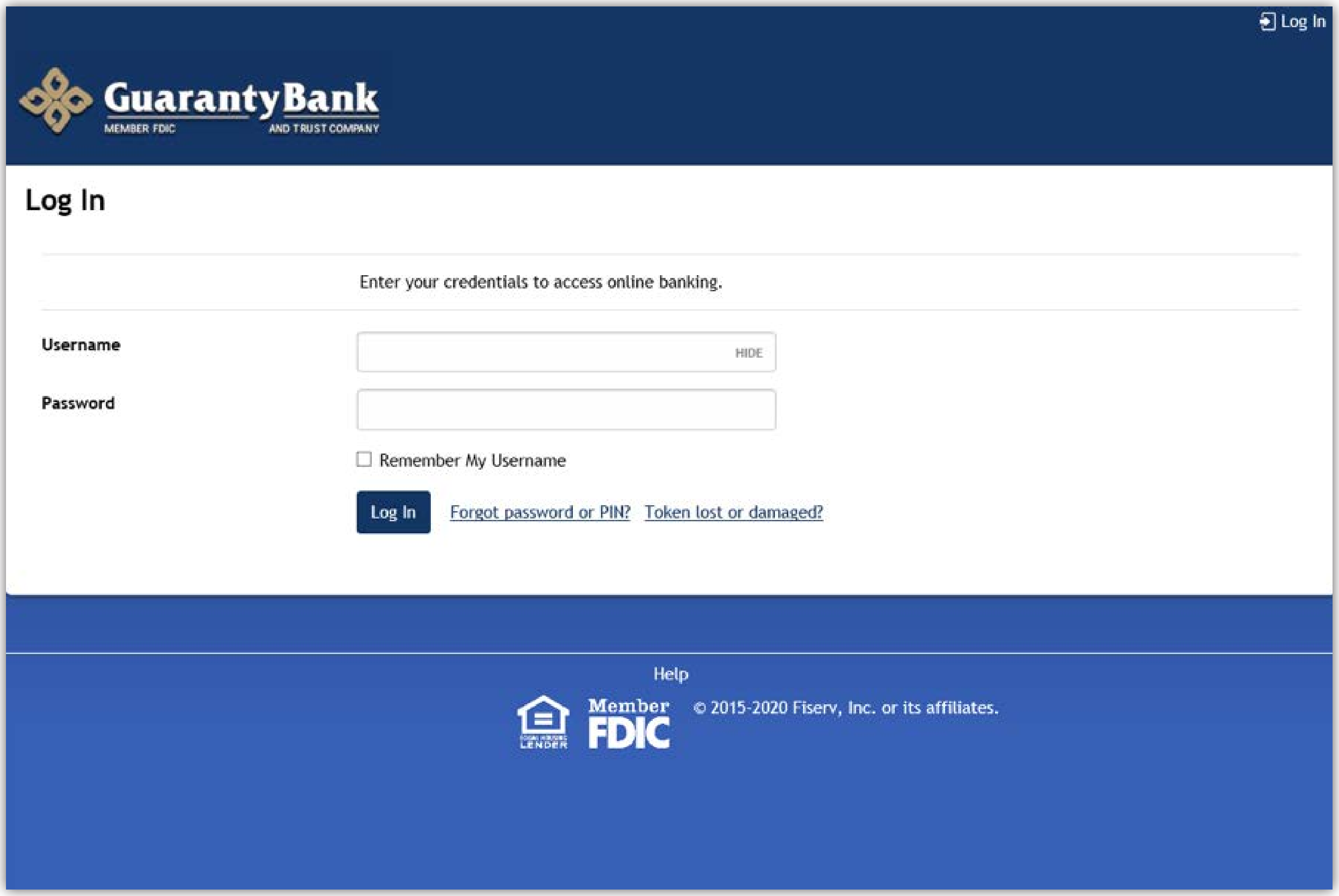
Business Online Banking Consumer Education Guide

Guaranty Bank AND TRUST COMPANY

Member FDIC EQUAL HOUSING LENDER

Welcome to Business Online Banking
Apply Today.



A Banking Specialist will assist you during the initial sign-in sessions to ensure that your account and security information is accurate.

If you have concerns about people around you observing you typing your user name, account number, social security number, or multifactor authentication answers, on certain pages you can choose to hide this information.

If **HIDE** appears within a field, you can protect your user information within that field.

Hide Personal Information

- Before typing anything in a field that includes **HIDE**, click the button.

When you click HIDE in a protected field:

- The system replaces **HIDE** with **SHOW**.
- In place of each character you type, the online banking service displays a masking character.

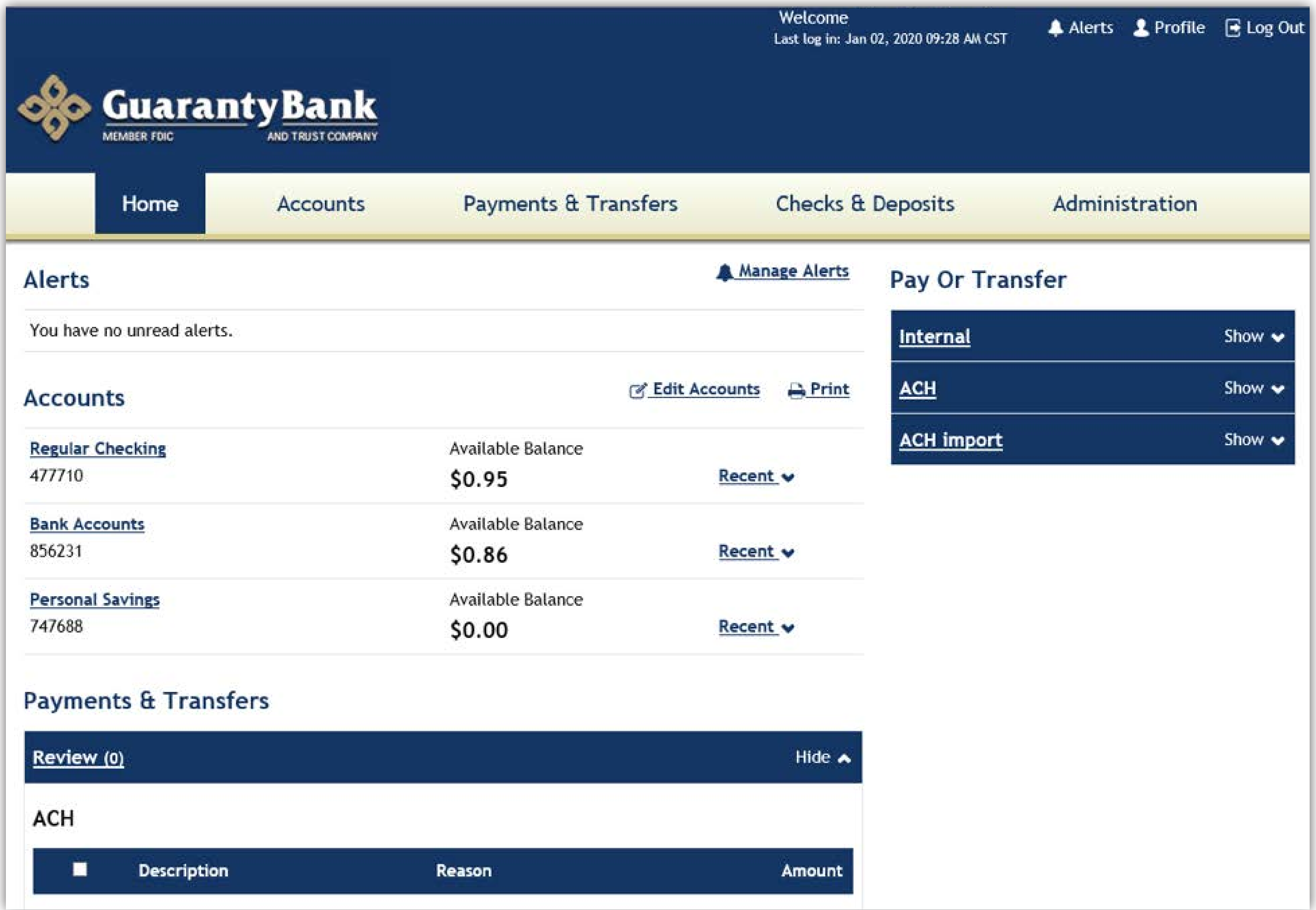
Show Personal Information

- In the protected field, click **SHOW**.

When you click **SHOW** in a protected field:

- The system replaces **SHOW** with **HIDE**.
- The online banking service displays the text that you type, rather than masking characters.

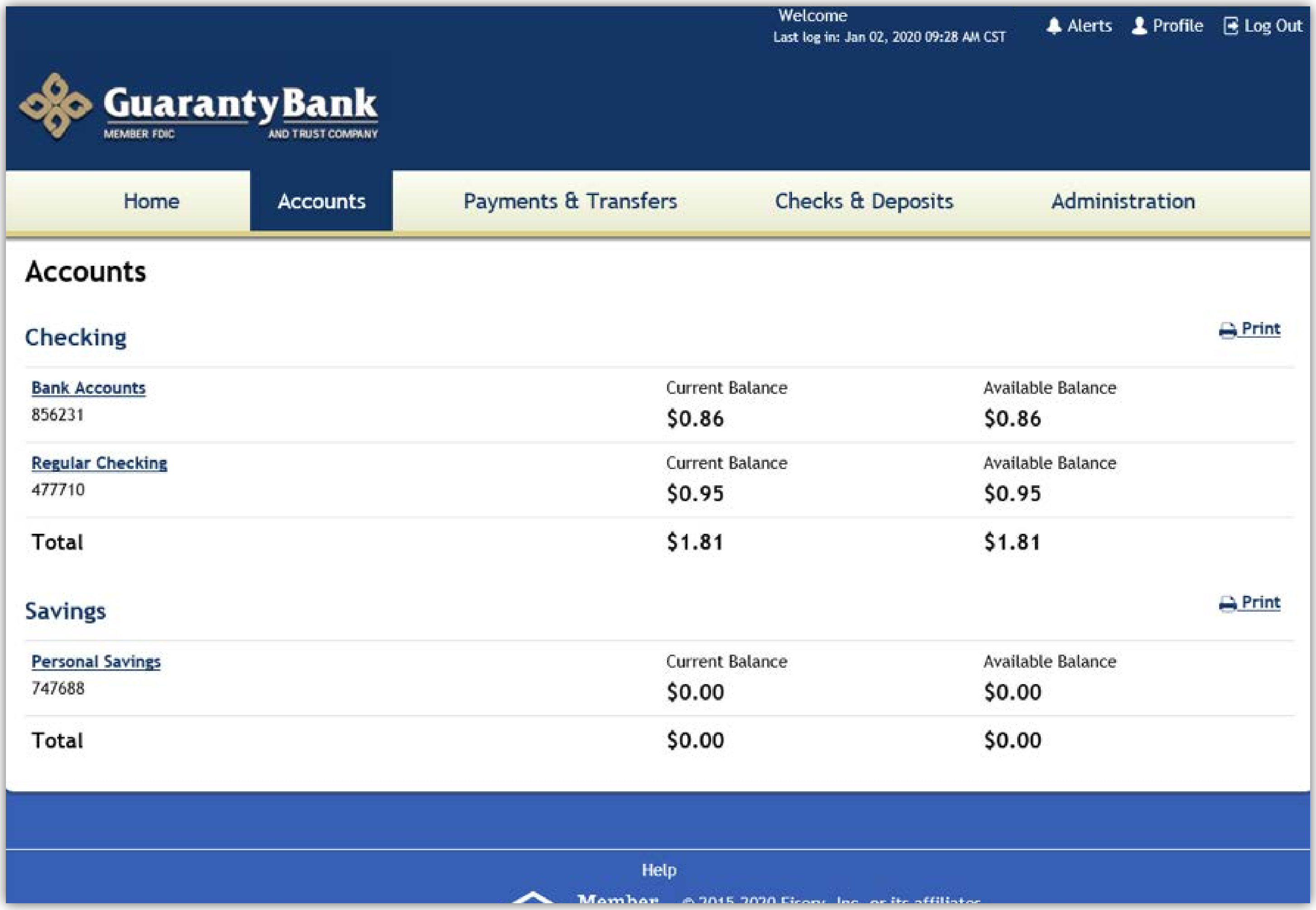
Home Page



An interactive, integrated Home page provides access to the most commonly used functionality on one convenient page. Users have access to favorite account balances, recent transactions, review options, the ability to issue transfers, single sign in capabilities and more.

On the Home page, click anywhere in an account's row (for example, on the account name or the account balance). The system displays the Account information page.

Accounts Page



Favorite Accounts Section

The Account section on the home page displays a user-defined favorite accounts. Use this section to access a high-level overview of your account balances and recent transactions. You can also view the most recent account transactions and access full account details for individual accounts.

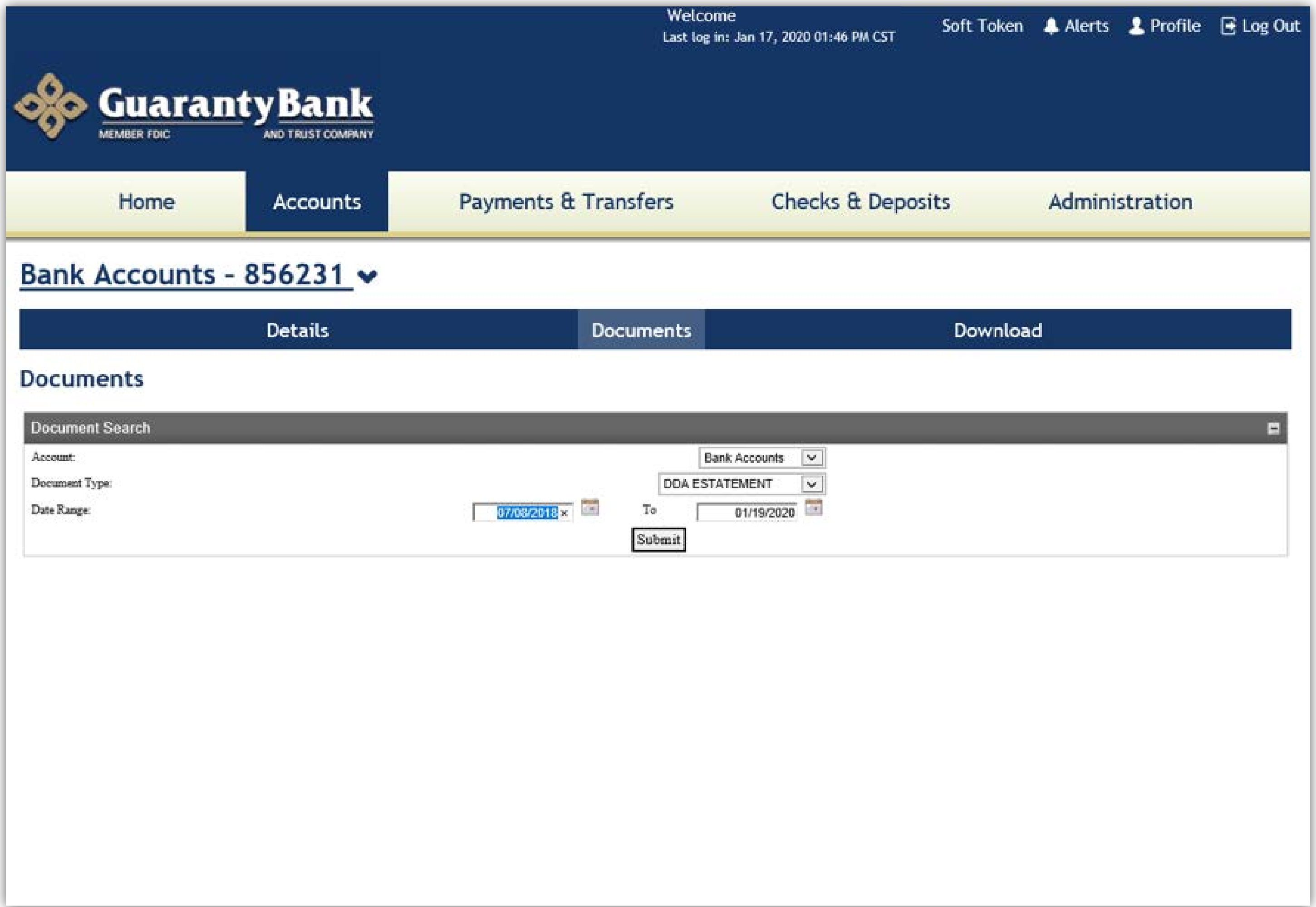
The favorite Accounts section of the home page includes:

- Edit accounts
- Account nickname
- Available balances

To ensure that the system displays your selected favorite accounts in the favorite accounts section on the Home page

1. Click the **Edit Accounts** link that the system displays above the account list. The account list refreshes, replacing balance information with editing controls.
2. To display an account on the Home page, select the **Show on home** check box next to the account.
3. Click **Move** or **Move** to reorder the accounts.
4. Click **Save**. The account list refreshes, replacing the editing controls with the balance information for the selected accounts.

Accounts Page



Check image viewer

Use the Check image viewer functionality to quickly find a posted check or deposit. You can find the Check image viewer section on the right side of the Account information page.

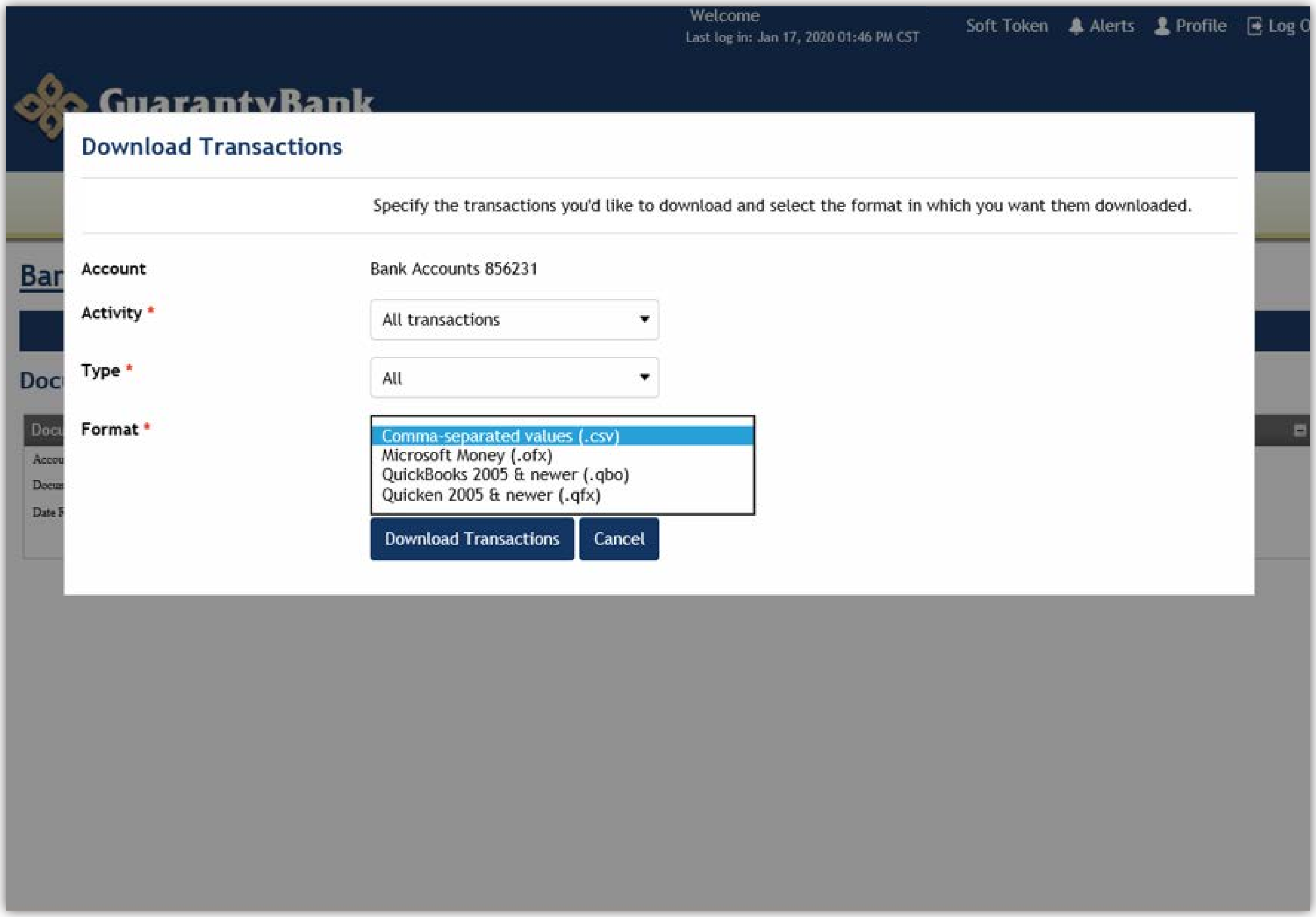
Note:
You must have the exact check number to use this functionality.

1. Go to the Account information page for the account associated with the check images that you are trying to find.
2. Type the check number in the **Check Number** field.
3. Click **View image**.

Access documents (eStatements) associated with an account

1. On the Account page, select the account for which you are accessing online documents.
2. Click **Documents**. The system displays the Documents page.
3. Use the controls available on the Documents page to retrieve, view, and save available documents.

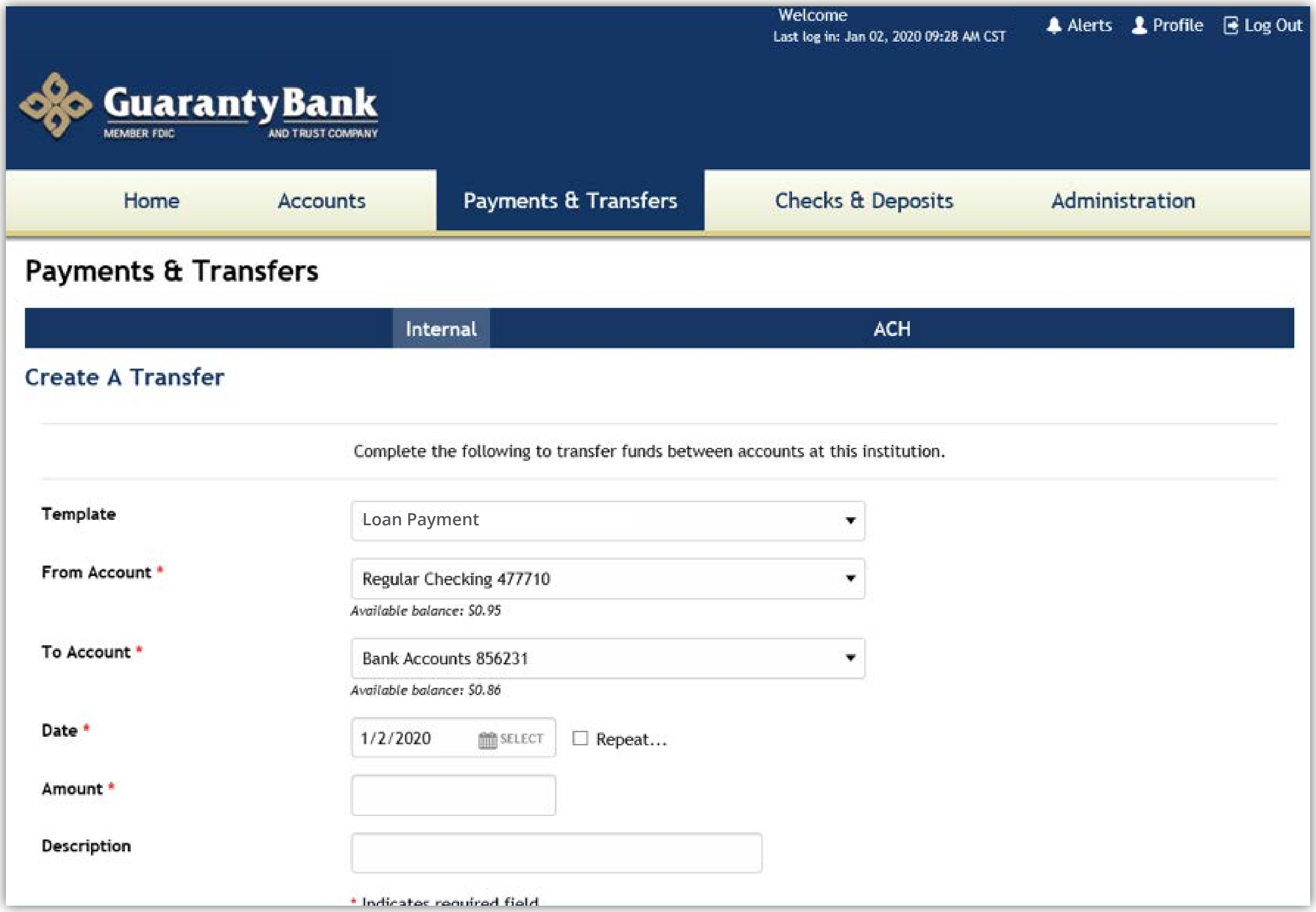
Downloading Transactions



Downloading transactions

1. On the Account page, select the account for which you want to download transactions.
2. Click **Download**. The system displays an overlay window.
3. Specify the transaction export criteria.
4. From the Format drop-down list, select the format of the download file. Possible values are:
   - Comma-separated values (.csv)
   - Microsoft Money (.oxf)
   - QuickBooks 2005 & newer (.qbo)
   - Quicken 2005 & newer (.qfx)

Payments & Transfers



Pay or Transfer Section

You can use the Pay or transfer section on the Home page to issue internal transfers. This section is available only if you have the appropriate permissions.

To complete an internal transfer using a template

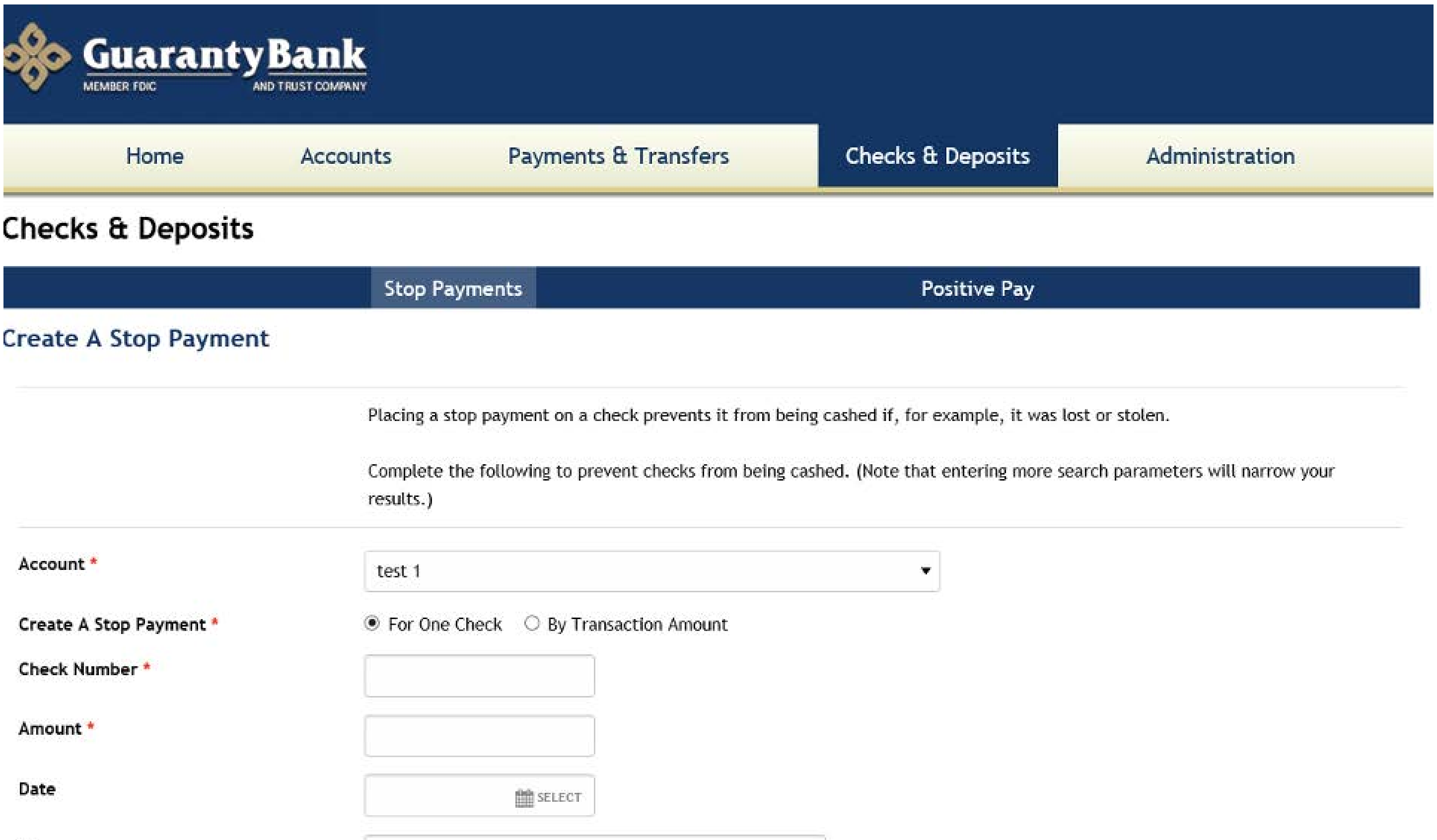
Use the following procedures to complete the following types of transfers:

- From a checking or savings to a checking or savings account
- From a checking or savings account to a loan account
- From a checking or savings account to an overdraft protection loan account

1. From the **Template** drop-down list, select an appropriate template. The system displays the **Template** drop-down list only if you have access to at least one internal transfer template.
2. The system displays a default **From account** as per the template you select.
3. The system displays a default **To account** as per the template you select.
4. In the **Date** field, either accept the default date that the system provides, select a date from the date picker, or type a new date in the MM/DD/YYYY format. The system defaults to the earliest available transfer date. This is the date that the system completes the transfer.
5. In the Amount field, the system displays a default amount as per the template you select. However, you may type a different amount. If defined in the template and you are transferring funds to a loan account, the system displays the default values in the Payment type field.

6. Optional: In the **Description** field, type a description of the transaction.
    a. In the **Payment Type** field, select the payment you want to make. This is only available when transferring to a loan account or an overdraft protection account.
7. Click **Preview transfer**. The system displays a preview of the transfer.
    - Optional: Click **Complete transfer**. Based on your internal transfer template settings the system either displays a success message along with a reference number or a pending for approval message along with a reference number. Make a note of the reference number in case you have any questions about the transfer in the future. Additionally, the system displays the transfer details, the **Create another transfer** button, and the Print button. Click **Create another transfer** to display a blank form to start another transfer. Click **Print** to print only the details of this transfer.
    - Click **Edit** to modify the information you established for the transfer.
    - Click **Cancel** to delete all of the information from this transfer and redisplay the blank transfer form.

Checks & Deposits



Stop Payments

The Stop payment page appears when you click the Check & deposits menu. This menu is only available when you have rights to stop payments. Use this page to issue and view the existing list of stop payments.

To issue stop payments

1. From anywhere in Business Online, click **Checks & deposits**. The system displays the Checks & deposits page.

   Note: If you have access to additional functionality, the system may display multiple menus under the Checks & deposits menu. You may need to select **Stop payments**.

2. In the Create a stop payment section, select the appropriate account from the Accounts drop-down list, for which Business Online creates a stop payment.

   Note: The Accounts drop-down list only includes checking accounts to which you have the ability to add a stop payment.

   Depending on how your financial institution configured Business Online, the system may display three stop payment options: Single, Multiple, and Amount.

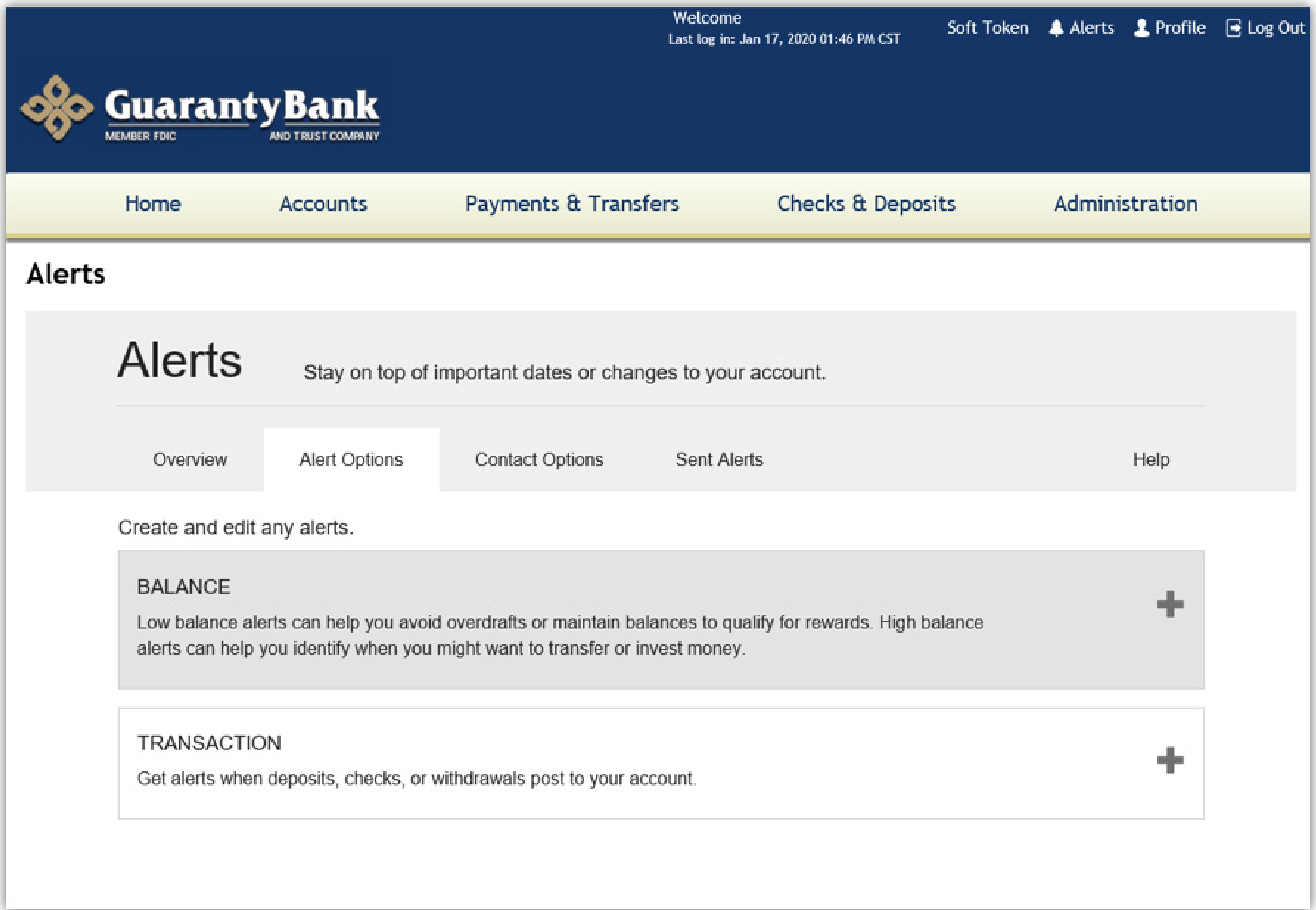
3. Type the stop payment criteria.
4. Click **Preview Stop Payments**. The system verifies the details you typed and displays errors if any.
5. Correct the errors and then click **Preview Stop Payments**. The system processes your information.
6. In the preview stop payments section, click **Edit** to edit stop payments details.
7. Click **Complete stop payment** to issue a stop payment request. The system displays a success message with a confirmation number.

To access issued stop payments list

From anywhere in Business Online, click Checks & deposits. The system displays the Checks & deposits page.

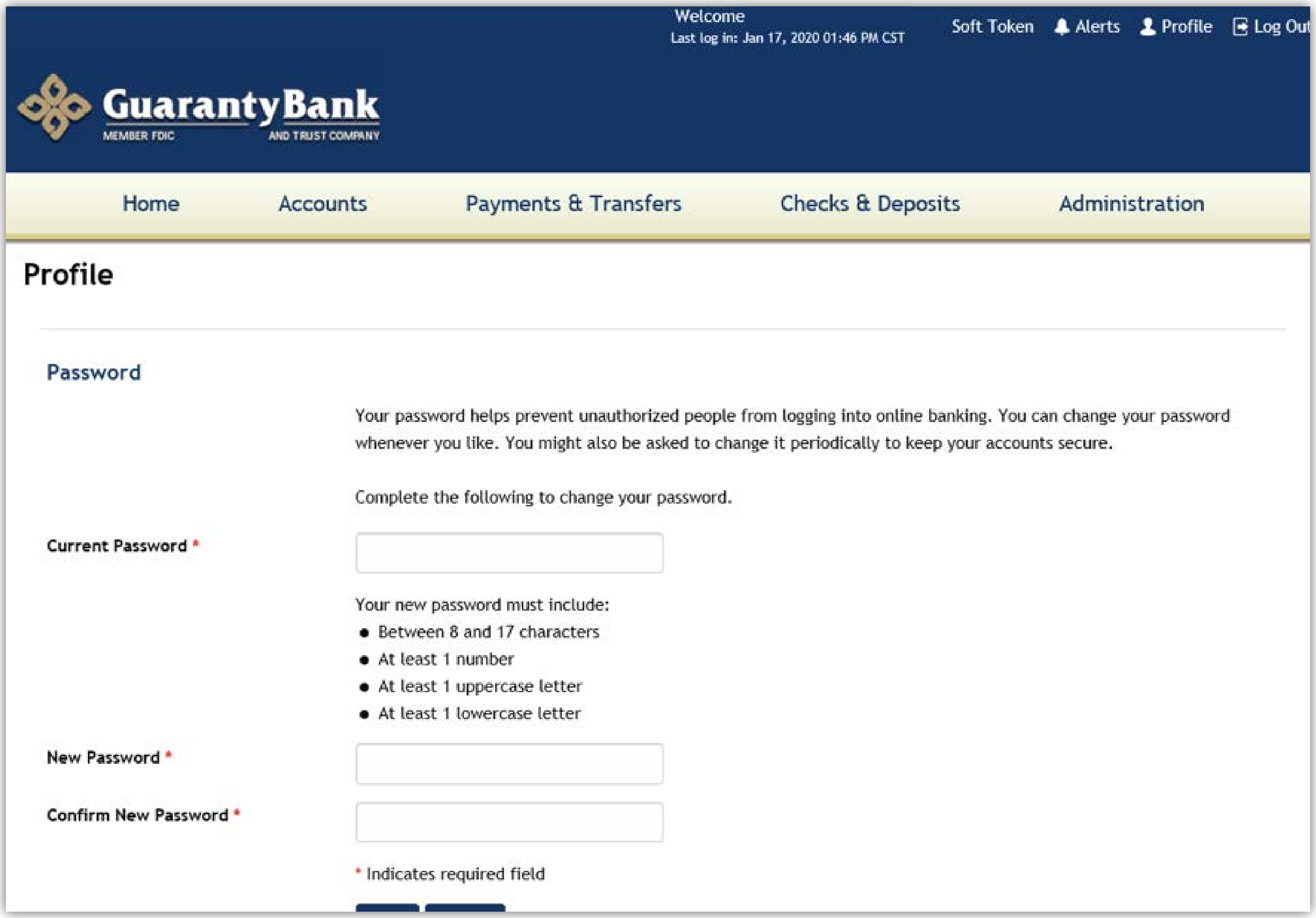
> **Note**: You can only access the Checks & deposits menu you when have rights to stop payments.

Alerts



Choose from a variety of different alerts.

Profile



You must have a complete user profile to use Business Online to the fullest. Using the Profile page, you can:

- Change your password or PIN.
- Change your Challenge Questions and Answers.
- Activate or deactivate tokens from within Business Online.
- View the current email address that you have in Business Online.

Changing your password
You can change your password in Business Online on the Profile page.

1. Sign in to Business Online. The system displays Business Online.
2. In the utility navigation area, click **Profile**. The system displays the Profile page.
3. Click **Edit** in the Password section.
4. In the **Current password** field, type the current password.
5. In the **New password** field, type the new password.
6. In the **Confirm new password** field, retype the new password.
7. Click **Save**.
8. Sign out of Business Online.

Note: The online banking service sends you an email notification every time you change your password.

Changing your PIN
You can change your PIN in Business Online on the Profile page.

1. Sign in to Business Online. The system displays Business Online.
2. In the utility navigation area, click **Profile**. The system displays the Profile page.
3. Click **Edit** in the PIN section.
4. In the **Current PIN** field, type the current PIN.
5. In the **New PIN** field, type the new PIN.
6. In the **Confirm new PIN** field, retype the new PIN.
7. Click **Save**.
8. Sign out of Business Online.

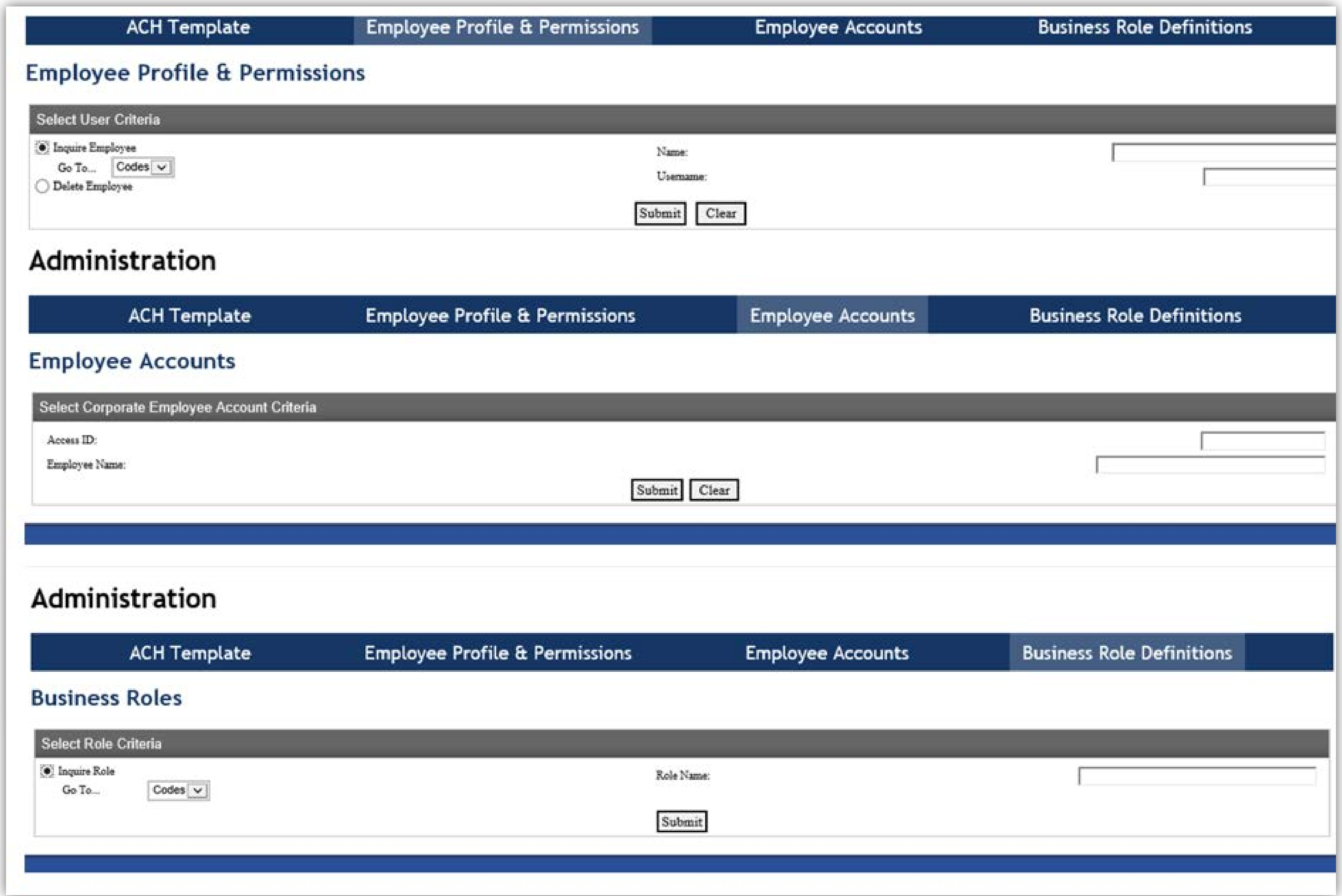
Note: The online banking service sends you an email notification every time you change your PIN.

Changing your challenge questions

You can change your challenge questions in Business Online on the Profile page.

1. Sign in to Business Online. The system displays Business Online.
2. In the utility navigation area, click **Profile**. The system displays the Profile page.
3. Click **Edit** in the Challenge questions section.
4. From the **First challenge question, Second challenge question**, and the **Third challenge question** drop-down lists, select different challenge questions to answer.
5. In the field associated with each question, type the answer.
6. Click **Save**.
7. Sign out of Business Online.

Administration



Administration

When you have the proper permissions, you can use the Administration page to create and maintain ACH templates, wire templates, employee profile & permissions, employee accounts and business role definitions.

ACH Templates

Business Online displays the ! icon on the Administration tab when you need to review an ACH template. The system displays the same icon on the ACH template button when there are one or more ACH templates for you to review.

Access ACH templates

1. On the Administration page, click **ACH template**. The system displays the Select External Transfer Criteria page.
2. Select the appropriate external transfer criteria and click **Submit**. The system returns any templates that fit the criteria selected.

   Note: For additional information on how to use an ACH template, refer to the ACH Manager User Guide.

Administration

Inquire in to the account details that an employee has access to

1. On the Administration page, click **Employee Accounts**. The system displays the Select Corporate Employee Account Criteria page.
2. Optional: In the **Access ID** field, type the corporate access ID.
3. Optional: In the **Employee Name** field, type the name of the corporate user.
4. Click **Submit**. The system displays the Corporate Employee List.
5. Click the **Employee Name** hyperlink for the employee you want to add an account to. The system displays the Corporate User Account Access for "Employee Name."
6. Review the information and click Cancel. The system displays the Select Corporate User Account Criteria page.
7. Repeat steps 1 through 6 to inquire in to additional account details that the employee has access to.

Delete an account that an employee has access to

1. On the Administration page, click **Employee Accounts.** The system displays the Select Corporate Employee Account Criteria page.
2. Optional: In the **Access ID** field, type the corporate access ID.
3. Optional: In the **Employee Name** field, type the name of the corporate user.
4. Click **Submit**. The system displays the Corporate Employee List.
5. Click the **Employee Name** hyperlink for the employee you want to delete the account for. The system displays the Corporate User Account Access for "Employee Name."
6. Click . The system displays .
7. Click **Submit**. The system displays the Delete User Account Access section with information for the account you want to delete for the employee.
8. Click **Done**. The system displays the Corporate User Account Access for "Employee Name."
9. Click **Cancel** when you are finished deleting accounts from the selected employee. The system displays the Select Corporate User Account Criteria page.
10. Repeat steps 1 through 9 to delete additional accounts for the employee.

Delete an employee

1. On the Administration page, click **Employee profile & permissions**. The system displays the Select User Criteria page.
2. Select **Delete Employee**. The system displays the **Go To** list, the **Name**, **Username**, and **Client Name** fields.
3. Optional: From the **Go To** drop-down list select the type of role you want to delete an employee's information for (for example, ACH Codes).
4. Optional: In the **Name** field, type the name of the employee.
5. Optional: In the **Username** field, type the username of the employee.
6. Click **Submit**. The system displays the Employee list.
7. Click the **Name** hyperlink associated with the employee you want to delete. The system displays the specifications for the specific employee you have chosen.
8. Click **Delete**. The system displays a confirmation message.
9. Click **OK**. The system displays the specifications for the specific employee you have chosen.

Inquire in to an ACH role

1. On the Administration page, click **Business Role Definitions**. The system displays the Business Role page.
2. Select **Inquire Role**. The system displays the **Go To** list.
3. From the **Go To** drop-down list, select **ACH**.
4. Optional: In the **Role Name** field, type the role name.
5. Click **Submit**. The system displays the Role list.
6. Click the **Name** hyperlink that you want to review. The system displays the specifications for the selected role.

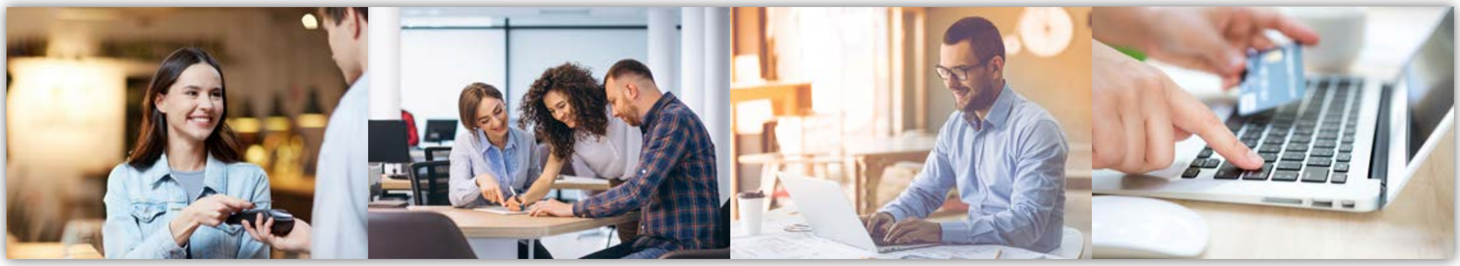
Inquire in to the Positive Pay role

1. On the Administration page, click **Business Role Definitions**. The system displays the Business Role page.
2. Select **Inquire Role**. The system displays the **Go To** list.
3. From the **Go To** drop-down list, select **Positive Pay**.

4. Optional: In the **Role Name** field, type the role name.
5. Click **Submit**. The system displays the Role list.
6. Click the **Name** hyperlink that you want to review. The system displays the specifications for the selected role.

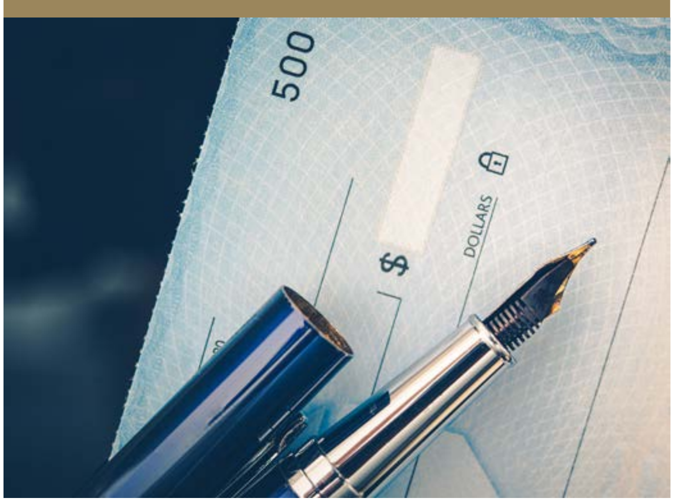
Inquire in to a Code role

1. On the Administration page, click **Business Role Definitions**. The system displays the Business Role page.
2. Select **Inquire Role**. The system displays the **Go To** list.
3. From the **Go To** drop-down list, select **Codes**.
4. Optional: In the **Role Name** field, type the role name.
5. Click **Submit**. The system displays the Role list.
6. Click the **Name** hyperlink that you want to review. The system displays the specifications for the selected role.



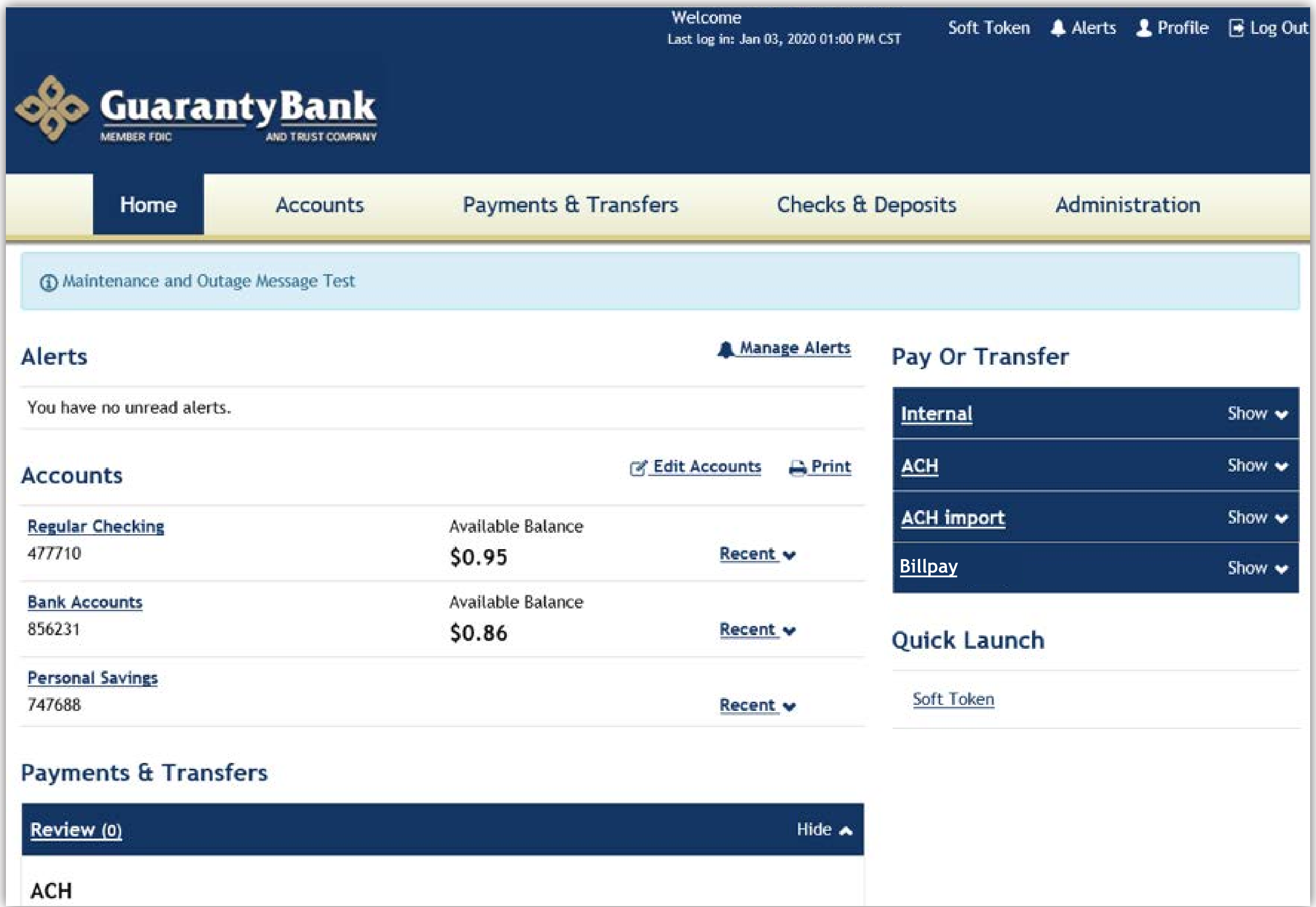
More Advanced Tools to Better Manage Your Business

Positive Pay



Billpay

Billpay



Bill Pay is only available to Premier Business Online Customers

Enroll in bill pay

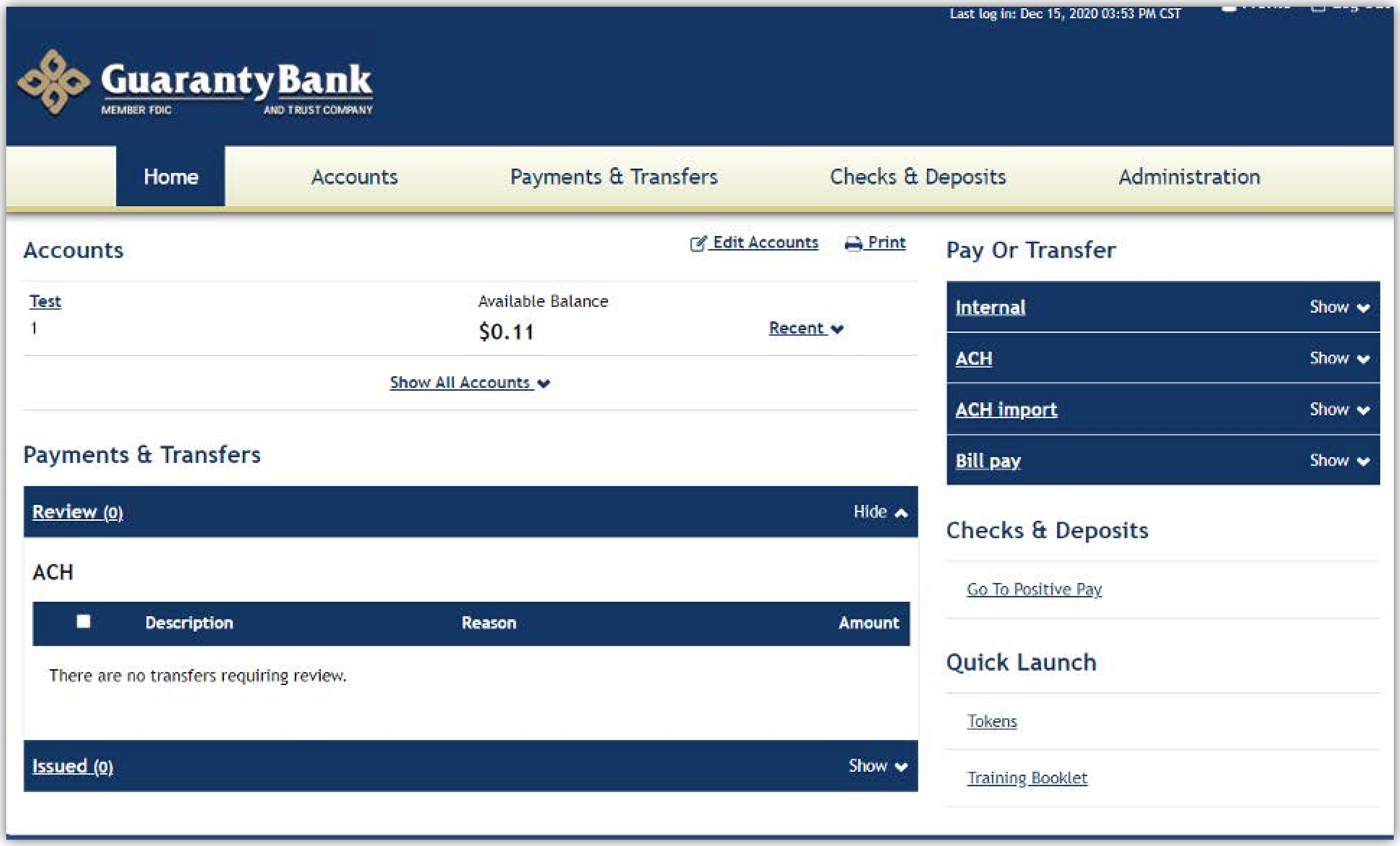
Contact 1-800-668-2264 to set up your Billpay access & start enjoying all the features and benefits.

To access bill pay

1. Click **Payments & transfers** on the menu. The system displays the Payments & transfers page.
2. Click **Bill pay**. The system displays the Bill pay page.

    Note: If you are not enrolled to use Bill pay or are missing any information Bill pay needs, Business Online may display the Enroll in Bill pay page.

Check Positive Pay



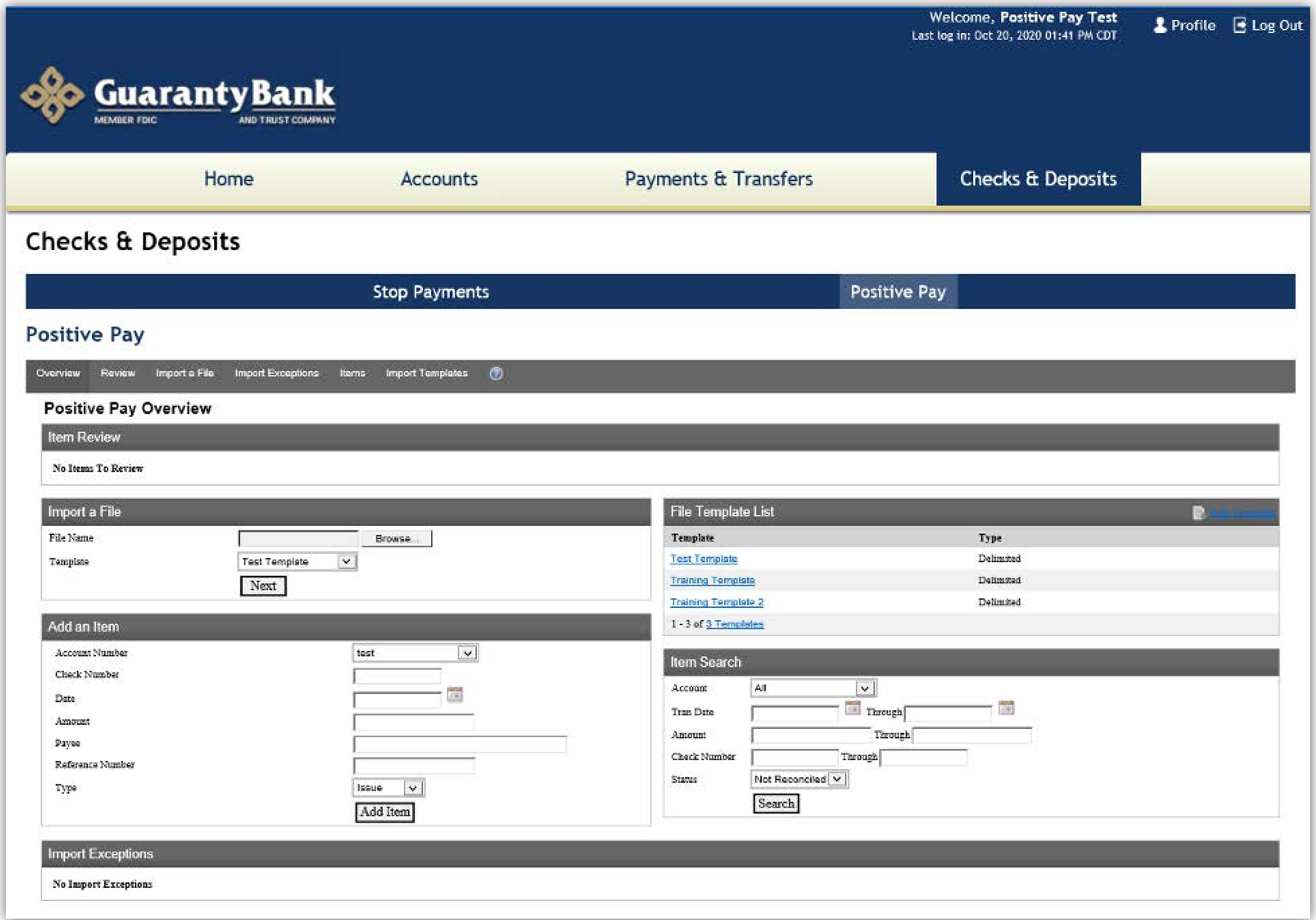
Positive Pay is only available to Premier Business Online Customers

- Minimize Check Fraud Exposure
- Detection of Unusual Activity
- Appropriate Decisioning
- Increase Efficiency

Positive Pay

Overview
Review
Import a File
Import Exceptions
Items
Import Templates

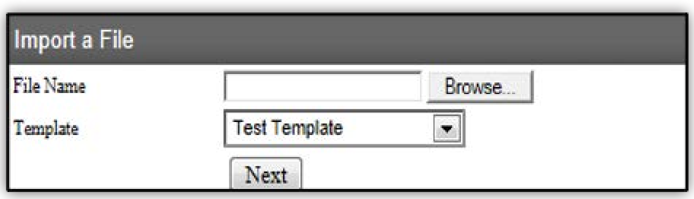
Check Positive Pay

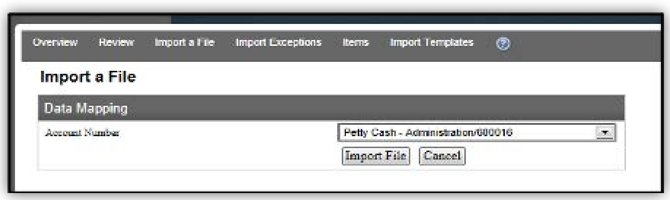


Positive Pay

Positive Pay can be accessed through the Checks & Deposits Tab.

Check Positive Pay

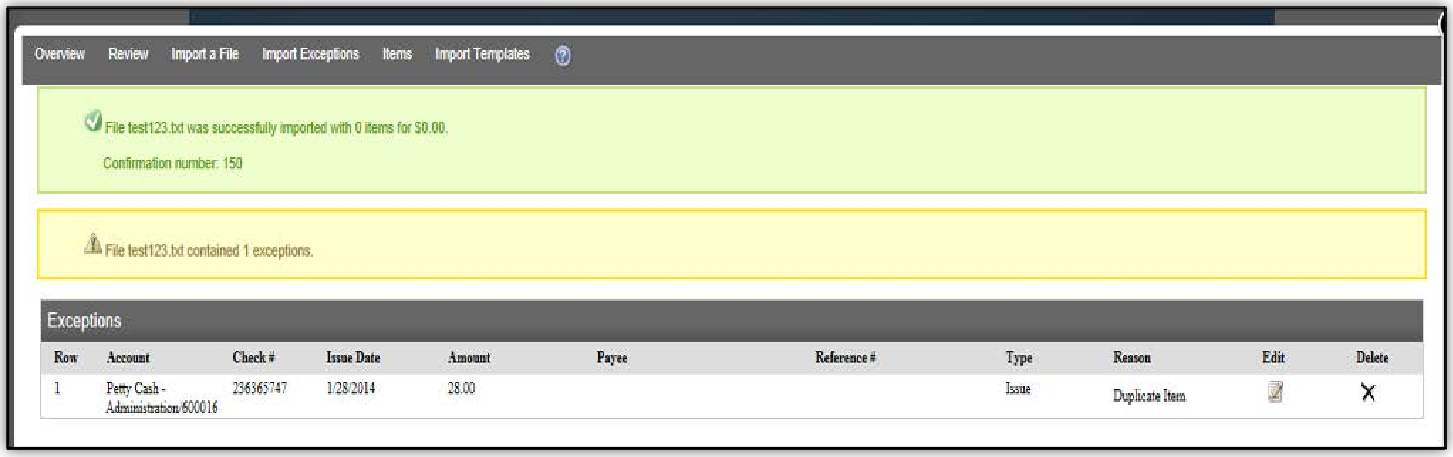




Import a File in Positive Pay

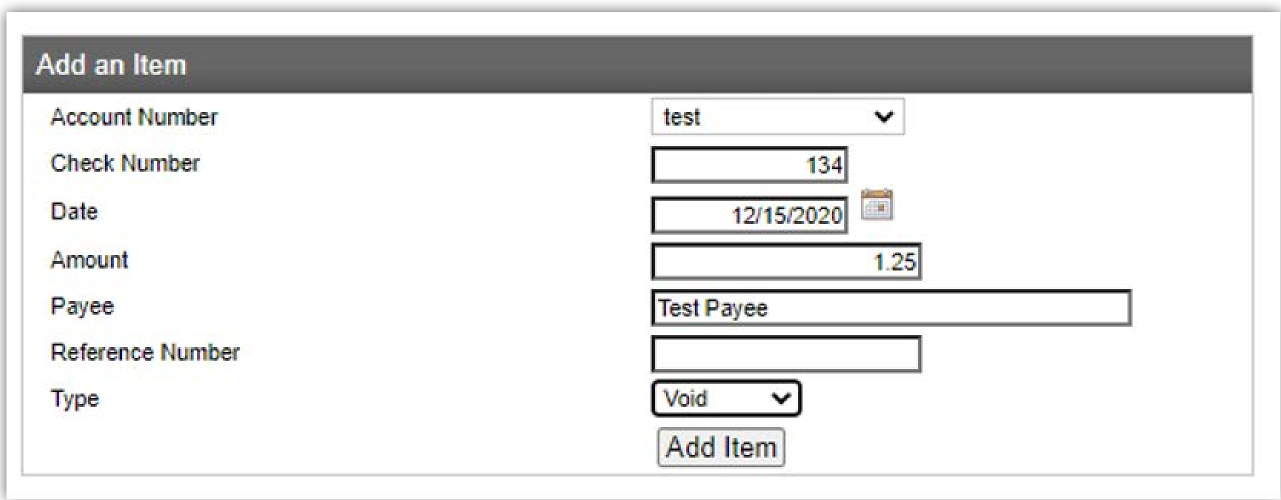
1. Click **Checks & Deposits** on the menu. If you have access to Stop Payments the system will display both Stop Payment and Positive Pay tabs. Select the Positive Pay Tab.
2. Positive Pay will display the overview tab. To upload an issue file from the Positive Pay Overview page select browse in the "Import a File" section. (**Note**: the file should be saved as a txt or csv format).
3. Select the Template that corresponds to the file they are importing and click next.
4. Select the Account you want to upload the file and click "Import File"
5. After the file has been imported you will see a confirmation screen informing them of the number of items imported and total amount. You will have a confirmation number or load number that you can keep for reference.

Check Positive Pay



Import Exception Notification

1. In the event the item has an import exception you will select either “Edit” or “Delete” depending on what you want to do with the import exception.
2. After clicking edit you will be able to make whatever changes are needed, to the import exception. After you have made the changes you will select “Save Item”.



Import Individual Items

Individual items can be added instead of a large file.

1. Select the account number, the check number, date, amount and payee and type. This can be a Void, Issued, or Stop item.

Check Positive Pay

Overview | Review | Import a File | Import Exceptions | Items | Import Templates

Template was successfully created.

File Test Positive Pay file 12.15.20.txt was successfully imported with 2 items for $3.00.

Confirmation number: 82

File Import Templates

Template List

Template	Type	Edit	Delete
Test Template	Delimited		✕
Training Template	Delimited		✕
Training Template 2	Delimited		✕

After successfully submitting your file you will receive a confirmation number.

You will receive an email notification when your Pay Exceptions are ready to review.

You Have Positive Pay Exceptions to review. Please complete your review by 11:00AM. Thank You.

Account Number	Date	Item Number	Amount
DDA-XX3456	December 21, 2020	134	$1.25

Checks & Deposits

Stop Payments | Positive Pay

Positive Pay

Overview | Review | Import a File | Import Exceptions | Items | Import Templates

Item Review

Show: 20 50 100 200

Check Items — 1 - 1 of 1 Items

Account	Check Number	Tran Date	Amount	Payee	Reason	Action	Return Reason
TEST ACCOUNT	134	12/21/2020	$1.25		Issue Not on File	No Action / Approve / Return	

Process Items

Review Exceptions

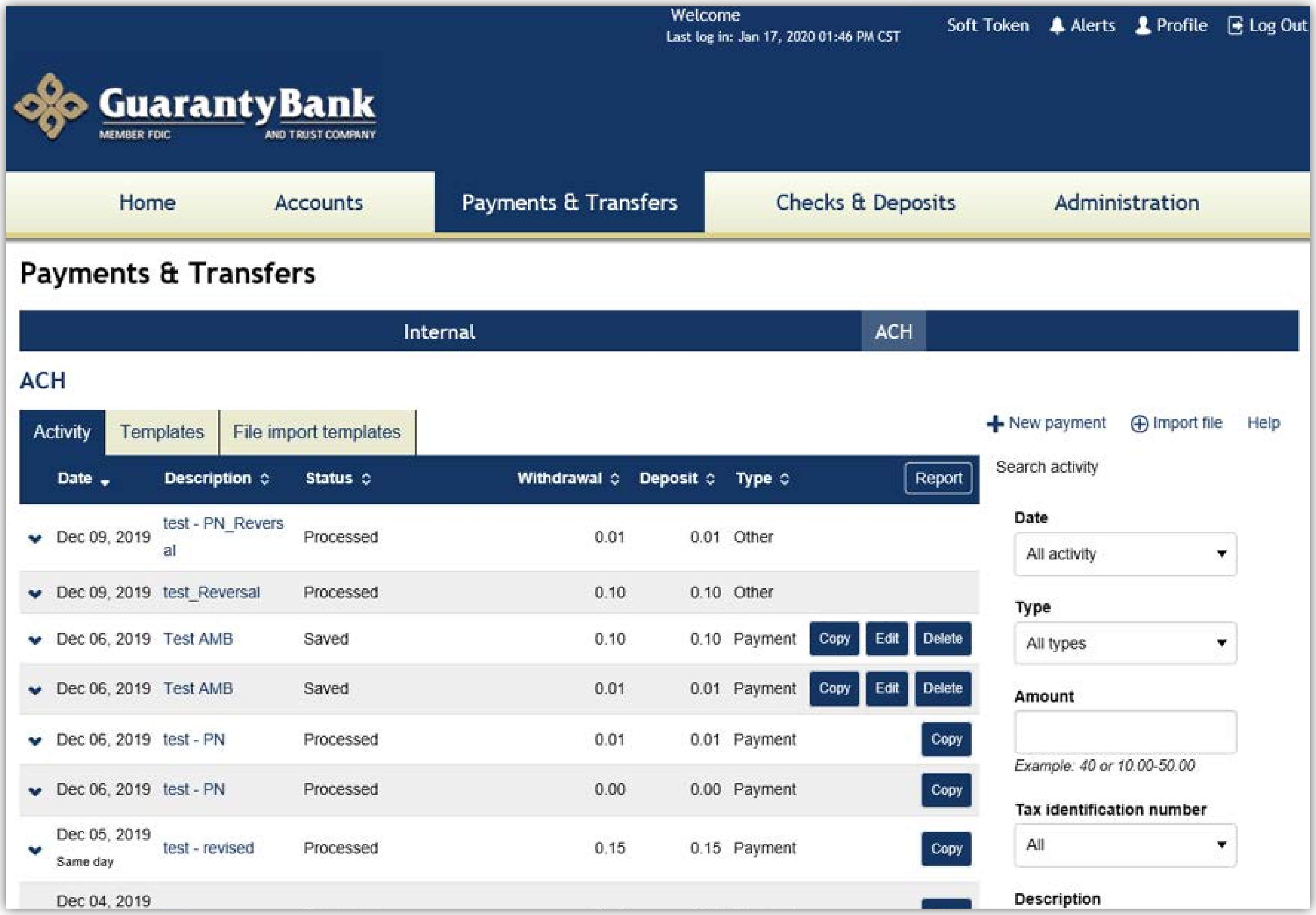
1. After receiving an email notification an authorized user can log in to Positive Pay to choose their action.
2. If no action is taken by the authorized users the bank will automatically return all of the items.

ACH Manager

ACH Manager is an add-on feature that is available for either Basic or Premier Business Online packages.

ACH Payroll Direct Deposit		
ACH Payments		
ACH State & Federal Tax Payments		
Hard or Soft Token Access		

Payments & Transfers



You can use the Payments & transfers section on the Home page to review, modify, or delete internal transfers, and approve or disapprove ACH transfers. The system only displays the portions of this section to which you have the appropriate permissions.

To issue an ACH transfer on the Home page

1. Click **Home** on the menu. The system displays the Home page.
2. Click **Show** next to the ACH heading under the Pay or transfer heading on the right side of the page. The system displays the internal transfers drop-down list.
3. Complete the following fields:
   a. If you have templates available for use, you can select the template to use from the **Template** drop-down list.
   b. In the **Date** field, type the date on which you want this transfer completed.
   c. In the **Amount** field, type the amount you want transferred.
   d. In the **Payment Information** field, type any information you want associated with this transfer.
   e. Click **Preview ACH** to preview the transfer.
   f. Verify the transfer details, and then complete one of the following actions:
      - Click **Complete ACH** so the system submits the transfer. After you click this button, the system displays a confirmation message, the details of the transfer, the **Create another ACH** button, and the **Print** button. Depending on security, Business Online may present a security challenge for you to complete before you can complete the import. Click **Create another ACH** to display the blank form to start another transfer. Click **Print** to print only the details of this transfer.
      - Click **Edit** to modify the information you established for the transfer.
      - Click **Cancel** to delete all of the information from this transfer and redisplay the blank transfer form.

Payments & Transfers

To resolve duplicate ACH transfers

When you click **Complete ACH**, the system may display the **Duplicates Found** overlay window. This window includes any potential duplicate ACH transfers that exist.

Click **Continue** to complete the transfer even though potential duplicates exist.

Click **Return to ACH** to edit your ACH.

To import an ACH file from the Home page

In the ACH Import portion of the Pay or transfer section on the Home page, click **Go to ACH**. The system moves you to the Payments & transfers page and displays the Select External Transfer Criteria page from ACH Manager.

To import an ACH file using the Go to ACH button

1. Click **Home** on the menu. The system displays the Home page.
2. In the Pay or transfer section, click **Show** in the ACH import section.
3. Click **Go to ACH**. The system moves you to the Payments & transfers page and displays the Select External Transfer Criteria page from ACH.

To import an ACH file using the ACH import widget

1. Click **Home** on the menu. The system displays the Home page.
2. In the Pay or transfer section, click **Show** in the ACH import section.
3. In the **Template name** field, select the template to use to import an ACH file. If only one template is available, Business Online automatically displays that template.
   Note: The **Company** field and the **Type** field only display when you have to select a template in the **Template name** field.
4. In the **Company** field, select the Company for which you want to import an ACH file. If only one company is available, Business Online automatically displays that company.
5. In the **Type** field, select the type of ACH file to import. If only one file type is available, Business Online automatically displays that type.
6. Click **Browse** in the **File** field to select the file to import.
7. Click **Preview ACH** to preview the ACH import.
8. Verify the ACH details and then complete one of the following actions:
   - Click **Complete ACH** to import the file. After you click this button, the system displays a confirmation message, the details of the import, the **Import another ACH** button, and the **Print** button. Depending on security, Business Online may present a security challenge for you to complete before you can complete the import. Click **Import another ACH** to display the reset import form to start another import. Click **Print** to print only the details of this import.
   - Click **Edit** to modify the information you established for the import.
   - Click **Cancel** to delete all of the information you established for this import and redisplay the reset import form.

Payments & Transfers

To review and approve an ACH through the Home page

1. Sign in to Business Online using the appropriate credentials. Business Online displays the Home page.
2. If there are transactions to review, Business Online automatically expands the appropriate Review section below the Payments & transfers heading on the Home page to expand the Review section. If you have no transactions to review, the system displays a message under the Internal or ACH heading stating there are no transactions to review.
3. Select the check box associated with the transaction you want to approve or disapprove.

   Note: You can select the check box next to the Description column header to select all of the ACH transactions populating the Review section.
4. Click **Approve** or **Disapprove** as applicable. If a Security challenge window appears, continue with step 5. If a Security challenge window does not appear, the system displays the appropriate successful or not successful message. Proceed to step 7.

   Note: Additionally, you can approve or disapprove a transfer from the transfer details overlay window. The system displays the transfer details overlay window when you click anywhere in the Description row (for example, on the status or the amount), the system opens a transfer review overlay window. Click **Close** to close the overlay window and return to the Business Online Home page.
5. Complete the security challenge. Possible security challenges include:
   - One-time password: The Go3 tokens use this security challenge.
6. Click **Complete challenge** to complete the transaction. Click **Cancel** to close the Security challenge overlay window and not complete the transaction.
7. Sign out of Business Online.

Guaranty Bank
AND TRUST COMPANY

Effective March 8, 2021