PROSPERITY BANK®
Treasury Center

Treasury Center Navigation

October 2024

Contents

PROSPERITY BANK Treasury Center

Welcome to Prosperity Bank's Treasury Center Online Banking. Treasury Center is designed for your business cash management needs and provides quick access to your Prosperity accounts and balances. Treasury Center allows you to easily manage your accounts and Treasury services and take advantage of the reporting and many other solutions available within the system.

Getting Started

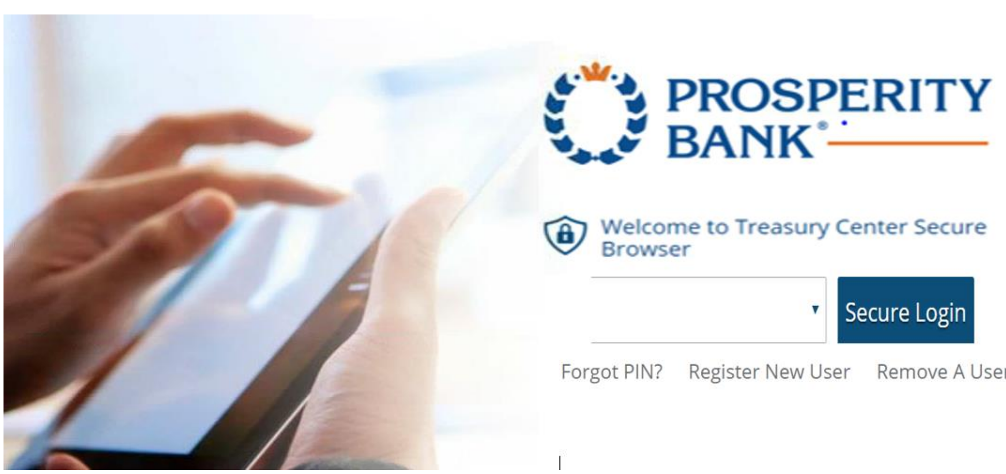
Secure Browser is Prosperity Bank's primary solution for accessing your online financial transactions through Treasury Center.

Safeguarding your online banking sessions is a top priority. Secure Browser is a safe and convenient gateway to access Prosperity Bank's Treasury Center Online Banking. Below is a quick summary of some features of Secure Browser:

- Validation of Secure Browser during startups helps to prevent software tampering
- Multi-factor Authentication of the user and their device, provide multi-layered identity protection
- Strong authentication of destinations helps prevent pharming and DNS poisoning

Secure Browser Login

After installing Secure Browser, you will access Treasury Center from the Login screen below. Select Secure Login.



Welcome to Secure Browser Login Page

From the Secure Browser Login Page, you have the option to reset your PIN/Password by clicking on “Forgot PIN?”. This will guide you through the steps to reset your PIN/Password.

You can also add multiple users or multiple companies to the Secure Browser login page by selecting “Register New User”. This process will require an Activation Key for the user profile being added. This process allows multiple users to utilize Secure Browser on one workstation.

Secure Browser also allows for multiple companies’ access using the same secure browser login page.

Please note: Profiles are never shared as each user has their own secure login credentials.
To Login to Treasury Center, click Secure Login Secure Login You will then be prompted to enter your PIN/Password on the following screen:

Access to Treasury Center

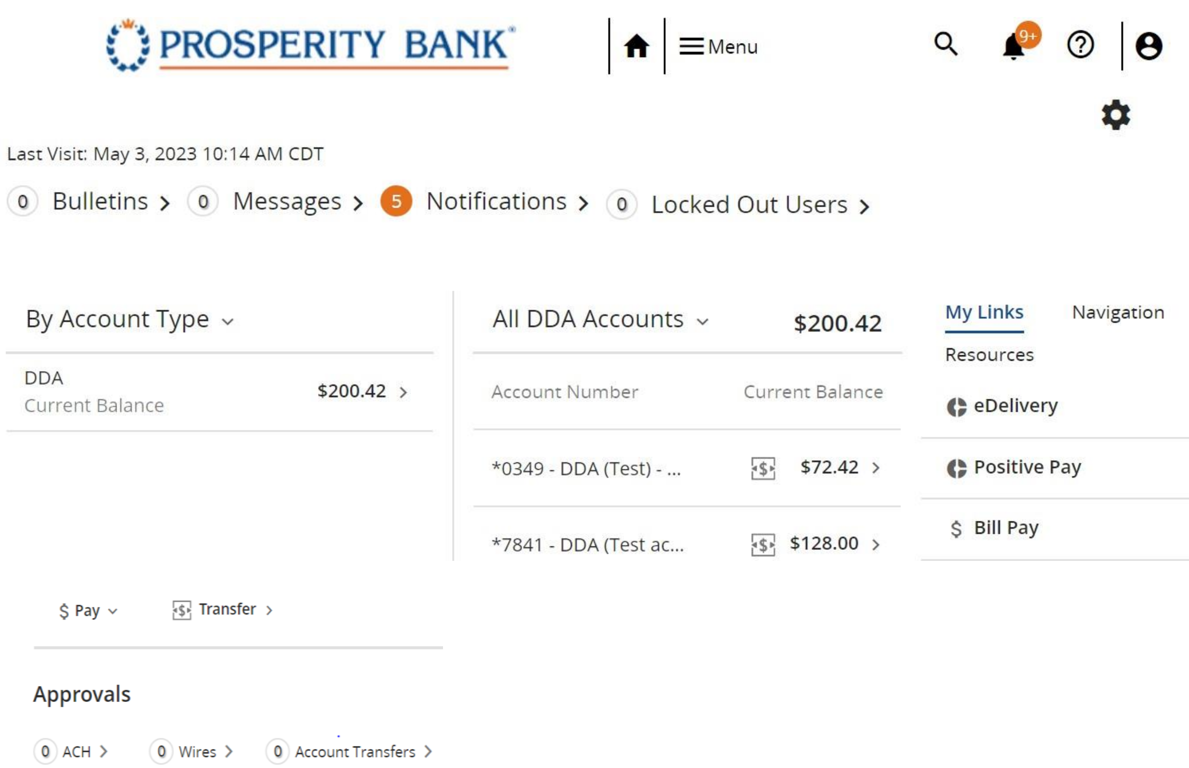
Secured Apps through Single Sign On

Treasury Management services are available through Single Sign On (SSO) secured applications, including Treasury Center, Positive Pay, Lockbox, Bill Pay and edelivery for statements. To access Treasury Center, click on the Treasury Online icon.

Dashboard

The Dashboard provides a snapshot of your Treasury Center profile and serves as a useful navigation tool. The Dashboard provides access to many features available from a single screen.

Dashboard



Dashboard Quick Tips

- Home Button

The Dashboard is the home page unless a user has established a custom home page. The home button will direct you back to user's home page from any screen within Treasury Center

- Menu

Provides access to key sections within Treasury Center such as Account Information, Payments (ACH, Wires, Account Transfers), Reports, etc.

- Search

Use the magnifying glass in the top right to search for functions within Treasury Center

.

- Alerts

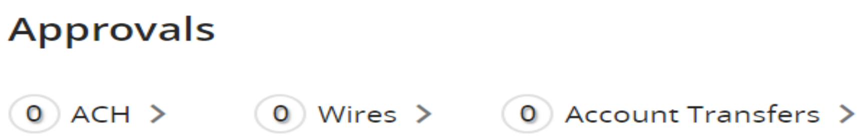
Alerts include Bulletins, Messages, ACH Approvals, Wire Transfer Approvals Pending, Expired Payments, and Notifications.

- Username

Click on the name shown in the upper right hand corner for quick access to Contact Information, Channel Settings, last login information as well as the “Log Out” function.

- Approvals

Any pending approvals for ACH, Wires of Account Transfers are reflected on the dashboard.
If entitled for approvals, you will see a summary of pending approvals (ACH, Wires, and Account Transfer). Clicking each option when an approval is pending will direct you to the approval screen.

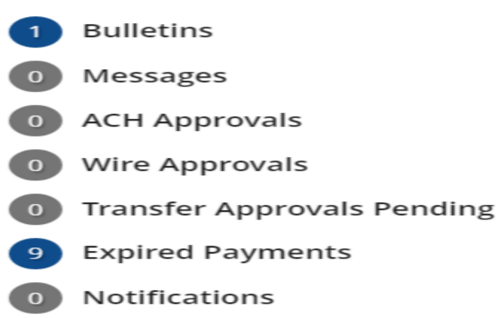


- Quick Pay and Account Transfer:

Located on the bottom portion of the dashboard are two quick and easy ways to make a payment or transfer funds.

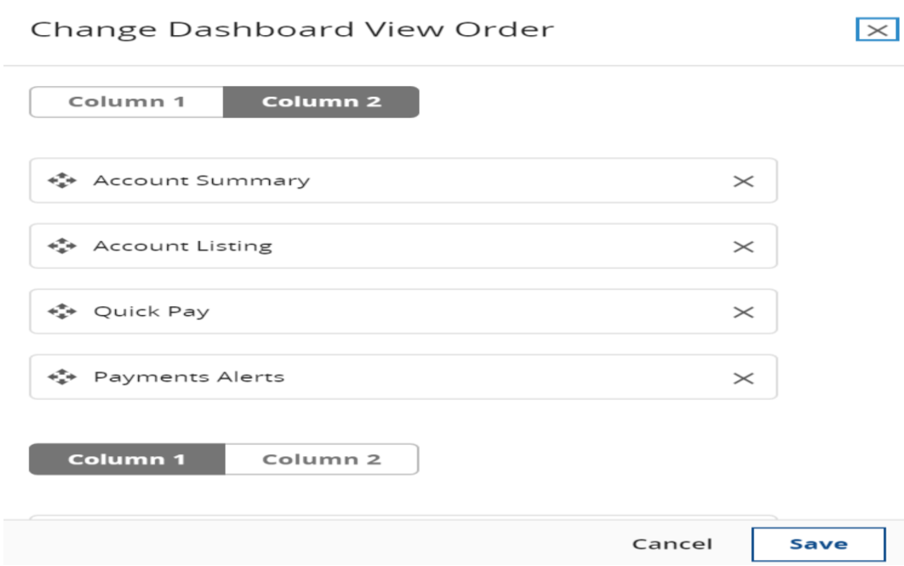
- Dashboard Symbols:

Click on the Notification bell for a quick view of items that may require attention.



Click on the Gear symbol to customize your Dashboard view.

Once you have selected a change in the dashboard order, click SAVE.



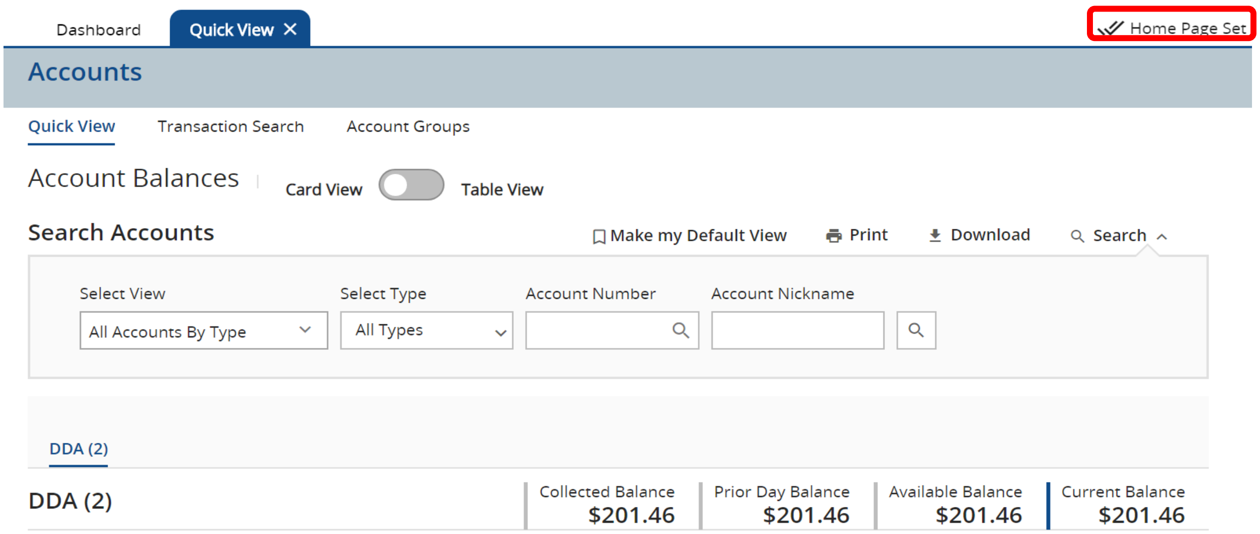
Customize your Home Page

The Dashboard is currently the home page for most Treasury Center users. A user now the option to select a different page as a Home Page (for any page that is not a dynamic page). To customize your view, select the Set as Home Page option on the right-hand side of the screen as shown below.

The new home page will display upon the next log in to Treasury Center. Once a new home page has been selected, if a user has accessed other menu options within Treasury Center, the user can quickly return to their home page by clicking on the home icon.

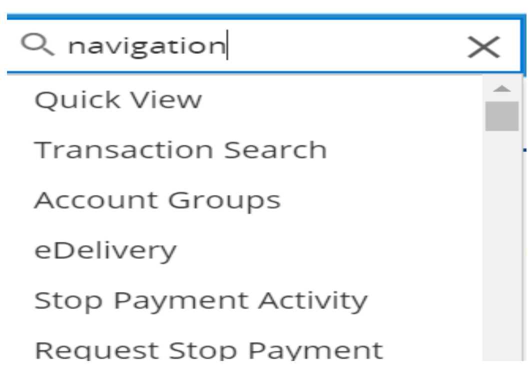
Below is an example of a page that has been set as the home page.

Example: Quick View as the Home Page



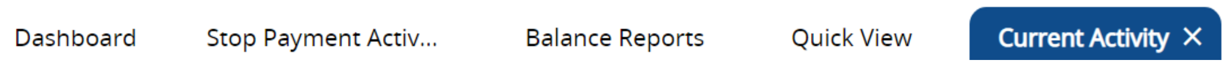
Quick Search

An easy way to navigate within Treasury Center is to type a word or phrase in the search box on the dashboard using the magnifying glass icon. If an option is within Treasury Center, it will display results of the search. Select the option to take you to the appropriate section. The sitemap will also assist for easy navigation within Treasury Center



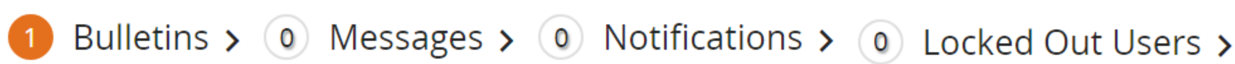
Dashboard Activity Tabs

As you navigate through Treasury Online, selection tabs open at the top of the page for each menu function selected. These tabs stay open until closed by clicking the “X” on the tab. This feature allows users to quickly move between functions they have utilized during their online session. The benefit of the dashboard tabs is you can access any activity recently conducted and quickly navigate back to that activity by clicking on the appropriate link.



Action Center

The Action Center provides a quick look at items requiring user attention. Select an item to quickly navigate to the screen where the user can review and take any action needed.



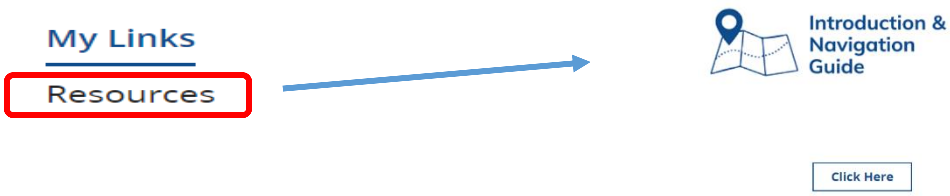
My Links

This provides a quick way to access services that are accessed via a Single Sign On (SSO)..

Access to available service links such as Order Checks

Resource Center

Prosperity Bank's Resource Center contains training resources and other important information posted by the bank. Located on the dashboard under the My Links section, select Resources to access the materials.



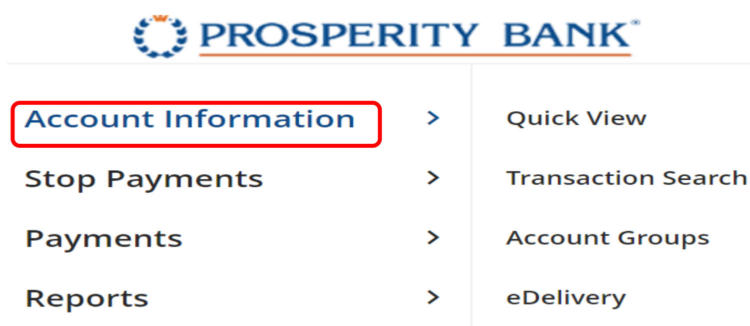
Menu Options

Menu

The menu serves as the primary navigator to all services and activities in Treasury Center. Once the menu is selected, the following options are displayed: Account Information, Deposits, Stop Payments, Reports, File Transfers, and My Settings. Administration will display if the user is established as an administrative user. Positive Pay and Lockbox will only display if the company is enabled for the service(s). The menu can be accessed from any screen within Treasury Center allowing for easy access and navigation to the tools and services in Treasury Center.

Account Information

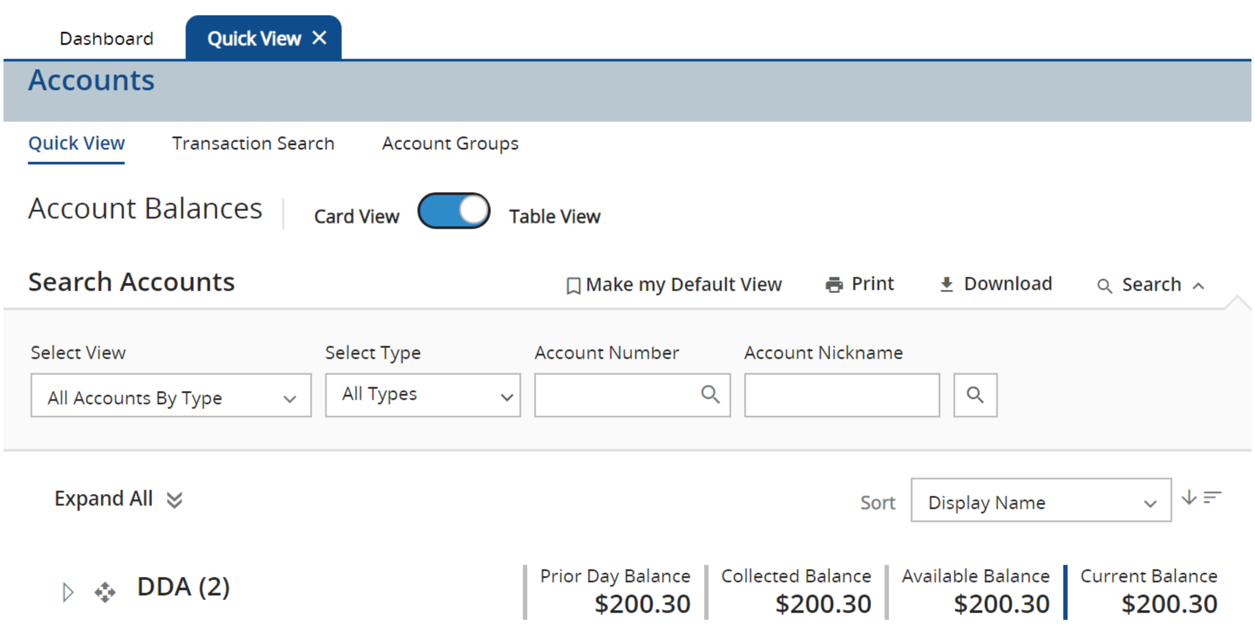
The Account Information section provides options for a quick view of accounts, transaction search, account groups and eDelivery. With these features, you can modify account views, make quick transfers as well as search for specific transactions. Create account groups to organize and view companies based upon the accounts you select for the group.

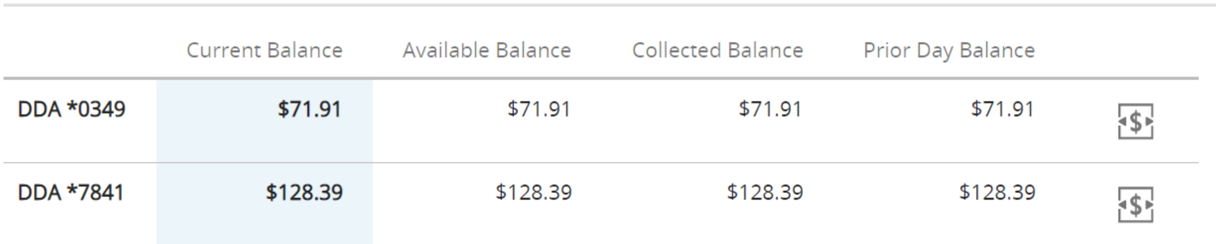


Quick View

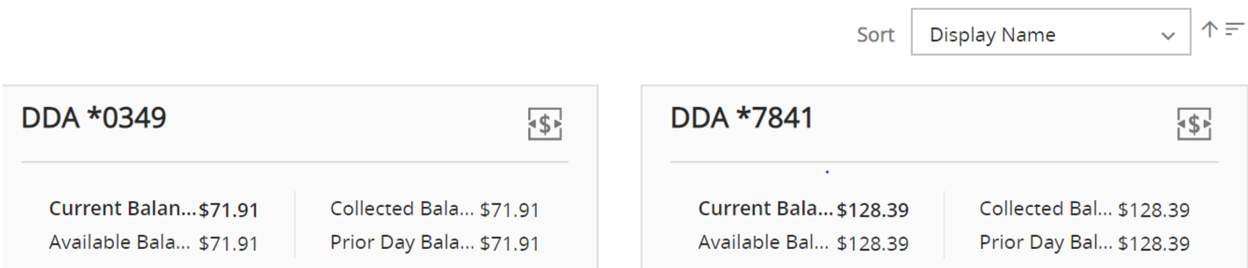
Quick View is an easy way to view accounts within Treasury Center. With this feature, options include customizing the view, selecting your default, view between a table or card view, performing transaction searches, and downloading information along with additional features. The Quick View screen provides a search bar for an easy account search by entering the account number, account nickname, or filtering by account type to locate specific accounts.

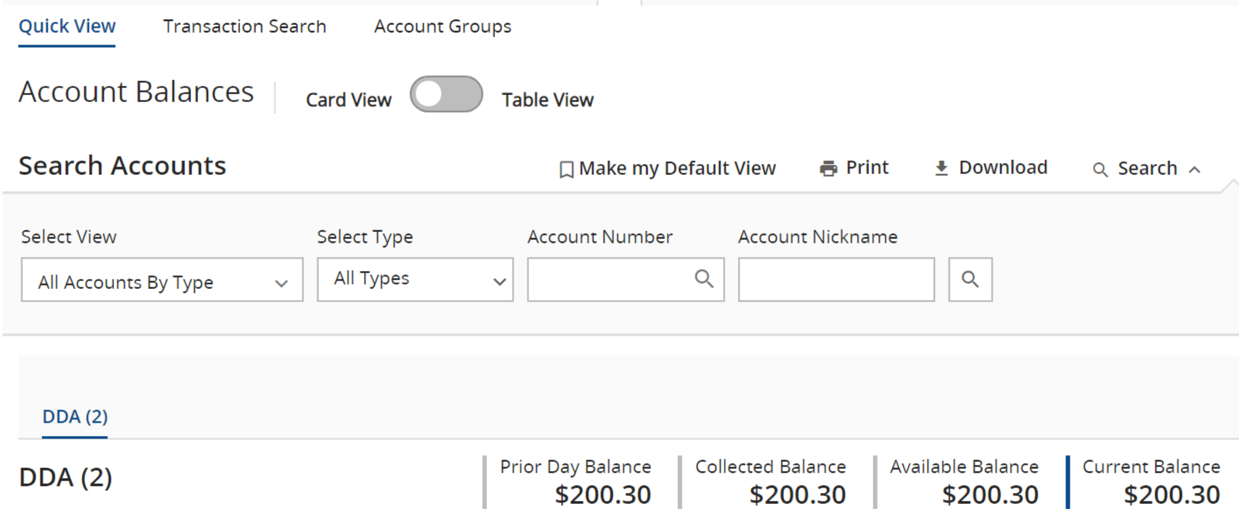
Quick View (Table View)





Quick View (Card View)



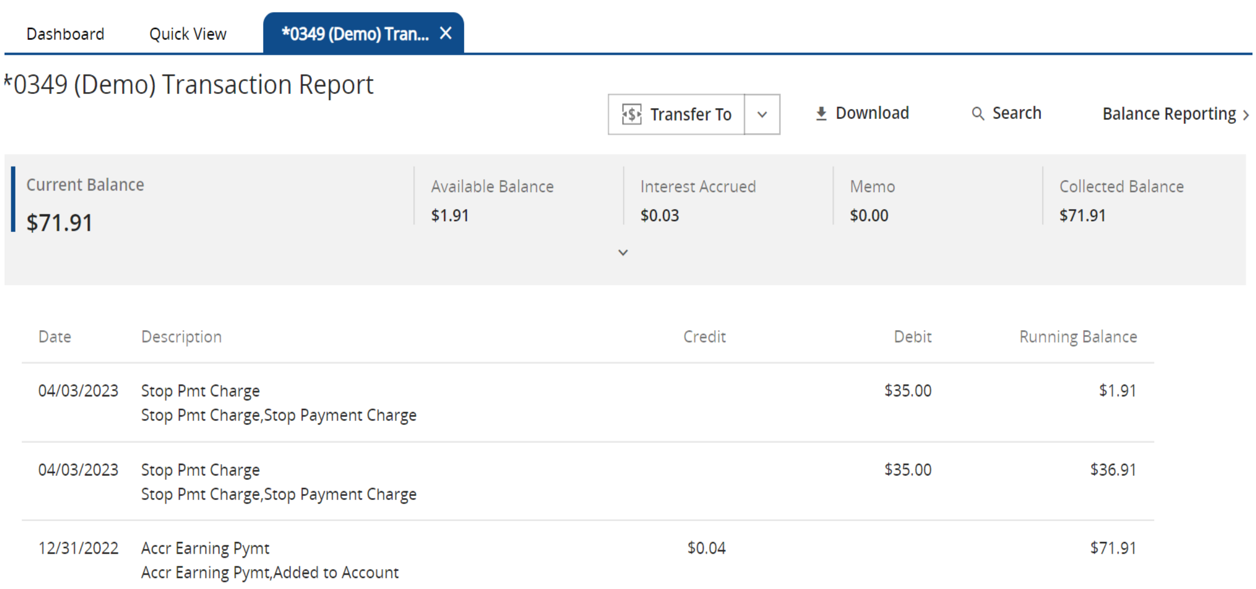


Quick Transfer Feature within Quick View

For users enabled with Account Transfer, select the icon with the dollar sign symbol to initiate a Quick Transfer. This provides easy access to initiate a one-time transfer of funds.

Account History

Within Quick View, click on the account name and the following screen will display a report of transactions. You have options to transfer, to download the information, search for transactions and produce a balance report.



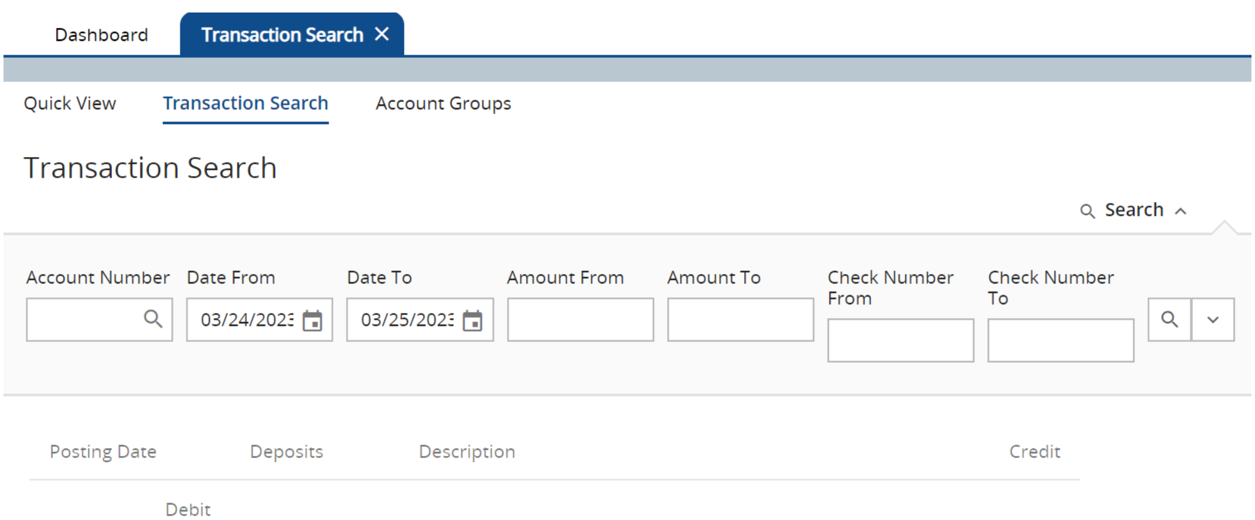
View Checks and Deposited Items

In Treasury Center, you can view both Checks and Deposited Items. Click on the check number to launch the check image or the icon beside the deposit to view the deposited item(s).

Date	Description		Credit	Debit	Running Balance
03/25/2023	Withdrawal Memo Post W/D,0 0 Transfer to DDA 1948	0		$500.00	$63,465.32
03/25/2023	Withdrawal Memo Post W/D,0 0 Transfer to DDA 1948	0		$5.00	$63,965.32
03/24/2023	ACH Payment OK NATURAL GAS UTIL PAYMT 113908132054252 10			$351.41	$63,970.32
03/23/2023	Check	2600		$40.00	$64,321.73

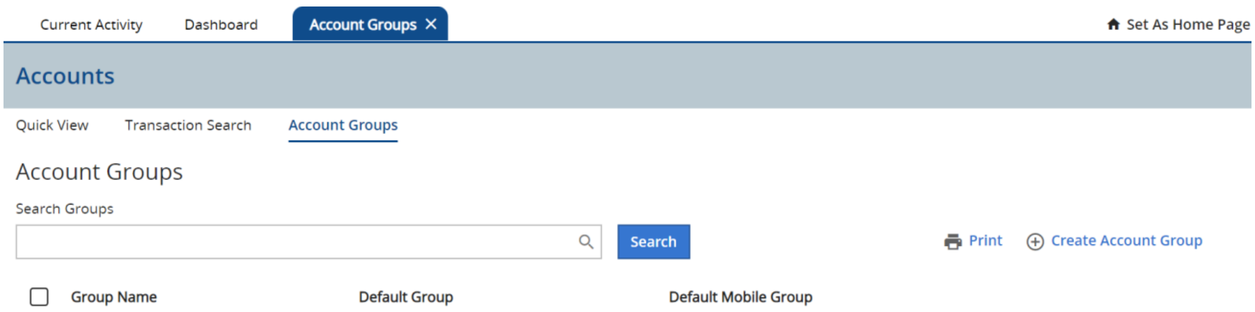
Transaction Search

Search for transactions by account easily filtered by date, amount, check number, and transaction groups.



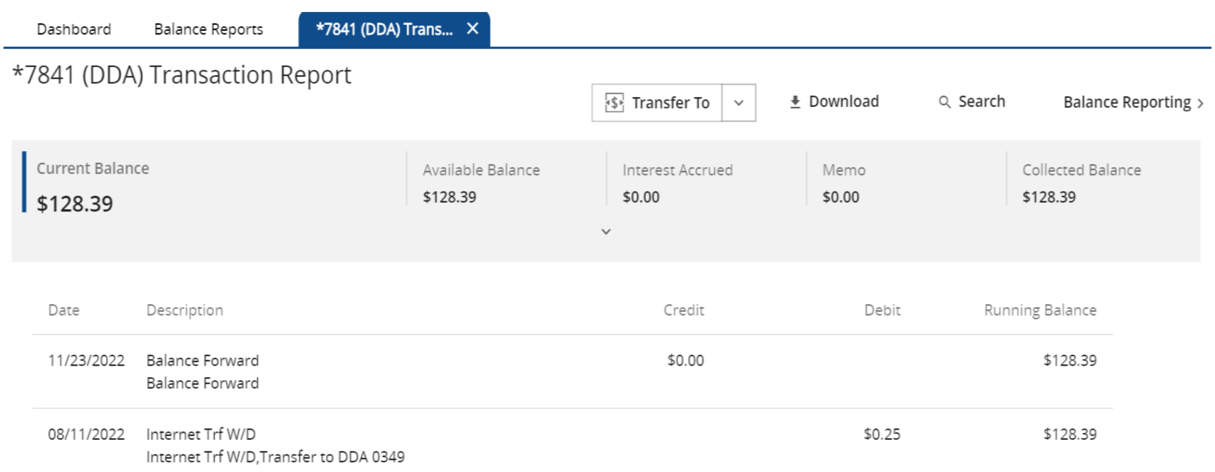
Account Groups

Within Treasury Center you can create customized account groups. Using this feature, multiple accounts associated with the company can be grouped together for a snapshot view. Accounts can also be added to multiple groups as needed.



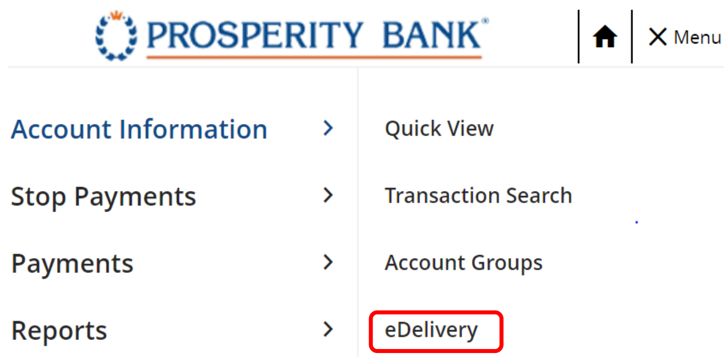
DDA Transaction Report

From the dashboard screen, click on the respective account you would like to view. This launches the following transaction report for the account.



eDelivery

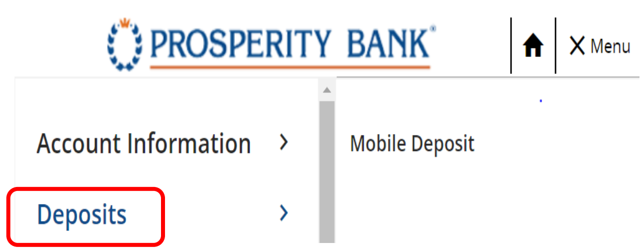
eDelivery allows for the user to enroll to access account statements through Treasury Center. You can access eDelivery via the Treasury Center menu or through the Secure Browser App. This option will display on the Apps screen when you initially login as well as the My Links section on the dashboard. Electronic statements are available in Treasury Center for 2 years.



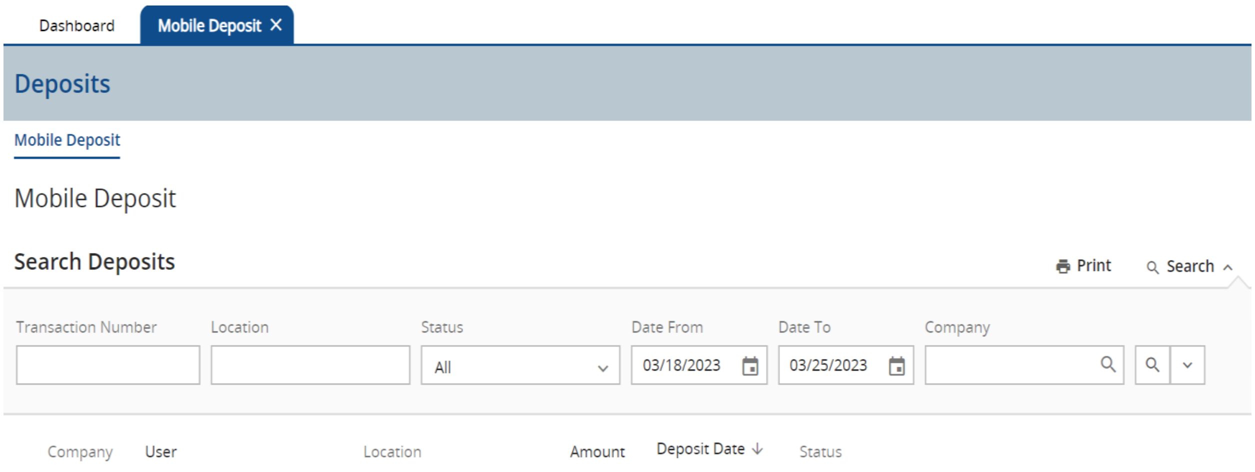
Deposits

Mobile Deposit

If your company and user is enabled for Mobile Deposit, you can review mobile deposit history on this page. Once a company is enabled for the service, the Lead Administrator will entitle the service to company users. Please note this is separate for mobile and does not include those that utilize Remote Deposit Capture (RDC).



Located under the Deposit Menu is access to the reporting for mobile deposit transactions conducted through mobile banking. You can search by date, transaction number, location, or company.



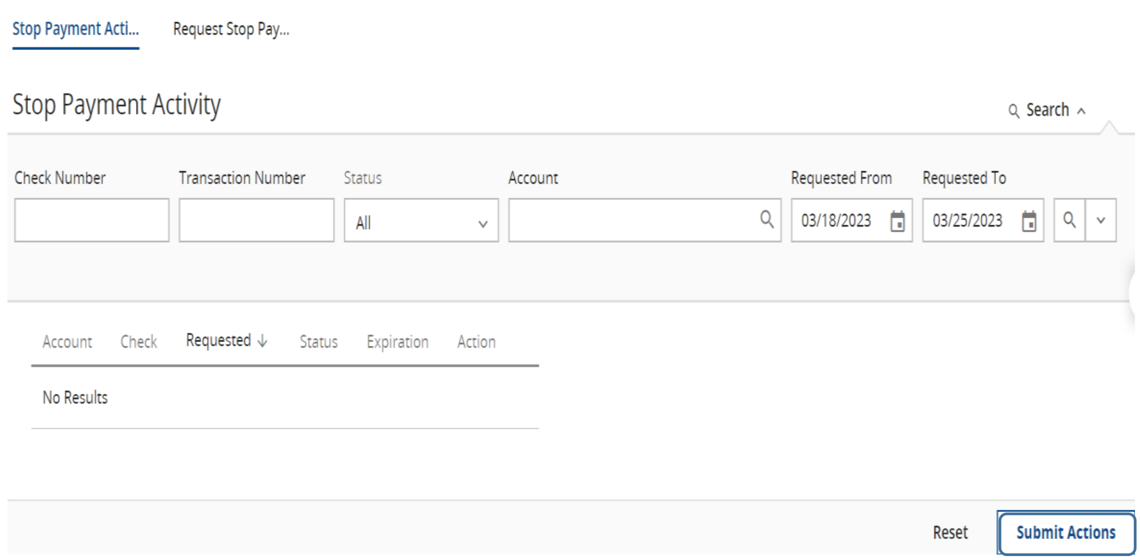
Stop Payments

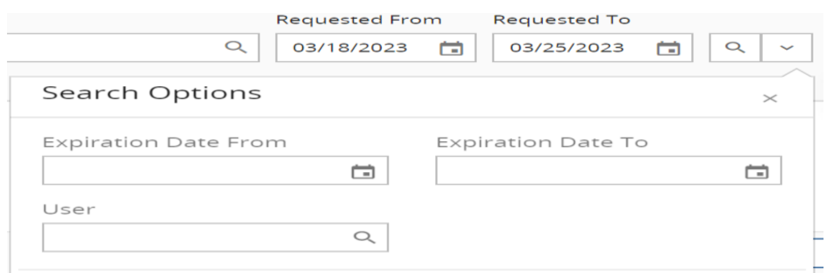
The Stop Payment feature allows users to request the bank to place a stop payment for individual checks or ranges of consecutive checks written on a particular account. When the request is placed through this system, and before actually placing the stop request, the system determines whether the check has already been paid or if a stop payment instruction in already in place. If so, the system does not accept the request. Upon completion, the system will activate a stop payment and display a confirmation of the instruction.

The stop payment request process and description are as follows:

- **Pending** - The stop request has been placed and is awaiting processing.
- **Paid** - The check has been paid and cannot be stopped.
- **Failed** - The stop payment request failed. If this occurs, the stop payment is not in place. If the check is presented, it may be paid.
- **Stopped** - The request was successful, and a stop payment instruction is in place for the associated check(s).

Enter the information about the check for the stop payment. Once complete, click Submit Actions. You may also conduct a search from this screen.

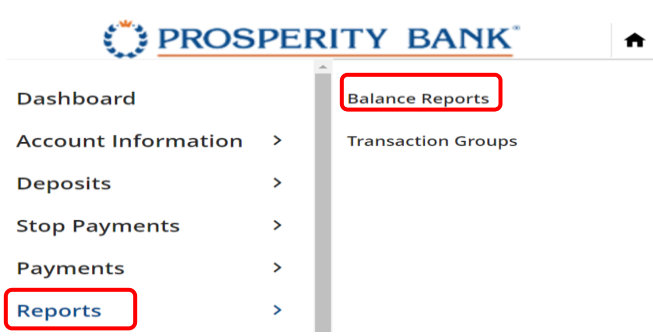




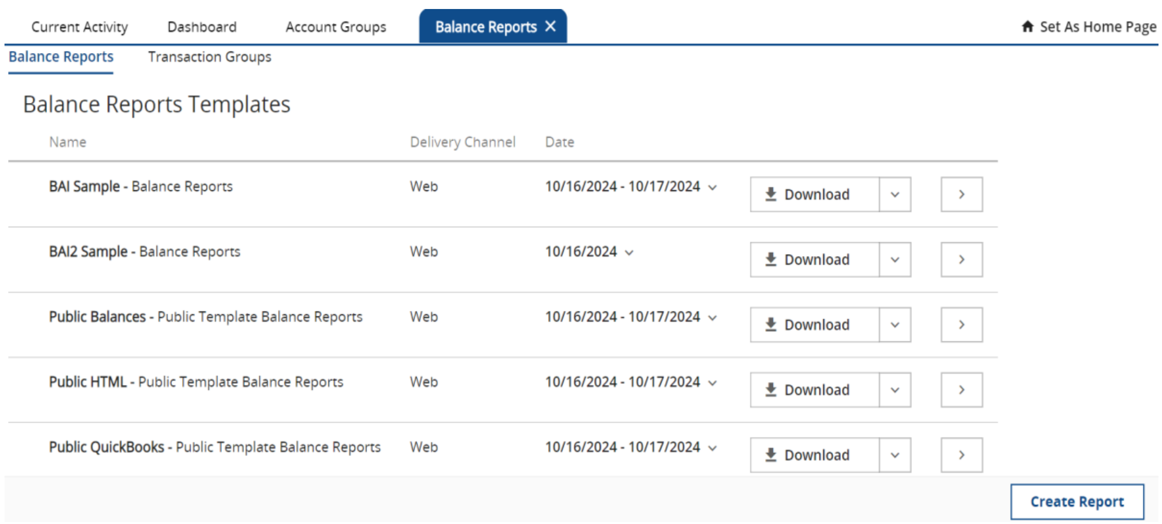
Balance Reporting

Balance reporting is a robust reporting service with flexible options for accounts, transactions, formats, and delivery options for the reports. You can create templates to generate reports across multiple accounts. Reports can be customized based on the user's needs. Run a one-time report, establish templates, or select your own frequency of the report.

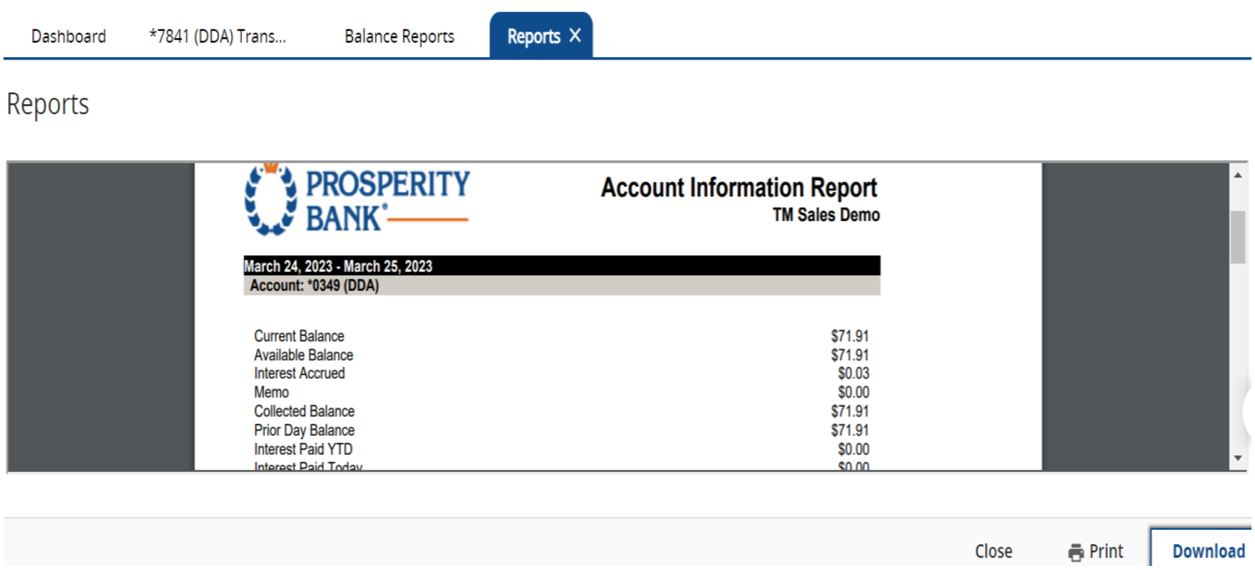
BAI2 reporting is available for both current day and previous day reporting. A listing of the BAI codes available is in the Resource Center in Treasury Center.



You can select from Balance Report templates or create your own report.

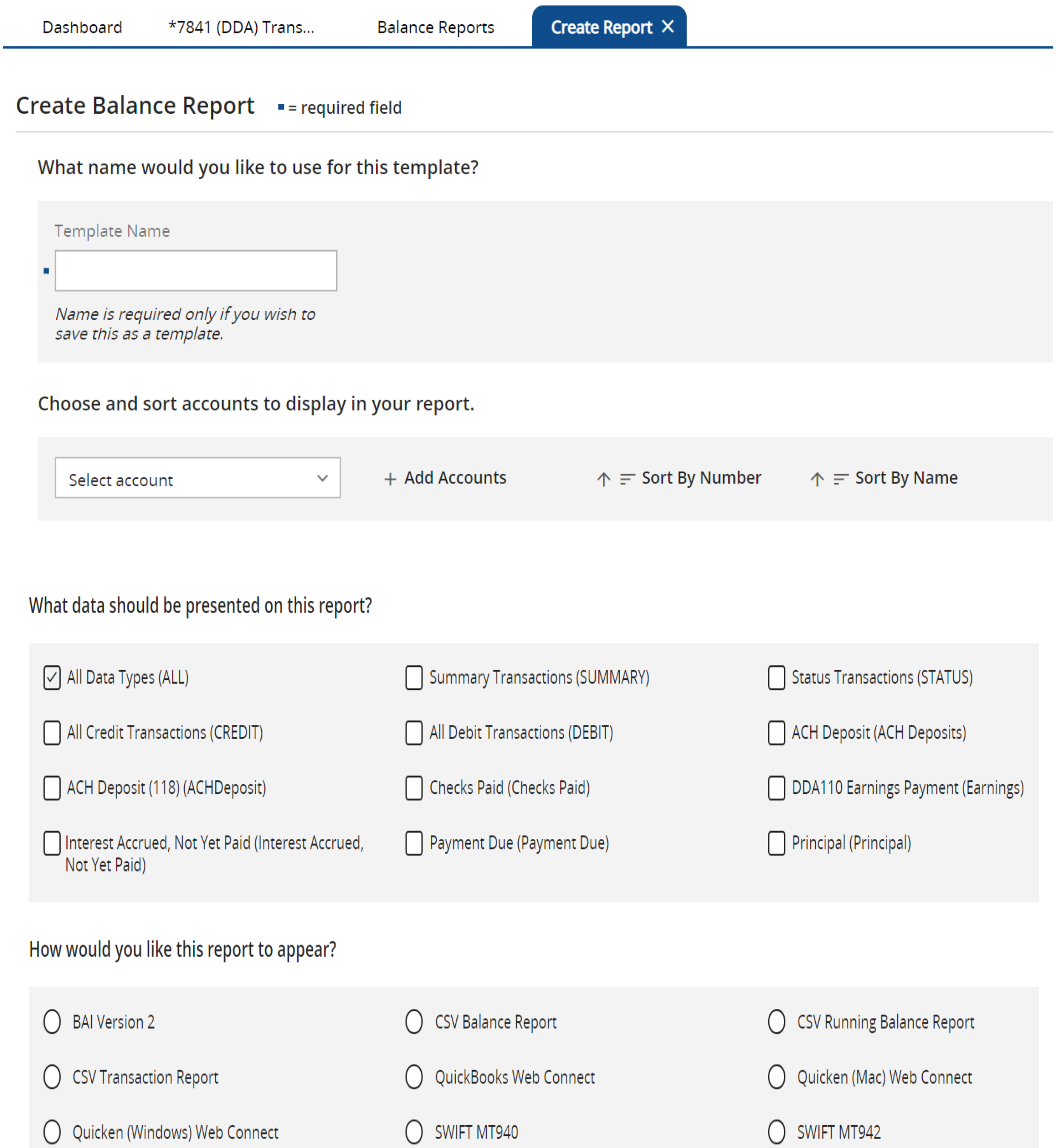


The following is a sample report for a public template that was selected for download.



Create a Balance Report

To create a balance report, you define the data, format, how you would like the data to appear and the frequency and manner in which to receive the report. After you have entered your criteria, click SAVE Template.


Dashboard | *7841 (DDA) Trans... | Balance Reports | Create Report ✕

Create Balance Report ▪ = required field

What name would you like to use for this template?

Template Name

Name is required only if you wish to save this as a template.

Choose and sort accounts to display in your report.

Select account | + Add Accounts | Sort By Number | Sort By Name

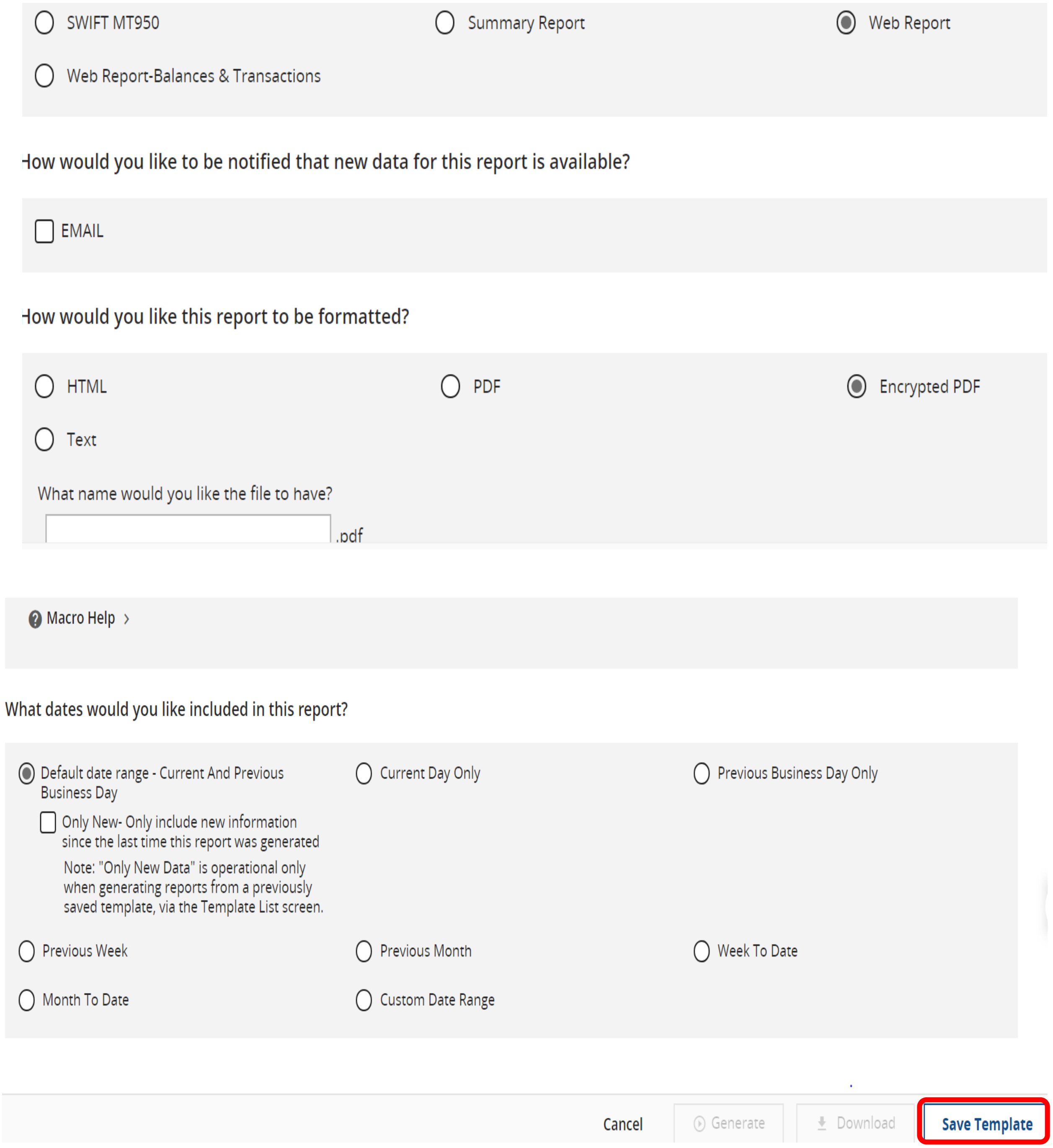
What data should be presented on this report?

- [x] All Data Types (ALL)
- [ ] Summary Transactions (SUMMARY)
- [ ] Status Transactions (STATUS)
- [ ] All Credit Transactions (CREDIT)
- [ ] All Debit Transactions (DEBIT)
- [ ] ACH Deposit (ACH Deposits)
- [ ] ACH Deposit (118) (ACHDeposit)
- [ ] Checks Paid (Checks Paid)
- [ ] DDA110 Earnings Payment (Earnings)
- [ ] Interest Accrued, Not Yet Paid (Interest Accrued, Not Yet Paid)
- [ ] Payment Due (Payment Due)
- [ ] Principal (Principal)

How would you like this report to appear?

- BAI Version 2
- CSV Balance Report
- CSV Running Balance Report
- CSV Transaction Report
- QuickBooks Web Connect
- Quicken (Mac) Web Connect
- Quicken (Windows) Web Connect
- SWIFT MT940
- SWIFT MT942

Balance Reporting (Cont.)



SWIFT MT950 | Summary Report | Web Report
Web Report-Balances & Transactions

How would you like to be notified that new data for this report is available?

EMAIL

How would you like this report to be formatted?

HTML | PDF | Encrypted PDF
Text

What name would you like the file to have?
.pdf

Macro Help ›

What dates would you like included in this report?

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

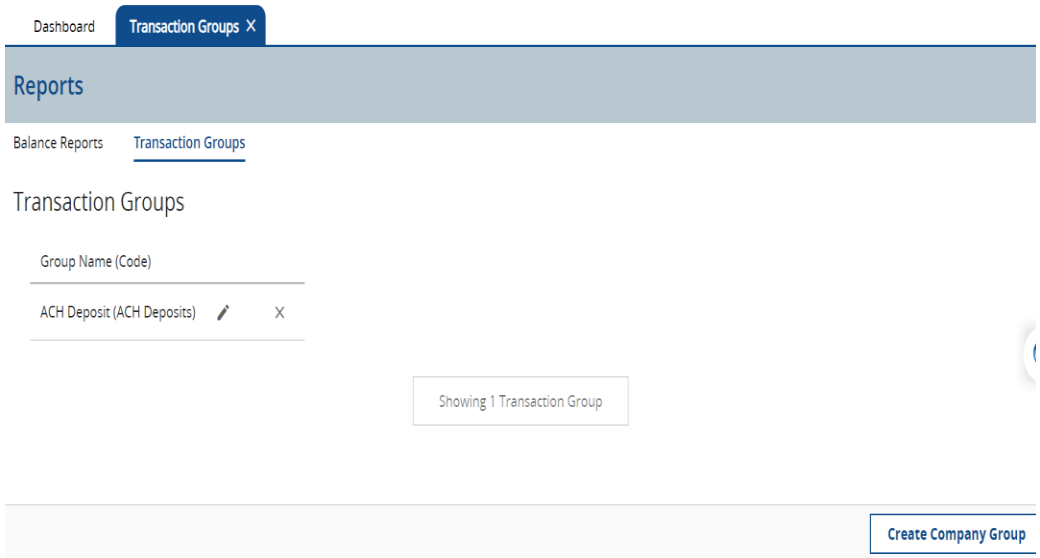
Cancel | Generate | Download | Save Template

Report Delivery

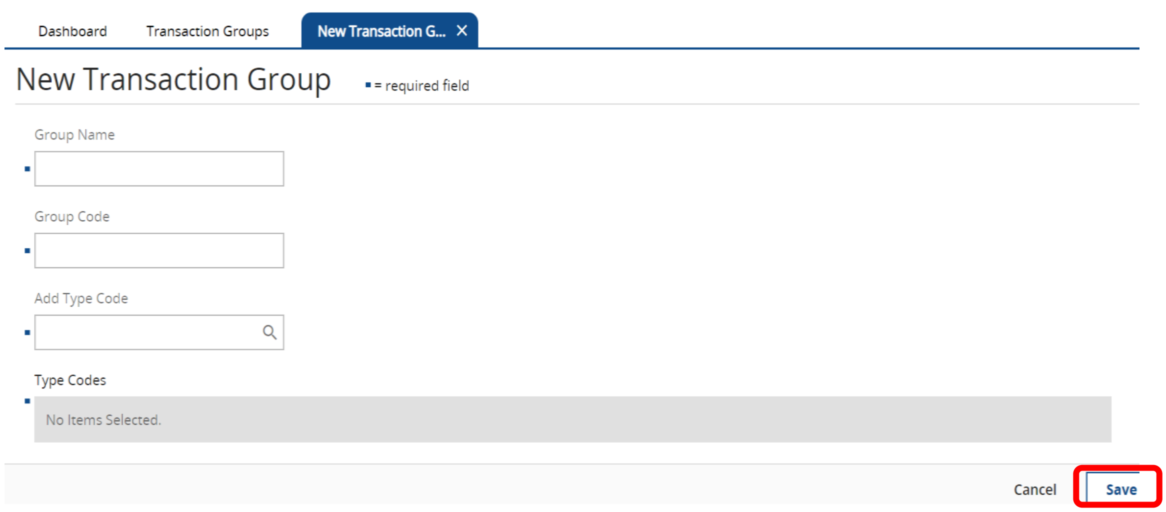
The Report Delivery service allows for the generating of reports to be delivered to the user. There are many options available.

Transaction Groups

View reports by transaction groups and create additional transaction groups.



New Transaction Group



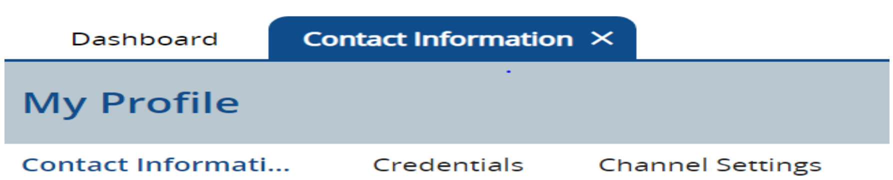
My Settings

Accessing "My Settings" allows you to review and modify your current contact information, review your history of your services and transactions, have access to subscriptions and secure messaging as well as many other features listed below.

Contact Information

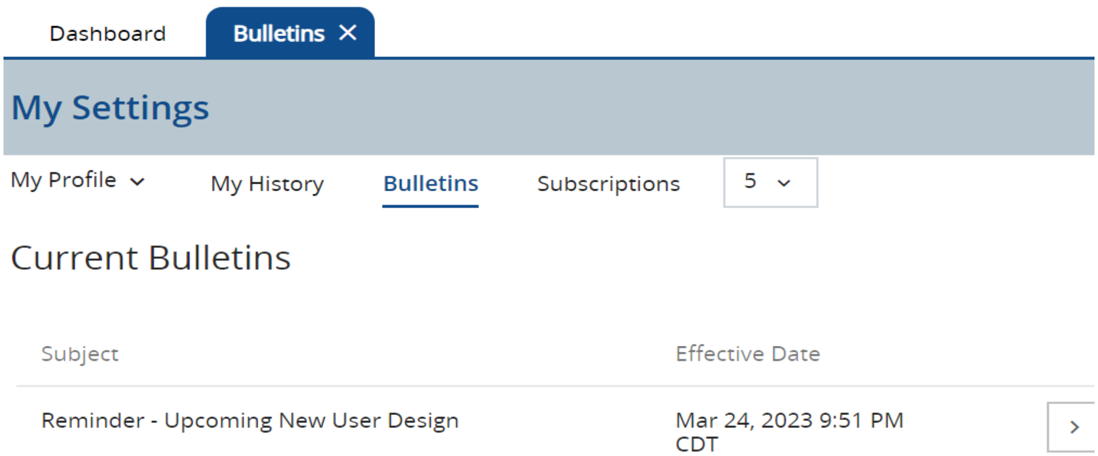
Keep your user information current by reviewing frequently and making changes as needed. This section is where users can enable SMS for text message notifications.

The channel settings page allows you to establish and be in control of the days of the week and time of day you would like to receive text messages. Also establish bulletin notifications in this section.



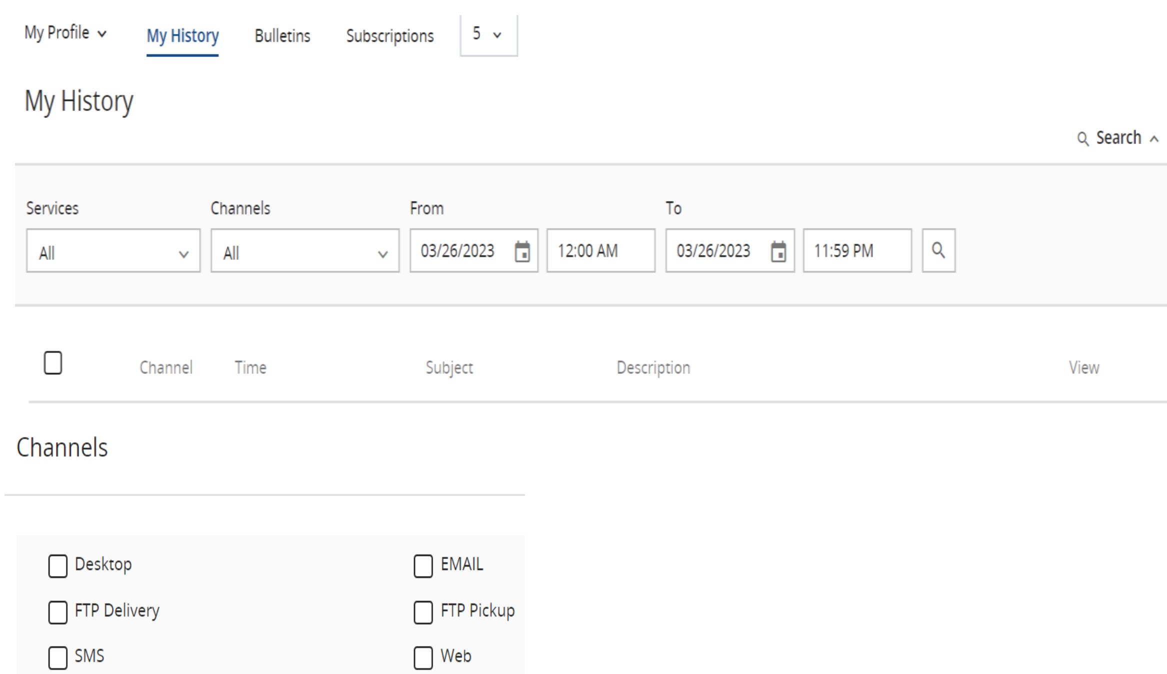
Bulletins

This section allows you to view bulletins sent to you by the bank. Bulletins provide information on bank holidays, Treasury Center upgrades and other important information about services.



My History

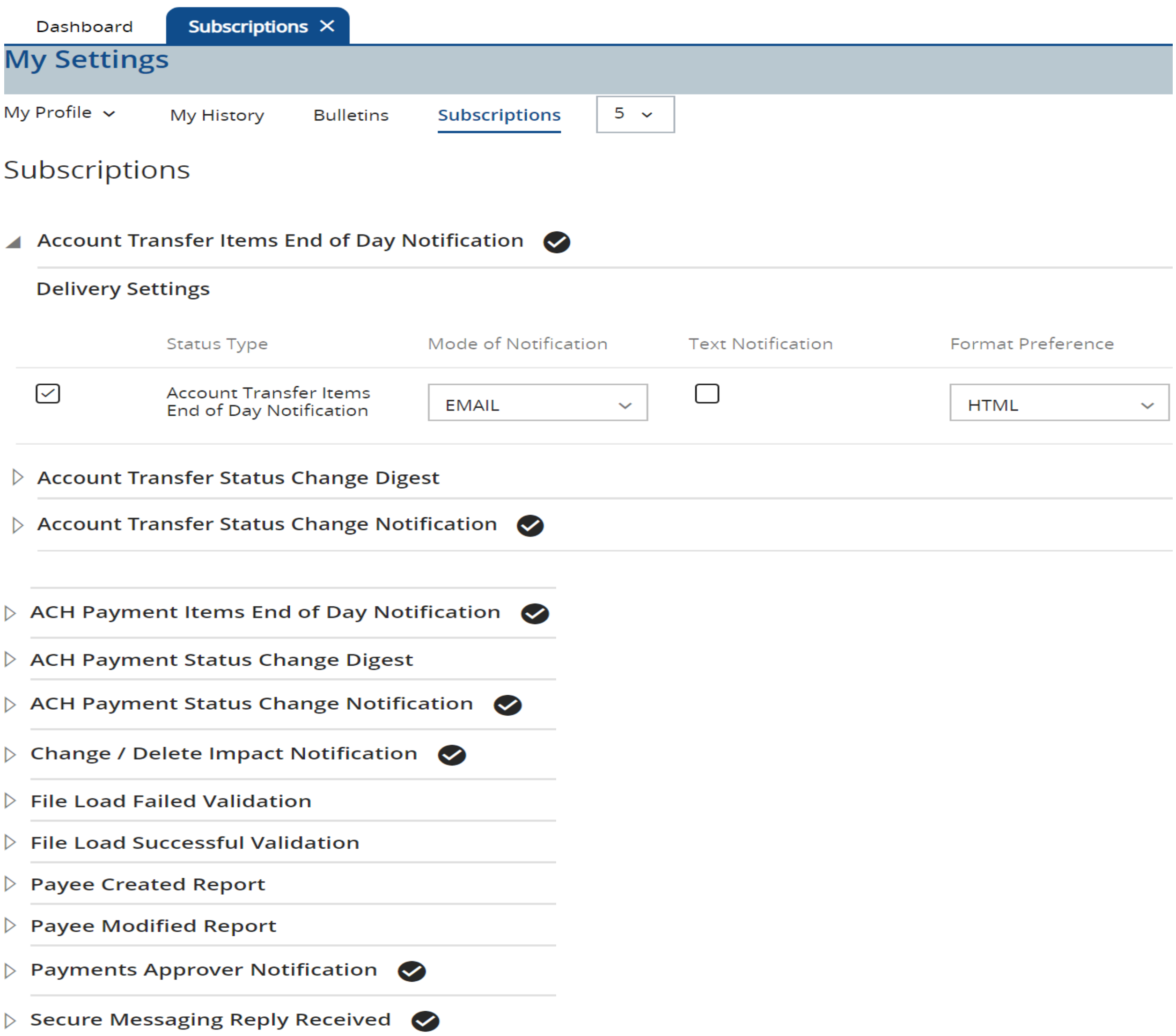
A quick way to view your activity within Treasury Center search by service, date range or by channel. Channel options are detailed below.

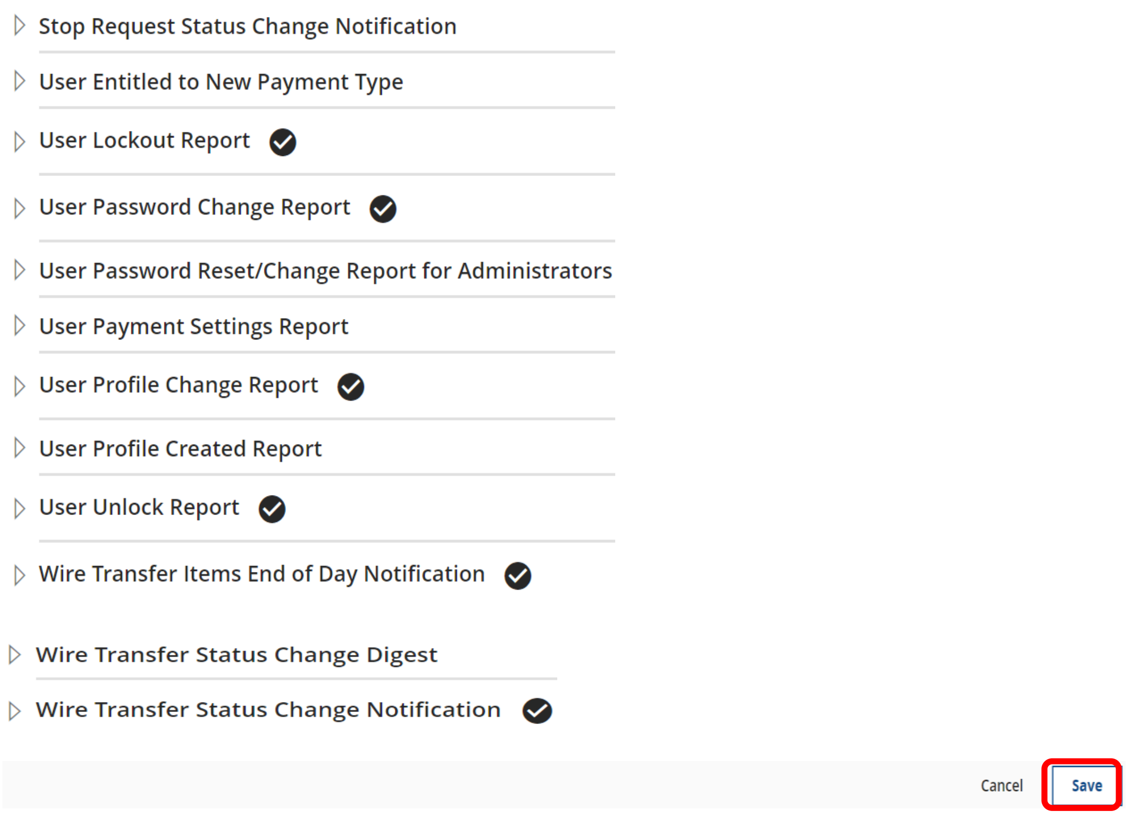


Subscriptions

Subscriptions determine the type of notifications, as well as the format to be sent to users throughout the company. This page allows for subscriptions to various services to be enabled to a company for distribution to users.

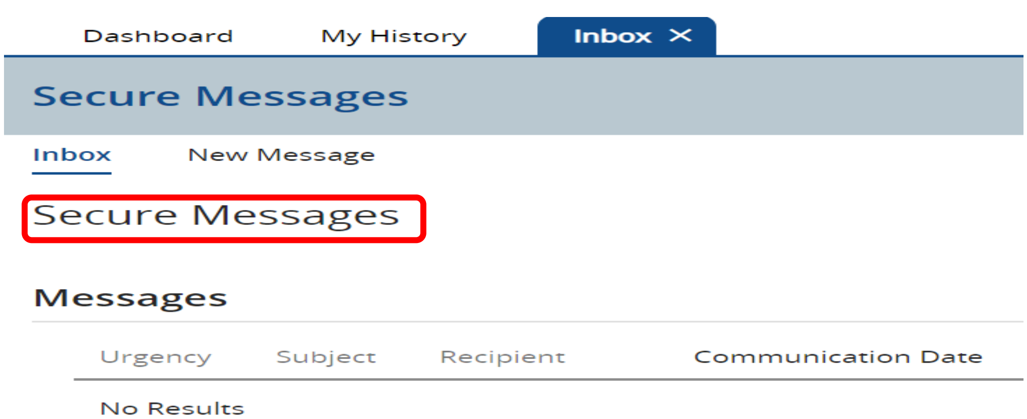
Selecting a subscription will show the available data types for each service, along with delivery preferences. Company administrators can select Notification delivery on any or all the services to be sent via Email and SMS, as well as the format preference. Details for administration are in the Treasury Center Administration guide.

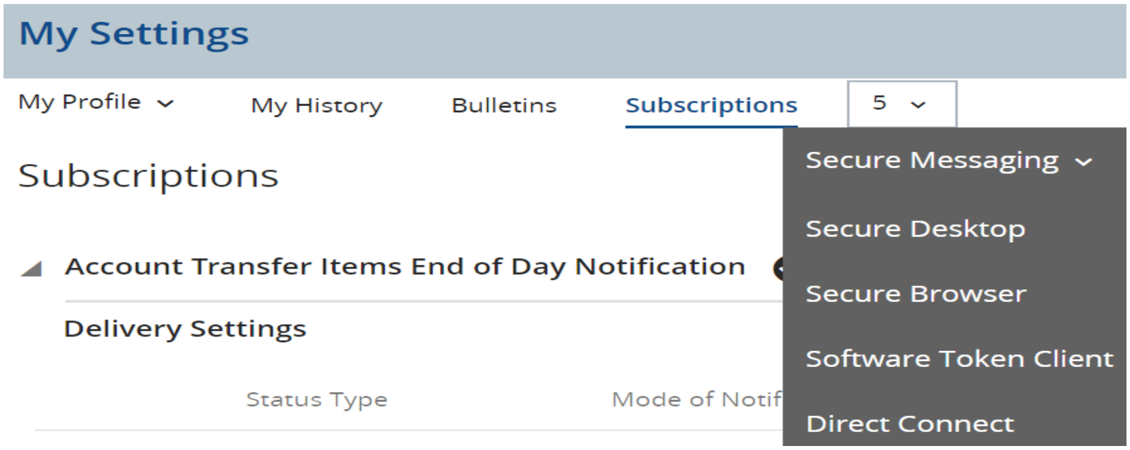




Secure Messages

In Treasury Center users can send a secure message to the Treasury Management Support team utilizing the Secure Messages feature. Users can utilize the new message feature to include a message along with adding attachments. Once the message is completed, users select the ***Send*** button at the bottom of the screen. The Message Center will present overview information about the message that has just been sent. Once the bank has replied, the user will receive a notification within Treasury Center. When the message has been fulfilled, delete the message.

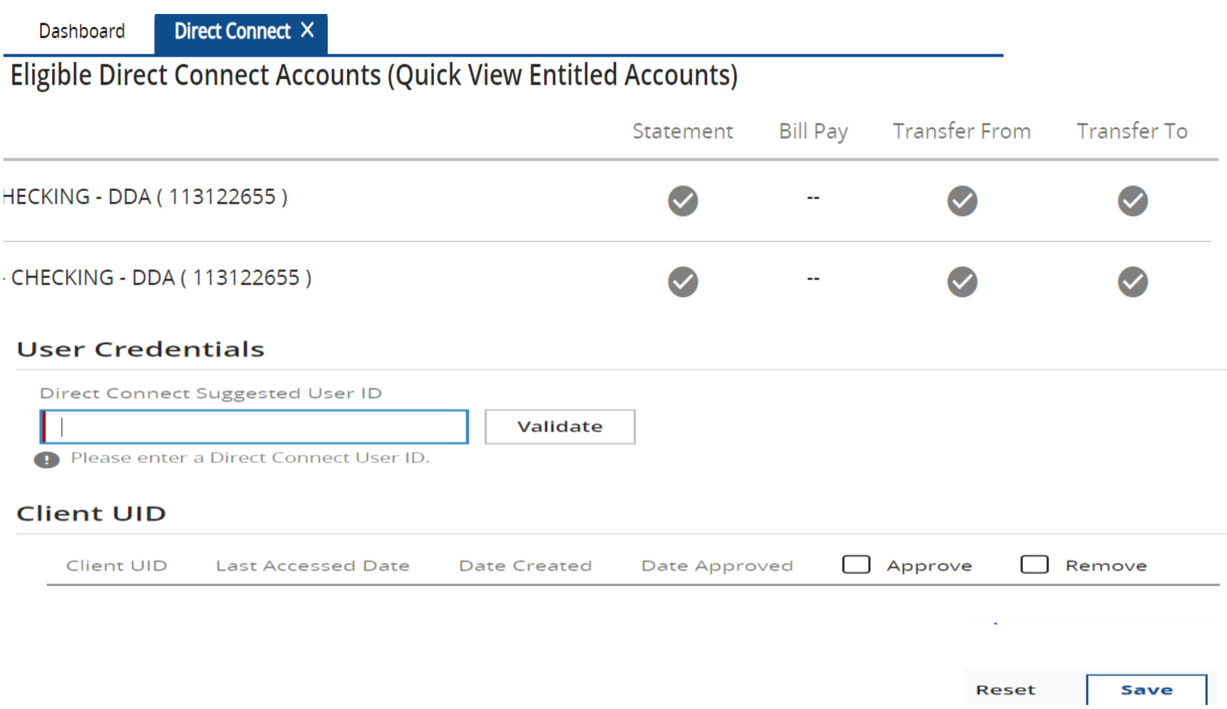




Direct Connect and Web Connect Connectivity

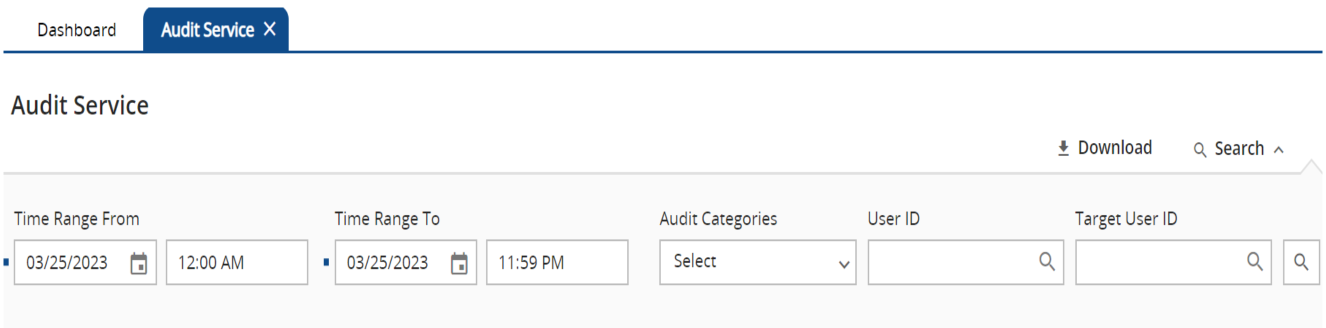
Direct Connect functionality is available within Treasury Center. Direct Connect is a service that provides two-way connectivity between your accounting software such as QuickBooks® and Quicken®.. Once setup, you can access your Prosperity Bank business account information to send and receive account transactions, retrieve statements, and perform bill pay services.

Web_Connect functionality is also available within Treasury Center. Web Connect automatically enters transactions and updates balances when you sign into Treasury Center and initiate a download for certain transactions based upon a specified time period. The downloaded transactions are then manually uploaded from Treasury Center into your QuickBooks software



Audit Service

Audit Service provides a summary of all user activity, based on various interactions and transactions. File Load Events provide information about files loaded into the system



File Vault

File Vault is a secure file depository available to all company and bank users. The service is first entitled to the company and then to individual users.

File Vault is perfect for storing and accessing forms, reference material, applications, and other such documents that may be commonly requested and shared among a company or bank.

Types of Vaults

- ***My Vault*** - A location only accessible to the user. Although every individual user has a My Vault, each one is its own, isolated instance. Other company and bank users cannot access this vault.
- ***Company Vault*** - Allows the user to upload a file that may be accessed by all users of his/her company. Files loaded into this vault may be viewed, downloaded, and deleted by any user within the company.
- ***Bank Vault*** - Files loaded into the bank Vault are available to all company users and bank administrative users.
- ***Public Vault -*** Contains files loaded by the bank that are available to all companies and their users.

Secure File Transfer Protocol (SFTP)

Treasury Center provides authorized companies a secure session to ensure data remains private and secure. This service requires a business review and approval for use. File transmissions can be performed using an FTP Connection Channel. This is an additional service. Secure Browser and Treasury Center encrypt a connection with SFTP.

The Treasury Center FTP Connection channel consists of two separate channels:

- **FTP Pickup** – Places data files in a folder within the customer's private data store. The customer retrieves these files with their FTP client software.
- **FTP Delivery** - Logs in to the customer's FTP server and places data files in a specified folder.

Treasury Center Mobile Banking

Prosperity Bank's Business & Treasury App is designed specifically for businesses to manage account needs and cash management services from a mobile device. The business should be enrolled in Treasury Center online banking prior to the activation of this App. Quickly and easily manage the following business banking activities while on-the-go:

- Check balances 24/7, view pending transactions and transaction history
- View, approve or cancel transfers and other transactions
- Send and receive secure messages
- View images of checks and deposited items
- Enable security alerts and alerts for specific transactions
- Approve pending transactions
- Utilize mobile deposit if company has subscribed for service and user enabled by company
- Make Positive Pay Exception decisions if used is enabled for this feature

Individual user access will be granted by your company's administrator. Mobile Apps will be available in the Apple and Google stores. Service terms and conditions apply.

Mobile works with both iPhone and android smartphones. The mobile App is also available for tablets.

Face ID and Touch ID functionality are available for mobile devices with either of these features.

Treasury Center mobile

To login into mobile banking, you will download the mobile App, enter your activation key and create a PIN/Password.

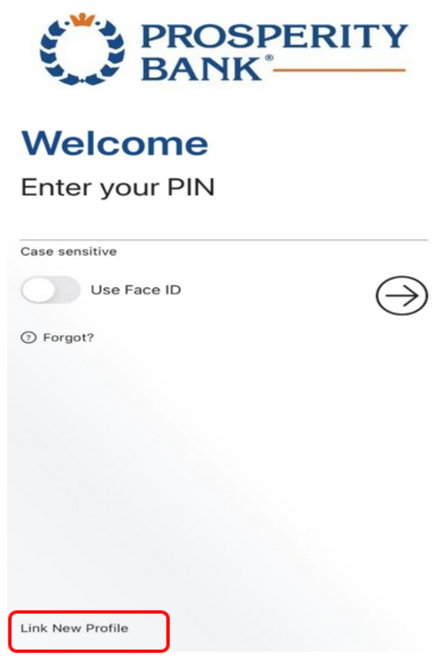
With mobile banking, you have access to your account balances, and can also process account transfers, stop payments, ACH and wire templates and decision your Positive Pay exceptions. You can approve users pending approval transactions via the mobile App. If enabled for mobile deposit, users can generate mobile deposits. Mobile Deposit endorsements should be styled: For Prosperity Bank mobile deposit only and include the company name and last 4 digits of the account number. (Mobile Deposits in Treasury Center are often referred to as Remote Deposit Capture but is for mobile deposit only.)

You will access the menu to view and section from the options available within the mobile App.

Link multiple user profiles to Mobile Banking

Treasury Center mobile banking provides for linking multiple user profiles. Select “Link New Profile” located in the lower left-hand corner of the screen.

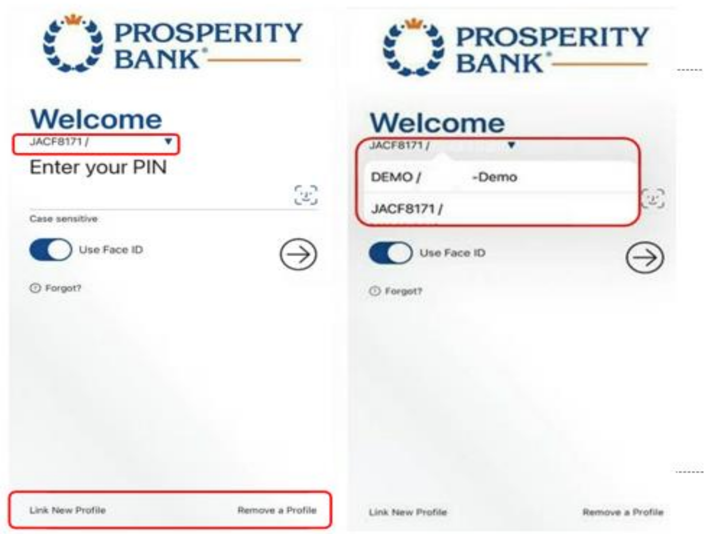
Once “Link New Profile” has been selected, instructions will guide you through the installation process. Your Company Lead Administrator will provide your individual user Activation Key. You will need an Activation Key for the user profile you are linking to your profile. As part of this process, you will establish a PIN/Password for the new user profile. You will receive and enter a Verification code, needed to complete the installation of the linked profile.



After the installation is successful, access the linked user profile(s) as shown on the screen. The profiles are shown directly under the Welcome section. Click on the small symbol to display the linked profiles. Continue linking additional profiles by clicking "Link New Profile". You will go through the same setup process with each profile you link to your mobile profile.

To remove a Linked profile, click "Remove a profile" to initiate the removal.

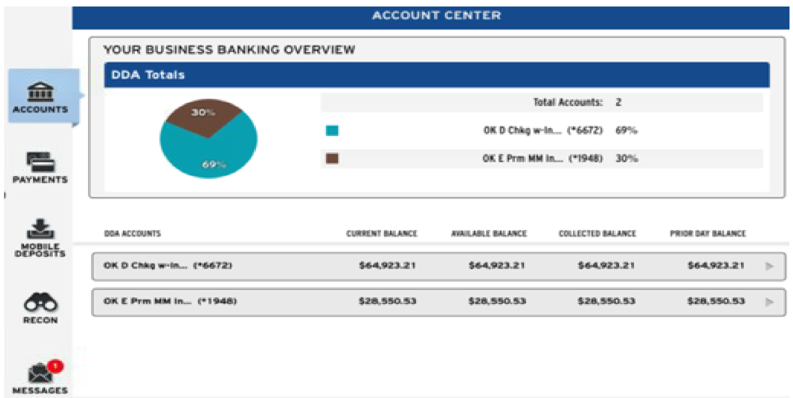
Treasury Mobile: Multiple Accounts



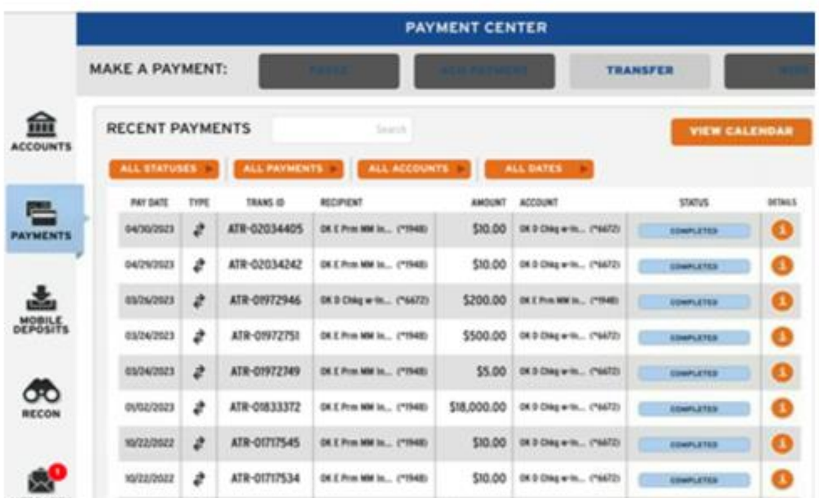
Mobile Tablet Screenshots

The installation for tablet use is the same as for the smartphone. You will download the Business and Treasury App and being the installation process. Face ID and Touch ID are available based upon the device.

Below are examples of the account and transaction screens.



Mobile Banking Via Tablet



Contact Treasury Management Support

For assistance, please contact our Treasury Management Sale Support team at 855-888-2242, treasurymanagement.support@prosperitybankusa.com.