



business gateway®

core user guide

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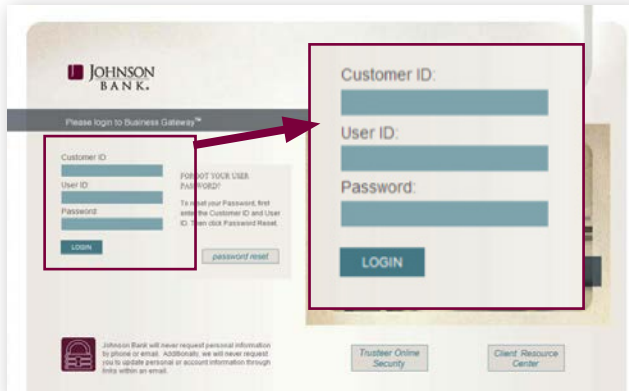
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LOGGING INTO BUSINESS GATEWAY

Access Business Gateway by entering the following URL address:
<https://www.johnsonbankbusinessgateway.com>
 or from johnsonbank.com click **Additional Services**, look under Business and click **Business Gateway** from the dropdown login menu.

The logon screen appears.

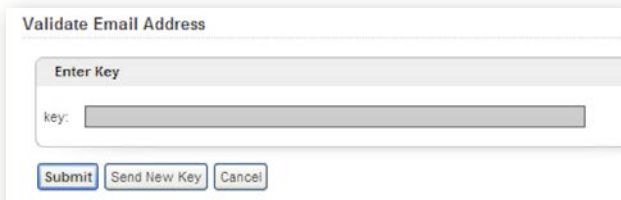
- Enter your **Customer ID**. (as assigned by Johnson Bank)
- Enter your **User ID**. (as assigned by your company administrator)
- Enter your **Password**.
- Click **Login**.



SECURITY KEY

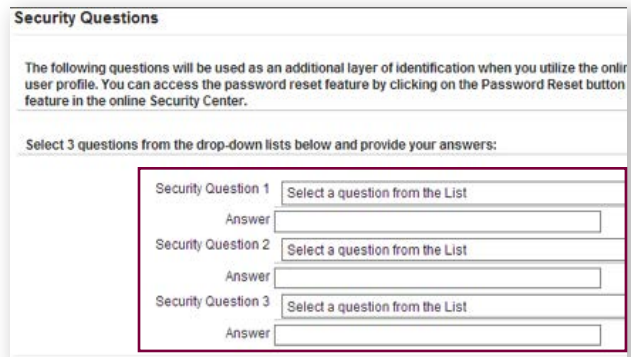
Once you have logged in, you will be asked to validate your email address. You will receive an email containing a unique security code to the email address we have on file for you.

Enter the security code from the email into the Key field and click **Submit**. This step of the login process will validate the user's identity.



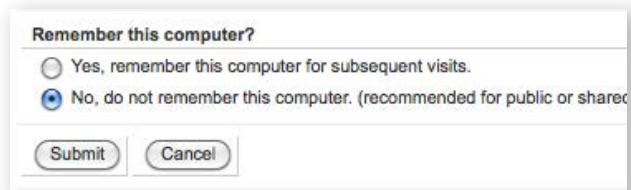
CREATING SECURITY QUESTIONS

Select a question from each drop down menu and type its answer in the appropriate corresponding field. **NOTE:** Security Answer Guidelines appear in the box next to the questions.



REMEMBER THIS COMPUTER

- If you select **Yes, remember this computer**, your computer will be recognized for future visits.
- If you select **No, do not remember this computer** (recommended for public or shared computers) you will be prompted to answer security questions upon logging in each time.
- Click **Submit**.



ONETIME PASSCODE

For added security, you will receive the Onetime Passcode setup screen below when you initially login. In addition, you will be prompted for a Onetime Passcode when you process transactions that move funds out of Johnson Bank or change your personal info.

To setup a Onetime Passcode, select either **Text Message** or **Automated Voice Call** to receive a Onetime Passcode.

NOTE: Once you receive your passcode you must enter the information within 5 minutes of receipt or you will need to request a new passcode.

PLEASE WAIT. We are now sending a text message to you.
Please have your phone ready. You should receive this in a minute.

Did you receive a text message with an activation code?
 Yes, the code is
 No, please send it again.

Text Message
 Want the option to receive a text message for secure login or challenges?
 Enter your numbers below. Make sure you also activate each number.
 Phone Type: Number:
 By clicking Activate I acknowledge that I have read and accept the full [terms and conditions](#) for this phone.
 Message and Data Rates may apply. For help, text HELP from your mobile phone or contact Customer Service at 877-236-2739. To disable this service, text STOP to 501060 from your mobile phone. By entering a mobile phone number you certify that you are the account holder or have the account holder's permission to use this number.
 By clicking Activate I acknowledge that I have read and accept the full [terms and conditions](#) for this phone.

Automated Voice Call
 Want the option to receive an automated voice call for secure login or challenges?
 Enter your numbers below.
 Phone Type: Number: x Ext. Dial Delay:
 + [Add another phone number](#)

Once you choose **Activate** you will see the prompt to enter your code you received from your text message.

to you is choose how you want to receive the passcode.

Ext. Dial Delay=the time delay before the user's extension number can be dialed. Typically this delay is 2-18 seconds.

To set up your OneTime Passcode, enter a phone number for text message and/or Automated Voice Call. If using the Text Message option, enter your phone number and click **Activate**. Then enter additional phone numbers for the Automated Voice Call option. Click **Submit**. Confirm your information and click **Save**.

Please confirm your information

Text message
 Voice call
 262-619-2175 x1111

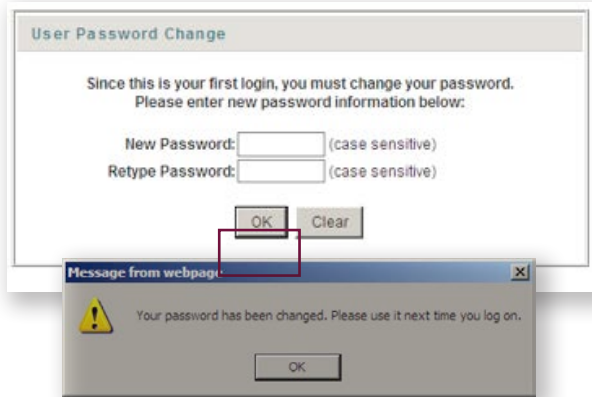
Now double check...
 Can you always access at least one of the above options when logging in from work, home and while on vacations?

USER PASSWORD CHANGE

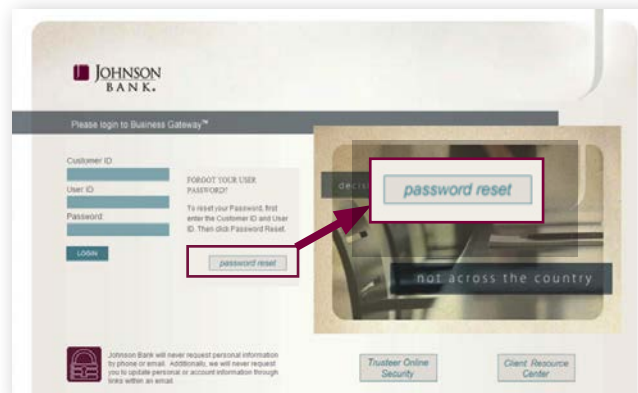
A window will open with the request to change your password when it expires. Use the following criteria to create a new password:

- Alpha/numeric (Must include a minimum of one number)
- Minimum of 8 characters, maximum of 24
- Case sensitive

Click **OK** to receive a pop up box confirming the password has been changed.



PASSWORD RESET



If you forget your password, you can reset it without any assistance from Johnson Bank or your administrator if you have not locked yourself out.

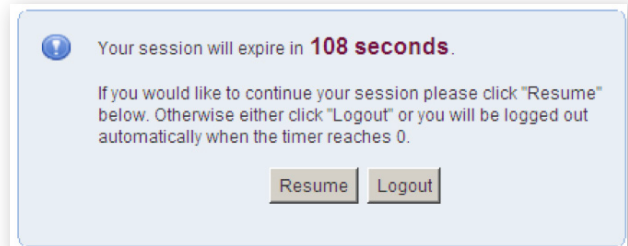
- Enter your **Customer ID and User ID**
- **DO NOT** enter your password
- Click the **Password Reset** button

- Enter the **passcode** received via email
- Answer your security questions

NOTE: *If you fail to answer your security questions correctly you will be prompted to try again. Incorrect answers will lock your User ID against future login attempts. If this occurs, contact your administrator or Johnson Bank to clear your security questions. Reset your password by entering your new password.*

SESSION TIME OUT

After 15 minutes of inactivity a timeout warning will appear indicating your active session will expire in 120 seconds. Click **Resume** to continue your session (any work you have entered will be retained). This will also reset the session timeout to 15 minutes. Clicking **Logout** will end your session immediately and you will need to re-enter your Customer ID, User ID and Password.



DASHBOARD

This one page summary screen displays up-to-date information at each login. To access the Dashboard, click on the dropdown menu and select Dashboard or click on My Dashboard. The following functions can be accessed from the Dashboard depending on your system permissions:

- Message of the Day
- Administration
- Action Required
- Favorite Reports
- Financial Overview
- Transfer
- Most Used Services

Message of the Day

The Message of the Day allows users to view important messages from Johnson Bank.

Financial Overview

The Financial Overview allows users to view summary based information for Yesterday and/or Current Available Day balance reporting accounts. A maximum of 50 accounts will display. To view up to 100 accounts click **Show All Selected Accounts** (for more detailed information see the Deposit Accounts section on page 12.)

Administration

This area allows the administrator to add, maintain, and delete users from Business Gateway.

Transfer

Allows users to submit single transfers between accounts. Multiple transfer entries must be completed on the Transfer Between Accts Input screen.

NOTE: The sections labeled Financial Overview, Administration and Transfer can be moved up or down based on user preference.

Action Required

Allows users to view a list of transactions that require their approval. This will only display if the user is given appropriate approval permission for transactions within the users limit.

Most Used Services

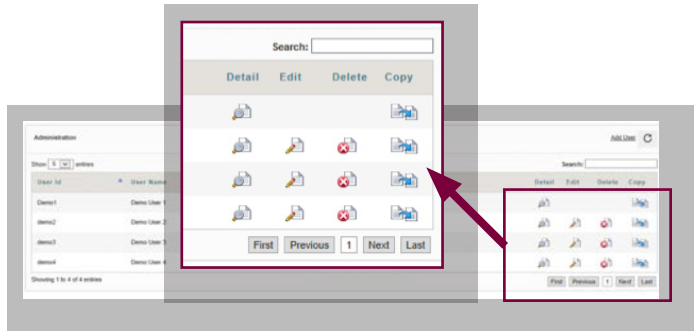
Quick access to a unique list of services the system has identified as among the top five most frequently used based upon past user behavior.

Favorite Reports

Allows users to setup a list of favorite account balance and transaction reports that can be displayed or exported.

ADMINISTRATION

The Administration section allows administrators to add, maintain, delete, and display your company's users.



USER ADMINISTRATION

The User Administration service is used to add and manage users. From this page, you can:

- Add, maintain, or delete a user
- Display a company user profile
- Edit User Permissions
- Edit User Limits

The system lists all existing users for the company. Select the Add User button on the right to create users.

Unlock a User:

Step 1: Select the **Administration** menu and choose User Administration.

Step 2: Click on the **Services** link, check the **Unlocked** box listed under Additional Information, then **Submit** to save changes.

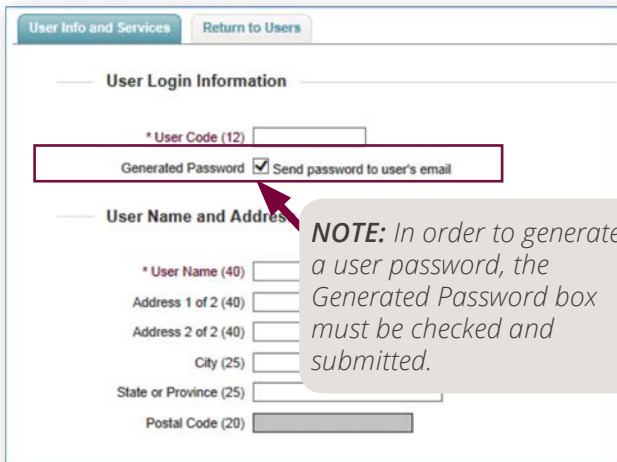
To Add a User:

Step 1: Select the **Administration** menu and choose **User Administration**.

Step 2: Click **Add User** to open the **Add New User Page**.

Step 3: Complete the **User Information** fields and select the appropriate **User Service Permissions**. Use the scroll bar on the right side of the screen to display all available service permissions.

Step 4: When finished selecting service permissions, click **Submit**.

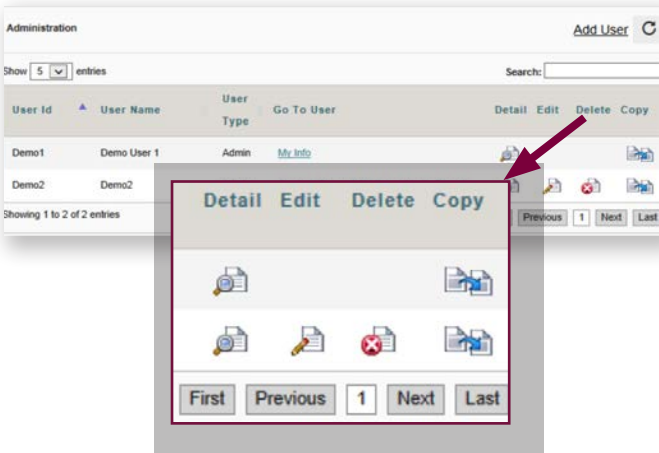


To Delete a User:

Step 1: Select the **Administration** menu and choose **Administration**.

Step 2: Locate the user name in the list and click the delete icon.

Step 3: Click **Ok** to confirm.



USER LOGIN INFORMATION

The required User fields are defined below:

User Code: User ID used at login.

Generated Password: The user initially logs in with a system generated password received via email.

User Name: User's full first and last name.

Contact Name: Automatically prefills with current administrator's name.

Email: User's e-mail address.

Enable Date: The first date the user can access Business Gateway.

User Type: Select user status, User or Administrator. This option defaults to Admin.

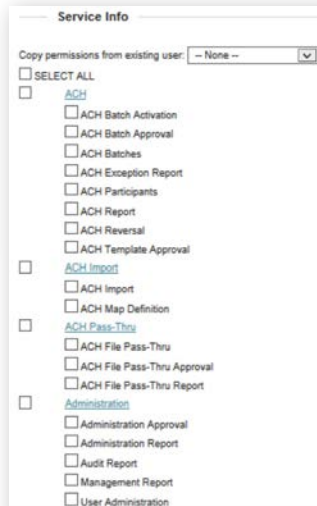
Dashboard Style: Only appears when Admin User Type is selected.

- **Permission Driven:** (Recommended) User will see permissions for Financial Overview, Administration, Transfer and Favorite Reports
- **Admin-Only:** Users will only see Administration functions, regardless of their individual service permissions.

NOTE: Pages that require completion for adding a user will be indicated with an asterisk.

SERVICE INFO

To grant permissions, check the boxes next to the services. **NOTE:** Only services currently provided will display. To copy an existing user's service permissions, click the option on the drop down menu.



The available User Service Permissions are defined below:

Administration User Service Options

- **Administration Approval:** Allows user to review, reject, or approve changes to other user's profiles or permissions.
- **Administration Report:** Allows user to view the history of changes (both approved and rejected) to user profiles and permissions.
- **Audit Report:** Allows administrators to review audit report information (system usage and activity information) for the requested customer, service, and ranges.
- **Management Report:** Allows administrators to review the accounts, services and limits each user has access to.
- **User Administration:** Allows editing, changing, or deleting users.

Alerts

- Notifications regarding certain banking events; such as an account balance dropping below a specific amount. Alerts provide information through your choice of contact points: e-mail or text message.

Transfers

- **Transfer Approval:** Allows users to approve pending Transfers.
- **Transfer Between Accts:** Allows users to enter and submit transfer information.
- **Transfer Report:** Allows users to view transfer activity.

BR-Previous Days Report

- **Previous Days Report:** Allows users to view or export account balance and transaction details for previous business days, for defined accounts.
- **Previous Days Totals:** Allows users to view or export a quick report that provides account balances and transaction details for the previous business day.
- **Quickbooks Export:** Allows users to download cleared transactions into Financial Management software (Quicken, Quick Books).

BR-Same Day Report

- **Account History:** Allows users to view or export a single report for both previous and same day information. **NOTE:** *Users must be permitted to the accounts under the BR-Same Day Rpt in the permissions tab to view this report.*
- **Same Day:** Allows users to view or export a report that provides account balances and transaction details for the current business day.

BR-Favorite Reports

- **Favorite Reports:** Allows users to create and save a favorite report by establishing a set of criteria. Users can also select and run reports already created.

Dashboard

- **Dashboard:** Welcome page allowing for quick access.

Dynamic Links Services

- **Lockbox Image Viewer:** Allows users to login to the Lockbox Image Viewer service.
- **Positive Pay:** Allows users to login to the Positive Pay service.

Electronic Report Delivery (ERD)

- **ERD Report:** Allows administrators and users to view the ERD report page.

Loans

Allows users to access loan accounts and request loan transactions.

- **Loan Approvals:** Allows users to approve loan payments and draws to/from permitted accounts.
- **Loan Draws:** Allows users to make loan draws from permitted lines of credit.
- **Loan Payments:** Allows users to make payments to permitted loan accounts.
- **Loan Report:** Allows users to see summary and account activity to permitted loans, including Outstanding Principal Balances, YTD Interest, Interest Rate and Maturity Dates.
- **Loan Transaction Report:** Displays a report of payments and/or draws processed through Business Gateway.

Mobile App

Allows users to use a mobile application to log into Business Gateway.

Online Statements

Allows users to search, view, download and print account statements.

Security Center

- **Maintain Password:** Allows users to change password or security questions.
- **Security Question Report:** Allows administrators to display and print a report of users security question activity and last login date.

Stops

- **Place a Stop Payment:** Allows users to enter stop pay requests and view stop pay information.
- **Stop Payment Report:** Allows users to review stop pay activity.

Edit User Permissions

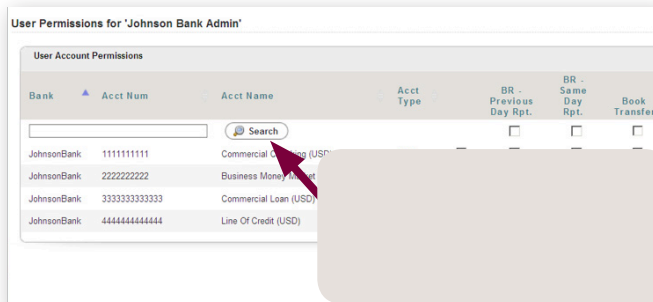
To set user’s permission on each account:

Step 1: Select the **Administration** menu and choose **User Administration**.

Step 2: Select **Perms** and give the appropriate permissions to the user.

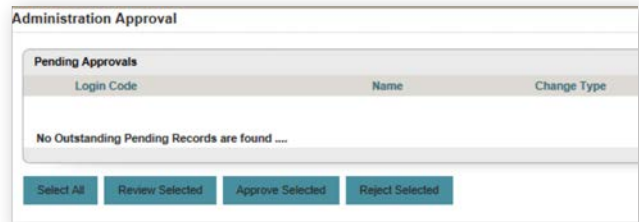
Step 3: When completed, click **Submit**.

NOTE: The default number of accounts that will display on the permissions screen is 50. To ensure you are granting the appropriate permissions to the user, use the navigation boxes to expand the number of accounts that are displayed as needed.



ADMINISTRATION APPROVAL

The Administration Approval service allows admins to set up a second level of authorization for additions or changes to user permissions and information. If you have access to this service and make additions or changes to user permissions and information, the system stores the changes in tables pending approval by a second authorized user.



After additions and changes are approved, the system updates the appropriate database tables with the new information.

To review one or more pending user records or to approve or reject pending information and permissions records for selected users:

Step 1: Select the **Administration** menu and choose **User Administration**.

Step 2: Click **Review Selected** to display all records.

Step 3: **Approve or reject** records you did not originate.

NOTE: Within a group of records, if any records were originated by the same user who is attempting to perform a secondary approval, the system displays an error message; the records are not approved or rejected.

ADMINISTRATION REPORT

The Administration Report service is used to review additions and changes to user permissions for the users you selected on the report selection page. You cannot change information on this page.

To view the Administration Report:

Step 1: Select the **Administration** menu and choose **Administration Report** in the navigation bar.

Step 2: Select the **User**

Step 3: Select the **From and To dates**

Step 4: Click **Submit**

Chg Type	Entry Date EntryTime	Originating User Approval User	Status Rec Type	Modifications
Add	12/02/2013 01:41 PM	JohnsonBank Johnson Bank Admin	Pending PERM	(A) AdminApprove - Admin Approval (A) AdminReport - Admin Report (A) ALERTS - Alerts (A) Audit - Audit Report (A) BKAppRes - Book Approval Requirements (A) BKApproval - Book: Approval (A) BKIn - Book: Transfer Input (A) BKRegt - Book: Transfer Report (A) BRACctHist - Account History (A) BRFArReport - BR Favorite Reports (A) BRORs - Transaction Download (A) BRFwDayRpt - Previous Day Report (A) CopUserEBW - User Admin

LIMITS

Book Transfer Limits

The Book Transfer section is used to set limits for the user's active Transfer accounts. Limits can be set for each account.

Entry/Txn: limits the amount the user can submit or receive in a single transfer.

Entry/Day: limits the amount that the user can submit or receive in a single day.

Max# Per Day: limits the number of transfers the user can submit or receive per day.

NOTE: At initial user set up the submit button must be clicked even if limit amounts are not updated.

Loan Limits

The Loan Limits section is used to:

- set default transaction limits for Loans From accounts for users
 - A From account is the originating account or the account from which the loan payment or draw amount is transferred
 - The User Administration services displays default limits

Entry/Txn: Enter the maximum amount the user can pay from the account in a single transaction.

Entry/Day: Enter the maximum amount the user can pay from the account in a single day.

Approval/Txn: Enter the maximum amount the user can approve from the account in a single transaction.

Approval/Day: Enter the maximum amount the user can approve from the account in a single day.

Max # per Day: Enter the maximum number of transactions a user can enter in a single day.

For each user that will have access to Loans and/or Draws, the administrator will need to set authorization limits for each account.

To grant Report Permissions:

ERD Permissions are used to grant users access to ERD Reports and applicable accounts

Step 1: Select the **Administration** menu and choose **User Administration**.

Step 2: Select the **Reports** link.

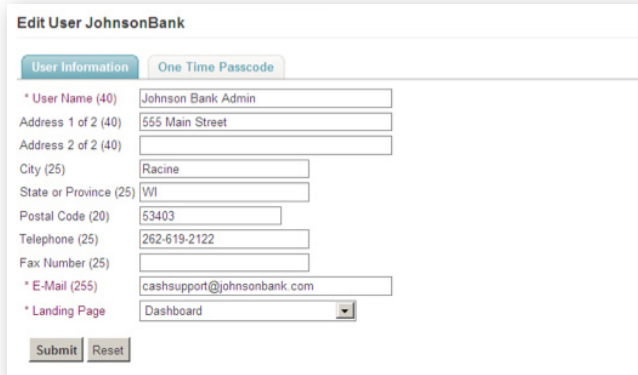
Step 3: Place a checkmark next in the Associate Report Type. Select the **Accounts** link.

Step 4: Move the applicable Account numbers from the Available Accounts box to the Associated Accounts box, then click **submit**.

Step 5: Click **Permit Accounts**, then select the appropriate account and click the arrow to Permit the account.

SELF ADMINISTRATION

The Self Administration service is used to edit your user information, change the landing page, or change Onetime Passcode delivery channels.



Step 1: Select the **Administration** menu and choose **Self Administration**.

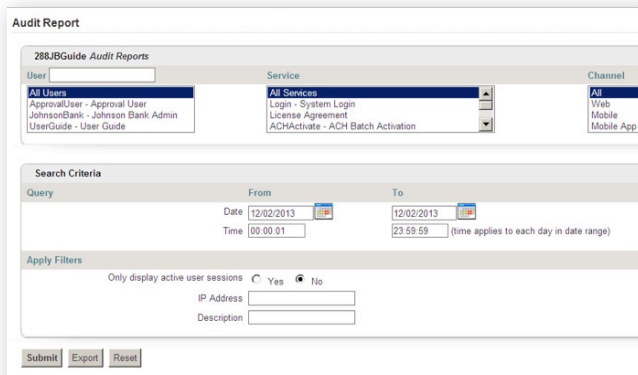
Step 2: Enter your **Onetime Passcode**. [For more information about Onetime Passcodes, see p. 3.]

Step 3: Fill in the boxes or edit the pre-filled information.

Step 4: Click **Submit**.

AUDIT REPORT

Administrators use the Audit Report service to review system usage information for users and services.



To create a report

Step 1: Select the **Administration** menu and choose **Audit Report**.

Step 2: Select the **user** for whom you want to pull a report.

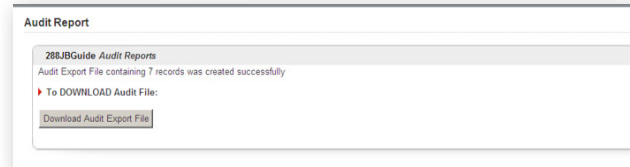
Step 3: Select the **service** on which you want a report.

Step 4: Enter a **date and time** of day you want the report.

Step 5: Click **Submit**.

NOTE: The report will display showing the criteria selected. You will have the option to print the report.

To Export a report



Click **Export** and then **Download Audit Export File**. The File Download pop up box will appear.

Select **Open or Save**.

MANAGEMENT REPORT

Administrators use the Management Report service to review the accounts, services and limits each user has access to.



Cust Code	Customer Name	Segment	User Code	User Name	User Email
288JBGuide	Johnson Bank User Guide	Commercial	ApprovalUser	JohnsonBank Bank Admin	cashsupport@johnsonbank.com

Step 1: Select the **Administration** menu and choose **Management Report**.

Step 2: Select the **Report Type** and **user**.

Step 3: Select **Submit** or **Export** the report in a PDF or CSV format.

SECURITY CONTROLS

Security Controls is a group of components that enhance the security of the company's banking login procedures and user sessions. Security Controls allows users to maintain their passwords and security questions.

Maintain Password

Users will be prompted for a Onetime Passcode before accessing this page. Use this page to choose one of the following options:

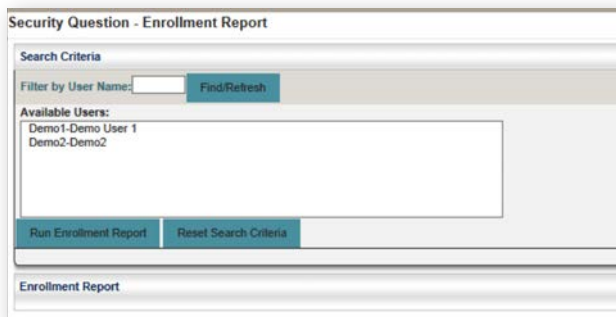
- **Change Your Password:** Click this link to display the Password Reset Security Questions page to confirm your identity before you can change your password.
- **Change Your Security Questions:** Click this link to display the Password Reset Security Questions page to confirm your password and your identity before you can change your security questions.

Security Question Report

Use this page to display and print a report of user's security question activity and last login date.

- Users can search and display data by available user names.

To Display the Password Enrollment Report:



Step 1: Select the **Administration** menu and choose **Security Question Report**.

Step 2: Select one or more **users** from the list.

Step 3: Click **Run Enrollment Report**. A report generates for the selected users and the data displays on the lower part of the page.

- To print the displayed report, click the **Print** icon. The report displays in a print-friendly format and the browser print dialog displays.

After printing the report, click the **Close** button to return to the Password Enrollment Report Page.

- To download the displayed report, click the **Download** icon and follow the browser procedure for downloading and saving the file.

ALERTS

Alerts are used to notify you about banking events, such as an account balance dropping below a certain amount. Alerts provide information through your choice of email or text message.

To setup Contact Points:

Step 1: Select the **Administration** menu and choose **Manage Alerts**.

Step 2: Select the appropriate time zone.

Step 3: Enter contact point(s).

Step 4: Click **Next** (if changing alerts, select update changes).

To setup Alerts:

Step 1: Select the **Administration** menu and choose **Manage Alerts**.

Step 2: Click on **Setup Alerts**.

Step 3: Click **Add New Alert** and choose one the following:

- Account Activity Notification
- Account Balance Notification
- ACH Batch Approval
- Electronic Report Availability Notification
- Money Transfer Approval Required Notification
- Money Transfer Sent Notification
- Payment Approval Needed Notification

Step 4: Fill in a unique **Alert Name**.

Step 5: Select the **account number(s)** for the alert and use the arrows to move it to the window on the right. If you change your mind about an added account number, click on the account and use the back arrow.

Step 6: Select **transaction type** and set the threshold for transactions when applicable.

Step 7: Choose **delivery method(s)**.

Step 8: Click **Save**.

ALERTS HISTORY

The Alerts History service is used to view a list of the alerts received, delete alerts from the history, and access alert details. The system sorts by alert name, description, or date.

To view Alerts History:

Step 1: Select the **Administration** menu and choose **Manage Alerts**.

Step 2: Click on the **Alerts History** tab.

View Alert details, including:

- general alert information and the alert verification
- details of the transactions for which the system sent an alert notification
- delivery history and status and alert forward capability

DEPOSIT ACCOUNTS

ACCOUNT HISTORY

The Account History service is used to provide a single view of account balance and transaction information.

Step 1: Select the **Accounts** menu and choose **Account History**.

Step 2: Set your **report parameters**:

- Date Range (the system will default to the last 7 days)
- Account Categories
- Accounts
- Types of Transactions
- Amount Range
- Check Range

Step 3: Click **Submit**.

NOTE: You have the option to Export the data in a PDF or CSV format, with or without headers. Export options available for Quickbooks/Quicken.

FAVORITE REPORTS

Use this page to add, edit, run or delete your saved Favorite Reports.

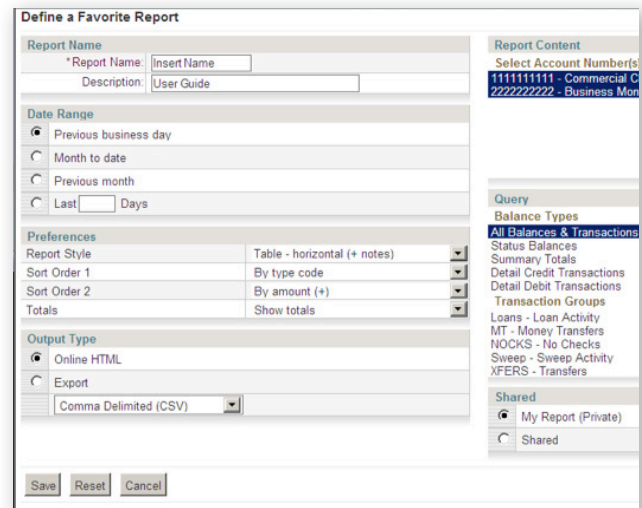
To add a new Favorite Report

Step 1: Select the **Accounts** menu and choose **Favorite Reports**.

Step 2: Click the **Add a Report** button.

Step 3: On the **Define a Favorite Report** page enter format and parameter characteristics for the new Favorite Report. You must enter a name in the Report Name field and select one or more account numbers to associate with this report. Refer to the online Help menu for definitions of each field.

Step 4: Click **Save** to add your new Favorite Report to the system, or click **Cancel** to return to the Favorite Reports page without saving the report. The screen will then display the report just created.



PREVIOUS DAYS

The Previous Days service is used to generate Previous Days transaction activity.

To Generate a Previous Days Report

Step 1: Select the **Accounts** menu and choose **Previous Days**.

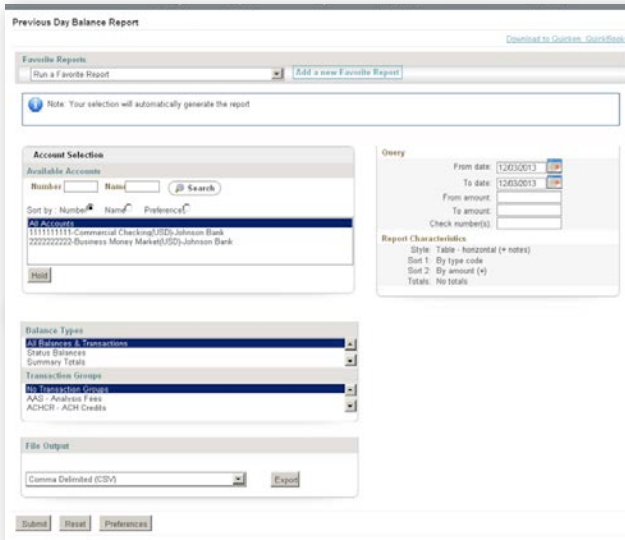
Step 2: Fill in the following fields to set your report parameters (for field definitions see the online Help menu):

- Account Number/Available Accounts
- Balance Types
- Transaction Groups
- File Output (optional)
- Query (use to set a date range >1 day prior)

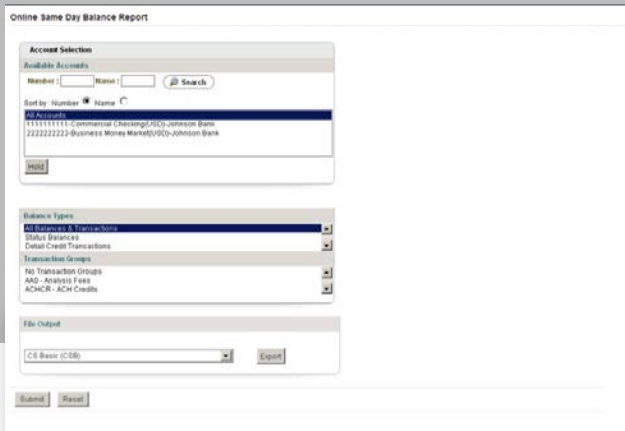
- Search up to 90 days at a time and up to 1 year of transactions

Step 3: Click **Submit**.

NOTE: To change the way your report displays, click on the **Preferences** button and change report characteristics.



SAME DAY



The Same Day service displays up-to-the-minute real time data for one or more accounts and allows you to:

- Set up Online Same Day Balance Reporting parameters.
- Export the report data to another application.

To generate a Same Day Report:

Step 1: Select the **Accounts** menu and choose **Same Day**.

Step 2: Set the following report parameters:

- Available Accounts
- Balance Types
- Transaction Groups (optional)
- File Output (optional)

Step 3: Click **Submit** to generate the Same Day Report.

NOTE: A "Print this Page" button appears at the bottom of the page.

PREVIOUS DAYS TOTALS

The Previous Days Totals report is used to view account balances and debit/credit totals based on the dates selected. Users have the option to export to CSV, BAI or CSB formats.

QUICKBOOKS EXPORT

Use this page to download cleared transactions into Financial Management (PFM) software such as Intuit Quicken® or QuickBooks®.



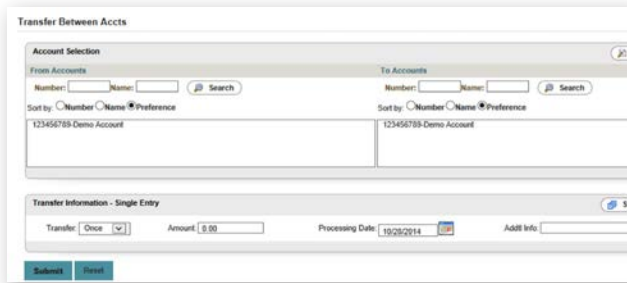
Step 1: Select the **Accounts** menu and choose **Quickbooks Export**.

Step 2: Choose the accounts and date range, then choose option to download to Quicken or Quickbooks.

TRANSFER BETWEEN ACCTS

Transfer Between Accts is used to initiate a single or multiple transfer transactions.

To initiate a single transfer:



Step 1: Select the **Accounts** menu and choose **Transfer Between Accts**.

Step 2: Select a **“From”** account and a **“To”** account.
NOTE: Only the accounts that have been permitted to the user for transfers appear.

Step 3: Enter a **dollar amount**.

Step 4: Enter a **processing date**.
NOTE: The maximum future date is one year.

Step 5: Enter any **additional information** for the transfer. **NOTE:** This information is kept in Business Gateway and does not display on your statements.

Step 6: Click the **Submit** button.

Remember: Users with My Dashboard and Transfer input permissions can also submit single book transfers from the Transfer portlet within the Dashboard.

Step 7: The **Confirmation** screen allows the User to view the details, statuses, response codes of the transfers and print/export data to PDF or CSV format.

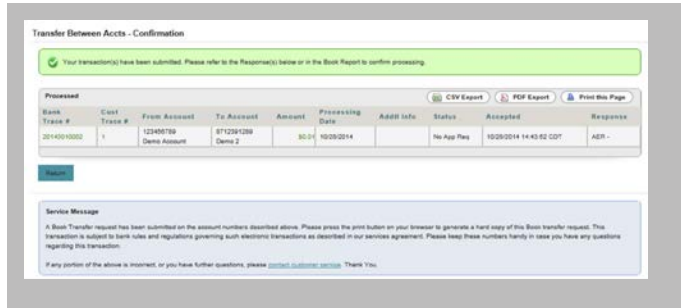
If approval is required:

- **PND:** Transfer is pending approval

If approval is NOT required:

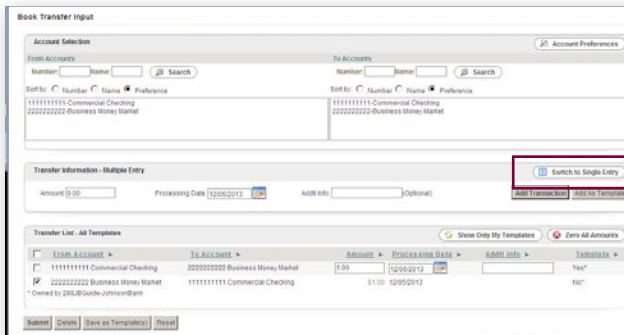
- **SUCCESS:** transfer was successful
- **WHS:** Transfer was warehoused (for future dated transfers) and will be released at the financial institution’s “Start of Day” (typically the following business day)

NOTE: If approval is required, the Bank and Customer Trace #s will be generated upon the transfer being approved. If approval is not required, the Bank and Customer Trace #s will display on this screen.



Bank #	Cust Trace #	From Account	To Account	Amount	Processing Date	Add'l Info	Status	Accepted	Response
2014001000	1	123456789 Demo Account	987654321 Demo 2	50.00	10/28/2014		No App Fee	10/28/2014 14:43:52 CDT	AER -

To initiate multiple transfers:



Step 1: Select the **Accounts** menu and choose **Transfer Between Accts.**

Step 2: Click the **Switch to Multiple Entry** button.

Step 3: Select a **"From"** account and a **"To"** account.
Note: Only the accounts that have been permitted to the user for transfer appear.

Step 4: Enter a **dollar amount**.

Step 5: Enter a **processing date**. *Note: The maximum date is one year.*

Step 6: Enter any additional information for the book transfer. *NOTE: This information is kept in Business Gateway and does not display on your statements.*

Step 7: Click the **Add Transaction** button to add the transaction to the Transaction List or click the **Add As Template** button to save the transaction as a template in the Transaction List.

NOTE: The "Add Template" button only saves the From and To account. All other fields in the template are editable.

Step 8: Select **transfer transaction(s)** from the Transfer List.

Step 9: Click **Submit**.

*NOTE: The "Show ALL Templates" radio button displays all transfer transactions that have been saved as a template by all users. However, only the accounts that have been permitted to the user for Transfer appear. Transactions created by the user are denoted with an asterisk. The **Save Selected As Template(s)** button allows the user (who created the template) to make edits to the template and save the changes for future use. The Delete button allows the user (who created the template) to **delete** the template.*

Step 10: The **Transfer Confirmation** screen allows the User to view the details, statuses, response codes of the book transfers and print/export data to PDF or CSV format.

If approval is required:

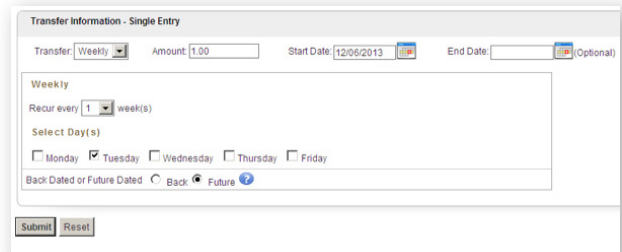
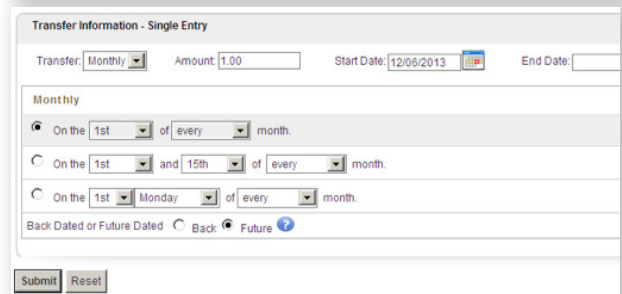
- **PND:** Transfer is pending approval

If approval is NOT required:

- **SUCCESS:** Transfer was successful
- **WHS:** Transfer was warehoused (for future dated transfers) and will be released at the financial institution's "Start of Day" (typically the following business day)

NOTE: If approval is required, the Bank and Customer Trace #s will be generated upon the transfer being approved. If approval is not required, the Bank and Customer Trace #s will display on this screen.

To initiate recurring transfers:

Step 1: Select the **Accounts** menu and choose **Transfer Between Accts.**

Step 2: Select a **"From"** account and a **"To"** account.
NOTE: Only the accounts that have been permitted to the user for transfer appear.

Step 3: Select Weekly or Monthly from the **Transfer** dropdown.

Step 4: Enter a **dollar amount**.

Step 5: Enter a **Start Date**.

Step 6: Enter an **End Date** (if this field is left blank, the transfer will be set indefinitely until the recurring transfer is deleted).

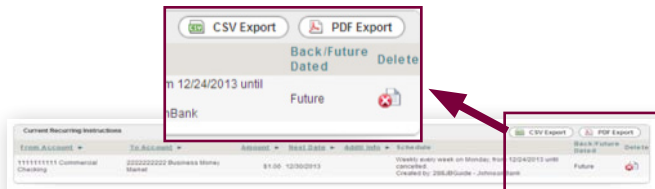
Step 7: Enter any **additional information** for the book transfer. **NOTE:** This information is kept in Business Gateway and does not display on your statements.

Step 8: Select the **frequency** of the transaction from the dropdown menu.

Step 9: For weekly transfers select the day(s) and for monthly transfers select the date you would like the transfer to occur.

Step 10: Select how you would like transfers processed for dates that fall on holidays and/or non-business days. **NOTE:** Selecting *Bank* indicates that you would like transfers processed before the holiday or non-business day. Selecting *Future* indicates that you would like transfers to process after the holiday or non-business day.

Step 11: Click **Submit**.



NOTE: Current recurring transfers including details will appear at the bottom of the screen. Recurring transfers cannot be edited and can only be deleted by clicking the corresponding Delete button. The information can be exported to PDF or CSV format.

TRANSFER APPROVAL

The Transfer Approval service is used to approve or reject selected pending Transfer transactions.

Approve/Delete Pending Transfers

Step 1: Select the **Accounts** menu and choose **Transfer Approval**.

Step 2: Click the checkbox to choose one or more pending transactions.

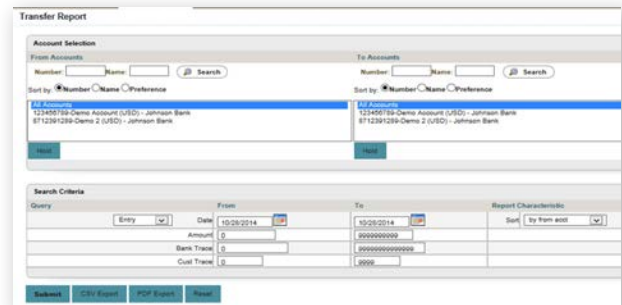
Step 3: Click the **Approve or Delete** box. The Transfer Approval Review Page is displayed.

- If you select Approve, the approval review page displays. If all transactions are correct, click **Approve** to receive your confirmation page.
- If you select Delete, the Delete confirmation pop up box displays. Click **Delete** to confirm.

NOTE: Transfers with a past date cannot be approved and an error message will display.

TRANSFER REPORT

The Transfer Report is used to display transfer activity:



Step 1: Select the **Accounts** menu and choose **Transfer Report**.

Step 2: Select one or more accounts to display. **NOTE:** Only the accounts that have been permitted to the user for Transfer appear.

Step 3: Select either "entry" or "processing" and then enter a date or date range.

NOTE: "Entry" is the date that the book transfer was inputted into the system and "Processing" is the date that the transfer was scheduled to occur.

Step 4 (optional): Enter a dollar amount or dollar amount range.

Step 5 (optional): Enter a bank trace number or range and/or customer trace number or range.

Step 6: Click **Submit**.

ELECTRONIC REPORT DELIVERY

ERD Reports is used to review bank notices. Notices are generated based on services established for your company. For a list of available ERD reports contact your Treasury Management Relationship Manager or the Treasury Management Support Center.

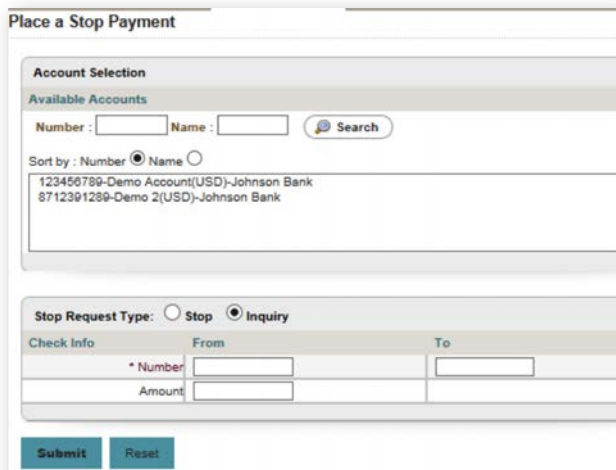
To view an ERD report

Step 1: Select the **Statements & Notices** menu and choose **ERD Reports**.

Step 2: Select the **ERD Report type** along with a date range and click **Filter**.

Step 3: Click the **file link** to view a specific report.

STOP PAYMENT



The Stop Payment service is used to inquire and input a stop pay request:

Step 1: Select the **Accounts** menu and choose **Place a Stop Payment**.

Step 2: Select the **Account**.

Step 3: Choose the **Type of Request** (Inquiry or Stop).

Step 4: Enter the following required information to place a stop payment:

- The check number or range of checks.
- The amount of the single check you want to stop. (does not apply for stop payment on range of items.)
- The reason for the Stop Request.
- Your name and phone number
- The date the check was issued.
- The payee of the check.

Step 5: Click **Submit**.

Stop Payment Report

The Stop Payment Report page is used to view a summary of Inquiry and Stop Payment requests. It also allows users to customize how information appears on the report.

LOANS

The Loans service offers a real-time interface to access your loan accounts and request loan transactions via the Internet.

The Loans services available include:

- Loan Payments
- Loan Draws
- Loan Report (*shows all activity*)
- Loan Transaction Report (*shows Business Gateway activity*)

LOAN PAYMENTS

The Loan Payments service allows you to make loan payment requests and send the requests to the bank for processing.

To enter a loan payment:

Step 1: Select the **Accounts** menu and choose **Loan Payments**.

Step 2: Select a **From** account.

Step 3: Select a **To** account.

Step 4: Click **Continue**.

Step 5: In the **Amount** field, enter the amount of the payment request.

Step 6: In the Payment Option box select the **type of payment** you are making. (For example: Default Payment, Principal Only).

Step 7 (Optional): In the **Additional Info** field, enter a note relating to the payment (maximum 80 characters). This note is for your business purposes and is not sent with the payment request.

Step 8: Click **Submit** to review your payment request.

Step 9: On the Loan Payment Review page, review the payment data then do one of the following:

- Click **Submit** to complete the payment request.
- Click **Change** to change your payment entry.
- Click **Cancel** to cancel the loan payment.

LOAN DRAWS

The loan draws service allows you to draw from a selected loan into a deposit account. **NOTE:** *Funds cannot be transferred between two loan accounts.*

To enter a loan draw:

Step 1: Select the **Accounts** menu and choose **Loan Draws**.

Step 2: On the Loan Draws Entry page, select an account in the **From Account** field.

Step 3: In the **To Account** field, select the account to transfer into.

Step 4: Click **Continue** to enter the transfer amount. **(Optional)** In the **Additional Info** field, enter a note relating to the draw (maximum 80 characters). This note is for your business purposes and is not sent with the draw request.

Step 5: Click **Submit** to review your draw request and display the Loan Draws Entry Review page.

Step 6: On the Loan Payment Review page, review the payment data then do one of the following:

- Click **Submit** to submit the payment request.
- Click **Change** to modify your request.
- Click **Cancel** to cancel the loan payment.

LOAN REPORTS

Two different reports can be generated in the Loans module. The initial view of any loans report shows loan activity as of the current day.

- **Loan Report** displays account balances and other detailed loan activity from the bank
 - To display loan balances and detailed loan activity, click on the loan account and select a date range from the query box before clicking **Submit**. **NOTE:** *Loan details can also be exported into a CSV format.*
 - To expand the Loan Summary Activity and Account Activity, click the "+" next to the corresponding title.
- **Loan Transaction Report** displays a history of all your loan payment and draw request entries that were completed on Business Gateway.
 - To display either the payment or draw details, click on the **Trace #** for a specific transaction.