



Online Banking: Current Available Balance

Avoid negative collected balance charges to your business by carefully monitoring your account balance in Online Banking. By knowing how to calculate your current available balance you maintain control over your cash flow.

Step 1. Create an Account Summary Report

Start by creating an **Account Summary** report in Online Banking:

- Go to **Reports** menu.
- Select *Balances – deposit accounts*.
- Select a date range beginning from the previous day through the current day.
- Select *All information*.
- Then **Generate**.

This will display your **Balances – Deposit Accounts** report, often referred to as the **Account Summary** report.

Step 2. Calculate Current Available Balance

Before you calculate your current available balance, you must take note of two numbers from your Account Summary report:

- **Accessible Balance (current day):** Look at the report row for the current day, and note the amount in the Accessible Balance column.
- **Two Day Float (previous day):** Then look at the report row for the previous day, and note the amount in the Two Day Float column.

After taking note of these two amounts, simply calculate your current available balance as Accessible Balance (current day) less Two Day Float (previous day).

NOTE: Make sure you are using the Accessible Balance amount from current day, not previous day. The Two Day Float amount should be blank for current day.

Important Considerations

Remember that items can post to accounts through 11:00 p.m., which can cause your accessible balance to change throughout the day.

If you have a multi-tier sweep structure established on your account, you may notice transfers and float. If deposits made to subsidiary accounts are swept to the main parent (operating) account at end of day, the balance and float assigned to that deposit will transfer to the parent (operating) account.

Questions?

Contact Treasury Management Implementation at 800-537-0091, option 3, for additional assistance.