TREASURY MANAGEMENT QUICK REFERENCE GUIDE

Treasury Management Online Banking

WILSON Bank & Trust
MEMBER FDIC

Contents

First Time Login

- You will receive 2 emails
  - 1. Containing your Company ID & User ID
  - 2. Containing a Digital ID Enrollment link from
    treasurymanagement@wilsonbank.com
- Click the Digital ID Enrollment link
- Input the Company ID and User ID given, then "Submit"
- Select "Create my Wilson Bank & Trust ID"
- Enter your First Name, Last Name, and ensure the email and phone number(s) are correct.
- Next
- "Username": You may create whatever username you would like.
  - If you get an error, that means the username is already in use and you must create a new one.
- "Password": Enter a unique password.
  - Password requirements are:
    - Passwords must be between 8 and 128 characters in length
    - All ASCII and Unicode characters (including space) are supported.
    - Passwords must not match or contain your username.
    - Passwords must not begin or end with a space.
- Confirm your password
- Next
- Choose your 2-step verification method to log into treasury online banking.
  - Select, "Get Started"
  - You may select:
    - Voice or text Message
    - Authy (an app that generates secure access codes)
    - Authenticator App (if you decide to use an authenticator app other than Authy)
  - Follow prompts to either enter your phone number or link an authenticator app. The system will have you verify this by entering a code with the verification method you chose.
  - Select "Verify"
  - Select "Done"
- Choose a phone number for transactional authentication purposes. Select, "Add Phone Number" for whichever option you'd like
  - Enter your phone number
  - Select "Verify Phone Number"
  - A code will be delivered. Enter it into the text box, then select "Verify Number"
  - Select "Done" then "Done" again

- The following page are our Terms and Conditions" – please read through this and select "Accept" when complete.

*Please note: Depending on how you are set up, you may or may not see some of the options listed in the remainder of this document

Dashboard

Please note that each box on the dashboard is called a _widget_.

How to Customize your Dashboard

There are many widgets you can add to help manage your business. Additional widgets available to add include:

- Payments Pending Approval
- Quick Loan Payment
- Positive Pay
- Quick Transfer
- Stop Payment Pending Approval

Adding Widgets

- Select "Configure dashboard in the top right corner
- Select "Add Widget"
- "Add Widget on whichever you would like to add
- Select "Add Widget" again at the bottom of the pop-up
- "Save"

How to adjust the look of widgets

- Select "Configure dashboard in the top right corner
- You will see all existing widgets become grey

- You may move each widget to wherever you'd like or resize them as well.
- "Save"

Accounts Widget

At first login, you will not see your accounts on the dashboard. You will need to add them. The system auto defaults to 2 groups so you can split checking accounts from loans, or if you have multiple subsidiaries, etc.

To add accounts and change groups:

- Select "Manage Groups" at the top of the accounts widget
  - You can re-name the group(s) by clicking the pencil icon to the right of the group name.
  - To add accounts, select "Add Accounts" to the right of the group
    - Select the account(s)
    - Select "Add Accounts"
  - To delete a group, select the "delete Group" icon to the right of the group
  - To create a group, select "Create New Group" in the top right of the pop-up
- Done

If you select "Details" to the right of the account line, this will give you a pop-up that gives you a 10-day snapshot of account activity.

Information Center Widget

The information center is a great place to view any upcoming holiday closings, important notices of upcoming changes, and Treasury Management contact information.

Resource Widget

The Resource widget is a great place to find help on anything Treasury Management & business banking.

Favorite Reports Widget

This is where you can quickly view favorited reports. To add you can:

- Select "Reporting" in the menu options
- Select "Information Reporting"
- Here, you can select the star "Favorite" on any report.
- They will then show on the "Favorite Reports" widget

Quick Loan Payment

If you have a Loan with Wilson Bank & Trust, this is a great way to make loan payments or make additional payments if you already have an Automatic Funds Transfer to pay it off. To make a loan payment:

- Select "From Account"
- Select the "Loan Account"
- Input the "Amount" you'd like to pay towards the loan
- Select a "Payment Date"
- Select "Review" and ensure everything looks correct
- Select "Confirm"

Quick Transfer Widget

If you are needing to transfer between accounts including a Line of Credit you may have with us (verify with your Lender on the terms of your LOC for this ability), this is a great way to accomplish transfers quickly and easily. To use this feature:

- Select "From Account"
- Select "To Account"
- Input the "Amount" you'd like to transfer
- Select a "Transfer Date"
- Select "Review" and ensure everything looks correct
- Select "Confirm"

Payments Pending Approval Widget

If you have opted in for dual approval on any service, or have Online Wire capability which requires dual control, this widget is a quick and easy way to see all approvals needed all in one place to Approve or Reject these transactions. How to Use:

- You will see the following options listed across the top of the widget:
  - Transfer
  - Loan Payment
  - Wire
  - ACH
- If there is a number in the parenthesis, that means there is a payment pending approval. Navigate to that tab
- View the transaction. Once you have verified the information, select the checkbox on the left side of the transaction
- Select "Approve" or "Reject" based on your decision

Positive Pay Widget

If you have the Positive Pay service, this widget is the best way to decision exceptions daily for Checks and ACH's. How to use:

- You will see the following options listed across the top of the widget:
  - Check Exceptions
  - ACH Exceptions
- If there is a number in the parenthesis, that means there is an exception pending approval. Navigate to that tab
- Review the transaction (Click on "Check Image" if it is a check)
- Select the "Pay" or "Return" check box on the left side of the transaction based on your decision
- Select "Review" and ensure everything looks correct
- Select "Confirm"

Stop Payment Pending Approval Widget

Stop Payments can be completed in online banking. If you elect to turn on dual control for this, you can add this widget to make approval quick and easy. To use this:

- Any stop payments pending approval will be listed in this widget.
- Review the stop payment(s)
- Select the "Pay" or "Return" check box on the left side of the stop payment based on your decision
- Select "Review" and ensure everything looks correct
- Select "Confirm"

Accounts

Account List

This is where you can view all your accounts and details by selecting the "Accounts" menu option, then "Account List"

To view Transactions

- Select the account
- All transactions will be listed
- You can filter by date by:
  - Navigating to "Transaction Dates"
  - Select the dropdown
  - Choose what date range you'd like to view.

Downloading Transactions
- From the "Account List" page, select the "Actions" button on the right
- Select "Download"
- Choose the "Date Range"
- Select the "Download Format"
- Select "Download"

Downloading Account Overview & Balances
- From the "Account List" page, select "Download" in the top right corner
- Select "CSV" or "PDF"

Transfer Between Accounts
- From the "Account List" page, select the "Actions" button on the right side of the account
- Select "Transfer To" or "Transfer From" depending on what you'd like to do to the selected account
- On the new page, fill in the other account on the transaction
- Input the "Amount" you'd like to transfer
- "Frequency": here you will have the option to leave the transaction as a "One Time" transfer or to make it recurring. Feel free to select any choice from the dropdown.

  Recurring:
  - If you select a recurring transaction, you may select a "Repeat On" day, a start date, and an End Date.
  - You will also have the option to select "No End Date" and cancel it whenever you'd like. See "Recurring Transfers" for more information
- Select a "Transfer Date"
- "Memo" (Optional)
- Select "Review" and ensure everything looks correct
- Select "Confirm"

Research Transactions
To research transactions:

- Select the "Accounts" menu option
- Select "Research Transactions"
- Select the arrow on the left side of the page to expand the search options:

- Then, you can search based on any of the provided filters
- You may then expand any transaction details in the results by selecting the Account (highlighted in maroon)

Payments

Transfer

Under the "Payments" menu option is the "Transfer" submenu. This is for internal transfers between accounts linked in online banking only.

Create Transfer

- Select the "Payments" menu option
- Select "Create Transfer" under the "Transfer" sub menu
- There are different radio buttons for "One-to-One Transfers," "One-to-Many Transfers," or "Many-to-One Transfers"

One to One Transfers

- Select the "Transfer From" account
- Select the "Transfer To" account
- Input the "Amount" you'd like to transfer
- "Frequency": here you will have the option to leave the transaction as a "One Time" transfer or to make it recurring. Feel free to select any choice from the dropdown.

    Recurring:

    o If you select a recurring transaction, you may select a "Repeat On" day, a start date, and an End Date.
    o You will also have the option to select "No End Date" and cancel it whenever you'd like. See "Recurring Transfers" for more information

- Select a "Transfer Date"
- "Memo" (Optional)

- Select "Review" and ensure everything looks correct
- Select "Confirm"

One-to-Many Transfers

- Select the "Transfer From" account
- Select the "Transfer Date"
- Under "Transfer To:"
  - Select your first "To Account"
    - Enter the "Amount" you'd like to transfer to this account
    - "Memo" (Optional)
  - Select the second "To Account" and follow the same instructions.
- You may add as many "To Account[s]" as you'd like by selecting the + to the right of the last account:

To Account 🔍	$0.00	Memo	🗑	➕

- Once you have added all the "To Account[s]", select "Review" and ensure all the information is correct
- Select "Confirm"

Many-to-One Transfers

- Select the "Transfer To" account
- Select the "Transfer Date"
- Under "Transfer From:"
  - Select your first "From Account"
    - Enter the "Amount" you'd like to transfer from this account
    - Select "Memo" if you'd like to add a memo to this transfer
  - Select the second "From Account" and follow the same instructions.
- You may add as many "From Account[s]" as you'd like by selecting the + to the right of the last account:

From Account 🔍	$0.00	Memo	🗑	➕

- Once you have added all the "From Account[s]", select "Review" and ensure all the information is correct
- Select "Confirm"

Transfer Templates

A template is a placeholder for transaction information you plan on using regularly and/or in the future. This is _not_ a live payment until it is initiated.

How to Create a Transfer Template

- Select the "Payments" Menu option

- Select "Transfer Templates" under the "Transfer" sub menu
- Select "Create New Template" at the top right of the screen
- There are different radio buttons for "One-to-One Transfers," "One-to-Many Transfers," or "Many-to-One Transfers" depending on the kind of transfer you'd like to do.
- Click here for instructions on One-to-One Transfers
- Click here for instructions on One-to-Many Transfers
- Click here for instructions on Many-to-One Transfers
- Select "Review" and ensure all the information is correct
- Select "Confirm"

How to Initiate a Transfer Template
- Select the "Payments" Menu option
- Select "Transfer Templates" under the "Transfer" sub menu
  - Selecting "Create Transfer from Template" will take you to the same place
- Select the checkbox to the right of the template you'd like to initiate
- Select "Initiate Payments" at the bottom
- It will then pull you to the live payment page
- "Amount": ensure this is correct or edit the amount(s) you'd like to transfer
- "Frequency": (for One-to-One Transfers only) here you will have the option to leave the transaction as a "One Time" transfer or to make it recurring. Feel free to select any choice from the dropdown.

    Recurring:

  - If you select a recurring transaction, you may select a "Repeat On" day, a start date, and an End Date.
  - You will also have the option to select "No End Date" and cancel it whenever you'd like. See "Recurring Transfers" for more information
- Select a "Transfer Date"
- "Memo" (Optional)
- Select "Review" and ensure everything looks correct
- Select "Confirm"

How to Edit Transfer Templates
- Select the "Payments" Menu option
- Select "Transfer Templates" under the "Transfer" sub menu
- Select the "Actions" button to the right of the template
- Select "Edit"
- Select "Review" and ensure everything looks correct
- Select "Confirm"

How to Delete Transfer Templates
- Select the "Payments" Menu option

- Select "Transfer Templates" under the "Transfer" sub menu
- Select the "Actions" button to the right of the template
- Select "Delete"

Recurring Transfers

Please note that you will have the option to create recurring transfers in online banking for "One-to-One Transfers" only. Once you get to the Frequency, you will see many options:

Each one up to monthly will allow you to select which day of the week or month you would like the transfer to repeat on. You will also have the option to select the start and end date. Please note that the "Start On" date is when the first transaction will occur, **not** the date you "Review" and "Confirm"

"No End Date": If you select no end date for the transaction, please be aware that the transaction will continue until you cancel it.

How to View and Cancel a Recurring Transaction
- Select the "Payments" Menu option
- Select "Recurring Transfers" under the "Transfer" sub menu
  To Cancel:
- Select the "Actions" button to the right of the transaction
- Select "Cancel"
  To View:
- Select the "Payment Name" highlighted in maroon

Transfer Activity
- Select the "Payments" Menu option
- Select "Transfer Activity" under the "Transfer" sub menu
- Here will be a full list of transfers done within online banking. To search specific transactions, select the arrow on the left side of the page then select "Search":
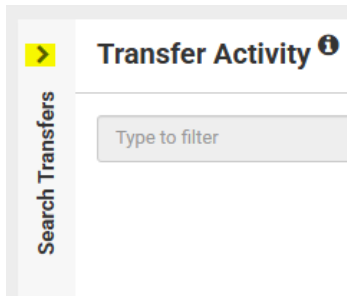
Loan Payments

Important Note: if you already have an automatic payment set up for your loan, it will continue to pull regardless of if you use this option. Any payments done here will be in addition to any automatic payments.

How to create a Loan Payment

- Select the "Payments" Menu option
- Select "Create Loan Payment" under the "Transfer" sub menu
- Select the "From Account"
- Select the "To Loan Account"
- Payment Option": Select whether the payment will be a regular payment or for principal only
- "Amount": Input the amount you would like to transfer
- "Payment Date": Select the date you would like the transfer to occur
- "Memo": (Optional)
- Select "Review" and ensure everything looks correct
- Select "Confirm"

Loan Payment Activity

- Select the "Payments" Menu option
- Select "Loan Payment Activity" under the "Transfer" sub menu
- Here will be a full list of loan payments done within online banking. To search specific transactions, select the arrow on the left side of the page then select "Search":
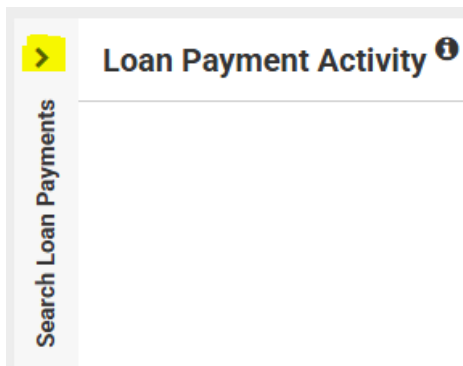
Stop Payment

Stop payments are used to stop checks you have written from being deposited. Each stop payment is $38 and lasts 90 days.

Create Stop Payment

- Select "Payments"
- Select "Create Stop Payment"
- "Account": select the account the check was written off of
- "Check Number": enter the check number or you may select a range
- "Check Date": Enter the date the check was written on
- "Check Amount": (Optional) Enter the amount of the check
- "Payee": (Optional) Enter the payee of the check
- "Remarks": (Optional) enter a note
- Select "Review" and ensure everything looks correct
- Select "Confirm"

Stop Payment Activity

- Select "Payments"
- Select "Create Stop Payment"

Here you can see any stop payments you have created. To view details:
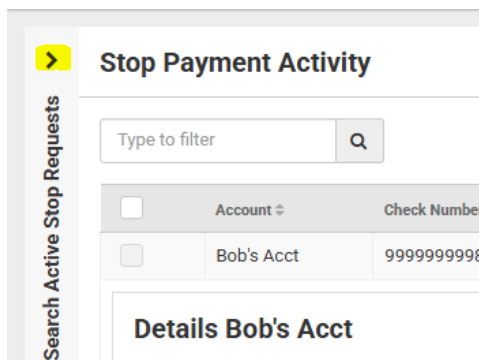
- Select "Details" to the far right of the check

To cancel the stop payment

- Select "Cancel" to the far right of the check

To search a specific Stop Payment

- Select the search arrow to the far right of the screen

- Enter your parameters and select "Search"

BillPay

Please see BillPay Guide

Reporting

Online statements and reports can be found here, however you must enroll to have them in online banking. Click here for instructions.

Electronic Documents

Here you will find Online Statements

- Navigate to the "Reporting" Tab
- Select "Electronic Documents"

ESTATEMENT/NOTICES Tab

- "Account(s)": select the account you'd like to pull the document for
- "Document Type": You may select from Statement, Notice, or Tax
- "Date Range": Select the date range you are searching for
- Select "Filter" to search

You may download any report simply by selecting "Download"

SIGNUP/CHANGES Tab

- To enroll in electronic documents and statements, you must either select
  - Enroll All Available Accounts and Document Types Shown
  - Or add by account
- Select "Save Settings"

EMAIL SETTINGS Tab

If you would like to receive documents to your email when ready, enter your email and select "Save Settings"

ADDITIONAL RECIPIENTS Tab

Use this if there are others you would like to receive copies of statements and account activity. Please carefully read the note on this page.

Information Reporting

There are several premade reports you may run.

- Navigate to the "Reporting" Tab
- Select "Information Reporting"

All reports will show on this tab. You may run, save, and/or download any of them.

Admin

This is where you can create or edit users, or nickname your accounts.

Note: Many tabs have a "Toggle Row" option. Selecting this will automatically check all boxes in that row

Create a User
- Navigate to the "Admin" menu tab
- Select "Create a User"

User Information
- "Name": Enter the Users name
- "TM User ID": This is what the user will use to create their login. They will be able to create their own login id later. You must provide this to them to log in.
- "Department" (optional)
- "Email": Enter the user's email – this is where they will receive their login link
- "Phone": Enter the users phone number
- "Superuser": Turning on this toggle will give the user access to all accounts and services the business has access to.
- "Admin": Turning on this toggle will give the user access to add users, edit users (including their own", and nicknaming accounts.
- "Save Changes"
- You will then be prompted to enter a secure access code

A new set of menu items will then appear. Please note you must select "Save" on each tab you make changes. No changes will be enacted until you select "Submit" on the top right corner.

Account Access
Select account(s) you'd like the user to have access to and select "Save Changes"

IP Access
This is where you can limit which IP addresses the user can log into online banking with

Time Access
This is where you can limit what times the user can log into online banking

Reporting
- Select "Entitlements"
- Select the checkboxes on each account of which reports you'd like the user to have access to.
- "Save Changes"

Transfer/Loan Payment
- Select "Entitlements" and select the entitlements for the user
- Select "User Limits" and enter the "Daily Initiation Limit" and "Approval Limit" for the User
- Select "Save Changes"

Stop Payment
- Select "Entitlements" and select the entitlements for the user
- Select "Save Changes"

Integrated Services
- Select "Entitlements"
- Select if you'd like the user to have access to BillPay and/or Electronic Documents.
- Select "Save Changes"

Once you have completed all these steps, select "Submit for Enrollment". This will send an email to the user with their first-time login link. Ensure to provide them with the Login ID you created for them and the Company ID (Found in the top right of your screen here:

👤 Hi, ▨▨▨▨▨ (WilsonBankDemo) ▾ - this is typically 3 numbers and 4 letters ex. AAA1234)

How to Edit & Delete Users
- Navigate to the "Admin" menu tab
- Select "User List"
- Select the "Actions" button to the right of the user
- Select "Edit User"

To Edit:

- navigate to whichever item you'd like to edit.
- Save at each tab
- Select "Submit" in the top right corner

To Delete:

- Select "Delete User" in the top right corner

Nickname Accounts
- Navigate to the "Admin" menu tab
- Select "Account Nicknames"
- You may either select the pencil to the right of each account and enter the nickname there, OR you may select "Bulk Edit Nicknames"
- Select the checkmark or "Save" when done.

Additional Notes
Across the top of the screen there are several options.

✉ Message Center   🔔81 Notifications   🕐 Cut-Off Times   Last Login: 02/06/2025, 01:02 PM, CST   👤 Hi, ▨▨▨▨▨ (WilsonBankDemo) ▾

We will reference them here:

Messages

This is where you can compose messages for online banking assistance:

- Select "Message Center" in the top banner
- Select "Compose"
- The below will pop up. Enter the relevant information:
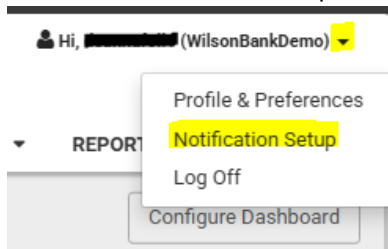

- Select "Send" when done.

Please note, responses may come back via the message center or email.

Notifications

Any desktop notifications will appear in the "Notifications" in the top banner

How to Set Up Notifications

- Select the top right button that says "Hi, [Username] ([Company ID])"
- Select "Notification Setup"

- Enter your "Mobile #" in the top
- You may select any notifications you'd like by selecting the checkboxes under Email, Desktop Notification, or Text Message (SMS).

Note: Ignore the blue toggles and the section that says "FI Required" – only select the options as stated above:

	FI Required ⇕	Email ⇕	Desktop Notification ⇕	Text Message (SMS) ⇕
		☐	☐	☐
		☐	☐	☐
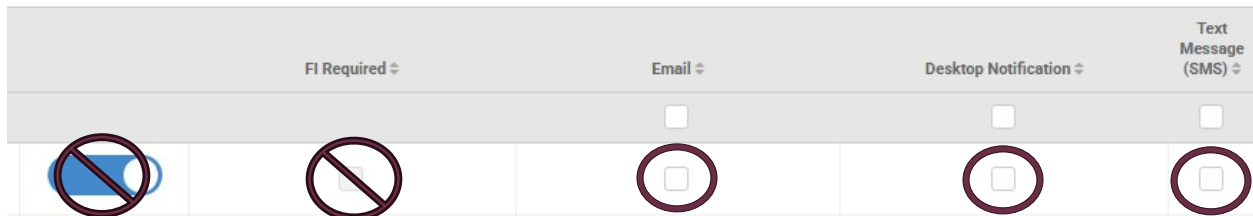
- After you have selected the desired notifications, scroll to the bottom and select "Submit"

Cut-Off Times
This button lists cutoff times for all our services in online banking.