts
   - Transfers
   - Accounting Only Entries

Related Topics
Save
Create Ad-Hoc (Non-Repetitive) Instructions

Field Descriptions

Instruction Types

Create a Standing Order - Accounting Only Entries

An Accounting Only Entry is used for record keeping of third party accounts held at other banks. Special business events specific to each client must be set up on the system in order to use this instruction type. Please contact your relationship team, if interested. Refer to Field Descriptions for more information.

The process to complete a standing order includes:

1. Complete General Information
2. Complete Account Details
3. Save and Review

To complete general information

1. Enter the Standing Order Name
2. Select Accounting for Instruction Type
3. Select the Instruction Currency

To complete account details

1. Enter the Account
2. Enter an Amount
3. Select a Business Event
4. Enter a Narrative or use the default text provided

You can add accounts, clear account information, or delete an account. An standing order must have at least one Account Detail.

To add an Account

1. Click Add
2. Select an Account from the Account drop-down
3. Enter an Amount
4. Select a Business Event
5. Enter a Narrative or use the default text provided

To clear account information

1. Click Reset, to clear the account information

To delete an account

1. Click Remove

Save and Review

Once the standing order information is complete

1. Click Save, a read only version of the standing order appears
Working with Standing Orders

Note: Refer to Error Messages, if there are any errors in the standing order.

2. Review the Standing Order Information
3. Click Continue

Error Messages:

If there are errors in the standing order, the input screen appears with the errors noted. From this screen you will be able to correct the information entered. The error will have to be fixed before the system will allow the entry to be submitted. Refer to Save and Review, once the information is corrected.

Some of the errors that can occur are:

- "A Standing Order name is required." - A standing order name was not entered.
- "A Standing Order name must be unique." - The standing order name matches an existing standing order name.

Related Topics
Field Descriptions

Create a Standing Order - Payments via Cheque

A payment is any transaction that sends cash from your Northern Trust account to another party. Before a payment is made ensure there is sufficient funding in the account. Clients will be held responsible for any overdraft charges caused due to lack of funds.

If you wish to make a payment to someone using a cheque instead of a wire, Global Cash Movements allows you to do this in the currencies EUR, GBP, CAD, and USD. In order to request payment by cheque, select an instruction type of payment and a payment type of cheque.

Note: Payment by wire-out is the standard practice. If you enter a cheque request, please notify your relationship team.

The process to complete a standing order includes:

1. Complete General Information
2. Complete Payment Information
3. Complete Account Details
4. Save and Review

To complete general information

1. Enter the Standing Order Name
2. Select Payment for Instruction Type
3. Enter the Instruction Currency
4. Enter the Instruction Amount

To complete payment information

1. Select Cheque for Payment Type
2. Enter the Cheque Payee
3. Enter the Cheque Payee Address

To complete account details
1. Enter an Account
2. Enter an Amount
3. Select a Business Event
4. Enter a Narrative or use the default text provided

You can add accounts, clear account information, or delete an account.

**To add an Account**

1. Click Add Debit, if the total payment amount is funded by more than one portfolio
   OR
   Click Add Credit, if an offset amount is needed to bring the accounting entry amounts in line with the total payment amount

   **Notes:**
   - If Add Debit or Add Credit is selected, fields for another account detail entry appears.
   - Add Credit is not available for USD payments out.

2. Select an Account from the Account drop-down
3. Enter an Amount
4. Select a Business Event
5. Enter a Narrative or use the default text provided

**To clear account information**

1. Click Reset, to clear the account information

**To delete an account**

1. Click Remove

**Save and Review**

Once the standing order information is complete

1. Click Save, a read only version of the standing order appears

   **Note:** Refer to Error Messages, if there are any errors in the standing order.

2. Review the Standing Order Information
3. Click Continue

**Error Messages**

If there are errors in the standing order, the input screen appears with the errors noted. From this screen you will be able to correct the information entered. The error will have to be fixed before the system will allow the entry to be submitted. Refer to Save and Review, once the information is corrected.

Some of the errors that can occur are:

- "A Standing Order name is required." - A standing order name was not entered.
- "A Standing Order name must be unique." - The standing order name matches an existing standing order name.
Create a Standing Order - Payments via Wire Out

A payment is any transaction that sends cash from your Northern Trust account to another party. Before a payment is made ensure there is sufficient funding in the account. Clients will be held responsible for any overdraft charges caused due to lack of funds.

The process to complete a standing order includes:

1. Complete General Information
2. Complete Payment Information
3. Complete Account Details
4. Save and Review

To complete general information

1. Select Payment for Instruction Type
2. Enter the Value Date
3. Enter the Instruction Currency
4. Enter the Instruction Amount

To complete payment information

1. Select Wire Out for Payment Type
2. Select Yes, if Payee is a Financial Institution
   OR
   Select No, if Payee is not a Financial Institution
3. Select Charges: Our, Shared
4. Click \[\text{ }\] to search for the Paying Bank BIC, the BIC Search appears
   - Enter Search Criteria
   - Click Search, the results appear
   - Click the Bank ID link to select a Bank
   OR
   Enter Paying Bank Local Bank Identifier
   - Click link to retrieve Name and Address
   OR
   Enter the Paying Bank BIC
   - Click link to retrieve Name and Address
5. Click Show Further Credit link, if there is a separate account with another bank
   - Click \[\text{ }\] to search for the Account With Bank BIC
Global Cash Movement Manual

- Enter Search Criteria
- Click Search, the results appear
- Click the Bank ID link to select a Bank

OR

Enter the Paying Bank BIC

- Click link to retrieve Name and Address
- Select Account With Bank IBAN: Yes, No
- Enter Account With Bank IBAN Number, if Yes is selected for Account With Bank IBAN

OR

Enter Account With Bank Account Number, if No is selected for Account With Bank IBAN

6. Click ![link](image) to search for the Beneficiary BIC, the BIC/ABA Search appears

- Enter Search Criteria
- Click Search, the results appear
- Click the Bank ID link to select a Bank

OR

Enter the Paying Bank BIC

- Click link to retrieve Name and Address

7. Select Beneficiary IBAN: Yes, No

- Enter Beneficiary IBAN Number, if Yes is selected for Beneficiary IBAN

OR

Enter Beneficiary Account Number, if No is selected for Beneficiary IBAN

8. Enter any Reference Information
9. Enter any Remittance Information

**Notes:**
- Click to retrieve Name & Address' link allows the user to view bank name and address associated with the BIC or ABA Number entered prior to Submit
- ABA Local Bank Identifier is the preferred method for routing USD payments
- BIC is the preferred method for routing payments in all other currencies
- BIC/ABA Number Validation: Correct routing information is crucial to timely payment delivery. There are guides within Global Cash Movements to assist in selecting the required information.
- BIC and ABA Number entries will be compared against a list of valid values after the Submit button is clicked. If the entry is not found, the user will receive an error message asking for a valid identifier. If the entry is found, the standard descriptions from the parties that assign the identifier will overlay the Bank Name and Address entered.
- Reference Information is directed at the banks processing the S.W.I.F.T. message. It is not passed along to the beneficiary
- Remittance Information is reported to the beneficiary by their bank.

**To complete account details**

1. Select an Account from the Account drop-down
2. Enter an Amount
3. Select a Business Event
4. Enter a Narrative

You can add accounts, clear account information, or delete an account.
Working with Standing Orders

**To add an Account**

1. Click Add Debit, if the total payment amount is funded by more than one portfolio
   OR
   Click Add Credit, if an offset amount is needed to bring the accounting entry amounts in line with the total payment amount

   **Notes:**
   - If Add Debit or Add Credit is selected, fields for another account detail entry appear.
   - Add Credit is not available for USD payments out.

2. Select an Account from the Account drop-down
3. Enter an Amount
4. Select a Business Event
5. Enter a Narrative

**To clear account information**

1. Click Reset, to clear the account information

**To delete an account**

1. Click Remove

**Save and Review**

Once the standing order information is complete

1. Click **Save**, a read only version of the standing order appears
   **Note:** Refer to **Error Messages**, if there are any errors in the standing order.

2. Review the Standing Order Information
3. Click **Continue**

**Error Messages**

If there are errors in the standing order, the input screen appears with the errors noted. From this screen you will be able to correct the information entered. The error will have to be fixed before the system will allow the entry to be submitted. Refer to **Save and Review**, once the information is corrected.

Some of the errors that can occur are:

- "A Standing Order name is required." - A standing order name was not entered.
- "A Standing Order name must be unique." - The standing order name matches an existing standing order name.

**Related Topics**
- Create Ad-Hoc (Non-Repetitive) Instructions
- Create Standing Orders
- Create Portfolios
- Field Descriptions
Create a Standing Order - Receipts

A receipt is any transaction that results in cash paid to an account at Northern Trust from another party. In order to notify Northern Trust of the receipt and post the correct accounting entries, a user creates a receipt standing order.

The process to complete an standing order includes:

1. Complete General Information
2. Complete Receipt Information
3. Complete Account Details
4. Save and Review

To complete general information

1. Enter the Standing Order Name
2. Select Receipt for Instruction Type
3. Enter the Instruction Currency
4. Enter the Instruction Amount

To complete receipt information

1. Click to search for the Paying Bank BIC, the BIC Search appears
   - Enter Search Criteria
   - Click Search, the results appear
   - Click the Bank ID link to select a Bank
   OR
   - Enter Paying Bank Local Bank Identifier
     - Click link to retrieve Name and Address
   OR
   - Enter the Paying Bank BIC
     - Click link to retrieve Name and Address

Notes:
- Click to retrieve Name & Address link allows the you to view bank name and address associated with the BIC or ABA Number entered prior to Submit
- BIC and ABA Number entries will be compared against a list of valid values after the Submit button is clicked. If the entry is not found, an error message asking for a valid identifier will appear. If the entry is found, the standard descriptions from the parties that assign the identifier will overlay the Bank Name and Address entered.

To complete account details

1. Enter the Account
2. Enter an Amount
3. Select a Business Event
4. Enter a Narrative or use the default text provided

You can add accounts, clear account information, or delete an account.

To add an Account

1. Click Add Debit, if the total receipt amount is funding more than one portfolio
OR
Click Add Debit, if an offset amount is needed to bring the accounting entry amounts in line with the total receipt amount.

Notes:
- If Add Debit or Add Credit is selected, fields for another account detail entry appears.
- Add Debit is not available for USD payments out.

2. Select an Account from the Account drop-down
3. Enter an Amount
4. Select a Business Event
5. Enter a Narrative or use the default text provided

To clear account information

1. Click Reset, to clear the account information

To delete an account

1. Click Remove

Save and Review

Once the standing order information is complete

1. Click Save, a read only version of the standing order appears
   Note: Refer to Error Messages, if there are any errors in the standing order.

2. Review the Standing Order Information
3. Click Continue

Error Messages

If there are errors in the standing order, the input screen appears with the errors noted. From this screen you will be able to correct the information entered. The error will have to be fixed before the system will allow the entry to be submitted. Refer to Save and Review, once the information is corrected.

Some of the errors that can occur are:

- "A Standing Order name is required." - A standing order name was not entered.
- "A Standing Order name must be unique." - The standing order name matches an existing standing order name.

Related Topics
Create Ad-Hoc (Non-Repetitive) Instructions
Create Standing Orders
Create Portfolios
Field Descriptions

Create a Standing Order - Transfers
A transfer is a transaction that moves cash between two accounts at the Northern Trust or between capital and income within a Northern Trust account.

The process to complete an standing includes:

1. Complete General Information
2. Complete Account Details
3. Save and Review

**To complete general information**

1. Enter the Standing Order Name
2. Select Transfer for the Instruction Type
3. Select a Business Event

**To complete account details**

1. Enter the Local Amount
2. Select the Local Currency
3. Select the From Account
4. Select the From Account Capital/Income code: C, I
5. Enter the From Account Base Amount (optional)
6. Select the To Account
7. Select the To Account Capital/Income code: C, I
8. Enter the To Account Base Amount (optional)
9. Enter a Narrative or use the default text provided

You can add accounts or delete an account.

**To add an Account**

1. Click Add Account
2. Enter the Local Amount
3. Select the Local Currency
4. Select the From Account
5. Select the From Account Capital/Income code: C, I
6. Enter the From Account Base Amount (optional)
7. Select the To Account
8. Select the To Account Capital/Income code: C, I
9. Enter the To Account Base Amount (optional)
10. Enter a Narrative or use the default text provided

**To delete an account**

1. Click Remove

**Save and Review**

Once the standing order information is complete

1. Click Save, a read only version of the standing order appears

   **Note:** Refer to Error Messages, if there are any errors in the standing order.

2. Review the Standing Order Information
3. Click Continue
Error Messages

If there are errors in the standing order, the input screen appears with the errors noted. From this screen you will be able to correct the information entered. The error will have to be fixed before the system will allow the entry to be submitted. Refer to Save and Review, once the information is corrected.

Some of the errors that can occur are:

- "A Standing Order name is required." - A standing order name was not entered.
- "A Standing Order name must be unique." - The standing order name matches an existing standing order name.

Related Topics
Create Ad-Hoc (Non-Repetitive) Instructions
Create Standing Orders
Create Portfolios
Field Descriptions

View a Standing Order

1. Select View from the Standing Order menu, the Standing Order Search appears
2. Enter any of the search criteria
   
   Note: You must enter at least one search criteria.
3. Click Search, the Search Results appear
4. Click a Standing Order Name link, the Standing Order Information appears
5. Click Continue, to return to the search results

Related Topics
Create a Standing Order
Copy a Standing Order
Field Descriptions

Approve a Standing Order

After a Standing Order is created, it must be approved before it begins processing.

1. Select Approve from the Standing Orders menu, the Approve Standing Order
2. Click a Standing Order Name link, the Approve Standing Order Information appears
3. Review the Standing Order
4. Click Approve

OR

Click Cancel

Related Topics
Create Ad-Hoc (Non-Repetitive) Instructions
Create Standing Orders
Field Descriptions

Edit and Expire Standing Orders
If authorized you can edit or expire any standing order that is available to your organization. Information in a standing order can be changed at any time. If the standing order is edited, the changes must be approved before the standing order starts processing again.

**To edit a standing order**

1. Select Edit from the Standing Orders menu, the Standing Orders Search appears
2. Enter any of the search criteria
   
   **Note:** You must enter at least one search criteria.

3. Click **Search**, the Search Results appear
4. Click on the Standing Order Name, the Input Standing Order Information appears
5. Edit the Standing Order
6. Click **Continue**
7. Edit the Standing Order Transaction Type Information
8. Click **Update**
9. Click **Continue**

   **Note:** Click **Cancel** to return to the standing order search without changing or deleting the standing order.

**To expire a standing order**

1. Select Edit from the Standing Orders menu, the Standing Orders Search appears
2. Enter any of the search criteria:
   - Enter the Originator's User ID
   - Select the Transaction Type: Payment, Receipt, Transfer, or Accounting
   - Enter the Standing Order Name
   - Enter the Currency
   - Enter the Approver's User ID
   - Enter the Account Number
   - Select the Status: Confirmed, Expired, Edited, Pending Confirmation, Pending Expiration, Pend TPA, or Purged
   - Enter the Amount
   - Select the From and Through Value Dates
   - Select the From and Through Instruction Dates
   - Select the Frequency: Daily, Weekly, Monthly, Semi-Monthly, Quarterly, Annual, Semi-Annual
3. Click **Search**, the Search Results appear
4. Click on the Standing Order Name, the Input Standing Order Information appears
5. Click **Expire**

   **Note:** Click **Cancel** to return to the standing order search without changing or deleting the standing order.

Related Topics

- [Create a Standing Order](#)
- [Copy a Standing Order](#)
- [View a Standing Order](#)
- [Field Descriptions](#)
Field Descriptions

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value Date</td>
<td>This is the date on which the cash will be valued on Northern Trust's system. This date can be the current date if the instruction is approved before the currency's deadline or any date up to 60 days in the future if the instruction is being created in advance. This is a required field.</td>
</tr>
<tr>
<td></td>
<td>• A date before today's date will not be accepted when entering a payment, receipt, or accounting only entry and will generate an error message of &quot;Value date is before today.&quot; You may enter a value date 30 calendar days in the past for transfer instructions.</td>
</tr>
<tr>
<td></td>
<td>• If an instruction is created after the currency deadline for the current date, the user will be sent a warning message that says &quot;Deadline exceeded for the current value date&quot; after the Submit button is clicked. The instruction cannot be submitted for processing until the value date is changed.</td>
</tr>
<tr>
<td></td>
<td>• The deadlines for moving cash in a particular currency for the specified value date are dependent on the region a user resides in, UK/Europe (GMT), North America (Central Time), or the Far East (Singapore Time). Cutoff times for a user's region are always displayed on the main menu page.</td>
</tr>
<tr>
<td></td>
<td>• Instructions must be entered and final approval completed prior to the currency cutoff times.</td>
</tr>
<tr>
<td>Instruction</td>
<td>The type of currency for the payment. This is a required field.</td>
</tr>
<tr>
<td>Currency</td>
<td></td>
</tr>
<tr>
<td>Instruction</td>
<td>The total amount of the cash movement for payments and receipts. If multiple Account Details are entered, their net amount must equal the Instruction Amount. This is a required field.</td>
</tr>
<tr>
<td>Amount</td>
<td></td>
</tr>
<tr>
<td>Payment Type</td>
<td>The type of Payment. This is a required field.</td>
</tr>
<tr>
<td></td>
<td>Options:</td>
</tr>
<tr>
<td></td>
<td>• Wire Out</td>
</tr>
<tr>
<td></td>
<td>• Cheque</td>
</tr>
<tr>
<td>Pay to Bank</td>
<td>The name of the bank that will receive the cash being paid. This is required for Payments via Wires Out. Bank name and address will be retrieved by the system if a valid BIC identifier is entered.</td>
</tr>
<tr>
<td>Name</td>
<td></td>
</tr>
<tr>
<td>Pay to Bank</td>
<td>The address of the bank receiving the cash. This field is required for Payments via Wires Out, if a Local Bank Identifier is entered instead of a BIC. Bank name and address will be retrieved by the system if a valid BIC identifier is entered.</td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>Local Bank</td>
<td>A country specific identification system. This is a required field if the pay to bank address is input, but a BIC is not given. Entering an ABA number for a USD Wire Out is considered a best practice.</td>
</tr>
<tr>
<td>Identifier</td>
<td></td>
</tr>
</tbody>
</table>

The following bank identifiers can be entered for the currencies specified:

<table>
<thead>
<tr>
<th>Local Identifier</th>
<th>Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABA Number</td>
<td>USD</td>
</tr>
<tr>
<td>Australian Bank State Branch Code</td>
<td>AUD</td>
</tr>
<tr>
<td>Austrian Bankleitzhal</td>
<td>EUR</td>
</tr>
<tr>
<td>Bank Code of Hong Kong</td>
<td>HKD</td>
</tr>
<tr>
<td>Canadian Payment Routing Number</td>
<td>CAD</td>
</tr>
<tr>
<td>German Bankleitzhal</td>
<td>EUR</td>
</tr>
<tr>
<td>Irish National Clearing Code</td>
<td>EUR</td>
</tr>
<tr>
<td>Italian Domestic Identification Code</td>
<td>EUR</td>
</tr>
<tr>
<td>Portuguese National Clearing Code</td>
<td>EUR</td>
</tr>
<tr>
<td>Pay to Bank</td>
<td>The S.W.I.F.T. identifier of the pay to bank. This is a required field if the pay to bank address and local bank identifier are not input. Entering a BIC for non-USD Wires Out is considered a best practice.</td>
</tr>
<tr>
<td>Show Further Credit</td>
<td>If the beneficiary account is not held at the pay to bank, this link should be clicked. An account with bank would be necessary if the bank where the payee's account is located cannot accept a payment in the selected currency. The account with Bank needs to use another bank to receive the payment. In this case the pay to bank would be the bank receiving the funds and the account with bank would have an account at the pay to bank that would be credited with the funds. On receipt in its account at the pay to bank, the account with bank would credit its payee's account.</td>
</tr>
<tr>
<td>Account With Bank Name</td>
<td>The name of the account with bank is required if the further credit link is selected. Bank name and address will be retrieved by the system if a valid BIC identifier is entered.</td>
</tr>
<tr>
<td>Account With Bank Address</td>
<td>This address is required if the further credit field is selected. Bank name and address will be retrieved by the system if a valid BIC identifier is entered.</td>
</tr>
<tr>
<td>Account With Bank BIC</td>
<td>The S.W.I.F.T. identifier of the account with bank.</td>
</tr>
<tr>
<td>Payee is a Financial Institution</td>
<td>The Global Cash Movements default setting assumes the beneficiary is not a financial institution. This is most frequently the case. If the beneficiary is a financial institution, click 'Yes'.</td>
</tr>
<tr>
<td>Charges</td>
<td>Applies only to non-financial institution payees. Any fees generated as the payment is processed through the network will be assigned according to the contents of this field.</td>
</tr>
<tr>
<td>Note:</td>
<td>Global Cash Movements defaults to Our with the exception of JPY payments. These default to Shared.</td>
</tr>
<tr>
<td>Beneficiary Name</td>
<td>For Payments via Wires Out to a financial institution, this field is required. The name and address will be retrieved by the system if a valid BIC identifier is entered.</td>
</tr>
<tr>
<td>Beneficiary Address</td>
<td>For payments to a financial institution, this field is required. This is required for Payments via Wires Out.</td>
</tr>
<tr>
<td>Beneficiary BIC</td>
<td>Complete only if the payee is a financial institution.</td>
</tr>
<tr>
<td>Beneficiary Account Number</td>
<td>Beneficiary's account number at either the pay to bank or the account with bank. This is required for Payments via Wires Out. If one has not been provided, a user can enter 'NOT STATED'. However, accurate and timely delivery can be affected.</td>
</tr>
<tr>
<td>Reference Information</td>
<td>Additional information about the S.W.I.F.T. message relevant to any one of the participating institutions processing the payment. Reference information travels with the payment through S.W.I.F.T. in Tag :72:. It is not displayed on Northern Trust accounting reports.</td>
</tr>
<tr>
<td>Remittance Information</td>
<td>Used to communicate details about the payment to be transmitted to the payee by their bank. Remittance information travels with the payment through S.W.I.F.T. in Tag :70:. It is not displayed on Northern Trust accounting reports.</td>
</tr>
<tr>
<td>Account</td>
<td>Northern Trust portfolio code being debited or credited. The drop-down lists all accounts available to the user.</td>
</tr>
<tr>
<td>Account Detail Amount</td>
<td>The amount being allocated to the account selected. If more than one Account Detail is created, the amounts must add up to the total instruction amount.</td>
</tr>
<tr>
<td>Business Event</td>
<td>The business event governs how an accounting entry is posted to the account. Select the</td>
</tr>
</tbody>
</table>
appropriate event from the drop-down.

If the business event you are looking for is not available, please contact your account manager.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Narrative</strong></td>
<td>The narrative will appear in the account’s cash activity detail on Northern Trust Management Reporting. A description of the business event selected is provided by default. The user can overwrite or add to this as necessary. The first line in the narrative field cannot be blank.</td>
</tr>
<tr>
<td><strong>Cheque Payee</strong></td>
<td>The name of the payee. This is required for Payments via Cheque.</td>
</tr>
<tr>
<td><strong>Cheque Payee Address</strong></td>
<td>The address of the payee. This is required for Payments via Cheque.</td>
</tr>
<tr>
<td><strong>Local Amount</strong></td>
<td>Transfer amount in local currency.</td>
</tr>
<tr>
<td><strong>Local Currency</strong></td>
<td>Currency that is being transferred.</td>
</tr>
<tr>
<td><strong>From Account</strong></td>
<td>Northern Trust portfolio code supplying the funds. This is a drop down box containing a list of accounts accessible to the user.</td>
</tr>
<tr>
<td><strong>To Account</strong></td>
<td>Northern Trust portfolio code receiving the funds. This is a drop down box containing a list of accounts accessible to the user.</td>
</tr>
<tr>
<td><strong>C/I</strong></td>
<td>Portfolios with a Capital/Income split have a separate cash account set up for all income items received to keep track of income earned.</td>
</tr>
<tr>
<td></td>
<td>C - Capital code, the default value. Indicates that cash will be received into or removed from the capital account.</td>
</tr>
<tr>
<td></td>
<td>I - Income Code, indicates that cash will be received into or removed from the income account. This should only be used if the portfolio has capital and income accounts.</td>
</tr>
<tr>
<td><strong>Base Amount</strong></td>
<td>Base equivalent of the local transfer amount. If this is left blank, a warning message will appear when the user clicks on the Submit button. The user has the option to leave the field blank and allow the system to calculate the base amounts or enter the base amount. If base amount entered differs by more than 10% of the system calculated amount, a warning message is displayed.</td>
</tr>
</tbody>
</table>
## User Access Options

There are five access levels and an optional profile feature. When requesting access from Northern Trust a client must specify what access level each user must have and whether they have access to Profiles. GCM allows the client the option to set approval and secondary or senior approval limits. An approver will not be able to approve any amount over the limit specified for them. There is also an option to select all or individual instruction types requiring secondary approval. The secondary approval function is optional. GCM will automatically require an approver for each instruction entered.

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<tr>
<th>Role</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inquiry</td>
<td>This access is for instruction read only and the user will not be able to initiate instructions.</td>
</tr>
<tr>
<td></td>
<td>• View all instructions entered by other users affiliated with the client through the Inquiry screen.</td>
</tr>
<tr>
<td>Instruction Input</td>
<td>This access is for input and edit, the user will not be able to approve instructions.</td>
</tr>
<tr>
<td></td>
<td>• Enter payments, receipts, transfers and accounting only entries.</td>
</tr>
<tr>
<td></td>
<td>• Modify and delete initial input using the edit screen.</td>
</tr>
<tr>
<td></td>
<td>• View all instructions entered by other users affiliated with the client through the Inquiry screen</td>
</tr>
<tr>
<td></td>
<td>Note: All entries processed will need someone with approver access to approve them before they are processed.</td>
</tr>
<tr>
<td>Restricted Instruction Input</td>
<td>With this access, user is limited to use of protected profiles when creating instructions. Access to change key information in the instruction varies based on the protection of the profile.</td>
</tr>
<tr>
<td></td>
<td>• View all instructions entered by other users affiliated with the client through the Inquiry screen</td>
</tr>
<tr>
<td></td>
<td>• Access can be restricted for all types of instructions OR</td>
</tr>
<tr>
<td></td>
<td>• Access can be restricted for payment instructions, a user can create account transfer and receipt instructions without using a protected profile.</td>
</tr>
<tr>
<td>Approver</td>
<td>This access will allow a user to approve instructions and access the instruction input, edit and inquiry screens.</td>
</tr>
<tr>
<td></td>
<td>• Users with approval access will not be able to approve their own instructions. The originator and the approver must be different users.</td>
</tr>
<tr>
<td></td>
<td>• View all instructions entered by other users affiliated with the client through the Inquiry screen</td>
</tr>
<tr>
<td>Senior Approver</td>
<td>This access will allow a user to approve instructions requiring secondary approval and access the input, edit and inquiry screens.</td>
</tr>
<tr>
<td></td>
<td>• Users with secondary approval access will not be able to approve their own instructions. The originator, the approver, and the senior approver need to be different users.</td>
</tr>
<tr>
<td></td>
<td>• View all instructions entered by other users affiliated with the client through the Inquiry screen</td>
</tr>
<tr>
<td>Profile Create &amp; Approve</td>
<td>A user with access to Profiles can create, modify, copy and view all profiles. In addition, they can approve protected profiles.</td>
</tr>
<tr>
<td></td>
<td>• Users with profile access will be able to use both the input and approve screens, however they will not be able to approve their own protected profiles. The originator and the approver need to be different users.</td>
</tr>
</tbody>
</table>
Logging In

Securing data communicated over the Intranet is critical when financial transactions containing sensitive information are involved. Northern Trust has taken the following steps in order to ensure Global Cash Movements is secure:

- In addition to entering a user ID and a password, Global Cash Movements requires each user to input a personal identification number (PIN) and code generated by a hand-held RSA SecurID token.
- All information received through Global Cash Movement is routed through Northern Trust's firewall, which safeguards the Web-server against unwarranted intrusion.
- Privacy is ensured by full encryption using a 128 bit key.

To access Global Cash Movements, a user logs in to Custody Passport or Global Investor Passport as is customary.

The first time you sign on to Global Cash Movement you will need to set your PIN:

Using your SecurID

You will be issued a SecurID card during training or by an account manager.

Your SecurID contains a computer chip that generates a random code every 60 seconds. This code is appended to a PIN of your choosing to create a password which only you can know.

1. Enter the 6-digit number displayed on the face of your card.
2. When prompted to enter your PIN, type a string of characters (letters and/or numbers) that is 6 to 8 characters long.
3. When prompted to confirm your PIN, re-enter the string.

Tips:

Choose a PIN that is easy for you to remember, but difficult for others to guess.
Mix letters and numbers or upper and lower case.

Once you have set your PIN, your access ID is your PIN immediately followed by (no spaces) the current code on the face of your card. The code changes every 60 seconds. A series of bars on the card indicates when the code is about to change.

Example: Your PIN is MyPIN123.

On Tuesday, when you log in to Global Cash Movement, the number displayed on your SecurID card is 779416.

- **You must enter the following ID: MyPIN123779416**

When you log in to Global Cash Movement on Wednesday, the number displayed on your SecurID card is 805121.

- **You must enter the following ID: MyPIN123805121**

Note: If you forget your password or your SecurID PIN or experience any other problem logging in to the system please contact your passport consultant or client servicing representative at the Northern Trust.

Related Topics

Setting the PIN
**Setting the PIN**

The first time a user clicks on the Global Cash Movements link, they will be required to go through a validation routine that includes creating a PIN for subsequent use. The PIN can be any combination of numbers, letters, or both between 6 and 8 characters long. It does not need to be changed unless it has become known to others or the user wishes to change it.

**Notes:**
- SecurID codes can be used only once. Always wait for a new number to be displayed before entry. The code displayed on the face of the token is refreshed every 60 seconds and is unique to the individual user at that moment in time. A series of bars on the card indicates when the code is about to change.
- If you forget your password or PIN or experience any other problem logging in to Global Cash Movements, please contact your passport consultant or client servicing representative at the Northern Trust.

1. Enter Passport User ID
2. Enter Passport Password
3. Enter the current Token code (the code displayed on your SecurID)
4. Click OK, a second validation appears
5. Enter Passport User ID
6. Enter Passport Password
7. Enter the new Token code (if a new code has not generated, wait for a new one to appear)
8. Click OK, a third validation appears
9. Enter Passport User ID
10. Enter Passport Password
11. Enter the new Token code (if a new code has not generated, wait for a new one to appear)
12. Enter the PIN (It can be any combination of numbers, letters, or both between 6 and 8 characters long)
13. Enter the Token code (this entry must match exactly the one entered in step 11)
14. Click OK, Global Cash Movement appears

Related Topics
- Logging In
Cut off times

The Cutoff Times displays a list of Region, Currency, Account, Time, Day, User, Edited, Version. All times are quoted in GMT or in DST if applicable.

**Note:** Transactions must be entered and final approval completed prior to the currency cutoff times.
History Retention

Instructions can be viewed for 18 months following the value date. When the 18 month period expires, the instructions are archived and purged from Global Cash Movements history online. Contact your Account Administrator, if you wish to retrieve an instruction that is archived.

Instructions that are unapproved at the end of the value date are purged and no longer eligible for processing. They are retained in history and can be viewed on-line during the 18 month retention period.
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