

My financial organizer.



A Quick and Easy Guide to

Online Business Banking

by Paul A. Murphy, Author of *Banking Online For Dummies*®



X://online



A Quick and Easy Guide to Online Business Banking

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WELCOME

Welcome to Xceed Online Banking. With Xceed Online Banking, you may access your business accounts 24 hours a day, 7 days a week, anywhere a computer and an Internet connection are available.

This guide is designed to help you navigate through the Xceed Online system. By utilizing our system features, you'll find you are able to reduce the amount of time you spend managing your finances.

We offer a sophisticated set of online tools that can be customized to suit any business, ensuring your cash balances are constantly working hard for you. Our Xceed Online features will give you an unprecedented level of control, freedom and flexibility, allowing you to focus on your business.

We look forward to seeing you online!

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SECURITY

There is nothing more important to us than knowing that our end users' online financial transactions are private and secure. Our systems are secured with encryption, perimeter and internal firewalls, screening and filtering routers, intrusion detection, strict authentication, virus protection, as well as application security. Application security includes a double-blind process for issuing Sign-On IDs, user lockouts due to failed logins, and additional encryption of sensitive user data during sessions. Our network architecture is structured so the servers that store the actual account information are not directly connected to the Internet.

Encryption Technology

Exchange of information over the Internet, while maintaining privacy and security, is possible through the use of encryption technology. This encryption technology, Secure Sockets Layer (SSL), scrambles information as it passes across the Internet. To provide the highest level of confidentiality and security available to date, Xceed Financial Credit Union will only function with browsers that support 128-bit encryption technology. If your computer operates with Microsoft® Windows® 95 or higher or Apple® Macintosh® system 7.0 or higher, you probably have all the software that is required.

Firewall Protection

For added security, your information is passed through a firewall. The firewall is a computer designed specifically to keep unauthorized users from accessing data.

Limited Access Passwords

The most secure passwords are those which use a combination of both alpha and numeric characters. Avoid using easily obtained personal data within your password, such as initials or loved ones' names. Your password is case sensitive, so be sure to remember whether any letters you use are upper-case or lower-case. For added security against anyone attempting to randomly guess your password, Xceed Online Banking will disable your account if an incorrect password is entered three times in succession. Call your company administrator to reactivate your account if this should happen.

Automatic Sign Off

Click the Sign Off button and close your browser when you are finished with your Xceed Online Banking session. For further security and peace of mind, in the event you forget or are unable to sign off, Xceed Financial Credit Union will automatically end your Xceed Online Web session if there is no activity on your workstation for fifteen minutes. To resume a timed-out session, you will need to repeat the login steps.

Multifactor Authentication

In addition to your personal Sign-On ID and Password, Xceed Financial Credit Union provides additional security measures with Multifactor Authentication, or MFA. MFA strengthens the safeguards in place at sign on by adding additional steps to verify your identity. Although these security enhancements are benefiting you and your security, your day-to-day experience will change very little, if at all. Once your authentication steps are in place, you can continue to manage your finances online as you always have.

Part of this identification process includes recognizing the computer you normally use to access Xceed Online Banking. This information, coupled with your normal sign-on details, is incorporated into your online identity profile. You'll also answer a series of security questions that will be used to authenticate you as a user. When you sign on, you'll enter your Sign-On ID and Password as normal, you may be prompted to answer your security questions as well. This is especially likely if you are signing on from a computer you don't normally use. Simply answer the questions and continue to access your accounts.

GETTING STARTED AND LOGGING IN

Logging in to Xceed Online Banking is as easy as one, two, three. Just launch your web browser, and go to www.xfcu.org.

The screenshot shows the Xceed Financial Credit Union website. The top navigation bar includes links for membership, accounts, member services, credit cards, loans, rates, and wealth management. The main header features the Xceed Financial logo and the tagline "at work for you". A navigation menu on the left lists services like 411, online, and business. The main content area displays a "Welcome! To Xceed Financial" message with a photo of staff and a "CLICK HERE To Learn More" button. A "Sign-On" section is highlighted, showing a "CLICK HERE FOR THE ELECTRONIC SERVICES DISCLOSURE AND AGREEMENT AMENDMENT" link, a "Business Checking" promotion, and a "Sign-On" form with fields for "Sign-On ID" and "Password". A "Sign-On" button is located below the form. A "Feedback | Home" link is visible in the top right corner.

1

2

1 ▶ Click the Xceed Online Login Link.

2 ▶ Enter your Sign-On ID and Password, then click Sign-On.

MULTIFACTOR AUTHENTICATION SETUP

The first time you log in to Xceed Online Banking and Bill Pay, you will be automatically prompted to begin your Multifactor Authentication setup.

- 1 ▶ Click Submit to begin the multifactor authentication setup process. To add the additional security at a later time, click Skip.

Sign-On Troubleshooting FAQ Enroll Online Online Demo

Sign-On

For Your Security...

We are implementing new measures to increase your online security.

On the next page, we will ask you to complete a one-time, short process to set up your account for this new level of security.

If we detect an unauthorized or unusual request involving your account, you may be asked to answer few challenge questions, or you may receive an automated phone call, to verify your identity first.

Challenge Questions: We will ask you to answer 6 questions and answer them

Phone Numbers: We will ask you to provide up to 4 phone numbers

1

- 2 ▶ Select one question from each of the five drop-down menus, then enter the answers in the fields provided.

Sign-On Troubleshooting FAQ Enroll Online Online Demo

Sign-On

A. Select 5 secret questions and answer them:

1. What were your wedding colors? **2**
2. What is your oldest sibling's nickname?
3. In which year did you meet your spouse (YYYY)?
4. What is the first name of your spouse's oldest sibling?
5. Which state did you first visit (outside the one you were born in)?

- 3 ▶ Enter your contact numbers in the fields provided.

- 4 ▶ Click Submit to verify the information in a secondary screen and complete the process.

Sign-On Troubleshooting FAQ Enroll Online Online Demo

Sign-On

3. In which year did you meet your spouse (YYYY)?

4. When is your oldest child's birthday (MM/DD)?
5. Which state did you first visit (outside the one you were born in)?

B. Select up to 4 phone numbers: [Optional]

Phone Type	Area Code	Phone Number
<input type="text" value="Home"/>	<input type="text" value="800"/>	<input type="text" value="9328222"/> 3
<input type="text" value="Mobile"/>	<input type="text" value="800"/>	<input type="text" value="9328221"/>
<input type="text" value="Mobile"/>	<input type="text"/>	<input type="text"/>
<input type="text" value="Mobile"/>	<input type="text"/>	<input type="text"/>

4

BALANCES

The Balance Reporting feature allows you to view a summary of all the accounts you have access to, as well as link to detailed account information and worksheets.

To begin, click Balance Reporting from the navigation menu, then Balances.

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AGH | Balance Reporting | Wire Transfer | Other Services | Administration | ATM/Branch Locator | Investment | Credit Card | FAQ

Balances | Transactions | Bill Payments | Reports | Transfer Funds

Statement

Balances Summary

Last Updated: 05/01/2008 12:39:38 PM PT | Last Accessed: 05/01/2008 12:31:46 PM PT

You have 2 new messages.

Online Accounts For Testcase II Teleservices

Business Checking Accounts			Available Balance	Ledger Balance
Detail Worksheet	Business Checking-4000202385		\$70.56	\$70.56
Detail Worksheet	Business Money Market-4000202369 - Closed		\$0.00	\$0.00
Detail Worksheet	Business Sweep Checking-4000202393		\$9.20	\$9.20
Total				\$79.76

Business Savings Accounts			Available Balance	Ledger Balance
Detail Worksheet	Business Sweep Savings-4000202351		\$33.27	\$38.27
Detail Worksheet	Savings		\$9.34	\$14.34
Total				\$52.61

Business Certificate Accounts			Available Balance	Ledger Balance
Detail	Business 1 Month Certificate-4000202400 - Closed		\$0.00	\$0.00
Detail	Business 1 Year Certificate-4000202434 - Closed		\$0.00	\$0.00
Detail	Business 2 Year Certificate-4000202442 - Closed		\$0.00	\$0.00
Detail	Business 3 Month Certificate-4000202418 - Closed		\$0.00	\$0.00
Detail	Business 6 Month Certificate-4000202426 - Closed		\$0.00	\$0.00
Total				\$0.00

Grand Total \$132.37

[Privacy Statement](#)
[Review the Online Access Agreement](#)
[Print Version](#)

- 1 ▶ Click Detail to access detailed account information.
- 2 ▶ Worksheets allow you to project your future cash position for a specific account by entering values representing future account activity.
- 3 ▶ Click the account name to access a detailed list of account transactions.

TRANSACTIONS

The Transactions feature allows you to view a register of the last 60 days' transactions for each account to which you have access. You may edit transaction descriptions, request a stop payment and perform account research with this feature.

To begin, click Balance Reporting from the navigation menu, then Transactions.

The screenshot shows the xceedfinancial website interface. At the top, there is a navigation bar with links for Mail Box, Help Document, Site Map, Options, and Sign Off. Below this is a secondary navigation bar with links for ACH, Balance Reporting, Wire Transfer, Other Services, Administration, ATM/Branch Locator, Investment, Credit Card, and FAQ. The main navigation bar includes Balances, Transactions, Bill Payments, Reports, and Transfer Funds. The Transactions section is active, showing buttons for Stop Payment (1) and Research (2). Below this is the Transaction Register section, which includes an Account dropdown menu (3) set to 'Business 1 Month Certificate-4000202400', a text input field for 'Enter # of days of Pending Activity to display (max 30): 1', and an Update button. To the right of the input field, there are summary statistics: Current Balance = \$0.00, Pending Transactions = \$0.00, and Register Balance = \$0.00. Below the statistics is a table with columns for Activity Date, Effective Date, Num, Transaction Description, Amount, Clr, and Balance Action. The table contains three rows of transaction data. The 'Balance Action' column for the second row has an 'Edit' link (4). At the bottom of the page, there is a 'Print Version' button (5).

Activity Date	Effective Date	Num	Transaction Description	Amount	Clr	Balance Action
02/11/2008 2:37:15 PM	02/11/2008		Credit Interest	\$0.00	X	\$0.00 Edit
02/11/2008 2:37:15 PM	02/11/2008		Closeout Withdrawal	-\$25.38	X	\$0.00 Edit
02/07/2008 7:16:14 PM	02/07/2008		Credit Interest	\$0.05	X	\$25.38 Edit

1 ▶ Click Stop Payment to request a stop payment in a secondary screen.

2 ▶ Click Research to perform research in a secondary screen.

3 ▶ To view transaction information for a different account, select the account from the drop-down menu.

4 ▶ Edit a transaction description by clicking Edit, then make the necessary changes.

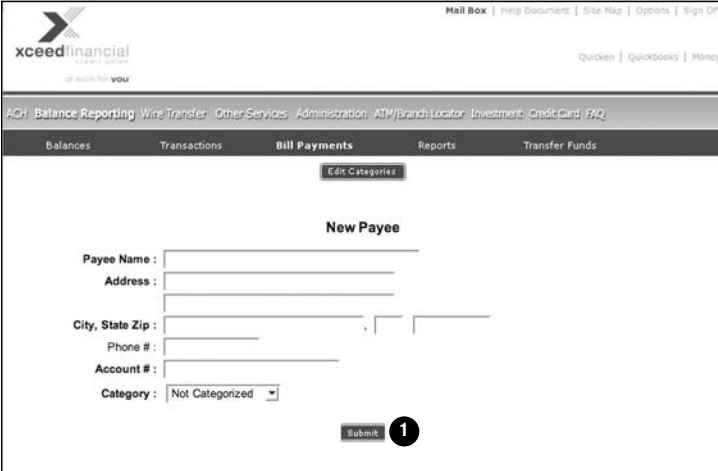
5 ▶ Click here to print a copy of the information on the screen.

BILL PAYMENT: ADD PAYEE

Bill Payments offer you convenience, cost-savings and best of all, time savings! Pay all your bills online anytime, anywhere – just by logging in to Xceed Online.

Before you can begin paying bills online, you must first set up one or more payees. A payee is any person or company that you pay, including your utility company, or your credit card company – anyone to whom you would normally send a check. The screen shown lists a sample set of payees.

To begin, click Balance Reporting from the navigation menu, then Bill Payments. Click Add Payee from the Bill Payment menu.



The screenshot shows the Xceed Financial Credit Union website interface. At the top, there is a navigation bar with links for Mail Box, Help Documents, Site Map, Options, and Sign Off. Below this is a secondary navigation bar with links for AGH, Balance Reporting, Wire Transfer, Other Services, Administration, ATM/Branch Locator, Investment, Credit Card, and FAQ. The main content area is titled 'Bill Payments' and contains a 'New Payee' form. The form includes fields for Payee Name, Address, City, State, Zip, Phone #, and Account #. A dropdown menu for 'Category' is set to 'Not Categorized'. A 'Submit' button is located at the bottom right of the form, with a circled '1' next to it.

- 1 ▶ Enter the payee's remittance details and your account number with the biller, then click Submit to add them to your payee list.

BILL PAYMENT: ADD PAYMENT

Use this feature to make a payment to a payee. Input the payment details, click the Continue button, confirm the details and the payment is scheduled to the payee.

To begin, click Balance Reporting from the navigation menu, then Bill Payments.
Click Add Payment from the Bill Payment menu.

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Balances | Transactions | **Bill Payments** | Reports | Transfer Funds

Add Payee | Split Transaction

Add Bill Payment

Complete the information and Click the Continue button.

Payments scheduled before 9pm EST will be processed the same day.
Please allow up to 10 business days for payments to arrive at the payee.

1 Account	<input type="checkbox"/> Select Default Account	2 Auto-Schedule	# Payments
Select an account		One Time	1
			Date
			5/1/2008
			3 <input type="button" value="Calendar"/>
			Amount

Pay To The Order Of

Select a Payee

Select a Category (or Enter a New Category)

Not Categorized Check to update the Payee Category

Memo

4

- 1 ▶ Select the account to debit.
- 2 ▶ Select the frequency and enter the number of payments to be made.
- 3 ▶ Enter a date, or select a date from the convenient calendar feature, for the payment to be made. Then enter the payment amount in the field provided.
- 4 ▶ Select the payee which to pay and select, or enter, the payment category for the payment. Enter a memo if desired, then click Continue to confirm the details in a secondary screen. Payments can be edited or canceled anytime prior to processing.

REPORTS

The Reports option displays the results from your saved reports.

To begin, click Balance Reporting from the navigation menu, then Reports.

Mail Box | Help Document | Site Map | Options | Sign Off

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Balances Transactions Bill Payments **Reports** Transfer Funds

Reports

Click on the Report Name to view the report

Balance Reporting	
Report Name	Report Description
Balance Detail	All reported balances for all accounts
Balance History	Selected balances for a range of dates
Balance Summary	Selected reported balances
Business SubUser Transfer Summary	All activity for a Business SubUser Transfer
Business SubUser BillPayment Summary	All activity for a Business SubUser Billpayment
Statement Detail	Snapshot of activity since last statement date
Statement Summary	Summary Statement of Account
Transaction Detail	Itemized Transaction Detail

Bill Payment	
Report Name	Report Description
Payee List	List of all Payees

Categorization	
Report Name	Report Description
Category Detail	Transaction detail for each category
Category List	List of all Categories
Category Summary	Transaction Summary for each Category

Other	
Report Name	Report Description
File Export	Produces export file for importing into other software

1 ▶ Click a report title to view the report results in a secondary screen.

TRANSFER FUNDS

The Transfer Funds service allows you to move funds between accounts within the same financial institution. Transfers can be scheduled for the current day or a date in the future, up to one year. Recurring transfers may also be automated. Scheduled transfers can be reviewed and deleted anytime prior to processing.

To begin, click Balance Reporting from the navigation menu, then Transfer Funds.

The screenshot shows the Xceed Financial website interface for the Transfer Funds service. At the top, there is a navigation menu with links for Mail Box, Help Document, Site Map, Options, Sign Off, Quicken, Quickbooks, and Money. Below this is a secondary navigation menu with links for ACH, Balance Reporting, Wire Transfer, Other Services, Administration, ATM/Branch Locator, Investment, Credit Card, and FAQ. The main navigation bar includes Balances, Transactions, Bill Payments, Reports, and Transfer Funds. The Transfer Funds page has a title "Transfer Funds" and a sub-header "Click the Continue button to process the Transfer." The form contains several fields: "From Account" (1), "To Account" (2), "Amount" (3), "Auto-Schedule" (2), "When" (4), and "Transfers" (5). Below the form is a "Please note:" section with a list of instructions and a "Continue" button (5).

From Account
Select an account

To Account
Select an account

Auto-Schedule
One Time

Amount

When
5/1/2008

Transfers
1

Please note:

- Regular Payment - Select the Regular Payment button. Click on loan's Detail link in the Accounts section to identify the exact amount.
- Principal Only - You must satisfy the exact Regular Payment amount before making a principal reduction.
- Loan Paydown - You may pay down only a Power Line of Credit or a Home Equity Line of Credit. Do not specify an amount; just click Continue. This will pay down the balance to \$0 but keeps the line of credit open.
- Making a Future Loan Payment - Change the "When" date and set it for the following month.
- Making Recurrent Payments - Complete the number of recurrent transfers (payments) in the Transfer box.
- One time transfers scheduled for today before 9pm EST (Eastern Standard Time) are processed immediately. After this time, the transfer will be effective the next business day.
- Transfers scheduled to occur on a weekend day or holiday, will be taken out the next business day.
- Future dated or recurring transfers are processed after the transfer cutoff time of 5am EST (Eastern Standard Time) on the scheduled business day. You may delete the transfer anytime prior to processing.
- If you're paying off your consumer loan, please contact the Contact Center at 800.XFCU.222 (800.9328.222) for a 10 day payoff. For HELOC, Home Equity Loan, or First Mortgage payoffs, please fax your request to Loan Servicing at (310) 640-8321.

If have any questions or problems regarding your electronic transfer request, please call (800) 932-8222.

Continue **Cancel**

1 ▶ Select the account from which to transfer funds From and To.

2 ▶ Choose the frequency from the drop-down menu.

3 ▶ Enter the Amount to transfer.

4 ▶ Enter the Transfer date, or select from the convenient calendar feature.

5 ▶ Insert the number of transfers to be made, then click Continue to verify the information in a secondary screen.

QUICKEN® / QUICKBOOKS® / MONEY

There is no need for tedious ledgers when you use Xceed Online. Instead, export your account information into Quicken®, Quickbooks® or Microsoft® Money or to track your transactions.

To begin, click Quicken®, Quickbooks® or Microsoft® Money from the top of any screen.

Mail Box | Help Document | Site Map | Options | Sign Off

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AGI Balance Reporting Wire Transfer Other Services Administration ATM/Branch Locator Investment Credit Card FAQ

Balances Transactions Bill Payments **Reports** Transfer Funds

Export Specifications

Money Active Statement

1 Account
Business 1 Month Certificate-4000202400
The Export information will be collected from this account.

2 Select Category
All Categories
Choose a category to export.

3 Preset Date Range
All data since last update
Choose a Preset Date Range or select Custom and define your own below.

Start Date
May 1 2008

End Date
May 1 2008

4 Options
 Mark Transactions as Cleared.
 Include Reference Numbers for Scheduled Payments.
 Include the sign with the Amount field.

Export Transactions

1 ▶ Select the Accounts to export.

2 ▶ Select the Categories to export.

3 ▶ Select the Date Range, or enter a custom date range using the drop-down menus.

4 ▶ Select the export Options, then click Export Transactions.

ADD ACH BATCH TEMPLATE

An Automated Clearing House (ACH) transfer is the electronic transmission of a file which contains pertinent information to the movement of funds between accounts. An ACH transfer is commonly used to expedite direct deposit of payroll, pay bills, concentrate funds from other financial institutions or collect membership dues.

The Batch Template allows you to define the essential characteristics of an ACH batch for efficient entry, then continue to reuse the template in the future.

To begin, click ACH from the navigation menu, then Batch Templates, then click the Add Batch Template button.

ACH: Balance Reporting | Wire Transfer | Other Services | Administration | ATM/Branch Locator | Investment | Credit Card | FAQ

Batch Templates | Batch Manager | Batch History | Reports

Create ACH Template

Enter the new template information below, then click on the Continue button.

Template Name : 1

Template Description :

Batch Type : To/From Personal Accounts (PPD) ▾

Batch Security : Normal ▾

2

ACH: Balance Reporting | Wire Transfer | Other Services | Administration | ATM/Branch Locator | Investment | Credit Card | FAQ

Batch Templates | Batch Manager | Batch History | Reports

Edit ACH Template

Batch Type : To/From Personal Accounts (PPD) | Batch Name : 050309 | Description : TestTemplateForScreen

Status	User Name	Date / Time
Created	Tom Nakagin	5/1/2008 12:51:34 PM

Search Criterion : ▾ | Search Value :

Name	ID	Deposit	Withdrawal	Account	Routing #	ABA Type	Chk	Pre	Del
						ABA	Chk	<input type="checkbox"/>	<input type="checkbox"/>
						ABA	Chk	<input type="checkbox"/>	<input type="checkbox"/>
						ABA	Chk	<input type="checkbox"/>	<input type="checkbox"/>
						ABA	Chk	<input type="checkbox"/>	<input type="checkbox"/>
						ABA	Chk	<input type="checkbox"/>	<input type="checkbox"/>

4

- 1 ▶ Enter a Template Name and a Description in the fields provided.
- 2 ▶ Select the Batch Type and the Batch Security from the drop-down menus, then click Continue.
- 3 ▶ Enter each participant's personal account information.
- 4 ▶ Click Save when finished.

ACH BATCH MANAGER

The Batch Manager lets you create new ACH batches, as well as edit and delete existing batches. The system administrator uses this feature to approve, release, unapprove a previously approved batch, or delete a submitted batch.

To begin, click ACH from the navigation menu, then Batch Manager.

Mail Box | Help Document | Site Map | Options | Sign Out

Quicken | Quickbooks | More

ACH: Balance Reporting | Wire Transfer | Other Services | Administration | ATM/Branch Locator | Investment | Credit Card | FAQ

Batch Templates | **Batch Manager** | Batch History | Reports

1 Add Batch(es) Import NACHA File Import Transactions

2 Live Batches

Batch Status
Select All Batches All Batches

Name	Status	Deposit Total	Withdrawal Total	Transactions	Effective Date	Actions
murphy	Unapproved	\$0.00	\$0.00	0	06/01/2007	<input type="checkbox"/> Edit Edit Info Del Reverse Export CSV Export ACH
Sample	Unapproved	\$30.00	\$30.00	2	05/25/2007	<input type="checkbox"/> Edit Edit Info Del Reverse Export CSV Export ACH
Total		\$30.00	\$30.00	2		

Select a batch by clicking the checkbox, then click a button to perform the action indicated

4

Same day processing of ACH Batches are not available and must be submitted before 9pm (EST). ACH Batches will be processed the next business day.

1 ▶ Click here to add a batch, then follow the on-screen directions.

2 ▶ Click Import NACHA File to import a preformatted batch template.

3 ▶ The Edit link allows you to edit the participants assigned to a batch. The Edit Info link allows you to edit the general batch information. Use the Del link to cancel the batch. The Reverse link allows you to use the selected batch as a template to create a new template. The Export CSV and Export ACH links allow you to save the information to your computer.

4 ▶ Click Approve to authorize a batch, Release to send the batch for processing, Unapprove to deny a previously approved batch, and Delete to cancel a batch.

ACH BATCH HISTORY

The Batch History screen displays a listing of all your processed batches.

To begin, click ACH from the navigation menu, then Batch History.

Mail Box | Help Document | Site Map | Options | Sign Out

Quicken | Quickbooks | More

ACH Balance Reporting Wire Transfer Other Services Administration ATM/Branch Locator Investment Credit Card FAQ

Batch Templates Batch Manager Batch History Reports

ACH Batch History

From Date
April 30 2008

To Date
May 01 2008

Update

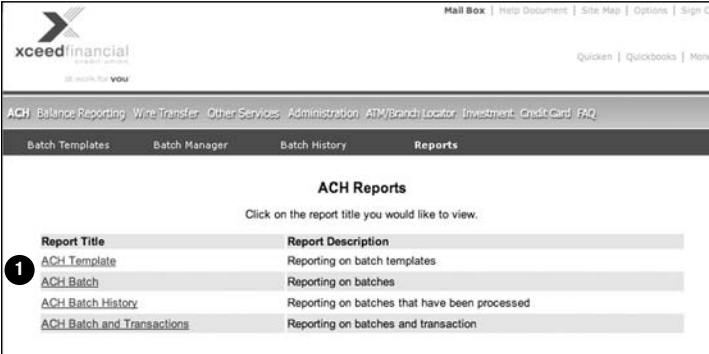
Name	Status	Total Deposits	Total Withdrawals	Transactions	Effective Date
Total		\$0.00	\$0.00	0	

- 1 ▶ Select a history date range from the drop-down menus, then click Update.
- 2 ▶ Click the name to view the details of the batch.

ACH REPORTS

ACH Reports allow you to view a summary of detailed information about batch templates, and active and processed batches.

To begin, click ACH from the navigation menu, then Reports.



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ACH Balance Reporting Wire Transfer Other Services Administration ATM/Branch Locator Investment Credit Card FAQ

Batch Templates Batch Manager Batch History **Reports**

ACH Reports

Click on the report title you would like to view.

Report Title	Report Description
1 ACH Template	Reporting on batch templates
ACH Batch	Reporting on batches
ACH Batch History	Reporting on batches that have been processed
ACH Batch and Transactions	Reporting on batches and transaction

1 ▶ Click a Report Title to view a report in a secondary screen.

ADD WIRE TEMPLATE

Use a wire template to enter wire information once for wires that you perform on a regular basis. The system is designed to store these templates, thus saving time by defining them once and reusing them later.

To begin, click Wire Transfer from the navigation menu, then Wire Templates.

Name	Status	Recurrence	Template Type	Function	Description	Amount	Beneficiary	Actions
Business Template	Template Non-Repetitive	FED		BTR-1000 test		\$0.00		Edit Edit Info Del Add Wire
Foreign TEmplate	Template Non-Repetitive	FED		BTR-1500 test		\$0.00		Edit Edit Info Del Add Wire
test	Template Non-Repetitive	FED		BTR-1000 test		\$0.00		Edit Edit Info Del Add Wire
Test Template Again	Template Non-Repetitive	FED		CTR-1000 testing		\$5.00		Edit Edit Info Del Add Wire
Test Wire Template	Template Non-Repetitive	FED		BTR-1000 Test Wires		\$45.00		Edit Edit Info Del Add Wire

Enter the new Template information, then click Next Page to continue.

Template Name :

Template Description :

Company :

Ordering Account :

Amount Limit :

Template Threshold :

Recurrence Type :

Wire Category :

Wire Type :

- 1 ▶ Click here to create a new template.
- 2 ▶ Enter the Template Name and Template Description.
- 3 ▶ Select the Company and the Ordering Account from the drop-down menus.
- 4 ▶ Enter an Amount Limit and a Template Threshold.
- 5 ▶ Select the Recurrence Type and the Wire Category.
- 6 ▶ Select the Wire Type, then click Next Page to continue entering the wire template details. When finished, click Continue to save the template details.

WIRE MANAGER

The Wire Manager lets you add new wires, as well as edit and delete existing wires. The system administrator uses this feature to unapprove previously approved wires, approve, release or delete a submitted wire.

To begin, click Wire Transfer from the navigation menu, then Wire Manager.

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ACH Balance Reporting | Wire Transfer | Other Services | Administration | ATM/Branch Locator | Investment | Credit Card | FAQ

Wire Templates | **Wire Manager** | Wire History | Reports

1 Add Wire Import

Wire Manager

Select All Wires

Wire Status
All

Update 2

#	Name	Status	Date*	Amount	Select	Actions
13	3 Test_Template Again	Processing	4/26/2007	\$5.00		
22	Business_Template	Processing	5/7/2007	\$0.30	<input type="checkbox"/>	Edit Del 4
23	Business_Template	Processing	5/7/2007	\$0.00	<input type="checkbox"/>	Edit Del
24	Foreign_Template	Processing	5/10/2007	\$0.40		
17	Business_Template	Processing	5/15/2007	\$0.20		
31	Business_Template	Processing	5/24/2007	\$0.40		
Total				\$6.30		

Select Wires and perform action below.

5 Unapprove Approve Release Delete

A wire transfer initiated before the 3 PM (ET) deadline on a business day will be processed same day. All wire transfers completed after the 3 PM (ET) deadline on a business day or on a Saturday, Sunday or banking holiday, will be processed on the following business day.

- 1 ▶ Click Add Wire to add a new wire, or Import to create a wire from a pre-formatted file.
- 2 ▶ Select the wire status you wish to view, then click Update.
- 3 ▶ Click a wire name to view the wire details.
- 4 ▶ Click Edit to modify the wire information or Delete to cancel the wire.
- 5 ▶ Click Unapprove to deny a previously approved wire, Approve to authorize a wire, Release to send the wire for processing, and Delete to cancel.

WIRE HISTORY

The Wire History screen displays a listing of all your processed wires.

To begin, click Wire Transfer from the navigation menu, then Wire History.

#	Name	Status	Date	Amount	Confirmation # /Rejection Reason
14	Test Template Aach	Rejected	4/26/2007	\$5.00	test

- 1 ▶ Select a history date range to view from the drop-down menus, then click Update.
- 2 ▶ Click the name to view the details of the wire.

WIRE REPORTS

Wire Reports allow you to view a summary or detailed information about wire templates, as well as active and processed templates, and wire transactions.

To begin, click Wire Transfer from the navigation menu, then Reports.

Report Title	Report Description
Template Detail	Detailed listing of each wire template
Template Summary	Summary listing of wire templates
Wire Detail	Detailed list of each wire
Wire Summary	Summary listing of wires
Wire History Detail	Reporting on wires that have been processed
Wire History Summary	Reporting on wires that have been processed

- 1 ▶ Click a report title to view the report in a secondary screen.

ACCOUNTS

The Accounts screen allows you to view a list of all available online accounts sorted by type. From this screen you are able to add, edit and delete accounts.

To begin, click Administration from the navigation menu, then Accounts.

ACH Balance Reporting Wire Transfer Other Services Administration ATM/Branch Locator Investment Credit Card FAQ

Accounts Company Setup User Setup Reports

Add Account **1**

Accounts Summary

Last Updated: 5/1/2008 12:39:38 PM Last Accessed: 5/1/2008 12:31:46 PM

Online Accounts For Testcase II Teleservices

Checking

Account Name	Account #	Users	Action
Business Checking-4000202385	4000202385	Edit User Authorization	Edit Del
Business Money Market-4000202369	4000202369	Edit User Authorization	Edit Del
Business Sweep Checking-4000202393	4000202393	Edit User Authorization	Edit Del

Savings

Account Name	Account #	Users	Action
Business Sweep Savings-4000202351	4000202351	Edit User Authorization	Edit Del
Savings	4000202335	Edit User Authorization	Edit Del

CertofDeposit

Account Name	Account #	Users	Action
Business 1 Month Certificate-4000202400	4000202400	Edit User Authorization	Edit Del
Business 1 Year Certificate-4000202434	4000202434	Edit User Authorization	Edit Del
Business 2 Year Certificate-4000202442	4000202442	Edit User Authorization	Edit Del
Business 3 Month Certificate-4000202418	4000202418	Edit User Authorization	Edit Del
Business 6 Month Certificate-4000202426	4000202426	Edit User Authorization	Edit Del

2

1 ▶ Click here to add a new account.

2 ▶ Click Edit to modify an account's details, or Delete to delete the account from the system.

COMPANY SETUP

The administrative menu allows you to control the parameters of the Xceed Online system. From here you can specify the maximum monetary amount of all transactions, withdrawals, total batch deposits and withdrawals, as well as control the number of approvals required for ACH batch and wire approval.

To begin, click Administration from the navigation menu, then Company Setup.

The screenshot shows the Xceed Financial web interface. At the top left is the logo with the tagline "at work for you". The top right contains navigation links: Mail Box, Help Document, Site Map, Options, Sign Off, Quicken, Quickbooks, and Money. A secondary navigation bar includes: ACH, Balance Reporting, Wire Transfer, Other Services, Administration (highlighted), ATM/Branch Locator, Investment, Credit Card, and FAQ. Below this is a main menu with: Accounts, Company Setup (highlighted), User Setup, and Reports.

The main content area is titled "Business Options" and contains the following sections:

- Testcase II Teleservices**
 - User Admin**
 - Allow subusers with Manage Users rights to edit their own profile
- ACH**
 - Automatically Generate Prenotes
 - Maximum Deposit Transaction: 100.00
 - Maximum Withdrawal Transaction: 100.00
 - Maximum Batch Deposit Total: 1000.00
 - Maximum Batch Withdrawal Total: 1000.00
 - Number of approvals required (0,1, or 2)
 - PPD Batches: 1
 - CCD Batches: 1
 - Sensitive Batches: 1
- Wire Transfers**
 - Number of approvals required for Wires (0,1, or 2)
 - For Wire Templates: 0
 - For All Wires: 0
 - For Above Thresholds: 0

At the bottom of the form are two buttons: "Continue" and "Cancel". A red circle with the number "1" is positioned to the left of the "Continue" button.

- 1 ▶ Edit the information as necessary, then click Continue to save the changes.

USER SETUP

User Setup is available to add, modify and delete end users and assign the services and accounts they can access. User Setup controls allow the company administrator to create a “profile” for each user. This profile includes a unique User Name and secure Sign-On ID, as well as permission settings that enable the user to access certain accounts and user-specific services.

To begin, click Administration from the navigation menu, then User Setup.

ACH Balance Reporting Wire Transfer Other Services Administration ATM/Branch Locator Investment Credit Card FAQ

Accounts Company Setup **User Setup** Reports

Add User 1

Authorized Users

Sign On ID	Name	Status	View	Stop	Bills	Transfer	Action
328251bbbb	Tom test	Active	X				Edit Disable 2

ACH Balance Reporting Wire Transfer Other Services Administration ATM/Branch Locator Investment Credit Card FAQ

Accounts Company Setup **User Setup** Reports

Add New User

Complete the information, then Click the Continue button to save user info.

User Information

User's Name : _____ Sign-On ID : _____ 3 User

Failed Logins : 0 Reset : Maximum : 3

Password : _____

Retype Password : _____

Administrative Rights

Manage Accounts Manage Company Manage Users Reports

Balance Reporting

View	Account Name	Account #	Stops	Bills	Transfer
<input type="checkbox"/>	Business 1 Month Certificate-4000202400	4000202400	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Business 1 Year Certificate-4000202434	4000202434	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ACH

Setup Templates Add Batches Edit Batches

Release Batches First Approval Second Approval

First Approval Limit Second Approval Limit

Normal Batch Rights

Sensitive Batch Rights

Wire

Setup Templates Add Wires Edit Wires

Release Wires First Approval Second Approval

Approve Templates First Approval Limit Second Approval Limit

Other Services

Allow access to Other Services

4

1 ▶ Click here to add a new user.

2 ▶ Click Edit to modify the user's permissions or Disable to omit the user from the system.

3 ▶ Assign the user a unique User Name and Sign-On ID, then re-enter to confirm the information.

4 ▶ Select the accounts and privileges to which you wish to assign to this user, then click Continue to save.

OPTIONS / ALERTS

The Options feature allows you to customize your user experience and helps you track account activity by allowing you to set up financial and history alerts. You can even set up a personal alert!

To begin, click Options from the top of any screen.

The screenshot shows the 'Business Options' page with the following elements and callouts:

- 1**: Points to the 'Enter New Password' and 'Retype New Password' fields.
- 2**: Points to the 'Secret Question/Phrase' field.
- 3**: Points to the 'E-Mail Address' field.
- 4**: Points to the 'Register Lines per Page' dropdown menu.
- 5**: Points to the 'Setup Financial Alerts' link.
- 6**: Points to the 'Update' button.

ACH Balance Reporting Wire Transfer Other Services Administration ATM/Branch Locator Investment Credit Card FAQ

Business Options

Change your Business Information below.
Click on the Update button to save the changes.

Current Password Required to Change Information Below:

Enter Current Password :

Password Change Rules:
The new password must include at least 1 letter AND at least 1 number.
The new password must be between 7 and 15 characters in length.

Enter New Password :

Retype New Password :

The Secret Question/ Phrase or response cannot be the same as your Sign-on ID, password or contain the word password.

Secret Question/Phrase :

New Response :

Retype New Response :

E-Mail Address :

Current Password Not Required to Change Information Below:

Register Lines per Page :

Register Background Color :

Register Default Sort Order :

2 Line Register Display :

History Days (Register only) :

Alert Controls

Send me Marketing Alerts : Mailbox EMail

Send me System Alerts : Mailbox EMail

Setup Financial Alerts : Mailbox EMail

Setup Personal Alerts : Mailbox EMail

[Alerts History Report](#) : Access a History of Alerts

- 1 ▶ Update your password every 60-90 days for best security practices.
- 2 ▶ To be allowed to reset a forgotten password, enter a Secret Question / Phrase and Response. From the login page click "Can't remember your Password? Click here." Answer your secret question correctly and your password will be e-mailed to you.
- 3 ▶ It's important to keep your email address up-to-date.
- 4 ▶ Control the parameters of your check register here.
- 5 ▶ Click these links to set up financial, personal, and history report alerts in a secondary window.
- 6 ▶ Once you have finished your updates, click Update for the changes to take immediate effect.

CONTACT US

We want to make communicating with Xceed Financial Credit Union quick and easy. Your Xceed Online Mail Box is your secure and direct link for communication with Xceed Financial Credit Union. Your Mail Box allows you to send a message to any one of several pre-defined XFCU addresses. And as always, you may call our toll-free number during regular business hours: 800.XFCU.222.

To begin, click Mail Box from the top of any screen.



1 ▶ Click New Message to send a new email communication. Received email will appear on the bottom of the screen.

2 ▶ Click Show Outbox to view previously sent messages.