PlainsCapital Bank

Internet Banking
Commercial User Guide

Table of Contents

Introduction 3
Login Process 4
First time Users 4
Existing Users 4
Overview 5
Accounts 6
Overview 6
History 6
Online Activity 7
Statements 7
Transactions 8
Funds Transfer 8
Creating a Recurring Transfer 8
Recurring Transfers 9
Bill Payment 9
Services 9
Messages 9
Address Change 10
Stop Payments 10
Check Reorder 10
Preferences 11
Account 11
Alerts 11
Security 11
User 11
Bill Payment 12
Commercial Features 12
Getting Started – One Time Payee or Save for Later? 13
Recurring ACH Payment and/or Deposits 13
Setting up a Recipient 14
Payroll 17
Tax Payments 17
Importing NACHA ACH Files 17
Wire Transfers 18
Session Expiration 18
Managing Users and User Rights 18
Manage Users 19
User Rights 19
Account Tab 19
Transaction Tab 20
Limit Tab 20
Dual Approval Rights for ACH and Wire Transfer Transactions 21
Working with Subsidiaries 21

Introduction

To our Commercial Internet Banking Customers:

This user guide will show you how to perform the most common features of our internet banking system as well as the additional commercial features especially designed for our business clients. In addition to this guide, you will also find a Help button at the bottom of all the screens inside internet banking that provides you with explanations and instructions for the screen you happen to be viewing.

Login Process

When you log in for the first time, a one-time secure access code will be sent to your email or phone number, per your option. You will then use this code, which is unique to you and is only good to use one time, plus your User ID the bank has provided you.

With Internet Banking, you have the comfort of knowing it is secure. The sign on process includes what's called Multi-Factor Authentication. Why is this important to you? This is one more method that PlainsCapital Bank uses with the Internet Banking system to secure the login process.

First time Users

If you are a first time user, type in your login ID, click on the box for "First Time User".

A screen will display asking you to select a method in which to receive your secure access code. Select either email or a phone number, then within a few seconds you will receive the secure access code. This code is a one time number that is unique to only you and will expire 30 minutes after you have received it.

Once you receive this code, type this number in the box "Secure Access Code" and click on the "Continue" button.

Now you will be prompted to create a new password. Type in the new password and confirm the password, click on the button "Submit Password Change". You have completed the first stage of the sign on process and the password you created is your permanent password.

Existing Users

If you have already signed on, but you have not registered your computer, you will be prompted to do so after you have typed in your User ID and Password.

A screen will display asking you to select a method in which to receive your secure access code. Select either email or a phone number, then within a few seconds you will receive the secure access code. This code is a one time number that is unique to only you and will expire 30 minutes after you have received it.

Once you receive this code, type this number in the box "Secure Access Code" and click on the "Continue" button.

You will need to select one of the below options for registering your computer.

- Activate this computer for later use
- Give me one-time access only (do not register this computer)

Select Continue

Now the Overview screen will be displayed.

When you've registered your browser, a cookie is dropped in your browser, so the next time you sign onto Internet Banking, the system recognizes your computer. If you find that you are having to continuously re-register your browser, it may be due to various settings within your browser. The settings within your browser may be erasing or removing the cookie that was dropped at the time you registered your browser the first time. If this is the situation, please call our customer service toll free number 1-866-762-8392 and we'll be glad to assist you with getting this taken care

Overview

Once you have successfully signed on, the Overview screen is displayed. This will display all the accounts you have requested to be listed within Internet Banking.

The following account information is available on the Overview screen;

- Account numbers
- Account names and/or the nick name
- The date the account was last updated
- Available Balance
- Current Balance
- Secure Message Indicator
- Quick Action Link

All accounts are categorized by account type such as;

- Checking
- Savings
- Time Deposits
- Loans

If you click on the underlined "Account Name" it's the same function as if you clicked on the "History" link to the left. All the transaction history for the specific account is listed, along with check images, for the past 90 days. If you click on the drop down arrow under "Account Details" there is more balance information listed for your benefit.

If you click on the drop down arrow under "Search and Export Options" this will give you the ability to search for specific information or export transaction history. For instructions on how to do so, read below under "History".

To the far right, there is an arrow pointing down, this is a feature called "Quick Action Link". The Quick Link allows you to do a one time transfer without having to go to the transfer menu option to the left, view memo posted transactions, or view account details, in just one click.

To the left of the Overview screen, you will see a listing of all the features you have available.

Accounts

Under the accounts, the following functions are available for you to use.

Overview

This screen displays an overview of all your accounts with the balance. If the account number is in red bold, that indicates there is a memo posted transaction that has occurred.

History

This function provides a list of transaction items for your individual accounts. Select the account number from the drop down list to view the detailed history for that account and click on Submit.

If an image is available, you will see a magnifying glass symbol next to the transaction. If you click on this, the check image for that transaction will be displayed.

Account Details – if you click on the down arrow, more account detail information is provided for your benefit.

Search & Export Options – if you click on the drop down arrow, you are able to use the search and export functions.

To search for an item, from the drop down menu available next to the word "Search" select the criteria you wish to use. For Example, most recent transaction, single date, single amount, etc. If you select "Display Search" and click on the "Search" button, the data you requested will be displayed.

If you select "Export to File" the data criteria you selected can be exported by clicking on the drop down menu which lists the exporting formats available to you.
First, select the criteria you wish to export by selecting the date range, single amounts, etc, under "Search".
Click on the "Export to File" and select one of the options provided by the drop down menu which are;

- Spreadsheet
- Microsoft (ofx) – This is used for Microsoft MSMoney
- Quicken (qfx)
- Quickbooks (qbo)

A box will pop up, just click on "OK".

If you have selected Quicken or Quickbooks and have the version of either of these programs greater than 2006, it will automatically import the history into Quicken or Quickbooks for you.

If you need to export data for importing into MSMoney, you will select the Microsoft (ofx) format. You will be prompted to save the file, and then you can import it into MSMoney.

Online Activity

If you select this option, all online activity you have conducted within Internet Banking will be listed here excluding bill payments. For example, transfers, change of address, stop payment, ACH transactions, Wire Transfers, etc.

You will notice at the top a drop down menu is available so you can sort the activity by group if you so desire. To click on "search options" go to the far right of the tool bar, and click on the down arrows. More search options are displayed and include the Search drop down which gives you lots of options such as transaction status, transaction type, tracking ID, date created, etc. There is a second drop down menu, which allows you to search by the status of the transaction.

If an ACH transaction is in an "authorized" status, you can cancel this transaction as long as it's done by 4:00pm that same business day.

The Internet Banking system is real-time so all transfers happen immediately. You can only cancel transfers scheduled for future dates and recurring transfers. In order to cancel a real-time transfer, you would have to transfer funds back to the account you originally transferred funds from.

The "Quick Action Link" is to the left of the tracking number, for each transaction. If the transaction has not been processed, you can click on this link and do one of the following actions; Approve, Cancel, or View.

If the transaction status is "processed" the "Quick Action Link" to the left of the tracking ID number, you can click on this link and view the transaction.

For companies who have designated Supervisors with the authority to approve all ACH and Wire transactions, this is done under Online Activity. From the drop down menu select "approve the selected transaction". The transaction will be displayed, and at the bottom, just click on the "approve" button. Now this transaction has been approved and submitted to the bank for processing. If you do not approve the transaction, it will remain listed within Online Activity in a "drafted" status and will not be processed.

You can also approve transactions by using the "Quick Action Link" without having to open the actual transaction.

Statements

This function allows you to view previous statements including the check images for specific dates.

Choose the account, select the statement date by using the drop down menu (year and cycle), click on "View Statement" and Internet Banking will display that statement along with all the images. At this time, you can retrieve a statement up to seven years old.

Transactions

Under Transactions, you have two options, Funds Transfer and Recurring Transfers, and Bill Payments, if you have access.

Funds Transfer

This option is used for creating either a one time transfer, future dated transfer, or a recurring transfer.

To create a one time transfer:

- Select the "From" account
- Select the "To" account
- Select the "Transfer Date"
- Type in the Amount
- Type in the Description if you desire to do so. This is not mandatory and must be only alpha/numeric characters. Do not use special characters as this will cause the transfer to fail.
- Under "Transfer Frequency" select either One-Time Transfer or Recurring Transfer

Click on Continue at the bottom of the screen

A screen will be displayed listing the transfer details.
At the bottom of the screen, there are several buttons to choose from

- Approve – you will select this if you wish to continue with your transfer being processed
- Draft – this allows you to draft the transfer, and select it at a later time to be approved for processing
- Cancel – this will cancel the transfer displayed

Once you select "Approve" the transfer is processed immediately due to our system being in real time. You can view your approved transfer under "Online Activity" listed under Accounts.

Creating a Recurring Transfer

From the main Transfer screen, if you are creating a recurring transfer, you will need to select "Recurring Transfer" and complete the following fields:

- Frequency – select an option listed by clicking on the drop down menu
- Recur By – select an option listed by clicking on the drop down menu
- On the – select the day you wish this to occur
- Initiate this transfer every month – you can select this option if it applies
- Start Date – you have the option to be very specific as to when you want the transfer to start and stop by completing this section.

Click on Continue
Your recurring transfer will be listed under "Online Activity" and "Recurring Transfers"

Recurring Transfers

This option provides you the ability to view the recurring transfer, approve a drafted recurring transfer, and cancel an existing recurring transfer.

All future dated or recurring transfers can be cancelled at any time prior to the posting date. This can be done by clicking on "Recurring" listed under Transactions. At the top of the screen, click on the down arrow and select "delete this transaction" and click on the "submit" button.
Once a transfer has been processed by the bank it cannot be cancelled. In order to cancel a real-time transfers, you will have to transfer funds back to the account you originally transferred funds from.

If you wish to edit the transfer, you have to cancel the transfer, then re-enter the recurring transfer information again under "Funds Transfer".

Bill Payment

This option provides you the ability to have access to Checkfree's bill payment service. Once you click on this link, the home page of Checkfree will be displayed with instructions on how to use the Checkfree Bill Pay service. There are help buttons throughout the various screens within the bill pay service as well.

To have access to the Bill Pay service, you must request it at the time you are enrolling for Internet Banking.

Services

Under the services, you can enter a stop payment request, send a secure message to the bank asking questions, make an address change, and order checks.

Messages

This is a secure method in which you can send a message to the bank asking questions and/or requesting information.

To create a new message, click on the drop down menu and select "create a new message".
Click on Submit

A box will pop up that simulates an email. Type in your message in the blank box.
Click on "Send" at the bottom of the box.
This message has been sent to the bank.

Once the bank replies to your message, when you sign on, from the Overview screen, you will see the following:

You have 1 new message.

You can either click on the above link from the Overview screen or click on “Messages” under Services to view your message.

You may reply to this message by selecting “Messages” under Services to the left. Click on the drop down menu and select “reply to the selected message”.

Periodically the bank may send announcements to you using the Secure Messaging.

NOTE: Secure messaging is not the same as emails. The message you send never leaves the bank and is not accessible through the internet.

Address Change

This option allows you to send an address change request to the bank. Type in the new address in the designated fields, select which account number you wish to have the address changed for, and click “Continue”. Once you select “Continue” your address change has been submitted and sent to the bank for processing.

Stop Payments

This option allows you to submit a stop payment request to the bank for check items only. For a stop payment on an ACH transaction, you will need to call customer service at 1-866-762-8392.

- Select the account number using the drop down menu
- Type in the reason
- Select whether or not the stop payment request is for a single check or multiple checks
- Type in the check number
- Type in the amount
- Select the date written

After you have completed all the necessary fields, click continue.

There is an additional fee of $25.00 for stop payment requests.

Check Reorder

This option allows you to place an order for your checks. Select the account number to order new checks and click on the “Continue” button. You will be directed to the Clarke America website.

Preferences

Under the Preferences, you can change your on-line personal information, change the nick name of your accounts, create alerts and notifications, and change your information for receiving secure access codes.

Account

This option allows you to change the account descriptions by giving it a nick name that means something to you. The account order that is displayed on the overview screen can be changed, and the amount of items displayed on the history screen can be changed as well.

If you wish to see more than the defaulted 50 items in your transaction history, you can either select the number of items by typing in a larger number in the "#" field, or number of days by clicking on the drop down menu listed under "Type"

Alerts

This option allows you to create an alert for information related to your accounts. For example, you could create an alert to be notified every time your account balance is below a certain dollar amount. You could create an alert a few days prior to when a Time Deposit is maturing, etc. It also allows you to create personal alerts as well.

You will notice that there are two types of alerts you can create; Account Alert - being specific to your account information, Date Alert-allows you to create any type of personal reminder such as someone's birthday, or act as an alarm clock, appointment reminder, etc.

To create an Alert related to your account, under Account Alert click on the drop down menu and select "add a new account alert". Click on "Submit". Complete the information on the screen that applies to the type of alert you wish to create.

To create a Date Alert, under Date Alert, click on the drop down menu and select "add a new date alert". Click on "Submit". Complete the information on the screen that applies to the type of alert you wish to create.

You have the option to be notified of the alert either by email, phone, or using the secure messaging.

Security

This option allows you to change your password. If you change your password, for security reasons, Internet Banking remembers the past 10 passwords you've used and will not allow you to re-use one of those ten previous passwords. After you have registered your browser, you can also change the secure delivery contact information. The secure delivery contact information is the information displayed when you are requesting to receive a secure access code.

User

This option allows you to change your online profile personal information that is retained by the Internet Banking system only. When you change this information, it is not submitted to the bank to where the bank can change the information with other applications or accounts.

Bill Payment

This option allows you to select which accounts you prefer to use when making bill payments using the Bill Payment option. Just check the box next to the account number you wish to use, then click on the submit button

Commercial Features

Here is a description of each commercial feature.

Feature	Description
Recipients	A “recipient” is a person or company who owns an account outside of this financial institution to whom you wish to issue a credit (such as Payroll, ACH Payment or Wire Transfer) or against whose account(s) you are authorized to issue a debit (such as ACH Receipts). The Recipients screen is where you add, edit or delete your list of recipients. You will add recipients for payees whose information you wish to retain for future payments. If it is a one-time payment, you can skip the step of adding a recipient and just make the payment.
Subsidiaries	Setting up subsidiaries allows you to make commercial payments on behalf of other companies your company owns (i.e., a ‘subsidiary’). For instance, say you own 5 dry cleaning companies. You can log into online banking as the main store, set up the other stores as subsidiaries, and initiate their credits and debits on their behalf. This saves you the time and inconvenience of having to manage multiple online identities while also allowing you to issue payments and receipts with the proper company identifications for archive and tax records.
Payroll	The Payroll feature enables you to make ACH payments to numerous recipients at once.

ACH Payment	The ACH Payments feature enables you to send an ACH-based credit to a single recipient with an account outside your financial institution.
ACH Batch Payment	The ACH Batch Payments feature enables you to send multiple ACH-based credits in one batched file to accounts outside your financial institution.
ACH Receipt	The ACH Receipt feature enables you to initiate an ACH-based debit against a single recipient with an account outside your financial institution.
ACH Collections	The ACH Collections feature enables you to initiate multiple ACH-based debits against accounts outside your financial institution.
Wire Transfer	The Wire Transfer page provides an online form for creating and submitting wire transfer requests to your financial institution.

Getting Started – One Time Payee or Save for Later?

The first decision to make when you want to setup a commercial payment is whether the person or company you are crediting and/or debiting is someone whose information you want to keep for future payments. If you do want to keep their information such as contact information, account number, routing number, etc., for future payments, you will set them up as a "recipient" first before making the payment. Setting the person or company up as a recipient takes you a bit longer up front, but it will save you time in the long run. It will allow you to reuse this recipient's information in the future for any of the payment types listed above (ACH, Payroll, Wire, etc).

If, on the other hand, the payment you are making is to a person or a company to whom you are not likely to ever need to issue a credit and/or debit in the future, then you can treat this as a one-time payment. In that situation, you can skip the step of adding them as a recipient, go straight to the type of payment you want to make (such as an ACH Payment, Wire Transfer, or ACH Receipt, etc.), and just enter their information on that page once.

Recurring ACH Payment and/or Deposits

Let's say you wish to make an ACH payment to a person, and this person is someone to whom you are likely going to make another payment in the future (any type of ACH payment, such as payroll, receipt, etc.). In that case, you are going to want to setup this person as a "recipient" so their information (contact info, account number, routing number, etc.) will be available again and you will not have to re-enter it for future payments (regardless of payment type).

You can also setup Recipients for recurring Wire transfers as well.

Setting up a Recipient

The first step is to set this person up as a recipient. Complete the following steps:

1) From the Overview screen, to the left under Commercial drop down menu, select Recipients

2) Select "Add a new recipient" and click Submit

3) Recipient Information
   Fill in the required information for the recipient, including:
   - Name – is the name that appears on the recipients account
   - Display Name – is for your use within Internet Banking only – no one sees this but you.
   - Address
   - City, State, and Postal Code (zip code)
   - Only use alpha/numeric characters in the name, and description fields. Do not use special characters as this will cause the recipient to fail.

4) Manage Payments

At this point you are not actually making or submitting the payment from this screen. You will submit the payment momentarily from the payment method under the Commercial options after you setup the recipient for the first time. What you are doing on this page is establishing the default ACH payment information for this payee so that in the future, when you select this recipient from a list on the ACH Payment screen, all of their information fills in automatically.

Due to this being a brand new recipient, there are no payments yet in the "Manage Payments" section of the page. To make this ACH Payment, you will need to set it up. Choose "Add a new Payment" from the drop down list and click the "Submit" button. You are now on the "Add New Payment for Recipient…." page.

5) Payment Information
   Select the Payment Type by clicking on the drop down menu.
   Type in the amount of the payment, you can change this amount each time you make a payment. If the amount varies from payment to payment, you can enter $0.00 as the amount and just fill it in when you make the actual payment in the future.

6) Payment Template
   The payment template options of Existing Batch, New Batch, or Single Payment will become enabled or disabled based on the payment type chosen. For example, if you were to choose Payroll as the payment type, the first two options "Existing Batch" and "New

Batch" will become available. However, if you choose ACH Payment as your transaction type the only payment template available is "Single Payment".

- Existing Batch
  The payment will be added to an existing batch template. This option is only available for Payroll transactions. You would select this option if you are adding an employee, for instance, to an existing payroll group.

- New Batch
  A new batch will be created and the payment will be added. This option is only available to Payroll transactions. You would select this option if this is the first employee being set up for a given payee batch. Subsequent employees that should be paid in this same batch will be linked to this batch using the Existing Template option.

- Single Payment
  Only one recipient can be included when you select Single Payment. For example, ACH Payments to a single recipient, ACH receipts from a single recipient, or Wire Transfers to a single recipient.

Whichever template type you select, give it a name so you can recognize it.

7) Recipient Account Information
   Fill in the account information for this recipient including account number, routing number, and account type.

8) User Template Access
   If other users within your company should have access to edit this recipient, click on the box beside their name in the area provided. This is commonly used so that other employees can edit the recipient information, add additional payment types to this recipient, or simply make a payment for this recipient. If a user is granted "Access All Templates" in their user rights, it would not be necessary to grant them any additional rights on this screen to see a recipient or payment template. They will already be able to see them through the Recipient list.

9) Click "Submit Payment Template". You will be returned to the page showing the recipient's information. The ACH Payment template will now appear in the list under the "Manage Payments" heading.

10) Now click "Submit Recipient" at the bottom of the Edit Recipient page to add the new recipient and the ACH Payment to the system. The recipient can now be accessed from ACH Payments.

Make the Payment

Now that you have set up your payee as a recipient, you can make ACH payments now or in the future.

To make an ACH Payment to this recipient:

1) Go to "ACH Payment" under the Commercial menu.
2) Since you have already set up your recipient and the payment template, select it from the Recipient list. Notice that all of the information fills in for you. This is the benefit of taking the initial time to establish recipients.

   Additional information you may want to configure on this screen:

   - E-mail- In case the recipient needs to be contacted for any reason.
   - Pay From-You can opt to initiate this payment from any subsidiary companies you have established.
   - From Account- Select which account from which the funds should be debited.
   - ACH Format- You must select either:
     - PPD- Prearranged Payment or Disbursement, by definition is a credit or debit application that transfer's funds into a consumer account at the Receiving Depository Financial Institution. The funds being deposited can represent a variety of products, such as payroll, interest, pension, dividends, insurance premiums, house payments, etc.
     - CCD- Corporate Credit or Debit is an ACH debit or credit from or to a Business account only.

     Proper authorization is required from the recipient prior to sending any ACH debit or credit to their account.
   - Memo or Addendum- This is a description of the payment or receipt. This is not the field used to create an ACH addenda record with the transaction.

3) Click "Continue" to submit the payment. You will still have a chance to Approve, Draft, or Cancel after this step, depending on your rights.
4) To send this payment to the bank for processing, click Approve. To hold this payment for later approval by someone with appropriate rights, click Draft. To cancel the payment, click Cancel. You can also select "Make Another Payment" if you have another payment to make.
5) Drafting it holds the transaction in the Online Activity page of the Accounts menu. You can see the drafted payment in the "Pending Approval" category. If your business requires dual control, this gives you the ability to have someone draft the transaction, and another person, approve the transaction.
6) To approve the transaction, simply double click the payment in "Pending Approval" and click Approve.

This completes the process of setting up a recipient for an ACH Payment and then submitting that ACH Payment. All ACH payments submitted by 4:00 PM CST will be processed that business date. After this time, it will be processed the next business day.

One-Time ACH Payment, Receipt or Collection Item

To schedule a payment and/or deposit to a recipient that you are not likely to send a payment to again in the future and thus do not need to store their payment information for future use, go directly to the ACH Payment page under the Commercial menu. Instead of selecting a recipient from the Recipient List, just type in the Recipient's name and remaining information such as;

- Recipients account number
- Recipients routing number
- Select the Pay From name
- Select the From account
- Select the effective date
- Select the ACH Format; CCD or PPD (see above under "Make a Payment" for a definition)

To send this payment to the bank for processing, click Approve. To hold this payment for later approval by someone with appropriate rights, click Draft. To cancel the payment, click Cancel. You can also select "Make Another Payment" if you have another payment to make.

Payroll

The steps to setup payroll recipients are the same with a few exceptions, which are noted below. Please refer to the section in this guide "Setting up a Recipient" for instructions on how to setup a recipient in general. Here are a few exceptions to establishing a Payroll recipient:

- When you are adding a payment for the recipient, select "Payroll" under Payment Type
- For the first employee (recipient) you set up for this payroll batch, select "New Batch" under the Payment template section. Give the batch a recognizable name, such as weekly payroll, bi-weekly payroll, monthly, etc.
- As you add additional recipients you can group the employees by batch name

Tax Payments

To send a tax payment, under Commercial, select Tax Payments. Under Tax Authority, select one of the options listed. Under Tax Form, select the form that applies to the type of tax you are paying. Complete the form and click "continue. The screen will be display the tax payment details. Once approved, this tax payment has been sent to the bank for processing.

Importing NACHA ACH Files

If you have software that can create a NACHA file, this file can be imported directly into Internet Banking so that you don't have to create the recipients, create the batches and transactions.

This feature is listed in the menu options when selecting a template or an ACH Batch.
Next to the box marked Import, click on the browse button and find the file to be imported.

Once you select the file and click ok, the file has been imported. If this is an unbalanced file, Internet Banking will ask you which account you wish to use with the settlement of the file and generates the offsetting entry automatically. The details of the file will be displayed. This file will need to be approved just like any type of ACH transaction created. To do so, scroll to the bottom to where there are no details listed, and you will see the "Approve", "Draft" and "Cancel" buttons listed.

Once this file has been approved, you will be able to see it listed under Online Activity with a tracking number assigned to it.

Wire Transfers

The steps to setup wire transfer recipients are the same as above under "Recipients". You have the option to create a recipient for recurring wires, or to enter a one time wire.

If you wish to enter a one time wire, type in the following information;

- Beneficiary Name, address, city, state, and zip
- Beneficiary Financial Institution – receiving bank account number, account type, routing number, name of financial institution, street address of financial institution, city, state and zip
- Only use alpha/numeric characters in these fields, otherwise the wire transfer will fail.

Click on Continue
To send this wire to the bank for processing, click Approve. To hold this payment for later approval by someone with appropriate rights, click Draft. To cancel the payment, click Cancel. You can also select "Make Another Payment" if you have another wire to process.

The wire has now been submitted to the bank for processing.

If the wire is a recurring wire and a recipient has been created, select the recipient, click on Continue. You will have the chance to approve, draft, or cancel the wire depending on the rights you have access to.

All wires have a 3:30pm deadline. If you enter a wire after this time, the wire will be processed the next business day.

Session Expiration

The Internet Banking system will expire your session every thirty minutes. However, if you happen to be creating a wire, or creating an ACH Batch, Recipients, etc., when the session expires, it saves the information you were entering. When the session expires a box will be displayed stating "Your Session Has Expired". There will be a box displayed reading Password*. You can re-type in your password here and click on Continue. The screen displayed will be exactly where you left off prior to the session expiring and all the data entered has been saved.

Managing Users and User Rights

When the bank sets up a commercial user for Internet Banking access, it is common to have multiple users for one company and to have one designated Supervisor user to be able to manage all the rights for the other users.

If you are the designated user to act as “Supervisor” for all the other users, you can manage your users under the “Preferences” menu by selecting “User Rights”. With you being the designated Supervisor, you cannot give someone more rights to features and functions than what was established at the time the company was setup for Internet Banking.

Listed below is a breakdown of the different types of rights that can be changed by the Supervisor of the company. The Supervisor can also add or remove users for the company without having to contact the bank

Manage Users

This option is located under Preference. The designated Supervisor for the company can add and remove users as needed.

To add a new user, follow these steps.

Using the drop down menu, high light “add a new user” and click on the Submit button.
Complete all the fields marked with an “*” as these are required fields.
Once all the information has been entered, click on the Submit button.

The new user you just added is active.

Follow the same steps to remove a user except in the drop down menu high light the option “remove the selected user” make sure you have also high lighted the user name as well. Then click on the Submit button.

You have successfully removed the user.

User Rights

Under User rights there are several tabs displayed; Account, Transaction, Limits, Other

Account Tab

This section allows you to set account access levels for each account available to the specified user. To remove any or all rights for a user on a given account, just deselect the rights you wish to remove. Be sure and click Submit and save any changes.

- Deposit – the user can deposit funds into the account
- View – the user can view account history and details but cannot take funds out or in the account.
- Withdrawal – this user can debit funds from the account, view history, and make transfers to and from the account.

Transaction Tab

This section allows you to define the rights and limits for each type of transaction for the selected user. You can select which feature a specific user has and the level of access in which that feature can be used.

There are three levels of access for each feature;

- Draft
- Approve
- Cancel

Draft

This setting gives the selected user the ability to initiate or create a transaction of the specified type. However, that transaction will not be processed until a user with higher authority approves it.

Approve

This setting gives the selected user the ability to initiate and approve a transaction of a specified type for processing.

Cancel

This setting gives the selected user the ability to cancel a transaction, of the specified type, that is currently in “Draft” status or “Approve” status.

View Online Activity

“View Online Activity’ has three levels of available access;

- All – this option allows the user to view their own transactions as well as all other online activity done by other users
- None – this option removes online activity completely from the user
- User – this option gives the user the ability to ONLY view the online transactions that he/she has initiated

The “All” setting will most likely be limited to those individuals with Supervisor rights.

Limit Tab

“Per Transaction Limit” sets the dollar amount that the user is limited to when creating a transaction of the specified type. For example, if the “Per Transaction Limit” is set to $1,000. In the event that the user attempts a transfer that exceeds this limit, an error message will appear indicating that they have exceeded the “Per Transaction Limit” and the transfer will not be accepted. There are certain types of transactions that do not require a “Per Transaction Limit” to be set. For example, there is no need to set a limit for Stop Payments or Check Reorders.

Other Tab

Manage Rights for all users

If this box is checked, it means you will be able to select other users from the User list and manage their rights. This administrative level access is originally granted by PlainsCapital Bank at the time your company was setup for Internet Banking. Typically only one person should have this ability within your company.

Access All Templates

As a default, users only have access to view/edit/delete templates that they have created. A template is the combination of a commercial recipient paired with a pre-defined payment (such as an ACH payment). Enabling the "Access to All Templates" option gives a user the ability to see and manage all templates for all users within their company.

Manage Recipients

Granting a user the ability to "Manage Recipients" will enable him/her to edit/add/delete a recipient for use in Payroll, ACH Payments, ACH Receipts, Wire Transfers, Tax Payments transactions, etc. Without this option, the user will only have the ability to utilize recipients that have been created by the Supervisor of the company.

Dual Approval Rights for ACH and Wire Transfer Transactions

If you wish to have a dual approval process in addition to the standard Approve and Draft combination, you can do so. Dual Approval Rights allows a Company to establish a dollar amount in which it requires two users with Approval rights, to approve the transaction.

For example, if the dollar amount established is $100.00, and you have dual approval capability, when the transaction is created for $100.00 or more, and the first Approver approves it, it will display a message stating "Dual Approval is required for this transaction". The second user who has Approval rights will need to go to Online Activity, select the drafted transaction and approve it. Now the transaction has been dual approved and ready for the bank to process.

To activate Dual approval, you will need to contact the bank and request it.

Working with Subsidiaries

Under the Preferences menu, you will find Subsidiaries. Setting up subsidiaries allows you to make commercial payments on behalf of other companies your company owns. For instance, say you own 5 dry cleaning companies. You can log into online banking as the main store, set up the other stores as subsidiaries, and initiate their credits and debits on their behalf by selecting the subsidiary's name from the "Pay From" field on the payments screen.

This saves you the time and inconvenience of having to manage multiple online identities while also allowing you to issue payments and receipts with the proper company identifications for archive and tax records.

To add a subsidiary, under the Commercial menu, do the following:

- Select “add a new subsidiary” and click Submit
- Type in the information such as Subsidiary Name, address, tax ID, etc.
- Click on “Submit Changes”

Once you have added your subsidiaries, you can select them from the “Pay From” field when you are making an ach payment, wire transfer, etc.