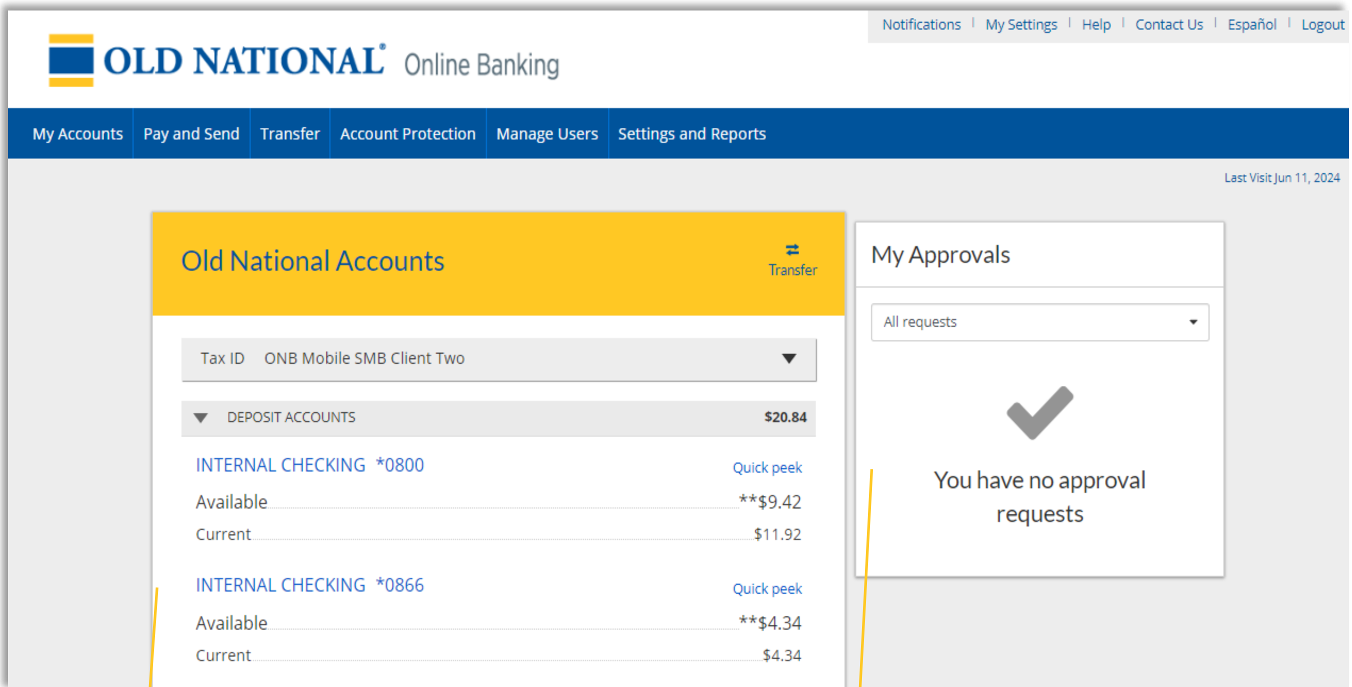
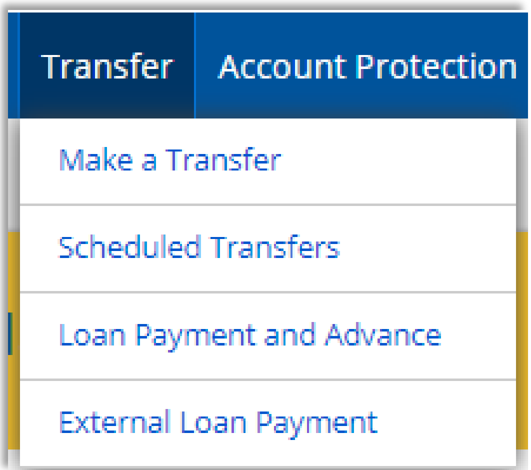
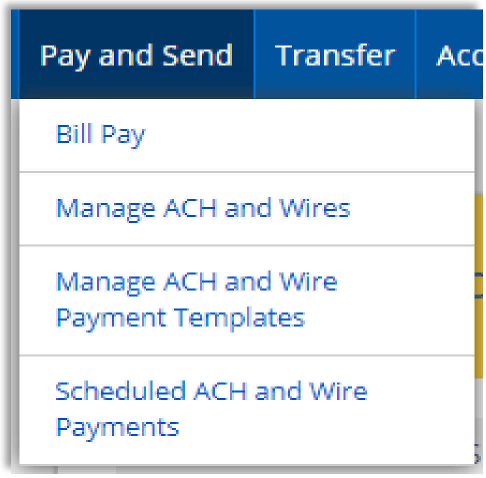
Main navigation: My Accounts, Pay and Send, Transfer, Account Protection, Manage Users, and Settings and Reports. Primary Admins and Secondary Admins have full access to all accounts and services based on their segment. Business Admins manage other business users; business users' access is based on entitlements.



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

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





***Transfer**

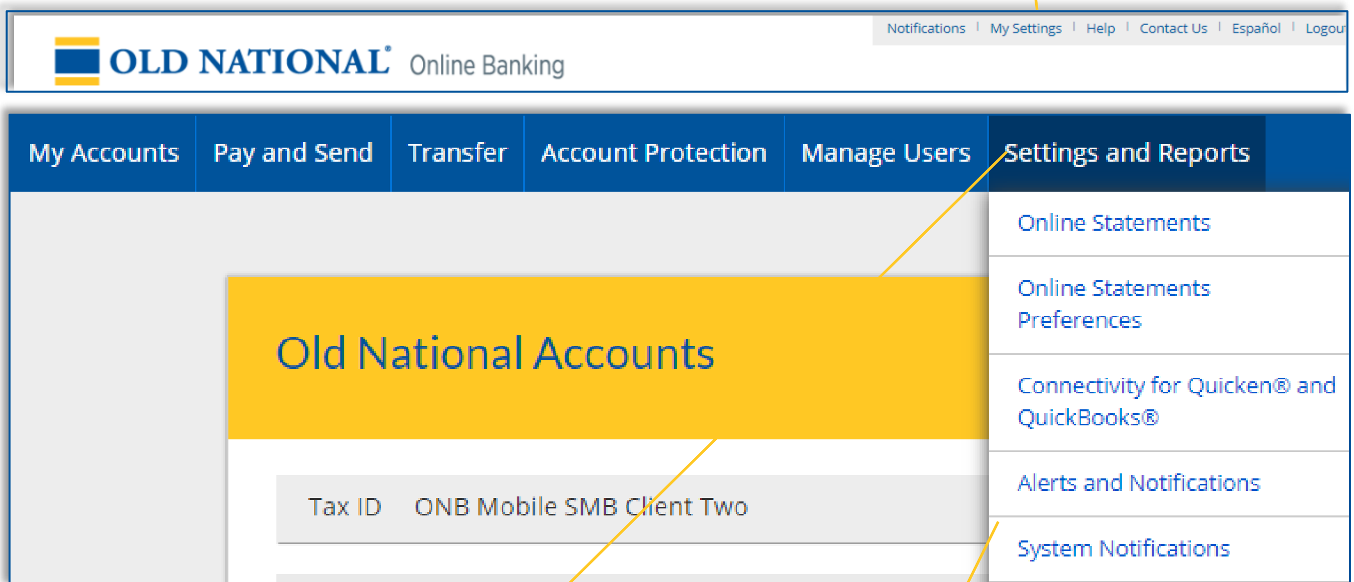
Make a Transfer – internal, aka intra-institution transfer. Cross-TIN transfers are core dependent.
Scheduled Transfers – manage future and recurring internal transfers
Loan Payment and Advance– internal transfer to pay a loan
External Loan Payment – an external transfer to make a draw from a loan account

***Pay and Send**

Bill Pay– send an ad hoc or template-based ACH or Wire payment; collect funds via ACH ad hoc or template-based
Manage ACH and Wires – Manage ACH and Wire payments
Manage ACH and Wire Payment Templates – create and manage templates for ACH and Wire payments
Scheduled ACH and Wire Payments – View future and recurring ACH and Wire payments

*Access to options within these menus depends on the business segment and the user's entitlements. Note that ACH and Wire are currently not available.

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



Reports:

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

***Additional Services:**

Online Statements – view online statements
Online Statements Preferences – edit your preferences for viewing online statements
Connectivity for Quicken and Quickbooks – get set up with external money management tools
Alerts and Notifications – set up email alerts on account activity
System Notifications – suppress emails automatically generated by the system, such as approval emails

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