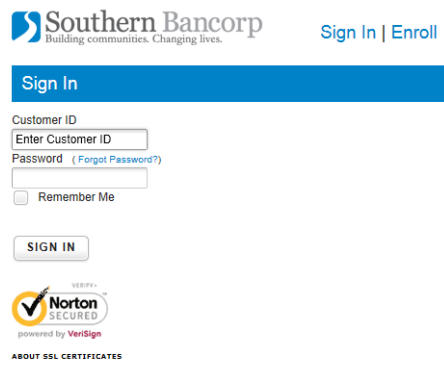


WEB BANKING FOR BUSINESS CUSTOMERS

Until conversion day (February 20, 2013), the website for the new web banking is <https://ivault.banksouthern.com> . On February 21, 2013, please use <https://banksouthern.com> .

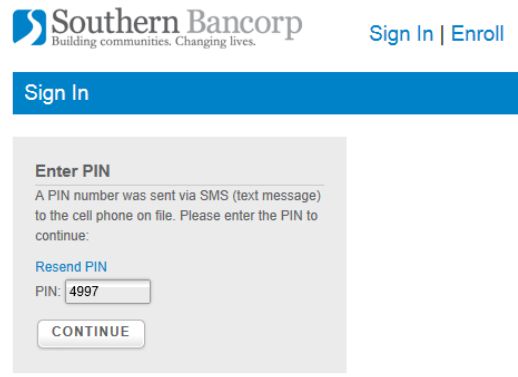
LOGGING IN

Sign on to web banking, using your own Customer ID (this is your User Name). If this is your first time to sign on, your temporary password is the FIRST FOUR characters of your last name plus the LAST FOUR digits of your Social Security Number.



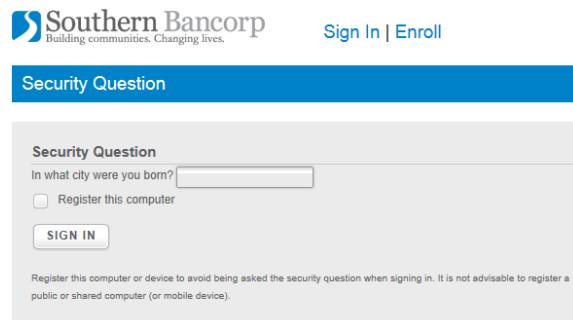
The image shows the Southern Bancorp Sign In page. At the top, the Southern Bancorp logo is on the left, and 'Sign In | Enroll' links are on the right. Below the logo is a blue 'Sign In' button. Underneath is a 'Customer ID' label followed by a text input field containing 'Enter Customer ID'. Below that is a 'Password' label with a '(Forgot Password?)' link and a text input field. A 'Remember Me' checkbox is located below the password field. A 'SIGN IN' button is centered below the inputs. At the bottom, there is a Norton Secured logo with the text 'powered by VeriSign' and a link to 'ABOUT SSL CERTIFICATES'.

The next screen is an added layer of security for all customers originating ACH files and others who opt to take advantage of it. After you have entered your user name and password, we will send a 4-digit PIN to your cell phone (the one we have on record) which you will enter here. You will receive a new PIN every time your log in. Your accounts are more secure because the PIN expires as soon as you have used it and won't work again.



The image shows the Southern Bancorp Enter PIN page. At the top, the Southern Bancorp logo is on the left, and 'Sign In | Enroll' links are on the right. Below the logo is a blue 'Sign In' button. Underneath is a grey box with the heading 'Enter PIN'. Inside the box, it says 'A PIN number was sent via SMS (text message) to the cell phone on file. Please enter the PIN to continue:'. Below this is a 'Resend PIN' link. A 'PIN:' label is followed by a text input field containing '4997'. A 'CONTINUE' button is at the bottom of the grey box.

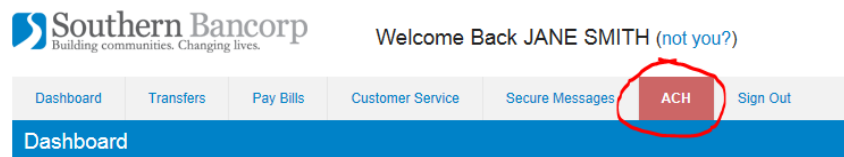
Answer the security question. If this is the computer you normally log in from, click the “Register this computer” box so that you won’t be asked a security question every time. Click Sign In.



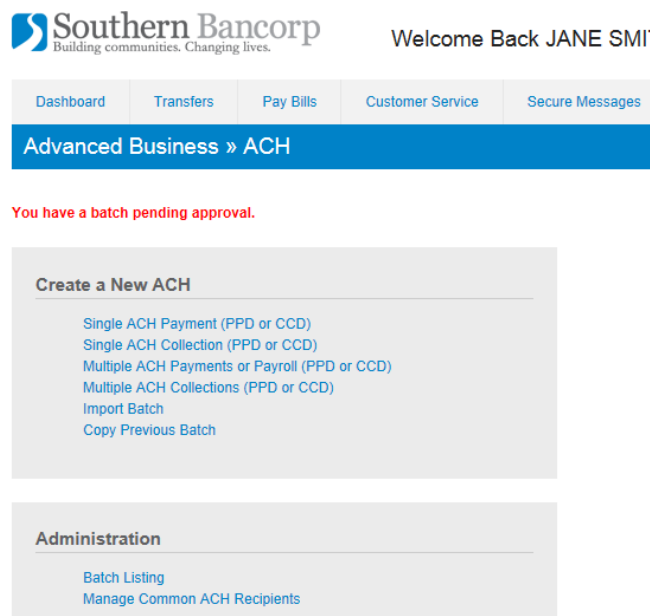
The screenshot shows the Southern Bancorp login page. At the top, the logo and tagline 'Building communities. Changing lives.' are on the left, and 'Sign In | Enroll' links are on the right. Below is a blue header with 'Security Question'. The main content area has a 'Security Question' section with the prompt 'In what city were you born?' followed by a text input field. Below the input field is a checkbox labeled 'Register this computer'. A 'SIGN IN' button is positioned below the checkbox. At the bottom, a small note states: 'Register this computer or device to avoid being asked the security question when signing in. It is not advisable to register a public or shared computer (or mobile device).'

WORKING WITH ACH BATCHES

To add, review, approve, or just to work with your ACH batches, click the ACH tab.



This is the ACH menu. (Notice the alert that there is a batch pending approval.) The first 2 selections under Create a New ACH are for creating a file with only one transaction. Single ACH Payment is a credit batch, and Single ACH Collection is a debit batch.



The screenshot shows the Southern Bancorp ACH menu. At the top, the logo and tagline 'Building communities. Changing lives.' are on the left, and 'Welcome Back JANE SMI' is on the right. Below is a navigation bar with tabs: 'Dashboard', 'Transfers', 'Pay Bills', 'Customer Service', and 'Secure Messages'. Below the navigation bar is a blue header with 'Advanced Business » ACH'. Below the header is a red alert message: 'You have a batch pending approval.' Below the alert is a section titled 'Create a New ACH' with a list of options: 'Single ACH Payment (PPD or CCD)', 'Single ACH Collection (PPD or CCD)', 'Multiple ACH Payments or Payroll (PPD or CCD)', 'Multiple ACH Collections (PPD or CCD)', 'Import Batch', and 'Copy Previous Batch'. Below this section is another section titled 'Administration' with a list of options: 'Batch Listing' and 'Manage Common ACH Recipients'.

SINGLE ACH PAYMENT

This is the Single ACH Payment screen. Click in the blanks and enter the necessary information. The Company Description field contains a default description that we have entered, but you can edit this field and change the description any time.

Remember to choose the “Draw From Account”. This is your settlement account that will be debited for any payments or payroll you send out or it will be credited for any debits you originate. When you have selected this account, it will display the available balance in that account. When sending out credits, please remember to verify that sufficient funds are in your settlement account BEFORE your ACH cutoff time.

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Welcome Back JANE SMITH (not you?)

Dashboard Transfers Pay Bills Customer Service Secure Messages **ACH** Sign Out

Advanced Business » ACH » Single ACH Payment

ACH Batch Originator Information

Batch Name:
Batch Amount:
Effective Date:
ACH Type:
Payment Frequency:

Company Name: Testing inc
Company ID: 1710010111
Company Description: DataProc
Draw From Account:
Available Balance:

ACH Receiver Information (Person or Company being Paid)

Recipient:

Individual Name:
Individual ID:
Discretionary Data:

* Receiver Routing No:
Receiver Account No:
Receiver Account Type:
Pre-Note:

☐ Addenda Detail

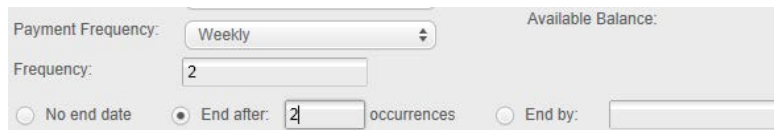
* Lookup Routing Number

When you have entered your common recipients (the people you repeatedly send funds to or debit their accounts) in the “Manage Common ACH Recipients” administration, you will be able to select your recipient from the drop-down list and many of the remaining fields will be filled in for you. Until you have set up those recipients, just type in all the required information such as the routing number, type of account, account number, etc.

Please note that you only enter the amount of the transaction in the upper section in the Batch Amount field.

If this is a recurring payment, you can change the Payment Frequency to Weekly or Monthly. It will then add a field below that for the frequency. This is the number of weeks or months that should pass before the next payment occurs. For example, if you need to pay someone every 2 weeks, choose a Payment Frequency of “Weekly” and enter “2” in the “Frequency” field.

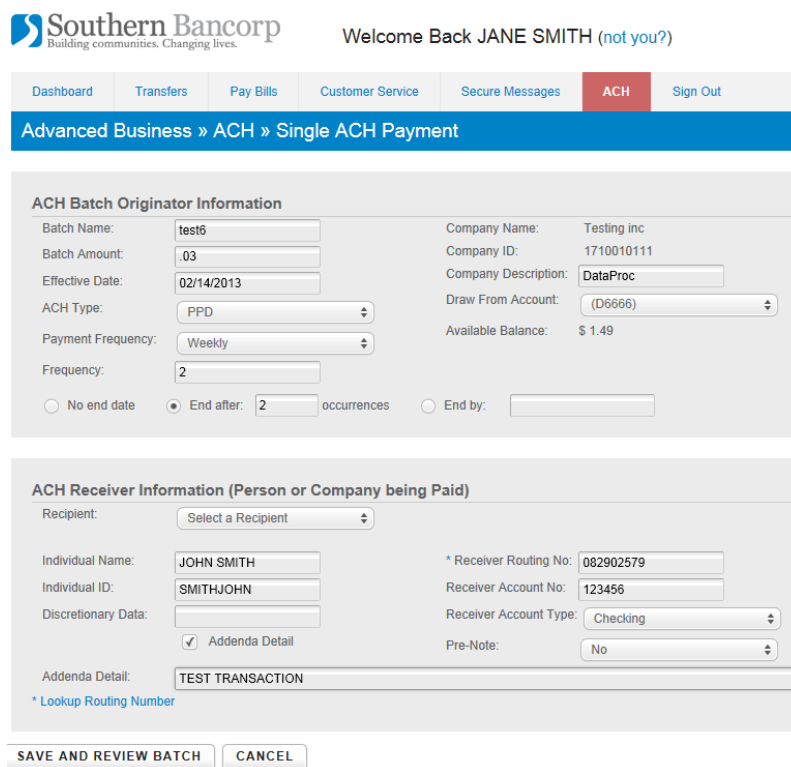
After you have selected a Payment Frequency, there is an additional field to establish how many times this payment will be paid. Choose the exact number of payments by selecting “End after ____ occurrences”, or choose the date after which no more payments will occur using the “End by” choice, or for a payment that you will have to stop manually choose “No end date”.



A screenshot of a web form for selecting payment frequency. It includes a dropdown menu for "Payment Frequency" set to "Weekly", a text input for "Frequency" with the value "2", and three radio button options: "No end date", "End after: 2 occurrences" (which is selected), and "End by: ".

If you are unsure of the routing number, we have provided a link (“Lookup Routing Number”) to the Federal Reserve’s website where you can search for the routing number you have to see if it is a valid routing number for receiving ACH payments. (TIP: if you enter the complete routing number and the search fails, try entering only the first 8 digits of the routing number). You can also search by bank name, but be very careful if you do this because many banks have similar names.

The Pre-Note field is for sending a test transaction for a zero amount in order to verify the routing number and account information. If you choose “Yes”, and approve this batch, it will only send the pre-note and will not send any money, so you will need to do a separate batch to send money.



A screenshot of the Southern Bancorp "Single ACH Payment" screen. The page header includes the Southern Bancorp logo and a welcome message for JANE SMITH. A navigation bar contains links for Dashboard, Transfers, Pay Bills, Customer Service, Secure Messages, ACH (highlighted), and Sign Out. The main heading is "Advanced Business » ACH » Single ACH Payment".

The "ACH Batch Originator Information" section contains the following fields:

- Batch Name: test6
- Batch Amount: .03
- Effective Date: 02/14/2013
- ACH Type: PPD
- Payment Frequency: Weekly
- Frequency: 2
- Company Name: Testing inc
- Company ID: 1710010111
- Company Description: DataProc
- Draw From Account: (D6666)
- Available Balance: \$ 1.49
- End after: 2 occurrences (selected)

The "ACH Receiver Information (Person or Company being Paid)" section contains the following fields:


- Recipient: Select a Recipient
- Individual Name: JOHN SMITH
- Individual ID: SMITHJOHN
- Discretionary Data: (empty)
- * Receiver Routing No: 082902579
- Receiver Account No: 123456
- Receiver Account Type: Checking
- Pre-Note: No
- Addenda Detail: TEST TRANSACTION
- * Lookup Routing Number (link)

At the bottom, there are two buttons: "SAVE AND REVIEW BATCH" and "CANCEL".

This is an example of the Single ACH Payment screen completely filled out. After you have completed your entry, and checked your work, click the Save and Review Batch button.

If you have processed a similar batch, you will see a warning about a similar file. You can override this and proceed if you are sure you are not creating a duplicate batch.

After choosing Save and Review Batch, you will see the Batch Review screen. Please note in the example below that the Batch Status is currently “Hold”. After reviewing the batch, if everything is correct and the batch should be processed, you must *change the status to “Pending Approval”*. Then click the Save button.

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Building communities. Changing lives.

Welcome Back JANE SMITH (not you?)

[Dashboard](#) [Transfers](#) [Pay Bills](#) [Customer Service](#) [Secure Messages](#) [ACH](#) [Sign Out](#)

Business » ACH » Batch Review

TESTING II

Batch Details

Originator (Business): Testing inc
Batch Number: 1
Batch Name: test6
Effective Date: 2/14/2013
Batch Type: PPD
Total Credits: \$0.03
Total Debits: \$0.03

Status Details

Status: H
Created By: JANE SMITH
Created Date: 2/11/2013
Approved By: JANE SMITH
Approved Date: 2/11/2013 12:00:00 AM
Entry Count: 1

Batch Status

Status:

Hold

SAVE

CANCEL

Batch Review

Name	Individual ID	Amount	Account Number	Account Type	Routing Number	Hold
JOHN SMITH	SMITHJOHN	\$0.03	123456	D	82902579	<input type="checkbox"/>
Name	Individual ID	Amount	Account Number	Account Type	Routing Number	Hold

The batch is now pending approval. A second sub-user with proper authority to approve ACH batches needs to log in to review the batch, and either approve it for processing or reject it.

<< Back

TESTING INC.

Batch Listing									
	Batch Name	Type	Credits	Debits	Effective	Created	Uploader	Status	Edit Review
<input type="checkbox"/>	test6	PPD	\$0.03	\$0.03	2/14/2013	2/11/2013	JANE SMITH	H	Edit Review
<input type="checkbox"/>	test6	PPD	\$0.03	\$0.03	2/14/2013	2/11/2013	JANE SMITH	P	Edit Review
<input type="checkbox"/>	out-of-bank ach	PPD	\$0.06	\$0.06	2/6/2013	2/6/2013	JOHNSMIT	R	Review
<input type="checkbox"/>	DoNotProcess - approval testing	PPD	\$0.05	\$0.05	2/13/2013	2/6/2013	JANE SMITH	S	Edit Review
<input type="checkbox"/>	out-of-bank ach	PPD	\$0.06	\$0.06	2/8/2013	2/6/2013	JOHN SMITH	C	Review
<input type="checkbox"/>	test-Feb 5	PPD	\$0.02	\$0.02	2/6/2013	2/6/2013	JOHNSMIT	P	Review
<input type="checkbox"/>	test-Feb 5	PPD	\$0.02	\$0.02	2/7/2013	2/5/2013	JANE SMITH	P	Edit Review
	Batch Name	Type	Credits	Debits	Effective	Created	Uploader	Status	Edit Review

The second sub-user will log in, choose Batch Listing, and choose the batch from a list of ACH batches that have been done both today and previously. Check the “Effective” and/or “Created” columns and the “Status” column to locate the correct batch for approval. Status Codes are as follows:

H = Hold (This batch has been entered, but the sub-user has not finished the entry or review yet.)

P = Pending Approval (This is a batch that needs final approval.)

R = Rejected Batch

S = Submitted for processing

C = Completed Batch

After locating the correct batch, click the Review link to open the batch.

After review, if everything is okay, the batch is ready for approval. Change the Batch Status from “Pending Approval” to “Submit for Processing” (see the 2 screen shots below.)

Business » ACH » Batch Review

TESTING I

Batch Details
Originator (Business): Testing Inc
Batch Number: 10
Batch Name: test-Feb 5
Effective Date: 2/6/2013
Batch Type: PPD
Total Credits: \$0.02
Total Debits: \$0.02

Status Details
Status: P
Created By: JOHNSMIT
Created Date: 2/6/2013
Approved By: JOHN SMITH
Approved Date: 2/6/2013 12:00:00 AM
Entry Count: 1

Batch Status

Status: Pending Approval

SAVE CANCEL

Batch Review

Name	Individual ID	Amount	Account Number	Account Type	Routing Number	Hold
.	on	\$0.02	97	D	82000109	<input type="checkbox"/>
Name	Individual ID	Amount	Account Number	Account Type	Routing Number	Hold

Batch Status

Status: Pending Approval

SAVE CANCEL

- Pending Approval
- Rejected
- Hold
- Submit For Processing

If the batch is not correct, it can be corrected, saved, and go through the approval process again.

IMPORT BATCH

Choose “Import Batch” from the ACH menu. A screen will be displayed to allow you to choose your NACHA file.

You have a batch pending approval.

Create a New ACH

- Single ACH Payment (PPD or CCD)
- Single ACH Collection (PPD or CCD)
- Multiple ACH Payments or Payroll (PPD or CCD)
- Multiple ACH Collections (PPD or CCD)
- Import Batch

NACHA File

No file selected Choose File

UPLOAD ACH

Copy Previous Batch

Click the Choose File button and browse to your NACHA file. After you have selected the file, click the “Upload ACH” button. If there are no errors in the file, the batch header, totals, and detail information will display on screen for your review.

After reviewing, follow the same steps for approval as detailed above in the Single ACH Payment section.

If you do have errors when attempting to upload your file and cannot determine the cause, please contact the bank immediately at 800-789-3428.

MANAGE COMMON ACH RECIPIENTS

This is a very straight-forward entry screen. Simply complete the information requested and save each person that you will debit or credit repeatedly. You don’t have to do this; it is a very efficient way to store information for people that you occasionally, or frequently, create an ACH transaction for. See the example screen below. The Recipient ID can be whatever you choose, an employee badge number, an internal account number, etc.

The screenshot shows the Southern Bancorp logo and a navigation bar with links: Dashboard, Transfers, Pay Bills, and Customer Service. Below the navigation bar is a breadcrumb trail: Business » ACH » Common ACH Recipient Details. The main form is titled 'Common ACH Recipient Details' and contains the following fields:

- Nickname: SMITHJOHN
- Recipient Name: JOHN SMITH
- Recipient ID: 2
- Account Number: 123456
- Account Type: Checking (dropdown menu)
- Discretionary Data: (empty field)
- * Routing Number: 082902579
- * Lookup Routing Number (link)
- SAVE button
- CANCEL button

Click the Save button when done. After you save this recipient, a list of your recipients will display. There will be a “New Recipient” button so you can enter another.

Manage Common ACH Recipients		
NEW RECIPIENT		
Payee	Name	Account
<input type="checkbox"/>	SMITHJOHN	JOHN SMITH *****3456
Payee	Name	Account