CROSSFIRST
BANK®

Digital Banking User Guide

Commercial Clients

Version 1.1

Contents

Getting Started

Welcome to digital banking with CrossFirst Bank! Whether you are using a mobile phone, tablet, or personal computer, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, please contact our Client Care team at 844-261-2548.

System and Browser Requirements

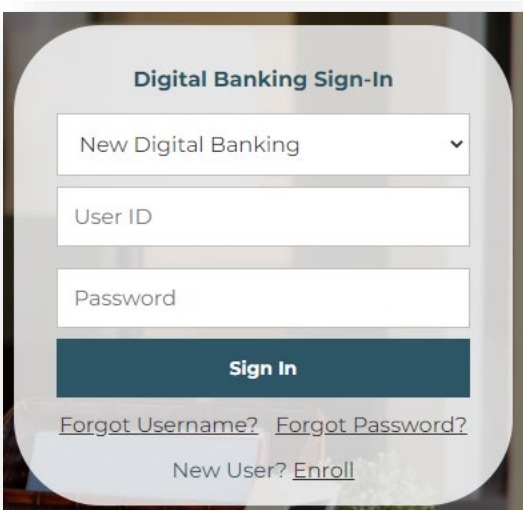
Digital banking is built to support a wide range of computers and mobile devices. Minimum requirements to use online banking include:

- For desktop computers, Microsoft Windows 10 or Mac OS X 10.10 with a supported PC or Mac.
- Supported browsers for desktop computers include the current and previous two versions of Google Chrome, Mozilla Firefox, Microsoft Edge and Safari.
- The mobile app requires Android 5.x and later or iOS 10.x and later.
- Fingerprint login is only supported on eligible Android devices. Touch Authentication is only available on eligible Apple iOS devices.
- Mobile deposit requires a mobile device with a rear-facing camera with a 5 megapixel or higher resolution.

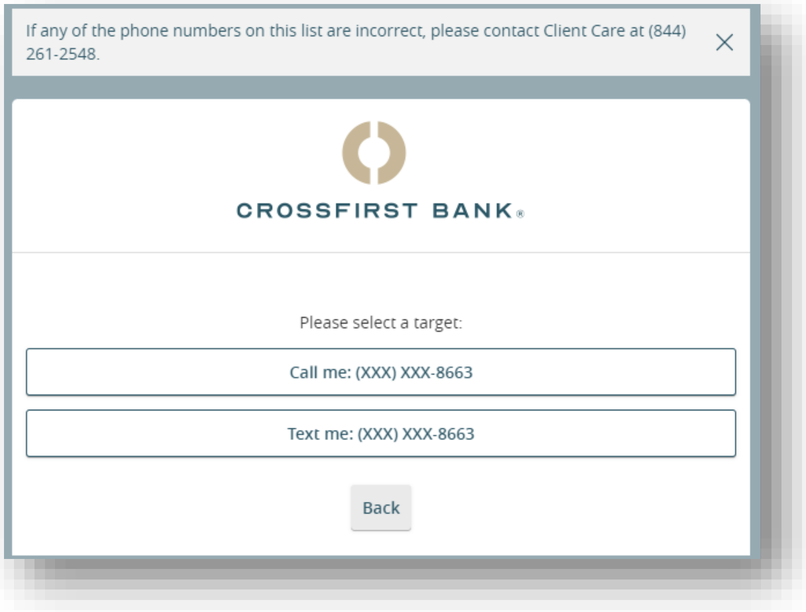
First Time Log In

Logging in requires your user ID and password. The first time you log in you'll also need to register your device by requesting a Secure Access Code (SAC).

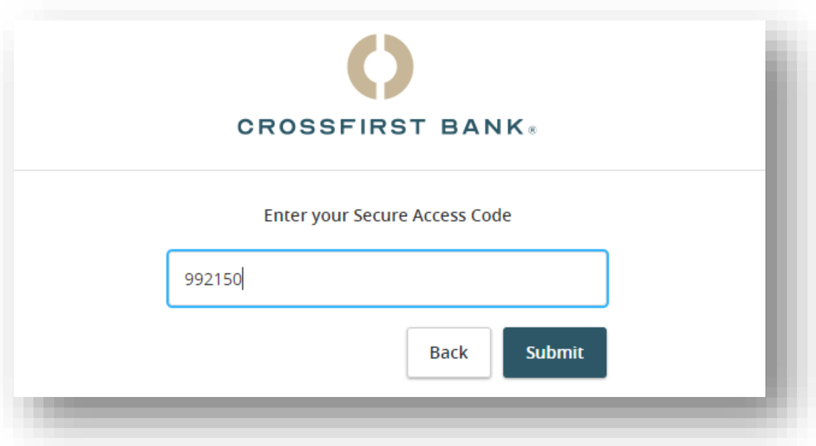
- Navigate to www.crossfirstbank.com and under Digital Banking Sign-In select: **NEW Digital Banking.**
- Enter your User ID and password. Click the **Sign In** button.



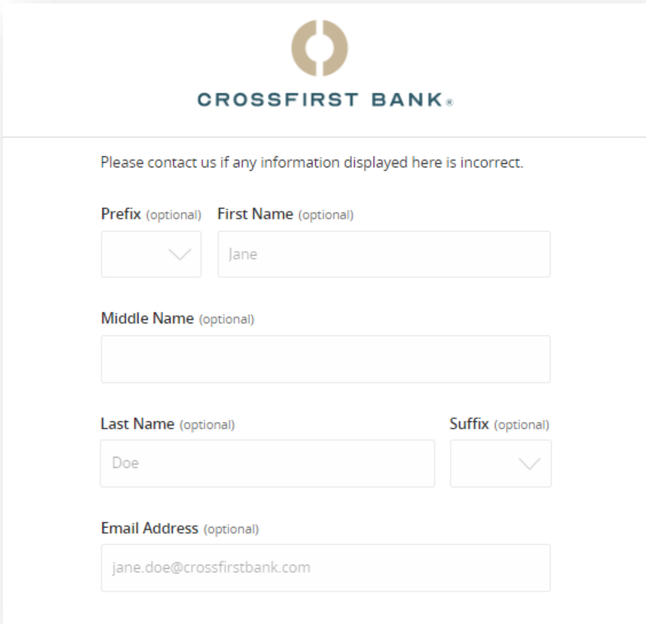
- Select the method in which to receive your Secure Access Code (SAC).



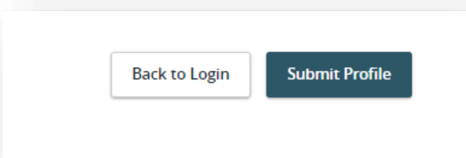
- You will receive a call or text with a six-digit SAC. Enter the SAC into the box and select **Submit**.

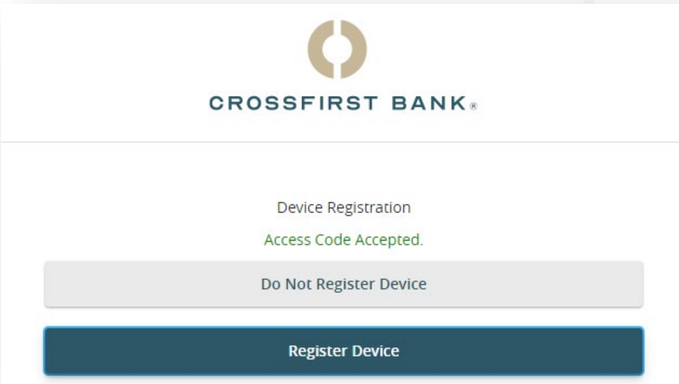


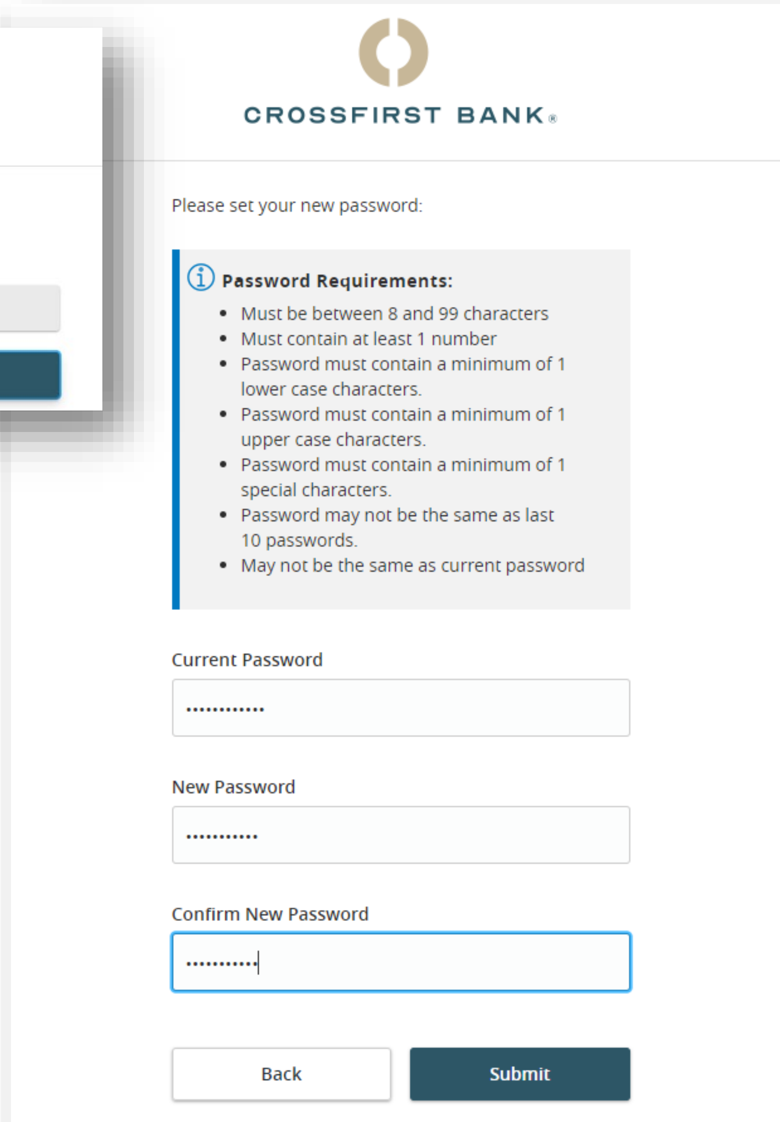
- Review your personal details. Please note, the information on this page cannot be edited. Please contact Client Care if you need to make changes to any of these details.



- After reviewing, select **Submit Profile.**







- You will be prompted to create a new password that you will use to log into digital banking going forward. In the **Current Password** field enter the current password you normally use to log into online banking. In the **New Password** and **Confirm New Password** fields enter a new password based on the requirements, and select **Submit**.

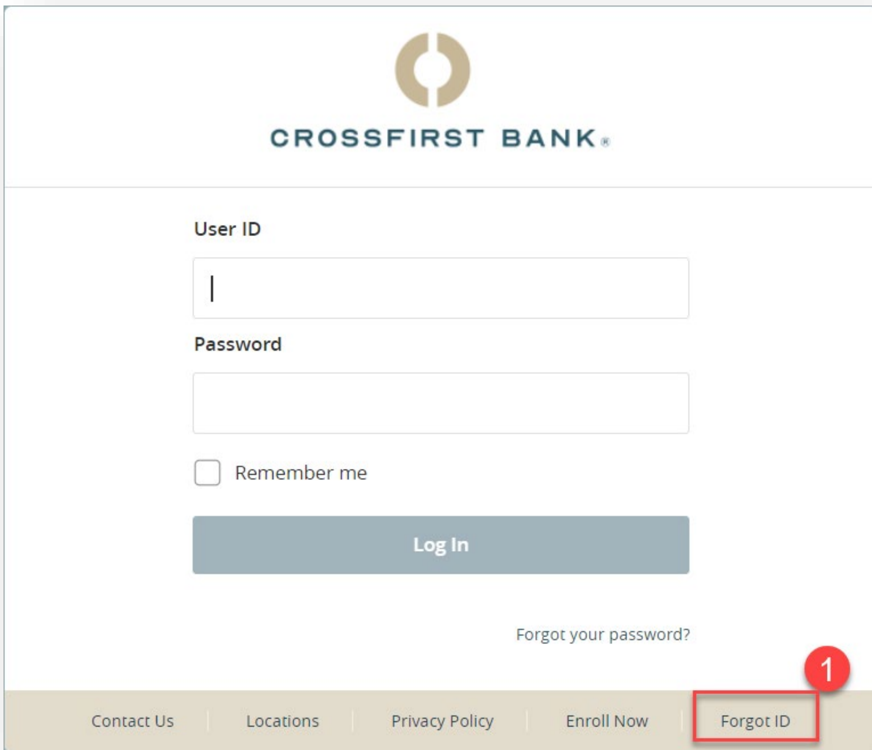
- Select **Register Device** if you are logging in from a personal device. You should not register the device if it's a shared or public browser.

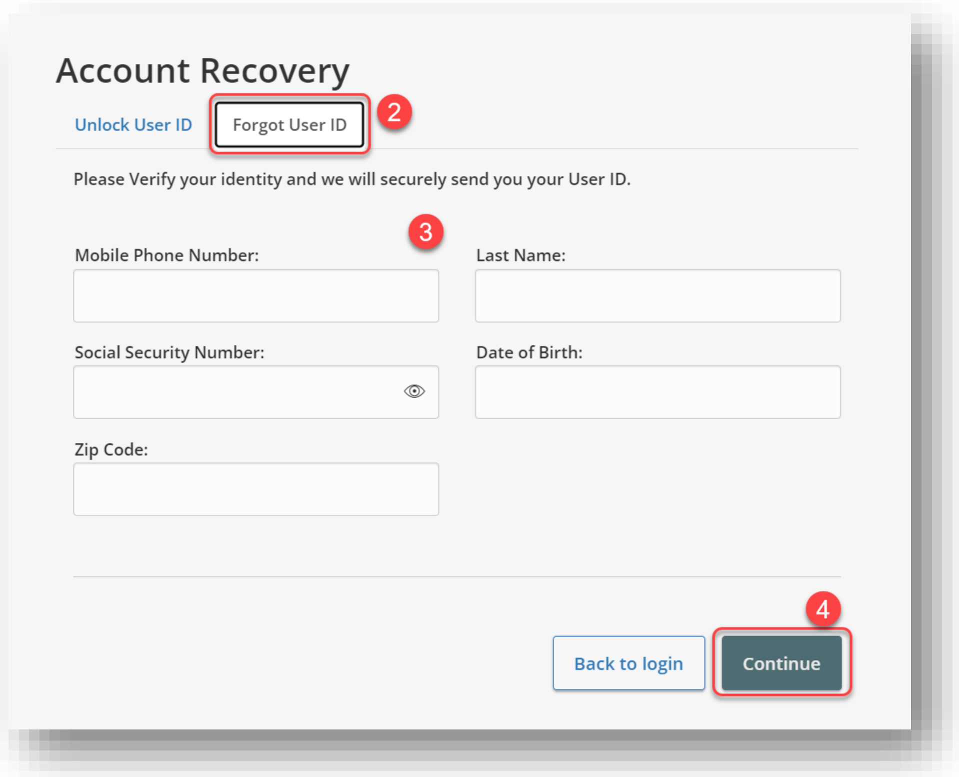
Self Service for Log In Issues

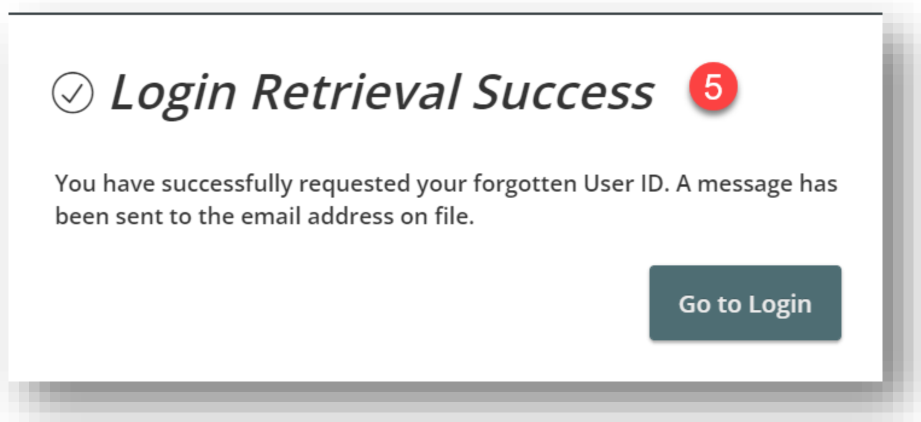
If you forgot your password, user ID or are locked out of digital banking, self-service features are available for you to conveniently and securely regain access.

Forgot User ID

Forgot your user ID? You can request the ID by completing the following steps.





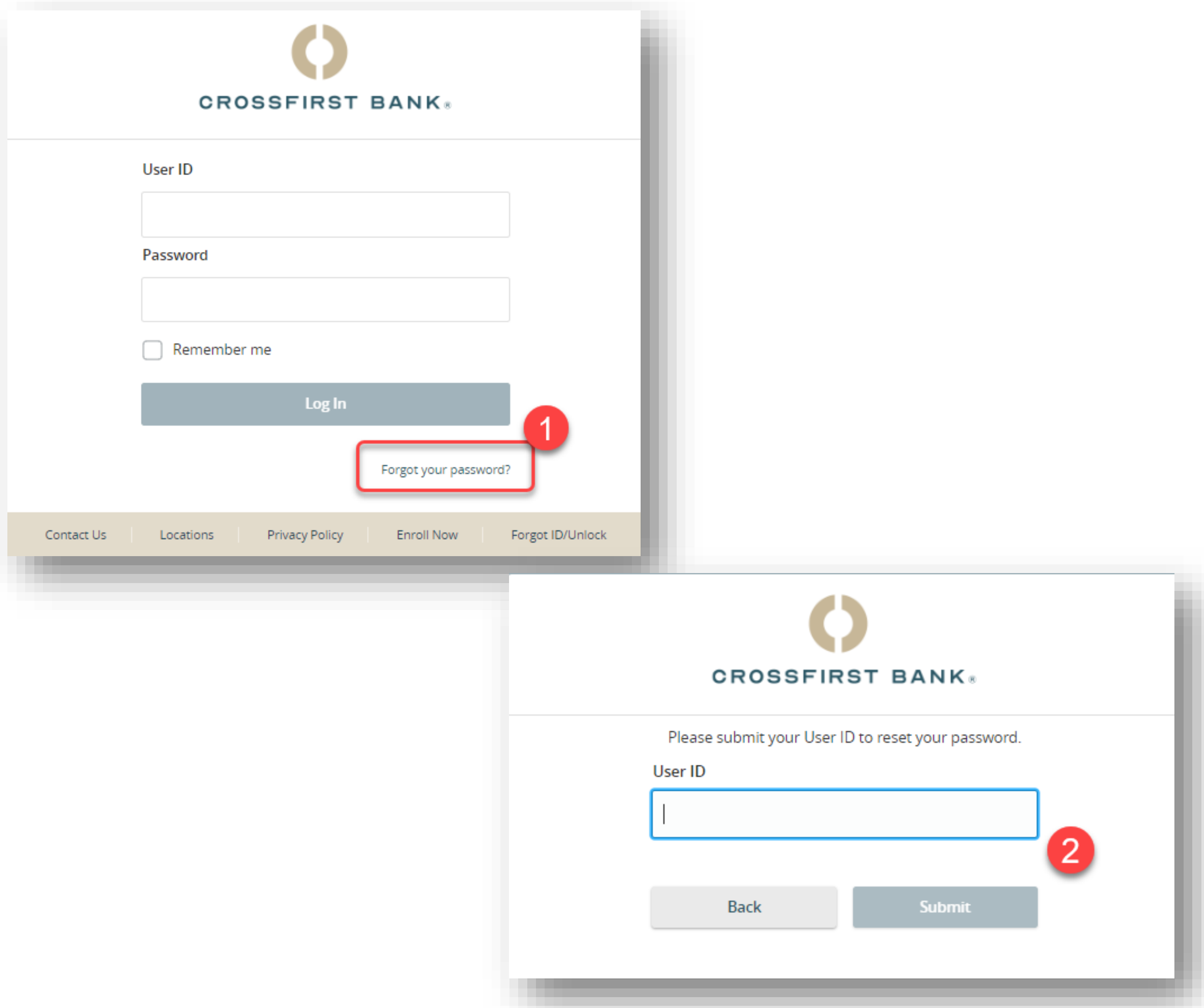


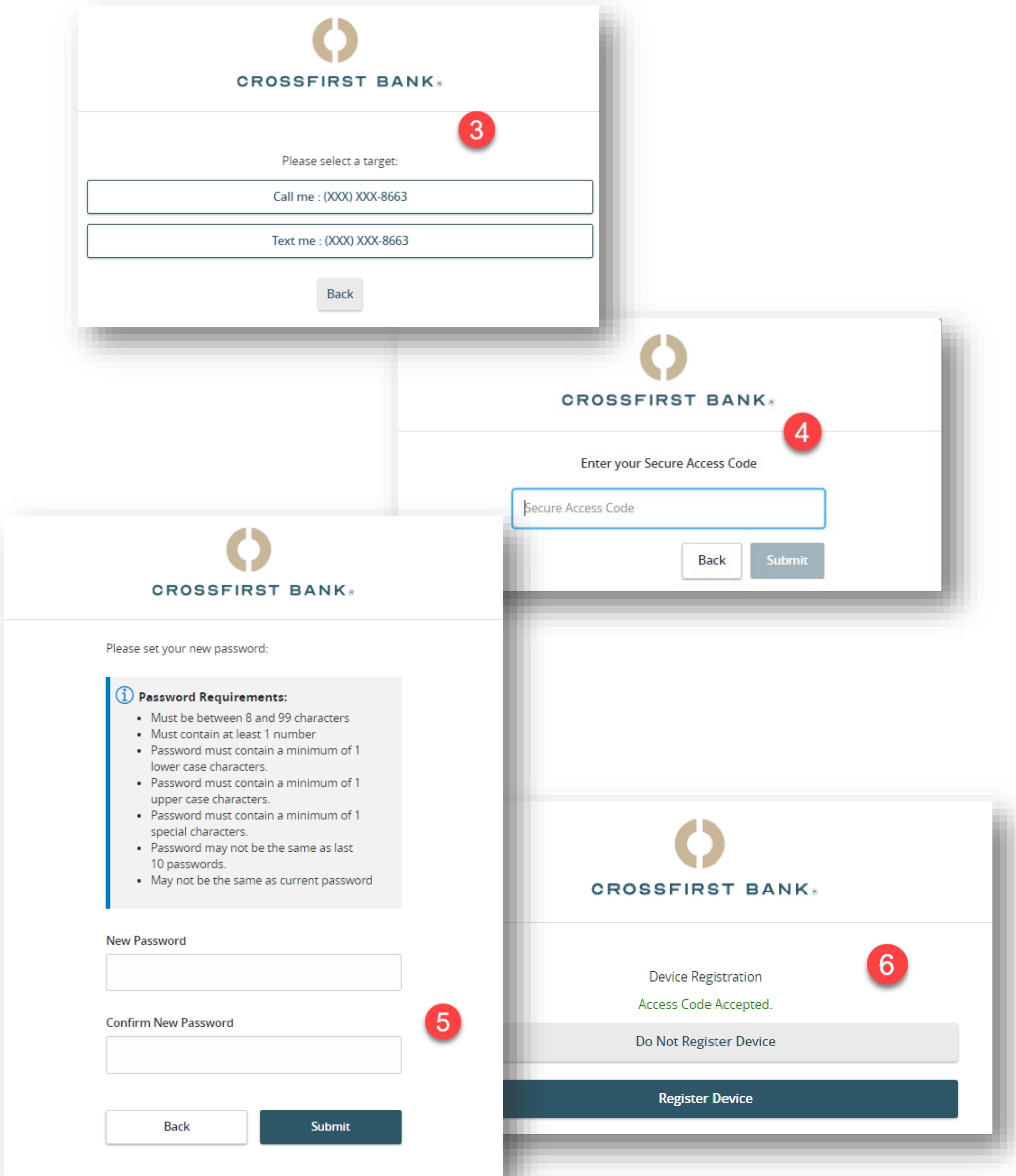
1. Select the **Forgot ID/Unlock** button on the login screen.
2. Click the **Forgot User ID** tab.
3. Enter your information in the fields provided.
4. Click **Continue**
5. You'll see a confirmation message that the user ID retrieval was successful and can click the **Go to Login** button. You'll receive an email to your email address on file with your user ID.

Password Reset

Forgot your password? You can conveniently reset your password from the login screen. Follow the steps listed below.

1. Select the **Forgot your password** button on the login screen.
2. Enter your user ID and click the **Submit** button.
3. Select the method in which you will receive your secure access code (SAC).
4. You'll receive a call or text with a six digit SAC. Enter it in the SAC field.
5. Create a new password that meets the listed password requirements and click the **Submit** button.
6. Select to register your device if you are logging in on a personal device. You will then be successfully logged in.



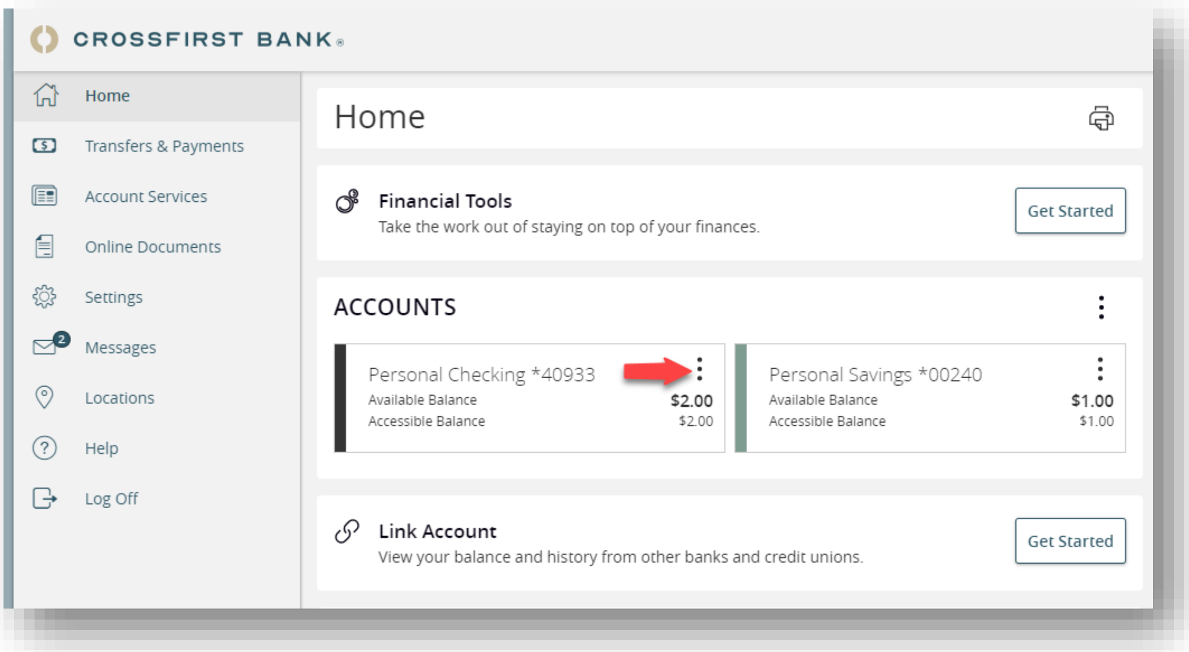

CROSSFIRST BANK
3
Please select a target:
Call me : (XXX) XXX-8663
Text me : (XXX) XXX-8663
Back
CROSSFIRST BANK
4
Enter your Secure Access Code
Secure Access Code
Back
Submit
CROSSFIRST BANK
Please set your new password:
Password Requirements:
Must be between 8 and 99 characters
Must contain at least 1 number
Password must contain a minimum of 1 lower case characters.
Password must contain a minimum of 1 upper case characters.
Password must contain a minimum of 1 special characters.
Password may not be the same as last 10 passwords.
May not be the same as current password
New Password
Confirm New Password
5
Back
Submit
CROSSFIRST BANK
6
Device Registration
Access Code Accepted.
Do Not Register Device
Register Device

Home Page

After logging in, you are taken directly to the Home Page. Here you can view the balances in your accounts, see your account summaries, and more.

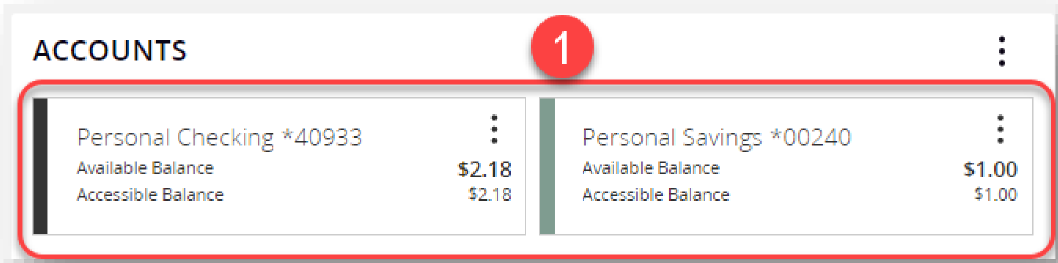
- When you click an account name, you are taken to the **Account Details** page.

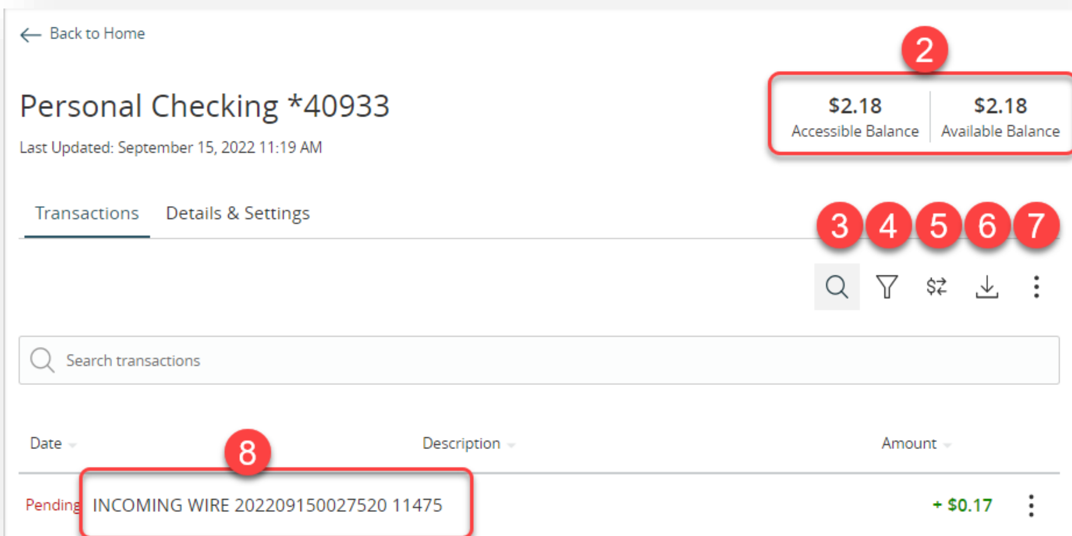
  You can also click the ⋮ icon on the right side of an account card, and select ***View Activity*** for more details.



Account Details Overview

Selecting an account on the Home Page takes you to the Account Details page, where you can view each transaction pertaining to that account. View details such as type of transaction, check images and account balances.

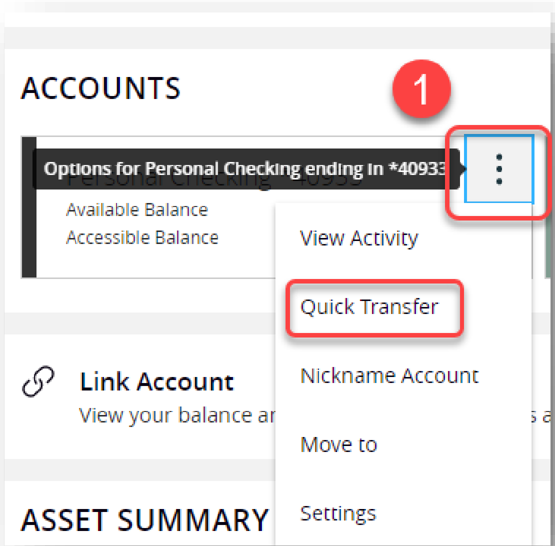


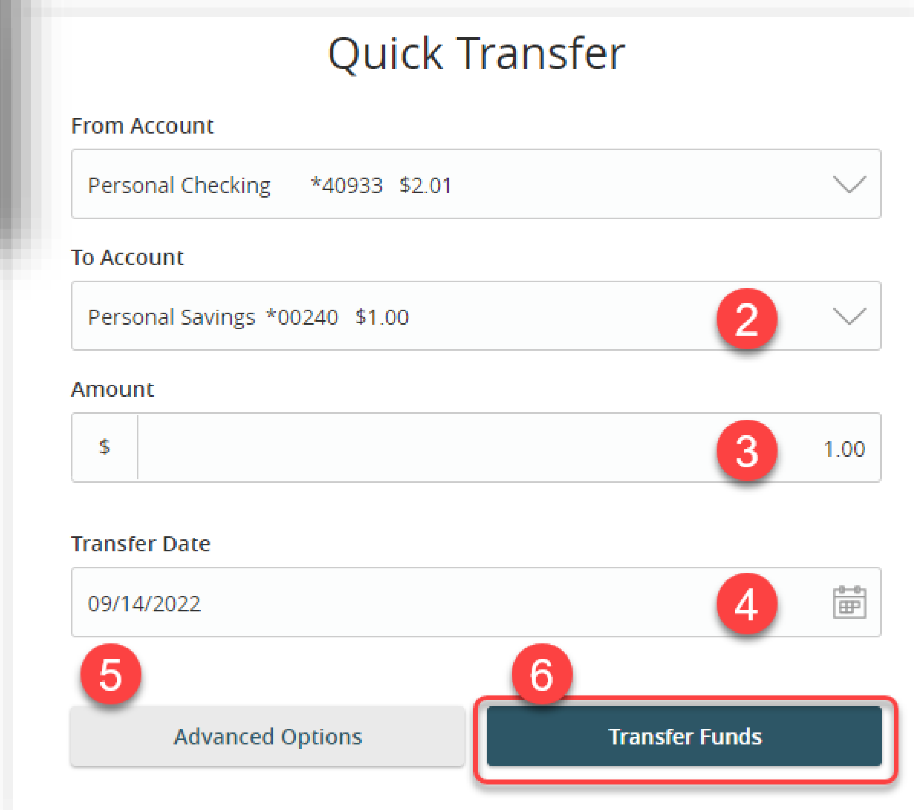


1. On the Home Page, click on an account name to view the Account Details screen.
2. The accessible and available balances of that account are displayed in the top right corner.
3. The icon opens the search bar to find transactions associated with that account.
4. Transactions can be sorted by time, type, amount, or check number. Click the icon for more options.
5. Make a quick transfer by clicking the $⇄ icon.
6. Download or export your transactions into a different format by clicking the icon.
7. The ⋮ icon lets you send a secure message to Client Care or print a list of transactions.
8. View more details about a transaction by clicking on it.

Quick Transfer

You can make a quick transfer directly from your accounts displayed on the home page.

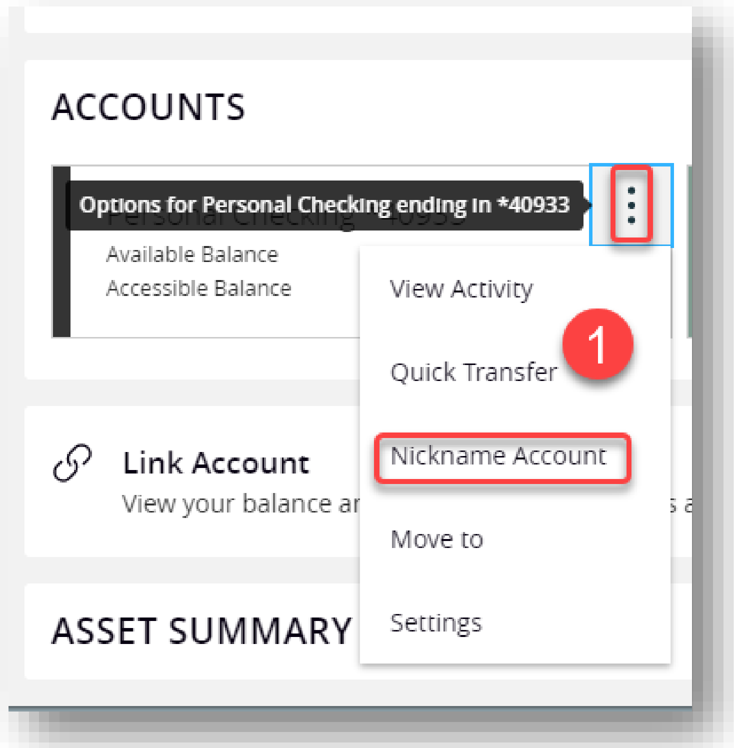


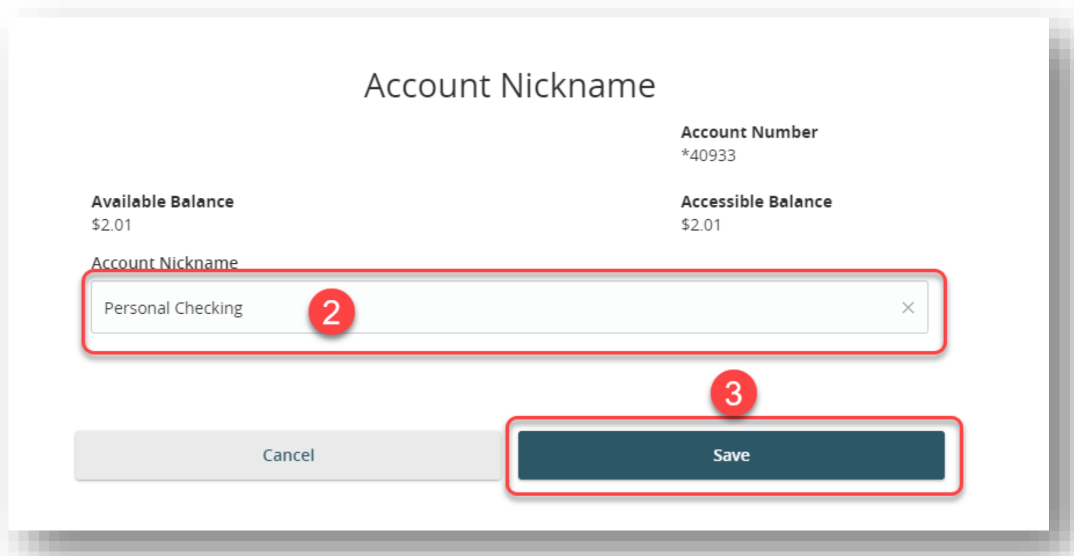


1. Click the ⋮ icon on the right side of an account card and select "Quick Transfer."
2. Select the "To" drop-down and choose an account to receive the funds.
3. Enter an amount to transfer.
4. Select a transfer date.
5. (Optional) Click the **Advanced Options** button to have a Memo field displayed.
6. Click the **Transfer Funds** button when you are finished.

Account Nickname

You can change an account's nickname directly from the Home page.

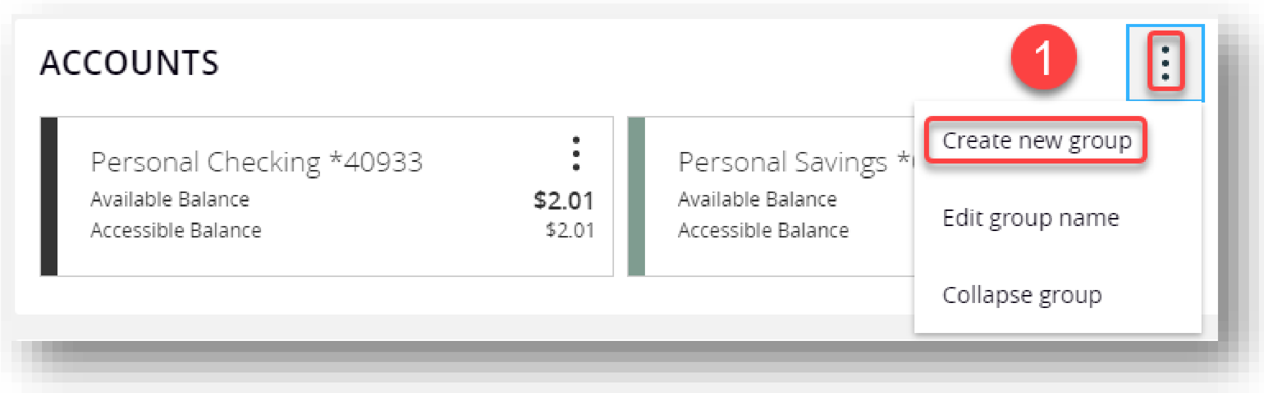


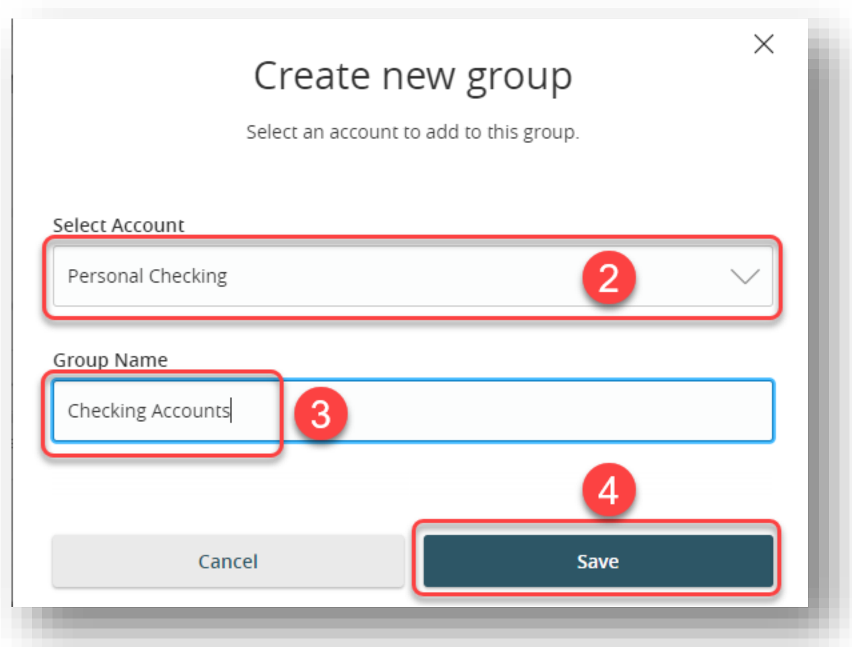


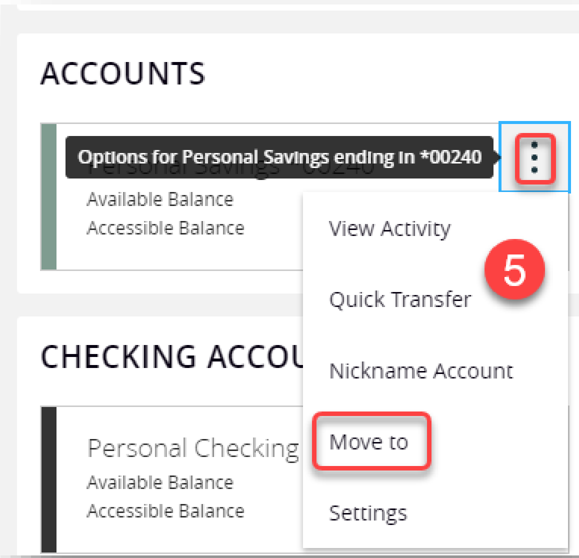
1. Click the ⋮ icon on the right side of an account card and select **Nickname Account.**
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

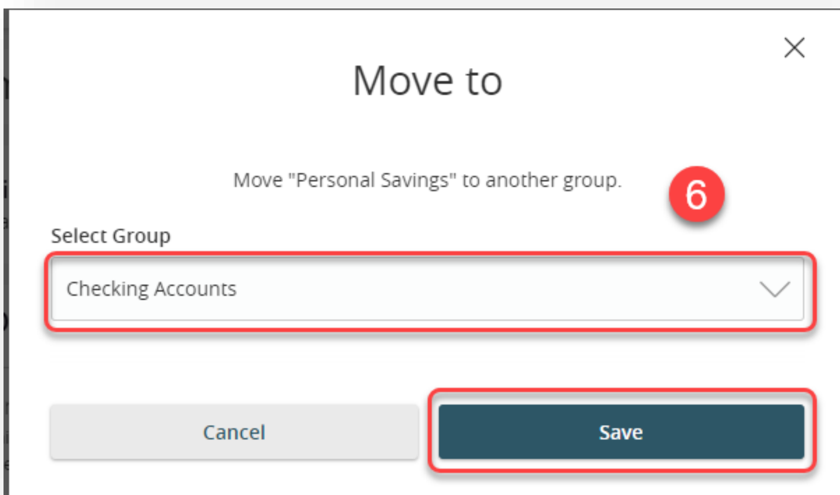
Account Grouping

Organize your internal and linked accounts into groups in order to customize the appearance of the Accounts page to meet your needs. Groups can be changed or deleted per your preferences.





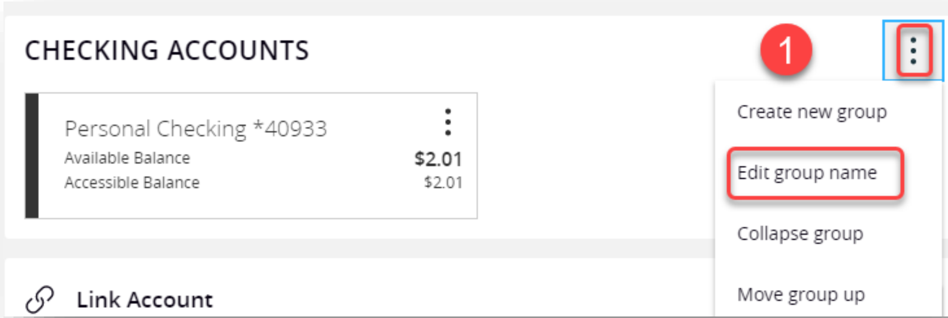


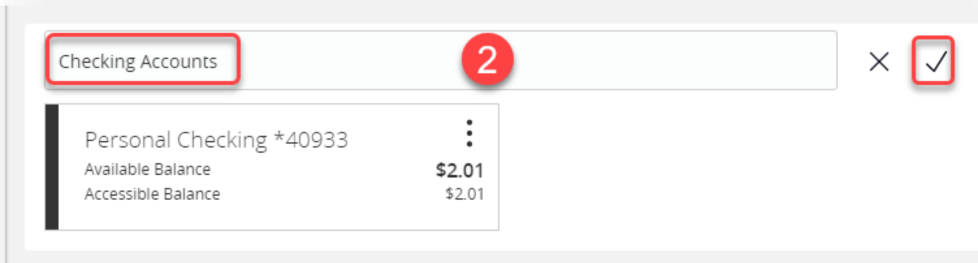


1. Create a new group by clicking the ⋮ icon and selecting "Create new group" from the drop-down.
2. Use the drop-down to select an account.
3. Create a group name.
4. Click the **Save** button.

5. (Optional) Continue adding accounts to your new group by clicking the ⋮ icon next to the account and selecting "Move to" from the drop-down.
6. Select the group from the drop-down and click the **Save** button.

Editing a Group Name

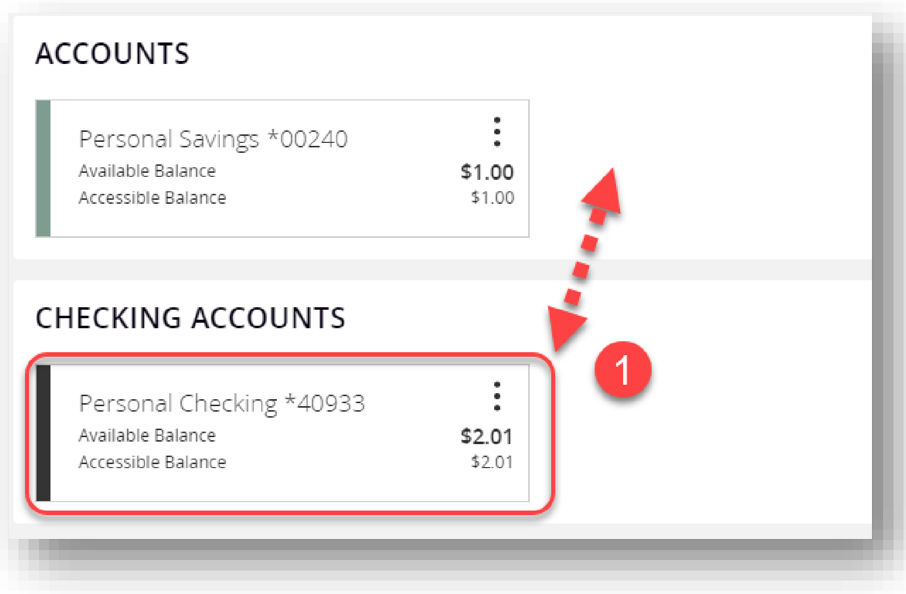


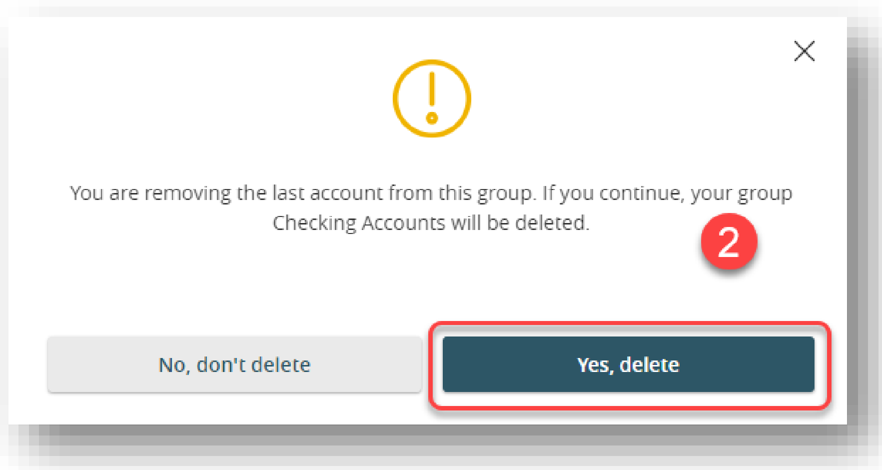


1. Click the ⋮ icon next to the group name and select “Edit group name”.
2. Enter the new group name and click the ✓ icon to save the changes.

Deleting a Group

After a group is created, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.





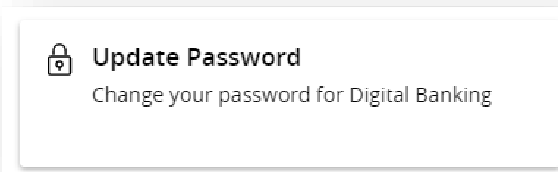
1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

We take security very seriously at CrossFirst Bank and we've added various tools to help you better protect your account information. You can add and manage these features in the **Settings** Menu and under the **Security** section.

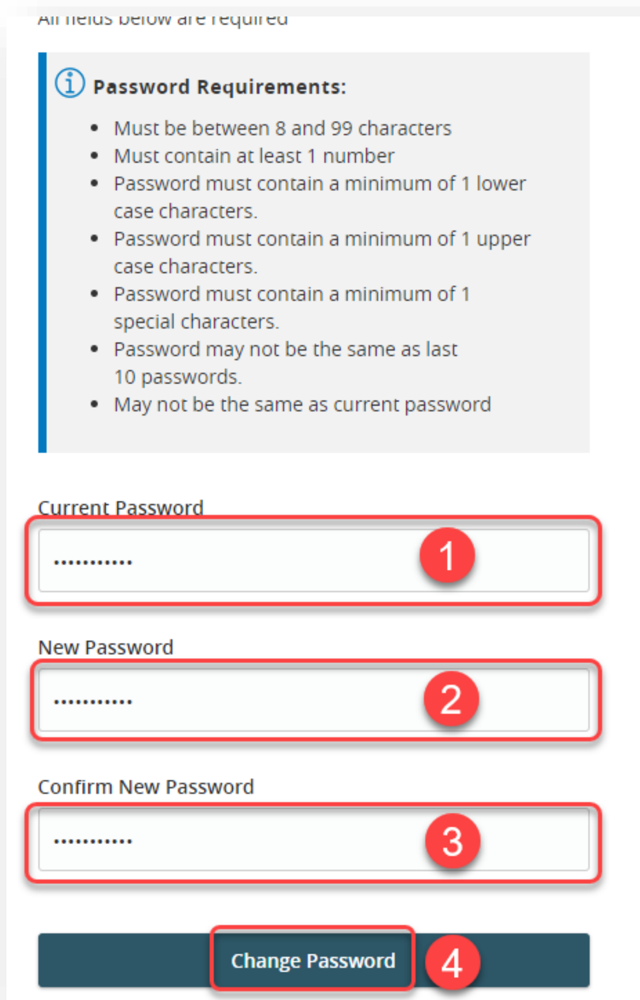
Update Password

When needed, you can update your password. We recommend that you update your password regularly and follow our guidelines for creating a strong password.



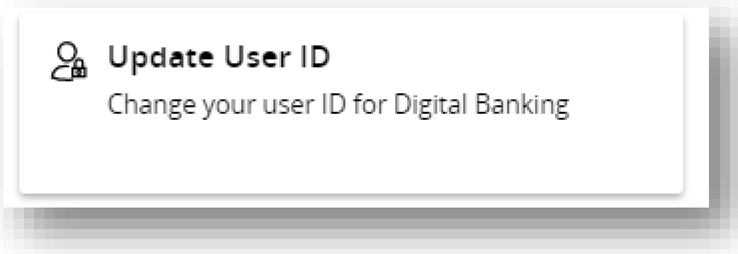
In the Settings menu under the Security section, click the **Update Password** button.

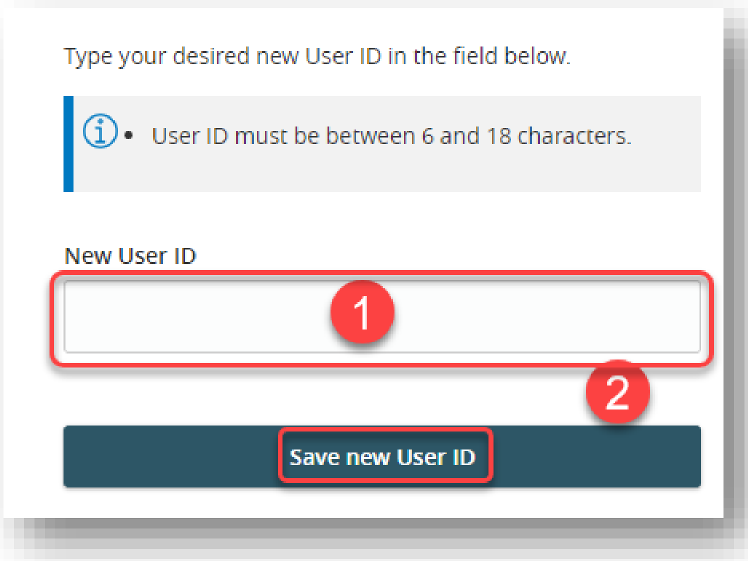
1. Enter your old password in the current password field.
2. Create a new password and enter that in the new password field.
3. Reenter your new password.
4. Click the **Change Password** button when you are finished making changes.



Update User ID

You can also update your user ID at any time. To create an effective user ID, create an ID that you will remember and that follows our required guidelines.



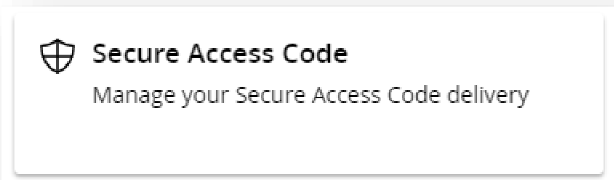


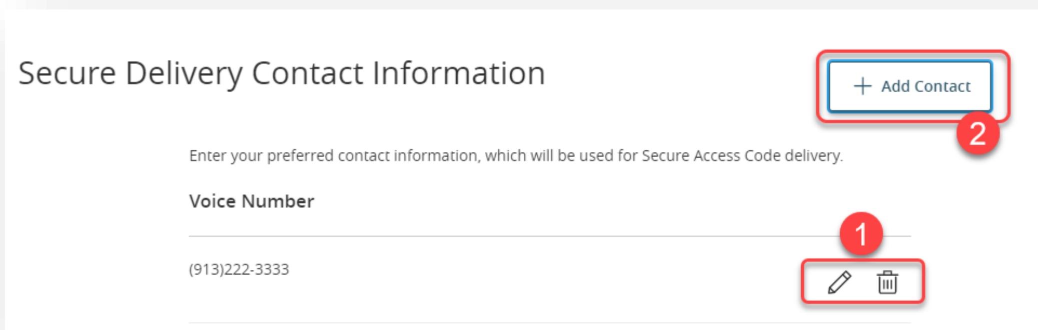
In the Settings menu under the Security section, click **Update User ID** button.

1. Enter your new user ID.
2. Click the **Save new User ID** button when you are finished making changes.

Secure Access Code Delivery

CrossFirst Bank verifies your identity using Secure Access Codes (SACs), which are numeric codes that are sent to you by phone call or text. Within the **Secure Access Code** section under the **Settings** menu, you can make changes to your delivery preferences or add new delivery channels.



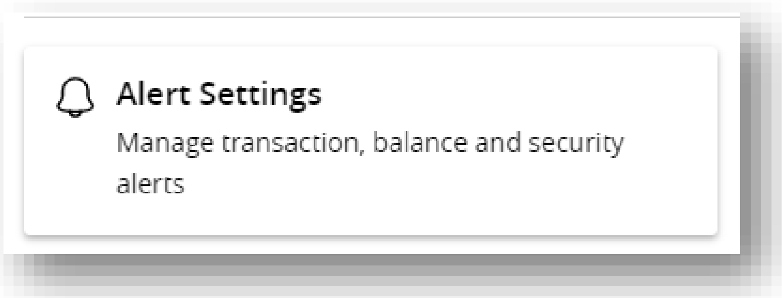


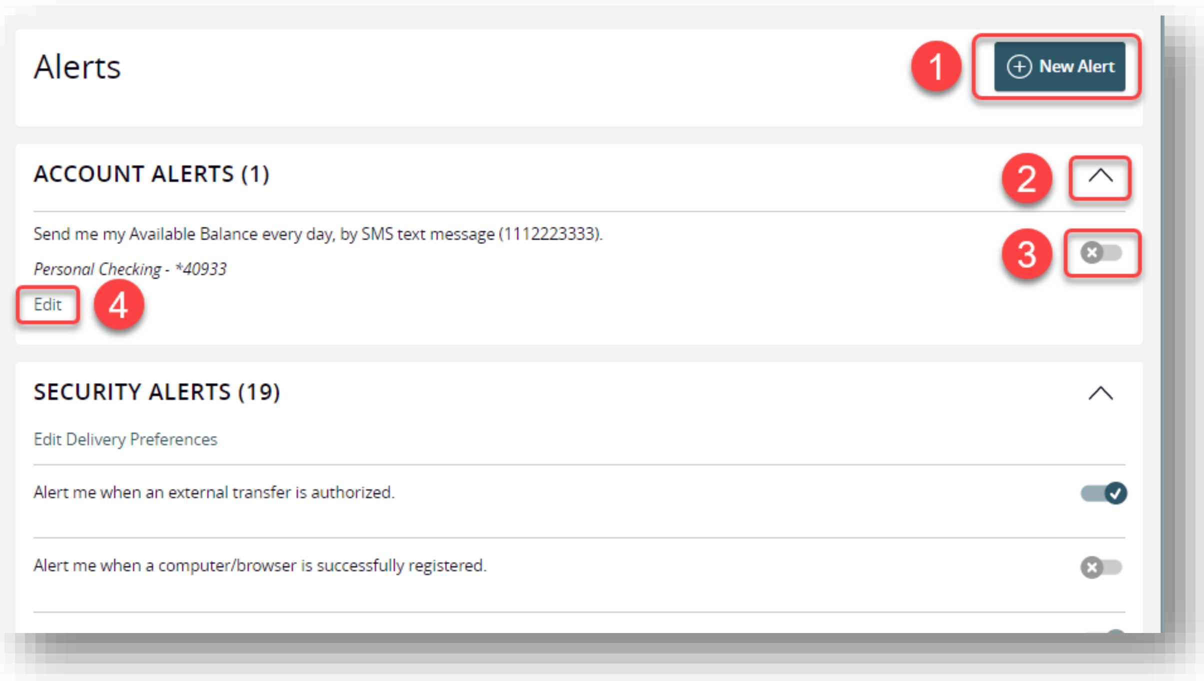
In the Settings menu, click **Secure Access Code** under the **Security** section.

1. Make changes to an existing phone number for your secure delivery method by clicking the icon to make changes or the icon to delete a secure delivery method phone number.
2. Add a new secure delivery method by clicking the **Add Contact** button and selecting either **New Voice** or **New Text.**
3. Enter your phone number.
4. Click the **Save** button.
5. If adding a phone number for a text, you will need to check the box to Agree to the Terms.

Alerts

When you create an alert through digital banking, you specify the conditions that trigger that alert, in order to stay on top of what's important to you.





Select the **Settings** menu and click on the **Alert Settings** tab.

1. The **New Alert** button lets you create an account, history, online transaction, reminder, or wire alert.

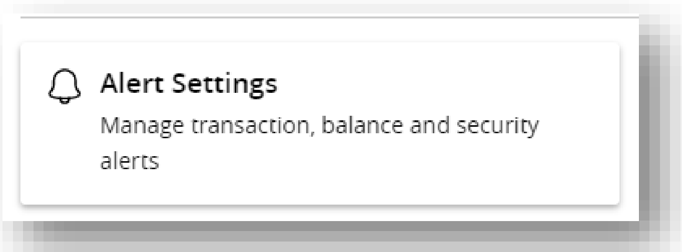
2. The icon allows you to collapse or expand alert details for each category.

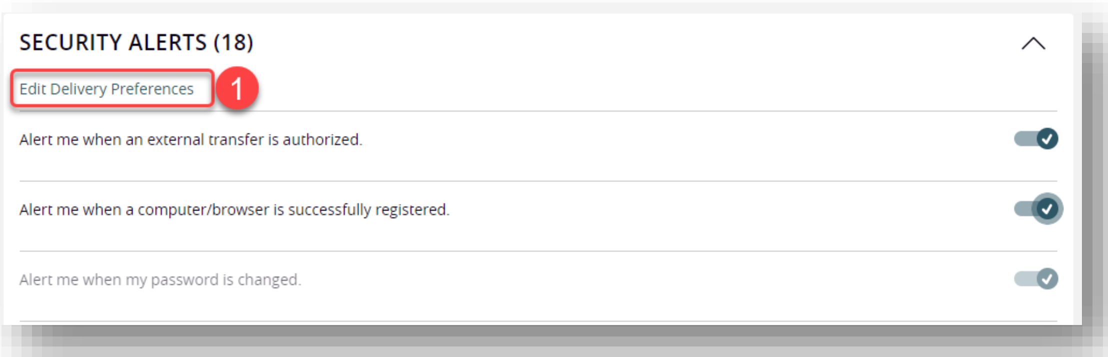
3. Toggling the switch turns an alert on or off without deleting it. Some alerts aren't able to be turned off for security reasons.

4. Use the "Edit" link to make changes to existing alerts.

Security Alerts

You can setup Security Alerts for notifications when certain security scenarios occur.

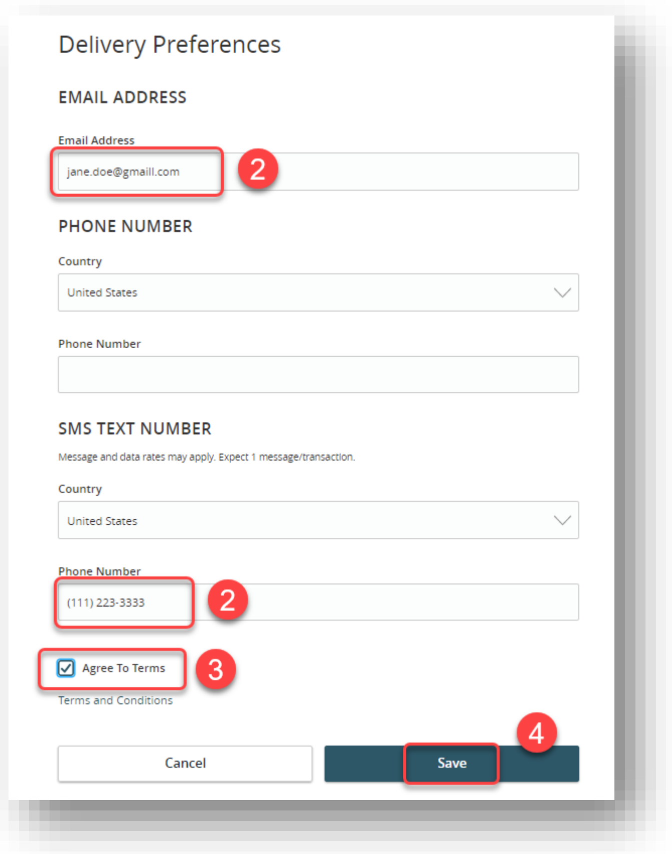




In the **Settings** menu click **Alert Settings**. The Security Alerts show directly on this page.

When a trigger occurs, Security Alerts are sent through secure messages. You can add additional delivery methods so you don't miss a notification.

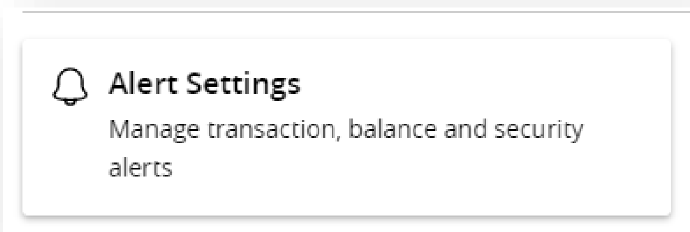
In the **Settings** menu click **Alert Settings**

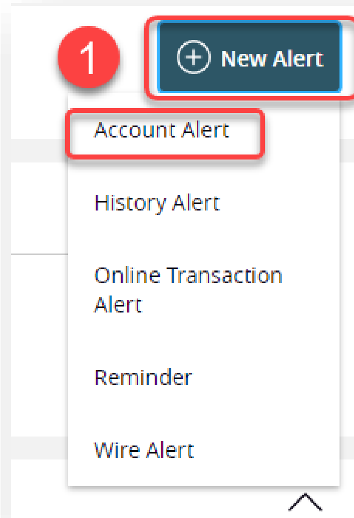


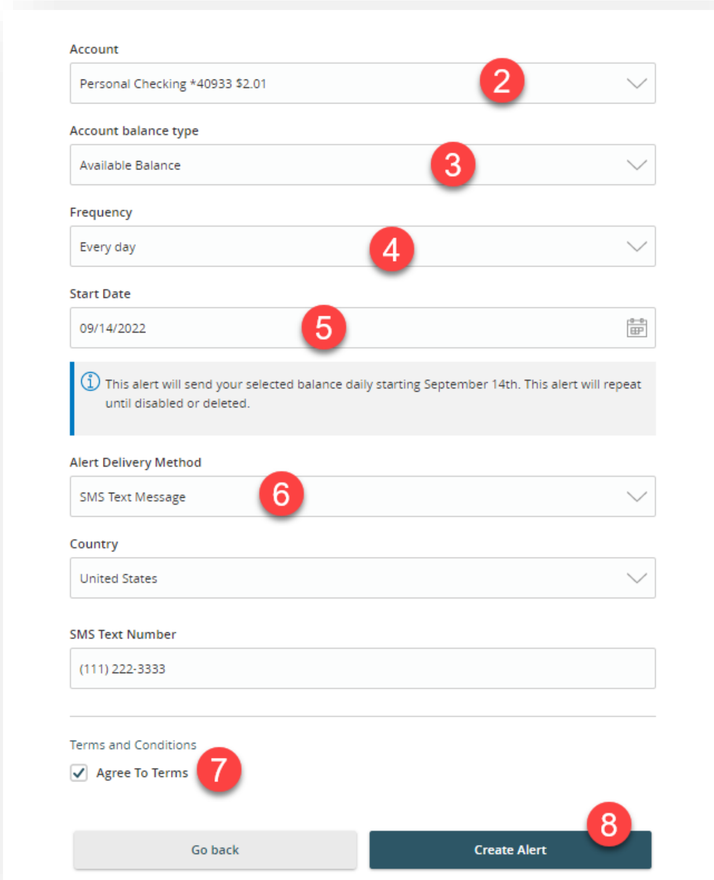
1. Click the “Edit Delivery Preferences” link at the top of the listed Security Alerts. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. If you are opting to receive alerts via text message, you must check the box to agree to the terms and conditions.
4. Click the **Save** button when you are finished making changes.

Account Alerts

Account Alerts notify you when the balances in your accounts go above or below a number you specify.





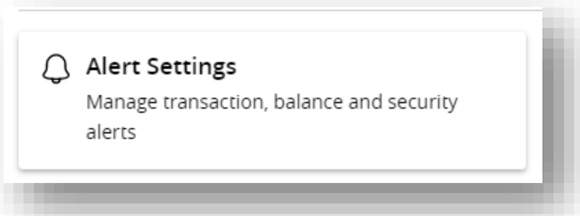


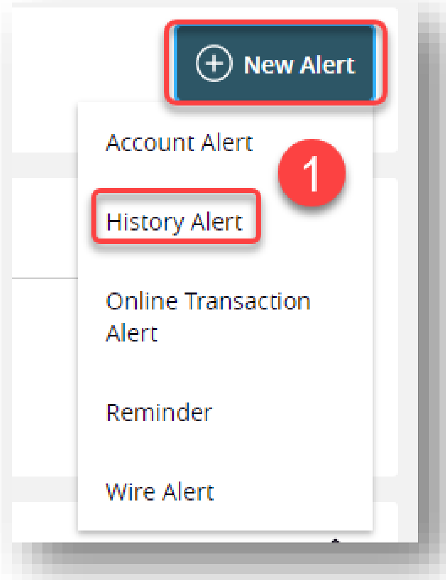
Select the **Settings** menu and click on the **Alert Settings** tab.

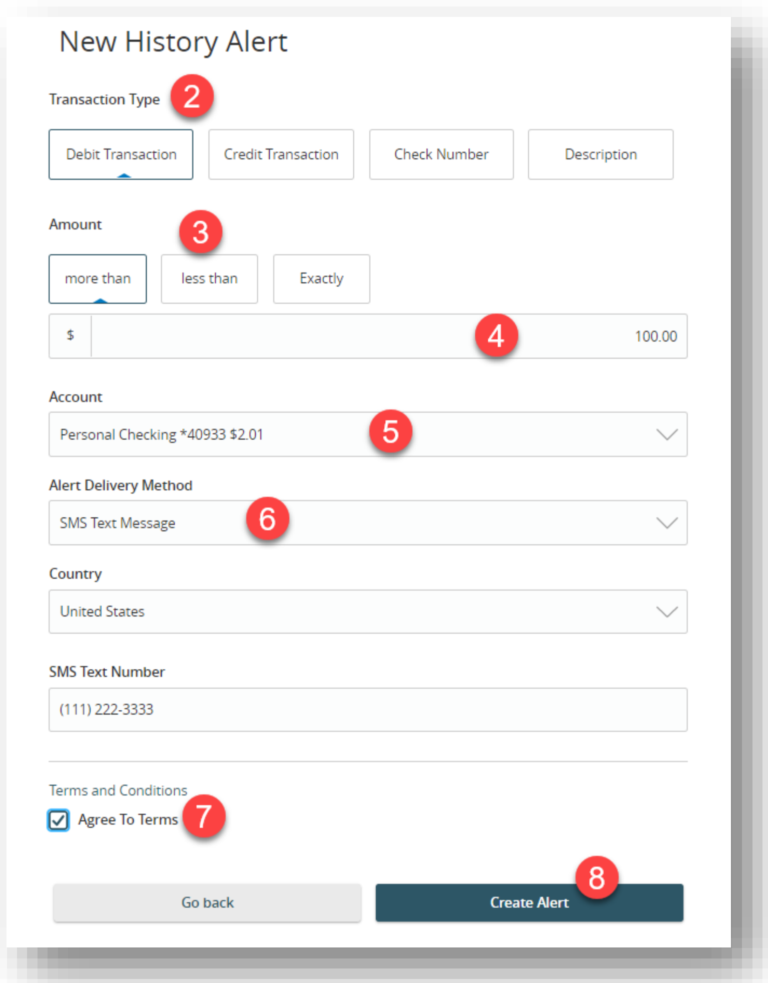
1. Use the "New Alert" button and select "Account Alert."
2. Use the drop-down to select an account.
3. Choose an account balance type.
4. Choose a frequency.
5. Enter a date.
6. Select an alert delivery method and enter the corresponding information.
7. You must check the box to agree to the terms and conditions if electing to receive your alert via text message.
8. Click the **Create Alert** button when you are finished.

History Alerts

Create History Alerts for notification when a check number posts or transactions meet an amount you choose.





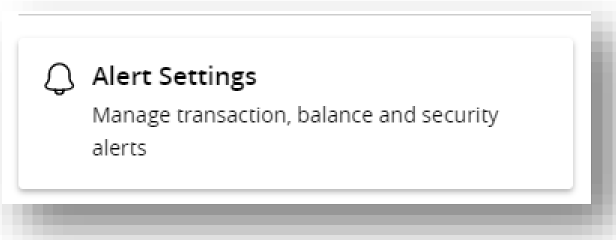


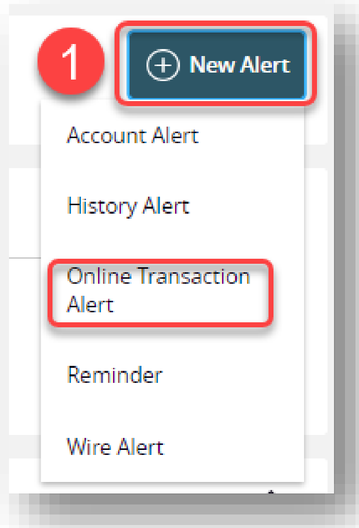
Select the **Settings** menu and click on the **Alert Settings** tab

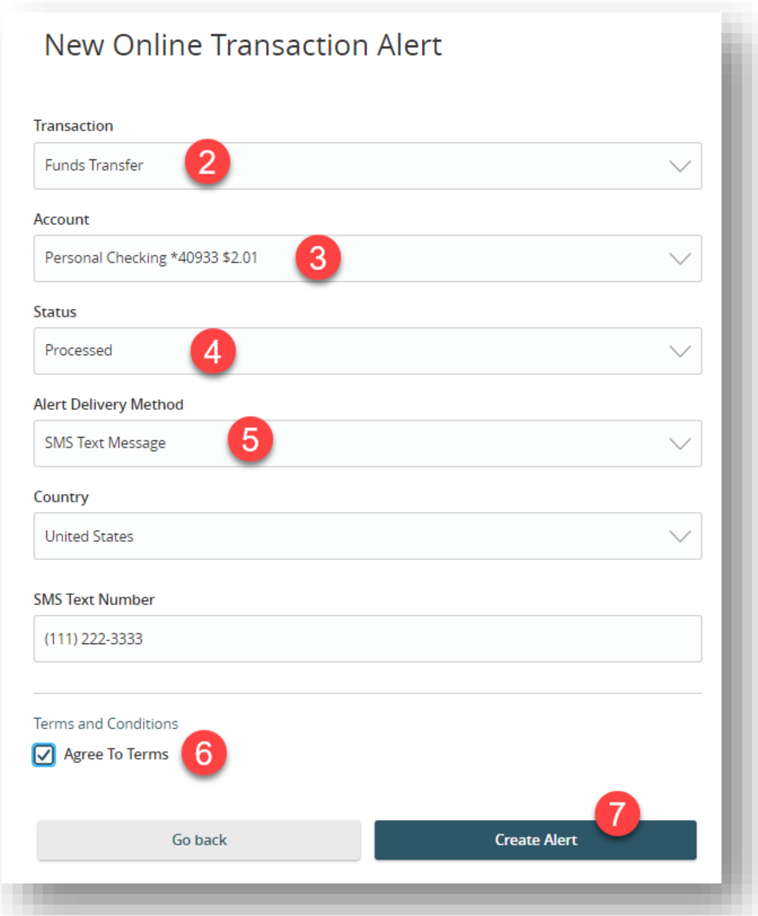
1. Click the "New Alert" button and select "History Alert."
2. Select a transaction type.
3. Select a comparison. The options vary depending on the chosen transaction type.
4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. You must check the box to agree to the terms and conditions if you electing to receive your alert via text message.
8. Click the Create Alert button when you are finished.

Online Transaction Alerts

Different types of transactions can occur in your accounts. Creating Online Transaction Alerts, will provide notification when various transfers, payments, or debits post to your account.





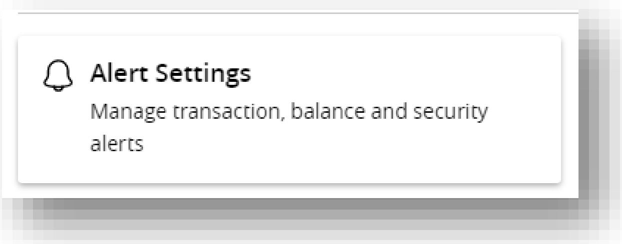


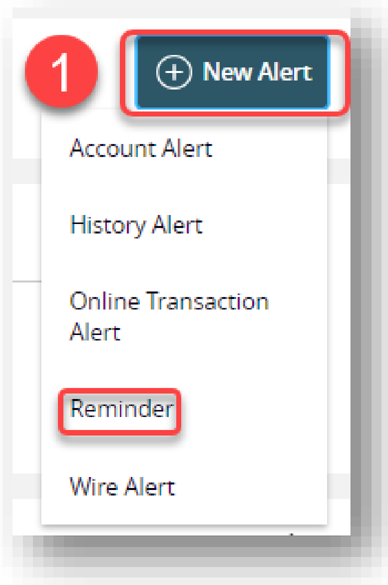
Select the **Settings** menu and click on the **Alert Settings** tab

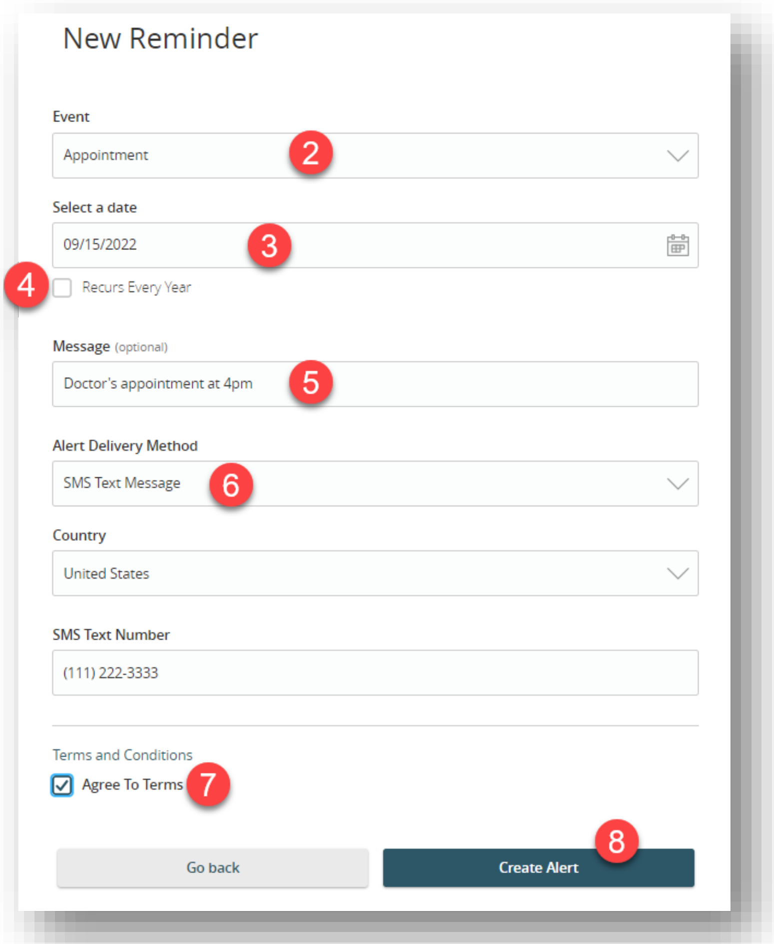
1. Click the "New Alert" button and select "Online Transaction Alert."
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Select a delivery method and enter the corresponding information.
6. You must check the box to agree to the terms and conditions if electing to receive alerts via text message.
7. Click the Create Alert button when you are finished.

Reminder

Just like marking a calendar, set up alerts as reminders of specific dates or events.





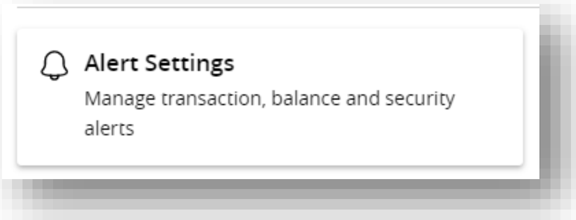


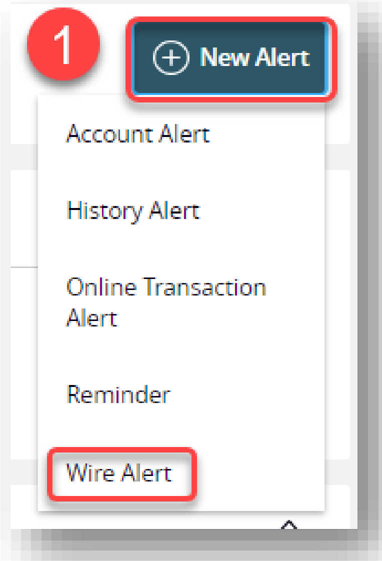
Select the **Settings** menu and click on the **Alert Settings** tab

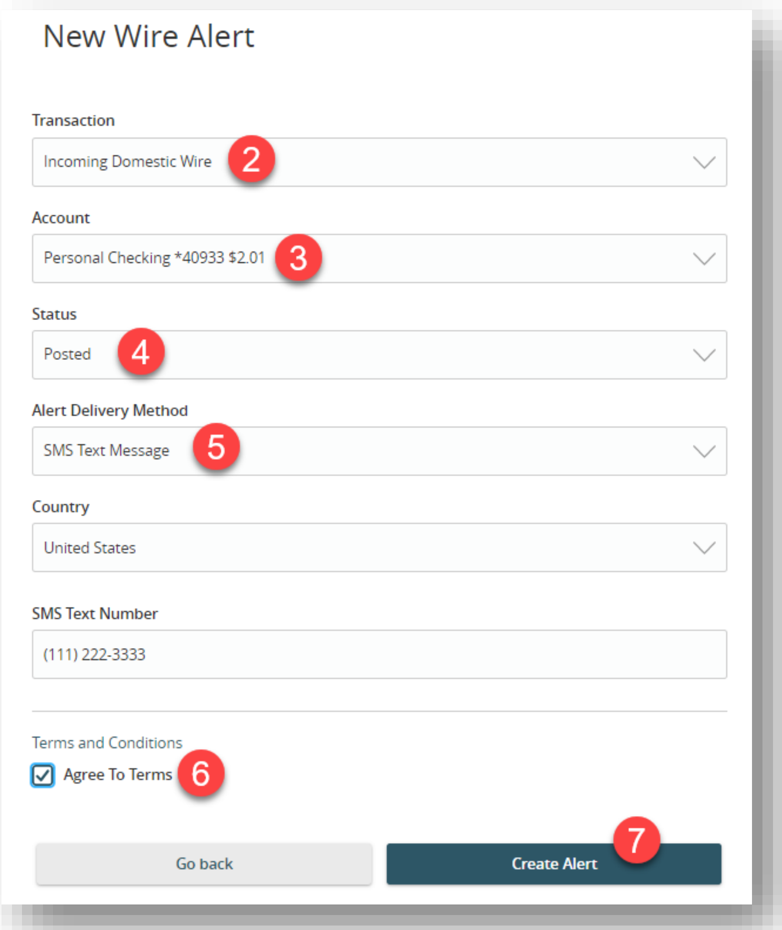
1. Use the "New Alert" button and select "Reminder."
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to "Recurs Every Year" to have your alert repeat annually.
5. (Optional) Enter a message.
6. Select a delivery method and enter the corresponding information.
7. You must check the box to agree to the terms and conditions if electing to receive alerts via text message.
8. Click the Create Alert button when you are finished.

Wire Alert

You can create Wire Alerts for notification of incoming wires.





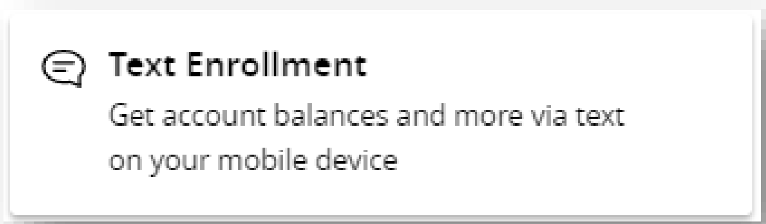


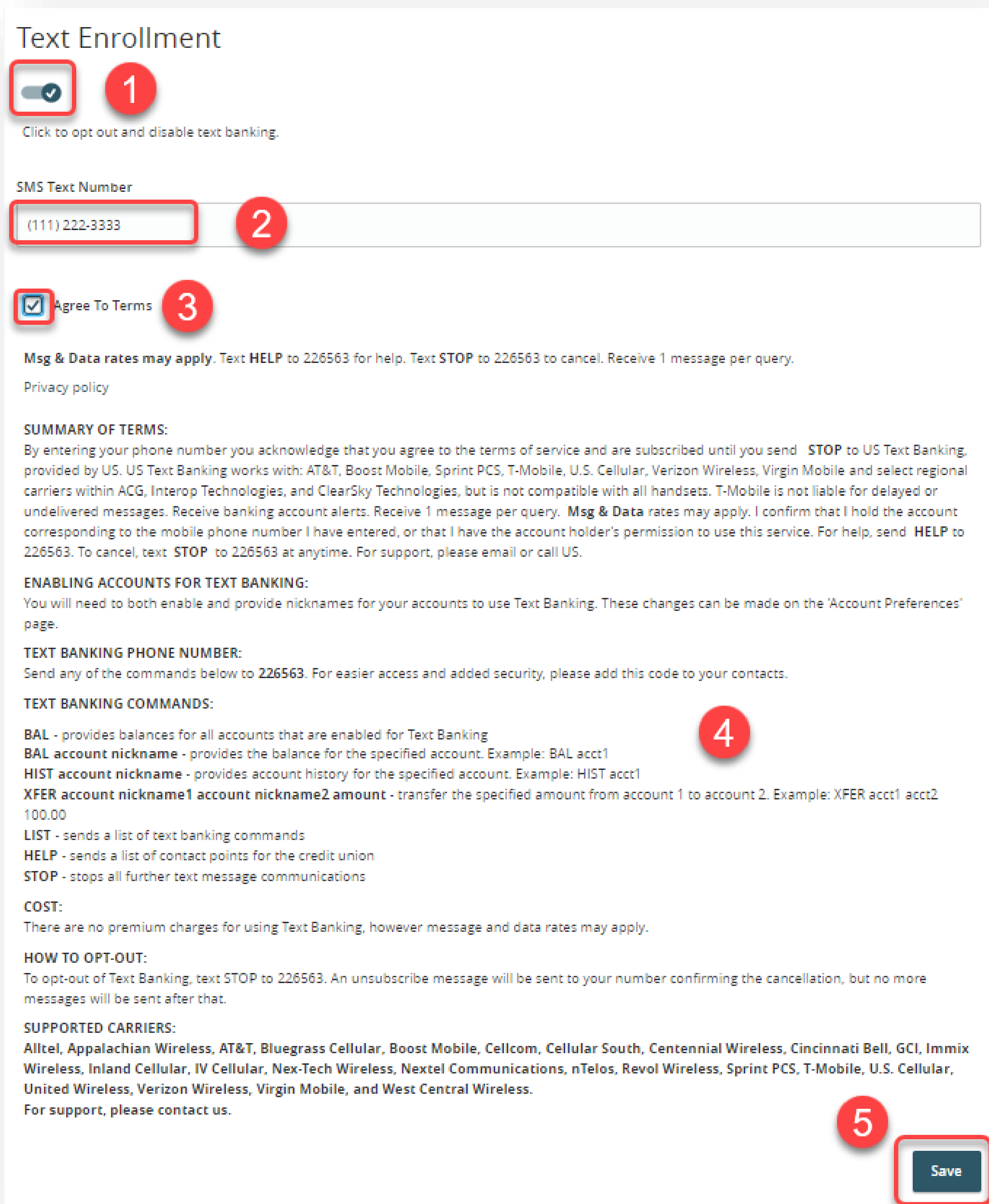
Select the **Settings** menu and click on the **Alert Settings** tab

1. Use the "New Alert" button and select "Wire Alert".
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Select a delivery method and enter the corresponding information.
6. You must check the box to agree to the terms and conditions if electing to receive alerts via text message.
7. Click the Create Alert button when you are finished.

Text Enrollment

Get account balances and more via text on your mobile device.

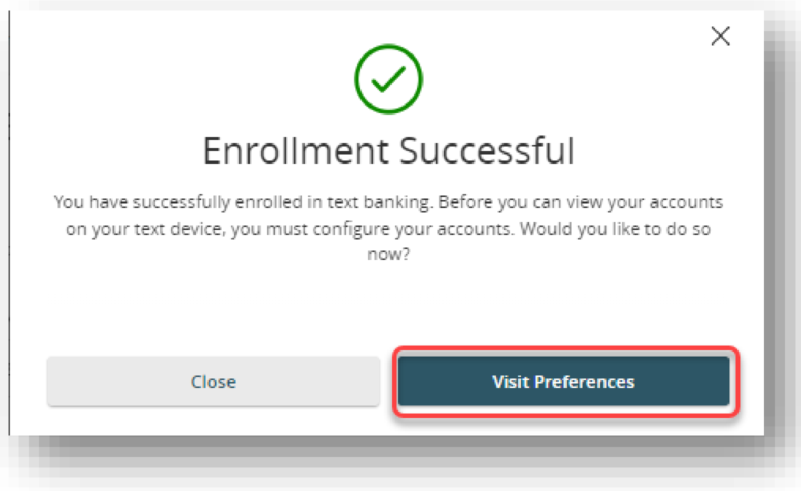


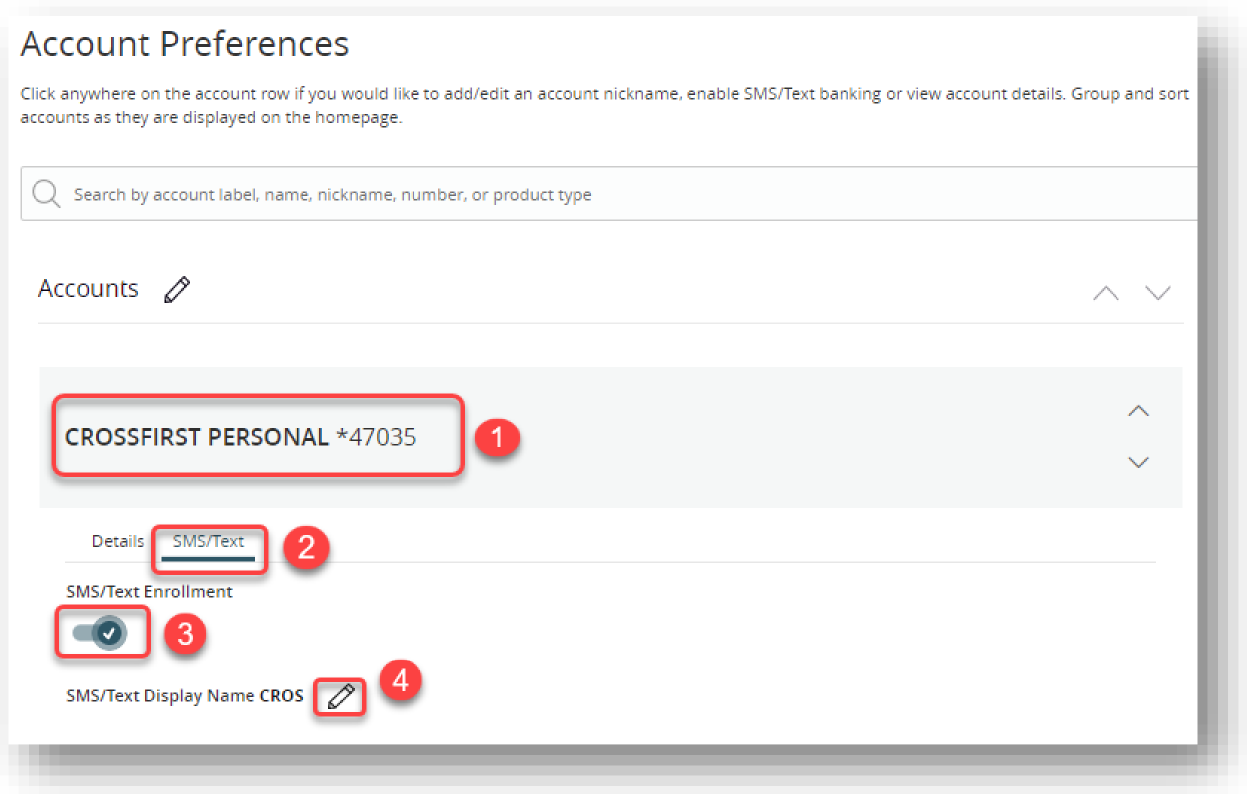


Select the **Settings** menu and click on **Text Enrollment.**

1. Click to enable and authorize text banking.
2. Enter the mobile number you wish to use for text alerts.
3. Check the box to agree to the terms and conditions which are listed below the check box for your review.
4. Review the **Text Banking Commands** for instructions on the different commands that can be used for balances, history, etc.
5. Click the **Save** button.

After clicking **Save**, the box below will appear. You must configure your accounts on your text device. Click the Visit Preferences button.

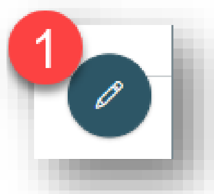


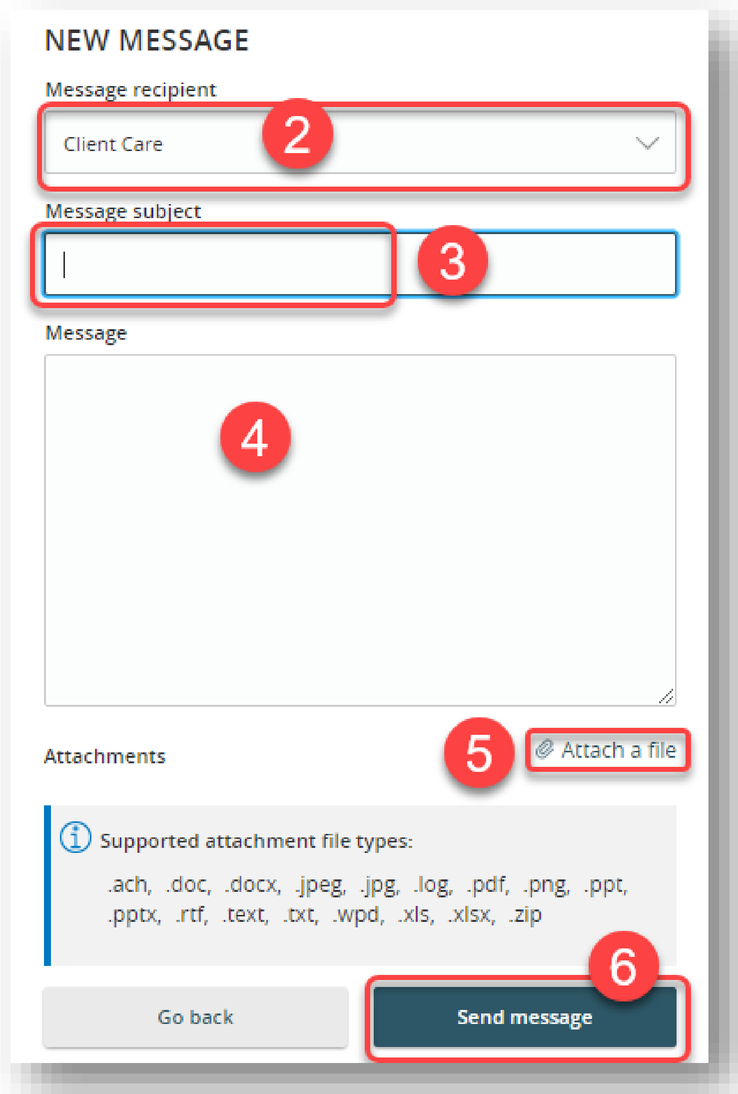


1. Click directly on the account to expand the preference options.
2. Click on the SMS/Text tab.
3. Click to enable SMS/Text Enrollment
4. (Optional) Click the pencil icon to change the display name for the messages you will receive. Maximum of three characters.

Messages

Commuicate securely with our Client Care team within digital banking. Please be aware that it may take up to 24 hours for someone to respond to your message. If your question or concern is of an urgent nature or you are reporting fraud, please call (844) 261-2548.





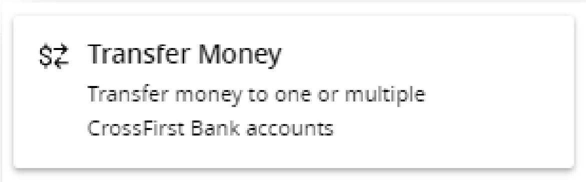
Select the **Messages** tab from the menus on the left side of the screen.

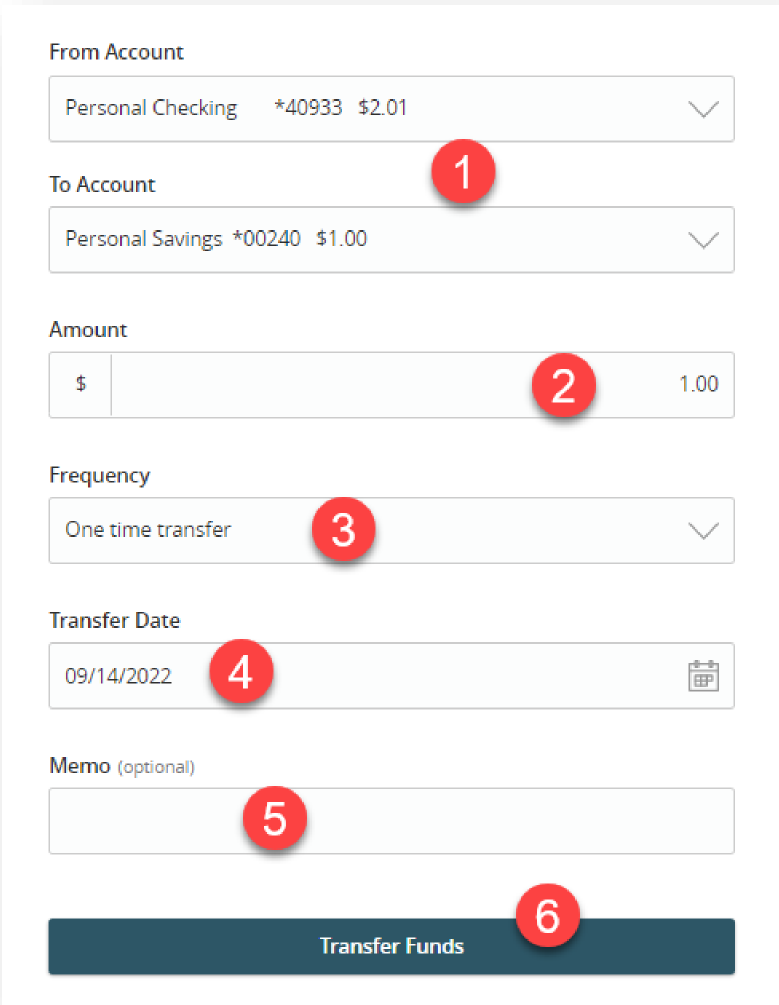
1. Click the  icon to compose a new message.
2. Use the drop-down to select a message recipient.
3. Type your subject in the Message subject field.
4. Type your message in the body of the Message field.
5. (Optional) Click the Attach a File button if you have an attachment to include with your message.
6. Click the Send Message button.

Once Client Care responds it will be visible to you in this same Messages menu.

Transfer Money

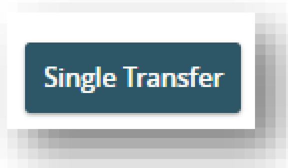
Transfer money between your CrossFirst Bank accounts using the Transfer Money feature. These transactions go through immediately.

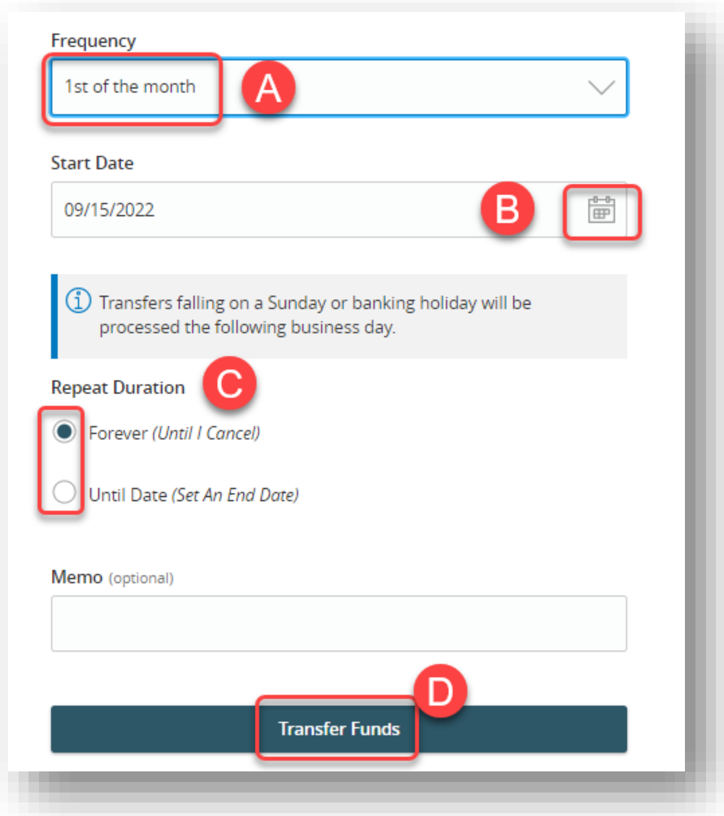




In the **Transfers & Payments** menu select **Transfer Money**.

1. Select the accounts to transfer funds between using the "From Account" and "To Account" drop-downs.
2. Enter the amount to transfer.
3. Enter the frequency in the "Frequency" drop-down.
4. Enter the date to process the transaction.
5. (Optional) Enter a memo that will display along with the transaction in digital banking when viewing the transaction details.
6. Click "Transfer Funds" to complete the transfer.

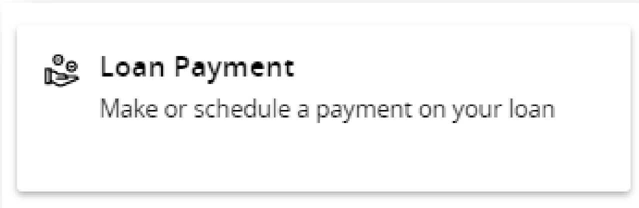


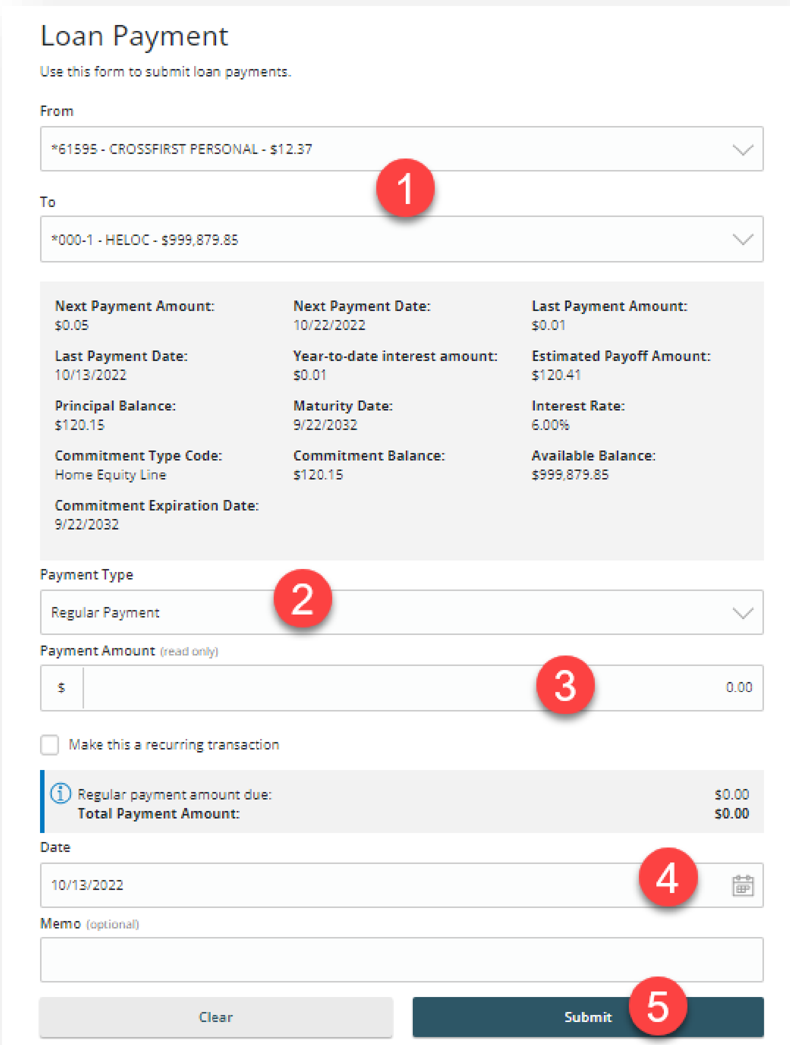


7. To setup a recurring transfer, follow the steps below:
   a. Select your desired frequency for the transfer to occur under the "Frequency" drop-down.
   b. Enter a start date for this transaction in the "Start Date" field using the calendar feature.
   c. Decide if the transfer will repeat forever or have an end date under the "Repeat Duration" field.
   d. Click "Transfer Funds" to complete the transfer and setup the recurring transfer series.

Loan Payment

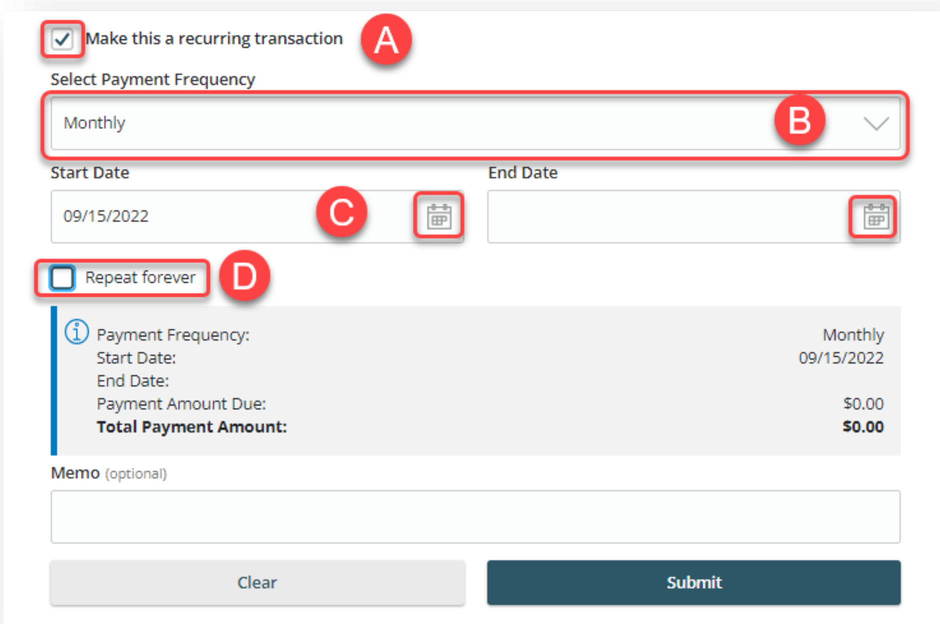
One-time and recurring CrossFirst Bank loan payments can be made using the Loan Payment feature.





In the **Transfers & Payments** menu select **Loan Payment.**

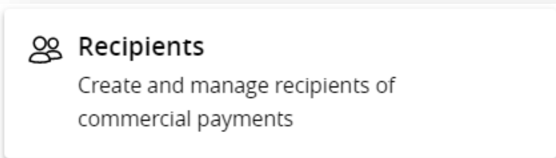
1. Using the "From" and "To" drop-downs, select the account the funds will be taken from and the account to apply the payment.
2. Select the payment type from the "Payment Type" drop-down. You can select from the following: Regular Payment, Unscheduled Interest Payment, Unscheduled Principal Payment and Paydown to $0.
3. Enter the amount of the payment.
4. Enter the payment date.
5. Click "Submit" to process the payment.

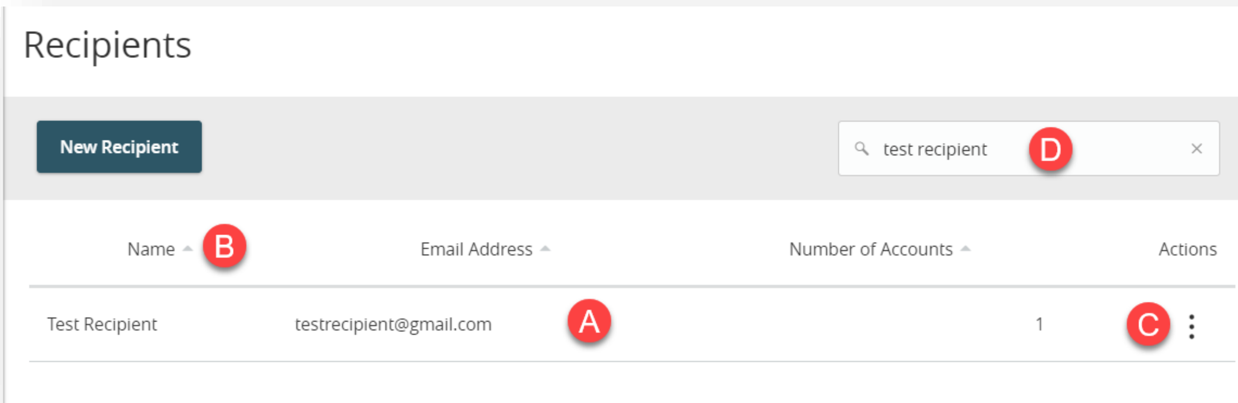


6. If you would like to setup a recurring payment, follow the steps below.
    a. Check the box next to "make this a recurring transaction"
    b. Use the "Frequency" drop-down to specify how often the transfer should occur.
    c. Enter a start and end date for this transaction using the calendar feature.
    d. If your transaction doesn't have an end date, check the box next to "Repeat forever".

Recipients

A recipient is any person or company that receives payments from your account. For easy access on the Recipient Management page, set up individual profiles, so funds can be sent to or received by a recipient. After they are created, they can be included in multiple payments or templates.



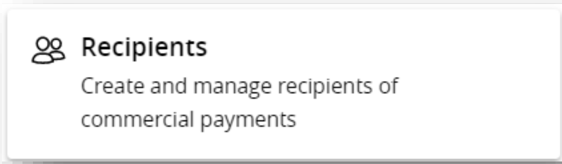


In the **Transfers & Payments** menu, click **Recipients**.

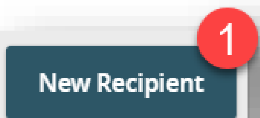
A. The following information presents for each recipient:
 • Name
 • Email address
 • Number of accounts they have
B. Click the icon next the appropriate column to sort recipients by display name, number of accounts, or email address.
C. Click the icon in the Actions column to make edits to, delete a specific recipient, or view payment history. Click on this icon and click "Edit" to make any changes to a recipient's account information. If the recipient is tied to a template, the change will also be updated in the template. A notice will appear for verification.
D. Type a recipient name in the "Search Recipients" search bar to locate a specific recipient.

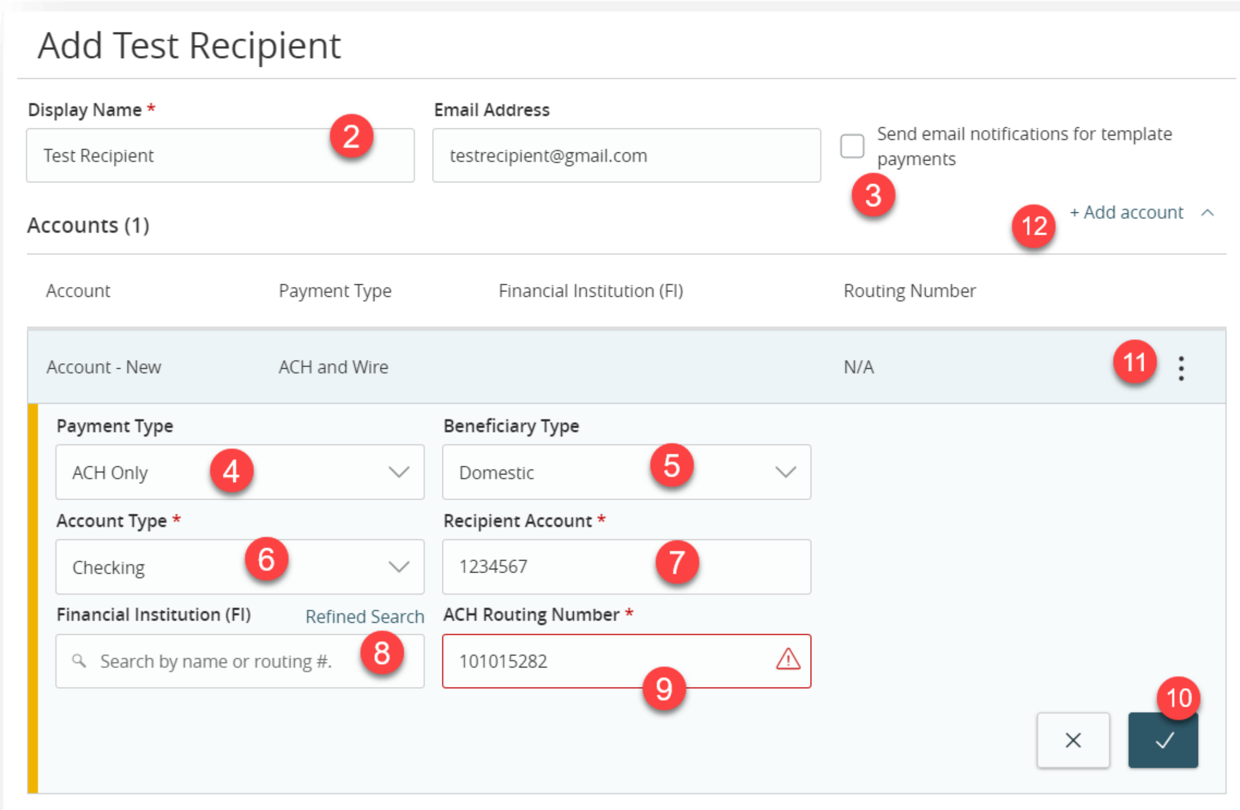
ACH Only–Adding a Recipient

If you are assigned the Manage Recipient ability, you need to set up your recipients before you can send payments. In order to add a recipient, you need to have their account information.

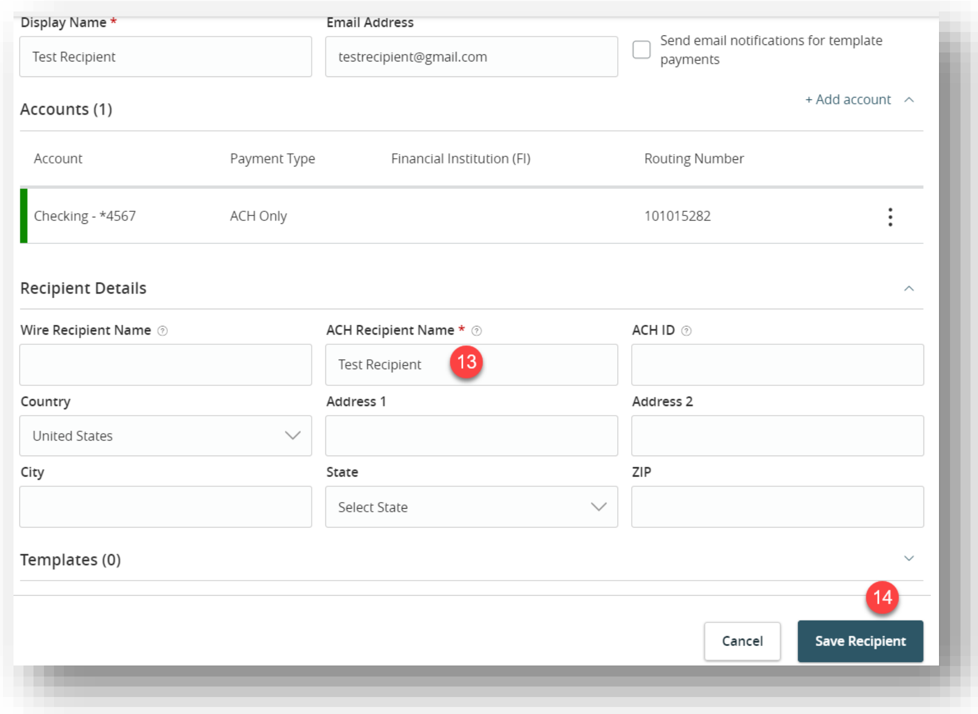


In the **Transfers & Payments** menu, click **Recipients**.





1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address (optional).
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. Select a payment type using the "Payment Type" drop-down. Select "ACH Only" for a recipient who will receive only ACH transactions.
5. Select a beneficiary type using the "Beneficiary Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. (Recommended) Enter the financial institution (FI) by searching for the bank using the ACH routing number provided to you by the beneficiary. Enter the routing number in the "Financial Institution" field and click on the bank to automatically load the bank's details in the "Beneficiary FI" fields. Ensure the bank name matches the bank name provided to you by the beneficiary.
9. Enter the recipient's ACH routing number in the "ACH Routing Number" field if the "Financial Institution" search is not used to automatically fill this field.
10. Click the ✓ button when you are finished.
11. Click the ⋮ icon to edit or remove the recipient's account information if needed.
12. (Optional) Click the "+Add Account" link to add another account for the recipient.

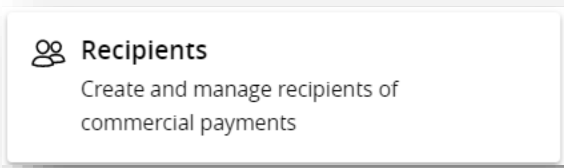


13. After saving the account details, you must enter the "ACH Recipient Name". This is the name of your recipient as recognized by the beneficiary financial institution. It is often the same as the "Display Name" entered earlier. No other fields are required for ACH only recipients.
14. Click the **Save Recipient** button.

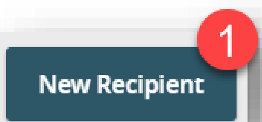
Wire Only (Domestic)– Adding a Recipient

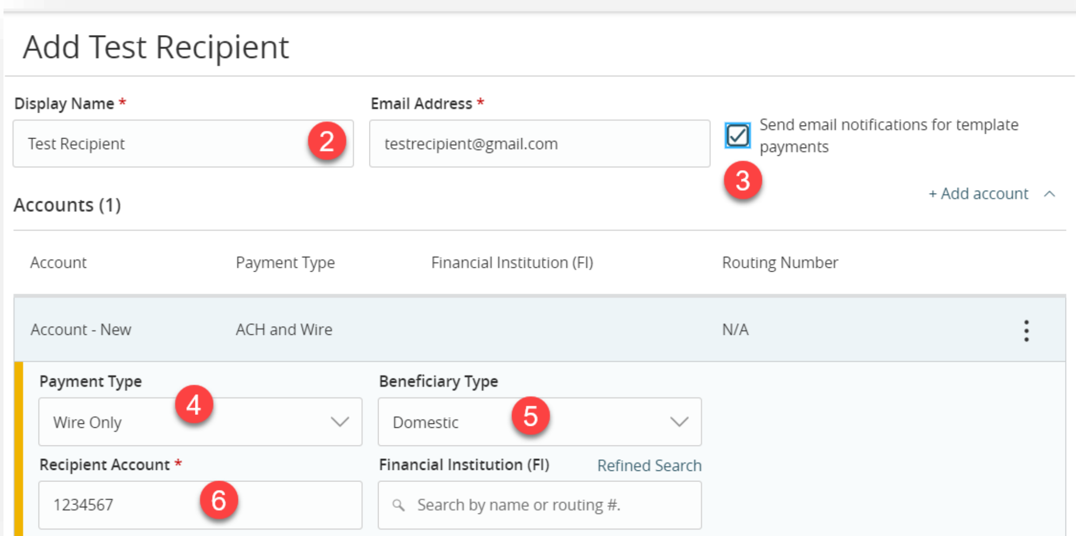
Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient ability, you need to set up your recipients before you can send payments. In order to add a recipient, you need to have their account information. Follow these steps to create a recipient for a domestic wire.



In the **Transfers & Payments** menu, click **Recipients**.



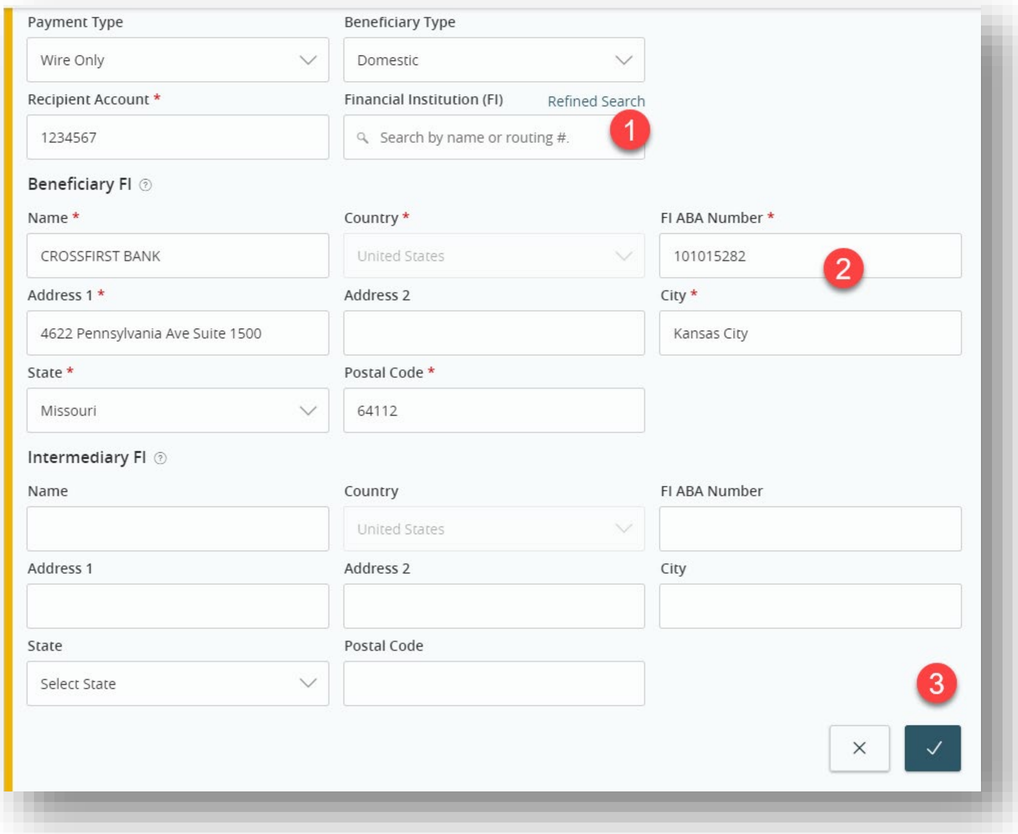


1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address (optional).
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.

4. Select payment type using the “Payment Type” drop-down. Select “Wire Only” for a recipient who will receive payments via wires only.
5. Select a beneficiary type using the “Beneficiary Type” drop-down. For a Domestic wire, select “Domestic”.
6. Enter the recipient’s account number in the “Recipient Account” field.

Part 2 of 4: Adding Beneficiary FI Detail

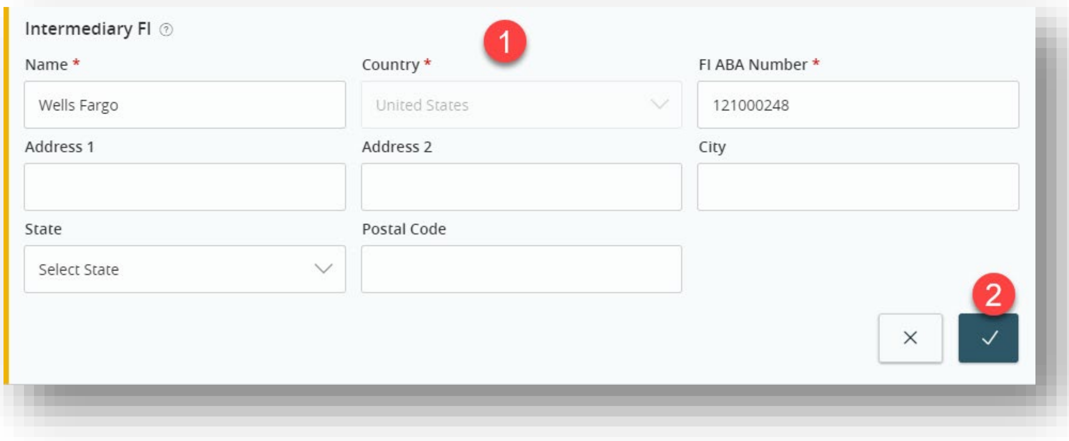
When adding a wire, the beneficiary FI is the final bank that receives the funds.



1. (Recommended) Enter the financial institution (FI) by searching for the bank using the “Financial Institution” field. Search using the wire routing number provided to you by the beneficiary. Select the bank to automatically load the bank’s details in the “Beneficiary FI” fields. Ensure the bank name matches the bank name provided to you by the beneficiary.
2. If the “Financial Institution” search feature is not used from step 1, manually enter the recipient’s wire routing number in the “FI ABA Number” field. You must also manually enter the beneficiary FI address.
3. If no intermediary bank is needed, click the  icon when you are finished to save the beneficiary FI fields. If an intermediary bank is needed, follow the steps in part 3 before saving.

Part 3 of 4: Intermediary FI Detail

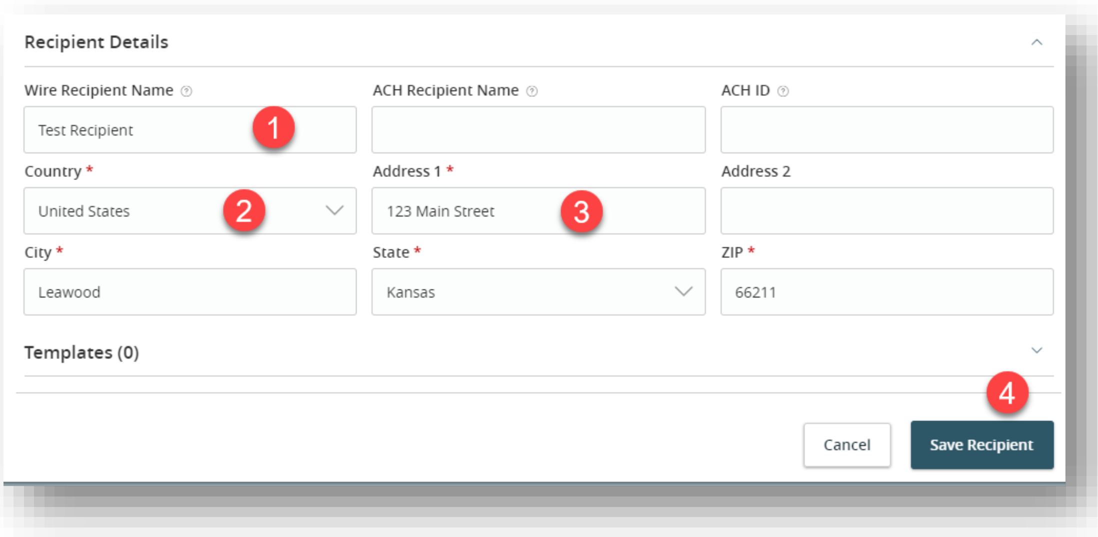
Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number.



1. Enter the intermediary FI's name and routing number.
2. Click the ✓ icon to save the beneficiary FI fields.

Part 4 of 4: Recipient Address Details

You need to provide a recipient's address information in order to setup a recipient that can receive a wire. Follow these final steps to finish creating the recipient.



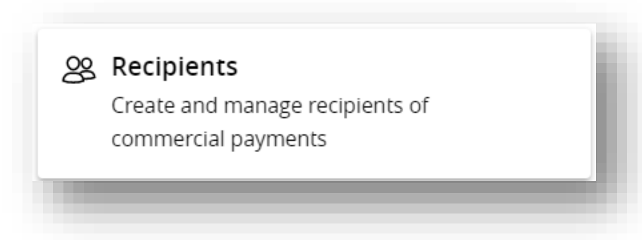
Enter the "Wire Recipient Name". This is the name of your recipient as recognized by the beneficiary financial institution. It is often the same as the "Display Name" entered earlier.

1. Select the recipient's country using the drop-down, then enter their address in the "Address 1 & 2" fields.
2. Enter the City, State, and Zip Code in the applicable fields.
3. Click the **Save Recipient** button.

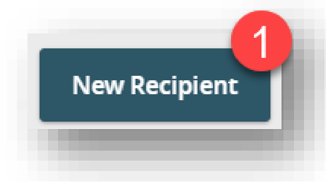
Wire Only (International)– Adding a Recipient

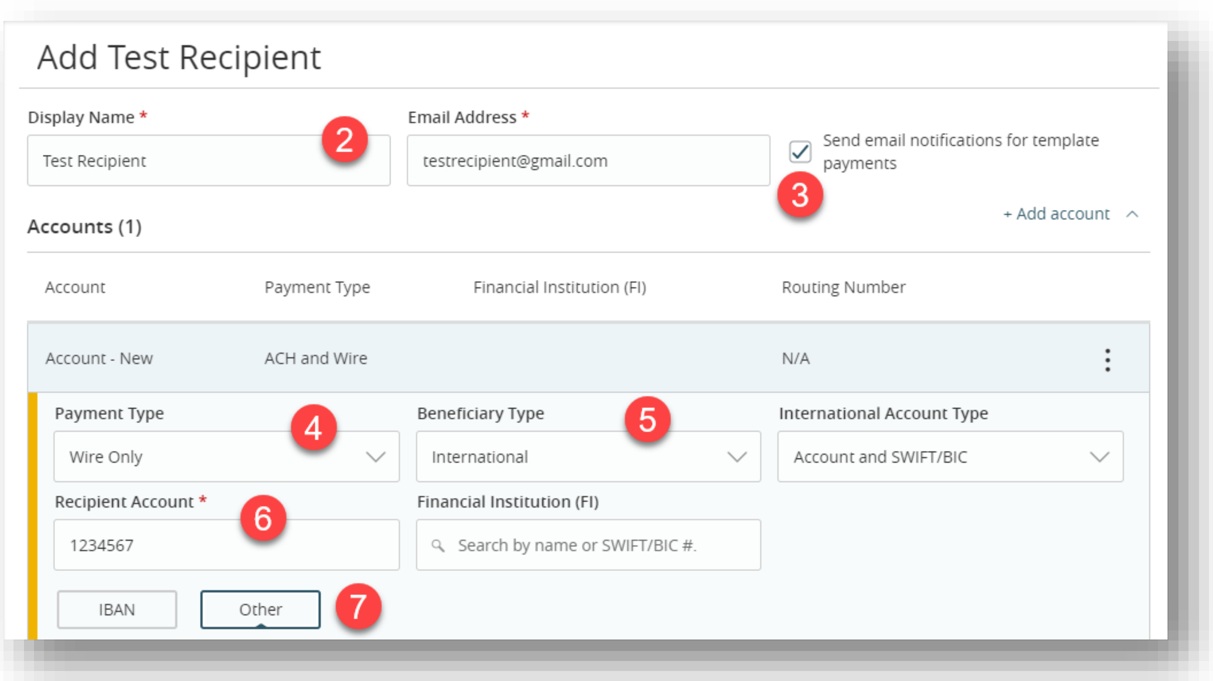
Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient ability, you need to set up recipients before you can send payments. To add a recipient, you need to have their account information. Follow these steps to create a recipient for a domestic wire.



In the **Transfers & Payments** menu, click **Recipients**.



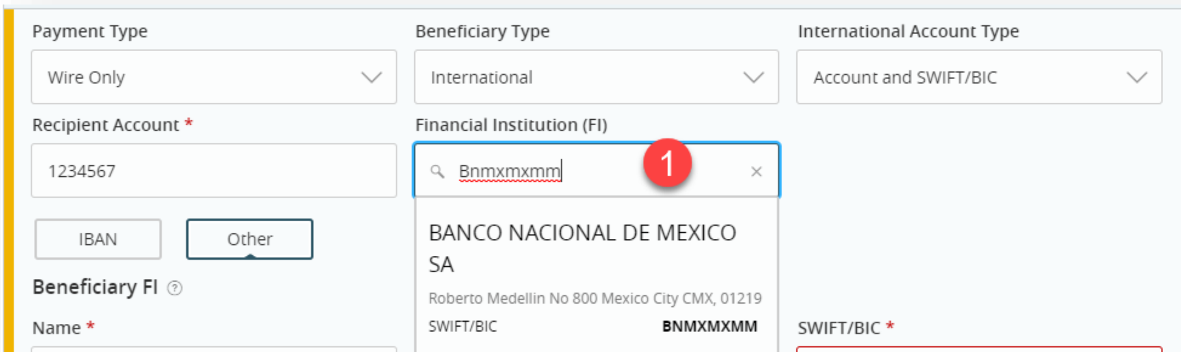


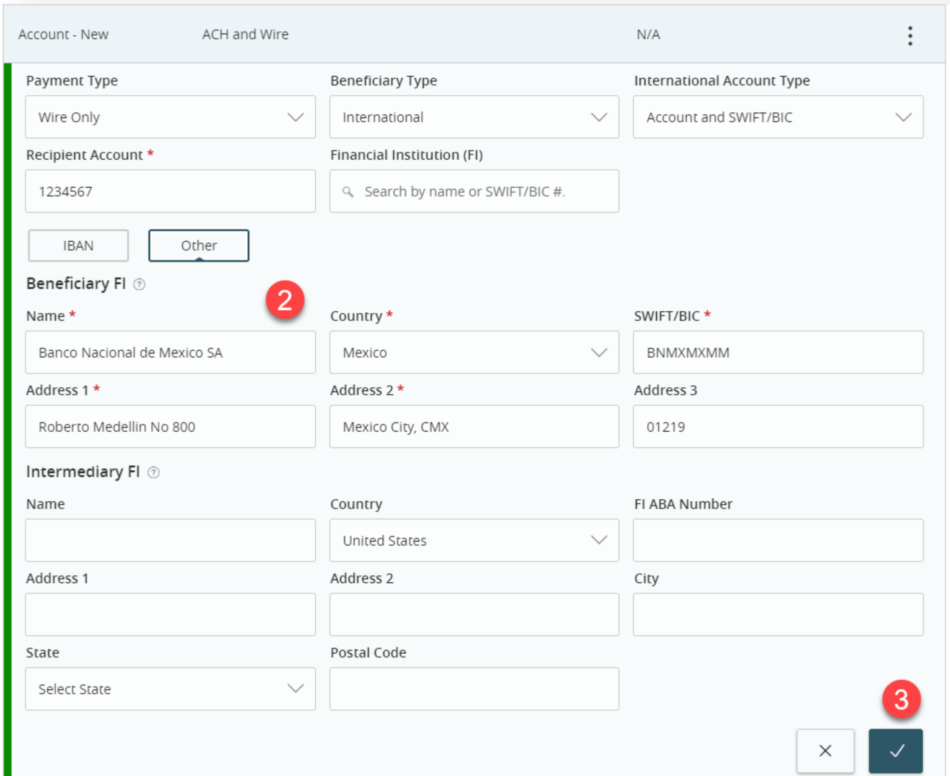
1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address (optional).

3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. Select payment type using the "Payment Type" drop-down. Select "Wire Only" for a recipient who will receive payments via wires only.
5. Select beneficiary type using the "Beneficiary Type" drop-down. For an international wire select "International" from the drop-down menu.
6. Enter the recipient's account number in the "Recipient Account" field.
7. Select if the account is an IBAN account or Other.

Part 2 of 4: Adding Beneficiary FI Detail

When adding a wire, the beneficiary FI is the financial institution that ultimately receives the funds.

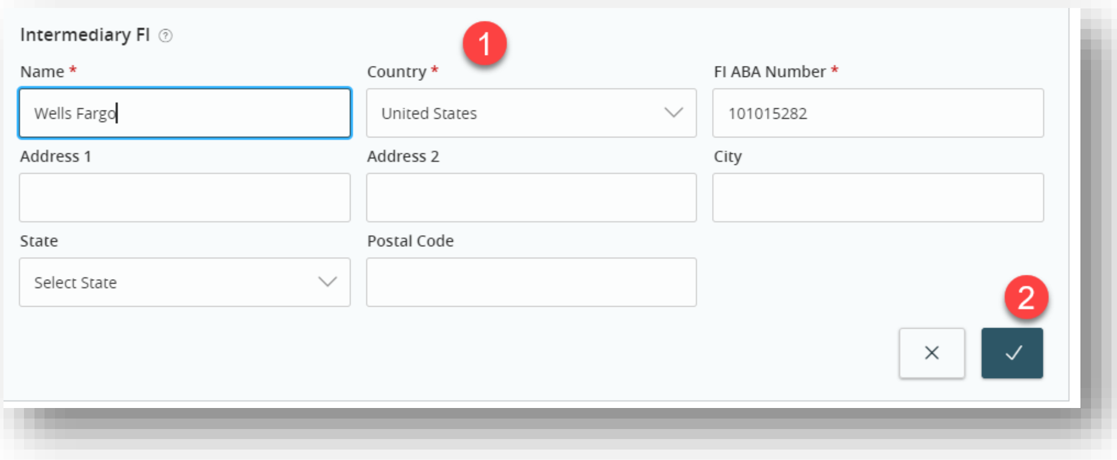




1. (Recommended) Enter the financial institution (FI) by searching for the bank using the "Financial Institution" field. Search using the SWIFT or BIC number provided to you by the beneficiary. Once located, select the bank to automatically load the bank's details in the "Beneficiary FI" fields. Ensure the bank name matches the bank name provided to you by the beneficiary.
2. If the "Financial Institution" search feature is not used from step 1, manually enter the recipient's SWIFT/BIC in the "SWIFT/BIC" field. You must also manually enter the beneficiary FI address.
3. If no intermediary bank is needed, click the  icon when you are finished to save the beneficiary FI fields. If an intermediary bank is needed, follow the steps in part 3 before saving.

Part 3 of 4: Intermediary FI Detail

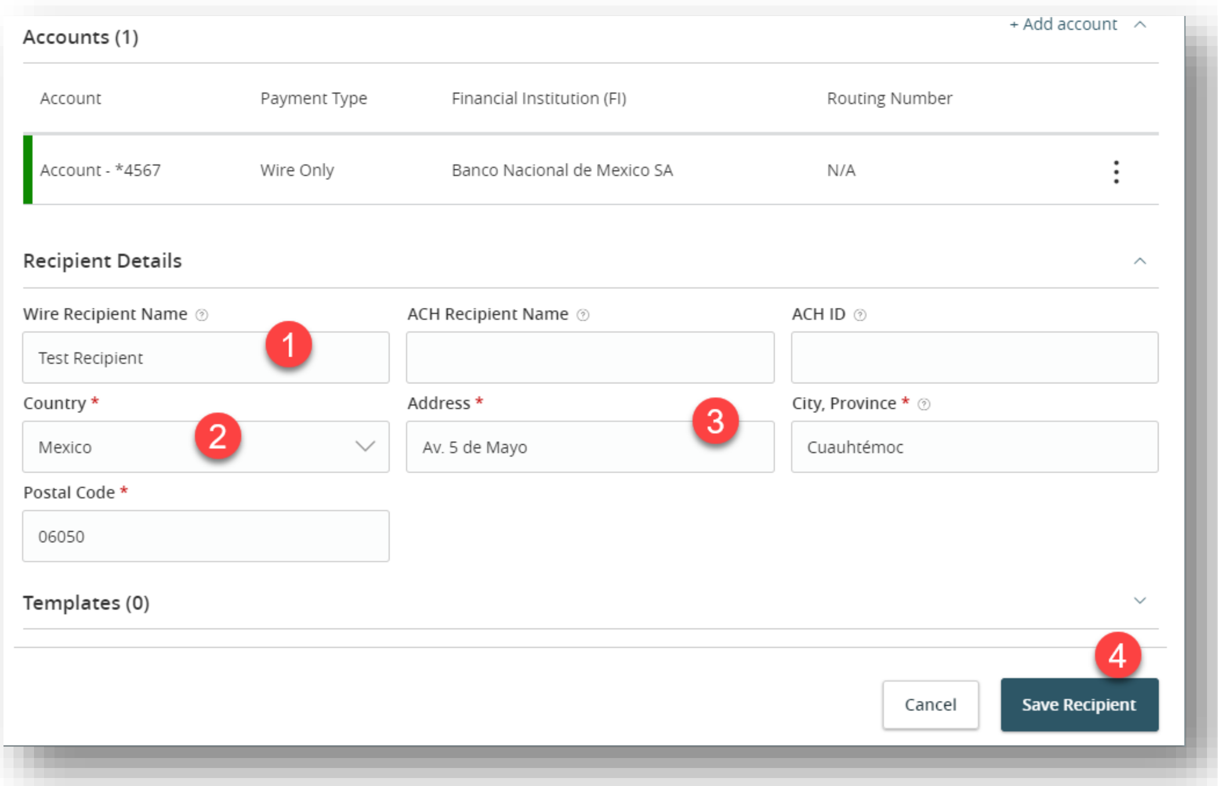
Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number.



1. Enter the intermediary FI's name and routing number.
2. Click the  icon to save the beneficiary FI fields.

Part 4 of 4: Recipient Address Details

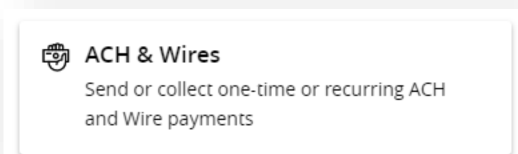
You need to provide a recipient's address information in order to setup a recipient that can receive a wire. Follow these final steps to finish creating the recipient.

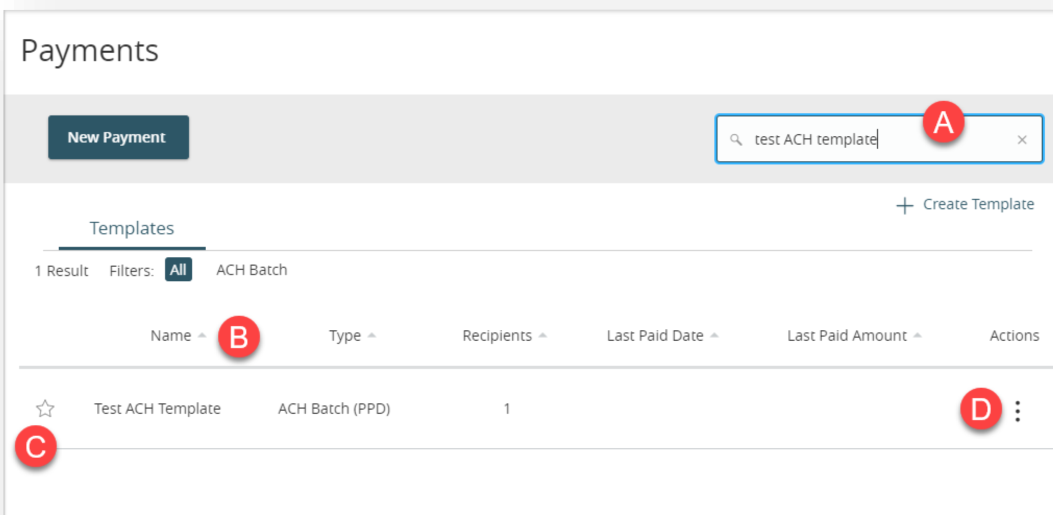


1. Enter the “Wire Recipient Name”. This is the name of your recipient as recognized by the beneficiary financial institution. It is often the same as the “Display Name” entered earlier.
2. Select the recipient’s country using the drop-down, then enter their address in the “Address” field.
3. Enter the City and/or Province in the “City, Province” field. Enter the postal code.
4. Click the **Save Recipient** button.

Payment Template Overview

If you have frequent repeating payments such as payroll or wires, you can set up a template, so each transaction is fast and simple. These templates automate your routine transactions by making a payment model with detailed directions established by an authorized user. Using templates reduces mistakes and saves time on a regular basis.





In the **Transfers & Payments** menu, select the **ACH & Wires** menu.

A. You can find specific templates by using the search bar or filter for your templates using the provided filters.
B. Click the pyramid icon next to the appropriate column to sort templates by name, transaction type, recipient, last paid date, and last paid amount.

C. Templates can be saved to your favorites by clicking the icon.

D. Click the icon to make a payment, edit, copy, or delete a template.

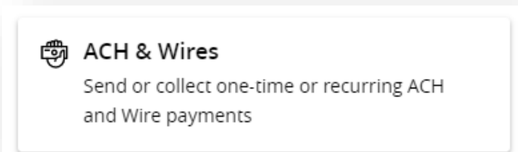
Creating a Template

If you are assigned Draft or Approval rights, you can create a template for recurring transactions. A template is a pre-made payment model. It contains detailed directions that can be used for repeated transactions. Using a template helps reduce mistakes and assign tasks and control payments. It's best practice to use a template if you are sending payments to:

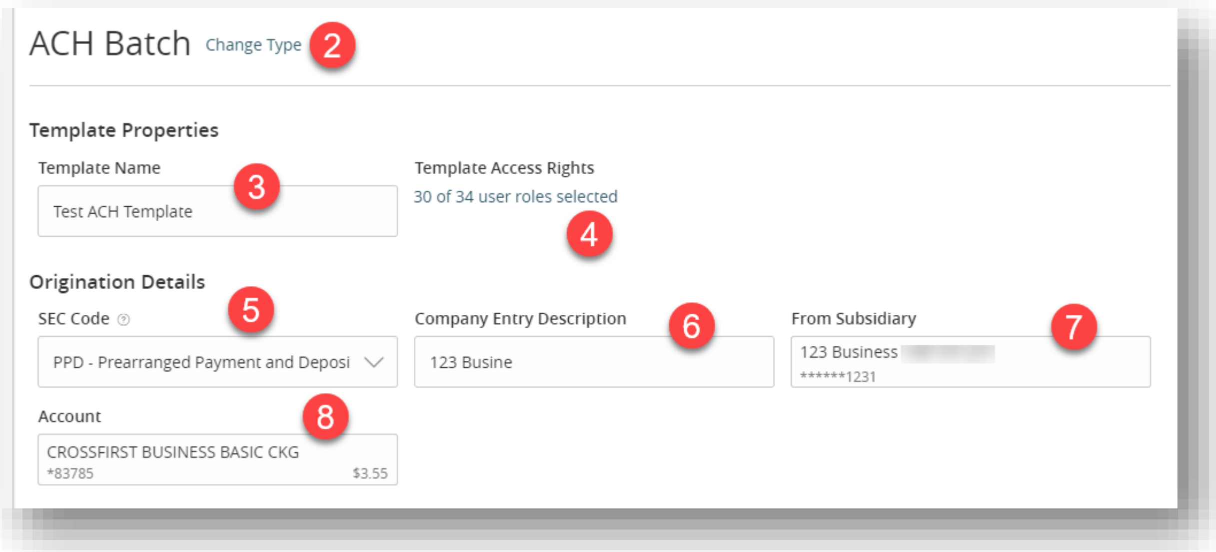
- Vendors or suppliers
- Collections
- Payroll

ACH Batch and ACH Collection Templates

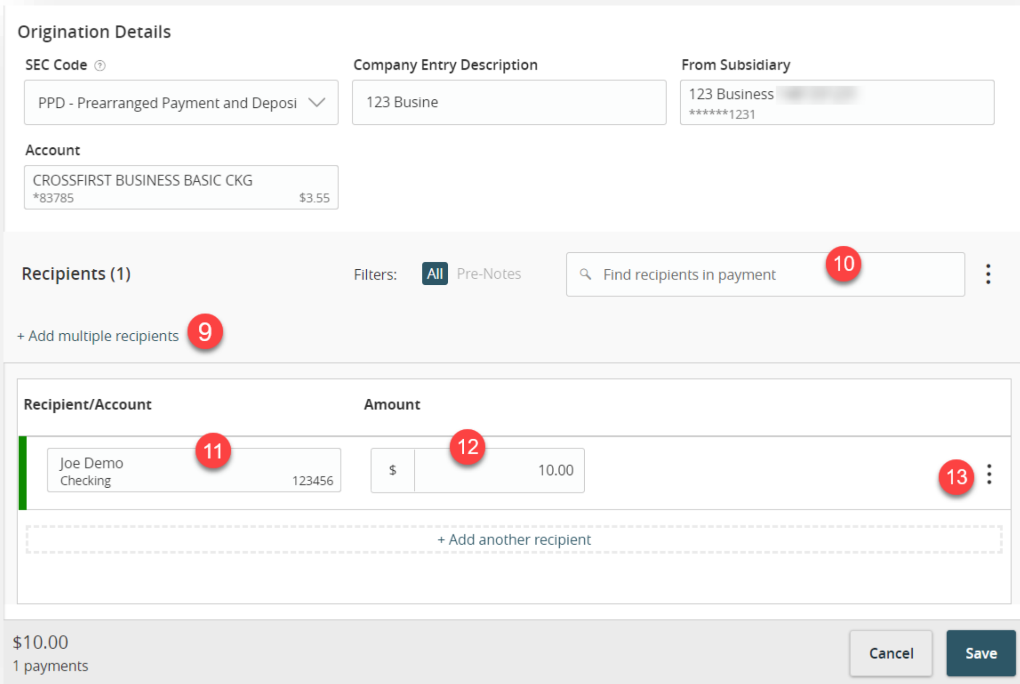
Depending on your user rights, you can create a template for an ACH batch or ACH collection. An ACH batch allows you to send multiple payments to multiple recipients. An ACH collection batch allows you to send multiple debit transactions to multiple recipients. Creating a template helps reduce mistakes and keeps payments consistent.



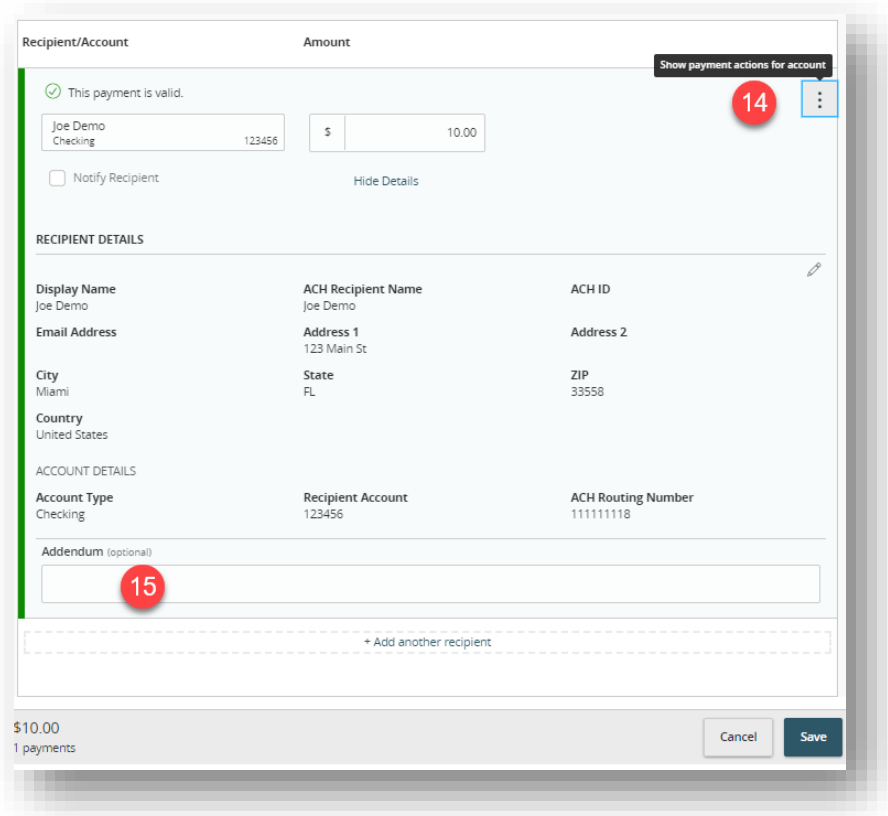
In the **Transfers & Payments** menu, select the **ACH & Wires** menu.



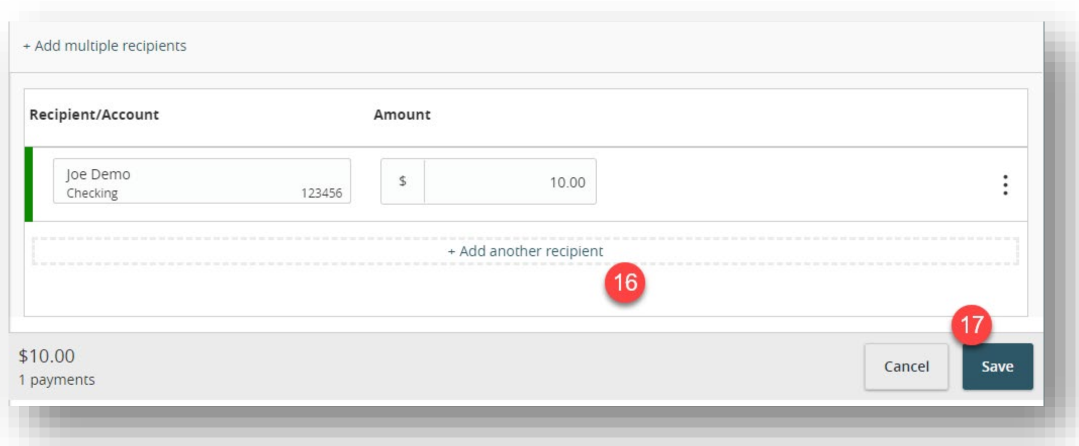
1. Select a template type using the "+Create Template" link and choose "ACH Batch" or "ACH Collection". ACH Batch is a credit batch to your recipient and ACH Collection is debit batch to your recipient.
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the "Template Access Rights" link.
5. Select an SEC code using the drop-down.
6. Enter the "Company Entry Description". This field is limited to 10 characters and will display as the originator name on the recipient's end. Often, it is the same as your business's name.
7. Select the subsidiary in the "From Subsidiary" drop-down. The subsidiary is the ACH company the batch is being originated from.
8. Select an account in the "Account" drop-down. The account is the offset account for the ACH batch.



9. (Optional) Click the "+ add multiple recipients" link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient after recipients are added to the template.
11. Select a recipient.
12. Enter an amount. Leave the amount at 0.00 if the amount may change and you prefer the amount to be entered at the time the payment is sent.
13. (Optional) Click the ⋮ icon to expand, view details, or notify a specific recipient. You can only use the notify recipient feature if the recipient has an email address listed.



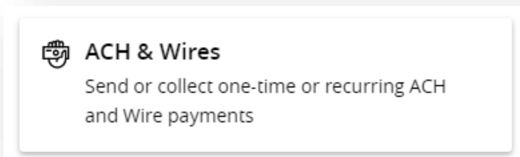
14. (Optional) After clicking the ⋮ icon, click “Show Details” to view recipient information. You can make edits to the recipient by clicking on the pencil icon next to the recipient details.
15. (Optional) Enter an addendum.



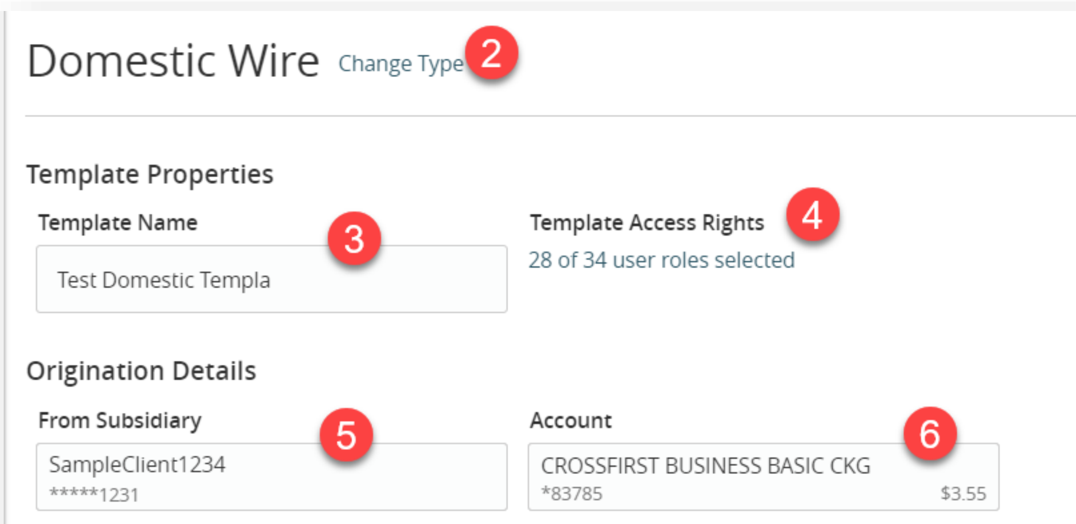
16. Click the “+ Add another recipient” link to continue adding recipients in the same way.
17. Click the **Save** button.

Domestic and International Wire Templates

Send a domestic wire to any recipient in your country and send an international wire to a recipient across the world. International wires can be sent in either US dollars or foreign currency. Create a template to help reduce mistakes and keep payments consistent. You will need the appropriate user rights to create a wire template.

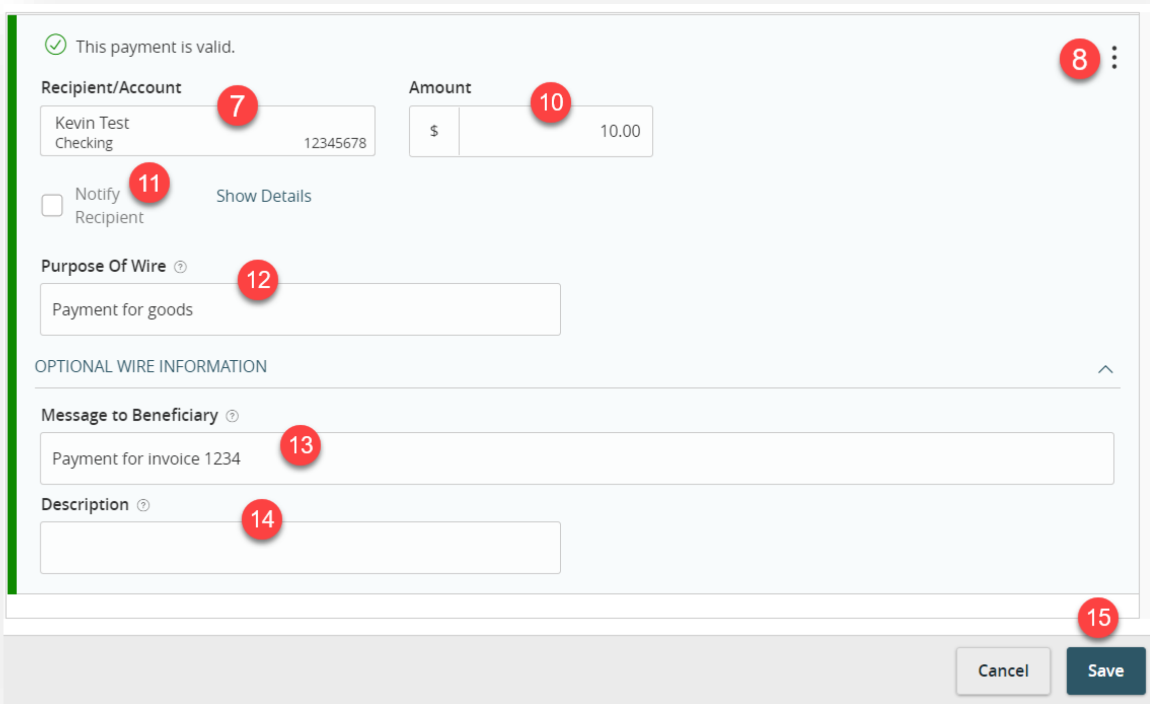


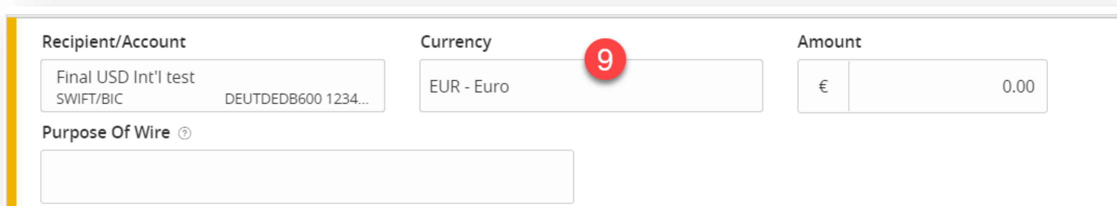
In the **Transfers & Payments** menu, select the **ACH & Wires** menu.



1. Select a template type using the "+Create Template" link and choose "Domestic Wire" or "International Wire".
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. Enter the template name.

4. Select the users that have access to the template by clicking the "Template Access Rights" link.
5. Select the subsidiary in the "From Subsidiary" drop-down.
6. Select an account in the "Account" drop-down.





7. Use the search bar to locate a specific recipient.
8. (Optional) Click the ⋮ icon to expand or collapse selected recipients. You can select "Show Details" to view or edit recipient information.
9. For an international wire, select the currency in the "Currency" drop-down.
10. Enter an amount. Leave the amount at 0.00 if the amount may change and you prefer the amount to be entered at the time the wire is sent.
11. Check the box "Notify Recipient" to send a message notifying the recipient of the wire. This box can only be checked if an email address is listed for the recipient.
12. Enter the purpose of the wire in the "Purpose of Wire" field.
13. (Optional) Enter a Message to Beneficiary.

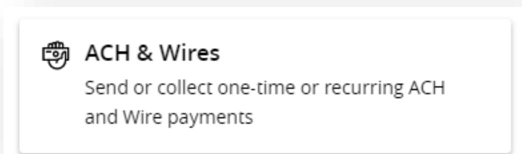
14. (Optional) Enter a Description. This field is internal to your online banking and will not travel with the wire.
15. Click the **Save** button.

Sending a Single Payment

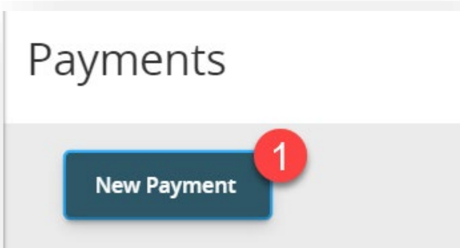
It is easy to make a single payment once you set up your recipients. You can change your payment types to create ACH payments or wire transfers all from one convenient location.

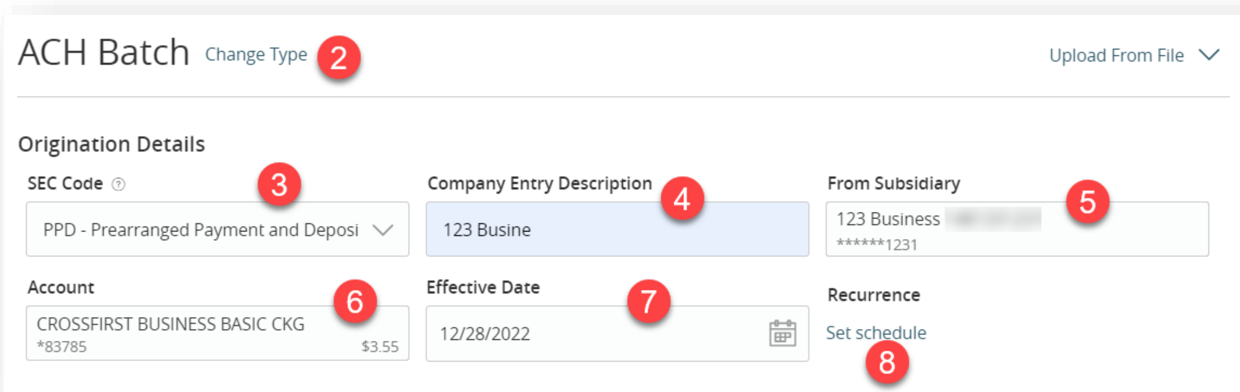
ACH Batch and ACH Collection

Draft or create a new ACH batch or ACH collection in just a few steps.

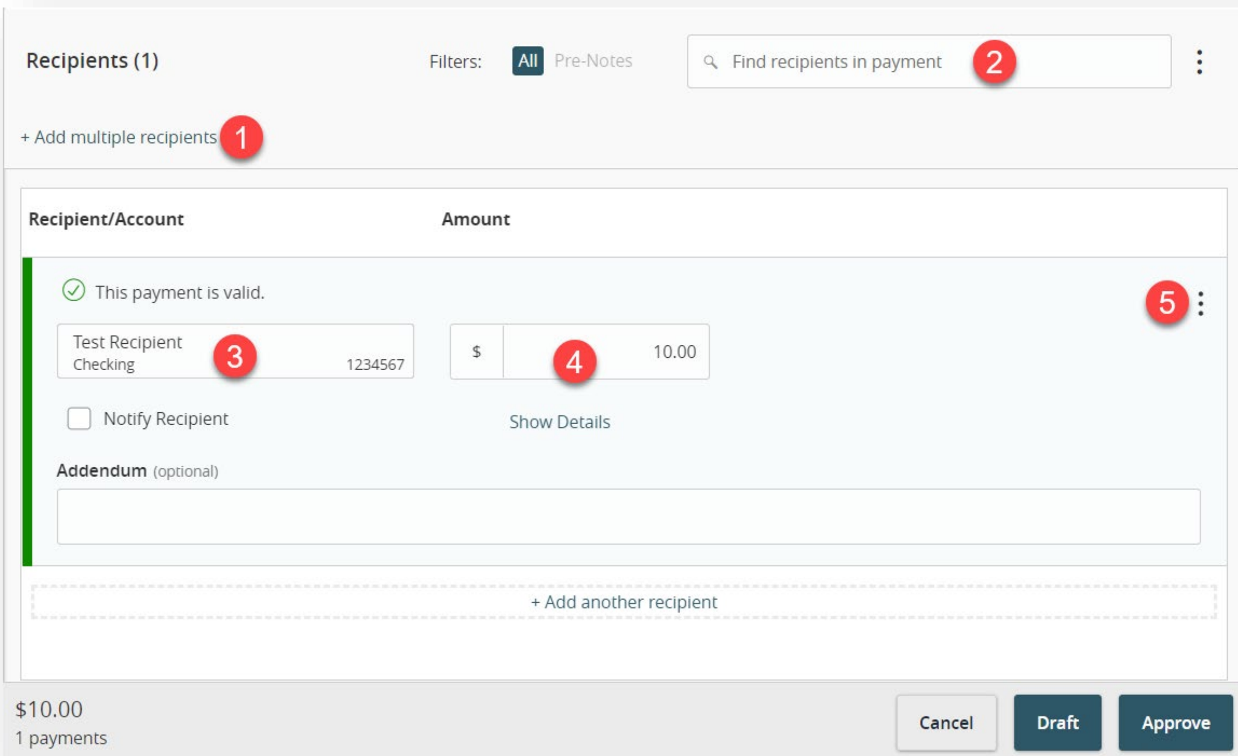


In the **Transfers & Payments** menu, select the **ACH & Wires** menu.

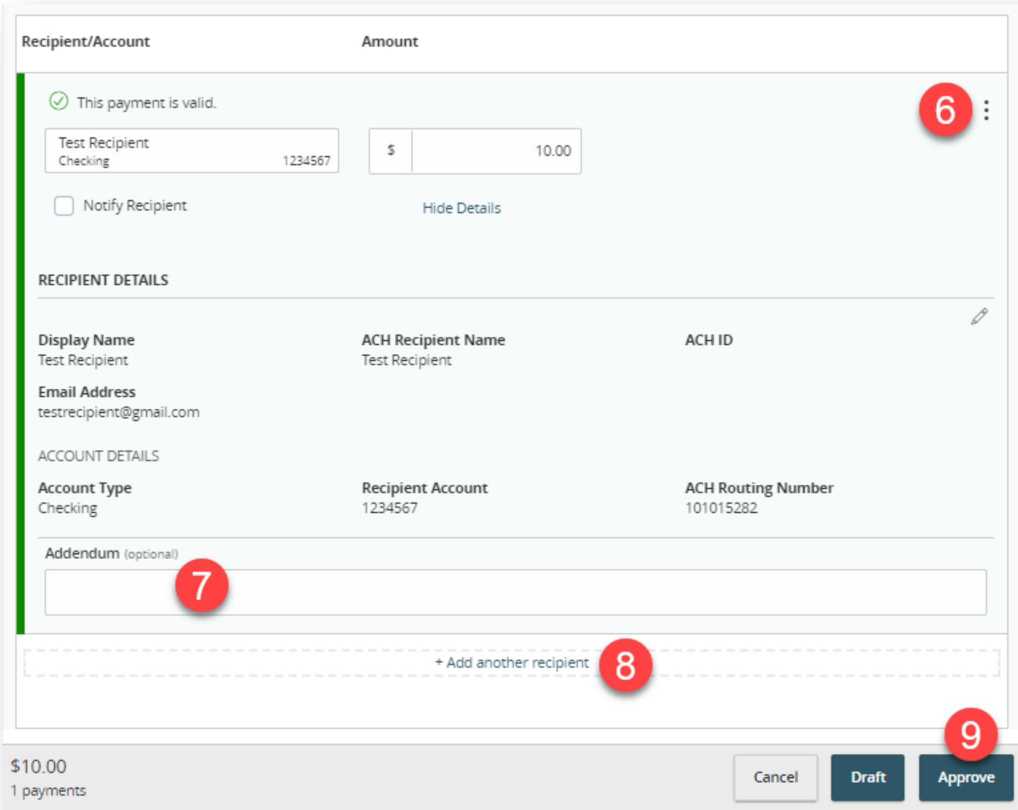




1. Select either "ACH Batch" or "ACH Collection" by clicking on the **New Payment** button.
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. Select an SEC code using the drop-down.
4. Enter the "Company Entry Description". This field is limited to 10 characters and will display as the originator name on the recipient's end. Often, it is the same as your business's name.
5. Select the subsidiary in the "From Subsidiary" drop-down. The subsidiary is the ACH company the batch is being originated from.
6. Select an account in the "Account" drop-down. The account is the offset account for the ACH batch.
7. Enter an effective date for the ACH.
8. (Optional) Set up a recurrence by clicking on the "Set Schedule" link under "Recurrence". Select your desired recurrence schedule, a stop date or if it should continue forever (until you cancel it), and click the **Set Recurring Transaction** button.



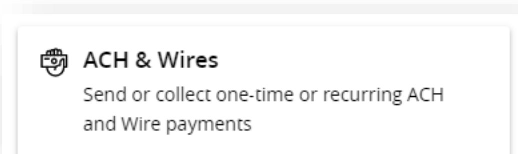
1. (Optional) Click the "+ add multiple recipients" link to add several recipients at once.
2. (Optional) Use the search bar to locate a specific recipient after recipients are added to the template.
3. Select a recipient.
4. Enter an amount.
5. (Optional) Click the ⋮ icon to expand, view details or notify a specific recipient. You can only use the notify recipient feature if the recipient has an email address listed.



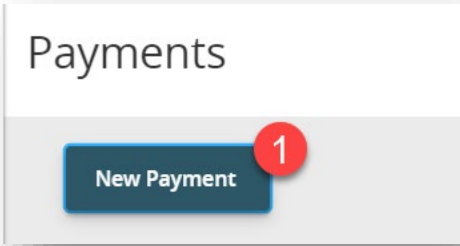
6. (Optional) After clicking the ⋮ icon, Click the "Show Details" link to view or edit recipient information.
7. (Optional) Enter an addendum.
8. Click the "+ Add another recipient" link to continue adding recipients in the same way.
9. If your company does **not require Dual Control**, Click **Approve** to fully process the transaction. Note, if you click **Draft**, you will need to also **Approve the transaction in the Activity Center.**
    - If your company **does require Dual Control**, click the **Draft** button to initiate the ACH. Another user will need to approve the ACH transaction under the **Activity Center**. See the Activity Center portion of the guide for instructions on the approval process.

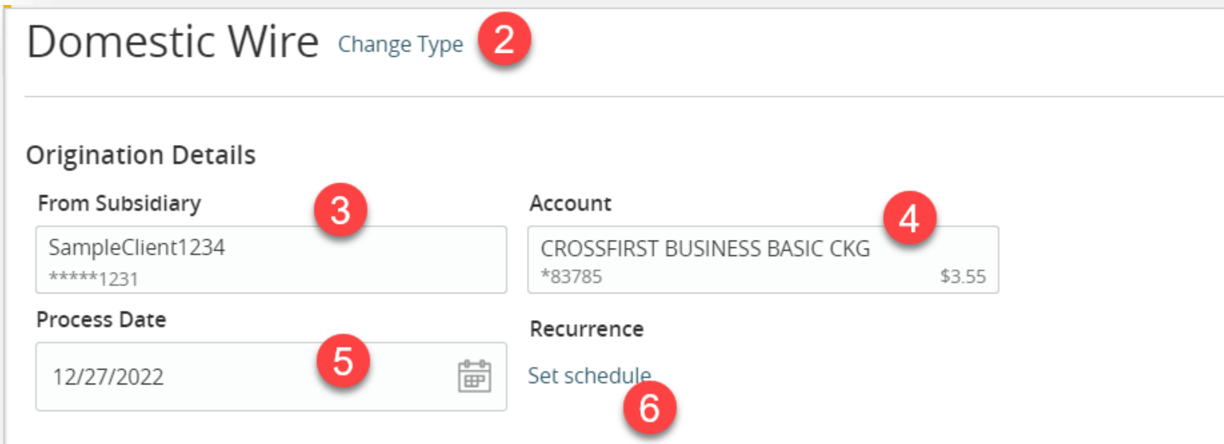
Domestic and International Wire

You can draft and create a new domestic or international wire in just a few steps.

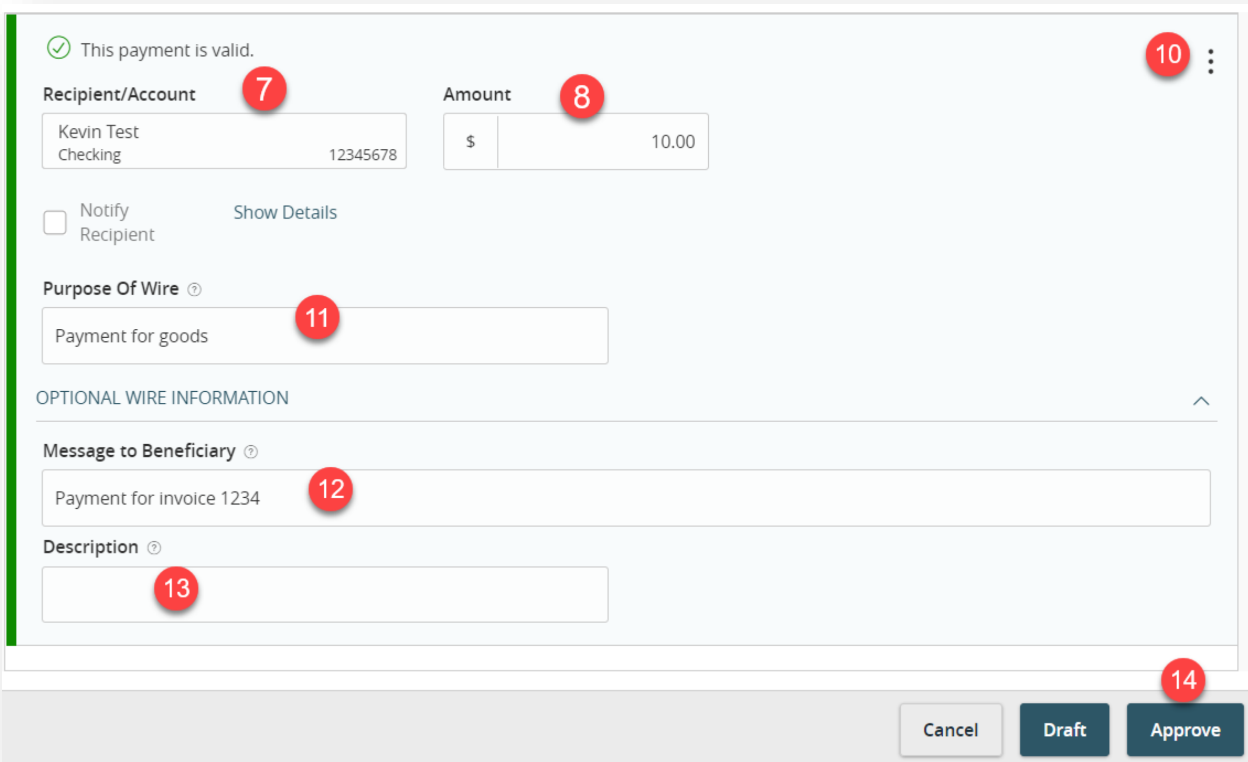


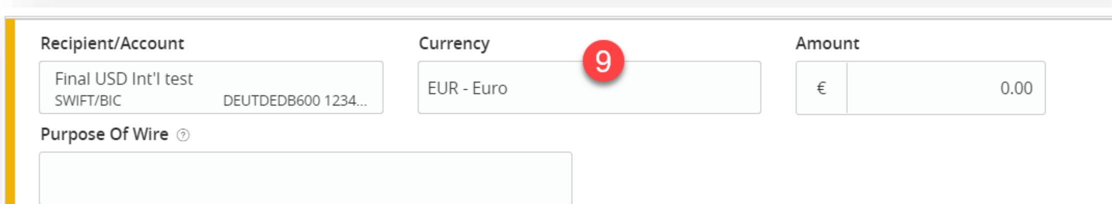
In the **Transfers & Payments** menu, select the **ACH & Wires** menu.





1. Select either "Domestic Wire" or "International Wire" by clicking on the **New Payment** button.
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. Select the subsidiary in the "From Subsidiary" drop-down.
4. Select an account in the "Account" drop-down.
5. Enter a process date for the wire.
6. (Optional) Set up a recurrence by clicking on the "Set Schedule" link under "Recurrence". Select your desired recurrence schedule, a stop date or if it should continue forever (until you cancel it), and click the **Set Recurring Transaction** button.



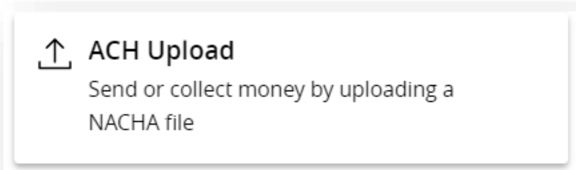


7. Select a recipient.
8. Enter an amount.
9. For an international wire, select the currency in the "Currency" drop-down.
10. (Optional) Click the ⋮ icon to expand, view details or notify a specific recipient. You can only use the notify recipient feature if the recipient has an email address listed.
11. Enter the purpose of the wire in the "Purpose of Wire" field.
12. (Optional) Enter a Message to Beneficiary.
13. (Optional) Enter a Description. This field is internal to your online banking and will not travel with the wire.
14. If your company does **not require Dual Control**, Click **Approve** to fully process the transaction. Please note, if you click **Draft**, you will need to also **Approve the transaction in the Activity Center.**

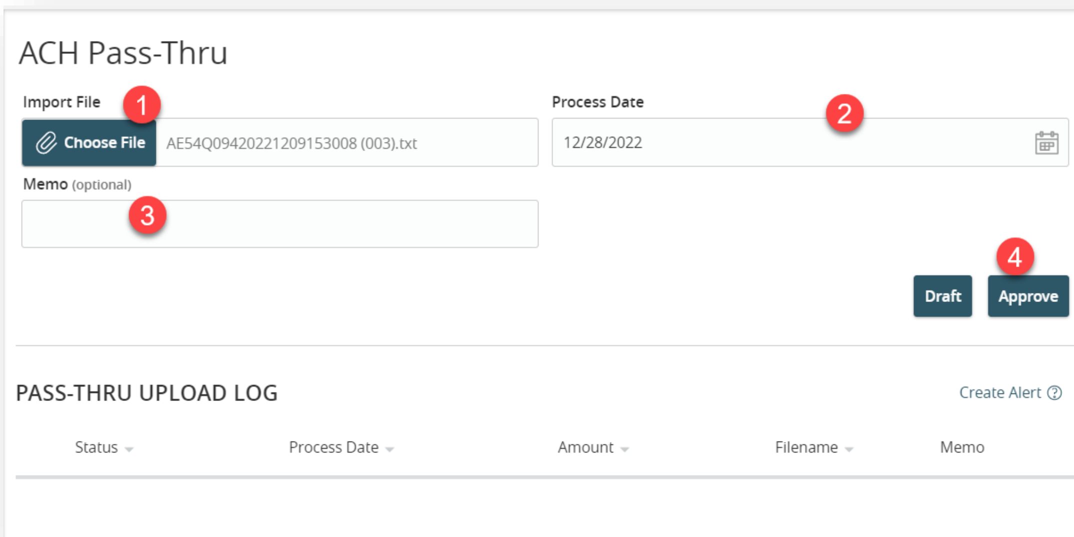
- If your company **does require Dual Control**, click the **Draft** button to initiate the transaction. Another user will need to approve the ACH transaction under the **Activity Center**. See the Activity Center portion of the guide for instructions on the approval process.

Importing a NACHA File

You can import a NACHA formatted file to create an ACH Batch or ACH Collection.



In the **Transfers & Payments** menu, select the **ACH Upload** menu.

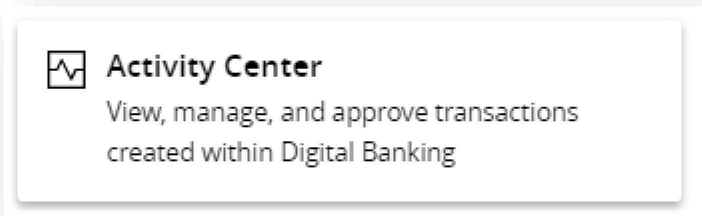


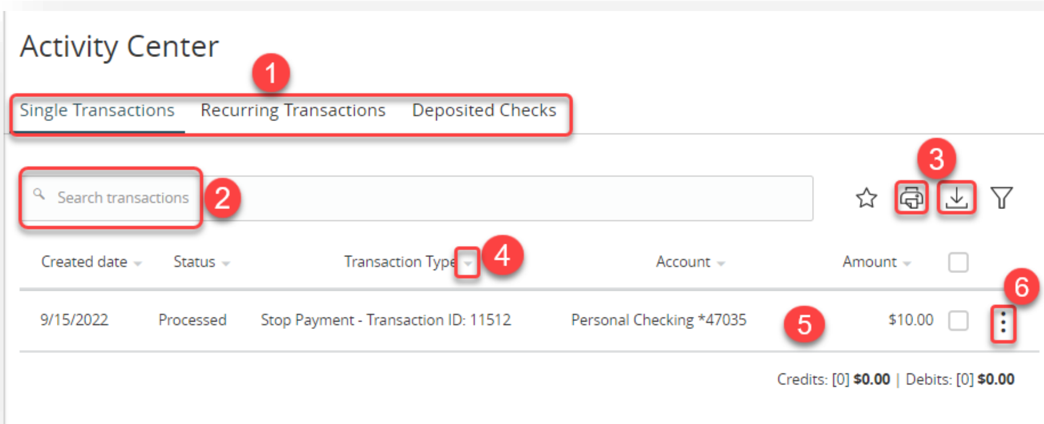
1. Under "Import File" click "Choose File" to browse your PC for your NACHA file.
2. Enter the Process Date. This is the date you want the file to be sent to the bank and is different from the effective date.
3. (Optional) Enter a memo in the "Memo" field. This information is internal to online banking and will not travel with the ACH file.
4. If your company does **not require Dual Control**, Click **Approve** to fully process the transaction. Please note, if you click **Draft**, you will need to also **Approve the transaction in the Activity Center.**
5. If your company **does require Dual Control**, click the **Draft** button to initiate the transaction. **Another user will need to approve the ACH transaction under the Activity**

Center. See the Activity Center portion of the guide for instructions on the approval process. Activity Center

Activity Center Overview

Payments, transfers, and deposits initiated though digital banking or through our app appear in the **Activity Center.**



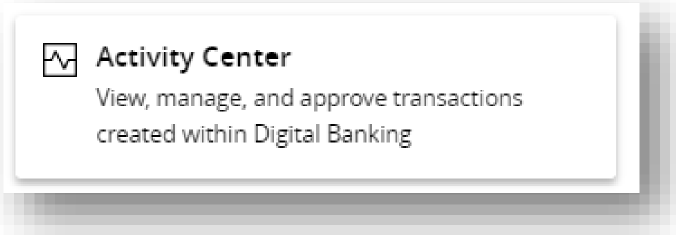


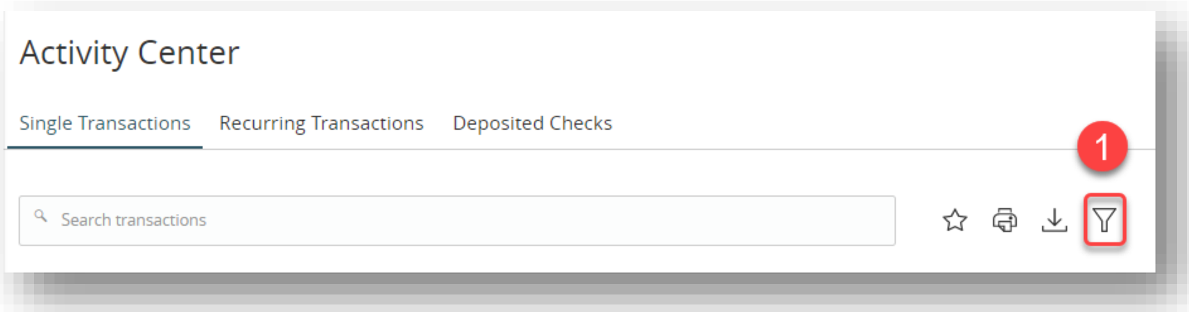
In the **Transfers & Payments** menu, click **Activity Center.**

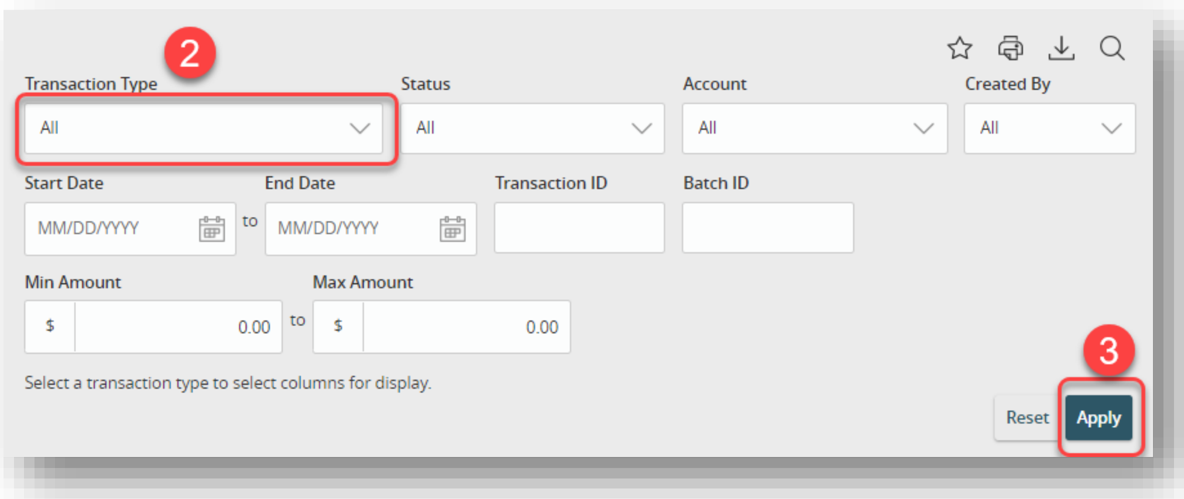
1. Click the appropriate tab at the top to view Single Transactions, Recurring Transactions, or Deposited Checks.
2. Use the search bar to find transactions. Click enter on your keyboard to search.
3. Print the Activity page by clicking the icon. Export your transactions into a different format by clicking the icon.
4. Click the icon next to the Created, Status, Transaction Type, Account, or Amount columns to sort transactions.
5. Click on a payment, deposit, transfer, or stop payment to view more details.
6. Click the ⋮ icon to perform additional functions, including "Toggle Details" to see additional details on the transaction.

Using Filters

The Activity Center can be customized using various filters. You can also choose up to six columns to display to swiftly find what you're looking for each time.





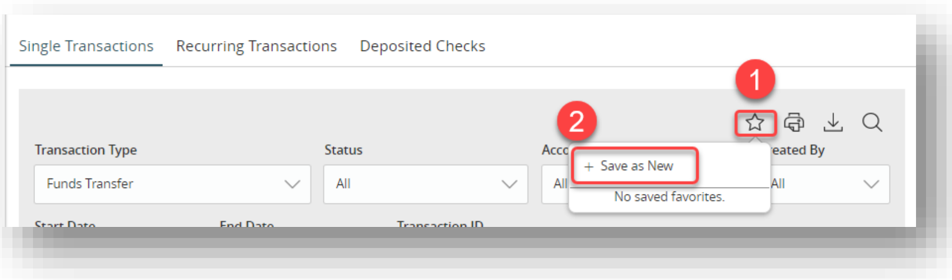


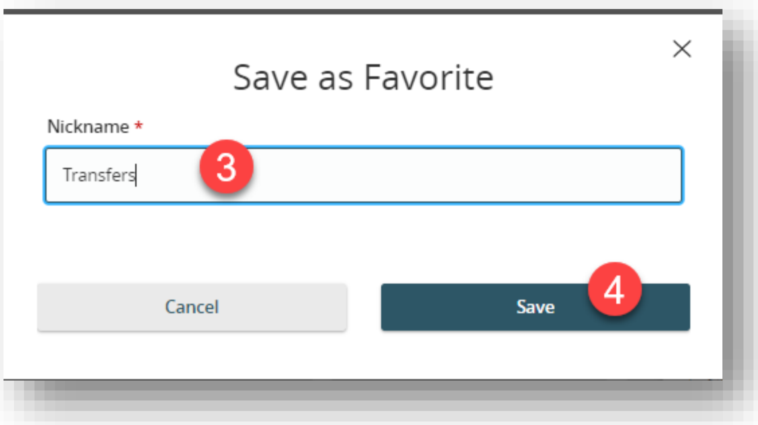
In the **Transfers & Payments** menu, click **Activity Center.**

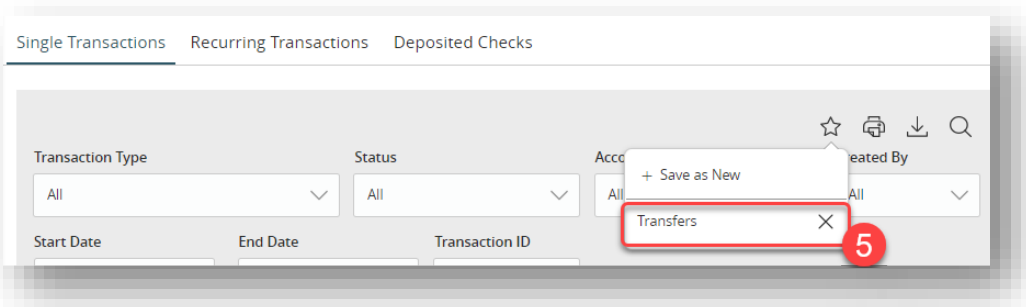
1. Click the icon to create a custom view of your transactions.
2. Filter the type of transaction using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes. You can search using any of the fields displayed.
3. Click the Apply button when finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save to Favorites, making it easier and faster to search, print, or export transactions. You can delete Favorites if they are no longer useful.







In the **Transfers & Payments** menu, click **Activity Center.**

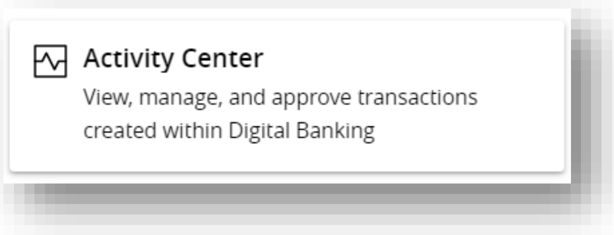
1. Click the ☆ icon.
2. Click "+ Save as New" to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the Save button when finished.
5. Once saved the favorite filter will show under the ☆ icon. Click the **X** icon to remove a custom view from your Favorites.

Approving or Canceling a Transaction

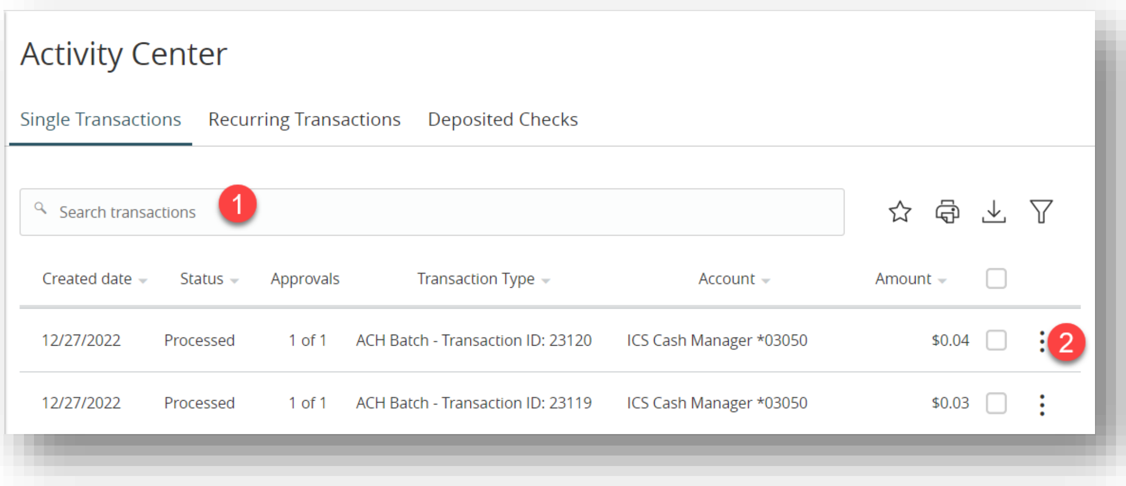
All payments and transfers appear in the Activity Center, where authorized users can view, approve, or cancel certain payments. If a payment has processed and cleared, you cannot make changes to that transaction.

Single Transaction

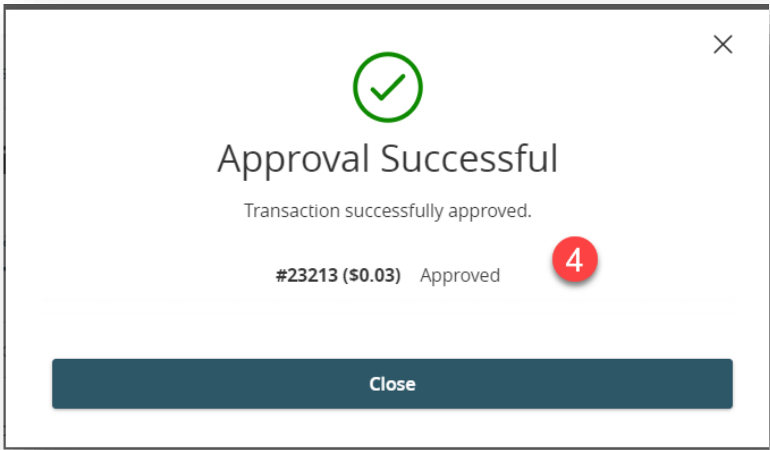
You can easily approve or cancel one specific transaction through the Activity Center.



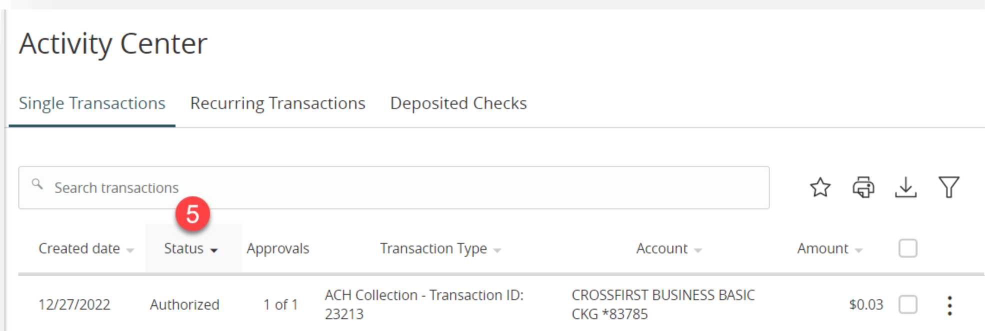
In the **Transfers & Payments** menu, click **Activity Center.**



1. Locate the transaction you would like to approve or cancel. You can use the "Search Transactions" bar if you want to search for a specific transaction.
2. Click the ⋮ icon and select "Approve" or "Cancel".
3. If approving, you will be prompted to authenticate using a Secure Access Code that you can have sent to you via phone or text. Enter the received SAC and click **Next.**



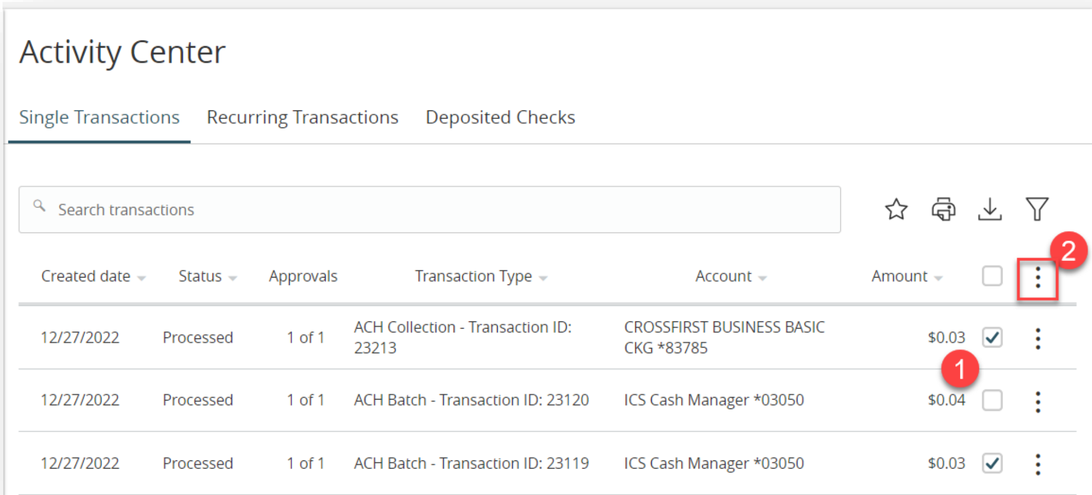
4. You will see a confirmation screen showing the transaction was successfully approved.



5. The status will change to “Authorized” and then “Processed” once approved or “Canceled” if canceled in the Activity Center.

Multiple Transactions

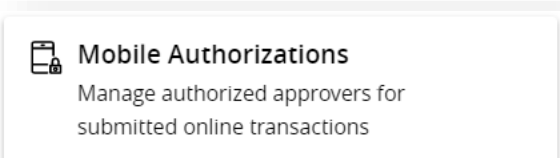
The Activity Center feature offers a time-saving tool that gives you the ability to approve or cancel multiple transaction at once.



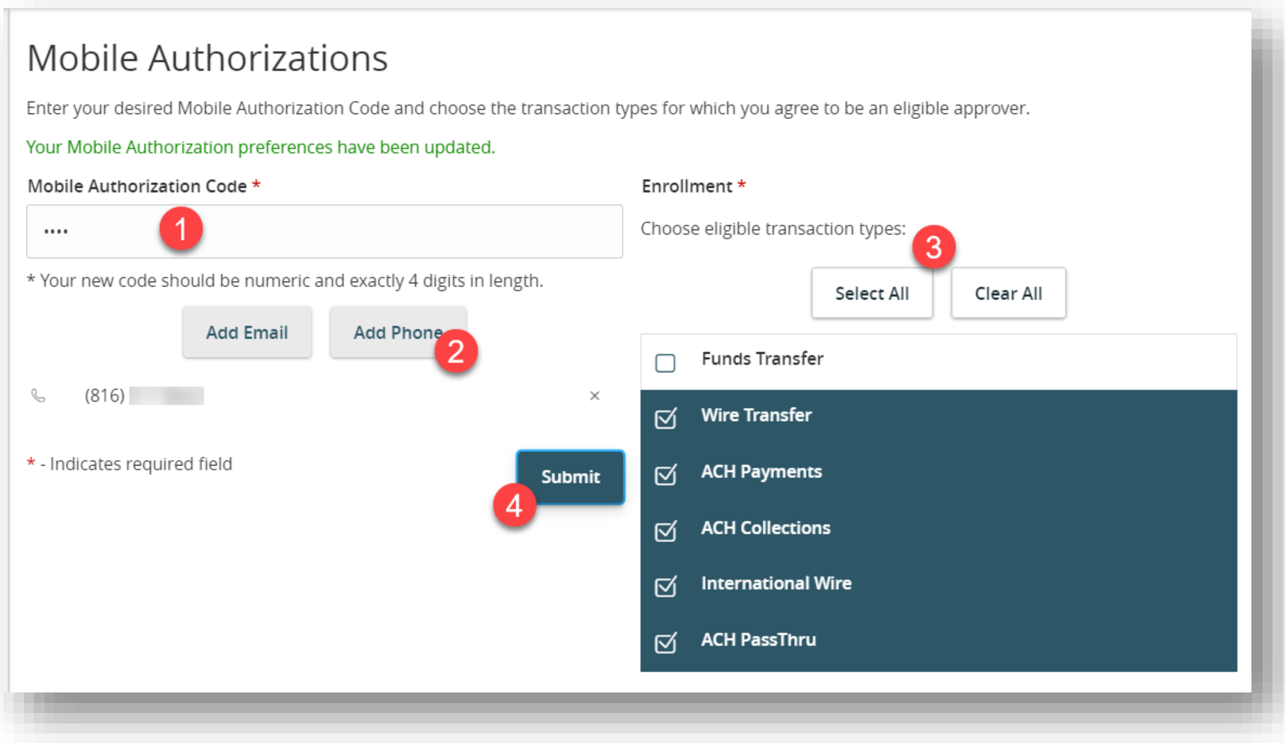
1. Browse through your transactions and check the box for each transaction you want to approve or cancel. Check the box between the amount and the icon.
2. Click the icon above the list of transactions and select either “Approve Selected” or “Cancel Selected”.
3. You will be prompted to authenticate using a Secure Access Code that you can have sent to you via phone or text. Enter the received SAC and click **Next.**
4. You will see a confirmation screen showing the transaction was successfully approved.
5. The status then changes to “Processed” or “Canceled” in the Activity Center.

Mobile Authorizations

Approve certain transaction types all from the convenience of your mobile device.



In the **Settings** menu, click **Mobile Authorizations.**

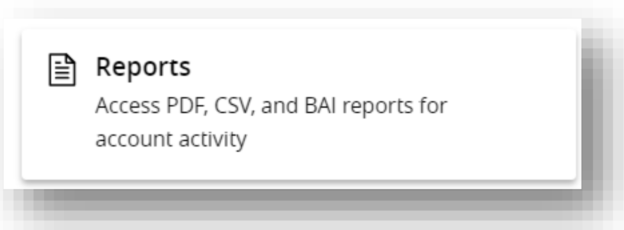


1. Under "Mobile Authorizations Code" input a 4-digit code of your choosing. You'll use this code on your mobile device to approve transactions.
2. Select "Add Phone" and enter your mobile phone number.
3. Select the transaction types you'd like to approve from your mobile device.
4. Click the **Submit** button.

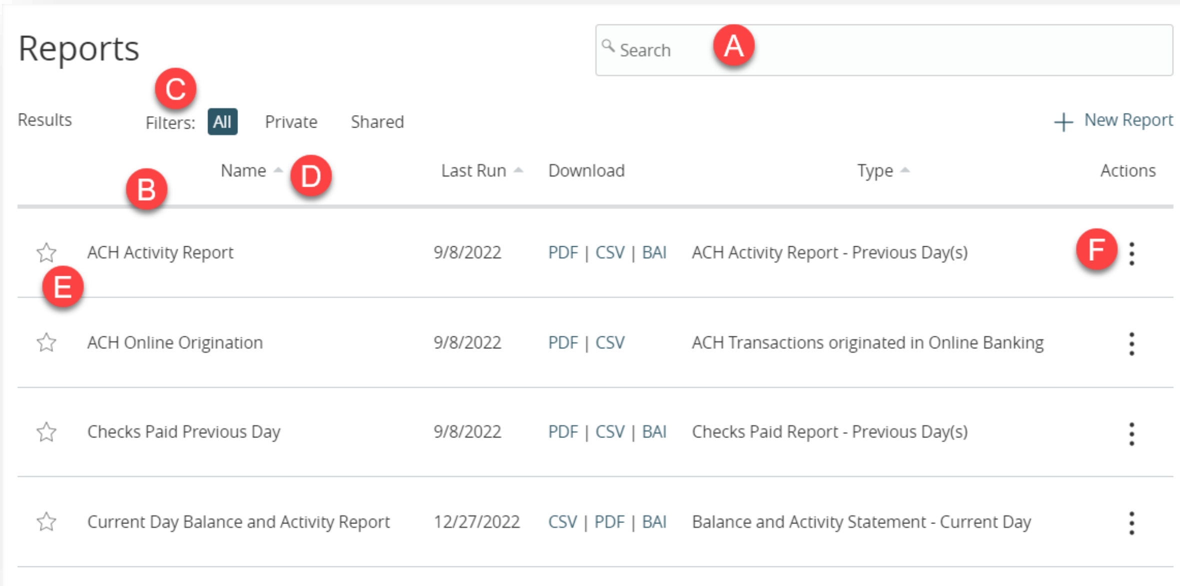
Reports Overview

Keep up with the incoming and outgoing transactions in your accounts using the Reports feature. Viewing a report on certain transactions can prevent errors and make bookkeeping easy.

Depending on which report you run, it can be saved to your computer or device as a PDF, CSV, or BAI file.



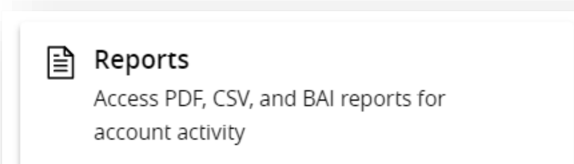
In the **Business Services** menu select **Reports**.



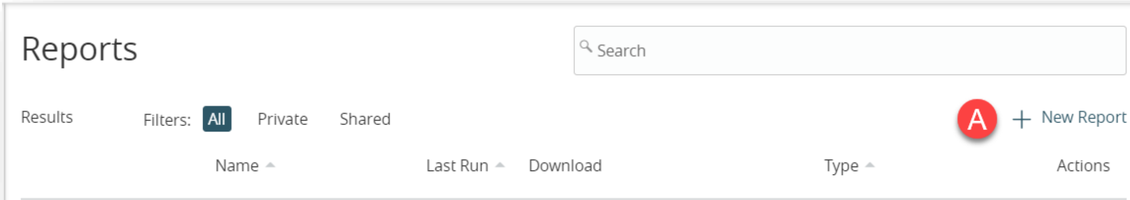
A. Use the search bar to locate existing reports.
B. All existing reports are available on this page. You will see the report name, date when it was last run, whether it was download, and the type of report.
C. The filters feature allows you sort your reports by all, private, or shared.
D. Click the pyramid icon to sort transactions by name, last run, download, and type.
E. Click the ☆ icon to set a report as a favorite.
F. Click the ⋮ icon to view history, run, edit, copy, or delete a report.

Creating a New Report

There are many report types available to fit your various reporting needs.

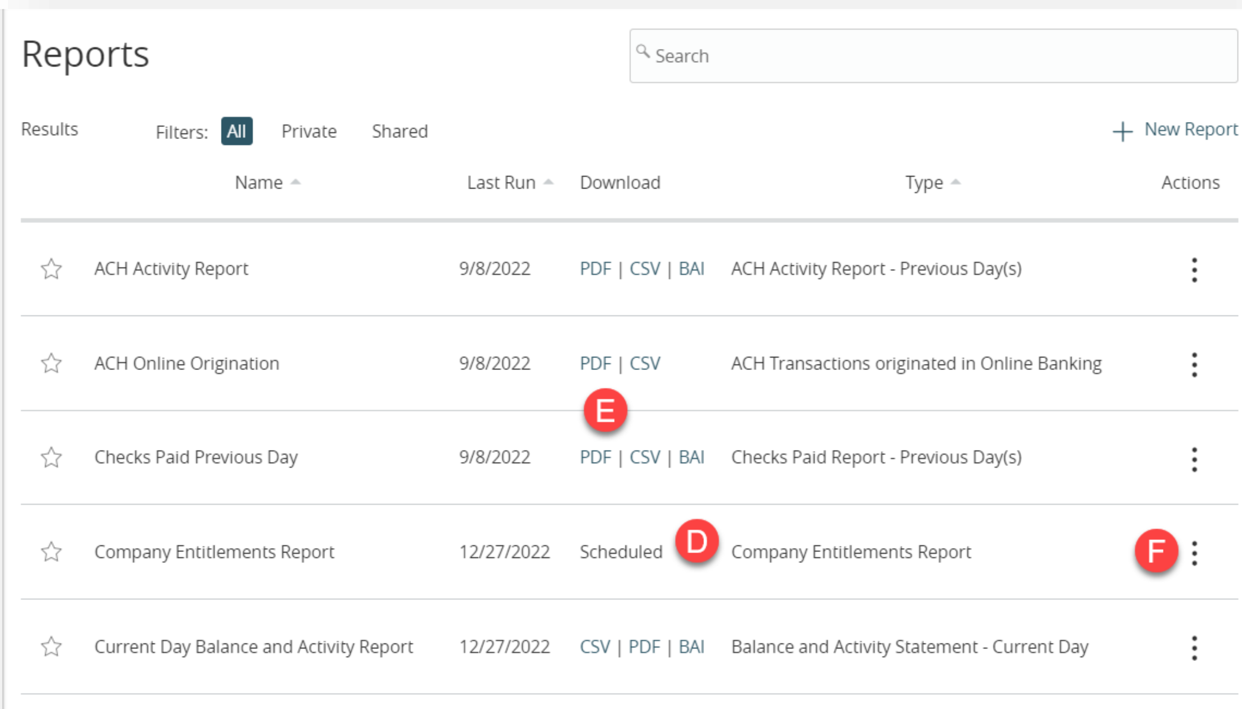


In the **Business Services** menu select **Reports**.



A. Select the "+ New Report" button.
B. Select the report type you need.
C. Reports are broken down into categories of **Current Day Reports**, **Previous Day Reports**, **Online Activity Reports**, **Transaction Reports,** and **Other Reports**.

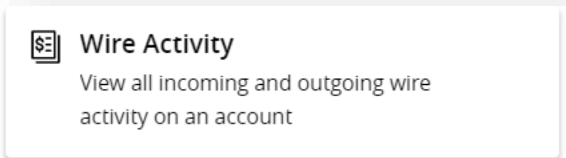
Depending on what report type is selected, you will have different criteria. Once your criteria are selected, click the "Create" button to create the report in which you can later run to view the report. Or "Create and Run" to both create and run the report immediately. It will be available shortly.



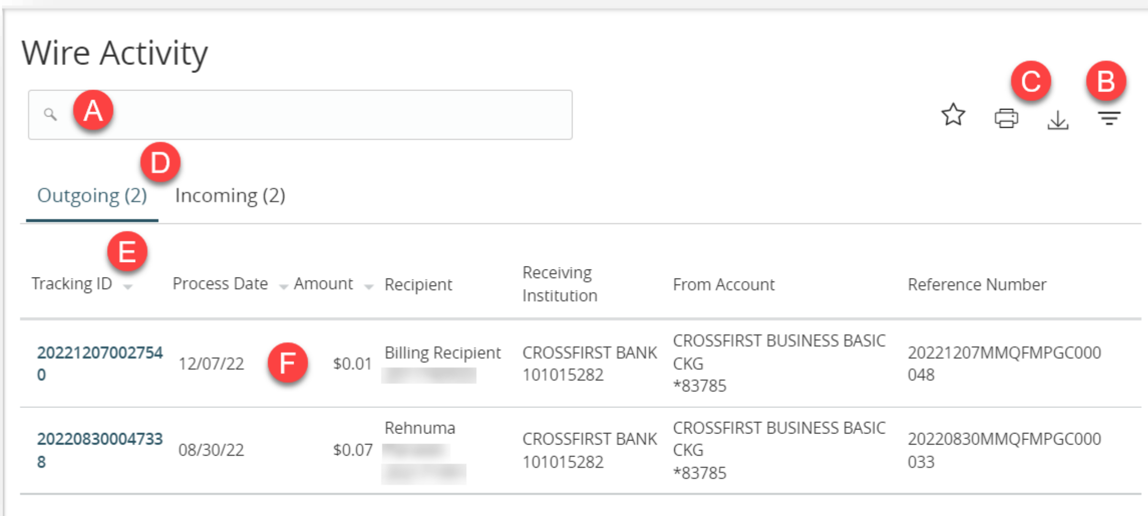
D. While a report is running, the download column will show the report as "In Progress" or "Scheduled". You may need to navigate away from the Reports menu and back to it to view the updated status of the report and load it.
E. Once the report runs you can view the report by clicking on the available format you prefer. Options are **PDF, CSV,** or **BAI.**
F. You can make edits or delete a report by clicking the ⋮ icon.

Wire Activity

Incoming wires and wires originated through Digital Banking appear in one easy location on the **Wire Activity** page. View details about wire transactions such as the processing dates, accounts, and amounts.



In the **Business Services** menu select **Wire Activity**.



A. Find transactions within an account using the search bar.

B. Wire activity can be sorted by time, type, amount, or check number. Click the icon for more options.

C. Click the icon to print your transactions or export them into a different format by clicking the icon.

D. Use the tabs to toggle between "Outgoing" and "Incoming" wires.

E. Click the ▼ icon next to the appropriate column to sort transaction by the Tracking ID, Process Date, Amount, Recipient, Receiving Institution, From Account and IMAD.

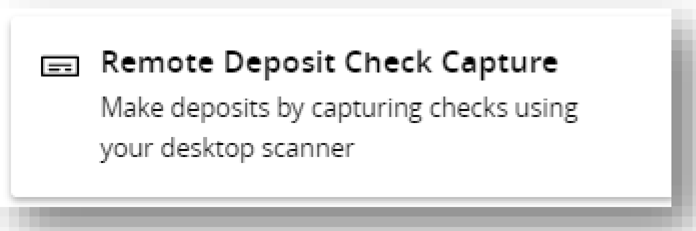
F. Click on the transaction to view more details.

Business Services

Business clients have access to the **Business Services** menu. You'll use this menu to access the following services.

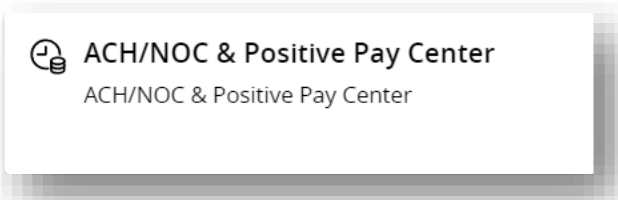
Remote Deposit Check Capture

The menu for Remote Deposit Capture is located under the **Business Services** menu. Click on the **Remote Deposit Check Capture** tile and the Direct Link Merchant website will load.



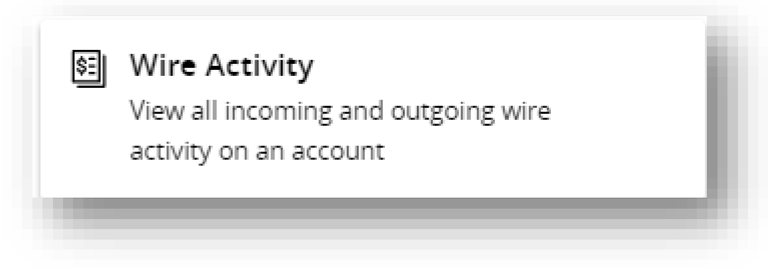
Positive Pay

The menu for Positive Pay is located under the **Business Services** menu. Click on the **ACH/NOC & Positive Pay Center** menu. This menu is used to access check and ACH Positive Pay as well as all ACH reporting for returns and NOCs as well as EDI reporting. For more information on Positive Pay, please see the **Positive Pay Reference Guide**.



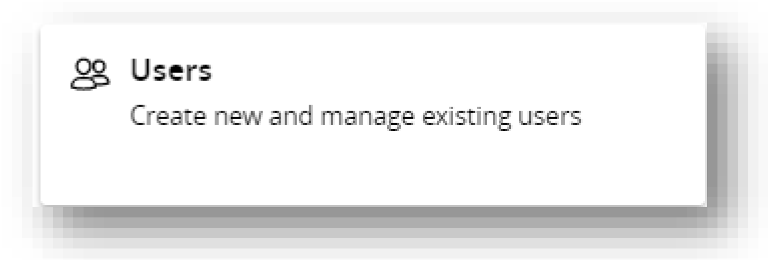
Wire Activity

To view incoming wire activity, click on the **Wire Activity** tile.



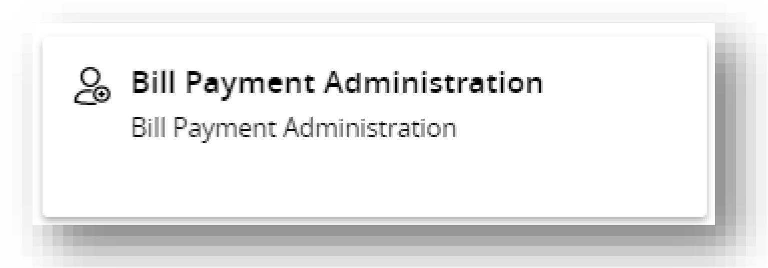
Administration: Users

If you are a system administrator, you'll have access to the **Users** tile under the **Business Services** menu. You will go here to create a new user, edit an existing user, or deactivate and delete a user. For more information, please see the **Digital Banking Commercial Client Administrators Guide.**



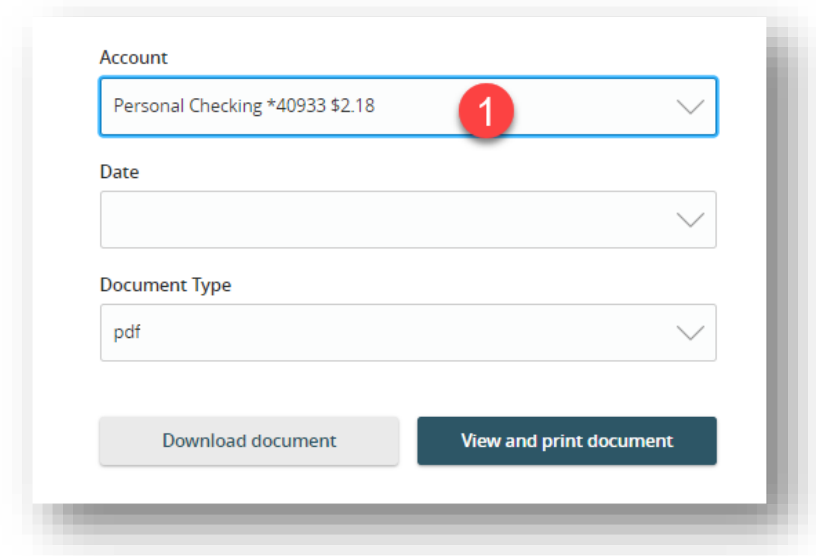
Administration: Bill Payment Administration

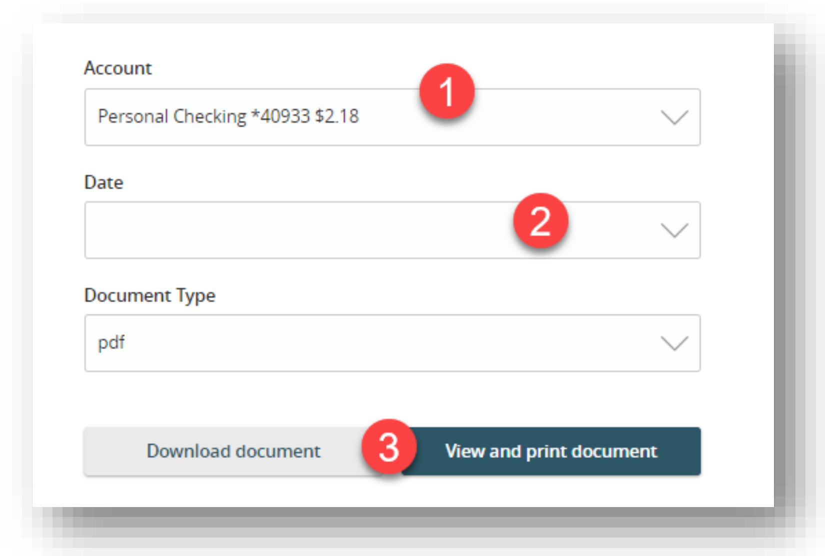
Bill Payment Administrators have access to the **Bill Payment Administration** tile under the **Business Services** menu. You will go here to add a new user to Bill Pay and edit their permissions. For more information, please see the Digital Banking Basic Business Administrators Guide.



Online Documents

Access your eStatements and other online documents easily from the **Account Services** menu.



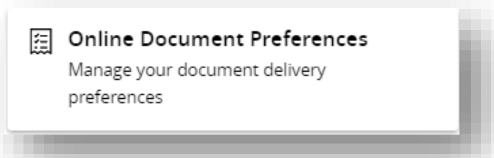


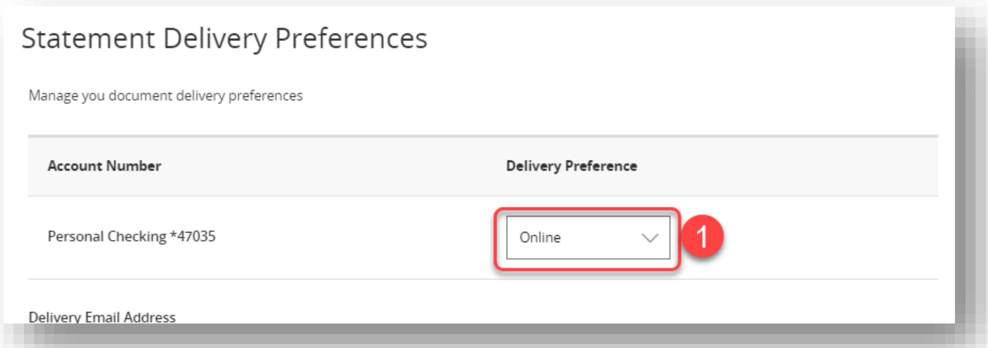
In the **Account Services** menu select **Online Documents**.

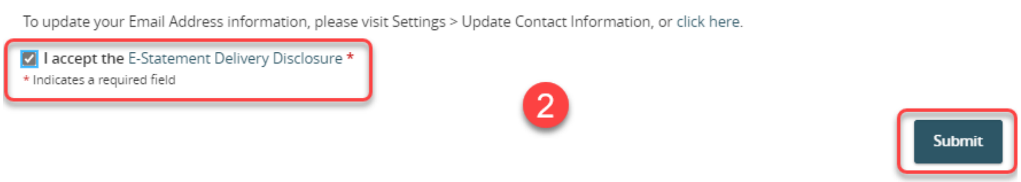
1. Select the account to view online documents.
2. Select the document date for the specific document to view.
3. Select the **Download document** button to download and view the document. Select the **View and print document** button to both view and print the document.

Manage your online document delivery preferences from the **Settings** menu.

In the **Settings** menu select **Online Document Preferences**.



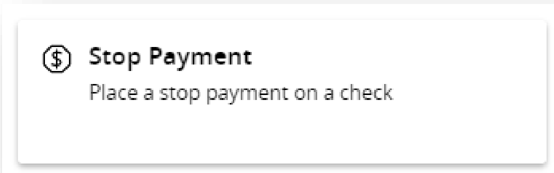




1. In the "Delivery Preferences" drop-down for each account listed, select "Paper Statements" or "Online".
2. To change your preferences to "Online" you must check the box to agree to the **E-Statement Delivery Disclosure** and click the **Submit** button.

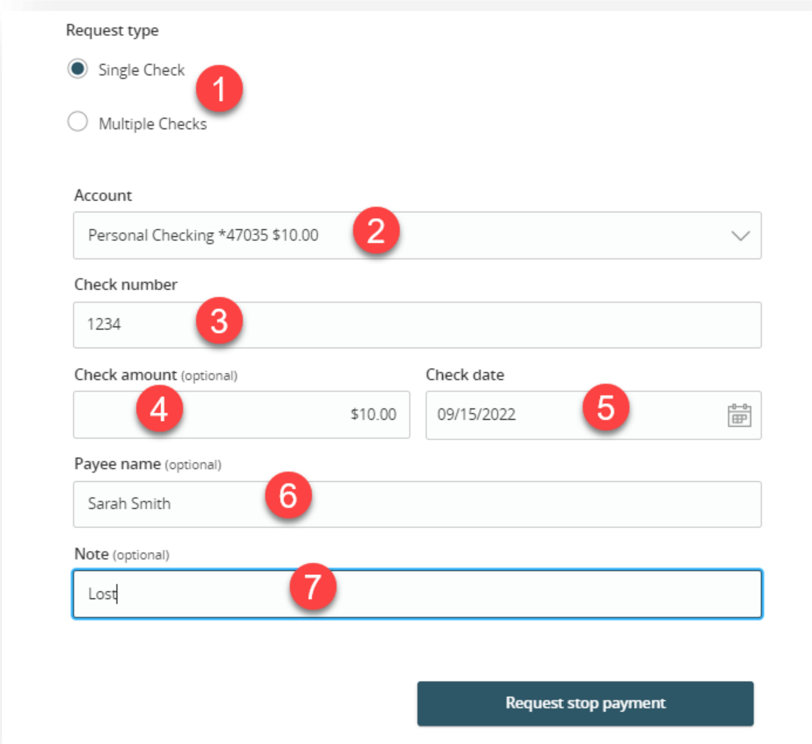
Stop Payment Overview

Place a stop payment on a check from the **Account Services** menu. Stop payments are for checks only. Stop payment fees may apply. For more information on fees, to cancel a stop payment, or to place a stop payment on an ACH transaction, contact Client Care.



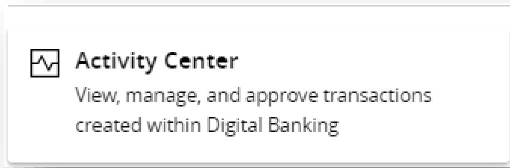
In the **Account Services** menu select **Stop Payment**.

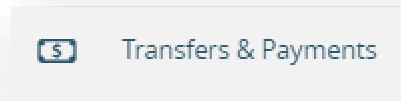
1. Select either “Single Checks” or “Multiple Checks” for the Request Type.
2. Select the account from the “Account” drop-down.
3. Enter the check number.
4. Enter the check amount.
5. Enter the check date.
6. Enter the Payee name
7. (Optional) Enter a Note. This note will be visible within online banking when viewing the stop payment details and can be a “reason” for the stop like “lost” or “re-issued”.

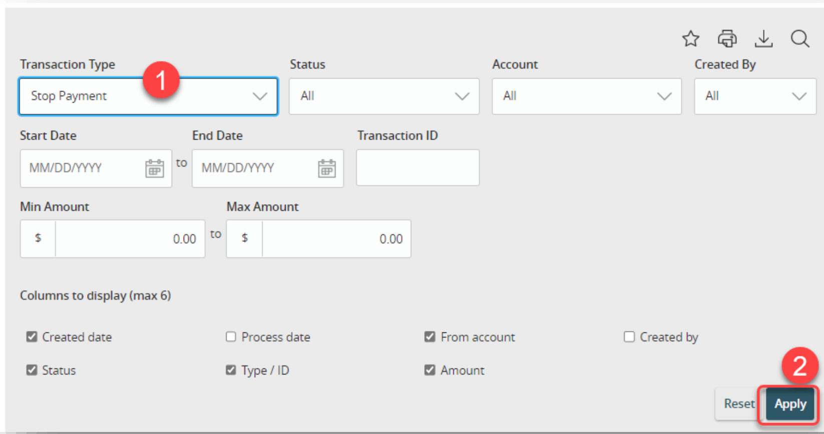


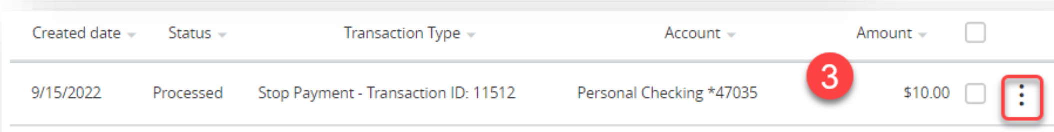
Viewing an Existing Stop Payment

View the details on any stop payments placed in digital banking from the Activity Center.









In the **Transfers & Payments** menu select the **Activity Center** menu.

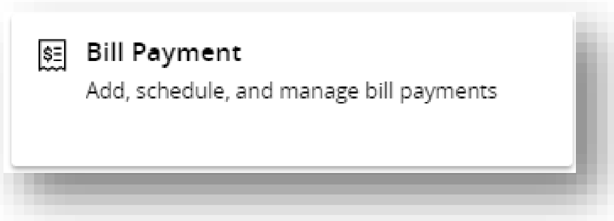
1. To search for stop payments, click the icon and under "Transaction Type" select "Stop Payment". You can further narrow the search results by entering additional criteria such as amount or a date range.
2. Select the "Apply" button to search.
3. Applicable stop payments will display. To view stop payment details, click the ⋮ icon and click "Toggle Details" or click directly on the stop payment.

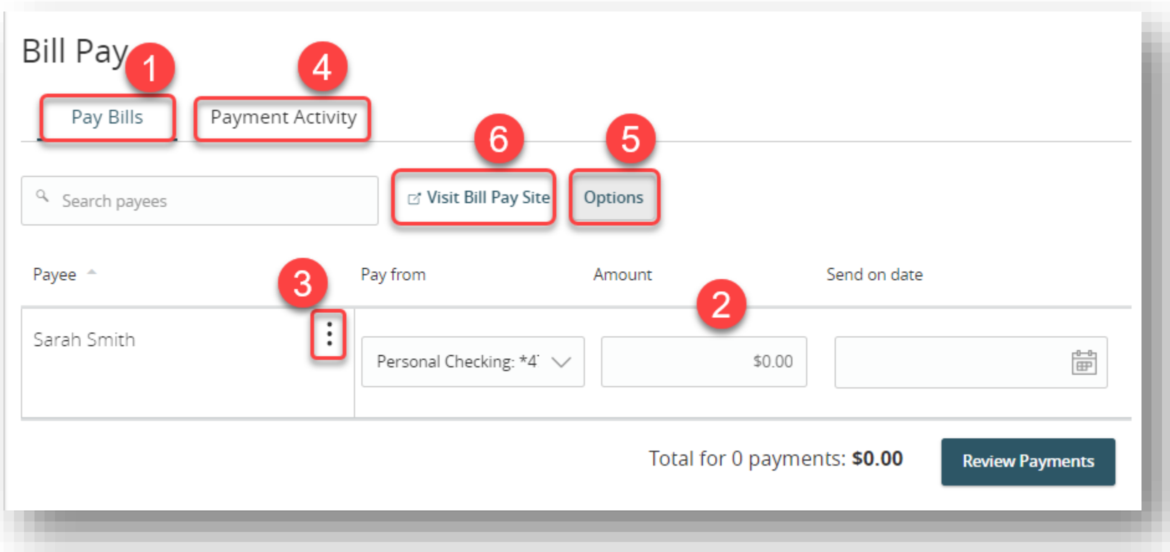
Additional Services

Depending on your company and user rights, you may have access to additional services like Bill Pay or the ezCard system. Review the following for steps on how to locate each service.

Bill Payment

Conveniently add, schedule, and manage bill payments.





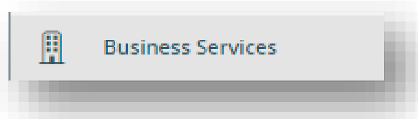
In the **Transfers & Payments** menu select **Bill Payment**.

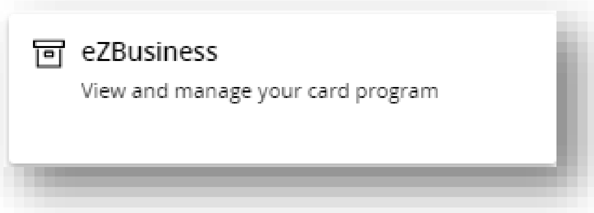
1. Quickly send payments to existing payees from the “Pay Bills” tab.
2. Select “from” account, enter an amount and date next to the payee, and click the **Review Payments** button to proceed with the payment.
3. Make a payment by clicking the ⋮ icon next to the payee and selecting “Pay Now”. This screen will allow you to select additional applicable delivery methods for your payment.
4. Review recent payments on the “Payment Activity” tab.

5. Select the Options button to edit the "pay from" account used to fund your bill payments.
6. To perform advanced Bill Pay functions, including editing or creating new payees, click **Visit Bill Pay Site** to launch the full Bill Pay website.

eZBusiness

View and manage your credit card.





Help

For assistance navigating digital banking, reach out to our Client Care team.

Phone Number: (844) 261-2548

Email: clientcare@crossfirstbank.com