Bancorp TotalCash Manager (TCM) Portal Guide

A Walkthrough for Implementing Clients

This guide walks through the TotalCash Manager (TCM) portal — the platform provided by The Bancorp Bank, N.A., your PayMitto sponsor bank. You and your team will use TCM to view balances, review transaction activity, and pull statements. TCM is built to be self-service, so most of what you need is a click or two away once you know where to look. This guide follows the same flow we cover during your live TCM walkthrough, so you can revisit any step on your own or share it with new team members as they get set up.

> **Note:** *The screenshots in this guide use an internal PayMitto test account under an administrative view. Once you are live, you will see only your own institution's account when you log in.*

Version & Change Log

Version	Date	Author	Summary of Changes
v1	09.24.2026	Becky Colcord	Initial draft of the Bancorp TotalCash Manager (TCM) portal guide for implementing clients.

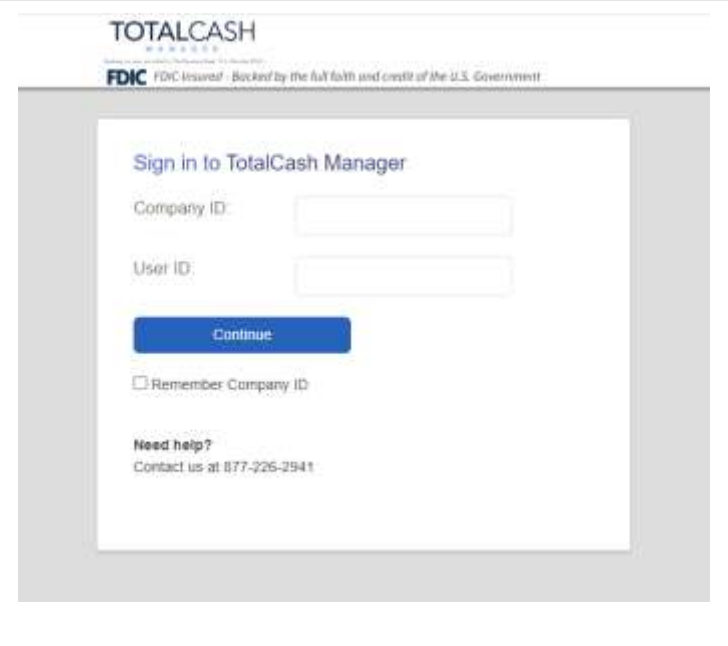
Table of Contents

Step 1: Log In to TCM 2
Step 2: Review Your Home Page 3
Step 3: View Your Account Balances 4
Step 4: Review Your Transaction History 5
Step 5: Download Your Activity 6
Step 6: Pull Statements and Documents 7
Step 7: Adding or Removing Users 8

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Step 1: Log In to TCM

When you navigate to TotalCash Manager, you will land on the sign-in page. Enter your Company ID and User ID, then select Continue. If you would like TCM to remember your Company ID for next time, check the box below Continue. If you ever have trouble signing in, TCM lists a support line directly on the page.

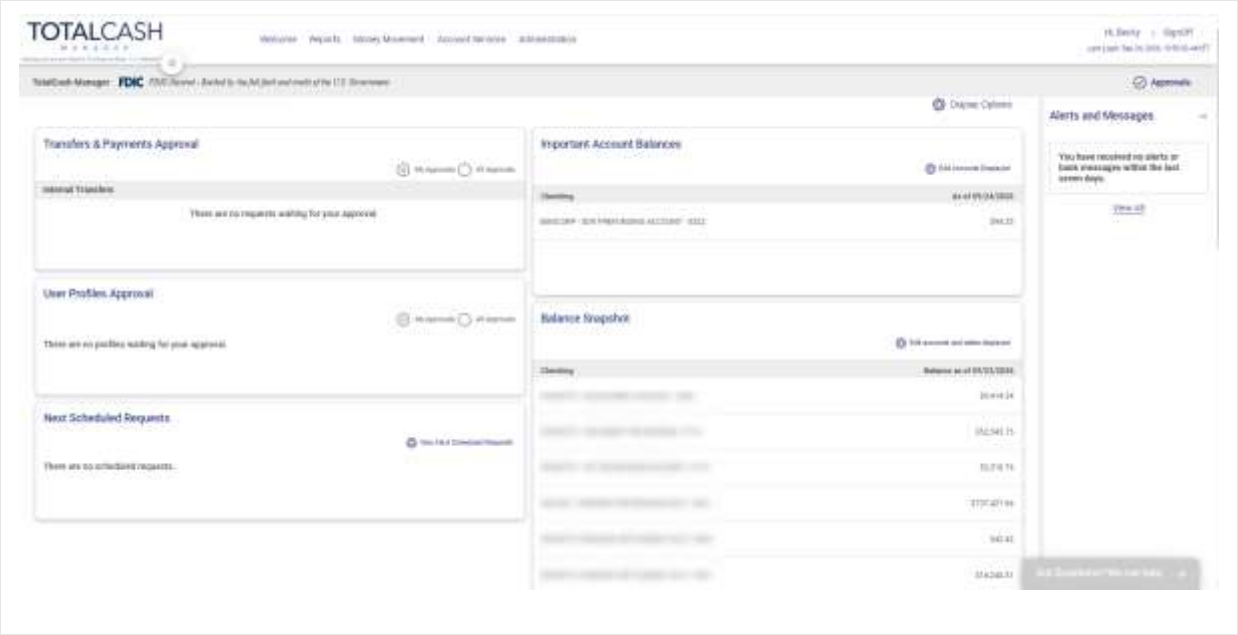


The TotalCash Manager sign-in page, requesting your Company ID and User ID.

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Step 2: Review Your Home Page

After you log in, you will land on the Welcome page — your TCM home base. Across the top, the navigation bar gives you access to Reports, Money Movement, Account Services, and Administration. The page itself is organized into a few panels: Transfers & Payments Approval and User Profiles Approval show anything waiting on your action, Important Account Balances and Balance Snapshot give you an at-a-glance view of your balances, and Alerts and Messages surfaces anything the bank has sent you in the last seven days.



The TCM Welcome page, showing account balances and approval panels.

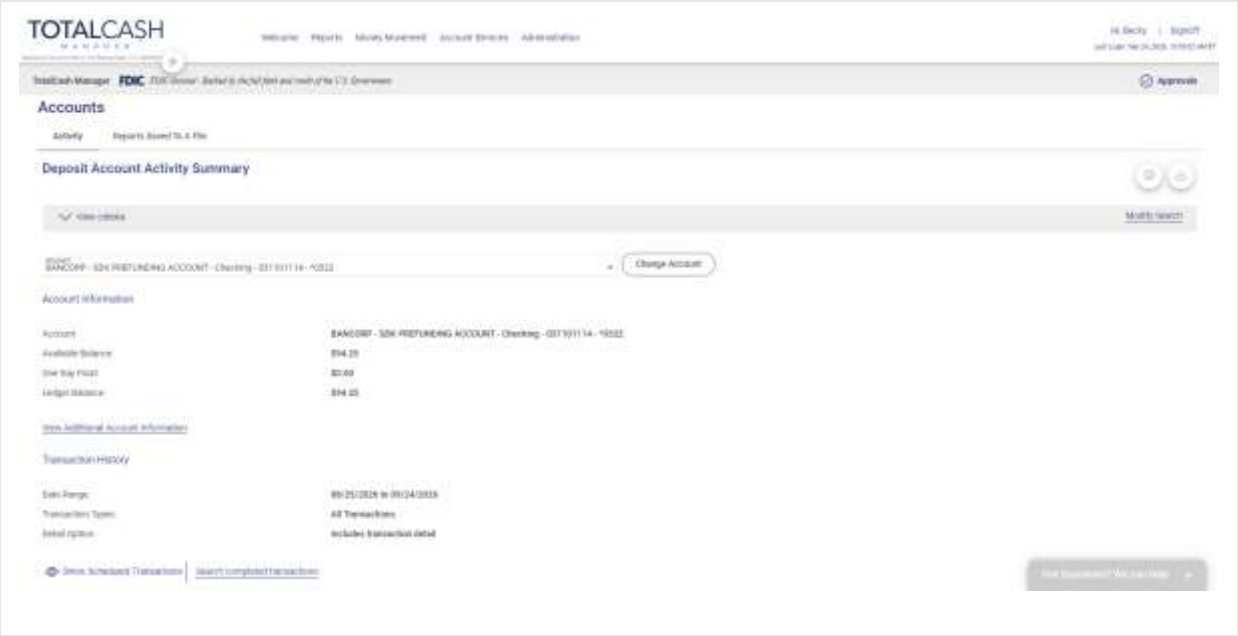
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Step 3: View Your Account Balances

To view a specific account, go to Reports > Accounts, which opens the Deposit Account Activity Summary. Use Change Account if you need to switch between accounts. Under Account Information, you will see two balance figures side by side:

- **Available Balance** is your running balance. It reflects posted activity along with any intraday holds or pending items, so it moves throughout the day and shows what is actually usable right now.
- **Ledger Balance** is your posted balance. It reflects everything that has fully posted through the last processing cycle, so at the start of the day it generally matches your prior end-of-day balance. This is the same distinction MVB draws between its Available Balance and Current Balance.

One Day Float, shown just below, reflects deposits that have posted but have not yet cleared into your available funds.



The Deposit Account Activity Summary, showing Available Balance and Ledger Balance.

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Step 4: Review Your Transaction History

Scrolling down on the same page shows your Transaction History — every credit and debit posted to the account, listed with its post date, a description, and a running Calculated Balance, so you can see exactly how each transaction affects your balance.

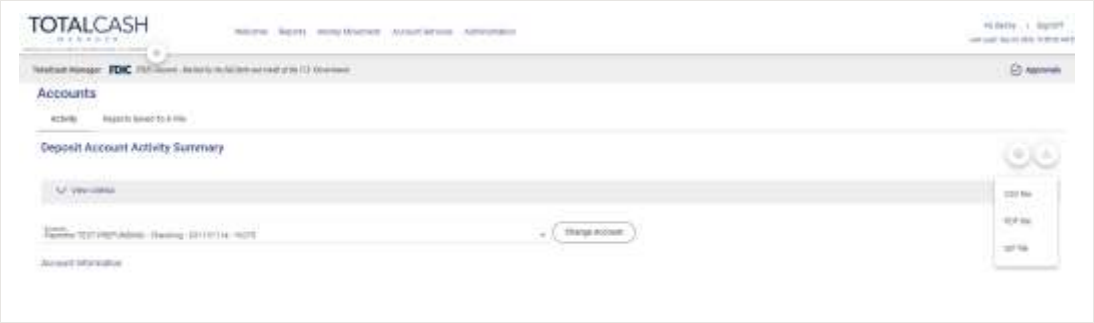


Transaction History, listing posted credits and debits with a running balance.

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Step 5: Download Your Activity

If you need this activity outside of TCM, select the download icon in the top-right corner of the Deposit Account Activity Summary page. You can export the report as a CSV, PDF, or QIF file: CSV and QIF work well for reconciliation software, while PDF is the easiest format to save or share as-is.

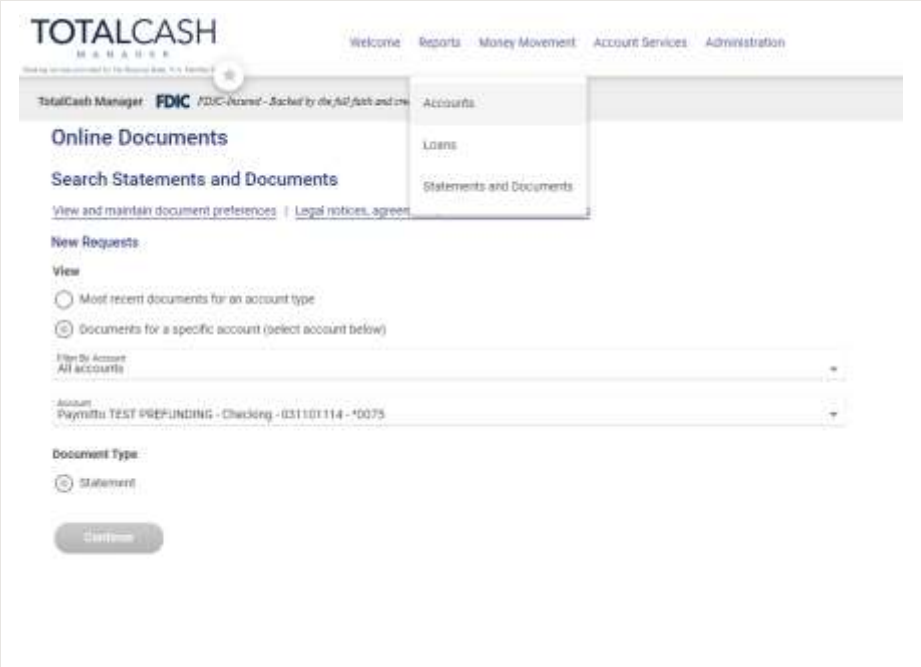


Export options for the Deposit Account Activity Summary: CSV, PDF, or QIF.

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Step 6: Pull Statements and Documents

To pull a statement, go to Reports > Statements and Documents. Choose whether you want the most recent document for an account type or documents for a specific account, select the account, and choose Statement as the document type. Select Continue to generate it. Your statement history and any other TCM notices live in this same section, so it is worth bookmarking if you handle reconciliation for your team.



The Statements and Documents page, ready to pull a statement for a selected account.

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Step 7: Adding or Removing Users

TCM users are not added directly within the portal. To add or remove someone from your team, contact your PayMitto Implementations team while you are onboarding. Once you are live, this responsibility transitions to the PayMitto Account Management team.

Just send over each new user's first name, last name, email address, and phone number, and we will take care of the rest.

Questions about anything in this guide? Reach out to your PayMitto Account Manager at any time.

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