

BUSINESS ONLINE SERVICES DESCRIPTIONS



Once PlainsCapital Bank (“the Bank”) has received the appropriate enrollment documents and the Customer has completed all other required Bank documentation, and if the Bank agrees, the Customer will be given access to PlainsCapital Bank’s Business Online Services in accordance with the Bank’s security procedures and the terms of the Bank’s Treasury Management Services Terms & Conditions agreement.

PRIMARY USERS AND ADMINISTRATIVE USERS

The Customer will appoint one individual with the role to receive Customer level entitlement to services immediately upon implementation by Bank (the “Primary User”). The Primary User may grant such entitlements to other Authorized Users who have been established by Customer, either in writing, or through the “Create User” function in Business Online Services.

The Primary User may appoint other Authorized Users with the ability to entitle Authorized Users in the same manner as the Primary User (each an “Administrative User”). Each Primary User and Administrative User can create other Authorized Users within Business Online Services. The Customer is solely responsible for the actions of all Authorized Users and should safeguard security credentials as they are shared to new Authorized Users for accessing Business Online Services.

DUAL TRANSACTION APPROVAL FOR ACH AND WIRE

As part of the Bank’s standard security procedures, PlainsCapital strongly recommends that dual transaction approval be selected by the Customer for the purpose of approving ACH and Wire transactions. Please refer to the Wire Transfer Service Description and ACH Service Description for more information regarding security procedures.

DUAL ADMINISTRATIVE APPROVAL

As part of the Bank’s standard security procedures, PlainsCapital strongly recommends that dual administrative approval be selected by the Customer for the purposes of creating or modifying the rights of Authorized Users of Business Online Services. Customer agrees that the Bank has established commercially reasonable procedures to protect the Customer, even if the Customer refuses the Bank’s offered security procedure and chooses a separate security procedure not offered by PlainsCapital Bank.

AUTHORIZATION TOKENS

PlainsCapital Bank requires all customers performing ACH and Wire transactions through Business Online Services to utilize an out-of-band token in order to complete the approval process. The out-of-band tokens are assigned to all ACH and Wire approvers upon execution of appropriate documentation and/or Authorized User enrollment.

ACCESS & CUTOFF TIMES

Business Online Services may be accessed 24 hours a day, unless otherwise noted by the Bank. Authorized Users will, depending on the rights assigned to them, have access to balance reporting, account history information, and the different Treasury Management Services for which the Customer is enrolled. Some services accessed through Business Online Services have specific Deadlines for processing on that Business Day.

ACH	Same Day ACH	Wires	Positive Pay - Exception Review and Decisions	Positive Pay - Check Issued File Uploads
4:00 P.M. CT (5:00 P.M. ET)	1:00 P.M. CT (2:00 P.M. ET)	5:00 P.M. CT (6:00 P.M. ET)	2:00 P.M. CT (3:00 P.M. ET)	No cutoff time. However, to be considered for matching process, Customers should upload prior to 7:00 P.M. CT (8:00 P.M. ET) of the Bank clearing date of the check.

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SUPPORTED OPERATING SYSTEMS AND BROWSERS

Business Online Services is compatible with the current, generally available versions of the following browsers and operating systems:

BROWSER	ANDROID OS	APPLE IOS	MAC OS	WINDOWS 8	WINDOWS 10
Apple Inc. Safari		X	X		
GoogleChrome	X		X	X	X
Micrsoft Edge					X
Mozilla Firefox				X	X

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