Carolina Trust Bank

Introducing Commercial Cash Management

We have enhanced the functionality of your Online Banking Cash Management experience by moving from Small Business Cash Management to a new Commercial Cash Management product. This will be a seemless transition for your account. Please review the comparison guide details below to learn more. If you have questions, please contact depositoperations@carolinatrust.com .

Small Business Cash Management and Commercial Cash Management Comparison Guide

Commercial Cash Management (CCM) is a new product that gives business customers additional functionality with the cash management module. This product was built upon and enhancing the Small Business Cash Management (SBCM) product. All functionality available with SBCM is still available with CCM. This guide depicts the new features now available with Commercial Cash Management.

ACH	Small Business Cash Management	Commercial Cash Management
Quick Edit Only	Only one Edit entitlement that allows for both Edit and Quick Edit.	New entitlement allowing user to be given access to the Quick Edit option only. User would not be able to add or delete transactions.
Quick Edit Addenda	Addenda information must be added or changed within single entries in the Edit tab.	A new field has been added to the Quick Edit page allowing for addenda to be added or amended.
Pending Approval	No approval process for batches. User without Full ACH Control must let another user know that a batch needs to be initiated.	User without Full ACH Control will see a field on the Edit and Quick Edit pages. User can select 'A batch is ready for approval'. An alert is then generated and sent to all users who have opted to receive it.
Quick Delete	Batches must be deleted individually from the Select Options drop-down menu.	User with delete capabilities can select multiple batches by checking the box to the left of the batch name. An option at bottom of screen allows for Delete Selected.
History	History shows initiated date, effective date, batch name, SEC code, company name, total debits, total credits, and offset account.	History shows initiated date, effective date, batch name, SEC code, company name, total debits, total credits, and offset account. Confirmation number has been added to the history screen.

Reporting	Small Business Cash Management	Commercial Cash Management
Activity Reports	Not applicable.	User can pull a report on account(s) to view transaction information. Report can be pulled for multiple accounts at one time, specific time frames, and specific transaction codes. User can download report in CSV, PDF, MHTML, Excel, TTIF, and Word.
Summary Reports	Not applicable.	User can pull a report on account(s) which contains per day summary information. Report can be pulled for multiple accounts at one time and specific time frames. User can download report in CSV, PDF, MHTML, Excel, TTIF, and Word.
Saved Reports	Not applicable.	User has the ability to enter search criteria for activity or summary reports and save the criteria information. This allows them to pull the report at any time without having to reenter criteria information. User can download report in CSV, PDF, MHTML, Excel, TTIF, and Word.

Alerts	Small Business Cash Management	Commercial Cash Management
Email Address Change	Not applicable.	Event alert generates when the user's email address has been changed.
Telephone Number Change	Not applicable.	Event alert generates when the user's phone number has been changed.
Entitlement Change	Not applicable.	Event alert generates when the user's entitlements have changed.
ACH Batch Updated	Not applicable.	Event alert generates when an ACH batch has been modified.
ACH Pending Approval	Not applicable.	Event alert generates when a user without full ACH control checks box on Edit or Quick Edit screen that the batch is ready for approval.