

Treasury Navigator[®] For Commercial User Guide

May 2025



Member FDIC

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Getting Started

To access Treasury Navigator®, you must have the **Treasury Navigator® Secure Browser** on your PC. The **Treasury Navigator® Secure Browser** is a java-based application that runs on a user's computer and provides a captive, safe environment for accessing Treasury Navigator® and other websites or server-based applications that are permitted to the company by SouthState Bank. The Treasury Navigator® Secure Browser is a fully self-contained browser that does not use any other commercial browser previously installed on a user's computer, thereby insulating it from any malware that might be attached to those other browsers. Users are allowed access to only websites and applications defined and configured by the bank. The Treasury Navigator® Secure Browser does not employ an address line, so it is impossible for users to navigate away from entitled sites. All users are required by SouthState Bank to use the Treasury Navigator® Secure Browser to access Treasury Navigator®.

Before You Begin

1. Ensure You Have:

- Internet connection
- Administrative privileges on the computer where Treasury Navigator® Secure Browser will be installed
- If you have Anti-Virus software installed, you must allow Treasury Navigator® to be installed. Contact your IT department to have this site whitelisted.

2. **Please close all open computer applications.** A computer restart will be required for the installation of the browser and its encrypted keyboard.

3. System Requirements

- Any general-purpose client versions of Microsoft Windows (Home, Pro, Enterprise) or Apple macOS still supported by and receiving security updates from the vendor.
 - For Windows, any 32-bit or 64-bit x86 compatible processor from Intel or AMD supported by the operating system.
 - For macOS, any supported 64-bit x86 compatible Intel processor, or an Apple Silicon (e.g., M1, M2) processor when used with Rosetta 2 or later.
- A physical computer local to the user and accessed directly by the user.
- A local user profile.
- For Windows, a PS/2 or HID type keyboard device

CCS (Secure Browser) is not supported when used with:

- Windows Server, Windows Phone/Mobile, or special-purpose client versions of Windows (S, K, KN, IoT)
- Windows on ARM processors (e.g., Microsoft Surface Pro models)
- Virtual, thin-client, or cloud desktop systems, especially those utilizing snapshots or restore points.
- Any computer being accessed remotely (using a remote desktop type connection, for example)
- User profiles on network locations or cloud services or otherwise utilizing Folder Redirection
- Networks utilizing TLS inspection.
- Any security software utilizing Device Control technology.
- Anti-keylogging modules from SafeNet (used by default with Fedline) or StrikeForce Technologies

4. Anti-Virus Compatibility

Treasury Navigator® Secure Browser is NOT compatible with anti-virus products that utilize Device Control software. The extensive modifications made by this software to the Windows USB device driver and services stack render the system incompatible with the standard methods used to install the encrypted keyboard driver (EKD) included with Treasury Navigator® Secure Browser.

If the EKD is installed on systems that have been exposed to Device Control software, the previously modified driver and services stack can become corrupted, resulting in serious system stability/usability issues. Symptoms include:

- Unresponsive keyboards and mice
- Disabled USB ports
- Non-functioning USB devices such as printers or USB storage devices (flash drives, external hard drives, etc.)
- Fatal Encrypted Keyboard error messages during Treasury Navigator® Secure Browser start-up

Treasury Navigator® Secure Browser should not be installed on any PCs that currently have or have ever had Device Control software installed. These issues may persist even after the incompatible software is uninstalled. Some products that use the Device Control technology do not fully or cleanly uninstall the Device Control files and settings and fail to restore the system to its normal state upon product removal. Full recovery from these issues may require reinstalling the Windows operating system.

The following antivirus software has been identified as having Device Control software, and is known to be incompatible:

- Lumension Device Control module for Lumension Endpoint Management and Security Suite (a.k.a. Lumension Endpoint Security Device Control, LES DC)
 - All versions
- Ivanti Endpoint Security Device Control (a.k.a. HEAT Endpoint Security Device Control) and all Ivanti products that integrate the Device Control technology
 - All versions
- ThreatTrack Security VIPRE Antivirus Business Premium
 - All 7.5.x versions subsequent to and including 7.5.5819
- ThreatTrack Security VIPRE Endpoint Security, ThreatTrack VIPRE Advanced Security, and any VIPRE product that incorporates the Device Control technology
 - Versions 9.6 and later
- Any product using the same licensed Device Control technology as the products above but not specifically listed here

Treasury Navigator® Secure Browser is compatible with most widely available antivirus software but may require whitelisting within those applications. For additional information regarding steps to whitelist Treasury Navigator® Secure Browser within popular antivirus applications, please contact Treasury Management Support.

Installation

Each Treasury Navigator® user in your a company will be required to install Treasury Navigator® Secure Browser from one of the options below:

- **Windows Based Users:**

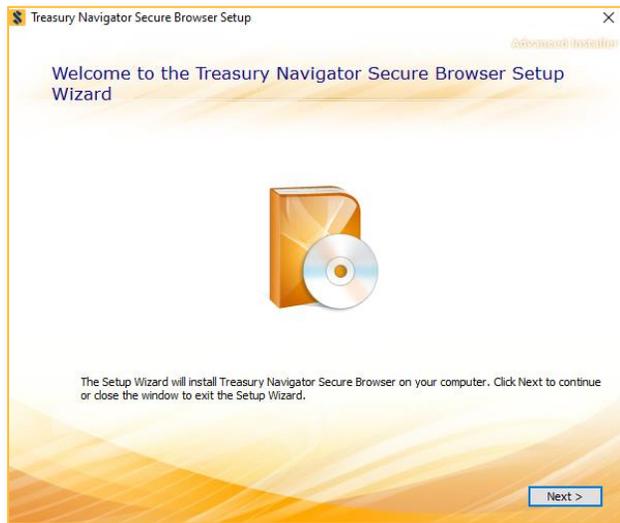
- Copy and paste this link into a blank URL line:
https://treasurynavigator.southstatebank.com/msb/download/southstate_browser64.exe
- If you are unable to download the Secure Browser using the above link, please copy and paste the following link for 32-bit operating systems into a blank URL line:
https://treasurynavigator.southstatebank.com/msb/download/southstate_browser32.exe

- **MAC Users:**

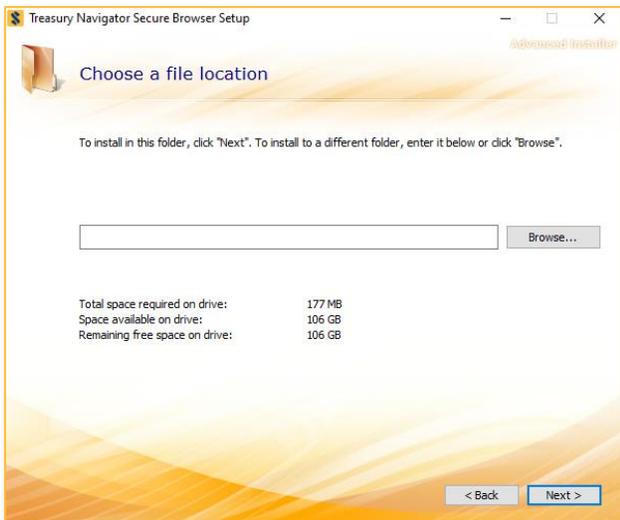
- Copy and paste this link into a blank URL line:
https://treasurynavigator.southstatebank.com/msb/download/southstate_browser.pkg

Windows Install

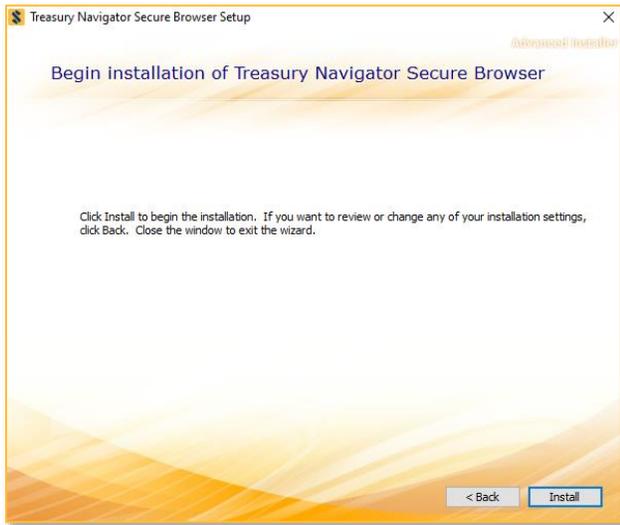
1. Upon execution of the download, follow the prompts as shown below to complete the secure browser download. Select **Next**.



2. Select a folder in which to install Treasury Navigator® Secure Browser and click **Next**.



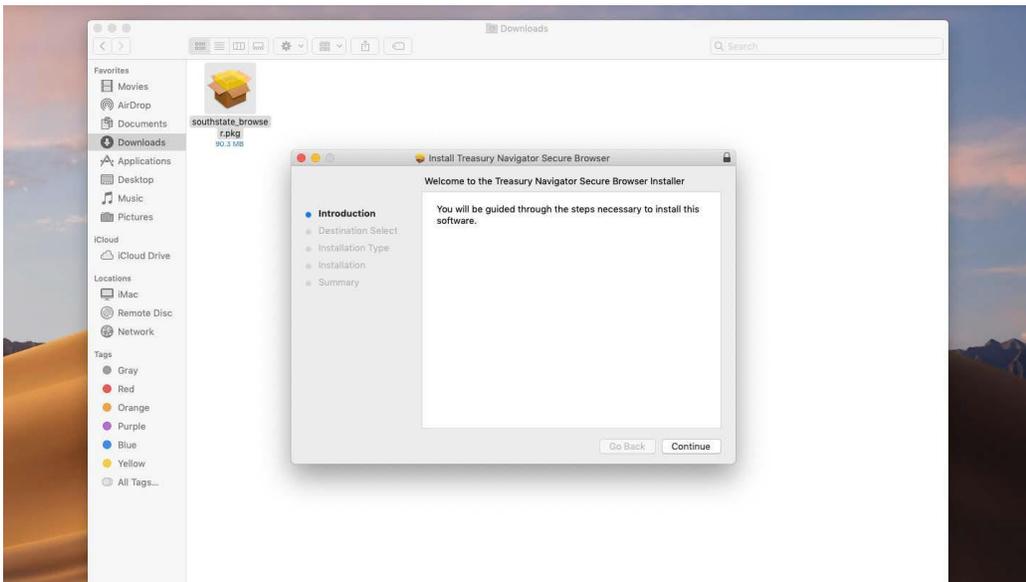
3. Select **Install**. Treasury Navigator® Secure Browser will begin installing its files and folders. If prompted, confirm that Secure Browser should be allowed to make changes to the PC.



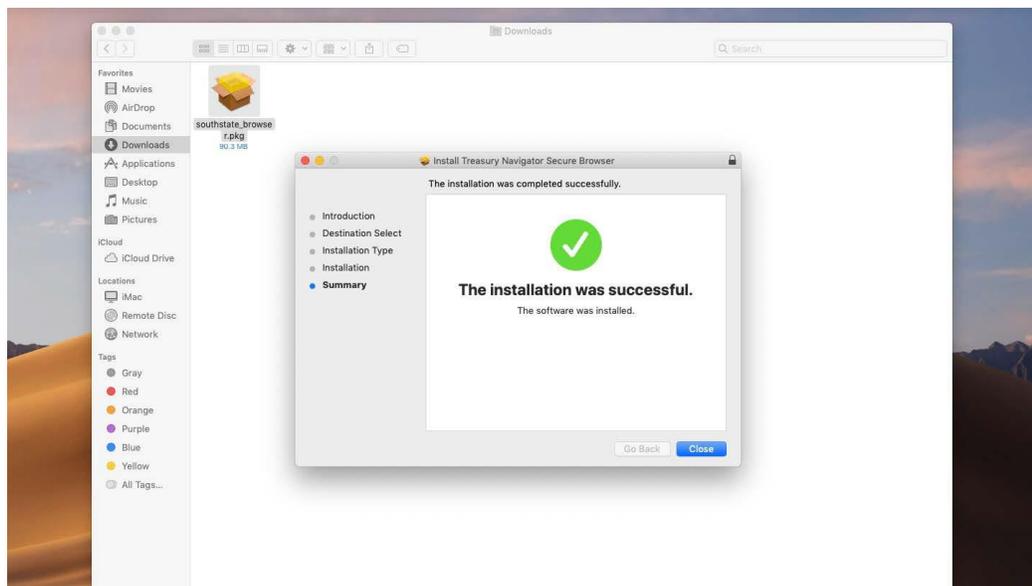
4. Select **Finish** once the installation has completed.
5. A reboot is required before Treasury Navigator® Secure Browser can be registered. Select **Yes** to reboot now, or **No** to reboot later.

Mac Install

1. Upon execution of the download, the installer package will be in the Downloads folder on the computer. Double-click the installer package in the Downloads folder. You will be presented the Mac installation window. Follow the prompts on the installation window to complete the download.



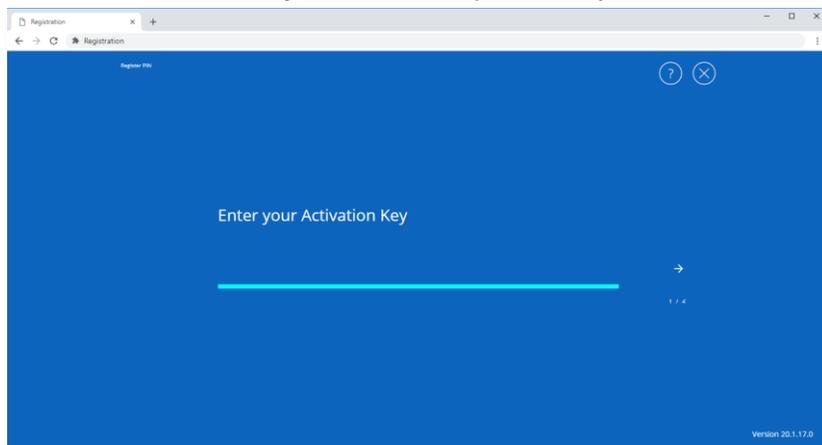
2. A successful installation message will appear if there were no issues encountered during the install. Click **Close**.



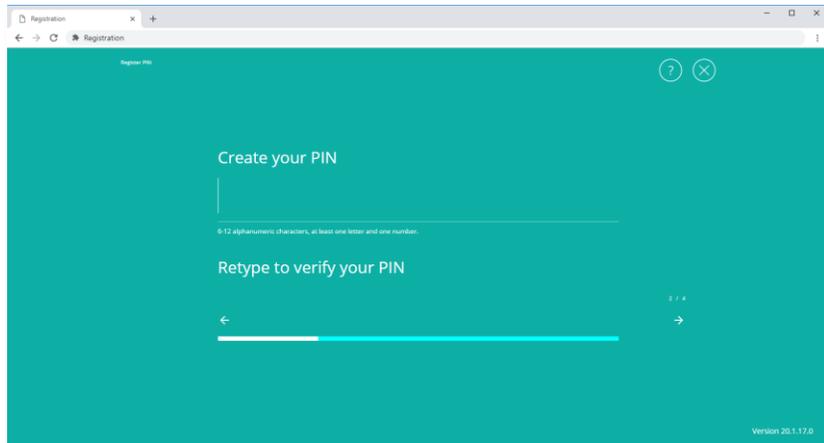
3. Depending on the computer's configuration, you may be prompted to move the installation package to the Trash bin. This is optional.

Registration

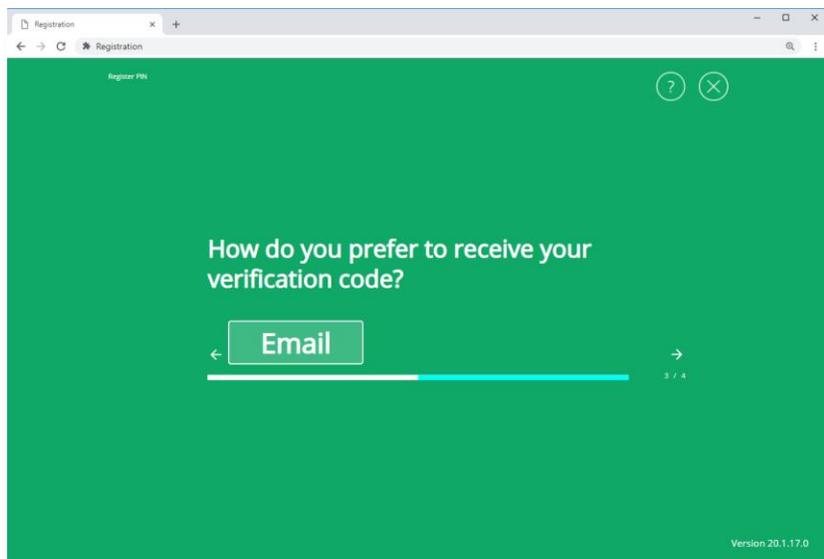
1. After performing the reboot as needed, launch **Treasury Navigator® Secure Browser** by locating and selecting the new *icon* that has been created on the desktop, or in the Applications folder if installed on a Mac.
2. Enter the **Activation Key** that has been provided by the bank and select the arrow to **Continue**.



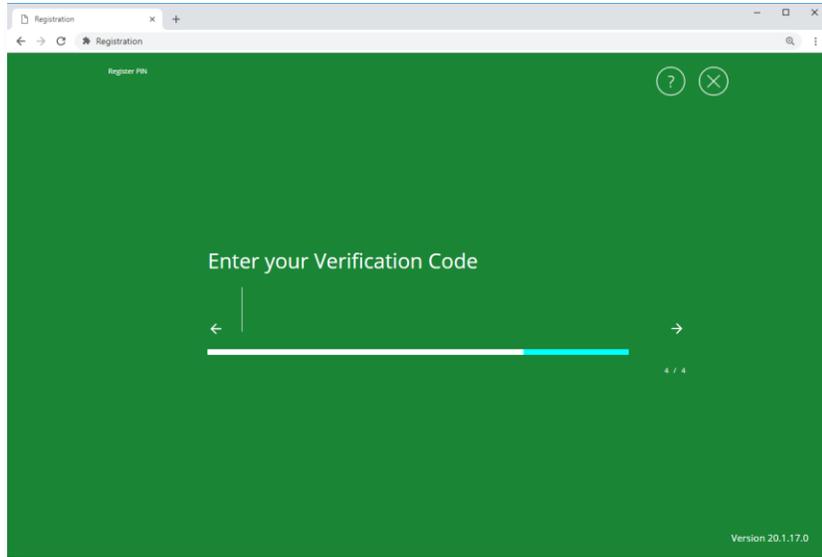
3. Next, create the PIN you will use to login, and select the arrow to **Continue**. Please make note of the PIN as you will use it to log in following registration. **PIN must be between 6 to 12 characters, letters and numbers only.**



4. To confirm your identity, a user verification code will be delivered to you via email. Select **Email** or **SMS** as the preference to receive your verification code. Select the arrow to continue and receive the verification code email. (**Note:** Email is the default method. SMS delivery will not be available unless this has been configured within the user's profile by the bank or company administrator.)



5. Enter the user verification code you received. Then, select the arrow to **Continue**.



6. The registration process is now complete and you will be redirected to the Login screen of the secure browser. Use the PIN that was created in Step 3 to login and access Treasury Navigator®.



Corporate Administration

Within the Treasury Navigator® suite of solutions, company administrators can manage access to the system for all company users. SouthState Bank strongly recommends that companies have at least two company administrators to allow for backup and dual control. Access and permissions are configurable for users, accounts, limits, and functions, depending on the overall company settings created by the bank. In general, Company and User Administration refer to the following functions:

- Create and Maintain User Profiles
- Entitle Users to Services and Reports
- Associate Accounts to specific Services and Reports for Users
- Maintain Report Templates for Users
- Maintain Payments Limits and Approval Requirements for Users
- Reset User Passwords and Software Activation Keys (SAK)

User Administration

From the **Administration** tab, company administrators can manage and company user permissions, token administration and audit services.

Creating Users

Company administrators can create new users in Treasury Navigator® as needed. Complete the following steps to properly create a new user with appropriate entitlements for account, service, and payment functions.

Part 1: Creating the User Profile (contact information and basic settings)

There are two methods to setup new users in Treasury Navigator®: creating a brand-new user profile from start to finish and creating a new user profile by “cloning” an existing user profile. Creating a user by cloning an existing user allows the company administrator to setup the new user profile by essentially copying service permissions and payment functions from an existing user. Both methods are outlined as follows:

Option 1: Creating a New User (Without Cloning)

1. Select the **Administration** tab.
2. From the dropdown menu, select **Administration**. The **Company Details** screen opens.
3. Select the **Actions** dropdown box and select **Add User**.



The following fields are available for entry:

- **User ID** – Enter an identifiable word that is associated with the name of the User. This can be the User’s name, an abbreviation, or any word.
- **First Name** – Enter the first name of the User.
- **Last Name** – Enter the last name of the User.
- **Administrative User** – Select this box to enable this User to edit and grant permissions to other users’ profiles.
- **Enable Date** – Select a date for the User’s profile to take effect within the system.

- **Email Address** – Enter the User’s email address. The Test button, when selected, will initiate a test message to the User’s email address.
- **Encrypted Report Password** – Enter a unique password. This password is used when an encrypted PDF file or report is emailed to the User. This field is required but will be automatically populated when the user information is saved.
- **Phone Number** – Enter the User’s contact number.
- **Enable SMS Messages** – Click this box to add the ability to send SMS text messages to the user.
- **Terms and Conditions** – Click this box to agree to the Terms and Conditions for the user.
- **Message Enabled Cell Phone Number** – Enter the User’s SMS-enabled cell phone number. Test button is for sending a test text message.
- **Fax Number** – Enter the User’s Fax Number. Test button is for sending a test fax.
- **Business Unit** – Enter the type of business unit for this company. Primarily used to identify large companies that have multiple divisions or functions and may have more than one listing within the system.
- **Address/City/State/Postal Code/Country** – Enter the company address.
- **Time Zone** – Use the dropdown box to select the time zone for the company location.
- **Language** – English is the default language.
- **In what city was your first job?** – Enter “city.”
- **What is your favorite color?** – Enter “color.”

Advanced

(Typically these options do not require changes for an individual user)

- **Thousand Delimiter** – This function determines the character used when displaying amounts in the thousands.
- **Decimal Delimiter** – This function determines the character used as the separator between whole and partial currency amounts.
- **Web Date Input Format** – The date can be displayed in either North American format or International format.

Set Password

Enter a temporary password: “South*001” is recommended. This password will not be used by the user to access Treasury Navigator®.

Online Bulletin Service

Users receive notifications for services to which they are assigned. Once a User is authorized, the type and format of notification is to be selected from the Bulletin Channel. Notifications can also be sent via Cell Phone.

- **Authorize Bulletin Delivery** – Check the box to enable the user to receive bulletins (recommended).
- **Bulletin Channel** – Select the method for bulletin delivery. Default: EMAIL
- **Bulletin Format** – Select the format of the bulletin. Default: Encrypted PDF
- **Cell Phone Notification** – Check the box if the user should receive bulletins via cell phone number listed above.

SMS Notification

The SMS Notification Window is available to select which days of the weeks and which hours notifications are to be sent. Left and right arrows select the time field to adjust, and the up and down arrows scroll through the time. Monday through Friday 8:00 a.m. to 5:00 p.m. EST are enabled by default. By choosing to receive SMS, you consent to receive text messages about the service from us. Standard message and data rates may apply.

4. When the user profile fields have been completed, click the “Save” button twice, or click “Cancel” to exit the user profile screen without saving changes. Proceed to **Part 2: Permitting Services for Users** and **Part 3: User Payment Settings** for instructions on how to enable services, payment functions and accounts for the new user.

Option 2: Creating a User by Cloning

1. Select the **Administration** tab.
2. From the dropdown menu, select **Administration**. The **Company Details** screen opens.
3. Select the Actions button to the right of the existing user whose settings you wish to clone, select **Clone User**.
4. Update the following fields with the corresponding information for the new user that is being created from the cloned user.
 - **User ID** – Enter an identifiable word that is associated with name of the User. This can be the User’s name, an abbreviation, or any word.
 - **First Name** – Enter the first name of the User.
 - **Last Name** – Enter the last name of the User.
 - **Administrative User** – Select this box to enable this User to grant permissions to and edit other users’ profiles.
 - **Enable Date** – Select a date for the User’s profile to take effect within the system.
 - **Email Address** – Enter the User’s email address. The Test button, when selected, will initiate a test message to the User’s email address.
 - **Encrypted Report Password** – Enter a unique password. Password is used when an encrypted PDF file or report is emailed to the User. This field is required but will be automatically populated when the user information is saved.
 - **Phone Number** – Enter the User’s contact number.
 - **Enable SMS Messages** – Click this box to add the ability to send SMS text messages to the user.
 - **Terms and Conditions** – Click this box to agree to the Terms and Conditions for the user.
 - **Message Enabled Cell Phone Number** – Enter the User’s SMS-enabled cell phone number. Test button is for sending a test text message.
 - **Fax Number** – Enter the User’s Fax Number. Test button is for sending a test fax.
 - **Business Unit** – Enter the type of business unit for this company. Primarily used to identify large companies that have multiple divisions or functions and may have more than one listing within the system.
 - **Address/City/State/Postal Code/Country** – Enter the company address.
 - **Time Zone** – Use the dropdown box to select the time zone for the company location.
 - **Language** – English is the default language.
 - **In what city was your first job?** – Enter “city.”
 - **What is your favorite color?** – Enter “color.”

Advanced

(Typically these options do not require changes for an individual user)

- **Thousand Delimiter** – This function determines the character used when displaying amounts in the thousands.
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- **Web Date Input Format** – The date can be displayed in either North American format or International format.

Set Password

Enter a temporary password: “South*001” is recommended. This password will not be used by the user to access Treasury Navigator®.

Online Bulletin Service

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- **Bulletin Format** – Select the format of the bulletin. Default: Encrypted PDF
- **Cell Phone Notification** – Check the box if the user should receive bulletins via cell phone number listed above.

SMS Notification

The SMS Notification Window is available to select which days of the weeks and which hours notifications are to be sent. Left and right arrows select the time field to adjust, and the up and down arrows scroll through the time. Monday through Friday 8:00 a.m. to 5:00 p.m. EST are enabled by default.

Cloning Preferences

Do not copy permissions from user / Copy service permissions from user – Select the radio button beside the appropriate option to control whether the new User is entitled to the services currently available to the original User. If it is chosen to copy service permissions from the user being cloned, select the checkboxes to copy account and secure browser permissions from the user.



Cloning Preferences

Do not copy permissions from test

Copy service permissions from test

Copy Additional Permissions

Copy account permissions from test

Copy Secure Browser permissions from test

5. When all the user profile fields have been completed, click the “Save” button twice, or click “Cancel” to exit the user profile screen. The new user can proceed to install Treasury Navigator® on their computer and go through the registration procedures (refer to the “Getting Started” section of this guide). The company administrator should provide the user with the appropriate link to download the software, as well as the software activation key. The software activation key (SAK) can be found in the user’s profile by clicking the “Action” button to the right of the user’s name and select “Edit”. The software activation key expires after 60 days, or 3 uses (whichever comes first).

NOTE: Occasionally, some user payment settings may not carry over from the cloned user profile to the new user profile. It may be necessary for the administrator to review the new user’s payment settings to confirm that the new user has the entitlements they need. Refer to **Part 3: User Payment Settings** for instructions on how to review payment settings and make changes as needed.

Part 2: Permitting Services for Users

1. Select the **Administration** tab.
2. Find the specific user.
3. Select the **Actions** dropdown button beside the user’s name and select **Services**.
4. Check the boxes beside each service to be added to the user as appropriate. (**Note: Secure Browser and Secure Browser Destinations** are mandatory service options for the new user to access Treasury

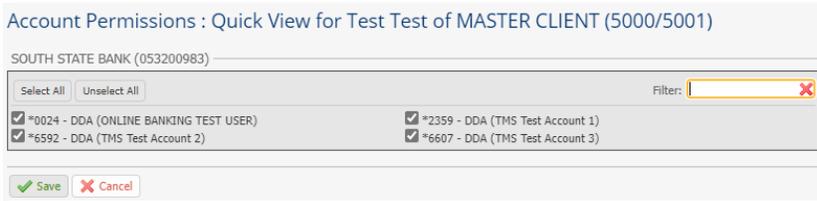
Navigator®. **Native Apps** should be checked if the user intends to access the Treasury Navigator® mobile app on their phone or tablet device.)

Changes to the Services entitlement tables are preserved when the **Save** button is selected and are discarded when the **Cancel** button is selected.

Specific accounts can be enabled at the service level for each user. To do this, click the arrow next to the user's name. It will bring up a screen that looks like this. Select the green briefcase  beside the service you want to modify.



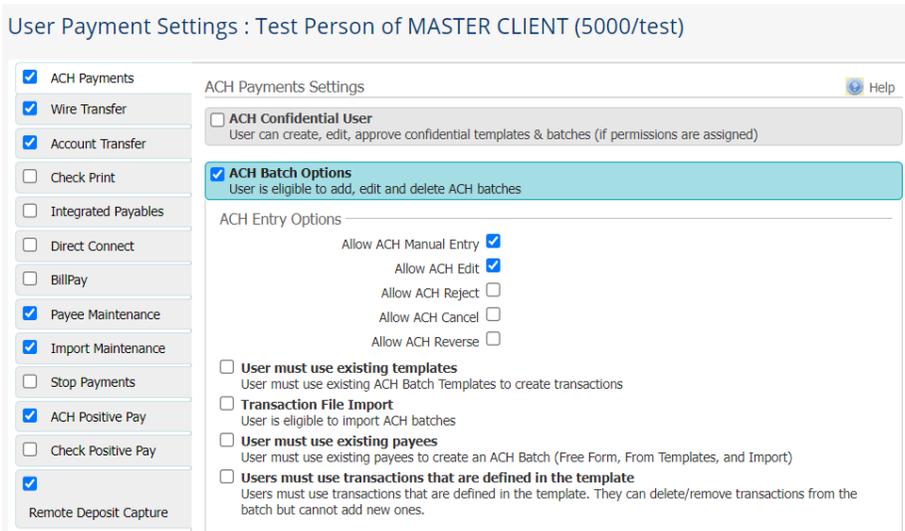
Select All and **Unselect All** will allow the blank action of selecting or unselecting to be applied to all accounts listed. To select or unselect specific account(s), check/uncheck the boxes pertaining to the specific account(s).



Once account numbers are enabled for the appropriate service, select **Save**. Selecting **Cancel** will return the user to the company overview page.

Part 3: User Payment Settings (if applicable)

To configure payment services for company users, select **Payments** from the user's **Actions** tab. Company administrators configure the payment settings based upon the user's needs. Once determined and set, the payment service will be ready for use. Users who are not company administrators will not have access to this area.



User Payments Available

These services are available for configuration by a company administrator if they have been entitled to the company by the bank:

- ACH Payments
- Wire Transfer
- Check Print
- Integrated Payables
- Account Transfer
- Direct Connect
- Bill Pay
- Payee Maintenance
- Import Maintenance
- Stop Payments
- Check Positive Pay
- ACH Positive Pay
- Remote Deposit Capture

Permissions and limits for each user can be individually set but cannot exceed the overall company permissions and limits.

Once Parts 1-3 have been completed, the new user can proceed to install Treasury Navigator® on their computer and go through the registration procedures (refer to the “Getting Started” section of this guide). The company administrator should provide the user with the appropriate link to download the software, as well as the software activation key. The company administrator can provide the user with a copy of this user guide which contains the link to download the software. The software activation key (SAK) can be found in the user’s profile by clicking Actions to the right of the user’s name and selecting Edit. The software activation key expires after 60 days, or 3 uses (whichever comes first).

User Maintenance

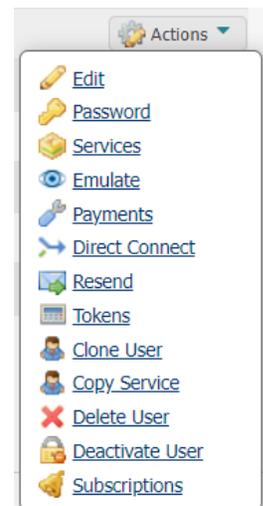
To edit an existing User, go to the **Administration** tab and select **Administration**.

Users

Users are listed in alphabetical order by first name on the Company Details page. The User ID is listed in parentheses next to each user’s name. If the user is a company administrator, Administrator will be listed to the right of the user information.

Locate the specific user to edit and select Actions beside the user’s name.

- **Edit** – Select Edit to view and update the user’s profile.
- **Password** – Select to reset the user’s password.
- **Services** – Services associated with the user are displayed when clicked. This provides an overview of all services, including, the sub services that are associated with the company. Services that can be adjusted will display a pencil icon for editing the service preferences, and/or a green briefcase for editing accounts for the specific service.
- **Payments** – The payments area allows for payment limits and entitlements to be set for services like ACH, Wire Transfers, Account Transfers, Check Positive Pay and ACH Positive User limits and entitlements are determined by a company administrator. No user limits can exceed the company limits set by the bank.
- **Resend** – Allows for the resending of distribution notifications to the intended users. These notifications detail out service transactions such as ACH Batches, Account Transfers and Wire Transfers.
- **Tokens** – Select Tokens to view the user’s virtual tokens. Tokens can be locked and unlocked under this option.
- **Clone User** – Select to copy this User’s details to create a new User with similar permissions.
- **Copy Service** – Select to copy service permissions from a User with similar service permissions.
- **Delete User** – Select to remove the user from the Treasury Navigator® system.
- **Deactivate User** – Select to deactivate User temporarily in the Treasury Navigator® system.
- **Subscriptions** – Select to modify Subscriptions for this User.



Account Information

Quick View

Quick View displays a snapshot of the company accounts reporting the latest balances and transactions associated with each account. Account Groups can be created and used to sort accounts in numerical, alphabetical, or custom order.

In addition, quick links to search transactions, account transfers, and export report services are located under the gear icon to the right of the account nickname and balances. Please note if an account is not set up for Account Transfers the Quick Transfer link will not be available for the account.

- **Account Number** – This is an account number assigned to the company.
- **Available Balance** – This is the account balance at the beginning of business day, minus any float or holds.
- **Current Ledger** – This is the account balance at the beginning of business day.
- **Memo Available Balance** – This is the available balance, plus or minus any intraday transactions.
- **Total Funds Available** – The sum of the memo ledger balance plus the sweep balance, if applicable. If no sweep exists for the account, the total funds available is equal to the memo ledger balance.

The screenshot shows the 'Quick View' interface. At the top, there are search and filter options for 'Select Quick View Accounts' and 'Select Group Groups'. Below this is a table with columns: Account Number, Current Ledger, Memo Available, Memo Ledger, and Total Funds Available. The table lists four accounts: *0024 (ONLINE BANKING TEST USER), *2359 (TMS Test Account 1), *6592 (TMS Test Account 2), and *6607 (TMS Test Account 3). A dropdown menu is open on the right side of the table, showing options: Search Transactions, Transfer From, Transfer To, and Export Report. The page footer indicates 'Data reported as of Dec 6, 2021 2:18 PM EST' and 'Page generated on 12/06/2021 at 2:18 PM EST'.

Balance Reporting

Balance Reporting allows for the creation of reports detailing account balances and transactions. Reports can be customized and tailored to the user's needs and can be created for one-time use or saved for future use. Existing reports are displayed on the main page and allow for review, deletion, editing or cloning.

Name	Date	View	Download	View Template
BAI2 Prev Day - Public Template Balance Reporting	05/09/2022			
PrevMonthCredits - Public Template Balance Reporting	04/01/2022 - 04/30/2022			
PrevMonthDebits - Public Template Balance Reporting	04/01/2022 - 04/30/2022			
Previous Day Balance Balance Reporting	05/09/2022			
Previous Month - Public Template Balance Reporting	04/01/2022 - 04/30/2022			
Quick Books QBO Template - Public Template Balance Reporting	05/09/2022 - 05/10/2022			

Creating a Balance Report

1. **Create Report** under Balance Reporting.
2. Enter a template name if creating a template.
3. Select which accounts should be included in the report/template.

4. Select the checkbox beside the appropriate data source. More than one data source can be selected.
 - All Data Types (ALL)
 - All Credit Transactions (CREDIT)
 - Summary Transactions (SUMMARY)
 - All Debit Transactions (DEBIT)
 - Status Transactions (STATUS)
5. Select the data range for the report. Selecting **Custom Date Range** displays additional fields to select the date range.
6. Select the format for the report, type of file, and the name of the report.
7. Click the **Generate** button to create the report or select **Save Template** to create the template. Select **Download** to save the report to your computer as a text or .csv file. Select **Cancel** to delete changes.

Create Report : Balance Reporting

1 What name would you like to use for this template? _____
 Template Name
Name is required only if you wish to save this as a template.

2 Which accounts would you like on this report? _____
[Select Accounts](#)
 Accounts
 No Items Selected.

3 What data should be presented on this report? _____

<input checked="" type="checkbox"/> All Data Types (ALL)	<input type="checkbox"/> Summary Transactions (SUMMARY)	<input type="checkbox"/> Status Transactions (STATUS)
<input type="checkbox"/> All Credit Transactions (CREDIT)	<input type="checkbox"/> All Debit Transactions (DEBIT)	<input type="checkbox"/> Bank Fees (Fees)
<input type="checkbox"/> ACH Credits (ACH Credits)	<input type="checkbox"/> ACH Debits (ACH Debits)	<input type="checkbox"/> ACH Returns (ACH)
<input type="checkbox"/> Check Deposits (Deposits)	<input type="checkbox"/> Closing Balance (Balance Reporting)	<input type="checkbox"/> Detail Debit (Paid Checks)
<input type="checkbox"/> Instant Payment Credits (Credits)	<input type="checkbox"/> Instant Payment Debits (Debits)	<input type="checkbox"/> Opening Balance (Balance Reporting)
<input type="checkbox"/> Return Items (Returns)	<input type="checkbox"/> Total Credits (Balance Reporting)	<input type="checkbox"/> Total Debits (Balance Reporting)
<input type="checkbox"/> Wires Incoming (Wires)	<input type="checkbox"/> Wires Outgoing (Wires)	

4 What dates would you like included in this report? _____

Default date range - Current And Previous Business Day
 Only New- Only include new information since the last time this report was generated
Note: "Only New Data" is operational only when generating reports from a previously saved template, via the Template List screen.

Current Day Only
 Previous Business Day Only
 Previous Week
 Previous Month
 Week To Date
 Month To Date
 Custom Date Range

5 How would you like your report formatted? _____

<input type="radio"/> BAI Version 2	<input type="radio"/> CSV Report	<input type="radio"/> CSV Running Balance Report
<input type="radio"/> CSV Transaction and Balance Report	<input checked="" type="radio"/> Current Day Real Time Report	<input type="radio"/> QuickBooks Web Connect
<input type="radio"/> Quicken (Mac) Web Connect	<input type="radio"/> Quicken (Windows) Web Connect	

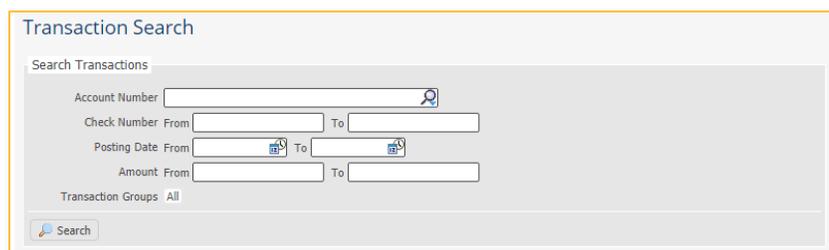
What type of file would you like to receive?
 HTML PDF Encrypted PDF Text

What name would you like the file to have?
.html
[Macros Help](#)

* indicates required fields

Transaction Search

Transaction Search allows for finding a specific transaction easily.



- **Account Number** – Account numbers associated with the bank are provided via the drop-down menu. This field is required.
- **Check Number** – Enter range of check numbers in the From and To fields.
- **Posting Date** – This field provides for selection of a set of dates in which the transaction(s) occurred. Default dates will be selected, with the current day as the “To” date. Selecting the calendar icon will open a calendar for other dates to be selected.
- **Amount** – The search will be determined based upon the amounts entered in the From and To fields. If no amount is entered, then transactions of all amounts will be displayed based on the posting date range chosen. Amounts with or without delimiters are applicable.
- **Transaction Groups** – Selecting a transaction group will refine the search parameters. Select **All** next to **Transaction Groups** to change the option to **Selected** and refine the search further to debits or credits only.

Transaction Summary Search Results

Once the search parameters are entered and initiated, transactions matching the search parameters will appear in the search results field below. Each transaction will display the following information:

- **Posting Date** – The date the transaction was posted will be displayed. Click the “Posting Date” header and arrow to sort transaction results by earliest or most recent.
- **Description** – This field displays the transaction details, including the type of transaction and its function.
- **Credit** – If the transaction contained a credit, the amount will be displayed here.
- **Debit** – If the transaction contained a debit, the amount will be displayed here.

eStatements and Reports

In Treasury Navigator®, users will have access to various online statement options, depending on the company and user entitlements that have been established. These options may include:

- Checking eStatement—no Image: text only checking statement; typically available on the first business day of the month
- Checking eStatement with images: Formatted checking statement with images; typically available by the third or fourth business day of the month
- Savings eStatements—no image
- Savings eStatement with images
- Combined Statement with Images
- Loan Statements
- ACH CTX Statement
- ACH Return Item Notice/NOC
- Returned Check Notice
- Repurchase Agreement Statement
- ICS Statements
- Analysis Statement
- Deposit Correction Notices
- Account Statement Report

1. Select the statement option you wish to view from the Account Information section. In the Search Statements section, use the dropdown box to select the account number(s) and search period for the statements.
2. Click the Search Statements button to complete your search.
3. Available statements within the specified search period will appear as a hyperlink that the user can click to open and view (download) the statement copy.

Report Delivery

The Report Delivery section provides a central page for creating all reports. Reports can be created for various services and data types to be delivered via email, SFTP, or real-time.

1. Click the **Create Template** button. The **Information Reporting** window appears.
2. Use the dropdown box to select the type of report and click the **OK** button. Depending on which report type you select, the associated report form appears. Complete the fields to create the report and select **Save Template**.

Check Image Export

Check Image Export enables a user to pull a report of front and back check images based on a specific date range when the checks cleared the account. Reports or templates can be created for Check Image Export and the images can be exported in various formats and file types.

1. Select **Check Image Export** from **Account Information**.
2. Select **Create Report**.
3. Enter a template name if creating a template.
4. Select which accounts should be included in the report/template.
5. Select the date range for the report. Selecting **Custom Date Range** displays additional fields to select the date range.
6. Select the format for the report, type of file, and the name of the file.
7. Click the **Generate** button to create the report or select **Save Template** to create the template. Select **Download** to save the report to your computer as a text or .csv file. Select **Cancel** to delete changes.

Wire Details Report

Wire Details Report is a cumulative report of incoming and outgoing wire transfers that is delivered at various times throughout the business day. Reports or templates can be created to pull the information ad hoc within Treasury Navigator® or deliver the report via email when certain criteria are met. You can select to receive the Wire Details Report or Wire Summary Report.

1. Select **Wire Details Report** from **Account Information**.
2. Select **Create Report**.
3. Enter a template name if creating a template.
4. Select which accounts should be included in the report/template.
5. Select the date range for the report. Selecting **Custom Date Range** displays additional fields to select the date range.
6. Select the format for the report, type of file, and the name of the file.
7. Click the **Generate** button to create the report or select **Save Template** to create the template. Select **Download** to save the report to your computer as a text or .csv file. Select **Cancel** to delete changes.

Previous Day Balance Report

Previous Day Balance Report provides an account transaction summary report of the previous business days activity. Reports or templates can be created for Previous Day Balance Report and the account summary can be exported in PDF or BAI2 format.

1. Select **Previous Day Balance Report** from **Account Information**.
2. Select **Create Report**.
3. Enter a template name if creating a template.
4. Select which accounts should be included in the report/template.
5. Select **Default date range – Previous Business Day** as the date range for the report.
6. Select **Account Status Report** to access the report in PDF format or **BAI2 Version 2** for a text format. Enter the name of the file.
7. Click the **Generate** button to create the report or select **Save Template** to create the template. Select **Download** to save the report to your computer as a PDF or text file. Select **Cancel** to delete changes.

Account Statement Report

Account Statement Report gives various account balances for an account for a specific day and provides totals and counts of the debit and credit transactions on an account separately. Reports or templates can be created for Account Statement Report and the information exported in HTML or PDF format.

1. Select **Account Statement Report** from **Account Information**.
2. Select **Create Report**.
3. Enter a template name if creating a template.
4. Select which accounts should be included in the report/template.
5. Select the date range for the report. Selecting **Custom Date Range** displays additional fields to select the date range.
6. Select the format for the report, type of file, and the name of the file.
7. Click the **Generate** button to create the report or select **Save Template** to create the template. Select **Download** to save the report to your computer as a PDF or text file. Select **Cancel** to delete changes.

Alerts

Alerts are located under the Account Information section and provide the capability for users to set High Balance, Low Balance and Overdrawn Alerts for account monitoring purposes and Incoming and Outgoing Wire Alerts to receive notification of the wire details when a wire has been received or processed.

Alerts

- ▶ High Balance Alert
- ▶ Incoming Wire Alert
- ▶ Instant Payment Credit Alert
- ▶ Instant Payment Debit Alert
- ▶ Low Balance Alert
- ▶ Outgoing Wire Alert
- ▶ Overdrawn Alert

1. To set alerts, expand the section for the preferred type of alert and select **Create New Alert**. The **Create New Alert** window opens.
2. Enter the alert amount, select the account(s), and choose the method of alert delivery (Channel).
3. Click **Save** to save the alert.

Account Groups

Account Groups allows you to define a set of accounts that can be easily used for account viewing or statement searches. Account Groups can be sorted in alphabetical, numerical, or custom order.

Account Groups can be created by selecting **Account Groups** from **Account Information** or from the Quick View or eStatement pages.

1. Select **Add Group**.
2. Enter the Group Name.
3. Select the **Default** checkbox if the account group should be the default view.
4. Select the accounts for the group. To reorder the accounts, select the **Number** or **Name** options to reorder alphabetically or numerically. For a custom order, select **Reorder** and drag drop the accounts in the ordered needed.
5. Select **Save**.

Transaction Groups

Transaction Groups are a shorthand way of defining a set of transactions so that they may be easily referenced when performing transaction searches or creating reports/templates. They are typically related type codes, i.e., all check related type codes, all wire related type codes, etc.

Select **Create Company Group** to create new, unique company groups. Enter the Group Code, Group Name and Type Code to create the Transaction Group. Click the Save button to complete the process.

BAI2 Reporting

If you have contracted with SouthState Bank for BAI2 Reporting, select **BAI2 Reporting** from the **Account Information** section. Click the **Create Report** button to begin.

1. If you would like to create a template for the report, enter the name of the report template.
2. Select which accounts should appear on the report.
3. Check the box beside any data segment that should be included in the report.
4. Select the date range for the report.
5. Select the format for the report file. Enter the name of the report and click **Generate** to build your report.

Payments & Transfers

Payment Activity

Current Activity

Current Activity displays all payments (ACH, Wire, Check Payments & Account Transfer) that have been initiated by company users for the current day, based on the times determined by the bank's processing center. Use the search transaction function to review transaction status, edit pending transactions, and approve or cancel payments.

Payments Dashboard

The Payments Dashboard displays the total dollar amount for each payment type, along with the number of transactions in parentheses.

	ACH Payments	Wire Transfers	Check Payments	Account Transfers	Instant Payments	ALL TRANSACTIONS
PENDING	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.10 (1)	\$0.00 (0)	\$0.10 (1)
COMPLETE	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
ALL	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.10 (1)	\$0.00 (0)	\$0.10 (1)

[Show Status Detail](#) Refresh

Current day transactions are divided into two categories, Pending or Complete. Items that are pending are displayed along the top row. These are payments that are awaiting delivery to the bank based on the processing center delivery time and/or could be awaiting approval, editing or rejection. Completed items have been approved and been accepted by the bank's processing center.

Clicking the Status Detail link will reveal additional category rows, provided to give a more detailed review of the transaction process. The Refresh button allows for the Payment Summary Table to be updated without having to leave Current Activity.

A tally row for both "Pending" and "Complete" is available, combining all payment totals into an "All" category. A tally column is also available for the services provided, labeled "All Transactions". This provides a total dollar summary for all daily transactions.

Search Transactions

Search Transactions provides a faster way to locate a specific payment. Enter the full or any part of the field definitions provided to receive a search result. Fields are not mandatory and searching with no text entered will display all available transaction summaries. Searches can also be specific to the payment service or can be initiated for all transaction types.

Search Transactions

ALL TRANSACTIONS | ACH Payments | Wire Transfers | Instant Payments | Account Transfers | Check Payments

Tran Number Name Payee

Amount

Status

Entry Method

Import File

Recurring Payments Only

how 10 results per page, sorted by Transaction Number in descending order

All current transactions can be searched for using the optional fields provided. If a search is performed with no text entered, the search will return all transactions, across all services, for the default date defined.

Service types can be selected by clicking the appropriate tab. Each service tab will display unique optional fields to search by. The more information entered will narrow the search criteria and will help search for the transaction more quickly. Available payment services may include:

- ACH Payments
- Wire Transfers
- Instant Payments
- Account Transfers
- Check Payments

Searches can also be tailored to the user's needs by sorting by:

- **Tran Number** – Enter any portion of transaction ID in the field provided
- **Name** – If the payment was created as part of a recurring series, enter any portion of the series or template name in the field provided.
- **Amount** – This value should be the total amount of the batch (not individual transactions), wire, or account transfer created.
- **Status** – To view transactions with a specific status, click the field and select a status from the drop-down menu
- **Entry Method** – Results may also be filtered by whether the payment was entered manually or imported. Click in the field and select the appropriate option.
- **Import File** – If a payment was created through importing a file, enter any portion of the name of the file that was imported in the field.
- **Recurring Payments Only** – Select this checkbox to display only transactions created as part of a recurring series.
- **Payee** – Transactions may also be found by searching for a specific payee contained in the payment. Payees included entities saved to Payee Maintenance only.
- **Payer (Check Payments Only)** - Enter the name of the payer on Check Payments
- **Check Number (Check Payments Only)** – Enter the check number for the check payment
- **Payee Account (ACH Only)** – Enter the account number of the payee which was used in the batch
- **Beneficiary (Wires Only)** – Enter the name of the beneficiary that is a saved or unsaved payee.
- **Originator (Wires Only)** – In most cases, this will probably be the company name since this information is copied from the company profile during wire and template creation. However, the originator may be edited or changed by the wire initiator.
- **Correspondent Bank ID (Wires Only)** – Enter the ID Fed ABA or SWIFT BIC of the correspondent bank used in the wire.
- **Debit Account (Wire & Check Payments Only)** – Enter any portion of the debit account number.
- **From Account (Account Transfer Only)** – Enter any portion of the transfer debit account number.
- **To Account (Account Transfer Only)** – Enter any portion of the transfer credit account number.

In the sentence under the filter options, select and change the white highlighted text to designate how the search results should be organized. To change how many results appear per page, click the **10** and select an option from the drop-down menu that appears. To designate how the results should be sorted, click **Transaction Number** and select the desired option from the drop-down menu. Lastly, if the user selects **Descending**, the field will update and provide the user with the alternative, ascending.

Show 10 results per page, sorted by Transaction Number in descending order

Once all desired filters have been designated, select Search and the Activity Table will refresh to display payment activity that meet the criteria. Select Print to print search results. Select Export to download a Payment Activity Report.

Transaction Summary

All current day transactions are displayed for review, approval, rejection, and additional options based upon the type of transaction. Each transaction is displayed for review. The number of transactions displayed can be determined by selecting 10, 20 or 50 items to display. Entering the page number in the **Go To Page** area and pressing the Enter button on the keyboard will display results on that page or can be scrolled one at a time using the Prev-1-2-Next buttons.

Each transaction will display the following information when the Summary only option is selected:

- **+/- Icon** – This icon represents the Select/Unselect All feature. When a transaction needs approval, a checkbox will appear next to the appropriate transaction. This allows for multiple transactions needing approval, to be approved all at once, rather than individually approving each one. Pressing the + icon will auto select all boxes. Selecting the – will unselect all boxes. Once the checkboxes are selected, three buttons will appear, based on the service type:
 - Approve (ACH, Wires, Instant Payments & Account Transfer, All)
 - Release (Wires Only)
 - Approve and Release (Wires Only)
- **Payment Service Icon** – The icon next to each transaction indicates the type of transaction. Icons available are:
 -  Account Transfer
 -  ACH
 -  Wires
 -  Check Payment
 -  Instant Payment
- **Transaction Number** – The transaction number assigned to the transaction will be displayed. If a transfer is recurring, then the name defined when the transaction was initiated will be displayed.
- **Destination** – The transaction destination is displayed, based upon the type of service. ACH and Account Transfer transactions display the destination (To) account and Wire transactions will display the Beneficiary. In addition, for security purposes, only the last 4 digits of the destination accounts are displayed.
- **Amount** – The transaction dollar amount is displayed.
- **Current Status** – Once the transaction has been initiated, its progress can be tracked through Current Activity. Transactions will be updated based upon its current status. Transaction statuses are as follows:
 - **Pending Delivery** – The transaction has been initiated within Treasury Navigator® and is awaiting delivery to the bank.
 - **Pending Approval** – The transaction is awaiting approval by one or two company users before it can be sent to the bank.
 - **Pending Repair** – At times, transaction may no longer have an owner or account linked to it. In the event a company, user or account has been deleted, the transaction will go into Pending Repair. A company user can reactivate and take ownership by editing the transaction.
 - **Reversed** - Allows for the recall of funds for ACH batches completed and processed in error. When an ACH batch is reversed, a debit transaction is processed for all accounts that originally received a credit transaction and a credit transaction is processed to all accounts that originally received a debit transaction.
 - **Expired** – If a transaction that is under Pending Repair or Pending Approval has received no corrective action or approval, it will eventually expire.
 - **Completed or Delivered** – The transaction has finalized and accepted by the bank.

Transaction Summary Action Buttons

Each transaction displayed in the Transaction Summary also includes buttons that allow for actions to be performed. The service type and status of the transaction will determine the action buttons available.

Buttons are as follows:

- **View** – The View button will display a full report, providing all pertinent information of the transaction, including credits and debits, creation dates, processing date and payees. Additional actions buttons will be displayed when viewing a transaction.
- **Close** – The report will close and the user will be taken back to the Current Activity page.

- **Print** – A separate report window will open, allowing for printing, as well as other viewing options.
- **Approve** – Payments that are pending approval or rejection will display this button. Approving the wire will display a window asking for further approval.
- **Edit** – The Edit button is available for ACH and wire payments. Selecting this will allow for partial editing of the transaction, depending on the service type.
- **Request Reversal (ACH Only)** – Reversals may be submitted for batches with a Completed status up to five business days after the payment date. Companies with next-day or warehouse processing may only initiate reversals from Payment History while companies with same-day processing may initiate reversals from Current Activity or Payment History. Tax batches, prenotes, zero-dollar transactions, and batches created for a deleted ACH Company are not eligible for reversal. Reversals may not be created Transaction Import or SFT services.
- **Cancel** – The Cancel button is available for pending ACH and wire transactions. Selecting this will cancel the transaction.

Future Payments

To view the Future Payments screen, click the **Payments & Transfers** tab from the options located at the top of the screen and then select **Payment Activity** from the menu that populates. At this time, you will be presented with the Current Activity page; this is the landing page for Payment Activity.

To the far right of this screen is a more detailed menu that displays a breakdown of how you have navigated to the current location. Under the Payments & Transfer heading, a box will display a Payment Activity sub-heading with the Current Activity menu option highlighted in gold. Select the **Future Payments** menu option from this detailed menu. At this time, you will land on the Future Payments page, displayed as an interactive calendar, and the Future Payments menu option will be highlighted in gold.

Future Payments will display any payment which has been created before its processing date, including payments that have been entered manually, imported, or will be generated as a part of a recurring series. Once the transaction's processing date arrives, it will be relocated to Current Activity.

Payment History

To view the Payment History screen, click the **Payments & Transfers** tab from the options located at the top of the screen and then select **Payment Activity** from the menu that populates. Select the **Payments History** menu option from the menu at the right of the screen. You may search payment history for the previous 18 months using any of the fields displayed.

Recurring Transfers

Recurring Transfers allows you to view current, future, and completed recurring series. To view the Recurring Transfers screen, click the **Payments & Transfers** tab from the options located at the top of the screen and then select **Payment Activity** from the menu that populates. Select the **Recurring Transfers** menu option from the menu at the right of the screen. At this time, you will land on the Recurring Transfers page, which allows you to get a complete picture of the activities of a recurring series.

Account Transfers

The Account Transfer initiation screen allows you to initiate funds transfers 24/7. Transfers can be one-time, single transactions for today or you can schedule your transfer to occur in the future. The initiation screen will guide you through the account transfer request, provide you a review page and finally, submit the transfer for processing.

1. Request

Select Accounts

- The **Transfer From Account** allows you to select your debit account. When displayed, the account numbers are 'masked' in order to provide you another level of security. The magnifying glass symbol means you can select your account from a drop down menu or you may start typing and the list of potential matches will display.
 - After account selection, enter the dollar amount representing your debit amount.

- The **Add Another** button to the right allows you to select another debit account and debit amount. Multiple accounts may be added, as required. When presented with the **Add Another** button, you will also be presented with a red **X** button. Use the **X** to remove the additional field.
- **NOTE:** All debit accounts will go to a single credit account. The system will calculate the total credit for you.
- **The Transfer To Account** allows you to select your credit account. When displayed, the account numbers are 'masked' in order to provide you another level of security. The magnifying glass symbol means you can select your account from a drop down menu or you may start typing and the list of potential matches will display.
 - After account selection, enter the dollar amount representing your credit amount.
 - The **Add Another** button to the right allows you to select another credit account and credit amount. Multiple accounts may be added, as required. When presented with the **Add Another** button, you will also be presented with a red **X** button. Use the **X** to remove the additional field.
 - **NOTE:** All credit accounts will go to a single debit account. The system will calculate the total debit for you.
- **Tips:** If you selected an account number in error, erase the contents of the field, then reselect your account. If you wish to erase the entire account transfer, click the **Reset** button at the bottom of the page.

Transfer Details:

- **Date** defaults to the current processing date. You may use **Calendar** option to select a business date in the future.
- **Memo** field allows for optional, free-form text to be entered.
- **Notify Me** lists all the default alerts/notifications that keep you informed as your account transfer is processed. All notifications will be sent as an email message, but you may also select to receive SMS in addition to emails.
 - **Tip:** Should you wish to turn off any or all notifications for this transaction, you may select this link and uncheck those processing event(s) you do not wish to receive notification. Those processing event(s) will also be removed from your screen listing.
- **Recurring Options** allows you to schedule the intervals the account transfer will be processed in the future. In addition, you may indicate length of time to continue the transfer. **Name** field will be required if a recurring option is selected. All future transactions for this recurring transfer will reference this **Name**.
- Once account transfer request detail has been entered, select **Request Transfer** button at the bottom of the page to advance to the **Review** page.

2. Review

This page provides you a final review of the account transfer. From this screen, you may Complete, Edit or Cancel the transfer.

- **Complete** button indicates you are satisfied with the transfer request details and wish to submit.
 - **NOTE:** Selecting **Complete** button will require user authentication before the initiation process is final.
- **Edit** button allows you to move back to the request page and make necessary modifications to the transfer request details. Select **Request Transfer** button to move forward to the **Review** page again.
- **Cancel** button will delete the transaction and return you to the beginning of the account transfer initiation process.

3. Complete

Congratulations! The Account Transfer has been submitted and confirmed submitted by receiving a green box confirmation message, similar to the example below:

**Your transfer request transaction number is ATR-00001027.
Request has been accepted as of April 27, 2025 2:50PM EST.**

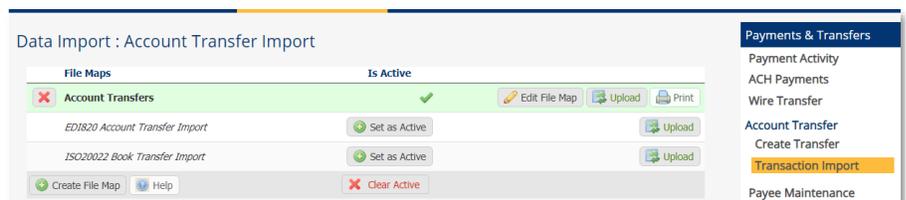
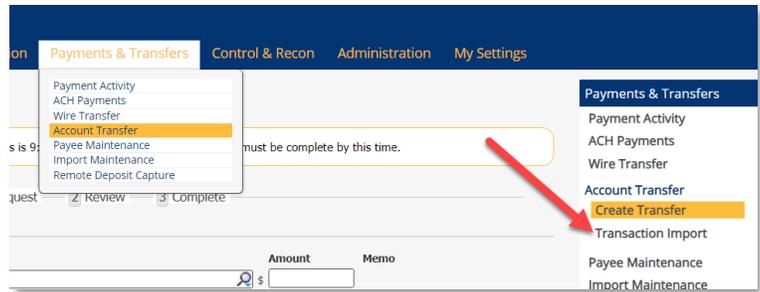
You may search and track your transaction in the Payment Activity screen using the confirmation transaction number provided.

Tip: All current day account transfer transaction confirmation numbers begin with the prefix ATR.

Account Transfer Transaction Import

You go to Payments & Transfers > Account Transfers > Transaction Import. Then, a file import mapper will need to be created based on the file being used. Then, pair the fields for the mapper to the information in the file. (This is the same process that you follow for uploading a delimited or fixed width ACH or wire file.)

Once the mapper is created, you should make the mapper active and then select upload. Browse for the file and select Upload File. You will receive a successful file validation pop-window if there are no issues.



ACH Payments

Entitled users can create ACH batches by manually keying in values through the user interface or by uploading a file via the transaction import service. Files can be imported in an industry standard format, NACHA, or in a customer defined format, such as comma separated value (CSV), fixed width, or XML. Manually created and imported batches are warehoused and can be reviewed and interacted (edit, approval, reject, cancel, etc.) with by users until the batch is delivered to the bank for processing.

If you are permitted to use ACH Origination through Treasury Navigator® and you will originate ACH through batches that you create, you will start with creating payees.

Payee Maintenance

1. Select **Payee Maintenance** from the **Payments & Transfers** tab.



2. To create a new payee, select **Create Payee**.

3. Complete the Payee Information. Fields with a red asterisk are required fields.

Note that a payee type must be designated as either individual, business or government agency. It is critical that this field be completed accurately because it controls the way ACH payments are set up in Treasury Navigator®.

4. Click **Add Account** to add account information. Complete the Account Information. For Beneficiary ID Type, select Account Number for ACH payments. Check the box for **ACH Information** to additional fields for ACH payment information.

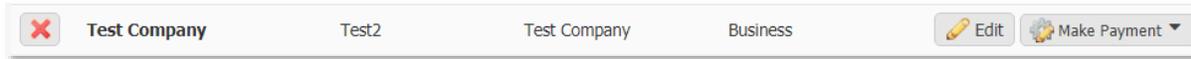
5. To use the **Bank Lookup** tool, click the blue **Bank Lookup** link. Type in the identifying information you have for the payee's receiving bank and click the Search button. Click **Select** and the bank information will populate in the Bank ID and Bank Name fields. If the bank is listed multiple times, select the listing with the green **ACH** symbol.

6. If you will be initiating ACH debit payments using the individual payee type (i.e., withdrawing money from the payee's account), select the type of authorization you have in hand from the payee. For standard individual payments and withdrawals/drafts, you must have a signed physical authorization. Internet or Telephone authorizations are not allowed for standard ACH transactions and require exception approval from SouthState before processing.

7. If you anticipate sending wire transfers to this payee, you may also add Wire Information to the payee record. This information will be covered in the Shortcut for Wire Transfers.

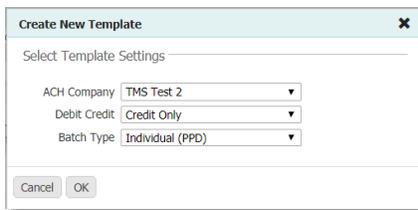
- When you have completed the payee record, click **Save Account**. A warning bar message will display at the top of the screen reminding the user to click Save to finalize the payee record. Once saved, the payee is displayed on the **Payee Maintenance** screen.

A payee record must be created for each payee you will include in an ACH batch submitted through Treasury Navigator®. This is a one-time process, but payee information may be edited at any time by clicking the Edit button on the far-right side of the payee record. You may also initiate a payment to a single payee by clicking **Make Payment**.

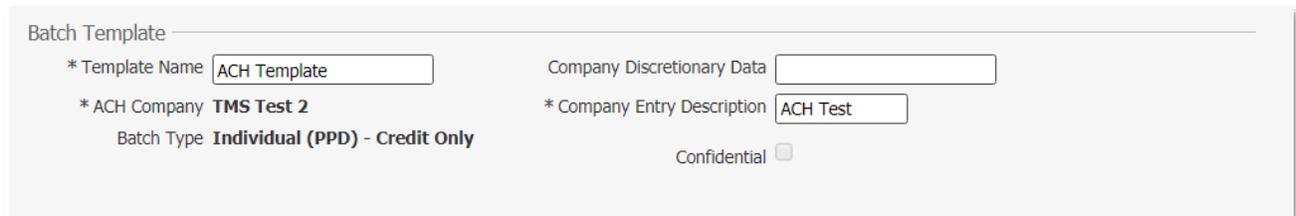


Create a Batch Template

- To create a batch template to use for making **ACH payments** to a set of payees, click **ACH Payments** on the **Payments & Transfers** tab. Then click the **Manage Batch Templates** link on the right-side navigation bar. Click **Create Template**.
- Define the template settings and click **OK**.



- Complete the Template Name, Offset Account (if applicable), Company Discretionary Data (optional) and Company Entry Description.



- Next, add payees to the batch. Begin typing the payee's name and a selection box will appear. Click the desired payee name and the account number will populate. For any payee record, you may add addenda (brief information that flows with the ACH transaction) and you may add an end date for that specific payee. This is useful if you have a contract employee, for example. The payee will be omitted from any batches created after the payee end date. If the payee end date changes, you may edit that information at any time.

Payee	Account	Amount	Addenda	Payee End Date
w	None Selected			
Alice Wonderland (Awonder)	None Selected			
	None Selected			

- When you have finished adding payee records to the batch template, click **Add Payees** and then click **Save Template**. (Note: Amounts can be keyed in ACH templates or the amount field can be left blank.)

Payee	Account	Amount	Addenda	Payee End Date
Prev 1 Next Go to page 1 Showing 1 - 3 of 3	Items to display: 10 20 50			
Alice Wonderland (Awonder) Prenote: Complete	*3987 (DDA)			
Captain Hook (Hook)	*6161 (DDA)			
Jane Doe (123)	*5555 (DDA)			
Prev 1 Next Go to page 1 Showing 1 - 3 of 3	Items to display: 10 20 50			

- Your batch template is ready for use. You may edit the batch template at any time by clicking the **Edit** button at the far right of the batch record.

Template Name	Batch Type	ACH Company	Last Used	Last Modified
Prev 1 Next Go to page 1 Showing 1 - 9 of 9	Items to display: 10 20 50			
ACH Template	Individual (PPD)	TMS Test 2		Dec 7, 2021 3:20 PM EST by Edit

- To permanently delete a payee from the batch template, edit the template and click the red **X** beside the payee. To edit the payee, click the yellow pencil.

ACH Template Approval

ACH Template Approval requires that a user approve the ACH template or edits before a template can be used for payment submission. If ACH template approval is entitled, the ACH template will be in a *Pending Approval* status upon saving.

Template Name	Batch Type	ACH Company	Status	Last Used	Last Modified	Last Approved
Prev 1 Next Go to page 1 Showing 1 - 2 of 2	Items to display: 10 20 50					
Test Template	Individual (PPD)		Pending Approval		Sep 1, 2023 12:06 PM EDT by	View Edit
	Business (CCD)		Active		Mar 27, 2017 2:57 PM EDT by	View Edit
Prev 1 Next Go to page 1 Showing 1 - 2 of 2	Items to display: 10 20 50					

Results returned in 0.013 seconds

Select **View** to review the template details. If needed, the template can be rejected by selecting **Reject**. The user rejecting the template will be required to enter a reject reason.

To approve the template, select **Approve**. The status of the ACH template will be *Active*.

Template Name	Batch Type	ACH Company	Status	Last Used	Last Modified	Last Approved
Prev 1 Next Go to page 1 Showing 1 - 2 of 2	Items to display: 10 20 50					
Test Template	Individual (PPD)		Pending Approval		Sep 1, 2023 12:06 PM EDT by	View Approve Edit

Process an ACH Batch

Once you have created batch templates, you may use them at any time to process an ACH batch.

1. Select **ACH Payments** from the **Payments & Transfers** tab.
2. Select the template you want to use from the **Select Template** drop down box.



The screenshot shows the 'ACH Payments' interface. At the top, there is a progress bar with steps: 1 Select, 2 Request, 3 Review, 4 Complete. Below this, there are two main sections: 'Select Template' and 'Free-Form Batch'. In the 'Select Template' section, there is a dropdown menu currently showing 'ACH Template'. The 'Free-Form Batch' section has two dropdown menus: 'ACH Company' set to 'TMS Test 2' and 'Debit Credit'.

3. The next available payment date will prefill into the batch, as well as the other elements from the batch template. Your preset notification options also display; to change any of the notification options for this specific batch, click the **Notify Me** link and make your changes.

The screenshot shows the 'ACH Batch Details' form. It includes a progress bar (1 Select, 2 Request, 3 Review, 4 Complete) and several sections: 'ACH Batch Details' with fields for Payment Date (12/09/2021), ACH Company (TMS Test 2), Batch Type (Individual (PPD) - Credit Only), and Template Name (ACH Template); 'Company Discretionary Data' and '* Company Entry Description' (ACH Test); and notification options for 'Notify Me' and 'Recurring Options'.

4. To schedule the batch for recurring payments, click the **Recurring Options** link. Multiple recurring options are available, as shown in the table below.

The screenshot shows the 'Recurring Options' dialog box. It contains a warning message about recurring payments starting on a future date. Below this, there are fields for 'Start Date' (12/10/2021) and 'First Payment Date' (12/10/2021). There are three radio button options for how the transaction repeats: 'Transaction Repeats Indefinitely' (selected), 'Transaction Repeats Until End Date', and 'Fixed Number of Transactions (Max: 999 Transfers)'. There are also tabs for frequency: Daily, Weekly, Bi-weekly, Semi-monthly, Monthly, Quarterly, and Annually. Under the 'Daily' tab, there are two radio button options: 'Each business day (Monday through Friday)' (selected) and 'Specific days of the week'. 'Save' and 'Cancel' buttons are at the bottom.

5. If you wish to send email notifications to the payees in this batch, check the box beside **Remittance**. The remittance information will be emailed to the payee when the batch is processed. This feature can be very useful in providing the payee with changes or additional details about the payment.

Exclude + / -	Payee	Account	Amount	Addenda	Remittance + / -
Prev 1 Next	Go to page 1	Showing 1 - 3 of 3			Items to display: 10 20 50
<input type="checkbox"/>	Alice Wonderland (Awonder) Prenote: Complete	*3987 (DDA)	1.00		<input type="checkbox"/> Remittance
<input type="checkbox"/>	Captain Hook (Hook)	*6161 (DDA)	1.00		<input type="checkbox"/> Remittance
<input type="checkbox"/>	Jane Doe (123)	*5555 (DDA)	1.00		<input type="checkbox"/> Remittance
Prev 1 Next	Go to page 1	Showing 1 - 3 of 3			Items to display: 10 20 50

You may exclude a payee or payees from this batch by checking the **Exclude** box beside their payee record. In the example below, Alice Wonderland is excluded from this batch; her record and the amount field are grayed out to indicate that they have been excluded. Payment amounts for non-excluded payees are entered into the **Amount** field. If payment amounts are consistent from batch to batch, the amount may be included in the batch template.

Exclude + / -	Payee	Account	* Amount	Addenda	Remittance + / -
Prev 1 Next	Go to page 1		Showing 1 - 3 of 3		Items to display: 10 20 50
<input checked="" type="checkbox"/>	Alice Wonderland (AWonder) Prenote: Complete	*3987 (DDA)	1.00		<input type="checkbox"/> Remittance
<input type="checkbox"/>	Captain Hook (Hook)	*6161 (DDA)	1.00		<input type="checkbox"/> Remittance
<input type="checkbox"/>	Jane Doe (123)	*5555 (DDA)	1.00		<input type="checkbox"/> Remittance
Prev 1 Next	Go to page 1		Showing 1 - 3 of 3		Items to display: 10 20 50

- You will notice that a yellow warning banner appears every few seconds at the top of the screen. This banner informs you that your batch is being auto saved as a draft. If you exit the Batch Creation page prior to completing and sending the batch, you may retrieve the draft and finish your work. The other yellow warning banner notifies you of the next available payment date and the ACH cutoff time for the day.
- When you have completed making changes to the batch, click **Request Batch**. The details of the batch will appear for you to confirm, edit, or cancel. When you have confirmed that the batch is correct, click **Confirm**. A re-authentication screen will appear for you to enter your PIN. Depending on your set up, the same PIN you use to log into Treasury Navigator® Secure Browser will be entered or you will enter the password you created for Split Authentication verification. (For more information on Split Authentication see page xxx.) Click **Submit**. A transaction number for the batch will show in a banner at the top of the screen. Click Return at the bottom of the screen and your batch request is complete.

✔ Your transfer request transaction number is ACH-00499008.
Request has been accepted as of Dec 7, 2021 4:01 PM EST.
- If your company requires an approval for ACH batches, the approver will go to the **Payments & Transfers** tab and click the **Payment Activity** link to view and approve the batch.

Exclude + / -	Payee	Account	* Amount	Status	Actions
Prev 1 Next	Go to page 1		Showing 1 - 2 of 2		Items to display: 10 20 50
<input type="checkbox"/>	ACH-00499009		\$2.00	Pending Approval	<input type="button" value="View"/> <input type="button" value="Approve"/> <input type="button" value="Edit"/> <input type="button" value="Cancel"/>
Payment Date: 12/09/2021 Batch Type: Individual (PPD) Offset Account: Initiator:					

- The approver checks the box next to the available pending ACH batch. Clicking the **View** button allows the approver to view the details of the batch prior to approval. When the approver clicks **Approve**, the ACH batch is complete. (If dual control is required for ACH payments, the approver of the transaction will enter the PIN used to log in to Treasury Navigator® Secure Browser or the password for Split Authentication.) The status changes from Pending Approval to Pending Delivery. It will be processed by SouthState Bank during the next processing window. Upon processing, the status of the batch will change to **Delivered**.

<input checked="" type="checkbox"/>	ACH-00499009		\$2.00	Pending Delivery	<input type="button" value="View"/> <input type="button" value="Cancel"/>
Payment Date: 12/09/2021 Batch Type: Individual (PPD) Offset Account: Initiator:					

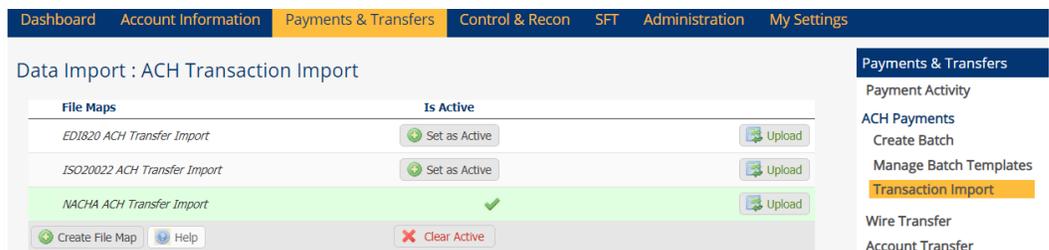
ACH Batch Details:

- **Payment Date** – This is the date on which the payments in the batch are made to the payees.
- **ACH Company** – This is your company’s legal entity through which these payments will be made.
- **Debit/Credit** – Batches can be created to contain Debit only, Credit only, or a mixture of Debit and Credit transactions.
- **Batch Type** – Use the dropdown to select one of the following (PPD, PPDPAYROLL, CCD, CTX)
- **Offset Account** – The account through which these payments are funded if that decision is made through this software.
- **Company Discretionary Data** – An optional field which allows a detailed description of the batch for the benefit of an external viewer.
- **Company Entry Description** – A required field which provides space for short descriptive information about the batch for internal use.
- **Save as Template** – Check this box, and give the template a name, if the settings for the batch being created should be saved for use in the future.
- **Recurring Options** – This field is only visible if the batch is created from a template. At this time, the user may define a schedule for the batch to be automatically generated and sent to the bank for processing.
 - **NOTE:** The recurring series will begin on the Payment Date selected and the days chosen are the payment dates. The system will send the batch two business days before the specified payment periods.
- **Notify Me** – This field tells the system to send the user an email and / or SMS text message when the batch changes status. Users can select to be notified when the following status changes occur:
 - **Pending Actions** – The batch requires approval or has been rejected by an approver and needs repair.
 - **System Events** – The batch has been delivered to the bank.
 - **Complete-Unsuccessful** – The batch delivery attempt failed.
 - **Complete-Successful** – The batch delivery attempt was successful.
 - **Early Action Taken** – The batch is dated for the future and was approved prior to the day it is scheduled to be sent to the bank.
 - **Early Action Removed** – The batch is in a recurring series or is dated for the future but has been deleted or canceled.
- **Additional Payees** – When creating a batch from a template, click on the Additional Payees text to add existing or create new payees to this batch. This is an expandable and collapsible field.

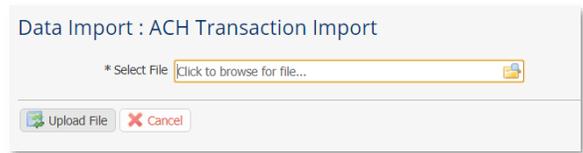
ACH Transaction Import

You may also create an ACH batch by importing a file into Treasury Navigator®. To access this feature, **select ACH Payments**, then click Transaction Import in the menu at the right of the screen.

Select **NACHA ACH Transfer Import** by clicking the **Set as Active** button. When the green check mark appears, click the Upload button.



Browse for the file you wish to upload by clicking in the **Select File** field. Then click **Upload File**. After uploading the file, you will receive a validation report that confirms if the upload was successful or provides detailed information if the file should fail.



For more information regarding creating files to import ACH transactions, please contact Treasury Management Client Support at TMSupport@SouthStateBank.com or (877) 840-8588.

Same-Day ACH Processing

Companies that subscribe to Same-Day ACH processing must be aware of the following requirements and limitations in accordance with the terms of the service:

- Same-Day ACH files/batches must be submitted no later than 1:30 PM EST for same day settlement. If submitted after 1:30, the file will settle on the next business day.
- It is important to note that while the Same-Day ACH file leaves SouthState Bank during the 1:30 processing window, the receiving bank has until 5:00 PM to post the file on their side. If the beneficiary needs immediate credit, please consider an alternative source for the funds transfer, such as Wire Transfer (if available).
- A Same-Day ACH batch/file may be submitted for up to the company's pre-established daily exposure limit. However, any individual debit/credit transaction within the Same-Day ACH batch/file cannot exceed \$1,000,000.00. (Example: A company has an established daily exposure limit of \$2,000,000.00. The Same-Day ACH batch could be up to \$2,000,000.00 total, but no individual transaction within the batch can exceed \$1,000,000.00.)

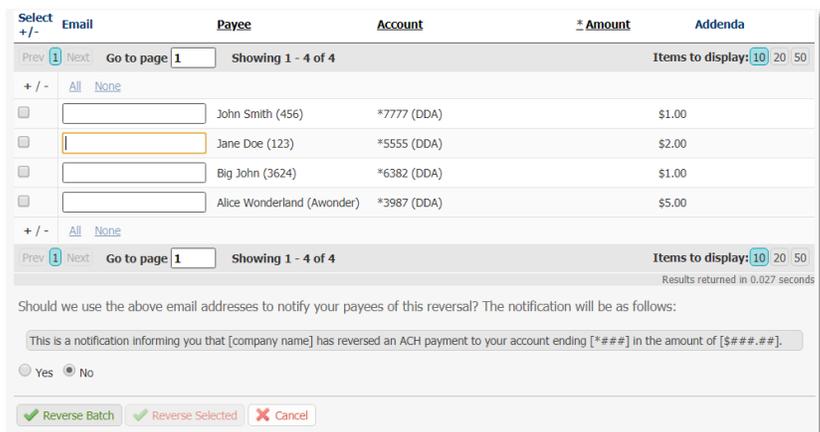
ACH Reversals

Companies who are enabled for ACH origination can also process ACH reversals. A reversal may be needed in the event that a batch or transaction is submitted in error and needs to be recalled from the receiving account holder/financial institution.

NOTE – ACH reversals can only be requested within five business days of the effective date of the batch/transaction and are not guaranteed. If a requested reversal is returned by the account holder's financial institution, please contact the account holder directly to dispute the transaction further as needed.

Initiating an ACH Reversal

1. ACH reversals can be requested by selecting the ACH batch under Payments & Transfers > Payment Activity > (Current Activity or Payment History).
2. Click the **Request Reversal** button to the right of the batch information.
3. If reversing a single transaction(s) within the batch, select the appropriate transaction(s) and click the **Reverse Selected** button at the bottom of the screen. If the entire batch needs to be reversed, click the **Reverse Batch** button.



- If an e-mail address was included for the payee's original transaction, you may also select the notification option to inform the payee that their transaction is being reversed.
- Click **Confirm** on the final screen to submit the reversal request. If your entitlements in Treasury Navigator® require an approver for ACH initiation, a second authorized user will need to approve the reversal.

Wire Transfer

There are **five** types of wires available through Treasury Navigator®.

- A Domestic USD wire consists of sending US dollars to a financial institution with an ABA routing number.
- A Domestic USD drawdown wire (also called a reverse wire) which is a wire that is initiated by the receiving bank (SouthState) rather than the sending bank.
- A USD International wire sends US dollars to a foreign financial institution with a SWIFT Bank Identifier Code (BIC).
- A foreign currency international wire consisting of sending foreign currency or US dollars to a foreign financial institution with a SWIFT Bank Identifier Code (BIC). For more information on foreign currency wires, refer to page 37.
- Drawdown wire

Wires may be initiated through a free form entry, from an existing template, or from an existing payee.

- Free Form** – This option creates a one-time wire from scratch, without utilizing a pre-defined template or existing payee. Select **Single Free-Form Wire** in the **Create** box to begin the wire creation process.
- Select Template** – This option creates a wire from an existing semi-repetitive or fully repetitive template. The template type will be displayed in parenthesis beside the template name. If the user knows the name of the desired template, begin typing any portion of it in the field and select one of the options presented. If the template name is unknown, click the field and select one of the options from the menu that populates. Multiple templates can be submitted at one time by selecting **Multi-Template Wires** in the **Create** box.
- Select Payee** – This option creates a wire using the information of an existing payee as a beneficiary. Type any portion of the payee's name in the field and select one of the options from the menu that populates.

Once the user selects the desired entry method, s/he will be taken to step 2, the **Request** page.

If the user has selected to create a **Free Form** wire, all fields will be blank and allow the user to input values.

If the user has selected to create a wire from a **Repetitive Template**, all fields except the payment date, notify me options, and recurring transfer options will be predefined and locked.

If the user has selected to create a wire from a **Semi-Repetitive Template**, all fields which were required for template creation will be predefined and locked.

If the user has selected to create a wire from a **Payee**, all beneficiary information available for the selected payee will be populated. All other fields will be blank, allowing the user to input values.

The cutoff time for Wire Transfers is 6:00 PM EDT. All current day processing must be complete by this time.

Current Progress 1 Select 2 Request 3 Review 4 Complete

Account Information

* Payment Date 08/24/2023

* Debit Account

* Originator Name FAB INC

* Originator Address 1 1225 OLD ALPHARETTA ROAD SUITE 23

* Originator Address 2 ALPHARETTA, GA 30005 US

Originator Address 3

* Amount

Beneficiary / Payee Information

* Name

* Beneficiary ID Type Account Number

* Beneficiary ID

* Address 1

* Address 2

Address 3

Note: P.O. Boxes are not valid

* Beneficiary Country None Selected

Contact Name

Phone Number

Beneficiary Bank Information

[Bank Lookup](#)

Name

Beneficiary Bank ID Type None Selected

Beneficiary Bank ID

Address 1

Address 2

Address 3

International Bank

* Beneficiary Bank Country None Selected

Intl Routing Number

Additional Bank Information

Additional Reference Information

* Purpose Of Payment

Additional Information For Beneficiary

Note: Maximum 35 characters per field

Save As Repetitive Template

Save As Payee

Notify Me

Pending Actions: Notify via EMAIL
Pending Release: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

The following fields will need to be completed to submit a wire transfer:

Account Information

- **Payment Date** – The date presented will be the first available payment date based on cut off times, weekends, holidays, etc. If the user would like to create a future dated wire, select the date field, and type the desired date or select it from the calendar. Wires can be future dated up to 30 days in advance. Foreign currency international wires cannot be future dated.
- **Debit Account** – This is the account from which the funds will be withdrawn to fund the wire. The user may begin typing any portion of the desired account number and then select the correct account from the options which display or select the debit account field and then choose one of the accounts which display.
- **Originator Name** – This field will be populated with the name of the company that is initiating the wire.
- **Originator Address 1-3** – This field will be populated with the address pulled from the company's profile. Note: A physical address is required; PO Boxes are not acceptable.
- **Amount** – This field represents the amount of the wire being created.

Beneficiary/Payee Information

- **Name** – Enter the name of the wire recipient.
- **Beneficiary ID Type** – Select the field and choose the appropriate option from the drop-down menu.
- **Beneficiary ID** – Enter the identification information for the beneficiary.
- **Address 1-3** – Enter the address of the beneficiary.
- **Beneficiary Country** - Select the beneficiary's country from the drop-down menu.

- **Edit Payee** – This option is present when a wire was initiated by selecting a payee record. The user may edit the payee and save those changes.

Beneficiary Bank Information

- **Bank Lookup** – If the beneficiary’s financial institution utilizes an ABA Routing number, select **Bank Lookup** and enter information into any of the fields presented to quickly locate the correct financial institution. Once a selection has been made, the system will populate values for the remaining fields.
- **Name** – Enter the name of the beneficiary’s financial institution.
- **Beneficiary Bank ID Type** – Select the type of financial institution being utilized by the beneficiary. If the financial institution is not located in the United States, SWIFT BIC should be selected.
- **Beneficiary Bank ID** – Enter the financial institution’s Federal ABA Routing number or SWIFT BIC sequence.
- **Address 1-3** – Enter the address of the financial institution being utilized by the beneficiary.
- **International Bank** – If a Federal ABA bank ID type is being used, this box should be unselected. If a SWIFT BIC bank ID is being used, this box should be selected.
- **Beneficiary Bank Country** – Select the beneficiary bank’s country from the drop-down menu.
- **International Routing Number** – A required field for specialized currencies only.
- **Additional Information** – This is a collapsible/expandable section. The fields contained in this section are optional. If a value is entered into any one of the Correspondent or Intermediary fields, all remaining fields for the financial institution must be completed.
- **Correspondent and/or Intermediary Bank Lookup** – If the bank that will be utilized has an ABA Routing number select this hyperlink and enter information into any of the fields presented to quickly locate the correct financial institution. Once a selection has been made, the system will populate values for the remaining fields in this section.
- **Correspondent and/or Intermediary Bank ID Type** – Select the field and choose the type of financial institution which will be utilized.
- **Correspondent and/or Intermediary Bank ID** – Enter the financial institution’s Federal ABA Routing number or SWIFT BIC sequence.
- **Correspondent and/or Intermediary Bank Name** – Enter the short name of the financial institution.

Additional Reference Information

- **Purpose of Payment** – This is a required field used to notate the reason for sending the wire (i.e. invoice payment, payroll, loan payoff, etc.)
- **Additional Information for Beneficiary** – This is an optional field used to enter additional information for the beneficiary. The information entered in these fields will be visible to the beneficiary once the wire has been received. NOTE: When entering information in the Additional Information for Beneficiary fields, only the information in the first three boxes will be sent with the wire transfer.
- **Save as Repetitive Template** – This option displays if the user has template maintenance capabilities and is creating a Free Form wire. Select this option if the settings for this wire should be saved as a repetitive template for future use.
- **Save as Payee** – This option displays if the user has payee maintenance capabilities and is creating a Free Form wire. Select this option if the beneficiary information for this wire should be saved as a new payee. Once selected, a window will appear when the user selects Request Transfer, permitting more required information to be entered about the new payee.
- **Notify Me Options** – This option allows the user to select to be notified when wire status changes occur. Select the hyperlink and choose the events that the user would like to be notified of. Also, the user may select how the notification is delivered.
- **Recurring Options** – This option displays if the wire being created was initiated from a template. Recurring wires automatically generate at intervals based on a predefined template and schedule. Select the hyperlink to establish a schedule for the recurring wires.
- **Template Name** – This field will only display if **Save as Repetitive Template** was selected. Enter a name for the template being created.

Select **Request Transfer** to proceed to step 3, the **Review** page.

Wire Transfer

The cutoff time for Wire Transfers is 6:00 PM EDT. All current day processing must be complete by this time.

Current Progress: 1 Select 2 Request 3 Review 4 Complete

Account Information

* Payment Date: 08/24/2023
* Debit Account: [Search]
* Originator Name: [Text]
* Originator Address 1: [Text]
* Originator Address 2: [Text]
Originator Address 3: [Text]
* Amount: 100.00

Beneficiary / Payee Information

* Name: ABC Company Inc
* Beneficiary ID Type: Account Number
* Beneficiary ID: 12345
* Address 1: 1 Test Drive
* Address 2: Test, FL 99999
Address 3: [Text]
Note: P.O. Boxes are not valid
* Beneficiary Country: United States
Contact Name: [Text]
Phone Number: [Text]

Beneficiary Bank Information

[Bank Lookup](#)
Name: SouthState Bank
Beneficiary Bank ID Type: Fed ABA
Beneficiary Bank ID: 063114030
Address 1: [Text]
Address 2: [Text]
Address 3: [Text]
International Bank: []
* Beneficiary Bank Country: United States
Intl Routing Number: [Text]

Additional Bank Information

Additional Reference Information

* Purpose Of Payment: PURPOSE OF WIRE
Additional Information For Beneficiary: Field 1 [Text] Field 2 [Text] Field 3 [Text] DO NOT USE
Note: Maximum 35 characters per field
Save As Repetitive Template: []
Save As Payee: []
[Notify Me](#)
Pending Actions: Notify via EMAIL
Pending Release: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

Select **Confirm** to submit the wire transfer. Select **Edit** to go back to the previous screen and update any information. Select **Cancel** to cancel the wire transfer.

Wire Transfer

Due to the amount entered, this transaction will require 1 approval(s)

Current Progress: 1 Select 2 Request 3 Review 4 Complete

Account Information

Recurring Frequency: One-Time Payment
Amount: USD 100.00
Debit Account: [Text]
Notify Initiator Options: Pending Actions: Notify via EMAIL, Pending Release: Notify via EMAIL, System Events: Notify via EMAIL, Complete - Unsuccessful: Notify via EMAIL, Complete - Successful: Notify via EMAIL, Early Action Taken: Notify via EMAIL, Early Action Removed: Notify via EMAIL, Expired: Notify via EMAIL
Payment Date: 08/24/2023

Originator Information

Originator Name: [Text]
Originator Address 1: [Text]
Originator Address 2: [Text]
Originator Address 3: [Text]

Beneficiary / Payee Information

Name: ABC Company Inc
Beneficiary ID Type: Account Number
Beneficiary ID: *2345
Address 1: 1 Test Drive
Address 2: Test, FL 99999
Address 3: [Text]
Beneficiary Country: US - United States
Contact Name: [Text]
Phone Number: [Text]

Beneficiary Bank Information

Name: SouthState Bank
Beneficiary Bank ID Type: Fed ABA
Beneficiary Bank ID: 063114030
Address 1: [Text]
Address 2: [Text]
Address 3: [Text]
Intl Routing Number: [Text]
Beneficiary Bank Country: US - United States

Additional Reference Information

Purpose Of Payment: PURPOSE OF WIRE
Additional Information For Beneficiary: Field 1 Field 2 Field 3 DO NOT USE

Once confirmed, the user will enter their Payment Authorization PIN and receive the Out-of-Band passcode to verify the wire payment.

Please Reverify ✕

Please enter your PIN

Generate

A summary of the wire transfer including a transaction reference number and submission date and time will be displayed for the user.

Wire Transfer

Your transfer request reference number is DWR-02495325.
✔ Request has been accepted as of Aug 24, 2023 3:57 PM EDT.
Release required for wire delivery.

— Current Progress — **1** Select — **2** Request — **3** Review — **4** Complete —

Account Information

Transaction Number DWR-02495325
Recurring Frequency One-Time Payment
Amount USD 100.00
Debit Account

Notify Initiator Options
Pending Actions: Notify via EMAIL
Pending Release: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

Payment Date 08/24/2023

Originator Information

Originator Name
Originator Address 1
Originator Address 2
Originator Address 3

Beneficiary / Payee Information **Beneficiary Bank Information**

<p>Name ABC Company Inc Beneficiary ID Type Account Number Beneficiary ID *2345 Address 1 1 Test Drive Address 2 Test, FL 99999 Address 3 Beneficiary Country US - United States Contact Name Phone Number</p>	<p>Name SouthState Bank Beneficiary Bank ID Type Fed ABA Beneficiary Bank ID 063114030 Address 1 Address 2 Address 3 Intl Routing Number Beneficiary Bank Country US - United States</p>
---	--

Additional Reference Information

Purpose Of Payment PURPOSE OF WIRE
Additional Information For Beneficiary Field 1 Field 2 Field 3 DO NOT USE

Next, navigate to **Payments & Transfers > Payment Activity > Current Activity** to release the wire transfer. If Dual Control is implemented, the second user will log in to approve and release the request.

USD Domestic and USD International wire reference numbers will begin with the prefix DWR.

IMPORTANT: All wires must be approved and/or released in Payment Activity. Even if your company does not have an approval requirement for wire transfers, you must still release the wire in Payment Activity for the bank to receive it.

Wire Template Approval

Wire Template Approval requires that a user approve the Wire template or edits before a template can be used for payment submission. If Wire template approval is entitled, the Wire template will be in a *Pending Approval* status upon saving.

	Template Name	Template Type	Amount	Status	Last Used	Last Modified	Last Approved
Prev 1 2 Next		Go to page 1		Showing 1 - 10 of 20			Items to display: 10 20 50
	Test Template 2	Semi-Repetitive	None Selected	Pending Approval	Never	Sep 7, 2023 11:41 AM EDT by	
	Test Template	Repetitive	\$100.00	Pending Approval	Never	Sep 7, 2023 11:40 AM EDT by	

Select **View** to review the template details. If needed, the template can be rejected by selecting **Reject**. The user rejecting the template will be required to enter a reject reason.

To approve the template, select **Approve**. The status of the Wire template will be *Active*.

	Template Name	Template Type	Amount	Status	Last Used	Last Modified	Last Approved
Prev 1 2 Next		Go to page 1		Showing 1 - 10 of 20			Items to display: 10 20 50
	Test Template 2	Semi-Repetitive	None Selected	Pending Approval	Never	Sep 7, 2023 11:41 AM EDT by	
	Test Template	Repetitive	\$100.00	Pending Approval	Never	Sep 7, 2023 11:40 AM EDT by	

Foreign Currency (FX) Wires

Treasury Navigator® has access to more than 80 foreign currency types and utilizes real-time foreign currency exchange rates calculated on a real-time intraday basis to keep up with market changes throughout the day.

While many of the fields explained earlier work for both domestic and international (FX) wires, there are some key points to note about international (FX) wires.

- **Debit Amount** (FX wires only) – Select this option if the user would like to enter the USD amount to be withdrawn from the Debit Account.
- **Payment Amount** (FX wires only) – Select this option if the user would like to enter the foreign currency amount that is to be delivered to the beneficiary. The USD amount to be withdrawn from the Debit Account will be calculated and displayed to the user.

- **Foreign Currency Details:** This field only displays for FX wires once a foreign currency has been selected in the Payment Currency field.
- **Foreign Exchange (FX) wire reference numbers** will begin with the prefix IWR.

Once the wire transfer information has been entered, request a real-time foreign currency rate by selecting **Foreign Exchange Rate Lookup** at the bottom of the wire entry screen.

Foreign Currency Rate Request

[Foreign Exchange Rate Lookup](#)

Select **Submit** in the **Request FX Rate** pop-up window to request an FX rate.

Request FX Rate [Close]

Foreign Exchange Info

Account Number:

Currency:

Amount:

FX

To accept the rate, select **Confirm** in the **Confirm FX Rate** pop-up window. **NOTE: A user has 60 seconds to review and accept the FX rate to create the contract. An FX contract can only be used for one wire and cannot be used for multiple wires.**

Confirm FX Rate [Close]

AUD

USD

Exchange Rate

Trade Date

Value Date

A purchase of 100.00 AUD
in exchange for 69.41 USD

You have 58 seconds to confirm this transaction.

Clicking Confirm constitutes a commitment to this contract
Click Cancel to start over

Once the rate has been confirmed and an FX contract created, the information will be displayed at the top of the screen in the **Foreign Currency Details** section.

Foreign Currency Details

Contract Number **0002938**

Exchange Rate **0.69409700**

Trade Date **08/24/2023**

Value Date **08/28/2023**

Debit Amount **USD 69.41**

Payment Amount **AUD 100.00**

Once the above information is completed, select **Request Transfer**, and then **Confirm** to initiate the drawdown request. Then, navigate to **Payments & Transfers > Payment Activity > Current Activity** to release the request.

All international wires will need to be released to the bank for processing under **Payment Activity**. For users requiring dual control, wires can be approved and released under **Payment Activity**.

The screenshot shows a wire transfer form with two main sections: Account Information and Foreign Currency Details. In the Account Information section, the Payment Date is 12/09/2021, the Debit Account is *2359 - DDA (TMS Test Account 1) - \$78.34 (USD), the Originator Name is MASTER CLIENT, and the Payment Currency is Euro (EUR) with an amount of 57000. In the Foreign Currency Details section, the checkbox 'I have a contract' is checked, the Exchange Rate is 1.233712, and the Contract Number is 46531. The Debit Amount is USD 70,321.58 and the Payment Amount is EUR 57,000.00. Red arrows point to the 'I have a contract' checkbox, the Exchange Rate field, and the Contract Number field.

Drawdown Wires

Drawdown wires, which are also called reverse wires, enable you to have SouthState initiate the request to pull money from your company's account at another financial institution. This is a common practice for companies that wish to centralize their funds for overnight/short-term investment purposes.

Initiate your drawdown wire by:

1. Select **Payments & Transfers > Wire Transfers**

The screenshot shows the 'Payments & Transfers' menu with a dropdown list. The menu items are: Payment Activity, ACH Payments, Wire Transfer, Payee Maintenance, Import Maintenance, and Remote Deposit Capture. A red arrow points to the 'Wire Transfer' option.

2. Select **Single Free-Form Wire** (or if submitting from a template select the template from the designated tile).

The screenshot shows the 'Wire Transfer' form with a progress bar indicating the current step is '1 Select'. The form has three main sections: 'Create', 'Select Template', and 'Select Payee'. The 'Create' section has two options: 'Single Free-Form Wire' and 'Multi-Template Wires'. A red arrow points to the 'Single Free-Form Wire' option. The 'Select Template' section has a search field. The 'Select Payee' section has a search field and a 'Continue' button. A warning message at the top states: 'For today's processing USD Wires must be submitted before 5:00 PM EST. FX Wires must be submitted before 3:00 PM EST.' A footer note says '* Indicates required fields' and 'Page generated on 01/25/2022 at 11:46 AM EST'.

3. Complete the fields necessary in the wire form to send the drawdown wire request noting the specific fields as outlined below. Ensure the checkbox for **Drawdown** is selected to complete the additional fields to send a drawdown wire request.

account is the SouthState customer's account that will be debited during a drawdown wire request. The originator name and address is the customer's name and address initiating the drawdown request. The amount is the US dollar amount requested by the originator (the customer). This is the amount that will be credited to the account chosen.

Drawdown checkbox to expand the Ultimate Debit Account.

Ultimate Debit Account is the payee/beneficiary's account at the financial institution that will be debited by the request.

Ultimate Debit Party is the payee/beneficiary name that will be debited by the request.

Ultimate Debit Bank ID is the Bank ID or routing number of the beneficiary's bank that will receive the drawdown and transfer the funds.

The beneficiary's name and address are the SouthState customer's information. This is the same information as the beneficiary information.

The beneficiary's account number is the account where the funds will be debited. This is the SouthState Bank account number associated with the debit account.

The beneficiary bank information is the beneficiary bank's name and routing number which will be SouthState's name and routing number.

Once the above information is completed, select **Request Transfer**, and then **Confirm** to initiate the drawdown request. Then, navigate to **Payments & Transfers > Payment Activity > Current Activity** to release the request. If Dual Control is implemented, the second user will log in to approve and release the request.

Wire Transfer

The cutoff time for USD Wire Transfers, 6:00 PM EDT, is approaching. Please complete all processing by 6:00 PM EDT for today's business. The cutoff time for FX Wire Transfers, 5:00 PM EDT, is approaching. Please complete all processing by 5:00 PM EDT for today's business.

Current Progress: 1 Select 2 Request 3 Review 4 Complete

Account Information

* Payment Date: 05/11/2022

A * Debit Account: [Search]

B * Originator Name: MASTER CLIENT

* Originator Address 1: [Text]

* Originator Address 2: [Text], US

Originator Address 3: [Text]

* Payment Currency: [Search]

C * Amount: [Text]

D Drawdown

E Ultimate Debit Account: [Text]

F Ultimate Debit Party: [Text]

G Ultimate Debit Bank ID: [Text]

Beneficiary / Payee Information

H * Name: [Text]

* Beneficiary ID Type: Account Number

I * Beneficiary ID: [Text]

* Address 1: [Text]

* Address 2: [Text]

Address 3: [Text]

Note: P.O. Boxes are not valid

* Beneficiary Country: None Selected

Contact Name: [Text]

Phone Number: [Text]

Beneficiary Bank Information

Bank Lookup

J Name: [Text]

Beneficiary Bank ID Type: None Selected

Beneficiary Bank ID: [Text]

Address 1: [Text]

Address 2: [Text]

Address 3: [Text]

International Bank:

* Beneficiary Bank Country: None Selected

Intl Routing Number: [Text]

Additional Bank Information

Additional Reference Information

Purpose Of Payment: [Text]

Additional Information For Beneficiary: [Text] [Text] [Text] [Text]

Note: Maximum 35 characters per field

Save As Repetitive Template:

Save As Payee:

Notify Me

Pending Actions: Notify via EMAIL
 Pending Release: Notify via EMAIL
 System Events: Notify via EMAIL
 Complete - Unsuccessful: Notify via EMAIL
 Complete - Successful: Notify via EMAIL
 Early Action Taken: Notify via EMAIL
 Early Action Removed: Notify via EMAIL
 Expired: Notify via EMAIL

	DWR-00500098	\$100.00	Pending Release			
Payment Date: 01/25/2022						
Originator: Test Company LLC [Redacted] SOUTH STATE BANK (053200983)						
Beneficiary: ABC Company LLC - Account Number *3456						

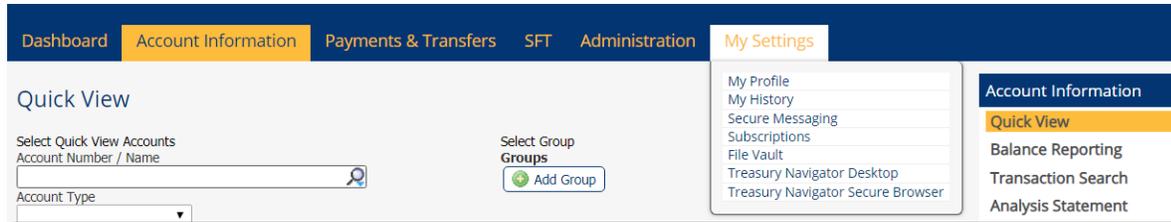
Payment Authorization

Payment Authorization requires that a user re-authenticate themselves during ACH and wire payment submission. Out-of-band (OOB) verification provides an added layer of security using two factor authentication where a user

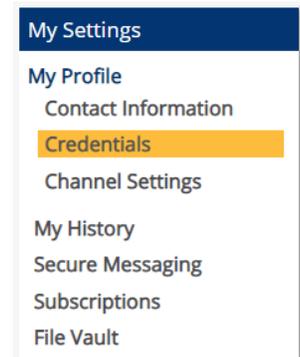
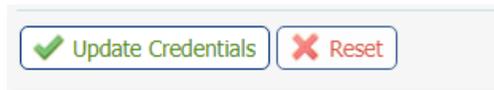
inputs a PIN different from what is used for logging in and an out-of-band passcode that is received via email or text message.

Setting Up Payment Authorization

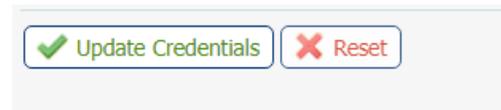
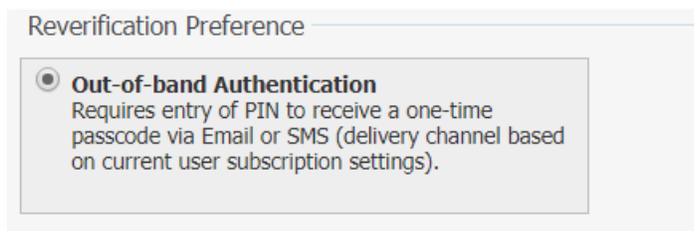
1. Go to **My Settings**, then **My Profile** within Treasury Navigator®.



2. Select **Credentials** from the menu to the right.
3. Under the **Reverification Out-of-Band** section, enter and confirm the PIN. Scroll down and select **Update Credentials**.

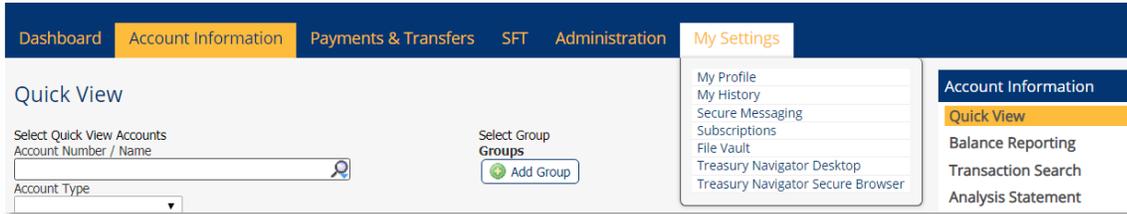


4. Under the **Reverification Preference** section, select the radio button for **Out-of-band Authentication** and scroll down and select **Update Credentials**.

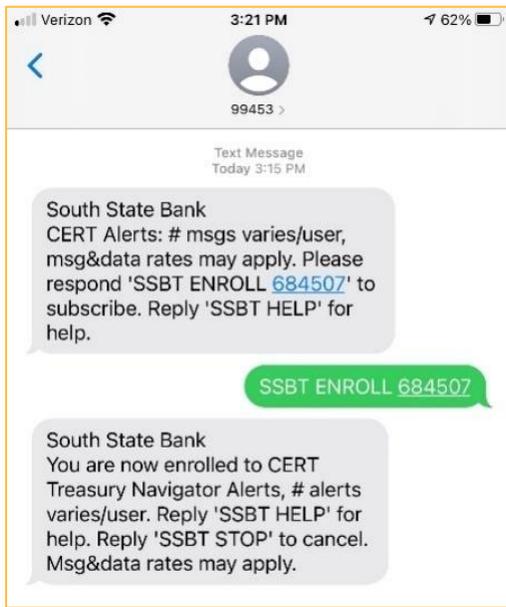
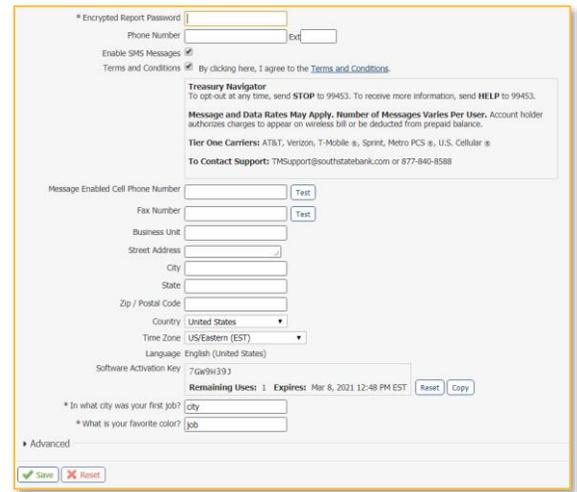


Out-of-band one-time passcodes can be delivered to the customer via email or text message. The default method is through email address. **SouthState strongly recommends enabling text message delivery for Out-of-Band passcodes.** Complete the following steps to enroll in SMS Text messages.

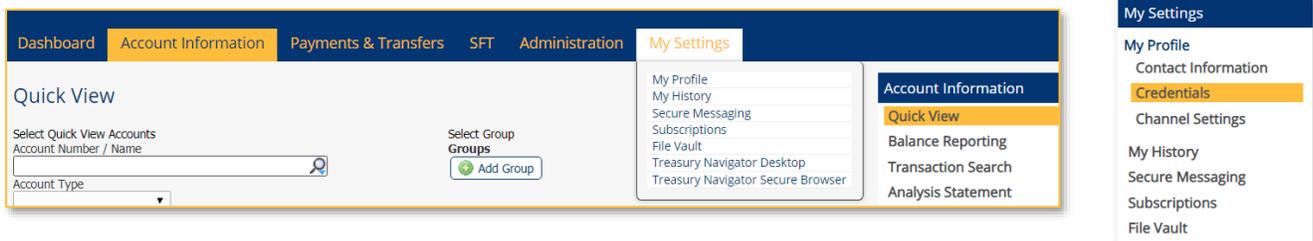
1. Contact TM Support to complete a DocuSign request to add your message enabled cell phone number to Treasury Navigator®.
2. Once your cell phone number has been added, go to **My Settings**, then **My Profile**.



3. Under **Contact Information**, check the boxes for **Enable SMS Messages** and **Terms and Conditions**. Click **Save**.
4. A test text message will be sent to the number entered in the **Message Enabled Cell Phone** field. Follow the instructions on the text message to respond and subscribe to text alerts.



5. Select **My Settings**, then **Subscriptions** or select **Subscriptions** from the menu on the right.



6. Click on the subscription for **Out of Band Authorization** to expand the option.



7. Select the radio button under the cell phone icon to change the subscription from sending via email to text.

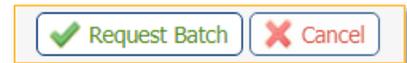


8. Click **Save** at the bottom of the page.

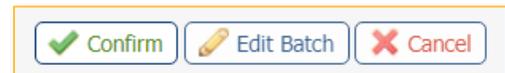


Confirming ACH Payments with Payment Authorization

1. After completion of creating the ACH batch, click **Request Batch**.



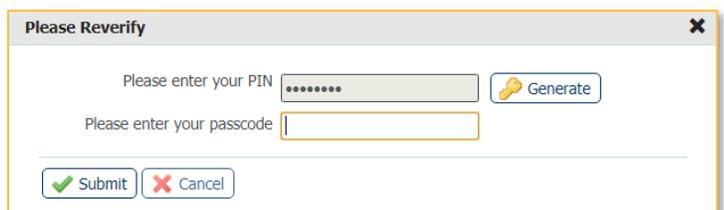
2. Confirm the ACH batch information is correct and select **Confirm**.



3. Enter the password that was created for **Payment Authorization** and click **Generate**.



4. A one-time passcode will be sent via email or text for the transaction. Once received, key in the passcode in the blank provided and click **Submit**.



5. Confirmation will then be received that the payment has been submitted. If dual control is required for ACH payments, a message will be displayed along with the confirmation that the payment requires approval.

Approving an ACH Payment with Payment Authorization

Single ACH Batch Approval

1. From **Payments & Transfers>Payment Activity**, locate the ACH batch pending approval. Click **Approve**.

<input type="checkbox"/>	ACH-02485572	\$10.00	Pending Approval	View	Approve	Edit	Cancel
Payment Date: 09/28/2023 Batch Type: Business (CCD) Offset Account: Initiator:							

2. Select **Yes** to confirm the payment approval.

Approve Payment

Are you sure you want to approve payment ACH-02485572?

3. Enter the password that was created for the Out-of-band Reverification and click **Generate**.

Please Reverify

Please enter your PIN

Generate

4. A one-time passcode will be sent via email or text for the transaction. Once received, key in the passcode in the blank provided and click **Submit**.

Please Reverify

Please enter your PIN

Generate

Please enter your passcode

5. The batch approved will now have a **Pending Delivery** status.

Multiple ACH Batch Approval

1. If multiple ACH payments need approving, check the box to the left of each payment and select **Approve** located at the top or bottom of the page.

<input type="checkbox"/>		ACH-02485572	\$10.00	Pending Approval	View	Approve	Edit	Cancel
Payment Date: 09/28/2023 Batch Type: Business (CCD) Offset Account: Initiator:								
<input checked="" type="checkbox"/>		ACH-02485573	\$2.00	Pending Approval	View	Approve	Edit	Cancel
Payment Date: 09/28/2023 Batch Type: Business (CCD) Offset Account: Initiator:								

- Click **OK** to accept the bulk action items.

Bulk Action Items			
Action Items			
Transaction ID	Funds Destination	Action	Amount
ACH-02485574		Approve	\$10.00
ACH-02485573		Approve	\$2.00

OK Cancel

- Enter the password that was created Payment Authorization and click **Generate**.

Please Reverify

Please enter your PIN

- A one-time passcode will be sent via email or text for the transaction. Once received, key in the passcode in the blank provided and click **Submit**.

Please Reverify

Please enter your PIN

Please enter your passcode

- Confirmation will be received on the Bulk Action Items window with results stating **Successful Approval**.

Bulk Action Items			
Bulk Action Results			
Transaction ID	Funds Destination	Bulk Action Results	Amount
ACH-02485573		Successful Approval.	\$2.00
ACH-02485574		Successful Approval.	\$10.00

Close

- The status of the batches approved will now be **Pending Delivery**.

Confirming Wire Payments with Payment Authorization

- After completion of creating the wire, click **Request Transfer**.

[Recurring Options](#) None Sele

- Confirm the wire information and select **Confirm**.

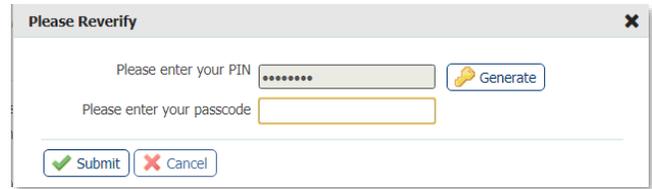
Additional Information For Beneficiary

- Enter the password that was created for the Out-of-band Reverification and click **Generate**.

Please Reverify

Please enter your PIN

- A one-time passcode will be sent via email or text for the transaction. Once received, key in the passcode in the blank provided and click **Submit**.



A dialog box titled "Please Reverify" with a close button (X) in the top right corner. It contains two input fields: "Please enter your PIN" with a masked field (seven dots) and a "Generate" button to its right; and "Please enter your passcode" with an empty field. At the bottom, there are two buttons: "Submit" with a green checkmark icon and "Cancel" with a red X icon.

- Confirmation will then be received that the payment was submitted. If dual control is required for wire payments, a message will be displayed that the payment requires approval. (See *Approving a Wire Payment with Split Authentication* for instructions.) If no dual control is required, the wire is ready to be released. To release the wire, click **Return** at the bottom of the screen to navigate back to the Wire Transfer module. Select **Payments & Transfers>Payment Activity** from the drop-down menu or select **Payment Activity** from the menu on the right.

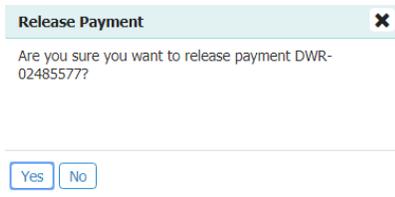


- Locate the wire and select **Release**.



A card for wire payment DWR-02485577. It shows a lightning bolt icon, the ID "DWR-02485577", a green "\$8.00", and the status "Pending Release". There are "View" and "Release" buttons. Below the card, the following details are listed: "Payment Date: 09/26/2023", "Originator:", and "Beneficiary:".

- Select **Yes** when asked if you are sure you want to release the wire payment.
- The status of the wire will change from **Pending Release** to **Delivered**.



A dialog box titled "Release Payment" with a close button (X) in the top right corner. It asks "Are you sure you want to release payment DWR-02485577?". At the bottom, there are two buttons: "Yes" and "No".

Approving and Releasing Multiple Wires at Once

- If multiple wire payments need to be approved and released, check the box to the left of each wire payment and select **Approve and Release** at the top or bottom of the page.

		+ / -		<input checked="" type="checkbox"/> Approve <input checked="" type="checkbox"/> Release <input checked="" type="checkbox"/> Approve And Release	
<input checked="" type="checkbox"/>	⚡ DWR-02485576 Payment Date: 09/26/2023 Originator: Beneficiary:	\$7.00	Pending Approval	<input type="checkbox"/> View	<input checked="" type="checkbox"/> Approve <input type="checkbox"/> Edit <input type="checkbox"/> Cancel
<input checked="" type="checkbox"/>	⚡ DWR-02485575 Payment Date: 09/26/2023 Originator: Beneficiary:	\$4.00	Pending Approval	<input type="checkbox"/> View	<input checked="" type="checkbox"/> Approve <input type="checkbox"/> Edit <input type="checkbox"/> Cancel

- Click **OK** to confirm the wires on the Bulk Action Items window. (NOTE: The wires will be listed twice, once for release and once for approval. The wire will only be sent once.)

Bulk Action Items			
Action Items			
Transaction ID	Funds Destination	Action	Amount
DWR-02485576		Release	\$7.00
DWR-02485575		Release	\$4.00
DWR-02485576		Approve	\$7.00
DWR-02485575		Approve	\$4.00

OK Cancel

- Enter the password that was created for the Out-of-band Reverification and click **Generate**.

Please Reverify ✕

Please enter your PIN Generate

- A one-time passcode will be sent via email or text for the transaction. Once received, key in the passcode in the blank provided and click **Submit**.

Please Reverify ✕

Please enter your PIN

Please enter your passcode

Submit Cancel

- Confirmation will be received on the Bulk Action Items window with results stating **Successful Approval** and **Successful Release**.

Bulk Action Results			
Transaction ID	Funds Destination	Bulk Action Results	Amount
DWR-02485575		Successful Release.	\$4.00
DWR-02485576		Successful Release.	\$7.00
DWR-02485575		Successful Approval.	\$4.00
DWR-02485576		Successful Approval.	\$7.00

Close

- The status of the batches will now be **Delivered**.

Account Transfers

Account Transfer allows users to initiate funds between their accounts. Transfers can be one-time, single transactions for today or you can schedule your transfer to occur in the future.

Select Accounts

- The **Transfer From Account** allows you to select your debit account. When displayed, the account numbers are 'masked' to provide you another level of security. Select the magnifying glass to select your account from a drop-down menu or start typing and the list of potential matches will display.
 - After account selection, enter the dollar amount in the **Amount** field.
 - Select **Add Another** to select another debit account to complete a many-to-one transfer. Multiple accounts may be added, as needed. Select the **X** to remove the additional field.
 - NOTE:** All debit accounts will go to a single credit account. The system will calculate the total credit for you.

- The **Transfer To Account** allows you to select your credit account. When displayed, the account numbers are 'masked' to provide you another level of security. Select the magnifying glass symbol to select your account from a drop-down menu or start typing and the list of potential matches will display.
 - After account selection, enter the dollar amount in the **Amount** field.
 - Select **Add Another** to select another credit account and credit amount. Multiple accounts may be added, as needed. Select the **X** to remove the additional field.
 - **NOTE:** All credit accounts will go to a single debit account. The system will calculate the total debit for you.

Transfer Details

- **Date** defaults to the current processing date. You may use the Calendar option to select a business date in the future.
- **Memo** field allows for optional, free-form text to be entered. Information entered in the memo will only be viewable under Payment Activity. The memo information does not show on the transactions in the accounts.
- **Notify Me** lists all the default alerts/notifications that keep you informed as your account transfer is processed.

The user may create a schedule so that this account transfer may be automatically generated and sent to the bank for processing at specific times, by selecting **Recurring Options**. Once Recurring Options is selected, a window will populate where schedule settings can be created.

1. To begin, select a **Start Date**, which is the date the first payment from this series will be delivered for processing. The First Payment Date is calculated based on the start date and recurring frequency.
2. Next, select an expiration date for this schedule. Select **Transaction Repeats Indefinitely** if unsure of the expiration date or this batch is intended to run indefinitely. If this schedule will have an end date, select **Transaction Repeats Until End Date**, and then select a date from the calendar. For batches which will run for a limited time, select **Fixed Number of Transactions**, and then enter the number of times this transaction should run before it expires.
3. Next, specify how often this batch will occur (**Daily, Weekly, Bi-Weekly, Semi-Monthly, Monthly, or Yearly**) and select the desired options for that choice.
4. Once the schedule has been completed select **Save**. If the user does not wish to create a schedule, select **Cancel**.
5. Once the recurring schedule has been created, the user will be taken back to the Request page and see a summary statement of the selection. Beside the summary is a red **X** which allows for the deletion of the

recurring series. Just below that, create a name for the series. This will allow for easy searches for this series and distinguish these payments from other payments.

6. Once account transfer request detail has been entered, select the **Request Transfer** button at the bottom of the page to advance to step 2, the **Review** page.
7. The user will be presented a summary of the information that has been entered. If everything is correct, select **Confirm**. If information requires adjustment, select **Edit**. To cancel the account transfer, select **Cancel**.
8. Once the account transfer has been submitted, the user will be displayed a summary of the account transfer that was created, a transaction reference number, and the submission date and time. This information will be presented in a green banner at the top of the summary.

Payee Maintenance

Payee Maintenance provides the ability to create and edit all payees assigned to a specific company, across all services and accounts. Users can search for payees, using various search options. Accounts and bank information can also be altered to accommodate changes to payees, based on the company's needs.

Payee Maintenance : Manage Payees

Search Payees

Display Name	<input type="text"/>	Payee ID	<input type="text"/>
Payee Type	All ▾	Payee Name	<input type="text"/>
Account Number	<input type="text"/>		

Show 10 results per page, sorted by Display Name in ascending order, including summary

[Search Payees](#) [Print](#) [Create Payee](#)

Create/Edit a Payee

Payees can be created and assigned to specific accounts and then enabled for use with ACH and Wire services. New payees can be created by selecting **Create Payee**. Payees can also be edited by selecting a pre-existing payee through the search function.

Payee Information

- **Payee Name** – The text placed in this field will determine the name of the Payee.
- **Payee ID** – The text placed in this field will determine the Payee ID. This name can reflect the Payee Name or be an employee ID# masked at the user level.
- **Payee Type** – Select between, Individual, Business or Government Agency to determine the usage type of the account associated with the payee.
- **Display Name** – This is the identifier name to be used within Payee Maintenance.
- **Address 1-3** – These fields are provided for the address of the payee.

Payee Accounts

Existing payee accounts are displayed in this area. The following information is displayed to provide a summary of each payee:

- **Delete** – The red **X** icon represents the delete function. Selecting this will prompt a confirmation window before deletion occurs.
- **Account Information** – This column displays the Account Number and Account Name for the payee account.
- **Bank Information** – This column displays the Bank ID and Bank Name assigned to the payee account.

- **Account Type** – This column displays the usage type of the account, whether Individual, Business or Government Agency.
- **Payee Type** – This displays the type of transactions this payee will be assigned to. Options are Individual, Business and Government Agency.
- **Default Account** – When checked, this is the default account for the payee. This option is available during the account setup.
- **Icon** – This icon displays whether the account is active for use with ACH batches or/and Wire transactions. One or both icons will appear for the various services.
- **Edit** – Selecting this field will allow the account to be edited.

Adding an Account

Account information must first be entered before enabling the account for ACH and Wire Transfer services.

- **Account Name** – This field contains the Account Name. Using the name of the person linked to the account or the type of account (Checking/Business) are most used in this field.
- **Account Number** – This field is where the account number belongs. This may be a series of numbers and/or letters, depending on the criteria the bank uses.
- **Beneficiary ID Type** – The drop-down menu provides a number of ID types to use instead of an Account Number. While the name “Account Number” will remain in the above field, the Beneficiary ID Type can range from numerous ID types. Keep in mind that only a Beneficiary ID Type of Account Number can be used to initiate ACH batches. The ACH Information field will be disabled if another Beneficiary ID Type is selected.

Enabling the Wire Information option will allow for the account being created to be used with the Wire service. Select **Save Account** to save all information or **Cancel** to return to the **Create Payee** page.

Search Payees

Existing payees can be searched using a variety of payee information fields to further define the search. The more information entered will narrow the search criteria and will help search for the transaction more quickly.

Searches can also be tailored to the user’s needs by sorting by:

- | | | |
|------------------|-------------------|---------------------|
| • Display Name | • Payee ID | • Descending order |
| • Payee Type | • Payee Name | • Summary |
| • Account Number | • Ascending order | • Summary & Details |

Transaction Summary

All payees are displayed for review and edit options. The number of payees displayed can be determined by selecting 10, 20 or 50 Items to Display. Entering the page number in the **Go To Page** area and pressing the **Enter** button on the keyboard will display results on that page or can be scrolled one at a time using the **Prev-1- 2-Next** buttons.

Each transaction will display the following information when the Summary only option is selected:

- **Delete** – The Red X icon represents the delete function.
- **Display Name** – This is the payee name given for the Payee Maintenance service.
- **Payee ID** – This is the payee identification name or number.
- **Payee Name** – This is the payee identification name. The ID is determined during the payee creation process.
- **Payee Type** – This displays the type of transactions this payee will be assigned to.
- **Edit** – Selecting this field will allow the payee to be edited

Control & Recon

Stop Payments

Stop Payment allows users to request that SouthState Bank activate a stop payment instruction for individual checks or ranges of consecutive checks written on a particular account. Before placing the stop, check your account transactions to ensure the check has not already cleared the account. Otherwise, the system activates a stop payment instruction and displays a confirmation of the instruction. Optional notification messages, delivered to the user who initiated the request, provide processing status.

Stop payments are generally effective for 6 months and do not auto-renew. No notice is provided to you before the stop payment expires and you must renew it before the end of the 6 month period and pay another stop payment fee.

Stop Payments : Stop Payment Activity

Search Stop Payment Activity

Check Number Status **All** ▼

Transaction Number Account

Requested From To

▼ Advanced

Expiration Date From To

User

Show 10 results per page, sorted by Date Requested in descending order

1. In the Check Number field, enter the serial number of the check for which the stop payment request was placed.
2. Enter the Transaction Number that was generated when the stop payment request was made.
3. Use the dropdown box to select the status of the stop request (Stopped, Pending, Paid, Failed, Cancelled).
4. Search for the Account that the check was drawn.

In the Advanced section:

5. Enter the date on which the stop payment instruction will cease to be in effect.
6. Search for the User who initiated the stop payment request.
7. Click the Search button to initiate the search.

Additional display options are provided to help further refine the search results. The number of results can be displayed 10, 20 or 50 at a time. Results can be sorted by Account, Date Requested, Status or Expiration, in Ascending or Descending order.

Request Stop Payment

* Account

Memo

Company Name

Contact Name

Phone Number

Notify Me None Selected

Stop Individual Checks | Stop Check Range

* Check	Date Written	* Amount	Written to	Reason
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a reason... ▼

Stop payments apply to future presentments only. To cancel a stop payment, please contact your local branch.

Use the **Stop Individual Checks** option to request stop payment for one or more individual checks. Required fields are marked with a red asterisk.

- **Check** – The check serial number.
- **Date Written** – The date the check was written.
- **Amount** – The amount of the check.
- **Written To** – The party to which the check was written.
- **Reason** – A drop down list of available reasons for placing the stop payment request.
- **Add Another Check** – This allows the user to add additional checks to the stop request.

Stop Check Range

Select the **Stop Check Range** tab to request stop payment for a group of consecutive checks, including the Starting and Ending check numbers.

The screenshot shows a web form titled "Request Stop Payment". It has two tabs: "Stop Individual Checks" and "Stop Check Range", with the latter being selected. The form includes the following fields and elements:

- * Account: A text input field with a magnifying glass icon.
- Memo: A text input field.
- Company Name: A text input field containing "MASTER CLIENT".
- Contact Name: A text input field.
- Phone Number: A text input field.
- Notify Me: A dropdown menu with "None Selected" selected.
- Reason: A dropdown menu with "Select a reason..." selected.
- * Starting Check Number: A text input field.
- * Ending Check Number: A text input field.

Below the form is a yellow warning box with a lightbulb icon: "Stop payments apply to future presentments only. To cancel a stop payment, please contact your local branch." At the bottom are two buttons: "Request Stop Payment" (with a green checkmark) and "Reset" (with a red X).

- **Reason** – Select a reason for the stop payment
- **Starting Check Number** – This is the first check in the series.
- **Ending Check Number** – This is the last check in the series.

Once the information is entered, select the **Request Stop Payment**. The user will be presented a summary of the information that has been entered. If everything is correct, select **Confirm**. If information requires adjustment, select **Edit**. To cancel the stop payment, select **Cancel**.

Check Positive Pay

The Check Positive Pay service with Treasury Navigator® allows company users to enter and review checks that have been issued, as well as enter decisions and view activity for exception items. SouthState Bank offers Same Day and Next Day Check Positive Pay. The issue item and exception decision processes detailed below are the same with both services. A unique specific routing number must be used on checks for Same Day Positive Pay to be utilized and the checks do not post to the account before the checks are exceptions. With Next Day Positive Pay, the checks post the account and are exceptions the following business day to be decisioned. If a check is returned using Next Day Positive Pay, a credit will post to the account to create a wash on the account.

Exception items are created when a company submits its issued checks to the bank, which compares those items with the checks received and posted to the processing system. Checks that do not match (i.e., exception items) are flagged and exception items are generated within Check Positive Pay to allow the customer to review them and determine if they should be paid or returned.

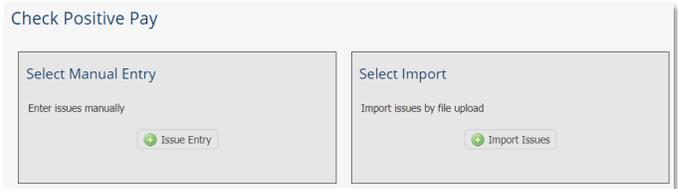
Please keep in mind that the specific options made available to and seen by a user will depend on his/her entitlements.

Issues

After checks have been created, the company informs the bank as part of the reconciliation process. Details about the checks that have been created, called issues, can be entered either manually or by importing an issue file.

Issue Entry

After selecting the **Check Positive Pay** menu item from the **Control & Recon** tab, select **Issue Entry** to perform manual entries.



Displayed at the top of the screen is a banner that informs the user of when issues will be delivered to the bank. Before this cut-off, submitted issues may be edited or deleted.

Check Positive Pay : Issue Entry

Issues will be delivered on Dec 9, 2021 11:55 AM EST.

Current Progress: 1 Enter — 2 Review — 3 Complete

Add 5 More Issues Add

* Account Number	* Issue Date	* Check Number	* Amount	Payee	Description	Void Check
<input type="text"/>	12/09/2021	<input type="text"/>	<input type="text"/>	<input type="text"/>	Description	<input type="checkbox"/>
<input type="text"/>	12/09/2021	<input type="text"/>	<input type="text"/>	<input type="text"/>	Description	<input type="checkbox"/>
<input type="text"/>	12/09/2021	<input type="text"/>	<input type="text"/>	<input type="text"/>	Description	<input type="checkbox"/>
<input type="text"/>	12/09/2021	<input type="text"/>	<input type="text"/>	<input type="text"/>	Description	<input type="checkbox"/>
<input type="text"/>	12/09/2021	<input type="text"/>	<input type="text"/>	<input type="text"/>	Description	<input type="checkbox"/>
<input type="text"/>	12/09/2021	<input type="text"/>	<input type="text"/>	<input type="text"/>	Description	<input type="checkbox"/>
<input type="text"/>	12/09/2021	<input type="text"/>	<input type="text"/>	<input type="text"/>	Description	<input type="checkbox"/>
<input type="text"/>	12/09/2021	<input type="text"/>	<input type="text"/>	<input type="text"/>	Description	<input type="checkbox"/>
<input type="text"/>	12/09/2021	<input type="text"/>	<input type="text"/>	<input type="text"/>	Description	<input type="checkbox"/>
<input type="text"/>	12/09/2021	<input type="text"/>	<input type="text"/>	<input type="text"/>	Description	<input type="checkbox"/>

Submit Cancel

To create an issue, enter or select values for all required fields.

- **Account Number** – The debiting account which will be used to fund the issued check. To select an account number, click the field and choose an account from the menu that populates. For convenience, the selected account will auto-populate for the remaining account number fields, unless an amount has already been entered for one of those lines. To change the account, click in the field and use the backspace button on the keyboard to remove the text and display the full list of accounts again.
- **Issue Date** – The value entered for the date field on the check. To enter an issue date, click the field and select a date from the calendar that displays. For convenience, the selected date will auto-populate for the remaining date fields.
- **Check Number** – The unique number printed on checks to help distinguish one check from another. To enter the check number, type the value in the field presented. For convenience, the system will incrementally add one to the value and auto-populate the new values in the remaining check number fields.

- **Amount** – The US dollar amount of the check. To enter the amount, type the value in the field presented.
- **Payee** – The entity authorized to cash, deposit, or otherwise negotiate the check. To enter the payee, type the value in the field presented.
- **Description** – Use this field to enter additional information about the check. To add a description, select **Description**, enter 100 characters or less, and select **OK**. Once a description has been entered, the **green plus-sign** icon on the description button will change into a **yellow pencil icon** to denote that the description can be edited.
- **Void Check** – Select this box if the check being entered has been voided.
- To delete a check that has been created, select the red **X** to the far left of it.
- Once all issue items have been entered, select **Submit**. You will have the opportunity to review issued data on the next screen. If data is correct, click **Save**. If changes should be made, click **Edit**.

You may also enter check issue records by importing a file. Select **Import Issues** from the Check Positive Pay home screen. Please contact Treasury Management Client Support at TMSupport@SouthStateBank.com or **(877) 840-8588** for assistance with mapping issue files for import.

Review

The review page allows the user to verify the information that has been entered for each check before proceeding. Checks that were selected as void will display a void icon to the left of the account number and all other check details are displayed as plain text. If changes need to be made to one or more checks, select **Edit** to be taken back to the Enter screen.

If all information is correct, select **Save** and the issue items will be queued for delivery, which will take place at the cut-off time posted on the banner.

Check Positive Pay : Manual Entry

Issues will be delivered on Dec 9, 2021 12:00 PM EST.

Current Progress — 1 Enter — 2 Review — 3 Complete

Account Number	Issue Date	Check Number	Amount	Payee	Description
*2359 - DDA (TMS Test Account 1)	12/09/2021	50001	\$1.00	Test Payee 1	
*2359 - DDA (TMS Test Account 1)	12/09/2021	50002	\$3.50	Test Payee 2	
 *2359 - DDA (TMS Test Account 1)	12/09/2021	50003	\$2.00	Test Payee 3	
			Amount Counts		
Total Issues:			\$4.50	(2)	
 Total Voids:			\$2.00	(1)	

Save Edit Cancel

Complete

Now the checks are queued for delivery but may be edited at any time before cut-off from *Issue Activity*, which will be discussed later in this document.

Select **Return** to be taken back to the Check Positive Pay landing page.

Check Positive Pay : Manual Entry

Issues will be delivered on Dec 9, 2021 12:00 PM EST.

Your Positive Pay Issues have been recorded.

Current Progress: 1 Enter 2 Review 3 Complete

Account Number	Issue Date	Check Number	Amount	Payee	Description
*2359 - DDA (TMS Test Account 1)	12/09/2021	50001	\$1.00	Test Payee 1	
*2359 - DDA (TMS Test Account 1)	12/09/2021	50002	\$3.50	Test Payee 2	
*2359 - DDA (TMS Test Account 1)	12/09/2021	50003	\$2.00	Test Payee 3	
			Amount	Counts	
Total Issues:			\$4.50	(2)	
Total Voids:			\$2.00	(1)	

Return

Import Issues

After selecting the **Check Positive Pay** menu item from the **Control & Recon** tab, select **Import Issues** to import a file containing issue records.

Check Positive Pay

Select Manual Entry
Enter issues manually
Issue Entry

Select Import
Import issues by file upload
Import Issues

Control & Recon
Stop Payments
Check Positive Pay
Issue Entry
Decision Items
Decision Activity
Issue Activity
Return to my home page
Make this my home page

* Indicates required fields
Page generated on 12/09/2021 at 11:59 AM EST

Once selected, the user will land on the Data Import screen which displays a **Map Table** containing all maps currently available to the user.

Data Import : Check Positive Pay Issue File

File Maps	Is Active			
<i>Issue File Import Fixed Test</i>	Set as Active	Upload	Print	
Pos Pay 2 Mapper	Set as Active	Edit File Map	Upload	Print
Positive Pay Mapper	Set as Active	Edit File Map	Upload	Print
Test Mapper	Set as Active	Edit File Map	Upload	Print

Create File Map Help

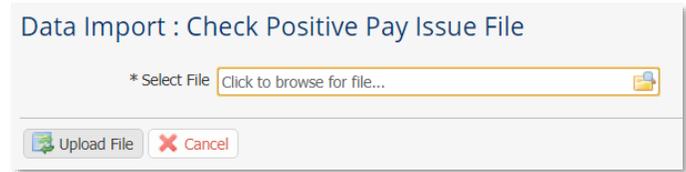
Map names which appear in italics are **Public Maps** that have been created by the bank and may be utilized if the user has a file formatted in that standard format. Map names which appear in bold are **Custom Maps** that have been created by the company or bank, on the company's behalf.

At the very top of the table is a **File Maps** column header, which will display the file map's name, and an **Is Active** column header, which will display which map is used as the default. Only one map may be selected as a default. To designate a map, select the **Set as Active** button beside the desired map name. At this time, the table will refresh and the button that was selected will be replaced by a green checkmark. Also, a **Clear Active** button will be presented at the bottom of the table to allow for the removal of a map as the default.

To edit an existing Custom Map, select the yellow pencil **Edit File Map** button to be taken to a Review page that will provide a detailed outline of the map settings.

To upload a file, select **Upload** to the far right. The next screen will present a **Select File** field.

Click in the field and select the file that is to be uploaded from the window that populates. Once the file has been selected, click **Upload File** to load the file and begin validation, or **Cancel**, to terminate the upload.



Create File Map

Issue files not in the bank defined format may need to have a **Custom Map** created to be accepted by the bank. To begin, select **Create File Map** button.

The Create File Map screen will display the four steps to creating a map (Structure, Fields, Validation, and Review) displayed across the top with the user's current location in the process displayed against a colored background.



1. Structure

First, enter a **Map Name**. This name must be unique from any other maps available to the user.

Next, the user has the option to upload a test file. This file should be an example of the files that will be uploaded going forward.

Click in the field beside **Test File** and select an example file.

Once the file selection window closes, the name of the selected file will display in the Test File field. If this name is correct, select **Upload Test File**. Once the file has been uploaded, a banner will display to confirm that the upload was successful.



If a file is loaded, while setting up the map, a **Test File Map** button will display at the bottom of each screen. This button may be selected at any time to apply the newly created settings to the test file that was uploaded. If everything is set up properly, a Validation Log, File Info, and list of the Records found will be generated and displayed. If any errors were encountered a brief description of the issue will be presented so that the map may be corrected.

Next, specify how the file is structured, or formatted. The **Delimited Text** tab will be utilized for files in a delimited format (such as CSV), the **Fixed Width Text** tab will be utilized for fixed width files, and the **XML** tab will be used if mapping an XML file.

File Structure

Delimited Text Fixed Width Text XML

* What is your record's field delimiter?

If there are blank lines in your file, should they be ignored? Yes No

* Does your file contain headers or footers? Yes No

Go To Step 2 Cancel

Delimited Structure

If the delimited text tab is selected, a few questions will be asked about the setup of the file. In the field beside **What is your record's field delimiter?**, type the character that is used to separate fields. Since the TAB character has special meaning and purpose in a browser, to indicate the TAB character as the field delimiter, enter \t (a backslash followed by the letter t). If the character entered in the field is recognized by the system, a **Value Entered** field will display and include the name of the character entered.

File Structure

Delimited Text Fixed Width Text XML

* What is your record's field delimiter? Value entered: COMMA

If there are blank lines in your file, should they be ignored? Yes No

* Does your file contain headers or footers? Yes No

* Are the records in your file prefixed? Yes No

* Lines before header

* Lines of header

* Lines of footer

* Lines after footer

The next field will ask if blank lines in the file should be ignored. Select one of the radio buttons beside **Yes** or **No**.

Now specify whether the file contains a header and/or footer by selecting **Yes** or **No** beside the question. If headers and footers are present, select either **Yes** or **No** beside the **Are the records in your file prefixed?** field that populates. If the records within the file are prefixed, then the Header, Data, and Footer prefixes will need to be entered.

* Does your file contain headers or footers? Yes No

* Are the records in your file prefixed? Yes No

Header record prefix

* Data record prefix

Footer record prefix

If the records within the file are not prefixed, enter the total number of lines before the header or footer as well as the total number of lines the header or footer consists of.

Once all delimited structure information has been entered, select **Go To Step 2**.

Fixed Width Text

If the fixed width text tab is selected, first select the appropriate option for the **Are your records fixed length or new line separated?** field. If the records are of fixed lengths, enter the length of the fields in the space provided beside the question.

Next, select **Yes** or **No** for the field that asks **If there are blank lines in your file, should they be ignored?**

After that, specify whether the file contains headers and/or footers. If headers and footers will be present, select whether these fields are prefixed. Enter the Header, Data, and Footer prefixes that will be used. Prefix examples include H=Header, D=Data Record, and F=Footer.

If the records within the file are not prefixed, enter the total number of lines before the header or footer as well as the total number of lines which the header or footer consists of.

Once all fixed length structure information has been entered, select **Go To Step 2**.

The screenshot shows the 'File Structure' dialog box with the 'Fixed Width Text' tab selected. The 'XML' tab is also visible. The dialog contains several questions and input fields:

- * Are your records fixed length or new line separated? Fixed Length Newline separated
- What is the length of your records?
- If there are blank lines in your file, should they be ignored? Yes No
- * Does your file contain headers or footers? Yes No
- * Are the records in your file prefixed? Yes No
 - * Lines before header
 - * Lines of header
 - * Lines of footer
 - * Lines after footer

XML

In an XML file, all information has an introduction `<information>` and an ending `</information>`. This allows the system to quickly identify fields. The value contained within the introductory or ending markers, such as 'information' used in the example above, is called the XPATH expression. When entering the XPATH expression, the user must strip off the markers. Even if the value entered is contained elsewhere in the file, if it is not surrounded by the markers, it will not be deemed an XPATH expression.

Example: The user has entered the XPATH expression 'Footer' to signify the footer record fields. The file uploaded includes a field that looks like `<Payee Name> Sugar Footer </ Payee Name>`. Although 'Footer' is included in the field, it will not be mistaken as the file footer because the value is not located within a marker.

For XML formatted files, the XPATH information for header and footer records is not required. However, the XPATH for data records is required and must be entered in the field provided to the right.

Once all XML structure information has been entered, select **Go To Step 2**.

The screenshot shows the 'File Structure' dialog box with the 'XML' tab selected. The dialog contains three questions and input fields:

- What is the XPATH expression to your header records?
- * What is the XPATH expression to your data records?
- What is the XPATH expression to your footer records?

2. Fields

Now, plotting out the transactional data contained in the file, called Fields, may begin. Fields are pieces of information that are used to comprise checks. When a field is selected, the area to the right of it will update to present the options available for that field. The current field being viewed will display a white background while other fields will display a grey background.

Fields with a **red exclamation icon** are required for the system to create a complete transaction. Once information has been entered for a required field the icon will turn into a **green checkmark icon**, letting the user know that he/she may proceed to the next field. Some fields never show a red exclamation icon. These fields will always display a green checkmark icon because they are optional and may be skipped if the user wishes to do so.

- **For Delimited files**, the system will separate data into units called a **Field Index**. Each index is determined by the delimiter specified during Structure setup. Now all required fields will be paired with its corresponding index.

- **For Fixed Width files**, the system will begin data at a **Start Index** and extend that field until it reaches the Length specified. Each record is determined by the settings established during Structure setup. Now the beginning and duration of each field will be specified.

- **For XML files**, the system will separate data by its **Record XPath**. A record is determined by the XPath specified during Structure setup. Now all required fields will be paired with its corresponding XPath.

Each required field may present up to three options:

- **Data is located in the file** – This selection means that this field is specified in each individual record. Once selected, the option will expand to allow the user to further specify information about this field.

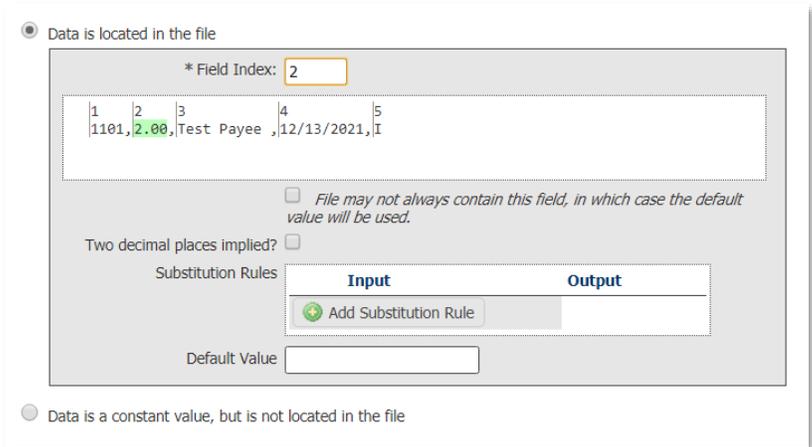
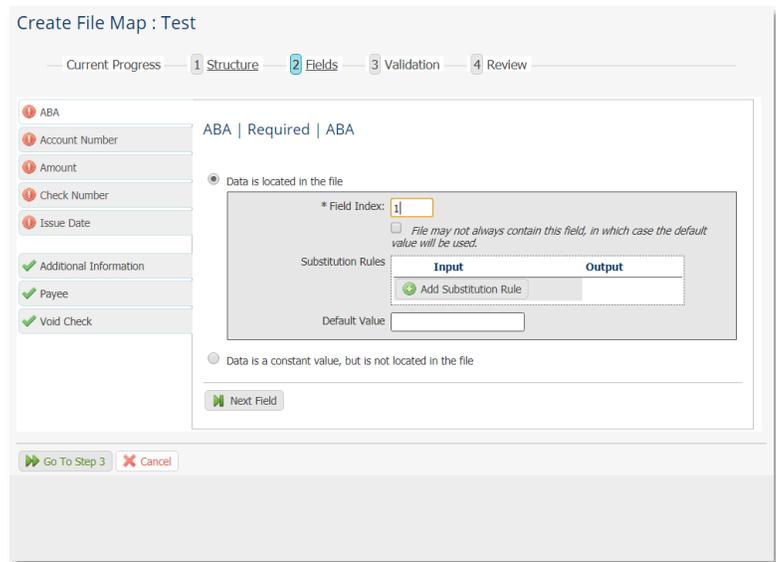
First enter the **Field Index/Record XPath/Start Index & Length** where this information can be located.

For Delimited and Fixed Width files, if this field will not always be present in a record, but should default to a specific value, check the box under the reference window. Once this box is checked, enter a value in the **Default Value** field.

If the value contained in the record is not the same value that should be included in the output file, enter a substitute value. To do this, select the **Add Substitution Rule** button contained in the **Substitution Rules** section and create one or more rules in the field(s) that populates.

First, enter the value that the system should look for in the **Input** field. Next, enter the value that the system should enter as a substitute in the **Output** field. Enter as many rules as needed. To delete a rule which has been created, select the red **X** beside it.

Once all settings have been specified, select **Next Field** to create settings for the next field.



- **Data is located in the file header or footer** - This selection means that the information for this field is located in the header or footer of files. Once selected, the option will expand to allow the user to further specify information about this field.

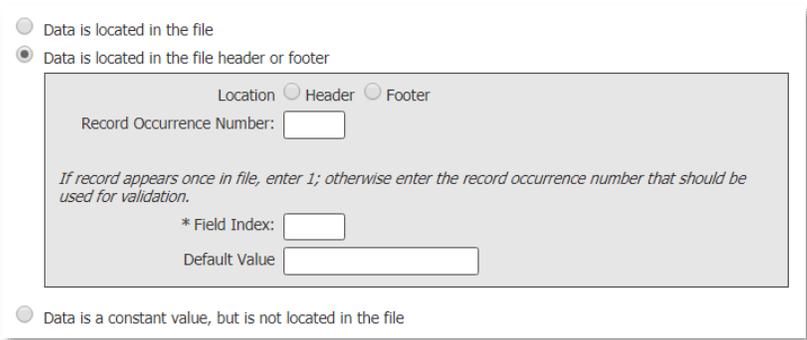
First, specify whether this information is contained in the **Header** or **Footer** by selecting the

corresponding radio button. Because files may contain multiple headers and footers, specify in which header/footer record this information is located by entering a number in the space provided beside **Record Occurrence Number**.

Next, enter the **Field Index/Record XPath/Start Index & Length** where this information can be located within the header or footer.

Lastly, enter a **Default Value** which may be automatically entered into the output file if this field is ever left blank in an input file. This is an optional setting and may be left blank if desired.

Once all settings have been specified, select **Next Field** to create settings for the next field.

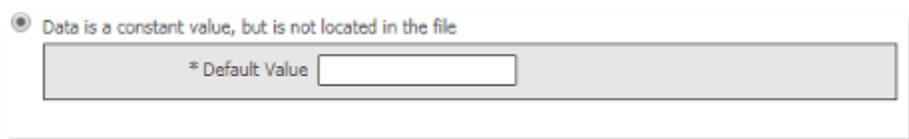


- **Data is a constant value, but not located in the file** -

This selection means that the information for this field will not be in the input file.

Instead, the system will populate whatever is entered as the **Default Value** for the output file.

The choices for the fields that are optional are the same as those presented for required fields, but with the addition of the following option.



- **Not Specified** – This selection means that the settings for this field will not be defined and may be ignored. Select **Next Field** to create settings for the next field.

Fields which may require more explanation:

- **Amount** – If the decimal places are not used in the file and the system is to assume that the last two digits represent cents, the box beside **Two Decimal Places Implied** should be checked. If the files will contain only whole amounts or utilizes decimals, the box should remain unchecked.
- **Payment Date** – Specify how dates are formatted by selecting the appropriate option from the **Date Format** drop down list.
If the **Custom** option is selected, a new field will be presented to define the custom date format. If assistance is needed to correctly define the format, select **Help** and an informative window will populate.
- **Void Check** – Specify what value is utilized to indicate a void item.
 - **Text** – Select this option if the indicator is a text value. Type the value in the **Match value** field. Select the **Match equals** box if any value not matching what has been entered in the field above should be assumed to indicate a non-voided check.
 - **Numeric** – Select this option if the indicator is a numeric value. Select how the numeric value should be treated by clicking the **Comparison** field and choosing an option from the menu that displays. Enter the numeric indicator in the **Compare To** field.

3. Validation

Validation rules use summary data found in headers and footers of the input file to verify data records. In this step, control total amounts or record counts, if any exist, are used to perform validation calculations as the file is uploaded. Files having errors during the validation step are rejected.

Two options will be presented:

- **Not Specified** – This selection means that the settings for this field will not be defined and may be ignored. Select **Next Field** to create settings for the next field.
- **Data is located in the file header or footer** – This selection means that the information for this field is located in the header or footer of files. Once selected, the option will expand to allow the user to further specify information about this field.

First, specify whether this information is contained in the **Header** or **Footer** by selecting the corresponding radio button. Because files may contain multiple headers and footers, specify which header/footer this information is located by entering a number in the space provided beside **Record Occurrence Number**.

Next, enter the **Field Index/Record XPath/Start Index & Length** where this information can be located within the header or footer.

Lastly, enter a **Default Value** which may be automatically entered into the output file if this field is ever left blank in an input file. This is an optional setting and may be left blank if desired.

Once these fields have been established, select **Go To Step 5**.

4. Review

Now the setup for a customized map has been completed and a detailed outline of those settings will be displayed.

If a test file was uploaded at the beginning of this process, select **Test File Map** to ensure that the map has been correctly formatted. If there was no file uploaded at the beginning of this process, or the user would like to test a different file, click in the **Test File** field located near the top of the screen, select the desired file, and then select **Upload Test File**. Once the banner displays stating that the file was successfully uploaded, select **Test File Map**.

The settings created for the map will be applied to the test file and generate various reports about the file. A **Validation Log** tab will be presented first.

If the file was able to be mapped successfully, the dollar and count totals of the file will be displayed. If validation was not entirely successful, the user will see a [FATAL] entry followed by a brief description of the error(s) encountered.

Field	Type	Required	Source	Details	Substitution Rules
ABA	ABA	✓	From file	Index: 1	None
Account Number	Text	✓	From file	Index: 2	None
Amount	Currency	✓	From file	Index: 3 Implied two decimal places: false	None
Check Number	Text	✓	From file	Index: 4	None
Issue Date	Date	✓	From file	Index: 5 Date format: yyyyMMdd	None
Additional Information	Text		Not Specified		None
Payee	Text		Not Specified		None
Void Check	True or False		Not Specified		None

```
[INFO] Total Number of Void records processed = 0
[INFO] Total Number of Issue records processed = 1
[INFO] Total Value of Issue records processed = $600.00
```

Next is a **File Info** tab. Depending on the file format, this tab will present a Line and/ or Record count. The line count is the total number of lines contained in the file, including headers, footers, records, etc. The record count represents the total number of transactions found in the file.

The **Records** will display the details of each transaction that was found. All fields of the map will be shown as a header and the value found for each field will be displayed.

	ABA	Account Number	Check Number	Issue Date	Amount	Payee	Additional Information	Void Check
1	053200983		1101	12/13/2021	2.00	Test Payee		false
2	053200983		1102	12/13/2021	4.00	Person Test		false
3	053200983		1103	12/13/2021	3.50	Test Company		false
4	053200983		1104	12/13/2021	1.00	XYZ Company		true
5	053200983		1105	12/13/2021	3.00	ABC Company		true

The last tab presented will be **Output**. This will present a view of the file in the format that it will be delivered to the bank.

To close the test map results window, select **OK**. To go back and edit the map select one of the steps at the very top of the screen, then select the desired field. Once the user has navigated to a previous step, continue to go through all fields by selecting **Next Field**, or go straight back to the review page by selecting the **Review** step at the top of the screen.

Once all map settings and information has been completed, select **Save** to retain the map.

Note: If you would like assistance with Positive Pay file mapping, please contact Treasury Management Support at TMSupport@SouthStateBank.com or **877-840-8588**.

Issue Activity

Issue Activity stores 18 months of issue items history and provides search functionality to easily locate issue items entered in the system. If a company is entitled for Issue Approval, the approver will navigate to **Issue Activity** to approve pending items.

Search Issue Activity

To locate a specific check, use the search filters provided in the *Search Issue Activity* section.

- Account Number** – Type the number of the account from which the check was drafted.
- Issue Date** – Initially, the user will be displayed all checks presented within the last 7 days. To change this date range, select the From and/or To field and choose a date from the calendar that displays.
- Status** – To view only checks with a certain status, select the field, and choose a status from the menu that displays.

The text presented in blue in the sentence under the filter options allow the user to decide how the search results should be sorted. To make changes, select the text in blue and select an option from the menu that displays. If there is only one alternative option, the user will not be displayed a menu but instead will toggle to the other option.

Once all desired filters have been established, select **Search** to see results that match.

Issue Table

The Issue Table displays summary information about the checks that have been entered.

- **Void Indicator** – If the check issue was entered as a voided item, it will be indicated with a Void icon to the far left.
- **Account Number** – Displays the debiting account number, account type, and account description (if there is one).
- **Status** – Displays the status of the check issue.
 - *Pending Delivery* status means that the issue is waiting for the next available pick-up window to be delivered to the bank.
 - *Delivered* status means that the check was successfully delivered the bank.
 - *Delivery Failed* status means that the issue item was not able to be successfully delivered to the bank.
- **Issue Date** – The value entered for the date field on the check.
- **Check Number** – The unique number printed on checks to help distinguish one check from another.
- **Amount** – The US dollar amount of the check.
- **Payee** – The entity authorized to cash, deposit, or otherwise negotiate the check.

Prev 1 Next	Go to page 1	Showing 1 - 3 of 3	Items to display: 10 20 50
*2359 - DDA (TMS Test Account 1)		Delivered	
Issue Date:	12/09/2021	Check Number:	50001
Payee:	Test Payee 1	Amount:	\$1.00
		View	

- **View** – Select this option to view audit information about the check.

Details			
Issued Check Details			
Account	*2359 - DDA (TMS Test Account 1)		
Check Number	50001		
Issue Date	12/09/2021		
Amount	\$1.00		
Payee	Test Payee 1		
Description			
Void Check	false		
Entered By			
Transaction ID	CHECKPOSPAY-20211209-0001		
Issue Status	Delivered		
Status History			
Timestamp	Status	Initiator	Description
Dec 9, 2021 12:00:00 PM EST	Delivered	SYSTEM	Delivered
Dec 9, 2021 11:57:13 AM EST	Pending Delivery		Issue Created
Close Print			

Issue Approval

If the company is entitled, once issue items have been entered into the system under Issue Entry the items will be pending approval under Issue Activity. To approve issue items pending approval, select **Approve** to the right of each item.

<input type="checkbox"/>	*6607 - DDA (TMS Test Account 3)	Pending Approval		
	Issue Date: 09/20/2023	Check Number: 110223	Amount: \$57.91	<input type="button" value="View"/> <input type="button" value="Edit"/> <input type="button" value="Approve"/> <input type="button" value="Reject"/> <input type="button" value="Delete"/>
	Payee:			

Pending issue items can be approved in bulk, by selecting the checkboxes to the left of the issue items or select the +/- symbol in the top or bottom left corner. Then, select **Approve**.

+ / -	<input type="button" value="Approve"/>			
<input checked="" type="checkbox"/>	*6607 - DDA (TMS Test Account 3)	Pending Approval		
	Issue Date: 09/20/2023	Check Number: 110223	Amount: \$57.91	<input type="button" value="View"/> <input type="button" value="Edit"/> <input type="button" value="Approve"/> <input type="button" value="Reject"/> <input type="button" value="Delete"/>
	Payee:			
<input checked="" type="checkbox"/>	*6607 - DDA (TMS Test Account 3)	Pending Approval		
	Issue Date: 09/20/2023	Check Number: 110224	Amount: \$140.98	<input type="button" value="View"/> <input type="button" value="Edit"/> <input type="button" value="Approve"/> <input type="button" value="Reject"/> <input type="button" value="Delete"/>
	Payee:			
<input checked="" type="checkbox"/>	*6607 - DDA (TMS Test Account 3)	Pending Approval		
	Issue Date: 09/20/2023	Check Number: 110226	Amount: \$15,000.00	<input type="button" value="View"/> <input type="button" value="Edit"/> <input type="button" value="Approve"/> <input type="button" value="Reject"/> <input type="button" value="Delete"/>
	Payee:			
<input checked="" type="checkbox"/>	*6607 - DDA (TMS Test Account 3)	Pending Approval		
	Issue Date: 09/20/2023	Check Number: 110227	Amount: \$98.35	<input type="button" value="View"/> <input type="button" value="Edit"/> <input type="button" value="Approve"/> <input type="button" value="Reject"/> <input type="button" value="Delete"/>
	Payee:			
<input checked="" type="checkbox"/>	*6607 - DDA (TMS Test Account 3)	Pending Approval		
	Issue Date: 09/20/2023	Check Number: 110225	Amount: \$858.97	<input type="button" value="View"/> <input type="button" value="Edit"/> <input type="button" value="Approve"/> <input type="button" value="Reject"/> <input type="button" value="Delete"/>
	Payee:			
+ / -	<input type="button" value="Approve"/>			
Prev 1 Next	Go to page 1	Showing 1 - 5 of 5	Items to display: 10 20 50	

Select **OK** to confirm approving the issue item.

Confirm

Are you sure you want to approve this issue?

The status of the item(s) approved will change from Pending Approval to Pending Delivery.

If needed, issue items pending approval can be viewed, edited, rejected, or deleted. To perform these actions, select the appropriate option to the right of the issue item.

Decisions

As stated before, exception items are created when there is a discrepancy between a check that has been presented to the bank for payment and the issued checks submitted by the company. Once exception items are created, they are presented to the company so that they can make decisions to allow legitimate checks to be paid and illegitimate or invalid checks to be returned. Decision Approval can be entitled upon company request to prompt exception decisions to be approved prior to the Check Positive Pay cutoff time.

Decision Items

After selecting Control & Recon, select the **Decision Items** menu item to the far right.

At the very top of the page, a banner will display the cut-off time for applying decisions (4:30 PM EST). At cut-off, exception items without a decision will have a pay or return decision auto-applied by the system based on a default setting established on the company's profile.

Below the cut-off banner is the Current Progress field which gives the user a visual cue of where they are in the decision application process.

Search Decision Items

To quickly locate a specific item needing a decision, utilize one or more of the search filters provided in the Search Decision Items section.

- **Account** – The debiting account which will be used to fund the check. To select an account number, click the field and choose an account from the menu that populates.
- **Check Number** – The unique number printed on checks to help distinguish one check from another. To enter the check number, type the value in the field presented.
- **Decision** – The pay or return decision that has been applied to the item, if any has been applied.
 - **All** – Display all exception items, whether a decision has been applied.
 - **Both** – Display exception items that have had a pay or return decision applied.
 - **Pay** – Display only exception items that have had a pay decision applied.
 - **Return** – Display only exception items that have had a return decision applied.
 - **No Decision** – Display only exception items have not had a decision applied.

The text presented in blue in the sentence under the filter options allow the user to decide how the search results should be sorted. To make changes, select the text in blue and select an option from the menu that displays. If there is only one alternative option, the user will not be displayed a menu but instead will toggle to the other option.

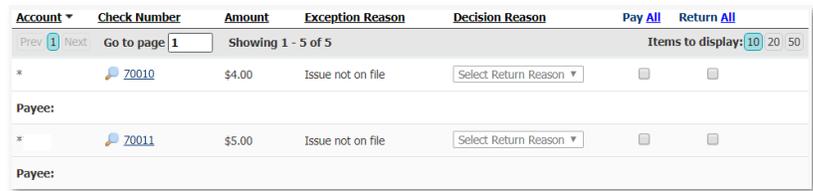
Once all desired filters have been established, select **Search** to see results that match.

The screenshot displays the 'Check Positive Pay' interface. At the top, there are two main sections: 'Select Manual Entry' and 'Select Import'. The 'Select Manual Entry' section has a sub-section 'Enter issues manually' with an 'Issue Entry' button. The 'Select Import' section has a sub-section 'Import issues by file upload' with an 'Import Issues' button. On the right side, there is a 'Control & Recon' menu with options: 'Stop Payments', 'Check Positive Pay', 'Issue Entry', 'Decision Items', 'Decision Activity', and 'Issue Activity'. Below the menu, there are links for 'Return to my home page', 'Make this my home page', 'Help for this page', 'Print this page', 'Terms and conditions', 'Privacy policy', and 'Contact us'. A banner at the top of the 'Decision Items' section states 'Decisions will be processed on Sep 20, 2023 4:30 PM EDT.' Below the banner is a 'Current Progress' indicator showing '1 Enter', '2 Review', and '3 Complete'. The 'Search Decision Items' section includes a search bar, a dropdown for 'Account', a text input for 'Check Number', and a dropdown for 'Decision' set to 'All'. At the bottom, it says 'Show 10 results per page, sorted by Account in descending order' and has a 'Search' button.

Decision Table

The Decision Table displays details about current day exception items and allows the user to apply decisions. The table can be sorted by selecting any of the column headers that appear underlined. The column header being utilized to sort the table will display a small triangle beside it. An upward facing triangle denotes ascending order and a downward facing triangle denotes descending order.

The two column headers to the far right allow the user to simultaneously Pay All or Return All items on the screen. **Note:** If there are multiple pages of exceptions, the user will need to select **Pay All** or **Return All** on each page to apply the decision to all items.



<u>Account</u>	<u>Check Number</u>	<u>Amount</u>	<u>Exception Reason</u>	<u>Decision Reason</u>	<u>Pay All</u>	<u>Return All</u>
Prev Next Go to page 1 Showing 1 - 5 of 5 Items to display: 10 20 50						
*	70010	\$4.00	Issue not on file	Select Return Reason	<input type="checkbox"/>	<input type="checkbox"/>
Payee:						
*	70011	\$5.00	Issue not on file	Select Return Reason	<input type="checkbox"/>	<input type="checkbox"/>
Payee:						

- **Account** – The debiting account from which the check is drawn.
- **Check Number** – The unique number printed on checks to help distinguish one check from another. If an image has been supplied for the exception item, the check number will display as a blue hyperlink. Select the hyperlink to view the check image.
- **Amount** – The US dollar amount of the check.
- **Payee** – The entity authorized to cash, deposit, or otherwise negotiate the check.
- **Exception Reason** – The reason the bank flagged this item as an exception.
- **Decision Reason** – The reason the company has decided to return an exception item. This optional field does not become enabled until the user has selected to return the item. To select a reason, click in the field and choose an option from the menu that displays.
- **Pay** – Select this check box to have the item paid.
- **Return** – Select this check box to have the item returned.

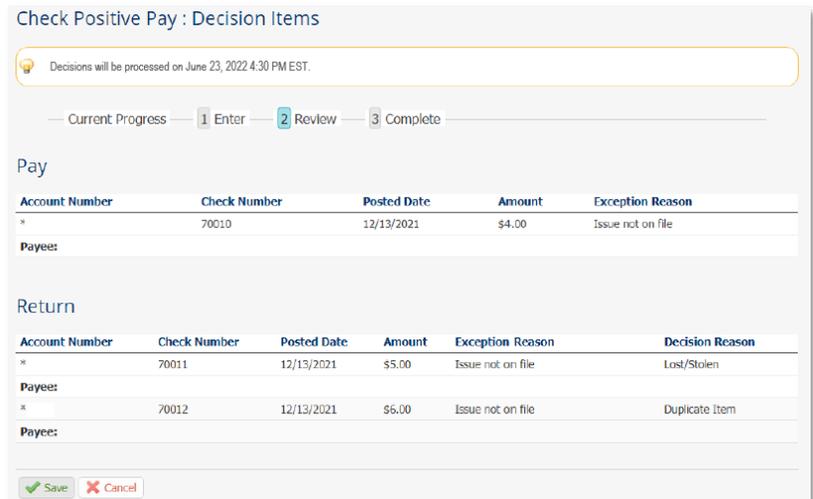
Once all desired decisions have been applied, select **Enter Decisions**.

Review

The review page allows the user to verify the decisions that have been applied to each exception item before proceeding.

All items with a pay decision will be grouped together and all items with a return decision will be grouped together. Depending on user settings, one or more decisions may require approval before the decision cut-off time.

If changes need to be made, select **Cancel**. If all information is correct, select **Save**.



Check Positive Pay : Decision Items

Decisions will be processed on June 23, 2022 4:30 PM EST.

Current Progress — 1 Enter — 2 Review — 3 Complete

Pay

<u>Account Number</u>	<u>Check Number</u>	<u>Posted Date</u>	<u>Amount</u>	<u>Exception Reason</u>
*	70010	12/13/2021	\$4.00	Issue not on file
Payee:				

Return

<u>Account Number</u>	<u>Check Number</u>	<u>Posted Date</u>	<u>Amount</u>	<u>Exception Reason</u>	<u>Decision Reason</u>
*	70011	12/13/2021	\$5.00	Issue not on file	Lost/Stolen
Payee:					
*	70012	12/13/2021	\$6.00	Issue not on file	Duplicate Item
Payee:					

Complete

Now the decisions for the exception items are queued and will be delivered at the decision cut-off time. Select **Return** to be taken back to the decision entry screen.

If additional exception items have been loaded or if the user did not apply a decision to all available items, then all items with a decision will be moved to the bottom of the table and all items needing a decision will display at the top. The **Enter Decisions** button at the bottom will not be enabled until new decisions have been applied or an existing decision has been edited.

To edit an item that has had a decision applied select the **yellow pencil** icon and the decision reason, pay, and return fields will become enabled for that item.

If changes have been made and the user would not like to save them, select **Reset** and the decisions will revert to the last time changes were saved. Should an item with a decision applied be edited and the decision removed, the Review and Complete screens will display a **Remove Decision** section.

Check Positive Pay : Decision Items

Decisions will be processed on Dec 14, 2021 2:00 PM EST.

Your Positive Pay decisions have been recorded.

Current Progress — 1 Enter — 2 Review — 3 Complete

Pay

Account Number	Check Number	Posted Date	Amount	Exception Reason
*	70010	12/13/2021	\$4.00	Issue not on file

Payee:

Return

Account Number	Check Number	Posted Date	Amount	Exception Reason	Decision Reason
*	70011	12/13/2021	\$5.00	Issue not on file	Lost/Stolen
*	70012	12/13/2021	\$6.00	Issue not on file	Duplicate Item

Payee:

Return

Account	Check Number	Amount	Exception Reason	Decision Reason	Pay All	Return All
Prev 1 Next	Go to page 1	Showing 1 - 5 of 5			Items to display: 10 20 50	
*	70010	\$4.00	Issue not on file		✓	✎

Payee:

Check Positive Pay : Decision Items

Decisions will be processed on Dec 14, 2021 2:00 PM EST.

Current Progress — 1 Enter — 2 Review — 3 Complete

Remove Decision

Account Number	Check Number	Posted Date	Amount	Exception Reason
*	70012	12/13/2021	\$6.00	Issue not on file

Payee:

Save Cancel

Decision Activity

Decision Activity allows entitled users to review the decisions that have been applied to exception items. If Decision Approval has been enabled, the approver will navigate to **Decision Activity** to approve the decision.

After selecting Control & Recon, select the Decision Items menu item to the far right.

Check Positive Pay : Decision Activity

Search Decision Activity

User ID

Account Number

Posted Date From To

Status

Decision

Show 10 results per page, sorted by Posted Date in descending order

Search Print

Control & Recon

- Stop Payments
- ACH Positive Pay
- Check Positive Pay**
- Issue Entry
- Decision Items
- Decision Activity**
- Issue Activity

Search Decision Activity

Check Positive Pay : Decision Activity

Search Decision Activity

User ID

Account Number

Posted Date From To

Status

Decision

Show 10 results per page, sorted by Posted Date in descending order

To quickly locate a specific item that has had a decision applied, utilize the search filters located in the *Search Decision Activity* section.

- **User ID** – To use this filter, type the User ID of the individual who applied the decision in the field provided.
- **Account Number** – Type the number of the account used to fund the exception item.
- **Posted Date** - Initially, the user will be displayed all decisions applied within the last 7 days. To change this date range, select the From and/or To field and choose a date from the calendar that displays.
- **Status** – To view only decisions with a certain status, select the field and choose a status from the menu that displays.
- **Decision** – To view exception items with a specific decision, click the field and select an option from the menu that displays.

The text presented in blue in the sentence under the filter options allow the user to decide how the search results should be sorted. To make changes, select the text in blue and select an option from the menu that displays. If there is only one alternative option, the user will not be displayed a menu but instead will toggle to the other option.

Once all desired filters have been established, select **Search** to see results that match.

Decision Activity Table

The Decision Activity Table displays summary information about the exception items that have had a decision applied.

- **Account Number** – Displays the exception item's debiting account number, account type, and account description (if there is one).
- **Status** – Displays the current status of the decision.
- **Awaiting Decision** – A decision was applied to this exception item at one time but has since been removed. A decision will need to be applied before decision cut-off or the item will expire and an auto- decision will be applied based on company payment settings.
- **Pending Approval** – The decision that has been applied to this exception item requires review and approval by an entitled user. If approval is not given before the decision cut-off this item will expire.
- **Pending Delivery** – This decision is queued to be delivered to the bank at decision cut-off.
- **Completed** – The exception item was successfully delivered to the bank.
- **Faxed** – A decision was applied via the fax channel.
- **Expired** – A decision that required approval was not approved before cut-off.
- **Failed** – The attempt to deliver these decisions to the bank failed.
- **Decision** – Indicates if the item was paid or returned. If a decision was applied to an item and then removed, the decision status will be No Decision.
- **Check Number** – The unique number printed on checks to help distinguish one check from another. If an image is available, select the blue hyperlink check number to view the image.

- **Posted Date** – The date the exception was presented to the bank.
- **Amount** – The US amount of the exception item.
- **Payee** - The entity authorized to cash, deposit, or otherwise negotiate the check that created the exception item.
- **Decision Reason** – The reason the exception item was returned by the company.
- **Exception Reason** – The reason the check triggered an exception item.

Select the **View** button, located to the far right of each exception item, to review audit details.

Prev 1 Next		Go to page 1	Showing 1 - 5 of 5	Items to display: 10 20 50
* Pending Delivery View				
Check Number: 70010	Posted Date: 12/13/2021	Amount: \$4.00	Return	
Exception Reason: Issue not on file		Decision Reason: Refused		
Payee:				
* Pending Delivery View				
Check Number: 70011	Posted Date: 12/13/2021	Amount: \$5.00	Return	
Exception Reason: Issue not on file		Decision Reason: Lost/Stolen		
Payee:				
* Pending Delivery View				
Check Number: 70012	Posted Date: 12/13/2021	Amount: \$6.00	Return	
Exception Reason: Issue not on file		Decision Reason: Duplicate Item		
Payee:				
* Pending Delivery View				
Check Number: 70013	Posted Date: 12/13/2021	Amount: \$7.00	Pay	
Exception Reason: Issue not on file		Decision Reason:		
Payee:				

If the required fields of an issue check match the identifying components of an exception item resulting in a mismatch exception reason, the system will display a **Show Issue** hyperlink under the action buttons for that exception item. Select this option to be display audit details about the matching issue item.

Details ✕

Decision Details

Account *

Check Number 70010

Posted Date 12/13/2021

Amount \$4.00

Payee

Exception Reason Issue not on file

Decision Return

Decision Reason Refused

Entered By

Transaction ID CHECKPOSPAY-20211214-0001

Status Pending Delivery

Status History

Timestamp	Status	Initiator	Description
Dec 14, 2021 9:20:26 AM EST	Pending Delivery		Decision Chosen
Dec 14, 2021 9:16:33 AM EST	Pending Delivery		Decision Chosen
Dec 14, 2021 7:06:31 AM EST	Awaiting Decision	SYSTEM	Created Exception Item

[Close](#) [Print](#)

Decision Approval

To approve exceptions pending approval, select Approve to the right of the decided item.

*6607 - DDA (TMS Test Account 3) Pending Approval [View](#) [Approve](#) [Reject](#)

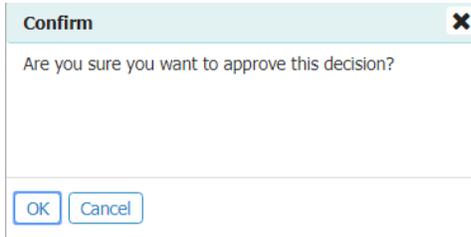
Check Number: [99959](#) Posted Date: 09/19/2023 Amount: \$36.69 [Pay](#)

Exception Reason: Issue not on file Decision Reason:

Payee:

Description:

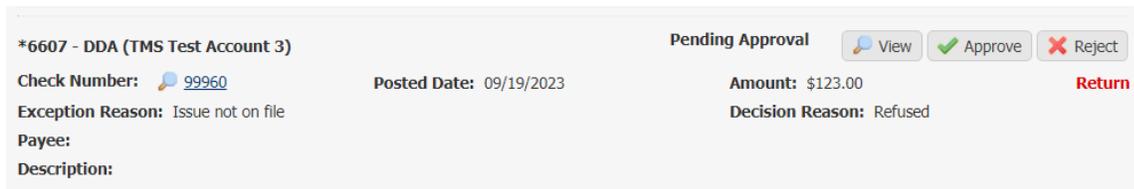
When asked to confirm approving the decision, select **OK**.



A dialog box titled "Confirm" with a close button (X) in the top right corner. The text inside asks, "Are you sure you want to approve this decision?". At the bottom, there are two buttons: "OK" and "Cancel".

The status of the decided exception will change from Pending Approval to Pending Delivery. The status will remain Pending Delivery until the Check Positive Pay cutoff time.

Decision exceptions can be rejected if needed. To reject a decision on an item, select **Reject**.



A card representing a decision exception. The title is "*6607 - DDA (TMS Test Account 3)". The status is "Pending Approval". There are three buttons: "View", "Approve", and "Reject". The card displays the following information: Check Number: 99960, Posted Date: 09/19/2023, Amount: \$123.00, Exception Reason: Issue not on file, Decision Reason: Refused, Payee, and Description. A "Return" button is also visible.

The user will be prompted to enter a reject reason. Once the decision has been rejected, the item will show that no decision has been made and be available under **Decision Items** again for a new decision to be selected. The new decision will need to be approved following the above process.

NOTE: All decisions must be approved prior to the Check Positive Pay cutoff time if Decision Approval is enabled. Any decided exception left unapproved will result in the default company decision to be applied to the item and items may be erroneously returned.

ACH Positive Pay

The ACH Positive Pay service through Treasury Navigator® allows company users to review unauthorized ACH activity attempting to post to the account, make decisions on the transactions to allow the transactions to post or be returned to the originator and create filters for originators authorized to perform transactions on the company's account(s). ACH Positive Pay exceptions are generated if the incoming ACH transaction is coming from an ACH originator who is not on file for your authorized ACH Positive Pay filter.

Please keep in mind that the specific options made available to and seen by a user will depend on his/her entitlements.

ACH Positive Pay Exceptions

ACH Positive Pay exceptions are available to decision around 7:30 am ET each business day. Exceptions will be available the following business day when the bank is closed for federal holidays. The cutoff time for ACH Positive Pay decisions is 4:30 pm ET each day. Items that are not decided prior to the cutoff will be returned to the originator.

Decisioning ACH Positive Pay Exceptions

Once logged in to Treasury Navigator®, select **Control & Recon**, then **ACH Positive Pay**. The screen will default to Decision Items.



The search box at the top of the screen allows you to search for exception items by account or select the checkbox to show only un-decisioned items. Exception items are displayed in the decision items table by account number. Items can be redisplayed in ascending or descending order by amount or sending company by selecting the table headers. Exceptions can be displayed in increments of 10, 20 or 50 items per page.

To decision an item, select the checkbox that corresponds with **Pay** or **Return**. If you would like to apply the same decision to all exceptions shown, select **Pay All** or **Return All**. For items marked to pay, a button will appear to create a filter. For more information regarding creating filters from ACH exceptions, go to page 3. After all decisions have been selected, select **Enter Decisions**.

(NOTE: Selecting **Pay All** or **Return All** will only decision the items shown on the current page. If exceptions are shown on multiple pages, the pay or return decision will need to be applied to the items on the additional pages and **Enter Decision** selected.)

Next, review the correct decisions have been made on the items. Select **Cancel** if a decision needs to be changed on an item and be redirected to the previous page. Select **Complete** to submit your decisions on the items.

You will then receive confirmation that the decisions have been submitted successfully.

Exceptions decisioned prior to the cutoff will show in Treasury Navigator® until the cutoff time. A decision on an item can be changed at any time up until the cutoff time when decisions are processed.

ACH Positive Pay Activity

ACH Positive Pay Activity, located in the **Control & Recon** menu on the right of the screen, contains 18 months of exception item history. Use the Search Decision Activity section at the top of the screen to search by user, account, date, or entered decision. Search results can also be exported to a CSV report.

The *ACH Positive Pay Activity* table displays summary information about paid, returned, or expired exception items. Items in the table can be redisplayed in ascending or descending order based on account, decision date, and decision.

Select the magnifying glass icon to the far right of the decisioned item to view the ACH Positive Pay Activity Detail which contains audit information and status history.

ACH Positive Pay Filters

ACH Positive Pay Filters, also known as ACH Filters, are created by company users in Treasury Navigator® to notify the bank that the sending company is approved by the customer and the bank can automatically approve the transaction for payment if the item meets the filter requirements. If an item does not exactly meet the filter requirements, the transaction will be an exception for the customer to decision. ACH Positive Pay Filters can be created from ACH exceptions when items are marked to pay or manually before an exception is created.

Creating Filters from Exceptions

To create an ACH Filter from an ACH exception, select Control & Recon, then ACH Positive Pay. The screen will default to Decision Items. Locate the item in the Decision Items table that should be paid and needs a filter created for the sending company. Select the checkbox under the Pay column. Then, select Create Filter.

Using the Create Filter pop-up window, select the amount type and duration for the filter. The ACH Originator's name and ACH Company ID from the transaction will be applied to the filter created from the exception. In addition, the filter will be applied to your routing and account number in which the Originator used to send the transaction. Once the amount and duration for the filter have been chosen, select Save.

Note: ACH Originator IDs can only be listed once as an authorized originator; therefore, there can only be one ACH filter per ACH Originator ID. You will receive an error when saving if a filter already exists for the same originator, account number and transaction code combination in Treasury Navigator®. If more than one fixed amount for an ACH Originator exists, a maximum amount will need to be used when creating the ACH filter.

Complete the above instructions to pay and create filters for additional exceptions received. Once all exceptions have been decided accordingly and filters created, select Enter Decisions.

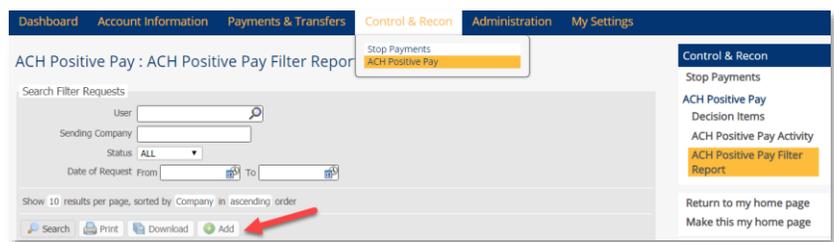
Next, review the correct decisions have been made on the items. Select Cancel if a decision needs to be changed on an item and be redirected to the previous page. Select **Complete** to submit your decisions on the items.

You will then receive confirmation that the decisions have been submitted successfully.

Exceptions decided prior to the cutoff will show in Treasury Navigator® until the cutoff time. A decision on an item can be changed at any time up until the cutoff time when decisions are processed. ACH Filters created from paid exceptions will be in a Pending status under the ACH Positive Pay Filter Report section until the ACH Positive Pay cutoff time at which point, they will update to a Delivered status. If changes need to be made to a filter created from an exception, the changes will need to be made from the ACH Positive Pay Filter Report screen.

Manually Creating Filters

For manually creating filters, select **Control & Recon**, then **ACH Positive Pay**. From the ACH Positive Pay menu on the right side of the screen, select **ACH Positive Pay Filter Report**. Select **Add** at the bottom of the *Search Filter Requests* section.



Using the Create Filter pop-up window, complete the following fields to create the filter.

- **Account-** This is your account number at SouthState Bank. Begin typing any part of the account number to populate the accounts enabled for ACH Positive Pay Filters. Select the account number the filter needs to be applied to.
- **Routing Number-** The SouthState Bank routing number will automatically populate in the field once the account number is selected

- **Sending Company ID**- The ACH Originator's ACH Company ID. This information will be obtained from the sending company. Maximum length is 10 characters and is case sensitive.
- **Sending Company Name**- The ACH Originator's Name. Maximum length is 16 characters.
- **Tran Code**- The transaction code is the account type and debit or credit designation for the transaction. Select tran code 22- DDA Credit for checking account deposits and tran code 27- DDA Debit for checking account payments. Select tran code 32- Savings Credit for savings account deposits and tran code 37- Savings Debit for savings account payments.

- **Amount Type**- The amount type indicates the dollar amount restriction for the filter.
 - **Unlimited**- Select this option to auto-pay exceptions matching this filter regardless of the dollar amount of the transaction
 - **Exact**- Select this option to auto-pay exceptions matching this filter only if the transaction matches the exact dollar amount entered. Transactions that are received with dollar amounts above or below the entered amount will not be automatically paid and will be exceptions for you to decision.
 - **Maximum**- Select this option to auto-pay exceptions matching this filter only if the transaction amount is equal to or below the entered the dollar amount. Transactions that are received with dollar amounts above the entered maximum value will not be automatically paid and will be exceptions for you to decision.
- **Active Until**- The *Active Until* field indicates the filter expiration.
 - **No Expiration**- Select this option to automatically pay transactions matching this filter until the filter is edited or deleted by a company user.
 - **Max Transaction Count**- Select this option to automatically pay a specific number of transactions matching this filter. A value can be entered between 1 and 999.
 - **Expiration Date**- Select this option to automatically pay transactions matching this filter until a specific date. After the entered date, the transactions will no longer be automatically paid and will be exceptions for you to decision.

Select **Save** to create the ACH Filter once all information has been entered. Select **Cancel** to close the Create Filter window and not create the filter using the information entered.

Complete the above steps to add additional ACH Filters. Once saved, the filters will be in a Pending status until the ACH Positive Pay cutoff time. After the cutoff time, the filters will be in a *Delivered* status in the *ACH Positive Pay Filter Report Activity Table*. For more information regarding the ACH Positive Pay Filter Report, please see the next section.

ACH Positive Pay Filter Report

The ACH Positive Pay Filter Report contains all ACH Filters requested by company users for all accounts entitled for ACH Positive Pay.

Filters can be located by using one or more of the fields in the *Search Filter Requests* section at the top of the page.

The *ACH Positive Pay Filter Report Activity Table* displays detailed information about each active filter. The table can be sorted in ascending and descending order by the date the filter was created (Date of Request) or by the date the filter was modified.

Each filter contains an **Actions** drop-down menu. Within the drop-down menu, you can select to View, Edit, Delete or Clone an ACH Filter.

View Filter Details

Select **Actions**, then **View** to view filter details such as the last user who modified the filter.

Editing ACH Positive Pay Filters

To edit an existing ACH Filter, locate the filter in the *ACH Positive Pay Filter Report Activity Table* and select **Actions**, then **Edit**. The Update Filter pop-up window will display the current detail information for the ACH Filter. Update the respective filter requirement information and select **Save** to save all changes made. Select **Cancel** to ignore the changes made and keep the existing ACH Filter requirements. Once saved, the ACH filter will now show in the activity table with a Pending status. The ACH filter will update to a Delivered status after the ACH Positive Pay cutoff time.

Deleting ACH Positive Pay Filters

To delete an existing ACH Filter, locate the filter in the *ACH Positive Pay Filter Report Activity Table* and select **Actions**, then **Delete**. The Delete Filter pop-window will prompt you to confirm you want to remove the filter. Select **Yes** to confirm the filter should be deleted and permanently removed from Treasury Navigator®. Select **No** to cancel the request to delete the filter and keep the filter in Treasury Navigator®. Once **Yes** is selected, the filter will be in a Pending status until the ACH Positive Pay cutoff time. Once the cutoff time has processed, the filter will be deleted from Treasury Navigator®. **Note:** If a new ACH filter for the same ACH Originator needs to be created for the same account, the new filter cannot be created until after the ACH Positive Pay cutoff time and the filter has been completely removed from Treasury Navigator®. The new filter cannot be created if the deleted filter is in a *Pending* status.

Clone an ACH Filter

If an ACH Filter exists for one account and the same filter needs to be created for a different account, the ACH Filter can be cloned to copy the filter requirements to the new filter. To clone a filter, locate the filter in the *ACH Positive Pay Filter Report Activity Table*. Select **Actions**, then **Clone**. The Clone Filter pop-up window will be displayed with the same filter requirements as the original filter. Begin typing any part of the account number in the account number field to populate the accounts enabled for ACH Positive Pay Filters and select the account number from the results. The routing number will populate in the field based on the account number chosen. Select **Save** to create the new filter under the account. Select **Cancel** to delete the request and only keep the original ACH Filter. Once saved, the new filter will be in a Pending status until the ACH Positive Pay cutoff time at which point it will update to a *Delivered* status.

My Settings

Your individual user settings can be viewed and modified in the **My Settings** tab.

My Profile

In **My Profile**, you can modify your contact information, modify the answers to your secret questions, change your password, and retrieve your software activation key. Please be sure to click **Save** to retain your changes.

My History

You may search any distributions that have been sent to you in My History. Default settings are for all services and all channels; however, you may select specific services and/or channels by clicking in the **All** box and clicking **Selected**. This action will return all available distribution types; simply check the one(s) you want to review and click **Select**. You may also select a date range for the search.

Secure Messaging

The secure messaging center provides users the ability to send messages, files, and other information to SouthState Bank's Treasury Support team in a completely secure manner. We strongly recommend using Secure Messaging for any email communication with Treasury Support that contains sensitive data such as account numbers.

To access Secure Messaging, click the **My Settings** tab at the top of the page. This will open the **Message Center** and **Compose** tabs in the menu on the right side of the page.

Subscriptions

Treasury Navigator's subscriptions service provides proactive notification about certain events as they occur within the application. Some subscriptions are set by SouthState Bank, based on the services you and your company use. However, you may set up additional subscriptions as you wish. Simply click the subscription bar and select the box(es) you want to add. When your selections are complete, click **Save**.

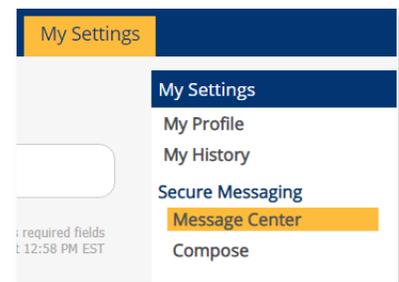
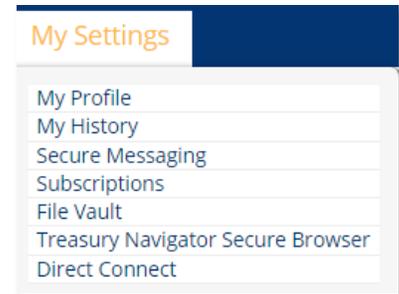
File Vault

In the **My Settings** tab is your link to the **File Vault**. You will find user guides, shortcuts and tip sheets securely stored in the **Public Vault**. Please access this helpful information directly from the Public Vault, to ensure that you always have the most current documentation.

In addition to the Public Vault, you may place items to securely share with the bank (**Bank Vault**), other users in your company (**Company Vault**), and for your own personal use (**My Vault**). If you place items in the Bank Vault, please notify **TMSupport@SouthStateBank.com** or send a message through the Secure Messaging center.

Direct Connect

Treasury Navigator provides the capability for a direct connection to QuickBooks Desktop. For more information regarding Direct Connect, please see the Direct Connect User Guide, or contact TM Client Support.



Cutoff Times

Check Positive Pay <i>Note: Exception notifications are sent out to Next Day Positive Pay clients prior to 8 a.m. and Next Day Positive Pay clients prior to 11:00 a.m. Reminder notifications are sent out for all Positive Pay clients at 2:00 pm if items have not been decisioned yet. The cutoff applies to all Check Positive Pay clients.</i>	4:30 p.m.
ACH Positive Pay	4:30 p.m.
ACH Submissions	6:15 p.m.
Same Day ACH Submissions	1:30 p.m.
Bill Pay – Expedited Payment	4:00 p.m.
Bill Pay – Regular 3-day Delivery <i>Note: When the client sets up their payment, they will see a calendar showing the next available payment date.</i>	10:00 p.m.
Account Transfer (for same day credit)	9:00 p.m.
Instant Payments Send	6:00 p.m.
Wire Transfer- Domestic USD Wires	6:00 p.m.
Wire Transfer- Foreign Currency Wires	5:00 p.m.
Remote Deposit Capture (for same day credit) <i>Note: Also applies to Mobile Deposit.</i>	9:00 p.m.

All times listed above are in Eastern Time.

Contact Information

If you need assistance with Treasury Navigator® or any treasury management services offered through SouthState Bank, please contact the Treasury Management Support team using the methods listed below. Our knowledgeable and efficient staff are available Monday-Friday, 8:00 AM until 6:00 PM EST.

- **Phone:** (877) 840-8588
- **E-mail:** TMSupport@SouthStateBank.com
- **Secure Messaging:** Treasury Navigator® → My Settings → Secure Messaging → Compose