

Online Business Banking User Guide



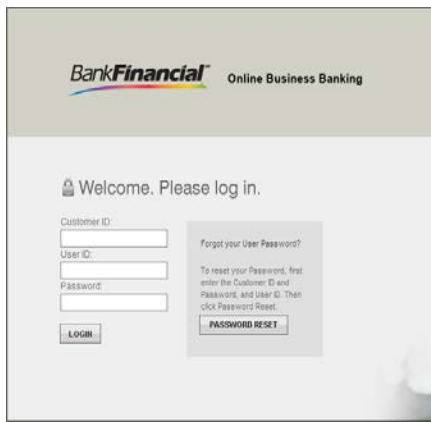
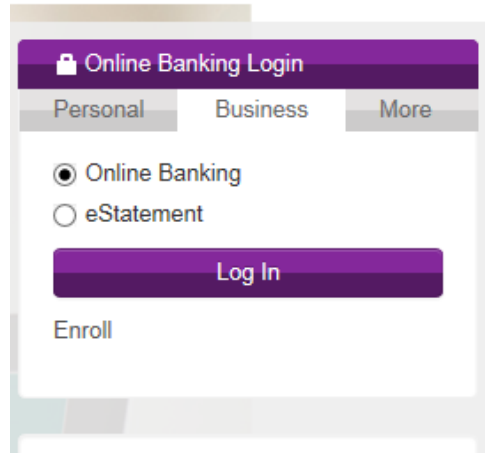
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I. Accessing Online Business Banking

Access Online Business Banking via the *BankFinancial* internet site located at www.bankfinancial.com.

From the *BankFinancial* web site, click the “Business” tab and then the Log In button. The logon Screen appears.



Enter your Customer ID, your User ID and Password.

- Customer ID is assigned by *BankFinancial*. The Customer can choose their initial password.
- User ID is assigned by your company administrator.
- Enter your password. ** (Passwords are a minimum of 8 and a maximum of 24 characters.

They must contain one number, one capital letter and one special character.

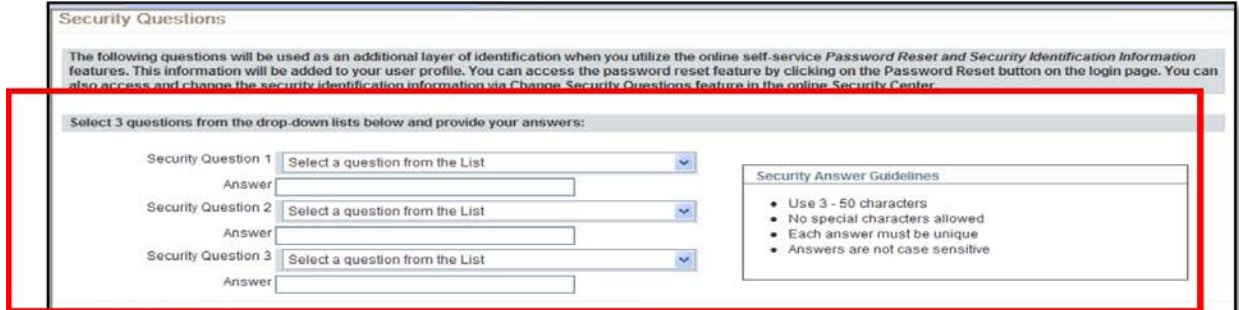
- Click the Login button

** Initially you will be assigned a temporary password. When logging in for the first time a new user will be prompted to select Security Challenge Questions along with a new unique password.

II. Creating Security Questions

When a new user initially logs into the system, they will be prompted to select their Security Questions and enter the answers for each question.

The Security Questions are used when a user has forgotten their password.



The screenshot shows a web form titled "Security Questions". At the top, there is a grey informational banner: "The following questions will be used as an additional layer of identification when you utilize the online self-service Password Reset and Security Identification Information features. This information will be added to your user profile. You can access the password reset feature by clicking on the Password Reset button on the login page. You can also access and change the security identification information via Change Security Questions feature in the online Security Center." Below this, a grey instruction bar says "Select 3 questions from the drop-down lists below and provide your answers:". The form contains three rows, each with a "Security Question" label, a dropdown menu (currently showing "Select a question from the List"), and an "Answer" text input field. To the right of these fields is a box titled "Security Answer Guidelines" containing three bullet points: "Use 3 - 50 characters", "No special characters allowed", and "Each answer must be unique". A red rectangular box highlights the entire form area.

III. Onetime Passcode

A one-time passcode is required each time you log into the system.

Each passcode can be used one-time only, and has a very short window in which to be used. This is new advanced security and considered a “soft token”. Rather than a user needing a hard token, like a key fob, they will be sent this soft token to use within five minutes. Soft tokens are more secure and cost effective for the customer.

What happens now...

We need some additional information to make your session even more secure. This information will tell us how to send your passcode.

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

Mobile -- 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. To disable this service, text STOP to 44833 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.

What happens later...

When you are challenged to login or do something in the system we will send you a passcode to use just that one time.



Automated Voice Call Want the option to receive an automated voice call for secure login or challenges?
Enter your numbers below.

Phone Type Number

Mobile --

[+ Add another phone number](#)

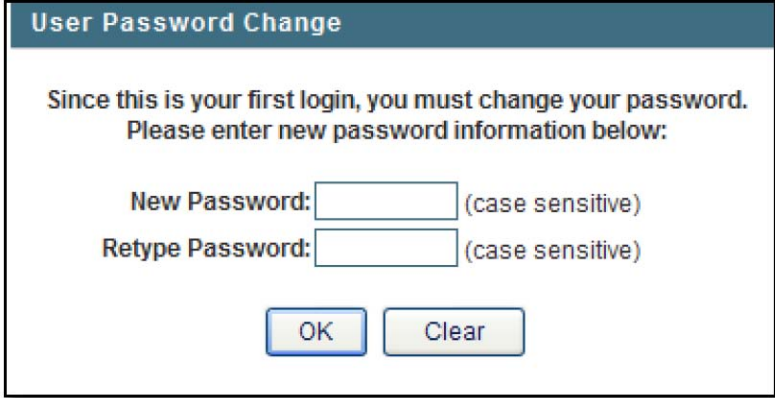
Email Want the option to receive an Email for secure login or challenges?
Enter your email addresses below.

MulliganC@wcb.com

[+ Add another email address](#)

IV. Temporary Password Change

New users are prompted to change their temporary password.

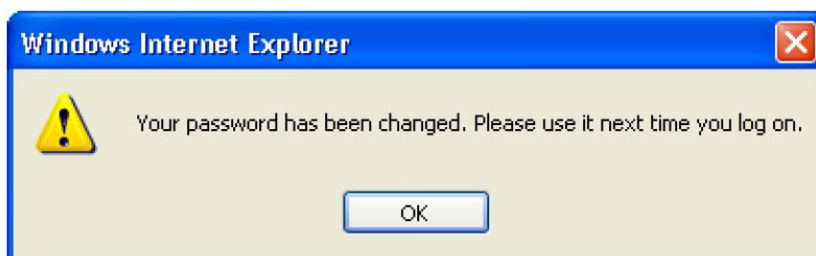


The dialog box has a title bar that reads "User Password Change". The main text inside says "Since this is your first login, you must change your password. Please enter new password information below:". There are two input fields: "New Password:" followed by a text box and "(case sensitive)", and "Retype Password:" followed by a text box and "(case sensitive)". At the bottom, there are two buttons: "OK" and "Clear".

Password criteria are:

- Minimum of 8 and a maximum of 24 characters.
- They must contain a minimum of one number, one capital letter and one special character.
- Enter your new password, following the guidelines above.
- Re-enter your password.
- Click **OK**.

A message will appear confirming the password has been changed.



Note: The system now offers password reset.

V. The Dashboard

This one page summary screen will display up-to-date information each time you login.

There are two options to navigate to the Dashboard; the drop-down menu on the left or click on **“My Dashboard”** in the upper right hand corner of the screen. From this page you will have access to the following functions:

- Message of the Day
- Financial Overview
- Administration (if the user has administration rights)
- Book Transfer
- Action Required
- Most Used Services
- Favorite Reports

BankFinancial Online Business Banking

My Dashboard Help Bulletins Contact Us Logout

Welcome Demo Admin

Financial Overview

As of 08/02/2012 11:38:17 EDT [Refresh Balances](#)

| Account Name | Account Number | Yesterday | Current |
|-------------------|----------------|--------------|--------------|
| Operating Account | 0010000001 | \$87,887.43 | \$251,393.88 |
| Payroll Account | 0010000002 | \$253,446.94 | \$403,446.94 |
| Capital Account | 0010000003 | \$587,220.59 | \$275,864.02 |

[Custom search and report settings](#)

Administration

[Add User](#)

| User Id | User Name | Dashboard Style | Detail | User Info | Services | Permissions | Limits | Delete | Copy |
|-----------|------------|-------------------|------------------------|---------------------------|--------------------------|-----------------------------|------------------------|------------------------|----------------------|
| Admin | Demo Admin | Permission-Driven | Detail | User Info | Services | Permissions | Limits | Delete | Copy |
| DemoUser1 | Demo User1 | Permission-Driven | Detail | User Info | Services | Permissions | Limits | Delete | Copy |
| DemoUser2 | Demo User2 | Permission-Driven | Detail | User Info | Services | Permissions | Limits | Delete | Copy |

Book Transfer

From Account: Date:

To Account: Add'l Info:

Amount:

Action Required

- 1 Approve 5 ACH Batches
- 1 Approve 3 Wires
- 1 Review 49 Positive Pay Exceptions

Most-Used Services

- ★ Same Day Report
- ★ Account History
- ★ Previous Day Report

Favorite Reports

Set up a list of your favorite account balance and transaction reports. These reports may be used for both display and export purposes.

[Click here to add a new report.](#)

Message of the Day

The Message of the Day is controlled by the bank. The bank has the ability to select one message for administrators and a different message for users.

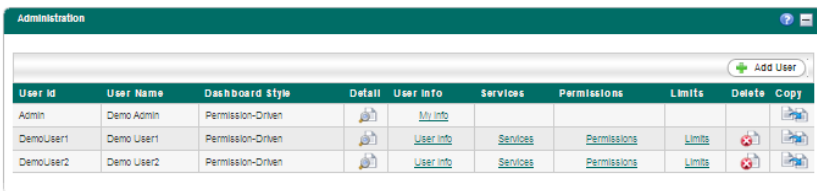
Financial Overview

The **Financial Overview** will display up to 15 accounts, listed in account number order. The **“Current”** balance is a snapshot of the balance at the time the user logged into the system. It does not update throughout the session.

Clicking on a **“Current Balance”** amount will access the **Same Day Real Time** Balance Report for that account.

Administration (if the user has administration rights)

The Administration area will display if a user has administration rights. From this area they can add, maintain and delete corporate users.

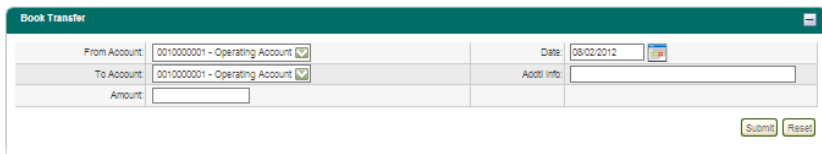


The screenshot shows the Administration interface with a table of users. The table has columns for User ID, User Name, Dashboard Style, Detail, User Info, Services, Permissions, Limits, Delete, and Copy. There are three rows of users: Admin, DemoUser1, and DemoUser2. Each row has a 'Detail' icon, a 'User Info' link, and a 'Limits' link. There are also 'Delete' and 'Copy' icons for each user.

| User ID | User Name | Dashboard Style | Detail | User Info | Services | Permissions | Limits | Delete | Copy |
|-----------|------------|-------------------|--------|---------------------------|--------------------------|-----------------------------|------------------------|--------|------|
| Admin | Demo Admin | Permission-Driven | | My info | | | | | |
| DemoUser1 | Demo User1 | Permission-Driven | | User info | Services | Permissions | Limits | | |
| DemoUser2 | Demo User2 | Permission-Driven | | User info | Services | Permissions | Limits | | |

Book Transfer

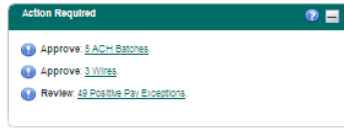
The book transfer area allows a user to complete a single book transfer directly from the Dashboard. Multiple entry transfers are not supported through this area of the Dashboard. To complete multiple entries, the user must access the **“Book Transfer”** group from the drop down menu.



The screenshot shows the Book Transfer form. It has fields for From Account, To Account, Date, and Amount. The From Account and To Account fields are dropdown menus. The Date field is a date picker. The Amount field is a text input. There are Submit and Reset buttons at the bottom right.

| | | | |
|---------------|--------------------------------|------------|------------|
| From Account: | 0010000001 - Operating Account | Date: | 08/02/2012 |
| To Account: | 0010000001 - Operating Account | Acct info: | |
| Amount: | | | |

Action Required



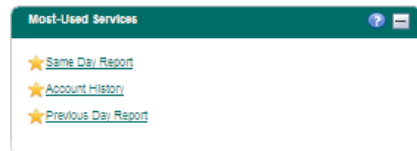
Transactions requiring an approval will be displayed in the “**Action Required**” area. Items will only display if the user has been given the appropriate approval permission for any of the transactions and only the transactions that are within the users limit.

Types of transactions that can require an approval:

- Adding and modifying users’ profiles/permissions
- Book Transfers
- Wire Transfers

Most Used Services

This area displays the top five services most visited by this user as hyperlinks. Clicking on one of them automatically directs the user to that area of the system.



Favorite Reports

Users can create and save reports that they use frequently and by adding the report to the “Favorite Reports” section they have the ability to link directly to the report.

The screenshot displays a financial dashboard with several key components:

- Account Summary:** Shows 'Capital Account' with ID '0010000003', a balance of '\$587,220.59', and another value of '\$275,664.02'. A link for 'Custom search and report settings' is provided.
- Administration Table:** A table listing users with columns for User ID, User Name, Dashboard Style, Default, User Info, Services, Permissions, Limits, Delete, and Copy. The table contains three rows: Admin, DemoUser1, and DemoUser2.
- Most-Used Services:** A sidebar panel listing 'Same Day Report', 'Account History', and 'Previous Day Report'.
- Favorite Reports:** A sidebar panel (highlighted with a red border) titled 'Favorite Reports' with a help icon. It contains the text: 'Set up a list of your favorite account balance and transaction reports. These reports may be used for both display and export purposes.' and a link: 'Click here to add a new report.'

VI. Activity

This area is used by Corporate Administrators to audit activity on the system, as well as failed log-in attempts.

Audit Report

| LUNA - jsmith Audit Report Print This Page | | | | | | | | | |
|---|-------------|-----------|------------|----------------|---------|-----------|-------|-----|---|
| Date | Time | User Code | Session ID | IP Address | Channel | Service | SSvc | Cnt | Description |
| 01/12/2017 | 08:40:30 AM | jsmith | iKsN*** | 67.133.156.150 | Web | Login | Login | 1 | User Login. |
| 01/12/2017 | 08:40:32 AM | jsmith | iKsN*** | 67.133.156.150 | Web | dashboard | | 1 | Service Selected. |
| 01/12/2017 | 08:40:41 AM | jsmith | iKsN*** | 67.133.156.150 | Web | ACHBatch | | 1 | Service Selected. |
| 01/12/2017 | 08:41:39 AM | jsmith | iKsN*** | 67.133.156.150 | Web | ACHBatch | | 1 | Service Selected. |
| 01/12/2017 | 08:42:34 AM | jsmith | iKsN*** | 67.133.156.150 | Web | dashboard | | 1 | Service Selected. |
| 01/12/2017 | 08:44:56 AM | jsmith | iKsN*** | 67.133.156.150 | Web | ACHBatch | | 1 | Service Selected. |
| 01/12/2017 | 08:58:49 AM | jsmith | -1*** | | Web | ACHBatch | | 1 | Recurring ACH batch is auto activated - APT1-DB |

VIII. Alerts

Alerts can be created to notify users of current balances, when electronic reports have been delivered, and when transactions to fit a specific criteria have been posted to an account.

Before an alert can be delivered the user must set up their various contact methods. They can also set “Quiet Times” during which alerts will not be delivered.

Alerts Alerts

Setup Contact Points
Complete one or more of the following contacts. When complete, choose "Next"

Time Zone: *Required

Standard Contact Points:

| Contact Points | Address | Test | Clear | Quiet Times |
|----------------|---|----------------------|-----------------------|--|
| Work Phone: | <input type="text" value="630"/> - <input type="text" value="242"/> - <input type="text" value="7236"/> Ext: <input type="text"/> | Test | Clear | <input checked="" type="checkbox"/> No calls from <input type="text" value="6 pm"/> to <input type="text" value="8 am"/> |
| Mobile Phone: | <input type="text" value="630"/> - <input type="text" value="242"/> - <input type="text" value="7236"/> Ext: <input type="text"/> | Test | Clear | <input checked="" type="checkbox"/> No calls from <input type="text" value="6 pm"/> to <input type="text" value="8 am"/> |
| Work E-mail: | <input type="text" value="jsmith@lunaapt.com"/> <input type="checkbox"/> HTML | Test | Clear | |
| Fax: | <input type="text" value="708"/> - <input type="text" value="675"/> - <input type="text" value="6787"/> | Test | Clear | <input checked="" type="checkbox"/> No faxes from <input type="text" value="6 pm"/> to <input type="text" value="8 am"/> |
| Wireless Text: | Click here to setup | Test | Clear | |

Additional Contact Points: (optional)

Send a test message to all contact points

- Select **Alerts** and then the **Alerts** tab
- Select **Contact Points**
- Set your time zone
- Enter the desired information
- Click the “**Submit**” or “**Update Changes**” button

Once the contact methods have been entered, a client can select which types of alerts they wish to receive.

[Contact Points](#) [Setup Alerts](#) [Alert History](#)

Alerts Menu

Select the alert you would like to add.

Account Activity Notification

Add

Notifies you when transactions fitting your predefined criteria post to a designated account.

Account Balance Notification

Add

Notifies you when an account balance or summary measurement moves above or drops below a predefined amount.

ACH Batch Approval Needed

Add

Notifies you when an ACH batch that you are authorized to approve reaches an "approval required" status.

Money Transfer Approval Required Notification

Add

Notifies you when a pending Money Transfer you are authorized to approve reaches an "approval required" status.

Money Transfer Sent Notification

Add

Notifies you when a Money Transfer matching predefined criteria is submitted for final processing.

Payment Approval Needed Notification

Add

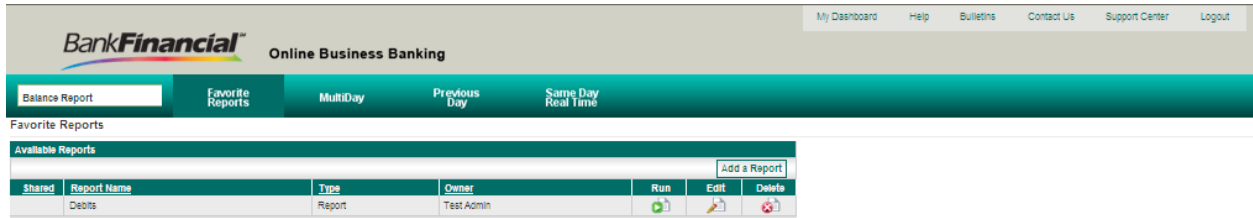
Notifies you when a pending ACH Payment, ACH Tax, or Wire payment in the Payment Center that you are authorized to approve reaches an "approval required" status.

- Select **“Alerts”** and then the **“Alerts”** tab
- Select **“Setup Alerts”**
- Click the **“Add New Alert”** button
- Click the **“Add”** button associated with the alert you would like to create
- Assign a name to your alert and follow the onscreen directions. Click the **“Save”** button to create the alert.

IX. Balance Reports

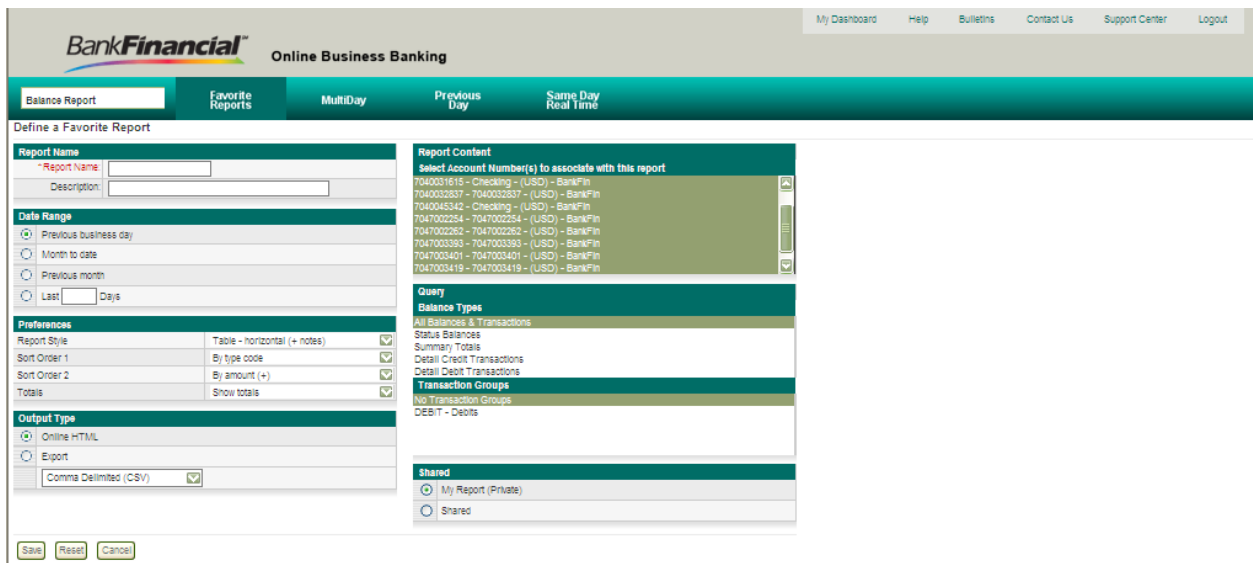
Favorite Reports:

Display favorite reports that the user has created and saved, as well as those reports created by other users that were shared



From this screen a user may:

- Run a saved report
- Edit a previously saved report
- Delete a saved report
- Add a new report



- Assign a **Name** and **Description** for the report
- Select the desired **Date Range**
- Make the **Preferences** selections (Report style is most visually appealing in Register or Register +Notes selections)

- Select which accounts are associated with the report in the **Report Content**
- Select types of transactions to include with the report in the **Query** section
- Choose the **Output** type
- Choose whether or not this report will be **Private or Shared**
- Click the **“Save”** button

Previous Day:

The Previous Day Report service enables corporate customers to view or export a report that provides account balances and transaction details for the previous business day.

The screenshot displays the 'Previous Day Balance Report' configuration page. At the top, there is a navigation bar with 'BankFinancial Online Business Banking' and links for 'My Dashboard', 'Help', 'Bulletins', 'Contact Us', and 'Logout'. Below this is a teal navigation menu with options: 'Balance Report', 'Account History', 'Cash Position', 'Favorite Reports', 'MultiDay', 'Previous Day', 'Same Day', and 'Same Real L'. The main content area is titled 'Previous Day Balance Report' and includes a 'Download to Quicken, QuickBooks' link. A 'Favorite Reports' section contains a dropdown menu set to 'Run a Favorite Report' and an 'Add a new Favorite Report' button. A note states: 'Note: Your selection will automatically generate the report'. The 'Account Selection' section shows 'Available Accounts' with search fields for 'Number' and 'Name', and a list of accounts: 'All Accounts', '0010000001-Operating Account(USD)-Demo Bank', '0010000002-Payroll Account(USD)-Demo Bank', and '0010000003-Capital Account(USD)-Demo Bank'. The 'Query' section includes date and amount filters: 'From date: 08/01/2012', 'To date: 08/01/2012', 'From amount:', 'To amount:', and 'Check number(s):'. The 'Report Characteristics' section shows 'Style: Table - horizontal (+ notes)', 'Sort 1: By type code', 'Sort 2: By amount (+)', and 'Totals: No totals'.

- Select to **“Run a Favorite Report”** or use the **Query** section to define the report criteria.
- Select **which accounts** should be included in the report.
- Choose what **types of transactions** will be included with the report
- Click the **“Submit”** button.
- If desired, the report can be exported in various formats using the File Output section. Click the Export button after choosing the output type.

The screenshot shows the 'File Output' section with a dropdown menu set to 'Comma Delimited (CSV)' and an 'Export' button.

Same Day Real Time: Display up-to-the-minute real-time data for one or more accounts.

The screenshot displays a web interface for account selection. At the top, there are navigation tabs: 'Balance Report', 'Account History', 'Cash Position', and 'Favorite Reports'. Below this is the 'Account Selection' section, which includes a search bar with 'Number' and 'Name' fields and a 'Search' button. A dropdown menu for 'Sort by' is set to 'Number'. The 'Available Accounts' list shows three entries: 'All Accounts', '0010000001-Operating Account(USD)-Demo Bank', '0010000002-Payroll Account(USD)-Demo Bank', and '0010000003-Capital Account(USD)-Demo Bank'. Below the list is a 'Hold' button. The 'Balance Type' section has a dropdown menu with 'All Balances & Transactions' selected, and options for 'Stubs: Balances' and 'Detail Credit Transactions'. The 'Transaction Group' section has a dropdown menu with 'No Transaction Groups' selected, and an option for 'Credits Paid - Credits Paid'. The 'File Output' section has a dropdown menu with 'CS Basic (CSB)' selected and an 'Export' button. At the bottom, there are 'Submit' and 'Reset' buttons.

- From the **“Available Accounts”** section, choose the account for which you would like a report generated. If more than one account is desired use the CTRL while clicking on the account. If a report is desired for all the accounts, select **“All Accounts”** from the list.
- In the **“Balance Types”** section, select the desired type of report.
- Click the **“Submit”** button to display your report.
- If desired, the report can be exported in CS Basic format by clicking the **“Export”** button.

Transaction Download:

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

The screenshot shows the BankFinancial Online Business Banking interface. At the top, there is a navigation bar with links for My Dashboard, Help, Bulletins, Contact Us, and Logout. Below this is a main menu with options: Balance Report (selected), Account History, Cash Position, Favorite Reports, MultiDay, Previous Day, Same Day, and Same Real Time. The Transaction Download section is active, showing a list of accounts under the heading 'All Accounts':

| Account ID | Account Name |
|------------|-------------------------------|
| 0010000001 | Operating Account - Demo Bank |
| 0010000002 | Payroll Account - Demo Bank |
| 0010000003 | Capital Account - Demo Bank |

Below the account list, there are two date input fields: 'From Date' (08/01/2012) and 'To Date' (08/01/2012). At the bottom, there are two buttons for downloading: 'Download to Quicken' and 'Download to QuickBooks', along with a 'Reset' button.

- In the **“Transaction Download”** section, select the account(s) for which the download is desired.
- Enter the **“From”** and **“To”** dates.
- Click the appropriate choice: **“Quicken”** or **QuickBooks**.

X. Book Transfer

Book Transfer allows user to initiate transfers between accounts, view activity reports for transfers occurring between accounts, and approve transfers for other users (if approval permission has been granted to the user).

Book Input

The screenshot displays the 'Book Transfer Input' interface. At the top, there is a navigation bar with 'BankFinancial™ Online Business Banking' and links for 'My Dashboard', 'Help', 'Bulletins', 'Contact Us', and 'Logout'. Below this is a menu with 'Book Transfer' selected, and other options like 'Approval Req', 'Book Approvals', 'Book Input', and 'Book Report'. The main content area is titled 'Book Transfer Input' and contains two primary sections: 'Account Selection' and 'Transfer Information - Single Entry'. The 'Account Selection' section has two columns: 'From Accounts' and 'To Accounts'. Each column has search fields for 'Number' and 'Name' and a 'Search' button. Below the search fields are two lists of accounts. The 'From Accounts' list includes '0010000001-Operating Account (USD) - Demo Bank' and '0010000003-Capital Account (USD) - Demo Bank'. The 'To Accounts' list includes '0010000001-Operating Account (USD) - Demo Bank' and '0010000002-Payroll Account (USD) - Demo Bank'. The 'Transfer Information - Single Entry' section has a 'Switch to Multiple Entry' button. It contains fields for 'Transfer' (set to 'Once'), 'Amount' (0.00), 'Processing Date' (08/02/2012), and 'Addtl Info' (Optional). There are 'Submit' and 'Reset' buttons at the bottom of this section. A footer at the very bottom shows 'Customer: Demo Corporate Customer 001 | Requested By: Demo Admin | Requested Time: Thu Aug 02 11:53:19 EDT 2012'.

- In the **Account Selection** area, select the “**From**” and “**To**” accounts by clicking on each using your mouse.
- In the **Transfer Information** area
 - Enter the **dollar amount** of the transfer
 - Enter the **date** you wish the transfer to occur
 - Enter any **additional information** you would like recorded about the transfer
- Click the **Submit** button

If the transfer was successful, you will be directed to the Book Transfer Input – Confirmation screen.

Bank Financial Online Business Banking

My Dashboard Help Bulletins Contact Us Logout

Book Transfer Approval Req Book Approvals Book Input Book Report

Book Transfer Input - Confirmation

✓ Your transaction(s) have been submitted.

Processed CSV Export PDF Export Print this Page

| Bank Trace # | Cust Trace # | From Account | To Account | Amount | Processing Date | Addtl Info | Status | Accepted | Response |
|--------------|--------------|---------------------------------|-------------------------------|--------|-----------------|------------|------------|-------------------------|---------------------------------------|
| 2150076 | 4 | 0010000001 Operating Account | 0010000002 Payroll Account | \$1.00 | 08/02/2012 | | No App Req | 08/02/2012 11:57:26 EDT | QPO - Book Transfer Request Accepted. |

Return

If there was a problem with the transfer request, your screen will show that one or more problems were encountered, along with an explanation of the problem. In the example below –

Book Transfer Input

✖ One or more problems were encountered. Please refer to the details below.
From Acct - The FROM and TO Accounts should be defined and cannot be the same.

you can see that the “FROM and TO accounts cannot be the same.”

Transfer Report

Book **Transfer Report** allows the user to display a report of transfers on their accounts that have occurred, were declined, or are pending approval.

From Accounts To Accounts

Number: Name: Search Number: Name: Search

Sort by: Number Name Sort by: Number Name

All Accounts All Accounts

0010000001-Operating Account (USD) - Demo Bank
0010000003-Capital Account (USD) - Demo Bank

0010000001-Operating Account (USD) - Demo Bank
0010000002-Payroll Account (USD) - Demo Bank

Hold Hold

Search Criteria

Query Entry Date 08/02/2012 To 08/02/2012 Report Characteristic Sort by from acct

Amount 0 999999999

Bank Trace 0 999999999

Cust Trace 0 9999

Submit CSV Export PDF Export Reset

- In the **Account Selection** area, in the **From Accounts** list select the account(s) for which you would like a report produced.
 - To select more than one account, use the CTRL key in conjunction with the mouse, or select the “All Accounts” choice to view all accounts.
- In the **To Accounts** list the account(s) for which you would like a report produced.
 - To select more than one account, use the CTRL key in conjunction with the mouse, or select the “All Accounts” choice to view all accounts.

| Search Criteria | | | |
|--|--|---|---|
| Query | From | To | Report Characteristic |
| Entry <input type="button" value="v"/> | Date <input type="text" value="08/02/2012"/> <input type="button" value="calendar"/> | <input type="text" value="08/02/2012"/> <input type="button" value="calendar"/> | Sort <input type="text" value="by from acct"/> <input type="button" value="v"/> |
| Amount | <input type="text" value="0"/> | <input type="text" value="9999999999"/> | |
| Bank Trace | <input type="text" value="0"/> | <input type="text" value="9999999999"/> | |
| Cust Trace | <input type="text" value="0"/> | <input type="text" value="9999"/> | |

- In the **Search Criteria** area enter the criteria for which you would like to create the report.
 - From and To dates
 - To view all amounts, leave the default of 0 to 9999999999. To view specific amounts enter the dollar amount, or range, desired
 - To view all bank trace numbers or customer trace numbers, leave the defaults – otherwise enter the specific details for which you are searching.
- Click the **Submit** button

Book Approvals

If a user has been granted permission to approve Book Transfers, they will use the Book Approvals tab to access those transfers requiring an approval.

- Select the transfer you wish to **approve** by clicking in the box to the left of the transfer. A green check mark will appear in the box indicating it is selected.
- Continue selecting those transfers you wish to approve.
- Click the **Approve** button

The **Book Approval – Review** screen will appear. This is your safety check to be sure you actually want to approve the transaction. If everything is satisfactory, click the **Approve** button.

A **Book Approval – Confirmation** message will appear indicating that the transaction has been approved.

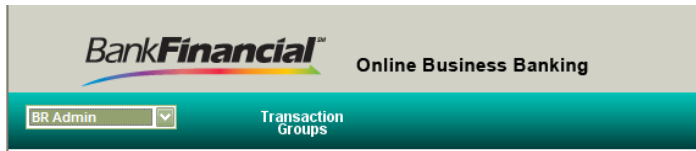
If you wish to delete a transaction:

- Select the transfer you wish to **delete** by clicking in the box to the left of the transfer. A green check mark will appear in the box indicating it is selected.
- Continue selecting those transfers you wish to approve.
- Click the **Delete** button
- A pop-up dialog box will appear, asking you if you are sure you wish to delete the transaction. Click **OK** to confirm the deletion.

A **Book Approval** message will appear indicating that the transaction has been successfully deleted.

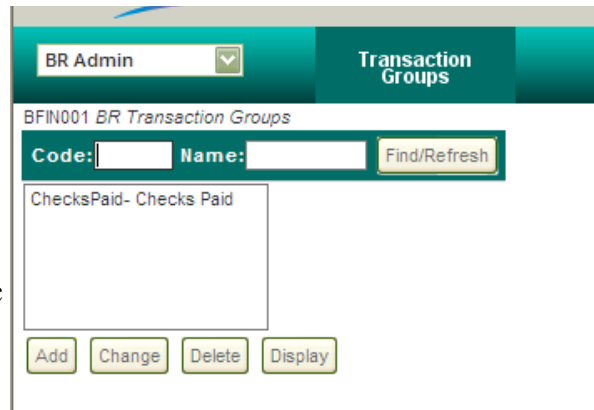
XI. Br Admin

The **Transaction Groups** service is available to both bank personnel and corporate customer administrators. Use this service to create groups of transactions that contain one or more Bank Administration Institute (BAI) type codes. The Transaction Groups service enables you to customize output for Same Day and Previous Day reports.



To add a new Transaction Group:

- On the Transaction Groups Selection page, in the **Code** field, enter the alphanumeric code identifier of the new Transaction Group you want to add.
- In the **Name** field, enter the alphanumeric name of the new Transaction Group.
- Click **Add**.



BR Admin Transaction Groups

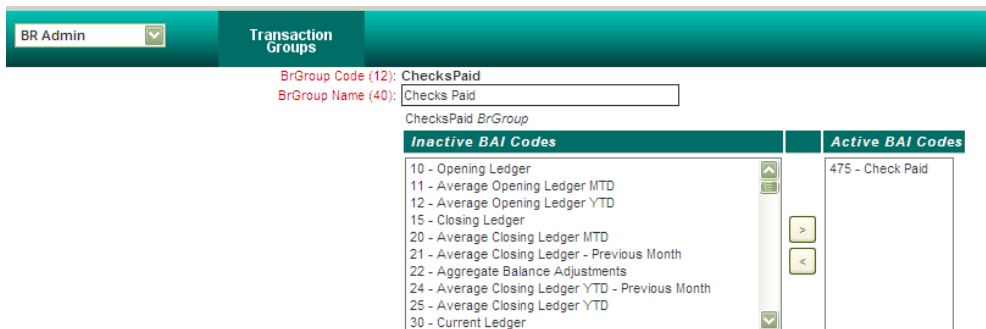
BFIN001 BR Transaction Groups

Code: Name: Find/Refresh

ChecksPaid- Checks Paid

Add Change Delete Display

The Transaction Groups Data Entry page displays with an empty **Active BAI Codes** list.



BR Admin Transaction Groups

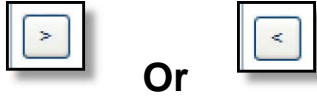
BrGroup Code (12): ChecksPaid

BrGroup Name (40): Checks Paid



ChecksPaid BrGroup

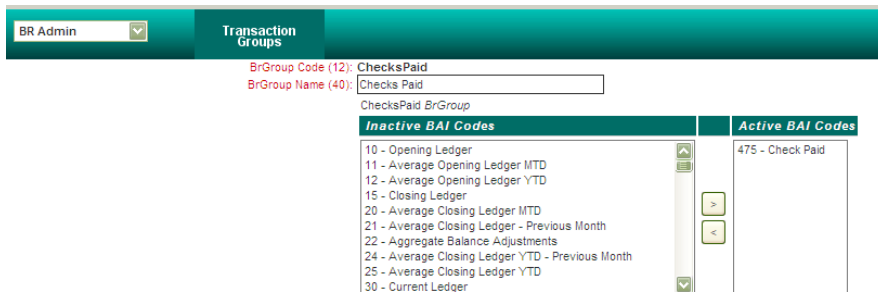
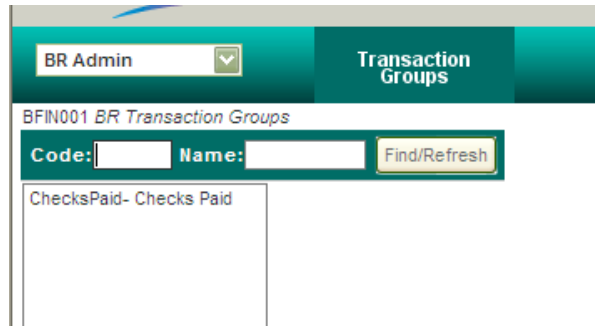
| Inactive BAI Codes | Active BAI Codes |
|--|------------------|
| 10 - Opening Ledger | 475 - Check Paid |
| 11 - Average Opening Ledger MTD | |
| 12 - Average Opening Ledger YTD | |
| 15 - Closing Ledger | |
| 20 - Average Closing Ledger MTD | |
| 21 - Average Closing Ledger - Previous Month | |
| 22 - Aggregate Balance Adjustments | |
| 24 - Average Closing Ledger YTD - Previous Month | |
| 25 - Average Closing Ledger YTD | |
| 30 - Current Ledger | |

Select the type of BAI Codes you want to create a group and move it into the active BAI Codes box, using the arrow buttons.



To change a Transaction Group code:

- In the **Code** or **Name** field, enter the information you know about the Transaction Group you want to change (full or partial field information to search for specific group, or no field information to display a list of current Transaction Groups).
- Select a BAI type code from the list box
- Make changes to the appropriate fields by using the   buttons
- The change has been made.
- Click on the **Transaction Groups** tab to go back.



Click the **Display** button:

The screenshot shows a web interface for 'Transaction Groups'. At the top, there is a teal header with a dropdown menu set to 'BR Admin' and the text 'Transaction Groups'. Below the header, the text 'BFIN001 BR Transaction Groups' is displayed. There are two input fields labeled 'Code:' and 'Name:', followed by a 'Find/Refresh' button. A large empty rectangular area is present below the input fields. At the bottom of this area, there are four buttons: 'Add', 'Change', 'Delete', and 'Display'.

The desired report will be displayed:

The screenshot shows the same web interface as above, but now displaying a report. The header remains the same. Below the header, the text 'BFIN001' is on the left and 'BR Transaction Groups Report' is on the right, with 'Printed on Aug 02, 2012 at 12:07 PM' below it. A table with four columns is displayed: 'Code', 'Name', 'Last Modified', and 'ModCust:ModUser'. The table contains one row of data for 'ChecksPaid Checks Paid'.

| Code | Name | Last Modified | ModCust:ModUser |
|------------|-------------|---------------------|-------------------|
| ChecksPaid | Checks Paid | 2012-08-02 12:06:17 | BFIN001:DemoUser1 |

Below the table, the following text is displayed:

- 12 - Average Opening Ledger YTD
- 475 - Check Paid

XII. Company User



Admin Approval

This section allows the administrator to make additions or changes to corporate user permissions. From this page they can also:

- Review one or more pending user records
- Approve or reject pending information and permissions records for the selected corporate users.

Admin Report

Use the Administration Report service to review additions and changes to corporate user permissions accomplished using the Administration Approval service.

User Admin

Corporate Administrators use this section to maintain the corporate user's profiles, as well as create new corporate users and delete those users no longer in service.

XIII. Quick Reports

BR Quick Reports ▼ **Prev Day Report** Same Day Report

Demo Corporate Customer 001 - Previous Day Balance Report

Generated on Aug 02, 2012 at 12:09 PM



From: 08/01/2012 To: 08/01/2012 Submit File Output Export

Comma Delimited (CSV) ▼

| Balance Date | Opening Ledger | Closing Ledger | Opening Available | Closing Available | Total Credits |
|---|----------------|----------------|-------------------|-------------------|----------------|
| ▶ Operating Account (USD) 0010000001: (Demo Bank) | | | | | |
| 08/01/2012 | \$84,257.30 | \$88,654.87 | \$83,564.80 | \$87,857.43 | \$700,857.44 |
| ▶ Payroll Account (USD) 0010000002: (Demo Bank) | | | | | |
| 08/01/2012 | \$95,000.00 | \$253,446.94 | \$95,000.00 | \$253,446.94 | \$280,041.14 |
| ▶ Capital Account (USD) 0010000003: (Demo Bank) | | | | | |
| 08/01/2012 | \$873,297.14 | \$590,720.59 | \$869,797.14 | \$587,220.59 | \$155,000.00 |
| ▶ Daily Combined Total | | | | | |
| 08/01/2012 | \$1,052,554.44 | \$932,822.40 | \$1,048,361.94 | \$928,524.96 | \$1,135,898.58 |

When accessing the “Quick Reports” section, click the “Prev Day Report” tab. A report is generated allowing the user to:

- View key account balances and totals for all accounts to which you have access
- Display detailed transactions for an account for a specific date or range of dates
- Export a file containing previous-day Balance Reporting information

To view detailed transaction information for a specific account, click the red triangle  to the left of the desired account. The information will expand to display transaction detail, and the red triangle will angle downward  indicating the information is expanded.

| Balance Date | Opening Ledger | Closing Ledger | Opening Available | Closing Available | Total Credit |
|---|----------------|----------------|-------------------|-------------------|--------------|
| ▼ Operating Account (USD) 0010000001: (Demo Bank) | | | | | |
| 08/01/2012 | \$84,257.30 | \$88,654.87 | \$83,564.80 | \$87,857.43 | \$700,857.44 |

| Status Balances | Amount |
|-------------------------------|-------------|
| Opening Ledger | \$84,257.30 |
| Closing Ledger | \$88,654.87 |
| Average Closing Ledger MTD | \$94,586.05 |
| Opening Available | \$83,564.80 |
| Closing Available | \$87,857.43 |
| Average Closing Available MTD | \$74,320.97 |
| 1 - Day Float | \$238.07 |
| 2 Or More Days Float | \$27.80 |
| 3 Or More Days Float | \$531.57 |

| Summary Totals | Amount | Item Count |
|----------------|--------------|------------|
| Total Credits | \$700,857.44 | 9 |
| Total Debits | \$696,459.87 | 31 |

| Detail Credit Transactions | Amount | Availability | Bank Ref. | Cust Ref. | Image | Deposit Item Detail | Notes |
|----------------------------|------------|--------------|-----------|-----------|-------|---|---------|
| Credit (Any Type) | \$1,124.00 | | 010810001 | 0 | |  | DEPOSIT |
| Credit (Any Type) | \$2,214.06 | | 030277043 | 0 | |  | DEPOSIT |

The report defaults to the previous day. If a different date is desired, change the “**From**” and “**To**” dates and click the **Submit** button.

Demo Corporate Customer 001 - Previous Day Balance Report

Generated on Aug 02, 2012 at 12:09 PM

From: 08/01/2012 To: 08/01/2012 Submit File Output: Comma Delimited (CSV) Export

The information can be exported into CSV, IIF, BAI, or CSB format.

Select the desired format in the “**File Output**” section and click the **Export** button.

A pop-up dialog box will display with the options of **Open**, **Save** or **Cancel**.

Demo Corporate Customer 001 - Previous Day Balance Report

Generated on Aug 02, 2012 at 12:09 PM

From: 08/01/2012 To: 08/01/2012 Submit File Output: Comma Delimited (CSV) Export

Select the desired choice.



If the format chosen was CSV, the report will look like the one below.

pdcsvexport[1].csv - Microsoft Excel

| | A | B | C | D | E | F | G |
|----|--|-------------|---------|----------|---|---|---|
| 1 | WCB Fireside Cafe | | | | | | |
| 2 | Previous Day Balance Report | | | | | | |
| 3 | 09/29/2010 thru 09/29/2010 | | | | | | |
| 4 | Generated on September 30 2010 09/30/2010 11:54:17 | | | | | | |
| 5 | | | | | | | |
| 6 | | | | | | | |
| 7 | Bank: West Coast Bank | | | | | | |
| 8 | Account: 2356 - FRI7 Test Account (USD) | | | | | | |
| 9 | | | | | | | |
| 10 | | | | | | | |
| 11 | As of date: | Status | Balance | Amount | | | |
| 12 | 9/29/2010 | Opening Bal | | \$101.00 | | | |
| 13 | 9/29/2010 | Closing Bal | | \$100.00 | | | |
| 14 | 9/29/2010 | Opening Av | | \$101.00 | | | |
| 15 | 9/29/2010 | Closing Av | | \$100.00 | | | |
| 16 | 9/29/2010 | Total Float | | \$0.00 | | | |
| 17 | 9/29/2010 | 1 - Day Flo | | \$0.00 | | | |
| 18 | 9/29/2010 | 2 Ur More | | \$0.00 | | | |

XIV. Security Center

The screenshot shows a navigation bar with four tabs: "Security Center" (selected), "Pay Bills", "Maintain Password", and "Password Report". Below the navigation bar is the "Security Question - Maintenance" section. It contains a paragraph: "You may change your password or security questions at any time by clicking the links below." followed by two bullet points: "Change Your Password" and "Change Your Security Questions".

Click on the “**Maintain Password**” tab to change your password or challenge questions.

The expiration for user passwords is set at 60 business days. Passwords may not be reused.

Users will be prompted to change their password at expiration. However, they may also choose to change their password at any time through the **Security Center**.

Changing Your Password

- Select the “**Change Your Password**” hyperlink.
- You will be prompted to verify your identity by answering your chosen security questions.

Security Questions

To verify your identity, please enter the answers to your security questions.

| | |
|---------------------------------------|----------------------|
| In what city were you born? | <input type="text"/> |
| What city did you attend high school? | <input type="text"/> |
| What is the name of your first pet? | <input type="text"/> |

- Click the **Submit** button.

Password Reset - Reset Your Password

Please review BankFinancial's online Password Guidelines below before creating a new password:

Password Guidelines: The password is required, all characters are allowed.

*Current Password:

*New Password:

*New Password Confirmation:

- Enter the required information in all three fields, being mindful of the password guideline requirements. Passwords must:
 - Be 8 – 24 characters in length
 - Contain at least one number, one capital letter and one special character
 - Cannot be re-used
- Click the **Submit** button

When your password has been successfully changed a pop-up dialog box will appear confirming the change.

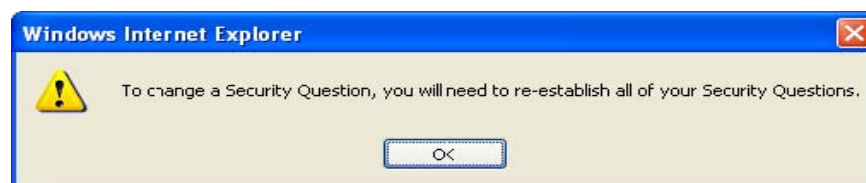


Change Your Security Questions

Users may change their **Security Questions** at any time.

- Select the “**Change Your Security Questions**” hyperlink.
- You will be prompted to verify your identity by entering your current password and answering your current security questions.

A pop-up dialog box will be displayed notifying you that all three of your security questions will need to be re-established.



Security Questions

The following questions will be used as an additional layer of identification when you utilize the online self-service *Password Reset and Security Identification Information* features. This information will be added to your user profile. You can access the password reset feature by clicking on the **Password Reset** button on the login page. You can also access and change the security identification information via **Change Security Questions** feature in the online **Security Center**.

Select 3 questions from the drop-down lists below and provide your answers:

| | | |
|---------------------|---|--|
| Security Question 1 | <input type="text" value="Select a question from the List"/> | |
| Answer | <input type="text" value="What city did you attend high school?"/> | |
| Security Question 2 | <input type="text" value="What is the nickname of your youngest sibling?"/> | |
| Answer | <input type="text" value="What breed of dog was your first pet?"/> | |
| Security Question 3 | <input type="text" value="Select a question from the List"/> | |
| Answer | <input type="text"/> | |

Security Answer Guidelines

- Use 3 - 50 characters
- No special characters allowed
- Each answer must be unique
- Answers are not case sensitive

- Select a question from each drop down menu and type its answer in the appropriate corresponding field.
- Select the **Submit** button and a pop up box will appear.



Password Report: Corporate Administrators may use the Password Report service to display and print a report of Password Reset information.

XV. Stop Pay

Viewing Reports

Access **Stop Pay Reports** view details and a summary of stop payments that have been placed.

The screenshot shows the 'Stop Pay Reports' interface. At the top, there are three tabs: 'Stop Pay', 'Stop Pay Reports', and 'Stop Payment'. Below the tabs, the 'Stop Reports' section is visible. The 'Account Selection' section is highlighted, showing 'Available Accounts' with search fields for 'Number' and 'Name', and a 'Search' button. Below the search fields, there are radio buttons for 'Sort by: Number' (selected) and 'Name'. A list of accounts is displayed, including 'All Accounts', '0010000001-Operating Account(USD)-Demo Bank', '0010000002-Payroll Account(USD)-Demo Bank', and '0010000003-Capital Account(USD)-Demo Bank'. A 'Hold' button is located at the bottom of the list.

- Select the account for which you would like to view a stop payment report.
 - If you wish to create a report for several accounts, use the CTRL key in conjunction with the mouse. If you'd like the report to display for all accounts, select **“All Accounts”**.

The screenshot shows the 'Search Criteria' section of the interface. It features a table with columns for 'Query', 'from', and 'to'. The 'date' row has '08/02/2012' in both 'from' and 'to' columns. The 'check #' and 'trace #' rows have empty input fields. The 'type' row has a dropdown menu set to 'all requests'.

- In the **“Search Criteria”** section, enter the dates for which you would like information included in the report. You may also search for a specific Check # or Trace #. In the **“Type”** field, choose between:
 - All Requests
 - Stops
 - Inquiries

- In the “**Display Options**” section, select the style in which you would like to display the report.
 - A table is the default format.
 - Raw will display your report in raw HTML format.
- Click the **Submit** button.

Placing a Stop Payment

Clients wishing to place a stop payment on a specific check may use the **Stop Payment** service.

A service message appears at the top of the screen detailing cut-off times and provides information about contacting the branch in the event they must place stop payments on checks that have been lost or stolen.

Stop Payment

- Select the account on which you wish to place the stop payment

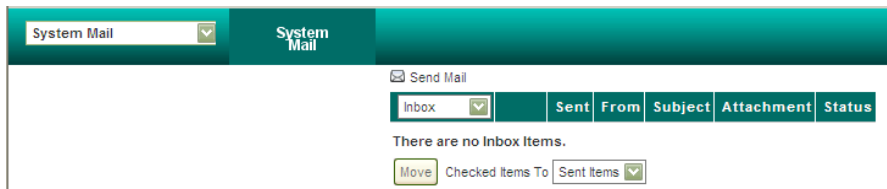
- Enter the **check number** and **amount** of the check in the “Check Info” area.
- In the “Stop Information” area, select the reason for the stop payment from the “**Reason**” drop-down menu. (Those listed are the only valid reasons a client may place a stop payment.)
- Enter the **date** the check was issued.
- Enter the **payee**, for whom the check was made payable.
- Click the **Submit** button.

XVI. System Mail

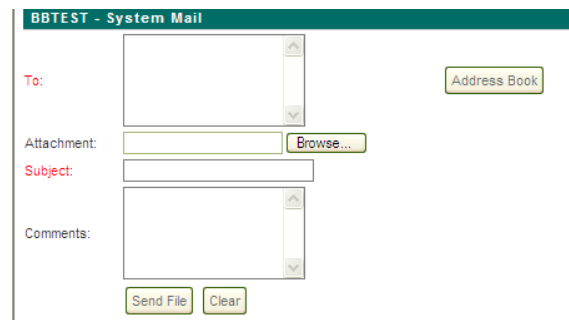
The System Mail module is a secure mail product that is internal to the system and allows users to communicate with the bank. The bank can answer the client directly through the system rather than using external e-mail programs.

From System Mail:

- Corporate users may send text messages, attached files, or both to bank personnel.
- Corporate users can send messages to only those bank personnel listed in the address book for the corporate user. Online Business Banking customers will communicate with Commercial Services.
- Bank personnel may send text messages, attached files, or both to corporate users.
- Bank personnel can send messages to all corporate users.



- Click the **“Send Mail”** icon to contact Commercial Services. Another window will open for the user to communicate with the bank. Click the **Address Book** button to select **“WCB-COMMSEREMAIL”**.
- Enter a **Subject** and the body of the communication in the **Comments** section.
- If the user would like to attach a file, click the **Browse** button, locate the file, and click **open**. The file will be attached to the mail.
- Click the **Send File** button to deliver the communication.



XVII. Useful Links



Credit Card Application



Credit Card Services

- [Consumer Cards >>](#)
- [Business Cards >>](#)
- [Card Service Home](#)
- [View Cardmember Agreements](#)

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Useful Links Credit Card Application Deluxe Business Forms Elan Credit Card Login Merchant Account Login Merchant Services Service Enrollment Form

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Log On Search: Item number Search by: Accounting Software Quick Find

Quick Products

- Checks
 - Computer Checks
 - Manual Checks
- Forms
 - Computer Forms
 - Manual Forms
 - Tax Forms
- Other Products
 - Accessories
 - Business Cards/Stationery
 - Deposit Products
 - Envelopes
 - Holiday Collection
 - Labels
 - One-Write Systems
 - Promotional Products
 - Stamps

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Élan Credit Card Login

Useful Links Credit Card Application Deluxe Business Forms Elan Credit Card Login Merchant Account Login Merchant Services Service Enrollment Form

Cardmember Service

Online Account Access Wednesday, June 13, 2012

Log In Secure

Manage Account
Enroll
Log In
Contact Us

Log In

* Indicates required field
* **Personal ID**

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Merchant Account Login

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| Home |



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- Non-Merchant Login
- Omaha Client Login

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All major credit cards

PIN-based Debit
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TeleCheck Electronic Check Acceptance® (ECA®)
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Let's get started

Fill out the following form and one of our knowledgeable consultants will follow up with you: *(All fields required)*

First Name Last Name
 Email Telephone
 Company Best Time to Call

Service Enrollment Form

BankFinancial™ Online Business Banking

My Dashboard Help Bulletins Contact Us Support Center Logout

Useful Links ▼ Credit Card Application Deluxe Business Forms Elan Credit Card Login Merchant Account Login Merchant Services Service Enrollment Form User Guides

BankFinancial™ Business Services Enrollment Form

| | | | | |
|--|------------------|--------------------------|--------------------------|--------------------------|
| Business Information | | New Enrollment | Modification | Cancellation |
| Company Name | | | | EIN |
| Online Banking Administrator Information | | | | |
| Admin Name | Phone | Mobile | | |
| Email Address | Fax | | | |
| One-Time Passcode Option | | | | |
| <input type="checkbox"/> Default: One-Time Passcode at Login | | | | |
| <input type="checkbox"/> One-Time Passcode for External Funds Movement Only (ACH/Wire Transfers, Bill Pay) | | | | |
| <input type="checkbox"/> One-Time Passcode at Login and External Funds Movement | | | | |
| Account Information | | | | |
| Account Number | Account Nickname | Book Transfer | Wire Transfers | ACH |
| | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | Positive Pay | Reverse Positive Pay |
| | | | <input type="checkbox"/> | <input type="checkbox"/> |

Glossary of Terms

The Dashboard

This one page summary screen will display up-to-date information each time you login. Balances displayed on the dashboard are a “snapshot” at the time of log-in. The balances will not update throughout the session.

Activity

Audit Report: Corporate administrators use the Audit Report service to review system usage information for corporate users and services.

Administration

Self Admin - Allows users to modify their personal information, and home page. This section also allows the user to set up methods for “One Time Passcode” delivery.

Alerts

Alerts: Alerts are notifications about certain banking events, such as an account balance dropping below a certain amount. Alerts provide information through your choice of contact points; Voice, Email, Fax, or Wireless text.

Delivery Permissions: Corporate administrators use this section to control who may receive alerts and what alerts are available.

Balance Reports

Favorite Reports: Favorite Reports that have been saved can be edited, deleted, or run from this page. Additionally you can also define new Favorite Reports from this page.

Previous Day: This page is used to select the query options you want the system to utilize when generating the Previous Day Balance report.

Same Day Real Time: Display up-to-the-minute real-time data for one or more accounts.

Book Transfer

Approval Requirements: (Available only to Administrators) Use the Book Approval Requirements service to assign approval requirements to users and accounts for Book Transfer transactions. You can define users to require one approver or no approvers for transactions they perform on individual accounts.

Book Approvals: If a user has been granted approval rights they access this area to approve book transfers that other users have entered.

Book Input: Use the Book Input service to initiate a book transfer transaction.

Transfer Report: Use the Book Report service to request and display the Book Transfer report. This report displays book transfer activity for one or more accounts of a corporate customer.

BR Admin

Transaction Groups: The Transaction Groups service is available to both bank personnel and corporate customer administrators. This service is used to create groups of transactions that contain one or more Bank Administration Institute (BAI) type codes. The Transaction Groups service enables you to customize output for Same Day and Previous Day reports.

Company Users

User Admin Tab: Administrators use this page to add and manage corporate users.

Quick Reports

Previous Day Report: Corporate customers use the Previous Day Report service to

- View key account balances and totals for all accounts to which you have access
- Display detailed transactions for an account for a specific date or range of dates
- Export a file containing previous-day Balance Reporting information

Security Center

Maintain Password: Users may change their password or their challenge questions from this area.

Password Report: Corporate Administrators may use the Password Report service to display and print a report of Password Reset information.

Stop Pay

Stop Pay Reports: This report is used to view details and summary of stop payments that have been placed.

Stop Payment: Use this area to place a stop payment on a check.

System Mail

System Mail: The System Mail module is a secure mail product that is internal to the system and allows users to communicate directly with the bank. The bank can answer the client directly through the system rather than using external e-mail programs.

Useful Links

Credit Card Application: This link will direct the user to the Elan website for credit card applications.

Deluxe Business Forms: This link will direct the user to the Deluxe website where business forms can be ordered.

Élan Credit Card Login: This link will direct the user to the Élan Credit Card login screen.

Merchant Account Login: This link will direct the user to the First Data Merchant Login page.

Merchant Services: This link will direct the user to the Merchant Services referral website.

Service Enrollment Form: This link will direct the user to the enrollment form for Online Business Banking where they can sign up for additional features and services.