

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.

The screenshot displays the 'My Accounts' and 'My Approvals' sections of the First Internet Bank web interface. The top navigation bar includes 'My Accounts', 'Payments and Transfers', 'Account Services', 'Additional Services', and 'Reports'. The 'My Accounts' section shows a list of deposit accounts with columns for account name, ID, and balance. The 'My Approvals' section shows a list of pending payments and vendor payments, each with a 'Decline' or 'Approve' button.

DEPOSIT ACCOUNTS			\$5.00
Business Banking Checki...	*8368	Quick peek	
Current			\$1.46
Available			\$1.46
mRDC Test Account	*8350	Quick peek	
Current			\$2.51
Available			\$2.51
Business Banking Saving...	*8376	Quick peek	
Current			\$1.03
Available			\$1.03

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	Account Services	Additional Services
Transfers	ACH/Wire Payments	
Make a Transfer	Make/Collect a payment	
Request Loan Advance	Upload ACH pass-through file	
Make Loan Payment	Manage payment templates	
Scheduled Transfers	Scheduled payments	
	Import Recipient Information	
	Import File Definitions	

***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.

The screenshot shows the First Internet Bank web interface. At the top right, there are links for "My Settings", "Help", "Support", and "Logout". Below the logo is a navigation bar with "My Accounts", "Move Money", "Additional Services", and "Reports". Two callout boxes are overlaid on the interface:

- *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.

The background of the screenshot shows a table with columns for "Transfer", "Amount", and "Type". Visible rows include "60.84", "460.84", and "82.42 Domestic Wire". There is also an "Approve" button with a dropdown arrow.

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