Business Banking Redesign

ENHANCEMENTS

Guaranty Bank & Trust

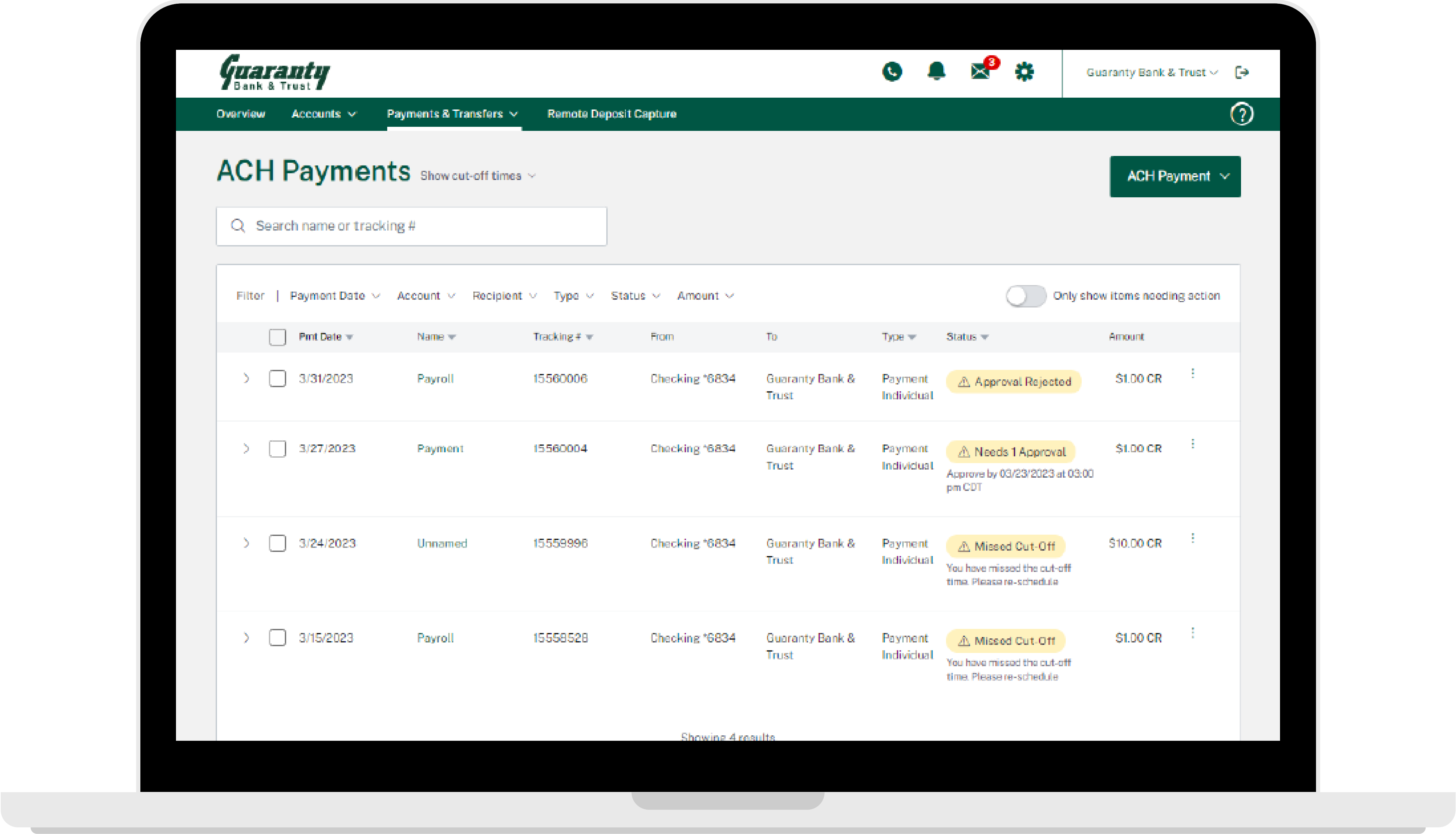
Member FDIC

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

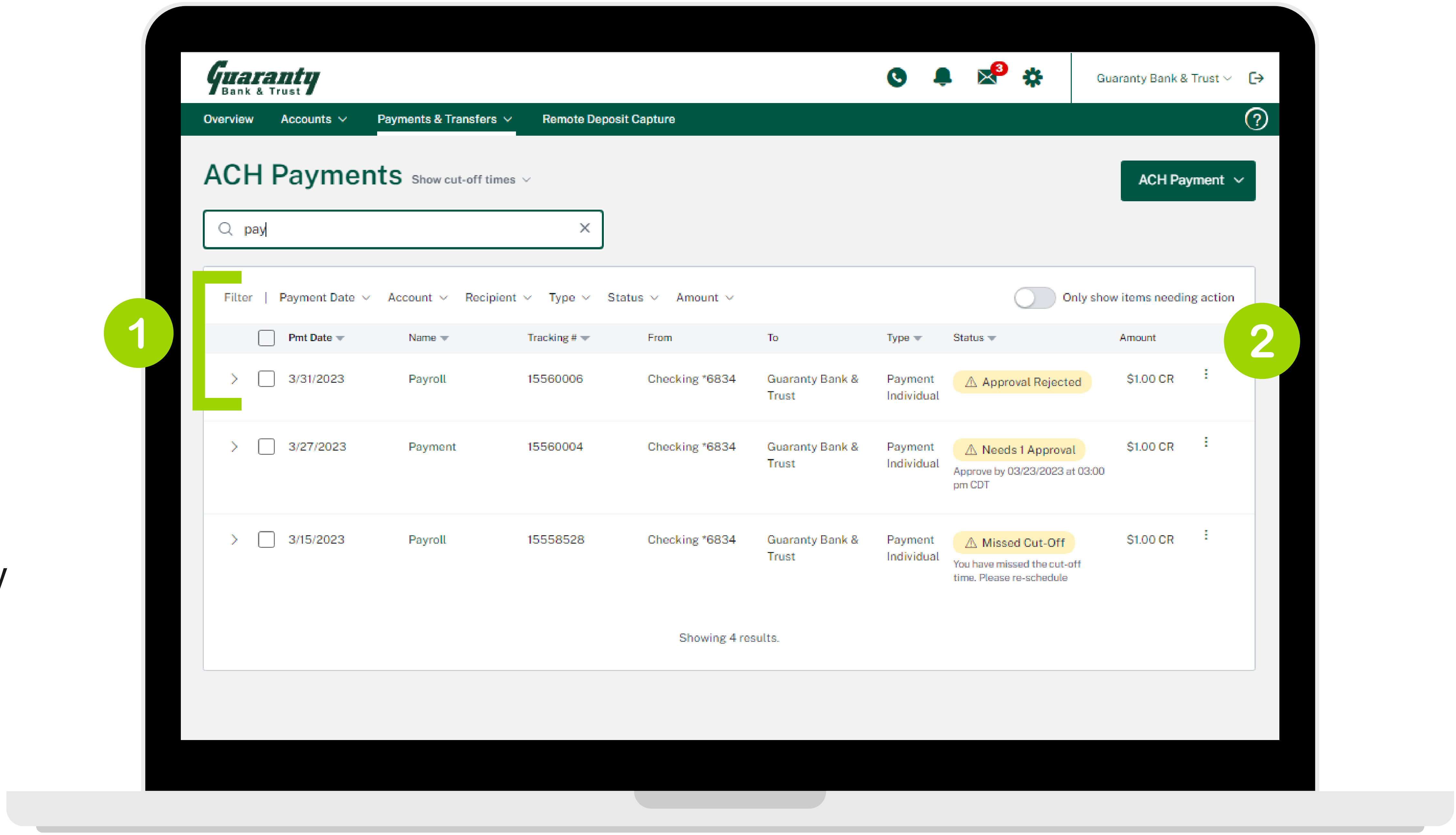
Filters

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.



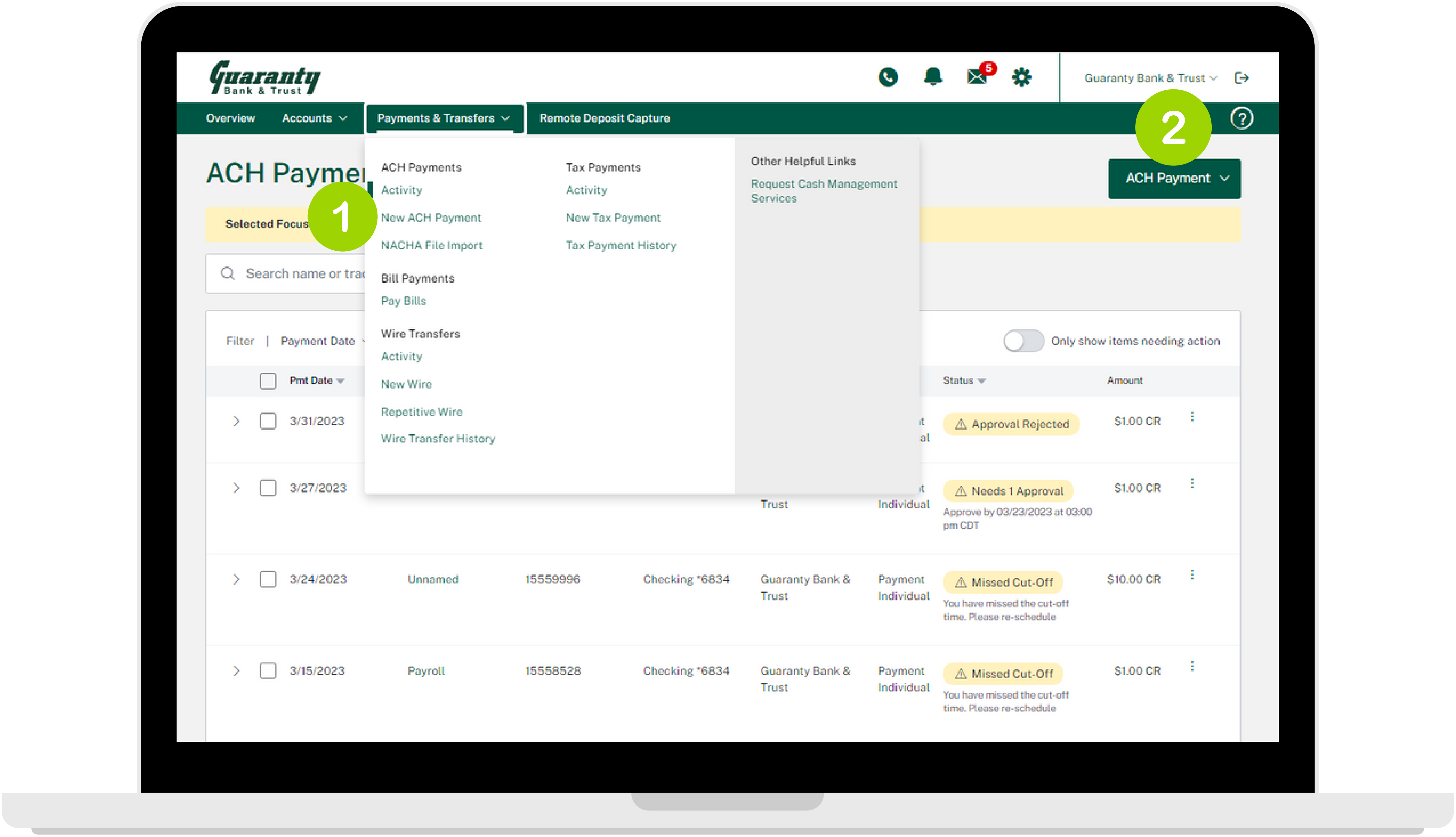
Navigation

Mega Menus

QUICKER ACCESS TO CREATE AN ACH PAYMENT

1. One link on mega menu instead of up to 9 individual SEC links.

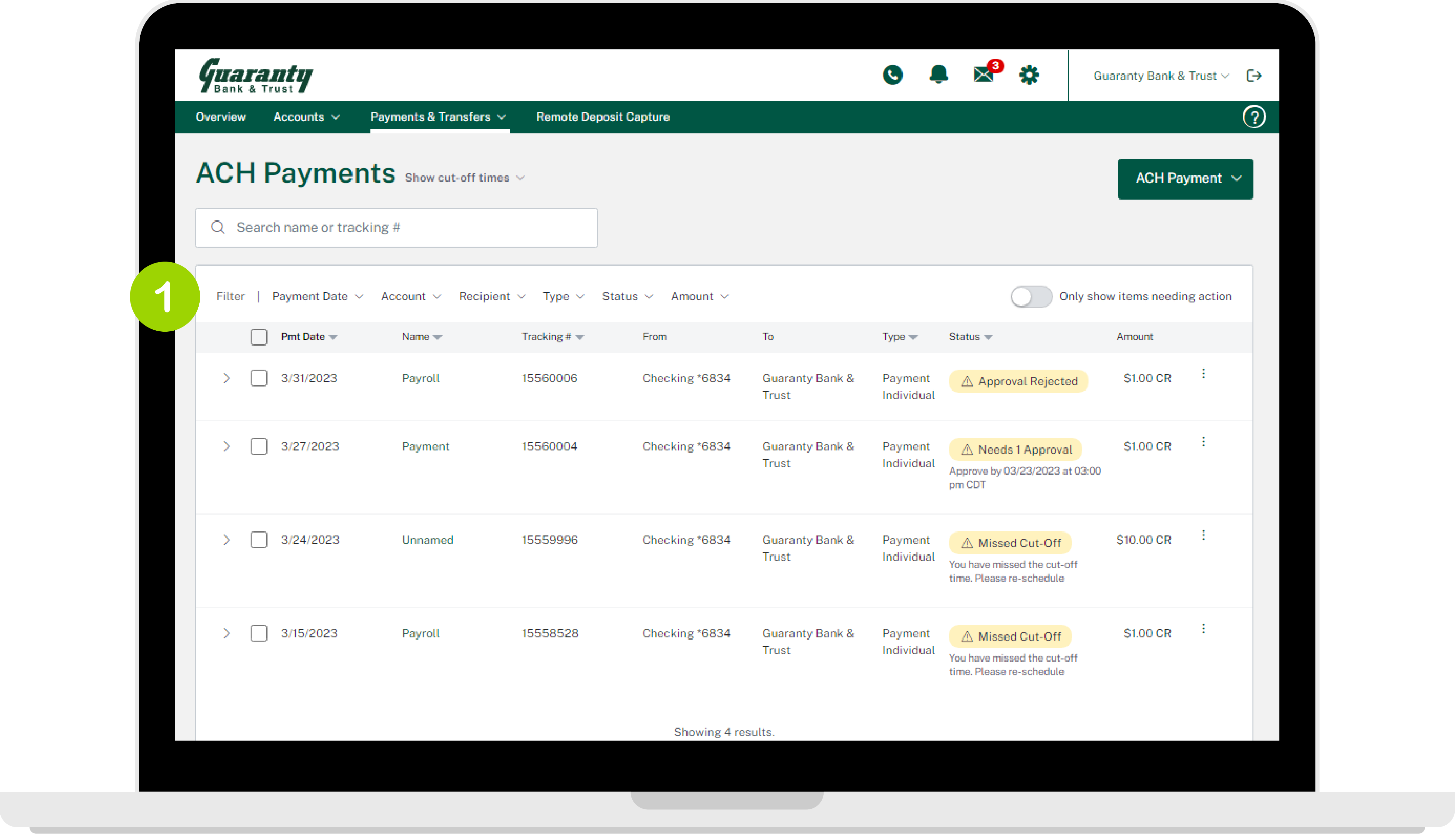
2. Multiple places to start payment initiation –Payments & Transfers mega menu and New Payment dropdown on the ACH Payments list



ACH Payments

Filters

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



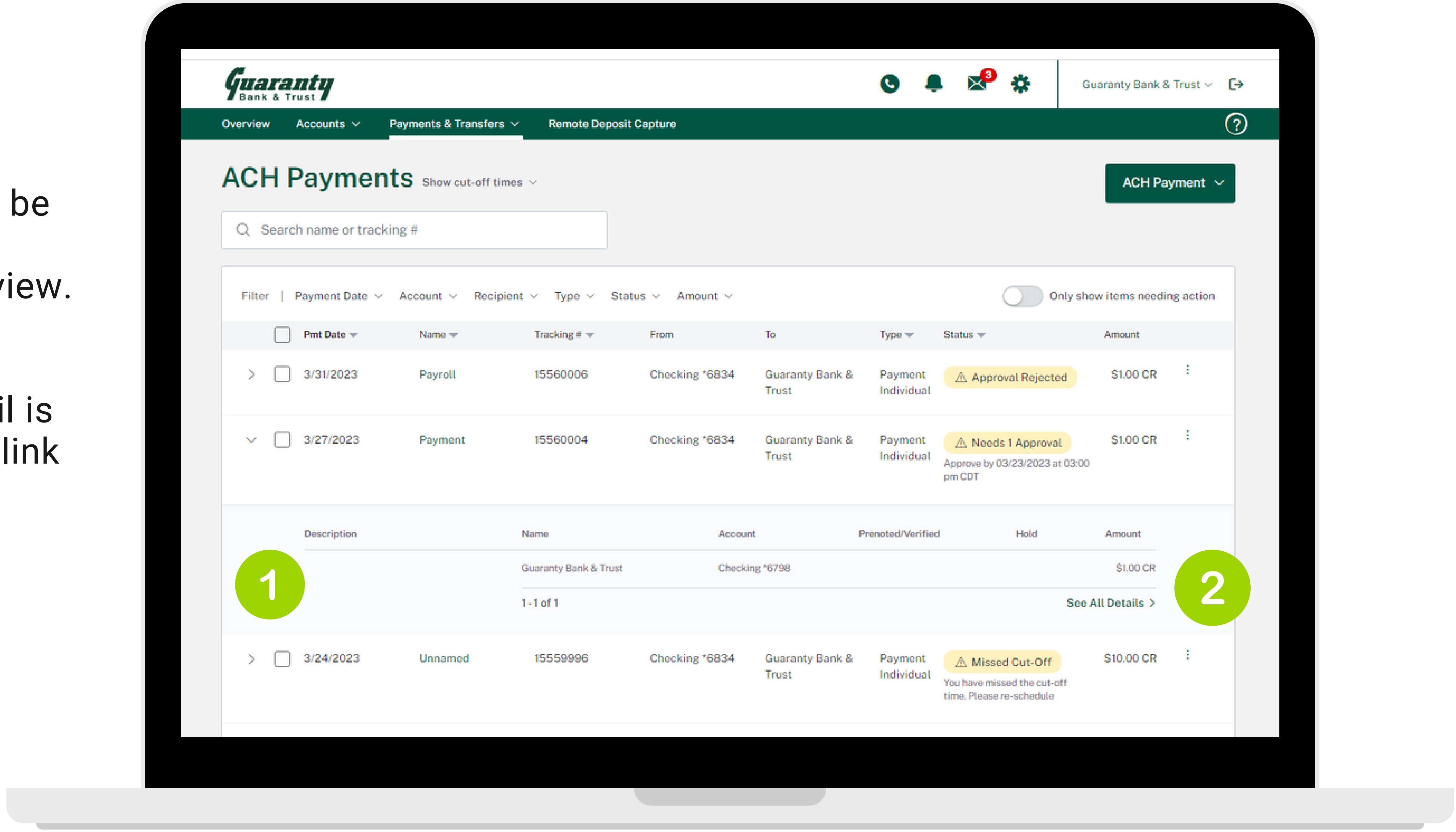
ACH Payments

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.



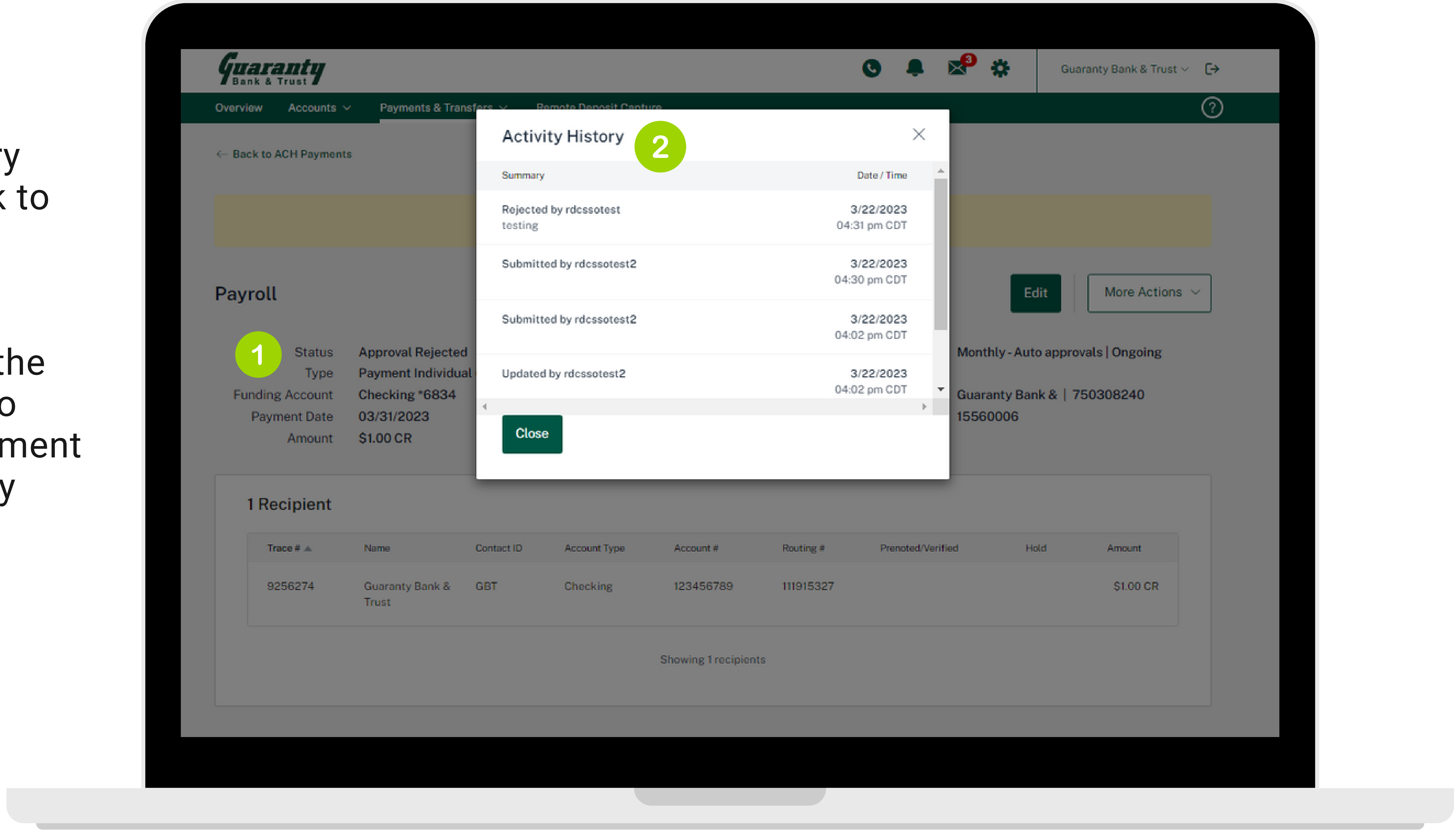
ACH Payments

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.



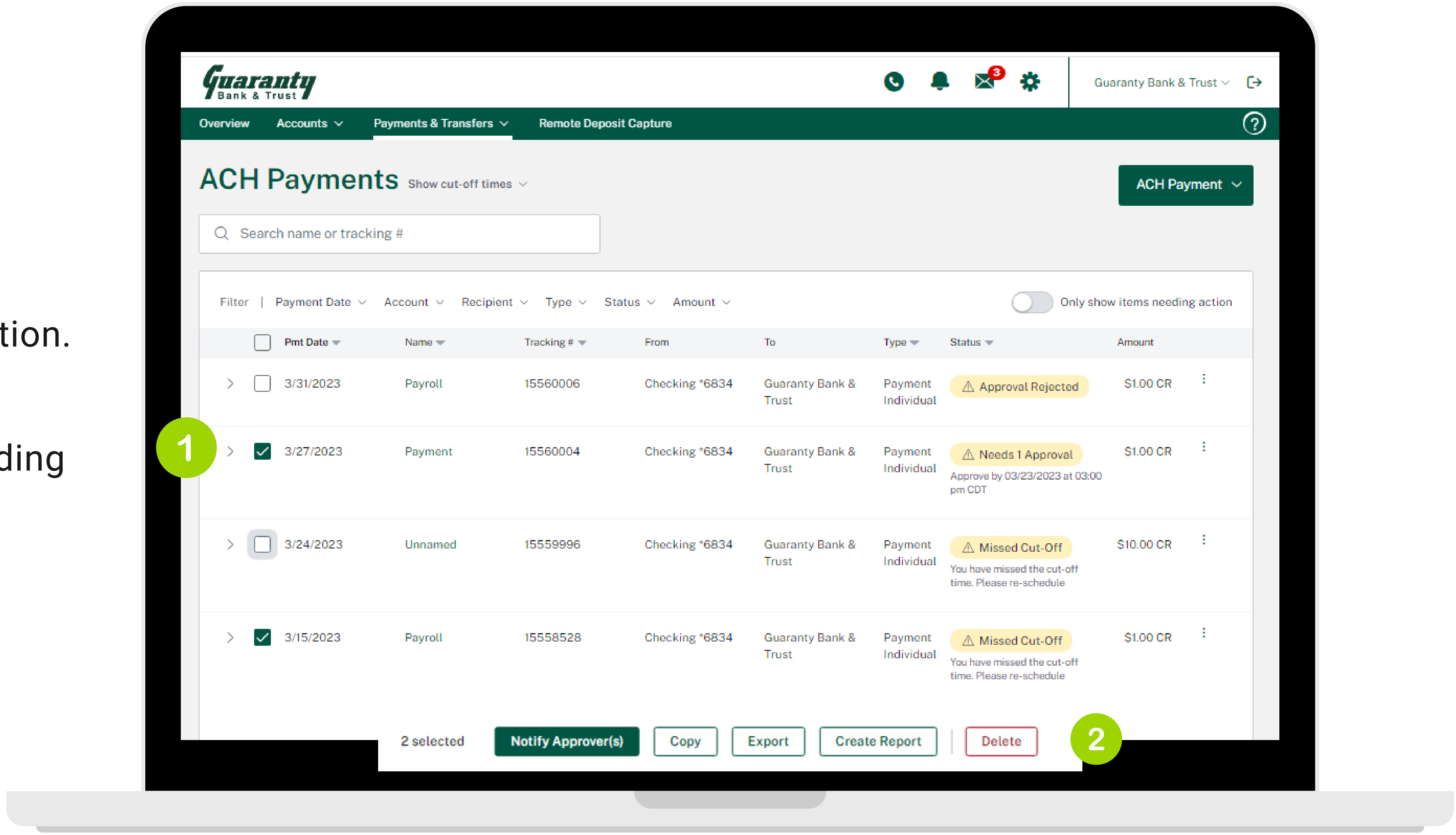
ACH Payments

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.

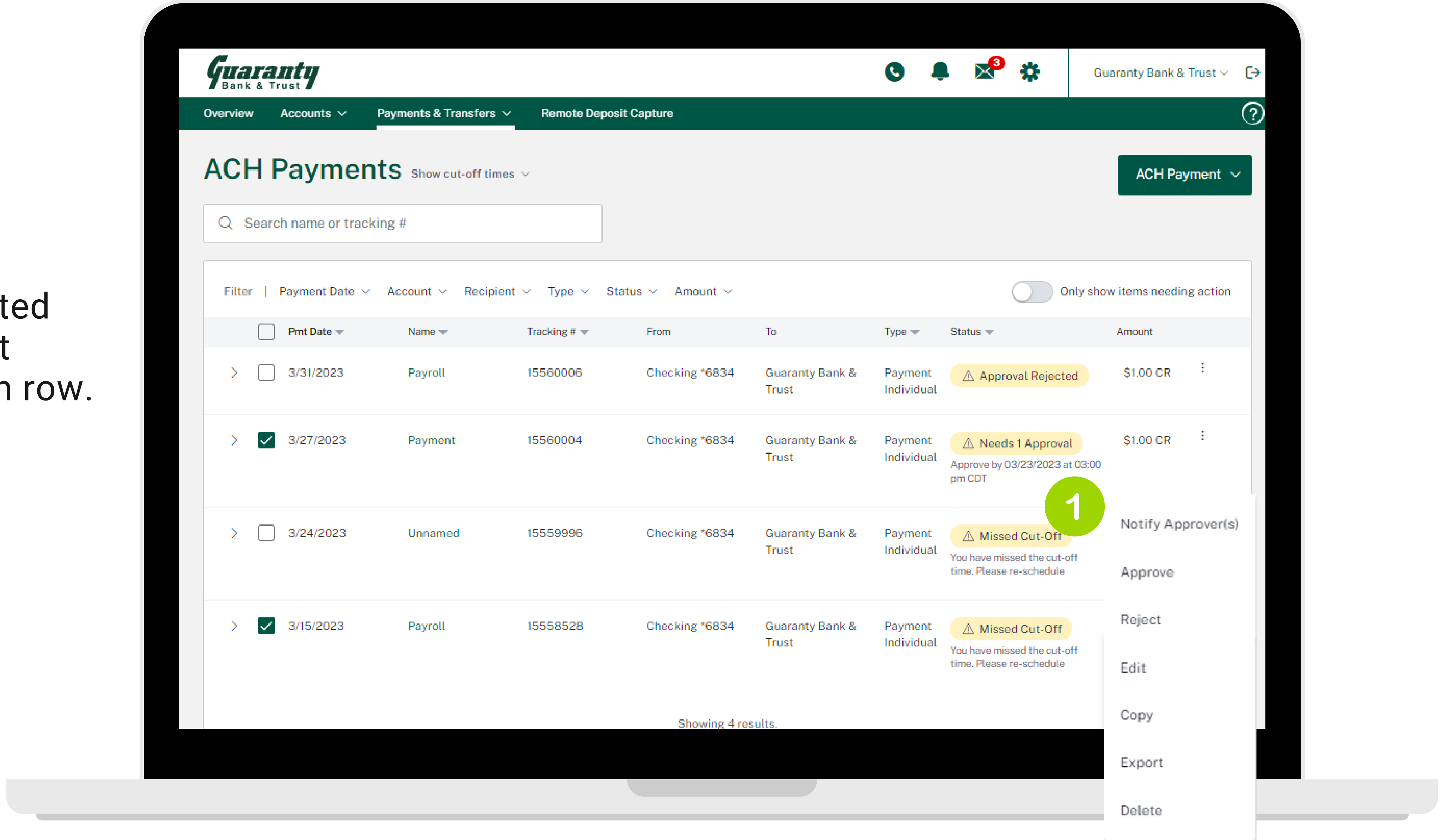


ACH Payments

Single Transaction Actions

EFFICIENT AND ACCESSIBLE PAYMENT ACTIONS FROM THE TABLE

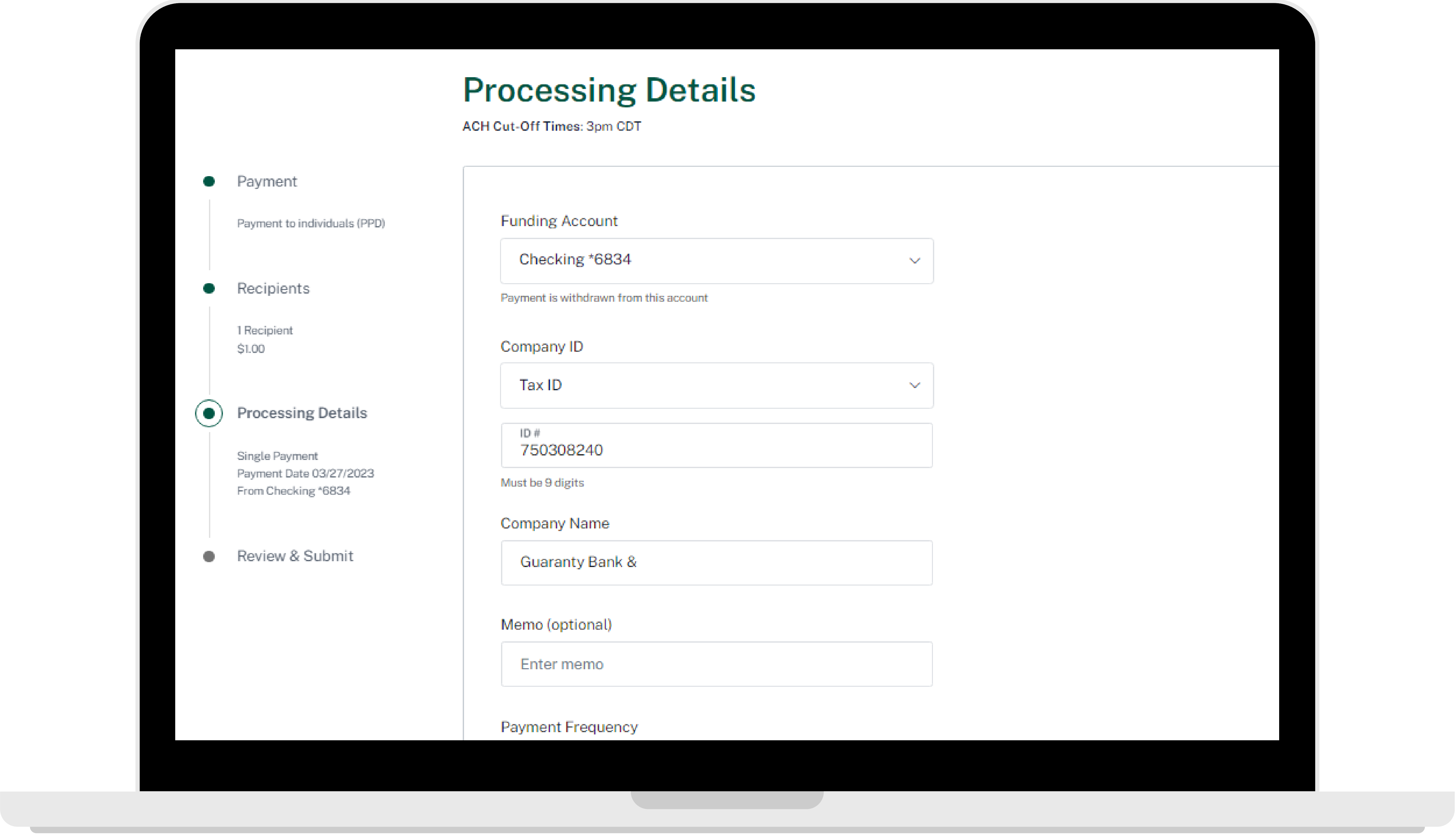
1. Access applicable payment related actions, depending on the payment status, directly on each transaction row.

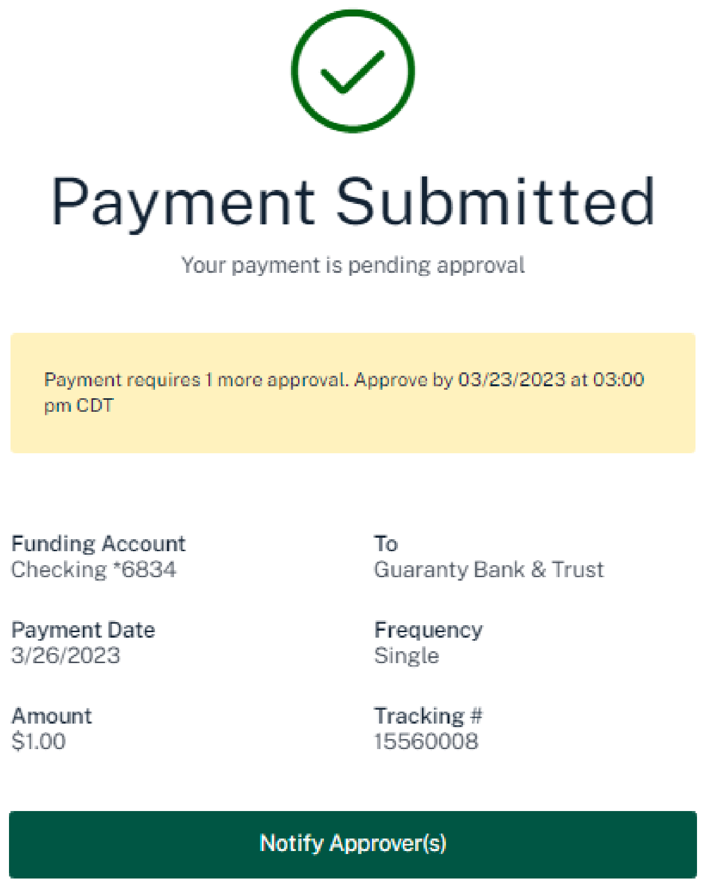


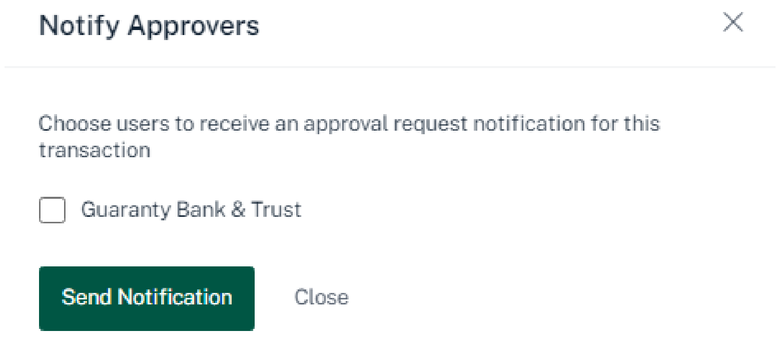
Create ACH Payment

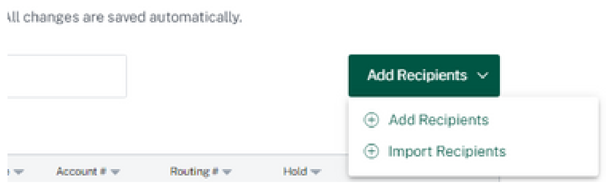
Reimagine Business Banking

Workflows and payment terminology were refined based on user research studies









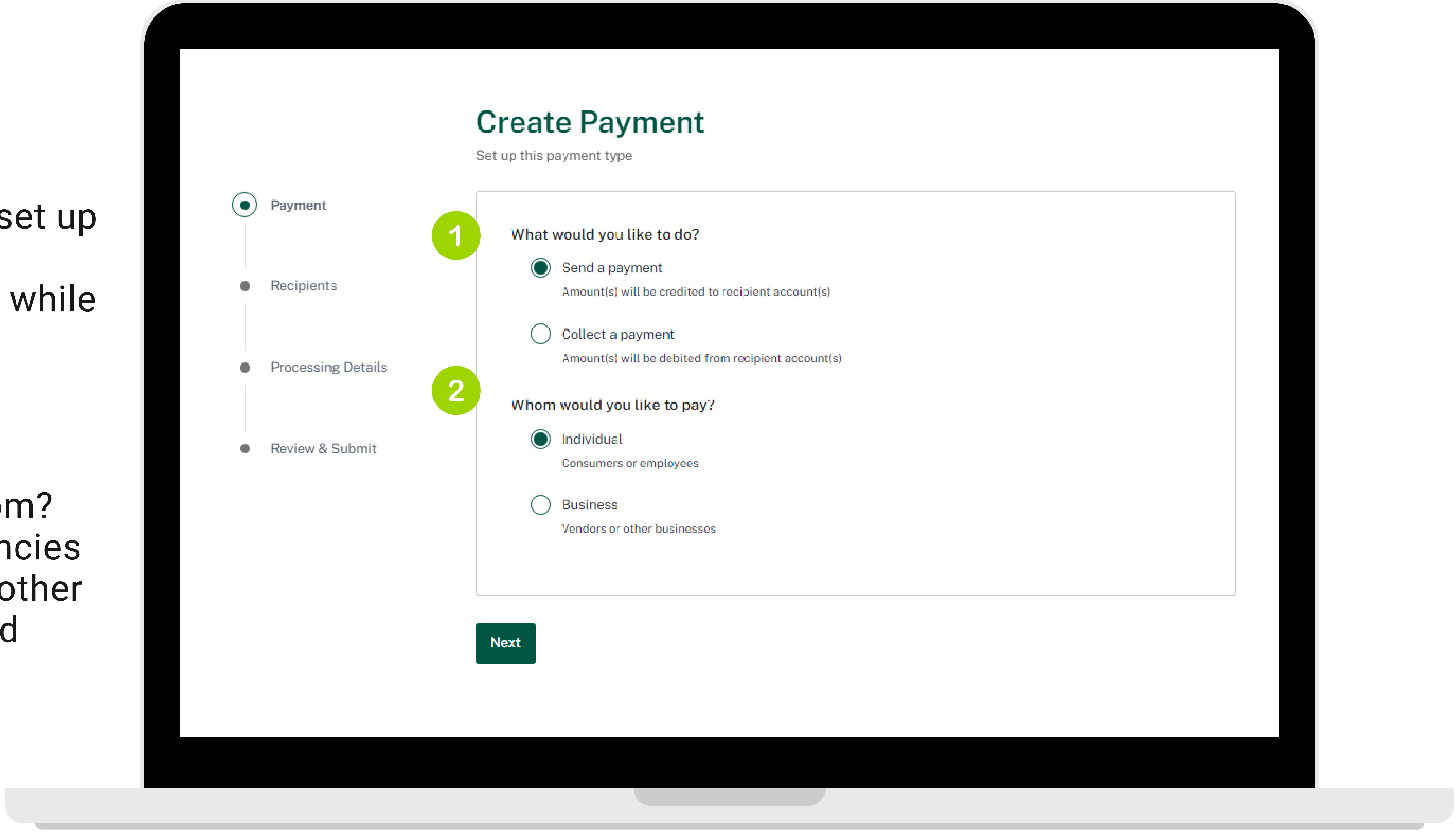
ACH Payment Flow

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.



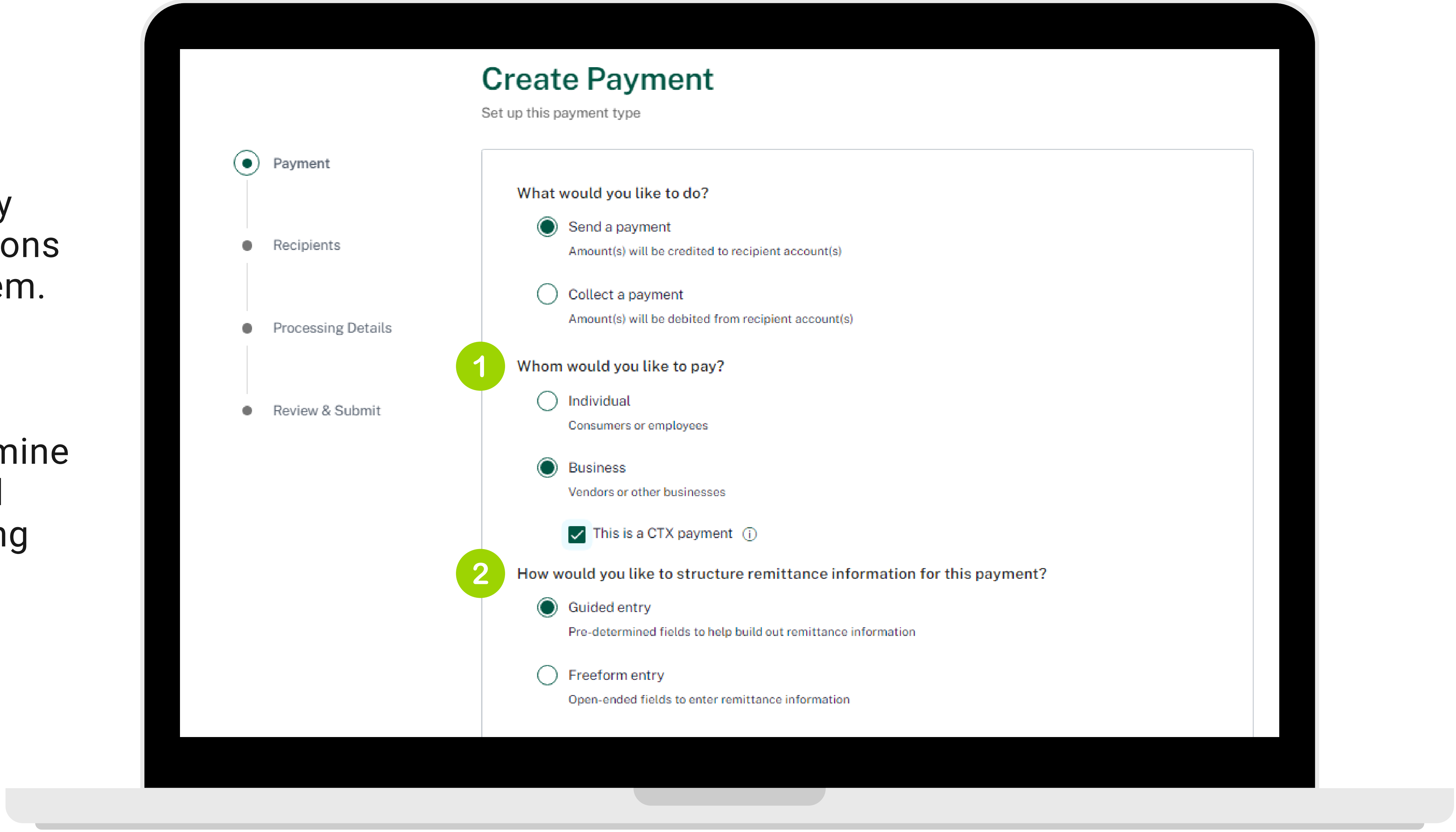
ACH Payment Flow

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.



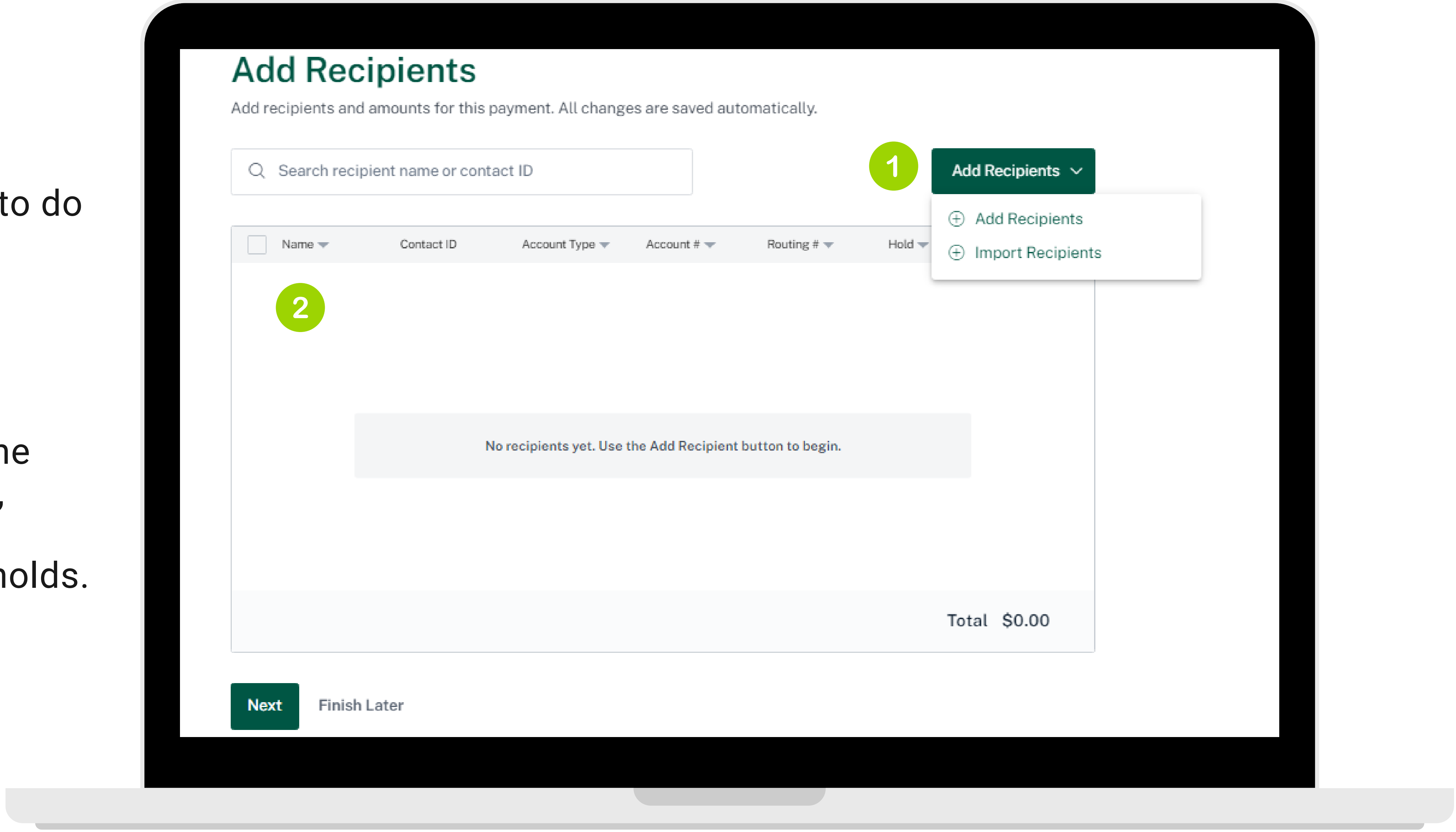
ACH Payment Flow

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.

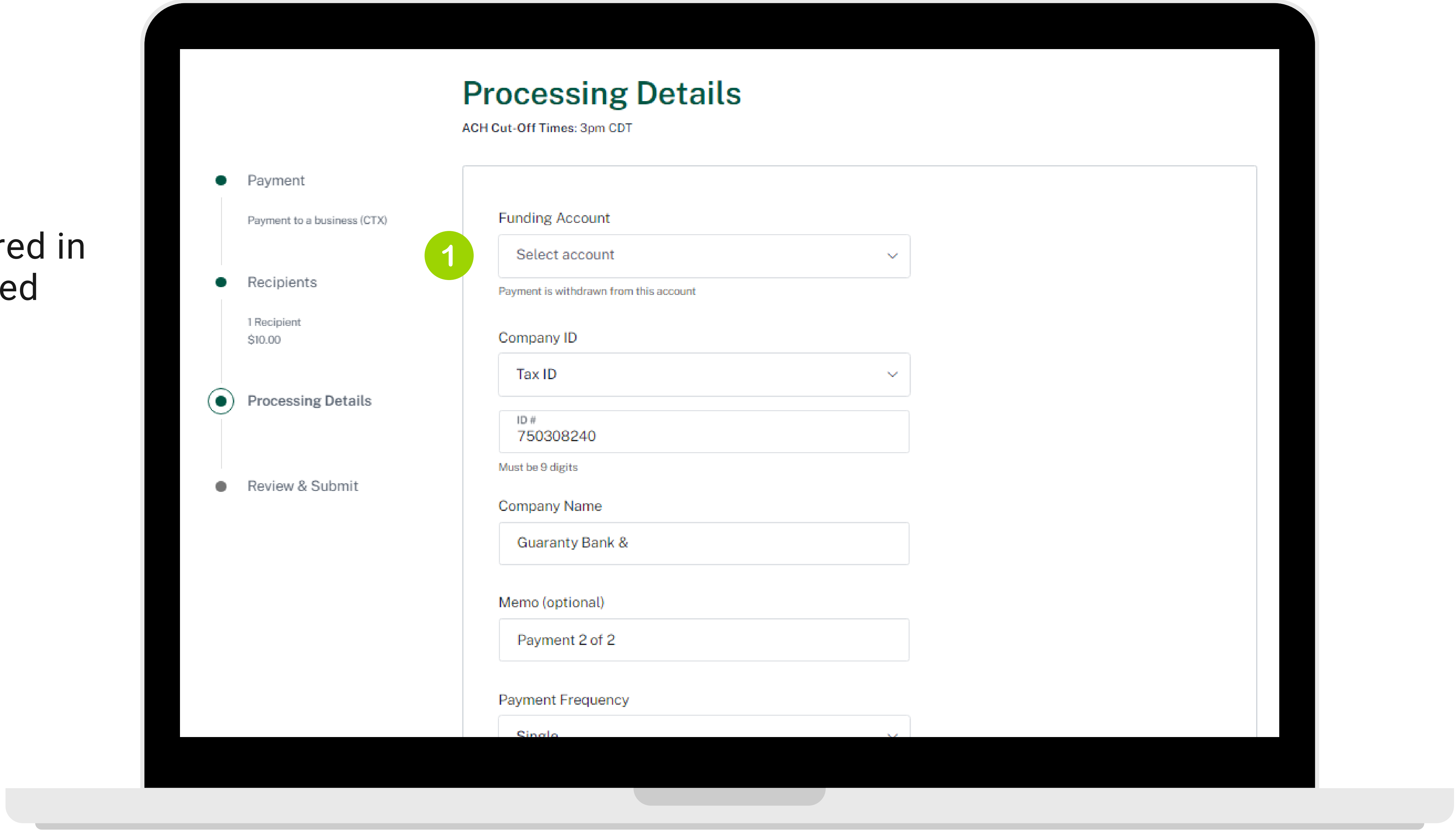


ACH Payment Flow

Step 3

EASILY ADD IMPORTANT PROCESSING DETAILS

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



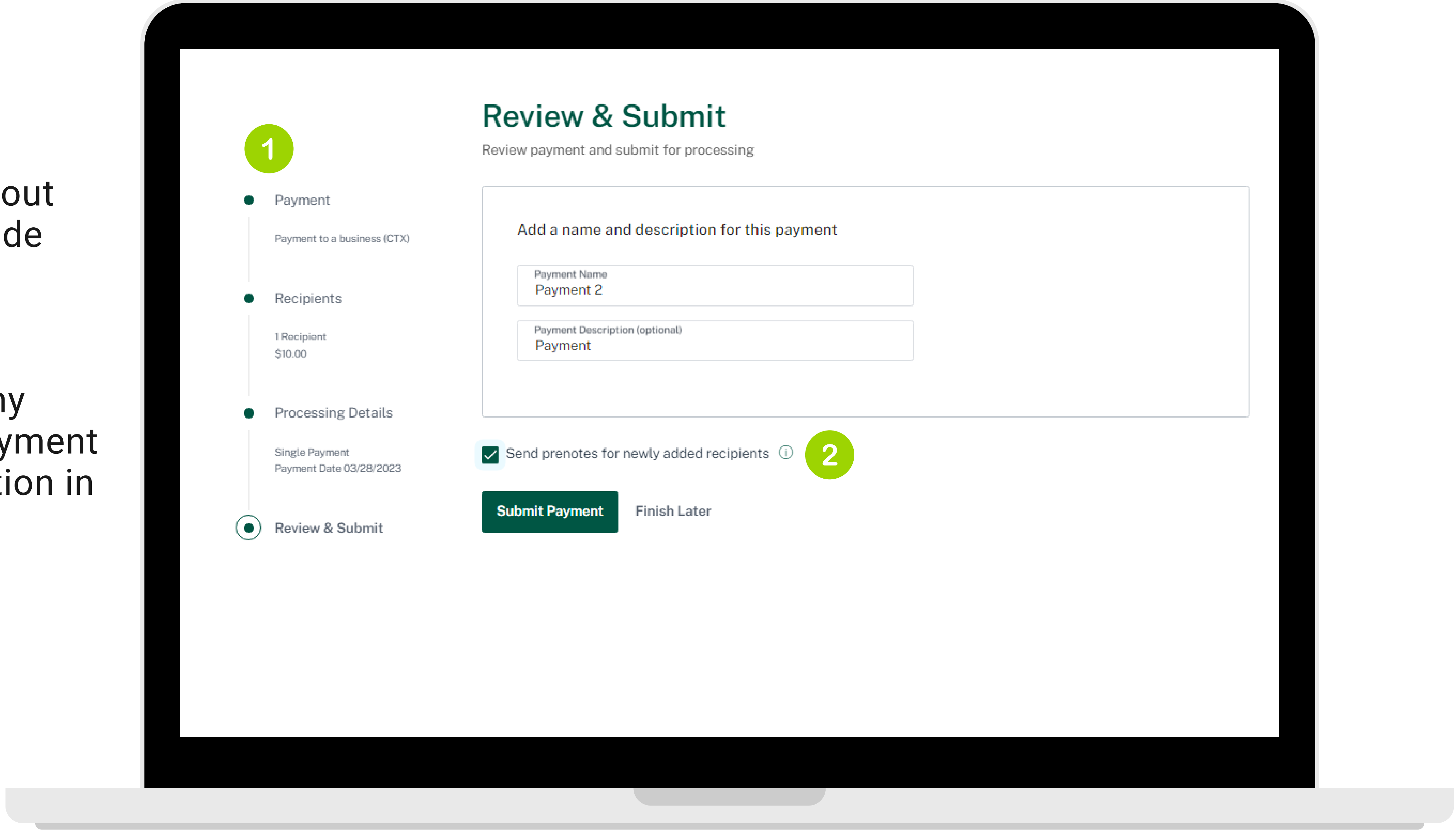
ACH Payment Flow

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.



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.