

Commercial Loans Go-To Guide

Overview

Summary

Commercial Loans allows a user to easily view and manage loans for a company. The feature can be accessed through the “Pay & Transfer” tab and is available to all System administrators

Within Commercial Loans, admins can:

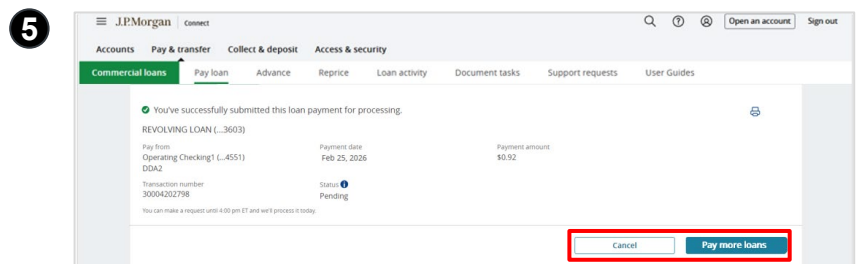
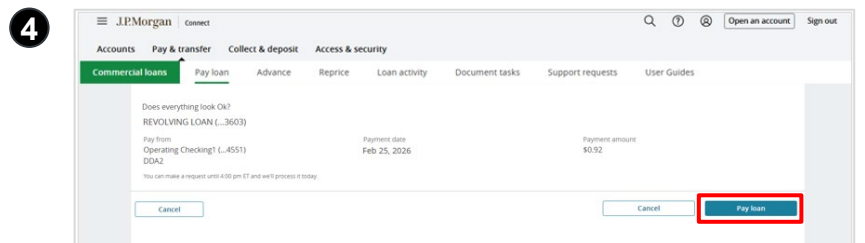
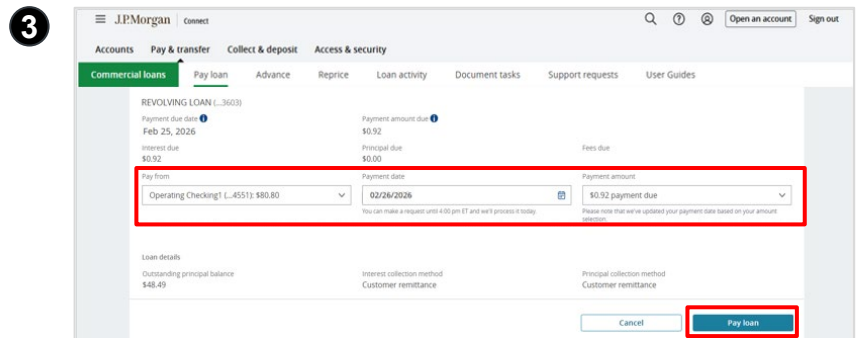
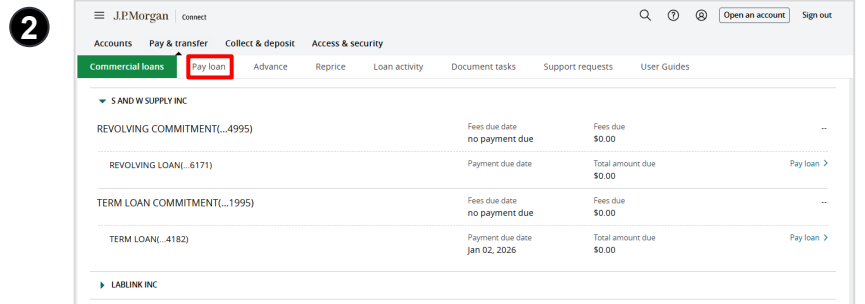
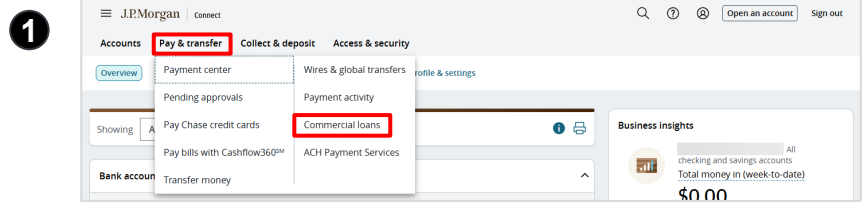
- View loan activity and details such as outstanding balances and payment schedules
- Schedule and make loan payments directly through the platform
- Access other accounts and services offered by Connect, while integrating loan management

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Pay Loan

1. Select **Pay & transfer**, then **Commercial loans**
2. View loan due dates, amount due or select **Pay loan** to make a payment
3. Choose the account to **Pay from**, select the **Payment date** and **Payment amount due**, then select **Pay loan**
4. Review payment details for accuracy, then select **Pay loan**
5. Once successfully submitted, choose either **Pay more loans** or **Close**



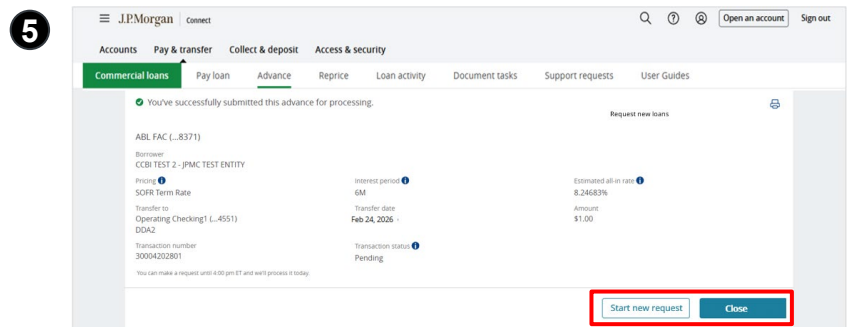
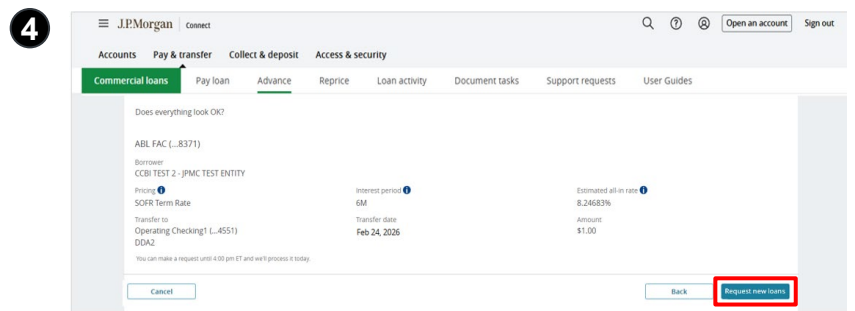
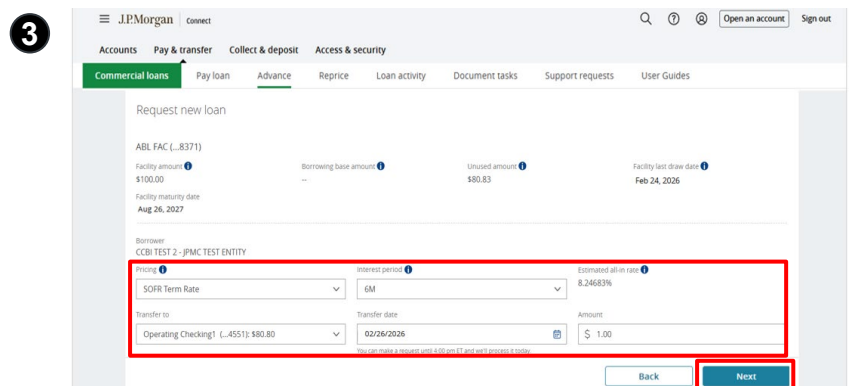
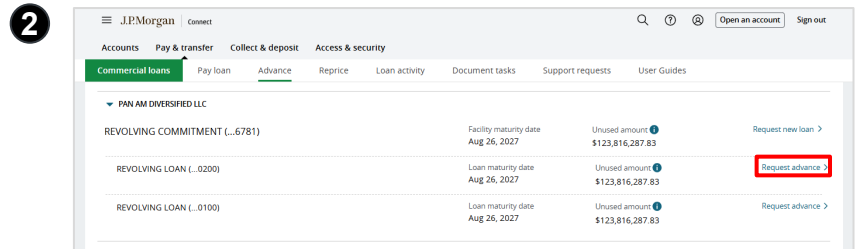
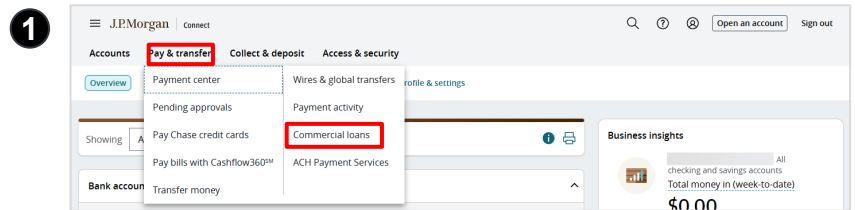
Request Advance: Book New SOFR Loan

Note: A SOFR advance is not available same-day. SOFR advances should generally be requested at least 3 business days prior to the start of the interest period² selected (refer to loan documents for the time periods on notice requirements for requesting advances)

See an estimated all-in rate, and the actual rate will typically be set 2 business days prior to the start of the interest period

1. Select **Pay & transfer**, then **Commercial loans**
2. To request an advance at a new SOFR rate, select **Request advance** at the facility level
3. Select **Pricing**, **Interest period** (loan tenure), **Transfer to**, **Transfer date** and **Amount** requested to borrow, then select **Next**
4. Review information for accuracy, then select **Request new loan**
5. Once successfully submitted, choose either **Start new request** or **Close**

Note: Requesting an amount that exceeds the available unused balance is not allowed

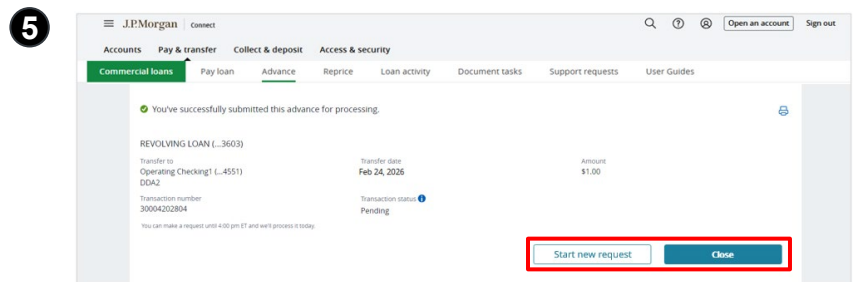
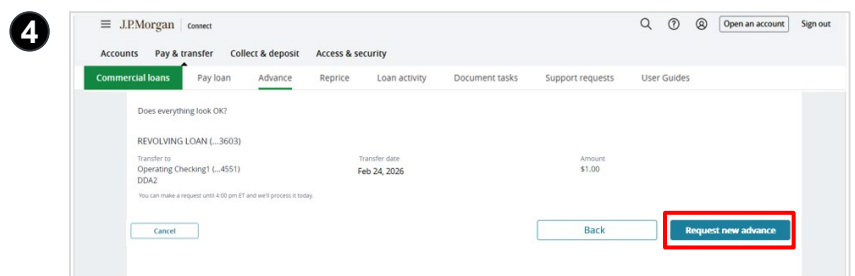
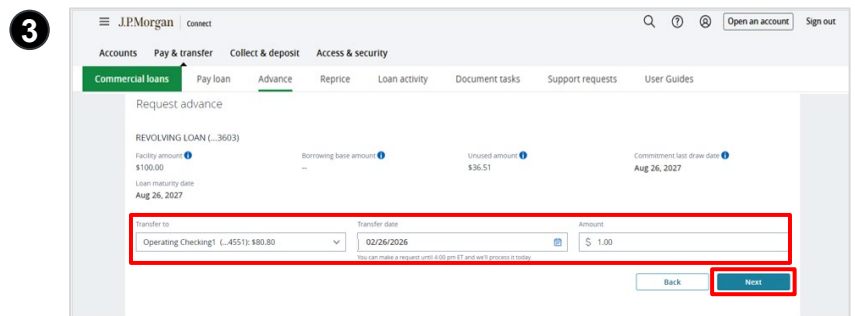
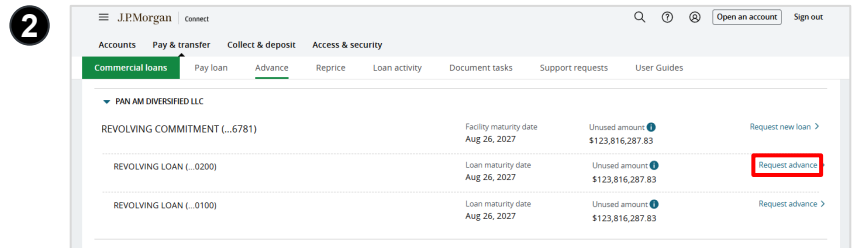
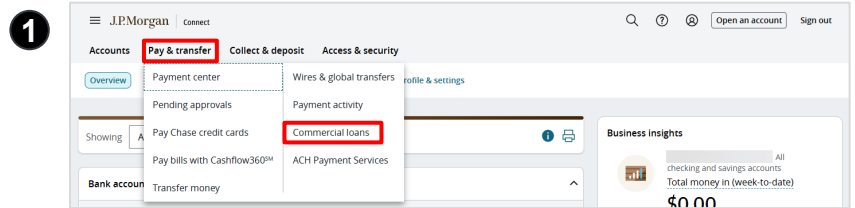


Refer to your loan documents for the time periods on notice requirements for requesting advances

Request Advance: Floating Rate (or a same day or future advance)

Note: Floating rate advances may not be available on a same day basis if banker approval and additional processing is required

1. Select **Pay & transfer**, then **Commercial loans**
2. For a floating rate advance, select **Request advance** on a floating rate loan
3. Select **Transfer to, Transfer date, Amount**, then select **Next**
4. Review advance information, then select **Request advance**
5. Review advance information for accuracy, then select either **Start new request** or **Close**



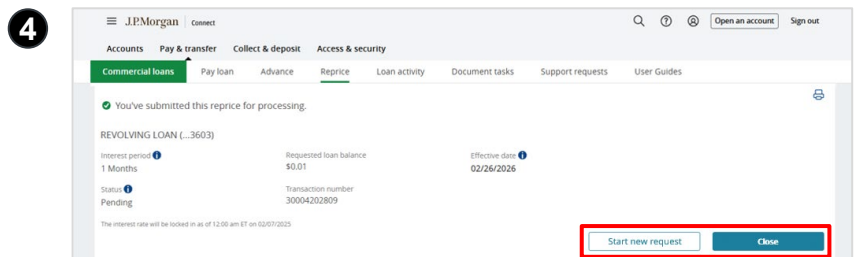
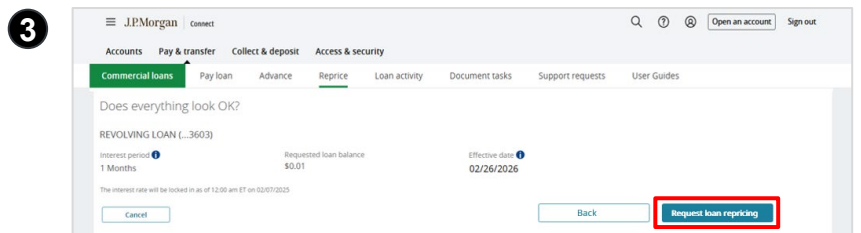
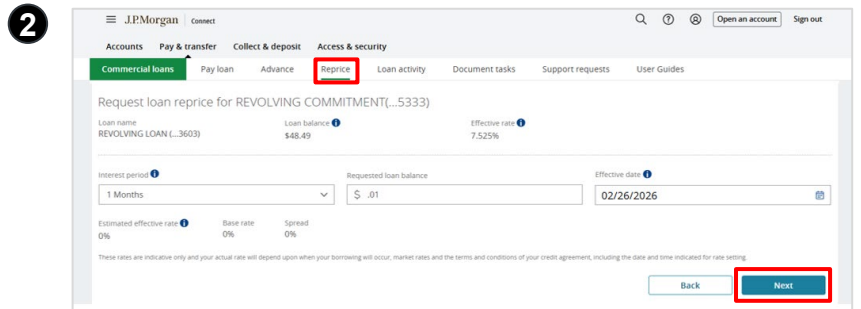
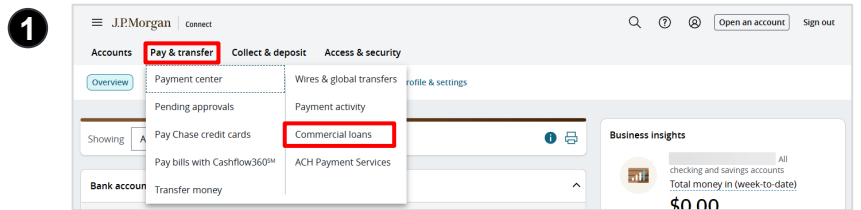
Reprice

View loans eligible for repricing and make a request

1. Select **Pay & transfer**, then **Commercial loans**
2. Select the **Interest period** for the request, choose a **Reprice action** and the account to **Transfer from**, then select **Next**

Note: Use the tool tips for additional explanation on the loan information displayed

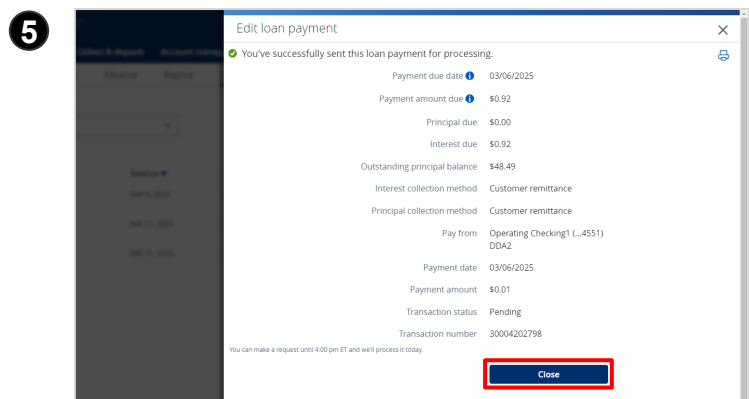
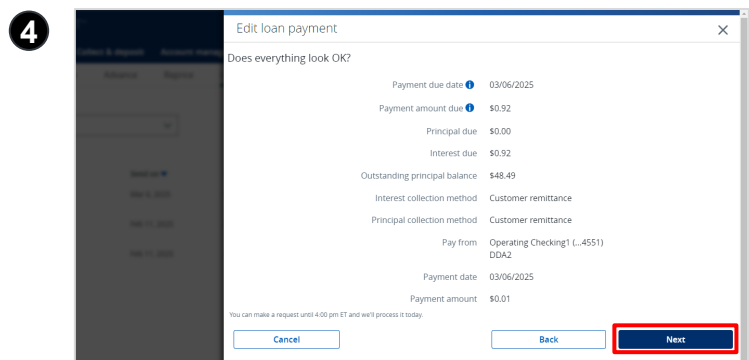
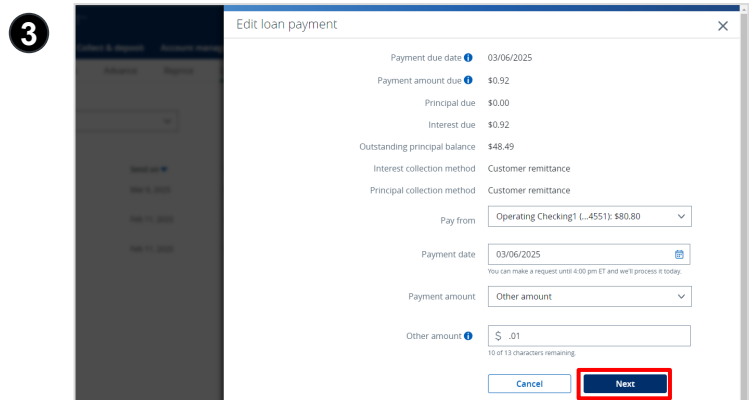
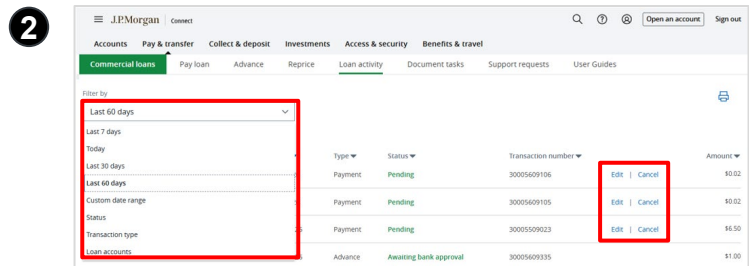
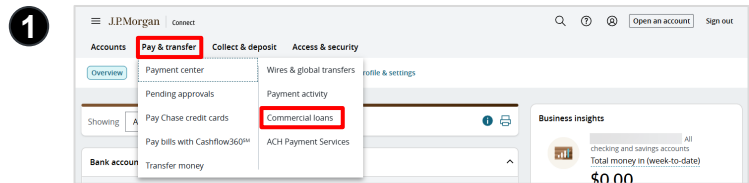
3. Review requests for accuracy, then select **Request repricing**
4. Once successfully submitted, choose either **Start new request** or **Close**



Loan Activity

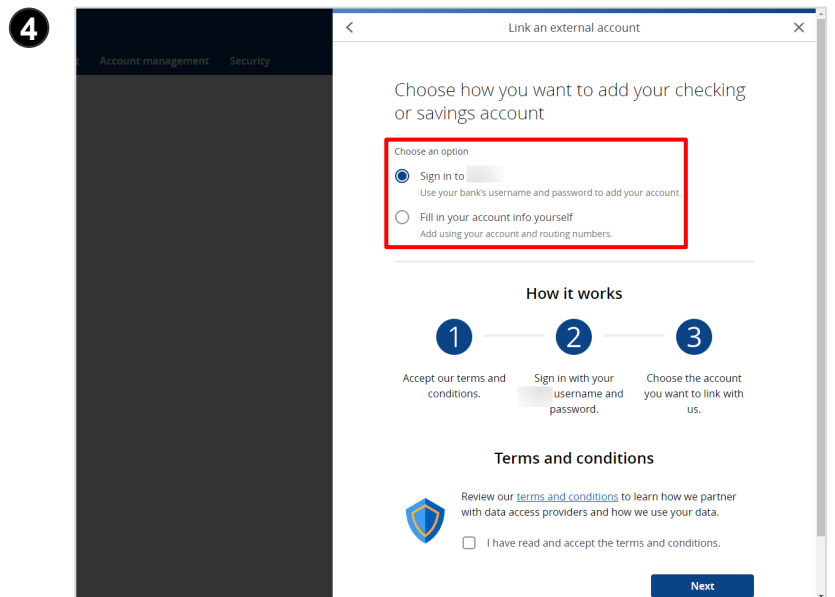
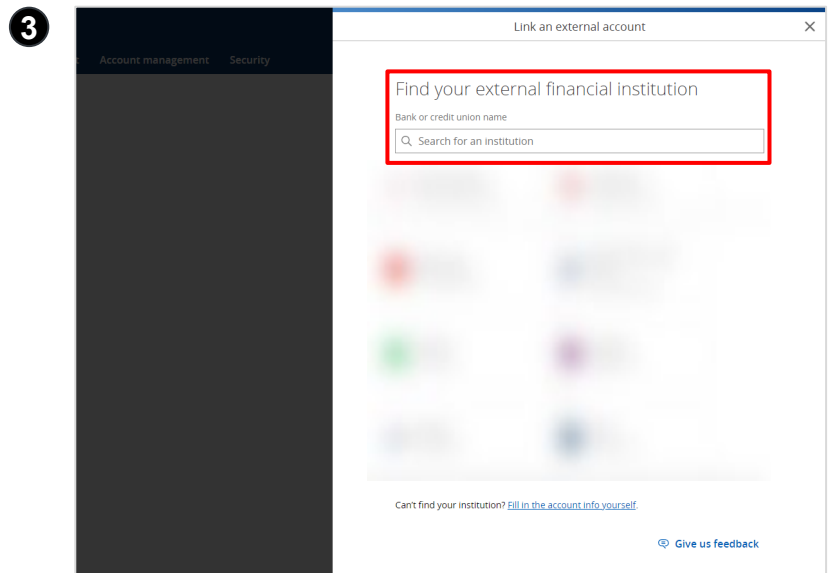
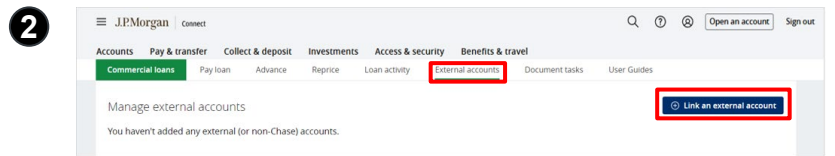
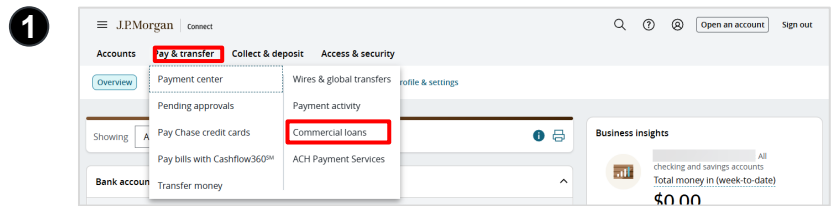
Note: Connect reads from QuickBooks and Automatically pulls forward bill payment information

1. Select **Pay & transfer**, then **Commercial loans**
2. Within the **Loan activity** page, use the **Filter by** option to refine loan transaction history and filter by date range, **Status**, **Transaction type** and **Loan accounts**
 - a. For pending transactions, choose either **Edit** or **Cancel**
3. If editing, make the necessary changes to **Pay from**, **Payment date**, **Payment amount**, then select **Next** to review
4. Review requests for accuracy, then select **Next**
5. Once successfully submitted, select **Close**



External Accounts

1. Select **Pay & transfer**, then **Commercial loans**
2. To manage accounts from external financial institutions, select the **External accounts** tab
 - a. To add a new account, select **Link an external account**
 - **Note:** This is only available for CTL
3. Search for and select a financial institution
4. Choose an option below for linking the account
 - a. Sign into the external account using the username and password for that financial institution
 - b. Fill in account information by using account and routing numbers



Document Tasks

Upload financial documents online

1. There are two ways to navigate to the Commercial loans dashboard from the homepage:

- Select **Pay & transfer**, then **Commercial loans**
- Select **Manage loans** from the accounts overview dashboard

2. Select **Document tasks** in the Commercial loans navigation bar

Note: Confirm that the user is entitled as an authorized user to access Document Tasks. For more information, visit the Access & Security Manager Go To Guide

3. Selecting **Document tasks** will redirect to the Digital Document Exchange dashboard page

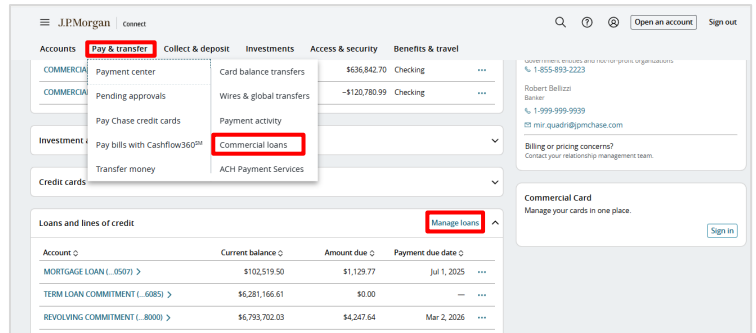
- Select **Upload Documents** on the Document Upload section

4. Select a document that has a **Pending Action** status

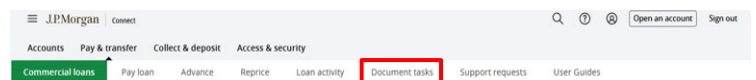
5. Upload the requested document, review it and select **Submit**

6. After receiving confirmation, select **Return to Home**

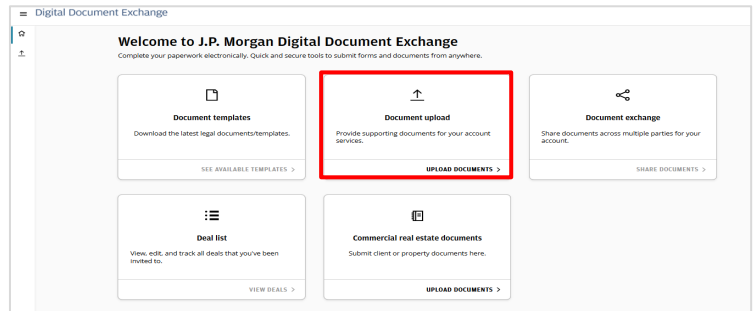
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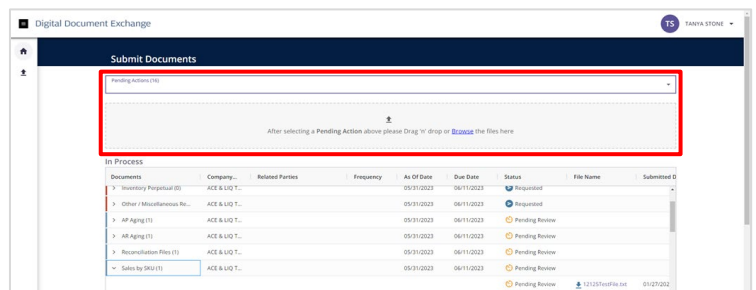
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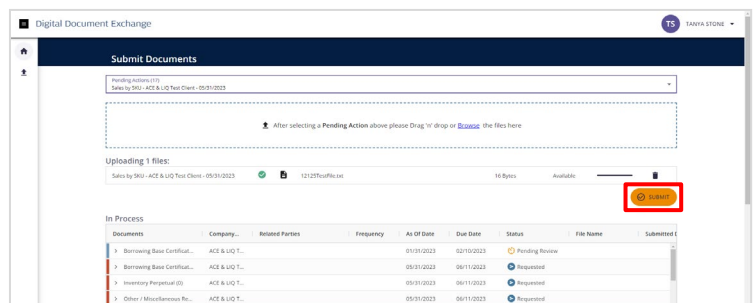
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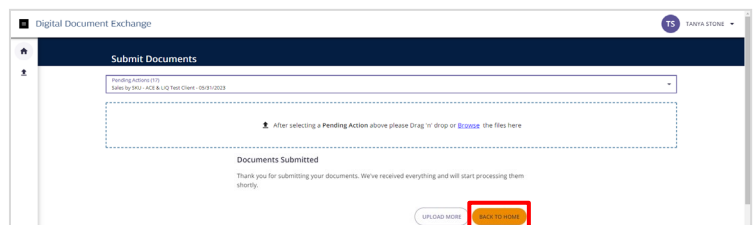
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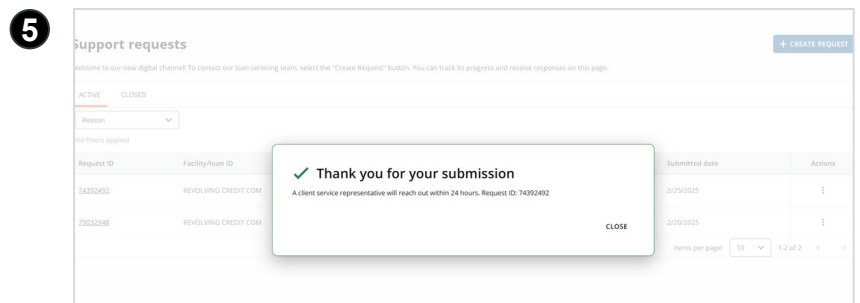
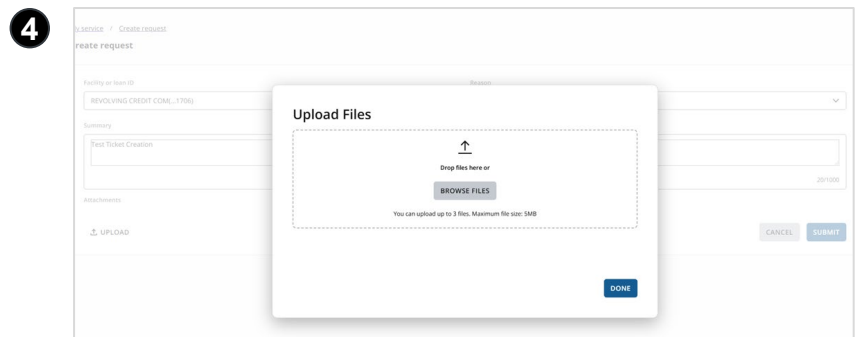
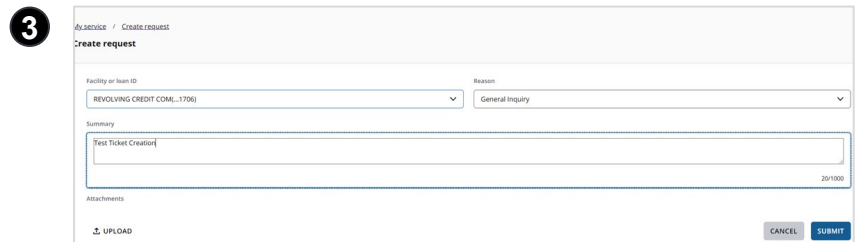
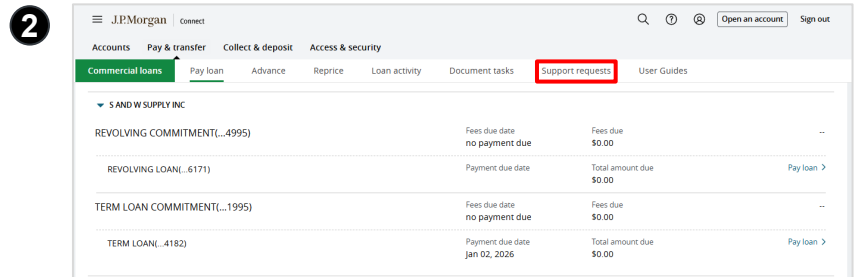
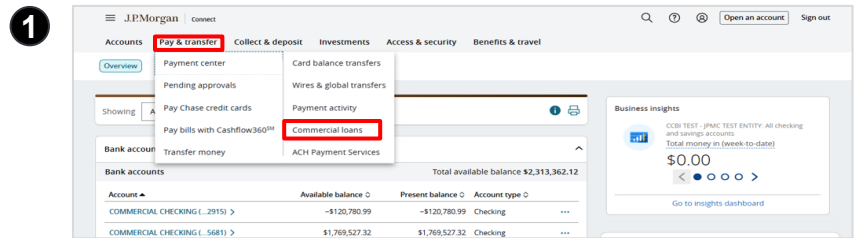


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Support Requests

1. Select **Pay & transfer**, then **Commercial loans**
2. Select **Support requests**
3. Create a request by filling out the necessary information
4. Upload any supporting documentation
5. Submit the request



Request Payoff Quote

1. There are two ways to request a payoff quote:

a. Select **Request payoff quote** from the ellipses on the intended loan from the overview dashboard

b. Select **Request payoff quote** as a reason when creating a support request

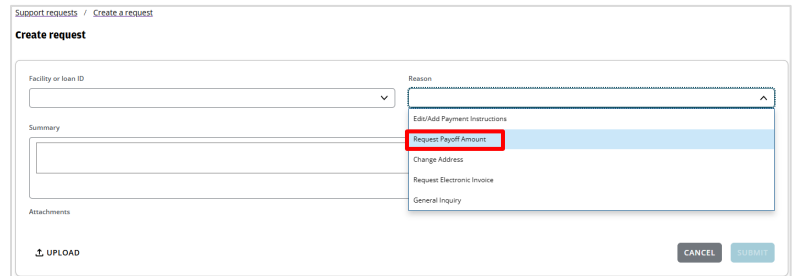
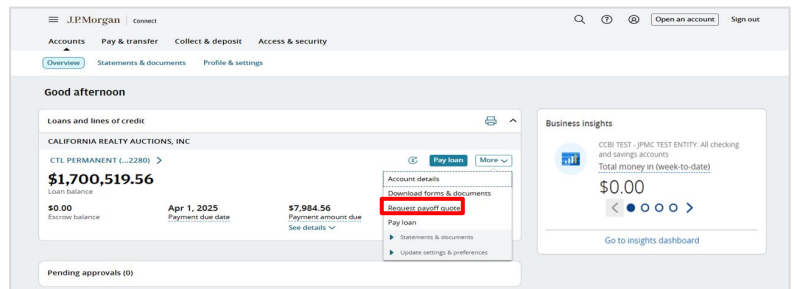
Note: Requesting a payoff quote through support requests is only available for CTL Loans

2. Create a request by filling out the necessary information and select **Next** or **Submit**

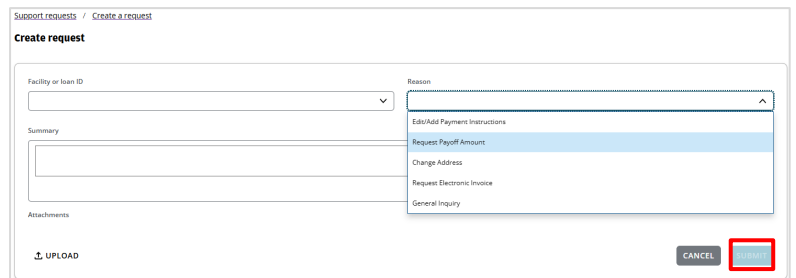
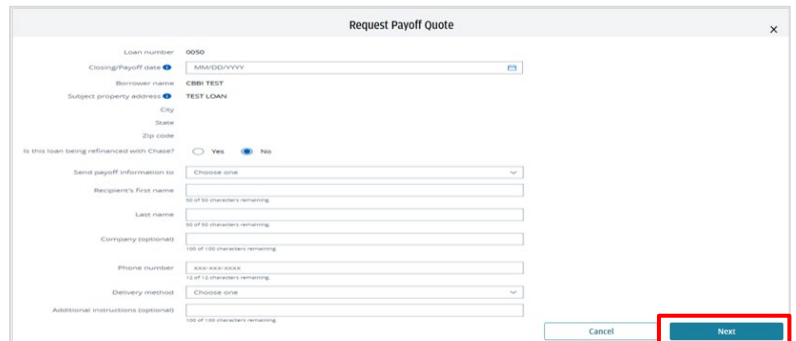
3. Submit the request

Note: The client will either be provided the information immediately or will be provided with a case ID and an expected time for the payoff quote to be received

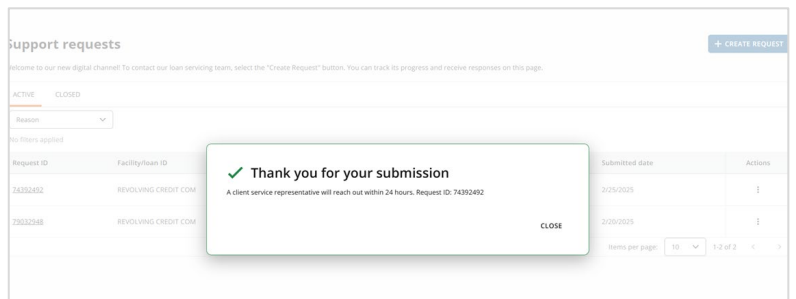
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Retrieving Statements

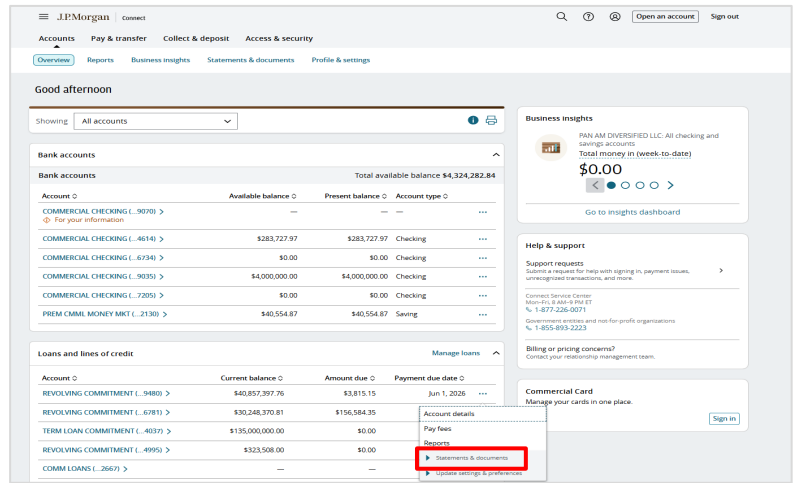
1. There are two ways to retrieve a statement:

- a. Select **Statements & documents** from the more dropdown after selecting the desired loan
- b. Select **Statements & documents** from the ellipses for the desired loan

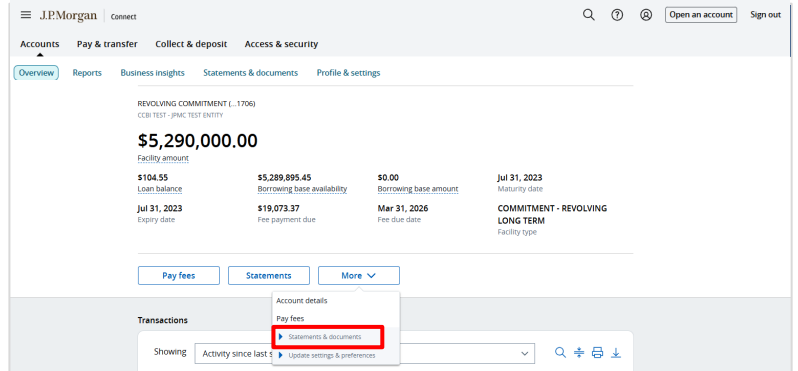
2. Select **Statements**

3. Open or save the desired statement

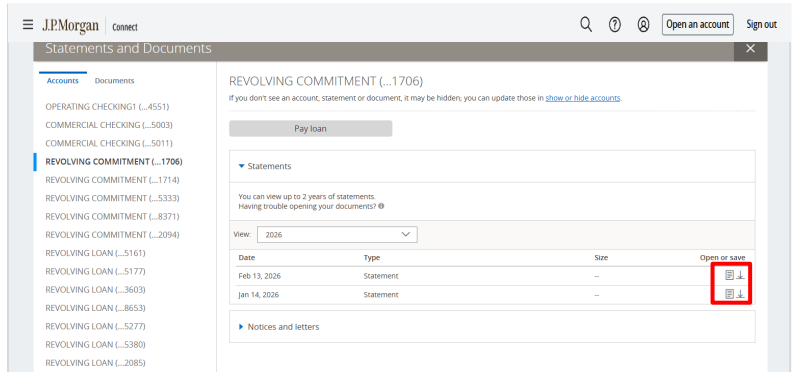
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