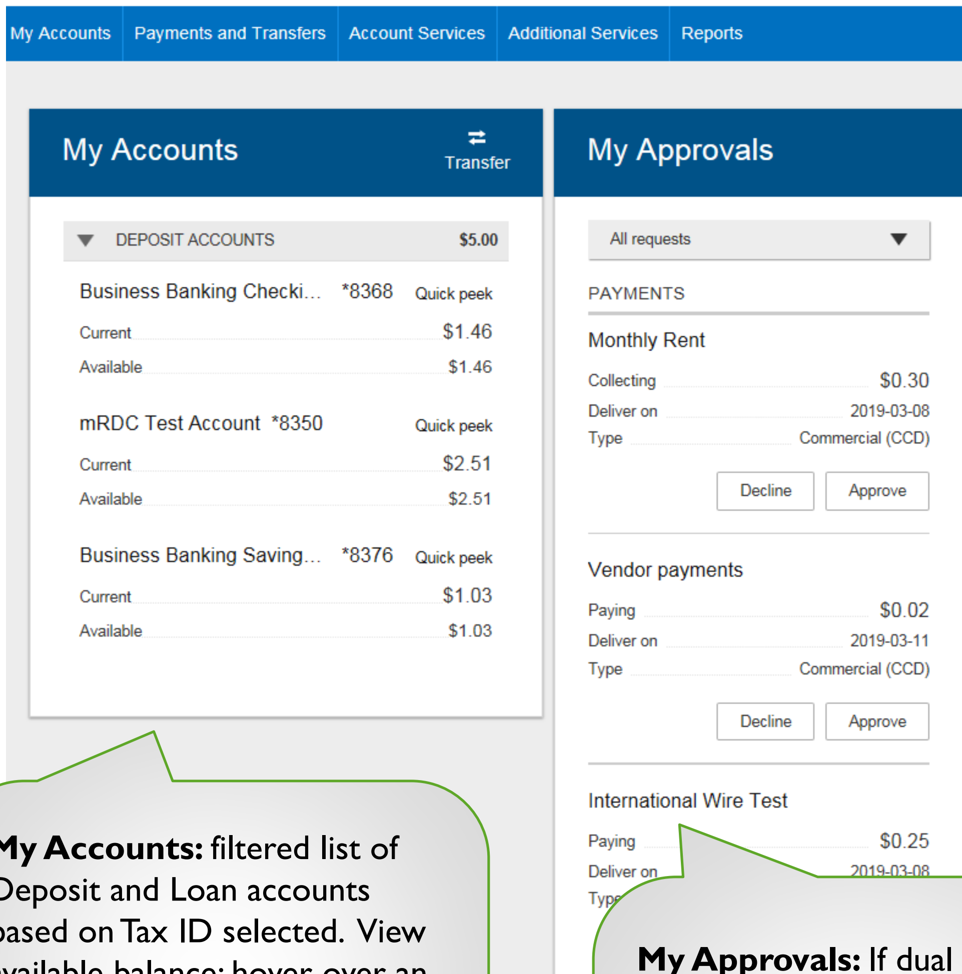
BUSINESS BANKING

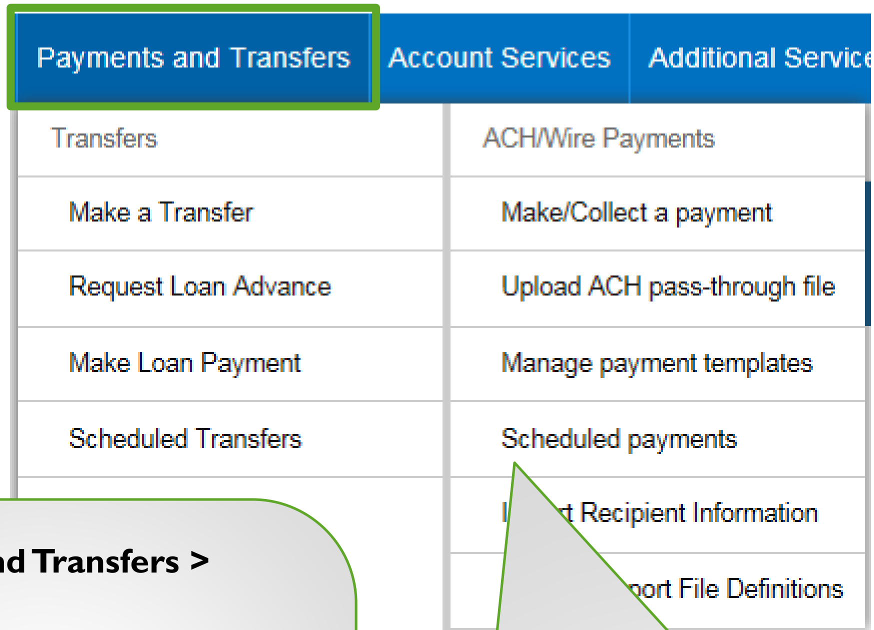
FRONT END OVERVIEW

Main navigation: My Accounts, Move Money, Additional Services, and Reports. Primary Admins and Secondary Admins have full access to all accounts and services based on their segment. Business Admins manage other business users; business users' access is based on entitlements.



My Accounts: filtered list of Deposit and Loan accounts based on Tax ID selected. View available balance; hover over an account for a "quick peek"; click an account name to view details. The Details screen provides transaction history and export options.

My Approvals: If dual approval is required for payments, ACH and Wires show here for approvers. Templates requiring approval also show. If the business has more than one Admin, approval is required when a Business Admin adds/edits a business user.



***Payments and Transfers > Transfers:**

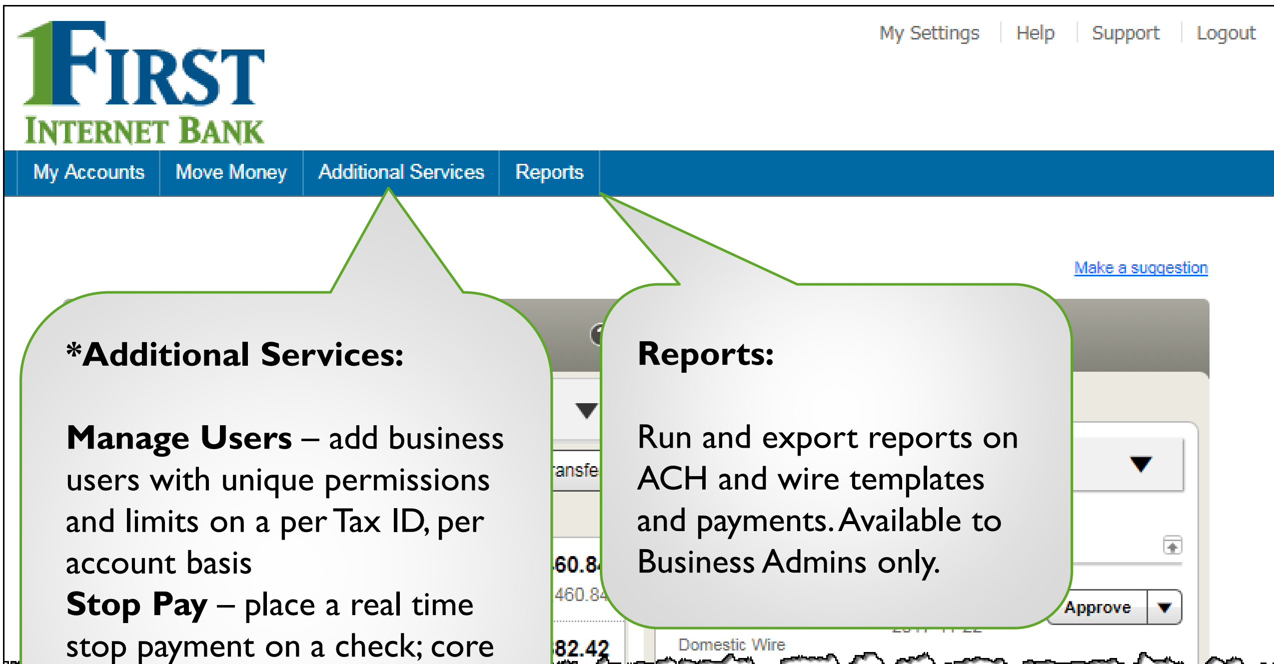
Make a Transfer – internal, aka intra-institution transfer. Cross-TIN transfers are core dependent.
Request Loan Advance – an internal transfer to make a draw from a loan account
Make Loan Payment – internal transfer to pay a loan
Scheduled Transfers – manage future and recurring internal transfers

***Payments and Transfers > ACH/Wire Payments:**

Make/Collect a Payment – send an ad hoc or template-based ACH or Wire; collect funds via ACH ad hoc or template-based
Upload an ACH Pass-Through File – take a NACHA file, upload it into Business Banking and pass directly to Admin Platform
Manage Payment Templates – create and manage templates for ACH and Wire payments
Scheduled Payments – manage future and recurring ACH and Wire payments
Import Recipients – import ACH participants into Business Banking for initiation
Manage Import File Definitions – create an import map before going to Import Recipients

*Access to options within these menus depends on the business segment and the user's entitlements

My Settings: edit password, User ID, email, phone number, account nicknames, etc.
Help: answers common questions.
Support: look up the FI Support number and hours.
Logout: properly end the Business Banking session; users are automatically logged out after 20 minutes of inactivity.



***Additional Services:**

Manage Users – add business users with unique permissions and limits on a per Tax ID, per account basis
Stop Pay – place a real time stop payment on a check; core dependent
SSO Options – for example, Bill Pay and Online Statements
Alerts and Notifications – set up email alerts on account activity

Reports:

Run and export reports on ACH and wire templates and payments. Available to Business Admins only.

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