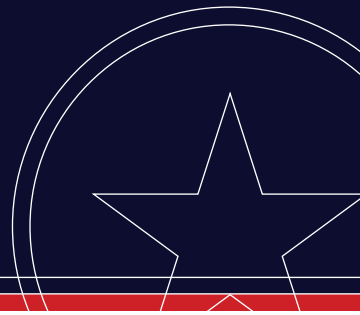




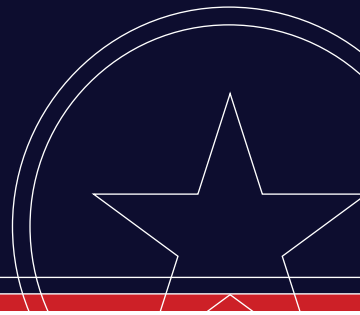
 **Texas Capital**

*CreditNow User Guide*

# CreditNow User Guide



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# CreditNow User Guide

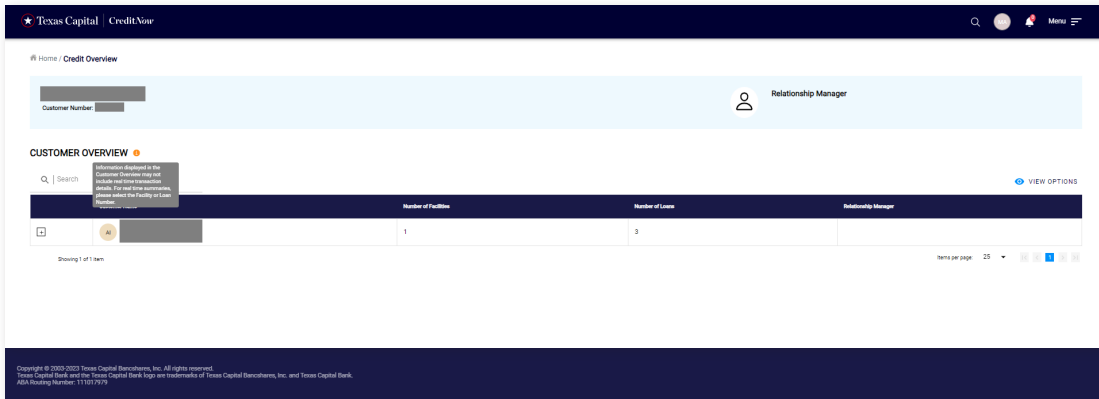
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# CreditNow User Guide

## 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.

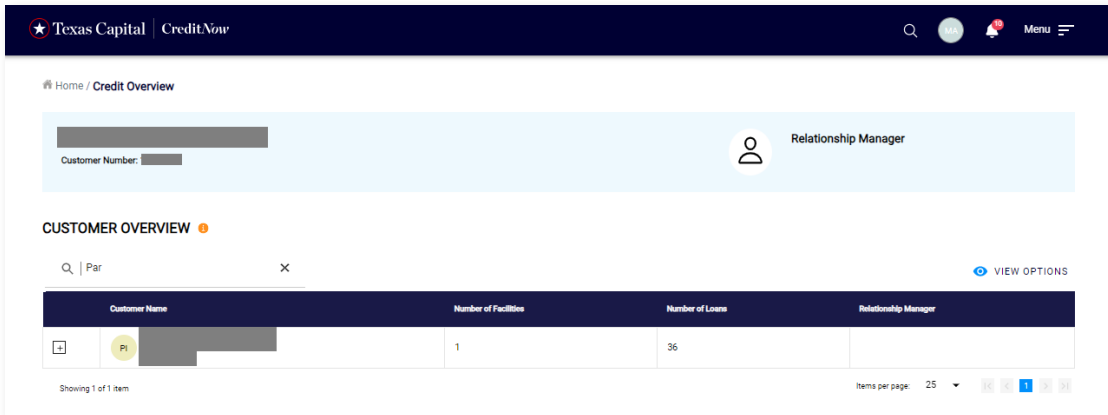


### View Customer List

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 be displayed to show the current sort order, then click on the column header to sort by Customer Name.

# CreditNow User Guide

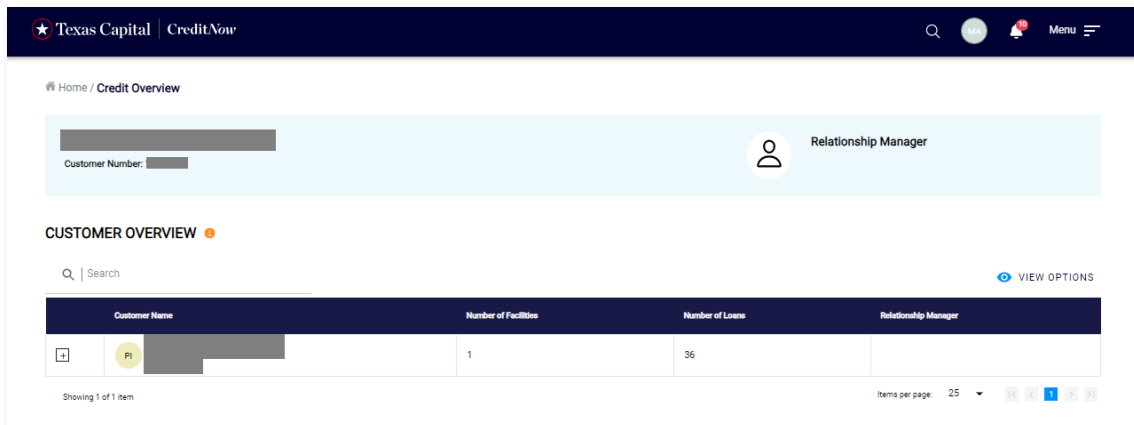
## User Type

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.

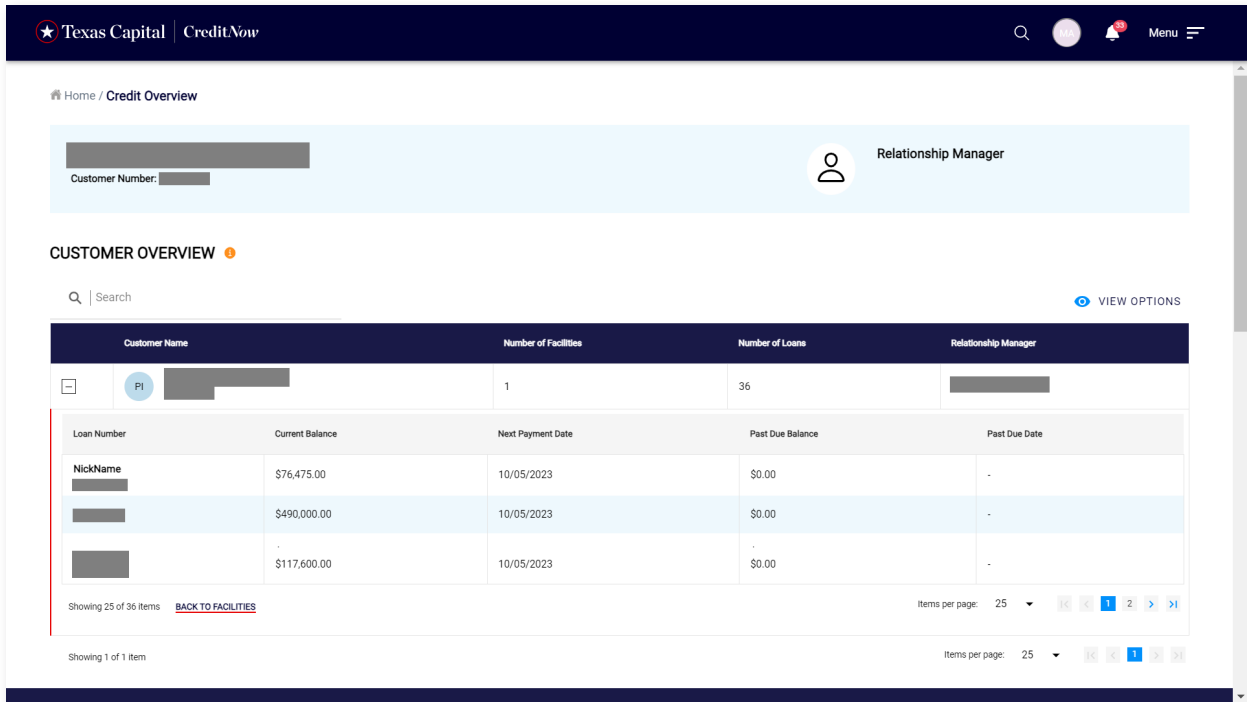
- By default, 25 Facilities are displayed. To change this setting, select 5, 10, 15, 20 or 25 from the **Items per page** dropdown box. To view Facilities on different pages, click the arrows. To navigate to a different page, use filtering options or change the view option in Card View.



## View Loans under a Facility

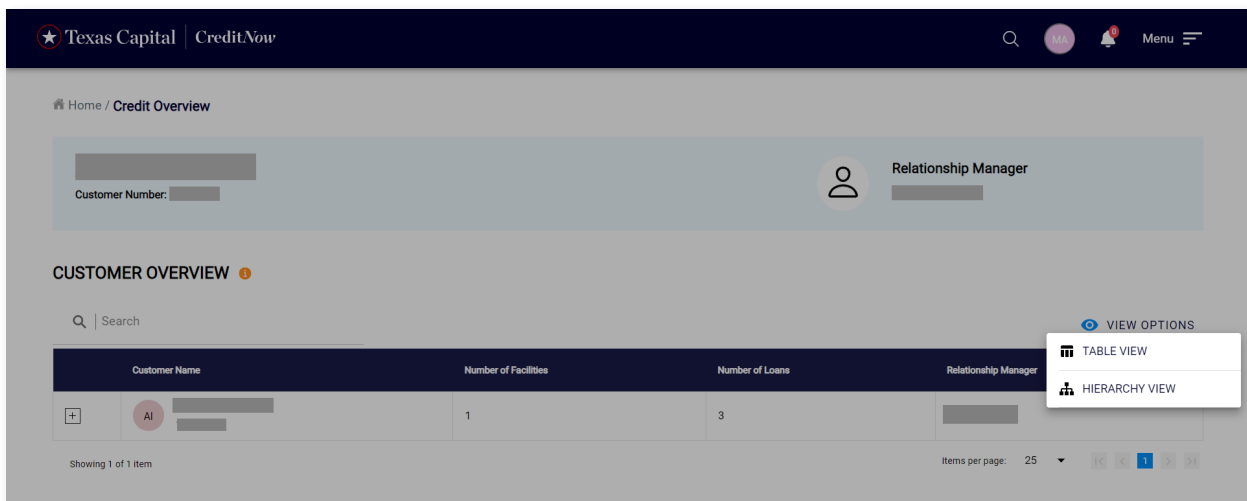
- Click on  icon next to a Facility to see the list of loans (as of previous day) under that facility. The Loans List can be sorted by clicking on any of the column headers. To sort by Loan Number, hover over the column header **Loan Number**. An Up/Down arrow will be displayed to show the current sort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

# CreditNow User Guide



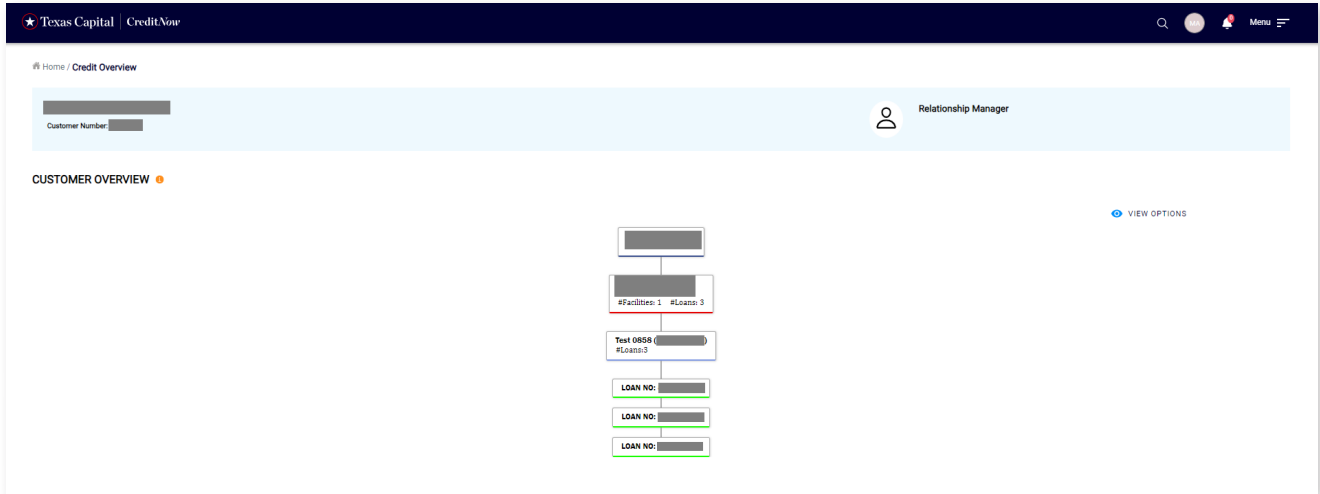
## Hierarchical View of Customer Information

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**.



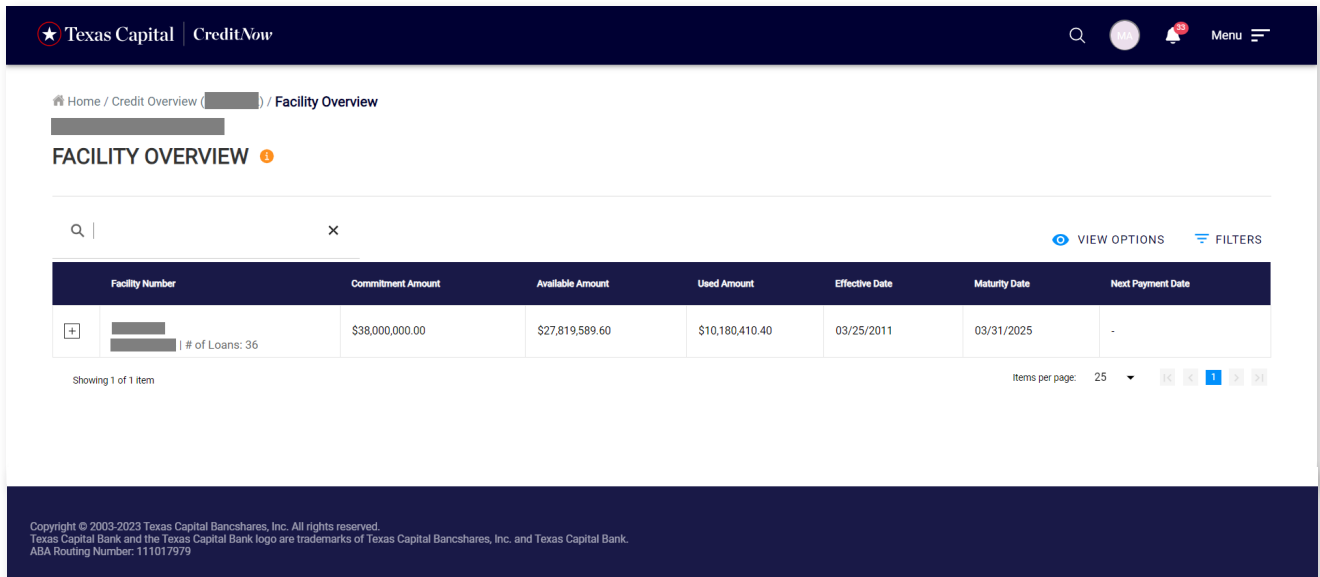
# CreditNow User Guide

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

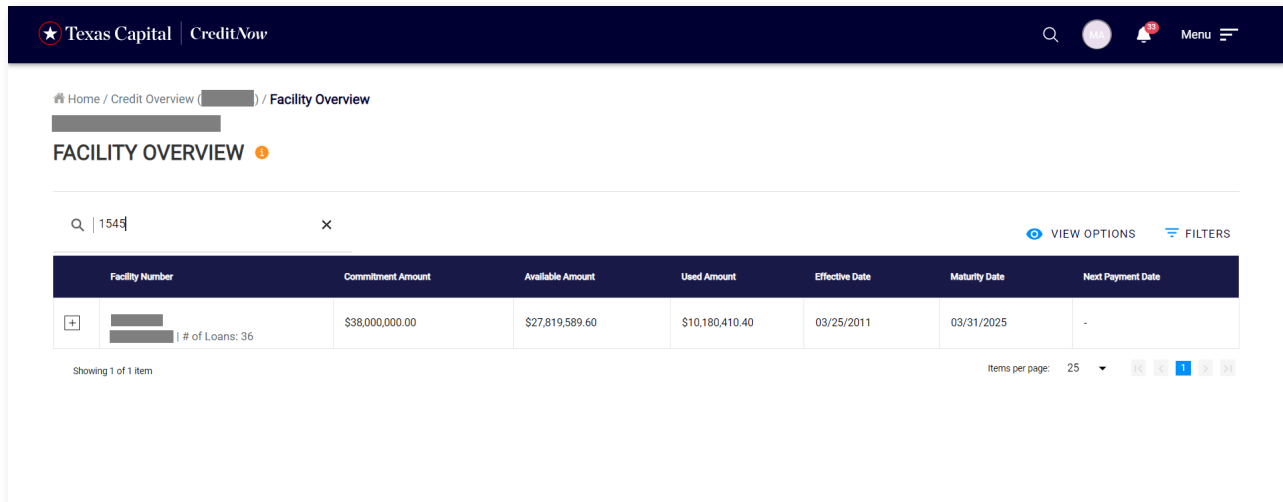
Click on a Customer Name to go to the Facility Overview page to see list of facilities (as of previous day) under that Customer. A red flag will be displayed next to the facilities that are past due.



# CreditNow User Guide

## Search for Facility

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

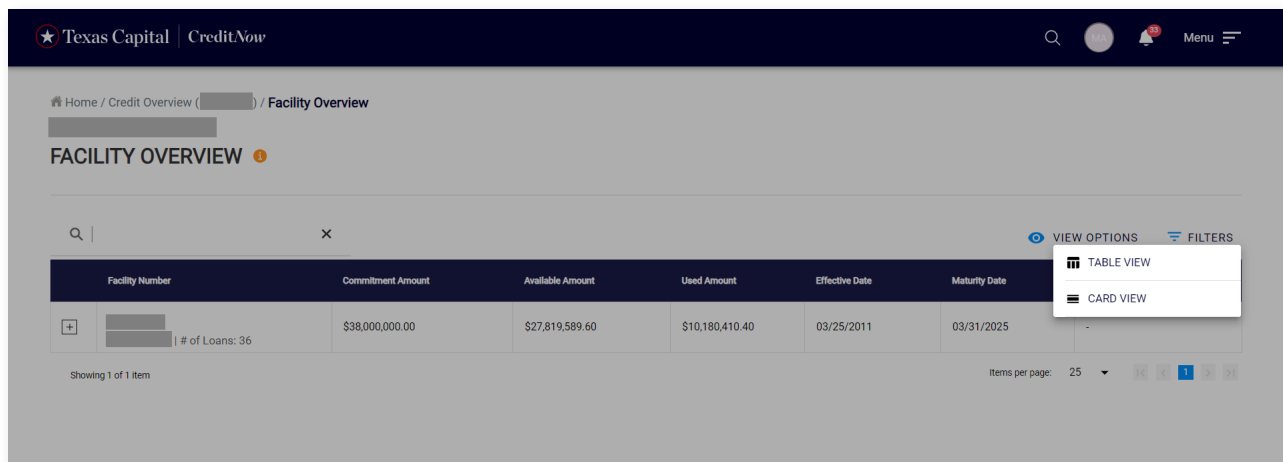


## Sort Facilities

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

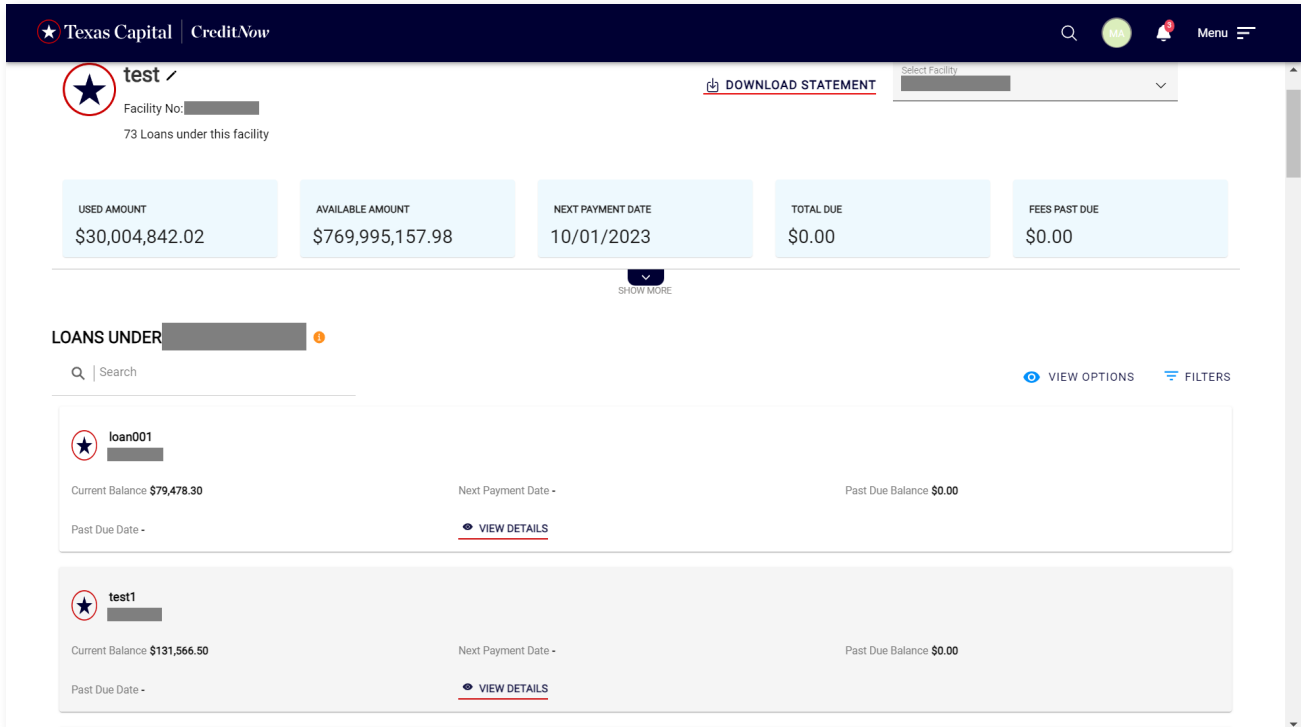
Click **View Options** > **Card View** to view the Facilities in Card format.





# CreditNow User Guide

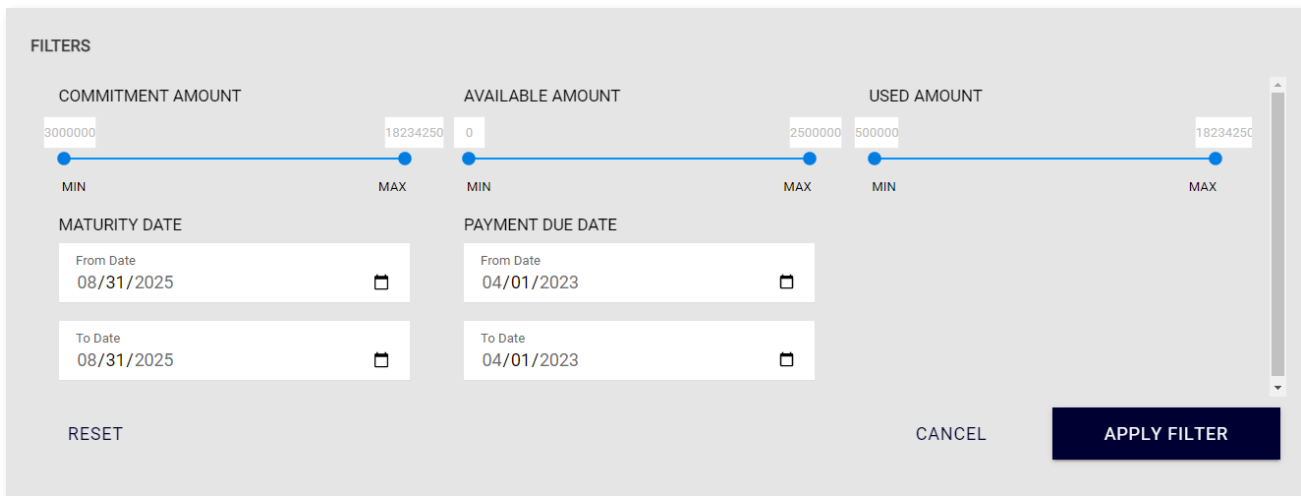
Facilities are displayed in Card View as shown below:



The screenshot shows the CreditNow interface for a facility named 'test'. At the top, there is a 'test' header with a star icon, a 'Facility No.' field, and a '73 Loans under this facility' indicator. A 'DOWNLOAD STATEMENT' button is visible. Below this, five summary cards display: USED AMOUNT (\$30,004,842.02), AVAILABLE AMOUNT (\$769,995,157.98), NEXT PAYMENT DATE (10/01/2023), TOTAL DUE (\$0.00), and FEES PAST DUE (\$0.00). A 'SHOW MORE' button is centered below these cards. The 'LOANS UNDER' section features a search bar, 'VIEW OPTIONS', and 'FILTERS' buttons. Two loan cards are shown: 'loan001' with a current balance of \$79,478.30 and 'test1' with a current balance of \$131,566.50. Each loan card includes fields for 'Next Payment Date', 'Past Due Balance', and a 'VIEW DETAILS' link.

## Filter Facility Overview

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



The 'FILTERS' dialog box contains several filter categories:
 

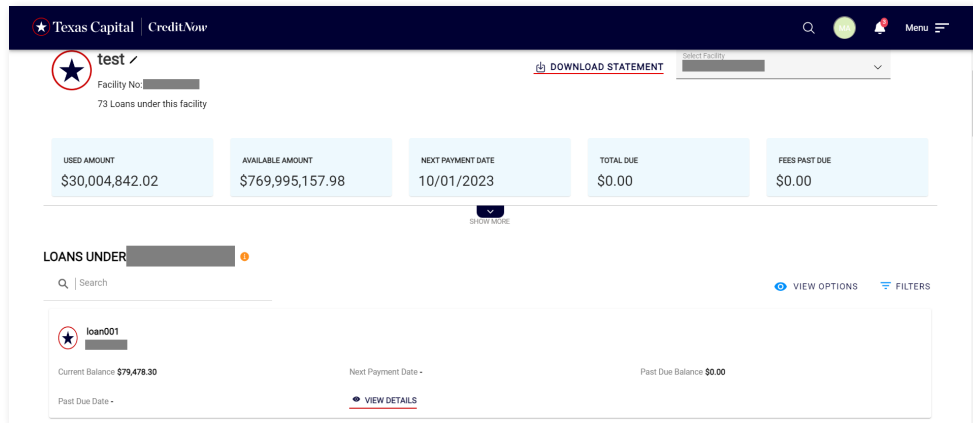
- COMMITMENT AMOUNT:** A range slider with a minimum value of 3,000,000 and a maximum value of 182,342,500.
- AVAILABLE AMOUNT:** A range slider with a minimum value of 0 and a maximum value of 2,500,000.
- USED AMOUNT:** A range slider with a minimum value of 500,000 and a maximum value of 182,342,500.
- MATURITY DATE:** Two date pickers: 'From Date' set to 08/31/2025 and 'To Date' set to 08/31/2025.
- PAYMENT DUE DATE:** Two date pickers: 'From Date' set to 04/01/2023 and 'To Date' set to 04/01/2023.

 At the bottom of the dialog, there are three buttons: 'RESET', 'CANCEL', and 'APPLY FILTER'.

# CreditNow User Guide

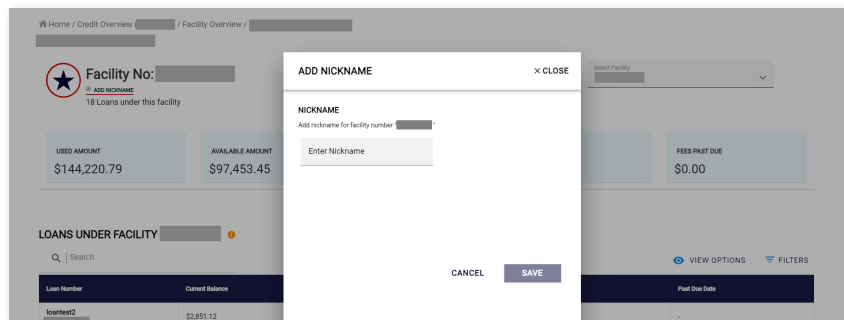
## FACILITY DETAILS

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.



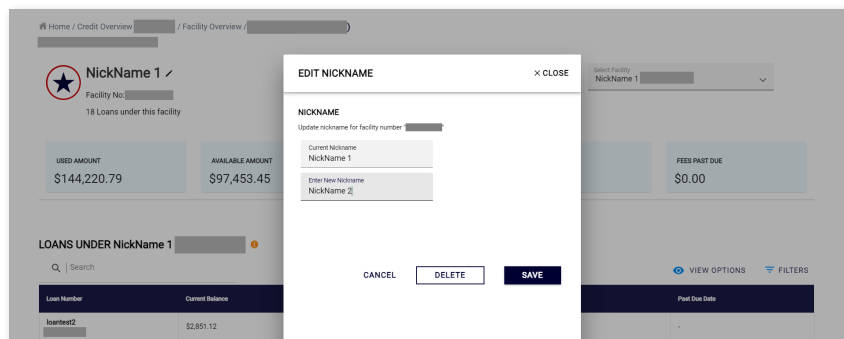
## Add Nickname - Facility

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

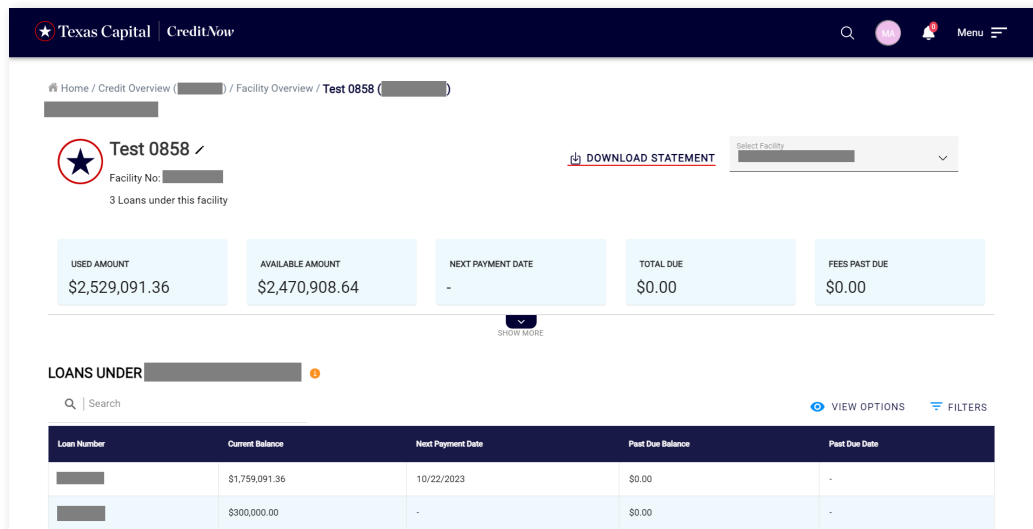
Existing nicknames can be updated by clicking on the Edit icon as shown below (only by PSAs)



# CreditNow User Guide

## Show All Facility Details

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



The screenshot shows the 'Test 0858' facility page. It includes a 'DOWNLOAD STATEMENT' button, a 'Select Facility' dropdown menu, and a summary of key metrics:

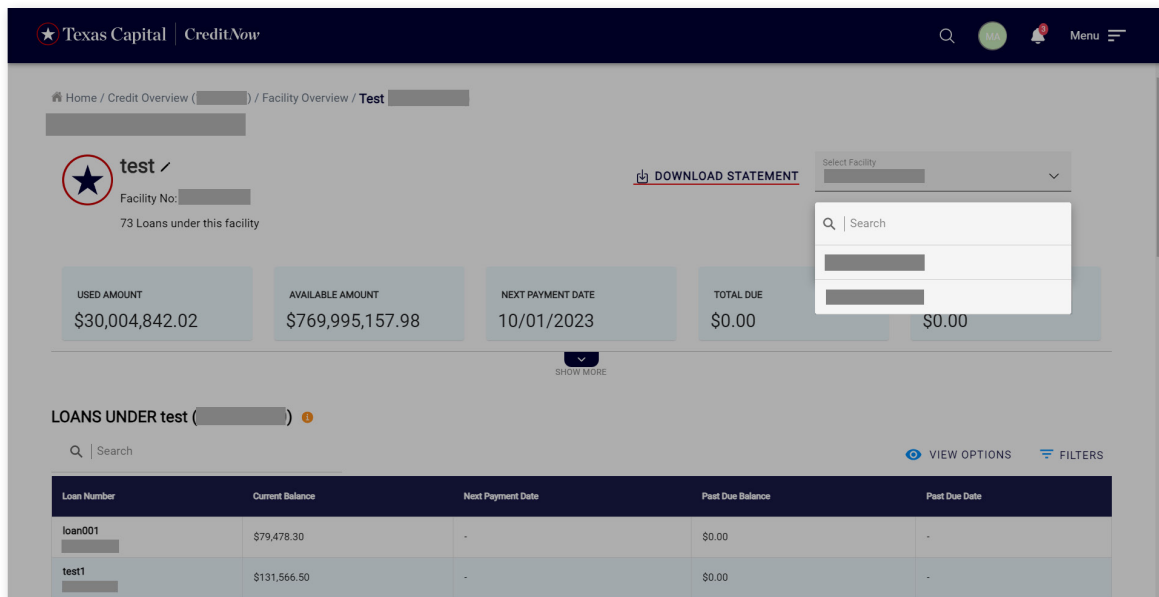
USED AMOUNT	AVAILABLE AMOUNT	NEXT PAYMENT DATE	TOTAL DUE	FEES PAST DUE
\$2,529,091.36	\$2,470,908.64	-	\$0.00	\$0.00

Below the metrics is a 'SHOW MORE' button. The 'LOANS UNDER' section features a search box and a table with columns: Loan Number, Current Balance, Next Payment Date, Past Due Balance, and Past Due Date.

Loan Number	Current Balance	Next Payment Date	Past Due Balance	Past Due Date
[Redacted]	\$1,759,091.36	10/22/2023	\$0.00	-
[Redacted]	\$300,000.00	-	\$0.00	-

## Switch Facility

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



The screenshot shows the 'test' facility page. The 'Select Facility' dropdown menu is open, displaying a search box and a list of facilities. The summary metrics are:

USED AMOUNT	AVAILABLE AMOUNT	NEXT PAYMENT DATE	TOTAL DUE	FEES PAST DUE
\$30,004,842.02	\$769,995,157.98	10/01/2023	\$0.00	\$0.00

The 'LOANS UNDER test' section includes a search box and a table with columns: Loan Number, Current Balance, Next Payment Date, Past Due Balance, and Past Due Date.

Loan Number	Current Balance	Next Payment Date	Past Due Balance	Past Due Date
loan001	\$79,478.30	-	\$0.00	-
test1	\$131,566.50	-	\$0.00	-

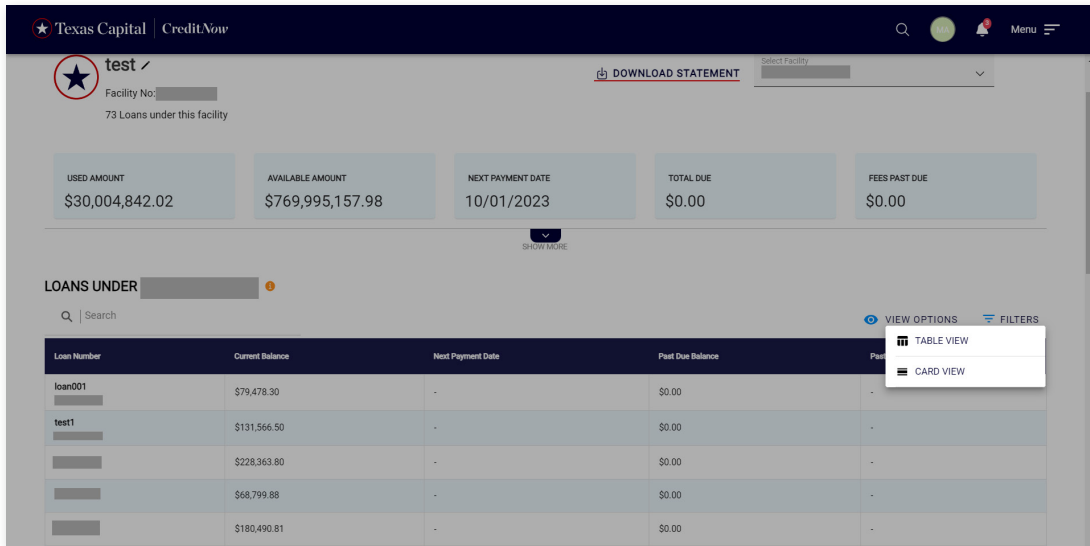
## Search for a Loan

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

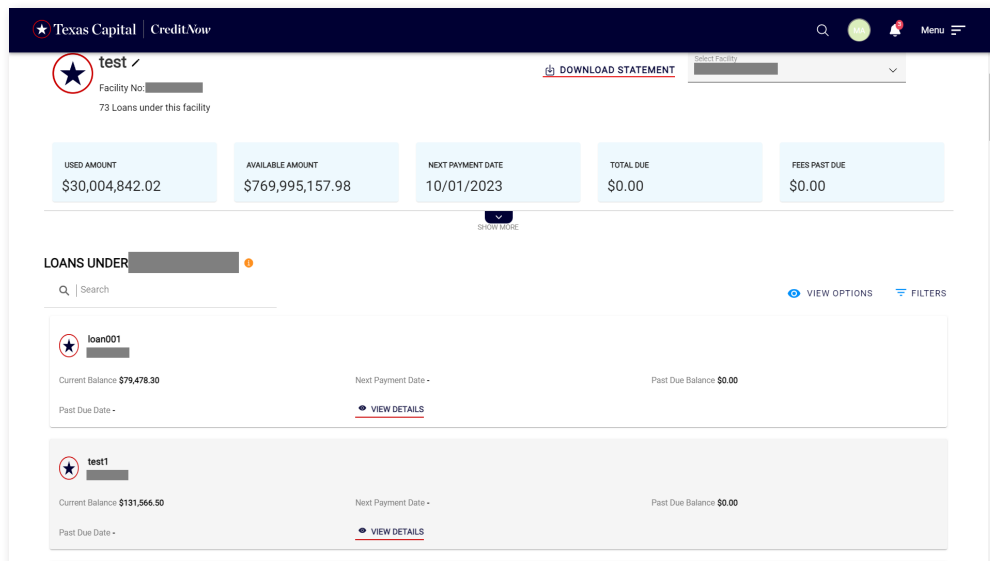
# CreditNow User Guide

## 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:



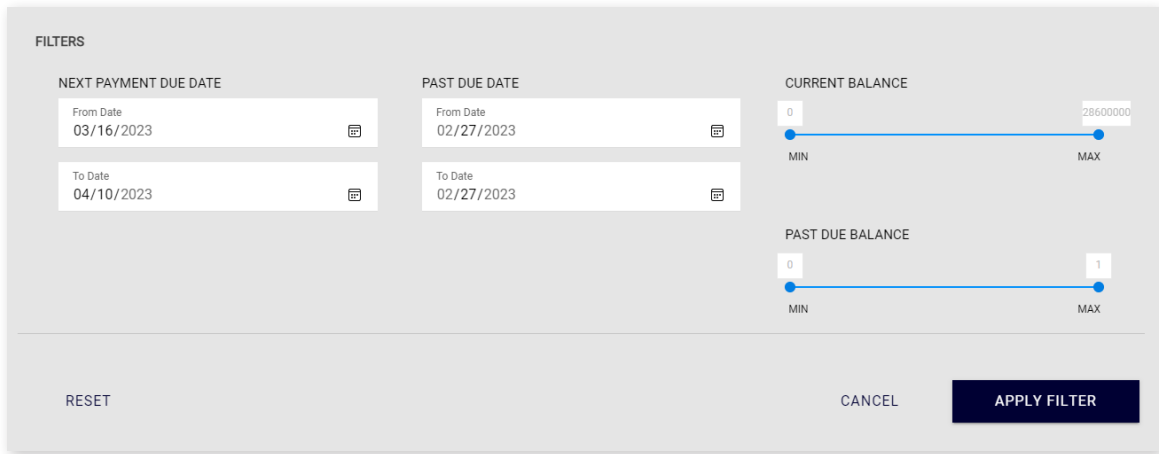
## Sort Loans

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.

# CreditNow User Guide

## Filter Loans

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



**FILTERS**

**NEXT PAYMENT DUE DATE**

From Date: 03/16/2023

To Date: 04/10/2023

**PAST DUE DATE**

From Date: 02/27/2023

To Date: 02/27/2023

**CURRENT BALANCE**

0 (MIN) to 28600000 (MAX)

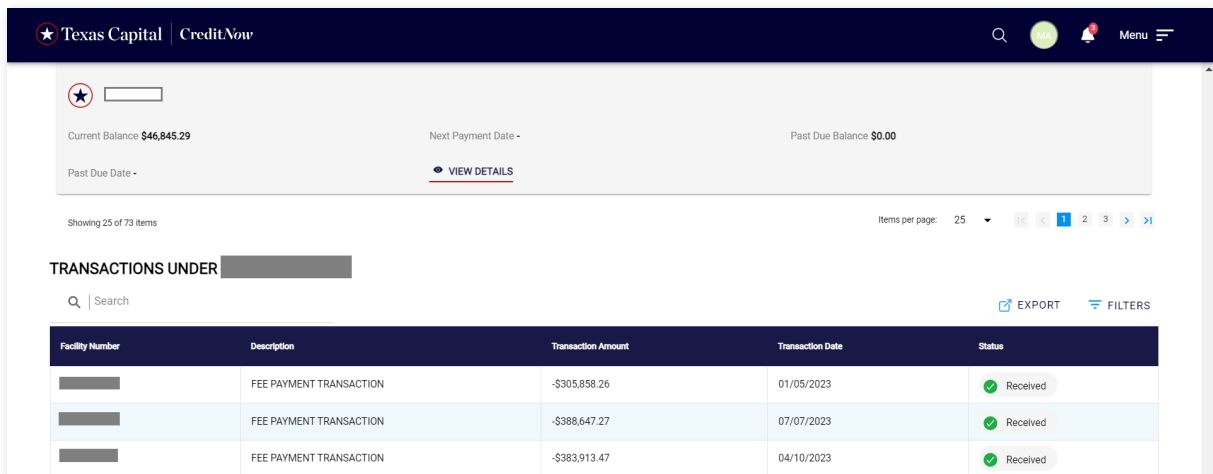
**PAST DUE BALANCE**

0 (MIN) to 1 (MAX)

RESET      CANCEL      **APPLY FILTER**

## 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.



Texas Capital | CreditNow

Current Balance **\$46,845.29**      Next Payment Date -      Past Due Balance **\$0.00**

Past Due Date -      [VIEW DETAILS](#)

Showing 25 of 73 items      Items per page: 25

**TRANSACTIONS UNDER** [Facility Name]

Search      EXPORT      FILTERS

Facility Number	Description	Transaction Amount	Transaction Date	Status
[Redacted]	FEE PAYMENT TRANSACTION	-\$305,858.26	01/05/2023	Received
[Redacted]	FEE PAYMENT TRANSACTION	-\$388,647.27	07/07/2023	Received
[Redacted]	FEE PAYMENT TRANSACTION	-\$383,913.47	04/10/2023	Received

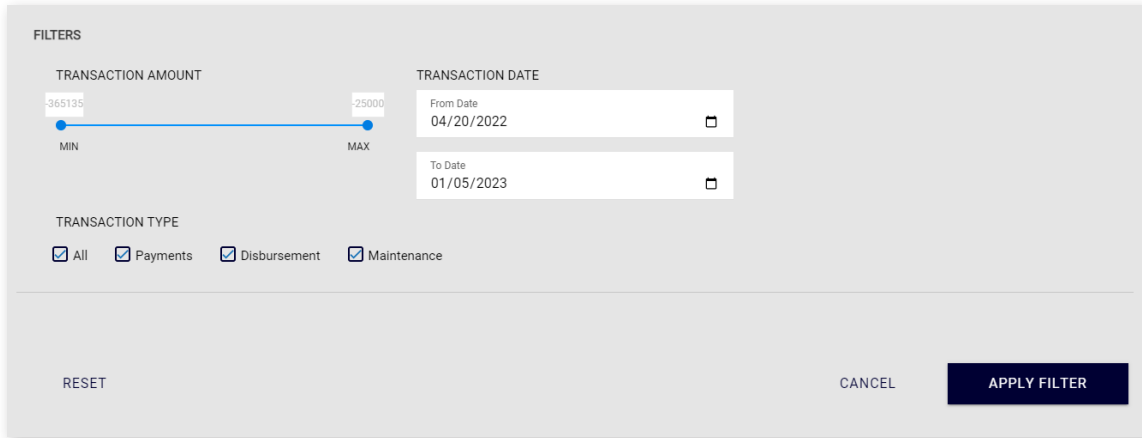
## Search for a Facility Transaction

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

# CreditNow User Guide

## Filter Transactions

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



**FILTERS**

**TRANSACTION AMOUNT**

MIN: -365135      MAX: -25000

**TRANSACTION DATE**

From Date: 04/20/2022

To Date: 01/05/2023

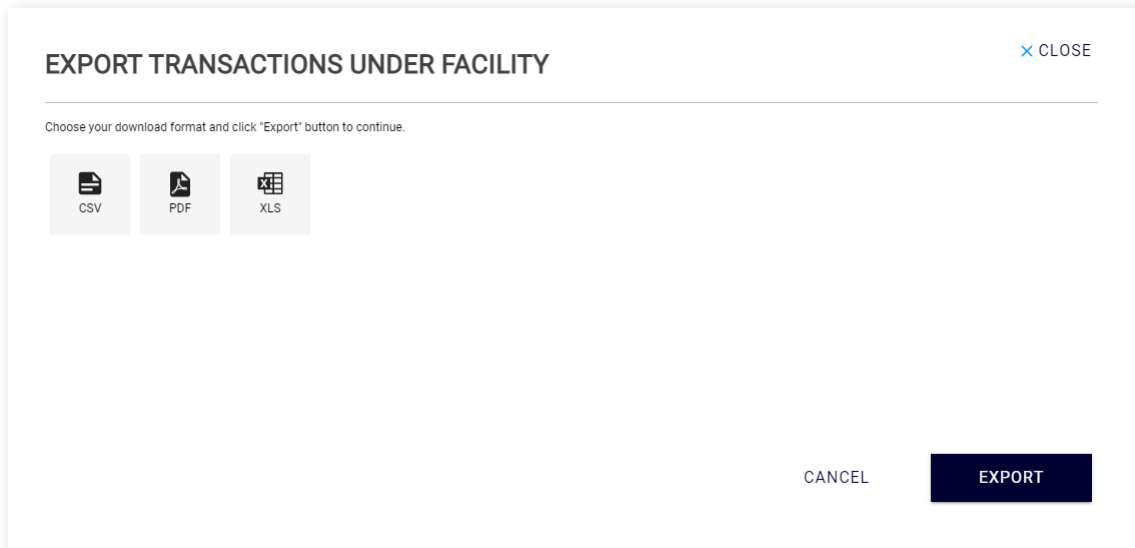
**TRANSACTION TYPE**

All    Payments    Disbursement    Maintenance

RESET      CANCEL      **APPLY FILTER**

## 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.



**EXPORT TRANSACTIONS UNDER FACILITY** ✕ CLOSE

Choose your download format and click "Export" button to continue.

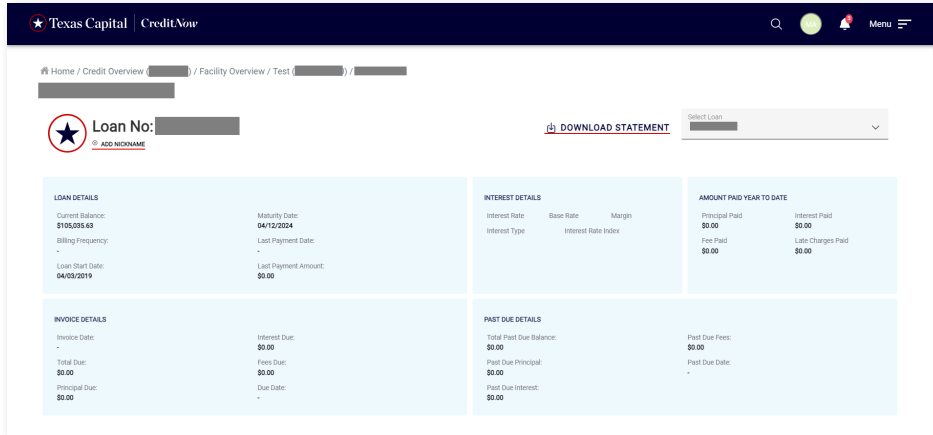
CSV    PDF    XLS

CANCEL      **EXPORT**

# CreditNow User Guide

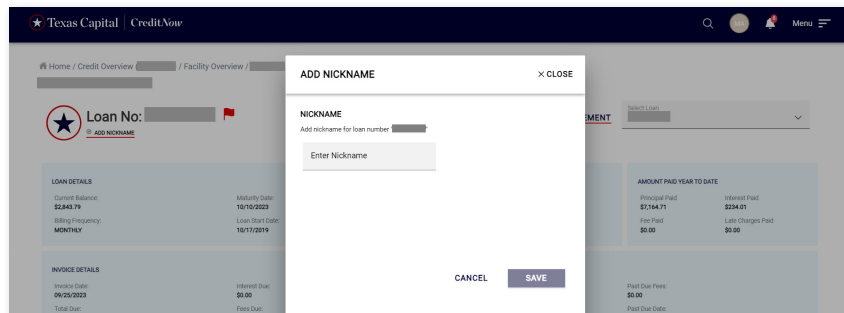
## LOAN DETAILS

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.



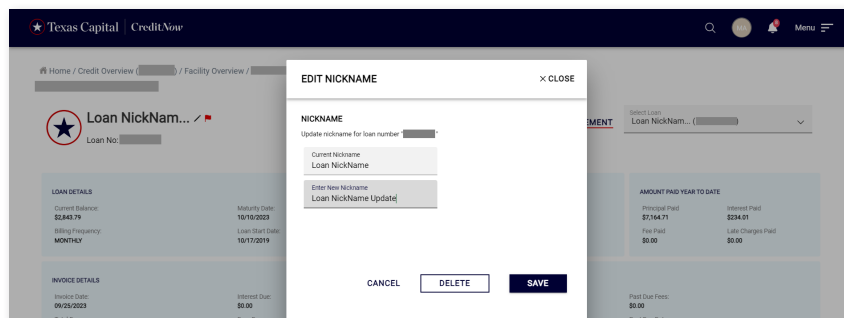
## Add Nickname - Loans

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

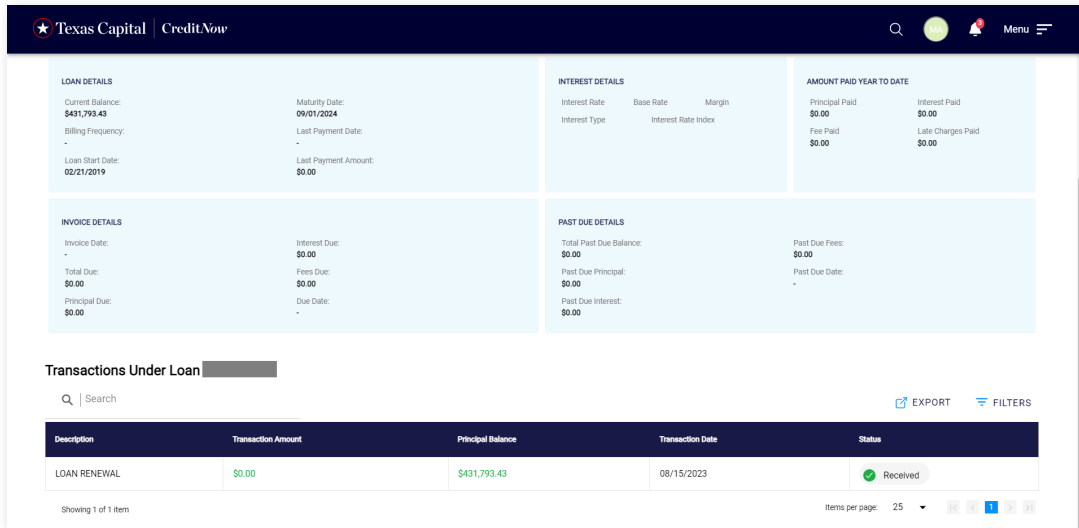
Existing nicknames can be updated by clicking on Edit icon as shown below (only by PSAs)



# CreditNow User Guide

## 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.



The screenshot displays the CreditNow interface with the following sections:

- LOAN DETAILS:** Current Balance: \$431,793.43; Maturity Date: 09/01/2024; Billing Frequency: -; Last Payment Date: -; Loan Start Date: 02/21/2019; Last Payment Amount: \$0.00.
- INTEREST DETAILS:** Interest Rate, Base Rate, Margin, Interest Type, Interest Rate Index.
- AMOUNT PAID YEAR TO DATE:** Principal Paid: \$0.00, Interest Paid: \$0.00, Fee Paid: \$0.00, Late Charges Paid: \$0.00.
- INVOICE DETAILS:** Invoice Date: -, Total Due: \$0.00, Principal Due: \$0.00, Interest Due: \$0.00, Fees Due: \$0.00, Due Date: -.
- PAST DUE DETAILS:** Total Past Due Balance: \$0.00, Past Due Fees: \$0.00, Past Due Principal: \$0.00, Past Due Interest: \$0.00, Past Due Date: -.
- Transactions Under Loan:** A table with columns: Description, Transaction Amount, Principal Balance, Transaction Date, Status. One transaction is listed: LOAN RENEWAL, \$0.00, \$431,793.43, 08/15/2023, Received.

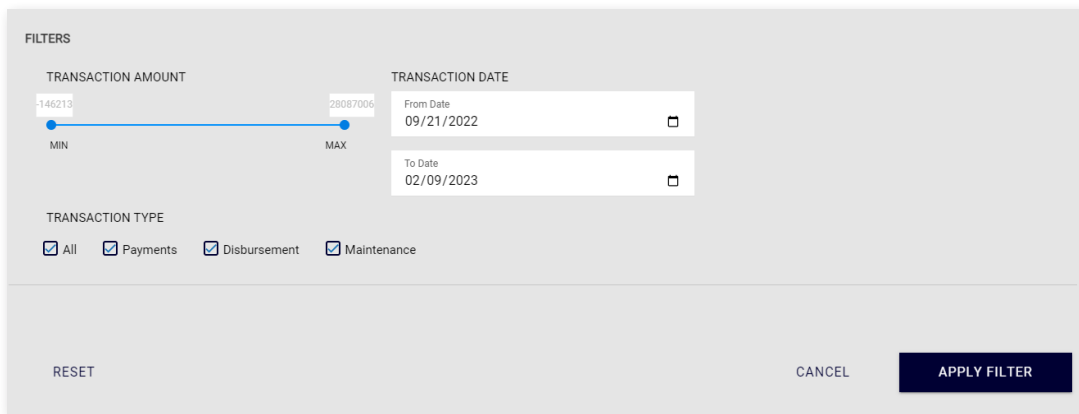
## Search for Loan Transaction

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.



The Filters pop-up window includes the following sections:

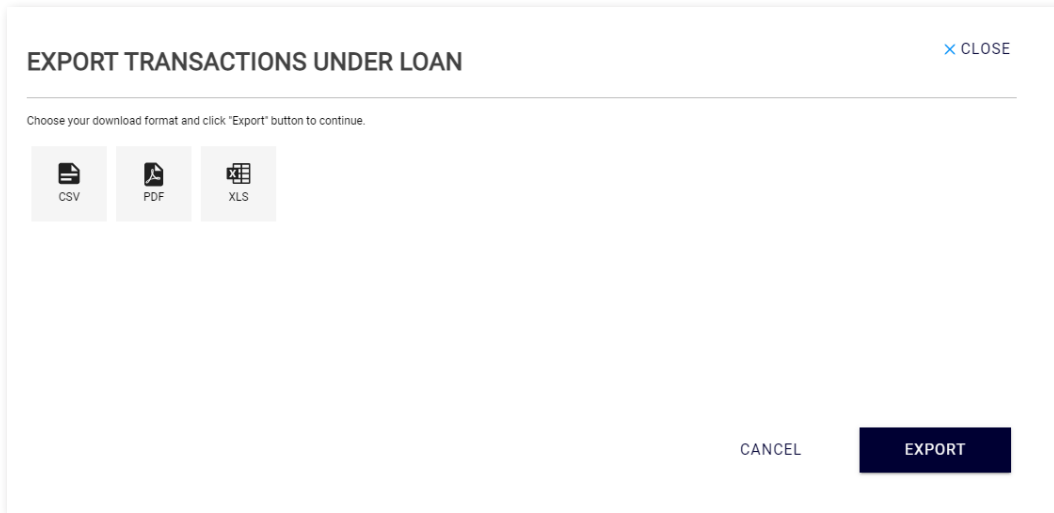
- TRANSACTION AMOUNT:** A range slider with values -146213 (MIN) and 28087006 (MAX).
- TRANSACTION DATE:** From Date: 09/21/2022, To Date: 02/09/2023.
- TRANSACTION TYPE:** Checkboxes for All, Payments, Disbursement, and Maintenance, all of which are checked.
- Buttons:** RESET, CANCEL, and APPLY FILTER.



# CreditNow User Guide

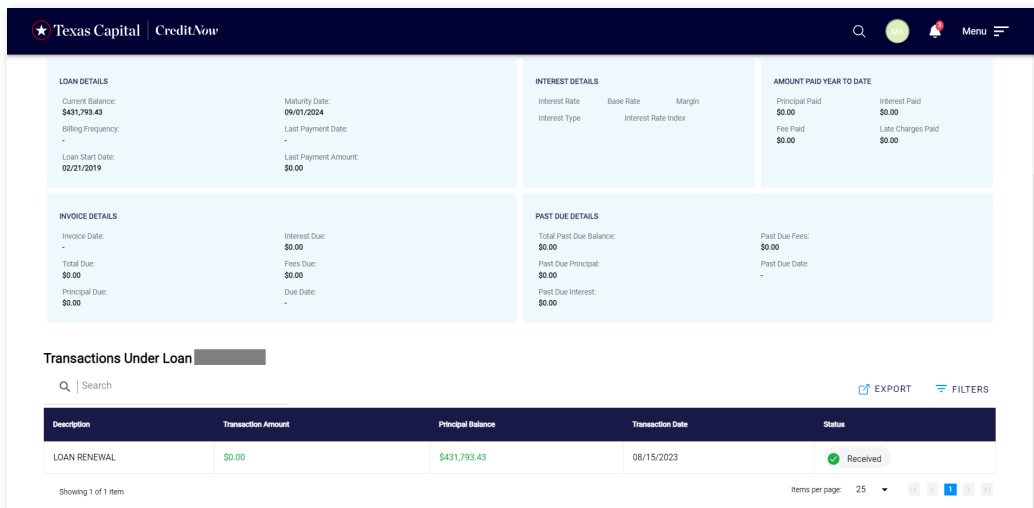
## Export Loan Transactions

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.

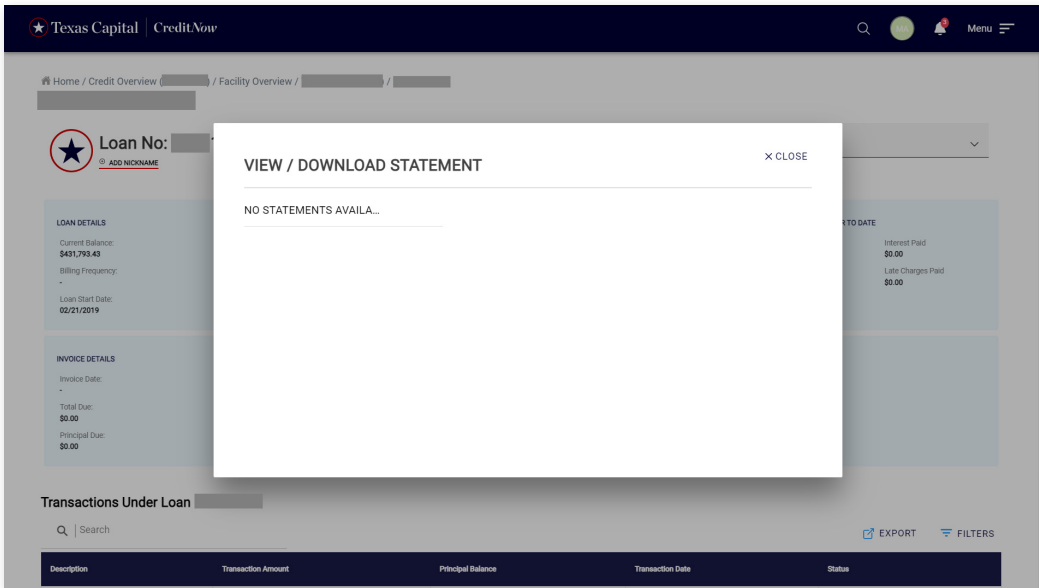


# CreditNow User Guide

## VIEW/DOWNLOAD STATEMENT

### View/Download Facility Statement

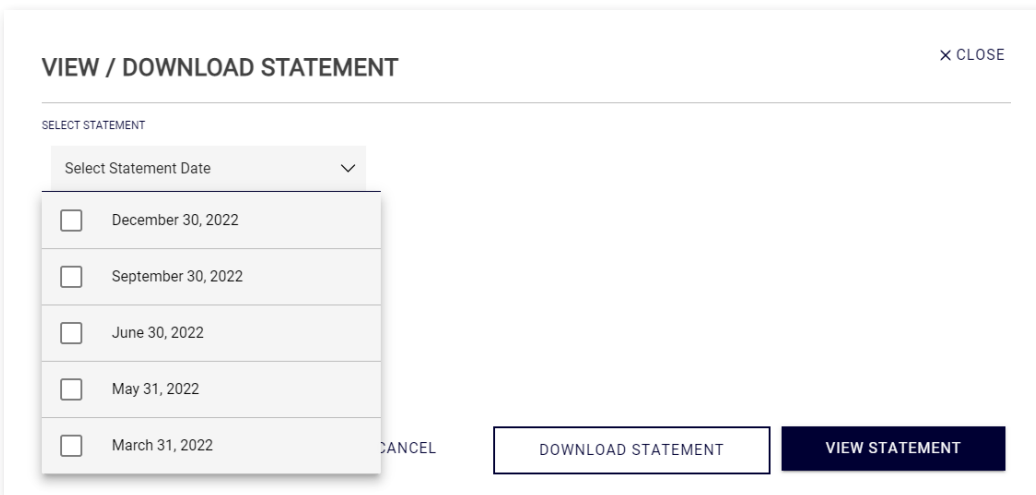
Click on the **Download Statement** link at the top of the Facility Details screen. The following screen will be displayed showing statement dates for the Facility:



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.



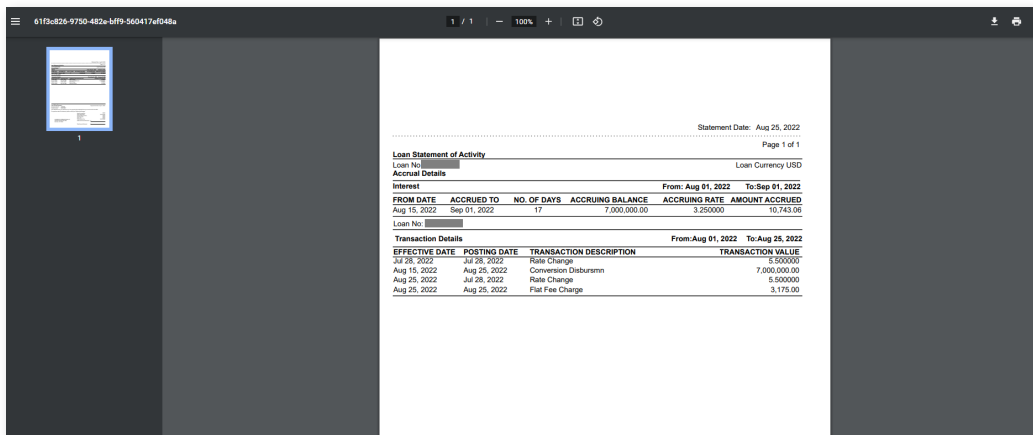
# CreditNow User Guide

## 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.



## PREFERENCES

To view Preferences, click on User Name 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.



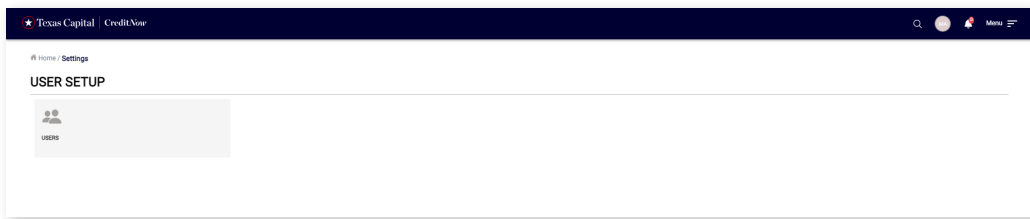
# CreditNow User Guide

## 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.

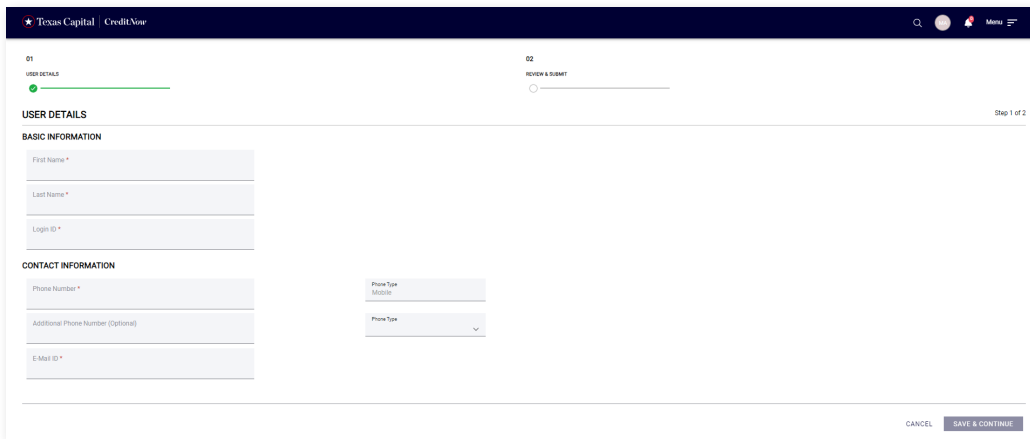
To view User Setup, click on **Menu** at the top right-hand side of any page, then **Settings** under the **Credit Overview** section.

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).

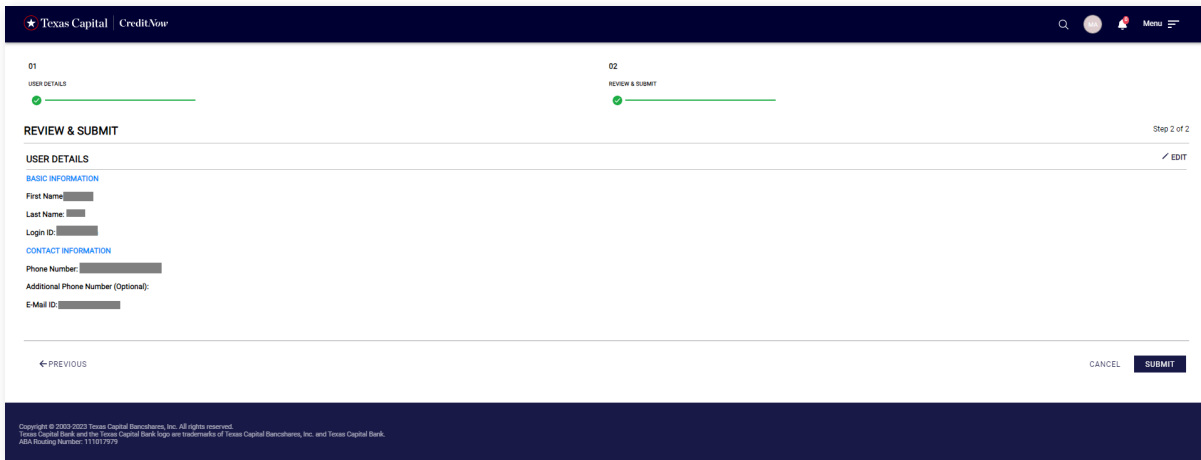
Click on 'Create New User' and below page will be shown:



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

# CreditNow User Guide

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.



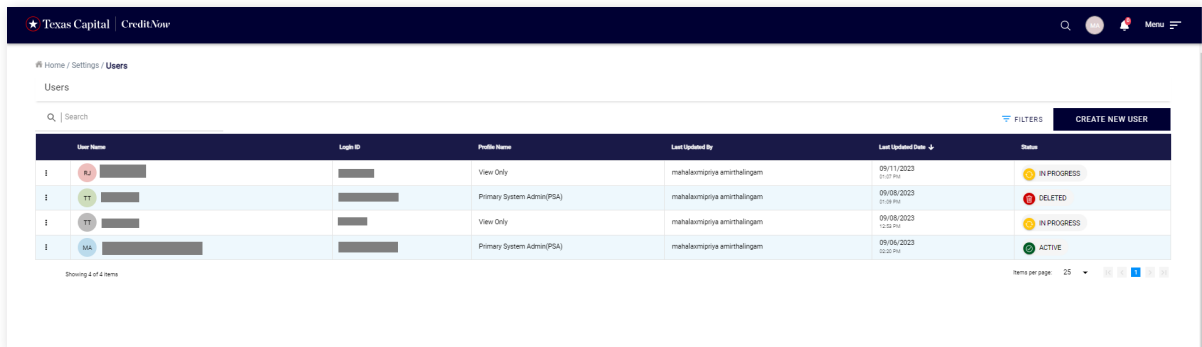
The screenshot shows a two-step process. Step 1, 'USER DETAILS', is completed. Step 2, 'REVIEW & SUBMIT', is active. The form contains the following fields:

- USER DETAILS** (Step 2 of 2)
- EDIT** (link)
- BASIC INFORMATION**
  - First Name: [Redacted]
  - Last Name: [Redacted]
  - Login ID: [Redacted]
- CONTACT INFORMATION**
  - Phone Number: [Redacted]
  - Additional Phone Number (Optional): [Redacted]
  - E-Mail ID: [Redacted]

Navigation buttons include '← PREVIOUS', 'CANCEL', and 'SUBMIT'. A footer contains copyright information for Texas Capital Bancshares, Inc. (© 2023).

## 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'.



The screenshot shows the 'Users' table with the following data:

User Name	Login ID	Profile Name	Last Updated By	Last Updated Date	Status
[Redacted]	[Redacted]	View Only	mahaakumpriya.amrithalingam	09/11/2023 01:07 PM	<span style="color: yellow;">●</span> IN PROGRESS
[Redacted]	[Redacted]	Primary System Admin(PSA)	mahaakumpriya.amrithalingam	09/08/2023 01:08 PM	<span style="color: red;">●</span> DELETED
[Redacted]	[Redacted]	View Only	mahaakumpriya.amrithalingam	09/08/2023 01:08 PM	<span style="color: yellow;">●</span> IN PROGRESS
[Redacted]	[Redacted]	Primary System Admin(PSA)	mahaakumpriya.amrithalingam	09/06/2023 02:07 PM	<span style="color: green;">●</span> ACTIVE

Additional UI elements include a search bar, 'FILTERS', 'CREATE NEW USER' button, and pagination (Showing 4 of 4 items, 25 items per page).

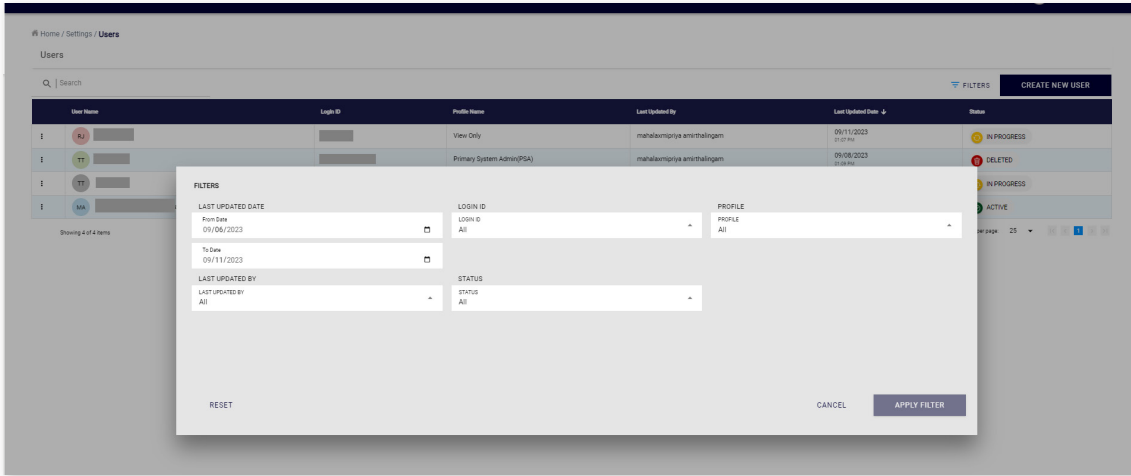
## Search Users

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

# CreditNow User Guide

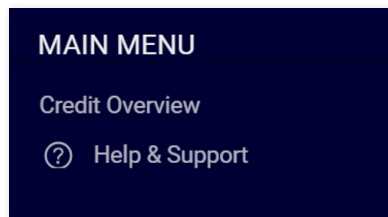
## Filter Users

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.

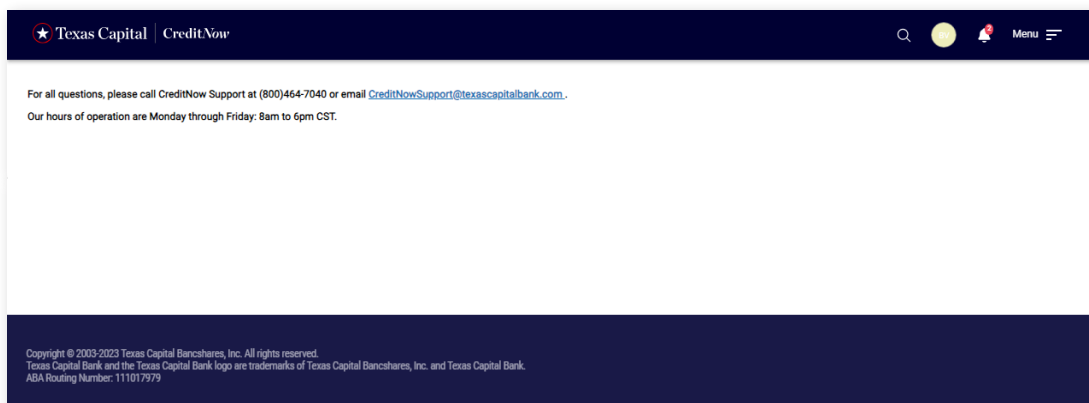


## HELP AND SUPPORT MENU

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:



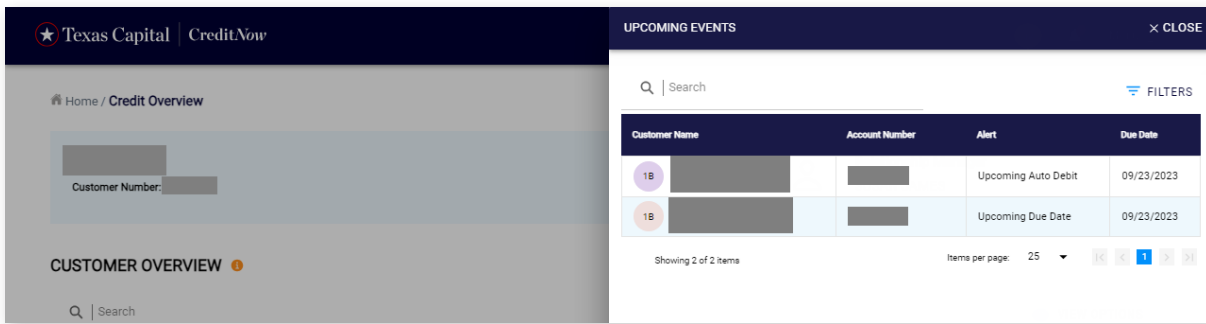
# CreditNow User Guide

## 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:

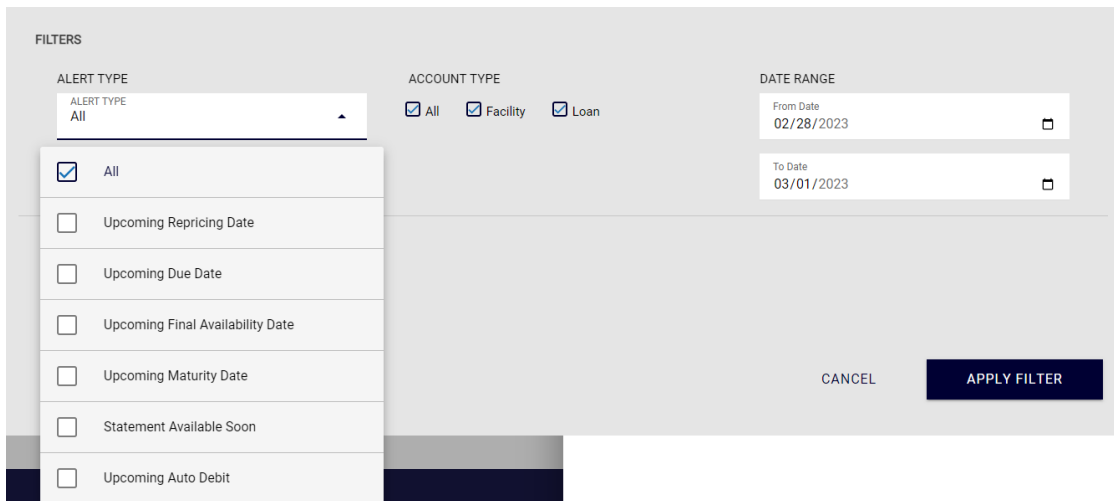


### Search for Alerts

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:

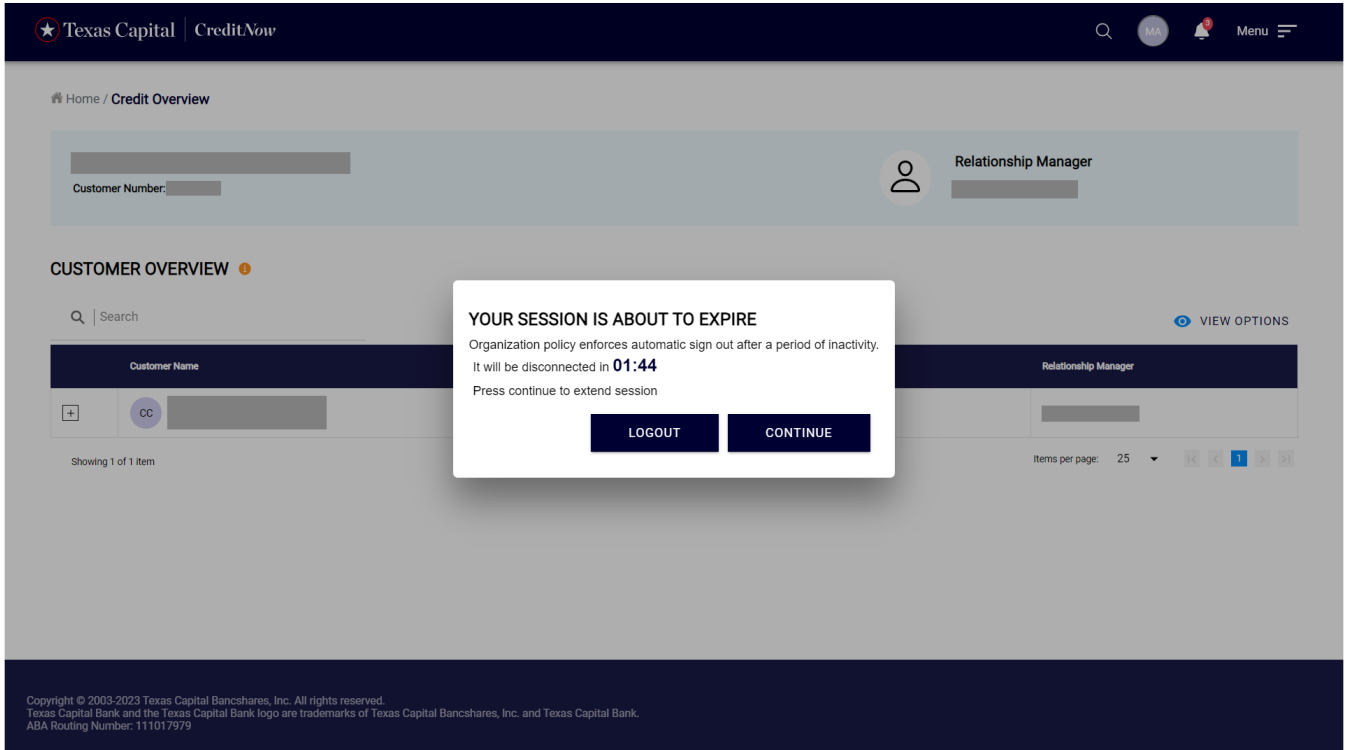


You can select any of the alert types from the drop-down, any of the account types and a data range. Click **Apply Filter** to filter the data based on the selected criteria.

# CreditNow User Guide

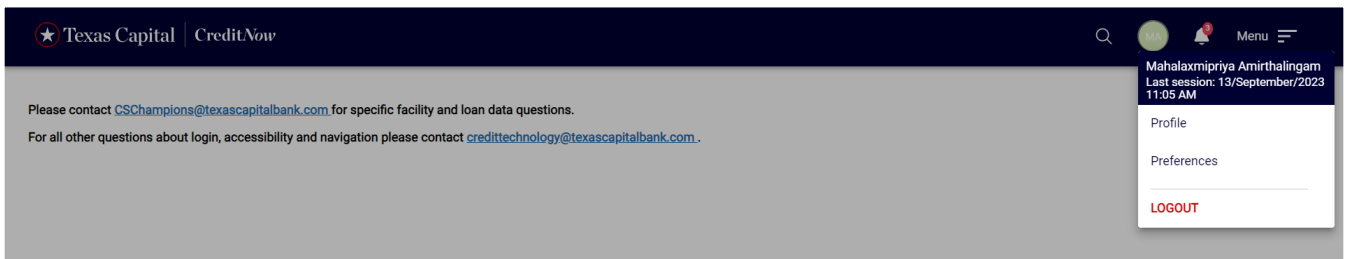
## AUTOMATIC LOGOUT

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.



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