

# Business Banking Redesign

ENHANCEMENTS



***Guaranty***  
Bank & Trust  
Member FDIC

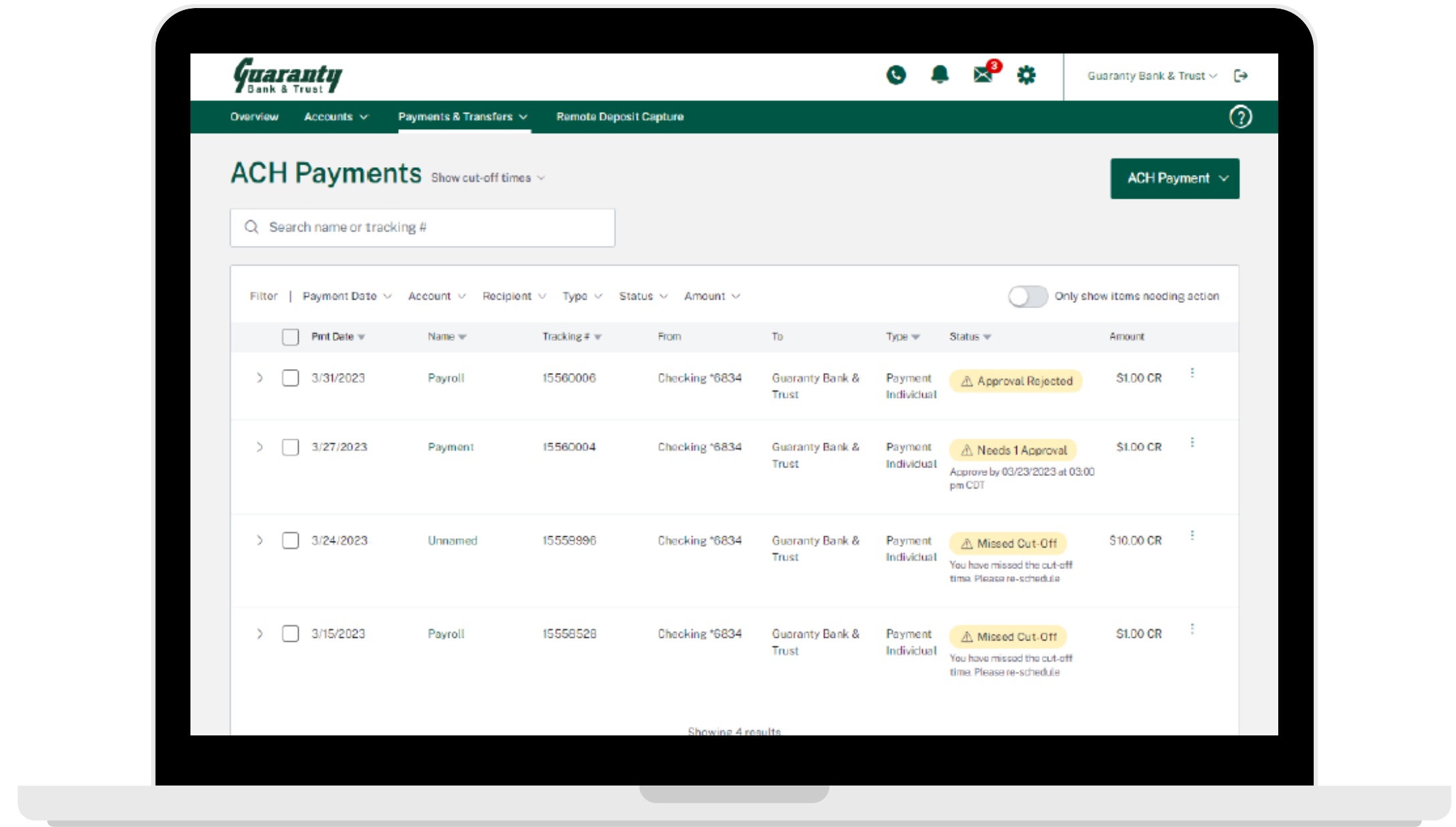
# Payments & Transfers Landing Page

## Reimagine Business Banking

### HOLISTIC PAYMENT VIEW

Scan, analyze, filter, sort, and manipulate transactions in one place.

The refined payments & transfers landing pages give users a comprehensive view for all of their ACH payments and wire transfers, current status of each transaction, and the ability to narrow down and take action through a number of filters and bulk action flows.





# ACH Payments

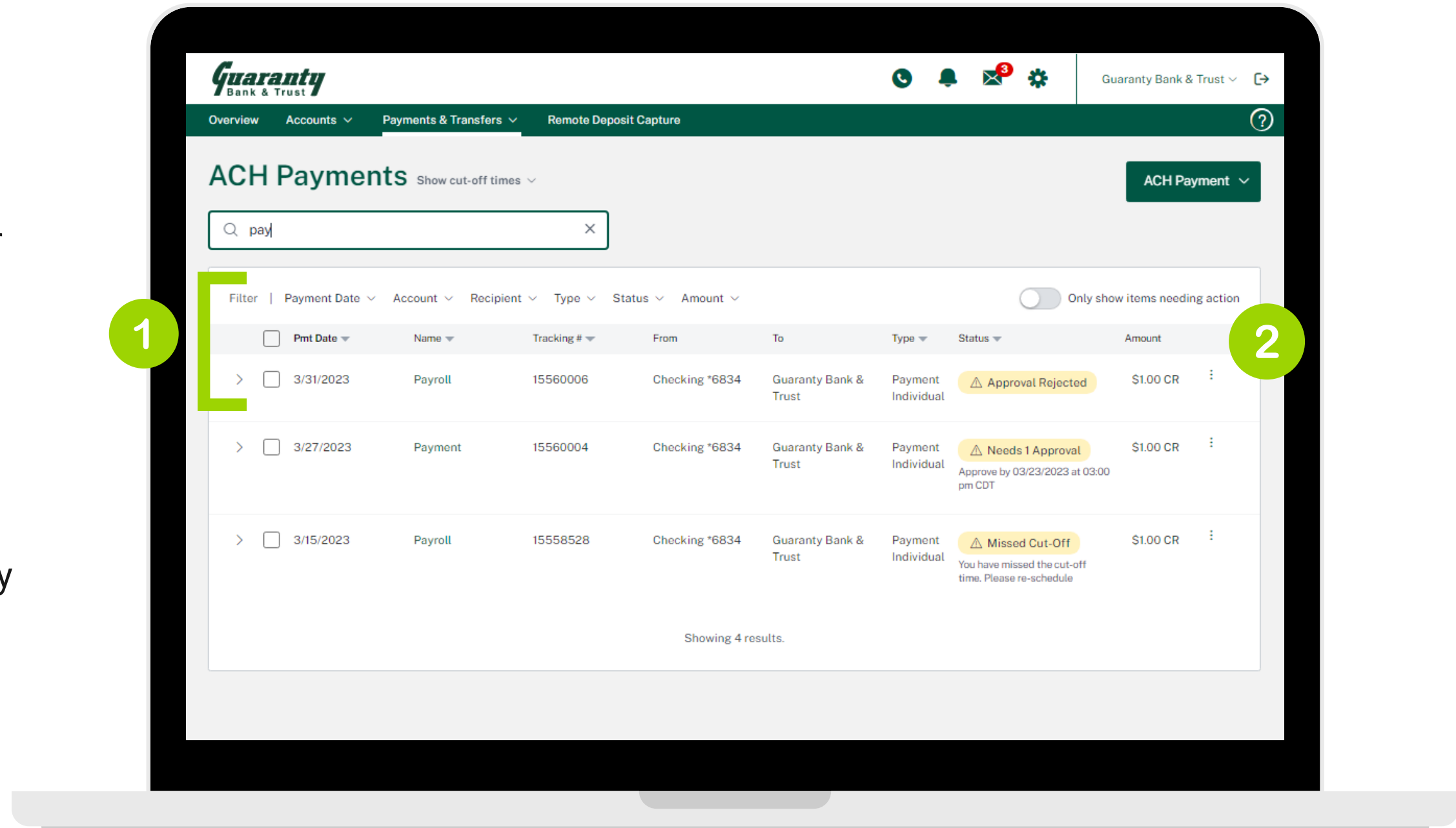
## Filters

### FIND SPECIFIC PAYMENTS QUICKLY WITH FILTERS FOR IMPROVED SEARCHING

1. Filters and search work tandem allowing users to narrow down their view to find specific transactions.

### PAYMENTS REQUIRING ACTION

2. Using the toggle, users have easy access to transactions that require approval, edits or revisions before they can be processed.

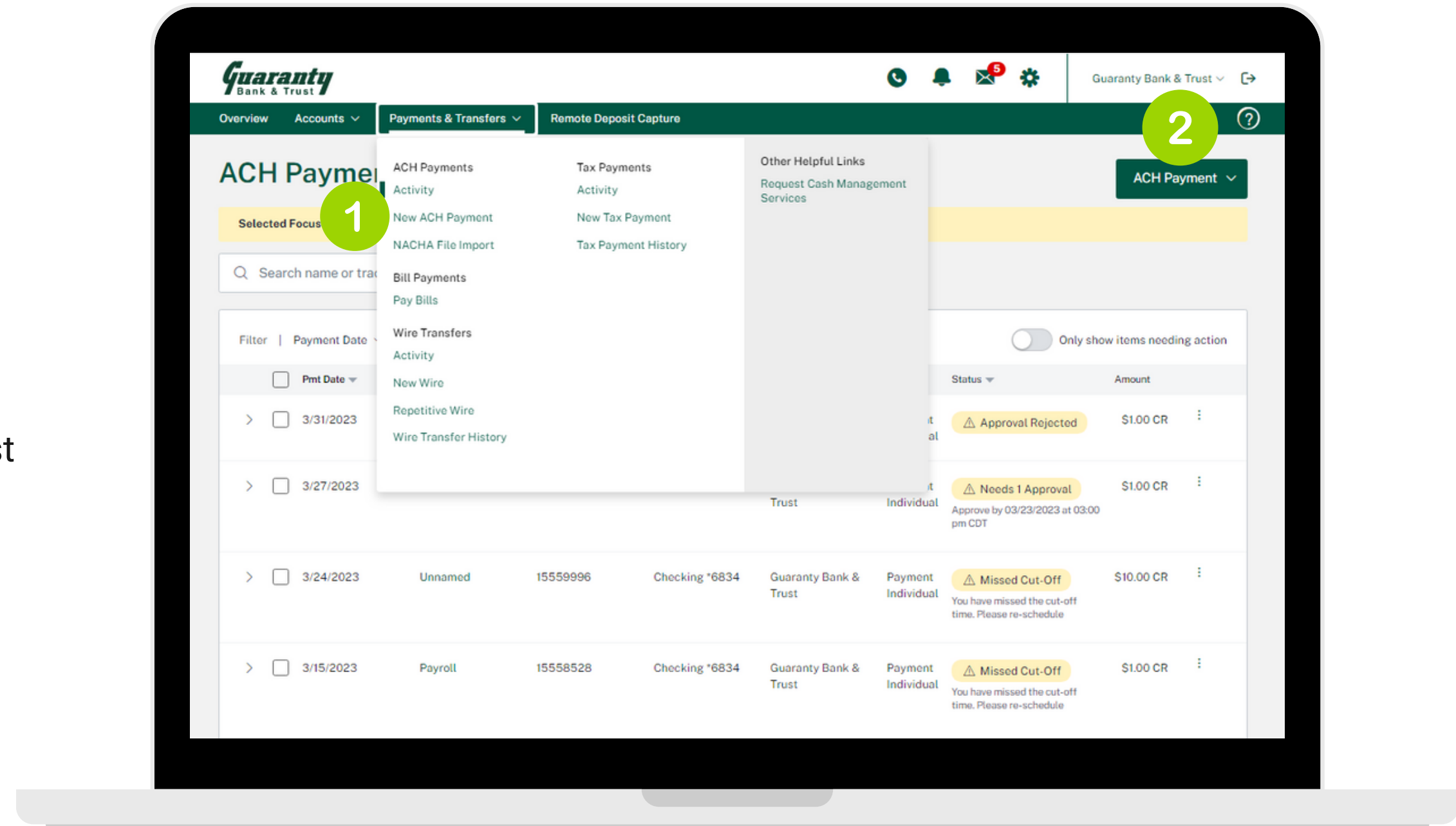


# Navigation

## Mega Menus

### QUICKER ACCESS TO CREATE AN ACH PAYMENT

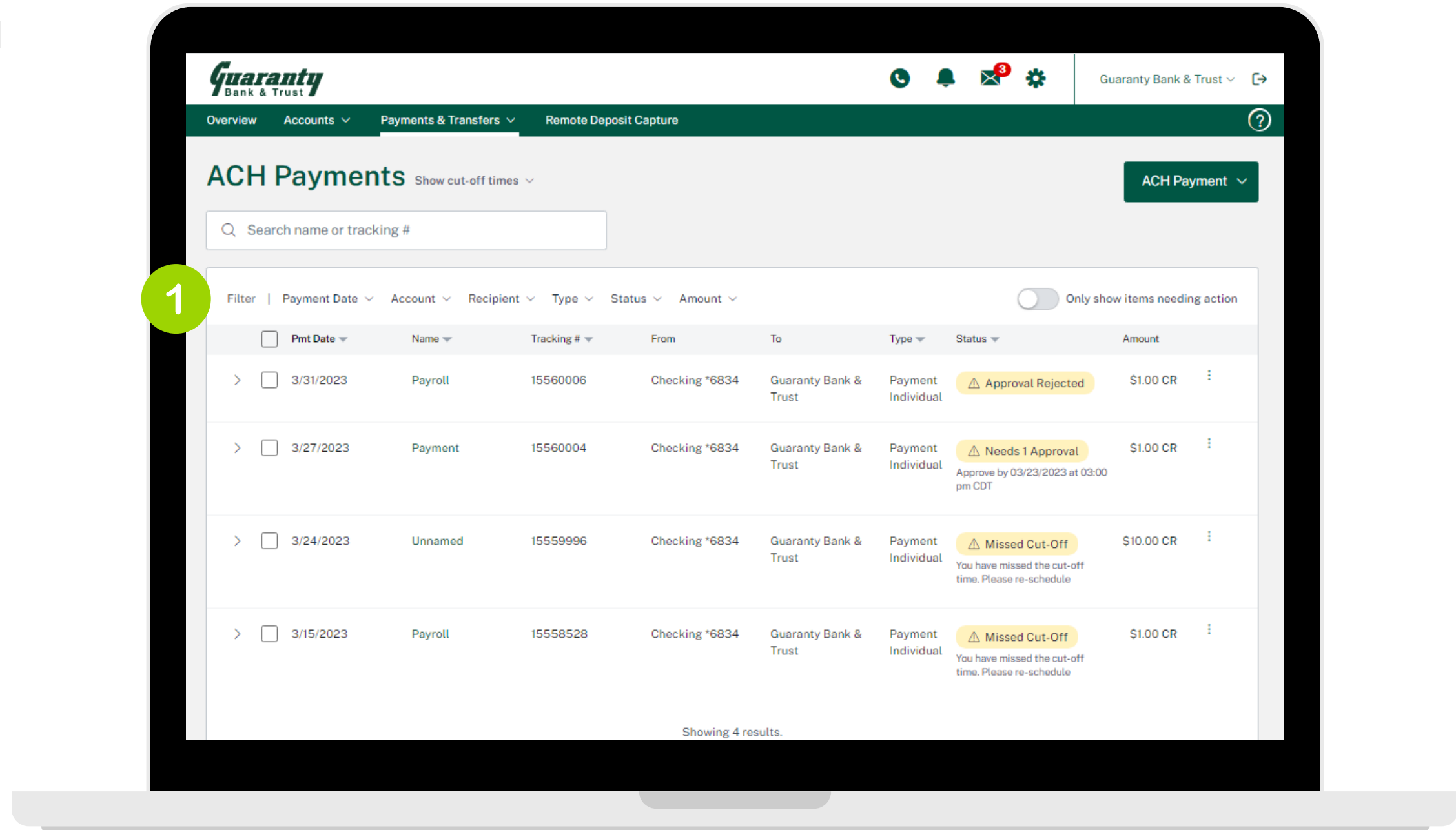
1. One link on mega menu instead of up to 9 individual SEC links.
2. Multiple places to start payment initiation – Payments & Transfers mega menu and New Payment dropdown on the ACH Payments list



# ACH Payments

## Filters

1. More filters and flexibility to add multiple filters to refine the list to exactly what user is looking for



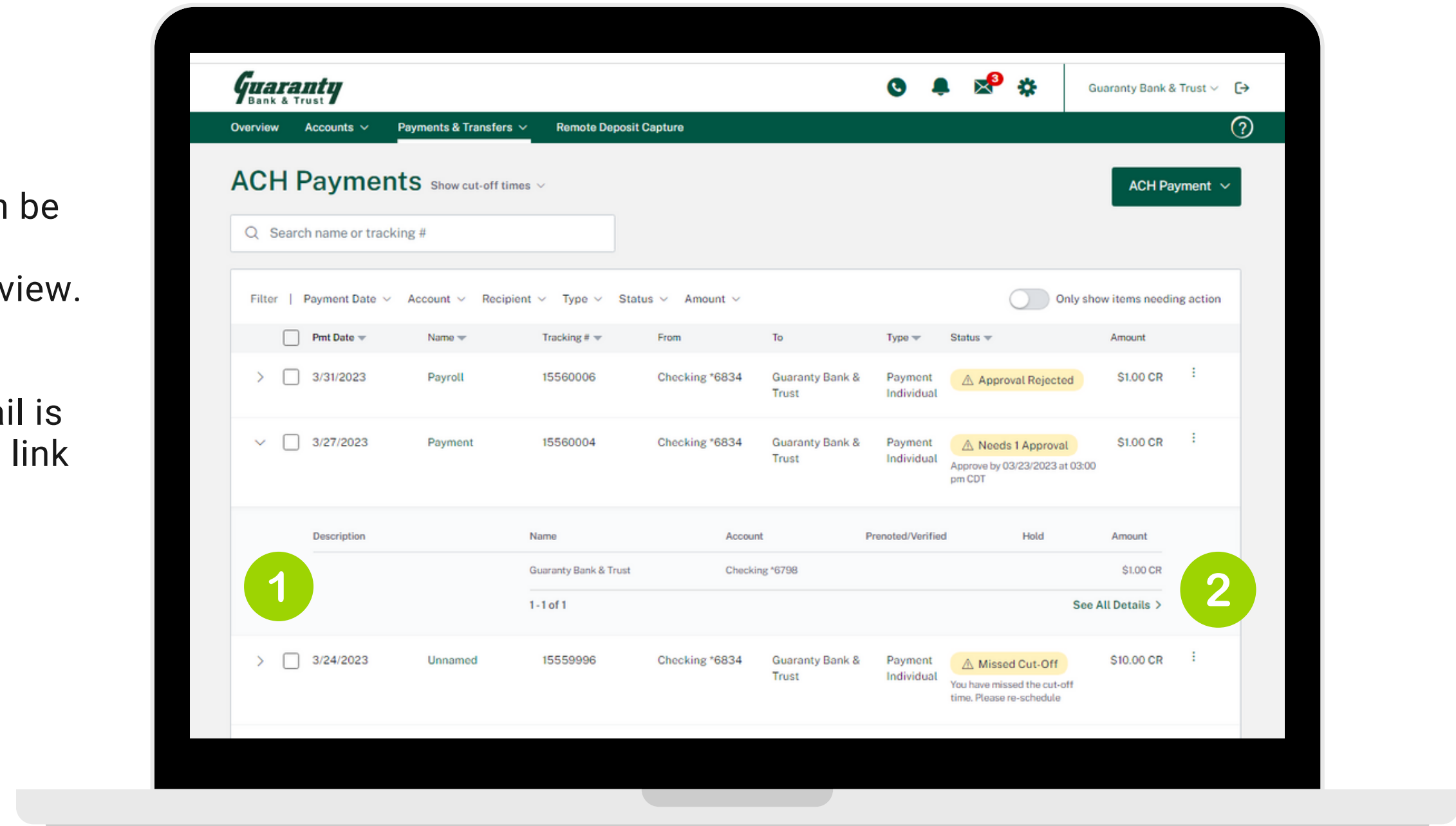
# ACH Payments

## Expanded State

### EXPAND FOR DETAILED VIEWS ON THE SAME PAGE

1. A more user friendly, high level summary for each transaction can be revealed from the table without navigating away from the current view.

2. Access to the full payment detail is accessible via payment name and link from the expanded state.

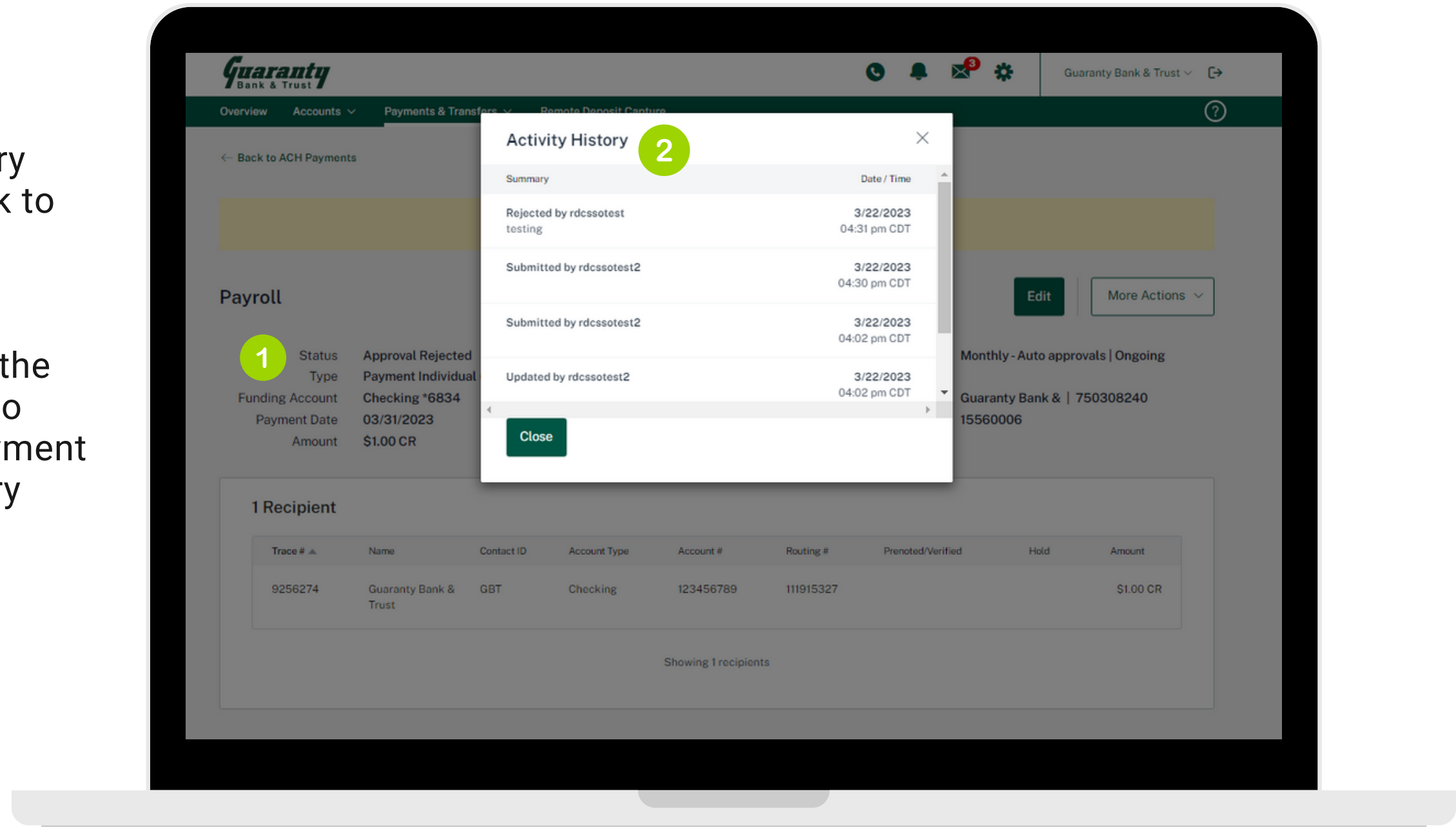


# ACH Payments

## Payment Detail / Payment Activity

### EASILY TRACK PAYMENT ACTIVITY

1. Revised payment detail summary shows the payment status and link to view corresponding activity.
2. Easily track activity throughout the payment journey – from creation to approval. Modifications to the payment will be stored in the Activity History modal.



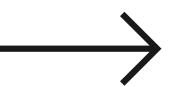
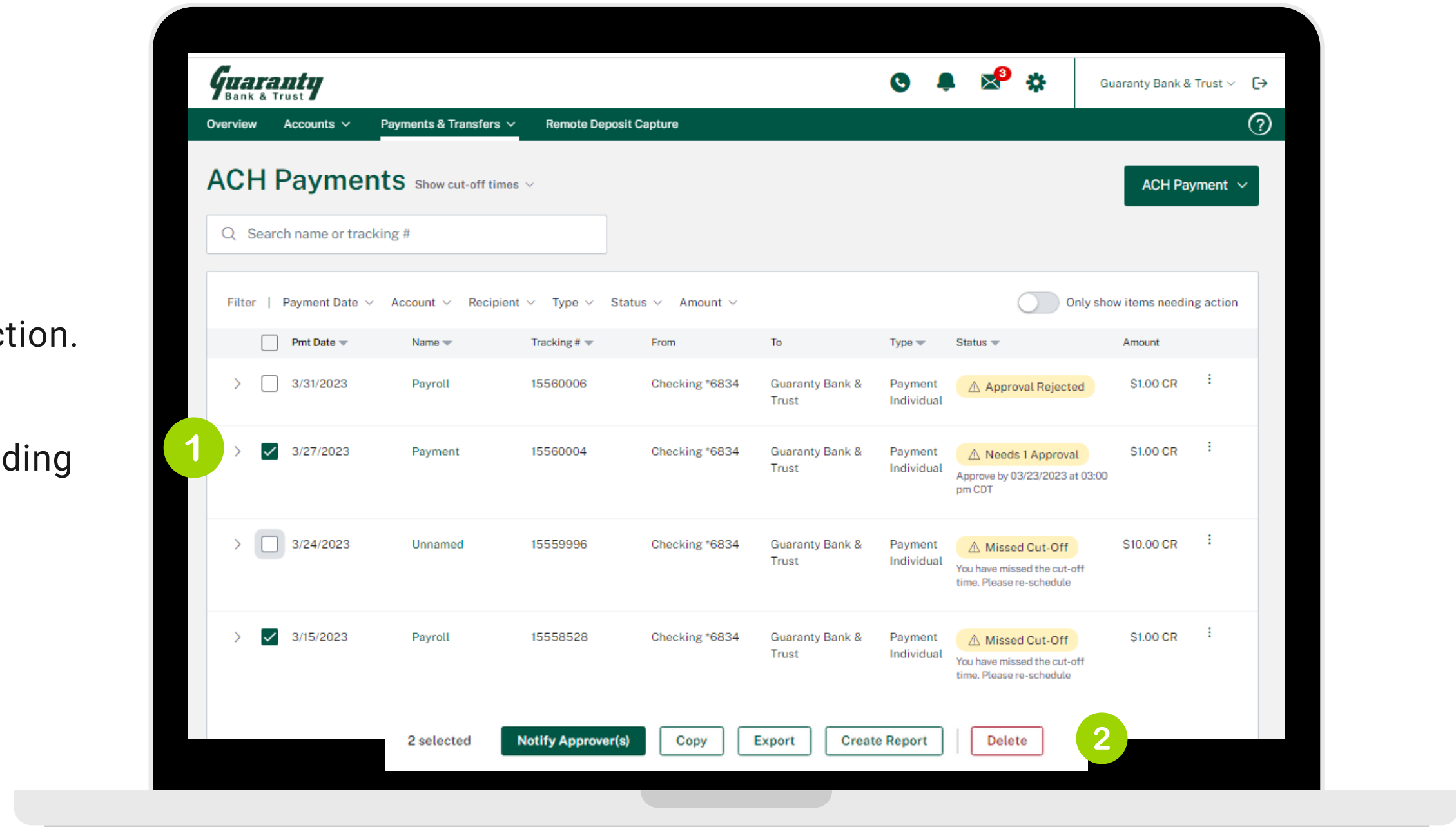
# ACH Payments

## Bulk Actions

### QUICK ACTIONS APPLIED TO MULTIPLE PAYMENTS AT THE SAME TIME

1. Apply multiple payment related actions directly from each transaction.

2. Available actions display depending on the selected payments' status.



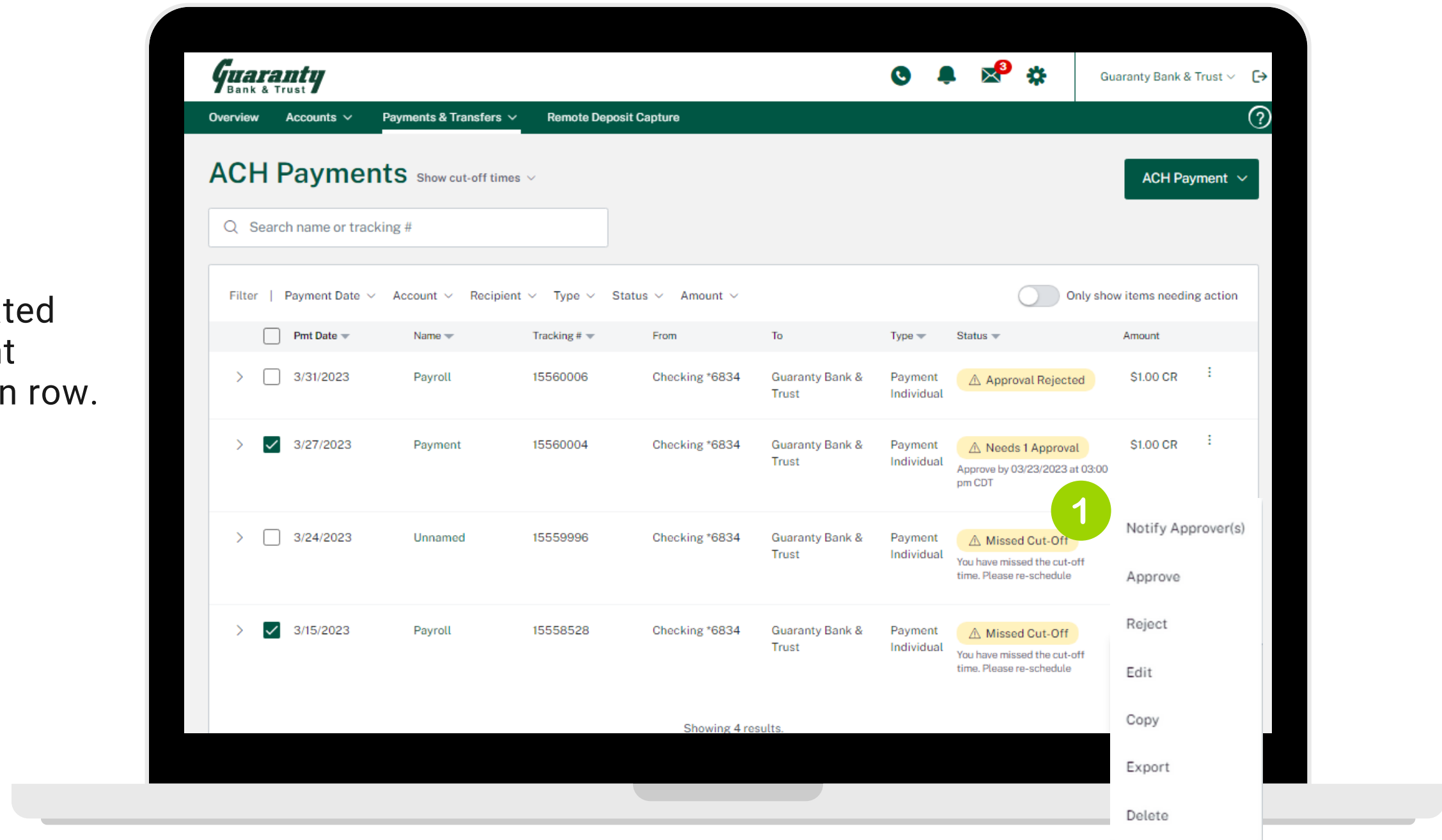


# ACH Payments

## Single Transaction Actions

### EFFICIENT AND ACCESSIBLE PAYMENT ACTIONS FROM THE TABLE

1. Access applicable payment related actions, depending on the payment status, directly on each transaction row.



# Create ACH Payment

## Reimagine Business Banking

Workflows and payment terminology were refined based on user research studies

● Payment

Payment to individuals (PPD)

● Recipients

1 Recipient  
\$1.00

● Processing Details

Single Payment  
Payment Date 03/27/2023  
From Checking \*6834

● Review & Submit

Processing Details

ACH Cut-Off Times: 3pm CDT

Funding Account

Checking \*6834

Payment is withdrawn from this account

Company ID

Tax ID

ID #

750308240

Must be 9 digits

Company Name

Guaranty Bank &

Memo (optional)

Enter memo

Payment Frequency

✓

Payment Submitted

Your payment is pending approval

Payment requires 1 more approval. Approve by 03/23/2023 at 03:00 pm CDT

Funding Account  
Checking \*6834

To  
Guaranty Bank & Trust

Payment Date  
3/26/2023

Frequency  
Single

Amount  
\$1.00

Tracking #  
15560008

Notify Approver(s)

Notify Approvers

Choose users to receive an approval request notification for this transaction

☐ Guaranty Bank & Trust

Send Notification

Close

All changes are saved automatically.

Account #

Routing #

Hold

Add Recipients

Add Recipients

Import Recipients



# ACH Payment Flow

## Step 1

### CLEAR, SIMPLIFIED CREATION FLOW

1. Select payment or collection to set up the payment type. The selection determines the payment SEC code while incorporating more user-friendly verbiage.

2. Who will be paid or collected from? The interface will map to dependencies behind the scenes (PPD, CCD and other codes) based on user selection and privileges.

The screenshot displays a 'Create Payment' web interface. On the left, a vertical progress bar shows four steps: 'Payment' (active), 'Recipients', 'Processing Details', and 'Review & Submit'. The main content area is titled 'Create Payment' with the subtitle 'Set up this payment type'. It contains two numbered steps: Step 1, 'What would you like to do?', with radio button options 'Send a payment' (selected) and 'Collect a payment'; and Step 2, 'Whom would you like to pay?', with radio button options 'Individual' (selected) and 'Business'. A green 'Next' button is located at the bottom right of the form.



# ACH Payment Flow

## Step 1 / CTX

### SUPPRESS UNCOMMON WORKFLOWS UNTIL NEEDED

1. Workflows are not interrupted by uncommon workflows until selections are opted in by users that need them.

2. Additional questions help determine correct SEC codes for the selected payment type without overwhelming users.

The screenshot displays the 'Create Payment' interface, which is designed to guide users through setting up a payment type. The interface is divided into a sidebar on the left and a main content area on the right.

**Sidebar:** A vertical list of steps in the workflow, each with a circular indicator. The first step, 'Payment', is highlighted with a green circle and a dot. The other steps are 'Recipients', 'Processing Details', and 'Review & Submit', each with a grey circle and a dot.

**Main Content Area:** The title 'Create Payment' is at the top, followed by the subtitle 'Set up this payment type'. Below this, the main content is organized into sections:

- What would you like to do?** This section contains two radio button options:
  - ☒ Send a payment  
Amount(s) will be credited to recipient account(s)
  - ☐ Collect a payment  
Amount(s) will be debited from recipient account(s)
- 1 Whom would you like to pay?** This section is marked with a green circle containing the number '1'. It contains two radio button options:
  - ☐ Individual  
Consumers or employees
  - ☒ Business  
Vendors or other businesses
- 2 This is a CTX payment** This section is marked with a green circle containing the number '2'. It features a checked checkbox and a help icon (i):
  - ☒ This is a CTX payment ⓘ
- How would you like to structure remittance information for this payment?** This section contains two radio button options:
  - ☒ Guided entry  
Pre-determined fields to help build out remittance information
  - ☐ Freeform entry  
Open-ended fields to enter remittance information





# ACH Payment Flow

## Step 2

### EASILY ADD OR IMPORT RECIPIENTS

1. You can elect to manually add recipients, to import recipients, or to do a combination of both.

2. Once recipients are added, they appear in the Recipient table. On the recipient table you can make edits, delete recipients, add addenda information, and place or remove holds.

The screenshot shows the 'Add Recipients' interface on a laptop screen. The interface is titled 'Add Recipients' and includes a subtitle: 'Add recipients and amounts for this payment. All changes are saved automatically.'

At the top, there is a search bar with the placeholder text 'Search recipient name or contact ID'. To the right of the search bar is a green button labeled 'Add Recipients' with a dropdown arrow. A green circle with the number '1' is next to this button. A dropdown menu is open below the button, showing two options: 'Add Recipients' and 'Import Recipients', each with a plus icon.

Below the search bar is a table header with the following columns: 'Name', 'Contact ID', 'Account Type', 'Account #', 'Routing #', and 'Hold'. A green circle with the number '2' is next to the 'Name' column header.

The table body is currently empty and contains a message: 'No recipients yet. Use the Add Recipient button to begin.'

At the bottom right of the table, there is a 'Total' amount of '\$0.00'.

At the bottom of the interface, there are two buttons: 'Next' and 'Finish Later'.

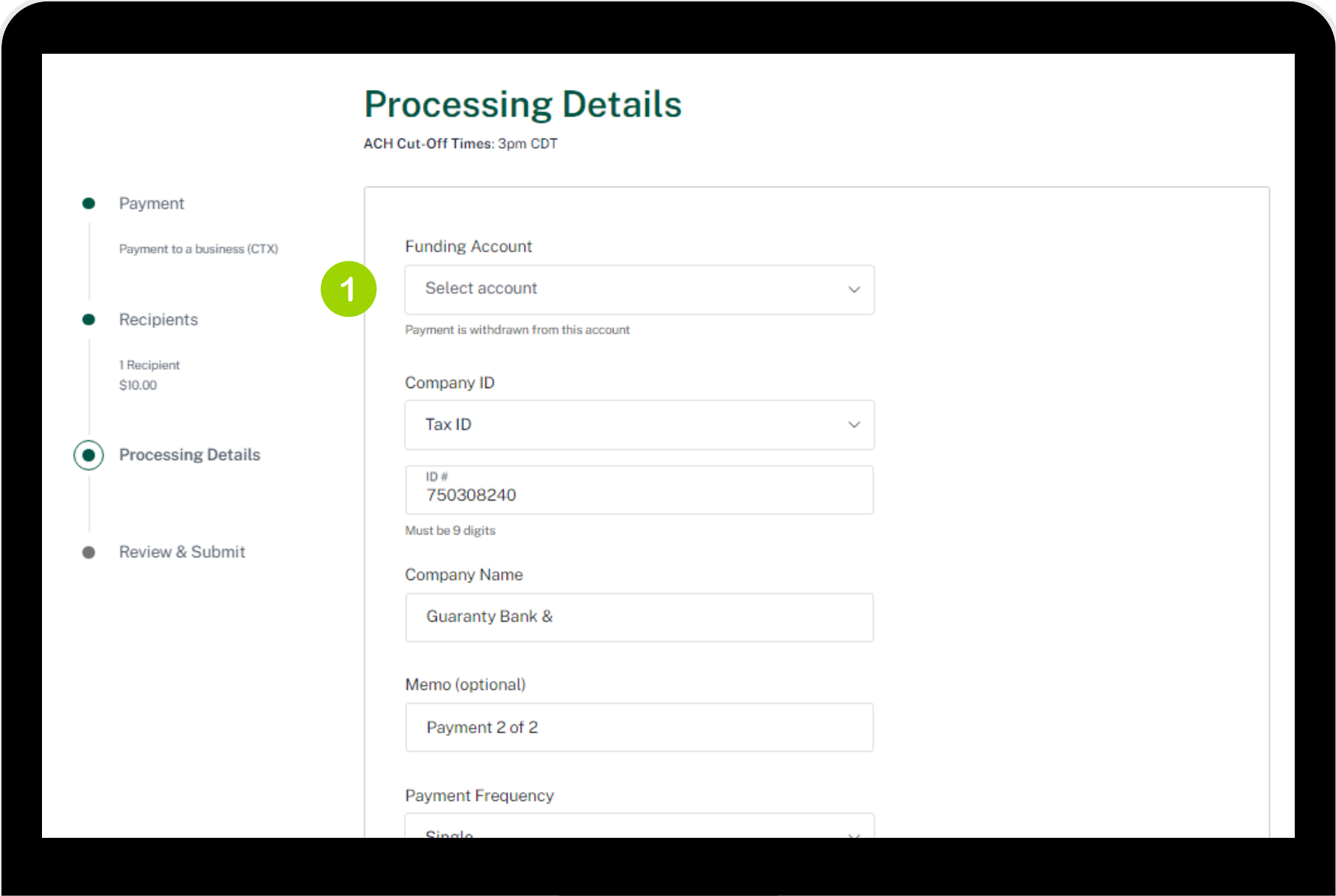


# ACH Payment Flow

## Step 3

### EASILY ADD IMPORTANT PROCESSING DETAILS

1. All processing details are captured in one single column view for improved scanning and readability.



The screenshot displays a web application interface for ACH payment processing. The main heading is "Processing Details" with a sub-note "ACH Cut-Off Times: 3pm CDT". On the left, a vertical sidebar contains four steps: "Payment" (with sub-item "Payment to a business (CTX)"), "Recipients" (with sub-item "1 Recipient \$10.00"), "Processing Details" (highlighted with a green circle and a green dot), and "Review & Submit". The main content area is a single column form. The first field is "Funding Account" with a dropdown menu showing "Select account" and a green circle with the number 1 next to it. Below this is a note "Payment is withdrawn from this account". The next field is "Company ID" with a dropdown menu showing "Tax ID". Below this is a field for "ID #" with the value "750308240" and a note "Must be 9 digits". The next field is "Company Name" with the value "Guaranty Bank &". Below this is a field for "Memo (optional)" with the value "Payment 2 of 2". The final field is "Payment Frequency" with the value "Single".



# ACH Payment Flow

## Step 4

### SET IMPORTANT DETAILS IN REVIEW AND SUBMIT

1. Review payment details throughout the payment creation flow in the side stepper.
2. Easily send prenotes to verify any accounts upon submitting your payment vs interrupting prenote batch creation in the middle of ACH creation.

The screenshot shows a web interface for the 'Review & Submit' step of an ACH payment flow. On the left is a side stepper with four items: 'Payment' (highlighted with a green circle '1'), 'Recipients', 'Processing Details', and 'Review & Submit' (highlighted with a green circle '2'). The main content area is titled 'Review & Submit' with the subtitle 'Review payment and submit for processing'. It contains a form with two input fields: 'Payment Name' (containing 'Payment 2') and 'Payment Description (optional)' (containing 'Payment'). Below the form is a checkbox labeled 'Send prenotes for newly added recipients' which is checked. At the bottom are two buttons: 'Submit Payment' and 'Finish Later'.

**1**

**Review & Submit**  
Review payment and submit for processing

Add a name and description for this payment

Payment Name  
Payment 2

Payment Description (optional)  
Payment

☒ Send prenotes for newly added recipients ⓘ **2**

**Submit Payment** Finish Later



# ACH Payment Flow

## Confirmation

### EASILY DOUBLE CHECK DETAILS BEFORE SUBMITTING

1. Upon submission, users can review the payment summary in a confirmation modal.
2. Messaging notifies user of total number of required approvals.
3. Depending on privileges, users can approve or notify approvers right from the modal.

