STIFEL | STIFEL BANK TREASURY

USER GUIDE

Stifel Bank | 501 North Broadway | St. Louis, Missouri 63102
Treasury Management Hotline (314) 556-6666 | **bank**with**stifel**.com

MEMBER FDIC

STIFEL BANK TREASURY USER GUIDE

This guide is designed to help you navigate commonly used features within Stifel Bank Treasury. It provides step-by-step instructions for completing routine account tasks, managing payments and transfers, reviewing activity, accessing reports, and communicating securely with the Treasury Management team.

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GETTING STARTED

ENROLLMENT

DOMESTIC CLIENTS

After onboarding is complete, your Relationship Manager will provide your Stifel Bank Treasury **Login ID**. To begin enrollment, select **I am a new user**, then enter your **Login ID** when prompted. After submitting your **Login ID**, review the secure delivery contact information displayed on the screen. The available options may include an email address, phone number, or both. If the information is correct, select the preferred delivery method to receive a **Secure Access Code (SAC)**. Enter the code when prompted, then follow the on-screen instructions to create your password and complete enrollment.

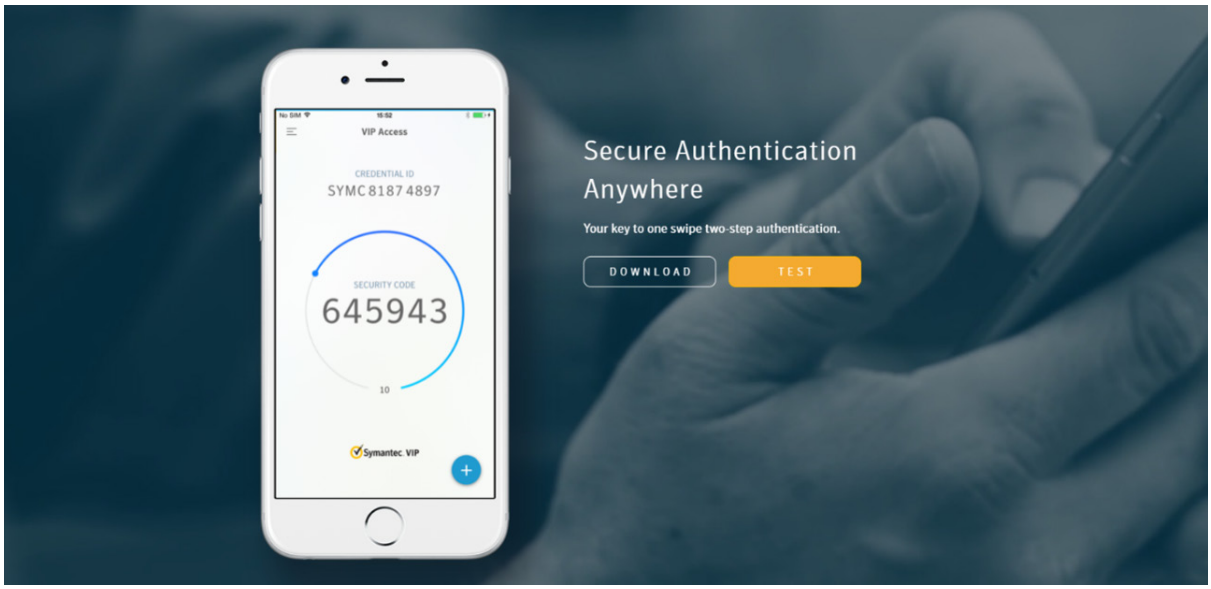
Note: If the contact information displayed is incorrect, contact your Relationship Manager or you may contact us at (314) 556-6666 for assistance. After logging in, you can update your secure delivery contact information. See the **Manage Login** section of this guide for more information.

INTERNATIONAL CLIENTS

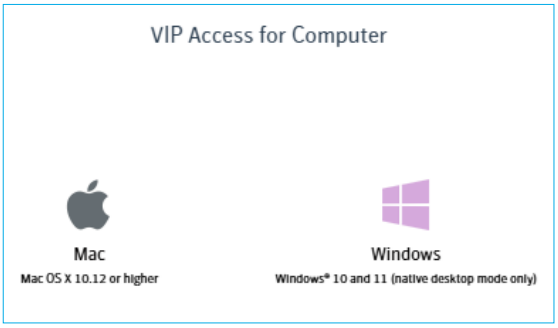
Clients residing internationally must use **Symantec VIP Access** to receive secure access codes during enrollment. **Symantec VIP Access** is available as both a desktop application and a mobile application.

DESKTOP APPLICATION

1. Go to https://vip.symantec.com to download the desktop application.
2. Select **Download**. No login is required.
3. Choose the appropriate download option for your device, either **Mac** or **Windows**.



4. After the application has been downloaded, locate and open it on your computer.



5. Upon opening the app, you will see your **Credential ID**. This must be provided to your Relationship Manager, or contact us at (314) 556-6666 to finish enrollment.
6. Use the security code displayed in the application as your **Secure Access Code (SAC)** when prompted. During your first login, you will be required to enter two security codes. Enter the first 6-digit code displayed in the VIP Access App. Wait 30 seconds for a new code to generate. Enter the second 6-digit code in the second field.
7. After successful validation you will create your password and complete enrollment.

Note: Symantec VIP Access is tied to the physical device, not the user. If you begin using a new device, you must provide the new Credential ID before using that device to receive secure access codes.

MOBILE APPLICATION

1. Search for Symantec VIP Access in your device's app store.
2. Download the application to your device.
3. After the application has been downloaded, open it to view your **Credential ID** on the main page. This will need to be provided to your Relationship Manager or you may contact us at (314) 556-6666 to finish enrollment.



4. Use the security code displayed in the application as your **Secure Access Code (SAC)** when prompted. During your first login, you will be required to enter two security codes. Enter the first 6-digit code displayed in the VIP Access App. Wait 30 seconds for a new code to generate. Enter the second 6-digit code in the second field.
5. After successful validation you will create your password and complete enrollment.

Note: Symantec VIP Access is tied to the physical device, not the user. If you replace or update your device, you must provide the new **Credential ID** before using that device to receive secure access codes.

LOGGING IN

After enrollment is complete, sign in to Stifel Bank Treasury using your **Login ID** and **Password**, then select **Log In**.

If you are using a new browser or device, you may be prompted to enter a **Secure Access Code (SAC)**. After entering the code, you can choose whether to register the browser so a **SAC** is not required for future logins.

Note: For security, only register browsers on trusted devices. If you are using a shared or public computer, do not register the browser.

LOGGING OUT

To log out of Stifel Bank Treasury, open the left-hand navigation menu and select **Log off**. You may also be logged out due to inactivity.

RESETTING PASSWORD

To reset your password while logged out, select **Forgot your password?** on the initial login page. Enter your **Login ID** when prompted, then select the preferred target contact from the options listed. A **Secure Access Code (SAC)** will be sent to that contact. Enter the code, then follow the on-screen instructions to update your password.

Note: Multiple unsuccessful login attempts may lock your account. If your account is locked or you need assistance resetting your password, contact your Relationship Manager or call us at (314) 556-6666. For more information, see the **Manage Login** section of this guide.

HOME

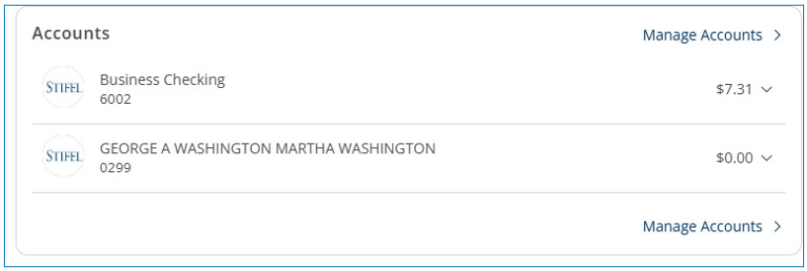
QUICK LINKS

- Deposit – Deposit checks using a compatible scanner.
- Transfer – Transfer funds between eligible internal accounts.
- Send – Send money to an existing recipient.
- Collect – Create an ACH collection to collect funds from your customers.
- Tasks – Review and approve transactions that require your action.

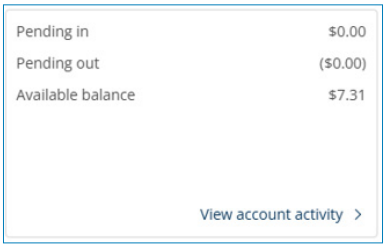
Note: Your Quick Links view is based on your current enrolled services on Stifel Bank Treasury.

ACCOUNTS

Your available accounts are listed on the Home page. Select an account to view additional details and account-specific options.



When you select an account, the menu expands to display key balance information, including **Pending In**, **Pending Out**, and **Available Balance**.



You can also access a shortcut to **View Activity**. For more information about reviewing recent account activity, see the **View Activity** section of this guide.

Additional account options may include **Transfer**, **Statements**, **Wire Instructions**, and **Edit Account Nickname**.

TRANSFER

Select **Transfer** to open the **Quick Transfer** menu. For additional details, see the **Quick Transfer** section of this guide.

STATEMENTS

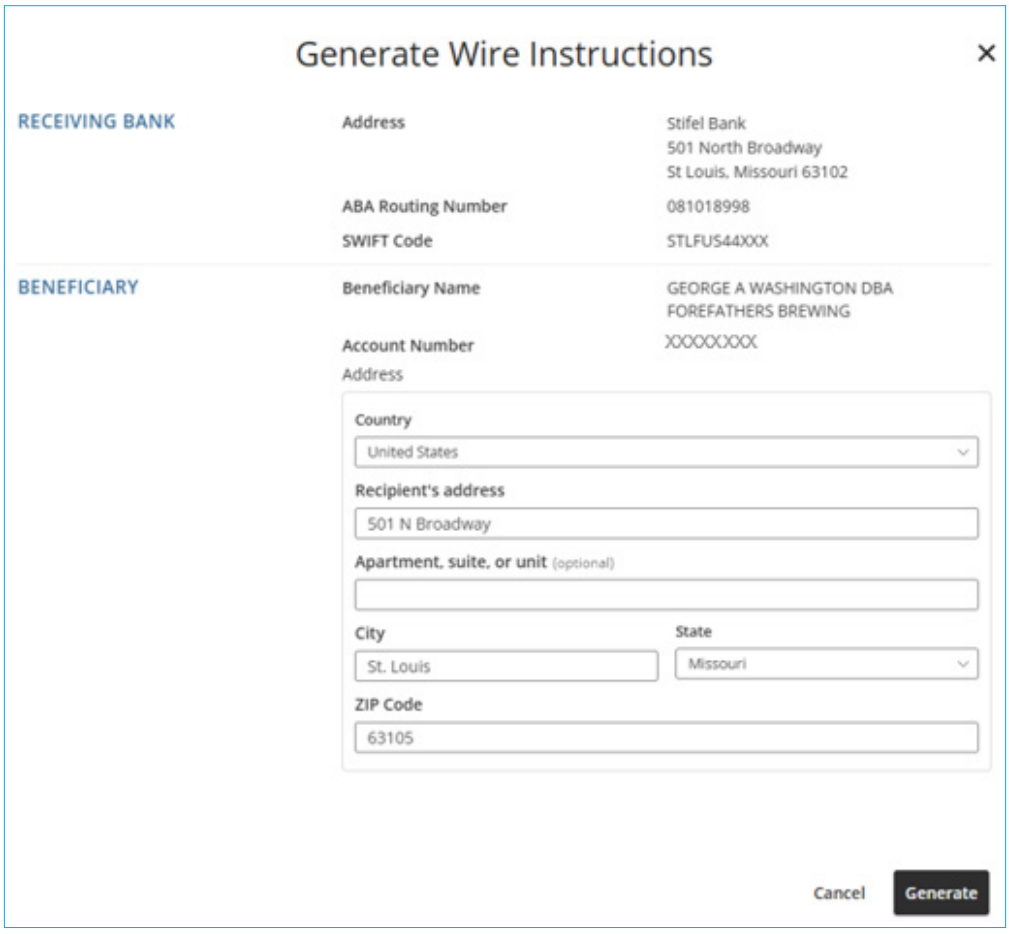
Select **Statements** to access the Statements page. For more information, see the **Statements** section of this guide.

GENERATE WIRE INSTRUCTIONS

Select **Wire Instructions** to be redirected to the **Generate Wire Instructions** page. The receiving bank information will display the bank address, ABA routing number, and SWIFT code.

The beneficiary's name and address will appear with available fields that may prepopulate based on the company's associated address information.

Select **Generate**.



A PDF version of the wire instructions will appear. You may download or print the PDF for your records.

EDIT ACCOUNT NICKNAME

Select **Edit Account Nickname** to open the **Nicknames** page. For more information, see the **Account Nickname** section of this guide.

ACCOUNT NUMBER

This menu also displays the selected account number and routing number.

MANAGING ACCOUNTS

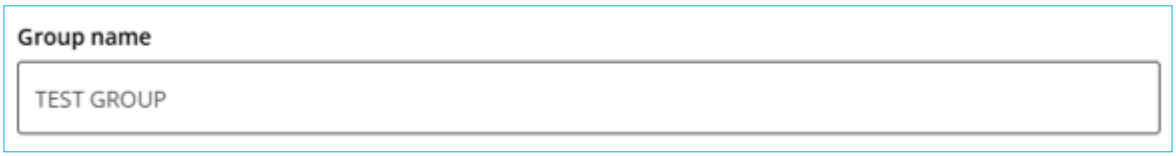
To manage your accounts, select **Manage Accounts** in the upper-right corner of the account list.

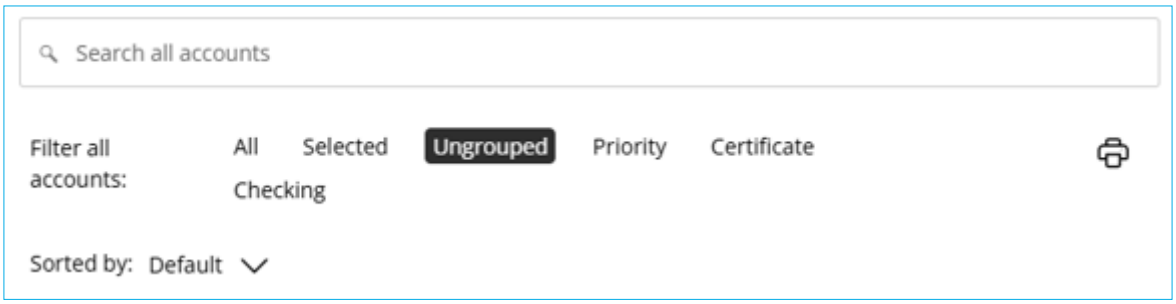
CREATING ACCOUNT GROUPS

You can create custom account groups by naming the group and selecting the accounts you would like to include.

Note: Account groups are user-specific and are not visible to other users.

1. Select **Manage Accounts**, then select **Create Group** on the left side of the page.
2. Enter a name for the account group in the **Group Name** field.
3. Select the accounts you would like to include by clicking the box next to the designated account. To locate a specific account, use the **Search all accounts** field.





4. Confirm the number of selected accounts by reviewing the total displayed in the lower-left corner.



5. Select **Create Group** to save the new group or select **Cancel** to discard your changes.
6. The new group will appear in the **Groups** section and on the **Home** page for quick access.



PRIORITY ACCOUNTS

Select the star ★ icon next to an account to mark it as a **Priority Account**. You can also select the three-dot ⋮ menu next to the account and choose **Make Priority**.

Additional options on this menu may include **View Activity**, **Quick Transfer**, **Move to Group**, and **Account Nickname**.

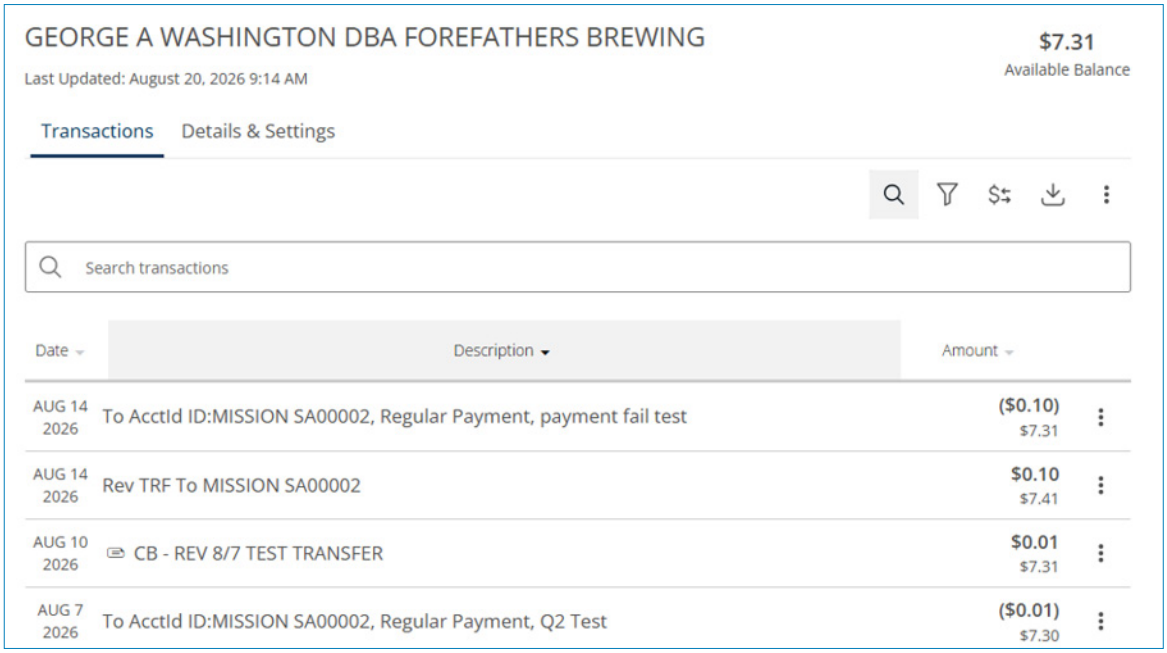
Note: Making an account a **Priority Account** is user-specific and will not be visible to other users.

VIEW ACTIVITY

To access account activity, open **Manage Accounts** and select the account you would like to review.

The **View Activity** menu displays recent activity for the selected accounts for up to 18 months.

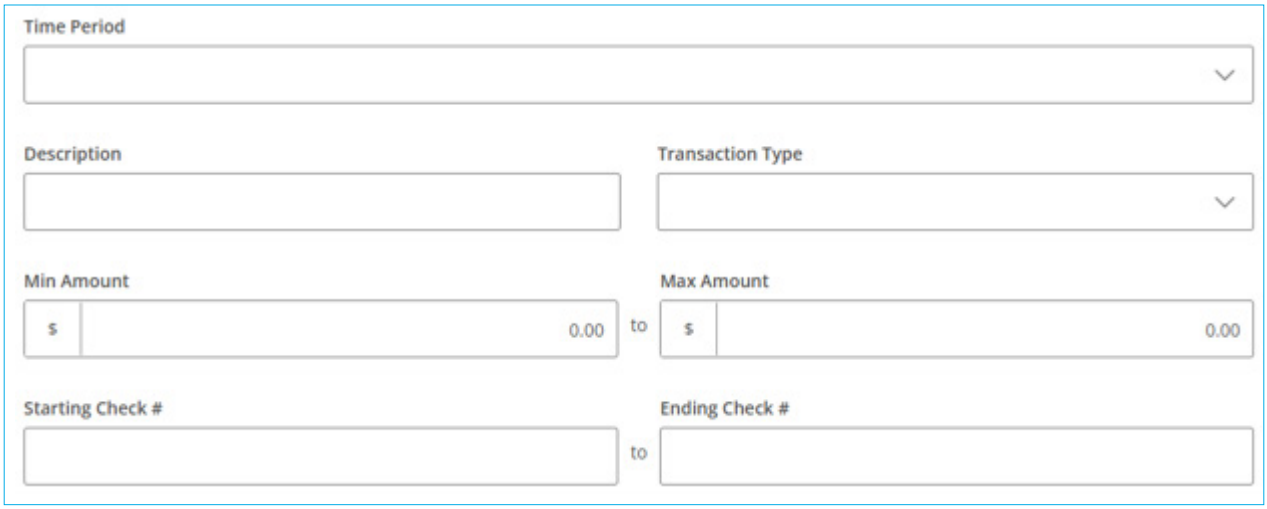
Your **Available Balance** is displayed in the upper-right corner of the page.



Use the search option to locate a specific transaction.



Use the filter option to narrow your results and perform a more detailed search.



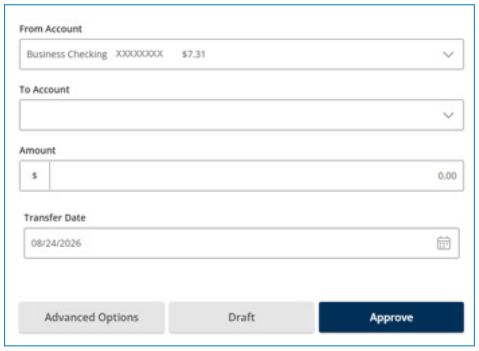
Use the download option to export recent activity in spreadsheet, Microsoft OFX, Quicken, orQuickBooks file formats.

Select **Quick Transfer** to open the **Quick Transfer** menu.

QUICK TRANSFER

Use **Quick Transfer** to move funds between eligible accounts.

1. In the **From Account** field, select the account funds will be drawn from.
2. In the **To Account** field, select the account the funds will be deposited into.
3. Enter the dollar amount you would like to transfer in the **Amount** field.
4. Select a **Transfer Date**. You may choose the same day or schedule the transfer for a future date.



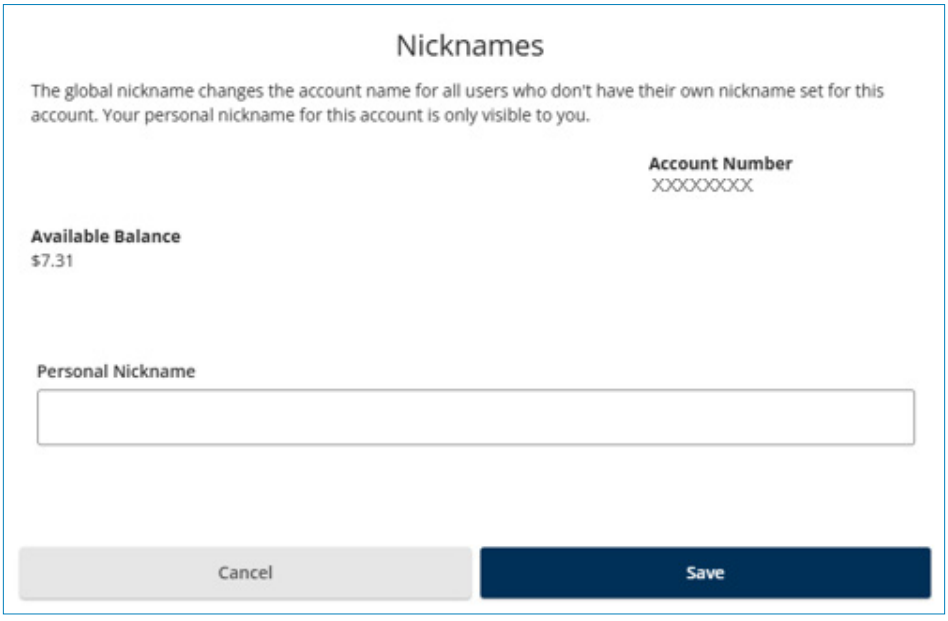
MOVE TO GROUP

Use this option to add the selected account to an existing account group. For more information, see the **Creating Account Groups** section of this guide.

ACCOUNT NICKNAME

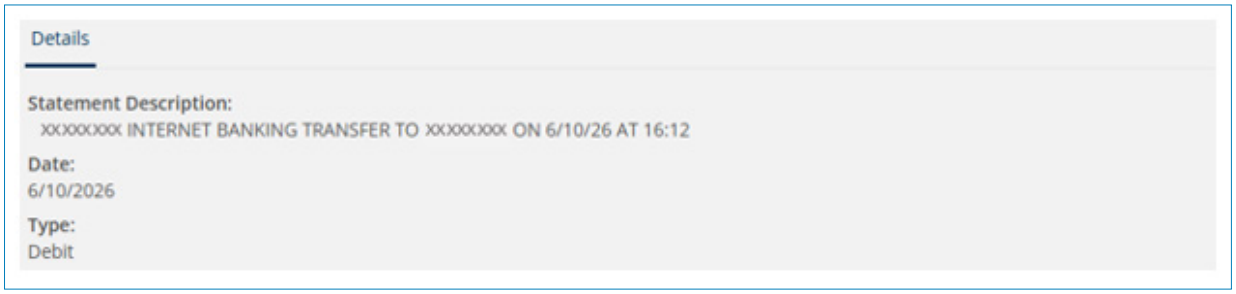
Select **Account Nickname** to open the **Nicknames** page. Enter a nickname for the selected account. You can confirm the account by reviewing the account number displayed in the right corner of the page.

Note: Nicknames are user-specific and are not visible to other users.



TRANSACTIONS

Select a transaction to expand the menu and view additional details, including the transaction description and transaction type.



Select the three-dot ⋮ menu to view additional options, including **Toggle Details**, **Print**, and **Ask a Question**.

Toggle Details – Expand or collapse the **Account Details** section.

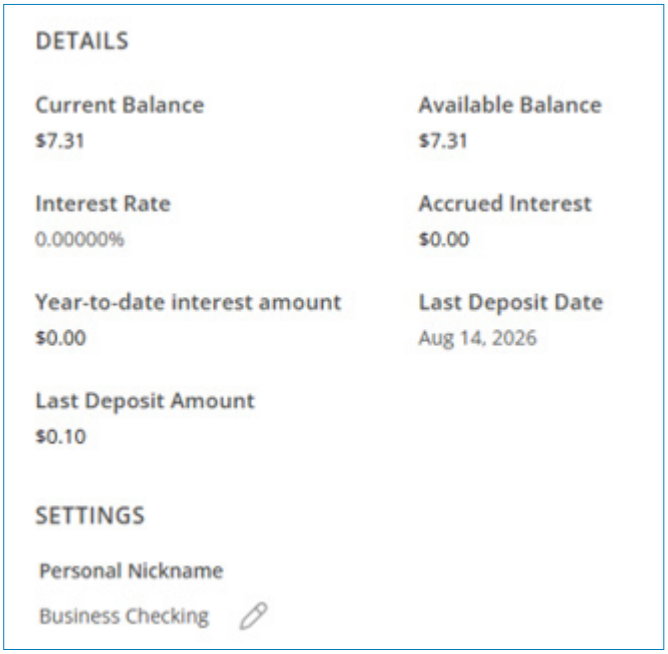
Print – Generate a one-page printout of the transaction details.

Ask a Question – Open the **Send a Message** menu to contact the Treasury Management team. For more information, see the **Messages** section of this guide.

DETAILS & SETTINGS

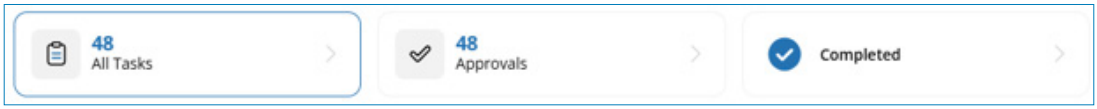
The **Details & Settings** section displays account-specific information, including:

- Current Balance
- Available Balance
- Interest Rate
- Accrued Interest
- Year-to-date interest amount
- Last Deposit Date
- Last Deposit Amount
- Settings
  - › Personal Nickname



TASKS

Use the **Tasks** menu to review transactions that require approval. You can access **Tasks** from the left-hand navigation menu or directly from the **Home page**.



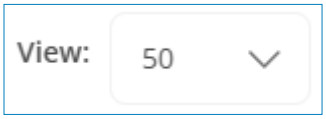
All Tasks – Displays the total number of tasks assigned to you.

Approvals – Displays tasks awaiting your approval.

Completed – Displays tasks that have already been processed.

Use the search bar to locate specific tasks.

Use the **View** option to adjust the number of tasks displayed, up to the available maximum.



To review a task, select **View** or select the down arrow ⌄ to expand the task details.

After reviewing the task, select **Approve** to approve the transaction or **Cancel Task** to cancel it.

Select **View Transaction**  to open the **Online Activity** page. For more information, see the **Online Activity** section of this guide.

PAYMENTS & TRANSFERS

Use **Payments & Transfers** from the left-hand navigation menu to send payments, initiate transfers, manage recipients, upload ACH files, and review payment activity.

SEND MONEY

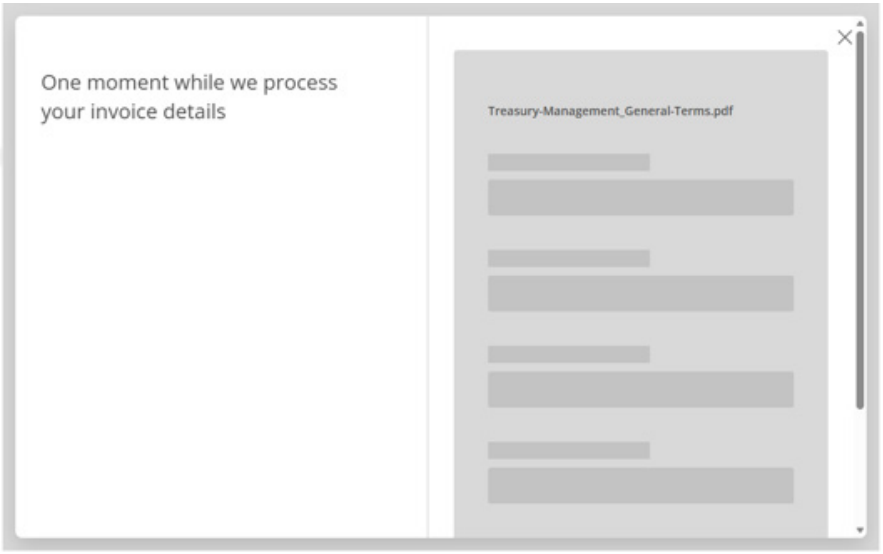
In the **Select a recipient** field, use the drop-down menu to choose a recipient. You can search by name, email address, or account number. For instructions on creating a new recipient, see the **Manage Recipients** section of this guide.

Select whether the recipient is a **Person** or a **Business**.



Upload the invoice in the upload section. You may drag the file directly into the upload box or select **Browse** to locate the file on your computer.

Note: Supported invoice file types include PDF, JPEG, and PNG. The maximum upload size is 10 MB.

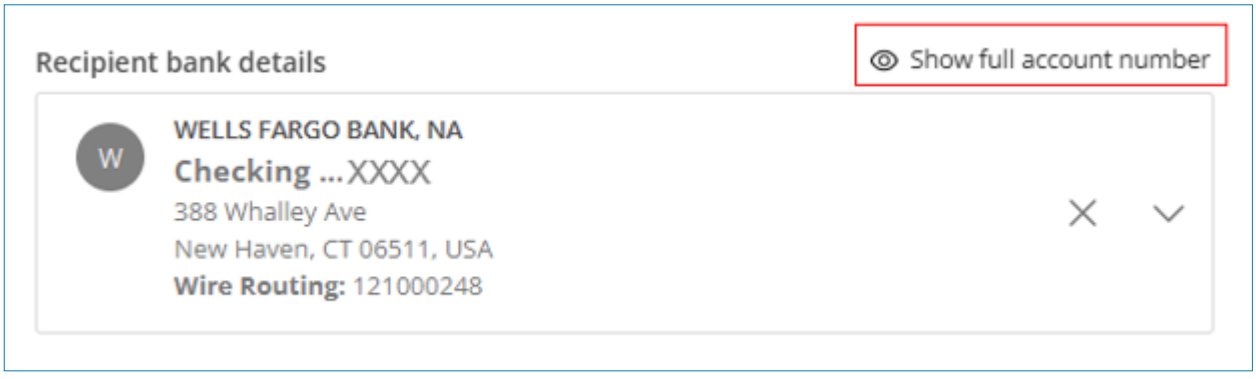


After the invoice is uploaded successfully, a confirmation message will appear to indicate the file meets the upload requirements. Some of the information may be prefilled based on the details included on the invoice.

Select **Next** to continue.

RECIPIENT BANK

Use the **Payment Method** drop-down menu to select the payment method.
Under **Recipient Bank Details**, select the account number where the payment should be sent.



Use the **Show/Hide Account** Number toggle in the upper-right corner of the **Recipient Bank Details** section to confirm you selected the correct recipient account.

After confirming the payment method and recipient bank details, select **Next**. 

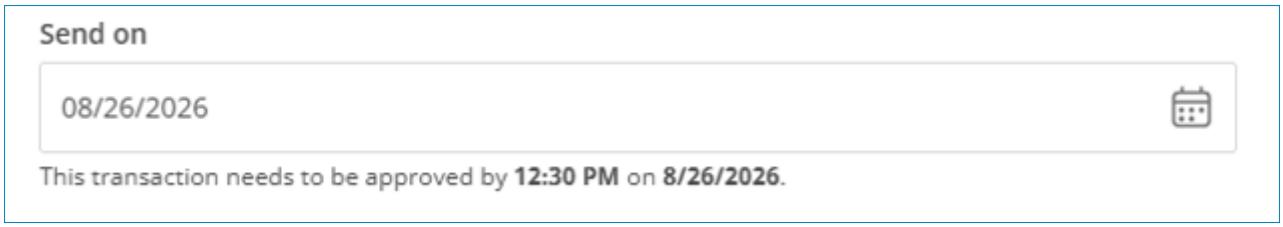
AMOUNT & SOURCE

Enter the amount you would like to send in the **Amount** field.

In the **Send From** field, select the account the funds will be drawn from.

In the **Send On** field, select the date the transaction should be processed. You may choose the same day or schedule the transaction for a future date.

Note: The transaction must be approved by 12:30 p.m. CT on the selected processing date.



After confirming the amount, processing date, and funding account, select **Next**. 

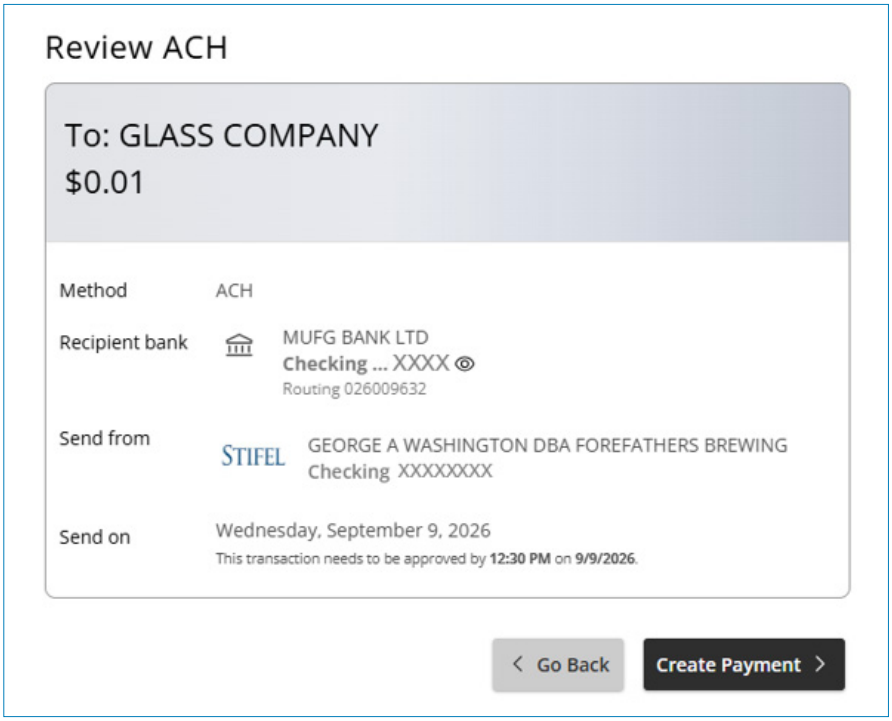
ADDITIONAL INFO

Enter any optional payment details you would like to include, such as a memo or payment note.

When finished, select **Next**. 

REVIEW

Review the full transaction details before submitting the payment.



If all details are correct, select **Create Payment** to submit the transaction. To make changes, select **Go Back**.

Note: If a payment falls on a non-business banking day, it will be processed on the next available business day.

ACH AND WIRE PAYMENTS

The **Payments Hub** menu allows you to create ACH and wire payments.

Select **Create New Payment**. 

Select the payment type, such as **ACH Batch**, **ACH Collection**, **ACH Payment**, **Domestic Wire**, or **International Wire**.

To change the payment type after making a selection, click **Change Type**

option to select a different payment method.

Under **Origination Details**, enter the required payment information, including whether the recipient is a person or business, the reason for payment, the business, the funding account, and the effective date.

To schedule the payment as recurring, select **Set Schedule**.

The **Schedule Recurring Transaction** menu will open. For more information, see the **Transfers** section of this guide.

To upload recipients and payment amounts from a file, select **Upload From File** 

in the upper-right corner. For additional guidance, see the **ACH File Upload** section of this guide.

Note: For ACH and wire transactions, select an effective date using the calendar feature. Please note that the system may allow you to select a non-banking day as the effective date. If a scheduled payment falls on a non-business banking day, it will be processed on the next available business day.

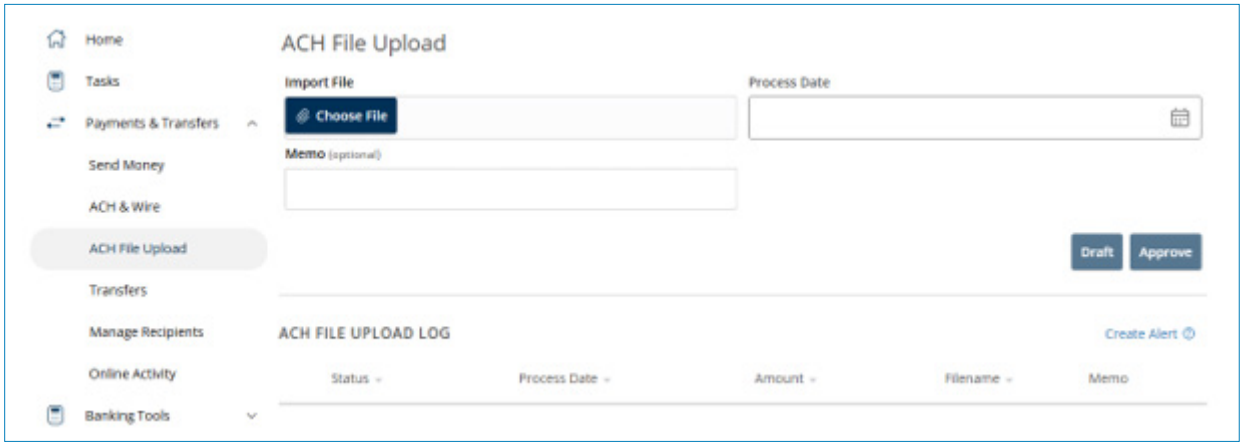
ACH FILE UPLOAD

Nacha-formatted pass-thru files are created outside of Stifel Bank Treasury using your accounting or payroll software. Depending on your permissions, you may upload and submit these files to Stifel Bank for processing.

Note: If your ACH file includes payments to individuals for compensation, including payroll, bonuses, commissions, or 1099 contractor payments, Nacha rules require the word **Payroll** to be entered in the **Company Entry Description** field within the file. Refer to your accounting or payroll software documentation for instructions on updating this field.

UPLOAD ACH FILE

1. From the left-hand navigation menu, select **Payments & Transfers**, then select **ACH File Upload**.

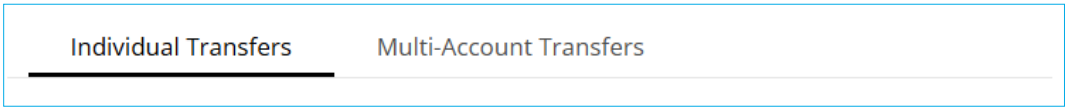


2. Select **Choose File**, then select the Nacha-formatted file you would like to upload.
3. Select the desired **Process Date** using the calendar.
4. Optionally, enter a **Memo** for reference purposes.
5. Review the information and select:
   - **Draft** to save the file for review or approval.
   - **Approve** to submit the file for processing, if you have approval authority.

Note: Confirm that your file is properly formatted and contains accurate payment information before submitting it for processing.

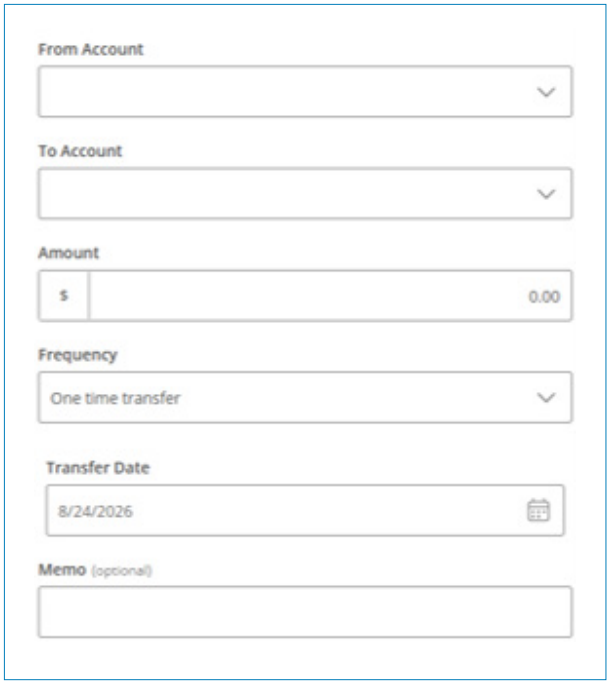
TRANSFERS

You can create either an **Individual Transfer** or a **Multi-Account Transfer**.

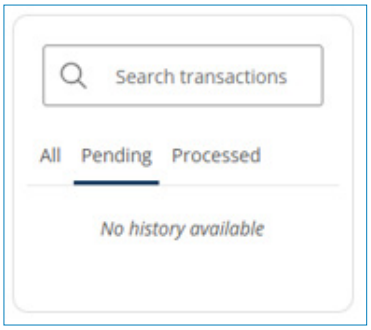


INDIVIDUAL TRANSFER

Use an individual transfer to move funds between two eligible accounts. You may also schedule the transfer to recur.



1. In the **From Account** dropdown, select the account that funds will be withdrawn from.
2. In the **To Account** dropdown field select the account that the funds will be deposited into.
3. Enter the dollar amount you would like to transfer in the **Amount** field.
4. Select the transfer frequency. Available options may include recurring schedules such as the first day of the month or the last day of the month.
5. Select the **Transfer Date**.
6. Optionally, enter a memo.
7. Review the transfer details, then select **Approve** to submit or **Draft** to save the transfer for future use.



The sidebar on the right side of the **Individual Transfer** menu displays your transfers. You can filter the list by **All**, **Pending**, or **Processed**, and use the search bar to locate a specific transfer.

MULTI-ACCOUNT TRANSFER

Use **Multi-Account Transfer** to create transfers involving multiple accounts.



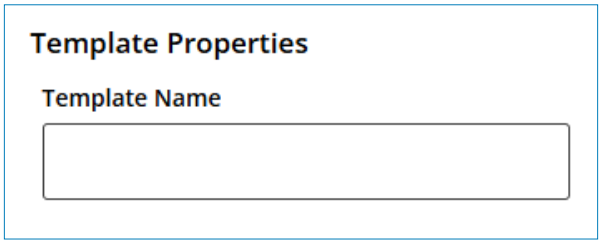
You can create a reusable template for future transfers or complete a one-time **Multi-Account Transfer**.

CREATING A TEMPLATE

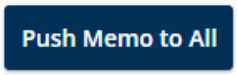
Select **Create Template** 

in the upper-right corner of the screen.

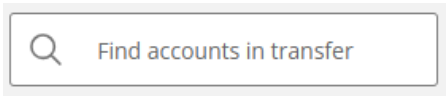
Under **Template Properties**, enter a template name in the **Template Name** field.



Optionally, enter a memo under **Origination Details**.

If all transfers should use the same memo, select **Push Memo to All**. 

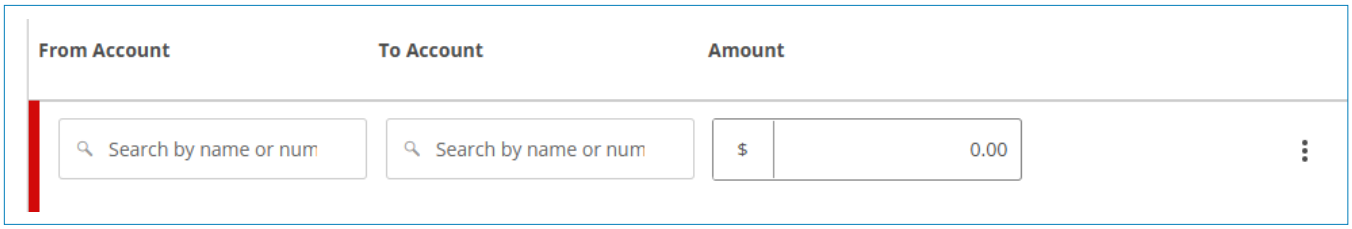
Use the search bar to locate existing accounts for the transfer.



Select the three-dot icon next to **Bulk Actions** 

to expand all transfers.

After expanding all transfers, select the same option to collapse them.

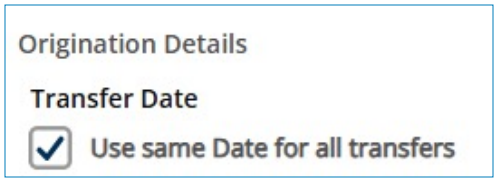


1. You can search for accounts by account name or account number.
2. In the **From Account** field, enter the account to be debited.
3. In the **To Account** field, enter the account to be credited.
4. Enter the transfer amount in the **Amount** field.
5. Select the three-dot icon ⋮ to expand, copy, or remove an individual transfer.
6. Optionally, enter a memo for an individual transfer in the **Memo** field.
7. Select **+ Add Another Transfer** to add another transfer to the template.
8. Select **Save** to finish creating the template.

TRANSFER FUNDS

To complete a transfer, follow the same steps used to **Create a Transfer** template.

To apply the same transfer date to all transfers, select **Use Same Date for All Transfers** under **Origination Details**.



After selecting a date from the **Transfer Date** calendar, the **Set Schedule** option will become available for scheduling recurring transfers.

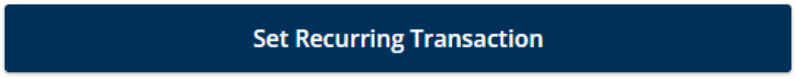
SET SCHEDULE

To schedule a recurring transfer, select **Set Schedule** to open the **Schedule Recurring Transaction** menu.

Enter the recurrence details, including how often the transfer should repeat and when the recurring schedule should end.



After reviewing the schedule details, select **Set Recurring Transaction** to save the recurring transfer schedule.



Note: If a scheduled transfer falls on a non-business banking day, it will be processed on the next available business day.

UPLOAD FROM FILE

To upload recipients and amounts from a file, select **Upload From File**  in the upper-right corner. For more information, see the **ACH File Upload** section of this guide.

MANAGE RECIPIENTS

To access recipient management, select **Payments & Transfers** from the left-hand navigation menu, then select **Manage Recipients**.

The **Manage Recipients** page displays your existing recipients and available recipient details. Select the three-dot ⋮ next to a recipient to edit the recipient, delete the recipient, or view payment history.

ADD RECIPIENT

To create a new recipient, select **Add Recipient**.

Enter the recipient's **Display Name**. This is the name that will appear in Stifel Bank Treasury. Optionally, enter an **Email Address** if the recipient should receive payment notifications. Select the applicable **Payment Type**. Available options may include **ACH Only**, **Wire Only**, or **ACH and Wire**.

Note: Select **Refined Search** to open the Financial Institution Refined Search window and search for a specific financial institution.

ACH ONLY

For **ACH Only** recipients, enter the required ACH information, including payment type, account type, account number, financial institution, and ACH routing number.

WIRE ONLY

For **Wire Only** recipients, enter the required wire information, including payment type, beneficiary type, account number, and financial institution.

Enter the **Beneficiary FI** details, including the financial institution name, FI ABA number, and address.

If applicable, enter the **Intermediary FI** details, including the financial institution name, wire routing number, and address.

ACH AND WIRE

For **ACH and Wire** recipients, enter the required ACH and wire information, including payment type, beneficiary type, account type, account number, financial institution, and ACH routing number.

Enter the **Beneficiary FI** details, including the financial institution name, FI ABA number, and address.

If applicable, enter the **Intermediary FI** details, including the financial institution name, wire routing number, and address.

After entering the account and financial institution details, select the blue checkmark to confirm the information.

ADD ACCOUNT

To add another account for the same recipient, select **Add Account**.

RECIPIENT DETAILS

Complete the **Recipient Details** section, including the wire name, ACH name, and address. Optionally, enter an ACH ID.

When all required information has been entered and reviewed, select **Save Recipient**.

ONLINE ACTIVITY

Use **Online Activity** to review activity completed within Stifel Bank Treasury, including single transactions, recurring transactions, bulk wire transactions, and deposited checks.

Select the filter icon to narrow your results by transaction type, status, account, amount, or date. To save a filter for future use, select **Save Filter in Favorite** ♡ Save Filter in Favorite in the lower-left corner of the filter menu.

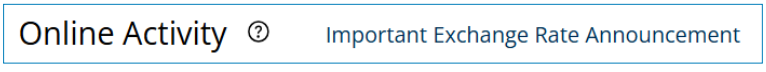
You may also select the heart ♡ icon to save the filter currently displayed or to access previously saved filters.

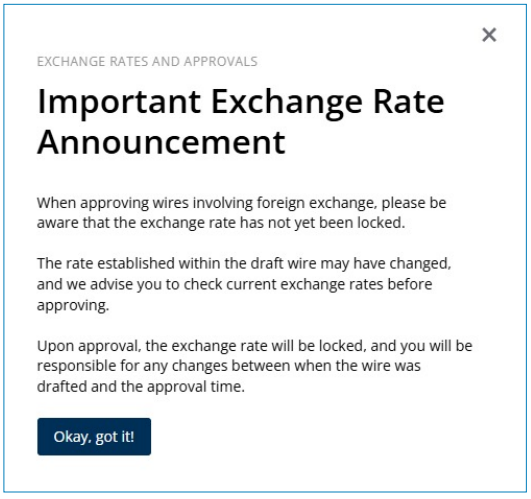
Select the download icon to export your online activity as a CSV file, which can be saved to your computer.

Select the printer icon to generate a PDF version of your online activity, which can be saved or printed for your records.

Use the search bar to locate a specific transaction.

Note: Important announcements may appear next to the **Online Activity** header. Click on the announcement to open a pop-up window with additional information.





BANKING TOOLS

ICS AND CDARS

Use the ICS and CDARS options to access information related to available insured cash sweep and certificate of deposit placement services, when enabled for your profile.

STOP PAYMENT

Use the **Stop Payment** tool to request a stop payment on one or more checks.

1. Choose whether the stop payment request applies to a single check or a range of checks.
2. Select the account from which the check was written.
3. Enter the required check details, including the check number, check date, and amount, if applicable.
4. Enter the payee's name and any additional notes that may help identify the check.
5. Review the information for accuracy, then submit the stop payment request.

Note: A Stop Payment request we receive through the Stifel Bank Treasury Service is effective for six months after the date we receive it and will automatically expire after such period unless renewed. Refer to your Treasury Management General Terms for more information or you may contact us at (314) 556-6666.

POSITIVE PAY

Use **Positive Pay** to help review and manage check and ACH exceptions, if this service is enabled for your company.

From the **Positive Pay** menu, review any available exceptions and follow the on-screen prompts to make a decision before the applicable cutoff time.

Note: The cutoff time for Check Positive Pay and ACH Positive Pay is 12:00 p.m. CT. If a decision is not made prior to the Decision Deadline, we will process each Exception item in accordance with your chosen Default Option. Refer to your Positive Pay Service Schedule Agreement for more information or you may contact us at (314) 556-6666.

DEPOSIT CHECKS

Use **Deposit Checks** to deposit eligible checks electronically using a compatible check scanner.

Before submitting a deposit, confirm that each check image is clear, the deposit amount is accurate, and all required information has been captured.

After the deposit is submitted, retain the physical checks in accordance with your company's internal procedures and any applicable bank guidance.

REPORTS

AVAILABLE REPORTS

Use the **Reports** menu to create, schedule, and review reports for account activity, ACH activity, wire activity, cash position, statements, and other available reporting options.

1. Select the report you would like to create or view.
2. Choose whether the report should be shared or private, if the option is available.
3. Enter a report name.
4. Select the accounts to include in the report.
5. Select the applicable date range.
6. Choose a report frequency, if scheduling options are available.

REPORT OPTIONS

- **ACH Online Origination** – Review ACH transactions created through online origination.
- **Wire Online Origination** – Review wire transactions created through online origination.
- **Cash Position Previous Day** – View previous-day cash position information for selected accounts.
- **Wire Transfer Report Previous Day** – Review wire transfer activity from the previous business day.
- **Balance and Activity Statement Current Day** – View current-day balance and activity information for selected accounts.
- **Transaction Report** – Review transaction activity, including funds transfers and stop payments.
- **Balance and Activity Statement Previous Day** – View previous-day balance and activity information for selected accounts.
- **Wire Transfer Report Current Day** – Review current-day wire transfer activity for selected accounts.

ACH DETAIL

Use the **ACH Detail** report to review ACH transaction information for selected accounts and date ranges. When this report is selected, you will be directed to the **Stifel Bank Positive Pay** system.

The available report options may include:

- **ACH Reporting Files** – View available ACH reporting files for review or download.
- **Incoming ACH Originator Report** – Review ACH transactions by originating company or originator details.
- **Incoming ACH Receiver Report** – Review ACH transactions by receiving account or receiver details.

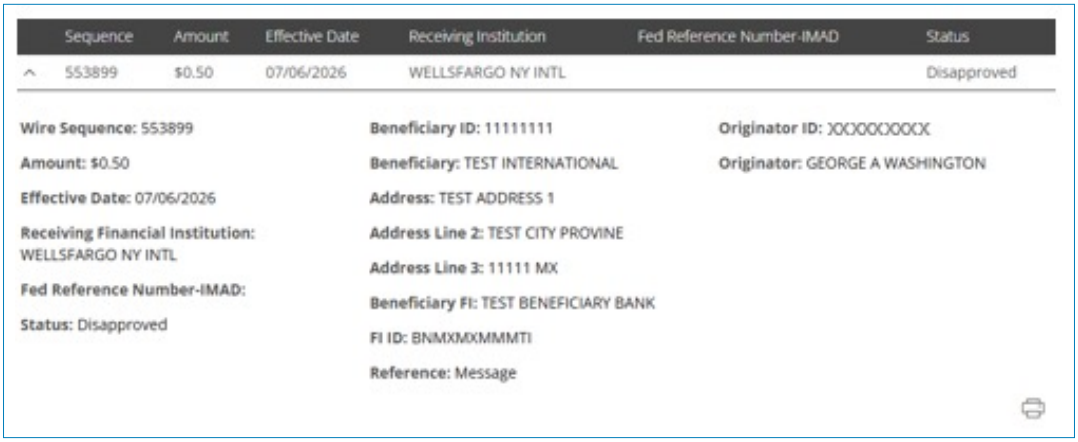
WIRE DETAIL

Use the **Wire Detail** report to review detailed wire transaction information for selected accounts and date ranges. This report can help you review wire activity and access additional details for individual wires.

1. Select the account you would like to review from the account drop-down menu.
2. Use the **Select Date** field to choose the beginning date for the report.
3. Use the **End Date** field to choose the ending date for the report.
4. Select **View Report** to generate the report or select **Reset** to clear the fields and start over.
5. After the report is generated, review the available report details, which may include:
    - Current Balance
    - Available Balance
    - Interest Rate
    - Accrued Interest
    - Year-to-date interest amount
    - Last Deposit Date
    - Last Deposit Amount
    - Wire Transfer History
        - › Outgoing Wires
        - › Incoming Wires
6. Select an individual wire to view additional transaction details, which may include:
    - Wire Sequence
    - Amount
    - Effective Date
    - Receiving Financial Institution
    - Fed Reference Number-IMAD
    - Status

- Beneficiary ID
  - Beneficiary
  - Address
  - Beneficiary FI
  - Reference
  - Originator ID (Account Number)
  - Originator (Account Name)

7. Use the options in the lower-right corner of the selected wire to print the details or save them as a PDF.



STATEMENTS

Use **Statements** to access available account statements and related documents. Select the document type, account, and date range you would like to review, then open, download, or print the documents as needed.

1. In the document type drop-down menu, select the type of document you would like to view. Available options may include **Statements**, **Notices**, **Credits**, or **Debits**.
2. In the **Select an account** field, select the account or accounts you would like to include.
3. Use the **From** field to select the beginning date for the statement search.
4. Use the **To** field to select the ending date for the statement search.
5. Select **View Documents** to display the available documents within the selected date range.
6. Select **View** next to an individual statement to open and review its details.
7. To download multiple statements, select the checkbox next to each statement, then use the available download option to save the PDF files for viewing or printing.

Note: Statements will record activity for up to 18 months. For more assistance, contact your Relationship Manager or call us at (314) 556-6666.

SETTINGS

MANAGING ALERTS

Use account alerts to receive notifications about account balances, account activity, and transaction status updates.

From the **Alerts** menu, you can review existing alerts, update delivery preferences, or create new account-specific alerts when available.

- **Account Alerts** – Receive notifications related to balance changes, interest activity, or other account-level events.
- **History Alerts** – Receive notifications for selected incoming transactions or activity that meets your configured criteria.
- **Online Transaction Alerts** – Receive notifications related to payment, transfer, or other Online transaction statuses.

TWO-FACTOR AUTHENTICATION

Two-factor authentication provides an additional layer of security when accessing Stifel Bank Treasury. When prompted, follow the on-screen instructions to verify your identity using an approved authentication method.

MOBILE AUTHORIZATIONS

Mobile authorizations allow eligible users to approve supported transactions from a mobile device. Availability may depend on your company's services, user permissions, and configured approval requirements.

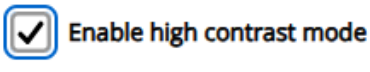
MANAGE LOGIN

Use **Manage Login** to update your password and maintain the contact information used to receive **Secure Access Codes (SACs).** For step-by-step instructions on updating your password, see the **Change Password** section of this guide.

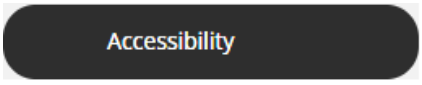
Secure Access Code (SAC) contact information is used to send verification codes during login and other security-related prompts.

ACCESSIBILITY

To access accessibility options, select **Settings** from the left-hand navigation menu, then select **Accessibility**.



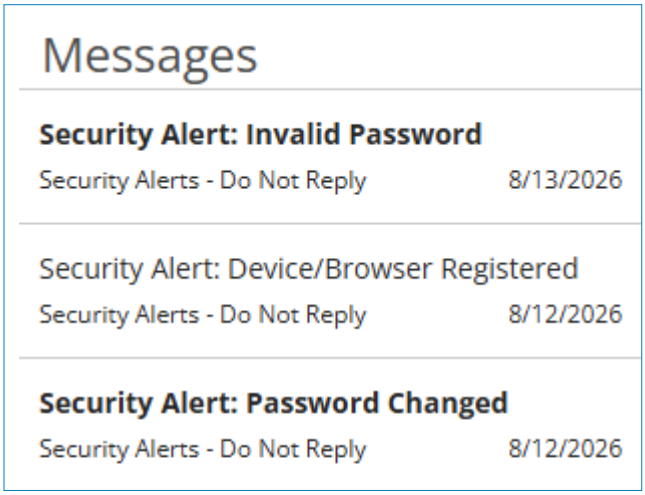
Use the high contrast option to make certain selections and screen elements more visible within the platform.



MESSAGES

VIEW ALL MESSAGES

To view your messages, select **View All Messages** from the left-hand navigation menu on the **Home** page.

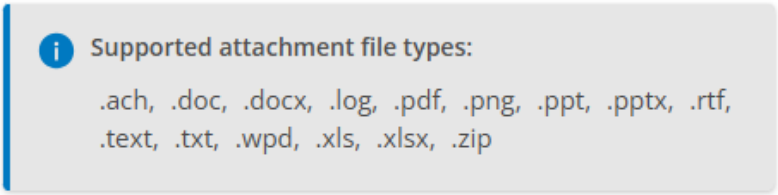


The **Messages** page displays your current messages. Messages shown in bold have not yet been viewed. Messages that are not bold have been viewed previously.
Select the blue pencil icon to open the **Send a Message** page.

SEND MESSAGES

1. To send a message, select **Messages** from the left-hand navigation menu on the **Home** page.
2. In the recipient drop-down field, select **Customer Service**.
3. Enter a brief subject in the **Message Subject** field.
4. Enter your message or request in the **Message** field.
5. When you are ready to send the message, select **Send Message** at the bottom of the page. To exit without sending, select **Go Back**. Please note that a draft copy will not be saved.
6. After the message is sent, it will be routed to the Treasury Management team for review.

Note: You may attach files to your message. Supported file types include .ach, .doc, .docx, .log, .pdf, .png, .ppt, .rtf, .text, .txt, .wpd, .xls, .xlsx, and .zip.



SAVE MESSAGES

To prevent a message from expiring, open the message you would like to retain and select the checkbox labeled **This message should never expire**.

If you clear the checkbox, a confirmation message will display the date the message is scheduled to expire.

DELETING MESSAGES

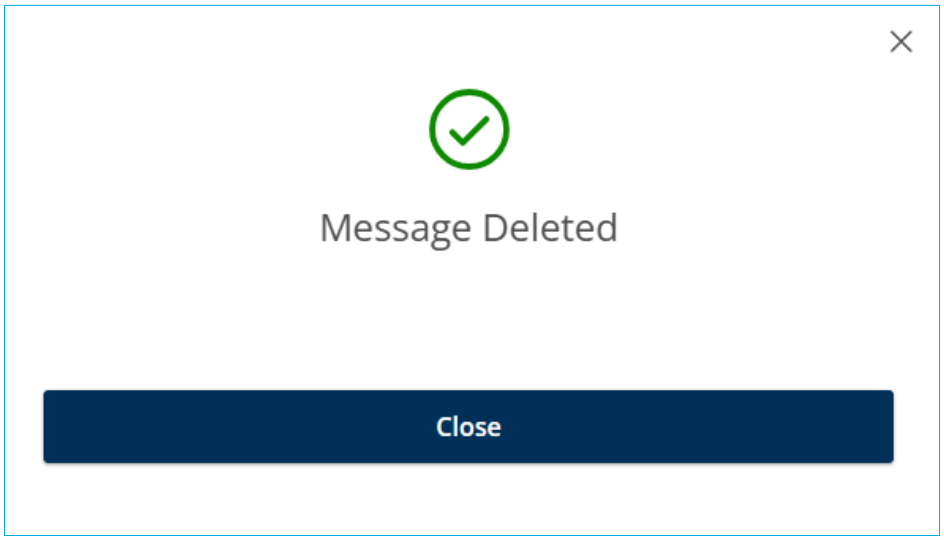
To delete a single message, open the message and select the trash can icon in the upper-right corner above the message.

To delete multiple messages at once, select **Delete Multiple** at the bottom of the message list. Checkboxes will appear next to each message. Select the messages you would like to delete, or use **Select All** to mark all messages for deletion.

A **Delete** button will appear at the bottom of the message list showing the number of selected messages. Select **Delete**, then confirm your selection when prompted.

A confirmation message will appear once the selected message or messages have been deleted.

Deleted messages will no longer appear in your Messages list.



STIFEL | STIFEL BANK TREASURY

Need **additional** assistance?

Call our hotline: (314) 556-6666
or visit www.**bank**with**stifel**.com

Stifel Bank | 501 North Broadway | St. Louis, Missouri 63102
Treasury Management Hotline (314) 556-6666 | **bank**with**stifel**.com

MEMBER FDIC

TM-TUG-26J