

A Quick and Easy Guide to Business Online Banking and Bill Pay

UrbanPartnershipBank 



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Welcome

We work hard to provide our customers with the financial tools they need to achieve the goals in life that matter. One of those important tools is upbAnywhere.

Our upbAnywhere system is designed for ease of use. Whether you access it from your desktop, tablet or smart phone, it looks and functions the same across all devices. It is full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the anytime, anywhere convenience of upbAnywhere with Urban Partnership Bank.



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By following our tips, upbAnywhere at Urban Partnership Bank can be a safe and efficient method for handling your banking needs.

User Identification and Password

Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other personally identifiable choices.

Secure Sockets Layer Encryption

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and Urban Partnership Bank, making it difficult for anyone to access your account information.

Secure Access Code

You need a secure access code each time you login to our upbAnywhere system from a new device. It is delivered to you via email, phone call, or SMS text message. You can opt to have your device registered so that you do not have to complete the Secure Access Code process in the future unless you access Urban Partnership Bank's upbAnywhere system from a different device. If you delete the security certificate or "cookie" that activates your computer for later use, you will need another secure access code.

Browser Registration

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

upbAnywhere Safety Tips:

- > Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
 - > Memorize your passwords.
 - > Exit your Urban Partnership Bank upbAnywhere session when finished.
 - > Do not leave your computer unattended when logged in to upbAnywhere.
 - > Do not use public computers or unsecured WiFi when accessing .
 - > If you receive an error when logged into your account, report the error to a customer service representative at (800) 905-7725.
-

Urban Partnership Bank will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from Urban Partnership Bank, please report the incident to a customer service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

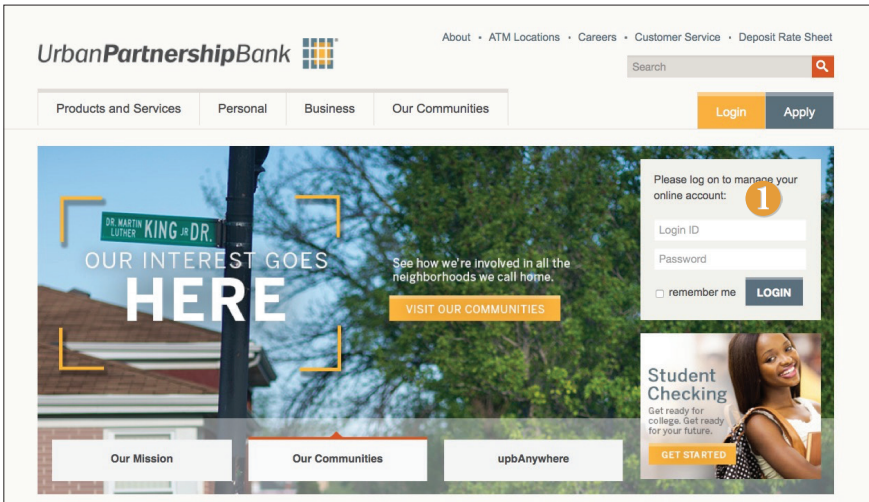
Fraud Prevention Tips:

- > Do not open email attachments or click on a link from unsolicited sources.
 - > Avoid completing email forms or messages that ask for personal or financial information.
 - > Do not trust an email asking you to use a link for verification of login or account details.
 - > Monitor your account transactions for unauthorized use.
 - > Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.
 - > Contact the sender by phone if you are suspicious of an email attachment.
-

1. Type www.upbnk.com into the address bar on your browser.
2. Go to the **upbAnywhere Login** box on the Home Page, click **Sign Up for Online Banking, Business Account**.
3. This opens the upbAnywhere new enrollment account verification screen. Enter all the required information. This should be completed by an authorized signer. It will be verified by comparing it to the current contact information in our system. When finished, click **Submit Enrollment**. If you need to update your contact information, please call us during our business hours at (800) 905-7725.
4. A new browser window will open congratulating you for having successfully enrolled in upbAnywhere. We will send an email with your temporary password, you will need it to log in to upbAnywhere with Urban Partnership Bank to complete the enrollment process. Follow the **Click Here** link instructions to go to the **Home Page** again.
5. Enter your newly created Login ID and click **Login**.
6. Enter your temporary password and click **Login**.
7. You will be directed to a page where you will select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone, text message, or email option that will enable Urban Partnership Bank to reach you immediately with your one-time Secure Access Code.
8. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit**. The secure access code is valid for only 15 minutes. If it expires, you must request a new one.
9. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to generate a new secure access code when you use that device in the future.
10. Review the Welcome First Time User screen, which presents a PDF link of the upbAnywhere Services Agreement. Please click the link to view the agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
11. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have accessed upbAnywhere, you will be able to use the **Address Change** screen to make corrections. Click **Submit** then **OK** to continue.
12. Now you can change your password. Use your temporary password as your old password. For your protection, you will need to create a password that meets the stated security requirements. Click **Submit**. When the pop-up window appears, click **OK** to confirm.
13. Congratulations! You are now logged in to upbAnywhere with Urban Partnership Bank.

1. Type www.upbnk.com into the address bar on your browser and enter your current Login ID and click **Login**. If you have forgotten your Login ID, please contact us at (800) 905-7725.
2. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have accessed upbAnywhere, you will be able to use the **Address Change** screen to make corrections. Click **Submit** then **OK** to continue.
3. You are now presented with a copy of the upbAnywhere Services Agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
4. You will then be logged in to upbAnywhere with Urban Partnership Bank.

Once you have enrolled as a New User, and logged into upbAnywhere at least once, follow these steps for subsequent logins.



1. From www.upbnk.com's login box, enter your **Login ID** and **Password**, then click **Login**.
2. Forgot your password? Simply enter your **Login ID**, leave the **Password** field blank, and click **Login**. On the next screen click **Forgot Password?** and then **Login** and you will be presented with steps to change your password.

What is a secure access code?

You need a secure access code each time you login to our upbAnywhere system from a new device. It is delivered to you via email, phone call, or SMS text message. You can opt to have your device registered so that you do not have to complete the Secure Access Code process in the future unless you access Urban Partnership Bank's upbAnywhere system from a different device. If you delete the security certificate or "cookie" that activates your computer for later use, you will need another secure access code.

Should I register my device?

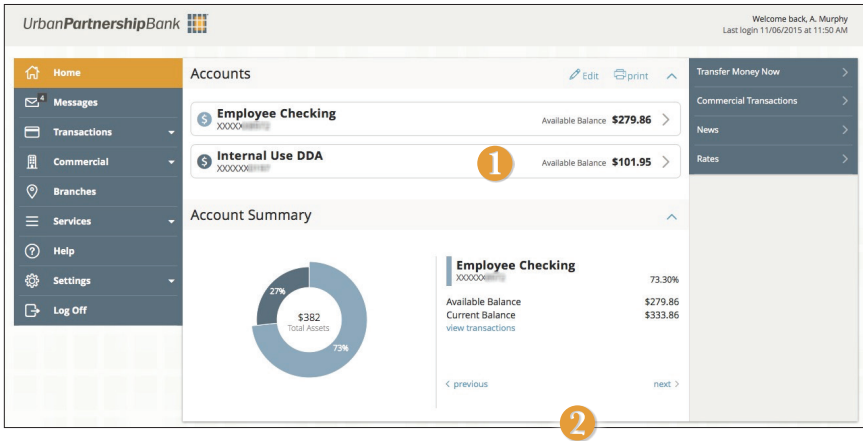
If this device is "private" device where you have exclusive access, you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device where other people could have access to the same computer, for example, at a public library.

Logging Off

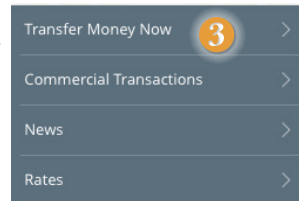
As a secure practice, you should log off your upbAnywhere session with Urban Partnership Bank before you close out of your upbAnywhere session, or anytime you walk away from your computer. For additional security, Urban Partnership Bank will log you out automatically due to inactivity or when your online session reaches the maximum time limit.

The Home Screen will give you an overview of all of your accounts at Urban Partnership Bank displayed in a comprehensive list with available balances conveniently in one place.

To View an Overview of Your Accounts:

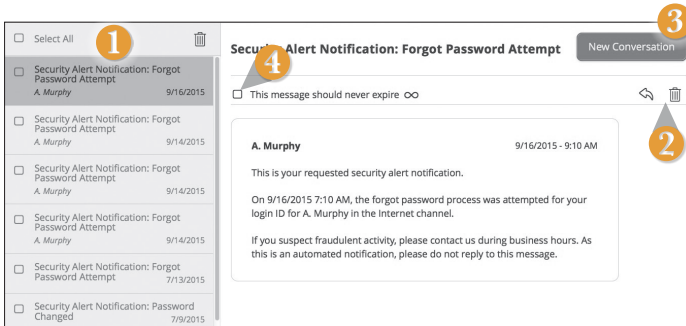


1. For account transaction history, click the **account name** to view the **Account Details** screen. View details or a check image by clicking > next to the account.
2. You can scroll through the account summaries by clicking **Next** or **Previous** at the bottom of the summary box.
3. Need an action done in a hurry? In the top right corner, you will notice options for easy access tools. These **Quick Action** options allow you to swiftly: transfer money and view Transfer Money, view Commercial Transactions, News and Rates on www.upbnk.com.





Our message center allows you to communicate securely with your bank. Check here for your alerts, replies to your inquiries and bank communications.

To View Messages:



Click on the **Messages** tab.

1. Messages are displayed at the left side of the screen. Click the message that you would like to read.
2. Delete  or reply  to a message in the upper right corner of the message.
3. Create a new message by selecting **New Conversation**.
4. Messages automatically expire after a certain period of time has passed. A message can be saved indefinitely by selecting this box.

Need to see recent and pending transactions for an account. Simply click on the account for which you would like more information. The top of this new screen shows an overview; the bottom shows transactions.

To View Account Details:

The screenshot shows the 'Account Details' page for 'SECONDARY SHARE SAVINGS'. The page includes a summary of account balances, filters for transactions, and a list of recent transactions. Numbered callouts (1-6) point to specific features: 1. Column headers for sorting transactions; 2. Transaction description and 'Ask about transaction' link; 3. 'Hide Filters' button; 4. 'Apply Filters' button; 5. 'Print' button; 6. 'Export' button.

Account Details
There have been 31 transactions on this account since 3/6/2015. Ask about account Last Updated: 9/28/2015 1:30 PM

SECONDARY SHARE SAVINGS
XXXXXXXXXXXXXXXX

Available Balance \$40.02 MICR Account Number \$40.02
Current Balance \$40.02 Routing Number
Description SECONDARY SHARE SAVI... RegD Transaction Count 6

DESCRIPTION TYPE TIME PERIOD
CHECK # AMOUNT

Hide Filters 3 Reset Apply Filters 4

Subtotal: Credits: \$675.06 | Debits: \$-635.23 Export 6

| Date | Description | Amount | Balance |
|--|--|---------|---------|
| 9/24/15 | Withdrawal Home Banking Transfer - To Share 0001/Funds Transfer via O... | -\$1.00 | \$40.02 |
| 9/24/15 | Withdrawal Home Banking Transfer - To Share 0001/Funds Transfer via O... | -\$1.00 | \$41.02 |
| Date: 9/24/15 2 Ask about transaction | | | |
| Description: Withdrawal Home Banking Transfer - To Share 0001/Funds Transfer via Online | | | |
| 9/24/15 | Withdrawal Home Banking Transfer - To Share 0001/Funds Transfer via O... | -\$1.00 | \$42.02 |

1. You can organize your transactions view by date, description or transaction amount by clicking the column header.
2. If you click on the description of a specific transaction, you can then print or **Ask about transaction** where you can compose a secure message.
3. If you choose to **Show Filters**, you will be able to sort out particular transactions to view, export or print.
4. Once you've made your selections, click **Apply Filters**.
5. You can then choose to click **Print**.
6. You could **Export** your filtered selection to then save on your computer or device.

The Activity Center shows only your upbAnywhere transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions. Whether single or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity.

To View Unprocessed Transactions:

The screenshot shows the 'Activity Center' interface. At the top, there are three tabs: 'Single Transactions', 'Recurring Transactions', and 'Deposited Checks'. Below the tabs is a search bar labeled 'Search transactions'. There are several filter sections: 'TYPE' (All), 'STATUS' (All), 'ACCOUNT' (All), and 'CREATED BY' (All). Below these are 'START DATE' and 'END DATE' selectors, a 'TRANSACTION ID' field, and an 'AMOUNT' range selector. A 'Hide Filters' button is on the left, and 'Reset' and 'Apply Filters' buttons are on the right. The main table lists transactions with columns for 'Created', 'Status', 'Type', 'Account', and 'Amount'. A dropdown menu is open for the first transaction, showing 'Inquire' and 'Copy' options.

| Created | Status | Type | Account | Amount |
|-----------|-----------|-------------------------------------|---------------------|--------|
| 9/16/2015 | Processed | Funds Transfer - Tracking ID: 10562 | MY REWARDS CHECKING | \$0.01 |
| 9/16/2015 | Processed | Funds Transfer - Tracking ID: 10560 | MY REWARDS CHECKING | |
| 9/15/2015 | Processed | Funds Transfer - Tracking ID: 10550 | KIDS CLUB | |
| 9/11/2015 | Failed | Funds Transfer - Tracking ID: 10524 | PRIMARY SAVINGS | \$0.01 |

Click on the **Activity Center** tab.

1. You can choose to view **Single Transactions**, **Recurring Transactions**, or **Deposited Checks** by clicking on the appropriate tab.
2. Click the **✓** next to the transaction to view more details.
3. Click **Show Filters** for additional search options.
4. Click **Apply Filters** when you are satisfied with your filter criteria.
5. Select **Actions** to perform additional functions like to **Copy** a transaction or choose **Inquire** to send a secure message to Urban Partnership Bank.

upbAnywhere enables you to transfer funds between your own Urban Partnership Bank accounts quickly and easily.

To Transfer Funds:

Transactions

Funds Transfer

FROM *
Consumer Checking XXXX1234 \$500.00 **1**

TO *
Savings XXXX2345 \$100,000.00

AMOUNT *
0.00 **2** **3** Make this a recurring transaction

DATE *
10/22/2014 **2**

MEMO
Enter letters and numbers only **4**

* - Indicates required field

Clear Transfer Funds

Transaction Authorized

✓

Transaction #XXXXXX is scheduled to process on 8/31/2015.

From: REGULAR SHARE DRAFT - (XXXXXX)

To: REGULAR SHARES - XXXXXX

Amount: \$50.00

Date: 8/31/2015

Memo: Funds Transfer via Online

Recur: Every month on the last day of the month

8/31/2016

5

View In Activity Center Close

Click on the **Funds Transfer** tab.

1. Select the accounts that you wish to transfer funds **From** and **To** using the drop-down menus.
2. Enter the dollar amount and date to process the transaction.
3. (optional) If you wish to setup a recurring transaction, click the checkbox **Make this a recurring transaction**. New input fields will appear and you will need to specify the frequency and date range for this transaction. You can choose to make this transaction **Repeat Forever** by checking the box under frequency.
4. When finished entering the needed information, select **Transfer Funds**.
5. If successful, a screen with an overview of your transaction will appear. All funds transfers will appear in the **Activity Center** whether immediate or future dated. You can view them at this time or click **Close** and review at your convenience.

You can view or cancel unprocessed transfers by accessing the Recurring Transfer tab within the Activity Center.



Using upbAnywhere with Urban Partnership Bank, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months.

Contact Urban Partnership Bank at (800) 905-7725 for current fee information.

To Initiate a Stop Payment Request:

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

| | |
|---|---|
| REQUEST TYPE Single Check | Are you requesting to stop payment on one or multiple checks? |
| ACCOUNT Consumer Checking XXXXX1234 | <div style="display: flex; justify-content: space-between;"> Single Check 1 </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> Multiple Checks </div> |

* - Indicates required field

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

| | | | |
|---|--|---|------|
| REQUEST TYPE Single Check | Enter the check amount | | |
| ACCOUNT Consumer Checking XXXXX1234 | <div style="display: flex; align-items: center;"> \$ <input style="width: 100%; border: 1px solid #ccc;" type="text" value="500.00"/> 2 </div> | | |
| CHECK NUMBER #147802369 | 1 | 2 | 3 |
| PAYEE Jane Doe | 4 | 5 | 6 |
| AMOUNT | 7 | 8 | 9 |
| DATE | Delete | 0 | Save |
| NOTE | | | |

* - Indicates required field

Click on the **Stop Payment** tab.

1. Select request type; single or multiple checks.
2. Select an account, check number, and other requested information.
3. Click **Send Request**.

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

| REQUEST TYPE Single Check | Enter the date of the check | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|-----|-----|-----|-----|-----|--|-----|-----|-----|-----|-----|-----|-----|--|--|--|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|--|
| ACCOUNT Consumer Checking XXXXX1234 | <div style="text-align: center; margin-bottom: 5px;"> ◀ October ▶ 2014 ▶ </div> <table style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="border: 1px solid #ccc; padding: 2px;">Sun</th> <th style="border: 1px solid #ccc; padding: 2px;">Mon</th> <th style="border: 1px solid #ccc; padding: 2px;">Tue</th> <th style="border: 1px solid #ccc; padding: 2px;">Wed</th> <th style="border: 1px solid #ccc; padding: 2px;">Thu</th> <th style="border: 1px solid #ccc; padding: 2px;">Fri</th> <th style="border: 1px solid #ccc; padding: 2px;">Sat</th> </tr> </thead> <tbody> <tr> <td style="border: 1px solid #ccc; padding: 2px;"></td> <td style="border: 1px solid #ccc; padding: 2px;"></td> <td style="border: 1px solid #ccc; padding: 2px;"></td> <td style="border: 1px solid #ccc; padding: 2px;">1</td> <td style="border: 1px solid #ccc; padding: 2px;">2</td> <td style="border: 1px solid #ccc; padding: 2px;">3</td> <td style="border: 1px solid #ccc; padding: 2px;">4</td> </tr> <tr> <td style="border: 1px solid #ccc; padding: 2px;">5</td> <td style="border: 1px solid #ccc; padding: 2px;">6</td> <td style="border: 1px solid #ccc; padding: 2px;">7</td> <td style="border: 1px solid #ccc; padding: 2px;">8</td> <td style="border: 1px solid #ccc; padding: 2px;">9</td> <td style="border: 1px solid #ccc; padding: 2px;">10</td> <td style="border: 1px solid #ccc; padding: 2px;">11</td> </tr> <tr> <td style="border: 1px solid #ccc; padding: 2px;">12</td> <td style="border: 1px solid #ccc; padding: 2px;">13</td> <td style="border: 1px solid #ccc; padding: 2px;">14</td> <td style="border: 1px solid #ccc; padding: 2px;">15</td> <td style="border: 1px solid #ccc; padding: 2px;">16</td> <td style="border: 1px solid #ccc; padding: 2px;">17</td> <td style="border: 1px solid #ccc; padding: 2px;">18</td> </tr> <tr> <td style="border: 1px solid #ccc; padding: 2px;">19</td> <td style="border: 1px solid #ccc; padding: 2px;">20</td> <td style="border: 1px solid #ccc; padding: 2px;">21</td> <td style="border: 1px solid #ccc; padding: 2px;">22</td> <td style="border: 1px solid #ccc; padding: 2px;">23</td> <td style="border: 1px solid #ccc; padding: 2px;">24</td> <td style="border: 1px solid #ccc; padding: 2px;">25</td> </tr> <tr> <td style="border: 1px solid #ccc; padding: 2px;">26</td> <td style="border: 1px solid #ccc; padding: 2px;">27</td> <td style="border: 1px solid #ccc; padding: 2px;">28</td> <td style="border: 1px solid #ccc; padding: 2px;">29</td> <td style="border: 1px solid #ccc; padding: 2px;">30</td> <td style="border: 1px solid #ccc; padding: 2px;">31</td> <td style="border: 1px solid #ccc; padding: 2px;"></td> </tr> </tbody> </table> | | | | | | | Sun | Mon | Tue | Wed | Thu | Fri | Sat | | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | |
| Sun | Mon | Tue | Wed | Thu | Fri | Sat | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 1 | 2 | 3 | 4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 26 | 27 | 28 | 29 | 30 | 31 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CHECK NUMBER #147802369 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PAYEE Jane Doe | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AMOUNT \$500.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DATE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NOTE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

* - Indicates required field

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

| | | |
|---|---|--|
| REQUEST TYPE Single Check | Enter a brief note to include with this request | |
| ACCOUNT Consumer Checking XXXXX1234 | <div style="border: 1px solid #ccc; padding: 5px; min-height: 20px;"> For services rendered </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> 3 </div> | |
| CHECK NUMBER #147802369 | | |
| PAYEE Jane Doe | | |
| AMOUNT \$500.00 | | |
| DATE 10/23/2014 | | |
| NOTE | | |

* - Indicates required field

Do you need to set up users

Our upbAnywhere system allows business owners and managers to set up multiple levels of access to the upbAnywhere accounts or Users. Each will have a unique ID and password.

If you are a larger business and think multiple accounts would be helpful, please contact your accountant or business financial advisors to establish the business policies. Once those policies are in place, the pages in this section will help you establish and configure your online banking users and their individual allowances within your accounts.

If you manage a small company with only one person needing an online banking ID and password, you can skip this section.



For your convenience, several features within upbAnywhere have a Grid/List option in the upper-right corner. Click on both to discover which view option you prefer.

To Add a New User:

The screenshot shows two parts of the user management interface. The top part, titled 'User Management', features a search bar, a 'Sort by' dropdown, and a grid of four user cards. Each card displays the user's name, email address, and last login time. A circled '1' and an 'Add User' button are in the top right corner. The bottom part, titled 'New User', is a form with fields for First Name, Last Name, E-mail Address, Phone Country, Phone, Login ID, Password, and Confirm Password. Fields with an asterisk are required. A circled '2' and 'Save' button are in the bottom right corner.

Click on the **User Management** tab.

1. Click the **Add User** button on the right-hand side of the screen.
2. Enter the new user's personal information. Fields marked with an asterisk are required fields. When finished, click **Save**.

Once you have created a user, you can assign rights. The **Overview** tab tells you the rights and approval limits the user has for each type of transaction. The **Features** tab lists the features assigned to the user. The **Accounts** tab lists the accounts the user currently has access to.

To Assign User Rights:

View User

FIRST NAME * LAST NAME *

John Smith

E-MAIL ADDRESS *

John.Smith@Company.com

PHONE COUNTRY * PHONE *

United States (303)334-2714

| Login Name | Channel | Status | Last Logon |
|------------|----------|--------|------------|
| Brent | Internet | Normal | 10/14/2014 |

* - Indicates required field

Cancel Delete **Assign Rights**

2

Note

**Approvers must have
"View All Transactions"
View rights enabled.**

Overview Features Accounts

| Transaction Type | Limit | Per Day | Per Month | Per Account | Draft | Approve | Cancel | View |
|----------------------|-------------|-------------------|--------------------|-----------------|-------|---------|--------|------|
| ACH Collection | \$100,000 | 100 / \$100,000 | 100 / \$1,000,000 | 100 / \$100,000 | ✓ | ✓ | ✓ | 👤 |
| ACH Passthru | \$1,000,000 | 100 / \$1,000,000 | 100 / \$10,000,000 | 0 / \$0 | ✓ | ✓ | ✓ | 👥 |
| ACH Payment - Single | \$100,000 | 100 / \$1,000,000 | 100 / \$1,000,000 | 100 / \$100,000 | ✓ | ✓ | ✓ | 👤 |

3

Click on the **Users** tab in the **Commercial** menu.

1. Click on the user you want to assign rights to.
2. Details of the user will appear. Click the **Assign Rights** button.
3. Under the **Overview** tab, you can view transaction types and indicate whether you want this user to have the ability to: **Draft**, **Approve**, **Cancel** or **View** the transaction. Simply click on the check mark to disable the rights.

- 👤 - **User View** - can view own activity only
- 👥 - **View All Transactions** - can view activity by all users
- 👤 (with slash) - **Cannot View** - cannot view activity by any user

You can set limits on the number and dollar amount of transactions a user can approve. Click on the **Transaction Type** name link to update user limits.

The screenshot shows a user management interface with two main sections. The top section, labeled 'FEATURES', has a 'Features' tab selected. It contains several sections: 'LINK OUT' with a 'Positive Pay' button; 'SYSTEM VALUES' with three rows of feature names and their corresponding values; 'CUSTOM FEATURES' with a 'Mobile Capture' button; and 'RIGHTS' with three buttons: 'Manage Templates', 'Manage Recipients', and 'Manage Subordinates'. A circled '4' is placed over the 'Features' tab. The bottom section, labeled 'ACCOUNTS', has an 'Accounts' tab selected. It contains a table with columns for 'Internal Number', 'Name', 'View', 'Deposit', and 'Withdraw'. A circled '5' is placed over the 'Accounts' tab.

| Internal Number | Name | View | Deposit | Withdraw |
|-----------------|---------------------|------|---------|----------|
| XXXX5678 | Commercial Checking | ✓ | ✓ | ✓ |
| XXXX1234 | Consumer Checking | ⊘ | ✓ | ✓ |
| XXXX2345 | Savings | ✓ | ✓ | ✓ |

4. Under the **Features** tab, you can choose which features you want this user to have access to. Dark colored features indicate they are active. To deactivate a feature, simply click on it and the box surrounding it will turn white, signifying that it is turned off.

Manage Templates On - create, edit, and delete any type of template

Manage Recipients On - create, edit, and delete recipients
- add or remove recipients to/from templates

Manage Users On - add and delete users
- edit features, accounts, and limits for any user. (see below)

Can View All Recipients

Allow One-Time Recipients

These two options work together in a variety of scenarios.
Ask Urban Partnership Bank for more details.

5. Under the **Accounts** tab, you can choose which accounts this user is able to View, as well as allowances to Deposit funds or Withdraw funds.
6. Click **Save** when finished.



A user who has the User Management feature assigned can change his or her own rights and limits, so be sure to limit which users have the User Management feature assigned.

Adding users and specifying individual rights and what features each individual has access to helps create a checks and balances system within your organization or business.

To Edit or Delete a User:

The screenshot shows the 'User Management' interface. At the top, there are tabs for 'Grid' and 'List', and an 'Add User' button. Below is a search bar and a 'Sort by' dropdown. A list of four users is displayed in a grid:


- Justin Edwards (j.edwards@mcompany.com, Last login: 21 hours ago)
- Lilly Brutz (lilly@mcompany.com, Last login: 21 hours ago)
- Paul Murphy (paul@mcompany.com, Last login: 35 minutes ago)
- Steve Haneman (steve@mcompany.com, Last login: an hour ago)

Each user card has an edit icon. A red circle with the number '1' points to the edit icon for Lilly Brutz. Below the list is the 'View User' form for Lilly Brutz. The form includes fields for First Name, Last Name, E-mail Address, Phone Country, and Phone. Below these fields is a table showing login details:

| Login Name | Channel | Status | Last Logon |
|------------|----------|--------|------------|
| brutz | Internet | Normal | 10/14/2014 |

At the bottom of the form, there are buttons for 'Cancel', 'Delete', and 'Assign Rights'. A red circle with the number '2' points to the 'Assign Rights' button, and a red circle with the number '3' points to the 'Delete' button. A note at the bottom left of the form states '* - Indicates required field'.

Click on the **User Management** tab.

1. Find the user whose rights you would like to change; click the **Edit** icon: 
2. **To Edit a user:** click on the **Assign Rights** button. Make the necessary changes. Click the **Save** button.
3. **To Delete a user:** click **Delete**, then **Yes** to verify the delete. Click **Close** when you are finished.

Subsidiaries are secondary or alternate company profiles that you can use when creating a payment or a template. Use subsidiaries when your business requires that you create transactions for multiple entities. If you operate a relatively small firm with just a few accounts, this section may not apply to you.

To Add a Subsidiary:

Click on the **Subsidiaries** tab


1. On the **Subsidiary Management** page, click **Add Subsidiary**.
2. Fill out the required information regarding the subsidiary.
3. When finished, click **Create Subsidiary**.

The required fields in the Add Subsidiary page vary, depending on the payment types that you select.




To Edit a Subsidiary:

Click on the **Subsidiaries** tab.

1. **Find the Subsidiary** you wish to edit and click on the **Edit** icon: 
2. Make the needed changes. When finished, click **Save Subsidiary**.

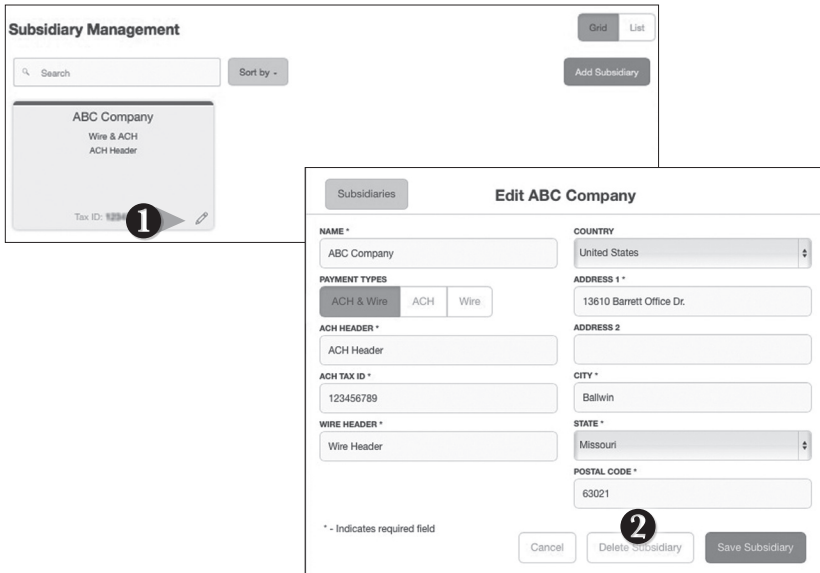
To Delete a Subsidiary:

Click on the **Subsidiaries** tab.

1. **Find the Subsidiary** you want to delete and click the **Edit** icon: 
2. Click the **Delete Subsidiary** button. When finished, click **Close**.

Note

Deleting a subsidiary does not delete the subsidiary data from existing payments that use the subsidiary.



The screenshot displays the 'Subsidiary Management' interface. On the left, a list of subsidiaries is shown, with 'ABC Company' selected. A red circle with the number '1' highlights the edit icon (pencil) next to the 'ABC Company' entry. On the right, the 'Edit ABC Company' form is shown. A red circle with the number '2' highlights the 'Delete Subsidiary' button at the bottom of the form. The form contains the following fields:

- NAME ***: ABC Company
- COUNTRY**: United States
- PAYMENT TYPES**: ACH & Wire (selected), ACH, Wire
- ADDRESS 1 ***: 13610 Barrett Office Dr.
- ADDRESS 2**: (empty)
- ACH HEADER ***: ACH Header
- CITY ***: Ballwin
- ACH TAX ID ***: 123456789
- STATE ***: Missouri
- WIRE HEADER ***: Wire Header
- POSTAL CODE ***: 63021

* - Indicates required field

Buttons: Cancel, Delete Subsidiary, Save Subsidiary

A recipient is any person or business with whom your business may exchange funds. You can send payments to a recipient. After a recipient is created, you can include them in multiple payments or templates simultaneously. Each recipient entry contains the recipients' contact and account information.

To Add a Recipient:



Click on the **Recipients** tab.

1. Click the **Add Recipient** button on the right.
2. Fill out the required information regarding the recipient. Fields marked with an asterisk are required fields.
3. Click the **Add Account** button on the right. A new tab will appear called **Account New**.
4. Select the **Account Type** and enter the account and routing number.
5. (Optional) If you plan to use the account with wire transfers, you will need to enter information for the **Beneficiary** bank and **Intermediary** bank (if necessary).
6. When finished, click **Create Recipient**.

This screenshot shows the 'Add Recipient' form for 'ABC Company'. The 'Recipients' tab is active. The form has a 'Recipient Detail' section with the following fields: 'DISPLAY NAME *', 'ACH NAME *', 'E-MAIL ADDRESS *', a checkbox for 'Send e-mail notifications', 'COUNTRY' (set to 'United States'), 'ADDRESS 1', 'ADDRESS 2', 'CITY', 'STATE' (with a 'Select State' dropdown), and 'ZIP'. A note at the bottom says '* - Indicates required field'. There are 'Cancel' and 'Create Recipient' buttons at the bottom right. A circled '2' is placed over the 'E-MAIL ADDRESS *' field.

This screenshot shows the 'Add Account' form for 'ABC Company'. The 'Account New' tab is active. The form has three main sections: 'Account Detail', 'Beneficiary', and 'Intermediary'. The 'Account Detail' section includes 'ACCOUNT TYPE *' (set to 'Checking'), 'ACCOUNT NUMBER *', and 'ROUTING *'. The 'Beneficiary' section includes 'NAME', 'CITY', 'STATE' (with a 'Select State' dropdown), 'ADDRESS 1', 'ADDRESS 2', 'CITY', 'STATE' (with a 'Select State' dropdown), and 'POSTAL CODE'. The 'Intermediary' section includes 'NAME', 'CITY', 'STATE' (with a 'Select State' dropdown), 'ADDRESS 1', 'ADDRESS 2', 'CITY', 'STATE' (with a 'Select State' dropdown), and 'POSTAL CODE'. A note at the bottom says '* - Indicates required field'. There are 'Cancel' and 'Create Recipient' buttons at the bottom right. A circled '4' is placed over the 'ACCOUNT NUMBER *' field.

To Edit or Delete a Recipient:

Recipient Management Grid List

Search Sort by - Add Recipient

| Company Corp. | Company Corp. | Company Corp. | Company Corp. |
|--|--|--|--|
| 1 account(s) ACH Name Example Compcorp@email.com | 1 account(s) ACH Name Example Compcorp@email.com | 1 account(s) ACH Name Example Compcorp@email.com | 1 account(s) ACH Name Example Compcorp@email.com |
| | 1 | | |

Recipients **Edit Company Corp.** Add Account

Recipient Detail Checking - x6789

DISPLAY NAME * ACH NAME *

E-MAIL ADDRESS

Send e-mail notifications

COUNTRY United States

ADDRESS 1 *

ADDRESS 2

CITY * STATE * Missouri ZIP *

* - Indicates required field

Cancel **3** Delete Recipient **2** Save Recipient

Click on the **Recipients** tab.

1. Find the recipient you would like to edit and click the edit icon:
2. Here, you can choose to edit contact or account information regarding this recipient and click **Save Recipient**.
3. You can also delete the recipient by simply clicking **Delete Recipient**.

The **Payments** tab is your place to establish one-time or recurring payments to recipients. Here you can create templates to automate your routine payments. **The**

following template and payment types include a single-recipient:

- ACH Payment
- Domestic Wire
- ACH Receipt
- International Wire

The following transaction types include multiple recipients:

- ACH Batch
- ACH Collection

To Create Payments:

Step One: Info and Users

The screenshot shows the 'Payments' tab interface. At the top, there are buttons for 'Grid' and 'List', and a circled '1' next to the 'New Template' button. Below this is a search bar and a 'Filter by Type' dropdown. The 'Available Templates' section displays three cards: 'BB payroll · Payroll' (last payment \$6.00), 'Brian ACH Batch' (last payment \$3.00), and 'Brian ACH Collection' (ACH Collection). An overlay modal titled 'Payments - ACH Collection' is shown, with tabs for 'Info & Users', 'Recipient & Amount', 'Subsidiary', 'Account', and 'Review & Submit'. The 'Info & Users' tab is active, showing a 'TEMPLATE NAME' field with 'Brian ACH Collection' and a circled '1'. Below it is an 'ACH CLASS CODE' dropdown set to 'Individual (PPD)'. The 'Grant User Access*' section has a search bar with a circled '2' and a list of users with checkboxes: 'Company Admin', 'Copy of Company Admin', and 'view only'. At the bottom right of the modal is a 'Next' button with a circled '3' and a 'Cancel' button. A note at the bottom left of the modal states '* - Indicates required field'.

Click on the **Payments** tab.

1. Select an available template or choose **New Template** at the upper right corner to create a new template. The **New Payment** button can be used to create a one-time payment. If you choose to create a new template, type a unique name.
2. In the Info and Users tab, indicate which users should have access to this template. You can find users by typing the name in the **Search** bar, or checking the name below.
3. When you have established a template name and user access, click **Next**.

Step Two: Recipient and Amount

Payments - ACH Payment

Info & Users **Recipient & Amount** Subsidiary Account Review & Submit

TEMPLATE NAME: **3** Add Recipient

ACH CLASS CODE: Individual (PPD) Company (CCD)

Search **1** Show All Grid List

| Name | Account | Notify | Amount | Addendum |
|---|-----------|--------------------------|-----------|----------|
| <input checked="" type="checkbox"/> Company ... | 123456789 | <input type="checkbox"/> | \$ 100.00 | 2 |

4 Cancel Next

1. Select a recipient that you wish to pay. You can find recipients by typing in the name in the Search bar, or checking the name below.
2. Once you have chosen your recipient, enter the **Amount** you wish to pay them. You can also include an Addendum.
3. You can also add a recipient at this point and remain within your template workflow. Click **Add Recipient** and you will be directed to the **Add Recipient** page to enter the information, and then conveniently return to the payment workflow.
4. Once you have selected the recipient(s) and entered the recipients' amount, click **Next**.

Note

When using the ACH Template in the Recipients and Amount Step, choose whether the ACH class code is for an Individual (PPD) or Company (PPD).

Step Three: Subsidiary

Payments - ACH Collection

Info & Users | Recipient & Amount | **Subsidiary** | Account | Review & Submit

TEMPLATE NAME:
Brian ACH Collection ☆ Delete Template Add Subsidiary

ACH CLASS CODE:
Individual (PPD) SEND PAYMENT AS:
TestingTreas

Search Grid List

| Name | ACH/Wire | Tax ID |
|---------------------------------|------------|---------|
| <input type="checkbox"/> Realty | Wire & ACH | ***1215 |

Cancel Next

1. **Select the Subsidiary.** You can find subsidiaries by typing in the name in the search bar, or checking the name below.
2. You can also add a subsidiary at this point and remain within your template workflow. Click **Add Subsidiary** and you will be directed to the **Add Subsidiary** page to enter the information, and then conveniently return to this place in the payment workflow.
3. When finished, click **Next**.

Step Four: Account

Payments - ACH Collection

Info & Users | Recipient & Amount | Subsidiary | **Account** | Review & Submit

TEMPLATE NAME:
Brian ACH Collection ☆ Delete Template

ACH CLASS CODE:
Individual (PPD)

Choose "To" Account

| Name | Account Type | Account Number | Balance |
|---|--------------|----------------|--------------|
| <input checked="" type="checkbox"/> Consumer Checking | Checking | XXXX1234 | \$50,000.00 |
| <input type="checkbox"/> Commercial Checking | Checking | XXXX5678 | \$100,000.00 |

Cancel Next

1. **Choose the Account** you wish to withdraw from.
2. When finished, click **Next**.

Step Five: Review & Submit

Payments - Payroll

Info & Users | Recipient & Amount | Subsidiary | Account | **Review & Submit**

TEMPLATE NAME:
Template Name

ACH CLASS CODE: Company (CCD) **SEND PAYMENT AS:**

TOTAL AMOUNT: \$100.00 **RECIPIENTS:** 1 **FROM ACCOUNT:** Consumer Checking - XXXX1234

EFFECTIVE DATE *
1/7/2016

RECURRENCE
Set Schedule

Selected Recipients Draft List

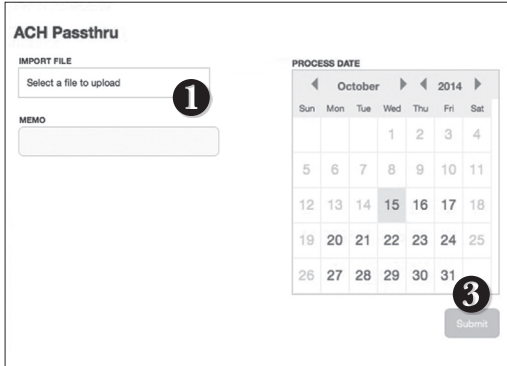
Company Corp.
123456789
\$100.00

Cancel Save Draft Approve

1. Select the **Effective Date** (payment date).
2. Review the information and if it is correct, click **Save**
3. Then, depending on user rights, select **Draft** or **Approve**.
4. If you would like to make this a recurring transaction, click on **Set Schedule** to set the frequency of this transaction.

If you use a software package that has can generate a file of ACH transactions, you can upload it to our website using this page.

To Import ACH Transactions:



ACH Passthru

IMPORT FILE
Select a file to upload **1**

MEMO

PROCESS DATE

| October | | | | | | | 2014 |
|---------|-----|-----|-----|-----|-----|-----|------|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat | |
| | | | 1 | 2 | 3 | 4 | |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 | |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 | |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 | |
| 26 | 27 | 28 | 29 | 30 | 31 | | |

Submit **3**

Click on the **ACH Pass Thru** tab.

- 1.** Indicate which file you would like to import.
- 2.** Choose the **Process Date**.
- 3.** When finished, click **Submit**.

Never run to the local branch with a tax payment check again. Initiate a Federal or State tax payment through EFTPS from your home or office up to 30 days in advance.

To Initiate a Tax Payment:

The screenshot shows a two-step process for initiating a tax payment. The top section, titled "Tax Payments", features a "TAX AUTHORITY" dropdown menu with "Alaska Tax" selected (marked with a '1'). A search bar to the right contains the text "Search tax forms". A list of tax forms is displayed, including "Alaska Tax", "Alabama Tax", "Arizona Tax", "Arkansas Tax", "California Board of Equalization", "California Employment Development Department", "California Franchise Tax Board", "Colorado Tax", "Federal Tax (IRS)", "Florida Corporate Tax", "Florida Tax", "Georgia Corporate Estimated Income Tax", "Georgia Motor Fuel Distributor Tax", "Georgia Sales Tax", "Georgia Withholding Tax", "Illinois Business Tax", and "Illinois Employment Tax". The "Alaska Tax" option is highlighted (marked with a '2').

The bottom section, titled "Alaska Tax", shows the payment details. The "PAYMENT FROM *" field is set to "Murphy & Company". The "PAYMENT EFFECTIVE DATE *" is "10/23/2014". The "TAX PERIOD END DATE *" is "10/31/2014". The "FROM ACCOUNT *" is "Consumer Checking XXXX1234". The "TO ACCOUNT" and "TO ACCOUNT ROUTING NUMBER" fields are empty. The "PAYMENT AMOUNT *" is "232.00". A "Submit" button is located at the bottom right (marked with a '3'). A note states "Your tax form is ready for submission." and a footnote indicates "* - Indicates required field".

Click on the **Tax Payments** tab.

1. Using the drop-down menu, select the **Tax Authority**.
2. A list of tax payment forms will appear. Choose your tax payment simply by clicking on it.
3. Enter the required information for the payment, then click **Submit**.

Commercial Payments **Mobile Authorizations**

Mobile Authorizations enable an ACH or Wire Transfer Approver to receive notifications via an automated telephone call and approve those transactions, without having to login to Internet Banking.

When a user with Draft authority selects the SAC (Secure Access Code) target of "Phone To", the Approver receives the automated voice call and has the ability to hear transaction information and enter the Mobile Authorization Code to approve the transaction.

The Approver must first establish a Mobile Authorization Code as described below.

To Set Up Mobile Authorizations:

Mobile Authorizations

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

NOTE: You must enter a Mobile Authorization Code to use for verification.

MOBILE AUTHORIZATION CODE *

1 [Input field]

* Your code should be numeric and 2 4 digits in length.

2 [Add E-mail] [Add Phone]

ENROLLMENT *

Choose eligible transaction types: 3 [Select All] [Clear All]

ACH PASSTHRU

4 [Submit]

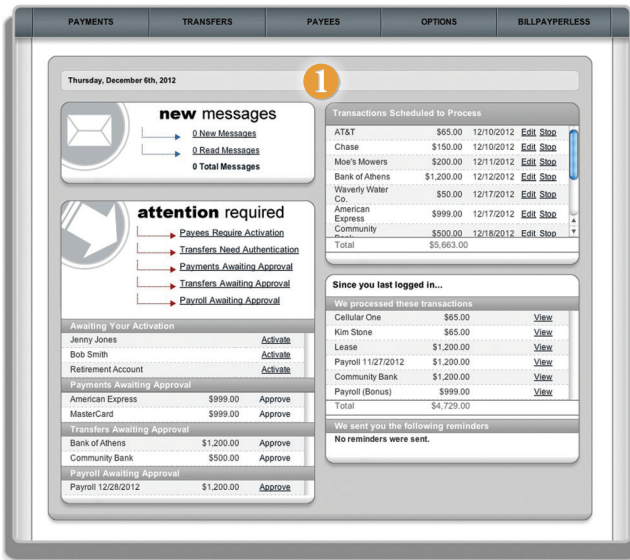
* - Indicates required field

Click on the **Mobile Authorizations** tab.

1. Enter any 4 digit code in the **Mobile Authorization Code** field. You will need this code to make transfers and approve transactions using your mobile device.
2. Click **Add E-mail** or **Add Phone** to establish new contact methods.
3. Choose the transaction types for which you agree to be an eligible approver.
3. Click **Submit** when finished.

What is more reassuring than being in control of your finances? Staying in control of your bills!

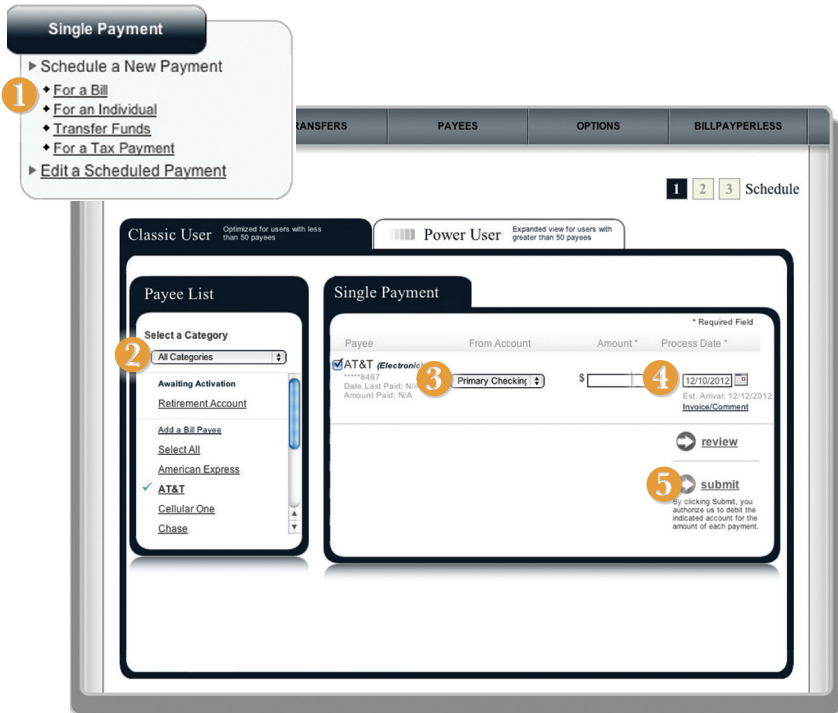
Our Advanced Bill Pay with Urban Partnership Bank allows you to stay on top of your monthly finances with the utmost ease and turn-key efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. This is a quick and easy alternative to paying your bills online at the sites of each individual company.



Click on the **Bill Payment** tab.

1. You will then be directed to a new Bill Pay screen.

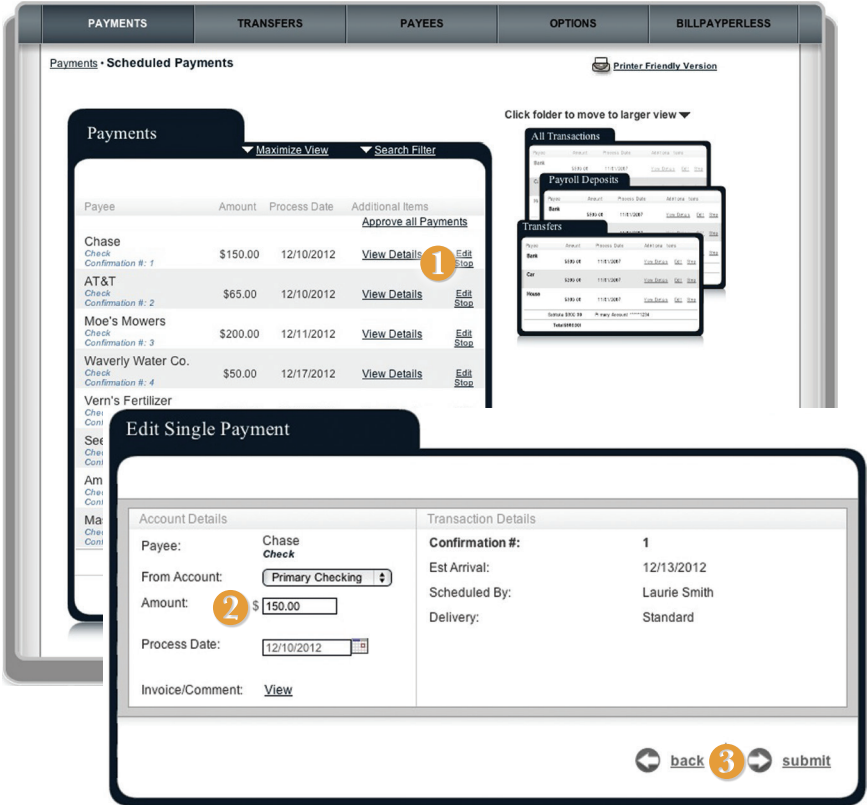
Process a one-time payment for one or more payees from a single screen. There's no need to hassle with checks, stamps and envelopes—send the payment with a few clicks of your mouse.



Click **Payments** from the top menu and then select **Single Payment**.

1. Under the Single Payment menu, select **For a Bill**.
2. Choose a payee under the **Payee List**.
3. Choose the **Account** you wish to use from the drop-down menu and enter the **Amount**.
4. Pick the **Amount** and **Process Date** for the payment.
5. When finished, click **Submit**. You will see your payment confirmed.

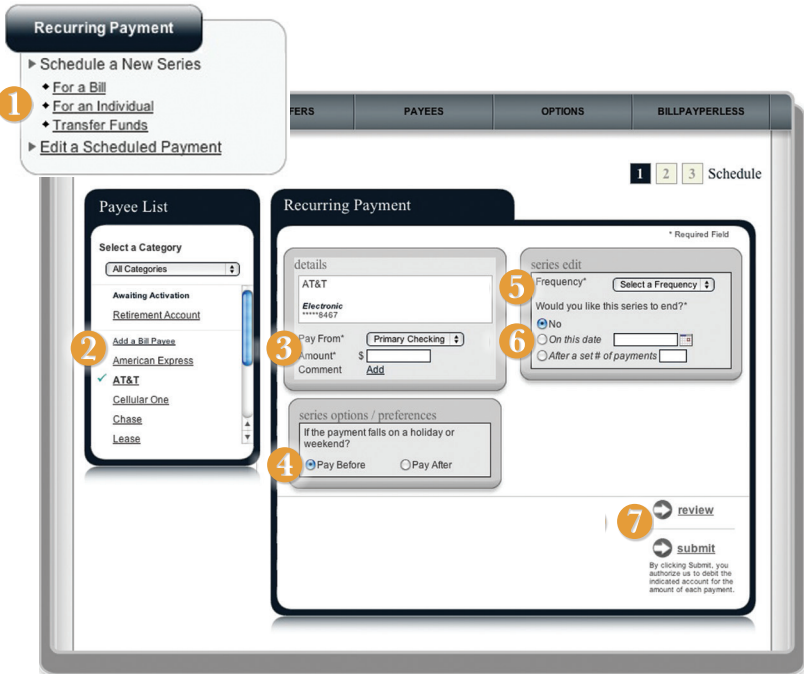
Transactions can be easily scheduled and edited using our online system. Simply choose **Scheduled Transactions** under the Payments tab to begin.



To edit a scheduled payment:

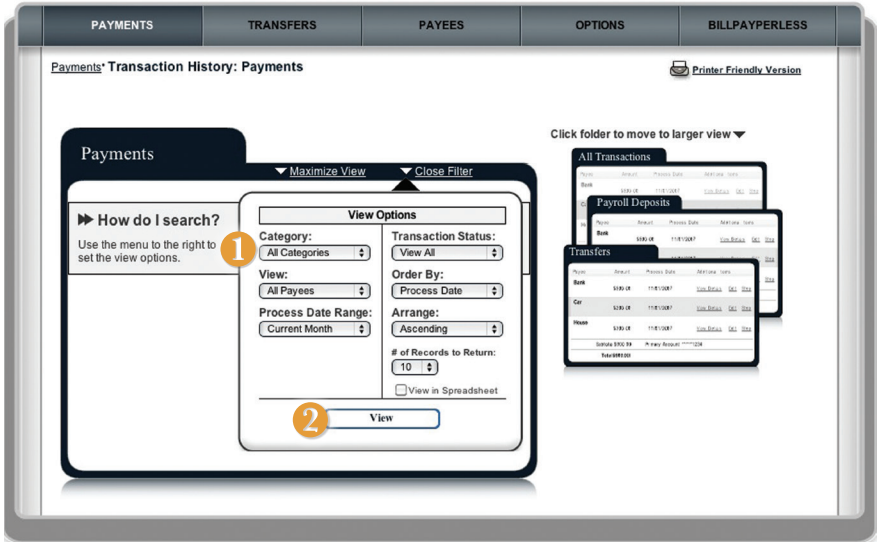
1. Click **Edit** next to the desired payment.
2. Change From **Account**, **Amount** and/or **Process Date**, depending on your need.
3. When finished, click **Submit**.

For bills that occur on a regular basis and have the same payment amount each time, such as your mortgage or car loan, you can save time by setting up automatic recurring payments. You'll have the convenience of automatic payments, but the flexibility to cancel or change the details as needed. Choose the **Recurring Payment** under the Payments tab to begin.



1. Under the Recurring Payment menu, choose **For a Bill**.
2. Choose a payee under the **Payee List**.
3. Choose **Pay From** account by using the drop-down menu, then enter the **Amount**.
4. Choose **Pay Before** or **Pay After**, should the payment fall on a holiday.
5. Choose the **Frequency** of the payment by using the drop down menu.
6. Indicate how long the transfer should continue.
7. When finished, click **Submit**. You will see your payment confirmed.

View your Transaction History with a few simple clicks of your mouse. Once bills are paid, you may conduct specific searches to view and sort your payment history.



1. To view your **Transaction History**, fill out the necessary fields.
2. Click **View** to see results of your search.

With the Calendar feature, you are able to easily keep track of payments, transfers and deposits through a simple month-by-month calendar. Within the date you can click on the amount shown and view more details, so you are never in the dark.

PAYMENTS
TRANSFERS
PAYEES
OPTIONS
BILLPAYPERLESS

Payments • Payment Calendar

Bill Payments
Transfers
Payroll Deposits
All Transactions

Scheduled
 Action Required
 Reminders
 Processed

◀ December 2012 ▶

| Monday | Tuesday | Wednesday | Thursday | Friday |
|---------------------------|----------------------------|------------------|---------------|----------------|
| 3 | 4 | 5 | 6 | 7 |
| 10 \$215.00 | 11 \$200.00 | 12 \$1,200.00 | 13 | 14 |
| 17 \$50.00 \$999.00 | 18 \$280.00 \$500.00 | 19 | 20 \$50.00 | 21 \$999.00 |
| 24 | 25 | 26 \$1,200.00 | 27 | 28 |
| 31 | | | | |

| | |
|------------------------------------|-------------------|
| All Transactions Awaiting Approval | \$4,898.00 |
| All Scheduled Transactions | \$765.00 |
| All Transactions Processed | \$0.00 |
| Total | \$5,663.00 |

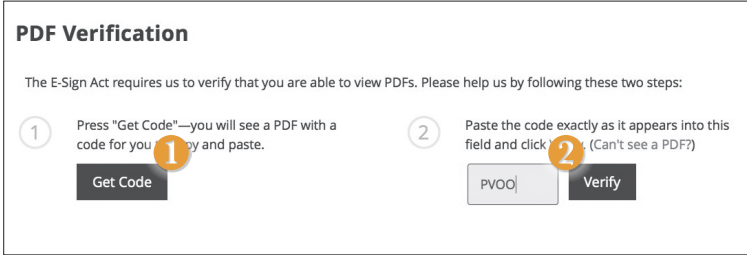
The e-Statements feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and store your statements electronically.

To View Your Statements:

PDF Verification

The E-Sign Act requires us to verify that you are able to view PDFs. Please help us by following these two steps:

- 1 Press "Get Code"—you will see a PDF with a code for you to copy and paste.
- 2 Paste the code exactly as it appears into this field and click Verify. (Can't see a PDF?)



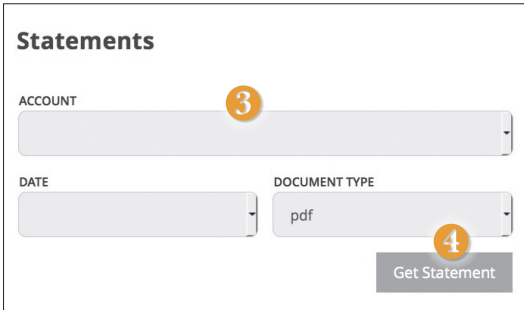
Statements

ACCOUNT 3

DATE DOCUMENT TYPE

pdf 4

Get Statement



Click on the **Statements** tab.

1. To verify that you are able to view a PDF on your computer or smart device, you will need to click the **Get Code** button. Your computer or device will prompt you to save a PDF. Save this in an easily accessible place like your desktop or home page. You can delete this temporary file after you have completed the verification process.
2. Open the PDF. You will see a short code. Type that code into the verification code field; then click **Verify**.
3. Using the drop-down menus, select the Account, Cycle, and Document Type for your statement, then click **Get Statement**.

With upbAnywhere, you can conveniently reorder checks online. After you have purchased your first order of checks, you can conveniently reorder checks here.

Note

If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

To Reorder Checks:

The screenshot shows the 'Check Reorder' process on the Harland Clarke website. It is divided into two numbered steps:

- Step 1:** A 'Check Reorder' form with the heading 'Please choose an account to reorder checks.' It lists three account options:
 - PRIME SHARE XXXX \$0.19
 - HSA SHARE XXXX \$0.00
 - MONEY MARKET CHECKING XXXX \$0.02A yellow circle with the number '1' is placed over the HSA SHARE XXXX option.
- Step 2:** The Harland Clarke website homepage. The 'PERSONAL PRODUCTS' tab is selected in the top navigation bar. A yellow circle with the number '2' is placed over the 'PERSONAL PRODUCTS' tab. The main content area displays 'Personal Products' with various categories like 'Personal Checks', 'Home Office/Desk Products', 'Accessories', and 'Deposit Tickets'. A banner for 'CardDefense' is visible at the top of the product area.

Click on the **Check Reorder** tab.

1. Choose the account for which you would like checks ordered.
2. You will be redirected to our trusted vendor's website to complete your order.

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert as well as the delivery option to receive that alert. All alerts will automatically be sent to your upbAnywhere account via Secure Messages, regardless of the additional delivery preferences you have chosen.

To Edit Security Alert Delivery Preferences:

You can edit specific Date, Account, History, Transaction, and Security alert preferences.

Delivery preferences include:

- Secure Message within upbAnywhere
- Phone Call
- SMS text message

To Set Up Alerts:

Alerts

--- New Alert --- 1

- Date Alert
- Account Alert
- History Alert
- Transaction Alert

| Description | Account | Frequency | Notification | Enabled | Edit |
|------------------------|---------|-----------|------------------------------------|---------|--------|
| On the 3rd of May. | | | Send me an e-mail @mcompany.com | Off 3 | Edit 4 |
| Date Alerts (1) | | | | | |
| Account Alerts (0) | | | | | |
| History Alerts (0) | | | | | |
| Transaction Alerts (0) | | | | | |
| Security Alerts | | | | | |

Click on the **Alerts** tab.

1. To create a new alert, click the **New Alert** drop-down button. Choose the kind of alert that you wish to create from the drop-down.
2. To view the alerts for each category, click the **∨** to the left of the category header.
3. You can easily toggle an alert **On/Off** without deleting the alert by clicking the toggle button.
4. To view details of an already existing alert, choose the **Edit** link on the right end of the alert box.

Security Alerts allow you to enable specific alerts to keep you informed of changes to your account and online profile. Alerts can be delivered via Secure Message within Online Banking, SMS text message and phone call.

To Edit Security Alerts and Delivery Preferences:

Alerts

Security Alerts

Description

| Description | Enabled |
|---|------------------------------|
| Alert me when an external transfer is authorized | <input type="checkbox"/> On |
| Alert me when a computer/browser is successfully registered | <input type="checkbox"/> Off |
| Alert me when my password is changed | <input type="checkbox"/> On |
| Alert me when my login ID is changed | <input type="checkbox"/> On |
| Alert me when the process to add an external account is started | <input type="checkbox"/> On |
| Alert me when an invalid password for my login ID is submitted | <input type="checkbox"/> On |
| Alert me when an invalid secure access code is submitted | <input type="checkbox"/> On |
| Alert me when my login ID is disabled | <input type="checkbox"/> On |
| Alert me when my login ID is locked out | <input type="checkbox"/> On |

Delivery Preferences

E-MAIL ADDRESS

PHONE NUMBER

COUNTRY

United States

AREA CODE PHONE NUMBER

SMS TEXT NUMBER

COUNTRY

United States

AREA CODE PHONE NUMBER

NOTE: SMS Text Message: 1 msg/transaction, Msg&Data R

Cancel Save

Click on the **Alerts** tab, Click on the **√** Next to **Security Alerts**.

1. To activate an alert, click the **On/Off** button that corresponds with the appropriate alert.
2. To edit delivery preferences, click the **Edit Delivery Preferences** link at the top.
3. Enter the contact information for your preferred delivery method.
4. Click **Save** when finished.

In Security Preferences, you can change the different designations that help keep your account secure.

To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab.

Password

When changing your password, make sure you follow the guidelines for creating a strong password.

Change Password

OLD PASSWORD *

NEW PASSWORD *

CONFIRM NEW PASSWORD *

The New Password and Confirm New Password fields must match * - Indicates required field

Password must be at least 8 characters long.

Password can be no more than 45 characters long.

Password must contain a minimum of 1 numbers.

[Change Password](#)

Login ID

Be sure to create a login that you will remember, but that is not too recognizable.

Change Login ID

Type your desired new Login ID in the field below:

NEW LOGIN ID *

Login ID must be at least 6 characters long.

Login ID must be no more than 50 characters long.

* - Indicates required field

[Submit](#)

Secure Delivery

Make sure we have your correct email and phone number on file so you can receive secure access codes when logging in from an unregistered device.

Secure Delivery Contact Information

Enter your preferred e-mail and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

PHONE

[Edit](#) [Delete](#)

TEXT

[Edit](#) [Delete](#)

E-MAIL

[Edit](#) [Delete](#)

* - Indicates required field

[New E-mail Address](#) [New Phone Number](#) [New Text Number](#)

In Account Preferences you can select name and viewing preferences for your Online and Text Banking accounts.

To Setup or Change Your Account Viewing Preferences:

The screenshot shows the 'Account Preferences' interface. At the top, there are two tabs: 'Online' and 'Text'. A large orange circle with the number '1' is positioned above the 'Online' tab. Below the tabs, the text reads 'Enter a display name to be shown for each account.' There are two main sections: 'Legacy Checking' and 'Scholar Team Checking'. Each section has a text input field and a dropdown menu with '0' selected. A large orange circle with the number '2' is positioned above the dropdown menu in the 'Scholar Team Checking' section. At the bottom right, there is a 'Submit' button.

Click on the **Account Preferences** tab.

1. For **Online**, you can customize your account display names and choose the order preference for viewing.
2. When you are happy with your choices, click **Submit**.

It is important to maintain current contact information on your account.

To View Your Profile:

Profile

Please review and update your profile

| | | |
|---|---|------------------------------------|
| PREFIX | FIRST NAME * | MIDDLE NAME |
| <input type="text"/> | <input type="text" value="Murphy"/> | <input type="text" value="and"/> |
| LAST NAME * | SUFFIX | |
| <input type="text" value="Co"/> | <input type="text"/> | |
| E-MAIL ADDRESS * | | |
| <input type="text" value="user@company.com"/> | | |
| ADDRESS 1 * | | |
| <input type="text" value="13810 Barnett Office Drive"/> | | |
| ADDRESS 2 | | |
| <input type="text" value="Address 2"/> | | |
| CITY * | STATE * | ZIP * |
| <input type="text" value="St. Louis"/> | <input type="text" value="MO"/> | <input type="text" value="63021"/> |
| COUNTRY * | | |
| <input type="text" value="United States"/> | | |
| PHONE COUNTRY * | | |
| <input type="text" value="United States"/> | | |
| HOME PHONE * | WORK PHONE | |
| <input type="text" value="(555) 555-2115"/> | <input type="text" value="Work Phone"/> | |

* - Indicates required field

Click on the **Profile** Tab.



If any information is incorrect, please complete a change of address form.

It is important to maintain current contact information on your account.

To Change Your Address:

Address Change

Complete and submit this form to change your address information for one or more of your accounts.

ADDRESS 1 * 2

10000 Sunset Plaza Dr

ADDRESS 2

4500

CITY *

St Louis

STATE *

Missouri

ZIP *

63111

COUNTRY *

United States

HOME PHONE *

555-555-1212

WORK PHONE *

555-555-1212

CELL PHONE

Cell Phone

E-MAIL ADDRESS

john@company.com

* - Indicates required field

Select an account 1

Select All Clear All

CONSUMER CHECKING - XXXX1234

COMMERCIAL CHECKING - XXXX1234

COMMERCIAL LOAN - XXXX1234

SAVINGS - XXXX1234

CERTIFICATE OF DEPOSIT - XXXX3456

COMMERCIAL LOAN - XXXX1234

CREDIT CARD - XXXX1234

At least one account must be selected.

3

Submit

Click on the **Address Change** tab.

1. Choose which account this change will apply to.
2. Update your contact information.
3. Click **Submit** when finished.

In Statement Delivery Preferences, you can change how you would like to view your Monthly Statement for your primary account. Your choices include eStatement or Paper Statement. Selecting eStatement will allow you to view your Monthly Statement online in a PDF format.

To Set Up or Change Your Deposit Statement Preferences:

Statement Delivery

| Account ▾ | Delivery Type | Address |
|-------------------------------------|----------------------|------------------------------|
| NOW Business Checking XXXXXX5939 | E-Statement 1 | joe@schmosdiner.com 2 |
| NOW Personal Checking XXXXXX7035 | E-Statement ▾ | joe@schmosdiner.com |
| Statement Savings XXXXXX0723 | E-Statement ▾ | joe@schmosdiner.com |
| Statement Savings XXXXXX0993 | E-Statement | |

View E-Statement Delivery Agreement

NOW Business Checking ×

| Address | Primary |
|--|---------|
| <input checked="" type="checkbox"/> anna@schmosdiner.com | ☆ |
| <input checked="" type="checkbox"/> joe@schmosdiner.com | ★ |

ENTER AN E-MAIL ADDRESS **3**

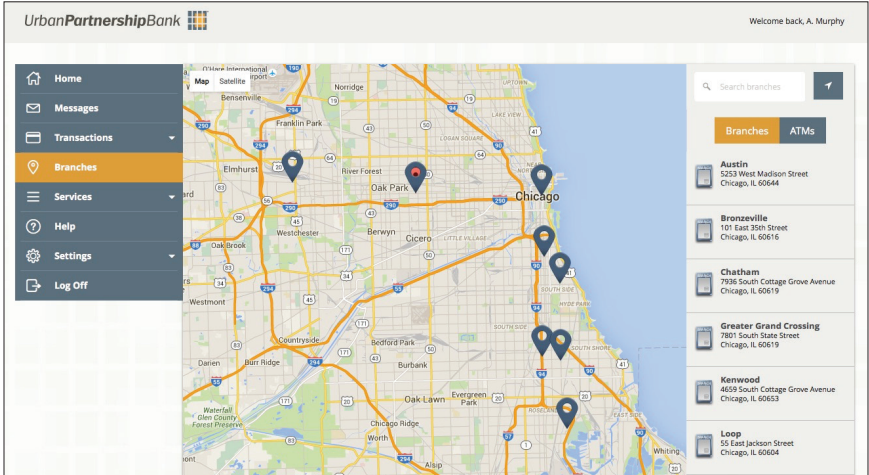
Add

4 Save

Click on the **Deposit Statement Preferences** tab.

1. Use the drop-down to choose your delivery type. Options include E-Statement and Paper Statement.
2. To edit or add a delivery destination click the icon.
3. To remove the email address or mailing address deselect the icon. Clicking the star changes which email address or mailing address is considered the primary contact. Email addresses or mailing addresses can be added by typing the information in the text bar and clicking **Add**.
4. When you have made all of the changes that you need overall, be sure to click **Save**.

Looking for the branch location or ATM nearest to you? You can click on the appropriate button to locate Urban Partnership Bank's branches and ATMs.



Notes

Urban**Partnership**Bank 

upbnk.com

Have a question?

Contact us at (800) 905-7725