

Login:

1) Enter your Company ID and User ID to continue

The screenshot shows the 'Sign in to Cash Management' page. It features two input fields for 'Company ID' and 'User ID', followed by a blue 'Continue' button. Below the button, there is a 'Need Help?' section with contact information (213-355-8833 or a link to 'send us a message'), a link to 'Online Privacy Notice', and a link to 'Back to PCB Bank homepage'.

2) Click "Continue with Security Code" to verify your identity to continue

- You will be presented with a one time code option either by phone call or text message.
- Enter Password and Sign In

This screenshot shows the login page with the 'One-Time Security Code' step. The 'Company ID' is 3360803 and the 'User ID' is 'testek'. A message states: 'When you continue, we will call or send a text message and ask you to enter a one-time code.' There are two buttons: 'Continue with Security Code' and 'Cancel'. A link at the bottom says 'Enter different Company/User ID'.

The dialog box asks 'Tell us where to reach you' and 'Don't recognize these phone numbers?'. It provides instructions on what to do if the user ID is incorrect. Under 'Select phone number:', '(XXX) XXX-XXXX' is selected. Under 'Select option:', 'Text the selected number.' is selected. An 'Important Note' states: 'By Clicking Send Text Message, you agree to the Terms of Use. Standard text message rates apply. Please contact your wireless carrier for details.' There are 'Continue' and 'Cancel' buttons at the bottom.

- For first time login, you are require to setup a new password
- Click "Continue" to sign in to the application.

The screenshot shows the 'Reset Password' process. It has two password input fields: 'New password:' and 'Confirm new password:'. A list of password requirements is shown, with a green checkmark indicating '6 of 6 requirements met'. An orange arrow points from the requirements to a green success message: 'Your password was changed.' Below this message are 'Continue' and 'Sign Out' buttons.

Main Page:

The screenshot displays the PCB Bank main page. At the top, the PCB BANK logo is on the left, and navigation tabs for Welcome, Reports, Money Movement, Account Services, and Administration are in the center. On the right, the user is identified as 'Hi, Eric' with a 'SignOff' link and a 'Last Login: Apr 1, 2024, 1:39:34 PM ET' timestamp. Below the navigation, the 'Cash Management' section is active, indicated by a star icon. The page is divided into several panels: 'Transfers & Payments Approval' (with 'All Approvals' selected), 'Important Account Balances' (with 'Edit Accounts Displayed' selected), and 'Templates Approval' (with 'My Approvals' selected). The 'Important Account Balances' panel shows a table of account balances as of 04/03/2024. The 'Alerts and Messages' panel on the right shows several 'Password Changed' notifications and a 'View All' link. A 'Got Questions? We can help +' button is located at the bottom right of the page.

PCB BANK | Welcome | Reports | Money Movement | Account Services | Administration | Hi, Eric | SignOff | Last Login: Apr 1, 2024, 1:39:34 PM ET

Cash Management | Display Options

Transfers & Payments Approval

All Approvals

ACH Payments and Collections

(Date equals effective date.)

Account	Payee	Date	Amount
ABC LLC - *8082	Company 1	03/28/2024	\$2.00
digital banking test acct 0917 - *0917	Payroll	03/28/2024	\$25.00

Wires

(Date equals effective date.)

Account	Payee	Date	Amount
ABC LLC - *8082	ABC LLC	03/27/2024	\$1.00
digital banking test acct 0917 - *0917	ABC Company	03/27/2024	\$1.00
digital banking test acct 0917 - *0917	ABC Company	03/27/2024	\$1.00

Important Account Balances

Edit Accounts Displayed

Checking

As of 04/03/2024

Account	Balance
digital banking test acct 0917 - 0917	Balance not available
digital Banking test acct 2 3602 - 0891	Balance not available
Account Test - 5678	Balance not available
ABC LLC - 8082	Balance not available

Next Scheduled Requests

View Next Scheduled Requests

There are no scheduled requests.

Templates Approval

My Approvals | All Approvals

There are no templates waiting for your approval.

Alerts and Messages

Welcome to PCB Bank Online Banking

- Password Changed 03/27/2024 06:04:04 PM (ET)
- Password Changed 03/27/2024 02:40:12 PM (ET)
- Password Changed 03/27/2024 01:02:23 PM (ET)
- Password Changed 03/27/2024 12:23:39 PM (ET)

View All

Business Debit Card

Cash Management

Got Questions? We can help +

***Note: The system remains active for 15 minutes of inactivity.**

- **Menu Options:**

Welcome: The Welcome tab lets you return to the initial welcome screen.

Reports: Displays multiple reports like the activity and balance reports.

Money Movement: Locate your payment and transfer services.

Account Services: Gives you access to stop payments, account reconciliations and Positive Pay.

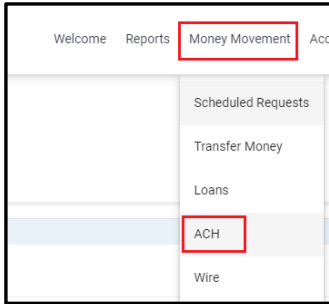
Administration: Where you will locate self-service options such as changing password as well as administration user maintenance options.

This screenshot shows the navigation bar of the PCB Bank main page. It features the PCB BANK logo on the left, followed by navigation tabs for Welcome, Reports, Money Movement, Account Services, and Administration. A star icon is positioned below the PCB BANK logo.

PCB BANK | Welcome | Reports | Money Movement | Account Services | Administration

ACH:

You will find ACH option under [Money Movement] -> [ACH]

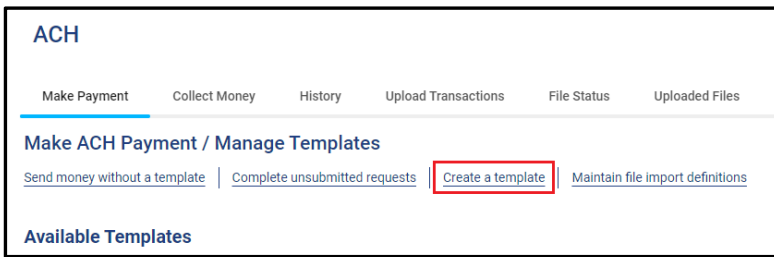


Initiate ACH transfer

Make Payment – Sending funds to Payee. Common usage of Payroll or vendor payment

Collect Money – Collecting funds from payee. Common usage of fee collection

1) Click [Create a Template]



2) Enter the information to create a template:

Add Template

[Send money using an existing ACH template](#)

Template Information

Template Name	Test Company ABC
Request Type	CCD Payment (Corporate)
Company Name/ID	PCB Test/22222222
Template Description	test <small>(Information that will be given to the transaction's recipients)</small>
Debit Account	digital banking - Checking - *0891
Maximum Transfer Amount	\$100.00 USD <small>(Per detail account)</small>

[Continue](#) [Cancel](#)

3) Enter Payee account information and click Save Template

Credit / Destination Accounts Import Details

These are the detail accounts which will receive the recorded amount when a payment request is transmitted. To add detail account information from external files, click "Import Details." ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

ABA/TRC	Account	Account Type	Name	Detail ID (Optional)	Default Amount (Optional)
121101985	123456789	Type Checking	Test Company	Detail ID	Amount \$0.00 USD

ABA Search

Additional Information (Optional)

Total: \$0.00

+ Add additional detail row

Save Template Cancel

4) The Template Confirmation screen will display.

To use this template to make a transfer, click [Send money using this template] to continue.

Make Payment Collect Money History Upload Transactions File Status Uploaded Files

Template Confirmation

The following template has been saved successfully.

Send money using this template | Choose another template

Template Information

Template Name: Test Company ABC
 Request Type: CCD Payment
 Company Name/ID: PCB Test / 222222222
 Template Description: test
 Debit Account: digital banking - *0891
 Maximum Transfer Amount: \$100.00

Credit/Destination Accounts

ABA/TRC	Account	Account Type
121101985	*6789	Checking

5) Enter the amounts and click [Continue]

Credit / Destination Accounts Save as Draft

These are the accounts which will receive the recorded amount when a payment request is transmitted. To save this request without submitting it for transmit, click "Save as draft".

Payment Instructions

Do not process details with amounts of \$0.00
 Send details with amounts of \$0.00 as payments

Hold	ABA/TRC	Account	Account Type	Name	Detail ID	Amount
<input type="checkbox"/>	121101985	*6789	Checking	Test Company		Amount \$30.00 USD

Additional Information (Optional)

Total: \$30.00
 Variance amount: (\$30.00)
 (Difference between Control amount and Total.)


Continue Cancel

121101985 *6789 Checking


6) Review the items to verify the transaction.

Verify Payment

[Send money with a different template](#)

Template Information 

Template Name: ABC Company
Request Type: CCD Payment
Company Name/ID: TEST EK / 123456789
Template Description: ACH
Debit Account: digital banking test acct 0917 - *0917
Effective Date: 04/04/2024

Credit/Destination Accounts 


The control amount is \$0.00 and the total amount is \$1.00. Held details and those with an amount of \$0.00 are not processed. To change the details, click the "Edit this request" icon.

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
122043602	*6789	Checking	ABC Company		\$1.00
Total					\$1.00


7) Click [Submit for Approval] to submit ACH transfer

Verify Payment

[Send money with a different template](#)

Template Information 


Template Name: Test Company ABC
Request Type: CCD Payment
Company Name/ID: PCB Test / 222222222
Template Description: test
Debit Account: digital banking - *0891 - Available \$137.80
Effective Date: 03/19/2024

Credit/Destination Accounts 

The control amount is \$0.00 and the total amount is \$31.00. Held details and those with an amount of \$0.00 are not processed. To ch

ABA/TRC	Account	Account Type
121101985	*6789	Checking

8) Confirmation page will display along with Approval History Information.

 The CCD Payment request below has been added to the transmit queue successfully. Approval privileges are required to send the request for processing.

[New Transaction](#)

Template Information

Template Name: Test Company ABC
Request Type: CCD Payment
Company Name/ID: PCB Test / 22222222
Template Description: test
Debit Account: digital banking - *0891 - Available \$137.80
Effective Date: 03/19/2024
Transmit Status: Pending Approval

Credit/Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
121101985	*6789	Checking	Test Company		\$31.00
Total:					\$31.00

Approval History Information

Approval Status : 0 of 1 Received - Ready to Transmit

Action	User ID	Date
Enter Request	TESTUSER1	03/16/2024 06:42:33 PM (ET)

Approve ACH transfer

- 1) There are multiple options you can choose to approve wire transfer.
 - a. Using widget [Transfer & Payment Approval]
 - b. Under Money Movement -> [Scheduled Requests]
 - c. [Approvals] option on the right corner

The screenshot shows the PCB Bank Cash Management dashboard. At the top, there is a navigation bar with links for Welcome, Reports, Money Movement, Account Services, and Administration. The user is logged in as Hi, Eric, with a SignOff option and a last login time of Mar 28, 2024, 6:19:39 PM ET. The main content area is divided into several sections:

- Transfers & Payments Approval:** A red box highlights this section, which contains a sub-section for ACH Payments and Collections. A dropdown menu is open, showing options for Transfer Money, Bill Pay, ACH, and Wire.
- ACH Payments and Collections:** A table listing transactions with columns for account, company, date, and amount.
- Wires:** A table listing wire transfers with columns for account, recipient, date, and amount.
- External Transfers:** A section for external transfers.
- Important Account Balances:** A section for account balances.
- Balance Snapshot:** A section for account snapshots.
- Recent Transactions:** A section for recent transactions.
- Approvals:** A red box highlights the Approvals icon in the top right corner.
- Alerts and Messages:** A section for alerts and messages, including a message about no alerts received in the last seven days.

- 2) Click [Transactions] tab to view ACH transaction pending for approval

The screenshot shows the Approvals - Transactions page. The page has a navigation bar with tabs for Transfers, Transactions (highlighted with a red box), Scheduled Requests, Issues/Voids, Files, and Users. The main content area is divided into three sections:

- Loan Payment Requests:** A table with columns for Loan Account, Note ID, Pay Due, Pay From, and Payment. It contains the message "There are no requests available to transmit."
- Wire Payments:** A table with columns for Account, Template, Recipient, Amount, Currency, Effective, Entered By, and Approval Status. It contains the message "There are no requests available to transmit."
- ACH Transactions:** A table with columns for Account, Template Name, Request Type, Amount, Effective Date, Entered By, Entry Date, and Status. It contains one transaction: *0891 - digital banking, Test Company ABC, CCD Payment, \$31.00, 03/19/2024, TESTUSER1, 03/16/2024, 0 of 1. A Total row shows \$31.00.

At the bottom, there are two buttons: Approve Selected and Delete Selected.



3) By Click on Account Name, you can review the transaction details

ACH Transactions

[View your ACH limits](#)


<input type="checkbox"/>	Account	Template Name	Request Type	Amount
<input type="checkbox"/>	*0891 - digital banking	Test Company ABC	CCD Payment	\$31.00
Total:				\$31.00

Template Information

  Return ACH transaction for edit

Template Name: Company 1
Request Type: PPD Payment
Company Name/ID: TEST EK / 123456789
Template Description: Payroll
Debit Account: ABC LLC - *8082
Effective Date: 03/28/2024

Credit/Destination Accounts



ABA/TRC	Account	Account Type	Name
122039399	*6789	Checking	Person 1
122039399	*4321	Checking	Person 2

Approval History Information

Approval Status: 0 of 1 received

Action	User ID	Date/Time
Enter Request	TESTEK	03/27/2024 01:24:50 PM (ET)

Transmit

4) After review, click [Transmit] to approve this transaction

Approve ACH Transaction Details

[View your ACH limits](#)

Template Information Return ACH transaction for edit

Template Name: Test Company ABC
Request Type: CCD Payment
Company Name/ID: PCB Test / 222222222
Template Description: test
Debit Account: digital banking - *0891 - Available \$137.80
Effective Date: 03/19/2024

Credit/Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
121101985	*6789	Checking	Test Company		\$31.00
Total:					\$31.00

Approval History Information

Approval Status: 0 of 1 received

Action	User ID	Date/Time
Enter Request	TESTUSER1	03/16/2024 06:42:31 PM (ET)

Transmit

5) Complete One-Time Security process to complete ACH approve process

One-Time Security Code ✕

Tell us where to reach you

Don't recognize these phone numbers?

You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact 213-355-8833.

Select phone number: (XXX) XXX-XXX

Select option: Call the selected number. Text the selected number.

Important Note: By Clicking Send Text Message, you agree to the [Terms of Use](#). Standard text message rates apply. Please contact your wireless carrier for details.

Continue

[My phone number is not listed](#)

Secure Token Passcode ✕

Transactions cannot be approved until you have activated your software token. If you have not activated your software token, sign off and complete the activation.

Secure Token Passcode

Continue