

First Republic Bank  
Corporate Online User Guide



FIRST REPUBLIC BANK  
It's a privilege to serve you®

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

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

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

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

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# Online Security Best Practices

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

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

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

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

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

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

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

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

- Consider setting individual user level limits for wire transactions and ACH batches. By setting individual user limits you further reduce risk and exposure for high dollar fraud to be perpetrated by a single individual.
- If transacting ACH, request ACH prefunding to reduce credit-related setup delays.
- Submit ACH batches as least two (2) business days prior to the required settlement date to avoid delays.
- For any assistance with setting up large wire distributions or ACH batches, contact First Republic's Corporate Online Banking Support Team at 1-800-221-9777, option 2.

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

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

**Secure all computer systems.**

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

**Enhance your security.**

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

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

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

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

**Request our complimentary Internet Security Health Check program**, an on-site assessment of your office or home computers used for accessing Corporate Online to check that they are secure and properly configured.

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

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

# Preventing Fraudulent Access Quick Reference Guide

## Dual Authorization Controls

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### *Fraudulent Activity:*

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

### *Best Practices to Prevent Fraud:*

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

## Modify Entitlements

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### *Fraudulent Activity:*

- Change submit and approval limits

### *Best Practices to Prevent Fraud:*

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

## Bypass Email Alerts

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### *Fraudulent Activity:*

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

### *Best Practices to Prevent Fraud:*

- Remain vigilant and watch for alerts or absence thereof

## Out-of-Band (OOB) Authentication

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### *Fraudulent Activity:*

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

### *Best Practices to Prevent Fraud:*

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

## Authentication Tokens

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### *Fraudulent Activity:*

- Criminals use malware to grab token codes

### *Best Practices to Prevent Fraud:*

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



# Getting Started and Logging In

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

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

# Home Page

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

The screenshot shows the First Republic Bank Corporate Online Home Page. The page features a dark green header with the bank's logo and contact information. A left-hand navigation menu is visible, with callout 1 pointing to it. The main content area displays a 'Welcome to Corporate Online' message, a login timestamp, and sections for 'Secure Messaging' and 'Travel Notification'. A 'System Notices' section contains two messages, with callout 2 pointing to them. Below this is a 'Deposit Accounts' table with columns for Description, Account Number, Current Balance, Available Balance, As of Date Time, Total Float, One Day Float, Two Day Float, and Three Day Float. Callout 3 points to the table. A 'Mortgage/Home/Equity Overview' table and a 'Commercial/Eagle/Other Loans' table are also visible. A 'Favorite Reports' section at the bottom left has callout 4 pointing to it. A 'Dashboard Preferences' dialog box is open in the foreground, with callout 5 pointing to its title and callout 6 pointing to the 'Select dashboard accounts' section. The dialog box contains options to change the dashboard layout, edit panels, and add/remove favorite reports.

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

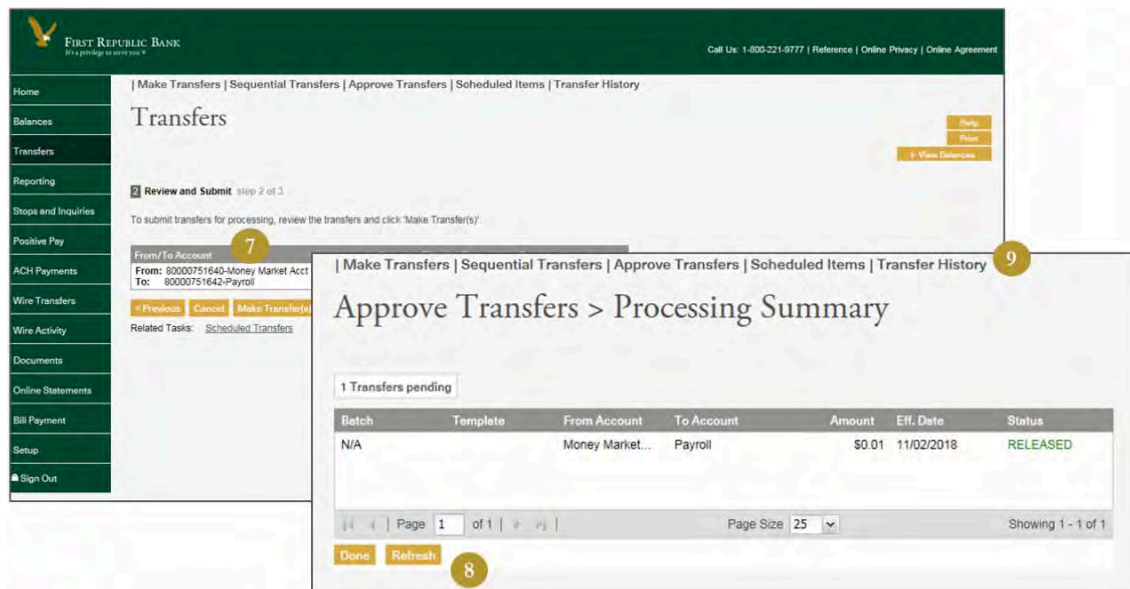
# Transfers

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

## Single or Recurring Book Transfers

The screenshot shows the 'Transfers' page in the First Republic Bank Corporate Online interface. The page is titled 'Transfers' and is part of a 3-step process. The 'Define' step is active, showing a form for a 'Book Transfer'. The form includes fields for 'From Account\*', 'To Account\*', 'Amount\*', 'Frequency', and 'Comments'. A dropdown menu for 'Frequency' is open, showing options like 'Once, right now', 'weekly', 'every other week', 'monthly', 'last day of month', 'every 3 months', 'every 12 months', and 'One time on...'. A 'Save as a Template' checkbox is also visible. The left navigation menu is on the left, and the top right has 'Help', 'Print', and 'View Balances' buttons. The page number '4' is in a circle in the top right corner.

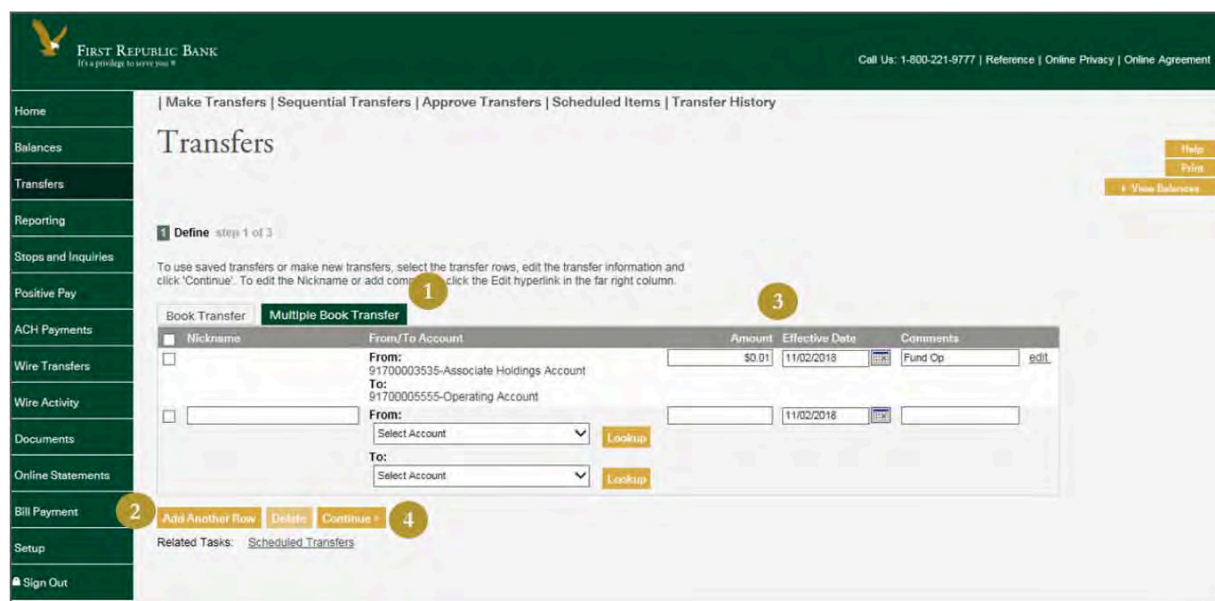
1. From the **Transfers** bar in the left navigation menu, select the **From Account** and **To Account**.
2. Enter the **Amount**. For loan payments only, you will have the option of selecting **Regular Payment** or **Principal Only**.
3. Enter **Frequency** to indicate a single or recurring transfer.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



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

## Multiple Book Transfers

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



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

## Sequential Batch Transfers

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

The screenshot shows the 'Sequential Transfers > Create Batch' page. The top navigation bar includes 'Make Transfers | Sequential Transfers | Approve Transfers | Scheduled Items | Transfer History'. The left navigation menu has 'Transfers' selected. The main content area has a 'Batch Name' field with 'Payroll' entered, a 'Saved Batches' dropdown, and an 'Effective Date' field with '11/02/2018'. Below this is a table of 'Selected Transfers' with columns: Nickname, From Account, To Account, Amount, Loan Option, and Comments. The table contains two rows: 'MM to P...' and 'Wire to...'. To the right is a 'Search' table with columns: Nickname, From Account, To Account, and Amount. The 'Search' table contains three rows: 'MM to Payroll', 'Wire to MM', and 'Wire to Payroll'. At the bottom, there are buttons for 'Submit Transfers', 'Add New Transfer', 'Cancel', 'Save Batch', and 'Maintain Saved Templates'.

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

# Reporting

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

The screenshot displays the First Republic Bank Reporting module interface. The top navigation bar includes 'Home', 'Balances', 'Transfers', 'Reporting', 'Stops and Inquiries', 'Positive Pay', 'ACH Payments', 'Wire Transfers', 'Wire Activity', 'Documents', 'Online Statements', 'Bill Payment', and 'Sign Out'. The 'Reporting' section is highlighted, and a list of report options is shown, including 'Account Balances', 'ACH Activity Report', 'Balance and Activity Report', 'Commercial Loan Report', 'Interest Transactions', 'Loan History Report', 'Paid Check Report', 'Previous Day Report', 'Prior Day Combined', and 'Wire Transfer Report'. The 'Balance and Activity Report' is selected, leading to the 'Criteria Selection' screen. This screen allows users to define report parameters such as 'Name', 'Period', 'From Date', 'To Date', 'Account Display Sort', 'Transaction Sort', 'Show Detail', and 'Report View'. A table of accounts is displayed, with columns for 'ABA Number', 'Account Number', 'Account Name', 'Account Type', 'Unreported Credits', and 'Unreported Debits'. The 'Display' button is highlighted, and the 'Download to Quicken' and 'Download to QuickBooks' buttons are also visible.

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

# Stops and Inquiries

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

The screenshot shows the First Republic Bank online banking interface. The top navigation bar includes 'All Activity | Stop Payments | Monitor'. The left navigation menu lists various services, with 'Stops and Inquiries' highlighted. The main content area displays the 'Place Stop on a Single Check' form. The form includes fields for Account Number, Serial Number, Amount, Action, and Reason. A 'View Results' button is visible. Numbered callouts (1-4) indicate key steps: 1. Account Number and Inquiry Type selection; 2. View Results button; 3. Serial Number, Action, and Reason fields; 4. Check Paid Items, Duplicate Search, Submit, and Reset buttons.

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

# Positive Pay

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

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

1. Select All Accounts or the account number for which you want to see exceptions from the **Account Number** drop-down list. If the number of accounts exceeds the limit of the drop-down box, click **Lookup** to access all available accounts.

2. Click **Get Exceptions** to view exceptions.

3. Review each check exception. To view an image of a check, click the **Serial Number** hyperlink. Select either Pay or Return from the **Action Reason** list.

4. Click **Submit Exception Decisions** after you have made all your pay/return decisions. If there are multiple pages, click **Submit Exception Decisions** after making decisions on each page. Note: If you attempt to submit a decision after the exception decision cut-off time, a message will appear to inform you that the decision action was rejected. Decisions must be made prior to the cut-off time displayed on the Exceptions screen.

5. **Issue Maintenance** allows you to add a single issue (check) or voided check. You also can change the status of a check from Issue to Void or from Void to Issue.

6. If you would like to **Import** your positive pay information, contact our Online Banking Support team for more information and assistance with the process. We have the ability to create a template map specific for you and the file you create.

7. **Monitor** allows you to view all exceptions and issues.



# ACH Payments

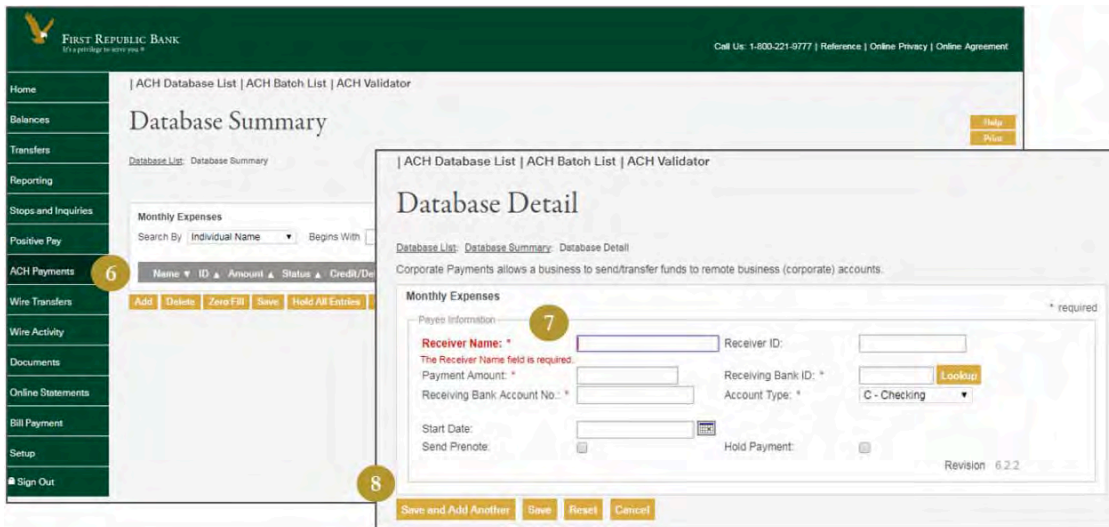
ACH, or Automated Clearing House, allows you to process debit and credit transactions in batches, including initiate a vendor payment, process direct payment or manage recurring payments.

## Creating an ACH Database

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

The screenshot shows the First Republic Bank online interface. The top navigation bar includes the bank logo, contact information (1-800-221-9777), and links for Reference, Online Privacy, and Online Agreement. A left sidebar contains navigation options: Home, Balances, Transfers, Reporting, Stops and Inquiries, Positive Pay, ACH Payments, Wire Transfers, Wire Activity, Documents, Online Statements, Bill Payment, Setup, and Sign Out. The main content area is titled 'Database List' and includes a sub-header 'ACH Database List | ACH Batch List | ACH Validator'. Below the title is a table with columns for Name, Company, Application, Generate Rep Ina, and Status. Two rows are visible: 'Monthly Expenses' (TSMP INC., Corporate Payments, No, Pending Approv) and 'Monthly Payroll' (TSMP CORP, Payroll, No, Pending Approv). Below the table are buttons for 'Delete', 'Add', 'Modify Database', 'Create Batch', 'Import', 'Import Report', and 'Export'. A modal window titled 'Add Database' is open, showing fields for 'Company' (TSMP INC.), 'Application' (Consumer Payments), and 'Database Name'. It also has a checkbox for 'Auto-Generate Transactions' and radio buttons for 'For Effective Dates Falling on Non-Business Days Select: The previous business day' and 'The next business day'. A 'Default Frequency: None' field and 'Save' and 'Reset' buttons are at the bottom of the modal. Numbered callouts (1-5) highlight key steps: 1. The 'Add' button in the table; 2. The 'Add Database' modal; 3. The 'Company' dropdown; 4. The 'Auto-Generate Transactions' checkbox and 'For Effective Dates...' section; 5. The 'Save' button.

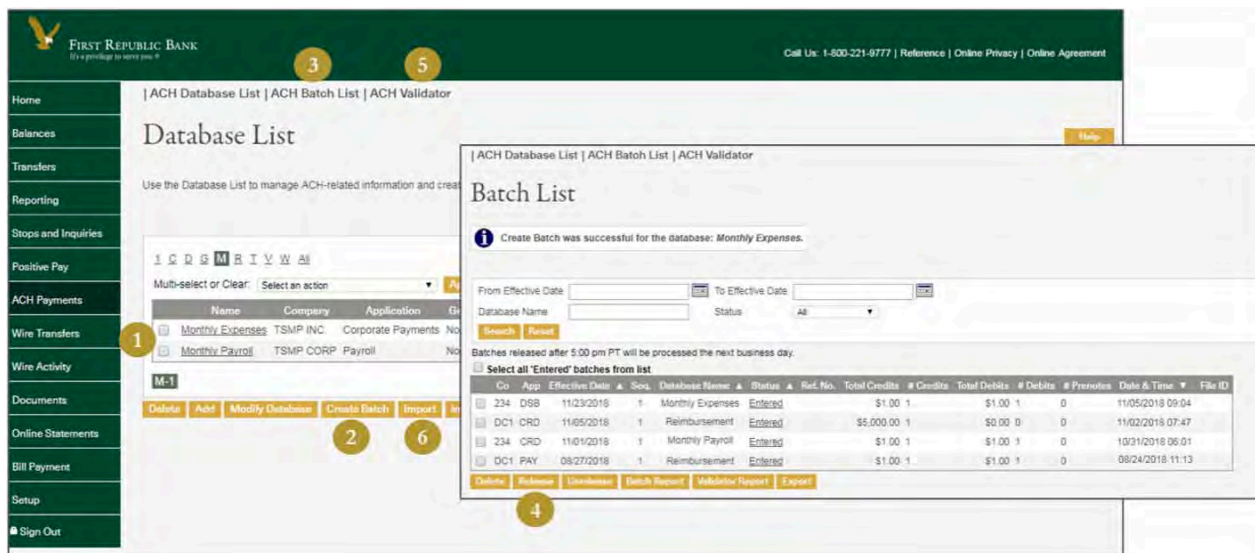
1. The **Database List** page lists all databases that you have set up.
2. Click **Add** to add a new database.
3. Select the **Company** (offset account) and which ACH **Application** will be used in processing the payment. Enter a **Database Name** to easily identify the database.
4. Click on **Auto-Generate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



6. Click **Add** to enter the database details.
7. Enter Payee ACH origination information.
8. Click **Save and Add** to add the entry detail and continue with another entry. Click **Save** to complete the process.

## ACH Batch Creation/Release

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



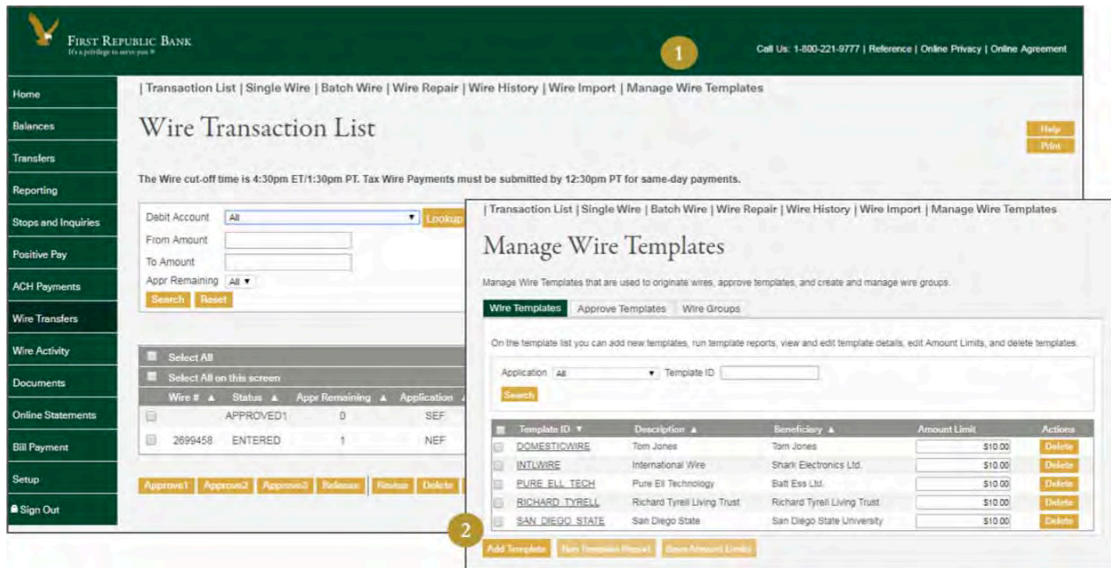
1. Select the **Names** of which databases to include in the batch.
2. Click **Create Batch**.
3. Click **ACH Batch List** on the top navigation to view all batches of transactions that you selected and created.
4. Select the batch to release, and click **Release**. You will be prompted to enter the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

# Wire Transfers

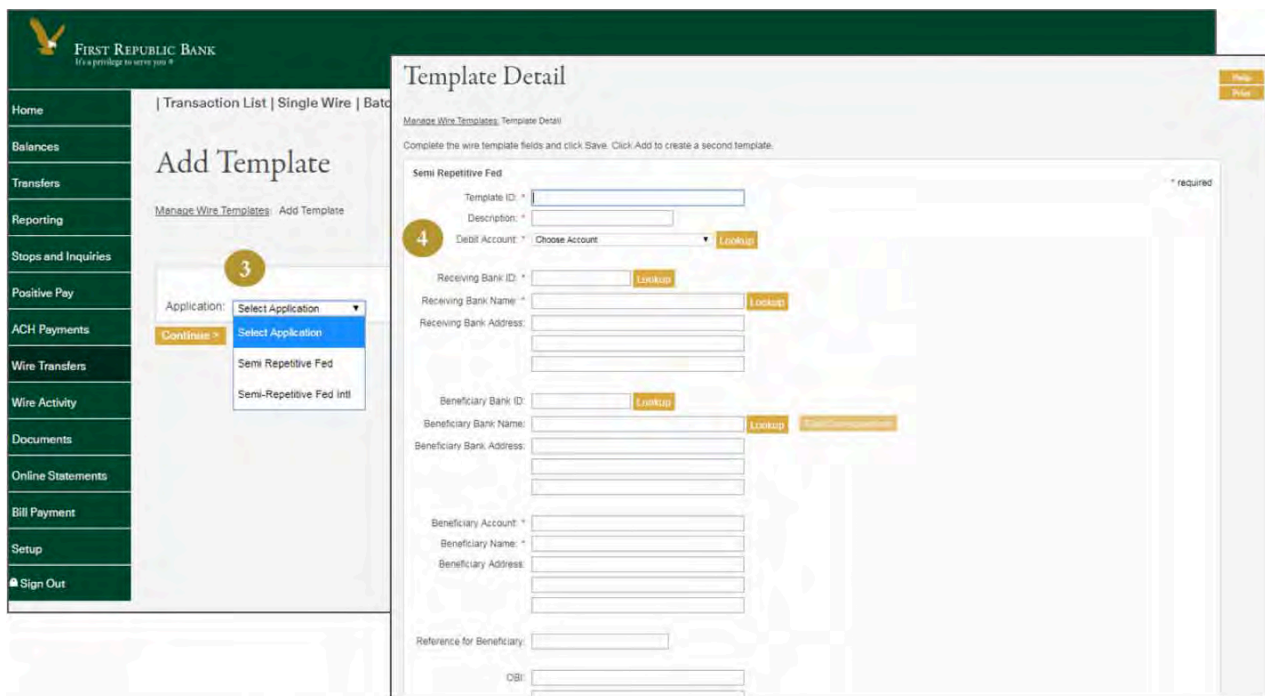
The Wire Transfers module allows you to move funds between accounts at different financial institutions. Currently, only international wires sent in U.S. currency are supported.

## Creating a Wire Template

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



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



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

## Initiating a Single Wire Transfer

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

1. From the **Wire Transfers** bar on the left navigation menu, click **Single Wire** in the top navigation.
2. Select the appropriate wire **Application Name**.
  - a. Non Repetitive Fed – Domestic Wire
  - b. Non Repetitive Fed Intl – International Wire
  - c. Semi Repetitive Fed – Template based Domestic
  - d. Semi Repetitive Fed Intl – Template based International
3. Enter wire information, including amount and value date. Click the **Help** button for a description of each field and other information associated with each wire application. The nine-digit ABA routing numbers and SWIFT BIC information are available through the **Lookup** feature for your convenience.
4. Click **Queue** when you have completed entering the wire information. A confirmation appears that your wire was sent to the Wire Transaction List.
5. The actions you can take on the Wire Transaction List page depend on your privileges. Select the wire to **Approve** or **Release** for processing.

## Full Pay Wire Program for International Wires

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

Bank	ABA	BBI
Bank of America	026009593	/OUR/

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

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

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

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

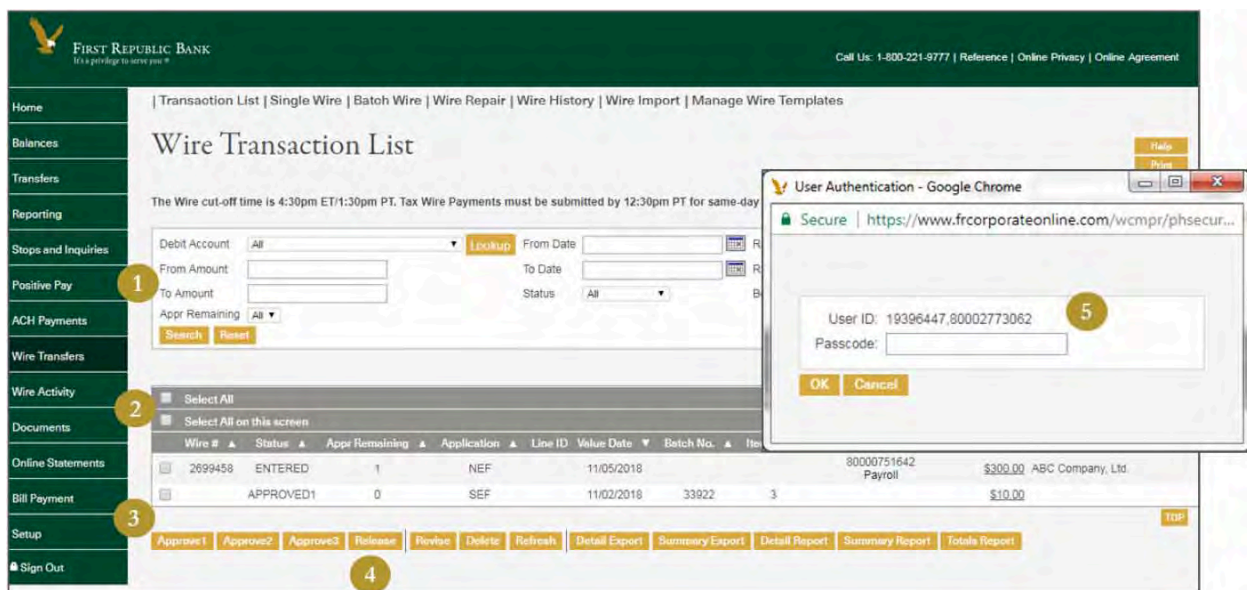
## Managing Wires – Search, Approve and Release Wires

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

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

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

A wire rollover feature enables back-dated transactions to remain on the Wire Transaction List for a period of time. Taking any action on a back-dated wire, except revise, allows you to automatically change the value date to the current business day.



1. Select any of the search criteria to search a wire or group of wires, or filter a list of wires you want to view. Click **Search**. To return to the full listing of wires, click **Reset** and then click **Search**.
2. Select the wires you want to approve. **Select All** or **Select All on this screen** to approve multiple wires at the same time.
3. Click **Approve1**, **Approve2**, or **Approve3**. A confirmation appears stating that you have approved the wire, and the wire's status changes to "Approved." Note: If you do not approve all wires within a batch, the batch will have a status of "Part Approve." The entire batch must be approved to release the batch.
4. Select the wires to release. 'Select All' or 'Select All on this screen' to release multiple wires at the same time. Click **Release**.
5. You will be prompted for a unique, one-time passcode or token code. Enter the unique **Passcode** provided by your security token to release the queued wires for processing. After you release a wire, the status does not automatically change. Click **Refresh** to view changes after you release. The wire's status changes to "Released." At the time of wire release, the following limits are checked:

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

## Using Wire Groups

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

The screenshot displays the 'Manage Wire Templates' interface. On the left, a navigation menu includes 'Wire Transfers'. The main area shows the 'Manage Wire Templates' page with a 'Wire Groups' tab selected. A 'Add Group' modal is open, featuring a 'Select Application' dropdown menu with 'Semi-Replicative Fed Intl' chosen. Below this, there are 'Available Templates' and a 'Group Templates' box with 'Group Name' and 'Description' fields. The 'Available Templates' table is as follows:

Template ID	Beneficiary
INTLWIRE	Shark Electronics Ltd.
PURE_ELL_TECH	Batt Ess Ltd.

The 'Group Templates' box contains fields for 'Group Name' and 'Description', and a 'Save Group' button. The page also shows a 'Page 1 of 1' indicator and a 'Save Group' button.

1. From the **Wire Transfers** bar on the left navigation menu, click **Manage Wire Templates** in the top navigation and click **Wire Groups**.
2. Click **Add Group** to create a new wire group.
3. Select the appropriate wire **Application**. Select a template from the **Available Templates** box and click the right arrow. The template will display in the **Group Templates** box.
4. Enter a **Group Name** and **Description** and click **Save Group**.

## Creating a Batch Wire

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

The screenshot displays the First Republic Bank online banking interface. The top navigation bar includes links for Transaction List, Single Wire, Batch Wire, Wire Repair, Wire History, Wire Import, and Manage Wire Templates. The left navigation menu lists various banking services, with 'Batch Wire' highlighted under the 'Wire Transfers' section. The main content area shows the 'Batch Wire List' page, which includes search filters for 'From Amount', 'To Amount', 'From Date', and 'To Date'. Below the filters is a table of batch wires with columns for Application, Value Date, Batch No., and Item Count. The 'Add Batch Wires' button is highlighted. The 'Batch Wire Selection' dialog box is open, showing options to create a batch using a 'Wire Application' or 'Wire Group'. A dropdown menu for 'Select Application' is open, listing options like 'Non Repetitive Fed', 'Non-Repetitive Fed Intl', 'Semi Repetitive Fed', and 'Semi-Repetitive Fed Intl'.

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



## Repairing Wires

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

The screenshot displays the First Republic Bank online interface. The top navigation bar includes links for Transaction List, Single Wire, Batch Wire, Wire Repair, Wire History, Wire Import, and Manage Wire Templates. The main content area is divided into two sections: the Wire Transaction List and the Wire Repair List. The Wire Transaction List shows a table with columns for Wire #, Application, Line ID, Value Date, Customer Account No., Amount, (From) Batch No., Bene Name, and Date/Time. A wire with ID 2703300 and an amount of \$1.00 is highlighted. The Wire Repair List shows a table with columns for Wire #, Status, Appr Remaining, Application, Line ID, Value Date, Batch No., Item Count, Customer Account No., Amount, and Bene Name. A wire with ID 2703300 and an amount of \$300.00 is highlighted. A red arrow points from the 'Wire Repair' link in the top navigation to the Wire Repair List page. A yellow circle with the number 1 is placed over the 'Revise' button in the Wire Transaction List. A yellow circle with the number 2 is placed over the 'Wire Repair' link in the top navigation. A yellow circle with the number 3 is placed over the '\$1.00' amount in the Wire Repair List.

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

# Documents

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

Home

Balances

Transfers

Reporting

Stops and Inquiries

Positive Pay

ACH Payments

Wire Transfers

Wire Activity

Documents

International Wire FX

Online Statements

Bill Payment

Setup

Sign Out

Call Us: 1-800-221-9777 | Reference | Online Privacy | Online Agreement

## Inquiry > Documents

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

Select an account, then choose "View Documents."

Criteria

Account Number\* 99700090139-ABA321061669-AA1 [Lookup](#)

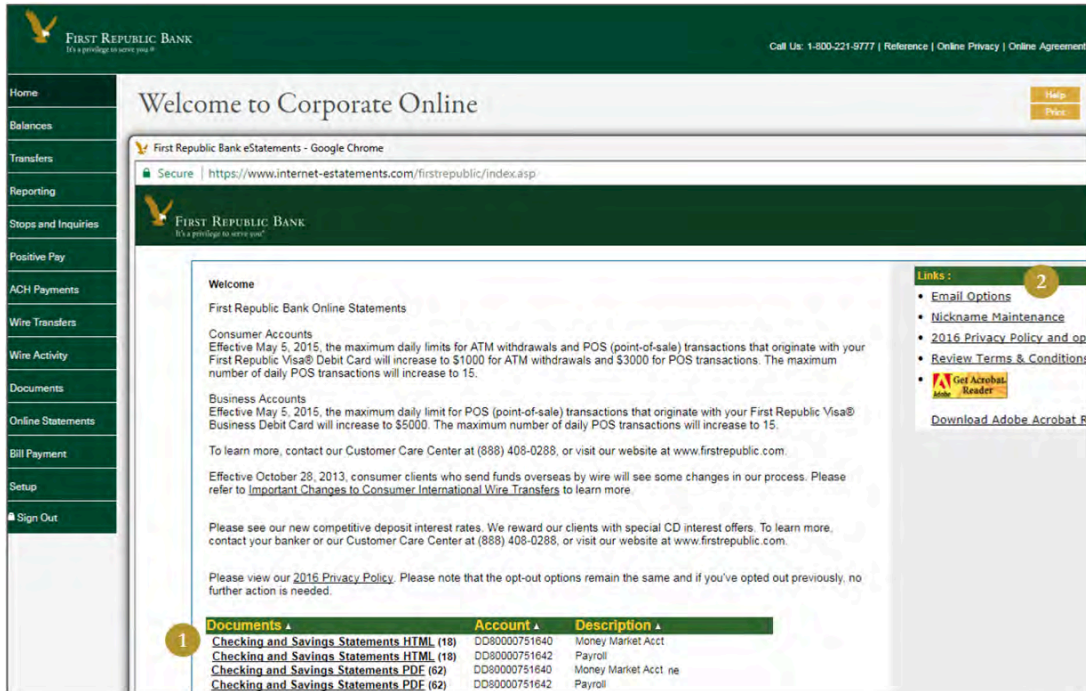
[View Documents](#)

Available Documents	
Detail: Account Analysis Statements: 09/30/2018	<a href="#">View</a> <a href="#">Download</a>
Detail: Account Analysis Statements: 08/31/2018	<a href="#">View</a> <a href="#">Download</a>
Detail: 1099-INT: 12/31/2017	<a href="#">View</a> <a href="#">Download</a>
Detail: 1099-INT: 12/31/2016	<a href="#">View</a> <a href="#">Download</a>

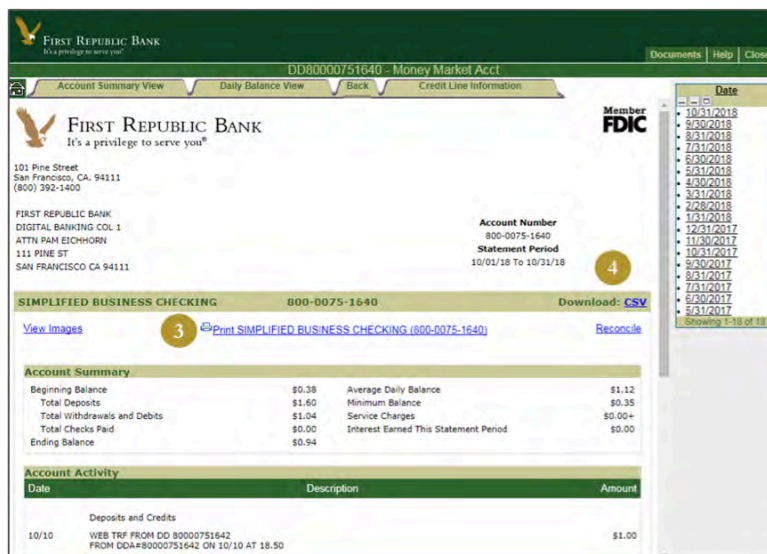
1. From the **Documents** bar in the left navigation menu, select an account from the **Account Number** drop-down list.
2. Click **View Documents** to review the information or click **Download** to save a PDF copy.

# Statements

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



- From the **Statements** bar in the left navigation menu, select the **Document** you would like to view.
- Manage email notifications of account statements available for viewing in **Email Options**.



- To print a statement, click on the **Print** link.
- To download or export a statement, click the **CSV** link. Your account statement is available in both HTML and PDF formats. The PDF version is generally available three to five days after the HTML version is available.

# Bill Payment

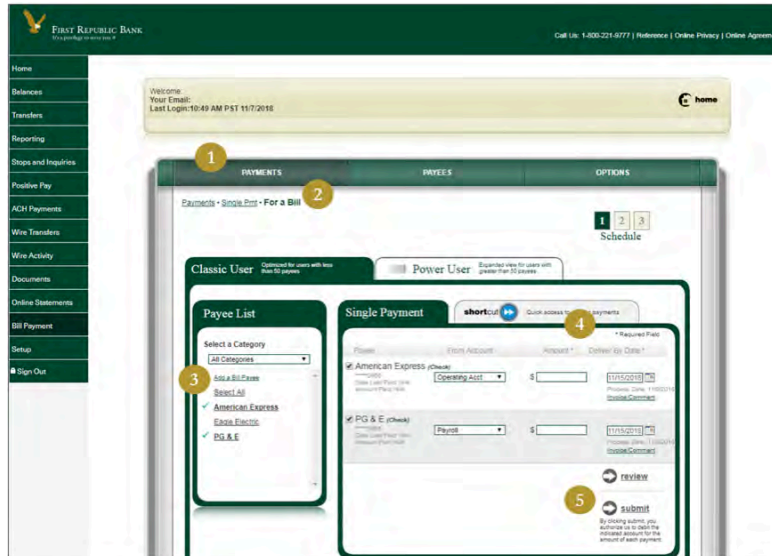
The Bill Payment module allows you to make bill payment more efficient and less time consuming.

## Adding a Payee

The screenshot displays the First Republic Bank online interface. At the top left is the bank logo and name. A navigation menu on the left includes options like Home, Balances, Transfers, Reporting, Stops and Inquiries, Positive Pay, ACH Payments, Wire Transfers, Wire Activity, Documents, Online Statements, Bill Payment, Setup, and Sign Out. The main content area shows a 'Welcome' message with user email and login time. Below this is a 'PAYMENTS' tab with a sub-menu containing 'Payees', 'Add a Payee', and 'Company'. The 'Add a Payee' sub-menu is selected, and the 'Add' button is visible. The 'Add a Company' form is highlighted with a green border and contains the following fields: Payee Name \*, Account Number \*, Confirm Account Number \*, Phone Number \*, Payee Zip Code \*, and Account Holder Name \*. The 'Account Holder Name' field is pre-filled with 'TSMP'. A 'next' button is at the bottom right of the form. An 'Important Information!' box on the right states: 'Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.'

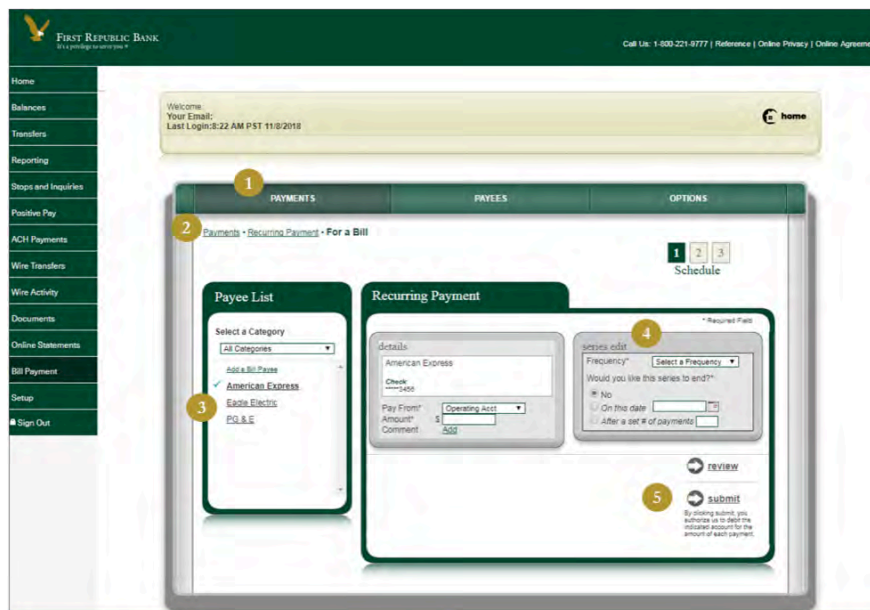
1. From the **Bill Payment** bar in the left navigation menu, click **Payees**.
2. Click **Add a Payee** to add a new payee to the list.
3. Select the type of payee – a company, individual, a bank or credit union.
4. Enter the payee information. If Bill Payment recognizes the payee, you will be presented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

## Scheduling a Single Payment



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

## Scheduling a Recurring Payment



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

# Setup

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

The screenshot shows the First Republic Bank Setup page. The left navigation menu includes: Home, Balances, Transfers, Reporting (1), Stops and Inquiries, Positive Pay, ACH Payments (2), Wire Transfers, Wire Activity, Documents, Online Statements, Bill Payment, Setup, and Sign Out. The main content area is titled 'Setup' and contains several sections: 'User Preferences' (edit and manage user settings) with links like 'Change My Password', 'Dashboard Preferences', 'Change My Security Question', 'Configure My Contact Points', 'Manage My Alerts', and 'Add An Alert'; 'Bank Communication' (secure messaging) with links like 'Travel Notification' and 'View Secure Messages'; 'Audit' (create reports on user, or system-wide activity) with links like 'Audit Activities For Stop Payments, Positive Pay, Balance Inquiry And Transfers' and 'Audit Activities For ACH, Wire And Reporting'; 'Formats & Templates' (facilitate data transfer between the bank and your device) with links like 'Create Positive Pay Issue Import Formats', 'Manage Wire Templates', and 'Create ACH Import Formats'; and 'Advanced Administration' (view and edit key settings) with links like 'Manage Users', 'Maintain Account Groups', 'View Holidays On Which Services Do Not Process', 'View Customer Settings', and 'Modify Account Names'. A modal window titled 'Add a New Alert' is open, showing a dropdown menu for 'Alert Type' with a list of options: 'Select an alert type', 'ACH Batch Release Requested - Daily Summary', 'ACH Batch Release Requested - Multiple Times a Day', 'Account Transfer - Summary', 'Account Transfer - Transaction', 'Balance Threshold', 'Check Cleared', 'Incoming Wire Received', 'Outgoing Wire Action Requested - Daily Summary', 'Outgoing Wire Action Requested - Multiple Times a Day', 'Positive Pay Exceptions', 'Transactions Cleared', and 'Wires Removed From Tran List'. A 'Save Alert Info' button is visible. Three numbered callouts (1, 2, 3) are placed on the page: 1 points to the 'User Preferences' section in the main content; 2 points to the 'Add An Alert' link in the 'User Preferences' section; 3 points to the 'Alert Type' dropdown menu in the modal window.

## User Preferences

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

# User Management Best Practices

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

## User Accounts and System Access

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

## Passwords

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

## Email and Messaging

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

## Managing Users

Home | Customer | User

### Entitlements > Search User

[Add User](#) **2**

Results 1-3 of 3

User Name	User ID	Company ID	Sta
<input type="checkbox"/> Chan, Macy	MCHAN	TSMP	Act
<input type="checkbox"/> Chin, Elisa	ECHIN	TSMP	Act
<input type="checkbox"/> Guardado, Edward	EGUARDADO	TSMP	Act

[Clear User Login](#) [Download Entitlements Report for All Users](#) **5**

### Setup Users

Click on each category below to define capabilities for this user.

[Clear User Login](#)

**Basic Information**

**User Information**

Company ID\* TSMP **3**  
 User ID\* ECHIN  
 First Name\* Elisa  
 Last Name\* Chin  
 Activation Date 10/23/2013  
 Deactivation Date

**Password Maintenance** \* Required Field(s)

Last Login Nov 07, 2018 11:55 AM  
 Password\*  
 Confirm Password\*  
 Block Access for this user (Locked)

**Contact Information**

Contact Name\*  
 Contact Email Address\*  
 Contact Phone Number\* Contact Phone Number 2  
 Notes

**Communications to Bank**

Can send and receive secure messages  
 Can view another user's secure mail (administrator).  
 Can view secure messages only  
 Authorized Customer Administrator

[Save Basic Info](#) [Cancel](#) [Help](#)

**Administration Permissions**

**Account Activity and Stop Payment Permissions**

**Transfer Permissions**

**Positive Pay Permissions** **4**

**Balance Inquiry Permissions**

**Alert Permissions**

**Bill Payment Permissions**

**Online Statements Permissions**

**ACH Permissions**

**Wire Permissions**

**Reporting Permissions**

**Payments and Reporting Accounts**

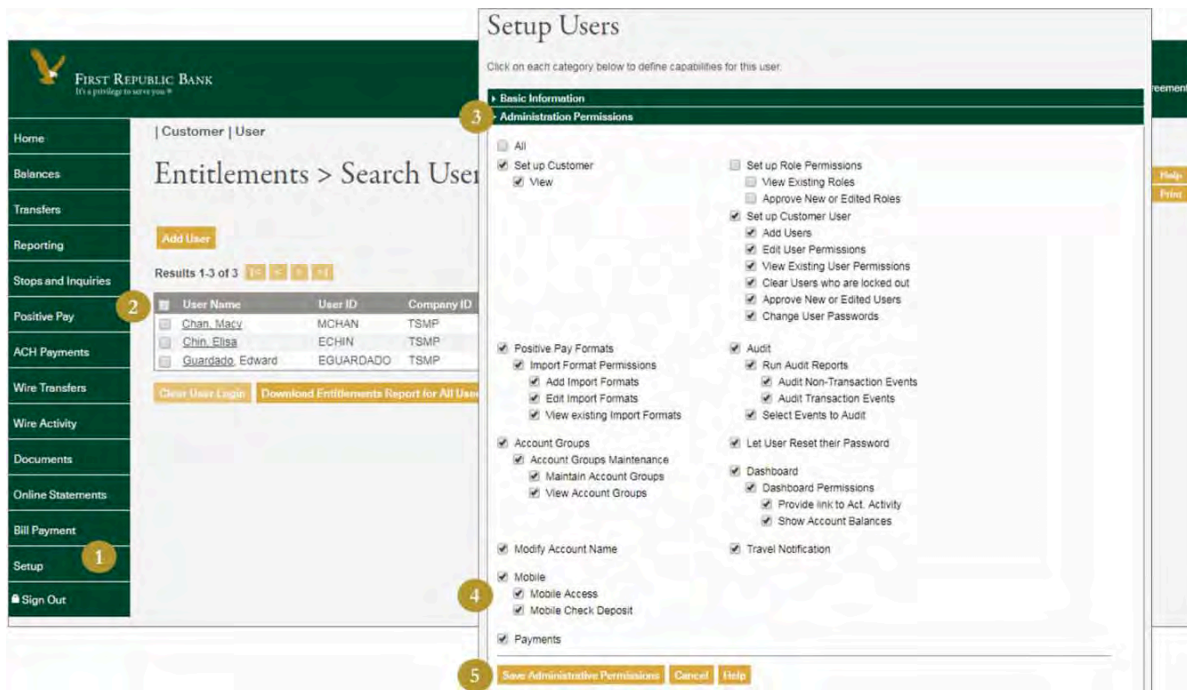
**Check Services Account Assignment**

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

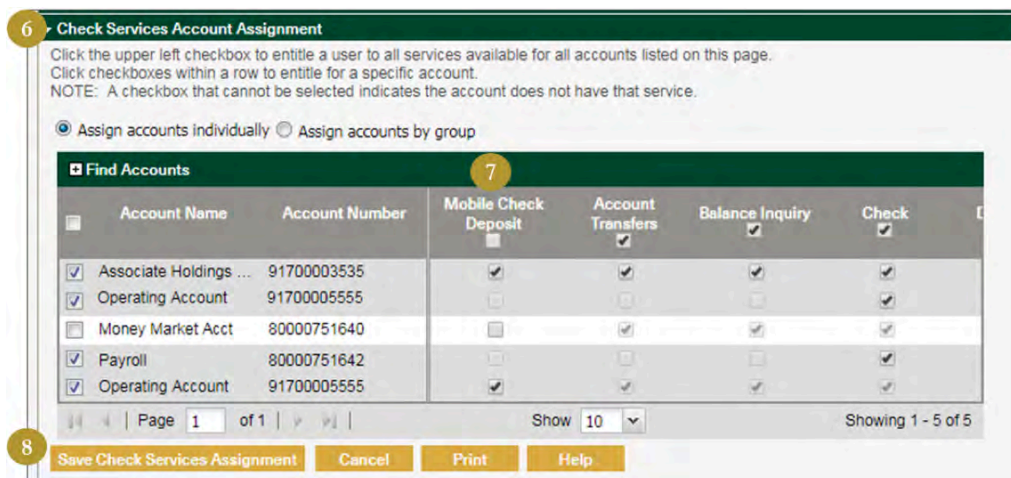


## Mobile Check Deposit Setup

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



1. From the **Setup** bar in the left navigation menu, click **Manage Users**.
2. Select the user for which you want to provide access to mobile check deposit.
3. Select the **Administration Permissions** option.
4. Scroll down and select **Mobile Check Deposit** under **Mobile** services section.
5. Select **Save Administrative Permissions**.



6. Scroll down to navigate to the next permissions panel titled **Check Services Account Assignment**.
7. For desired accounts, select (check) box for **Mobile Check Deposit**. This will enable the user to perform mobile check deposits for each account selected.
8. Select **Save Administrative Permissions**.

## Modifying Account Names

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

**Modify Account Names**

To change the name of an account, enter a new Account Name and click Save.

**Check Services** | **Payments and Reporting** | 3

Account Name	Account Type	Account Number	ABA Number	Bank Number
CD Acct	Certificate of Deposit	9200011592	321081669	2100
Associate Holdings Acct	Checking	91700003535	321081669	2100
Money Market Acct	Checking	80000751640	321081669	2100
Operating Account	Checking	91700005555	321081669	2100
Payroll	Checking	80000751642	321081669	2100

Save Reset Cancel

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

## Account Groups

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

The screenshot displays the 'Maintain Account Groups' page in the First Republic Bank online user interface. The page is titled 'Entitlements > Maintain Account Groups > TSMP'. It features a table with columns for 'Account Group', 'Group Description', 'Assignment Status', and 'Action'. The table lists two groups: 'COL FUND 1' with description 'TSMP NEW' and 'COL FUND 2' with description 'TESTCUST14'. Both groups are currently 'Active' and have a 'Delete' action link. The page also includes a search bar for accounts and a table of selected accounts for assignment to the 'COL FUND 1' group. The search results show three accounts: 'Money Market Acct', 'Operating Account', and 'Update Account Name', all of which are checked and assigned to the group. The 'Payroll' account is not checked. The page includes navigation controls like 'Page 1 of 1' and 'Show 10'.

The screenshot also shows the 'Assign Accounts to Group' page for 'COL FUND 1'. This page has a search bar and a table of accounts. The table has columns for 'Account Name', 'Account Number', 'Routing Number', and 'COL FUND 1 Status'. The accounts listed are: 'Money Market Acct' (80000751640, 321081669, Assigned), 'Operating Account' (91700005555, 321081669, Assigned), 'Update Account Name' (99200001234, 321081669, Assigned), 'Associate Holdings Account' (91700003535, 321081669, Assigned), and 'Payroll' (80000751642, 321081669, Not Assigned). The page includes navigation controls like 'Page 1 of 1' and 'Show 25'.

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

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

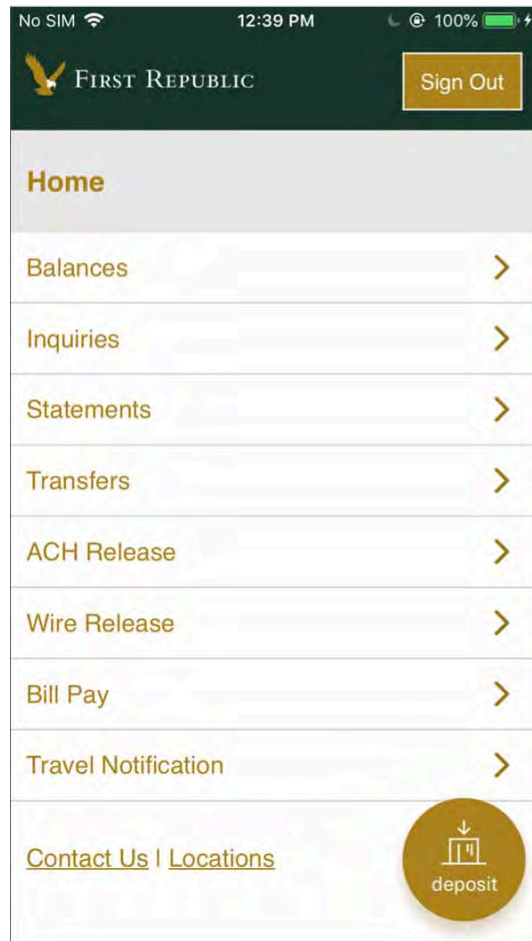
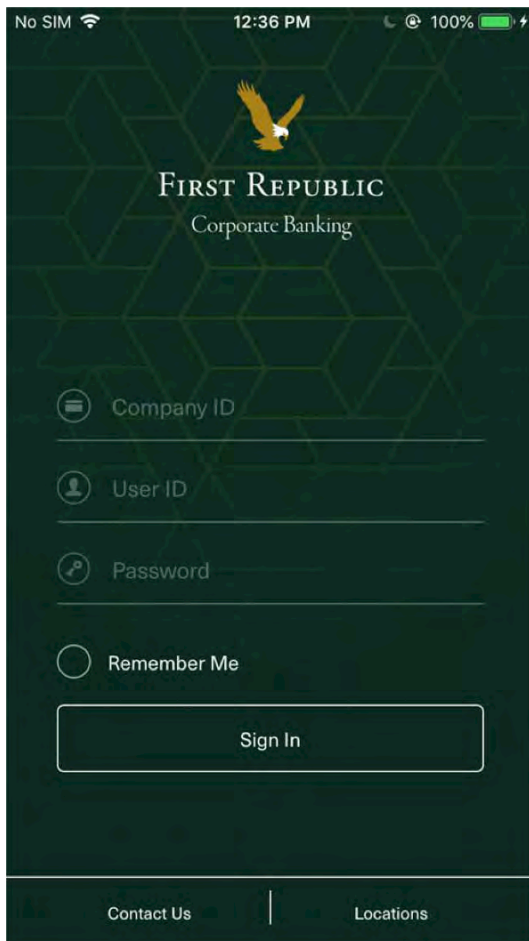
# Corporate Mobile App

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

## Services Available

1. Sign into the Corporate Banking App with your assigned user credentials.
2. Corporate banking services that are available via the mobile app include:

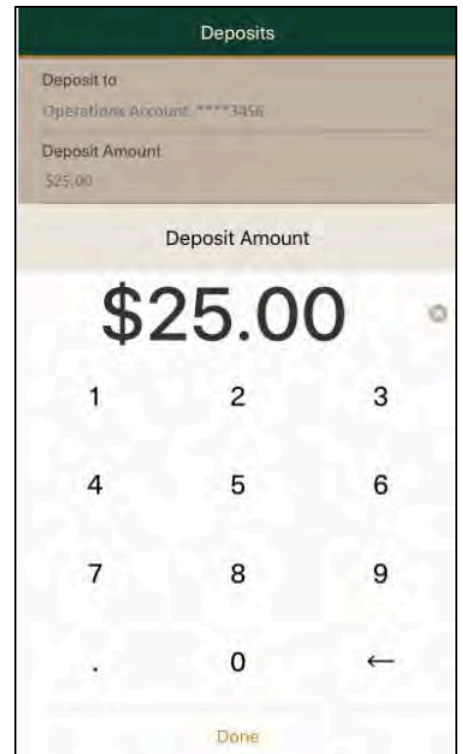
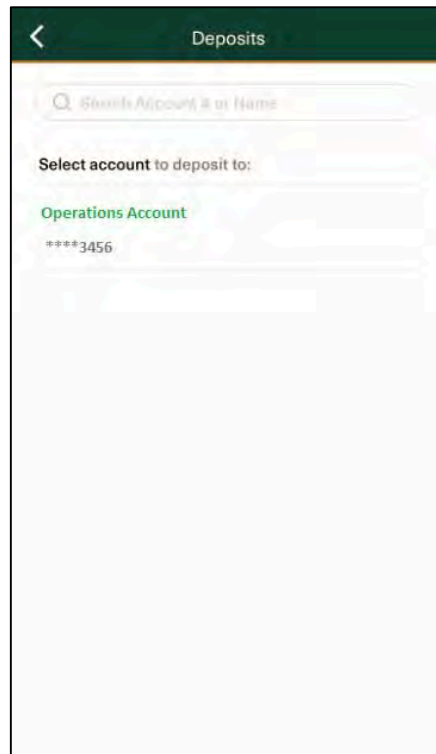
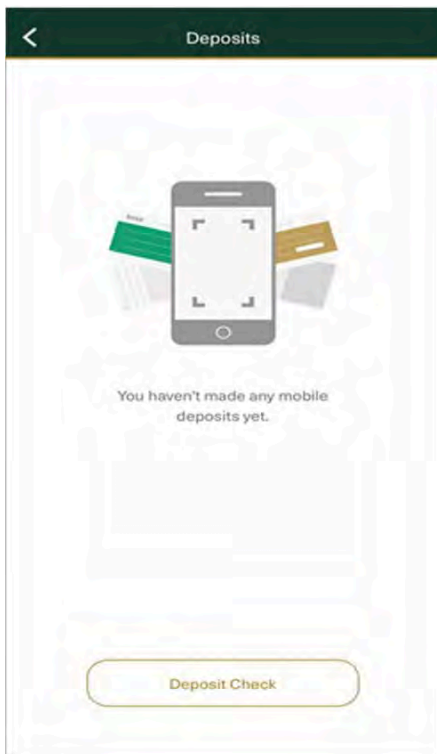
- Balances
- Account Inquiries
- Transfers
- Contact Info
- ACH Release
- Wire Release
- Bill Pay
- Check Deposits



## Mobile Check Deposit

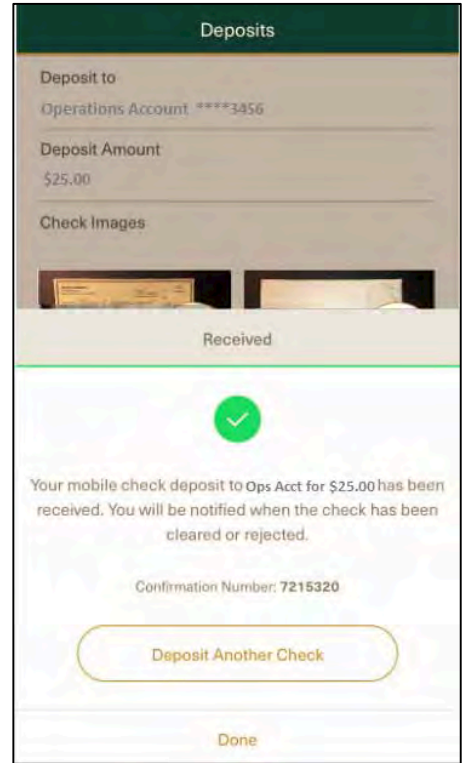
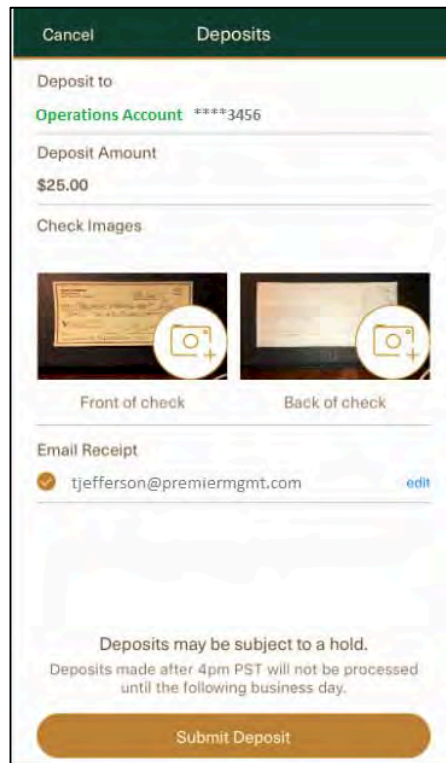
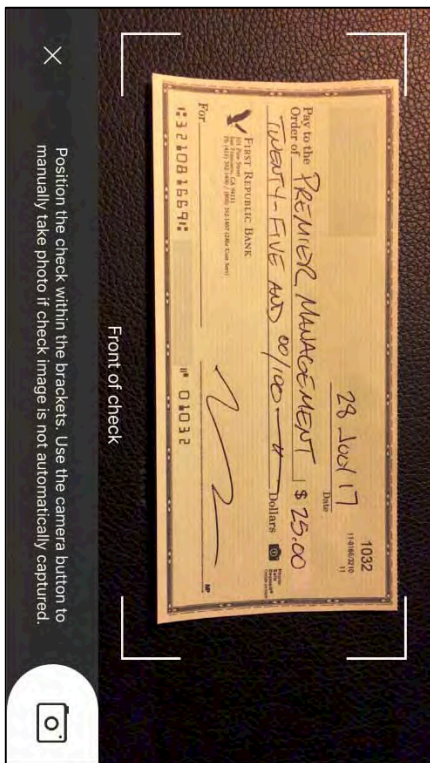
The Mobile Check Deposit service must be enabled by your designated Corporate Online administrator, at both the user level and at the account level. If either of these permissions are missing, you will be unable to use the service. Please see page 32 of this guide for instructions on how to give access.

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



## Mobile Check Deposit - Continued

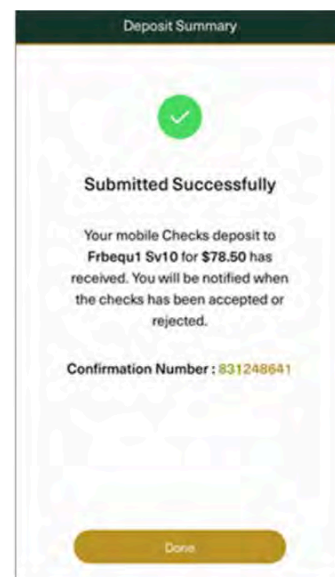
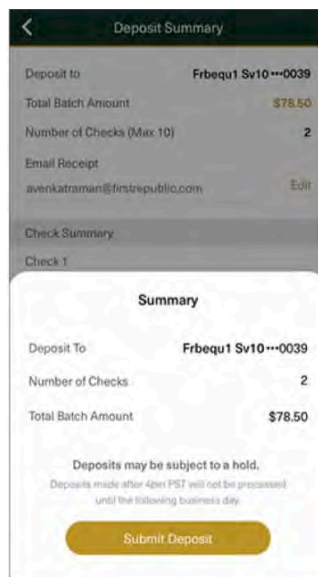
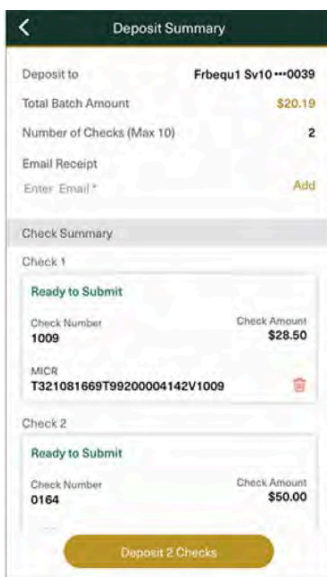
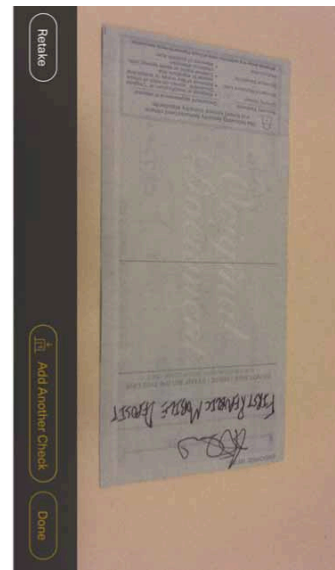
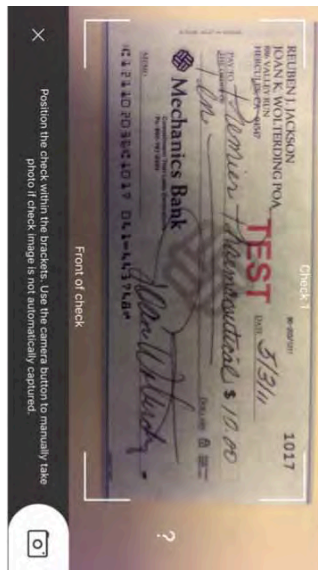
6. Follow instructions to capture **Front** and **Back** of images of check. Note: Please ensure that the check is endorsed with "First Republic Mobile Deposit".
7. Review details. If information and images are correct, proceed to click **Submit Deposit** button.
8. You will receive and on screen notice that your **deposit has been received**.
9. If you have more checks to deposit, simply click on the **Deposit Another Check** button.
10. Otherwise tap on **Done** at the bottom of the screen to finish and exit mobile check deposit service.



## Multi-Check Deposit

The Mobile Check Deposit service also offers batch check deposits. By depositing a batch (up to 10 checks), you no longer need to deposit checks one at a time.

1. Select the check Deposit icon located at bottom right of the app Home screen.
2. Tap on the **Deposit a Check** button to begin.
3. Select account to deposit to and enter the total amount all the checks you wish to deposit.
4. Tap **Add Another Check** to include the next check item.
5. Follow instructions to capture **Front** and **Back** of images of check. Note: Please ensure that the check is endorsed with "First Republic Mobile Deposit".
6. When all check images have been captured, tap **Done**.
7. Review the check batch within the Deposit Summary and tap **Deposit x Checks**, then tap **Submit Deposit**.



# Transaction Cut-off Times

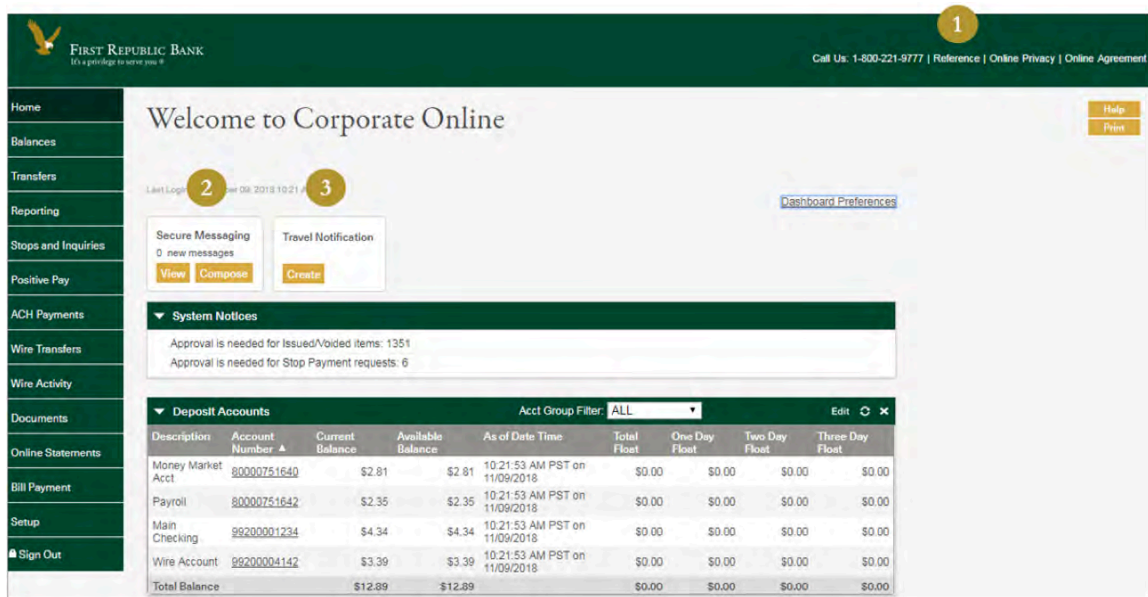
The cut-off times for processing payment transactions on the same business day are listed below. Transactions received after cut-off times on a business day or on a Saturday, Sunday or federal holiday may not be processed until the following business day.

Transaction	Cut-Off Time*
ACH	5 p.m. PT to release
Positive Pay	12 p.m. PT to pay or return exceptions
Wire Payment	1:30 p.m. PT to release

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

## Additional Resources

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



1. Click **Reference** on the home page to view a library of detailed quick reference guides and streaming video tutorials on all the features of Corporate Online available to you 24/7.
2. Click **Compose** to send an email to First Republic through our Secure Message Center.
3. Click **Travel Notifications** to alert us of your travels when using our First Republic ATM/Debit cards.

## Contact Us

This user guide is a high-level overview of the features offered through Corporate Online. If you have any questions regarding Corporate Online, our Online Banking Support team can be reached at **1-800-221-9777, option 2**.

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

It's a privilege to serve you.



