Digital Banking Guide

Online Activity

CAPITAL BANK

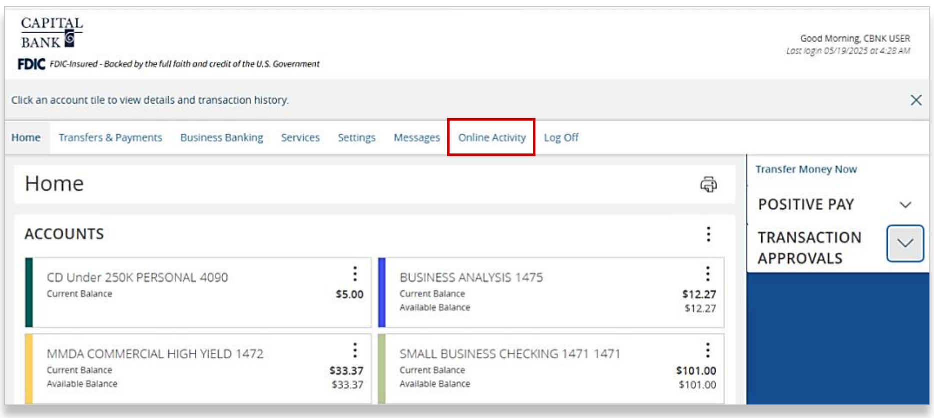
capitalbankmd.com

User Guide- Online Activity

Introduction to Online Activity

The Online Activity link available in Capital Bank's Digital Banking application is a centralized location for viewing and managing transactions initiated through the online platform or the mobile application. Online Activity displays details of all transactions routed through Digital Banking along with details of Check Deposits, Stop Payments and Check Reorder requests. Transactions based on their frequency are categorized into Single & Recurring Transactions.

Additionally, you can use the Online Activity link to search, sort, filter, and print transaction history. The detailed data is displayed through three tabs, namely, Single Transactions, Recurring Transactions, and Deposited Checks with the latest status of all the transactions. You can view, approve and cancel transactions from the transactions tab and monitor check deposit history through the Deposited Checks tab.



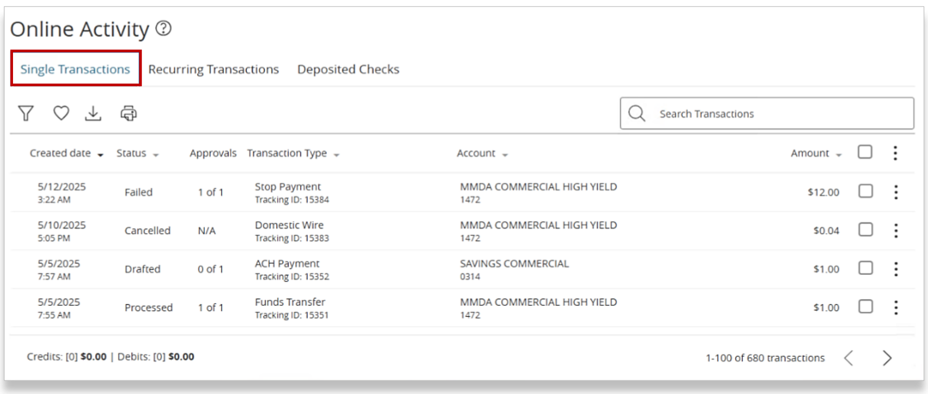
Overview:

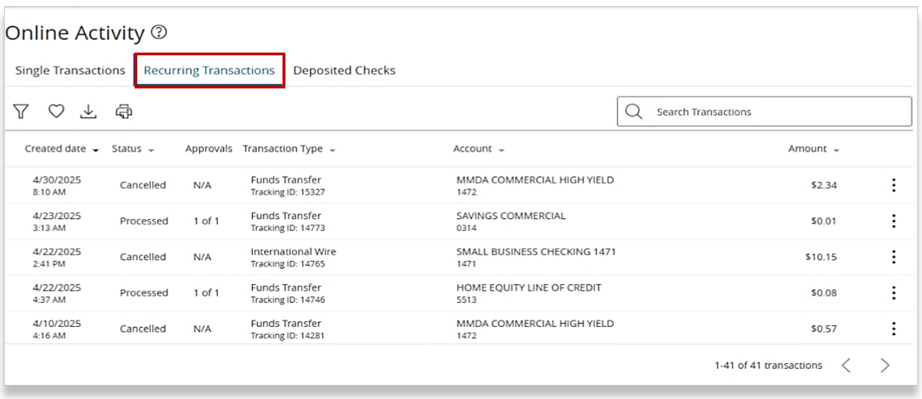
This user guide will cover the features available on Online Activity.

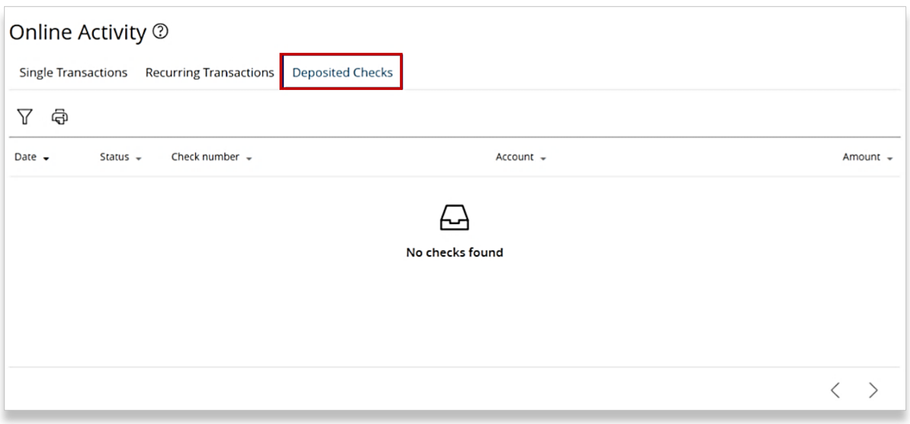
Section 1: Online Activity Overview
Navigation:

1. Click on the 'Online Activity' tab displayed on the Home page.
2. The 'Online Activity' page contains three tabs:
   a. Single Transactions
   b. Recurring Transactions
   c. Deposited Checks

Each tab provides tools and filters specific to the transaction type selected.





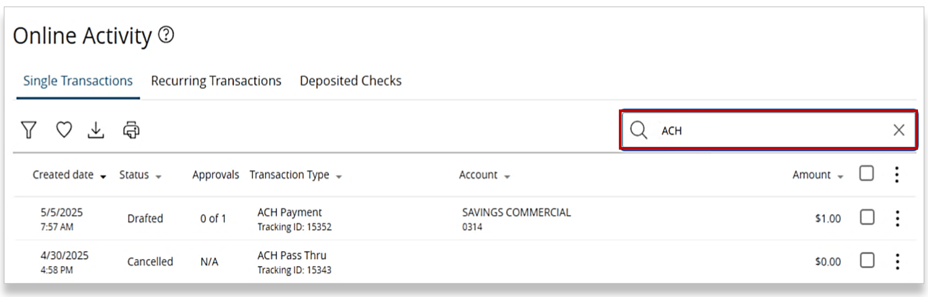


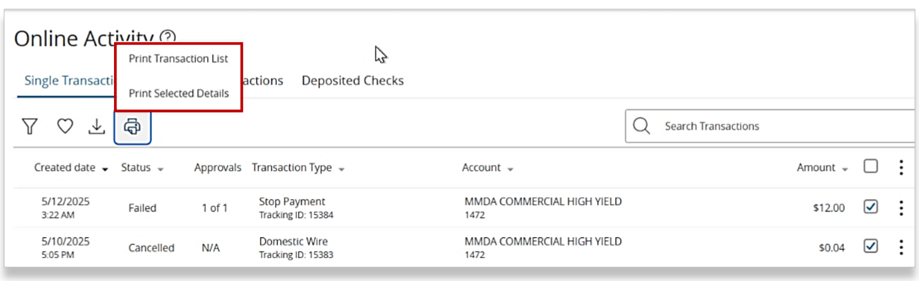
Section 2: Overview of the Online Activity Tabs

a. *Single Transactions*: The 'Single Transactions' tab contains list of all single, one-time, and non-recurring transactions and any recurring transaction due in the next seven calendar days for Transfers, ACH Payments, Wires, Tax Payments, Loan Payments, Check Stop Payment as applicable.

b. *Recurring Transactions*: The 'Recurring Transaction' tab contains a list of transactions that have been set to follow a fixed payment schedule. It will cover transactions for Transfers, ACH Payments, Wires, Tax Payments, Loan Payments, and Check Stop Payment as applicable.

c. *Deposited Checks*: The Deposited Checks tab shows all check deposits made. It allows you to view, check images and deposit details, filter or search based on specific criteria, and export or print the list as needed.

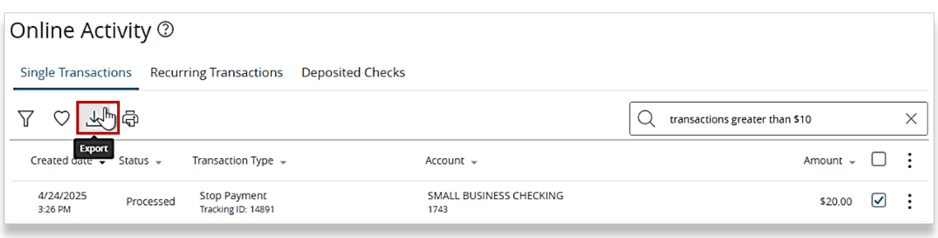


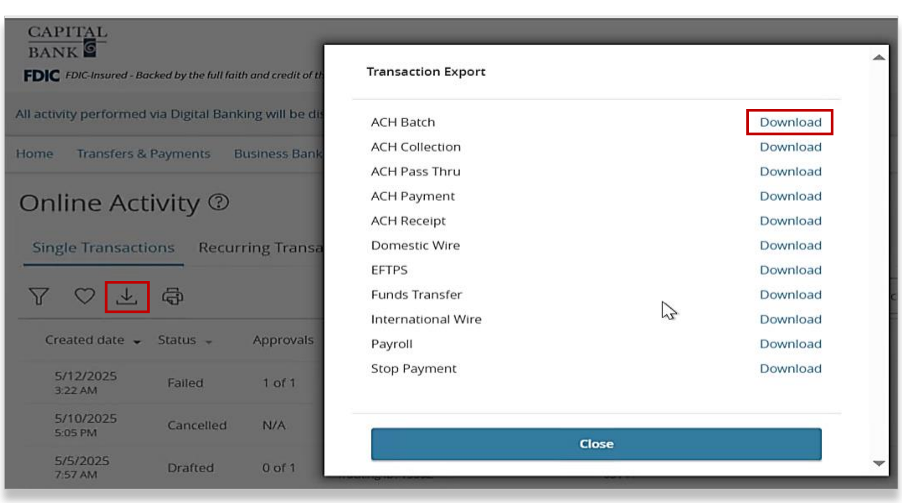


Section 3: Managing Transactions in Online Activity

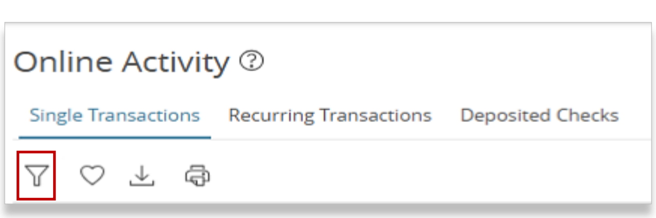
a. *Search Transactions*:
Use the search bar to locate transactions in your account. You can filter results by entering keywords related to specific fields, such as transaction type, status, account, amount or transaction ID.
You can also filter transactions using specific and descriptive instructions such as 'all transactions greater than $10'

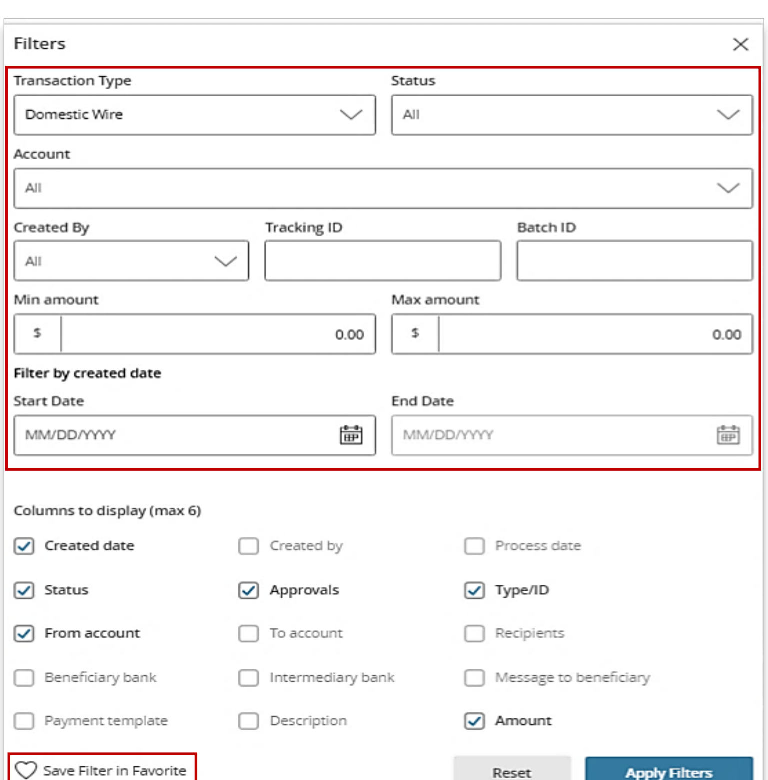
b. *Print*:
Use the 'print' icon to print the list of transactions displayed on the screen. If you select specific transactions using checkboxes, a dropdown menu will appear with the following options:
- *Print Transaction List*: Print the entire list of transactions shown on the page.
- *Print Selected Details:* Print only the selected transactions along with their detailed information.





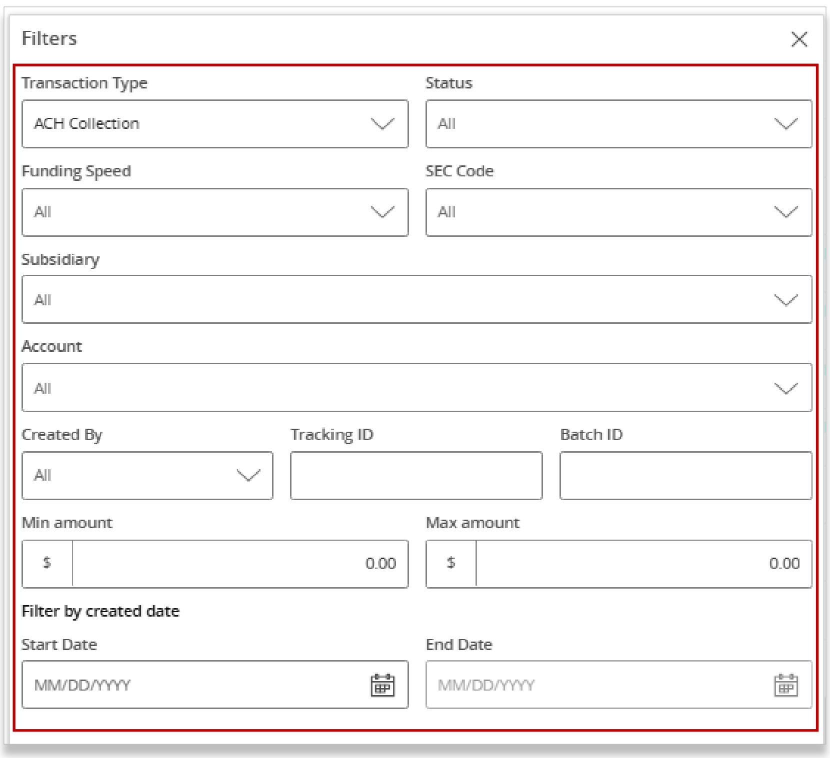
c. *Export*:
This option allows you to export your transactions in different formats.
- To export the full list of transactions, click on the export icon. On the 'Transaction Export' overlay a list of available transaction types will be displayed along with a 'Download' link.
  Click on the 'Download' link against the desired payment type. The export extract will be automatically downloaded to your 'Downloads' folder.
- To export a report for selected transactions, check the box besides the transactions and click on the 'Export' icon to complete the process.
  The export extract will be automatically downloaded to your 'Downloads' folder.

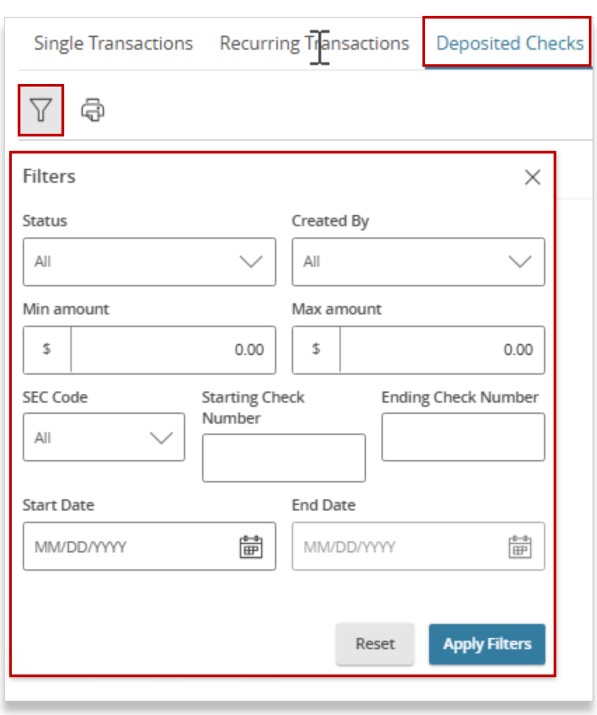




d. *Filter*:
The Online Activity feature provides robust filtering options and lets users select up to six data fields to tailor the display for each transaction type.
To create Custom view in the 'Online Activity':

1. Click the 'funnel / filter' icon to begin creating a custom transaction view. Use the available filters to define your custom transaction list.
2. Choose the transaction type from the 'Transaction Type' dropdown, then select up to six data columns by checking the boxes which you want to display on 'Online Activity' screen.
3. Once you've configured your filters, click 'Apply Filters' to update the view and display your customized transaction list.
4. (Optional) *Save Filter in Favorite*: After applying your filters, you can save your custom view for future use by clicking on 'Save Filter in Favorite' link. This allows you to easily access the same filter settings without having to reapply them.
5. To reset the filter settings, click the 'Reset' button to clear the current criteria and start a new search.





e. *Filter Options:*
Digital Banking offers a wide array of search and filter options. Given below are the filter criteria available for Single Transactions & Recurring Transactions:

- *Transaction Type*: Contains list of payment types and service requests.
- *Status*: Contain the status of the selected 'Transaction Type'. The possible status of the transaction could be:
  1. *Authorized*: The transaction is ready for processing on the scheduled date.
  2. *Processed*: The transaction has been fully completed.
  3. *Drafted*: The transaction details have been entered but are not yet submitted.
  4. *Cancelled*: The transaction was canceled by the user.
  5. *Failed*: The transaction has failed due to an issue.
  6. *Deleted*: The transaction has been deleted.
  7. *On Hold*: The transaction is temporarily paused or pending further action.
  8. *Pending*: The transaction is awaiting processing.
  9. *Host Denied*: The transaction was denied by the host system.

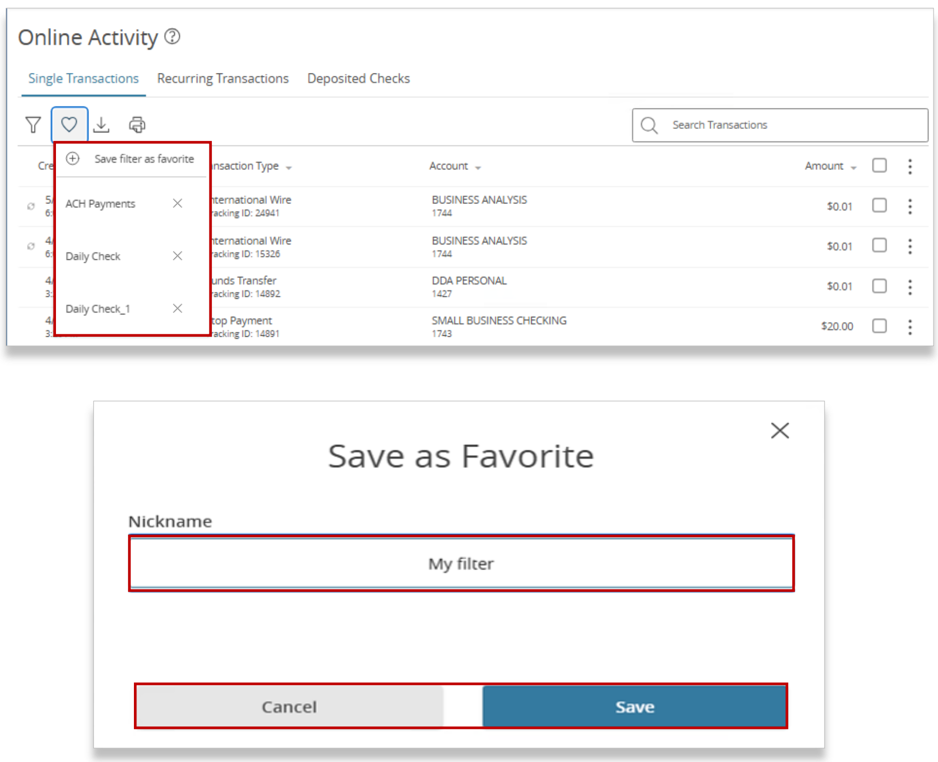
- *SEC Code*: Contains a list of ACH payment SEC (Standard Entry Class) Codes identifying the payment types.
- *Funding Speed*: This filter will be displayed only if ACH transaction type is selected. This drop down contains 'Same-Day' & 'Non-Same-Day only' values. Select the payment processing speed using this dropdown
- *Subsidiary*: Use this filter to narrow down transactions routed through a specific payment subsidiary.
- *Account*: Search transactions based on the payment originating account.
- *Created By*: Filter transactions by the User Login ID used for initiating the transaction.
- *Tracking ID*: Filter transactions by the unique tracking ID generated during creation and assigned to each transaction.
- *Batch ID*: For multi-transfers or multi-wire transactions, search by the Batch ID to view related entries.
- *Min/Max Amount*: Set a minimum and maximum amount range to find transactions within a specific value range.
- *Start Date / End Date*: Filter transactions by the date they were created and finalized.

The *Deposited Checks* tab contains the below given filters:

- *Status*: Contains the statuses of the deposited checks; Accepted, Reject, Submitted and All.

- *Starting Check Number*: Enter single check number of or starting check number in case of multiple checks.

- *Ending Check Number*: Ending check number in case of multiple checks.



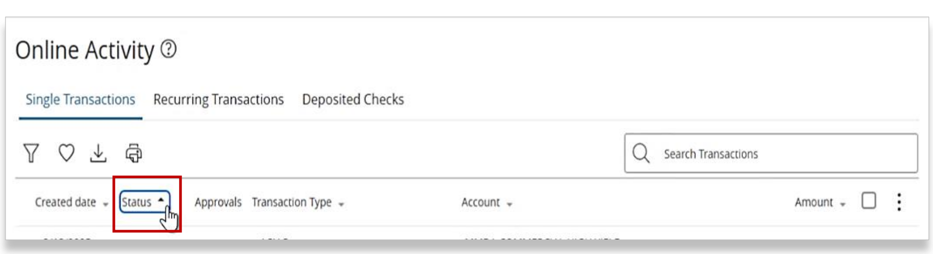
f. *Favorites*:

Frequently used filter settings can be saved as 'Favorite' for quick access, thereby enabling quicker search.

The saved 'Favorite' can be removed or modified at any time as required.

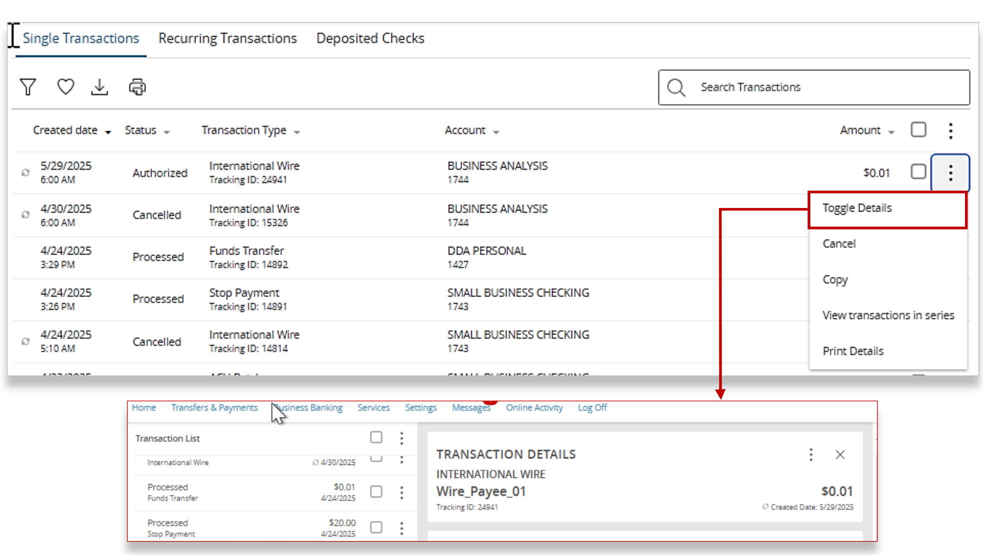
To save the Favorite Search:

- Enter your search criteria in the 'Search transactions' field or using 'Filter' option.
- Click the Favorites icon and select 'Save filter as favorite'. Give your custom view a nickname and click 'Save'.
- To Use a Favorite: Select it from the 'Favorites' drop-down to instantly load the saved search.
- To Delete a Favorite: Click the 'X' icon next to the favorite in the drop-down list.



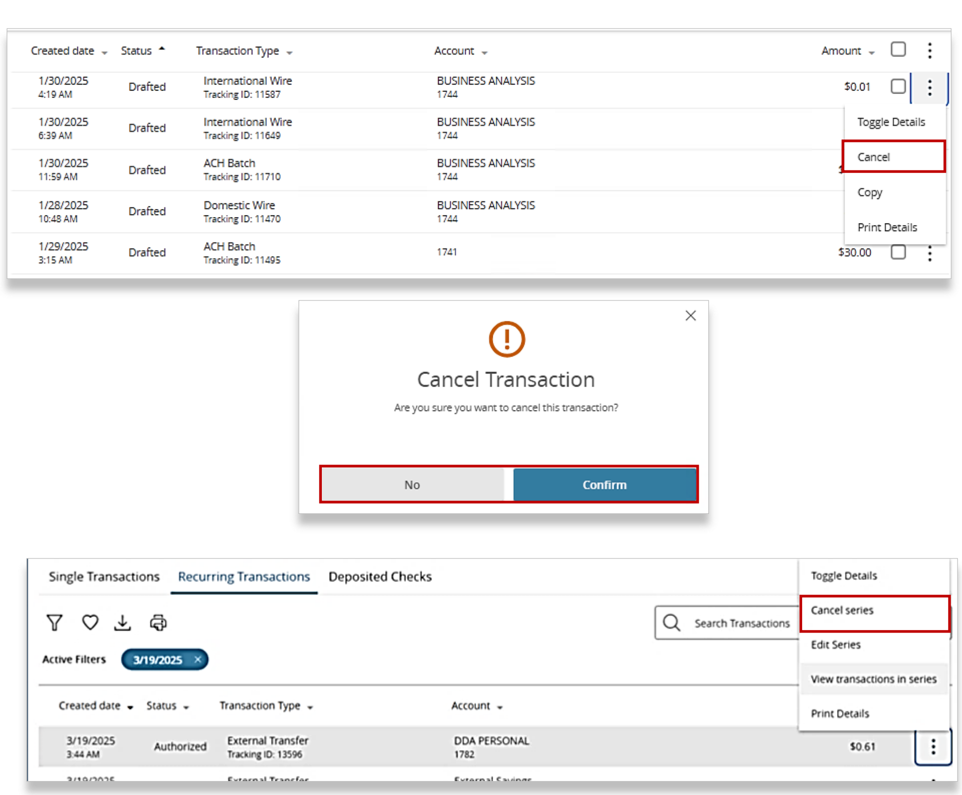
g. *Sorting*:

- To sort transactions, click the 'Sort' icon next to any column header (e.g., Created, Status, Transaction Type).
  The transaction list can be sorted in ascending or descending order by clicking the column header.



h. *Transaction Details:*

- Toggle Details: To view the details of a specific transaction on the Online Activity screen, click on the 'ellipsis' on the selected transaction and select 'Toggle Details' option to display on the transaction details.
  To hide the details, click the 'X' mark, or alternatively, re-click on the ellipsis (⁝) and select 'Toggle Details' to close the expanded view.
- The details displayed in the expanded view may vary depending on the transaction type but will typically include fields such as Tracking ID, Created, Created By, Will Process On, Amount, and Description.



i. *Canceling Transactions:*

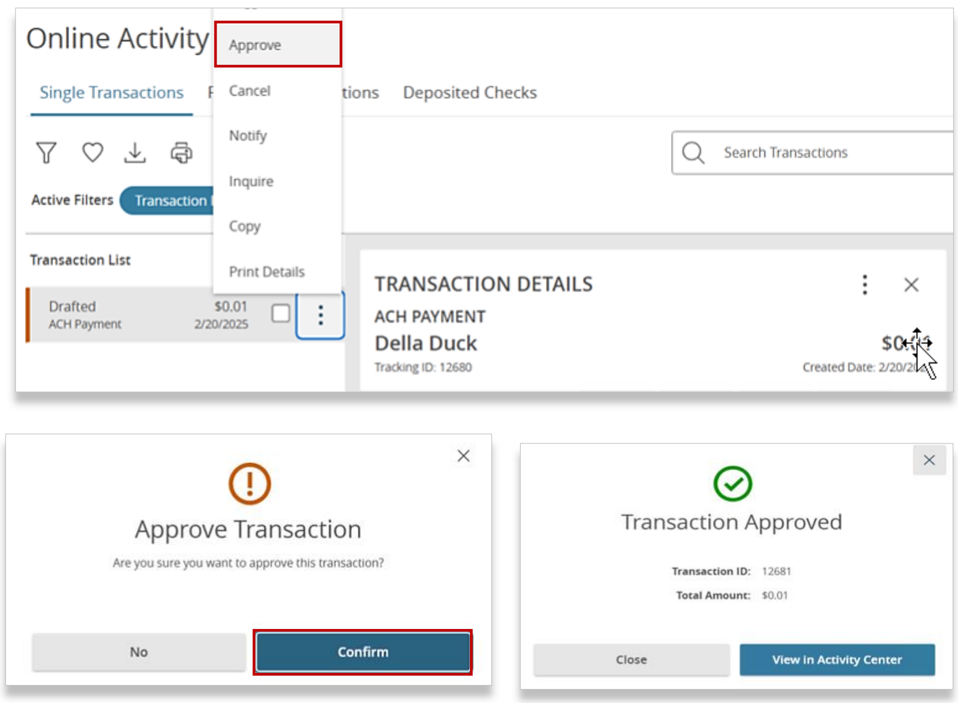
To cancel any 'Pending' or 'Drafted' transactions before their processing date, click on the 'Cancel' option from the 'ellipsis' 'Actions' menu.

Click on the 'Confirm' button on the 'Cancel Transaction' overlay to submit the cancel request.

Once canceled, the transaction status will be updated to 'Cancelled'.

In case of recurring transactions, the 'ellipsis' drop will display option to 'Cancel Series'.

Please Note: If you cancel a recurring transaction from the Single Transaction tab, only that specific occurrence will be canceled. To cancel the entire series, go to the Recurring Transactions tab in the Online Activity.



j. *Approving Transactions:*

- Use the 'Online Activity' to approve single or multiple transactions.

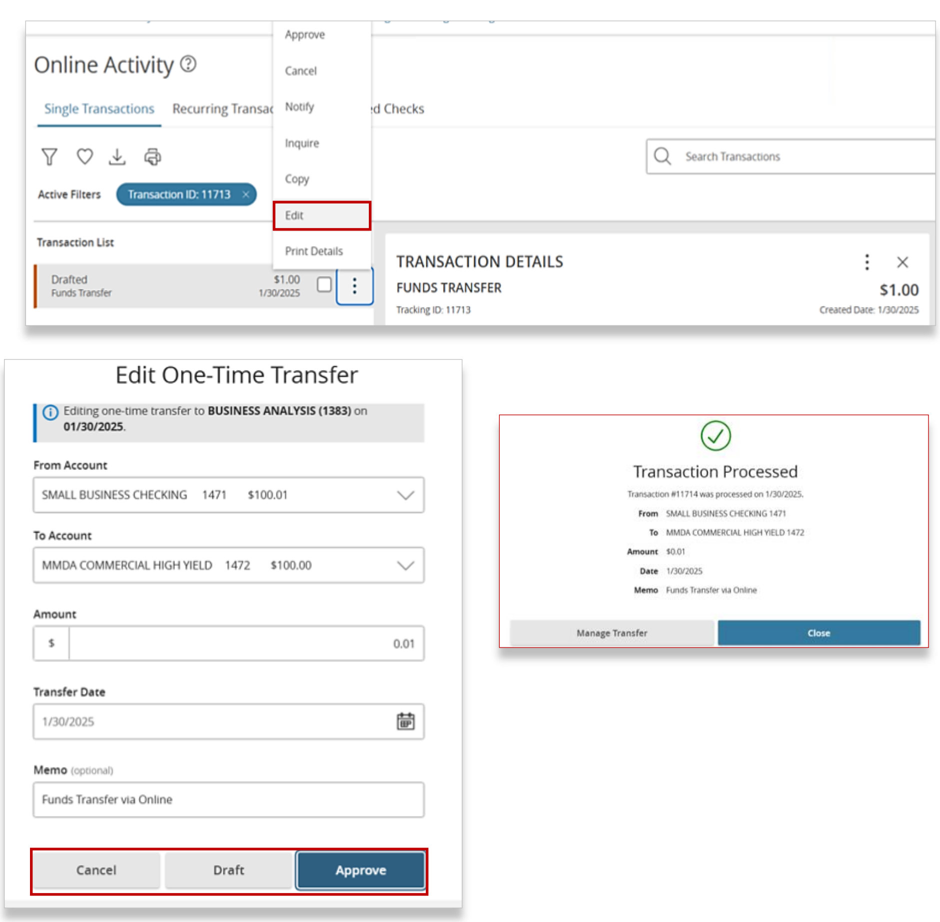
Please Note: Users with approval rights for the specific payment will be allowed to approve or reject transactions.
Users who don't have these permissions will not see these options visible in their online profile.

- Browse or search for the transactions you wish to approve, then select the checkbox next to transactions, click the ellipsis (⁝) Actions drop-down menu and choose 'Approve'.
- If prompted, enter the current code from your Symantec VIP Token or SAC to authorize the transactions.
- Once you confirm by clicking or tapping Approve, the status of the approved transactions will change to Authorized in the Online Activity.

Please Note: Overdue Payments where the payment processing date has already passed will not be eligible for approval.

Important Reminder for ACH and Wire Approvals: *ACH and Wire transfers must be approved by the processing date deadline, or they will* ***expire and need to be re-submitted for approval*** *causing a* ***one-day delay*** *to your intended effective date.*
Domestic Wire Transfers *must be approved by 6:00pm EST on the effective date of the wire transfer.*
International Wire Transfers *must be approved by 3:30pm EST on the effective date of the wire transfer.*
ACH Transfers *must be approved by 5:00pm EST on the processing date, which* ***is one day prior to the effective date*** *of the ACH Transfer.*

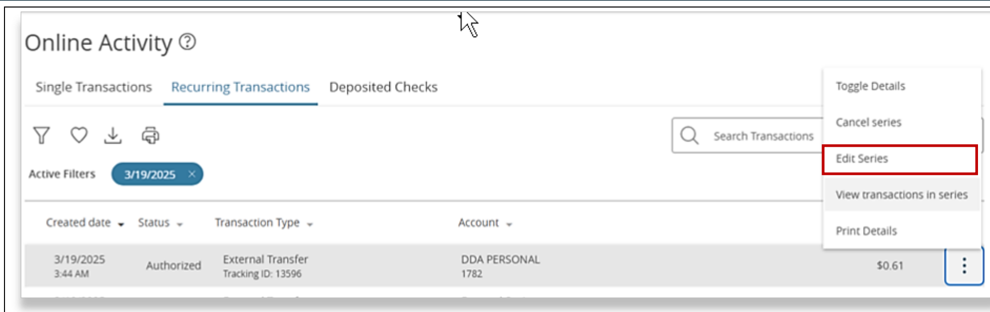
Online Banking alerts can be created for notifications of ACH & Wire Transfers that are pending approval, by going to Messages & Alerts- Alert Settings under the Settings Tab
*** cut off times are subject to change.*

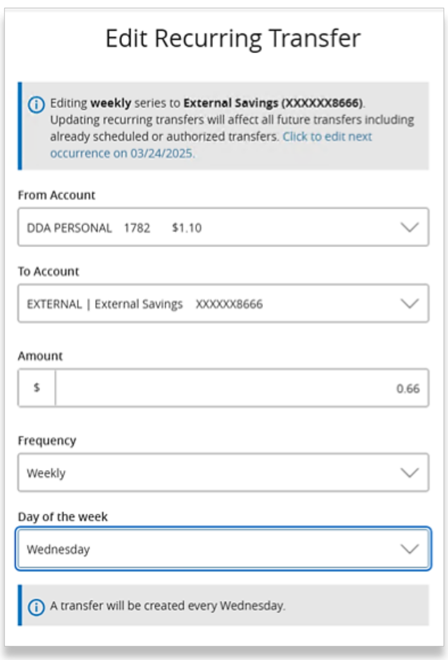


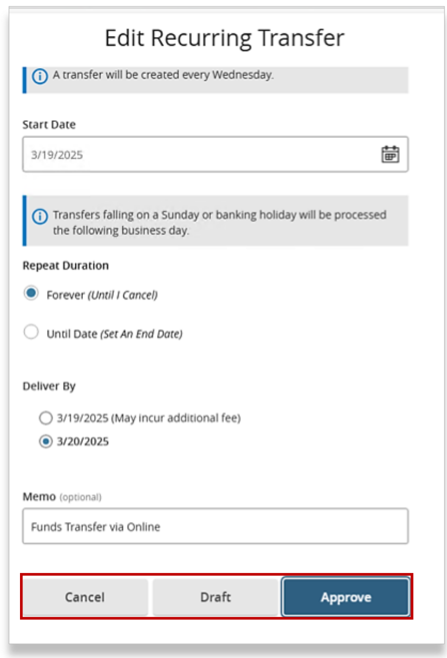
k. *Editing a Single Transaction:*

- To edit a transaction, click on the 'ellipsis' and select 'Edit' option from the 'Actions' menu.
  After making the necessary modifications, click on the 'Draft' or 'Approve' button to finalize your changes.

Note: Editing a recurring transaction in the Single Transaction tab will only modify that specific occurrence. To edit the entire recurring series, visit the Recurring Transactions tab in the Online Activity.

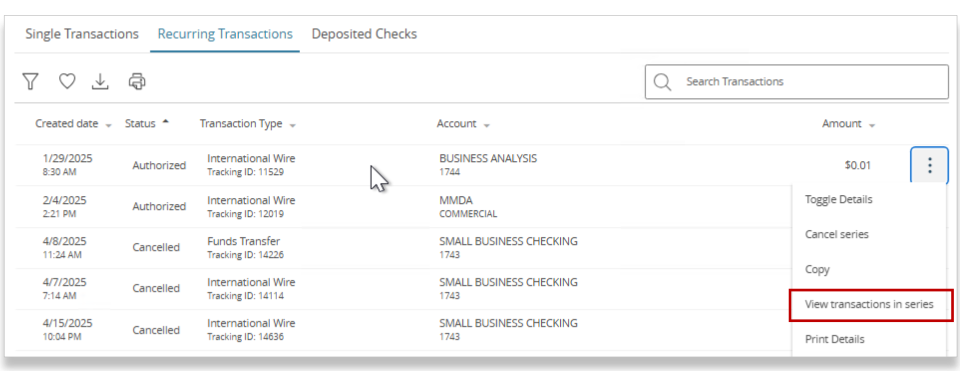


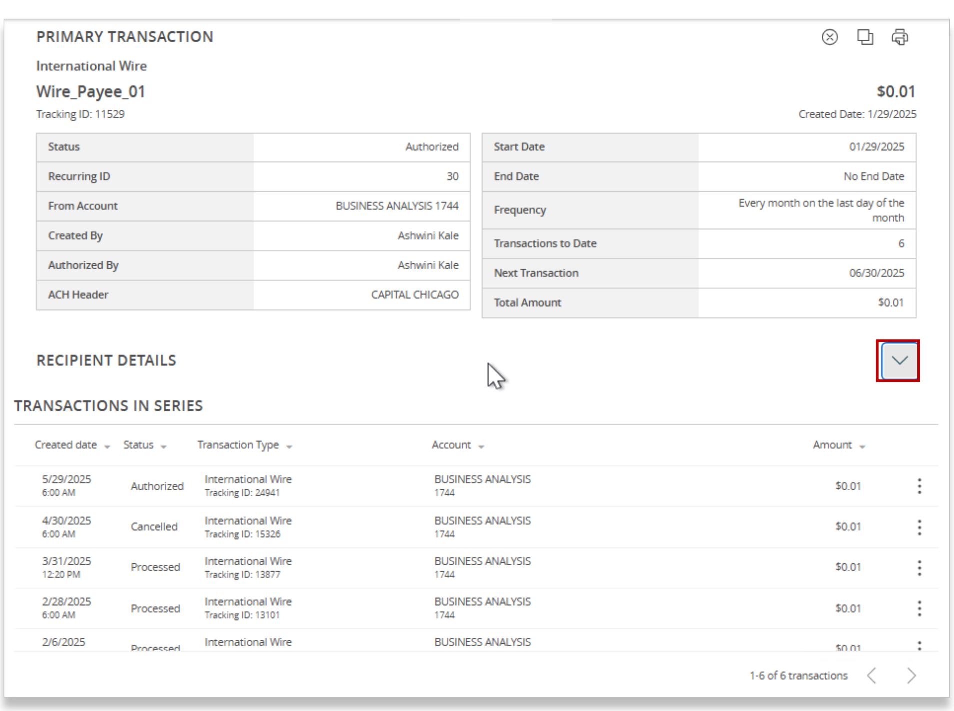




l. *Editing a Transaction Series:*

- In case, of recurring payments, the 'Edit Series' option allows you to modify all future occurrences of a recurring transaction at once.
  Using the 'Edit Series' option, details such as amount, frequency, dates, funding account, or recipient across the entire schedule can be modified.
- Any modifications made using the 'Edit Series' will apply to successive transactions in the series and previously executed instances remain unaffected.

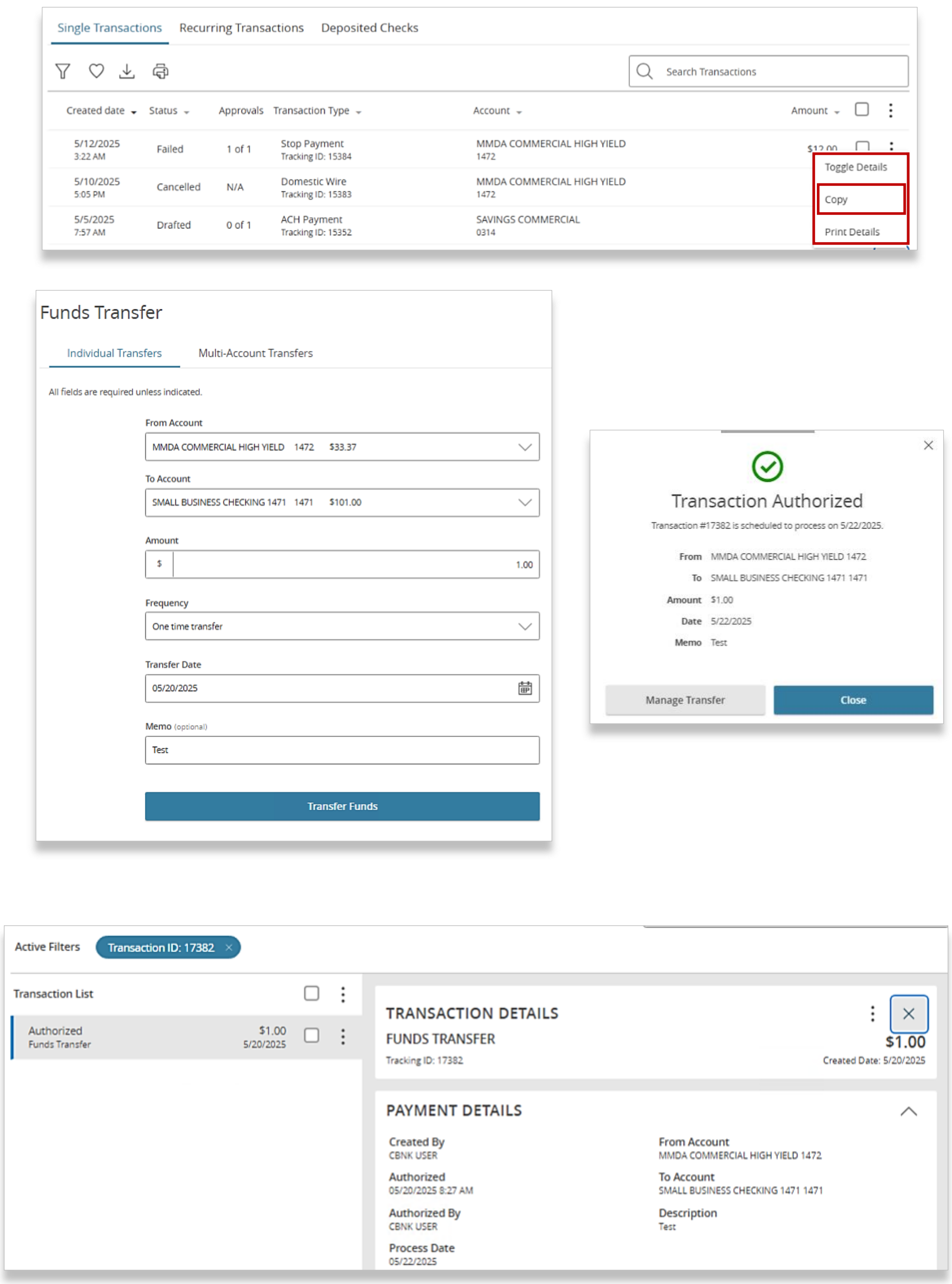




m. *View Transaction in series:*

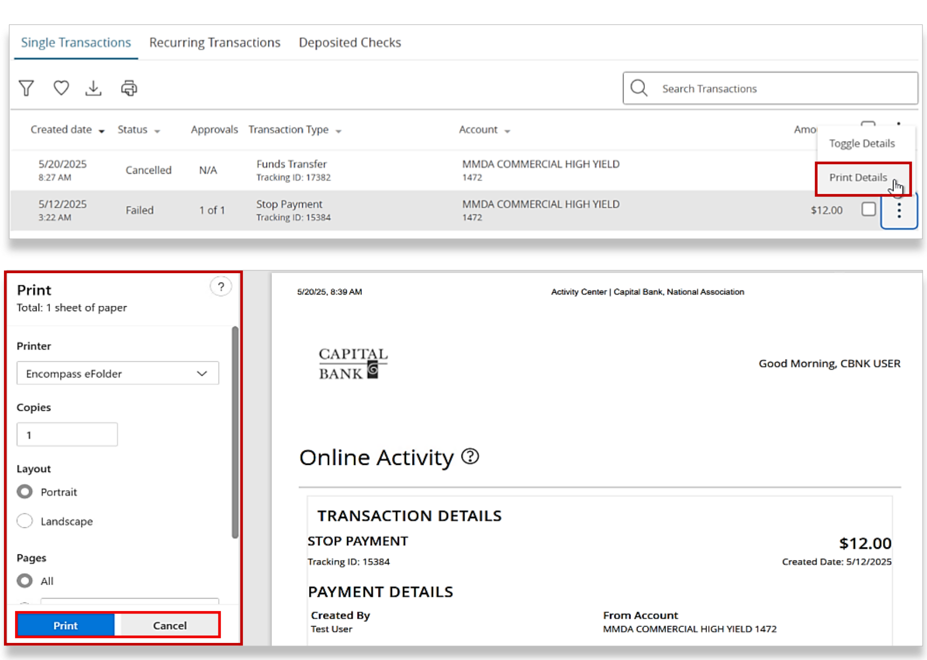
- To view details of instances as a part of a recurring series, click the 'ellipsis' and select the 'View Transaction in Series' option from the 'Actions' menu.
  The 'Transaction in Series' page consists of three sections
  Primary Transaction,
  Recipient Details and
  Transaction in Series section.
- The 'Transactions in Series' section contains a list of previously dated and executed instances in a descending order.
  Each individual transaction has an 'ellipsis' with options to Toggle Details, Print Details, Copy and Cancel.
  Any action taken using above options will be specific for the individual transaction and not the entire series.

Please Note: Transactions having a 'Processed' status cannot be cancelled.



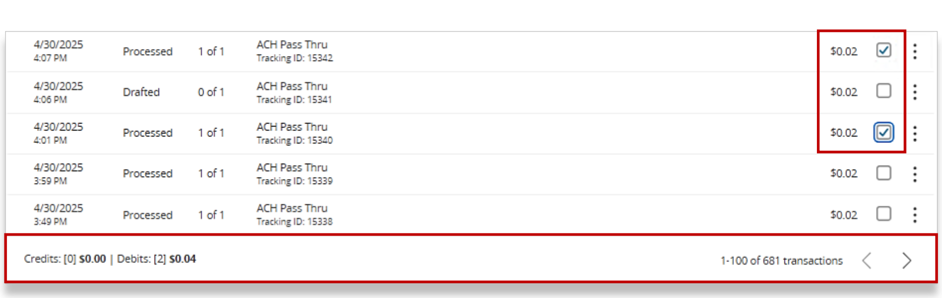
n. *Copy:*

- To copy an existing transaction, search for the transaction you want to duplicate and select 'Copy' from the ellipsis 'Actions' menu.
  The system will display a new transaction window having the same payment details.
  Edit the required fields and submit the transaction.
- The system will copy and create a new transaction. The new transaction will be displayed on the 'Online Activity' page with different transaction ID.



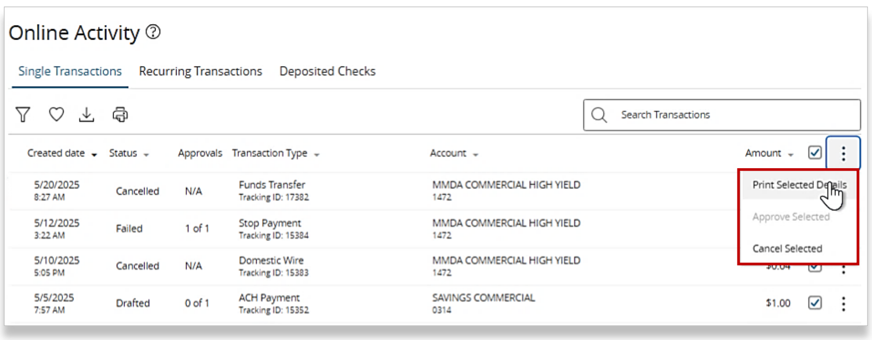
o. *Print details:*
To print the details of a transaction, select 'Print Details' from the 'Actions Menu' and click on 'Print' button.

Please Note: You can only print from Desktop version of Digital Banking



p. To view the total amount of debits and credits for items, select individual checkboxes next to transactions. Balances will appear in the footer of the transaction list.

Please Note: For international wire transfers, the total debit displayed reflects the equivalent value in U.S. dollars.



q. To perform bulk actions, such as printing, canceling, or approving transactions, select the desired transactions using their checkboxes and click on the ‘ellipsis’ on the top header besides the ‘Amount’ column
   Open the Actions menu via the vertical ellipsis icon (⁝) and choose from ‘Print Selected’, ‘Cancel Selected’, or ‘Approve Selected’ option depending on your intended action.