Digital One Business Online Banking Preview Period

ADMIN User Guide


STATE BANK
OF LACROSSE
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Preview Period – What to Expect

The Digital One™ Business Online Banking Preview Period is a period prior to the Technology Upgrade. You will have access to the system, familiarize yourself with the navigation and system features, set up your personal settings, verify your banking information.

Login

During the Preview Period, each user will have the capability to access Digital One Business Online Banking once your Primary Administrator has verified your user entitlements. The login process includes:

- Login with the Digital One Business Company ID, User ID and Starter Password assigned to the user
- Out of Band Authentication (OOBA)
- Change Password

Administration

- We recommend that the **Primary Digital One Business Administrator** perform the following administrative maintenance during the preview period:
  - Review/create/update all Digital One Business users and their service entitlements, account entitlements, and limits (Administration tab / Company Administration / Manage Users).
  - Review/update user phone numbers (Administration tab / Company Administration / Manage Users – select User ID and navigate to Edit Contact Information).
  - Review Account Numbers and change Account Descriptions, if desired (Administration tab / Company Administration / Manage account information).
    - NOTE: only users with an administrative role can view the full account number in the “Manage account information” section. All non-Admin users do not have access to the full account number.
  - Set Company Approval Levels (Administration tab / Company Administration / Manage Approval Settings)

- Familiarize yourself with the various Digital One Business “roles” and capabilities of each:
  - Allow this user to setup templates – entitles the user to template setup capabilities for only those services and accounts to which the user has been entitled.
  - Allow this user to approve transactions – entitles the user to transmit capabilities for only those services to which the user has been entitled.
  - Grant this user administration privileges – allows the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.

All Users

- State Bank Financial recommends all users perform the following maintenance during the preview period:
  - Review and update phone numbers and email addresses (Administration tab / Self Administration / Personal Preferences).
  - Set up any desired Alerts (Administration tab / Communications / Manage Alerts).
  - Verify services/account access and report any discrepancies to the Digital One Business Company Administrator.
  - Verify ACH and Wire templates (if applicable for the user).
  - Familiarize oneself with Digital One Business by navigating through the system.

Service Feature Availability - Summary

- Preview Period Customer communication summary
  - Account Balances will be NOT be available.
  - Loan and CD account data will be NOT be available. It will become available on Day 2 of Product Delivery Date (March 22, 2021).
  - Account Transaction History will NOT be available.
  - Do not set up scheduled transactions until Digital One Business Product Delivery Date (March 22, 2021).
  - Do not set up Positive Pay outstanding issues (if applicable).
  - Bill Pay and eStatement services are NOT available during Preview Period.

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Digital One Business Services (Features of How They Will Appear during Preview Period)

Service Feature	Will It Appear in Menu	Is Data Available	Can User Attempt to Create/Submit Transactions	What Happens if the Transaction Is Attempted	Digital One Business Recommended Activities	Important Information to Note
Welcome Page / Dashboard	Yes	No	N/A	N/A	Set up Dashboard Panels	**Account information will not be available until Product Delivery Date (3/22/21).** **Digital One Business will display "No Data Available" for account balance.** **Loan account data is not available until Day 2 of Product Delivery Date (3/23/21).**
BookTransfer Multiple AccountsTransfer **ExpressTransfer / Internal Transfer** **Funds Transfer/External Transfer**	Yes	No	Yes	Error msg.: "Required setup for this service is incomplete…"	None	**Services are not available until Product Delivery Date (3/22/21).** **Scheduled transactions can be added on Product Delivery Date (3/22/21).**
Loan Service	Yes	No	No	N/A	Review account numbers (Digital One Business Administrator only)	**No loan details or services available until Day 2 of Product Delivery Date (3/23/21).**

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Service Feature	Will It Appear in Menu	Is Data Available	Can User Attempt to Create/Submit Transactions	What Happens if the Transaction Is Attempted	Digital One Business Recommended Activities	Important Information to Note
Wire Service	Yes	Yes – template information only	Yes – create/submit transaction Yes – schedule transaction	Transactions are sent to bank queue but will **NOT** be processed	Review, add, update, delete templates (as necessary)	**Do not send transactions.** **Schedule wire transactions on Product Delivery Date (3/22/21).**
ACH Service	Yes	Yes – template information only	Yes – create/submit transaction Yes – schedule transaction	Transactions are sent to the bank queue but will **NOT** be processed	Review, add, update, delete templates (as necessary)	**Do not send transactions.** **Schedule ACH transactions on Product Delivery Date (3/22/21).**
ACH File Upload-	Yes	No	Yes	File is uploaded to Digital One Business but will **NOT** be processed	None	**Do not upload files to Digital One Business until Product Delivery Date (3/22/21).**
Stop Payment	Yes	No	Yes	Transaction will not be processed	None	**Do not send stop payment requests until Product Delivery Date (3/22/21).**

Service Feature	Will It Appear in Menu	Is Data Available	Can User Attempt to Create/Submit Transactions	What Happens if the Transaction Is Attempted	Digital One Business Recommended Activities	Important Information to Note
Account Reporting	Yes	No	No	N/A	Verify accounts loaded to Digital One Business (Only Digital One Business Administrator can view full account number through the Administration tab)	**Account transaction history will be available on Product Delivery Date (3/22/21)** **Balance for historical data will not be loaded.**
Positive Pay	Yes	No	Yes –can add issue items	Issue items will be stored in Digital One Business	Create Import File Layout Definitions Review accounts entitled to Positive Pay	**DO NOT add issue items in Preview Period. These will be loaded during conversion weekend by your data analyst.** **Customers can create Import File Layout Definitions and add outstanding issue items on or after Product Delivery Date (3/22/21)**
eStatements **Remote Deposit Capture/CCX** **Mobile**	No	No	No	N/A	None	**eStatements, Remote Deposit Capture/CCX, Mobile, and Mobile RDC are not available during Preview Period.** **Customers will be able to enroll in eStatements beginning on product delivery date* (3/22/21)**

Service Feature	Will It Appear in Menu	Is Data Available	Can User Attempt to Create/Submit Transactions	What Happens if the Transaction Is Attempted	Digital One Business Recommended Activities	Important Information to Note
Mobile RDC						
Bill Pay	No	No	No	N/A	None	**Not available during Preview Period. Customers will be able to access beginning Product Delivery Date* (3/22/21)**

*Note: The Company Administrator will be able to entitle the user to eStatements, Remote Deposit Capture/CCX, Mobile, and Mobile, Mobile RDC and Bill Pay Service beginning on the Product Delivery Date.

Detailed User's Guide

User Profile

To edit the user's profile, click the appropriate edit link. To delete the user, click "Delete User". To modify the user's system access, click the edit link for User Information.

To view a different user profile, return to User Administration .

User Information

Name:	Aimee Stratman
User ID:	AIMEE
User Status:	Active

Contact Information

Primary E-mail Address:	[redacted]
Secondary E-mail Address:	No secondary e-mail address on file
Telephone Number:	Work: Mobile: [redacted]

Click the icon to change data in the field

Review the users Role

Roles

Roles
Administration
Setup
Approval

Edit Roles

Edit the user's roles and click "Save Changes". Editting the user roles could effect the user's access and functionality, including the cancellation of scheduled requests.

Return to User Profile

User: AIMEE (Aimee Stratman)

User Roles (Optional)

- [x] Allow user to setup templates.
  (This entitles the user to template setup and template approval capabilities for only those services and accounts to which the user has been entitled.)
- [x] Allow this user to approve transactions
  (This entitles the user to transmit capabilities for only those services and accounts to which the user has been entitled.)
- [x] Grant this user administration privileges
  (This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

Save Changes | Do not save changes

Identify Services and Accounts for the users
(this will vary by the services your company is authorized to

Services & Accounts

Service	
ACH File Upload	Service enabled, accounts not applicable.
ACH Positive Pay	Service enabled, accounts entitled.
CCD Collection	Service enabled, accounts entitled.
CCD Payment	Service enabled, accounts entitled.

Stop Payment Service enabled, accounts entitled.

Description	Account Number	TRC	Entitled Account ☑
Brian Banker	[redacted]	091800316	☑
Sandys Mobile		091800316	☑

Collapse

Identify the Limits the user will be authorized to

Limits

Service
ACH
Wire

ACH Daily Maximum Limit

Enter the maximum daily amount for the sum of all user's ACH transactions. The limit must be no greater than the company limit set by the bank. View Company Limits .

ACH Daily Maximum Service Limits

Enter the maximum daily amount for each of the user's ACH services or select the No Limit checkbox. These limits must be no greater than the company limit set by the bank. View Company Limits .

Service Name	No Limit	User Daily Service Limit
ACH File Upload	☐	0
CCD Collection	☑	
CCD Payment	☑	

ACH Daily Maximum Limit

Enter the maximum daily amount for the sum of all user's ACH transactions. The limit must be no greater than the company limit set by the bank. View Company Limits .

ACH Daily Maximum Service Limits

Enter the maximum daily amount for each of the user's ACH services or select the No Limit checkbox. These limits must be no greater than the company limit set by the bank. View Company Limits .

Service Name	No Limit	User Daily Service Limit
ACH File Upload	☐	0
CCD Collection	☑	
CCD Payment	☑	

Wire Daily Maximum Limit

Enter the maximum daily amount allowed for the sum of all the user's Wire transactions. The limit must be no greater than the company limit set by the bank View Company Limits.

[redacted]

Wire Daily Maximum Service Limits

Enter the maximum daily amount for each of the user's Wire services or select the No Limit checkbox. These limits must be no greater than the company limit set by the bank. View Company Limits.

Service Name	No Limit	User Daily Service Limit
Wire Domestic One Time	☐	0
Wire Domestic Template Based	☑	
Wire USD Intl One Time	☑	
Wire USD Intl Template Based	☑	

Account Limits

Enter the limit amounts for each of the user's accounts.

Account Number	No Limit	User Individual Transaction Limit	No Limit	User Daily Account Limit
[redacted]	☐	0	☑	

Save Changes | Do not save changes

User System Access will enable you to change a user's name, reset a password, lock, or unlock a user and add notes regarding the user.

Manage Existing Users

To manage a user's profile, roles, service & accounts, system access, or change limits, click on the appropriate user ID.

User ID	First Name	Last Name	Status	
[redacted]	[redacted]		Active	System Access
			Active	System Access
			Active	System Access
			Active	System Access
			Active	System Access

User Information

Password (Optional): Change Password

First Name
[redacted]

Last Name
[redacted]

Additional Information (Optional)
On medical leave until June

☑ User Locked (Optional)

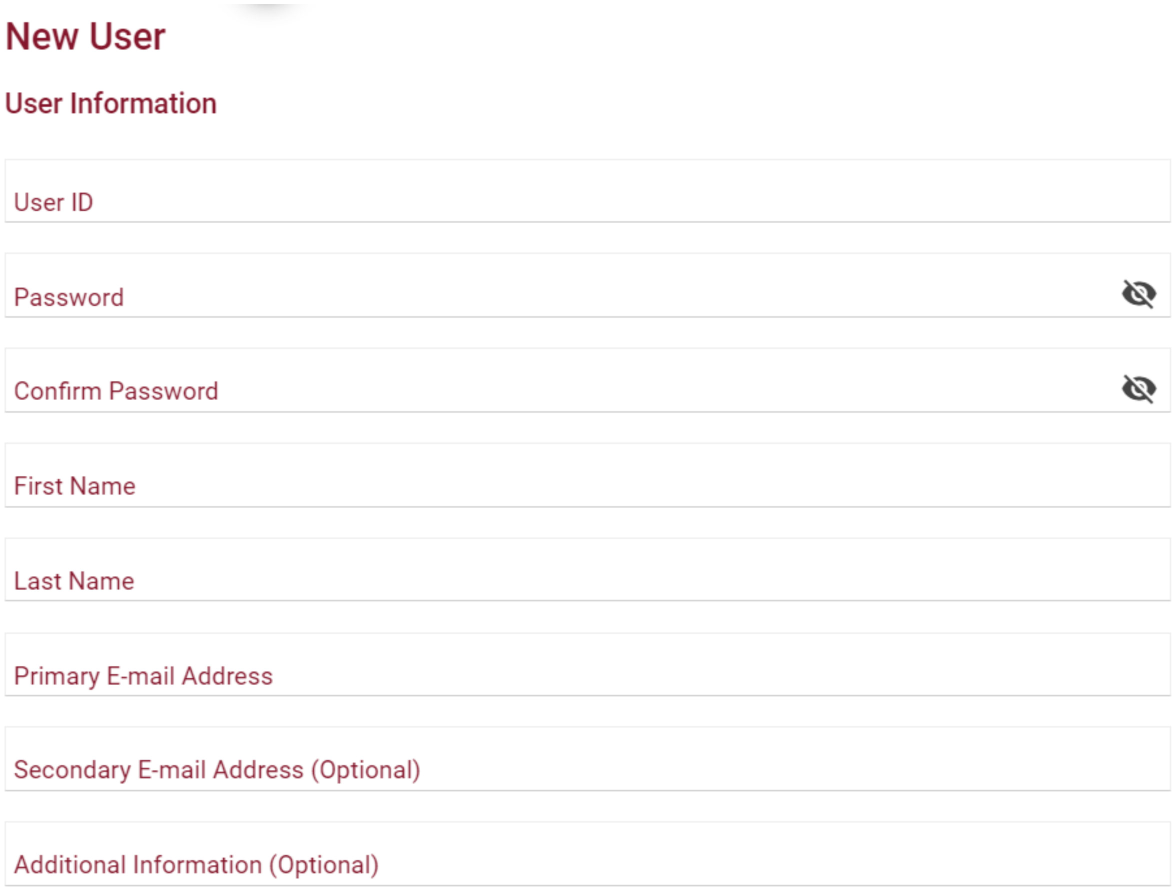
Save Changes   Cancel

Add New User

New User

You will have an opportunity to copy an existing user during the process.

Create New User



Enter the users Telephone number(s) to ensure that Out of Bank Authentication (OOBA) works effectively.

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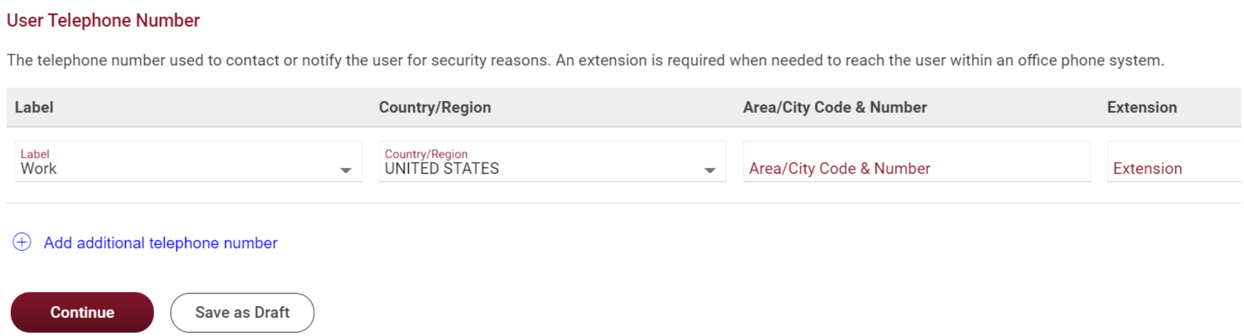
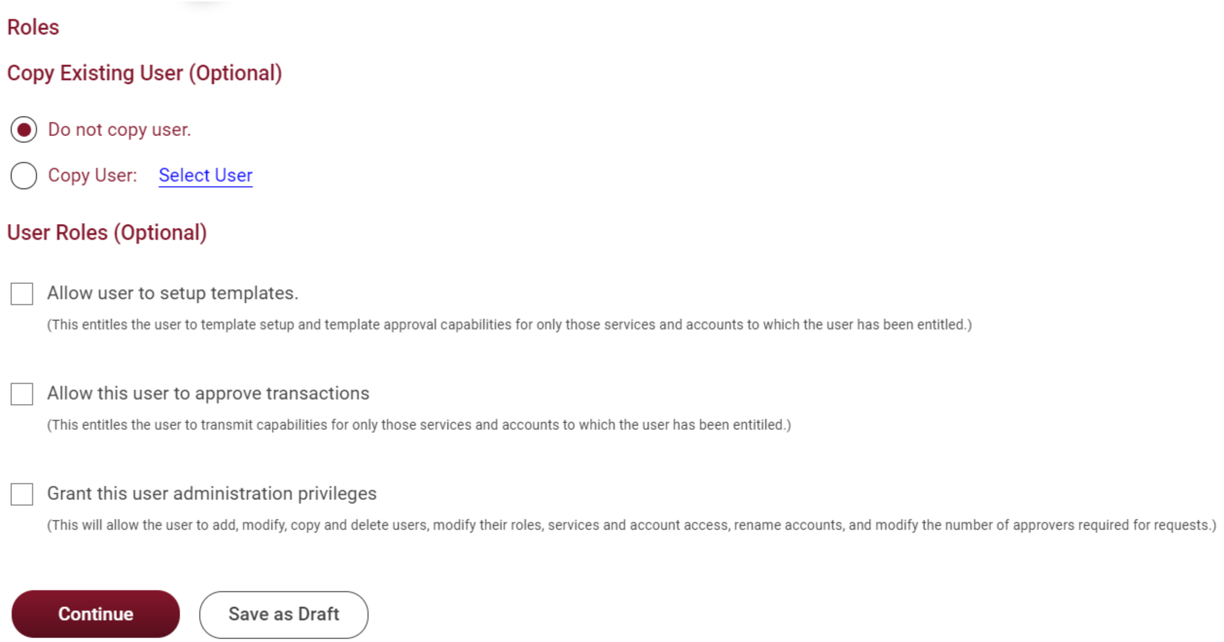


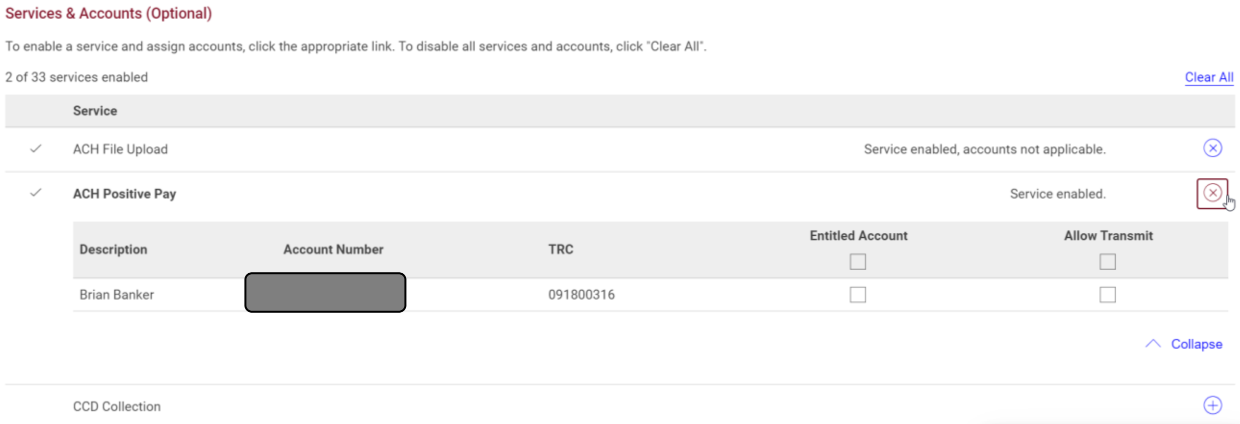
Continue or Save as a Draft

Saving your new user as a draft will allow you to come back later to finish setting up the user's profile and entitlements.

Choose the appropriate Roles and entitlements for the new user. You may copy the entitlements from an existing user.

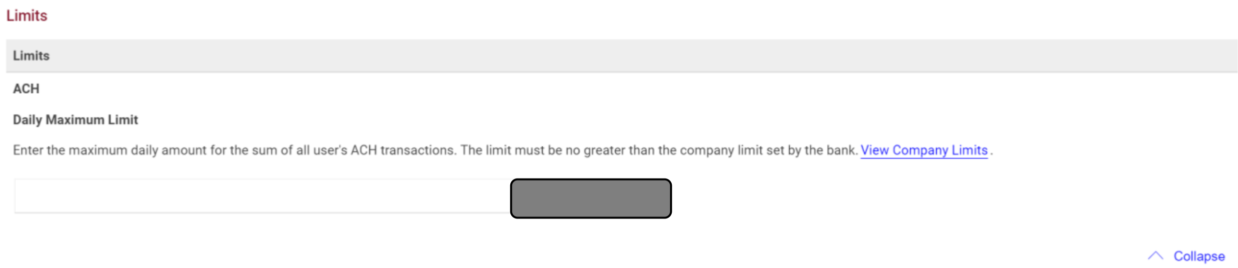


Once you have chosen the user's Roles, then you will need to select and/or deselect the user's Services and Accounts



Click Continue when finished

Enter the user’s limits for the services entitled to



Continue

Review the user’s information and entitlements. Make changes where needed.
Click Create User or Save as Draft

Users saved as draft will appear below the Existing Users list.

Select the user and update any needed information to retain and save the user’s profile
Or click on the ⊗ icon to delete the user profile.

Company Administration > Account Information
This is the list of accounts your company had access to. You may change the description to rename your accounts to better identify them if needed.

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Company Administration

Manage Users | Account Information | Express Account Management | Approval Settings | User Setup Report | Invalid Login Report | ACH File SEC Codes

Manage Account Information

To change the description of an account, click on the corresponding description.

Account Type
All Accounts

Description	Type	Account	ABA/TRC
Brian Banker	Checking	[redacted]	091800316
Jim Banker	Checking	[redacted]	091800316
New Account for Brian - minus one 4	Checking	[redacted]	091800316
Sandys Mobile	Savings	[redacted]	091800316

Change Account Description

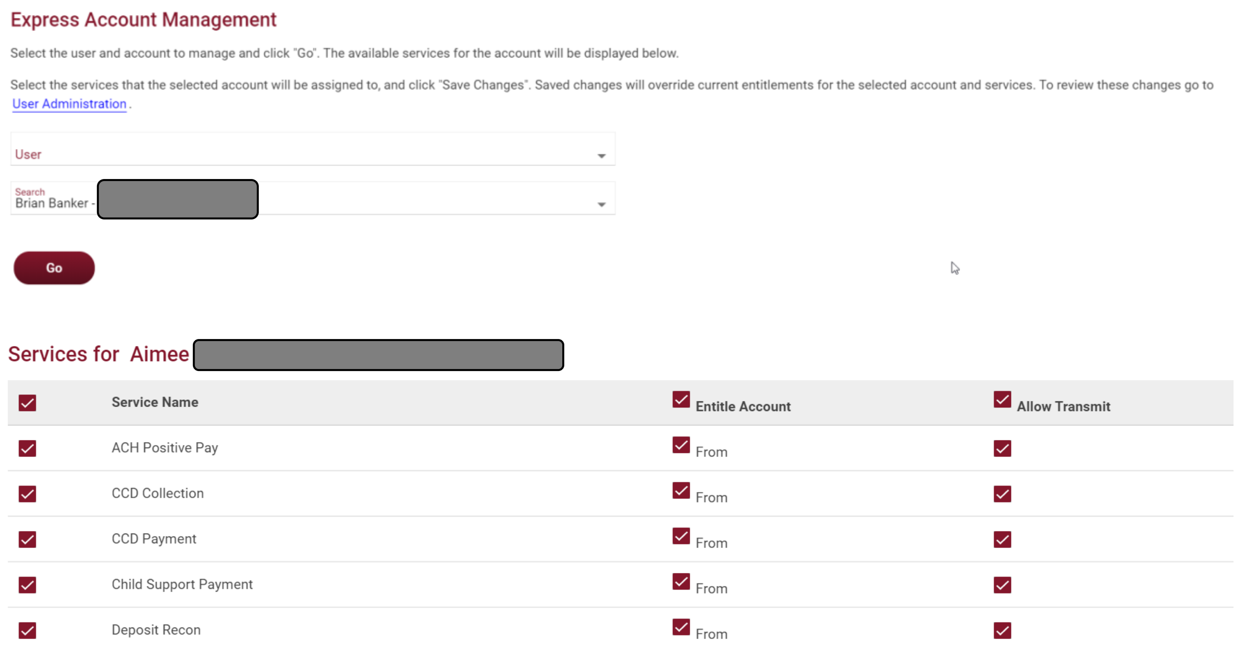
Please make the required changes and click "Save Changes", To return to the list of accounts go to Account Administration .

Account Information

TRC: 091800316
Account Number: [redacted]
Account Type: Checking
Description: Brian Banker

Save Changes | Do not save changes

Company Administration > Express Account Management
Use this to update an account service entitlement to for a specific user



Company Administration > Approval Settings
To set up Dual Approval for different services
You may set dual control limits for specific amounts for different tasks within the different types of services. Decide what would be best for your organization.

In the sample below, CCD Collections will require dual control for any file exceeding $5,000. Anything under that threshold will only require one user to send the file.
CCD Payments will require dual control regardless of the amount of the file.
Keep in mind that your users MUST BE ENTITLED TO APPROVE a file for a specific service, even if there is no dual control enforced.

Approvals Required for Transactions

For transactions, enter an amount and indicate the required approvals if the request amount is less than or equal to or greater than the amount.

To require transactions to be approved by a user other than the one who enters them, select Require Separate Entry From Approval. This should only be selected if the company has at least two users.

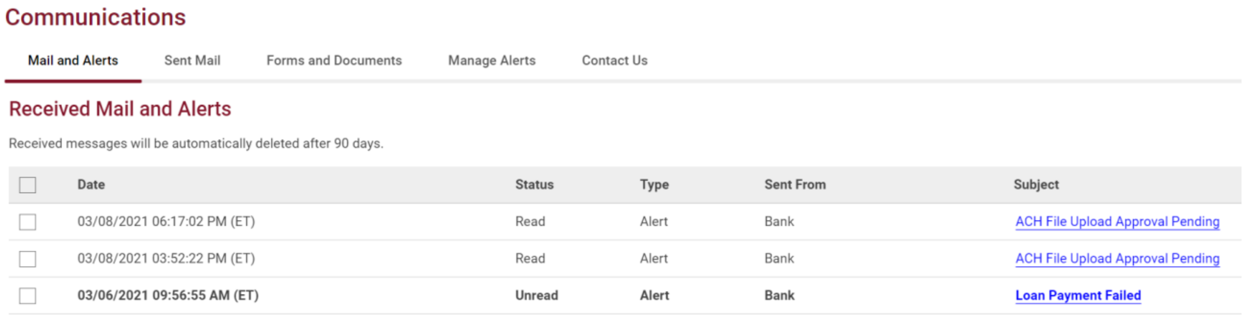
Service Name ↑	Request Amount	Approvals If Less or Equal	Approvals If Greater	Require Separate Entry From Approval
ACH File Upload	0	1	1	☐
ACH Positive Pay	0	1	1	
CCD Collection	[redacted]	1	2	☐
CCD Payment	0	1	1	☑

Company Administration > User Setup Report
You may use this to view individual user access entitlements or your organization overall.
The report may be sent to your screen, in a .csv or to a pdf document.

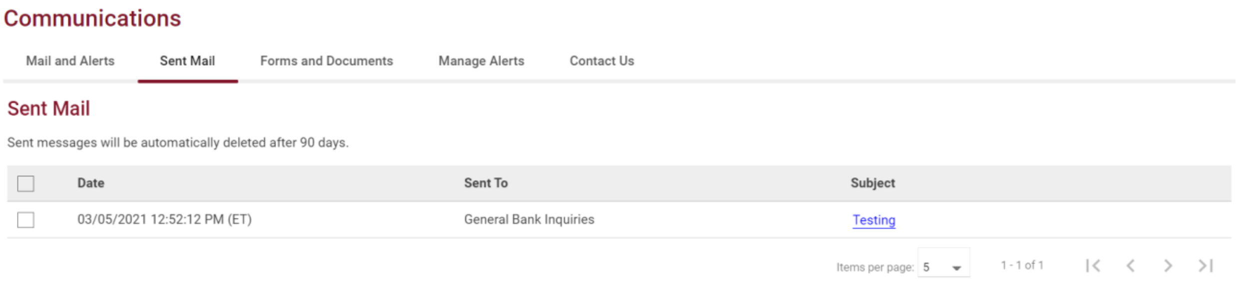
Company Administration > Invalid Login Report
You may use this to identify valid logins for your users, IP Addresses, and active and locked users.

Company Administration > ACH File SEC Codes
This is the list of SEC Codes that your organization is entitled to by the Financial Institution IF you are entitled to ACH Origination Services.

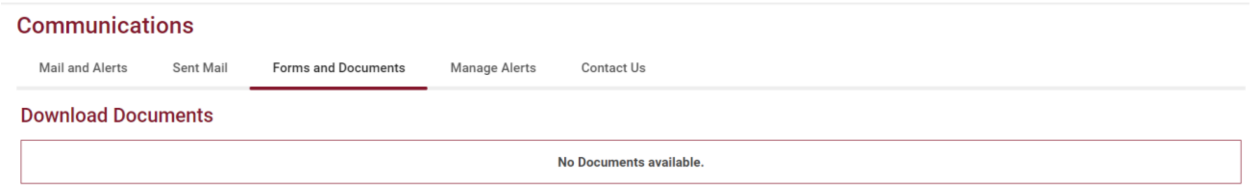
Administration > Communications
Mail and Alerts
This screen will show what messages and alerts you have received based on the alerts you have set up for yourself.



Sent Mail
These are messages that you have sent to the Financial Institution

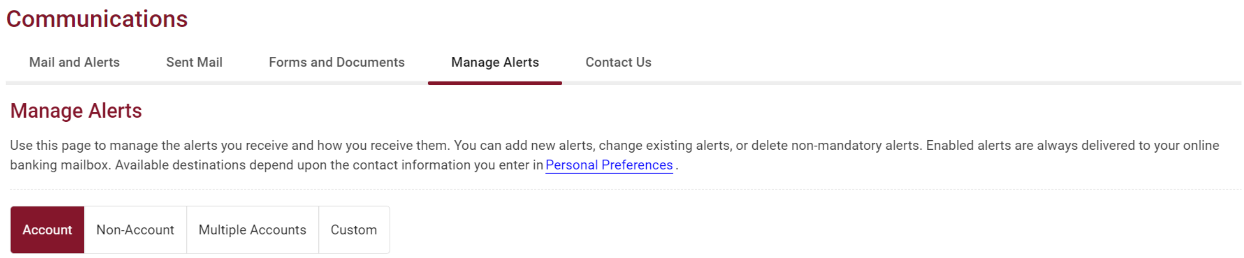


Forms and Documents
If there are forms that need to be signed or reviewed, the Financial Institution can upload it to your online banking in this location.



Manage Alerts

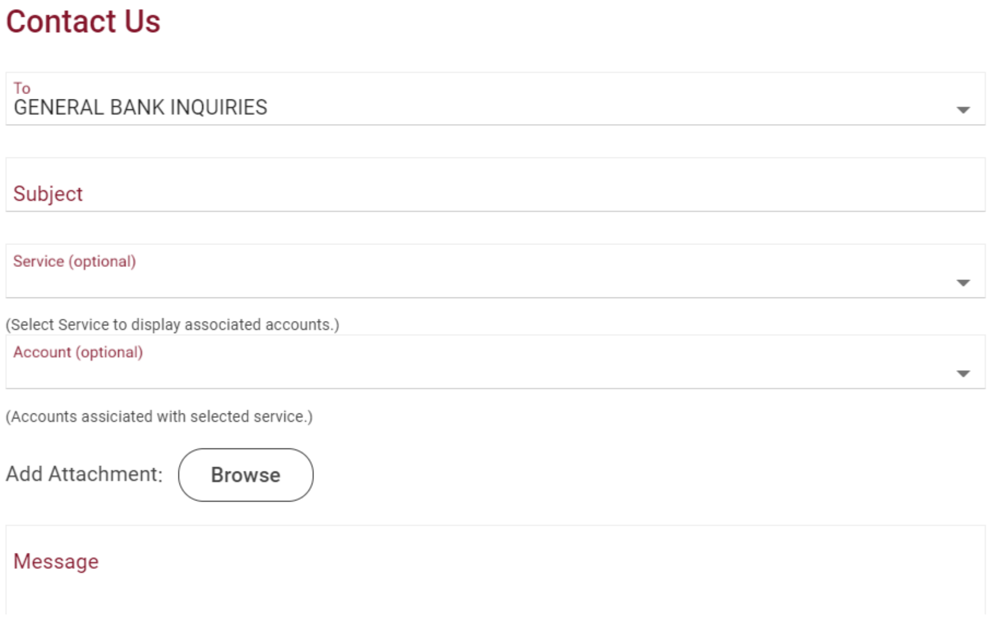
Enables you to set up alerts for individual accounts, non-account alerts, alerts for multiple accounts and custom alerts.



Review the alert messages that can be set up for you and add them as needed.

Contact Us

Use this messaging to send secure communications to the Financial Institution, to ask questions, communicate other information and to send documents securely.



Administration > Self Administration

This section allows you to update your password, email address, and telephone numbers.

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Self Administration

Change Password | Personal Preferences | User Activity Report

Only one password change is allowed in a day. Your password was last changed on March 04, 2021

Current Password

New Password

Confirm Password

Update Password | Cancel

Email

The primary e-mail address listed below will be used for bank communications such as alerts and electronic statement notifications.

A secondary e-mail address can be added for use as an optional or backup e-mail.

Primary Email Address: [redacted]

Add

Telephone

The telephone numbers listed below may be used to contact or notify you for security reasons.

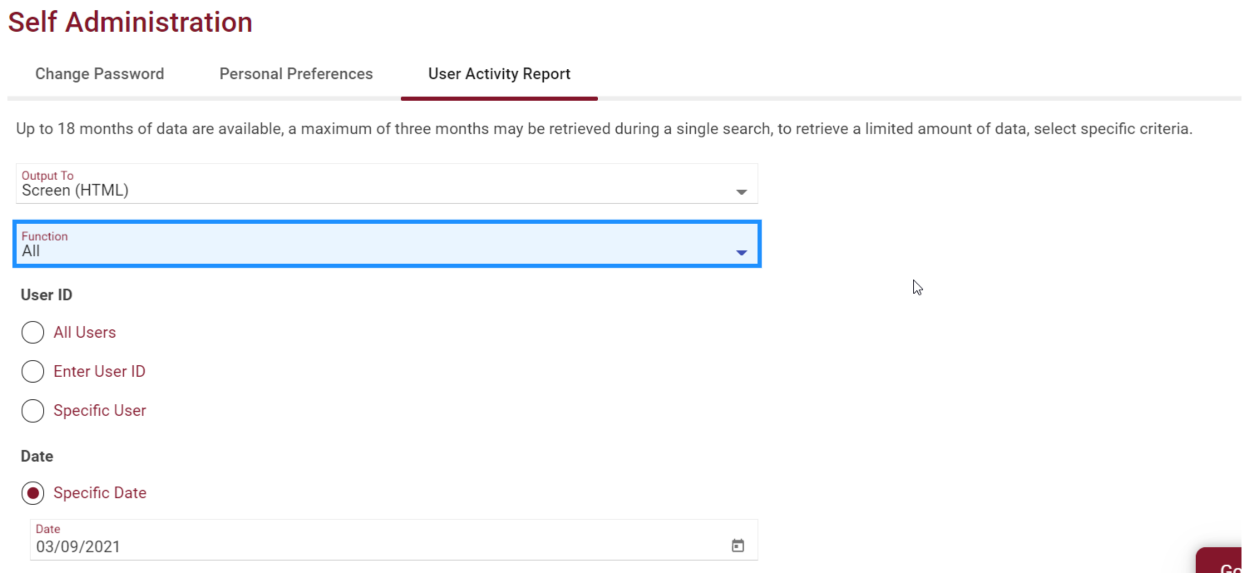
Work: [redacted]

Mobile:

Add

Got Questions? We can help +

Within the Administration > Self Administration tool, you may review a user activity report.
Enter in how you would like to view the audit log of activity, which function(s), which user(s) and which date(s). This report can be displayed on your screen or in a .csv format.



Administration > Service Administration

You may customize your organizations settings for Account Reconciliation and Positive Pay (if those services are enabled to you by the Financial Institution).

The Financial Institution default setting for Stale Dated items is 180 days. You may increase this or lower it depending upon your organization’s needs.

Service Administration

Full Account Reconciliation | Positive Pay

Full Account Reconciliation Settings

Full account reconciliation stale date setting: 180 Days Edit

Account Information

Account Type: All Accounts

1 - 1

(To edit full account recon account settings, click on the account number.)

Description	Type	Account	TRC/ABA	Stale Date Setting
Brian Banker	Checking	[redacted]	091800316	180

In addition, you may also customize the exception amount variance if a check you had in your issued file clears for an incorrect amount. In the sample below, a check would hit your exceptions if the amount it cleared by was different by one cent.

Service Administration

Full Account Reconciliation | Positive Pay

Positive Pay Settings

Company Stale Date Setting: 180 Days Edit

Account Information

Account Type: All Accounts

1 - 1

(To edit account positive pay settings, click on the account number.)

Description	Type	Account	TRC/ABA	Stale Date Setting	Exception Minimum Amount	Payee Exception Minimum Amount
Brian Banker	Checking	[redacted]	091800316	180 Days	$0.01	

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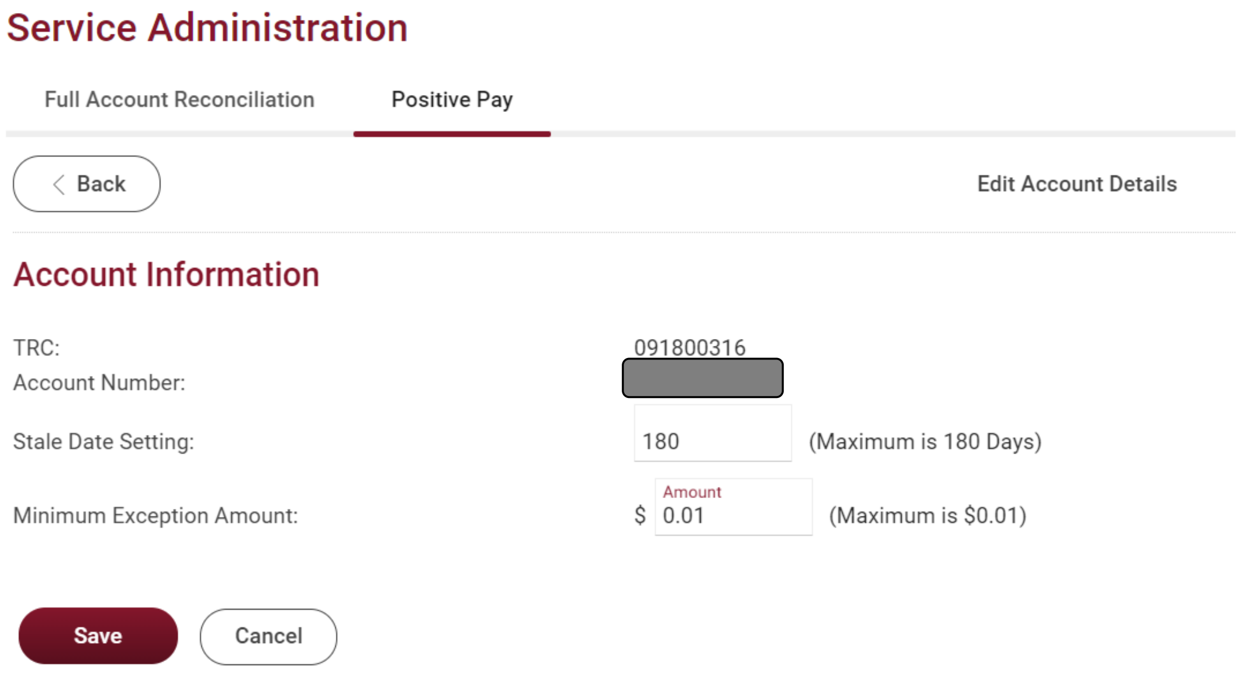
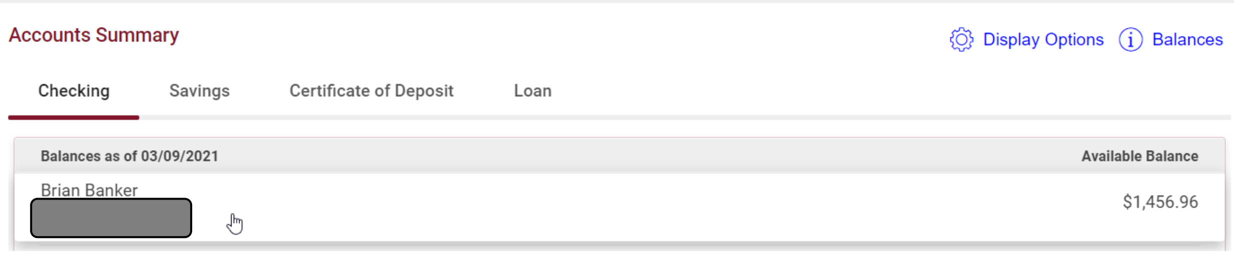
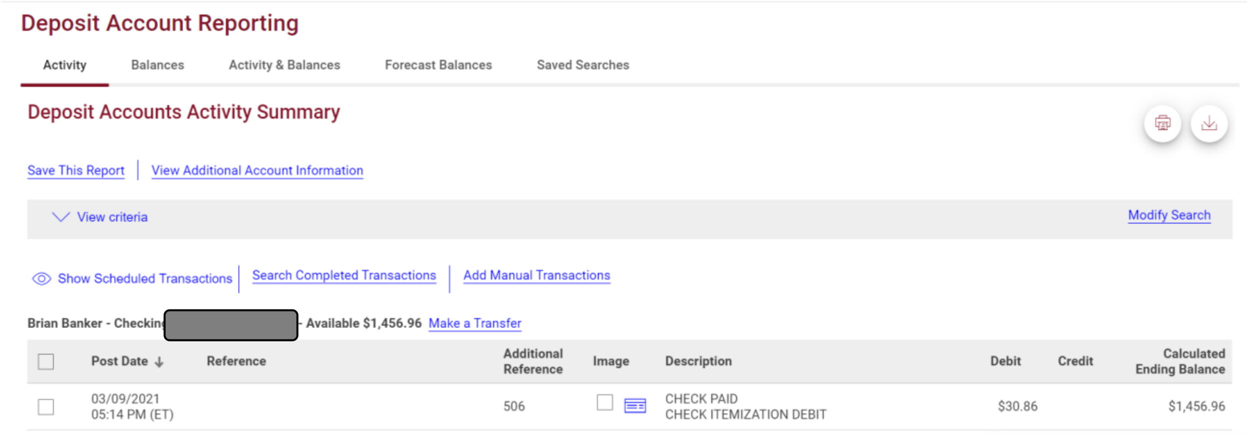


Welcome Page
This page will show you a list of your accounts, categorized by the types of accounts: Checking, Savings, CDs, and Loans. Click a tab to view your list of that type of account

Click your account to get into the Deposit Account Reporting



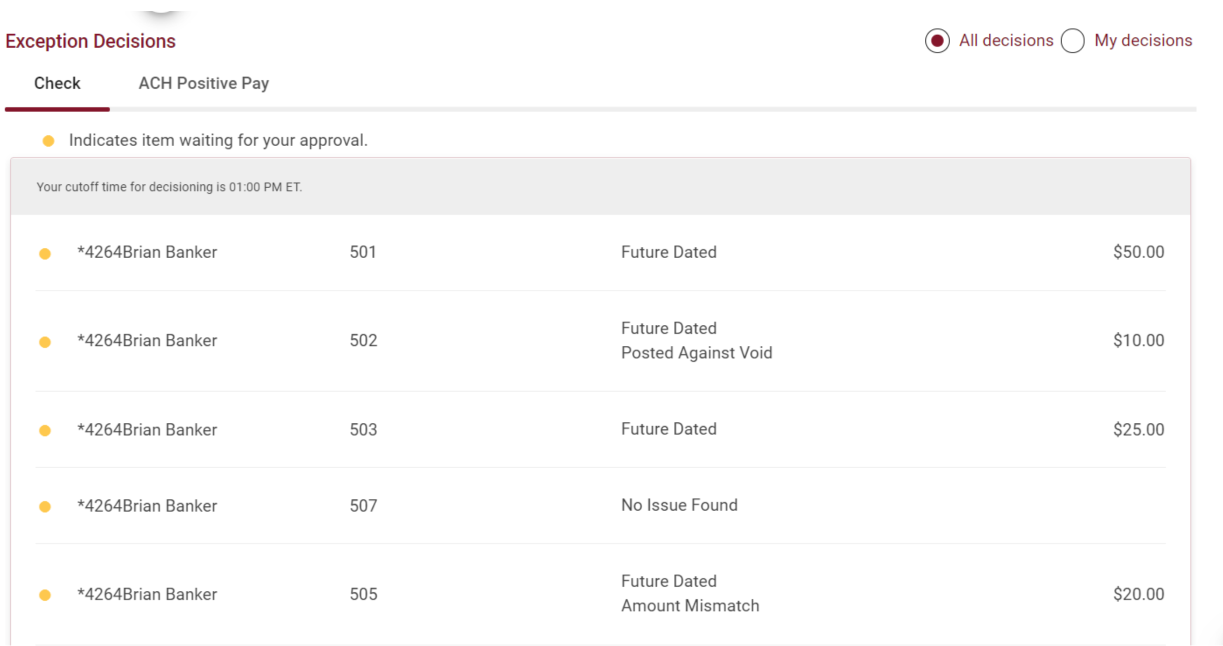


Welcome Page

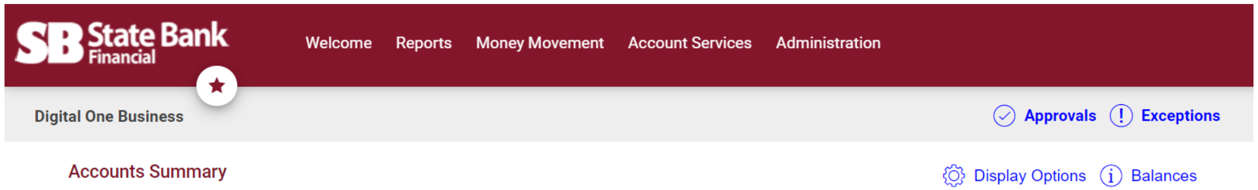
You will also see an Exception Decisions section.

This is where you will see any exception items for Check Positive Pay (also known as ARPP) and ACH Positive Pay (formerly known as ACH Blocks and Filters).

These items must be worked by 11 am CT daily.



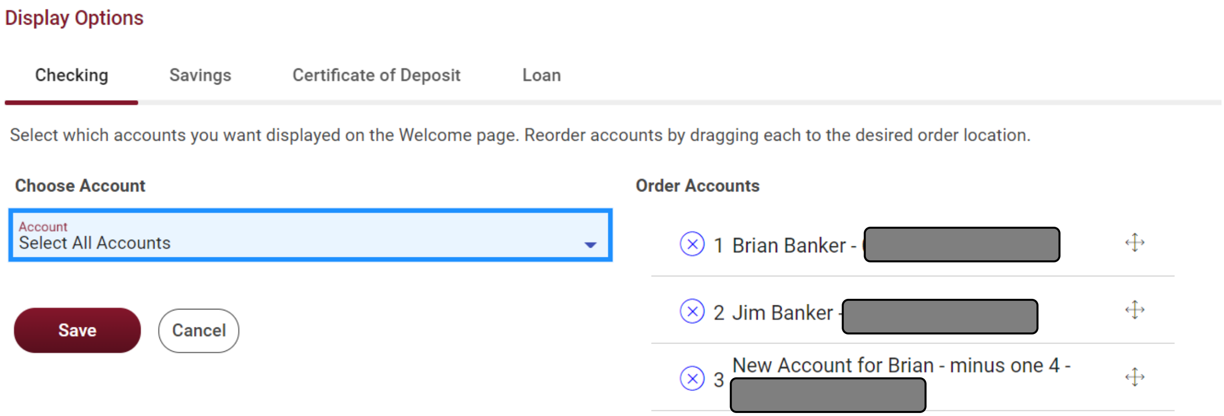
Welcome Page Features



The Approvals hyperlink will take you into a screen showing any approvals that are required to release a specific task. Account transfer, Wire Transfer, ACH Origination file, new user set up, etc. This would be anything that you would require dual control on.

The Exceptions will take you to view any Exception decisions that need to be made for Check Positive Pay or ACH Positive Pay.

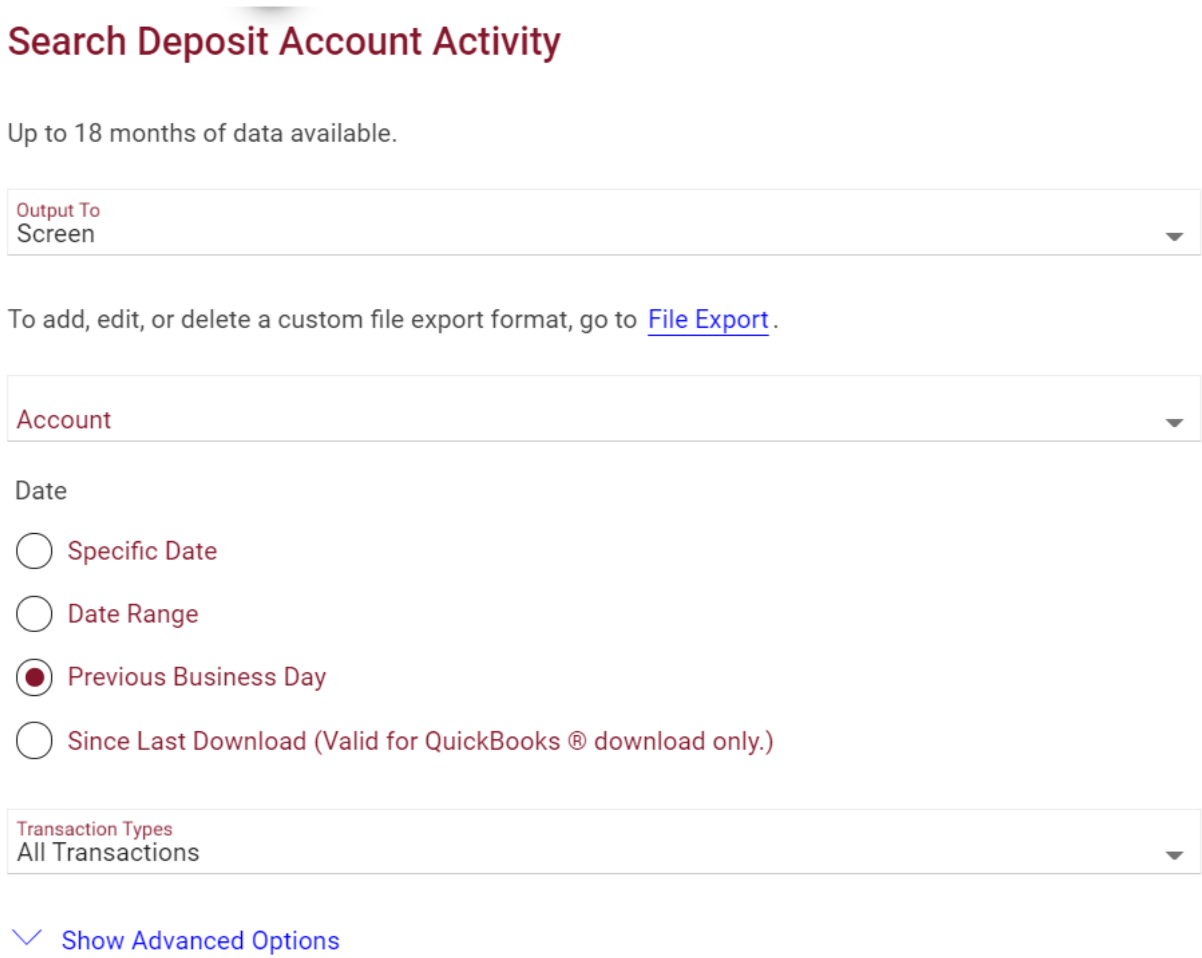
Display Options will allow you to customize which accounts you may see on the welcome page, and to place them in a different order of relevance. This can be customized for each type of account.



Balances
This will provide a description about the types of balance information you may see on your Welcome page.

Reports
This tool will enable you to customize and search for transactions, checks, deposits, cleared items, etc. on your various accounts in addition to viewing your account balances. This will also allow you to export your account transaction data into several different file types including CSV, PDF, QuickBooks® and more.

Deposit Account Reporting



Search Deposit Account Balances

Up to 18 months of data available

Output To
Screen

To add, edit, or delete a custom file export format, go to File Export.

Account

Date

- ( ) Specific Date
- ( ) Date Range
- (•) Previous Business Day

Account Sort
Account number

Summary Information

- (•) All Information
- ( ) Specific Information

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Search Activity & Balances

Up to 18 months of data available.

Output To
Screen

To add, edit, or delete a custom file export format, go to File Export.

Account

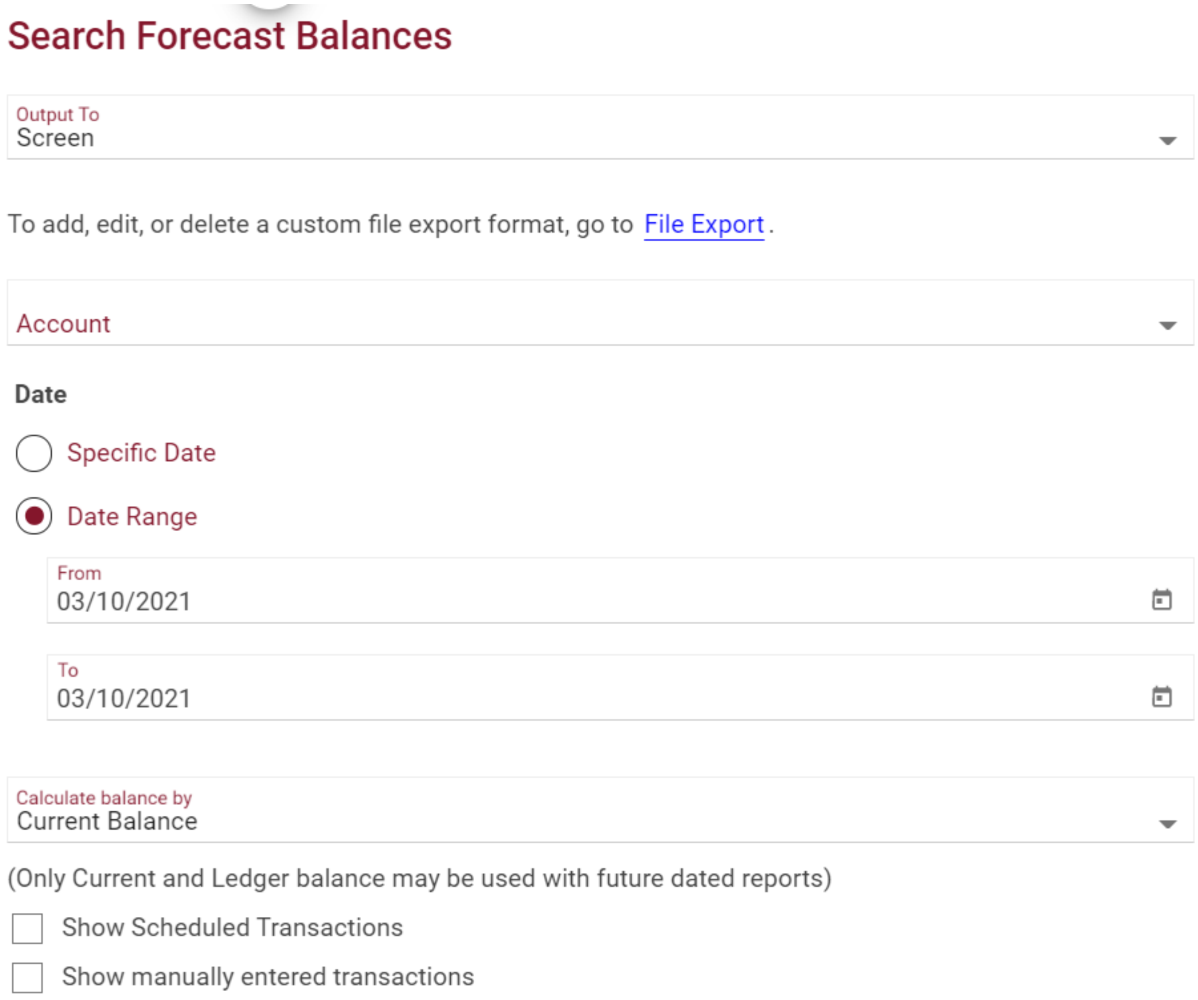
Date

- ( ) Specific Date
- ( ) Date Range
- (•) Previous Business Day

Transaction Types
All Transactions

Show Advanced Options

The Forecast Balances report may help you to determine your future balance position for items that are expected to clear or to be deposited.


Search Forecast Balances

Output To
Screen

To add, edit, or delete a custom file export format, go to File Export.

Account

Date

Specific Date

Date Range

From
03/10/2021

To
03/10/2021

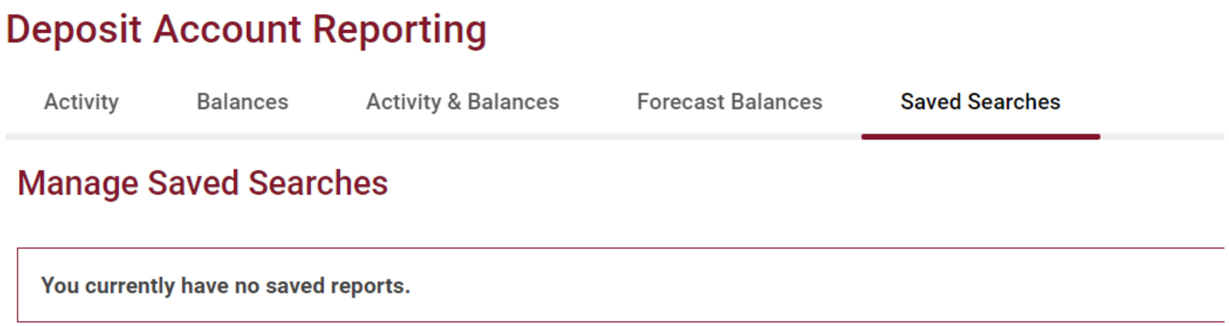
Calculate balance by
Current Balance

(Only Current and Ledger balance may be used with future dated reports)

Show Scheduled Transactions

Show manually entered transactions

Saved Searches allows you to quickly get back to a specific report search criteria that you may use on a regular basis.



Reports > Deposit Reports

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Deposit Reports

Activity   Balances

Search Deposit Account Activity

Up to 18 months of data available.

Output To
Screen

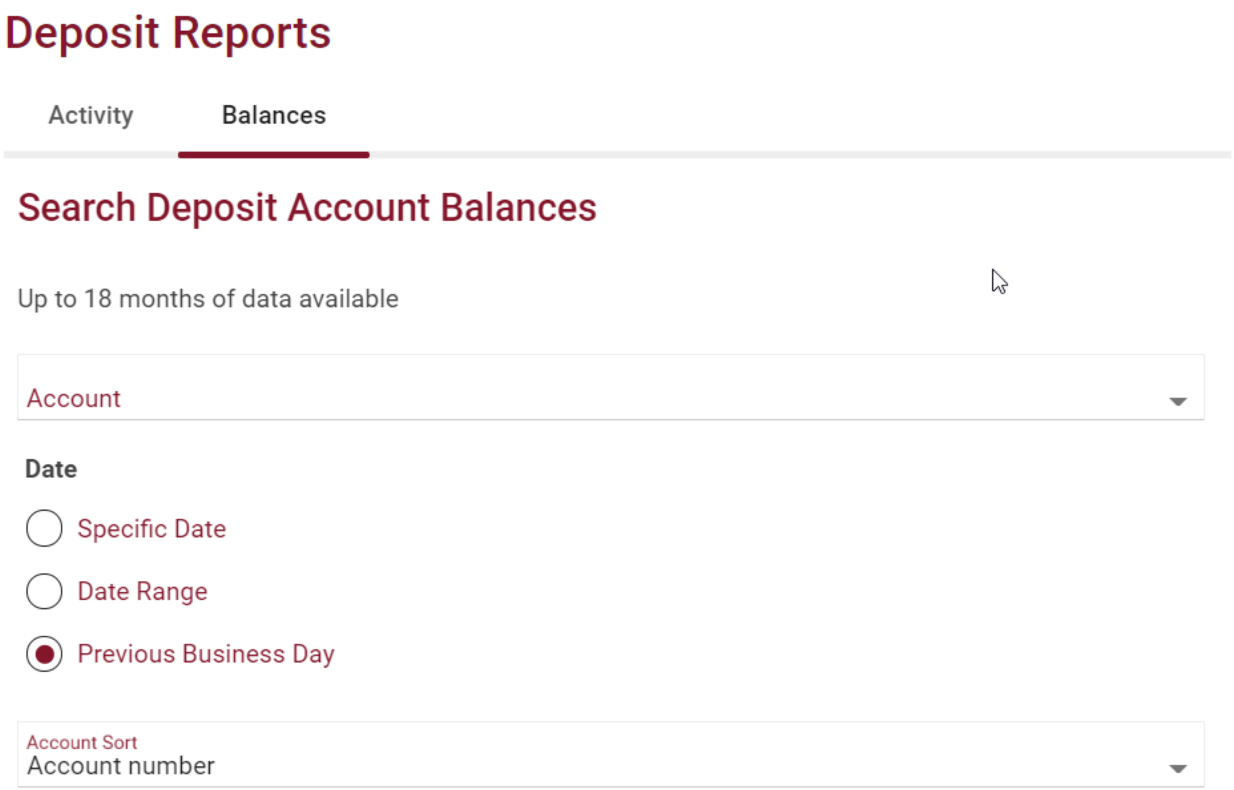
Account

Date

- ○ Specific Date
- ○ Date Range
- ● Previous Business Day
- ○ Since Last Download (Valid for QuickBooks ® download only.)

Transaction Types
All Transactions

Show Advanced Options



Money Movement

Scheduled Requests

If there are any transfers (ACH, Wire, Internal, Loan Payments or Advances) that are scheduled, they will display in this screen.

Approvals

Transfers | Transactions | Templates | **Scheduled Requests** | Issues | Files | Users

Next Scheduled Requests

Current as of: 03/10/2021 01:29:17 PM (ET)

Approval status is subject to change. Requests can be approved in advance of the scheduled Send On date.

Requests can be edited until 12:00:01 A.M. ET on the Send On date; edits cannot be completed or saved after that time.

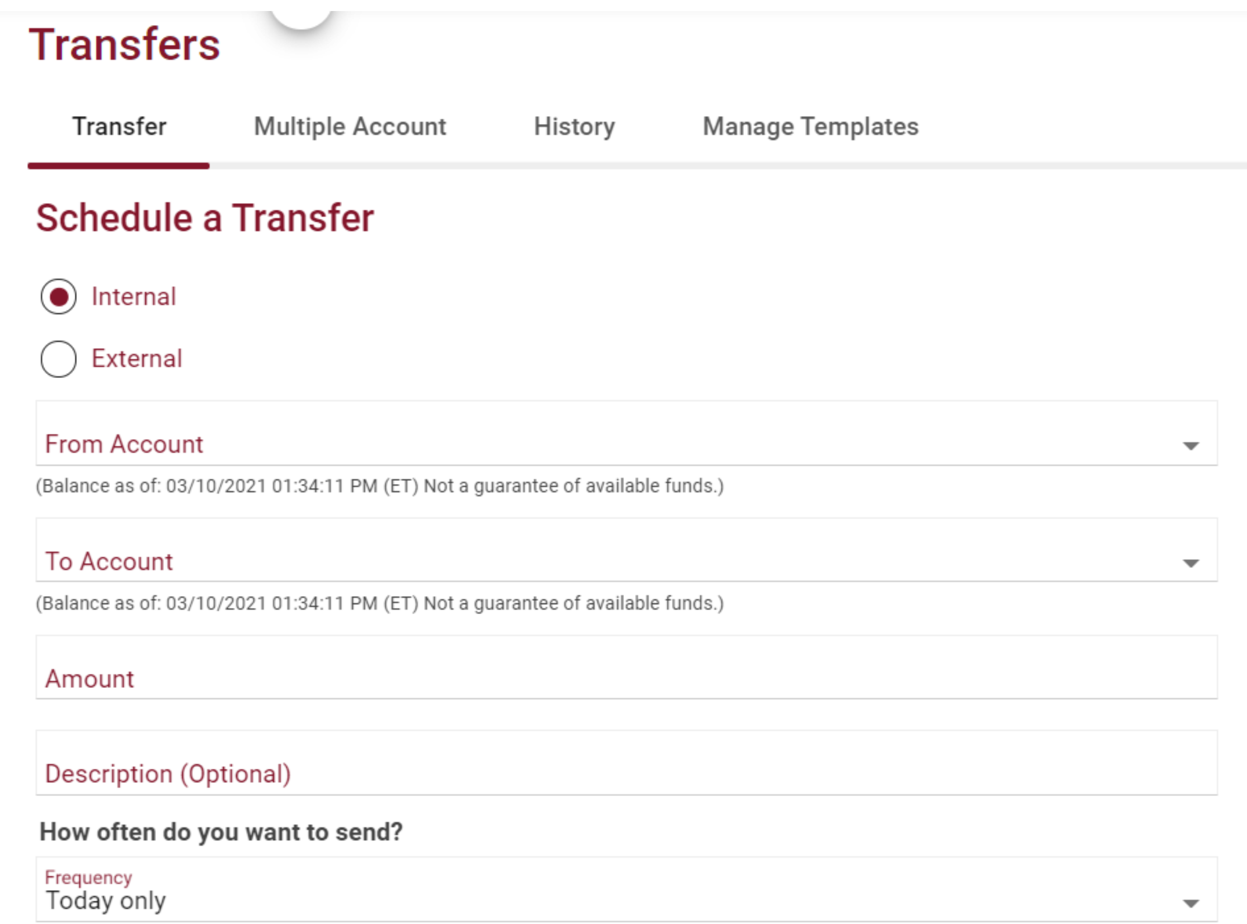
On the Send On date, requests that have all approvals will be transmitted; requests that require additional approvals will be added to the transmit queue for approval. All approvals are required before a request is transmitted. The next request in the schedule will be listed below after the current request is transmitted.

Requests are not transmitted in the order that they appear below.

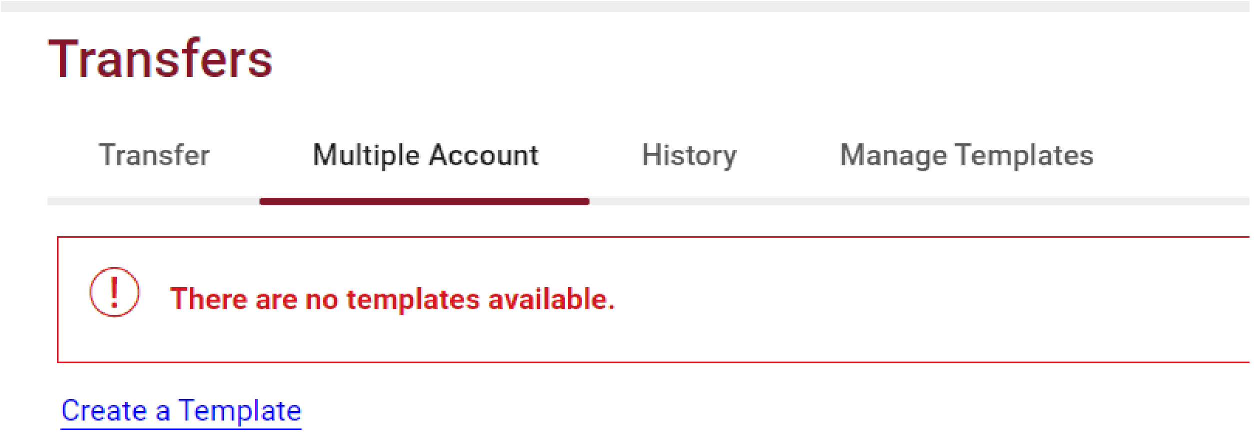
You do not have any scheduled requests

Money Movement > Transfer Money
You may transfer funds internally to accounts that your organization and user is entitled to.
External Transfers may not be available for your organization or user. Refer to your Financial Institution for questions regarding this.

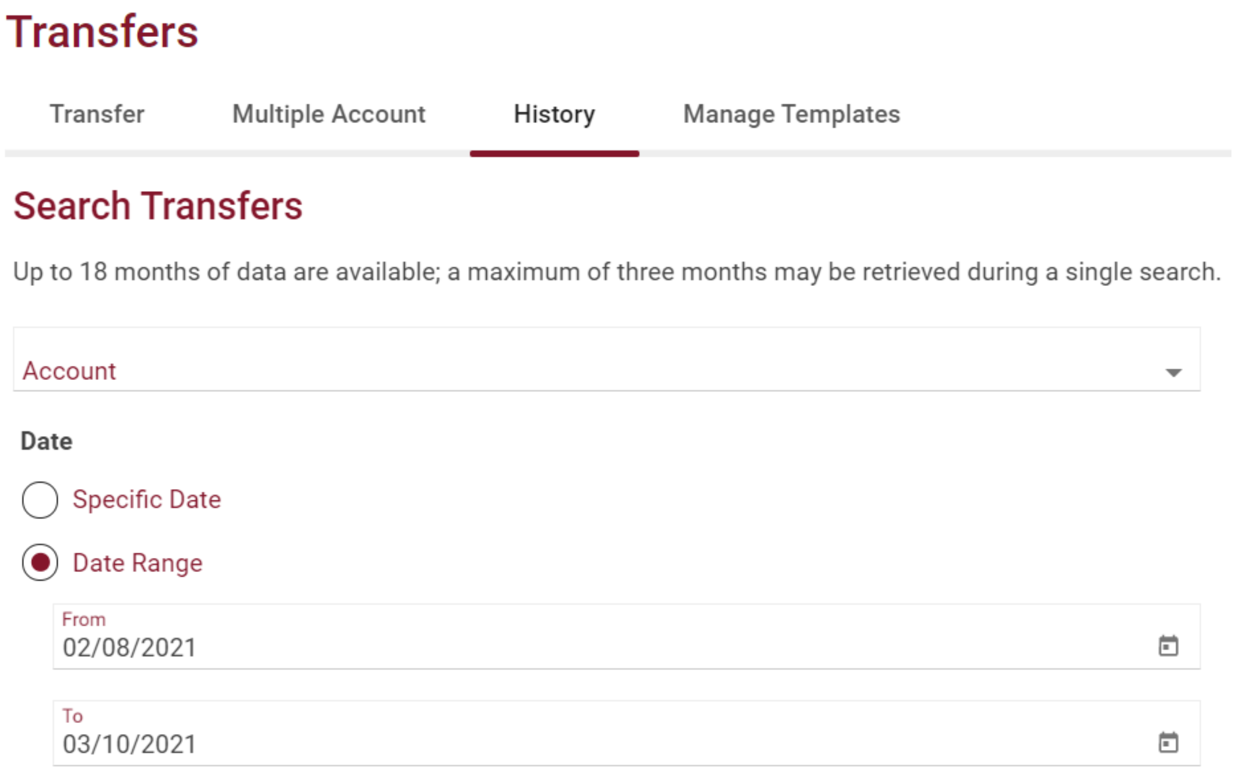
All transfers may be scheduled on a one-time basis or on a set frequency.



You may also schedule transfers to debit one account and credit two separate accounts. For example, Pay Loan A and Loan B at the same time with one debit from DDA 1.



View your Transfer History



Set up and Manage Templates for your Transfer Money functions. This is helpful if you have a transfer you make frequently or one that needs to be recurring on a schedule.

State Bank Financial

Transfer | Multiple Account | History | Manage Templates

Add Template

Template Name

Action

- ○ Send Money
- ○ Collect Money

Main Account

Maximum Transfer Amount

(Per detail account)

Description (Optional)

Detail Accounts:

Account
Account

Detail Accounts:

Set All Amounts To

Change

Account	Default Amount
Account	Amount 0
Account	Amount 0
Account	Amount 0

Total Transfers: $0.00

Approvals

Transfers | Transactions | Templates | Scheduled Requests | Issues | Files | Users

Approvals - Transfers

Internal Transfers

From Account	To Account	Amount	Entered By	Entry Date	Approval Status
There are no requests available to transmit.					

External Transfers

From Account	To Account	Amount	Entered By	Entry Date	Approval Status
There are no requests available to transmit.					

Multiple Account Transfer

Template	Amount	Effective Date	Entered By	Entry Date	Approval Status
There are no requests available to transmit.					

Got Questions? We can help +

Approvals

Transfers | Transactions | Templates | Scheduled Requests | Issues | Files | Users

Approvals - Transactions

Loan Payment Requests

☐	Loan Account	Note ID	Pay Due ↑	Pay From	Payment	Status
☐	[redacted]		03/10/2021	Jim Banker [redacted]	$1.00	0 of 1
				Total	$1.00	

Loan Advance Requests

There are no requests available to transmit.

Approve Selected

State Bank Financial

Wire Payments

Account	Template	Recipient	Amount	Currency	Effective	Entered By	Approval Status
There are no requests available to transmit.							

ACH Transactions

Account	Template Name	Request Type	Amount	Effective Date	Entered By	Entry Date	Approval Status
There are no requests available to transmit.							

Approvals

Transfers | Transactions | **Templates** | Scheduled Requests | Issues | Files | Users

Approvals - Templates

Wire Templates

Template	Account	Recipient	Approval Status	Approval Action Pending
There are no templates for approval.				

ACH Templates

Template	Request Type	Account Type	Company Details	Status	Action
There are no ACH templates for approval.					

Multiple Account Templates

Template Name	Account	Approval Status	Approval Action Pending
There are no templates for approval.			

Got Questions? We can help +

Approvals

Transfers | Transactions | Templates | Scheduled Requests | **Issues** | Files | Users

Account Reconciliation Issues

Account	Check	Amount	Issued Date	Issued Type	Payee	Approval Status	Action Pending
There are no issues available to approve.							

Positive Pay Issues

Account	Check	Amount	Issued Date	Issued Type	Payee	Approval Status	Action Pending
There are no issues available to approve.							

Approvals

Transfers | Transactions | Templates | Scheduled Requests | Issues | Files | Users

ACH Files

Files Name	Upload Date	Company ID	Debits	Credits	Effective Date	SEC Codes	Prenotes	Approval Status
There are no files available to approve.								

Account Reconciliation Issue Files

File Name	Total Records	Issue in Files	Total Amount For Issues	Voids in Files	Total Amount For Voids	Upload Date	Uploaded By	Approval Status
There are no files available to approve.								

Positive Pay Issue Files

File Name	Total Records	Issue in Files	Total Amount For Issues	Voids in Files	Total Amount For Voids	Upload Date	Uploaded By	Approval Status
There are no files available to approve.								

Positive Pay Decision Files

File Name	Upload Date	Uploaded By	Approval Status
There are no files available to approve.			

Approvals

Transfers | Transactions | Templates | Scheduled Requests | Issues | Files | Users

Approvals - Users

Unapproved User Profiles

There are no users available to approve.