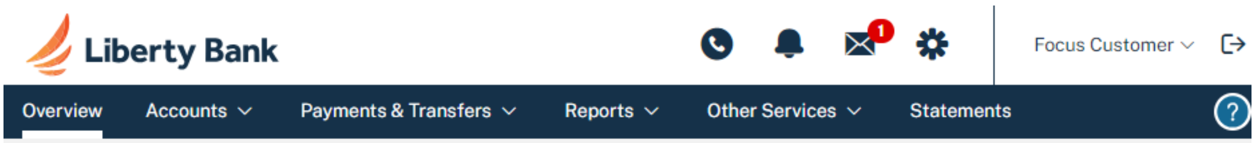
Navigating to Business Banking Functionality

Overview



Small Business and Commercial focus customers, and sub-users can see these top navigation links depending on their privileges.

- **Overview**
- **Accounts**
- **Payments & Transfers**
- **Reports**
- **Other Services**
- **Services and Settings (gear)**

Please Note: Users can see only the links for features they have privileges for. If the FI has custom top navigation links, those links will still appear in the top navigation

Overview

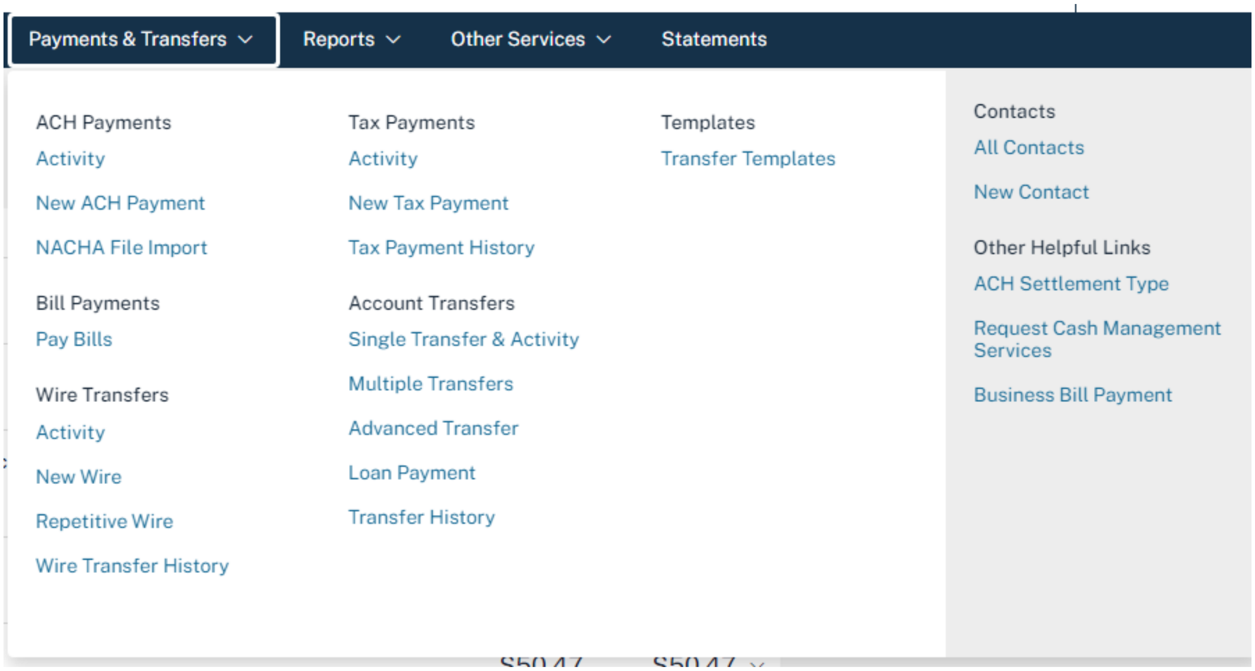
The Overview Page summarizes different areas within the online banking experience—all in one easy-to-access view. When the user logs into online banking, they normally start at the Overview page. To return to it, the user has to click the Overview tab in the upper left or the institution's logo.

Accounts

The Accounts menu provides the user access to the current status and transaction history for each of their internally-held and linked accounts. With Future View, the system also allows users to preview all scheduled transactions on an account, including both scheduled transactions and any recurring offline withdrawals/deposits entered by the user. Scheduled transactions include bill payments, internal transfers, ACH batches, and wire transfers.

Payments & Transfers

The **Payments & Transfers** menu contains links to ACH Payments, Bill Payments, Wire Transfers, Tax Payments, Account Transfers, and Templates. Links are privilege-based. If a user is not entitled to a feature, the link will not show.



Payments & Transfers offers a suite of online services for commercial users designed to efficiently process the collection of receivables, control disbursements, or initiate payments. Access to each service is assigned individually to authorized account holders and designated employees.

To sign up for additional services, a Focus Customer can click the **Request Cash Management Services** link and the Commercial Customer Services Enrollment page appears.

ACH Payments

For commercial users with ACH services, relevant links to create a new ACH payment, Import ACH payments and to view payment activity appear within the Payments & Transfers menu page .

The **ACH Payments** page lists pending and processed ACH payments, and provides criteria to filter the list to display only the desired items. This can be accessed by clicking on the **Activity** link under ACH Payments section.

Bill Payment

This is a link to the bill payment service that the users' Financial Institution supports for business customers.

Account Transfers

Account Transfers are funds transfers between accounts to which users have access.

Available Functions	Description
Transfer History	View past transfers.
Single Transfer & Activity	Schedule a single transfer and view pending and recent transfers.
Multiple Transfers	Schedule from two to four transfers.
Advanced Transfer	Schedule a transfer from a single account to multiple accounts or from multiple accounts to a single account.
Loan Payment	Schedule a loan payment.
Template	Allows users to set up and save basic parameters of a transfer, minus the scheduling information. Templates make it easy to create transfers that must be set up frequently.

Wire Transfers

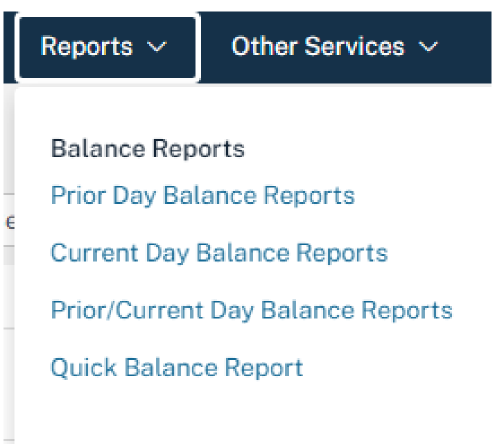
Wire Transfers are transfers of funds from a user's account at the financial institution to a beneficiary at a different financial institution. Wire transfers typically settle the same day they originated.

The **PENDING WIRES** and **WIRE TRANSFER HISTORY** links lead to the Pending Wire Transfers and Wire Transfer History pages, respectively, where current and past wire transfers are listed.

Available Functions	Description
Activity	View, edit, or delete pending wire transactions.
History	View past wire transfer histories.
New Wire	Schedule a single wire transfer.
Repetitive Wire	Allows users to set up and save basic parameters of a wire transfer, minus the scheduling information.Templates make it easy to create transfers that must be set up frequently.
Incoming Wires	View incoming wire transfers.

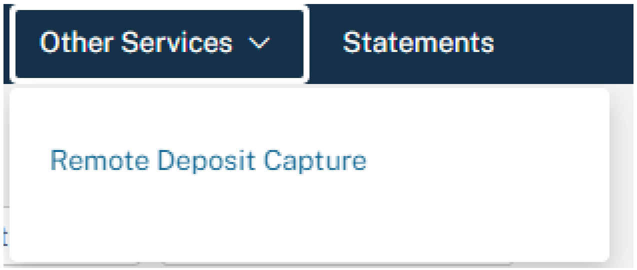
Reports

Under the **Reports** menu, users may see a subset of the payment and balance reports listed. Reports displayed depends on the user's Financial Institution's enablement for Custom Payment, Custom Balance, Current Day, Prior Day, and Balance Reports.



Other Services

The **Other Services** menu displays specific SSO links the financial institution has implemented. Refer below for an example:



Services & Settings

Clicking the gear icon displays the Services & Settings menu. Commercial features like Sub-User Administration, where a business's administrator can set up and entitle new sub-users, modify sub-users' access, and review sub-users pending approval, are under the Administration section of the Services and Settings menu.