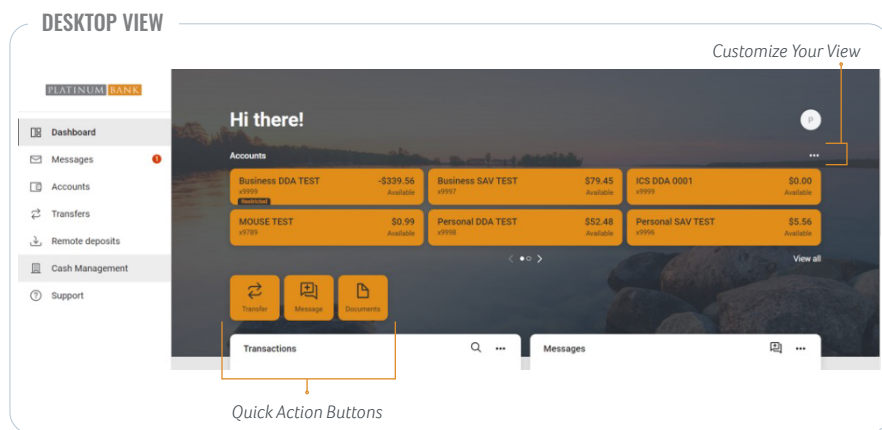


CASH MANAGEMENT QUICK REFERENCE GUIDE.

These tips apply to both online banking and the new Platinum Bank mobile app.

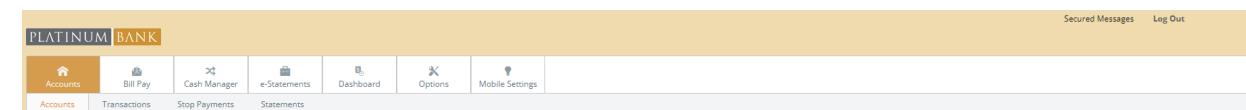


CUSTOMIZE YOUR VIEW

- Tap the “...” along the top of the screen to reorganize the dashboard layout and adjust the amount of information displayed in each section. Many of these features can also be accessed from the Menu on the left, or from the Quick Action buttons.
- Organize your dashboard to add or remove cards (menu options) and rearrange to keep your commonly used features at the top.

MESSAGES

Start a conversation with a Platinum Bank representative during business hours. You may also leave a message after hours and we'll respond the next business day.



CASH MANAGEMENT

- To navigate to the Cash Management platform for Business Bill Pay, Cash Manager, Positive Pay and Remote Deposit Capture with a scanner, click on 'Cash Management' as shown above.
- To return to the Dashboard screen above, a new tab option is available on the Cash Management screen titled 'Dashboard'.

FREQUENTLY USED FEATURES

MENU: List of options found on the left side of your online banking screen. Depending on the screen size, and for mobile users it is found in the 3 horizontal lines in the upper left corner (hamburger icon). These options will include full functionality and historical information.

SETTINGS: To locate Settings on your desktop, click your name at the bottom of the Menu.

QUICK ACTION BUTTONS: will bring you to commonly used features such as transfer funds or send a message through a quick key.

ADD OR REMOVE ACCOUNTS FROM DASHBOARD VIEW

Menu > Settings > Platinum Bank
Show in App / Show balance and activity.

RENAME ACCOUNTS

Menu > Settings > Platinum Bank > Select Account > Rename

ACCOUNT ALERTS

Choose an account from the Dashboard > Alert Preferences

VIEWING OR ENROLLING IN ESTATEMENTS

Choose an account from the Dashboard > Estatements > Sign Up/Changes

CHANGE USERNAME, PASSWORD, PASSCODE, FACE/TOUCH ID OR PHONE NUMBER FOR TWO FACTOR AUTHENTICATION (2FA) OR SETUP ADDITIONAL 2FA

Menu > Settings > Security

ADD YOUR PICTURE

Menu > Settings > Click the pencil next to the round image.

UPDATE YOUR EMAIL OR PHONE NUMBER

DESKTOP

Menu > Settings > Profile
Click edit next to the information you wish to change.

MOBILE

Menu > Settings > Select your name
Click edit next to the information you wish to change

SWITCH BETWEEN ONLINE BANKING PROFILES (MOBILE ONLY)

Menu > My profile > Switch Profile or Add Profile > Select Profile



DESKTOP VIEW

Business DDA TEST
x9999

\$90.30
Available ⓘ

Transactions

Transaction	Amount	Date
BANNO SCREENSHOT	+\$200.00	Pending Apr 13
DDA INCLEARING CHECK 22708	\$118.41	Apr 7
ADP RETURN ITEM 296490	+\$2,479.00	Nov 18, 2022
DDA INCLEARING CHECK 296490	\$2,479.00	Nov 17, 2022
DDA REGULAR CHECK 1214	\$0.80	Oct 25, 2021
DDA REGULAR CHECK 1213	\$0.50	Oct 25, 2021
DDA REGULAR CHECK 1212	\$0.40	Oct 25, 2021
TRIP FROM ESS BUS DDA TEST CONFIRMATION NUMBER 930210050	+\$0.01	Sep 20, 2021

End of available activity

Card management

JODY LAPORTE
You can view 6000, Ordered

Details

Account numbers

Account number ⓘ 999999
Routing number 096017670

Account information

Owner PLATINUM BANK
Other names on account BUSINESS CHECKING - TEST ACCT
Date opened 4/27/2007

Activity

Last statement balance \$8.71
Date of last statement 4/2/2023
Date of last deposit 11/18/2022

TRANSACTIONS

View transactions across all your accounts from the dashboard Transactions section. To view transactions for a single account, select the Account from the dashboard.

- Search for transactions by using the magnifying glass in the upper right of the Transactions section.
- Select any posted transaction to add a tag, note, or attach an image, such as a receipt, or attach to a conversation with one of our bankers.

DETAILS

See a snapshot of your account including account number, date opened, last statement balance and your current interest rate.

TRANSFERS

Move money between Platinum Bank accounts. Schedule future transfers by clicking on “More options”.

DEPOSIT (MOBILE APP ONLY)

Deposit a check right from your phone or tablet using the Deposit Checks button on the Dashboard or Menu.

ATTACH TO A CONVERSATION

Send a message to one of our bankers through our secure conversation by attaching a transaction that you’re questioning.

ESTATEMENTS

See your statements and enroll in e-statements here.

ALERT PREFERENCES

Set up balance and transaction alerts here. For specific cash management alerts on ACH, Wires, etc. continue to use the features in Cash Management under Options > Alerts.

IMPORTANT FEATURE NOTES

- **REMOTE DEPOSITS** this refers to mobile deposits. If you are looking to make a deposit with a scanner, head to the remote deposit function in your Cash Management tab.
- **ACCOUNTS** See a list of your accounts and change the order in which they appear. From this list, click into any Account to get to the Account View screen. Within the dashboard, you will only be able to see 20 accounts. If you’d like help organizing them, please reach out to EServices, or navigate to the Cash Management tab for the full list.
- **TRANSACTIONS** on the Dashboard includes the most recent transactions on all accounts. Click into an account for the account specific transactions.
- **CARD MANAGEMENT** you will be able to see and manage all debit cards tied to your business. Cards can be turned off & on and travel notices can be added.
- **STOP PAYMENTS** Available only in the online version on the Dashboard, enter any new stop payments here. View stop payments that have been created through the Dashboard; previous stop payments placed will not appear.
- Balance and Transaction Alerts will need to be recreated. Cash Management alerts will be converted.
- In the Cash Management platform, the ‘Dashboard’ tab will return you to the home screen. If this is not working, you may need to allow popups. Check for pop up blockers and allow access as needed.

