

# BUSINESS DIGITAL

## USER GUIDE | March 2025

Learn how to use Digital Banking with this handy guide. For questions, contact us at (410) 641 – 1700.



### **Table of Contents**

First Time Login	5
Account Recovery	7
Dashboard	10
Default Layout	10
Organize Dashboard	11
Organize Accounts	12
Account View	
Messages	
Start a Conversation	
Close a Message	15
Delete a Message	16
Accounts	16
Account Information	16
Transaction Details	17
eStatements	17
eStatement Enrollment	17
eStatement Enrollment Changes	19
Stop Payments	21
Place Stop Payment on a Single Check	21
Place a Stop Payment on a Range of Checks	22
Alerts	23
Set up Balance and Transaction Alerts	23
Set Up Business Activity Alerts	
Edit or Delete a Balance and Transaction Alert	
Card Management	
Transfers	
Submit a Transfer	
Edit or Delete a Transfer	
ACH	
Create a Batch Manually	
Upload a NACHA File	
Set Import layouts	
Edit or Delete a Batch	
Initiate a Batch	
Initiate Multiple Batches	
Uninitiate a Batch	
History	
Wires	

### **Table of Contents**



### **First Time Login**

#### Step 1

Open your enrollment email and click Join.

$\mathbf{X} \leftrightarrow$	
Organization User Invitation	
	Taylor Bank
	Join CALVIN B TAYLOR BANK at Taylor Bank.
	TaylorBane has invited you to create your account.
	Join Or copy this link: https://my.taylorbank.com/
	Taylor Bank digitalbanking@taylorbank.com   Privacy Policy (410) 641-1700 24 North Main Street, Berlin, MD
← Reply → Forward	

#### Step 2

Create your username and password. Click Create and sign In.

Create your a	account to join CALVIN B TAYLOR BANK
Username	
JTester	
Username rules	
- Password	
- Confirm Password	
Show rules	



#### Step 3

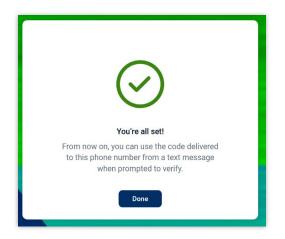
Review the information regarding registering for two-factor authentication and click Get started. Choose how to receive your two factor authentication codes:

- Voice or text message: Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- Authenticator app: Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- FIDO security key: Insert or tap your device to register.
- **Symantec VIP token:** Download the VIP Access app from Apple or Google Play or grab your physical token. Enter the serial number or credential ID from your token. Then enter the code that generates.

	O           Choose a verification method to set up	
	Voice or text message Verification codes are sent to your phone. Message and data rates may apply.	
	Authenticator app Use an authenticator app to generate a unique verification code. Any app that supports manual code entry can be used.	
	FIDO security key Use your security key to sign in securely anytime you sign in from a new computer or device.	
	Symantec VIP Use Symantes VIP authentication to sign into your account. We support digital and hard tokens.	
© 202	i Taylor Bank 🔸 (410) 641-1700 🔸 Privacy policy 🔸 Member FDIC 🔸 🏛 Equal Housing Lender	r

#### Step 4

Click Done and accept the Terms and Conditions.



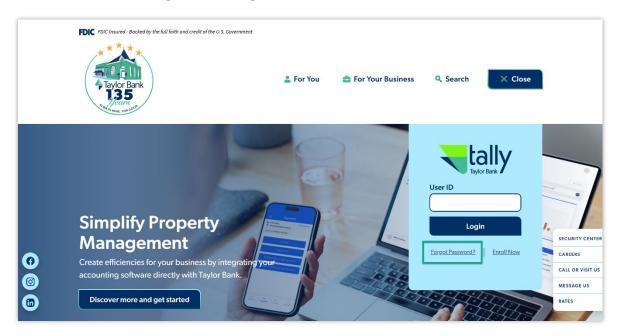


#### **Account Recovery**

Use these steps to reset your password and/or retrieve your username.

#### Step 1

Navigate to our website and click Login. Select Forgot Password



#### Step 2

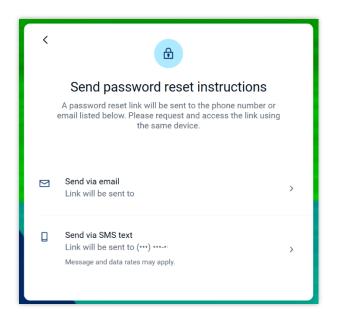
Enter your username and email address. IMPORTANT: Email must match what is on file.

<
Account recovery
We need this info to verify your identity.
Username
Email
Need help?
Next
Can't remember this information? <b>Try another way</b>



#### Step 3

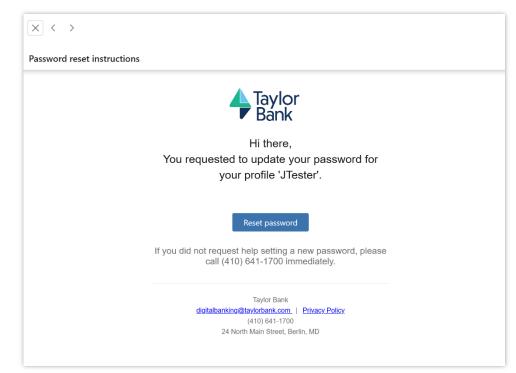
Choose to receive your instructions via email or text.



#### Step 4

**Email:** Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.

Text: Open your text and click the link.





#### Step 5

Enter the code you receive and create a new password.

<
Account recovery We need this info to verify your identity.
Username
Email
Need help?
Next Can't remember this information?Try another way

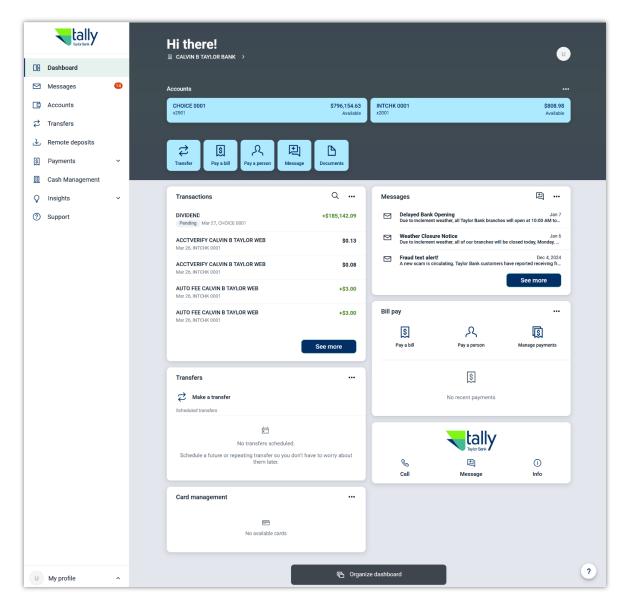


### Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

#### **Default Layout**

- 1. Accounts Displays accounts including balance, status, and last four digits of account number.
- 2. Quick Action Buttons Click a button to jump to that feature of online banking
- 3. Transactions Displays recent activity on all accounts
- 4. **Messages** Displays conversations between you and support representatives as well as alerts and bank messages.
- 5. Transfers Displays scheduled transfers and a quick link to Make a Transfer.
- 6. **Bill Pay -** Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
- 7. **Card Management -** Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.





#### **Organize Dashboard**

Use this feature to **add**, **remove**, or **reorder** the cards on the dashboard.

#### Step 1

Click Organize Dashboard.

Lally		AUTO FEE CALVIN B TAYLOR WEB Mar 26, INTCHK 0001	+\$3.00			
Dashboard		AUTO FEE CALVIN B TAYLOR WEB Mar 26, INTCHK 0001	+\$3.00	Bill pay	R	 I
Messages	1		See more	Pay a bill	Pay a person	Manage payments
C Accounts		Transfers			5	
Transfers     Remote deposits		Z Make a transfer			No recent payments	
S Payments	~	Scheduled transfers				
Cash Management		No transfers schedu Schedule a future or repeating transfer so yc				
<ul> <li>Insights</li> <li>Support</li> </ul>	~	them later.		Call	1) Message	(i) Info
O oupport		Card management				
		Re No available cards				
			🖻 Organize	e dashboard		
U My profile	^	62	025 Taylor Bank • Privacy policy • M	tember FDIC 🔸 🏛 Equal Hou	using Lender	

#### Step 2

- 1. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
- 2. Click the **X** to remove a card from the dashboard.
- 3. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click < when finished.
- 4. Click **Done** once the layout suits your needs.

	<b>a</b> tally						
	Taylor Bark 7			Organize dashboard Drag & drop to reorder			Done
	Dashboard Messages	13		Accounts	Accounts		
	Accounts			# Transactions	×	II Messages	×
2	Transfers						
Ŧ	Remote deposits			# Transfers	×	II Bill pay	×
5	Payments	~		# Card management	×	# Support	×
▦	Cash Management						
Q	Insights	~		+ Add a card			
0	Support						
J	My profile	^	© 2025 Taylor Bank + Privacy golley + Member FDIC + 10 Equal Housing Lender				

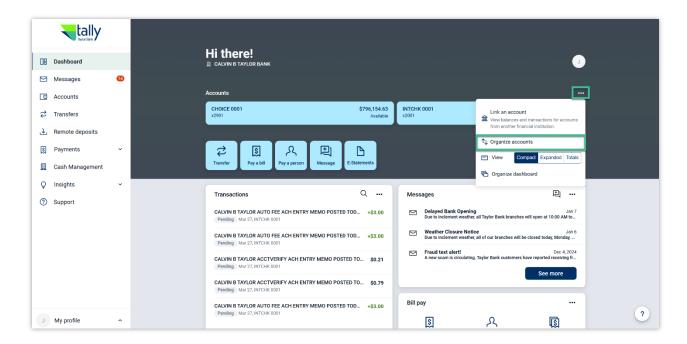


#### **Organize Accounts**

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

#### Step 1

Click the **ellipsis icon** next to the **Accounts** section, then select **Organize accounts**.



#### Step 2

Click and hold the **6 dot icon** to drag and drop an account to the order you prefer, then click **Save**.

	<b>tally</b>				
08	Dashboard		<	Organize accounts	
	Messages	0	Drag to reorder accounts		
	Accounts		INTCHК 0001 ∷ x2001	\$8 Available 1	<b>23.00</b> hr ago
\$	Transfers		CHOICE 0001	\$796,1	54 62
ۍ	Remote deposits		₩ x2901	Available 1	
s	Payments	~		_	
1	Cash Management			Save	
Ŷ	Insights	~			
?	Support				
	My profile	~			
3	wy prome	~	© 2025 Taylor Bank • Priv	vacy policy · Member FDIC · 🖆 Equal Housing Lender	



#### **Account View**

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.

Tally					
Dashboard		<b>Hi there!</b>			
Messages	14				
Accounts		Accounts			
		CHOICE 0001 x2001	<b>\$796,154.63</b> Available	INTCHK 0001 x2001	Link an account
▲ Remote deposits					from another financial institution.
S Payments	~	2 風 凡 風	B		↑↓ Organize accounts
📗 Cash Management			E-Statements		View Compact Expanded To
Q Insights	~				
③ Support		Transactions	Q	Messages	通・
		CALVIN B TAYLOR AUTO FEE ACH ENTRY MEMO POSTED Pending Mar 27, INTCHK 0001	TOD +\$3.00	Delayed Bank Opening Due to inclement weather	اعل all Taylor Bank branches will open at 10:00 AM to,
		CALVIN B TAYLOR AUTO FEE ACH ENTRY MEMO POSTED Pending Mar 27, INTCHK 0001	TOD +\$3.00	Weather Closure Noti Due to inclement weather	ce Jai ; all of our branches will be closed today, Monday,
		CALVIN B TAYLOR ACCTVERIFY ACH ENTRY MEMO POST Pending Mer 27, INTCHK 0001	ED TO \$0.21	Fraud text alert! A new scam is circulating	Dec 4, 20 J. Taylor Bank customers have reported receiving f
		CALVIN B TAYLOR ACCTVERIFY ACH ENTRY MEMO POST	FD TO		See more
		Pending Mar 27, INTCHK 0001	20.10		
		CALVIN B TAYLOR AUTO FEE ACH ENTRY MEMO POSTED Pending Mar 27, INTCHK 0001	TOD +\$3.00	Bill pay	
J My profile	^			S	ス 🗔



#### Messages

Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

#### Start a Conversation

#### Step 1

Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**. Click **Start a conversation**, **Send us a message**, or select the **New conversation** icon.

	<b>Tally</b>		Messages	sation
08	Dashboard			
	Messages	13	Inbox filter ~	
	Accounts		Delayed Bank Opening Jan 7 Due to Inclement weather, all Taylor Ban	
₹ ₹	Transfers Remote deposits		Weather Closure Notice Jan 6 Due to inclement weather, all of our bra	
	Payments	~	Fraud text alert! Dec 4, 2024 A new scam is circulating. Taylor Bank _ Sorry, we're closed, but we'll see your message when we return	
	Cash Management		Reminder: Core syste Nov 5, 2024 We're just 2 days away from our core sy We're just 2 days away from our core sy	
Ŷ	Insights	~	Plan ahead for our co Oct 24, 2024 This is a firtendly reminder about our up	
?	Support		Get ready to upgrade! Oct 8, 2024 Dear Customer, We wanted to remind yo	
			Scam Alert: Text Mes Aug 16, 2024 Fraudulent messages Impersonating Ta	
			Now there's a smarte Aug 14, 2024 Looking for a smarter way to manage y	
			Banking Phone Scam Aug 2, 2024 Many customers are receiving calls fro	
			Scam Alert Feb 7,2024 Elaborate scams are on the rise in our a	
J	My profile	^	© 2025 Taylor Bank → Privacy policy → Member FDIC → ① Equal Housing Lender	?



#### Step 2

Type your message in the field. Click the + to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.

Teylor Bark	Messages	段) Start a conversation
Dashboard		
🖂 Messages 🔒	Inbox filter ~	New conversation Cancel
C Accounts	Pip         New conversation         9.01 PM           Can you help me?         6	Taylor Bank 🐵 🕒
	Delayed Bank Opening Jan 7 Due to inclement weather, all Taylor Ban	
S Payments	Weather Closure Notice Jan 6 Due to inclement weather, all of our bra	Taylor Bank
🚊 Cash Management	Fraud text alert! Dec 4, 2024 A new scam is circulating. Taylor Bank	Sharona Reta Allion
♀ Insights ∽	Reminder: Core syste Nov 5, 2024 We're just 2 days away from our core sy	Sorry, we closed, but we'll see your message when we return
③ Support	Plan ahead for our co 0ct 24, 2024 This is a friendly reminder about our up	pically respond within 2 hours during regular Attach a business hours: Mon-Thurs, 9am-4pm Firlday 9am-5pm
	Cast ready to upgrade! Oct 8, 2024 Dear Customer, We wanted to remind yo	(§) Transaction
	Scam Alert: Text Mes Aug 16, 2024 Fraudulent messages Impersonating Ta	C Account
	Now there's a smarte Aug 14, 2024 Looking for a smarter way to manage y	Image or file
	Banking Phone Scam Aug 2, 2024 Many customers are receiving calls fro	Can you help me?
J My profile ^	© 2025	Taylor Bank • Privacy policy • Member FDIC • @ Equal Housing Lender

#### **Close a Message**

Select the icon and click **Cancel**.

<b>Tally</b>		Messages 🗨	Start a conversation
Dashboard			
Messages	œ	Inbox filter - New conversation	Cancel
C Accounts		New conversation 9:01 PM     Can you help me?     Taylor Bank	$\odot$
		Delayed Bank Opening Jan 7 Due to inclement weather, all Taylor Ban	
Remote deposits     Payments	~	Weather Closure Notice Jan 6 Due to inclement weather; all of our bra	
🛄 Cash Managemen	t	Fraud text alert1 Dec 4, 2024 A new scam is circulating. Taylor Bank	
Q Insights	~	Reminder: Core syste Nov 5, 3024 We're just 2 days arwy from our core sy      Sorry, we're closed, but we'll see your message when we return	
⑦ Support		Plan ahead for our co Oct 24, 2024 This is a finelity reminister about our up Fridays 9am-5pm	
		Get ready to upgrade1 Oct 8, 2024 Dear Custome; We wanted to remind yo	
		Scam Alert: Text Mee Aug 16, 2024 Fraudulent messages impersonating Ta	
		Now there's a smarte Aug 14, 2024 Looking for a smarte way to manage y	
		Banking Phone Scam -, Aug 2.2024 Many customers are receiving calls fro	Send
J My profile	^	© 2025 Taylor Bank - Privacy policy - Member FDIC - 🔞 Equal Housing Lender	?



#### Delete a Message

Select the icon and click the **Trash Can Icon**.

		M	less	ages	Ę	3 Start a conversation	
B Dashboard							
Messages	0		Inbox	filter - Delayed Bank Opening		Tue, Jan 7 📋	
Accounts				e to inclement weather, all Ta e to inclement weather, all Taylor Ban Tuesday, January 7.	ylor Bank branches will open at 10:00 AM toda	IY.	
				eather Closure Notice Jan 6			
▲ Remote deposits				aud text alert! Dec 4, 2024 new scam is circulating. Taylor Bank c			
S Payments	~			minder: Core syste Nov 5, 2024			
🚊 Cash Management			v	ire just 2 days away from our core sy			
Insights	~			is is a friendly reminder about our up			
⑦ Support				t ready to upgrade! Oct 8, 2024 ar Customer, We wanted to remind yo			
				ram Alert: Text Mes Aug 16, 2024 audulent messages impersonating Ta			
				oking for a smarter Aug 14, 2024 oking for a smarter way to manage y			
				Inking Phone Scam Aug 2, 2024 any customers are receiving calls fro			
				ann Alert Feb 7, 2024 borate scams are on the rise in our a			
				······		•	
J My profile	^			© 2025 Taylor Bank + Privacy policy + Member FDIC + 1	D Equal Housing Lender	P	

### Accounts

Select **Accounts** to see a listing of all the accounts tied to your online banking ID.

#### **Account Information**

Select an account from the **Accounts** page or from the **Dashboard**.

- 1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
- 2. Review recent account activity.
- 3. Quickly access other features for this account.
- 4. Review account details such as account and routing numbers, account owners, and important dates.

Dashboard	CHOICE 0001 ~ x2901		\$796,154.63 Available ①
Dashboard Messages 🕕	Transactions	±⊜q	
Accounts	DIVIDEND Pending Mar 27	+\$185,142.09	E-Statements Snapshot Alert Settings Attach to a conversation
Transfers	RSIBILLPAY REPUBLICSERVICES WEB	\$116.14	Details 4
Remote deposits	Mar 26	\$100,000.00	Account numbers
] Payments ~	INVESTMENT Mar 26	+\$116.14 \$100,116.14	Account number O Routing number 052101012
Cash Management	снеск 2087 2 Маг 24 [2]	\$3,000.00 \$100,000.00	Account information
Insights ~	СНЕСК 2083 Mar 24 24	\$251.95 \$103.000.00	Owner CALVIN B TAYLOR BANKSHARES
) Support	INVESTMENT		Other names on account Date opened 3/8/1996
	Mar 24	+\$3,251.95 \$103,251.95	end period
	INVESTMENT Mar 21	\$1,212.00 \$100,000.00	Activity Last statement balance \$100,000.00
	CREDIT/DEPOSIT Mar 21 🔂	<b>+\$1,212.00</b> \$101,212.00	Date of last statement 3/2/2025 Date of last deposit 3/26/2025
	CASHED CHECK/WITHDRAWAL 999999 Mar 19	\$573.52 \$100,000.00	
My profile	INVESTMENT Mar 19	+\$573.52 \$100,573.52	



#### **Transaction Details**

Select a transaction to view additional information.

- 1. Add a **tag** to categorize the transaction.
- 2. Add **notes** to accompany the transaction description.
- 3. Review check images or add an image such as an invoice or receipt.
- 4. Attach the transaction details to a conversation with the institution.

	CHOICE 0001 · \$796,154.63
🖂 Messages 🚳	Transactions 👱 🛱 🤉 🖾 🏠 🔯 🗐
C Accounts	DVIDEND Transaction details × Supplier Attent Settings Attuch to a conversation
🔁 Transfers	CHECK 2087 8/04/2025 3/24/2025
Remote deposits	INVESTM \$3,000.00
🛐 Payments 🗸	Mar 28
Cash Management	CHECK 21 Mail 1/4
Q Insights ~	Add notes     CALIVIN B TAYLOR BANKSHARES     NC
③ Support	Mur 242 0 Insges n account GIVE TO DEAN LEWIS NVESTM 0 + 3 3/k/1996
	NUMERITAL Nation Participation 4 balance \$100,000.00 Invest 372,2025
	Tailor East-Children 2010         Amment         3/2/2025           Mar 21 EB         Sec 67, 2007         Sec 87
	CASHED CHECK/WITHORAWAL 999999 \$573 52 Mar 19급 \$100,000.80
J My profile	NVESTMENT SWEEP FROM DDA ACCT NO. 9190012901 48573 52 Mar 19 5100,573.52

#### eStatements

Enroll for eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eStatements are available online for 18 months.

#### eStatement Enrollment

#### Step 1

Click **eStatements** from the Accounts page or the Dashboard and accept the Terms and Conditions.

		INTCHK 0002-		\$82,474.42
Dashboard		x7301		Available ①
Messages	10	Transactions	± @ Q	⇒ L 4 5
Accounts		BILL PAID-CHASE MASTERCARD AND VISA CONF #2 Pending Apr 1	+\$5,269.08	Transfer Documents E-Statements Snapshot Stop payments
		BILL PAID-CARRINGTON MORTGAGESERVICES LLC CONF #1	+\$780.00	Alert Settings Attach to a
▲ Remote deposits		Pending Apr 1		preferences conversation
S Payments	~	BILL PAID-GEICO CONF #7 Pending Apr 1	+\$928.60	Card management
🚊 Cash Management		BILL PAID-DISCOVER CARD CONF #7 Pending Apr 1	+\$69.65	CALVIN B TAYLOR BANK
Q Insights	~	BILL PAID-CITIBUSINESS CONF #6	+\$110.00	
⑦ Support		Pending Apr 1		Details
		BILL PAID-SCOTT GARDNER CONF #5 Pending Apr 1	+\$300.00	Account numbers
		BILL PAID-SUSAN ROSEN-LATHAM CONF #12 Pending Apr 1	+\$17.00	Routing number 052101012
U My profile	^	BILL PAID-VERIZON WIRELESS CONF #42	+\$94.83	Account information ?



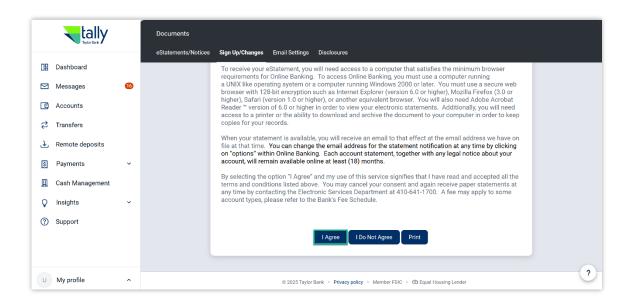
#### Step 2

Click Sign Up/Changes, choose the account(s) and click **Save Settings**.

			Documents eStatements/Notices Sign Up/Changes Email Settings Disclosures	
08	Dashboard		estatementarivorices and virtualings cristal settings viscosures	
	Messages	16	Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. Y	
	Accounts		may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the "Save Settings" button.	to
₽	Transfers		Enroll All Available Accounts and Document Types Shown	
Ł	Remote deposits		Enroll Accounts	
\$	Payments	~	>  CHOICE 0001	
Ш	Cash Management			
Q	Insights	~	>  INTCHK 0001	
?	Support		> 🛛 INTCHK 0002	
			Save Settings Refresh	
U	My profile	^	© 2025 Taylor Bank · Privacy policy · Member FDIC · @ Equal Housing Lender	

#### Step 3

Read and accept the terms and conditions by clicking I Agree.





#### Step 4

Select a document to download and view. You can click the **filter icon** to change the type of document, year, and account.

Dashboard			
Messages	0	< eStatem	ents
Accounts		ACCT 1 (KASHC) Cover all	44
		Statements August 2024 Statement, ACCT 1 (x4680)	ىك
		Statements July 2024 Statement, ACCT 1 (x4680)	ٹ
<ol> <li>Remote deposits</li> </ol>		Statements June 2024 Statement, ACCT 1 (x4680)	ىك
Payments	~	Statements May 2024	±.
Cash Management		Statement, ACCT 1 (x4680) Statements April 2024	
Insights	~	Statement, ACCT 1 (x4688) Statements March 2024	٤
③ Support		Statement, ACCT 1 (x4680)	ٹ
		Statements February 2024 Statement, ACCT 1 (x4680)	ځ
		Statements January 2024 Statement, ACCT 1 (x4680)	٤
		Statements December 2023 Statement, ACCT 1 (x4680)	ٹ
		Statements November 2023 Statement, ACCT 1 (x4680)	ٹ

#### eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

#### Step 1

#### Click Settings.

	<b>CHOICE 0001</b> ~		\$796,154.63
Dashboard	x2901		Available ①
Messages 🕕	Transactions	± @ Q	E Statemente Saachat Alert Satisface Attach to a
C Accounts	DIVIDENC Pending Mar 27	+\$185,142.09	E-Statements Snapshot Alert Settings Attach to a conversation
	RSIBILLPAY REPUBLICSERVICES WEB	\$116.14	Details
→ Remote deposits	Mar 26	\$100,000.00	Account numbers
S Payments ~	INVESTMENT Mar 26	+\$116.14 \$100,116.14	Account number ① 123456789
🚊 Cash Management	CHECK 2087	\$3,000.00	Routing number 124084834
	Mar 24 🖂	\$100,000.00	Account information
<ul> <li>♀ Insights </li> <li>✓</li> <li>⑦ Support</li> </ul>	CHECK 2083 Mar 24중	<b>\$251.95</b> \$103,000.00	Owner CALVIN B TAYLOR BANKSHARES INC
	INVESTMENT Mar 24	+\$3,251.95	Date opened 3/8/1996
	Mar 24	\$103,251.95	Activity
	INVESTMENT Mar 21	\$1,212.00 \$100,000.00	Last statement balance \$100,000.00
	CREDIT/DEPOSIT	+\$1,212.00	Date of last statement 3/2/2025
	Mar 21 🖂	\$101,212.00	Date of last deposit 3/26/2025
	CASHED CHECK/WITHDRAWAL 999999 Mar 19	<b>\$573.52</b> \$100,000.00	
J My profile	INVESTMENT Mar 19	+\$573.52 \$100,573.52	



#### Step 2

In the eStatements section, select **Advanced settings**.

	tally		< Account details CHOICE 0001
	Dashboard		x2901
	Messages	0	Display options
	Accounts		a strand a brance
2	Transfers		Display in online and mobile banking
Ŧ	Remote deposits		Display activity and transactions
S	Payments	~	This account will be visible on the dashboard and account pages     You may set up and receive alerts for this account
Ш	Cash Management		
0	Insights	~	Alerts and cards
0	Support		Balance Transaction
			You do not have any alerts saved.
			+ Add alert
			eStatements
			Greated
			Advanced settings >
J	My profile	^	© 2025 Taylor Bank + Privacy policy + Member FDIC + 🕰 Equal Housing Lender

#### Step 3

Update your account enrollment or set up an additional person to receive eStatements on your accounts.

	<b>tally</b>		Documents	
ΠB	Dashboard		eStatements/Notices	Sign Up/Changes Email Settings Disclosures
	Messages	16		Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You
C	Accounts			Instructions: below is a list of accounts and accument types that are available for enrolment in electronic derivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the "Save Settings" button.
₽	Transfers			appricable documents and/or accounts, the selections will be saved unitin you select the Save Settings Durton.
£	Remote deposits			Enroll Accounts
5	Payments	~		> Z CHOICE 0001
▦	Cash Management			
Ŷ	Insights	~		> Z INTCHK 0001
0	Support			> 🗹 INTCHK 0002
				Save Settings Refresh
U	My profile	^		© 2025 Taylor Bank 🔹 Privacy policy 🔹 Member FDIC 🔹 🏠 Equal Housing Lender



#### **Stop Payments**

You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

#### **Place Stop Payment on a Single Check**

#### Step 1

#### Select Stop payments and select + Stop a payment.

Dashboard		<b>INTCHK 0001</b> - x2001			<b>\$823.00</b> Available ①
I Messages	Ð	Transactions	± @ Q	Documents E-Statements	Snapshot Stop
Accounts		ACCTVERIFY CALVIN B TAYLOR WEB Mar 27	\$0.79 \$823.00	्रि द्वि वि	payments preferences
Transfers     Transfers     Remote deposits		ACCTVERIFY CALVIN B TAYLOR WEB Mar 27	\$0.45 \$823.79	Settings Attach to a conversation	
	~	ACCTVERIFY CALVIN B TAYLOR WEB	<b>\$0.21</b> \$824.24	Details	
Cash Management		ACCTVERIFY CALVIN B TAYLOR WEB	<b>\$0.19</b> \$824.45	Account numbers Account number ①	123456789
) Insights ·	~	AUTO FEE CALVIN B TAYLOR WEB	+\$3.00 \$824.64	Routing number	124084834
9		AUTO FEE CALVIN B TAYLOR WEB	+\$3.00 \$821.64	Account information Owner	CALVIN B TAYLOR BANK
		AUTO FEE CALVIN B TAYLOR WEB	+\$3.00 \$818.64	Other names on account	BANK TO BANK ESD 6/18/2018
		AUTO FEE CALVIN B TAYLOR WEB Mar 27	<b>+\$3.00</b> \$815.64	Activity	
		AUTO FEE CALVIN B TAYLOR WEB Mar 27	+\$3.00 \$812.64	Last statement balance Date of last statement	\$1,712.19 3/2/2025
My profile	^	ACCTVERIFY CALVIN B TAYLOR WEB	+\$0.66 \$809.64	Date of last deposit	3/27/2025

#### Step 2

Choose A single check.

ne	Dashboard	
	Messages	15
	Accounts	-
₽	Transfers	
Ł	Remote deposits	
\$	Payments	~
Ш	Cash Management	
Ŷ	Insights	Ý
0	Support	
U	My profile	^



#### Step 3

Complete the details.

<b>Tally</b>				
Taylor Bank		 <	Stop payments INTCHK 0001 (x2001)	
🔡 Dashboard		Check #		
Messages	Ð	1234 Check date		
C Accounts		2/26/2025		>
		Payee Vendor One		
S Payments	~	Optional		
🚊 Cash Management		Check amount 275.90		
Insights	~	Reason Disputed		>
⑦ Support				
			Submit	
U My profile	^	© 2025 Taylor Bank • Priv	vacy policy • Member FDIC • 🖆 Equal Housing Lender	

#### Place a Stop Payment on a Range of Checks

#### Step 1

Select **Stop payments** and select **+ Stop a payment**.

ashboard	_	INTCHK 0001 ~ x2001			\$823.00 Available ()
	15	Transactions	± @ Q		Ш 🔤 🕰
Accounts		ACCTVERIFY CALVIN B TAYLOR WEB Mar 27	<b>\$0.79</b> \$823.00	Documents E-Statements	Snapshot Stop Alert payments preferences
Remote deposits		ACCTVERIFY CALVIN B TAYLOR WEB Mar 27	<b>\$0.45</b> \$823.79	Settings	
Payments	~	ACCTVERIFY CALVIN B TAYLOR WEB Mar 27	<b>\$0.21</b> \$824.24	Details	
Cash Management		ACCTVERIFY CALVIN B TAYLOR WEB Mar 27	<b>\$0.19</b> \$824.45	Account numbers	
) Insights ) Support	ř	AUTO FEE CALVIN B TAYLOR WEB Mar 27	+\$3.00 \$824.64	Routing number	052101012
		AUTO FEE CALVIN B TAYLOR WEB Mar 27	<b>+\$3.00</b> \$821.64	Account information Owner Other names on account	CALVIN B TAYLOR BANK BANK TO BANK
		AUTO FEE CALVIN B TAYLOR WEB Mar 27	<b>+\$3.00</b> \$818.64	Date opened	ESD 6/18/2018
		AUTO FEE CALVIN B TAYLOR WEB Mar 27	+\$3.00 \$815.64	Activity	
		AUTO FEE CALVIN B TAYLOR WEB Mar 27	<b>+\$3.00</b> \$812.64	Last statement balance Date of last statement	\$1,712.19 3/2/2025
My profile	^	ACCTVERIFY CALVIN B TAYLOR WEB Mar 27	<b>+\$0.66</b> \$809.64	Date of last deposit	3/27/2025



#### Step 2

Choose **a range of checks** and complete the details.

	<b>tally</b>				
	Taylor Bank		<	Stop payments INTCHK 0001 (x2001)	
08	Dashboard		Start check #	End check #	
	Messages	ß	1001	- 1499	
C	Accounts		Optional		
₽	Transfers		Reason		
Ŧ	Remote deposits		Lost		>
S	Payments	~			
	Cash Management				
Ŷ	Insights	~			
0	Support			Submit	
U	My profile	^	© 2025 Taylor Bank • Pri	vacy policy · Member FDIC · 🖨 Equal Hour	ing Lender

#### Alerts

Set up alerts to be notified about your balance or certain transactions.

#### Set up Balance and Transaction Alerts

#### Step 1

Click Alert Preferences and select Balances, transactions, and deposits.

Teylor Bark		<b>CHOICE 0001</b>		\$796,154.63
Dashboard		x2901		Available ()
Messages	0	Transactions	± @ <	E Strategerede States Attach to a
Accounts		DIVIDEND Pending Mar 27	+\$185,142.09	E-Statements Snapshot Preferences Settings Attach to a conversation
		RSIBILLPAY REPUBLICSERVICES WEB	\$116.14	Details
↓ Remote deposits		Mar 26	\$100,000.00	Account numbers
S Payments	v	INVESTMENT SWEEP Mar 26	+\$116.14 \$100,116.14	Account number ① 123456789 Routing number 124084834
Cash Management		CHECK 2087 Mar 24 🕞	<b>\$3,000.00</b> \$100,000.00	Account information
) Insights	ř	CHECK 2083 Mar 24 5	<b>\$251.95</b> \$103,000.00	Owner CALVIN B TAYLOR BANKSHARES INC
,		INVESTMENT SWEEP	+\$3,251.95	Date opened 3/8/1996
		Mar 24	\$103,251.95	Activity
		INVESTMENT SWEEP Mar 21	<b>\$1,212.00</b> \$100,000.00	Last statement balance \$100,000.00
		CREDIT/DEPOSIT Mar 21 2	+\$1,212.00 \$101,212.00	Date of last statement 3/2/2025 Date of last deposit 3/26/2025
		CASHED CHECK/WITHDRAWAL 9999999 Mar 19	<b>\$573.52</b> \$100,000.00	
J My profile	^	INVESTMENT Mar 19	+\$573.52 \$100,573.52	



#### Step 2

Choose Balance or Transaction and click + Add alert.

	tally		_		
			<		Account alerts CHOICE 0001 (x2901)
08	Dashboard		Balance	Transaction	
	Messages	0		-	
C	Accounts			t have any alerts saved.	
₽	Transfers		+ Add al	lert	
Ł	Remote deposits				
ŝ	Payments	~			
	Cash Management				
Ŷ	Insights	~			
?	Support				
J	My profile	^		© 2025 Taylor Bank • Priv	acy policy 🔸 Member FDIC 🔸 🗈 Equal Housing Lender

#### Step 3

Complete the details and select how you'd like to receive the alert. Click **Add alert**.

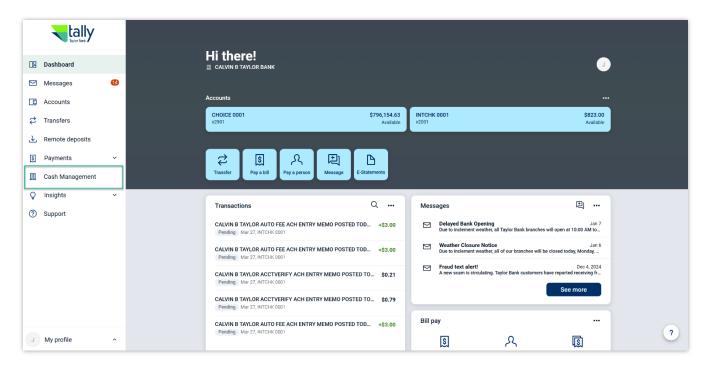
lessages 1     ccounts     ransfers     emote deposits     ayments     ash Management     haights     apport     Image: Ima	tally	
lessages Image: Counts   ransfers Vou do not have any elerts saved.   emote deposits Image: Counts   ash Management Image: Counts   usights Counce   ash Management Image: Counts   upport Image: Counts	wyor bark	
<pre>tessages  for any series saved.  You do not have any series saved.  You do not have any series saved.  Notify me when my balance is :</pre>	B Dashboard	Ralance Transaction
ccounts   transfers   emote deposits   ayments   ash Management   bsights   upport	Messages 🕕	
emote deposits ayments • ash Management bights • upport Cancel Add alert	C Accounts	You do not have any alerts saved.
ayments ash Management bights upport		Notify me when my balance is :
ash Management asights ↓ upport Cancel Add alert	↓ Remote deposits	over ~ \$ 50
asights	🛐 Payments 🗸	
upport	📕 Cash Management	Text Email In-App Message
upport	♀ Insights ∽	Cappel Add alart
	⑦ Support	
V profile	J My profile	@ 2025 Taylor Bank • Privacy policy • Member FDIC • 🔞 Equal Housing Lender



#### Set Up Business Activity Alerts

#### Step 1

Select Cash Management from the navigation pane.



#### Step 2

Select **Options** and then **Alerts**. Click **Edit Event Alerts**, **Add Item Alert**, or **Add Personal Alert**.

Taylor Ba	nk r Good.		Disclosures	Exit
Image: Taylor Pay     Image: Cash Manager     Image: Taylor Pay       Personal     Account     Display     Alerts       Alerts Listing     Events     Item     Personal	X Options			Taylor Bank
Current Event Alerts 🛛 😨				Edit Event Alerts
When the following Occurs:		Alert Me:		
There are currently no Event Alerts set up.				
Current Item Alerts 🛛 💡				Add Item Alert
When An Item clears:	Account:	Alert Me:		Edit Alert Delete Alert
There are currently no Item Alerts set up.				



#### Step 3

**Check the box** next to the desired alert. Click **Submit** and then **Accept** once you confirm your email address.

Alert Type:	When the following occurs:	Alert Type:	When the following occurs:
	Receiving Incoming ACH EDI		Email Address Change
Email	PosPay exceptions to review.		Mobile Number Change
Email	Receiving ACH Exception Items		Company Email Address Change
	ACH Batches Uninitiated		Company Mobile Address Change
	Wire Transfer Pending		Password Changes
	Recurring Wires Expiring		Pos Pay Review Time Ending
	Wire Approval	🗆 Email	Receiving Incoming Wires
	Wire Transfer Update		Receiving Incoming ACH Credit
	Recurring Wires Expired		Receiving Incoming ACH Debits
	Recurring Wires Upcoming		Insufficient Funds (NSF)
	Recurring ACH Batch Failed		Unmatched Recon Items
	Recurring ACH Batch Expiring		Statements or Notices
	Recurring ACH Batch Expired		Maturing Loans
	ACH Batch Updated		Maturing CD's
	ACH batch is pending approval.	🗆 Email	ACH Batches Initiated
	Upcoming Recurring ACH Batch		ACH Batches Processed
	Entitlement Changed	🗆 Email	Wires Transmitted

#### Edit or Delete a Balance and Transaction Alert

#### Step 1

From within the account, click **Alert Preferences** and select **Balances**, transactions, and deposits.

Dashboard		<b>CHOICE 0001</b> ~ x2901		<b>\$796,154.63</b> ⊿vailable ⊙
Messages	0	Transactions	± @ Q	E-Statements Snapshot Alert Settings
Accounts		DIVIDEND Pending Mar 27	+\$185,142.09	preferences conversation
		RSIBILLPAY REPUBLICSERVICES WEB Mar 26	<b>\$116.14</b> \$100,000.00	Details Account numbers
Payments	÷	INVESTMEN Mar 26	+\$116.14 \$100,116.14	Account numbers Account number  123456789 Routing number 124084834
📕 Cash Management		CHECK 2087 Mar 24 2	\$3,000.00 \$100,000.00	Account Information
<ul> <li>Insights</li> <li>Support</li> </ul>	Ŷ	CHECK 2083 Mar 24	<b>\$251.95</b> \$103,000.00	Owner CALVIN B TAYLOR BANKSHARES INC
		INVESTMENT Mar 24	+\$3,251.95 \$103,251.95	Date opened 3/8/1996
		INVESTMENT Mar 21	\$1,212.00 \$100,000.00	Activity Last statement balance \$100,000.00 Date of last statement 3/2/2025
		CREDIT/DEPOSIT Mar 21 🖂	+\$1,212.00 \$101,212.00	Date of last deposit 3/26/2025
		CASHED CHECK/WITHDRAWAL 999999 Mar 19	<b>\$573.52</b> \$100,000.00	
J My profile	^	INVESTMENT Mar 19	+\$573.52 \$100,573.52	



#### Step 2

Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.

	<b>a</b> tally					
	Taylor Bank		<		Account alerts OICE 0001 (x2901)	
08	Dashboard		Balance	Transaction		
	Messages	14			h	<b>F</b> -10
	Accounts		+ Add ale	ance is over \$50.00, notify	by in-app message.	Edit
t	Transfers		+ Add ale	ert		
Ŧ	Remote deposits					
S	Payments	~				
Ħ	Cash Management					
Q	Insights	~				
?	Support					
U	My profile	^		© 2025 Taylor Bank • Privacy p	<b>licy</b> • Member FDIC • 🖆 Equal H	ousing Lender

#### Step 3

Modify the details or click the **trash can** icon to delete.

<b>a</b> tally	
Taylor Bark	CHOICE 0001 (x2901)
Dashboard	
🗹 Messages 🛛 🔞	Balance Transaction
Accounts	Notify me when my balance is over :
Transfers	\$ 50.00
Remote deposits	Notify by:
S Payments ~	Text Email In-App Message
🗓 Cash Management	Cancel Save
) Insights 🗸 🗸	
?) Support	+ Add alert
My profile	© 2025 Taylor Bank 🔹 Privacy policy 🔹 Member FDIC 🔹 🌚 Equal Housing Lender



#### **Card Management**

Update the status of your debit card or set up card alerts.

#### Step 1

Select your debit card under Card management.

	Taylor Bank		INTCHK 0002-						\$82.4	74.42	
🔡 Das	shboard		x7301							Available 🛈	
🖂 Me	essages	16	Transactions	± @ Q	2	\$	B	B	щ	E-®	
🖸 Aco	counts		BILL PAID-CHASE MASTERCARD AND VISA CONF #2 Pending Apr 1	+\$5,269.0	8	Transfer		E-Statements	Snapshot	payments	
🔁 Tra	ansfers		BILL PAID-CARRINGTON MORTGAGESERVICES LLC CONF #1	+\$780.0	0	Alert	र्ट्ट्र Settings	Attach to a			
ک Rer	mote deposits		Pending Apr 1			preferences		conversation			
🔝 Pay	yments	~	BILL PAID-GEICO CONF #7 Pending Apr 1	+\$928.6	0	Card man	agement				
🚊 Cas	sh Management		BILL PAID-DISCOVER CARD CONF #7 Pending Apr 1	+\$69.6	5		/IN B TAYLOR E	BANK		>	
🖓 Ins	sights	~	BILL PAID-CITIBUSINESS CONF #6	+\$110.0	0					_	
⑦ Sup	pport		Pending Apr 1			Details					
			BILL PAID-SCOTT Pending Apr 1	+\$300.0	0	Account nu		1829173	01		
			BILL PAID-SUSAN Pending Apr 1	+\$17.0	0	Routing nur	nber	0521010	12	2	5
U My	y profile	^	BILL PAID-VERIZON WIRELESS CONF #42	+\$94.8	3	Account in	formation				1

#### Step 2

Update the status or set up alerts.

- 1. Toggle the switch off to temporarily block debit card transactions.
- 2. Set up alerts for certain types of transactions, block specific transactions, and set spending limits.
- 3. Report your card lost or stolen to permanently shut off your card.
- 4. Activate a new card once you receive it.

	<b>tally</b>						
	Taylor Bank		<		Manage card INTCHK 0002 (x7301)		
DB D	Dashboard		CALL	IN B TAYLOR BANK			
	Vlessages	16		····· 1188, Active		1	
<b>D</b> A	Accounts		Card	services			
ਟ ⊺	Fransfers		٢	Alerts and protection		2	>
ک R	Remote deposits		⚠	Report lost/stolen		3	>
§ P	Payments	~	0				
🔲 C	Cash Management		7	Activate new card		4	
Q Ir	nsights	~					
(?) s	Support						
UN	My profile	^		© 2025 Taylor Bank • Privac	y policy • Member FDIC • 🖆	Equal Housing Len	der



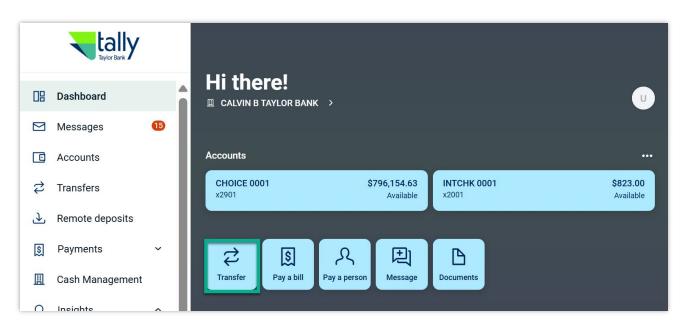
### Transfers

Move money between internal accounts.

#### Submit a Transfer

#### Step 1

Click Transfer or Make a Transfer from the Dashboard or the Transfers page.



Transfers							
Transfers 🔾	\$	Make a	transfer				
E No transfers scheduled.	April 2	025				(	$\langle \rangle$
Schedule a future or recurring transfer so you don't have to worry about it later.	SUN	MON	TUES	WED 2	THUR 3	FRI 4	SAT 5
	6	7	8	9	10	11	12



#### Step 2

Select your From and To accounts and enter the amount to transfer.

Click More options to set up a recurring frequency, select a future date, or add a memo if applicable. Click Submit.

tally				
Taylor Bank		< Tr	ansfer	
📲 Dashboard		From	INTCHK 0002 \$82,474.42	>
🖂 Messages	16			
C Accounts		То	CHOICE 0001 \$804,336.76	>
🔁 Transfers			\$ 1.00	
→ Remote deposits		Amount	Ş 1.04	
🔰 Payments	~	More options		
📕 Cash Management			Submit	
Q Insights	~	Transfers completed after 4:00 PM	may be processed the next business day.	
⑦ Support				_
U My profile	^	© 2025 Taylor Bank • Privacy policy	・ Member FDIC ・ 倉 Equal Housing Lender	

#### **Edit or Delete a Transfer**

#### Step 1

Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.

Transfers		
Transfers	Aake a transfer	
APR         \$1.00 to CHOICE 0001           30         On Apr 30, from INTCHK 0002	April 2025	
	Transfers	•••
	Scheduled transfers	
	APR         \$1.00 to CHOICE 0001           30         On Apr 30, from INTCHK 0002	>



#### Step 2

Select the transfer and modify details or select the **trash can** icon to delete.

	<b>tally</b>						
				<	Transfer	①	
08	Dashboard			From		INTCHK 0002 \$82,473.42	
	Messages	16				001,110,112	_
	Accounts			То		CHOICE 0001 \$804,337.76	
17	Transfers						
Ł	Remote deposits			Amount		\$ 1.00	
S	Payments	^		Frequency		Once >	
	Bill pay			Date		April 30 >	
	Positive pay				Save	í.	
	ACH			Transfers completed after		cessed the next business day.	
	Wires						
	Approve wires		*				
U	My profile	NK ^		© 2025 Taylor Bank • Privacy	policy · Member F	EDIC • 🏠 Equal Housing Lender	

### ACH

#### **Create a Batch Manually**

#### Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

-tally	,			
Dashboard		Hi there!		
Messages	15			
Accounts		Accounts		
🛱 Transfers		CHOICE 0001 x2901	\$796,154.63 Available	INTCHK 0001 \$823. x2001 Availa
↓ Remote deposits				
S Payments	^			
Bill pay		Transfer Pay a bill Pay a person Mes	· -	
Positive pay				
АСН		Transactions	Q	Messages 🖳
Wires		ACCTVERIFY CALVIN B TAYLOR WEB Mar 27, INTCHK 0001	\$0.79	High balance Yesterda CHOICE 0001 x2901 has a \$796,154.63 balance. That is above your \$50.00 .
Approve wires		ACCTVERIFY CALVIN B TAYLOR WEB	\$0.45	Jan Delayed Bank Opening Jan Due to Inclement weather, all Taylor Bank branches will open at 10:00 AM to.
🗓 Cash Managemer	nt	ACCTVERIFY CALVIN B TAYLOR WEB	\$0.21	Uan Due to Inclement weather, all of our branches will be closed today, Monday,
Insights	~	Mar 27, INTCHK 0001		See more
⑦ Support		ACCTVERIFY CALVIN B TAYLOR WEB Mar 27, INTCHK 0001	\$0.19	
		AUTO FEE CALVIN B TAYLOR WEB	+\$3.00	Bill pay
		We 27, NICH 0001		الله الله الله
U My profile	^		See more	Pay a bill Pay a person Manage payments



#### Step 2

Click Create ACH.

# Create ACH

#### Step 3

Enter the **Batch name** and select the **ACH company** to originate the payment from.

#### Step 4

Confirm that the correct **SEC** code, **Entry description**, and **Discretionary data** display. Modify if necessary. Click **Add recipients**.

<	Create ACH	
Batch name	Vendor One	
Company		>
Company ID		>
SEC	PPD	>
Entry description	PAYROLL	>
Discretionary data	PAYROLL	>
Recipients	Add recipients	>
Restrict batch (i)		
	Cancel Create batch	

#### Step 5

Enter the **Recipient name**, the **amount** to pay them, transaction type (**Credit** or **Debit**), and account information.

Click **Optional fields** to enter a recipient ID number or addenda information.

<	Create ACH
Batch name	Vendor One
Company	Select company
	Cancel Create batch



Check **Prenote** to create a zero dollar batch for this transaction. This prenote batch may then be initiated to confirm account details prior to sending the live batch. (optional)

Check **Hold** to prevent this transaction from processing with the other transactions in the batch. (optional)

Click **+ Add another recipient** to enter another recipient. Click **Save recipient** when done adding recipients to the batch

<	Recipients	Ţ
Employee One 🧄		団
- Recipient name	Amount Credit	/Debit
Employee One	\$ 574.23 Cred	lit ~
- Account number	C Routing number     Accou	int type
123456789	124084834 Q Chee	cking ~
<u></u>	FIRST CITIZENS BANK & TRUST	
Optional fields 🐱	Prenote	Hold
- Add another recipient		
	Save recipient	

#### Step 6

Click **Create batch**, review the confirmation, then click **Done**.

Batch name	Vendor One	
Company		ACH batch created
Company ID	520505410 >	
SEC	PPD >	Vendor One       ⊕ Credits       ⊖ Debits
Entry description	PAYROLL >	\$574.23 \$0.00
Discretionary data	PAYROLL >	Recipients 1 ACH company INK INC.
Recipients	1 recipient >	SEC code PPD Description PAYROLL
Restrict batch (i)		Discretionary PAYROLL

The batch will appear under the **Active** tab in a **Ready** status.



Please see the **Initiate a Batch** section for steps on how to send the payment.

Active History			$\stackrel{A}{\hookrightarrow}$		≏		र्दुः		
ВАТСН	RECURRING	AMOUNT	Create AC	сн	Upload AC	H	Set import layouts	-	
Batch Test 3 Ready TAYLOR BANK CINC		\$100.00 CCD	March	2025					
Vendor One		\$574.23	SUN	MON	TUE	WED	THUR	FRI	SAT
Ready INK INC.		PPD							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

#### **Upload a NACHA File**

#### Step 1

Select **ACH** from the navigation pane.

**Please note:** If you have multiple payment features activated, select the **Payments** menu first.

B Dashboard	
Messages	15
Accounts	
→ Transfers	
, Remote deposits	
Payments	^
ill pay	
Positive pay	
ACH	
Wires	
Approve wires	
Cash Management	
Insights	~
pport	
y profile	^



#### Step 2

Click **Upload ACH**.



#### Step 3

Browse for your file and click **Upload.** Review your file for proper formatting if you receive an error.

Upload your NACHA	formatted files below to create new ACH batches	S.
	Laylor.txt 间 Upload	
Recent uploads		

The batch will appear under the **Active** tab in a **Ready** status.

Note: A generic name will be given to an uploaded batch. Select the batch and click **Edit** if you wish to change the name.

Active History		s S S	^>		≏		द्धे		
BATCH	RECURRING	AMOUNT	Create A	ж	Upload ACI		Set import layouts		
Ready INK INC.		\$0.04 PPD	March 2025 <						
			SUN	MON	TUE	WED	THUR	FRI	SA
									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

Please see the Initiate a Batch section in this document for steps on how to send the payment.



#### Set Import layouts

#### Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, you will select the **Payments** menu first.

	Dashboard Messages	Ð
C	Accounts	
	Transfers	
I I	Remote deposits Payments	^
	Bill pay	
	Positive pay	
	ACH	
	Wires	
	Approve wires	
	Cash Management	
	Insights	~
3	Support	
U	My profile	^

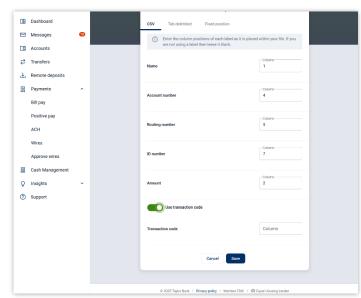


Click Set Import layouts.

#### Step 3

Step 2

Choose the file layout details. Click Save.





#### Edit or Delete a Batch

**Please note:** Batches in an initiated or processed status cannot be edited or deleted. Please uninitiate the batch first or contact the bank for assistance.

	ACH						
Dashboard							
Messages 🚯		Create ACH			र्ट्र Set import		
C Accounts	BATCH RECURRING AMOUNT	create ACH	Upload ACH		layouts	-	
♂ Transfers	Batch Test 3 \$100.00 N Ready TAYLOR BANK CINC CCD -	March 2025				(	$\langle \rangle$
.∠ Remote deposits	30.04	SUN MON	TUE	WED	THUR	FRI	SAT
S Payments	Ready INKINC. PPD						1
Bill pay		2 3	4	5	6	7	8
Positive pay		9 10	11	12	13	14	15
ACH		16 17	18	19	20	21	22
Wires		23 24	25	26	27	28	29
Approve wires		30 31					
Cash Management							
Q Insights ~							
③ Support							
U My profile ^	© 2025 Taylor Bank • Privacy policy • Member FDIC • 🛱 Eq	Equal Housing Len	nder				

#### Step 1

Select the batch.

Active History			A,		≏		द्धे		
BATCH	RECURRING	AMOUNT	Create A	ж	Upload AC	н	Set import layouts	-	
Ready INK INC.		\$0.04	March	2025					
		110	SUN	MON	TUE	WED	THUR	FRI	SA
									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



### Step 2

- 1. Select the ellipsis icon to delete the batch.
- 2. Click **Edit** to modify the batch header information.
- 3. Click **Recipients** to add, delete, or modify the recipient(s) account information or payment amount(s).

So.04         So.00         Z         Edit >           Recipients         3         4 recipients >         3         4         5         6	K RI SJ
x00009         x0.04         x0.00         2         Edit >         x0.04         top web move         x0.04         x0.04	RI SA
Recipients 5 4 recipients >	
10 11 12 13 1	
Company ID 520505410 24 25 26 27 2	28 2
SEC code PPD 31	
Description Payment	
Batch restricted O No	

## Initiate a Batch

## Step 1

Select  $\ensuremath{\textbf{ACH}}$  from the navigation pane.

**Please note:** If you have multiple payment features activated, select the **Payments** menu first.

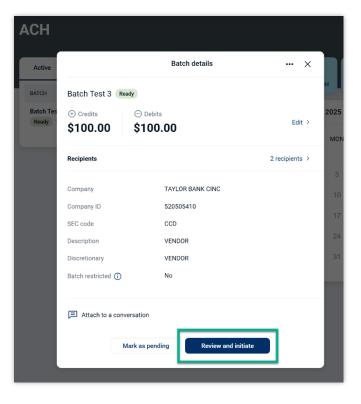
		ACH	I											
Dashboard		_												
Messages	15	Activ	e History			0 +		Create AC		↓ Upload AC		र्ट्र Set import		
C Accounts		BATCH			RECURRING	AMOUNT	1 p	Greate Au	-	opioad AC	-	layouts		
₽ Transfers		Batch	Test 3 TAYLOR BANK CIN	IC		\$100.00 CCD		March	2025				(	0 >
↓. Remote deposits								SUN	MON	TUE	WED	THUR	FRI	SAT
S Payments	^													1
Bill pay								2	3	4	5	6	7	8
Positive pay								9	10	11	12	13	14	15
ACH								16	17	18	19	20	21	22
Wires								23	24	25	26	27	28	29
Approve wires								30	31					
🗓 Cash Management														
Insights	~													
③ Support														
U My profile	^				© 2025 Taylor Bank • P	rivacy policy • Member Fl	DIC • 1	Equal Hou	sing Lend	er				



#### Select the batch in a **Ready** status and click **Review and initiate**.

**Please note:** If dual control is activated, you cannot initiate a batch that you created or edited. A second user will need to complete this step.

	ally	ACH									
Dashboard					_						
Messages	15	Active History	/		A⇒		٢		र्ट्रि Set Import layouts		
Accounts		ВАТСН	RECURRING	AMOUNT	Create A	CH	Upload AC		layouts	-	
<b>∂</b> Transfers		Batch Test 3 Ready TAYLOR BANK CIN	NC	\$100.00 CCD	March	2025					< >
▲ Remote de	posits				SUN	MON	TUE	WED	THUR	FRI	SAT
S Payments	^										1
Bill pay					2	3	4	5	6	7	8
Positive pa	у				9	10	11	12	13	14	15
ACH					16	17	18	19	20	21	22
Wires					23	24	25	26	27	28	29
Approve w	ires				30	31					
📕 Cash Mana	agement				-						
Insights	~										
③ Support											
U My profile	^		© 2025 Taylor Bank	Privacy policy      Member FDIC	合 Equal Ho	using Lend	er				





### Step 3

Select the **Offset account** if applicable, recurring **Frequency** if applicable, and the **Effective date**.

Check the Reset amounts to \$0.00 after processing if you'd like to clear out the dollar amounts in the template after processing. (optional)

#### Click Initiate.

You may be asked to enter your password to authenticate.

Review your confirmation and click **Done**.

The batch will appear in an **Initiated** status under the **Active** tab.

**Please note:** Batches in an Initiated status may be uninitiated up until our cut off. Please see the **Uninitiate a Batch** section in this document for more information.

The batch will return to a **Ready** status after processing and may be reused, edited, or deleted.

Initiate ACH		
Batch Test 3		
<ul> <li>↔ Credits</li> <li>♦ Credits     <li>♦ Debits     <li>♦ 100.00     <li>♦ 100.00     </li> <li>Show details ~</li> </li></li></li></ul>		
Effective date	Batch initiated	
Reset amounts to \$0.00 after processing Cancel Initiate	PAYROLL <ul> <li>Credits</li> <li>Debits</li> </ul> \$100.00   Recipients 2 ACH company INK INC. SEC code PPD Description PAYROLL Description PAYROLL Discretionary PAYROLL	
	Done Active History	⊡ ∻
	BATCH RECURRING	AMOUNT
	Batch Test 3 Initiated TAYLOR BANK CINC	<b>\$100.00</b> CCD

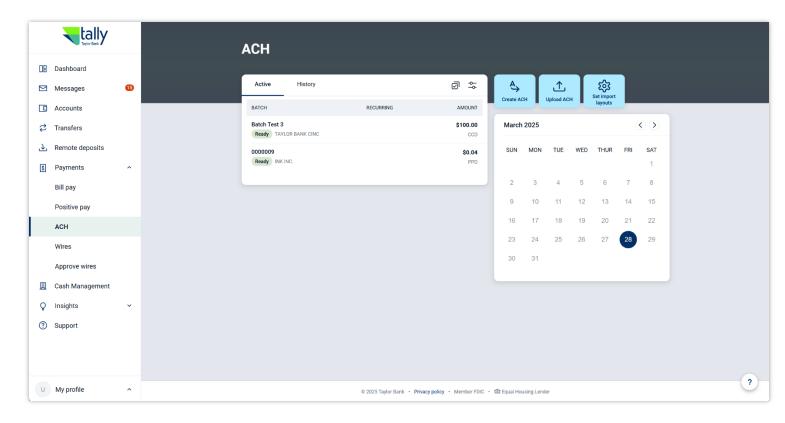


## **Initiate Multiple Batches**

## Step 1

Select **ACH** from the navigation pane.

**Please note:** If you have multiple payment features activated, select the **Payments** menu first.



## Step 2

Click the **Bulk Action** icon and select the batches you want to initiate. Click **Initiate**.

ACH		ACH		
Active History		2 selected > Initiate		Cance
BATCH RECURRING	AMOUNT	ВАТСН	RECURRING	AMOUNT
Batch Test 3 Ready TAYLOR BANK CINC	\$100.00 CCD	Batch Test 3 Ready TAYLOR BANK CINC		\$100.00 CCE
0000009 Ready INK INC.	\$0.04 PPD	Ready INK INC.		\$0.04 PPC



Enter the **Effective date**, select the **Offset account** if applicable, and check the **Reset to \$0** box if desired for each batch. Click **Initiate**.

You may be asked to enter your password to authenticate.

Review your confirmation and click **Done**. The batches will appear in an Initiated status under the **Active** tab.

Commission	\$1.00			
Nov 8	É	Checking account (x1626)	Q	Reset to \$0
Bonus \$2.0	0			
Nov 8	Ē	Checking account (x1626)	Q	Reset to \$0

## Uninitiate a Batch

## Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

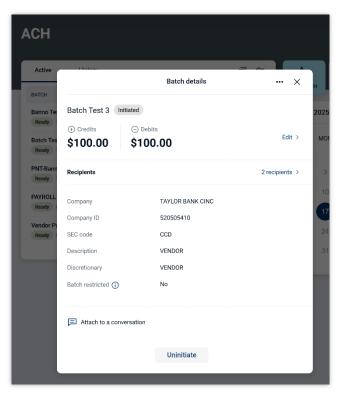
09	Dashboard	
	Messages	13
•	Accounts Transfers	
	Remote deposits	
\$	Payments Bill pay	^
	Positive pay	
	ACH Wires	
	Approve wires	
Щ	Cash Management	
8		~
C	Support	
U	My profile	^



### Step 2

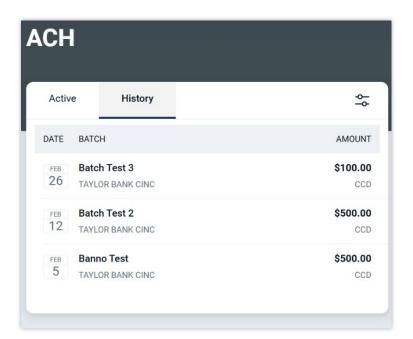
Select the batch in an Initiated status, click **Uninitiate**, and confirm. The payment will return to a **Ready** status and will not process.

ACH			
Active	History		_ ⇒
BATCH		RECURRING	AMOUNT
Batch Test 3 Initiated TAY	LOR BANK CINC		\$100.00 CCD



## History

Select this tab to review batches that have been processed.



## Taylor Bank

## Wires

## Create a Wire

## Step 1

Select **Wires** from the navigation pane.

**Please note:** if you have multiple payment features activated, select the **Payments** menu first.

	<b>tally</b>		Wires							
	Dashboard Messages	14	Active History Templates	w,	Create	wire				
⊡ ₽	Accounts Transfers		Account INTCHK 0001 x2001	Marc	n 2025					< >
٦ آ	Remote deposits Payments	^	R	SUN	MON	TUE	WED	THUR	FRI	SAT 1
	Bill pay Positive pay		No wires found at this time.	2 9	3 10	4 11	5 12	6 13	7 14	8 15
	ACH			16 23	<b>17</b> 24	18 25	19 26	20 27	21 28	22 29
	Wires Approve wires			30	31					
0	Support									
U	My profile	^	© 2025 Taylor Bank • Privacy policy • Member FDIC	• 🗈 Equal Ho	ousing Lend	er				

## Step 2

Select Create wire.





Enter a **Wire name**, choose the account to debit the funds **From**, and click **Add recipient**.

Wire name	Vendor A
	 8/30
From	INTCHK 0001 x2001 \$684.29
Го	Add recipient $\rightarrow$
Amount	\$ 0.00
Notes	Add notes >
Save as template 🛈	

## Step 4

Enter the beneficiary's name, account number, and address in the Recipient account section

Recipient account		
Vendor A		
Account number		
123123123		
Address line 1		
123 Main St		
Address line 2		
City	Cstate Czip -	]
Raleigh	NC 276	10



## Step 5

Click **Find institution** to lookup the beneficiary's financial **Institution name** then click **Save**.

Routing	g/ABA number	
12408	34834	
Institut	ion name	
FIRST	CITZ RALEIGH	
City — RALEI	IGH State	
(i)	We temporarily don't support wires that require an intermediary financial institution. To create this type of wire, please use Cash Management.	
	Save	

### Step 6

Enter the amount of the wire and add any notes that should accompany the wire if applicable.

If you anticipate sending this wire again in the future, click **Save** as template to retain the information under the Templates tab.

Please note: if you wish to send a recurring wire, it must be saved as a template first.

Click Create wire.

<	Create wire	
Wire name		Vendor A 8/30
From		INTCHK 0001 x2001 \$684.29
То		Vendor A 123123123 FIRST CITZ RALEIGH
Amount		\$ 1.00
Notes		Add notes >
Save as template (i)		
	Create wire	



Review your confirmation message and click **Done**.

	Wire created	
Vend \$1.		
From	INTCHK 0001 x2001	
То	Vendor A	-
()	Your wire has been created but must still be initiated in the wire details to send it.	
	Done	

### Step 8

Your wire will appear under the **Active** tab in a **Ready** status.

If you saved the wire as a template, it will appear under the Templates tab.

Active History Templates		W,	Create	wire				
Account INTCHK 0001 x2001	,	March	2025				(	< >
WIRE DETAILS	AMOUNT	SUN	MON	TUE	WED	THUR	FRI	SAT
Vendor A Ready to FIRST CITZ RALEIGH (x3123)	\$1.00							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					



## Edit or Delete a Wire

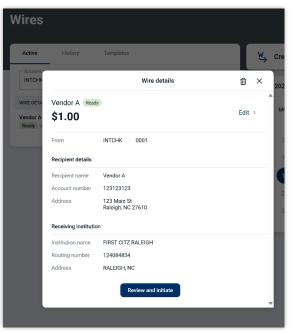
## Step 1

Select the wire under the **Active** or **Templates** tab.

Active History Templates		₩,	Create	wire				
Account INTCHK 0001 x2001	>	March	March 2025				(	$\langle \rangle$
WIRE DETAILS	AMOUNT	SUN	MON	TUE	WED	THUR	FRI	SAT
Vendor A Ready to FIRST CITZ RALEIGH (x3123)	\$1.00							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					

## Step 2

- 1. Click the ellipsis icon to delete the wire
- 2. Click Edit to change the wire name, beneficiary information, amount, or notes.





## Initiate a Wire

## Step 1

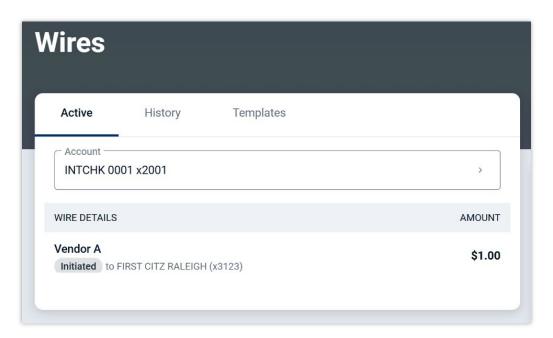
Select **Wires** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

			Wires								
<ul> <li>III Das</li> <li>Me</li> <li>III Acco</li> </ul>	essages counts	8	Active History Templates	•	W March	Create	wire			•	
	mote deposits yments	~	ц.		SUN	MON	TUE	WED	THUR	FRI	SAT 1
Bill	l pay sitive pay		No wires found at this time.		2 9	3 10	4	5	6 13	7	8 15
AC Wir					16 23 30	<b>17</b> 24 31	18 25	19 26	20 27	21 28	22 29
	prove wires pport										_
U My	/ profile	^	© 2025 Taylor Bank → Privacy policy → N	Member FDIC • d	🗗 Equal Hou	ising Lende	r				

## Step 2

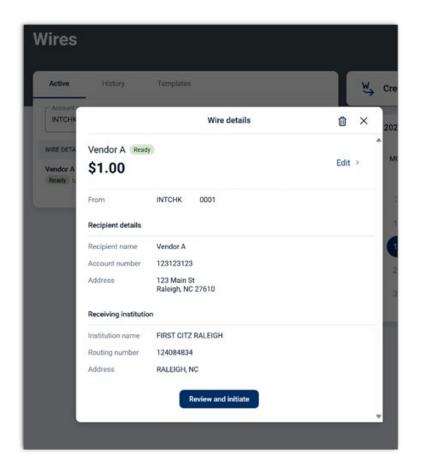
Select the wire from under the **Active** or **Template** tab.





### Step 3

Click Review and initiate.



### Step 4

Review the wire details. If initiating a template, choose a recurring frequency if applicable. Click **Initiate**. You may be prompted to authenticate by entering your password.

<	Initiate wire	
/endor A		
\$1.00		
From	INTCHK 0001	Taylor Bank
То	Vendor A	Confirm your credentials to continue
Show details ~		Password
	Cancel Initiate	Confirm password
		Confirm with a passkey



Review your confirmation and click **Done**.

(	$\odot$	
Wi	re initiated	
Vendor A <b>\$1.00</b>		
From	INTCHK 0001 (x2001)	
То	Vendor A	
Confirmation #	0317250002	
	Done	

## Step 6

Your wire will appear under the **Active** tab in an Initiated status.

Active History Templates		W,	Create	wire				
Account INTCHK 0001 x2001	>	March	2025					$\langle \rangle$
WIRE DETAILS	AMOUNT	SUN	MON	TUE	WED	THUR	FRI	SAT
Vendor A Initiated to FIRST CITZ RALEIGH (x3123)	\$1.00	2011						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



## History

Select this tab to review wires that have been processed.

Active History Templates		₩,	Create	wire				
Account INTCHK 0001 x2001	>	March	2025				(	<)(
FEB         Taylor Test           19         to JPMCHASE (x5562)	\$100.00	SUN	MON	TUE	WED	THUR	FRI	SA 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

## **Positive Pay**

## **Enter Issued Items Manually**

## Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

Taylor						
] Dashboard	i	Hi there!				U
∠ Messages	0					
Accounts		Accounts				•••
→ Transfers		CHOICE 0001 x2901	\$806,323.32 Available	INTCHK 0001 x2001		\$518.00 Available
k. Remote depo	osits					
Payments	~		<•			View al
Bill pay		다 Transfer Pay a bill Pay a person Message	Documents			
Positive pay						
ACH		Transactions	Q	Bill pay		
Wires		BILL PAID-SYNCHRONY BANK CONF#3	+\$100.00	5	R	ß
Approve wire	s 💂	Pending Apr 2, INTCHK 0002		Pay a bill	Pay a person	Manage payments
U My profile	^	BILL PAID-VERIZON WIRELESS CONF #62 Pending Apr 2, INTCHK 0002	+\$378.01			(



### Step 2

Click + Add checks and select Add your checks manually.

Positive pa	ау		
Check entries	_	+ Add checks	
	Your check up	< Add checks	
	-1	Add your checks manually	>
		1 Select template	Select template >

#### Step 3

Select the account the checks were written against.

Positive Pay		
	< Select account	
	Select the account your checks were issued from	- 1
	Q Search accounts	
	CHOICE 0001 (x2901) \$796,154.63 available	>

53



Enter the **Check number**, **Check amount**, **Payee**, **Type**, and **Check date**. For check **Type**, select **void** to invalidate a previously entered issued item. Click **Save and enter another** if you have more checks or click **Review** if done.

< Transfer		
From		INTCHK 0002 \$82,474.42
То		CHOICE 0001 \$804,336.76
Amount	\$	1.0 <b>q</b>
More options		
Submit	ocessed the nex	tt business day.

#### Step 5

Review the details you entered and click **Approve** to continue. Click **Approve** to confirm. Review the confirmation and click **Done**.

<	Review checks		
Account		CHOICE 0001 x2901	>
Upload summary			
Total items	1		
Total amount	\$1.00		
DATE PAYEE/AMOUNT		CHECK #	
4 \$1.00 Vendor One		1111	>
	Enter another Appro	ove	



Your check file will appear on the **Positive Pay** dashboard in a **Pending** Status. Click **Review & approve**.

Positive pay	
Check entries	+ Add checks
ArpManualEntry_User100001_250328.txt CHOICE 0001 Review & Pending	approve >
	Settings
	Manage templates

#### Step 7

Review the details and click **Approve**. Review the confirmation and click **Done**.

	Review checks	
File upload summary File name ArpManualE	intry_User100001_250328.txt	
Total items 1 Total amount \$1.00	ny jeoch 10000 (_20022.1.X	
DATE PAYEE/AMOUNT		CHECK #
APR \$1.00 4 Vendor One		00000001111
	Cancel Approve	ued item(s).
		$\bigcirc$
		1 checks approved
		ArpManualEntry_User100001_250328.txt (
		Account CHOICE 0001 Upload date Mar 28, 2025
		Done Upload another



The issued items file status will now show as **Successful**.

Positive pay	
Check entries	+ Add checks
ArpManualEntry_User100001_250328.txt CHOICE 0001 Just uploaded Successful	Work check exceptions
	Settings
	Manage templates

## **Create an Issued Items Upload Format**

#### Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.

tally									
Dashboard		<b>here!</b> VIN B TAYLOR BANK							U
🖂 Messages 🛛 🔞									
C Accounts	Accoun	ts							
₽ Transfers	CH00 x2901	CE 0001			\$806,323.32 Available	INTCHK 000 x2001	1		\$518.00 Available
. ▲ Remote deposits									
S Payments ^			_			•• >			View all
Bill pay	Trans		Ray a person	Message	Documents				
Positive pay									
ACH	Trai	nsactions			Q	Bill pay			
Wires		PAID-SYNCHRONY B			+\$100.00	S	1	ዲ	ß
Approve wires		iding Apr 2, INTCHK 000	02			Pay a		Pay a person	Manage payments
U My profile		PAID-VERIZON WIRE		2	+\$378.01				?



#### Step 2

Click Manage templates and click the + sign.

Positive pay		
Check entries	+ Add checks	
ArpManualEntry_User100001_250328.txt CHOICE 0001 Review & approve > Pending	Work check exceptions	
	Settings Manage templates	
	< Manage templates	+
	P AND R Delimited	>

#### Step 3

Select the format of your file. **Delimited:** 

- 1. Enter a name for this upload format.
- 2. Choose your amount format, field delimiter and text qualifier.
- 3. Enter the column number from your file into the corresponding field. Leave any columns you're not using blank. **Please note:** Some fields may require additional configuration. Click the arrow to adjust those fields.

#### Click Review and then Save. Click Done.

<	Create delimited templat	e	Payee Max 35 characters		
emplate name	Template name Delimited Ter		Debit/credit	Col #	Required
amount format 🕕		No format validation >	Void indicator	Col #	Required
ield delimiter 🛈		Comma (,) 🗲	Void date	Col #	Required
ext qualifier 🕕		None >	Payee address 1	Col #	
Column order inter which column each la	abel appears in your file. Leave any colum				
ABEL	COLUMN NUMBER	CONFIGURATION(S)	Payee address 2	Col #	
ABEL em Number equired			Payee address 2 Payee address 3	Col #	
em Number equired em Amount	COLUMN NUMBER				
em Number			Payee address 3	Col #	Required



#### **Fixed Position:**

- 1. Enter a name for this upload format.
- 2. Choose your amount format.
- 3. Enter where each label starts and ends in your file. For example, if the item number is the first six characters in your file, the beginning number would be 1 and the end would be 6.

Click Review and then Save. Click Done.

<	Create fixed position templa	e	Debit/credit	Begin End	Req
Template name	Template na	ne0/50			
Amount format (i)		No format validation >	Void indicator	Begin End	Requ
Label position Enter where the label posi	ition begins and ends in your file. Leave colur	nns you're not using blank.	Void date	Begin End	Requ
LABEL Item Number Required	BEGIN END	CONFIGURATION(S)	Payee address 1	Begin End	
Item Amount Required	Begin End		Payee address 2	Begin End	
Account number	Begin End		Payee address 3	Begin End	
Account type	Begin End	Required	Payee address 4	Begin End	
Issue date	Begin End	Required	Stop indicator	Begin End	Requ
Payee Max 35 characters	Begin End			Cancel Review	

Your upload template will be listed under the Manage Templates page and can be edited or deleted at any time.

Click the + to add more templates if necessary.

<	Manage templates	+
P AND R Delimited		>

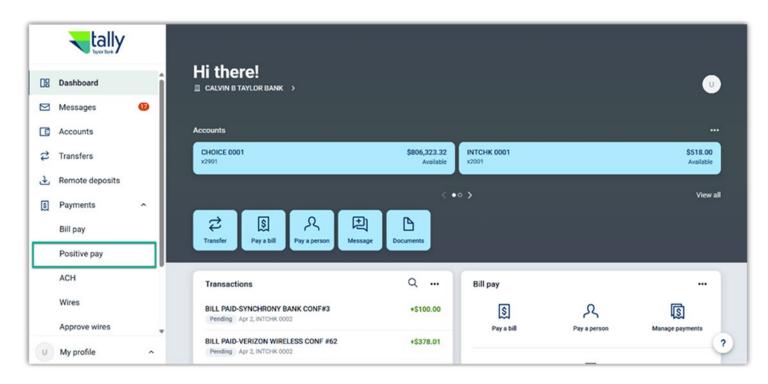


### **Upload an Issued Items File**

#### Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



#### Step 2

Click + Add checks.

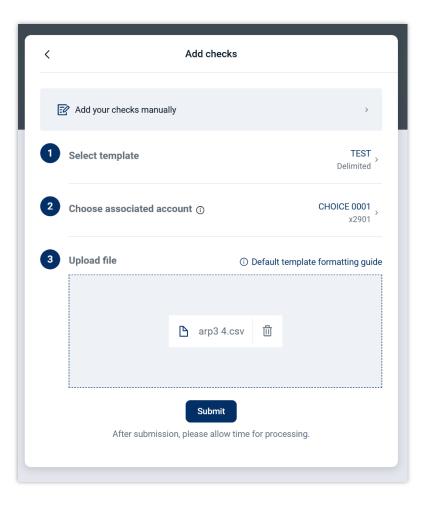
Positive pay	
Check entries  ArpManualEntry_User100001_250328.txt CHOICE 0001 Review & approve > Pending	+ Add checks
	Settings Manage templates



#### Step 3

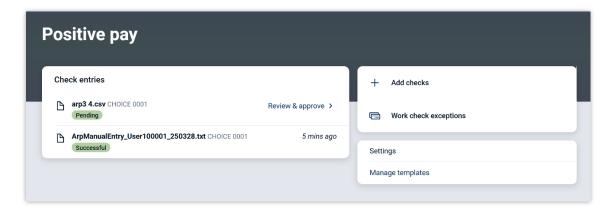
Choose your upload format template.

- 1. Select the account the checks were written against.
- 2. Browse for your issued items file.
- 3. Click Submit.



#### Step 4

Your uploaded file will appear on the Positive Pay dashboard in a **Pending** status. Click **Review & approve**.





#### Step 5

Review the details and click **Approve**. Review the confirmation and click **Done**.

_			
	Review checks		
File upload summary			
File name arp3 4.csv			
Total items 3			- I
Total amount \$1.42			
DATE PAYEE/AMOUNT		CHECK #	•
OCT         \$0.25           27         Vendor 1		0000000457	
OCT         \$0.30           28         Vendor 2		0000000458	
OCT         \$0.87           29         Vendor 3		0000000459	
•			•
	Cancel Approve		
	If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).		

#### Step 6

The issued items file status will now show Successful.

Positive pay		
Check entries		+ Add checks
arp3 4.csv CHOICE 0001 Successful	Just uploaded	Work check exceptions
ArpManualEntry_User100001_250328.txt CHOICE 0001	5 mins ago	
Successful		Settings
		Manage templates

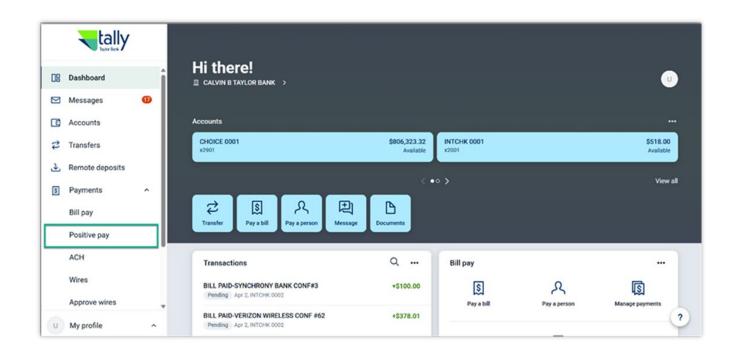


### **Work Exception Items**

#### Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



#### Step 2

Click Work check exceptions.

Positive pay		
Check entries		+ Add checks
arp3 4.csv CHOICE 0001 Successful	Just uploaded	Work check exceptions
ArpManualEntry_User100001_250328.txt CHOICE 0001 Successful	5 mins ago	Settings
		Manage templates



#### Step 3

Review your exception(s). Click the check number to see additional details. Check the box to Pay the item or leave the box unchecked to return. Click Submit when done.

<	Work exceptions	
Account: Internal 0058 (x7570)		
D Select any check exceptions you would like to	pay. All unselected or unsubmitted checks will be returned.	
PAY PAYEE/AMOUNT		CHECK #/REASON
\$4,000.00 Pay		<ul> <li>0000121260</li> <li>Not Issued</li> </ul>
	Returning 0 Paying 1	
	Submit	
	Submit	

## **Bill Pay**

Use this feature to pay a business or a person from one of your accounts.

## **Enroll in Bill Pay**

You must first enroll in Bill Pay before you can send Payments. Select **Bill Pay** from the navigation pane. **Please note:** If you have multiple payment features activated, select the **Payments** menu first. Click **Enroll**.

<b>tally</b>		Î
📴 Dashboard	Hi there!	•
🖂 Messages 🚯		
C Accounts	Accounts	<u></u>
₽ Transfers	CHOICE 0001 \$796,154.63 ×2901 Available	
Payments	定 風 凡 甩 日	
Bill pay	Transfer Pay a bill Pay a person Message Documents	Hi there!
Positive pay		CALVIN B TAYLOR BANK >
ACH	Transactions Q	Messages X
Wires	WIRE TRANSFER \$183,309.00 Pending Mar 28, CHOICE 0001	A High ba
Approve wires	STOCK +\$183,309.00 Pending Mar 28, CHOICE 0001	CHOICE 0 ∠hoice 1 Choice 0 Choice 0
🚊 Cash Management	ACCTVERIFY CALVIN B TAYLOR WEB \$0.79	Delayec Due to in
♀ Insights ∽	Mar 27, INTCHK 0001	Enroll in payments Converiently make payments to people or companies. Enroll your eligible accounts today
③ Support	ACCTVERIFY CALVIN B TAYLOR WEB \$0.45 Mer 27, INTCHK 0001	Transfer
	ACCTVERIFY CALVIN B TAYLOR WEB \$0.21	Bill pay Cancel Enroll
		S Transac
	See more	Pay a bill BILL PAID-NAVY FEDERAL CREDITUNION VISA CONF #1 +\$5,000.00
U My profile ^	Transfers	BILL PAID-DISCOVER CARD CONF #41         +\$80.19           Pending Apr 3, INTCHK 0002         +\$

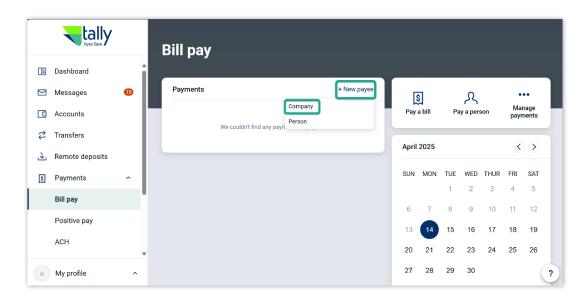


### Add a Payee

#### Step 1

Select Bill Pay from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first. Click + **New payee** and select **Company.** 



#### Step 2

Complete the required fields and click **Submit**.

You may be prompted to enter your password in order to authenticate. Once authenticated click I'm Done.

Payee name ABC WATER		
Payee nickname (optional)		
Phone number (410) 555-9876	Pave pickname (petional)	×
Account number 0987654321	Taylor Bank	
Name on bill (optional)	Password	•
Payee address	Confirm password	$\langle \cdot \rangle$
Street line 1 123 Main St	Confirm with a passkey	ABC WATER has been added
Street line 2 (optional)		Add another bill Pay this bill
City	Zip	I'm done



### **Edit or Delete a Payee**

#### Step 1

Navigate to the **Bill Pay** page and select the **Payees** tab.

History Payees	+ New payee	S Pay a bi	11	Ρ	ay a pers	on	• Manage	•• paymen
Q Search payees	-0- -0-	April 2025	5					< >
TYPE PAYEE	METHOD	SUN N	10N	TUE	WED	THUR	FRI	SAT
ABC WATER x4321	Check >			1	2	3	4	5

#### Step 2

Select the payee and click Edit. You may be prompted to enter your password to authenticate.

### Step 3

	Tally Taylor Bank		Bill pa	W				
08	Dashboard			Details	×			
	Messages	ß	Payment	ABC WATER	Edit >	<u>ا</u> ک		
C	Accounts		History	ABC WATER 123 MAIN ST		a bill Pay a person	Manage payments	
2	Transfers		Q. Sea	BERLIN, MD 21811 Check payment		025	< >	
Ŧ	Remote deposits		туре	& Call (410) 555-9876		MON TUE WED TH	iur fri sat	
S	Payments	^				1 2	3 4 5	
	Bill pay			S Make a payment				×
	Positive pay			Payment history				
	Wires						aylor Bank 🥒	
圓	Cash Management					Confirm your crea	dentials to contin	ue
Q	Insights	~		We couldn't find any matching payments.		Password		
?	Support							
						Confirm	password	
•	My profile	^		© 2025 Taylor Bank • Privacy policy • M	te	Confirm	with a passkey	
						Connum	wiui a passkey	



Modify the payee's information or click the **trash can** icon to delete.

< е	dit payee	
Payee nickname (optional)		L
ABC WATER		
Phone number		
(410) 555-9876		
Account number		
x4321		
Name on bill (optional)		
CALVIN B TAYLOR BANK		
ayee address		
Street line 1		
123 MAIN ST		
Street line 2 (optional)		
City	State	Zip
BERLIN	MD	21811
Default pay from account		

#### Pay a Single Bill or Person

#### Step 1

Select Pay a Bill or Pay a Person from the Dashboard or the Bill pay page.

Dashboard	Hi there!		
Messages 🕕			
Accounts	Accounts		
Transfers	CHOICE 0001 x2901	\$796,154.63 Available	INTCHK 0001 \$823.00 x2001 Available
emote deposits			
Payments ^	E B A	e B	
Bill pay		Message Documents	
Positive pay			(
ACH	Transactions	Q	Messages 📃 😶
Wires	ACCTVERIFY CALVIN B TAYLOR WEB Mar 27, INTCHK 0001	\$0.79	High balance Yesterday CHOICE 0001 x2001 has a \$796,154.63 balance. That is above your \$50.00
Approve wires	ACCTVERIFY CALVIN B TAYLOR WEB	\$0.45	Delayed Bank Opening Jan 7 Due to inclement weather, all Taylor Bank branches will open at 10:00 AM to
Cash Management	ACCTVERIFY CALVIN B TAYLOR WEB	\$0.21	Weather Closure Notice Jan 6 Due to inclement weather, all of our branches will be closed today, Monday,
Insights ~	Mar 27, INTCHK 0001		See more
Support	ACCTVERIFY CALVIN B TAYLOR WEB Mar 27, INTCHK 0001	\$0.19	
	AUTO FEE CALVIN B TAYLOR WEB Mar 27, INTCHK 0001	+\$3.00	Bill pay
			III
My profile		See more	Pay a bill Pay a person Manage payments



Select the **payee** to send a payment to.

$\left[ \right]$	tally	
09	Dashboard	
	Messages	15
	Accounts	
\$		
	Remote deposits	
S		~
Q I		~
?		
e	My profile	^

#### Step 3

Select the account to pay from and enter the amount. Click **More options** to set a recurring frequency or schedule for a later date. Click **Submit**.

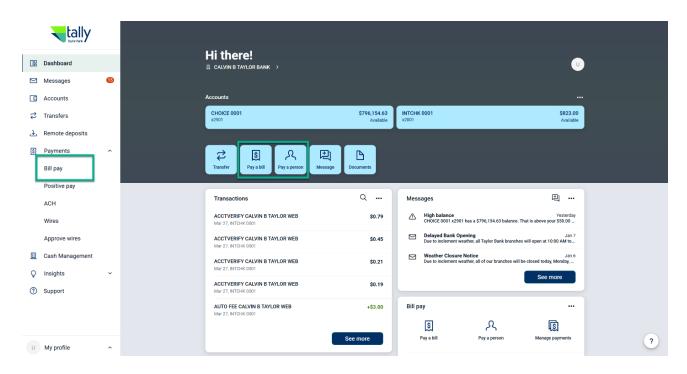
<	Payment ABC WATER	
From		<b>Test</b> x7301
Amount	\$	100.00
More options		
	Submit	
Payment in	nitiated today by check, estimated arriva	I Apr 18



## Pay Multiple Bills

#### Step 1

Select Pay a Bill or Pay a Person from the Dashboard or the Bill pay page.



### Step 2

Select the **Multiple** tab and click the + next to the payees to send payments to.

<b>\</b> tally								
Taylor Bank		<		Pay	a bill			
Dashboard				Single	Multiple			
Messages	15	Q. Search payee	s - <del>o</del> - - <del>o</del> -	ABC WATER x4321				$\otimes$
Accounts		ABC WATER x4321 Check, Last paid: New		From Test (x7301)		~	Apr 14	Amount \$ 0.00
₽ Transfers		Grieck, Last paid. New				۵	rrives by Apr 18	
.↓ Remote deposits								
S Payments	~							
🔲 Cash Management								
Insights	~							
③ Support								
My profile	^		© 2025 T	aylor Bank • Privacy policy •	Member FDIC 🔸 엽 Equal H	lousing Lender		



Select the account to pay from, choose the date to send, and enter the amount. Click **Review and pay** then **Submit payments**.

<	Pay a bill	
	Single Multiple	
Q Search payees	ABC WATER x4321	$\otimes$
ABC WATER x4321	From Test (x7301)	Send on Amount Apr 14 \$ 100.00
Check, Last paid: Never		Arrives by Apr 18
	Review and pay (1)	

Scheduled payments can be reviewed on the **Dashboard** or on the **Bill pay** page.

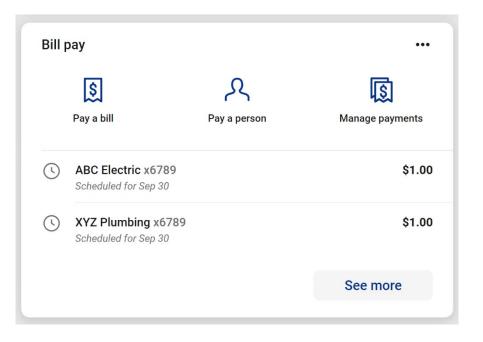
ঙ	R		•••
Pay a bill	Pay a person	Mana	ge payments
ABC WATER x4321	🖄 Approva	al Required	\$100.00 >



### **Edit or Delete a Payment**

#### Step 1

Navigate to the **Bill pay** card on the **Dashboard** or to the **Bill pay** page and select the payment to edit or delete. Click **Edit**.



#### Step 2

Modify the details or click the **trash can** icon to delete.

<	Edit payment ABC Electric		靣
From			ACCT 1 , x4680
Amount		\$	1.00
Sends			Sep 30 > Arrives by Oct 4
Notes			Add memo or comment $\rightarrow$
	Save		
	Payment will be made by	check	



## Administration

## Create a New User

#### Step 1

Click your profile and select Business management.

08	Dashboard		<b>Hi there!</b>				U
	Messages	20					
C	Accounts		Accounts				
₽	Transfers			INTCHK 0001 x2001	\$547.64 Available 1 hr ago	INTCHK 0002 x7301	\$89,636.44 Available 1 hr ago
Ŧ	Remote deposits						
S	Payments	~	2 圆 入 里				
Ш	Cash Management		Transfer Pay a bill Pay a person Message	Documents			
Q	Insights	~			_		
			Transactions	Q	Bill pay		
8	Personal settings		BILL PAID-SYNCHRONY BANK CONF#8 Pending: Apr 4, INTCHK 0002	+\$368.21	5	ጺ	ß
圕	Business managemen	t	BILL PAID-CHASE MASTERCARD AND VISA CONF #7		Pay a bill	Pay a person	Manage payments
*	Account settings		Pending Apr 4, INTCHK 0002	+\$413.24			
Ð	Sign out		BILL PAID-CARDMEMBER SERVICESCONF #5 Pending Apr 4, INTCHK 0002	+\$103.24		\$	
U	My profile	~	BILL PAID-CARDMEMBER SERVICESCONF #4	+\$970.20		No recent payments	

## Step 2

Click + Create user.

<b>Tally</b>		Settings		
Dashboard			User management + Create user	
Messages	20	PERSONAL (2) Profile		
C Accounts		Security	NAME ROLE STATUS	
🛱 Transfers		⊥ Alerts		
. ▲ Remote deposits		User agreement		
S Payments	~		Q	
🛄 Cash Management		BUSINESS MANAGEMENT	No users found at this time.	
Q Insights	Ţ	Profile		
-		,ዳዩ, User management		
⑦ Support		() Activity		
		ACCOUNTS		
		🔶 Taylor Bank		
		+ Add account		
U My profile	^	View balances from another institution.		?



#### Step 3

Enter the user's First name, Last name, Email address, and choose their User role.

- User: can have customized permissions and account access but cannot manage other users.
- Viewer: View only access on specified accounts.
- Admin: can have customized permissions and account access as well as user management.

#### Click Create user.

Please note: You may be asked to authenticate with your password

<b>T</b> tally	
Taylor Bank	
ashboard	
Messages	20
Accounts	
Transfers	
Remote deposits	
Payments	~
Cash Management	
Insights	~
) Support	
My profile	^

#### Step 4

Click the **Enable accounts** arrow and choose the account(s) the user should have access to. Click **Enable accounts** to continue.

`	Enable accounts	
JT	Johnny Tester Role: User	
	() Pending	
Enable	accounts	Select >
Users m	ust have access to at least one account.	Select 7
	Enable accounts	



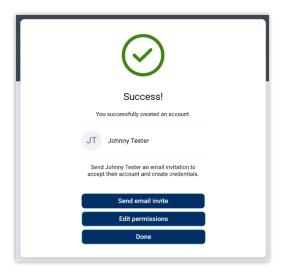
#### Step 5

Review your confirmation and choose from the following options:

1. Click **Send email invite** to send the user a link to set up their login credentials without modifying permissions further.

Please note: Permissions and account access can be modified in the user's profile at a later time if necessary.

- 2. Select Edit permissions to modify entitlements and account access prior to sending the email invite.
- 3. Click **Done** to send the invite and edit permissions at a later time.



#### Step 6

If Edit permissions was selected:

- 1. Click **set permissions** to modify global entitlements for the user.
- 2. Toggle on an account to give the user access.
- 3. Select an account to adjust the global permissions at the account level is necessary.
- 4. Select **Invite** to send the user an email to set up their login credentials.
- 5. Click the arrow to return to the Business Management page.

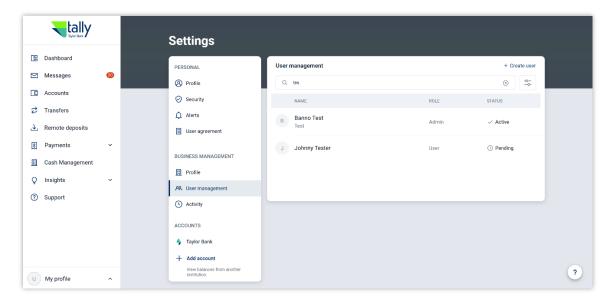
Please see the Editing or Deleting a User section in this document for more information on permissions

	5 <sup>&lt; User management</sup>						
Dashboard	<sup>J</sup> Johnny Tester						
🖂 Messages 🛛 🥺	S Johnny Tester's account is pending	) Johnny Tester's account is pending. Invite them to complete set-up of their account.					
C Accounts		r					
		Permissions					
کی Remote deposits	J	Set Johnny Tester's user permissions and adjust account level permissions as needed.					
🐒 Payments 🗸 🗸	Johnny Tester						
🚊 Cash Management	② User ③ Pending	Q Search accounts	-0 -0-				
♀ Insights ∽	Email	ACCOUNT	ACCESS				
③ Support	jtest@noemail.com	CHOICE 0001 XXX2901	2 🗢 3				
	Additional services ①	INTCHK 0001 XXX2001					
	Manage Johnny Tester's ability to view the additional services enabled by CALVIN B TAYLOR BANK.	C IFixed 0001 XXXX0001	· · ·				
	Cash Management		See more				
U My profile ^	E-Statements						



The new user will appear as **Pending** on the Business Management page. Their status will change to **Active** once they set up their credentials.

Please note: You can modify permissions, account access, or manage the invite at any time by clicking the user's name.



#### **Editing or Deleting a User**

#### Step 1

Click your profile and select Business management.

📴 Dashboard		Hi there!      activing taylor bank >				U	
Messages	20						
Accounts		Accounts				•••	
		CHOICE 0001 \$96,925.63 x2901 Available 1 hr ago	INTCHK 0001 x2001	\$547.64 Available 1 hr ago	INTCHK 0002 x7301	\$89,636.44 Available 1 hr ago	
. ▲ Remote deposits							
S Payments	~	2 圆 入 囤					
🛄 Cash Management		Transfer Pay a bill Pay a person Messag					
♀ Insights	~		_	_			
		Transactions	Q	Bill pay		•••	
Personal settings		BILL PAID-SYNCHRONY BANK CONF#8 Pending Apr 4, INTCHK 0002	+\$368.21	5	ጺ	ß	
🗒 Business managemen	t	BILL PAID-CHASE MASTERCARD AND VISA CONF #	#7 +\$413.24	Pay a bill	Pay a person	Manage payments	
🛞 Account settings	_	Pending Apr 4, INTCHK 0002	+/ +\$413.24				
←] Sign out		BILL PAID-CARDMEMBER SERVICESCONF #5 Pending Apr 4, INTCHK 0002	+\$103.24		5		
U My profile	~	BILL PAID-CARDMEMBER SERVICESCONF #4	+\$970.20		No recent payments		(



#### Step 2

Select the user you'd like to edit.

	Settings				
Dashboard	PERSONAL	User management		+ Create user	
🗠 Messages 🛛 🚳	(A) Profile	Q, tes		<ul> <li>S</li> </ul>	
C Accounts	Security	NAME	ROLE	STATUS	
🔁 Transfers	🗘 Alerts	B Banno Test			
🕹 Remote deposits	User agreement	Test	Admin	Active	
🛐 Payments 🗸		J Johnny Tester	User	() Pending	
🛄 Cash Management	BUSINESS MANAGEMENT				
Q Insights ~	Profile				
③ Support	Activity				
	C Adding				
	ACCOUNTS				
	A Taylor Bank				
	+ Add account View balances from another				
U My profile ^	institution.				?

#### Step 3

- 1. Select the **ellipsis** icon.
  - a. Click Edit user to change the users name, role, or email address.
  - b. Select Hold account access to temporarily prevent them from logging in.
  - c. Click Send password reset link to email them a link.
  - d. Select **Delete user** to remove their access permanently.

J	
Johnny Tester	🖉 Edit user
	(II) Hold account access
	•••• Send password reset link
Email jtest@noemail.com	Delete user



Click Set permissions to modify global entitlements.
 Please note: Options may vary depending on your company's setup.

Permissions	
Set Johnny Tester's user permissions and adjust account level permissions as needed.	
Set permissions	
Q Search accounts	-0

- a. ACH
  - i. Enable: Activates this feature for the user.
  - ii. View ACH: Must be enabled to edit any other ACH permission.
  - iii. Daily ACH limit: Maximum amount the user can initiate per day.
  - iv. Initiate ACH: Allows user to transmit ACH payments to the bank.
  - v. Initiate same day ACH: Allows user to transmit same day ACH payments to the bank.
  - vi. **Full ACH Control:** Allows a user to initiate an ACH payment that they have created. If this is not activated, the user cannot initiate a payment they created. A second user must initiate it.
  - vii. Edit/Delete ACH Control:
    - 1. Full edit/create: Allows the user to edit everything within a payment.
    - 2. **Partial Edit:** User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.
    - 3. None: User cannot Edit an ACH payment.
  - viii. Recurring ACH: Allows the user to set a recurring frequency for a payment.
  - ix. Upload ACH file: Allows the user to upload a NACHA formatted file.
  - x. Restricted batch access: User can view payments that have been flagged as restricted.
  - xi. Import recipients: User can import a file containing recipient data to create a payment.
  - xii. Batch delete: User can delete an ACH payment.

Johnny Tester			
ermissions			
ACH			0
Enable			
Hide options			
View ACH			
Must be enabled to edit any other ACH permission.			
Daily ACH limit			
\$ 0.00			
Initiate ACH ①		Full ACH control (i)	
Initiate same day ACH ①			
Edit/Create ACH Control			
None	~		
Recurring ACH		Import recipients	
Upload ACH file		Batch delete	
Restricted batch access			



- b. Bill Pay
  - i. Enable: Activates this feature for the user.
- c. Card Management
  - i. Enable: Activates this feature for the user.
- d. Positive Pay
  - i. Enable: Activates this feature for the user.
  - ii. Upload Positive Pay: Allows user to upload an issued items check file to the bank.
  - iii. Work Positive Pay: Allows user to pay or return issued item check exceptions.
  - iv. Download Positive Pay: Not applicable.
  - v. Work ACH Exceptions: User can pay or return ACH exceptions items.
- e. Stop Payments
  - i. Enable: Activates this feature for the user.
  - ii. View Stop Payment: User can only see existing stop payments.
  - iii. Add stop payment: User can create a stop payment.

S Bill Pay		
Enable		
🔁 Card management		
Enable		
Documents		
Enable		
S Positive Pay		0
Enable Show options		
Stop payments		0
Enable Hide options		
View stop payment	Add stop payment	

- f. Transfers
  - i. Enable: Activates this feature for a user.
  - ii. Transfer limit: Maximum amount a user can transfer per day.

	(i)
Enable Hide options	
Transfer limit \$ 999,999,999.00	
Allow transfers ③	
,क्ष् User management	
Enable	
🖳 Wires	0
Enable Show options	



g. User Management: Allows user to create, modify, and delete other users. Click the **back arrow** once done.



- 3. Toggle on the switch to activate an account for a user.
- 4. Select an account to modify the global permissions on a per account basis.

ACCOUNT	ACCESS
CHOICE 0001 XXX2901	
INTCHK 0001 XXX2001	
C IFixed 0001 XXX0001	· ·
	See more

- 5. For users who have not yet logged in, click **Invite** to send them the enrollment email. They will receive an email with a link to establish their credentials.
- 6. Click the **back arrow** to return to the Business Management page.

## **Unlock a Locked User**

#### Step 1

Click your profile and select Business management.

Dashboard		Hi there!				U	
Messages	20						
C Accounts		Accounts					
		CHOICE 0001 \$96,925.63 INT x2901 Available 1 hr ago x20	TCHK 0001	\$547.64 Available 1 hr ago	INTCHK 0002 x7301	\$89,636.44 Available 1 hr ago	
. ▲ Remote deposits							
S Payments	×	2 風 凡 風	B				
🛄 Cash Management		Transfer Pay a bill Pay a person Message	Documents				
Q Insights	~			_			_
		Transactions	Q	Bill pay			
Personal settings	_	BILL PAID-SYNCHRONY BANK CONF#8 Pending Apr 4, INTCHK 0002	+\$368.21	5	ጺ	s	
Business management				Pay a bill	Pay a person	Manage payments	
💸 Account settings		BILL PAID-CHASE MASTERCARD AND VISA CONF #7 Pending Apr 4, INTCHK 0002	+\$413.24				
← Gign out		BILL PAID-CARDMEMBER SERVICESCONF #5 Pending Apr 4, INTCHK 0002	+\$103.24		5		
U My profile	~	BILL PAID-CARDMEMBER SERVICESCONF #4	+\$970.20		No recent payments		



#### Step 2

Select the locked user.

	Settings		
🔡 Dashboard	PERSONAL	User management	+ Create user
Messages 14	(A) Profile	Q ja	⊗ ~
C Accounts	Security	NAME ROLE	STATUS
🔁 Transfers	🗘 User alerts	J Jane Bane User	
→ Remote deposits	E User agreement	JaneBane	
S Payments ~	BUSINESS MANAGEMENT		
⑦ Support	🛄 Profile		
	飛 User management		
	( Activity		
	ACCOUNTS		
	🔶 Taylor Bank		
	+ Add account		
	View balances from another institution.		
U My profile ^		© 2025 Taylor Bank • Privacy policy • Member FDIC • 🏵 Equal Housing Lender	?

#### Step 3

Click **Unlock** and review the confirmation.

**Please note:** You can email the user a link to reset their password if they continue to have trouble. Otherwise, click **I'm Done**.

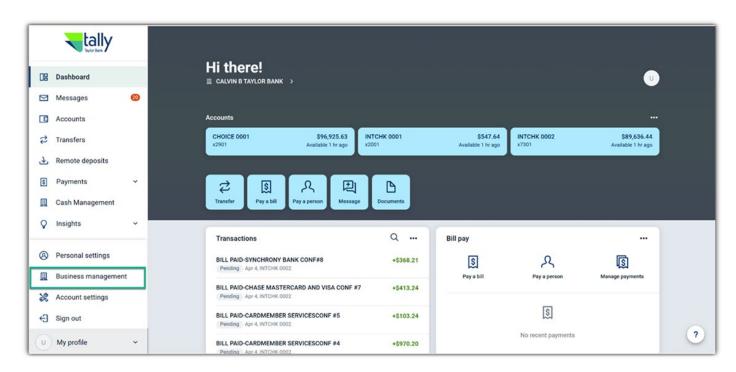




### **Reset a User's Password**

#### Step 1

Click your profile and select Business management.



### Step 2

Select the user to reset.

		Settings			
Dashboard		PERSONAL	User management		+ Create user
Messages	<b>20</b>	Profile	Q, tes		⊙ \$
Accounts		Security	NAME	ROLE	STATUS
Ż Transfers		🗘 Alerts	B Banno Test	Admin	Active
<ol> <li>Remote deposits</li> </ol>		User agreement	Test		
§ Payments	~	BUSINESS MANAGEMENT	J Johnny Tester	User	O Pending
Cash Management		Profile			
Insights	Ŭ.	AR User management			
? Support		() Activity	L		
		ACCOUNTS			
		🔸 Taylor Bank			
		+ Add account			
U My profile	~	View balances from another institution.			



#### Step 3

Click the ellipsis icon and choose Send password reset link to email the user.

