



eBusiness Customer Guide





At Extraco Banks, our mission to help you build a better business starts with the right tools, technology, and resources. As our world is ever-changing, staying on top of the latest technology and innovation is a vital part of providing an excellent customer experience.

That's why we're providing our customers with an all-new eBusiness platform to make banking with us easier than ever. The enhanced eBusiness online banking platform will give you access to an intuitive banking experience, an on-the-go app, and provide even more tools and features for a one-stop banking experience.

With this upgrade comes changes in the online banking interface, along with features and tools that may be new to some. We understand it's important to have the knowledge and tools to better navigate and utilize this upgrade. We are dedicated to providing our customers with extensive on-demand resources, along with a line-up of experienced commercial bankers to make this conversion as smooth as possible.

Until the conversion, please continue to bank as usual. Once the conversion is complete, you will have access to a new login link and phone application to begin experiencing this new upgrade.

Enclosed is a guide to help you become familiar with the new eBusiness. This guide provides step-by-step tutorials and answers to your frequently asked questions. To quickly locate a feature or service you are interested in learning more about, please hit the "CTRL F" keys, enter keyword(s) and hit enter. If you have additional questions, please contact your Commercial Banker.



A decorative graphic consisting of several overlapping, semi-transparent, light blue shapes that radiate from a central point, resembling a stylized sunburst or fan. The shapes are of varying lengths and angles, creating a sense of movement and energy.

OUR MISSION

We build people, **businesses** and communities with creative and **innovative** excellence.

**Please click on a section below
to jump to corresponding page.**

[Section I - System Requirements](#)

[Section II - eBusiness Customer Guide](#)

[Section III - Frequently Asked Questions](#)

[Section IV - Treasury Management Master Agreement](#)

Overview

This document outlines the hardware and software requirements for the Unified User Experience (UUX) release for versions 4.0 and later. Financial institution (FI) staff should instruct end users to follow these requirements to ensure a secure and optimal experience with eBusiness products.

This document contains information about hardware and software requirements and browser support for eBusiness online, eBusiness mobility apps, and add-on features. eBusiness products have varying levels of compatibility with required hardware and software. The following table describes how eBusiness defines compatibility levels.

Compatibility	Description
Recommended	Provides the ideal experience with eBusiness products.
Supported	Supports general functionality. Products may have minor behavioral or cosmetic differences.
Limited support	Supports the general functionality of eBusiness products. Products may have behavioral or cosmetic differences. eBusiness may not address bugs unless they block a task, have no workaround, present security concerns, or compromise data.
Unsupported	Not tested with eBusiness products. Results may be inconsistent. eBusiness does not guarantee compatibility with products.

System requirements

You must use a computer that has:

- Microsoft Windows 10 or Mac OS X 10.10.
- Available browser updates applied for improved security that provide anti-virus and spyware protection.
- An internet connection with a minimum of 1 Mbps download speed.

Satellite connections often have difficulty supporting Hypertext Transfer Protocol Secure (HTTPS) applications. Since eBusiness online is HTTPS-encrypted for the safety of your financial information, some satellite cable connections may exhibit slow responses.

Display requirements

Prior to version 4.4.0, desktop and laptop displays could be any height but needed to be at least a 1280-pixel width. Otherwise, the end user may need to scroll horizontally to see the entire eBusiness online user interface. However, beginning with version 4.4.0, users can view most pages without horizontal scrolling.

PDF reader requirements

eBusiness recommends the most recent version of Adobe Reader available for desktop and mobile devices. If you choose to use a third-party PDF application, eBusiness cannot guarantee documents will appear as intended.

Biometrics requirements

End users can use Fingerprint Login, Touch ID, or Face ID to log in to the mobile banking app.

The Fingerprint Login feature is based on the fingerprint API introduced with Android M (Marshmallow). Some Samsung and Nexus phones do not support Android's API, even though they include the hardware on the phone. These devices are not supported by eBusiness's Fingerprint Login feature.

Samsung and Nexus now provide APIs that allow eBusiness to provide Fingerprint Login for these phones, but this would be a future development.

Fingerprint Login is a free feature currently only available for login authentication on eligible Android devices. To use this feature you must meet the following operating system, hardware, and release requirements:

- Samsung Galaxy S7 or later
- Google Nexus 7 or later
- Google Pixel first generation or later
- End-user registration with Fingerprint Login at the device level

Touch ID and Face ID are only available for login authentication on supported Apple iOS devices and requires end-user registration of the feature at the device level.

Browser requirements

Browser support is subject to change without notice, so we encourage end users to configure browsers for automatic updates. Use the latest version of your browser for the most secure experience in eBusiness online.



Note: Compatibility mode and document mode settings in browsers are not supported by UUX. If configured, an Unsupported Browser page appears when a user attempts to log in through a browser with one of these modes set.

eBusiness sends advance notice to end users accessing online banking through a browser for which support has been scheduled to end.



Note: For the most secure and consistent experience on mobile devices and tablets, use eBusiness mobility Apps instead of mobile browsers.

Any browsers not listed in the following table should be considered unsupported by eBusiness.

Browsers	Windows	Mac OS X
Google Chrome (Current and previous two versions)	Recommended	Recommended

Browsers	Windows	Mac OS X
Mozilla Firefox (Current and previous two versions)	Supported	Supported
Microsoft Edge (Current and previous version)	Supported	Unsupported
Apple Safari (Current and previous two versions)	Unsupported	Supported
Microsoft Internet Explorer 11.x	Limited Support	Unsupported



Note: eBusiness will end support for Microsoft Internet Explorer on October 6, 2020. After this date, eBusiness will no longer fix bugs specific to IE11. Users may be blocked from accessing online banking through IE11, depending on the FI's configuration.

eBusiness mobility app requirements

This section describes the operating systems, connection types, and camera resolutions that are compatible with eBusiness apps. End users can download the app from the Apple Store (for iOS devices) or Google Play (for Android devices).

Note the following details about eBusiness Apps:

- A valid email address and telephone number are required.
- eBusiness mobility apps function best when the GPS or native mapping app (also called Location Services) is enabled.

When requesting customer support for eBusiness mobility Apps, identify the model and operating system of the device and, if applicable, confirm that the camera is rear-facing.

The following table provides Android requirements for eBusiness mobility apps:

Version	UUX 4.x
	Android 5.x and later Supported

The following table provides Apple i OS requirements for eBusiness apps:

Version	UUX 4.x
iOS 13.x	Supported
iOS 12.x	Supported
iOS 11.x	Limited support



Note: End users on unsupported OS versions may still access online banking through the mobile browser. The mobile browser does not offer native app features such as Mobile Remote Deposit Capture (mRDC).

The following table provides mobile connectivity requirements for eBusiness mobility Apps:

Connectivity	UUX 4.x
5G	Supported
4G LTE	Supported
Wi-Fi	Supported



Note: Devices that do not have Location Services or native mapping applications do not support branch/ATM location functionality.

To deposit checks with mRDC in eBusiness mobility apps, an end user must have a mobile device with a rear-facing camera with a resolution of at least 5 megapixels.

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PREFACE

This chapter describes the purpose, audience, and document conventions of the *Business and Corporate Banking User Guide*. It also includes information about the conventions used in the guide.

Purpose

This document is intended to give you the background information and procedures that you need in online and mobile banking. This guide contains the same information as the online help available in online and mobile banking.

For Business and Corporate customers, the guide explains how to do the following procedures and more:

- Manage multiple users
- Create and edit payment recipients
- Create and edit the following payment and template types:
 - Domestic Wire Transfers
 - International Wire Transfers
 - ACH Payments
 - ACH Receipts
 - ACH Batches
 - ACH Collections
 - Payrolls
 - Tax Payments
- Create and use subsidiaries
- Upload and process complex ACH files with ACH PassThru
- Edit your company policy
- Edit User Roles policies
- Assign users to User Roles
- Use information reporting to help manage your electronic banking

Audience

This document is intended for all users with commercial accounts of the 4.3 release of online and mobile banking.

Document conventions

Unless otherwise noted, the following conventions are used:

Document conventions

Bold Bold words include attributes, menu names, dialog box names, commands, operators, options, button names, and statements.

Italic Italicized words include new or emphasized terms and variables for which you must supply an appropriate value, as in a file name.

" "

Words enclosed in quotations include document titles and cross-references to related information that may prove helpful.

Monospaced Words appearing in a monospaced font represent code examples, system information, and words you enter, such as command syntax.

[] Square brackets enclose optional information, as in [log_name].

< > A pair of angle brackets enclose labels, tags, and variables.

> A single angle bracket separates menu options in a single procedure. For example, File > Open.

| The vertical bar (pipe) indicates choices that may be entered, as in <5 | 6 | 7>.



Text with this symbol indicate a Note. Notes provide information that supplements the main text, or refers to special situations.



Text with this symbol indicates a tip. Tips provide information for an alternate method of performing a process or solving a problem.



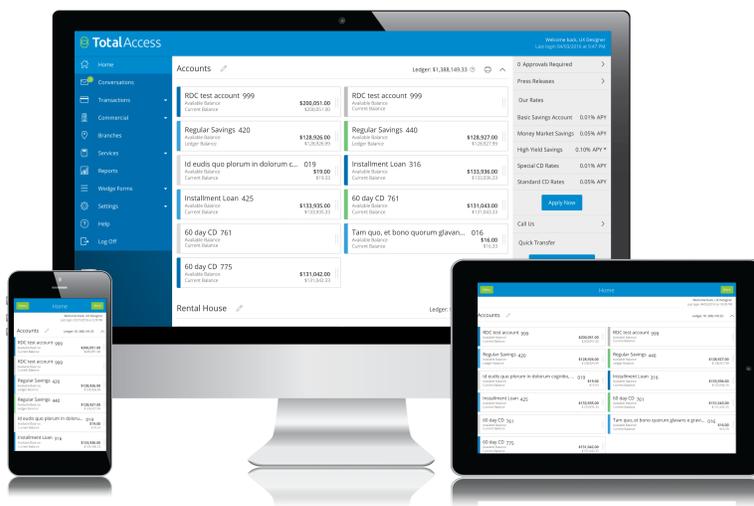
Text with this symbol indicates a caution. Cautions advise users of critical situations or situations that could result in a loss of data or system stability.

CHAPTER 1: ABOUT ONLINE AND MOBILE BANKING

Online and mobile banking provides an improved account management experience. The interface and features are consistent and intuitive, making managing your information simpler and faster.

You can perform the same tasks with the same basic user interface (UI) across each device. These tasks, however, are relative to the device that makes the most sense. For example, you can take a picture of a check for mobile deposits on your phone, but not on a desktop.

Online and mobile banking adapts to your device



The online and mobile banking platform adjusts to the unique needs of each device, including screen size and other hardware differences. For example, on tablets and smartphones, the navigation menu is hidden by default. When you need it, you can tap or swipe to display it. In addition, some navigation tools are simplified for use on tablets and smartphones.

When you make a change while using one device, it is reflected in another. If you update a setting in online banking, the same setting takes effect in mobile banking the next time you log in.

CHAPTER 2: GETTING STARTED

This section introduces basic concepts and tasks in online and mobile banking and includes information on installation, logging in, logging off, and resetting a forgotten password. It is designed to help you understand the Home page, navigation menu, and Sidebar.

- [Installing the mobile banking app](#)
- [Accessing the online banking site](#)
- [Logging in overview](#)
- [Logging off overview](#)
- [Resetting a forgotten password](#)

Installing the mobile banking app

Install the mobile banking application to use mobile banking on your iOS or Android device. You can download the app from the Apple App Store or the Google Play store.



Caution: To protect your financial information, you should only download and install the app from the Apple App Store or the Google Play store. In the store, verify that your financial institution (FI) is listed as the seller of the app, not a third party. You should also verify that the name is spelled correctly.

To install the app

1. Do one of the following:
 - On an iOS device, open the Apple App Store.
 - On an Android device, open the Google Play store.
2. Search for your FI's name and install the app.

Opening the mobile banking app

After installing the app, you can use it to manage your financial information.

To open the app

- Locate the app on your tablet or smartphone and tap the icon to open the app.

Accessing the online banking site

You can use a web browser to connect to the online banking site on a desktop computer or other supported device. It is recommended that you enable pop-up windows in the browser for your online banking site. If they aren't enabled, certain features may appear in separate windows in your browser or may not appear at all.



Tip: For the best experience with online banking on a tablet or smartphone, use the mobile banking app instead of an Internet browser.

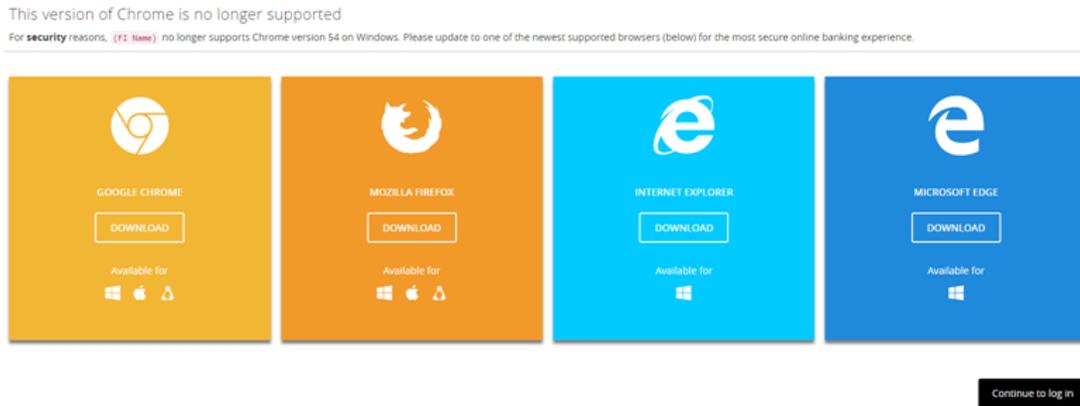
Unsupported browser notification

Continued use of unsupported browsers represents a security risk for end users. Unsupported browser notification presents targeted advance notice to end users accessing online banking via a browser for which support has been scheduled to end. It facilitates an easy process for installing an up-to-date, secure, and supported browser as a replacement. These three methods will be applied to all future browsers for which support is discontinued:

- **Notification text within online banking** — A notification bar appears at the top of the online banking screen letting you know that for security reasons, we will stop supporting the browser version you are using in the near future. When you see this notification, we recommend that you update your browser.



- **Soft block** — Prior to accessing online banking, a screen appears with notification text, as well as links to supported browsers. You can continue past the soft block to online banking by clicking or tapping **Continue to log in**.



- **Hard block** — Similar to soft block, however, hard block does not include the option to continue to online banking. You must upgrade your browser to a current version or select another supported browser.

Moving forward, browsers will continue to be evaluated. The appropriate date to end support for a particular browser will be based on several factors:

- The vendor's official end-of-support date for security patches
- The quality of the user's experience on that browser in online banking
- The percentage of users still leveraging that browser version

Logging in overview

When you log in to online and mobile banking, enter the following when prompted:

- Login ID
- Password

If you enter an incorrect password too many times, your account will be temporarily suspended, and you will not be able to log in. If your login ID is blocked, contact your FI to unblock your login ID.

When creating a password, see [Password tips and recommendations](#) for more tips.



Note: If you try to log in without a recommended Internet browser, you will be directed to a website where you can download a supported browser. Contact your FI to learn more about the latest browser requirements.

If you have never used a particular browser or device to log in, you may need to request a secure access code (SAC) to use it. If the Internet browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access online banking or mobile banking.

If the secure access code contact methods (that is, the email address and phone number where the secure access code can be sent) that are available to choose from are not correct or accessible from your location, please contact your FI.

Depending on your security needs, we may configure your account to use Symantec™ Validation and ID Protection (VIP) Service Tokens or the VIP Access app for mobile devices. If your account uses a token, you enter the token code instead of a secure access code every time you log in, unless your browser is registered.

See [Registering a browser or device](#) for more information.

Obtaining Symantec VIP Tokens

Symantec Validation & ID Protection (VIP) Security token codes are online security credentials that add an extra layer of identity protection when you log into online banking.

To obtain a VIP token code

1. Download the VIP Access mobile app via the Apple App Store or Google Play store.



2. Launch the VIP Access mobile app. A Credential ID appears.



Note: A Security Code also appears. This is the secure code you will use to authorize transactions. A new Security Code appears every 30 seconds. See [Approving transactions](#) for more details.

Logging in for the first time

The login process may vary depending on your FI's settings. The most common methods are:

- A secure access code (SAC)
- A code generated by a VIP token or app

When you use a SAC, we send a one-time code to an email address, text message number, or phone number that is on file for you.



Note: If you do not already have a login ID, contact your FI to obtain one.

To log in for the first time with a secure access code

1. On the Login page, do the following:
 - a. Click or tap **I am a new user**.
 - b. Enter your **Login ID**.
 - c. Click or tap **Submit**.
2. On the Select Secure Access Code Target page, click or tap one of the contact methods to send a secure access code.
3. On the Enter Secure Access Code page, do the following:
 - a. When the code arrives, enter the code.
 - b. Click or tap **Submit**.
 - c. If prompted to register the device, click or tap **Register Device**.
4. Enter a password, then re-enter it in the **Confirm Password** field.
5. Click or tap **Submit**.
6. Update your online profile and click or tap **Submit Profile**.
7. Read the agreement on the Disclaimers page and click or tap **I Accept**.
When you accept the agreement, the Home page appears.

To log in for the first time with a VIP token code

1. On the Login page, do the following:
 - a. Click or tap **I am a new user**.
 - b. Enter your **Login ID**.
 - c. Click or tap **Submit**.

2. Locate the current code on your VIP token and enter it in the **Enter Symantec VIP Token** field.



Note: You may need to wait for a new code to appear, then enter the second code in the **Enter Second Symantec VIP Token** field.

3. Click or tap **Submit**.
4. Enter a **Password**, then re-enter it in the **Confirm Password** field.
5. Click or tap **Submit**.
6. Update your online profile, if necessary, and click or tap **Submit Profile**.
7. Read the agreement on the Disclaimers page and click or tap **I Accept**.
When you accept the agreement, the Home page appears.



Note: You may be prompted to enter a second code for some types of transactions and the first time you use a code generated by a VIP token.

Passcode

You can set up a Passcode that can be used on a mobile device in lieu of a login ID and password.

Before enabling this feature on a mobile device, you must first log in to your mobile banking app and follow any multi-factor authentication (MFA) process your FI requires, such as providing a SAC. After successfully logging in and registering the device, you can enable the four-digit passcode feature on the Login or Security Preferences pages.



Note: Only one registered user per mobile device can enable this feature. If another user already enabled the feature, the related option on the Security Preferences page will appear dimmed.

Logging in after the first time

When you log in, enter your login ID and password. If you use a browser or a device that is not registered, you must also enter a SAC or VIP token code, depending on how your login ID is configured.

To log in after the first time

1. On the Login page, enter your **Login ID**.
2. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
3. Enter your **Password**.
4. Click or tap **Sign In**. When the connection is complete, the Home page appears.

To log in after the first time with a Symantec VIP Token

1. On the Login page, do the following:
 - a. Enter your **Login ID**.
 - b. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
 - c. Enter your **Password**.
 - d. Click or tap **Sign In**. The Enter VeriSign Token page appears.
2. Locate the current code on your Symantec VIP Token or the VIP Access mobile app and enter it in the **Enter Symantec VIP Token** field.
3. Click or tap **Submit**. When the connection is complete, the Home page appears.

Logging in with Touch Authentication

If your FI offers Touch Authentication, you can log in using your mobile device's fingerprint sensor rather than a login ID and password.

If your Apple or Android mobile device has a fingerprint sensor and is operating on a supported OS version, you can log in using your fingerprint. Only one fingerprint can be registered to an account. The encrypted fingerprint is stored on the mobile device only and is not available to any other service providers, including the FI.



Caution: You must set up fingerprint authentication on your device before logging in.



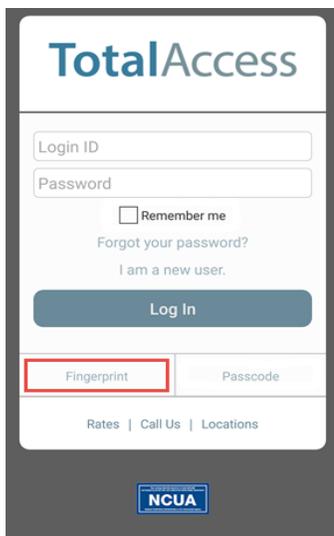
Note: For iOS, refer to <https://support.apple.com> for information on setting up Touch ID on your device and scanning a fingerprint for the first time.



Note: For Android, refer to <http://developer.android.com> for information on fingerprint authentication.

To enable Touch Authentication settings

1. On the Login page, tap **Fingerprint**.



2. On the page explaining the fingerprint authorization feature, tap **Enroll Now**.
3. On the Touch Authentication page, do the following:
 - a. Enter the **Login ID**.
 - b. Enter the **Password**.
 - c. Tap **Authorize** to finalize changes.
4. Place your finger on the Home button to capture your fingerprint.

To log in with Touch Authentication



Note: Touch Authentication is tied to your online banking password. Therefore, if you change your password for online banking, you must disable fingerprint authentication, then enable it again to be able to log into online banking with Touch Authentication.

See for more information.

- On the Login page, do the following:
 - Touch the Home button with your enrolled finger. If fingerprint authentication doesn't recognize your finger, a message will prompt you to touch the button again.
 - (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in. When the connection is complete, the Home page appears.



Note: After five failed attempts, you'll be given the option to enter your account password. You will also have to enter your password after you restart your device, or enroll or delete fingerprints.

Disabling Touch Authentication

If you want to stop using Touch Authentication to log in, you may change the Touch Authentication settings. After changing the settings, you can use a login ID and password to access the site.

The mobile login screen offers all login methods supported by your FI. The last method you used is the one you will be prompted to use again the next time you log in. However, other options are always available on the login page, so you can switch between login methods at any time.

To disable Touch Authentication

1. On the Login page, touch the Home button with your enrolled finger. If the Touch ID sensor does not recognize your finger, a message will prompt you to touch the button again. The Home page appears.
2. Click or tap **Settings > Security Preferences**.
3. In the Touch ID (iOS)/Fingerprint Authentication (Android) row, click or tap **Off** to turn off touch authentication. A message appears asking for confirmation.
4. Click or tap **Yes** to confirm the setting.

Logging off overview

Logging off online and mobile banking is an important part of keeping your financial information secure. You can log off voluntarily when you finish using online and mobile banking. In addition, online and mobile banking can log you off involuntarily after a certain amount of time elapses.



Note: By default, the session will also automatically timeout and close after 10 minutes of inactivity. The exact time may vary depending on your FI.

If you navigate from online banking to another site and do not close the browser, you may remain logged in until the session ends. This can make it possible for someone else to access data from your previous online banking session. The session ends when you log off, close your browser, or close the mobile banking app.



Caution: To maximize the security of your online information, you should always log off to end your online banking session.

Logging off voluntarily

In online banking, you should always log off before you close the browser window. In mobile banking, you should always log off before you open another app on your tablet or smartphone.

To log off

- In the navigation menu, click or tap **Log Off**.

Involuntary log off after session timeout

To help ensure your security, we automatically log you off when you have been logged in for an extended period. This session timeout is designed to protect the security of your financial information. There are two types of session timeouts:

Session timeout types

Timeout type	Notes
Logged in but inactive	Protects you if you are logged in and inadvertently leave your device. A warning message appears to give you a chance to stay logged in. If you miss the warning message, you can immediately log back in on the same browser or device by re-entering your login credentials, restoring your session and any tasks that you were working on. This window is only available for a short period of time. If you enter an incorrect password, any pending work is discarded.
Logged in but exceed session time limit	Limits the maximum time of any session. When the maximum session time ends, you are prompted to log off manually. If you do not log off manually, the system will automatically log you off.

Resetting a forgotten password

If you forget your password and your account is not locked, you can use the Forgot Your Password option on the Login page to reset your password. Depending on the configuration, you may not be able to reset your password from an unregistered browser.

To reset a forgotten password

- On the Login page, do the following:
 - Click or tap **Forgot your password?**
 - Enter your login ID.
 - Click or tap **Submit**.
- Click or tap one of the contact methods that are on file for you. You will receive a code via the contact method that you select.

3. On the Secure Access Code page, enter the code and click or tap **Submit**.



Note: If you close out of a session after receiving a secure access code, but before you enter it in the application, and then open it within a very short time frame, click or tap **I already have a Secure Access Code**.

4. Enter your new password.
5. Re-enter the password in the **Confirm Password** field.
6. Click or tap **Submit**.



Note: If the **Remember Me** check box is selected, it blocks you from entering a different login ID.

The Home page

When you log in, the Home page appears. On any device, the Home page includes the navigation menu, the Account Overview, and the Sidebar.

You can view the Home page at any time.

To view the Home page

- In the navigation menu, click or tap **Home**.

The Home page includes some or all of the following:

- Menu
- Account overview with the name and balance of each of your accounts
- Sidebar with Quick Actions, social media feeds, and other information
- Your last login date and time
- Account Summary graph that displays the balances in your accounts



Note: The Account Summary graph is only available on desktop and tablet due to mobile space restrictions and graph dimensions.

- System notifications for online banking or mobile banking



Note: The names of menu items, buttons, fields, and pages may vary or may not be available, depending on the configuration.

Using the menu

You can use the options in the navigation menu to perform multiple tasks. The navigation menu is always available to the left of or above the page you are viewing on a desktop. The order of the items in the navigation menu may vary depending on your FI, but the following items should normally appear based on your access to the functions.

Menu items

Item	Description
Home	Review account summaries on the Home page.
Conversations	View and send secure messages.
Settings	Edit your profile and configure alerts.
Transactions	Transfer funds, pay bills, and view payments and transfers.
Commercial	Create and manage Business payments.
Branches	Find branches and ATMs.
News	New developments relevant to the FI.
Services	Stop payments and perform other services.
Help	Access the help documentation.
Log Off	Securely log off banking.



Note: Conversations may appear as Messages, depending on your configuration.

On a tablet or a smartphone, the navigation menu does not always appear. Tap the Menu button or swipe from the left edge of the screen to show it. Tap the Menu button again or swipe to the left edge of the screen to hide it.

Viewing accounts

On the Home page, the Accounts area lists every account whose history you can view. For each account, you can see the account name, the last few digits of the account number, and the balance.

If you configure nicknames for accounts in **Settings > Account Preferences**, the nicknames appear. You can drill down into any account with your FI to see account details, where 100 transactions are displayed per page.

Accounts overview

Primary Account 		  	
60 day CD 0036		My Acct 6495	
Account Number 5290036	Current Balance \$131,045.33	Available Balance \$12,546.73	
Installment Loan 6080		Certificate of Deposit 5646	
Available Balance (\$133,937.00)	Interest Rate 5 %	Account Number 123456789	Current Balance \$131,044.33
Loan 2729			
Available Balance (\$133,938.00)			

Viewing the Sidebar

The Sidebar includes some or all of the following:

- Rates
- Required approvals
- Other information from your FI

On a tablet or a smartphone, the Sidebar does not always appear.

To view the Sidebar in mobile banking

- Do one of the following:
 - Tap **More** on any page.
 - Swipe from the right edge of the screen.

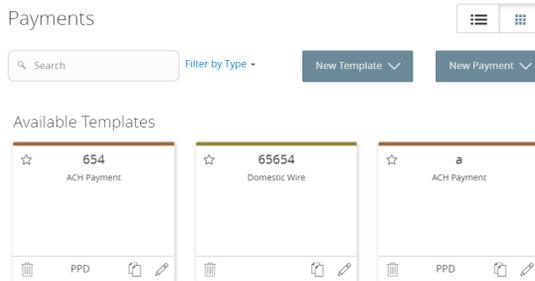
To hide the Sidebar in mobile banking

- Do one of the following:
 - While the Sidebar is visible on any page, tap **More**.
 - Swipe to the right edge of the screen.

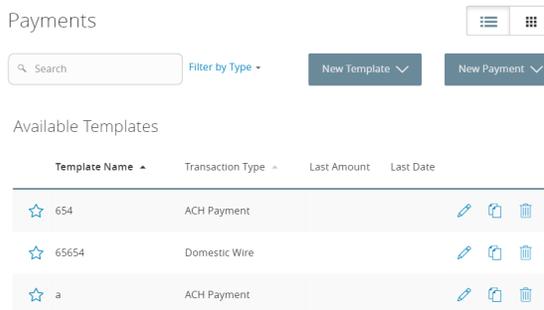
Using the grid and list views

Some pages in online and mobile banking include information in either a grid or list view.

Sample grid view



Sample list view



You can change between the grid and list views at any time. The grid view and list view include the same information.

To switch between the grid and list view

- Click or tap the grid icon (☐☐☐) or the list icon (☰☰☰). The view changes.

CHAPTER 3: VIEWING ACCOUNTS AND TRANSACTIONS

This section includes information and detailed instructions to help you view your accounts and transactions.

Account information on the Home page

The following information may appear on the Home page for each account:

Account information on the Home page

Name	Description
Account name	The default name for the account or a custom nickname that you create in Settings.
Account number	The masked account number. For your security, only the account name and last part of the number may appear. For example, regular checking account number 123456789 may appear as Regular Checking 789.
Balance	The balance and balance type (Available and Current) for the account.



Note: There may be one balance followed by **Transactions Pending** instead of two balances, depending on the financial institution configurations and the presence of pending transactions on the account.



Tip: If the Home page includes the Account Summary graph, you can click or tap the segment of the graph that represents an account to view account information.

To hide or show the Account Summary graph

1. In the Account Summary area, click or tap the hide/show icon (^). The Account Graph disappears.
2. (Optional) Click or tap the hide/show icon again (v) to display the graph.

Account Grouping

You can use the Account Grouping feature to categorize accounts on the Home page.

If using a mouse, click an account card, hold the mouse button, drag the card to a new location, and release the mouse button.

On a mobile device, tap a card, drag it to a new location, and lift your finger to drop it in that location.

To create a new account group, click or tap an account card and drag it to the New Group icon () that appears in the lower-right corner of the screen while a card is being moved.

When the card is "dropped" on the New Group icon, the following field appears. Enter a name for the new group and click the check mark button to save the changes.

You can easily rename a group by clicking the pencil icon () to the right of the title, editing the name, and clicking the check mark button to save the changes.

Account Details overview

The Account Details page may include the following information:

Information on the Account Details page

Name	Description
Account Name	The default name for the account or a custom nickname that you create in Settings.
Account Number	The masked account number. For your security, only the account name and last part of the number may appear. For example, regular checking account number 123456789 may appear as Regular Checking 789.
Available Balance	The available balance for the account, including any pending credits or debits.
Current Balance	The current balance for the account, not including any pending credits or debits.

Information on the Account Details page (cont'd)

Name	Description
Last Deposit Date	The date of the most recent deposit.
Transactions	The first 100 transactions in the account, according to the current sort order. At the bottom of the page, you can go to the next page to view the next set of 100 transactions.



Tip: To view some of the information on the Account Details overview, you may need to click or tap the details icon (.



Note: Some of the Account Details information may vary depending on your financial institution's configuration.

For more information about changing the order of the transaction list, see [Sorting transactions](#).

For more information about exporting records from the transaction list, see [Exporting transactions](#).

Amount formatting

For Business and Corporate Banking users, negative amount formatting in transactions for both assets (for example, a savings account) and debts (for example, a credit card) is indicated by the amount being enclosed in parentheses. Calling out a normal state in a balance on a debt is also in parentheses. Calling out positive amounts or balances occurs via a leading plus sign (for example, +\$230.00) to help identify deposits or payments into an account. Such formatting allows users to easily scan for transactions, and draws attention to accounts that may have unexpected balances.

Business and Corporate Banking color usage

Account Type:		Asset	Debt	
Balances	Commerical	(\$500)	+ \$500	Describing exceptional state
		\$500	(\$500)	Describing normal state
Transactions	Commerical	(\$500)	(\$500)	Negative Impact on Net worth
		+ \$500	+ \$500	Positive Impact on Net worth

Viewing account details

The Account Details page includes information about the account and details of up to 100 transactions at a time.

A transaction can appear on the Account Details page or in the Activity Center, or both, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Viewing transactions

Page	Includes
Account Details	<p>All posted and pending transactions in an account, including:</p> <ul style="list-style-type: none"> • Checks and deposits • Transactions at branches and ATMs • Bill payments • Transfers • Card transactions

Viewing transactions (cont'd)

Page	Includes
Activity Center	<p>Transaction types will vary depending on your configuration. Transaction types that you create in online and mobile banking may include:</p> <ul style="list-style-type: none"> • Transfers • Stop payment requests • Address change requests • Check reorders • Deposited checks • Business payments • Payroll transactions • Wires • Tax payments • Commercial payments and collections

To view account details

- On the Home page, click or tap the account card.

To view account details using enhanced Quick Actions

1. On the Home page, click or tap the three vertical dots (⋮) on the desired account.
2. Click or tap **View Activity**.

To view additional transactions

- On the Account Details page, do one of the following:
 - Click or tap the next icon (➤) at the bottom of the page to view the next set of transactions.
 - Click or tap the previous icon (➤) at the bottom of the page to view the previous set of transactions.



Note: You will only see the next and previous icons if there are more than 100 transactions related to the account you are viewing.

To view transaction details

- On the Account Details page, click or tap the transaction. Click or tap the transaction again to hide the details.

To filter transactions

1. On the Account Details page, click or tap **Filters**.
2. Do one or more of the following:
 - Select a date range from the **Time Period** drop-down list. If you select a custom date, specify dates in the **Start Date** and **End Date** calendars.
 - Select the type of transaction from the **Transaction Type** drop-down list.
 - Enter the minimum and maximum amounts for the transaction in the **Min Amount** and **Max Amount** fields.
 - Specify a check number range in the **Check#** fields.
 - (Optional) If available, select a **Category**.
3. Click or tap **Apply Filters**.

To close the Account Details page

- On the Account Details page, do one of the following:
 - Click or tap the previous icon (◀) next to the account at the top of the page.
 - Click or tap **Home** or any other menu option.

Viewing transactions on the Account Details page

On the Account Details page, you can view the following information for each transaction in an account:

Transaction information on the Account Details page

Name	Description
Date	The date of a completed transaction. If the transaction is not complete, Pending replaces the date to show the transaction has not posted.
Description	Information about the transaction, such as merchant name, location, or transaction type, that helps the user identify it.

Transaction information on the Account Details page (cont'd)

Name	Description
Amount	The amount of the transaction.
Balance	The account balance after the transaction.
Image	The images associated with the transaction, if applicable.
Category	The category and category icon of the transaction. This information only appears if you use PFM.

Searching transactions

You can search transactions that pertain to a single account on the Account Details page. Transactions in Account Details may have originated in online banking or mobile banking, or they may be other transactions such as debit card purchases, ATM withdrawals, or transactions performed at a branch.

When searching in Account Details, the search option searches the transaction's description. Therefore, any term that appears in the transaction (such as "Check #2389") can be searched for on the Account Details page. The Activity Center, on the other hand, only contains transactions that were originated in online and mobile banking.



Note: You can use the search box or the search filters separately, but you can't combine search and filtered results.

To search on the Account Details page

1. Click or tap an account.
2. In the **Search transactions** field, enter keywords related to the date, status, type, account, or amount of the transaction(s) for which you are looking.
3. Click or tap the magnifying glass or press **Enter**. The search results appear.

Filtering transactions

On the Account Details page, you can filter transactions.

Filter details - Business/Corporate

The screenshot shows the 'Regular Checking 893' account page with an available balance of \$45,183.00. Below the account name is a search bar for transactions. To the right are links for 'Filters' and 'Details', along with icons for chat, print, and download. The filter interface is a dark grey panel with the following fields:

Time Period	Transaction Type	Min Amount	Max Amount	Check #
[Dropdown]	[Dropdown]	\$0.00	to \$0.00	[Dropdown] to [Dropdown]

At the bottom of the filter panel are 'Reset' and 'Apply Filters' buttons.

To filter transactions

1. Click or tap an **Account**.
2. Click or tap **Filters** to display filter details.
3. Do one or more of the following:
 - Select a date range from the **Time Period** drop-down list. If you select **Custom Date**, specify dates in the **Start Date** and **End Date** Calendars.
 - Select the type of transaction from the **Transaction Type** drop-down list.
 - Enter the minimum and maximum amounts for the transaction in the **Amount** fields.
 - (Optional) Specify a check number range in the **Check #** fields.
4. Click or tap **Apply Filters**.



Tip: To reset filters and show all transactions, click or tap **Reset**.

To hide filters

- On the Account Details page, do one of the following:
 - In online banking, click or tap **Filters**.
 - In mobile banking, tap the Filter icon (☰).

Sorting transactions

On the Account Details page, the direction of the triangle icon in the column headings indicates the sort order. Pending transactions are always grouped together at the top of the list.



Note: A running balance on the Accounts Details page only appears when transactions are sorted by date.

To sort transactions

1. On the Account Details page, click or tap one of the following column headings to change how data is sorted:
 - **Date**
 - **Description**
 - **Amount**
2. Click or tap the same column heading again to change the sort order between ascending and descending.

Exporting transactions

You can export transactions from the Account Details page to a file format that you select. Export formats vary depending on the settings. Currently, you can export in online banking, but not mobile banking.



Note: Contact your financial institution for information about supported versions of Quicken and QuickBooks.

To export transactions from the Account Details view

1. (Optional) On the Account Details page, narrow the results by either searching transactions or using filters () to select transactions with specific conditions.
2. Click the export icon ()

3. In the export drop-down list, click an export format. Depending on your configuration, formats may include:
 - Spreadsheet (XLS)
 - Spreadsheet (CSV)
 - Microsoft (OFX)
 - Quicken (QFX)
 - QuickBooks (QBO)
4. Depending on your browser settings, one of the following happens:
 - If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
 - If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.
5. Click or tap the exported file. The transactions appear in the current sort order on the Account Details page.

Viewing transaction details

You can view the details of any transaction in an account. Details include the transaction category, online description, statement description, date of the transaction, and transaction type. The transaction details also allow you to categorize transactions, split transaction categories, inquire about a specific transaction, and print detailed information and check images.



Note: The inquire feature is only available to internally-held accounts.

To view transaction details

1. On the Account Details page, click or tap the transaction.
2. (Optional) Click or tap the transaction again to hide the details.

Viewing and printing images associated with a transaction

You can view accounts and print information about accounts on the Accounts Overview page. Depending on the configuration, the printed page includes the account name, balance, and other details. It will not print ads, menu options, or the summary graph.

On the Account Details page, printing an individual transaction that displays an image icon () will include any attached images, such as processed checks, on the printout.



Note: You can only print from a desktop, not from a tablet or smartphone.

To view and print the Account Details page

1. On the Home page, click the account that you want to print.
2. On the Account Details page, click the print icon (.
3. When the print dialog box appears, select printing options and then click **Print**.

To view and print the images associated with a transaction

1. On the Home page, click the name of the account that includes the transaction.
2. Click the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap **Previous** or **Next** to view other images.
3. To print the images, do the following:
 - a. On the transaction details, click the print icon (.
 - b. When the Print dialog box appears, select printing options and then click **Print**.



Note: For the best results, use the provided print option. Using the browser's print function instead of the provided print option will cause suboptimal print results.

Sending a secure message about a transaction

While viewing the details of a transaction, you can send a secure message to your financial institution about the transaction.



Note: Secure messaging is only available for internally-held accounts.

To send a secure message about a transaction

1. In the transaction details, click or tap the inquire icon () . The Transaction Inquiry window appears with inquiry details.
2. In the **Message** field, enter your message.
3. (Optional) In online banking, click the Supported Attachments icon () . In the Open dialog box, select a file to attach to the message, and click or tap **Open**.
4. Click or tap **Send**.
5. When the confirmation message appears, click or tap **Close** to go to the Conversations page. The message appears in the Inbox.



Note: The Conversations menu option may appear as Messages, depending on your configuration.

Disputing transactions

Depending on your FI's configuration, you may be able to initiate a transaction dispute on the Account Details page. You can initiate the dispute process if:

- The related account supports dispute functionality.
- Transaction status is not Pending.
- The transaction has not already been disputed, either in online banking or at a branch.



Note: Disputed transactions are marked with a red flag icon () .

To dispute a transaction

1. On the Account Details page, click or tap a transaction.
2. In the transaction details, click **Options**, then **Dispute Transactions**.



3. When prompted to verify that you want to initiate a transaction dispute, click **Dispute transactions**.
4. Select the check box next to the transaction name. To dispute multiple transactions, select each transaction's check box.
5. Click **Dispute Transactions**.
6. When the Dispute Transaction window appears, click **Continue dispute**.
7. Select a **Reason for dispute**.
8. In the text box provided, enter a detailed description about the cause of the dispute.
9. Select a response for **Did you authorize the transaction?**
10. Select a response for **At the time of the transaction(s), the card was.**
11. Select a response for **Does anyone else have access to your card?** If you select Yes, enter details in the text box provided.
12. Select a response for **Have you attempted in good faith to resolve the dispute with the merchant?** Enter details in the text box provided, as necessary.
13. Click **Submit Dispute**.
14. When the Dispute Submitted confirmation window appears, click **Close** to return to Account Details.

CHAPTER 4: WORKING WITH TRANSACTIONS

This chapter includes information and detailed instructions on managing transfers, understanding the Activity Center, viewing e-statements, managing check deposits, and creating stop payment requests.

Managing transfers

You can use online and mobile banking to transfer funds, view transfers, and cancel transfers.

Transferring funds

You can transfer funds between accounts at your FI. You can also make transfers between your accounts at your FI and external FIs.

To transfer funds

1. In the navigation menu, click or tap **Transactions > Funds Transfer**.
2. On the Funds Transfer page, in the **From** drop-down list, select the account you want to transfer funds from.
3. In the **To** drop-down list, select the account you want to transfer funds to.
4. In the **Amount** field, enter the amount to transfer.
5. (Optional) Select the **Make this a recurring transaction** check box.
 - a. Select an option from the **How often should this transfer repeat?** drop-down list.
 - b. Select a **Start Date**
 - c. Select an **End Date** from the calendar, or click or tap **Repeat Forever**.
6. Click or tap the **Date** field, and then select the date that you want the transfer to occur.
7. (Optional) If you select today's date, a confirmation gives you the option of continuing with the same-day transaction or choosing the next business day. Select a **Process by** date.



Note: The date selected is the date you want the transfer to be processed, not the date the funds will become available. If you select today's date for an external transfer to another FI, your FI may charge an additional processing fee.

Additionally, depending on your FI's configuration, Same Day ACH transactions may not be available depending on the day of week or time of day.

8. (Optional) Enter information about the transfer in the **Memo** field.
9. Click or tap **Draft** or **Approve**. The Transaction Authorized message appears and confirms that the transfer was processed or will be scheduled to process.
10. Click or tap **Close** to set up another transfer, or click or tap **View in Activity Center** to review the transfer.

Viewing transfers

You can view or search for an existing pending or processed transfer on the following pages:

- Funds Transfer
- Activity Center



Note: The Activity Center page may include additional details about a transfer.

To view a transfer on the Funds Transfer page

1. In the navigation menu, click or tap **Transactions > Funds Transfer**.
2. In the sidebar, click or tap in the **Search transactions** field, and enter your search text. You can search for the process date, amount, transaction ID, or the user who created the transfer.
3. After you locate a transfer, click or tap it for more details.
4. (Optional) On the transfer details overlay, click or tap **View in Activity Center**.

To view details of a transfer in the Activity Center

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. In the Activity Center, do one of the following:
 - Click or tap **Single Transactions** to view a single transfer.
 - Click or tap **Recurring Transactions** to view a recurring series of transfers.
3. Browse to find the transfer that you want to view.
4. Click or tap anywhere on the row that displays the transfer you want to view.

Canceling a transfer

You can use the Activity Center to cancel transfers. You can cancel one or more transfers if the status is Drafted or Pending.



Note: Processed transactions cannot be canceled.

To cancel a transfer

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Click or tap a transfer.
3. In the Transaction details' **Actions** drop-down list, click or tap **Cancel** to cancel the transfer. A message prompts you to confirm the cancellation.
4. Click or tap **Confirm** to cancel the transfer.
5. Click or tap **Close** to return to the Activity Center.



Tip: For multiple cancellations, select the check box of at least two transfers that you want to cancel, then click or tap **Cancel**.

Multi-Account Transfers

Corporate Users with draft and/or approval rights for account transfers can process multiple transactions at one time. The grouped transfers can have the same or different process dates.

Multi-Account Transfer templates share the same methodology used by standard commercial templates; for example, each template requires a unique name and

the creator can specify who else can use them. One difference is that the system assigns a batch ID to each Multi-Account Transfer template so that the transfers can be approved or reviewed together as a batch later.

Multi-Account Transfers can eliminate time spent on manually funding accounts and simplify tracking of transfers and reconciliation through cross-referencing of account numbers on bank statements. This feature is only available in the Corporate product.



Note: The Multi-Account Transfers feature is not available on mobile/handheld devices.

To perform Multi-Account Transfers

1. In the navigation menu, click or tap **Transactions > Funds Transfer**.
2. Click or tap the **Multi-Account Transfers** tab.
3. From the Multi-Account Transfers tab, do one of the following:
 - Click or tap **Create Template**, then create a transfer template and click or tap **Next**.
 - Click or tap **Transfer Funds**.
 - Click or tap an available template, then click or tap **Next**.
4. Select an account in the **From Account** drop-down list.
5. Select an account in the **To Account** drop-down list.
6. Enter an amount in the **Amount** field.
7. Repeat steps 4–6 for multiple transfers.
8. (Optional) Click the copy icon (📄) to duplicate transfer criteria.
9. (Optional) Click the delete icon (🗑️) to delete transfer criteria.
10. (Optional) To add more transfers, enter the number of additional transfers in the **more transfer(s)** field, then click or tap **Add**.
11. Click or tap **Next**.
12. Select a transfer date from the **Select Date** calendar.



Note: To schedule a recurring transaction, click or tap **Set Schedule**, then select how often the transaction should repeat.

13. (Optional) Write a note in the **Memo** field.



Note: You can click or tap **Push to All** to apply this note to all transfers.

14. Click or tap **Approve**.

Using the Activity Center

The Activity Center displays details for recent transactions. You can sort, search, filter, and manage transactions on this page. In the Activity Center, all scheduled recurring transactions appear on the Recurring Transactions tab. You can use the Recurring Transactions tab to view or cancel the recurring series. You can also see checks that have been deposited on the Deposited Checks tab.

The Activity Center

Activity Center

Single Transactions		Recurring Transactions				
<input type="text" value="Search transactions"/> Filters Favorites Print Download						
Created	Status	Approvals	Transaction Type	Account	Amount	
2/27/2017	Authorized	1 of 1	ACH Batch - Tracking ID: 43937	Regular Checking ****-7887	+ \$10.00	Actions

You can customize the transaction details that appear in the Activity Center by selecting up to six fields. Options vary by transaction type, but may include:

- Amount
- Approvals
- Beneficiary FI
- Create Date
- Created By
- From Account
- Intermediary FI
- Message to Beneficiary
- Payment Template (name)
- Process Date
- Recipients
- Status
- To Account
- Transaction Type and ID
- ACH Class Code

You can utilize these fields to approve or cancel transactions, as well as export or print the filtered data.

The Single Transactions tab includes transactions that do not recur and any recurring transaction due in the next seven calendar days. You can use the Single Transactions tab to view or cancel a specific transaction in a recurring series.

When you have pending approvals waiting, the number of pending approvals appears on the tabs.



Tip: You can also view transaction details on the page where you created the transaction.

You can select individual check boxes to view the total debits and credits of the selected transactions. For international wires, the debit total displays the USD equivalent.

Furthermore, click or tap an individual transaction to expand the transaction details. Depending on your FI's configurations and the transaction type, transaction details in the Activity Center may include the following:

- Tracking ID
- Batch ID
- Created date
- Created By
- Process date
- From Account
- To Account
- To Account Type
- Currency Code
- Exchange Rate
- Foreign Currency Amount
- USD Amount
- Recipient Wire Name
- Beneficiary FI Name
- Beneficiary FI Address

Creating custom views in the Activity Center

You can select up to six fields to control which data appears in the Activity Center for each transaction type. For example, a user responsible for reviewing wire transactions can select Message to Beneficiary and Beneficiary Bank as two columns of data that will appear, and then save the custom view as a Favorite for later use.

To create a custom view in the Activity Center

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Click or tap **Filters** on the Single Transaction tab.
3. In the filter fields that appear, select a **Transaction Type** and, optionally, a **Status**.



Note: After six columns are selected, you must clear a selected check box before selecting a new check box.

4. When Column names with check boxes appear, select up to six columns that you want to view.
5. Click or tap **Apply Filters**.
6. (Optional) Click or tap **Favorites** to save the custom view for later use.

Sorting transactions in the Activity Center

In the Activity Center, you can choose to sort transactions by the column headings.

To sort transactions

- In the Activity Center, click or tap any column header to change the criteria by which transactions are sorted.



Tip: Click the column heading again to change the sort order between ascending and descending.

Searching transactions overview

When you search, you enter terms to locate specific account information. Some examples of things that you can search for include:

- Transactions greater than \$500
- All pending transactions
- All transactions in the last week

When you perform a transaction search, you can search for any of the following fields by typing keywords or using the Filters option:

Basic search transaction fields

Field	Notes
Type	The type of transaction, such as Funds Transfer, Domestic Wire, Bill Payment, etc.
Status	The status of the transaction.
Account	The account to search.
Start Date	The creation date for the transaction.
End Date	The end date for the transaction, if applicable.
Created by	The user that created the transaction.
Amount	The amount of the transaction. You specify a range of amounts to include in the search.
Transaction ID	The number that uniquely identifies the transaction.



Tip: Click or tap **Filters** to see the full list of fields you can use to better define your search.

Searching transactions in the Activity Center

When searching transactions in the Activity Center, you can search across multiple types of information, not just the transaction description:

Search examples

Keywords	Search result
Transactions over \$25	All transactions that are at least \$25.01, regardless of type, appear.
ACH	Any ACH transactions, including ACH Payment, ACH Payments, ACH Single Receipt, ACH Collections, and ACH PassThru, appear.
Tracking #23489	The transaction with tracking ID #23489 appears.

In the Activity Center, you can search for a transaction in the following ways:

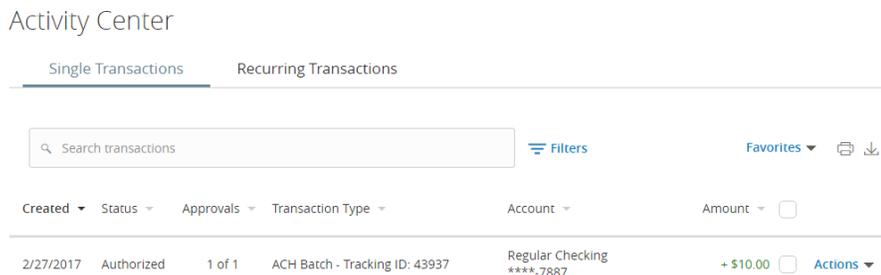
- Typing keywords in the **Search transactions** field
- Using the Filters option to filter transactions by certain fields



Note: The exact appearance of the search fields may vary depending on your configuration.

To search for a transaction

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Enter text in the **Search transactions** field.



3. Click or tap the magnifying glass icon or press **Enter**. The results display all matching payments and transfers.

To use filters

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Use the **Filters** button to specify the values to include in the search.
3. Click or tap the magnifying glass or press **Enter**.
4. In the search results, click or tap on a transaction for additional details.
The results of a Basic search include transactions that match all the search conditions.

To save a favorite search

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. In the **Search transactions** field, enter your search text.
3. Click or tap the **Favorites** drop-down list.
4. Click or tap **Save As New** to save the search.
5. In the Save Search window, enter a name for the favorite and click or tap **Save Search**.
6. In the success message, click or tap **Close**. The search result is saved and can be accessed later.

To repeat a favorite search

- On the Activity Center page, click or tap **Favorites** and click or tap the favorite search that you want to use. The search results appear.

Viewing transaction details overview

The details that appear when you expand a transaction in the Activity Center may vary, based on the type of transaction. They may also provide additional information related to the transaction. Details include:

Transaction details in the Activity Center

Name	Description
Tracking ID	A unique internal number that identifies the transaction.
Created	The date that the transaction was created.
Created by	The Login ID of the user who created the transaction.
Will process on	The date that the transaction will be processed.
Amount	The amount of the transaction.
Description	A short description of the transaction.

Viewing transactions in the Activity Center

The Activity Center page includes all transactions that you create in online and mobile banking, including recurring transactions.

To view transactions on the Activity Center page

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Click or tap the transaction. The transaction expands to show the details.



Tip: Click or tap the transaction again to hide the details.

Canceling pending transactions

Use the Activity Center to cancel a pending transaction. If you cancel a transaction on the Recurring Transactions tab, you cancel all future recurrences of the transaction. If you cancel a single transaction in a recurring series on the Single Transactions tab, you cancel the single occurrence, not the entire series.

To cancel one or more pending transactions

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Browse or search for the transactions that you want to cancel.
3. In the Activity Center, select the check box for each transaction that you want to cancel, click or tap the **Actions** drop-down list, and select **Cancel Selected**.
4. When prompted, click or tap **Confirm** to verify the cancellation. The status of the items will change to Canceled in the Activity Center.

Approving transactions

You can use the Activity Center to approve a pending transaction, or multiple transactions at once.

To approve one or more transactions

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Click or tap **show advanced**.
3. Browse or search for the transactions that you want to approve.
4. In the Activity Center, select the check box for each transaction that you want to approve, click or tap the **Actions** drop-down list, and select **Approve Selected**.
5. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
6. When prompted, click or tap **Approve** to verify the approval. The status of the items will change to Authorized in the Activity Center.



Tip: You can set up a mobile authorization code (MAC) to approve transactions with a telephone call. See [Mobile authorization code overview](#) for more information.

Copying a transaction

If you need to copy a transaction, use the Activity Center to copy an existing transaction.

To copy a transaction

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Browse or search for the transaction that you want to copy.
3. Click or tap a transaction.
4. From the **Actions** drop-down list, click or tap **Copy**. A new transaction of the same type appears with the fields already filled.
5. Make any needed changes to the transaction. The procedure that you use to make the changes varies, depending on the type of transaction.
6. When you are satisfied with your changes, submit the new transaction.

Sending a message about a transaction

You can use the Activity Center to send a message about a transaction.

To send a message about a transaction

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Browse or search for the transaction that you want to send a message about.
3. Click or tap the item.
4. In the **Actions** drop-down list, click or tap **Inquire**.



Note: The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.

5. Click or tap in the **Message** field and enter your message.
6. (Optional) In online banking, click the attach file icon (📎).



Note: Click or tap **Supported Attachments** to see the supported file types of documents you can attach.

7. In the Open dialog box, select a file to attach to the message, and click **Open**.
8. Click or tap **Send**. A message appears confirming that you sent the message.
9. Click **Close**.

Printing transaction details from the Activity Center

In online banking, you can print transaction details in the Activity Center.



Note: You can only print from a desktop, not from a tablet or smartphone.

To print from the Activity Center

1. On the Home page, click or tap **Transactions > Activity Center**.
2. Click or tap the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap **Previous** and **Next** to view additional images.
3. In the **Actions** drop-down list, click or tap **Print Details**.
4. On the Print page, click or tap **Print**.

Exporting by Transaction Type in the Activity Center

You can export transactions by Transaction Type in the Activity Center to a file format that you select. Export formats will vary depending on the settings.



Note: You can only export data in online banking, but not in mobile banking.

To export by Transaction Type in the Activity Center

1. In the navigation menu, click **Transactions > Activity Center**.
2. Select multiple transaction check boxes, then click the export icon (). A window appears where you can download separate XLS files that contain details about exported files, grouped according to transaction type.
3. Click **Download** on the desired transaction type to download the related XLS file.

Viewing e-statements

You can see electronic versions of your account statements called e-statements. Ways to view an e-statement may vary according to your settings. For example, in online banking, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the online banking site.

To view e-statements

1. In the navigation menu, click or tap **Transactions > Statements**.
2. On the Statements page, do the following:
 - a. Select an **Account**.
 - b. Select a **Date**.
 - c. Select a **Document Type**.
 - d. Click or tap **Get Statement**.



Note: Depending on the settings on your device, you may be able to save or print the e-statements.



Note: After choosing an account, you may see a message asking you to opt in to view a statement. Click or tap **Visit Statement Preferences** to change settings.

Verifying your ability to view a PDF

You may need to verify that you can view PDF files the first time that you want to view an online statement.

If you are not able to view PDF documents, Adobe Reader is available for most operating systems. You can download and install Adobe Reader or a similar program to view PDF documents. Adobe Reader is available from:

<http://get.adobe.com/reader>.



Note: In online banking, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the online banking site.

To verify that you can view a PDF

1. In the navigation menu, click or tap **Transactions > Statements**. The PDF Verification page appears.

PDF Verification

The E-Sign Act requires us to verify that you are able to view PDFs. Please help us by following these two steps:

The screenshot shows two numbered steps for PDF verification. Step 1 is labeled '1' and says 'Press "Get Code"—you will see a PDF with a code for you to copy and paste.' Below this text is a blue button labeled 'Get Code'. Step 2 is labeled '2' and says 'Paste the code exactly as it appears into this field and click Verify. (Can't see a PDF?)'. Below this text is a light gray input field and a blue button labeled 'Verify'.

2. Click or tap **Get Code**. If your browser or device configuration permits it, a new tab or window appears displaying the PDF.
3. Do one of the following:
 - If the PDF appears, enter the verification code exactly as it appears in the PDF in the Verification Code field, and click or tap **Verify**. The PDF Verification Success page appears in a new tab or another window. Click or tap **Close** to return to the Statements page.
 - If the PDF does not appear, click or tap **I can't see a PDF**. An error message appears. Click or tap **Close** to return to the Home page. If you cannot view the PDF, verify that you have the appropriate PDF viewing software installed.

Printing a check image

Use a desktop to print the front and back images of a check.

To print a check image on the Deposit Check page

1. On the Account Details page, click the transaction to view the expanded details.
2. Click the print icon (🖨️). The Print window displays the check image.
3. Click **Print**.

Reordering checks

You can use the Check Reorder page to repeat your most recent check order. You can only submit a reorder request for one account at a time.

To make changes to the style, layout, delivery method, or the check information, contact your financial institution.



Note: The procedure to reorder checks may vary according to your settings.

To reorder checks

1. In the navigation menu, click or tap **Services > Check Reorder**.
2. Do the following:
 - a. Click or tap the account to include in the reorder request.
 - b. Enter a starting check number in the **Check Number** field, then click or tap **Save**.
 - c. Enter the number of boxes to order in the **Number of boxes** field, then click or tap **Save**.
3. Click or tap **Send Request** to complete the order.
4. Click or tap **Close** on the success message.

Creating a stop payment request

You can request a stop payment on one or more checks. A stop payment request does not guarantee that the check(s) will be stopped. The item may have already been processed and posted to your account.



Note: Only users with the right to create stop payment requests can initiate them. This is only for paper checks. To stop an automatic withdrawal, contact your FI.

To create a stop payment request

1. In the navigation menu, click or tap **Services > Stop Payment**.
2. On the Request Type tab, click or tap one of the following:
 - **Single Check**
 - **Multiple Checks**
3. On the Account tab, click or tap the appropriate account.
4. Enter the check information.
 - If you selected Single Check, enter the following:
 - **Check Number**, then click or tap **Save**.
 - **Payee**, then click or tap **Set**.
 - **Amount**, then click or tap **Save**.
 - **Date**
 - **Note**, then click or tap **Set**.

- If you selected Multiple Check, enter the following:
 - **Starting Check Number**, then click or tap **Save**.
 - **Ending Check Number**, then click or tap **Save**.
 - **Start Date**
 - **End Date**
 - **Note**, then click or tap **Set**.
- 5. Click or tap **Send Request** to complete the stop payment action.
- 6. Do one of the following:
 - Click or tap **Close** to return to the Stop Payment page.
 - Click or tap **View in Activity Center**.

CHAPTER 5: MANAGING SECURE MESSAGES AND ALERTS

This section includes details about messages and alerts. It also includes detailed instructions to help you create, read, and delete messages and alerts. You can use messages to communicate securely with your financial institution. Alerts can notify you when important events happen in your accounts.

Managing secure messages

Messages provide a secure way to communicate with your FI and are not used to communicate with any outside party. These messages appear in both online and mobile banking in the Conversations item in the navigation menu.



Note: Conversations may appear as Messages, depending on your FI's configuration. Conversations combine a message and all its replies into a thread.

In online banking, you can attach a file to a message. The available file formats are configured by your FI and will vary. The number of unread messages appears on the Conversations item in the navigation menu.

After you have read the messages in a conversation thread, you can delete the thread and all messages in it. You can delete a single thread, multiple threads, or all threads. Conversation threads stay in the Inbox until you delete them or they expire.

Creating a secure message

You can create a secure message in online banking or mobile banking.

To create a secure message

1. In the navigation menu, click or tap **Conversations**.
2. Click or tap **New Conversation**.
3. From the **With** drop-down list, click or tap a Recipient.
4. In the **Subject** field, enter a subject.
5. In the **Message** field, enter the message.
6. (Optional) If you want to attach a file to the message, click or tap the attachment icon (📎). In the Open dialog box, select a file to attach to the message, and click or tap **Open**.



Note: File attachments are currently only supported in the desktop application.

- When your message is complete, click or tap **Send**. Your new message appears on the Conversations page.

Reading a secure message

You can use the Conversations page to read secure messages in online and mobile banking.



Note: Depending on your FI's configuration, Conversations may use a different label, such as Secure Messaging.

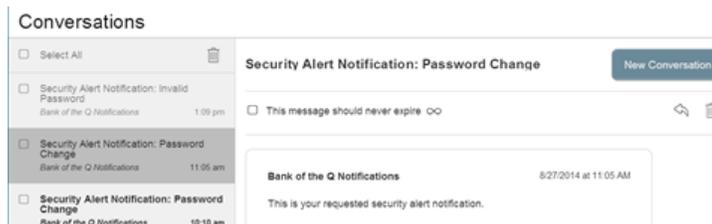
When you have unread messages, the number of unread messages appears on the Conversations item in the menu. In the Inbox, the subject lines of unread messages are bold.



Note: On mobile devices, only the Inbox displays until you select a message to read.

To read a secure message

- In the navigation menu, click or tap **Conversations**.



- Do one of the following:
 - If the Inbox appears, click or tap the message that you want to read. The original message and all related replies appear.
 - If the Inbox does not appear, click or tap **Inbox**, and click or tap the message that you want to read. The original message and all related replies appear.



Tip: You can save important conversations by clicking or tapping a message and then clicking or tapping **This message should never expire** in the message detail area.

Replying to a secure message

You can use the Conversations page to reply to a secure message in online banking or mobile banking. You cannot reply to some types of messages, such as security alerts.

To reply to a secure message

1. After you read a secure message, click or tap the reply icon (↩). The Reply window appears.
2. In the **Message** field, enter the message.
3. (Optional) In online banking, click the attachment file icon (📎). In the Open dialog box, select a file to attach to the message, and click **Open**.
4. When your reply is complete, click or tap **Send**.

Deleting conversations

Use the Conversations page to delete conversation threads in online and mobile banking.



Caution: When you delete a thread, it is permanently deleted. Make sure that you do not need the information in the message before you delete it.

Message detail area

This message should never expire ∞



To delete conversations

1. In the navigation menu, click or tap **Conversations**.
2. Do one of the following:
 - If the Inbox appears, click or tap the delete icon (🗑️).
 - If the Inbox does not appear, click or tap **Inbox**, and click or tap the delete icon (🗑️).
3. In the Inbox, do one of the following:
 - Click or tap a single message.
 - Click or tap the check boxes for the message threads that you want to delete.
 - Click or tap **Select All** to select all message threads.
4. Click or tap the delete icon (🗑️).
5. When prompted, click or tap **Delete** to verify the deletion.
6. Click **Close** to return to the Inbox.

Managing alerts

Alerts remind you of important events, warn you about the status of each of your accounts, and notify you when transactions occur. Some alerts are automatically generated by the system, such as security alerts, but some alerts you can create and customize.

Alerts page

Settings

Alerts -- New Alert --

Date Alerts (1)
 Account Alerts (0)
 History Alerts (0)

Insufficient Funds Alerts (1)

Description	Account	Frequency	Notification	Enabled	
When I have insufficient funds.	Regular Checking xxxxxx-159	◻	Send only a secure message	<input checked="" type="checkbox"/>	Edit

When you create an alert for an account, you specify the conditions that trigger the alert, as well as the way that you want to receive the alert. Alert conditions vary depending on the alert type. Available alert types may vary depending on your configuration.

Alert types

Alert Type	Description
Date	Reminds you of a specific date or event.
Account	Notifies you when the balance in one of your accounts drops below or rises above a specified threshold.
History	Notifies you when: <ul style="list-style-type: none"> • A specified check number posts. • A credit or debit transaction is greater than or less than an amount that you specify. • A transaction description matches text that you specify.
Insufficient Funds	Notifies you when a transaction is rejected due to insufficient funds.
Transaction	Notifies you when the following transactions are generated: <ul style="list-style-type: none"> • ACH batch • ACH collection • ACH PassThru • ACH payment • ACH receipt • Domestic wire • Domestic wire (incoming) • Domestic wire (outgoing) • EFTPS • Funds transfer • International wire • International wire (incoming) • International wire (outgoing) • Payroll

The alert can trigger when the transaction is:

- Drafted
- Authorized
- Processed
- Canceled
- Failed

You do not need to be logged in to receive the alert. Secure messages and email alerts are sent immediately when they are generated. You can receive alerts through:

- Secure message (in online and mobile banking)
- Email
- Telephone call
- Text (SMS) message



Tip: You can specify the time to receive alerts in a telephone call or a text message.

Creating an alert

When you create an alert, it takes effect immediately and stays in effect until you disable or delete it. You can set an alert to occur immediately. Alert types may vary according to your settings and may include:

- Date alerts
- Account alerts
- History alerts
- Insufficient funds alerts
- Transaction alerts



Tip: You can set up a mobile authorization code (MAC) to approve transactions with a telephone call. Use this option to receive notifications when transactions are drafted. See [Mobile authorization code overview](#) for more information.

Delivery methods may include:

- Secure message
- Email
- Phone
- SMS/Text message

If you miss an alert delivered by email, you may need to change your settings or double-check the Messages inbox. If you don't see an email alert, check your junk email folder. If your alert was delivered there, configure your mail settings to allow messages from our email address.



Tip: If you miss an alert that you configured to be delivered via phone, our alert system will leave a voicemail message. If you did not receive a phone call, check your message mailbox under the Messages menu to confirm receipt. If there is no alert in the secure mailbox, confirm that the alert is enabled.

To create an alert

1. In the navigation menu, click or tap **Settings > Alerts**.
2. In the **New Alert** drop-down list, click or tap the alert type that you want to create.
3. Click or tap an alert type.
4. Enter the required information to set up the alert.
5. (Optional) Select the **Recurs Every Year** check box to create a recurring date alert.
6. Click or tap **Message**, then enter a message. Click or tap **Set**.
7. (Optional) Click or tap **Delivery Method**.
 - Select an option from the **Select a delivery method** drop-down list:
 - Click or tap **Secure Message Only** to send the alert as a Secure Message. The alert is sent immediately when it is generated. You must be logged in to read the alert.
 - Click or tap **Email** to send the alert as an email. Enter the email address where you want to send the alert. The alert is sent immediately when it is generated.
 - Click or tap **Phone** to send the alert as a telephone call.
 - Click or tap the country from the **Country** drop-down list, then enter the phone number to call.
 - Enter the time to call. You can set this to occur immediately.
 - Click or tap **Text Message** to send the alert as a text (SMS) message.
 - Click or tap the country.
 - Enter the phone number.
 - Enter the time to send the message, then select the **Agree to Terms** check box.

- (Optional) Select the **Every Occurrence** check box to repeat the alert every time that the trigger occurs.



Note: When you select **Every Occurrence**, a Transaction alert is sent every time the conditions match.

- Click or tap **Save**.



Note: The **Save** button remains inactive until all required information is entered.

- In the success message, click or tap **Close**. The new alert appears on the Alerts page.

Editing alerts

You can use the Alerts page to edit an existing alert. Any changes take effect immediately.

To edit an alert

- In the navigation menu, click or tap **Settings > Alerts**.
- Click or tap the type of alert that you want to edit.
- Click or tap **Edit** for the account you want to edit.
- Make desired changes to the alert settings.
- (Optional) For SMS alerts, you must select the **Agree To Terms** check box before saving.
- Click or tap **Save**.
- Click or tap **Close** on the Save Alert message.

Enabling and disabling alerts

You can use the Alerts page to temporarily disable an existing alert and later enable it again.

To enable or disable an existing alert

1. In the navigation menu, click or tap **Settings > Alerts**.
2. Click or tap the type of alert that you want to disable or enable.
3. On the Alerts page, locate the existing alert, then do one of the following in the **Enabled** column:
 - Click or tap **Off** to disable the alert.
 - Click or tap **On** to enable the alert.
4. When the Save Alert page appears, click or tap **Close**.



Tip: You can hide Alert details, such as the description and frequency, by clicking or tapping the show/hide icons (∨)(∧).

Deleting an alert

You can use the Alerts page to delete an alert that you no longer need. Deleting an alert removes it immediately and permanently.

To delete an alert

1. In the navigation menu, click or tap **Settings > Alerts**.
2. Click or tap the type of alert that you want to delete.
3. Click or tap **Edit**. The Edit Alert page appears.
4. Click or tap **Delete**.
5. When prompted, click or tap **Confirm** to delete the alert.
6. When the deletion is complete, a message appears. Click or tap **Close**.

Security alerts overview

Security alerts inform you when a security-related event occurs. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts. The available security alert types vary, depending on your account type.

When an enabled alert is triggered, we send a security alert message. Security alerts are always sent as secure messages, but you can add additional delivery methods. When a security alert is triggered, the alert is sent to all the configured delivery methods.



Note: Some alerts may be dimmed, depending on your FI's configurations. Dimmed alerts cannot be edited.



Caution: Always use a second delivery method along with email for greater security.

Configuring security alerts

Use the Alerts page to configure security alerts. Alert preferences only affect the security alerts.

To enable or disable optional security alerts

1. In the navigation menu, click or tap **Settings > Alerts**.
2. Click or tap **Security Alerts**. The list of available alerts appears.
3. Do one of the following:
 - To enable an alert, click or tap **On**.
 - To disable an alert, click or tap **Off**.
4. On the Save Alert page, click or tap **Close** to return to the Alerts page.

To edit security alert delivery preferences

1. In the navigation menu, click or tap **Settings > Alerts**.
2. Click or tap **Security Alerts**.
3. Click or tap **Edit Delivery Preferences**. The Delivery Preferences page appears.
4. Enter the **E-mail Address**, **Phone Number**, or **SMS Text Number** where you want to receive security alerts. Do at least one of the following:
 - In the **E-mail Address** field, enter the email address to receive security alerts.
 - In the Phone Number area, select the destination from the **Country** drop-down list and enter the phone number and extension to call in the **Area Code** and **Phone Number** fields.
 - In the SMS Text Number area, select the destination country from the **Country** drop-down list, and enter the phone number to send the message to in the **Area Code** and **Phone Number** fields.
5. On the Delivery Preferences page, click or tap **Save**.

CHAPTER 6: BUSINESS FEATURES OVERVIEW

This section includes information and detailed instructions for the Business features in online and mobile banking.

- [User management overview](#)
- [Making commercial payments](#)
- [Subsidiaries overview](#)

User management overview

Every user has an individual set of rights, including:

- Rights to create payments and templates of specific Transaction Types.
- Limits on the transactions the user can approve.
- Rights to access specific accounts.
- Rights to features in online and mobile banking.
- Transaction view capabilities.

These rights control what each user can do in online and mobile banking. Manage these rights by giving users the permissions that they need to perform their jobs.



Note: Although many Business concepts regarding user management also apply to the Corporate Banking product, see [Using Corporate Banking](#) if you will use the Corporate functionality in online banking. In addition to rights and limits, Corporate includes User Roles with varying levels of entitlements, as well as Company Policies.

The rights, features, and accounts assigned to the Business user you create for your business are driven by your needs and factors such as the business structure, number of owners, and number of employees.

The following table includes examples of user transaction and feature rights for business structures:

Business structure examples

Business structure	Owners	Employees	Transaction and feature rights for individuals
Sole proprietorship	1	5	<ul style="list-style-type: none"> • Owner: Draft and approve vendor payments and invoices. Manage users. • Backup: Draft restricted for vendor payments and invoices.
Partnership	2	20	<ul style="list-style-type: none"> • Owner 1: Draft vendor payments and invoices. Manage users. • Owner 2: Approve vendor payments and invoices. Manage users. • Office manager: Draft restricted for vendor payments and invoices.
Small or medium business	Multiple	200+	<ul style="list-style-type: none"> • Directors: Manage templates. Approve payments. Manage users. • Payables manager: Draft and approve vendor payments and invoices. • Receivables manager: Draft and approve collections. • Others: Draft restricted for vendor payments, invoices, and collections.

Business structure examples (cont'd)

Business structure	Owners	Employees	Transaction and feature rights for individuals
Large business	Shareholders	1000+	<ul style="list-style-type: none"> • Finance EVP: Manage templates. Approve payments. • Payables manager: Draft and approve vendor payments and invoices. • Receivables manager: Draft and approve collections. • Others: Draft restricted for vendor payments, invoices, and collections.

Business user management

The User Management page lists all of the Business account users. You can view users as cards in a grid or as a list.

Sample User Management page

The screenshot shows the 'User Management' interface. At the top left, there is a search bar labeled 'Search Users' and a 'Sort by' dropdown menu. On the top right, there are two view toggle buttons (list and grid) and an 'Add User' button. Below these are two user cards. The first card is for 'Allyson Commercial' with email 'test@test.com' and 'Last login: a few seconds ago'. The second card is for 'William Cohn' with email 'bill.cohn@q2ebanking.com' and 'Last login: a year ago'. Each card has a small edit icon at the bottom right.

The following information appears for each user:

- Name
- Email address
- The time since the user last logged in
- Account lock status

Click the edit icon (✎) to view more User details. On the View User page, you can:

- See the phone number associated with the User
- Deactivate the User
- Assign Rights
- Delete the User

The card color indicates the account status.

Account status colors

Color	Status
Red	Account is locked.
Green	Account is unlocked.



Note: Contact your financial institution to unlock a locked user.

How rights control payments and templates

A template is a defined set of instructions you can use for repeated payments or collections. You must have a Draft right and Manage Recipient right to create a template.



Note: The Manage Recipient right is required to be able to create a template.

The following table illustrates how the Draft rights for each Transaction Type and the Manage Templates feature control access to payments and templates when Manage Recipients for the User (Business) or User Role (Corporate) is enabled as well:

Rights for each Transaction Type

Draft right for Transaction Type	Manage Templates assigned	Manage Templates not assigned
Draft	<ul style="list-style-type: none"> • Create a payment for the Transaction Type where Draft is enabled. • Create a template from any Transaction Type. • Create a payment from any template and change any fields. • Edit any template. • Delete any template. 	<ul style="list-style-type: none"> • Create a payment for the Transaction Type where Draft Rights are enabled. • Create a template for the Transaction Type where Draft Rights are enabled. • Create a payment from any assigned template or own template and change any fields. • Edit own templates for Transaction Types where Draft is enabled. • Edit assigned templates for Transaction Types where Draft is enabled.
Draft Restricted	Users can create a template, but cannot draft a payment from an existing template, or draft a one-time payment.	Create a payment from an assigned template and change the date, amount, and description.



Caution: Do not combine Draft Restricted and Manage Recipient rights, as they conflict with each other.



Note: A user with Draft rights can create a template to access and edit the template. The only other users who can access the template are users who were granted permission to access the template in the template's Info and User Access Tab or users who have Manage Template Rights.

Creating and saving templates

You must have Draft rights to a Transaction Type and the Manage Recipients feature or Manage Templates and Manage Recipients features assigned to create a template. After a payment is drafted, it must be approved. Rights also control who can approve a drafted payment.



Note: The Manage Recipient right is required to be able to create a template.

You must have rights to an account to include it in a payment or template:

Required account rights for payment types

Payment type	Required account right
<ul style="list-style-type: none"> • ACH Payment • ACH Batch • Payroll • Domestic Wire • International Wire • Tax Payment 	Withdraw
<ul style="list-style-type: none"> • ACH Receipt • ACH Collection 	Deposit

The rights required for an ACH PassThru payment depend on the contents of the file's contents.

Transaction Types

Each user has access to different Transaction Types. Depending on your account configuration, the available types can include some or all of the following:

Transaction Types

Type	Description
ACH PassThru	Upload a complex NACHA-format file that includes multiple batches or non-standard SEC codes (if allowed by the FI).
ACH Payment	Send funds to a single recipient through the ACH Network.
ACH Batch	Send funds to multiple recipients through the ACH Network.
ACH Collection	Collect funds from multiple recipients through the ACH Network.
ACH Receipt	Collect funds from a single recipient through the ACH Network.
Domestic Wire	Send a wire transfer to a recipient in the United States.
International Wire	Send a wire transfer to a recipient in another country.
Payroll	Send funds to multiple recipients through the ACH Network. Optionally split the total payment to each recipient between multiple accounts.
Tax Payment	Send funds to a federal, state, or local tax authority using the Electronic Federal Tax Payment System (EFTPS).

Rights to Transaction Types

After selecting a user, the Overview tab on the User page appears with the approval limits and other details for each Transaction Type.

The Draft rights for each Transaction Type include the following rights:

Draft rights for Transaction Types

Icon	Right	Permission
✓	Draft	<ul style="list-style-type: none"> • Create a draft. • Create a template of the specified Transaction Type.
ⓘ	Draft Restricted	<ul style="list-style-type: none"> • Create a draft based on an assigned existing template, and change the amount, settlement date, and description (Addendum for ACH and Message to Beneficiary for Wires).
⊘	None	<ul style="list-style-type: none"> • Cannot create a draft. • Transaction Type does not appear in the New Payments list.

The Approve rights for each Transaction Type include the following:

Approve rights for Transaction Types

Icon	Right	Permission
✓	Approve	Approve a draft.
⊘	None	User can't approve a draft.

The Cancel rights for each Transaction Type include the following:

Cancel rights for Transaction Types

Icon	Right	Permission
✓	Cancel	Cancel an existing draft or an approved, but unprocessed transaction.
⊘	None	User can't cancel.

The View rights control which transactions are visible in the Activity Center. However, without the proper View rights, you may not be able to approve or cancel a draft or transaction.

The rights for each Transaction Type include the following:

View rights for Transaction Types

Icon	Right	Permission
	View Own	Can view your own activity, but cannot view activity by any other users.
	View All	View activity of all other users.
	View None	User can't view activity by any user or User Role.

Other services

Rights also control access to other services that are not used in payments or templates. Depending on your account configuration, the available types can include some or all of the following:

Other service types

Type	Permission
Change Address	Submit an address change request.
Check Reorder	Submit a request to repeat your most recent check order for an account that you specify.

Other service types (cont'd)

Type	Permission
Send Check	Send a paper check to a payee that you specify.
Stop Payment	Submit a stop payment request for one or more checks.
Transfer-Internal	Transfer funds between your accounts.

Limits on transaction approvals

Your FI can configure limits on the number and size of transactions that a user can approve. Approval limits apply to each user individually, and each Transaction Type has a separate limit.



Note: In addition to the limits that you set for users, the system sets approval limits for your Business Customer profile as a whole. You cannot set User Approval limits higher than what is established at the Customer level.

You can apply the following limits on each Transaction Type:

Transaction limits

Limit	Limits approval by
Per Transaction (Amount)	Dollar amount for each transaction of the type
Per Day (Amount)	Dollar amount per day for all transactions of the type
Per Month (Amount)	Dollar amount per month for all transactions of the type
Per Account Per Day (Amount)	Dollar amount per day for each account
Per Day (Count)	Number of transactions per day
Per Month (Count)	Number of transactions per month

Transaction limits (cont'd)

Limit	Limits approval by
Per Account Per Day	Number of transactions per day in each account

Rights to access features

Certain features are assigned to each specific user. Depending on your account configuration, the features may include some or all of the following:

Feature access

Feature name	Allows you to
Manage Templates	Create new templates of any Transaction Type, Edit any existing templates of any Transaction Type, and Delete any existing templates. Manage Recipient Rights must also be enabled to create a Template or edit existing templates.
Manage Recipients	Create, edit, and delete recipients.
Manage Subsidiaries	Create, edit, and delete subsidiaries.
Manage Users	Add and delete users and edit Transaction Types, features, and accounts for any user.
Statement Image	View statement images.
Mobile Capture	Use mobile banking to deposit checks.
Allow One-Time Recipient	User can add a recipient for one-time payments. However, the recipient will not be saved.
Can View Existing Recipients	Users can view existing recipients for one-time payments.



Caution: Since a user who has the Manage Users feature assigned can change his or her own rights and limits, you should limit the number of users who have the Manage Users feature assigned.

Depending on the combination of features, the user can perform different actions:

Feature access combinations

Feature name	Allows you to
Allow One-Time Recipient	<p>Allows the user to create a one-time recipient in a one-time payment flow that is not saved. If this feature and Manage Recipients are enabled, then the user can create a recipient as a permanent record or click or tap OK to add them as a one-time recipient. If this is not enabled and Manage Recipients is enabled, the user can only select Create Recipient as a permanent record.</p> <p>If both this feature and Manage Recipients are not enabled, the user cannot see the existing recipient list when drafting a one-time payment unless "Can view all recipients" is enabled. "Can view all recipients" allows the user to see the existing list when making a one-time payment.</p>
Can View Existing Recipients	<p>Allows the user to only pick from the existing recipient list when making a one-time payment. If this feature and Manage Recipients are enabled, then the user can see all recipients in a one-time payment flow and create new permanent recipient records in the workflow. If this is enabled and Manage Recipients is not enabled, the user can see all recipients in a one-time payment flow, but cannot create new permanent recipient records in the workflow. If this feature is disabled and Manage Recipients is enabled, the user can see all recipients in a one-time payment flow and create new recipient records in the workflow.</p> <p>If this feature and Manage Recipients are disabled, the user cannot see all recipients in a one-time payment flow and cannot create new recipient records in the workflow. If <i>Allow one-time recipient</i> is on, the user can create a one-time recipient (OK button appears) in the one-time payment flow.</p>

Depending on your account configuration, you may be able to access other features on the Features tab of the User Policy page. These features can include custom forms or access to other services that we provide. The rights have different effects on payments:

Effects of rights on payments

Enabled feature rights	New template	Template edit	One-time payment
Manage Recipients and Draft right	Can see and choose from the entire recipient list to create and save a template or draft a payment (after saving the template).	Can see and choose from the entire recipient list to create and save a template.	Can see and choose from the entire recipient list to create a payment.
Can Access Existing Recipients and Draft right	Not applicable since Manage Recipients and Draft or Manage Templates are required to save a new template.	Can see and choose from the entire recipient list to edit the template for Draft only (saving is not possible).	Can see and choose from entire recipient list to create a payment.
Allow One Time Recipients and Draft right	Not applicable, as permanent recipients' records are required for templates.	Not applicable, as permanent recipients' records are required for templates.	Cannot see recipient list, but can create a one-time recipient (not saved as a permanent record) to create a payment.

Rights to access accounts

The Accounts tab on the User Rights page lists the accounts that a User can access.



Note: While Account Labels may be visible by other Users in the application, the ability to create and edit Account Labels is only applicable to Corporate Users with the Manage Company Policy feature right enabled.

Accounts tab example - Business

Overview Features Accounts

ACCOUNTS

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
****-2456	Regular Savings	✓	✓	✓
****-5489	Regular Savings	✓	✓	✓
****-7887	Regular Checking	✓	✓	✓
****-7887	Regular Checking	✓	✓	✓
****-0027	Regular Checking	✓	✓	✓

Accounts tab example - Corporate

Overview Features Accounts

ACCOUNTS

Search by name, number or label 8 of 109 accounts shown

[Show unassigned accounts](#)

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>	Labels
****-7887	Regular Checking	✓	✓	✓	Atlanta Checking
****-0027	Regular Checking	✓	✓	✓	Atlanta Checking
****-9988	Payables Checking	✓	✓	✓	Phoenix Checking
****-2566	IRA	✓	<input type="checkbox"/>	<input type="checkbox"/>	
****-2456	Regular Savings	✓	✓	✓	

For each account, you can assign any or all of the following access rights:

Account access rights

Right	Permissions
View	View balance and history for the account on the Home page and on the Account Details page.
Deposit	Deposit funds into the account.
Withdraw	Withdraw funds from the account.

Making commercial payments

After a user is created, the user can have transaction access and limits, system features, and accounts assigned to the user. Once these have been assigned, the user can begin creating payments, accessing their enabled features, and viewing their accounts in online banking immediately.

Be aware of the following when making payments:

- Recipient total amounts must be less than or equal to the approval limits by Transaction Type for the user in order to approve the transaction. However, the user may still be able to draft the transaction as long as the transaction amount does not exceed the transaction limit for that transaction type at the Customer level, per transaction.
- Users must have the Draft and Manage Recipients feature enabled to create templates and new recipient records. However, the feature is not required to create one-time payments from existing templates.
- Users must have Draft Rights to make a payment, as Approve alone will not allow the User to create a payment.
- When a user approves a payment in the Review & Submit tab, the payment will be checked against the limits set for that user. If the payment exceeds the limit assigned, the user will receive an error message.



Note: Within the Info & User Access Tab of the template workflow, users with the Draft right only enabled can be selected or deselected. Users with the Manage Templates feature enabled will automatically be selected and cannot be unselected.

Payment and template overview

Your business pays and collects funds every day. You can use commercial payments and templates in online and mobile banking to create one-time payments and to create templates to automate routine payments.

In online and mobile banking, a payment is a transaction you create to pay or collect funds.

Templates make it easy for you to set up and use repetitive payments, including:

- Payments to vendors and suppliers
- Collections from customers
- Payroll payments

Templates help you to do the following:

- Reduce error rates
- Delegate tasks
- Control regular payments

You can create a template and assign it to another user. You can also control how that user can access, use, and change the template. Depending on the user's rights, that user can do some or all of the following:

- Create a payment from the template and change only the date, amount, and description.
- Create a payment from the template and change any field.
- Edit the template and save the changes for all users.



Note: You can only create unique template names that do not share the same name as an existing template.

Payment recipients overview

A recipient is any person or business your business can exchange funds with. You can send funds to or receive funds from the recipient. After you create a recipient, you can include the recipient in multiple payments or templates.

A payment or a template must have at least one recipient assigned. If the recipient for a payment or template does not exist, you can add a recipient

when you create the payment or template. Each recipient must have one or more associated accounts. Wire transfers require beneficiary financial institution information and may also need an intermediary financial institution.

If the recipient account(s) have the required information to support that transaction type, recipients will appear in the payment workflows for ACH and wire. (For example, at a minimum, wire recipients must have a beneficiary bank name and wire routing number to appear in the workflow.)

Add Recipient page

The screenshot shows a form titled "Recipient Detail" with the following fields:

- Display Name ***: A single-line text input field.
- ACH Name**: A single-line text input field.
- Wire Name**: A single-line text input field.
- ACH ID**: A single-line text input field.
- Email Address**: A single-line text input field containing the text "example@example.com".

Below the email address field is a checkbox labeled "Send email notifications".

The Wire Name field, which must be included, is the person or business who should receive the funds in a wire transfer. When you add an account to the Recipient card, you specify a Beneficiary Financial Institution that will accept the transfer on behalf of the wire recipient (Wire Name).

An intermediary financial institution is a receiving financial institution other than the Beneficiary financial institution. The wire transfer goes first to the intermediary, which retransmits it to the Beneficiary Financial Institution.

If you have the Manage Recipients feature assigned, you can do the following:

- Create recipients
- Edit recipients
- Create a new template (if the Draft feature is also enabled).

The Recipient Management page does not appear if your rights do not permit you to manage recipients.

Recipient information in a payment or a template

In a payment or template, recipients appear in the Recipient & Amount tab as cards in a grid or as items in a list. The details may vary based on the specific template or payment. For example, template cards have icons representing the addition of a template for adding and editing recipients.

Each view includes one or more the following information:

Recipient information in payments and templates

Name	Icon	Description
Name	N/A	The name of the recipient.
Account	N/A	The account number to use in the payment or template.
Amount	N/A	The amount of the payment, or the default amount for the template.
Currency	N/A	The currency for the wire transfer. Only appears for an international wire.
Accounts		All of the accounts associated with the recipient.
Addendum or Message to Beneficiary		For ACH transactions and Payroll payments, a message to include in the transaction sent to the ACH system. The addendum appears in the transaction details on the Activity Center page. It does not appear for the recipient. For domestic and international wire transfers, a message to the beneficiary can be included in the wire.
Notify	 or 	Notify the recipient by email when the payment is processed. A recipient email address is required to send a notification.
Pay	 or 	Pay the recipient when the payment is processed. Only appears for transactions with multiple recipients.

Recipient information in payments and templates (cont'd)

Name	Icon	Description
Copy recipient		Copy the recipient in the payment or template. Only appears for payments with multiple recipients.
Edit recipient		Edit the recipient. Only appears if you have the Manage Recipients feature assigned. Any changes are permanent and affect all users.



Note: For international wires, currency choices may vary depending on the configuration.

Payment processing times

When you create a payment, you specify the effective date of the payment for ACH and a process date for wire transfers. For ACH, your payment is processed to meet the effective date. You cannot schedule a payment to process on a holiday or weekend. If you create a recurring payment and a recurring instance falls on a non-processing day, that instance automatically moves to another processing day.

Depending on the type of transaction and the type of non-processing day, the payment may move to either the next processing day or the previous processing day. Contact your financial institution for additional information.

Money is debited from your account on the effective date for the following Transaction Types:

- ACH Payment
- ACH Batch
- Payroll
- Tax Payment

Money is debited from your account on the process date for the following Transaction Types:

- Domestic Wire Transfer
- International Wire Transfer

Money is credited to your account on the effective date for the following Transaction Types:

- ACH Receipt
- ACH Collection



Note: For ACH PasThru transactions, you select the process date for the file. Money is debited or credited on the effective date(s) specified in the file.

The following table outlines the typical processing times for each Transaction Type. Contact your financial institution for detailed information on processing dates.

Transaction Type processing window

Transaction Type	Process date
ACH Payment	2 days before
ACH Receipt	1 day before
ACH Batch	2 days before
ACH Collection	1 day before
Domestic Wire	Same day
International Wire	Same day
Payroll	2 days before
Tax Payment	2 days before

Subsidiaries overview

A subsidiary is an alternate company profile that you can use when you create a payment or template. You can use subsidiaries when your business requires that you create transactions for multiple entities. For example, a holding company could create a subsidiary for each of the company's real subsidiaries. An accountant who pays taxes on behalf of clients could create a subsidiary for each client.

When you include a subsidiary in a payment, we substitute the characteristics of the subsidiary when we send the processed transaction to the receiving financial institution. The financial institution may or may not pass the information on to the recipient. A payment or a template can be associated with a single subsidiary.

If you have the Manage Subsidiaries feature assigned, you can do the following:

- Create subsidiaries
- Edit subsidiaries

The Subsidiary Management page does not appear if you don't have the right to manage subsidiaries.



Note: If subsidiaries are managed on your behalf, the Manage Subsidiaries feature and the Subsidiary Management page do not appear. When you create or edit a template, you can add or remove the existing subsidiaries.

Subsidiary information in a payment or a template

When you create a new payment or template, subsidiaries appear in the Subsidiary page as cards in a grid or as items in a list. Templates and one-time payments will initially default to the Customer record when the template or payment is created.

CHAPTER 7: USING CORPORATE BANKING

The Corporate version of online banking is intended for use by companies with high transaction volumes and a large number of employees. It provides end users with more control over who does what, to which accounts, and when, as compared to the control provided in the Business version of online banking. This set of extended permissions is known as *entitlements*.



Note: If you do not use the Corporate product, you can skip this chapter.

Corporate Banking overview

Corporate Banking is for companies with high transaction volumes and a large number of employees that require more complex entitlement structures. Corporate includes features that help you manage entitlements, provide reports for your end users, and validate routing transit numbers (RTN).

Corporate Banking features

Features	Description
Advanced entitlements	Control entitlements for the Company Policy and User Roles.
Information reporting	Customize, schedule, and print reports in different formats. Standard reports include: <ul style="list-style-type: none">• ACH Activity Report - Previous Day(s)• Balance & Activity Statement Report• Cash Position Report - Previous Day(s)• Checks Paid Report - Previous Day(s)• Company Entitlements Report• Online ACH Originations Report• Online Wire Originations Report• Company Transaction Report• User Activity Report• Wire Activity Report - Previous Day(s)• ZBA Activity - Previous Day(s)

Corporate Banking features (cont'd)

Features	Description
RTN validation	Perform RTN validation (RTN lookup) by entering either an American Banker Association (ABA) routing number or FI name into the Recipient Account Record ABA field and have matching entries returned. This service reduces ABA routing number errors, complies with NACHA requirements for commercially-reasonable screening, and reduces costs associated with returned items.
Multi-Transfer	Includes the ability to create multiple internal funds transfers from one screen and save the set of transfers as a template. End users can select a single processing date or different processing dates for all of the transfers. However, a single batch ID will be associated to each set of transfers to streamline approval and reconciliation.
Multi-Wire Origination	Includes the ability for end users to execute multiple domestic or international wire transactions from one screen and save the resulting set of wire transactions as a template. End users can select a single or different effective date for all of the transactions; however, a single batch ID will be associated for each wire to streamline approval and reconciliation.
Batch Wire Uploads	Includes the ability to import a comma separated (CSV) file including multiple domestic or international wires, replacing the need to manually key in wires. Uploaded wires will be represented as single transactions in the Activity Center. However, a single batch ID will be associated for each wire to streamline approval and reconciliation. Only files containing the mandatory Fedwire and SWIFT fields will be supported and this service does not include the ability to create a wire outside of the CTR format.
Recipient Upload from Batch Payments	Provides the ability to upload a NACHA file containing recipient information to create new recipient records, as well as update existing recipient records when end users are uploading ACH batch payments (ACH payments, collections, and payroll).

Corporate Banking features (cont'd)

Features	Description
Incoming/Outgoing Wire Activity	Provides the ability for end users to access and view transaction details associated with incoming or outgoing domestic and international wire transactions. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown will be dependent on the integration made available by the third-party service wire system.
Incoming Wire Alerts	Provides the ability for end users to set up incoming domestic and international wire alerts within Corporate Banking. Connectivity to a real-time wire processor is required. The available data and timeliness of data shown will be dependent on the integration made available by the third-party wire system.
Account Labels	Provides the ability for a User to add labels to accounts within the Company Policy page where the labels can be associated with entitlements and information reporting, resulting in increased efficiency and productivity.
Dual Action by Transaction Type	Some financial transactions require Dual Action approval by a different end user than the one who created it, even if the drafter has approval rights. This action is driven by dollar amount and can be set at the Group level; that setting applies at the Customer and User Role level as well.
Commercial Dashboard	Allows FIs with access to a large volume of accounts to organize accounts, view different balances, and access quick links and widgets in a User-defined view to increase information visibility and productivity with online banking.



Note: Corporate entitlements, reporting, and RTN validation are only available for users in Corporate groups.

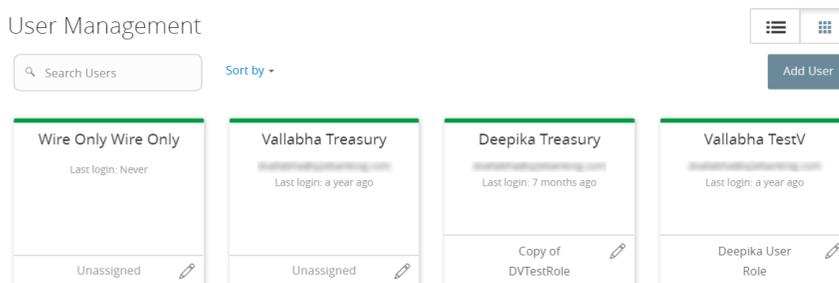
The following features are only available if your FI purchased the full Corporate Banking product. However, once purchased, the features are available for both Business and Corporate users:

- Multi-Transfer
- Multi-Wire
- Wire Uploads from Batch
- Recipient Upload from Batch
- Incoming/Outgoing Wire Activity
- Incoming Wire Alerts
- FX Wires (Batch)
- Commercial Dashboard

Corporate user management

The Corporate User Management page lists all of the Corporate account users. You can view users as cards in a grid or as a list. User management looks similar in both Business and Corporate, but has different coloring and status.

Sample Corporate User Management grid view



Sample Corporate User Management list view

User	Email Address	Role	Status	Last login
akilah james	akilah.james@corporate.com	Deepika User Role	Active	7 days ago
Allyson Test	test@test.com	Copy of Company Admin	Active	4 days ago
C Hlavaty	chlavaty@corporate.com	Copy of Payables Manager	Login Disabled	

The Corporate card will display:

- **User Role Affiliation:** The affiliation always appears, even if the value is Unassigned and is linked to allow direct navigation to the Manage User Role page.
- **User Status:** The status always appears. Unlike Business statuses, there are four possible user statuses: Active, Pending, Inactive, and Awaiting activation approval.

In the grid view, the card color indicates the account status. When a user account is locked and needs a password reset, the red card appears. A green card indicates that the account is unlocked and a yellow card indicates that the user is pending.

Corporate account status colors

Color	Status
Red	Account is locked.
Green	Account is unlocked.
Yellow	Account is pending or awaiting approval.

Differences between Business and Corporate

In Business, you define what you can do with your transactions. In Corporate, you define what you can do and how you manage transactions. In Corporate, users will employ the same payment workflows and template workflow they use in Business. The Corporate entitlement structure allows the separation of duties and the ability to designate specific account numbers to specific transactions such as ACH Payroll.

Corporate is the best solution for companies that need to:

- Have entitlements (account level, time of day, etc.) by transaction type
- Manage users with different levels of responsibility
- Generate reports with transaction information
- Validate ABA routing numbers

These features make Corporate a more efficient and powerful choice for large Business users with a large number of transactions.

Entitlements help different users handle transactions, while users can generate reports that contain specific financial data. Corporate users can also validate the ABA routing number in recipient records for use in ACH or Wire payments, which will reduce errors and returns. Below is a comparison of Corporate and Business features and entitlement options:

Corporate and Business functions

Functionality	Business	Corporate
User Management	X	X
Transaction Types	X	X
Account Numbers permitted to Transaction Types		X
Approval Limits	X	X
Draft Limits		X
User Roles		X
Company Policy		X
Activity Center	X	X
RTN Validation		X
Dual Action for financial transactions	X	X
Multiple Approvals of financial transactions		X
Dual Action of non-financial actions (such as editing a User Role)		X
Information Reporting		X
Permission, Limits, and View Rights for User Roles		X
Third-party service application (also known as SSO) access based on User Roles	X	X
Dynamic Entitlements such as IP restrictions, Subsidiary restrictions, or defining allowed hours per transaction type in the Policy Rules		X

Commercial Dashboard

If enabled by your FI, Commercial Dashboard allows customers with access to a large volume of accounts to organize accounts, view different balances, and access quick links and widgets in a User-defined view to increase information visibility and productivity with online banking.

Corporate Account Grouping

You can use the Account Grouping feature by moving account tiles to categorize accounts on the Home page.

If using a mouse, click a tile, hold the mouse button, drag the tile to a new location, and release the mouse button.

On a mobile device, tap a tile, drag it to a new location, and lift your finger to drop it in that location.

To create a new account group, click or tap an account tile and drag it to the New Group icon (📁) that appears in the lower-right corner of the screen while a tile is being moved. When the tile is "dropped" on the New Group icon, the New Group field appears.

Enter a name for the new group and click the check mark button to save the changes. You can easily rename a group by clicking the pencil icon (✎) to the right of the title, editing the name, and clicking the check mark button the save the changes.

Grouped account balances

You can customize the visible cumulative balances in each group. This allows you to see the working capital for each account group by functional area (for example, Accounts Payable, Accounts Receivable, etc.).

You can select which account balances you want to see for each group. The displayed group balances are relative to the displayed account balances that you select for the first account of each group.

To select visible balances for an account

1. In the navigation menu, click or tap **Settings > Account Preferences**.
2. Click or tap an account for which you want to select displayed balances. The account details options display.

3. Select a maximum of two balance types (for example, Available Balance and Current balance).

The group balance appears on the Home page as the total balance of each account within a group. Also, the balance types displayed for each group are relative to the balance types displayed on the first account of each group.

Home page – Account balances

Vendor Payment Accounts ✎

Available: \$10,117,126.09 ⓘ
Current: \$10,210,000.88 ⓘ

Account Name	Available Balance	Current Balance	Account Number	Next Payment Date
Payables Checking 9988	\$5,010,771.49	\$5,006,000.44	123456789	Feb 11, 2017
Regular Checking 7887	\$5,006,354.60	\$5,004,000.44		

Home Page Preferences

When Commercial Dashboard is enabled, Users can manage their Home page preferences. The Home Page Preferences page allows you to choose which quick links and widgets you see on your Home page. This allows for personalized customization rather than having to display what your FI has configured, and gives you easy access to the tools that you need most.

Home Page Preferences page

Home Page Preferences

Right Menu Quick Links

Add fast access to features on your home screen. On a mobile device, access your Quick Links using the "More" button at the top of the screen.

Approvals ✓	Press Releases ✓
Quick Transfer ✓	

Right Menu Widgets

Add functionality to your home page with widgets. On a mobile device, access your widgets using the "More" button at the top of the screen.

Loan Rates	Facebook ✓
------------	------------

Corporate rights to Transaction Types

There is an Overview tab available at the Company Policy level and individual User Role level. The Overview tab provides a summary of Transaction Types, what approval limits are assigned to the Transaction Types, and whether Allowed Actions (entitlements) exist at the Company or User Role level.



Note: Any approval limit that conflicts with a higher-level setting will be highlighted in red.

After selecting a User Role, the Overview tab on the User Role's page appears with the approval limits and other details for each Transaction Type.

Each Transaction Type contains the following approval limits:

Corporate Transaction Type approval limits

Approval Limit	Detail
Approval Limit	The approval limit for the Transaction Type.
Per Day Approval Limits	The daily approval limit by dollar amount and number of transactions for the Transaction Type.
Per Month Approval Limits	The monthly approval limit by dollar amount and number of transactions for the Transaction Type.
Per Account Approval Limits	The account approval limit by dollar amount and number of transactions for the Transaction Type.

Each Transaction Type contains the following entitlements:

Corporate Transaction Type entitlements

Entitlements	Detail
Draft Actions Max	The number of Draft Allowed Actions (entitlements) created for that transaction type, as well as the maximum Draft dollar amount supported for that transaction type.

Corporate Transaction Type entitlements (cont'd)

Entitlements	Detail
Approve Actions Max	The number of Approve Allowed Actions (entitlements) created for that transaction type, as well as the maximum Approve dollar amount supported for that transaction type.
Cancel Actions Max	The number of Cancel Allowed Actions (entitlements) created for that transaction type, as well as the maximum Cancel dollar amount supported for that transaction type.

When the User Role Approval limit conflicts with a higher setting, such as a Company Policy or Bank Policy Approval limit, the amount will be highlighted in red, indicating the limit is set higher. If this happens, the User must check the Company Approval limits and lower the User Role limit. While the Company limit will always be enforced, the red highlight is intended to provide a visual indicator of a conflict.

The system also evaluates User Role, Company Policy, and Bank Policy Allowed Actions and limits in real-time, as Users are entering amounts. When an Allowed Action or limit is exceeded, the user interface (UI) will indicate where the issue exists and how the User can proceed.



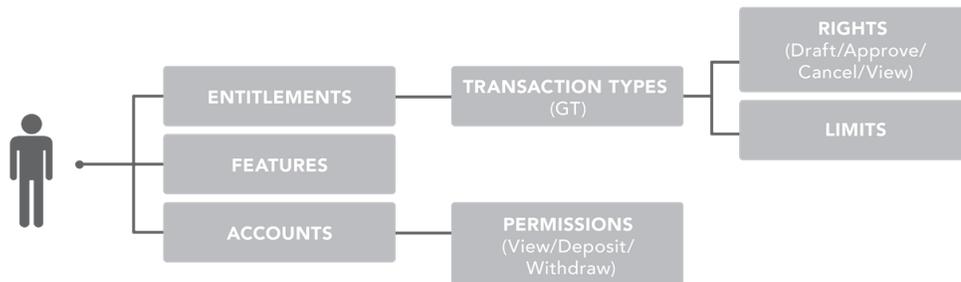
Note: Only Allowed Actions and single-transaction limits are evaluated in real-time. A User's aggregate limits (for example, Per Day, Per Account, and Per Month) will not display inline errors in real-time. They are evaluated on approval of the transaction. Customer aggregate limits, however, are evaluated on draft or approval.

See [Company Policy](#) for more information on Allowed Actions.

Entitlements

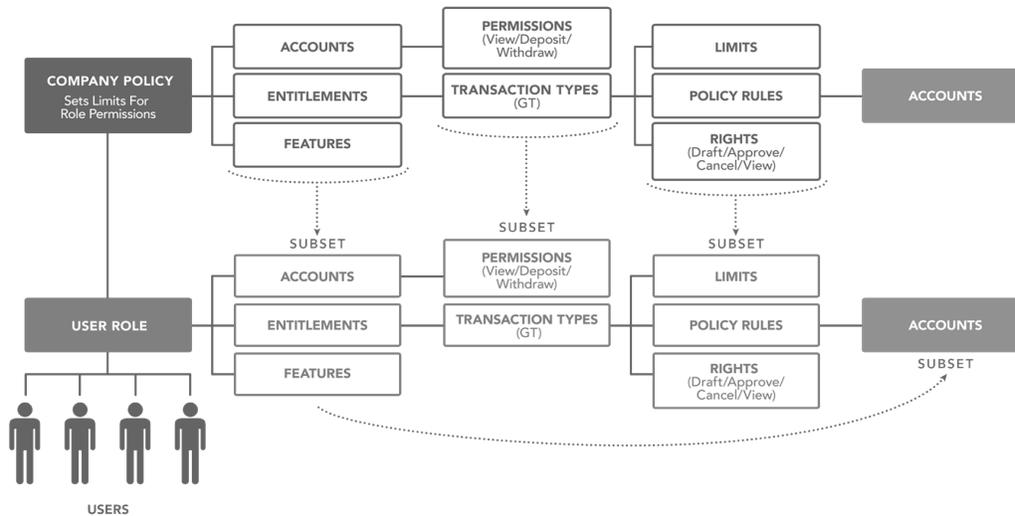
Entitlements determine what users can do. Business entitlements are composed of transaction types with different rights and limits.

Business entitlements



Corporate entitlements are more complex than Business entitlements. The Company Policy and User Roles entitlements determine a User's access to certain accounts, features, limits, and rights.

Corporate entitlements



Each policy contains actions, features, and accounts. Policy types include:

Policy types

Type	Description
Company Policy	A group of Allowed Actions that applies to an entire company.
User Role Policy	A group of Allowed Actions for User Roles. Each user needs to be assigned to one User Role. Each one has its own policy.

The Company Policy and User Role Policy permit or limit the actions that users can take. Depending on your entitlement settings, you can make edits to your User Role and Company Policies, if allowed by your financial institution. You must save your changes then log out to make the changes effective.

Company Policy

End users with Manage Company Policy rights can manage the Company Policy on behalf of the company. The Company Policy can be edited, but never deleted. Company administrators with Manage Company Policy rights can edit the Company Policy to configure Transaction Types and limits they want at a company level.

Company administrators use the Company Policy page to manage accounts, features, and Transaction Types at the company level. These changes may need to be approved or rejected, if dual action of non-financial transactions is enabled.

See [Dual Action for non-financial transactions](#) for more information.

Company Policy page

Overview	Features	Accounts	User Roles				
Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max
ACH Collection	\$100,000,000,000	100,000,000 / \$100,000,000,000	100,000,000 / \$100,000,000,000	100,000,000 / \$100,000,000,000	1 Any	1 Any	1 Any
ACH Passthru	\$100,000,000	100,000,000 / \$100,000,000	100,000,000 / \$100,000,000		1 Any	1 Any	1 Any

All User Roles must adhere to the Company Policy settings. The roles cannot override what is allowed at the company level.

Company Policy tabs

Tab	Description
Overview	<p>Displays a list of Transaction Types. Each enabled one must have at least one action. Transaction details include:</p> <ul style="list-style-type: none"> • Transaction Type • Per Transaction Approval Limit • Per Day Approval Limits (amount and count) • Per Month Approval Limits (amount and count) • Per Account Approval Limits (amount and count) • Draft Actions Number and Max amount allowed • Approve Actions Number and Max amount allowed • Cancel Actions Number and Max amount allowed
Features	<p>Displays a list of entitlements and third-party services enabled for the company. Examples include:</p> <ul style="list-style-type: none"> • Rights: Can Add Users • Link Out: Positive Pay • Mobile: Mobile Authorization • Corporate: Show Hours Policy Element <p>These features will vary depending on your financial institution's configuration.</p>
Accounts	<p>Displays a list of accounts and access rights. Access rights include:</p> <ul style="list-style-type: none"> • View: View balance and history for the account on the Home page, on the Account Details page, and in reports. • Deposit: Deposit funds into the account. • Withdraw: Withdraw funds from the account.
User Roles	<p>Displays a list of User Roles, descriptions, statuses, and users.</p>

For each Transaction Type, you can change the following features:

Company Policy Transaction Type features

Feature	Description
Allowed Actions	<p>Change the following information in an action:</p> <ul style="list-style-type: none"> • Draft Amount • Approvals • Accounts • Subsidiaries • SEC Codes • Draft Hours • Location • IP Addresses

After making the changes, a summary of the proposed action appears.



Note: The financial institution may turn off the Subsidiaries, Draft Hours, IP Address, Location features, and SEC Codes. These features will vary depending on your financial institution's configuration.

Approval Limits	<p>View limits on the maximum transaction amounts. They include the following details:</p> <ul style="list-style-type: none"> • Per transaction • Per account per day • Per day • Per month
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View limits on the maximum number of transactions, also known as the maximum count. They include the following details:

- Per account per day
- Per day
- Per month

These limits will be read-only in the Company Policy.

Company Policy Allowed Actions

Allowed Actions at a Company Policy Level determine how each Transaction Type is enabled. They also determine what criteria is required for this transaction to be drafted and approved.

Company Allowed Actions tab

Company Policy

Overview

Features

Accounts

User Roles

ACH COLLECTION [Change](#)

Allowed Actions

Approval Limits

> Policy Tester

Add New Allowed Action

Allows **ACH Collection** transaction for **any amount** ✎ 🗑️

<p><small>DRAFT AMOUNT</small></p> <p>Any</p>	<p><small>APPROVALS</small></p> <p>1</p>	<p><small>SUBSIDIARIES</small></p> <p>Any</p>	<p><small>ACCOUNTS</small></p> <p>Any</p>	<p><small>SEC CODES</small></p> <p>Any</p>
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Note: You can't configure accounts or subsidiaries in the Allowed Actions tab of an ACH PassThru Transaction Type.

Features in a Company Policy include:

Company Policy Allowed Actions features

Features	Description
Draft Amount	Maximum draft amount.
Approvals	Control how many approvals are needed to complete a transaction.
Accounts	Accounts available for the Transaction Type per the Allowed Action criteria.

Company Policy Allowed Actions features (cont'd)

Features	Description
Subsidiaries	Subsidiaries available for the Transaction Type per the Allowed Action criteria.
SEC Codes	Standard Entry Class Codes for the Transaction Type per the Allowed Action criteria.
Draft Hours	Draft hours available for the Transaction Type per the Allowed Action criteria.
Location	Regions available for the Transaction Type per the Allowed Action criteria.
IP Addresses	IP addresses from which a transaction was performed.



Note: The User Roles page has its own set of Allowed Actions which adheres to the same set of features configured by your financial institution.

Creating Company Policy Transaction Type actions

Edit the Company Policy by creating Transaction Type actions you want at a company level. You can only add Allowed Actions that comply with or are more restrictive than the FI policy settings. After creating a new action, you must save the Allowed Action to make it active. To do this, the Manage Company Policy must be enabled in the User Role's Features tab.

To create a Transaction Type action

1. In the navigation menu, click or tap **Commercial > Company Policy**.
2. On the Overview tab, click or tap the name of the **Transaction Type** for which you are creating an action. The Allowed Actions tab for the selected Transaction Type appears with the current restrictions.
3. Click or tap **Add New Allowed Action** to create additional actions.

4. Add the action by editing the following:
 - **Draft Amount:** Enter a maximum draft amount. You can select **Any** to allow any amount.
 - **Approvals:** Click or tap the (-) or (+) icons to decrease or increase the number of required approvals.
 - **Subsidiaries:** Select the Subsidiaries for the rule.
 - **Accounts:** Select the Group(s) and/or account(s) for the rule.
 - **SEC Codes:** Select the Standard Entry Class Code(s) for ACH Transactions only.
5. Click or tap **OK** to save the changes and return to the Company Policy page. A summary appears above the new action.
6. (Optional) If Dual Action Required for Non-financial transactions is enabled, Company Policy changes require approval from a different User with Manage Company Policy rights enabled. Click or tap **Approve** or **Reject** to approve or reject the changes.



Tip: Create additional actions by clicking or tapping **Add New Allowed Action** and repeating the steps above.



Note: Contact your financial institution for more information on approvals and rejections of non-financial transactions.

Editing Company Policy Transaction Type actions

Edit the Transaction Type actions for a Company Policy by changing the individual parts of the action.

To edit a Transaction Type action

1. In the navigation menu, click or tap **Commercial > Company Policy**.
2. On the Overview tab, click or tap the name of the **Transaction Type** for which you are editing an action. The Allowed Actions tab for the selected Transaction Type appears with the current restrictions.
3. Locate the Allowed Action to edit, and click or tap the edit icon (). Click or tap the following action items you wish to change:
 - **Draft Amount:** Enter a maximum draft amount. You can select **Any** to allow any amount.
 - **Approvals:** Click or tap the (-) or (+) icons to decrease or increase the number of required approvals.
 - **Subsidiaries:** Select the Subsidiaries for the rule.

- **Accounts:** Select the Group(s) and/or account(s) for the rule.
 - **SEC Codes:** Select the Standard Entry Class Code(s) for ACH Transactions only.
4. Click or tap **OK** to return to the Company Policy page.
 5. (Optional) If Dual Action Required for Non-financial transactions is enabled, Company Policy changes require approval from a different User with Manage Company Policy rights enabled. Click or tap **Approve** or **Reject** to approve or reject the changes.

Deleting Company Policy Transaction Type actions

You can delete an Allowed Action from a Transaction Type in the Overview tab.



Caution: Deleting an Allowed Action is permanent, so use caution before deleting an action.

To delete a Transaction Type action

1. In the navigation menu, click or tap **Commercial > Company Policy**.
2. On the Overview tab, click or tap the name of the **Transaction Type** for which you are deleting an Allowed Action. The **Allowed Actions** tab for the selected Transaction Type appears with the current restrictions.
3. Locate the Allowed Action you wish to delete and click the delete icon (🗑️).

Using the Policy Tester for a Company Policy

Use the Policy Tester to test out potential Allowed Action edits before making permanent changes. This ensures any action or transaction you test is possible based on what is allowed by your Company Policy and FI policy.

To use the Policy Tester for a Company Policy

1. In the navigation menu, click or tap **Commercial > Company Policy**. The Company Policy page displays the Transaction Types on the Overview tab.
2. Click or tap the **Transaction Type**.
3. Click or tap **Policy Tester** and edit the following information:
 - **Operations**
 - **Amount**
 - **Account**
 - **Subsidiary**
 - **ACH Class Code** (For ACH transactions only)
 - **IP Addresses**

- **Location**
 - **Day**
 - **Time**
 - (Optional) Select **Auth code provided** to test whether the transaction requires an authorization code (SAC or token) to support it.
 - (Optional) Select **Template used (i.e., draft restricted)** to test whether the transaction can be submitted by a Draft Restricted User.
4. Click or tap **Test**. The Policy Results appear and indicate whether the Company Policy and FI settings will allow or deny the transaction, depending on your Allowed Actions. If the policy tester fails, a highlighted message appears with details of why the test failed and which entitlement caused the test to fail.



Note: The FI may turn off the Subsidiaries, Draft Hours, IP Address, Location, and other features.

See [Using the Policy Tester for a User Role](#) for more information.

Viewing approval limits for a Company Policy

View approval limits for each Transaction Type at a company level. These limits are read-only at the Company Policy level, but can be tailored to be more restrictive within the individual User Roles.

To view Transaction Type approval limits

1. In the navigation menu, click or tap **Commercial > Company Policy**.
2. In the Overview tab, click or tap the desired **Transaction Type**. The Allowed Actions tab appears with the defined Allowed Actions for that Transaction Type.
3. Click or tap the **Approval Limits** tab to see a list of limits. The limits will vary depending on your configuration.

See [Editing approval limits for User Roles](#) for more information on editing limits within User Roles.

Viewing Company Policy features

The Features page contains a list of features and rights, and is read-only. User Roles must have the rights and features enabled before they can use them.

Company Policy Features page

Company Policy

Overview Features Accounts User Roles

FEATURES

RIGHTS

Can Add Users ✓ Enable Recipient Upload ✓

Enable Wire Upload ✓

GENERATED TRANSACTION

Enable Multi-Wire ✓

To view Company Policy features

1. In the navigation menu, click or tap **Commercial > Company Policy**.
2. Click or tap the **Features** tab. A list of feature groups appears. The feature group names will vary depending on your configuration and may include:
 - **Corporate**
 - **Rights**
 - **Mobile**
 - **Custom Features**
 - **System Values**
 - **Generated Transaction**

Viewing Company Policy accounts

The Accounts tab contains a list of accounts that users can view. These accounts are read-only at the Company Policy level, but can be tailored within the individual User Roles.

Account tab

Overview Features Accounts User Roles

ACCOUNTS

Search by name, number or label

Number	Name	View	Deposit	Withdraw	Labels
xxx-6789	Regular Checking	✓	✓	✓	Atlanta × Checking ×
xxx-8974	Regular Checking	✓	✓	✓	Atlanta × Checking ×
xxx-9654	Regular Checking	✓	✓	✓	Atlanta × Checking ×

To view accounts

1. In the navigation menu, click or tap **Commercial > Company Policy**. The Company Policy page appears with a list of Transaction Types.
2. Click or tap the **Accounts** tab to see a list of accounts.

See [Editing User Role accounts](#) for more information on changing accounts within User Roles and the company-wide effects that any changes will have.

Using Account Labels

Account Labels allow a User with a high volume of accounts to label accounts into logical sets (by location, cost center, role/individual payment responsibilities, etc.) within the Accounts page of the Company Policy. These labels will display in each Allowed Action creation (Company and User Role Policies) and Information Reporting. While Account Labels can be visible to other Users in the application, such as Users that have Manage User Roles or Information Reporting feature rights enabled, the ability to create and edit Account Labels is only applicable to the User with the Manage Company Policy feature right enabled.

Account Labels work differently than Account Groups on the Home page. Multiple accounts can share the same label (for example, Label 1 has accounts x and y, but Label 2 has accounts x, y, and z); however, each account must be in a single Group on the Home page. This is by design, as labels are intended to expedite the setup of entitlements and reports, whereas Groups are intended to organize accounts on the Home page for a User-defined view of information.

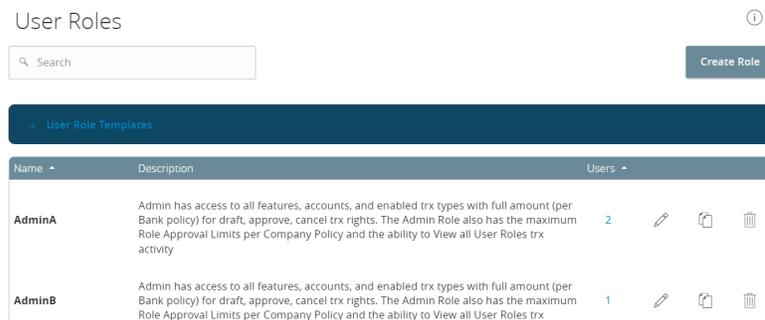
To create a new Account Label

1. In the navigation menu, click or tap **Commercial > Company Policy**.
2. Click or tap the **Accounts** tab.
3. Select the check boxes of each account for which you want to create an Account Label, then click or tap **Edit labels**.
4. Enter the name of the new label, then click or tap **Create**.
5. Click or tap **Add** to assign that label to the selected account(s).

User Roles

Each Corporate user will belong to a User Role. User Roles contain all the rights for the company's users. Corporate's default roles have different features, permissions, and Transaction Types.

List of User Roles



The screenshot shows a web interface for managing User Roles. At the top, there is a search bar and a 'Create Role' button. Below this is a section titled 'User Role Templates' which contains a table with two rows: 'AdminA' and 'AdminB'. Each row includes a description of the role's permissions and a 'Users' column with a count and icons for editing and deleting.

Name	Description	Users
AdminA	Admin has access to all features, accounts, and enabled trx types with full amount (per Bank policy) for draft, approve, cancel trx rights. The Admin Role also has the maximum Role Approval Limits per Company Policy and the ability to View all User Roles trx activity	2
AdminB	Admin has access to all features, accounts, and enabled trx types with full amount (per Bank policy) for draft, approve, cancel trx rights. The Admin Role also has the maximum Role Approval Limits per Company Policy and the ability to View all User Roles trx	1

Depending on your configuration, default User Role Templates may appear. Copy the templates of existing roles to create new User Roles. Contact your FI for more information on using role templates.



Note: Business users don't have access to User Roles. Only Corporate users have access to them.

Default User Roles include the following:

Default User Roles

Role	Description
Admin Role	The Admin (also known as Administrator) has access to all features, accounts, and enabled Transaction Types with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. This role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.

Default User Roles (cont'd)

Role	Description
Payables Admin	The Payables Admin has access to Company Policy related features, all accounts, and enabled payables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, PassThru, Domestic Wire Transfer, and International Wire Transfer) with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Payables Admin Role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Receivables Admin	The Receivables Admin has access to non-User or Company Policy related features, all accounts, and enabled receivables Transaction Types (ACH Single Receipt, ACH Collections, and PassThru) with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Receivables Admin Role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Payables/ Receivables Admin	The Payables/Receivables Admin has access to non-User or Company Policy related features, all accounts, and enabled payables & receivables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, PassThru, Domestic Wire Transfer, International Wire Transfer, ACH Single Receipt, and ACH Collections) with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Payables/ Receivables Admin Role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Payables Manager	The Payables Manager has access to the Manage Recipients and Manage Subsidiaries features, all accounts, and enabled payables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, PassThru, Domestic Wire Transfer, and International Wire Transfer) with 50% of maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Payables Manager Role also has 50% of the Role Approval Limits per Company Policy and the ability to view all User Role transaction activity.

Default User Roles (cont'd)

Role	Description
Receivables Manager	The Receivables Manager has access to the Manage Recipients and Manage Subsidiaries features, all accounts, and enabled receivables Transaction Types (ACH Single Receipt, ACH Collections, and PassThru) with 50% of the maximum amounts allowed by your FI's policies per Company Policy for draft, approve, and cancel transaction rights. The Receivables Manager Role also has 50% of the Approval Limits per Company Policy and the ability to view all user and User Role transaction activity.
Payables Clerk	The Payables Clerk has no access to features, access to all accounts, and access to enabled payables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, Pass Thru, Domestic Wire Transfer, and Intl Wire Transfer) with 25% of the allowed amount by your FI's policies for the draft restricted and cancel transaction rights. The Payables Clerk also has 25% of the Role Approval Limits per Company Policy and the ability to view only their own User Role transaction activity.
Receivables Clerk	The Receivables Clerk has no access to features, access to all accounts, and access to enabled payables Transaction Types (ACH Single Receipt, ACH Collections, and Pass Thru) with 25% of the allowed amount by your FI's policies for the draft restricted and cancel transaction rights. The Receivables Clerk also has 25% of the Role Approval Limits per Company Policy and the ability to view only their own User Role transaction activity.
View Only	The View Only role has no access to features, but has access to all accounts, and access to view all Transaction Types (ACH Single Receipt and ACH Collections).

Role templates are created by the financial institution to reduce setup requirements by the customer. However, roles can be created manually. After selecting a User Role, you can make changes for each role's Transaction Type. Changes take effect the next time the user logs in. Depending on your FI's settings, these changes may need to be approved first.

This page includes the following tabs:

User Role tabs

Tab	Description
Overview	<p>Displays a list of Transaction Types. Each enabled type must have at least one action. Transaction details include:</p> <ul style="list-style-type: none"> • Transaction Type • Per Transaction Approval Limit • Per Day Approval Limits (amount and count) • Per Month Approval Limits (amount and count) • Per Account Approval Limits (amount and count) • Draft Actions Number and Max amount allowed • Approve Actions Number and Max amount allowed • Cancel Actions Number and Max amount allowed • Transaction view capabilities
Features	<p>Displays a list of entitlements and third-party services enabled for the User Role. Examples include:</p> <ul style="list-style-type: none"> • Rights: Can Add Users • Link Out: Positive Pay • Mobile: Mobile Authorization • Corporate: Show Hours Policy Element <p>These features will vary depending on your financial institution's configuration.</p>
Accounts	<p>Displays a list of accounts and access rights. Access rights include:</p> <ul style="list-style-type: none"> • View: View balances and history for the account on the Home page, on the Account Details page, and in reports. • Deposit: Deposit funds into the account. • Withdraw: Withdraw funds from the account.

See [Creating a User Role](#) for more information.

Transaction Types

You can manage each User Role's Transaction Type details by managing limits and other settings.

User Role Transaction Types

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max	View
ACH Collection	\$999,999,999,999	999,999,999 / \$999,999,999,999	999,999,999 / \$999,999,999,999	999,999,999 / \$999,999,999,999	1 Any	1 Any	1 Any	
ACH Passthru	\$999,999,999,999	999,999,999 / \$999,999,999,999	999,999,999 / \$999,999,999,999		1 Any	1 Any	1 Any	

You can create a new User Role, copy existing User Roles, or copy Role Templates (if enabled) to create new ones. Edit a role by changing the policy features (Allowed Actions, Rights, and Limits). When you set your Allowed Actions, a sentence summarizes the changes so other users can see the results of the new action.

For each transaction, users can change the following policy features:

User Role Transaction Type features

Features	Description
Allowed Actions	<p>Change the following information in an Allowed Action:</p> <ul style="list-style-type: none"> • Operations (Draft, Approve, or Cancel) • Amount • Accounts • Subsidiaries • SEC Codes (For ACH Transaction Types only)

After making the changes, a summary of the proposed action appears.

Use the Policy Tester to check whether changes to an action follow the Bank, Company, and User Role Policies. If the transaction is denied, that means the transaction didn't match the Allowed Actions for that policy.

User Role Transaction Type features (cont'd)

Features	Description
Rights	<p>Control whether the user can view online activity. Users can view one of the following:</p> <ul style="list-style-type: none"> • All activity for the company • The user's activity • The activity of everyone with the same role • No activity
Approval Limits	<p>Set limits on the maximum transaction amounts by editing the following details:</p> <ul style="list-style-type: none"> • Per transaction • Per account per day • Per day • Per month <p>Set limits on the maximum number of transactions (also known as maximum count) by editing the following details:</p> <ul style="list-style-type: none"> • Per account per day • Per day • Per month

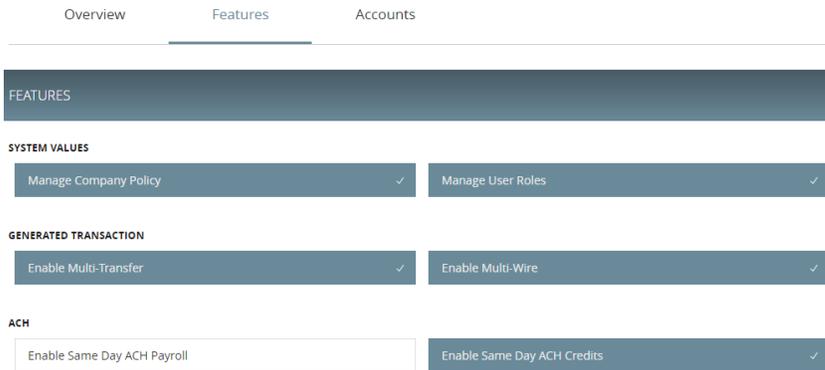


Tip: Transaction Type names and features may vary depending on your configuration.

User Role Features

The Features tab on the User Role Policy page lists the features assigned to a specific user.

Features tab example



Depending on your configuration, the features may include some or all of the following:

Feature options

Option	Description
Manage Templates	Grants access to all Customer templates for the enabled transaction types. To create or edit templates, Manage Recipients rights must be enabled.
Manage Recipients	Create, edit, and delete recipients.
Manage Subsidiaries	Create, edit, and delete subsidiaries.
Allow One-Time Recipient	User can add a recipient for a one-time payment. However, that recipient will not be saved.
Can View Existing Recipients	Users can view existing recipients for one-time payments.
Manage Users	Add and delete users.
Statement Image	View statement images.
Mobile Capture	Use mobile banking to deposit checks.

Feature options (cont'd)

Option	Description
Manage Company Policy	Make changes to the Company Policy.
Manage User Roles	Create, edit, and delete User Roles.
Information Reporting	View and create reports from existing reports.
Multi-Transfer	Includes the ability to create multiple internal funds transfers from one screen and save the set of transfers as a template. End users can select a single processing date or different processing dates for all of the transfers. However, a single batch ID will be associated to each set of transfers to streamline approval and reconciliation.
Multi-Wire Origination	Includes the ability for end users to execute multiple domestic or international wire transactions from one screen and save the resulting set of wire transactions as a template. End users can select a single or different effective date for all of the transactions. However, a single batch ID will be associated for each wire to streamline approval and reconciliation.
Batch Wire Uploads	Includes the ability to import a comma separated (CSV) file including multiple domestic or international wires, replacing the need to manually key in wires. Uploaded wires will be represented as single transactions in activity center. However, a single batch ID will be associated for each wire to streamline approval and reconciliation. Only files containing the mandatory Fedwire and SWIFT fields will be supported and this service does not include the ability to create a wire outside of the CTR format.

Feature options (cont'd)

Option	Description
Recipient Upload from Batch	Provides the ability for end users to access and view transaction details associated with incoming or outgoing domestic and international wire transactions. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown will be dependent on the integration made available by the third party service wire system.
Incoming/Outgoing Wire Activity	Provides the ability for end users to access and view transaction details associated with incoming or outgoing domestic and international wire transactions. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown will be dependent on the integration made available by the third party service wire system.
Incoming Wire Alerts	Provides the ability for end users to set up incoming domestic and international wire alerts within Corporate Banking. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown will be dependent on the integration made available by the third party service wire system.
Account Labels	Provides the ability for a user to add labels to accounts within the Company Policy page where the labels can be associated with entitlements and information reporting, resulting in increased efficiency and productivity.
Dual Action by Transaction Type	Some financial transactions require Dual Action approval by a different end user than the one who created it, even if the drafter has approval rights. This action is driven by dollar amount and can be set at the Group level; that setting applies at the Customer and User Role level as well.

Depending on the combination of features, the user can perform different actions:

Feature access combinations

Feature name	Allows you to
Allow One-Time Recipient	<p>Allows one-time recipients in a one-time payment flow that is not saved. If this feature and Manage Recipients are enabled, then the user can “Create Recipient” as a permanent record or click or tap OK to add them as a one-time recipient. If this is not enabled and Manage Recipients is enabled, the user can only select Create Recipient as a permanent record.</p> <p>If both this feature and Manage Recipients are not enabled, the user cannot see the existing recipient list when drafting a one-time payment unless "Can view all recipients" is enabled. The "Can view all recipients" option allows the user to see the existing list when making a one-time payment.</p>
Can View Existing Recipients	<p>Allows the user to only pick from the existing recipient list when making a one-time payment. If this feature and Manage Recipients are enabled, then the user can see all recipients in a one-time payment flow and create new permanent recipient records in workflow. If this is enabled and Manage Recipients is not enabled, the user can see all recipients in a one-time payment flow, but cannot create new permanent recipient records in the workflow. If this feature is disabled and Manage Recipients is enabled, the user can see all recipients in a one-time payment flow and create new recipient records in workflow.</p> <p>If this feature and Manage Recipients are not disabled, the user cannot see all recipients in a one-time payment flow and cannot create new recipient records in workflow. If Allow one-time recipient is on, the user can create a one-time recipient in the one-time payment flow.</p>

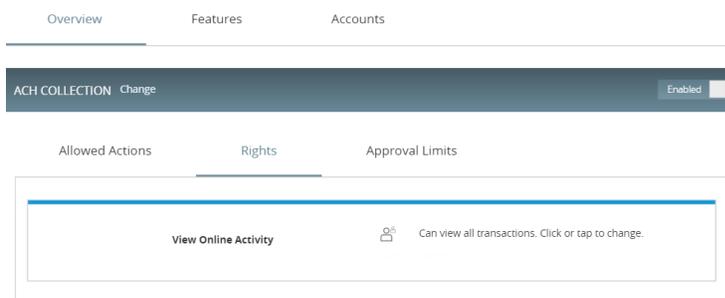
Rights have different effects on payments, so use caution before making changes to a feature.

See [Rights to access features](#) for more information.

Rights

The Rights tab determines the extent of transaction activity that users assigned to a User Role can see.

Rights tab



User Roles can view:

- The user's activity
- All activity for the company
- The activity of everyone with the same role
- No activity

The View Rights control which activities are visible on the Overview tab. The rights for each Transaction Type include the following:

View rights for Transaction Types

Icon	Right	Permission
	View Own	Can view your own activity, but cannot view activity by any other users.
	View Role Only	View all activity of others with the same role.
	View All	View activity of all other users.

View rights for Transaction Types (cont'd)

Icon	Right	Permission
	View No Activity	User can't view activity by any user or User Role.

Creating a User Role

The User Roles page contains a list of User Roles. You can create a new role or copy an existing role.

New User Role page

User Roles > New User Role

Role Name *

Description

* - Indicates required field

Cancel Continue

To create a User Role

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap **Create Role**.
3. Enter a **Role Name**.
4. (Optional) Enter a **Description**.
5. Click or tap **Save**. The Policy Saved page confirms the policy changes.
6. Click or tap **Close**.

You can also copy a default User Role Template if you want to create a role with the same traits as an existing template.



Note: User Role Templates must be created by a CSR before an end user can view, edit, or copy them. If a CSR does not create a template, users with rights to create roles must copy existing roles or free form the desired role.

To create a User Role based on an existing or default role

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap the copy icon (📄) to copy the role and enter a new name and description.
3. Enter a **Role Name**.
4. (Optional) Enter a **Description**.
5. Click or tap **Save**. The Policy Saved page confirms the policy changes.
6. Click or tap **Close**.

Editing User Role Transaction Type actions

You can edit how a User Role interacts with a Transaction Type by editing Allowed Actions. Editing each Transaction Type's actions is especially useful if a role needs varying degrees of control for different Transaction Types.

User Role Allowed Actions

The screenshot shows the 'User Roles' page for the 'Mazenko' role. The role is marked as a 'Test role'. There are 'Overview', 'Features', and 'Accounts' tabs. The 'ACH COLLECTION' transaction type is selected and is currently 'Enabled'. Below this, there are tabs for 'Allowed Actions', 'Rights', 'Approval Limits', and 'Policy Tester', along with an 'Add New Allowed Action' button. The 'Allowed Actions' tab is active, showing a configuration for 'ACH Collection' transactions for 'any amount'. The configuration includes five fields: OPERATIONS (Any), AMOUNT (Any), SUBSIDIARIES (Any), ACCOUNTS (Any), and SEC CODES (Any).

To edit a User Role's Transaction Types

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap the edit icon (✎) for the desired User Role. The selected User Role page appears.

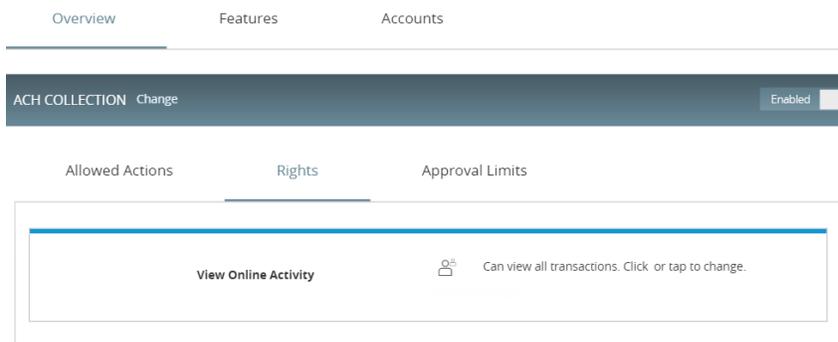
3. On the Overview tab, click or tap the name of the **Transaction Type** for which you are creating an action. The Allowed Actions tab for the selected Transaction Type appears with the current restrictions.
4. Create additional actions by clicking or tapping **Add New Allowed Action**. The Policy Rules page for the selected Transaction Type appears.
5. Add the action by editing the following:
 - **Operation:** Draft, Draft Restricted, Approve, or Cancel.
 - **Amount:** Enter an operation amount. You can select **Any** for any amount.
 - **Subsidiaries**
 - **Accounts**
 - **SEC Codes:** PPD, CCD, TEL, and/or WEB.
6. Click or tap **OK** to save the changes and return to the Company Policy page. The summary appears above the new action.
7. Click or tap **Save**. A message appears confirming the changes.
8. Click or tap **Close**.
9. (Optional) If Dual Action of non-financial transactions is enabled, User Role Policy changes require approval from a different User with Manage User Role rights enabled. Click or tap **Approve** or **Reject** to approve or reject the changes.

Editing rights for User Roles

Edit rights for each user's Transaction Type to manage the activity they see.

See [Rights to Transaction Types](#) for more information.

Rights tab



To edit rights

1. In the navigation menu, click or tap **Commercial > User Roles**. The User Roles page appears.
2. Click or tap the edit icon (✎) in the desired User Role's row. The selected User Role page appears.
3. In the Overview tab, click or tap the desired **Transaction Type**. The Allowed Actions tab appears with the defined Allowed Actions for that Transaction Type.
4. Click or tap the **Rights** tab and select a view right.
5. Click or tap **Save**.

Editing approval limits for User Roles

Edit approval limits to set the maximum transaction approval limits by Transaction Type for the User Role.

Limits for User Roles

The screenshot shows the 'Approval Limits' configuration page for 'ACH COLLECTION'. At the top, there are tabs for 'Overview', 'Features', and 'Accounts'. Below the tabs, there is a header for 'ACH COLLECTION' with a 'Change' link and an 'Enabled' toggle switch. The main content area has three tabs: 'Allowed Actions', 'Rights', and 'Approval Limits'. The 'Approval Limits' tab is active, showing a 'Maximum transaction amount' of '\$ 100,000,000,000'. To the left, there is a 'MAXIMUM AMOUNT' section with three rows: 'PER TRANSACTION' with '\$100,000,000,000', 'PER ACCOUNT PER DAY' with '\$100,000,000,000', and 'PER DAY'. Below the main amount field, there are three columns labeled '1', '2', and '3'.

To edit approval limits

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap the edit icon (✎) in the desired User Role's row.
3. In the Overview tab, click or tap the desired **Transaction Type**. The Allowed Actions tab appears with the defined Allowed Actions for that Transaction Type.
4. Click or tap the **Approval Limits** tab to see a list of limits. The limits will vary depending on your configuration.
5. Edit limits on the maximum transaction amounts by editing the following values:
 - **Per transaction**
 - **Per account per day**
 - **Per day**

- **Per month**
6. Edit limits on the maximum count (the maximum number of transactions) by editing the following values:
 - **Per account per day**
 - **Per day**
 - **Per month**
 7. Click **Save** to save changes. A message appears confirming the policy changes.
 8. Click or tap **Close** to return to the Approval Limits page.



Note: Where limits conflict with a higher-level setting, the limit will be highlighted in red. Contact your financial institution for more information.

Editing User Role accounts

If you want to change a user's ability to view, deposit to, or withdraw from accounts, you can edit access to accounts. Changes take effect the next time that the user logs in.

User Role Accounts page

Overview Features **Accounts**

ACCOUNTS

Search by name, number or label 8 of 109 accounts shown

[Show unassigned accounts](#)

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>	Labels
****.7887	Regular Checking	✓	✓	✓	Atlanta Checking
****.0027	Regular Checking	✓	✓	✓	Atlanta Checking
****.9988	Payables Checking	✓	✓	✓	Phoenix Checking
****.2566	IRA	✓	🔒	🔒	
****.2456	Regular Savings	✓	✓	✓	

To edit accounts

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap the edit icon (✎) in the desired User Role row.
3. Click or tap the **Accounts** tab to see a list of accounts.

4. Edit one or more of the following access rights by clicking or tapping **Allow** (✓) or **Deny** (⊘):
 - **View**: View balances and history for the account on the Home page, on the Account Details page, and in reports.
 - **Deposit**: Deposit funds into the account. This is applicable to the **ACH Receipt** and **ACH Collections** Transaction Types.
 - **Withdraw**: Withdraw funds from the account. This is applicable to the **ACH Single Payment**, **ACH Payments**, **Payroll**, **Domestic Wire**, **International Wire**, and **Tax Payment** Transaction Types.
5. Click or tap **Save**. The Policy Saved page appears confirming the changes.
6. Click or tap **Close** to return to the Accounts page. Another user may have to approve changes.

See [Viewing Company Policy accounts](#) for more information.



Note: Accounts that have lock icons have been locked by the FI and can't be edited.

Deleting a User Role

When the User Role is deleted, the user will move into an unassigned role status and won't have access to accounts.



Caution: Deletion is permanent, so use caution before deleting a User Role.

To delete a User Role

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap the delete icon (🗑️).
3. Click or tap **Delete** to confirm deletion.
4. Click or tap **Close**. The User Role page appears.

Editing User Role features

Users can select which rights and features to associate with their accounts. Depending on the configuration, some User Roles may need to have another user approve or reject the changes. Changes take effect the next time the user logs in.

To edit features for a User Role

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap the edit icon (✎) in the desired User Role row.
3. Click or tap the **Features** tab to see a list of features.
4. Click or tap the desired **Feature**. The feature categories will vary depending on your configuration and may include:
 - **SSO**
 - **Custom Features**
 - **Rights**
 - **System Values**
5. Click or tap **Save**. The Policy Saved page appears confirming the changes.
6. Click or tap **Close** to return to the Accounts page. Another user may have to approve changes.

See [Viewing Company Policy features](#) for more information.

Using the Policy Tester for a User Role

Use the Policy Tester to test out potential Allowed Action edits before making permanent changes.

Sample transaction in the Policy Tester

ACH COLLECTION Change Enabled

Allowed Actions Rights Approval Limits Policy Tester Add New Allowed Action

Example Transaction

Operations * Amount * Account * Subsidiary

Draft \$1,000.00 Regular Checking ****-788 Allyson Customer-Treasury Test

ACH Class Code IP Addresses Location Day Time

PPD 192.168.1.* United States Any

Auth code provided

Template used (i.e. draft; restricted)

Allows ACH Collection transaction Approve, Cancel for any amount

OPERATIONS AMOUNT SUBSIDIARIES ACCOUNTS SEC CODES

Approve, Cancel Any Any Any Any Any

To use the Policy Tester

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap the edit icon (✎) for the desired User Role. The User Roles page appears displaying the Transaction Types on the Overview tab.
3. Click or tap the **Transaction Type**. The Allowed Actions tab appears.

4. (Optional) Click or tap **Add New Allowed Action** to add a new rule to run the Policy Tester against, or click or tap the edit icon (✎) on the current Allowed Action to change the parameters of the current rule.
5. Click or tap **Policy Tester** and edit the following information:
 - **Operations**
 - **Amount**
 - **Account**
 - **Subsidiary**
 - **ACH Class Code** (For ACH transactions only)
 - **IP Addresses**
 - **Location**
 - **Day**
 - **Time**
 - (Optional) Select **Auth Code provided** to require an authorization code or token for the action.
 - (Optional) Select **Template used (i.e., draft restricted)** to test whether the transaction can be submitted by a Draft Restricted User.
6. Click or tap **Test**. The Policy Results appear and indicate whether the User Role, company policy, and FI settings will allow or deny the transaction, depending on your Allowed Actions. If the policy tester fails, a highlighted message appears with details of why the test failed and which entitlement caused the test to fail.

See [Using the Policy Tester for a Company Policy](#) for more information.

Searching User Roles

Enter information related to a role in the search bar to search for User Roles.

To search for a User Role

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. In the search bar, enter text such as the role name.

Dual Action

Dual Action requires a transaction to be approved by a different end user from the one who created it, even if the drafter has approval rights. Some changes require Dual Action before they go into effect. These changes are categorized under non-financial and financial transactions.

Dual Action for non-financial transactions

After a user makes non-financial changes in the User Roles, Company Policy, or Users pages, you will need to approve or reject them. The user will only see approved changes once they log off and log back in.

Examples of non-financial changes that can be approved or rejected include:

- Removing a feature
- Editing account access rights
- Changing a user's assigned User Role
- Activating a user
- Assigning a role to a user
- Making User Role edits
- Making Company Policy edits

For your own non-financial changes, another user with rights to access the pages where the changes occurred may have to approve your changes. You will only see approved changes once you log off and log back in. In both cases, the policy will have a pending status until a user approves the changes.



Caution: An approver can't make a change, approve it, and then use the new rule in the same session. Approved changes will only take effect after logging off and logging back in.



Note: Contact your financial institution for more information on approvals and rejections of non-financial actions.

Approving and rejecting user changes

When dual approval for non-financial actions is enabled, you may need to approve or reject changes within these pages. You can edit users on the User Management, Company Policy, and User Roles pages. Make sure you entered all of your changes within these pages before saving and submitting them. Once you submit the policy, the pending policy is locked and must be approved or rejected before you can make further changes.

After saving policy changes, you have the option to reject the recent changes. This is especially useful if you made an unnecessary policy change.



Note: A user will only see approved changes to their own User Role once they log off and log back in.

To approve user changes

1. After making changes, click or tap **Save**. The Approve and Reject buttons appear on the page.
2. (Optional) Click or tap **View Active Policy** to see the current policy.
3. Click or tap **Approve** to approve the changes.

To reject user changes

1. After making changes, click or tap **Save**. The Approve and Reject buttons appear on the page.
2. Click or tap **Reject**. The Policy Changes Cancelled overlay appears confirming the rejection.



Note: Contact your financial institution for more information on approvals and rejections of non-financial actions.

Approving and rejecting User Role changes

After a user makes changes in a User Role, you may need to approve or reject changes.



Note: The user will only see approved changes once they log off and log back in.

To approve User Role changes

1. After making changes, click or tap **Save**. The Approve and Reject buttons appear on the page.
2. (Optional) Click or tap **View Active Policy** to see the current policy.
3. Click or tap **Approve** to approve the changes.



Note: Make sure you entered all of your changes before saving and submitting them. Once you submit the policy, the pending policy is locked and must be approved or rejected before you can make further changes.

To reject User Role changes

1. After making changes, click or tap **Save**. The Approve and Reject buttons appear on the page.
2. Click or tap **Reject**. The Policy Changes Cancelled page appears confirming the rejection.



Note: Contact your financial institution for more information on approvals and rejections of non-financial actions.

Approving and rejecting Company Policy changes

After a user makes changes in a Company Policy, you may need to approve or reject changes. The changes must be approved or rejected before the user can make further changes. The user will only see approved changes once they log off and log back in.

To approve Company Policy changes

1. After making changes, click or tap **Save**.
2. Click or tap **Close**. The Approve and Reject buttons appear on the page.
3. (Optional) Click or tap **View Active Policy** to see the current policy.
4. Click or tap **Approve** to approve the changes.

To reject Company Policy changes

1. After making changes, click or tap **Save**.
2. Click or tap **Close**. The Approve and Reject buttons appear on the page.
3. Click or tap **Reject**. The Policy Changes Canceled page appears confirming the rejection.
4. Click **Close**.



Note: If Dual Action approval for Corporate non-financial actions is disabled while pending changes are outstanding, the changes must be accepted even if Dual Action approval was disabled prior to the end user accepting changes. Contact your financial institution for more information on approvals and rejections of non-financial actions.

Dual Action for financial transactions

Some financial transactions require Dual Action approval by a different end user than the one who created it, even if the drafter has approval rights. This action is driven by dollar amount and can be set at the Group level; that setting applies at the Customer and User Role level as well.

Each setting cascades down through each user level. When you set the Dual Action amount at the Customer level, you cannot exceed the amount set at the Group level. When you set the Dual Action amount at the User Role level, you cannot exceed the amount at the Customer level.

If the front-end user attempts to approve an amount, at any level, that exceeds the set Dual Action amount, the Approve button will be dimmed and the user will be stopped from approving the transaction. However, the user can still draft the transaction.

Reporting

Corporate and Corporate Lite contain standard reports (also known as report plans) that users can generate in defined formats. Corporate Banking also provides several reports for current business day account activity. Users can also filter information based on criteria such as account number or Transaction Type. The reports are not customizable, but User Roles with Information Reporting enabled can:

- Rename the standard report
- Select the report criteria (accounts, date range, etc.)
- Schedule the reports to run on an automated basis
- Pull the reports on-demand via a "Run Now" feature
- Delete reports that have been previously run



Note: The company user or FI's customer service representative (CSR) user cannot modify the standard reports. Please contact your FI if you want a custom report.

Reports include:

Standard reports for Corporate and Corporate Lite

Report name	Report type	Included information	Available formats
Balance and Activity Statement	Previous Day(s)	Account Balance and Transaction Detail	PDF, CSV, BAI2
Cash Position	Previous Day(s)	Detailed Account Balance and Float Position	PDF, CSV, BAI2
ACH Activity	Previous Day(s)	ACH Transaction Detail	PDF, CSV, BAI2
Checks Paid	Previous Day(s)	Paid Check Transaction Detail	PDF, CSV, BAI2

Standard reports for Corporate and Corporate Lite (cont'd)

Report name	Report type	Included information	Available formats
ZBA Activity	Previous Day(s)	ZBA Transaction Detail	PDF, CSV, BAI2
Wire Activity	Previous Day(s)	Interim Wire Transaction Detail of Current Business Day	PDF, CSV, BAI2
Company Entitlements Report	Online Banking Activity	All company and user entitlements	PDF
ACH Online Originations	Online Banking Activity	All originated online banking ACH Transactions	PDF, CSV
Wire Online Originations	Online Banking Activity	All originated online banking Wire Transactions	PDF, CSV
Company Transaction	Online Banking Activity	All originated online banking transactions except ACH and Wire transactions, which are reported separately	PDF, CSV
User Activity Report	Online Banking Activity	Online Banking Activity of all Company Users	PDF

Additional reports for Corporate

Report name	Report type	Included information	Available formats
Balance and Activity Statement	Current Day	Account Balance and Transaction Detail	PDF, CSV, BAI2
ACH Activity	Current Day	ACH Transaction Detail	PDF, CSV, BAI2
User Defined	Current Day, Previous Day(s)	Transaction detail for user-selected transaction types	PDF, CSV, BAI2

Additional reports for Corporate (cont'd)

Report name	Report type	Included information	Available formats
Checks Paid	Current Day	Paid Check Transaction Detail	PDF, CSV, BAI2
Wire Activity	Current Day	Interim Wire Transaction Detail of Current Business Day	PDF, CSV, BAI2

The company user can filter data in the standard reports by the following criteria:

- Date
- Account Number
- Transaction Type
- User (for the User Activity Report)

Any company admin who requires access to the standard information reports must belong to a User Role where the Information Reporting Feature Right is enabled and the User Role has access to the Accounts.



Note: Reporting does not support the Microsoft (OFX), Quicken (QFX), or QuickBooks (QBO) output formats.

Generating a report

Report formats and scheduling options may vary according to your FI's settings.

To generate a report

1. In the navigation menu, click or tap **Reports**.
2. In the Create New Reports column, click or tap the desired **Report**.
3. (Optional) Enter a **Report Name**.
4. Click or tap the desired **File Format**.
5. Click or tap the desired **Accounts**. You can also click or tap **Select All** or **Clear All** to select or clear all accounts. You can also select specific Account Labels.

6. (Optional) Click or tap **Date Range**, then do the following:
 - a. In the **Dynamic Dates** tab, you can select one of the predetermined date ranges:
 - **Last Business Day**
 - **Last Week**
 - **Last Month**
 - **Last 30 Days**
 - **Last 60 Days**
 - **Last 90 Days**
 - b. In the **Specific Dates** tab, you can select a custom date range.
7. Click or tap **Schedule** to edit the schedule:
 - **None**: Report is not on a schedule.
 - **Daily**: Report is on a daily schedule.
 - **Weekly**: Report is on a weekly schedule.
 - **Monthly**: Report is on a monthly schedule.
8. Click or tap **Privacy**:
 - **Private**: Private reports are accessible only to the user who created the report.
 - **Shared**: Shared reports are accessible to other company users who share the same User Role.
9. Click or tap **Save**. The Report Scheduled page appears confirming that the report was scheduled.
10. Click or tap **OK**. The Reports page appears with the newly scheduled report.
11. When the report appears, click or tap the **File Format** icon to see the report. The report appears. For large reports, an "In Progress" message will appear while the report is being generated.



Tip: The report will automatically run at the end of the business day for a **Daily** report and at the end of the week or month for **Weekly** and **Monthly** reports, respectively.

Filtering BAI Codes

If enabled by your FI, you can run a Custom Transaction Report, which has the option to select specific BAI codes to include in the report.

To filter BAI codes in a Custom Transaction Report

1. In the navigation menu, click or tap **Reports**.
2. Click or tap Custom Transaction Report.
3. (Optional) Edit the **Report Name**.

4. Click or tap the desired **File Format**.
5. Click or tap the desired **Accounts**.
6. Click or tap **Date Range**, then do the following:
 - a. In the Dynamic Range Selection, you can select one of the predetermined date ranges:
 - **Last Business Day**
 - **Last Week**
 - **Last Month**
 - **Last 30 Days**
 - **Last 60 Days**
 - **Last 90 Days**
 - b. In the **Specific Dates** tab, you can select a custom date range.
7. Click or tap **BAI Code**, then do the following:
 - a. Click or tap **Direct Input**.
 - Enter desired 3-digit BAI Codes to be included in the report.
 - b. Click or tap **Select by Type**.
 - Click or tap **Select All**, or select one or more of the following options:
 - **Check**
 - **ATM**
 - **EFT**
 - **DirectDeposit**
 - **POS**
 - c. Click or tap **Choose from List**.
 - Click or tap **Select All**, or select one or more from the populated list.
8. Click or tap **Schedule** to edit the schedule:
 - **None**
 - **Daily**
 - **Weekly**
 - **Monthly**
9. Click or tap **Save and Run**, or click or tap **Save** to save the scheduled report.

Editing a report

Edit a report to change its name, schedule, accounts, and file format. Changes take effect the next time the report is scheduled to run.

To edit a report

1. In the navigation menu, click or tap **Reports**.
2. Click or tap the edit icon (✎) of the desired **Report**.
3. (Optional) Enter a **Report Name**.
4. Click or tap the desired **File Format**.
5. Click or tap the desired **Accounts**. You can also click or tap **Select All** or **Clear All** to select or clear all accounts.
6. (Optional) Click or tap the desired **Date Range**. You can select specific dates or one of the following ranges:
 - **Last Business Day**
 - **Last Week**
 - **Last Month**
 - **Last 30 Days**
 - **Last 60 Days**
 - **Last 90 Days**
7. Click or tap **Schedule** to edit the schedule:
 - **None**: Report is not on a schedule.
 - **Daily**: Report is on a daily schedule.
 - **Weekly**: Report is on a weekly schedule.
 - **Monthly**: Report is on a monthly schedule.
8. Click or tap **Save**. The Report Scheduled page appears confirming that the report was scheduled.
9. Click or tap **OK**. The Reports page appears with the newly scheduled report.
10. When the report appears, click or tap the **File Format** icon to see the report. For large reports, an "In Progress" message will appear while the report is being generated.

Deleting a report

Deleting a report removes a report from the Reports page. Deletion is permanent, so use caution before deleting a report.

To delete a report

1. In the navigation menu, click or tap **Reports**.
2. Click or tap the **View** icon () of the desired **Report**.
3. Click or tap **Delete**.
4. Click or tap **Delete** to confirm deletion.

CHAPTER 8: MANAGING COMMERCIAL USERS

This section includes information and detailed instructions for adding, viewing, editing, and deleting users. Commercial users can create multiple users to share the workload of managing financial information.

- [Viewing existing users](#)
- [Editing user rights](#)
- [Deleting a user](#)
- [Adding a user and configuring rights](#)
- [Managing recipients and subsidiaries](#)

Viewing existing users

The User Management page includes all users as cards in a grid or in a list.

To view existing users

1. In the navigation menu, click or tap **Commercial** > **Users**. The User Management page appears with a list of users.
2. (Optional) Enter information in the search field to find more users.

Editing user rights

A user who has the Manage Users feature assigned can edit any user's rights. Changes to user rights take effect the next time that the user logs in.

To edit user rights

1. In the navigation menu, click or tap **Commercial** > **Users**.
2. Locate the user you want to edit by browsing or searching for the user. Click or tap the edit user icon (✎).
3. Verify the login name of the user in the **Login Name** field, and click or tap **Assign Rights**.
4. Configure the user rights and limits for each Transaction Type, the account features, and the account access.
5. Click or tap **Save**.

Configuring rights and limits for Transaction Types

A user who has the Manage Users feature assigned can edit user rights and limits for Transaction Types.

To view existing rights and limits for all Transaction Types

- On the View User page for a user, click or tap **Assign Rights**. The Overview tab of the User Policy page appears with a list of Transaction Types.

Allyson Commercial
User Policy

Overview Features Accounts

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Collection	\$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	✓	✓	✓	
ACH Passthru	\$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000		✓	✓	✓	
ACH Payment - Single	\$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	✓	✓	✓	
ACH Payments	\$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	✓	✓	✓	
ACH Receipt - Single	\$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	✓	✓	✓	

To configure rights for Transaction Types on the User Policy page

- In the navigation menu, click or tap **Commercial > Users**.
- Click or tap the User you want to edit and select **Assign Rights**.
- On the Overview tab of the User Policy page, click or tap the icons for **Draft**, **Approve**, **Cancel**, and **View** to assign rights to a Transaction Type.
- Click or tap **Save**.
- Click or tap **Close**.

Configuring feature options

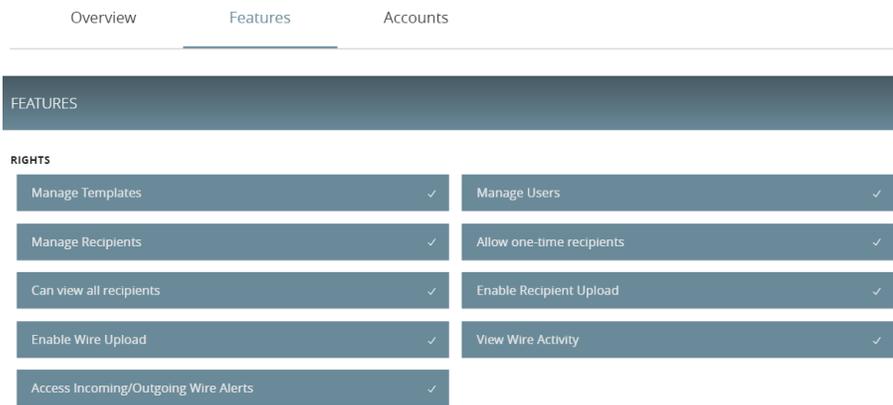
A user who has the Manage Users right assigned can edit user access to features. The features that appear depend on how we configure your account. Features that are turned on are highlighted and contain a check box in the row.



Note: If we manage subsidiaries on your behalf, the Manage Subsidiaries feature does not appear.

To configure feature options

- On the View User page for a user, click or tap **Assign Rights**. The Overview tab of the User Rights page appears.
- Click or tap **Features**.



3. Click or tap features to assign to the user. These features may vary according to your configuration.
4. Click or tap **Save**.
5. On the success message, click or tap **Close**.

Configuring account access

A user who has the Manage Users right assigned can edit the access that other users have to accounts.

To configure account access

1. On the View User page for a user, click or tap **Assign Rights**.
2. Click or tap **Accounts**.
3. For each account, click or tap the icon in each of the following columns to configure access:
 - **View**
 - **Deposit**
 - **Withdraw**
4. Click or tap **Save**.
5. On the success message, click or tap **OK**.

Deleting a user

When you delete a user, you do not delete any existing transactions that the user drafted or approved, including recurring transactions. Deletion is permanent, so use caution before deleting a user.

To delete a user

1. In the navigation menu, click or tap **Commercial > Users**.
2. Locate the user that you want to delete. You can browse or search for the user. Click or tap the edit user icon (✎).
3. Click or tap **Delete**.
4. Click or tap **Yes** to verify the deletion.
5. Click or tap **Close**.

Adding a user and configuring rights

A user who has the Manage Users feature assigned can create other users on the User Management page.

To add a user

1. In the navigation menu, click or tap **Commercial > Users**.
2. Click or tap **Add User**. The New User page appears.

New User

FIRST NAME *	LAST NAME *	<small> Login ID must be at least 1 characters long. Login ID must be no more than 50 characters long. Login ID contains invalid characters. Passwords do not match. Password must be at least 3 characters long. Password can be no more than 8 characters long. Password must contain a minimum of 1 numbers. Password must contain a minimum of 1 lower case characters. </small>
<input type="text"/>	<input type="text"/>	
E-MAIL ADDRESS *	<input type="text"/>	
PHONE COUNTRY *	PHONE *	
<input type="text"/>	<input type="text"/>	
LOGIN ID *		
<input type="text"/>		
PASSWORD *	CONFIRM PASSWORD *	
<input type="text"/>	<input type="text"/>	

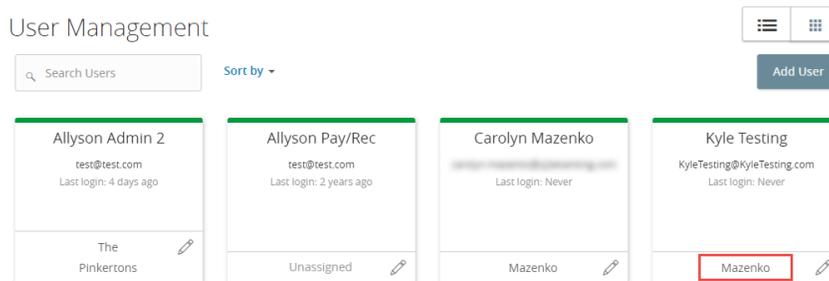
* - Indicates required field

3. Do the following:
 - a. In the **First Name** and **Last Name** fields, enter names.
 - b. In the **E-Mail Address** field, enter a valid email address.
 - c. In the **Phone Country** drop-down list, select the country.
 - d. In the **Phone** field, enter a valid phone number.
 - e. In the **Login ID** field, enter a login name.
 - f. In the **User Role** drop-down list, select a role.

- g. In the **Password** field, enter a default password, and re-enter it in the **Confirm Password** field.
 - h. Click or tap **Save**.
4. Click or tap **Close**.

To assign rights

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Locate the User Role to which you want to assign rights. Click or tap the edit icon (✎).
3. Click the User Role on the desired User.



4. Click or tap a **Transaction Type**.
5. Click or tap the **Rights** tab.
6. Do the following:
 - a. Click or tap **Enable** to enable the Transaction Type.
 - b. Click or tap the icons for **Draft**, **Approve**, **Cancel**, and **View Online Activity** to assign rights to the user.
7. (Optional) If the type is a financial transaction and the user can approve the type, click or tap the **Approval Limits** tab. Click or tap a limit, then enter the limit.
8. (Optional) Click or tap **Overview** and repeat steps 7-10 to assign additional Transaction Types to the user role.

CHAPTER 9: MANAGING RECIPIENTS AND SUBSIDIARIES

This section includes information and detailed instructions on managing recipients and subsidiaries.

- [Managing recipients](#)
- [Managing subsidiaries](#)

Managing recipients

On the Recipient Management page, recipients appear as cards in a grid or as items in a list. The grid view and the list view include the display name, recipient name, number of associated accounts, and email address for each recipient.

Searching for a recipient

You can use the Recipient Management page to search for an existing recipient.

To search for a recipient

1. In the navigation menu, click or tap **Commercial > Recipients**.
2. Click or tap the **Search** field.
3. In the **Search** field, enter your search text. You can search for all or part of the recipient name.
4. Click or tap the search icon (🔍).

Adding a recipient

If you have rights to use the Manage Recipients feature, you can use the Recipient Management page to add a recipient.

In ACH transactions, the ACH Name in the Add Recipient page can be up to 22 characters long. In wire transactions, the wire name limit is 35 characters long. Both names can include letters and numbers. The wire name is required only when the recipient record contains a wire account.

To add a recipient

1. In the navigation menu, click or tap **Commercial > Recipients**.
2. On the Recipient Management page, click or tap **Add Recipient**.
3. On the Recipient Detail tab, do the following:
 - a. Enter the **Display Name**. The display name appears in online and mobile banking to help you recognize the recipient.
 - b. Enter the **ACH Name**, then the **ACH ID**.



Note: You can also enter a Wire Name, depending on how you plan to utilize this recipient.



Note: Categorizing the Recipient will filter the Recipients that are displayed when Users are creating ACH transactions when the SEC code is selected in the Payment/Template workflow.

- c. (Optional) Enter the **E-Mail Address**. If you enter an email address, we can notify the recipient when a transaction processes.
 - d. From the **Country** drop-down list, select the country. The address fields change based on the country selection.
 - e. Enter the postal address information.
4. Click or tap **Next**. The Account – New tab appears.



Note: The Account-New tab may or may not have a routing number, depending on the user.

5. Click or tap one of the following Payment Types Allowed:
 - **ACH Only**
 - **ACH and Wire Only**
 - **Wire Only**
6. Click or tap one of the following Beneficiary Types:
 - **Domestic**
 - **International**
7. (Optional) If the Beneficiary Type is International, click or tap one of the following International Account Types:
 - **IBAN**
 - **SWIFT/BIC**
 - **IBAN & SWIFT/BIC**

8. In the Account Detail area, do the following:
 - a. Click or tap the account type in the **Account Type** field.
 - b. Enter the account number in the **Account** field.
 - c. (Optional, for Corporate users only) Enter the FI name or FI routing number. As you type, relevant results will appear in a drop-down list from which you can select the appropriate value. After you select a value, several fields will populate with values automatically, depending on the payment type.



Note: The ACH Routing Number and Wire Routing Number may differ for a single FI, especially if the FI has made several acquisitions and/or mergers.

- d. (Optional) For the ACH and ACH and Wire payment types, enter the routing number in the **ACH Routing Number** field. You must enter a valid routing number.
9. (Optional) If you plan to use the account with wire transfers, do the following in the Beneficiary FI area:
 - a. Enter the **Name**.
 - b. From the **Country** drop-down list, select the country. The address fields change based on the country selection.
 - c. If the country is the United States, enter the **Wire Routing Number**. If the country is not the United States, enter the **IBAN** or **SWIFT/BIC** numbers.
 - d. Enter the postal address information.
10. (Optional) If you plan to use the account with wire transfers and the beneficiary FI requires an intermediary FI, do the following in the Intermediary FI area:
 - a. Enter the **Name**.
 - b. From the **Country** drop-down list, select the country. The address fields change based on the country selection.
 - c. If the country is the United States, enter the **Wire Routing Number**. If the country is not the United States, enter the **IBAN** or **SWIFT/BIC** numbers.
 - d. Enter the postal address information.
11. Click or tap **Save Recipient**. The new recipient appears in the Recipient Management page.



Tip: Repeat steps 4 through 9 to add additional associated accounts to the recipient.

Editing a recipient

If your rights allow it, you can make changes to an existing recipient. You can edit a recipient on the following pages:

- Recipient Management page
- Recipients & Amounts page when you create or edit a payment or a template

When you make changes to a recipient, the changes do not affect existing transactions. The changes affect any new transactions.

To edit a recipient on the Recipient Management page

1. In the navigation menu, click or tap **Commercial > Recipients**.
2. Find the recipient that you want to edit and click or tap the edit icon (✎) for the recipient.
3. Do one or more of the following:
 - To edit contact information, make any required changes on the Recipient Detail tab.
 - To edit account information, click or tap the tab for the account that you want to edit. Make any needed changes to the account details.
4. Click or tap **Save Recipient**.

To edit a recipient when you create a payment or template

1. In the navigation menu, click or tap **Commercial > Payments**.
2. Click or tap **New Template** or **New Payment** and select a template or payment. The Info & Users page appears.



Note: If you create a new payment, the Recipient & Amount tab appears first instead of the Info & Users tab.

3. Enter a **Template Name**.
4. Click or tap the **User** to give users access to the template, then click or tap **Next**. The Recipient & Amount tab appears.
5. Locate the recipient that you want to edit. Click or tap the edit icon (✎) for the recipient.
6. Do one or more of the following:
 - To edit contact information, make changes on the Recipient Detail tab.
 - To edit account information, click or tap the tab for the account that you want to edit. Make changes to the account details.

7. Click or tap **Save Recipient** to save changes.
8. (Optional) If available, select a **Subsidiary**, then click **Next**.
9. Click or tap **Review & Submit**.
10. Click or tap **Save**.

To edit a recipient in an existing template

1. In the navigation menu, click or tap **Commercial > Payments**.
2. Click or tap an existing template. The Info & Users page appears.
3. Click or tap **Next**. The Recipient & Amount tab appears.
4. Locate the recipient that you want to edit. Click or tap the edit icon (✎) for the recipient.
5. Do one or more of the following:
 - To edit contact information, make changes on the Recipient Detail tab.
 - To edit account information, click or tap the tab for the account that you want to edit. Make changes to the account details.
6. (Optional) If available, select a **Subsidiary**, then click **Next**.
7. Click or tap **Review & Submit**.
8. Click or tap **Save**.

Editing the templates associated with a recipient

The account tab on the Edit Recipient page lists all of the templates that include the account. If necessary, you can associate a different existing Recipient account with an existing template if the Recipient account has changed for the template (for example, for fraud or closed account situations).

To select an alternate account to use in a template

1. On the account tab of the Edit Recipient page, select a new account for the template from the **Account** drop-down list.
2. Click or tap **Save Recipient**.

Deleting a recipient

If you have the Manage Recipients feature assigned, you can delete an existing recipient. When you delete a recipient, you can no longer use the recipient in a payment or a template. Deleting a recipient does not delete the recipient data from existing transactions that use the recipient.



Caution: Deletion is permanent, so use caution before deleting a recipient.

To delete a recipient

1. In the navigation menu, click or tap **Commercial > Recipients**.
2. Locate the recipient that you want to edit, and click or tap the recipient.
3. On the Edit Recipient page, click or tap **Delete Recipient** to delete the recipient.
4. Click or tap **Delete Recipient** to delete the recipient.
5. On the success message, click or tap **Close**.

Managing subsidiaries

On the Subsidiary Management page, subsidiaries appear as cards in a grid or as items in a list. The grid view and the list view include the display name, ACH Header name, and Tax ID for each subsidiary.

The following examples illustrate the appearance of the grid view and the list view.

Subsidiary Management page grid view

Subsidiary Management

Search Sort by ▼ Add Subsidiary

<p>ACH ACH ACH Header: ACH HEADER</p> <p>Tax ID: 23232323232 </p>	<p>ach2 ACH ACH Header: ach header</p> <p>Tax ID: 23423423423 </p>	<p>Atlanta Office Wire & ACH ACH Header: ACH Wire Header: Wire Header</p> <p>Tax ID: 8798798798 </p>
---	--	--

Subsidiary Management page list view

Subsidiary Management

Search

Add Subsidiary

Name ^	Wire/ACH ^	Tax ID ^	
ACH	ACH	23232323232	 
ach2	ACH	23423423423	 
Atlanta Office	Wire & ACH	8798798798	 

When you add a subsidiary, the required information varies. A subsidiary must have valid information for at least one payment type. The required information for each payment type includes the following:

Required subsidiary fields

Payment type	Required fields
<ul style="list-style-type: none"> ACH Payment ACH Receipt ACH Collection ACH Batch Payroll 	<ul style="list-style-type: none"> ACH Header Tax ID
<ul style="list-style-type: none"> Domestic wire transfer International wire transfer 	<ul style="list-style-type: none"> Wire Header Address

Searching for a subsidiary

If you have the Manage Subsidiaries feature assigned, you can use the Search field on the Subsidiary Management page to locate a subsidiary.

To search for a subsidiary

- In the navigation menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
- Click or tap the **Search** field and enter your search text. You can search for all or part of the subsidiary name, the ACH name, Wire Header, or the Tax ID. The search results appear on the Subsidiary Management page.

Adding a subsidiary

If you have the Manage Subsidiaries feature assigned, you can use the Subsidiary Management page to add a subsidiary.



Tip: The required fields in the Add Subsidiary page vary, depending on the payment types that you select.

To add a subsidiary

1. In the navigation menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Click or tap **Add Subsidiary**. The Add Subsidiary page appears.

3. Do the following:
 - a. In the **Name** field, enter a name for the subsidiary.
 - b. In the **Payment Types** area, click or tap one of the following to select the payment types for the subsidiary:
 - **ACH & Wire**
 - **ACH**
 - **Wire**
 - c. (Optional) In the **ACH Header** field, enter the ACH header to use. It feeds the Company Name of the Batch Header record.
 - d. (Optional) In the **ACH Tax ID** field, enter the tax ID number to use.
 - e. (Optional) In the **Wire Header** field, enter the wire header to use. The Wire Header has a limit of 35 characters and feeds the originator name on the 5000 tag.
 - f. (Optional) If performing a wire transfer, enter the postal address.
4. Click or tap **Create Subsidiary**. The new subsidiary is saved and the Subsidiary Management page appears.

Editing a subsidiary

If you have the Manage Subsidiaries feature assigned, you can make changes to an existing subsidiary on the following pages:

- Subsidiary Management page
- Subsidiary page when you create or edit a payment or template

To edit a subsidiary on the Subsidiaries Management page

1. In the navigation menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Locate the subsidiary that you want to edit. You can browse or search to locate the subsidiary. Click or tap the edit icon (✎) for the subsidiary. The Edit Subsidiary page appears.
3. On the Edit Subsidiary page, make any needed changes.
4. Click or tap **Save Subsidiary**. The Subsidiary Management page appears.

To edit a subsidiary when you create a payment or template

1. On the Subsidiary page in the new payment or new template, locate the subsidiary that you want to edit.
2. Click or tap the edit icon (✎) for the subsidiary. The Edit Subsidiary page appears.
3. On the Edit Subsidiary page, make any needed changes.
4. Click or tap **Save Subsidiary** and continue editing the payment or template.

Deleting a subsidiary

When you delete a subsidiary, you can no longer use the subsidiary in a payment or a template. Deleting a subsidiary does not delete the subsidiary data from existing payments that use the subsidiary.

To delete a subsidiary

1. In the navigation menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Locate the subsidiary that you want to delete. You can browse or search to locate the subsidiary. Click or tap the edit icon (✎). The Edit Subsidiary page appears.
3. Click or tap **Delete Subsidiary**. The Delete Subsidiary page appears.
4. Click or tap **Delete Subsidiary**. The Subsidiary Deleted page confirms deletion.
5. Click or tap **Close** to return to the Subsidiary Management page.

CHAPTER 10: CREATING AND MANAGING PAYMENTS AND TEMPLATES

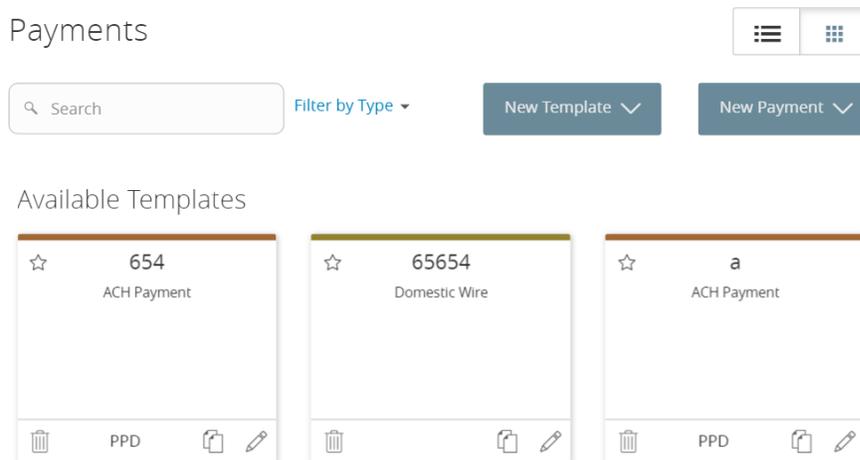
This section includes information on managing templates and payments. It also includes detailed instructions on creating templates, creating payments, using imported files, sending notifications, and approving payments.

- [Creating a payment or a template](#)
- [Using imported files](#)
- [Creating a tax payment](#)
- [Managing templates](#)
- [Creating a payment from a template overview](#)
- [Viewing or canceling a payment](#)
- [Sending notifications to approvers](#)
- [Approving payments overview](#)

Creating a payment or a template

You can use the Payments page to create payments or templates for any Transaction Type for which you have the Draft and Manage Recipient rights assigned. You must save a template before you can draft a payment based on the template.

Payments page





Note: If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, the system will prompt the User to create a unique template name. For data migrations where duplicate template names exist, an incremental number will be added to the newly created template's name. For example, if you create a template based on a template named "VendorTemplate", the duplicate template will be named "VendorTemplate1."

Making payments in Corporate

After a user is assigned to a User Role with Allowed Actions, the user can begin creating payments immediately.

Be aware of the following when making payments:

- Recipient amounts must be less than or equal to the draft maximum amounts configured for the Allowed Actions of the User Role. The system will display an error message to users if they enter a dollar amount over the Allowed Action.
- User Roles must have the Manage Recipients feature enabled to create templates and new recipient records. However, the feature is not required to create one-time payments.
- User Roles must have Draft Allowed Actions to make a payment, as Approve alone will not allow the User to create a payment.
- Company Policy and User Role settings drive what payment criteria or selections are available when a User Role is creating a template or one-time payment. For example, the subsidiaries could affect accounts that are available for payments if the accounts are part of an Allowed Action for a Transaction Type.



Note: Within the Info & User Access Tab of the template workflow, users with the Draft Right only enabled can be selected or deselected. Users with the "Manage Templates" feature enabled will automatically be selected and cannot be unselected.

See [Making commercial payments](#) for more information on Business payments.

Company Entry Description for ACH Transaction Types

NACHA file formats include a Company Entry Description (CED) in the Batch Header record that is intended to describe the purpose or intent of a transaction.

When enabled, end users who have access to the feature make an entry into the CED field or leave CED blank in the payment and template workflows. A value is automatically inserted in this field if an end user does not enter a value during a payment workflow. However, FIs can allow a user to enter a CED by requesting that this feature is enabled during implementation or an upgrade. If this functionality is enabled, the corresponding feature right can be configured at the Group, Customer, User (Business), and User Role (Corporate) levels. When enabled, only Users or User Roles with access to CED will be able to see the CED entries in the Activity Center for privacy reasons.



Note: Entry formatting must comply with NACHA rules per the purpose of the payment, but the ability to add a CED must also comply with the rules for when (REVERSAL) and how (HEALTHCARE) these entries can be made. With this functionality available, be aware of the requirements for these entries, such as Reversals and Retries, and ensure that ACH agreements include language for how end users must comply with the rules.

The following table describes the options for entry, if allowed by your FI:

Company Entry Description field options

Description	Option
Reversal files and entries	REVERSAL
Corporate reclamation entries	RECLAIM

Company Entry Description field options (cont'd)

Description	Option
Destroyed check entries	NO CHECK
Automated enrollment entries	AUTOENROLL
Represented check entries	REDEPCHECK
Return Fee Entry	RETURN FEE
Reinitiation Entry	RETRY PMNT
Healthcare Payment	HEALTHCARE

Creating ACH payment templates

A payment template is a defined set of instructions that you can use for repeated payments or collections. Templates make it easy to set up and use repetitive payments, including:

- Payments to vendors and suppliers
- Collections from customers
- Payroll payments



Note: If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, the system will prompt the User to create a unique template name. For data migrations where duplicate template names exist, an incremental number will be added to the newly created template's name. For example, if you create a template based on a template named "VendorTemplate", the duplicate template will be named "VendorTemplate1."

Depending on your FI's configurations, entitled end users have the ability to originate certain ACH transactions with WEB or TEL Standard Entry Class (SEC) codes, in addition to PPD and CCD class codes.

The SEC code for telephone-initiated ACH entries is TEL. TEL is used when a company obtains authorization via the phone from a consumer to create an ACH

debit. The TEL code applies to only single-entry payments. TEL transactions must be drawn on a consumer account and be payable in U.S. currency. Additionally, TEL may only be used when:

- A relationship already exists between the company and the consumer, or
- In the case where there is not an existing relationship, the consumer initiates the contact with the company

The WEB ACH transaction type is defined as a debit or credit entry to a consumer bank account, for which the authorization was obtained from the Receiver (the consumer who owns the bank account) over the Internet. WEB entries require additional security procedures and obligations that address specific risks.

ACH type	WEB	TEL
Single Payment	Y	N
Payments	Y	N
Single Receipt	Y	Y
Collections	Y	Y

SEC codes

Payments - ACH Receipt

To create an ACH payment template

1. In the navigation menu, click or tap **Commercial > Payments**.
2. Click or tap **New Template**, then select the ACH payment type (ACH Payment, ACH Receipt, ACH Batch, or ACH Collection).
3. Enter a **Template Name**.

4. In the Grant User Access section, click or tap a **User** to give users access to the template, then click or tap **Next**.
5. On the Recipient & Amount tab, do the following:
 - a. Select an **ACH Class Code**.
 - b. Enter a **Company Entry Description**.
 - c. Click or tap a **Recipient** from the list of recipients.
 - d. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter details, then click **Next**. ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - ii. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
 - e. (Optional) If you have multiple Recipients, click or tap **Single-Entry** or **Recurring** on the *Set All To:* menu. This option is available when you select an ACH Class code of WEB or TEL, and you can change individual Payment Type Codes in the Recipient information row.
 - f. (Optional) Select the **Notify** check box to notify the Recipient.
 - g. Enter an **Amount**.
 - h. (Optional) Enter an **Addendum**.
 - i. (Optional) For recipients with multiple accounts, click or tap the horizontal bars on the Recipient, select the accounts, then click or tap **OK**.
 - j. (Optional) Click or tap the edit icon () to edit the Recipient.
 - k. Click or tap **Next**.
6. (Optional) If available, select a **Subsidiary**, then click **Next**.
7. Select the Account from which you want to make the payment, then click **Next**.
8. On the Review and Submit tab, do the following:
 - a. Click or tap an **Effective Date**.
 - b. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.
9. Click or tap **Draft** or **Approve**.
10. A confirmation message appears. Click or tap **Close**.

To create a Payroll payment template

1. In the navigation menu, click or tap **Commercial > Payments**.
2. Click or tap **New Template**, then select the Payroll payment type.
3. Enter a **Template Name**.
4. In the Grant User Access section, click or tap a **User** (or multiple Users) to give users access to the template, then click or tap **Next**.



Note: You can also **Search** for Users.

5. On the Recipient & Amount tab, do the following:
 - a. Enter a **Company Entry Description**.
 - b. Click or tap a **Recipient** from the list of recipients.



Note: You can also **Search** for Recipients.

- c. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter details, then click **Next**. ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - ii. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
- d. (Optional) Select the **Notify** check box to notify the Recipient.
- e. Enter an **Amount**.
- f. (Optional) Enter an **Addendum**.
- g. (Optional) If there are multiple accounts tied to the Recipients, you can split the payment amounts between accounts.
 - i. On the Select Account page, click or tap **Split**.
 - ii. Select one **Primary** account and one or more **Secondary** accounts. Then, click or tap **OK**.
 - iii. Enter a total **Amount**.
 - iv. Enter an amount for each of the secondary accounts.



Note: The primary account amount is read-only, but as you enter amounts in the secondary accounts, the primary account value adjusts to the total amount of the payment.

- h. (Optional) Click or tap the edit icon () to edit the Recipient.
 - i. Click or tap **Next**.
6. (Optional) If available, select a **Subsidiary**, then click **Next**.
7. Select the Account from which you want to make the payment, then click **Next**.
8. On the Review and Submit tab, do the following:
 - a. Click or tap an **Effective Date**.
 - b. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.
9. Click or tap **Draft** or **Approve**. A confirmation message appears.
10. Click or tap **Close**.

Creating multi-wire payment templates

A domestic wire electronically transfers money within the United States. Create a domestic wire template to make domestic transfers quickly.

An international wire electronically transfers money from the United States to another country. Create an international wire template to make international transfers quickly.



Note: The multiple wires feature is not available on mobile/handheld devices.

To create a multi-wire payment template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap **New Template**, then select the wire payment type (Domestic Wire or International Wire). The Info & Users tab appears.
3. Enter a **Template Name**.
4. In the Grant User Access section, click or tap a **User** to give users access to the template, then click or tap **Next**. The Set Up Wires tab appears.
5. In the Set Up Wires tab, do the following:
 - a. Click or tap a **Process Date**.
 - b. (Optional) Click or tap **Use same for all** to use the same process date for all wire payments in this template.

- c. (Optional) Click or tap **Set Schedule** to set a recurring schedule for wire payments.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.



Note: For international wires, some transactions contain foreign currencies and cannot be future dated.



Note: For multiple payments, you can select the **Use same for all** check box, or select process dates for each individual payment.

- d. (Optional) Click or tap **Pay None** to deselect the **Pay** check box on all wire payments. The Pay check box is selected by default on all payments.
- e. (Optional) Click or tap **Notify None** to deselect the **Notify** check box on all wire payments. The Notify check box is selected by default on all payments.
- f. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter the recipient details, then click **Next**. The character limit on a wire name is 35 characters.
 - ii. In the Account - New tab, fill out the account information.
 - iii. Click or tap **Save Recipient**.
- g. In the **Recipient/Account** search field, enter a recipient or account, or select one from the drop-down list.
- h. (Optional) For international wires, select a **Currency**.



Note: Depending on your FI's configurations, you can view the foreign exchange rate below the Currency drop-down list, from which the USD equivalent can be calculated in real-time below the Amount field.

- i. Enter an **Amount**.
- j. In the **Subsidiary** drop-down list, click or tap **Subsidiary**.
- k. (Optional) If you have the Manage Subsidiary right, click or tap **Add Subsidiary** and follow the workflow to add a new Subsidiary.

- l. In the **From Account** field, enter an account from which the payments will be made.
- m. (Optional) Click or tap **Optional Fields**, then do one or more of the following:
 - o. Enter a **Message to Beneficiary**.
 - o. Enter a **Purpose of Wire**.
 - o. Enter a **Reference for Beneficiary**.
 - o. Enter **FI-to-FI Information**.



Note: Maximum character lengths appear in each field.



Note: Depending on your FI's configurations, these fields may be required or may not appear under **Optional Fields**.

- n. (Optional) Click or tap the copy icon (📄) to copy a wire payment.
 - o. (Optional) Click or tap the delete icon (🗑️) to delete a wire payment.
 - p. (Optional) To add more payments, enter the desired number in the **more wire(s)** field, click or tap **Add**, then repeat these steps for each added payment.
 - q. (Optional) Click or tap **Save** to save your wire payment criteria.
 - r. Click or tap **Next**. The Review & Submit tab appears.
6. Click or tap **Save** to save the template, then click or tap **Close**.
 7. Click or tap **Next**. The Review & Submit tab appears.
 8. If the proper Allowed Actions are enabled, click or tap **Draft** or **Approve**, then click or tap **Close**.

FX wires

Depending on your FI's configurations, when making an international wire payment, you can view the foreign exchange (FX) rate from which the USD equivalent can be calculated in real-time. This feature is enabled at the Group and Customer level within eBusiness.



Note: To use this functionality, your FI must purchase the Corporate Banking product, as well as have a foreign exchange rate provider and real-time processor.



Note: If you are using a foreign currency, and the FX wires entitlement is enabled, you will be unable to future-date the wire or set it up as recurring.

FX wires are compatible with both the single and multi-international wire workflows, and only allows you to execute transactions if they are below the set transaction limits. For Business Banking, if you are over a limit in a one-time payment workflow, a message notifies you and the workflow halts until you enter an amount below the limit. For Corporate User Roles, the system checks Allowed Actions to see if the amount entered exceeds the User and/or the Company Policy Allowed Actions. If you are over a limit in a one-time payment flow, a message notifies you and the workflow halts until you enter an amount below the limit. For both Business and Corporate Users in a template workflow, you are prompted to save the template, but you cannot draft or approve transactions until the User's limits are raised, at which time they can draft or approve the transaction.

Additional wire fields

Depending on your FI's configuration, the following fields can be made available in the wire payment workflow.

- Message to Beneficiary
- Purpose of Wire
- FI to FI Information
- Reference to Beneficiary

When enabled by your FI, these fields appear as optional fields in the wire template and payments workflow. However, your FI can configure these fields to be required, in which case they are fixed on the page and require an entry.



Note: Receiver DI is also an available optional wire field, but is located on the Recipient workflow. For more information, see [Managing recipients and subsidiaries](#).

Additional wire fields

Field Name	Definition	Entitlement
Purpose of Wire	Provides FIs with a mechanism to document the purpose for originated wire transfers, either to align with their interpretation of the BSA Travel Rule and/or to comply with their wire processing system. The Purpose of Wire field is a 35-character text field and does not feed the Fedwire output.	Group and Customer level
Message to Beneficiary	Provides the opportunity to write a specific message to the beneficiary of the wire transfer.	N/A
FI to FI Information	Optional field (e.g. invoice number, customer number) used to identify miscellaneous information pertaining to the transfer. The FI to FI Information field can accommodate up to 6 lines of 35 characters each.	Group and Customer level
Reference to Beneficiary	Optional field (e.g. invoice number, customer number) to comply with industry best practices, and failure to do so may make it difficult for the beneficiary to identify who is sending the payment. The Reference to Beneficiary field is a 16-character text field.	Group and Customer level

Same Day ACH

If configured by your FI, Same Day ACH allows you to make expedited ACH payments on the same day they are drafted or approved. When executing a same-day payment, you must agree to a potential fee after selecting the current day on the payment date calendar.

If you select cancel and do not change the date, then click Draft/Approve, the confirmation message appears again. This means you must agree or change the date in order to execute the transaction. Also, if the transaction exceeds the Same Day ACH limit (\$25,000), a same-day limit error appears and you cannot Draft/Approve the transaction until a new date is selected.

Same Day ACH limit error - Payments

Payments - ACH Batch

Recipient & Amount Subsidiary Account Review & Submit

You cannot draft this transaction: Maximum Same-Day ACH amount was exceeded.

One Time Payment

Company Entry Description	ACH Class Code
AchBatch	Individual (PPD)
	Send payment as
	Deepika Treasury
Total Amount	From Account
\$26,000.00 to 1 recipient	Regular Checking XXXXX-17932.45182.00
Effective Date	
12/13/2016	



Note: Same Day ACH is not supported in ACH PassThru.

Eligible transactions

Virtually all ACH transactions, including credits and debits are eligible for same-day processing.

Eligible Same Day ACH credit transactions include:

- Tax Payment
- ACH Batch
- ACH Single Payment
- ACH Payroll

Eligible Same Day ACH debit transactions include:

- ACH Collections
- ACH Single Receipt
- External Transfer



Note: Same Day ACH debit transactions will be supported beginning September 2017.

Non-monetary transactions (prenotifications, notifications of changes, zero-dollar remittance information transactions, etc.) are also eligible for same-day processing.

The following ACH transactions are ineligible for same-day processing:

- International transactions (IATs)
- Large-dollar transactions over \$25,000 (dollar limit is per-transaction, not per-batch)
- ACH PassThru
- Federal tax payments

Same Day ACH in the Activity Center

The Activity Center allows you to filter Same Day ACH transactions to identify them separately from non-Same Day ACH transactions by using the Funding Speed filter. You have the option to print or export the results and save the Same Day ACH filter setting when saving the filters as a Favorite.

Creating a payment

You can create a one-time payment to make a single payment to a recipient. You can also make recurring future payments set to specified schedules. You can make a payment to subsidiaries and recipients with single or multiple accounts, and you can make payments to one-time recipients by not saving their information. You can choose to make ACH, wires, payroll, or payment from file payments. Each type of payment workflow is different, depending on configurations and available options.



Note: Be aware that the Notify approvers button on the Payment Drafted overlay does not appear for Multi-Transfers, PassThru, Payment from file, and Multi-Wire transactions.

Depending on your FI's configurations, entitled end users have the ability to originate certain ACH transactions with WEB or TEL Standard Entry Class (SEC) codes, in addition to PPD and CCD class codes.

The SEC code for telephone-initiated ACH entries is TEL. TEL is used when a company obtains authorization via the phone from a consumer to create an ACH debit. The TEL code applies to only single-entry payments. TEL transactions must be drawn on a consumer account and be payable in U.S. currency. Additionally, TEL may only be used when:

- A relationship already exists between the company and the consumer, or
- In the case where there is not an existing relationship, the consumer initiates the contact with the company

The WEB ACH transaction type is defined as a debit or credit entry to a consumer bank account, for which the authorization was obtained from the Receiver (the consumer who owns the bank account) over the Internet. WEB entries require additional security procedures and obligations that address specific risks.

ACH type	WEB	TEL
Single Payment	Y	N
Payments	Y	N
Single Receipt	Y	Y
Collections	Y	Y

To create an ACH payment

1. In the navigation menu, click or tap **Commercial > Payments**.
2. Click or tap **New Payment**, then select the ACH payment type (ACH Payment, ACH Receipt, ACH Batch, or ACH Collection).
3. On the Recipient & Amount tab, do the following:
 - a. Click or tap an **ACH Class Code**.
 - b. Enter a **Company Entry Description**.
 - c. Click or tap a **Recipient** from the list of recipients.



Note: When creating a one-time payment, there are restrictions to which recipients can be added or selected.

- d. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter details, then click **Next**. ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - ii. (Optional) To make a one-time payment to a one-time Recipient, in the Account - New tab, enter details for the Recipient, then click or tap **Use Without Save**.

- iii. (Optional) To save the Recipient for future payments, in the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
 - e. (Optional) If you have multiple Recipients, click or tap **Single-Entry** or **Recurring** on the *Set All To:* menu. This option is available when you select an ACH Class code of WEB or TEL, and you can change individual Payment Type Codes in the Recipient information row.
 - f. (Optional) Select the **Notify** check box to notify the Recipient.
 - g. Enter an **Amount**.
 - h. (Optional) Enter an **Addendum**.
 - i. (Optional) For recipients with multiple accounts, click or tap the horizontal bars on the Recipient, select the accounts, then click or tap **OK**.
 - j. (Optional) Click or tap the copy icon () to copy the payment.
 - k. (Optional) Click or tap the edit icon () to edit the Recipient.
 - l. Click or tap **Next**.
- 4. (Optional) If available, select a **Subsidiary**, then click **Next**.
- 5. Select the Account from which you want to make the payment, then click **Next**.
- 6. On the Review and Submit tab, do the following:
 - a. Click or tap an **Effective Date**.



Note: If configured by your FI, you may be able to make a Same Day ACH payment.

- b. (Optional) If you select the current day to make a Same Day ACH payment, a confirmation message appears asking you to acknowledge that this type of payment may incur a fee for the expedited processing. Click **Agree**.



Note: If the transaction exceeds the Same Day ACH payment limit (\$25,000), an error banner appears and you can not Draft or Approve the transaction until you select a new date or change the amount.

- c. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.

- ii. Click or tap **Save**.
7. Click or tap **Draft** or **Approve**.
8. A confirmation message appears. Click or tap **Close**.



Note: If you see an error message, contact your administrator for more information.

To create a wire payment

1. In the navigation menu, click or tap **Commercial > Payments**.
2. Click or tap **New Payment**, then select the wire payment type (Domestic Wire or International Wire).
3. On the Set Up Wires tab, do the following:
 - a. Select a **Process Date**.
 - b. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.



Note: For international wires, some transactions contain foreign currencies and cannot be future dated.



Note: For multiple payments, you can select the **Use same for all** check box, or select process dates for each individual payment.

- c. In the **Recipient/Account** search field, enter a recipient or account, or select one from the drop-down list.
- d. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - a. In the Recipient Detail tab, enter details, then click **Next**. Wire names can be up to 35 characters long; ACH names can be up to 22 characters long. The wire name is required only when the recipient record contains a wire account and the system requires a name. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - b. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.

- e. (Optional) For international wires, select a **Currency**.



Note: Depending on your FI's configurations, you can view the foreign exchange rate below the Currency drop-down list, from which the USD equivalent can be calculated in real-time below the Amount field.

- f. Enter an **Amount**.
- g. In the **Subsidiary** drop-down list, click or tap a **Subsidiary**.
- h. (Optional) If you have the Manage Subsidiary right, click or tap **Add Subsidiary** and follow the workflow to add a new subsidiary.
- i. In the **From Account** field, enter or select an account from which the payment(s) will be made.
- j. (Optional) Click the **Notify** check box to notify the recipient of the payment.
- k. (Optional) Click or tap **Optional Fields**, then do one or more of the following:
- Enter a **Message to Beneficiary**.
 - Enter a **Purpose of Wire**.
 - Enter a **Reference for Beneficiary**.
 - Enter **FI-to-FI Information**.



Note: Maximum character lengths appear in each field.



Note: Depending on your FI's configurations, these fields may be required or may not appear under Optional Fields.

- l. (Optional) To add more payments, enter a number in the **more wire(s)** field, click or tap **Add**, then repeat these steps for each added payment.
- m. Click **Next**.
4. On the Review & Submit tab, do one of the following:
- a. If you have the proper Allowed Actions enabled, click or tap **Draft** or **Approve**.
 - b. Click or tap **Save**.
5. A confirmation message appears. Click or tap **Close**.

To create a Payroll payment

1. In the navigation menu, click or tap **Commercial > Payments**.
 2. Click or tap **New Payment > Payroll**.
 3. On the Recipient & Amount tab, do the following:
 - a. Enter a **Company Entry Description**.
 - b. Click or tap a **Recipient** from the list of recipients.
 - c. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter details, then click **Next**. ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - ii. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
 - d. (Optional) Select the **Notify** check box to notify the Recipient.
 - e. Enter an **Amount**.
 - f. (Optional) Enter an **Addendum**.
 - g. (Optional) If there are multiple accounts tied to the Recipients, you can split the payment amounts between accounts.
 - i. On the Select Account page, click or tap **Split**.
 - ii. Select one **Primary** account and one or more **Secondary** accounts. Then, click or tap **OK**.
 - iii. Enter a total **Amount**.
 - iv. Enter an amount for each of the secondary accounts.
-  **Note:** The primary account amount is read-only, but as you enter amounts in the secondary accounts, the primary account value adjusts to the total amount of the payment.
- h. (Optional) Click or tap the copy icon () to copy the payment.
 - i. (Optional) Click or tap the edit icon () to edit the Recipient.
 - j. Click or tap **Next**. The Account tab appears.
4. Select the Account from which you want to make the payment, then click **Next**.

5. On the Review and Submit tab, do the following:
 - a. Click or tap an **Effective Date**.
 - b. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.
 - c. Click or tap **Show Split Details** to view the split details of the payment.
6. Click or tap **Draft** or **Approve**. A confirmation message appears.
7. Click or tap **Close**.

Multiple wires

To reduce the amount of time required to execute multiple wire transactions, you can process multiple domestic or international wires in a batch. Each group of wires is assigned a batch ID so that they can be approved or researched together, as necessary. This feature is only available in the Corporate product, and must be enabled as a feature right.



Note: The multiple wires feature is not available on mobile/handheld devices.

To create multiple wire transactions

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap **New Payment**, then select the wire payment type (Domestic Wire or International Wire).
3. On The Set Up Wires tab, do the following:
 - a. Select a **Process Date**.
 - b. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.



Note: Wires can have the same process date or individual process dates. Select the **Use same for all** check box to use the selected process date for all wire transactions.



Note: For international wires, some transactions contain foreign currencies and cannot be future dated.

- c. In the **Recipient/Account** search field, enter a recipient or account, or select one from the drop-down list.
- d. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter details, then click **Next**. Wire names can be up to 35 characters long; ACH names can be up to 22 characters long. The wire name is required only when the recipient record contains a wire account and the system requires a name. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - ii. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
- e. (Optional) For international wires, select a **Currency**.



Note: Depending on your FI's configurations, you can view the foreign exchange rate below the Currency drop-down list, from which the USD equivalent can be calculated in real-time below the Amount field.

- f. Enter an **Amount**.
- g. Select a subsidiary from the **Subsidiary** drop-down list.
- h. Enter an account name in the **From Account** field.
- i. (Optional) Click or tap **Optional Fields**, then do one or more of the following:
 - o Enter a **Message to Beneficiary**.
 - o Enter a **Purpose of Wire**.
 - o Enter a **Reference for Beneficiary**.
 - o Enter **FI-to-FI Information**.



Note: Maximum character lengths appear in each field.



Note: Depending on your FI's configurations, these fields may be required or may not appear under Optional Fields.

- j. (Optional) To add more payments, enter a number in the **more wire(s)** field, click or tap **Add**, then repeat these steps for each added payment.
 - Click **Next**. The Review & Submit tab appears.
 - k. (Optional) To schedule a recurring transaction, click or tap **Set Schedule**, then select how often the transaction should repeat.
 - l. (Optional) Click the delete icon (🗑️) to delete wire criteria.
 - m. (Optional) Click the copy icon (📄) to duplicate wire criteria.
 - n. (Optional) To add more wires, enter the number of additional wires in the **more wire(s)** field, then click or tap **Add**.
 - o. (Optional) You can select and deselect paying all wires by clicking or tapping the **Pay All/Pay None** toggle.
 - p. (Optional) You can select and deselect notifying all wires by clicking or tapping the **Notify All/Notify None** toggle.
 - q. Click **Next**.
4. On the Review & Submit tab, review the wire criteria, then click **Approve**.

Wire Activity

Wire Activity represents all incoming and outgoing wire transactions. This section describes how to view and search all wire activity.

On the Wire Activity page, Outgoing Wires and Incoming Wires appear by default. All international wires display a globe icon (🌐), while domestic wires do not.

The column headers may include:

- Tracking ID
- Process Date
- Amount
- Recipient/Sender
- Receiving/Sending Institution
- From/To Account
- IMAD (Input Message Accountability Data)

To view transaction details

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
2. Click or tap a transaction to view the transaction details.

To sort all transactions

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
2. Click or tap on the desired column header. (For example, Process Date.)

To search wire transactions

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
2. Click or tap in the Search field, then enter the search criteria.



Note: You can only search information in the initial transaction row, not the transaction details.

3. Click or tap the magnifying glass, or press Enter on your keyboard. The Search results appear.

To filter transactions

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
2. On a desktop, click **Show Filters**. On mobile, tap the filters icon (.
3. Select or enter the filter criteria for each field, then click or tap **Apply Filters**.

To print transactions

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
2. Click the Print icon (.
3. Set your printing preferences, then click **Print**.



Note: You can only print from a desktop, not a smartphone or tablet.

To export transactions

4. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
5. Click the export icon () , then select which transactions you want to export.



Note: You can only export from a desktop, not a smartphone or tablet.

Using imported files

Imported files help you to automate the process of creating payments, reduce redundant actions, and prevent errors. Depending on the file format, you can do the following with an imported file:

- Update recipients and amounts in a payment
- Create a new payment with recipients and amounts
- Submit an ACH-format file for processing

Updating amounts for recipients in a template

When you create an ACH Batch, or ACH Collection, or Payroll, you can import a file to update the amounts for the recipients in the payment. You can create the payment from a template or as a new payment. Before you perform the import, you must create a two-column comma-separated values (CSV) file in your accounting or other software. You do not create the CSV file in online banking or mobile banking. This is a feature right, and must be enabled.

The two-column CSV file must contain the following columns:

- Recipient ACH name
- Amount



Tip: You can import amounts from a file for ACH Collections, ACH Batch, and Payroll.

The import uses the name and the order of recipients in the file to match recipients and update amounts. The list of recipients in the file should be the same as the list in the payment. For each recipient, the import updates the transaction amounts in the order that they appear in the file.

Duplicate recipients are not supported. To make multiple payments to the same recipient, upload the amounts, and copy the recipient payment to make two payments to the same recipient.



Note: If we cannot match every recipient in the file and the payment, the import will fail.

To update existing recipients and amounts

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, do one of the following:
 - In the **New Template** drop-down list, click the template type to create. The Info & Users tab appears.
 - In the **New Payment** drop-down list, click the payment type to create. The Recipient & Amount tab appears.
3. (Optional) In the **Template Name** field, enter a name for the template.
4. Click or tap **Next**.

5. Do one of the following:
 - If you are creating a new payment, select recipients to add to the payment. You can also edit amounts for the recipient's account.
 - (Optional for multi-recipient templates and payments) Click or tap **Import Amounts**. The Open dialog box appears.
 - In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
6. On the Recipient & Amount tab, verify the recipients, the amounts, and the settings, and click or tap **Next**. If your company uses subsidiaries, the Subsidiary tab appears. If it doesn't have subsidiaries, the Account tab appears.



Tip: See [Recipient information in a payment or a template](#) for more information about recipient details.

7. (Optional) Click or tap the subsidiary to use, and click or tap **Next**. The Account tab appears.
8. On the Account tab, select the check box for the account to use, then click or tap **Next**. The Review & Submit tab appears.
9. Click or tap the **Process Date** (for ACH PassThru) or **Effective Date** field, and click or tap the date.
10. (Optional) To create a recurring payment or template, do the following:
 - a. Click or tap **Set Schedule**. The Schedule Recurring Transaction window appears.
 - b. Select when the payment or template should recur.
 - c. Select a date from the calendar, or click or tap **Repeat Forever**.
 - d. Click or tap **Save**.
11. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
 - Click or tap **Approve** to approve the changes.
 - Click or tap **Draft** to draft the changes.
 - Click or tap **Save** to save the changes.
 - Click or tap **Cancel** to cancel the changes.

Importing recipients and amounts to create a payment

You can import a list of recipients and amounts from a 5-column CSV file to add recipients and amounts to a new ACH Batch, ACH Collection, or Payroll.

The CSV file must contain the following columns:

- Recipient name
- Routing transit number
- Account number
- Account type
- Amount

The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or different accounts.

To import recipients and amounts to create a payment

1. In the navigation menu, click or tap **Commercial > Payments**.
2. In the **New Payment** drop-down list, click or tap **Payment From File**.
3. Do the following:
 - a. In the **Payment Type** drop-down list, select the **Payment Type**.
 - b. Click or tap **Select a file to import**.
4. In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
5. On the Payment From File page, click or tap **Upload File**.



Note: You can see the recipients and recipient information in a table on the Payment From File - Additional Information page. The table is read-only if the ACH Class Code is PPD or CCD. However, if the ACH Class Code is WEB or TEL, you need to set the Payment Type Code in the Recipients table.

6. Do the following:
 - a. Select an **ACH Class Code**.
 - b. Select the **Pay From/Pay To** account.
 - c. Select the **Company/Subsidiary**, if required.
 - d. Select the **Effective Date**.
 - e. (Optional) Enter a **Company Entry Description**.
 - f. Select a **Company/Subsidiary**.
 - g. (Optional) If you have multiple Recipients, click or tap **Single-Entry** or **Recurring** on the *Set All To:* menu. This option is available when you select an ACH Class code of WEB or TEL, and you can change individual Payment Type Codes in the Recipient information row.
 - h. Click or tap **Draft** or **Approve**.

7. In the success message, do one of the following:
 - Click or tap **Close**.
 - Click or tap **View in Activity Center**.



Tip: If the file wasn't uploaded, an error message will prompt you to edit the file before resubmitting it.

Importing a NACHA file to create a payment

You can import a balanced NACHA format file to create an ACH Batch, ACH Collection, or Payroll payment. When you import a NACHA format file, the system verifies the contents of the file before we process it. If the file is missing required information, the system will prompt you for the information. If the file has any errors, the system displays an error message because it cannot process the file. If that happens, correct the errors in the file and try to upload the corrected file.

To import a NACHA file to create a payment

1. In the navigation menu, click or tap **Commercial > Payments**.
2. On the Payments page, in the **New Payment** drop-down list, click or tap **Payment From File**.
3. Do the following:
 - a. In the Payment Type drop-down list, select the payment type.
 - b. Click or tap **Select a file to import**. The Open dialog box appears.
4. In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
5. On the Payment From File page, click or tap **Upload File**. If we need additional information to process the file, the Payment from File - Additional Information page appears.



Note: You can see the recipients and recipient information in a table on the Payment From File - Additional Information page. The table is read-only if the ACH Class Code is PPD or CCD. However, if the ACH Class Code is WEB or TEL, you need to set the Payment Type Code in the Recipients table.

6. (Optional) On the Payment from File - Additional Information page, the fields that appear depend on the missing information. Do the following:
 - a. Select an **ACH Class Code**.
 - b. Select the **Pay From/Pay To** account.
 - c. Select the **Company/Subsidiary**.
 - d. Select the **Process Date** or **Effective Date**.
 - e. (Optional) Enter a **Company Entry Description**.
 - f. Select a **Company/Subsidiary**.
 - g. (Optional) If you have multiple Recipients, click or tap **Single-Entry** or **Recurring** on the *Set All To:* menu. This option is available when you select an ACH Class code of WEB or TEL, and you can change individual Payment Type Codes in the Recipient information row.
 - h. Click or tap **Draft** or **Approve**.
7. In the success message, do one of the following:
 - Click or tap **Close**.
 - Click or tap **View in Activity Center**.



Tip: If the file wasn't uploaded, an error message will prompt you to edit the file before resubmitting it.

Importing an ACH file with ACH PassThru

You can use ACH PassThru to load and submit complex balanced or unbalanced NACHA-format ACH files. The file that you select to upload should be a properly formatted NACHA-format file. The file can contain one or more batches. The file can include both debit and credit batches.

When you upload a file with ACH PassThru, we do a basic verification of the contents of the file before we send it to the ACH Network. However, if the file includes any errors, the errors may occur when the system processes the file.

Unlike other payment types, you do not specify an effective date for ACH PassThru files. Instead, you specify the exact date to process the file and begin sending it to the ACH system.

You create the complex NACHA-formatted file in your accounting or other software. Contact your financial institution for more information about using NACHA-formatted files and ACH PassThru.



Caution: If errors are detected, a message appears on the screen indicating the errors.

To import an ACH file with ACH PassThru

1. In the navigation menu, click or tap **Commercial > ACH Pass-thru**. The ACH PassThru page appears.

ACH Pass-Thru

IMPORT FILE
Select a file to upload

MEMO

PROCESS DATE
January 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Draft Approve

2. On the ACH PassThru page, click or tap **Select a file to upload**.
3. Locate the file to import and click or tap **Open**. The process to locate the file varies, depending on your device.
4. On the ACH PassThru page, click or tap the date to process the imported file.
5. (Optional) Enter a memo for the file in the **Memo** field.
6. Click or tap **Submit**.
7. Click or tap **Close**.

Adding recipients and making payments from a file upload

You can add new recipient records or update existing recipient records when uploading NACHA-compliant ACH files, 5-column CSV files, or batch wire CSV files to streamline recipient management, especially for large companies with multiple recipients. This functionality can be especially useful if a company previously managed payment and collection processing within another application. This is a feature right, and must be enabled in order to upload recipients.



Note: Users must have the Recipient Upload from Batch right enabled and access to ACH and/or wire payments to add recipient records from ACH or wire files. Users must also have Manage Recipient rights enabled.

You can also make payments from a file upload to streamline high-volume wire transfer submission and execution needs. These payments include payroll, ACH collection, ACH batch, domestic wires, and international wires. If the system detects errors, you can download a list of errors to correct before uploading the file again.



Note: This feature is only available in online banking, not in mobile banking.

To add recipients and upload multiple payments from a file

1. In the navigation menu, click **Commercial > Payments**.
2. On the New Payment drop-down list, click **Payment From File**.
3. On the Payment From File page, do the following:
 - a. In the Payment Type drop-down list, select a payment type.



Note: When you select a payment type, a sample file of that payment type appears as a link next to the selection. Upload guidelines also appear for each selected payment type, and a link to a PDF appears above the file selection. This File Specification PDF is tailored to outline the specifications of the FI.

- b. Click **Select a file to upload**, then select a file.
- c. Click **Save Recipients**. A message appears displaying how many recipients were saved and how many already exist.
- d. Click the close (X) icon on the Recipients Saved message.
- e. Click **Upload File**. If the Wires upload is successful, the Set Up Wires page appears. If the ACH upload is successful, the Payment From File - Additional Information page appears.



Note: If the upload is unsuccessful, the file is invalid and an error message appears. Once the errors are fixed and the file is valid, you can successfully upload the file.



Note: When a wire file is uploaded and the contents in the uploaded file are "allowed" (entitlements support dollar amounts, pay from accounts, etc.), a green message for each transaction appears, validating the transaction.

If the contents in the uploaded file are not supported by the entitlements, the row is highlighted red and an error message appears for each invalid transaction.

4. Continue through the payment workflow for either the Wire or ACH upload. All fields with an asterisk are required.
5. Review the payments, then click **Draft** or **Approve**. A confirmation message appears.
6. Click **Visit Activity Center** or **Return to Payments**.

Creating a tax payment

You can use online and mobile banking to make tax payments to a state or federal tax authority. Before you make an electronic tax payment, contact each tax authority individually to obtain information about their requirements.



Note: If an FI wants new tax forms, they must request ACH instructions directly from state and federal agencies.

To create a tax payment

1. In the navigation menu, click or tap **Commercial > Tax Payments**.
2. In the State or Federal Authority drop-down list, select the tax authority that will receive the payment.
3. (Optional) You can search for a specific payment in the **Filter forms** search field.
4. Click or tap a payment type.

- On the tax form page, enter the required items. These fields will vary and can include details such as the payment amount, effective date, account routing number, and more. >
- Click or tap **Approve**. A message appears confirming the transaction.



Caution: If you have insufficient funds and try to submit the payment, it will fail. You will be prompted to change the payment amount.

Managing templates

On the Payments page, templates appear as cards in a grid or as items in a list. The following examples illustrate the appearance of the grid and list views.

Sample grid view

Payments ☰ ☱

Search Filter by Type ▾ New Template ▾ New Payment ▾

Available Templates

☆ 654
ACH Payment

PPD

☆ 65654
Domestic Wire

PPD

☆ a
ACH Payment

PPD

Sample list view

Payments ☰ ☱

Search Filter by Type ▾ New Template ▾ New Payment ▾

Available Templates

Template Name ▾	Transaction Type ▾	Last Amount	Last Date	
☆ 654	ACH Payment			✎ 📄 🗑️
☆ 65654	Domestic Wire			✎ 📄 🗑️

Both views include the following information for each template:

- Template name
- Transaction type
- Last payment amount
- Last payment date

The icons on the card and in the list allow you to perform the following tasks:

Template card and list icons

Icon	Task
	Mark the template as a favorite.
	Pay or edit the template.
	Copy the template.
	Delete the template.

You must have specific rights to create, edit, or delete a template. You can mark any template that you can access as a favorite.



Note: The Manage Recipient right is required to be able to create a template.

The following table describes rights, definitions, and behavior when creating a template:

Draft rights and behavior

Right	Definition	Behavior
Manage Recipients	Master feature that turns on recipient navigation and allows the end user to create or edit recipient records within the customer. This right is required to create a template.	User has Manage Recipient navigation rights along with the permission to create, edit, and delete recipient records for the customer.

Draft rights and behavior (cont'd)

Right	Definition	Behavior
Can view all recipients	Requires Generated Transaction rights (at least draft). Allows a user to see recipients created by others under the same customer.	When a user starts a new payment (one-time-payment or from an existing template), the user will have the ability to select any of the existing recipients, regardless of who created them within that customer. In order for this to be the behavior for templates, a user must have draft rights to the transaction type and be granted access rights to a template or has Manage Template access.
Allow one-time recipients	Requires Generated Transaction rights (at least draft). Allows a user to create a new recipient in the middle of the payment workflow. The new recipient will not have a permanent record saved in the Recipient tab.	When a user starts a new payment (one-time payment only), the user will have the ability to create a new recipient for the use of that one payment.

Searching for a template

On the Payments page, you can search for a template.

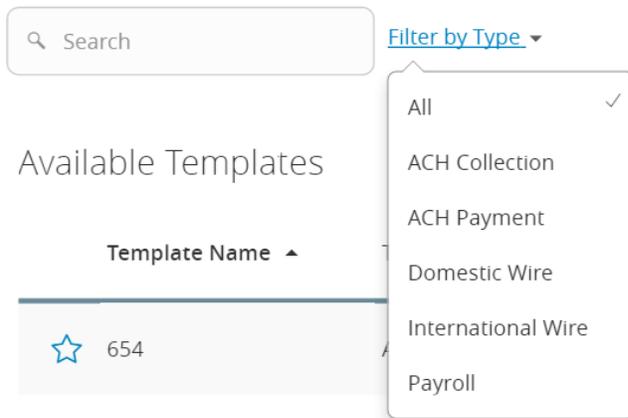
To search for a template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Enter your search text in the **Search** field. The templates that match the search text appear on the Payments page.

Filtering a template

On the Payments page, you can use a filter to show only templates of a particular type. Users must have access to a Transaction Type for it to appear in the filter.

Filter list



To filter a template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, in the **Filter by Type** drop-down list, click or tap one of the following:
 - **All** to show all templates.
 - Any Transaction Type name to show templates of that type.
 Templates of the selected type appear on the Payments page.

Editing a template

If you have the Manage Templates feature and Manage Recipients feature assigned, you can use the Payments page to edit any template. If you have the Draft right and Manage Recipient feature for a Transaction Type, you can edit any template that you created or that another user assigned to you.

When you edit a template, existing payments based on the template do not change. Any future payments will use the new template settings.



Note: The Manage Templates right overrides the Draft Restricted setting. These two rights should never be combined since they conflict with each other.

To edit a template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap the edit icon (✎) of the template that you want to edit. The Info & Users tab for the template appears.
3. Make any needed changes to the template settings on the following tabs:
 - Info & Users
 - Recipient & Amount
 - Subsidiary
 - Account
4. Click or tap **Review & Submit**.
5. On the Review & Submit tab, click or tap **Save**. The Template Saved page appears.
6. Click or tap **Close**. The Payments page appears.

Copying a template

You can use the Payments page to copy an existing template, make changes, and save the copy.

To copy a template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, locate the template that you want to copy. You can browse or search to locate the template.
3. Click or tap the copy icon (📄) for the template. The Info & Users page appears.
4. Make any needed changes to the template settings, and create a unique template name.
5. Click or tap **Review & Submit**.
6. On the Review & Submit tab, click or tap **Save**. The Template Saved page appears.
7. Click or tap **Close**.

Deleting a template

You can use the Payment page in online and mobile banking to delete a template. When you delete a template, existing payments based on the template do not change.

To delete a template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, click or tap the delete icon (🗑️) on the template you want to delete.
3. Click or tap **Delete Template**. A Template Removed message appears confirming deletion.
4. Click or tap **Close**.

Marking a template as a favorite

Favorite templates are the templates that you want to use frequently. Every user can create an individual list of favorite templates that are grouped together alphabetically before any other templates on the Payments page. You can mark any template that you can access as a favorite.

To mark a template as a favorite

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Locate the template that you want to mark as a favorite. You can browse or search to locate the template.
3. Click or tap the favorite icon (☆) for the template.

Creating a payment from a template overview

A template is a model for a payment. Depending on your user rights, you may be able to change all of the fields in the payment that you create, or you may only be able to change the date, description, and amount fields.

The templates that you can use appear in the Available Templates area on the Payments page. If you have the Draft right assigned for a Transaction Type, you can change any of the values in the template when you create the new payment.

If you have the Draft Restricted right assigned for the Transaction Type, you can only change the date, description, and amount in the template when you create the new payment.



Note: Be aware that the Notify approvers button on the Payment Drafted overlay does not appear for Multi-Transfers, PassThru, Payment from file, and Multi-Wire transactions.

Creating a payment from an existing template

The templates that you can use appear in the Available Templates area on the Payments page.

To create a payment from an existing template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears with the templates that you can access.
2. Click or tap the edit icon () of the template that you want to use. The Info & Users tab appears.
3. Do the following:
 - a. In the **Template Name** field, enter a name for the template.
 - b. In the **Grant User Access** area, select the check box for each user that you want to assign access to the template. You can browse or search for user names.



Tip: You can only select the check box for users who have the Draft or Draft Restricted right for the Transaction Type. You cannot clear the check box for users who have the Manage Templates feature assigned.

- c. Click or tap **Next**. The Recipient & Amount tab appears.



Note: If you are creating an ACH Payment or ACH receipt, your configuration may include SEC codes for every recipient. Click or tap one of the **ACH Class Code** options. This filters the recipients so that only the selected SEC Code recipients will appear.

4. (Optional) On the Recipient & Amount tab, do one of the following:
 - Click or tap **New Recipient** to create a new recipient. If you have the Manage Recipients feature assigned, you can save the recipient to use again later.
 - Click or tap **Account-New** to enter account information for the recipient, then click or tap **Create Recipient**. Continue to the next step.
 - If you have the Manage Recipients feature assigned, click or tap a recipient to add it to the payment or template.
5. (Optional) If the recipient has multiple accounts, the Select Account page appears. Select the check box for the account to use, and click or tap **OK**. The recipient appears on the Recipient & Amount tab.
6. In the **Amount** field in the recipient card or list item, enter the amount.
7. (Optional) If you are creating an International Wire, select the currency for the transfer from the drop-down list.
8. Review the settings for the recipient and click or tap **Next**. The Subsidiary tab appears if your configuration requires subsidiaries.
9. Click or tap the **Effective Date** field, and click or tap the date.
10. (Optional) To create a recurring payment or template, do the following:
 - a. Click or tap **Set Schedule**. The Schedule Recurring Transfer window appears.
 - b. Click or tap a date on the calendar, or click or tap **Repeat Forever**.
 - c. Click or tap **Save**.

11. The options available on the Review & Submit tab vary, depending on your rights. Do one of the following:
 - Click or tap **Save** to save a new template or changes to an existing template.
 - Click or tap **Approve** to approve the payment or template.
 - Click or tap **Draft** to draft the payment or template.
 - Click or tap **Cancel** to cancel the payment or template.

Viewing or canceling a payment

If your rights allow it, you can use the Payments page or the Activity Center page to view a payment. You may also be able to cancel a scheduled but incomplete payment on the Activity Center page.

Viewing a payment

You can view or search for an existing pending or processed payment on the following pages:

- Payments
- Activity Center

The Activity Center page may include additional details about a payment.

To view a payment on the Payments page

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. The Search transactions area lists all of the pending and processed payments. You can also filter transactions by Type. Do one of the following:
 - Click or tap **Pending** to browse the pending payments.
 - Click or tap **Processed** to browse the processed payments.
 - Click or tap in the **Search transactions** field, and enter your search text. The search results appear on the Payments page.
3. After you locate a payment, click or tap it for more details. The payment details page appears.
4. (Optional) On the payment details page, click or tap **View in Activity Center**. The Activity Center page with the payment details appears.

To view a payment on the Activity Center page

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. On the Activity Center page, do one of the following:
 - Click or tap **Single Transactions** to view a single payment.
 - Click or tap **Recurring Transactions** to view a recurring series of payments.
3. Browse to locate the payment that you want to view.
4. Click or tap the payment. The payment details appear.

Canceling a payment

You can use the Activity Center page to cancel a payment. If you have the right to cancel a payment, you can cancel it only if the status is Drafted, Authorized, or Pending.

To cancel a single payment

1. In the navigation menu, click or tap **Transactions > Activity Center**. Single transactions appear on the Activity Center.
2. Click or tap the payment that you want to cancel. The transaction details appear.
3. In the Actions drop-down list, click or tap **Cancel**. A message appears asking you to confirm the cancellation.
4. Click or tap **Confirm**.
5. Click or tap **Close** to return to Activity Center.

To cancel all future occurrences of a recurring payment

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap **Recurring Transactions**. The list of recurring transactions appears.
3. In the row of the payment you want to cancel, click or tap **Actions > Cancel series**. A message appears asking for confirmation.
4. Click or tap **Confirm**. The Transaction Cancelled page appears confirming cancellation.
5. Click or tap **Close** to return to Activity Center.

Sending notifications to approvers

On the Payments page, you can send a notification to eligible approvers to request approval for drafted transactions. This functionality applies to both Dual Approval and drafted transactions.

See [Configuring a mobile authorization code](#) for information about configuring mobile approval.



Note: Depending on your FI's configurations, this feature may not be accessible.

To send notifications to approvers

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Submit a drafted commercial payment.
3. On the draft confirmation message, click or tap **Send notification** button.
4. The approver is notified of the transaction by email or phone. The approver then logs in to approve the transaction.

Approving payments overview

A drafted payment must be approved before it is processed. User rights control the ability to approve payments. See [Rights to Transaction Types](#) for information about configuring approval rights.

When a user drafts a payment, it appears in the Pending list on the Payments page. It also appears on the Activity Center page. The status of the payment is Drafted. When an eligible approver approves the payment, we schedule the payment for processing. The status then changes to Authorized.

To be eligible to approve a transaction, a user must have the Approve right for the Transaction Type. In addition, the payment cannot exceed the user approval transaction limits.

When an eligible approver logs in, the number of pending approvals appears on the tabs on the Activity Center page. Business transactions require only one approval where Corporate transactions can require between 1-5 approvals according to Company policy.

In addition, pending approvals may appear in the Quick Actions on the Home page. If Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals of each Transaction Type.



Tip: You cannot approve a transaction after its processing date. If the processing date is in the past, you can copy the transaction to create a new transaction with a new effective date. See [Copying a transaction](#) for information about copying transactions.

Depending on your security needs and how we configure your account, some transactions may require action by two users. In Business, if dual action is required for a transaction, the same user cannot draft the transaction and approve it.

Approving payments

You can approve a payment in the following ways:

- On the Payments page
- On the Activity Center page

To approve a payment on the Payments page

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, the Search transactions area lists all of the pending and processed payments. Click or tap the payment that you want to approve.
3. In the status message, click or tap **View in Activity Center**. The Activity Center page appears, with the payment details visible.
4. In the drop-down list, click or tap **Approve**.
5. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code on the token when prompted.
6. When the approval is complete, the Activity Center page appears. The status of the items changes to Authorized.

To approve one or more payments on the Activity Center page

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the payments that you want to approve.
3. On the Activity Center page, do one of the following:
 - To approve a single payment, click or tap the **Actions** drop-down list in the row of the payment you want to approve. Click or tap **Approve**.
 - To approve multiple payments, select the check box for each payment.
 - Click or tap **Actions** column, then click or tap **Approve Selected**.
4. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
5. When prompted, click or tap **Confirm** to verify the approval. A message confirms the approval.
6. Click or tap **Close**. The status of the items will change to Authorized on the Activity Center page.



Caution: If you don't have the right to approve a payment, an error message appears.

Positive Pay

Positive Pay is an automated fraud detection tool and can be applied to both check payments and ACH transactions.

For checks, it is a service that matches the account number, check number, and dollar amount of each check presented for payment against a list of checks previously authorized and issued by the company.

The business rules that support ACH positive pay encompass ACH Authorization and ACH Transaction Monitoring:

- ACH Authorization is a list of ACH transactions that are pre-approved to post to an account. An ACH authorization rule can include the originating company, standard entry class, transaction type (debit/credit), and maximum dollar amount.
- ACH Transaction Monitoring is a list of general guidelines for monitoring ACH activity and alerting the client of items that exceed these guidelines. An ACH monitoring rule can also focus on the originating company, standard entry class, amount, and debit/credit designation.

In order to streamline Positive Pay decisions submissions across devices, users with Rights to Positive Pay need the ability to make pay or no pay decisions from a stand-alone Positive Pay page within online banking.

Making Pay/Return decisions

You can use Positive Pay as a fraud prevention service to access on any device at any time to make Pay/Return decisions that are identified as exceptions by your FI per the check issue files you sent to your FI.



Note: Positive Pay is ideal for companies that issue high volumes of check items for large dollar amounts.

To make Pay/Return decisions

1. In the navigation menu, click or tap **Services > Positive Pay**. The Positive Pay page appears.
2. Select an account in the accounts drop-down list, or search for an account in the search field.

The screenshot shows the 'Positive Pay' interface. At the top, there is a 'Launch Advanced Options' button. Below it, a note states: 'NOTE: The default decision will be applied to exceptions if no decision has been made by 11:00 AM'. The main area is divided into two panes. The left pane, titled 'Exceptions (7)', lists several items with their amounts and descriptions, such as 'Unauthorized ACH' for \$523,940.54 and 'Previously Paid Item' for \$190.00. The right pane shows transaction details for a selected item, including 'Account', 'Pay Date', and 'Description'. A search field is visible at the top right of the right pane. At the bottom, a summary bar shows 'Total Exceptions (15) \$552,095.47' and 'Total Decisions (8) \$36,471.22', along with a 'Submit All Decisions' button.

3. From the Exceptions drop-down list, select **Decisions Needed**, **Decided**, or **All**.
4. Select an Exception you want to pay or return. The transaction details appear in the right pane.
5. In the transaction details pane, do one of the following:
 - a. Select the Pay radio button.
 - i. Click or tap the **+ACH Rule** button. The ACH Rule window appears.
 - ii. Select an **SEC Code**.
 - iii. Select a **Transaction Type**.

- iv. (Optional) Edit the **Max Amount**.
 - v. (Optional) Enter a **Note**.
 - vi. Click or tap **Done**.
 - b. Select the Return radio button.
 - o Select a reason in the drop-down list.
6. Complete steps 3-5 for multiple exceptions.
7. Click or tap **Submit All Decisions**.



Note: For more Positive Pay features, click or tap the **Launch Advanced Options** button in the top right corner of the Positive Pay page.

Adding a check

You can add a check if it is not already listed in the Exceptions list.

To add a check in Positive Pay

1. In the navigation menu, click or tap **Services > Positive Pay**. The Positive Pay page appears.
2. Click or tap the **Add Check** tab.
3. On the Add Check tab, do the following:
 - a. Enter an **Amount**.
 - b. (Optional) Enter a **Payee**.
 - c. Select an **Account**.
 - d. Select an **Issue Date**.
 - e. Enter a **Check Number**.
 - f. (Optional) Select the **Auto Increment** check box.
 - g. Click or tap **Add Check**.

CHAPTER 11: FINDING BRANCHES AND ATMS AND VIEWING NEWS

You can use online and mobile banking to locate a branch or an ATM or to view news or rates from your FI. This section includes information and detailed instructions for finding locations and viewing news.

Finding a branch or ATM

You can view branches and ATMs in a list and on a map on the Branches page. Your location is determined using the built-in location services feature of your Internet browser or mobile device. When you search for a location, your browser or device may ask for permission to access location information. If your location is available, branches or ATMs are sorted by their distance from you. If your location is not available, a default list of branches and ATMs appears.

To find a branch or ATM location

1. In the navigation menu, click or tap **Branches**. The Branches page appears.
2. Do one of the following:
 - To view branches, click or tap **Branches**.
 - To view ATMs, click or tap **ATMs**.
3. On the Branches page, do one of the following:
 - Tap and drag, or use your mouse to scroll or zoom in and out of the map.
 - Browse the locations list.
 - Click or tap the **Search branches** field and enter a branch name, street address, city, state, or ZIP code to search.
 - Click or tap a location for more information about the branch or ATM.
 - (Optional) In the location details, click or tap **Get Directions** for directions to the branch or ATM.

Viewing news or rates

You can view the latest news and rates while managing your financial information.

To view a news item on the News page

1. In the navigation menu, click or tap **News**. The News page appears.
2. Do one or more of the following:
 - Read headlines or the first part of any story on the news page.
 - Click or tap **More** to read the article.

To view rates

- In the navigation menu, click or tap **News**. The News page appears. Rates appear in the Sidebar on the News page. Rates may also be in the sidebar on the Home page, depending on your FI's configuration.

CHAPTER 12: CONFIGURING SETTINGS

You can configure your settings in online and mobile banking. This section includes background information about the settings that you can configure. It also includes detailed instructions for updating profiles, selecting themes, configuring text banking, and managing other settings.

- [Updating your profile](#)
- [Security preferences overview](#)
- [Configuring text banking](#)
- [Mobile authorization code overview](#)
- [Configuring statement delivery settings](#)

Updating your profile overview

You can update your contact information in your profile. The information in the profile is used as contact information and to fill out certain forms.

Profile page

Profile
Please review and update your profile

PREFIX	FIRST NAME *	MIDDLE NAME
<input type="text"/>	<input type="text" value="Deepika"/>	<input type="text" value="Middle Name"/>
LAST NAME *	SUFFIX	SSN
<input type="text" value="TreasuryFirstRelease"/>	<input type="text"/>	<input type="text" value="897-89-7987"/>
E-MAIL ADDRESS		
<input type="text" value="dvallabha@q2ebanking.com"/>		
ADDRESS 1 *		
<input type="text" value="8789"/>		
ADDRESS 2		
<input type="text" value="Great Hills"/>		



Caution: Updating your online profile does not update the address on file for your account.



Note: We do not use the contact information in the online profile to send you secure access codes to log on or to register a browser. We only send a secure access code to your secure delivery address that you have on file with your FI.

Updating your profile

Use the Profile page to update your contact information and other profile settings.

To update your profile

1. In the navigation menu, click or tap **Settings > Profile**. The Profile page appears.
2. Make any needed changes to the contact information.
3. Click or tap **Submit Profile**. A Profile Updated Successfully message appears at the bottom of the profile.

Address change overview

You can use online and mobile banking to request your financial institution to update an address associated with one or more of your accounts. Depending on the number and type of accounts, it may take 24 to 48 hours to make the changes. The request affects the account profile, statement, and other mail and correspondence related to the account.

For your security, we review the change before it takes effect and may need to contact you to verify the change.



Note: This page may not be available depending on the configurations of your financial institution.

Requesting an address change

You can use the Address Change page to ask us to change your address.

To request an address change

1. In the navigation menu, click or tap **Settings > Address Change**.
2. Do the following:
 - a. Make any needed changes to your contact information.
 - b. In the Select an Account list, click or tap one or more accounts to include, or click or tap **Select All**.
3. Click or tap **Submit**.
4. On the success message, click or tap **Close**.

Configuring account preferences

You can use the Account Preferences page to configure the following:

- The display name for each account
- The order and organization of the accounts on the Home page
- (Optional) Text banking settings

See [Configuring text banking](#) for information.

To configure an account display name

1. In the navigation menu, click or tap **Settings > Account Preferences**. The Account Preferences page with a list of accounts grouped by type appears.
2. On the Account Preferences page, do the following:
 - a. Click or tap the account you want to change.
 - b. Click or tap **Online Display Name**.
 - c. Enter a nickname for the account, then click the check mark button (). If the account already has a nickname you wish to delete or edit, click the pencil icon () next to the nickname. Delete the nickname by clicking or tapping the X within the nickname field. Click or tap the cancel button () to ignore changes.

- d. Click the **Visible** button to choose whether the account is displayed on the Home page.

Account Preferences

Click anywhere on the account row if you would like to add/edit an account nickname, enable SMS/Text banking or view account details. Group and sort accounts as they are displayed on the homepage.

Search by account label, name, nickname, number, or product type

Primary Account Group Testing ⌵

Certificate of Deposit XXXXX-85646 ⌵

60 day CD **Visible**

Primary Account Group Testing ⌵

Details

Online Display Name

Certificate of Deposit × × ✓

Visibility

Visible

To configure the order that accounts appear in

- In the Account Preferences page, use the up and down arrows to determine the order of each account.

Selecting a theme and a language

A theme allows you to make your online and mobile banking experience more personal by selecting a look and feel that appeals to you. Different themes may change the background image, colors and some fonts, and at times, the placement of some options on the page. You can also change the preferred language in online and mobile banking.



Note: If no alternate themes or languages are available, the theme and language settings will not appear.

To change the selected theme

1. In the navigation menu, click or tap **Settings > Themes**. The Themes page appears.
2. Click or tap the theme that you want to use. The theme changes immediately across all your supported devices.

To change the selected language

1. In the navigation menu, click or tap **Settings > Themes**. The Themes page appears with a list of themes available in the currently selected language.
2. In the **Language** drop-down list, select your preferred language. The language changes immediately across all your supported devices. If the newly selected language is not compatible with the current theme, the system will select a compatible theme and list any other themes that are compatible with the language selection.

Security preferences overview

Use your password and login ID to log in to online and mobile banking. When needed, you can change them in the security preferences.

If your FI offers the Touch Authentication feature, you can use it to log in using Apple's Touch ID sensor rather than a login ID and password.

See [Logging in with Touch Authentication](#) for more information.

You can configure your secure delivery contact information that we use to send secure access codes. We only send secure access codes to a known secure delivery contact.

Secure access code delivery methods

Method	Details
Phone	The system calls the selected telephone number. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Changing your password

You can change your account password for online and mobile banking. You use the same password for both.

See [Password tips and recommendations](#) for more information.

To change your account password

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Password**.
3. Enter your existing password in the **Old Password** field.
4. Enter your new password in the **New Password** field.
5. Re-enter the new password in the **Confirm New Password** field.
6. Click or tap **Change Password** to submit the change.

Changing your Login ID

If needed, you can change your Login ID. The same Login ID is used for online and mobile banking.



Tip: If the Change Login ID option does not appear on the Security Preferences page, contact your financial institution to change your Login ID.

To change your Login ID

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Login ID**. The Change Login ID page appears.
3. Enter the new ID in the **New Login ID** field.
4. Click or tap **Submit**.

Configuring a challenge code

If your account is configured to use a challenge code, you can configure the code on the Security Preferences page.



Note: Not all accounts are configured to use a challenge code. This option may not appear on the page.

To configure the challenge code

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Challenge Code**. The Challenge Code page appears.
3. Do the following:
 - a. Enter the challenge code in the **Challenge Code** field.
 - b. Re-enter the code in the **Confirm Challenge Code** field.
4. Click or tap **Submit**.

Configuring secure delivery contact information

Depending on your Secure Delivery configuration, you can use the Security Preferences page to configure your secure delivery contact information. You can also delete a contact.



Caution: Deleting a contact is permanent.

To add a new secure delivery contact

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Click or tap one of the following:
 - **New Email Address**
 - **New Phone Number**
 - **New SMS Text Number**
4. Enter the contact information and click or tap **Save**.



Note: Some options may vary, depending on your financial institution's configuration. Contact your FI for more information.

To edit a secure delivery contact

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to edit and click or tap **Edit**.
4. Make any needed changes to the contact information and click or tap **Save**.

To delete a secure delivery contact

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to delete, and click or tap **Delete**.



Caution: You must have at least one form of contact. If you attempt to delete your only form of contact, an error message appears.

Mobile authorization code overview

You can use a mobile authorization code (MAC) to approve a Business or Corporate transaction in a telephone call. We can send authorization requests to you at an email address, a telephone number, or both.

When a user creates a new payment that requires approval, the user can notify valid approvers. If your rights permit you to approve the draft and you configure a MAC, we contact you at the address that you specify for approval.

Mobile authorization contact methods

Method	Notes
Telephone	We place an automated phone call to the specified number. The call prompts you to enter the mobile authorization code that you specified. You can enter a valid code on the phone to approve the draft.
Email address	We send an email to the address. You can log in to online banking or mobile banking to approve the draft.

Configuring a mobile authorization code

If your account uses a mobile authorization code, you can use the Mobile Authorizations page to configure your code.



Note: You must have the transaction enabled in **Settings > Mobile Authorizations** and have Approve rights for the transaction. This allows the Approvals Widget to display on the Home page.

To configure a mobile authorization code

1. In the navigation menu, click or tap **Settings > Mobile Authorizations**. The Mobile Authorizations page appears.
2. In the **Mobile Authorization Code** field, enter the code.
3. Select the Transaction Types that you agree to approve.
4. Do one or more of the following:
 - Click or tap **Add Email** and enter your contact address in the **E-Mail Address** field. Click or tap **Save**.
 - Click or tap **Add Phone** and select the country for the phone from the Country drop-down list. Enter the phone number in the **Phone Number** field. Click or tap **Save**.
5. On the Mobile Authorizations page, click or tap **Submit**.

Configuring text banking

You can use text banking to send text (SMS) messages from your mobile phone, or another supported device, to get account information or to perform transfers. If needed, you can update your text banking number or disable text banking.

Before you can use text banking, you must do the following:

- Enroll in text banking.
- Select the accounts to use with text banking.
- Assign each account a text banking nickname.
- (Optional) Configure the account order.

Enrolling in text banking

Use the Text Enrollment page to enroll in text banking. You must agree to terms and conditions to enroll.

To enroll in text banking

1. In the navigation menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Click or tap **On**.
3. Enter the number that you want to enable for text banking in the **SMS Text Number** field.
4. Click or tap **Terms and Conditions** to read the terms and conditions in another tab.
5. Click or tap **Privacy Policy** and read the privacy policy in another tab.
6. Select the **Agree To Terms** check box.
7. Click or tap **Save**.
8. In the **Enrollment Successful** message, do one of the following:
 - Click or tap **Close** to close the Text Banking settings.
 - Click or tap **Visit Preferences** to configure account preferences for text banking.

Configuring account preferences for text banking

You can use the Text tab on the Account Preferences page to configure text banking preferences. Depending on the configuration, this Text tab may not appear.

To configure text banking preferences for accounts

1. In the navigation menu, click or tap **Settings > Text Enrollment**.
2. Click or tap the On/Off toggle to turn text banking on or off.
3. Click or tap the Terms and Condition and Privacy policy to review them.
4. Select the **Agree To Terms** check box.
5. Review the rest of the information on the Text Enrollment page, then click or tap **Save**.

Using text banking

To use text banking, you send a text message to 226563 (BANKME) with a command. When the action is complete, the text message reply includes the information or the results of the action.



Note: A signature or any other similar text in a text banking message may cause difficulties processing text banking commands. You should disable the signature when you send a text banking command.



Caution: When you send or receive a text banking message, normal text message and data rates apply.

The commands will vary according to your settings. Commands may include:

Text banking commands

Command	Result
BAL	Displays the current account balance for all enabled accounts.
BAL <account nickname>	Displays the current account balance for the account that you specify.
HIST <account nickname>	Displays the recent history for the account that you specify.
XFER <from account nickname> <to account nickname> <amount>	Transfers the amount that you specify from one account to another.
LIST	Displays a list of all available text banking commands.
HELP	Displays a list of contact points for information about text banking. This may include the website address, phone number, or other information.
STOP	Disables text banking. You can also use the settings in online and mobile banking to enable and disable text banking.

Updating text banking preferences

You can use the Text Enrollment page to update your text number or to disable text banking.

To update the text banking number

1. In the navigation menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Enter the new number that you want to enable for text banking in the **SMS Text Number** field.
3. Click or tap **Save**.

To disable text banking

1. In the navigation menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Click or tap **Off**.
3. Click or tap **Save**.

Configuring statement delivery settings

You can configure statement delivery options for your accounts or review the e-statement Delivery Agreement on the Statement Delivery page.



Note: E-statement delivery settings can vary.

To configure the statement delivery method

1. In the navigation menu, click or tap **Settings > Statement Delivery**.
2. On the Statement Delivery page, click or tap an account, then do the following.
 - a. Select a **Delivery Type**.
 - b. Enter an **Email Address**.
 - c. (Optional) Enter an **Alternate Email Address**.



Note: If you select e-statement in the **Delivery Type** drop-down list, the e-statement Delivery Agreement window appears. Review the agreement, and click or tap **I accept**.

To view the E-Statement Delivery Agreement

1. In the navigation menu, click or tap **Settings > Statement Delivery**.
2. On the Statement Delivery page, click or tap **View E-Statement Delivery Agreement**.
3. Review the statement, then click or tap **I accept** or the close (X) icon to return to the Statement Delivery page.

APPENDIX A: ADDITIONAL RESOURCES

This appendix contains the following:

- [Password tips and recommendations](#)
- [Registering a browser or device](#)

Password tips and recommendations

A strong password helps you protect your account. To create a strong password, keep the following guidelines in mind:

- Create unique, original passwords.
- Use the longest practical password.
- Use a mix of upper and lower case letters.
- Include one or more numbers.
- Do not use repeating or adjacent characters.
- Use at least one of these special characters: `~!@#\$\$%^&()_+={}|[]:"'?,./\.
- Avoid using software or toolbars that store your password.
- Change your password regularly.

Remember to avoid the following password pitfalls:

- Do not choose passwords or security codes that others can easily guess.
- Do not reuse passwords for multiple sites.
- Never use your account numbers.
- Do not use personal contact information, such as addresses or phone numbers.
- Do not use personal information, such as your name, birthday, Social Security Number, passport number, or the names or information for family members or friends.
- Do not use sequences of characters such as *1234567* or *abcdefg*.
- Do not rely on look-alike substitutions of numbers or symbols alone. Passwords like *P@ssw0rd* are easy to guess, but can be effective when you also change the case of the letters, the length of the words, and misspellings, or when you use multiple unrelated words in a phrase.
- Do not use dictionary words.



Tip: Go to support.microsoft.com for more information on creating strong passwords. We do not endorse or guarantee the site.

Registering a browser or device

A conventional authentication system relies on two forms of identification to prove your identity: your login ID and your password. Multi-factor authentication uses multiple forms of identification to make it harder for attackers to access your account. The multiple forms of identification can include something that you know, such as a password, and something that only you have.



Tip: Users that use VIP tokens won't be prompted to register a browser or device because registration is not necessary for these users.

In online and mobile banking, we can send a secure access code to a contact address that you configure. The code is only valid for a single use and it expires after a short time. You choose one of the following ways to deliver the code:

Secure access code delivery methods

Method	Details
Phone	The system calls the telephone number on file. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Whenever possible, you should configure phone and text delivery methods, and leave email unconfigured. Attackers can use viruses or other malicious activity to compromise your email and view the secure access code. If you do not configure an email address as a Secure Delivery Contact, you can help prevent this type of attack.



Note: Depending on your security needs, we may configure your account to use codes from VIP Service Tokens. If your account uses a token, you enter the code from the token or the VIP Access mobile app instead of a secure access code. You enter the code from the token every time that you log in.

If you have never used a particular browser or device to log in, you may need to enter a secure access code to use it. If the browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access in online banking or mobile banking.



Tip: Multiple users can register the same browser or device.

You will need to register your browser or device again in the following circumstances:

- You use a different browser on your desktop.
- You delete and reinstall the mobile banking app.
- Your browser does not save browser cookies.
- You clear existing browser cookies.
- We reset registration for all users for security reasons.



Caution: Only register a browser or device if it is under your control. Do not register a browser on a public computer.

APPENDIX B: FREQUENTLY ASKED QUESTIONS

This appendix contains the following:

- [Getting started](#)
- [Messages and alerts](#)
- [Accounts](#)
- [Transactions](#)
- [Business and Corporate accounts](#)

Getting started

This section includes questions about getting started with online and mobile banking, including questions about logging in for the first time.

Logging in for the first time

What if I do not have access to the phone or email account contacts listed?

You must have access to at least one of the listed contacts to log in for the first time or register a browser device. If you need immediate access, contact your FI. After you verify your identity, your FI can add a new contact method.

Registering your computer

I registered my browser or device during a previous login, but now I need to register it again. Why?

There are several possible reasons that you may need to register a browser or device again, including:

- Your browser settings are configured to delete cookies.
- Your browser cookies for online banking were removed.
- You use a browser plugin that automatically removes browser cookies when you close the browser.
- Your account requires a secure access code each time you log in.
- You use a Symantec VIP Token for a secure access code when you log in.
- You log in with a different browser on the same registered computer.
- You deleted and reinstalled the mobile banking app.
- For security reasons, we reset all active registrations for all users.

How do I remove the registration from a device?

On a computer browser, you delete all Internet browser cookies or the browser

cookies for online banking. See your browser help for information about deleting cookies.

On a tablet or smartphone, the registration information is automatically deleted when you delete the mobile banking app.

Messages and alerts

This section includes frequently asked questions about using messages and alerts.

Secure messages

Is the content of my message and any attachments sent securely?

Yes, the transport of your message is secure sockets layer (SSL)-encrypted and is never sent through public, unsecured communication channels like email communication.

Alerts

When are alerts delivered?

Secure message and email alerts are sent when transaction processing completes. Phone and text message alerts are sent at the next available time you specified for the alert.

Are alerts real time?

In most cases, yes.

What if I do not receive a phone or email alert?

If you miss an alert via phone call, the alert system leaves a message on voice mail.

For email alerts, check your junk mail or spam folder for the alert. If the alert is in the junk mail folder, configure your junk mail settings to allow email from us so you do not miss future alerts.

If you believe you did not receive an alert phone call or email, click or tap **Conversations** in the menu to check for the alert. If the alert does not appear in

the Inbox, confirm that the alert is enabled in the Alerts page. If the alert is enabled and you still believe you did not receive an alert, contact your financial institution for assistance.



Note: Email, phone, and text message alerts are a convenience, and should not be used to manage critical account details or appointments. Due to the nature of the email, phone, and text message networks, these networks cannot be 100% reliable delivery channels. Secure messages within our system are very reliable, since they are contained entirely within the banking system.

Are security alerts real time?

Yes, security alerts are event driven and are sent in real time.

Accounts

This section includes frequently asked questions about your accounts in online and mobile banking.

Account details

When I download my history to Quicken or QuickBooks, the application does not launch automatically. Why?

The file type is not properly associated with the application. The easiest way to create the association is to save the download file to your desktop the first time, right-click the file and click **Open with**. In the Open With dialog, select Quicken or QuickBooks. The next time you download your history, the program should launch automatically. For more information, check the documentation for your desktop computer.

Can I see transactions from other users in my company?

Yes, if your rights permit you to see the activity of the other users instead of just your own.

What is a Tracking ID?

The Tracking ID is a unique identifier for each transaction that you create in online and mobile banking. It is a reliable way to reference a transaction. Tracking IDs appear in the transaction details on the Activity Center page. When

you use secure messages to inquire about an account or a transaction, the message automatically includes the tracking ID.

Activity Center page

How is the Activity Center page different from the Account Details page?

The Activity Center page contains all transactions initiated in online and mobile banking including checks deposited through mobile RDC. It does not include transactions that you make by other means, such as ATM or debit card transactions. The Activity Center page also shows the status of each electronic transaction as it moves from a drafted status to approved, then processed.

The Account Details page is a record of processed and cleared transactions against your account from all sources. The Account Details page does not include transactions that have been drafted, approved, or canceled in online banking or mobile banking, only those that have already cleared or that will clear your account the next processing day.

Statements

Why are some accounts not in the account drop-down list when I view statements?

Certain account types do not support e-statements.

I clicked Get Statement on the Statements page, but nothing happened. Why?

Ensure that you allow pop-ups for the online banking site in your browser settings. If you encounter problems loading the page, it is likely that the pop-up box is being blocked by a pop-up blocker or a toolbar pop-up blocker. You can disable the pop-up blocker in your browser's settings or add the online banking site as an allowed site.

If available, why would I choose to view my statement as an image instead of a PDF?

If you are on a public computer, you may wish to view images. PDF documents are often cached by the browser and stored in a temporary files folder. If you select PDF on a public computer, you should delete the cache files and other temporary files after you log off to ensure your security.

Transactions

This section includes frequently asked questions about creating, managing, and viewing transactions.

Paying bills

When is my account debited to fund these payments?

Your account is debited when an electronic payment is processed. If the payment is mailed, the account is debited on a day before the date you selected.

How long should I allow for the payment to arrive at the payee?

You should plan the same amount of time you would if you were mailing a check.

What if I do not have an account number at the payee or if the payee is a person, not a company?

You can enter N/A or Not Applicable in the Account Number field, but this may make the posting of your payment more difficult for the recipient.

Sending a check

If I create a future-dated check, when will the check be processed and effective?

If you create a future-dated check, the check will be processed on the Processing Date. The date that the check arrives at your recipient's address is dependent on the US mail system.

Is the description I enter online printed on the check?

No. The description helps you to identify the transaction in online and mobile banking. The description is not printed on the check.

Business and Corporate accounts

This section includes frequently asked questions about Business and Corporate accounts.

Payments and templates

How can I send a pre-note to a new account?

You can use a payment to send a pre-note to an account. To send a pre-note to a newly established recipient, send a zero dollar ACH transaction to the recipient account. The pre-note confirms the validity of a routing number and account at the receiving financial institution, without any movement of funds taking place.

ACH PassThru

When should I use ACH Passthru instead of ACH Payments or ACH Collections?

You can import NACHA-formatted files in ACH Payments or ACH Collections, but those files may only contain one batch each. In addition, those payments can only support PPD and CCD Standard Entry Class (SEC) codes. The ACH PassThru feature allows you to create files with multiple batches and with other SEC codes. In addition, unlike other ACH payments, the ACH PassThru feature performs minimal validations before passing the file to us.

The system does not accept some SEC codes. What can I do?

By default, we do not support all SEC codes. If you encounter unsupported SEC codes that you need to submit, please contact your financial institution during regular business hours.

Why do I enter a Process Date instead of an Effective Date?

Because there may be multiple effective dates in the file, you enter the date on which you want the file to be processed. On the date that you specify, we process the transactions according to the effective date or dates in the file.

Wire transfers

When might I use an intermediary financial institution?

You may need to use an intermediary financial institution if the financial

institution for the beneficiary is not a direct Fedwire participant and cannot receive a wire transfer via the Fedwire system.

Tax payment

Is registration required to pay via the online banking system?

There is no registration requirement on our system. To make federal and/or state tax payments, you should register or enroll in the Electronic Funds Transfer (EFT) program for each tax authority that you want to pay. Payment via our online banking system does not enroll you with the federal or state agency. Some agencies will not accept electronic tax payments from unregistered parties.

User management

Why is a new user unable to see any accounts?

When you create a user, you must set the account rights, transaction rights, and limits for the user. Depending on your settings (for dual approval of non-financial transactions), a CSR or different user may need to initiate final approval for activation.

If I delete a user, will it delete that user's activity?

No, it only removes their access and rights to the online banking system. All payments and templates that the user created remain, as do references to their online activity.

Can I edit user information?

No, for security purposes you can only add or remove users and edit user rights. Users can change their own profile information, login ID, and password if they need to do so.

TREASURY MANAGEMENT MASTER AGREEMENT



This Master Agreement contains all Treasury Management services offered by Extraco Banks.

Please only refer to the sections that are applicable.

I.	E-Business Services Agreement	p. 2-4
II.	Stop Payment Agreement	p. 5
III.	Mobile Deposit Services Agreement	p. 6-9
IV.	Wire Services Agreement	p. 10-15
V.	ACH Services Agreement	p. 16-26
VI.	Positive Pay / ACH Positive Pay / Reverse Positive Pay Services Agreement	p. 27-32
VII.	Remote Deposit Services Agreement	p. 33-40
VIII.	Repurchase Agreement Services Agreement	p. 41-49

E-BUSINESS SERVICES AGREEMENT

Section 1. Definitions

Accounts: Any Business or Personal Account, including a sole proprietorship account, as included on the E-Business System and approved by the Bank in writing.

Authorized Representative: An individual who has signing authority on the Corporate Resolution.

Available Balance: The collected balance of the Account minus holds, and memo posted debits plus memo posted credits.

Bank: Extraco Banks, N.A.

Business Day: The day during which the main office of Bank is open for business, in accordance with specified cut-off times, and during which Bank is able to download Business Entity's information and process transactions.

Business Entity: An individual sole proprietorship, limited partnership, Limited Liability Company, corporation, or other entity using the E-Business System of the Bank from time to time.

Collected Balance: The Current Balance of the Account, less float.

Current Balance: The Account balance that is the result of the total debit and credit activity as of a specific date and time for all Accounts.

E-Business System: The services offered by Bank pursuant to this E-Business Services Agreement.

Float: Dollar amount of deposited items that are in the process of collections from drawee banks, also known as uncollected funds.

Hold: A restriction on payment of all or any part of the balance in an account.

Memo Posted Credits: Any credits being posted to the account for the business day. For example, ACH credit transactions and wire transfers.

Memo Posted Debits: Any debits being posted to the account for business day. For example ACH debit transactions, wire transfers, and teller cashed checks.

User: Any Individual that Business Entity has authorized the access and use of the E-Business System according to the rules and procedures described herein.

Section 2. Function Capabilities

As a member of the E-Business System, Business Entity and User may request any of the services listed by the Business Entity as set forth in this **E-BUSINESS SERVICES AGREEMENT** which Business Entity agrees may be updated from time to time, including:

- a. Perform Account inquiries on Account data and transaction history on the Accounts.
- b. Add personal accounts and business accounts with different Tax ID numbers. Business Entity understands that the Administrator of the system is responsible for granting the appropriate access and permissions to each User within the system and assigning the correct permissions to the appropriate accounts. Bank is not liable if a User is granted access to view or perform duties on an account that was mistakenly assigned by the System Admin.
- c. Initiate stop payment requests in accordance with the Stop Payment Agreement in this **E-BUSINESS SERVICES AGREEMENT**. Business Entity understands the electronically transmitted stop-payment orders are pending final verification that check has not been processed and that stop-payment is valid. The Bank must receive the stop-payment order in time to allow the Bank reasonable opportunity to act on it. The stop payment must be received 2 business days before the payment posts.

- d. Request a wire transfer. Business Entity and User understand that wire transfer request received after **Bank's cut-off time (1:00p.m. CST for International Wires and 2:00 p.m. CST for Domestic Wires)** will not be processed until the following business day. Bank has the right not to process any wire request if collected funds sufficient to cover the wire transfer amount are not available in the Account. Wire Transfer requests must be made in accordance with **this E-BUSINESS SERVICES AGREEMENT see Wire Transfer Section.**
- e. Send and receive messages (to and from the Bank). Messages to the Bank may be sent through the Secure Messaging feature through the E-Business System. Bank is not responsible for any delay in messages being retrieved. Urgent messages should be verified by a telephone call to Bank. Business Entity and User are responsible to periodically check for messages sent by the Bank.
- f. Initiate transfers between any accounts set up within the E-Business System with the exception of time accounts. Federal regulation limits the number of transfers of certain types from money market and savings accounts. Transfers to another account or to third parties by preauthorized, telephonic or electronic agreements, orders or instructions, or by check, draft, debit card, or similar order are limited to six per account per statement cycle on money market and savings accounts. In person or ATM transactions do not count toward these limitations.
- g. Business Entity is not permitted to transfer more than the ledger balance from deposit accounts.
- h. Initiate ACH transactions. Business Entity understands that ACH transactions received must provide for lead time prior to the effective due date as determined by Bank. Transactions received after the Bank's **cut off time (2:00 p.m. CST)** will not be processed until the following business day. ACH transactions must be in accordance with **this E-BUSINESS SERVICES AGREEMENT see ACH Services Agreement Section.**
- i. Business Entity can utilize any report functions for requested services.
- j. Secure Access Codes, Soft Tokens and Hard Tokens. Secure Access Codes will be delivered via voice call (direct landlines with no extensions) or via cell phones as well as via text message. These codes will be used for all Users to login to the E-Business System for the first time. Secure Access Codes will also be used if the Business Entity does not have ACH and/or Wire services to gain access when User has forgotten Password, or if User logs in from a new device. If Business Entity has ACH and/or Wire services, User will be required to login using Hard (physical device) or Soft (Cell Phone APP) tokens. User will also be required to use Hard or Soft tokens when they login from a new device. Users are responsible for keeping passwords and tokens secure. Tokens are assigned to a specific User and cannot be shared.

Section 3. Business Entity Acknowledgments

Business Entity and User are responsible for obtaining, maintaining, and updating the necessary hardware and related equipment needed to utilize the E-Business System.

Bank reserves the right to eliminate or change any of the features of the E-Business System at any time without prior notice.

Bank may from time to time provide documentation to Business Entity, and such documentation will be subject to this Agreement. Business Entity is responsible for information contained in the documents. Business Entity has no right, title, or interest to the E-Business System. Business Entity agrees to notify Bank promptly and in writing of any circumstances of which Business Entity has knowledge relating to any possession, use, or use of any portion of the E-Business System by an unauthorized person.

Bank is not responsible for Business Entity's actions or negligence in setting up Business Entity's security access to the E-Business System to appropriate employees and assigning User IDs to such appropriate employees; and assumes no responsibility for any liability, loss or damage resulting from Business Entity's actions in accordance with instructions to us from such employees when accompanied by the appropriate passwords, User IDs or other assigned access codes assigned to Business Entity. Business Entity and User will not make any such passwords or User IDs available to any non-authorized persons. Bank and Business Entity agree that the password, User ID, and dollar limits security procedures provided under the E-Business System are commercially reasonable and the parties further agree that transactions conducted under the password and User IDs shall be deemed to be authentic payment orders binding on the Business Entity. Business Entity is responsible for all transactions made through the use of User ID and passwords regardless whether or not authorized.

Bank will not be liable for non-authorized use of the E-Business System or for any losses that may result therefrom. Business Entity or User will notify Bank immediately if Business Entity or User believes that a User's ID and/or password has been used without Business Entity's permission.

Business Entity and User will not disclose any information pertaining to its use or the components of the E-Business System.

Business Entity has received and understands all signature card rules and regulations and all agreements and disclosures connected with opening of Accounts and acknowledges that this Agreement is in addition to any of these agreements and disclosures.

Business Entity will continue to receive regular account statements that describe all transactions for the Accounts including the transactions that Business Entity has initiated through the E-Business System. Business Entity is responsible to promptly review all statements and report any irregularities to the Bank within 60 days of receipt of such statements.

This Agreement shall continue until Bank receives written notification of Business Entity's revocation or until Bank advises Business Entity in writing that Bank will not continue services for Business Entity under the E-Business System. Termination by either party does not relieve Business Entity of its liability for transactions or responsibilities for payment of all fees incurred prior to termination.

Grant User access to make mobile deposits. Business Entity online banking administrator may grant a user the ability to deposit funds into the Business Entity account by taking pictures of the checks and delivering the digital images and associated deposit information by using a mobile device. Should you elect to grant another user(s) this service, you agree to abide by the terms and conditions of the Mobile Deposit Service Agreement, in addition to the terms and conditions contained in this **EXTRACO BANKS TREASURY MANAGEMENT MASTER AGREEMENT**.

Business Entity is solely responsible for the security of the User accounts as well as their devices (desktop, cell phone, and tablet) as well as tokens (Hard or Soft) that Business Entity uses to access the E-Business system. The Bank will not be liable for the misuse or lack of use of security protocols of Business Entity User accounts or devices. Business Entity is liable for all losses arising out of Business Entity's accounts or systems being compromised.

Section 4. Acknowledgments, Responsibilities, and Liabilities of Bank

Except for acts of gross negligence or willful breach of duties by Bank, Bank will not be liable to Business Entity for any matters related to this Agreement, including without limitation, lost profits or consequential, special, or punitive damages, inaccuracy, or delays in transmission of information.

Bank makes no warranties or representations with respect to the E-Business System, express or implied, including but not limited to, warranties of applicability or fitness for a particular purpose.

Section 5. Joint Acknowledgments and Representations

This E-Business Services Agreement is governed by and will be interpreted under the laws of the State of Texas.

This E-Business Services Agreement incorporates by reference all information, responsibilities and liabilities as stated in the Deposit Agreement between Business Entity and Bank.

Business Entity has read and understands this E-Business Services Agreement and has had opportunity to review this E-Business Services Agreement with an advisor of its choice if so desired.

Bank may waive any term or provision of this Agreement at any time or from time to time, but any such waiver shall not be deemed a waiver of the term or provision in the future.

Each party represents and warrants to the other that it is authorized to enter into this Agreement.

If at any time any section of this Agreement is found to be invalid, that does not make the remaining sections or terms invalid.

STOP PAYMENT AGREEMENT

Bank agrees to receive Business Entity's request to initiate a stop payment order. Business Entity understands that electronically transmitted stop payment orders are pending final verification that check has not been processed and that stop payment is valid. The Bank must receive the stop-payment order in time to allow processing and determination that stop payment is valid. The Bank must receive the stop payment by the cut-off time, which is one hour after the opening of the next banking day after the banking day on which the Bank receives the item.

Business Entity agrees to hold the Bank harmless for all expenses, cost and attorney fees incurred as a result of refusing payment of said check. Business Entity further agrees not to hold the Bank liable for payment contrary to this request if payment occurs through accident, inadvertence or oversight other than through lack of good faith or failure to exercise reasonable care on the Bank's part. Stop payment orders placed will be effective for six months only from the first business date placed.

Business Entity understands there will be a fee assessed by Bank in connection with each stop payment, (as stated in the Bank's Schedule of Service Charges & Fees) and further understands that if payment on the item is stopped, the payee or other holder of the item might still be able to recover from Business Entity the amount of the item, plus other damages.

This Stop Payment Agreement shall continue until Bank receives written notification of Business Entity's revocation or until Bank advises Business Entity in writing that Bank will not continue this service for Business Entity. Termination by either party does not relieve Business Entity of its liability for transactions or responsibilities for payment of all fees incurred prior to termination.

MOBILE DEPOSIT SERVICES AGREEMENT

Section 1. General

As a subscriber to the Extraco Mobile Deposit Capture Service (the "Service") this Mobile Deposit Services Agreement ("Mobile Agreement") amends and becomes a part of the Treasury Management Master Agreement and the Account Rules and Regulations (collectively, the "Account Documentation") between Extraco Banks, N.A. and you (the individual using the Service). The terms of those agreements are hereby ratified, affirmed and incorporated herein and shall continue to apply in all respects, as amended hereby. By acknowledging or signing the applicable account documentation or by using or continuing to use the Service, you agree to this Mobile Agreement. In the event of a conflict between this Mobile Agreement and the Account Documentation, this Addendum will govern.

Section 2. Mobile Deposit Capture Service

- a. The Service allows you to make certain deposits electronically by using a capture device to create an electronic image of a paper check or other paper source document only payable in U.S. Dollars ("Item") by scanning the Item and transmitting it and related data to us. As part of the Service you must use software and hardware provided by or acceptable to us. You are solely responsible for information or data that is transmitted, supplied or key-entered by you or anyone that uses your device. Before you scan any Item, you shall endorse all Items with your name and the legend "For Mobile Deposit Only."
- b. You agree that after the Item has been scanned and submitted for deposit, you shall not otherwise transfer or negotiate the original Item, substitute check or any other image thereof. You further agree that you shall be solely responsible for the original Items, including storage, retrieval and destruction.
- c. You agree that the electronic image of the Item or any substitute check, as defined by federal law, will become the legal representation of the Item for all purposes, including return items processing.
- d. If we receive a scanned item on or before **6:00 p.m. CST** on a business day we are open, we will consider that day to be the day of deposit. If we receive a scanned Item after **6:00 p.m. CST** or on a weekend or a state or federal holiday, we will consider that the deposit was made on the next business day.

Section 3. Item Processing

The image of an Item transmitted to Extraco using the Service must be legible. The image quality of the Items must comply with the requirements established from time to time by ANSI, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house or association. If the electronic files and/or images transmitted to us with respect to any Item do not comply with our processor's requirements for content and/or format, we may, in our sole discretion:

- a. Further transmit the Item and data in the form received from you;
- b. Repair or attempt to repair the Item or data and then further transmit it;
Process the Item as photocopies in lieu of originals; or
- c. Return the data and Item to you unprocessed and charge back your account.

Section 4. Receipt of Items

We reserve the right to reject any Item transmitted through the Service, at our discretion, without liability to you. We are not responsible for Items we do not receive or for images that are dropped during transmission. An image of an Item shall be deemed received when you receive a confirmation from Extraco that we have received the image. Receipt of such confirmation does not mean that the transmission was error free or complete.

Section 5. Destruction of Original Check

Once you have deposited the check successfully, you should store the check in a secure location for 14 days. After 14 days, and after you have confirmed the deposited funds have been applied to your account correctly, you must destroy

the check. Shredding it is one way to destroy it. Destroying the check prevents it from being presented for deposit another time. You will be liable for checks that are presented more than once.

Section 6. Deposit Limits

We reserve the right to impose limits on the amount(s) and/or number of deposits that you transmit using the Service and to modify such limits from time to time.

Section 7. Types of Checks

You may deposit checks using Mobile Deposit Capture, however, there are some checks that you cannot deposit. These include:

- a. Checks payable to any person or entity other than you.
- b. Checks containing any alteration of which you know or believe to be fraudulent by / purchased from or not authorized by the owner or the account on which the check is drawn.
- c. Any checks that are not in original form with a signature, such as a substitute check or remotely created check, as defined by Regulation CC.
- d. Traveler's checks or money orders.
- e. Returned checks.
- f. Checks written off an account or Bank located outside of the United States.
- g. Checks not payable in United States currency.

Section 8. Warranties

You represent and warrant to us that:

- a. Any image we receive accurately and legibly represents all of the information on the front and back of the original Item as originally drawn;
- b. The information you transmit to us corresponding to an Item contains a record of all applicable MICR-line information required for a substitute check and the accurate amount of the Item;
- c. The Item conforms to the technical standards for an Electronic Item set forth in Federal Reserve Board Regulation J, or Federal Reserve Bank operating circulars and for a substitute check set forth in Federal Reserve Board Regulation CC;
- d. No person will receive a transfer, presentment, or return of, or otherwise be charged for, the Item (either the original Item, or a paper or electronic representation of the original Item) such that the person will be asked to make payment based on an Item that has already paid;
- e. You will not redeposit through this Service any Item previously deposited and returned to you unless we advise you otherwise;
- f. You will employ reasonable security measures and firewalls sufficient to protect transmissions and storage to ensure no unauthorized access or duplicate presentment;
- g. You will only transmit Items that originated as paper Items;
- h. You will comply with all laws and regulations applicable to you in your use of the Service and not use the Service for any purpose prohibited by foreign exchange regulations, postal regulations or any other treaty, statute, regulation or authority; and
- i. You will not deposit Items on behalf of third parties.

Section 9. Disclaimer

We make no representations or warranties, whether express, implied or statutory regarding or relating to any of the software, capture devices or other hardware and/or access to or use of them or the related materials and the Service. We specifically disclaim any and all implied warranties of merchantability and fitness for a particular purpose and non-infringement. We and our processors also do not guarantee that your access to the Service will be uninterrupted, error free or secure.

Section 10. Limitation of Liability

YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY, PUNITIVE OR SPECIAL DAMAGES, INCLUDING LOST PROFITS, REGARDLESS OF THE FORM OF THE ACTION OR THEORY OF RECOVERY, RELATED IN ANY WAY TO YOUR USE OF THE MOBILE DEPOSIT CAPTURE SERVICE EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF THOSE DAMAGES.

Section 11. Indemnification

In addition to the indemnities contained in the Account Documentation, you agree to defend, indemnify and hold us harmless for any loss or expense (including attorney's fees and expenses of litigation) resulting from:

- a. Your breach of any of the warranties made by you pursuant to this Mobile Agreement or the Account Documentation; or
- b. Any claim pertaining to any warranty or indemnity that we make with respect to an Item under the Check Clearing for the 21st Century Act, Federal Reserve Board Regulations CC and J and all other laws, regulations and industry and clearing house rules applicable to Items.

Section 12. Grant of License

To the extent we or our licensors make any software available to you via download on our website and/or any third party website for use in conjunction with the Service, we hereby grant, and you hereby accept, for the term of this Mobile Agreement, a non-exclusive, non-assignable, nontransferable, limited right and license to use the proprietary computer software products in object code and any associated documentation ("Products") for use only directly in conjunction with its permitted use of the Service.

Section 13. Termination of Service

We reserve the right to terminate the Service at any time without notice to you. The provisions of sections 6, 7, 8, 9, 10 and 11 shall survive termination of this Mobile Agreement.

Section 14. Use of Products

- a. You agree that the Products will be used only by you and joint owners of respective accounts, provided that each Joint Owner agrees to be bound by the terms hereof and further that you will be liable for your joint owners' acts and omissions in connection with the Products. For purposes of this Agreement, "Joint Owner" means those Individuals that control, are controlled by or are under common control with you. For purposes of this definition, "control" (including with correlative meaning, controlled by, and under common control with) means the possession, directly or indirectly, of greater than a 50% ownership interest in an entity.
- b. Except as otherwise expressly provided herein, you will not copy, modify, or create derivative works of the Products or display, assign, sublicense, distribute, or otherwise transfer any interest in this Agreement or the Products to any third party.
- c. You will not, and will not permit others to, reverse engineer, reverse-compile, or reverse-assemble the Products or otherwise attempt to obtain source code for the Products.
- d. You shall use the Products solely for personal and/or business purposes.
- e. You will notify us in writing regarding any unauthorized use or disclosure of the Products immediately after it becomes known to you.

Section 15. Amendment to Mobile Agreement

This Mobile Agreement is subject to change from time to time. We will notify you of any material change via e-mail or on our website by providing a link to the revised Mobile Agreement. Your continued use of the Service will indicate your acceptance of the revised Mobile Agreement. Further, Extraco reserves the right, in its sole discretion, to change,

modify, add or remove portions from the Service. Your continued use of the Service will indicate your acceptance of the revised Service.

Section 16. Limitations of Service

When using the Service, you may experience technical or other difficulties. We cannot assume responsibility for any technical or other difficulties or any resulting damages that you may incur. The Service may have qualification requirements, and we reserve the right to change the qualifications at any time without prior notice. We reserve the right to change, suspend or discontinue the Service, in whole or in part, or your use of the Service, in whole or in part, immediately and at any time without prior notice to you.

Section 17. Miscellaneous

If you receive notice of any claim regarding the Service, you shall promptly provide Extraco with a written notice of it.

Section 18. Other Terms

You may not assign this Mobile Agreement. This Mobile Agreement is entered into in Waco, Texas, and shall be governed by the laws of the State of Texas and of the United States. A determination that any provision of this Mobile Agreement is unenforceable or invalid shall not render any other provision of this Mobile Agreement unenforceable or invalid.

Section 19. Approving Transactions

The mobile device and tablet will mimic the user permissions, services and authorizations established in the desktop version. If the permissions have been enabled, User may approve and release ACH, Wire and Bill Pay transactions as well as approve positive pay exception items via the mobile device and/or tablet.

Section 20. Receiving Secure Access Codes

Secure Access Codes will be delivered via voice call (direct landlines with no extensions) or via cell phones as well as via text messages. These codes will be used to login to the E-Business System for the first time, to gain access when User has forgotten Password, if User logs in from a new device as well as to access payment portals in the system, such as Wires and ACH.

Section 21. Access

The mobile device and tablet will mimic the user permissions, services and authorizations established in the desktop version.

Please refer to FEE SCHEDULE for the pricing for online E-Business and Stop Payments.

WIRE SERVICES AGREEMENT

Business Entity hereby requests Bank to act upon your instructions to transfer funds on the terms and conditions set forth in this Wire Services Agreement (hereinafter referred to as the “Wire Services Agreement”). The funds transfer services offered by Bank is a method to transfer funds by wire electronically for you. In consideration of the mutual covenants hereafter contained, you and Bank agree as follows:

Section 1. Authorizations

You will notify us of the individual(s) who are authorized to request transfers of funds from designated accounts and receive notifications by completing Form A (Authorization for the Transfer and Notification of the Receipt of Funds), which is attached hereto and made part hereof for all purposes.

We will accept any authorizations by an Authorized Representative for repetitive funds transfers that are made in accordance with the transactions on Form B (Authorization for Repetitive Funds Transfer), which is attached hereto and made a part hereof for all purposes (hereinafter referred to as the “Repetitive Transfer Authorization”).

Section 2. Security Procedures

The wire transfer request procedures set forth under III.A. “Initiating Wire Transfer Requests” constitute the Security Procedures that we will use to authenticate wire transfers initiated by your Authorized Representatives. You agree that the Security Procedures are commercially reasonable. You agree that if we act in good faith and comply with the Security Procedures, then wire transfers initiated in compliance with these Security Procedures shall be binding on you and shall be deemed authorized by you or your Authorized Representative, even if the wire transfer or transaction was not initiated by you or was fraudulently initiated.

If the bank does not follow the Security Procedures, but can prove the transfer request was originated or made by you or for your benefit, you will still be liable for the transfer amount plus transfer fees.

You agree that these Security Procedures are commercially reasonable for you in light of your size and the type and frequency of your typical wire transfer requests. We may, at times take additional steps to verify the legitimacy of wire transfer requests. Additional steps shall not be deemed part of the Security Procedures described herein and shall not, in any case, give rise to a liability or a standard of care on the part of the Bank beyond the Security Procedures described above.

Security Procedures are not designed to detect or correct errors in the transmission of wire requests. We are not responsible for detecting errors in the information you provide to us, even if we attempt to detect errors from time to time.

You and your authorized representatives are responsible for maintaining the secrecy and confidentiality of tokens, pins, usernames, logins, account numbers, and any other portion of wire transfer systems and procedures, Security Procedures, or related information.

We assume no responsibility to discover, audit or report to you any possible breach of security by your agents or representatives for unauthorized disclosure or use of such numbers and codes. You will be responsible for any liability, loss or damage resulting from our actions in accordance with instructions to us from unauthorized persons when accompanied by the appropriate Personal Identification Numbers and/or Repetitive Number assigned to you or any of your Authorized Representatives.

Do not share tokens or passwords. You are responsible for changing passwords, tokens, logins, names of Authorized Representatives, and other related information when your Authorized Representatives resign, are terminated from employment, or are moved to a position that does not involve wire transfer requests at your organization. You are responsible for notifying the Bank of any such changes or events if the system Admin is unable to make these changes within the E-Business system.

Section 3. Transfer Requests

Your Authorized Representative may direct us to initiate wire transfers to an account at another bank in accordance with the terms and conditions stated herein. Wire transfer requests will be accepted during the normal business hours of the Wire Transfer Department. Business hours are subject to change upon notice to you.

We will only accept a request for a wire transfer if the individual(s) makes the request in accordance with the requirements stated in under the heading "TRANSFER REQUESTS". You understand and agree that we may electronically record telephone conversations between your Authorized Representative and us. The decision to record any telephone conversation shall be solely within our discretion, and we shall have no liability for failing to do so.

We will be under no obligation to honor, either in whole or part, any wire transfer request (a) which exceeds the available balance in your account with us; (b) for which we were not able to obtain an authentication as stated herein; (c) which is not in accordance with any condition indicated by you and agreed to by us; or (e) which is not in accordance with any other requirements as stated herein.

We agree to use our best effort to execute all properly authorized wire transfer requests on the date received provided (i) such requests are received by us within the established deadline, and (ii) such day is a business day for us, the communication facility selected by us, and the receiving bank. Our cutoff time for **domestic outgoing wires** is **2:00 p.m. CST**. Our cutoff time for **international outgoing wires** is **1:00 p.m. CST**. Wires requests received after the applicable cutoff time on a business day will be treated as if they were received on the following business day.

In executing any wire transfer request, we may utilize such means of transmission as we reasonably select. We may initiate wire transfer requests in any order convenient to us.

a. Initiating Wire Transfer Requests

Wire transfer requests may be initiated at any Extraco Financial Center:

- An Authorized Representative of Business Entity must fill out a wire transfer request form or have an Extraco officer or relationship banker fill out a wire transfer request form based on information provided by the Authorized Representative.
- The Authorized Representative's photo ID is required in cases where the relationship banker or officer is not familiar with the Authorized Representative or Business Entity's normal wire activity.

Wire transfer requests may be initiated by fax transmission or by telephone.

- An Authorized Representative must relay the information requested on the wire transfer form to an Extraco representative in Extraco's Wire Department. If the request is by fax, the information must be provided on Extraco's wire transfer request form. If the request is by telephone, the information may be relayed to a Wire Department representative who will fill out a request form based on the information provided by the Authorized Representative.
- The Authorized Representative is required to provide the Authorized Representative's unique identification number (PIN) to the Wire Department representative. The PIN may be provided only by telephone during the same conversation as the wire request or, if the request is by fax, during a follow-up telephone call between the Authorized Representative and the Wire Department representative.
- If dual control is requested by Business Entity in writing, and agreed to by Extraco, an Extraco officer will call a second Authorized Representative of Business Entity to confirm the amount of a requested transfer, the name of the beneficiary of the transfer, and the second Authorized Representative's PIN.

Wire transfer requests may be initiated using Extraco's E-Business online banking software.

- An Authorized Representative must login to the E-business portal using the Authorized Representative's unique username, password, and one-time token PIN.
- The Authorized Representative must fill out the wire transfer request form within the E-business portal.
- A Wire Department representative will call back the Authorized Representative to verify amount of the transfer and the name of the beneficiary of the wire transfer.

b. Authorization to Charge Account

Upon receipt of the numbers, codes and other information stated herein you hereby authorize us to charge your account(s) with us in the amount of the funds transfer requests and associated fees.

c. Errors and Rejections by Bank

Business Entity understands that Bank and any intermediary banks may execute wire transfer requests according to the identifying account and bank routing numbers provided by Business Entity. Business Entity understands that Bank may complete wire transfers by relying on account and routing numbers, even if the account or routing numbers conflict with the bank or beneficiary named by Business Entity. Bank may, but is not obligated to, reject wire transfers where the Business Entity provides incorrect or conflicting information. Business Entity understands that the beneficiary bank may also pay funds by relying upon the account number provided by Business Entity, even if the account number identifies a person different from the beneficiary named by Business Entity.

Bank may refuse to execute any wire transfer request at any time for any reason. Bank may refuse to execute any wire transfer if Business Entity does not have adequate available funds on deposit with Bank. Bank may refuse to execute any wire transfer request that, in its sole discretion, Bank believes to be illegal, suspicious, or fraudulent by / purchased from, that does not conform to Business Entity's agreements with Bank, or that does not conform to Bank policy or procedures. Bank will comply with regulations issued by the US Treasury's Office of Foreign Assets Control (OFAC). By law, Bank will block wire transfers sent to persons on OFAC's list of Specially Designated Nationals and Blocked Person. Bank will block such funds until OFAC issues a written release to the bank. Bank will have no liability to Business Entity as a result of Bank's rejection of such wire transfers or as a result of blocking or refusing to transfer such funds. Bank will notify Business Entity of such rejection by any commercially reasonable means, including, but not limited to, by email, phone, or U.S. Mail.

Business Entity understands and agrees that, in Bank's sole discretion, Bank may share any and all information related to Business Entity's wire transfers and wire transfer requests with receiving banks, with state and federal law enforcement, and with the Bank's regulators. Bank will not share Business Entity's authenticating credentials, including PINs belonging to Authorized Representatives or Authorized Representative's usernames, logins, or tokens.

d. Rejection of Bank's Transfer Request

If Bank receives notice that Bank's transfer request was rejected, Bank shall notify Business Entity by any commercially reasonable method, including, but not limited to, by email, telephone, or U.S. Mail. In the event Bank's transfer request is rejected, Bank shall have no further obligation to execute Business Entity's wire transfer request. Bank shall not be liable to Business Entity for failure of the execution or for not taking additional steps to execute the transfer so long as bank complied with this Wire Services Agreement with respect to the original wire transfer request.

e. Cancellation and Change by Business Entity

Business Entity shall have no right to cancel or change a request for wire transfer after a request for wire transfer has been received by bank according to the procedures described above. Nevertheless, Bank shall make reasonable efforts to act on a cancellation or change request received as follows:

A cancellation request shall be deemed authorized by Business Entity, if the request follows the Security Procedures, even if the request came from a person other than an Authorized Representative. A cancellation request, if accepted by the Bank, is not effective unless it complies with the Security Procedures. Bank shall have no liability to Business Entity or to others based on Bank's giving effect to a Business Entity's cancellation request or based on Bank's failure to give effect to a Business Entity's cancellation request.

f. Confirmation; Statement Reconciliation

We will send you an email confirmation upon request for each wire transfer request executed. Email confirmations will be sent to the email address provided in this Wire Services Agreement. Executed wire transfers will be reflected on your periodic account statement. You agree to notify us of any error, discrepancy, unauthorized transfer or any other objection immediately upon learning of any such error, discrepancy, unauthorized transfer or other objection. If you fail to notify us within fourteen (14) calendar days following the receipt of the confirmation advice or account statement, whichever is sooner, you expressly agree that we shall not be liable for any loss or liability with respect to such discrepancies or objections, unless otherwise provided by law, regardless of any ordinary care on our part.

g. Changes

From time to time, you may change (a) accounts from which funds transfers may be made; (b) Authorized Representatives; (c) conditions stated on Form A; (d) the instructions for repetitive transfers; and (e) other information. However, you agree that we may rely on the information previously supplied by you until we receive written notice of any change on forms prescribed by us and signed by an Authorized individual(s). Changes, additions and deletions will become effective at such time we acknowledge receipt of written notice thereof.

The terms and conditions stated herein may be changed by us from time to time. Such changes shall become effective upon your receipt thereof, or otherwise as stated in our notice to you.

h. Limitation of Liability

You agree to assume full responsibility for all transfers made by us in accordance with the procedures stated herein except as otherwise provided in the case of unauthorized electronic funds transfers involving a consumer's account by Regulation E of the Federal Reserve Bank (12 C.F.R. Part 205). You further agree to assign to us no responsibility beyond the duty to exercise ordinary care, and you agree that we shall be conclusively deemed to have exercised ordinary care if we have followed the procedures stated herein, or if you have not followed such procedures. We shall not be responsible for any loss arising from or in connection with any inaccuracy, act or failure to act on behalf of any person not within our reasonable control or from any error, failure or delay in transmission of any funds transfer request including, without limitation, any inoperable communications facilities or other circumstances beyond our reasonable control, such as acts of God, difficulties, severe or adverse weather conditions, equipment or computer failure or destruction, acts of or failure to act by recipients of transferred funds and their personnel, criminal acts of personnel other than Bank personnel or other causes beyond our control.

You expressly agree to hold the Bank harmless and indemnify the Bank for any and all claims, demands, expenses (including, but not limited to, attorney's fees and costs), loss or damage of any nature whatsoever arising directly or indirectly from any transfer request initiated pursuant to this Wire Services Agreement, and attachments to the Wire Services Agreement, or other matter related to the Wire Services Agreement, including, but not limited to, any election made by the Bank to act or refrain from acting upon a funds transfer request when we are unable to obtain proper authentication, except for liability to you caused by the gross negligence of us; however, IN NO EVENT SHALL THE BANK BE LIABLE FOR ANY INCIDENTAL, CONSEQUENTIAL, SPECIAL, OR INDIRECT LOSSES OR DAMAGES, WHETHER OR NOT THE LIKELIHOOD OF SUCH LOSSES OR DAMAGES WAS KNOWN BY US.

Section 4. Additional Terms and Conditions

a. Fees

You agree to pay such wire transfer fees imposed from time to time in accordance with our customary pricing policies, and to reimburse us for any direct or indirect transfer charges or expense incurred by us, including but not limited to, any access communication system charges, telex transmission charges, transfer commissions, and

correspondence charges. Such fees, charges or expenses shall be paid by a debit to your account with us or, at our option, through account analysis and balance requirements.

b. No Waiver

Except for changes made in accordance with these items and conditions, no deviation, whether intentional or unintentional, shall constitute change hereto, and such deviation shall constitute a waiver of any right or duty of either party hereto.

c. Revocation

You shall have the right to reverse, adjust, or revoke a transfer request after it is received by us. If you request the reversal, adjustment or revocation of a transfer request, we may (but we are not obligated to) attempt to recover the funds from the transferee using whatever steps we deem appropriate, and you expressly agree to indemnify us against any costs, expenses, damages and liabilities, including attorney's fees, which we may incur in attempting to effect such recovery of funds. We make no representation or warranty as to our ability to revoke or cancel a transfer once made.

d. Account Agreement

The terms and conditions of your deposit account agreement with us are hereby incorporated by reference. If any inconsistency exists between such agreements and these terms and conditions, then these terms and conditions shall control, but only to the extent necessary. The Authorized Representative named on Form A shall be authorized to perform all acts, permitted hereunder on your behalf, whether or not they are authorized signatures on your deposit account agreement.

e. Notices

Unless otherwise stated herein, all requests and notices required or contemplated by these terms and conditions shall be in writing, signed by any authorized account signature, and sent via first class U.S. mail, or by hand delivery. Notice to us should be sent to the following address:

EXTRACO BANKS
Wire Transfer Department
P. O. BOX 20036
WACO, TEXAS 76702-0036

f. Modifications/Termination

This Wire Services Agreement may be modified or terminated at any time by either party by providing written notice to the other party. Termination of this Wire Services Agreement shall not terminate Section III H. (Limitation of Liability) of this Wire Services Agreement.

g. Invalidity

In the event that any one or more of the provisions contained in this Wire Services Agreement, for any reason, be held illegal, invalid, or unenforceable in any respect, such invalidity, illegality or unenforceability shall not affect other provisions of this Wire Services Agreement.

h. Entire Agreement

This Wire Services Agreement, along with Form A (Authorization for the Transfer and Notification of the Receipt of Funds), Form B (Authorization for Repetitive Funds Transfers), and all schedules attached constitute the entire agreement between the Bank and Business Entity, and supersedes any and all other agreements either oral or in writing, between the parties in respect to the subject matter hereof.

i. **Binding Effect**

This Wire Services Agreement is binding upon and shall inure to the benefit of the respective heirs, successors and assigns of the parties hereto.

j. **Headings**

The headings of sections as used herein are for convenience only and shall not be construed to be a part of the text of the Wire Services Agreement.

k. **Governing Law**

This Wire Services Agreement shall be deemed to be a contract under and for all purposes shall be governed by and construed in accordance with the laws of the State of Texas and the applicable laws of the United States, including, but not limited to, the Uniform Commercial Code Article 4A, as adopted by the State of Texas and Subpart B of Regulation J 12 CFR 210.

Please refer to FEE SCHEDULE for the pricing for online Wires.

ACH SERVICES AGREEMENT

RECITALS

- a. Business Entity wishes to initiate PPD and/or CCD Entries pursuant to the terms of this Agreement and the NACHA Operating Rules and Guidelines (the Rules), and Bank is willing to act as an Originating Depository Bank (ODFI) with respect to such Entries. The Business Entity may only initiate transactions as provided in Section 33.
- b. Unless otherwise defined herein, capitalized terms shall have the meanings provided in the Rules. The term "Entries" shall have the meaning provided in the Rules and shall also mean the data received from the Business Entity hereunder from which the Bank prepares Entries.
- c. The Bank's Board of Directors has identified the following SEC Codes shall never be processed as they do not adhere to the Board's Directive. The Business Entity may, at no time, process the following SEC Code(s): ARC, CIE, MTE, PBR, POP, POS/SHR, RCK, TEL, WEB, CBR, ACK/ATX, ADV, COR, DNE, ENR, TRC/TRX, or XCK. Within Board-approved SEC codes, Business Entity may process PPD and/or CCD.

AGREEMENT

Section 1. NACHA Operating Rules and Guidelines (the Rules)

The Bank shall provide the Business Entity with a copy of the Rules upon execution of the Agreement. The Business Entity agrees to comply with and be bound by the Rules. In the event the Business Entity violates any of the applicable Rules and NACHA imposes a fine on the Bank because of the Business Entity's violation, the Bank may charge the fine to the Business Entity. The Bank agrees to inform the Business Entity of revisions to the Rules within a commercially reasonable time after Bank gains knowledge of such revision. The Bank shall also supply the Business Entity with an updated copy of the Rules at least annually at Business Entity's expense.

Section 2. U.S. Law

It shall be the responsibility of the Business Entity to ensure the origination of each ACH transaction complies with U.S. law.

Section 3. Governing Law

This Agreement shall be construed in accordance with and governed by the laws of the State of Texas.

Section 4. Security Procedures

- a. The Business Entity and the Bank shall comply with the security procedure requirements described in Schedule A with respect to Entries transmitted by the Business Entity to the Bank. The Business Entity acknowledges that the purpose of such security procedures is to verify authenticity and not to detect an error in the transmission or content of an Entry. No security procedures have been agreed upon between the Bank and the Business Entity for the detection of any such errors in transmission or content of any Entry.
- b. The Business Entity is strictly responsible for establishing and maintaining commercially reasonable security measures to safeguard against unauthorized transmissions and network infections. The Business Entity warrants that such measures will include, but not be limited to, security technology (e.g. secure web-servers) that provides encrypted security for the entry and transmission of Entries over the Internet, and network security to safeguard account information and access from unauthorized parties.
- c. Additionally, The Business Entity warrants that no individual will be allowed to initiate transfers in the absence of proper supervision and the safeguards described in this paragraph 4(b). Business Entity further agrees to take all reasonable steps to maintain the confidentiality of security procedures and any passwords, codes, security devices and related instructions provided by the Bank in connection with the security procedures detailed in Schedule A. If the Business Entity reasonably suspects that any such information or instructions are accessed by unauthorized persons, the Business Entity will notify the Bank immediately by electronic transmission or in

writing. Bank shall not be liable for any transfers made in good faith prior to its receipt of actual notice that an unauthorized transfer or unauthorized access may have occurred.

- d. If the Business Entity reasonably suspects that any such information or instructions are accessed by unauthorized persons, the Business Entity will notify the Bank immediately by electronic transmission or in writing.

Section 5. Processing, Transmittal and Settlement by Bank

- a. Except as provided in Section 4, the Bank shall (i) process Entries received from the Business Entity in such manner as to conform with the file specifications set forth in the Rules, (ii) transmit such Entries as an ODFI to the Federal Reserve Bank (the "Fed"), and (iii) settle Entries as provided in the Rules.
- b. The Bank shall transmit such Entries to the Fed by the deadline set forth in the attached Schedule B one to two business days prior to the Effective Entry Date shown in such Entries, provided (i) such Entries are received by the Bank's related cut-off time set forth in attached Schedule B on a business day, (ii) the Effective Entry Date conforms to Schedule B, and (iii) the Fed is open for business on such business day, e.g. excluding Federal Holidays. For purposes of this Agreement, Entries shall be deemed received by the Bank in the case of electronic file transmission when the transmission is completed as provided in Schedule A.
- c. If any of the requirements of clause (i), (ii), or (iii) of Section 5(b) are not met, the Bank shall use reasonable efforts to transmit such Entries to the Fed by the next deposit deadline on which the Fed is open for business.

Section 6. On-Ups Entries

Except as provided in Section 7, in the case of an Entry received for credit or debit to an account maintained with the Bank (an "On-Ups Entry"), the Bank shall credit or debit the Receiver's account in the amount of such Entry on the Effective Entry Date contained in such Entry, provided the requirements set forth in Section 5(b) are met. If either of those requirements is not met, the Bank shall use reasonable efforts to credit or debit the Receiver's account on the next business day following such Effective Entry Date.

Section 7. Rejection of Entries

The Bank shall have the right to reject any Entry which does not comply with the requirements outlined in this Agreement. The Bank shall have the right to reject an On-Ups Entry for any reason for which an Entry may be returned under the Rules. The Bank shall have the right to reject any Entry if the Business Entity has failed to comply with its account balance obligations under Section 13. The Bank shall notify the Business Entity by electronic transmission or in writing of such rejection no later than the business day such Entry would otherwise have been transmitted by the Bank to the Fed, or in the case of an On-Ups Entry, its Effective Entry Date. The Bank shall have no liability to the Business Entity by reason of the rejection of any such Entry or the fact that such notice is not given at an earlier time than that provided for herein.

In the event that any Entry is rejected by the Fed for any reason, it shall be the sole responsibility of the Business Entity to resubmit such Entry. Should a file be rejected due to an error caused by the Bank, the Bank shall be responsible for resubmitting such file. In such a case, the Business Entity will use its best efforts to supply sufficient information, as required in Section 24, to allow the Bank to recreate the entries for up to five (5) business days after midnight of the settlement date.

Section 8. Cancellation or Amendment by Business Entity

The Business Entity shall have no right to the cancellation or amendment of any Entry after its receipt by the Bank. However, the Bank shall use reasonable efforts to act on a request by the Business Entity for cancellation of a File prior to transmitting it to the Fed, or in the case of an On-Ups Entry, prior to crediting or debiting a Receiver's account. The Business Entity shall reimburse the Bank for any expenses, losses, or damages the Bank may incur in effecting or attempting to effect the cancellation or amendment of a File.

Section 9. Notice of Returned Entries

The Bank shall notify the Business Entity by email or via the reporting within E-Business of the receipt of a returned Entry from the ACH Operator no later than one business day after the business day of such receipt.

Section 10. Notifications of Change

The Bank shall notify Business Entity of all Notifications of Change received by the Bank related to Entries transmitted by the Business Entity by email or via the reporting within E-Business no later than two (2) banking days after receipt thereof. The Business Entity shall ensure that changes requested by Notifications of Change are made within six (6) banking days of the Business Entity's receipt of the information or prior to initiating another Entry to the Receiver's account, whichever is later.

Section 11. Re-initiation of Entries

The Business Entity may not reinitiate Entries except as prescribed by the Rules.

Section 12. Payment by Business Entity for Entries; Payment by ODFI for Entries

- a. The Business Entity shall pay the Bank the amount of each credit Entry (including On-Us Entries) transmitted by the Bank pursuant to this Agreement at such time on for such credit Entry as the Bank, at its discretion, may determine.
- b. The Bank shall promptly pay the Business Entity the amount of each credit Entry returned by a Receiving Depository Bank pursuant to this Agreement.
- c. The Bank shall pay the Business Entity the amount of each debit Entry (including On-Us Entries) transmitted by the Bank pursuant to this Agreement at such time on the effective date of the file for such debit Entry as the Bank, at its discretion, may determine.
- d. The Business Entity shall pay the Bank the amount of each debit Entry returned by a Receiving Depository Bank pursuant to this Agreement.

Section 13. The Account

The Bank, in its sole discretion, may, without prior notice or demand, obtain payment of any amount due and payable to the Bank under the Agreement by debiting the account(s) of the Business Entity identified in the ACH Application, and shall credit any such account of the Business Entity for any amount received by the Bank by reason of the return of an Entry transmitted by the Bank for which the Bank has previously received payment from the Business Entity. Such credit shall be made as of the day of actual receipt of such return by the Bank. The Business Entity shall at all times maintain a balance of available funds in such account(s) sufficient to cover its payment obligations under this Agreement. In the event there are not sufficient available funds in the an account of the Business Entity to cover the Business Entity's obligations under this Agreement, the Business Entity agrees that the Bank may debit any account maintained by the Business Entity with the Bank or any affiliate of the Bank or that the Bank may set off against any amount it owes to the Business Entity, in order to obtain payment of the Business Entity's obligations under this Agreement. In the event of any conflict between this Agreement and any deposit agreement governing any such account of the Business Entity, this Agreement shall control.

Upon request by the Bank, the Business Entity agrees to promptly provide to the Bank any information reasonably requested pertaining to the Business Entity's financial condition. The Bank reserves the right to obtain a credit report on the Business Entity at any time to evaluate the Business Entity's ongoing financial condition.

Section 14. Account Reconciliation and Periodic Statement

The periodic statement issued by the Bank for the Business Entity's account will reflect Entries credited and debited to the Business Entity's account. The Business Entity agrees to notify the Bank promptly of any discrepancy between the

Business Entity's records and the information shown on any such periodic statement. If the Business Entity fails to notify the Bank within 30 days of receipt of a periodic statement (except where applicable law provides a 60 day review period), such statement shall be deemed to be correct and the Business Entity agrees that the Bank shall not be liable for any other losses resulting from the Business Entity's failure to give such notice, including any loss of interest or any interest equivalent by / purchased from with respect to an Entry shown on such periodic statement.

Section 15. Business Entity Representations and Agreements; Indemnity

The Business Entity agrees that (a) each person shown as the Receiver on an Entry received by the Bank from the Business Entity has authorized the initiation of such Entry and the crediting of its account in the amount and on the Effective Entry Date shown on such Entry, (b) such authorization is operative at the time of transmittal or crediting by the Bank as provided herein, (c) Entries transmitted to the Bank by the Business Entity are limited to those types of Entries set forth in this Agreement, (d) the Business Entity shall perform its obligations under this Agreement in accordance with all applicable laws and regulations, and (e) the Business Entity shall be bound by and comply with the Rules as in effect from time to time, including without limitation the provision thereof making payment of an Entry by the Receiving Depository Bank to the Receiver provisional until receipt by the Receiving Depository Bank of final settlement for such Entry; and specifically acknowledges that if such settlement is not received, the Receiving Depository Bank shall be entitled to a refund from the Receiver of the amount credited and the Business Entity shall not be deemed to have paid the Receiver. The Business Entity shall indemnify the Bank against any loss liability or expense (including attorneys' fees and expenses) resulting from any breach of any of the foregoing agreements.

Section 16. Bank Responsibilities; Liability; Limitations on Liability; Indemnity

- a. The Bank shall be responsible only for performing the services expressly set forth in this Agreement, and shall be liable only for its negligence in performing those services. The Bank shall not be responsible for the Business Entity's acts or omissions (including without limitation to the amount, accuracy, timeliness of transmittal or due authorization of any Entry received from the Business Entity) or those of any other person, including without limitation to any Federal Reserve Bank or transmission or communications facility, any Receiver or Receiving Depository Bank (including without limitation to the return of an Entry by such Receiver or Receiving Depository Banks), and no such person shall be deemed the Bank's agent. The Business Entity agrees to indemnify the Bank against any loss, liability or expense (including attorneys' fees and expenses) resulting from any claim of any person that the Bank is responsible for, any act of omission by the Business Entity or any other person described in this Section.
- b. The Bank shall only be liable for the Business Entity's actual damages due to claims arising solely from the Bank's obligations to the Business Entity with respect to Entries transmitted pursuant to this Agreement. In no event shall the Bank be liable for any consequential, special, punitive or indirect loss or damage that the Business Entity may incur or suffer in connection with this Agreement, including losses or damage from subsequent wrongful dishonor resulting from the Bank's acts or omissions pursuant to this Agreement.
- c. The Bank shall be excused from failing to act or delay in acting if such failure or delay is caused by legal constraint, interruption of transmission, or communication facilities, equipment failure, war, emergency conditions or other circumstances beyond the Bank's control. In addition, the Bank shall be excused from failing to transmit or delay in transmitting an Entry if such transmittal would result in Bank's having exceeded any limitation upon its intra-day net funds position established pursuant to Federal Reserve guidelines or if the Bank reasonably believes it would violate any provision of any risk control program of the Federal Reserve or any rule or regulation of any other U.S. governmental regulatory authority.
- d. The Bank's liability for loss of interest resulting from its error or delay shall be calculated by using a rate equal to the average Federal Funds Rate at the Federal Reserve Bank of New York for the period involved. At the Bank's option, payment of such interest may be made by crediting the Account.
- e. The Bank is prohibited from disclosing a consumer's as well as non-consumer's account information to a third party that is not part of the original authorization for use in initiating a debit.

Section 17. Compliance with Security Procedures

- a. If an Entry (or a request for cancellation or amendment of a File) received by the Bank purports to have been transmitted or authorized by the Business Entity, it will be deemed effective as the Business Entity's Entry (or request) and the Business Entity shall be obligated to pay the Bank the amount of such Entry (or request) even though the Entry (or request) was not actually authorized by the Business Entity, whether or not the Bank acted in compliance with the security procedure referenced in Schedule A. If signature comparison is to be used as a part of that security procedure, the Bank shall be deemed to have complied with that part of such procedure if it compares the signature accompanying a file of Entries (or request) with the signature of an Authorized Representative of the Business Entity and, on the basis of such comparison, believes the signature to be that of such Authorized Representative.

Section 18. Inconsistency of Name and Account Number

The Business Entity acknowledges and agrees that, if an Entry describes the Receiver inconsistently by name and account number, payment of the Entry transmitted to the Receiving Depository Bank might be made by the Receiving Depository Bank (or by the Bank in the case of an On-Us Entry) on the basis of the account number even if it identifies a person different from the named Receiver, and that the Business Entity's obligation to pay the amount of the Entry to the Bank is not excused in such circumstances.

Section 19. Payment for Services

The Business Entity shall pay the Bank the charges for the services provided for herein set forth in the **Treasury Management Fee Schedule**. The Bank shall provide the Business Entity written notification of changes in fees and services 30 calendar days prior to such changes going into effect. Such charges do not include, and the Business Entity shall be responsible for payment of, any sales, use, excise, value-added, utility or other similar taxes relating to the services provided for herein, and any fees or charges provided for in this Agreement between the Bank and the Business Entity with respect to the Account.

Section 20. Amendments

From time to time the Bank may amend any of the terms and conditions contained in this Agreement, including without limitation, any cut-off time, any business day, and any part of the Schedules attached hereto. Such amendments shall become effective upon receipt by the Business Entity of such written notice, or such later date as may be stated in the Bank's notice to the Business Entity.

Section 21. Notices and Instructions

- a. Except as otherwise expressly provided herein, the Bank shall not be required to act upon any notice or instruction received from the Business Entity or any other person, or to provide any notice or advice to the Business Entity or any other person with respect to any matter.
- b. The Bank shall be entitled to rely on any written notice or other written communication believed by it in good faith to be genuine and to have been signed by an Authorized Representative, and any such communication shall be deemed to have been signed by such person. The names and signatures of Authorized Representatives are set forth in Schedule E attached hereto. The Business Entity may add or delete any Authorized Representative by written notice to the Bank signed by at least one Authorized Representative other than that being added or deleted. Such notice shall be effective on the 5th business day following the day of the Bank's receipt.
- c. Except as otherwise expressly provided herein, any written Agreement shall be delivered, or sent to the following unless another address is substituted by notice delivered or sent as provided herein. Except as otherwise expressly provided herein, any such notice shall be deemed given when received at the following address:

Treasury Management Department
Extraco Banks
18 South Main / Post Office Box 6101
Temple, TX 76503-6101

Section 22. Data Retention

The Business Entity shall retain data on file adequate to permit remaking of Entries for 5 days following the date of their transmittal by the Bank as provided here, and shall provide such data to the Bank upon its request.

Section 23. Third Parties

The Business Entity shall enter into contract with and assume full liability for any action made by any Third-Party Service Provider used by the Business Entity at its discretion to initiate Entries on its behalf. The Business Entity will notify the Bank in writing of the use of any such Third-Party Service Provider.

Section 24. Reversing Entries

The Business Entity shall notify the Receiver that a reversing Entry has been transmitted to the Receiver's account no later than the Settlement Date of the reversing Entry. The Business Entity shall notify Extraco within 24 hours of discovering the error, but within 5 banking days after the settlement date. Please note that reversals are only successful if the funds are available to be returned. This notification must be made by telephone to the ACH Department at 254-774-5611.

Section 25. Audit

The Bank has the right to audit the Business Entity's compliance with the Rules, U.S. law, and Bank policies.

Section 26. Termination

Either party may terminate this Agreement upon 30 calendar days' written notice to the other; provided, however that the Bank reserves the right to suspend or terminate this Agreement immediately for (i) any breach or suspected breach of any of the Rules or other violation of this Agreement by the Business Entity in a manner that permits the Bank to comply with the Rules, (ii) the initiation of any voluntary or involuntary bankruptcy proceeding against Business Entity, or if Business Entity is otherwise declared insolvent, or (iii) the closing of all accounts with Bank by the Business Entity. Any termination of this Agreement shall not affect any of the Bank's rights or the Business Entity's obligations with respect to Entries transmitted prior to such termination, or the payment obligations of the Business Entity with respect to services performed by the Bank prior to termination.

Section 27. Cooperation in Loss Recovery Efforts

In the event of any damages for which the Bank or the Business Entity may be liable to each other or to any third-party pursuant to the services provided under this Agreement, the Bank and the Business Entity will undertake reasonable efforts to cooperate with each other, as permitted by applicable law, in performing loss recovery efforts and in connection with any actions that the relevant party may be obligated to defend or elects to pursue against any third-party.

Section 28. Entire Agreement

This Agreement, including the Schedules attached hereto, together with the Account Application and Agreement, is the complete and exclusive statement of the Agreement between the Bank and the Business Entity with respect to the

subject matter hereof and supersedes any prior Agreement(s) between the Bank and Business Entity with respect to such subject matter. In the event of any inconsistency between the terms of this Agreement and the Account Agreement, the terms of this Agreement shall govern. In the event performance of the services provided herein would result in a violation of any present or future statute, regulation or government policy to which the Bank is subject to, and which governs or affects the transactions contemplated by this Agreement, then this Agreement shall be deemed amended to the extent necessary to comply with such statute, regulation or policy, and the Bank shall incur no liability to the Business Entity as a result of such violation or amendment.

Section 29. Non-Assignment

The Business Entity may not assign this Agreement or any of the rights or duties hereunder to any person without the Bank's prior written consent.

Section 30. Waiver

The Bank may waive enforcement of any provisions of this Agreement. Any such waiver shall not affect the Bank's rights with respect to any other transaction or modification of the terms of this Agreement.

Section 31. Binding Agreement; Benefit

This Agreement shall be binding upon and to the benefit of the parties hereto and their respective legal representatives, successors, and assigns. This Agreement is not for the benefit of any other person, and no other person shall have any right against the Bank or the Business Entity hereunder.

Section 32. Severability

In the event that any provision of this Agreement shall be determined to be invalid, illegal or unenforceable to any extent, the remainder of this Agreement shall not be impaired or otherwise affected and shall continue to be valid and enforceable to the fullest extent permitted by law.

ORIGINATION AGREEMENT FOR DIRECT DEPOSIT (PPD) AGREEMENT

Section 33. Transmittal of Entries by Business Entity

The Business Entity shall transmit PPD credit Entries to the Bank in compliance with the formatting and other requirements set forth in the attached Schedule A.

Section 34. Exposure Limits

The total dollar amount of Entries transmitted, frequency of origination and payment application (debits or credits) originated by the Business Entity to the Bank shall comply with limits set forth in the Agreement's Schedule F.

Section 35. Authorization

The Business Entity will obtain Authorization for PPD credit Entries in accordance with the Rules and U.S. law. The Business Entity will retain a record of the Authorization for a period of two (2) years from the termination or revocation of the Authorization. The Business Entity shall, upon request within 5 business days, provide the Bank an original or copy of the Receiver's Authorization for PPD Entries.

Section 36. Pre-notifications

If Business Entity elects to send pre-notifications, Business Entity will send pre-notes three (3) banking days prior to initiating the first Entry to a Receiver's account. Such notice shall be provided to the Bank in the format and on the medium provided in the Rules and Schedule A. Should the Business Entity receive notice that any such pre-notification has been rejected by an RDFI or the ACH Operator, Entries shall not be initiated. Should the Business Entity receive a Notification of Change from an RDFI, such Entries shall not be initiated unless the requested changes have been made.

Section 37. Reporting Requirement

Bank will provide reporting information to NACHA for Business Entity regarding PPD Entries whose return rate for unauthorized Entries exceeds 1% as required by the Rules.

ORIGINATION AGREEMENT FOR CONSUMER PAYMENTS (PPD) AGREEMENT

Section 38. Transmittal of Entries by Business Entity

The Business Entity shall transmit PPD debit Entries to the Bank in compliance with the formatting and other requirements set forth in the attached Schedule A.

Section 39. Exposure Limits

The total dollar amount of Entries transmitted, frequency of origination and payment application (debits or credits) originated by the Business Entity to the Bank shall comply with limits set forth in the attached schedule F.

Section 40. Assumption of ODFI Warranties

The Business Entity warrants to the Bank that the Business Entity makes the warranties and assumes the liabilities of the Bank under the PPD rules, including ensuring the Originator:

- a. Obtains Authorization for PPD Entries in accordance with the Rules and U.S. law and will retain a record of the authorization for a period of two (2) years from the termination or revocation of the Authorization. The Business Entity shall, upon request within 5 business days, provide the Bank an original or copy of the Receiver's Authorization for PPD Entries.
- b. If Business Entity elects to send pre-notifications, Business Entity will send pre-notes three (3) banking days prior to initiating the first Entry to a Receiver's account. Such notice shall be provided to the Bank in the format and on the medium provided in the Rules and Schedule A. Should the Business Entity receive notice that any such pre-notification has been rejected by an RDFI or the ACH Operator, Entries shall not be initiated. Should the Business Entity receive a Notification of Change from an RDFI, such Entries shall not be initiated unless the requested changes have been made.
- c. Provides written notification to the Receiver ten (10) calendar days in advance if the amount of the Entry varies from the previous one, unless the Authorization indicates variable amounts.
- d. Provides written notification to the Receiver seven (7) calendar days in advance of the new debit date if the date of the debit changes.

Section 41. Reporting Requirement

Bank will provide reporting information to NACHA for Business Entity regarding PPD Entries whose return rate for unauthorized Entries exceeds 1% as required by the Rules.

ORIGINATION AGREEMENT FOR CORPORATE PAYMENT APPLICATIONS (CCD) AGREEMENT

Section 42. Transmittal of Entries by Business Entity

Business Entity shall transmit CCD Entries to Bank in compliance with the formatting and other requirements set forth in the attached Schedule A.

Section 43. Exposure Limits

The total dollar amount of Entries transmitted, frequency of origination and payment application (debits or credits) originated by the Business Entity to the Bank shall comply with limits set forth in the attached Schedule F.

Section 44. Pre Notes (Pre-Notifications)

If Business Entity elects to send pre-notifications, Business Entity will send pre-notes three (3) banking days prior to initiating the first Entry to a Receiver's account. Such notice shall be provided to the Bank in the format and on the medium provided in the Rules and Schedule A. Should the Business Entity receive notice that any such pre-notification has been rejected by an RDFI or the ACH Operator, Entries shall not be initiated. Should the Business Entity receive a Notification of Change from an RDFI, such Entries shall not be initiated unless the requested changes have been made.

Section 45. Uniform Commercial Code Article 4A (UCC-4A) Disclosure (Applies only if Business Entity is initiating Credit Entries)

In regards to the origination of "wholesale credit" Entries, (defined as incoming corporate ACH credit transfers containing Standard Entry Class Codes "CCD" and "CTX"), the following disclosure is provided:

- a. the Entry may be transmitted through the ACH;
- b. the rights and obligations of the Originator concerning the Entry shall be governed by and construed in accordance with the laws of the State of Texas;
- c. credit given by the RDFI to the Receiver for the Entry is provisional until the RDFI has received final settlement through a Federal Reserve Bank or otherwise has received payment as provided for in Section 4A-403(a) of the UCC Article 4A; and
- d. if the RDFI does not receive such payment for the Entry, the RDFI is entitled to a refund from the Receiver in the amount of the credit to the Receiver's account, and the Originator will not be considered to have paid the amount of the credit Entry to the Receiver.

Section 46. Reporting Requirement (Applies only if Business Entity is initiating Debit Entries)

Bank will provide reporting information to NACHA for Business Entity regarding CCD debit Entries whose return rate for unauthorized Entries exceeds 1% as required by the Rules.

Section 47. ACH Transmittal and Security Procedures

Security Procedures:

- a. The Bank shall be entitled to rely on any written notice or other written communication believed by it in good faith to be genuine and to have been signed by the Authorized Representative, and any such communication shall be deemed to have been signed by such person.
- b. The Bank will not be responsible for verifying the authenticity of any person claiming to be an Authorized User of the Business Entity or the authenticity of any instruction, direction or information provided.
- c. The Bank may, but is under no obligation to, hold suspicious files, files that do not adhere to established security, exceed exposure limits, violate the terms of this Agreement or the Rules, or for other reasons. Such

files will require authorization by an Authorized Representative of the Business Entity before transmission to the ACH Operator.

- d. The Bank suggests the following minimum levels of network and computer security for all Originators
 - Up-to-Date Internet Security Suite (Anti-Virus, Anti-Malware, etc.) Software.
 - Software and/or Hardware based Firewalls.
 - Vendor supplied security updates are applied to systems in a timely manner.
 - Employees are provided with security-based training materials to promote the awareness of current security risks and how to prevent becoming a victim.
- e. Account Security - The Bank recommends the following account security:
 - Files initiation and transmission under dual-control.
 - Initiation and transmission on stand-alone PCs that are not used for web-surfing or email.
 - Trusted IP (requires static IP address) which limits IP addresses allowed access to Cash Management.
 - Time Restrict to prevent users from logging in to Cash Management outside their own individually designated hours.
 - One-Time Use PIN / Token technology.
 - Out of Band Authentication such as Call Backs, Fax Verification, IP Address Authentication, SMS Code, etc.
 - The Business Entity will not process files using Administrator credentials.
 - New or altered credentials will require authorization before becoming active.
- f. Opt Out

If the Business Entity opts-out of the following security recommended by Bank, the Business Entity understands the risks associated with refusal and assumes all liability.

- Dual control (opt-out recommended only in cases of single User situation as recognized by Bank).
- Initiation and transmission on stand-alone PCs not used for web-surfing or email.
- Trusted IP Addresses for Cash Management.
- Time Restrict for Cash Management.

Electronic File Transmission:

- a. The Business Entity will transmit files to Extraco Banks ACH Department; P.O. Box 6101; Temple, TX 76503-6101; (254) 774-5611. The Business Entity's Authorized Representative will have access to the ACH system by utilizing the pre-arranged logon procedures, remote ID, and file ID.
- b. The Business Entity's Authorized Representative will provide the Bank with verification of the totals contained in the transmission by sending an email transmission to the Bank's Contact. In the event that the Business Entity or the Authorized Representative is unable to email the information, the Business Entity's Authorized Representative will telephone the Bank's Contact with the verification.
- c. The Bank will anticipate the receipt of an ACH file transmission from the Business Entity on each scheduled processing date identified by the Business Entity in writing and agreed to by the Bank. The Business Entity is responsible for ensuring that the Bank receives the transmission on each processing date indicated in the processing schedule. The Business Entity's Authorized Representative will notify the Bank if a transmission will not take place on the prearranged scheduled processing date.
- d. The Bank will verify that the file totals agree with the Business Entity information given by phone. In the event of a discrepancy in the totals, the Bank will call the specified Business Entity Authorized Representative designated by an authorized signatory of the Business Entity. If an Authorized Representative is not available for notification, the file will not be processed until the Business Entity's Authorized Representative can be contacted on the next business day.
- e. The Business Entity is solely responsible for the accurate creation, modification, and deletion of the account information maintained on the Business Entity's personal computer and used for ACH money transfer. The Business Entity agrees to comply with written procedures and security enhancements provided by the Bank for the creation, maintenance, and initiation of ACH money transfers.

- f. The Business Entity is solely responsible for access by its employees of the data files maintained on the Business Entity's computer.
- g. The Business Entity is responsible for operator security procedures on the computer(s) used to access the program / system.
- h. The Business Entity asserts that appropriate security measures will remain in place to identify and protect Business Entity equipment and records from unauthorized access. The Business Entity acknowledges that by signing this document the Business Entity understands that it is responsible for protecting their systems.

Prefunding Transactions for ACH:

- a. Prefunding is the requirement to pay in advance or immediately for all transactions processed by the bank regardless of the payment due or value date.
- b. If you would like to use the Prefunding Option, paying for transactions prior to the payment due dates, you need to fund your payments in advance. Your profile must be set up as "Prefund".
- c. When you send us a transaction file, we immediately verify the availability of funds in your Extraco Banks account, and if funds are available we immediately debit your account regardless of the payment date or value date of your payments. If funds are not available, we will block your entire transaction file and your payments will not be processed. In cases like this, you will need to ensure sufficient funds are in your account to cover these transactions. If your payments are due on the same day or the next day, you should contact the ACH Department to unblock your file, especially if it is close to the cut-off time.
- d. To avoid delaying your transactions, we recommend that sufficient funds are available in your account prior to sending your payments for processing.

Same Day ACH:

- a. SAME DAY ENTRIES. A Credit or Debit Entry with an Effective Entry Date of the date of or a date prior to the date of the transmission of the Entry or File to Bank and received by Bank prior to the applicable cut-off time set forth in Schedule B shall be considered to be a Same Day Entry. IAT and Entries above \$25,000 are not eligible for Same Day ACH processing. In addition to any other fees that Business Entity is obligated to pay Bank, Business Entity hereby agrees to pay Bank the Same Day Entry fee established by Bank from time to time for Same Day Entries transmitted to Bank by Business Entity. Please see the **EXTRACO BANKS TREASURY MANAGEMENT MASTER DISCLOSURE AGREEMENT - Treasury Management Fee Schedule for Same Day ACH pricing.**
- b. **If Business Entity would like Same Day payments, the Effective Date in the file must be for that day. Please make sure your Effective Date is for the intended date of payment.**

Section 48. ODFI Processing Schedule

If Business Entity would like Same Day payments, the file Effective Date must be for that day. Please make sure your Effective Date is correct.

Consumer & Business ACH Debit Transactions

Deadline: 2:00pm CST

Day of Delivery: 1 Banking Business Day Prior to Effective Entry Date

Consumer & Business ACH Credit Transactions

Deadline: 2:00pm CST

Day of Delivery: 1-2 Banking Business Days Prior to Effective Entry Date

Consumer & Business SAME DAY ACH Credit / Debit Transactions

Deadline: 12:30pm CST to meet the 1:45pm Fed Deadline

2:30pm CST to meet the 3:45pm Fed Deadline

Day of Delivery: Same Day

POSITIVE PAY, ACH POSITIVE PAY, REVERSE POSITIVE PAY SERVICES AGREEMENT

Extraco and Business Entity agree that Business Entity has requested Extraco to provide Positive Pay/ACH Positive Pay/Reverse Positive Pay Services and Extraco has agreed to provide such services in accordance with the terms and conditions in this Agreement. Therefore, Extraco and Business Entity agree as follows:

Section 1. Definitions

Unless otherwise defined in this Agreement, words or phrases shall have the meanings set forth in the Texas Business and Commerce Code Articles 3 and 4 ~ “Negotiable Instruments” and “Bank Deposits and Collections.” In this Agreement:

All Services

Agreement: This Services Agreement as it may be amended from time to time, including the attachments to this Agreement, which are incorporated herein by reference.

Authorized Account: The account(s) of the Business Entity, maintained at Extraco, to which the Positive Pay/ACH Positive Pay/Reverse Positive Pay Services rendered by Extraco will apply. A list of Authorized Account(s) is included on the Application.

Authorized User: The individual(s) who with or without Business Entity’s authorization, accesses Extraco’s E-Business service as provided to Business Entity and submits Check Issue Files and Return Requests to Extraco.

Banking Day: A day Extraco is open to the public for the acceptance of checks for cashing or depositing.

Business Day: A day Extraco is open to the public for carrying on substantially all of its business.

Positive Pay

Check Issued File: A record describing checks by serial number, date issued and exact amount as drawn by Business Entity on an Authorized Account, provided by Business Entity to Extraco under this Agreement.

Exception Check: A Presented Check that: (a) does not match a check included in a Check Issued File; (b) is presented to Extraco for payment more than 180 days after its date of issue; or (c) cannot be electronically processed because of mutilation; obliterated, covered, or faulty magnetic ink used to imprint the check number, account number, or amount on the Presented Check; or for any other reason and whether resulting from Extraco’s processing or from the handling of other institutions involved in the check clearing and collection process.

Exception Check Report: A record listing Exception Checks, which is provided by Extraco and available to Business Entity electronically through Extraco’s E-Business service.

Positive Pay Services: The processing of Check Issued Files and ACH Items (including but not limited to Exception Checks and ACH Exception Items) used to identify fraudulent checks and ACH items attempting to clear Authorized Account(s) enrolled under in this Agreement.

Presented Check: A check drawn on an Authorized Account and presented to Extraco for payment.

Return Request: The instructions of the Business Entity to Extraco directing Extraco not to pay an Exception Check or Exception ACH Item.

ACH Positive Pay

ACH Exception Item: An ACH Item that is determined by Extraco to not match the Authorization Rules established by Business Entity.

ACH Excluded Item: A debit or credit item presented against an Authorized Account via the Automated Clearing House system and which has one of the Standard Entry Class (“SEC”) codes set forth on Attachment B hereto.

ACH Item: A debit or credit item presented against an Authorized Account via the Automated Clearing House system that is not an ACH Excluded Item.

ACH Positive Pay: You will choose if debits, credits, or both will be presented daily for review. These items will be presented electronically through Extraco’s E-Business service.

Authorization Rule: A rule identified and defined by Business Entity for all pre-authorized ACH Items, and/or a filter blocking for all or specific standard entry class codes for an ACH Items, which may include the originating Business Entity, standard entry class, transaction type (debits and/or credits), maximum authorized dollar amount, or other rules identified and defined by Business Entity.

Exception ACH Item Report: A record listing Exception ACH Items, which is provided by Extraco and available to Business Entity electronically through Extraco’s E-Business service.

Positive Pay Services: The processing of Check Issued Files and ACH Items (including but not limited to Exception Checks and ACH Exception Items) used to identify fraudulent checks and ACH items attempting to clear Authorized Account(s) enrolled under in this Agreement.

Reverse Positive Pay

Exception Check: A Presented Check that: (a) does not match a check included in a Check Issued File; (b) is presented to Extraco for payment more than 180 days after its date of issue; or (c) cannot be electronically processed because of mutilation; obliterated, covered, or faulty magnetic ink used to imprint the check number, account number, or amount on the Presented Check; or for any other reason and whether resulting from Extraco’s processing or from the handling of other institutions involved in the check clearing and collection process.

Exception Check Report: A record listing Exception Checks, which is provided by Extraco and available to Business Entity electronically through Extraco’s E-Business service.

Presented Check: A check drawn on an Authorized Account and presented to Extraco for payment.

Presentment Report: A record describing checks by serial number, date issued and exact amount as drawn by Business Entity on an Authorized account, provided by Extraco to Business Entity under this Agreement.

Return Request: The instructions of the Business Entity to Extraco directing Extraco not to pay an Exception Check or Exception ACH Item.

Reverse Positive Pay Services: The processing of Presentment Reports used to identify fraudulent checks attempting to clear Authorized Accounts(s) enrolled under this Agreement.

Section 2. Positive Pay & ACH Positive Pay Services

Payment of Presented Checks and Reporting of Exception Checks

- a. Business Entity shall submit a Check Issued File to Extraco as provided in this Agreement under the caption DELIVERY ARRANGEMENTS AND TIMING. It is the responsibility of Business Entity to routinely and regularly update the Check Issued File. Extraco is not liable to the Business Entity or to any third party for the payment or rejection of items or for the erroneous payment or rejection of an item. Business Entity will ensure that all issued checks described in the Check Issued File meet the minimum check standards and specifications of the American National Standards Institute with respect to character position and information.
- b. Extraco shall compare each Presented Check by serial number and amount against the applicable Check Issued File received by Extraco. On each Banking Day or Business Day, Extraco may make payment for and charge to the Authorized Account on that Business Day or the following Business Day if payment occurs on a Banking Day, each Presented Check that matches serial number and amount of check listed in the applicable Check Issued File.

- c. Extraco will make the Exception Check Report available to Business Entity in accordance with the terms in this Agreement under the caption DELIVERY ARRANGEMENTS AND TIMING.

Payment of Exception Checks

Business Entity agrees to promptly review and verify the Exception Check Report and submit a timely Return Request to Extraco as provided in this Agreement for any Exception Check the Business Entity objects to payment. Extraco may finally pay and charge to the Authorized Account any Exception Check provided that Business Entity has not objected to such payment in a timely Return Request. Extraco shall not be obligated to comply with any Return Request received in a format or medium, after a deadline, or in a manner not permitted under this Agreement.

Payment of ACH Exception Items

Business Entity will define all Authorization Rules for an Authorized Account. Authorization Rules will be compared against ACH Items presented to Extraco for payment. ACH Items presented for payment will include all items received by Extraco in cash letters from the Federal Reserve Bank, correspondent and other banks. Extraco will process ACH Items according to the Authorization Rules provided by the Business Entity. ACH Excluded Items are specifically excluded from ACH Items and ACH Exception Items, and will post to the Authorized Account so long as funds are available in the Authorized Account. Extraco will identify all ACH Exception Items on an ACH Exception Item Report. Business Entity agrees to promptly review and verify the Exception ACH Item Report and submit a timely Return Request to Extraco as provided in this Agreement for any ACH Exception Items the Business Entity objects to pay. Extraco may finally pay and charge to the Authorized Account any ACH Exception Item provided that Business Entity has not objected to such payment in a timely Return Request. Extraco shall not be obligated to comply with any Return Request received after a deadline or in a manner not permitted under this Agreement.

Rightful Payment and Dishonor.

If Business Entity does not issue a Return Request to Extraco for an Exception Check or Exception ACH Item in accordance with the terms of this Agreement, and Extraco honors such Exception Check or Exception ACH Item, such honor shall be rightful, and Business Entity waives any right it may have to assert that the Exception Check or Exception ACH Item was not properly payable under Section 4.401 of the Texas Business and Commerce Code.

Section 3. Delivery Arrangements and Timing - Positive Pay / ACH Positive Pay Services

Business Entity shall provide each Business Day, through Extraco's E-Business service, a Check Issued File no later than **4:00 PM CST** for next Business Day processing. Extraco will make available an Exception Check Report to Business Entity electronically through Extraco's E-Business service each Business Day by approximately **7:30 AM CST**. Business Entity shall review the Exception Check Report and specify which exceptions Business Entity decides to pay or return and provide an electronic decision of the reviewed exception through Extraco's E-Business service no later than **10:30 AM CST** of the same day the Exception Check Report is received.

Extraco and Business Entity agree that the Check Issued File that Extraco will use to compare Presented Checks presented to Extraco for cashing, issuance of Cashier's Checks or for other irrevocable settlement purposes will be the most recent Check Issued File received on a prior Business Day and that Extraco will decline to accept such checks not listed in such Check Issued File.

Any ACH Item presented against an Authorized Account, will be available for review based on instructions from Business Entity to review debits, credits, or both. Extraco will make available an ACH Exception Item Report to Business Entity electronically through Extraco's E-Business service each Business Day by approximately **7:30 AM CST**. Business Entity shall review and specify which exceptions Business Entity decides to pay or return and provide an electronic decision of the ACH Exception Item through Extraco's E-Business service no later than **10:30 AM CST** of the same day the ACH Exception Item Report is received. Extraco then will process the ACH Exception Item in question according to the instructions provided by the Business Entity, if any.

Section 4. Reverse Positive Pay Services

Payment of Presented Checks and Reporting of Exception Checks. Extraco will send to Business Entity a daily Presentment Report. It is the responsibility of Business Entity to routinely and regularly review the Presentment Report and communicate to Extraco, in a manner acceptable to Extraco and by the Cutoff Time. Business Entity's decision to "Pay" or "Do Not Pay and Return" any such checks. If Business Entity fails to communicate its decision prior to the deadline specified herein, the checks in the Presentment Report will be automatically handled based on the Business Entity's predetermined Default Response, which may be "Pay" or "Do Not Pay and Return" as indicated in this Agreement, Attachment A. Extraco is not liable to the Business Entity or to any third party for the payment or rejection of items or for the erroneous payment or rejection of an item, including but not limited to detecting any Business Entity error contained in any "Pay" or "Do Not Pay and Return" request sent by Business Entity to Extraco. Business Entity will ensure that all issued checks described in the Presentment Report meet the minimum check standards and specifications of the American National Standards Institute with respect to character position and information.

Checks presented over-the-counter for deposit will be provided for Business Entity's review on the following business day. Reverse Positive Pay is not available for checks presented over-the-counter for cash. The only means to ensure that such check is not paid by Extraco is for Business Entity to timely place a "Stop Payment" order; otherwise such checks may be cashed if Extraco's standard protocols are met.

Extraco will make the Exception Check Report available to Business Entity in accordance with the terms in this Agreement under the caption DELIVERY ARRANGEMENTS AND TIMING.

Payment of Exception Checks. Business Entity agrees to promptly review and verify the Exception Check Report included in the Presentment Report and submit a timely Return Request to Extraco as provided in this Agreement for any Exception Check the Business Entity objects to payment. Extraco may finally pay and charge to the Authorized Account any Exception Check provided that Business Entity has not objected to such payment in a timely Return Request. Extraco shall not be obligated to comply with any Return Request received in a format or medium, after a deadline, or in a manner not permitted under this Agreement.

Rightful Payment and Dishonor. If Business Entity does not issue a Return Request to Extraco for an Exception Check in accordance with the terms of this Agreement, and Extraco honors such Exception Check, such honor shall be rightful, and Business Entity waives any right it may have to assert that the Exception Check was not properly payable under Section 4.401 of the Texas Business and Commerce Code.

Section 5. Delivery Arrangements and Timing - Reverse Positive Pay Services

Extraco will make available the Presentment Report to Business Entity electronically through Extraco's E- Business service each Business Day by approximately **7:30 AM CST**. Business Entity shall review the Presentment Report and specify which exceptions Business Entity decides to pay or return and provide an electronic decision of the reviewed exception through Extraco's E-Business service no later than **10:30 AM CST** of the same day the Presentment Report is received ("the Cutoff Time").

Section 6. Liability of Extraco

Extraco shall be responsible only for performing the services it expressly agrees to perform in this Agreement and shall be liable only for direct damages caused by its negligence in performing those services. Extraco shall not be responsible for any acts or omissions of Business Entity, including without limitation the amount, accuracy, timeliness of delivery or Business Entity authorization of any item or instruction received from Business Entity, or any act or omission of any other person, including without limitation any transmission or communications facility, and data processor of Extraco. In no event shall Extraco be liable for any consequential, special, punitive, indirect loss or damage which Business Entity may incur or suffer in connection with this Agreement, including without limitation loss or damage from subsequent wrongful dishonor resulting from Business Entity's acts or omissions in performing its obligations under this Agreement. Extraco shall not be responsible for any failure to act or delay in acting if such failure is caused by legal constraint, the interruption of transmission or communication facilities, computer malfunction or equipment failure, war, emergency

conditions, or other circumstances beyond Extraco's reasonable control.

Section 7. Term of Agreement and Termination Thereof

Extraco or Business Entity may terminate this Agreement by giving the other ten (10) calendar day's prior written notice, stating the termination date, except that Extraco may terminate this Agreement without notice if Business Entity breaches any obligations under this Agreement. Termination shall not affect any of Extraco's rights or Business Entity's obligations under this Agreement prior to the effective date of such termination.

Section 8. Confidentiality

Business Entity acknowledges that it may have access to certain confidential information regarding Extraco's execution of services contemplated by this Agreement. Business Entity shall not disclose any such confidential information of Extraco and shall use such confidential information only in connection with the transactions contemplated by this Agreement.

Section 9. Indemnification

Business Entity shall defend, indemnify, and hold harmless Extraco, and its officers, directors, agents and employees, from and against any and all actions, costs, claims losses, damages or expenses, including attorney's fees and expenses, resulting from or arising out of any breach of any of the agreements, representations, or warranties contained in this Agreement; or any act or omission or any other party acting on behalf of the Business Entity.

Section 10. Payment for Extraco's Services

Please see **EXTRACO BANKS TREASURY MANAGEMENT MASTER DISCLOSURE AGREEMENT - Treasury Management Fee Schedule**. The fees for services provided by Extraco under this Agreement may be amended by Extraco from time to time, notice of which will be provided to Business Entity at least 30 calendar days prior to the effective date of any amendment.

Section 11. General Provisions

Amendments. Extraco may amend any part of this Agreement effective immediately upon notice to Business Entity except that Business Entity will be provided at least 30 calendar days' notice prior to any amendments to the fees for services provided by Extraco under this Agreement.

Entire Agreement. This Agreement is the entire agreement and understanding between the parties related to the subject matter of this Agreement as of the date hereof and supersedes all prior agreements and understandings between the parties relating to the subject matter of this Agreement.

Severability. If any court or tribunal of competent jurisdiction determines that any provision of this Agreement is illegal, invalid, or unenforceable, the remaining provisions of this Agreement shall remain in full force and effect.

Assignment. Neither party may assign or transfer any of its rights or obligations under this Agreement, but the provisions of this Agreement shall be binding upon and inure to the benefit of any legal successor to Extraco or to the Business Entity, whether by merger, consolidation or otherwise.

Waiver. The waiver by a party to this Agreement of a breach of any provision of this Agreement by the other party shall not operate or be construed as a waiver of any subsequent breach by the other party.

Headings. Headings to sections of this Agreement or to Attachments attached hereto are included for ease of reference and shall not be deemed to create rights, remedies, claims, or defenses arising under this Agreement.

Stop Payment. This Service shall not be used as a substitute for Extraco's stop payment service. Business Entity shall follow Extraco's standard stop payment procedures if Business Entity desires to return a matching check, or any other check that was validly issued.

Governing Law. This Agreement shall be governed by the laws (excluding the law of conflicts) of the State of Texas and applicable federal law.

Arbitration. Extraco and Business Entity agree that all disputes, claims and controversies between them, arising from this Agreement or otherwise, shall be arbitrated pursuant to the Rules of the American Arbitration Association, upon request of either party.

Positive Pay Services Attachment B: ACH Excluded Item SEC Codes

- a. ACK (Acknowledgment Entry)
- b. ADV (Automated Accounting Advice)
- c. ARC (Accounts Receivable Entry)
- d. ATX (Acknowledgment Entry)
- e. BOC (Back Office Conversion)
- f. COR (Automated Notification of Change)
- g. DNE (Death Notification Entry)
- h. ENR (Automated Enrollment Entry)
- i. MTE (Machine Transfer Entry)
- j. POP (Point of Purchase)
- k. RCK (Represented Check Entry)
- l. SHR (Shared Network Transaction)
- m. TRC (Truncated Entry)
- n. XCK (Destroyed Check Entry)
- o. Rxx (return reason code)
- p. Cxx (correction reason code)

REMOTE DEPOSIT SERVICES AGREEMENT

Extraco and Business Entity agree that Business Entity has requested Extraco to provide Remote Deposit services and Extraco has agreed to provide such services in accordance with the terms and conditions of this Agreement. Extraco and Business Entity agree as follows:

Section 1. The Service

Extraco will provide Remote Deposit Services to Business Entity for the purpose of electronically depositing from

Business Entity's premises Original Checks received in the ordinary course of business into selected Deposit Accounts identified to Extraco on the Application, attached hereto. Business Entity will lease / purchase Processing Equipment to be approved in advance by Extraco that is (1) compatible with the Processing Check Scanning Device lent by / purchased from Extraco to Business Entity, and (2) sufficient to permit Business Entity to perform Remote Deposit activities. Business Entity is permitted to truncate Original Checks received in payment and subsequently destroy such checks after a period of time as herein specified under the caption Business Entity Responsibilities.

The Remote Deposit Services contemplated under this Agreement shall not include the origination on Business Entity's behalf of electronic signals for paperless electronic debits by means of Automated Clearing House (ACH) entries. Without notice to Business Entity, Extraco may, but is not required, to process items by such ACH debit entries when deemed necessary or advisable at Extraco's sole discretion; and such election and processing shall not alter or render invalid the covenants or agreements expressed in this Agreement.

Section 2. Definitions

Unless otherwise defined in this Agreement, words or phrases applicable to this Agreement shall have the meanings set forth in Regulation CC (Volume 12 of the U. S. Code of Federal Regulations, part 229) promulgated by the Board of Governors of the Federal Reserve Board (FRB); and in Articles 3 and 4 of the Texas Business and Commerce Code.

Agreement: This Remote Deposit Services Agreement as it may be amended from time to time, including any attachments thereto which are incorporated herein by reference.

ANS X9.13: The standard promulgated by ANSI entitled "Specifications for Placement and Location of MICR Printing" for Original Checks, or any amended or successor standard designated by the FRB.

ANS X9.37: The standard promulgated by ANSI entitled "Specifications for Electronic Exchange of Check and Image Data" or any amended successor standard designated by the FRB for all forward and return image cash letter files.

ANS X9.100-140: The image quality standard promulgated by ANSI entitled "Specifications for an Image Replacement Document – IRD" or any amended or successor standard designated by the FRB.

ANSI: The American National Standards Institute.

Business Day: A day Extraco is open to the public for carrying on substantially all of its business.

Check 21: FRB Regulation CC, Subpart D, promulgated to implement the provisions of the Check Clearing for the 21st Century Act.

CTA: The Check Clearing for the 21st Century Act.

Electronic Deposit: A file that contains information regarding each Sufficient Image Copy to be transmitted by Business Entity to Extraco in the same batch as the Electronic Deposit and that meets all of the requirements imposed from time to time by Extraco.

Image Exchange Item: Any paper image or copy of an Original Check, Substitute Check, Sufficient Image Copy, or reproduction thereof, including a paper printout of an electronic image or photocopy.

MICR or Magnetic Ink Character Recognition Line: The numbers, which may include the routing number, account number, check number, check amount and other information, that are printed near the bottom of a check in magnetic ink in accordance with the Standards.

Original Check: The first paper check issued to or endorsed in favor of Business Entity with respect to a particular payment transaction. The term “original check” does not include: (a) a noncash item as defined in Regulation CC (Volume 12 of the U.S. Code of Federal Regulations, part 229) promulgated by the Board of Governors of the Federal Reserve; (b) an item payable in a medium other than United States money; (c) or an item drawn by Business Entity or affiliate of Business Entity, on an account of Business Entity or affiliate of Business Entity on Extraco or any other Bank.

Processing Check Scanning Device [Scanner]: A scanner lent by / purchased from Extraco to Business Entity that is capable of capturing an electronic image of an Original Check for purposes of transmitting the image to Extraco in connection with the services contemplated under this Agreement.

Personal Computer Unit: The processing computer equipment, software, and compatible Internet accessibility purchased by Business Entity and approved by Extraco to permit Business Entity to engage in Remote Deposit activities.

Processing Equipment: The personal computer unit, keyboard, mouse purchased by Business Entity and approved by Extraco to permit Business Entity to engage in Remote Deposit activities.

Reconverting Bank: (1) a bank, including Extraco, that creates a Substitute Check; or (2) with respect to a Substitute Check that was created by a person not a bank, the first bank that transfers, presents, or returns that Substitute Check or, in lieu thereof, the first paper or electronic representation of that Substitute Check.

Standards: The applicable standards set forth in CTA, Check 21 or as promulgated by ANSI for image quality and transmission protocols, including but not limited to ANS X9.13 and ANS X9.100-140 (or any amendment or substitute for such standards as may be promulgated from time to time), whether such standard pertains to the MICR Line, the image quality of the Original Checks, the placement of an image of the Original Check on the Substitute Check, or the manual or electronic transfer of a Sufficient Image Copy or other electronic representation of an Original Check or Substitute Check, unless the FRB, by rule or order determines that a different standard is to apply.

Substitute Check: A paper reproduction of an Original Check that (1) contains an image of the front and back of the Original Check; (2) bears a MICR line that, except as provided under the applicable Standard, contains all the information appearing on the MICR line of the Original Check at the time that the Original Check was issued and any additional information that was encoded on the Original Check’s MICR line before an image of the Original Check was captured; (3) conforms in paper stock, dimension, and otherwise with ANS X9.100-140 (unless the FRB by rule or order determines that different standard applies); and (4) is suitable for automated processing in the same manner as the Original Check.

Sufficient Copy and Copy: (1) a sufficient copy is a copy of an Original Check that accurately represents all of the information on the front and back of the Original Check as of the time the Original Checks was truncated or is otherwise sufficient to determine whether or not a claim is valid. (2) A copy of the Original Check means any paper reproduction of an Original Check, including a paper printout of an electronic image of the Original Check, a photocopy of the Original Check, or a Substitute Check.

Sufficient Image Copy: An electronic image of an Original Check or Substitute Check that is capable of printing a Sufficient Copy of such Original Check or Substitute Check.

Truncate: To remove an Original Check from the forward collection or return process and send to a recipient, in lieu of such Original Check, a Substitute Check or, by agreement, information relating to the Original Check (including data taken from the MICR line of the Original Check or an electronic image of the Original Check), whether with or without the subsequent delivery of the Original Check.

Section 3. Procedures

The images captured and transmitted by Business Entity through Remote Deposit shall be sufficient for Extraco or any subsequent Reconverting Bank, to print and distribute a Substitute Check in compliance with the Standards.

Section 4. Transmission Timing Requirements

Extraco will process the Business Entity's electronic images that are Sufficient Image Copies after it has received Business Entity's transmission of electronic images. Extraco will use commercially reasonable efforts to present the Sufficient Image Copies for collection under the Check 21 framework. Extraco will provide same day ledger credit to Business Entity's deposit account for all Sufficient Image Copies successfully and completely transmitted by Business Entity in accordance with the requirements of this Service no later than **6:00 PM CST** on a Business Day. Extraco shall not have any responsibility for a file not successfully and completely transmitted; or which contains errors of any kind from any source or resulting from or caused by any reason that prevents processing; or for providing ledger credit on the same day a file is begun to be transmitted by Business Entity unless the file containing the electronic deposit is fully received prior to the above cut-off time. For transmissions received after the above cut-off time on a Business Day or received at any time on a non-Business Day, Extraco will provide ledger credit to Business Entity's deposit account on the next following Business Day.

Section 5. Availability of Deposited Funds

Business Entity and Extraco agree that funds deposited through the Remote Deposit process as set forth herein shall be considered deposited in Temple, Texas and will be made available for withdrawal in accordance with the Funds Availability Policy and any amendments thereto as previously provided to Business Entity.

Section 6. Term of Agreement and Termination Thereof

The term of this Agreement shall be for a period of one year from the date hereof and will automatically renew for a like period at the end of the term and at the end of each subsequent term unless terminated as provided herein. Extraco or Business Entity may terminate this Agreement by giving the other thirty calendar days prior written notice, stating the termination date except that Extraco may terminate this Agreement without notice if it discovers any apparent misconduct including bad checks, multiple processing of the same Original Check by paper or electronically, other fraudulent by / purchased from activities or if Business Entity breaches any obligations under this Agreement. Termination shall not affect any of Extraco's rights or Business Entity's obligations under this Agreement prior to the effective date of such termination.

Section 7. License

Subject to the terms and conditions of this Agreement, Extraco grants Business Entity a non-exclusive, non-transferable license to access Extraco's E-Business service for the purposes of Remote Deposit Service, solely for the Business Entity's own business operations. This license shall not accrue to any other legal entity owned, operated by or related to the

Section 8. Business Entity Confidentiality

Business Entity acknowledges that it may have access to certain confidential information regarding Extraco's execution of services contemplated by this Agreement. Business Entity shall not disclose any such confidential information of Extraco and shall use such confidential information only in connection with the transactions contemplated by this Agreement.

Section 9. Extraco Responsibilities

- a. Extraco will acquire on Business Entity's behalf the Processing Equipment from a vendor chosen by Extraco that will reasonably accommodate the Business Entity's anticipated requirements. Business Entity will be solely responsible for the payment of the acquisition cost of such Processing Equipment.
- b. Extraco will lease or allow Business Entity to purchase a Scanner that will reasonably accommodate the Business Entity's anticipated requirements. The Scanner may be leased / purchased from Extraco. With a leased scanner, Extraco retains full and absolute ownership rights there to and may remove or replace the Scanner at its sole discretion. With a leased scanner, Extraco at its expense will be responsible for maintenance of the Scanner and may perform or have performed such maintenance when deemed necessary and appropriate by Extraco.
- c. Extraco will provide assistance and training support reasonably required for Business Entity's implementation of Remote Capture Services.
- d. Extraco will provide the required User ID and password and Internet address to the Business Entity in order to engage in Remote Deposit activity. Extraco will accept and process Electronic Deposits transmitted to Extraco using such User ID and password. Extraco shall not be responsible or liable to Business Entity for any Electronic Deposits transmitted to Extraco using such User ID and password whether with or without the authorization of Business Entity.
- e. Extraco will accept for deposit and collection to the Business Entity's designated account the electronic images of Original Checks that are transmitted to Extraco in compliance with the Standards. Electronic images shall be deemed received by Extraco based upon time of receipt as well as successful receipt of the transmission of such images that are complete, usable, and adhere to the Standards. If electronic images are not complete, are not usable, or do not adhere to the Standards, the images may not be processed by Extraco, in which event Business Entity's deposit will be adjusted and notification provided.
- f. If a Drawee Bank returns an image representing an item to Extraco unpaid, Extraco will charge Business Entity's respective deposit account for such returned item and may either (1) return the item to Business Entity, or (2) re-present it to the Drawee Bank before returning it to the Business Entity. Items may be returned as Image Exchange Items, rather than Substitute Checks. If a Drawee Bank or other third party makes a claim against Extraco or seeks re-credit with respect to any electronic item, Extraco may provisionally freeze or hold aside a like amount in the Business Entity's deposit account pending investigation and resolution of the claim.

Section 10. Business Entity Responsibilities

- a. Business Entity will only use Remote Deposit to Truncate Original Checks it has received in the ordinary course of business, to transmit images of such Original Checks to Extraco for credit to its deposit account maintained at Extraco. Business Entity may not perform Remote Deposit services for any third party, and any attempt to do so shall automatically terminate this Remote Deposit Service except for any provisions regarding this Remote Deposit Service that are expressly to survive such termination. Business Entity agrees to immediately notify Extraco of any change in, transfer or modification of ownership of Business Entity.
- b. Business Entity will only perform Remote Deposit on the Processing Equipment specifically approved by Extraco with such approval at the sole discretion of Extraco, and on the Scanner provided by Extraco in accordance with provisions herein.
- c. Business Entity agrees to be responsible at Business Entity's expense, for the maintenance, upkeep and repair of all Processing Equipment sufficient and necessary to permit Business Entity to engage in Remote Deposit activities. Business Entity agrees that any warranty or guarantee concerning Processing Equipment shall rest with and be the responsibility of the vendor or manufacturer and a matter solely between the vendor or manufacturer and the Business Entity; and that Extraco shall not have any liability or responsibility related to any warranty or guarantee or the existence or lack thereof, for Processing Equipment or for Scanner lent by / purchased from Extraco to Business Entity.
- d. Business Entity shall be solely responsible for developing and implementing any contingency plan for the delivery of Original Checks to Extraco for deposit in the event of Processing Equipment or Processing Check Scanning Device failure or for any other reason or circumstance precluding the electronic depositing of Original Checks as contemplated under this Agreement.

- e. Business Entity shall immediately upon receipt, endorse all Original Checks “For Deposit Only to Extraco Banks” and store and process all Original Checks in a manner reasonably like to not demagnetize the MICR Line, including using care not to store or process checks near sources of measurable electro-magnetic radiation.
- f. Files that contain electronic images for deposit that purport to come from the Business Entity will be deemed by Extraco to have been lawfully transmitted by the Business Entity with full authorization. Accordingly, Extraco recommends that Business Entity limit disclosure of User ID and passwords to its trusted or bonded employees and that Business Entity properly safeguard such User ID and passwords.
- g. Business Entity will transmit to Extraco only a Sufficient Image Copy of Original Checks for electronic deposit. No image transmitted by Business Entity to Extraco using Remote Deposit shall represent an Original Check that has already been collected.
- h. Business Entity agrees to be bound by the definition of “original check” as defined herein and agrees not to utilize The Service for and will exclude therefrom any item drawn by Business Entity or affiliate of Business Entity, on an account of Business Entity or affiliate of Business Entity on Extraco or any other Bank.
- i. Business Entity shall retain each Original Check that is truncated through any Remote Deposit activity for a reasonable period of time, but in no event fewer than **thirty (30)** Business Days from the date of deposit or such longer time as Extraco may request from time to time with respect to any specific Original Check. Business Entity understands that in all cases it is solely responsible for safeguarding all items it retains as required or permitted by this Remote Deposit Service from destruction, alteration or theft.
- j. Business Entity will restrict physical access to each Original Check and the Remote Deposit Service hereunder, to those employees as would ordinarily have access to Business Entity’s own cleared checks, or other personnel designated to specifically have access to such items pursuant to Business Entity’s system of internal control.
- k. The Original Checks stored during the thirty (30) day or longer retention period, shall be maintained in deposit date order sequence for the first ten (10) Business Days of the period, and shall be made available to Extraco promptly upon the request of Extraco. In the absence of retaining the relevant Original Check for the time period specified, Business Entity shall be solely responsible for the cost of any claim brought by the Drawer of the check that for resolution would reasonably require access to relevant Original Check.
- l. Business Entity agrees that it will be able to retrieve and produce for Extraco any Sufficient Image Copy (or the Original Check) in question within **seventy-two (72) hours** of such request. In the absence of retaining the relevant Sufficient Image Copy for the time period specified, Business Entity shall be solely responsible for the cost of any claim brought by the Drawer of the check that for resolution would reasonably require access to the relevant Sufficient Image Copy, and shall indemnify Extraco in accordance with the terms set forth herein.
- m. Prior to transmittal to Extraco of any electronic file that contains an image of any Original Check, Business Entity shall conduct an analysis of such images that will evaluate the image quality, image placement and image usability of each image transmitted, to insure that such image complies with the requirements of the Standards. In the event such analysis reveals that the image quality, image placement or image usability is below that required by the Standards, then Business Entity shall reprocess such Original Check until a Sufficient Image Copy is produced in compliance with the
- n. Standards or Business Entity may manually submit the item for deposit at an Extraco Financial Center. Business Entity shall also manually prepare a total of the amount of expected Electronic Deposit and systematically correct any discrepancies.
- o. Business Entity understands that Extraco is relying on the truth and veracity of all electronic records transferred by Business Entity to Extraco, and warrants that such records accurately reflect original documents that are, at the time of the creation of the electronic records, were in the possession of Business Entity. Accordingly, Business Entity agrees that Extraco may upon **one (1) Business Day notice**, have its personnel or auditors and examiners appointed by Extraco or a banking regulatory authority, inspect Business Entity’s premises, the Processing Equipment, the Processing Check Scanning Device and any of Business Entity’s records pertaining to the matters set forth in this Agreement. Extraco shall make all commercially reasonable efforts to avoid significant disruption of Business Entity’s business operations in conducting such audit or inspection, and shall comply with Business Entity’s reasonable workplace rules that have been communicated to the audit or inspection personnel in writing. Business Entity understands that Extraco is a federally insured Bank that is subject to examination by the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) or other banking agencies, and to the extent that any such examination request access to any audit or inspection report of Extraco, or access to the records, Processing Equipment, Processing Check Scanning

Device or other documents that are the subject of this Agreement, Business Entity shall fully cooperate with such examiners.

Section 11. Information Security

Business Entity represents that it follows industry best practices as a means to prevent any compromise of its information systems, computer networks, or data files (Systems”) by unauthorized users, viruses, or malicious computer programs which could in turn be propagated via computer networks, email, magnetic media or other means. Business Entity agrees to immediately notify Extraco if the security of its Systems are breached or compromised in any way. Business Entity agrees to apply appropriate internal information security practices, including, but not limited to, using appropriate firewall and anti-virus software; maintaining said countermeasures, using current supported operating systems, and other applications with up-to-date virus definitions and security patches; and permitting only authorized users’ access to computer systems, and applications. Business Entity specifically agrees to use up-to-date anti-virus tools to remove known viruses and malware.

Section 12. Representations and Warranties

It is the intention of the parties to this Agreement that the warranties deemed given by a depositor of a check to a bank under the Texas Business and Commerce Code (“the Code”) as applicable shall also apply to any image or electronic representation of an Original Check transferred by Business Entity to Extraco as if such image or electronic representation were a paper check with the meaning of the Code. Accordingly, except to the extent that any warranties deemed given under the Code are expressly superseded by CTA or Check 21, Business Entity understands that Business Entity shall be deemed to have given Extraco all of the warranties that Business Entity would have given under the Code for the deposit of an Original Check by transferring to Extraco any electronic file that contains or purports to contain a Sufficient Image Copy of an Original Check. The above warranties are deemed given to Extraco and any person, Business Entity or bank to which Extraco transfers, presents or returns any of the images included in such electronic file as a Sufficient Image Copy or that purports to be a Sufficient Image Copy, or a Substitute Check created by Extraco or any subsequent bank receiving a copy of such image. Business Entity represents that it shall permit no other legal entity or individual to use the Processing Equipment or the Processing Check Scanning Device.

Section 13. Business Entity Indemnification

If Business Entity elects to use Extraco’s Remote Deposit Service then Business Entity assumes liability for, and hereby agrees to indemnify, protect and hold harmless Extraco and its agents, officers, directors, employees, successors and assigns from and against any and all liabilities, obligations, losses and expenses, including reasonable attorneys’ fees, of any kind or nature (“Damages”) arising out of the use of, condition (including latent and defects and whether or not discoverable by Business Entity or Extraco), operation, ownership, selection, delivery, installation or licensing of any item of Processing Equipment or the Processing Check Scanning Device lent by / purchased from to Business Entity.

Section 14. Limitation on Extraco’s Liability for Remote Deposit Services

Extraco shall not have any liability for any breach of any representation, warranty or covenant of this Agreement to the extent caused by: (1) the unavailability of the external connection services and other Internet functions; use of and any modifications or alterations to Processing Equipment approved by Extraco for use by Business Entity or to the Processing Check Scanning Device; (2) any damages, costs or other consequences caused in whole or in part by or related to Extraco’s actions that are based on information or instructions that the Business Entity provides to Extraco; (3) any unauthorized actions initiated or caused by the Business Entity or the Business Entity’s respective employees or agents; (4) the failure of a third party to perform satisfactorily; (5) any refusal of a Payor Bank to pay a Sufficient Image Copy, Sufficient Copy, Original Check, or Substitute Check for any reason other than the breach of contract, gross negligence or willful misconduct of Extraco, including without limitation, that the item in question was allegedly unauthorized, was a counterfeit, had been altered or contained an unauthorized signature; lack of access to the Internet or inability to

transmit or receive data; or (6) failures or errors on the part of Internet service providers or telecommunications providers.

Section 15. Amendments

Extraco may amend any part of this Agreement effective immediately upon notice to Business Entity except that Business Entity will be provided at least a thirty (30) calendar day notice prior to any amendments to the fees for services provided by Extraco on this Agreement.

Section 16. Arbitration

Extraco and Business Entity agree that all disputes, claims and controversies between them, arising from this Agreement or otherwise, shall be arbitrated pursuant to the Rules of the American Arbitration Association, upon request of either party.

Section 17. Assignment

Neither party may assign or transfer any of its rights or obligations under this Agreement, but the provisions of this Agreement shall be binding upon and inure to the benefit or any legal successor to Extraco or to the Business Entity, whether by merger, consolidation or otherwise. Extraco may at its sole discretion: (1) terminate this Agreement in the event of (a) a legal succession to Business Entity or (b) change in or transfer or modification of ownership of Business Entity; (2) require the execution of a new Agreement in the event of (a) a legal succession to Business Entity or (b) any change in, transfer or modification of ownership of Business Entity.

Section 18. Attorneys' Fees

If any action is brought by either party against the other regarding the subject matter of this Agreement, including any court action or arbitration proceeding, the prevailing party shall be entitled to recover, in action to any relief granted, reasonable attorneys' fees, costs or court, expert witness fees and other expenses of action.

Section 19. Deposit Limitations

Extraco and Business Entity agree that Extraco may at its sole discretion limit the dollar amount of Electronic Deposits acceptable from Business Entity and that such limits may be imposed per deposit or on a daily, weekly or any other aggregate basis at the option of Extraco. Extraco may but is not required to notify Business Entity in advance of any such limitations.

Entire Agreement. This Agreement is the entire agreement and understanding between the parties related to the subject matter of this Agreement as of the date hereof and supersedes all prior agreements and understandings between the parties relating to the subject matter of this Agreement.

Section 20. Governing Law:

This Agreement shall be governed by the laws (excluding the law of conflicts) of the State of Texas and applicable federal law.

Section 21. Headings

Headings to sections of this Agreement or to Attachments attached hereto are included for ease of reference and shall not be deemed to create rights, remedies, claims, or defenses arising under this Agreement.

Section 22. Relationship between Parties

This Agreement will not be construed as creating an agency, partnership, joint venture, or any other form of association between the parties, and the parties will at all times be and remain independent contractors.

Section 23. Severability

If any court or tribunal of competent jurisdiction determines that any provision of this Agreement is illegal, invalid, or unenforceable, the remaining provisions of this Agreement shall remain in full force and effect.

Section 24. Waiver

The waiver by a party to this Agreement of a breach of any provision of this Agreement by the other party shall not operate or be construed as a waiver of any subsequent breach by the other party.

REPURCHASE AGREEMENT

Section 1. Applicability

From time to time the parties hereto may enter into transactions in which one party ("Seller") agrees to transfer to the other ("Buyer") securities or other assets ("Securities") against the transfer of funds by Buyer, with a simultaneous agreement by Buyer to transfer to Seller such Securities at a date certain or on demand, against the transfer of funds by Seller. Each such transaction shall be referred to herein as a "Transaction" and, unless otherwise agreed in writing, shall be governed by this Agreement, including any supplemental terms or conditions contained in Annex I hereto and in any other annexes identified herein or therein as applicable hereunder.

Section 2. Definitions

Act of Insolvency: With respect to any party, (i) the commencement by such party as debtor of any case or proceeding under any bankruptcy, insolvency, reorganization, liquidation, moratorium, dissolution, delinquency or similar law, or such party seeking the appointment or election of a receiver, conservator, trustee, custodian or similar official for such party or any substantial part of its property, or the convening of any meeting of creditors for purposes of commencing any such case or proceeding or seeking such an appointment or election, (ii) the commencement of any such case or proceeding against such party, or another seeking such an appointment or election, or the filing against a party of an application for a protective decree under the provisions of the Securities Investor Protection Act of 1970, which (A) is consented to or not timely contested by such party, (B) results in the entry of an order for relief, such an appointment or election, the issuance of such a protective decree or the entry of an order having a similar effect, or (C) is not dismissed within 15 days, (iii) the making by such party of a general assignment for the benefit of creditors, or (iv) the admission in writing by such party of such party's inability to pay such party's debts as they become due;

Additional Purchased Securities: Securities provided by Seller to Buyer pursuant to Paragraph 4(a) hereof;

Buyer's Margin Amount: With respect to any Transaction as of any date, the amount obtained by application of the Buyer's Margin Percentage to the Repurchase Price for such Transaction as of such date;

Buyer's Margin Percentage: With respect to any Transaction as of any date, a percentage (which may be equal to the Seller's Margin Percentage) agreed to by Buyer and Seller or, in the absence of any such agreement, the percentage obtained by dividing the Market Value of the Purchased Securities on the Purchase Date by the Purchase Price on the Purchase Date for such Transaction;

Confirmation: The meaning specified in Paragraph 3(b) hereof;

Income: With respect to any Security at any time, any principal thereof and all interest, dividends or other distributions thereon;

Margin Deficit: The meaning specified in Paragraph 4(a) hereof;

Margin Excess: The meaning specified in Paragraph 4(b) hereof

Margin Notice Deadline: The time agreed to by the parties in the relevant Confirmation, Annex I hereto or otherwise as the deadline for giving notice requiring same-day satisfaction of margin maintenance obligations as provided in Paragraph 4 hereof (or, in the absence of any such agreement, the deadline for such purposes established in accordance with market practice);

Market Value: With respect to any Securities as of any date, the price for such Securities on such date obtained from a generally recognized source agreed to by the parties or the most recent closing bid quotation from such a source, plus accrued Income to the extent not included therein (other than any Income credited or transferred to, or applied to the obligations of, Seller pursuant to Paragraph 5 hereof) as of such date (unless contrary to market practice for such Securities);

Price Differential: With respect to any Transaction as of any date, the aggregate amount obtained by daily application of the Pricing Rate for such Transaction to the Purchase Price for such Transaction on a 360 day per year basis for the actual number of days during the period commencing on (and including) the Purchase Date for such Transaction and ending on (but excluding) the date of determination (reduced by any amount of such price Differential previously paid by Seller to buyer with respect to such Transaction);

Pricing Rate: The per annum percentage rate for determination of the price Differential;

Prime Rate: The prime rate of U.S. commercial banks as published in The Wall Street Journal (or, if more than one such rate is published, the average of such rates);

Purchase Date: The date on which purchased Securities are to be transferred by Seller to Buyer;

Purchase Price: (i) on the Purchase Date, the price at which Purchased Securities are transferred by Seller, and (ii) thereafter, except where Buyer and Seller agree otherwise, such price increased by the amount of any cash transferred by Buyer to Seller pursuant to paragraph 4(b) hereof and decreased by the amount of any cash transferred by Seller to Buyer pursuant to Paragraph 4(a) hereof or applied to reduce Seller's obligations under clause (ii) of Paragraph 5 hereof;

Purchased Securities: The Securities transferred by Seller to Buyer in a Transaction hereunder, and any Securities substituted therefor in accordance with Paragraph 9 hereof. The term "Purchased Securities" with respect to any Transaction at any time also shall include Additional purchased Securities delivered pursuant to Paragraph 4(a) hereof and shall exclude Securities returned pursuant to paragraph 4(b) hereof;

Repurchase Date: The date on which Seller is to repurchase the Purchased Securities from Buyer, including any date determined by application of the provisions of Paragraph 3(c) or 11 hereof;

Repurchase Price: The price at which Purchased Securities are to be transferred from Buyer to Seller upon termination of a Transaction, which will be determined in each case (including Transactions terminable upon demand) as the sum of the Purchase Price and the Price Differential as of the date of such determination;

Seller's Margin Amount: With respect to any Transaction as of any date, the amount obtained by application of the Seller's Margin Percentage to the Repurchase Price for such Transaction as of such date;

Seller's Margin Percentage: With respect to any Transaction as of any date, a percentage (which may be equal to the Buyer's Margin Percentage) agreed to by Buyer and seller or, in the absence of any such agreement, the percentage obtained by dividing the Market Value of the Purchased Securities on the Purchase Date by the Purchase Price on the Purchase Date for such Transaction.

Section 3. Initiation; Confirmation; Termination

- a. An agreement to enter into a Transaction may be made orally or in writing at the initiation of either Buyer or Seller. On the Purchase Date for the Transaction, the Purchased Securities shall be transferred to Buyer or its agent against the transfer of the Purchase Price to an account of Seller.
- b. Upon agreeing to enter into a Transaction hereunder, Buyer or Seller (or both), as shall be agreed, shall promptly deliver to the other party a written confirmation of each Transaction (a "Confirmation"). The Confirmation shall describe the Purchased Securities (including CUSIP number, if any), identify Buyer and Seller and set forth (i) the Purchase Date, (ii) the Purchase Price, (iii) the Repurchase Date, unless the Transaction is to be terminable on demand, (iv) the Pricing Rate or Repurchase Price applicable to the Transaction, and (v) any additional terms or conditions of the Transaction not inconsistent with this Agreement. The Confirmation, together with this Agreement, shall constitute conclusive evidence of the terms agreed between Buyer and Seller with respect to the Transaction to which the Confirmation relates, unless with respect to the Confirmation specific objection is made promptly after receipt thereof. In the event of any conflict between the terms of such Confirmation and this Agreement, this Agreement shall prevail.
- c. In the case of Transactions terminable upon demand, such demand shall be made by Buyer or Seller, no later than such time as is customary in accordance with market practice, by telephone or otherwise on or prior to the business day on which such termination will be effective. On the date specified in such demand, or on the date fixed for

termination in the case of Transactions having a fixed term, termination of the Transaction will be effected by transfer to Seller or its agent of the Purchased Securities and any Income in respect thereof received by Buyer (and not previously credited or transferred to, or applied to the obligations of, Seller pursuant to Paragraph 5 hereof) against the transfer of the Repurchase Price to an account of Buyer.

Section 4. Margin Maintenance

- a. If at any time the aggregate Market Value of all Purchased Securities subject to all Transactions in which a particular party hereto is acting as Buyer is less than the aggregate Buyer's Margin Amount for all such Transactions (a "Margin Deficit"), then Buyer may by notice to Seller require Seller in such Transactions, at Seller's option, to transfer to Buyer cash or additional Securities reasonably acceptable to Buyer ("Additional Purchased Securities"), so that the cash and aggregate Market Value of the Purchased Securities, including any such Additional purchased Securities, will thereupon equal or exceed such aggregate Buyer's Margin Amount (decreased by the amount of any Margin Deficit as of such date arising from any Transactions in which such Buyer is acting as Seller).
- b. If at any time the aggregate Market Value of all Purchased Securities subject to all Transactions in which a particular party hereto is acting as Seller exceeds the aggregate Seller's Margin Amount for all such Transactions at such time (a "Margin Excess"), then Seller may by notice to Buyer require Buyer in such Transactions, at Buyer's option, to transfer cash or Purchased Securities to Seller, so that the aggregate Market Value of the Purchased Securities, after deduction of any such cash or any Purchased Securities so transferred, will thereupon not exceed such aggregate Seller's Margin Amount (increased by the amount of any Margin Excess as of such date arising from any Transactions in which such Seller is acting as Buyer).
- c. If any notice is given by Buyer or Seller under subparagraph (a) or (b) of this Paragraph at or before the Margin Notice Deadline on any business day, the party receiving such notice shall transfer cash or Additional Purchased Securities as provided in such subparagraph no later than the close of business in the relevant market on such day. If any such notice is given after the Margin Notice Deadline, the party receiving such notice shall transfer such cash or Securities no later than the close of business in the relevant market on the next business day following such notice.
- d. Any cash transferred pursuant to this Paragraph shall be attributed to such Transactions as shall be agreed upon by Buyer and Seller.
- e. Seller and Buyer may agree, with respect to any or all Transactions hereunder, that the respective rights of Buyer or Seller (or both) under subparagraphs (a) and (b) of this Paragraph may be exercised only where a Margin Deficit or Margin Excess, as the case may be, exceeds a specified dollar amount or a specified percentage of the Repurchase Prices for such Transactions (which amount or percentage shall be agreed to by Buyer and Seller prior to entering into any such Transactions).
- f. Seller and Buyer may agree, with respect to any or all Transactions hereunder, that the respective rights of Buyer and Seller under subparagraphs (a) and (b) of this Paragraph to require the elimination of a Margin Deficit or a Margin Excess, as the case may be, may be exercised whenever such a Margin Deficit or a Margin Excess exists with respect to any single Transaction hereunder (calculated without regard to any other Transaction outstanding under this Agreement).

Section 5. Income Payments

Seller shall be entitled to receive an amount equal to all Income paid or distributed on or in respect of the Securities that is not otherwise received by Seller, to the full extent it would be so entitled if the Securities had not been sold to Buyer. Buyer shall, as the parties may agree with respect to any Transaction (or, in the absence of any such agreement, as Buyer shall reasonably determine in its discretion), on the date such Income is paid or distributed either (i) transfer to or credit to the account of Seller such Income with respect to any Purchased Securities subject to such Transaction or (ii) with respect to income paid in cash, apply the Income payment or payments to reduce the amount, if any, to be transferred to Buyer by Seller upon termination of such Transaction. Buyer shall not be obligated to take any action pursuant to the preceding sentence (A) to the extent that such action would result in the creation of a Margin Deficit, unless prior thereto or simultaneously therewith Seller transfers to Buyer cash or Additional Purchased Securities

sufficient to eliminate such Margin Deficit, or (B) if an Event of Default with respect to Seller has occurred and is then continuing at the time such Income is paid or distributed.

Section 6. Security Interest

Although the parties intend that all Transactions hereunder be sales and purchases and not loans, in the event any such Transactions are deemed to be loans, Seller shall be deemed to have pledged to Buyer as security for the performance by Seller of its obligations under each such Transaction, and shall be deemed to have granted to Buyer a security interest in, all of the Purchased Securities with respect to all Transactions hereunder and all Income thereon and other proceeds thereof.

Section 7. Payment and Transfer

- a. All transfers from Buyers account(s) hereunder shall be in collected funds, defined as ledger balance less float. All Securities transferred by one party hereto to the other party (i) shall be in suitable form for transfer or shall be accompanied by duly executed instruments of transfer or assignment in blank and such other documentation as the party receiving possession may reasonably request, (ii) shall be transferred on the book-entry system of a Federal Reserve Bank, or (iii) shall be transferred by any other method mutually acceptable to Seller and Buyer.
- b. The minimum amount of Seller's interest in the Purchased Securities that shall pass to Buyer under this Agreement shall be of \$100,000 or the amount indicated in item (a) of Annex I attached hereto or as subsequently amended with the consent of Seller and Buyer.

Section 8. Segregation of Purchased Securities

To the extent required by applicable law, all Purchased Securities in the possession of Seller shall be segregated from other securities in its possession and shall be identified as subject to this Agreement. Segregation may be accomplished by appropriate identification on the books and records of the holder, including a financial or securities intermediary or a clearing corporation. All of Seller's interest in the Purchased Securities shall pass to Buyer on the Purchase Date and, unless otherwise agreed by Buyer and Seller, nothing in this Agreement shall preclude Buyer from engaging in repurchase transactions with the Purchased Securities or otherwise selling, transferring, pledging or hypothecating the Purchased Securities, but no such transaction shall relieve Buyer of its obligations to transfer purchased Securities to Seller pursuant to Paragraph 3, 4 or 11 hereof, or of Buyer's obligation to credit or pay Income to, or apply Income to the obligations of, Seller pursuant to Paragraph 5 hereof.

Required Disclosure

The Seller is not permitted to substitute other securities for those subject to this agreement and therefore must keep the Buyer's securities segregated at all times, unless in this agreement the Buyer grants the Seller the right to substitute other securities. If the Buyer grants the right to substitute, this means that the Buyer's securities will likely be commingled with the Seller's own securities during the trading day. The Buyer is advised that, during any trading day that the Buyer's securities are commingled with the Seller's securities, they may be subject to liens granted by the Seller to third parties and may be used by the Seller for deliveries on other securities transactions. Whenever the securities are commingled, the Seller's ability to re-segregate substitute securities for the Buyer will be subject to the Seller's ability to satisfy any lien or to obtain substitute securities.

Section 9. Substitution

- a. Seller may, subject to agreement with and acceptance by Buyer, substitute other Securities for any purchased Securities. Such substitution shall be made by transfer to Buyer of such other Securities and transfer to Seller of such Purchased Securities. After substitution, the substituted Securities shall be deemed to be Purchased Securities.

- b. In Transactions in which Seller retains custody of Purchased Securities, the parties expressly agree that Buyer shall be deemed, for purposes of subparagraph (a) of this Paragraph, to have agreed to and accepted in this Agreement substitution by Seller of other Securities for Purchased Securities; provided, however, that such other Securities shall have a Market Value at least equal to the Market Value of the Purchased Securities for which they are substituted.

Section 10. Representations

Each of Buyer and Seller represents and warrants to the other that (i) it is duly authorized to execute and deliver this Agreement, to enter into Transactions contemplated hereunder and to perform its obligations hereunder and has taken all necessary action to authorize such execution, delivery and performance, (ii) it will engage in such Transactions as principal (or, if agreed in writing, in the form of an annex hereto or otherwise, in advance of any Transaction by the other party hereto, as agent for a disclosed principal), (iii) the person signing this Agreement on its behalf is duly authorized to do so on its behalf (or on behalf of any such disclosed principal), (iv) it has obtained all authorizations of any governmental body required in connection with this Agreement and the Transactions hereunder and such authorizations are in full force and effect and (v) the execution, delivery and performance of this Agreement and the Transactions hereunder will not violate any law, ordinance, charter, bylaw or rule applicable to it or any agreement by which it is bound or by which any of its assets are affected. On the Purchase Date for any Transaction Buyer and Seller shall each be deemed to repeat all the foregoing representations made by it.

Section 11. Events of Default

In the event that (i) Seller fails to transfer or Buyer fails to purchase purchased Securities upon the applicable Purchase Date, (ii) Seller fails to repurchase or Buyer fails to transfer Purchased Securities upon the applicable Repurchase Date, (iii) Seller or Buyer fails to comply with paragraph 4 hereof, (iv) Buyer fails, after one business day's notice, to comply with Paragraph 5 hereof, (v) an Act of Insolvency occurs with respect to Seller or Buyer, (vi) any representation made by Seller or Buyer shall have been incorrect or untrue in any material respect when made or repeated or deemed to have been made or repeated, or (vii) Seller or Buyer shall admit to the other its inability to, or its intention not to, perform any of its obligations hereunder (each an "Event of Default");

- a. The nondefaulting party may, at its option (which option shall be deemed to have been exercised immediately upon the occurrence of an Act of Insolvency), declare an Event of Default to have occurred hereunder and, upon the exercise or deemed exercise of such option, the Repurchase date for each Transaction hereunder shall, if it has not already occurred, be deemed immediately to occur (except that, in the event that the Purchase Date for any Transaction has not yet occurred as of the date of such exercise or deemed exercise, such Transaction shall be deemed immediately canceled). The nondefaulting party shall (except upon the occurrence of an Act of Insolvency) give notice to the defaulting party of the exercise of such option as promptly as practicable.
- b. In all Transactions in which the defaulting party is acting as Seller, if the nondefaulting party exercises or is deemed to have exercised the option referred to in subparagraph (a) of this Paragraph, (i) the defaulting party's obligations in such Transactions to repurchase all Purchased Securities, at the Repurchase Price therefor on the Repurchase Date determined in accordance with subparagraph (a) of this Paragraph, shall thereupon become immediately due and payable, (ii) all Income paid after such exercise or deemed exercise shall be retained by the nondefaulting party and applied to the aggregate unpaid Repurchase Prices and any other amounts owing by the defaulting party hereunder and (iii) the defaulting party shall immediately deliver to the nondefaulting party any Purchased Securities subject to such Transactions then in the defaulting party's possession or control.
- c. In all Transactions in which the defaulting party is acting as Buyer, upon tender by the nondefaulting party of payment of the aggregate Repurchase Prices for all such Transactions, all right, title and interest in an entitlement to all Purchased Securities subject to such Transactions shall be deemed transferred to the nondefaulting party, and the defaulting party shall deliver all such Purchased Securities to the nondefaulting party.
- d. If the nondefaulting party exercises or is deemed to have exercised the option referred to in subparagraph (a) of this paragraph, the nondefaulting party, without prior notice to the defaulting party, may:
 - **As to Transactions in which the defaulting party is acting as Seller,** (A) immediately sell, in a recognized market (or otherwise in a commercially reasonable manner) at such price or prices as the nondefaulting

party may reasonably deem satisfactory, any or all Purchased Securities subject to such Transactions and apply the proceeds thereof to the aggregate unpaid Repurchase Prices and any other amounts owing by the defaulting party hereunder or (B) in its sole discretion elect, in lieu of selling all or a portion of such Purchased Securities, to give the defaulting party credit for such purchased Securities in an amount equal to the price therefor on such date, obtained from a generally recognized source or the most recent closing bid quotation from such a source, against the aggregate unpaid Repurchase Prices and any other amounts owing by the defaulting party hereunder; and

- **As to Transactions in which the defaulting party is acting as Buyer**, (A) immediately purchase, in a recognized market (or otherwise in a commercially reasonable manner) at such price or prices as the nondefaulting party may reasonably deem satisfactory, securities (“Replacement Securities”) of the same class and amount as any Purchased Securities that are not delivered by the defaulting party to the nondefaulting party as required hereunder or (B) in its sole discretion elect, in lieu of purchasing Replacement Securities, to be deemed to have purchased Replacement Securities at the price therefor on such date, obtained from a generally recognized source or the most recent closing offer quotation from such a source.
 - Unless otherwise provided in Annex I, the parties acknowledge and agree that (1) the Securities subject to any Transaction hereunder are instruments traded in a recognized market, (2) in the absence of a generally recognized source for prices or bid or offer quotations for any Security, the nondefaulting party may establish the source therefor in its sole discretion and (3) all prices, bids and offers shall be determined together with accrued Income (except to the extent contrary to market practice with respect to the relevant Securities).
- e. As to Transactions in which the defaulting party is acting as Buyer, the defaulting party shall be liable to the nondefaulting party for any excess of the price paid (or deemed paid) by the nondefaulting party for Replacement Securities over the Repurchase Price for the Purchased Securities replaced thereby and for any amounts payable by the defaulting party under Paragraph 5 hereof or otherwise hereunder.
- f. For purposes of this Paragraph 11, the Repurchase Price for each Transaction hereunder in respect of which the defaulting party is acting as Buyer shall not increase above the amount of such Repurchase Price for such Transaction determined as of the date of the exercise or deemed exercise by the nondefaulting party of the option referred to in subparagraph (a) of this Paragraph.
- g. The defaulting party shall be liable to the nondefaulting party for (i) the amount of all reasonable legal or other expenses incurred by the nondefaulting party in connection with or as a result of an Event of Default, (ii) damages in an amount equal to the cost (including all fees, expenses and commissions) of entering into replacement transactions and entering into or terminating hedge transactions in connection with or as a result of an Event of Default, and (iii) any other loss, damage, cost or expense directly arising or resulting from the occurrence of an Event of Default in respect of a Transaction.
- h. To the extent permitted by applicable law, the defaulting party shall be liable to the nondefaulting party for interest on any amounts owing by the defaulting party hereunder from the date the defaulting party becomes liable for such amounts hereunder until such amounts are (i) paid in full by the defaulting party or (ii) satisfied in full by the exercise of the nondefaulting party’s rights hereunder. Interest on any sum payable by the defaulting party to the nondefaulting party under this Paragraph 11(h) shall be at a rate equal to the greater of the Pricing Rate for the relevant Transaction or the Prime Rate.
- i. The nondefaulting party shall have, in addition to its rights hereunder, any rights otherwise available to it under any other agreement or applicable law.

Section 12. Single Agreement

Buyer and Seller acknowledge that and have entered hereinto and will enter into each Transaction hereunder in consideration of and in reliance upon the fact that, all Transactions hereunder constitute a single business and contractual relationship and have been made in consideration of each other. Accordingly, each of Buyer and Seller agrees (i) to perform all of its obligations in respect of each Transaction hereunder, and that a default in the performance of any such obligations shall constitute a default by it in respect of all Transactions hereunder, (ii) that each of them shall be entitled to set off claims and apply property held by them in respect of any Transaction against obligations owing to them in respect of any other Transactions hereunder and (iii) that payments, deliveries and other

transfers made by either of them in respect of any Transaction shall be deemed to have been made in consideration of payments, deliveries and other transfers in respect of any other Transactions hereunder, and the obligations to make any such payments, deliveries and other transfers may be applied against each other and netted.

Section 13. Notices and Other Communication

Any and all notices, statements, demands or other communications hereunder may be given by a party to the other by mail, facsimile, telegraph, messenger or otherwise to the address specified hereon, or so sent to such party at any other place specified in a notice of change of address hereafter received by the other. All notices, demands and requests hereunder may be made orally, to be confirmed promptly in writing, or by other communication as specified in the preceding sentence.

Section 14. Entire Agreement; Severability

This Agreement shall supersede any existing agreements between the parties containing general terms and conditions for repurchase transactions. Each provision and agreement herein shall be treated as separate and independent from any other provision or agreement herein and shall be enforceable notwithstanding the unenforceability of any such other provision or agreement.

Section 15. Non-assignability; Termination

- a. The rights and obligations of the parties under this Agreement and under any Transaction shall not be assigned by either party without the prior written consent of the other party, and any such assignment without the prior written consent of the other party shall be null and void. Subject to the foregoing, this Agreement and any Transactions shall be binding upon and shall inure to the benefit of the parties and their respective successors and assigns. This Agreement may be terminated by either party upon giving written notice to the other, except that this Agreement shall, notwithstanding such notice, remain applicable to any Transactions then outstanding.
- b. Subparagraph (a) of this Paragraph 15 shall not preclude a party from assigning, charging or otherwise dealing with all or any part of its interest in any sum payable to it under Paragraph 11 hereof.

Section 16. Governing Law

This Agreement shall be governed by the laws of the State of Texas without giving effect to the conflict of law principles thereof.

Section 17. No Waivers, Etc.

No express or implied waiver of any Event of Default by either party shall constitute a waiver of any other Event of Default and no exercise of any remedy hereunder by any party shall constitute a waiver of its right to exercise any other remedy hereunder. Seller may effect modification or waiver of any provision or term of this Agreement at any time by providing ten (10) days written notice to Buyer. Without limitation on any of the foregoing, the failure to give a notice pursuant to Paragraph 4(a) or 4(b) hereof will not constitute a waiver of any right to do so at a later date.

Section 18. Use of Employee Plan Assets

- a. If assets of an employee benefit plan subject to any provision of the Employee Retirement Income Security Act of 1974 ("ERISA") are intended to be used by either party hereto (the "Plan Party") in a Transaction, the Plan Party shall so notify the other party prior to the Transaction. The Plan Party shall represent in writing to the other party that the Transaction does not constitute a prohibited transaction under ERISA or is otherwise exempt therefrom, and the other party may proceed in reliance thereon but shall not be required so to proceed.

- b. Subject to the last sentence of subparagraph (a) of this Paragraph, any such Transaction shall proceed only if Seller furnishes or has furnished to Buyer its most recent available audited statement of its financial condition and its most subsequent unaudited statement of its financial condition.
- c. By entering into a Transaction pursuant to this Paragraph, Seller shall be deemed (i) to represent to Buyer that since the date of Seller's latest such financial statements, there has been no material adverse change in Seller's financial condition which Seller has not disclosed to Buyer, and (ii) to agree to provide Buyer with future audited and unaudited statements of its financial condition as they are issued, so long as it is a Seller in any outstanding Transaction involving a Plan Party.

Section 19. Intent

- a. The parties recognize that each Transaction is a "repurchase agreement" as that term is defined in Section 101 of Title 11 of the United States Code, as amended (except insofar as the type of Securities subject to such Transaction or the term of such Transaction would render such definition inapplicable), and a "securities contract" as that term is defined in Section 741 of Title 11 of the United States Code, as amended (except insofar as the type of assets subject to such Transaction would render such definition inapplicable).
- b. It is understood that either party's right to liquidate Securities delivered to it in connection with Transactions hereunder or to exercise any other remedies pursuant to Paragraph 11 hereof is a contractual right to liquidate such Transaction as described in Sections 555 and 559 of Title 11 of the United States Code, as amended.
- c. The parties agree and acknowledge that if a party hereto is an "insured depository institution," as such term is defined in the Federal Deposit Insurance Act, as amended ("FDIA"), then each Transaction hereunder is a "qualified financial contract," as that term is defined in FDIA and any rules, orders or policy statements thereunder (except insofar as the type of assets subject to such Transaction would render such definition inapplicable).
- d. It is understood that this Agreement constitutes a "netting contract" as defined in and subject to Title IV of the Federal Deposit Insurance Corporation Improvement Act of 1991 ("FDICIA") and each payment entitlement and payment obligation under any Transaction hereunder shall constitute a "covered contractual payment entitlement" or "covered contractual payment obligation", respectively, as defined in and subject to FDICIA (except insofar as one or both of the parties is not a "Bank" as that term is defined in FDICIA).

Section 20. Disclosure Relating to Certain Federal Protections

The parties acknowledge that they have been advised that:

- a. In the case of Transactions in which one of the parties is a broker or dealer registered with the Securities and Exchange Commission ("SEC") under Section 15 of the Securities Exchange Act of 1934 ("1934 Act"), the Securities Investor Protection Corporation has taken the position that the provisions of the Securities Investor Protection Act of 1970 ("SIPA") do not protect the other party with respect to any Transaction hereunder;
- b. In the case of Transactions in which one of the parties is a government securities broker or a government securities dealer registered with the SEC under Section 15C of the 1934 Act, SIPA will not provide protection to the other party with respect to any Transaction hereunder; and
- c. In the case of Transactions in which one of the parties is a Bank, funds held by the Bank pursuant to a Transaction hereunder are not a deposit and therefore are not insured by the Federal Deposit Insurance Corporation or the National Credit Union Share Insurance Fund, as applicable.

Section 21. Required Disclosures

This Repurchase agreement and the funds held thereunder are not deposits, are not insured by FDIC, and are not guaranteed by the U. S. Government or any agency thereof. This Repurchase Agreement provides you with a perfected security interest in U.S. Government Securities, Federal Agency Securities, or Securities issued by a State or Political subdivision.

Repurchase Agreement is an obligation of Extraco Banks, N.A. and the underlying security(ies) serves as collateral. The Seller will pay a fixed amount, including interest on the Seller's obligation regardless of any fluctuation in the market price of the underlying security(ies). The interest rate paid is not that of the underlying security(ies). General assets of

Extraco Banks, N.A. will most likely be used to satisfy Extraco Banks' obligation under this Repurchase Agreement rather than proceeds from the sale of the underlying security.

- **This Repurchase Agreement and the funds held thereunder are not deposits, are not insured by FDIC, and are not guaranteed by the U. S. Government or any agency thereof.**
- **This Repurchase Agreement provides you with a perfected security interest in U.S. Government Securities, Federal Agency Securities, or Securities issued by a State or Political subdivision.**

PLEASE NOTE: This Master Agreement contains all Treasury Management services offered by Extraco Banks.