

CashManager OnLine (CMOL)

Transitioning to BB&T CashManager OnLine (CMOL)

General Information For All Users

Key Things To Know

- All users will have Pre-conversion Early Access to CashManager OnLine beginning June 27, 2016.
- Login credentials for all users will be emailed to the Business e-Cash Manager Plus primary administrator on file.
- Security tokens will be mailed via USPS to the Business e-Cash Manager Plus primary administrator on file.
- Trusteer Rapport is required (i.e. mandatory) for all CashManager OnLine users.
- All Business e-Cash Manager Plus users on file as of June 10, 2016, will be converted to CashManager OnLine. All entitlements will be assigned to users as part of the conversion process with the exception of ACH, wire and mobile entitlements. ACH, wire and mobile entitlements will be assigned to the primary administrator who will then be responsible for establishing those entitlements for their users.
- Bill Pay is not a service offered through CashManager OnLine. National Penn clients who are active Bill Pay users on Business e-Cash Manager Plus will be set up on BB&T Small Business Online with Online Bill Payment. Information about this service, including login credentials, will be mailed separately.
- To see how easy it is to navigate CashManager OnLine, go to BBT.com/business/online-services/online-banking/cashmanager-online and click the link to our online demo.

Key Things To Do

IMPORTANT: Please back up ALL information you wish to archive from Business e-Cash Manager Plus before the conversion on July 15, 2016.

- Primary Administrators:
 - Make sure your email address is up to date in Business e-Cash Manager Plus by June 10, 2016, as login credentials for CashManager OnLine will be sent to that email address.
 - During the pre-conversion period (June 27-July 15, 2016):
 - Verify all user level entitlements.
 - Entitle ACH, wire and mobile entitlements to users as appropriate.
 - Distribute login credentials and tokens to your users.
- All Users:
 - Download Trusteer Rapport on all devices you plan on using to access CashManager OnLine by July 15, 2016. (Users will be prompted when logging in during Pre-conversion Early Access.)
 - Attend all applicable recommended training sessions before the pre-conversion access period.

Frequently Asked Questions

■ When will BB&T distribute login credentials and tokens for CashManager OnLine?

Login credentials will be sent via secure email during the week of June 20, 2016. Tokens will be sent via U.S. mail from VASCO Data Security that same week.

■ I already have Trusteer Rapport on my device, will I need to download it again?

For most users, if you have Trusteer Rapport on the device you'll be using to access CashManager OnLine, no action is needed. Some users are not on the most recent version of Trusteer Rapport and will receive a message when accessing CashManager OnLine that will indicate the need to power down the device to update to the latest version of this security software.

CashManager OnLine (CMOL)

Transitioning to BB&T CashManager OnLine (CMOL)

General Information For All Users (continued)

How To

- Primary Administrators:
 - To verify/modify user entitlements, go to -> Administration -> Manage Users.
 - To download the CashManager OnLine mobile app, go to the Apple App Store or Google Play and search for BB&T CashManager OnLine Mobile.

Recommended Training

- Primary Administrators:
 - CashManager OnLine: The Role of a Company Administrator within CashManager OnLine (recorded sessions)
 - CashManager OnLine Administrator Instructions: Editing a User's Set-Up Within CashManager OnLine Platform (recorded sessions)
 - CashManager OnLine Administrator's Instructions: Creating and Managing a User (recorded sessions)
 - CashManager OnLine: Administration-Your Role as Administrator (live sessions)

Please refer to the Learning Options document in the enclosed folder for information on accessing recorded and live sessions.

- To see how easy it is to navigate CashManager OnLine, go to BBT.com/business/online-services/online-banking/cashmanager-online and click the link to our online demo.

Event Notification

Key Things To Know

- “Alerts” established on Business e-Cash Manager Plus will not be converted to CashManager OnLine.
- In addition to the email option used for event notifications, “Administrative Alerts” (such as password changes, entitlement changes, etc.) can also be sent via text message to a mobile device.

Key Things To Do

IMPORTANT: Please back up ALL information you wish to archive from Business e-Cash Manager Plus before the conversion on July 15, 2016.

- Establish all appropriate event notifications on CashManager OnLine during the pre-conversion period.
- To ensure receipt of event notifications, send a test email by clicking the “Send Test Email” hyperlink option in “My Notification Preferences.”

Frequently Asked Questions

- **Can I set up event notifications to go to more than one email address?**

Event notifications are established by each user and are therefore only sent to the email address on file for that user.

CashManager OnLine (CMOL)

Transitioning to BB&T CashManager OnLine (CMOL)

General Information For All Users (continued)

How To

- To establish event notifications, go to Administration -> My Notification Preferences.
- To change your email address, go to Administration -> My Profile.

Recommended Training

- Customizing your Event Notifications within CashManager OnLine (for system users) (recorded sessions)
Please refer to the Learning Options document in the enclosed folder for information on accessing recorded and live sessions.

Account Transfer

Key Things To Know

- Recurring account transfer instructions established on Business e-Cash Manager Plus will not be converted to CashManager OnLine.
- Loan/line of credit payments can be made via the Account Transfer module.
- Payments made to a commercial loan or line of credit via CashManager OnLine are applied to satisfy the current outstanding bill. If there are remaining excess funds, they will be applied to principal. If you wish to make a principal only payment, contact your relationship manager or visit your local BB&T financial center.
- Line of credit advances cannot be made on CashManager OnLine. After conversion on July 15, 2016, you will no longer be able to complete line advances online.
- Account Transfer cut-off times:
 - o Transfers made to Deposit Accounts: 9 p.m. ET, Monday-Friday
 - o Payments made to Loans/Lines of Credit: 7 p.m. ET, Monday-Friday

Key Things To Do

IMPORTANT: Please back up ALL information you wish to archive from Business e-Cash Manager Plus before the conversion on July 15, 2016.

- During the Pre-conversion Early Access period for CMOL (June 27-July 15, 2016):
 - o Verify that you have access to the appropriate accounts for Account Transfers.
 - o Establish recurring account transfer instructions.

Frequently Asked Questions

■ Can I make a principal only payment to my loan/line of credit?

Principal only payments are not a selectable option when making a payment. Once an outstanding bill has been fully paid, additional payments will be applied directly to the principal.

CashManager OnLine (CMOL)

Transitioning to BB&T CashManager OnLine (CMOL)

General Information For All Users (continued)

How To

- To make a line of credit advance, contact your BB&T Relationship Manager. While this will be a change for you after the conversion, BB&T is committed to providing the Perfect Client Experience with reliable, responsive, empathetic and competent support every step of the way. We work hard to ensure that you have the best experience possible.
- To check the status of an Account Transfer, go to Reports -> Account Transfer -> Account Transfer Reports -> Transfer Report.

Recommended Training

- Account Transfers: via CashManager OnLine under Payments and Transfers (recorded sessions)
 - CashManager OnLine: Reports, Transfers and Account Services (live sessions)
- Please refer to the Learning Options document in the enclosed folder for information on accessing recorded and live sessions.*

Stop Payments

Key Things To Know

- Stop payments executed at National Penn will not be viewable in CashManager OnLine.
- Stop payment cut-off time: 9 p.m. ET, Monday-Friday.

Key Things To Do

IMPORTANT: Please back up ALL information you wish to archive from Business e-Cash Manager Plus before the conversion on July 15, 2016.

- Verify that you have access to the appropriate accounts for stop payments by July 15.

Frequently Asked Questions

- **Can I place more than one stop payment at a time?**

Yes, up to 10 stop payments can be placed at one time. To do so, input the required information on the Stop Payment Request screen then select Add Additional Stop Payments to this request link above the Continue button.

CashManager OnLine (CMOL)

Transitioning to BB&T CashManager OnLine (CMOL)

General Information For All Users (continued)

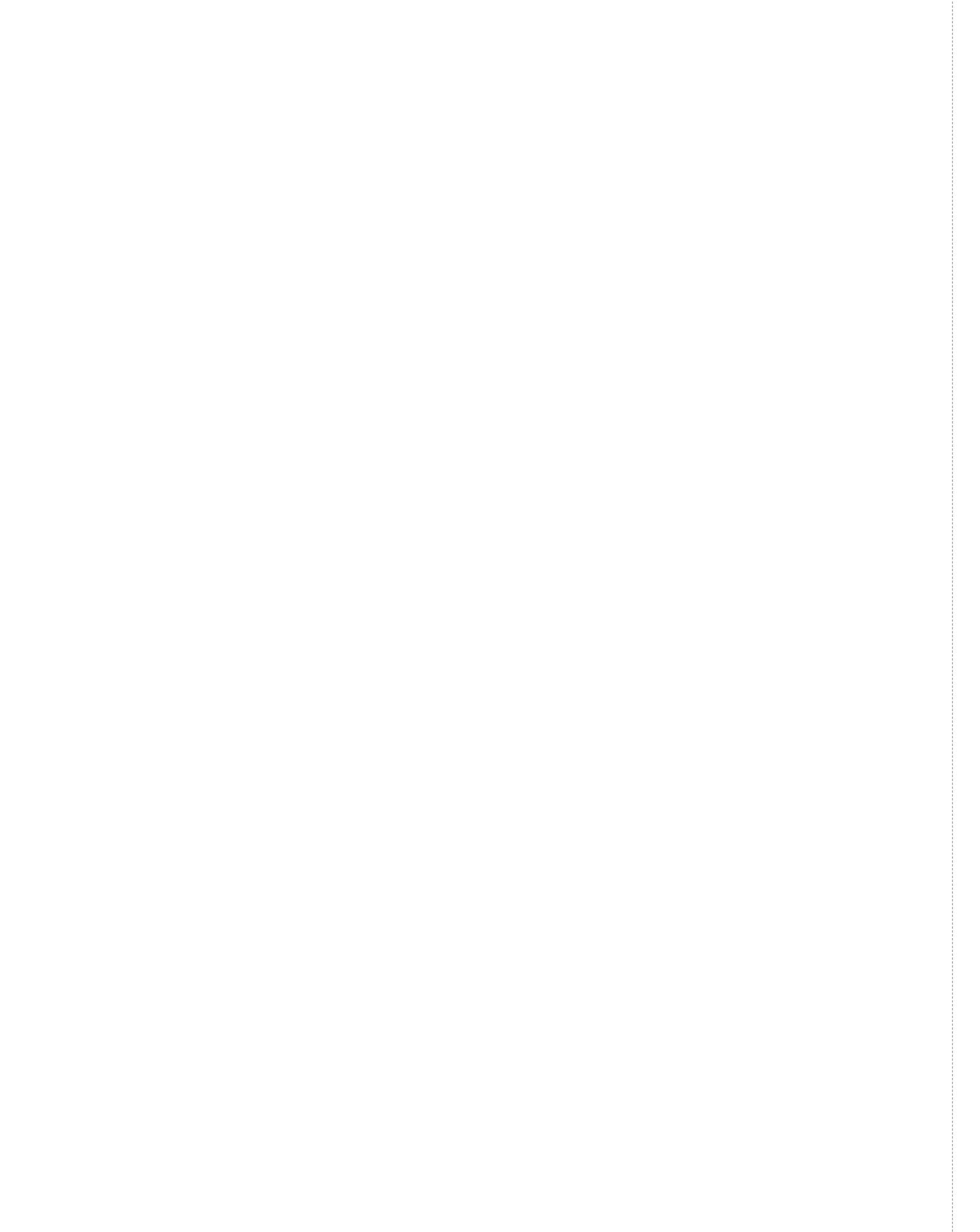
How To

- To verify you have access to the appropriate accounts for placing stop payments, go to -> Account Services -> Stop Payment Request. Select the drop down menu to see your full list of entitled accounts.
- To check the details of a previously placed or canceled stop payment made through CashManager OnLine, go to Reports -> Stop Payment -> Stop Payment Reports -> Detail Report.
- If you have a question or would like to inquire about a stop payment that was converted from National Penn, please contact Treasury Management Support at 800-774-8179, Option 1, then select Option 1 again.

Recommended Training

- How to perform stop payments in CashManager OnLine: Services (recorded sessions)
- CashManager OnLine: Reports, Transfers and Account Services (live sessions)

Please refer to the Learning Options document in the enclosed folder for information on accessing recorded and live sessions.



CashManager OnLine (CMOL)

CMOL ACH Services

General Information

- Your Business e-Cash Manager Plus ACH service will transition to BB&T's Cash Manager OnLine ACH service.
- A member of the BB&T Treasury Services Team will contact you to:
 - Help you navigate the transition process.
 - Validate which Business e-Cash Manager Plus ACH initiation method(s) (profile, import, pass-thru) you currently use.
 - Review available training options based on the method(s) you will use to initiate your ACH payments.
 - Provide information about your BB&T assigned single point of contact who will assist you with file testing and validation if you will be using the pass-thru or import initiation methods.
 - BB&T will set up your current Business e-Cash Manager Plus ACH Profiles on CashManager OnLine.
 - BB&T will set up your existing Business e-Cash Manager Plus Administrator as your CashManager OnLine Administrator.
 - Your CashManager OnLine Administrator must setup and reestablish your ACH users and ACH service entitlements for each ACH user.
 - Your CashManager OnLine Administrator will receive your CashManager OnLine login information for all users via secure email.
 - You will receive your CashManager OnLine security tokens via U.S. mail.

Key Things to Know

Early Access Period

- You can take advantage of a Pre-conversion Early Access Period for CMOL, which will afford you the opportunity to logon to CashManager OnLine on Monday, June 27, three weeks prior to the transition date of July 15, 2016. While you will not be able to originate ACH transactions during the Early Access Period, you will be able to establish and entitle templates (profiles) and users, and become familiar with the application. **It's also important that all users participate in all training sessions relevant to their role prior to July 15.**

CashManager OnLine ACH Origination Deadlines

- The ACH file processing cut off time for each business day is 8 p.m. ET.
- Daily extraction times for processing files are: 7 a.m., 10 a.m., noon, 2 p.m., 4 p.m., 6 p.m. and 8 p.m. ET Monday-Friday.
- ACH files submitted after 8 p.m. ET and/or on weekends and holidays will be processed at 7 a.m. ET the next business day.
- Pass-thru files cannot be submitted after 8 p.m. ET on banking days. No pass-thru files will be accepted on banking holidays.

CashManager OnLine (CMOL)

CMOL ACH Services

e-Cash Manager Plus ACH Origination Deadlines

- Friday, July 15 is the last effective date that may be assigned to an ACH file.
- Thursday, July 14, at 3 p.m. ET is the last date and time to submit an ACH file.
- ACH files submitted with an effective date after Friday, July 15 will not be processed.
- Scheduled ACH payments with an effective date after Friday, July 15 will not be processed.
- If you need to initiate an ACH file that's effective either Monday, July 18 or Tuesday, July 19, please let your BB&T Treasury Transition Associate know so that we can make a special arrangement for your ACH file to be initiated through CashManager OnLine during the Early Access Period.
 - You will receive a call back from a BB&T Treasury Transition Associate to obtain your approval for any ACH file initiated through CashManager OnLine during the Early Access Period.

Key Things To Do

IMPORTANT: Please back up ALL information you wish to archive from Business e-Cash Manager Plus before the conversion on July 15, 2016.

CashManager OnLine Early Access Period

- Sign and return your Treasury Management Agreement in the enclosed envelope, if you have not previously done so.
- Register and attend CashManager OnLine ACH training based on your roles and responsibilities. Training is product/service specific and available through multiple methods, including live instructor-led webinars and 24/7 on-demand webinars.
- Your CashManager OnLine Administrator must set up ACH users' functional entitlements, approval structure, dollar limits and reports.
- Each user will need to establish their Event Notifications and Alerts.
- Verify and approve your ACH templates (profiles) that were converted from your Business e-Cash Manager Plus service.
- Recreate your ACH file import rule, if applicable.
- Do not initiate any ACH payment files via CashManager OnLine until Monday, July 18.
- ACH batches initiated via CashManager OnLine during the Early Access Period will not be processed unless you have contacted a BB&T Treasury Transition Associate to make a special arrangement to initiate a file through CashManager Online during the Early Access Period.

Business e-Cash Manager Plus

- Submit and approve any pending ACH Profiles on Business e-Cash Manager Plus prior to 3 p.m. ET on Thursday, July 14.

CashManager OnLine (CMOL)

CMOL ACH Services

Register and Attend CashManager OnLine Training

- BB&T offers step-by-step instructional sessions that will teach you how to use your CashManager OnLine ACH service. Below you will find a list of the CashManager OnLine ACH navigation menu options and the corresponding CashManager OnLine ACH training options that will assist you.
- Register and attend CashManager OnLine ACH training based on your roles and responsibilities. Training is product/service specific and available through multiple methods, including live instructor-led webinars and 24/7 on-demand webinars.
- The following ACH training options are available based on your ACH roles and responsibilities.

CashManager OnLine Administration and ACH Menu options	Link to BB&T CashManager Training BBT.com/TSTraining
Administration <ul style="list-style-type: none"> ■ Create User ■ Manager Users ■ My Notification Preferences 	Cash Manager OnLine: The Role of a Company Administrator Within CashManager OnLine. Available both On-Demand and live, instructor-led. See enclosed training schedule.
ACH Transactions <ul style="list-style-type: none"> ■ Create Transactions ■ Create ACH Reversals ■ Approve ACH Transactions ■ Manage ACH Transactions 	ACH: Approving Transactions and Creating Reversals in CashManager OnLine. On-Demand only.
ACH Templates (Profiles) <ul style="list-style-type: none"> ■ Create ACH Templates (Profiles) ■ Manage ACH Templates (Profiles) ■ Add Transactions to ACH Templates (Profiles) ■ Add Payee/Payor/Vendor 	ACH (Submitting ACH Without a File) via CMOL. Available both On-Demand and live, instructor-led. See enclosed training schedule.
ACH Import <ul style="list-style-type: none"> ■ Import Text Rules ■ Import Text Files 	ACH: Importing a CSV File into a Template Using CashManager OnLine. On-Demand only.
NACHA Import <ul style="list-style-type: none"> ■ Create Templates (Profiles) from NACHA File ■ Add Transactions from NACHA File ■ Import NACHA Pass Through 	ACH: Importing a NACHA File into a Template Within CMOL. On-Demand only.
ACH Report <ul style="list-style-type: none"> ■ ACH Reports 	ACH Activity Report: CashManager OnLine ACH Return Notification Codes Commonly Used in the ACH Activity Report. On-Demand only.

CashManager OnLine (CMOL)

CMOL ACH Services

How To

Return Signed Agreements:	Use the enclosed envelope to return your signed Treasury Management Agreement.
Register for Training:	Link to BB&T CashManager Training BBT.com/TSTraining
Establish ACH Users:	Logon to CashManager OnLine and select Administration -> Create User. Then select the appropriate ACH Settings, Accounts, Functional ACH Entitlements and ACH Reports.
Establish ACH Returns and Notification of Change Reports:	To entitle an ACH user to access ACH Return and Notification of Change Reports, logon to CashManager OnLine -> Administration -> Manage Users Create User. Then select Information Reporting Services, Imaging service, select ACH Return Item.NOC.Activity Report and then select the accounts.
Establish Event Notifications and Alerts:	Each user must logon to CashManager OnLine -> Administration -> My Notification Preferences, and then enter required information and select the appropriate settings.
Verify and Approve Your ACH Templates (Profiles):	Logon to CashManager OnLine and select Transfers and Payments -> ACH Templates -> Approve ACH Templates. Then review and approve those templates (profiles) that BB&T has converted to CashManager OnLine from your former Business e-Cash Manager Plus service.

Frequently Asked Questions

■ How do I verify my ACH file created from a template has been processed?

To view ACH Reports, select Reports -> ACH Reports. To add additional reports, click on Configure reports. CMOL ACH Reports provide summary or detail information on ACH transactions or templates (profiles) that have been created and submitted within CashManager Online. The Transaction Detail report is the most commonly used report to confirm the BATCH STATUS. Below are status types you will see on the reports.

Status	Description
Complete	Batch was completed successfully
Deleted	Batch was deleted prior to processing
Pending	Batch needs additional approval(s) before further processing can occur
Released	Batch has all necessary approvals, a Batch ID number, and is ready for extract processing
Expired	Batch was not fully approved before the assigned effective date
Extracted	Batch was extracted from the system. The file is only available for reversals

CashManager OnLine (CMOL)

CMOL ACH Services

Frequently Asked Questions (continued)

■ How will I receive my ACH Return and Notification of Change Reports?

You will access your report via CashManager OnLine by navigating to the Account Services -> Image Statements -> ACH Returns/NOR and Activity Report.

■ What ACH functional entitlements are available?

Key entitlements include but are not limited to the following: Templates (profiles), Create, Approve, Modify, Import, Pass Thru, Dual Approval, Template Approvals, Template Access Levels, Confidential Templates (Profiles), File Import, Pass-Thru, Scheduled Payments, Online Deletions and Reversals, Online Returns and NOC Reporting, Payee Recipient List.

■ Is dual approval available?

CashManager OnLine supports dual approval for payments, which allows your company to require one user to initiate a payment and a second user to approve the release of a payment. The “dual approval of payments” setting may be administered by your company’s administrator or, for added protection, by BB&T.

■ What ACH template (profile) approval options are available in CashManager OnLine?

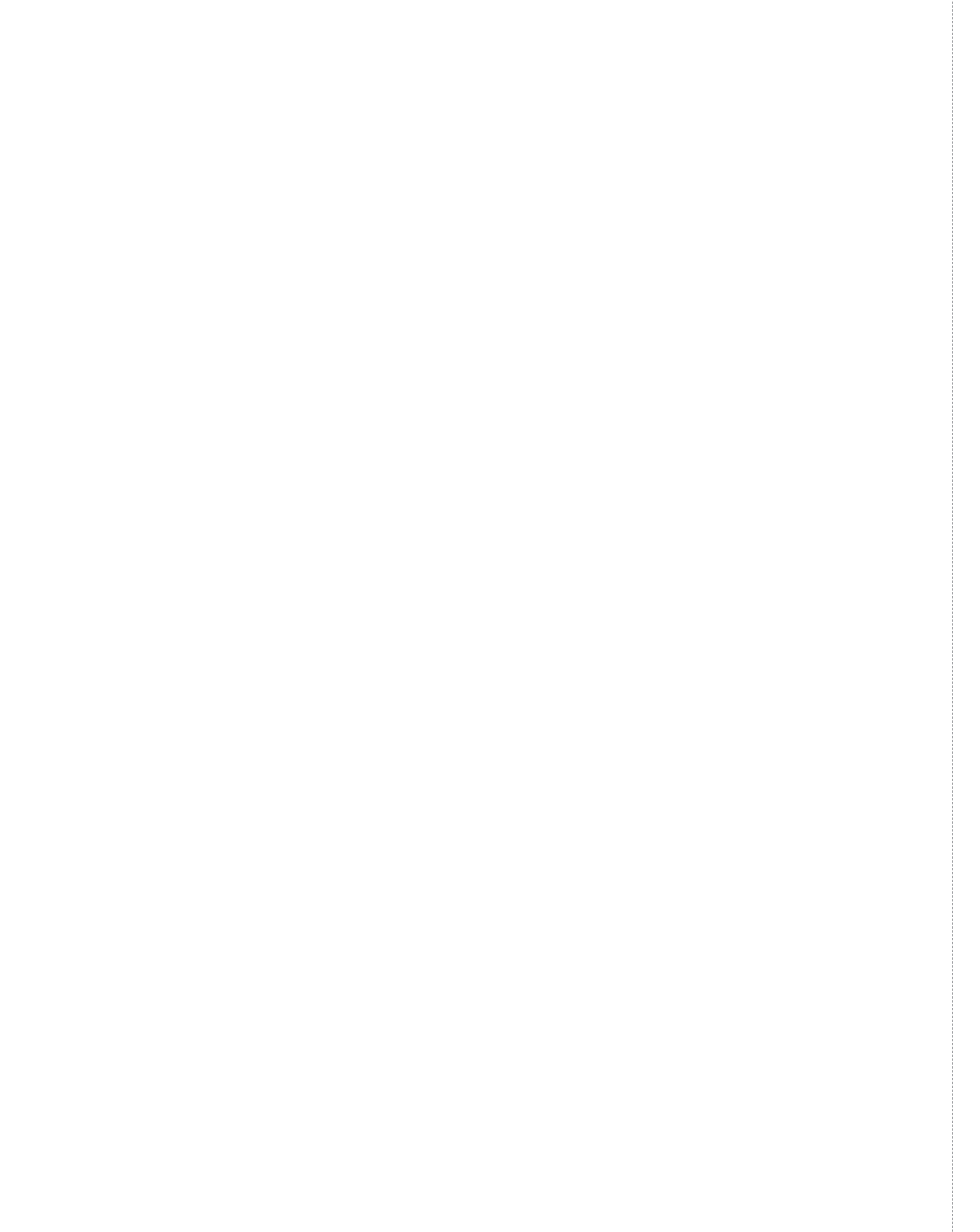
Template (profile) approval is set at user level and applies to all templates (profiles). Template access level and confidential template access settings can be assigned to a user by the CashManager OnLine Administrator.

■ Is ACH Event Notification available?

Yes. The CashManager OnLine Event Notification service allows users to receive email notifications when a payment is initiated, pending approval, or when changes are made to a user’s entitlements. It provides an effective way to quickly detect fraud.

■ How are ACH Reversals/Deletions processed?

You will now have the ability to submit reversals and deletions through either CashManager OnLine or by contacting BB&T Treasury Management Client Support.



CashManager OnLine (CMOL)

CMOL Positive Pay/Payee Positive Pay

Key Things to Know

- Your Business e-Cash Manager Plus Check Positive Pay service will transition to BB&T's CashManager OnLine Positive Pay service.
- A member of the BB&T Treasury Transition Team will contact you to:
 - Help you navigate the transition process.
 - Request a test issue upload file so that we may review and provide guidance as needed.
 - Discuss training options – live and on-demand webinars.
- Your CashManager OnLine Administrator will receive your CashManager OnLine login information for all users via secure email.
- You will receive your CashManager OnLine security tokens via U.S. mail.
- BB&T will convert your outstanding check issue information as of July 15 from Business e-Cash Manager Plus to CashManager OnLine.
- BB&T will set up your existing Business e-Cash Manager Plus Administrator and Check Positive Pay users on CashManager OnLine.
- Cancels/Voids files are required to be submitted separately from Issue files.
- CashManager OnLine Payee Positive Pay service compares check number, amount and payee name (first 40 characters of first payee name line).

Early Access Period

- You can take advantage of a Preview Early Access Period, which will afford you the opportunity to logon to CashManager OnLine on Monday, June 27, three weeks prior to the transition date of July 15, 2016. During the Early Access Period, you will be able to create your CashManager OnLine check issue import rules and become familiar with the application. **It's also important that all users participate in all training sessions relevant to their role prior to July 15.**

CashManager OnLine Positive Pay Deadlines

- Exception files are available for client review at approximately 10 a.m. ET, each business day.
- A pay/return decision must be made by 2 p.m. ET on all exceptions or the decision will default to what you elected during your initial implementation.
- CashManager OnLine requires you to provide check issues approximately one to two hours prior to the checks being distributed to the payees. Check issue information updates are made at 30 minute intervals starting at 7:35 a.m. through 7 p.m. ET to the BB&T Branch Teller Check Cashing system.
- 7 p.m. ET is the deadline to submit issue files for same day processing. Issue files submitted after 7 p.m. are processed the next business day.

CashManager OnLine (CMOL)

CMOL Positive Pay/Payee Positive Pay

e-Cash Manager Plus Positive Pay Deadlines

- Friday, July 15, 2016 at 11 a.m. ET is the last business day and time you will be able to make your Positive Pay decisions via e-Cash Manager Plus.
- Friday, July 15, 2016 at 5 p.m. ET is the last business day and time to upload check issue information through e-Cash Manager Plus.

Key Things To Do

IMPORTANT: Please back up ALL information you wish to archive from Business e-Cash Manager Plus before the conversion on July 15, 2016.

CashManager OnLine Early Access Period

- Register and attend CashManager OnLine Positive Pay training sessions.
- Create your CashManager OnLine check issue import rules.
- Entitle your Positive Pay users to receive CashManager OnLine Event Notification email to notify users that Positive Pay exceptions (or NO Exceptions) are available to review.
- If you have any Positive Pay exceptions that require your decision on Monday, July 18, you will receive a secure email from BB&T that provides a list of your exception item(s) and instructions on how to make your pay/return decision via secure email.
- Upload issue files via CashManager OnLine after July 15.
- Make (pay/return) decisions on CashManager OnLine beginning Tuesday, July 19.

Business e-Cash Manager Plus

- Gather a copy of your ARP check issue upload rules from e-Cash Manager Plus.

How To

Register for Training:	Link to BB&T CashManager Training BBT.com/TSTraining
Create CashManager OnLine Check Issue Import Rules	To create a Positive Pay Import Rule, logon to CashManager OnLine and select Account Services -> Maintain Positive Pay Import Rules and then select Add Import Rule
Establish Event Notifications and Alerts	Each user must logon to CashManager OnLine -> Administration -> My Notification Preferences, and then enter required information and select the appropriate settings
Upload Issue File	To upload a positive pay issue file, logon to CashManager OnLine and select Account Services -> Import Positive Pay Issue Files, Select Import rule and then click Browse to locate your import file. Please note: To submit a Cancel/Void file, please be sure to check the CANCEL ISSUES Checkbox. Cancels/Voids files are required to be submitted separately from Issue files
Make (pay/return) Decisions	To make a Positive Pay Decision, logon to CashManager OnLine and select Account Services -> Make Positive Pay Decisions, then review and make a decision for each item awaiting decision

CashManager OnLine (CMOL)

CMOL Positive Pay/Payee Positive Pay

Register and Attend CashManager OnLine Training

- BB&T offers step-by-step instructional sessions that will teach you how to use your CashManager OnLine Positive Pay service. Below you will find a list of the CashManager OnLine Positive Pay navigation menu options and the corresponding CashManager OnLine Positive Pay training options that will assist you.
- Register and attend CashManager OnLine Positive Pay training based on your roles and responsibilities. Training is product/service specific and available through multiple methods, including live instructor-led webinars and 24/7 on-demand webinars.
- The following Positive Pay training options are available based on your roles and responsibilities.

CashManager OnLine Administration and Positive Pay Menu Selections	Link to BB&T CashManager Training BBT.com/TSTraining
Administration <ul style="list-style-type: none"> ■ Create User ■ Manage Users ■ My Notification Preferences 	CashManager OnLine: The Role of a Company Administrator Within CashManager OnLine. Available both On-Demand and live, instructor-led. See enclosed training schedule.
Positive Pay Decisions <ul style="list-style-type: none"> ■ Make Positive Pay Decisions ■ Manage Positive Pay Decisions ■ View Positive Pay Decisions ■ Approve Positive Pay Decisions 	Positive Pay (Fraud Protection for Checks) Within CashManager OnLine. Available both On-Demand and live, instructor-led. See enclosed training schedule.
Positive Pay Issue Maintenance <ul style="list-style-type: none"> ■ Manual Issue Entry ■ Import Positive Pay Issue Files ■ Delete Imported Positive Pay Issue Files ■ Maintain Positive Pay Import Rules ■ Approve Imported Positive Pay Issues Files 	
Reports <ul style="list-style-type: none"> ■ Positive Pay 	

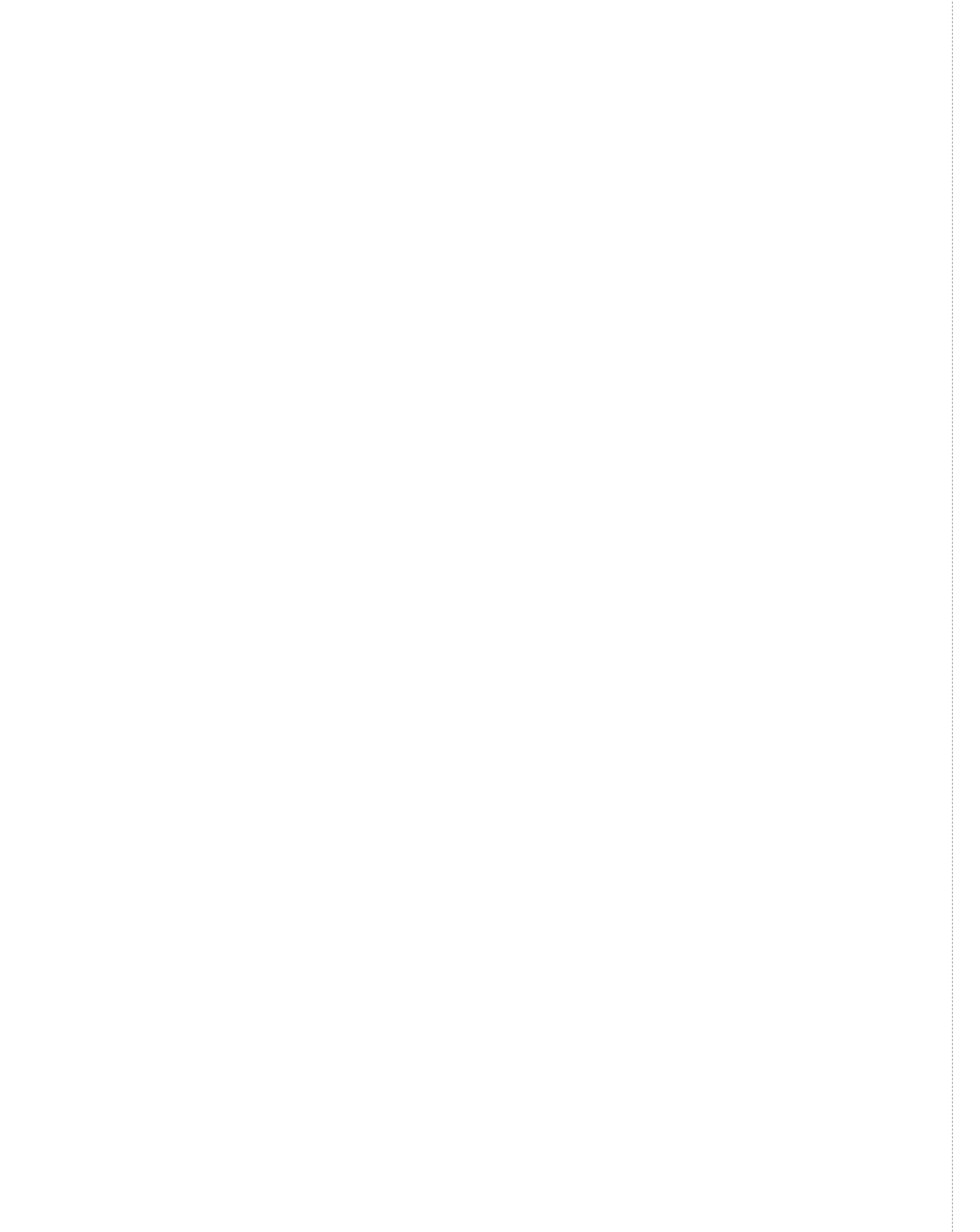
Frequently Asked Questions

■ **Can the payee name on my issue file contain more than 40 characters?**

Payee names printed on the check that exceed 40 positions will be released as an exception. The payee name on the issued check file should match what is printed on the first line of the check, up to 40 positions.

■ **Is the Positive Pay service linked to your BB&T financial center check cashing platform?**

Our BB&T teller line is linked to the Positive Pay issue files. If a check issue is not on file when the payee is in the financial center cashing the check, the payee will be turned away.



CashManager OnLine (CMOL)

CMOL Wire Transfers

General Information

BB&T's CashManager OnLine allows users to initiate wire transfers in real-time from a personal computer and receive Current-Date wire transfer information online. This can be an advantage for those initiating and or receiving moderate to high volumes of wire transfers. CashManager OnLine offers advanced security features, full user entitlement functionality, approvals, dollar limits and both repetitive and non-repetitive wire initiation.

- Your Business e-Cash Manager Plus Wire Transfer service will transition to BB&T's Cash Manager OnLine Wire Transfer service.
- BB&T will set up your current Business e-Cash Manager Plus Wire profiles on CashManager OnLine.
- BB&T will not be able to set up your current Global Pay Alliance Wire templates (profiles) on CashManager OnLine.
- It will be important to print your existing profiles from GlobalPay Alliance and create templates in CashManager Online during the Pre-conversion Early Access Period.
- BB&T will set up your existing GlobalPay Alliance administrator as your CashManager OnLine administrator.
- GlobalPay Alliance users that were not identified as an administrator will not be converted to CashManager OnLine. Additional users may be created and entitled with wire transfer during the Pre-conversion Early Access Period by the CashManager Online administrator.
- These are the FX Currencies supported on CashManager OnLine:

o AUD – Australian Dollars	o GBP – British Pounds	o SEK – Swedish Crowns
o CAD – Canadian Dollars	o HKD – Hong Kong Dollars	o SGD – Singapore Dollars
o CHF – Swiss Francs	o JPY – Japanese Yen	o THB – Thailand Bahts
o CZK – Czech Koruna	o MXN – Mexican Pesos	o USD – U.S. Dollars
o DKK – Danish Kroner	o NOK – Norwegian Krone	o ZAR – South African Rand
o EUR – Euros	o NZD – New Zealand Dollars	
- BB&T will set up your existing Business e-Cash Manager Plus administrator as your CashManager OnLine administrator.
- Your CashManager OnLine administrator will complete Wire Transfer user entitlements for wire initiation.
- Your CashManager OnLine administrator will receive your CashManager OnLine login information for all users via secure email.
- You will receive your CashManager OnLine security tokens via U.S. mail.
- Only collected funds can be wired. Float and teller holds decrease the collected available balance. The closing available balance represents collected funds available for wire.

CashManager OnLine (CMOL)

CMOL Wire Transfers

Key Things to Know

Early Access Period

- BB&T offers you a Pre-conversion Early Access Period, which will afford you the opportunity to log on to CashManager OnLine beginning Monday, June 27, three weeks prior to the transition date of July 15, 2016. While you will not be able to transact business (ACH, Wire, Account Transfers, etc.) during the preview period, you will be able to establish and entitle templates (profiles) and users, and become familiar with the application. **It's important that all users participate in all training sessions relevant to their role prior to July 15.**

CashManager OnLine Wire Transfer Origination Deadlines

- Wire Transfer processing cut off for each business day is 5:30 p.m. ET.
- Wire Transfer payments submitted after 5:30 p.m. ET will process the next business day.

Business e-Cash Manager Plus Wire Transfer Origination Deadlines

- Last effective date that may be assigned to an outgoing Wire Transfer is Friday, July 15.
- Wires future dated for after the July 15 transition date will need to be recreated on CashManager OnLine during the early access period.

Key Things To Do

IMPORTANT: Please back up ALL information you wish to archive from Business e-Cash Manager Plus before the conversion on July 15, 2016.

CashManager OnLine Early Access Period

- Sign and return the Treasury Management Agreement in the enclosed envelope, if you have not previously done so.
- Register and attend CashManager OnLine Wire Transfer training based on your roles and responsibilities. Training is product/service specific and available through multiple methods, including live instructor-led webinars and on-demand webinars available 24/7.
- Your CashManager OnLine Administrator must set up Wire Transfer users' functional entitlements, approval structure, dollar limits and reports.
- Each user will need to establish their Event Notifications and Alerts.
- Input all beneficiary information into all Wire Transfer templates (profiles) in Business e-Cash Manager Plus prior to July 15.
- Verify and approve your Wire Transfer templates (profiles) that were converted from your Business e-Cash Manager Plus service.
- During the Pre-conversion Early Access Period, you may create a future dated wire to be released on or after July 18.

CashManager OnLine (CMOL)

CMOL Wire Transfers

Business e-Cash Manager Plus

- Submit and approve any pending Wire Transfer payments on Business e-Cash Manager Plus prior to 4:30 p.m. ET on Friday, July 15.
- Print any Business e-Cash Manager Plus historical information and reports you may need prior to 4:30 p.m. ET on Friday, July 15. After July 15, you will no longer have access to this information.

Register and Attend CashManager OnLine Training

- BB&T offers step-by-step training sessions that will teach you how to use your CashManager OnLine Wire Transfer service. Below you will find a list of the CashManager OnLine Wire Transfer navigation menu options and the corresponding CashManager OnLine Wire Transfer training options that will assist you.
- Choose training sessions based on your roles and responsibilities. Training is product/service specific and available through multiple methods, including live instructor-led webinars and 24/7 on-demand webinars.
- The following training options are available based on your Wire Transfer roles and responsibilities.

CashManager OnLine Administration and Wire Transfer Menu Options	Link to BB&T CashManager Training BBT.com/TSTraining
Administration <ul style="list-style-type: none"> ■ Create User ■ Manage Users ■ My Notification Preferences 	CashManager OnLine: The Role of a Company Administrator Within CashManager OnLine. Available both On-Demand and live, instructor-led. See enclosed training schedule.
Wire Transfer Transactions <ul style="list-style-type: none"> ■ Create Transactions ■ Approve Wire Transfer Transactions ■ Manage Wire Transfer Transactions 	Domestic Wires: Sending U.S. Dollars (Within the U.S.A.) Wires via CashManager OnLine. Available both On-Demand and live, instructor-led. See enclosed training schedule.
Wire Transfer Templates (Profiles) <ul style="list-style-type: none"> ■ Create Wire Transfer Templates (Profiles) ■ Manage Wire Transfer Templates (Profiles) 	International Wires: Sending U.S. Dollars or Foreign Currency (Outside the U.S.A.) Wires via CashManager OnLine. Available both On-Demand and live, instructor-led. See enclosed training schedule.
Wire Transfer Template Import <ul style="list-style-type: none"> ■ Import Text Rules ■ Import Text Files 	
Wire Transfer Reports <ul style="list-style-type: none"> ■ Wire Reports <ul style="list-style-type: none"> o Rates Report o Recurring Instructions Report o Stale Dated Template Report o Template Report o Transfer Report 	

CashManager OnLine (CMOL)

CMOL Wire Transfers

How To

Return Signed Agreements:	Use the enclosed reply envelope to return your signed Treasury Management Agreement.
Register for Training:	Link to BB&T CashManager OnLine Training BBT.com/TSTraining
Entitling Users for Wire Transfers:	Logon to CashManager OnLine and select Administration -> Manage User. Then select the appropriate Wire Transfer Settings, Accounts and Functional Wire Transfer Entitlements.
Establish Event Notifications and Alerts:	Each user must logon to CashManager OnLine -> Administration -> My Notification Preferences, and then enter required information and select the appropriate settings.
Verify and Approve Your Wire Transfer Templates (Profiles):	Logon to CashManager OnLine -> Transfers and Payments -> Wire Templates -> Approve Wire Templates. Select records to approve and click Continue to proceed to the Verification screen. Click Submit to continue to the Confirmation screen or click Edit to make changes.

Frequently Asked Questions

■ **How do I access my Wire Transfer Reports and what type(s) of reports are available?**

Select Reports -> Wire Reports.

Below is a list of current available reports in CashManager OnLine.

Report Name	Description
Rates Report	Displays USD Conversion Rates. These rates are entered by the bank and the latest rates are displayed on the report.
Recurring Instructions Report	Displays Recurring Instruction details.
Stale Dated Template Report	Displays Stale Dated Wire Template Summary information that has not been accessed for a specified time period.
Template Report	Displays Wire Template Summary information.
Transfer Report	Displays Wire Transfer Summary and Detail information.
Export Summary and Detail Reports	Export template or transfer information via a CSV or TXT file.

CashManager OnLine (CMOL)

CMOL Wire Transfers

Frequently Asked Questions

■ How do I verify my wire payment has been processed?

CashManager OnLine Reports provide summary or detail information on Wire transactions or templates (profiles) that have been created and submitted within CashManager OnLine. The Transfer Detail report is the most commonly used report to confirm the payment status. Below are status types you will see on the reports.

Status	Description
In-Process	The wire transaction was picked up for processing but has not yet received a FED reference or SWIFT reference number confirmation.
Pending	Payment needs additional approval(s) before further processing can occur.
Released	The wire transaction has all necessary approvals, has been assigned a control number, and has been accepted by the wire system.
Confirmed	The wire transaction was released to the appropriate wire network and has received a Fed/SWIFT/CHIP confirmation number.
Bank Rejected	The wire transaction was rejected by BB&T's back-office wire system.
Bank Pending	The wire transaction needs additional approval before further processing can occur.

■ Is Dual Approval available?

Dual Approval for payment services is a feature that allows your company to require one user to initiate a payment and a second user to approve the release of a payment. The dual approval setting may be administered by your company's administrator or, for added protection, by BB&T. Approval settings apply to all transactions, one time or recurring.

■ Are special characters allowed?

Special characters such as !@#%&*()_+{}[] and | are not allowed. Please use letters, numbers, commas (,) and decimals (.).

■ What fields are required on an International outgoing Wire Transfer?

- o **International Bank Account Number (IBAN)** is required when sending a wire to a beneficiary bank in a European country. Enter the IBAN in the beneficiary account number field leaving no spaces.
- o **SWIFT Bank Identifier Code (BIC)** is required when sending an international wire. Select "B" from the "bank ID type" drop-down list, then enter the SWIFT (BIC) code in the "beneficiary bank ID" field or in the "remittance 1" field.
- o **Remittance field** is mandatory information for some countries to record the purpose of the wire and is recommended for all international wires to ensure the foreign receiving bank processes and posts the wire without delay. The "standard remittance" field can capture 140 characters in the free form section.

■ Does CashManager OnLine support all FX Currency types?

No. CashManager OnLine only supports certain FX Currency types. For a complete list of FX currencies or refer to the list on page 19.

CashManager OnLine (CMOL)

CMOL Wire Transfers

Frequently Asked Questions

■ What are the different Bank ID Types?

How do I identify the various institution types in the drop down list on CashManager OnLine?

Values include:

B - Bank Identifier Code (BIC)/SWIFT

C - CHIPS Participant

D - DDA account number

F - FED ABA

U - CHIPS ID

Wire Advices

If you are currently receiving your Wire Transfer Advice notices via fax transmittal or U.S. mail, BB&T will continue to use the same delivery method.

If you receive your advice via email notification, Wire Transfer Email Advices will be sent via secure email courier to selected recipients in order to protect sensitive transactional data.

Key Things to Know

Secure Email Message Retrieval – Wire Transfer Advice Notices:

The process for retrieving your Wire Transfer Advice Notices via email will change. You will be asked to open a “securedoc.html” attachment within the email. The link will redirect you to BB&T’s secure email application hosted by Cisco Registered Envelope Service (CRES). If this is the first time using our CRES solution, you will be asked to go through a one-time registration process. After you have registered, you will be able to access the secure email. The registration and retrieval process **will not** ask for your account numbers, PIN numbers, Social Security numbers or any other confidential information.

How To

Detailed instructions explaining the Cisco Registered Envelope Service (CRES) solution can be found at the following web site: http://www.ironport.com/pdf/Cisco_Registered_Envelope_Recipient_Guide.pdf

Because Cisco Registered Envelope Service (CRES) is a hosted product, you may contact Cisco Registered Envelope Service Support for additional assistance with CRES.

■ **Email support:** support@cres.cisco.com.

■ **Instant Message Chat support:** <https://res.cisco.com/websafe/help?topic=ContactSupport>,
9 a.m. – 9 p.m., ET, Monday–Friday.

CashManager OnLine (CMOL)

CMOL Information Reporting

Key Things To Know

- If you currently view Balance Reporting via eCash Manager Plus, you will be able to access this information using BB&T CashManager OnLine My Reports.
- You will have immediate access to a subset of Current Day and Previous Day reports in My Reports. These reports are: Summary Report–Current Day, Detail Report–Current Day, Statement Report–Previous Day, CSV File Export–Previous Day and Interim Statement Report–Previous Day. You can add additional reports to My Reports from a list of configurable reports.
- If you currently view eStatements, you will be able to access your account statements by using BB&T Cash Manager OnLine Image Statements.
- If you currently view your intraday ACH Debit transactions in eCash Manager Plus, you will now be able to see those in CashManager OnLine Current Day reporting. However, these items will not be memo posted, and therefore not reflected in your intraday account balances.
- Checks clearing your account intraday that are deposited will not be memo posted or reported in Current Day reporting. However, paid checks that are cashed out at a BB&T branch will be memo posted and reported in Current Day.
- If you use Credit Line Sweep, your line balance in the Loan module will be one day behind. You can view the updated Credit Line balance by pulling a Previous Day Statement Report.
- If you currently view your incoming Wire details in eCash Manager Plus, you will now be able to see those in CashManager OnLine Current Day reporting.
- If you currently view Billing Statement on eCash Manager Plus, you will now have access to your billing details by viewing the CashManager OnLine Account Analysis Statement.

Key Things To Do

IMPORTANT: Please back up ALL information you wish to archive from Business e-Cash Manager Plus before the conversion on July 15, 2016.

- During the preview period, beginning on June 27, verify reports availability, view reports and ensure appropriate users are entitled to My Reports.
- After July 18, verify you can view Credit Line Sweep balance information on your Previous Day Statement report.
- After July 18, verify access to Image Statements.

Frequently Asked Questions

■ How do I see what checks will post against my account(s) in Current Day?

If you have complex check disbursement requirements, such as large dollar corporate checks, and need visibility of these items before they post, you may consider enrolling into BB&T's Controlled Disbursement service.

CashManager OnLine (CMOL)

CMOL Information Reporting

How To

- To view Current Day and Previous Day information, access Reports -> My Reports in CMOL. To add additional reports, click on **Configure reports**.
- To view an electronic copy of your official account statement, access Image Statements under the Reports tab.
- To view ACH Debits, run the **Current Day detail report**. You may filter the report for ACH only transactions.
- To view Credit Line balance, run a Previous Day statement report and view the CRL Sweep Available Balance associated with the appropriate Account.
- To view incoming wire details, run the Current Day Detail report. You may filter the report for Wire only transactions.
- To view billing information for your Treasury Services online, access the Account Analysis Statement by navigating to Special Reports under the Reports tab in CashManager OnLine.

Recommended Training

- Information Reporting within CashManager OnLine (live session)
- CashManager OnLine – Current Day Reports
- CashManager OnLine – Previous Day Reports
- CashManager OnLine – Image Statements

Please refer to the Learning Options training schedule enclosed in this packet.