Texas Capital

CreditNow User Guide
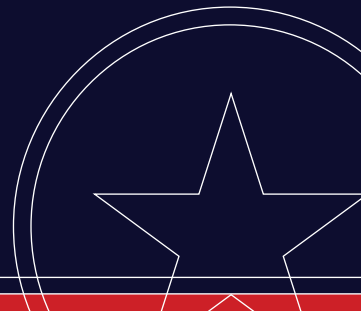
CreditNow User Guide

HOME PAGE/CREDIT OVERVIEW

Texas Capital's CreditNow shows facilities, loans, balances, transactions and statements.

Customer Name, Customer Number and Relationship Manager information will be displayed at the top. The 'i' icon indicates that the information displayed may not include real time transaction details. For real time summaries, user has to select the Facility or Loan Number.
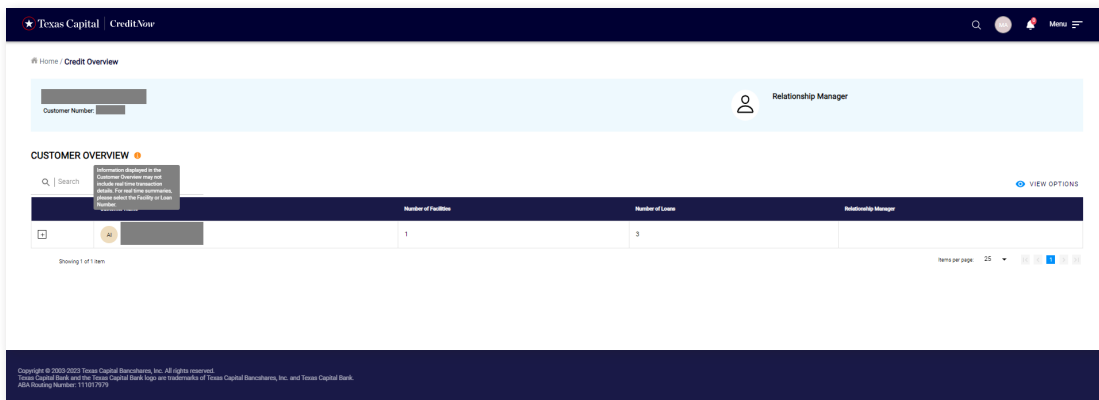
View Customer List

Existing customers can be displayed in tabular format and grouped by relationship. If the customer has any loans that are past due, a red flag is displayed next to the Customer Name.

Search for a Customer

Search for a customer by typing in part of the Customer Name in the search box.
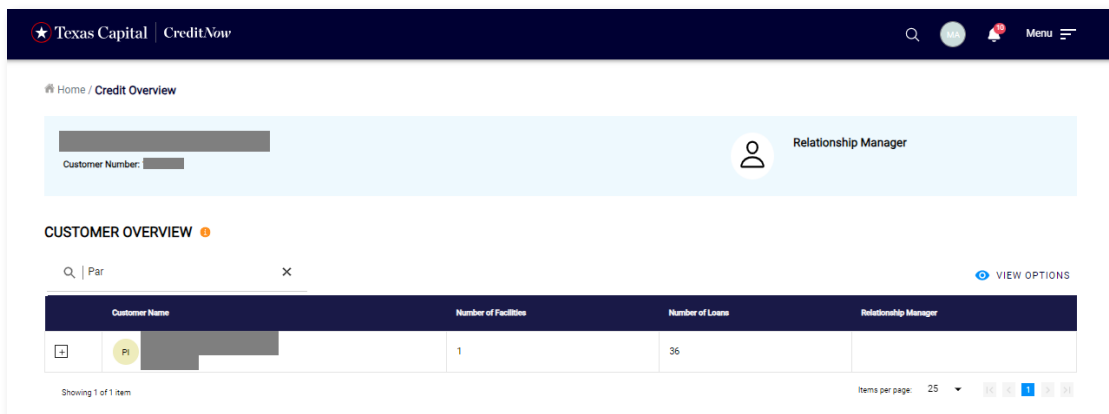
Sort Customers

The Customer List can be sorted by clicking on any of the column headers. To sort by Customer Name, hover over the column header. **Customer Name**, an Up/Down arrow, will display the current sort order, then click on the column header to sort by Customer Name.

User Type

There are two main types of users: Primary System Admins (PSAs) & View Only users. According to the login method, i.e., BankNow or CreditNow direct login, PSA users may be able to see different type of functionalities.

View Facilities under a Customer

Click on ⊞ icon next to a customer to see the list of facilities (as of previous day) under the Customer. A red flag is shown next to the Facility Number if the facility is past due or if any of the loans under the facility are past due. The Facilities List can be sorted by clicking on any of the column headers. To sort by Facility Number, hover over the column header **Facility Number**. An Up/Down arrow will be displayed to show the current sort order, then click on the column header to sort by Facility Number.
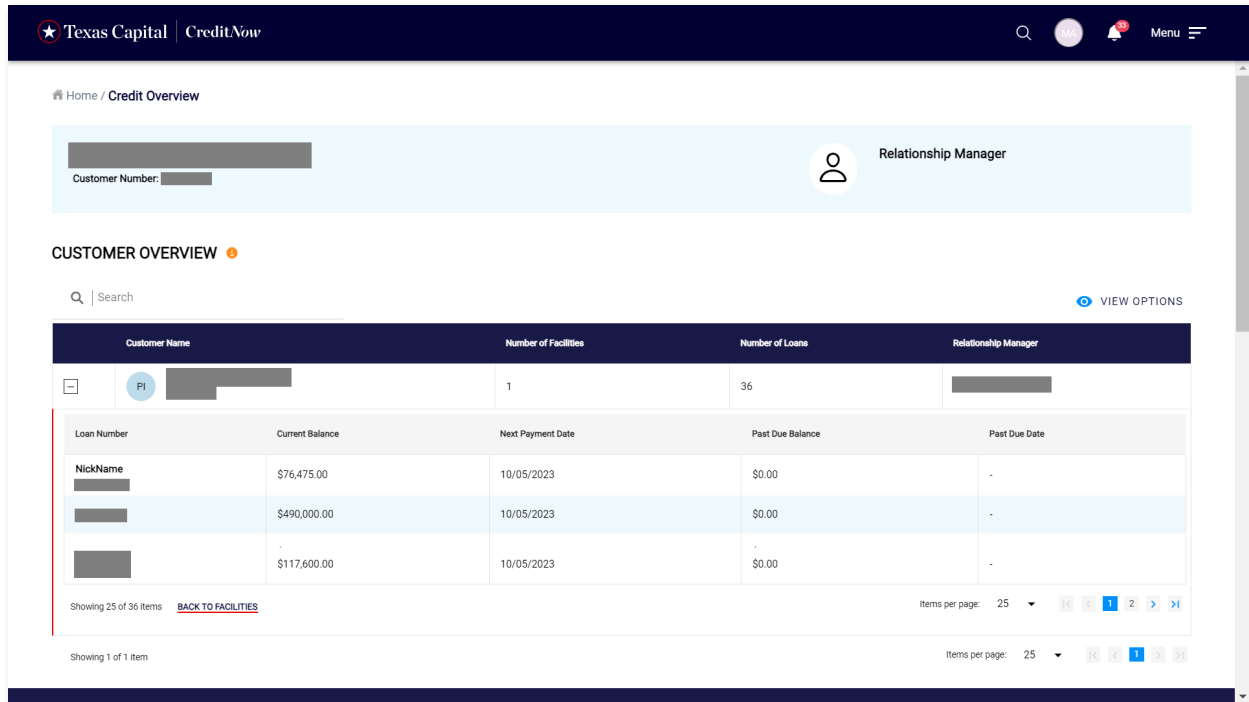
- By default, 25 Facilities are displayed. To change this setting, select 5, 10, 15, 20 or 25 from the **Items per page** dropdown box. To view Facilities on different pages, click the arrows. To navigate to a different page, use filtering options or change the view option in Card View.
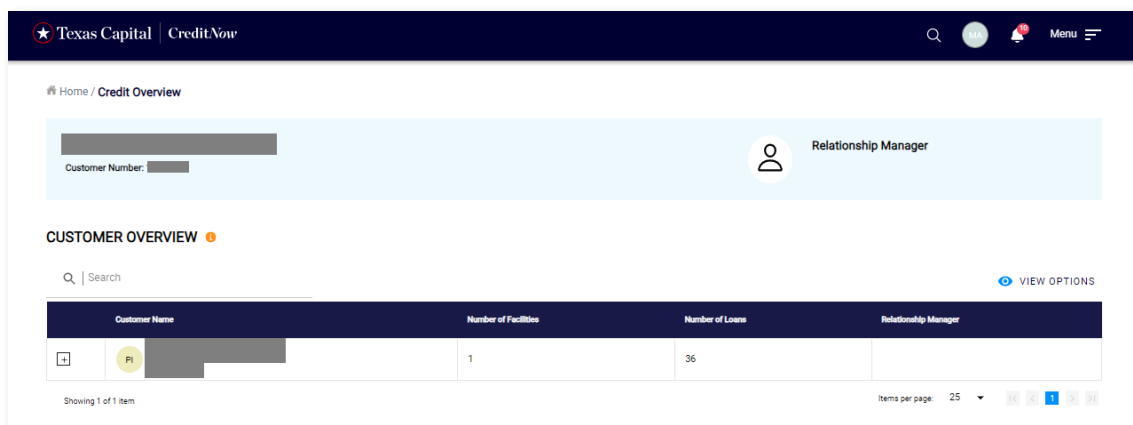
View Loans under a Facility

- Click on ⊞ icon next to a Facility to see the list of loans (as of previous day) under that facility. The Loans List can be sorted by clicking on any of the column headers. To sort by Loan Number, hover over the column header **Loan Number**. An Up/Down arrow will be displayed to show the current sort order, then click on the column header to sort by Loan Number.

- To go back to see the list of Facilities, click on **Back to Facilities** link.

- By default, 25 Loans are displayed. To change this setting, select 5, 10, 15, 20 or 25 from the **Items per page** drop-down box. To view Loans on different pages, click on the arrows to navigate to a different page and see more details for the Loans.
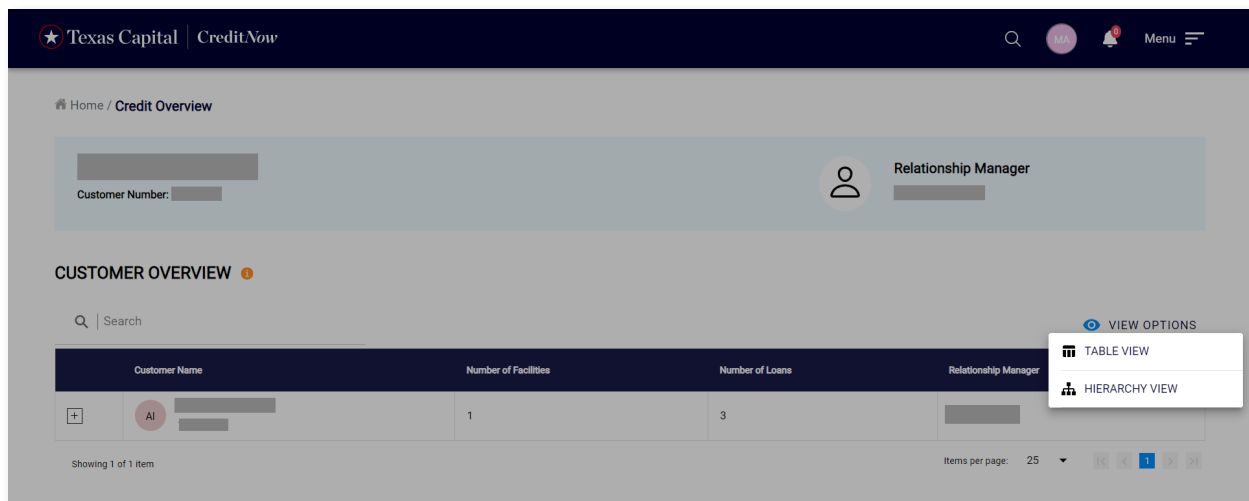
Hierarchical View of Customer Information

View all existing Customers under a Parent Customer (if applicable). See Facilities under each Customer and Loans under each Facility in a Hierarchical view by clicking on **View Options > Hierarchy View**.
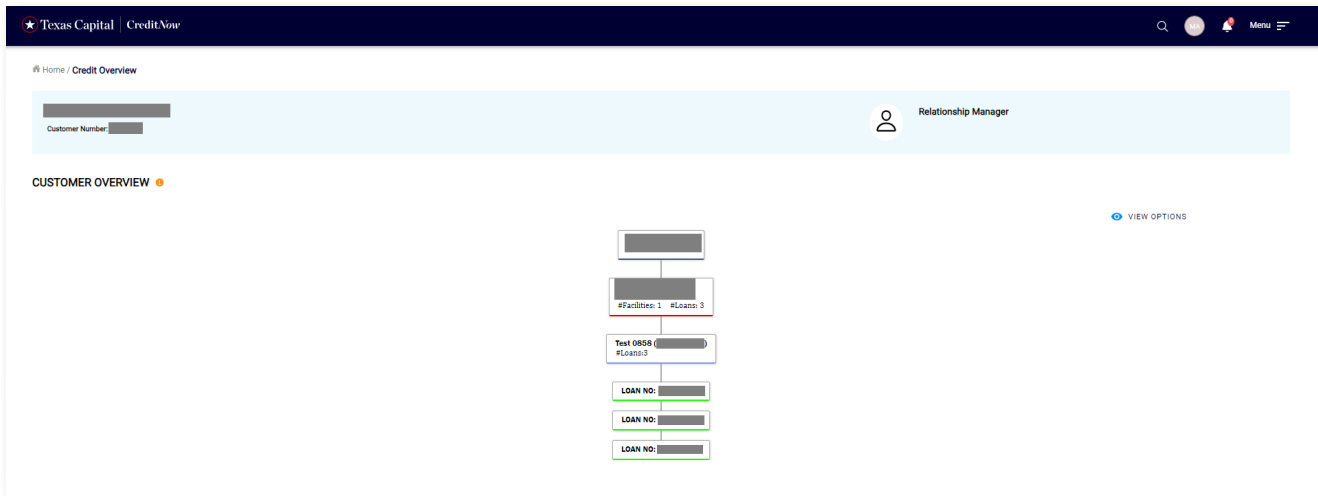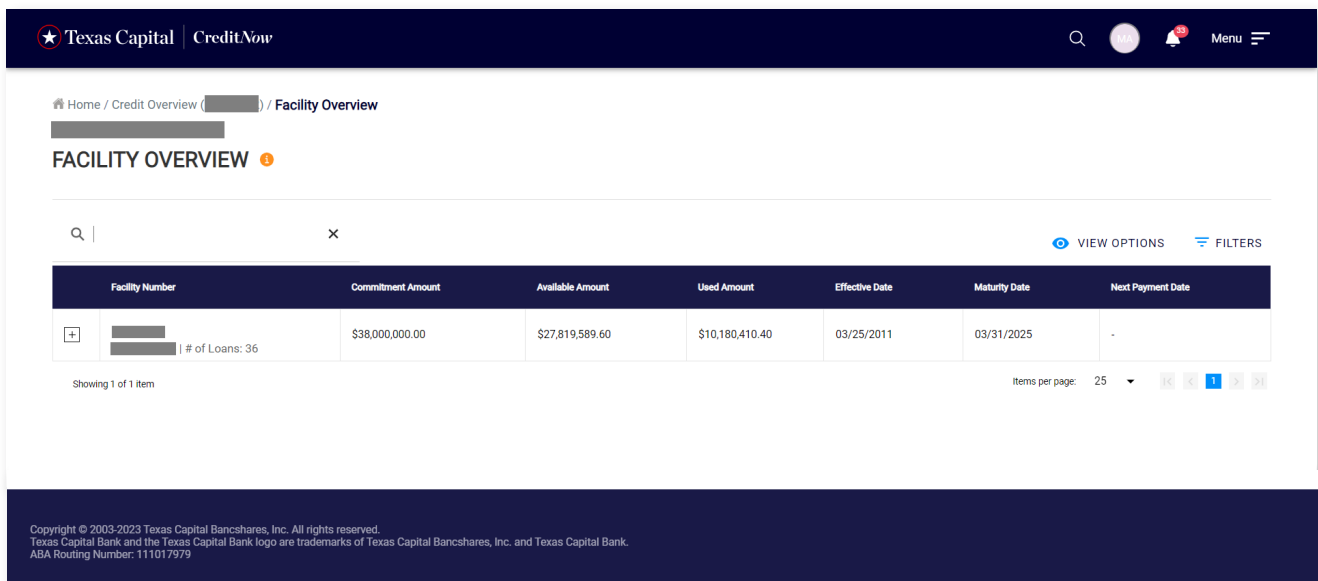
The following screen will be displayed showing Customers under a Parent Customer (if applicable). See Facilities under each Customer and Loans under each Facility in a Hierarchical view.

FACILITY OVERVIEW

Click on a Customer Name to go to the Facility Overview page to see list of facilities (as of previous day) under that Customer. A red flag will be displayed next to the facilities that are past due.
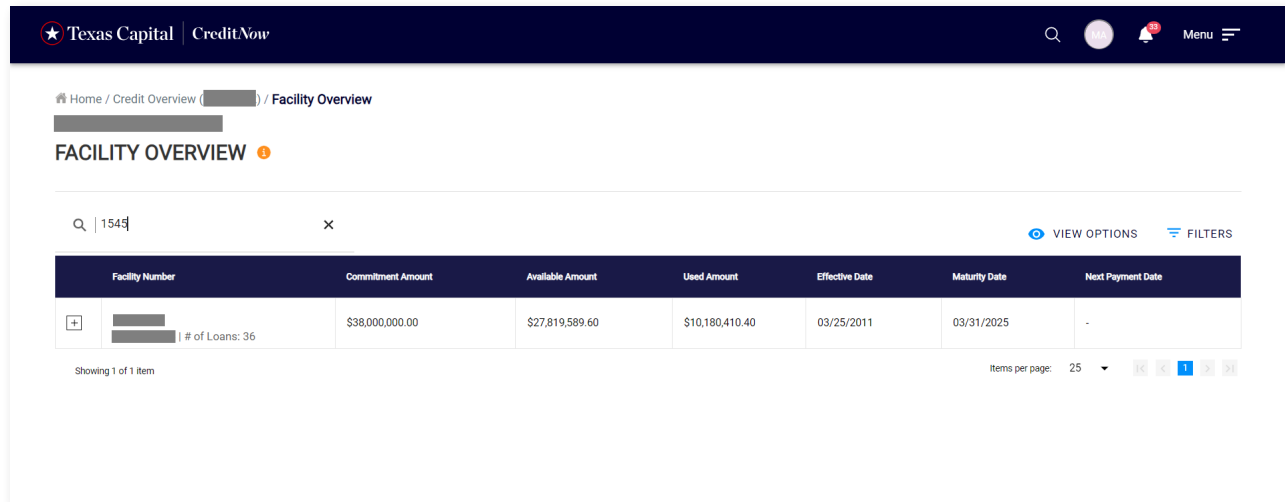
Search for Facility

Search for a particular Facility by typing in part or all of the Facility Number in the search box.

Sort Facilities

The Facilities List can be sorted by clicking on any of the column headers (**Facility Number**, **Amount** or **Date**). To sort by Facility Number, hover over the column header **Facility Number**. An Up/Down arrow will be displayed to show the current sort order, then click on the column header to sort by Facility Number.

Card View of Facilities

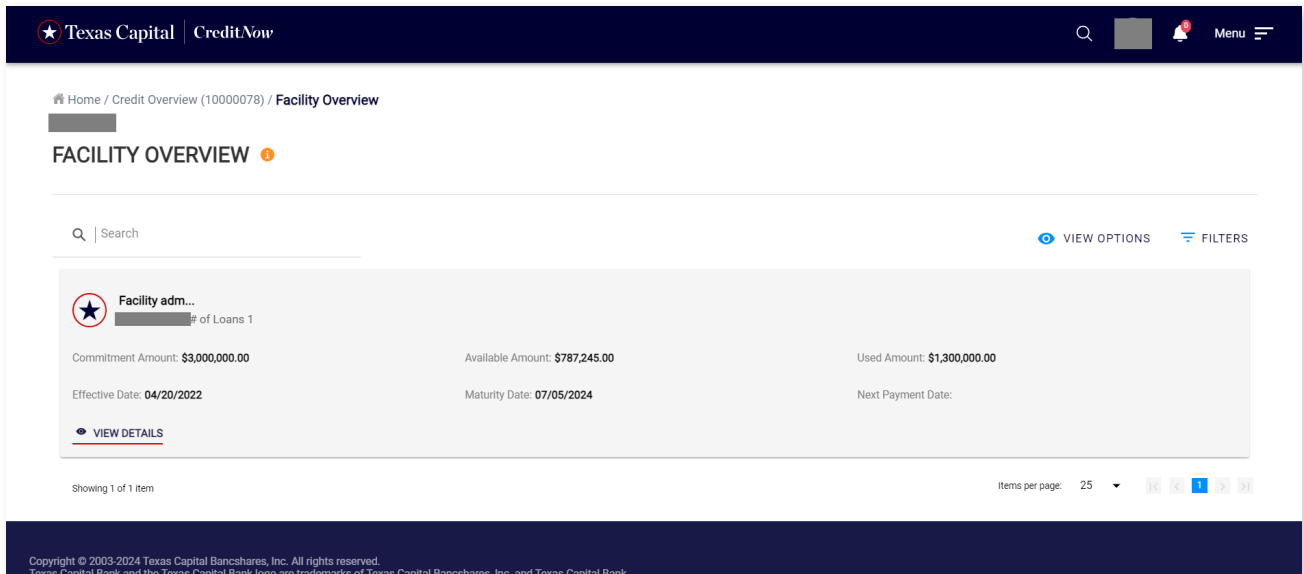Click **View Options > Card View** to view the Facilities in Card format.

Facilities are displayed in Card View as shown below:

Filter Facility Overview

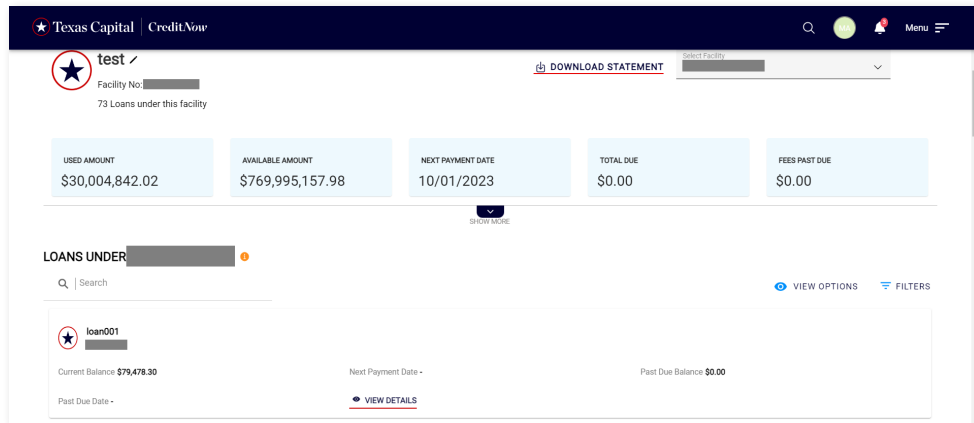Click **Filters** and select. Click **Apply Filter** button to view the list of Facilities filtered by the selected criteria.
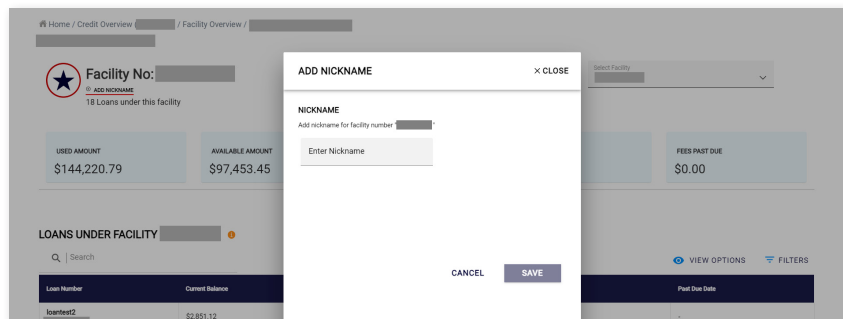
CreditNow User Guide

FACILITY DETAILS

Click on any Facility Number to see the details for that Facility, Loans (as of previous day) and transactions under that Facility. A red flag is shown next to the Facility Number if the Facility is past due and next to Loan Number if that Loan is past due.
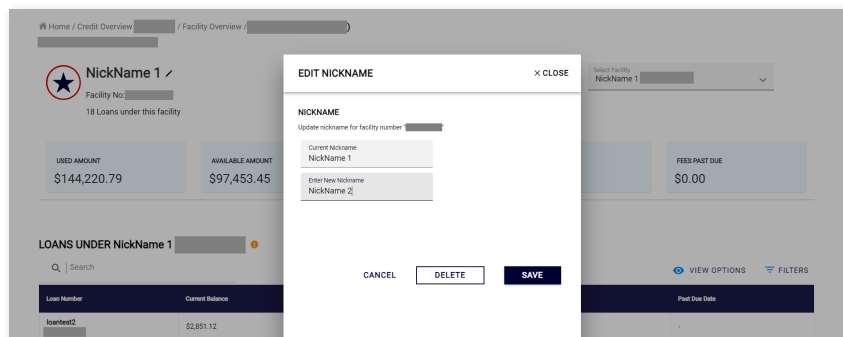

Add Nickname - Facility

Click on **Add Nickname** hyperlink to add a Nickname for each Facility. Only PSAs will be able to add/edit a nickname to a Facility in CreditNow. Nicknames are visible to all users across all the pages when they log in to CreditNow, however they cannot edit the nicknames.
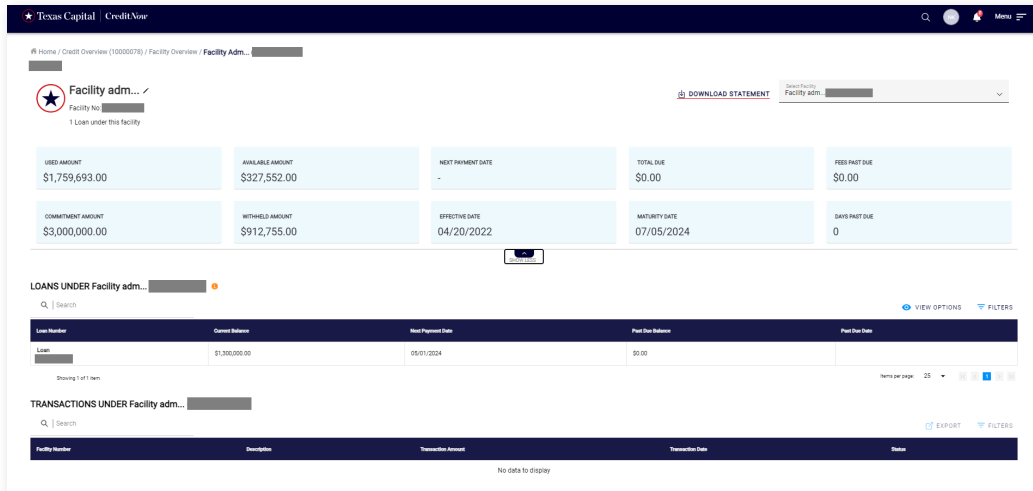

Update NickName - Facility

Existing nicknames can be updated by clicking on the Edit icon as shown below (only by PSAs)

Show All Facility Details

Click on **Show More** to see more Facility Details.
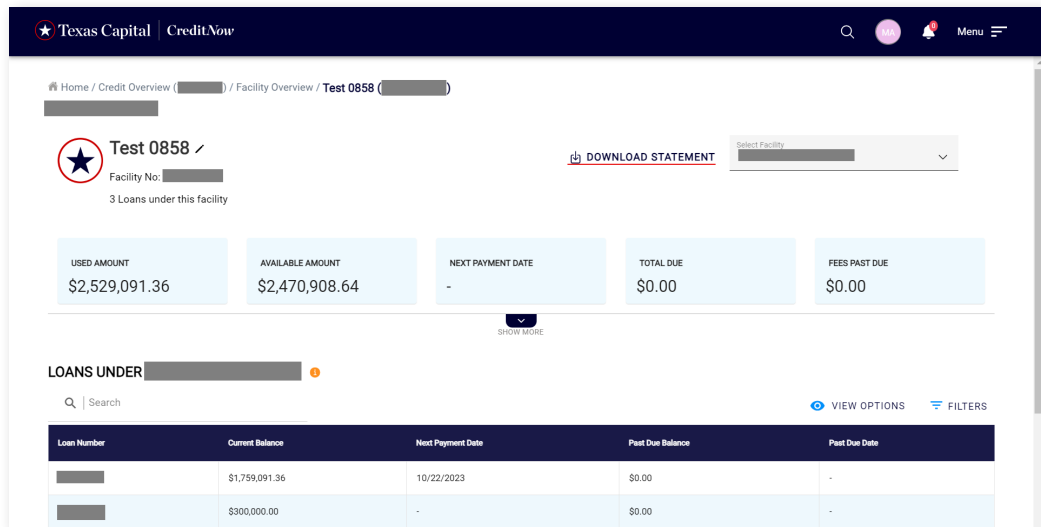
Click **Show Less** to go back to previous view.
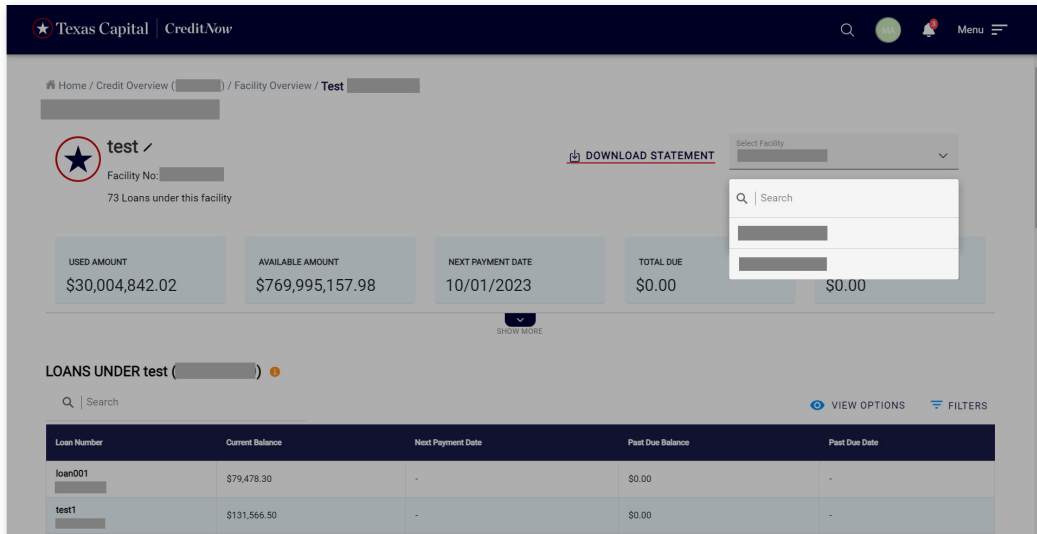
Switch Facility

Select a different Facility from the **Select Facility** drop-down box to view Facility details for a different Facility.
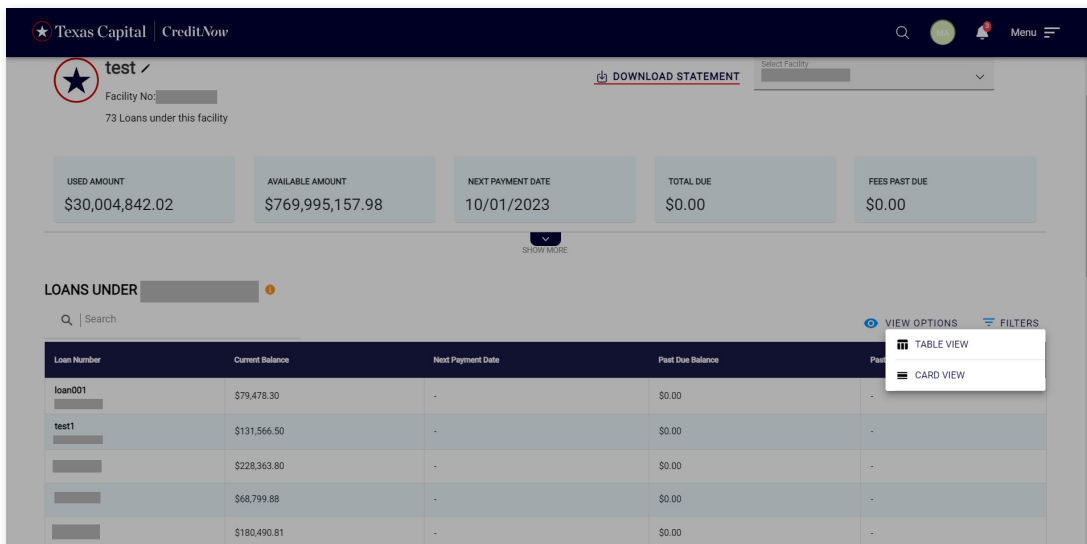
Search for a Loan

Search for a particular loan or subset of loans by typing in all or part of the Loan Number in the search box.

Card View of Loans

Click **View Options > Card View** to view the loans in Card format.
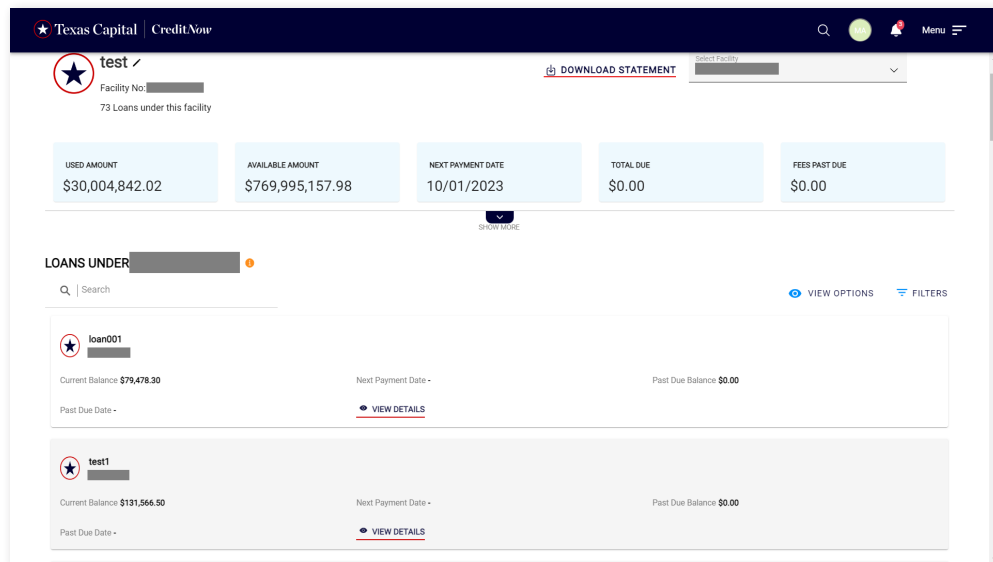
Loans will be displayed in Card View as shown below:

Sort Loans

The Loans List can be sorted by clicking on any of the column headers (**Loan Number, Amount** or **Date**). To sort by Loan Number, hover over the column header **Loan Number**. An Up/Down arrow will be displayed to show the current sort order, then click on the column header to sort by Loan Number.

Filter Loans

Click **Filters** and select. Click **Apply Filter** button to view the list of loans filtered by the selected criteria.
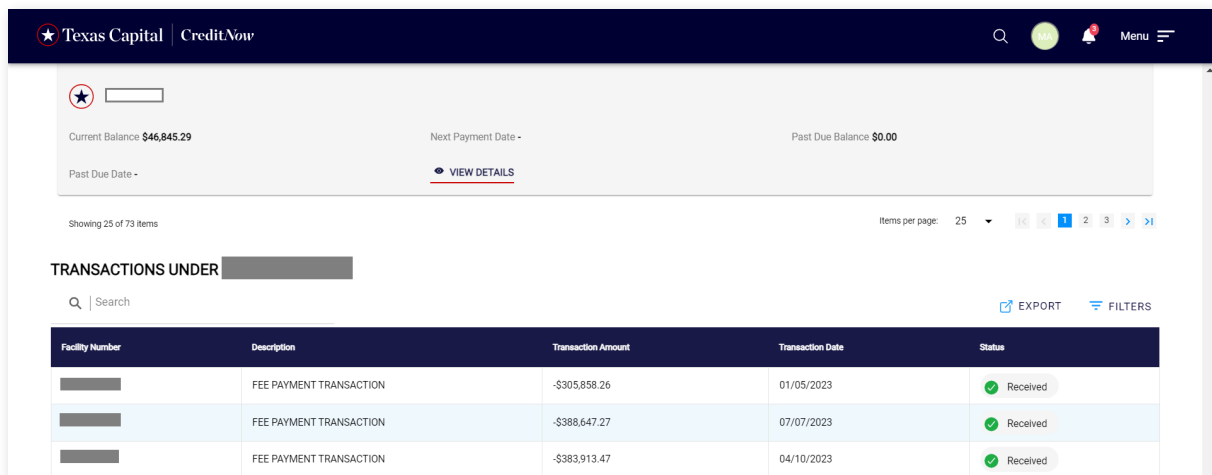
View Facility Transactions

- Scroll down to see Transactions for that Facility
- By default, 25 Transactions are displayed. To change this setting, select 5, 10, 15, 20 or 25 from the **Items per page** drop-down box. To view Transactions in different pages, click on the arrows to navigate to a different page to see more Transactions.

Search for a Facility Transaction

Search for a particular Transaction or subset of Transactions by typing in all or part of the **Description** in the search box.

Filter Transactions

Click **Filters** and select. Click **Apply Filter** button to view the list of Transactions filtered by the selected criteria.

Export Facility Transactions

Click **Export** and a pop-up window will be opened. Select the download format (CSV/PDF/XLS) and click **Export** to download facility transactions.

LOAN DETAILS

Click on any Loan and you will see the details of the Loan and Transactions under the Loan on the Loan Details page. A red flag is shown next to the Loan Number if the Loan is past due.

Add Nickname - Loans

Click on the **Add Nickname** hyperlink to add Nickname for each Loan. Only PSAs will be able to add/edit a nickname to a Loan in CreditNow. Nicknames are visible to all users across all the pages when they log in to CreditNow, however they cannot edit the nicknames.
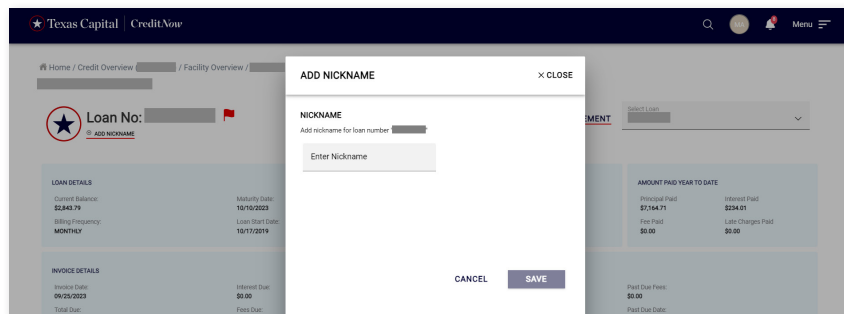
Update NickName - Loans

Existing nicknames can be updated by clicking on Edit icon as shown below (only by PSAs)
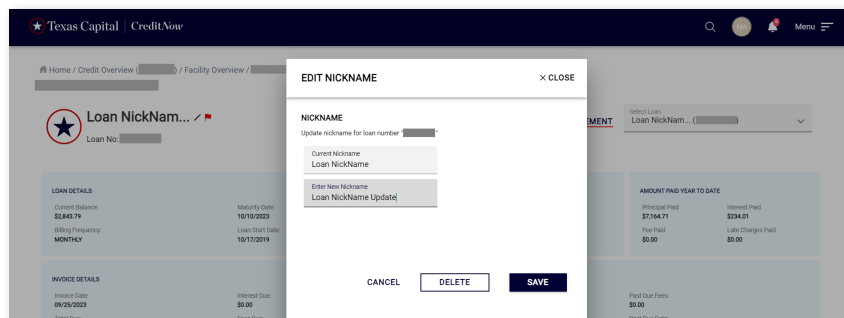
View Loan Transactions

Scroll down to see Transactions for the Loan. If you have a DDA account with Texas Capital and a loan sweep set up, the posting date seen in the DDA transaction vs loan transaction may have one day lag.
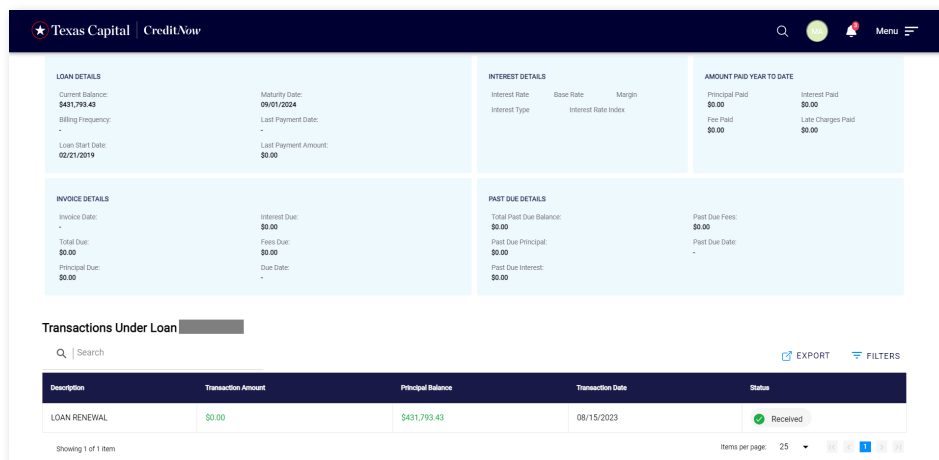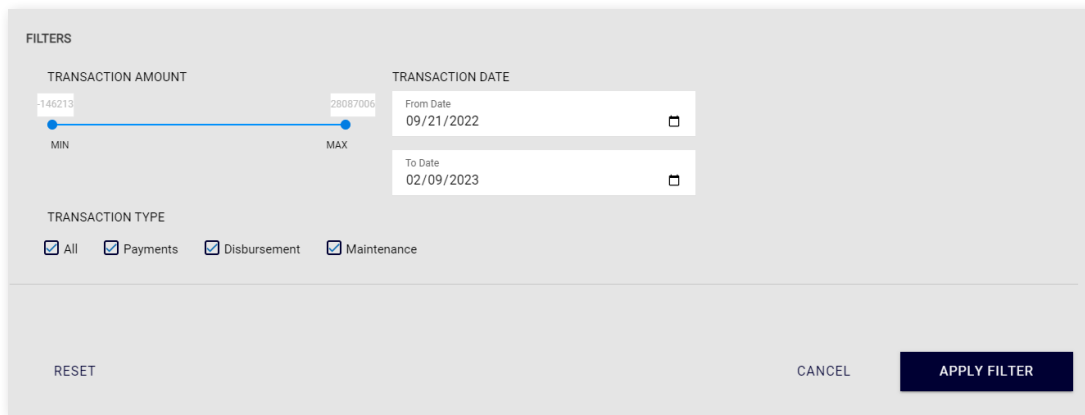
Search for Loan Transaction

Search for a particular Transaction or subset of Transactions by typing in all or part of the description in the search box.

Filter Loan Transactions

Scroll down to see Transactions under the Loan. Click on **Filters** to filter the Transactions. In the pop-up window, select the criteria and click **Apply Filters**. All Transaction types or a particular Transaction type can be selected so Transactions of that type only will be displayed.

When no statement is generated for the facility or loan, then a message 'No Statement Available' will be displayed.
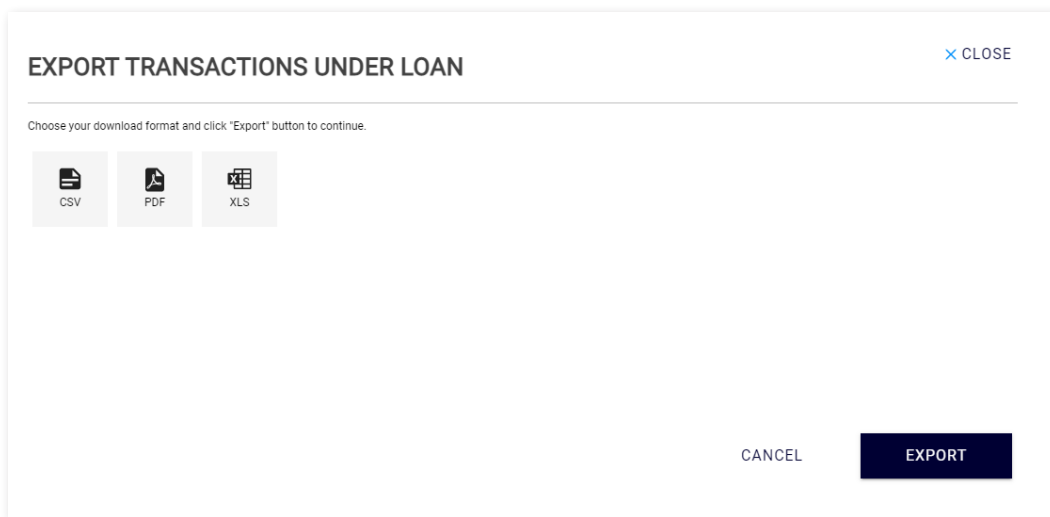
Export Loan Transactions

Click **Export** and a pop-up window will be opened. Select the download format (CSV/PDF/XLS) and click **Export** to download loan transactions.
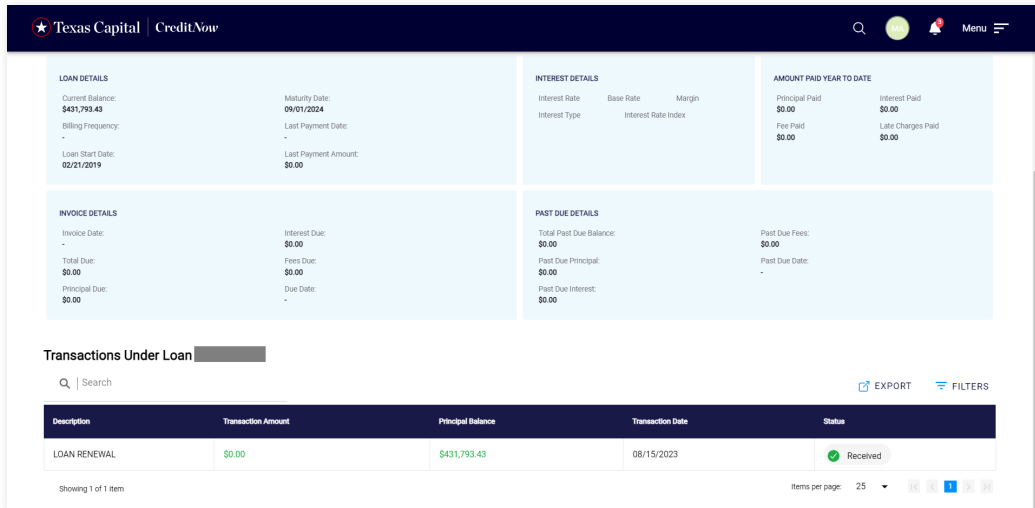
Switch to a Different Loan

Select a different Loan from the Select Loan drop-down box to view Loan details for a different Loan.

VIEW/DOWNLOAD STATEMENT

View/Download Facility Statement

Click on the **Download Statement** link at the top of the Facility Details screen. The following screen will be displayed showing statement dates for the Facility:
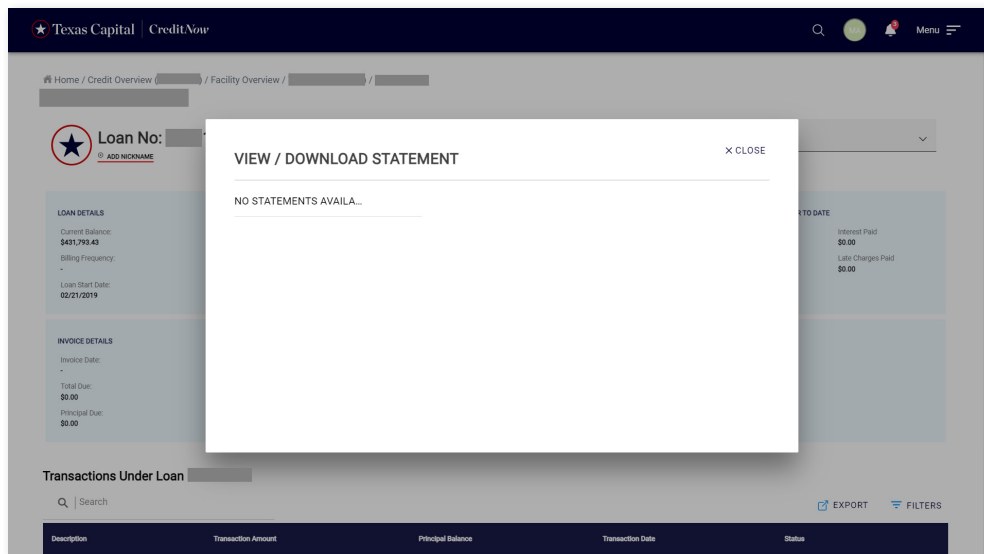
If no statement is available for the facility, then "No Statement Available" message will be displayed.

View/Download Loan Statement

Click on the **Download Statement** link at the top of the Loan Details screen. The following screen will be displayed showing the statement dates for the Loan.
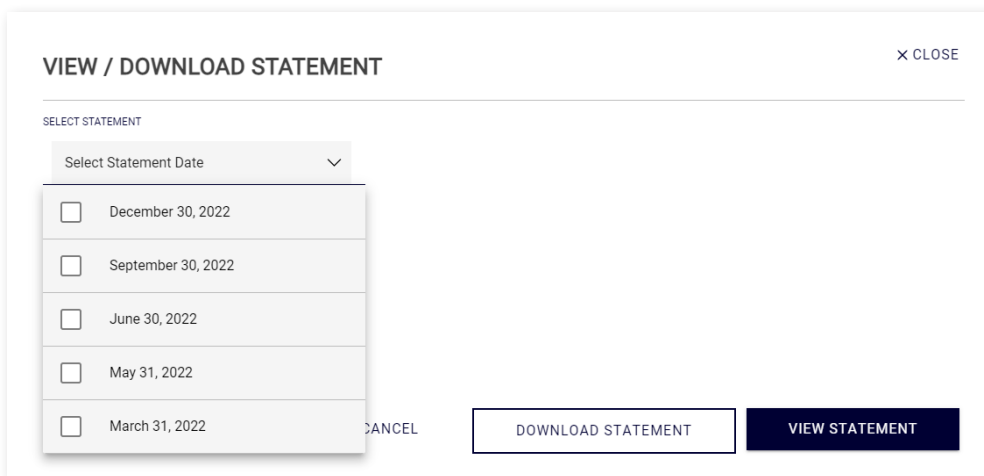
Select Statement Date

Select the dropdown to view the list of statement dates to select.
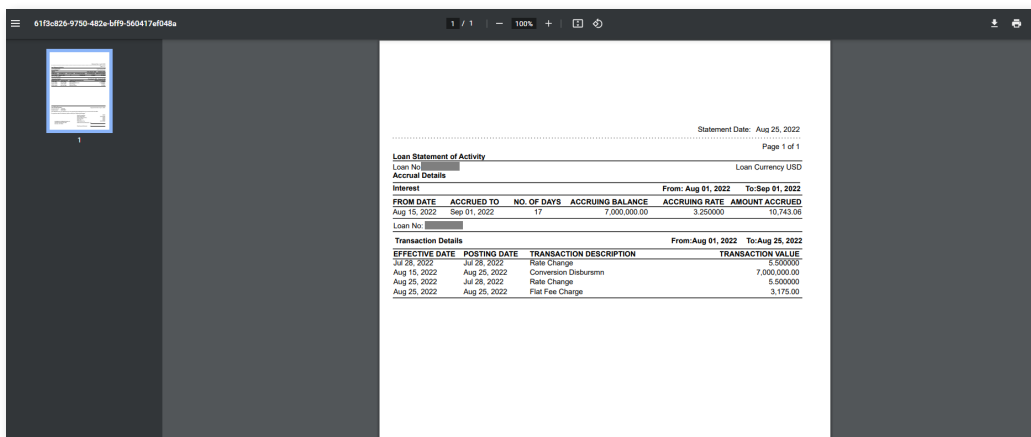
Download Statement

Select the Statement Date and click on **Download Statement** to start the download. One or multiple statements can be selected in the download statement dropdown option.

View Statement

Click **View Statement** to view the Statement in PDF format. To be able to view a statement, select only one period from the menu.
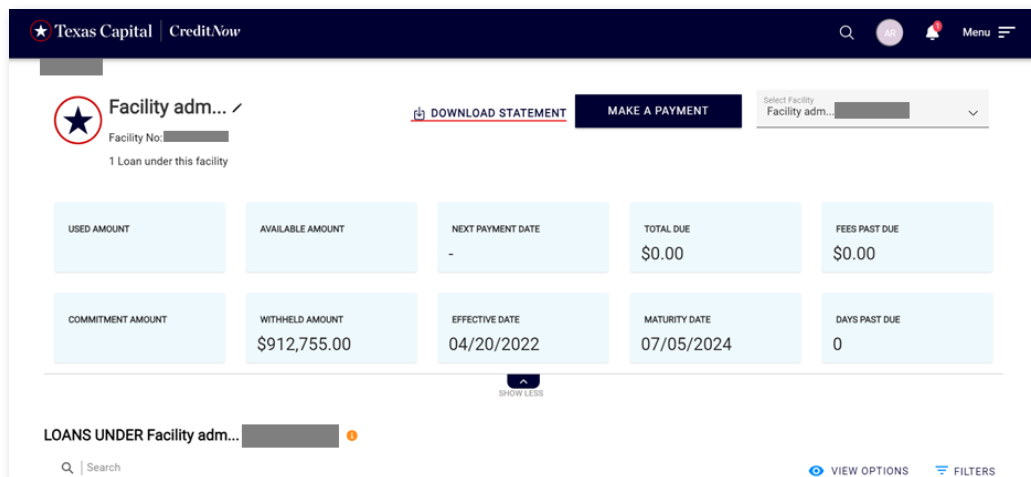
MAKE A FACILITY PAYMENT

1. Choose **Make a Payment** to settle the outstanding amount on your selected facility.

2. For now only users accessing the system from BankNow can initiate payments from their Texas Capital accounts.

3. Payments can only be made from a Texas Capital account.

4. To proceed with a payment, users require funds transfer draft enabled and both view-only and withdraw access for the respective account. While view-only access is not mandatory, it enables visibility of available funds within BankNow.

5. Payments made after 6 p.m. will be processed on the following business day.

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Loan Details
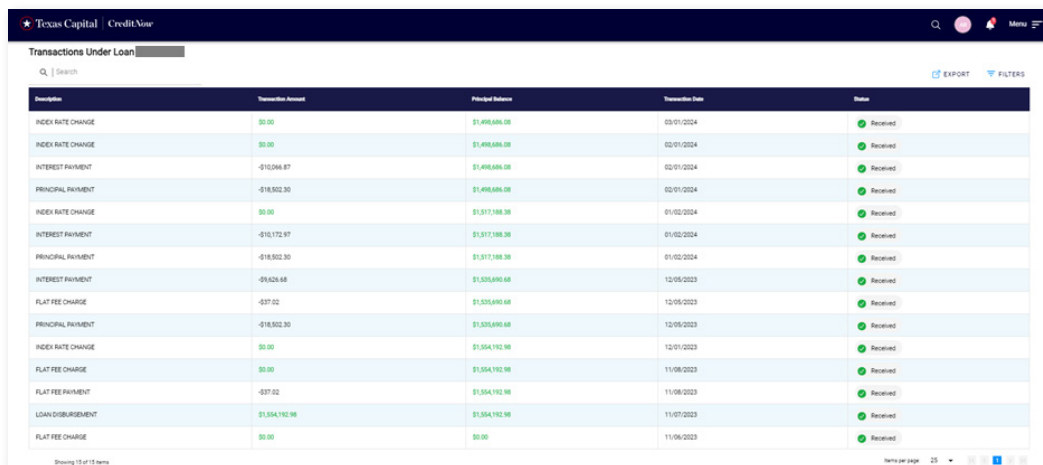
Note: If a loan invoice is not due, you can still pay curtailment for that loan.

- Loans linked to a loan sweep are ineligible for loan payments.

- Making a loan curtailment entail paying an extra amount towards the principal.

- You can opt to pay less than the invoice amount by adjusting the value in the "Enter Another Amount" field.

- CreditNow users are unable to make additional payments towards interest, fees, or past due amounts.

- Curtailment payments are restricted to loans and cannot be applied to facilities.

Transactions Under Business Loan

The transactions under the loan # will be listed by their type of payment, the amount paid, remaining balance, the date the transaction was made and the status on the chart below. The status should signify whether the payment has been received and approved.

Quick Links Payments

Make a payment by clicking on the box on each page that has this symbol.

Select Customer
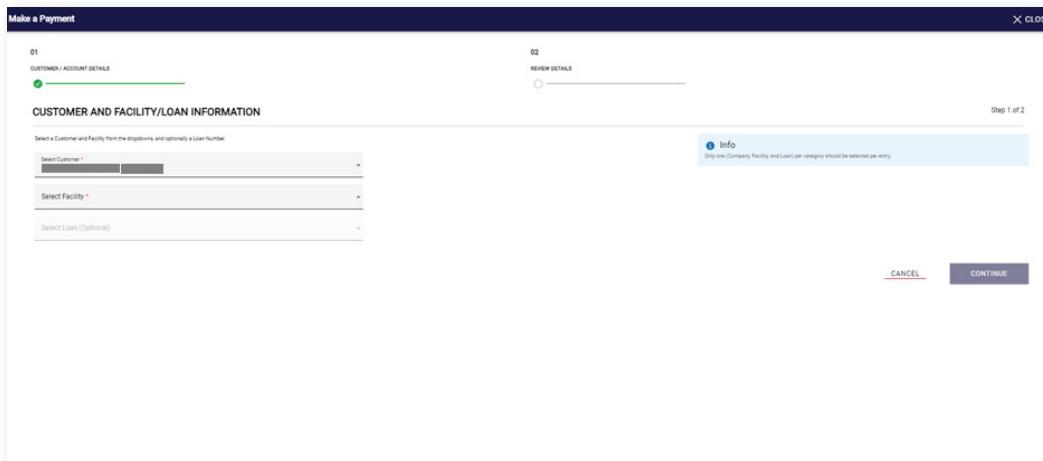
Select the dropdown to view the customer options and select a customer.

Select Facility

Select the dropdown to view the facility options and select a facility. A customer must be selected in order to select a facility.

4/2024
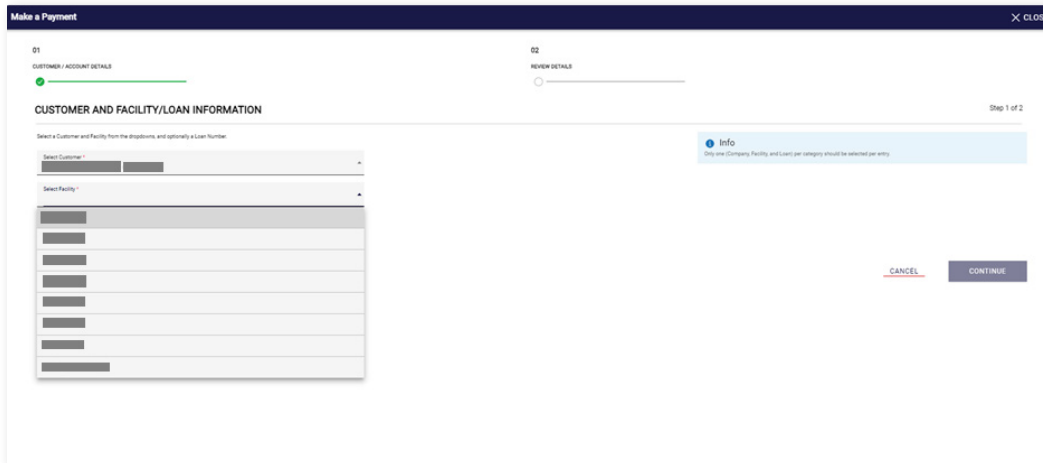
Select Loan (Optional)

Select the dropdown to view the loan options and select an optional loan. A customer and facility must be selected in order to select a loan. Any loan associated with a loan sweep is not eligible for a loan payment.
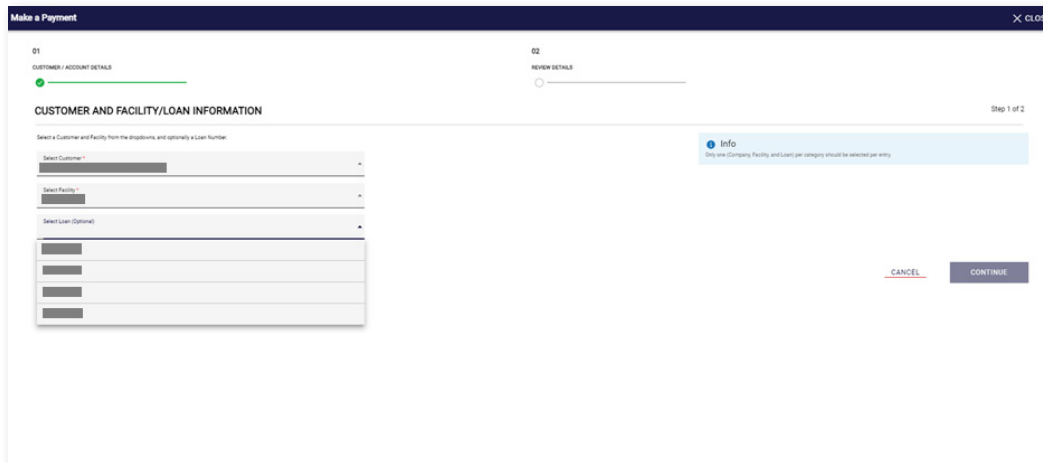
Amount Due/Past Due

Once the facility has been selected the amount due and past due on the facility should populate in the below boxes.

Optionally, if you are paying a loan payment you will see each of the categories that you can make a payment on individually. You can also pay a lesser amount then what is listed as due from this page or you can pay an additional amount on the principal balance using the curtailment field.

Select Account

Select the dropdown to view the account options to pay from and select the account.

How much do you want to pay?

Once the account is selected, the amount to pay on each section will populate and the user can decide how much should be added based on what is due for that period.

PAY MY BILL NOW

Review

The user will click continue and be taken to a review page to see once again what will be paid prior to selecting confirm to solidify the payments made on the account.

Confirm

Once the user selects confirm, the payment will be made successfully, and a pop-up should appear to signify that the payment was successfully made.
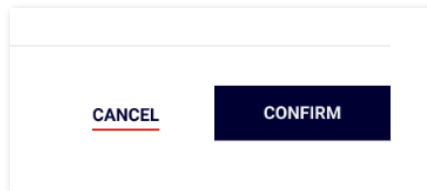
COMPANY LEVEL POLICY SETTING

Payments-Secondary Approval

Select settings under the Main Menu
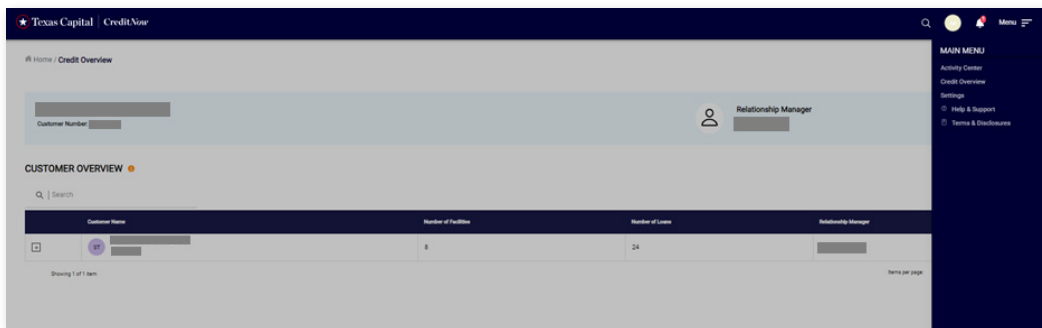
Select **Company Level Policies** under Settings

1. After approval, payments are promptly submitted for processing. In cases where dual approval is necessary, processing is withheld until the approver has either approved or rejected the request.

2. Following submission, payments are directed to the activity center when dual approval is activated. Only individuals with approval access for funds transfer within BankNow can then review and authorize payment. Subsequently,

transactions are swiftly posted to the transaction tables under the respective loan or facility details page. The timing of the posting is dependent on the hours/day of the week.

The on/off toggle under Company Level Policies is turned on by default to allow Dual Approval Payments. With this setting on, all payments must receive a secondary approval from another user from your company. This secondary approval is given in the Activity Center.

Click on the on/off toggle under Company Level Policies to turn off Dual Approval Payments as this feature is on by default. Once this toggle is off, you can make a payment for a loan directly without secondary approval. To limit the amount that can be paid, set the payment limit without approval.
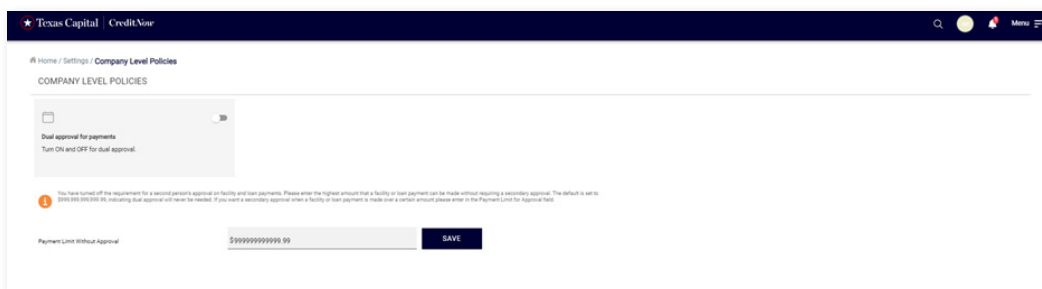
ACTIVITY CENTER

To access the Activity Center, click on main menu and then select **Activity Center**.
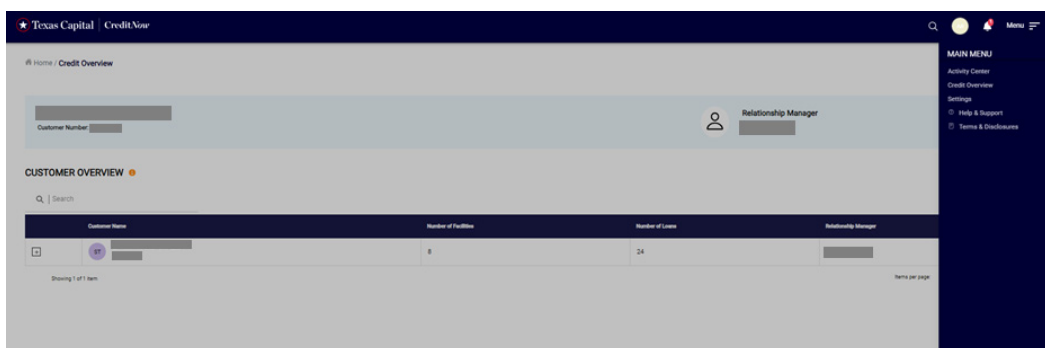
Activity Center Table

The activity center should display the payments and customer information as well as the status that indicates the dual approval sign off on the facility/loan: approved/rejected/drafted/failed/dual approval not required.

Approved

If a facility/loan is approved, then the payment has been submitted and the dual approver signed off on it.

Rejected

If the facility/loan is rejected, then the payment has been submitted and the dual approver rejected the payment, disallowing it to be processed.

Drafted

If the facility/loan is drafted, then the payment has been started but not submitted.

• Upon posting a payment to the activity center requiring dual approval, an email notification will be dispatched to the designated approvers. This email alerts them that a disbursement is pending in the activity center, awaiting their approval or rejection.

Failed

If the facility/loan is rejected, then the payment has been failed to process and should be resubmitted.

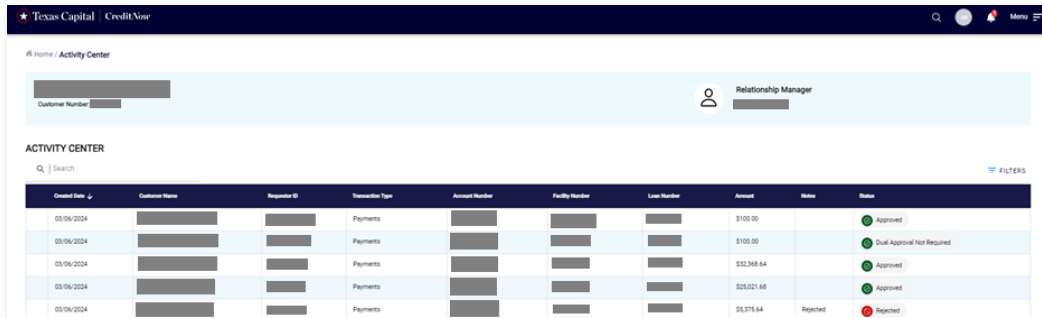## Dual Approval not Required

If the facility/loan is rejected, then the payment has been submitted and there is no dual approver on the account.

PREFERENCES

To view Preferences, click on Username at the top right-hand side of any page.

Get Email Notification for Statements

Switch ON the 'Get Email Notification for Statements' toggle to get notifications when the Facility and Loan statement are available.

By Default, the Toggle would be OFF for the user. Each user should go to preferences and enable it, if they would like to receive email notifications.

USER SETUP

The 'Users' page allows the PSAs to create a view only user so that they can have access to see all the facilities and loans for that customer. This is for the users who do not login from BankNow and only for those users who login through CreditNow directly.
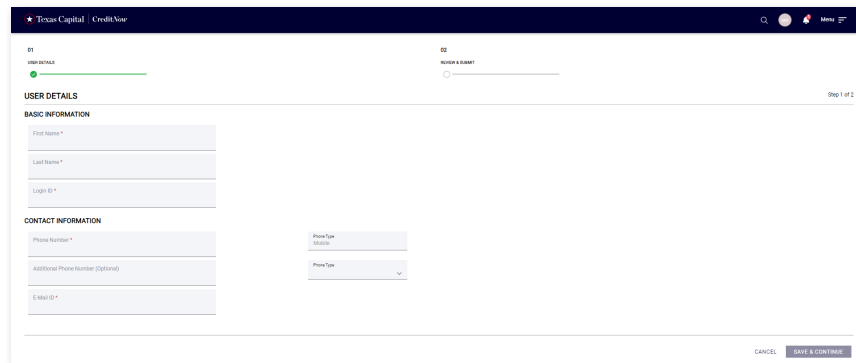
To view User Setup, click on **Menu** at the top right-hand side of any page, then **Settings** under the **Credit Overview** section.

On the User Setup Page, click on the 'Users Option' to Navigate to the 'Users' page.

View Only users cannot create users. To create another PSA user, please call CreditNow support line (this is only for CreditNow direct login).
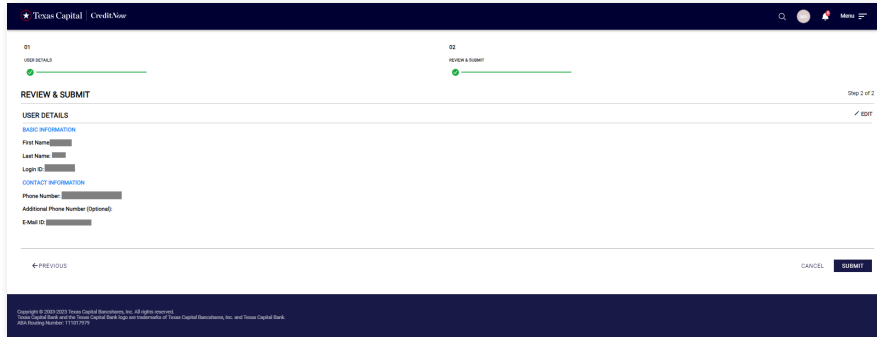
Click on '**Create New User**' and below page will be shown:

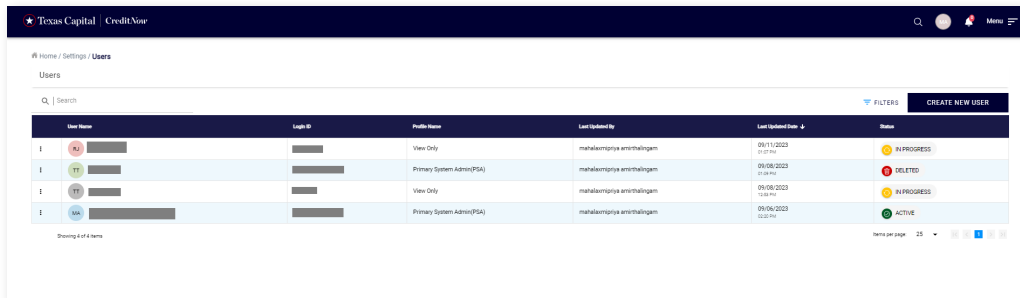| Field	Description
First Name	Enter First Name of the user
Last Name	Enter Last Name of the user
Login ID	Should be an unique ID used for logging in. Do not enter an email ID.
Phone Number	Suggested format: FirstName.LastName
Additional Phone Number (optional)	10-Digit Users primary phone number (Cell Phone)
E-Mail ID	Any additional Phone number
	Email ID for further communications

Enter the information and click on 'Save & Continue'. 'Review & Submit' will be shown with below details for a final review. Select 'Submit' and a View Only User will be created.

Users Table

Users Table shows the list of Users created for the customer along with Login ID, Profile Name, Last Updated By, Last Updated Date and Status. All the users created by PSA will be seen as profile name, 'View Only'.
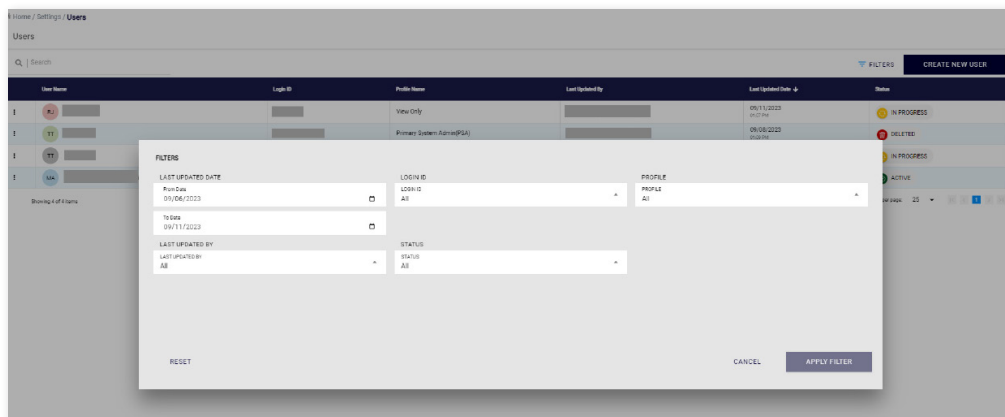

Search Users

Search for a particular User or certain User type by typing in all or part of the description in the search box.
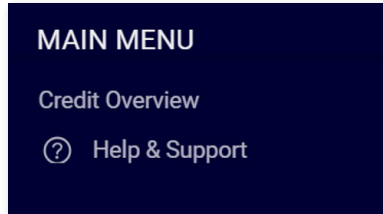
Filter Users

Click on Filters to filter the Users. In the pop-up window, select the criteria and click Apply Filters. All Users matching the criteria only will be displayed.
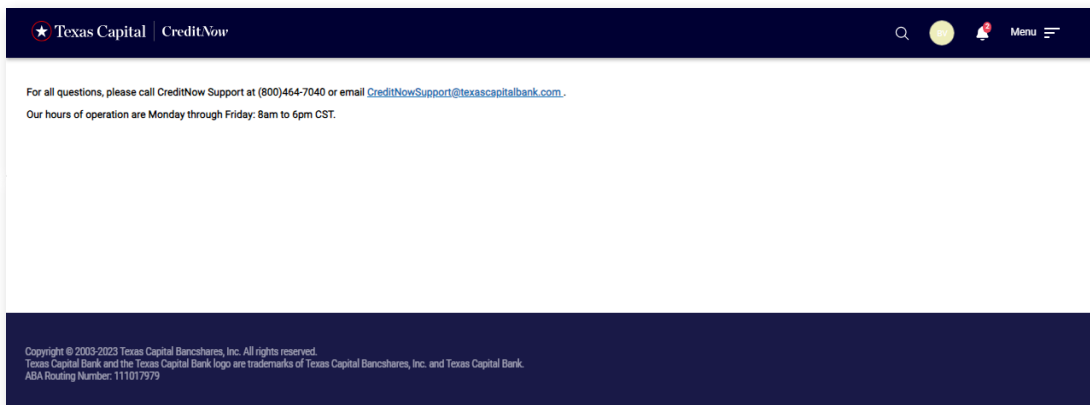
HELP AND SUPPORT MENU

To view Help and Support information, click on **Menu** at the top right-hand side of any page, then **Help & Support** under the **Credit Overview** section.

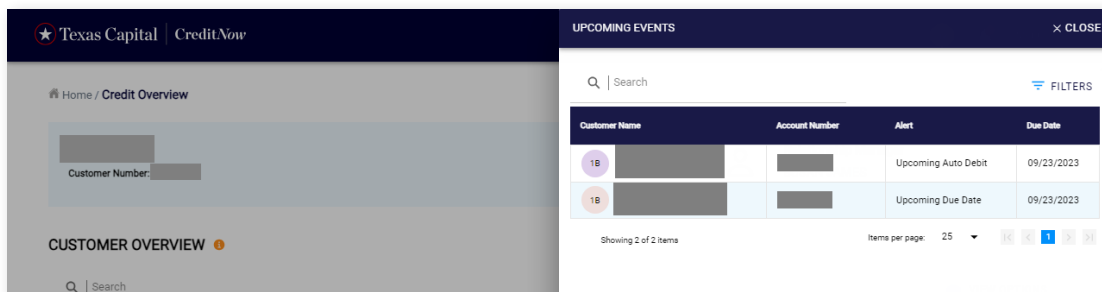The Help & Support page will be opened as shown below:

UPCOMING EVENTS

Click on **Alerts** (Bell) icon at the top right-hand side of the screen.

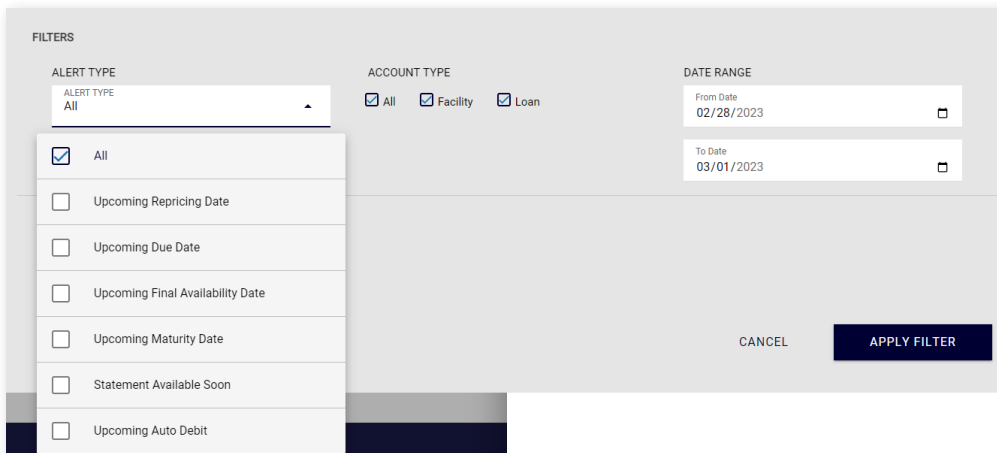You will see a pop-up screen similar to the following:

Search for Alerts

You can also search for a particular account by typing in the account number in the search box.
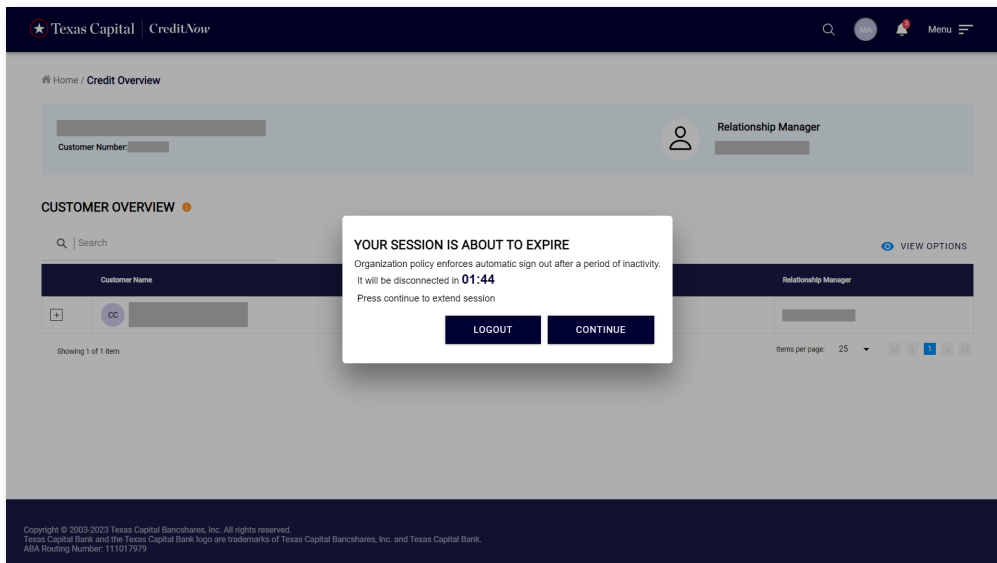
Filter the Alerts

Click on **Filters** and you will see the following:

You can select any of the alert types from the drop-down, any of the account types and a data range. Click **Apply Filter** to filter the data based on the selected criteria.
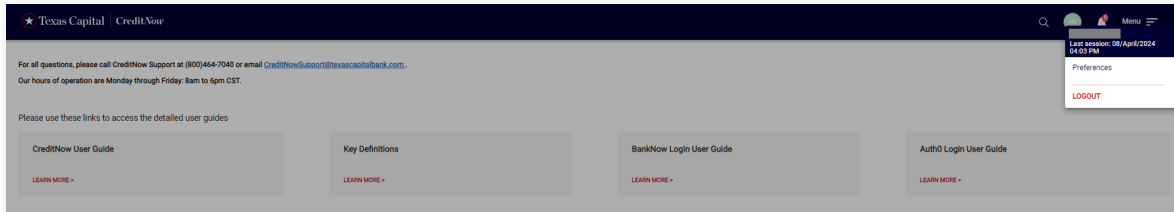

AUTOMATIC LOGOUT

You will see the following screen after a period of inactivity. You will be automatically logged out if you do not click **Continue** to extend the session.

LOGOUT

To exit the portal, always click on the avatar that shows your initials and select **Logout** from the menu.