



**CROSSFIRST**  
BANK®

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# Digital Banking User Guide

Commercial Clients

Version 1.1

# Contents

- Getting Started..... 4
- System and Browser Requirements..... 4
- First Time Log In..... 4
- Self Service for Log In Issues .....8
  - Forgot User ID .....8
  - Password Reset .....10
- Home Page ..... 12
- Account Details Overview..... 13
  - Quick Transfer.....14
  - Account Nickname ..... 15
  - Account Grouping .....16
    - Editing a Group Name.....18
    - Deleting a Group.....19
- Security..... 20
  - Update Password ..... 20
  - Update User ID..... 21
  - Secure Access Code Delivery..... 22
- Alerts ..... 23
  - Security Alerts..... 24
  - Account Alerts ..... 26
  - History Alerts ..... 27
    - Online Transaction Alerts ..... 28
    - Reminder ..... 29
    - Wire Alert..... 30
- Text Enrollment ..... 31
- Messages..... 34
- Transfer Money..... 35
- Loan Payment..... 37
- Recipients ..... 38
  - Wire Only (Domestic)– Adding a Recipient..... 42
    - Part 1 of 4: Adding a Recipient ..... 42
    - Part 2 of 4: Adding Beneficiary FI Detail..... 43
    - Part 3 of 4: Intermediary FI Detail..... 44
    - Part 4 of 4: Recipient Address Details..... 44
  - Wire Only (International)– Adding a Recipient..... 45
    - Part 1 of 4: Adding a Recipient ..... 45
    - Part 2 of 4: Adding Beneficiary FI Detail..... 46

|  |    |
|--|----|
| Part 3 of 4: Intermediary FI Detail.....               | 47 |
| Part 4 of 4: Recipient Address Details.....            | 48 |
| Payment Template Overview.....                         | 49 |
| Creating a Template.....                               | 50 |
| ACH Batch and ACH Collection Templates.....            | 50 |
| Domestic and International Wire Templates.....         | 54 |
| Sending a Single Payment.....                          | 56 |
| ACH Batch and ACH Collection.....                      | 56 |
| Domestic and International Wire.....                   | 58 |
| Importing a NACHA File.....                            | 61 |
| Activity Center .....                                  | 62 |
| Activity Center Overview.....                          | 62 |
| Using Filters.....                                     | 63 |
| Creating or Deleting Custom Views Using Favorites..... | 64 |
| Approving or Canceling a Transaction.....              | 65 |
| Single Transaction.....                                | 65 |
| Multiple Transactions.....                             | 66 |
| Mobile Authorizations.....                             | 67 |
| Reports Overview.....                                  | 68 |
| Creating a New Report.....                             | 69 |
| Wire Activity.....                                     | 71 |
| Business Services.....                                 | 72 |
| Remote Deposit Check Capture.....                      | 72 |
| Positive Pay.....                                      | 72 |
| Wire Activity.....                                     | 73 |
| Administration: Users.....                             | 73 |
| Administration: Bill Payment Administration.....       | 73 |
| Online Documents.....                                  | 74 |
| Stop Payment Overview.....                             | 76 |
| Viewing an Existing Stop Payment.....                  | 77 |
| Additional Services.....                               | 78 |
| Bill Payment.....                                      | 78 |
| eZBusiness.....  | 79 |
| Help.....  | 79 |

## 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

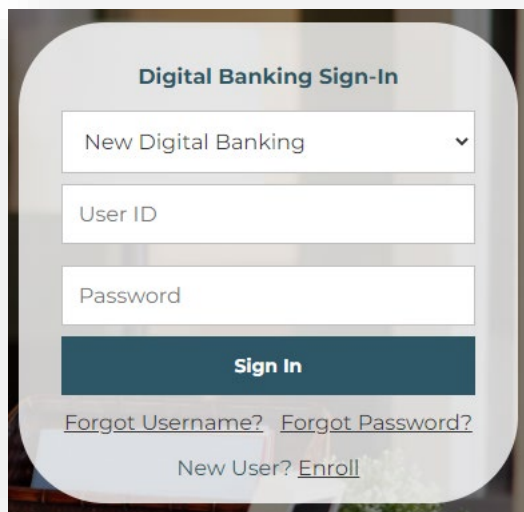
Digital banking is built to support a wide range of computers and mobile devices. Minimum requirements to use online banking include:

- 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](http://www.crossfirstbank.com) and under Digital Banking Sign-In select: **NEW Digital Banking.**
- Enter your User ID and password. Click the **Sign In** button.



The image shows a screenshot of the 'Digital Banking Sign-In' interface. At the top, it says 'Digital Banking Sign-In'. Below that is a dropdown menu with 'New Digital Banking' selected. There are two input fields: 'User ID' and 'Password'. A dark blue button labeled 'Sign In' is positioned below the password field. At the bottom, there are two links: 'Forgot Username?' and 'Forgot Password?'. Below these links is the text 'New User? Enroll'.

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

If any of the phone numbers on this list are incorrect, please contact Client Care at (844) 261-2548. X

**CROSSFIRST BANK**

Please select a target:

Call me: (XXX) XXX-8663

Text me: (XXX) XXX-8663

Back

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

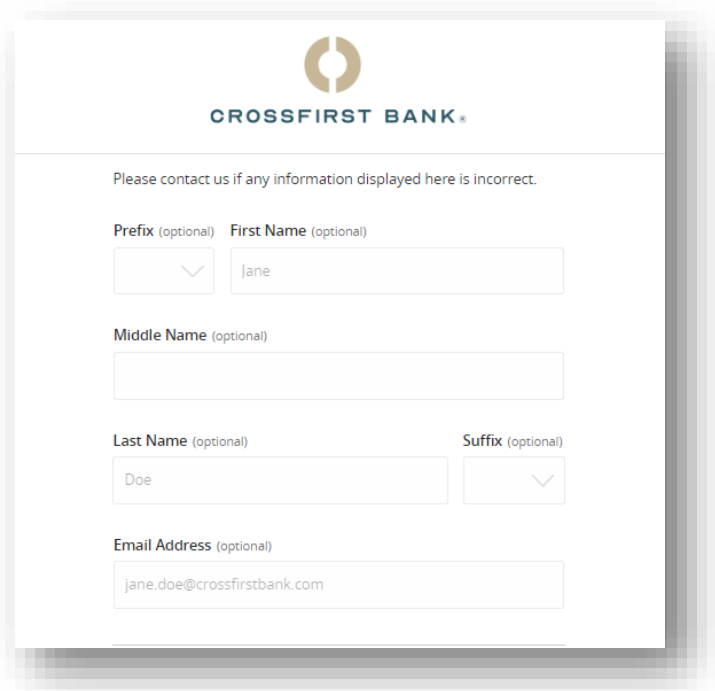
**CROSSFIRST BANK**

Enter your Secure Access Code

992150

Back Submit

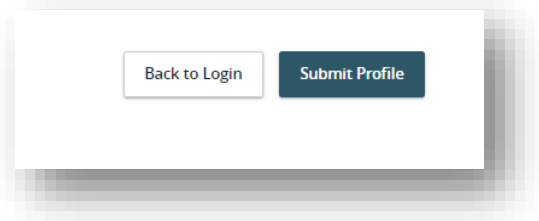
- Review your personal details. Please note, the information on this page cannot be edited. Please contact Client Care if you need to make changes to any of these details.



The screenshot shows the CrossFirst Bank profile review page. At the top is the CrossFirst Bank logo. Below the logo is a message: "Please contact us if any information displayed here is incorrect." The form contains the following fields:

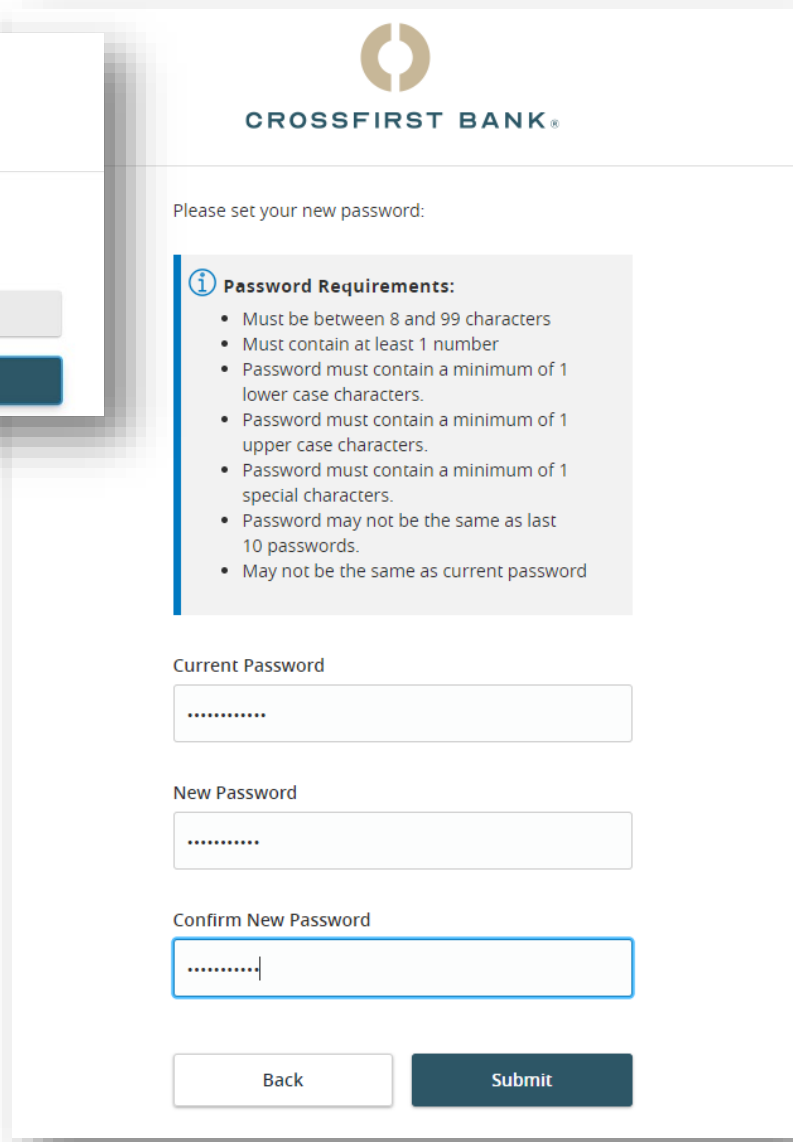
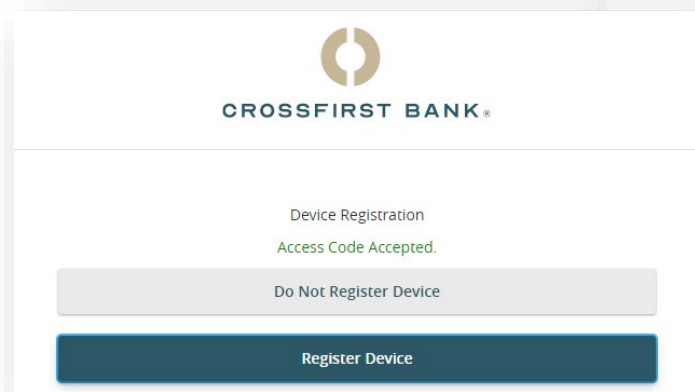
- Prefix (optional)**: A dropdown menu with a downward arrow.
- First Name (optional)**: A text input field containing "Jane".
- Middle Name (optional)**: An empty text input field.
- Last Name (optional)**: A text input field containing "Doe".
- Suffix (optional)**: A dropdown menu with a downward arrow.
- Email Address (optional)**: A text input field containing "jane.doe@crossfirstbank.com".

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



The screenshot shows two buttons at the bottom of the profile review page:

- Back to Login**: A light blue button with a white border.
- Submit Profile**: A dark blue button with white text.



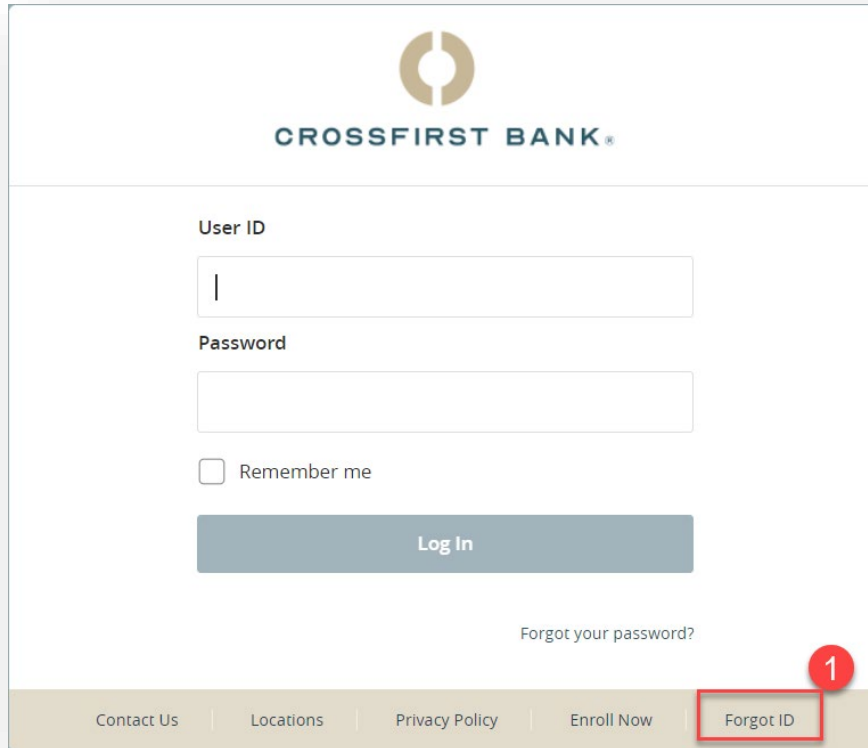
- You will be prompted to create a new password that you will use to log into digital banking going forward. In the **Current Password** field enter the current password you normally use to log into online banking. In the **New Password** and **Confirm New Password** fields enter a new password based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



The image shows a screenshot of the CrossFirst Bank login interface. At the top center is the CrossFirst Bank logo, consisting of a stylized 'C' icon above the text 'CROSSFIRST BANK®'. Below the logo are two input fields: 'User ID' and 'Password'. The 'User ID' field contains a vertical cursor. Below the password field is a checkbox labeled 'Remember me'. A blue 'Log In' button is positioned below the 'Remember me' checkbox. To the right of the 'Log In' button is a link that says 'Forgot your password?'. At the bottom of the page is a navigation bar with several links: 'Contact Us', 'Locations', 'Privacy Policy', 'Enroll Now', and 'Forgot ID'. The 'Forgot ID' link is highlighted with a red rectangular box, and a red circle with the number '1' is placed above it to indicate the first step in the process.



## Account Recovery

[Unlock User ID](#)

**Forgot User ID**

Please Verify your identity and we will securely send you your User ID.

Mobile Phone Number:

Last Name:

Social Security Number:

Date of Birth:

Zip Code:

[Back to login](#)

**Continue**

## ✓ *Login Retrieval Success*

You have successfully requested your forgotten User ID. A message has been sent to the email address on file.

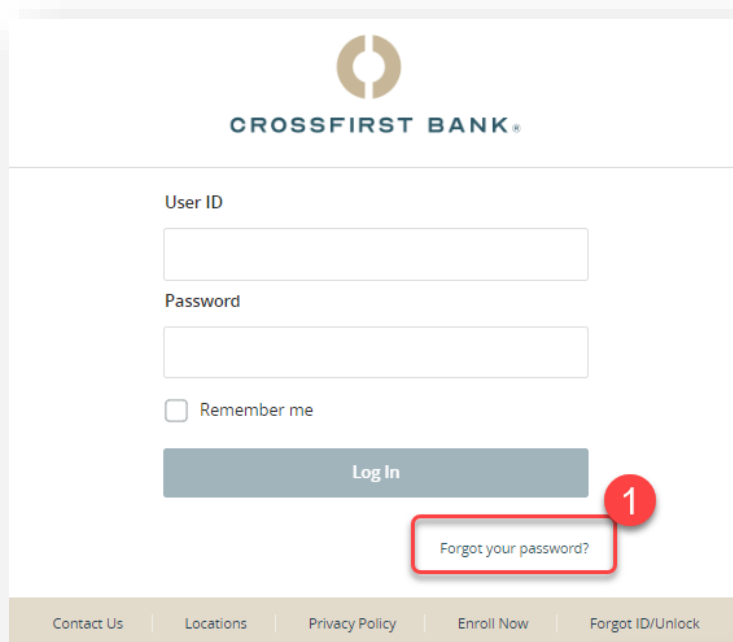
**Go to Login**

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.

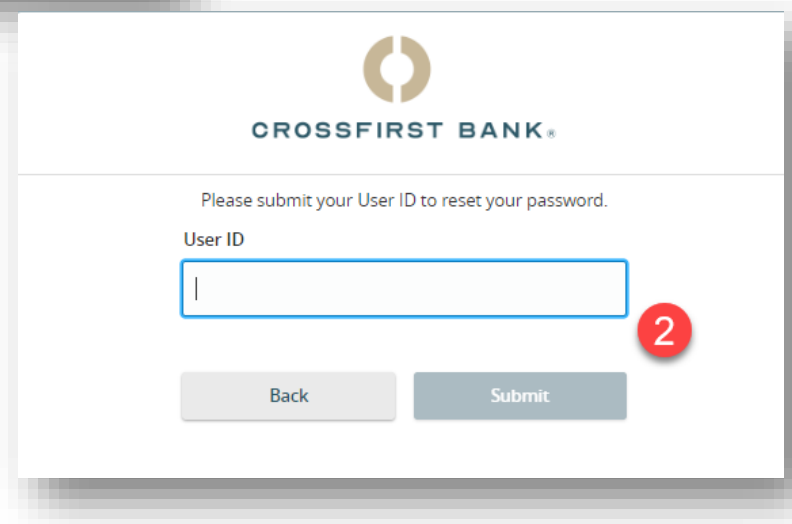
## Password Reset

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.



The screenshot shows the CrossFirst Bank login interface. At the top is the bank's logo and name. Below are input fields for 'User ID' and 'Password', a 'Remember me' checkbox, and a 'Log In' button. A red box highlights the 'Forgot your password?' link, with a red circle containing the number '1' next to it. A footer contains links for 'Contact Us', 'Locations', 'Privacy Policy', 'Enroll Now', and 'Forgot ID/Unlock'.



The screenshot shows the password reset screen. It features the CrossFirst Bank logo and a prompt: 'Please submit your User ID to reset your password.' Below this is a 'User ID' input field with a blue border, highlighted by a red circle with the number '2'. At the bottom are 'Back' and 'Submit' buttons.


  
**CROSSFIRST BANK®**

Please select a target: 3

Call me : (XXX) XXX-8663

Text me : (XXX) XXX-8663


Back

  
**CROSSFIRST BANK®**


Enter your Secure Access Code 4

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®**

Device Registration 6


Access Code Accepted.

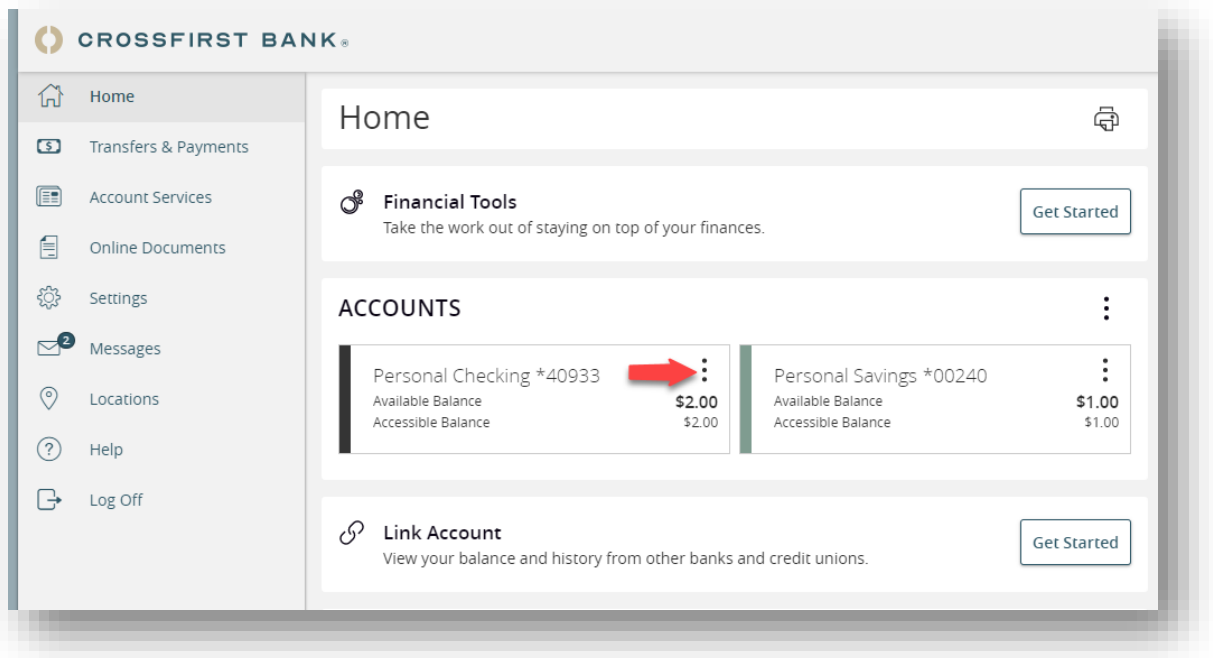
Do Not Register Device

Register Device

# Home Page

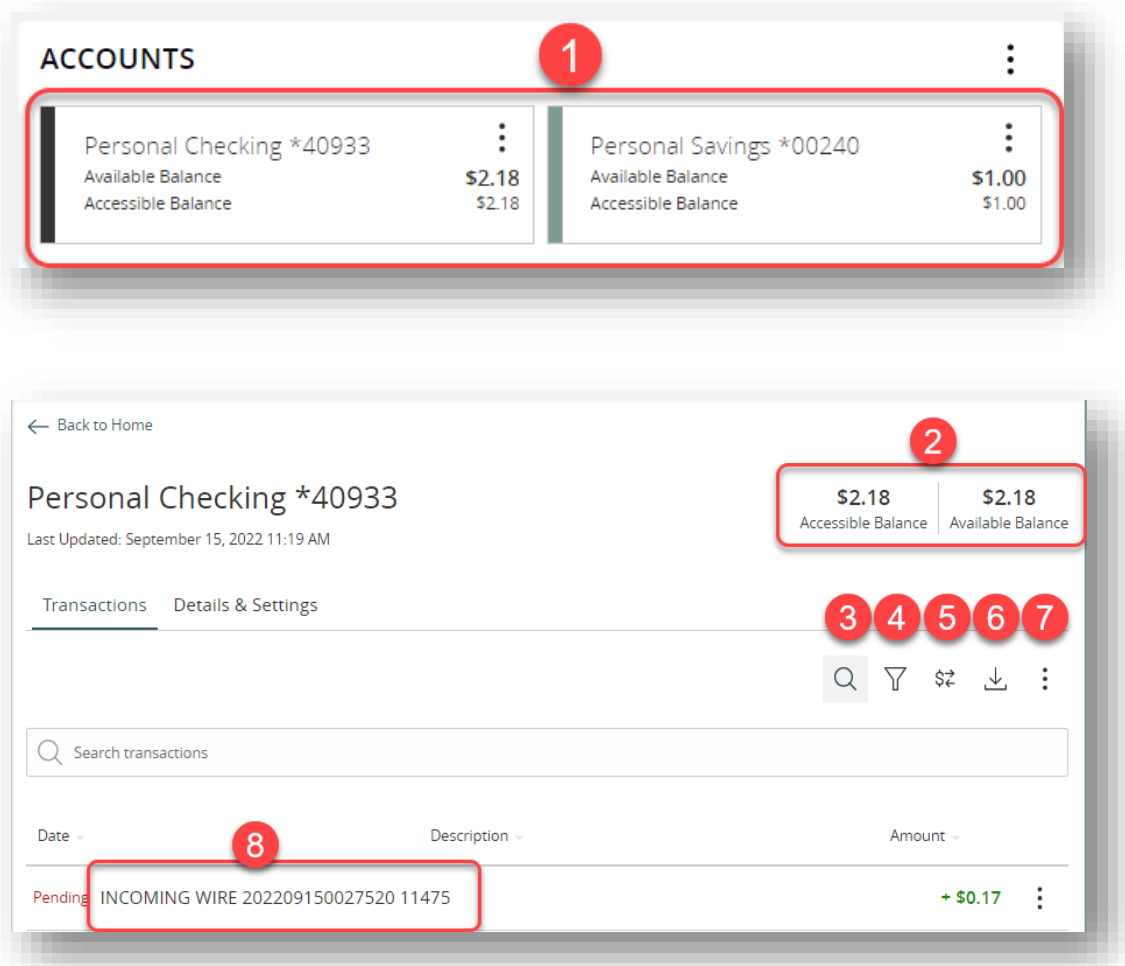
After logging in, you are taken directly to the Home Page. Here you can view the balances in your accounts, see your account summaries, and more.






- 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.

The image illustrates the steps to perform a quick transfer. On the left, the 'ACCOUNTS' section shows a menu for 'Personal Checking ending In \*40933' with a 'Quick Transfer' option highlighted. On the right, the 'Quick Transfer' form is shown with the following details:

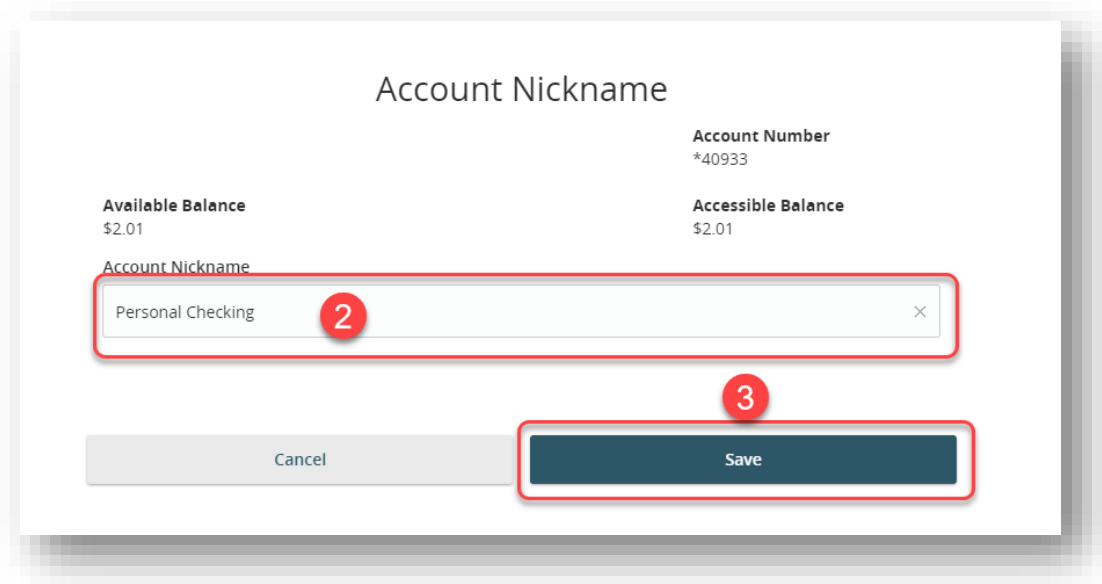
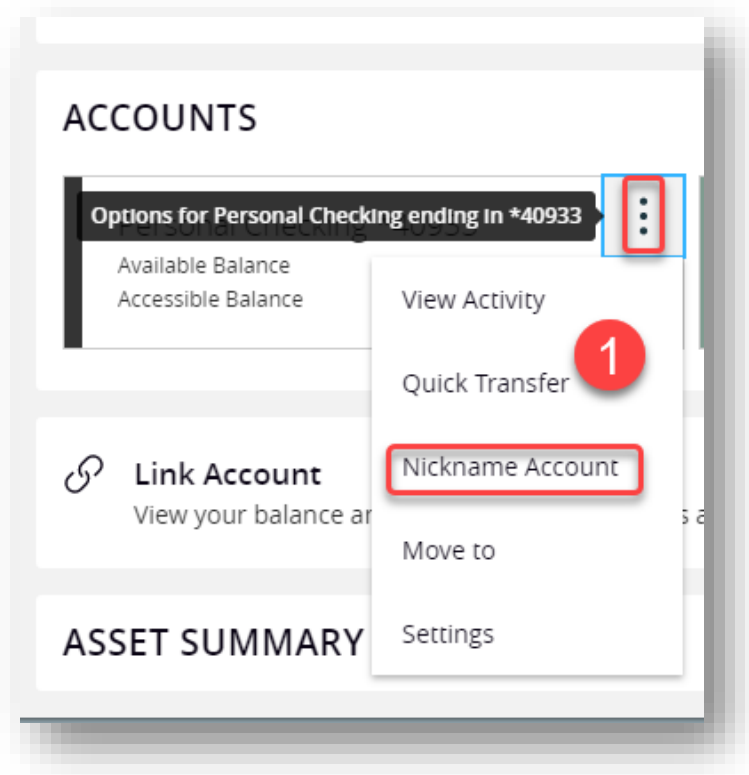
- From Account:** Personal Checking \*40933 \$2.01
- To Account:** Personal Savings \*00240 \$1.00
- Amount:** \$ 1.00
- Transfer Date:** 09/14/2022


At the bottom of the form, there are two buttons: 'Advanced Options' and 'Transfer Funds'.

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

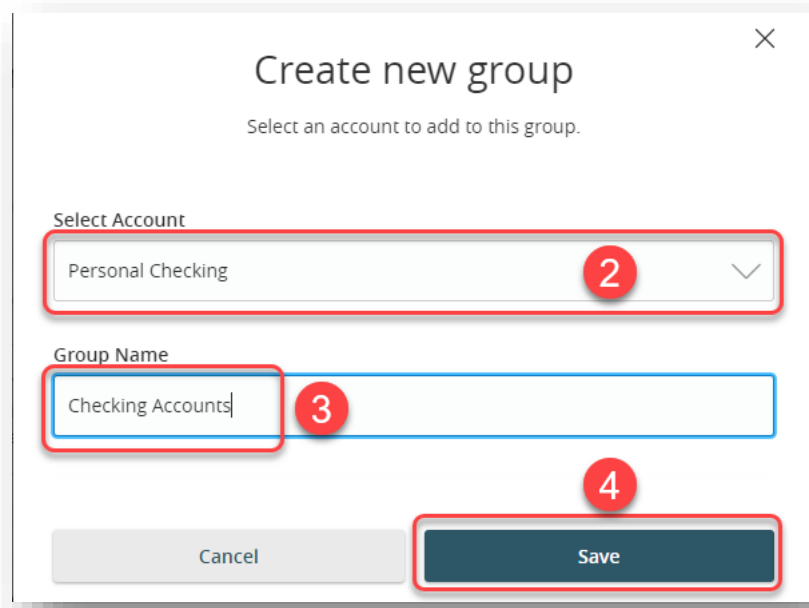
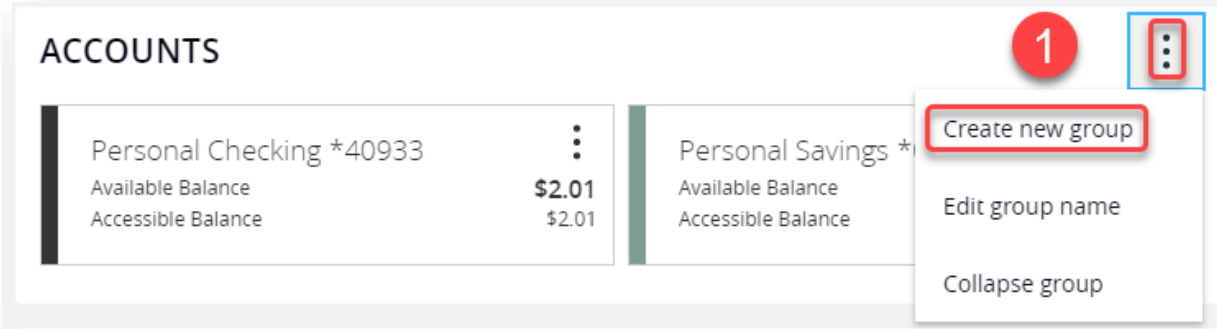
You can change an account's nickname directly from the Home page.



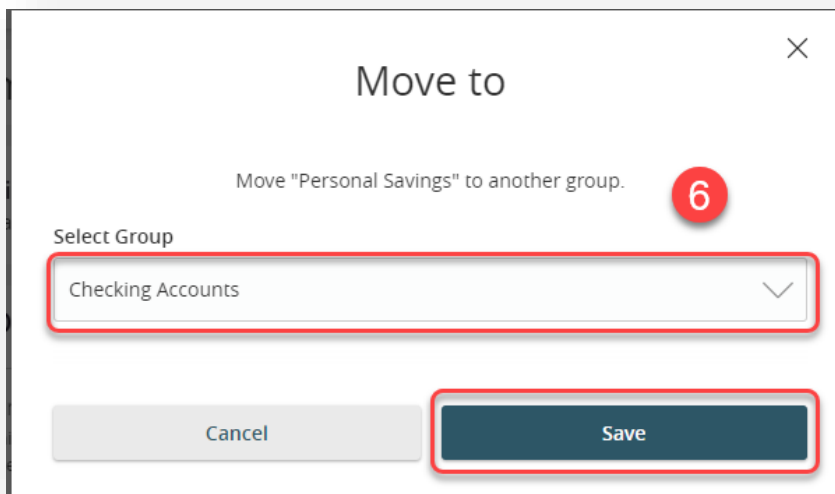
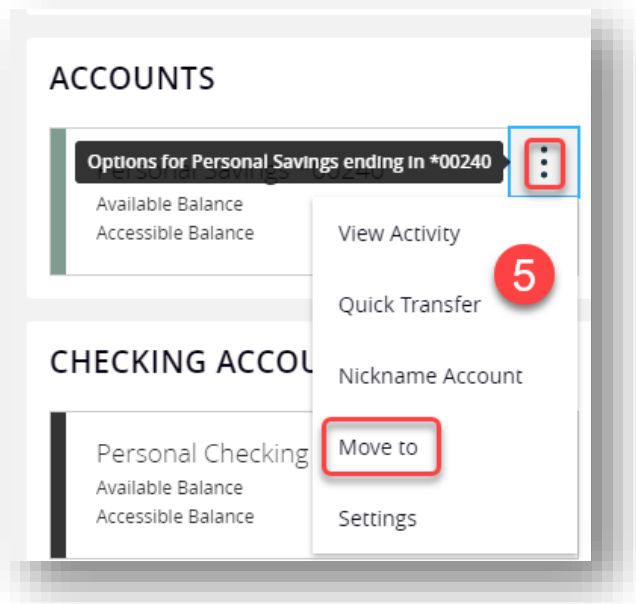
1. Click the  icon on the right side of an account card and select **Nickname Account**.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.



## 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.

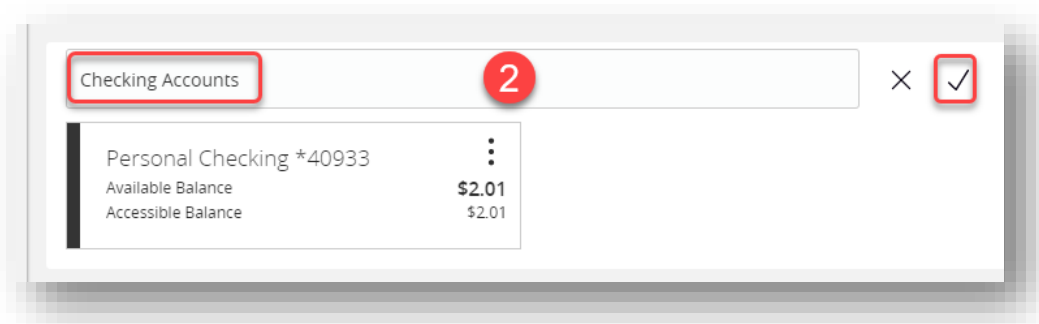
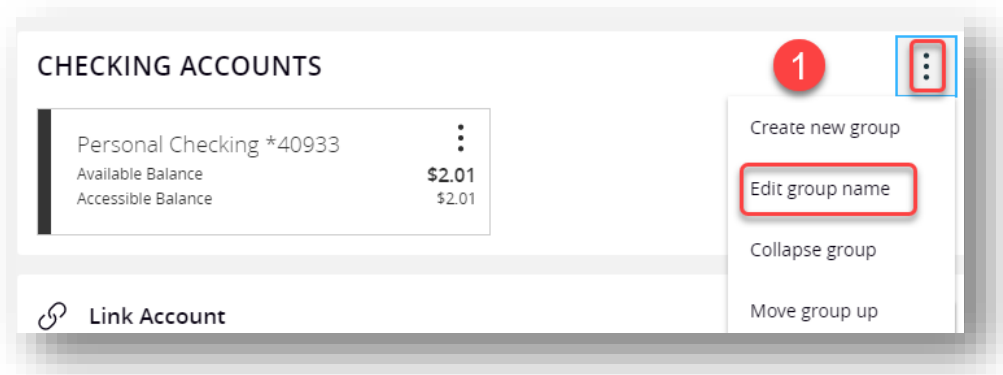








1. Create a new group by clicking the  icon and selecting "Create new group" from the drop-down.
2. Use the drop-down to select an account.
3. Create a group name.
4. Click the **Save** button.
5. (Optional) Continue adding accounts to your new group by clicking the  icon next to the account and selecting "Move to" from the drop-down.
6. Select the group from the drop-down and click the **Save** button.

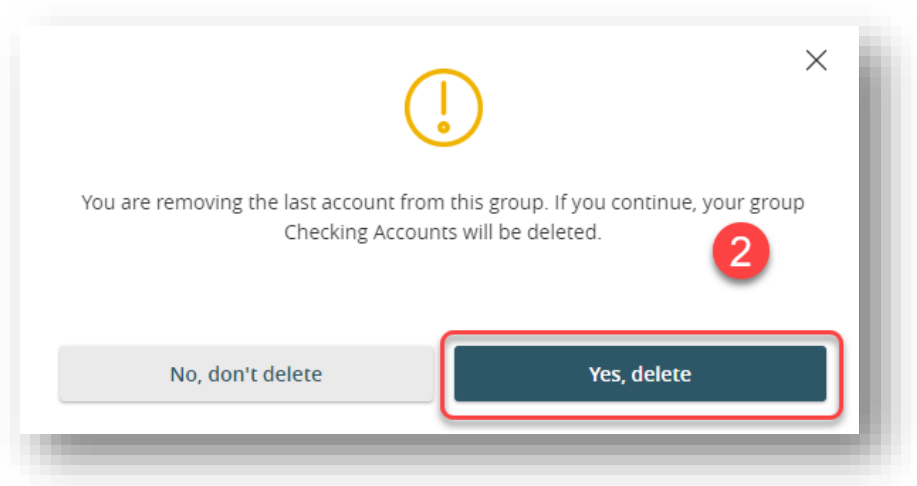
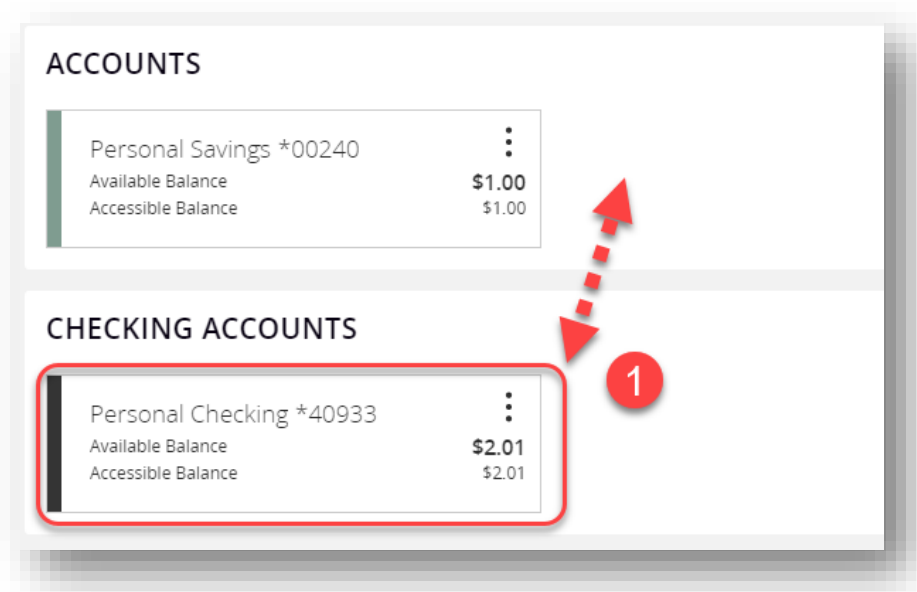
## Editing a Group Name



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.



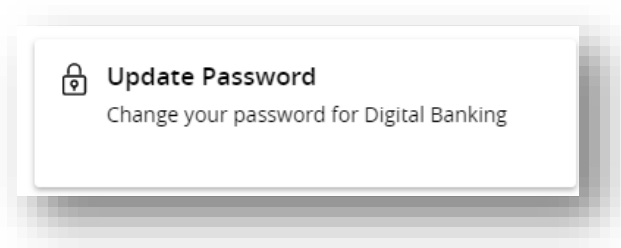
1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

# 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.

All items below are required

**i 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

Current Password  1

New Password  2

Confirm New Password  3

4

## 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.

Update User ID  
Change your user ID for Digital Banking

Type your desired new User ID in the field below.

*i* • User ID must be between 6 and 18 characters.

New User ID

1

2

Save new User ID

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.



### Secure Access Code

Manage your Secure Access Code delivery

### Secure Delivery Contact Information

+ Add Contact

Enter your preferred contact information, which will be used for Secure Access Code delivery.

Voice Number

(913)222-3333



Country

United States

SMS Text Number

(913) 222-3333



SMS Terms and Conditions

Agree To Terms

Cancel

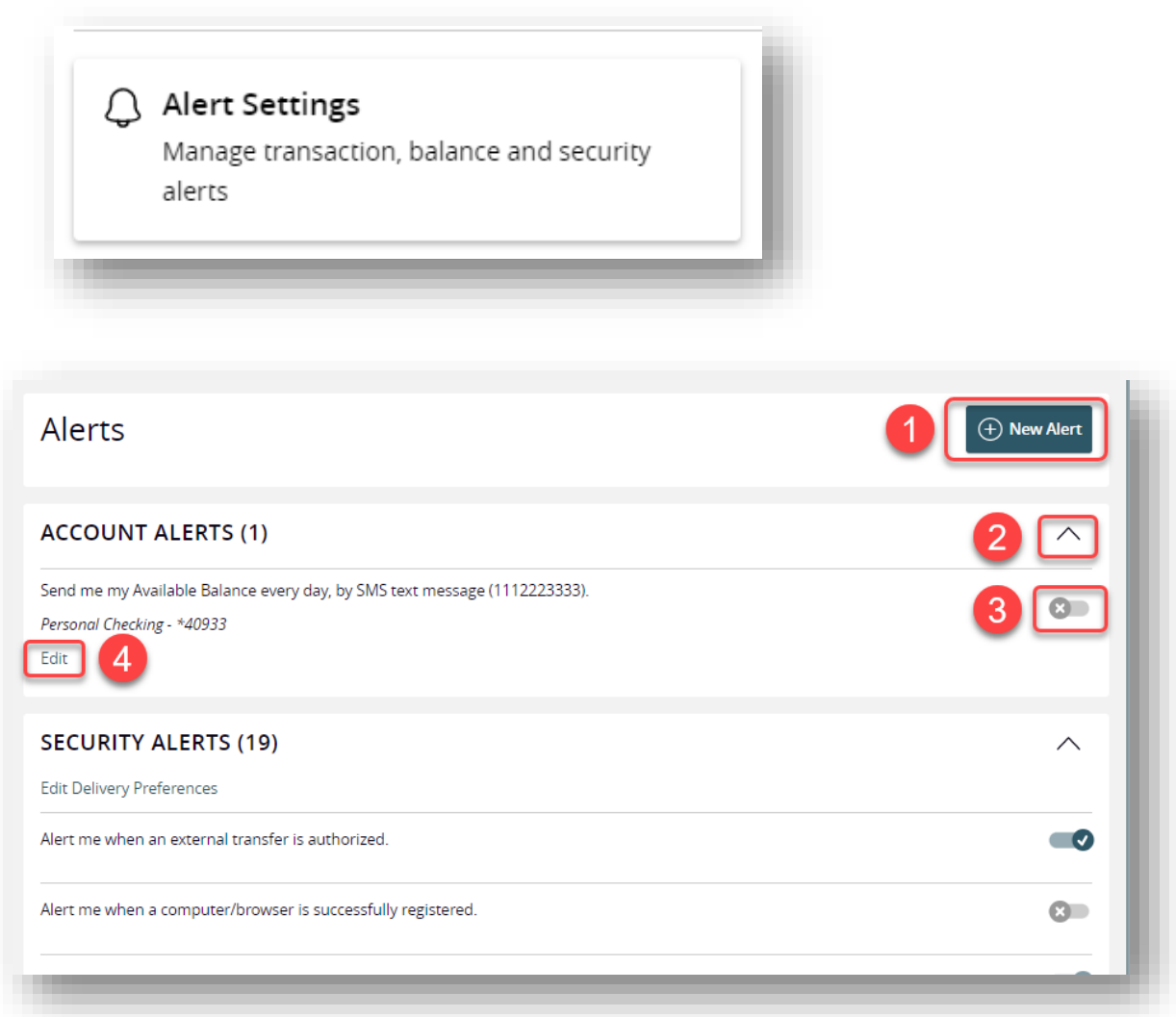
Save

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.

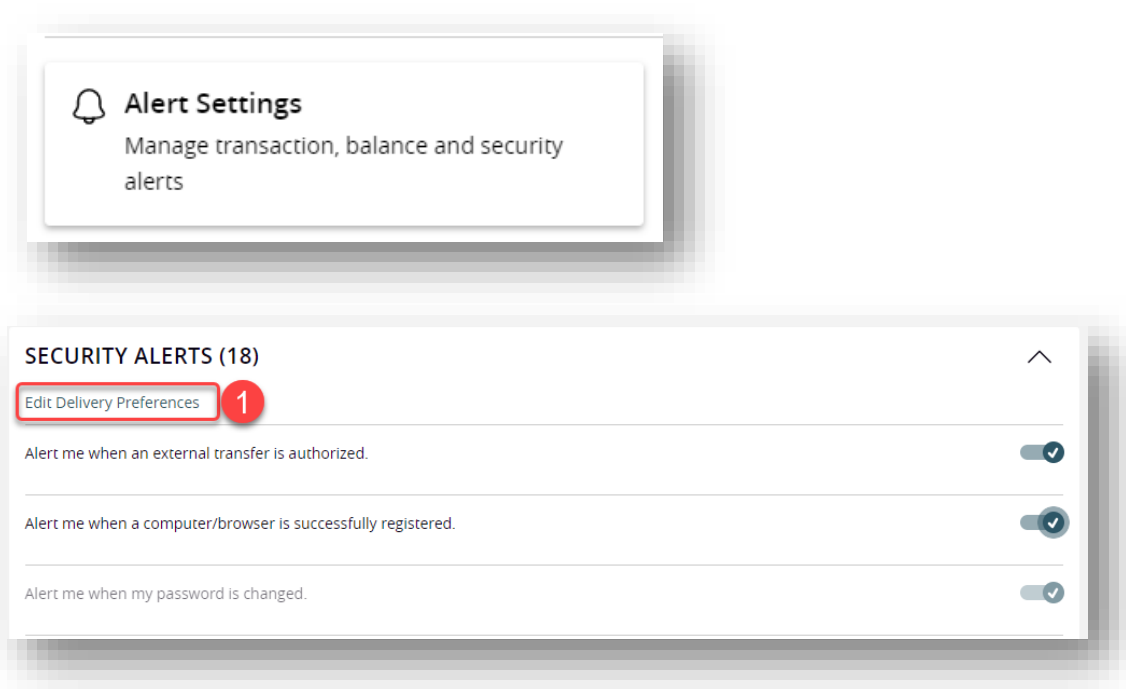
2. The ^ icon allows you to collapse or expand alert details for each category.

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**



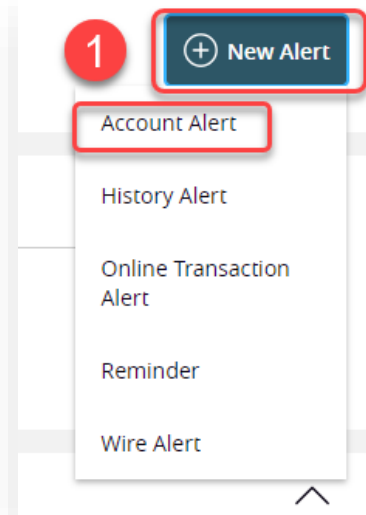
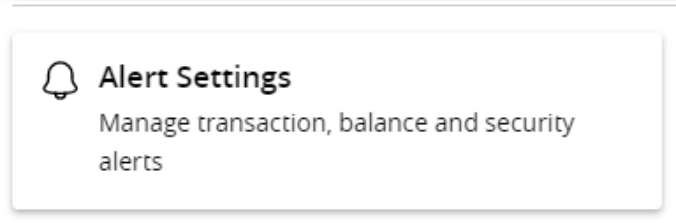
The screenshot shows a 'Delivery Preferences' form with the following sections and elements:

- EMAIL ADDRESS**: A text input field containing 'jane.doe@gmail.com', highlighted with a red box and a red circle containing the number '2'.
- PHONE NUMBER**: A dropdown menu for 'Country' set to 'United States' and an empty text input field for 'Phone Number'.
- SMS TEXT NUMBER**: A dropdown menu for 'Country' set to 'United States' and a text input field containing '(111) 223-3333', highlighted with a red box and a red circle containing the number '2'.
- Agree To Terms**: A checked checkbox labeled 'Agree To Terms', highlighted with a red box and a red circle containing the number '3'. Below it is the text 'Terms and Conditions'.
- Buttons**: A 'Cancel' button and a 'Save' button, both highlighted with red boxes and red circles containing the number '4'.

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.

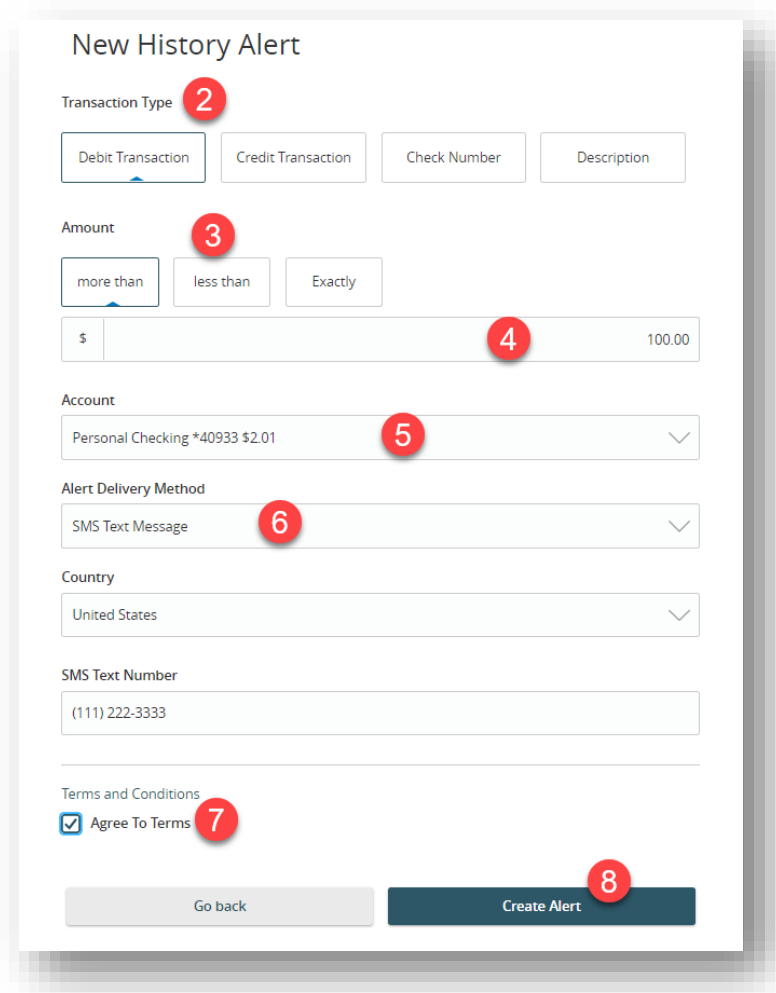
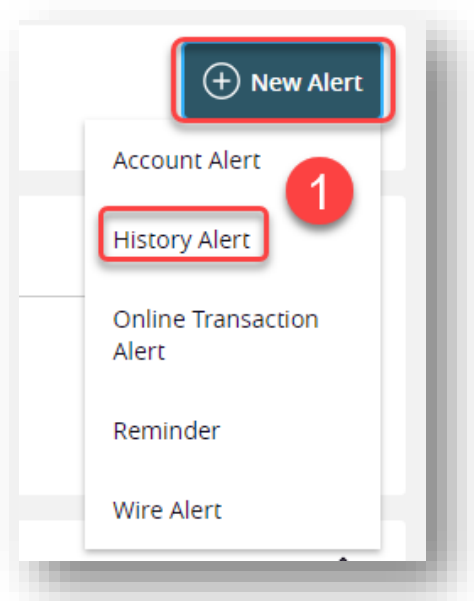
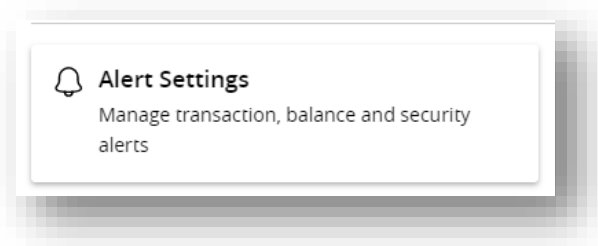
A form for configuring an account alert. It includes fields for Account, Account balance type, Frequency, Start Date, Alert Delivery Method, Country, and SMS Text Number. There is a checkbox for "Agree To Terms" and a "Create Alert" button. Red circles with numbers 1 through 8 highlight specific elements: 1. New Alert button, 2. Account dropdown, 3. Account balance type dropdown, 4. Frequency dropdown, 5. Start Date field, 6. Alert Delivery Method dropdown, 7. Agree To Terms checkbox, 8. Create Alert button.

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.

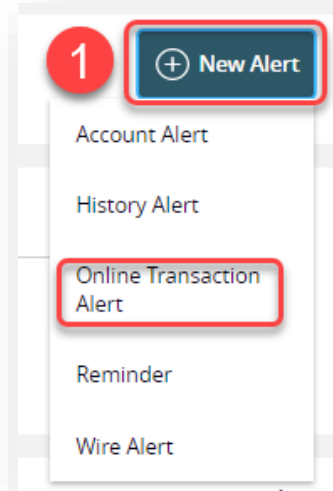
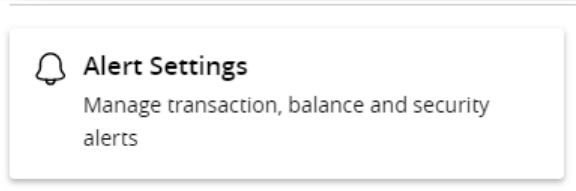
A screenshot of the 'New History Alert' form. The form contains several fields and options, each marked with a red circle and a number from 1 to 8. 1. 'New Alert' button (circled 1). 2. 'Transaction Type' dropdown menu (circled 2) with options: Debit Transaction, Credit Transaction, Check Number, Description. 3. 'Amount' dropdown menu (circled 3) with options: more than, less than, Exactly. 4. Amount input field (circled 4) with a dollar sign and the value '100.00'. 5. 'Account' dropdown menu (circled 5) with the value 'Personal Checking \*40933 \$2.01'. 6. 'Alert Delivery Method' dropdown menu (circled 6) with the value 'SMS Text Message'. 7. 'Country' dropdown menu (circled 7) with the value 'United States'. 8. 'SMS Text Number' input field (circled 8) with the value '(111) 222-3333'. 9. 'Terms and Conditions' section (circled 7) with a checked box for 'Agree To Terms'. 10. 'Go back' button (circled 8) and 'Create Alert' button (circled 8).

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.



### New Online Transaction Alert

Transaction: Funds Transfer **2**

Account: Personal Checking \*40933 \$2.01 **3**

Status: Processed **4**

Alert Delivery Method: SMS Text Message **5**

Country: United States

SMS Text Number: (111) 222-3333

Terms and Conditions  Agree To Terms **6**

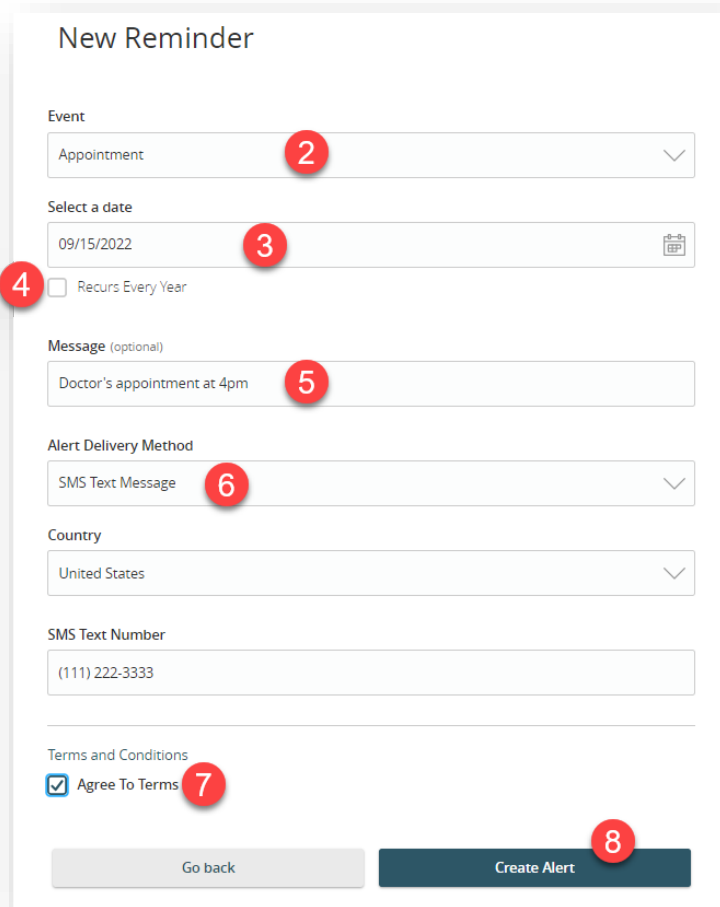
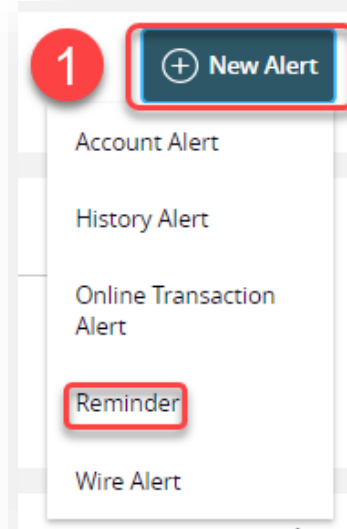
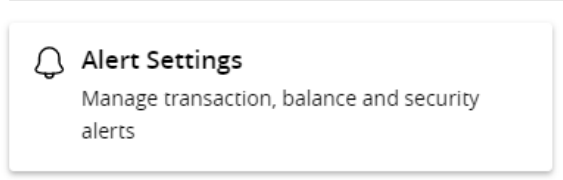
7

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.

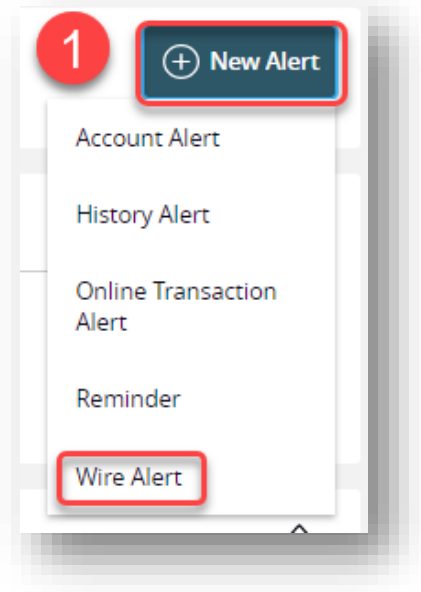
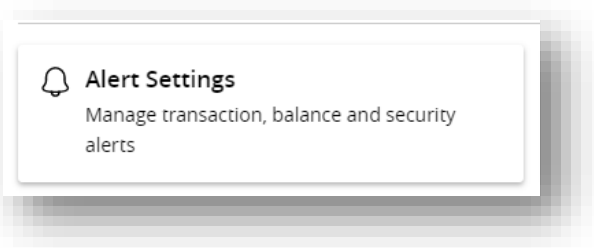
A screenshot of the 'New Reminder' form. It contains several fields with red numbered callouts: 1. 'Event' dropdown menu with 'Appointment' selected (2). 2. 'Select a date' field with '09/15/2022' and a calendar icon (3). 3. A checkbox for 'Rekurs Every Year' (4). 4. 'Message (optional)' text field with 'Doctor's appointment at 4pm' (5). 5. 'Alert Delivery Method' dropdown menu with 'SMS Text Message' selected (6). 6. 'Country' dropdown menu with 'United States' selected. 7. 'SMS Text Number' text field with '(111) 222-3333'. 8. 'Terms and Conditions' section with a checked 'Agree To Terms' checkbox (7). 9. 'Go back' and 'Create Alert' buttons at the bottom (8).

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 “Rekurs 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.

A screenshot of the 'New Wire Alert' form. It contains several fields with red numbered callouts: 'Transaction' (Incoming Domestic Wire, 2), 'Account' (Personal Checking \*40933 \$2.01, 3), 'Status' (Posted, 4), 'Alert Delivery Method' (SMS Text Message, 5), 'Country' (United States), 'SMS Text Number' ((111) 222-3333), 'Terms and Conditions' (Agree To Terms checked, 6), and a 'Create Alert' button (7). A 'Go back' button is also present.

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.

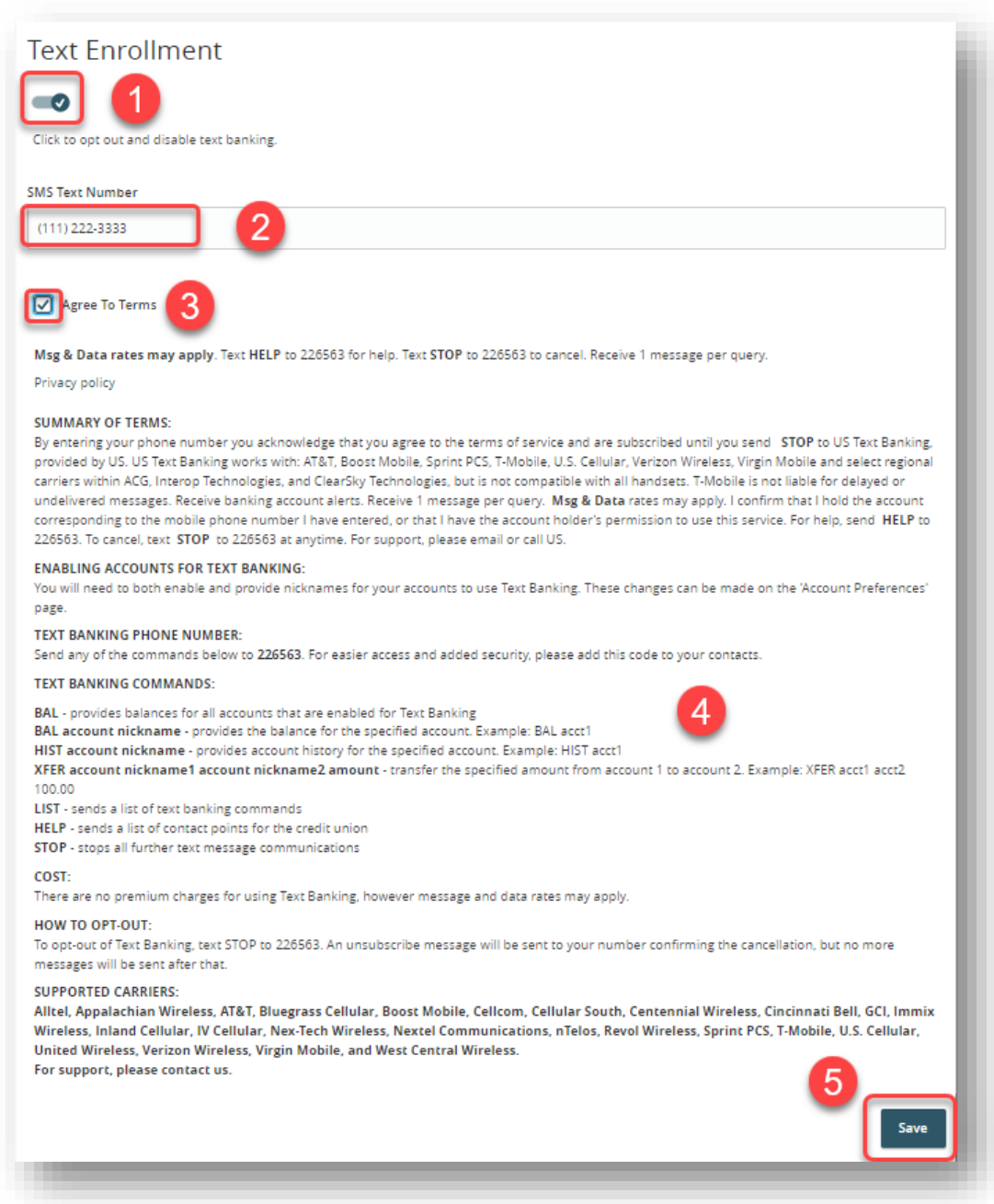
## Text Enrollment

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



### **Text Enrollment**

Get account balances and more via text  
on your mobile device

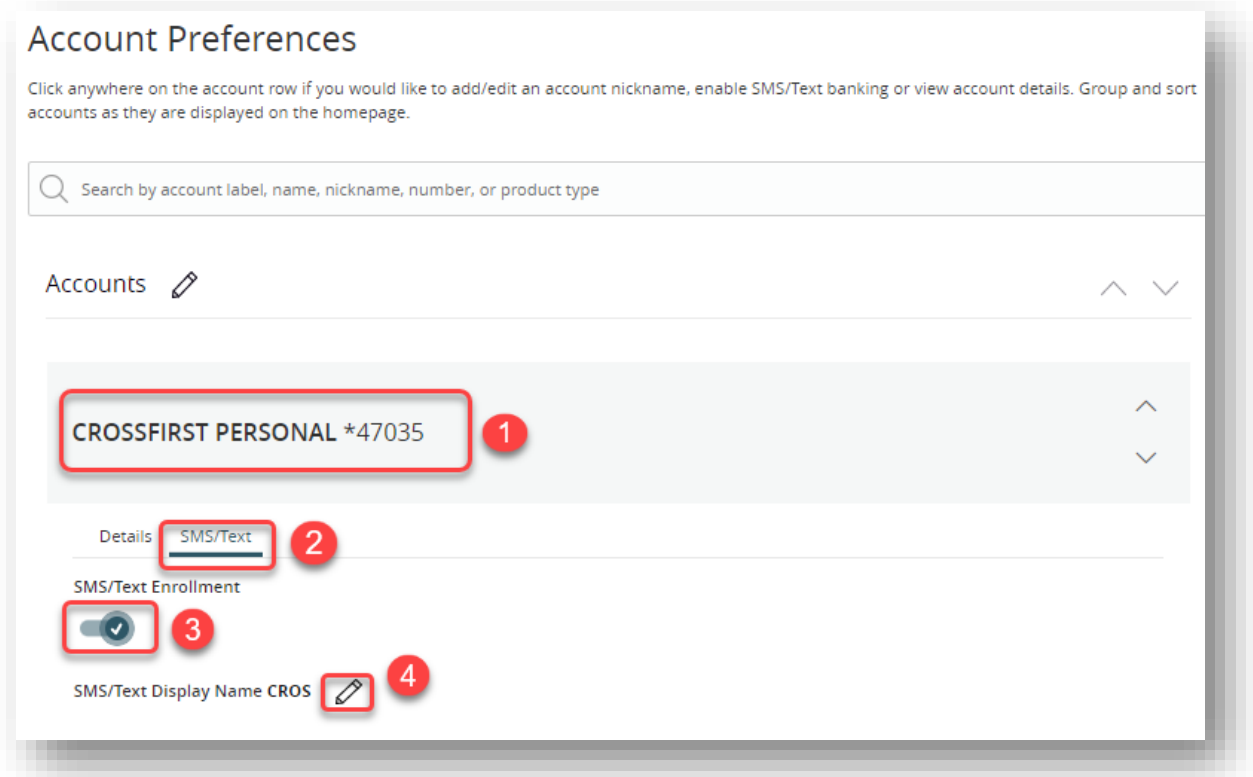
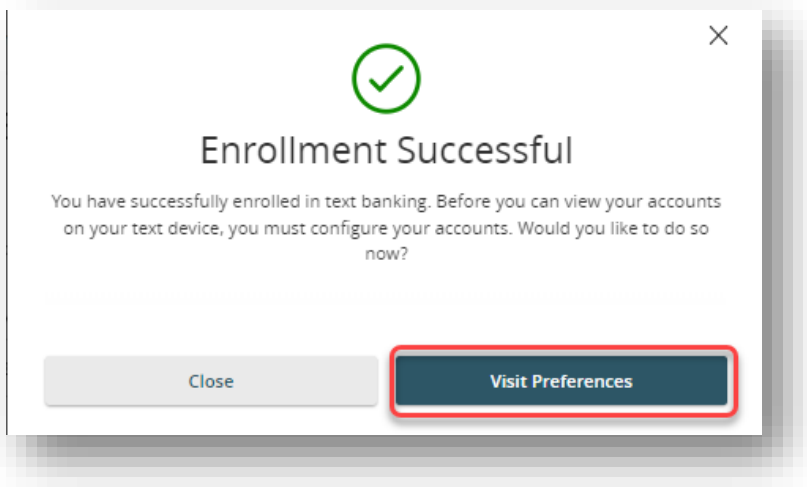


Select the **Settings** menu and click on **Text Enrollment**.

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.



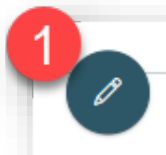
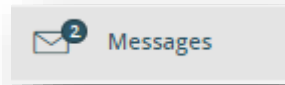
After clicking **Save**, the box below will appear. You must configure your accounts on your text device. Click the Visit Preferences button.




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

Communicate 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.

A screenshot of the 'NEW MESSAGE' form. The form has a white background and a dark blue header with the text 'NEW MESSAGE'. Below the header, there are several fields and buttons. A red box highlights the 'Message recipient' dropdown menu, which is set to 'Client Care'. A red box highlights the 'Message subject' text input field. A red box highlights the 'Message' text area. A red box highlights the 'Attach a file' button. A red box highlights the 'Send message' button. A red box highlights the 'Go back' button. A red circle with the number '1' is overlaid on the pencil icon. A red circle with the number '2' is overlaid on the 'Message recipient' dropdown. A red circle with the number '3' is overlaid on the 'Message subject' field. A red circle with the number '4' is overlaid on the 'Message' text area. A red circle with the number '5' is overlaid on the 'Attach a file' button. A red circle with the number '6' is overlaid on the 'Send message' button. Below the 'Message' field, there is an 'Attachments' section with a list of supported attachment file types: .ach, .doc, .docx, .jpeg, .jpg, .log, .pdf, .png, .ppt, .pptx, .rtf, .text, .txt, .wpd, .xls, .xlsx, .zip. There is also a 'Go back' button and a 'Send message' button at the bottom of the form.

# Transfer Money

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

**\$↔ Transfer Money**  
Transfer money to one or multiple CrossFirst Bank accounts

**From Account**  
Personal Checking \*40933 \$2.01

**To Account** 1  
Personal Savings \*00240 \$1.00

**Amount**  
\$ 2 1.00

**Frequency** 3  
One time transfer

**Transfer Date** 4  
09/14/2022

**Memo (optional)** 5

6  
**Transfer Funds**

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.

The image shows a 'Single Transfer' form with several fields and a button. A 'Single Transfer' button is on the left. The form fields are: 'Frequency' (dropdown menu with '1st of the month' selected, callout A), 'Start Date' (text field with '09/15/2022' and a calendar icon, callout B), 'Repeat Duration' (radio buttons for 'Forever (Until I Cancel)' and 'Until Date (Set An End Date)', callout C), and 'Memo (optional)' (text field). A 'Transfer Funds' button is at the bottom, callout D. A note states: 'Transfers falling on a Sunday or banking holiday will be processed the following business day.'

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.



### Loan Payment

Make or schedule a payment on your loan

## Loan Payment

Use this form to submit loan payments.

**From**  
\*61595 - CROSSFIRST PERSONAL - \$12.37

**To**  
\*000-1 - HELOC - \$999,879.85

|  |  |   |
|--|--|---|
| <b>Next Payment Amount:</b><br>\$0.05            | <b>Next Payment Date:</b><br>10/22/2022        | <b>Last Payment Amount:</b><br>\$0.01       |
| <b>Last Payment Date:</b><br>10/13/2022          | <b>Year-to-date interest amount:</b><br>\$0.01 | <b>Estimated Payoff Amount:</b><br>\$120.41 |
| <b>Principal Balance:</b><br>\$120.15            | <b>Maturity Date:</b><br>9/22/2032             | <b>Interest Rate:</b><br>6.00%              |
| <b>Commitment Type Code:</b><br>Home Equity Line | <b>Commitment Balance:</b><br>\$120.15         | <b>Available Balance:</b><br>\$999,879.85   |
| <b>Commitment Expiration Date:</b><br>9/22/2032  |  |   |

**Payment Type**  
Regular Payment

**Payment Amount** (read only)  
\$ 0.00

Make this a recurring transaction

|                                    |        |
|------------------------------------|--------|
| <b>Regular payment amount due:</b> | \$0.00 |
| <b>Total Payment Amount:</b>       | \$0.00 |

**Date**  
10/13/2022

**Memo** (optional)

Clear Submit

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.

The screenshot shows a web form for setting up a loan payment. It includes a checkbox for 'Make this a recurring transaction' (labeled A), a 'Select Payment Frequency' dropdown menu set to 'Monthly' (labeled B), 'Start Date' and 'End Date' fields with calendar icons (labeled C), and a 'Repeat forever' checkbox (labeled D). A summary table shows the payment details, and there is a 'Memo (optional)' text area and 'Clear' and 'Submit' buttons at the bottom.

|                              |               |
|------------------------------|---------------|
| Payment Frequency:           | Monthly       |
| Start Date:                  | 09/15/2022    |
| End Date:                    |               |
| Payment Amount Due:          | \$0.00        |
| <b>Total Payment Amount:</b> | <b>\$0.00</b> |

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.



## Recipients

Create and manage recipients of commercial payments

## Recipients

New Recipient

test recipient



Name ▲



Email Address ▲

Number of Accounts ▲

Actions

Test Recipient

testrecipient@gmail.com



1




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

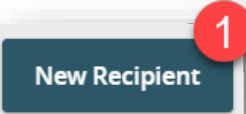
- The following information presents for each recipient:
  - Name
  - Email address
  - Number of accounts they have
- Click the ▲ icon next the appropriate column to sort recipients by display name, number of accounts, or email address.
- Click the ⋮ icon in the Actions column to make edits to, delete 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.
- 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.

 **Recipients**  
Create and manage recipients of commercial payments

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



### Add Test Recipient

Display Name \*  2      Email Address  3       Send email notifications for template payments

Accounts (1) 12 + Add account ^

| Account       | Payment Type | Financial Institution (FI) | Routing Number |
|---------------|--------------|----------------------------|----------------|
| Account - New | ACH and Wire |                            | N/A            |



**Payment Type**  4      **Beneficiary Type**  5

**Account Type \***  6      **Recipient Account \***  7

**Financial Institution (FI)**  8      **ACH Routing Number \***  9

10



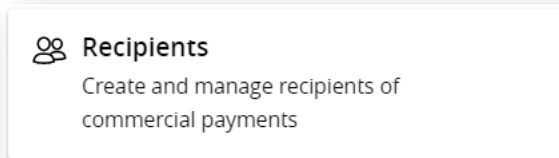
1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address (optional).
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. Select a payment type using the "Payment Type" drop-down. Select "ACH Only" for 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.

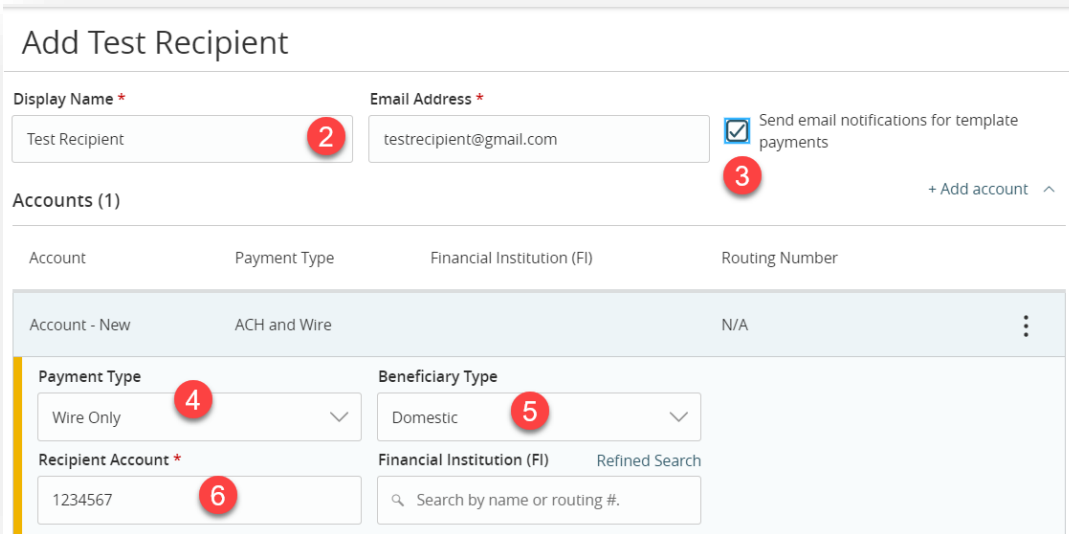
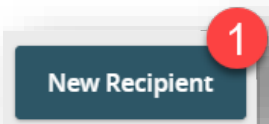
## Wire Only (Domestic)– Adding a Recipient

### 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**.

A screenshot of a web form titled "Add Test Recipient". The form has several fields and a table. Red circles with numbers 1 through 6 highlight specific elements: 1. The "New Recipient" button. 2. The "Display Name" field containing "Test Recipient". 3. The "Send email notifications for template payments" checkbox, which is checked. 4. The "Payment Type" dropdown menu, currently set to "Wire Only". 5. The "Beneficiary Type" dropdown menu, currently set to "Domestic". 6. The "Recipient Account" field containing "1234567".

| Account       | Payment Type | Financial Institution (FI) | Routing Number |
|---------------|--------------|----------------------------|----------------|
| Account - New | ACH and Wire |                            | N/A            |

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.


The screenshot shows a web form with the following fields and sections:

- Payment Type:** Wire Only (dropdown)
- Beneficiary Type:** Domestic (dropdown)
- Recipient Account \*:** 1234567
- Financial Institution (FI) Refined Search:** Search by name or routing # (1)
- Beneficiary FI (2):**
  - Name \*: CROSSFIRST BANK
  - Country \*: United States (dropdown)
  - FI ABA Number \*: 101015282 (2)
  - Address 1 \*: 4622 Pennsylvania Ave Suite 1500
  - Address 2: (empty)
  - City \*: Kansas City
  - State \*: Missouri (dropdown)
  - Postal Code \*: 64112
- Intermediary FI (3):**
  - Name: (empty)
  - Country: United States (dropdown)
  - FI ABA Number: (empty)
  - Address 1: (empty)
  - Address 2: (empty)
  - City: (empty)
  - State: Select State (dropdown)
  - Postal Code: (empty)
- Buttons:** Cancel (x) and Save (checkmark) (3)

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.

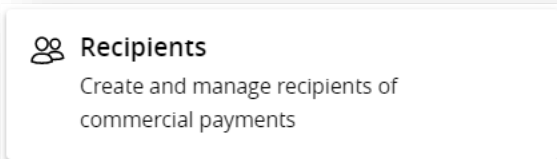
Enter the "Wire Recipient Name". This is the name of your recipient as recognized by the beneficiary financial institution. It is often the same as the "Display Name" entered earlier.

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.

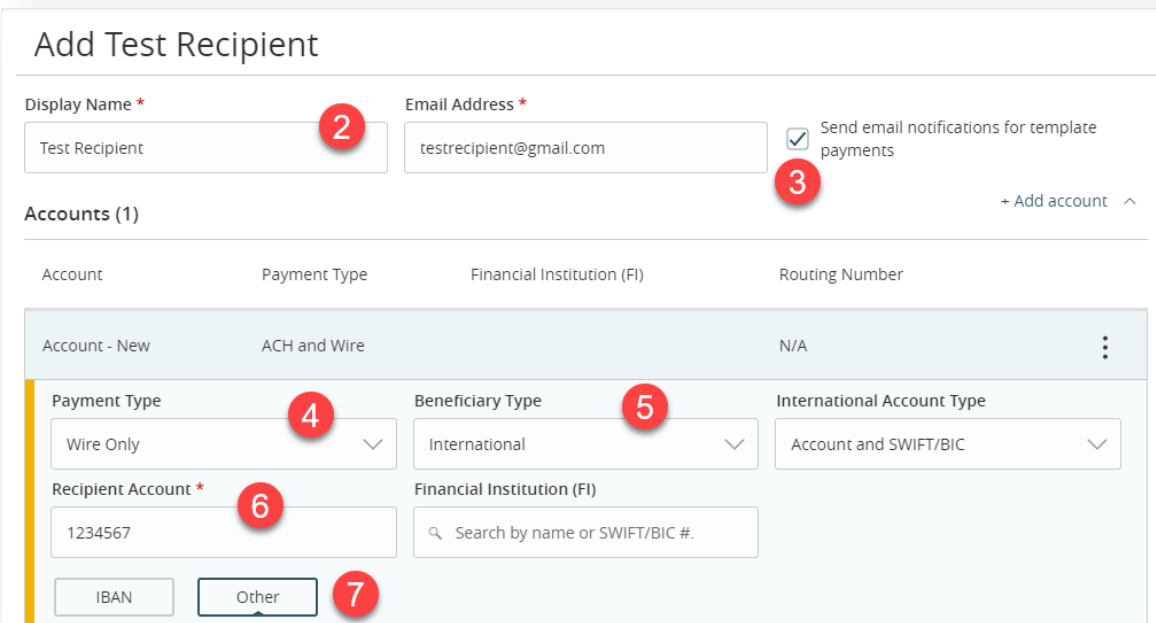
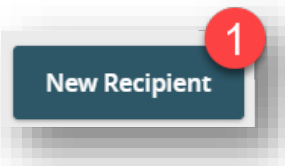
## Wire Only (International)– Adding a Recipient

### 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**.

A screenshot of a web form titled "Add Test Recipient". The form contains several input fields and dropdown menus, each marked with a red circle and a number from 1 to 7. 1. A dark blue "New Recipient" button. 2. A text input field for "Display Name \*" containing "Test Recipient". 3. A text input field for "Email Address \*" containing "testrecipient@gmail.com". 4. A dropdown menu for "Payment Type" set to "Wire Only". 5. A dropdown menu for "Beneficiary Type" set to "International". 6. A text input field for "Recipient Account \*" containing "1234567". 7. A dropdown menu for "International Account Type" set to "Account and SWIFT/BIC". There is also a checkbox for "Send email notifications for template payments" which is checked, and a search field for "Financial Institution (FI)".

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.


The screenshot displays a wire transfer form with the following fields and options:

- Payment Type:** Wire Only
- Beneficiary Type:** International
- International Account Type:** Account and SWIFT/BIC
- Recipient Account \*:** 1234567
- IBAN / Other:** Two buttons, with "Other" selected.
- Beneficiary FI ⓘ:** Name \*
- Financial Institution (FI):** A dropdown menu showing "BANCO NACIONAL DE MEXICO SA" with the SWIFT/BIC code "BNMXMM" and address "Roberto Medellin No 800 Mexico City CMX, 01219". A red circle with the number "1" highlights the search input field containing "Bnmxmxxx".
- SWIFT/BIC \*:** A red underline indicates this field is required.

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

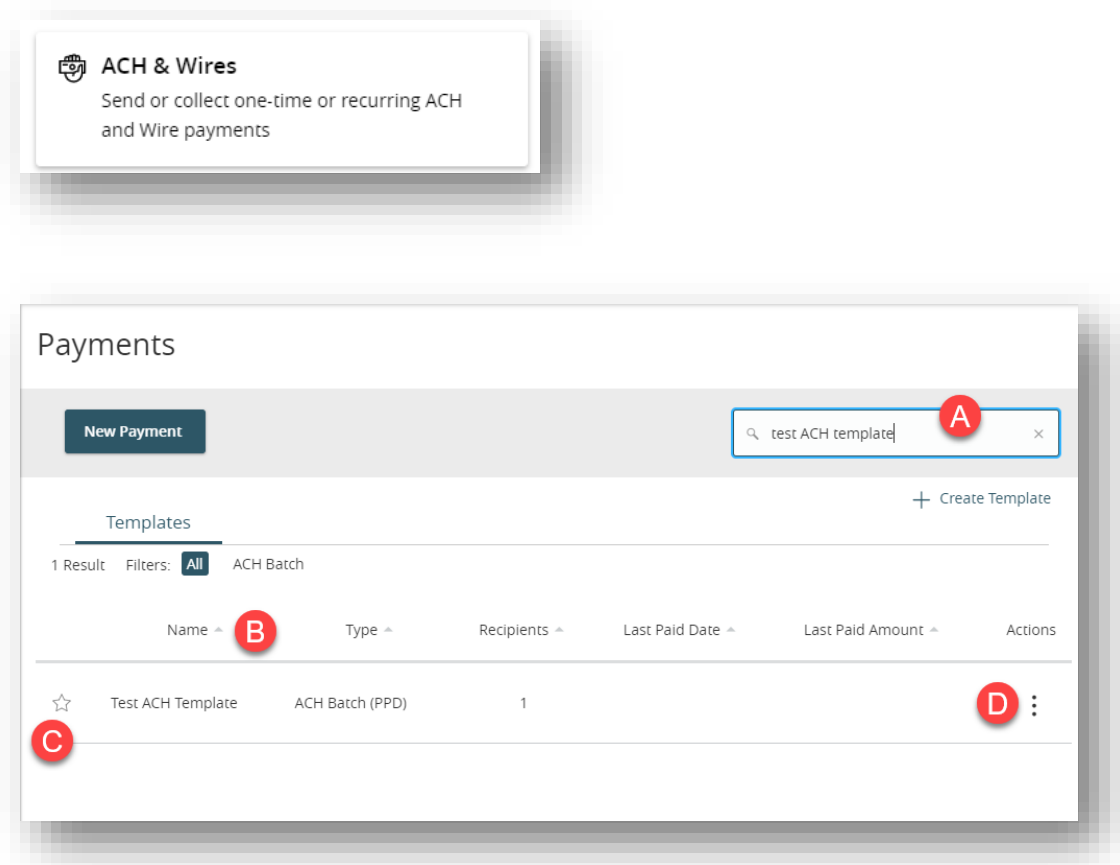
You need to provide a recipient's address information in order to setup a recipient that can receive a wire. Follow these final steps to finish creating the recipient.



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.

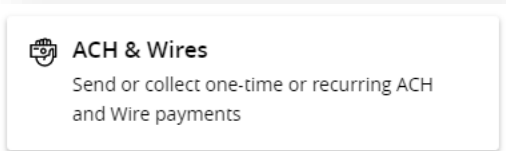
## Creating a Template

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.



## ACH Batch [Change Type](#) 2

### Template Properties

Template Name 3

Test ACH Template

Template Access Rights

30 of 34 user roles selected 4

### Origination Details

SEC Code 5

PPD - Prearranged Payment and Deposits

Company Entry Description 6

123 Busine

From Subsidiary 7

123 Business  
\*\*\*\*\*1231

Account 8

CROSSFIRST BUSINESS BASIC CKG  
\*83785 \$3.55

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.

**Origination Details**

SEC Code <sup>Ⓢ</sup>      Company Entry Description      From Subsidiary

PPD - Prearranged Payment and Deposi      123 Busine      123 Business \*\*\*\*\*1231

**Account**

CROSSFIRST BUSINESS BASIC CKG      \$3.55  
\*83785

**Recipients (1)**      Filters: All Pre-Notes      Find recipients in payment <sup>10</sup>


+ Add multiple recipients <sup>9</sup>

| Recipient/Account                  | Amount                      |
|------------------------------------|-----------------------------|
| Joe Demo      123456 <sup>11</sup> | \$      10.00 <sup>12</sup> |
| + Add another recipient            |                             |

\$10.00  
1 payments

Cancel      Save

<sup>13</sup>

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.

Recipient/Account Amount

✓ This payment is valid. Show payment actions for account

Joe Demo 123456 \$ 10.00

Notify Recipient Hide Details

RECIPIENT DETAILS

|               |                    |           |
|---------------|--------------------|-----------|
| Display Name  | ACH Recipient Name | ACH ID    |
| Joe Demo      | Joe Demo           |           |
| Email Address | Address 1          | Address 2 |
|               | 123 Main St        |           |
| City          | State              | ZIP       |
| Miami         | FL                 | 33558     |
| Country       |                    |           |
| United States |                    |           |

ACCOUNT DETAILS


|              |                   |                    |
|--------------|-------------------|--------------------|
| Account Type | Recipient Account | ACH Routing Number |
| Checking     | 123456            | 111111118          |

Addendum (optional)

+ Add another recipient

\$10.00  
1 payments

Cancel Save

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.

+ Add multiple recipients

Recipient/Account Amount

Joe Demo 123456 \$ 10.00

+ Add another recipient

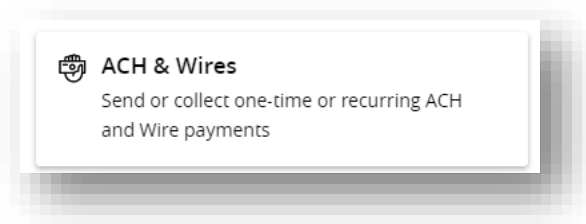
\$10.00  
1 payments

Cancel Save

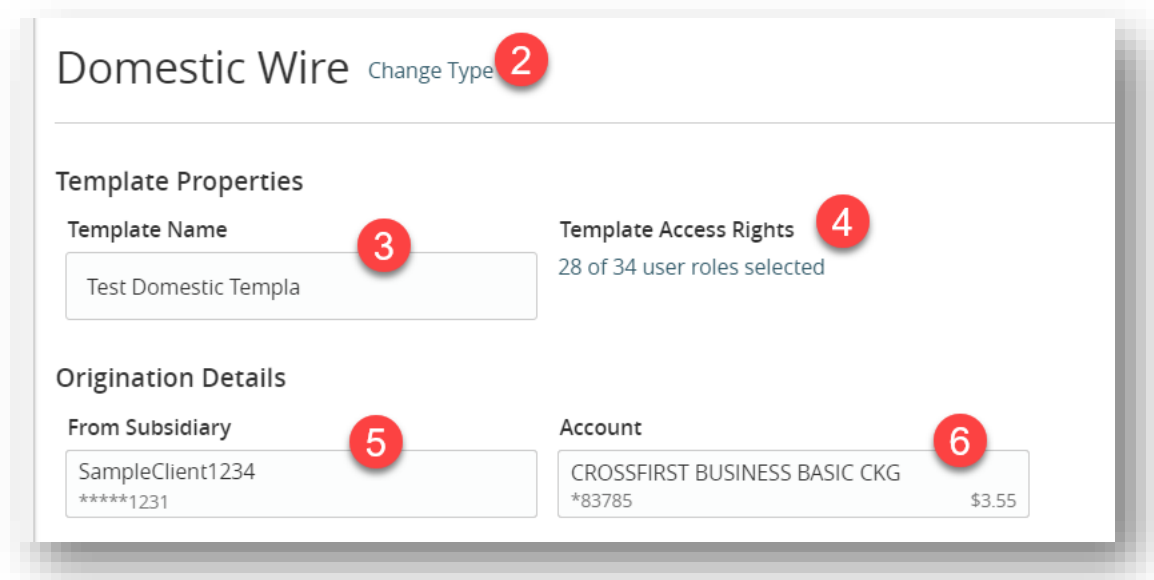
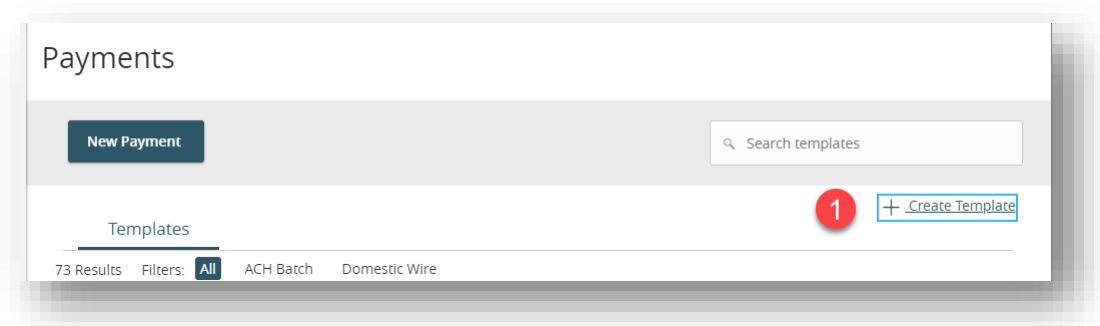
16. Click the “+ Add another recipient” link to continue adding recipients in the same way.
17. Click the **Save** button.

## 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.

A screenshot of a wire transfer form. At the top left, there is a green checkmark and the text "This payment is valid." In the top right corner, there is a red circle with the number 8 and a three-dot menu icon. The form contains several fields:
 


- Recipient/Account:** A dropdown menu showing "Kevin Test Checking" with the account number "12345678". A red circle with the number 7 is next to it.
- Amount:** A field with a dollar sign (\$) and the value "10.00". A red circle with the number 10 is next to it.
- Notify Recipient:** A checkbox with the text "Notify Recipient" and a "Show Details" link. A red circle with the number 11 is next to it.
- Purpose Of Wire:** A text input field containing "Payment for goods". A red circle with the number 12 is next to it.
- OPTIONAL WIRE INFORMATION:** A section header with an expand/collapse arrow.
- Message to Beneficiary:** A text input field containing "Payment for invoice 1234". A red circle with the number 13 is next to it.
- Description:** An empty text input field. A red circle with the number 14 is next to it.

 At the bottom right, there are two buttons: "Cancel" and "Save". A red circle with the number 15 is next to the "Save" button.

A screenshot of a wire transfer form. It shows the following fields:
 

- Recipient/Account:** A dropdown menu showing "Final USD Int'l test" with the SWIFT/BIC code "DEUTDEDB600 1234...".
- Currency:** A dropdown menu showing "EUR - Euro". A red circle with the number 9 is next to it.
- Amount:** A field with a Euro symbol (€) and the value "0.00".
- Purpose Of Wire:** An empty text input field.

 The form has a yellow vertical bar on the left side.

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

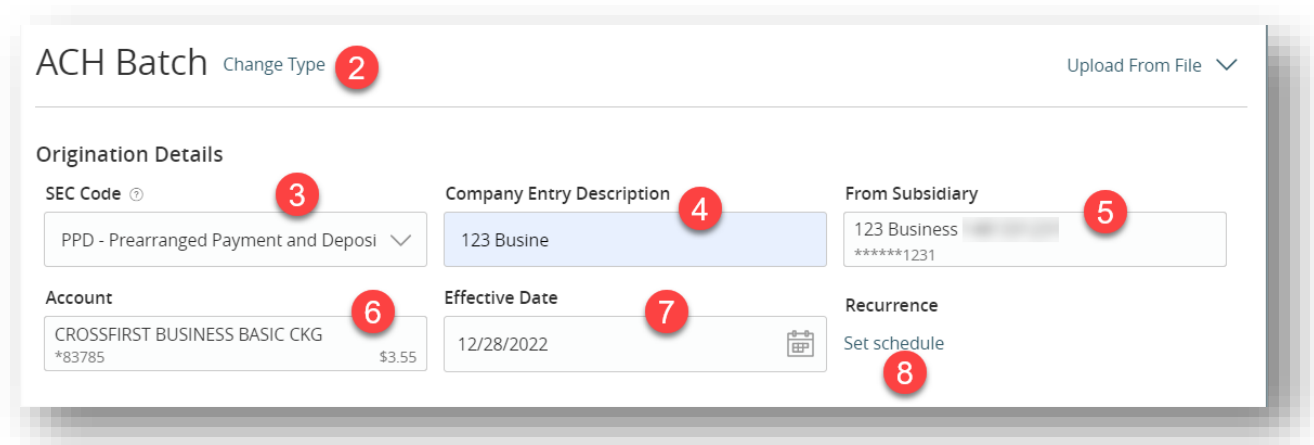
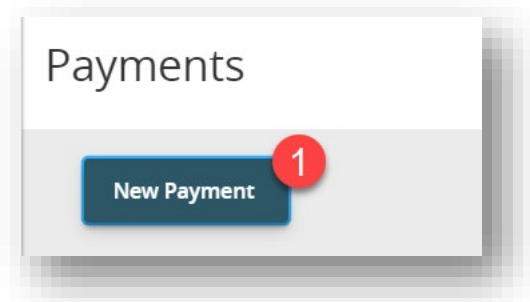
It is easy to make a single payment once you set up your recipients. You can change your payment types to create ACH payments or wire transfers all from one convenient location.

### 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.

The screenshot shows a payment interface with the following elements:

- Recipients (1)**: Header for the recipient list.
- Filters: All Pre-Notes**: Filter options for the recipient list.
- Find recipients in payment**: Search bar with a magnifying glass icon.
- + Add multiple recipients**: Link to add multiple recipients at once.
- Recipient/Account**: Column header for the recipient list.
- Amount**: Column header for the payment amount.
- Payment Status**: A green checkmark and the text "This payment is valid."
- Recipient Selection**: A dropdown menu showing "Test Recipient Checking" and "1234567".
- Amount Input**: A field showing "\$ 10.00".
- Notify Recipient**: A checkbox labeled "Notify Recipient".
- Show Details**: A link to expand the recipient details.
- Addendum (optional)**: A text input field for additional information.
- + Add another recipient**: A dashed box with a link to add more recipients.
- Summary**: "\$10.00" and "1 payments" at the bottom left.
- Buttons**: "Cancel", "Draft", and "Approve" buttons at the bottom right.

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.

The screenshot shows a payment form with the following sections:

- Recipient/Account** and **Amount** headers.
- A status message: "This payment is valid." with a green checkmark.
- Payment details: "Test Recipient Checking" with account number "1234567", amount "\$ 10.00".
- Options: "Notify Recipient" (checkbox) and "Hide Details" (link).
- RECIPIENT DETAILS** section:
 

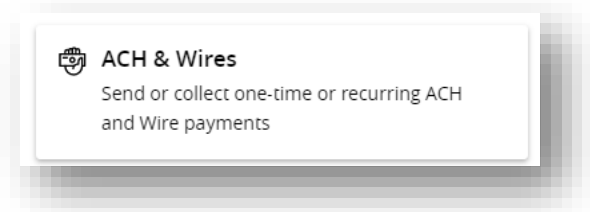
| Display Name   | ACH Recipient Name | ACH ID |
|----------------|--------------------|--------|
| Test Recipient | Test Recipient     |        |
- ACCOUNT DETAILS** section:
 

| Account Type | Recipient Account | ACH Routing Number |
|--------------|-------------------|--------------------|
| Checking     | 1234567           | 101015282          |
- Addendum (optional)** field with a red circle 7.
- + Add another recipient** link with a red circle 8.
- Summary bar: "\$10.00", "1 payments", and buttons for "Cancel", "Draft", and "Approve" (with a red circle 9).

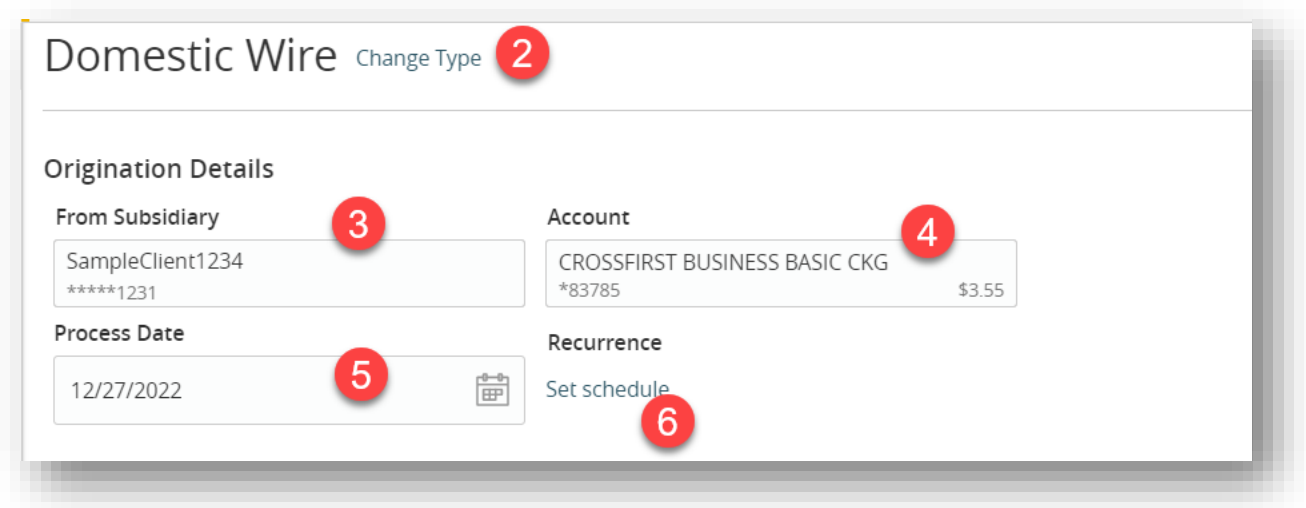
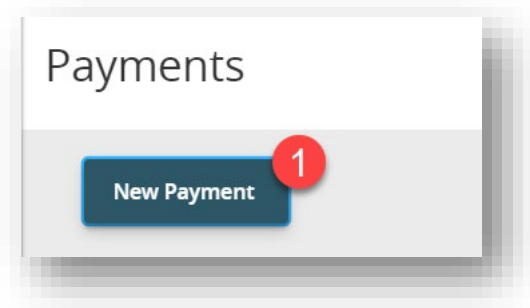
6. (Optional) After clicking the icon, Click the “Show Details” link to view or edit recipient information.
7. (Optional) Enter an addendum.
8. Click the “+ Add another recipient” link to continue adding recipients in the same way.
9. If your company does **not require Dual Control**, Click **Approve** to fully process the transaction. Note, if you click **Draft**, you will need to also **Approve the transaction in the Activity Center**.
  - o 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.

✓ This payment is valid. 10

**Recipient/Account** **Amount**

Kevin Test  
Checking 12345678      \$ 10.00

Notify Recipient      Show Details

**Purpose Of Wire** ⓘ

Payment for goods 11

OPTIONAL WIRE INFORMATION ^

**Message to Beneficiary** ⓘ

Payment for invoice 1234 12

**Description** ⓘ

13

14

Cancel    Draft    Approve

**Recipient/Account**      **Currency**      **Amount**

Final USD Int'l test  
SWIFT/BIC DEUTDEDB600 1234...      EUR - Euro      € 0.00

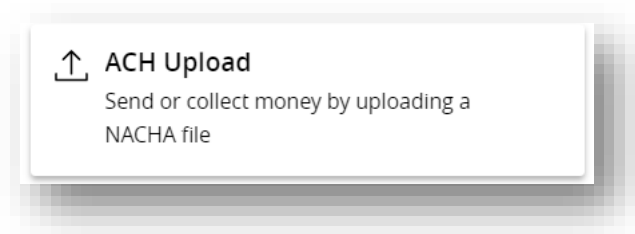
**Purpose Of Wire** ⓘ

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.



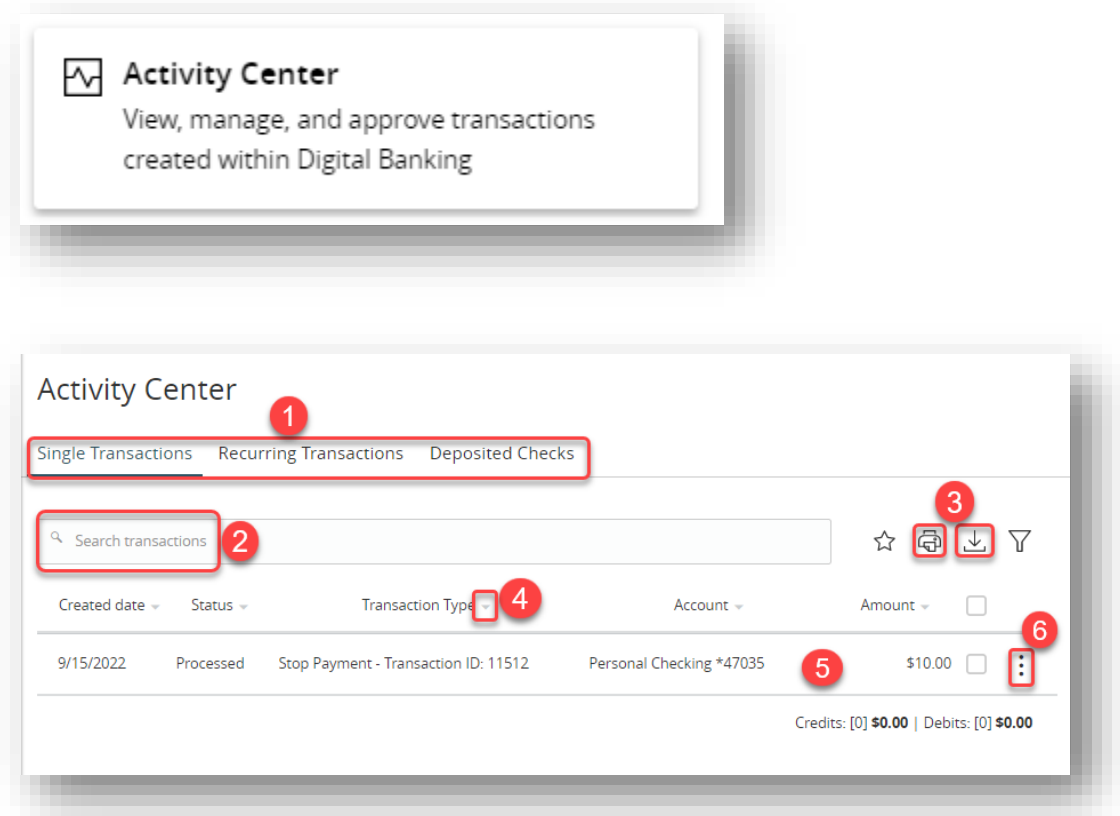
In the **Transfers & Payments** menu, select the **ACH Upload** menu.

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 through digital banking or through our app appear in the **Activity Center**.

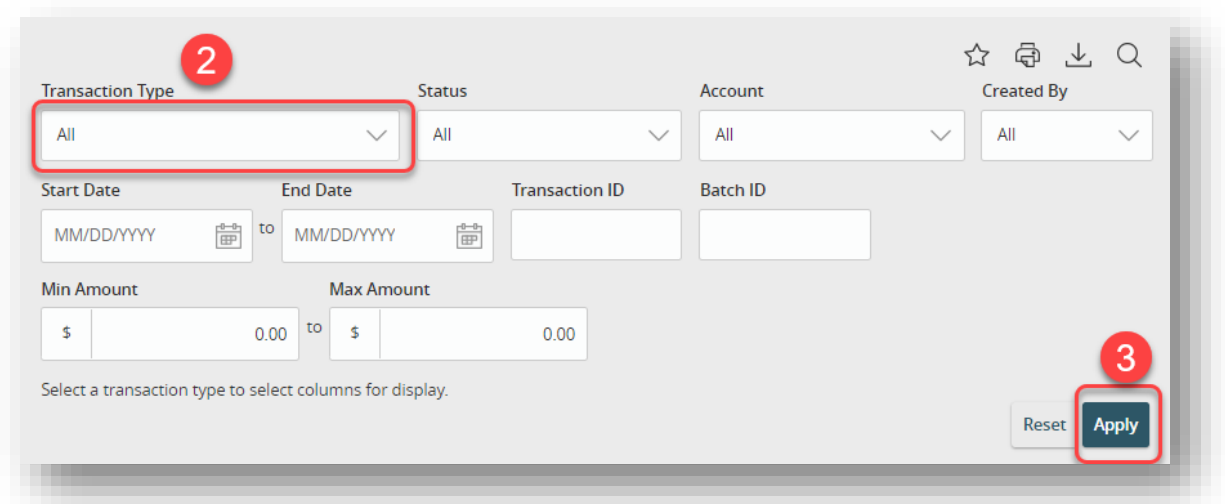
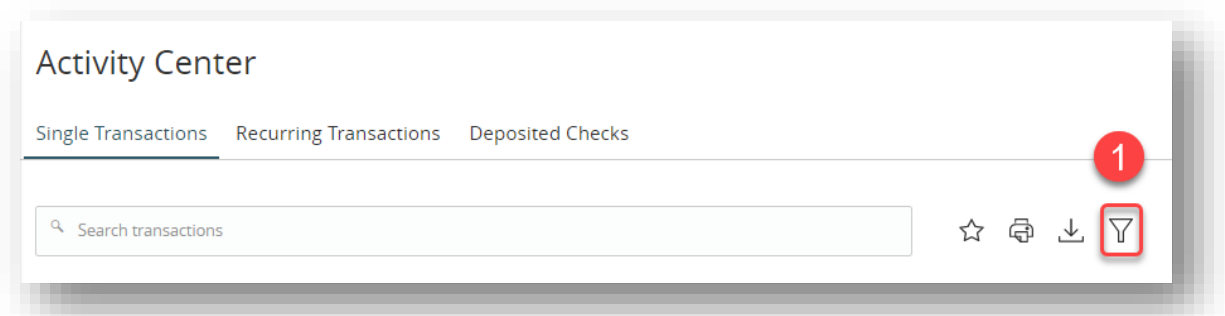
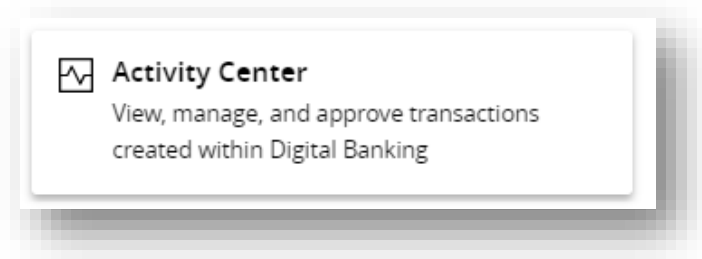


In the **Transfers & Payments** menu, click **Activity Center**.


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.

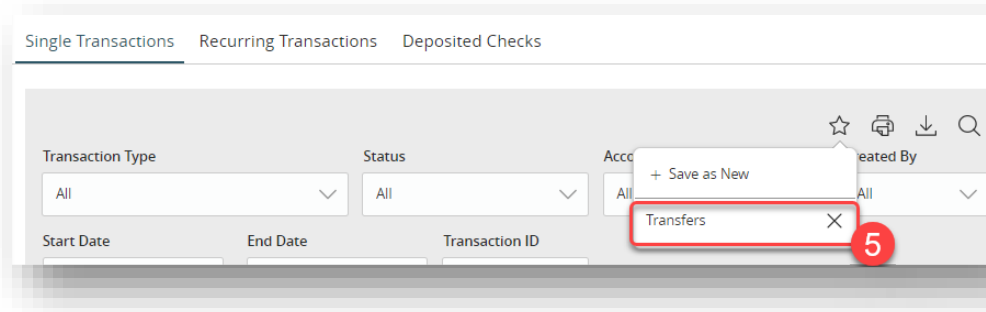
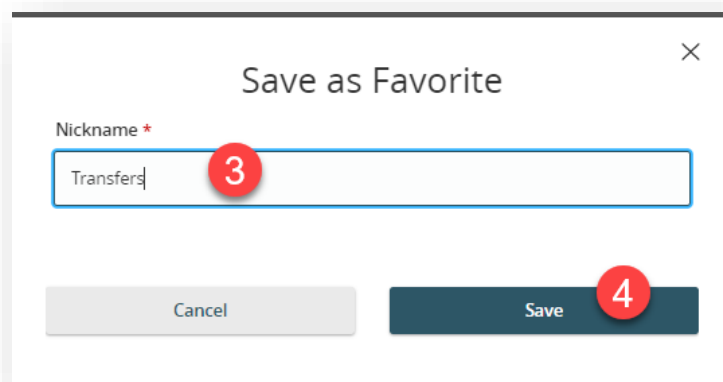
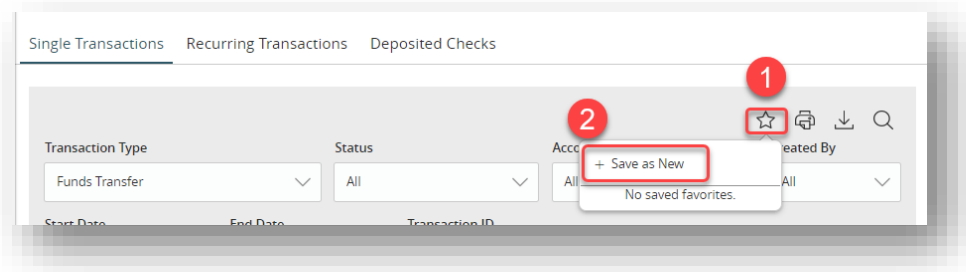


In the **Transfers & Payments** menu, click **Activity Center**.



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.

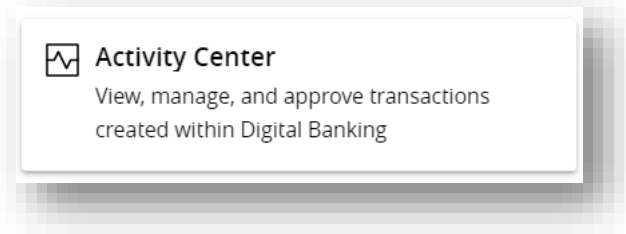


## Approving or Canceling a Transaction

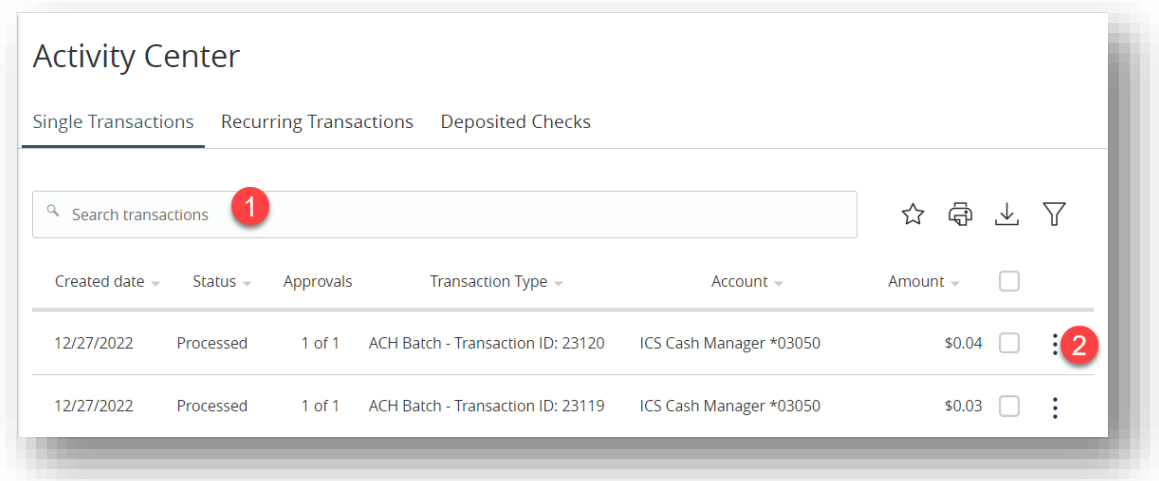
All payments and transfers appear in the Activity Center, where authorized users can view, approve, or cancel certain payments. If a payment has processed and cleared, you cannot make changes to that transaction.


### Single Transaction

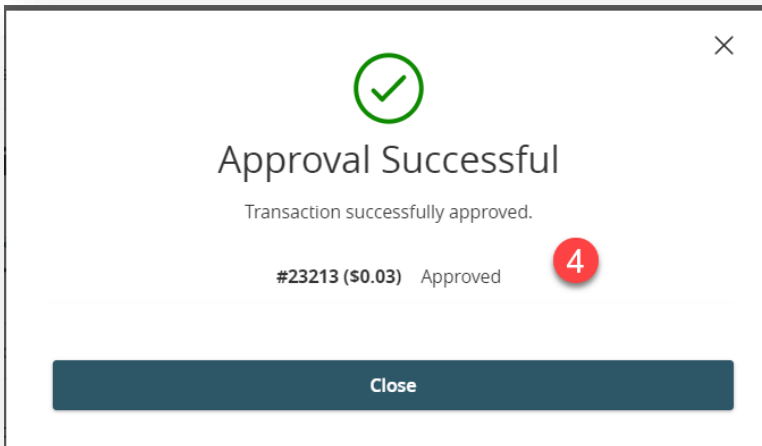
You can easily approve or cancel one specific transaction through the Activity Center.



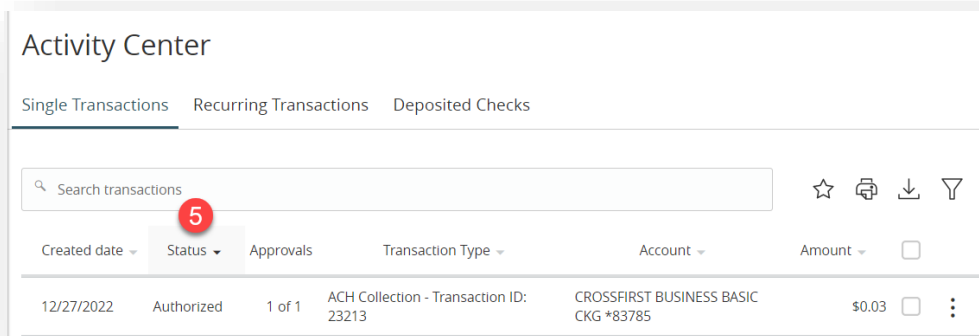
In the **Transfers & Payments** menu, click **Activity Center**.



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.

Activity Center

Single Transactions   Recurring Transactions   Deposited Checks

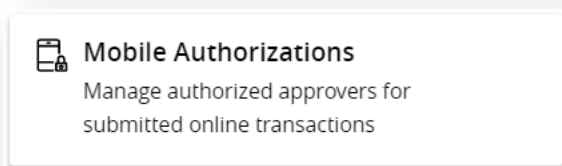
Search transactions

| Created date | Status    | Approvals | Transaction Type                       | Account                              | Amount | <input type="checkbox"/>            |  |
|--------------|-----------|-----------|--|--------------------------------------|--------|-------------------------------------|---|
| 12/27/2022   | Processed | 1 of 1    | ACH Collection - Transaction ID: 23213 | CROSSFIRST BUSINESS BASIC CKG *83785 | \$0.03 | <input checked="" type="checkbox"/> |  |
| 12/27/2022   | Processed | 1 of 1    | ACH Batch - Transaction ID: 23120      | ICS Cash Manager *03050              | \$0.04 | <input type="checkbox"/>            |  |
| 12/27/2022   | Processed | 1 of 1    | ACH Batch - Transaction ID: 23119      | ICS Cash Manager *03050              | \$0.03 | <input checked="" type="checkbox"/> |  |

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**.

## Mobile Authorizations

Enter your desired Mobile Authorization Code and choose the transaction types for which you agree to be an eligible approver.

Your Mobile Authorization preferences have been updated.

**Mobile Authorization Code \***

.... **1**

\* Your new code should be numeric and exactly 4 digits in length.

**Enrollment \***

Choose eligible transaction types: **3**

Select All Clear All

Add Email Add Phone **2**

(816) [redacted] x

**Submit** **4**

\* - Indicates required field

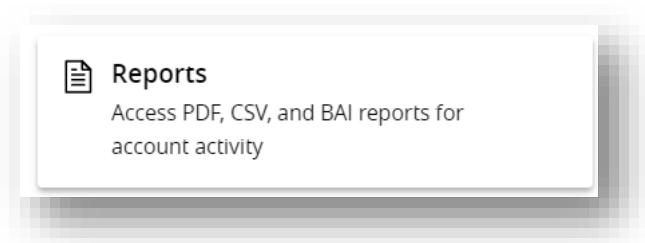
- Funds Transfer
- Wire Transfer
- ACH Payments
- ACH Collections
- International Wire
- ACH PassThru

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.

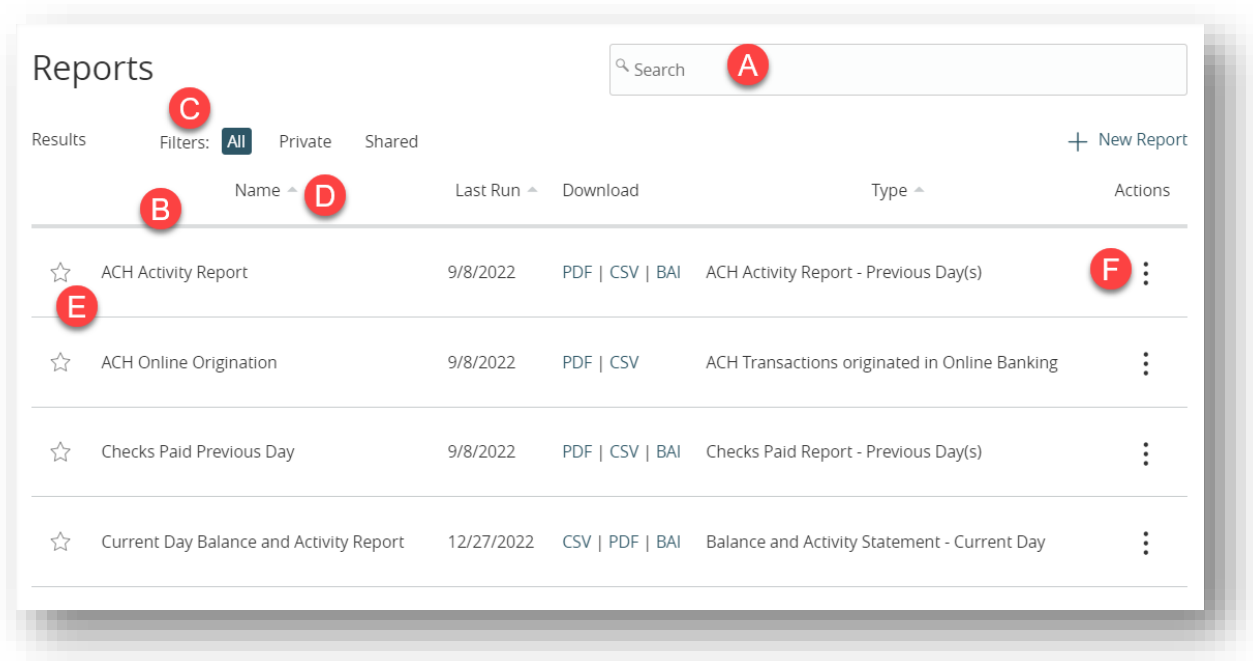
## Reports Overview

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.



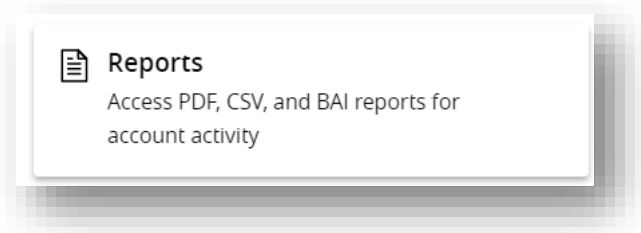
In the **Business Services** menu select **Reports**.



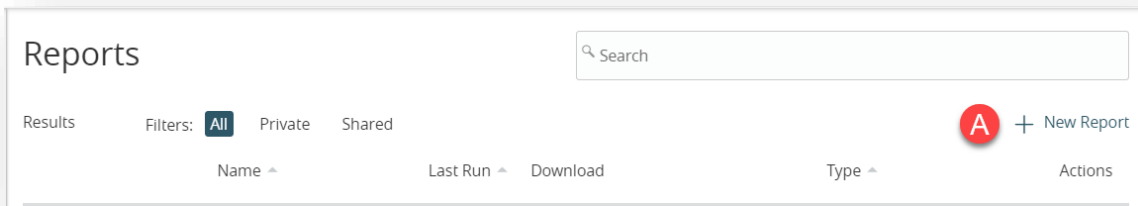
- A. Use the search bar to locate existing reports.
- B. All existing reports are available on this page. You will see the report name, date when it was last run, whether it was download, and the type of report.
- C. The filters feature allows you sort your reports by all, private, or shared.
- D. Click 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.

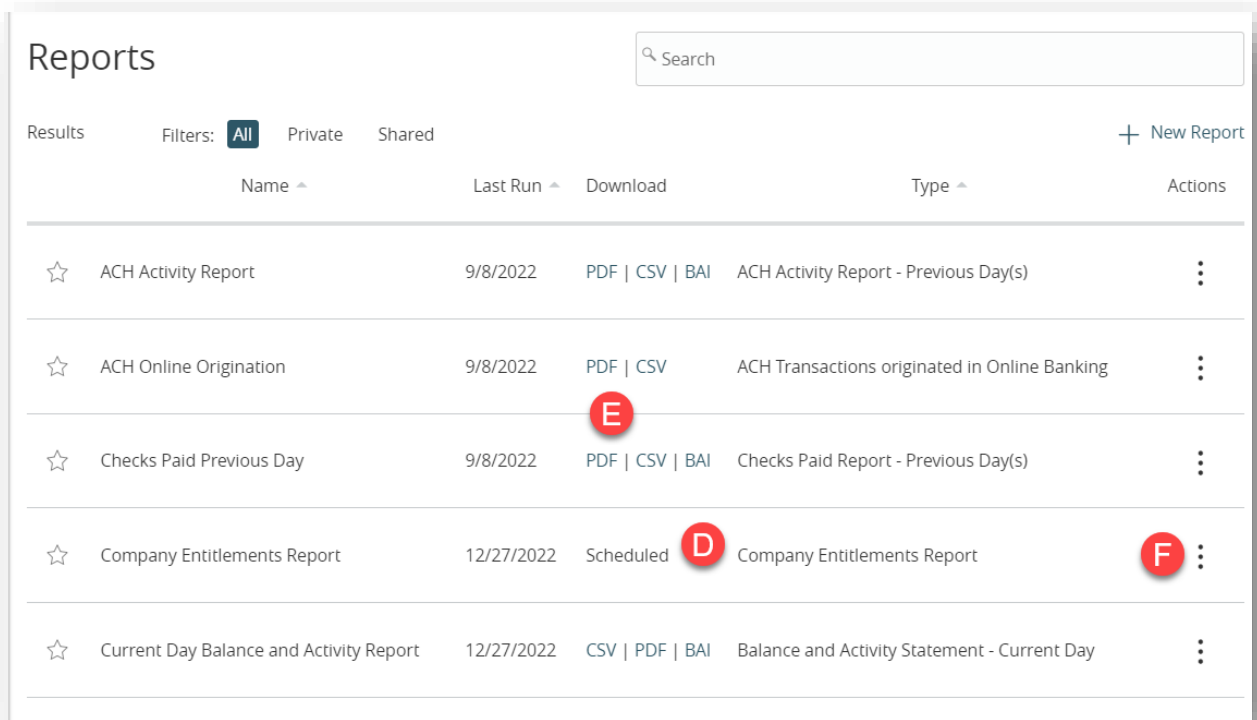


In the **Business Services** menu select **Reports**.



- 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.**

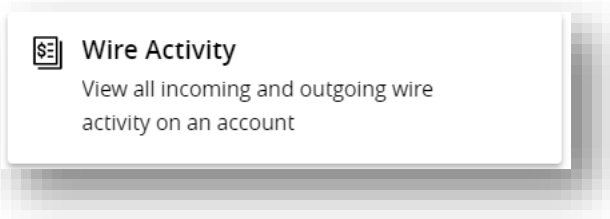
Depending on what report type is selected, you will have different criteria. Once your criteria are selected, click the “Create” button to create the report in which you can later run to view the report. Or “Create and Run” to both create and run the report immediately. It will be available shortly.



- 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**.

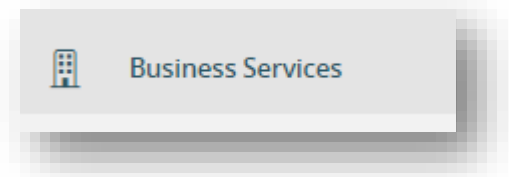
A screenshot of the 'Wire Activity' page. It features a search bar (A), a star icon (C), a print icon (C), a download icon (B), and a menu icon (B). Below the search bar are tabs for 'Outgoing (2)' and 'Incoming (2)'. A table (E) lists transactions with columns: Tracking ID, Process Date, Amount, Recipient, Receiving Institution, From Account, and Reference Number. Two transactions are shown, with the first one having a red circle (F) over the amount field.

| Tracking ID     | Process Date | Amount | Recipient         | Receiving Institution        | From Account                               | Reference Number           |
|-----------------|--------------|--------|-------------------|------------------------------|--|----------------------------|
| 202212070027540 | 12/07/22     | \$0.01 | Billing Recipient | CROSSFIRST BANK<br>101015282 | CROSSFIRST BUSINESS BASIC<br>CKG<br>*83785 | 20221207MMQFMPGC000<br>048 |
| 202208300047338 | 08/30/22     | \$0.07 | Rehnuma           | CROSSFIRST BANK<br>101015282 | CROSSFIRST BUSINESS BASIC<br>CKG<br>*83785 | 20220830MMQFMPGC000<br>033 |

- 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.

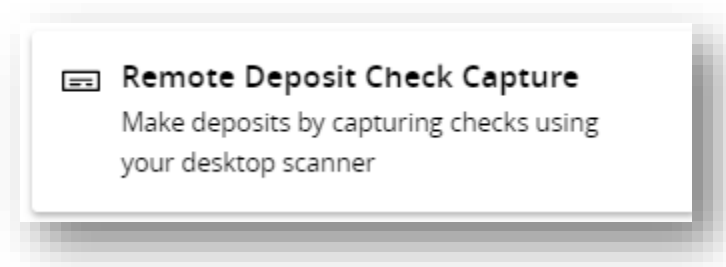
## Business Services

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



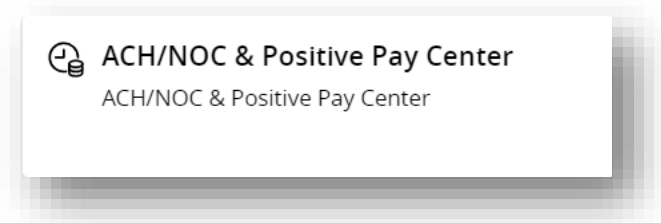
### Remote Deposit Check Capture

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

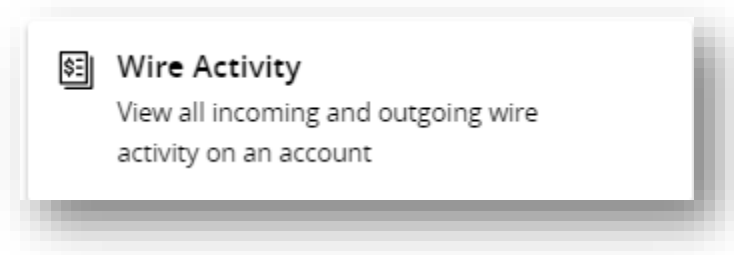
The menu for Positive Pay is located under the **Business Services** menu. Click on the **ACH/NOC & Positive Pay Center** menu. This menu is used to access check and ACH Positive Pay as well as all ACH reporting for returns and NOCs as well as EDI reporting. For more information on Positive Pay, please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





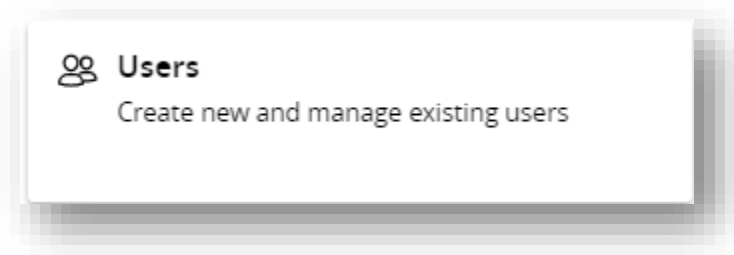
## Wire Activity

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



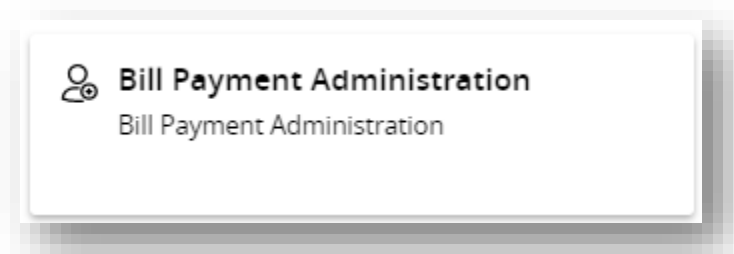
## Administration: Users

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**.



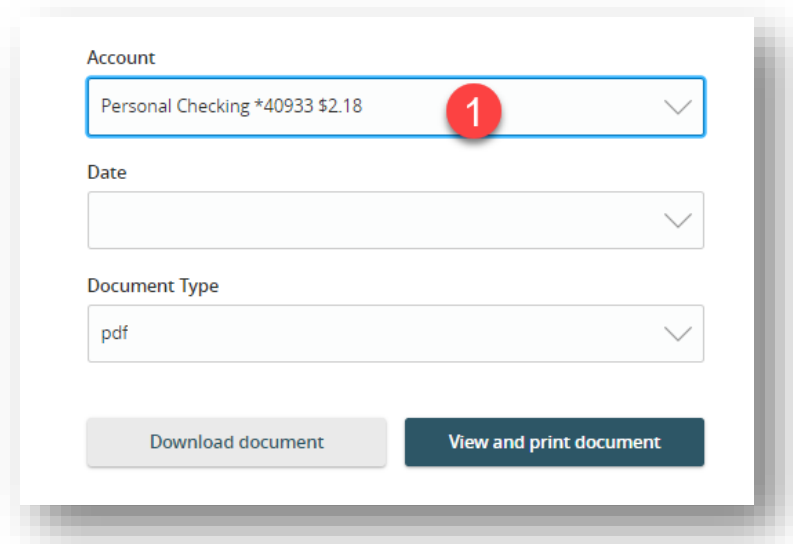
## Administration: Bill Payment Administration

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**.

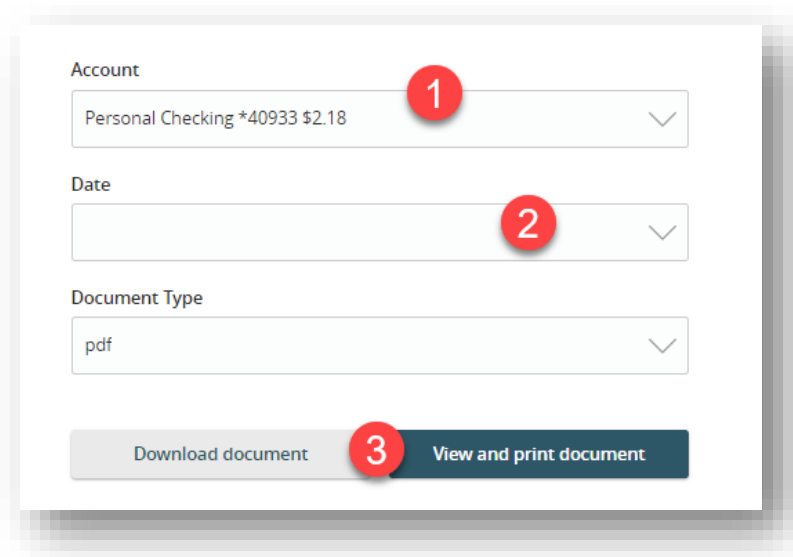


## Online Documents

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



The screenshot shows a web interface for selecting an account. The 'Account' dropdown menu is highlighted with a blue border and a red circle containing the number '1'. The selected account is 'Personal Checking \*40933 \$2.18'. Below the account dropdown are two more dropdown menus: 'Date' and 'Document Type', both currently set to 'pdf'. At the bottom, there are two buttons: 'Download document' (light gray) and 'View and print document' (dark blue).




The screenshot shows the same web interface as above, but now the 'Date' dropdown menu is highlighted with a red circle containing the number '2'. The 'Account' dropdown is still highlighted with a red circle containing the number '1'. The 'Document Type' dropdown is still set to 'pdf'. The buttons 'Download document' and 'View and print document' are still visible at the bottom.

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**.

 **Online Document Preferences**  
Manage your document delivery preferences

## Statement Delivery Preferences

Manage your document delivery preferences

| Account Number           | Delivery Preference                                |
|--------------------------|--|
| Personal Checking *47035 | <input type="text" value="Online"/> <span>1</span> |
| Delivery Email Address   |  |

To update your Email Address information, please visit [Settings > Update Contact Information](#), or [click here](#).

I accept the E-Statement Delivery Disclosure \*  
\* Indicates a required field

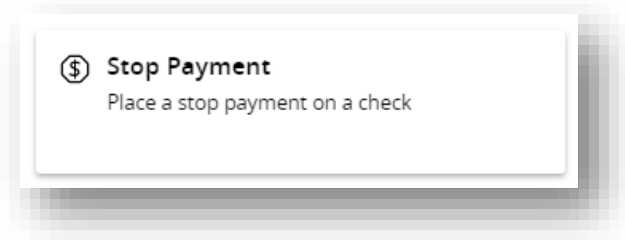
2

Submit

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.



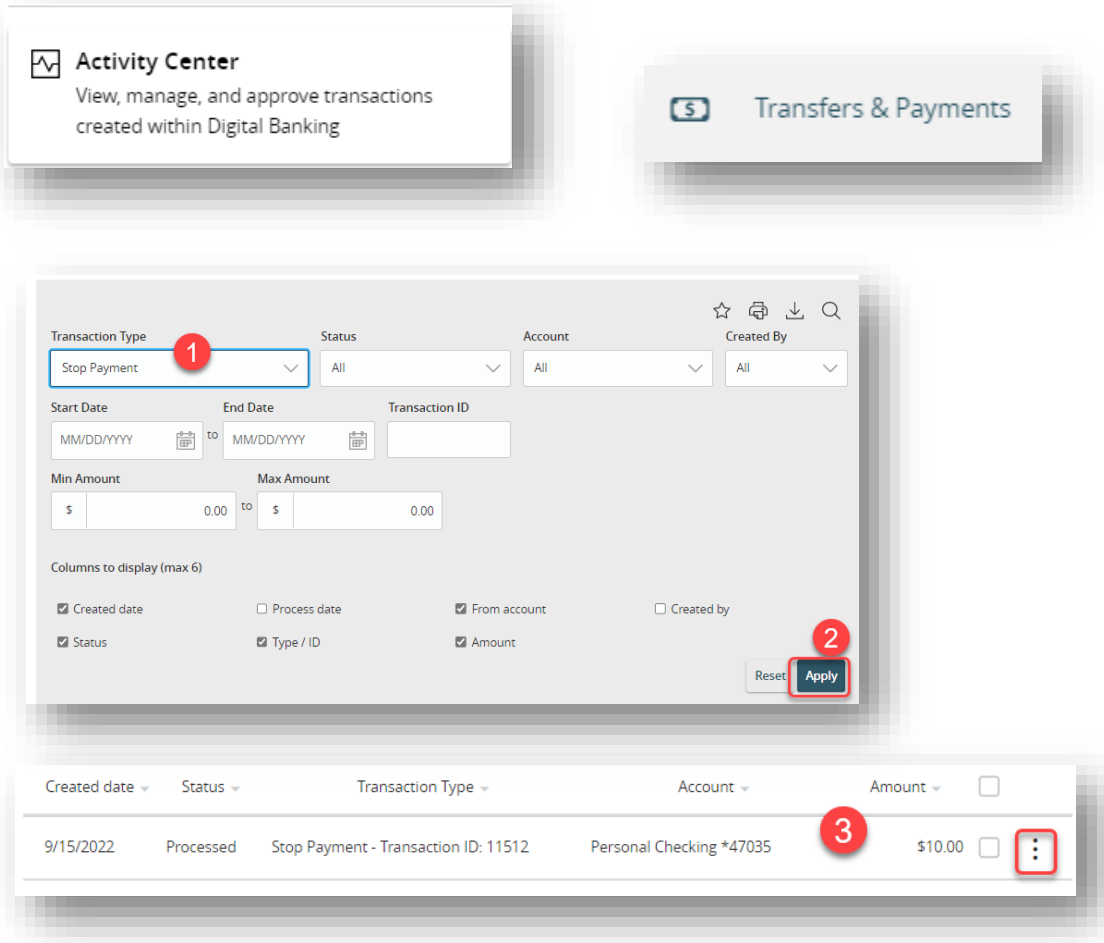
In the **Account Services** menu select **Stop Payment**.

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”.



A screenshot of a web form for requesting a stop payment. The form is white with a dark border. It contains several input fields and a submit button. Red circles with numbers 1 through 7 are overlaid on the form to indicate the sequence of steps. Step 1 is on the "Request type" section, where "Single Check" is selected. Step 2 is on the "Account" dropdown menu, which shows "Personal Checking \*47035 \$10.00". Step 3 is on the "Check number" text box, which contains "1234". Step 4 is on the "Check amount (optional)" text box, which contains "\$10.00". Step 5 is on the "Check date" text box, which contains "09/15/2022". Step 6 is on the "Payee name (optional)" text box, which contains "Sarah Smith". Step 7 is on the "Note (optional)" text box, which contains "Lost". At the bottom right of the form is a dark blue button labeled "Request stop payment".

## 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.

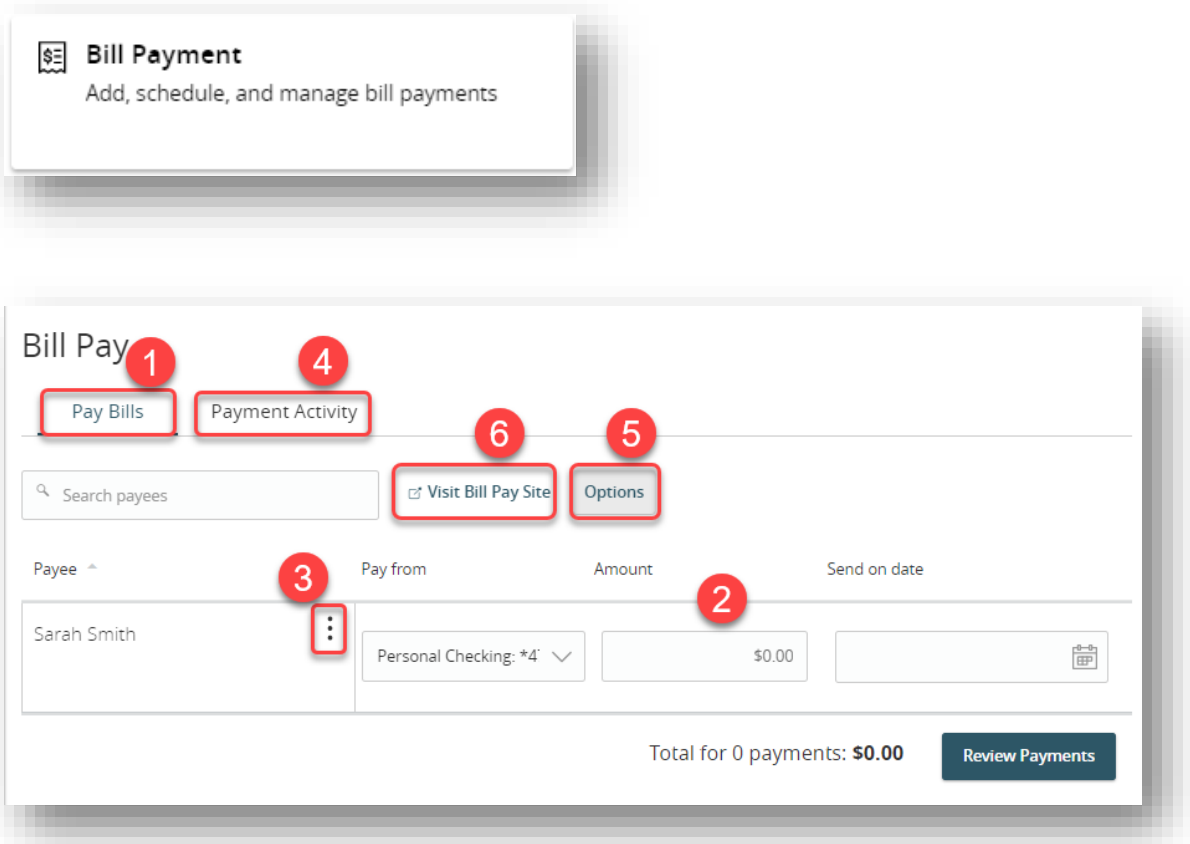
1. To search for stop payments, click the  icon and under “Transaction Type” select “Stop Payment”. You can further narrow the search results by entering additional criteria such as amount or a date range.
2. Select the “Apply” button to search.
3. Applicable stop payments will display. To view stop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



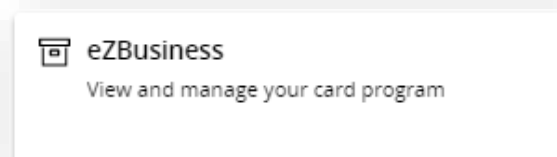
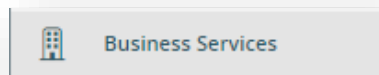
In the **Transfers & Payments** menu select **Bill Payment**.

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](mailto:clientcare@crossfirstbank.com)