OFBCONNECT®

QUICK REFERENCE GUIDE

OceanFirst Bank

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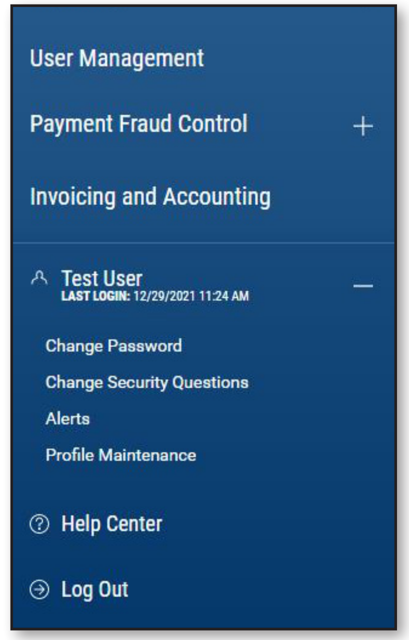
Basic Navigation

Main Menu

1. Click on the 3-line icon (commonly referred to as the hambuger icon) on the upper left corner, just below your financial institution's logo to expand the side menu

2. "+" indicates there are more menu selections available. Expand your User Name to show user account related additional menu

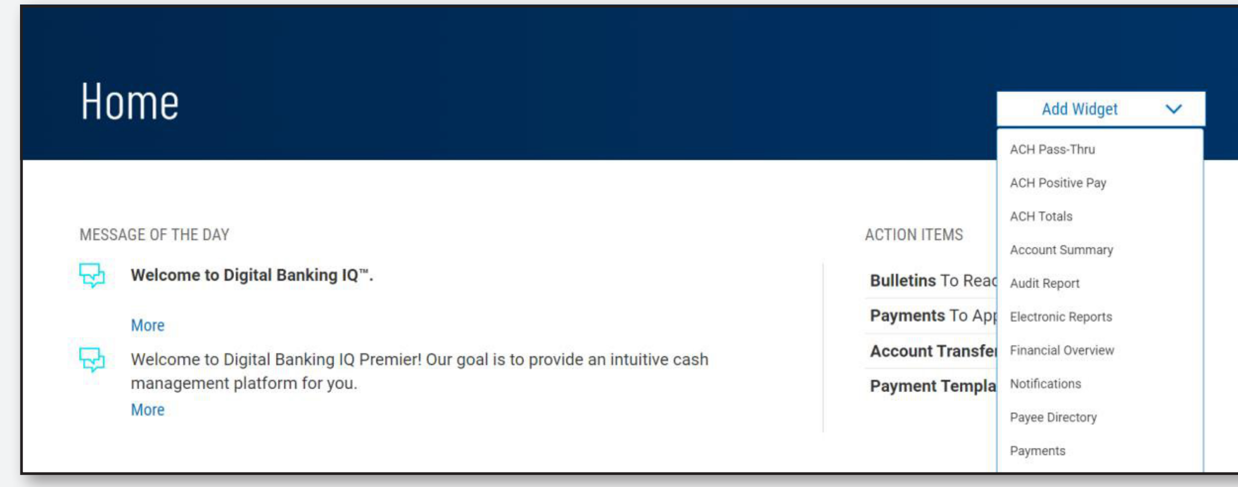


Home Page

Also known as the **Dashboard**, your landing page is a Work-space. Each workspace presents various information in sections known as Widgets. On the Home workspace you will find a Notification widget accompanied by a collection of other widgets based on the functionality you have been entitled to (for example viewing account balances or initiating account transfers).

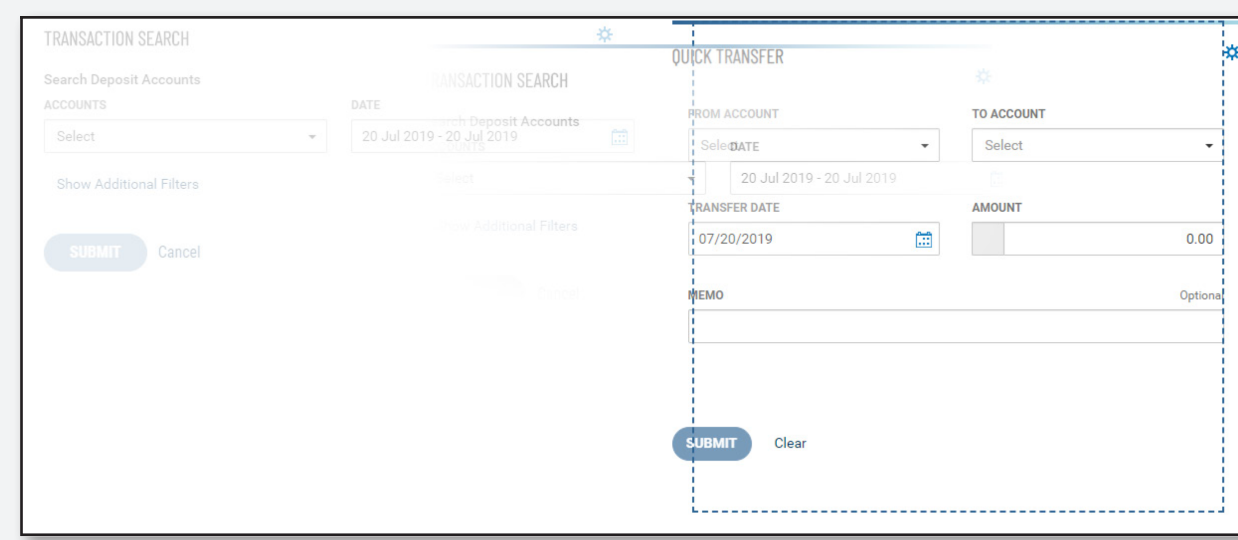
Workspace

Each workspace is a page on which you will see the system default widgets relevant for that workspace (i.e. on the Stop Payments Workspace you would see a Stop Payments widget). Workspaces offer the ability for you to add, remove, resize, and arrange widgets to personalize the workspace to best meet your needs.



Any widgets on any workspace with a gear icon in the upper right corner means it can be repositioned (moved), resized or deleted (removed)

To move a widget, just click on the top part of the widget being moved, then drag and drop

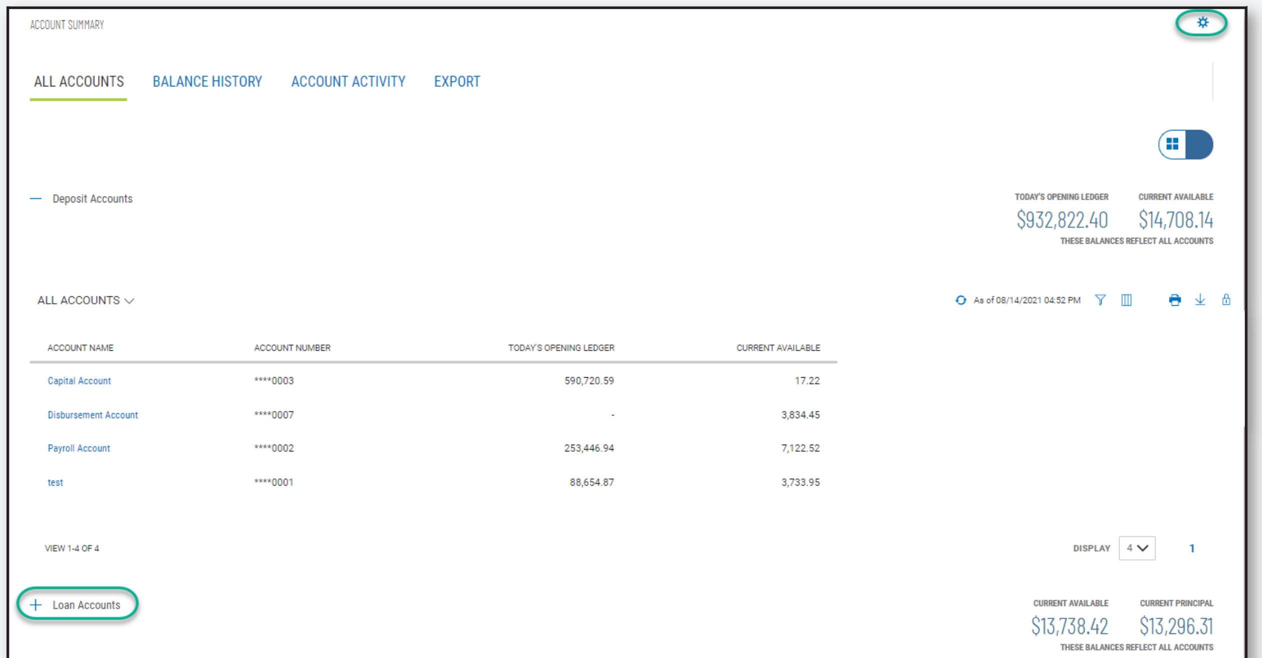


Widget

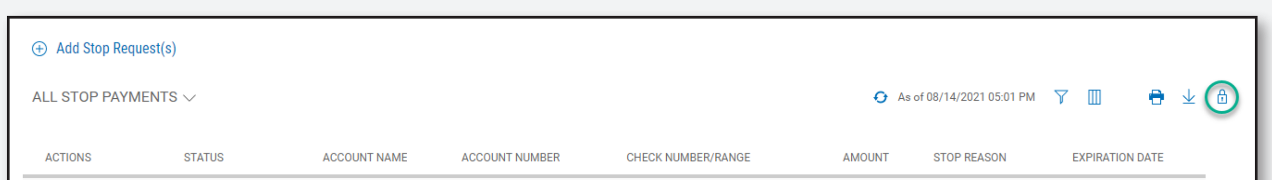
A widget is a single focused component that presents action(s) and information with common purpose in a List View, such as view account information, place a stop payment or make an account transfer.

1. **Repositionable, resizable and removable as described previously under Workspace for widgets with an icon.**

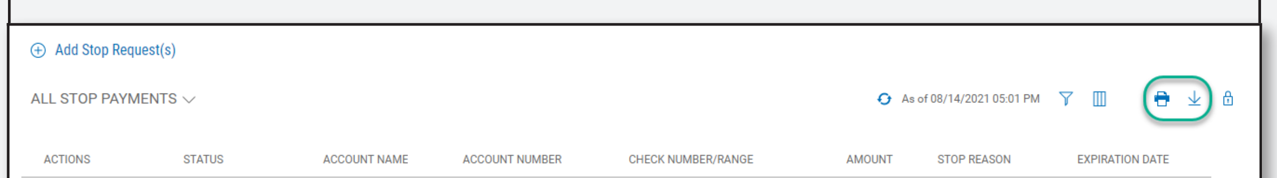
2. **Present sub-category of information in additional list views. + indicates there is more info to be expanded**



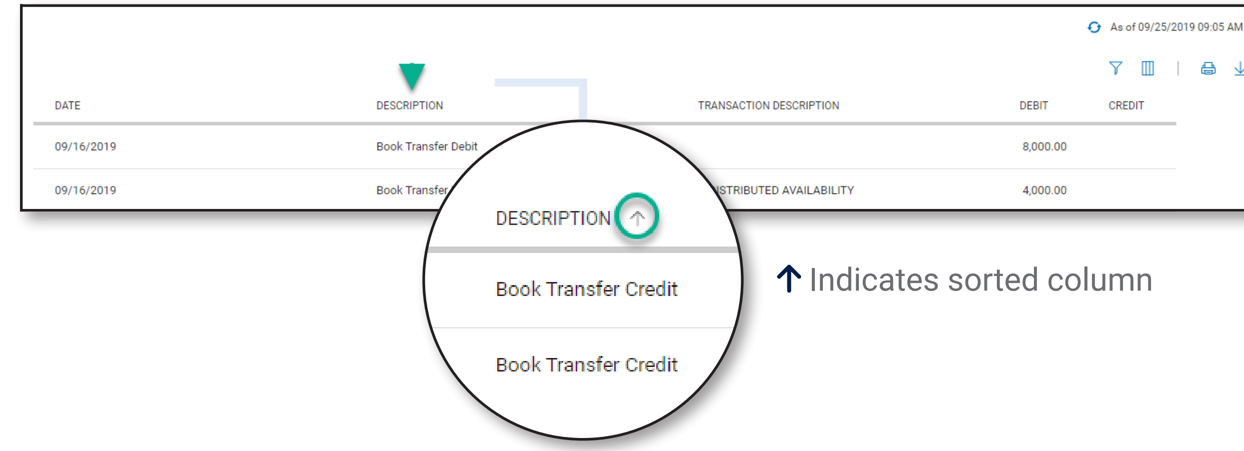
3. **When account number masking is turned on, unlock masking to show account numbers shown in the list view**



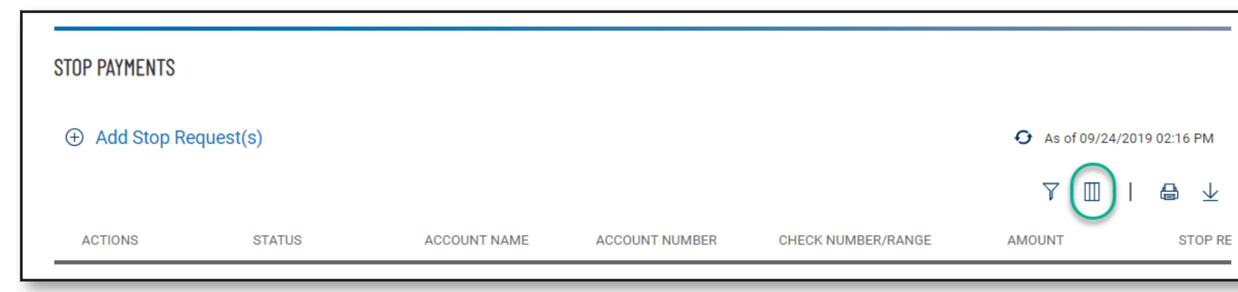
4. **Print the data you see and/or export all of the data in the widget within your range settings**



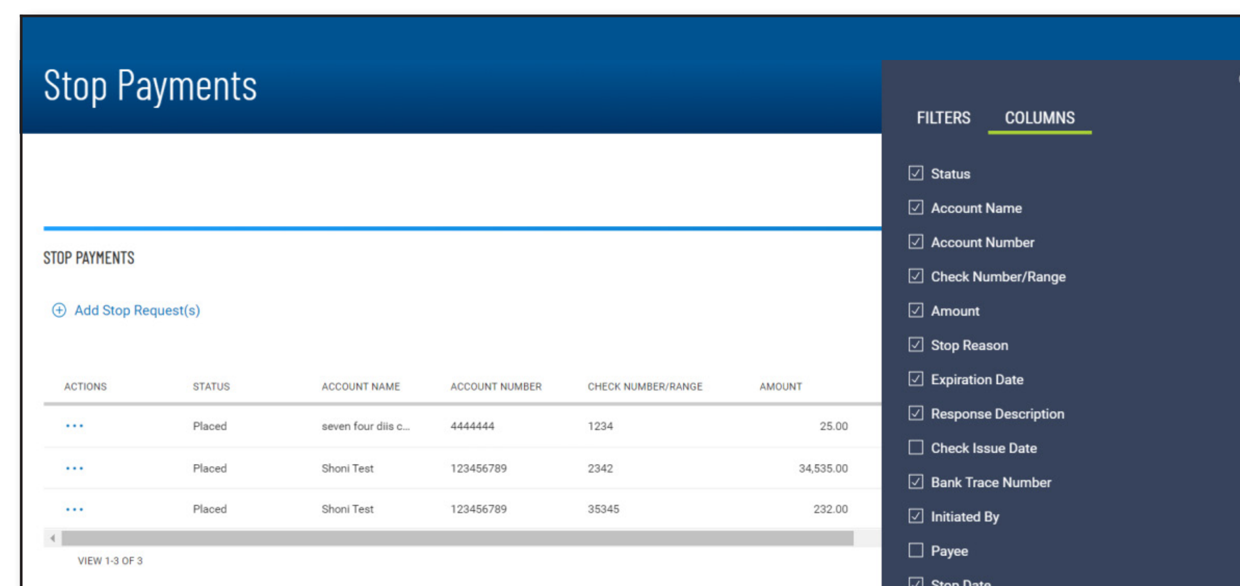
5. **Sort data in a column by clicking on the header***



6. **Click on column icon to arrange order of column display***

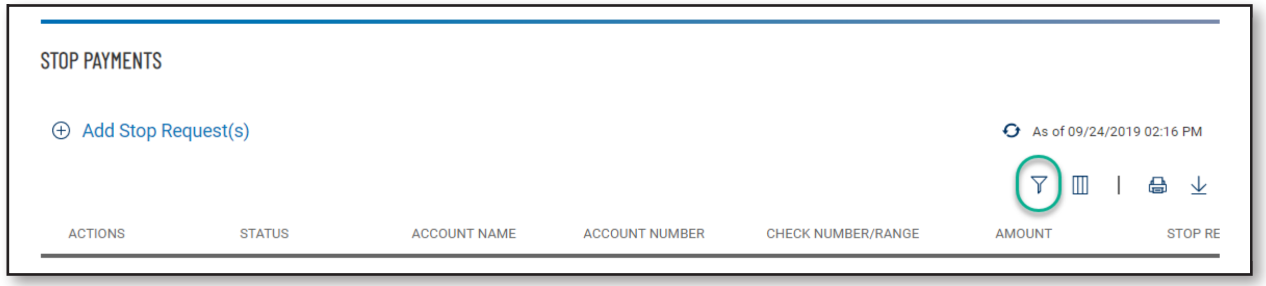


From the slide-out menu, select and deselect desired data, drag and drop data to rearrange order

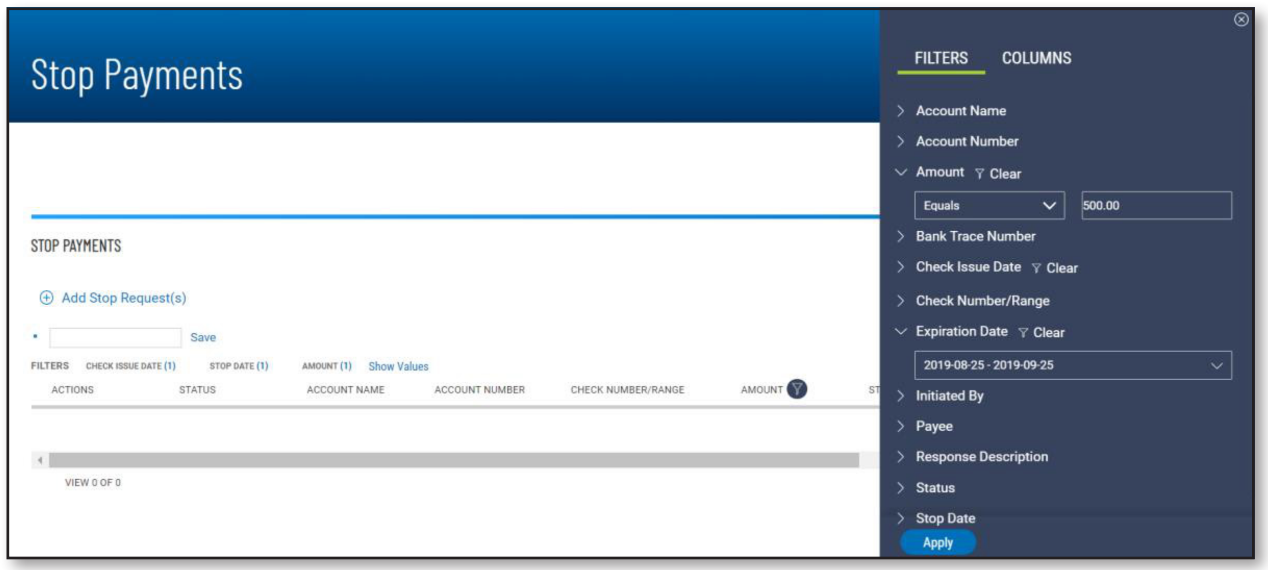


*not available in Financial Overview widget

7. Click on filter icon to narrow in on specific transactions*

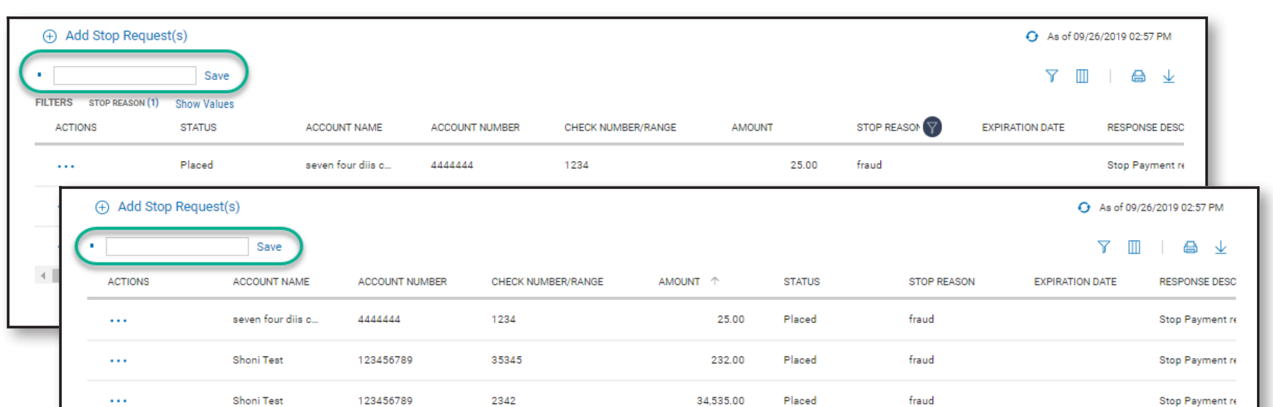


From the slide-out menu, select data to filter and set perimeters to zone in on the transactions



8. Save your personalized view for reuse*

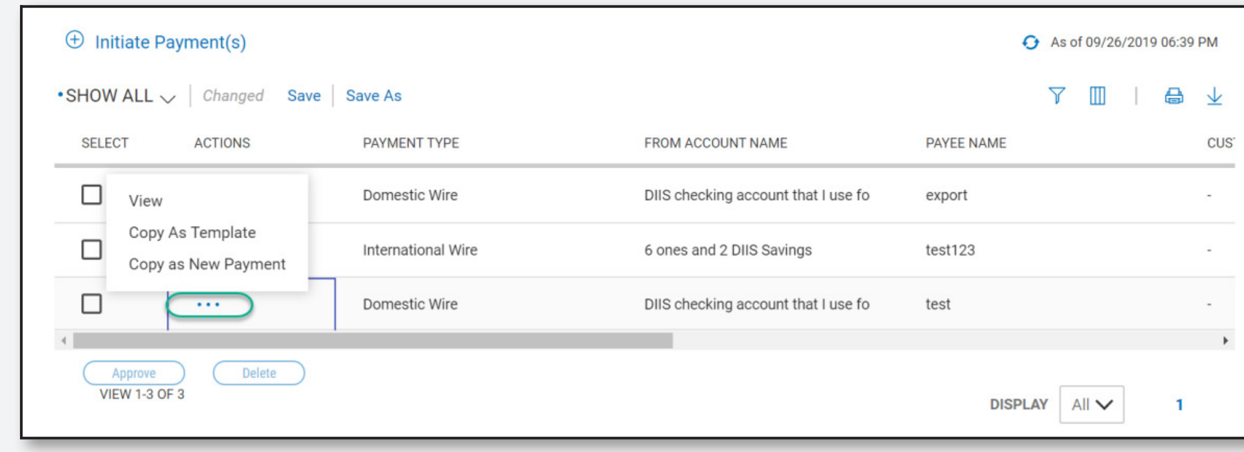
When you adjust the default view by sorting a column, changing column display order, adding/removing column(s) or filtering any data, input filed automatically presents for you to save that view with a unique name



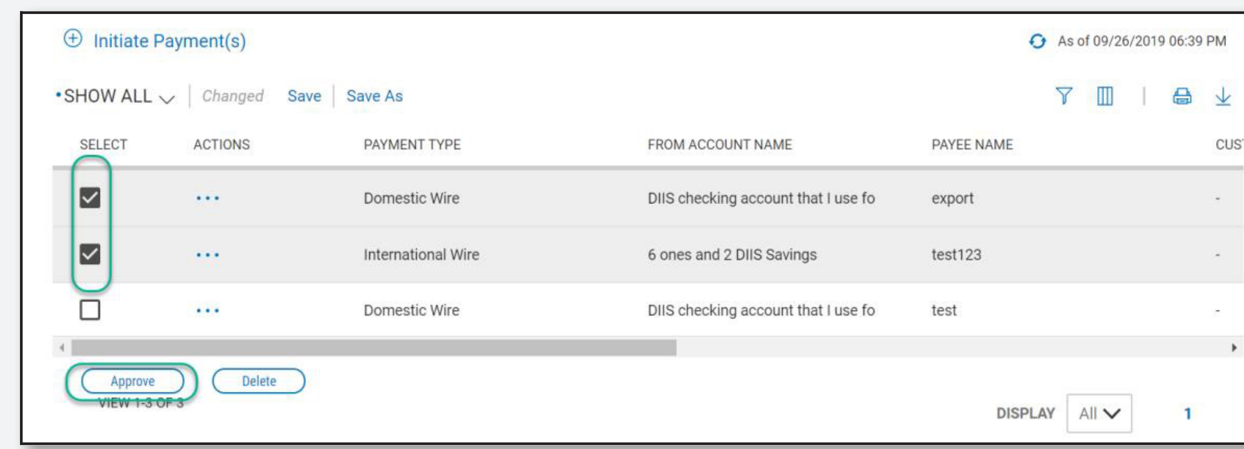
*not available in Financial Overview widget

9. Take INDIVIDUAL or BULK ACTION

Individual Action



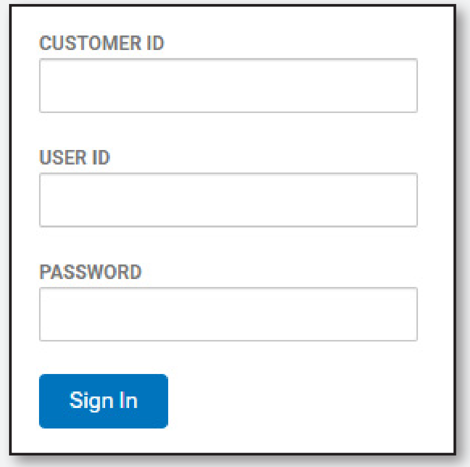
Bulk Action

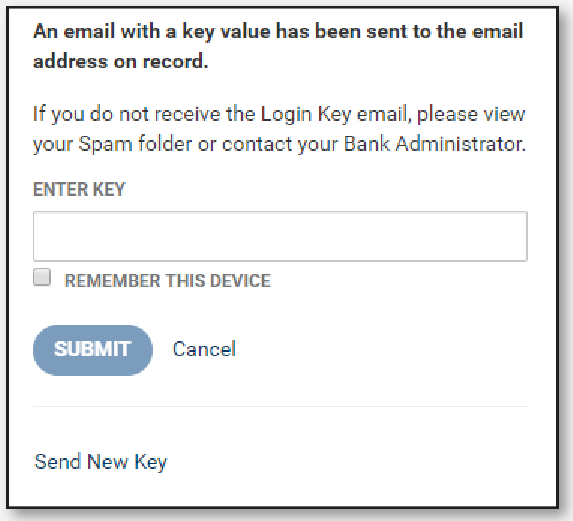


Signing in for the first time

You will need a Customer ID, a User ID and a Temporary Password to log into the application. Your Customer ID and User ID are delivered to you directly by an administrator. You may receive your temporary password via a system generated mail to your email address on file or directly from your company administrator, depending on your financial institution's settings.

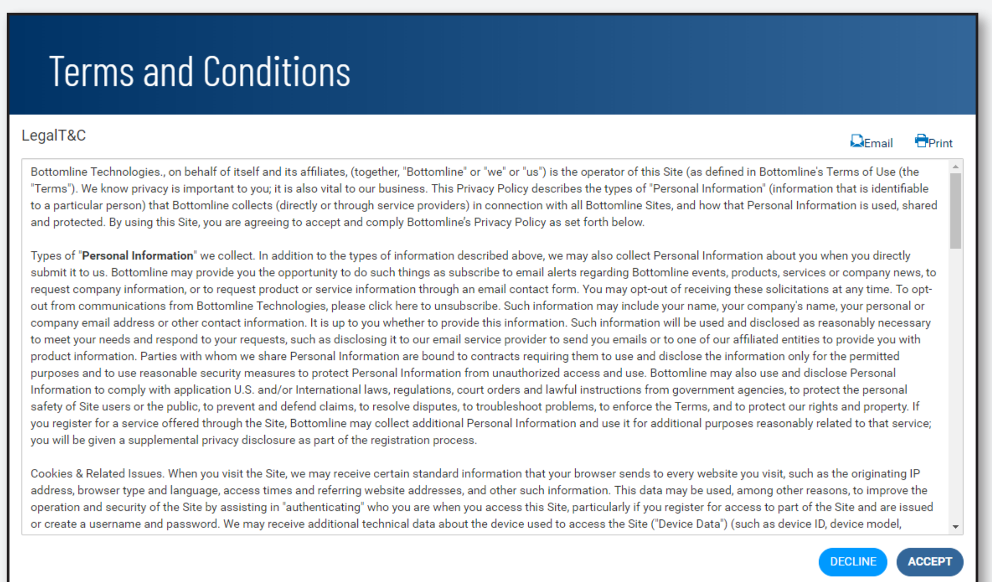
On the login screen enter required information accordingly:





For enhanced security, you will next be asked to retrieve a Login Key sent to your email address on file. If this is not a public or shared device, you can select REMEMBER THIS DEVICE option for future login to by-pass the Login Key challenge.

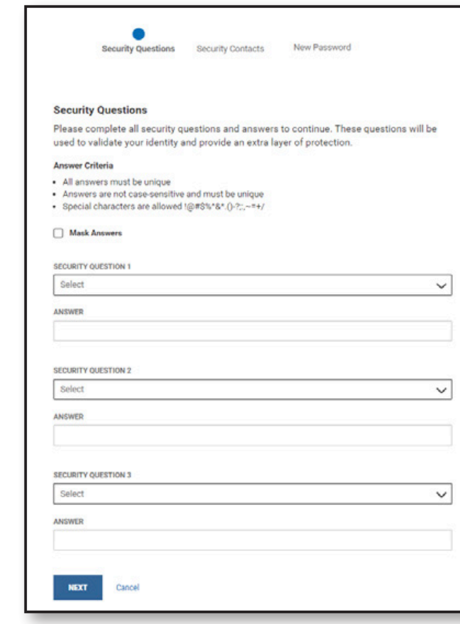
There is also the option to request a New Key to be sent if necessary.



Terms and Conditions, when required by the financial institution, will need to be viewed and accepted. You are provided the ability to email a copy of the Terms and Conditions to your email address on file and to print a copy.

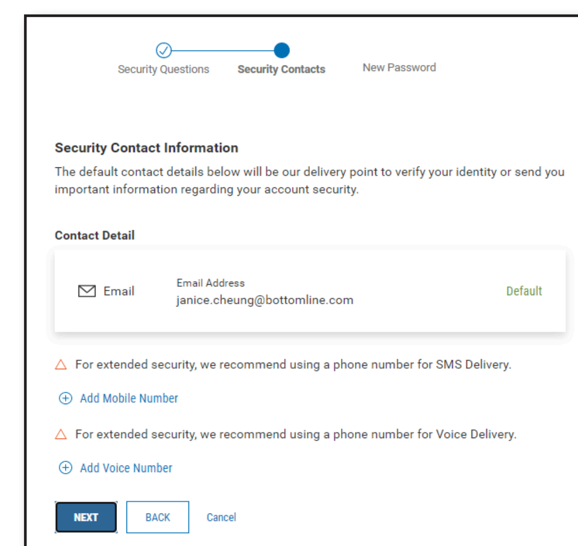
SET UP YOUR SECURITY PROFILE INFORMATION:

1. Security Questions (for a forgotten password)

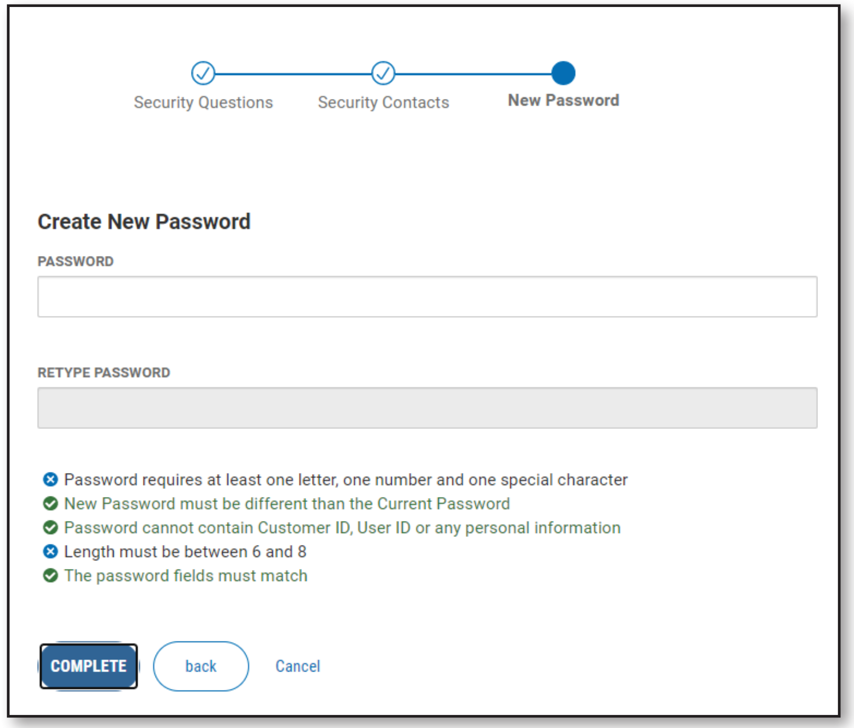


2. Security Contact Information for one time passcode delivery, if required by your financial institution.

In addition to the contact delivery method of email, you can set up additional methods – text message and voice. You can indicate which is the preferred default method.



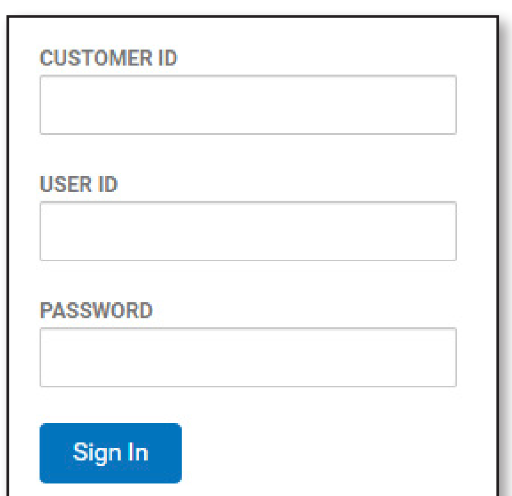
3. **Set a new password as the temporary password is no longer valid**



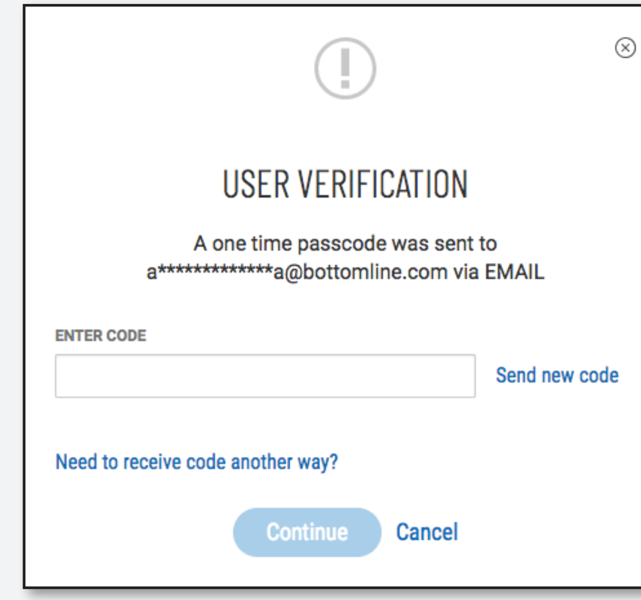
Hereafter, you are logged in and Home page displays.

SIGNING IN AS A RETURNING USER

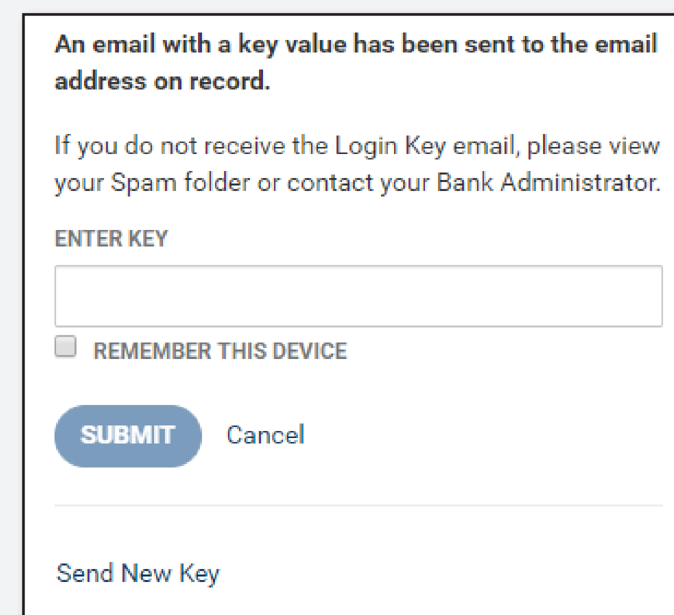
Enter your Customer ID, User ID and Password:



Depending your financial institution's requirement, you may also need to retrieve a One Time Passcode:



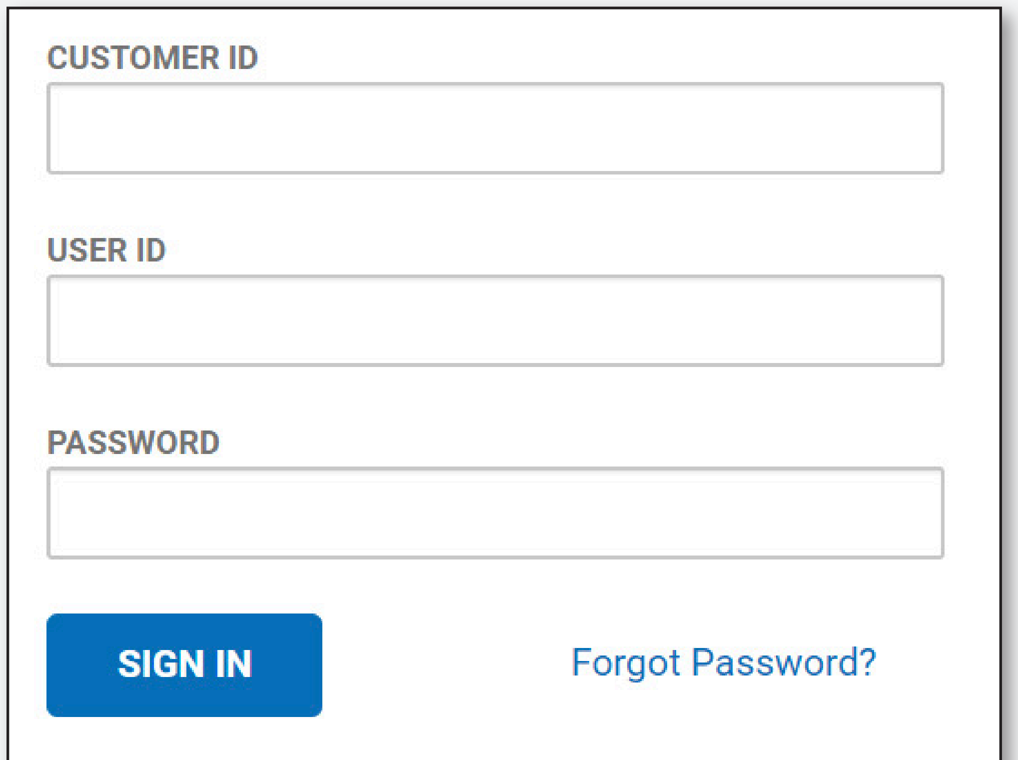
If you are using a device that has not previously been set in the designation to "REMEMBER THIS DEVICE", depending on your financial institution's settings, you may be prompted to retrieve a Login Key from your email address on file.



Hereafter, you are logged in and Home page displays.

FORGOT PASSWORD SELF HELP

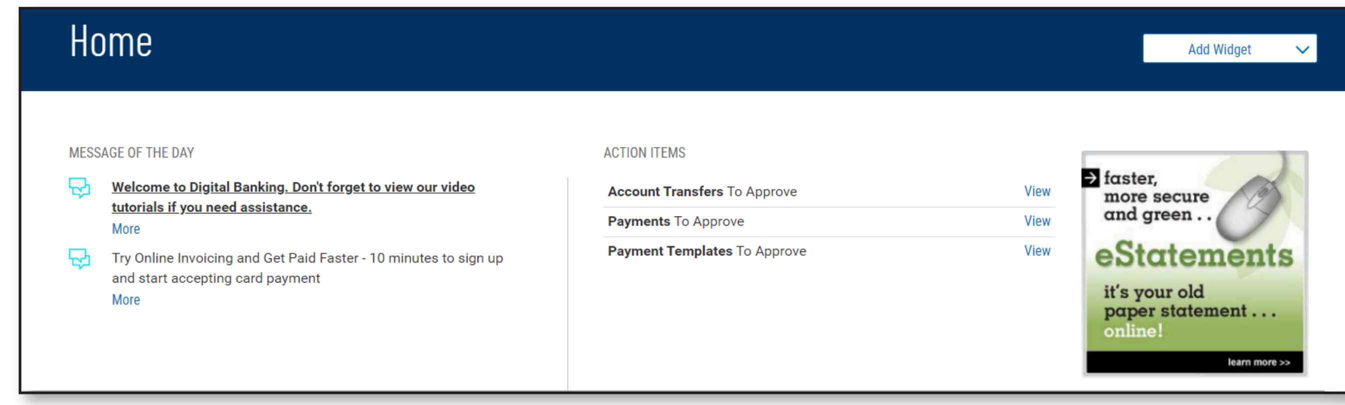
In the event that you cannot remember your password, fill in your Customer ID and User ID then click on the Forgot Password link in the Sign In box. You will be asked to provide correct answers to previously established Security Questions. A temporary password will then be sent to your email address on file. You will be prompted to set a new password immediately after log-in. This temporary password must be used same day.



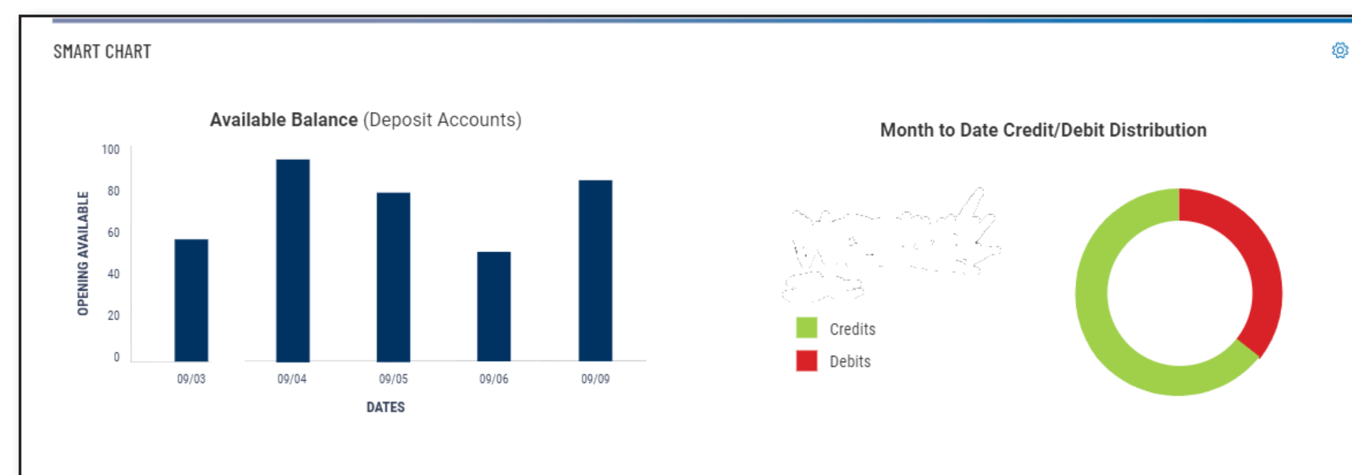
Home (Dashboard)

Home page, also known as the **Dashboard**, is your landing page and prime real estate upon login. As a default, there are certain widgets pre-selected for your convenience and benefits. You may keep them on the Home page, remove them or add others via the Add Widget dropdown on the top header bar.

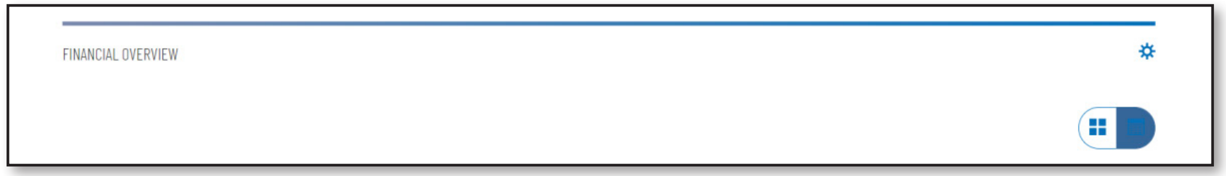
Pinned to the Home page is the Notification widget. It delivers important communication from your financial institution to you and highlights actions requiring your focus. This is not removable nor resizable.



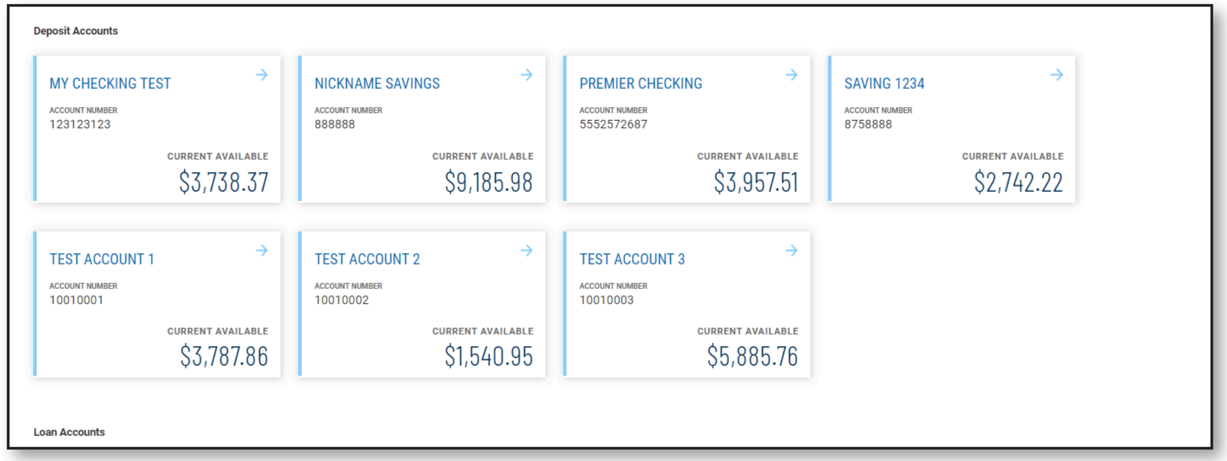
When you have permissions to view any bank deposit accounts – such as checking and savings accounts, a Smart Chart widget is pre-selected for you. It offers a quick visual of key data regarding your deposit account information.



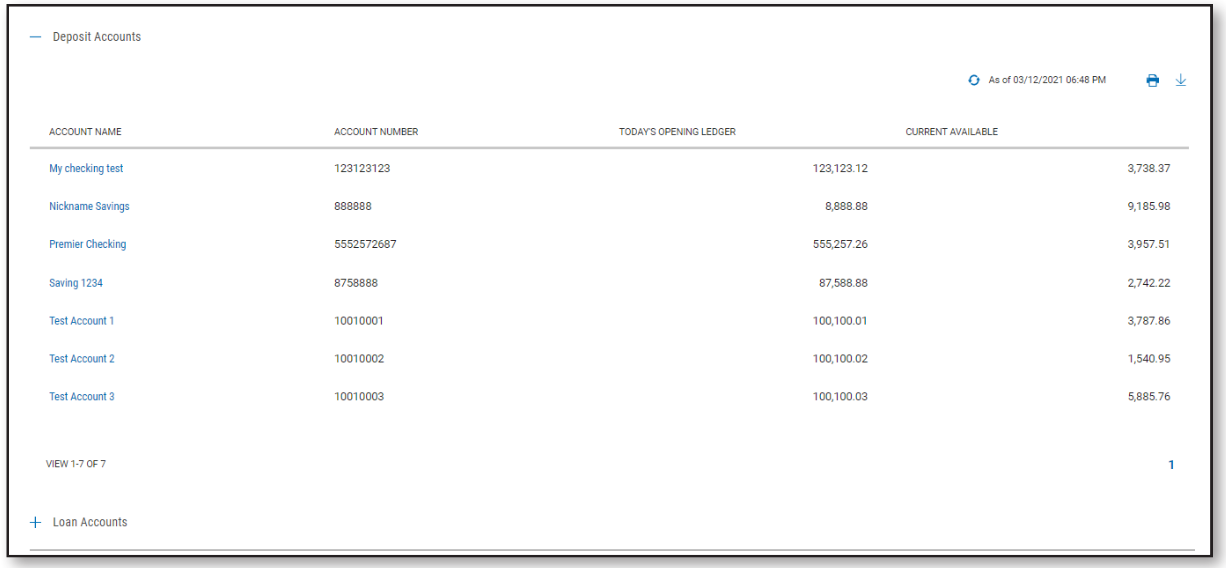
When you have permissions to view any bank accounts, a checking or savings account or a loan account, you will also have the Financial Overview widget on the Home page. There are two formats: (1) a tabular, list view or (2) a tile view. If you have 20 or fewer accounts, the Financial Overview defaults to the tile view. You have the option to toggle to list view using the icon that appears in the upper right corner of the widget.



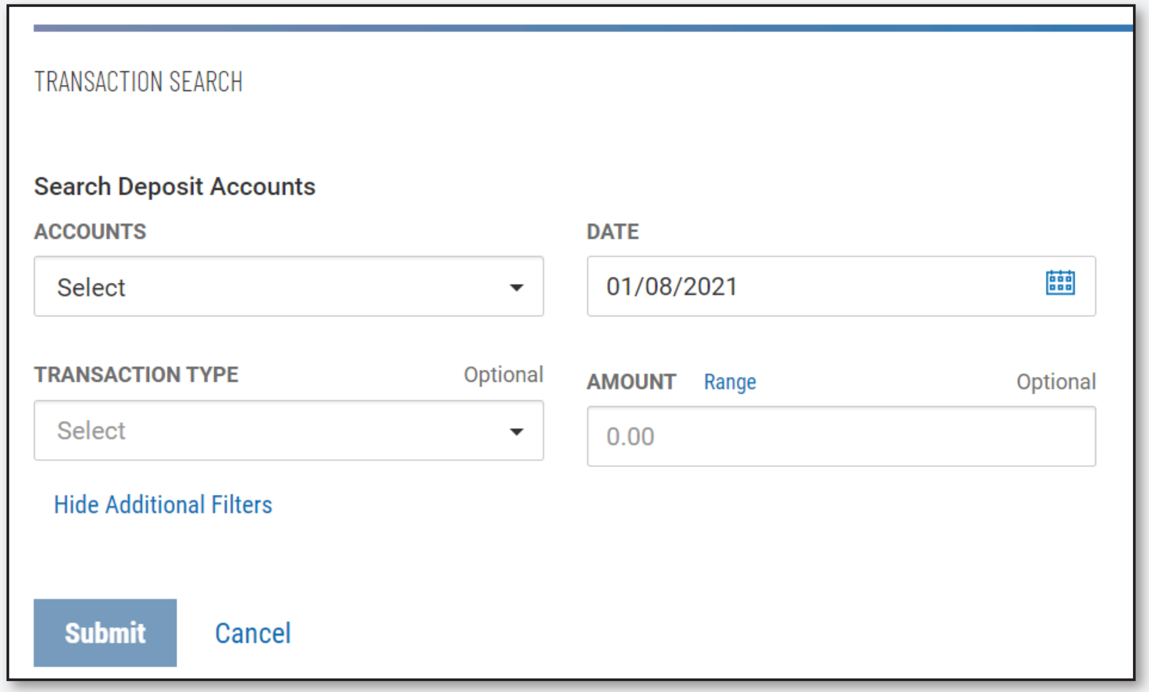
Tile view presents accounts by type then in alphabetical order of Account Names and displays Current Available balance of each account. Clicking on each Account Name will take you to the appropriate Account Details screen.



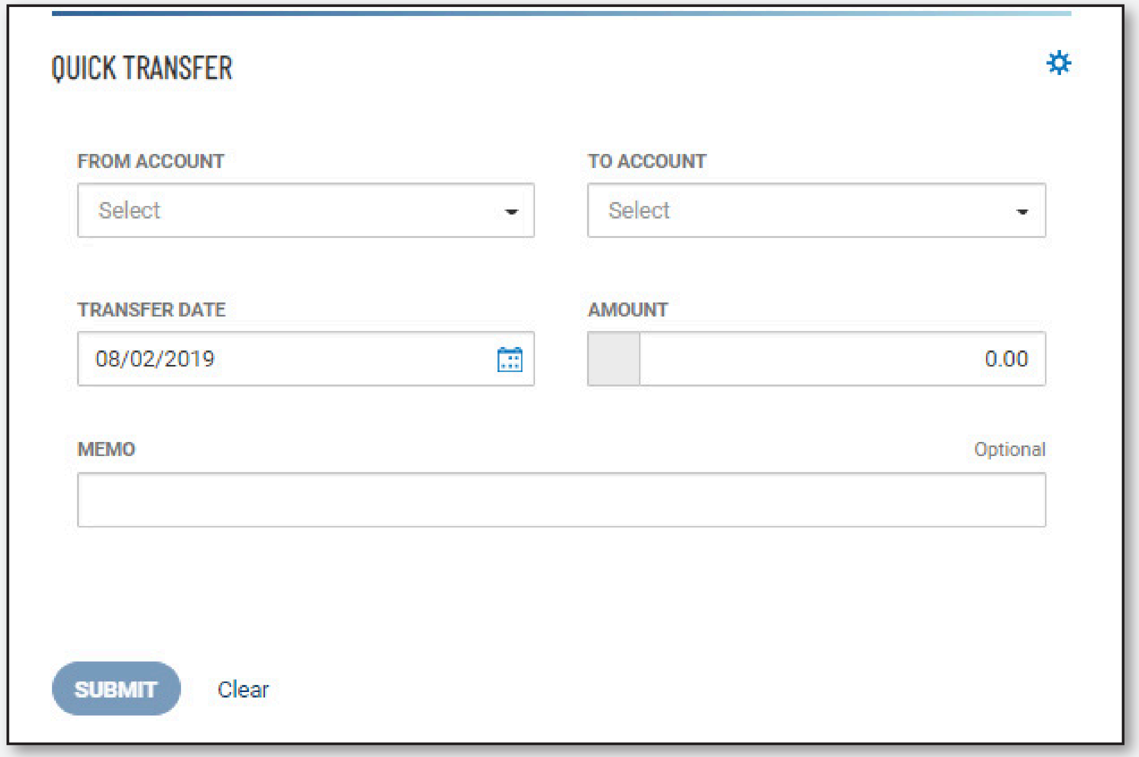
List view presents 25 accounts per page by type, in alphabetical order of Account Names and displays Today's Opening Ledger and Current Available balances for each account.



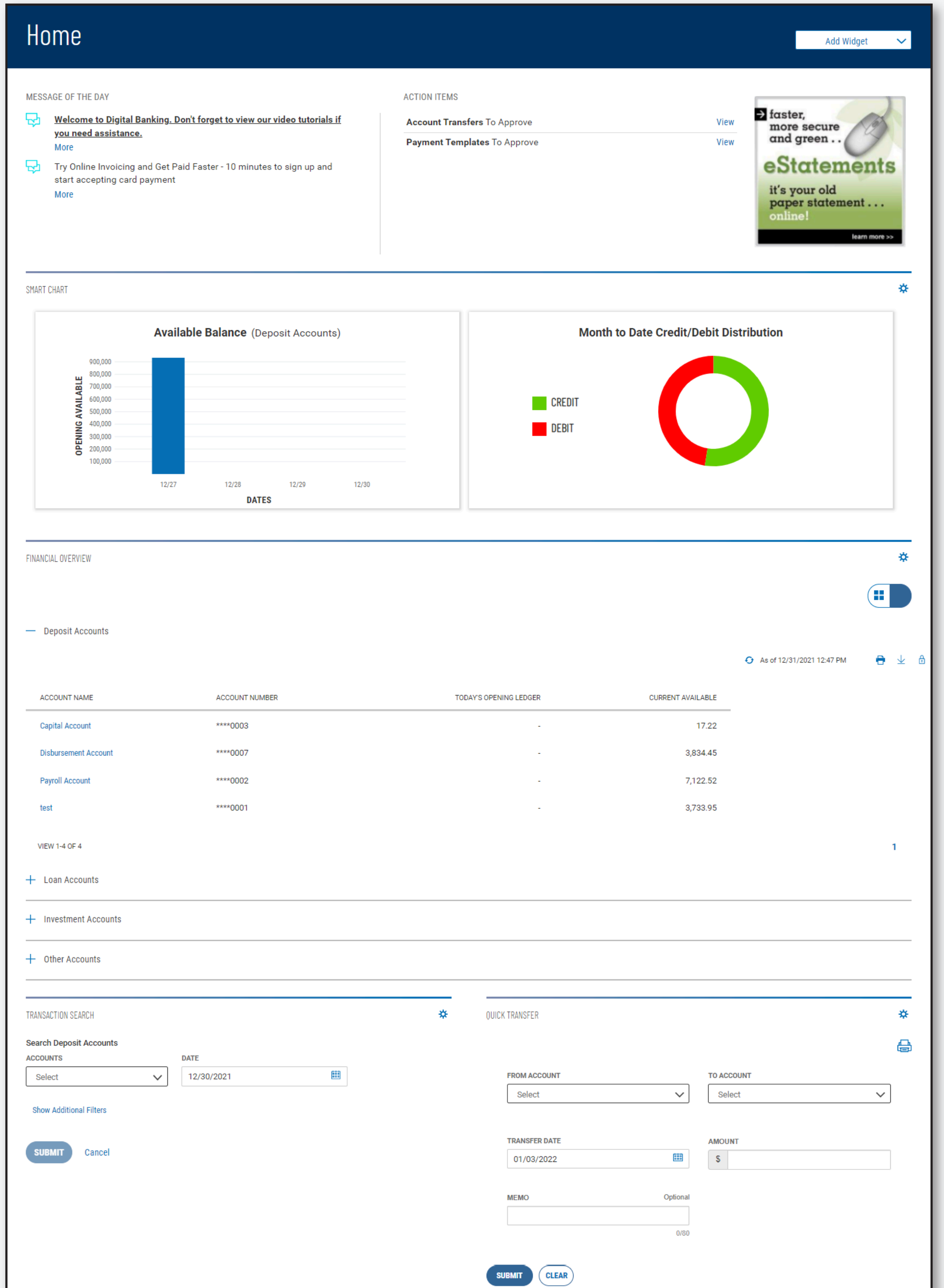
You can also access the Transaction Search widget on the Home page. It offers you the ability to quickly zoom in on transactions meeting certain criteria.



When you have permissions to transfer money between accounts (also known as book transfer), a Quick Transfer widget is offered on your Home page. It offers you the ability to easily send a simple transfer.

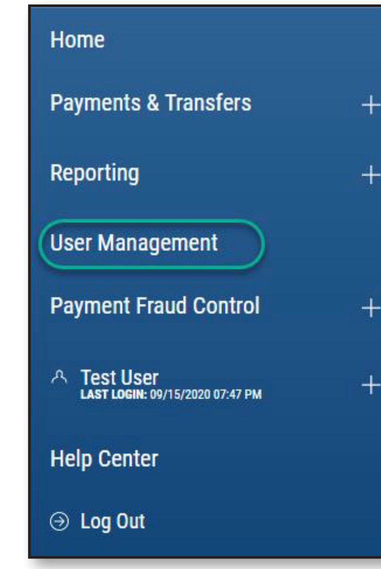


Here is an example of the Home page with default widgets:



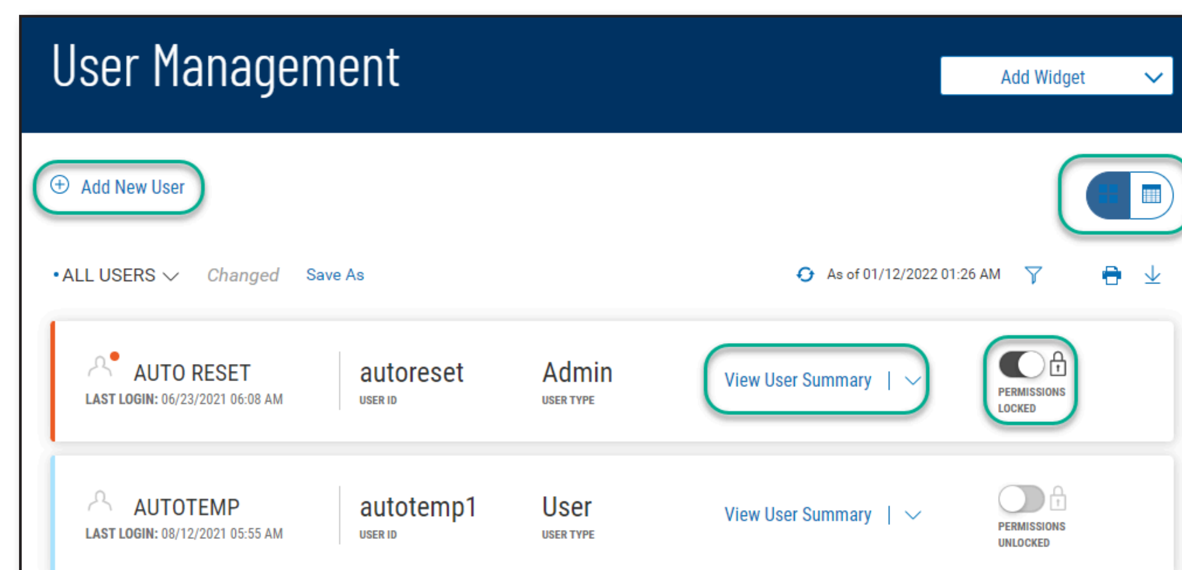
User Management

For corporate administrative users, the User Maintenance widget on the User Management workspace provides you the tools to view, add, update, lock and unlock users in your company. The Audit Report widget on this workspace provides you the audit trail of user activities of all users in your company.



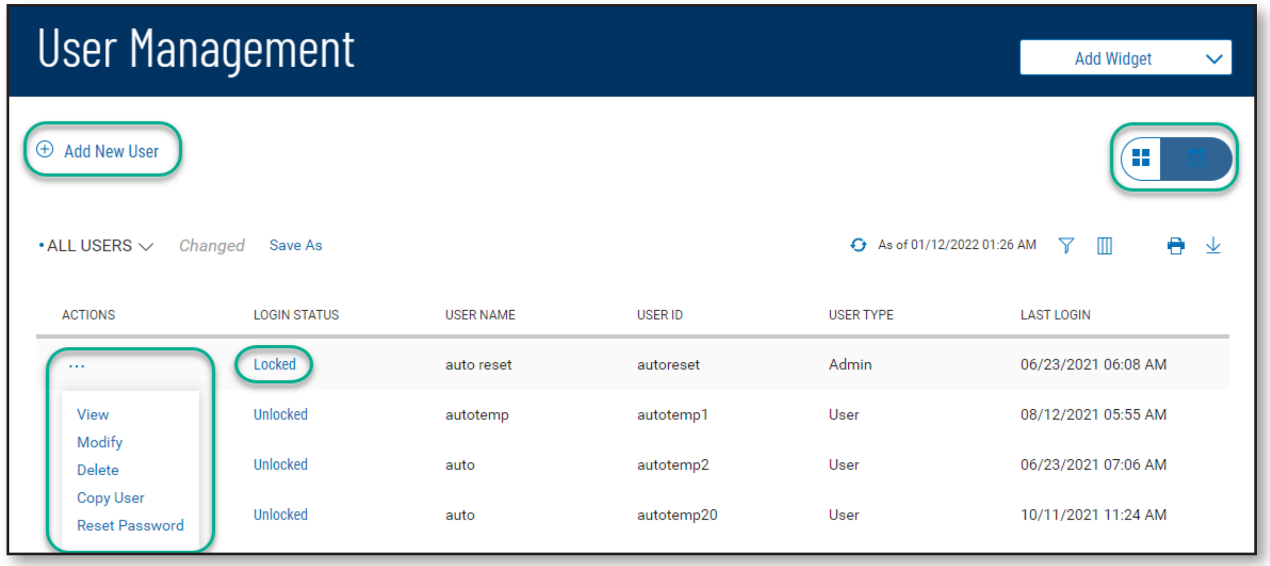
USER MAINTENANCE

The User Maintenance widget is pinned to the workspace. You have the option to toggle between a list view or a tile view of the User Maintenance widget. Both views provide a summary list of all users, a link to add new user, a single-click ability to lock or unlock a user, the ability to modify a user's permission and the ability to view detailed user information:



LIST VIEW

As with standard capabilities, the list view(s) in User Maintenance can be personalized by you – sort data in a column, display desired columns, arrange order of columns and filter data. You can save multiple personalized views for later use. Data can be printed and exported.



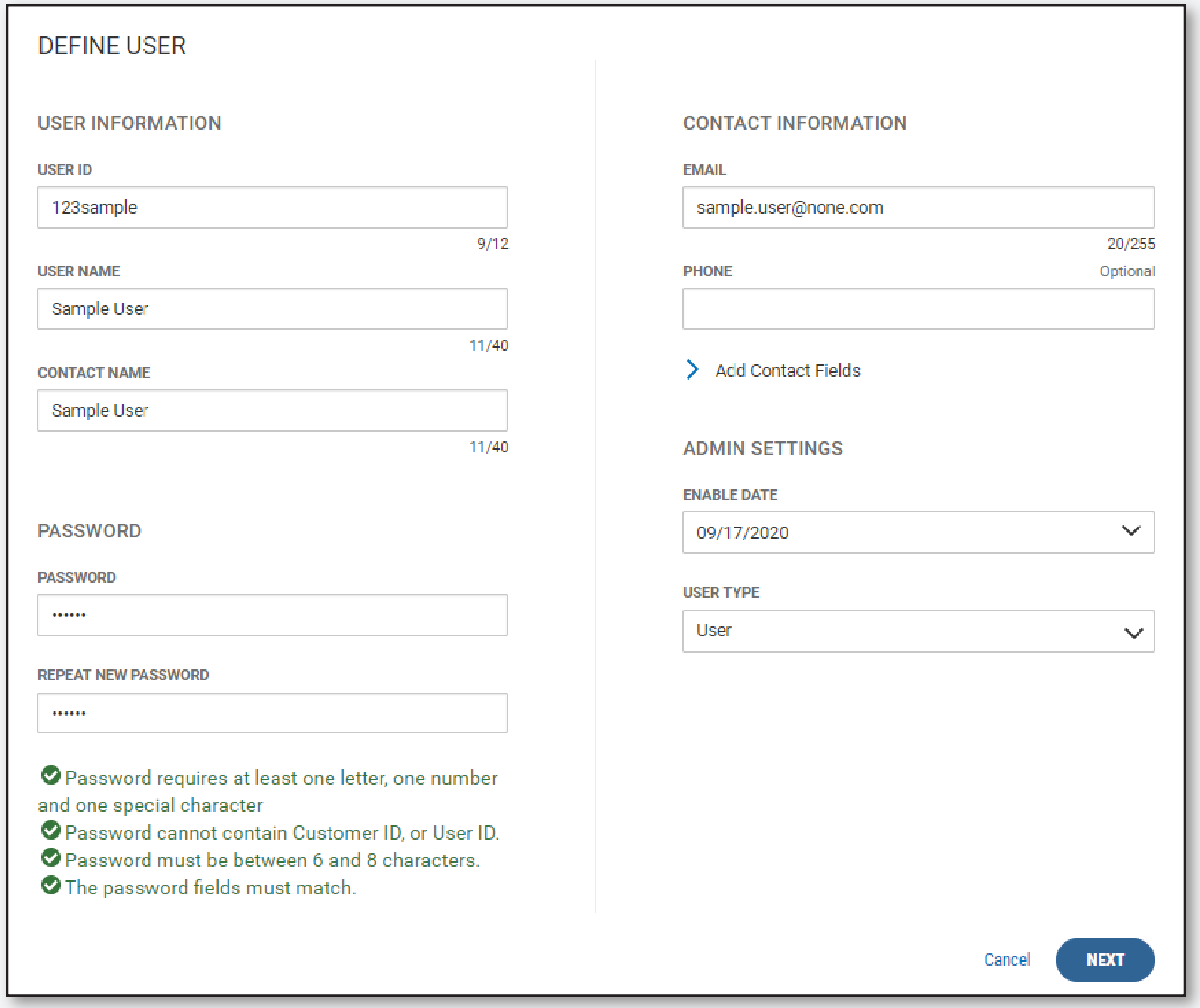
ADD A NEW USER

From the Add New User link of either the list view or the tile view:

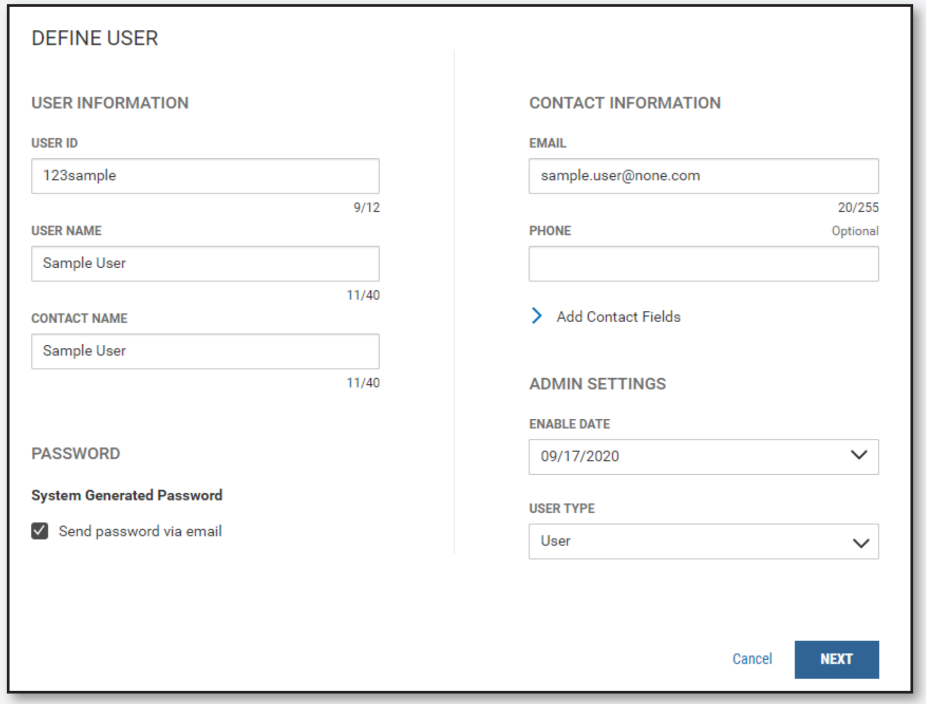
Follow the workflow that guides you through – defining user information, permissioning services and accounts, assigning limits (if required), then reviewing all the setup information before finalizing the new user:

Define information related to the new user –

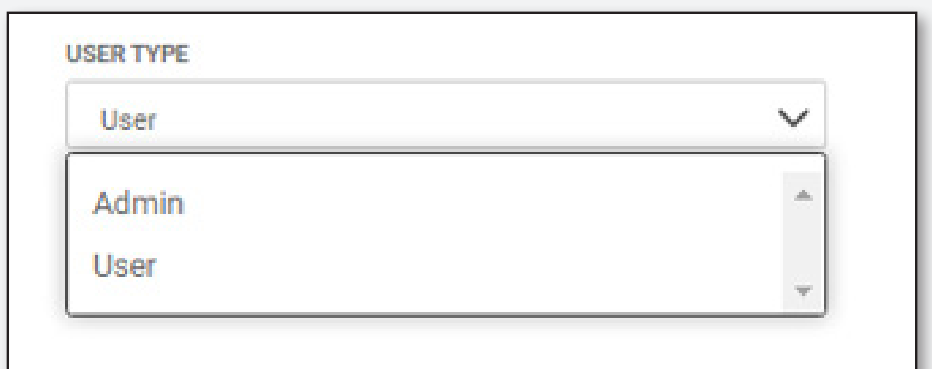
If user password is assigned by the Customer Administrator, you are assisted by the display of password complexity requirements.



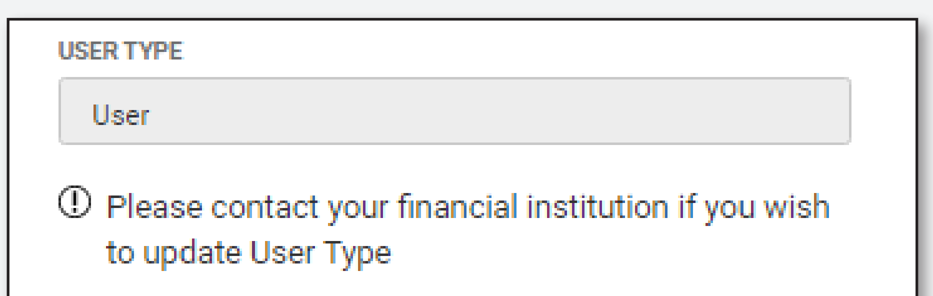
If user password is set to be systematically generated, an email is sent to the user when the new user profile is finalized.



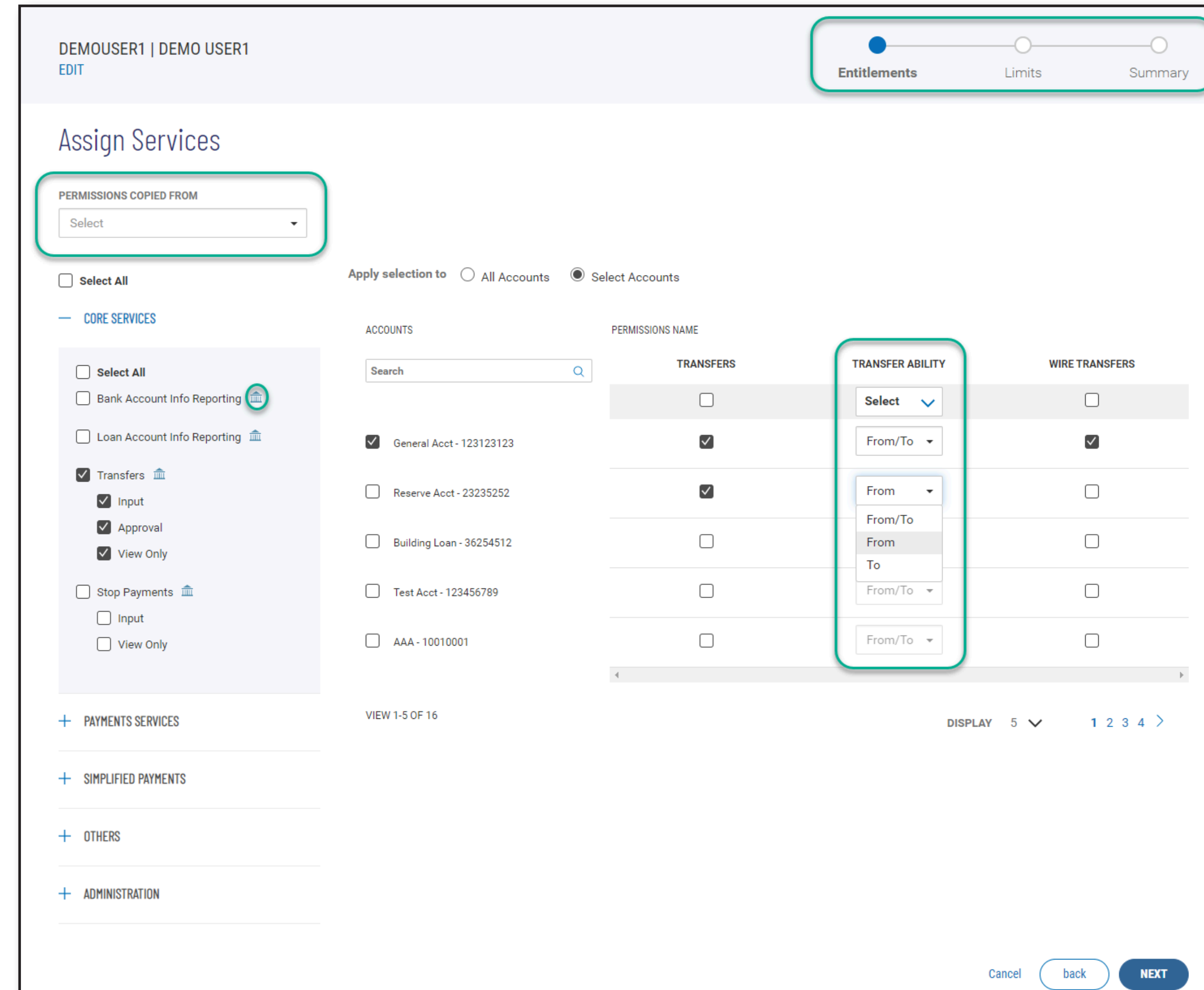
Your financial institution may permit a corporate administrative user to create other administrative users. If so, User Type - "Admin" will be available for selection in the dropdown.



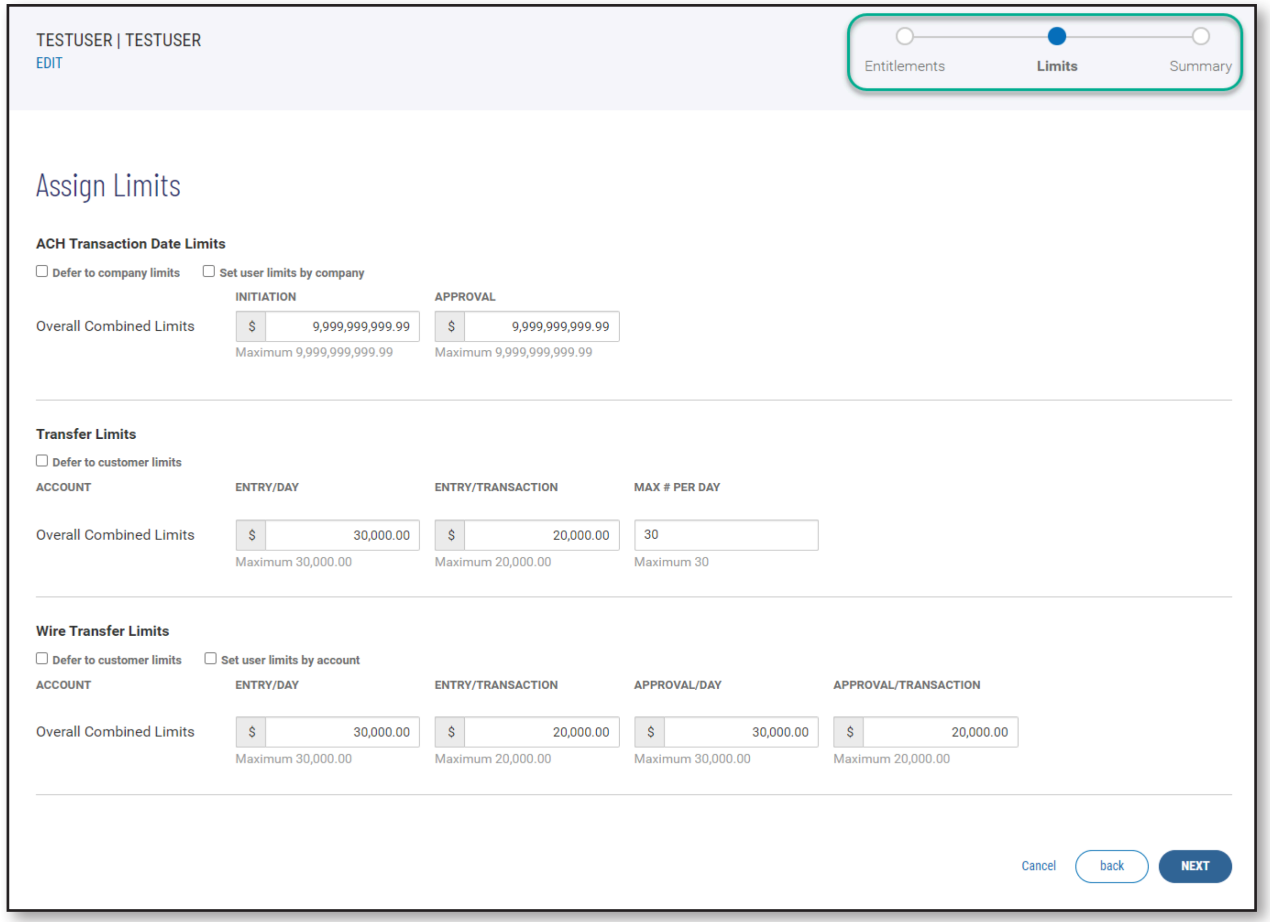
Otherwise the User Type is fixed to just User.



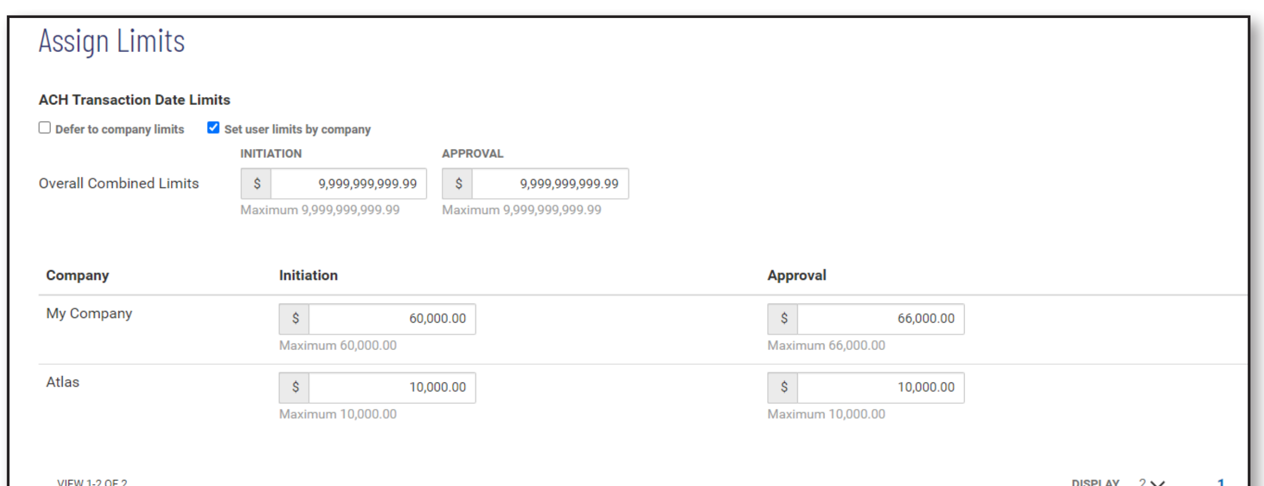
Next, continue to permit the user to various services and accounts. You have the ability to copy the permission details from an existing user or continue to set permission individually. Services with this icon need Account Level Permissions. Account Transfers require From/To direction setting –



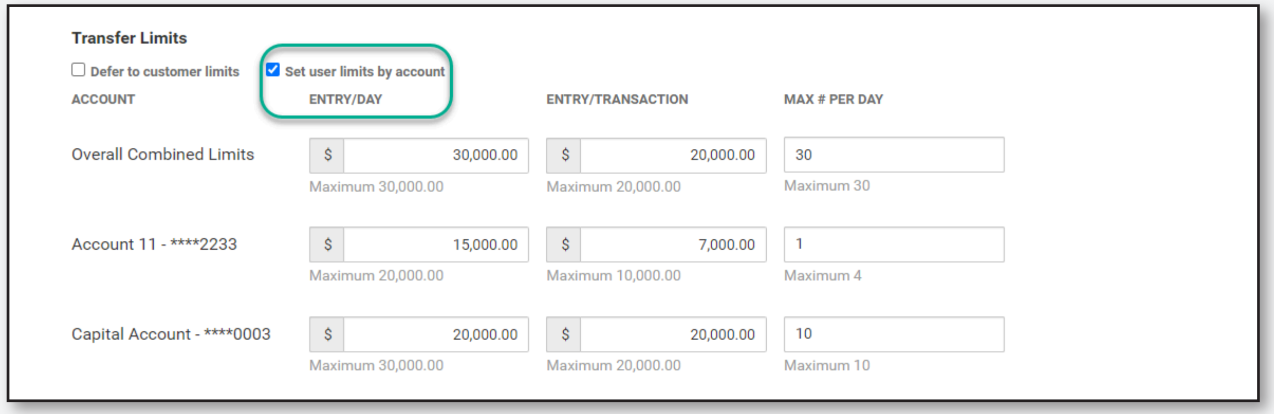
If permitted service(s) requires user limit assignment, you will be guided to the Assign Limits step. User limits cannot exceed the Customer (company) level limits.



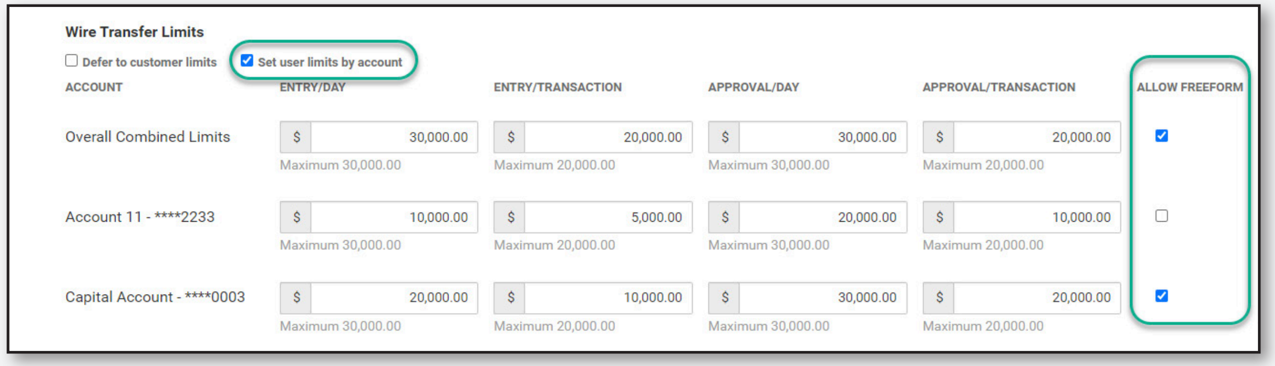
Alternatively to assigning overall user level ACH limits, your financial institution may require user limits at the ACH Company ID level. In such scenario, the user ACH Transaction Date Limit will be as shown below:



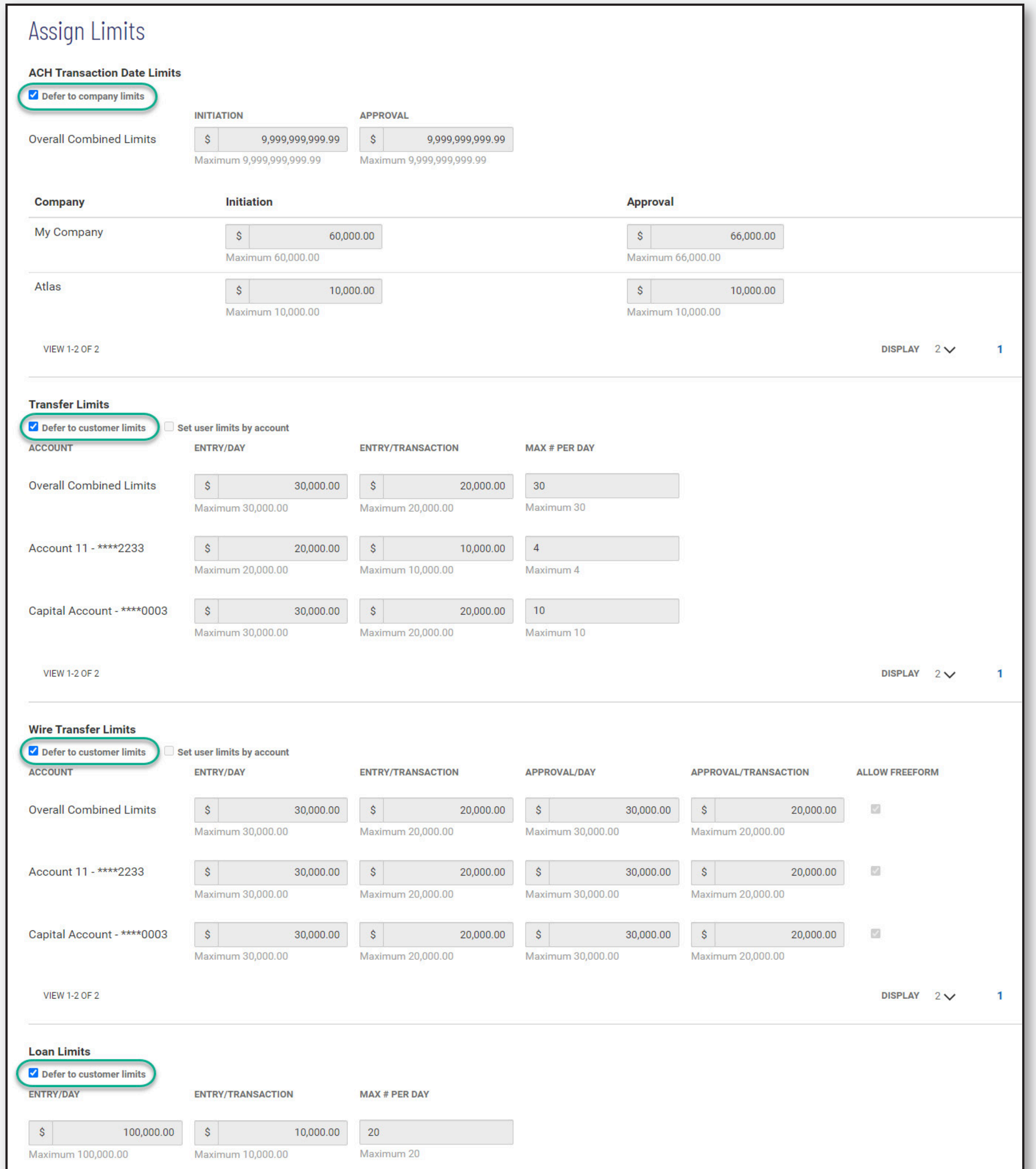
Some financial institutions are configured to offer additional layer of user account level limits on transfers and wires limits.



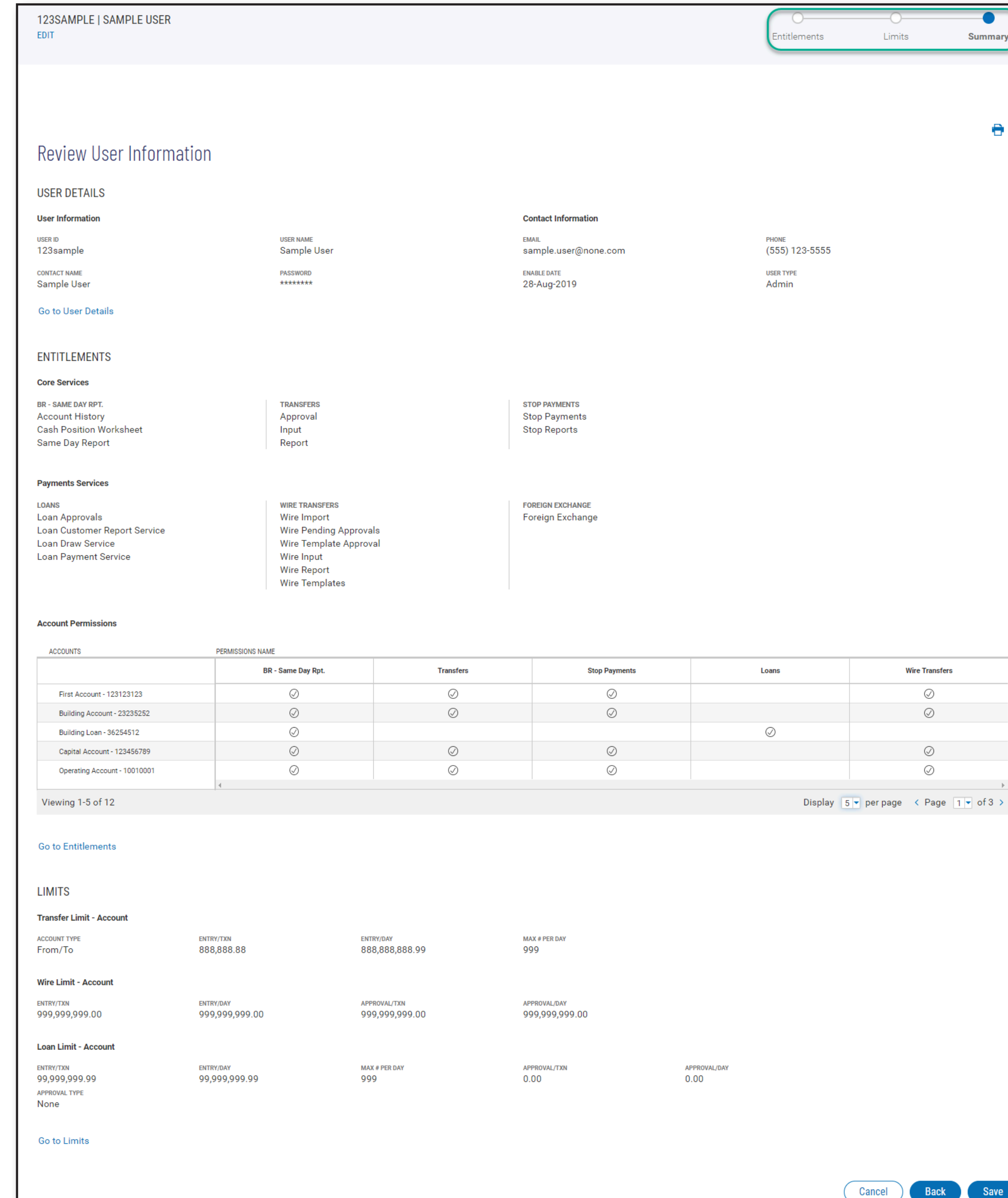
When Wire Transfers Freeform Initiation service is enabled for the user on the Assign Services page, Freeform wire initiation control can be set by each account for a user.



If your financial institution configuration allows it, user limits can be pinned to customer limits – FI Administrator needs only to adjust the customer level limits, all users with limits pegged (pinned) to the customer limits would adjust accordingly.

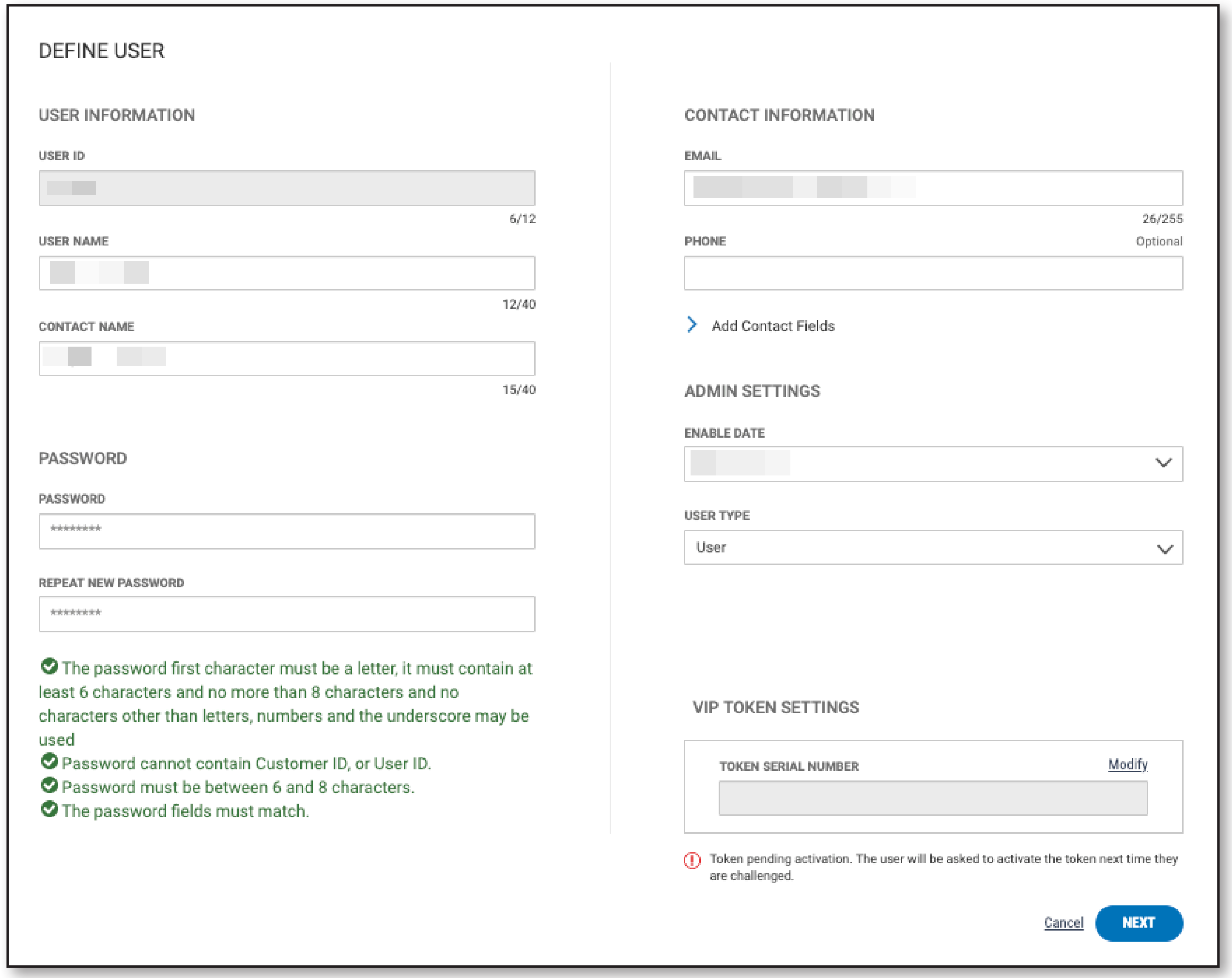


Review the entire new user setup, before finalizing. Click 'SAVE' to create the new user –



VIP TOKEN MANAGEMENT

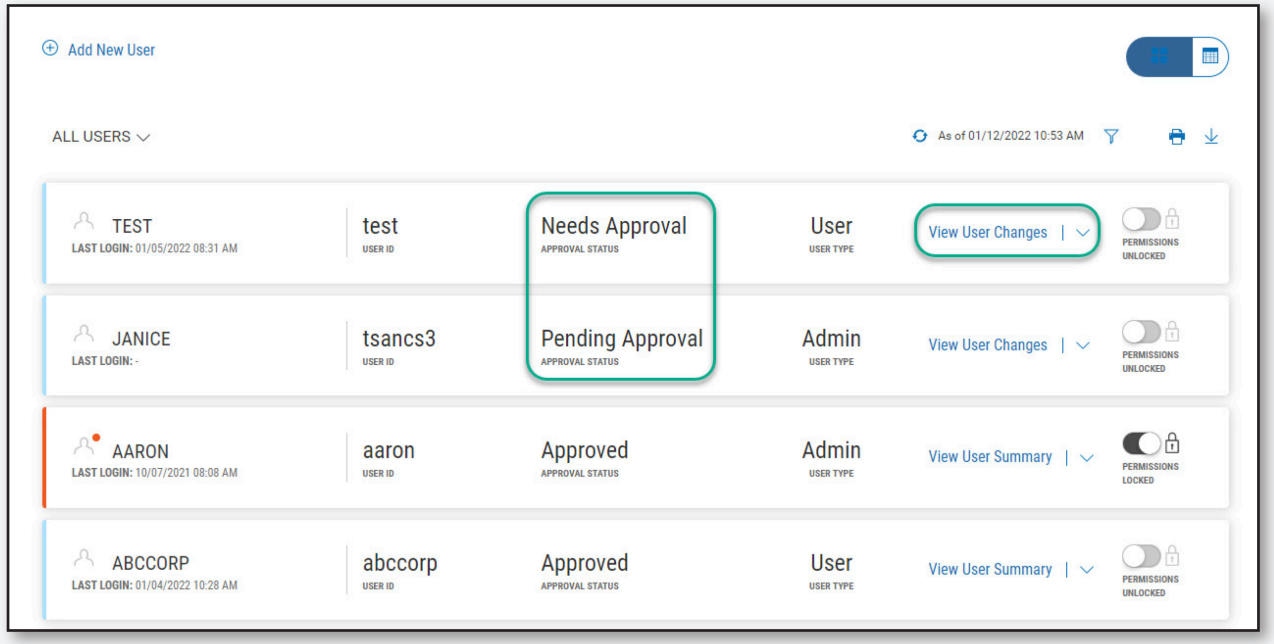
If your financial institution and your company utilize the VIP token, you are able to assign/ register the token serial number to the user without needing to contact your financial institution.

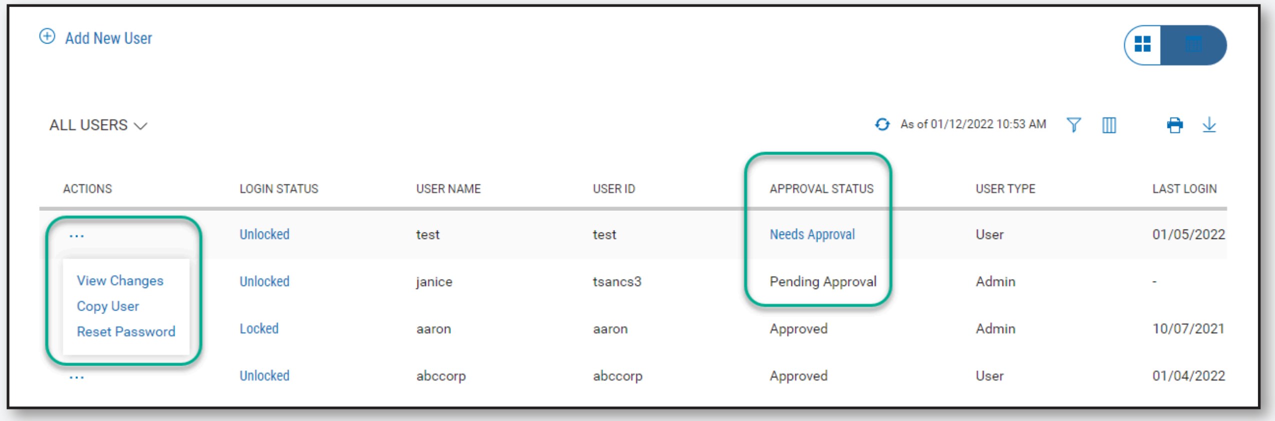


DUAL CONTROL OF USER ADMINISTRATION

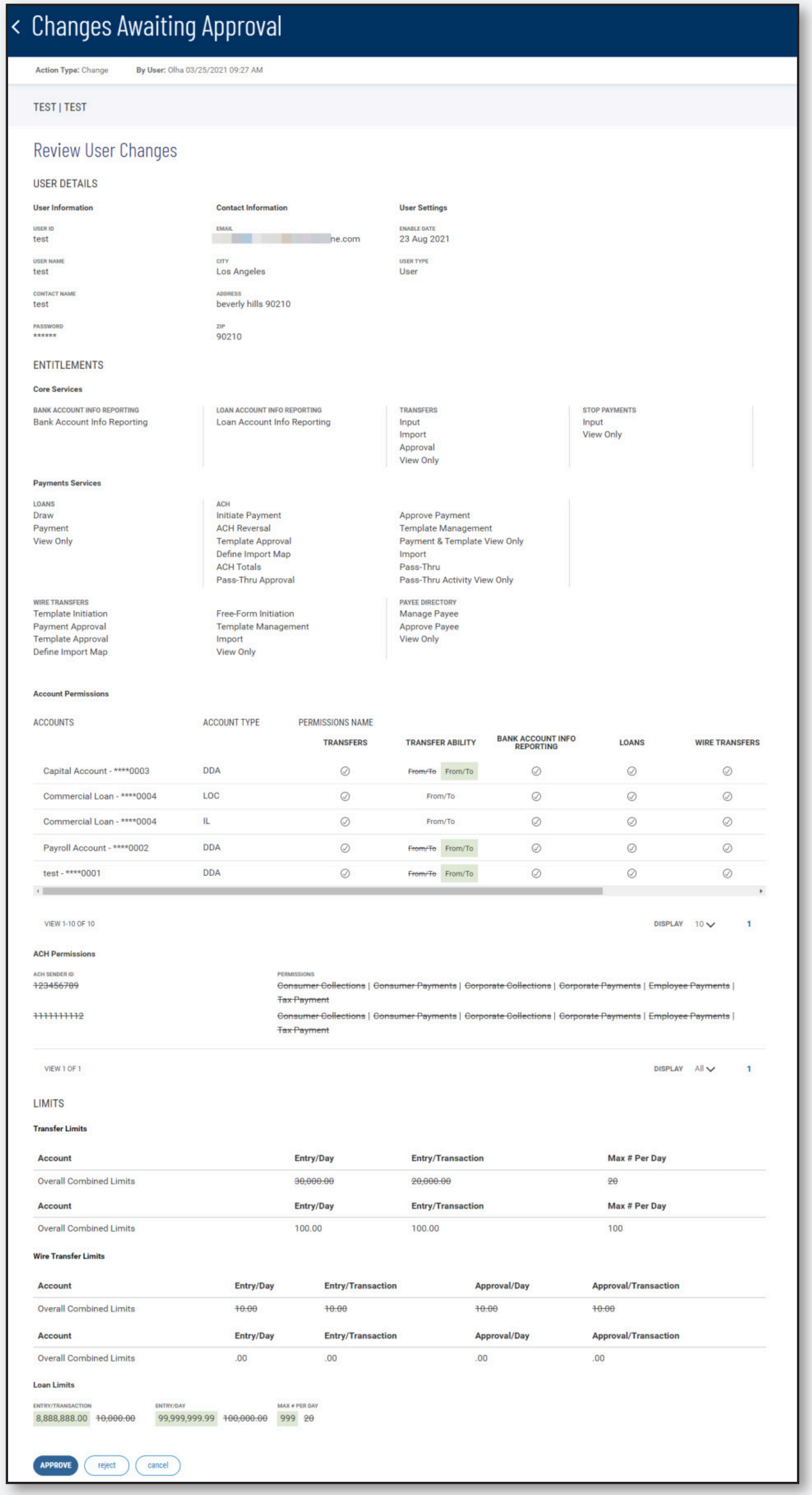
If Dual Control is enabled, when any user is created/modified, approval from a second Corporate Administrator is required. The user account awaiting approval is identified in the User Maintenance widget:

- Needs Approval status = you have the ability to approve this user account
- Pending Approval status = requires another admin user to approve



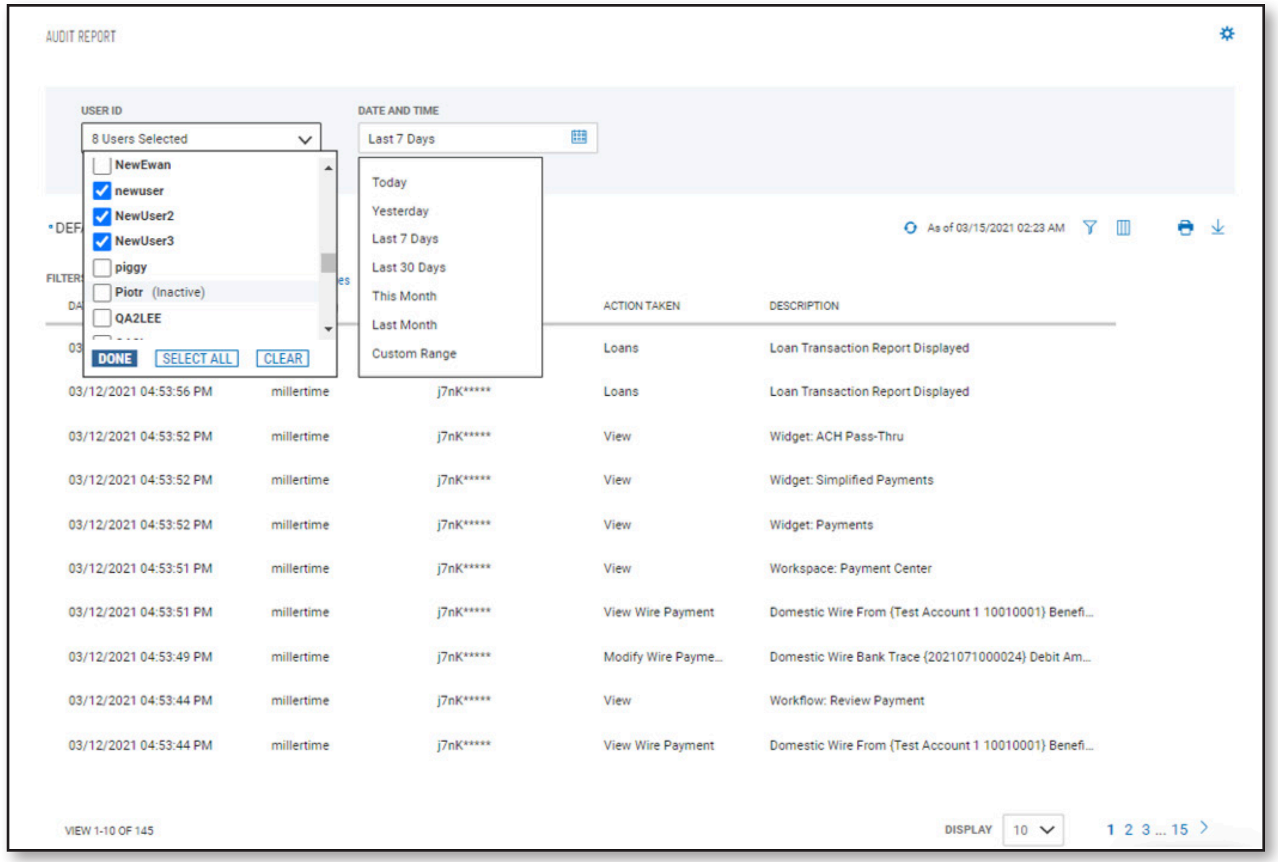


Click on the View User Changes link, the approving Corporate Administrator may review the changes on the User Detail Screen before taking action to approve or reject.



AUDIT REPORT

User activities are itemized in a list view, in order of Date and Time with the latest on top. Most frequently used query selections are provided in quick filters for your convenience. Deleted users are reported as Inactive.



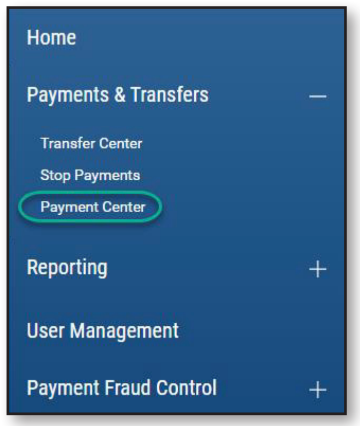
As with standard list view capabilities, you can control and personalize the list:

- Choose which columns are displayed or hidden, change the column order
- Filter the data, choose a column for the data sort order
- Save a useful combination of column and data settings for later reuse
- Print the list content or export it to a CSV file

Payment Center

The Payment Center workspace is home to all your payment initiation needs and transaction records. You can initiate, view and manage freeform (one time use) and template payments in a consolidated fashion.

These payment types include Automated Clearning House (ACH) transactions, domestic and international wire transfers, tax payments, loan payments and draws.



Widget available on the Payment Center workspace:

- Payments

Widgets are permission based. This guide touches upon the relationship between the widgets and the Payment Center workspace, as well as the relationship between the widgets.

PAYMENTS WIDGET

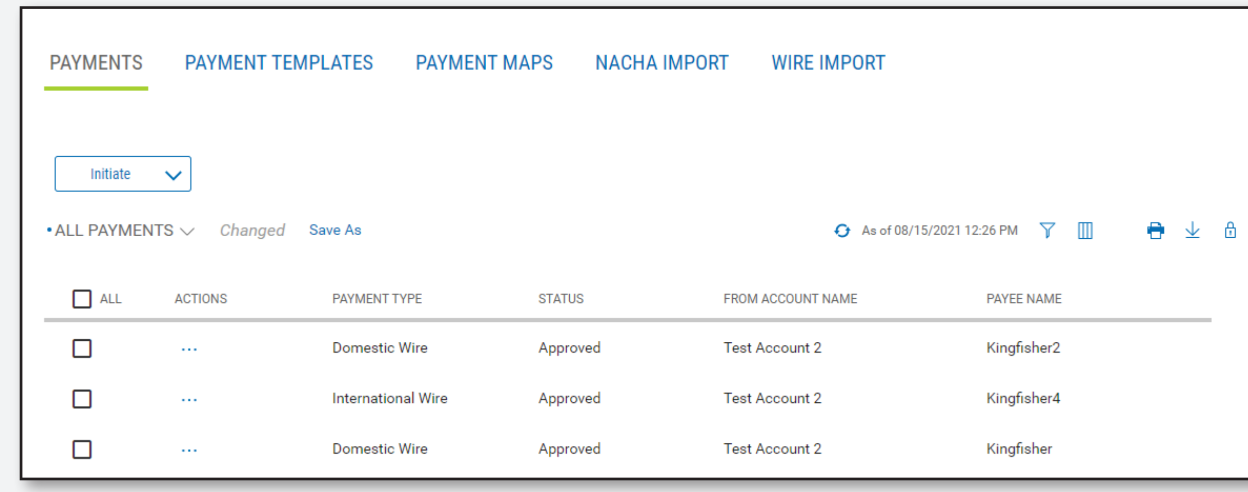
This widget is organized by multiple functional tabs based on your permissions:

- Payments
- Payment Templates
- Payment Maps
- NACHA Import
- Wire Import

PAYMENTS

The Payments tab provides a consolidated list of both processed and pending payments across all ACH, wire transfer, tax and loan transactions, as well as the ability to initiate (new) payment and import ACH and wire transfer instructions from a third-party source to create payments.

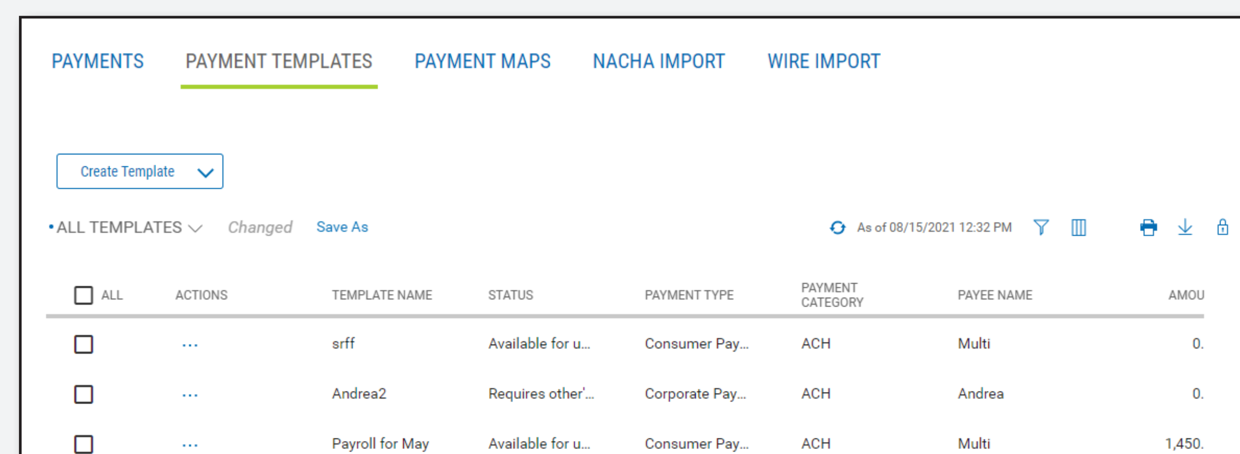
These processed and pending payments include those initiated on the fly as freeform payments and those initiated from using a payment template.



PAYMENT TEMPLATES

The Payment Templates tab provides a consolidated list of ACH and wire payment template records for repeated use, as well as the ability to create (new) payment template and import ACH payment instructions from a third-party source to either generate ACH payments, create new or update existing ACH payment template.

Transactions initiated using payment templates are reported in the Payments list view, templates themselves remain in the Payment Templates list view.

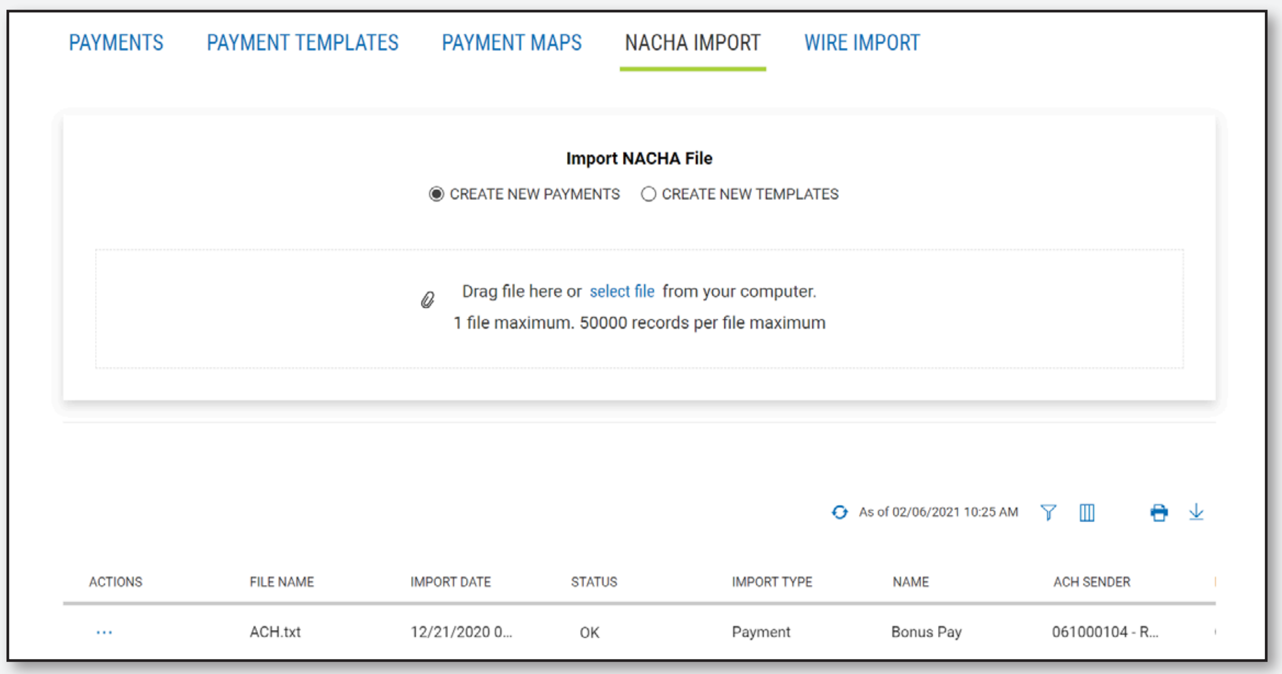


PAYMENT MAPS

The Payment Maps tab provides a consolidated list of ACH and wire payment import maps for repeated use, as well as the ability to create new or update existing import maps.

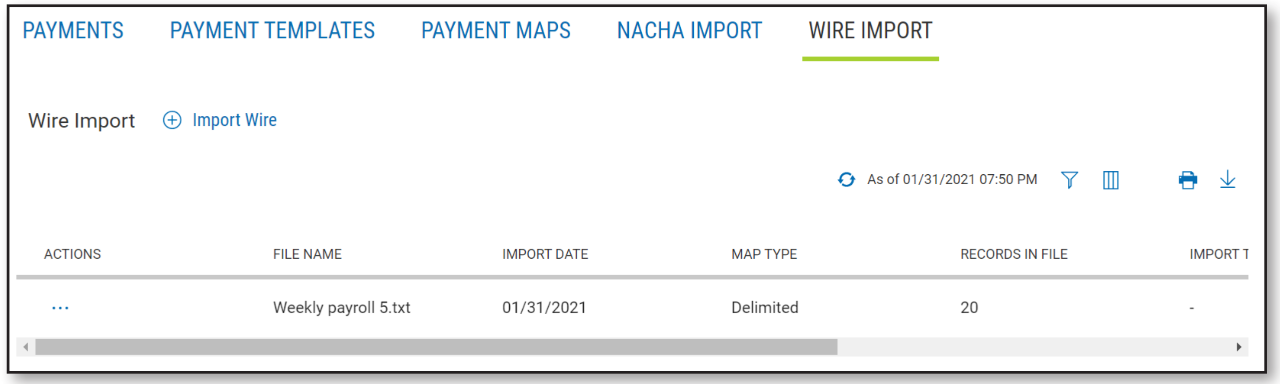
NACHA IMPORT

NACHA Import provides the ability to import a National Automated Clearing House Association (NACHA) format compliant file to create new ACH payments and templates.



WIRE IMPORT

Wire import provides a list of recently imported wire files and an Import Wire link to initiate the wire file import process.

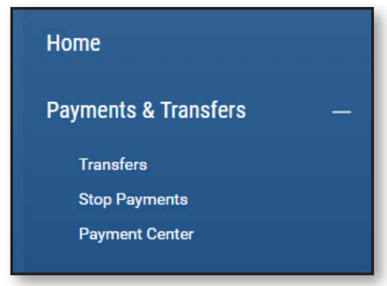


Payments

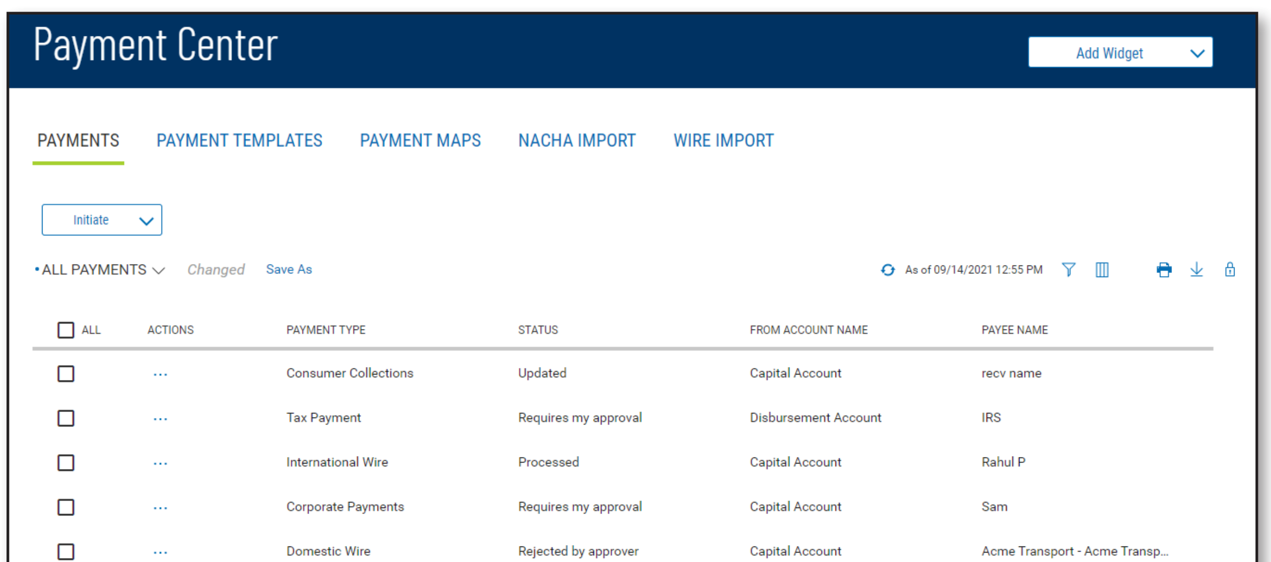
The Payments widget is pinned to the Payment Center workspace and is organized by multiple functional tabs based on your permissions:

- Payments
- Payment Templates
- Payment Maps
- NACHA Import
- Wire Import

The Payments tab provides a consolidated list of Automated Clearing House (ACH), Tax, Wire and Loan payment records that have been submitted, on accounts and payment types you have permissions to. These include both processed and pending payments, initiated on the fly as freeform payments and those initiated from using a payment template.

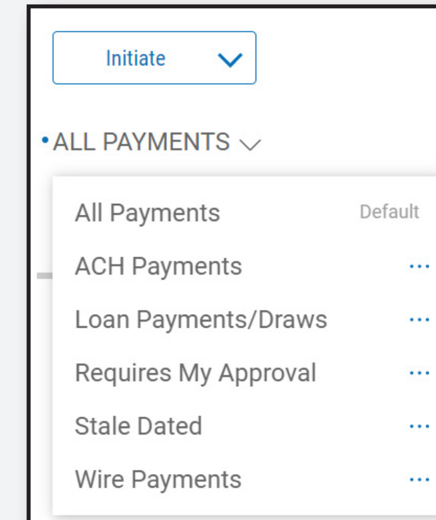


To access the Payments tab inside the Payments widget, open the left navigation menu, click to expand the Payments & Transfers menu, then select the Payment Center link. The Payments widget is the first widget and is pinned to the Payment Center workspace. The Payments tab is the first tab in the widget.



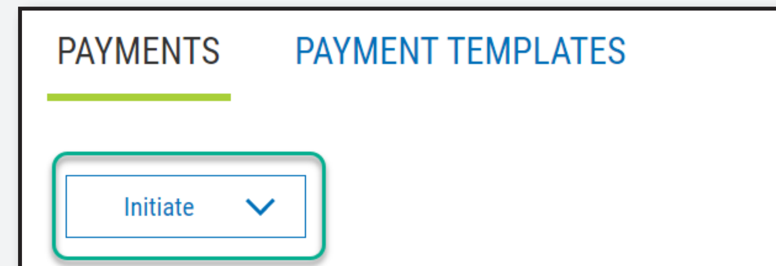
As with other list view widgets, the Payments widget list view can be personalized by you – sort data in a column, display desired columns, arrange the order of columns and filter data. You can save multiple personalized views for later use. Data from the list view can be printed and exported.

As a helpful start, standard saved views are offered that filter and arrange the data specifically for ACH, Wires, Loans, stale-dated payments, and payments requiring your approval.

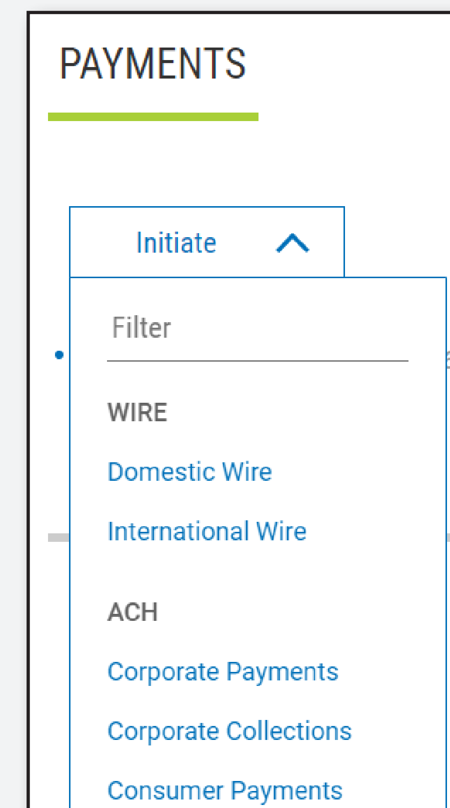


INITIATING PAYMENTS

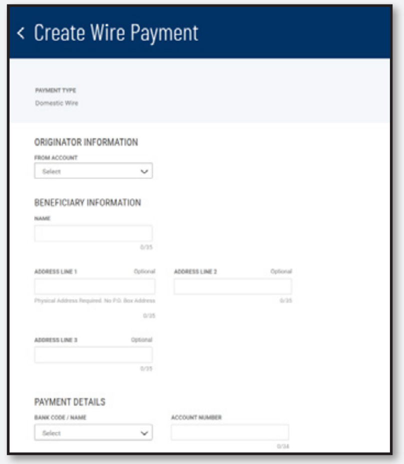
To initiate a new payment, click the Initiate dropdown at the top of the list view, on the PAYMENTS tab.



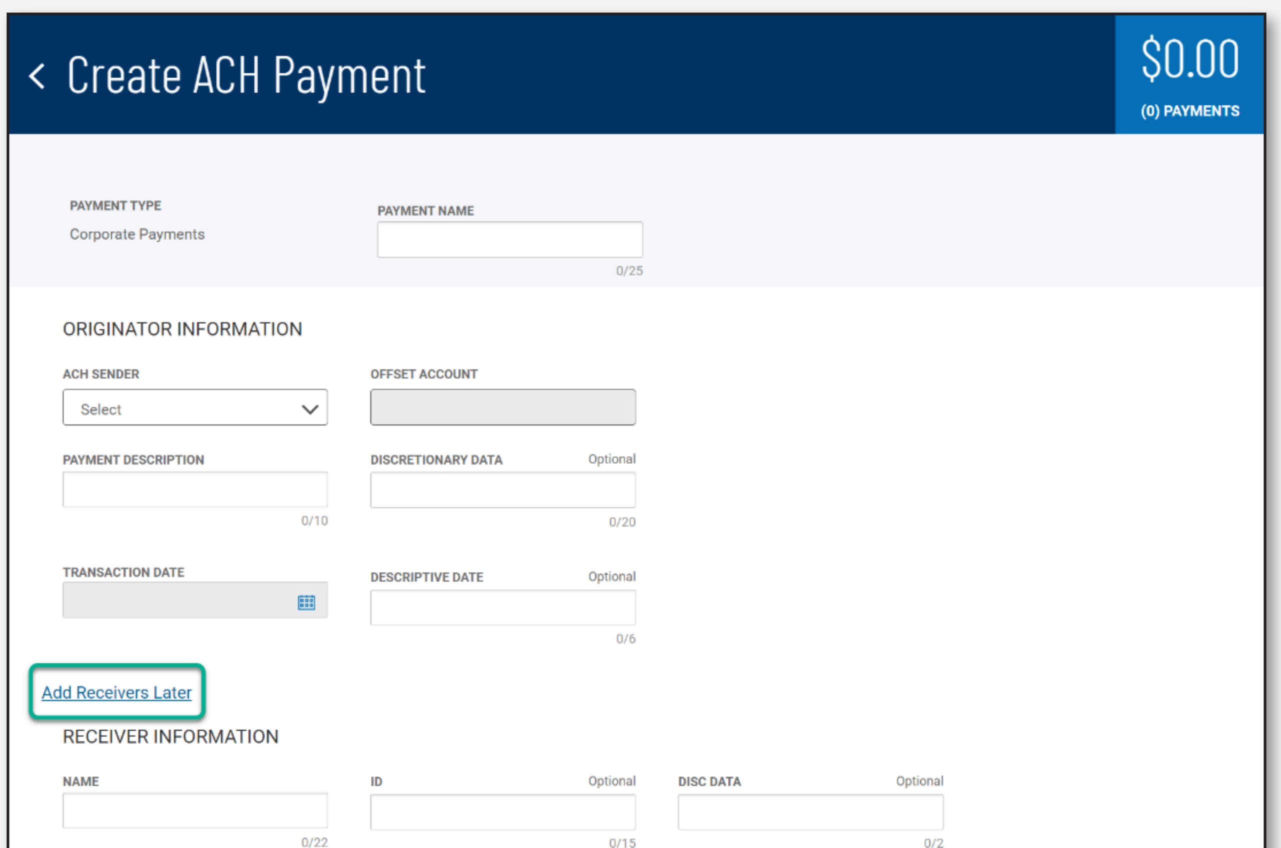
This dropdown will include all payment types that you have permission to initiate - Wire, ACH, Tax and Loan transactions.

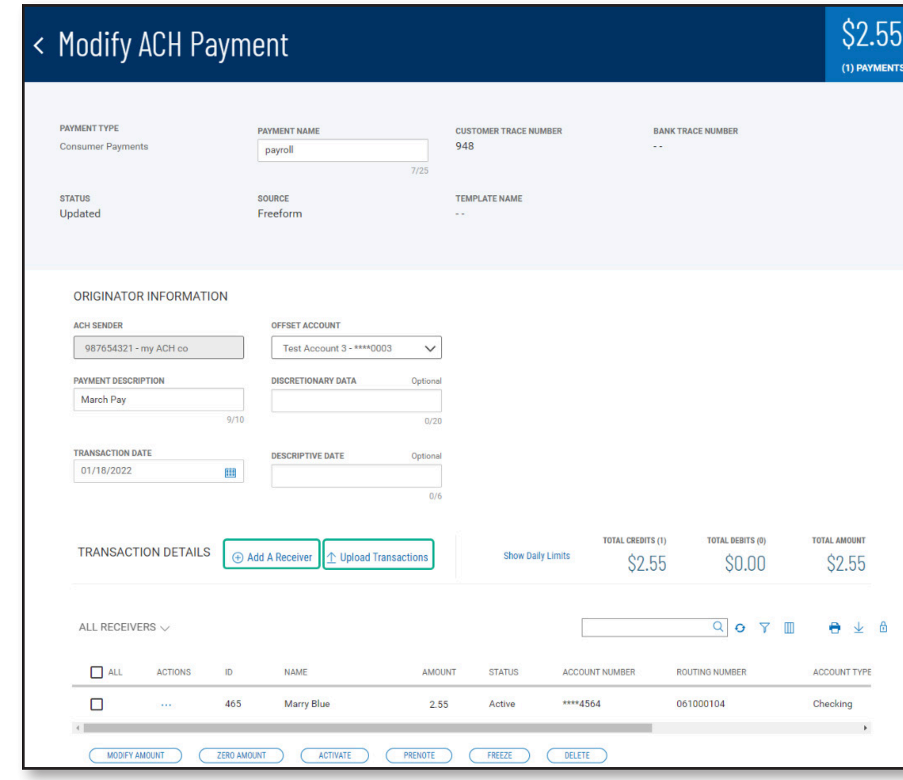


Once a payment type is selected, the payment entry form appropriate to that type will appear. Input the required and desired optional information.

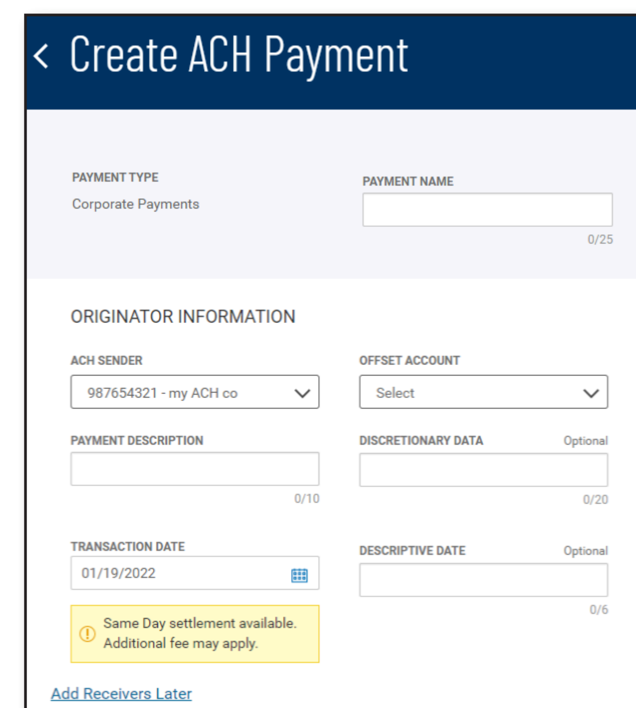


With ACH Payments, you have the option to create only the “container” with Payment and Originator information and defer adding the Receiver detail information for later, either via manual input or upload from an external file using an established map. [See Payment Maps Quick Reference Guide for more information on defining maps and the last section of this Quick Reference Guide for more information on Upload Transactions]

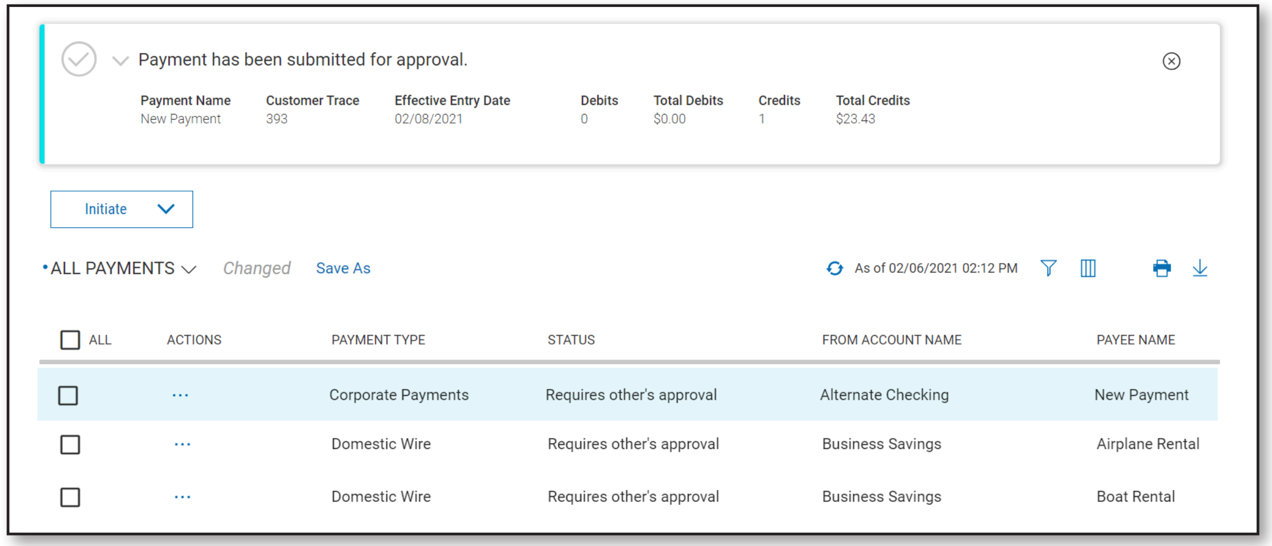




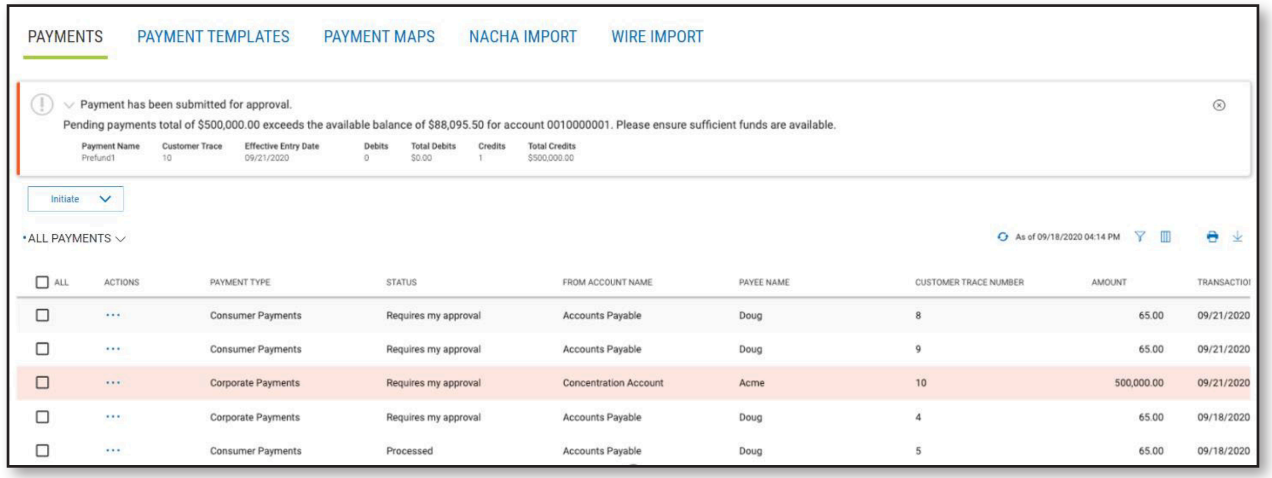
The ACH payment transaction date will default to next available regular ACH date. If the ACH Sender (ACH Company) is eligible for Same Day ACH and it is within the Same Day cut-off, users are reminded that same day settlement is available and may use the date-picker to change to Same Day ACH if desired.



When the payment creation workflow is complete and the payment is saved, you are returned to the Payment widget and the Payments tab. A success message is shown at the top of the List View, and your new payment appears highlighted in the list. The position of the payment in the list depends on the ordering and filtering you had set on the list view before clicking Initiate Payment, so the new payment may not always be at the very top of the list.



In the case where an ACH payment is set to prefund and approval is required, at initiation time if the balance in the funding account does not cover the amount of the payment, a warning message will appear reminding you to ensure that sufficient funds are available for the approval step.

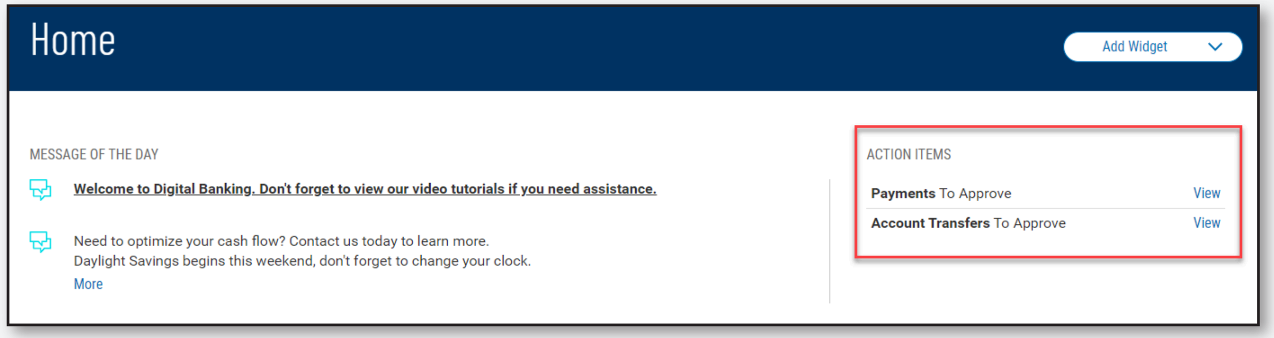


In the case where an ACH payment is set to prefund and approval is not required, at initiation time if the balance in the funding account does not cover the amount of the payment, the payment will fail and you will receive an error message.

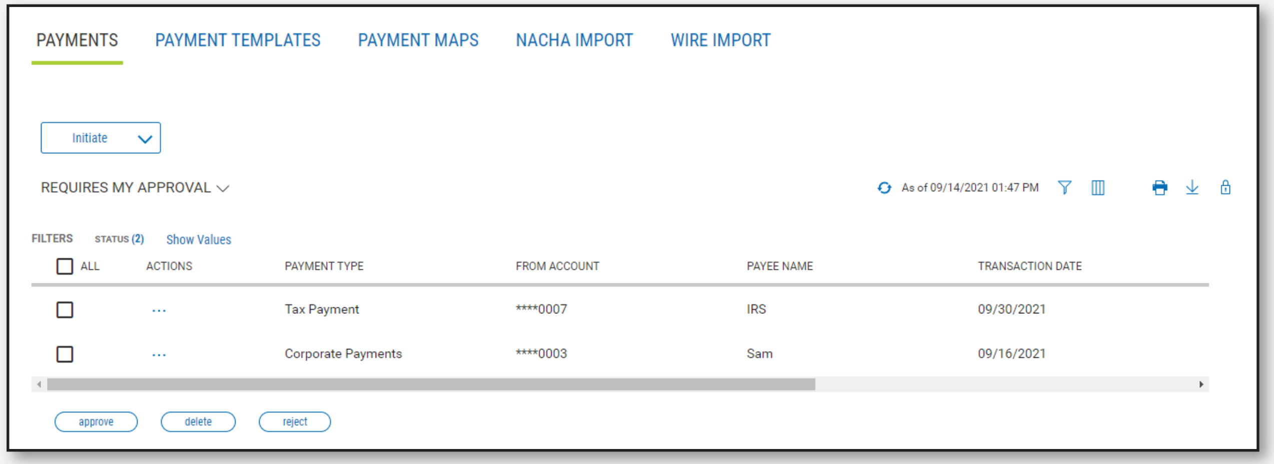
APPROVE PAYMENTS

When approval is required, payments requiring approval show a status of either "Requires My Approval" when you can approve them, or "Requires Others Approval" when they require approval by another user.

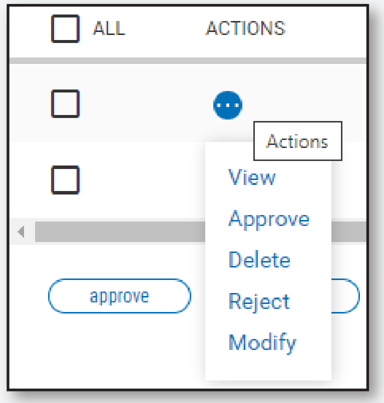
If you have payments approval permissions, you will be notified on the Home workspace that there are payments for you to approve.



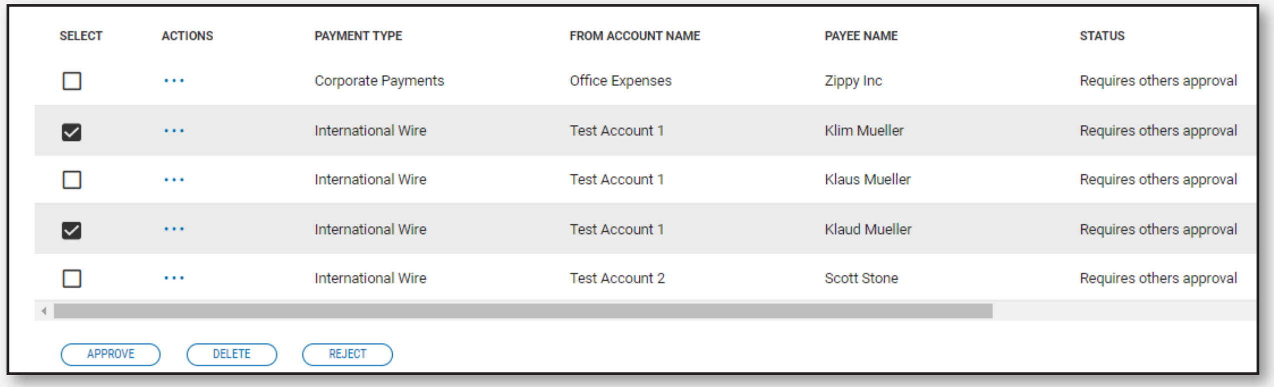
Clicking to view, will take you to the Payment Center and you will have a Requires My Approval list view in the Payments tab to approve, reject or delete the payments.



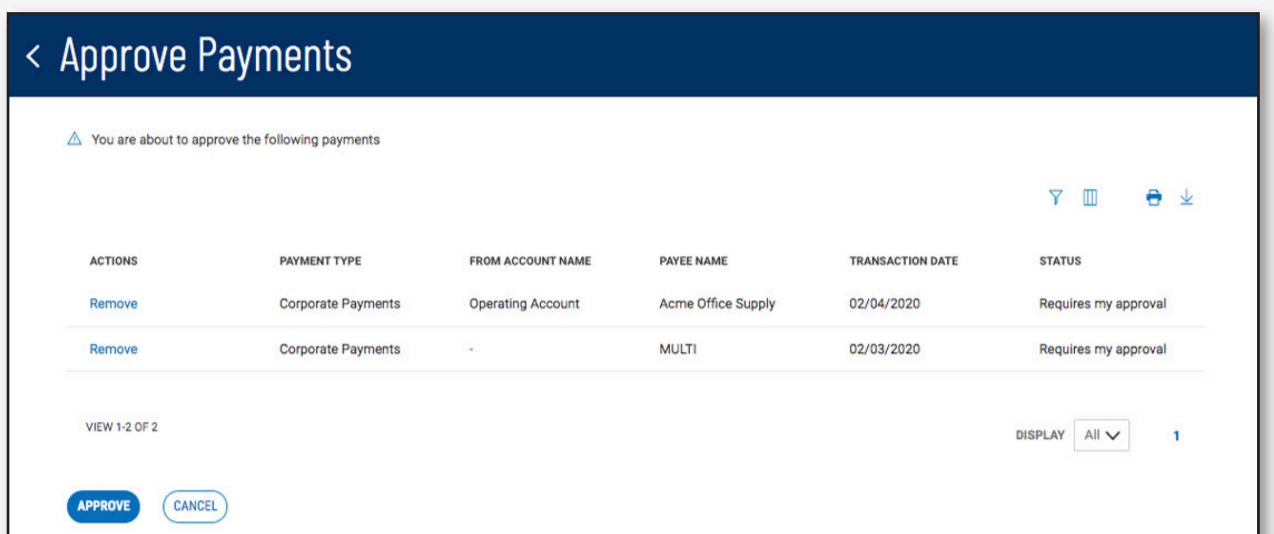
Payments can be approved from the list view by hovering over the ellipsis (...) and choosing "Approve" for one payment;



or by selecting multiple payments and clicking the Approve button at the bottom of the list view. Payments of different types (Wires and various ACH) can be approved together with a single click of the Approve button.

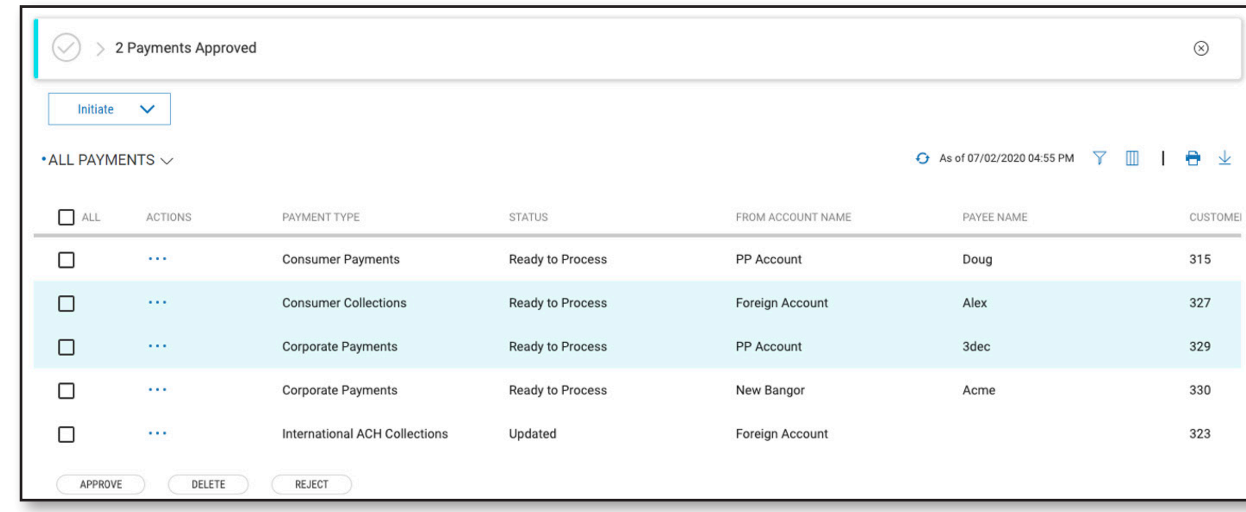


When multiple payments are selected to approve, you are taken to an approval action summary workflow page, which will show the selected payments about to be approved. You can remove payments from the list, if desired, cancel the whole action, or continue on with the approval.



When the approval is completed, you are returned to the Payment Center workspace. A success message will show at the top of the Payments List View, and the newly approved payments are show highlighted in the list and with an updated status. Depending on the type of payment and the specific approval requirements, some payments may require approval from more than one user.

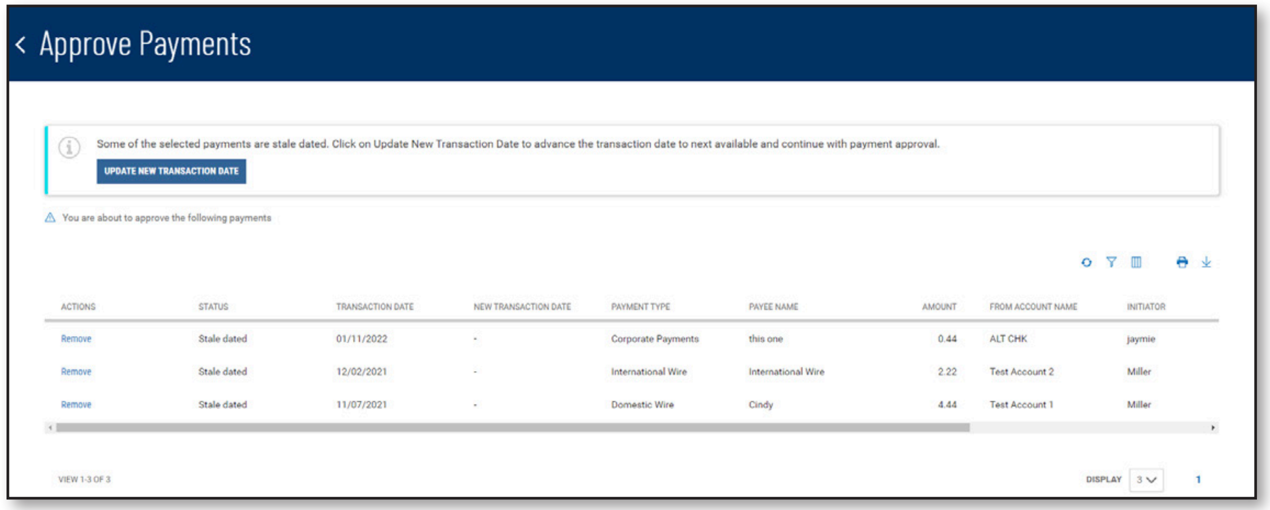
Similar to the approval action, payments can also be rejected or deleted singularly or in bulk.



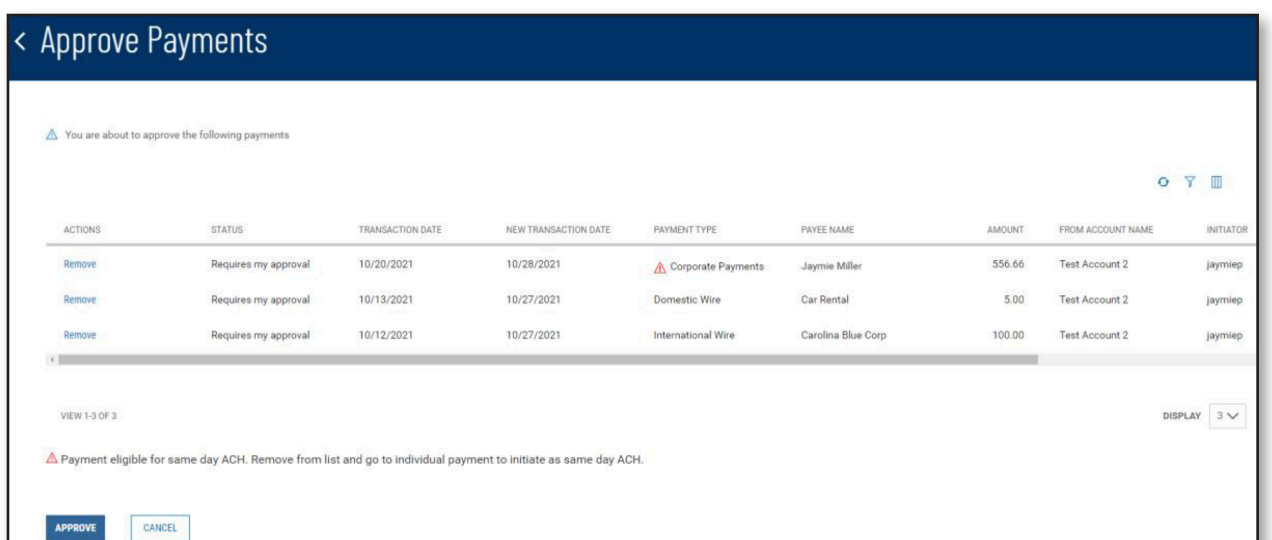
In the case where an ACH payment is set to prefund and Approval is the final step in Initiation, if the balance of the funding account is enough to cover the payment, then the funds will be transferred out of the funding account upon approval. If sufficient funds are not available, then the approval of the payment will fail and you will receive an error message indicating insufficient funds.

UPDATE TRANSACTION DATE AND APPROVE STALE DATED PAYMENTS

In multi-select payment approval workflow, an approver is able to include stale dated ACH, tax and wire payments. The transaction dates may be updated and approved in one workflow.

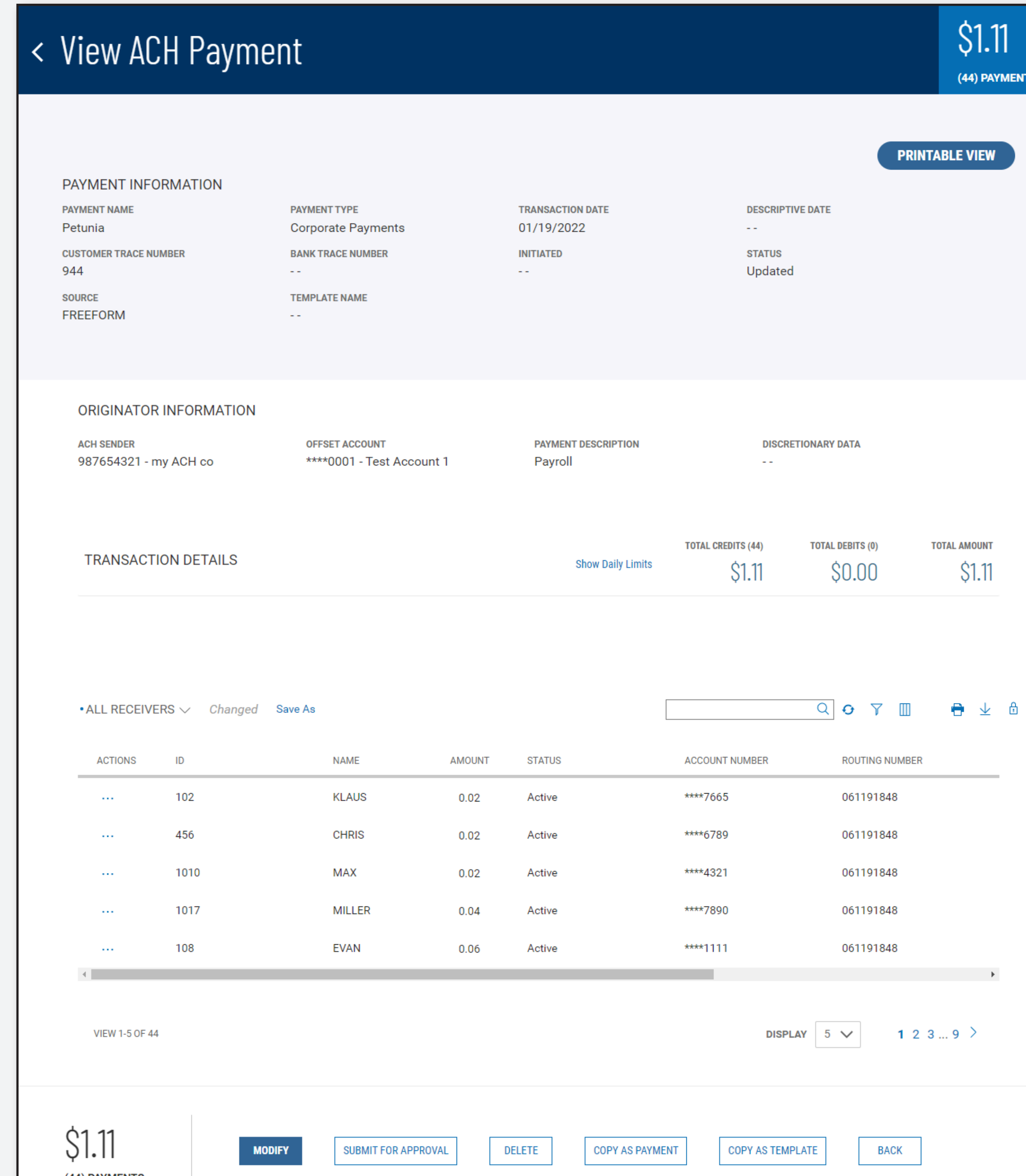


After the application advanced the transaction dates, payments eligible for same day ACH are called out for user's attention. The eligible same day ACH payments can be removed from the bulk/multi approval workflow to adjust the transaction date to a same day ACH payment.



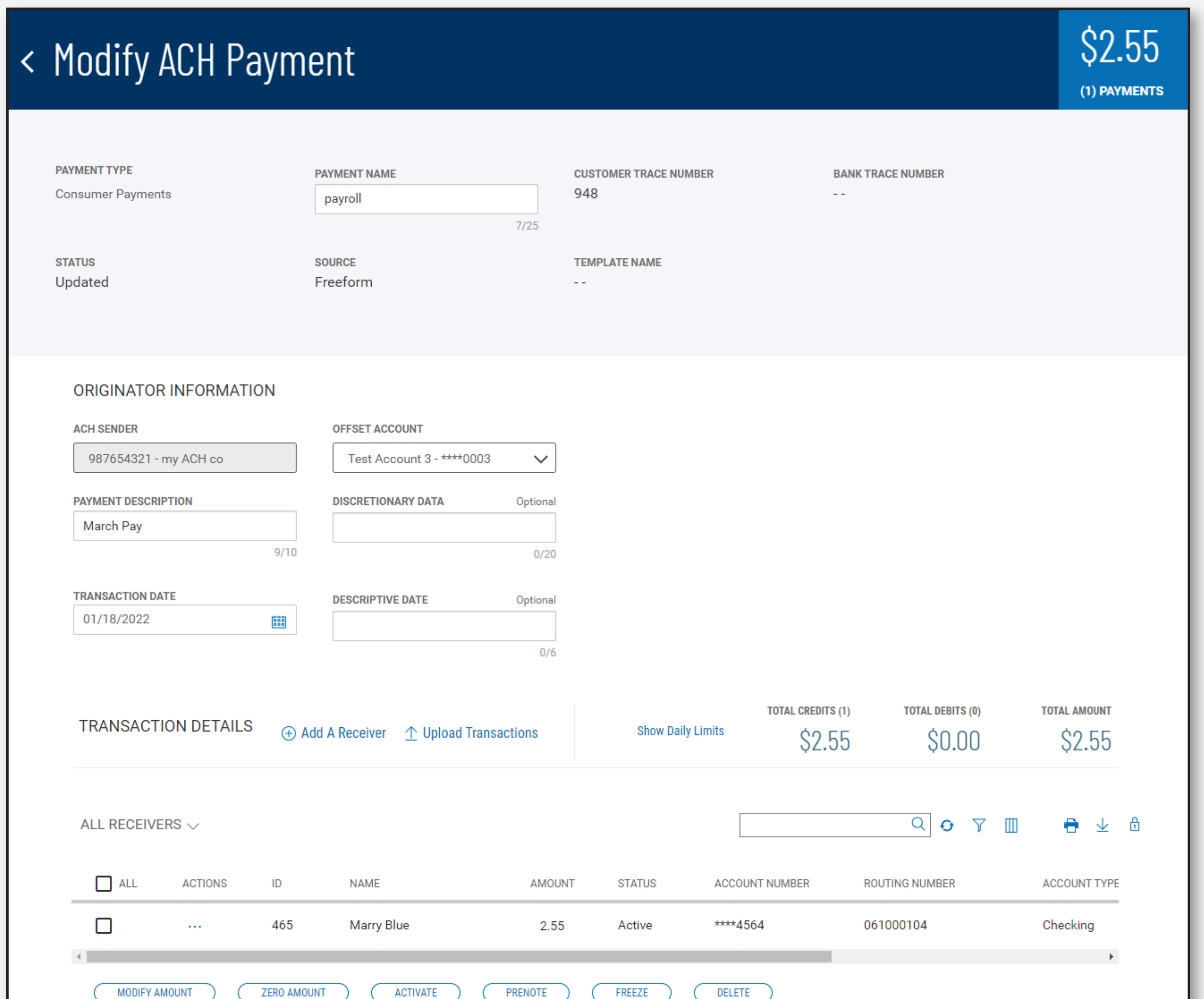
VIEW PAYMENT

To view the details of a payment, select "View" from the ellipsis (...) menu of the desired payment. This will take you to a workflow page that lists the payment information. The appropriate action buttons to that payment type, status and your permissions are displayed on the bottom of the page.



MODIFY PAYMENT

Payments can also be modified if they are in the appropriate status. To modify a payment, select "Modify" from the ellipsis (...) menu of the desired payment from the Payments list view. This will take you to a workflow similar to the payment initiation page with the information prefilled. Make desired changes, then save, and send or confirm, depending on the payment type. When complete, you will return to the Payments List View and the payment is updated to reflect your changes.

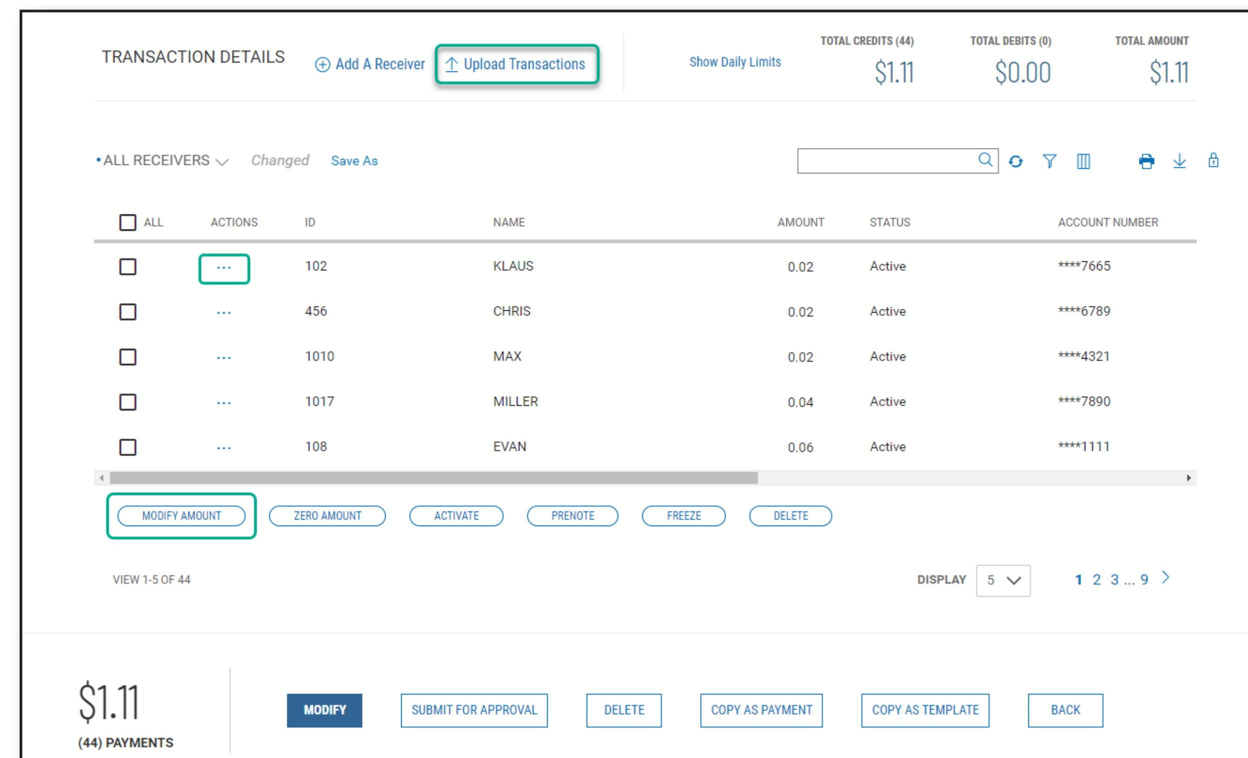


ACH Payments allow modification of the individual transactions through three different methods.

1. Select Modify from the ellipsis (...) menu for the transaction you want to change. This will bring up a window that enables you to change any field in the transaction.

2. Click on "Modify Amounts" from the list of links to the left of the transaction list. Clicking "Modify Amounts" puts the list into "amount input" mode, providing you the ability to tab through and update the amounts for all transactions in the list.

3. Click on "Upload Transactions" from the list of links to the left of the transaction list. Clicking "Upload Transactions" provides you the ability to use to update the existing or add new transactions from an external file, using an established map.[See Payment Map Quick Reference Guide for more information on defining maps and the last section of this Quick Reference Guide for more information on Upload Transactions]

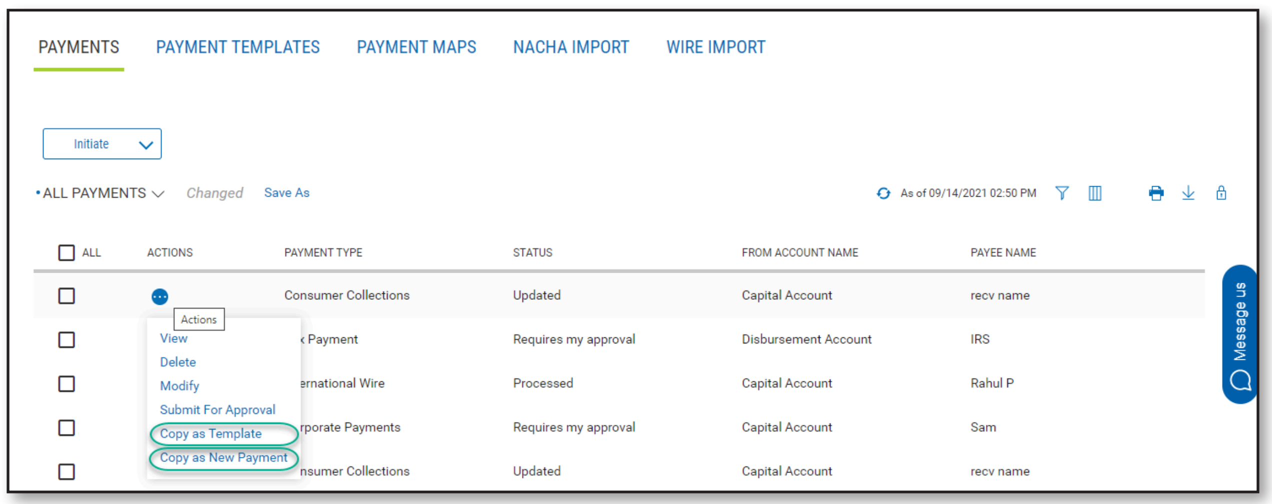


COPY AS NEW PAYMENT

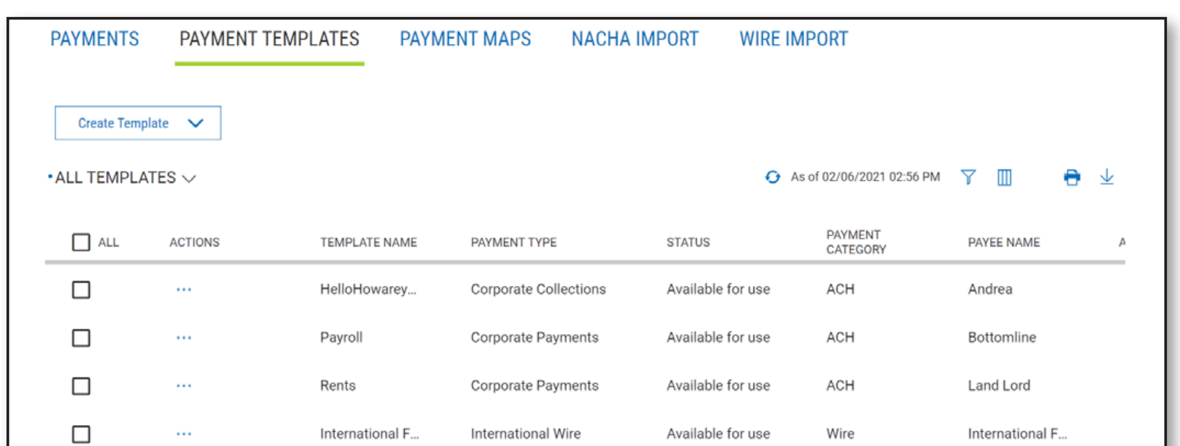
A very useful feature of the Payment List View is the ability to copy an existing payment as the starting point to create a new payment. Selecting “Copy as New Payment” from the ellipsis (…) menu in the Payments list view, will launch the payment initiation workflow with all the relevant fields prepopulated from the selected payment. From there you can quickly complete the payment initiation workflow to send your new payment.

COPY AS TEMPLATE

Another useful feature of the Payment List View is the ability to copy an existing payment as the starting point to create a payment template (ACH and wire) for future use. To copy a payment as a template, select “Copy as Template” from the ellipsis (…) menu in the Payments list view. This will launch the payment template creation workflow with all the relevant fields prepopulated from the selected payment. Because an existing payment contains all the necessary information for creating a template, you should review the template information before adding template name and saving the new template.



Your new template will appear in the list of templates in the Payment Templates widget. The position of the template in the list depends on the ordering and filtering you might have set on the list view before clicking “Copy as Template”, so the new template may not be at the very top of the list.

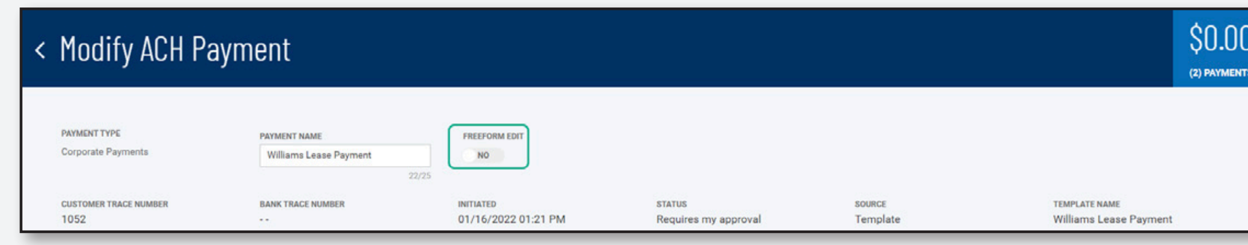


UPLOAD TRANSACTIONS

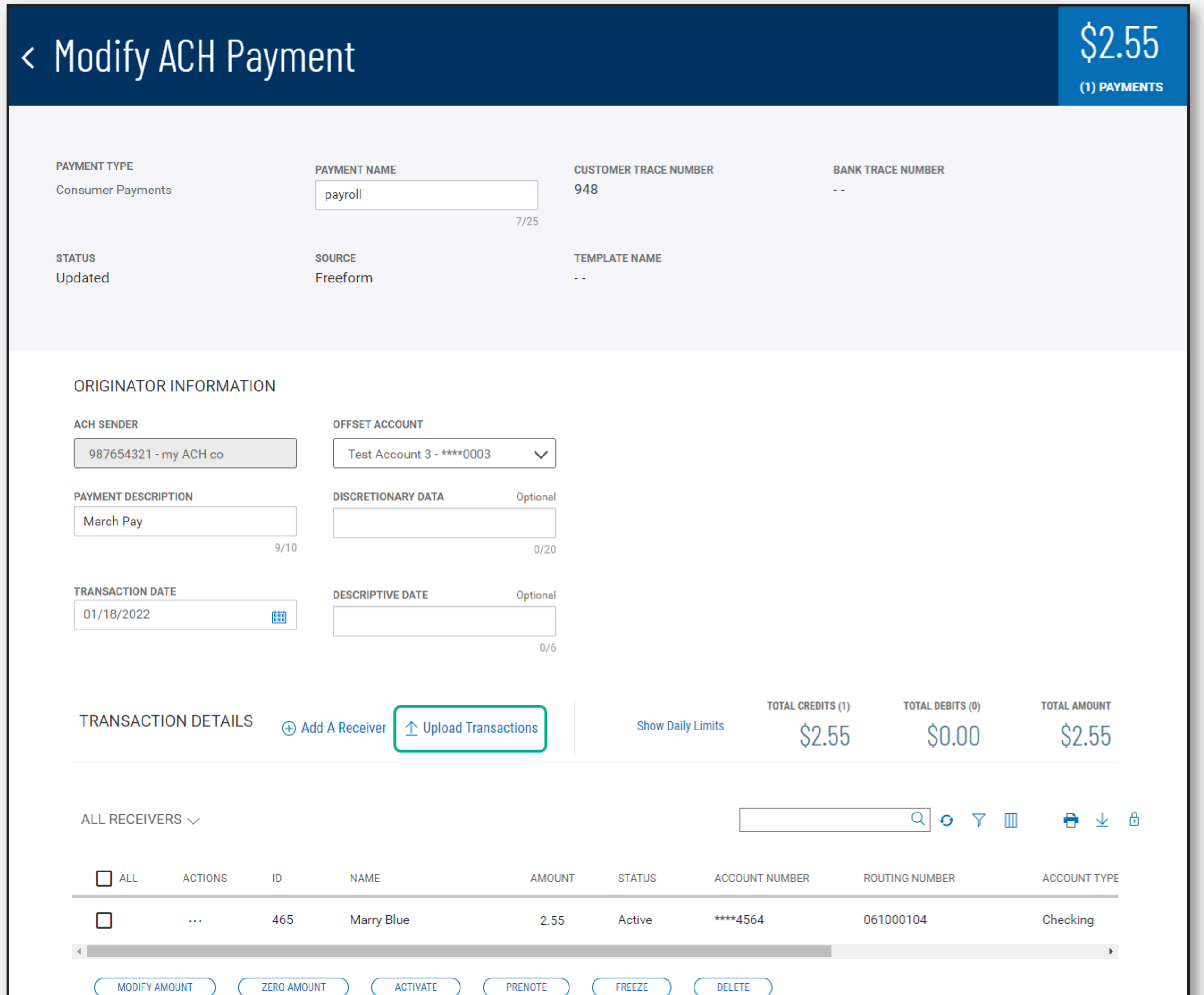
If you have permissions to create and manage ACH payments, you will have the ability to upload transactions from a file to your payment in OFBCONNECT®. You will need to have an ACH Import Map available for use and appropriate to the external file data. The import map instructs the system on how to use the information in your file in order to create or update transactions.

Note – Creating maps is covered in the Payment Maps Quick Reference Guide. You will need permissions to create a map, not for using a map.

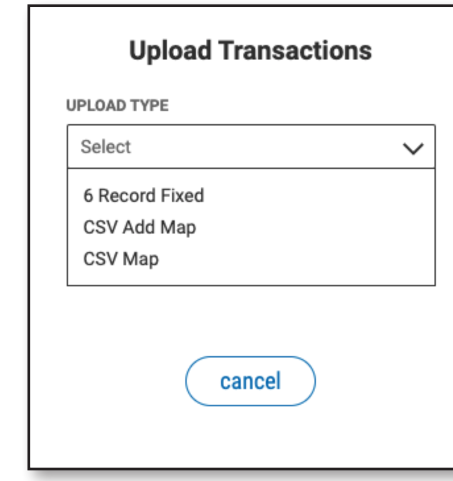
While modifying or initiating a freeform payment, if an Import Map is available, you will see a link to Upload Transactions. If modifying a payment based on (initiated from) a template, you cannot import transactions, because doing so may update fields that are not allowed to change in payments associated with templates. You should update the template instead, or you can click the “Freeform Edit” toggle to convert the payment to freeform.

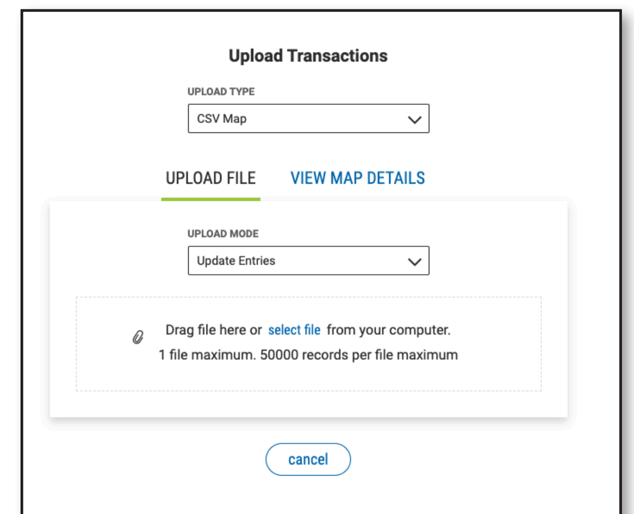


Once converted, the Upload Transactions link will appear.



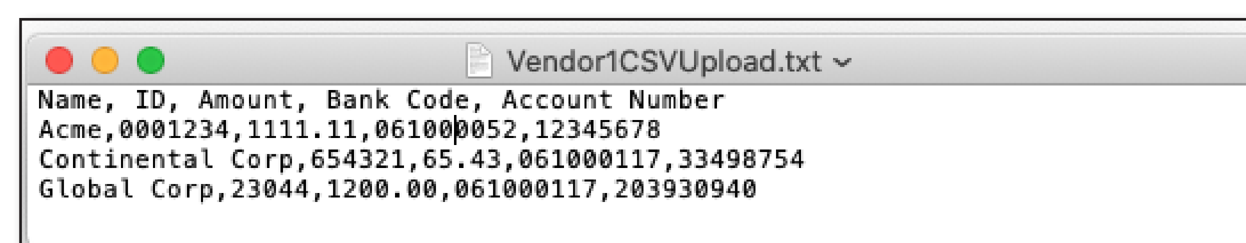
Clicking the Upload Transactions link brings up the Upload Transaction process flow. The first step in the flow is to select the ACH Import Map to use from the “Upload Type” dropdown.

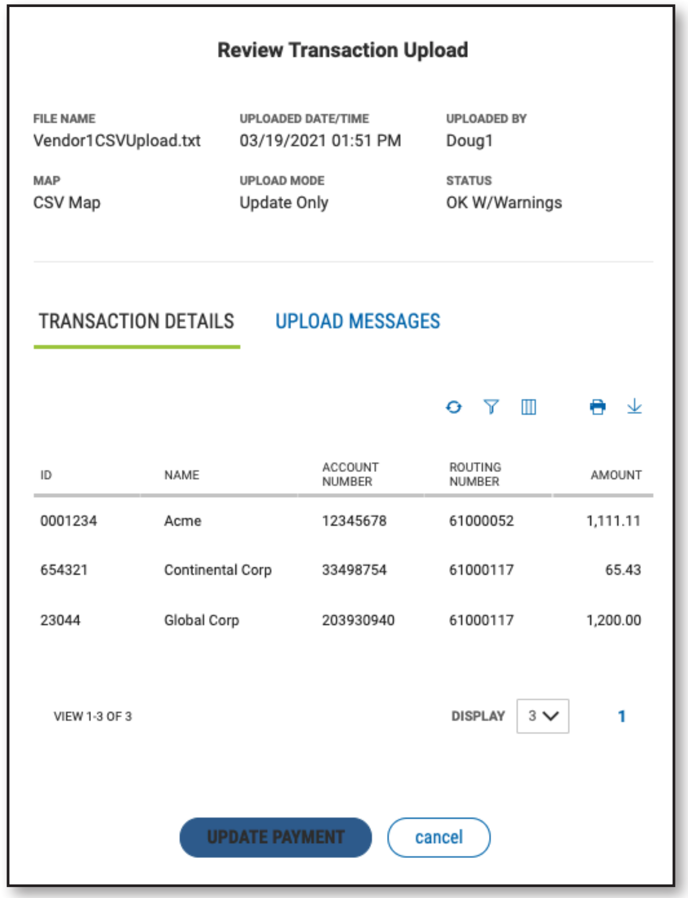




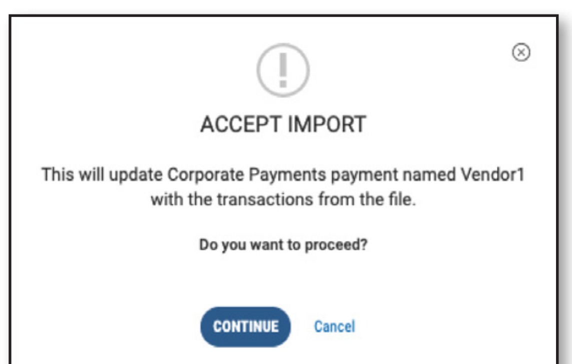
Once the map is selected, depending on the map, you can choose whether to add entries, update entries, or both add and update.

You can click the View Map Details tab to see the details of how the map will interpret the file data. Drag a file into the upload area or click “select file” to start the upload process.





When the file is uploaded, a review screen will show the information from the file. Any errors received in the process will show in the "Upload Messages" tab. If there are no errors, clicking "Update Payment" continues the process. Clicking "Cancel" ends the process and erases the staged updates. On the Accept Import confirmation modal, click "continue" to finish the file processing and update the payment transactions appropriately.

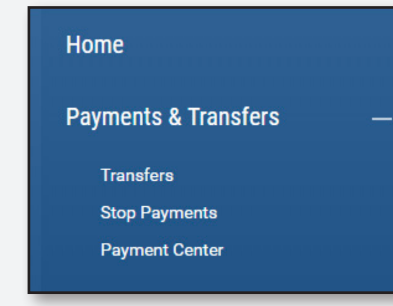


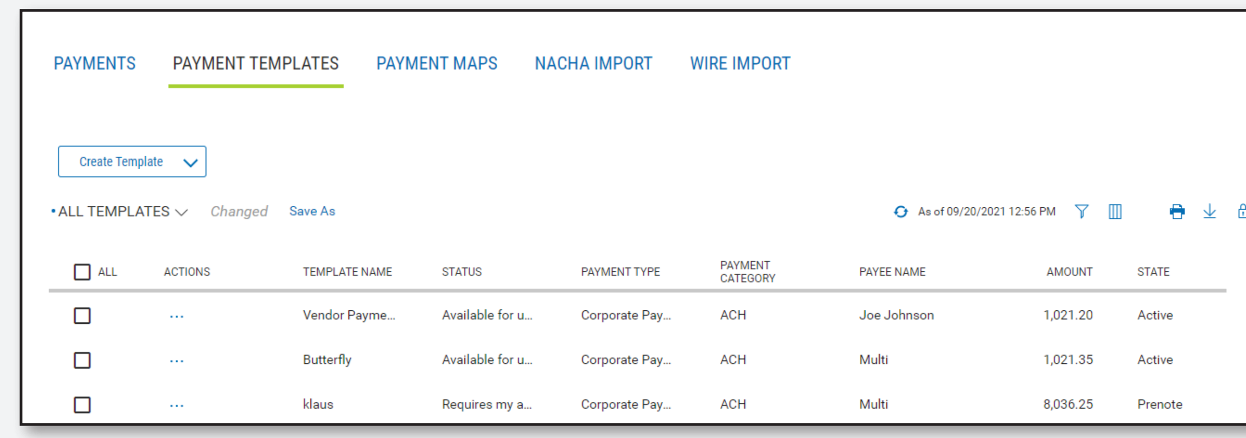
You will return to the payment modify page to continue that workflow, with the transactions added or updated based on the information from the file. A "snackbar" alert in the lower right of the screen will indicate that the transactions have been updated. It is not necessary to "Save" the payment, since the updates to the transactions have already been saved.

Payment Templates

Payment Templates provides a consolidated list of Automated Clearing House (ACH) and wire transfer payment templates. Templates are sets of pre-built payment instructions that may be reused to generate payments to provide efficiency and controls, such as the legacy term of ACH batches.

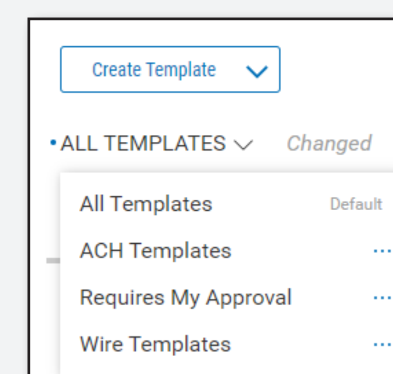
To access the Payment Templates, open the left navigation menu, click to expand the Payments & Transfers menu, then select the Payment Center link. Payment Templates is the second tab in the Payments widget, located on the Payment Center workspace.





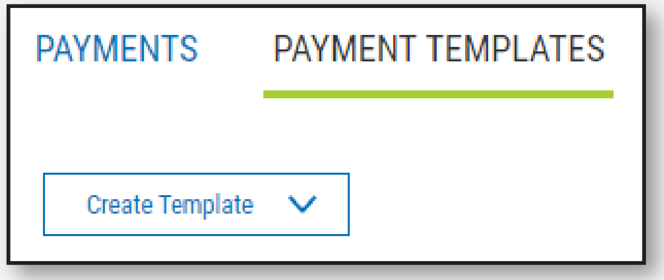
Specific template types shown will depend on your permissions. As with other list views, the Templates list view can be personalized by you – sort data in a column, display desired columns, arrange the order of columns and filter data. You can save multiple personalized views for later use. Data from the list view can be printed and exported.

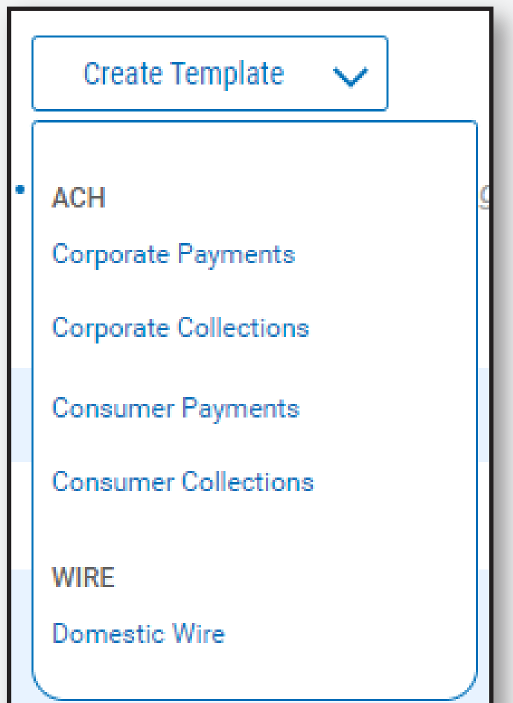
As a helpful start, predefined saved views are offered and data are filtered specifically for Wires and ACH templates, as well as a view for templates requiring your approval.



CREATING TEMPLATES

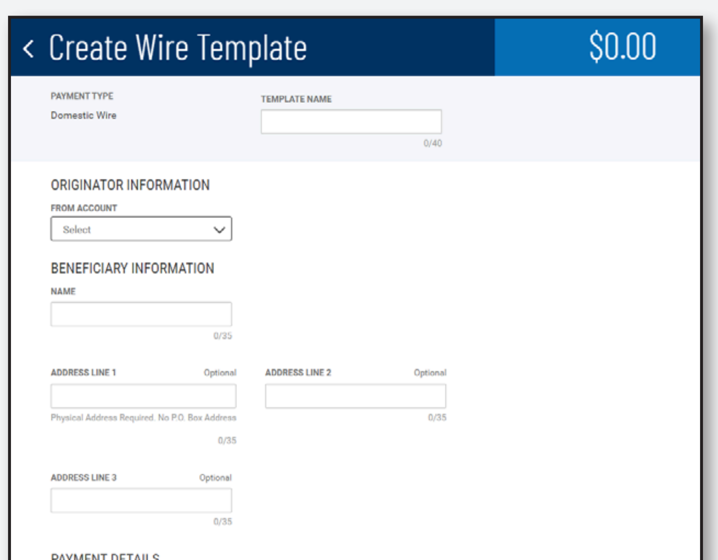
To create a new template, click the Create Payment Template dropdown at the top of the PAYMENT TEMPLATES tab.



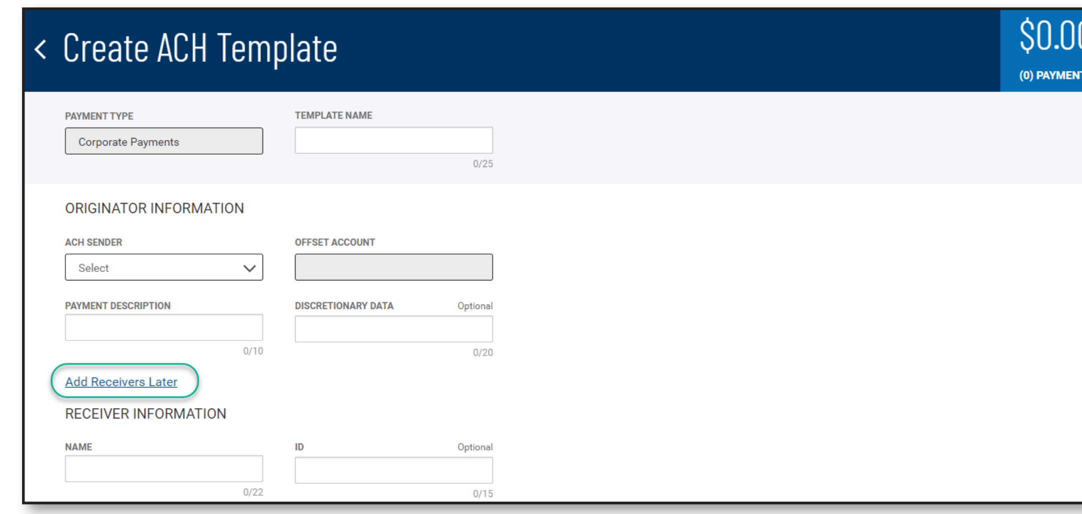


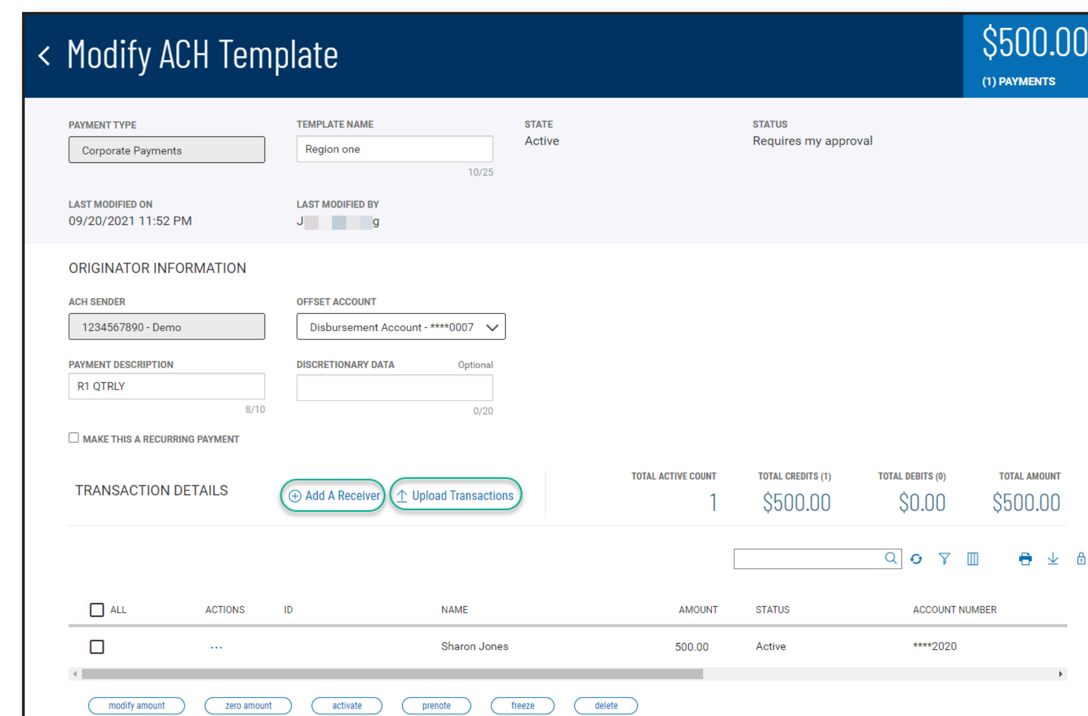
This link will launch a workflow where you will select a payment type that you have permission to create.

Once a template type is selected, the template entry form appropriate to that type will appear. Input the required and desired optional information.



With ACH templates, you have the option to create only the “container” with Payment and Originator information and defer adding the Receiver detail information for later, either via manual input or upload from an external file using an established map. [See Payment Maps Quick Reference Guide for more information on defining maps and the last section of this Quick Reference Guide for more information on Upload Transactions]





When the template creation workflow is complete and the template is saved, you are returned to the Payment widget and the Payment Templates tab. The position of the template in the list depends on the ordering and filtering you had set on the list view before clicking Create Payment Template, so the new template may not be at the very top of the list.

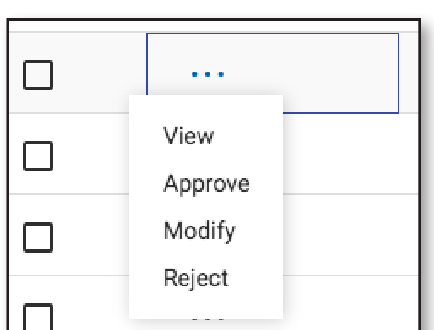
APPROVING TEMPLATES

When approval requirement is turned on, templates requiring approval would show a status of either "Requires My Approval" when you can approve them, or "Requires Others Approval" when they require approval by another user.

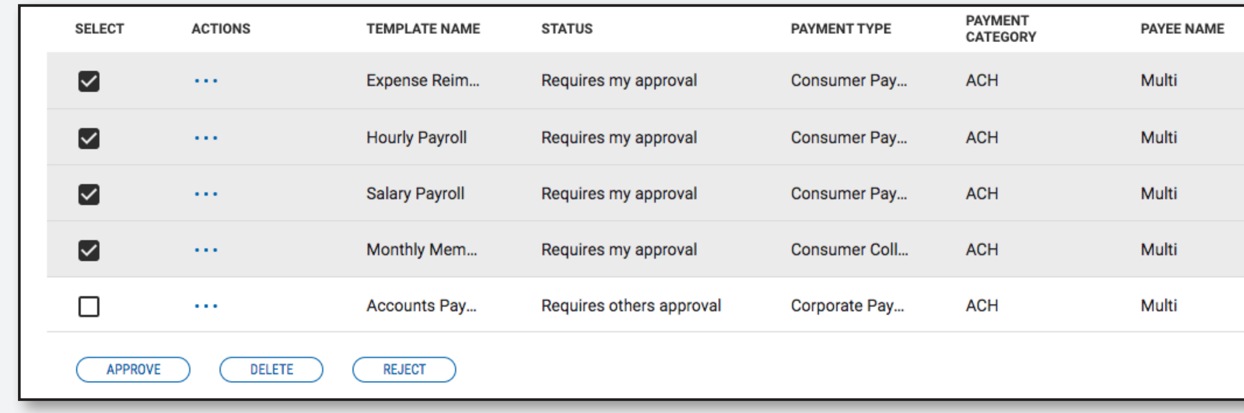
If you have payment templates approval permissions, you will be notified on the Home workspace that there are payment templates for you to approve.

Clicking to view, will take you to the Payment Center and you will have a Requires My Approval list view in the Payment Template tab to approve, reject or delete the payment templates.

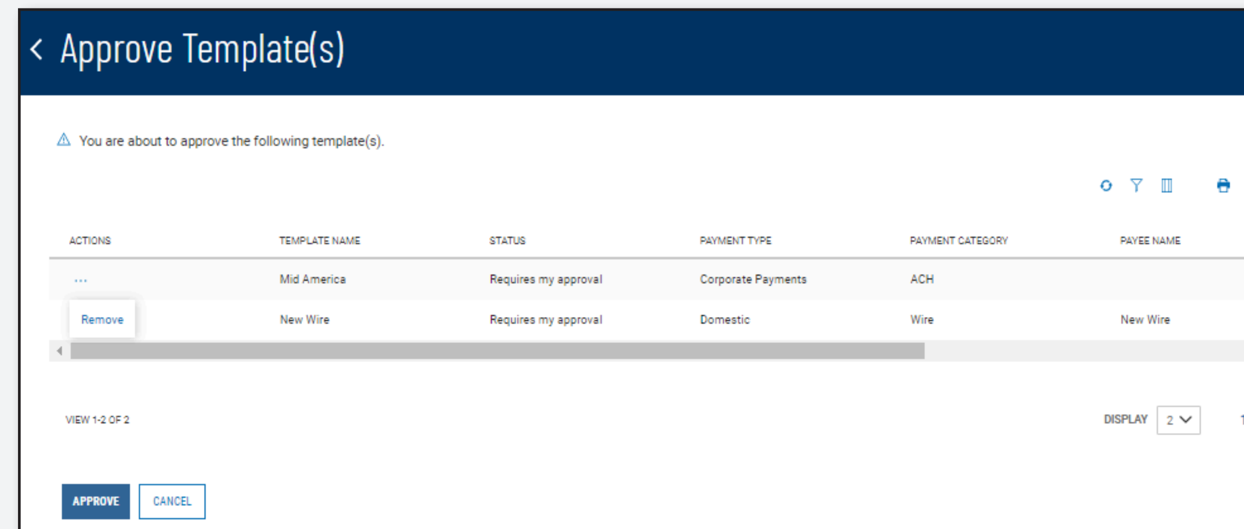
Templates can be approved singularly from the list view by hovering on the ellipsis (...) and choosing "Approve"



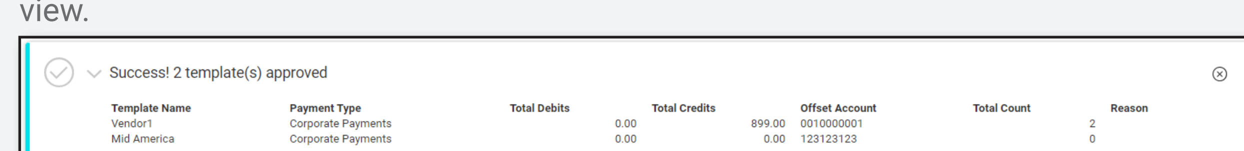
Templates can also be bulk-approved by selecting multiple templates and clicking the Approve button at the bottom of the list view. Templates of different types (Wires and various ACH) can be approved together with a single click of the Approve button.



When multiple templates are selected to approve, you are taken to an approval action summary workflow page, which will show the selected templates about to be approved. You can remove templates from the list, if desired, cancel the whole action, or continue on with the approval.



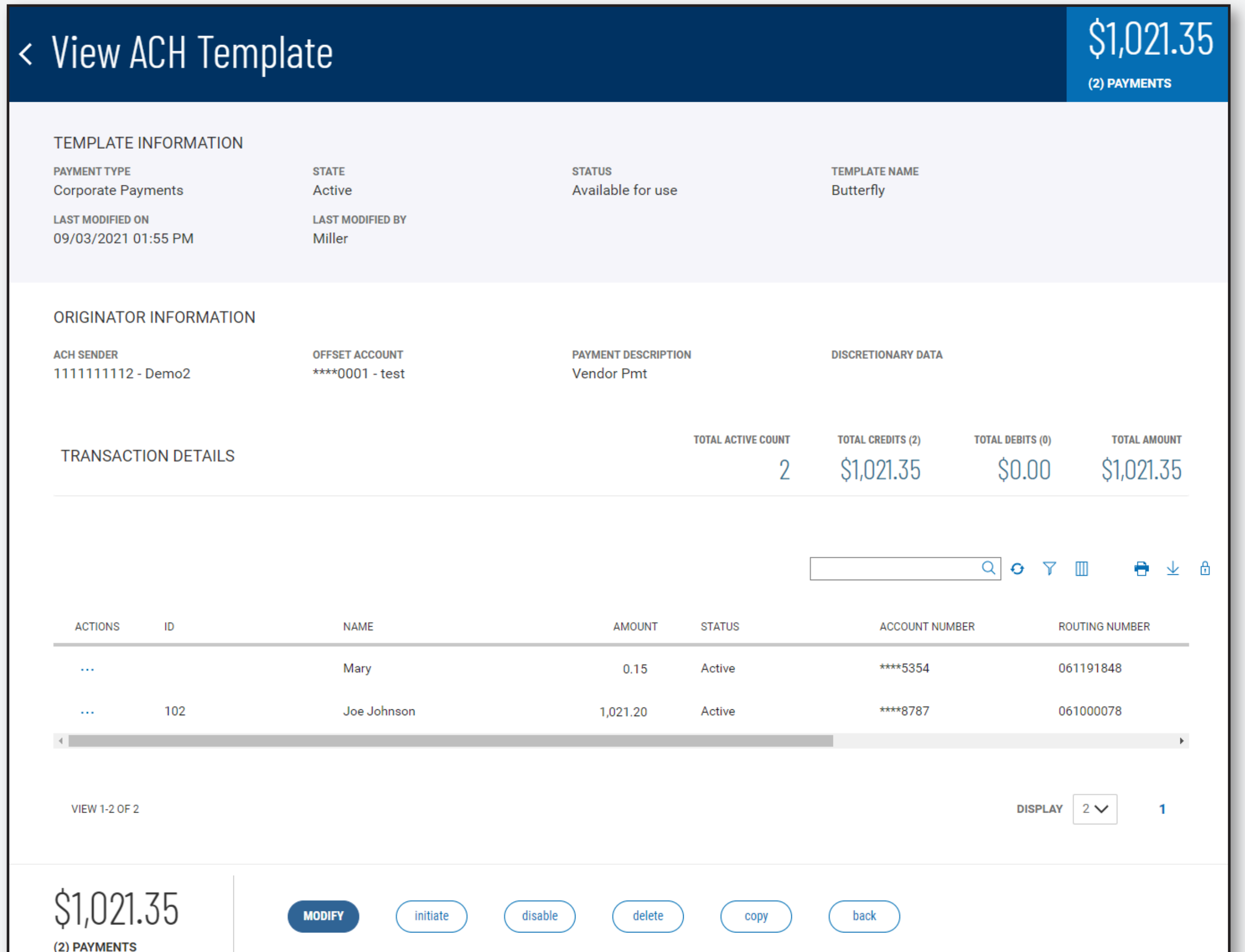
When the approval is completed, you are returned to the Payment Center workspace. A success message will show at the top of the Payment Templates List View, and the newly approved templates show with an updated status and highlighted in the All Templates list view.



Similar to the approval action, templates can also be rejected singularly or in bulk.

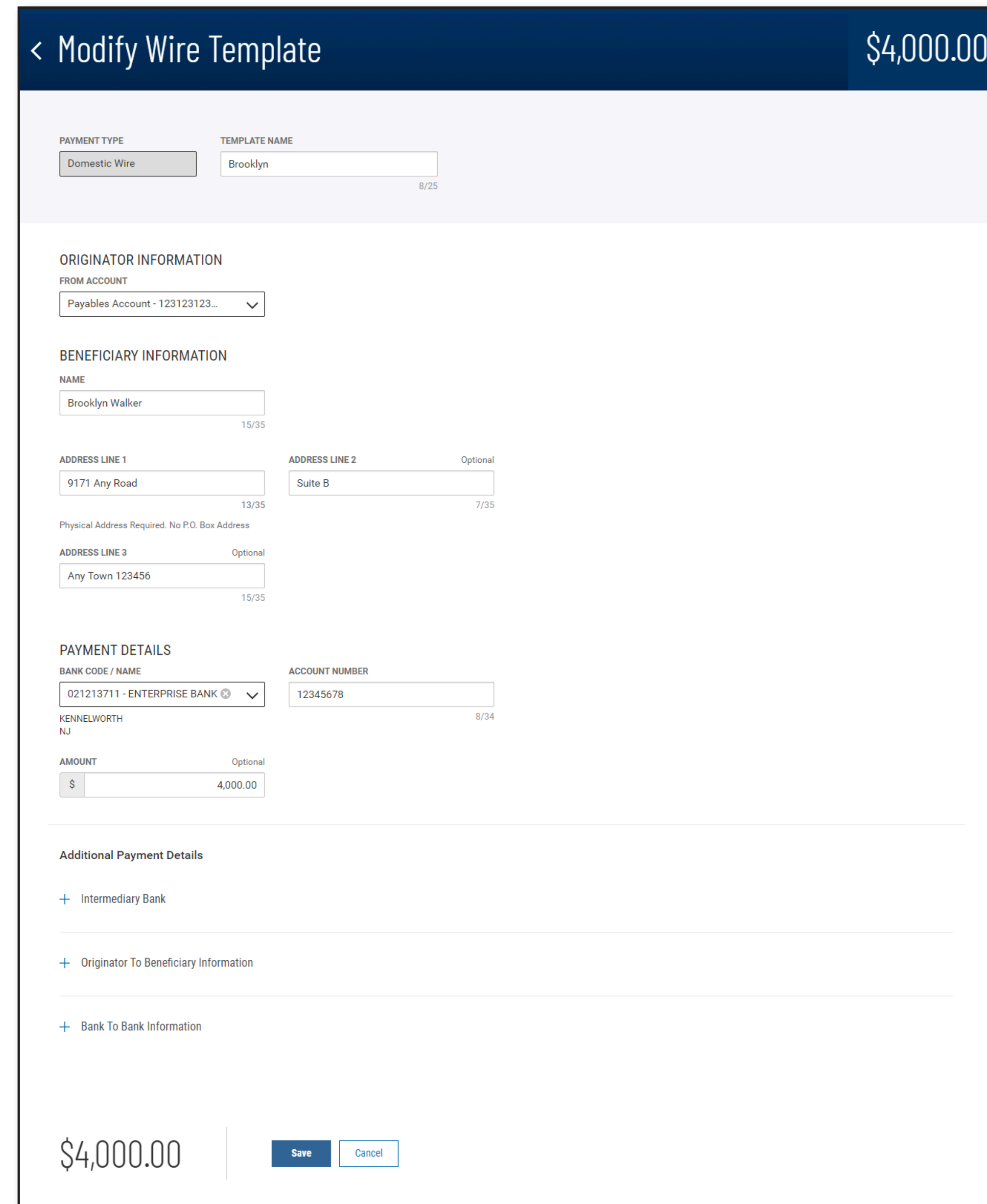
VIEWING TEMPLATE

To view the details of a template, select “View” from the ellipsis (...) menu of the desired template. This will take you a workflow page that lists the template information. The appropriate action buttons to that template type, status and your permissions are displayed on the bottom of the page.



MODIFYING TEMPLATE

Templates can also be modified if they are in the appropriate status. To modify a template, select “Modify” from the ellipsis (...) menu of the desired template from the Payment Templates list view. This will take you to a workflow similar to the template creation page with the information prefilled. Make desired changes, then save. When complete, you are returned to the Payment Template List View and the template is updated to reflect the changes.

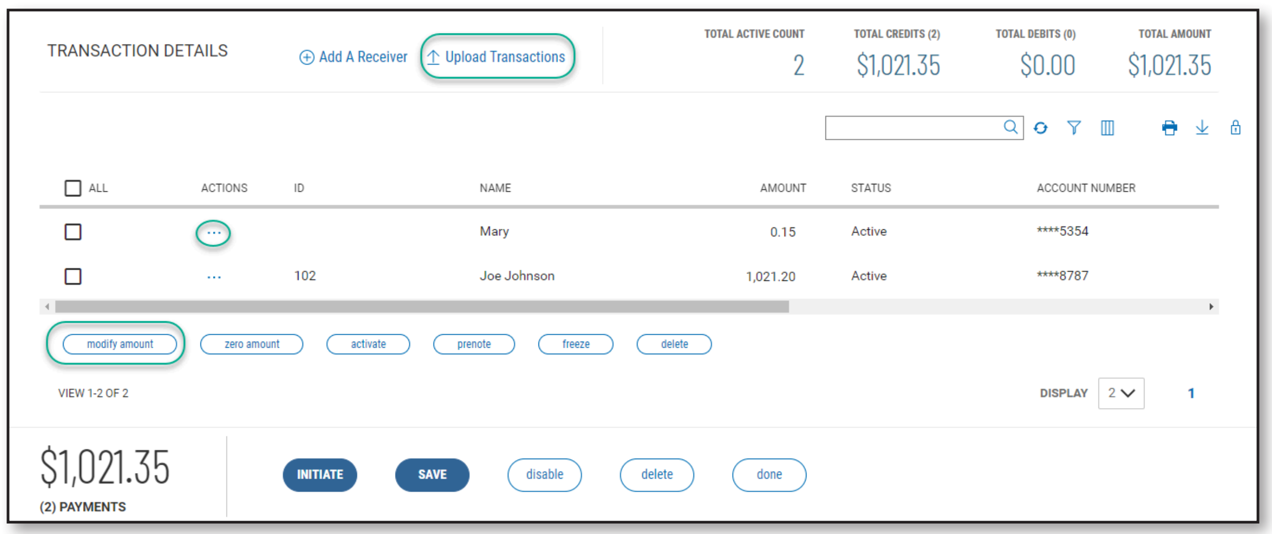


ACH Templates allow modification of the individual transactions through three different methods:

1. Select Modify from the ellipsis (...) menu for the transaction you want to change. This will bring up a window that enables you to change any field in the transaction.

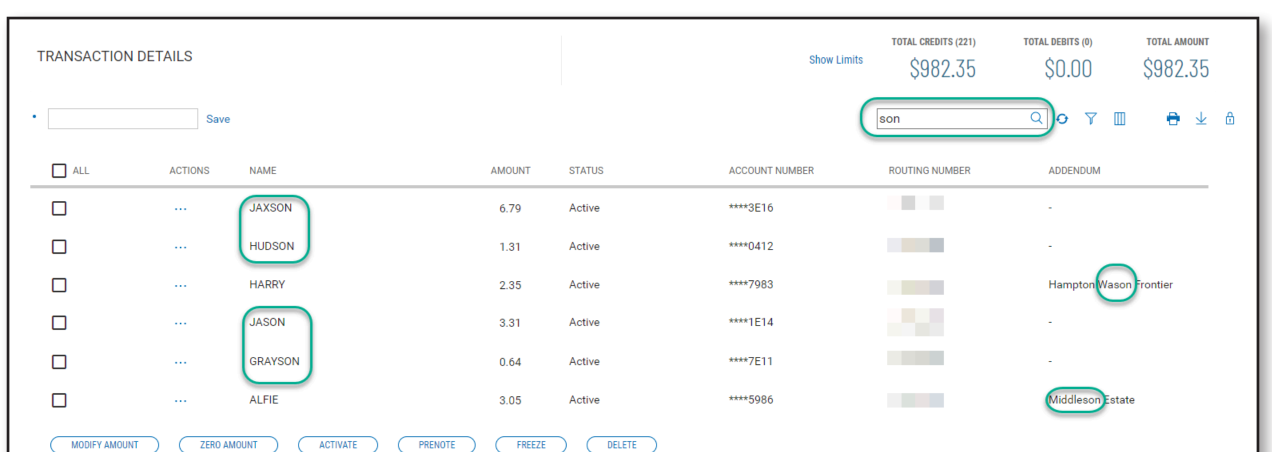
2. Click on “Modify Amount” from the list of links to the left of the transaction list. Clicking “Modify Amount” puts the list into “amount input” mode, allowing you to tab through and update the amounts for all transactions in the list.

3. Click on “Upload Transactions” from the list of links to the left of the transaction list. Clicking “Upload Transactions” provides you the ability to use to update the existing or add new transactions from an external file, using an established map. [See Payment Maps Quick Reference Guide for more information on defining maps and the last section of this Quick Reference Guide for more information on Upload Transactions.]

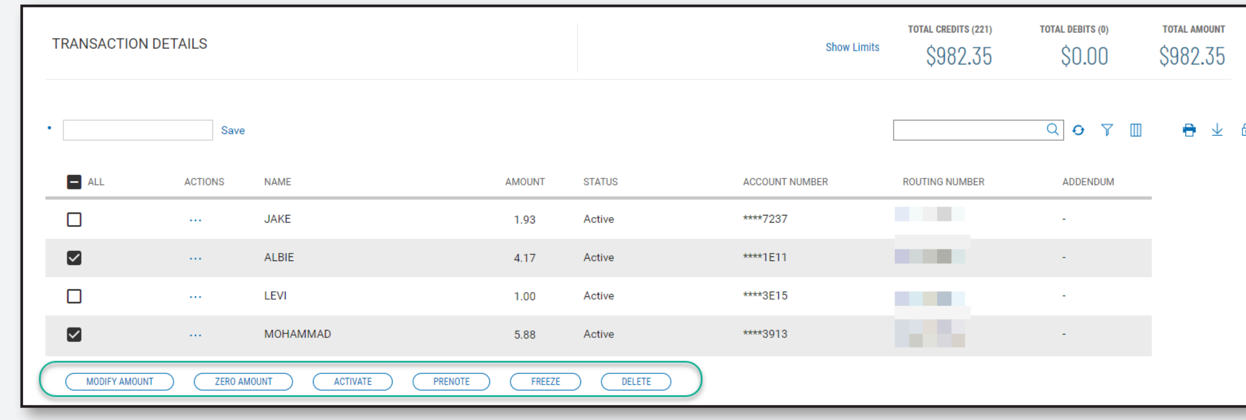


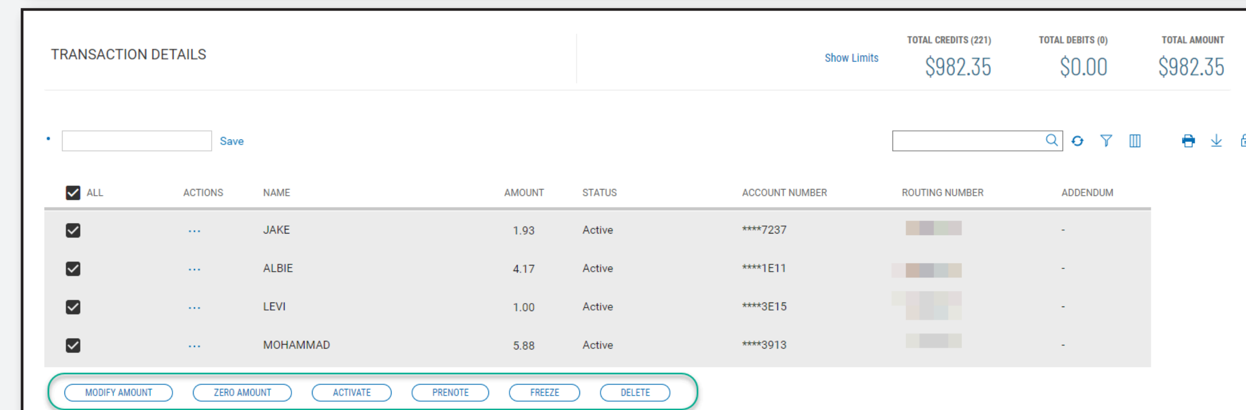
Other helpful capabilities include:

1. A powerful search that reaches all data elements within all receivers in the entire payment, providing ultimate convenience in locating desired receivers for review or adjustment.



2. The ability to apply action – modify/zero amount, activate, prenote, freeze or delete, to multiple receivers in bulk.





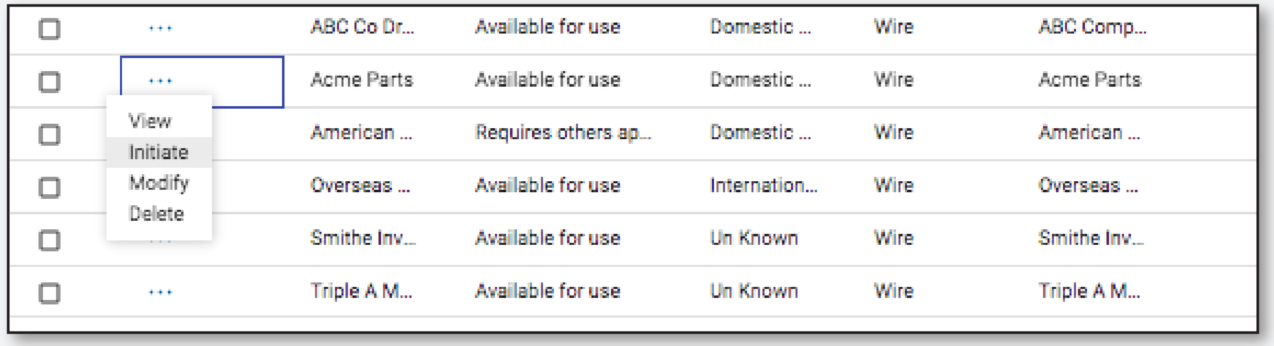
COPYING TEMPLATE

A useful feature of the Template List View is the ability to copy an existing template as the starting point to create a new template. Selecting “Copy” from the ellipsis (...) menu in the Payment Templates list view, will launch the payment template creation workflow with all the relevant fields prepopulated from the selected template. Because an existing template contains all the necessary information for creating a new template, you should review/update needed information, enter a new and unique template name then save the new template.

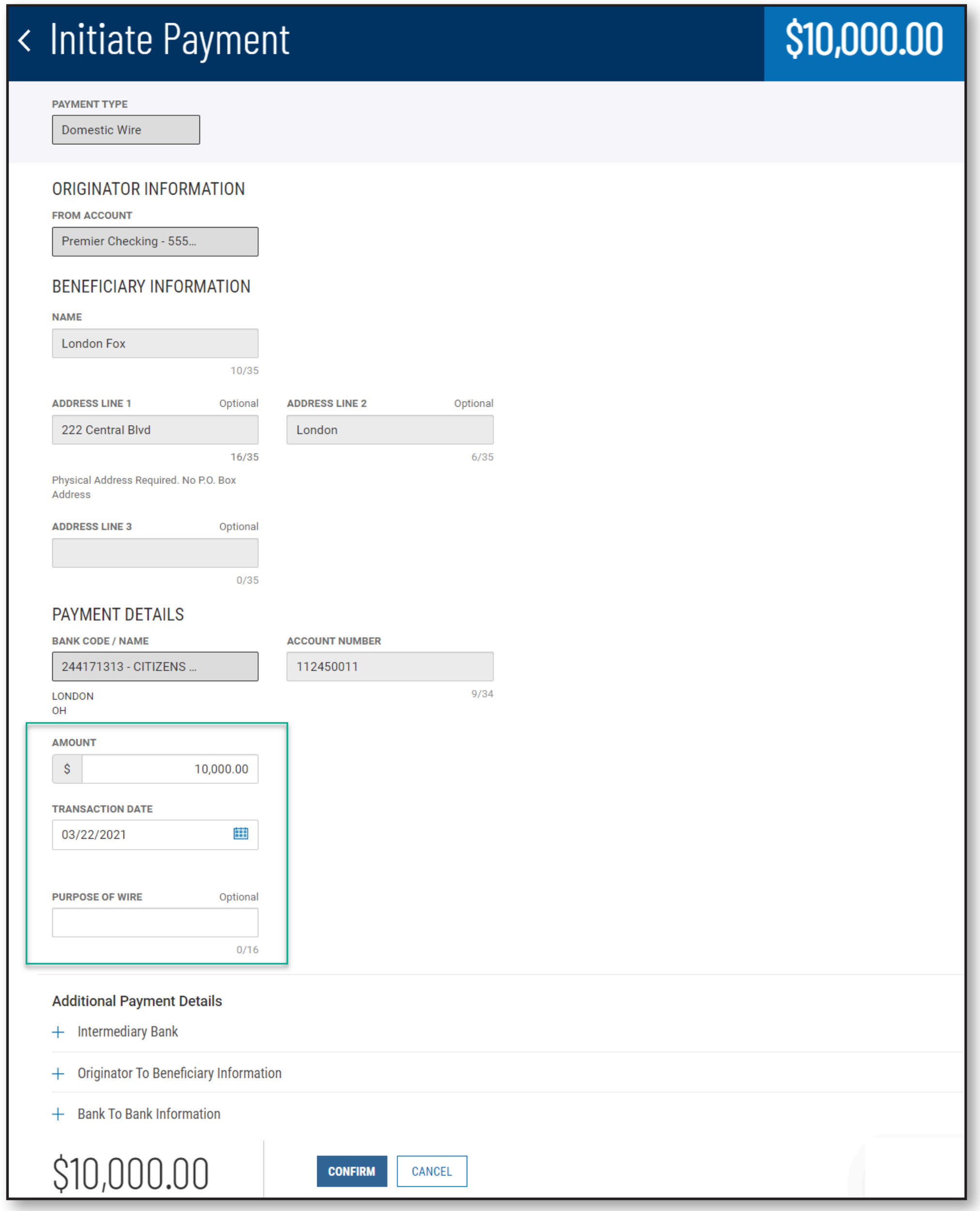
Once the template is saved, you are returned to the Payment Templates widget and your new template will appear in the list of templates. The position of the template in the list depends on the ordering and filtering you had set on the list view before clicking “Copy”, so the new template may not be at the very top of the list.

INITIATING PAYMENT FROM TEMPLATE

To initiate a payment from a template, select “Initiate” from the ellipsis (...) action menu of the desired template. This will launch the appropriate workflow with the payment information from the template pre-filled.



On the workflow page, enter required payment information, such as amount, if not included in the template. You can also update pre-filled data fields that allow for changes during payment initiation from templates. Some fields in the payment, such as Bank Code and Account, are locked, not allowing changes. Templates deliver more controls for payments than freeform payments.



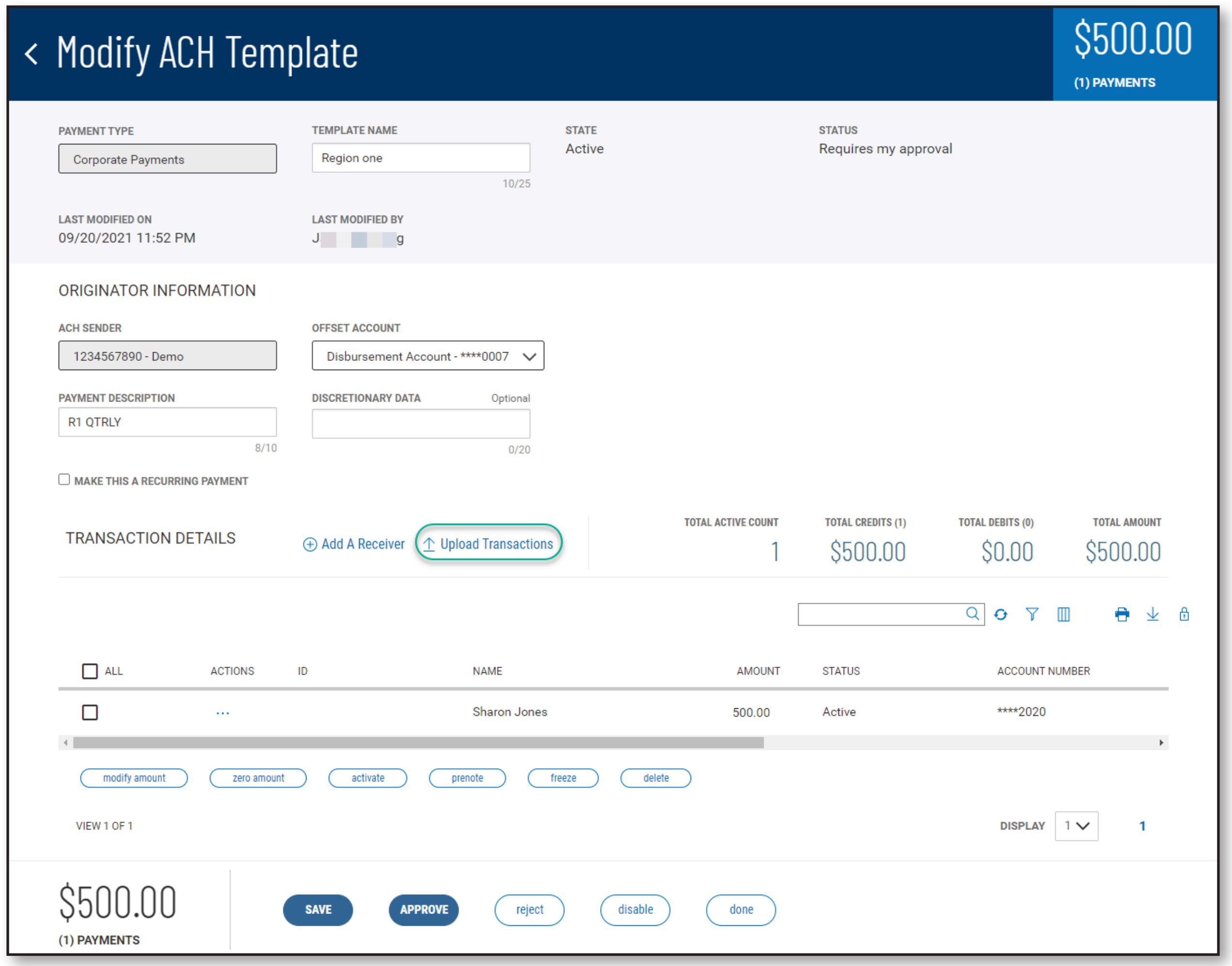
Once the payment is saved (or sent or confirmed, depending on the payment type), you will return to the Payments Center workspace and the Payments widget. A success message will appear at the top of the list view, and the new payment will appear in the list of payments. The position of the new payment in the list depends on the ordering and filtering you might have had set on the Payments list view before initiating a payment, so the new payment may not be at the very top of the list.

UPLOADING TRANSACTIONS

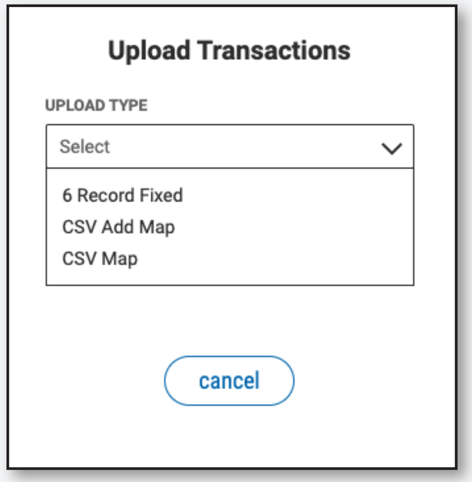
If you have permissions to create and manage ACH templates, you will have the ability to upload transactions from a file to your template in OFBCONNECT®. You will need to have an ACH Import Map available for use and appropriate to the external file data. The import map instructs the system on how to use the information in your file in order to create or update transactions.

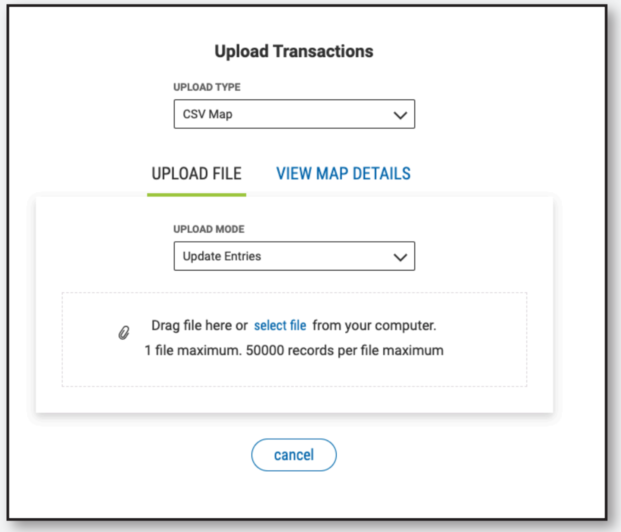
Note - Creating maps is covered in the Payment Maps Quick Reference Guide. You will need permissions to create a map, not for using a map.

While modifying a template, if an Import Map is available, you will see a link to Upload Transactions.



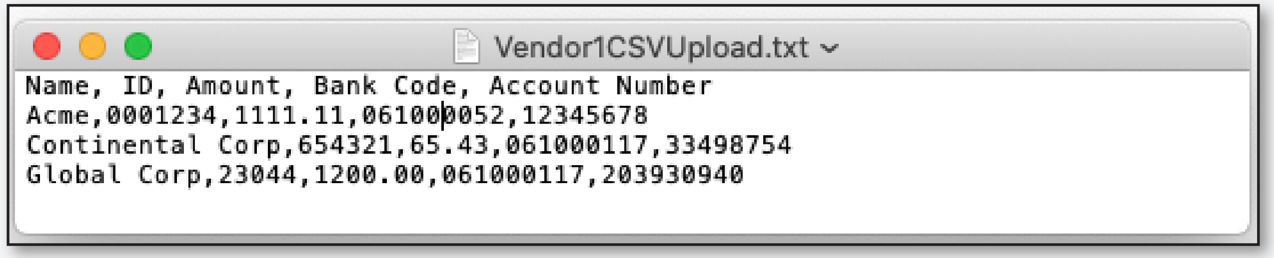
Clicking the Upload Transactions link brings up the Upload Transaction process flow. The first step in the flow is to select the ACH Import Map to use from the “Upload Type” dropdown.

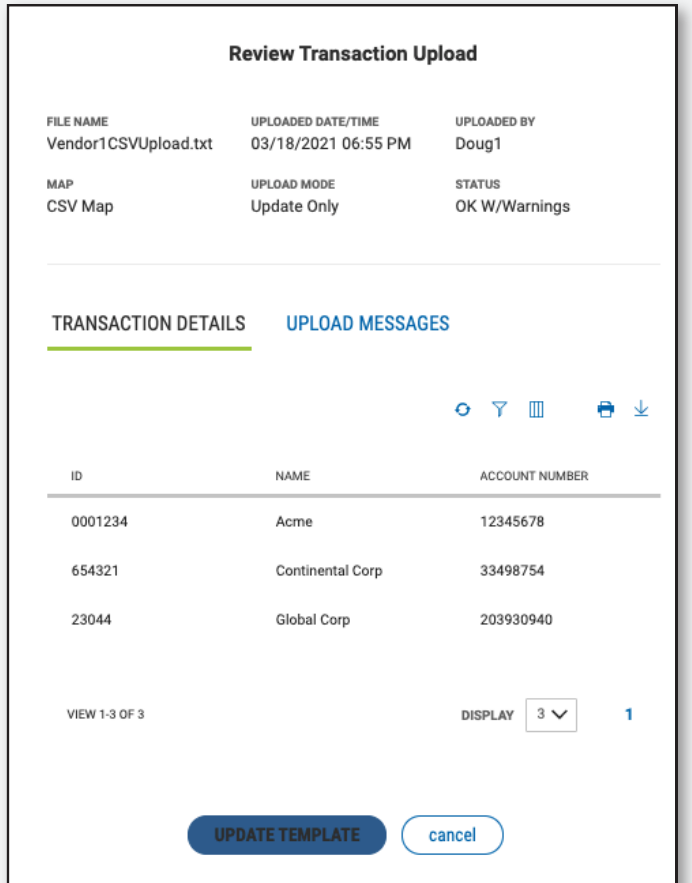




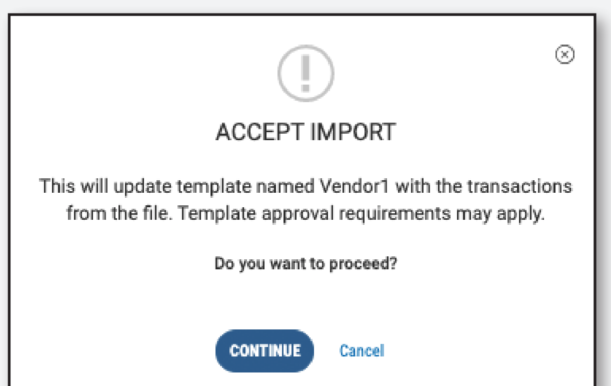
Once the map is selected, depending on the map, you can choose whether to add entries, update entries, or both add and update.

You can click the View Map Details tab to see the details of how the map will interpret the file data. Drag a file into the upload area or click “select file” to start the upload process.





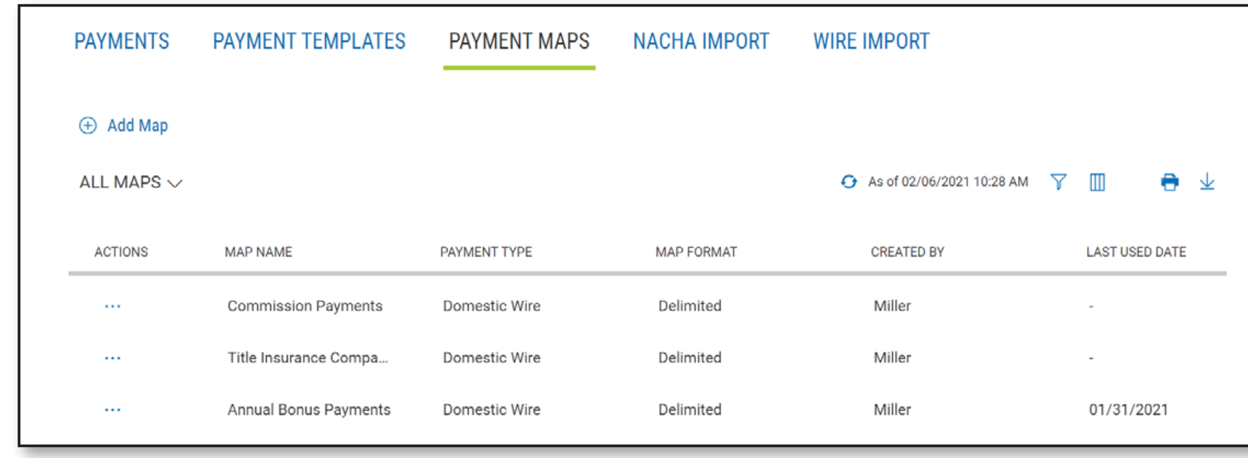
When the file is uploaded, a review screen will show the information from the file. Any errors received in the process will show in the “Upload Messages” tab. If there are no errors, clicking “Update Template” continues the process. Clicking “Cancel” ends the process and erases the staged updates. On the Accept Import confirmation modal, click “continue” to finish the file processing and update the template’s transactions appropriately.



You will return to the template modify page to continue that workflow, with the transactions added or updated based on the information from the file. A “snackbar” alert in the lower right of the screen will indicate that the transactions have been updated. It is not necessary to “Save” the template, since the updates to the transactions have already been saved.

Payment Maps

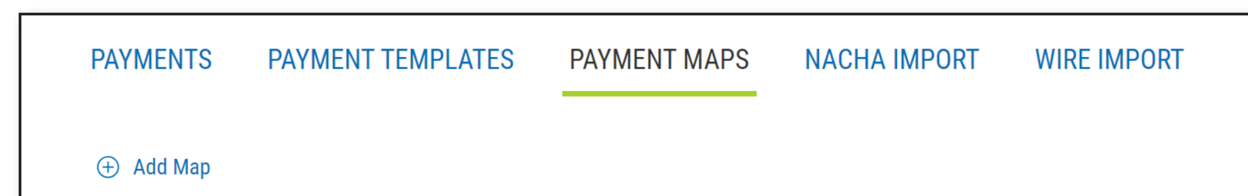
If you have permissions to create and manage import maps, you will have access to the Manage Payment Maps tab on the Payments widget. Payment Maps provides a consolidated list of ACH and wire payment import maps for repeated use, as well as the ability to create new or update existing import maps. ACH and wire maps require separate permissions.

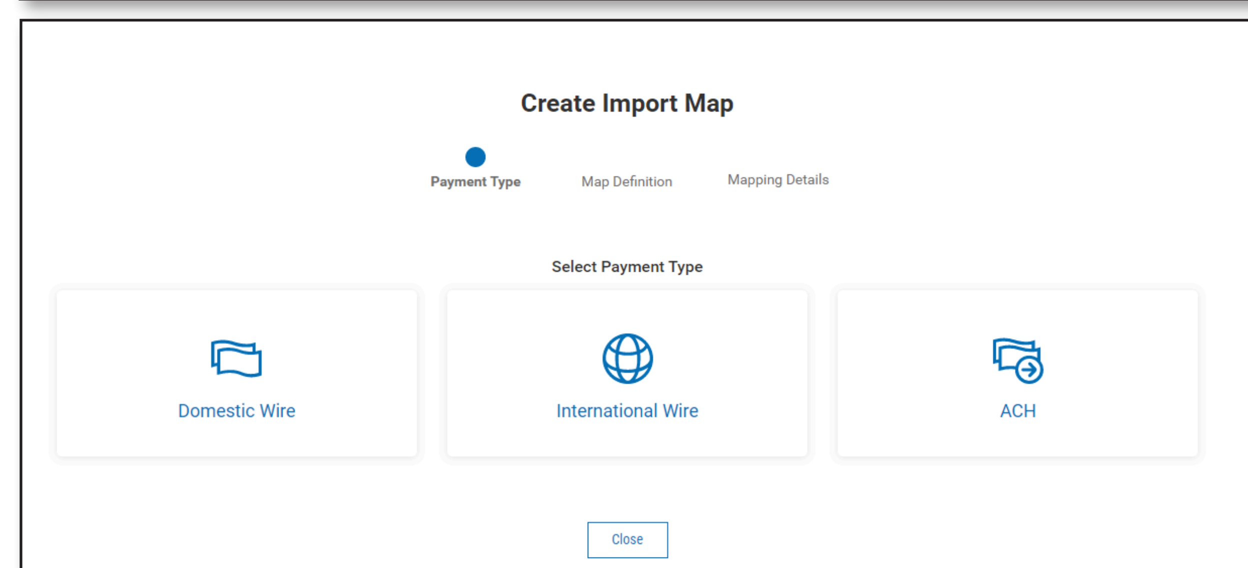


You can choose to view, modify or delete a custom map from the ellipsis (...) menu.

UPLOADING TRANSACTIONS

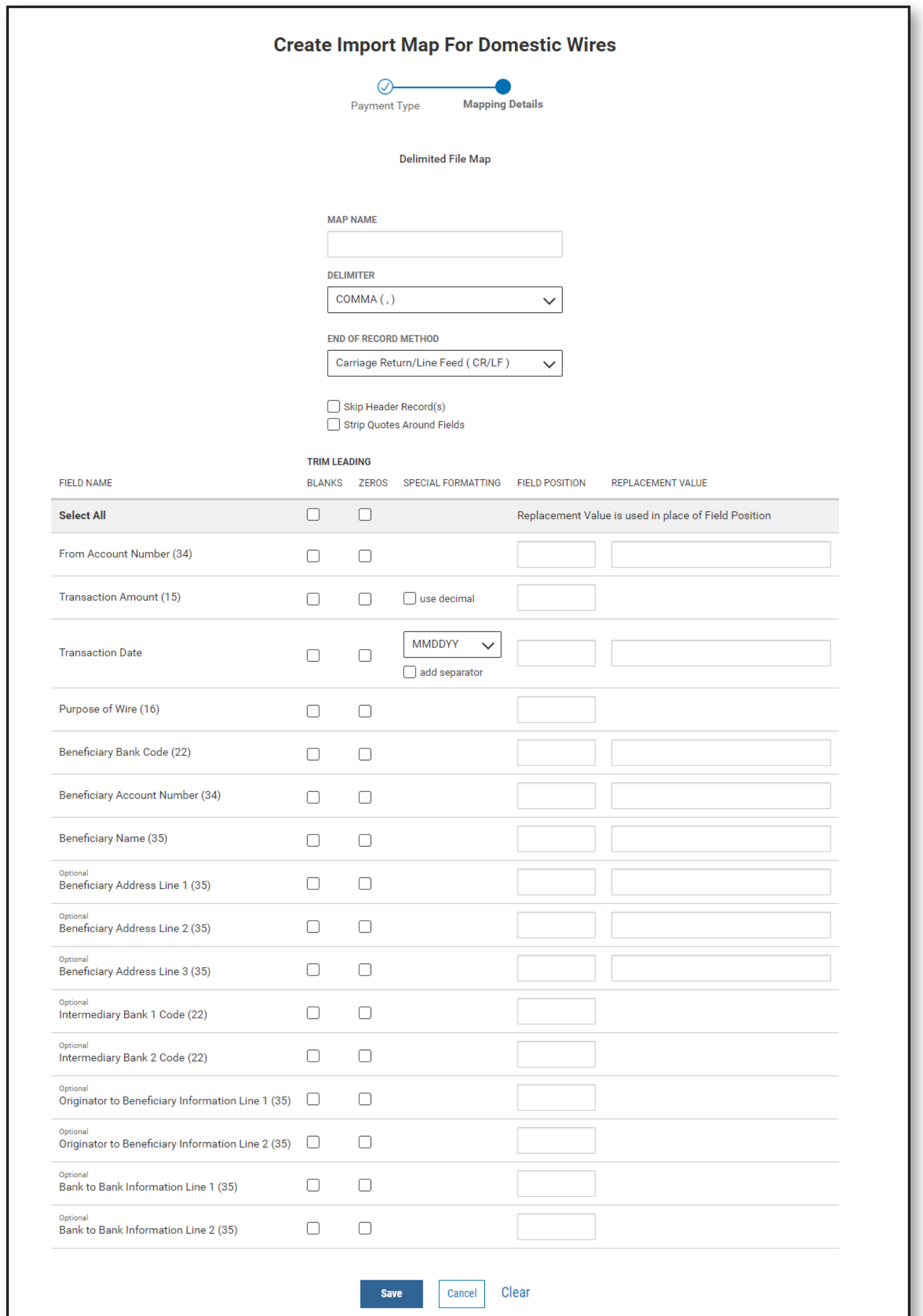
Click on the Add Map link, the payment type options available will be based upon your user entitlements.





WIRE IMPORT MAP

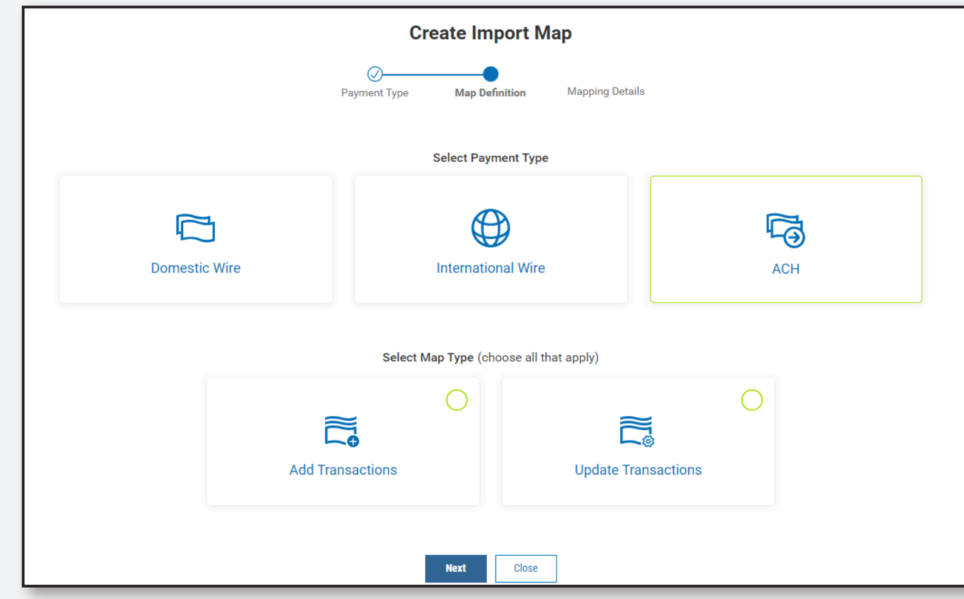
Choose between Domestic Wire or International Wire from the payment types screen. A delimited file import map can be created for domestic or international wire payments. Designate a map name, select the delimiter and end of record identifier appropriate for your source file. Set up the mapping for each field.



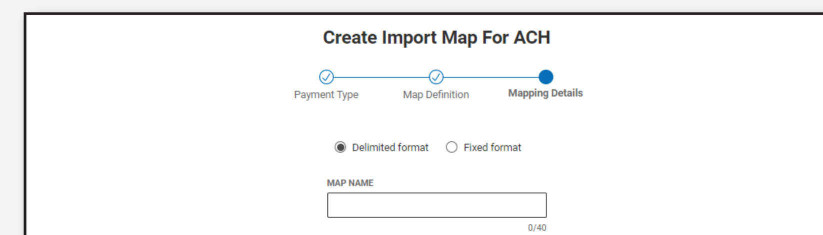
You can Save, Cancel or Clear the map by clicking on the options at the bottom of the page.

ACH IMPORT MAP

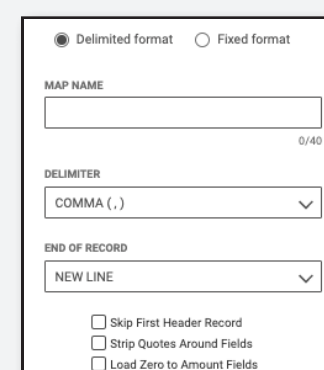
ACH Import Maps are used when uploading transactions from a file to ACH payments and templates. Select whether the map will be used to add new transactions to a payment or template, to update transactions already in a payment or template, or to both add and update.

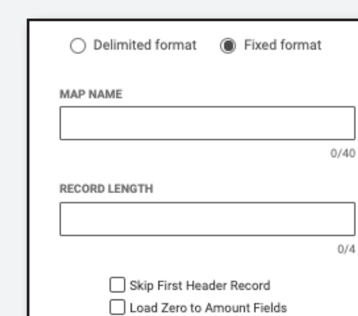


Choose between Delimited and Fixed format and create a name.



For delimited files, specify the delimiter to use (usually a comma) and the designation for the end of a record (usually a New Line). For fixed format files, specify the record length in characters (94 for a NACHA 6 record). For both delimited and fixed format files, you can specify whether to skip the first line in the file as a header record, and whether amounts should be loaded as $0.00. Maps for delimited files also include a choice of whether to strip quotes from around field data in the file.





To create the mapping from the file data to ACH transactions, there is a place to specify the position for each field that makes up an ACH transaction from the source file. For maps that are used to add new transactions, all fields except Discretionary Data and Addenda are required to either have a position specified, or a “replacement value” specified. If specified, the replacement value is entered for that field into all added transactions as a default.

For delimited files, specify the field position relative to other fields in a record– the first, second, third, etc. field in the record. For maps that are used to update existing transactions, at least one “match” field and one “update” field are required, but other fields can be left empty.

In the example below, the file has 5 fields per line, in the order of Bank Code, Account Number, Amount, ID and Name. If this map is used to add new transactions, they will be added as DDA credits with the other information from each record as specified. If this map is used to update transactions, the process will match existing transactions in the payment or template based on ID and Name, and will update the matching transactions with the values of the bank code, account number, and amount from the record in the file. Both fields must match in order to bring the transaction from the source file into OFBCONNECT®.

FIELD NAME	MATCH	UPDATE	POSITION IN IMPORT FILE	REPLACEMENT VALUE
Transaction Code Switch to Transaction Type	☐	☐	 0/2	22 - Live DDA ...
Bank Code	☐	☑	1 1/2	 0/9
Account Number	☐	☑	2 1/2	 0/17
Amount		☑	3 1/2	$
ID	☑		4 1/2	
Name	☑	☐	5 1/2	 0/22
Optional Disc Data		☐	 0/2	 0/2
Optional Addenda		☐	 0/2	

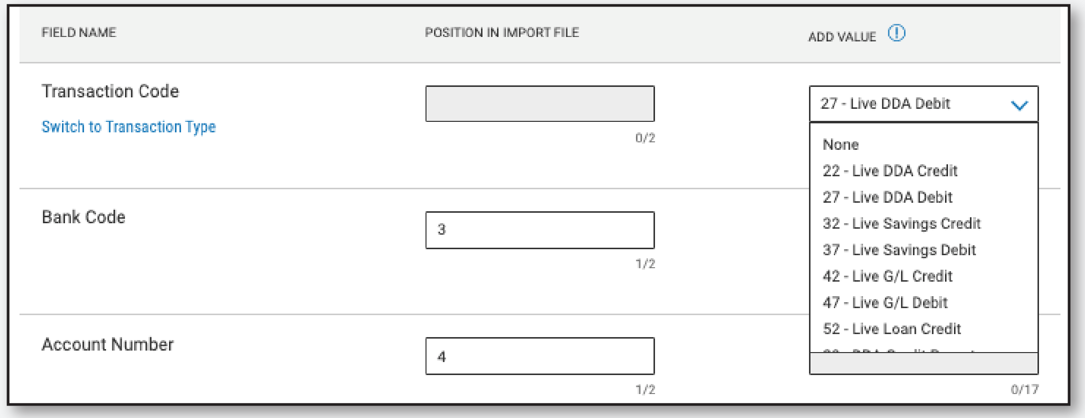
For fixed files, specify the character count position of the start of the field and the length of the field. In the example below, a map for a NACHA 6 record has the account number starting at position 13 and the field is 17 characters.

FIELD NAME	MATCH	UPDATE	START POSITION	LENGTH	REPLACEMENT VALUE
Transaction Code Switch to Transaction Type	☐	☐	2 1/4	2 1/1	None
Bank Code	☑	☐	4 1/4	9 1/1	 0/9
Account Number	☑	☐	13 2/4	17 2/2	 0/17
Amount		☑	30 2/4	10 2/2	$
ID	☑		40 2/4	15 2/2	
Name	☐	☑	55 2/4	22 2/2	 0/22
Optional Disc Data		☐	77 2/4	2 1/1	 0/2
Optional Addenda		☐	 0/4	 0/2	

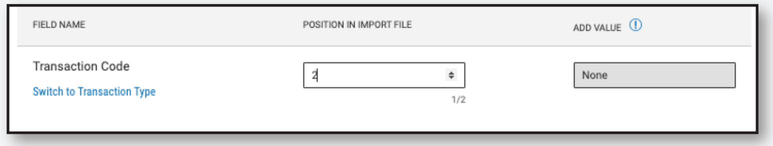
Transactions to be added to an ACH payment or template require information about the transaction type and account type. These two pieces of information are combined in NACHA defined standards as “Transaction Codes” with values as shown in the table below.

Transaction Code	Transaction Type	Account Type
22	Credit	Checking
23	Prenote Credit	Checking
27	Debit	Checking
28	Prenote Debit	Checking
32	Credit	Savings
33	Prenote Credit	Savings
37	Debit	Savings
38	Prenote Debit	Savings
42	Credit	General Ledger
43	Prenote Credit	General Ledger
47	Debit	General Ledger
48	Prenote Debit	General Ledger
52	Credit	Loan
53	Prenote Credit	Loan
57	Debit	Loan
58	Prenote Debit	Loan

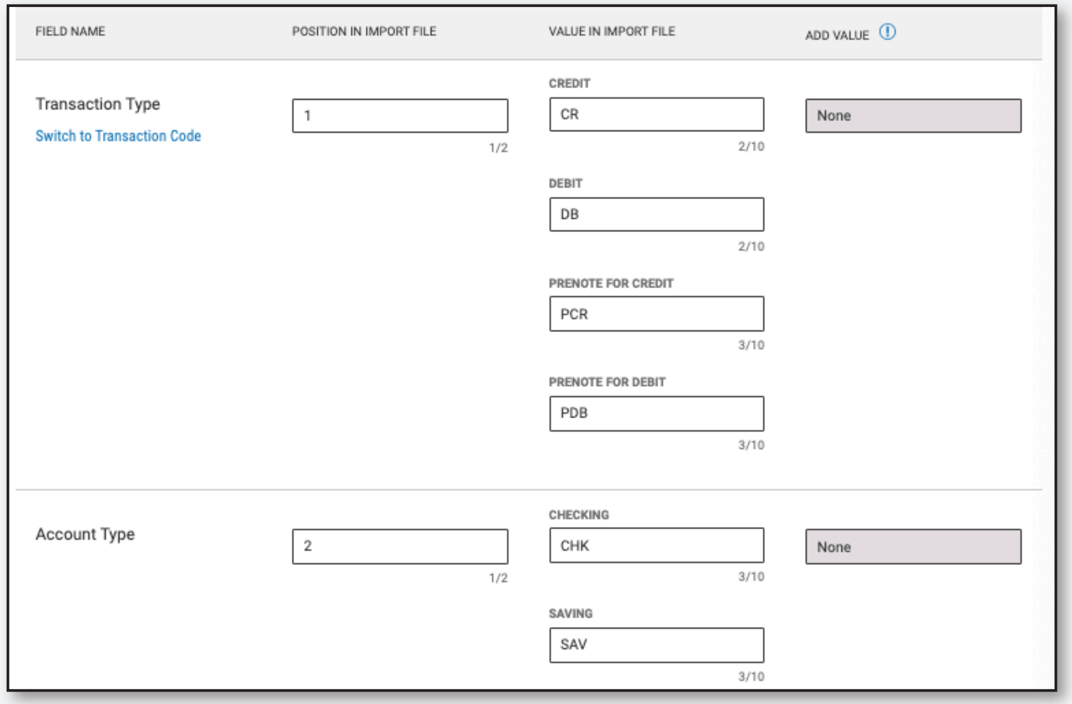
Three methods are available for specifying these types. One method is to set a specific NACHA-defined Transaction Code as a “Replacement” or “Add” value. This value will be used for every transaction in the file. For example, selecting a Replacement value of 27 will set all transactions to a type of Debit to a DDA account.



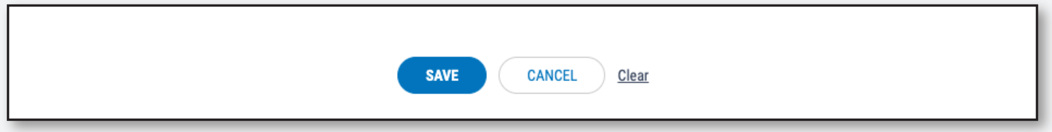
The second method is to load Transaction Codes from your file by specifying a position for the Transaction Code field.



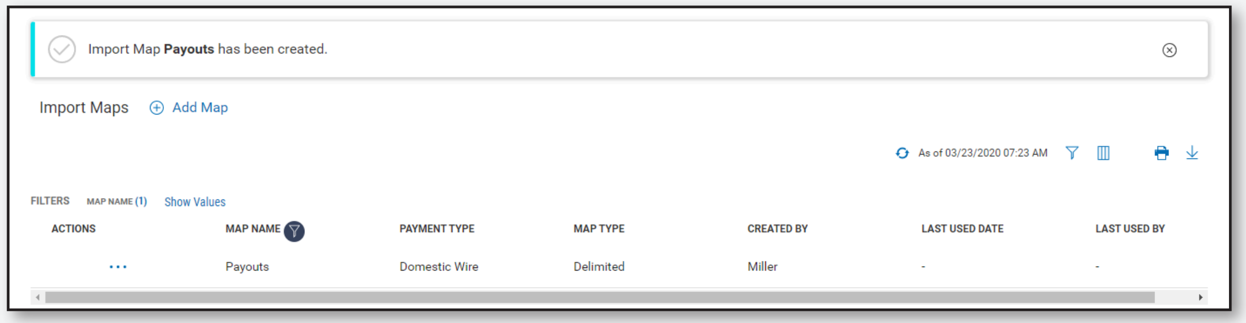
The third method is to “Switch to Transaction Type”, then specify the values in your file that will designate the transaction type and the account type. For example, a value of CR will designate a credit, and DB will designate a debit, while a value of CHK will designate a checking account and SAV will designate a savings account. Select the method that best matches your file data. For maps that are only used for updating transactions, these fields are not required.



You can Save, Cancel or Clear the map by click on the options at the bottom of the page.

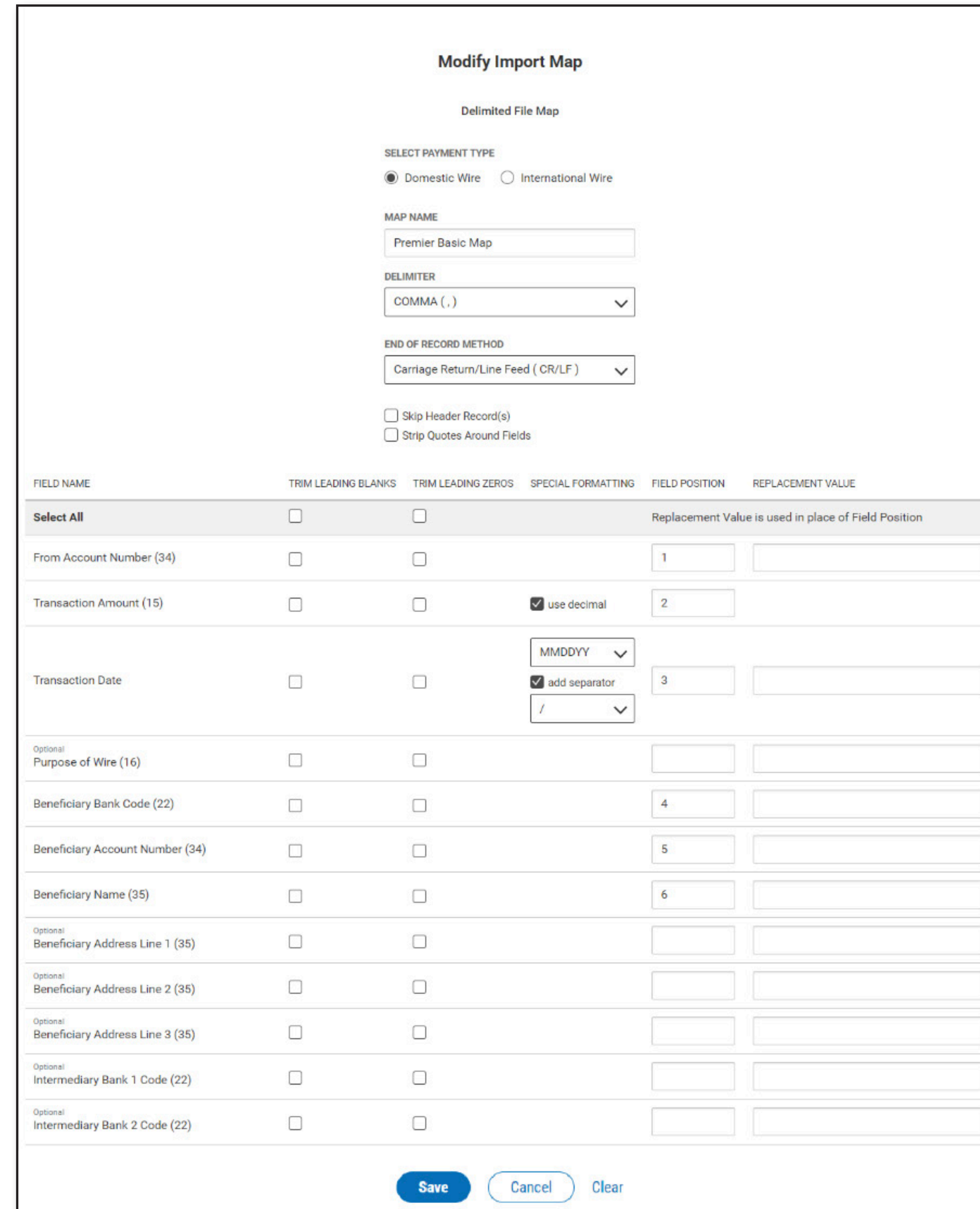


Once the map is Saved, you will see a message at the top of the import maps list view.



MODIFYING A MAP

For both Wire and ACH maps, to modify a map, select “Modify” from the ellipsis (...) menu of the desired map. This will take you to a workflow similar to the map creation screen with the information prefilled. Make desired changes, then save. When complete, you are returned to the Import Map list view and the map is updated to reflect the changes.

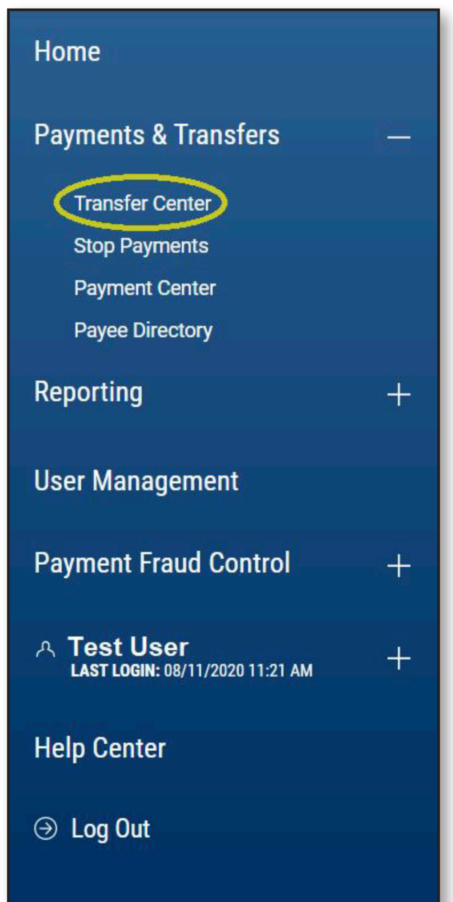


Transfer Center

The Transfer Center workspace provides all the tools you need to initiate, view and manage account transfers. In the Transfer Center, you can:

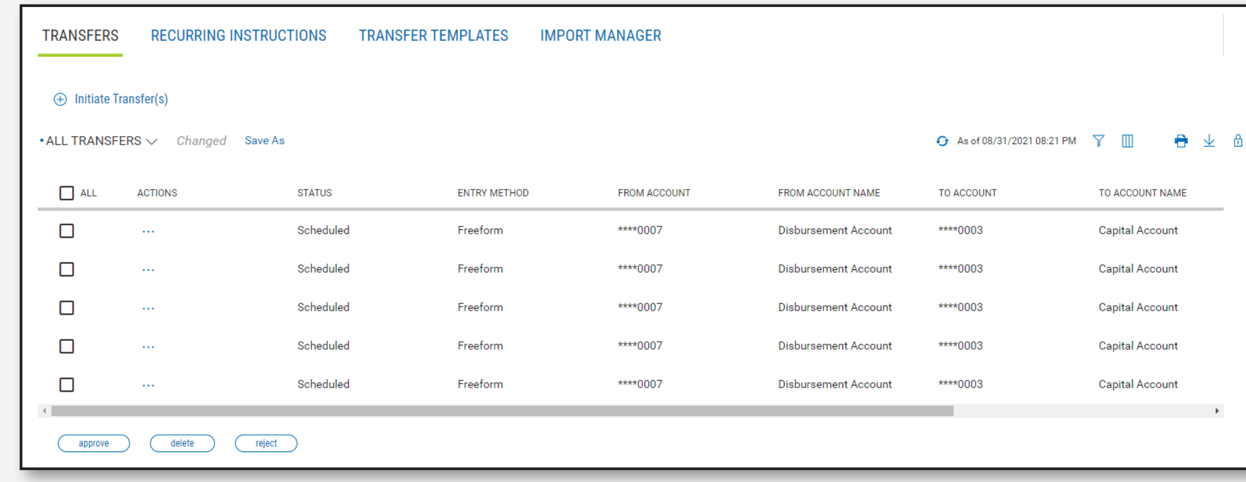
- Initiate one-time transfers; view, delete or modify scheduled transfers
- Set up recurring transfer instructions; view or delete recurring transfer series
- Create reusable transfer templates; view, delete or modify templates
- Import transfers from a file; view, create, modify or delete import maps

To access the Transfer Centers workspace, open the left navigation menu, click to expand the Payments & Transfers menu, then select the Transfer Center link.



TRANSFERS TAB

The Transfers Tab displays all completed, in progress and future transfers that you have permissions to view, modify and/or delete. The Entry Method column indicates the nature of each transfer: whether it was created individually (either as freeform or by using a template), or whether it is one of a series created by a recurring transfer instruction.



As with other tabs and widgets, you can control and personalize the list view:

- Choose which columns are displayed or hidden, change the column order
- Filter the data, choose a column for the data sort order
- Save a useful combination of column and data settings for later reuse
- Print the list content or export it to a CSV file
- Unlock to show full account numbers without masking or lock to mask account number

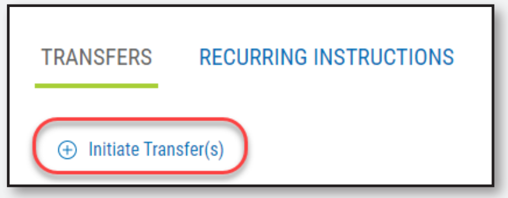
VIEW AND MANAGE TRANSFERS

Click on the ••• in the Action column to get a pop-up menu of available actions for any entry on the list.

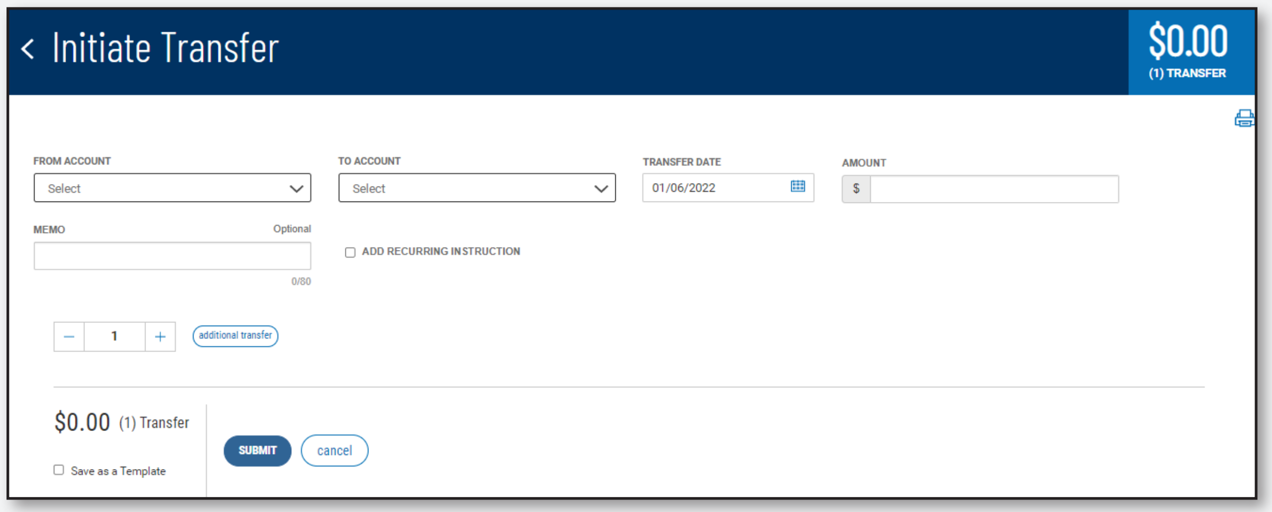
- **View**
  Displays the transfer details as read-only text.
- **Modify**
  Displays the transfer details with input fields so you can change some of the info. The input fields are exactly the same as those you use when initiating a transfer.
  NOTE: Modify is available only for transfers with status Scheduled (i.e., not for transfers that already have been executed or deleted).
- **Delete**
  Deletes the transfer.
  NOTE: Delete is available only for transfers with status Scheduled (i.e., not for transfers that already have been executed or deleted).

INITIATE TRANSFERS

To initiate a transfer, click the Initiate Transfer(s) link:



When you click the link, it expands to show all of the fields that define an account transfer. NOTE: All fields are required unless explicitly labeled Optional.

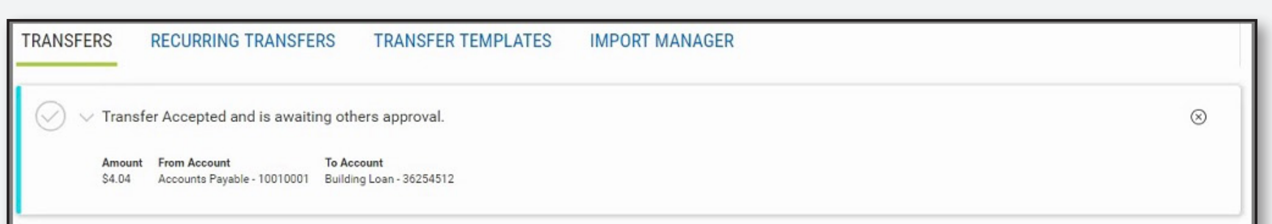


To initiate a single one-time transfer
Fill out all required fields (plus the optional Memo field, if relevant), then click Submit. The on screen confirmation will show that your transfer was sent to the financial institution

HINT: If this is a transfer that you're likely to repeat, click the Save as a Template checkbox, and enter a good descriptive name in the input field. Later you can initiate a similar transfer from the Transfer Templates tab by using this template.

APPROVALS

Your financial institution may require approval for account transfers; if this is the case then the on screen confirmation will indicate the approval requirement:



Your transfer will remain in a Requires Approval status until another user approves it.

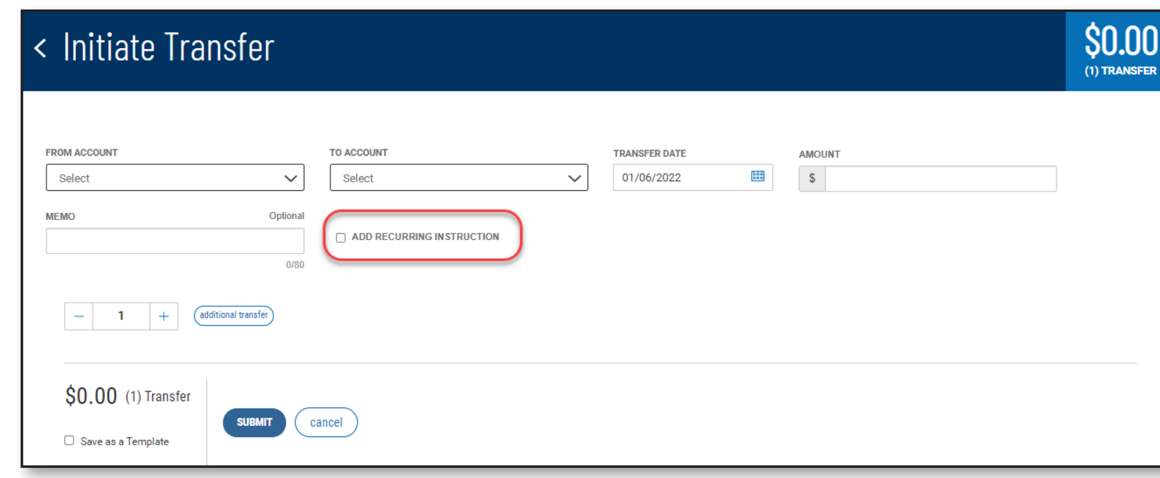
To initiate multiple one-time transfers
Set the number control by using the + and - buttons, then click the Additional Transfer button; for each additional transfer, the system will add a panel with a new set of input fields. (If you find you don't need an additional transfer panel, you can leave the fields blank or you can click the X at its top right-hand corner to delete it from the screen.)

Fill out all required fields (plus the optional Memo field, if relevant) for each transfer, then click Submit.

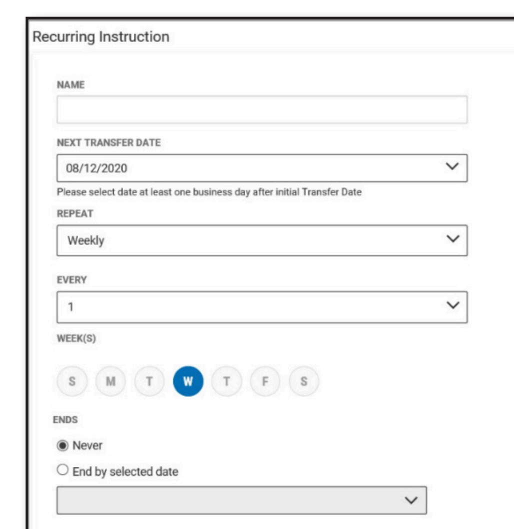
APPROVALS

As described earlier for a single one-time transfer, if your financial institution requires approval then the on screen confirmation will say so and your transfers will remain in a Requires Approval status until another user approves them.

To add a new recurring transfer series
Click the Add Recurring Instruction checkbox:

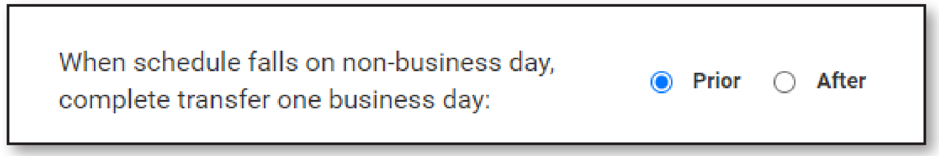


The system will display the Recurring Instruction panel:



Fill out all of the fields, then click Submit. Give each recurring series a good descriptive name, for ease of management later.
NOTE: You can set up only one recurring transfer at a time.

Depending on your financial institution's settings, you may have to provide one more instruction:



IMPORTANT!
If you set up a recurring transfer from the Transfers tab, you will get an immediate transfer plus the scheduled recurring ones.

If you want to set up a recurring transfer series without an immediate transfer to start, use the Recurring Transfers tab.

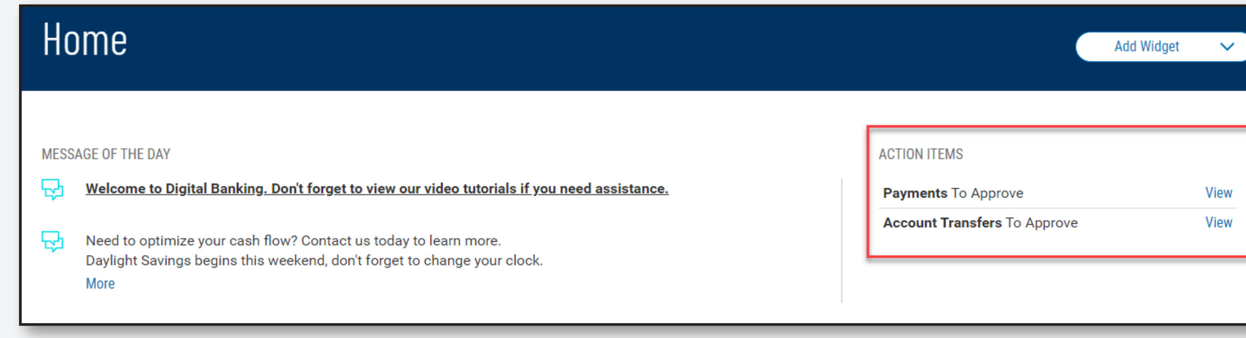
APPROVALS

If your financial institution requires approval then the on screen confirmation will say so and your transfers will remain in a Requires Approval status until another user approves them.

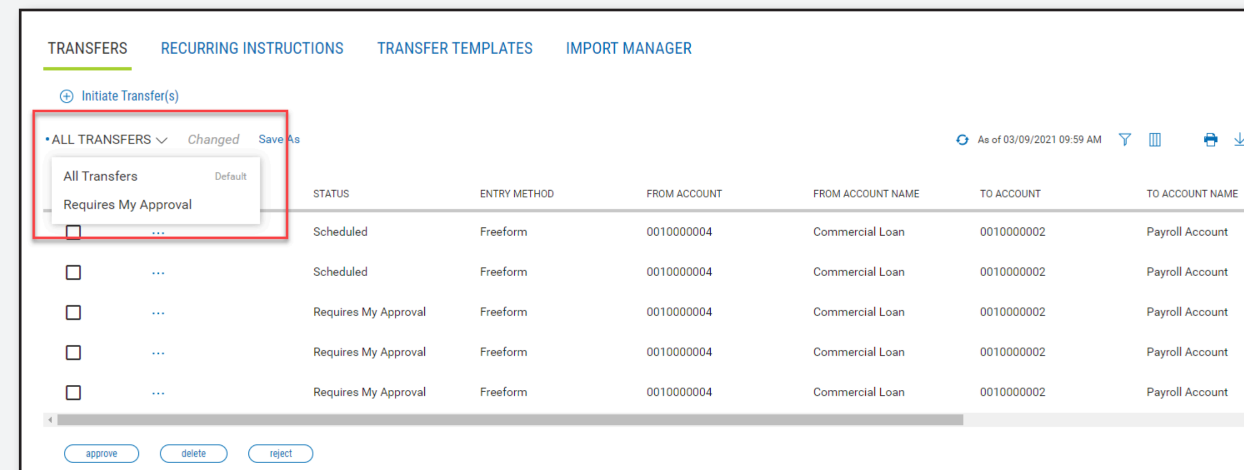
NOTE: Each transfer in a recurring transfers series requires its own explicit approval. That is, an approver can't give a "blanket" approval for the series as a single entity.

APPROVAL PROCESS

If you have Transfer Approval permissions, you will be notified on the Home workspace that there are transfers for you to approve.



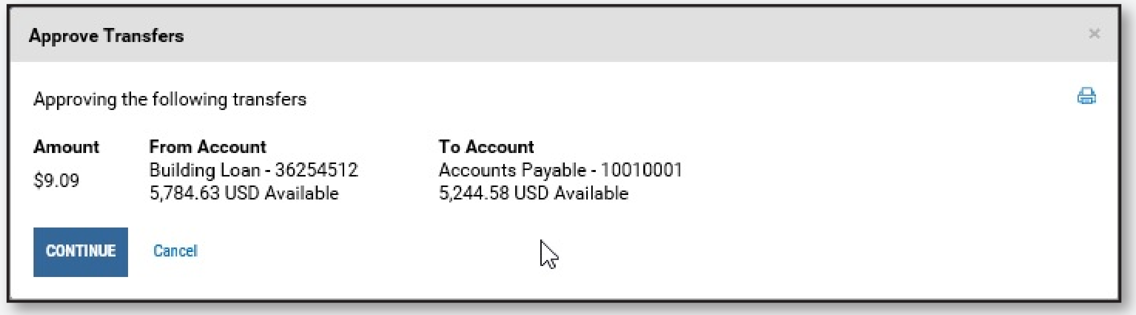
Clicking to view, will take you to the Transfer Center and you will have a Requires My Approval list view in the Transfers tab to approve or reject one-time or recurring transfers.



Select to view the Requires My Approval list view to see all of the transfers that you are able to Approve, Delete or Reject.

APPROVE A SINGLE TRANSFER

To approve a single transfer, click the ••• in its Action column and click Approve. The system will display a dialog box with details:



Click Continue to complete the approval; the display will update so that the approved transfer is no longer displayed in the filtered list (because it's no longer in Requires My Approval status). An on screen confirmation shows that the transfer was approved, and you can click the > button to see the transfer details.

APPROVE MULTIPLE TRANSFERS

To "bulk-approve" several transfers at once, click each transfer's checkbox and then click the Approve button at the bottom of the list. The system will display a dialog box with the details for all of the selected transfers; click Continue to complete the approval process.

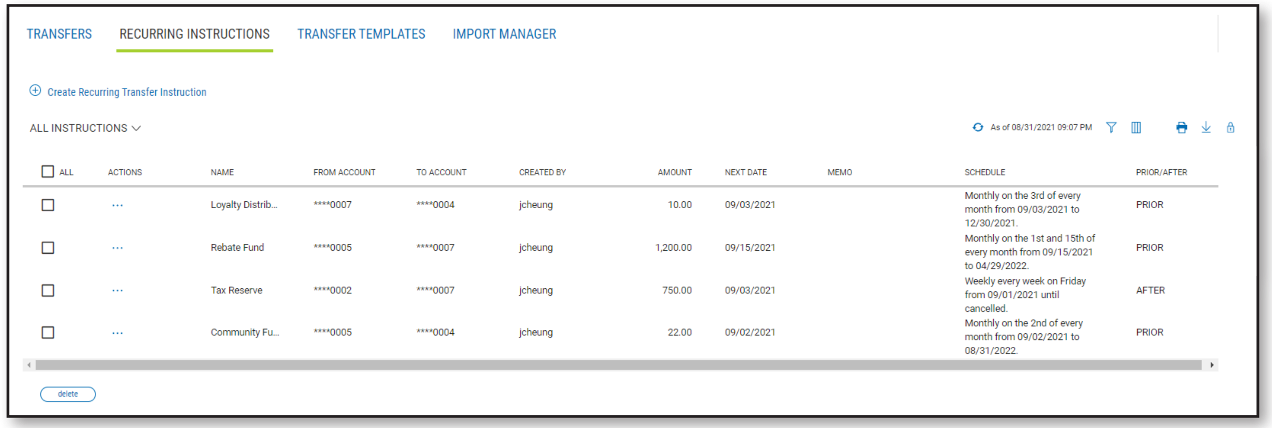
The on screen confirmation display is similar to those described earlier for a single transfer, just adapted for multiple transfers.

REJECT SINGLE OR MULTIPLE TRANSFERS

The process for rejecting transfers is identical to that for approving them, just select Reject as the action for a single transfer or click the Reject Button to "bulk-reject" several transfers at once.

RECURRING INSTRUCTIONS TAB

The Recurring Instructions Tab list contains all recurring transfer instructions that you have permissions to view, modify and/or delete. Unlike the Transfers tab, this list does NOT show individual transfers.

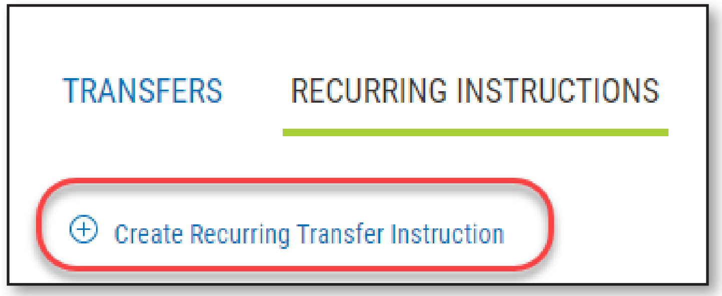


As with other tabs and widgets, you can control and personalize the list view:

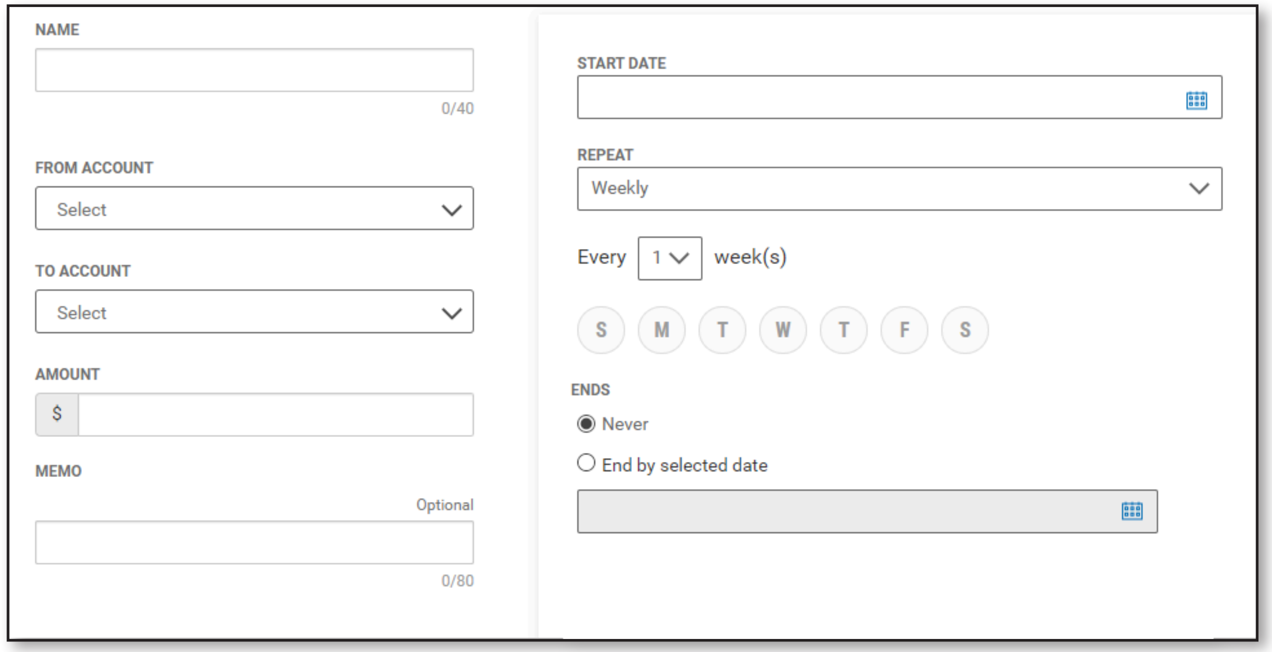
- Choose which columns are displayed or hidden, change the column order
- Filter the data, choose a column for the data sort order
- Save a useful combination of column and data settings for later reuse
- Print the list content or export it to a CSV file
- Unlock to show full account numbers without masking or lock to mask account number

ADD A RECURRING TRANSFER SERIES

Click the Create Recurring Transfer Instruction link:

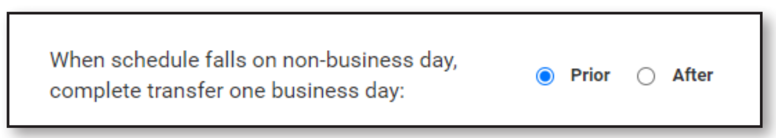


The system will display the Recurring Instruction panel:



Fill out all of the fields, then click Submit.
NOTE: You can set up only one recurring transfer at a time.

Depending on your financial institution's settings, you may have to provide one more instruction:



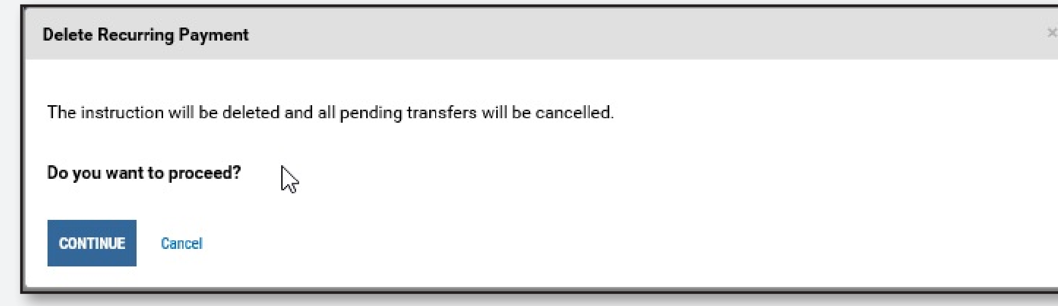
IMPORTANT!
If you set up a recurring transfer from the Recurring Transfers tab, you will get only the scheduled recurring ones – you will not get an immediate transfer to start the series right away.

If you want to set up a recurring transfer plus an immediate transfer all in one action, use the Transfers tab.

APPROVAL PROCESS - RECURRING

There is no approval process for setting up a recurring transfer instruction – if your financial institution requires transfer approvals, each transfer in the series will need its own explicit approval. See the Transfers Tab Approval Process section for details.

DELETE A RECURRING TRANSFER SERIES



Click Continue to complete the deletion; the display will update and the deleted series will be gone. An on sc reen confirmation shows that the instruction was deleted successfully, and you can click the > button to see the details.

DELETE MULTIPLE RECURRING TRANSFER SERIES

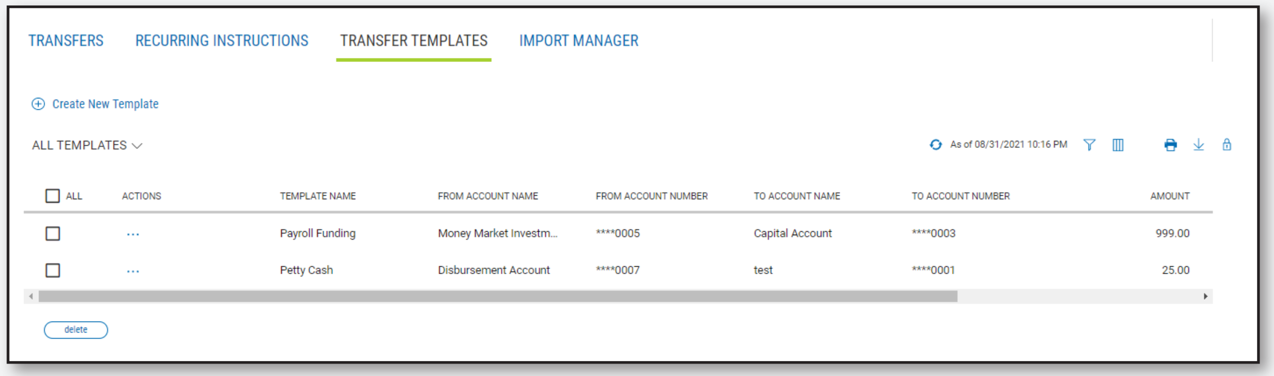
To "bulk-delete" several instructions at once, click each transfer's checkbox and then click the Delete button at the bottom of the list. The system will display a dialog box with the details for all of the selected instruction; click Continue to complete the approval process.

The on screen confirmation is similar to those described earlier for a single recurring transfer instruction, just adapted for multiple instructions.

TRANSFER TEMPLATES TAB

Transfer Templates are pre-defined sets of transfer information that you can reuse.

The Transfer Templates list view shows all transfer templates that you have permissions to view, modify, delete and/or use to initiate a transfer. Any time you initiate a transfer on the Transfers tab, you can save its information in a template; you also can create new transfer templates here.



As with other tabs and widgets, you can control and personalize the list view:

- Choose which columns are displayed or hidden, change the column order
- Filter the data, choose a column for the data sort order
- Save a useful combination of column and data settings for later reuse
- Print the list content or export it to a CSV file
- Unlock to show full account numbers without masking or lock to mask account number

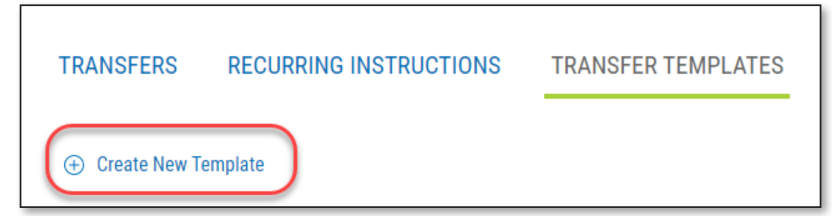
VIEW, MANAGE AND USE TEMPLATES

Click on the ••• in the Action column to get a pop-up menu of available actions for any entry on the list.

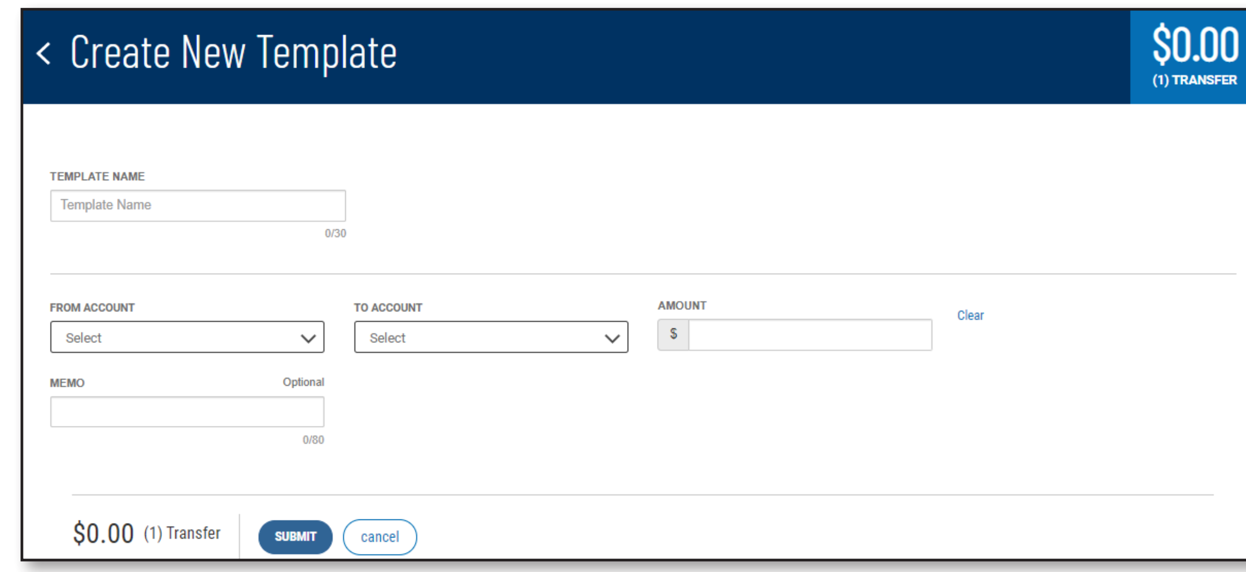
- **View**
  Displays the template details as read-only text.
- **Modify**
  Displays the template details with input fields so you can change some of the info. The input fields are exactly the same as those you use when creating a template.
- **Delete**
  Deletes the template.
- **Initiate Transfer**
  Initiates a transfer using the template. The system displays a panel very similar to the one for initiating a transfer from the Transfers tab; you can modify the Date, Amount and Memo fields but the From Account and To Account fields are locked.

CREATE A NEW TEMPLATE

Click on the Create New Template link:



The system will display the Create New Template panel:



Fill out the From Account and To Account, and give the template a good descriptive name. Note that the Amount and Memo fields are optional here; you can fill them with default values or leave them blank in the template. Either way, you will be able to modify them when you use the template to initiate a transfer.

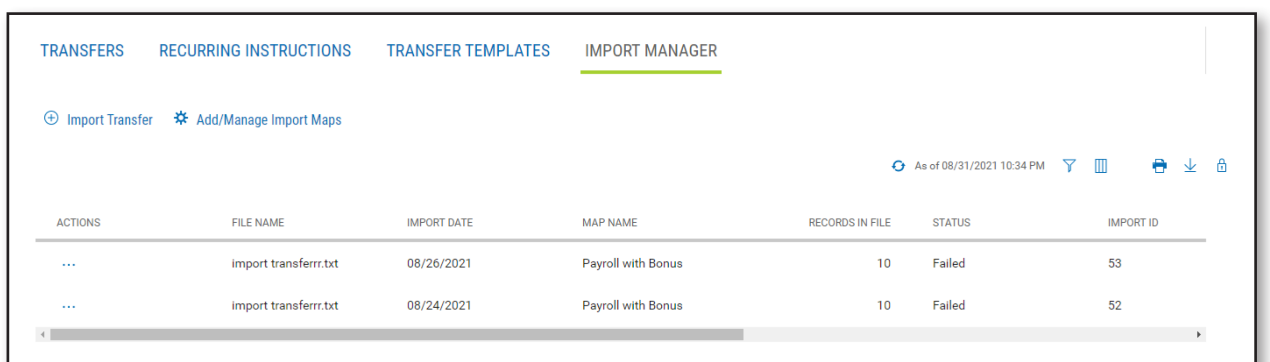
IMPORT MANAGER TAB

OFBCONNECT® can import transfer definitions from external files. This is useful if you have third-party software that generates files of transfer instructions; you just have to define a map so the system knows how to locate the required data elements in your file.

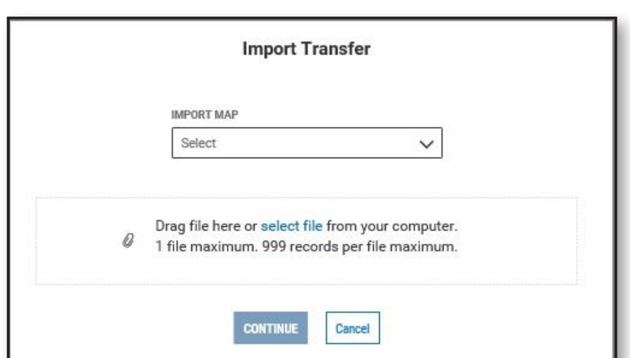
> IMPORTANT!
> Imported transfers can be current-dated or future-dated, <u>but all of the transfers in an import file must have the same processing date</u>. If you want to import a set of transfers with different dates, break them up into separate files, each containing transfers with the same processing date.
>
> OFBCONNECT® treats import files as a block:
>
> • A file import either succeeds and all transfers are imported, or it fails and no transfers are imported – even if only one of the transfer records resulted in an error.
>
> • If your financial institution requires approval for imports, you just have to get one approval for the file – you don't need a separate approval for each imported transfer.

IMPORT A TRANSFER FILE

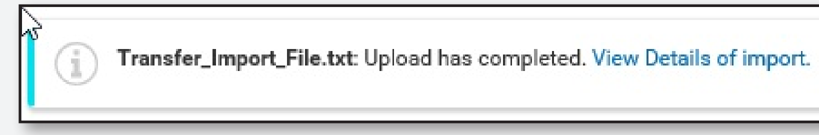
In order to import a file, you must have a map that defines its layout. If you don't already have a map set up for the file you wish to import, see the manage Import Maps and Create a Map sections for instructions.



Click the Import Transfer link to start. The system will display the Import Transfer screen:



Select the appropriate map from the dropdown, and either click the "select file" link and locate the transfer file within the dialog box, or drag-and-drop the transfer file, then click Continue. You'll see an on screen confirmation like this:



Click the View Details of Import link to see a summary of what was imported. (If the import failed, the details will help you understand how to fix your file and try again.) Your import will now display in the list with a status of Failed, Success or Requires Others Approval.

If the import was successful, there are several possible paths for what happens next:

Import status "Success"

• If the transfers are current-dated, they are processed right away.

• If the transfers are future-dated, they are held with all other future-dated transfers, and will be processed on the appropriate date.

In either case, you can see the imported transfers on the Transfers tab list.

Import status "Requires Others Approval"

If your financial institution requires approval for imported transfers, the file will stay in this status until another user with approval permissions approves it.

APPROVAL PROCESS

If you have approval permissions, navigate to the Import Manager tab and set the filter.

Click the ••• in the Action column to get a pop-up menu of available actions for any entry on the list.

- **View**
  Displays the import details as read-only text.
- **Approve**
  Approve the imported transfers. They will be processed right away if current-dated, or held with all other future-dated transfers, and will be processed on the appropriate date.
- **Delete**
  Delete the imported transfers.

MANAGE IMPORT MAPS

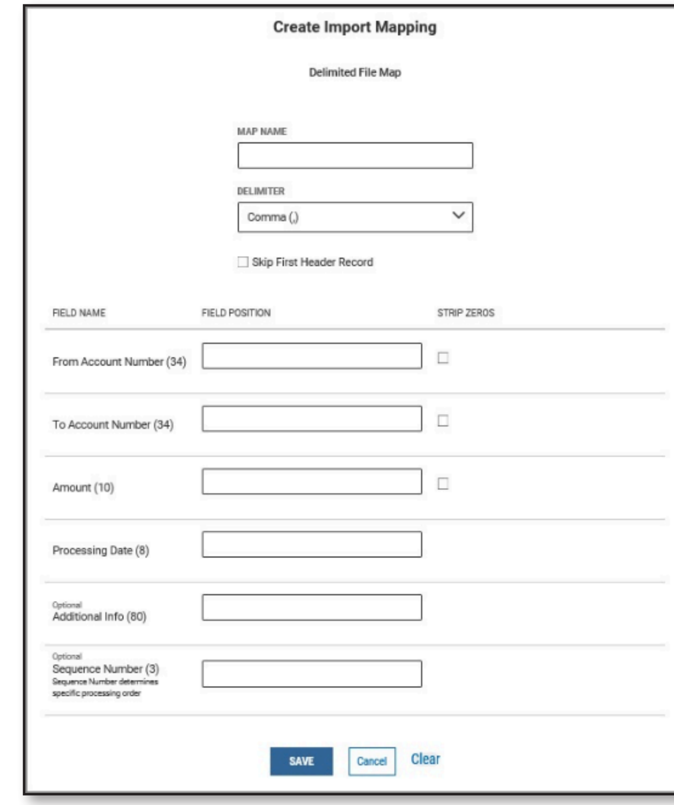
Click the Add/Manage Import Maps link. The system displays a list of import maps:

Click the ••• in the Action column to get a pop-up menu of available actions for any entry on the list.

- **View**
  Displays the map details as read-only text.
- **Modify**
  Displays the map details with input fields so you can change some of the info. The input fields are exactly the same as those you use when creating a map.
- **Delete**
  Deletes the map.

CREATE AN IMPORT MAP

Click the Create an Import Map link. The system displays the Create Import Mapping screen:



Every map is tailored to a specific type of file. The map tells OFBCONNECT® how to parse the file and find all of the required data elements so that the system can generate the appropriate account transfer transaction records. OFBCONNECT® assumes that there will be one transfer record per line.

Map Name: Give your new map a good descriptive name.

Delimiter: Select the appropriate delimiter (data field separator) from the dropdown. OFBCONNECT® is designed to work with all of the standard delimiter characters:

- Comma (,)
- Asterisk (*)
- Colon (:)
- Semicolon (;)
- Backslash (\)
- Forward Slash (/)
- Pipe (|)
- Tab (' ')

Skip Header Record: Click the checkbox if the first record in your file has "column header" names rather than transfer data.

There are six transfer data fields, four of which are always required and two that are optional. Your map assigns each field a number to specify the location in which the fields appear in your file's records. (You could think of it as the column number in a spreadsheet.)

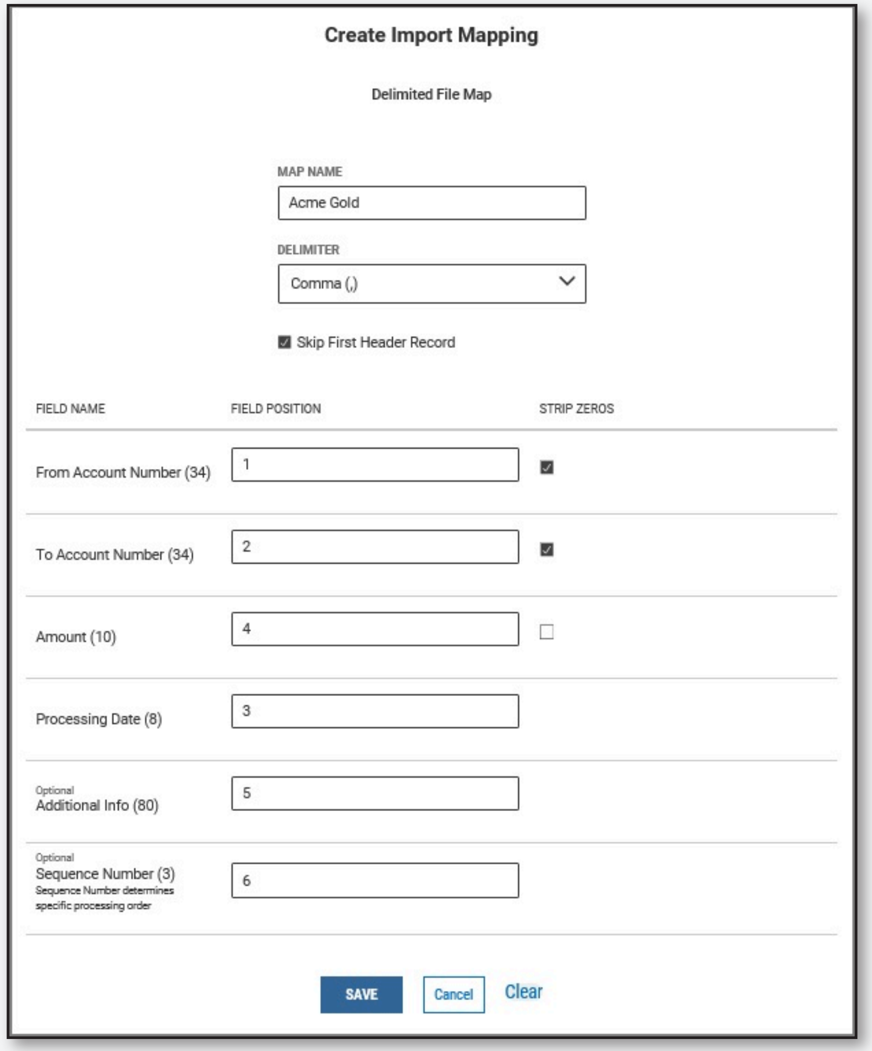
Field Name	Description	Remarks
From Account Number	Funding (debit) account	Click the Strip Zeros checkbox if your file pads account numbers with leading zeroes but they are not padded in Premier
To Account Number	Receiving (credit) account	Click the Strip Zeros checkbox if your file pads account numbers with leading zeroes but they are not padded in Premier
Amount	Dollar amount to be transferred	Click the Strip Zeros checkbox if your file pads amount fields with leading zeroes
Processing Date	Date on which the transfer is to be executed	Format is *mmddyyyy*
Additional Info	Typically the transfer memo, if applicable	Optional
Sequence Number	The order in which you want the transfers processed, if applicable	Optional; use only if there are dependencies between transfers (i.e., if one transfer will fail for Non-sufficient Funds, if it's processed before another related one)

EXAMPLE

Suppose you had a file that looked like this:

```
From,To,Date,Amt,Memo,Sequence
0000100123,0000200348,09012020,2000.00,Capital account,1
0000200455,0000100892,09012020,766.53,Operating account,2
0000200348,0000300464,09012020,1200.00,Sep loan payment,3
```

You would set up a map that looked like this:



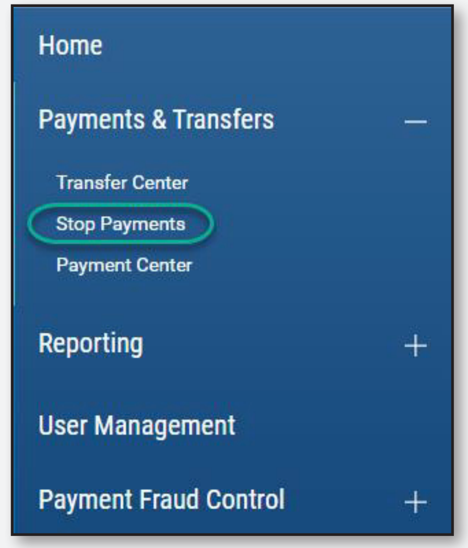
Note these details:

- There's a header record that has to be skipped
- Leading zeroes will be stripped from the account numbers
- The date field precedes the amount field in the file, so the assigned field positions are 4 and 3, respectively

Stop Payments

The Stop Payments workspace provides you the ability to place stop payment requests and to view the history of stop payments requests submitted through OFBCONNECT®.

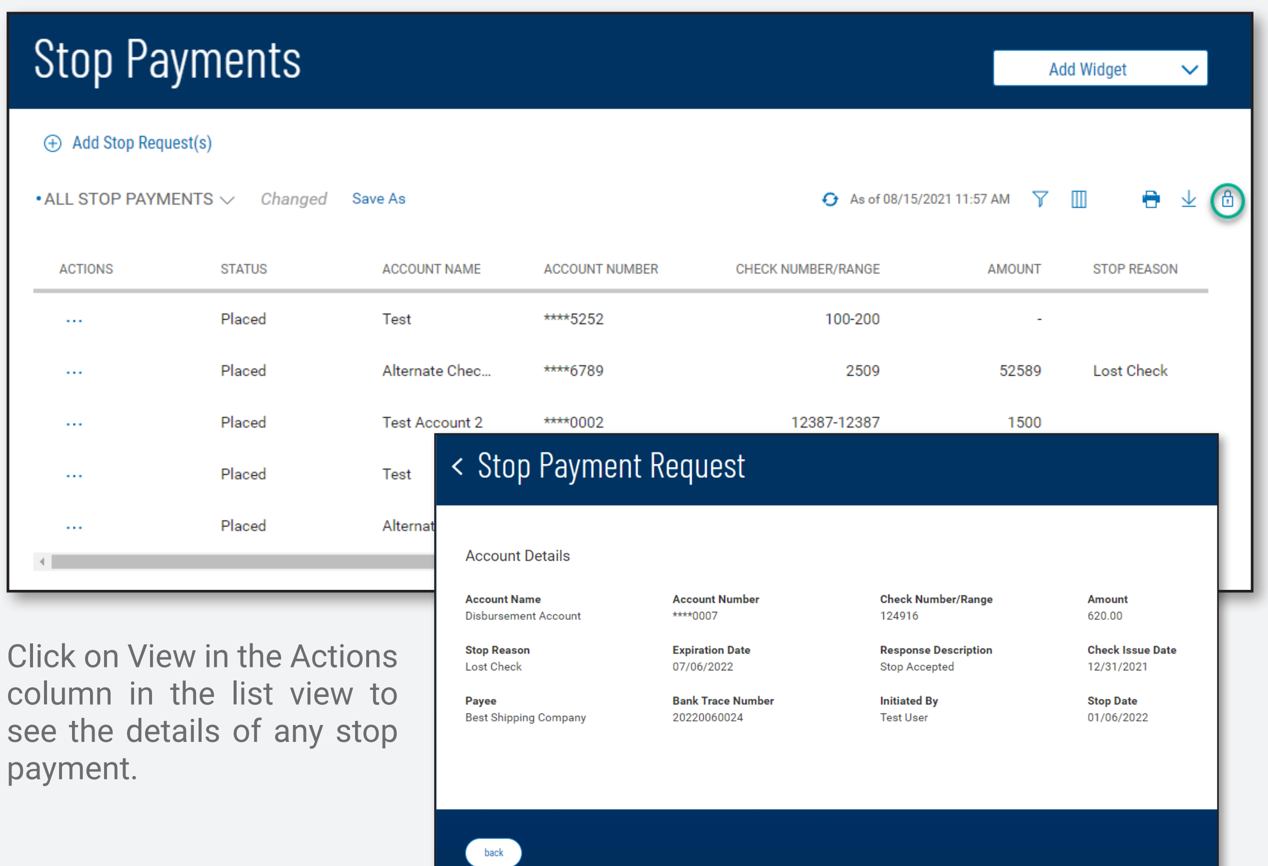
To access the Stop Payments workspace, open the left navigation menu, click to expand the Payments & Transfers menu, then select the Stop Payments link.



View Stop Payment(s)

The Stop Payment list view widget is pinned to the workspace, provides a history of the stop payments that have been submitted through OFBCONNECT®.

To view the Account Number without masking, click on the 🔒 icon to unlock masking.

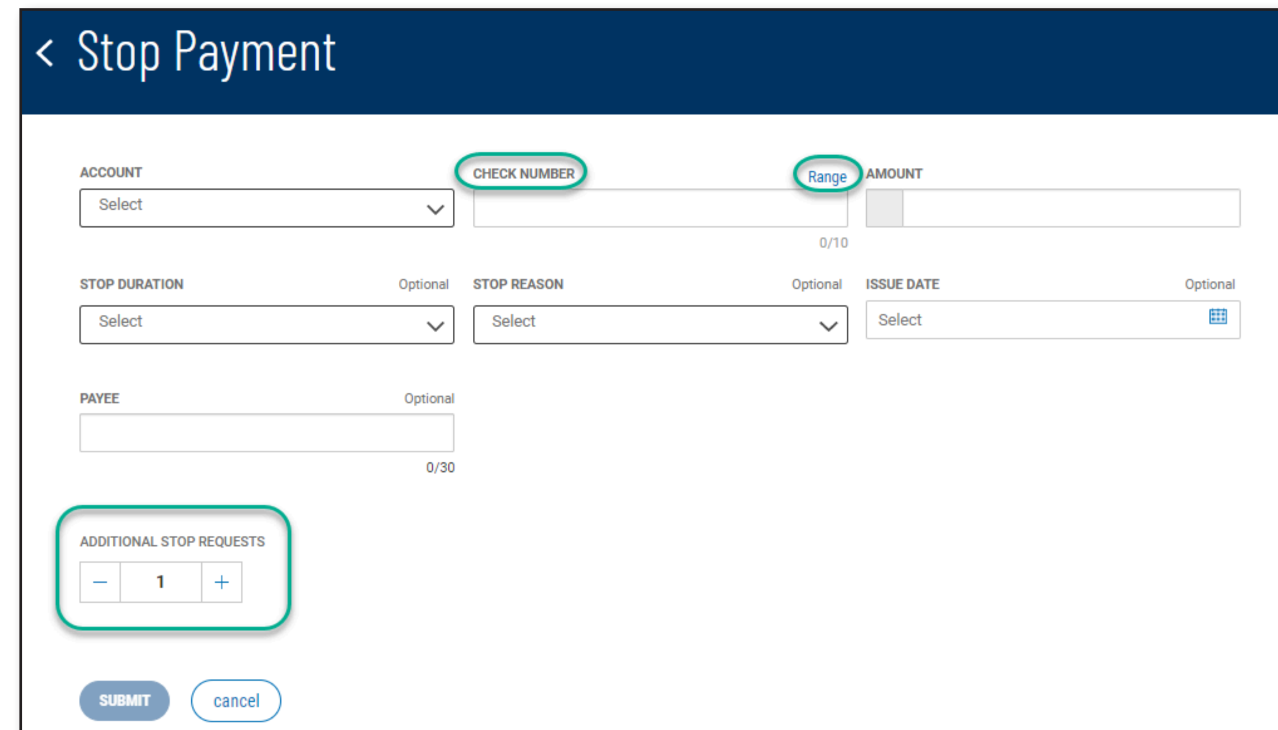


Click on View in the Actions column in the list view to see the details of any stop payment.

Placing Stop Payment(s)

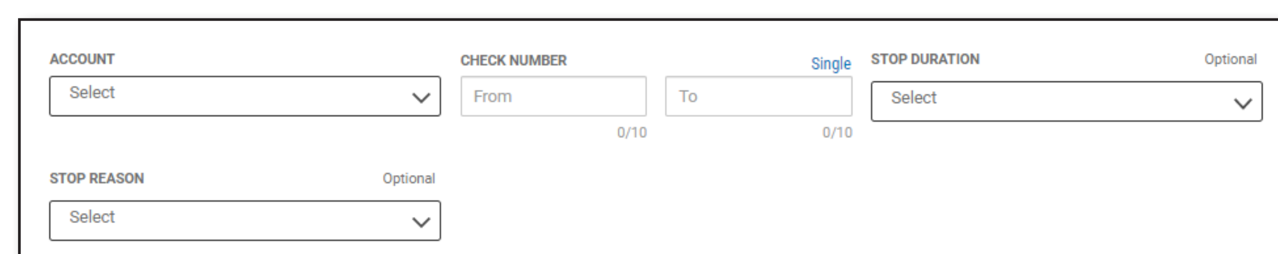
Click on Add Stop Request(s) link

You can add a single, multiple or a range of Stop Payment requests. Optional information on the input form are called out, the rest are required –

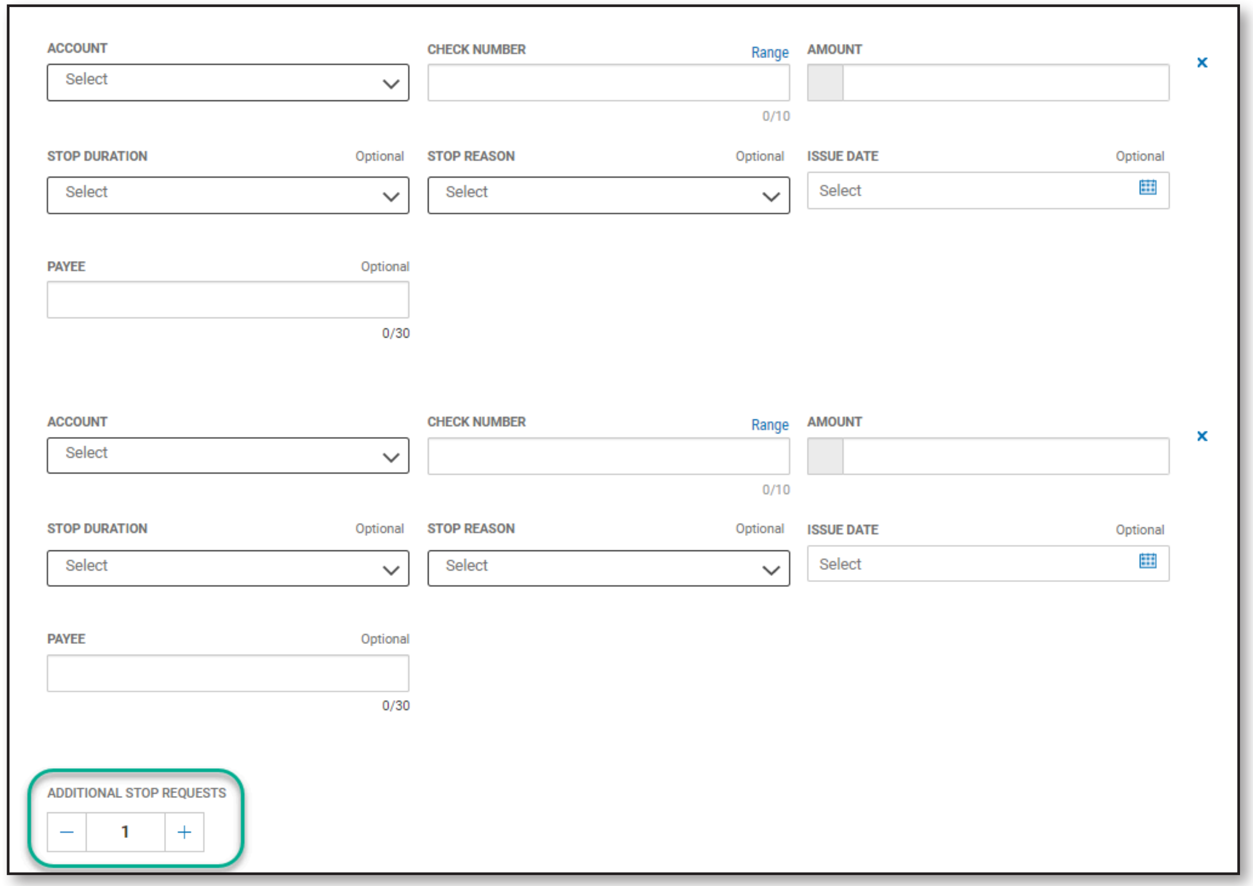


To add a range Stop Payment select Range, the input fields will dynamically present appropriate information needed for a range stop payment –

Click on the Single link to revert the input form back to a single stop payment, as needed.

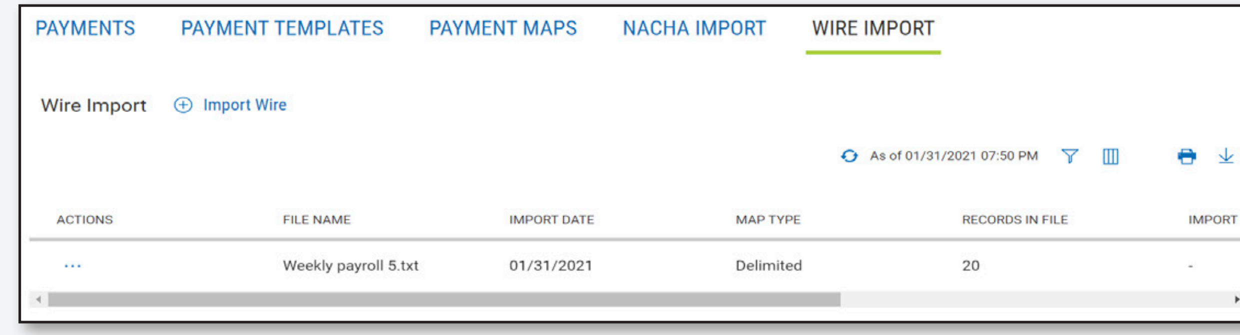


To add multiple stop payments, enter the desired number of stop payments to add. Click X to remove an unneeded input form –

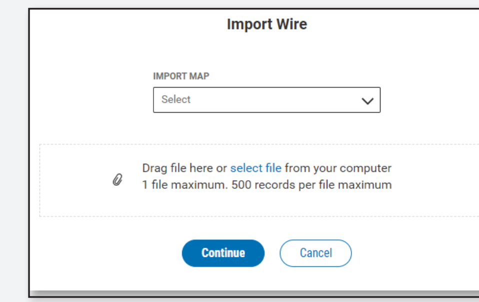


Wire Import

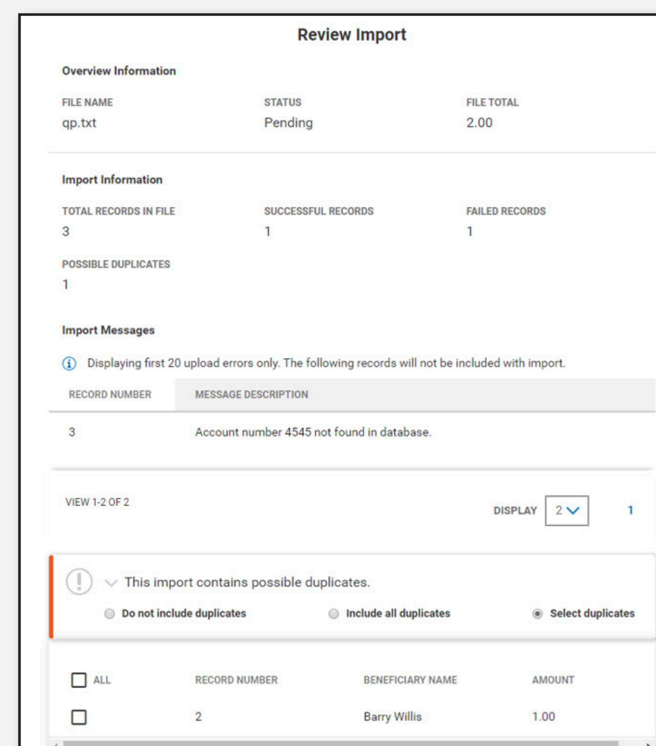
If you have permissions to import wire files, you will have access to the Wire Import tab on the Payments widget. Wire import list view provides a history of recently imported wire files and an Import Wire link to initiate the wire file import process.



Import of Wire Files



After you select the Import Wire link, the Import Wire screen is displayed. Custom import maps created by you or the bank, appear as options in the Import Map select list. Wire import maps are created and managed on the Payments Maps tab. You may import a wire file by clicking “select file” or dragging and dropping the file into the file upload area. As the file is being uploaded, the records in the file are validated for errors or duplicates.

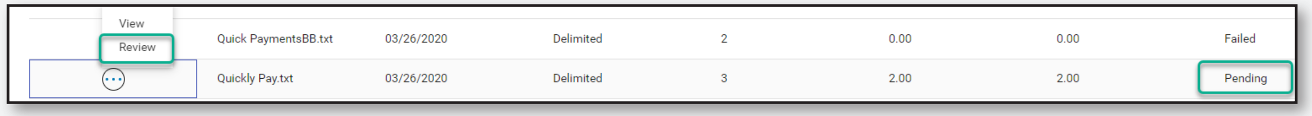


A Review Import screen is displayed when an uploaded file contains errors and/or possible duplicate records. This import is in a pending status until you choose to Import or Cancel the import process. Errors found in the file records are displayed for you to view and these records will not be included in the import. Possible duplicate records are displayed in a grid which allows for review and selection of the records you would like to include in the import.

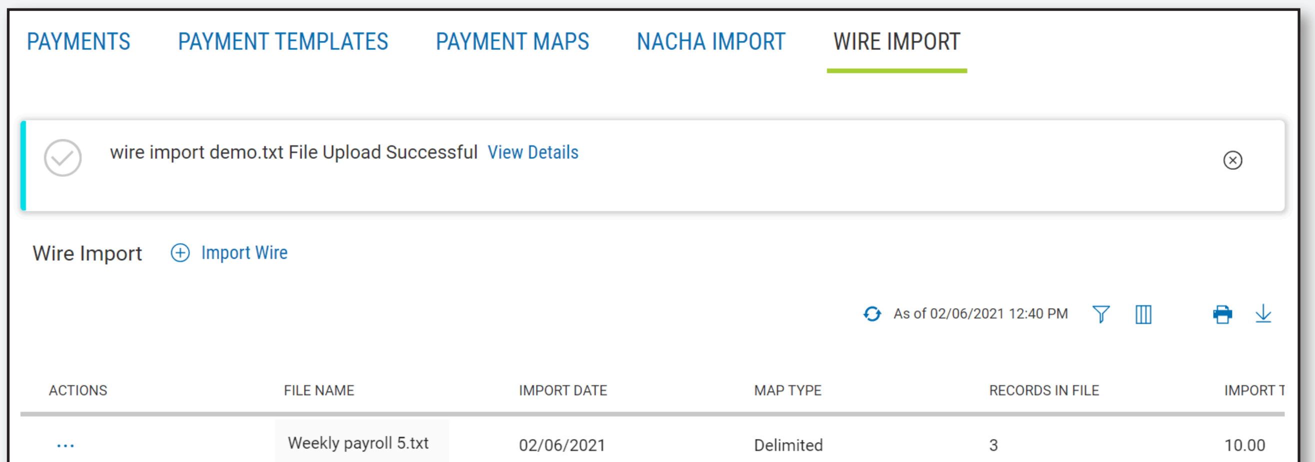
Available options for duplicate record processing are:

- Do not include duplicates
- Include all duplicates
- Select duplicates, from an expanded list view

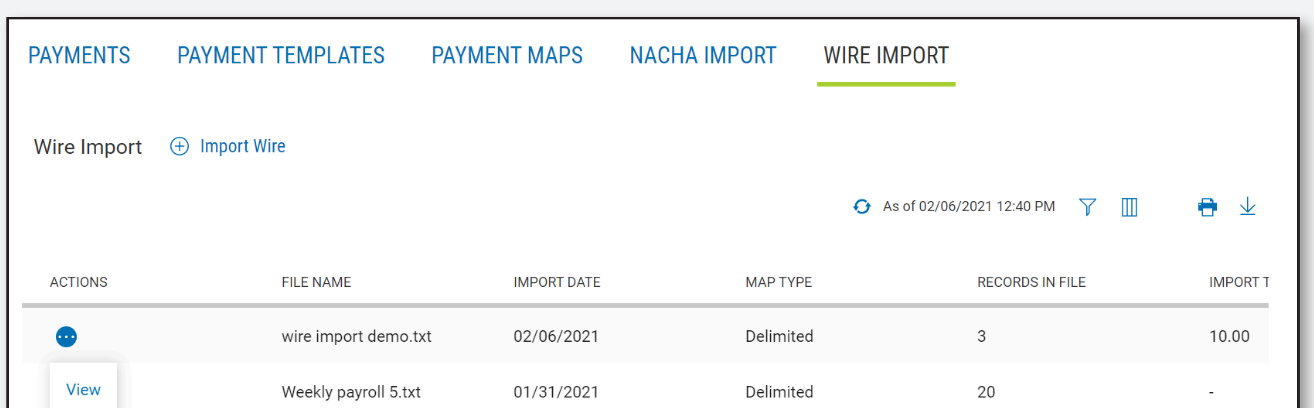
If the pending file import process is not completed, it will be listed in the wire import list view in a pending status. The import process may be continued by selecting Review from the list view grid.



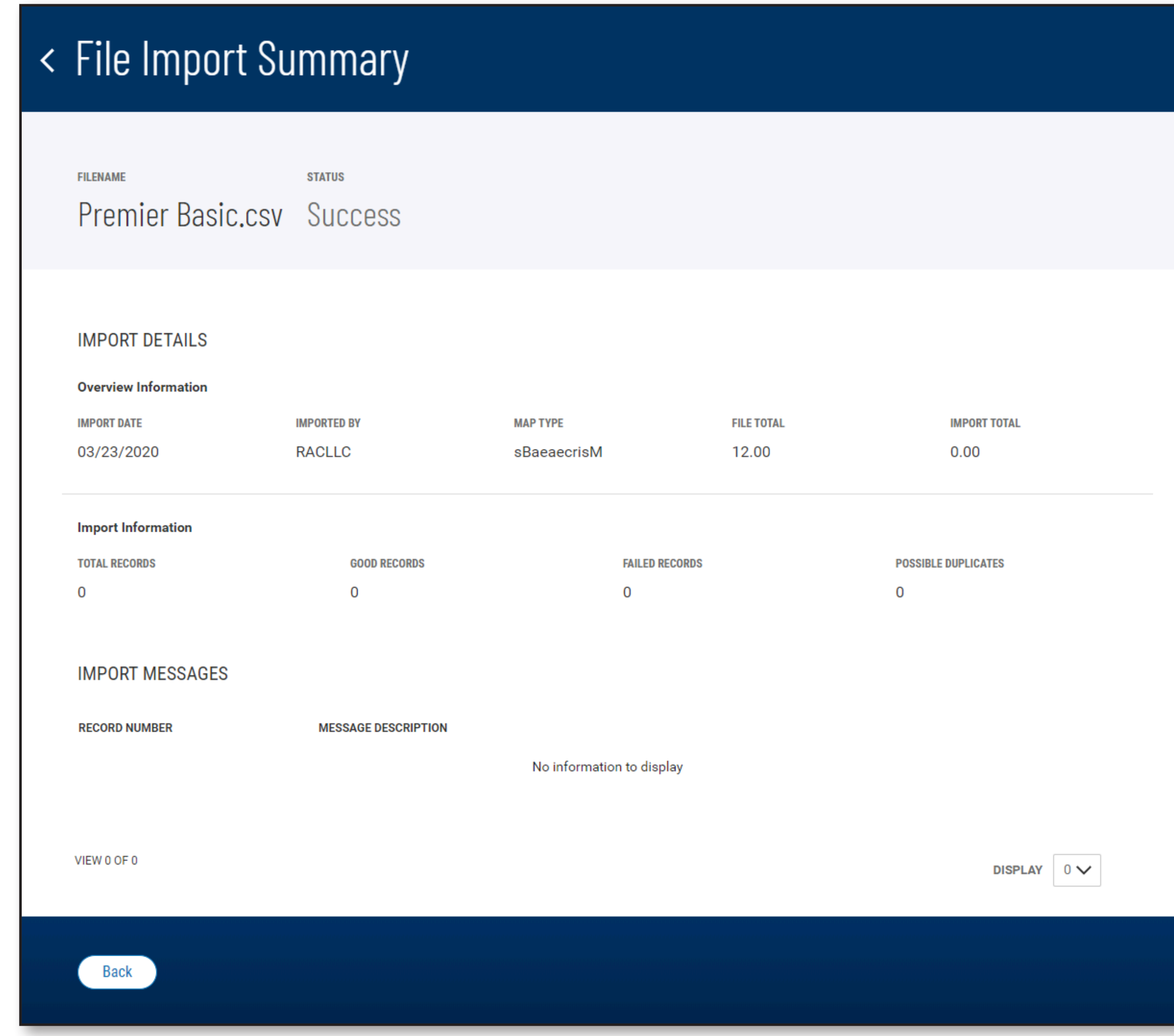
Once the file is uploaded, you will see a message at the top of the import list view. The View Details link within the message provides quick access to the File Import Summary screen. File import activity is displayed in the wire import list view.



You may View a File Import Summary screen of any uploaded file by choosing “View” from the ellipsis (...) menu.

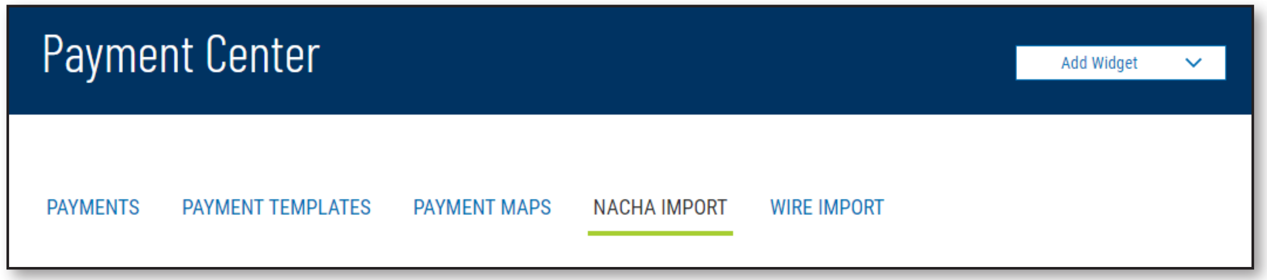


On the File Import Summary screen, information about the import is displayed, including file details and import messages.

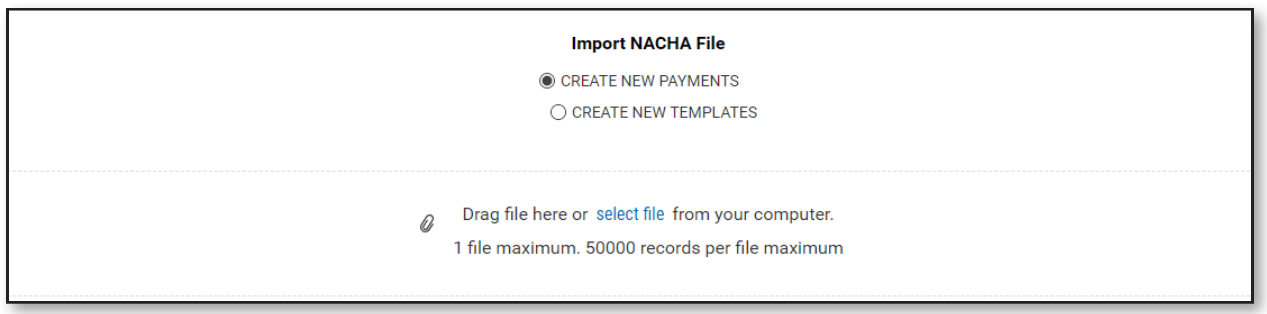


NACHA Import

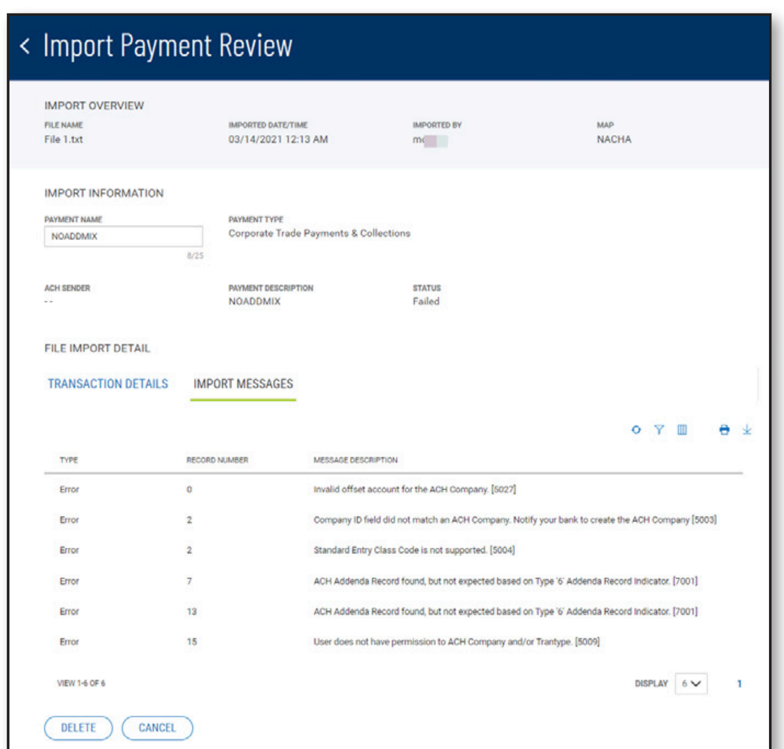
If you have permissions to import ACH files, you will have access to NACHA Import tab on the Payments widget. NACHA Import tab provides you the ability to import National Automated Clearing House Association (NACHA) formatted external files into OFBCONNECT® to generate ACH payments or create ACH templates.



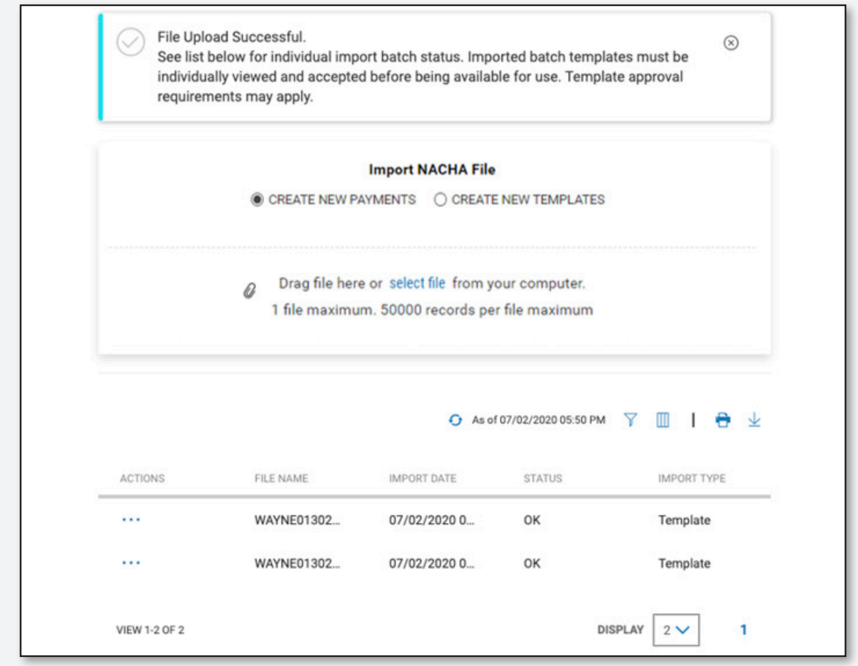
Choose between to create new payments or new templates from the file you are about to import, then drag the file or select the file from your computer to the file update area.



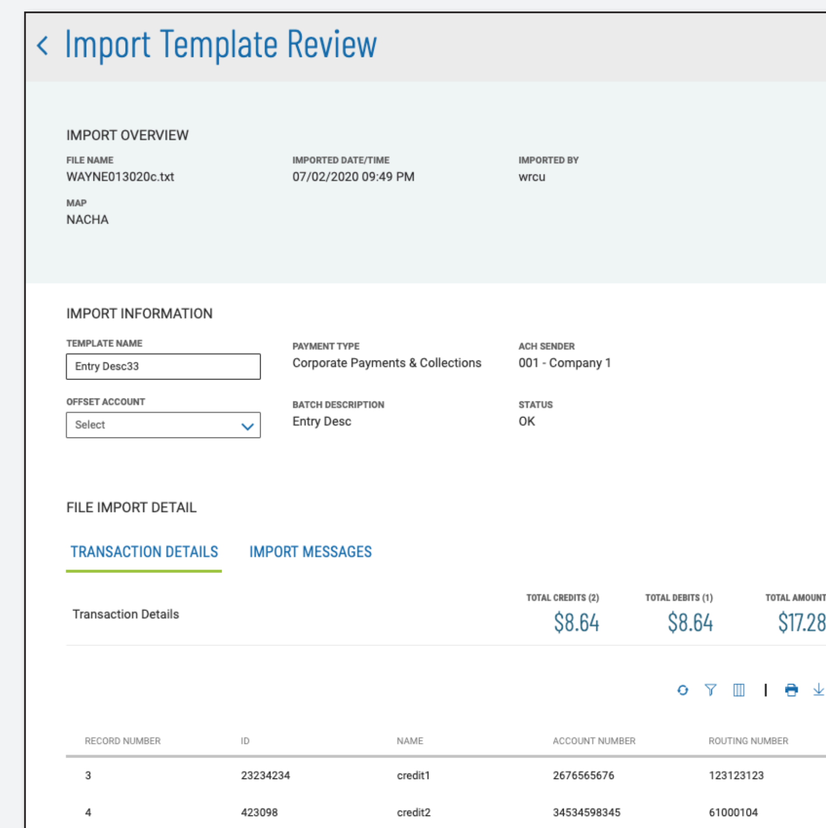
If the file import fails, you will land on the Import Payment Review screen. Detailed error messages will be provided for you to make necessary correction and re-import.



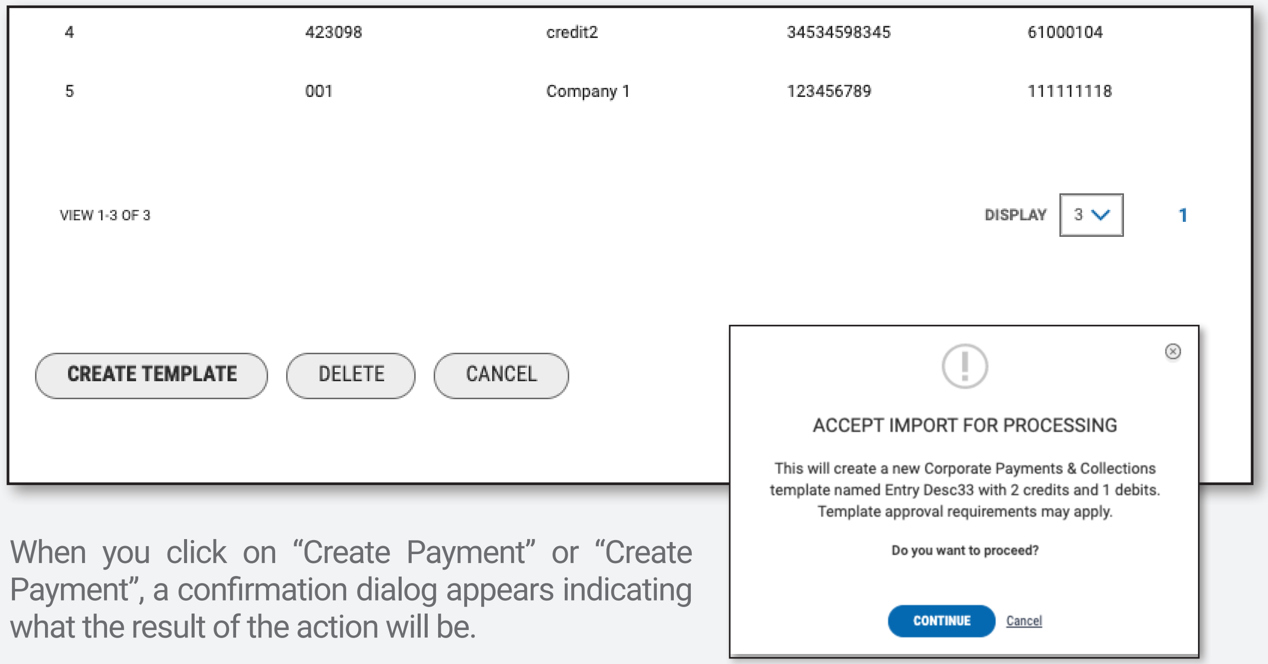
Once the file passed the import validation, if the file contains only one batch, you will be taken directly to the batch review screen described on page 4 of this guide. If there is more than one batch in the file, you will see a message at the top of the import tab, and summary information about the batches contained in the file will appear in a list below the file upload area.



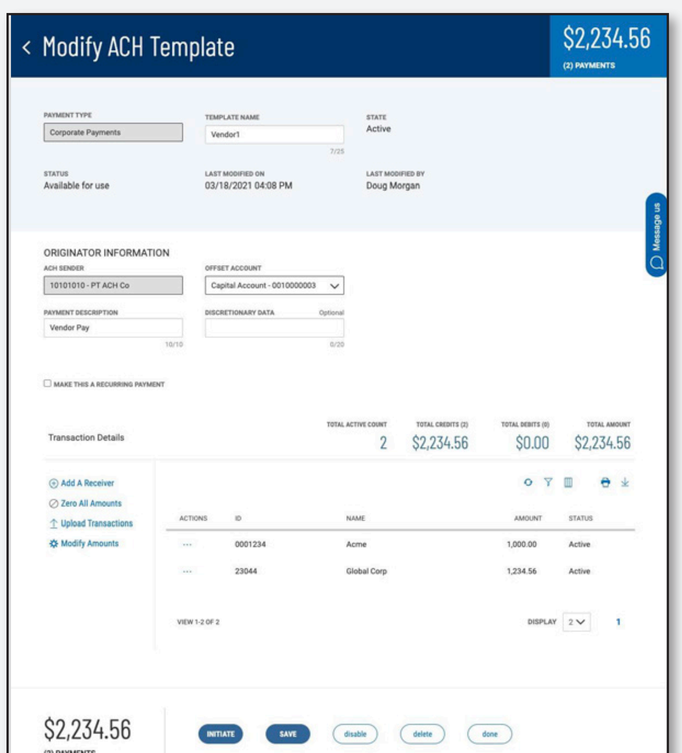
Each batch in the imported ACH file will create a new ACH payment or template. You can view the batch information by choosing "View" from the ellipsis (...) menu for the batch. On the view workflow page, detailed information about the batch is displayed, including transaction information as well as any errors or warnings encountered while parsing the NACHA file.



From the view workflow clicking "Create Payment" or "Create Template" to continue with the workflow, clicking the "Delete" button deletes the imported data, and clicking the "Cancel" button takes you back to the imported batch list. Because the system uses the batch Entry Description field as the default Template Name for the newly created template, as Template Names need to be unique, there may be a need for you to edit the Template Name before the batch can be accepted. In addition, if an offset account is required you will need to select one from the available options.



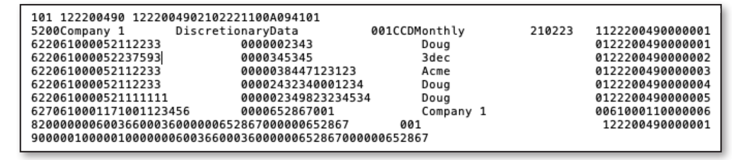
When you click on "Create Payment" or "Create Payment", a confirmation dialog appears indicating what the result of the action will be.



Once the payment or template is created, you are taken to the modify screen of the newly created template or payment. From there, you can make further modifications if desired, send the payment or approve template, if required.

Balanced Batch Handling

When authorized and configured by your financial institution, your NACHA formatted "balanced" external file can be imported with special handling. OFBCONNECT® will identify and handle the balancing (offset) transaction in each batch differently than the rest of the payment or collection transactions.

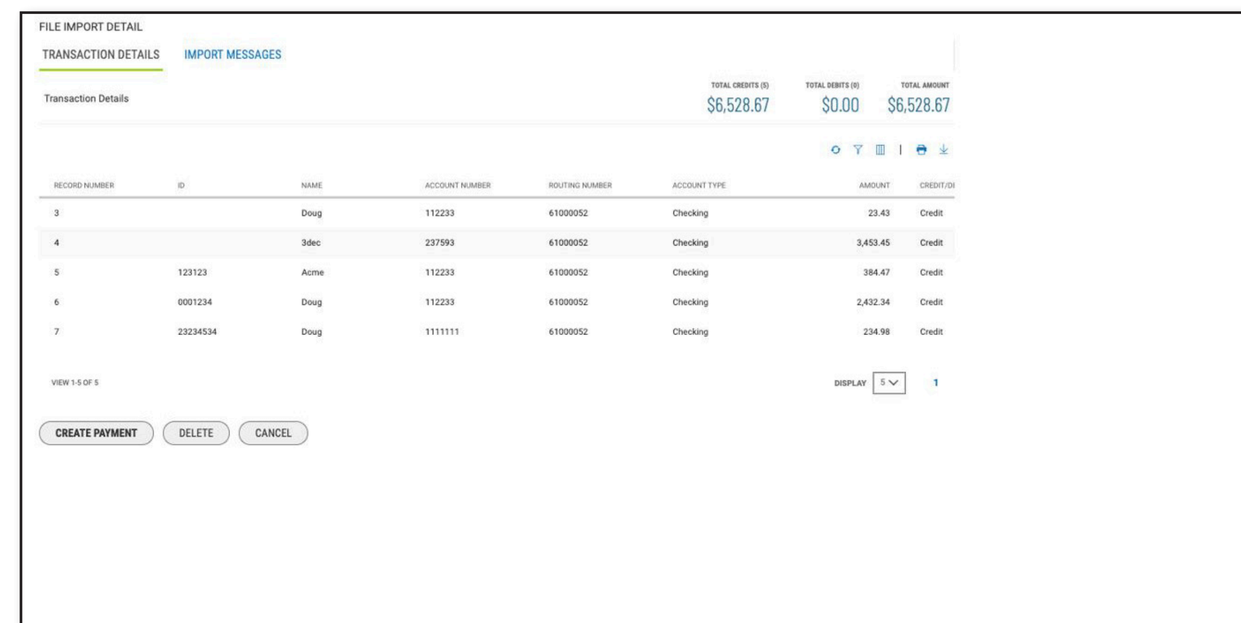


The service class of a "balanced" batch in the 5 (batch header) record will be 200, indicating a mixed credit and debit file, but there will be a single transaction that offsets all the other transactions. For example, in the example file below, there are 5 credit transactions totaling $6528.67, offset by a balancing debit transaction to "Company 1" for $6528.67. This debit transaction "balances" the total amount of all of the 5 credit transactions.

When a "balanced" batch is imported, OFBCONNECT® will recognize the balancing transaction and remove it from the import workflow. The resulting payment or template will be Credit Only or Debit Only rather than mixed Credit/Debit.

OFBCONNECT® recognizes the balancing transaction by:

1. There is only one transaction that balances all other transactions in the file
2. The receiver name on the transaction is the name of the ACH company referenced in the 5 record
3. The transaction account is a valid offset account for the named ACH company



As with any NACHA file import, you must have permission to the correct transaction type for the ACH Company ID referenced in the 5 record – CCD Credits in this example. When balanced batch handling is enabled for an ACH Company, non-balanced mixed Credit/Debit files cannot be processed.

Balance & Transaction Reporting (BTR)

The Balance and Transaction Reporting (BTR) workspace provides you with detailed balance and transaction information from the accounts you have permissions to view. There are a number of additional capabilities designed to give you quick access to desired data.

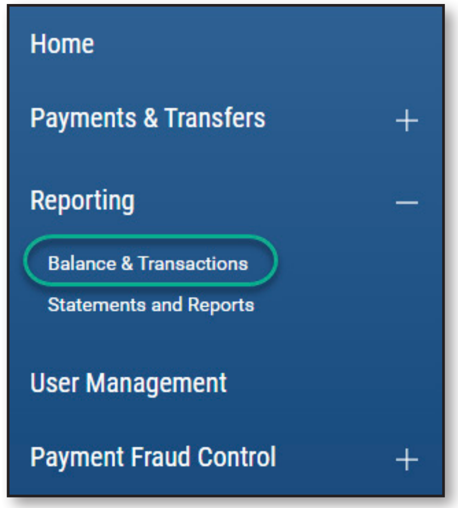
To access the BTR workspace, open the left navigation menu, click to expand the Reporting menu, then select the Balance & Transactions link.

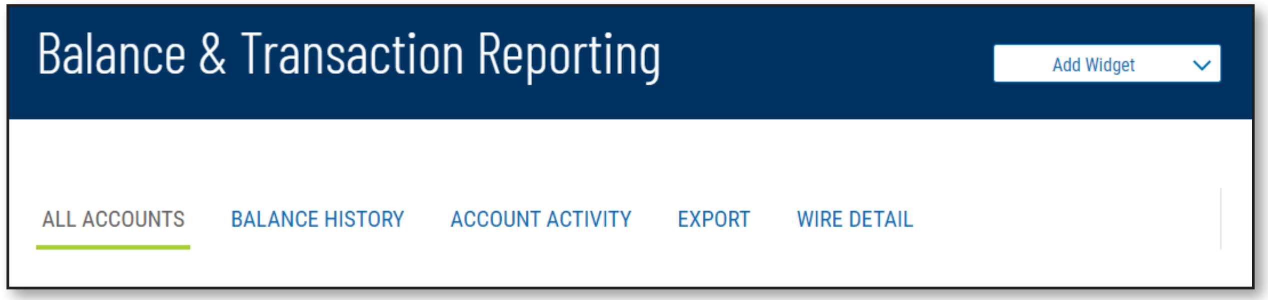
View Account Summary

Account Summary is a widget pinned to the BTR workspace, lists the balances of accounts that you have access to view.

Account Summary is a widget pinned to the BTR workspace, it is organized by multiple functional tabs based on your permissions:

- All Accounts
- Balance History
- Account Activity
- Export
- Wire Detail





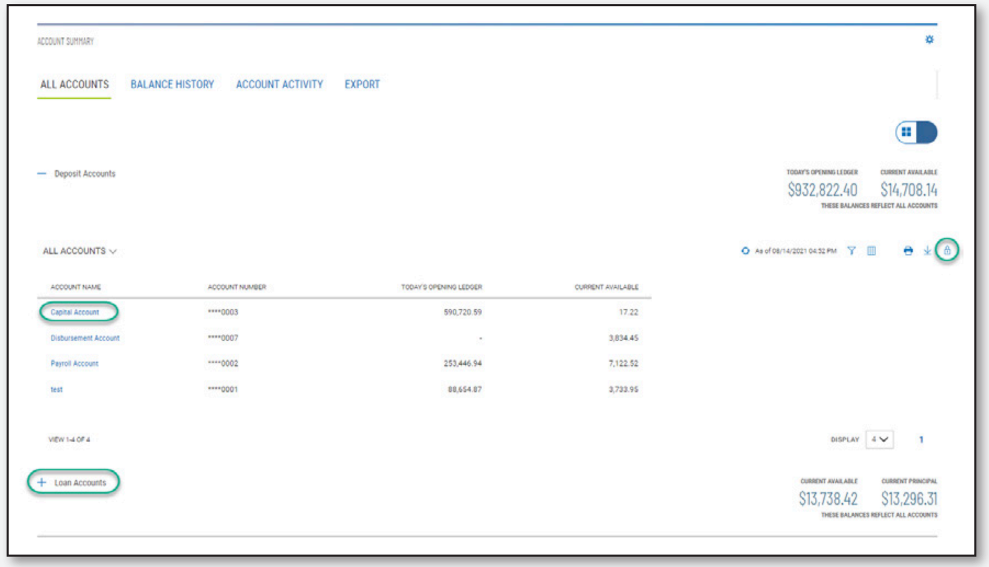
All Accounts

Account information is presented in two formats for users with 20 accounts or less: (1) a tabular list view or (2) a tile list view. You are able to toggle between these two formats via the icon that appears in the upper right corner of the Account Summary widget in order to view accounts based on your preference. Both formats present accounts in groups, based on account types of Deposit, Loan, Investment and Other.

As with standard capabilities, the list view(s) in BTR can be personalized by you – sort data in a column, display desired columns, arrange order of columns and filter data. You can save multiple personalized views for later use. Data can be printed and exported.

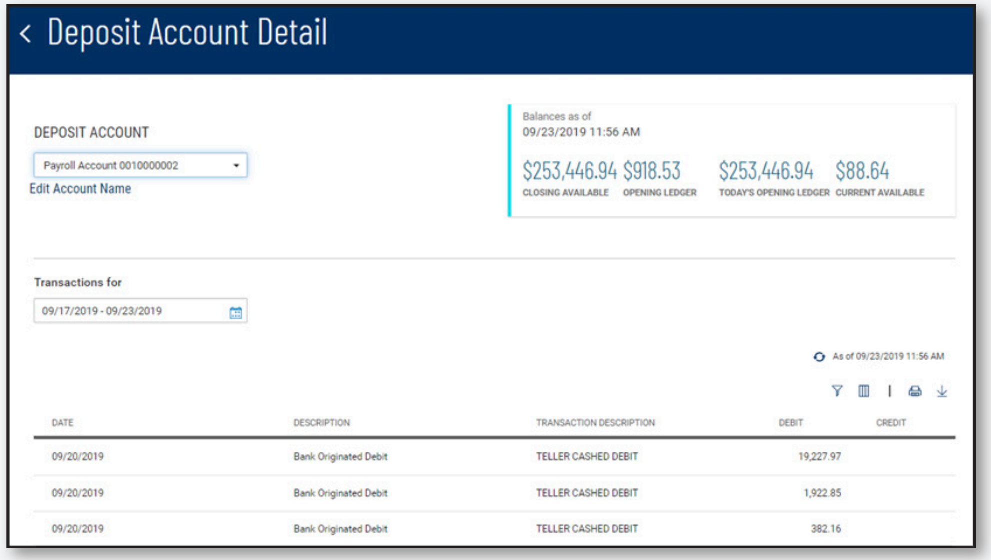
In Account Summary All Accounts list view, the first account group is auto-expanded and subsequent groups are collapsed. Click on + to view more information. You can also view the account details by clicking on the account name link.

To view the Account Number without masking, click on the icon to unlock masking.

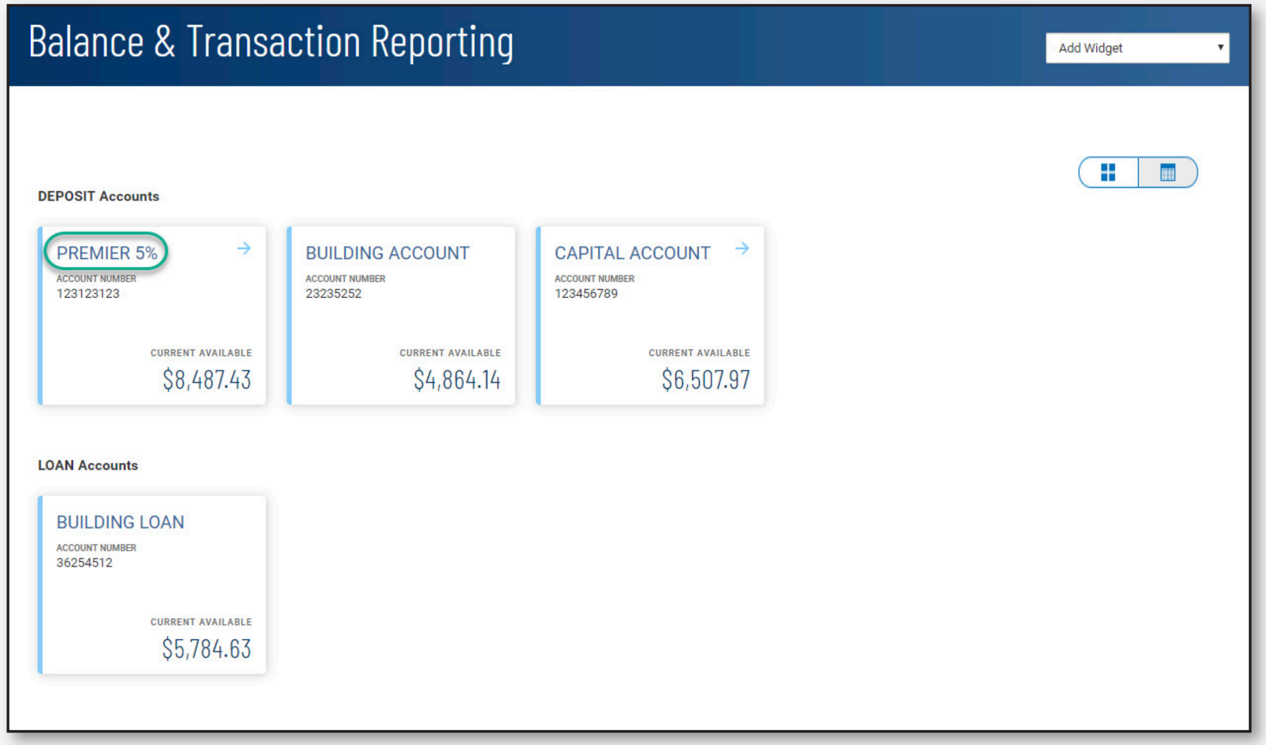


From the Account Detail screen, you can:

- View transaction details of the selected account
- View any images (checks, deposit tickets, etc.) associated with a transaction by clicking on the icon where available
- If with administrative rights, rename the account display name for all users within the same Customer
- View additional account balance information as available

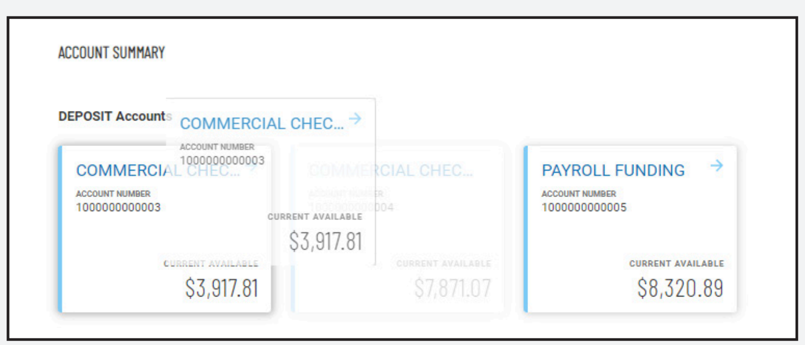


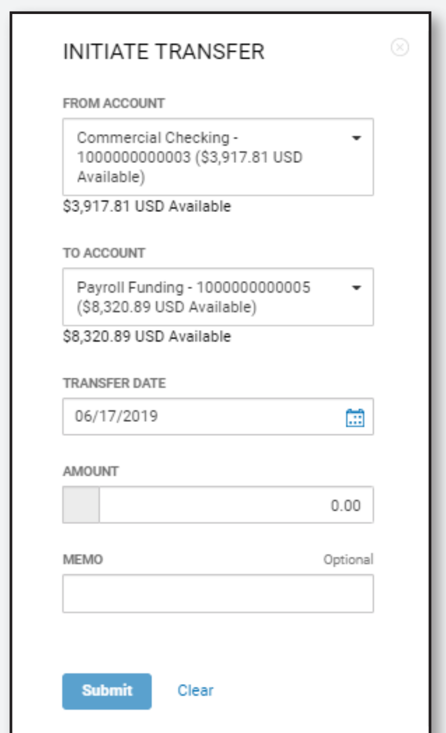
In tile view, clicking on the account name also presents the transaction details of the account.



The tile view offers a convenient account transfer ability by using your mouse to "drag" a tile onto another tile to indicate the from/to account pair for the transfer. On clicking and dragging the FROM account tile, the screen will adhere to pre-set transfer permissions and disable (by fading out) the accounts that are not set as a "TO" account.

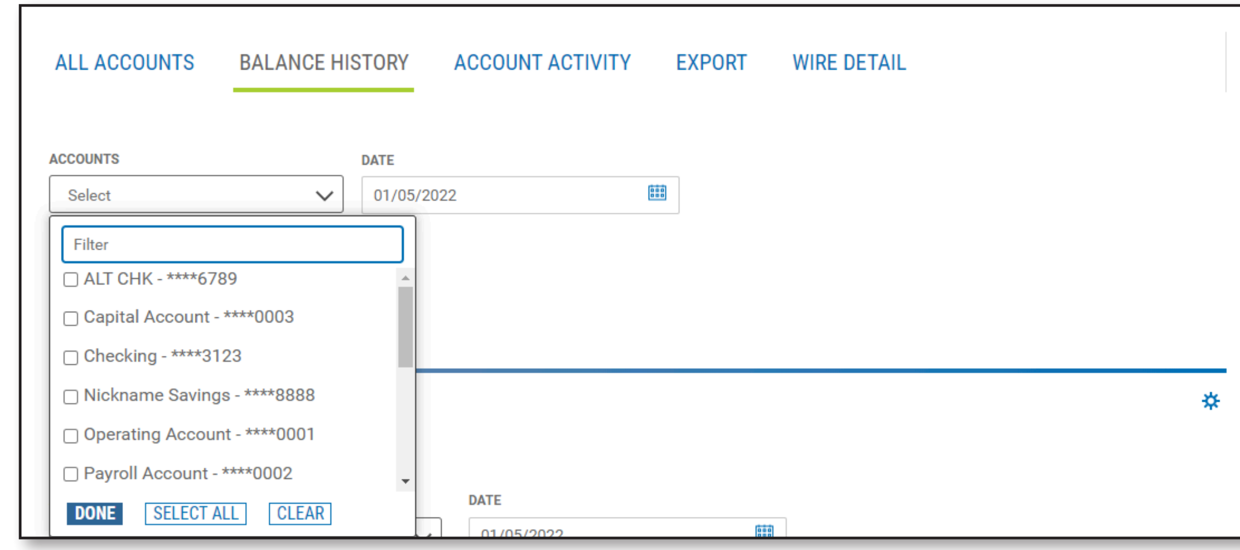
When drag & drop tiles have met the eligibilities, a Quick Transfer display will open, pre-filling the FROM/TO accounts information. You only need to complete the desired amount.



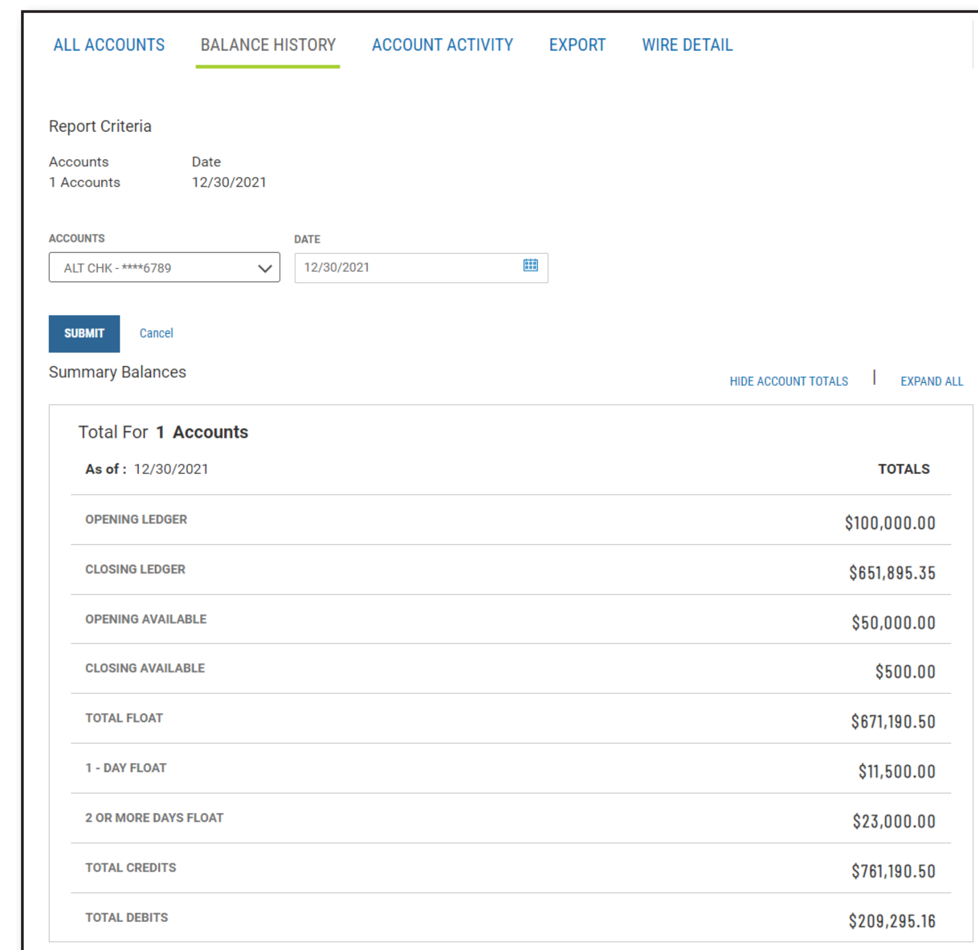


Balance History

Balance History tab in Account Summary widget provides a view to account(s) balance history for a given date.

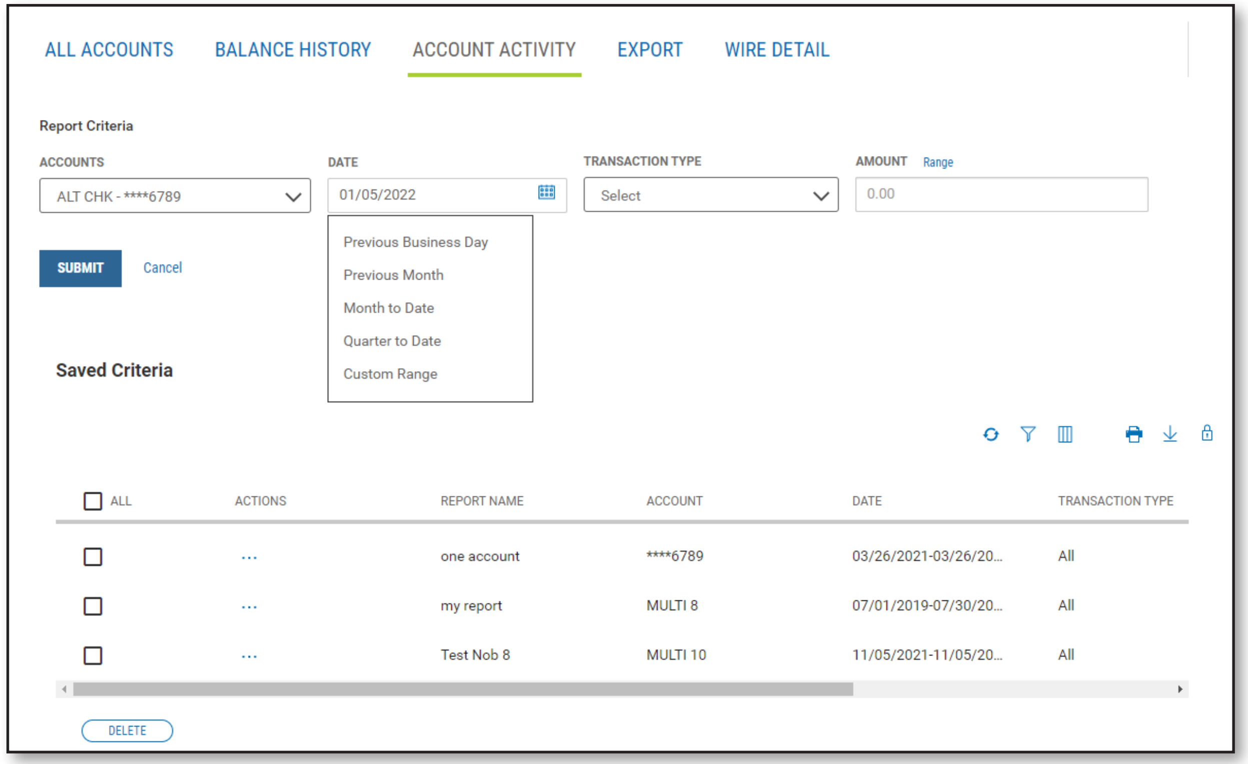


Aggragate balance information for the accounts selected is presented as well as the individual account balances.



Account Activity

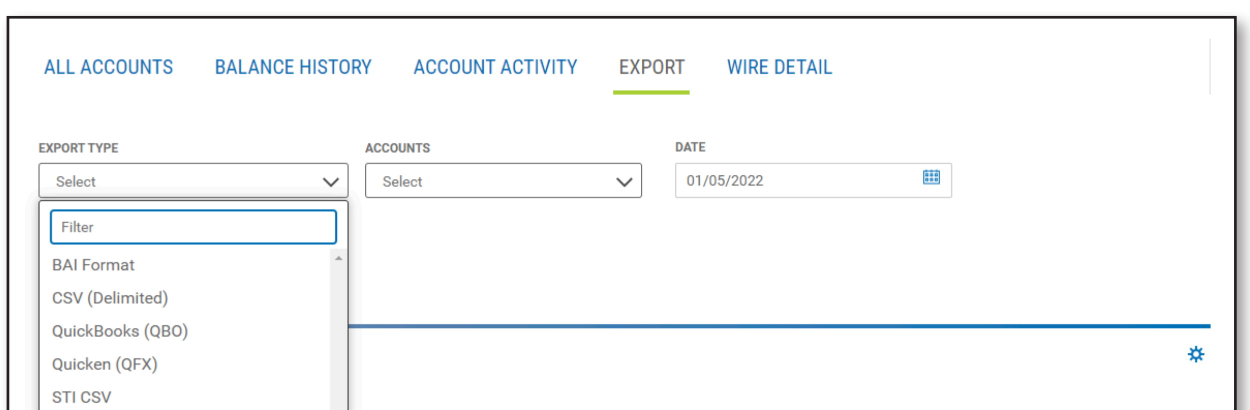
Account Activity tab in Account Summary widget provides you the convenience of saving frequently utilized Transaction Search criteria for reuse.



Export

Export tab in Account Summary widget offers you the ability to output a single or multiple accounts balances and transaction information in four (4) formats – either BAI, CSV, QuickBooks, Quicken or STI CSV, for a single or a range of dates.

Account number masking is not in effect of the exported data.

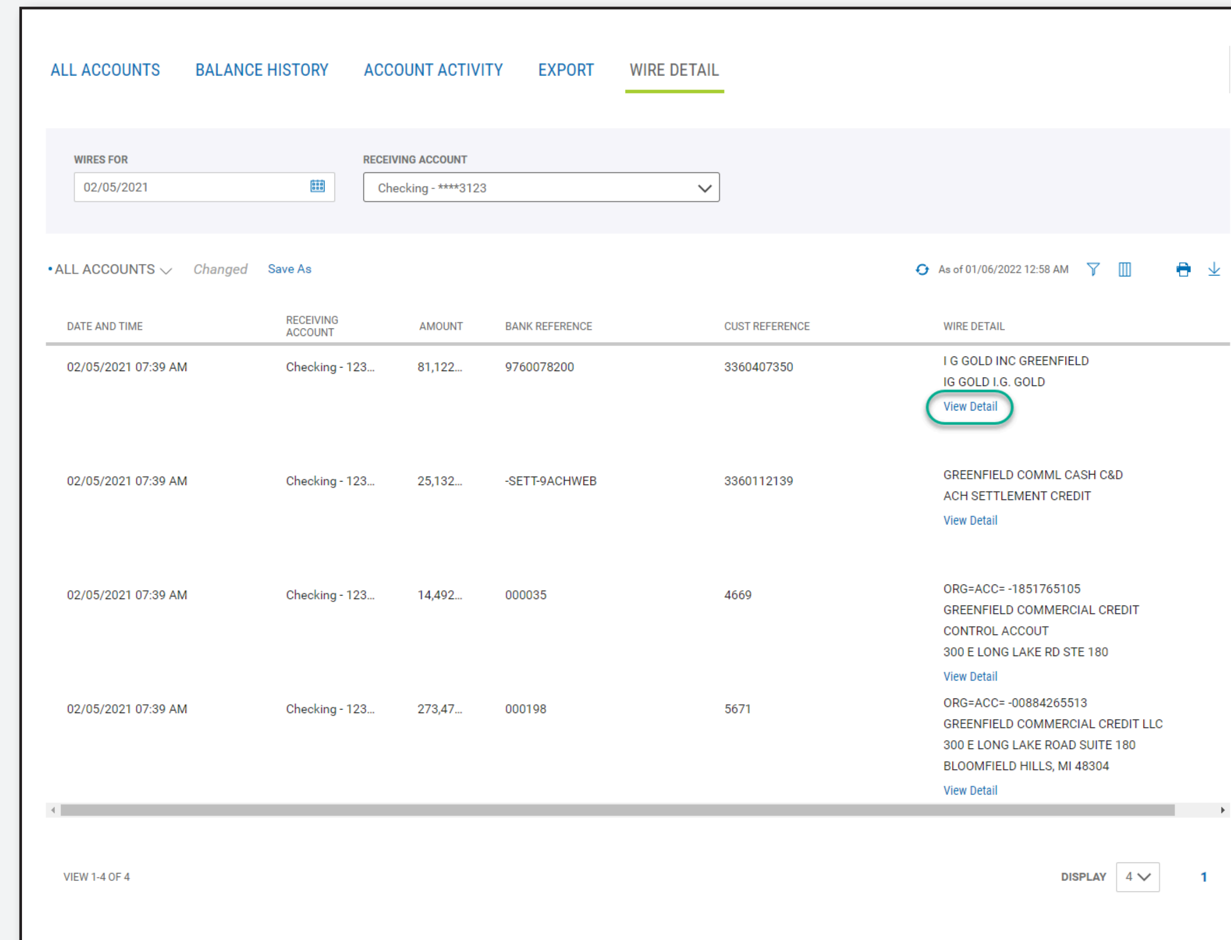


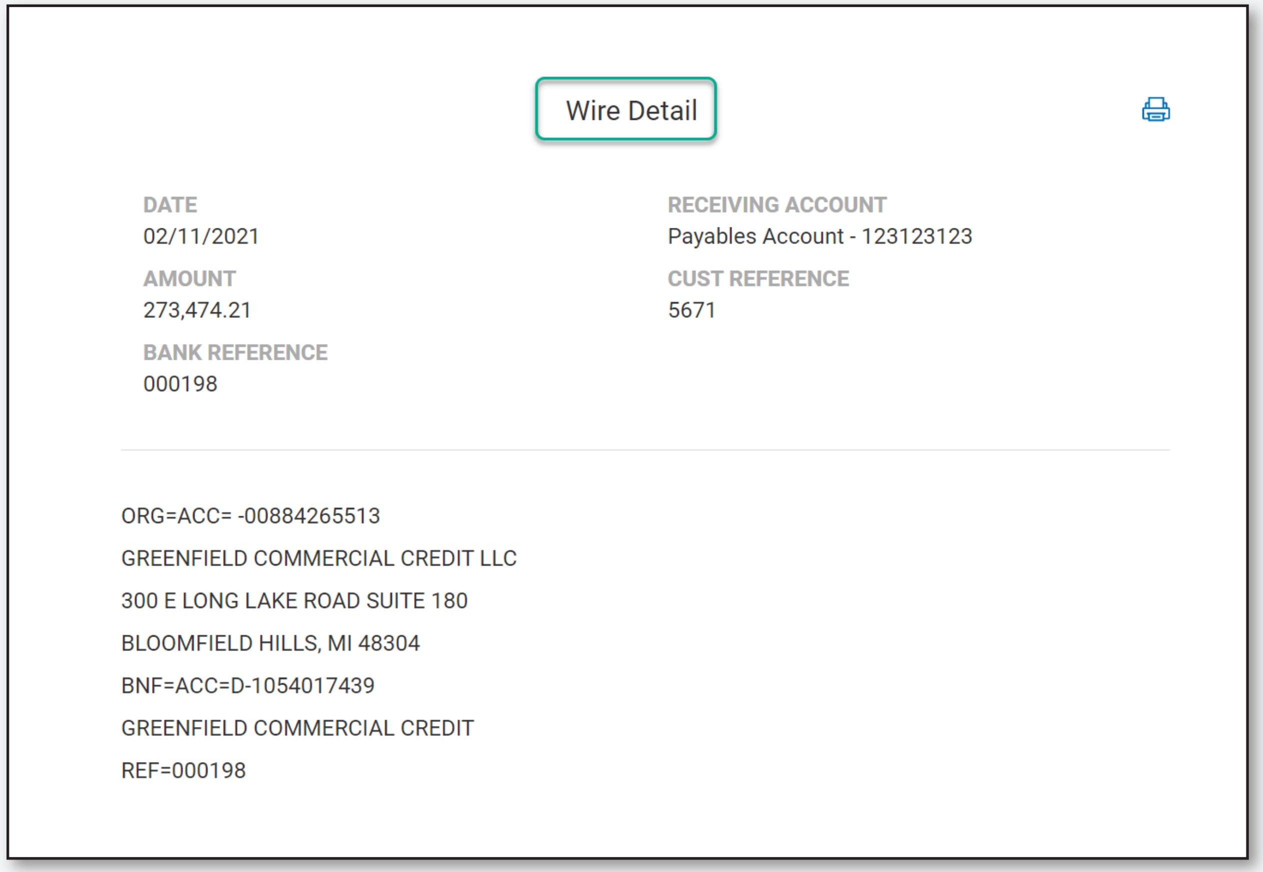
Wire Detail

Access to Wire Detail tab depends on your financial institution's settings. Wire Detail tab provides the ability to view the detail payment information included with wire transfers.

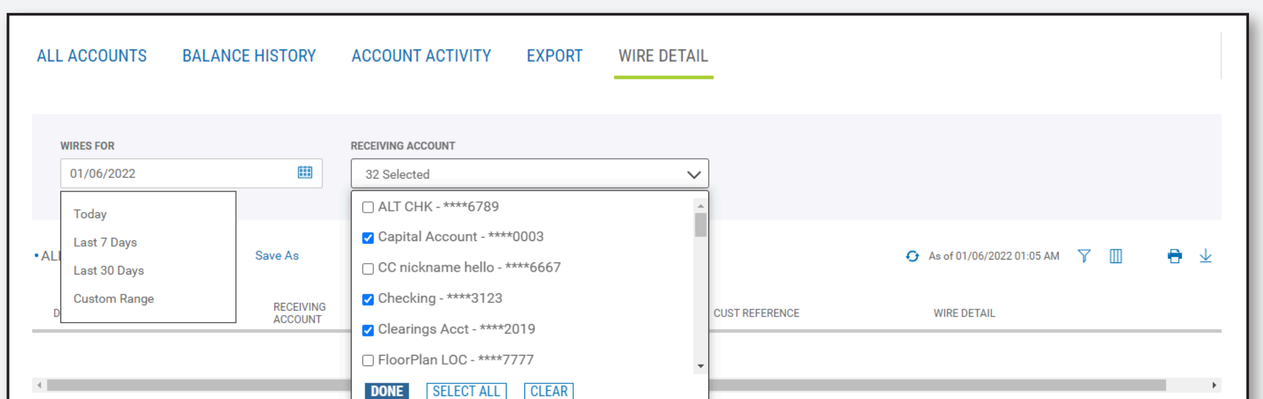
The list view contains: date and time, receiving account, amount, bank reference number, customer reference number and wire detail. The list view filtering capabilities includes the wire detail that is available on the Wire Detail screen, providing the ability to search the incoming wire payments for specific information that may not be included in the list view.

When you click on the View Detail link, you will see the Wire Detail screen with the detail information that was included with the wire payment.



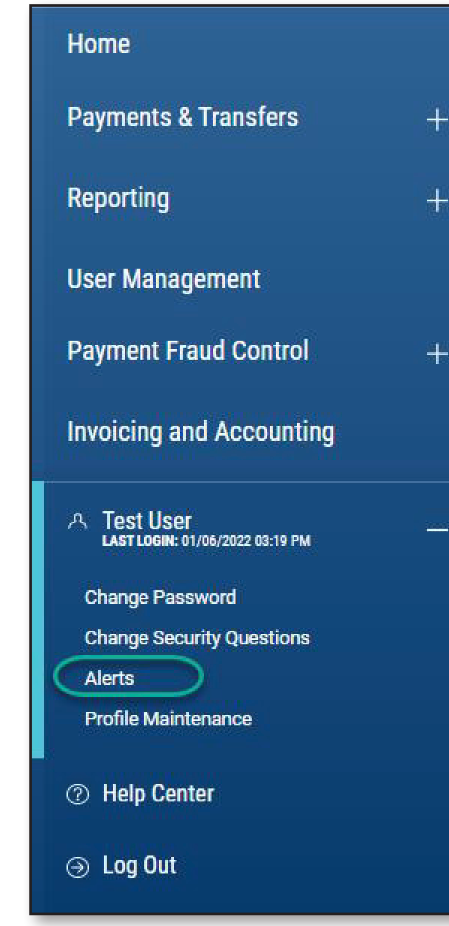


The list view is defaulted to today's date and all permitted receiving accounts. You may search for the wire history using the date picker and selected receiving accounts.



Alerts

The Alerts feature lets you set up notifications for actions or situations that happen in OFBCONNECT®. For example, you might want to know when a wire transfer is sent out, or when an account balance drops below a certain level. If you set up alerts for these events, OFBCONNECT® will notify you of the alerts via email or SMS text message. To access Alerts, open the left navigation menu, click the + to expand your User Profile menu, then click Alerts:



Alerts Terminology & Screen Details

Delivery Points

Delivery points are contact information – email addresses and phone numbers that OFBCONNECT® can use to notify you when your alerts are triggered.

Alert Names

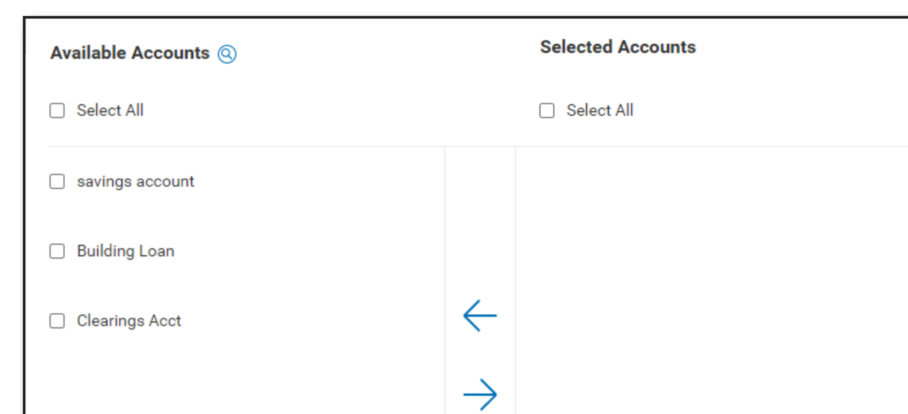
When you set up an alert, you give it a name – a word or a short phrase – that is meaningful to you. OFBCONNECT® will use the name in the notification it sends when the alert is triggered, so you can tell at a glance what is happening.

General vs. Account-Specific Alerts

Some alert types are general, not related to any particular bank account For example, you might want to be notified when any ACH Payment requires approval.

The majority of alert types are account-specific: they are keyed to actions or situations in particular accounts. For example, you might want to be notified when checks clear against an Accounts Payable account, or perhaps against several accounts that require close monitoring.

The screen for every account-specific alert uses the same control to let you select one or more accounts:



The Available Accounts list all eligible accounts that have not yet been added to this alert; the Selected Accounts list shows those that have been added already.

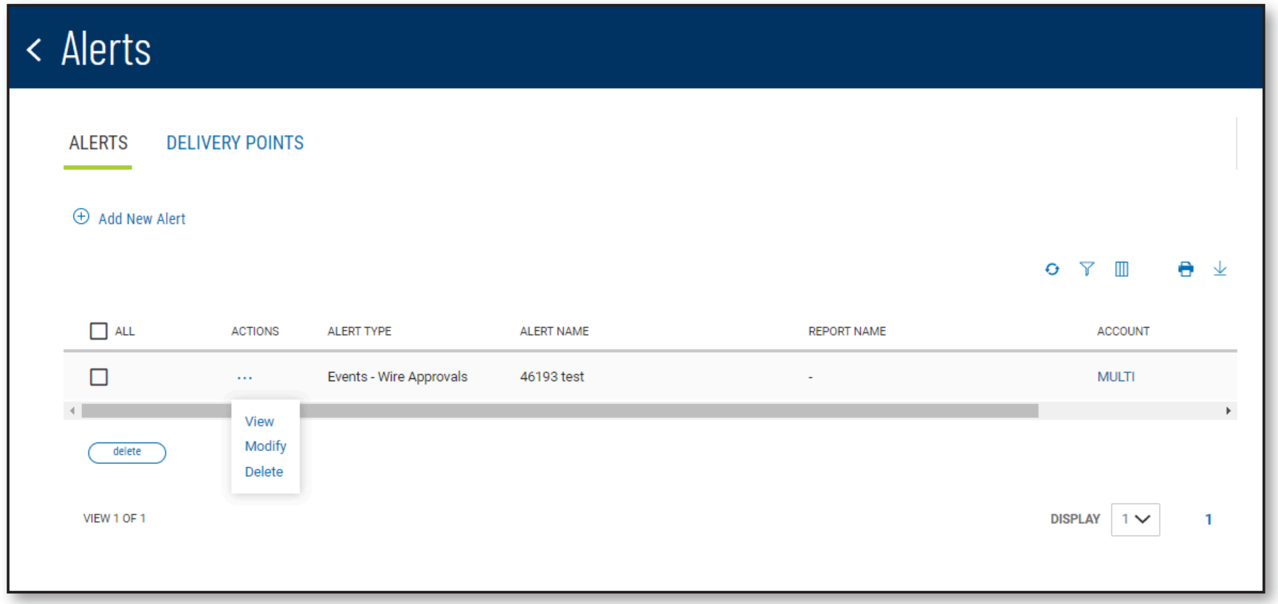
How to use the Account Selection Control

- **To add an account to the alert**
  Click the account's checkbox on the Available Accounts list and click the blue right arrow to move it to the Selected Accounts list.
- **To add multiple accounts at one time**
  Click all of the targeted accounts' checkboxes or click the Select All checkbox and then click any account's individual checkbox to unselect it. Once you have the selections you want, ,click the blue right arrow to move them all to the Selected Accounts list.
- **To filter the Available Accounts list**
  If you have a lot of accounts, it can be useful to reduce what's displayed to make your tar get accounts easier to fnd. Click the magnifying glass next to the Available Accounts label and type a sequence of letters into the input field to slim down the list.

  For example, you might key in "Pay" to isolate accounts named "Accounts Payable," "Pay roll" and "Auto-Payments."
- **To remove accounts from the alert**
  Follow the same techniques described above, but in reverse: click checkboxes on the Selected Accounts list and use the blue left arrow to move the accounts back to the Available Accounts list.

View and Manage Alerts

The Alerts list displays all of your defined alerts:



As with other tabs and widgets, you can control and personalize the list view:

- **Choose which columns are displayed or hidden, change the column order**
- **Filter the data, choose a column for the data sort order**
- **Save a useful combination of column and data settings for later reuse**
- **Print the list content or export it to a CSV file**

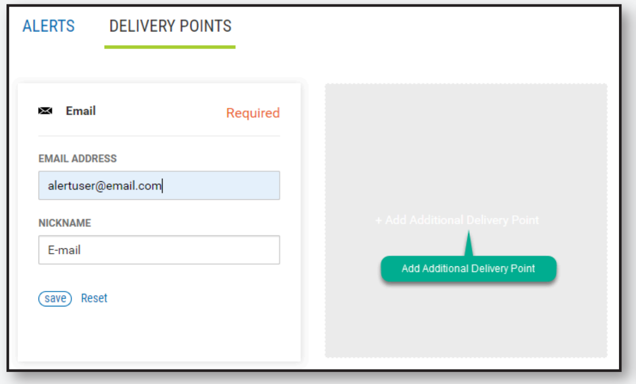
Click the ••• in the Action column to get a pop-up menu of available actions for any entry on the list.

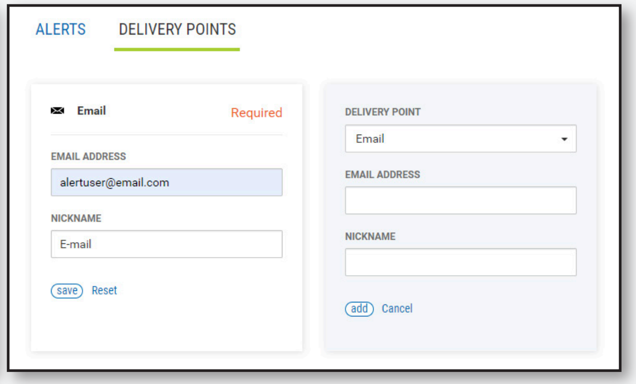
- **View**
  Displays the alert details as read-only text.
- **Modify**
  Displays the alert details with input fields so you can change some of the info. The input fields are exactly the same as those you use when adding this type of alert.
- **Delete**
  Deletes the alert.

To delete multiple alerts, click the checkbox for each targeted alert and then click the DELETE button.

Set Up Delivery Points

Delivery Points are the email addresses and cell phone numbers that OFBCONNECT® will use to send your alerts. Each alert that you define will be sent to one or more of your delivery points.





OFBCONNECT® uses your email address on file to create the first Develivery Point. You can then add additional delivery points by clicking the grey Add Additional Delivery Point square.

- **Delivery Point**
  Select a type (Email or SMS Number) from the dropdown list.
- **Email Address / SMS Number**
  Enter your contact info
- **Nickname**
  Give this delivery point a descriptive name; this is the identifier you will use when setting up alerts.

> **NOTE:** To make it easy to set up alerts and minimize confusion, you should give your Delivery Points clear, distinctive names like "Work Email" or "Personal Phone."

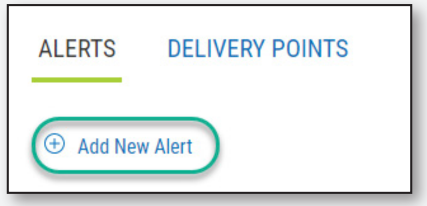
Click the SAVE button when you've completed all of the fields.

Add New Alerts

OFBCONNECT® can generate alerts for four types of actions: Account Activity, Account Balance, Events and Reports.

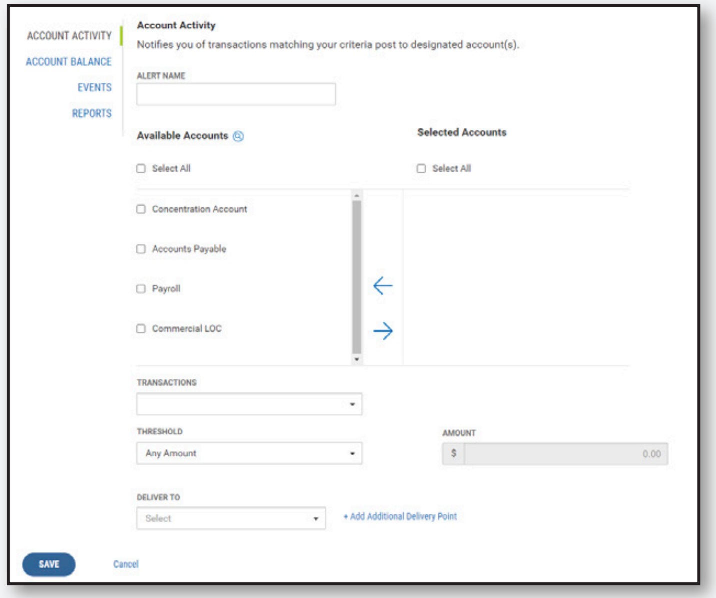
> **NOTE:** Think carefully about how many alerts to set up and where to send them. OFBCONNECT® does not put any limit on how many alerts you set up, but if you receive too high a volume of alerts it can become difficult to pick out what is important from what is not.

Click the Add New Alert link to create a new alert:



Each different alert type has a dedicated screen layout, because each type requires a slightly different set of data elements to properly define it. The following sections describe in detail how to set up each alert type.

1. Account Activity

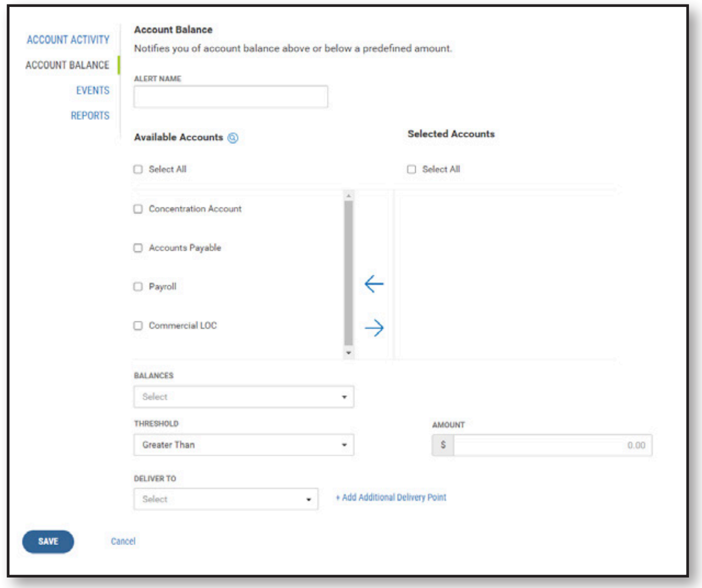


Account Activity alerts are triggered by transactions (e.g., Paid Checks, ACH Transfers) posting against your accounts. Each Account Activity alert is for one specific transaction type, and is tied to one or more accounts.

- **Alert Name**
  Give the new alert a good descriptive name.
- **Accounts**
  Select one or more accounts for this alert. *For details on how to use the Account Selection Control, refer to the Alerts Terminology section of this document.*
- **Transactions**
  Select a transaction type from the dropdown list.
- **Threshold**
  The threshold setting is for narrowing the conditions under which you will receive an alert.
  - If you want to receive an alert every time this transaction type posts against any of the selected accounts, select "Any Amount."
  - If you are interested only in alerts for an exact dollar amount, select "Equal To" and enter the target dollar amount in the Amount field.
  - If you are interested only in transactions above or below a certain dollar amount, select "Less Than" or "Greater Than" and enter the target dollar amount in the Amount field. If you are interested in transactions within a certain range of dollar values, select "Between" and enter the lower and upper bounds in the two Amount fields.
- **Deliver To**
  Select a delivery point from the dropdown list. If the delivery point you want is not on the dropdown, click the Add Additional Delivery Point link to define a new one.

Click the SAVE button when you've completed all of the fields.

2. Account Balance



Account Balance alerts are triggered when one or more of the monitored accounts crosses the threshold value you set.

- **Alert Name**
  Give the new alert a good descriptive name.
- **Accounts**
  Select one or more accounts for this alert. *For details on how to use the Account Selection Control, refer to the Alerts Terminology section of this document.*
- **Balances**
  Select a balance type from the dropdown list.
- **Threshold**
  The threshold and amount settings defne the conditions for the alert.

  Select "Greater Than" and enter a dollar value in Amount to receive an alert every time the selected balance type rises above the Amount value in one or more of the selected accounts.

  Select "Less Than" and enter a dollar value in Amount to receive an alert every time the selected balance type falls below the Amount value in one or more of the selected accounts.
- **Deliver To**
  Select a delivery point from the dropdown list. If the delivery point you want is not on the dropdown, click the Add Additional Delivery Point link to define a new one.

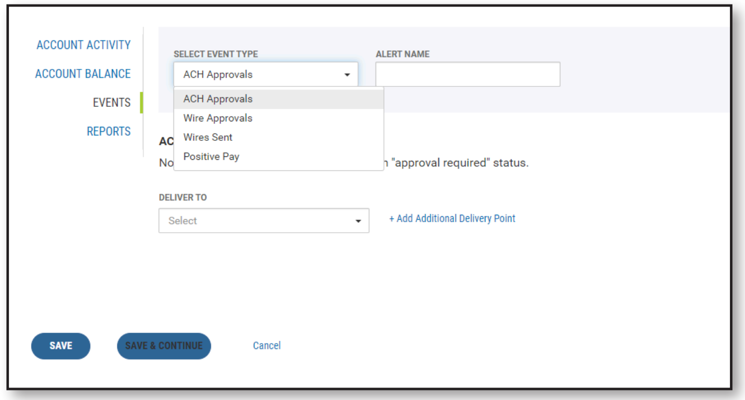
Click the SAVE button when you've completed all of the fields.

3. Events

Event alerts are triggered by actions that users perform in OFBCONNECT®, or by background activity that the system performs on your behalf. Most event types are account-specific.

- **Alert Name**

  Give the new alert a good descriptive name.



Event Types

- **ACH Approvals**

  Sends an alert when a new ACH batch requires approval. This event type is not account-specific.

- **Wire Approvals**

  Sends an alert when a new wire transfer requires approval. This event type is account-specific. ***For details on how to use the Account Selection Control, refer to the Alerts Terminology section of this document.***

- **Wires Sent**

  Sends an alert when a wire transfer is approved and submitted for processing. This event type is account-specific and also can be restricted by defining a threshold amount or range. ***For details on how to use the Account Selection Control, refer to the Alerts Terminology section of this document.***

  For details on how to use the threshold settings, refer to the description of the Account Activity alert type earlier in this section of the document.

- **Positive Pay**

  Sends an alert when the Positive Pay process generates exceptions. This event type is account-specific.

  For details on how to use the Account Selection Control, refer to the Alerts Terminology section of this document.

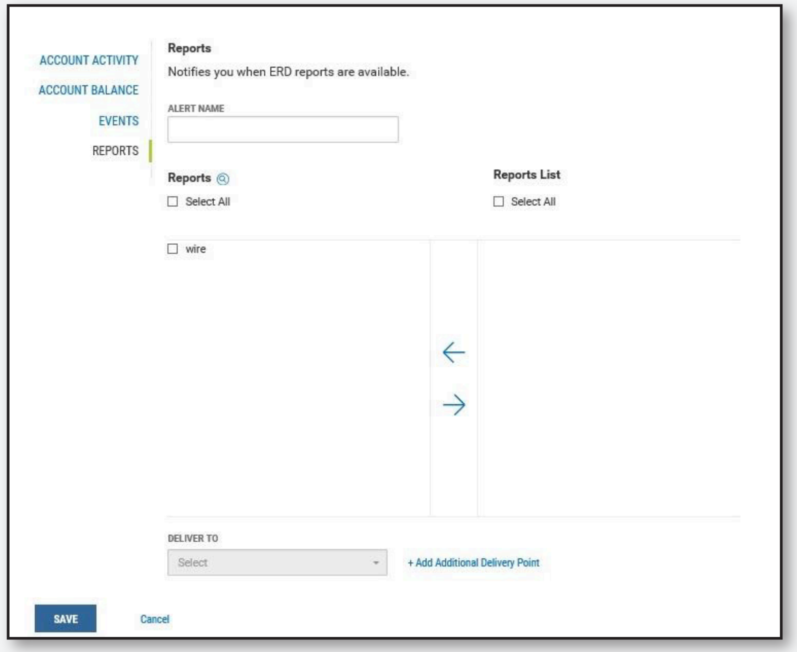
- **Deliver To**

  Select a delivery point from the dropdown list. If the delivery point you want is not on the dropdown, click the Add Additional Delivery Point link to define a new one.

Click the SAVE button when you've completed all of the fields.

4. Reports

Report alerts are triggered when new reports become available via the ERD (Electronic Report Delivery) feature.



- **Alert Name**

  Give the new alert a good descriptive name.

- **Reports**

  You can tie this alert to one or more report types. The report selection control works like the account selection control used in other alert types.

- **Deliver To**

  Select a delivery point from the dropdown list. If the delivery point you want is not on the dropdown, click the Add Additional Delivery Point link to define a new one.

Mobile Banking

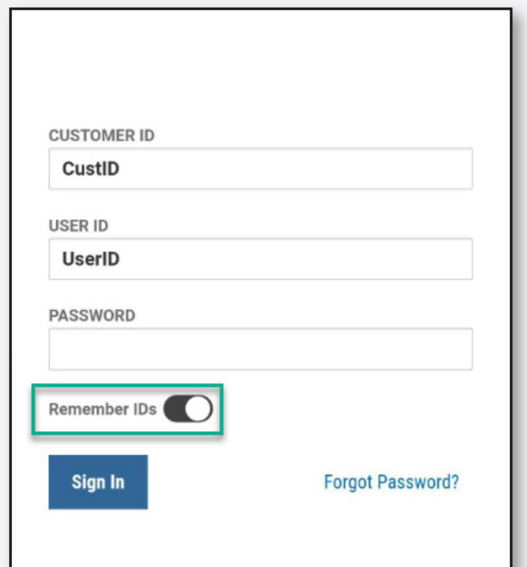
OFBCONNECT® offers a mobile app (made available in Google Play and Apple App stores by your financial institution) for your mobile banking experience. Once the app is installed on your mobile device, as an existing OFBCONNECT® user with permissions to the Mobile App, you are able to log in from a mobile device and these functionalities are available to you depending on your permissions:

- Account balance and transaction reporting
- Account transfers
- Review, approve and reject actions for ACH and Wire payments
- Mobile check deposit
  (availability varies and is based upon your financial institution set up)

On the Login Page

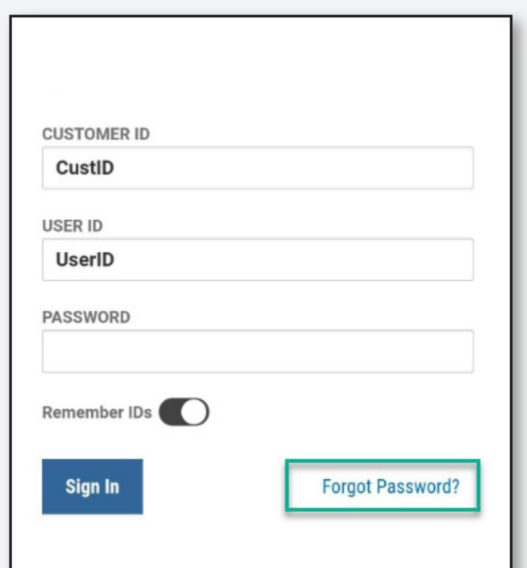
Remember IDs

Remember IDs offers the convenience of saving your Customer ID and User ID for future logins. You will only need to enter your password at login. Simply move the toggle to turn the feature on or off.

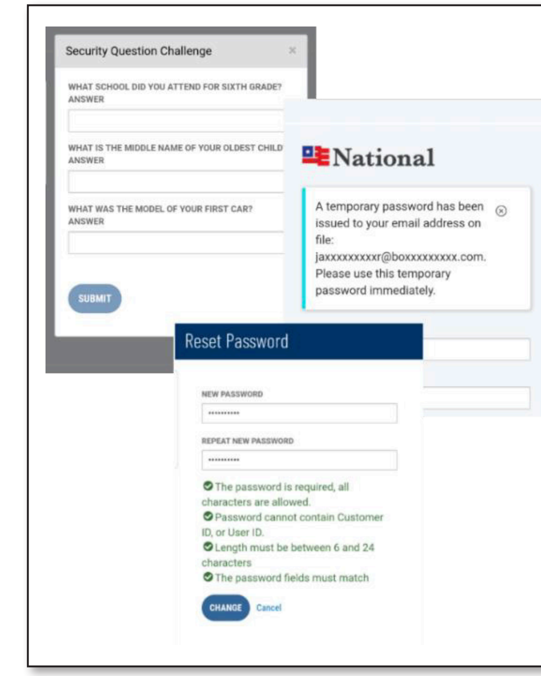


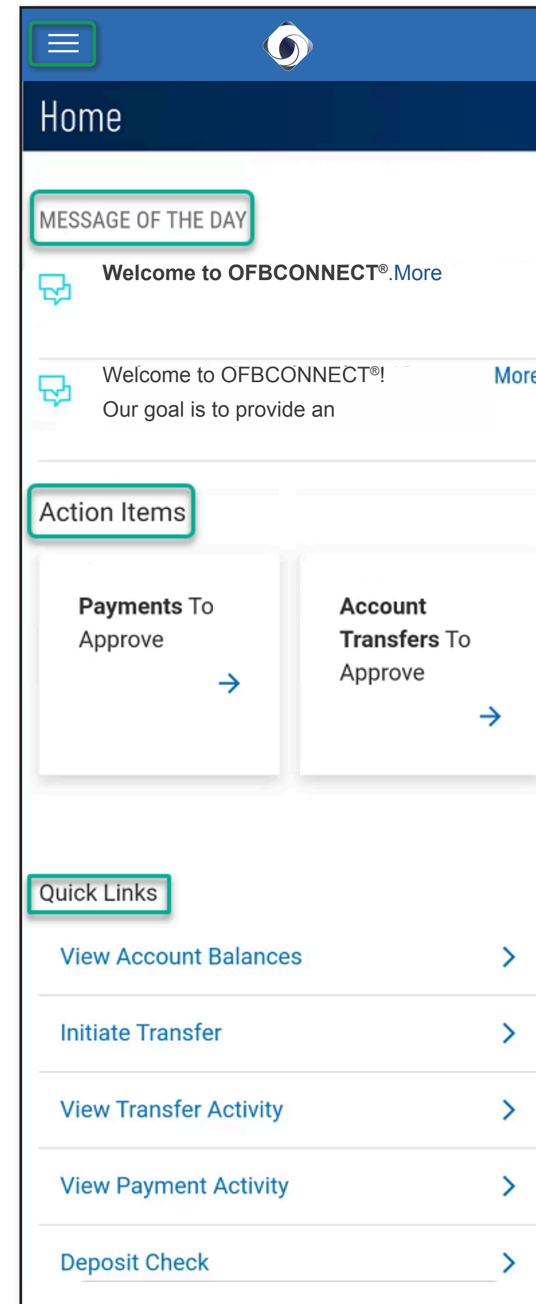
Self-service Forgot Password Link

The "Forgot Password?" link is available on the mobile login screen providing convenience for you to reset your password should you require such need. Enter your Customer ID and User ID, then tap on the Forgot Password? link to launch the "Forgot Password?" workflow.



The workflow takes you through answering your security questions to receive a temporary password. After logging in with the temporary password, the Reset Password screen is presented for you to reset your password.



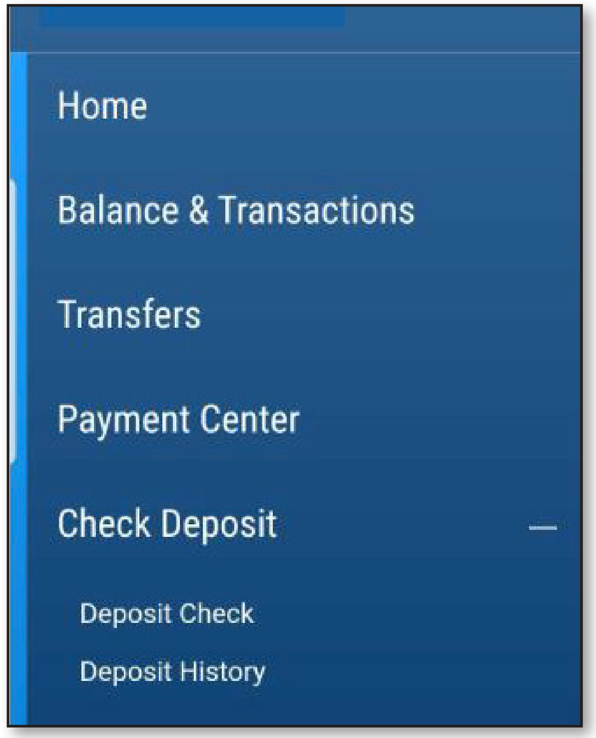


Home Screen

After logging in, you are taken to the app Home screen. You will have:

- A main menu
  (accessible through the 3-line icon on the top left of the screen)
- Message of the Day section
- Action Items
- Quick Links

Mobile Navigation



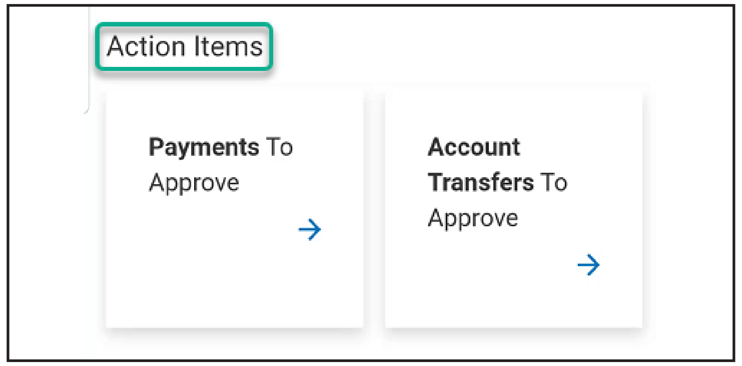
Main Menu

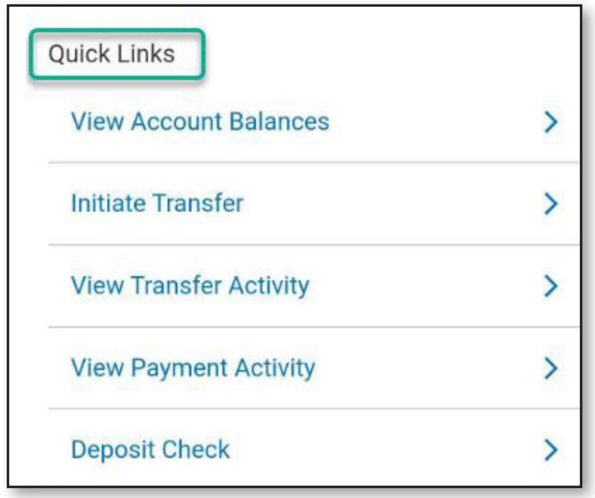
Click on the 3-line icon to open the main navigation menu. Menu items are display based on your permissions. Available options are:

- **Balance & Transactions**
- **Transfers**
- **Payment Center**
- **Check Deposit**
  (check deposit availability is based upon financial institution configurations)

Action Items

The mobile app provides action item buttons for payments and account transfers to approve. Tapping on these buttons will take you to the corresponding Requires My Approval list view to Approve or Reject transactions in the Requires My Approval status.





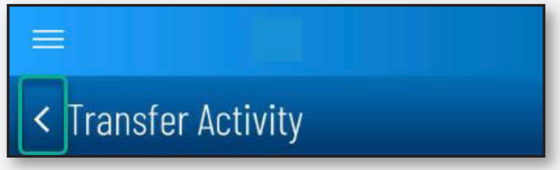
Quick Links

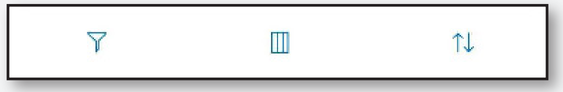
The quick links display is based upon your permissions and provide the ability to navigate

- **Balance & Transactions Reporting screen**
- **Initiate Transfer screen**
- **Transfer Activity screen**
- **Payment Center screen**
- **Check Deposit screen**

Back

Back arrow navigation on the mobile screens provide the ability to go back to the previous screen viewed.





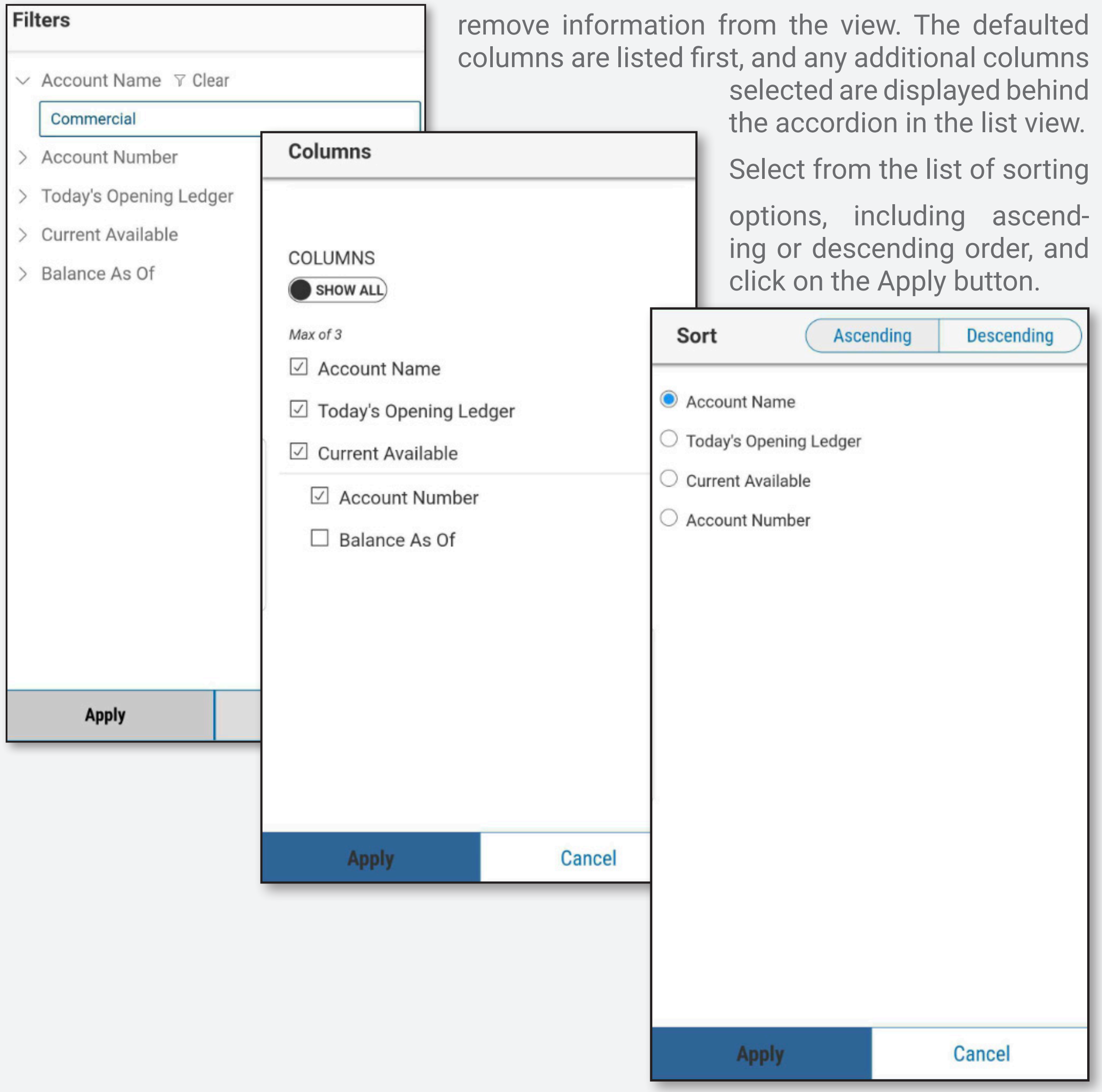
Back

Back arrow navigation on the mobile screens provide the ability to go back to the previous screen viewed.

Select from the list of filtering options and click on the Apply button. Any option marked as hidden indicates that it is not a selected column for viewing on the grid.

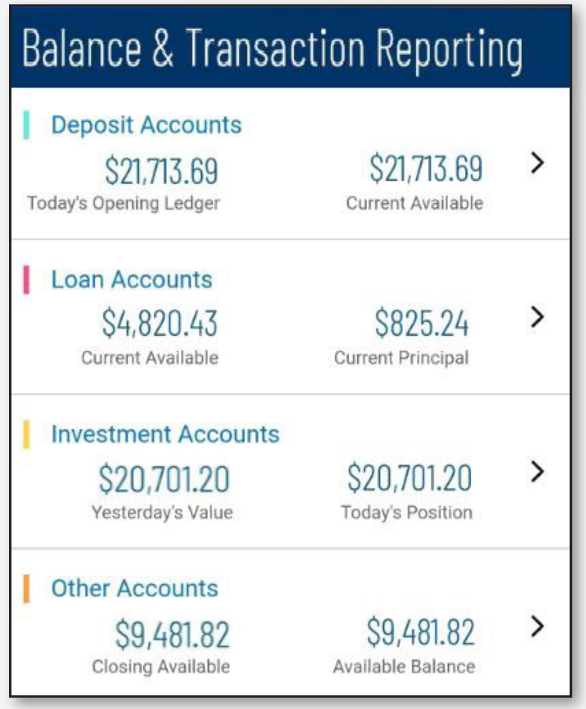
Select from the list of columns available to add or remove information from the view. The defaulted columns are listed first, and any additional columns selected are displayed behind the accordion in the list view.

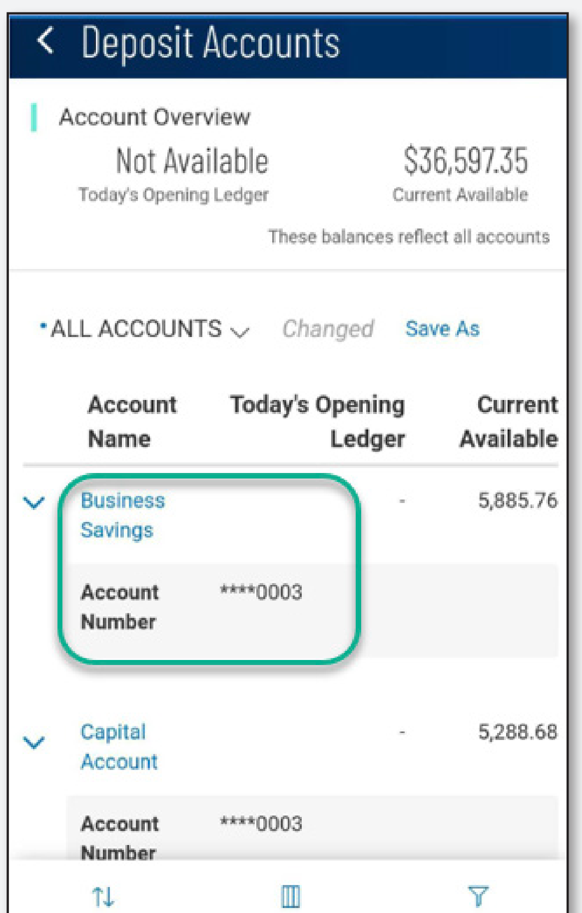
Select from the list of sorting options, including ascending or descending order, and click on the Apply button.



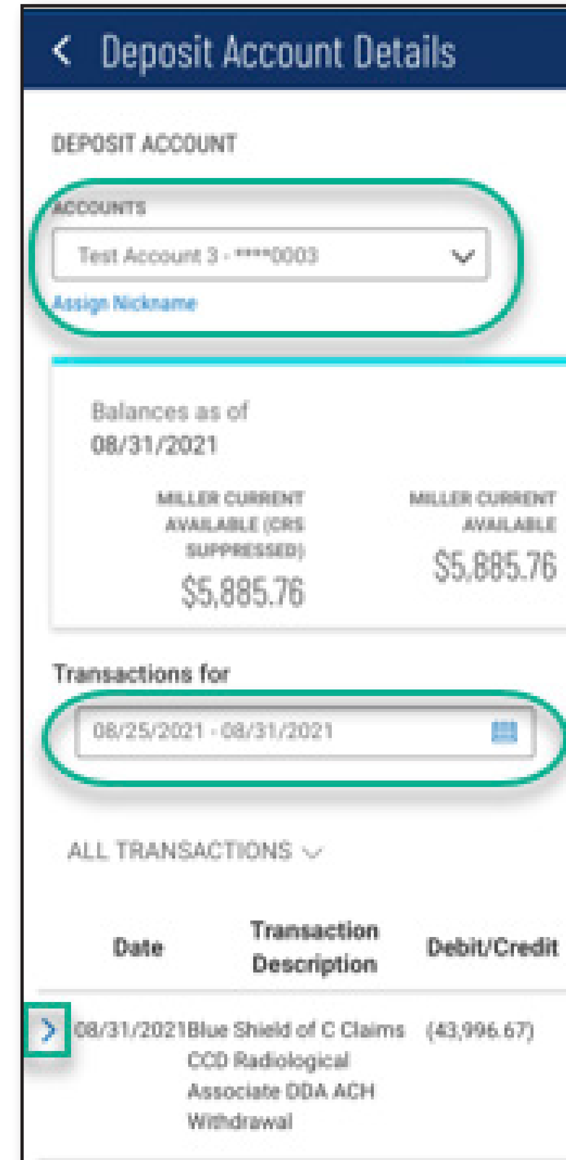
Balance and Transactions Reporting

You may navigate to the Balance & Transactions Reporting screen from the main navigation menu or the View Account Balances quick link. The Balance & Transaction Reporting screen provides access to account summary and transaction details for account types: Deposit, Loan, Investment and Other. Tap on any account type to view the account summary screen.





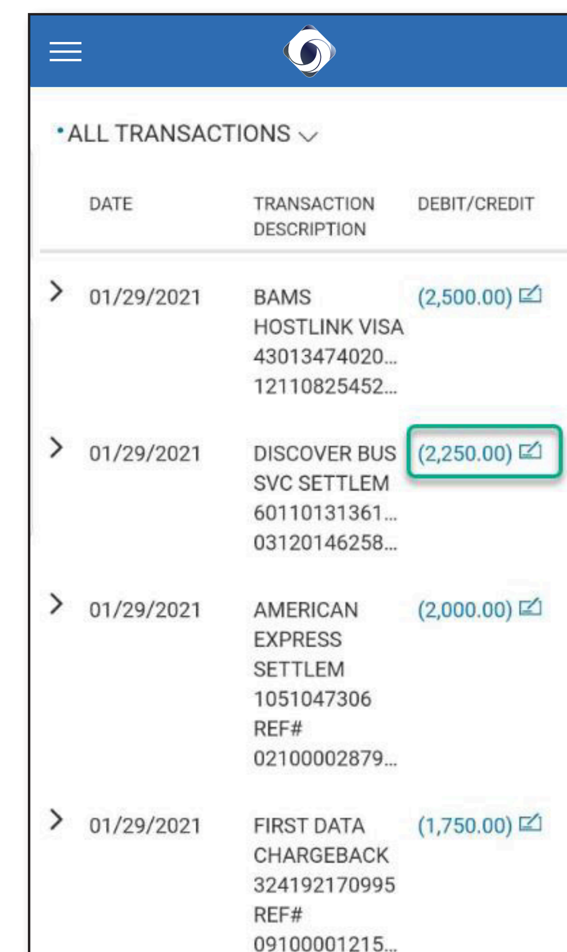
The account summary screen displays total account balances and a list of permitted accounts. Tap on an account name to view the account transaction history on the transaction details screen. Depending on financial institution settings, the account number may be masked.



The transactions details screen includes account balances, transaction search, and a list of the account transactions. Tap on the accordion (>) to view additional transaction information.

The account dropdown provides the ability to switch between permitted accounts to view transaction details. (Depending on financial institution settings, the account number may be masked as shown previously.)

View check images associated with a transaction by clicking on the icon where available.

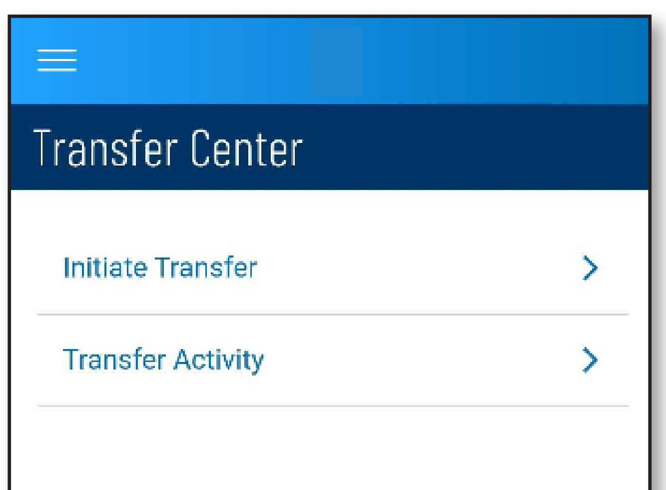


The check details screen displays check information with an image of the check.

- Tap ↻ to flip the image
- Tap ⊕ to zoom in
- Tap ⊖ to zoom out
- Tap ✕ to reset image

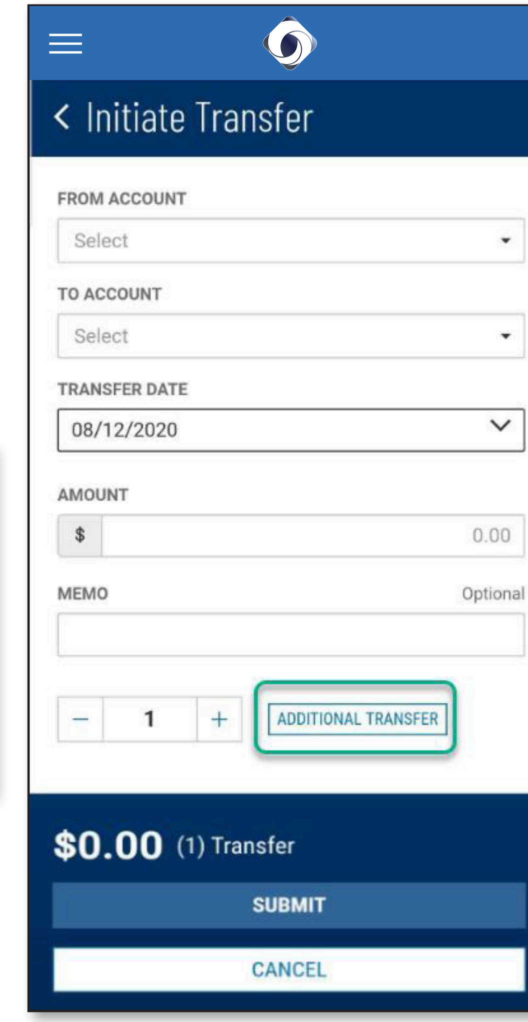
Account Transfers

Navigate to the Transfer Center Screen by tapping on Transfers from the main navigation menu. From here you may choose to initiate a transfer or view transfer activity. Quick links on the Home page will bring your directly to the Initiate Transfer screen and the Transaction Activity screen.

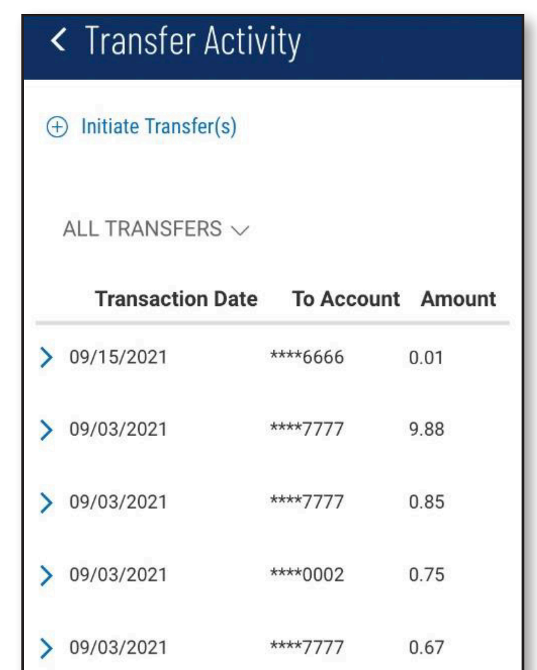


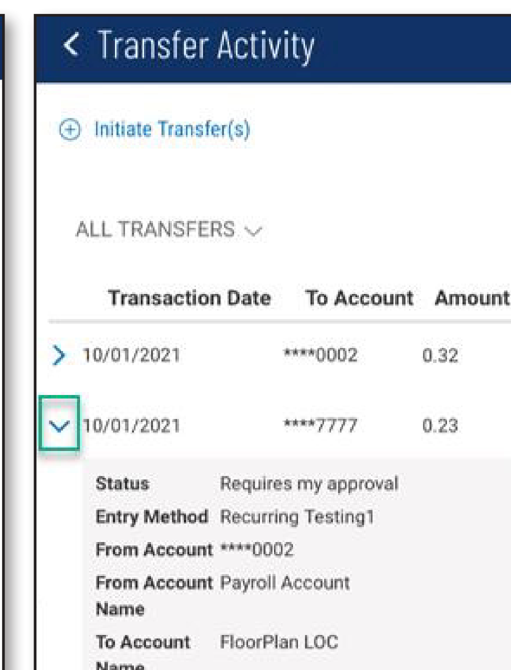
On the Initiate Transfer screen, you may initiate single or multiple simple one-time transfers. This screen provides the same functionality as the web version for adding additional transfer forms. You may enter the total number of additional transfer forms needed and tap on the Additional Transfer Button.

You will receive a success or failure message on the Transfer Activity screen.

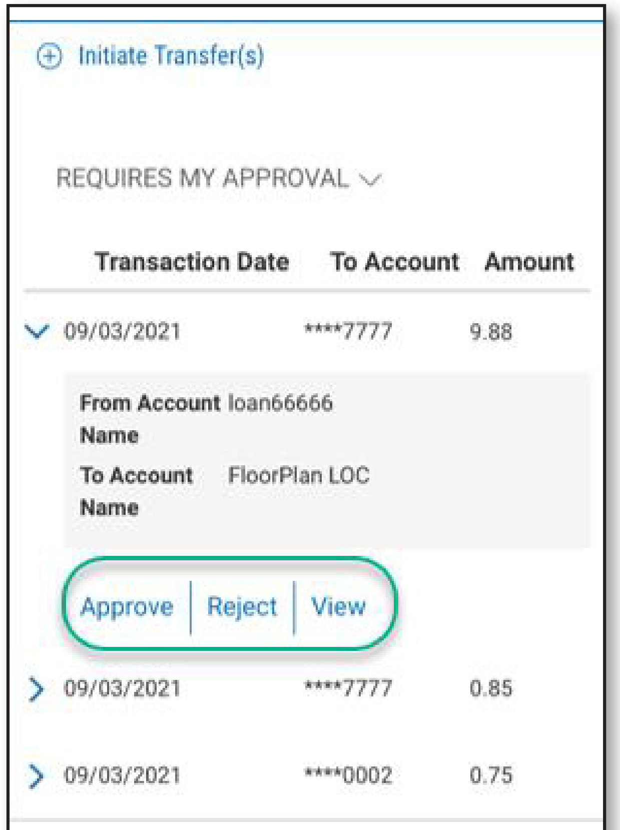


The Transfer Activity screen includes a link to Initiate Transfer(s) and a list of the transfer activity for all permitted accounts. Tap on the accordion to view additional transfer information.

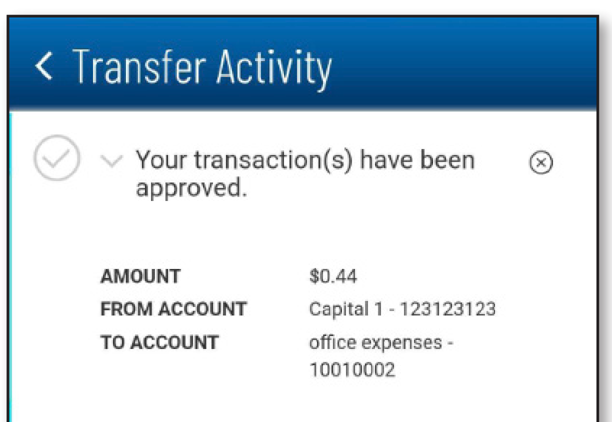


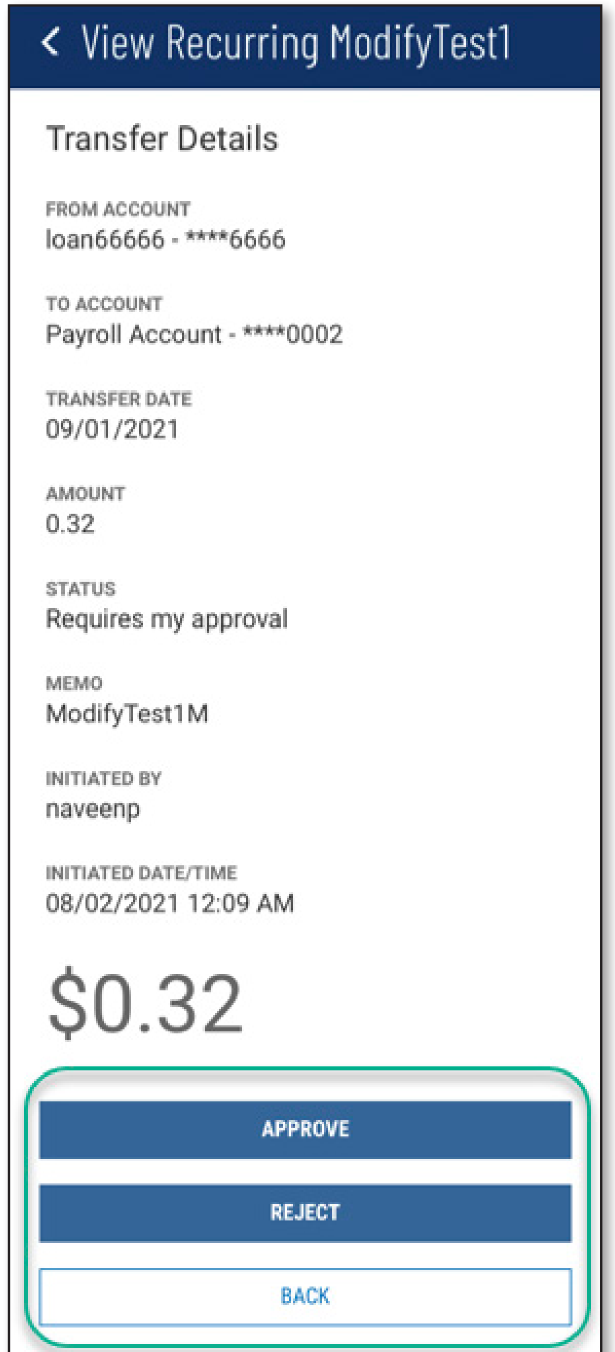


Select the Requires My Approval pre-defined saved view to view all account transfers requiring your approval. The Approve and Reject actions are available behind



the accordion and on the view One-to-One Transfer screen. Click on the View link to view the One-to-One Transfer screen. The Back button takes you to back to the Transfer Activity screen.

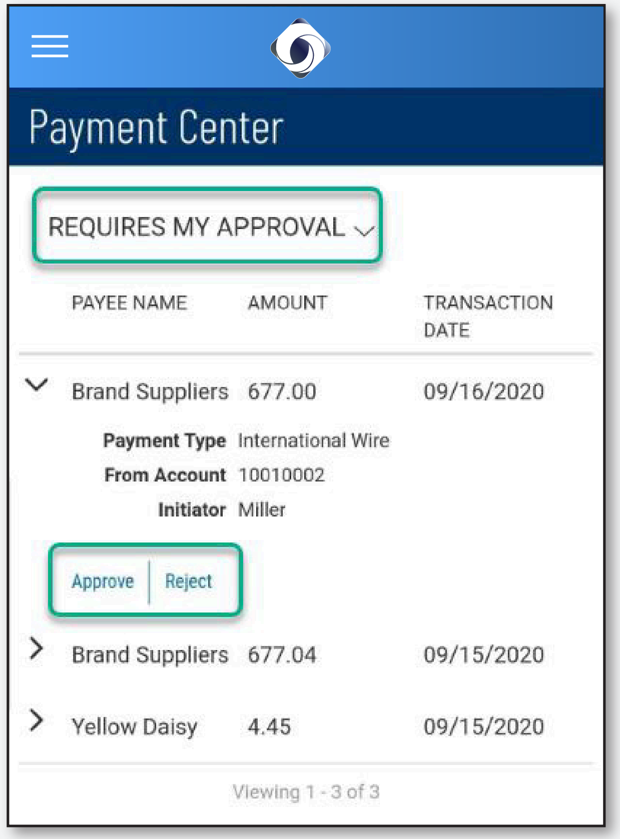




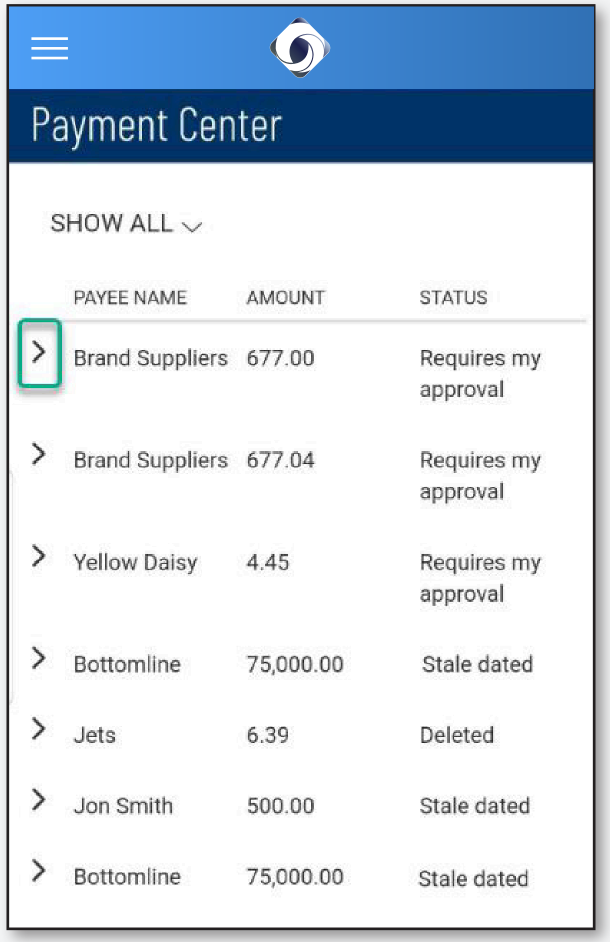
You will receive a transaction success or failure message on the Transfer Activity screen.

Payment Center

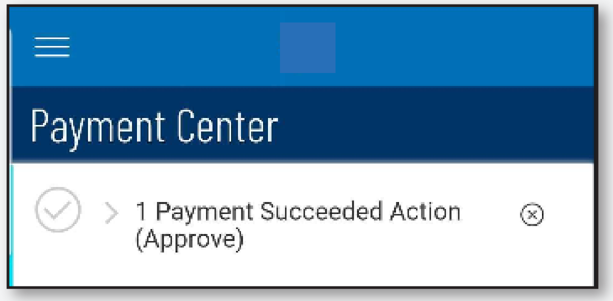
Navigate to the Payment Center Screen by tapping on Payments from the main navigation menu of View Payment Activity quick link. The Payment Center screen includes a list of the payment activity for all permitted accounts and payment types. Payment types supported are wire, ACH and loan. Tap on the accordion to view additional payment information.



You will receive a transaction success or failure message on the Payment Center screen.

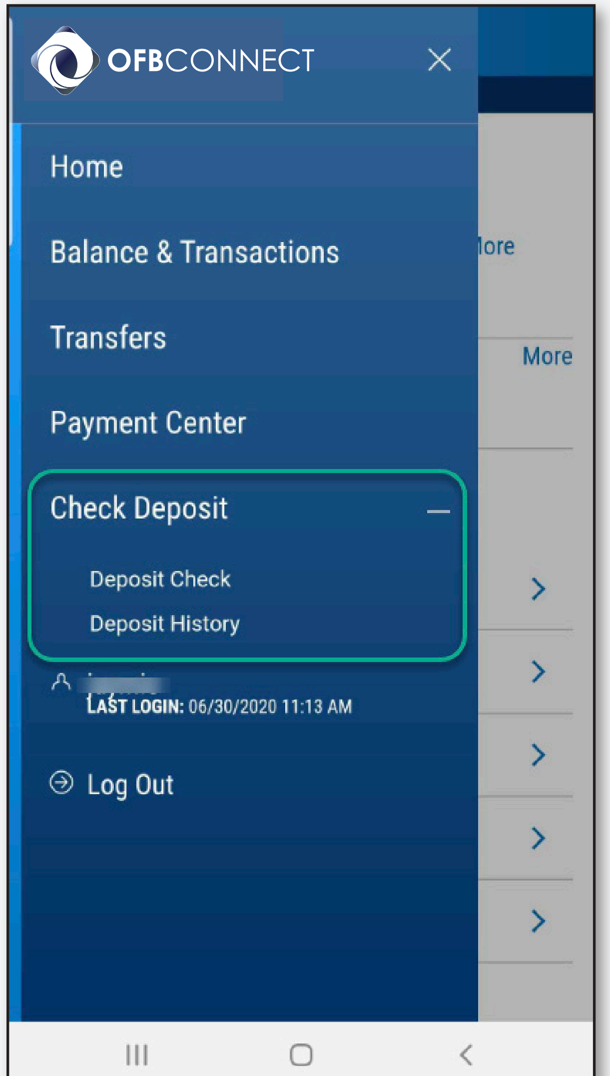


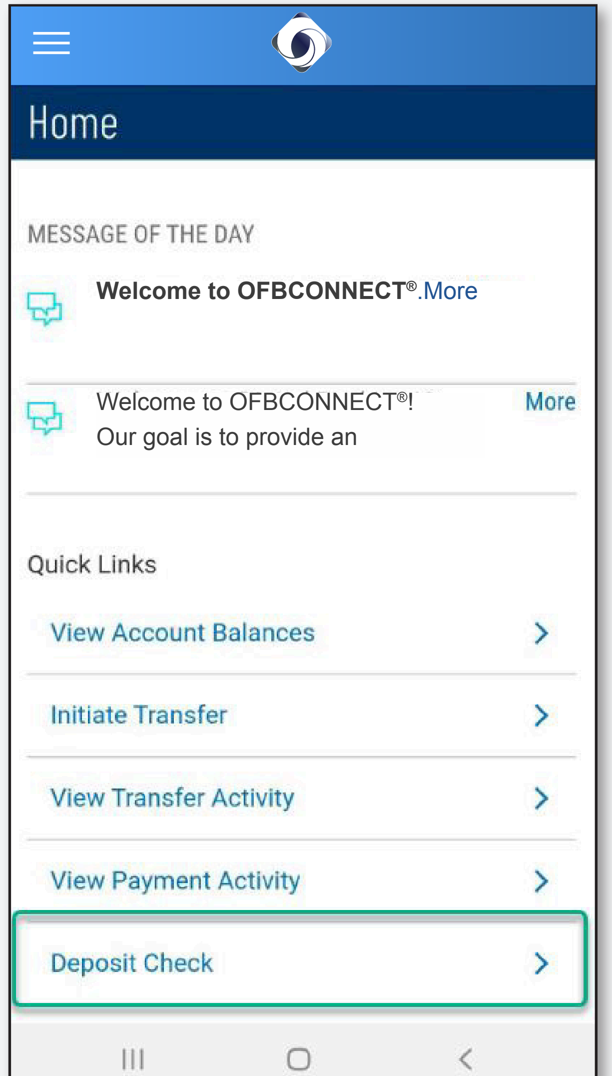
Select the Requires My Approval pre-defined saved view to view all payments requiring your approval. The Approve and Reject actions are available behind the accordion.



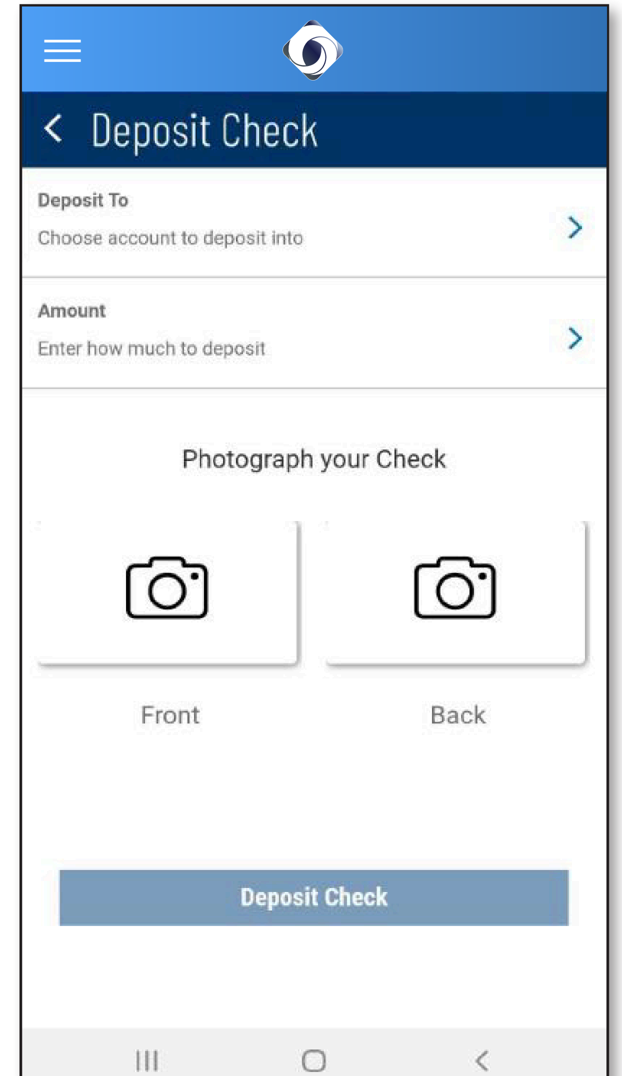
Mobile Remote Deposit

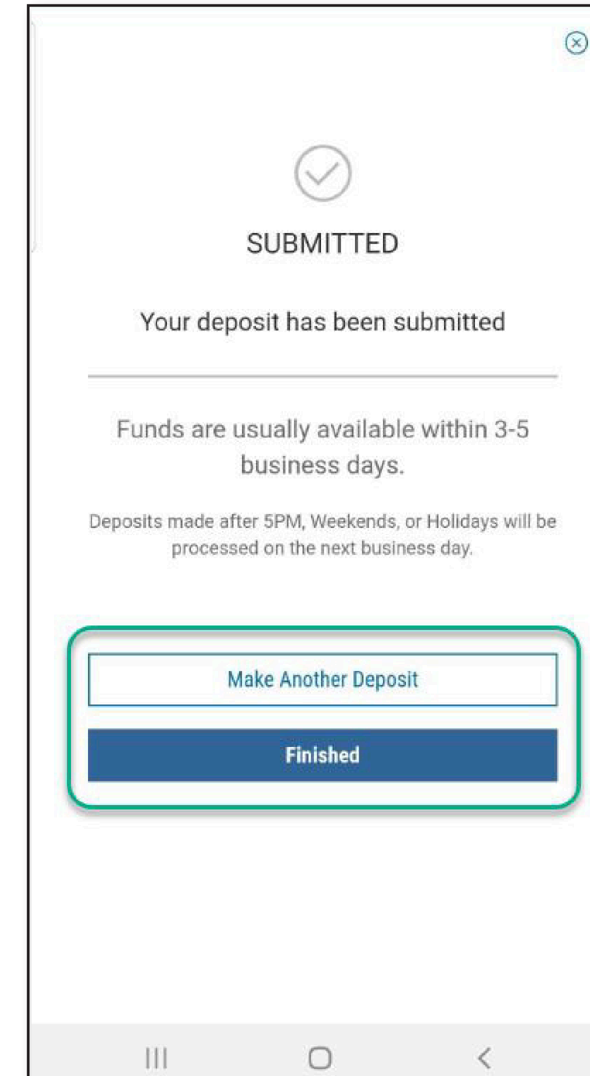
Access to mobile remote deposit depends on your financial institution's settings. If you have permissions, you will see a Check Deposit menu option on the mobile navigation menu and a Deposit Check quick link on the mobile Home screen. Tapping on Deposit Check will start the check deposit workflow.





Follow screen input and actions, until deposit is submitted.





You are directed to the Deposit History screen when tapping on the Finished button after submitted a deposit, or by tapping on the Deposit History menu. Last seven (7) calendar days of deposit history is available. From the Deposit History screen, you can tap on any single deposit to view the Check Deposit Details screen.