

Digital Banking Guide

Commercial Dashboard

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User Guide - Commercial Dashboard

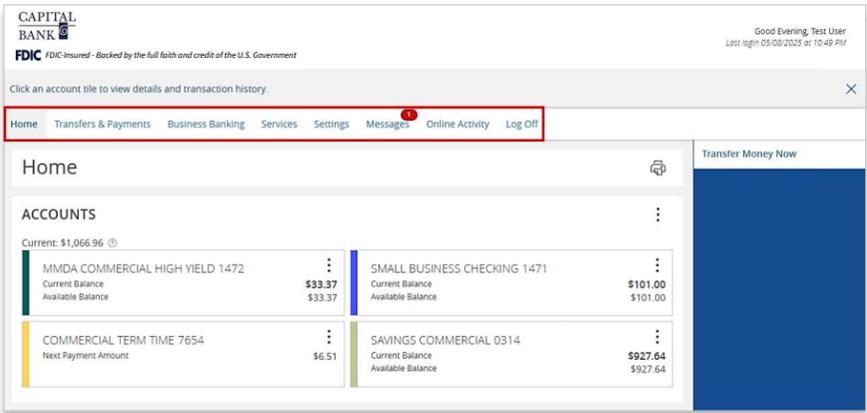
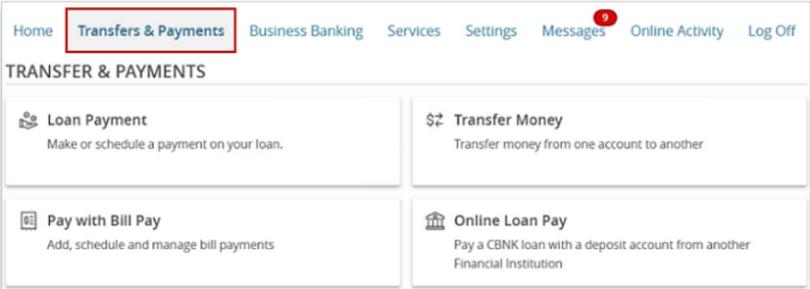
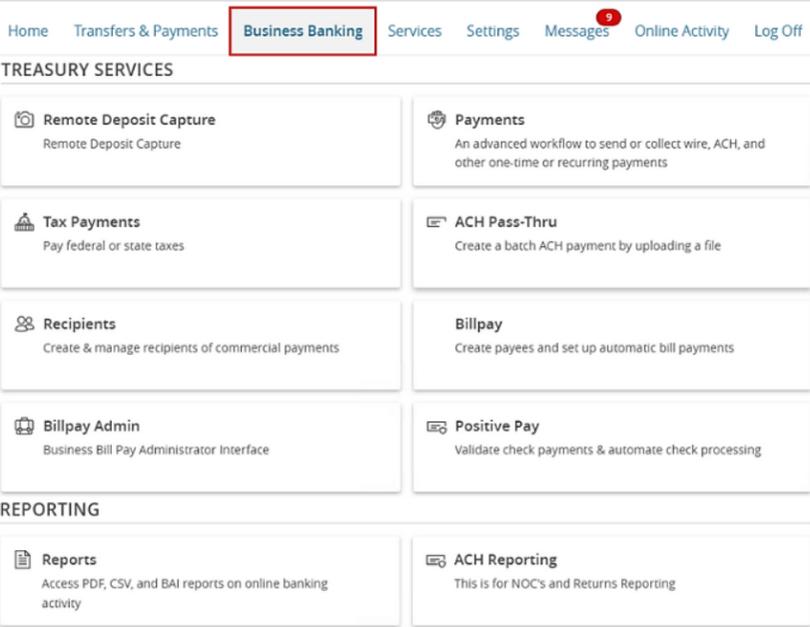
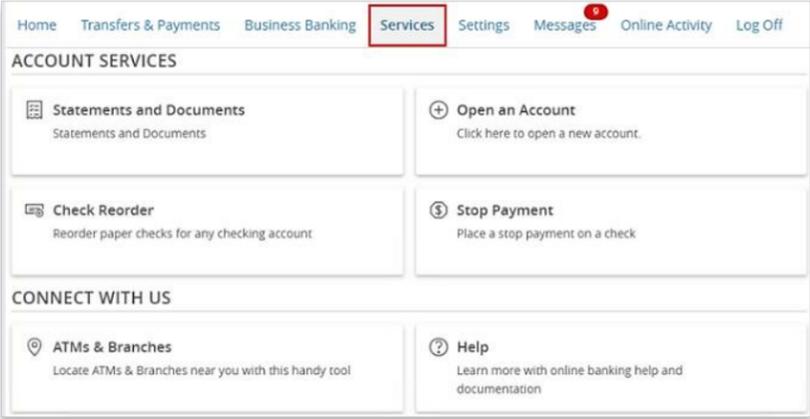
Introduction to Commercial Dashboard

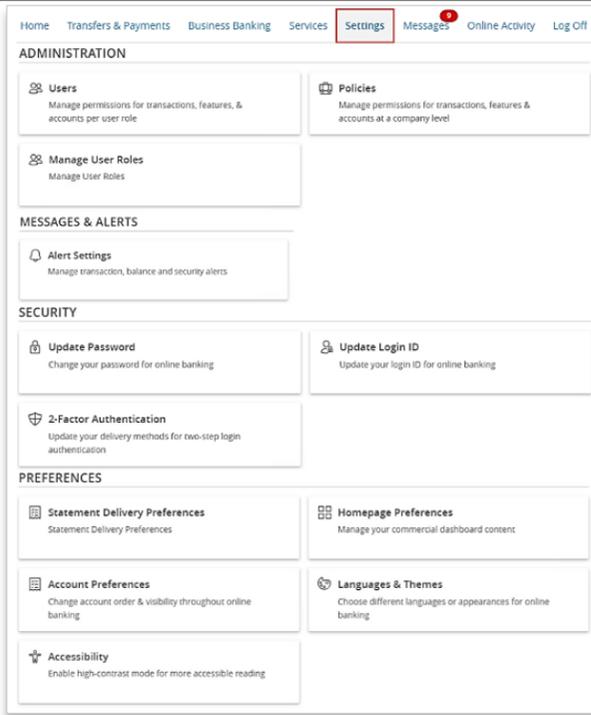
The Commercial Dashboard or the landing page in Digital Banking offers a consolidated view of all accounts associated with your corporate entity.

This dashboard view can be customized to suit your viewing preference. Digital Banking offers flexibility of organizing and grouping accounts, creating a list of frequently used accounts to view their balances and accessing functionalities using short cuts and widgets.

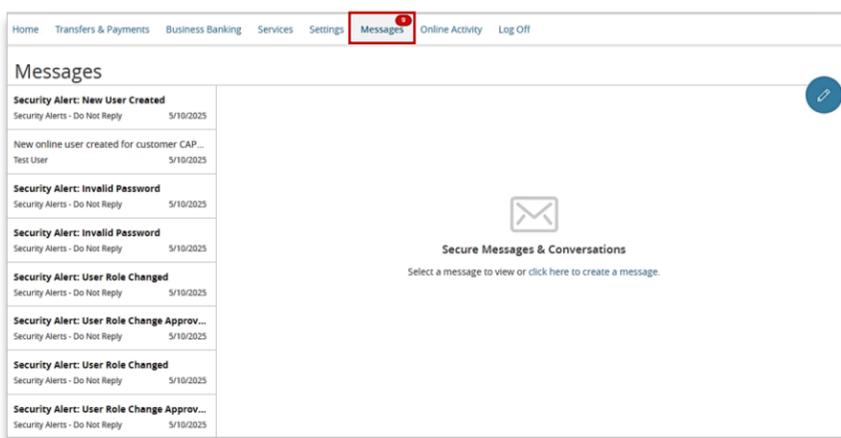
Using the Digital Banking functionalities, users can choose between viewing accounts through a 'Standard View' which default view with account tiles or the 'Account List View' that allows for selecting only priority or frequently used accounts on the Homepage and the remaining accounts on a separate page in list format.

Please note: Dashboard viewing and customization options will be dependent on your user rights and entitlements.

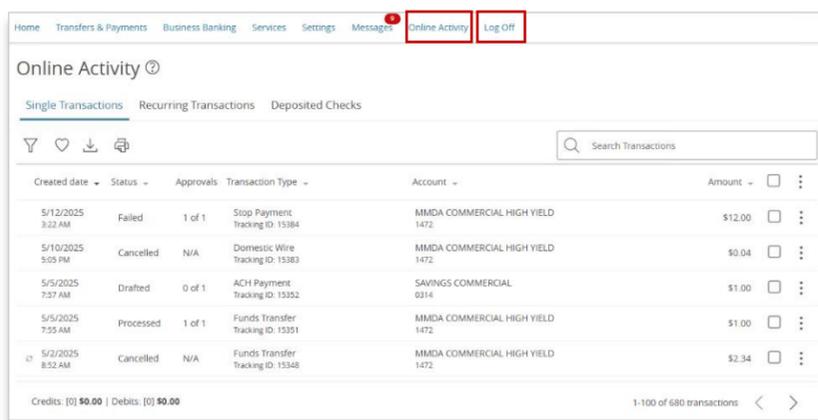
	<p>Overview:</p> <p>This user guide will explain the process of managing accounts, account grouping and menu shortcuts for navigation.</p> <p>Section 1: Homepage display</p> <p>Accessing menus from Top bar</p> <ol style="list-style-type: none"> 1. <i>Home</i> – The 'Home' tab is used to view account details and manage accounts display view.
	<ol style="list-style-type: none"> 2. <i>Transfer & Payments</i> – The 'Transfer & Payments' tab includes payment menus for internal transfers, loans and bill payment.
	<ol style="list-style-type: none"> 3. <i>Business Banking</i> – The 'Business Banking' tab contains menus for executing payments through external networks such as ACH and Wires. It also includes options for allied functionalities needed for supporting payments such as Recipient Management, Positive Pay, Bill Pay Administration. The Reporting menus support standard ACH Reports and internally generated reports required for tracking and MIS purposes.
	<ol style="list-style-type: none"> 4. <i>Services</i> – The 'Services' tab includes menus to support other banking functionalities such as stop payment, account opening and statement generation. It also contains links for locating the bank's ATMs and branches. The 'Help' link contains a list of FAQs & procedures related to your banking access.



5. **Settings** – The ‘Settings’ tab is a combination of multiple functionalities such as User Administration, defining Company Policies for user entitlements and managing User Roles. It also includes options to customize and manage your account preferences, alert configurations and personal account details. Users can also update their login IDs, passwords and set their preferred channel of delivery for receiving the SAC (Secure Access Code) using this menu. Users can customize and update their preferences for viewing Homepage, Accounts, Statement Delivery and Accessibility and update any changes to their personal information.



6. **Messages** – The ‘Messages’ tab allows for creation and managing of secure messages (internally transmitted messages).



7. **Online Activity** – The ‘Online Activity’ link will navigate you to the Online Activity page which is a consolidated view of all transactions routed through Digital Banking. This view is segregated into three tabs; Single, Recurring & Deposited Checks. This link is used to access transaction details.

8. **Log Off** – Use the ‘Log Off’ link to securely log out of the application.

Home Page Preferences

Right Menu Quick Links

Add fast access to features on your home screen. On a mobile device, access your Quick Links using the "More" button at the top of the screen.



Right Menu Widgets

Add functionality to your home page with widgets. On a mobile device, access your widgets using the "More" button at the top of the screen.



Account List

Enable a separate, streamlined account list page for a higher volume of accounts. You can prioritize a subset of accounts for display on the home page.



Main Content Widgets

Add functionality to the main area of your home page with widgets.

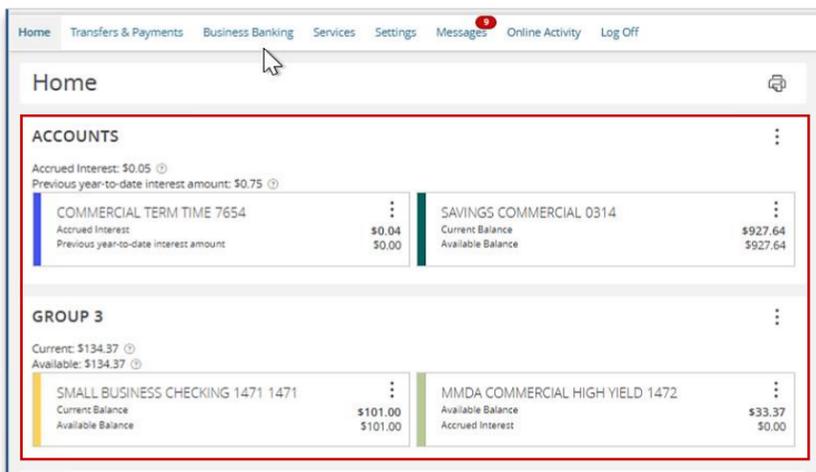


Section 2: Accounts View

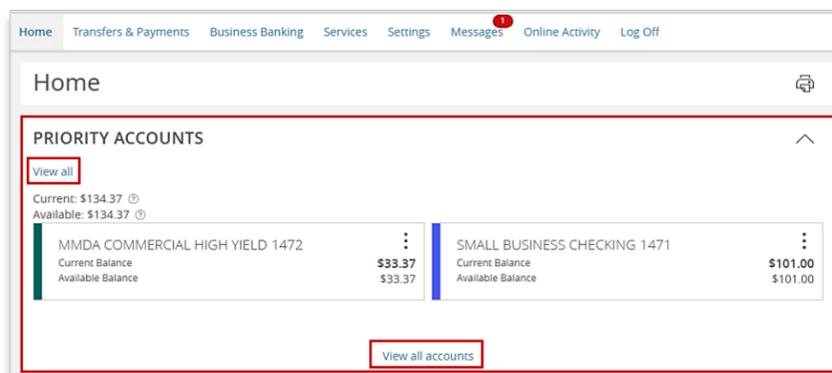
Using Digital Banking you can customize the Homepage view as per your requirements and preferences.

Navigation:

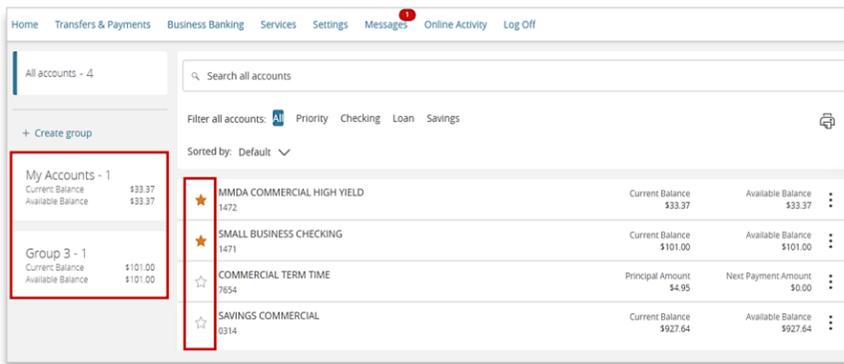
1. The Homepage display can be set from the 'Homepage Preferences' tile available under the 'Settings' tab.
2. Select the Homepage Preferences tab and navigate to the 'Home Page Preferences' page. Navigate to the 'Account List' field and select it, if you wish to have an 'Account List' view, as indicated in the image. If the option is not selected, the Homepage will be displayed in 'Standard View List'



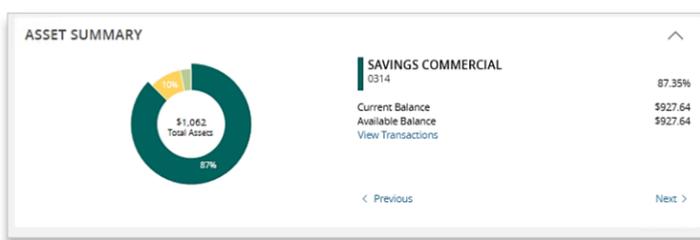
3. **Standard view:**
The 'Standard View' displays all accounts as individual tiles on the Homepage. Account Tiles can be moved using the cursor to change their sequence and placement.



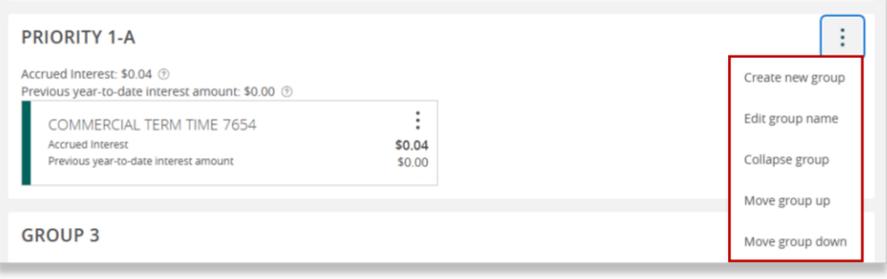
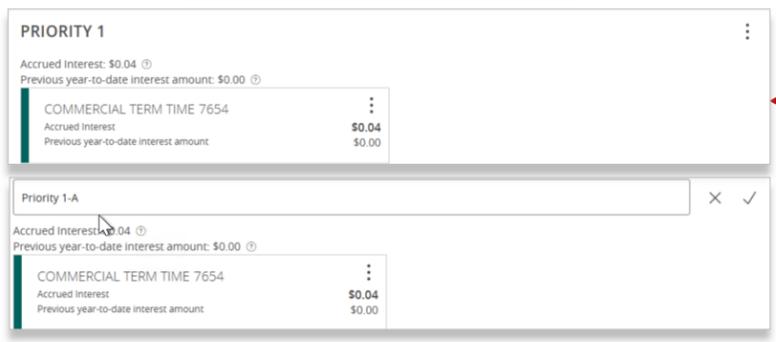
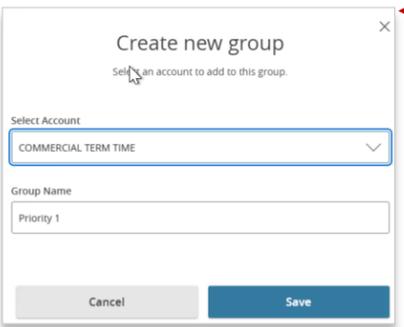
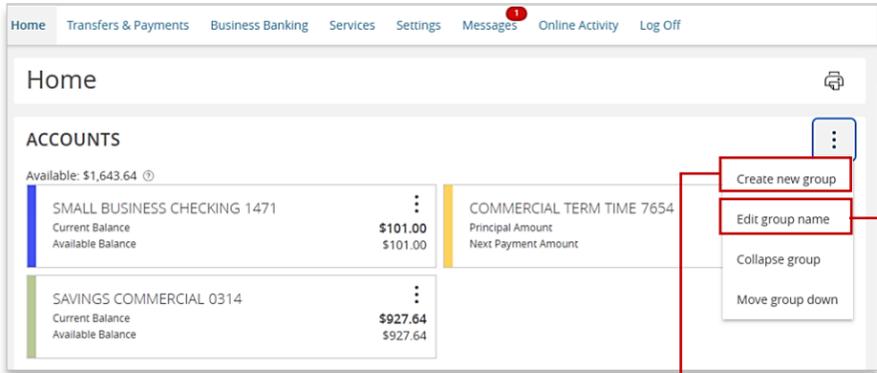
4. **Account List view:**
Displays only selected Priority Accounts on the Home page and other accounts on a different page in a list format. Click on the 'View All Accounts' link to view the complete list of accounts on a separate page.



On the Account List page, click on the 'star' icon to mark the account as priority and add it to the Account List view.



5. Scroll down to the 'Asset Summary' display to view the breakup of your account in a graphical form. The summary section displays the account balance with a link to 'View Transactions'. Use the 'Previous' (<) and 'Next' (>) keys to shuffle between the accounts. The 'Asset Summary' section is collapsible and can be expanded when needed.



Section 3: Account Grouping

Account Grouping is a quick and easy way of categorizing and combining accounts for a unified view. Account Grouping can be customized and is useful for entities with large number of accounts.

Account Grouping in Standard View:

1. **Creating a new group:**
Navigate to the 'ellipsis' displayed on the 'Accounts' and select the 'Create new group' option from the drop down.

On the 'Create new group' overlay, select the required accounts and update the 'Group Name'

Click on the 'Save' button to create the new Account Group.

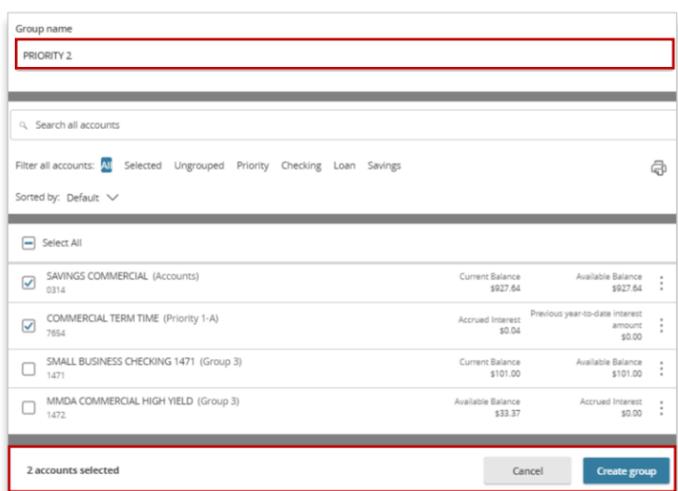
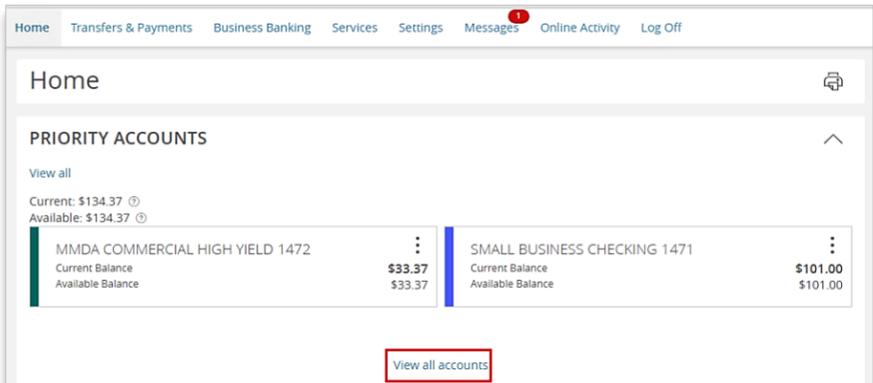
The updated 'Account Group' will be displayed on the Homepage.

2. **Editing an existing group name:**
Navigate to the 'ellipsis' displayed on the 'Accounts' and select the 'Edit group name' option from the drop down.

The cursor will navigate to the selected 'Group Name' field and prompt to enter a new name.

Enter the desired name and click on the 'Check' mark to submit the changes.

3. **Other Options:**
The 'Accounts' tile 'ellipsis' includes options to move the group 'Up' or 'Down' on the Homepage. Select the required option to move the group from its existing place to the next location upward or downward as desired. You can 'Expand' or 'Collapse' a group view using the 'Expand group' and 'Collapse group' option.



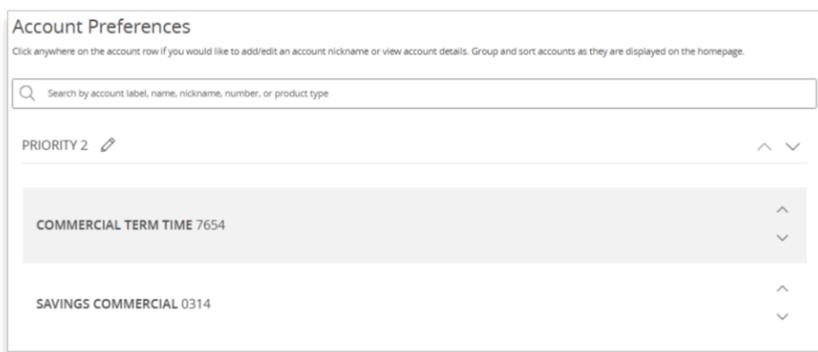
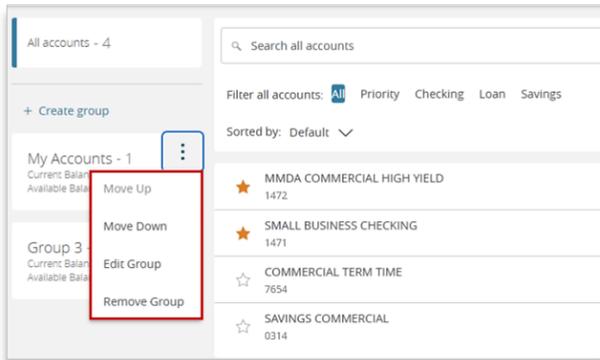
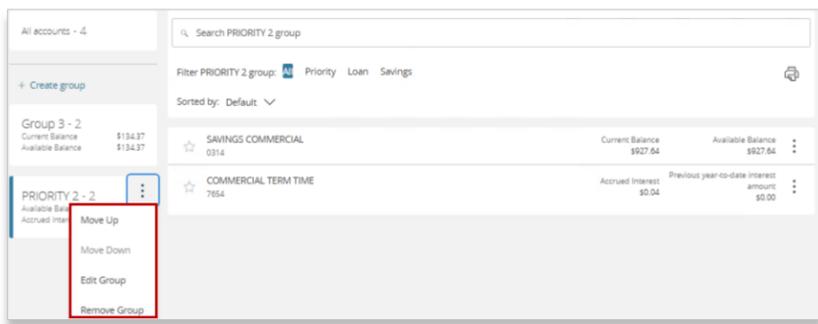
Account Grouping in the Account List View:

The Account List view displays selected Priority Accounts on the Home page while the other accounts are displayed on a different page in a list.

1. **Creating a new group:**
Click on the 'View All' link on the left-corner or at the bottom of the account tile and navigate to the consolidated account list. Click on the '+Create group' link and select the required accounts on the overlay.

Enter a 'Group Name' and click on the 'Create Group' button to complete the process.

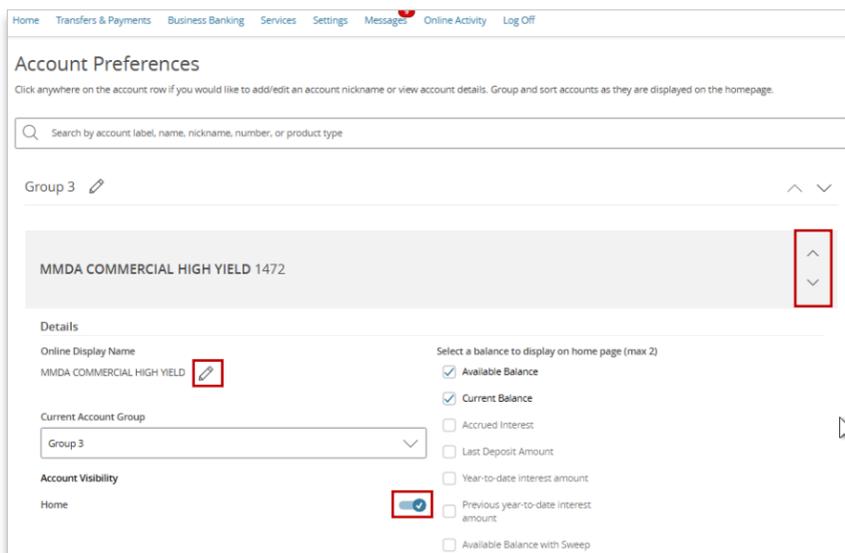
- a. **View all accounts:** Click on 'View all accounts' link to view all the accounts on a separate page.
- b. Click 'Create Group' to create a new group.
- c. Click on 'Options' icon of a group to Edit, Delete group.



2. **Editing an existing group:**
To edit an existing group, click on the 'ellipsis' available against next to the group name and select the 'Edit' Group. The 'Edit Group' overlay allows editing the group name and you can select additional or deselect existing accounts as needed.
3. **Other Options:**
The 'Accounts Group' 'ellipsis' includes options to move the group 'Up' or 'Down' on the Account List view page. Select the required option to move the group from its existing place to the next location upward or downward as desired. Click on the 'Remove Group' if you want to remove the group from the Account List view.

Please Note: You can also use the 'Settings>>Account Preferences' path to:

- Modify the sequence of the accounts within the group. Use the 'arrow keys' to move the location of a specific account display within the group.*
- Use the 'Pen' icon to modify the group name.*



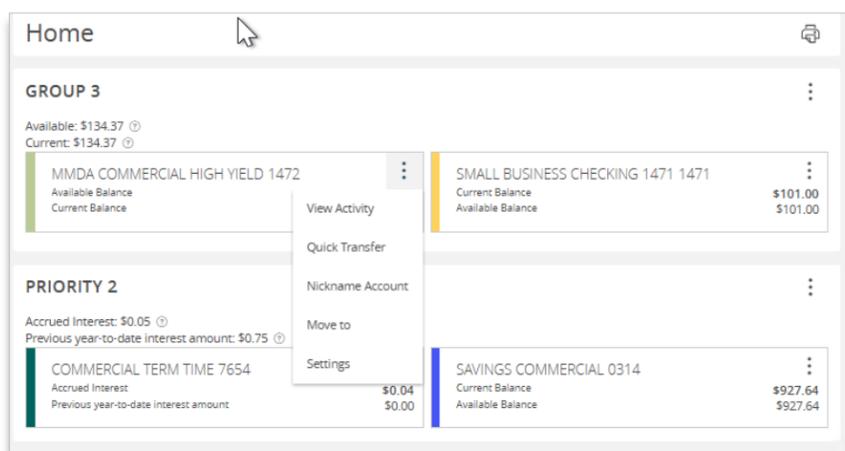
Section 4: Grouped account balances

For each group you can define the balances you wish to view on the Homepage or for the group. The account balance types selected for the first account in the group will be applied to all the accounts in the Group.

Navigation:

1. Navigate to Account Preferences tile available under the 'Settings' tab.
2. Select the required group and click on the 'expand/collapse' arrow on the right-corner.
3. The following actions can be performed using the displayed overlay.
 - Use the 'pen' icon to modify the 'Online Display Name' of the Account Group.
 - Use the 'Current Account Group' dropdown to move the selected account to another group.
 - Use the toggle button to determine if the account should be displayed on the Homepage.
 - Use the checkboxes to select the balance types that you wish to display for the Account on the Homepage and for its Group.

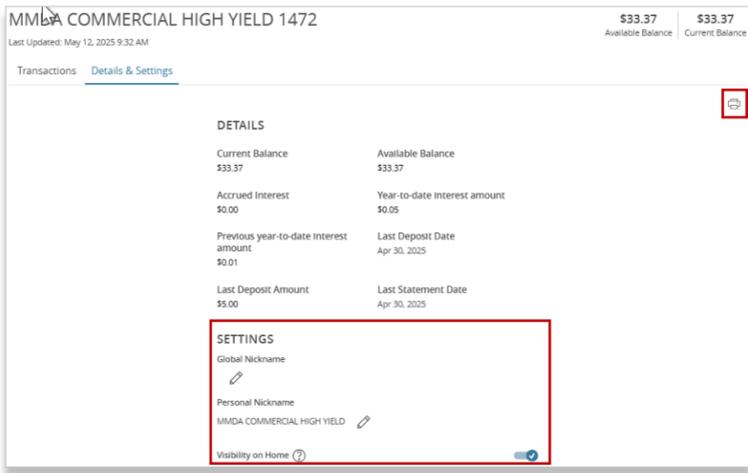
Please Note: You can select a maximum of two balance types only.



Section 5: Account Tiles – Options

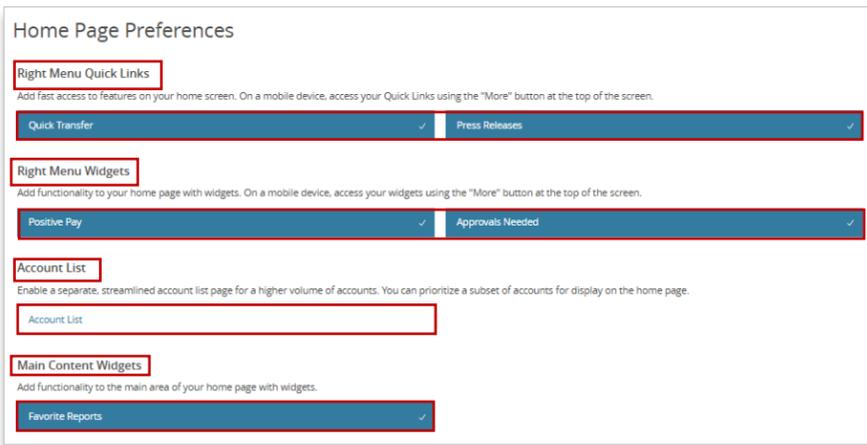
Each Account tile contains a list of options available under the 'ellipsis'. Click on the 'ellipsis' to view the below given options:

1. **View Activity:** Used to view the list of transactions associated with the account.
2. **Quick Transfer:** Used for navigating to the fund transfer screen for creating a 'Quick Transfer' from the selected account to another account.
3. **Nickname Account:** You can personalize the account name for quick recall and reference. Global Nickname (if updated) will be updated for all users who have not set their own nickname. However, 'Personal Nickname' is for your reference only and will be visible only to the user updating it.
4. **Move To:** Use the 'Move To' option to move the account from its current group to another group.



5. **Settings:** The 'Settings' link will take you to the 'Details & Settings' overlay wherein all categories of account balances will be displayed. It will also allow the below given actions:
Editing Global Nickname and Personal Nickname.
Editing the Account visibility on the Homepage using the toggle button.

Use the 'print' icon available on the right corner if you wish to print the displayed details.



Section 6: Quick Actions from the Right Menu Options

Digital Banking offers flexibility to add short cuts and frequently used widgets on your Homepage.

The added action will be displayed on the Homepage on the right-hand navigation bar.

Please Note: Quick Actions will display based on your entitlements and rights.

Navigation:

1. Navigate to 'Homepage Preferences' tile available under the 'Settings' tab.
Click on the 'Quick Transfer' field under the 'Right Menu Quick Links' section to add the shortcut to your Homepage.
Click on the 'Positive Pay' field under the 'Right Menu Widgets' section to add the widget to your Homepage.
You can also add the 'Favorite Reports' widget from the 'Main Content Widgets' dropdown and add it to your Homepage.
2. Based on your user entitlements, you will be able to view a list of transactions pending approval under the 'Transaction Approvals' section. a short-cut to 'Online Activity' and a short cut
3. Use the 'Account List' to highlight frequently used accounts.

Please Note: The above options can be selected or deselected by clicking on the field names.

4. Based on the widget selections in the 'Home Page Preferences' section, the shortcuts will be displayed on the right corner of the Homepage.

