Online Banking (OLB) Upgrade

The following enhancements are examples of our commitment to continuously enhance our services and to make banking Bank of George the best it can be.

If you have any questions, please contact us by e-mail at operations@bankofgeorge.com, or call your branch office.

- **Recurring Transactions Improvements**
- **ACH Enhancements**
- **Security Enhancements**

BANK OF GEORGE

Founded 2007

Recurring Transactions Improvements

ACH Batch

Make a Transfer

Several changes have been made to the Make a Transfer screen.

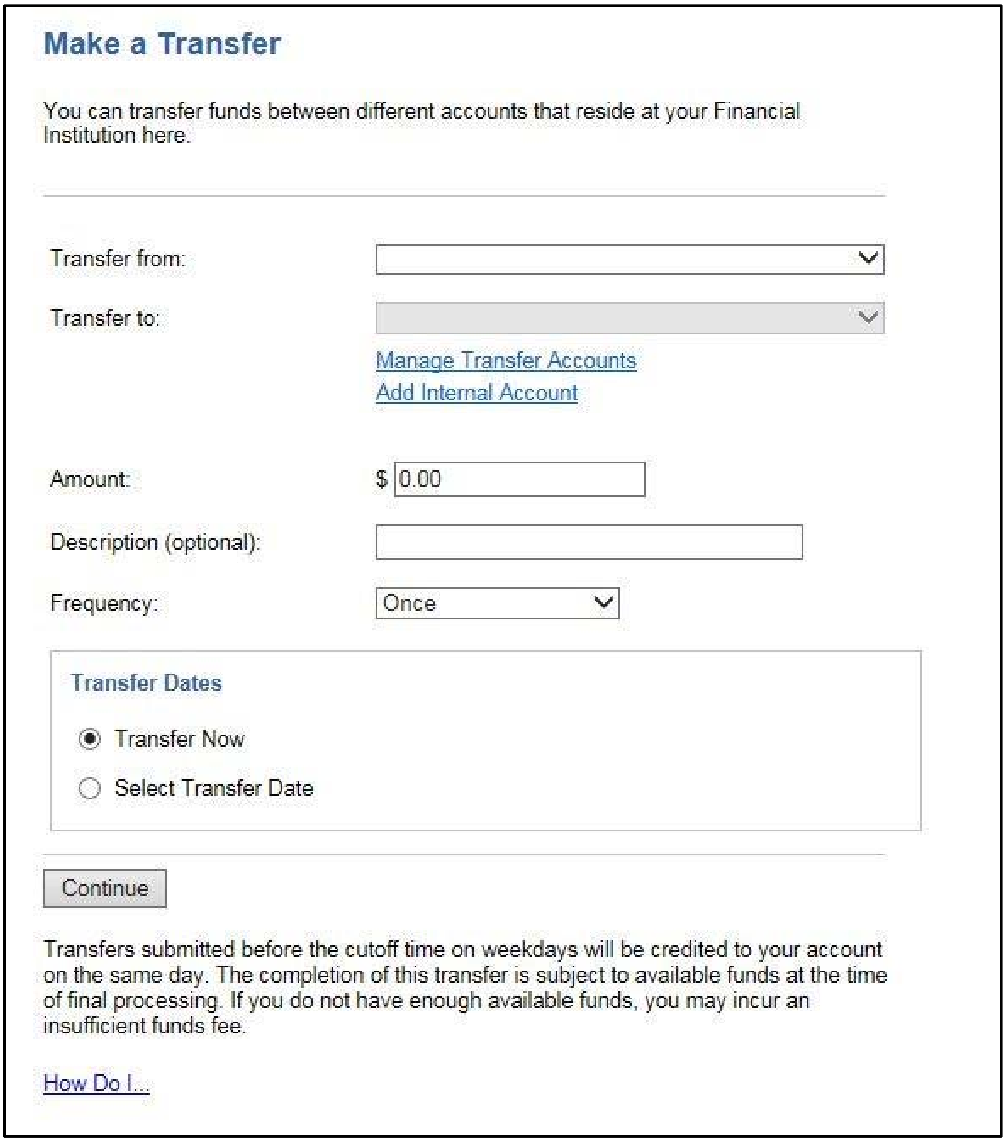


***Figure 1** Make a Transfer screen*

Transfer Account Links

The links for the Manage Transfer Accounts, Add Internal Account, and Add External Account now display under the Transfer to account if the functionality is available.

Frequency drop down list

The Frequency drop down list has been modified. Prior to this release, there were two “Once” options available: “Once, now” and “Once, scheduled.” With this release, there is one option is available for “Once”. When selected, the user is given the option to Transfer Now or Select Transfer Date.

New options have been added to the Frequency drop down list:

- **Twice a month** – transfer will process on the15th and the last day of the month
- **Custom** – user will be allowed to enter up to 25 separate dates

Transfer Dates

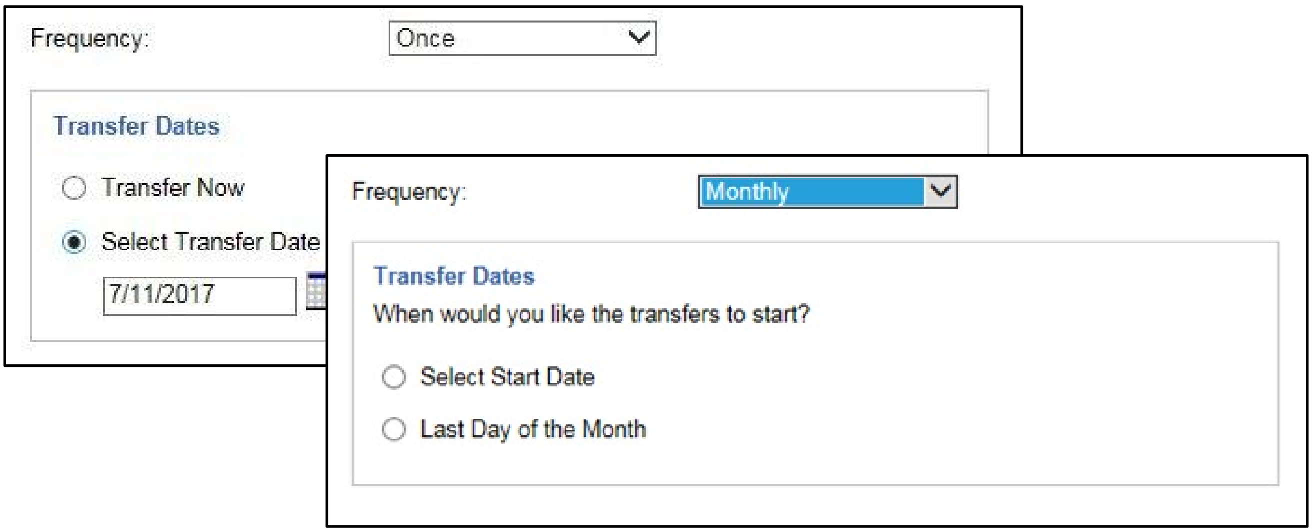


Figure 2 *Make a Transfer screen (Partial) – Transfer Dates*

The display of the Transfer Dates box is dependent on the frequency selected:

- Once – options to Transfer Now or Select Transfer Date (Transfer Now will not be available for external transfers)
- Weekly, Bi-weekly, Bi-monthly, and Annually – option to Select Transfer Date
- Monthly, Quarterly and Semi-annually – options to Select Start Date or Last Day of the Month.
- Twice a Month – option to select the starting month
- Custom – two date fields with an option to add an additional date

Last Day of the Month

An option to process as of the last day of the month has been added for the Monthly, Quarterly, and Semi-annually frequencies. If these frequencies are selected, the user will have the option to select Start Date or Last Day of the Month.

If the Last Day of the Month is selected and the month ends on a non-processing day, the processing options will be used to determine the transfer date for that month.

Make a Transfer - Processing Options

The Processing Options section has been added to indicate if a transfer takes place on, before, or after a non-processing date if the next occurrence falls on a non-processing date. The processing options have also been added for ACH and Wire Transfers.

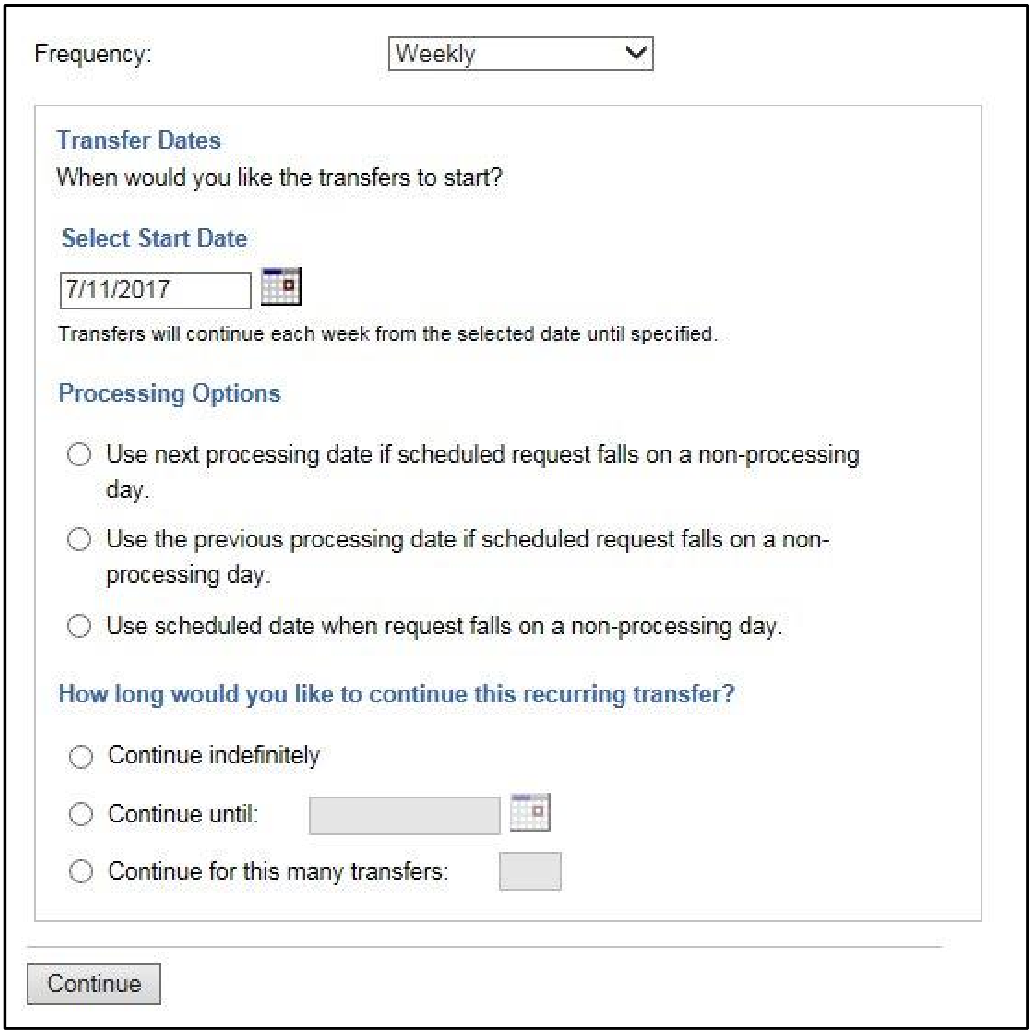


***Figure 3** Make a Transfer screen – Processing Options*

Options are:

- Use next process date if scheduled request falls on a non-processing day
- Use the previous processing date if scheduled request falls on a non-processing day
- Use scheduled date when request falls on a non-processing day. This option is only available for internal or intra-bank transfers. It will not display for external transfers, ACH or Wire Transfers.

NOTE If Use the previous processing date option is selected and start date falls on a non-processing date and the previous processing date has already passed, the transaction will process on the next available date. Transactions will not be created with a date in the past.

The processing option can be updated on the Change screens.

How long would you like to continue this recurring transfer?

The End on: option now displays as **How long would you like to continue this recurring transfer?**

- **End on:** will still be the title of the field on the review and confirmation screens.
- A *new* **Continue until** option has been added to select an end date:
  - The date entered must be a valid future date.
  - The date can be a non-processing date.

NOTE If the **Continue until** date is a non-processing date, no transactions will be created with a transfer/effective date after that date. The end date can be updated on the Change a Transfer screen.

Custom Frequency

The custom frequency allows the user to set up multiple single transactions for the same amount.

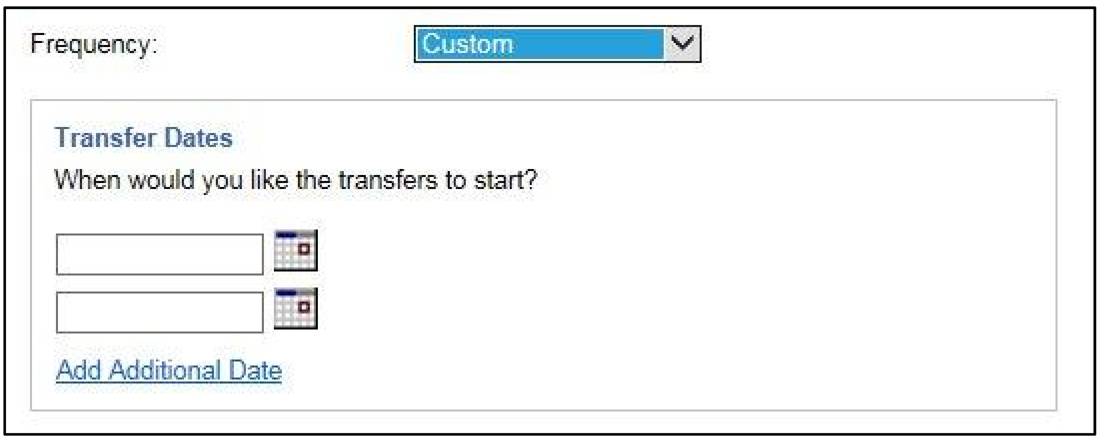


Figure 4 *Make a Transfer screen (Partial) – Custom Frequency*

The initial display includes two date fields but additional dates can be added.

Once the setup is complete:

- Each transaction is considered a one-time transaction.
- Each transaction will display on the Scheduled Transfer screen.
- If alerts are enabled, separate alerts will be sent for each transaction.
- If a user changes or cancels one of the transactions, only that transaction will be changed or cancelled.

Limits apply to each date. If a limit is exceeded for one of the dates, the existing error message will display for the date(s) that exceed the limit.

Make a Transfer - Verification

The following changes apply to both the Verification and Confirmation screens as well as all transfer screens:

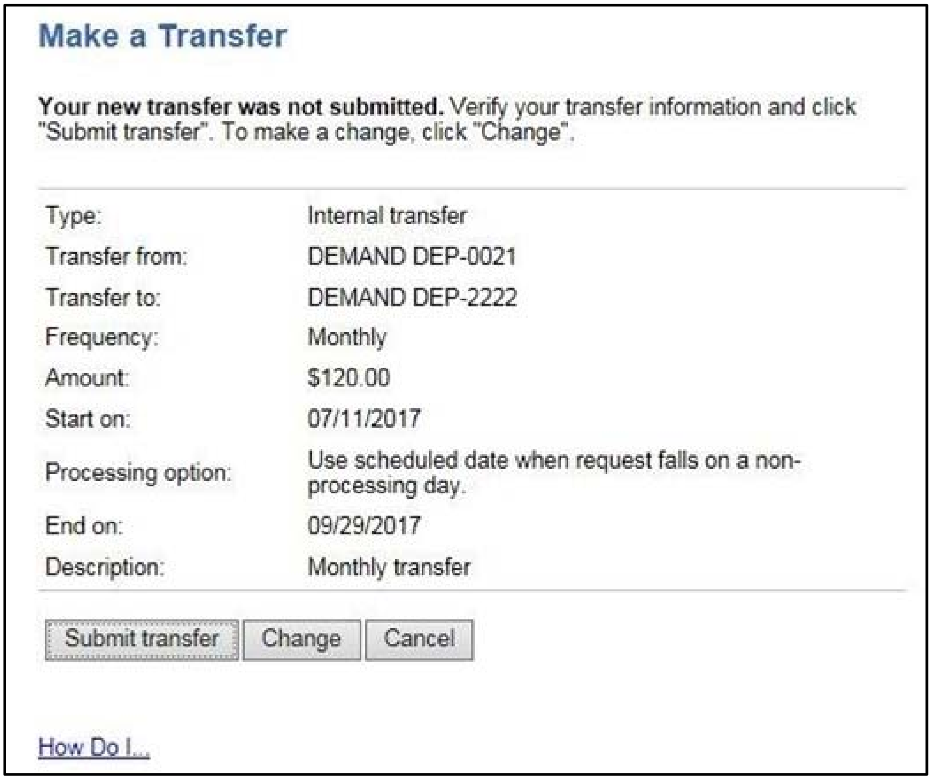


Figure 5 *Make a Transfer screen - Verification*

- The **Processing option** displays after the Start on: date field.
- The **Processing option** will not display if the frequency selected is Once or Custom.
- If an end date is selected for the transaction, the date will display in the **End on:** field.

Make a Transfer – Verification – Custom Frequency

The following changes apply to both the Verification and Confirmation screens as well as all transfer screens:

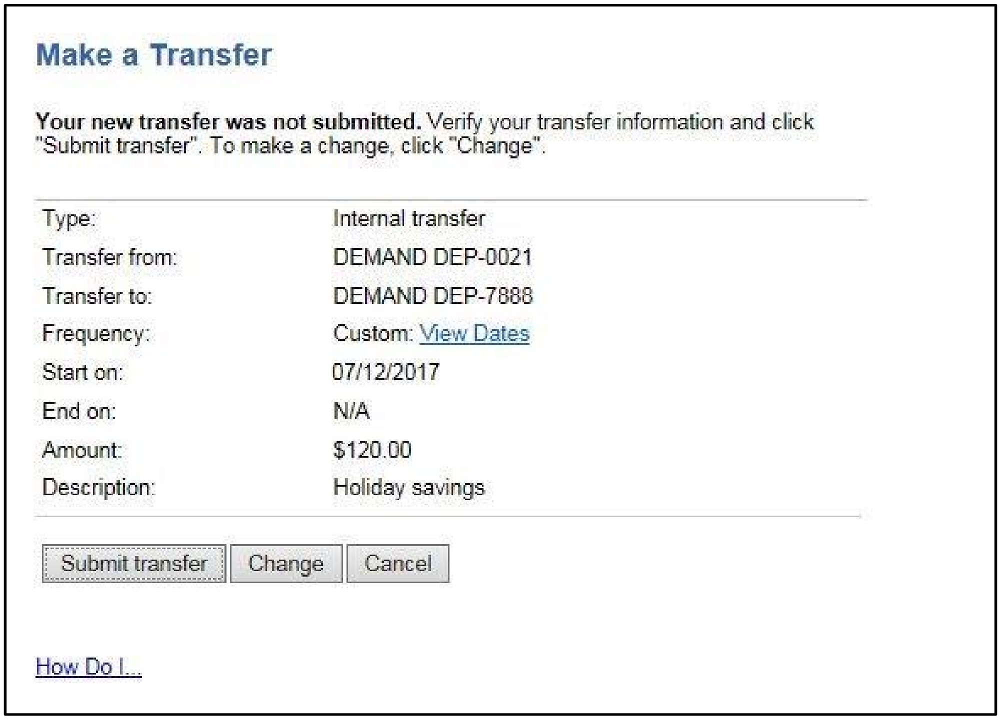


***Figure 6** Make a Transfer screen – Verification – Custom Frequency*

- If Custom is the selected frequency, the View Dates link displays next to the Frequency field.
- When the View Dates link is clicked, the dates entered display below the frequency field.
  - The link name changes to Hide Dates.
  - Dates are listed in order starting with the earliest date.
- The **Start on:** field lists the first transfer date.
- **End on:** field is N/A.

Make a Transfer – Confirmation – Custom Frequency

The Confirmation and the Confirmation with Dates screens are shown below:

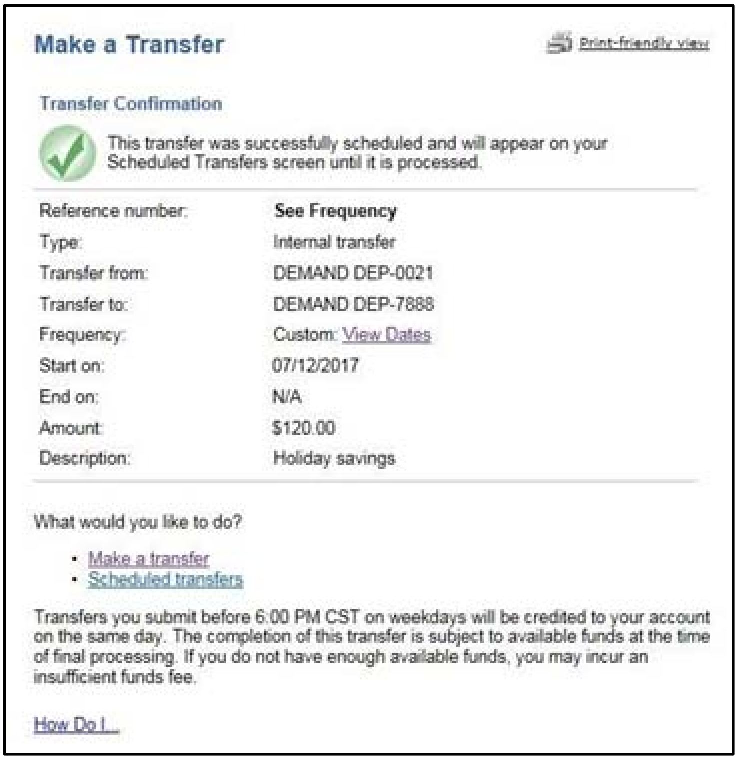


Figure 7 *Make a Transfer Confirmation screen*

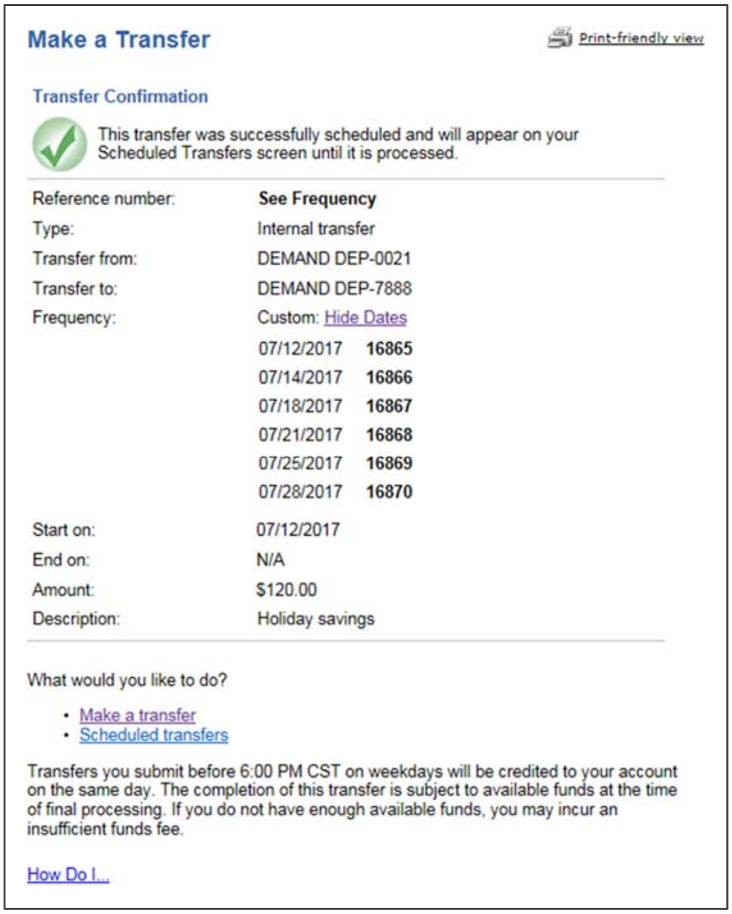


Figure 8 *Make a Transfer Confirmation screen – with Dates*

NOTE The View Dates and Hide Dates links display on the Confirmation screen. However, once the user leaves the confirmation screen, the custom transfers are no longer associated and the links will not display on the Scheduled Transfer Detail or Transfer History screens

The Reference number for the transactions will display next to the individual dates. If errors occur for one or more of the transactions, the error message(s) will display next to the date with the error.

Change a Transfer - Options

The text for the options indicating which transfers to change has been simplified.

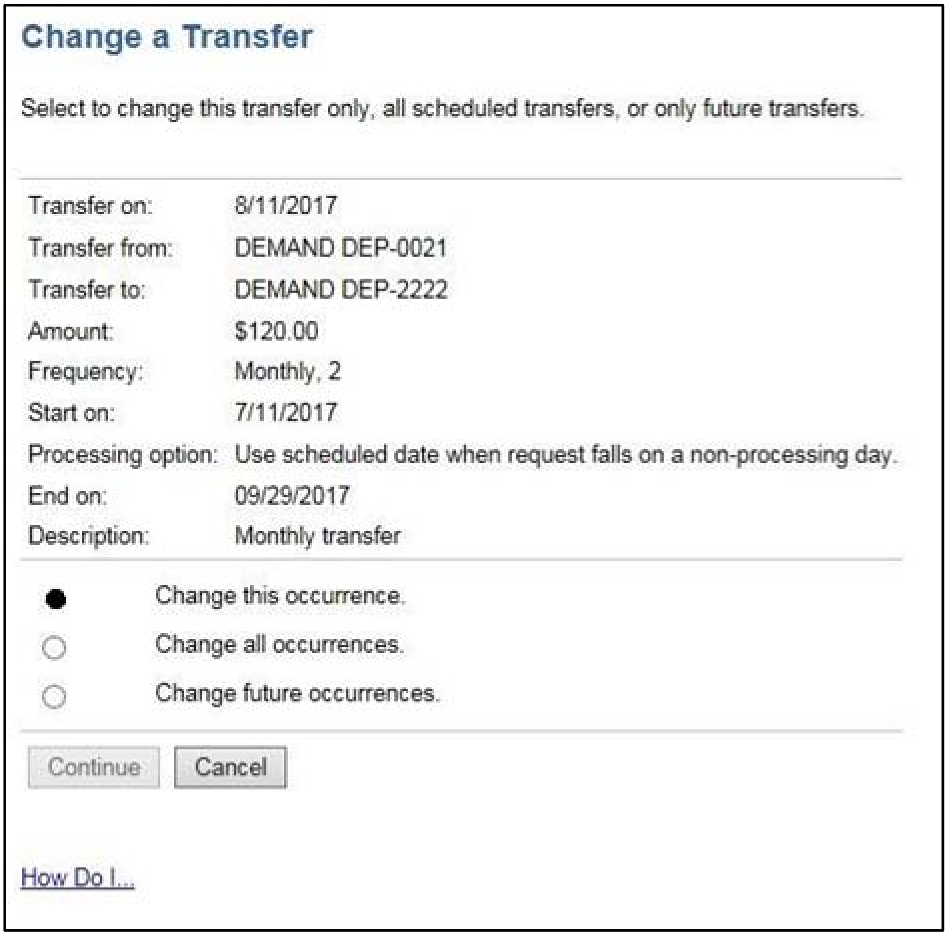


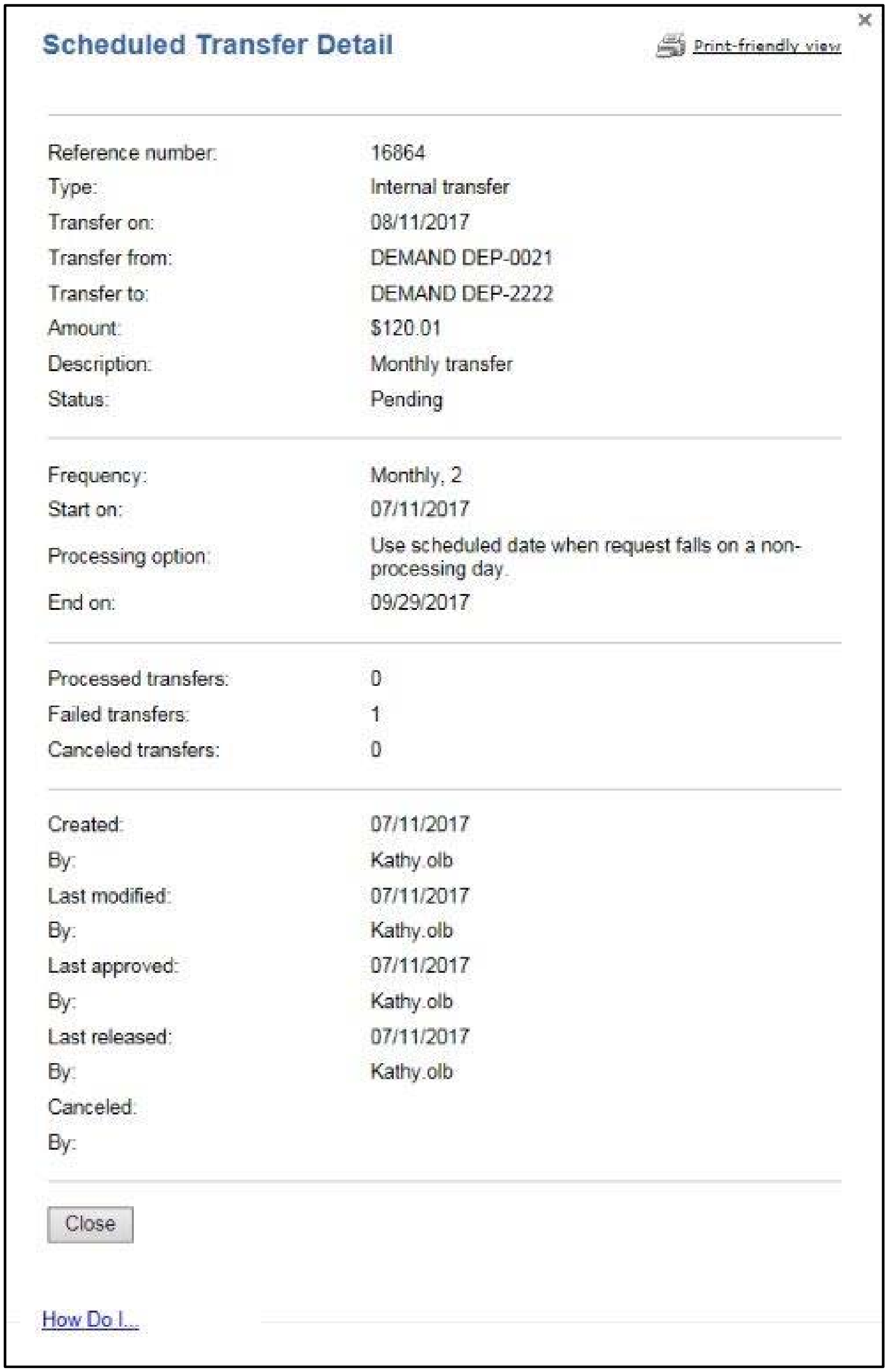
Figure 9 *Change a Transfer screen – Processing Options*

- **Change this occurrence** – changes just the currently scheduled transfer.
- **Change all occurrences** – changes the currently scheduled transfer as well as all future transfers.
- **Change future occurrences** – changes the schedule for all future transfers. The currently scheduled transfer will not change.
- The **Start on:**, **Processing option:** and **End on:** fields will display on the Change a Transfer options screen.

Similar changes were made to the Cancel a Transfer screen. The text for the options has been simplified and the new fields will display.

Scheduled Transfer Detail and Transfer Detail

The Processing option selection displays on the screen.



Scheduled Transfer Detail

Print-friendly view

Reference number:	16864
Type:	Internal transfer
Transfer on:	08/11/2017
Transfer from:	DEMAND DEP-0021
Transfer to:	DEMAND DEP-2222
Amount:	$120.01
Description:	Monthly transfer
Status:	Pending
Frequency:	Monthly, 2
Start on:	07/11/2017
Processing option:	Use scheduled date when request falls on a non-processing day.
End on:	09/29/2017
Processed transfers:	0
Failed transfers:	1
Canceled transfers:	0
Created:	07/11/2017
By:	Kathy.olb
Last modified:	07/11/2017
By:	Kathy.olb
Last approved:	07/11/2017
By:	Kathy.olb
Last released:	07/11/2017
By:	Kathy.olb
Canceled:	
By:	

Close

How Do I...

Figure 10 Scheduled Transfer Detail

If an End Date is selected:

- The Frequency will display as {*Frequency*}, {*transfer number*}, so if this is the 2nd of a monthly transfer, it will display as "Monthly, 2".
- The Total transfers and Remaining transfers fields do not display.

ACH and Wire Changes

A Holiday or non-processing date can be entered in the Start Date for recurring batches and wires.

- The actual effective date of the first batch/wire is based on the Processing option selected.
- Future occurrences are based on the Start Date.

NOTE No change was made for transfers, as this functionality already exists.

The changes made to the Transfer screens also apply to the ACH Batch and Wire Transfer screens with the following exceptions:

- ACH terminology will be used on the ACH screens and in the messages (i.e., Batches instead of transfers) and Wire Transfer terminology is used on the Wire Transfer screen and in the messages (i.e., Wire Transfers instead of transfers).
- The Processing options will be limited to previous and next processing dates. The "Process On" date option will not be available for ACH Batches or Wire Transfers.
    - o The Processing option for existing recurring ACH Batches and Wire Transfers will default to the next processing date option. User can change the option after the installation of these changes.
- In the header section of the ACH screen, the title "Number of Batches" will display as "End on" when an end date is selected.

ACH Enhancements

This enhancement improves the ACH module to simplify and streamline the creation of ACH Batches.

NOTE The change applies to both the Change an ACH Batch and Change an ACH Template screens.

Create an ACH Batch and Create an ACH Template – Transaction Screen

The format of the transactions screens has changed to include an expanded and collapsed option in the header section. This change applies to all ACH screens with a header section.

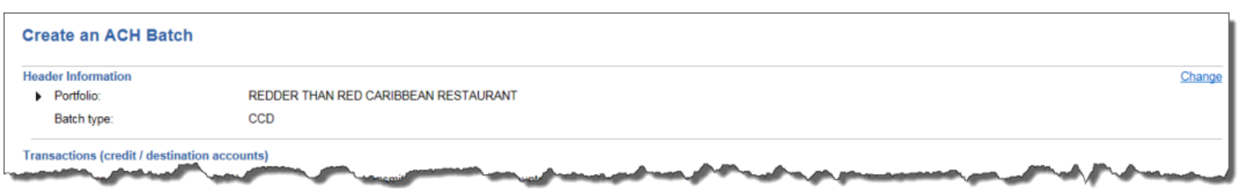


Figure 11 *Create an ACH Batch screen – Collapsed Header – (Partial)*

***Figure 12** Create an ACH Batch screen – Expanded Header – (Partial)*

- The **Portfolio** and **Batch Type** only display when the section is collapsed. If a template is used to create the batch, the template name will also display.
- Clicking on the arrow next to the Portfolio name will expand the section to display the header information.

Create an ACH Batch - Transaction Section

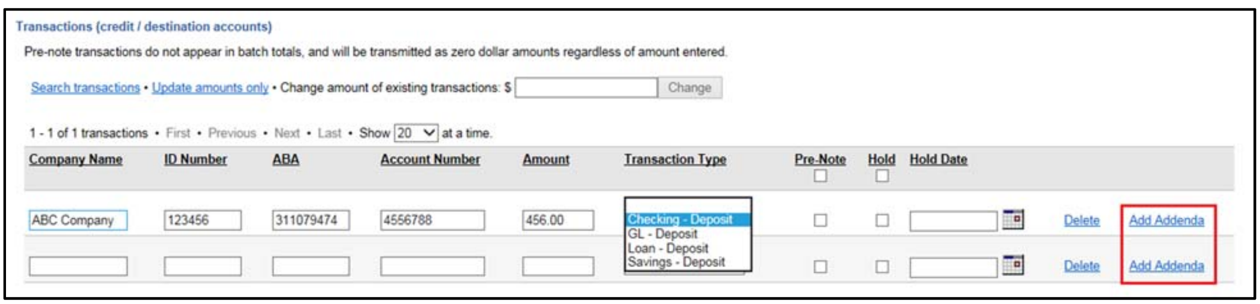


***Figure 13** Create an ACH Batch screen – Transaction section*

The number of transactions that display in the transaction section defaults to 20.

The names in the **Transaction Type** drop down list have been updated for clarity: For example, “Checking – Deposit” instead of “DD – Credit”.

Addenda fields:

- The Freeform addenda field has been moved to the Add Addenda pop-up screen (formally Add Tax Addenda).
- The Add addenda link displays to the right of the Delete link. When clicked:
    - o For most batch types, the Add Addenda pop-up screen displays
- If an addenda record has been set up for the transactions, the label of the link will be Change Addenda. When clicked, the appropriate Change Addenda screen displays.

Add Addenda

When the Add Addenda link on the Transactions section of the Create an ACH Batch; Change an ACH Batch, Create an ACH Template or Change an ACH Template is clicked, the Add Addenda pop-up screen displays.

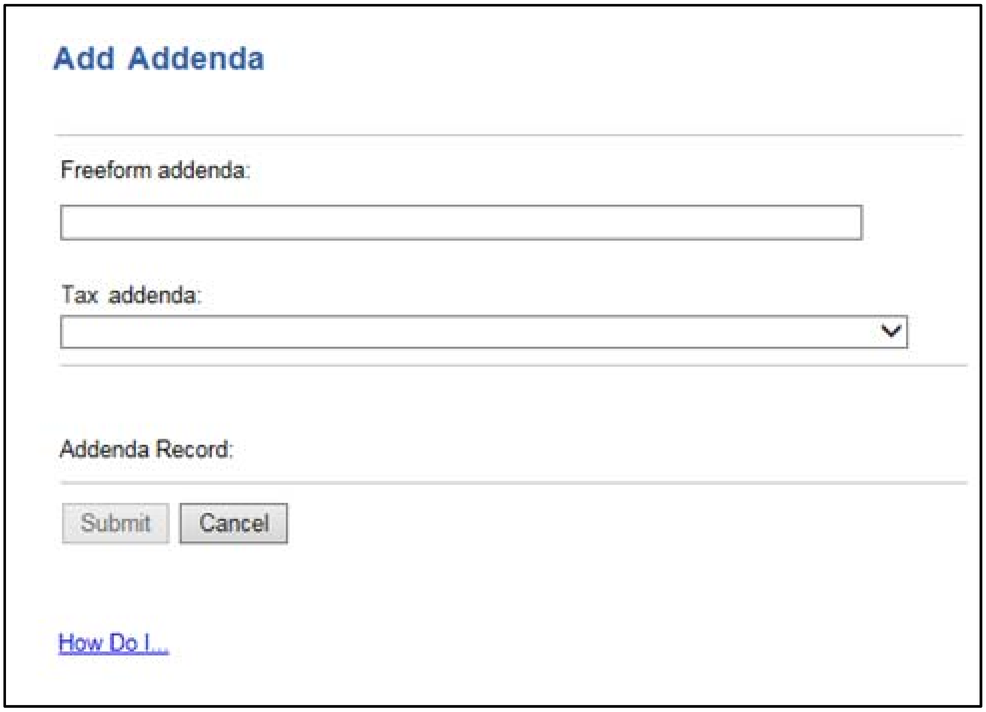


Figure 14 Add Addenda screen

- The name of the screen has been changed from Add Tax Addenda to Add Addenda.
- The **Freeform addenda** field now displays on the Add Addenda pop-up screen. The format of the field will match the format that is currently in place on the Create an ACH screen .
- The **Submit** button is not available for selection until the user enters a value in the Freeform addenda field or selects an option from the Tax Addenda.

Change Addenda

When the Change Addenda link on the Transactions section of the Create an ACH Batch or Create an ACH Template is clicked, the Change Addenda pop-up screen displays.

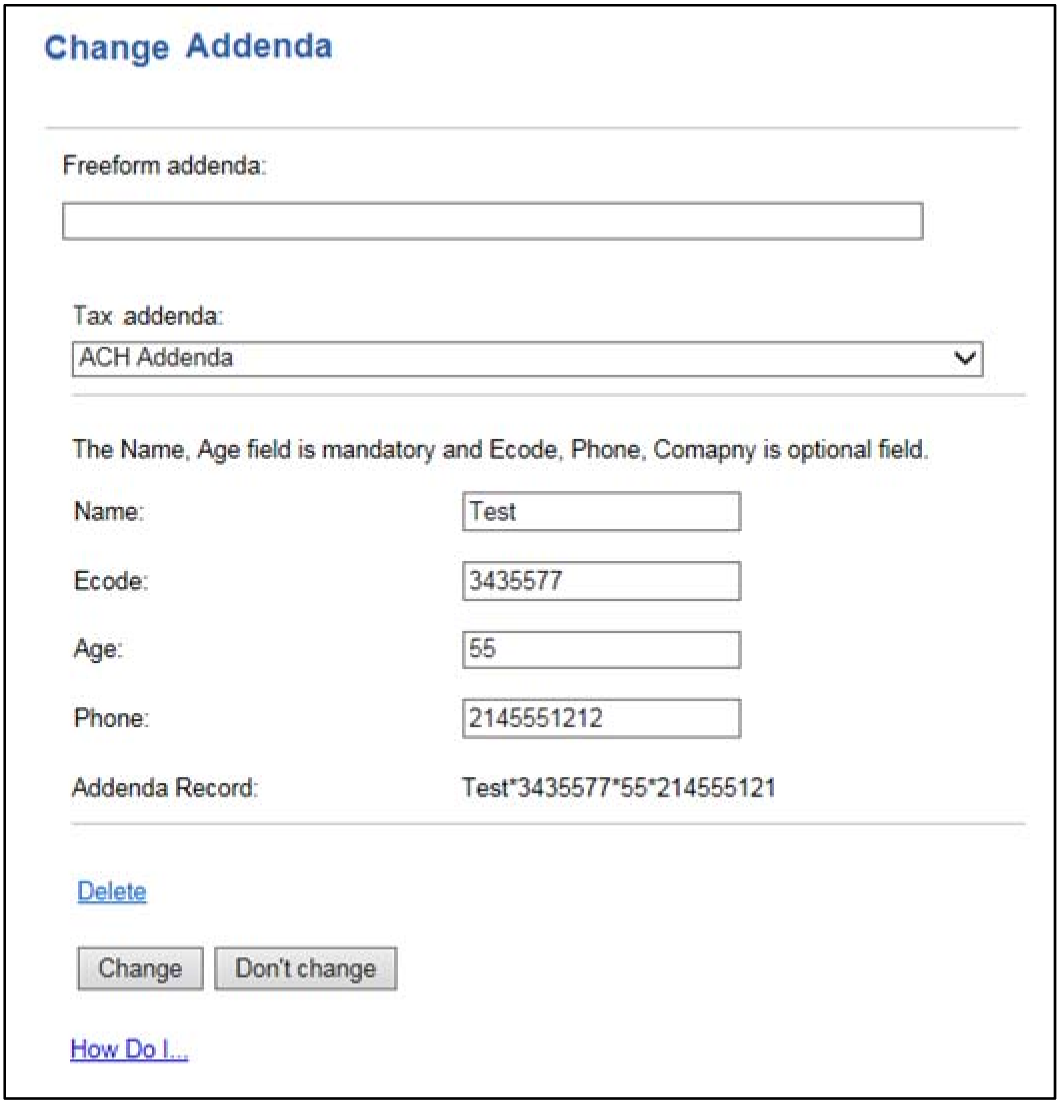


Figure 15 *Change Addenda screen*

- If the addenda is entered in the Freeform addenda field, the Tax addenda drop down list is not available.
- If a Tax addenda template is selected, the Freeform addenda field is not available.
- If the Delete link is clicked, the addenda is cleared and both options will be available.
- To permanently delete an addenda record, click Delete and then click **Change**.

Create an ACH Template

The Create an ACH Template batch header screen has been modified to allow users to copy an existing template when creating a new ACH template.

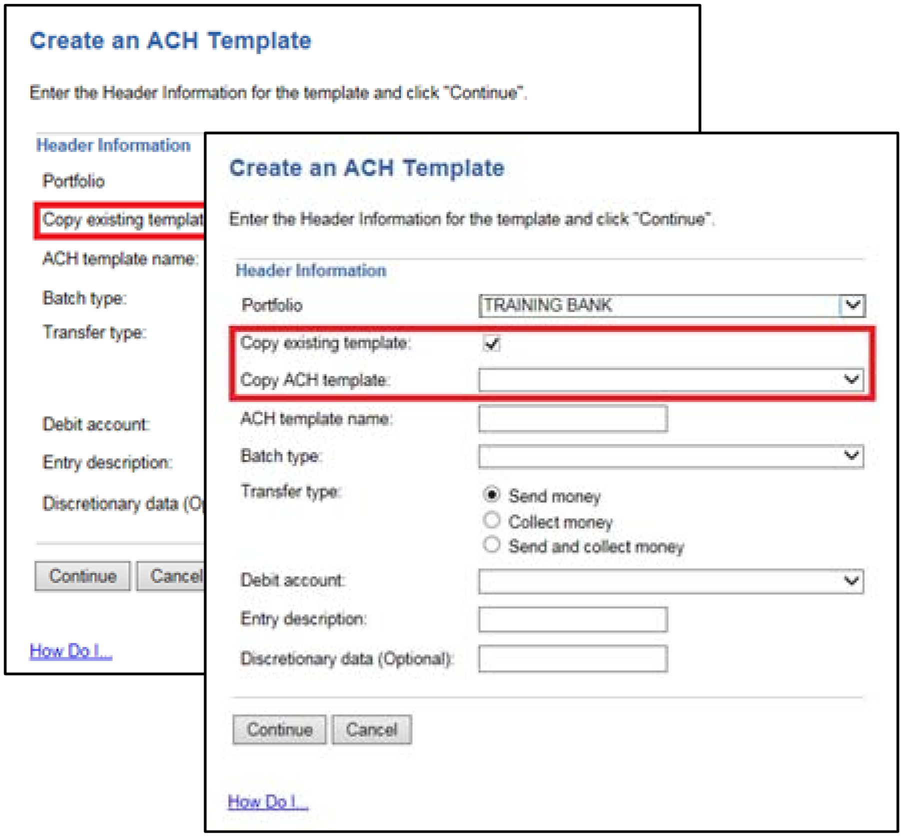


Figure 16 *Create an ACH Template screen*

The copy function only displays after the portfolio is selected if:

- There are templates already set up for the portfolio selected, and the user has permission to at least one of the templates for the selected portfolio.
- Only templates that the user has permission to view, add and modify are listed in the Copy ACH template drop down list.

When an existing template is copied, all information associated with that template is copied to the new template except for the ACH template name. A unique ACH template name must be entered.

Change an ACH Template

The changes made to the Create an ACH Batch and the Create an ACH Template screen also apply to the Change an ACH Template.

In addition, users can now change the SEC code of a template when the SEC code is CCD or PPD.

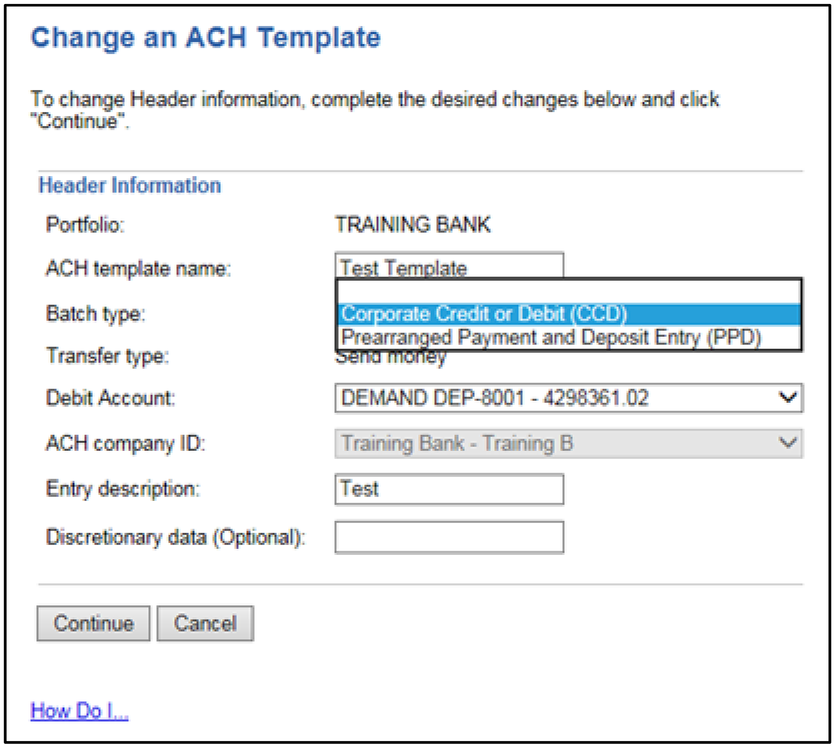


Figure 17 *Change an ACH Template screen*

Users can now change the SEC code of a template when the SEC code is CCD or PPD.

- The Batch Type field is available for updating when both batch types are available for the portfolio.
- The Batch Type drop down list only includes CCD and PPD.
- When the SEC code is changed from CCD to PPD:
  - The value in the Company Name will be placed in the Individual Name field.
  - The value in the ID Number field will be placed in the Individual ID field.
  - The remaining fields remain the same.
- When the SEC code is changed from PPD to CCD:
  - The value in the Individual Name will be placed in the Company Name field.
  - The value in the Individual ID field will be placed in the ID Number field.
  - The remaining fields remain the same.

Scheduled ACH

New columns have been added to the Further Action Required and Scheduled ACH tables on the Scheduled ACH screen.

Scheduled ACH

Message: The ACH Batch has been successfully canceled
The ACH batches below are scheduled to process in the future.For previously processed batches, go to the ACH History page

ACH for All Portfolios for All Accounts • Search scheduled ACH

Further Action Required

Approve • Release

Effective	Batch Name	Batch Type	Total Credits	Total Debits	Status	Frequency	Created By	Transfer Type	
11/30/2016	Transaction Fee Batch	CCD	$13.00	$13.00	Creating	One Time	*AUDREYLH	Collect Money	View • Cancel
11/29/2016	New	PPD	$0.00	$0.00	Creating	One Time	David olb	Send Money	View • Cancel
11/29/2016	test45	CCD	$99.99	$99.99	Creating	One Time	David olb	Send Money	View • Cancel
11/29/2016	ReleaseNotes	PPD	$2,256.62	$2,256.62	Creating	One Time	jan.olb	Send and Collect	View • Cancel
11/29/2016	ReleaseNotes	PPD	$2,256.62	$2,256.62	Creating	One Time	jan.olb	Send Money	View • Cancel

Approve • Release

Scheduled ACH

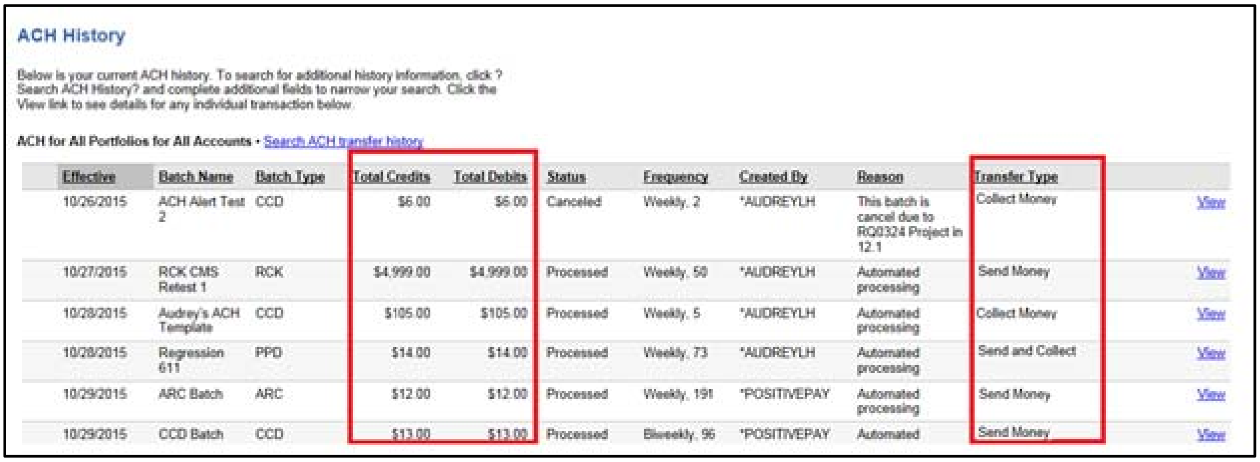
Effective	Batch Name	Batch Type	Total Credits	Total Debits	Status	Frequency	Created By	Transfer Type	
2/20/2017	CMS Quarterly Retest	CCD	$425.00	$425.00	Pending	Quarterly, 10	*AUDREYLH	Send Money	View • Change • Cancel
1/9/2017	Send Money Only	CCD	$60.00	$60.00	Pending	Quarterly, 2 of 4	David olb	Send and Collect	View • Cancel
12/19/2016	Collect Money	CCD	$36.01	$36.01	Pending	Monthly, 6	*AUDREYLH	Collect Money	View • Cancel
12/15/2016	Collect Money	CCD	$36.00	$36.00	Pending	Monthly, 6	*AUDREYLH	Send Money	View • Cancel
12/8/2016	CCD Batch	CCD	$13.00	$13.00	Pending	Biweekly, 125	*POSITIVEPAY	Collect money	View • Cancel

***Figure 18** Scheduled ACH screen*

- The **Total Credits** and **Total Debits** display after the Batch Type.
- The **Transfer Type** field has been added as a Data Field. Valid values are:
  - Send Money
  - Collect Money

ACH History

New columns have been added to the table on the ACH History screen.



ACH History

Below is your current ACH history. To search for additional history information, click ? Search ACH History? and complete additional fields to narrow your search. Click the View link to see details for any individual transaction below.

ACH for All Portfolios for All Accounts • Search ACH transfer history

Effective	Batch Name	Batch Type	Total Credits	Total Debits	Status	Frequency	Created By	Reason	Transfer Type	
10/26/2015	ACH Alert Test 2	CCD	$6.00	$6.00	Canceled	Weekly, 2	*AUDREYLH	This batch is cancel due to RQ0324 Project in 12.1	Collect Money	View
10/27/2015	RCK CMS Retest 1	RCK	$4,999.00	$4,999.00	Processed	Weekly, 50	*AUDREYLH	Automated processing	Send Money	View
10/28/2015	Audrey's ACH Template	CCD	$105.00	$105.00	Processed	Weekly, 5	*AUDREYLH	Automated processing	Collect Money	View
10/28/2015	Regression 611	PPD	$14.00	$14.00	Processed	Weekly, 73	*AUDREYLH	Automated processing	Send and Collect	View
10/29/2015	ARC Batch	ARC	$12.00	$12.00	Processed	Weekly, 191	*POSITIVEPAY	Automated processing	Send Money	View
10/29/2015	CCD Batch	CCD	$13.00	$13.00	Processed	Biweekly, 96	*POSITIVEPAY	Automated	Send Money	View

***Figure 19** ACH History screen*

- The **Total Credits** and **Total Debits** display after the Batch Type.
- The **Transfer Type** field has been added as a Data Field. Valid values are:
  - Send Money
  - Collect Money
  - Send and Collect

ACH Import File Format

A *new* **Include Header Format** option has been added to the Add an ACH Import File Format screen to indicate if this format can be used to import Batch Header Information. The default is unchecked. If the **Include Header Format** option is checked, the Record Type Code and Header information sections display.

- The Record Type Code section will be used to indicates how the ACH records can be identified in the file.
- The Header Information section will be used to indicate where in the header record the fields can be found.

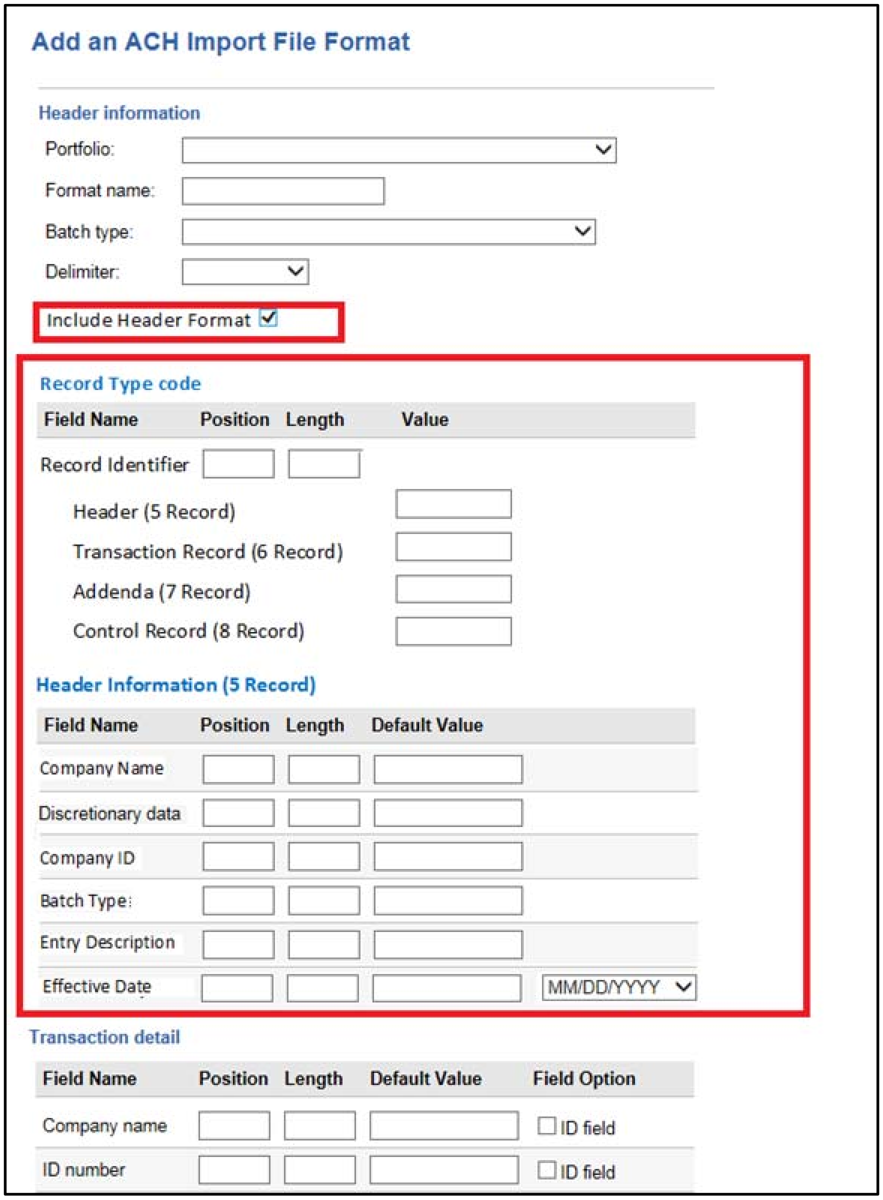


Figure 20 *Add an ACH Import File Format screen*

The changes made to the Add an ACH File Format have also been made to the Change an ACH File Format screen.

Import an ACH File

The company defined import formats that include the batch header information display in the File format drop down list when the “Import transactions to” is set to either Create an ACH batch or Create an ACH Template.

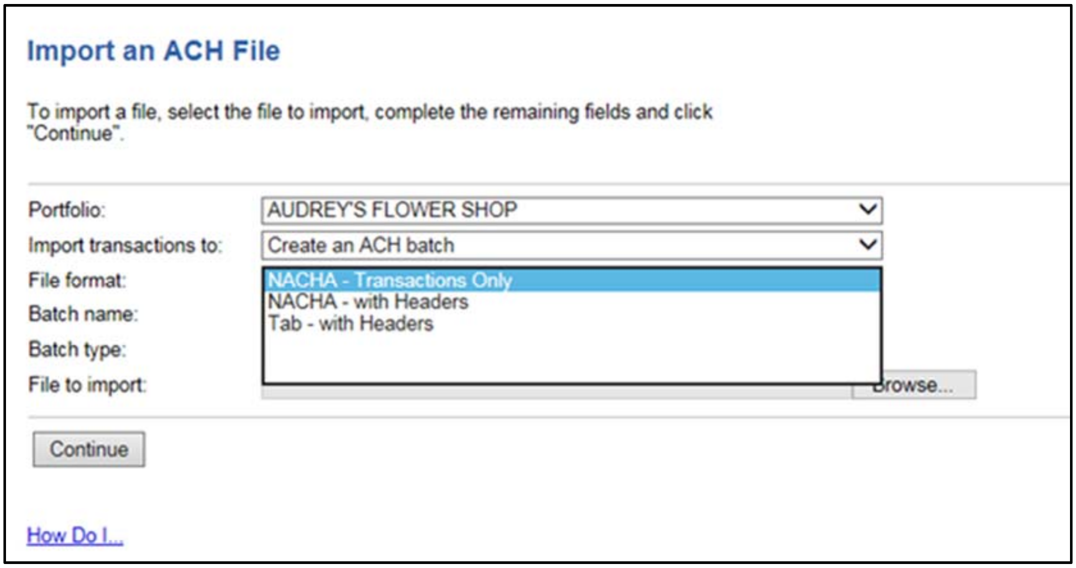


Figure 21 *Import an ACH File screen*

If an import file contains multiple header records, the separate batches will display in the ACH Import Pending table on the ACH Import Activity screen.

NOTE As with existing functionality, each batch needs to be completed separately.

Security Enhancements

With this enhancement, SSN/Tax ID is partially masked on the Confirm Customer Care Console (CCC) Request screens.

Customer Care Console "Confirm" screens

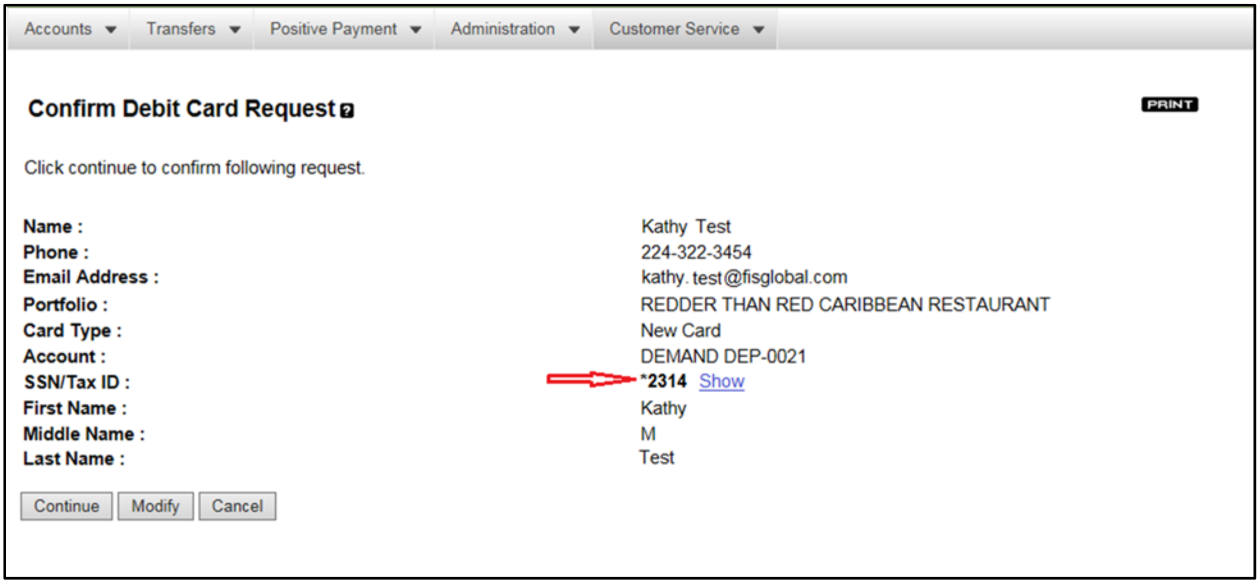


***Figure 22** Confirm Debit Card Request screen*

The following changes have been made:

- The SSN/Tax ID is partially masked (asterisk followed by last four digits).
- For each partially masked SSN/Tax ID on the Confirm CCC Request screens, a Show link is provided to the right of masked data. When clicked, the user will be allowed to view the full SSN/Tax ID.