

# First Republic

## Corporate Online User Guide



**FIRST REPUBLIC**  
*now part of* JPMORGAN CHASE

Welcome to First Republic Corporate Online, the online solution to managing your company's day-to-day needs. Corporate Online offers a wide variety of customizable tools that can make banking more convenient and efficient for your business. This guide explores those tools and highlights tips you can use to better manage your cash flow. Here are just a few of the features and functions you can access 24 hours a day, seven days a week through Corporate Online:

- Account balance information
- Detailed transaction reporting
- Customizable dashboard
- Wire transfers
- ACH payments
- Bill payment
- Stop payments
- Documents
- Statements
- Check images
- Reconciliation services
- Ability to export/download account activity
- Account alerts
- Travel notifications

In addition, this guide is intended to familiarize you with the navigation and key functions of Corporate Online in order to maximize your online productivity and allow you to spend more time running your business. Some of the features may not be available depending on your setup.

Within Corporate Online, we also have created a series of quick reference guides on the features and functionality of the site. This information is easily accessible through the Reference link.

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# Online Security Best Practices

Businesses face increasing challenges in creating a secure online environment. First Republic is committed to helping you meet these challenges through improved processes and technological solutions. We recommend implementing a combination of protective measures as part of a comprehensive security plan to minimize risk. Identified below are a number of industry best practices:

**Reconcile online banking activity frequently. Review all online activity at the beginning and end of each work day.**

**Segregate financial transaction responsibilities.** Require at least two users to initiate, approve and release wires or ACH payments.

**Dedicate a single computer** for exclusive use for online transactions if permitted by your business processes; do not allow the computer to be used for email or general web surfing. This will minimize the risk of infected computers being used to conduct online transactions.

**Train employees to protect themselves and your company.**

- Protect online passwords and do not share them.
- Do not use the same username and password that you may have created for other online accounts or services.
- Create strong passwords and change them regularly. A strong password contains a mixture of uppercase and lowercase letters, numbers and symbols.
- Be wary of suspicious emails. Do not open attachments, click on links or respond to emails from suspicious or unknown senders. This can allow hackers to steal passwords or perform fraudulent transactions.
- Report malicious emails (“phishing”), suspected social engineering and any suspicious or unexpected activity related to online banking to First Republic and other financial institution(s) immediately.
- Set up and manage alerts for your high-value transactions. Using the “Setup” option, you can receive alerts throughout the day or in a daily summary. By reviewing these alerts, you can verify your activity is valid and reduce your risk of fraudulent transactions.

**Strengthen your procedures for online administration and high-risk transactions.**

- Enforce the practice of not using the Client Administrator’s account to also conduct financial transactions. It is strongly recommended that the designated Administrator(s) for your company’s online profile maintain one login dedicated only to user administration and a separate, second login that only provides access to transactional / money movement functions.
- Implement Dual Review controls for all high-dollar / high-risk transactions such as wires or ACH. Dual Review is the practice of using two separate computers and two different people to fully execute a transaction.
- Take additional precautions for any wire or ACH transactions and related transaction files. The following controls are strongly recommended to offset the risks associated with maintaining transaction file integrity up to the point of submitting to the Bank:
  - Carefully review bank, client and account information contained in wire transactions or ACH batches to ensure accuracy in processing and to avoid delays.
  - Involve at least two individuals in the process of setting up and releasing wire transactions or ACH batches. Also known as Dual Control, the process of involving two individuals ensures oversight and reduces risk.
  - Request a lower company-level maximum daily wire amount limit if you’re not actively using up to your current limit.

- Consider setting individual user level limits for wire transactions and ACH batches. By setting individual user limits, you further reduce risk and exposure for high-dollar fraud to be perpetrated by a single individual.
- If transacting ACH, request ACH prefunding to reduce credit-related setup delays.
- Submit ACH batches at least two (2) business days prior to the required settlement date to avoid delays.
- For any assistance with setting up large wire distributions or ACH batches, contact First Republic's Corporate Online Support Team at (800) 221-9777.

**Install enterprise software to protect your network.**

- Limit the ability of employees to access their personal email and social media accounts.
- Block access to Internet sites such as gambling, pornography and hate sites.
- Scan and filter inbound emails to detect spam and malicious emails.

**Secure all computer systems.**

- Keep your operating system and web browser up-to-date. Malware exploits vulnerabilities in operating systems and software applications, so install manufacturer recommended updates on a regular basis.
- Use spyware and virus protection software and keep it up-to-date.
- Do not perform online banking activities on public/shared computers. Online banking activities and viewing or downloading documents (statements, check images, etc.) should be conducted, when possible, on a computer you know to be safe and secure.
- Do not perform online banking activities using Wi-Fi that's available in public places like coffee shops or hotels. Public or free Wi-Fi spots should not be trusted and are considered high-risk access points. A fraudster could easily detect and capture an online banking session.

**Enhance your security.**

- Enable a token-at-login configuration to your Corporate Online profile for added security. Your First Republic banker can set this up if it's not already in place.
- Investigate and report to First Republic anomalies such as unexpected wire transactions, transfers, alerts or lack thereof.
- Implement internal approval processes for changing monetary limits and assigning permissions for money movement.
- Be aware of tactics used by fraudsters and educate your online banking users:
  - Report suspicious or unusual email requests related to sending a wire transaction or moving/sending money.
  - Pay close attention to email communications and changed email addresses: altogether different or slight variations.
  - Detect anomalies such as unexpected wires, out-of-pattern payment amounts or new bank accounts.
  - Remain vigilant and watch for alerts. Alerts that are not being received should also be noted.

**Periodically perform security reviews of your technical infrastructure.**

- Assess the technology, processes and controls used for banking to identify any weaknesses or vulnerabilities.
- Conduct regular reviews of internal procedures and systems to protect against fraudulent activity or scams.

- Consider third-party assessments of computer and network infrastructure to ensure proper configuration and protection.

**First Republic has established effective controls to protect the confidentiality, security and integrity of all customer information.**

- Our online services leverage the latest technology and adhere to industry leading security standards. User sessions are handled across a secure encrypted browser connection (SSL with Class 3 EV Certificate).
- Our systems monitor for malware and detect whether a user's device is infected. User devices identified to have malware will trigger the online user profile to be locked. The profile will not be unlocked until the detected malware has been removed.
- User credentials will be locked out after repeated failed login attempts from an incorrect password. The user profile will remain locked until your company's designated Corporate Online Administrator resets the password.
- An automated user session timeout is invoked after 30 minutes of inactivity on the system.
- Additional authentication is required for high-risk money movement: for wire and ACH transactions, a token is required to release the payment. The token generates a One-Time Passcode (OTP), which can only be entered by the authorized user.
- We strongly recommend that you impose a Dual Control environment (requires a minimum of two different individuals to execute) in connection with the transmission and confirmation of high-risk money movement (wires, ACH). If you elect not to do so, you assume full liability for any and all losses you incur as a result of refusal to employ the recommended controls.

# Preventing Fraudulent Access Quick Reference Guide

## Dual Authorization Controls

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### *Fraudulent Activity:*

- Take over an account to initiate transfer.
- Use administrative privileges of first account to create a new account.

### *Best Practices to Prevent Fraud:*

- Do not use administrator account for wire transfers.
- Require "dual authorization" for wire transfers.
- Investigate anomalies (unexpected wire, new account, etc.).
- Report anything unusual to your bank immediately.

## Modify Entitlements

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### *Fraudulent Activity:*

- Change submit and approval limits.

### *Best Practices to Prevent Fraud:*

- Have financial institution set limits (daily & single wire).
- Have an internal approval process for changing limits (increasing risk).

## Bypass Email Alerts

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### *Fraudulent Activity:*

- Change email address (altogether or just slightly).
- Disable alerts.
- Delete alerts from compromised email accounts.

### *Best Practices to Prevent Fraud:*

- Remain vigilant and watch for alerts or absence thereof.

## Out-of-Band (OOB) Authentication

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### *Fraudulent Activity:*

- Reroute/forward phone number.
- Malware on mobile phones to reroute text messages.
- Proactively call in and pretend to be the user checking on their payment.
- Launch Distributed Denial of Service (DDoS) attack against victim.

### *Best Practices to Prevent Fraud:*

- Require dual approval using two different people from different devices/systems.
- Ensure computers and mobile devices have multiple layers of security controls.
- Consider a dedicated computer for wire/ACH.
- Report any unusual activity to your bank immediately.
- Have an incident response plan.

## Authentication Tokens

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### *Fraudulent Activity:*

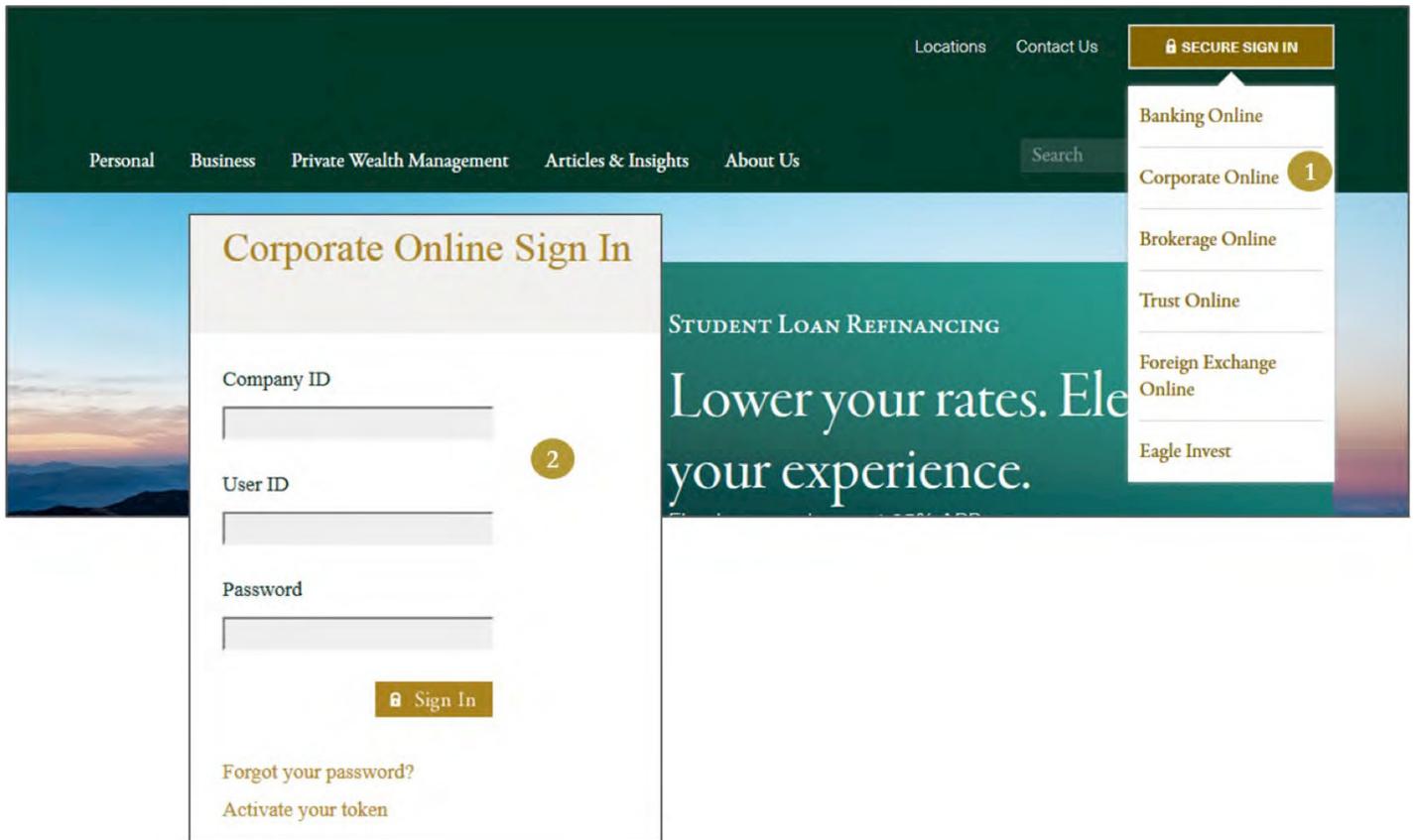
- Criminals use malware to grab token codes.

### *Best Practices to Prevent Fraud:*

- Ensure computers and mobile devices have multiple layers of security controls.
- Consider a dedicated computer for wire/ACH.
- Consider requiring multifactor upon login (in addition to transaction approval).
- Report any unusual activity to your bank immediately.

# Getting Started and Logging In

Logging into Corporate Online is easy. Simply open your web browser and go to [firstrepublic.com](https://firstrepublic.com).



1. Click on Corporate Online in the Login menu.
2. Enter your company ID, user ID and password, and then click Sign In.

# Homepage

After login, your homepage will display a dashboard of account activity along with Bank Messages, System Notices and easy-to-access Favorite Reports.

The screenshot shows the Corporate Online homepage. On the left is a navigation menu with items like Home, Balances, Internal Transfers, Reporting, Stops and Inquiries, Positive Pay, ACH Payments, Wire Transfers, Wire Activity, Documents, Online Statements, International Wire FX, Bill Payment, Setup, and Sign Out. The main content area is titled 'Welcome to Corporate Online' and includes a 'Print' button. Below the title are links for 'Create Travel Notification', 'Compose Secure Message', 'View Secure Messages', and 'Dashboard Preferences'. The dashboard is divided into sections: 'BANK MESSAGES', 'SYSTEM NOTICES', 'DEPOSIT ACCOUNTS', 'MORTGAGE/HOME EQUITY/OVERDRAFT', 'COMMERCIAL/EAGLE/OTHER LOANS', and 'FAVORITE REPORTS'. A 'Dashboard Preferences' modal window is open, showing options to 'SELECT DASHBOARD ACCOUNTS', 'CHANGE DASHBOARD LAYOUT', 'EDIT DEPOSIT PANEL', 'EDIT CREDIT LINES PANEL', 'EDIT LOAN PANEL', and 'ADD AND REMOVE FAVORITE REPORTS'. Numbered callouts (1-6) point to the navigation menu, Bank Messages, Deposit Accounts, Favorite Reports, the 'Dashboard Preferences' link, and the 'SELECT DASHBOARD ACCOUNTS' option in the modal.

Description	Account Number	Current Balance
Chk - 51	<a href="#">80000027251</a>	\$4,000.00
Digital Channels Operating	<a href="#">80000085648</a>	\$2,000.00
FRBACT1 DDINB1	<a href="#">80000124009</a>	\$8,000.00
FRBACT1 - DDPAY1	<a href="#">80000124017</a>	\$6,000.00
<b>Total Balance</b>		\$16,000.00

Description	Account Number	Next Payment
EvanEQU3	<a href="#">600750166</a>	\$0.00
<b>Total Balance</b>		\$0.00

Description	Account Number	Available Credit	Interest Rate	Principal Balance
Digital Channels 1 Front LOC	<a href="#">210265802-000026</a>	\$0.00	8.500%	\$0.00
<b>Total Balance</b>		\$0.00		\$0.00

1. The main navigation menu is on the left of your screen.
2. The **Bank Messages/System Notices** section will contain general notices from First Republic and alerts or links to view system-generated messages.
3. Your **Deposit, Residential and Commercial Loan Accounts**, as well as balance information, will be displayed in the corresponding sections. You can view account activity by clicking on the Account Number link.
4. Links to Reports are conveniently located in the **Favorite Reports** section.
5. You can customize the information displayed on the homepage or dashboard by clicking on the **Dashboard Preferences** link.
6. Change the dashboard layout and select which Accounts and Favorite Reports to display on the dashboard by clicking the arrow icon on the respective panel.

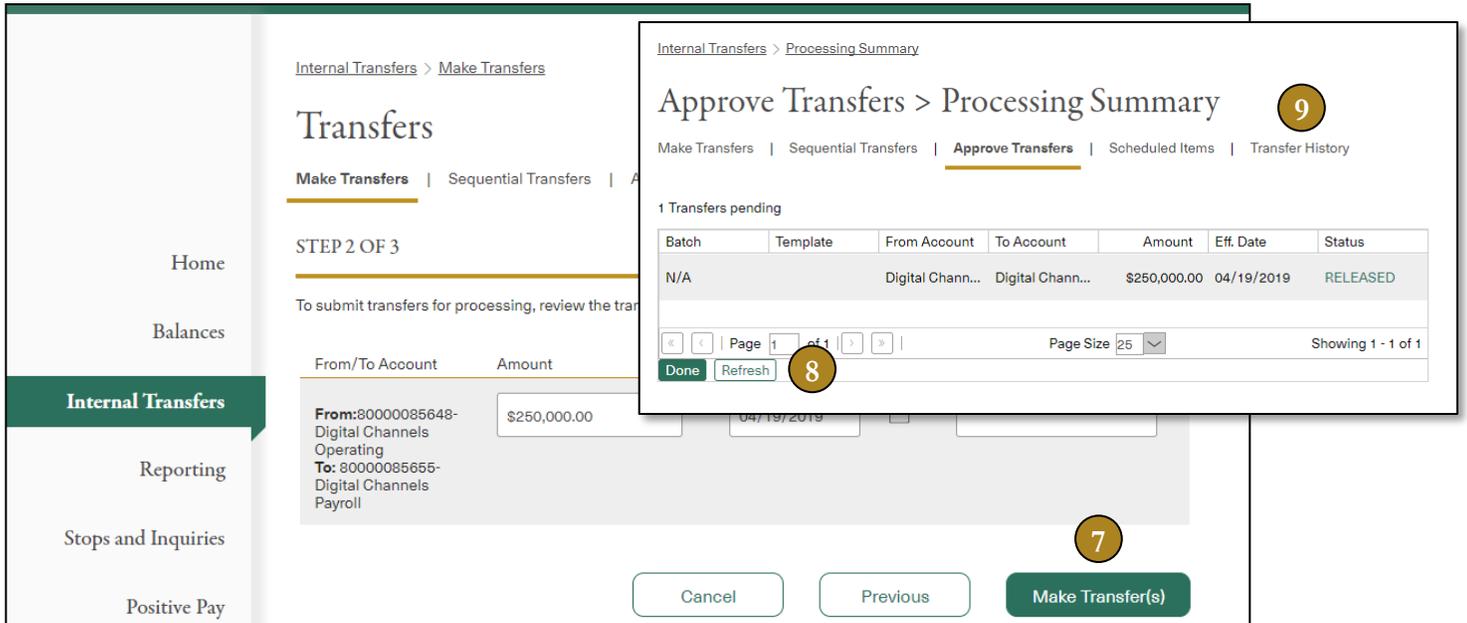
# Transfers

Corporate Online makes transferring funds between your First Republic accounts fast, flexible and easy. You can transfer money when you need it or schedule the transfer for a future date up to 365 days in advance.

## Single or Recurring Book Transfers

The screenshot displays the 'Transfers' page in Corporate Online. The left navigation menu is highlighted on 'Internal Transfers'. The main content area shows 'STEP 1 OF 3' and instructions: 'To transfer funds between accounts, enter the required information and click 'Continue''. Below this, there are two tabs: 'Book Transfer' (selected) and 'Multiple Book Transfer'. A 'View Balances' link is visible with a callout '4'. The form fields include: 'From Account' (dropdown with callout '1'), 'To Account' (dropdown with callout '1'), 'Amount' (text input with callout '2'), 'Frequency' (dropdown with callout '3' and an open menu showing options like 'Once, right now', 'weekly', 'every other week', 'monthly', 'last day of month', 'every 3 months', 'every 12 months', and 'One time on ...'), and a 'Save as a Template' checkbox with callout '5'. A 'Continue' button is at the bottom right with callout '6'. A 'Print' icon is in the top right corner.

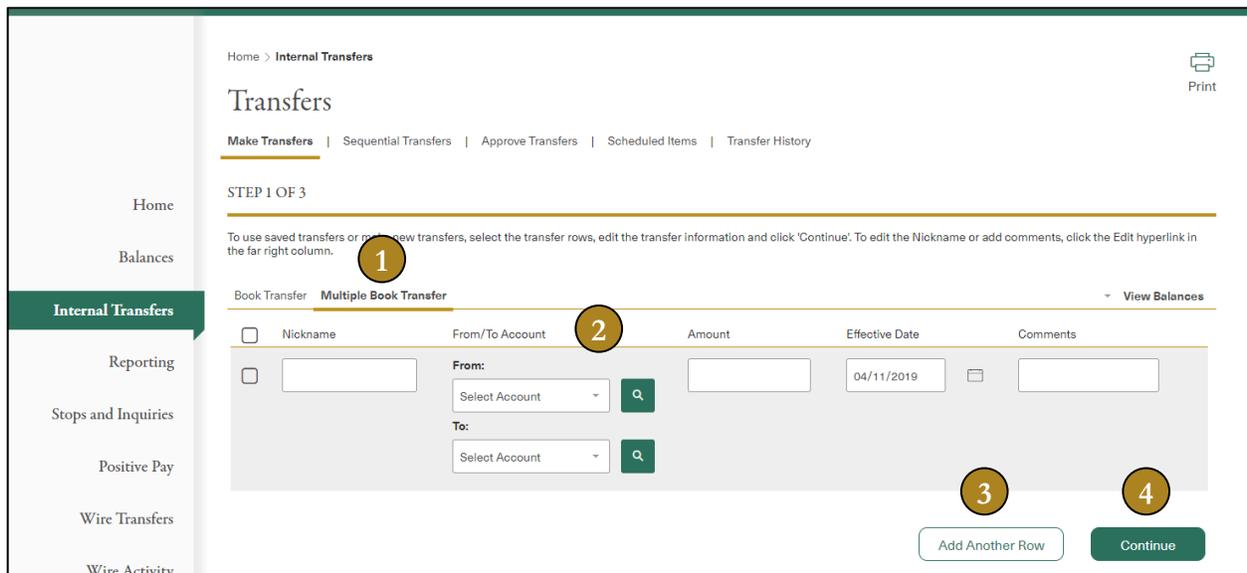
1. From the **Internal Transfers** bar in the left navigation menu, select the **From Account** and **To Account**.
2. Enter the **Amount**. For loan payments only, you will have the option of selecting **Regular Payment** or **Principal Only**.
3. Enter **Frequency** to indicate a single or recurring transfer.
4. Click on **View Balances** to display current account balance information.
5. To save this transfer as a template for future transfers, select the **Save as a Template** option and enter a nickname for the template.
6. Click **Continue** to review the payment and complete the transfer.



7. To confirm the transfer, click **Make Transfer(s)** or edit any information as needed.
8. If Approvals are enabled for transfers, an interim Processing Summary page displays with the Status (Released, Processed, Failed, Rejected or Never Approved). Click **Refresh** to reload the page for an update and/or change in Status. If no approval is required, the transfer will immediately be sent for processing.
9. Once you navigate from this page, you can view the Transfer status and history on the **Transfer History** page.

## Multiple Book Transfers

The Multiple Book Transfers feature allows you to enter up to 300 account transfers at a time.



1. From the **Internal Transfers** bar in the left navigation menu, select the **Multiple Book Transfer** tab.
2. Any saved Templates will display at the top. Select a saved transfer, or create a new transfer by selecting the **From** and **To** accounts. Enter the **Amount** and **Effective Date** for each transfer.
3. Click **Add Another Row** to enter additional transfers.
4. Click **Continue** to review and confirm the transfers.

## Sequential Batch Transfers

The Sequential Batch Transfer feature enables the entry and sorting of multiple transfers to be processed sequentially. To create a sequential batch of transfers, users can either type the transfers in the order in which they should be processed, or they can drag and drop multiple transfer templates from the right to left panel.

Internal Transfers > Sequential Transfers

### Sequential Transfers > Create Batch

Make Transfers | **Sequential Transfers** | Approve Transfers | Scheduled Items | Transfer History

To create a new batch, enter a unique batch name value into the Batch Name field. To open a saved batch, select from the Saved Batches drop-down list.

Selected Transfers

Batch Name:  Saved Batches:  Effective Date:

Nickna...	From Account	To Account	Amount	Loan ...	Comments
+ Reserve ...	Digital Chan...	Digital Chan...	\$0.01		Reserve ... <a href="#">D</a>
+ Interest ...	Digital Chan...	Digital Chan...	\$0.01		Interest T... <a href="#">D</a>
+ Operatio...	Digital Chan...	Digital Chan...	\$0.01		Operatio... <a href="#">D</a>

4

Template List

Search

Nickname	From Account	To Account	Amount
Interest Transfers	Digital Channels Ope...	Digital Channels MM	\$0.01
Operation Funding	Digital Channels Res...	Digital Channels Ope...	\$0.01
Reserve Payroll Fu...	Digital Channels Res...	Digital Channels Pay...	\$0.01

5

Maintain Saved Templates

7 6

Submit Transfers Add New Transfer Cancel Save Batch Delete Saved Batch

1. From the **Internal Transfers** bar in the left navigation menu, click **Sequential Transfers** on the top navigation.
2. Enter a **Batch Nickname** and **Effective Date** when the batch should be processed. The default is the current processing date.
3. The Template List panel on the right includes all saved transfer templates to which you are entitled. Click the **Search** row expander (v) to search or limit the template list satisfying your criteria. To create a batch, drag and drop templates from the right to left panel. Note: Templates created here will not appear under **Multiple Book Transfers**.
4. To change the order of the transfers in the batch, drag a row to the desired position. Click the **D** hyperlink to remove the transfer from the current row.
5. Click **Maintain Saved Templates** to open a page allowing you to create, edit, or delete account transfer templates or loan transfer templates.
6. Click **Add New Transfer** to add a new transfer at the top of the list. These transfers may be dragged to their proper place in the sequence. Note: Adding transfers directly does not add them to the template list.
7. Click **Submit Transfers** when all transfers have been entered in the proper sequence. If no approval is required, the transfers will immediately be sent for processing.

# Reporting

The Reporting module allows you to gather a variety of account data into a single report to view, print or export. You can save your report criteria as a Favorite Report to be used again. This allows you to track information that is important to you, helping you stay on top of all your financial goals.

The screenshot displays the Reporting module interface. On the left is a navigation menu with options: Home, Balances, Internal Transfers, Reporting (highlighted), Stops and Inquiries, Positive Pay, Wire Transfers, and Wire Activity. The main content area shows the 'Report Selection' screen with a breadcrumb trail 'Home > Reporting' and a title 'Report Selection'. Below the title are links for 'Information Reporting', 'Transaction Search', and 'Previous Day (BAI2 Export)'. A table lists various report types, with 'Account Balances' selected. A 'Criteria Selection' modal is open, showing fields for 'Name', 'Period', 'From Date', 'To Date', 'Account Display Sort', and 'Transaction Sort'. It also includes a 'Report View' section with radio buttons for 'Summary', 'Transaction List', and 'Statement Report'. At the bottom, there are options to 'Download to Quicken' or 'QuickBooks', and buttons for 'Transaction Search', 'Export', and 'Display'. Numbered callouts (1-5) highlight key steps in the process.

1. From the **Reporting** bar on the left navigation menu, select the report you would like to create by clicking on the **Report Name**.
2. Enter your report criteria, including account information and period of time to include in your report (up to 18 months).
3. Enter a **Name** and click **Save** to add as a Favorite Report for later use.
4. To easily find a cleared check or specific transaction, click on **Transaction Search** and select the **Transaction Type** from the available list.
5. Select your preferred way to view the report by clicking **Export**, **Display**, or download to **Quicken** or **QuickBooks**.  
Note: In addition to the Web Connect option, Direct Connect is available for Quicken and QuickBooks. Please contact your company administrator for your User ID and PIN.

# Stops and Inquiries

The Stop Payment feature helps protect your account(s) by allowing you to electronically place stop requests in the case of lost or stolen checks or if a check was issued in error. You can enter single or multiple stop payment requests and check to see if an item has been previously stopped or paid.

The screenshot shows the 'Stops and Inquiries' section of the online banking interface. The left navigation menu includes Home, Balances, Internal Transfers, Reporting, Stops and Inquiries (highlighted), and Positive Pay. The main content area is titled 'View All Activity' and includes a search bar for Account Number (80000751642-Payroll) and a search button (1). Below this is a dropdown menu for Inquiry Type (5) with options: All Activity, Select Inquiry, All Activity, All Debits, All Credits, Paid Checks, Deposit Tickets (selected), and Stop Payments. The right panel shows the 'Place Stop on a Single Check' page, which includes a search bar for Account Number (3), a search button, and a search bar for Check Number. Below this are fields for Amount, Payee, Action (Select Action), and Reason (Select Reason). At the bottom are buttons for Check Paid Items (4), Duplicate Search, and Submit.

1. From the **Stops and Inquiries** bar on the left navigation menu, select the **Account** to view account activity. Select the **Inquiry Type** and click **View Results** to view transaction information including paid checks and scanned check images if available.
2. To place a stop on a single check, click **Single Stop** in the top navigation.
3. Enter the **Account Number**, **Check Number**, **Action** (place or cancel stop) and **Reason**.
4. Click **Check Paid Items** or **Duplicate Search** for verification of a paid or duplicate item if desired; click **Submit** to complete the request.
5. To view Deposited Check Images and Deposit Tickets, select **Deposit Tickets** from the **Inquiry Type** menu, then **View Results**.

# Positive Pay

Positive Pay is a reconciliation feature to help safeguard against check fraud and forgery. By comparing checks presented for payment with a list of checks you have entered online, it ensures the information contained on the presented item exactly matches what you issued.

When a discrepancy with a presented check and an issued check is found, it is flagged as an exception. You can review exceptions and choose to either pay or return the check exceptions.

The screenshot shows the 'View Exceptions' page in the Positive Pay interface. The page has a left sidebar with navigation options: Home, Balances, Internal Transfers, Reporting, Stops and Inquiries, Positive Pay (highlighted), ACH Payments, Wire Transfers, Wire Activity, and Documents. The main content area includes a breadcrumb trail 'Positive Pay > View Exceptions', a 'Print' icon, and a navigation menu with options: View Exceptions (5), Add Issues/Voids (6), Change Status (7), Import Issue File (8), View Import Report (9), Approve Exceptions (10), Approve Issues, Issue History, and Exception History. A notification bar states: 'Please note our Positive Pay exception decision cutoff time is 12:00 p.m. Pacific Time. Call us with any questions at (800) 221-9777, option 2.' Below this is a prompt to 'Select an account number to view exceptions.' A 'CRITERIA' section contains an 'Account Number' dropdown menu set to 'All Accounts' (1) and a magnifying glass search icon. A 'Get Exceptions' button (2) is positioned below the search. The main table (3) displays exception data with columns: Account Number, Check Number, Issue Date, Issue Amount, Posting Date, Posting Amount, Exception Description, Decision Type, Action/Reason, Payee, and Memo. Two rows are visible: one for check 1001 with a 'Pay Pending' decision, and another for check 1002 with an 'Exception' decision. At the bottom right, there is a 'Submit Exception Decisions' button (4).

1. Select All Accounts or the account number for which you want to see exceptions from the **Account Number** drop-down list. If the number of accounts exceeds the limit of the drop-down list, click the **Search** feature (magnifying glass) to access all available accounts.
2. Click **Get Exceptions** to view exceptions.
3. Review each check exception. To view an image of a check, click the hyperlink under **Check Number**. Select either Pay or Return from the **Action/Reason** list.
4. Click **Submit Exception Decisions** after you have made all your pay/return decisions. If there are multiple pages, click **Submit Exception Decisions** after making decisions on each page. Note: If you attempt to submit a decision after the exception decision cutoff time, a message will appear to inform you that the decision action was rejected. Decisions must be made prior to the cutoff time displayed on the Exceptions screen.
5. **Add Issues/Voids** allows you to add a single issue (check) or voided check.
6. You can **Change Status** of previously uploaded checks from Issue to Void or from Void to Issue.
7. If you would like to **Import Issue File** for your Positive Pay information, contact our Online Banking Support team for more information and assistance with the process. We have the ability to create a template map specific for you and the file you create.
8. You can require approvals for importing of checks and for decisions of exception items. **Approve Exceptions** and **Approve Issues** allows you to turn on/off approvals. Note: Approvals are turned off by default.
9. **Issue History** allows you to view checks previously uploaded.
10. **Exception History** allows you to view all exceptions that have previously presented.

# ACH Payments

ACH, or Automated Clearing House, allows you to process debit and credit transactions in batches, including initiating a vendor payment, processing direct payment or managing recurring payments.

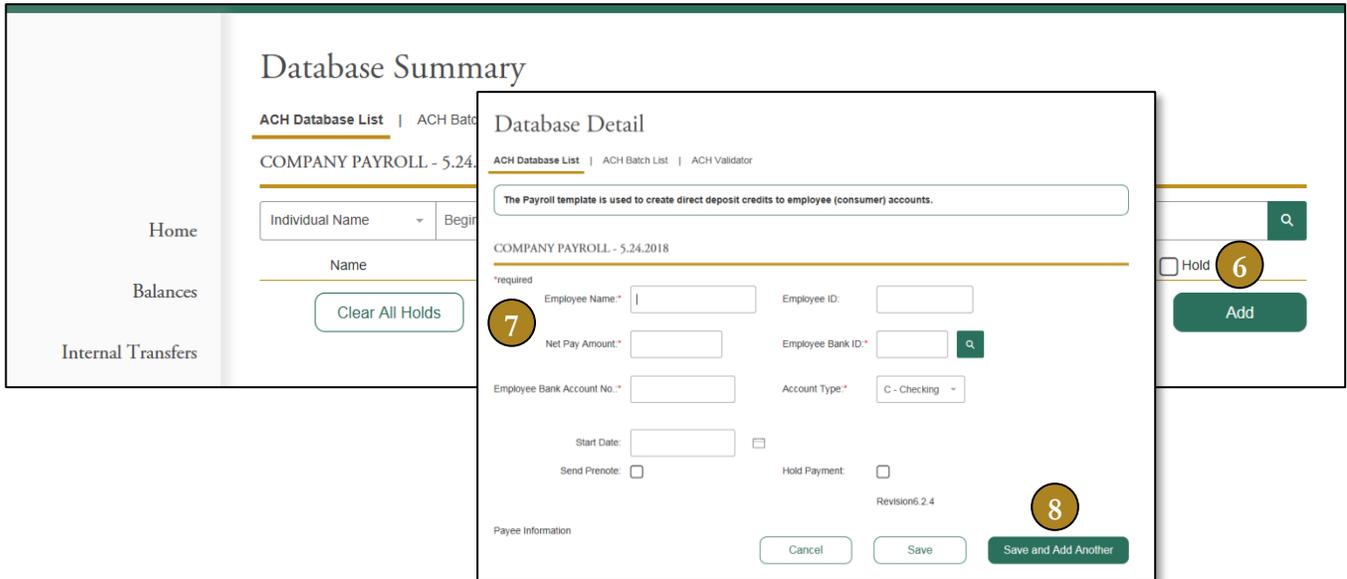
## Creating an ACH Database

An ACH database houses the individuals or companies whose account may be debited or credited for things such as payroll or payment for services rendered.

The image shows two screenshots from a web application. The left screenshot is titled "Database List" and shows a table with columns: Name, Company, Application, and Generate Rep Ins. There are three rows of data. Below the table are buttons for "Export", "Import Report", "Import", "Modify Database", and "Add". A callout "1" points to the table header, and "2" points to the "Add" button. The right screenshot is titled "Add Database" and shows a form with fields for "Company:" (dropdown), "Application:" (dropdown), "Database Name:\*" (text input), "Auto-Generate Transactions" (checkbox), "For Effective Dates Falling on Non-Business Days Select:" (radio buttons for "The previous business day" and "The next business day"), and "Default Frequency: None". A "Save" button is at the bottom right. Callouts "3", "4", and "5" point to the Company, Database Name, and Save buttons respectively.

Name	Company	Application	Generate Rep Ins
Company Payroll - 5.24.2018	Company ACH	Payroll	No
Monly Employee Reimbursement Bun	Company ACH	Expense Reimbursement	No
Monthly Utility Bills	Company ACH	Vendor Payments	No

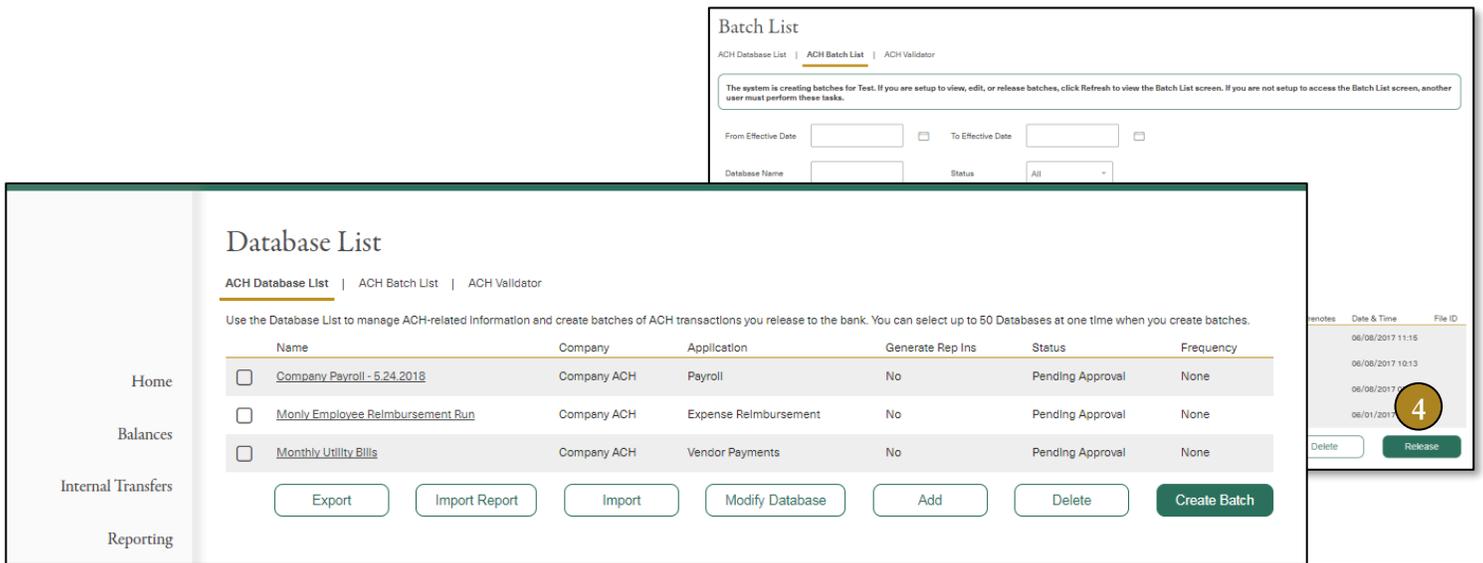
1. The **Database List** page lists all databases that you have set up.
2. Click **Add** to add a new database.
3. Select the **Company** (offset account) and which ACH **Application** will be used in processing the payment. Enter a **Database Name** to easily identify the database.
4. Click on **Auto-Generate Transactions** and **Default Frequency: None** to set recurring ACH payments.
5. Click **Save** to complete the creation of a new database.



6. Click on the **Name** of the database, then click **Add** to enter the database details.
7. Enter Payee ACH origination information.
8. Click **Save and Add Another** to add the entry detail and continue with another entry. Click **Save** to complete the process.

### ACH Batch Creation/Release

You can create and send a group of ACH payments in batches.



1. To initiate a database for Release, select the desired Databases.
2. Click **Create Batch**.
3. Click **ACH Batch List** on the top navigation to view all batches of transactions that you selected and created.
4. Select the batch to release and click **Release**. You will be prompted to enter the unique code displayed on your security token, which is required for the batches to be sent for processing.
5. If you use third-party software to generate ACH files in NACHA format, you can upload the files via **ACH Validator**.
6. You can also **Import** ACH information into your database rather than manually enter your items. Contact our Online Banking Support team for more information or assistance with either process. We have the ability to create a template map specific for you and the file you create.

# Wire Transfers

The Wire Transfers module allows you to move funds between accounts at different financial institutions. Currently, only international wires sent in U.S. currency are supported.

## Creating a Wire Template

Wire templates can be set up for domestic and international wire applications. A template is used to store information that is reused each time you send a wire.

The screenshot shows the 'Manage Wire Templates' page. On the left, the 'Wire Transfers' menu item is highlighted. The main area has a secondary menu with 'Wire Templates' selected. Below this is a search bar and a table of templates. A '3' callout points to the 'Add Template' button at the bottom right of the table.

1. From the **Wire Transfers** bar on the left navigation menu, click **Manage Templates** in the top navigation.
2. In the secondary menu, click **Wire Templates**. A list of your existing wire templates will display.
3. To create a new template, click **Add Template**.

The screenshot shows the 'Add Template' and 'Template Detail' pages. On the left, the 'Wire Transfers' menu item is highlighted. The main area has a secondary menu with 'Add Template' selected. Below this is a dropdown menu for 'Application'. A '4' callout points to the 'Application' dropdown. The right side shows the 'Template Detail' form with fields for 'Template ID\*', 'Description\*', 'Debit Account\*', 'Receiving Bank ID\*', 'Receiving Bank Name\*', and 'Receiving Bank Address'. A '5' callout points to the 'Template ID\*' field.

4. Select the wire **Application** type and click **Continue**. Select **Semi-Repetitive Fed** to create a domestic wire template or **Semi-Repetitive Fed Intl** for an international wire template.
5. Enter details about the wire template and click **Save**.

## Initiating a Single Wire Transfer

Single wires are individual transactions that will display on the Transaction List until released.

The screenshot displays the 'Wires Dashboard' interface. On the left is a navigation menu with 'Wire Transfers' highlighted. The top navigation bar includes 'Manage' and 'Create' sections. The 'Add Single Wire' form is the central focus, with callouts 1 through 5 indicating the steps: 1. Click 'Add Single Wires' in the top navigation. 2. Select an application type (Non Repetitive Fed, Non-Repetitive Fed Intl, Semi Repetitive Fed, or Semi-Repetitive Fed Intl). 3. Enter wire information (Amount, Currency, Value Date, Debit Account, Receiving Bank ABA, Receiving Bank Name, Receiving Bank Address, Beneficiary Bank ID Type, Beneficiary Bank ID, Beneficiary Bank Name). 4. Click 'Queue'. 5. Click 'Approve 1' or 'Approve 2' on the Transaction List.

1. From the **Wire Transfers** bar on the left navigation menu, click **Add Single Wires** in the top navigation.
2. Select the appropriate wire **Application Type**.
  - a. Non Repetitive Fed — Domestic Wire
  - b. Non Repetitive Fed Intl — International Wire
  - c. Semi Repetitive Fed — Template-based Domestic
  - d. Semi Repetitive Fed Intl — Template-based International
3. Enter wire information, including amount and value date. The nine-digit ABA routing numbers and SWIFT BIC information are available through the **Search** feature (magnifying glass) for your convenience.
4. Click **Queue** when you have completed entering the wire information. A confirmation appears that your wire was sent to the Transaction List.
5. The actions you can take on the Transaction List page depend on your privileges. Select the wire to **Approve** or **Release** for processing.

## Full Pay Wire Program for International Wires

At times intermediary banks may charge your beneficiary a fee for processing an international wire, which is normal procedure. To ensure your beneficiary receives the full amount of the wire with no deductions by the intermediary bank, please use our partner bank, Bank of America, or Standard Chartered Bank in the Receiving Bank fields as your intermediary bank and enter the following information in the BBI fields:

Bank	ABA	BBI
Bank of America	026009593	/OUR/

Receiving Bank Fields for **Bank of America**:

Receiving Bank ID*	<input type="text" value="026009593"/>	
Receiving Bank Name*	<input type="text" value="BANK OF AMERICA, N.A., NY"/>	
Receiving Bank Address	<input type="text"/>	
	<input type="text"/>	
	<input type="text" value="NEW YORK NY"/>	

BBI / Bank to Bank Information Fields for **Bank of America**:

BBI	<input type="text" value="/OUR/"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

## Managing Wires — Search, Approve and Release Wires

Whether you require approvals or how to grant approvals for wires depends on how your wire system is set up. Wire permissions and limits can be set by user for different wire types or accounts, with approval and release stages. At wire approval, the wire amount is checked against the user's application limit. If the wire amount exceeds the user's application limit, the user cannot approve the wire. Wires must be released from the Wires Dashboard page for processing.

Multiple levels of approval (up to three) can be set up as a requirement to approve wires. The added approval levels are deployed from the bank side and can be at a wire application level. Wire approval policies can also be set up that define threshold-based approval policies for any of the wire applications.

Note: You must contact our Online Banking Support team if you would like to add two or three approvers in the wire approval process or set up wire approval policies. They can assist you in deciding the best wire security strategy, keeping in mind the various limits, approvals and dual-action settings.

A wire rollover feature enables backdated transactions to remain on the Wires Dashboard for a period of time. Taking any action on a backdated wire, except revise, allows you to automatically change the value date to the current business day.

The screenshot shows the 'Wires Dashboard' interface. The main content area is titled 'TRANSACTION LIST' and contains a 'Filter Lists Results' tab. Below this is a search form with fields for 'Debit Account', 'Beneficiary Name', 'From Amount', 'To Amount', 'From Date', 'To Date', 'Appr Remaining', and 'Status'. A 'Search' button is located to the right of the search form. Below the search form is a table with columns: 'Appr Remaining', 'Application', 'Line ID', 'Value Date', 'Batch No.', 'Item Count', and 'Customer Account'. The table contains one row with the following data: '919386', 'APPROVED1', '0', 'NEF', '04/16/2019', and '99202281729 Wire Acct 29'. Below the table are four buttons: 'Approve 1', 'Release', 'Revise', and 'Delete'. A modal window is overlaid on the right side of the dashboard, titled 'First Republic Bank - Google Chrome'. The modal contains a 'User ID' field with the value 'FRB123', a 'Passcode' field, and 'Cancel' and 'OK' buttons. The modal is numbered '5' in a yellow circle. The 'TRANSACTION LIST' title is numbered '1', the 'Filter Lists Results' tab is numbered '2', the 'Approve 1' button is numbered '3', and the 'Delete' button is numbered '4'.

1. The **Wires Dashboard** displays a list of recent and pending wires within the **Transaction List**. You can narrow this list by entering search criteria within the **Filter Lists Results** tab.
2. Select the wires you want to approve. **Select All** or **Select All on this screen** to approve multiple wires at the same time.
3. Click **Approve 1**. A confirmation appears stating that you have approved the wire, and the wire's status changes to "Approved." Note: If you do not approve all wires within a batch, the batch will have a status of "Part Approve." The entire batch must be approved to release the batch.
4. Select the wires to release. Click **Select All** or **Select All on this screen** to release multiple wires at the same time. Click **Release**.
5. You will be prompted for a unique, one-time passcode or token code. Enter the unique **Passcode** provided by your

security token to release the queued wires for processing. After you release a wire, click **Refresh** to view wire status changes. At the time of wire release, the following limits are checked:

- User's Application Limit
- User's Maximum Daily Release Amount Limits
- Account Amount Limits
- Customer Settings Daily Release Limit

## Using Wire Groups

Wire groups are an efficient way to bundle same-type wire templates into a single group, reducing the time needed to submit wire transfers for processing. You can include up to 2,000 wire templates in a single wire group.

The screenshot shows the 'Manage Wire Templates' page. The top navigation bar includes 'Wires Dashboard', 'Manage Wire Batch', 'Manage Templates', 'Manage Revisions', and 'Group Templates' (highlighted with a '1'). The 'Create' section includes 'Add Single Wires', 'Import Wires', 'Add Wire Batch', and 'Add Wire Templates'. The main content area has a sub-navigation bar with 'Wire Templates', 'Approve Templates', and 'Wire Groups'. A modal titled 'ADD GROUP' is open, showing a list of wire templates on the left and a search bar on the right. The modal includes a 'Group Name' field, a 'Description' field, and a 'Save' button. Numbered callouts (1-4) highlight key steps: 1. 'Group Templates' in the top navigation; 2. 'Add Group' button; 3. Selecting a template from the list; 4. Entering a group name and description.

1. From the **Wire Transfers** bar on the left navigation menu, click **Group Templates** in the top navigation.
2. Click **Add Group** to create a new wire group.
3. Select the appropriate wire **Application**. Select template(s) from the list in the left panel and click the right arrow to move template(s) to the right panel for the Wire Group you want to create.
4. Enter a **Group Name** and **Description** and click **Save**.

## Creating a Batch Wire

A batch wire is a collection of single wires or wire templates grouped together and released as a batch. All wires in a batch use the same wire application and value date. A batch can contain a maximum of 2,000 wires.

The image displays two screenshots from the First Republic Corporate Online User interface. The top screenshot, titled "Batch Wire List", shows the "Manage Wire Batch" page. It features a navigation menu on the left with "Wire Transfers" selected. The main content area includes search filters for "From Amount", "From Date", "To Amount", and "To Date", along with a "Search" button. Below the filters is a table with columns for "Application", "Value Date", "Batch No.", "Item Count", "Batch Amount", and "Current". Buttons for "Delete", "Add Batch Wires", and "Queue to Transaction List" are visible. The bottom screenshot, titled "Batch Wire Selection", shows the "Add Wire Batch" page. It includes a "Create your batch using:" section with radio buttons for "Wire Application" (selected) and "Wire Group". A dropdown menu for "Select Application" is open, showing options like "Non Repetitive Fed", "Non-Repetitive Fed Intl", "Semi Repetitive Fed", and "Semi-Repetitive Fed Intl".

1. From the **Wire Transfers** bar in the left navigation menu, click **Manage Wire Batch** in the top navigation.
2. Select any of the search criteria to search a batch wire, or filter a list of batch wires you want to view. Click **Search**.
3. Click **Add Batch Wires** to begin the process of adding new wire batches to the Batch List. Batched wires will remain on the Batch Wire List until they are queued to the Transaction List or deleted by a user.
4. Select whether you will create a batch using a **Wire Application** or **Wire Group**. If **Wire Application** is selected, click on the type of wire in the **Application** type drop-down list. If **Wire Group** is selected, click on the desired wire group. Follow the steps for creating your batch and **Save**.
5. Open the Batch Wire List page, select batches and click **Queue to Transaction List** to send the batches to the Transaction List page.
6. If you would like to create a wire batch via **Import Wires**, contact our Online Banking Support team for more information and assistance with the process.

## Revising Wires

Wires that have been queued to the Transaction List but not released can be changed by sending the wire to Manage Revisions. Wires that are sent to Manage Revisions no longer appear on the Transaction List page. When a wire from a Batch is sent to Manage Revisions, the wire is removed from the initial batch. After the wire is revised, it is queued back to the Transaction List where it can be approved and released.

The screenshot shows the 'Wires Dashboard' and 'Pending Revisions' pages. The 'Wires Dashboard' has a navigation menu on the left with 'Wire Transfers' selected. The main content area shows 'Wires Dashboard' with a 'Manage' dropdown menu. The 'Pending Revisions' page shows a table of pending wires. The wire with Wire # 919396 and Amount \$2.00 is highlighted. The 'Revise' button is highlighted with a yellow circle labeled '1'. The 'Delete' button is also visible. The 'Approve' buttons are labeled 'Approve 1', 'Approve 2', and 'Approve 3'. The 'Release' button is also visible.

Wire #	Application	Line ID	Value Date	Customer Account No.	Amount	(From) Batch No.	Bene Name	Date/Time
919396	NEF		04/25/2019	99202281729	\$2.00		DS	04/30/2019 08:03:01
919396	APPROVED1	0	NEF	04/22/2019	99202281729 Wire Acct 29		DS	

1. From the **Transaction List**, select the check box next to the wire to modify. Click **Revise**.
2. Click **Manage Revisions** in the top navigation.
3. Click the **Amount** hyperlink for the wire you want to revise on the **Manage Revisions** page. Correct the wire information and click **Queue** to send the wire back to the **Transaction List**.

# Documents

Account Analysis statements and tax documents 1099/1098 forms will be available to view and download in the Documents module.

Inquiry > Documents Print

3 Statement(s) available for the selected account.  
Request successful

Select an account, then choose 'View Documents':

CRITERIA

Account Number\* 80000085648-ABA321081669-Digital Channels Operating

Available Documents

Detail: Account Analysis Statements: 09/29/2015	<a href="#">View</a>	<a href="#">Download</a>
Detail: ML ABS: 09/29/2015	<a href="#">View</a>	<a href="#">Download</a>
Detail: 1099-INT: 09/29/2015	<a href="#">View</a>	<a href="#">Download</a>

1. From the **Documents** bar in the left navigation menu, select an account from the **Account Number** drop-down list.
2. Click **View Documents** to review the information or click **Download** to save a PDF copy.

# Statements

The Statements module allows you to view, download and print your account statements so there is no need to wait for a paper statement in the mail. You will need to first review and accept the Online Statements Terms and Conditions and agree to accept statements electronically (turn off paper statement generation) in order to access Online Statements.

	Account ▲	Documents ▲		
Home	Digital Channels Operating	DD80000085648	Checking and Savings Statements	<a href="#">View</a> <a href="#">Download (PDF)</a>
Balances	FRBACT1 DDINB1	DD80000124009	Checking and Savings Statements	<a href="#">View</a> <a href="#">Download (PDF)</a>
Internal Transfers	Chk - 51	DD80000027251	Checking and Savings Statements	<a href="#">View</a> <a href="#">Download (PDF)</a>
Reporting	Digital Channels Payroll	DD80000085655	Checking and Savings Statements	<a href="#">View</a> <a href="#">Download (PDF)</a>
Stops and Inquiries	FRBACT1 DDBP1	DD80000123969	Checking and Savings Statements	<a href="#">View</a> <a href="#">Download (PDF)</a>
Positive Pay	Digital Channels MM	DD80000123985	Checking and Savings Statements	<a href="#">View</a> <a href="#">Download (PDF)</a>
	Digital Channels Reserve Acct	DD80000123993	Checking and Savings Statements	<a href="#">View</a> <a href="#">Download (PDF)</a>
	FRBACT1 - DDPAY1	DD80000124017	Checking and Savings Statements	<a href="#">View</a> <a href="#">Download (PDF)</a>

1. From the **Online Statements** bar in the left navigation menu, click **View** or **Download (PDF)** to view your account statement in HTML or PDF formats, respectively. The PDF version is generally available three to five days after the HTML version is available.
2. Manage email notifications of account statements available for viewing in **Email Options**.
3. Click **Download All Current Statements** to download the current statement across all accounts.

Online Statements > View



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(800) 392-1400

BARULICH DUGONI & SUTTMANN LAW GROUP INC  
PAYROLL  
400 SOUTH EL CAMINO REAL  
SUITE 1000  
SAN MATEO CA 94402-1704



Account Number: 80000085648

SIMPLIFIED BUSINESS CHECKING View Check Images | Download CSV | Print Current View

Account Summary

<b>Beginning Balance</b>	\$698.51	<b>Average Daily Balance</b>	\$11,088.92
Total Deposits	\$319,000.00	<b>Minimum Balance</b>	\$548.51
Total Withdrawals and Debits	\$318,637.00	<b>Service Charges</b>	\$0.00
Total Checks Paid	\$0.00	<b>Interest Earned This Statement Period</b>	\$0.00
<b>Ending Balance</b>	<b>\$1,061.51</b>		

ACCOUNT ACTIVITY Daily View | Summary View

Date	Description	Amount
<b>Deposits and Credits</b>		
03/14	INTERNET TRANSFER FROM DDA#XXXXXXXX5830 ON 03/14 AT 16.27	\$158,000.00
03/28	INTERNET TRANSFER FROM DDA#XXXXXXXX5830 ON 03/28 AT 17.28	\$161,000.00
<b>Total Deposits and Credits</b>		<b>\$319,000.00</b>
<b>Withdrawals and Debits</b>		
03/07	ACH DEBIT PAYCHEX EIB -INVOICE	(\$150.00)
03/15	ACH DEBIT PAYCHEX EIB -INVOICE	(\$157,620.32)
03/29	ACH DEBIT PAYCHEX EIB -INVOICE	(\$160,866.68)
<b>Total Withdrawals and Debits</b>		<b>(\$318,637.00)</b>

**7**

**DOWNLOAD STATEMENTS**

Select All

**2019**

March

February

January

**2018**

December

November

October

September

August

July

June

May

April

March

February

January

Download All Selected

You can download all the selected statements on this page.

When viewing a statement:

4. To view check images for the current statement, click on **View Check Images**.
5. To download or export a statement, click the **Download CSV** link.
6. To print a statement, click on the **Print Current View** link.
7. To download multiple statements for the current account, click **Select All** or select the preferred months and click **Download All Selected**.

# Bill Payment

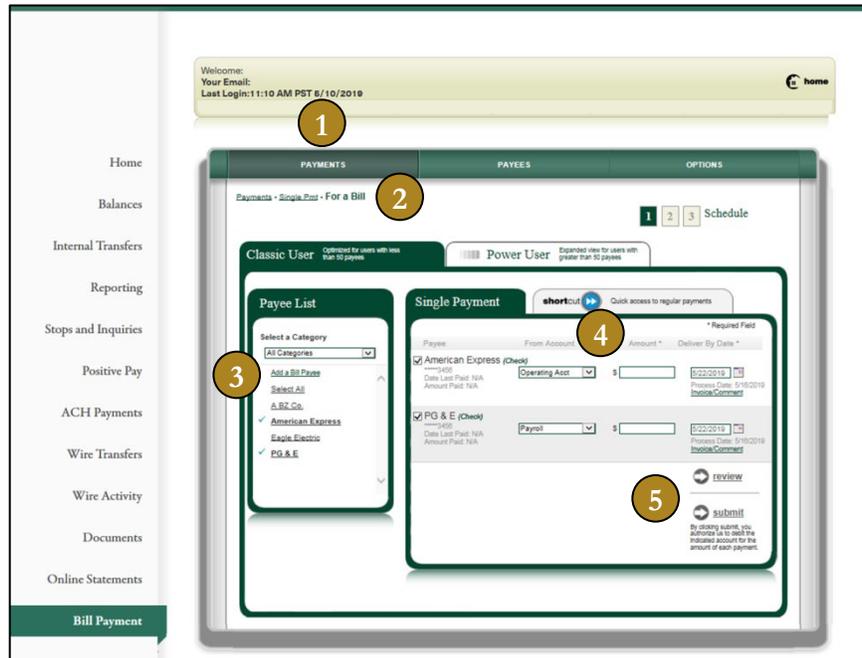
The Bill Payment module allows you to make bill payment more efficient and less time-consuming.

## Adding a Payee

The screenshot displays the Bill Payment interface. On the left is a navigation menu with options: Home, Balances, Internal Transfers, Reporting, Stops and Inquiries, Positive Pay, ACH Payments, Wire Transfers, Wire Activity, Documents, Online Statements, and a highlighted **Bill Payment** bar. The top header shows a welcome message, email address, and last login time (11:10 AM PST 6/10/2019), along with a home icon. The main content area has three tabs: PAYMENTS, PAYEE'S, and OPTIONS. The PAYEE'S tab is active, showing a breadcrumb trail: Payees > Add a Payee > Company. A green-bordered box highlights the 'Add a Payee' form, which includes fields for Payee Name, Account Number, Confirm Account Number, Phone Number, Payee Zip Code, and Account Holder Name (with 'TSMP' entered). A 'next' button is at the bottom of the form. To the right of the form is an 'Important Information!' box stating that payee information is typically found on the most recent bill, and additional info may be requested if not in the database. A 'Member' link is at the bottom right.

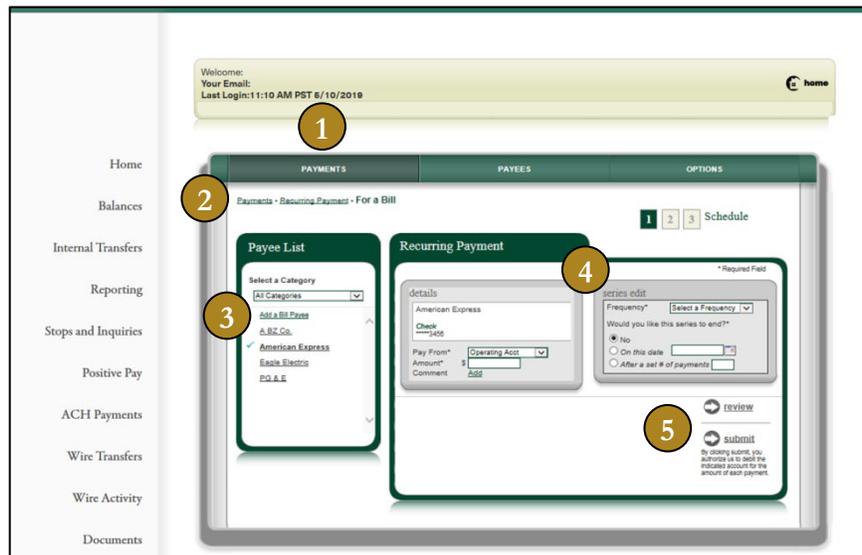
1. From the **Bill Payment** bar in the left navigation menu, click **Payees**.
2. Click **Add a Payee** to add a new payee to the list.
3. Select the type of payee — a company, an individual, a bank or a credit union.
4. Enter the payee information. If Bill Payment recognizes the payee, you will be presented with an established payment address. You can either choose this address or opt to manually enter the payee's information.
5. Click **next** to complete the process.

## Scheduling a Single Payment



1. From the **Bill Payment** bar in the left navigation menu, click **Payments**.
2. Click **Single Payment**. Next, select the type of payment you'd like to schedule: **For a Bill** or **For an Individual**.
3. Select the payees from the Payee List to make a payment. You can also add a new payee by clicking **Add a Bill Payee**.
4. Select **From Account** and enter the **Amount** and **Deliver by Date** for your payments.
5. Click **Submit** to schedule the payment or **Review** the payment information before scheduling.

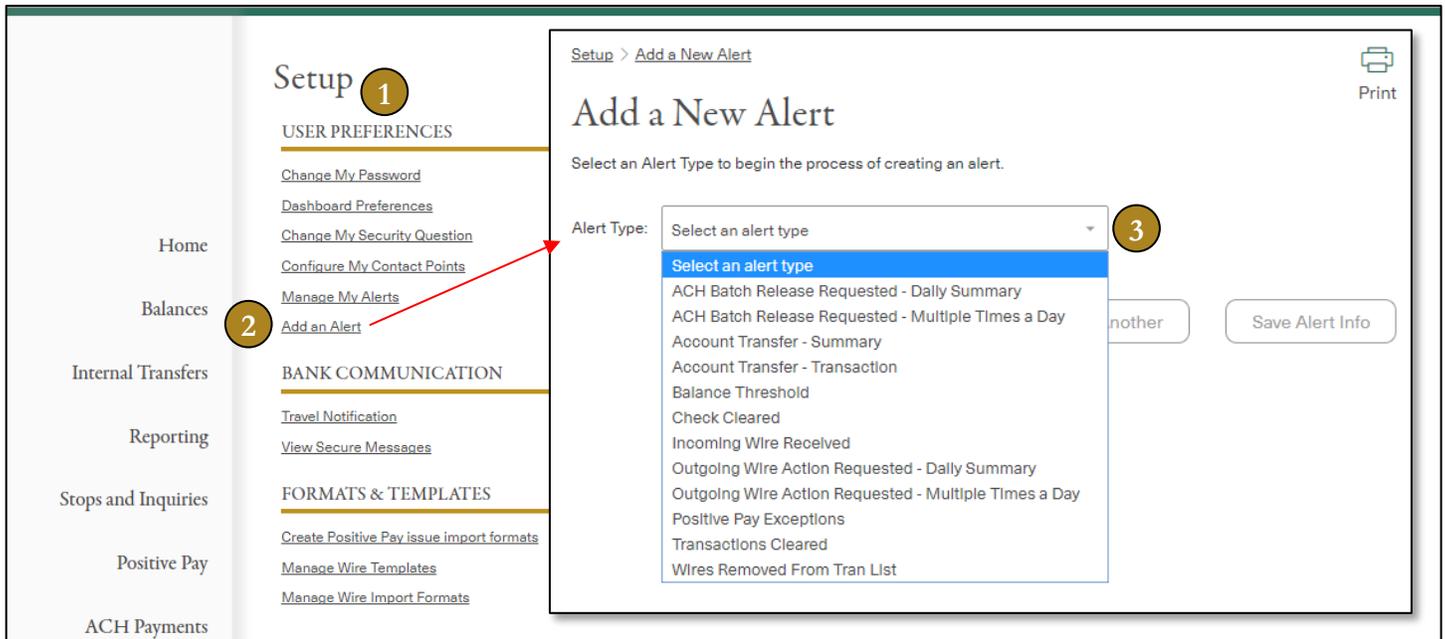
## Scheduling a Recurring Payment



1. From the **Bill Payment** bar in the left navigation menu, click **Payments**.
2. Click **Recurring Payment**. Next, select the type of payment series you'd like to schedule: **For a Bill** or **For an Individual**.
3. Select a payee from the Payee List to make a payment. You can also add a new payee by clicking **Add a Bill Payee**.
4. Select **Pay From**, enter the **Amount**, and select the **Frequency** and **Duration** of the payment series.
5. Click **Submit** to schedule the payment or **Review** the payment information before scheduling.

# Setup

The Setup module allows you to manage and update your preferences, including passwords, contact information and alerts. This module also enables the designated administrator to add, edit or disable user profiles. Users can be entitled to select accounts, select functionality and varying approval rights. The administrator can also generate audit reports of actions taken by users.



## User Preferences

1. From the **Setup** bar in the left navigation menu, the User Preferences section allows you to set your preferences for your home page appearance, password controls and contact information.
2. To receive alert notifications, click **Add an Alert**.
3. Select the **Alert Type** you would like to receive and enter the requested information for each alert type.

# User Management Best Practices

To improve security and minimize the potential for fraudulent risk, use the following best practices when provisioning user accounts that access Corporate Online.

## User Accounts and System Access

- Every user should have their own unique/non-shared user account (User ID) and password. Do not issue shared credentials with the intent that they be used by multiple people.
- Do not share User IDs or passwords with others.
- Enter a user's legal name in the First Name/Last Name fields and avoid using generic or non-legal names. If a non-legal name is detected, you may be contacted by First Republic for remediation. Legal names are required to preserve accountability.
- Do not use Administrator accounts to process financial transactions (wires, ACH) or for day-to-day financial business.
- Your company and the individuals for whom you provide system access are responsible for all activity performed under your Company's profile and the User IDs you have issued.
- Utilize the Alerts feature to be notified of activity happening on your accounts and to remain vigilant on any potential fraud.

## Passwords

- Users should select strong passwords that meet or exceed the system's password standard. A strong password contains a mix of uppercase and lowercase letters, numbers and symbols.
- Passwords should be unique and used only for Corporate Online. Do not create passwords that are easy to guess or written so they are visible by others.
- Protect passwords and never share your password with others.
- If there is reason to believe that your password is compromised, immediately change the password.

## Email and Messaging

- Use your company's email account for conducting company business with First Republic.
- Never use personal email accounts to conduct company business or to send business related communications.
- When emailing confidential information, send the minimum amount of information required to accomplish the task.
- If you need to email confidential information, ensure you send secure emails, e.g., use the email encryption feature in Microsoft Outlook.

## Managing Users

The image consists of three overlapping screenshots from a web application's 'Setup' section, illustrating the process of adding a new user.

- Top Screenshot:** Shows the 'Entitlements > Search User' page. A red arrow points to the 'Manage Users' link in the left navigation menu, labeled with a circled '1'. Below the search form, a table lists users with columns for User ID, Status, Description, and Logged In. A red arrow points to the 'Add User' button, labeled with a circled '2'. At the bottom, a red arrow points to the 'Administration' link in the 'Browse Permissions' section, labeled with a circled '4'.
- Middle Screenshot:** Shows the 'Create New User' form. A red arrow points to the 'Add User' button, labeled with a circled '3'. The form includes sections for User Information, Password Maintenance, Contact Information, and Communications to Bank.
- Bottom Screenshot:** Shows the 'Browse Permissions' section. A red arrow points to the 'Administration' link, labeled with a circled '5'. Below it, a list of permissions is shown, including 'All', 'Set up Customer', and 'View'.

1. From the **Setup** bar in the left navigation menu, click **Manage Users**.
2. Select **Add User** to begin the process of adding a user.
3. Enter the **User ID**, **First Name**, **Last Name**, temporary **Password** and **Activation Date**. Then click **Add** to save the new user information.
4. After adding the new user, scroll down to the Browse Permissions section and select the user's permissions in each section.
5. The administrator can click **Download Entitlements Report for All Users** to track and manage which users have access to which features and functions.

## Copy User Permissions

The administrator can copy permissions from one user to another user quickly and easily to provide system access to new users, as well as update access for existing users.

The screenshot shows the 'Copy User Permissions' interface. At the top, there are two main sections: 'USER PREFERENCES' and 'ADVANCED ADMINISTRATION'. Under 'ADVANCED ADMINISTRATION', 'Copy User Permissions' is highlighted with a red arrow and a callout '1'. Below this, the 'Copy User Permissions' page is shown with a breadcrumb 'Setup > Copy User Permissions'. The page has two main columns: 'Copy Permissions From' and 'Copy Permissions To'. In the 'Copy Permissions From' column, 'SCHMIDT, MICHAEL BANKUSER' is selected, with a callout '2'. Below this, there is a 'Selected Users (3)' section with a 'Sort by Last Name' dropdown and three users: 'Avila, Isabelle IAVILA', 'HSIEH, IVAN IHSIEH', and 'Movva, Jaya JMOVVA'. Each user has a checkbox and an '[X]' button. Callout '5' points to the '[X]' button for 'Avila, Isabelle IAVILA'. In the 'Copy Permissions To' column, there is a search box 'Type ahead to select user(s)' and a list of users with checkboxes. Callout '3' points to the search box. Callout '4' points to the '+ Create New User' button. Callout '6' points to the 'Next' button at the bottom right.

1. From the **Setup** bar in the left navigation menu, click **Copy User Permissions**.
2. Select the user that you want to **Copy Permission From**.
3. Select one or more users from the drop-down list that you want to **Copy Permission To**.
4. To add a new user to your list, click **Create New User** to add a user.
5. To remove users from the **Copy Permission To** list, you can click the **[X]** button below the Selected Users section or uncheck the user(s) from the drop-down list.
6. Click **Next** to review the permissions you are copying.

7. On the **User Permissions** screen, you will review and confirm that all permissions you want to copy are checked. Remember to verify each of the subsections across the top under **Browse Permissions** to ensure that all permissions you want to copy are checked.  
 Note: If you are copying the Bill Pay permission, please note that BillPay access is granted at a default level with the ability to queue payments that require another user’s approval and view transaction history. If the user requires additional access, you will need to configure their settings within the BillPay module.
8. Scroll down to the **Select Users** section at the bottom to review and confirm the users to whom you want to copy permissions.
9. Click **Copy** to begin copying permissions to the selected user(s).  
 Note: The copying process can take between 30-60 seconds per user, depending on the number of permissions you are copying and the number of users to whom you are copying.

## Mobile Check Deposit Setup

The administrator can designate users and enable permissions to perform mobile check deposit from the user's smart phone device. This service permission is also entitled at an account level specific to each individual user.

Entitlements > Search User

Company ID: FRBMOBILE

User ID: test%

Last Name:

First Name:

Status Description: ALL

Return Logged In Users Only

User Name	User ID
User_Test	TESTCLONE321
Schmidt, Michael	TESTUSER
test_user01	TESTUSER01
user_test02	TESTUSER02
test_user03	TESTUSER03
user_test04	TESTUSER04
user_test06	TESTUSER05
Schmidt, Michael	TESTUSER2

**Browse Permissions:**

Administration | Account Activity & Stop Payment | Transfer | Positive Pay | Balance Inquiry | Alerts | Bill Payment

**ADMINISTRATION PERMISSIONS**

Mobile

Mobile Access  Mobile Check Deposit

**Browse Permissions:**

ent | Online Statements | International Wire FX | ACH | Wires | Reporting | Payments & Reporting Accounts | Check Services & Account Assignmer

Assign accounts individually

Assign accounts by group

Group Name	Mobile Check Deposit	Account Transfers	Balance Inquiry	Check	Dashboard	Exception Permissions	Loan Transfer
TEST	<input checked="" type="checkbox"/>	<input type="checkbox"/>					
TEST2	<input checked="" type="checkbox"/>	<input type="checkbox"/>					
TEST5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Show 10

Cancel Save

- From the **Setup** bar in the left navigation menu, click **Manage Users**. Select the user for which you want to provide access to mobile check deposit by clicking on the User Name.
- Scroll down to the Browse Permissions section, and under **Administration** select both **Mobile Access** and **Mobile Check Deposit**, then click **Save**.
- Next, click the right arrow to view additional categories and click **Check Services & Account Assignment**.
- Select whether you will assign accounts individually or by group. Under **Mobile Check Deposit**, click the checkbox for each account or group you want to provide access to.

## Modifying Account Names

The administrator, or users with the appropriate permission, can change the name of an account on the Modify Account Names page, which also displays a list of your accounts and information about each account.

The screenshot shows the 'Setup' page with a navigation menu on the left. The main content area is titled 'Modify Account Names'. Below the title is a table with columns: Account Name, Account Type, Account Number, and ABA Number. The table contains five rows of account information. A red arrow points from the 'Modify Account Names' link in the navigation menu to the 'Modify Account Names' page. A red circle with the number '1' is around the 'Modify Account Names' link in the navigation menu. A red circle with the number '2' is around the 'Account Name' column header in the table. A red circle with the number '3' is around the 'Check Services' tab in the table. The table contains the following data:

Account Name	Account Type	Account Number	ABA Number
Chk - 51	Checking	80000027251	321081669
Digital Channels MM	Checking	80000123985	321081669
Digital Channels Operz	Checking	80000085648	321081669
Digital Channels Payro	Checking	80000085655	321081669
Digital Channels Reser	Checking	80000123993	321081669

1. From the **Setup** bar in the left navigation menu, click **Modify Account Names**.
2. Enter new **Account Names** in the text boxes and click **Save**. If you change the name of a **Payments and Reporting** account, the change will apply to the corresponding **Check Services** account.
3. Click on the **Check Services** tab to make any additional **Account Name** changes. If you change an **Account Name** on the **Check Services** tab, the change will not apply to the corresponding **Payments and Reporting** account. Enter new **Account Names** in the text boxes and click **Save**.

## Account Groups

A set of accounts can be grouped together and used in user setup, reporting and inquiries.

Setup > Maintain Account Groups

Entitlements > Maintain Account Groups > FRBMOBILE

Click **3** Name for Account Assignment. Click Pending Status to Approve or Reject Changes.

Account Group: [ ] Group Description: [ ] Save Save/

TEST TEST2 TEST5 Test5

Page 1 of 1

Add Group Done Generate Account Group Report

Setup > Maintain Account Groups

Entitlements > Assign Accounts to Group > TEST

Search Accounts

Account Name: [ ] Account Number: [ ] Routing Number: [ All ] Account Group: [ All ] Search Clear

Total Accounts 25  
Selected:

<input checked="" type="checkbox"/>	Account Name	Account Number	Routing Number	TEST Status
<input checked="" type="checkbox"/>	Digital Channels MM	80000123985	321081669	Assigned
<input checked="" type="checkbox"/>	Digital Channels Reserve Acct	80000123993	321081669	Assigned
<input checked="" type="checkbox"/>	Digital Channels Operating	80000085648	321081669	Pending Add
<input checked="" type="checkbox"/>	Digital Channels Payroll	80000085655	321081669	Pending Add

Page 1 of 3 Show 25 Showing 1 - 25 of 59

Save Cancel Done

1. From the **Setup** bar in the left navigation menu, click **Maintain Account Groups**.
2. Click **Add Group** to begin the process of adding a new Account Group.
3. Enter the **Account Group** name and **Group Description**. Click **Save/Next** to assign accounts to the new group.
4. Click the individual **Account Name** check boxes to assign specific accounts to the group. Alternatively, find accounts through the Search Accounts feature by entering one or more search criteria.
5. Click **Save** and then **Done**. You will return to the Maintain Account Groups page.

Note: You will need to return to Manage Users and **Assign Accounts by Group** for users in order for them to view the accounts groups created.

# Corporate Mobile App

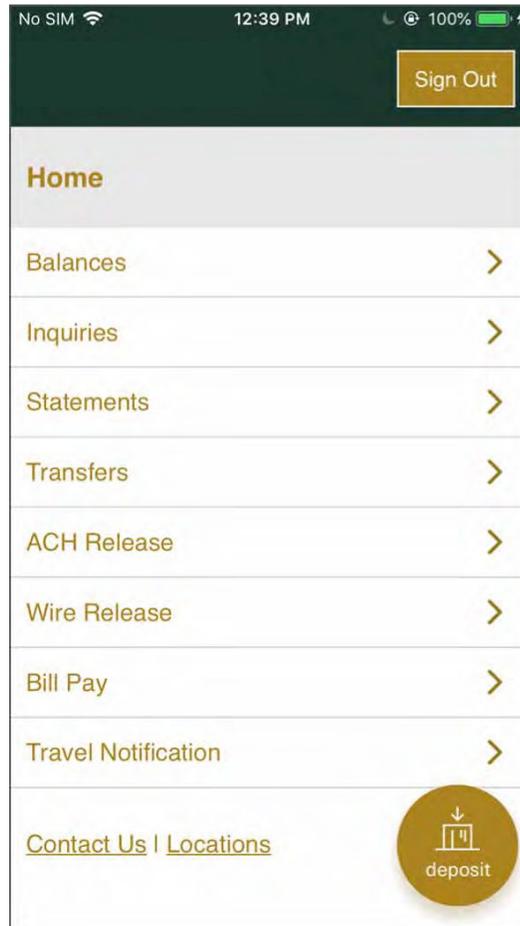
For the convenience of corporate banking on the go, First Republic's Corporate Banking App can be downloaded and accessed from a person's smart phone device (Apple iPhone or Google Android).

## Services Available

1. Sign into the Corporate Banking App with your assigned user credentials.

2. Corporate banking services that are available via the mobile app include:

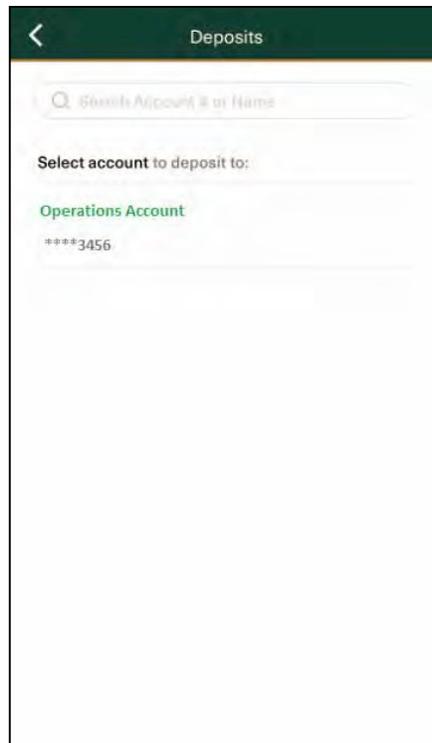
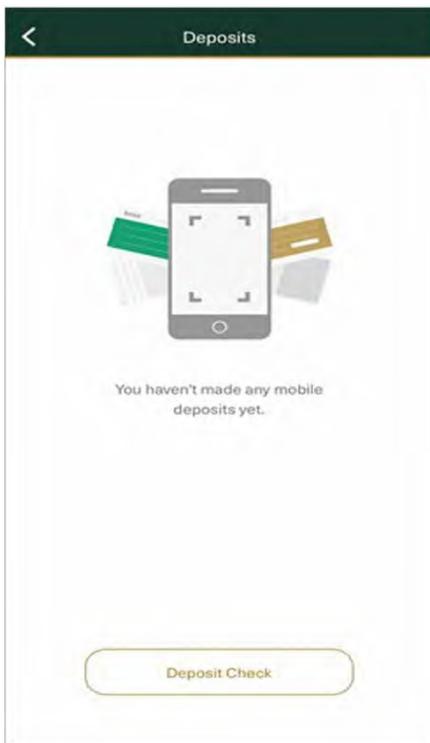
- Balances
- Account Inquiries
- Transfers
- Contact Info
- ACH Release
- Wire Release
- Bill Pay
- Check Deposits



## Mobile Check Deposit

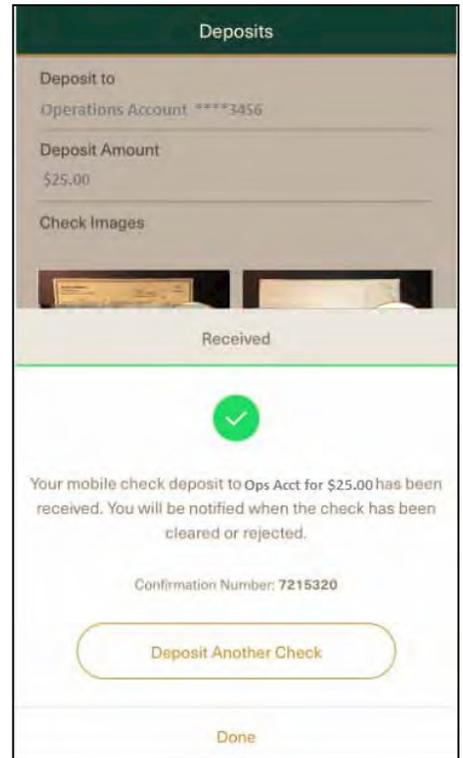
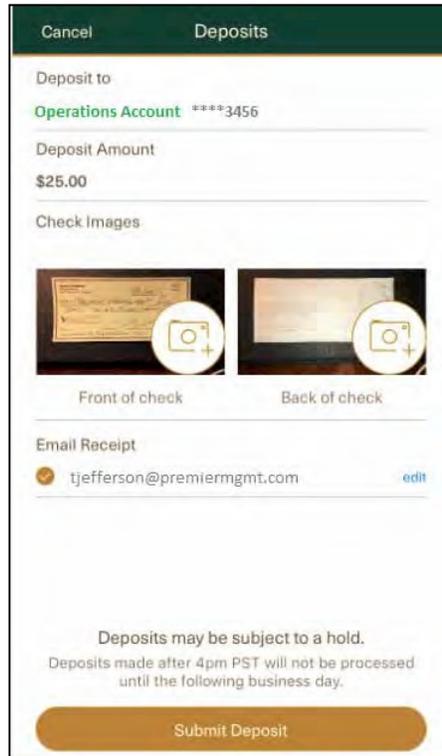
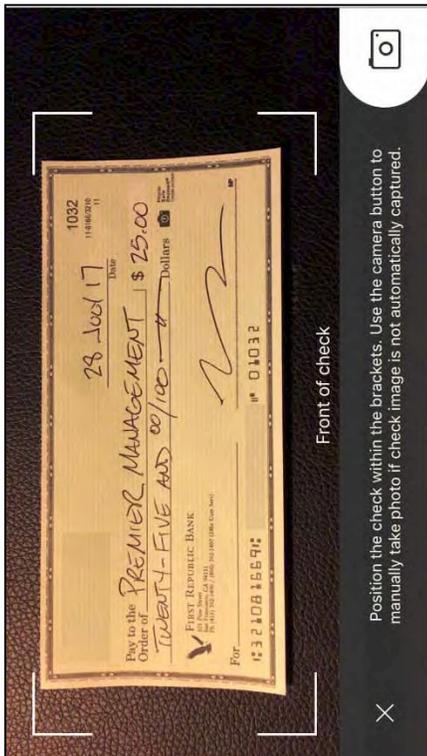
The Mobile Check Deposit service must be enabled by your designated Corporate Online administrator, at both the user level and at the account level. If either of these permissions are missing, you will be unable to use the service. Please see page 32 of this guide for instructions on how to give access.

1. Tap on the **Deposits** icon located at bottom right of the app Home screen.
2. The first time accessing the service you will be notified that you haven't made any mobile deposits.
3. Tap on the **Deposit a Check** button to begin.
4. Select account to deposit to and enter amount of check to be deposited.
5. Tap the **Done** button located at the bottom of the screen.



## Mobile Check Deposit – Continued

1. Follow instructions to capture **Front** and **Back** of images of check. Note: Please ensure that the check is endorsed with “First Republic Mobile Deposit.”
2. Review details. If the information and images are correct, tap **Submit Deposit**.
3. You will receive an onscreen notice that your **deposit has been received**.
4. If you have more checks to deposit, tap **Deposit Another Check**.
5. Otherwise, tap on **Done** at the bottom of the screen to finish and exit mobile check deposit service.





# Transaction Cutoff Times

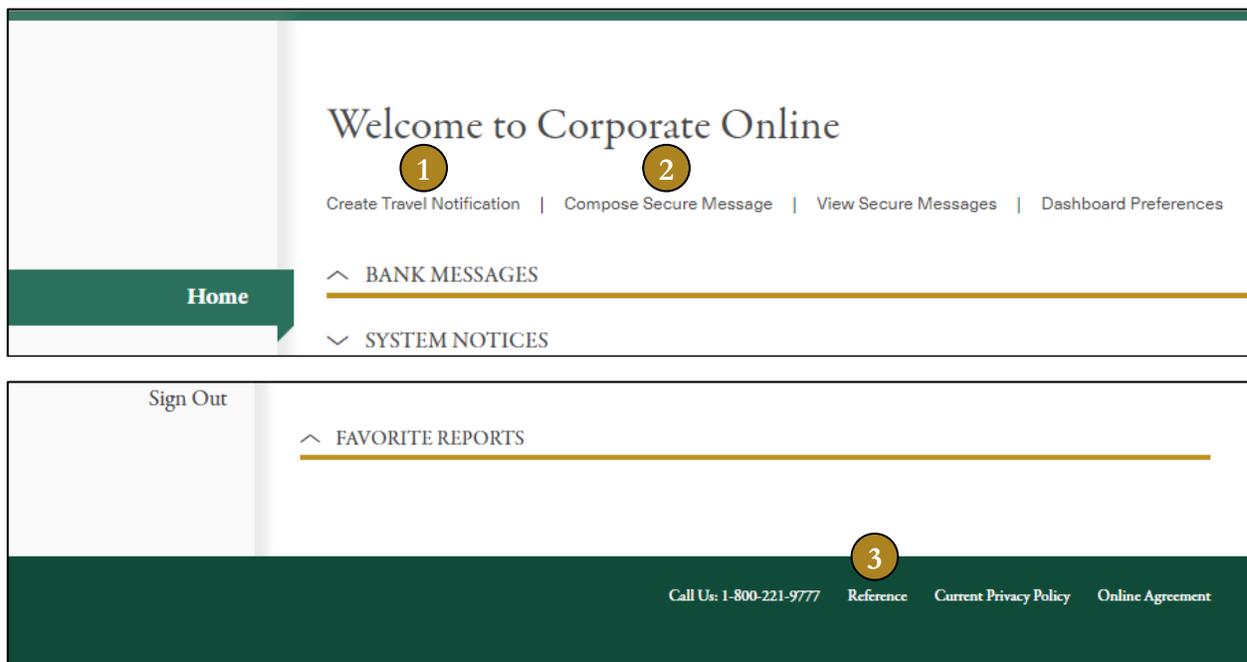
The cutoff times for processing payment transactions on the same business day are listed below. Transactions received after cutoff times on a business day or on a Saturday, Sunday or federal holiday may not be processed until the following business day.

Transaction	Cutoff Time*
ACH	5:00 p.m. PT to release
Positive Pay	12:00 p.m. PT to pay or return exceptions
Wire Payment	2:30 p.m. PT to release

\* Times may be subject to change. Advance notice of any changes will be provided.

## Additional Resources

Need to train a new employee on how to navigate the Corporate Online website or have your existing staff take a refresher course in wire transfers or Positive Pay? First Republic is here to help.



1. Click **Create Travel Notification** to alert us of your travels when using your First Republic ATM/debit cards.
2. Click **Compose Secure Message** to send an email to First Republic through our Secure Message Center.
3. Click **Reference** on the bottom of the home page to view a library of detailed reference guides on all the features of Corporate Online available to you 24 hours a day, seven days a week.

## Contact Us

This user guide is a high-level overview of the features offered through Corporate Online. If you have any questions regarding Corporate Online, our Corporate Online Support team can be reached at **(800) 221-9777**.

And, as always, you can stop by your Preferred Banking Office to talk about your accounts with a banker. Please visit our website at [firstrepublic.com](http://firstrepublic.com) to locate a Preferred Banking Office near you.

Deposit products and related services are offered by JPMorgan Chase Bank, N.A. Member FDIC.

 Equal Housing Opportunity

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