

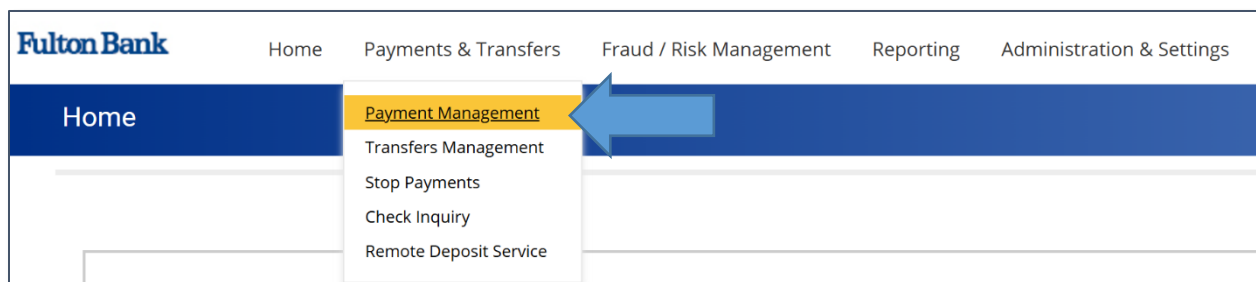
BOSS Online Banking Guide

Loan Payment and Loan Draw – Quick Reference Guide

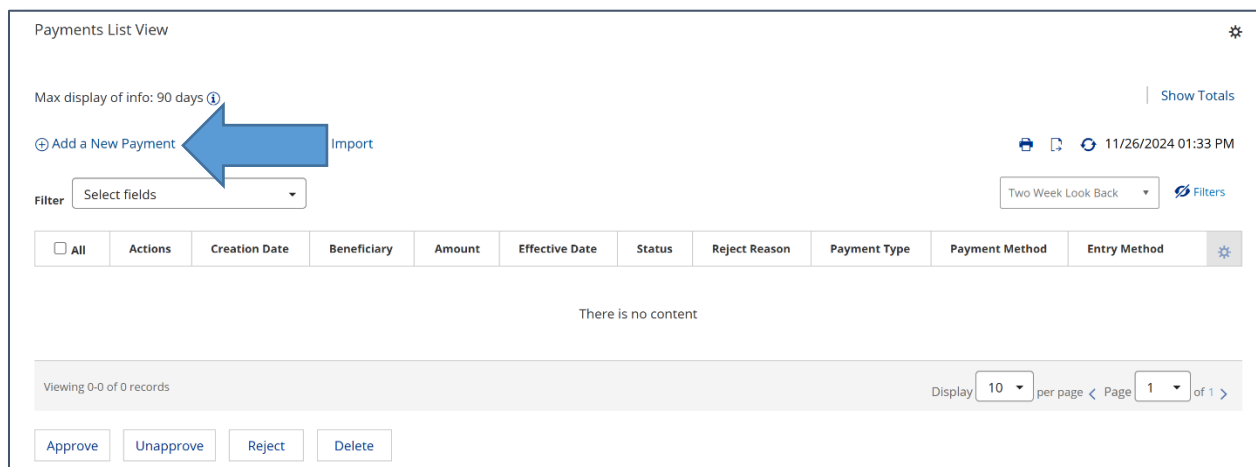
This quick reference guide will provide you step-by-step instructions on how to submit a Loan Payment and Loan Draw through BOSS Online Banking.

Creating a Loan Payment

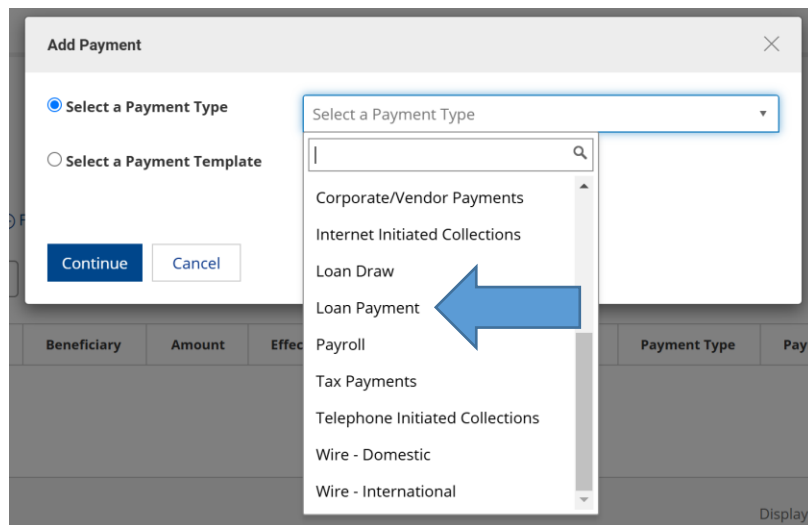
1. Log into BOSS Online Banking - <https://ffcbusinessolb.com/ui>
2. Click **Payments & Transfers**
3. Select **Payment Management**



4. Select **Add a New Payment**



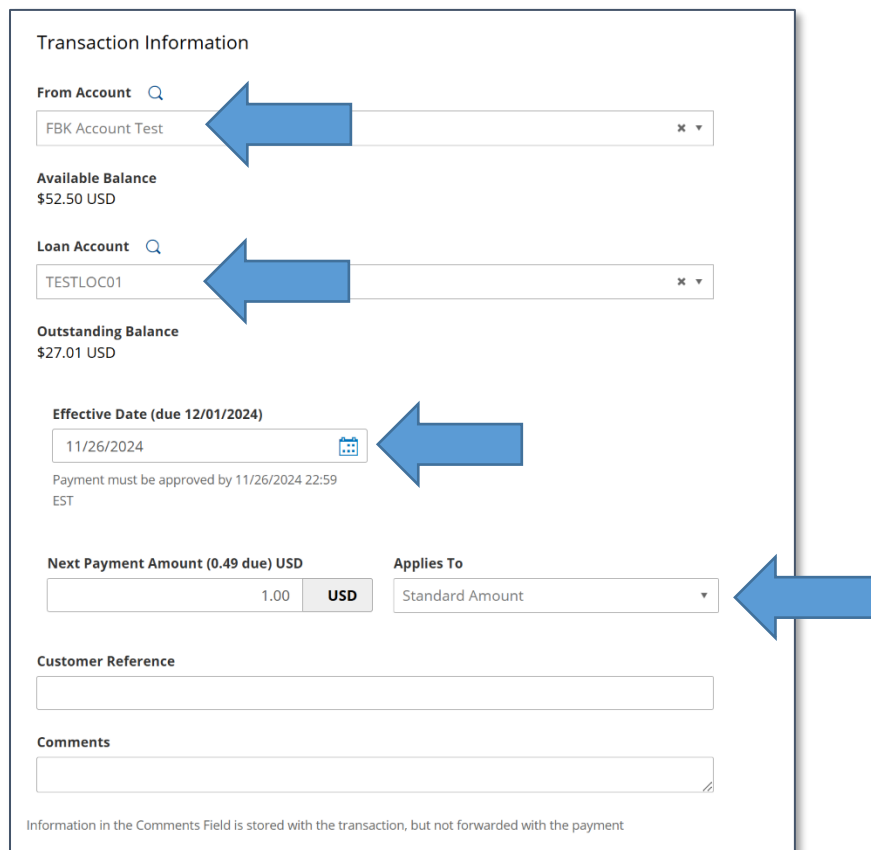
5. Select **Loan Payment**



The screenshot shows the 'Add Payment' dialog box. It has two radio buttons: 'Select a Payment Type' (selected) and 'Select a Payment Template'. Below these are 'Continue' and 'Cancel' buttons. A dropdown menu is open, showing a list of payment types: Corporate/Vendor Payments, Internet Initiated Collections, Loan Draw, Loan Payment (highlighted with a blue arrow), Payroll, Tax Payments, Telephone Initiated Collections, Wire - Domestic, and Wire - International. The background shows a table with columns: Beneficiary, Amount, Effective Date, Payment Type, and Payment Amount.

6. Select **Continue**

7. Complete Transaction Information



The screenshot shows the 'Transaction Information' form. It contains the following fields and information:

- From Account:** A dropdown menu showing 'FBK Account Test' with a blue arrow pointing to it.
- Available Balance:** \$52.50 USD
- Loan Account:** A dropdown menu showing 'TESTLOC01' with a blue arrow pointing to it.
- Outstanding Balance:** \$27.01 USD
- Effective Date (due 12/01/2024):** A date picker showing '11/26/2024' with a blue arrow pointing to it. Below it, a note says 'Payment must be approved by 11/26/2024 22:59 EST'.
- Next Payment Amount (0.49 due) USD:** A field showing '1.00' and a 'USD' button.
- Applies To:** A dropdown menu showing 'Standard Amount' with a blue arrow pointing to it.
- Customer Reference:** An empty text field.
- Comments:** An empty text area.

At the bottom, a note states: 'Information in the Comments Field is stored with the transaction, but not forwarded with the payment'.

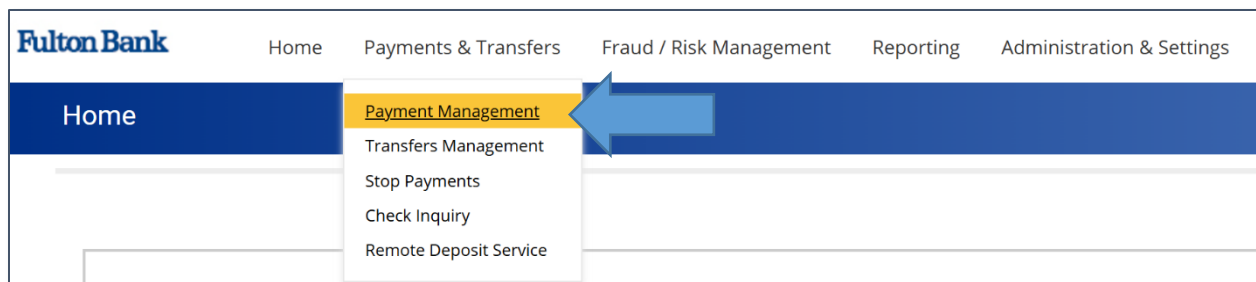
8. Select **Submit**

Applies to Payment Types

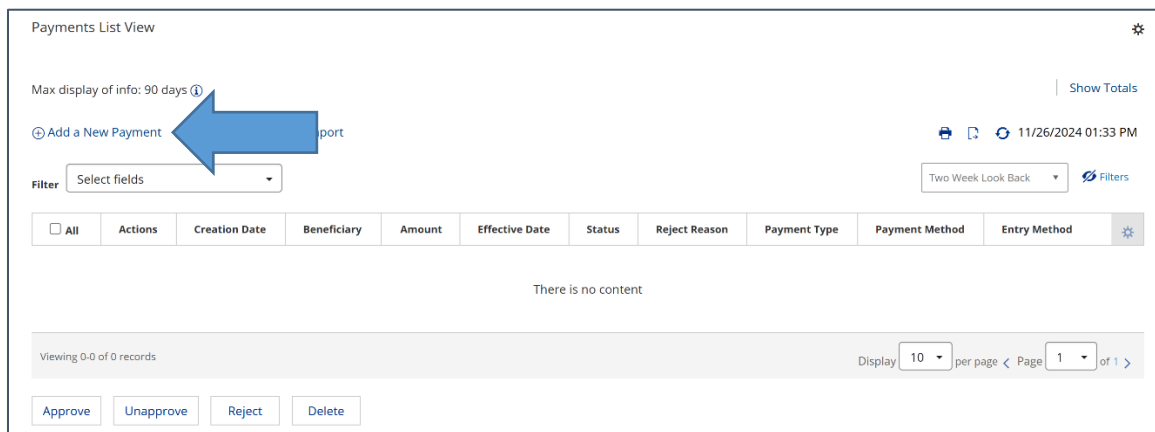
- ❖ **Standard Amount** (Regular Payment) – You will be able to pay more than the amount due, the amount due, or less than due (as long as it does not exceed all amounts combined). If the amount covers more than the amount due, the bank would determine how to apply the excess amount towards other components.
- ❖ **Principal Only** – This will apply directly towards the principal of the loan amount. It will not remove or count against the ‘amount due’ balance. Nor will it get applied to any of the other types. If you happen to apply more money towards your principal balance than the outstanding principal balance, you will receive an error message that states the amount is invalid or exceeds amount due.

Creating a Loan Draw

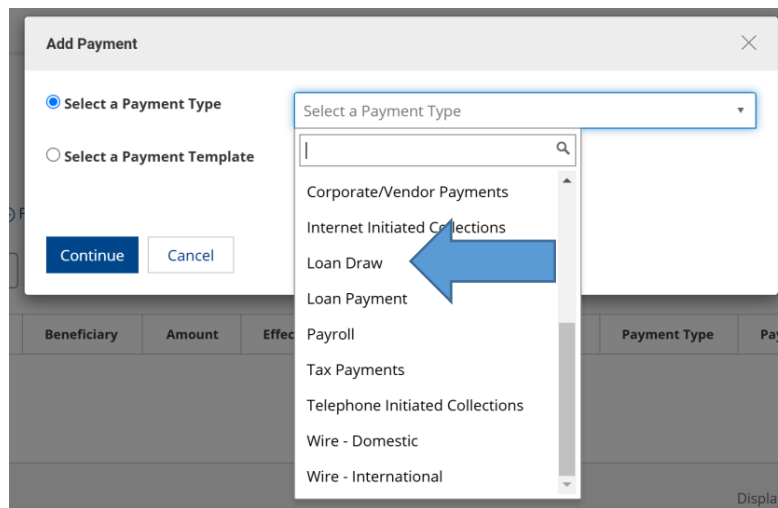
1. Log into BOSS Online Banking - <https://ffcbusinessolb.com/ui>
2. Click **Payments & Transfers**
3. Select **Payment Management**



4. Select **Add a New Payment**



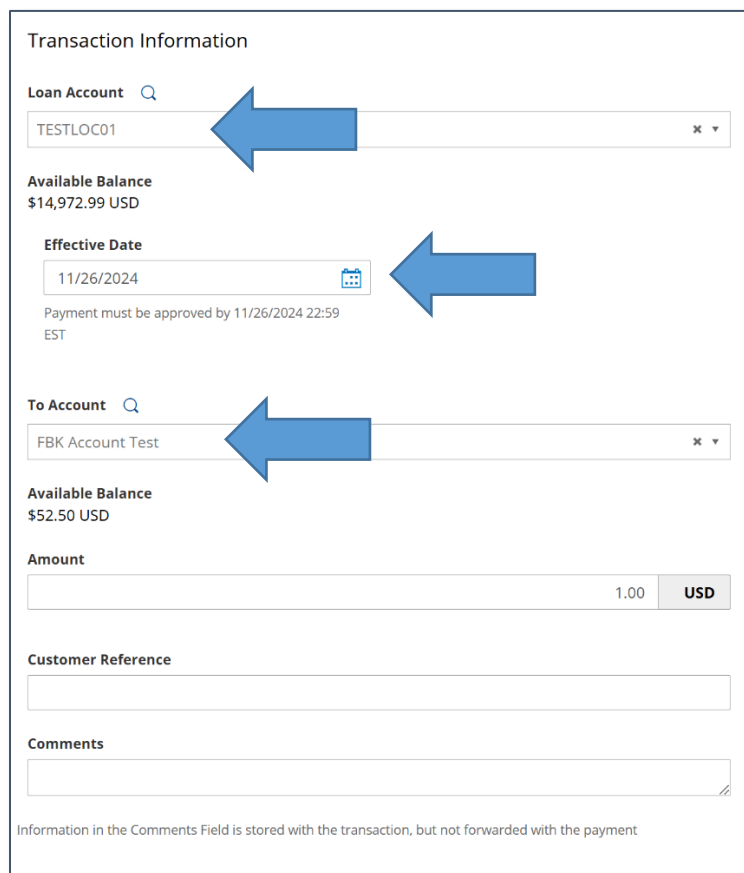
5. Select **Loan Draw**



The screenshot shows the 'Add Payment' dialog box. On the left, there are two radio buttons: 'Select a Payment Type' (which is selected) and 'Select a Payment Template'. Below these are 'Continue' and 'Cancel' buttons. On the right, a dropdown menu is open, showing a list of payment types. A blue arrow points to the 'Loan Draw' option in this list. The list includes: Corporate/Vendor Payments, Internet Initiated Collections, Loan Draw, Loan Payment, Payroll, Tax Payments, Telephone Initiated Collections, Wire - Domestic, and Wire - International.

6. Select **Continue**

7. Complete Transaction Information



The screenshot shows the 'Transaction Information' form. It contains several fields with blue arrows pointing to them: 'Loan Account' (containing 'TESTLOC01'), 'Effective Date' (containing '11/26/2024'), 'To Account' (containing 'FBK Account Test'), and 'Amount' (containing '1.00' and 'USD'). Below the 'Amount' field are 'Customer Reference' and 'Comments' text areas. A note at the bottom states: 'Information in the Comments Field is stored with the transaction, but not forwarded with the payment'.

8. Select **Submit**