i-Business Banking

User Guide
Wintrust Financial Corporation

Table of Contents

LOGIN

Login with a Password

1. Visit our bank website.
2. Click on **Login** in the upper right corner.
3. From the dropdown, select **i-BusinessBanking™**.
4. Click **Go to account login**.
5. At the sign in screen, enter your **Company ID** and **User ID** (not case sensitive) and click **Continue**.
6. **One-Time Security Code** – Click **Continue with Security Code**. Choose the phone number on file for an automated call or text. Follow the screen prompts to complete verification.
7. **Password** – Enter password and click **Sign In**. Create a new password if prompted and click **Submit**.

Login with a Security Token

ⓘ *Please refer to the iBB Secure Token Setup Guide provided separately.*

DASHBOARD

Setting Dashboard Panels Up

1. Dashboard panels are defaulted based on a user's account and service entitlements.
2. To add additional panels, click on **Display Options** in the upper right hand side of the Welcome page. Click on the plus symbol to add the panels you would like to see.
3. The panels can be arranged on the page to your preference. To move a panel, you will need to be within the **Display Options** page. Hover over the panel and click to drag and drop it.
4. Click **Save** to save the changes.
5. To delete an existing panel, click on **Display Options** and click the trach can the in upper right hand corner of the panel.

Editing Panel Information

1. Within each panel click on the **Edit Accounts Displayed** link.
2. A pop-up box will appear. Choose the account(s) you would like to view in the panel.
3. Click Save to save the changes and close the pop-up box.

REPORTING

View Deposit Account Activity

1. Click **Reports > Deposit Account Reporting**.
2. Select an **Output** to option, **Screen** is the default. Click the dropdown to display all output options.
3. Select one (or All) **Account** option.
4. Select a **Date** option.
5. Select a **Transaction Types** option.
6. *Optional – **Show Advanced Options**. Clicking the drop down arrow gives the ability to select your display options and the ability for Advanced Search Options to search by the amount and/or check serial number.*
7. Click **Search**.

ⓘ *Standard history for online account activity is 90 days.*

Saved Reports

1. The criteria you chose when viewing your Deposit Account Activity can be saved to be pulled again. For instance, if you would like to view paid checks from the previous business day each morning, select the appropriate options in the Search screen.
2. Once you have generated the report to the screen output option, click the **Save This Report** link at the top of the page.
3. Type in a name for the search in the **Report Name** field.
4. Select a **Date** option.
5. Click **Save report**.
6. The Report Name will appear on the Welcome page in the right hand panel under Saved Reports and under the **Saved Searches** heading when you click **Reports > Deposit Account Reporting**.
7. Clicking on the **Edit** link next to Saved Reports under the Reporting tab or clicking on **Edit Saved Reports** from the Shortcuts panel on the Welcome page will allow you to change or delete them.

LOAN REPORTING

View Loan Activity

1. Click **Reports > Loans**.
2. Click on the **Manage Loans** heading.
3. If applicable, click a loan account to expand the row and reveal any associated notes.
4. Click the three dots to the right of the note and select **Loan Activity - Report**.

Edit Loan Activity Date Range

1. Once you've pulled the loan activity report, click the **Edit date range** link in the gray box.
2. Select the **Date Range** option and enter the date range to search.
3. Click **Save**.

View a Summary of Loan Notes

1. Click **Reports > Loans**.
2. Click on the **Manage Loans** heading.
3. If applicable, click a loan account to expand the row and reveal any associated notes.
4. Click the three dots to the right of the note and select **Loan Summary - Notes**. All notes (open and closed) are shown by default.
5. Click on the Loan Note to pull up the details.

View a Summary of Loan Commitments

1. Click **Reports > Loans**.
2. If applicable, click a loan account to expand the row and reveal any associated commitments.
3. Click the three dots to the right of the note and select **Loan summary – commitments**. All notes (open and closed) are shown by default.

Make a Loan Payment (if applicable)

1. Click **Money Movement > Loans** or **Reports > Loans.**
2. If applicable, click a loan account to expand the row to reveal any associated notes.
3. Click the three dots to the right of the note and select **Make Payment**.
4. Select a **Pay from** option.
5. In the **Amount** field, type the dollar amount of the payment.
6. Select a **Frequency** option.
7. Click **Continue.**
8. Verify the payment information as needed and perform one of the following actions:
    - Click the **Submit for approval** link to submit the payment for approval by other users in the company before transmitting
      OR
    - Click on **Pay Now** to approve and transmit the request.

STATEMENTS & DOCUMENTS

Statements and Notices can be viewed online. Benefits include:

- A rolling 16 months of statements and notices online with the option to print or save to your computer.
- No fee for online statements and notices.
- Faster delivery of statements and notices.
- Email Alert notification when statements and/or notices are available online for viewing.

Add Online Statements and Documents

1. Click **Reports > Statements & documents**.
2. Click the **View and maintain document preferences** link.
3. Select a **Delivery Preference** for each entitled account/document type:
   - <u>Paper</u> – Default
   - <u>Online</u> – Agreeing to go paperless.
4. Click **Continue**.
5. Agree to Terms and Conditions by clicking **I Agree.**
6. Click **Save Preferences.**

View Online Statements and Documents

1. Click **Reports > Statements & documents.**
2. Select a **View** option:
   - <u>Most recent documents for an account type</u> - use to view documents from the last 31 days for an account type such as checking.
   - <u>Documents for a specific account</u> - use to view documents from the last 60 days for a particular account.
3. If the **Documents for a specific account** is selected, select an **Account** option from the dropdown.
4. Select a **Document type** option.
5. Click **Continue**.

TRANSFERS AND PAYMENTS

Make an Internal Transfer – Today Only

1. Click **Money Movement > Transfer Money**.
2. Select a **From account** option. This is the account that is debited.
3. Select a **To account** option. This is the account that is credited.
4. In the **Amount** field, type the dollar amount you want to transfer.
5. Optional – type a description of the transfer. **Please note:** descriptions entered will only appear when viewing the transfer in the Completed Internal Transfers section.
6. Select a **Frequency** option – Today only.
7. Click **Continue**.
8. Verify the transfer as needed and perform one of the following actions:
   - Click the **submit for approval** link to submit the transfer for approval by other users in the company before transmitting
     OR
   - Click **Transmit** to approve and transmit the request.

Make an Internal Transfer – One Time (Future Date) or Recurring Schedule

1. Click **Money Movement > Transfer money**.
2. Select a **From account** option. This is the account that is debited.
3. Select a **To account** option. This is the account that is credited.
4. In the **Amount** field, type the dollar amount you want to transfer.
5. Optional – type a description of the transfer. **Please note:** descriptions entered will only appear when viewing the transfer in the Completed Internal Transfers section.
6. Select a **Frequency** option – One Time or Recurring Schedule option
7. Choose the **Next send on date**. Recurring and one-time future dated requests must be scheduled to start on non-holiday weekdays (Monday through Friday). Recurring requests that fall on non-processing days are automatically moved to either the previous or next processing day, depending on which of the Processing options you select.
8. If applicable, select an **End on** option for the recurring transfer:
9. If applicable, select one of the **Processing options** in the event that the transfer request falls on a non-processing date. A processing option is not needed for a one-time request.
10. Click **Continue**.
11. Verify the transfer as needed and perform one of the following actions:
    - Click the **submit for approval** link to submit the transfer for approval by other users in the company
      OR
    - Click **Approve** to approve and schedule the request.

View & Edit Scheduled Internal Transfers

1. Click on **Money Movement > Scheduled Requests**.
2. To edit, click the three dots to the right of the schedule and click on **Edit request** or **Edit schedule**.
3. Modify the schedule as needed.
4. Click **Continue.**
5. Review the schedule information as needed and perform one of the following actions:
   - Click **Approve** to apply your approval to all transactions in the schedule
     OR
   - Click **Submit schedule** to approve the schedule. This submits the schedule for approval by another user in the company.

View Completed Internal Transfers

1. Click **Money Movement > Transfer Money**.
2. Click on the **History** heading.
3. Select one or more **Account** options.
4. Select a **Date** option.
5. Click **Continue**.

STOP PAYMENTS

Stop Check Payments

1. Click **Account Services > Stop Payment**.
2. Select an **Account**.
3. Optional – Input **Reason** if applicable.
4. For a single check select **Single Check** and input the following information
   - Check number
   - Date on check
   - Payee (optional if not using Payee Match)
   - Amount (optional)
6. For a series of checks, select **Range of Checks** and input the first and last check number in the series.
7. Click **Continue**.
8. Verify the information and then click **Submit Request**.

Cancel a Stop Payment

ⓘ *Applicable only to stop payments placed online*

1. Select **Account Services > Stop Payment**.
2. Click on the **Existing Stops** heading.
3. Select one or more **Account** options.
4. Specify the date range of the report using one of the following options:
   - Specific date – Used to include information from a particular day.
   - From/To – Used to enter a custom date range.
5. Click **Generate Report.**
6. Click the **Cancel** icon (⊘) next to the stop payment request you want to cancel.
7. Click **'Yes, Cancel Stop Payment'**.

ADMINISTRATION

Add a New User

1. Click **Administration > Company Administration**.
2. Click **Create new user**.
3. Define the **User Information** fields.
   - User ID – Will be user's unique identifier
   - Password ⓘ – The user's temporary password. Up to 12 alphanumeric characters are allowed.
   - First and Last Name
   - Primary Email Address
   - Secondary Email Address and Additional Information – these are optional fields.
5. Define the **User Telephone** fields. Please make sure to use the proper label for the phone numbers of Work or Mobile.
6. Click **Continue**.
7. Select one or more of the following **User Roles**:
   - **Allow this user to setup templates** – entitles the user to template setup capabilities for only those services and accounts to which the user has been entitled *(for example internal transfers, ACH origination or wire transfer services.)*
   - **Allow this user to approve transactions** – entitles the user to transmit/approval capabilities for only those services and accounts to which the user has been entitled *(for example internal transfers, ACH origination, wire transfer services or ACH positive pay and check positive pay exceptions.)*
   - **Grant this user administration privileges** – entitles the user to add, modify, copy, and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.
8. To copy an existing user's entitlements, select **Copy User**.
   - Select the appropriate existing user to copy, and click **Copy User**. Roles, services and accounts will be selected to match the user selected and can be edited as required.
9. Click **Continue**.
10. Click the **Add** icon (⊕) next to *each service to which you want the user to be entitled for*. If a service requires accounts to be entitled, the row expands in the table to reveal the accounts that can be entitled for that service. If the service interfaces with another application that requires an external ID, it will include a text field to enter the User ID created in that application for the user.
    - When available, *click the check boxes for each account* to which you want the user to be entitled for the service.
      - Depending on the user's roles assigned they may have the following options:
        - Entitled Account
        - Allow Transmit
11. Click **Continue**.

12. If you entitled services that do not have **limits**, go to the next step. If you enabled ACH, Wire, and/or the Bill Pay service, modify the limits as appropriate for the new user. Users cannot have a higher limit than the company. If user limits are not defined, then company level limits apply.

13. Click **Continue.**

14. Review the user's profile. Changes can be made by clicking the pen and paper icon on the right side each section heading. Click the **Save as Draft** button to save the user profile if you're not ready to create the user. Click **Create User** to create and activate the user.
   **Note**:
    - For companies that do not require multiple approvals for Administration, clicking Create User will create and activate the user.
    - For companies that require multiple approvals for Administration, clicking Create User submits the user profile for approval by other Administrators in the company. Please refer to the Approve a New/Modified User section for the steps to approve.

ⓘ *If Secure Tokens are enabled for the company, the new user will not be able to sign on to i-BusinessBanking until they have activated their new token.*
- *If your company uses physical tokens – a token for the new user will need to be requested by contacting your local branch or your account officer.*
- *If your company uses soft tokens – once the user is entitled to both soft token entitlements, they will be able to walk through the activation process upon their initial login.*

Modify an Existing User

1. Click **Administration > Company Administration**.
2. Click the **User ID** link for the user to be modified.
3. From here you can edit their User Information, Contact Information, Roles, or Services & Accounts they are assigned by clicking on the appropriate links.ⓘ
4. Click the **Edit** icon (✎) to edit.
5. For **Services & Accounts**, do one of the following:
   a. Click the **Add** icon (⊕) to entitle a service. If the service requires accounts to be entitled, the row expands in the table to reveal the accounts that can be entitled for that service.
   b. Click the **Delete** icon (⊗) to delete a particular service and remove the associated account entitlements. Click **Save changes** at the bottom of the page.
   c. Click the **Edit** icon (✎) to modify the accounts entitled to the service.
6. Click **Save changes** at the bottom of the page to fully save all changes made.ⓘ

ⓘ *Companies that require multiple approvals for Administration – Clicking **Save Changes** will prompt you with a User Profile-Edit Verification screen.*
- *Submit – if you're done making changes.*
- *Continue – if you need to make additional changes.*

Delete an Existing User

1. Click **Administration > Company Administration**.
2. Click the **User ID** link for the user you want to delete.
3. Click the **Delete** icon (ⓧ) next to the User Information header.
4. Review the user information as needed and then click **Delete User** at the bottom of the page. The user profile will not be fully deleted until all required approvals are received.

ⓘ *A user profile cannot be recovered once deleted.*

Approve a User Profile Request (New/Modified User)

1. From the Welcome page, or any page in the profile, click **Approvals** in the upper right corner.
2. Click on the **Users** heading.
3. Select the user profile requests you want to approve or select the checkbox in the gray heading bar to select all requests.
   - Optional – Click the **User ID** link to view the details for a user profile request.
     - Changed items appear in bold green text with a green dot.
     - "Add" appears in bold green text for an account that has been entitled for use and/or transmission.
     - When a user daily limit is changed to zero, only the green dot is displayed.
     - Deleted items appear in bold red text with a red X.
     - "Remove" appears in bold red text for an account that has been un-entitled for use and/or transmission along with a red X.
     - Previously entitled items appear in black text with a black checkmark.
4. Click **Approve**. The changes to the user profile become effective once the required number of approvals is received.

MAINTAIN CONTACT PREFERENCES

Edit E-Mail Address

E-mail addresses can be used to receive account notifications. A primary e-mail address is required for e-mail alerts. A secondary e-mail address is optional.

1. Click **Administration > Self Administration**.
2. Click on the **Personal Preferences** heading.
3. Under the **E-mail** section, click the **Edit** icon (✍) associated with the e-mail address you want to change.
4. Type the new e-mail address.
5. Click **Update**.

Add/Change/Delete a Telephone Number

1. Click **Administration > Self Administration**.
2. Click on the **Personal Preferences** heading.
3. Under the Telephone section, click the appropriate icon to do one of the following:
   - **Add (⊕)** - to add additional telephone number
   - **Edit (✍)** – change an existing telephone number
   - **Delete (⊗)**– delete an existing telephone number
4. Click **Add** or **Update** to complete the action.
5. Optional – some alerts can be sent via SMS. Click the **Use with alerts** checkbox when editing a domestic mobile telephone number so it appears as a delivery option for the alerts that are available for SMS/text message delivery. This option can only be assigned to one mobile device at a time.
   - **Note:** A welcome message will be sent to the selected mobile number after you set up your first alert for SMS/text message delivery.

MANAGE ACCOUNT ALERTS

Add/Change/Delete an Account Alert

1. Click **Administration > Communications**.
2. Click on the **Manage Alerts** heading.
3. Select an account from the dropdown.
4. For each alert, click the appropriate icon to do one of the following:
   - **Add (⊕)** – to add the alert. Select the email address and/or mobile number if one was selected to be used with SMS/text message alerts. Click **Add**.
   - **Edit (✍)** – to change the delivery preference of the alert. Click **Save**.
   - **Delete (⊗)** – to delete the alert. ⓘ

ⓘ *Alert subscriptions that are mandatory cannot be deleted. Mandatory alert subscriptions will not have a **Delete** link.*

BILL PAYMENT PORTAL

Navigate to the Bill Payment Portal by clicking **Money Movement > Bill Pay**

Adding a Payee

1. Click **Add payee**. The Add a Person or Business to Pay window appears.
2. Select a popular payee or enter the person or business name and click **Add**.
   - If the business is a managed payee the text box will dropdown to choose from. These payees require limited information at set up and will ensure the fastest payment processing.
3. Enter the required information and click **Confirm**.

Modifying/Deleting a Payee

1. Click on the down arrow next to the payee name. Choose one of the following options:
   - **Modify** – to update the account number, address or phone number for the payee. Click **Confirm**.
   - **Delete** – to delete the payee. A pop-up to confirm the deletion will appear. Click **Delete**.

Making a Payment

1. Enter the dollar amount in the box for the payee you wish to pay.
2. Select the Send On Date you wish the payment to be sent. A Deliver By date will appear when the payment is expected to reach the payee and what the method (Electronic (ACH) or Check) will be.
3. Click **Confirm all payments** to process the Bill Payment(s).

Auto-Pay Feature (only available to users with the Administrator role)

1. Click on the down arrow next to the payee's name to open the Options.
2. From the Options menu, click the **Set up auto-pay** link. The Auto-Pay Options window appears.
3. Enter the payment information.
4. Click **Save auto-pay options**.
5. Click **Close**.

ⓘ *Payments are not processed on holidays or weekends. If the due date falls on a holiday or weekend, the payment will be processed on the next business day.*

Bill Payment – Paper Check vs. Electronic Payments

Payments are issued electronically (ACH) or via paper check, depending on the payee's capabilities. Both will include the remittance information, ensuring your payee can accurately record the payment has been received for your account.

- **Electronic (ACH):** 2 day delivery date window
- **Paper Check:** 4 day delivery date window

If you require a copy of the bill payment paper check issued through the Bill Payment portal, please reach out to Treasury Management Support (Illinois Support: 847-939-9050 / Wisconsin Support: 262-369-4220).

Bill Payment – Alert Preferences

You can manage your alerts for Bill Pay through the Alert Preferences link located in the Resources panel.

GOT QUESTIONS? WE CAN HELP

- There are additional resource links for users found at the bottom of each page within i-BusinessBanking™ in the Got Questions tab. Clicking on the tab will pull it up and display the Treasury Management Support ⓘ telephone number, along with 'How Do I?' and 'Frequently Asked Questions' links.

ⓘ The Treasury Management Support team is available to assist Monday through Friday from 7:30a.m. – 6:00p.m. CST.
- o **Illinois Support:** 847-939-9050
- o **Wisconsin Support:** 262-369-4220