



## User Guide

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### STIFEL BANK TREASURY CENTRAL

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# STIFEL BANK CENTRAL SECURE BROWSER

## Getting Started

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Accessing Treasury Central requires downloading the Stifel Bank Central Secure Browser onto a PC. This desktop application is a state-of-the-art security solution providing a unique and secure environment for viewing balances, sending payments, transferring funds between accounts, and initiating ACH transactions. In addition, Stifel Bank Central provides single sign-on (SSO) access to other banking applications including Remote Deposit Capture, Bill Pay and Lockbox. Stifel Bank requires all Treasury Central users to use the Stifel Bank Central Secure Browser to access Treasury Central.

### Prior to Secure Browser Installation

#### Ensure the following is available:

- An Internet connection
- Administrative privileges on the computer where Stifel Bank Central Secure Browser will be installed. Contact your IT department for assistance.
- Activation Key - provided by your company administrator
- Anti-Virus compatibility - any Anti-Virus software installed may prevent the Stifel Bank Central Secure Browser from installing. Contact your IT department for assistance.

**Please close all open computer applications.** A computer restart is required for the successful installation of the secure browser and its encrypted keyboard.

### System Requirements

#### Windows 8, 8.1, and 10

- Internet Explorer (Version 11)
- Microsoft Edge (Any version currently supported by Microsoft)
- Mozilla Firefox (Version 65+)
- Google Chrome (Version 70+)
- Apple Safari browser is not officially supported but there are no known issue between most recent version of Safari and CBS software.

**NOTE:** 32 and 64 bit operating systems are supported

## Windows 8, 8.1, and 10

- Dual core 2 GHz or more microprocessor
- 2GB of RAM (32bit) or 4GB of RAM (64bit)
- 16 GB (32bit) or 20 GB (64bit) of Hard Drive space (minimum)

## Mac OS

- 10.13 High Sierra, 10.14 Mojave, 10.15 Catalina (Secure Browser or Desktop)
- 2 GB of RAM (4 GB Recommended)
- 10 GB of Hard Drive space

## Native Apps

- Apple
  - iPads and iPhones running iOS 11 or newer. **Note:** Only the most recent release of an OS version is supported. For example, if iOS 10.4.9 is publicly available, then release 10.4.8 is no longer supported. However, the most recent release of iOS 99 would still be supported.
- Android
  - Phones and tablets running OS 5 or newer
    - 1.2 GHz dual core chip or better
    - 1 GB or more of RAM

## Anti-Virus Compatibility

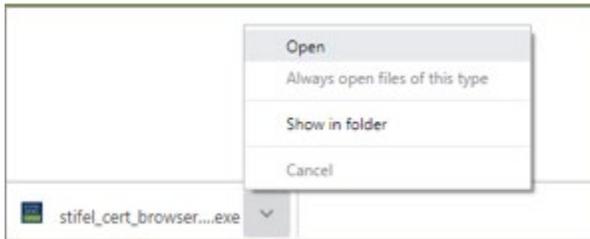
Stifel Bank Central is compatible with most widely available antivirus software but may require whitelisting within those applications. **Stifel Bank Central Secure Browser is NOT compatible with anti-virus products that utilize Device Control software.** Stifel Bank Central Secure Browser should not be installed on any PCs that currently have or have ever had Device Control software installed. Contact your IT department for assistance.

# Installation & Activation

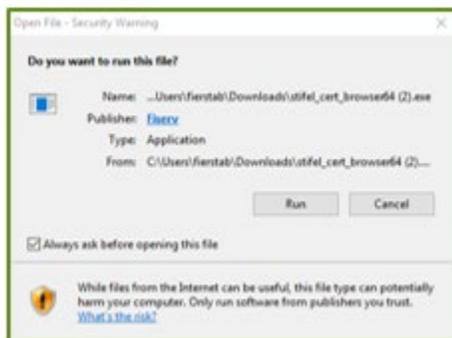
---

## Installation

1. Go to [www.bankwithstifel.com/treasurycentral](http://www.bankwithstifel.com/treasurycentral) to download the Stifel Bank Central Secure Browser.
2. Select the appropriate link to download the Stifel Bank Central Secure Browser on to your PC.
3. Stifel Bank Central Secure Browser will begin installing its files and folders. If prompted, confirm that Secure Browser should be allowed to make changes to the PC. When the download is complete, open the file.



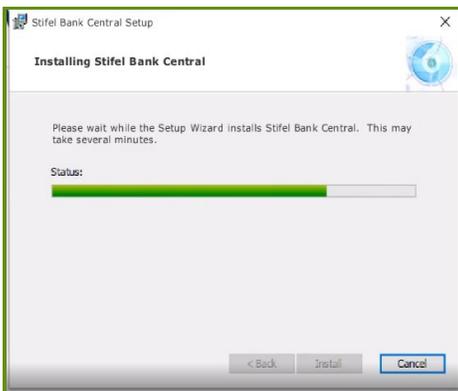
4. If prompted, authorize Windows to run the installation by clicking the **Run** button. The installer will load.



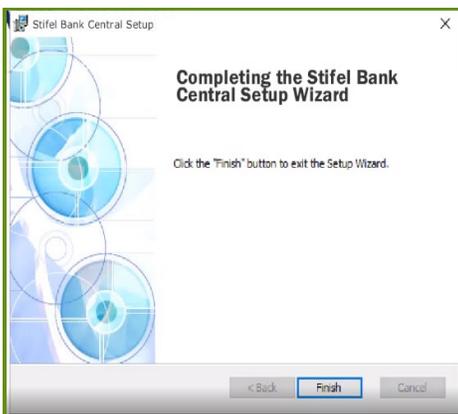
5. The Stifel Bank Central Secure Browser Setup Wizard screen will display. Click the **Install** button to begin setup.



6. The Stifel Bank Central Secure Browser Setup Wizard will install and register the new browser.



7. The installation of the secure browser, on the PC desktop, is complete. Click the **Finish** button.



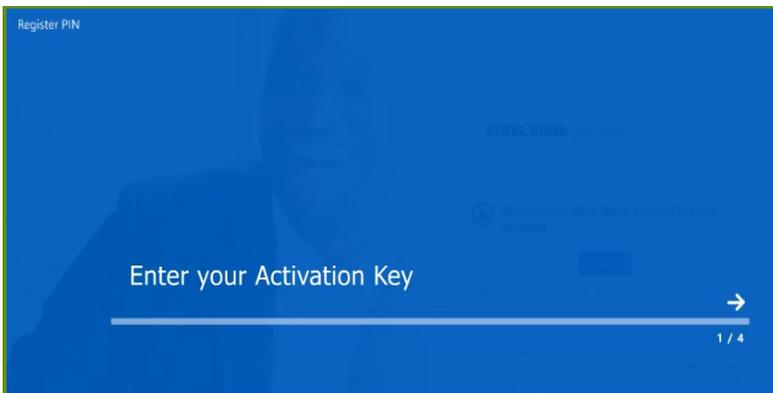
8. Close all open computer applications. A computer restart is required to complete the installation of the browser and its encrypted keyboard.

## Activation

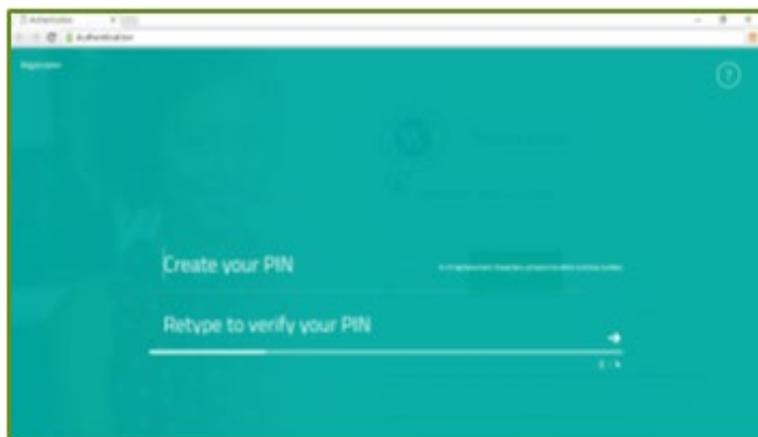
1. After restarting the computer, launch **Stifel Bank Central Secure Browser** by locating and selecting the new icon added to the desktop.



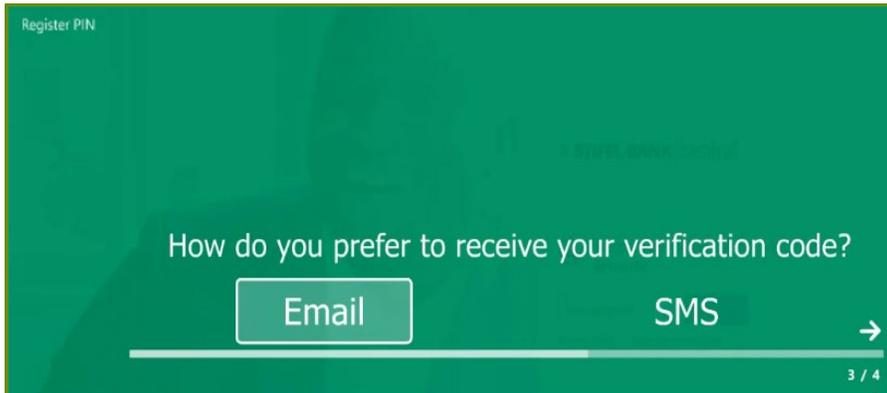
2. Enter the Activation Key, provided by Stifel Bank, and then select the continue arrow.



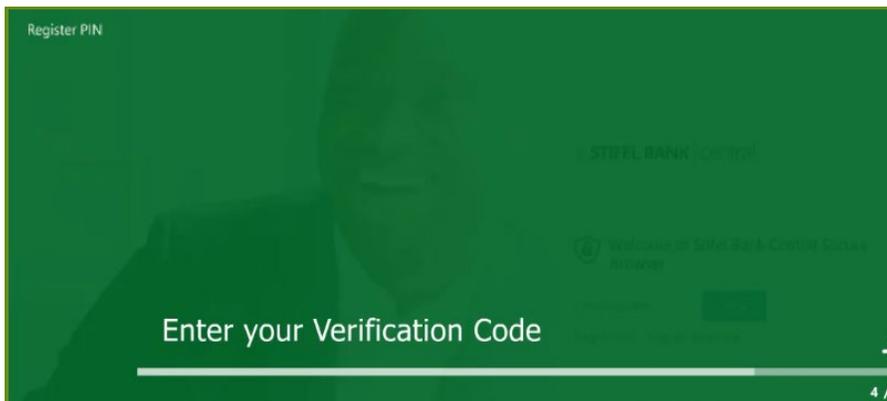
3. Create and enter a unique **PIN**. Re-enter this **PIN** for verification and select the continue arrow. **NOTE:** This **PIN** is used to login following activation and must be 8-12 alphanumeric characters and include at least one upper case letter, one lower case letter and one number.



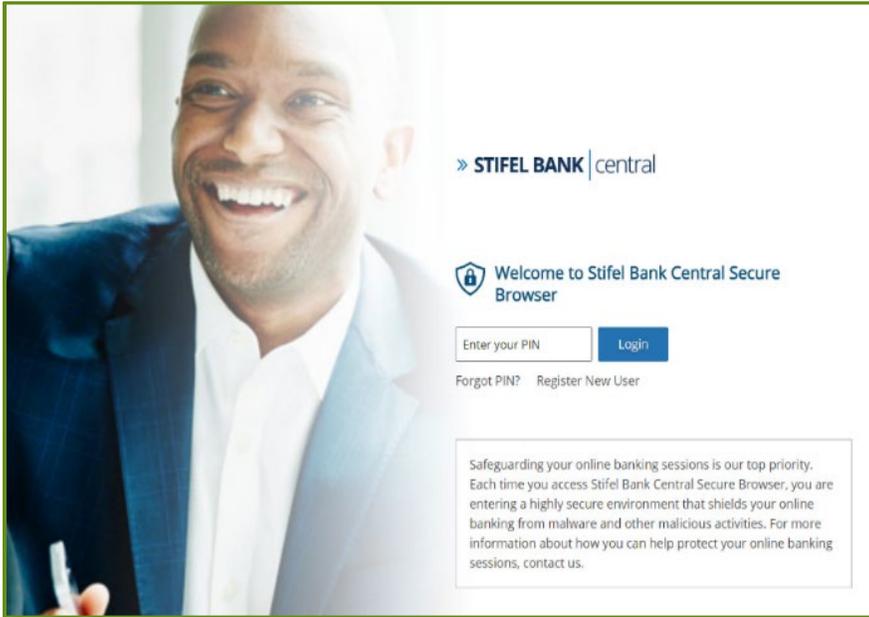
4. For identification purposes, a user verification code is required. In the final activation step, the system provides the user a verification code. Select the method to receive the verification code (email or text/SMS.). **Note:** Text/SMS will only appear if the user's profile has a message-enabled cell phone number enrolled in texting prior to the installation of the secure browser. See the Enable User Text Notifications section of this guide for instructions on how to enroll a user in texting.



5. When received, enter the verification code.

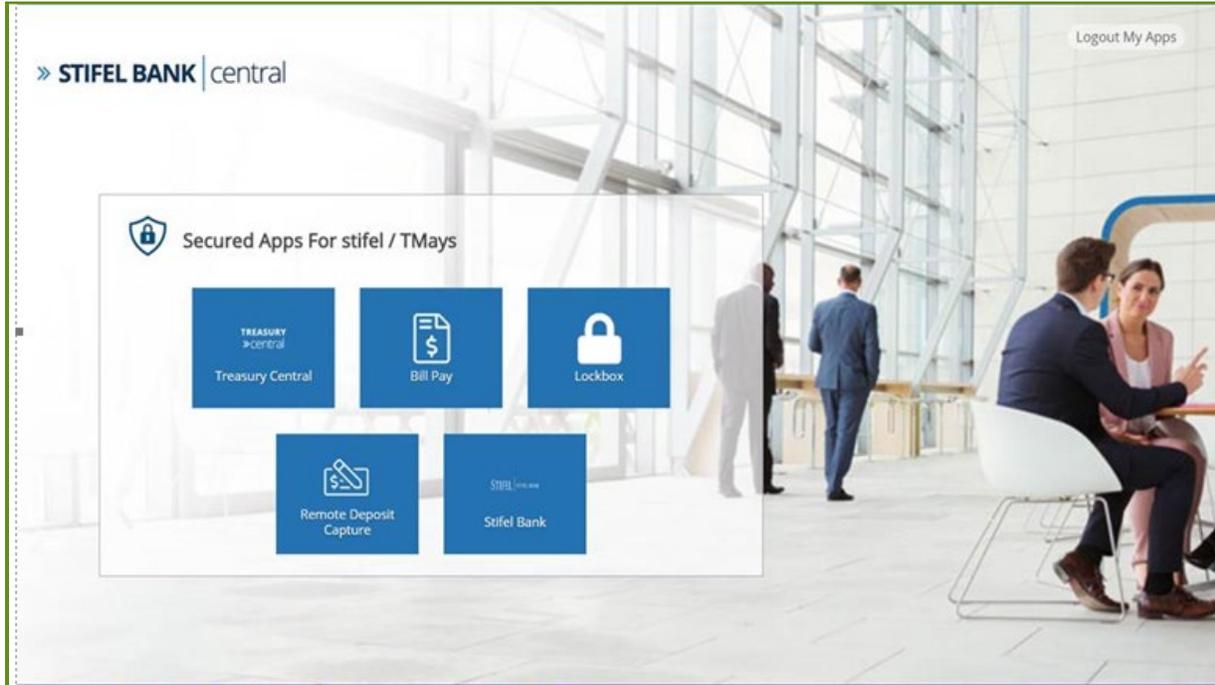


6. Congratulations! Installation and activation are complete. Use the unique PIN created to login and access the business online banking system.



# Stifel Bank Central Secured Apps Page

The Stifel Bank Central Secured Apps page is the gateway to Treasury Central and all other banking applications including Remote Deposit Capture, Bill Pay, Lockbox and the Stifel Bank website. The apps are user specific and only those services used will display.



# Stifel Bank Central Business Banking Mobile App

To access accounts via a smart device, search for the Stifel Bank Central Business Banking app in the Apple App Store or Google Play Store and look for the following icon. See the **Systems Requirements** section for compatibility information.



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*Android and Google Play are trademarks of Google Inc.*

# STIFEL BANK TREASURY CENTRAL

## Dashboard

The Treasury Central displays once you sign into platform. The boxes are widgets, giving quick access to information. Each widget links to its own detail page. With the exception of the Action Center widget, widgets can be rearranged or removed entirely. The menu at the top allows access to all services.

**Navigation Center**

STIFEL | STIFEL BANK  
Stifel Bank

**Message Center**

1 Bulletins  
0 Messages  
6 Notifications  
Send Message

**Action Center**

1 Wire Approvals Pending  
0 Transfer Approvals Pending  
0 Expired Payments  
0 Users Locked Out

**Account Center**

**Demand Deposit**

| Account Number        | Current Available | Current Ledger | Memo Available Balance |
|-----------------------|-------------------|----------------|------------------------|
| *3377 Expense Account | \$950,924.00      | \$503,400.75   | \$400,398.40           |
| *3392 Master Account  | \$190,881.75      | \$530,775.00   | \$190,881.75           |

**Loan**

| Account Number       | Payoff Amount | Available Credit | Payment Due Date |
|----------------------|---------------|------------------|------------------|
| *5935 Line of Credit | \$54,300.00   | \$46,000.00      | 09/06/2019       |

**SAVINGS**

| Account Number        | Current Available | Current Ledger | Memo Available Balance |
|-----------------------|-------------------|----------------|------------------------|
| *4609 Savings Account | \$150,924.00      | \$190,881.75   | \$289,118.37           |

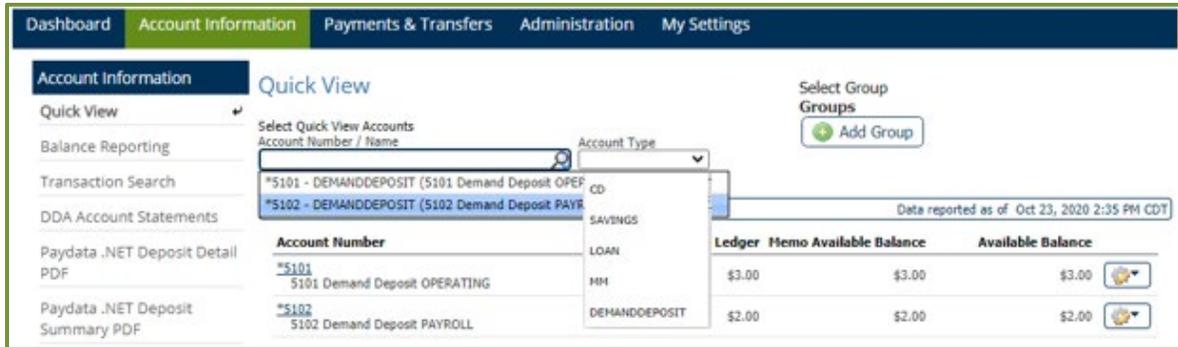
**Funding solutions to grow your business.**  
Schedule an appointment!

- **Navigation Center**- contains links to commonly used sites
- **Message Center** - contains important bank communications about closures or special hours, secure messages from the bank and notifications about transactions and accounts
- **Action Center**- contains links to important tasks requiring a action. This widget cannot be rearranged or removed.
- **Account Center**- contains a summary of accounts and balances

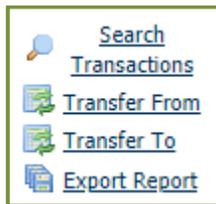
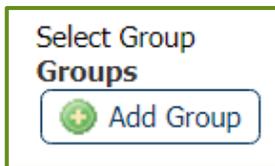
# Account Information

## Quick View

From the **Account Information** tab, **Quick View** allows the viewing of company accounts at a glance. The account number is partially masked for added security. Click on the account number to view the last 75 transactions associated with each account. Use the **Account Number/Name** and **Account Type** drop down lists to quickly select accounts or account types.



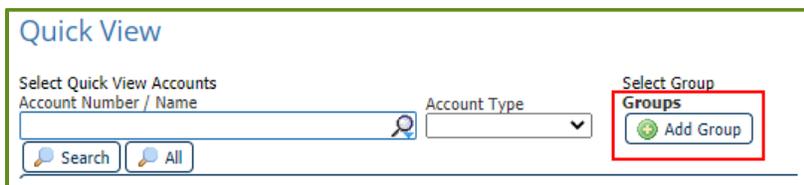
Clicking on the **Groups** icon in the upper right of the **Quick View** page allows the user to create custom groups of accounts. This account organization feature allows the user to order accounts alphabetically by account type or account name/description, drag and drop accounts into a custom order, create account groups that contain varying account types, and select a favorite account group that will default display in the **Account Center** widget on the **Dashboard** and on the **Quick View** page. See the details below to learn how to create a custom group.



Clicking on the icon to the right of the **Available Balance** allows for a quick **Account Transfer** to occur. Once selected, the user can transfer money to or from an account. The user can also search transactions or export a report here. **NOTE: Account Transfers** may also be done from the **Payments & Transfers** tab. Details for transfers from that section are outlined later in this guide.

## Account Groups

Users can create custom groups of accounts by establishing a name for the group and selecting the accounts to include in the group. To create an account group click on the **Add Group** button.



On the **Create Account Group** page:

1. Select a name for the account group.
2. Decide if the group should be the default.
3. Select the accounts to put in the group by clicking on the **Select Accounts** link.
4. Click **Save**

**Create Account Group**

1 What name would you like to use for this group?  
Group Name

2 Should this group be the default group for this service?  
Is Default

3 What accounts should be in this group?

▶ SAVINGS

▼ DEMANDDEPOSIT

Accounts    [Select Accounts](#)

- \*6002 - DEMANDDEPOSIT (GEORGE WASHINGTON) - Stifel Bank CERT (081018998)
- \*5101 - DEMANDDEPOSIT (GEORGE WASHINGTON) - Stifel Bank CERT (081018998)
- \*5102 - DEMANDDEPOSIT (GEORGE WASHINGTON) - Stifel Bank CERT (081018998)

Accounts can be organized in ascending or descending order by account number, alphabetically by name or reordered

Accounts

When a group(s) has been created use the **Groups** drop down list to choose the preferred group. Click on the **Add Group** button to add another group or click on the **My Groups** button to delete, view, download, edit or clone a group.

**Quick View**

Select Quick View Accounts  
Account Number / Name  Account Type

Select Group  
**Groups**

## Transaction Report

The transaction report shows debits and credits for each account. Click on any check number to see an image of the front and back of a check. The **Actions** section provides access to transfer between accounts, search transactions and to Balance Reporting.

| Transaction Report for account *3392  |                                 |             |  |                 |
|---|---------------------------------|-------------|--|-----------------|
| <i>Reported On Sep 8 2019, 5:10 PM CDT</i>  |                                 |             |  |                 |
| <b>Current Available</b> \$190,881.75<br><b>Current Ledger</b> \$530,775.00<br><b>Memo Available Balance</b> \$190,881.75 |                                 |             | <b>Actions</b><br><a href="#">Transfer From</a><br><a href="#">Transfer To</a><br><a href="#">Transaction Search</a><br><a href="#">Balance Reporting</a><br><a href="#">Export Report</a> |                 |
| Date  | Description                     | Credit      | Debit  | Running Balance |
| 09/08/2019  | ZBA Debit                       |             | \$61,696.02  | \$190,881.75    |
| 09/08/2019  | <a href="#">5678</a> Check Paid |             | \$255.48   | \$252,577.77    |
| 09/08/2019  | Book Transfer Credit            | \$430.00    |  | \$252,686.83    |
| 09/08/2019  | Check Deposit                   | \$9,000.00  |  | \$252,256.83    |
| 09/08/2019  | Check Deposit                   | \$1,445.27  |  | \$243,256.83    |
| 09/08/2019  | Check Deposit                   | \$2,783.61  |  | \$241,811.56    |
| 09/08/2019  | Check Deposit                   | \$5,316.58  |  | \$239,027.95    |
| 09/08/2019  | Check Deposit                   | \$10,105.26 |  | \$233,711.37    |
| 09/08/2019  | Check Deposit                   | \$20,000.00 |  | \$223,606.11    |
| 09/08/2019  | Check Deposit                   | \$40,300.00 |  | \$203,606.11    |
| 09/08/2019  | Check Deposit                   | \$80,000.00 |  | \$163,306.11    |
| 09/08/2019  | <a href="#">5879</a> Check Paid |             | \$23.12  | \$83,306.11     |

## Balance Reporting

The Balance Reporting page lists saved balance reports. From this page, balance reports can be viewed, downloaded, edited, or cloned. To create a Balance Reporting template click on the **Create Report** button.

| Balance Reporting                         |            |
|---|------------|
| Name                                      | Date       |
| <b>Daily Reports</b><br>Balance Reporting | 08/16/2019 |
| View  Download  Edit  Clone               |            |
| Create Report                             |            |

## Creating a Balance Report

### Create Report : Balance Reporting

1. What name would you like to use for this template? \_\_\_\_\_  
Template Name   
*Name is required only if you wish to save this as a template.*

2. Which accounts would you like on this report? \_\_\_\_\_

3. What data should be presented on this report? \_\_\_\_\_  
 All Data Types (ALL)     Summary Transactions (SUMMARY)     Status Transactions (STATUS)  
 All Credit Transactions (CREDIT)     All Debit Transactions (DEBIT)

4. What dates would you like included in this report? \_\_\_\_\_  
 Default date range - Current And Previous Business Day  
 Only New- Only include new information since the last time this report was generated  
Note: "Only New Data" is operational only when generating reports from a previously saved template, via the Template List screen.  
 Current Day Only  
 Previous Business Day Only  
 Previous Week  
 Previous Month  
 Week To Date  
 Month To Date  
 Custom Date Range

5. How would you like to be notified that new data for this report is available? \_\_\_\_\_  
 EMAIL     SMS

6. How would you like your report formatted? \_\_\_\_\_  
 BAI Version 2     CSV Report     CSV Transaction Report  
 QuickBooks Web Connect     Quicken (Mac) Web Connect     Quicken (Windows) Web Connect  
 SWIFT MT940     SWIFT MT942     SWIFT MT950  
 Web Report

What type of file would you like to receive?  
 HTML     PDF     Encrypted PDF     Text

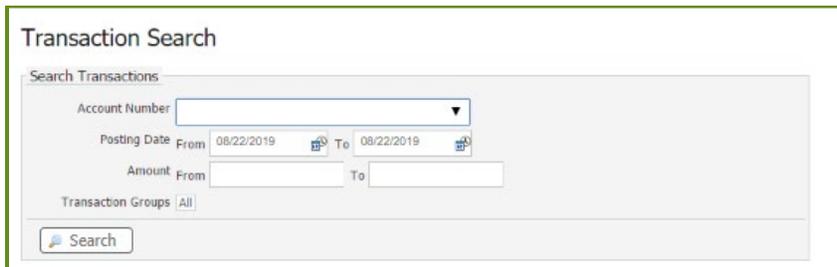
What name would you like the file to have?  
.html  
[Macros Help](#)

### Steps:

1. Enter template name
2. Select which account(s) to include in this report
3. Select the checkbox beside the appropriate data source. More than one data source may be selected.
4. Select the date range for the report. Selecting **Custom Date Range** displays additional fields.
5. Select a notification method.
6. Select the format for the report, the type of file preferred and the name the file.
7. Click the **Generate** button to create the report
8. Click **Download** to save the report to PC
9. Click **Save Template** to save newly created template
10. Click **Cancel** to delete changes

## Transaction Search

From the **Account Information** tab, the **Transaction Search** feature allows an easy search for transactions by account, date, or amount. When the search parameters are entered and the **Search** button is selected, the transaction summary results are displayed.



The screenshot shows a 'Transaction Search' form with the following fields:

- Account Number: A dropdown menu.
- Posting Date: From 08/22/2019 To 08/22/2019, with calendar icons.
- Amount: From and To input fields.
- Transaction Groups: A dropdown menu set to 'All'.
- A 'Search' button at the bottom.

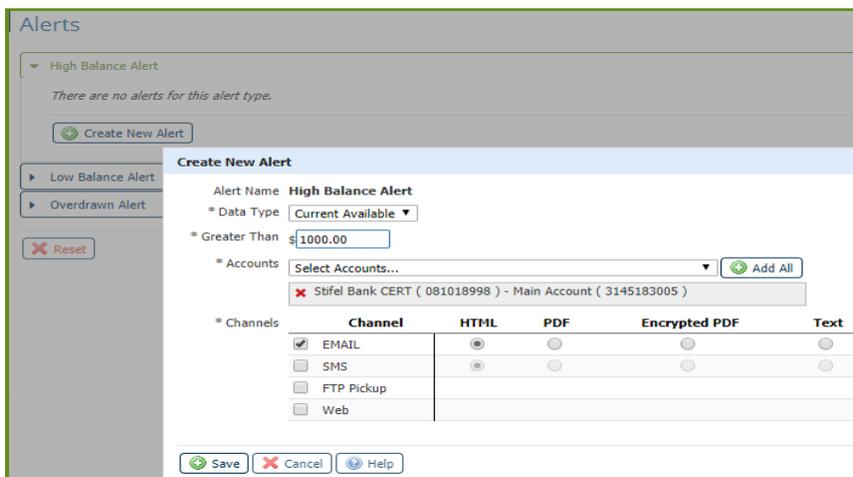
## E-statements

Enrolling in **E-statements** allows for a faster and electronic presentation of bank statements. From the **Account Information** tab, click on **DDA Account Statements** to view, print, or download the system-generated document.

## Alerts

Set High Balance Alerts, Low Balance Alerts and Overdrawn Alerts for account monitoring purposes.

1. To set an alert, expand the section (High, Low, or Overdrawn) for the type of alert preferred and click the **Create New Alert** button. The **Create New Alert** window displays.
2. Enter the alert amount, select the account, and choose the method of delivery for the alert
3. Click the **Save** button



The screenshot shows the 'Alerts' section with a sidebar for 'High Balance Alert', 'Low Balance Alert', and 'Overdrawn Alert'. The 'High Balance Alert' section is expanded, showing a 'Create New Alert' dialog with the following details:

- Alert Name: **High Balance Alert**
- \* Data Type: **Current Available**
- \* Greater Than: **\$1000.00**
- \* Accounts: **Select Accounts...** (dropdown) with an **Add All** button. The selected account is **Stifel Bank CERT ( 081018998 ) - Main Account ( 3145183005 )**.
- \* Channels: A table with columns for Channel, HTML, PDF, Encrypted PDF, and Text.

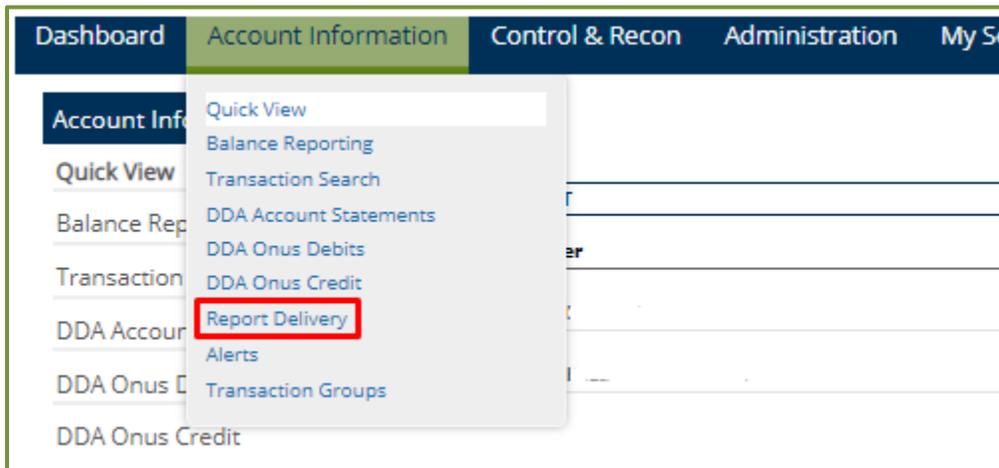
| Channel                                   | HTML                             | PDF                   | Encrypted PDF         | Text                  |
|---|----------------------------------|-----------------------|-----------------------|-----------------------|
| <input checked="" type="checkbox"/> EMAIL | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <input type="checkbox"/> SMS              | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <input type="checkbox"/> FTP Pickup       |                                  |                       |                       |                       |
| <input type="checkbox"/> Web              |                                  |                       |                       |                       |

Buttons at the bottom: **Save**, **Cancel**, **Help**.

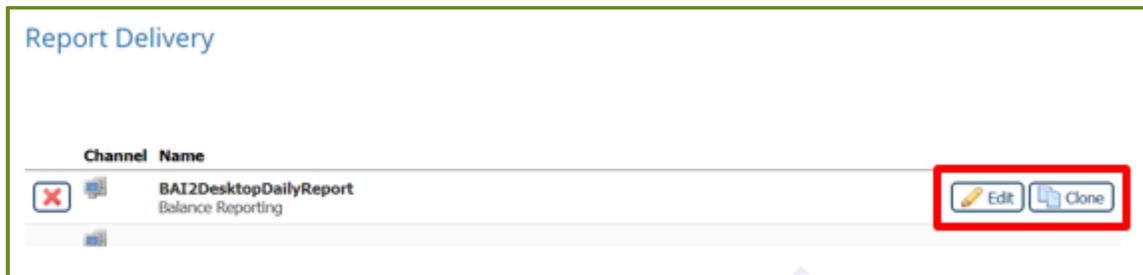
# Report Delivery

The Report Delivery tab allows users to schedule the automated delivery of balance reports, NACHA reports, and Wire Detail reports via a chosen delivery channel. To create a report delivery template, go to the **Account Information** tab and click on **Report Delivery** (*options listed within Account Information depend on user entitlements*).

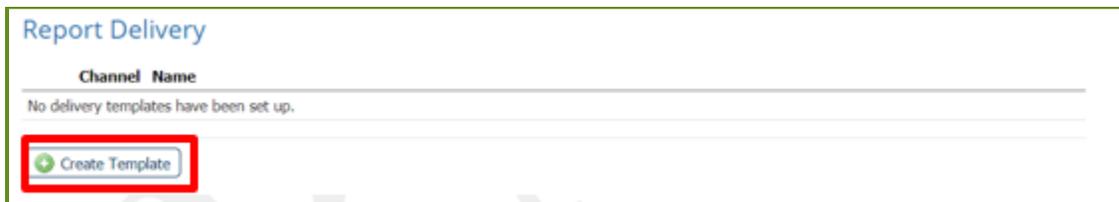
**Note:** For additional details on the FTP Delivery or FTP Pickup delivery channels, please contact your Stifel Bank Relationship Banker, send an email to the Treasury Management team at [treasurycentral@stifelbank.com](mailto:treasurycentral@stifelbank.com), or call (866) 303-8003 toll free.



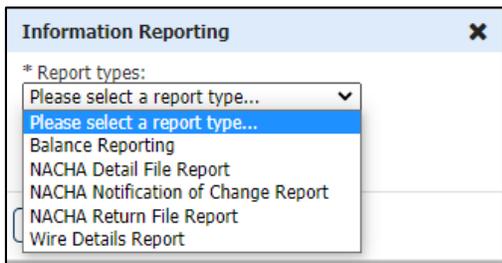
If a template is already established it will display here. Templates may be edited or cloned.



If a new template is needed, click the **Create Template** button.



From the **Information Reporting** drop down menu, highlight the report type needed and click the **OK** button. *(Options listed depend on user entitlements).*



**NOTE: The Wire Detail Report ONLY includes outgoing wires initiated within Treasury Central.**

The options presented on the Report Delivery change based on the Delivery Method selected in question #5. Email delivery is the default method.

## Creating a Report Delivery Template - Email Delivery

**Create Template : Balance Reporting**

1. What name would you like to use for this template?  
\* Template Name

2. Which accounts would you like on this report?  
Please select an account...

3. What data should be presented on this report?  
 All Data Types (ALL)     Summary Transactions (SUMMARY)     Status Transactions (STATUS)  
 All Credit Transactions (CREDIT)     All Debit Transactions (DEBIT)

4. How would you like this report to appear?  
 BAI Version 2     CSV Report     CSV Transaction Report  
 QuickBooks Web Connect     Quicken (Mac) Web Connect     Quicken (Windows) Web Connect  
 SWIFT MT940     SWIFT MT942     SWIFT MT950  
 Web Report

5. How would you like this report delivered?  
 Desktop     EMAIL     FTP Delivery  
 FTP Pickup     SMS

6. How would you like this report to be formatted?  
 EMAIL     SMS

7. How would you like this report to be formatted?  
 HTML     PDF     Encrypted PDF     Text  
 Send report as attachment

8. When would you like this report delivered?  
 Daily  
 Whenever Data Becomes Available for This Template's Account(s)  
 Only New - Only include new information since the last time this report was generated  
 Starting No Earlier Than - Do not deliver daily report before specified time  
 At Specific Times - Template is triggered by specific time settings, not file loads  
 Timed Intervals - Template is triggered at interval time settings during specified hours, not file loads  
 Weekly - Output created once per week, for previous calendar week, on specified day  
 Monthly - Output created once per month, for previous calendar month, on specified date

Steps:

1. Enter template name
2. Select which account(s) to include in this report
3. Select the checkbox beside the appropriate data source. More than one data source may be selected.
4. Select the preferred appearance of the report
5. Select the preferred delivery channel.
6. Select a notification method.
7. Select the preferred format of the report.
8. Select when the report should be delivered.
9. Click **Save Template** to save newly created template
10. Click **Cancel** to delete changes

# Creating a Report Delivery Template - FTP Pickup or FTP Delivery Channels

When creating a Report Delivery Template for distribution via one of the Treasury Central FTP channels, users are presented the option to name the file that will be delivered via the channel.

|   |  |
|---|--|
| <p>8 What name would you like the file to have?</p> <p><input type="text"/>.html</p> <p><a href="#">Macros Help</a></p> | <p>This option is only presented when one of the FTP channels is selected. Users can input a file name of their choosing. The file type will automatically change based on the formatting selected in question #7.</p> |
|---|--|

## File Naming and Macros

Macros are a way to define and customize file names for the data received by inserting variable data into the file name. To use a Macro, enter the macro surrounded by the percent sign (%) in the **File Name** text box shown above. The values represented by the macros will automatically be included in the file name when the file is generated. Macros are not case-sensitive and may be entered in either upper and/or lower case characters. Please note, however, since MM is used for both month and minute, lower-case mm indicates month and upper-case MM indicates minute.

Below is a list of available macros for use in the filename textbox. These macros are specific to the FTP channels. This information is also available in the Treasury Central system via a hyperlink underneath the file name text box as shown above.

| Macro          | Description   |
|----------------|---|
| %SERVICE%      | The Service name. Service names with multiple words will contain an underscore. (Example: BalanceReporting)                                       |
| %TEMPLATENAME% | The name of the template creating this file. This is the name you provided for the template when you created it. (Example template name: PDTAP2). |
| %FILENAME%     | The name portion of the incoming file for Secure File Transfer Receive. For other services, the Service name is provided instead.                 |
| %yyyy%         | Current Year with century. (YYYY = 2020)  |
| %yy%           | Current Year no century. (YY = 20)  |
| %mm%           | Current Month numeric. (01-12)  |
| %mmm%          | Current Month 3-character. (JAN-DEC)  |
| %dd%           | Current Day. (01-31)  |
| %dow%          | Current Day of Week. (SUN-SAT)  |
| %hh%           | Current Hour. (00-23)   |
| %MM%           | Current Minute. (00-59)   |
| %ss%           | Current Second. (00-59)   |

Some FTP servers will overwrite the original file if a newer file with the same name is received by the system. Best practice is to include a macro in the file name that will distinguish it from a file already received by the same name.

Examples:

- Report Delivery Template Name Selected by User - *Daily Transaction Report*

In order to receive output with the file name the same as the template name and also showing the date it was generated such as DailyTransactionReport20200930, this macro should be used in the file name textbox:

%templatename%%yyyy%%mm%%dd%

Users can also input a free form file name and include macros with it to achieve a similar result.

- File Name Selected by User - *Stifel Bank Report*

In order to receive output with the user-selected file name and also showing the date it was generated In order to add the date in this situation, this macro should be used in the file name textbox appearing after the date entered by the user.

- StifelBankReport%%yyyy%%mm%%dd%

## Delivery Timing Options

Note: Some of the options listed may not appear depending on the type of report selected.

### Daily

1. **Whenever Data Becomes Available for This Template Account(s)** - As data becomes available, it will be compiled and distributed at intervals throughout the day. This ensures the data reaches the users in a timely manner, and will continue to accumulate and add new data to the report as it becomes available. Additional options can also be selected:
  - Only New - Only include new information since the last time this report was generated. This allows for just new data to be delivered. This is a good option to select if reports are still needed daily without becoming overwhelmed by having the report accumulate and build continuously.
2. **Starting No Earlier Than - Do not deliver daily report before a specified time** - This allows for delivery of data to be sent at specific times. The report file can be set by entering a time into the field manually or by using the arrows available. The left and right arrows will select the time field and the up or down buttons will change the field forward or backward. Clicking the circle in between the arrows will default to the current system time on the user's computer. Additional options can also be selected:

- Only New - Only include new information since the last time this report was generated. This allows for just new data to be delivered. This is a good option to select if reports are still needed daily without becoming overwhelmed by having the report accumulate and build continuously.
  - If no data is available at scheduled time, DO NOT SEND output with "No Data Reported Indicated". If left unchecked, a report will be generated and sent, despite no new information being available.
3. **At Specific Times** - Template is triggered by specific time settings, not file loads. This option allows for multiple times to be set up for reports to be sent. The first report file can be set by entering a time into the field manually or by using the arrows available. The left and right arrows will select the time field and the up or down buttons will change the field forward or backward. Clicking the circle in between the arrows will default to the current system time on the user's computer. Selecting the Add New Time button will allow for a second field to be available. To remove a field, click the red X. Additional options can also be selected:
- Only New - Only include new information since the last time this report was generated. This allows for just new data to be delivered. This is a good option to select if reports are still needed daily without becoming overwhelmed by having the report accumulate and build continuously.
  - If no data is available at scheduled time, DO NOT SEND output with "No Data Reported Indicated". If left unchecked, a report will be generated and sent, despite no new information being available.
4. **Timed Intervals** - Template is triggered by interval time settings during specified hours, not file loads. This option allows for a specific time range to be determined to trigger reports. Reports can be sent within the determined times every 15, 30 or 60 minutes. The report file can be set by entering a **From** and **To** time into the fields manually or by using the arrows available. The left and right arrows will select the time field and the up or down buttons will change the field forward or backward. Clicking the circle in between the arrows will default to the current system time on the user's computer. Selecting the **Add New Time** button will allow for a second field to be available. To remove a field, click the red X. Additional options can also be selected:
- Only New - Only include new information since the last time this report was generated. This allows for just new data to be delivered. This is a good option to select if reports are still needed daily without becoming overwhelmed by having the report accumulate and build continuously.
  - If no data is available at scheduled time, DO NOT SEND output with "No Data Reported Indicated". If left unchecked, a report will be generated and sent, despite no new information being available.

## Weekly

1. **Output created once per week, for previous calendar week, on specified day.** Reports are generated and sent on a specific day of the week, for the past week's entire output. Select the day of the week that the previous week's reports will be sent.

## Monthly

1. **Output created once per month, for previous calendar month, on specified day.** Reports are generated and sent on a specific day of the week, for the past month's entire output. Select the day of the month that the previous month's reports will be sent.

# Payments & Transfers

## Payment Activity

### Current Activity

From the **Payments & Transfers** tab, the **Payment Activity - Current Activity** screen displays all payments (ACH Payments, Wire Transfers, and Account Transfers) initiated for the current processing day. The payments dashboard displays the dollar amount for each payment type and is divided into two (2) categories, Pending and Completed. Click the **Status Detail** link to show more or less payment details. Click the **Refresh** link to allow the payment dashboard to update without leaving the page. At the bottom of the screen the **Transaction Summary** is displayed. See the following page for more information about this section. Click the **View** button to display a detailed summary of each transaction.

**Payment Activity : Current Activity**

|                 | ACH Payments   | Wire Transfers | Account Transfers | ALL TRANSACTIONS |
|-----------------|----------------|----------------|-------------------|------------------|
| <b>PENDING</b>  | \$3,824.00 (1) | \$1,289.72 (1) | \$0.00 (0)        | \$5,113.72 (2)   |
| <b>COMPLETE</b> | \$0.00 (0)     | \$0.00 (0)     | \$0.00 (0)        | \$0.00 (0)       |
| <b>ALL</b>      | \$3,824.00 (1) | \$1,289.72 (1) | \$0.00 (0)        | \$5,113.72 (2)   |

[Show Status Detail](#) [Refresh](#)

Search Transactions

Prev 1 Next Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50

+ / -  Approve  Release  Approve And Release

**DWR-00008694** Pending Approval **\$1,289.72** [View](#) [Edit](#) [Cancel](#)

Payment Date: 09/03/2019  
Originator: Ruby Systems \*3392 - DDA (Master Account) - First MFC Bank (111111118)  
Beneficiary: Foster LLC - Account Number \*4915

**ACH-00008695** Pending Approval **\$3,824.00** [View](#) [Edit](#) [Cancel](#)

Payment Date: 09/03/2019  
Batch Type: Business (CCD)  
Offset Account: \*3377 - DDA (Expense Account) - First MFC Bank (111111118)  
Initiator: Janet Smith (ruby / jsmith)

+ / -  Approve  Release  Approve And Release

### Transaction Summary

At the bottom of the Current Activity page, current day transactions are individually displayed. Transactions can be reviewed, approved, and rejected. Additional options are available based on the type of transaction.

**+/- Icon** - This represents the Select/Unselect All feature. A checkbox appears next to the transaction when approval is needed. Approval for multiple transactions may be made at once. Pressing the **+** icon auto selects all boxes. Selecting the **-** icon unselects all boxes. When the checkboxes are selected, three buttons will appear, based on service types:

- **Approve** (ACH Payments, Wire Transfers & Account Transfers)
- **Release** (Wire Transfers Only)
- **Approve and Release** (Wire Transfers Only)
- **Payment Service Icon** - this represents the type of transaction.



Document with an Arrow Icon - Account Transfers



ACH Letters Icon - ACH Payments



Lightning Bolt Icon - Wire Transfers

**Transaction Number** - the transaction number assigned to the transaction will display. If a transfer is recurring, the name defined when the transaction was initiated is displayed.

**Destination** - based on the type of payment service, the transaction destination will display. ACH Payments and Account Transfer transactions display the destination (To) account and the Wire Transfer transactions display the Beneficiary. For security purposes, only the last 4 digits of the destination accounts will display.

**Amount** - the transaction dollar amount is displayed.

**Current Status** - progress of transactions are tracked through Current Activity and updated based on current status. Transaction statuses are as follows:

- **Pending Delivery** - the transaction has been initiated by the processing center and is awaiting delivery to the bank.
- **Pending Approval** - the transaction is awaiting approval by one or two company users before it can be sent to the bank.
- **Pending Repair** - in the event a company, user or account has been deleted, the transaction may no longer have an owner or account linked to it. A company user can reactivate and take ownership by editing the transaction.
- **Reversed** - allows for the recall of funds for batches completed and processed in error. When a batch is reversed, a debit transaction is processed for all accounts that originally received a credit transaction and a credit transaction is processed to all accounts that originally received a debit transaction.
- **Expired** - if Pending Repair or Pending Approval transactions have no activity or action performed they will eventually expire.
- **Complete** - the transaction has finalized and been accepted by the bank.

## *Transaction Summary Action Buttons:*

Each transaction displayed in the **Transaction Summary** includes action buttons. The payment service type and status of the transaction determines the action buttons available.

- **View** - displays a full report providing transaction information, including credits and debits, creation dates, processing dates, and payees. Additional buttons display when viewing a transaction.
- **Close** - the report will close and the user will be taken back to the Current Activity page
- **Print** - a report window opens allowing printing
- **Approve** - Wires pending approval or rejection will display the Approve button. Approving the wire displays a window asking for further approval.
- **Reject** - Wires pending approval or rejection will display the Reject button. Rejecting the wire displays a window asking for a reason for the rejection.
- **Edit** - this button is available for use for all transactions and allows partial editing of the transaction, depending on the payment service type.
- **Request Reversal (ACH Only)** - Reversals may be submitted for batches with a Completed status up to five (5) business days after the payment date. Companies with next-day or warehouse processing may only initiate reversals from Payment History. Companies with same-day processing may initiate reversals from Current Activity or Payment History. Tax batches, pre-notes, zero dollar transactions, and batches created for a deleted ACH Company are not eligible for reversal.
- **Cancel** - this button is available for use for all transactions and allows a transaction to be cancelled.

## *Search Transactions*

Clicking on the **Search Transactions** link provides an easy way to find a specific transaction for approval, rejection, or editing. Enter the full or any part of the field to get a search result. Fields are not mandatory and if no text is entered all available transaction summaries will appear. Searches can be specific to the payment service (ACH Payments, Wire Transfers, or Account Transfers) or initiated for all transaction types.

Payment Activity : Current Activity

|                 | ACH Payments   | Wire Transfers | Account Transfers | ALL TRANSACTIONS |
|-----------------|----------------|----------------|-------------------|------------------|
| <b>PENDING</b>  | \$3,824.00 (1) | \$1,289.72 (1) | \$0.00 (0)        | \$5,113.72 (2)   |
| <b>COMPLETE</b> | \$0.00 (0)     | \$0.00 (0)     | \$0.00 (0)        | \$0.00 (0)       |
| <b>ALL</b>      | \$3,824.00 (1) | \$1,289.72 (1) | \$0.00 (0)        | \$5,113.72 (2)   |

[Show Status Detail](#) [Refresh](#)

▼ Search Transactions

**ALL TRANSACTIONS** | ACH Payments | Wire Transfers | Account Transfers

Tran Number  Payee

Name

Amount

Status

Entry Method

Import File

Recurring Payments Only

Show 10 results per page, sorted by Transaction Number in descending order

[Search](#) [Print](#) [Export](#)

Based on payment services used, searches can be customized and sorted by the following fields:

- **Tran Number** - enter any portion of transaction ID
- **Name** - if the payment was created as part of a recurring series, enter any portion of the series or template name
- **Amount** - enter the total amount of the batch (not individual transactions), wire, or account transfer
- **Status** - to view transactions with a specific status, click the field and select a status from the drop down menu
- **Entry Method** - results may be filtered by manually-entered or imported payments. Click the field and select the appropriate entry method from the drop-down menu
- **Import File** - if the payment was created by importing a file, enter any portion of the name of the file
- **Recurring Payments Only** - select this checkbox to display only transactions created as part of a recurring series
- **Payee** - enter the payee name contained in the payment.
- **Payee Account (ACH Only)** - Enter the account number of the payee used in the batch

- **Beneficiary (Wires Only)** - Enter the name of the beneficiary that is a saved or unsaved payee
- **Originator (Wires Only)** - In most cases, this is the company name due to information copied from the company profile during wire and template completion. If needed, the originator may be edited
- **Correspondent Bank ID (Wires Only)** - Enter the ID of the correspondent bank used in the wire
- **Debit Account (Wire Only)** - Enter any portion of the debit account used to fund the wire
- **From Account (Account Transfer Only)** - Enter any portion of the transfer debit account number
- **To Account (Account Transfer Only)** - Enter any portion of the transfer credit account number

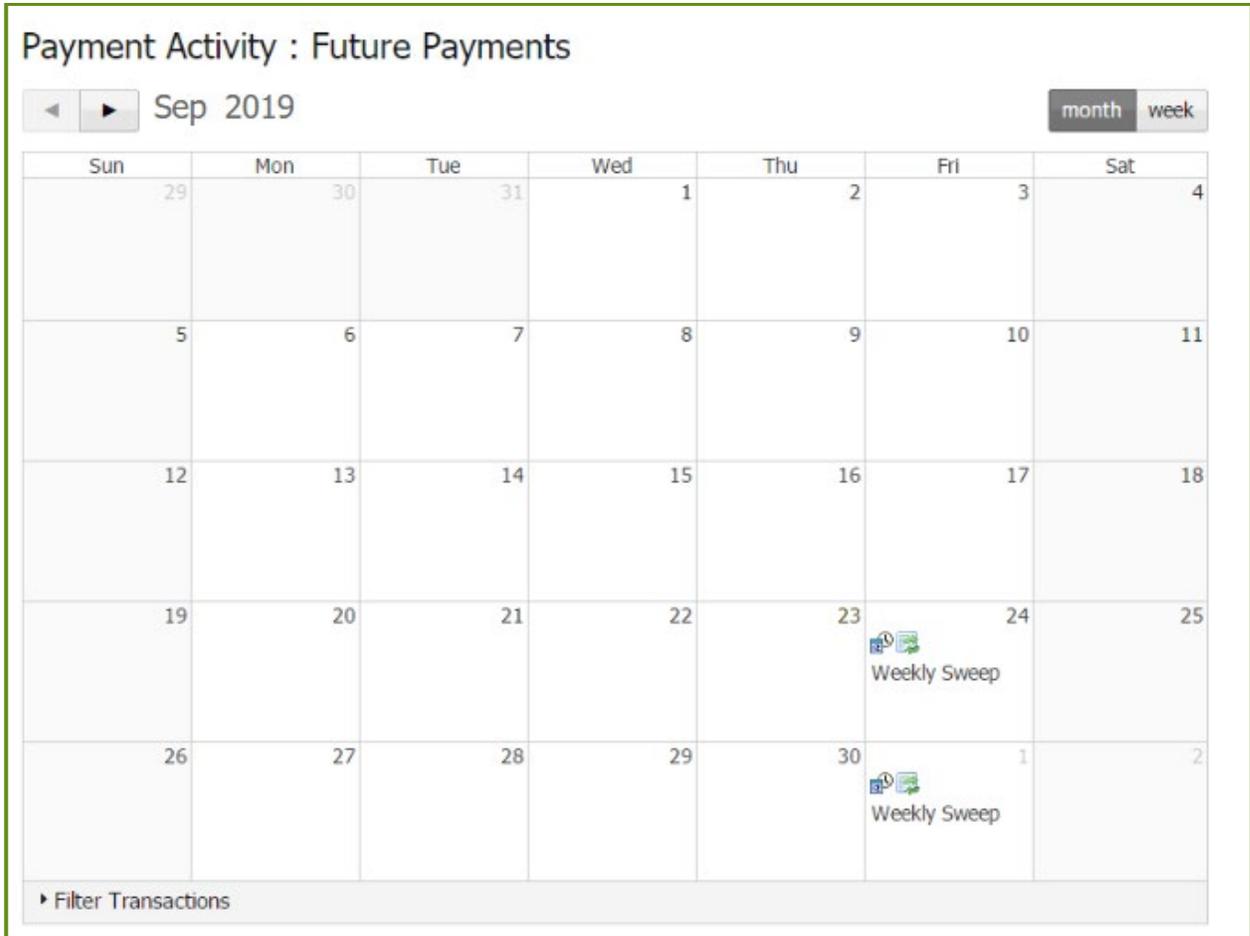
Before clicking the **Search** button, arrange how the search results should be displayed. At the bottom of the screen, click the **10** and select an option from the drop down menu. Click **Transaction Number** and select a sorting option from the drop-down menu. Click **descending** to alternate between descending and ascending.



When all criteria is entered, select **Search** to display the current-day transactions requested. Select **Print** to print search results and **Export** to download a Payment Activity Report.

## Future Payments

To view scheduled payments and transfers in calendar form, click on the **Payments & Transfer** tab and select **Payment Activity** from the drop down menu. The **Current Activity** page is the default. Click on **Future Payments** from the menu on the left hand side of the screen. This calendar view displays the current date in yellow and any payment or transfer created before its processing date. Small calendar icons indicate recurring events and payment service icons indicates the type of transaction (ACH Payments, Wire Transfers, or Account Transfers). Hover the mouse over each scheduled transaction for a preview of the transaction amount. Click on the scheduled transaction and scroll down to view, approve or edit the transaction.



## Payment History

To view payment history, click on the **Payments & Transfer** tab and select **Payment Activity** from the drop down menu. The **Current Activity** page is the default. Click on **Payment History** from the menu on the left hand side of the screen. Payment history for the previous 180 days is available using any of the fields displayed.

Dashboard Account Information **Payments & Transfers** Control & Recon Administration My Settings

**Payments & Transfers** Payment Activity : Payment History

Payment Activity  
 Current Activity  
 Future Payments  
**Payment History** ←  
 Recurring Transfers

**ALL TRANSACTIONS** ACH Payments Wire Transfers Account Transfers

Show From 08/19/2019 To 08/19/2019

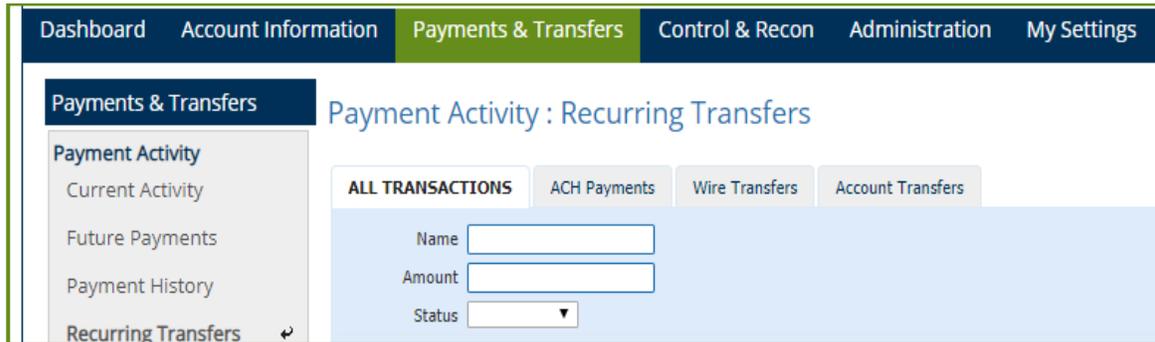
Tran Number  Payee

Name

Amount

## Recurring Transfers

To view current, future, and completed recurring series, click on the **Payments & Transfer** tab and select **Payment Activity** from the drop down menu. The **Current Activity** page is the default. Click on **Recurring Transfers** from the menu on the left hand side of the screen. Search for recurring transfers using the fields displayed.



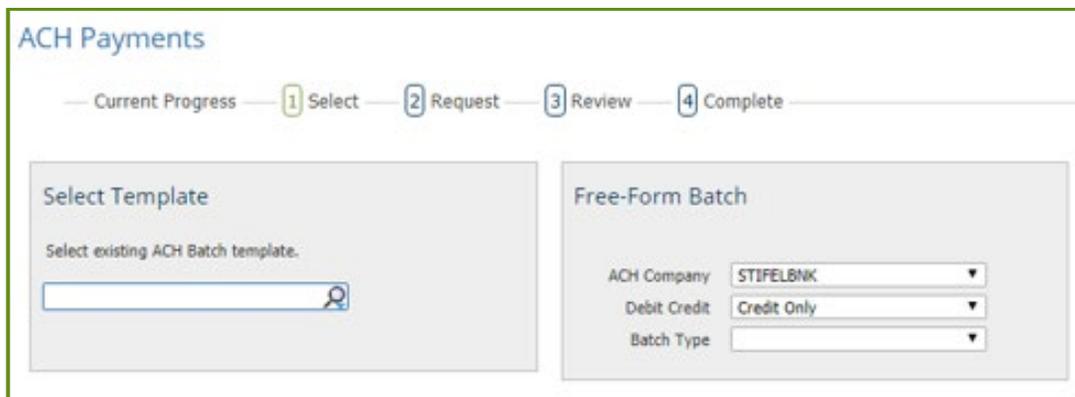
The screenshot shows a web application interface with a top navigation bar containing 'Dashboard', 'Account Information', 'Payments & Transfers' (highlighted), 'Control & Recon', 'Administration', and 'My Settings'. Below this is a sub-navigation bar with 'Payments & Transfers' and 'Payment Activity : Recurring Transfers'. A left-hand menu lists 'Payment Activity', 'Current Activity', 'Future Payments', 'Payment History', and 'Recurring Transfers' (with a back arrow). The main content area has tabs for 'ALL TRANSACTIONS', 'ACH Payments', 'Wire Transfers', and 'Account Transfers'. Below the tabs are three search fields: 'Name' (text input), 'Amount' (text input), and 'Status' (dropdown menu).

## ACH Payments

### Create Batch

Selecting **ACH Payments** from the **Payments & Transfer** tab provides many ways to originate an ACH payment. Depending on the user's permissions and settings, existing templates may be used or a free-form batch may be created to pay a new entity. To create a new ACH batch:

1. Enter the company or individual to be paid.
2. Select Credit to pay the business or the individual.
3. Select the Batch Type. Business or Individual



The screenshot shows the 'ACH Payments' interface with a progress bar at the top indicating steps: '1 Select', '2 Request', '3 Review', and '4 Complete'. Below the progress bar are two main sections: 'Select Template' and 'Free-Form Batch'. The 'Select Template' section has the text 'Select existing ACH Batch template.' and a search input field with a magnifying glass icon. The 'Free-Form Batch' section contains three dropdown menus: 'ACH Company' (set to 'STIFELBNK'), 'Debit Credit' (set to 'Credit Only'), and 'Batch Type'.

**Create Batch**

Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete

ACH Batch Details

Payment Date: 09/08/2019  Company Discretionary Data:

ACH Company: Ruby Systems \* Company Entry Description:

Batch Type: Extended Addenda (CCD) - Credit Only  Pending Actions: Notify via EMAIL, SMS

\* Offset Account:  Save as Template:

| Payees                   | Payee                | Account       | * Amount             | Addenda              | Remittance + / -     |
|--------------------------|----------------------|---------------|----------------------|----------------------|----------------------|
| <input type="checkbox"/> | <input type="text"/> | None Selected | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="checkbox"/> | <input type="text"/> | None Selected | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="checkbox"/> | <input type="text"/> | None Selected | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="checkbox"/> | <input type="text"/> | None Selected | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="checkbox"/> | <input type="text"/> | None Selected | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="checkbox"/> | <input type="text"/> | None Selected | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="checkbox"/> | <input type="text"/> | None Selected | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="checkbox"/> | <input type="text"/> | None Selected | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="checkbox"/> | <input type="text"/> | None Selected | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="checkbox"/> | <input type="text"/> | None Selected | <input type="text"/> | <input type="text"/> | <input type="text"/> |

- Steps:
- Company Entry Description** - the purpose of the payment.
  - Payee** - select a current payee or click on the **Create New Payee** button to create a new payee.
  - Account**
  - Amount**
  - Add Remittance** - preview screen allows notifying the payee of the payment.
  - Request Batch** - sends ACH batch.

**Batch Confirmation**

The batch confirmation page is displayed when the **Request Batch** button is clicked and contains details of the ACH batch just created. Information includes the transaction number and when the batch was accepted.

**Create Batch**

Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete

ACH Batch

**Transaction Number** ACH-00008904

**Recurring Frequency** One-Time Payment

**Batch Type** Business (CCD) - Credit Only

**ACH Company** Ruby Systems (814502003)

**Offset Account** \*3392 - DDA (Operating Account) - First MFC Bank (11111118)

**Total Credits** \$100.00 (1)

**Company Entry Description** Vendor Pay

**Payment Date** 09/03/2019

**Notify Initiator Options** Pending Actions: Notify via EMAIL

## Manage Batch Templates

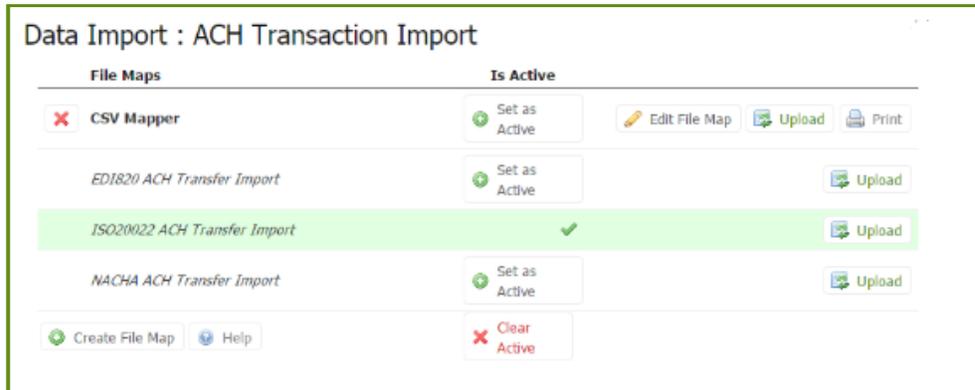
Templates may be viewed, created, and edited from **Manage Batch Templates**. This screen is accessed by clicking **ACH Payments** from the **Payments & Transfer** tab and is another way to quickly locate a specific template by utilizing the various fields of the Search Templates section. Any combination of fields may be used to filter results. If all fields are left blank and **Search Templates** button is selected, all available templates will display. A new template may be created by clicking the **Create Template** button on this screen.

A list of existing templates displays at the bottom of the screen. Templates may be viewed, edited and deleted from this screen.

| Template Name  | Batch Type    | ACH Company     | Last Used  | Last Modified  |
|--|---------------|-----------------|------------|--|
| Prev 1 Next Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50 |               |                 |            |  |
| Second Saved Template  | Payroll (PPD) | My Property LLC | 05/01/2019 | May 1, 2019 1:38 PM CDT by Tristica123 / Luvmy3boys  |
| First Saved Template   | Payroll (PPD) | My Property LLC | 05/13/2019 | May 1, 2019 12:12 PM CDT by Tristica123 / Luvmy3boys |
| Prev 1 Next Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50 |               |                 |            |  |

## Transaction Import

ACH batches may be created by importing a file into Treasury Central. To import a file, click on **ACH Payments** from the **Payments & Transfer** tab and click on **Transaction Import** from the menu. Options are available to upload a standard formatted files or create a file map specific to the need. Click on the upload button, browse for the file and select upload file.



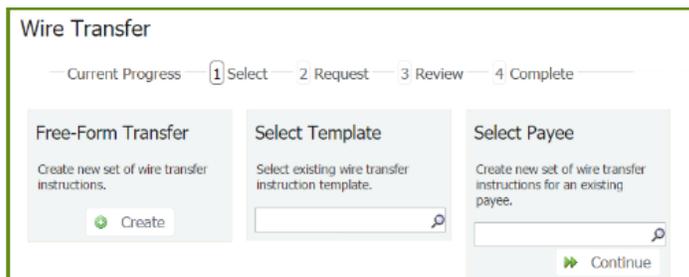
For more information on creating files to import ACH transactions, please contact your Stifel Bank Relationship Banker, send an email to the Treasury Management team at [treasurycentral@stifelbank.com](mailto:treasurycentral@stifelbank.com), or call (866) 303-8003 toll free.

# Wire Transfer

## Create a Wire Transfer

Selecting **Wire Transfer** from the **Payments & Transfer** tab provides three (3) ways to originate a Wire Transfer.

1. Create a new set of wire transfer instructions
2. Select an existing wire transfer instruction template
3. Create a new set of wire transfer instructions for an existing payee

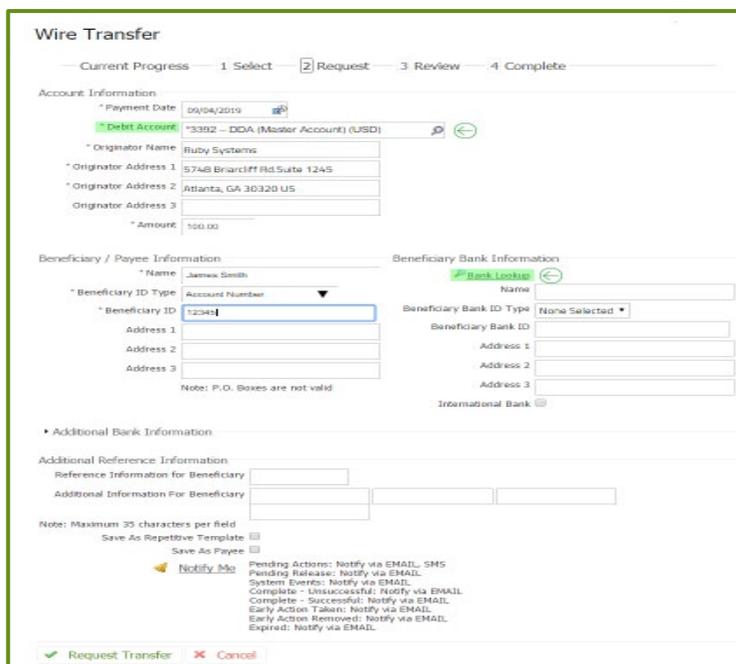


The image shows a 'Wire Transfer' selection screen. At the top, a progress bar indicates the current step is '1 Select', with other steps being '2 Request', '3 Review', and '4 Complete'. Below the progress bar are three main options:

- Free-Form Transfer**: 'Create new set of wire transfer instructions.' with a 'Create' button.
- Select Template**: 'Select existing wire transfer instruction template.' with a search input field.
- Select Payee**: 'Create new set of wire transfer instructions for an existing payee.' with a search input field and a 'Continue' button.

### *Creating a new set of wire transfer instructions*

When clicking on the **Create** button, the following page will display allowing a new set of wire transfer instructions to be created. All required fields are noted with an asterisks (\*). Use the **Bank Lookup** link to find the Beneficiary Bank information and the **Notify Me** link to preview notification options about the payment. Click the **Request Transfer** button to send the request.



The image shows a detailed 'Wire Transfer' form. At the top, the progress bar is at step '2 Request'. The form is divided into several sections:

- Account Information**: Includes 'Payment Date' (09/04/2019), 'Debit Account' (3392 - DOA (Master Account) (USD)), 'Originator Name' (Ruby Systems), 'Originator Address 1' (5748 Briardliff Rd, Suite 1245), 'Originator Address 2' (Atlanta, GA 30320 US), and 'Amount' (100.00).
- Beneficiary / Payee Information**: Includes 'Name' (James Smith), 'Beneficiary ID Type' (Account Number), and 'Beneficiary ID' (12345).
- Beneficiary Bank Information**: Includes a 'Bank Lookup' link, 'Name', 'Beneficiary Bank ID Type' (None Selected), and 'Beneficiary Bank ID'. There are also fields for 'Address 1', 'Address 2', and 'Address 3', and an 'International Bank' checkbox.
- Additional Bank Information**: A section for further bank details.
- Additional Reference Information**: Includes 'Reference Information for Beneficiary' and 'Additional Information For Beneficiary'.
- Notification Options**: A 'Notify Me' section with a list of actions and events that can be notified via EMAIL or SMS.

At the bottom of the form, there are 'Request Transfer' and 'Cancel' buttons.

## Wire Transfer confirmation page

The **Wire Transfer** confirmation page is displayed when the **Request Transfer** button is clicked and contains details of the wire transfer just created. Information includes the transfer request reference number, and when the request was accepted.

### Wire Transfer

✓ Your transfer request reference number is DWR-12345678.  
Request has been accepted as of Sept. 4 2019, 10:24 AM EDT

Current Progress: 1 Select 2 Request 3 Review 4 Complete

**Account Information**

**Transaction Number** DWR-12345678  
**Recurring Frequency** One-Time Payment  
**Amount** USD 100.00  
**Debit Account** \*3339 - DOA (Master Account)  
**Notify Initiator Options** Pending Actions: Notify via EMAIL  
Pending Release: Notify via EMAIL  
System Events: Notify via EMAIL  
Complete - Unsuccessful: Notify via EMAIL  
Complete - Successful: Notify via EMAIL  
Early Action Taken: Notify via EMAIL  
Early Action Removed: Notify via EMAIL  
Expired: Notify via EMAIL  
**Payment Date** 09/04/2019

**Originator Information**

**Originator Name** Ruby Systems  
**Originator Address 1** 123 Main St.  
**Originator Address 2** Atlanta, GA 30309 US  
**Originator Address 3**

| Beneficiary / Payee Information |                | Beneficiary Bank Information    |           |
|---------------------------------|----------------|---------------------------------|-----------|
| <b>Name</b>                     | Jane Smith     | <b>Name</b>                     |           |
| <b>Beneficiary ID Type</b>      | Account Number | <b>Beneficiary Bank ID Type</b> | Fed ABA   |
| <b>Beneficiary ID</b>           | *2345          | <b>Beneficiary Bank ID</b>      | 061000104 |
| <b>Address 1</b>                |                | <b>Address 1</b>                |           |
| <b>Address 2</b>                |                | <b>Address 2</b>                |           |
| <b>Address 3</b>                |                | <b>Address 3</b>                |           |

**Additional Reference Information**

**Reference Information for Beneficiary**  
**Additional Information For Beneficiary**

[Return](#) [Print](#)

## Wire Detail Report

For information on creating a Wire Detail template and scheduling the automated delivery of a Wire Detail Report, refer to the Report Delivery section of this guide. This option is dependent on company and user entitlements.

**NOTE:** The Wire Detail Report ONLY includes outgoing wires initiated within Treasury Central.

## Account Transfer

Selecting **Account Transfer** from the **Payments & Transfer** tab allows transferring funds from one account to another, from one account to multiple accounts, or from multiple accounts to one account. **Note:** Transferring from multiple accounts to multiple accounts is not permitted. Enter the “to” and “from” fields. Click **Notify Me** to preview notification options and select to be notified at various stages of the transaction. Click **Recurring Options** to preview recurring transfer options. Click **Request Transfer** to send the request.

### Account Transfer

— Current Progress — 1 Request — 2 Review — 3 Complete

Select Accounts

|   | Amount     | Memo |
|---|------------|------|
| * Transfer From Account: *0226 – SAVINGS (Savings Account) (USD)      | \$ 1000.00 |      |
| <span style="color: red;">✖</span> *3392 – DDA (Master Account) (USD) | \$ 1000.00 |      |

[Add Another](#)

---

\* Transfer To Account: \*3377 – DDA (Expense Account) (USD) \$ 2000.00

Transfer Details

\* Date: 09/04/2019

**Notify Me**  
 Pending Actions: Notify via EMAIL, SMS  
 System Events: Notify via EMAIL  
 Complete - Unsuccessful: Notify via EMAIL  
 Complete - Successful: Notify via EMAIL, SMS  
 Early Action Taken: Notify via EMAIL  
 Early Action Removed: Notify via EMAIL  
 Expired: Notify via EMAIL

**Recurring Options**  
None Selected

[Request Transfer](#) ✖ [Reset](#)

## Payee Maintenance

Selecting **Payee Maintenance** from the **Payments & Transfer** tab allows a quick way to search and edit existing payees, create a new payee and make ACH or Wire payments.

### Payee Maintenance : Manage Payees

Search Payees

Display Name:  Payee ID:

Payee Type: All Payee Name:

Account Number:

Show 10 results per page, sorted by Display Name in ascending order, including summary

[Search Payees](#) [Print](#) [Create Payee](#)

| Display Name  | Payee ID | Payee Name       | Payee Type |   |
|---|----------|------------------|------------|---|
| <span style="color: red;">✖</span> Benny Hill       | *Hill    | Benny Hill       | Individual | <a href="#">Edit</a><br><a href="#">Make Payment</a>  |
| <span style="color: red;">✖</span> Blair Kershaw    | *BAH     | Blair Kershaw    | Individual | <a href="#">ACH Payment</a><br><a href="#">Wire Payment</a><br><a href="#">Make Payment</a> |
| <span style="color: red;">✖</span> Blue Ridge Water | *idge    | Blue Ridge Water | Business   | <a href="#">Edit</a><br><a href="#">Make Payment</a>  |
| <span style="color: red;">✖</span> Dekalb Waste     | *0664    | Dekalb Waste Mgt | Business   | <a href="#">Edit</a><br><a href="#">Make Payment</a>  |

## Create Payee

When clicking on the **Create Payee** button, the following page will display to allow a new payee to be created. All required fields are noted with an asterisks (\*). Click the **Add Account** button to set up the account to receive the payment.

### Create Payee

Payee Information

|              |                      |   |                      |
|--------------|----------------------|---|----------------------|
| * Payee Name | <input type="text"/> | Display Name                                      | <input type="text"/> |
| * Payee ID   | <input type="text"/> | Address 1   | <input type="text"/> |
| * Payee Type | None Selected ▼      | Address 2   | <input type="text"/> |
|              |                      | Address 3   | <input type="text"/> |
|              |                      | Note: P.O. Boxes are not valid for Wire Transfers |                      |
|              |                      | Email Address                                     | <input type="text"/> |

Payee Accounts

| Account Information                  | Bank Information | Authorized For Debit | Account Type | Default Account |
|--------------------------------------|------------------|----------------------|--------------|-----------------|
| <i>No accounts defined for payee</i> |                  |                      |              |                 |

### Add Payee Account

Account Information

|                       |  |
|-----------------------|--|
| * Account Name        | <input type="text" value="Carter Consulting"/> |
| * Account Number      | <input type="text" value="09876544321"/>       |
| * Beneficiary ID Type | Account Number ▼                               |

**ACH Information**  
Account can be used in ACH Templates and Batches

**Wire Information**  
Account can be used in Wire Templates and Transactions

# Control & Recon

## Stop Payments

Selecting **Stop Payments** from the **Control & Recon** tab allows the user to make a stop payment request on an individual check (maximum of 50 checks at a time) or a range of checks. All required fields are noted with an asterisks (\*) but entering as much identifying information as possible is recommended. Click on the **Request Stop Payment** button to display the Stop Payment confirmation page.

**Stop Payments : Request Stop Payment**

— Current Progress — 1 Request — 2 Review — 3 Complete —

Request Stop Payment

\* Account

Memo

Company Name

Contact Name

Phone Number

Notify Me

Stop Individual Checks | Stop Check Range

| * Check | Date Written | Amount | Written To | Reason |
|---------|--------------|--------|------------|--------|
| 2000    | 09/04/2019   | 100.00 | Jim Shorts | Lost   |

## Stop Payment confirmation page

**Stop Payments**

— Current Progress — 1 Request — 2 Review — 3 Complete —

✓ Request has been accepted as of 09/04/2019

Stop Payment Details

**Company Name** Ruby Systems  
**Contact Name** Janet Smith  
**Phone Number** (404)555-7890  
**Memo**  
**Account** \*3377 - DDA (Expense Account)

Checks

| Check | Date Written | Amount   | Written To | Reason | Transaction Number | Action |
|-------|--------------|----------|------------|--------|--------------------|--------|
| 2000  | 09/04/2019   | \$100.00 | Jim Shorts | Lost   | STP-00008883       | Stop   |

# Check Positive Pay

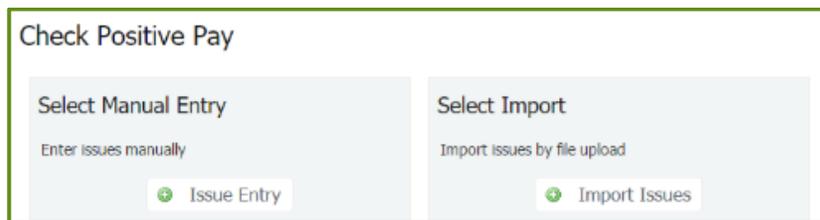
Check Positive Pay is a powerful fraud protection tool allowing users to enter and review issued checks as well as enter decisions and view activity for exception items. Exception items are created when a company submits its issued checks to the bank and those checks are compared with the checks received and posted to the processing systems. Checks that do not match are flagged and exception items are generated within Check Positive Pay to allow the user to review them and determine if they are to be paid or returned.

## Issues

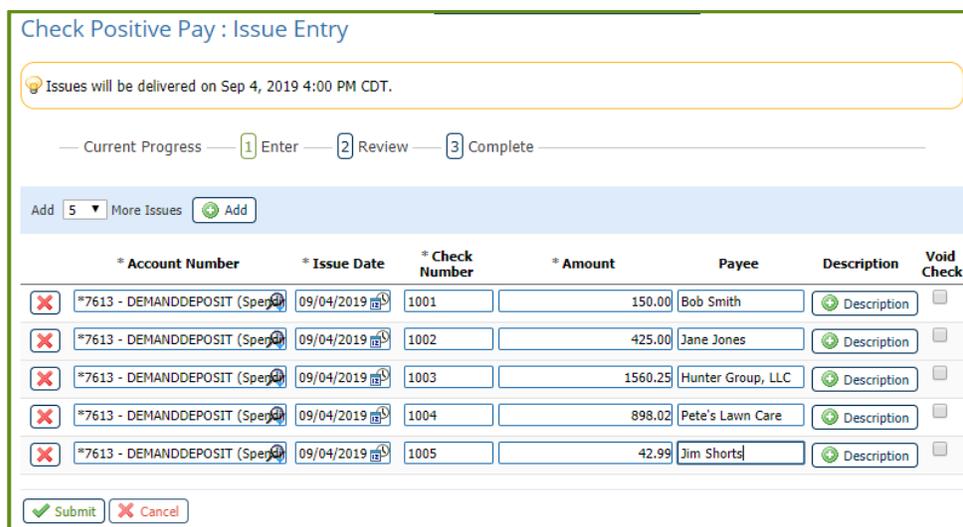
After checks are created, the company informs the bank as part of the reconciliation process. Details about the created checks, called issues, can be entered manually or by importing an issue file. Click on **Check Positive Pay** from the **Control & Recon** tab to enter issues.

## Issue Entry

To manually enter, click on **Issue Entry**.



The top banner displays when issues will be delivered to the bank. All required fields are noted with an asterisks (\*). To delete a created check, select the red X to the far left of it. When all issue items are entered, select **Submit**. The next screen will provide an opportunity to review the issued data. If the data is correct, click **Save**. If changes are needed, click **Edit**.



To enter check issue records by importing a file. Select **Import Issues** from the Check Positive Pay home screen. Please contact your Private Banker, send an email to the Treasury Management team at [treasurycentral@stifelbank.com](mailto:treasurycentral@stifelbank.com), or call (866) 303-8003 toll free for assistance with mapping issue files for import.

## Decision Items

Check Positive Pay allows users to review exception items for potential fraud and decide whether to pay or return a particular check. Select the account for the checks that need a decision and click the **Search** button. The exception items will display. Click the check number link to view a picture of the check. Choose the pay or return checkbox to the right of the item. **Note:** The user has the option of paying or returning all listed checks. Click the **Enter Decision** button to preview the confirmation page.

**Check Positive Pay : Decision Items**

Current Progress — 1 Enter — 2 Review — 3 Complete

**Search Decision Items**

Account: \*3392 – DDA (Master Account) (USD)

Check Number:

Decision: All

Show 10 results per page, sorted by Account in descending order

| Account  | Check Number            | Amount     | Payee                   | Exception Reason               | Decision Reason      | Pay All                  | Return All               |
|--|-------------------------|------------|-------------------------|--------------------------------|----------------------|--------------------------|--------------------------|
| Prev 1 2 Next Go to page 1 Showing 1 - 10 of 12 Items to display: 10 20 50 |                         |            |                         |                                |                      |                          |                          |
| *3392  | <a href="#">5678</a>    | \$255.48   | DOGWOOD INDUST          | Paid but no issued item exists | Select Return Reason | <input type="checkbox"/> | <input type="checkbox"/> |
| *3392  | <a href="#">3603</a>    | \$4,162.30 | PEACHTREE SUPPLIES      | Stop exists for item           | Select Return Reason | <input type="checkbox"/> | <input type="checkbox"/> |
| *3392  | <a href="#">3704</a>    | \$5,232.32 | SMITH, RUSSEL, GOLDMAN  | Void item                      | Select Return Reason | <input type="checkbox"/> | <input type="checkbox"/> |
| *3392  | <a href="#">5245706</a> | \$255.48   | BAYONNE GO-CART COMPANY | Dormant item                   | Select Return Reason | <input type="checkbox"/> | <input type="checkbox"/> |
| *3392  | <a href="#">3606</a>    | \$7,163.30 | LINCOLN TRANSPORT       | Dormant item                   | Select Return Reason | <input type="checkbox"/> | <input type="checkbox"/> |

## Check Positive Pay Confirmation Page

**Check Positive Pay : Decision Items**

✓ Your Positive Pay decisions have been recorded.

Current Progress — 1 Enter — 2 Review — 3 Complete

**Pay**

| Account Number               | Check Number | Posted Date | Amount   | Payee          | Exception Reason               |
|------------------------------|--------------|-------------|----------|----------------|--------------------------------|
| *3392 - DDA (Master Account) | 5678         | 09/04/2019  | \$255.48 | DOGWOOD INDUST | Paid but no issued item exists |

## ACH Positive Pay

ACH Positive Pay is a powerful fraud protection tool. Upon subscription to this service, the system will review ACH transactions presented against the company's account. Transactions needing review are inserted into an exception file and delivered to Treasury Central to allow the user to make a decision to pay or return the ACH transaction. Click on **ACH Positive Pay** from the **Control & Recon** tab to access the exception file and to display the ACH transactions needing a decision.

### Decision Items

The exception items will display. At the top of the page is a banner indicating a deadline for decisions to prevent an item from expiring. Choose the pay or return checkbox to the right of the item. **Note:** The user has the option of paying or returning all listed checks. Click the **Enter Decision** button to preview the confirmation page.

**ACH Positive Pay : Decision Items**

Decisions must be applied to Positive Pay exception items before 1:45 PM EST.

Current Progress: 1 Decision — 2 Review — 3 Complete

Search Exception Item

Account

Show Only un-decided items

Show 10 results per page, sorted by Account in ascending order

| Account  | Amount          | Sending Company  | SEC | Transaction Type | Effective Entry Date | Pay                                 | Return                              |
|--|-----------------|------------------|-----|------------------|----------------------|-------------------------------------|-------------------------------------|
| Prev 1 Next Go to page 1 Showing 1 - 4 of 4 Items to display: 10 20 50 |                 |                  |     |                  |                      |                                     |                                     |
| *0222 (Expense)  | \$60,002,115.02 | ADP TX/FINCL SVC | CCD | GL Payment       | 07/10/2014           | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| *0222 (Expense)  | \$40,008,871.75 | ADP TX/FINCL SVC | CCD | Savings Deposit  | 07/10/2014           | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| *0222 (Expense)  | \$10,000,061.04 | PAYPAL           | WEB | Savings Payment  | 07/10/2014           | <input type="checkbox"/>            | <input type="checkbox"/>            |
| *0222 (Expense)  | \$20,000,039.00 | PAYPAL           | WEB | Savings Payment  | 07/10/2014           | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Prev 1 Next Go to page 1 Showing 1 - 4 of 4 Items to display: 10 20 50 |                 |                  |     |                  |                      |                                     |                                     |

Results returned in 0.024 seconds

### ACH Positive Pay Confirmation Page

**ACH Positive Pay**

✓ Your Positive Pay decisions have been recorded.

Current Progress: 1 Decision — 2 Review — 3 Complete

Items Paid

| Account                | Sending Company    | Amount   | SEC | Transaction Type | Effective Entry Date | Filter |
|------------------------|--------------------|----------|-----|------------------|----------------------|--------|
| *3392 (Master Account) | EAGLE CREEK KAYAKS | \$400.00 | CTX | DDA Payment      |                      |        |

## Create a Filter

ACH Positive Pay allows users to create a filter that allows items to be automatically paid. If the sender has a good relationship with the company, the next time a transaction is presented with those same components, the item will automatically be paid. These filters may only be created to automatically pay an item and are created with very specific rules. When an item is presented, it must match every requirement of a filter in order to be auto-paid. If not, the exception is presented to the company for a decision.

**Create Filter** [X]

\* Company

\* Account

Routing Number

\* Sending Company ID

\* Sending Company Name

\* Tran Code

\* Amount Type

- Unlimited
- Exact
- Maximum

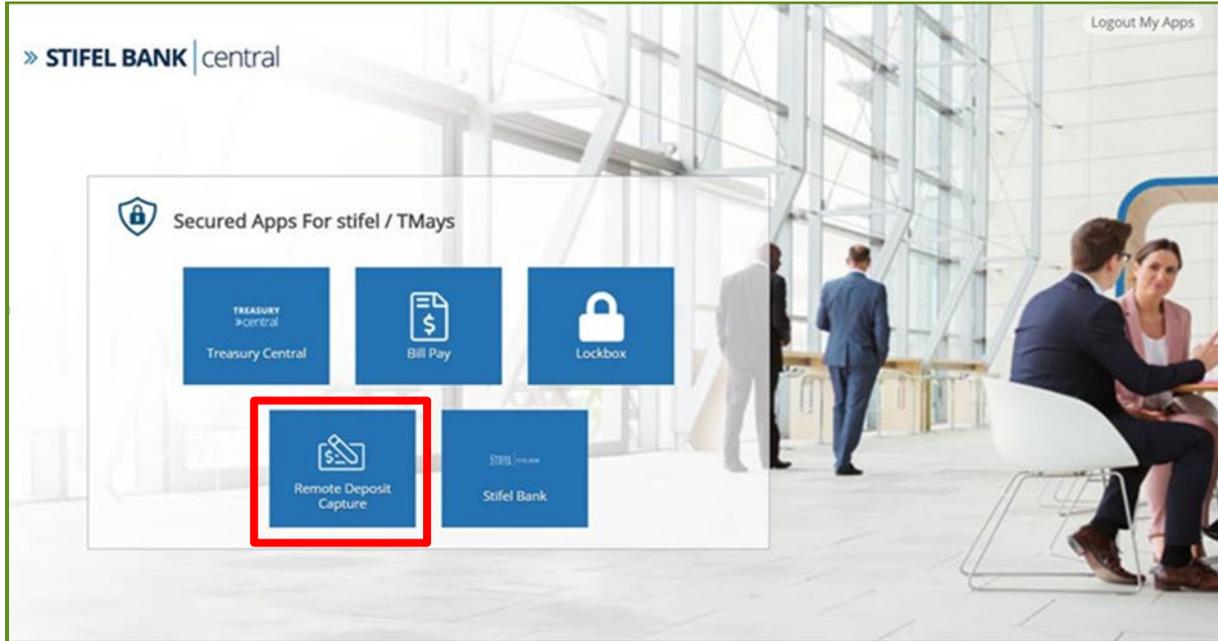
\* Active Until

- No Expiration
- Max Transaction Count
- Expiration Date

Save Cancel

# Remote Deposit Capture

Remote Deposit Capture (RDC) allows users to scan checks remotely and transmit the check images to the bank for deposit through the Stifel Bank Central Secure Browser using Single Sign On.



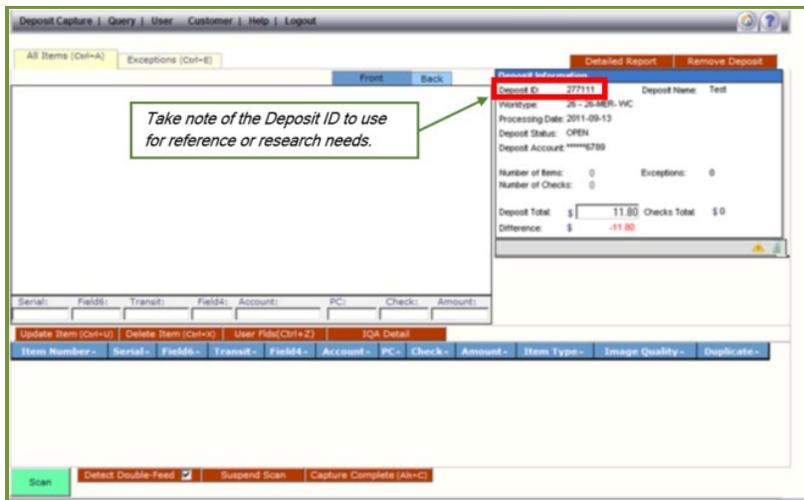
## Administration

In order for users to access the Remote Deposit Capture (RDC) desktop scanner interface, the user must be set up to use the Secure Browser and be entitled to the RDC Secure Browser destination. For additional details, refer to the Administration section of this user guide.

## Create a Deposit

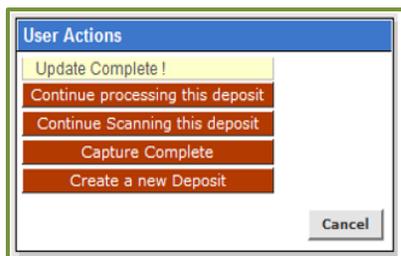
From the **Deposit Capture** tab, select the **Work Type**, enter the **Deposit Amount** and **Select Account**. Click the **Create** button. The **Scan Screen** will display.

A screenshot of a web application interface for creating a new deposit. At the top, there is a navigation bar with tabs: 'Deposit Capture' (highlighted with a red box), 'Query', 'Help', and 'Logout'. Below the navigation bar is a form titled 'Merchant Create New Deposit'. The form contains the following fields: 'Select WorkType:' with a dropdown menu showing '30-30-MER-WC-20.00'; '\*Deposit Amount:' with a text input field containing '0'; '\*Select Account:' with a text input field; and 'Store Number (optional):' with a text input field. At the bottom right of the form are two buttons: 'Cancel' and 'Create'.



## Scanning Work

1. The following check types cannot be processed through Remote Deposit Capture. Savings Bonds, Canadian U.S. dollar checks, foreign checks. Take these items to a financial institution for deposit.
2. Keep deposits to less than 400 checks when possible.
3. Straighten and tidy checks and place small amounts of checks in the hopper. Following these instructions will reduce rejects, jams, double documents, piggy backs and will maximize image quality.
4. When ready to begin scanning, click the **Scan** button at the bottom left of the screen.
5. Click **Continue Scanning this Deposit** in the **User Actions** box if checks are removed from the scanner. Monitor the **Items Scanned** and **Items Processed** counters at the bottom of the screen. If **Items Processed** falls behind more than 50 items, click **Stop Scan** on the Scan Navigator. When **Items Processed** catch up, click **Continue Scanning this Deposit**.
6. When finished scanning the deposit, click the **Capture Complete** button. The option **Continue Processing this Deposit** allows the user to correct exceptions or view checks in the deposit.



- **Capture Complete** must be clicked before a batch can be balanced.
- **DO NOT** click on **Create a new Deposit** in the **User Actions** box. Doing so will suspend the current deposit and prevent the batch from being completed in the proper sequence.
- To create another deposit click on the **Deposit Capture** tab.

7. Verify the last item on the screen matches the last item in the scanner pocket. Ensure the item number sprayed on the check is legible. Correct exceptions, balance, or create another deposit as needed.

8. Band the deposit together and store to avoid rescanning. Retain for 60-90 days for research purposes.

## Clearing Jams

If a jam occurs, the scanner will stop and a message appears. Remove the items from the exit pocket and from the feeder. Keep the items organized so as not to rescan any items. Follow steps in the displayed jam message. Clicking the OK button may clear any jammed items. If the scanner does not clear, the items may need to be manually removed from the scanner.

## Piggyback Items

Piggyback refers to two checks running through the scanner at the same time. Locate the checks in the scanner exit pocket, delete the piggyback record, and scan these checks at the end of the deposit.

## Processing Exceptions

Click the **Exceptions** tab and the first item needing a MICR exception or an image quality assessment (IQA) exception will display. The software will guide through each field to be corrected. Exception items will clear from the screen as they are resolved. When all exceptions are resolved, the software will check for duplicate exceptions and present them for correction.

### MICR Exceptions

The cursor will move to each pink highlighted field requiring correction. An accompanying error message will display at the top of the screen in red. Key missing or incomplete value according to information on the item. Click on the image to enlarge it, if needed. Click the image again to resize it. **Note:** A decimal is not necessary in the amount field.

If corrections are needed in a field that is not highlighted, use the following hotkeys to move to the desired field.

F1 = Amount

F2 = TC (trancode or personal check number)

F3 = Account

F4 = Field 4 (alternate position for a 4-digit check number, positioned between Account & TR)

F5 = Transit Routing

F6 = RIC (left of the TR if present, for return item & IRD use; blank the field when not present on the item)

F7 = Serial (check number on business checks)

## IQA Exceptions

If an item fails image quality tests, it is flagged with an **X** in the **Image Quality** column. Review the image to determine if it needs rescanned or is acceptable.

For each IQA exception, take one of the following actions:

1. **Accept** the image - If the image is completely legible, click **Accept Image**.
2. **ReScan** the image - if the image needs improvement (i.e. it is crooked or upside down), place the check in the scanner and click **ReScan**. The MICR is compared with the original check. If a difference is detected, a warning message will display. When certain the correct check is being rescanned, click **Yes**. If rescanning the image does not improve the quality, it will continue to be flagged as an IQA exception. If all of the important information is legible, it is acceptable to click **Accept Image**. If all of the important information is not legible consider taking a photocopy, cutting the image out and scanning the copy. **Note:** Keep the copy with the work batch for retention. If everything is legible except the amount (i.e. postal money orders) handwrite the amount, in a blank area, on the item, click **ReScan** and then **Accept Image**.
3. **Delete** the image - If the image is illegible it can be deleted. Verify the correct item is displayed and click **Delete Item** and physically remove the item from the deposit. Deleted checks remain visible but the data is grayed out. Take any deleted checks to a Financial Institution for deposit.

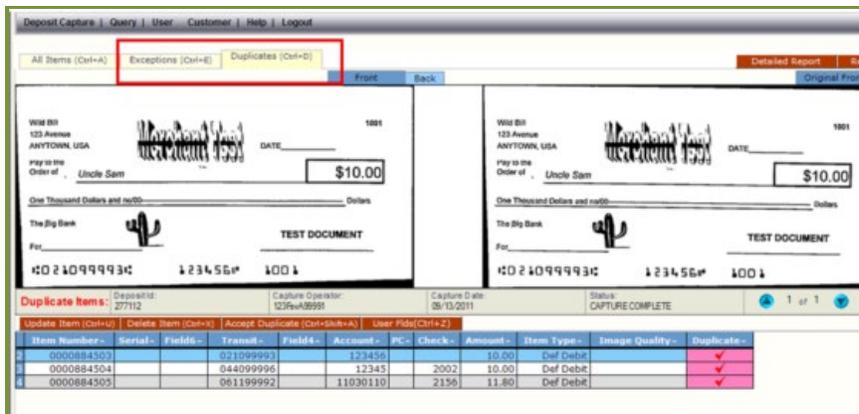
## Duplicate Exceptions

When all exceptions are corrected, the software will look for duplicates. If any duplicates are found, they are flagged in the **Duplicate** column on the **Exceptions** tab. A **Duplicates** tab will also appear to the right of the **Exceptions** tab.

Click the **Duplicates** tab to display side by side images of the suspected duplicate items. The current item on the left and the previously scanned item on the right. Data pertaining to the previously scanned item is displayed beneath two images. If multiple suspected duplicates are found, page through the previously scanned items using the blue arrow buttons.

Determine if the item is a duplicate and click the **Delete Item** button or the **Accept Duplicate** button, as appropriate. **Note:** Click the **Duplicates** tab for each duplicate found.

When duplicates are resolved, the batch is ready to be balanced.



## Balancing Deposits

When all exceptions are resolved, verify totals in the **Deposit Information** Box.

If the **Difference** total is zero submit the deposit, create a new deposit or logout.

If the **Difference** total is NOT zero, arrow down through the deposit to verify all checks were scanned and amounts were captured correctly. Make corrections as needed.

If all check records are correct and the deposit remains out of balance, adjust the deposit amount to match the total of the checks.

| Deposit Information |                    |
|---------------------|--------------------|
| Deposit ID:         | 277298             |
| Deposit Name:       | Test               |
| Worktype:           | 26 - 26-MER- VVC   |
| Processing Date:    | 2011-09-14         |
| Deposit Status:     | READY FOR APPROVAL |
| Deposit Account:    | *****6789          |
| Number of Items:    | 4                  |
| Exceptions:         | 0                  |
| Number of Checks:   | 4                  |
| Deposit Total:      | \$ 30.00           |
| Checks Total:       | \$ 41.80           |
| Difference:         | \$ 11.80           |

**REMINDER:** Log out between user sessions.

## End of Day

Verify that all batch deposits are in *Submitted* or *Delivered* status. To perform end of day, there should be no deposits listed on the **Pending Batches** tab on the **Deposit Status** screen. Deposits received prior to 6 pm on a business day are posted same day. Deposits received on a non-business day or after 6 pm are posted on the next business day.

Print or save any needed reports.

Click Logout at the top of any screen to log out of the application.

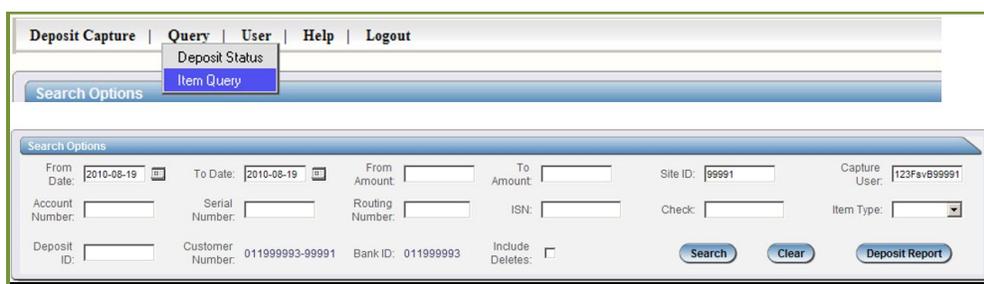
## Hints and How-Tos

### Remove a Deposit

Select and open the deposit from the **Deposit Status** screen. Select **Remove Deposit** at the top right of the screen. A message is displayed to confirm the deletion. Click **OK** to remove or **Cancel** to keep the deposit. **Note:** A deposit cannot be deleted if it has been submitted. If a deposit is deleted it cannot be recovered. If deleted in error, the deposit can be re-scanned.

### Query for Processed Checks

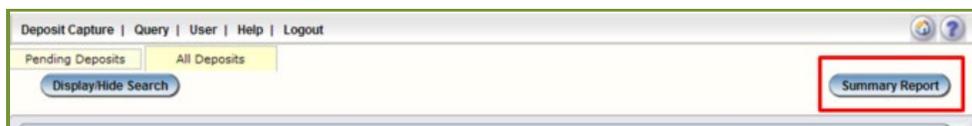
1. Hover over the **Query** tab and click **Item Query**.
2. Click the **Clear** button to remove any previous search criteria.
3. Enter search criteria in **Search Options** fields and click the **Search** button.



The screenshot shows the 'Deposit Status' screen with the 'Query' tab selected. The 'Search Options' section is visible, containing various search criteria fields: From Date (2010-08-19), To Date (2010-08-19), From Amount, To Amount, Site ID (99991), Capture User (123FavB99991), Account Number, Serial Number, Routing Number, ISN, Check, and Item Type. There are also fields for Deposit ID, Customer Number (011999993-99991), and Bank ID (011999993). A checkbox for 'Include Deletes' is present. At the bottom of the search options are three buttons: 'Search', 'Clear', and 'Deposit Report'.

## Reports

On the **Deposit Status** screen, click on the **Summary Report** button and choose the report format.



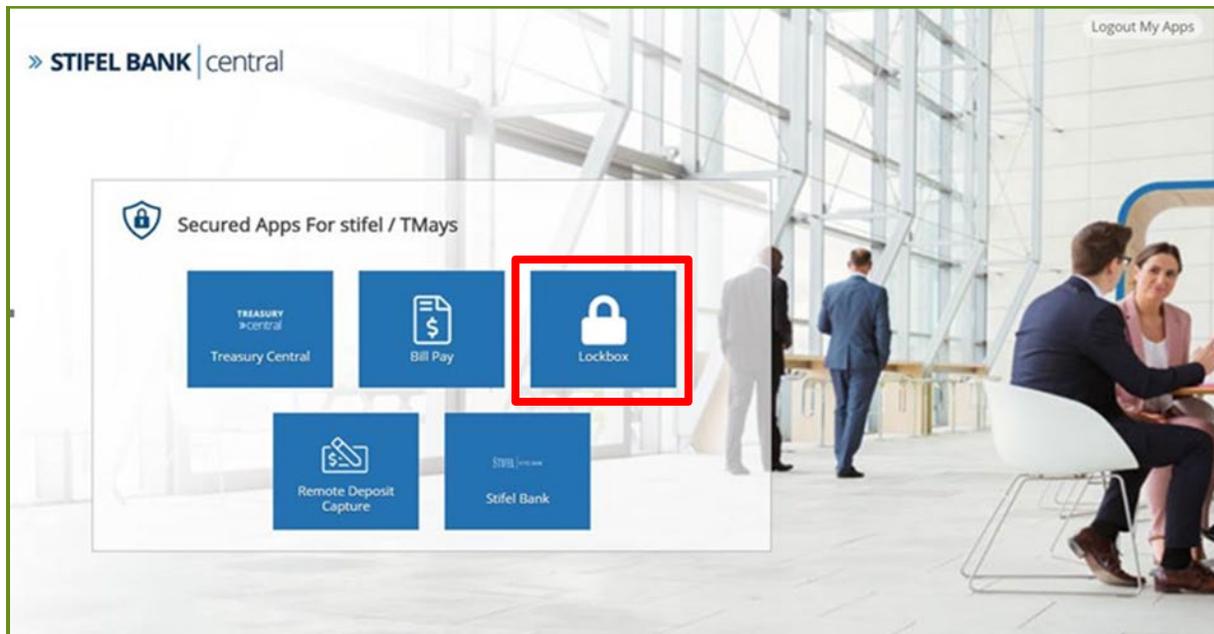
The screenshot shows the 'Deposit Status' screen with the 'Query' tab selected. The 'Pending Deposits' and 'All Deposits' tabs are visible. A 'Display/Hide Search' button is on the left, and a 'Summary Report' button is highlighted with a red box on the right.

## Retention and Destruction of Checks

Clients are expected to adopt a reasonable security procedure in the storage and destruction of the original check, duplicate check image, or any copy of the original check, or digital image, as well as any confidential information obtained from the check as outlined in their service agreement. Check and check information must be retained for a minimum of 60 calendar days but not to exceed 90 calendar days after the check has been digitized and processed. The bank recommends dual control and limited access to checks and check information for processing, research and destruction.

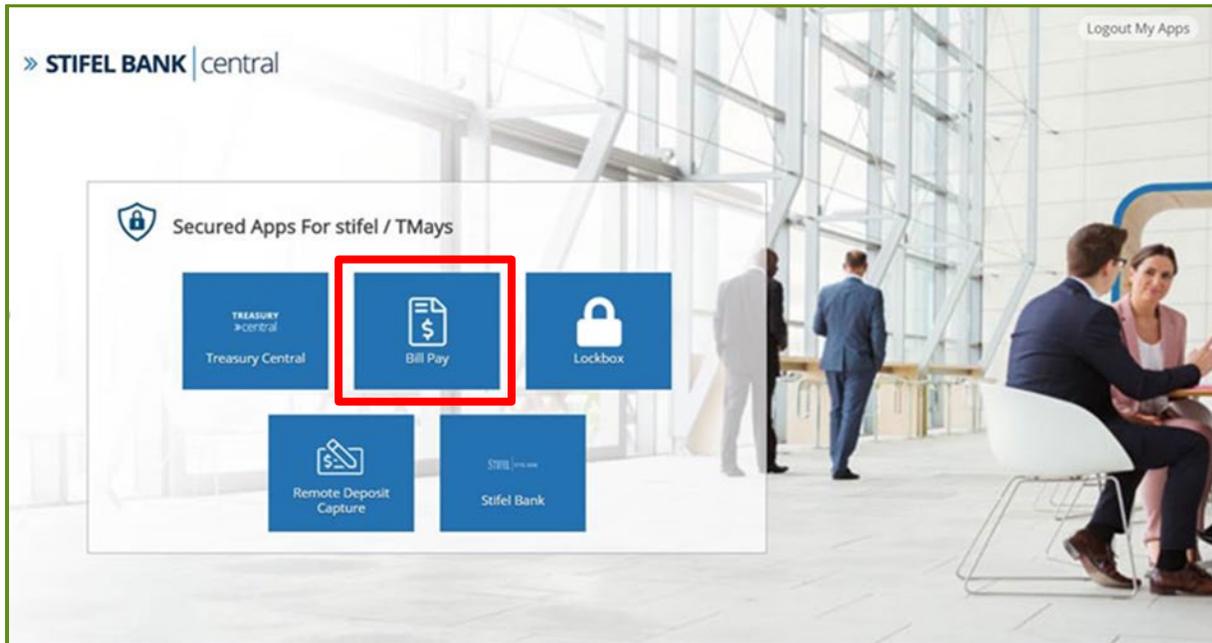
# Lockbox

Lockbox users allow the bank to collect and handle incoming payments, deposit checks and capture data. Users may access Lockbox through the Stifel Bank Central Secure Browser to view deposits and created data files. For additional details, please contact your Stifel Bank Relationship Banker, send an email to the Treasury Management team at [treasurycentral@stifelbank.com](mailto:treasurycentral@stifelbank.com), or call (866) 303-8003 toll free.



# Bill Pay

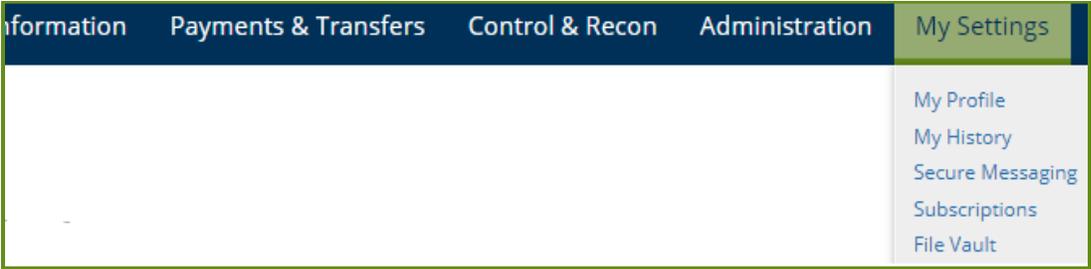
Users may access the Bill Pay service through the Stifel Bank Central Secure Browser to set up one time payments or recurring bill payments. For additional details, please contact your Stifel Bank Relationship Banker, send an email to the Treasury Management team at [treasurycentral@stifelbank.com](mailto:treasurycentral@stifelbank.com), or call (866) 303-8003 toll free.



# My Settings

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Individual user settings can be viewed and modified in the **My Settings** tab.



## My Profile

In **My Profile**, users can modify personal information, change password, and enroll in texting. To retain changes, click the **Save** button. **Note:** See the Enable User Text Notifications section of this guide for instructions on how to enroll in texting.

## My History

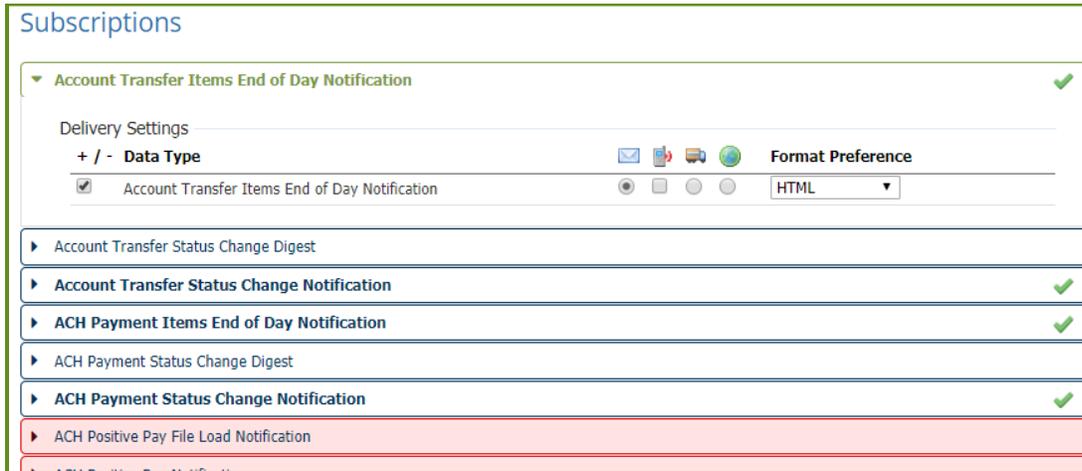
Search for sent distributions in **My History**. Default settings are for all services and all channels, users can enter specific criteria to narrow down results.

## Secure Messaging

The secure messaging center allows users to send messages, files, and other information to Stifel Bank’s Treasury Management support team in a completely secure manner (i.e., sensitive data such as account numbers.)

## Subscriptions

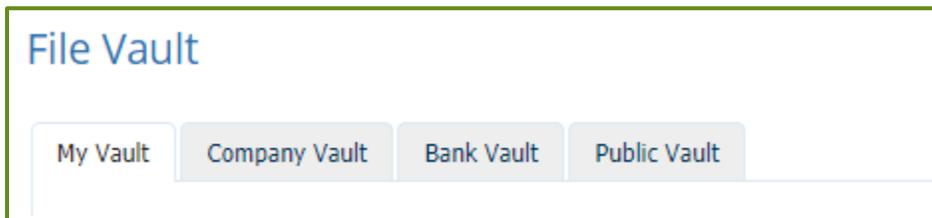
Treasury Central's subscriptions service provides proactive notification about certain events as they occur within the application. Some subscriptions are set by Stifel Bank, based on services used. Users can set up additional subscriptions as needed.



## File Vault

Treasury Central offers four (4) file vaults under the **My Settings** tab.

1. **My Vault** - for the user's personal use
2. **Company Vault** - users can place items to securely share with other users in the company
3. **Bank Vault** - users can place items to securely share with Stifel Bank. If items are placed in the Bank Vault, send an email to [treasurycentral@stifelbank.com](mailto:treasurycentral@stifelbank.com) or send a message through the Secure Messaging center.
4. **Public Vault** - users can find user guides, shortcuts and tip sheets securely stored here



# Administration

Within Treasury Central, company administrators have the ability to manage access to the system for all company users. Access and permissions are configurable for users, accounts, limits, and functions, depending on the overall company settings created by Stifel Bank. In general, Company and User Administration refer to the following functions.

- Create and maintain user profiles
- Entitle users to services and reports
- Associate accounts to specific services and reports for users
- Maintain report templates for users
- Maintain payment limits and approval requirements for users
- Reset user passwords

Company administrators can manage and maintain company details and permissions, add, view and delete users and manage user access and permissions.

## Create a User

Click on the **Administration** tab and select **Administration**. The Company Details page displays. Select the **Actions** dropdown box and click the **Add User** link.



## Contact Information

|                              |   |
|------------------------------|---|
| USER ID                      | Enter the user's User ID (first initial, lastname, all caps).       |
| FIRST NAME                   | Enter the first name of the user.                                   |
| LAST NAME                    | Enter the lastname of the user.                                     |
| ENABLE DATE                  | Defaults to current date. Can be future dated.                      |
| EMAIL ADDRESS                | Enter the email address of the user.                                |
| ENCRYPTED REPORT PASSWORD    | Create a password for encrypted reports.                            |
| PHONE NUMBER                 | Enter the user's phone number, including the extension.             |
| ENABLE SMS MESSAGES          | Enables user to receive text messages                               |
| TERMS AND CONDITIONS         | Check this box to assign the SMS Terms & Conditions to the user.    |
| MESSAGE ENABLED CELL PHONE # | Enter the user's cell phone # that will receive text notifications. |
| FAX NUMBER                   | Enter a fax number for the user.                                    |
| BUSINESS UNIT                | Enter the department of the company the user is assigned to.        |
| STREET ADDRESS               | Defaults to the company's information.                              |
| CITY, STATE, ZIP             | Defaults to the company's information.                              |
| COUNTRY                      | Defaults to the United States.                                      |
| TIME ZONE                    | Change to the appropriate time zone for the user.                   |
| LAST 4 DIGITS OF SSN         | Enter the last 4 digits of the user's social security number.       |
| WHAT IS YOUR DATE OF BIRTH   | Enter the user's date of birth mm-dd-yy.                            |

## Advanced

|                       |               |
|-----------------------|---------------|
| THOUSANDS DELIMITER   | Do not change |
| DECIMAL DELIMITER     | Do not change |
| WEB DATE INPUT FORMAT | Do not change |

## Set Password

|                                   |   |
|-----------------------------------|---|
| PLEASE ENTER A TEMPORARY PASSWORD | Must be at least 8 alphanumeric characters with 1 uppercase, 1 lowercase, 1 number, and 1 special character. - provide this to the new user for first time access |
|-----------------------------------|---|

## Online Bulletin Service

|                             |   |
|-----------------------------|---|
| AUTHORIZE BULLETIN DELIVERY | Enables user to receive bulletins                         |
| BULLETIN CHANNEL            | Defaults to "Email". User can change to "SMS"             |
| BULLETIN FORMAT             | Defaults to "HTML". User can change to "PDF"              |
| CELL PHONE NOTIFICATION     | Enables user to receive a bulletin notice on their phone. |

Select the **Save** button. In order for the new user to access the Secure Browser for the first time, Administrators must provide them with the following information:

- The newly created temporary password
- The new user's activation key - to access this information, see the **View User Activation Code** section of this guide

## Enable User Text Notifications

To enroll a user in text/SMS notifications, select the **Enable SMS Messages** checkbox and the **Terms and Conditions** checkbox. Input a message-enabled cell phone number in the **Message Enabled Cell Phone Number** field. **Note:** Leave these fields blank if text enrollment is not a feature the Company or User is interested in using.

Enable SMS Messages

Terms and Conditions  By clicking here, I agree to the [Terms and Conditions](#).

**Treasury Central**  
To opt-out at any time, send **STOP** to 99453. To receive more information, send **HELP** to 99453.

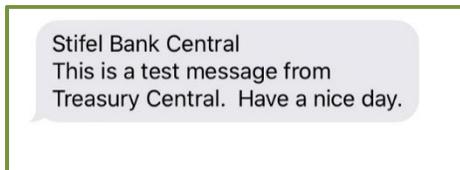
**Message and Data Rates May Apply. Number of Messages Varies Per User.** Account holder authorizes charges to appear on wireless bill or be deducted from prepaid balance.

**Tier One Carriers:** AT&T, Verizon, T-Mobile ®, Sprint, Metro PCS ®, U.S. Cellular ®

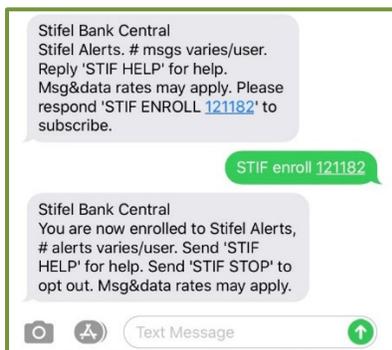
**To Contact Support:** Customer Service

Message Enabled Cell Phone Number

When the cell phone number is entered, select the **Test** button next to the cell phone number to ensure there is communication between Treasury Central and the cell phone. If the test is successful, the test message shown below will appear on a recipient's phone.



When the user's profile is saved, an enrollment text is automatically generated and sent to the user's phone. The user must reply to the enrollment text with the code specified in the text and receive a confirmation on the phone for the enrollment process to be complete.

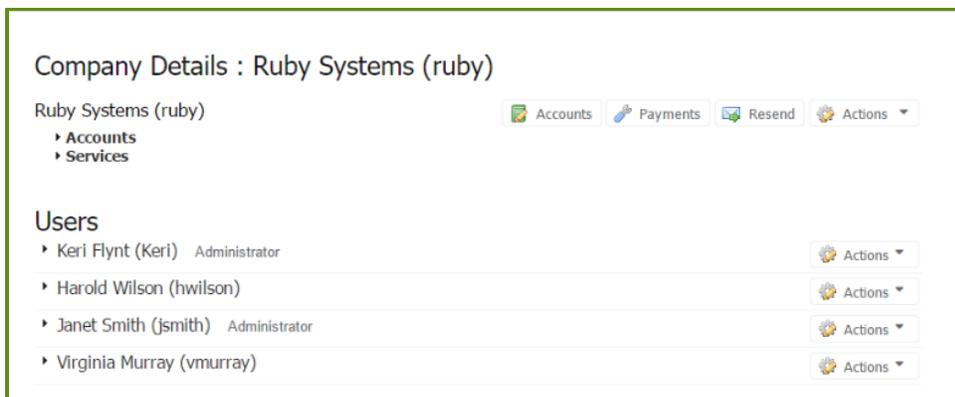


Notify the user that an enrollment text will be sent and action is required by the user to complete the process.

When text enrollment is complete, a user can configure Alerts or Subscriptions to be delivered by text when available.

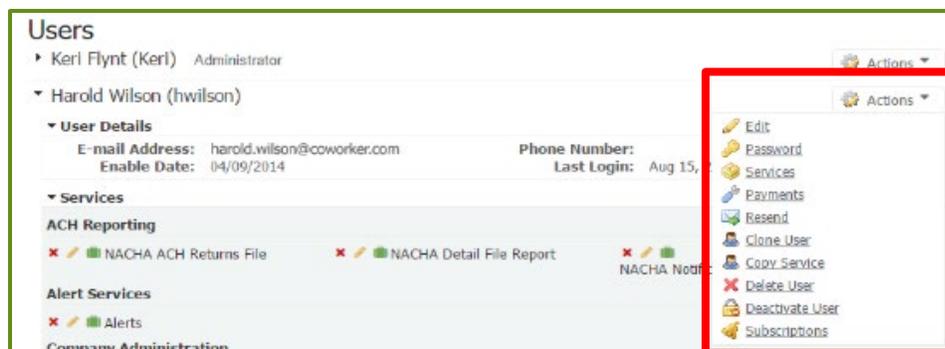
## View User Access

Click on the arrow to the left of the user name to view access and permissions.



## Manage User Access

Click on the **Actions** button, to the right of the name, to display a menu of actions including the ability to change passwords, clone users, and deactivate or delete users.



|                 |   |
|-----------------|---|
| EDIT            | View and update the user's profile.   |
| PASSWORD        | Reset the user's password.  |
| SERVICES        | Display and edit services associated with the user. See Manage User Services. |
| PAYMENTS        | Display and set payment limits on a company level.                            |
| RESEND          | Re-send distribution notifications to the intended users.                     |
| CLONE USER      | Copy user's details to create a new user with similar permissions.            |
| COPY SERVICE    | Copy service permissions from a user with similar service permissions.        |
| DELETE USER     | Remove the user from the Treasury Central system.                             |
| DEACTIVATE USER | Deactivate user temporarily from the Treasury Central system.                 |
| SUBSCRIPTIONS   | Modify subscriptions for the user.  |

## Manage User Services

Find the user in the **Users** list. Click on **Actions** on the right side of the name. Click on **Services**. **Check/uncheck** user permissions. Click **Save**.

|                                     |   |
|-------------------------------------|---|
| NACHA DETAIL FILE REPORT            | Enables user to have access to Nacha Detail File Reports.   |
| NACHA RETURN FILE REPORT            | Enables user to have access to Nacha Return File Reports.   |
| NACHA NOTIFICATION OF CHANGE REPORT | Enables user to have access to Nacha Notification of Change Reports.  |
| ADMINISTRATION                      | Enables user to manage payment and service entitlements for other users.  |
| TRANSACTION GROUPS                  | Enables user to maintain information reporting type-code groups.  |
| USER MAINTENANCE*                   | Enables user to: <ul style="list-style-type: none"> <li>• Create, edit, and delete user profiles.</li> <li>• Reset passwords and deactivate/activate users.</li> <li>• Enable subscriptions for users.</li> </ul> |
| COMPANY ACCOUNT PERMISSIONS         | Enables user to manage accounts and their entitlements.   |
| USER SERVICE PERMISSIONS*           | Enables user to: <ul style="list-style-type: none"> <li>• Remove services from other users.</li> </ul>  |
| DELIVERY TEMPLATE MAINTENANCE       | Enables user to maintain report templates.  |

*\*Needs Administration and Company Maintenance services entitlement*

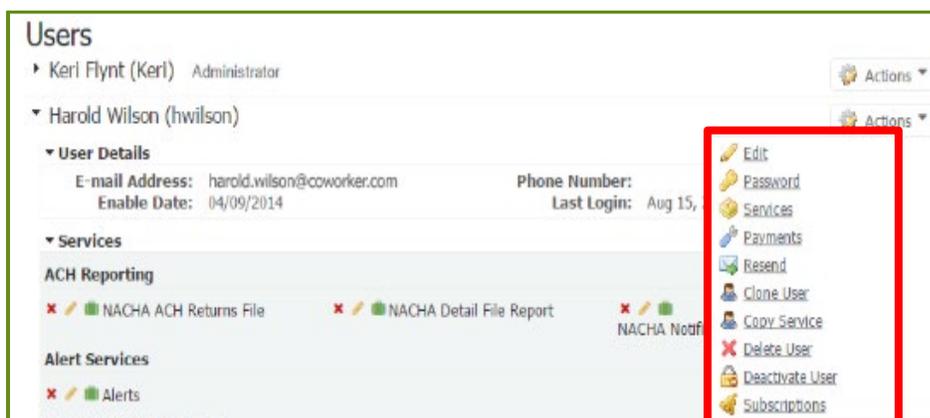
|                                    |   |
|------------------------------------|---|
| FILE VAULT                         | Enables user to upload or download files to the bank.   |
| DESKTOP CONNECTIONS                | Enables user to access the desktop module to send and receive files.  |
| ALERTS                             | Enables user to set alerts for account events, such as a balance falling below a specific threshold.                      |
| NATIVE APPS                        | Enables user to view reports through the app on a compatible device.  |
| TRANSACTION SEARCH                 | Enables user to search for transactions.  |
| AUDIT SERVICE                      | Enables user to view activity of company users.   |
| MOBILE WEB                         | Enables user to access mobile banking through a mobile browser.   |
| QUICK VIEW                         | Enables user to see an overview of account and balances.  |
| SECURE BROWSER                     | Enables user to permit this service to other users. It is needed to complete the installation process of the application. |
| SECURE BROWSER DESTINATIONS**      | Enables user to give user access to Stifel Bank Secure Browser.   |
| BALANCE REPORTING                  | Enables user to view balance and transaction reports.   |
| SAVINGS ACCOUNT ESTATEMENTS        | Enables user access eStatements for savings accounts.   |
| CHECKING ACCOUNT ESTATEMENTS       | Enables user access to eStatements for checking accounts.   |
| MBC FRAUD DETECTION ADMINISTRATION | Enables user to permit stop payments and/or positive pay.   |

\*\*Needs Administration, Company Maintenance, and User Maintenance services entitlements.

## View User Activation Code

All Treasury Central users must install and activate the Stifel Bank Central Secure Browser in order to access the system. See the Stifel Bank Central Secure Browser section of this guide for instructions. Prior to installing the browser, the company administrator will add the user to the system and provide the user an activation code to complete the installation process. To access the user's activation code:

1. Click on the **Actions** button, to the right of the user's name, to display a menu of actions.



2. Click on the **Edit** link to display the user's profile. View the Software Activation Key field to access the code needed for installation of the Stifel Bank Central Secure Browser.

The screenshot shows a user profile form with various fields. The 'Software Activation Key' field is highlighted with a red border. The key is 'J9RM4Z73'. Below the key, it says 'Remaining Uses: 3 Expires: Nov 26, 2019 2:53 PM CST'. There are 'Reset' and 'Copy' buttons next to the key. Other fields include 'Message Enabled', 'Cell Phone Number', 'Fax Number', 'Business Unit', 'Street Address' (123 Main Street), 'City' (St. Louis), 'State' (MO), 'Zip / Postal Code' (63102), 'Country' (United States), 'Time Zone' (US/Central (CDT)), 'Language' (English (United States)), '\* What is your favorite hobby?' (Singing), and '\* What is your mother's middle name?' (Marie).

## Reset a User Password

Find the user in the **Users** list and click on the **Actions** button to the right of the name. Click on **Password**. Type in a temporary password and click **Save**. **Note:** All passwords (including temporary) must be at least 8 alphanumeric characters with 1 uppercase, 1 lowercase, 1 number, and 1 special character.

The screenshot shows a 'Users' list with two users: Keri Flynt (Kerl) Administrator and Harold Wilson (hwilson). The 'Actions' menu for Harold Wilson is highlighted with a red border. The menu items are: Edit, Password, Services, Payments, Resend, Clone User, Copy Service, Delete User, Deactivate User, and Subscriptions. The user details for Harold Wilson are visible, including 'E-mail Address: harold.wilson@icoworker.com', 'Phone Number:', 'Enable Date: 04/09/2014', and 'Last Login: Aug 15, 2014'. There are also sections for 'Services' (ACH Reporting) and 'Alert Services' (Alerts).

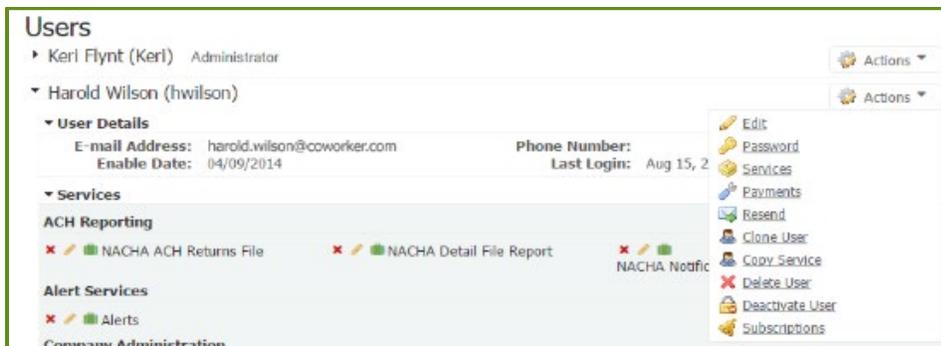
## Clone a User

To clone existing user permissions to a new user, find the existing user in the **Users** list and click on the **Actions** button to the right of the name. Click on **Clone User**. Type in the new user's contact information and password. Configure the new user's bulletins and notifications. Under the **Cloning Preferences** section, select **Copy Service Permissions from {username}**. Click **Save**.



## Delete a User

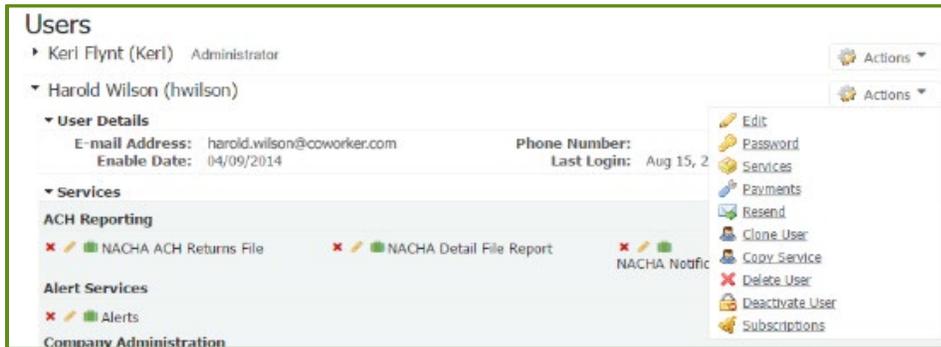
To delete an existing user, find the user in the **Users** list and click on the **Actions** button to the right of the name. Click on **Delete User**. If sure that user is to be deleted, click **OK**. **Note:** When the deletion is complete, it cannot be undone.



## Deactivate/Reactivate a User

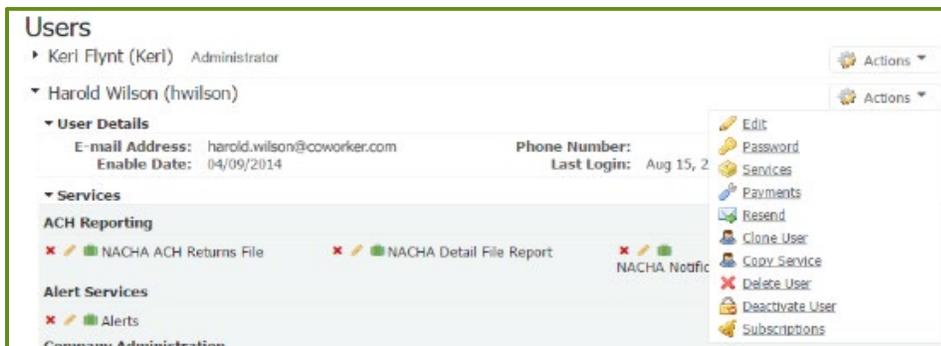
To deactivate an existing user, find the user in the **Users** list and click on the **Actions** button to the right of the name. Click on **Deactivate User**. Click **Yes**.

To reactivate a user, find the user in the **Users** list and click on the **Actions** button to the right of the name. Click on **Activate User**.



## Payments

To configure a user's payment settings, find the user in the **Users** list and click on the **Actions** button to the right of the name. Click on **Payments**.



A list of payment types will show on the left side. **Check/uncheck** the boxes to give proper access to the user. Click **Save**. **Note:** When the boxes are checked, additional options will appear to the right.

The screenshot shows the 'ACH Payments Settings' interface. On the left, a sidebar lists various payment types with checkboxes: ACH Payments (checked), Wire Transfer (checked), Account Transfer (checked), BillPay (checked), Payee Maintenance (checked), Import Maintenance (checked), Stop Payments (unchecked), Check Positive Pay (unchecked), and Remote Deposit Capture (checked). The main area is titled 'ACH Payments Settings' and contains several sections:

- ACH Batch Options:** A checked box with the text 'User is eligible to add, edit and delete ACH batches'.
- ACH Entry Options:** A section with several sub-options, all of which are checked:
  - Allow ACH Manual Entry
  - Allow ACH Edit
  - Allow ACH Cancel
  - Allow ACH Reverse
- User must use existing templates:** An unchecked box with the text 'User must use existing ACH Batch Templates to create transactions'.
- Transaction File Import:** A checked box with the text 'User is eligible to import ACH batches'.
- User must use existing payees:** An unchecked box with the text 'User must use existing payees to create an ACH Batch (Free Form, From Templates, and Import)'.
- Users must use transactions that are defined in the template:** An unchecked box with the text 'Users must use transactions that are defined in the template. They can delete/remove transactions from the batch but cannot add new ones.'

At the bottom, there are two sections for batch counts:

- Total Daily Batch Count (Credit):** Includes a limit of 99999 and a maximum of 99999.
- Total Daily Batch Count (Debit):** Includes a limit of 99999 and a maximum of 99999.

## Resend Service Notifications

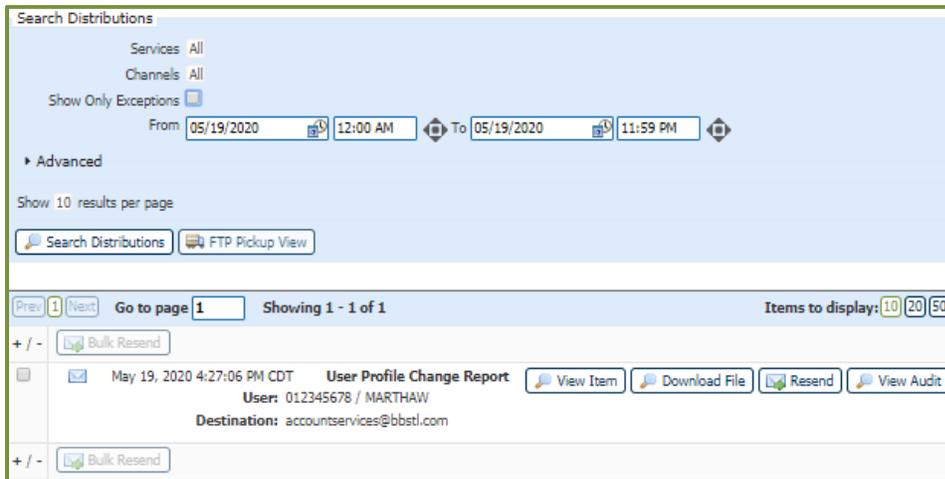
To resend service notifications to a user, find the user in the **Users** list and click on the **Actions** button to the right of the name. Click on **Resend**.

The screenshot shows the 'Users' management interface. It lists two users: Kerl Flynt (Kerl) Administrator and Harold Wilson (hwilson). The details for Harold Wilson are expanded, showing:

- User Details:** E-mail Address: harold.wilson@coworker.com, Enable Date: 04/09/2014, Phone Number, Last Login: Aug 15, 2014.
- Services:**
  - ACH Reporting:** NACHA ACH Returns File (disabled), NACHA Detail File Report (disabled), NACHA Notific (disabled).
  - Alert Services:** Alerts (disabled).
  - Company Administration:** (partially visible)

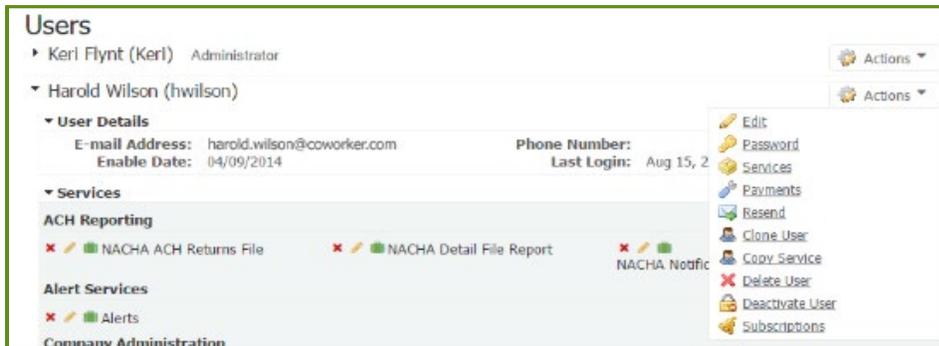
On the right side of the user details, there is an 'Actions' dropdown menu with the following options: Edit, Password, Services, Payments, Resend, Clone User, Copy Service, Delete User, Deactivate User, and Subscriptions. The 'Resend' option is highlighted.

The default for **Services** and **Channels** is **All**. To select specific services or channels, click **All**. Check the boxes of the notifications the user must receive. Click **Select**. Choose a **date and time range**. Click **Search**. Locate the notification to resend. Click **Resend**.

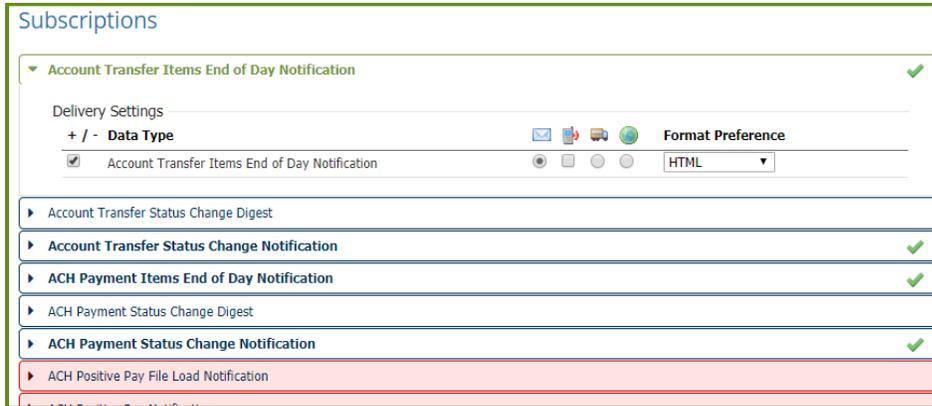


## Subscriptions

To configure which notifications a user receives, find the user in the **Users** list and click on the **Actions** button to the right of the name. Click on **Subscriptions**.



A **green check mark** will appear to the right of the subscriptions that are enabled. Click on the **arrow** to the left of each subscription type. **Check the boxes** of those types the user is to receive. Choose how the user will **receive** the notification. Choose the **format preference** from the drop down box at the top. Click **Save**.



## FTP Pickup/FTP Delivery

Companies experienced with File Transfer Protocol (FTP) may be interested in using the Treasury Central FTP channels to exchange data with the platform. There are two Treasury Central FTP channels available:

- **FTP Pickup:** Stifel Bank clients use their own FTP client software to retrieve and send information in a secure and authenticated manner. FTP Pickup is bi-directional. A client's FTP client software retrieves information from Treasury Central, and that same FTP client can submit information to Treasury Central.
- **FTP Delivery:** the Treasury Central platform acts as the FTP client to access a client's FTP server to deliver data in a secure manner. FTP Delivery is one-directional. Treasury Central distributes information to the client's server. The client's server cannot send information to Treasury Central utilizing this channel.

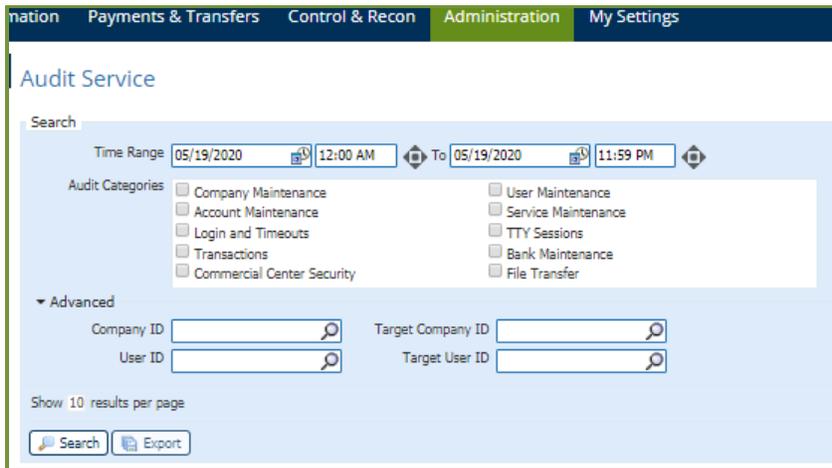
The FTP Pickup and FTP Delivery channels allow for the receipt of balance reporting and Nacha reports. Only the FTP Pickup channel allows for the submission of ACH, Wire, and Positive Pay files. All company settings, user authentications, account permissions, and service and template entitlements are housed within Treasury Central.

Clients wishing to use either FTP channel must have advanced knowledge of FTP protocols and PGP encryption. Stifel Bank requires use of the Secure File Transfer protocol (SFTP). The Treasury Central platform supports SFTP authentication via password or certificate. The Treasury Central platform can support PGP encryption if requested.

For additional details, please contact your Stifel Bank Relationship Banker, send an email to the Treasury Management team at [treasurycentral@stifelbank.com](mailto:treasurycentral@stifelbank.com), or call (866) 303-8003 toll free.

## Audit Service

To view activity for all users, click on the **Administration** tab and click on **Audit Service**. Specify the date and times. Select the categories to be audited. In the **Advanced** section, type in a **User ID and/or Target User ID**. Click **Search**. A list will appear below with the timestamp, action, and user who performed each action. Click on the **magnifying glass** to view more information. Click **Close** to return to the search results.

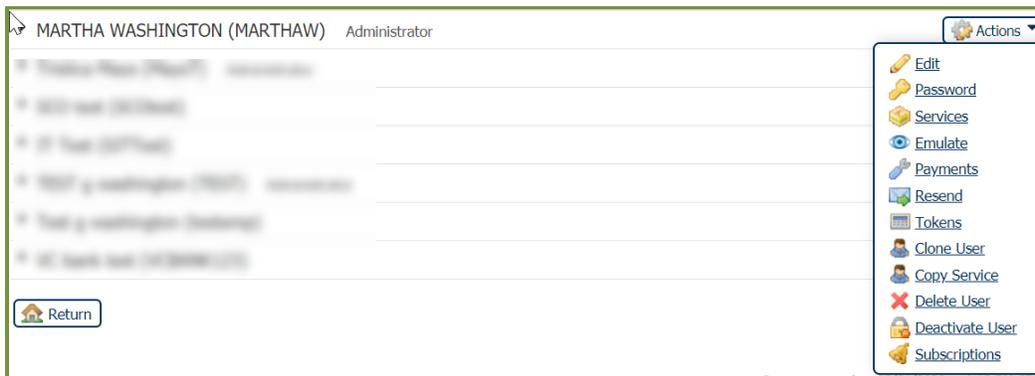


The screenshot shows the 'Audit Service' search interface. At the top, there are navigation tabs: 'nation', 'Payments & Transfers', 'Control & Recon', 'Administration' (highlighted), and 'My Settings'. Below the tabs, the 'Audit Service' title is displayed. The search area includes a 'Time Range' section with 'From' and 'To' date and time pickers. Under 'Audit Categories', there are two columns of checkboxes for various categories like 'Company Maintenance', 'Account Maintenance', 'Login and Timeouts', 'Transactions', 'Commercial Center Security', 'User Maintenance', 'Service Maintenance', 'TTY Sessions', 'Bank Maintenance', and 'File Transfer'. An 'Advanced' section contains input fields for 'Company ID', 'Target Company ID', 'User ID', and 'Target User ID'. At the bottom, there are 'Search' and 'Export' buttons, and a note 'Show 10 results per page'.

## Remote Deposit Capture Administration

In order to access the Remote Deposit Capture (RDC) desktop scanner interface, users must be set up to use the Secure Browser and be entitled to the RDC Secure Browser destination. For additional details, please contact your Stifel Bank Relationship Banker, send an email to the Treasury Management team at [treasurycentral@stifelbank.com](mailto:treasurycentral@stifelbank.com), or call (866) 303-8003 toll free.

Go to the **Company User Listing**, select the **Actions** button next to the appropriate User's name and select **Payments**.



The screenshot shows the 'Company User Listing' interface. At the top, it displays 'MARTHA WASHINGTON (MARTHAW) Administrator'. Below this, there is a table with columns for user information. An 'Actions' dropdown menu is open, showing options: 'Edit', 'Password', 'Services', 'Emulate', 'Payments', 'Resend', 'Tokens', 'Clone User', 'Copy Service', 'Delete User', 'Deactivate User', and 'Subscriptions'. A 'Return' button is visible at the bottom left of the table area.

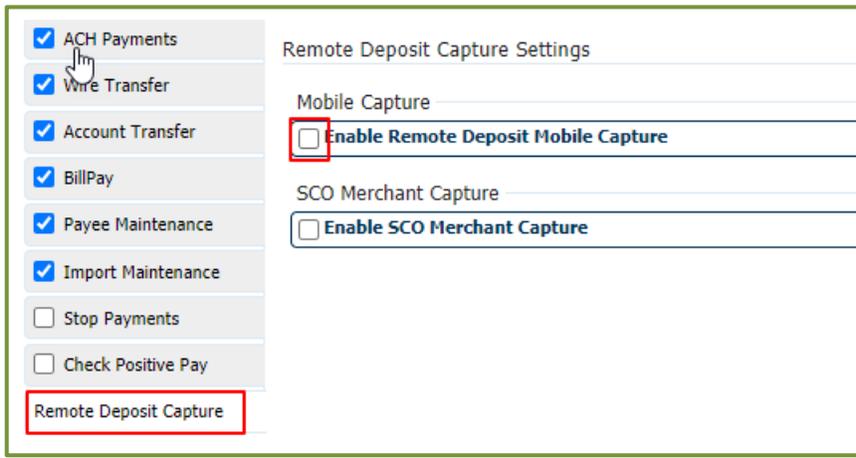
Select **Remote Deposit Capture** from the left menu tree, enable the appropriate **Remote Deposit Capture Settings** for the user.

**Mobile Capture** - allows the user to add and edit deposits using a mobile device.

**Enable SCO Merchant Capture** - allows the user to add and edit deposits, in-house, using a desktop check scanner.

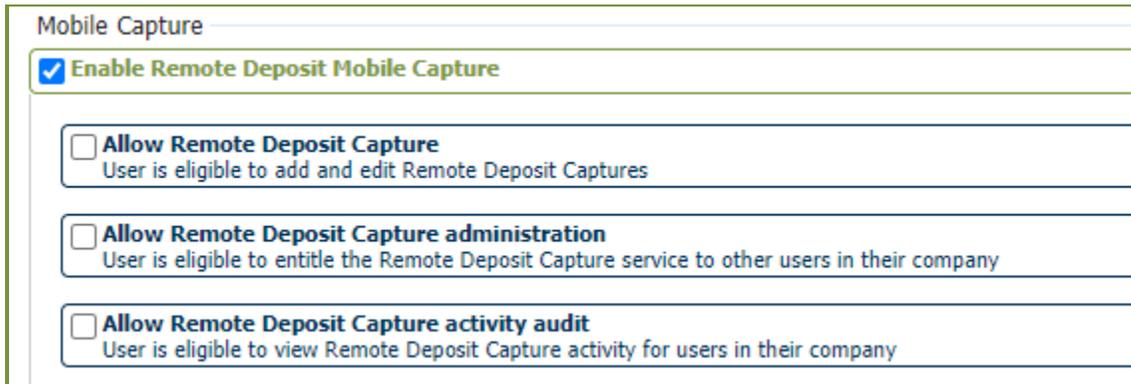
## Mobile Capture

Check the **Enable Remote Deposit Mobile Capture** checkbox.



A screenshot of the 'Remote Deposit Capture Settings' configuration page. On the left is a vertical menu with several options, each with a checkbox. The 'Remote Deposit Capture' option at the bottom is highlighted with a red box. The main content area on the right is titled 'Remote Deposit Capture Settings' and contains two sections: 'Mobile Capture' and 'SCO Merchant Capture'. In the 'Mobile Capture' section, the checkbox for 'Enable Remote Deposit Mobile Capture' is unchecked and highlighted with a red box. In the 'SCO Merchant Capture' section, the checkbox for 'Enable SCO Merchant Capture' is also unchecked.

Select the appropriate permissions for the user.



A screenshot of the 'Mobile Capture' permissions configuration page. The page title is 'Mobile Capture'. The first option, 'Enable Remote Deposit Mobile Capture', is checked and highlighted with a green box. Below it are three unchecked options, each with a description: 'Allow Remote Deposit Capture' (User is eligible to add and edit Remote Deposit Captures), 'Allow Remote Deposit Capture administration' (User is eligible to entitle the Remote Deposit Capture service to other users in their company), and 'Allow Remote Deposit Capture activity audit' (User is eligible to view Remote Deposit Capture activity for users in their company).

Mobile Capture

**Enable Remote Deposit Mobile Capture**

**Allow Remote Deposit Capture**  
User is eligible to add and edit Remote Deposit Captures

\* Daily Cumulative Deposit Amount (\$)  Max: \$100.00

\* Single Deposit Amount (\$)  Max: \$100.00

\* Daily Transaction Count  Max: 999999

Eligible Locations

**Stifel Bank (081018998)** [Select All Accounts](#) [Unselect All Accounts](#)

|   |   |
|---|---|
| <input type="checkbox"/> - DEMANDEPOSIT (5102 Demand Deposit PAYROLL) | <input type="checkbox"/> - DEMANDEPOSIT (5101 Demand Deposit OPERATING) |
| <input type="checkbox"/> - DEMANDEPOSIT (GEORGE WASHINGTON)           | <input type="checkbox"/> - DEMANDEPOSIT (GEORGE WASHINGTON)             |

Options

\* OBS User ID

\* "Make Deposit" Enable Date

**Allow Remote Deposit Capture administration**  
User is eligible to entitle the Remote Deposit Capture service to other users in their company

**Allow Remote Deposit Capture activity audit**  
User is eligible to view Remote Deposit Capture activity for users in their company

**Daily Cumulative** - Should match the amount in the same field in Company Configuration. Can be decreased, but not increased.

**Single Deposit Amount** - Should match the amount in the same field in Company Configuration. Can be decreased, but not increased.

**Daily Transaction Count** - Maximum checks allowed to be deposited per day. Enter 999999 if no limit.

**Eligible Accounts** - select accounts to which the user is entitled for Mobile Deposit Capture.

**OBS User ID** - Should match the User's Treasury Central ID.

**"Make Deposit" Enable Date** - Date of enrollment. May select a future date.

## SCO Merchant Capture

Check the **Enable SCO Merchant Capture** checkbox and select the appropriate permissions for the user.

SCO Merchant Capture

**Enable SCO Merchant Capture**

**Allow SCO Merchant Capture**  
User is eligible to add and edit SCO Merchant Captures

**Allow SCO Merchant Capture administration**  
User is eligible to entitle the SCO Merchant Capture service to other users in their company

**Allow SCO Merchant Capture**  
User is eligible to add and edit SCO Merchant Captures

\* Daily Cumulative Deposit Amount (\$)  Max: \$999,999,999.999.00  
 \* Single Deposit Amount (\$)  Max: \$999,999,999.999.00  
 \* Single Item Amount (\$)  Max: \$999,999,999.00  
 \* Deposit Item Count  Max: 999999999

SCO Options

\* User ID   
 \* User First Name   
 \* User Last Name   
 \* User Email Address   
 Allow User to View Site Deposits   
 User Is Active   
 Site ID   
 \* User Role   
 \* Scanner

**Locations**

There are no options available.

**Eligible Accounts**

**Stifel Bank CERT (081018998)** [Select All Accounts](#) [Unselect All Accounts](#)

|  |  |
|--|--|
| <input type="checkbox"/> 65925102 - DEMANDEPOSIT (5102 Demand Deposit PAYROLL) | <input type="checkbox"/> 65925101 - DEMANDEPOSIT (5101 Demand Deposit OPERATING) |
|--|--|

**Allow SCO Merchant Capture administration**  
User is eligible to entitle the SCO Merchant Capture service to other users in their company

**Daily Cumulative** - Should match the amount in the same field in Company Configuration. Can be decreased, but not increased.

**Single Deposit Amount Limit** - Should match the amount in the same field in Company Configuration. Can be decreased, but not increased.

**Single Item Amount** - Should match the amount in the same field in Company Configuration. Can be decreased, but not increased.

**Deposit Item Count** - Maximum checks allowed to be processed per day. Enter 9999 if no limit.

**User ID** - Should match the User's Treasury Central ID.

**User First Name** - First Name from User's Treasury Central User Profile. Should auto-populate.

**User Last Name** - Last Name from User's Treasury Central User Profile. Should auto-populate.

**User Email Address** - Email Address from User's Treasury Central User Profile. Should auto-populate.

**Allow User to View Site Deposits** - Permits the User to review deposits within the system made by colleagues.

**User is Active** - Default to Enabled

**Site ID** - Allows Company to tie User to a specific site. Leave blank if no data.

**User Role** - see below

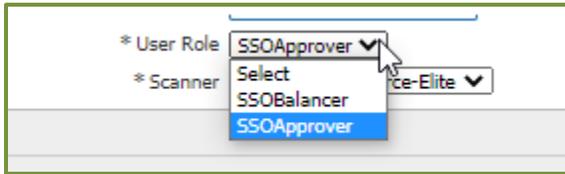
**Scanner** - see below

**Locations** - Locations are managed at the Company Level. If no locations are available, skip this section.

**Eligible Accounts** - Select the account(s) that the user is entitled to for RDC Services.

**Allow Merchant Capture SCO Administration** - select this option to allow other company administrators to grant company users permissions and entitlements to the RDC service. **Note:** This option will only appear to Company Administrators.

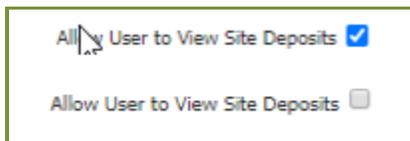
## User Roles



**SSOBalancer** - User can scan and approve deposits. Apply to all Treasury Central users who are not Company Administrators.

**SSOApprover** - User can scan and approve deposits. Apply to all Treasury Central users who are also Company Administrators.

These user roles do not impact the ability of a user to see the deposits of other users. To limit the user's ability to see deposits made by another user, the **Allow User to View Site Deposits** checkbox must be disabled.



## Scanner Options

From the drop down list, select the scanner being used by the company.

