BankUnited | TREASURY SUITE

Balance and Transaction Reporting

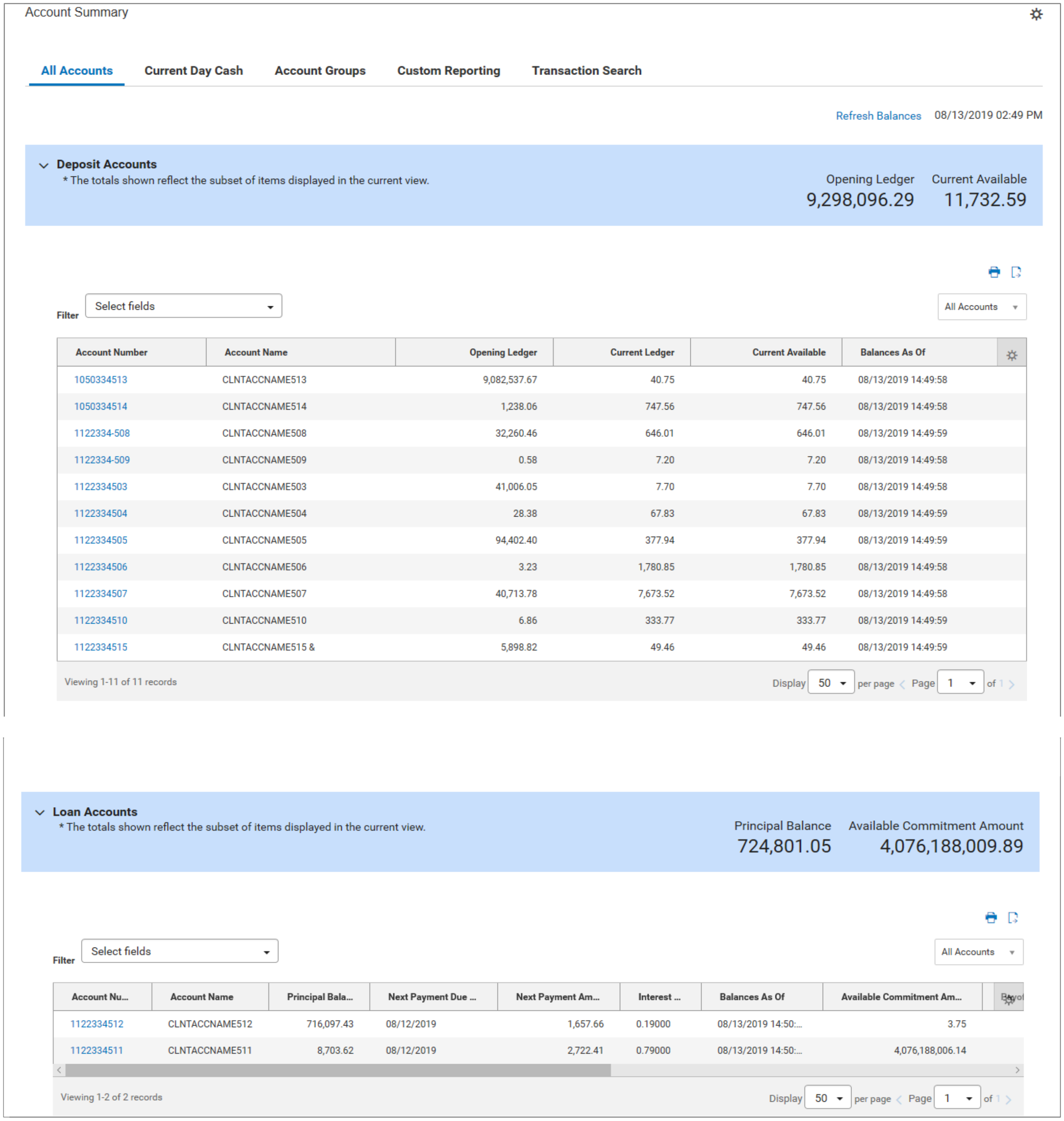
Quick Reference Guide

Release 24.08

2022

Account Summary

The Account Summary widget appears on the Balance and Transaction workspace. It lists the balances of the accounts that you have permission to see. You can also access the transaction details and account statement reports from this widget.



By default, the Account Summary widget appears on the Home Page. You can also navigate to it from the **Reporting** menu.

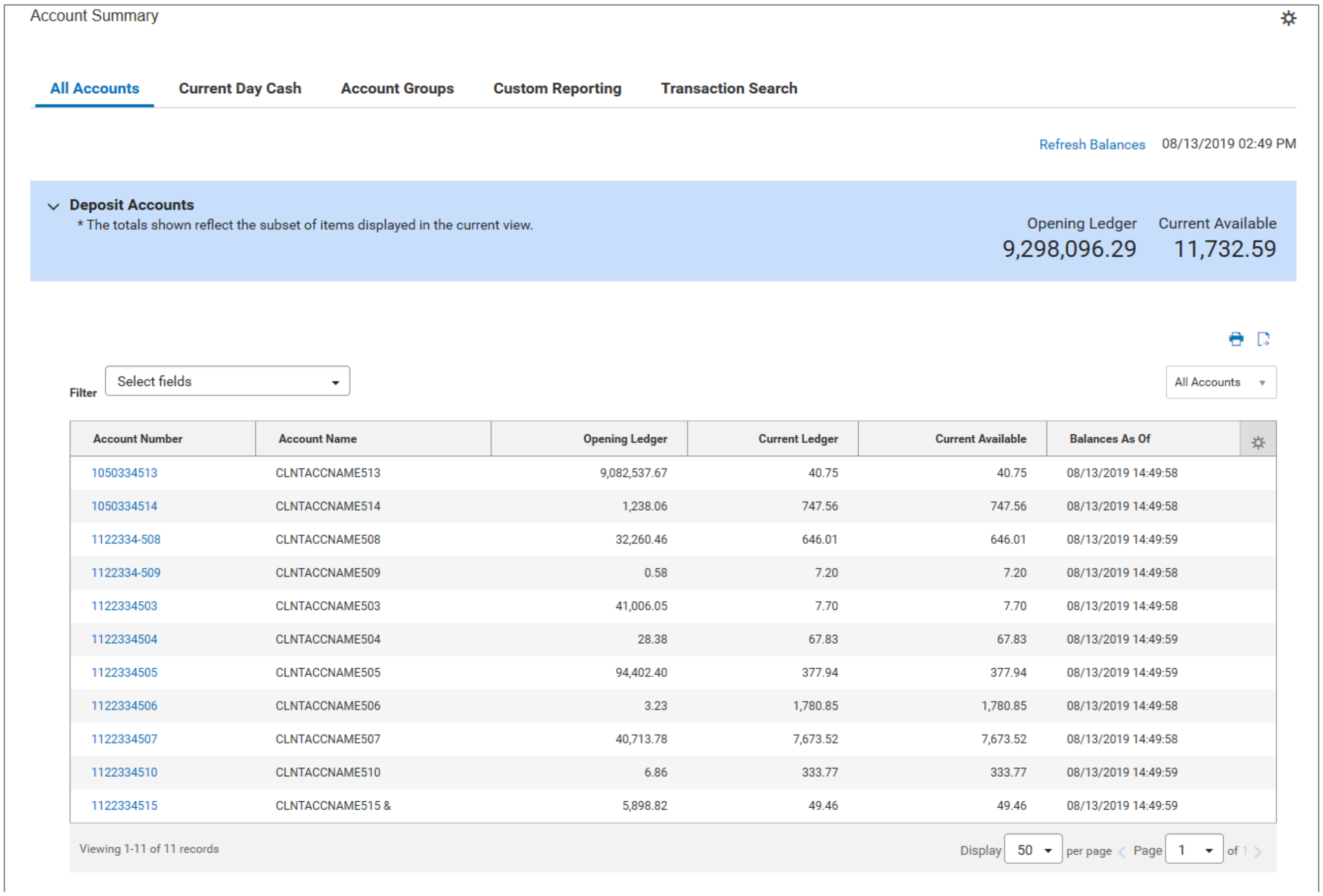
Note

This topic describes the default appearance of the Account Summary widget for users with accounts in a single currency. For users with accounts in multiple currencies, Account Summary screens will display totals in as many as ten currencies. For information, see Multi-currency Totals Display.

Also, the Account Summary widget can be configured to include tabs and sections not covered here. For information, see [Additional Configurations of the Account Summary Widget](#).

To view Account Summary:

- Select **Balance and Transaction Reporting** from the **Reporting menu**.



Account Number	Account Name	Opening Ledger	Current Ledger	Current Available	Balances As Of
1050334513	CLNTACCNAME513	9,082,537.67	40.75	40.75	08/13/2019 14:49:58
1050334514	CLNTACCNAME514	1,238.06	747.56	747.56	08/13/2019 14:49:58
1122334-508	CLNTACCNAME508	32,260.46	646.01	646.01	08/13/2019 14:49:59
1122334-509	CLNTACCNAME509	0.58	7.20	7.20	08/13/2019 14:49:58
1122334503	CLNTACCNAME503	41,006.05	7.70	7.70	08/13/2019 14:49:58
1122334504	CLNTACCNAME504	28.38	67.83	67.83	08/13/2019 14:49:59
1122334505	CLNTACCNAME505	94,402.40	377.94	377.94	08/13/2019 14:49:59
1122334506	CLNTACCNAME506	3.23	1,780.85	1,780.85	08/13/2019 14:49:58
1122334507	CLNTACCNAME507	40,713.78	7,673.52	7,673.52	08/13/2019 14:49:58
1122334510	CLNTACCNAME510	6.86	333.77	333.77	08/13/2019 14:49:59
1122334515	CLNTACCNAME515 &	5,898.82	49.46	49.46	08/13/2019 14:49:59

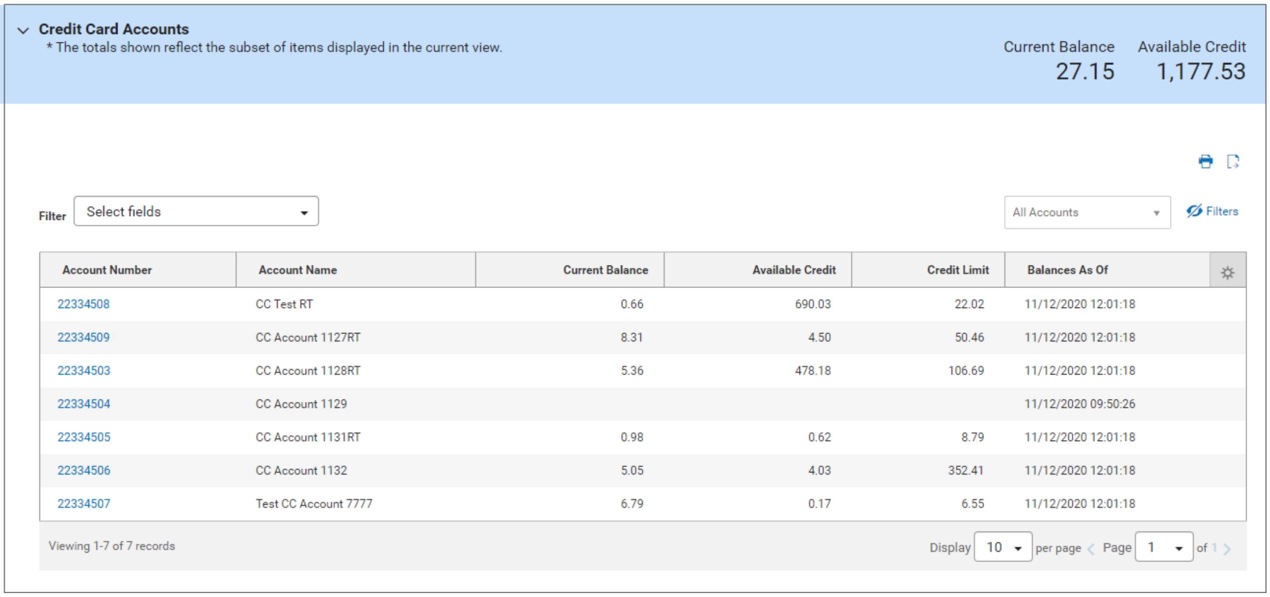
The top right of the screen shows the date and time when balances for all listed accounts were last updated. The screen lists the following accounts:

Deposit Accounts: Lists all available deposit accounts and the opening ledger as well as current available balances in the default currency.

Loans Accounts: Lists all available accounts as well as principal balance and available commitment amount.

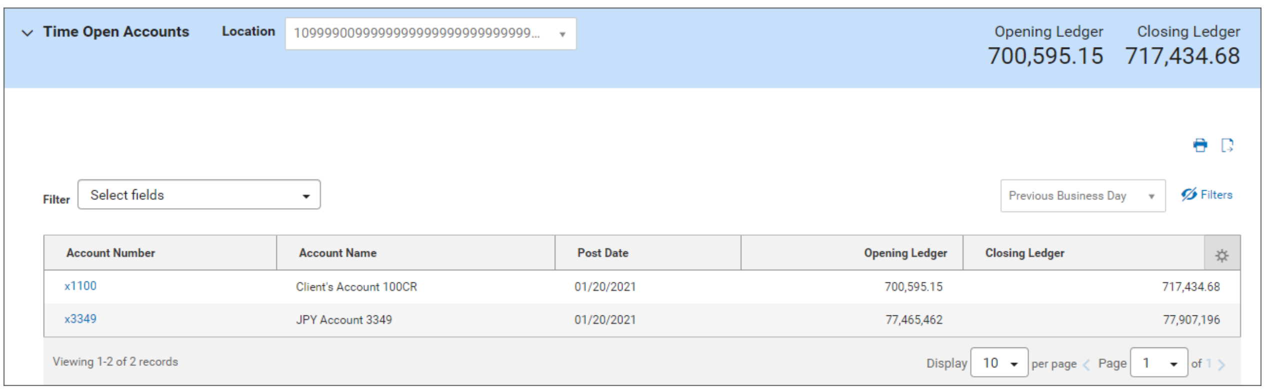
Investment Accounts: Lists all available accounts as well as the investment balance.

Credit Card Accounts: Lists all available accounts as well as the current balance and available credit. Note that per Payment Card Industry (PCI) standards, only the last eight digits of credit card numbers appear in the list.



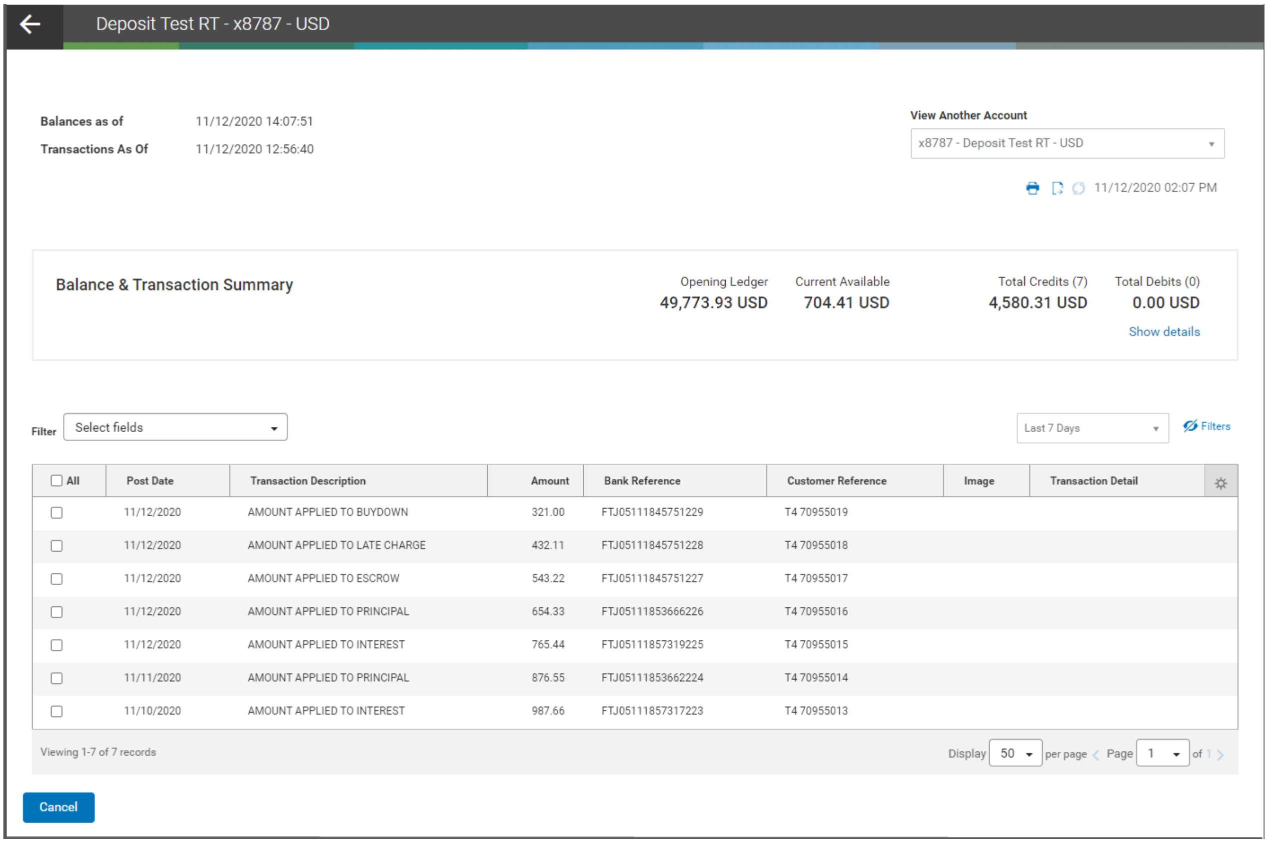
Account Number	Account Name	Current Balance	Available Credit	Credit Limit	Balances As Of
22334508	CC Test RT	0.66	690.03	22.02	11/12/2020 12:01:18
22334509	CC Account 1127RT	8.31	4.50	50.46	11/12/2020 12:01:18
22334503	CC Account 1128RT	5.36	478.18	106.69	11/12/2020 12:01:18
22334504	CC Account 1129				11/12/2020 09:50:26
22334505	CC Account 1131RT	0.98	0.62	8.79	11/12/2020 12:01:18
22334506	CC Account 1132	5.05	4.03	352.41	11/12/2020 12:01:18
22334507	Test CC Account 7777	6.79	0.17	6.55	11/12/2020 12:01:18

Time Open Accounts: If your company is set up for time open accounts (TOAs), this section lists all TOAs by location. To see the accounts for a given location, use the **Location** drop-down menu to select the desired one.



Account Number	Account Name	Post Date	Opening Ledger	Closing Ledger
x1100	Client's Account 100CR	01/20/2021	700,595.15	717,434.68
x3349	JPY Account 3349	01/20/2021	77,465,462	77,907,196

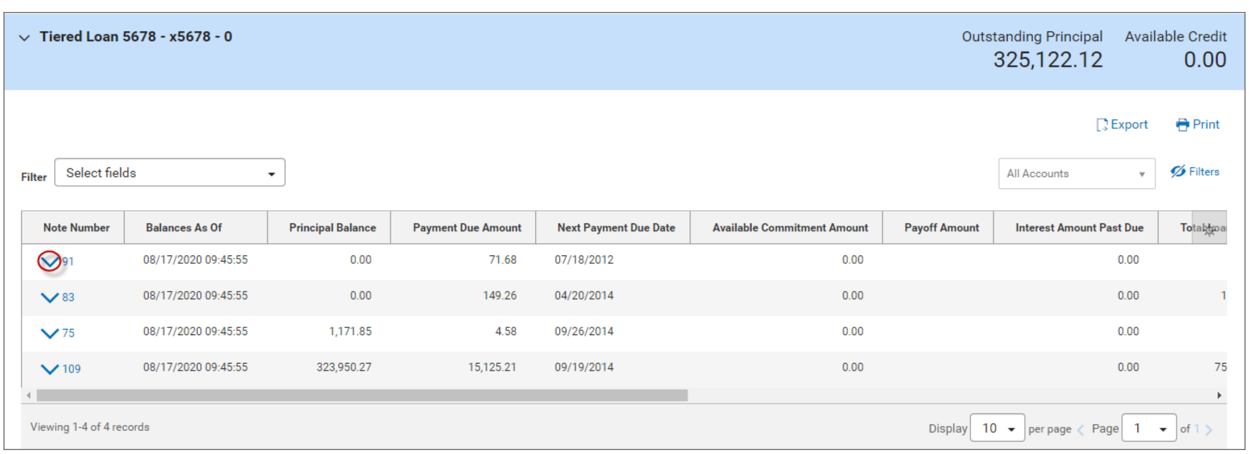
- To see transaction details for an account, click the account number in the list.



For more information, see Transaction Detail Screen.

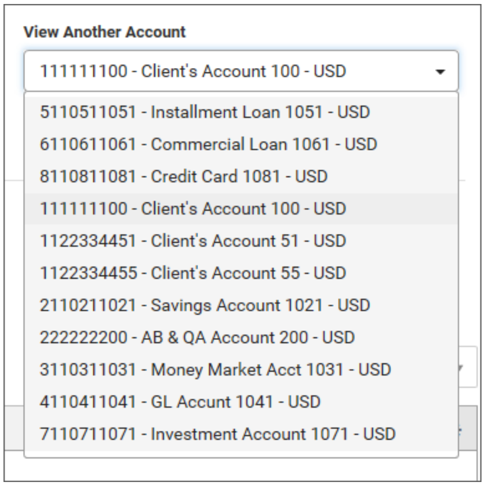
Note

Tiered loans accounts are comprised of a master account with a number of associated subaccounts (notes). Because of this layering, tiered loan accounts are handled differently from other account types in the Account Summary widget. When you click a tiered loan account in the list, you see a list of the notes associated with that account.



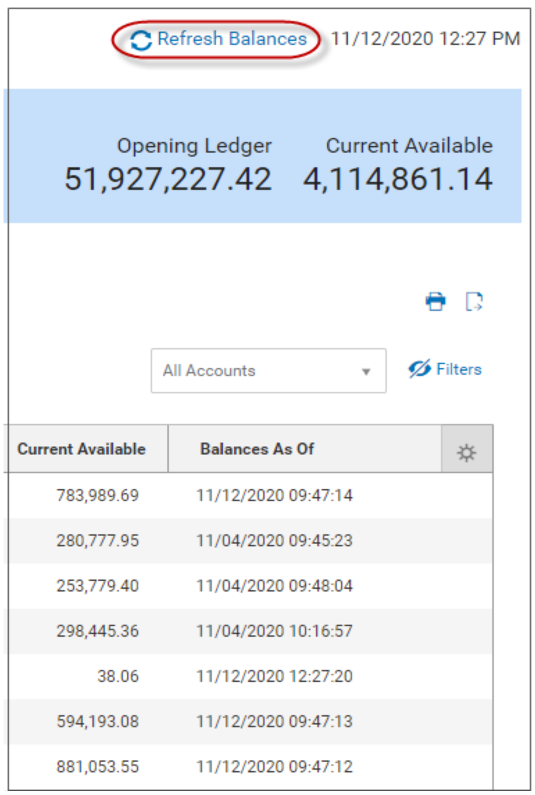
Click the down-arrow beside the note number to see transactions for a given note.

To view a different account from the one currently displayed, use the **View Another Account** drop-down to select from the list of available accounts.



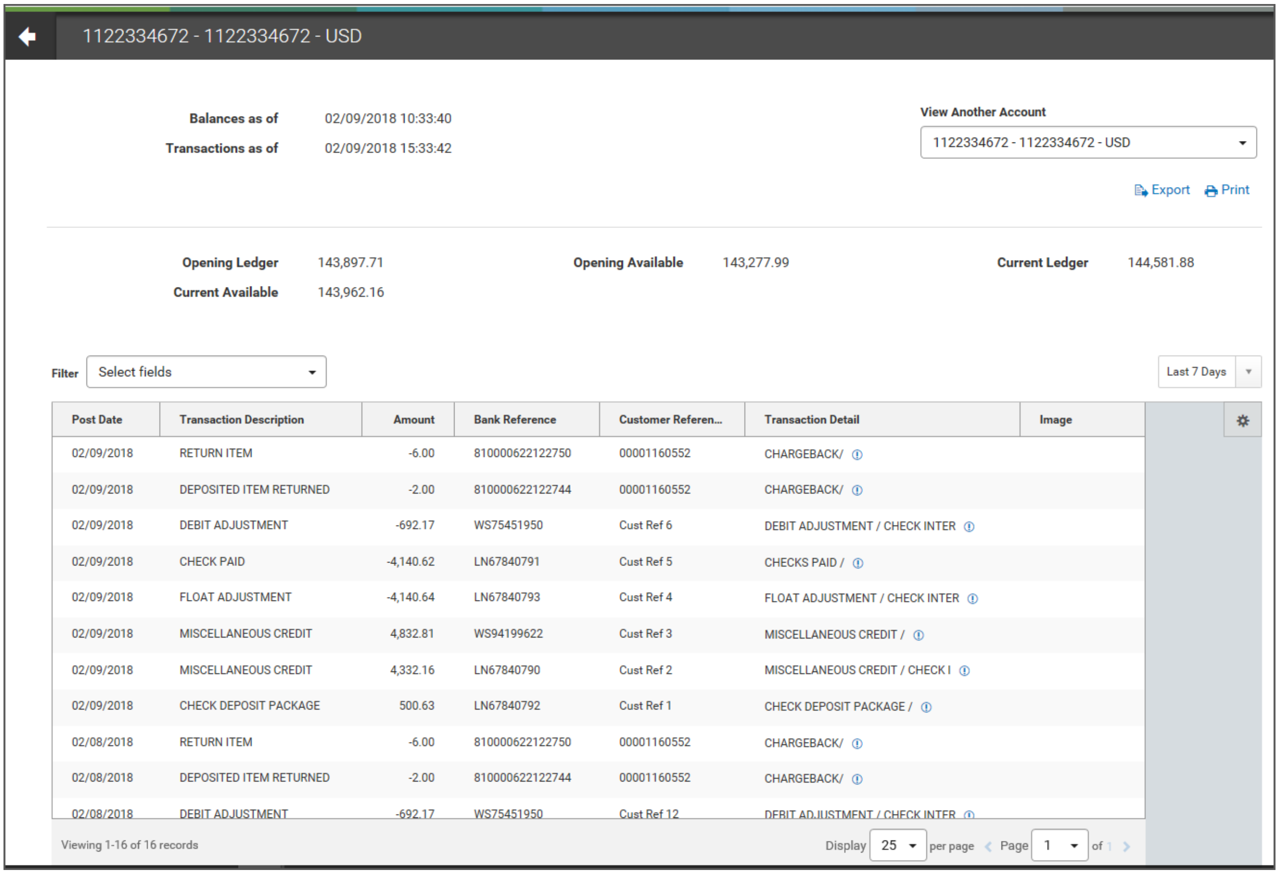
Updating Balances

If you have access to the update balance function, you can update balances by clicking **Refresh Balances** at the top of the widget.



Viewing Transaction Details

- Click the **Account Name** to see transaction details.



Post Date	Transaction Description	Amount	Bank Reference	Customer Referen...	Transaction Detail	Image
02/09/2018	RETURN ITEM	-6.00	810000622122750	00001160552	CHARGEBACK/	
02/09/2018	DEPOSITED ITEM RETURNED	-2.00	810000622122744	00001160552	CHARGEBACK/	
02/09/2018	DEBIT ADJUSTMENT	-692.17	WS75451950	Cust Ref 6	DEBIT ADJUSTMENT / CHECK INTER	
02/09/2018	CHECK PAID	-4,140.62	LN67840791	Cust Ref 5	CHECKS PAID /	
02/09/2018	FLOAT ADJUSTMENT	-4,140.64	LN67840793	Cust Ref 4	FLOAT ADJUSTMENT / CHECK INTER	
02/09/2018	MISCELLANEOUS CREDIT	4,832.81	WS94199622	Cust Ref 3	MISCELLANEOUS CREDIT /	
02/09/2018	MISCELLANEOUS CREDIT	4,332.16	LN67840790	Cust Ref 2	MISCELLANEOUS CREDIT / CHECK I	
02/09/2018	CHECK DEPOSIT PACKAGE	500.63	LN67840792	Cust Ref 1	CHECK DEPOSIT PACKAGE /	
02/08/2018	RETURN ITEM	-6.00	810000622122750	00001160552	CHARGEBACK/	
02/08/2018	DEPOSITED ITEM RETURNED	-2.00	810000622122744	00001160552	CHARGEBACK/	
02/08/2018	DEBIT ADJUSTMENT	-692.17	WS75451950	Cust Ref 12	DEBIT ADJUSTMENT / CHECK INTER	

Viewing Transaction Images

Some transactions have images associated with them, such as deposit slips or cleared checks. To view images, an account must be set up by the bank administrator to permit image viewing.

1. From the Account Summary screen, click on the account name.

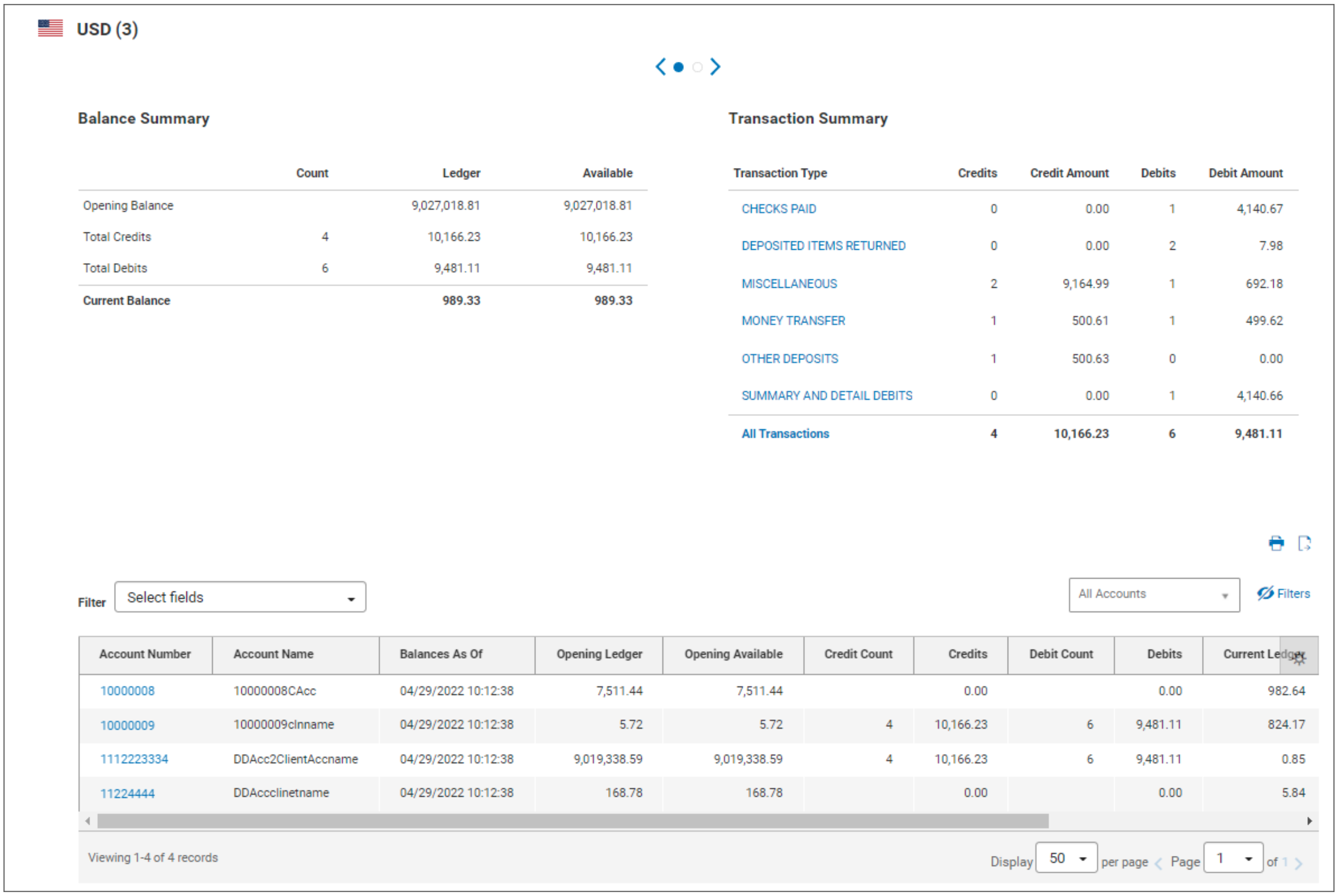
   The transaction details screen will appear.

2. Use the scroll bar to locate the **Image** column.
3. Click on the image icon to view the image.

Controls below the image allow you to invert the color or rotate the image, as well as zoom in or out.

Current Day Cash

The Current Day Cash feature displays summary information for all accounts as of the current day.



Balance Summary

	Count	Ledger	Available
Opening Balance		9,027,018.81	9,027,018.81
Total Credits	4	10,166.23	10,166.23
Total Debits	6	9,481.11	9,481.11
Current Balance		**989.33**	**989.33**

Transaction Summary

Transaction Type	Credits	Credit Amount	Debits	Debit Amount
CHECKS PAID	0	0.00	1	4,140.67
DEPOSITED ITEMS RETURNED	0	0.00	2	7.98
MISCELLANEOUS	2	9,164.99	1	692.18
MONEY TRANSFER	1	500.61	1	499.62
OTHER DEPOSITS	1	500.63	0	0.00
SUMMARY AND DETAIL DEBITS	0	0.00	1	4,140.66
All Transactions	**4**	**10,166.23**	**6**	**9,481.11**

Account Number	Account Name	Balances As Of	Opening Ledger	Opening Available	Credit Count	Credits	Debit Count	Debits	Current Ledger
10000008	10000008CAcc	04/29/2022 10:12:38	7,511.44	7,511.44		0.00		0.00	982.64
10000009	10000009clnname	04/29/2022 10:12:38	5.72	5.72	4	10,166.23	6	9,481.11	824.17
1112223334	DDAcc2ClientAccname	04/29/2022 10:12:38	9,019,338.59	9,019,338.59	4	10,166.23	6	9,481.11	0.85
11224444	DDAccclinetname	04/29/2022 10:12:38	168.78	168.78		0.00		0.00	5.84

Note

If your bank uses real-time accounts for current day balance and transaction retrieval, the accounts are updated when you access the **Current Day Cash** tab, providing up-to-date information. When you navigate to the Current Day Cash tab, the application makes real-time calls to update both balances and transactions for any real-time accounts. You will see a revolving progress indicator to show that accounts/transactions are in the process of being loaded.

To load the latest account/transaction information at any time, click **Refresh Accounts**.

Balance and transaction summary for all accounts appears at the top of the screen. The screen also lists the following information for all accounts:

- Account Number
- Account Name
- Balances As Of - Date and time for which last balance figures are available
- Opening Ledger
- Opening Available
- Credit Count - Total number of credits to the account
- Credit Amount

- Debit Count - Total number of debits to the account
- Current Ledger
- Current Available
- Transactions As Of - Transactions associated with the account as of the last available date and time

You will be able to rearrange columns in the list, use the **Options** (⚙) icon to add or remove columns from the list, and then use the **View** drop-down to save the results as a new view.

Viewing Current-Day Cash Transactions

To view current-day transactions for a listed account:

- Find the desired account, and click the link in the Account Number column.

The Current Day Cash Transactions screen displays a balance summary, including opening balance, total credits, total debits, and current balance. It also lists all current-day transactions associated with the account. The following information appears for each listed account:

- Post Date
- Account Number
- Transaction Description
- Debit/Credit - Whether the transaction debits or credits the account
- Amount
- Bank Reference
- Customer Reference
- Transaction Detail
- Type
- Additional Information
- Image - If an image associated with the transaction is available, you can click the icon to view image details. For more information, see Viewing Transaction Details
- Value Date

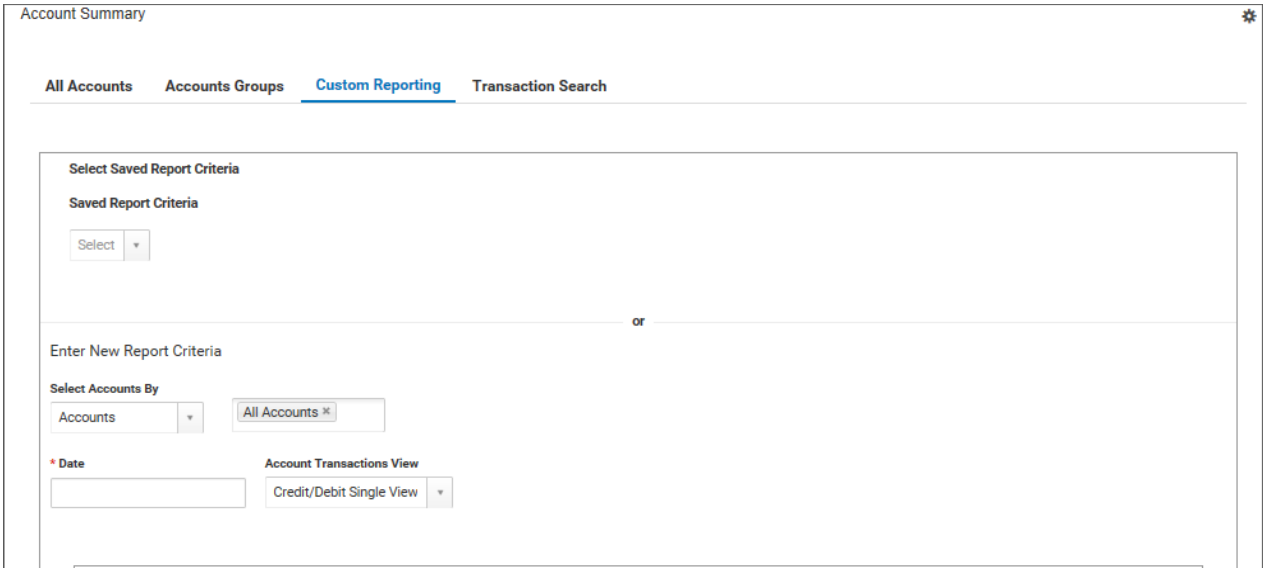
You will be able to rearrange columns in the list, use the **Options** (⚙) icon to add or remove columns from the list, and then use the **View** drop-down to save the results as a new view.

Custom Reporting

The Custom Reporting feature allows you to create and save custom reports on account or account group information.

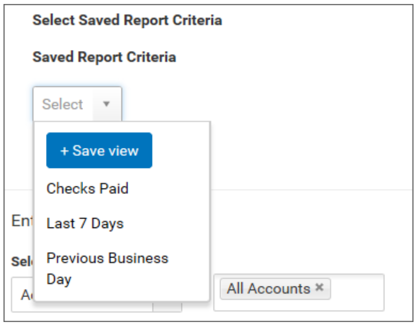
To use Custom Reporting:

1. Select **Balance and Transaction Reporting** from the **Reporting Menu**.
2. At the top of the screen, click **Custom Reporting**.



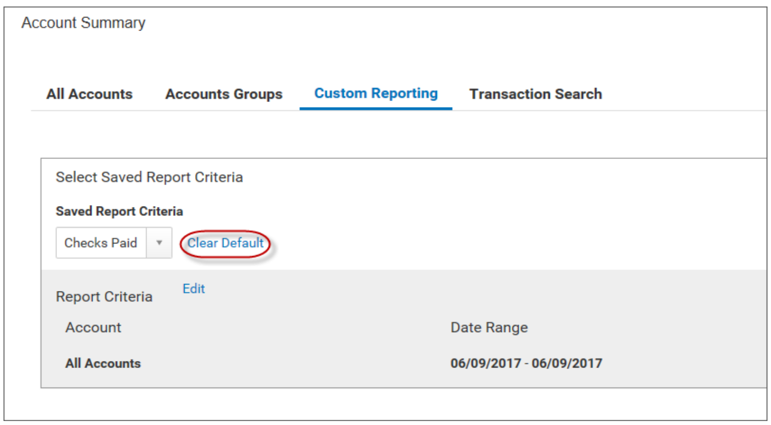
To see a report based on saved report criteria:

- At **Saved Report Criteria**, use the drop-down to select a saved report.



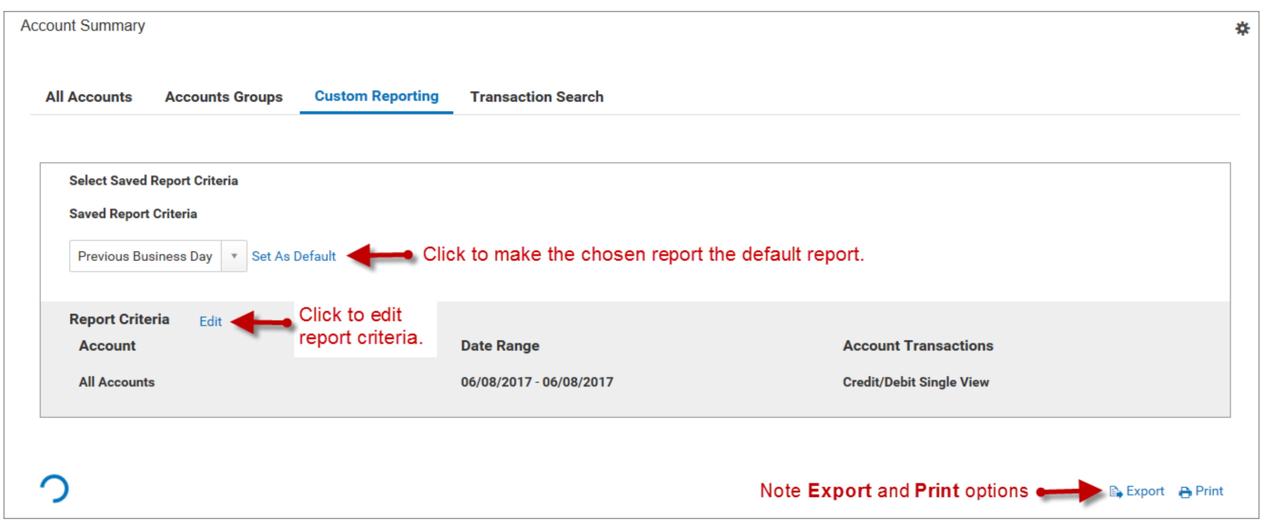
Note

If a report has been saved previously as the default, it will appear as the default choice. To remove this choice, click **Clear Default**.



The report appears on screen.

- If you want the saved report you selected to be the default report in future, click **Set As Default**.



- Click **Edit** in the **Report Criteria** section to edit the criteria. Follow the instructions under **To see a report based on new report criteria** below.

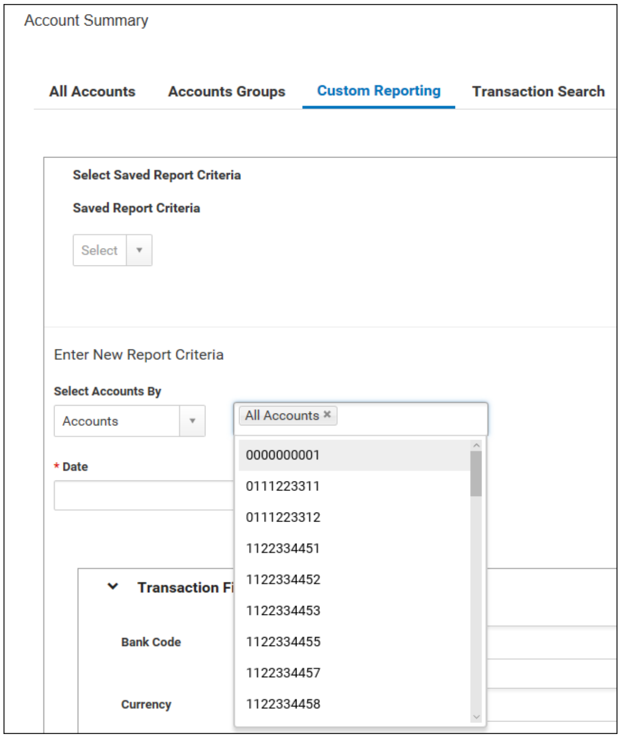
To see a report based on new report criteria:

1. (optional) In the **Accounts/Account Group** field, use the drop-down to select whether you want to search for accounts or account groups.

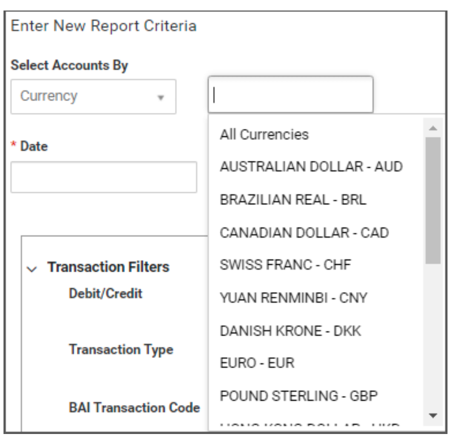
   You can choose to search all accounts, all account groups, or all bank codes. Or you can click in the right-hand field to see a list of accounts/account groups/bank codes that you can select from.

Note

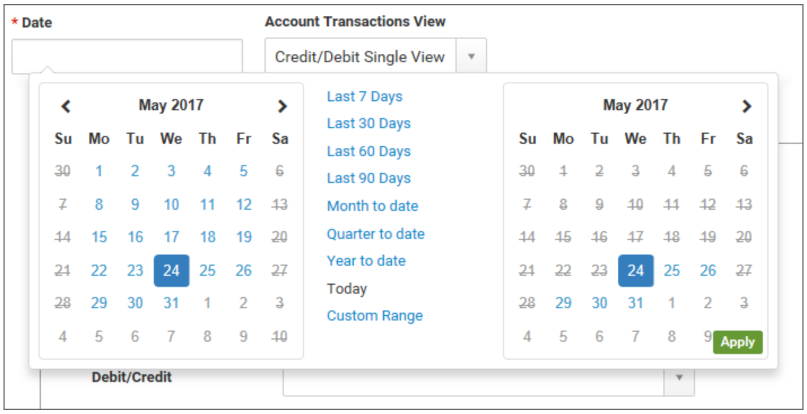
Real-time posted accounts are not available for custom reporting.



If you have accounts in multiple currencies, you can also select the accounts to display by currency.

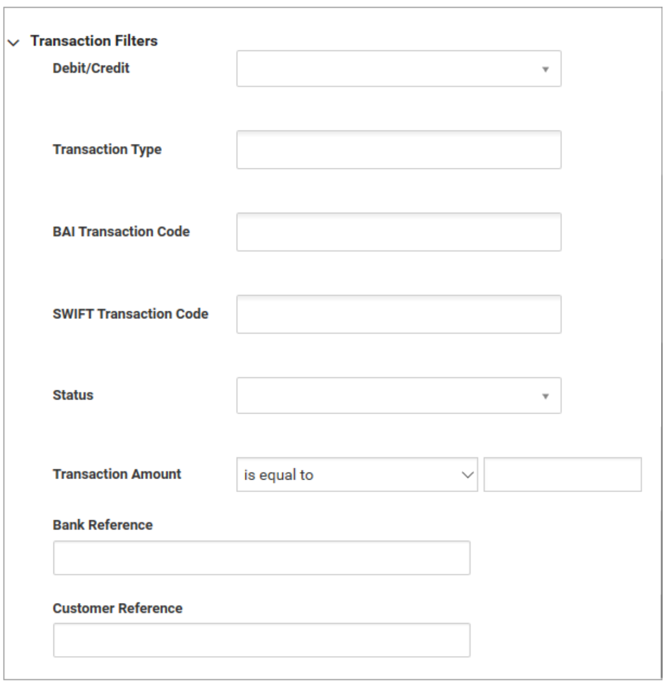


2. In the **Date Range** field, select a range or enter a custom range using the calendar icon.



3. (optional) Use the **Account Transactions View** drop-down to select how you want to view accounts: **Credit/Debit Single View** or **Separate Credit and Debit Views**.

4. (optional) Click the right arrow ❯ button in the **Transaction Filters** field to expand the list of options.



5. (optional) Use the **Debit/Credit** drop-down to select whether the search should filter for debit or credit transactions.

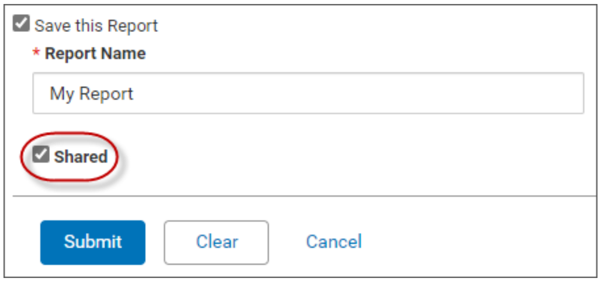
6. (optional) Enter a transaction type as a search criterion.

7. (optional) Enter a BAI transaction code as a search criterion.

8. (optional) Enter a Swift transaction code as a search criterion.

9. (optional) Use the **Status** drop-down to select an appropriate status: Pending or Cleared.

10. (optional) In the **Transaction Amount** field, use the drop-down to select an appropriated qualifier (for example, **is equal to**), and then in the right-hand text field, enter an amount.
11. (optional) Enter a bank reference as a search criterion.
12. (optional) Enter a customer reference as a search criterion.
13. If you want to save this report for future viewing, click **Save this report**, and then enter a name for the new report.
14. (optional) If you want to share the report with other users in the company, check the **Shared** box.



Note

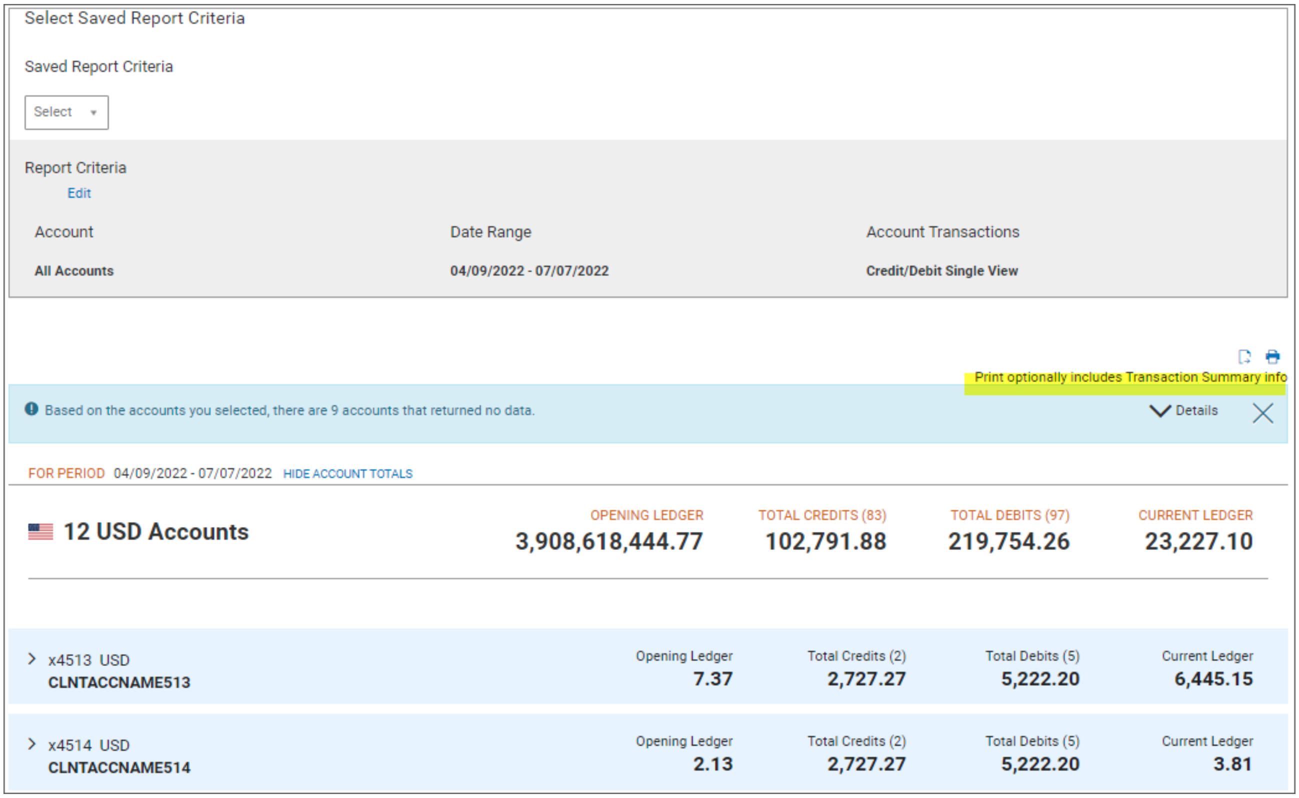
Shared reports created and saved by users who have been removed from system are retained. Those reports will appear in the **Saved Report Criteria** drop-down and can be accessed by other entitled users in the company.

15. When you have finished selecting search criteria, click **Submit**. The results appear as a custom report. Click **Edit** in the **Report Criteria** section to edit the criteria and create a new report based on them.

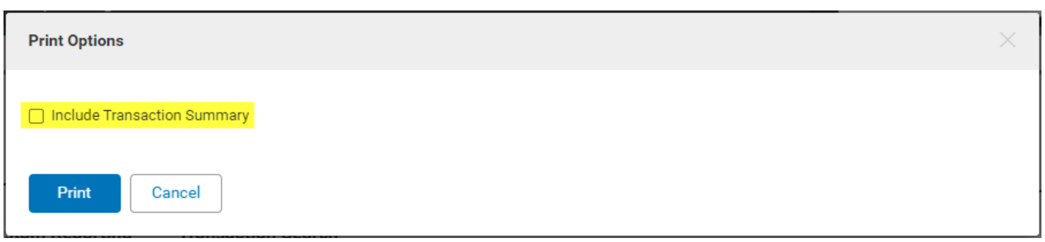
Viewing the Custom Report

The results of a custom report request are described below.

- **Export** and **Print** buttons are displayed at the top of the report. Note the prompt "Print optionally includes Transaction Summary info."

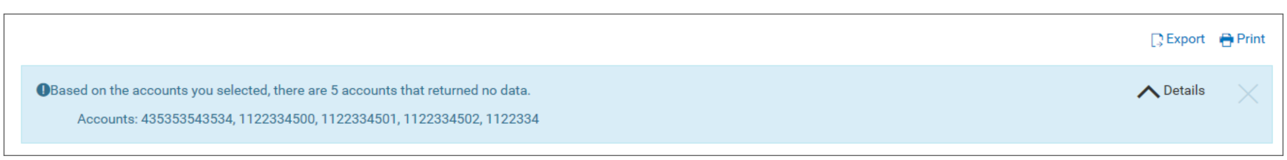


If you want to see transactions summaries for the accounts you selected, in the Print Options pop-up window, click **Include Transaction Summary**.

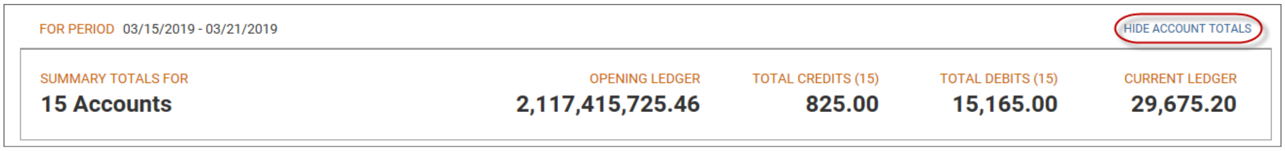


For more information on exporting and printing data, see [Exporting and Printing Balance Transaction Data].

- If any of the accounts selected returned no data, you will be notified of this. Click the down arrow to view the accounts that returned no data.



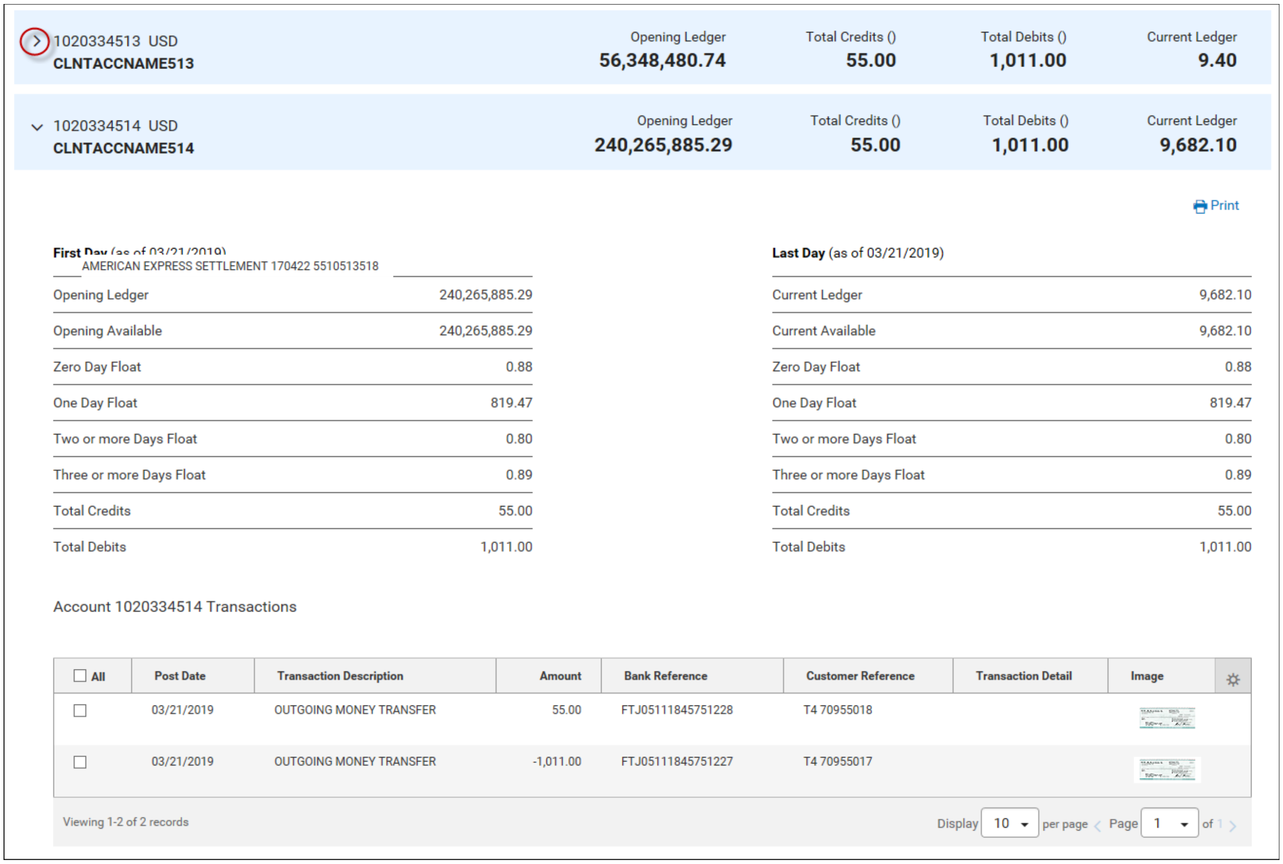
- To see totals for the accounts that the report covers, click **Show Account Totals**.



Then to hide the displayed totals, click **Hide Account Totals**.

- For each listed account, the following information is listed:
  - Opening Ledger
  - Total Credits
  - Total Debits
  - Current Ledger

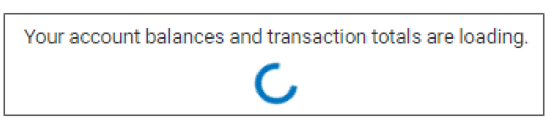
- To see account details, click the right arrow ❯. It drops down the detail information for the first and last days in the requested date range.



The section also lists any transactions for the period covered by the report. If an image is associated with a transaction, an icon appears in the **Image** column. Click the icon to view the image. For information, see Viewing Transaction Images.

Notes

- For real-time accounts, totals for all accounts and for individual accounts/transactions are polled to get the most up-to-date information. You will see a revolving progress indicator to show that antivivisectionist are in the process of being loaded.



- If your version of the application is configured to display current- and previous-day account information on separate tabs in the Account Summary widget, the application can also be configured so that Custom Reporting shows intra-day *and* real-time balance and transaction data for real-time enabled accounts.

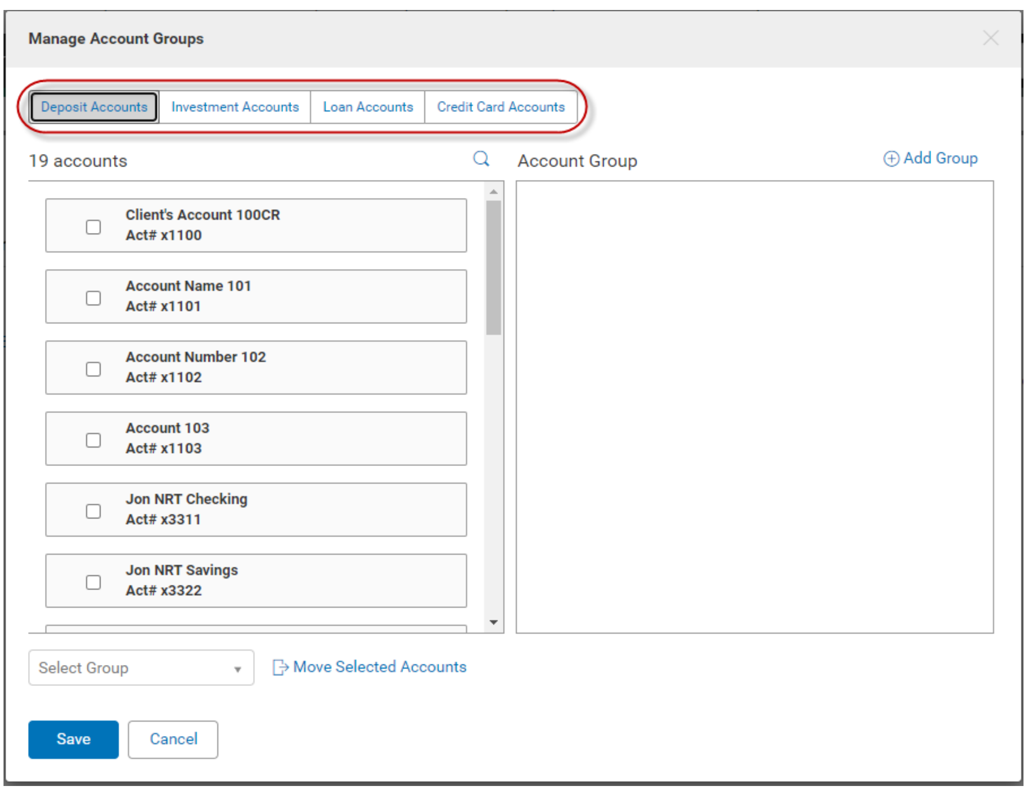
Account Groups

The account groups feature allows you to logically organize bank accounts into groups. When you are viewing bank account data on a list or report, you can choose to filter the data by these groups. This feature allows you to view data for related accounts quickly and easily.

Adding Account Groups

To add an account group:

1. Select **Balance and Transaction Reporting** from the **Reporting** menu.
2. At the top of the screen, click **Account Groups**.
3. Click **Create Account Groups** or **Edit** next to **Deposit Account Groups.**
4. Above the **Account Groups** pane, click **Add Group**.
5. In the **New Group** box enter the name of the group you want to add.
6. Select the group name from the **Select Group** list at the bottom of the screen.
7. Click the appropriate indicator: **Deposit Accounts**, **Investment Accounts**, **Loan Accounts**, or **Credit Card Accounts**.



8. In the left pain, check the boxes for the accounts that you want to include in the group.

9. Click **Move Selected Accounts**.

   The accounts will appear in the right pane. The accounts appear in the same order as they will be shown on the Balance and Transaction Reporting screens.

10. When the account group appears as desired, click **Save**.

Viewing Account Groups

To view account groups, click **Account Groups** at the top left of the Balance and Transaction Account Summary screen.

Modifying or Deleting Account Groups

To modify or delete an account group:

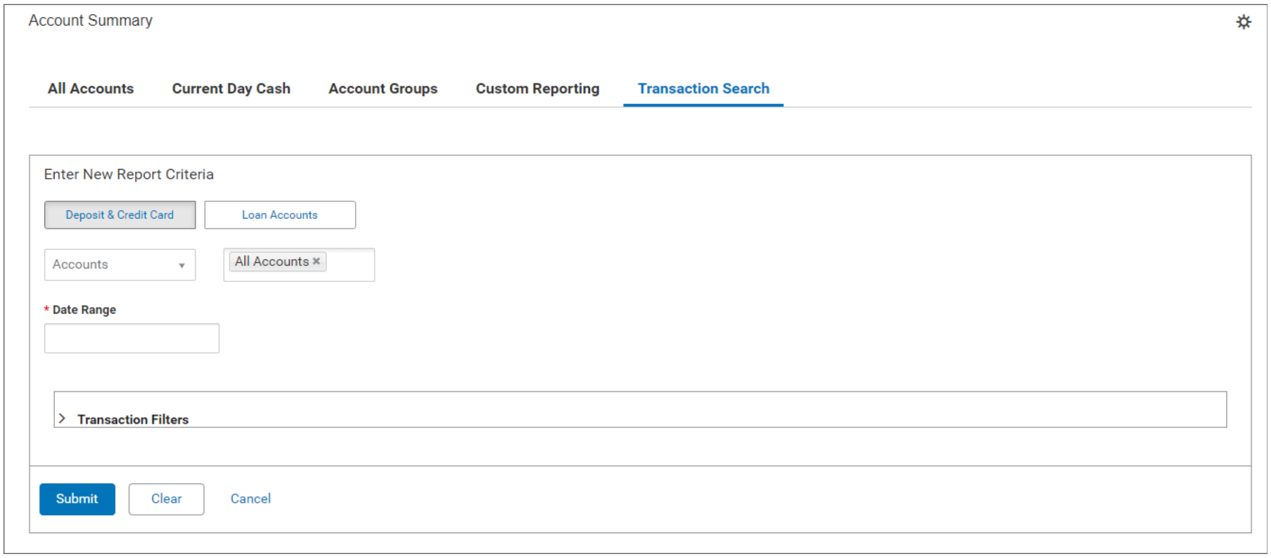
1. Select **Balance and Transaction Reporting** from the **Reporting** menu.
2. Select **Account Groups**.
3. To modify a group, select the group name from the list.
4. Add or remove accounts as needed.
5. You can delete the account group by clicking the **X** icon.
6. You can edit the group name by clicking the **Edit** icon.
7. When you have finished, click **Save**.

Transaction Search

The Transaction Search feature allows you to search across the accounts you have access to for specific transactions.

To search for a transaction:

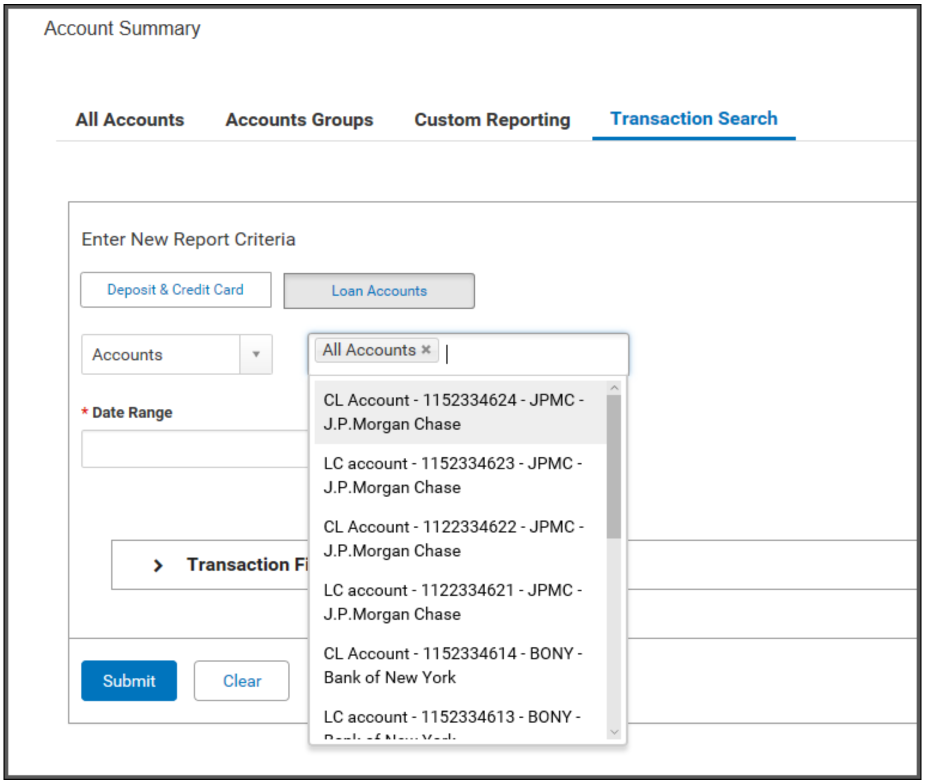
1. Select **Balance and Transaction Reporting** from the **Reporting Menu**.
2. At the top of the screen, click **Transaction Search**.



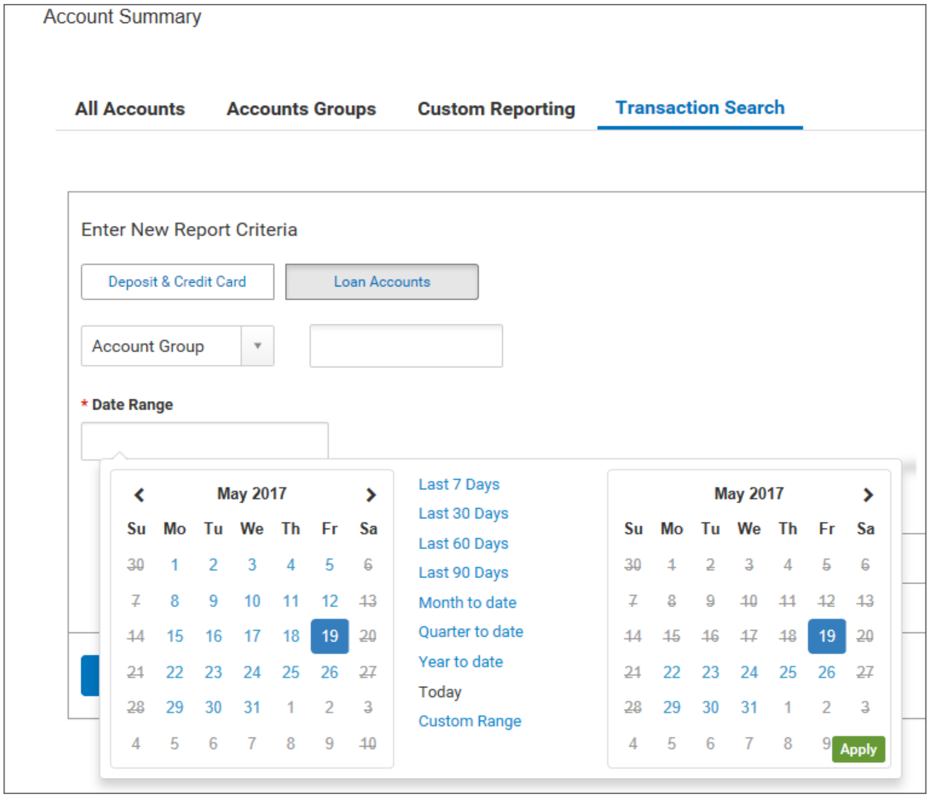
3. (optional) Do one of the following:
   - To search for deposit or credit card accounts, click **Deposit & Credit CardAccounts**.
   - To search for loan accounts, click **Loan Accounts**.

4. (optional) In the **Accounts/Account Group** field, use the drop-down to select whether you want to search for accounts or account groups.

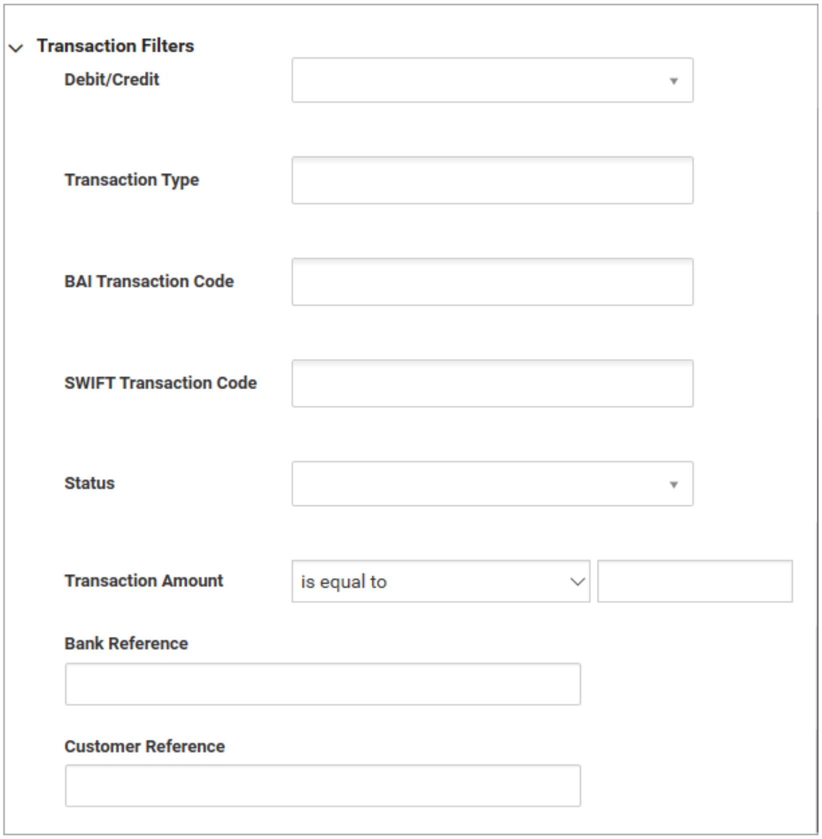
   You can search for all accounts or account groups, or click in the right-hand field to see a list of accounts/account groups that you can select from.



5. In the **Date Range** field, select a range or enter a custom range using the calendar icon.

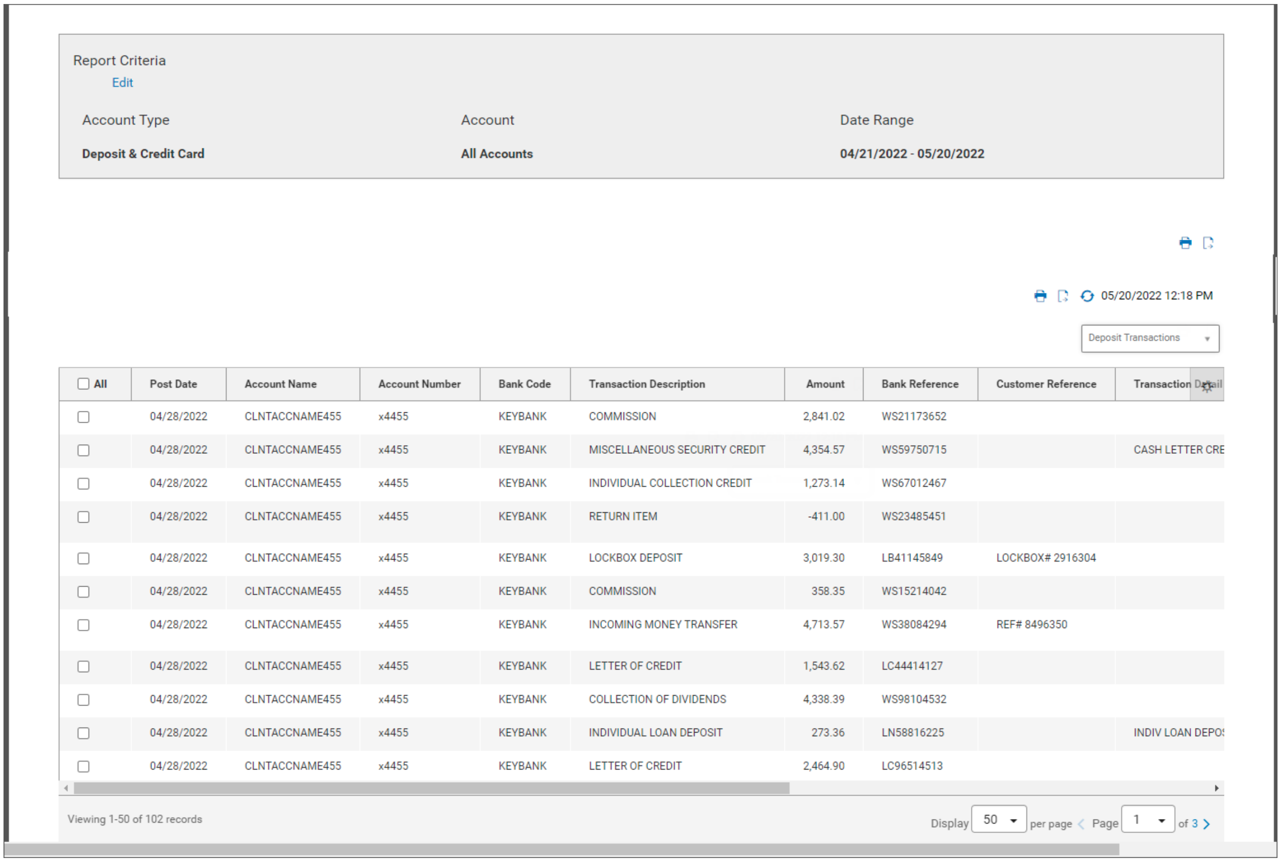


6. (optional) Click the right arrow **>** button in the **Transaction Filters** field to expand the list of options.



7. (optional) Enter a bank code as a search criterion.
8. (optional) Enter a currency as a search criterion.
9. (optional) Use the **Debit/Credit** drop-down to select whether the search should filter for debit or credit transactions.
10. (optional) Enter a transaction type as a search criterion.
11. (optional) Enter a BAI transaction code as a search criterion.
12. (optional) Enter a Swift transaction code as a search criterion.
13. (optional) Use the **Status** drop-down to select an appropriate status: Pending or Cleared.
14. (optional) In the **Transaction Amount** field, use the drop-down to select an appropriated qualifier (for example, **is equal to**), and then in the right-hand text field, enter an amount.
15. (optional) Enter a bank reference as a search criterion.
16. (optional) Enter a customer reference as a search criterion.

17. When you have finished selecting search criteria, click **Submit**. The results of the transaction search appear in a list. Click **Edit** in the **Report Criteria** section to edit the criteria and conduct the search again.



You will be able to rearrange columns in the list, use the **Options** (⚙) icon to add or remove columns from the list, and then use the **View** drop-down to save the results as a new view.

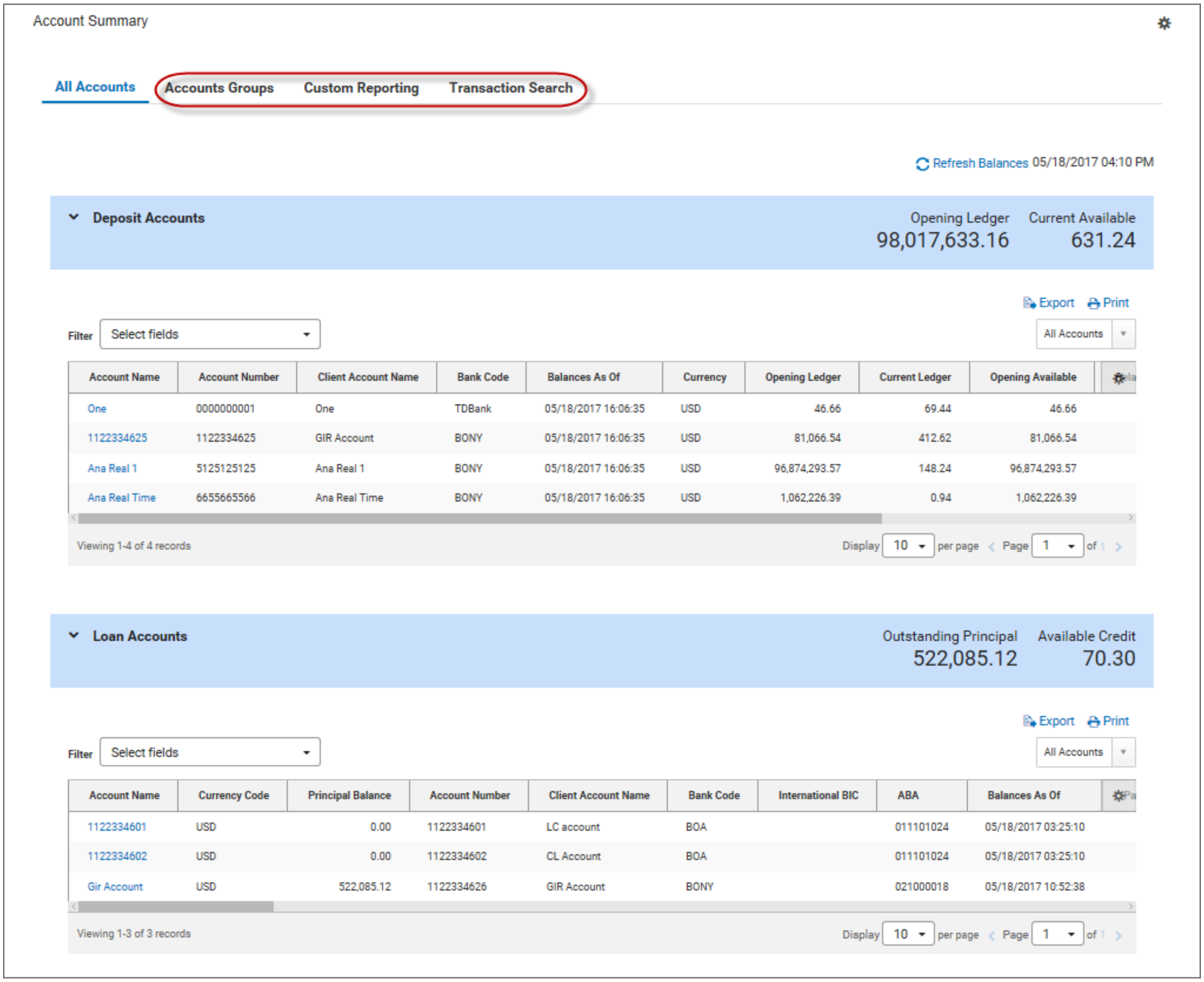
Multi-currency Account Totals

For users with accounts in multiple currencies, Balance & Transaction Reporting screens will display totals in as many as ten different currencies. This feature is supported in the **All Accounts**, **Current Day Cash**, **Account Groups**, and **Custom Reporting** tabs.

Print output from any of these tabs will also reflect account totals by currency.

Additional Configurations of the Account Summary Widget

The [Account Summary widget]() appears on the Balance and Transaction workspace. It lists the balances of the accounts that you have permission to see. You can also access the transaction details and account statement reports from this widget.

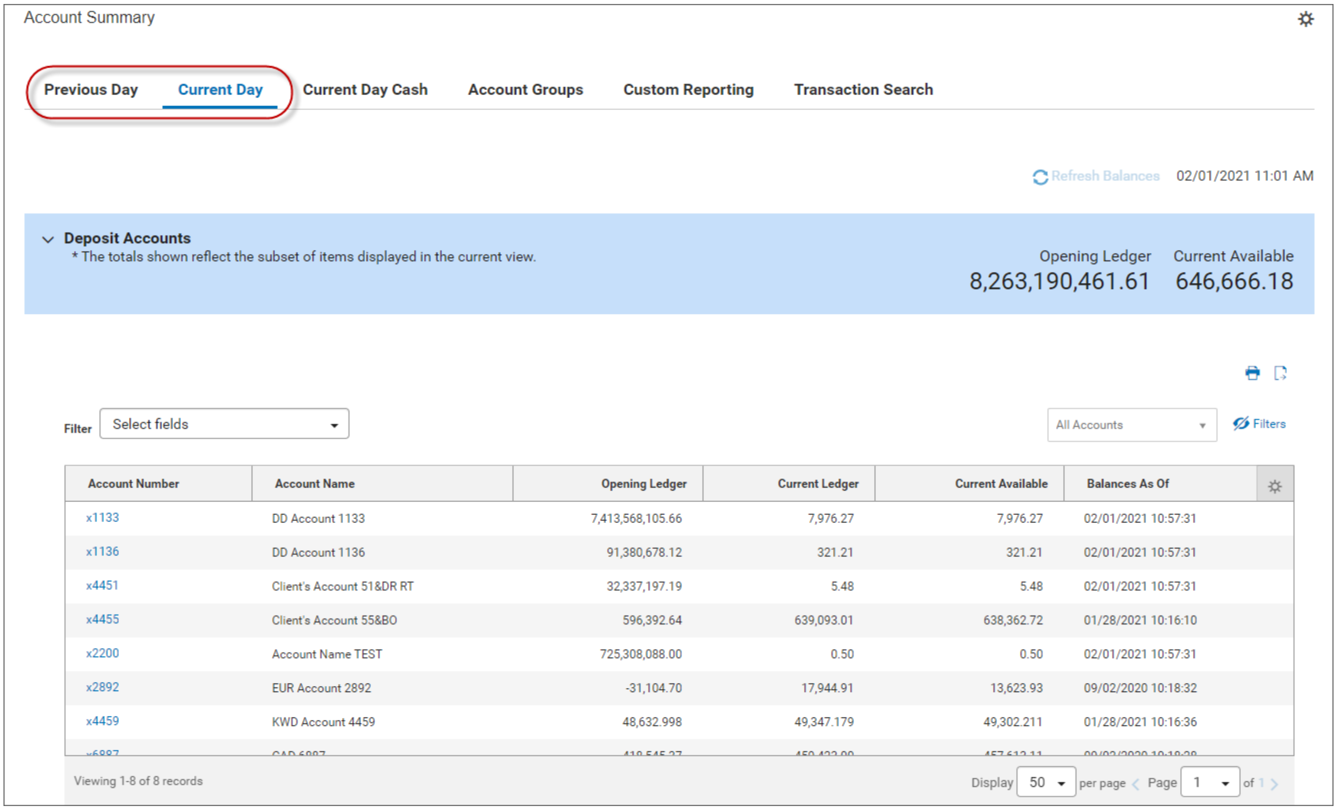


Note the default configuration of the widget includes three additional tabs that let you

- manage account groups
- perform custom reporting on account information
- search for transactions

The *Previous Day* and *Current Day* Tabs

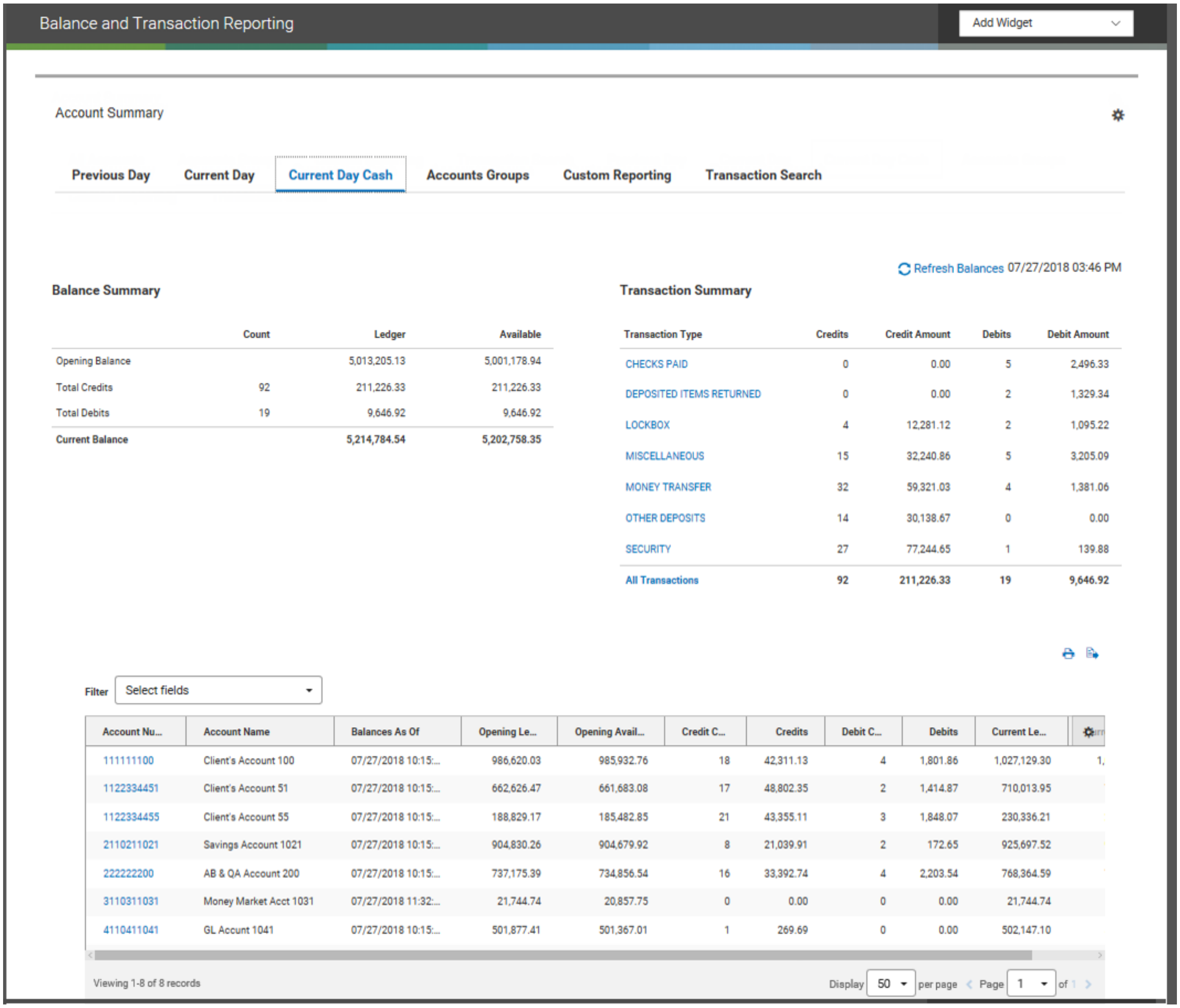
The widget can be configured to display current-day and previous-day account information on separate tabs. If your version of the widget has been so configured, the **All Accounts** tab will be replaced by the **Previous Day** and **Current Day** tabs. The **Previous Day** tab lets you drill down on to previous-day transaction detail, while the **Current Day** tab lets you drill down to today's transactions.



For information, see Viewing Transaction Details.

The *Current Day Cash* Tab

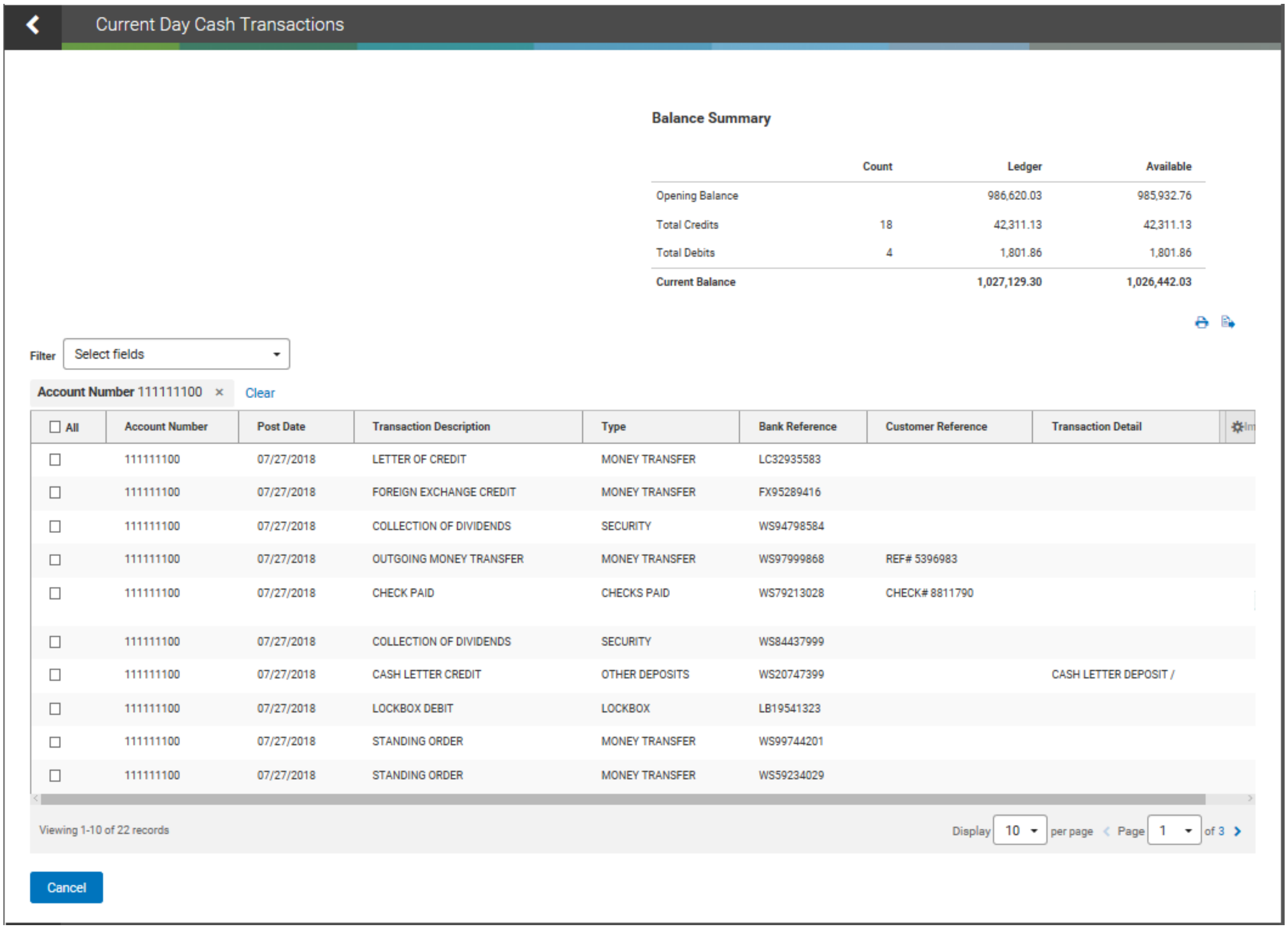
The Account Summary widget can also be configured to display current-day cash position–type information. The **Current Day Cash** tab displays summary-level information along with transaction count and amount totals by transaction type.



For each listed account, the Current Day Cash screen lists the following:

- Account Number
- Account name
- Balances As Of
- Opening Ledger
- Opening Available
- Credit Count
- Credits
- Debit Count Debits
- Current Ledger

To see transaction details for an account, click the account name.



For information on working with transaction details, see Viewing Transaction Details.

Download Fields

The following table describes fields that may appear on the Export Data screen. These fields allow you to further filter the data you would like to export.

Field	Explanation
Date	The date or range of dates for the data to export.
Account Details	Details about the account. The default setting is *blank* (optional). This results in all available accounts being selected for export.
Account Group	A name of a group of accounts you want to return data for. The default setting is *blank* (optional). This results in all available accounts being selected for export.
Debit/Credit	You can export either debit or credit transactions.
Transaction Type	The types of transaction data to download.

Field	Explanation
BAI Transaction Code	The BAI code associated with the data you would like to download.
Swift Transaction code	The Swift code associated with the data you would like to download.
Status/Transaction Status	The status of the download.
Transaction Amount	The amount of the transaction.
Bank Reference	Bank reference information.
Customer Reference	Customer reference information.