SHARP
BANCSYSTEMS

On-Line Banking Administration User Manual

Bedford, Texas
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Version 1.01

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WHAT'S NEW

Sharp BancSystems, Inc. has switched from a button-driven system to an icon-driven system to enhance the end-user's experience. This change will aid in navigation, by providing an easier and more visual format.

We have added a "News And Announcements" section to inform users of new system features, system maintenance and special help topics.

We are certain that these added features and enhancements will provide a more pleasing experience. Please contact Sharp BancSystems, Inc. @ 817-553-2550 or by visiting our website @ www.sharpbancsystems.com (see following pages) if you have any suggestions, questions, or comments about our updated application.

NOTE:
Based on your bank assigned security level, you may or may not be able to access all of the icons.

Click on Support on the Menu to enter a Technical Support Request, Software Change Request, Purchase Order, etc.

R e m i n d e r:

you can always contact us through our website: www. sharpbancsystems.com

User Log In

User Name:
Manny Money

Password:
•••••••••

☑ Remember Login

Login   Register

Forgot Password ?
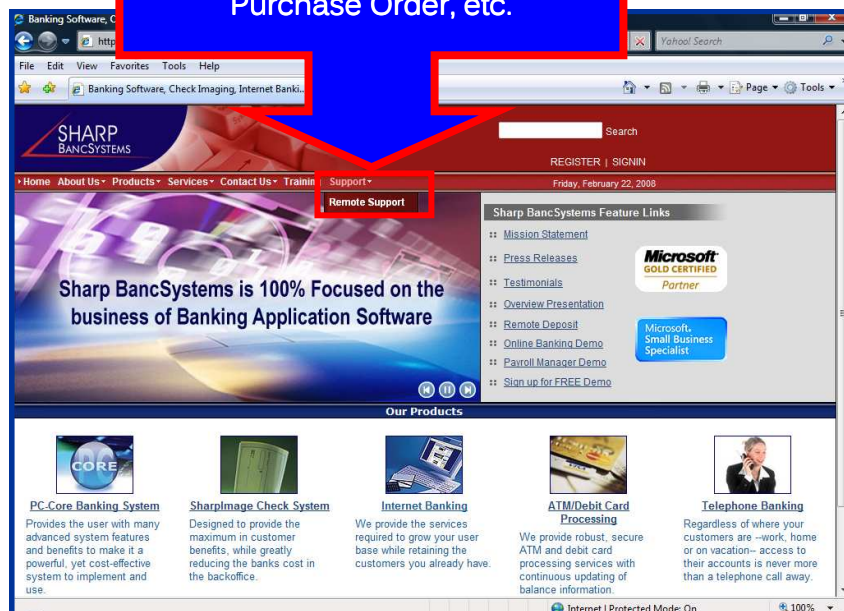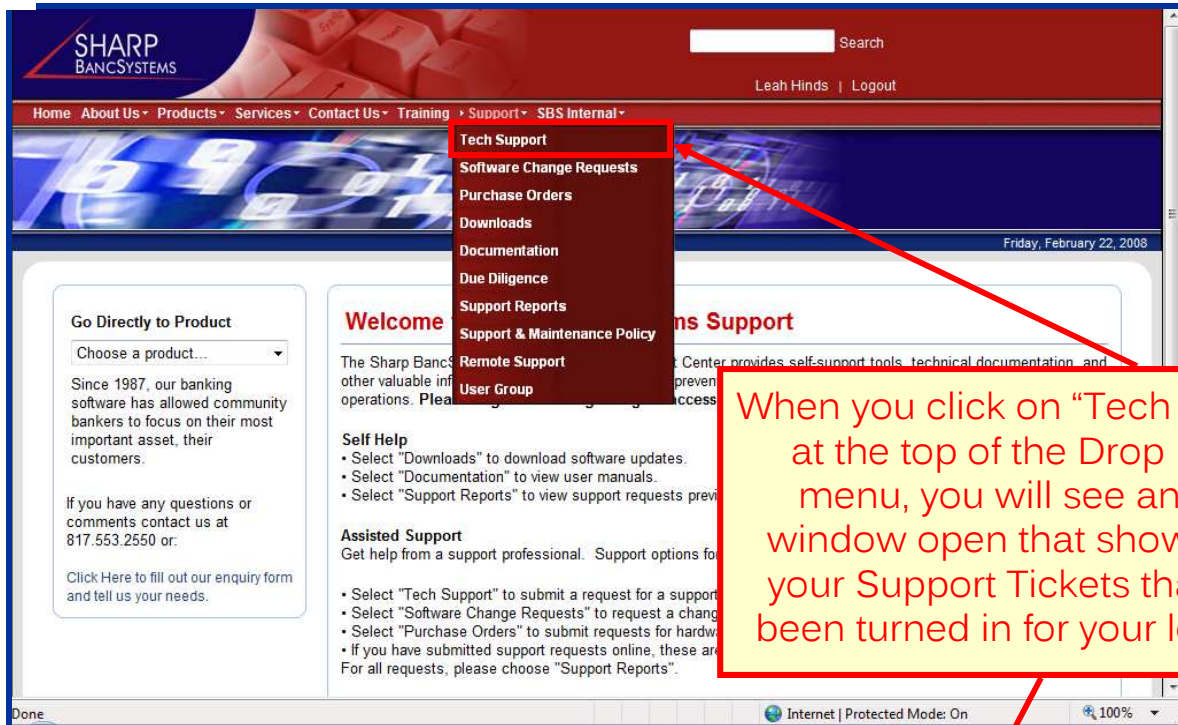
When you click on "Tech Support" at the top of the Drop Down menu, you will see another window open that shows all of your Support Tickets that have been turned in for your location.
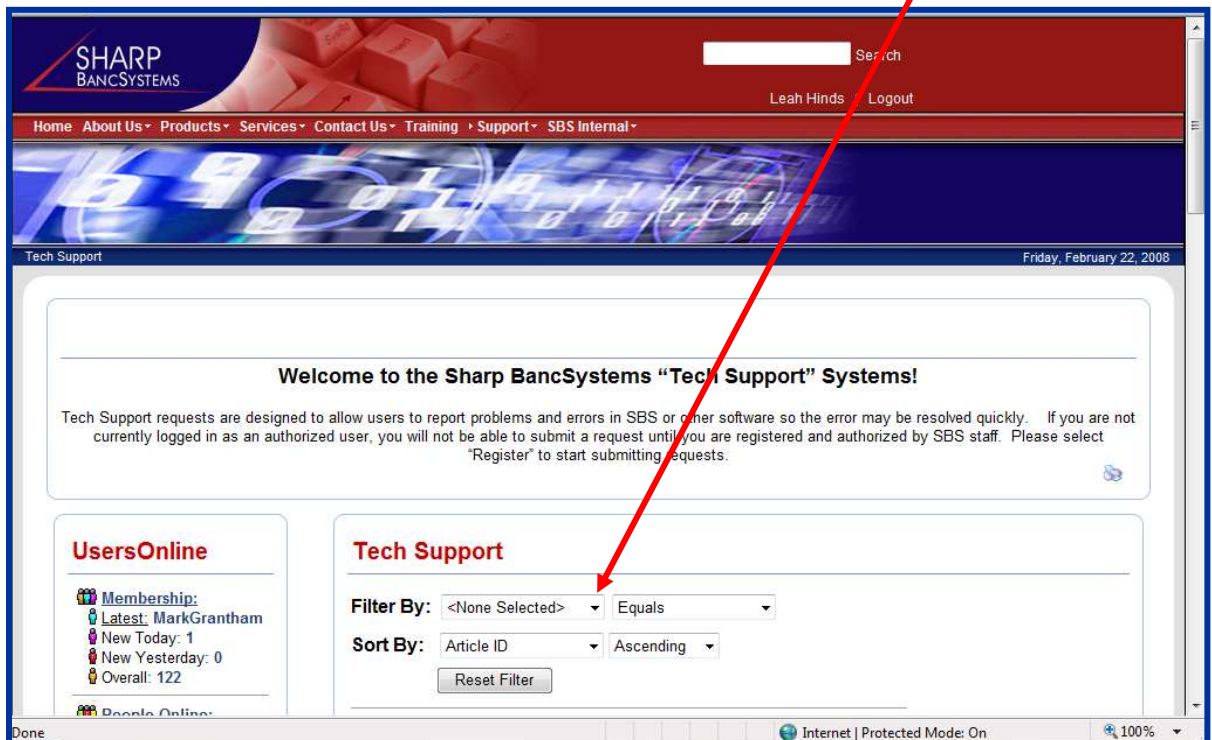
Notes:

To access the Sharp BancSystems, Inc. Online Banking Administration page, complete the following steps:

Double-Click on the Internet Explorer icon on your desktop. Go to your bank's administration homepage by typing the following web address in the web address field:
https://www.TYPEYOURBANKNAMEHERE.com/administration

| File | Edit | View | Favorites | Tools | Help |

Back ·   · · Search Favorites

Address | https://www.YOURBANKNAMEHERE.com/administration|

A website Administrator's Login screen will appear, which will include a
User Name Field and Password Field. ******
Click in the User Name field and type in your Administrator User Name.
Press Tab to the Password field.
Type your password.
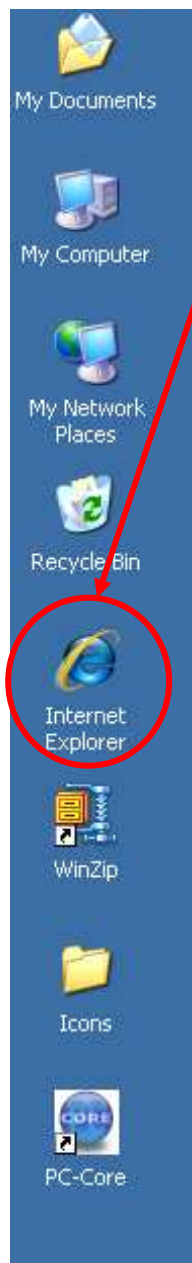Press Enter or click the "Click to Login" icon.

Website Administrator Login

WARNING

Unauthorized use of this system is strictly prohibited.

All actions are monitored and logged and unauthorized usage will be prosecuted to the fullest extent of the law.

User Name
Password
Token OTP *

Click to Log In
Or Press Enter

* Optional One Time Password for Token Administration
Remember To Resynchronize Your Token Periodically

** If you are a token user, you will enter your token number here.
See Addendum B

When you log in you will see the following screen
which is broken into three sections:

*Follow the Instructions in this **Online Banking User Administration Manual**
to navigate through the **Administration Menu**.
The instruction manual is organized according to the **Administration Menu**.*

The first section is
"**News And
Announcements**",
"**Online Help**" and
"**Exit**"

Sharp BancSystems Online Banking Administration

**News And
Announcements**
(40) Total News Articles
(3) Recent News Articles

Online Help

Exit

The second
Section is
"**Customer
Administration
Functions**"

Customer Administration Functions

**Review Online Banking
Applications**
(0) Awaiting Approval

**Review Payroll Manager
Applications**
(1) Awaiting Approval

**View Online Banking As A
Customer Views It**

**Monitor Customer Funds
Transfers**
(0) Awaiting Review

Monitor Customer View Requests
(0) Awaiting Review

Manage Customer Accounts
(1870) Total Customer Logins
(27) Email Addresses Missing

Monitor Customer Logins
(19) Login/IP Locks

**Sign Up Customer For Online
Banking**

**Sign Up Customer For Payroll
Manager**

STOP
Monitor Stop Payments

Manage Token Users

Monitor Customer Wire Requests

**Review Online Customer
Applications**
(0) Awaiting Review

Secure Messaging
(0) Messages

*__NOTE:__
Based on your bank
assigned security
level, you may or
may not be able to
access all of the
icons.*

The third section is
"Bank Administration Functions"

Bank Administration Functions

View ATM Reports

Manage Site Administrators
(12) Total Administrator Logins

Manage Administrator Menu
Security Levels

Manage Bank Settings

Monitor Administrator Logins
(0) Locked Accounts
(0) Locked Remote Hosts

ACH Download To Fedline

View Site Logs

Export List of Internet Banking
Users and Emails

Administrator Reports

Manage Online Customer
Application Settings

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This part of the Administrator's User Manual will look at each icon within each section.

Beginning with the First Section,
the first icon is:
"News And Announcements".

Sharp BancSystems Online Banking Administration

News And
Announcements
(40) Total News Articles
(3) Recent News Articles

Online Help

Exit
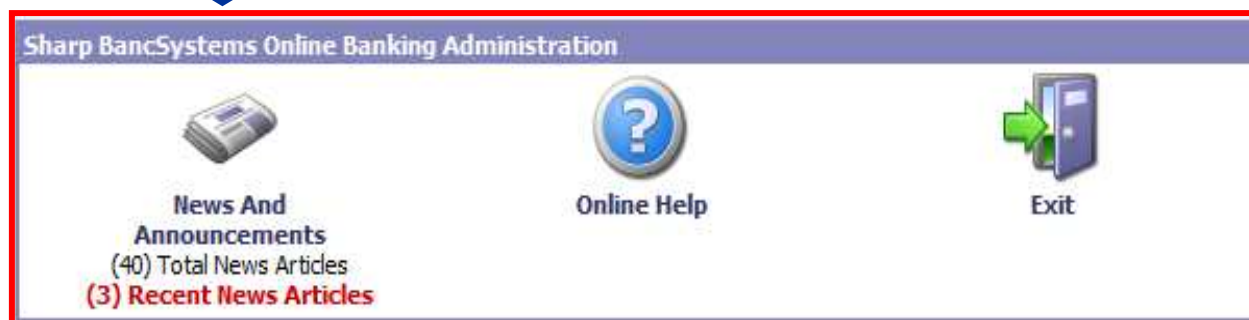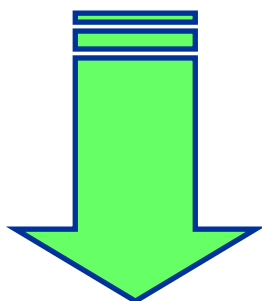
**News And
Announcements**
(40) Total News Articles
(3) Recent News Articles

The **"News And Announcements"** screen
has many options. Simply click any one of the titles
and you will see information about that topic.

Return to Administration

Current Information Regarding Our Products

Sharp BancSystems News

In this section you will find news and information articles on Sharp BancSystems features and product updates.

Click on the desired article below to view it in detail.

R e m i n d e r:

*Check this area often.
Sharp BancSystems
posts new features
and product updates
information here.*

List of Available News Items & Announcements

Added 3/6/2009 4:20:19 PM
Additional IP Information

Added 3/4/2009 4:54:20 PM
Set Inactive Accounts Dormant

Added 3/4/2009 4:54:20 PM
Require Users to Change Passwords

Added 1/23/2009
Additional IP Information

Added 12/10/2008
Account Details

Added 12/10/2008
Account Information

Added 12/10/2008
Secure Messaging

Added 12/10/2008
Check Register

Added 11/11/2008
Changes To ACH Uploads

Added 11/8/2008
Password Policy for Administrators

Added 11/8/2008
Admin Site IP Address Restrictions

Added 2/19/2008
Customers can now assign custom names to Loans.

Added 2/10/2008
Email Alerts for Statements.

Added 12/15/2007
Secondary Authentication for Funds Transfer is now conf

Added 10/15/2007
PPD/CCD option added for ACH within Commercial Cash M

Added 3/31/2006
New Monitor Administrator Logins Functionality

Added 3/31/2006
New Ability To Restrict Funds Transfers By Login, Account

Added 3/31/2006
New Manage Bank Settings Functionality

Added 3/31/2006
Export List of Internet Banking Users and Emails Menu Item Added

40 Total News Articles

This window is an example of
what you will see when you
click on any of the News items.

Return to Administration

Sharp BancSystems News & Announcements

Added 12/10/2008
Account Information
Summary

Account information, including sub accounts and settings have been moved from "Personal Information" to "Account Information". "Account Information" is the new name for the page that was called "Account Names," it now has all of the other account settings in addition to the account names and order. The layout and functionality of these settings remains the same.

Return
to News

Return to News

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Online Help

In Sharp BancSystems "**Online Help"** you will find various topics and examples of the different online Banking applications.
Just click on any of the topics in the list and you will see a detailed window with information about that topic**.**

Return to Administration

Easy To Follow Step By Step Instructions

Sharp BancSystems Online Help

In this section you will find various topics and examples for the Sharp BancSystems Administration Online Banking suite of applications.

Click on the desired topic below to access the help pages for that topic.

Customer Administration Functions

Monitor Customer Logins
How to interpret and use the information in Monitor Customer Logins

Monitor Customer Wire Requests
Administering Wire Transfer Requests

Bank Administration Functions

View ATM Reports
This section discusses the common uses for the ATM Reports screen

Core to Pulse Reconciliation
This section discusses the common uses for the ATM Core To Pulse Reconciliation screen.

Core Transactions Approved
This section discusses the common uses for the ATM Core Report screen.

Pulse Transactions Approved
This section discusses the common uses for the Monitor Administrator Login and Activity screen.

The information is very detailed and will aid you in quickly locating the information you need

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Return to Administration

Sharp BancSystems Online Help

Monitor Customer Logins

Back

How to interpret and use the information in Monitor Customer Logins

The Monitor Customer Logins page displays a log of all customer login attempts as well as LOCKED and BANNED LoginIDs and IP Addresses.

Filtering the Login Attempts Log

At the top-right of the page, you may enter a date range for the login attempts you want to be displayed. Below the date range fields is a checkbox labeled "Include Valid Logins". When this is checked, all login attempts (valid or invalid) will be displayed. When unchecked, only invalid login attempts are displayed. After changing the date range or changing the "Include Valid Logins" checkbox, click the Refilter icon to reload the page with your new options.

You can also choose to click the magnifying glass icon beside any Locked or Banned item to view only login attempts that match that LoginID/IP Address. To switch back to a full list of login attempts, click the Remove Filter link on the top-right of the Login Attempts Log.

List of LOCKED Logins / IPs

Locks can be placed on Login IDs, IP Addresses or both. In Manage Bank Settings, there is a setting named "NumberOfFailedAttemptsBeforeLockout". The default value for this setting is 3.

Using this default setting, after 3 failed attempts to use an existing LoginID, that LoginID becomes locked for a period of at least 30 minutes. The IP Address that attempted the 3rd failure is also locked at the same time, though it is not displayed in the Locked list because it will also unlock at the same time the LoginID unlocks.

If 3 failed attempts come from the same IP Address within any 30 minute span and the 3rd login attempt is for a non-existing LoginID, the IP Address alone becomes locked.

IP Addresses will NEVER automatically unlock and should only be unlocked by an administrator after viewing the list of attempts from that address and determining that the lock was caused by a valid user using the incorrect LoginID. Include the check for "Include Valid Logins" to see the successful logins for that LoginID or IP Address as well.

Notes:

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In this section of this Administrator's User Manual,
we will look at each icon within the **"Customer Administration Features".**

Customer Administration Functions

Review Online Banking Applications
(0) Awaiting Approval

Review Payroll Manager Applications
(1) Awaiting Approval

View Online Banking As A Customer Views It

Monitor Customer Funds Transfers
(0) Awaiting Review

Monitor Customer View Requests
(0) Awaiting Review

Manage Customer Accounts
(1870) Total Customer Logins
(27) Email Addresses Missing

Monitor Customer Logins
(19) Login/IP Locks

Sign Up Customer For Online Banking

Sign Up Customer For Payroll Manager

Monitor Stop Payments

Manage Token Users

Monitor Customer Wire Requests

Review Online Customer Applications
(0) Awaiting Review

Secure Messaging
(0) Messages

Review Online Banking Applications (2) Awaiting Approval

The **"Review Online Banking Applications"** icon allows bank personnel to view any new applications for Online Banking.

Click on the Online Banking application which requires action.

Another window will open with the associated data.

Return to Administration

Review Online Banking Applications

Click on an Application in the list below to Approve, Decline, or Delete it.

Once an Application is Approved it is moved to the Manage Customer screen.

Customer	TaxSSN	Home Phone	Login ID	Submitted On
Samson B Strong	123456456	8174564566	lion20	1/23/2008 12:51:59 PM
Sally Jo Strong	444559999	8177891231	sallyjo	1/23/2008 2:01:44 PM

2 Total Records

The "customer submitted online banking application" is compared to the information contained on the bank's core system for that account.

Return to Administration

Approve Online Banking Applications

Follow the steps below to approve a customer Application:

1. Select each Account and Approve, Decline, or Delete it.
2. Select each Loan and Approve, Decline, or Delete it.
3. Only if you have approved at least one Account or Loan you may Approve or Delete the entire Application.

Requested List of Accounts - Select an Account to review the application

Approved	Type	Account #	Account CIF	Tax / SSN	Account Name
✖	NELSON PAUL GARNER	1213123	1213123	455253132	NELSON PAUL GARNER

Approve This Account | Decline This Account | Delete This Account | Approve This Application | Save This Application Without Approving | Delete This Application | Return To List

Review Online Banking Application for Requested Account 1213123

Account 2222222 Is NOT Recommended For Approval

After reviewing the information on the application, select from the options by clicking on the appropriate icon.

+++++++++++

If you notice this application is NOT Recommended for approval due to the address not matching.

Application User Data (editable)	Match?	CORE User Data (read only)
Full Name * Sally Jo Strong	✔	**Full Name** Sally Jo Strong
SSN or Tax ID * 444559999	✔	**SSN or Tax ID** 444559999
Address 1 * 123 Easy Street	✖	**Address 1** 122 Easy Street
Address 2	✔	**Address 2**
City * Any town	✔	**City** Any town
State * USA	✔	**State** USA
Zip * 77788	✔	**Zip** 77788
Login ID * sallyjo		
Email Address * sallyjo@anyisp.com		
Home Phone * 817-789-1231		
Work Phone		
Cell Phone		

* Indicates a required field

Once an application is approved, it is moved to the "Manage Customer Accounts" section.

Review Payroll Manager Applications
(5) Awaiting Approval

The **"Review Payroll Manager Applications"** icon bank personnel are able to review and/or approve, or deny applications from On-Line customers requesting to use "Payroll Manager"

Click on the item that you want to review.

Return to Administration

Review Payroll Manager Applications

Click on an Application in the list below to Approve, Decline, or Delete it.

Once an Application is Approved you may view it later by selecting Approved applications.

Total Applications	New Applications	Approved Applications	Select Which Applications You Want To View
9	5	4	○ All ◉ Pending ○ Approved

Click on an Application in the list below to Edit, Approve, or Delete it.

Company	EIN	Account #	Submitted On	Approved On
MANNY'S Money			3/6/2007 3:09:25 PM	
Manny Money			3/27/2007 7:39:24 PM	
None	120	012	11/7/2007 11:16:35 PM	
			11/11/2007 9:41:52 PM	
			11/15/2007 4:01:26 PM	

Legend
- Submitted and awaiting approval
- Approved

Another window will open with the associated data.

Return to Administration

Approve, Edit, or Delete an Application

Company Name	MANNY'S Money
Mailing Address	123 Easy Street
City State, Zip	Anywhere MA 02116
Telephone Number	8177778888
Employer ID Number	
Checking Account Number	
Login ID	
Email Address	mmoney@anyISP.net
Submitted Date	3/6/2007 3:09:25 PM
Approved Date	

When you are finished reviewing or editing be sure to click the appropriate icon at the bottom of the window.

Save Changes And Return To List	Approve This Application And Return To List	Delete This Application And Return To List	Return To List

STOP! STOP! STOP! STOP!
Before a customer is granted access to "Payroll Manager" the bank should have a customer signed contract stating the terms and conditions for use of this product.

View Online Banking As A Customer Views It

The "**View Online Banking As A Customer Views It**" icon allows bank personnel to assist On-Line customers by viewing exactly what the customer sees.

*You are able to search for the account you want by using the convenient "Search" feature.
Simply fill in any information you wish and click "Filter On."
(Also, you may need to click the yellow bar at the top of the page (screen) to 'Allow For Pop-Ups.")*

the list of Users by Full Name, Tax/SSN, Login ID, Accounts, and Loans

Search Filter: san   Filter On   Filter Off

- "123" would return all matching records like "456123789", "123456789", and "789456123"

- "sha" would return all matching records like "Shawn Mills", "Total Shape", and "Mishap Records"

Select a User from the list below

Full Name [Login ID] (Tax ID / SSN)

Sandy Patty [spatty] (444885555)

Organize My Account History with GL Accounts | Stop a Check or Other Payment | Online Bill Pay | Edit My Info & Request to view Accounts & Loans | Edit My Account Names | Edit My Password | Log Off Online Banking

From this window you have access to many convenient features.

(For security reasons, certain features have been disabled)

You Are Logged On To A Secure Site

Account List   Last Updated on 1/24/2008
Click on an account number to view the transactions for the selected month or select one of these services

Acct #	Account Type	Balance	Account Name
2889491	Super NOW Account	75,956.55	Sandy Patty

Transfer Funds / Make Loan Payments

View / Print Statements
Select a Statement Date:
Select A Date

Cash Receipts / Disbursements

Account History

Transaction History for: 2889491 ' for January 2008
Click the item in the list below to view any associated Images (Check, Deposit) or to assign General Ledger Accounts

Account 2889491 ' Balance as of Close of Business 1/24/2008 was $75,956.55

Date	Check#	Description	Withdrawals	Deposits	Balan
01/23/2008		1234, THE GAS CO., 1234, CHECK PYMT	47.11		75,956
01/15/2008	1234	Check	300.00		76,003
01/15/2008		RETIREMENT ACCOUNT, XYZ23343M		302.43	76,303
01/14/2008	1234	Check	1,287.39		76,001
01/11/2008	1234	Check	123.98		77,288
01/11/2008		1234, THE CABLE CO., 1234, CHECK PYMT	105.43		77,412
01/10/2008	1234	Check	1,827.00		77,518
01/09/2008	1234	Check	225.00		79,345
01/09/2008		Normal Deposit		4.96	79,570
01/08/2008	1234	Check	64.95		79,565
01/08/2008		INTERNAL REVENUE SERVICE		2,400.00	79,630
			300.00		77,230
			1,353.78		77,530.02
			8.95		78,883.80
				47.39	78,892.75
		K PYMT	30.99		78,845.36
				1,311.00	78,876.35
				7,377.66	77,565.35
				2,580.60	70,187.69
			5,674.58	14,024.04	

When you click this button to View/Print Statements you will see a drop down window to select a date to View.

When you select the date it will open the statement in an Adobe PDF file.
(See Next page for example)

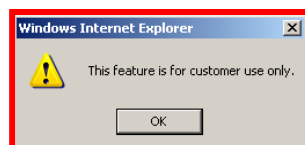The bottom navigation menu allows you to jump up to three (3) months previous at a time - up to 2 years.

Prev 3 Months | Prev 2 Months | Prev Month | Next Month | Current Month

Print (Hold CTRL and click)   Export (Hold CTRL and click)

Windows Internet Explorer
This feature is for customer use only.
OK

The customer is the only one that can access the bottom two buttons. You will see the above window if you click either of them.

The "**View Online Banking As A Customer Views It**" icon allows bank personnel to assist On-Line customers by viewing exactly what the customer sees.

View Online Banking As A Customer Views It

View/Print Statements Example

This is a sample of the first page of the statement when you export the information to an Adobe PDF file.

Anywhere Bank
123 Money Business Blvd.
Your Town, TX 77777

Phone: 777-555-1234
Fax: 777-555-1122
www.anywherebank.com

Sandy Patty
123 Easy Street
Fort Worth, TX 76133

Checking Account Summary

Account Number:	1112223	Balance on 11/30/2007:	20,485.50
Account Name:	Sandy Patty	Deposits (6):	+ 23,675.98
		Checks Paid (14):	- 23,429.69
		Other Withdrawals (1):	- 1,333.00
		Balance on 12/31/2007:	19,398.79

Checks Paid

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1234	12/04	2,922.54	1234	12/07	2,670.18	1234	12/12	1,035.43
1234	12/04	4,455.14	1234	12/07	1,771.37	1234	12/21	2,024.75
1234	12/05	368.34	1234	12/03	2,024.75	1234	12/21	2,024.75
1234	12/06	123.23	1234	12/06	2,823.94	1234	12/28	330.86
1234	12/06	342.53	1234	12/06	511.88			

Other Withdrawals/Charges

Date	Transaction Description	Amount
12/06	ACH / IRS, USATAXPYMT	1,333.00

Deposits Added

Date	Amount	Date	Amount	Date	Amount
12/05	587.67	12/12	889.41	12/20	8,475.90
12/05	2,116.21	12/17	10,000.00	12/28	1,606.79

Daily Balance Summary

Date	Amount	Date	Amount	Date	Amount
12/03	18,460.75	12/07	3,842.48	12/21	18,122.86
12/04	11,083.07	12/12	3,696.46	12/28	19,398.79
12/05	13,418.61	12/17	13,696.46		
12/06	8,284.03	12/20	22,172.36		

Account Number: 1112223   Page 1

This is a sample of the second page of the statement when you export the information to an Adobe PDF file.

Sandy Patty   12/31/2007

12/4/2007   1234 $ 2,922.54   12/4/2007   1234 $ 4,455.14

Notes:

Monitor Customer Funds Transfers
(6) Awaiting Review

The "**Monitor Customer Funds Transfers**" icon allows bank personnel to **review** Customer Funds Transfers.

The reviewing funds transfers process exists **only** as a **monitoring** tool to view funds transfers and track markups for those funds transfers.

To review funds transfers, complete the following steps:
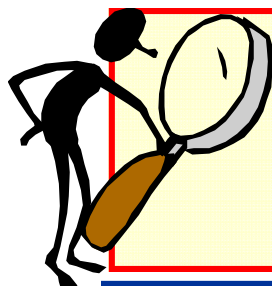
First verify any suspect transactions with the customer by asking these questions:
1. Does the customer make funds transfers?
2. Does the amount seem excessive for the customer?
3. Does the customer transfer funds into this account?

Return to Administration

Monitor Funds Transfers

Please mark each item as Reviewed after you have done the following:

- After you have verified any suspect transactions with the Customer
  Does the Customer make Funds Transfers?
  Does this amount seem excessive for this Customer?
  Does the Customer transfer funds into this Account?

- After you have manually submitted a Markup to the CORE system
  Show a Memo Post Debit for the Source Account
  Show a Memo Post Credit for the Destination Account

This Review process does not affect the actual funds transfer. The actual funds transfer will go through regardless of this review process. This review process exists only as a monitoring tool to help account representatives view funds transfers and track memo post markups for those funds transfers. Funds transfers listed here could still be rejected due to account inactivty or the lack of available funds during processing.

Select a period to view Transfers
- Today's Funds Transfers
- Last 7 Days Funds Transfers
- Last 30 Days Funds Transfers
- Last 60 Days Funds Transfers
- Last 90 Days Funds Transfers
- All Funds Transfers

To view funds for a specific time, click the appropriate time period.

Source Account / Destination Account	Account # / Account #	Type / Type	Amount / Reviewed By	Remote Host / Reviewed Date	Transfer Date / Failure Reason
From Sally Strong	222222222	DDA	$2,000.00	111.11.2.20	1/24/2008 10:02 AM
To Sally Strong	111111111	SAV	Mark as Reviewed		
From Sandy L Patty	777888888	DDA	$700.00	777.88.2.789	1/24/2008 9:19 AM
To Jim Sanders	111234567	DDA	Mark Black	1/24/2008 10:45 AM	
From Bobby Morris	123123123	DDA	$1,294.00	444.5.45.444	1/24/2008 7:46 AM
To Linda Simms	321321321	DDA	Mark Black	1/24/2008 10:43 AM	

3 Total Records For Selected Period
(6) Total Records Awaiting Review

Click on the "**Mark As Reviewed**" link to review the account.

There will be an information box that displays the customers Source Account Name, Source Account Number, Source Account Type, Destination Account Name, Destination Account Type, Transfer Amount, Remote Host, Transfer Date, Reviewed Date and Reviewed By.
This action is automatically saved.

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Monitor Customer View Requests
(3) Awaiting Review

The **"Monitor Customer View Requests"** icon allows bank personnel to approve or deny accounts and loans that a customer is requesting access to.

Return to Administration

Monitor Account & Loan View Requests

Click on a Customer to view their Account number and Loan number view requests.

Please use CTRL+F to Find and jump to a name in the list.

Name	Login ID
John M Jernigan Jr	jmjernigan

1 Total Records

Monitor Feature Access Requests

Click on a Customer to view their current settings.

Click **Approve** or **Deny** beside each row

Name	Login ID	Date Requested	Requested Access	Approve / Deny
Strong	sstrong	01/07/2008	Deposit Manager	Approve Deny
Strong	sstrong	01/07/2008	Cash Mgmt. / ACH	Approve Deny
SBS Testing	SBSTesting	01/15/2008	Deposit Manager	Approve Deny

When you click on the account that you want to review, another window will open with the associated data.

Edit User's Online Banking Information

This Is A Sub Login For The Master Login

"Carrier X 303 Inc" (paramount)

User Name	Sampson
User Login ID	sstrong
Email Address	Sampson@ourtown.com
Address 1	
Address 2	
City	
State	
Zip	
Home Phone (0001112222	
Work Phone	
Cell Phone	

Allow Cash Management ☐

Allow Positive Pay ⦿ No ◯ Default Approve (Reverse Positive Pay) ◯ Default Reject (Positive Pay)

Allow Deposit Manager ☐

Please Note :
Changes to Login ID will be unsuccessful if you attempt to change the Login ID to an existing Login ID.

When you are finished reviewing or editing be sure to click in the box to Permit Access and then click the appropriate icon at the bottom of the window.

Save & Return   Delete User   Lock Account   Add As Token User   Return No Save

Edit The Allowed Accounts (these selections are automatically saved)

Permit Access?	Permit Transfers From Account?	Permit Transfers To Account?	Bill Pay	Type	Account Number	Account CIF	Tax / SSN	Account Name	Delete	View
☑	☐	☐	☐	DDA	111234	11122	77894564	Sampson Strong	✖	🔍

Bank Administrators Cannot Add Accounts Or Loans To Sub Logins

Master Logins Must Add Accounts And Loans For Their Sub Logins

SHARP BANCSYSTEMS

Manage Customer Accounts
(1095) Total Customer Logins
(4) Email Addresses Missing

The "**Manage Customer Accounts**" icon allows bank personnel to manage the customer's
Login, Password, Email, Account List and Loan List

Click on the account you wish to review.

Be sure to read this information Before resetting the customer's password

STOP

Return to Administration

Important Reminder
You cannot view or alter EMPLOYEE Accounts or Logins

Manage Customer Login, Password, Email, Account List and Loan List
Click on a Customer to change their Full Name, Login ID, Email Address, or to delete their Online Banking Application.

Click on a Customer's Reset link to reset their Password and Email them the new password.

You should view the Customer's record and make sure they have a valid Email Address prior to using the Reset link to reset a Customer password, otherwise they will never receive their new Password and will be unable to log in.

Another window will open with the associated data. When you are finished reviewing or editing be sure to click the appropriate icon at the bottom of the window.

Filter the list of Users by Full Name, Tax / SSN, and Login ID

Search Filter [   ]   Filter On   Filter Off   Records Per Page [20 ▼]

• "123" would return all matching records like "456123789", "123456789", and "789456123"

• "sha" would return all matching records like "Shawn Mills", "Total Shape", and "Mishap Records"

Page 1 of 84 (1685 Records)

Name	Tax/SSN	Locked?	Email?	Login ID	Password	Security
Kenneth B Good Co., Inc.	123123123			kbgood	Reset	Clear
The Hair Company	789456123			hairco	Reset	Clear

To Reset a customer's password, click the "Reset." This will send an email to the customer with a new password.

To Clear all Security Questions, click "Clear" and this will clear out all Security Questions and the customer can redo them the next time they log in.

Edit User's Online Banking Information

User Name	The Hair Company
User Login ID	harico
Email Address	Besthair@anyisp.com
Address 1	P. O. BOX 1010
Address 2	
City	Ourtown
State	TX
Zip	77777
Home Phone (0001112222)	817-555-5555
Work Phone	
Cell Phone	
Allow Cash Management	☐
	● No
Allow Positive Pay	○ Default Approve (Reverse Positive Pay)
	○ Default Reject (Positive Pay)
Allow Deposit Manager	☐

Please Note :
Changes to Login ID will be unsuccessful if you attempt to change the Login ID to an existing Login ID.

Save & Return   Delete User   Lock Account   Add As Token User   Return No Save

Edit The Allowed Accounts (these selections are automatically saved)

Permit Access?	Permit Transfers From Account?	Permit Transfers To Account?	Bill Pay	Type	Account Number	Account CIF	Tax / SSN	Account Name	Delete	View
☑				CD	123456	123789	789456123	The Hair Company	✗	🔍
☑	☑	☑		SAV	1234567	123789	789456123	The Hair Company	✗	🔍
☑	☑	☑	☐	DDA	1234467	123789	789456123	The Hair Company	✗	🔍

To Add or Find an Account or Loan enter the Account or Loan number below and click the appropriate Add or Find button

Account # [Checking ▼] [   ]   Add View
Loan # [   ]   Add View

Edit The Customer's Custom List Of Additional Logins

New Login Full Name [   ]   New Login ID [   ]   New Login Password [   ]   Add Login ➕

☑ All logins use the same BillPay

SHARP BANCSYSTEMS

Monitor Customer Logins
(5) Login/IP Locks
(1) Login/IP Ban

The "**Monitor Customer Logins**" icon allows bank personnel to monitor and manage any **BANNED** or **LOCKED** logins

---

If there are any **BANNED** Login Attempts, they will be listed in the first section of this window. If you click on the Banned Login/IP you will see the User's Online Banking Information Record.

Return to Administration

Monitor Login Attempts And Locked Accounts

BANNING occurs when an IP Address or LoginID becomes locked out 2 time(s) in 24 hours.

LOCKING occurs when an IP Address or LoginID reaches 3 failed login attempts within 30 minutes.

The number of failed attempts before **LOCKING** and number of lockouts before **BANNING** can be changed in Admin Bank Settings.

Start D_ 1/25/2_
End D_ 1/25/2008_
☐ ___ Valid Logins
Refilter
View Help

Manage DO NOT BLOCK List

CURRENTLY BANNED LOGINS & REMOTE HOST IP'S - Banned Accounts will NOT UNLOCK automatically

Ban Type	Banned Login/IP	Banned Date and Time	Show Attempts	Unban
Login	kbgood	1/23/2008 11:46:38 AM	🔍	✎

1 BANNED LoginIDs - 0 BANNED IP Addresses

CURRENTLY LOCKED LOGINS & REMOTE HOST IP'S - Locked LoginIDs will UNLOCK automatically, Locked IPs will NOT

Lock Type	Locked Login/IP	Locked Date and Time	Show Attempts	Unlock
IP Address	11.2.255.4	1/25/2008 12:11:55 PM	🔍	🔓
IP Address		1/25/2008 11:23:34 AM	🔍	🔓
IP Address		1/25/2008 11:09:06 AM	🔍	🔓
IP Address		1/25/2008 10:28:22 AM	🔍	🔓
IP Address		1/24/2008 10:25:01 PM	🔍	🔓

0 LOCKED LoginIDs - 5 LOCKED IP Addresses

Edit User's Online Banking Information

User Name	Kenneth B. Good Co., Inc.
User Login ID	kbgood
Email Address	kbgood@anyisp.com
Address 1	9000 My Street
Address 2	Suite 9000
City	My Town
State	TX
Zip	77777
Home Phone (0001112222)	111-225-7894
Work Phone	
Cell Phone	882-789-1234

Allow Cash Management ☐
   ⦿ No
Allow Positive Pay ○ Default Approve (Reverse Positive Pay)
   ○ Default Reject (Positive Pay)
Allow Deposit Manager ☐

Please Note :
Changes to Login ID will be unsuccessful if you attempt to change the Login ID to an existing Login ID.

Save & Return | Delete User | Lock Account | Add As Token User | Return No Save | View Help

Edit The Allowed Accounts (these selections are automatically saved)

Permit Access?	Permit Transfers From Account?	Permit Transfers To Account?	Bill Pay	Type	Account Number	Account CIF	Tax / SSN	Account Name	Delete View
☑	☑	☑	☑	DDA	112223	112223	123123123	Kenneth B. Good Co., Inc.	✖ 🔍

To Add or Find an Account or Loan enter the Account or Loan number below and click the appropriate Add or Find button

Account # Checking ___ Add View
Loan # ___ Add View

Edit The Customer's Custom List Of Additional Logins

New Login Full Name	New Login ID	New Login Password	Add Login
			➕

☐ All logins use the same BillPay

If you click the **Locked Login/IP** you will see window with all of the associated data.

EventID.Net

EventID.Net Whois Engine   Send your feedback

IP: 11.2.255.4
Whois Server: WHOIS.ARIN.NET
WWW Whois Server:

Location:
Country: United States (US)
Region: TX
City: Bedford
Postal code:
ISP: AT&T WorldNet Services
Organization: _____

Lookup 111.2.333.4 through

AT&T WorldNet Services ATT (NET-12-0-0-0-1)

AT&T Worldnet Services ATTSVC-12-75-0-0 (NET-12-75-0-0-1)

ARIN WHOIS database, last updated 2008-01-24 19:10
Enter ? for additional hints on searching ARIN's WHOIS database.

The "**Sign Up Customer For Online Banking** " icon allows bank personnel to sign a customer up for Online Banking instead of the customer doing it themselves.

Complete **ONLY ONE** application per customer
making sure to fill out all items marked with an asterisk (*).
For more than one account, fill out any additional information.

When you enter your password, the system will tell you if you have a "Strong" or "Weak" password. Please make sure your password is "Strong", so it will be harder for someone that does not have rights, to get any of your personal and financial data.
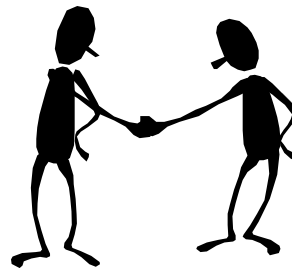
Once you have completed the application form, click "Submit Application."
This information will not show up in the system until the system is updated.

If you want to cancel the process, click the "Cancel Without Submitting."

SHARP BancSystems

The "**Sign Up Customer For Payroll Manager**" icon allows bank personnel to sign a customer up for Payroll Manager** instead of the customer doing it themselves.

Sign Up Customer For Payroll Manager

Type in the appropriate information into the fields.
All fields are required.

When filling in the "Checking Account Number" field, use the Checking Account that will be used by the Payroll Manager.
This is the account from which all funds will be drawn.

Return to Administration

Register for Payroll Manager

All fields are required.

Company Name	
Mailing Address	
City State, Zip	
Telephone Number	
Employer Identification Number	

Use the Checking Account that will be used by the Payroll Manager. This is the account from which all funds will be drawn.

Checking Account Number

Please remember that your Login ID is Case Sensitive, may only include numbers and letters, and may be up to 12 characters in length.

Please Enter a Login ID

A temporary password will be emailed to the email address you enter below once your application has been reviewed and approved.

Enter Your Email Address

Re-enter Your Email Address

Submit Application   Cancel Without Submitting

*Note:
The Login ID is case sensitive, may only include numbers and letters, and may be up to twelve (12) characters in length.*

Once you have completed the application form, click "Submit Application".
Likewise, if you want to cancel the process, click the "Cancel Without Submitting".

For complete explanation of Payroll Manager, see "Addendum A"

Notes:

SHARP
BANCSYSTEMS

STOP
Monitor Stop Payments
(1) Request Require Attn.

The "**Monitor Stop Payments**" area exists **only** as a monitoring tool to view Check and ACH Stop Payments which were initiated.

Bank Personnel should pay special attention to items in bold red as they require additional information for stopping payment on an ACH item.

To view Stop Payments for a specific time, click the appropriate time period.

Return to Administration

Monitor Stop Payment Requests

STOP Items that are in **bold red** text require the customer to visit the bank in person to complete and sign the necessary affidavits required for the stop payment request.

When the customer visits the bank and completes the affidavits, uncheck the box under 'Forms Required'.

Hover your mouse over the customer's name to see that customer's contact information. Hover over the description field to view customer's reason for stop payment.

a period to view Stop Payments

- ⦿ Today's Stop Payments
- ◯ Last 7 Days Stop Payments
- ◯ Last 30 Days Stop Payments
- ◯ Last 60 Days Stop Payments
- ◯ Last 90 Days Stop Payments
- ◯ All Stop Payments

Account Number	Customer Name	Date Requested	Item Date	Item Type	Description	Forms Required
321321321	**Linda Simms**	**1/23/2008 12:20 PM**	**1/23/2008**	**ACH**	**$232.16** Payable to Darn Good Doggie Daycare	☑
789456123	Home Phone: 817-111-1111	1/25/2008 12:09 PM	1/25/2008	Check	Payee: Darn Good Doggie Daycare	
12345678	Work Phone:	1/25/2008 11:33 AM	12/11/2007	Check	Check #	
78945612 3	Email Addr: lsimms@anyisp.com	1/24/2008 4:15 PM	1/24/2008	Check	Check #	
12345678	PPupload	1/24/2008 4:15 PM	1/24/2008	Check	Check #	
78945612 3	PPupload	1/24/2008 4:15 PM	1/24/2008	Check	Check #	
12345678	PPupload	1/24/2008 4:15 PM	1/24/2008	Check	Check #	
78945612 3	PPupload	1/24/2008 4:15 PM	1/24/2008	Check	Check #	
12345678	PPupload	1/24/2008 2:07 PM	1/24/2008	Check	Check #	
78945612 3						
12345678						

If you move your cursor to the Customer Name and Description of the item that has a requested Stop Payment, a small window appears under the customer name with pertinent information

The "**Manage Token Users**" icon allows bank personnel to manage the customers that have tokens. **

A bank employee must have a token and login using their token before having access to manage other token users.

Return to Administration

Manage Token Users and Tokens
Click on a User's management icons to makes changes to the User or their Token

IMPORTANT REMINDER ABOUT TOKENS
The number one reason that logging in with a Token will fail is because the Token is out of synchronization with the server.
The first step when trouble shooting a failed Token login is to resynchronize the Token with the server.

Token User And Token Status Icons

User Is Activated	User is Deactivated	Token Working	Token Locked
Token Lost			

Actions That Can Be Performed On A Token User Or A Token

Delete User	Activate User	Deactivate User
Unlock Token	Lock Token	Set Token As Lost	Set Token As Found
Resynchronize Token	Resynchronize PIN	

The legends allow you quick reference to all of your choices when managing token users

List Of All Users And Their Assigned Tokens

User Status	User Name (Login ID)	Change Delete Status	Token Status	Token ESN Number				
▶	Darn Good Doggie Daycare dgdd			12345678				
▶	Second Chance Auto SecondChance			123123123				
▶	Ben's Best Sand Blasting bensbestblasting			123789789				
▶	Annie's Attic AtticAntiques			123333123				
▶	First Baptist Church Fbc-mannymoney			123111111				

For complete explanation of Tokens, see "Addendum B"

The "**Monitor Customer Wire Requests** " icon allows
bank personnel to view and print
Wire Request Forms from this window.

This area is only for customers that have Cash Management
and/or Wire Transfer capability.

Return to Administration

Monitor Customer Wire Requests

INSTRUCTIONS:
- Click any item in the list below to print the wire request form.
- Click the checkmark beside any item to mark it as completed.

View Help

Pending Wire Requests

Name	Account	Amount	Date	To Bank	To Name	Mark Complete
Annie B. Good	1112234	$1,200.00	2/21/2008	That Bank	Sam Spade	✔

First National Bank Mid-Cities
ONLINE OUTGOING WIRE REQUEST

Sender ABA: 111910267   Name: Anywhere Bank

Receiver ABA: 111910267   Name: That Bank

Amount: $1.00

Type Code: 1000 - Transfer of Funds

Business Function: CTR - Customer Transfer

Originator {5000}
  ID Code: D - DDA Account Number

  Identifier: 1112234

  Name: Annie B. Good

  Address: Employee Account
            , 76148

Beneficiary {4200}
  ID Code: D - DDA Account Number

  Identifier: 1112234

  Name: Sam Spade

  Comments: Attention: Sally Johnson—Payment

Done   Internet | Protected Mode: On   100%

STOP! STOP! STOP! STOP!
Before a customer is granted access to "Cash Management" and/or "Wire Transfers"
the bank should have a customer signed contract
stating the terms and conditions for use of this product.

Secure Messaging
(1) Messages

The "**Secure Messaging** " icon allows bank personnel to send and receive secure messages to and from users.

The Administrator is able to access the messages that users send them by clicking on the Secure Messaging icon on the "Customer Administration Functions" page within Online Banking Administration. Then the Administrator's Inbox will open.

Administrators will have an "Inbox" with a listing of how many messages they have.

The "**Secure Messaging** " icon allows bank personnel to send and receive secure messages to and from users.

Continued from previous page

Administrators will see messages that are not associated with anyone or that are associated directly with them by default. For example: if an Administrator sends a message to a specific user and that user replies it will by default be associated with that administrator. When an Administrator reads a message that message is associated with them. There is a checkbox on the "Inbox", "Unread Messages" and "Sent Messages" screen that will allow Administrators to view messages associated with other Administrators to allow oversight.

The Administrator can respond to a user's message, delete a message, or compose one from this screen. When the Administrator clicks any of the messages in the list, the message will open and they can click the "Reply" button at the bottom of the window and type a reply to the user in the space provided.

The "**Secure Messaging** " icon allows bank personnel to send and receive secure messages to and from users.

Secure Messaging
(1) Messages

Continued from previous page

To send the reply to the user, simply click the "Send Secure Message" button at the bottom of the screen. The message will be placed in the user's Inbox.

Message: I am available Thursday @ 1:30 pm. Call 817-555-1111 to schedule your appointment. Thank you for your business.

On 2/10/2009 2:22:42 PM,

Butch Cassidy wrote:

Hello. I am wanting to inquire about another mortgage. Please let me

| Attach a File | Preview Message | Send Secure Message |

Return to Administration
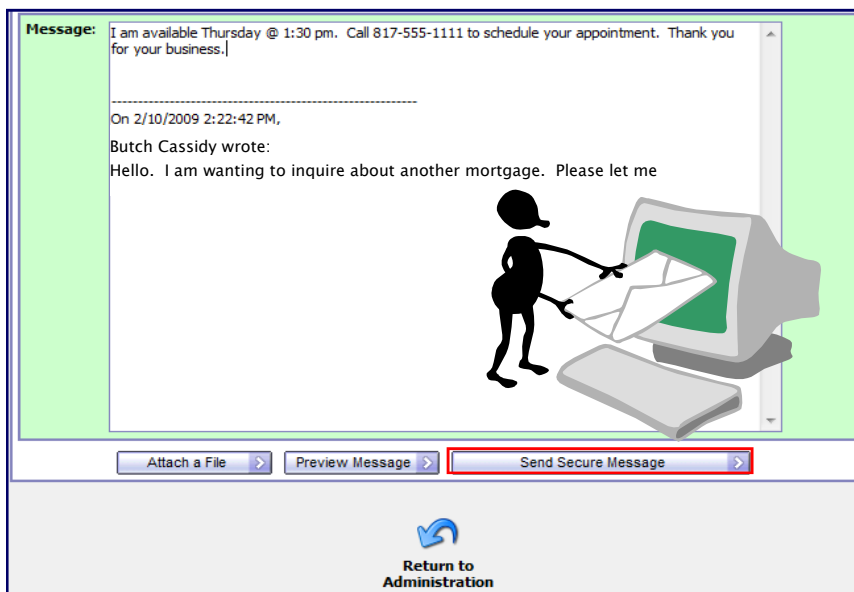
Once the message has been sent, the Administrator gets a message that confirms that their secure message has been successfully sent.

Administrator messages can be addressed to any number of specific users or to all registered users, and they can view their sent messages and their status in the user's inbox (unread, read, deleted). Administrators can also use html in their message if they would like, and they can attach files with the same restrictions as users (provided it is not an executable file and is a reasonable size - 5mb).

Inbox   **Unread Messages**   **Sent Messages**   **Contact Users**

Contact Users

To **send** a secure message to Online Banking users, first determine if you wish to contact specific users or all registered users. If you wish to contact all, make sure you have selected the "Broadcast Message" option below. If you only wish to contact specific users, then enter their Login IDs in the "Users Addressed" box below, or look up the desired Login IDs by clicking the "Look Up" button. Next, select an appropriate category, enter a subject and type in your message. When you are finished composing the message, click the "Send Secure Message" button.

To view only your **unread** messages click here.
To view **all** of the messages that you currently have click here.
To view messages you have **already sent** click here.

** Your secure message has been successfully sent. **

Continued on next page

The "**Secure Messaging** " icon allows bank personnel to send and receive secure messages to and from users.

Secure Messaging
(1) Messages

Continued from previous page

When the message arrives in the user's "Inbox" there will be an indication on the Messages icon that they have mail by showing mail in the mailbox.

Organize My History	Stop Payment	Online Bill Pay	Email Alerts	Personal Info	Account Info	Password	Messages	Log Off

The user clicks on the Messages icon and the Inbox will open showing them the received message. When the user clicks on the message a window will open below with the body of the message.
At this time, they can delete, reply or close to save the message.

Inbox

To **read** a message, click on it's subject.
To **delete** a message, place a check in the checkbox on the left side of the row for the message you wish to delete, and then click the "Delete Selected Messages" button.
To view only your **unread** messages click here.
To view messages you have **already sent** click here.

A message that has been read.
An unread message.
A message that has been replied to.
A message with attachments.

		Date & Time	Subject	Category
☐		2/10/2009 3:09:00 PM	RE: Mortgage Question	Other

Delete Selected Messages	Check All	Uncheck All

1 Total Message

Date: 2/10/2009 3:09:00 PM

Subject: RE: Mortgage Question

Category: Other

Message:
I am available Thursday @ 1:30 pm. Call 817-555-1111 to schedule your appointment.
Thanks you for your business.

On 2/10/2009 2:22:42 PM,
Butch Cassidy wrote:
Hello. I am wanting to inquire about another mortgage. Please let me know when I can visit with you.

Delete	Reply	Close

THIS PAGE
INTENTIONALLY
LEFT BLANK

In this section you are able to access and manage
the setting for the Bank's website, including Security Settings and
Online Banking Management Settings

In this part of the
"**Administrator's User Manual**",
we will look at each icon within the
"Bank Administration Functions".

Bank Administration Functions

Manage Site Administrators
(12) Total Administrator Logins

Manage Administrator Menu
Security Levels

Manage Bank Settings

Monitor Administrator Logins
(0) Locked Accounts
(0) Locked Remote Hosts

ACH Download To Fedline

View Site Logs

Export List of Internet Banking
Users and Emails

Administrator Reports

Manage Online Customer
Application Settings

SHARP BancSystems

Manage Site Administrators
(12) Total Administrator Logins

The "**Manage Site Administrators"** icon allows bank personnel to manage the bank employees that have access to the Administrative Website

When you click on the name in the Administrator Name column you see the associated data.

Return to Administration

Edit Site Administrators

Click on an Administrator to change their Login ID or Password or click on a Token related function to manage the Administrator's Token access.

IMPORTANT REMINDER ABOUT TOKENS

The number one reason that logging in with a Token will fail is because the Token is out of synchronization with the server.
The first step when trouble shooting a failed Token login is to resynchronize the Token with the server.

Token Admin and Token Status Icons

✅ Login Active	🔒 Login Locked	▶ Admin Active	⏸ Admin Inactive
✏ Token Working	🔒 Token Locked	❓ Token Missing	

Actions That Can Be Peformed On An Administrator Or A Token

Assign Token	Unassign Token	Activate Admin	Deactivate Admin
Unlock Token	Lock Token	Set Token As Lost	Set Token As Found
Resynchronize Token	Resynchronize PIN		

Admin Login Status	Administrator Name (Login ID)	Security Level	Add	Token Admin Status	Token Status	Token ESN Number	Token Actions / Functions
✅	Lori Green (lgreen)	✅✅✅✅✅	🔒	▶	✏	71086558	🔍🔒🔄🔽🔄
✅	Sam Watterson (swatterson)	✅✅✅❌❌	🔍				
✅	Edith Samuels (esamuels)	✅✅✅❌❌	🔍				
✅	Linda Dickens (ldickens)	✅✅✅❌❌	🔍				
✅	Bryce Bennet (bbennet)	✅✅✅❌❌	🔍				

Add A New Administrator

Total Logins (12)

Once the associated data window is open, you can edit any of the fields and change the security level of this bank employee.

Return to Administration

Edit Administrator Login

Login ID	lgreen
User Name	Lori Green
Security	○ ✅❌❌❌❌ ○ ✅✅❌❌❌ ◉ ✅✅✅❌❌ ○ ✅✅✅✅❌ ○ ✅✅✅✅✅
Password	••••••
Confirm Password	••••••

Save Changes And Return	Delete This User And Return	Lock This Administration Account	Return Without Saving

The "**Manage Administrator Menu Security Levels**" icon allows bank personnel that have Administrator rights to change the security level of each icon on the Customer Administration Functions Window.

When you click on one of the Icons in the list, a window opens that allows you to click on your choice of a radio button to the left of the security level indicators.

Each icon is assigned a security level. One check ✓ is for the lowest required level (all employees) and five checks ✓ is for the highest required level (only a select few).

When you are finished be sure to click
"Save Changes and Return"
or
"Return Without Saving"

*This is a partial list. Yours will be the **entire** list of all of the icons on your **Administration Menu**.*

The "**Manage Bank Settings**" icon allows bank personnel full control over all functions of the bank's website **

Manage Bank Settings

Return to Administration

Edit Bank Settings And Global Messages

Click on a Bank Setting to change its value.

Bank Setting Name	Value
AccountFundsTransfersFromDefaultValue	Yes
AccountFundsTransfersToDefaultValue	Yes
AccountListBalanceToShow	Ledger
AchSubmissionName	Federal Reserve
AchSubmissionRouting	111000038
AdminTheme	Default
AllowBillPay	Yes
AllowFundsTransfers	Yes
AllowOnlineStatements	Yes
AllowStopPayment	Yes
AllowTransfersToInactiveAccounts	Yes
AutoLogoffInSeconds	600
BankProcessingTime	3:00pm
BankTheme	Default
CashManagementEnabled	Yes
CustomerServiceEmail	customerservice@yourbank.com
DepositManagerEnabled	Yes
HighRiskBalance	250000
LoanFundsTransfersToDefaultValue	Yes
NumberOfFailedAttemptsBeforeLockout	3
NumberOfLockoutsBeforeBan	3
NumberOfRandomSecurityQuestions	2
NumberOfRequiredSecurityQuestions	5
PositivePayEnabled	Yes
RequireFundsTransferAuthentication	Yes
RequireSiteKey	Yes
RoutingNumber	111910267
SecurityLevels	5
ShowHelpVideos	Yes
ShowOnlyTodaysMemos	No
SiteKey	Yes
StopPayCustServicePhone	817-555-1111
StopPaymentFee	25.00
ViewEmployeeSecurityLevel	5
WireTransferDisclosure	Wires requests submitted after 2:00 p.m. may be processed on the next business day. Your collected a
WireTransferFeeAmount	15.00

***See following pages for complete explanation of each line item**

SHARP BANCSYSTEMS

Manage Bank Settings

Line Item Definitions for "Manage Bank Settings" Screen

Bank Setting Name	Meaning	Values
AccountFundsTransfersFrom-DefaultValue	Determines the default value of the "Allow Funds Transfers From" option each time an account is enabled for customer access	Yes No
AccountFundsTransfersToDe-faultValue	Determines the default value of the "Allow Funds Transfers To" option each time an account is enabled for customer access	Yes No
AccountListBalanceToShow	Determines which account balance is shown to the customer in their list of accounts in Online Banking	Ledger Memo Collected
AchSubmissionName	The name of the institution to which ACH files are directly submitted.	Federal Reserve TIB etc.
AchSubmissionRouting	The ABA routing number of the institution to which ACH files are directly submitted.	e.g. Fed Dallas = "111000038"
AdminTheme	Changes the display color and icon library for the Online Banking Administration site	Default Forest Plastic Freeform Aqua
AllowBillPay	Informs the Online Banking application whether the bank supports an interface with IPay	Yes No
AllowFundsTransfers	Determines if customers will have access to all features concerned with online funds transfers. When set to "No", the "Transfer Funds / Make Loan Payments" button will not be displayed and customers will not see an option to allow/disallow funds transfers to/from their accounts	Yes No

SHARP BANCSYSTEMS

Line Item Definitions for "Manage Bank Settings" Screen

Bank Settings

Bank Setting Name	Meaning	Values
AllowOnlineStatements	Determines whether customers will have the ability to view electronic statements in Online Banking	Yes No
AllowStopPayment	Determines whether customers will have the ability to submit Stop Payment requests via Online Banking	Yes No
AllowTransfersToInactiveAccounts	Determines whether customers are allowed to reactivate an account that has been marked "Inactive" by the Core via a funds transfer through Online Banking. When set to "No", customers must visit the bank in order to reactivate an inactive account.	Yes No
AutoLogoffInSeconds	The amount of time, in seconds, before Online Banking automatically logs off customers due to inactivity. Activity is basically defined as clicking any link or icon within Online Banking.	Can be set to any value between 120 seconds (2 minutes) and 1200 seconds (20 minutes)
BankProcessingTime	If the bank offers Deposit Manager (Remote Deposit) to its customers, this is the latest time of day that deposits are allowed to be included in the current day's business.	Any time value between 3:00PM and 8:45PM in 15 minute increments
BankTheme	Changes the display color and icon library for the Online Banking Customer site	Default Forest Plastic Freeform Aqua

Line Item Definitions for "Manage Bank Settings" Screen

Manage Bank Settings

Bank Setting Name	Meaning	Values
BillPayVersion	Informs the Online Banking application which version of Ipay the bank has contracted. Bill-Pay allows only 1 account per customer to be used as the BillPay account. BillPayPlus allows any of the customer's DDA accounts to be used. Changing this setting DOES NOT alter what has been contracted with IPay. It is only used as a configuration setting so Online Banking knows which version is supported for this bank.	BillPayClassic BillPayPlus
CashManagementEnabled	Determines if the bank offers the use of Commercial Cash Management features to its customers. When set to "No", customers can not request access to Commercial Cash Management and customers whom have been flagged as "Allow Cash Management" will no longer be able to access the feature.	Yes No
CustomerServiceEmail	This is the email address that is displayed on all Online Banking webpages that advise customers to contact the bank via email. It is also used as the "From:" field on all auto-generated emails; i.e.-Auto Alerts, Positive Pay exceptions, etc.	customerservice@banksite.com

SHARP
BANCSYSTEMS

Manage Bank Settings

Line Item Definitions for "Manage Bank Settings" Screen

Bank Setting Name	Meaning	Values
DepositManagerEnabled	Determines if the bank offers Deposit Manager (Remote Deposit) to its customers. When set to "No", customers can not request Deposit Manager and customers whom have been flagged as "Allow Remote Deposit" will no longer be able to access the feature.	Yes No
HighRiskBalance	The dollar amount that is the threshold for an account balance to be considered High Informational Risk. Customer logins with access to a High Risk Balance account, Commercial Cash Management, Positive Pay or Deposit Manager are reported in the Online Banking Administration site under the menu item "Administrator Reports" -> "High Risk Customer Logins"	Any dollar amount (default setting: $100,000)
LoanFundsTransfersToDefaultValue	Determines the default value of the "Allow Funds Transfers To" option each time a loan is enabled for customer access	Yes No
NumberOfFailedAttemptsBeforeLockout	The number of failed login attempts that causes an Online Banking user to be locked out for a duration of at least 30 minutes.	Any number between 1 and 10
NumberOfLockoutsBeforeBan	If a user gets locked out of Online Banking this many times within a 24-hour period, the user becomes banned. A banned login can only be reactivated by an administrator.	Any number between 1 and 10

Line Item Definitions for "Manage Bank Settings" Screen

Manage Bank Settings

Continued from previous page

Bank Setting Name	Meaning	Values
NumberOfRandomSecurity-Questions	The number of security questions that the user must correctly answer in order to access Online Banking after a prolonged period of no access. Security questions are asked when the Online Banking system determines that the user has not logged in from their current network within the last 30 days.	At least 1, no more than the setting for "NumberOfRequiredSecurityQuestions"
NumberOfRequiredSecurity-Questions	The number of security questions that the user must have stored in Online Banking.	Maximum of 10
PositivePayEnabled	Determines if the bank offers the use of Positive Pay features to its customers. When set to "No", customers can not request access to Positive Pay and customers whom have been flagged as "Allow Positive Pay" will no longer be able to access the feature.	Yes No
RequireFundsTransferAu-thentication	Setting this value to "Yes" requires customers that do not use a dual-factor authentication token to re-enter their login id and password in order to perform an online funds transfer. A setting of "No" removes this requirement.	Yes No

Line Item Definitions for "Manage Bank Settings" Screen

Manage Bank Settings

Continued from previous page

Bank Setting Name	Meaning	Values
RequireSiteKey	Determines if customers are required to set a personal Site Key. A site key is a personal message that is displayed to the user upon login to ensure them that they have accessed the true Online Banking site and not a Phishing site (a Phishing site is a web site made to look similar to the bank's in order to lure customers into submitting their personal information).	Yes No
RoutingNumber	The ABA routing number of the bank. This is primarily used in Commercial Cash Management as the Originating DFI value for ACH submissions.	9 digit ABA routing number
SecurityLevels	How many different security levels can be used to designate user access to administration menu items.	Up to 5
ShowHelpVideos	A setting of "Yes" will display a button to customers that, when clicked, will give customers the opportunity to view a tutorial video of the Online Banking site.	Yes No
ShowOnlyTodaysMemos	Set this to "Yes" if you want to limit the list of pending transactions shown on the customer's account page to only markups that are scheduled to post during the next End-Of-Day processing. A setting of "No" will show customers all memo postings (pending transactions)	Yes No

Bank Settings

Line Item Definitions for "Manage Bank Settings" Screen

Continued from previous page

Bank Setting Name	Meaning	Values
SiteKey	No longer used. Replaced by "RequireSiteKey"	Yes No
StopPayCustServicePhone	The telephone number for the bank. This is displayed throughout Online Banking when advising the customer to phone the bank. It is also used in various auto-generated emails.	817-555-1234
StopPaymentFee	The fee amount that is charged for all stop payment requests submitted through Online Banking. This amount is automatically sent to the Core with every stop payment request except those submitted by customers with access to Positive Pay.	Any dollar amount
ViewEmployeeSecurityLevel	The minimum security level designation an admin user must have to be able to view information on employee accounts within Online Banking administration.	Any number between 1 and the setting for "SecurityLevels"
WireTransferDisclosure	The disclosure verbiage that is displayed to Commercial Cash Management customers at the top of the "Request Wire Transfer" page.	e.g. - "Wire requests submitted after 2:00 p.m. may be processed on the next business day. Your collected account balance must exceed the requested wire amount."
WireTransferFeeAmount	The fee amount that is charged to Commercial Cash Management customers for submitted a Wire Transfer Request online. This fee is not automatically assessed. It must be posted to the account by the bank administrator that processes the request.	Any dollar amount

Notes:

Monitor Administrator Logins
(0) Locked Accounts
(0) Locked Remote Hosts

The "**Monitor Administrator Logins"** icon allows bank personnel to view Invalid and/or Locked Administrative Logins

To view the Invalid/Locked Admin Logins for a specific time, click the appropriate time period.

Return to Administration

Monitor Invalid Admin Login Attempts And Locked Admin Accounts

The following list contains all invalid admin login attempts for the selected period:

To unlock an admin account manually instead of waiting 30 minutes use the **"Edit Site Administrators"** page, locate and click on the admin, and click the Unlock button.

A Result of "**Password Incorrect**" means the password entered by the user did not match.

A Result of "**Remote Host Restricted**" means the user's computer has been restricted because three or more failed logins have been made from that machine. This only occurs when a user attempts and fails to log in to more than one account from the same machine.

Select a period
- ○ Today's Invalid Logins
- ● Last 7 Days Invalid Logins
- ○ Last 30 Days Invalid Logins
- ○ Last 60 Days Invalid Logins
- ○ Last 90 Days Invalid Logins
- ○ All Invalid Logins

LIST OF CURRENTLY LOCKED ACCOUNTS
Accounts will automatically unlock 30 minutes after the listed Locked Date and Time

User Name	Login ID	Locked Date and Time	Unlock

0 Total Locked Administrator Accounts

LIST OF CURRENTLY LOCKED REMOTE HOSTS
Remote Hosts locked by EXISTING Login IDs will automatically unlock when the matching Login ID unlocks.
Remote Hosts locked NON-EXISTING Login IDs will NEVER unlock. Please contact Sharp BancSystems, Inc.

Remote Host	Login ID	Delete

0 Total Locked Remote Hosts

INVALID ADMIN LOGIN ATTEMPT LOG

Login ID	Remote Host	Reason Attempt Failed	Date Attempted
lgreen	20.101.20.15		1/29/2008 3:58:13 PM
swatterson	20.101.20.15		1/29/2008 3:03:35 PM
esamuels	20.101.20.15		1/25/2008 4:09:54 PM
ldickens	20.101.20.15		1/24/2008 2:03:46 PM
bbennet	20.101.20.15		1/24/2008 10:59:50 AM
jadams	20.101.20.15		1/23/2008 2:54:41 PM

6 Total Invalid Administrator Login Attempts For Selected Period

The "**ACH Download To Fedline**" icon allows bank personnel to download ACH files to the Fed that have been uploaded from customers with "**Cash Management**"

Return to Administration

ACH Download To Fedline

Click any file in the list below to view details about it and download the file for processing.

File Name	Uploaded	Process By	Size (bytes)
⊞ 1234567_2005092212312312.txt	1/29/2008	1/30/2008	941

Click to view all Archived files

To view the Transactions in the file, click this link.

Return to Administration

Download To Fedline

Click any file in the list below to view details about it and download the file for processing.

Name	Uploaded	Process By	Size (bytes)
234567_2005092212312312.txt	1/29/2008	1/30/2008	941

Company Name:	Sharp BancSystem	DDA Account#:	123123
Primary Purpose:	Payroll De	Scheduled Date:	1/31/2008
Total Debits:	$1,668.33	Total Credits:	$1,668.33

View Transactions in File

Parse Results

ACH Field	Given	Expected	OK?
Immediate Destination	111000038	111000038	✓
Immediate Origin	111910267	111910267	✓
Record Format	094101	094101	✓
Batch Count	2	2	✓
Block Count	1	1	✓
Entry/Addenda Count	4	4	✓
Entry Hash	0044764104	0044764104	✓

Errors:
• No Errors found

Download This File

Click to view all Archived files

Return to Administration

ACH File Archive

Click the Recover icon 🌐 to the far right of the file name to Recover the file and return to the ACH Download list.

ACH Files Available For Recovery

File Name	Date Uploaded	File Size (bytes)	Recover
1234567_2005092212312312.txt	3/15/2006 2:15:20 PM	164	🌐
1234567_2005092212312312.txt	4/25/2006 1:46:37 PM	19162	🌐
1234567_2005092212312312.txt	8/4/2006 8:32:27 AM	119040	🌐
1234567_2005092212312312.txt	8/4/2006 8:33:08 AM	6721	🌐
1234567_2005092212312312.txt	8/4/2006 8:33:35 AM	19201	🌐
1234567_2005092212312312.txt	8/4/2006 9:50:11 AM	37441	🌐
1234567_2005092212312312.txt	8/10/2006 10:28:48 AM	961	🌐
1234567_2005092212312312.txt	8/10/2006 1:26:49 PM	6721	🌐
1234567_2005092212312312.txt	8/14/2006 2:18:37 PM	21121	🌐
1234567_2005092212312312.txt	8/18/2006 8:57:49 AM	36481	🌐
1234567_2005092212312312.txt	8/18/2006 1:08:19 PM	961	🌐
1234567_2005092212312312.txt	8/21/2006 8:27:03 AM	961	🌐
1234567_2005092212312312.txt	8/25/2006 11:49:12 AM	6721	🌐
1234567_2005092212312312.txt	8/28/2006 10:17:35 AM	19201	🌐
1234567_2005092212312312.txt	8/31/2006 10:48:33 AM	961	🌐
1234567_2005092212312312.txt	9/1/2006 8:47:50 AM	36481	🌐
1234567_2005092212312312.txt	9/5/2006 7:50:04 AM	16321	🌐
1234567_2005092212312312.txt	9/8/2006 7:46:19 AM	961	🌐

Transactions -- Click to Move

Type	Name	Routing	Account	Amount
DDA Credit	Anywhere Bank 401 (k)	111222333	77788899	500.00
DDA Credit	Anywhere Bank Cafeter	111222333	77798744	1,250.00
DDA Credit	Anywhere Bank Empl Club	111222333	79712311	15.00
DDA Debit	Anywhere Bank	111222333	77791111	900.00

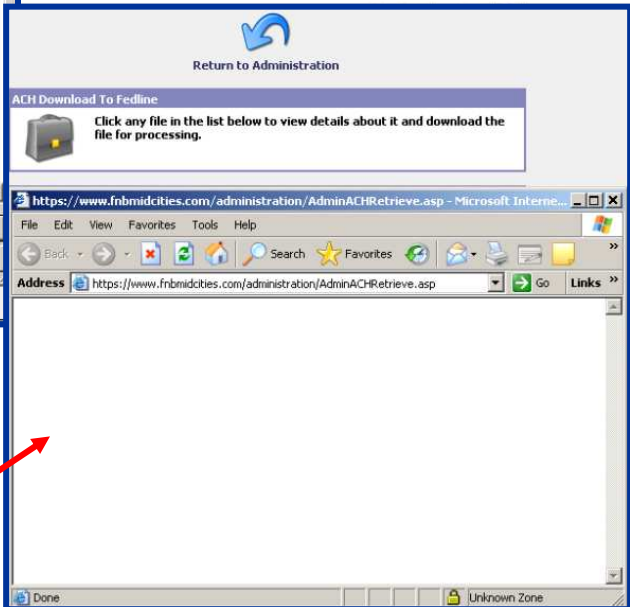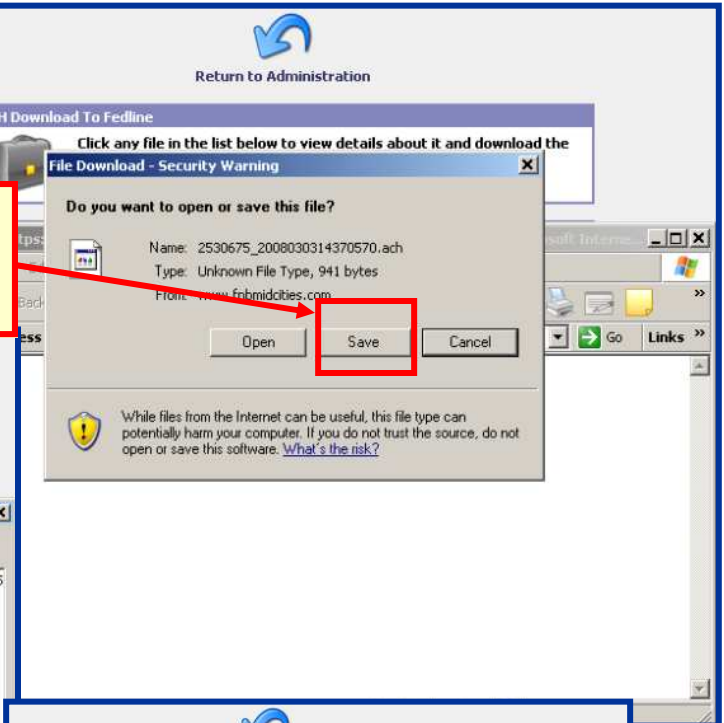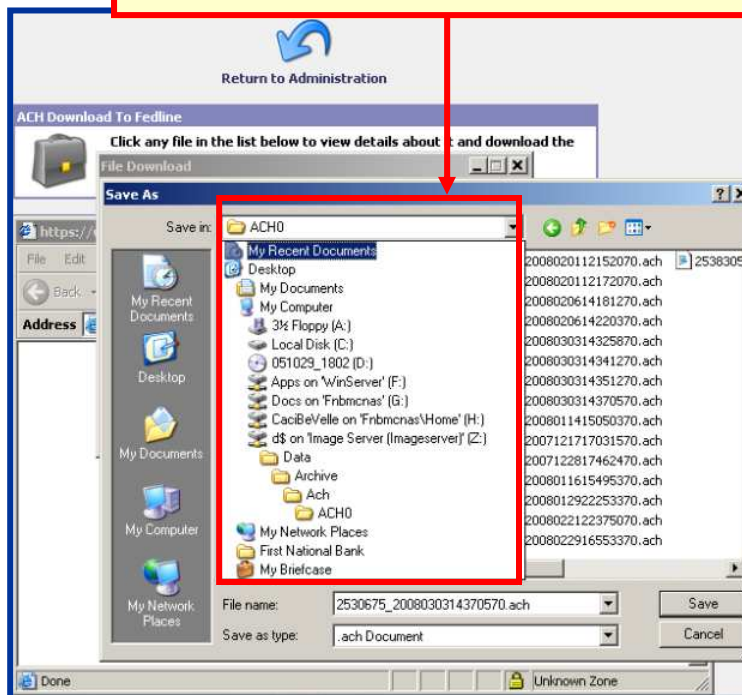This window is more of a breakdown of the transaction.

"ACH Download To Fedline" - cont'd

ACH Download To Fedline

Continued from previous page

Once you click Save you will then need to choose the desired location to save the file.

This is a blank window that you will need to close after the you have saved the file to the desired location.

SHARP BANCSYSTEMS
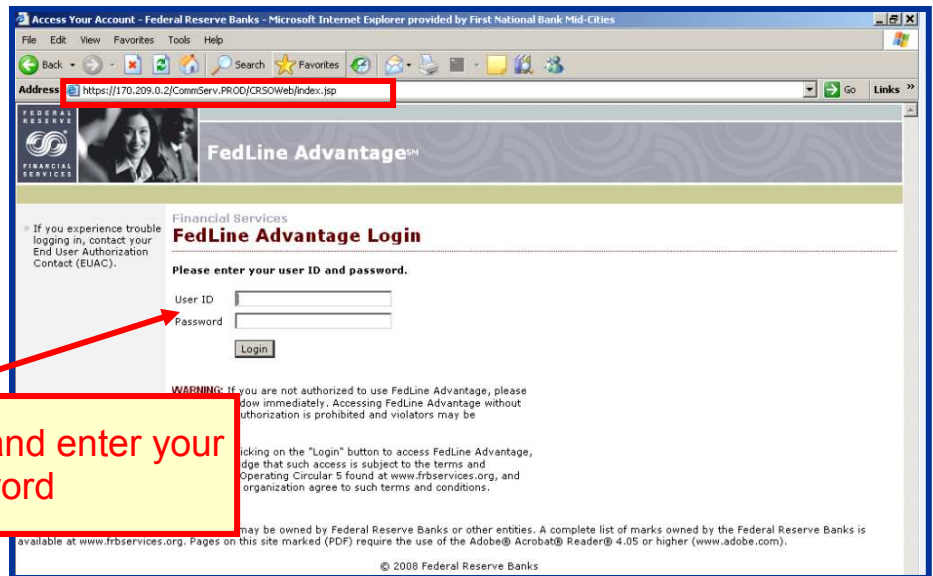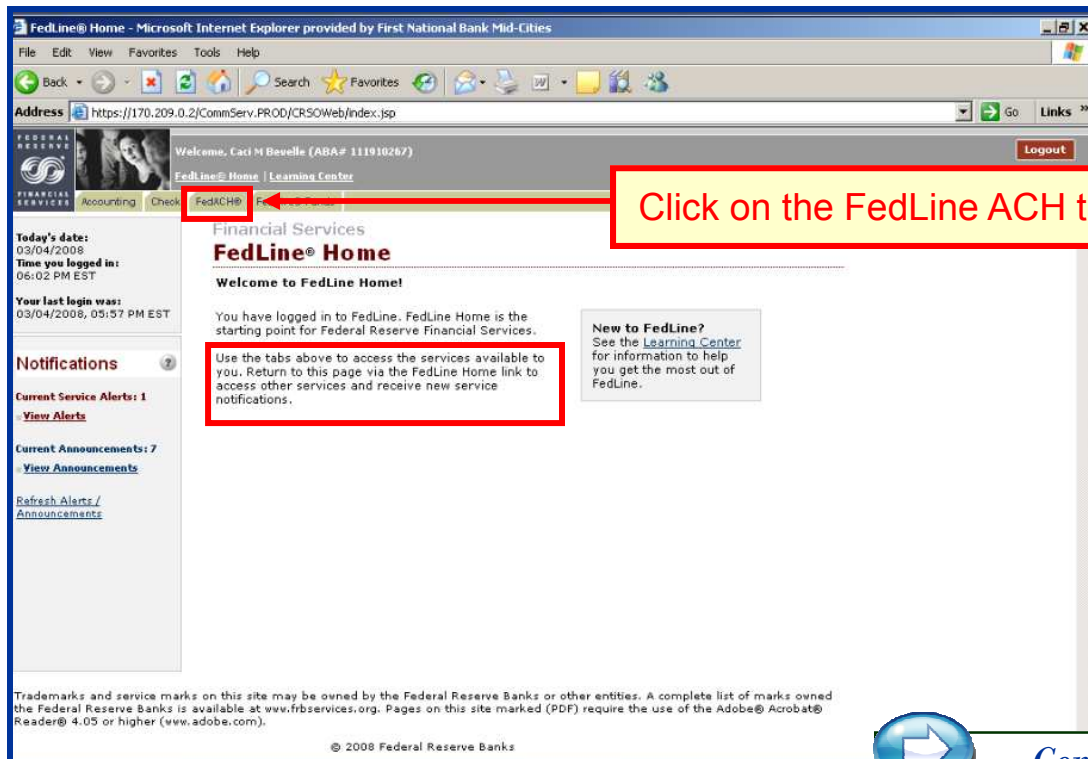
ACH Download To Fedline

"**ACH Download To Fedline**" - cont'd

Continued from previous page

Open FedLine Advantage and enter your User ID & Password

Click on the FedLine ACH tab
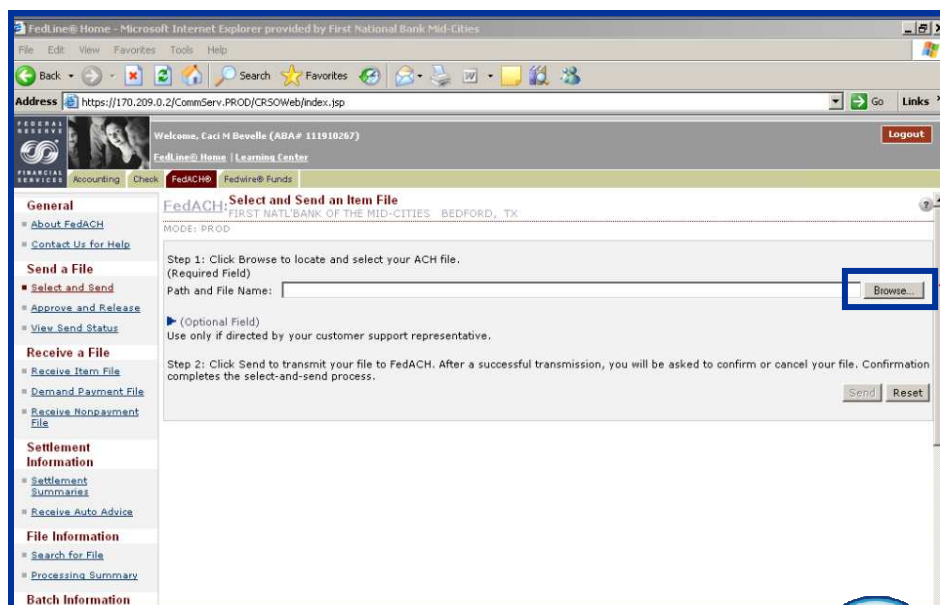
Continued on next page

"ACH Download To Fedline" - cont'd

ACH Download To Fedline

Continued from previous page
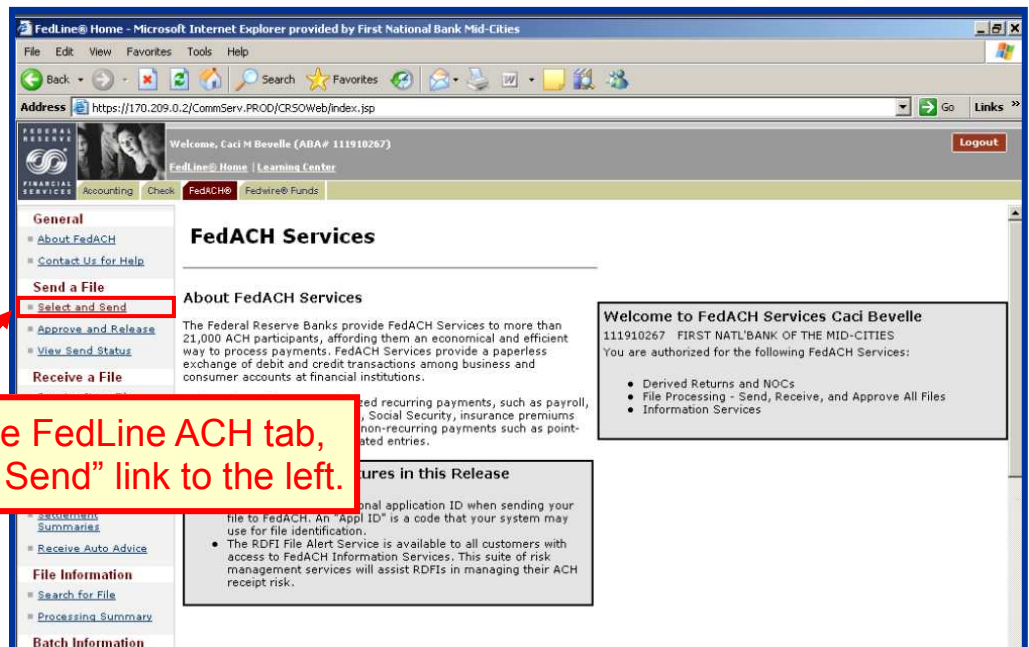
Once you click on the FedLine ACH tab, click on the "Select & Send" link to the left.

Click the "Browse" button to locate the file you wish to download to FedLine.
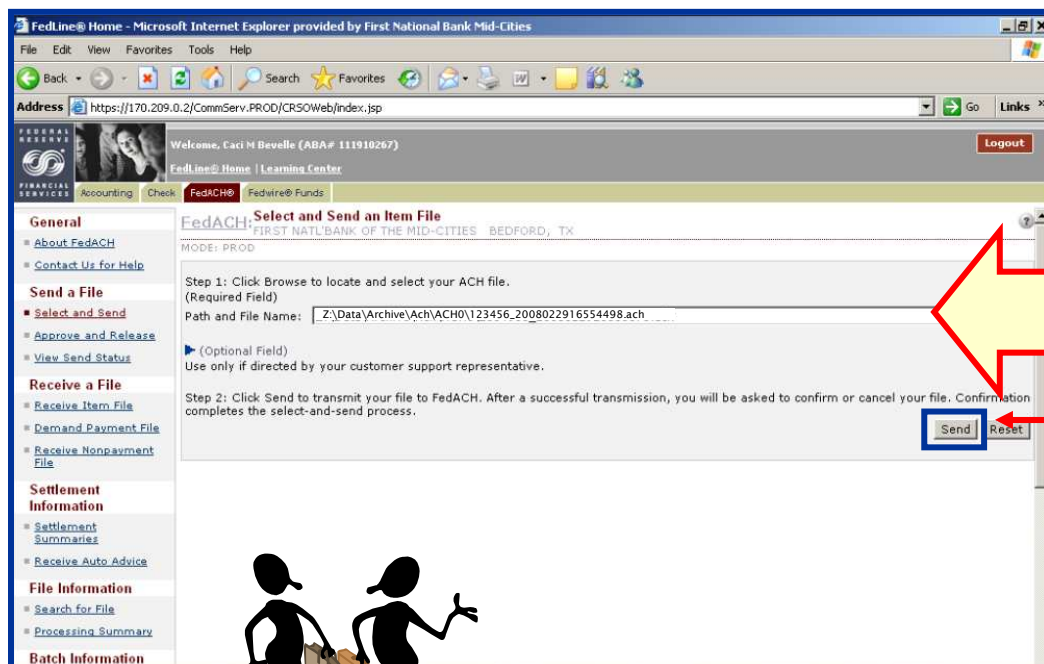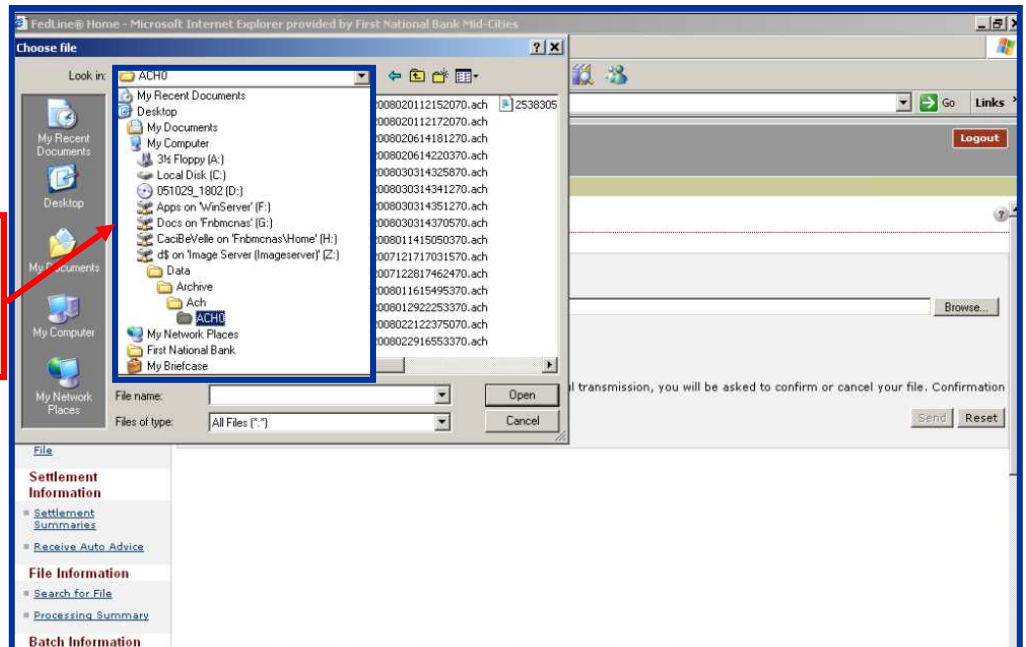
Continued on next page

ACH Download To Fedline
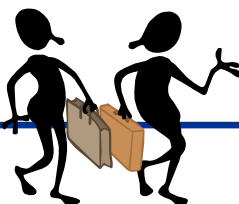
"**ACH Download To Fedline**" - cont'd

Continued from previous page

Once you click the "Browse" button, you can locate your file.

Once you have located your file, verify the file name in the window and click "Send".
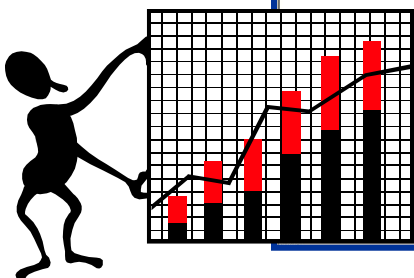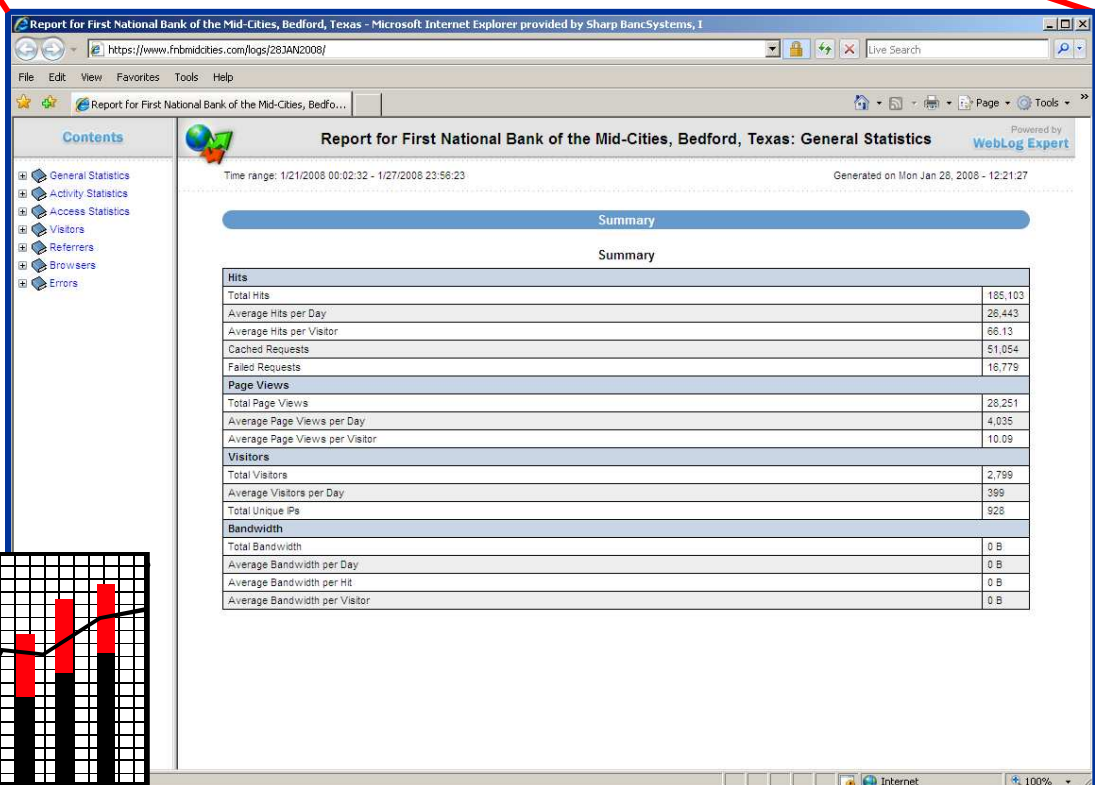
SHARP BANCSYSTEMS

**View Site Logs**

The "**View Site Logs**" icon allows bank personnel to view any of the Website Logs which track statistical information.

Return to Administration

View Site Logs

Click on a reporting period to view the log for that date.

Log File Date

- Monday January 28, 2008
- Monday January 21, 2008
- Monday January 14, 2008
- Monday January 7, 2008
- Monday December 31, 2007
- Monday December 24, 2007
- Monday December 17, 2007
- Monday December 10, 2007
- Monday December 3, 2007
- Monday November 26, 2007

When you click on a date that you want to view, the below window opens.

Report for First National Bank of the Mid-Cities, Bedford, Texas - Microsoft Internet Explorer provided by Sharp BancSystems, I

https://www.fnbmidcities.com/logs/28JAN2008/

File   Edit   View   Favorites   Tools   Help

Report for First National Bank of the Mid-Cities, Bedfo...

Contents

- General Statistics
- Activity Statistics
- Access Statistics
- Visitors
- Referrers
- Browsers
- Errors

Report for First National Bank of the Mid-Cities, Bedford, Texas: General Statistics

Powered by **WebLog Expert**

Time range: 1/21/2008 00:02:32 - 1/27/2008 23:56:23   Generated on Mon Jan 28, 2008 - 12:21:27

Summary

Summary

| Hits	
Total Hits	185,103
Average Hits per Day	26,443
Average Hits per Visitor	66.13
Cached Requests	51,054
Failed Requests	16,779
Page Views	
Total Page Views	28,251
Average Page Views per Day	4,035
Average Page Views per Visitor	10.09
Visitors	
Total Visitors	2,799
Average Visitors per Day	399
Total Unique IPs	928
Bandwidth	
Total Bandwidth	0 B
Average Bandwidth per Day	0 B
Average Bandwidth per Hit	0 B
Average Bandwidth per Visitor	0 B

Internet   100%

The "**View Site Logs**" icon allows bank personnel to view any of the Website Logs which track statistical information.

The Navigation Pane on the left allows you to view the data in many different formats.
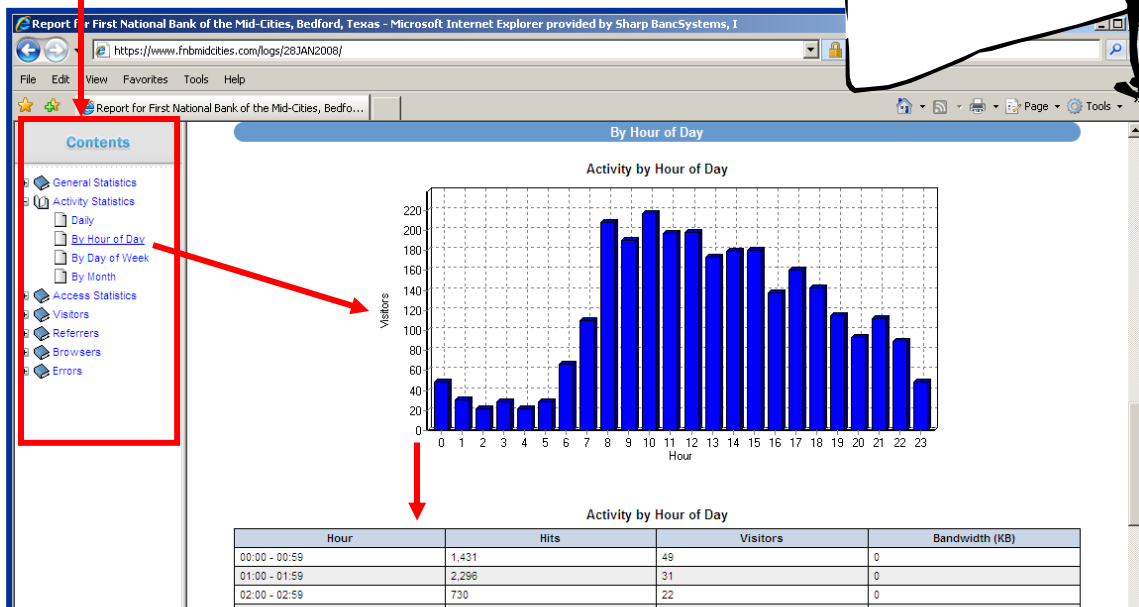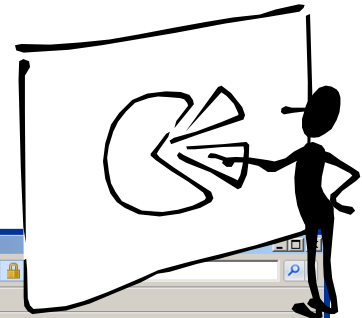
There is much more data to this screen.
If you scroll up or down on your screen, you will see all associated data.

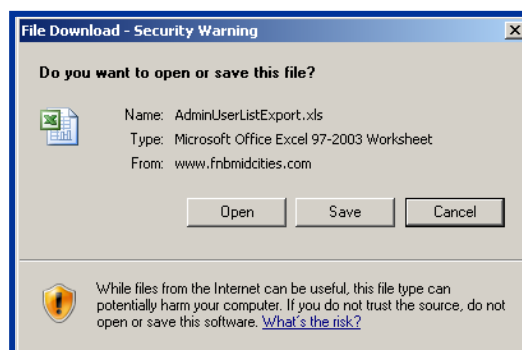This is just another example of another type or data you can view from this section.

SHARP BANCSYSTEMS
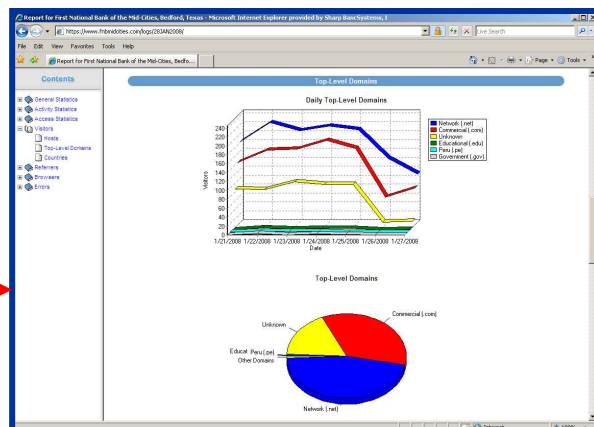
Export List of Internet Banking Users and Emails

The "**Export List of Internet Banking Users and Emails**" icon allows bank personnel to export a list of Internet Banking customers.

You can open the list and save it to an Excel Spreadsheet.

When you open the spreadsheet, the columns are not formatted for easy viewing.
You will need to format for your personal preferences.

File Download - Security Warning

Do you want to open or save this file?

Name: AdminUserListExport.xls
Type: Microsoft Office Excel 97-2003 Worksheet
From: www.fnbmidcities.com

[Open] [Save] [Cancel]

While files from the Internet can be useful, this file type can potentially harm your computer. If you do not trust the source, do not open or save this software. What's the risk?

AdminUserListExport [Read-Only] - Microsoft Excel

A1   Full Name

	Full Name	Address 1	Address 2	City	State	Zip	Phone Home	Phone Work	Phone Cell	Email
2	Sally Strong	2390 Easy Street		Irving	TX	75063	(972) 111-1111			
3	Dalia Christenson	2222 Honeysuckle		Dallas	TX	75677	(214) 111-1111			
4	Scott McGyver	9090 Creative Way Street		Irving	TX	75063	(972) 222-2222			
5	Jennifer Annison	99 Broadway Blvd.		Arlington	TX	76011	(817) 789-4564			
6	Jim Gunter	7845 International Way		Dallas	TX	75678	(214) 444-5555			
7	Michael Key	2501 Centiniel Drive		Arlington	TX	76011	(817) 333-3333			
8	Seth Albright	8765 Bedford Road		Bedford	TX	76021	(817) 123-4567			
9	Allen Brighton	7205 Rosedale		Fort Worth	TX	76104	(817) 777-9999			
10	Christy Brinkley	2929 Sweet Briar Lane		Arlington	TX	76011	(817) 444-1234			
11	Frank Daleo	7100 Oakmont		Carrollton	TX	75006	(972) 789-1351			
12	Paul Hightower	5765 Alsbury		Burleson	TX	76028	(817) 888-1111			
13	Lionel Richie	33 Musical Way		Fort Worth	TX	76133	(817) 222-7409			

WITH HEADER ROW WITHOUT HEADER ROW MONTHLY SALES

Ready   100%

SHARP
BANCSYSTEMS

The "**Administrator Reports**" icon allows bank personnel to view a list of High Risk Customers

High Risk Customer Logins

Return to
Administrator Reports

This window allows you to view your customers and or employees that are considered High Risk.

High Risk Customer Logins

This report shows Online Banking Logins which have access to high risk accounts or features.

Logins are reported here if they meet any of the following conditions:
- Access to ACH / Commercial Cash Management
- Access to Positive Pay
- Access to Deposit Manager
- Access to one or more high balance account

An account is considered High Balance if the balance is above the "**HighRiskBalance**" bank setting.

A risk level is calculated for each login based on the number of criteria that are met.

Click any row to see more details for that login

This column indicates whether or not the person or customer has a token assigned to them.

Name	TaxID	Login	Risk Level	# of Accts	# High Bal	ACH	Pos Pay	Dep Mgr	ESN?
Lori Green	123456789	lgreen	5	5	2				✖
Sam Watterson	789456123	swatterson	4	4	1	✔		✔	✖
Edith Samuels	111369850	esamuels	4	1	1	✔	✔	✔	✖
Bryce Bennet	990852634	bbennet	3	3	0	✔	✔		✖

These columns show you exactly what risk level each person or customer is considered.

The "**Administrator Reports**" icon allows bank personnel to view the sessions and activities performed by each administrator.

Once you click on the drop down list, choose the Administrator you wish to view activities for.

Once you click on a name, there will be a list of sessions and activities that the selected Administrator performed.

The "**Administrator Reports**" icon allows bank personnel to view the Monthly Activity Reports and export them to an Excel file.

View Monthly Activity Report   Export Monthly Activity Report To Microsoft Excel

The Total Logins window will list all of the users that have logged in

Return to Administrator Reports

Last Month's Activity Report

(12/1/2007 to 12/31/2007)

Total Logins, Logins Per Day, Failed Logins Per Day, Fund Transfers, Funds Transfers FTP Log

Total Logins

Login ID	Remote Host	Result	Failed Password	Created Date
Lgreen	11.111.111.11	Success		12/1/07 12:09 AM
Bbennet	22.123.192.76	Failure	bben	12/1/07 12:02 AM

	A	B	C	D	E	F	G	H	I	J	K	L
85	yesenia	66.140.56.189	Failure	Carlosderick2	12/1/2007 11:10:28 AM							
86	yesenia	66.140.56.189	Failure	cARLOSDERICK2	12/1/2007 11:11:22 AM							
87	cecelia	71.123.233.191	Success		12/1/2007 11:11:57 AM							
88	yeseniacolon	66.140.56.189	Failure		12/1/2007 11:22:22 AM							

Exporting to an Excel file will open a Spreadsheet with Associated Data.

The "**Manage Online Customer Application Settings**" icon allows bank personnel to customize how each of the Applications will appear on the screen.

Each item has its own customization screen to change the settings for that particular item.

The "**Manage Online Customer Application Settings**" -cont'd

Manage Online Customer Application Settings

Return to Administration

Review Online Application Settings

Click on a Application in the list below to retreive its current settings.

Once an Application's Settings have been adjusted click Save to save changes or cancel to exit without saving.

Online Application Name

| Consumer Loan App |
| Deposit App |
| Equity |
| Mortgage |

The Application Form "Consumer Loan App" has the Following Settings

Repayment Length Options
- 12 Months
- 18 Months
- 24 Months
- 36 Months
- 48 Months

Protection Plan Options
- None
- Life Insurance
- Disability

Show Protection Plan ☑

Click here to view this application form.

[Save Changes] [Cancel Changes]

The "Consumer Loan App" area allows you to customize the Repayment Length and Protection Plan fields and whether or not to show the Protection Plan.

Return to Administration

Review Online Application Settings

Click on a Application in the list below to retreive its current settings.

Once an Application's Settings have been adjusted click Save to save changes or cancel to exit without saving.

Online Application Name

| Consumer Loan App |
| Deposit App |
| Equity |
| Mortgage |

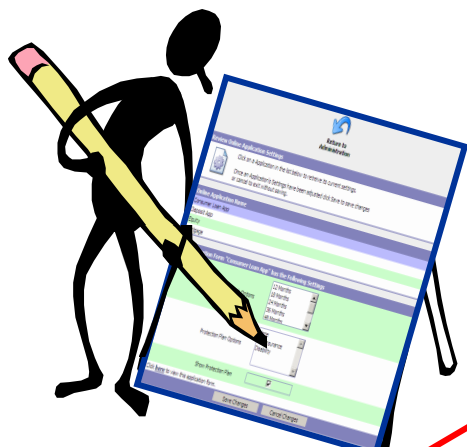**The Application Form "Deposit App" has the Following Settings**

Checking Options
- Free Checking
- Additional Checking

Savings Options
- Regular Savings
- Additional Savings

Click here to view this application form.

[Save Changes] [Cancel Changes]

The "Deposit App" area allows you to customize the Checking and Savings fields.

The "**Manage Online Customer Application Settings**" -cont'd

Return to Administration

Review Online Application Settings

Click on a Application in the list below to retrieve its current settings.

Once an Application's Settings have been adjusted click Save to save changes or cancel to exit without saving.

Online Application Name

Consumer Loan App
Deposit App
Equity
Mortgage

The Application Form "Equity" has the Following Settings

Email Notification Recipients	sam@yourbank.com
Loan Type 1 Options	Please Select / Fixed Rate / Adjustable Rate / Other
Loan Type 2 Options	Please Select / Conventional / Other

Click here to view this application form.

Save Changes | Cancel Changes

The "Equity" area allows bank personnel to input an email address of the person responsible for the notifications, also to customize the Loan Type 1 and 2 fields.

Return to Administration

Review Online Application Settings

Click on a Application in the list below to retrieve its current settings.

Once an Application's Settings have been adjusted click Save to save changes or cancel to exit without saving.

Online Application Name

Consumer Loan App
Deposit App
Equity
Mortgage

The Application Form "Mortgage" has the Following Settings

Email Notification Recipients	sam@yourbank.com
Loan Type 1 Options	Please Select / Fixed Rate / Adjustable Rate / Other
Loan Type 2 Options	Please Select / Conventional / Other

Click here to view this application form.

Save Changes | Cancel Changes

The "Mortgage" area allows bank personnel to input an email address of the person responsible for the notifications, also to customize the Loan Type 1 and 2 fields.

Notes:

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ADDENDUM A—PAYROLL MANAGER

Payroll for the small businessman can be costly and an administrative nightmare. Keeping employees happy by having the payroll ready on time and accurate is a must to be successful in today's business climate. Now your financial institution can offer your small business customers, as well as prospective customers, with a new Web-based payroll service. And you can grow your user base at the same time

Payroll Manager® from Sharp BancSystems is a new Service that allows the small businessman to do their payroll online via the Internet, simplifying the whole administrative payroll process. And with the direct deposit feature of this service, your bank can grow its user base at the same time .

*** See following pages for complete explanation of each item within Payroll Manager**

ADDENDUM A—PAYROLL MANAGER

Only Minutes to Process Payroll!

Not only quick and easy, you can also prepare payroll in advance and have Payroll Manager® "warehouse" the payroll until it is time to make the employee credit transfers. Once you have established your employee records and payroll information, it is kept "on file" and is available for processing payroll and maintaining accurate records. Payroll Manager® will generate "pay stubs" for your employees that will include a current payroll statement of earnings and deductions, as well as year-to-date totals .

Write NO CHECKS!!!

Using the Payroll Manager®, employers now have a safe, secure and convenient way to direct-deposit payroll and eliminate the cost and inconvenience of handling paper checks to meet payroll demands. Payroll Manager® can be set up to transfer funds needed for these deposits from your General Funds checking account into your Payroll checking account. It can also be set up to automatically make deposits for 940, 941, and 943 taxes, resulting in a debit to your Payroll checking account. Through the ETA (Electronic Transfer Account) system, monies can be transferred from one account to another, thus eliminating making a "run to the bank" to transfer money for payroll expenditures.

ADDENDUM A—PAYROLL MANAGER

Continued from previous page

Payroll Cards for Employees!

Employers are turning increasingly to electronic payroll cards as a cost-effective way to reduce the burden of writing and processing checks. Payroll cards can eliminate the need to stand in line and pay high fees at a check-cashing store. Instead of receiving a paper paycheck, the employee's pay is placed into an account at the bank and its access is tied to the payroll card. Using a PIN number, payroll cardholders can withdraw funds at any ATM and make purchases at local retail locations where a PIN number can be entered at POS (point-of-sale) terminals .

Calculates ALL Deductions

Payroll Manager® has made handling employee deductions more efficient and less mind-boggling. We can help you with dependent health care deductions, cafeteria plans, 401(k), and other retirement plans. For example, using our "Retirement Plan Report," Payroll Manager® can help you calculate the amount of funds you need to transfer to a 401(k) or retirement plan, as a submittal report to your retirement plan administrator, or to reconcile reports received from your plan administrator. The report prints employee contributions and calculates company contributions, making the process much simpler .

ADDENDUM A—PAYROLL MANAGER

Once you have established your employee records and payroll information, they are kept "on file" and are available for processing payroll and maintaining accurate records. Preparing federal and state quarterly reports is simple using Payroll Manager®. You don't have to stop processing payroll and "close out your books" to prepare a quarterly report just ending. The totals and figures printed on these reports are totals reflected by the "Date as of" date, and you will also be able to print reports for previous quarters. You can use these reports for state filings of state taxes and unemployment contributions as well.

Using the "MTD, QTD, YTD Register," you can print a register by department of each employee, showing that employee's month-to-date, quarter-to-date, and year-to-date earnings and withholdings. If you miss printing a report on a timely basis, that report can be printed later, appearing exactly like it would have if printed earlier. "Payroll History Report" is just that—a report that prints payroll history (payment transactions) for one or all employees. This report is a concise and easy way for someone to review overall payroll transactions after they have been made.

Payroll Manager® can also help you with year-end reporting, including W-2 forms. Payroll Manager® generates a substitute W-2 form printed on plain paper using laser printers—no need for federal-issued standard W-2 forms. These forms can be used for your employee's needs and state and local tax departments needs. We will help you generate these substitute forms to hand out to your employees, and the payroll system will automatically file the W-2s electronically with the IRS.

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ADDENDUM B—TOKEN USERS

Small, easy to use, the Authenex A-Key® token generates unique six digit numbers for One Time Password authentication. Each time an A-Key® token user presses the button on the token, a unique number appears in the read out. This number is used as a password, which is only valid once. To access secured assets, that user must get another unique number from the A-Key® token.

Why is a token needed?
The bank has chosen to require customers with the ability to transfer funds outside the bank or electronically deposited into the bank to use a token when accessing their account. The bank may also choose to require customers with large balances to log in with the token. Tokens are needed on these types of accounts to enhance the security of the account and to comply with new regulations titled "Authentication in an Internet Banking Environment".

How does the token lead to enhanced security?
The token will be used when signing into online banking. Each token will have an Electronic Serial Number (ESN) on the back which is assigned to your account through Online Banking. When signing into online banking you will be asked to provide a "Token Password", this will be the automatically generated security number shown on the token. This number will change every 30 seconds, providing you with definitive security. This will also eliminate the opportunity for unauthorized users to access your account information. An assigned ESN and an administratively generated 4096-bit shared secret ensure that each key is unique.

On-Line Banking
Administration
User Manual

Bedford, Texas
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