



Texas Capital

CreditNow User Guide

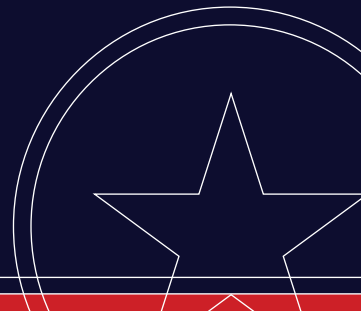
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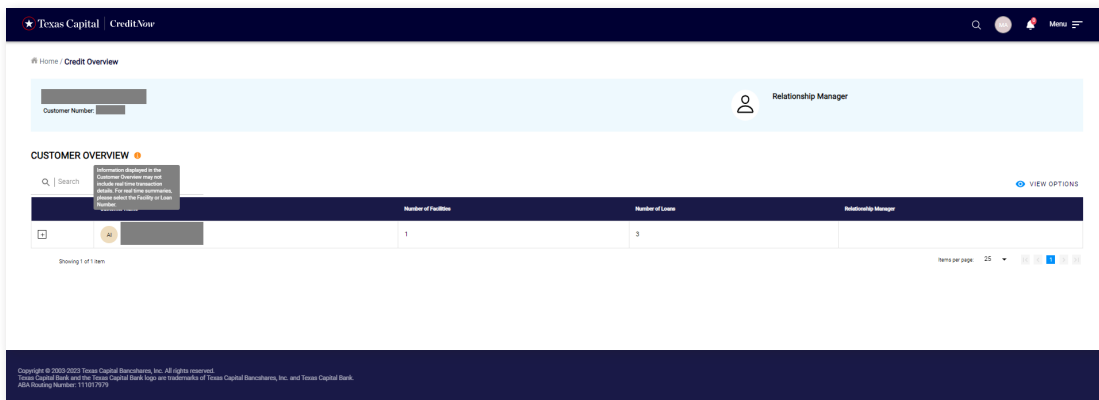
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HOME PAGE/CREDIT OVERVIEW

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.

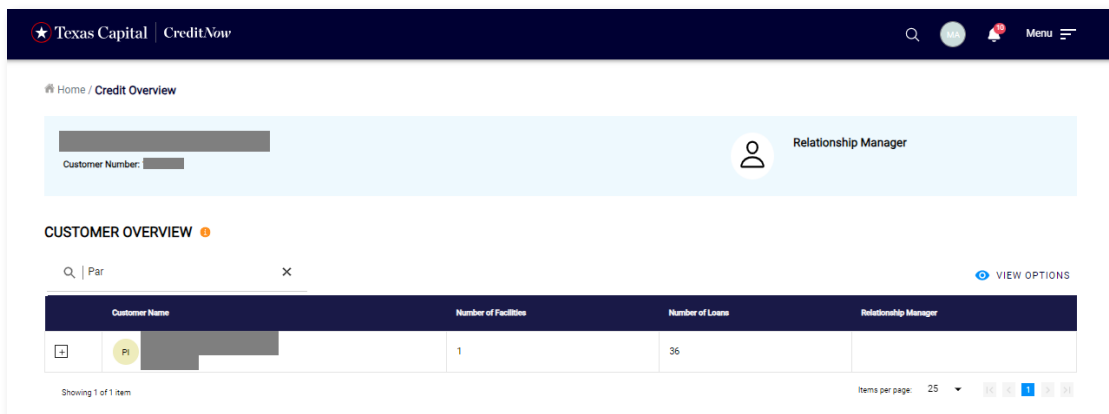


View Customer List

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.

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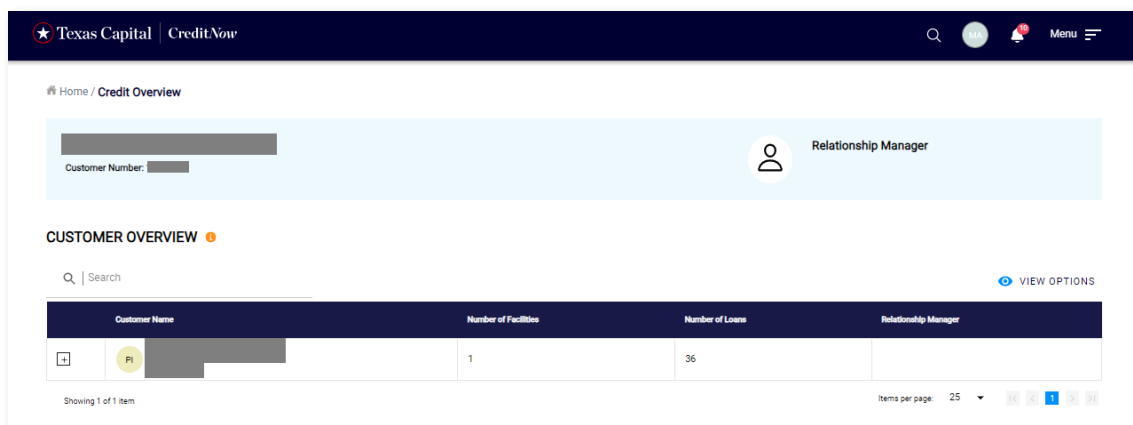
User Type

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.

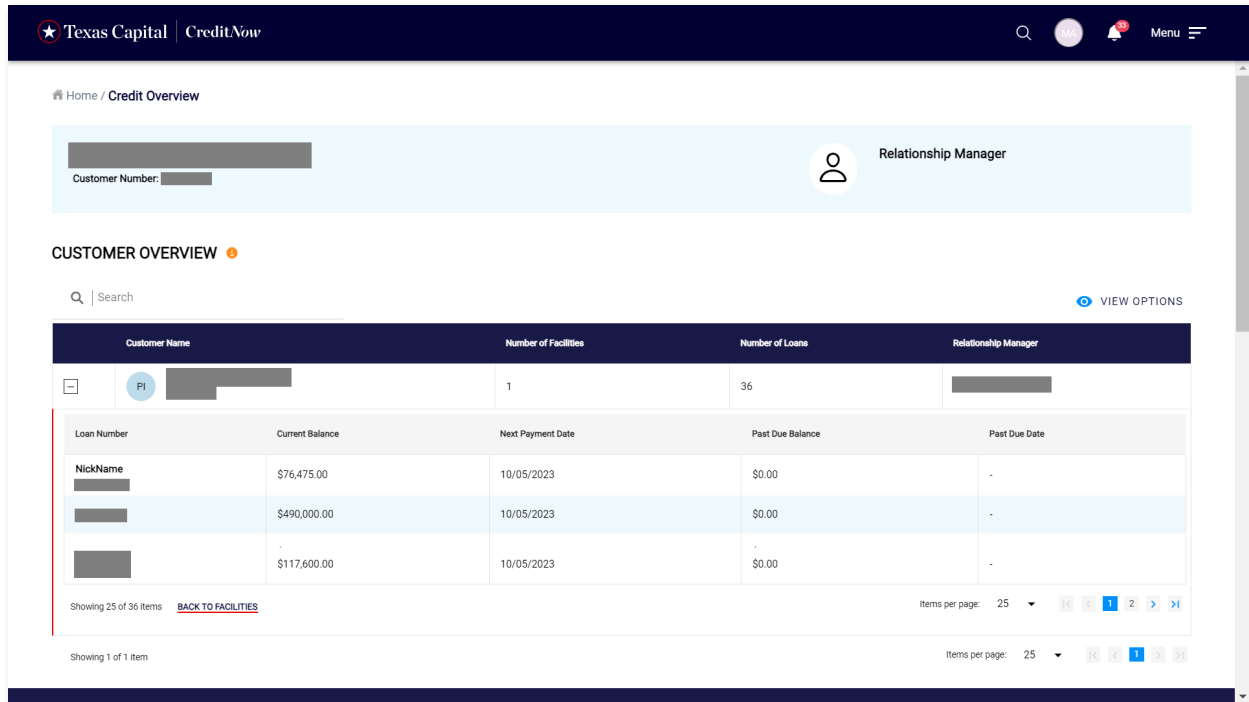
- By default, 25 Facilities are displayed. To change this setting, select 5, 10, 15, 20 or 25 from the **Items per page** dropdown box. To view Facilities on different pages, click the arrows. To navigate to a different page, use filtering options or change the view option in Card View.



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.

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Home / Credit Overview

Customer Number: [REDACTED]

Relationship Manager [REDACTED]

CUSTOMER OVERVIEW ⓘ

Search [REDACTED] VIEW OPTIONS

Customer Name	Number of Facilities	Number of Loans	Relationship Manager
PI [REDACTED]	1	36	[REDACTED]

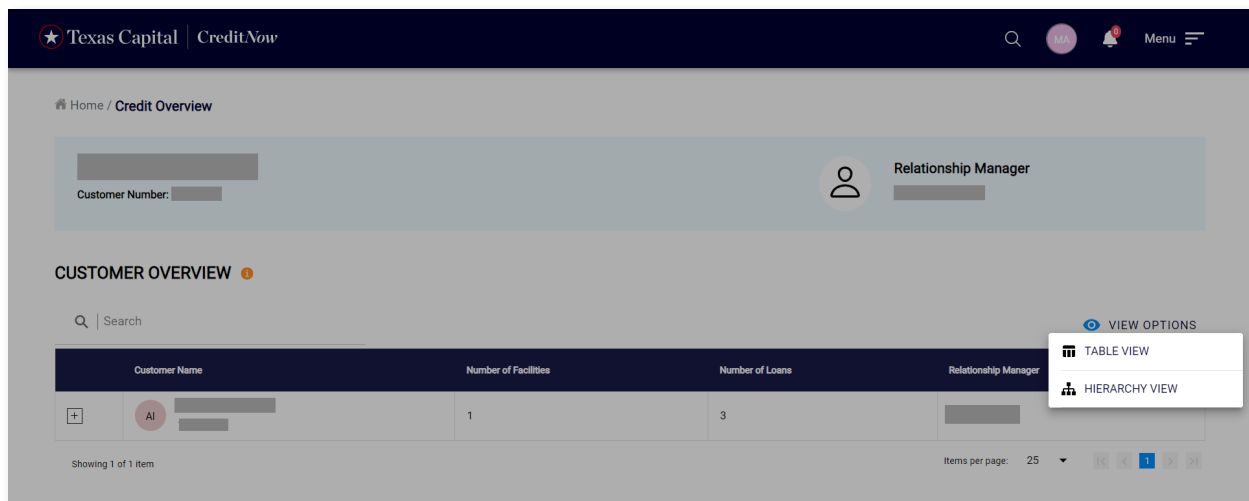
Loan Number	Current Balance	Next Payment Date	Past Due Balance	Past Due Date
NickName [REDACTED]	\$76,475.00	10/05/2023	\$0.00	-
[REDACTED]	\$490,000.00	10/05/2023	\$0.00	-
[REDACTED]	\$117,600.00	10/05/2023	\$0.00	-

Showing 25 of 36 items [BACK TO FACILITIES](#) Items per page: 25

Showing 1 of 1 item Items per page: 25

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**.



Home / Credit Overview

Customer Number: [REDACTED]

Relationship Manager [REDACTED]

CUSTOMER OVERVIEW ⓘ

Search [REDACTED] VIEW OPTIONS

Customer Name	Number of Facilities	Number of Loans	Relationship Manager
AI [REDACTED]	1	3	[REDACTED]

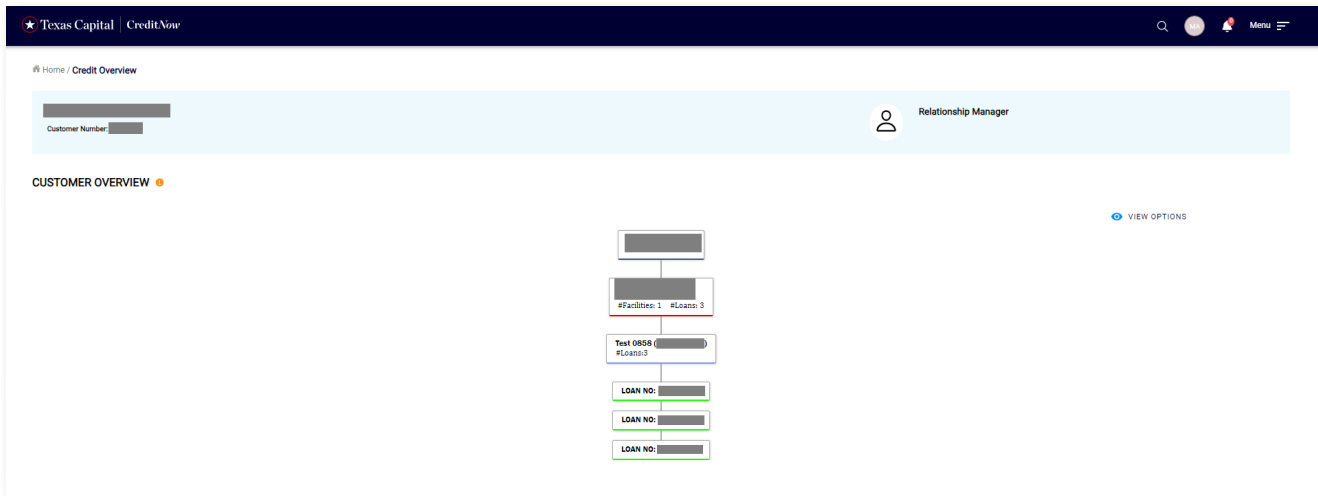
Showing 1 of 1 item Items per page: 25

VIEW OPTIONS

- TABLE VIEW
- HIERARCHY VIEW

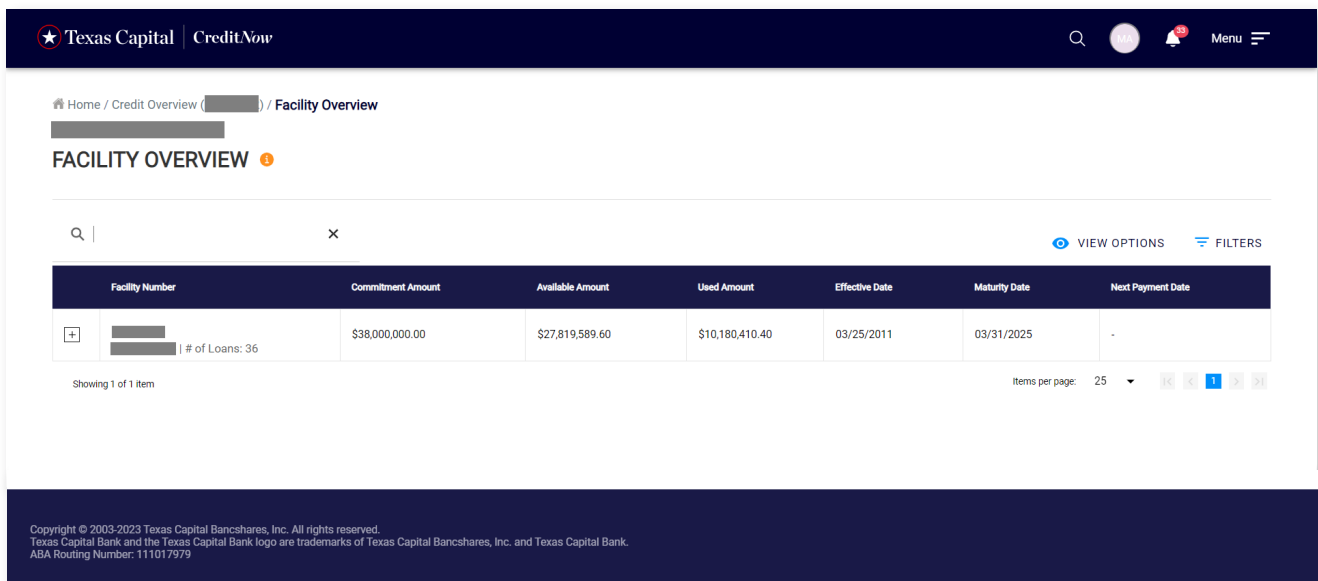
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The following screen will be displayed showing Customers under a Parent Customer (if applicable). See Facilities under each Customer and Loans under each Facility in a Hierarchical view.



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.

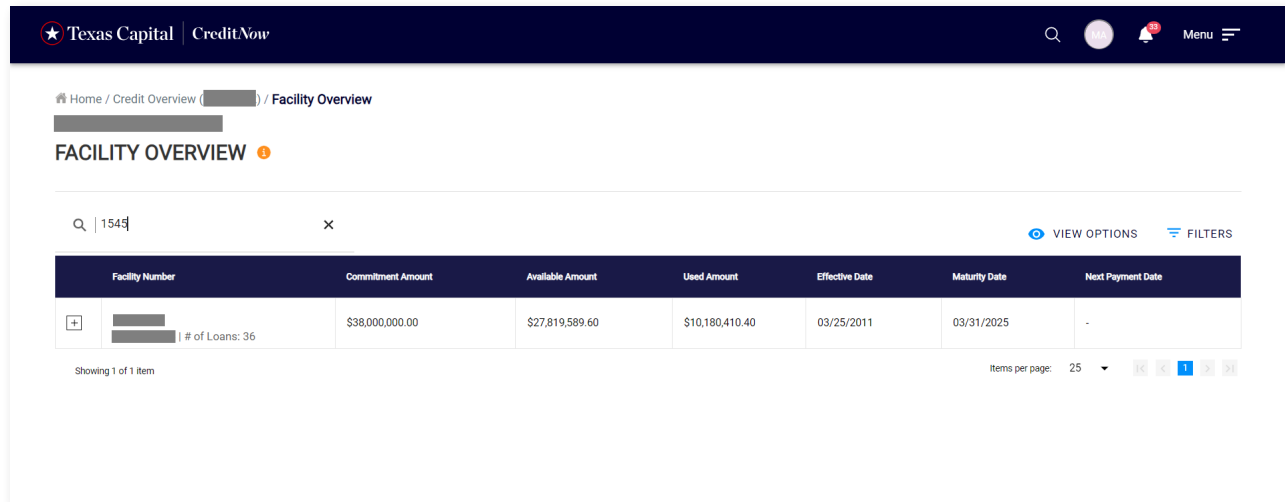


Facility Number	Commitment Amount	Available Amount	Used Amount	Effective Date	Maturity Date	Next Payment Date
[+] [Customer Name] # of Loans: 36	\$38,000,000.00	\$27,819,589.60	\$10,180,410.40	03/25/2011	03/31/2025	-

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Search for Facility

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



The screenshot shows the 'FACILITY OVERVIEW' page. A search bar at the top contains '1543'. Below the search bar is a table with the following columns: Facility Number, Commitment Amount, Available Amount, Used Amount, Effective Date, Maturity Date, and Next Payment Date. The table displays one facility with a commitment amount of \$38,000,000.00 and a used amount of \$10,180,410.40. The page also includes a 'VIEW OPTIONS' button and a 'FILTERS' button.

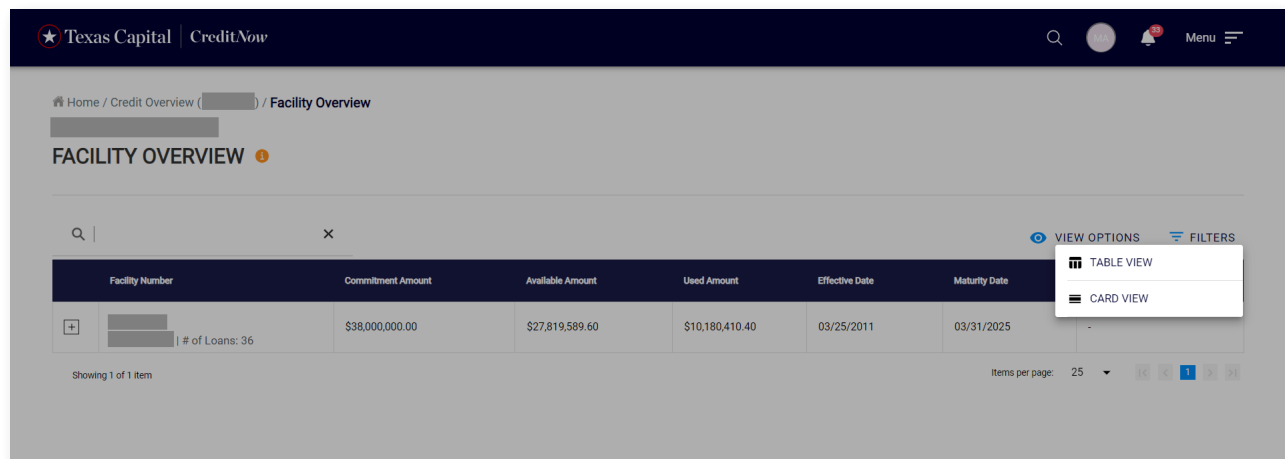
Facility Number	Commitment Amount	Available Amount	Used Amount	Effective Date	Maturity Date	Next Payment Date
[Redacted] # of Loans: 36	\$38,000,000.00	\$27,819,589.60	\$10,180,410.40	03/25/2011	03/31/2025	-

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.

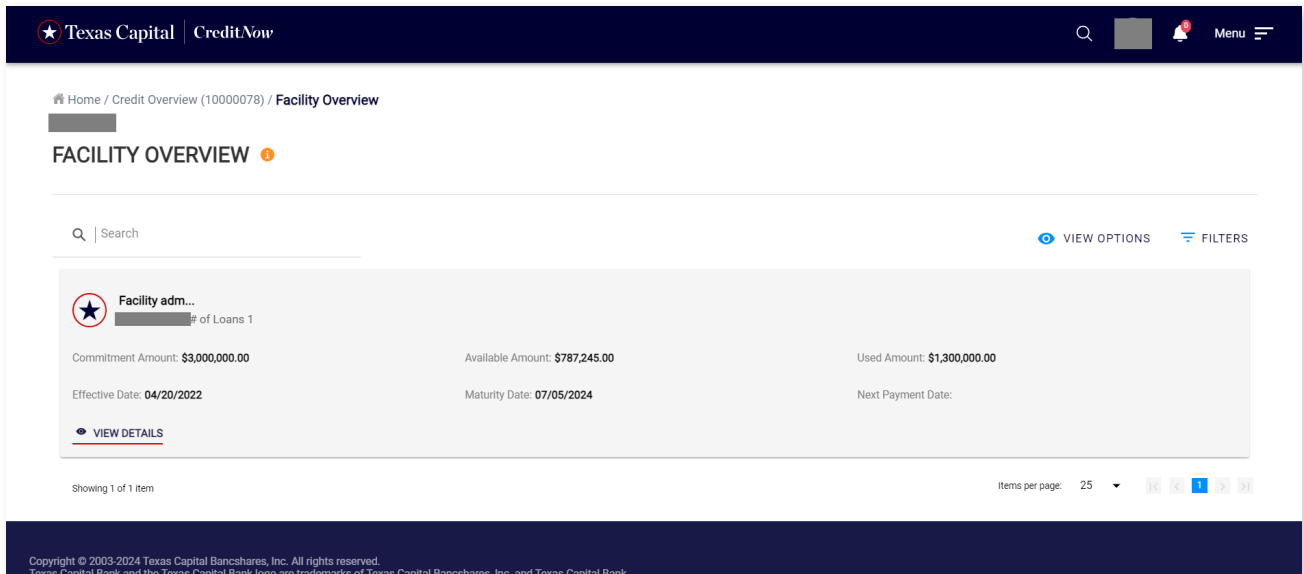


The screenshot shows the 'FACILITY OVERVIEW' page with the 'VIEW OPTIONS' menu open. The menu has two options: 'TABLE VIEW' (selected) and 'CARD VIEW'. The table below shows the same facility data as the previous screenshot.

Facility Number	Commitment Amount	Available Amount	Used Amount	Effective Date	Maturity Date	Next Payment Date
[Redacted] # of Loans: 36	\$38,000,000.00	\$27,819,589.60	\$10,180,410.40	03/25/2011	03/31/2025	-

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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.

FILTERS

COMMITMENT AMOUNT

3000000

18234250

0

2500000

500000

18234250

MIN

MAX

AVAILABLE AMOUNT

0

2500000

500000

18234250

MIN

MAX

USED AMOUNT

0

2500000

500000

18234250

MIN

MAX

MATURITY DATE

From Date

08/31/2025

To Date

08/31/2025

PAYMENT DUE DATE

From Date

04/01/2023

To Date

04/01/2023

RESET

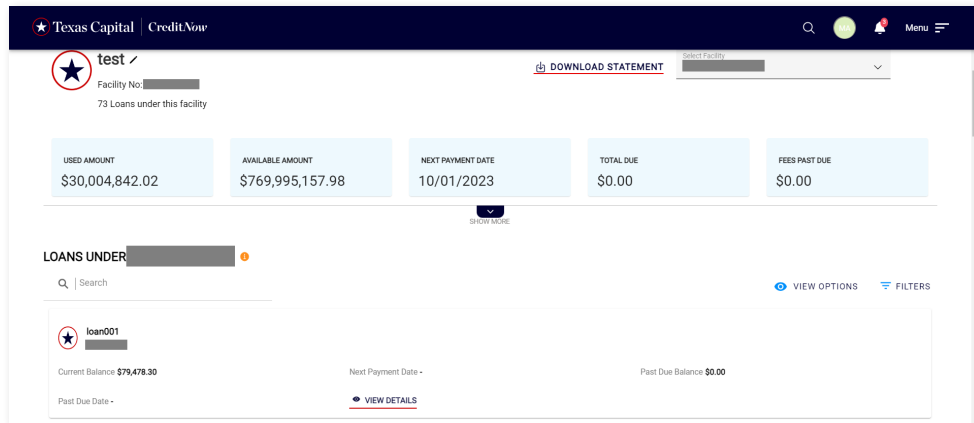
CANCEL

APPLY FILTER

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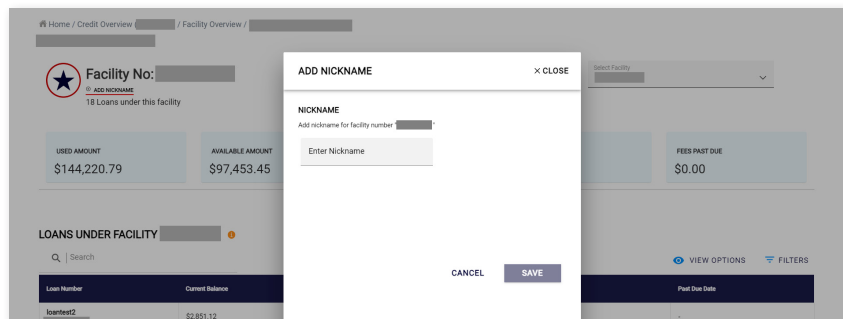
FACILITY DETAILS

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.



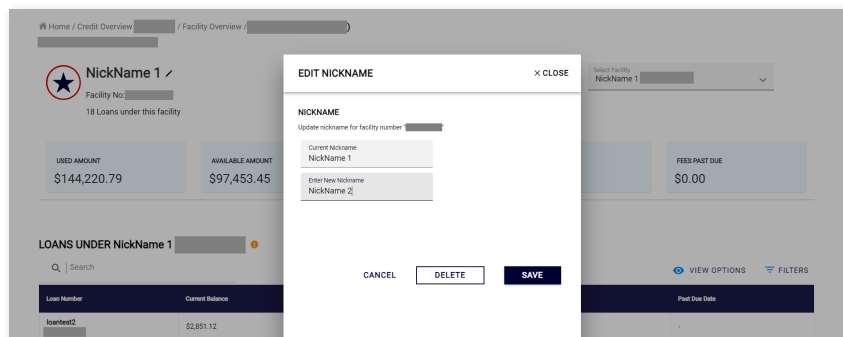
Add Nickname - Facility

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

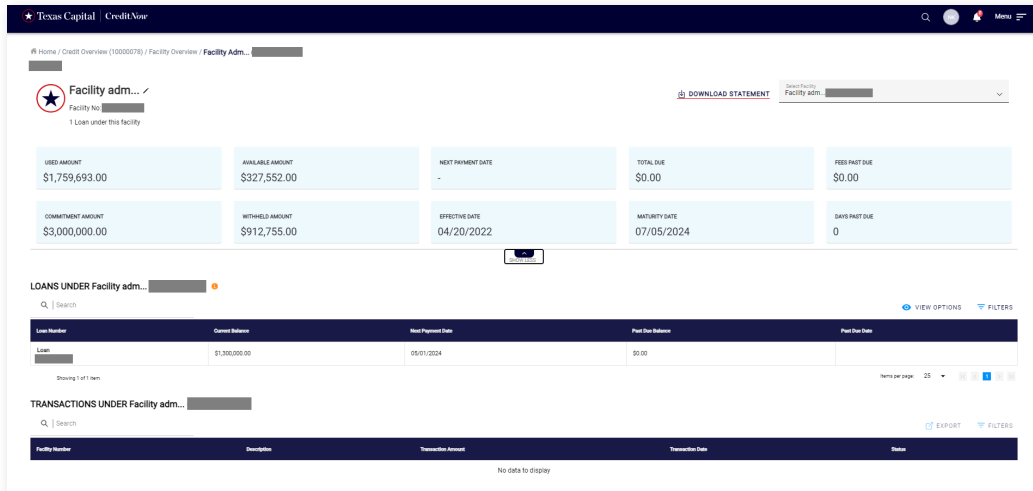
Existing nicknames can be updated by clicking on the Edit icon as shown below (only by PSAs)



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Show All Facility Details

Click on **Show More** to see more Facility Details.



The screenshot shows the 'Facility Admin' page for a facility named 'Facility adm...'. It displays various financial metrics and a table of loans under this facility.

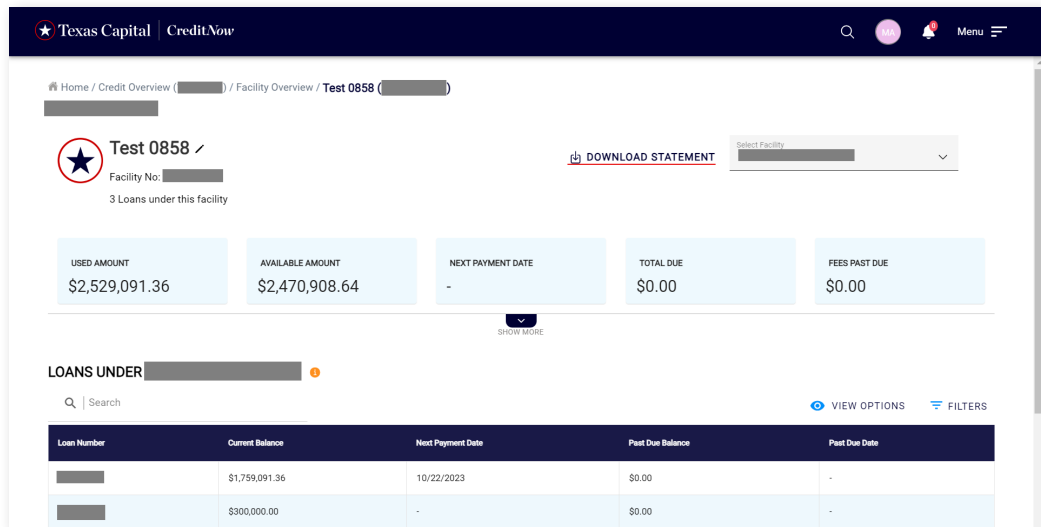
USED AMOUNT	AVAILABLE AMOUNT	NEXT PAYMENT DATE	TOTAL DUE	FEES PAST DUE
\$1,759,693.00	\$327,552.00	-	\$0.00	\$0.00

COMMITTED AMOUNT	WITHHELD AMOUNT	EFFECTIVE DATE	MATURITY DATE	DAYS PAST DUE
\$3,000,000.00	\$912,755.00	04/20/2022	07/05/2024	0

LOANS UNDER Facility adm...

Loan Number	Current Balance	Next Payment Date	Past Due Balance	Past Due Date
Loan	\$1,300,000.00	05/01/2024	\$0.00	

Click **Show Less** to go back to previous view.



The screenshot shows the 'Facility Overview' page for 'Test 0858'. It displays various financial metrics and a table of loans under this facility.

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

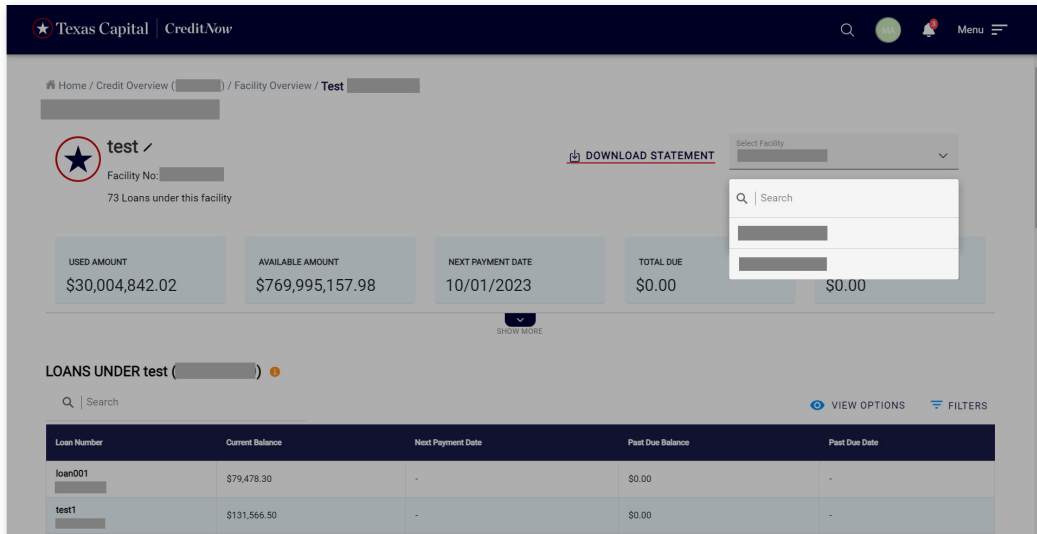
LOANS UNDER Test 0858

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

CreditNow User Guide

Switch Facility

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



test /
Facility No: [redacted]
73 Loans under this facility

[DOWNLOAD STATEMENT](#)

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

LOANS UNDER test ([redacted])

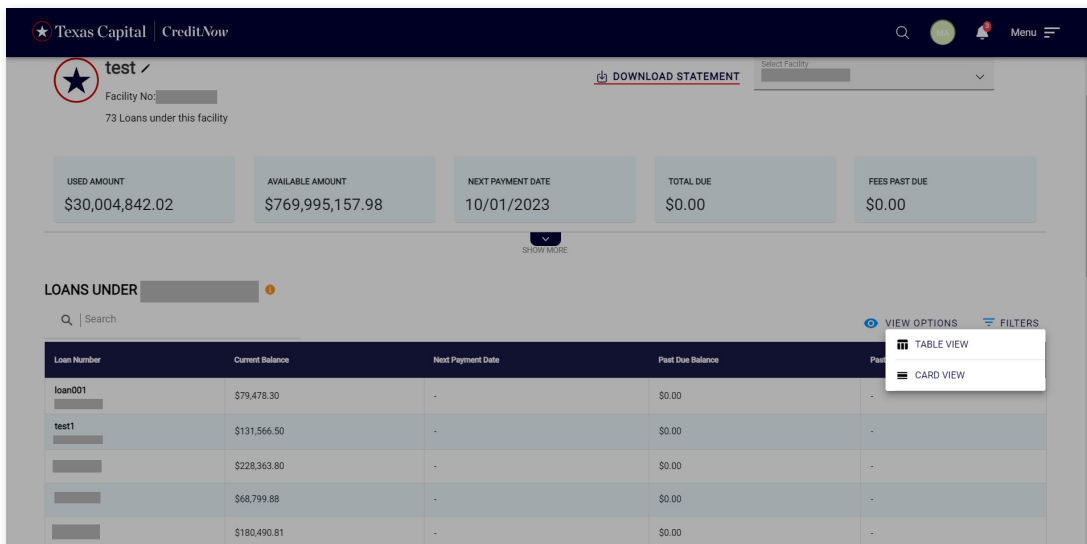
Loan Number	Current Balance	Next Payment Date	Past Due Balance	Past Due Date
loan001	\$79,478.30	-	\$0.00	-
test1	\$131,566.50	-	\$0.00	-

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.

Card View of Loans

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



test /
Facility No: [redacted]
73 Loans under this facility

[DOWNLOAD STATEMENT](#)

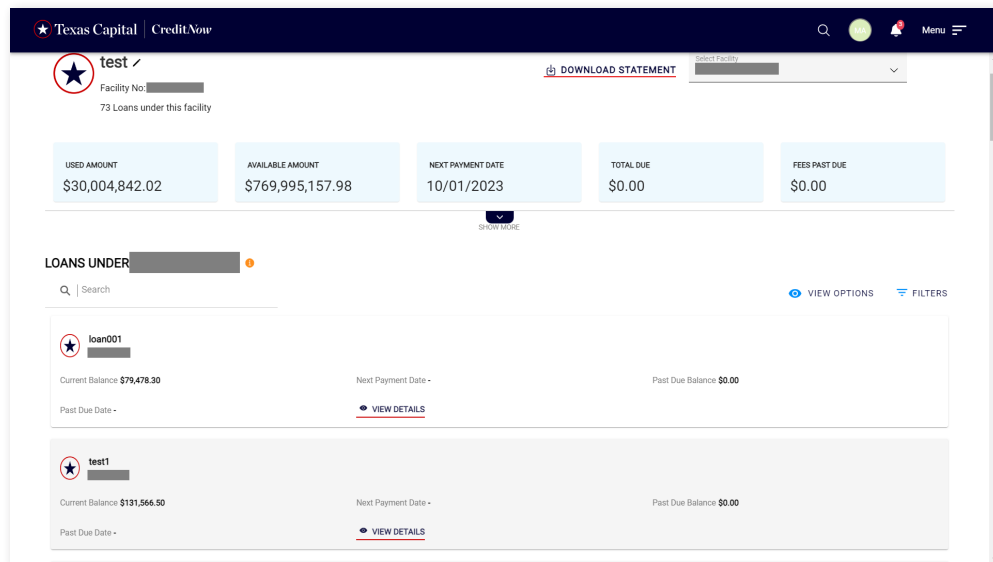
USED AMOUNT: \$30,004,842.02
AVAILABLE AMOUNT: \$769,995,157.98
NEXT PAYMENT DATE: 10/01/2023
TOTAL DUE: \$0.00
FEES PAST DUE: \$0.00

LOANS UNDER test ([redacted])

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	-
[redacted]	\$228,363.80	-	\$0.00	-
[redacted]	\$68,799.88	-	\$0.00	-
[redacted]	\$180,490.81	-	\$0.00	-

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Loans will be displayed in Card View as shown below:



The screenshot shows the CreditNow interface. At the top, there's a header with the Texas Capital logo and 'CreditNow'. Below the header, there's a section for 'test' facility. It includes a 'Facility No.' field, a 'DOWNLOAD STATEMENT' button, and a dropdown for 'Select Facility'. Below this, there's a summary table:

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

Below the table, there's a 'SHOW MORE' button. The main section is titled 'LOANS UNDER' and includes a search bar, 'VIEW OPTIONS', and 'FILTERS' buttons. It displays two loan cards:

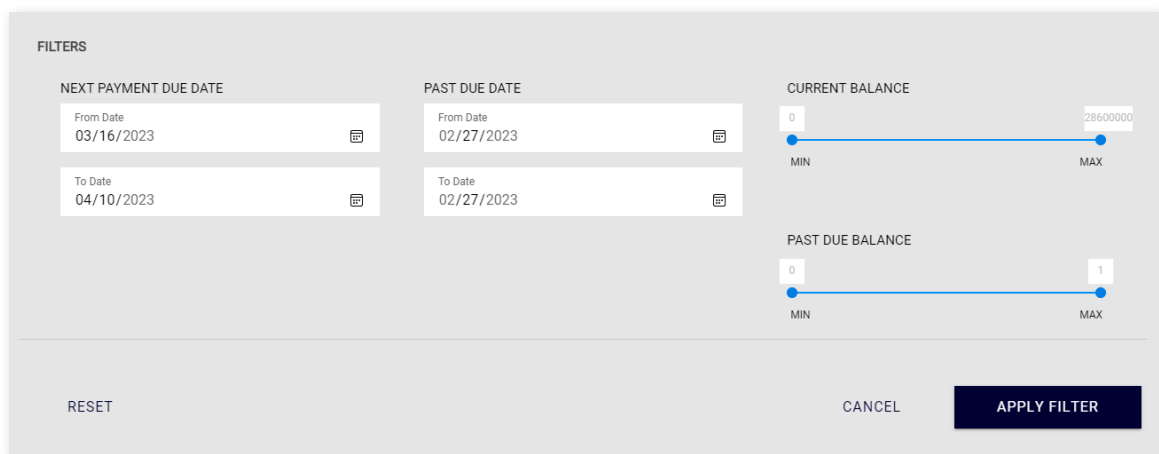
- loan001**: Current Balance \$79,478.30, Next Payment Date -, Past Due Balance \$0.00. Includes a 'VIEW DETAILS' link.
- test1**: Current Balance \$131,566.50, Next Payment Date -, Past Due Balance \$0.00. Includes a 'VIEW DETAILS' link.

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.



The screenshot shows the 'FILTERS' dialog box. It contains four filter sections:

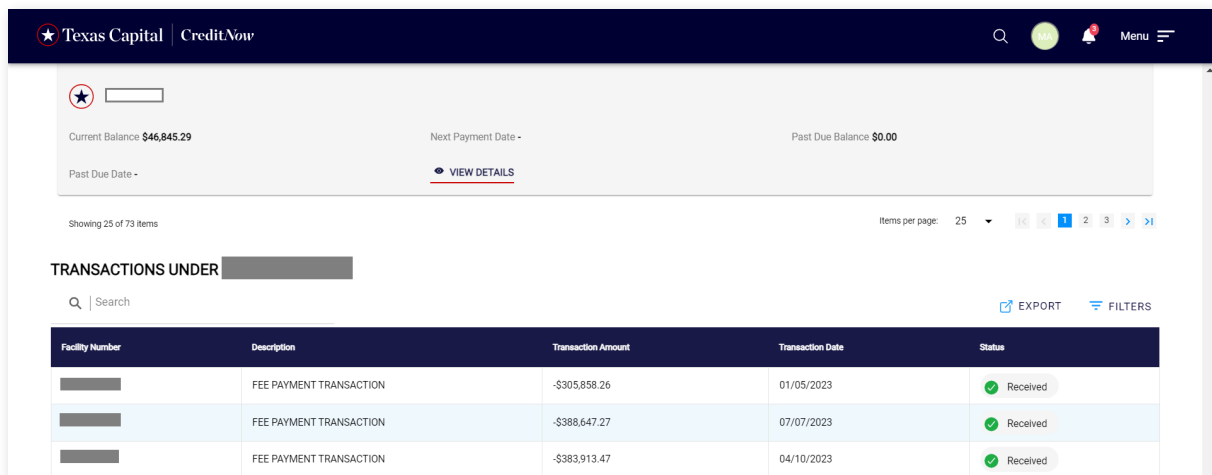
- NEXT PAYMENT DUE DATE**: From Date 03/16/2023, To Date 04/10/2023.
- PAST DUE DATE**: From Date 02/27/2023, To Date 02/27/2023.
- CURRENT BALANCE**: Range from 0 to 286,000,000 (MIN to MAX).
- PAST DUE BALANCE**: Range from 0 to 1 (MIN to MAX).

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

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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.



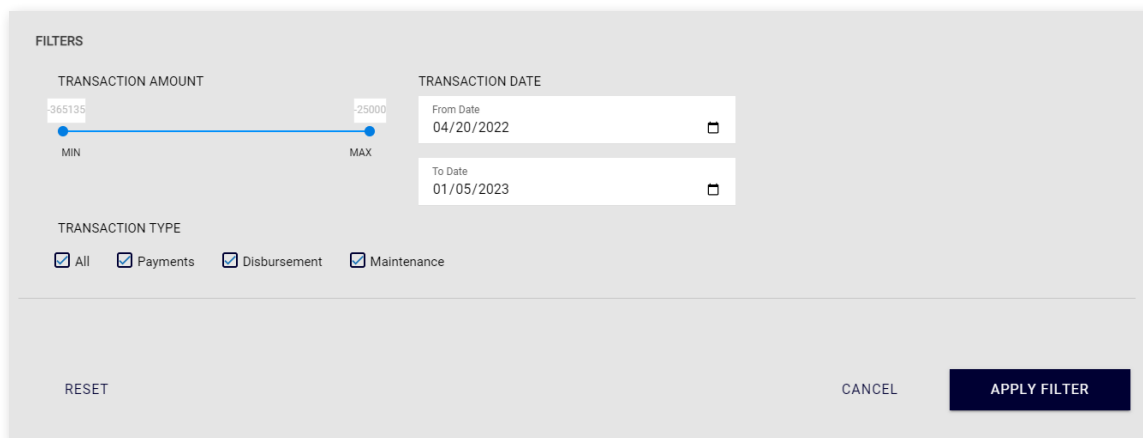
The screenshot shows the CreditNow interface. At the top, there's a header with the Texas Capital logo and 'CreditNow'. Below this, a summary box displays the Current Balance as \$46,845.29, Next Payment Date, and Past Due Balance as \$0.00. A 'VIEW DETAILS' link is present. Below the summary, it indicates 'Showing 25 of 73 items' and 'Items per page: 25'. The main section is titled 'TRANSACTIONS UNDER' followed by a facility number. There's a search bar and 'EXPORT' and 'FILTERS' buttons. A table lists transactions with columns: Facility Number, Description, Transaction Amount, Transaction Date, and Status. The table shows three 'FEE PAYMENT TRANSACTION' entries with amounts ranging from -\$305,858.26 to -\$383,913.47, all dated in 2023 and marked as '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.

Filter Transactions

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



The screenshot shows the 'FILTERS' dialog box. It has three main sections: 'TRANSACTION AMOUNT' with a slider from -365135 to -25000; 'TRANSACTION DATE' with 'From Date' set to 04/20/2022 and 'To Date' set to 01/05/2023; and 'TRANSACTION TYPE' with checkboxes for 'All', 'Payments', 'Disbursement', and 'Maintenance', all of which are checked. At the bottom, there are 'RESET', 'CANCEL', and 'APPLY FILTER' buttons.

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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

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.

Texas Capital | CreditNow

Home / Credit Overview / Facility Overview / Test /

 Loan No:

[DOWNLOAD STATEMENT](#)

Select Loan

LOAN DETAILS

Current Balance

\$10,000.00

Billing Frequency

-

Loan Start Date

04/03/2019

Maturity Date

04/12/2024

Last Payment Date

-

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

Fees Paid

\$0.00

Loan 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 Principal

\$0.00

Past Due Interest

\$0.00

Past Due Fees

\$0.00

Past Due Date

-

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- 15 -

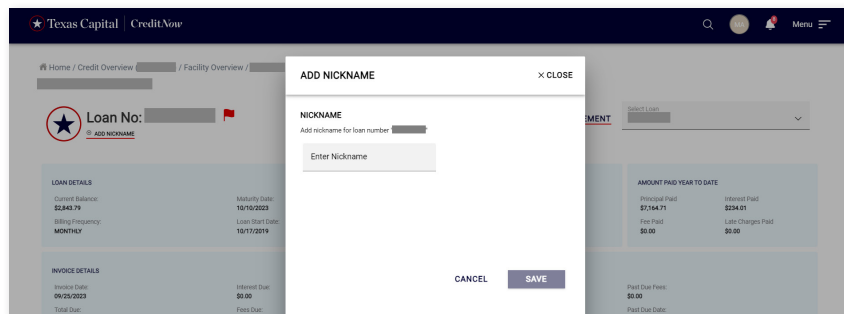
Member FDIC NASDAQ: TCBI

4/2024

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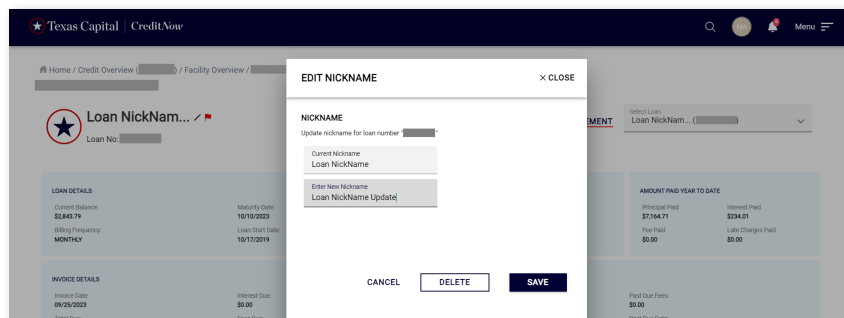
Add Nickname - Loans

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.



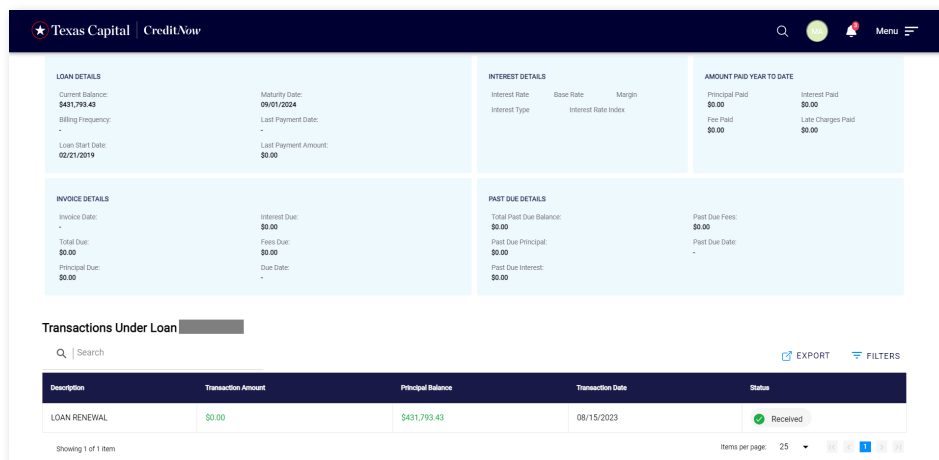
Update NickName - Loans

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.



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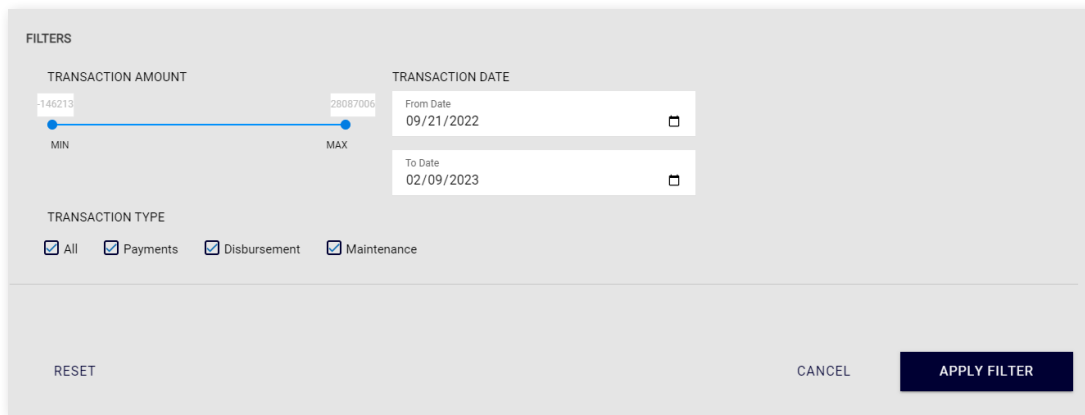
Search for Loan Transaction

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.

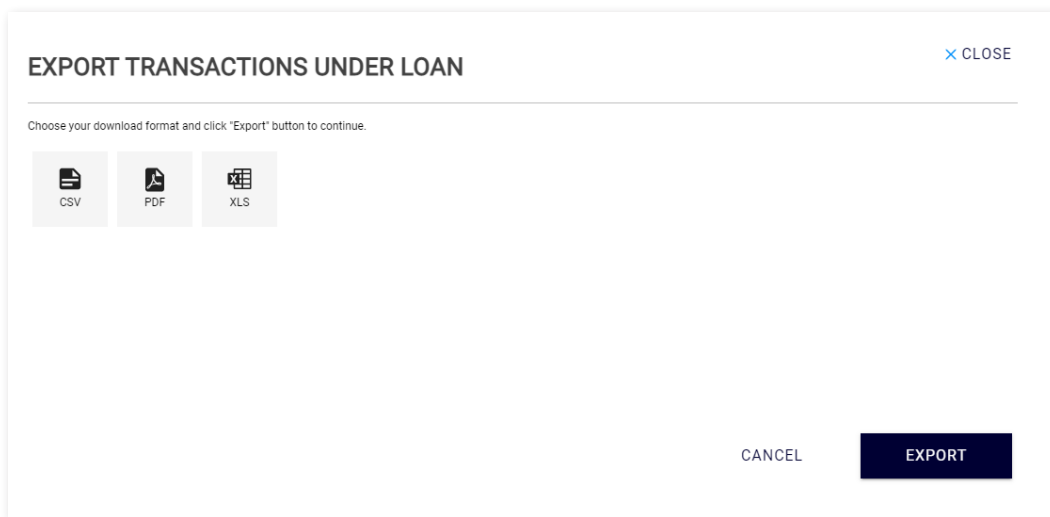


The 'FILTERS' pop-up window contains the following sections:

- TRANSACTION AMOUNT:** A range slider with 'MIN' at -146213 and 'MAX' at 28087006.
- TRANSACTION DATE:** Two date pickers. 'From Date' is set to 09/21/2022 and 'To Date' is set to 02/09/2023.
- TRANSACTION TYPE:** Four checkboxes, all of which are checked: 'All', 'Payments', 'Disbursement', and 'Maintenance'.
- Buttons:** 'RESET', 'CANCEL', and 'APPLY FILTER'.

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.



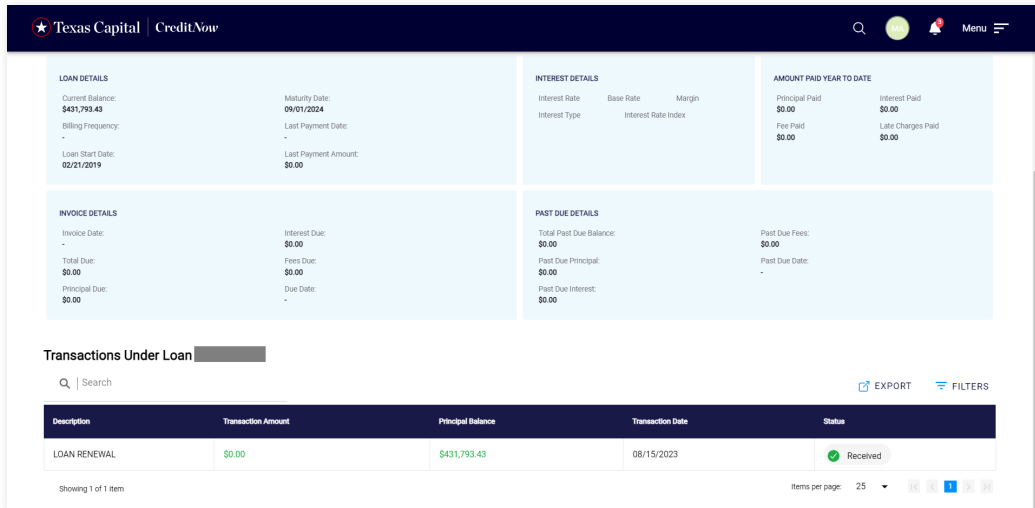
The 'EXPORT TRANSACTIONS UNDER LOAN' pop-up window includes:

- Title:** EXPORT TRANSACTIONS UNDER LOAN (with a 'CLOSE' link in the top right).
- Instruction:** Choose your download format and click "Export" button to continue.
- Format Selection:** Three buttons for 'CSV', 'PDF', and 'XLS'.
- Buttons:** 'CANCEL' and 'EXPORT'.

CreditNow User Guide

Switch to a Different Loan

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



The screenshot displays the CreditNow web application interface. At the top, there is a navigation bar with the Texas Capital logo and 'CreditNow' text. Below this, the main content area is divided into several sections:

- LOAN DETAILS:**
 - Current Balance: \$431,793.43
 - Billing Frequency: -
 - Loan Start Date: 02/21/2019
 - Maturity Date: 09/01/2024
 - Last Payment Date: -
 - 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 Principal: \$0.00
 - Past Due Interest: \$0.00
 - Past Due Fees: \$0.00
 - Past Due Date: -

Below these sections is a 'Transactions Under Loan' section with a search bar and 'EXPORT' and 'FILTERS' links. A table displays the transaction history:

Description	Transaction Amount	Principal Balance	Transaction Date	Status
LOAN RENEWAL	\$0.00	\$431,793.43	08/15/2023	Received

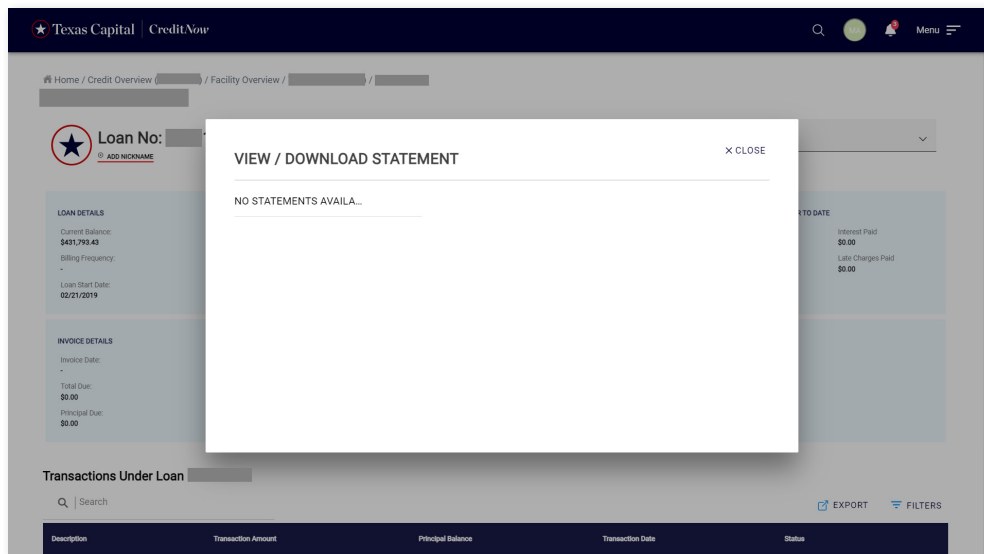
At the bottom of the table, it indicates 'Showing 1 of 1 item' and 'Items per page: 25'.

CreditNow User Guide

VIEW/DOWNLOAD STATEMENT

View/Download Facility Statement

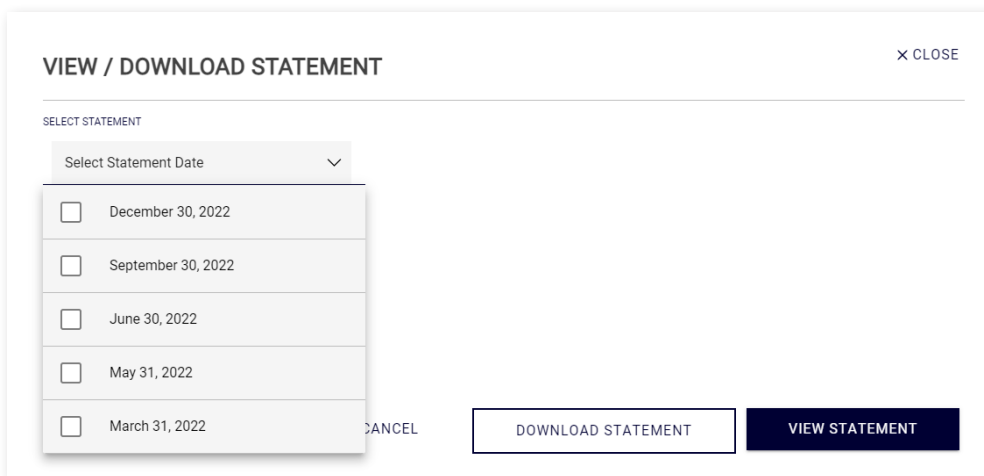
Click on the **Download Statement** link at the top of the Facility Details screen. The following screen will be displayed showing statement dates for the Facility:



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.



Select Statement Date

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

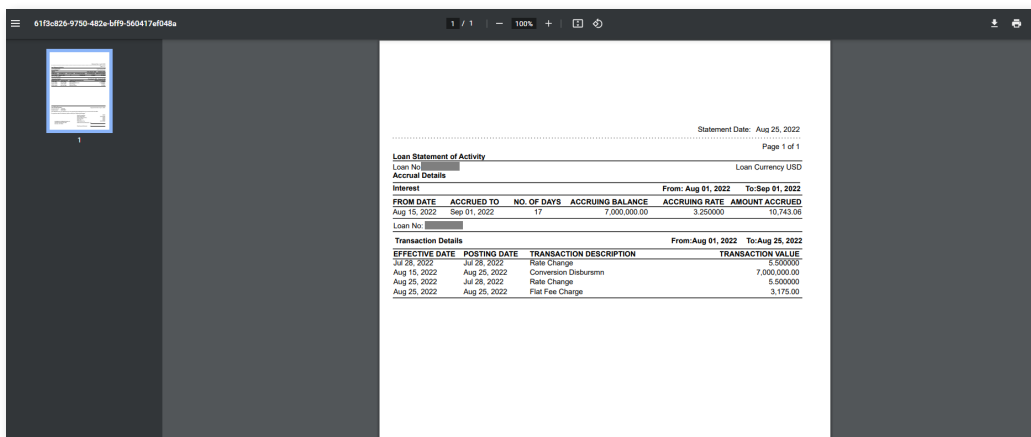
CreditNow User Guide

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.



Statement Date: Aug 25, 2022
Page 1 of 1

Loan Statement of Activity

Loan No. [REDACTED] Loan Currency USD

Accrual Details

FROM DATE	ACCURED TO	NO. OF DAYS	ACCRUING BALANCE	ACCRUING RATE	AMOUNT ACCRUED
Aug 15, 2022	Sep 01, 2022	17	7,000,000.00	3.250000	10,743.06

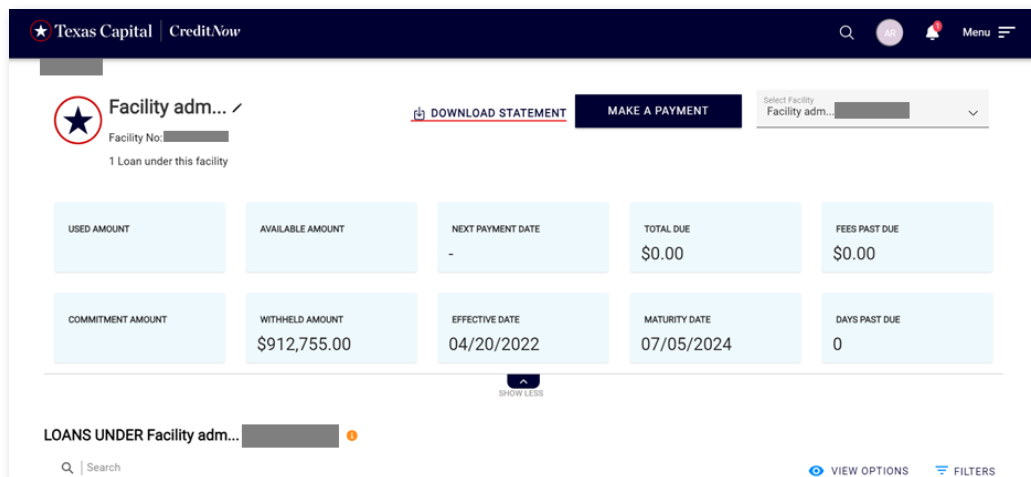
Loan No. [REDACTED]

Transaction Details

EFFECTIVE DATE	POSTING DATE	TRANSACTION DESCRIPTION	TRANSACTION VALUE
Jul 28, 2022	Jul 28, 2022	Rate Change	6.500000
Aug 15, 2022	Aug 25, 2022	Conversion Disbursm	7,000,000.00
Aug 25, 2022	Jul 28, 2022	Rate Change	6.500000
Aug 25, 2022	Aug 25, 2022	Flat Fee Charge	3,175.00

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.



Facility admin...
Facility No. [REDACTED]
1 Loan under this facility

[DOWNLOAD STATEMENT](#) **MAKE A PAYMENT**

Select Facility: Facility adm... ▾

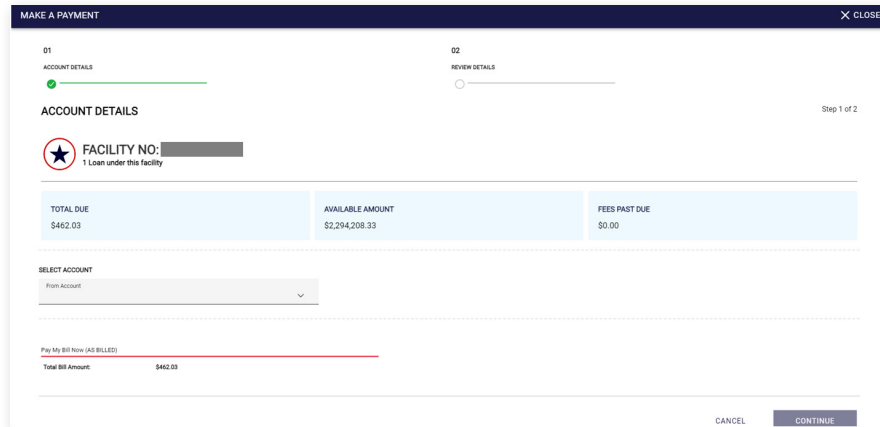
USED AMOUNT	AVAILABLE AMOUNT	NEXT PAYMENT DATE	TOTAL DUE	FEES PAST DUE
		-	\$0.00	\$0.00
COMMITMENT AMOUNT	WITHHELD AMOUNT	EFFECTIVE DATE	MATURITY DATE	DAYS PAST DUE
	\$912,755.00	04/20/2022	07/05/2024	0

SHOW LESS

LOANS UNDER Facility adm... [REDACTED]

VIEW OPTIONS FILTERS

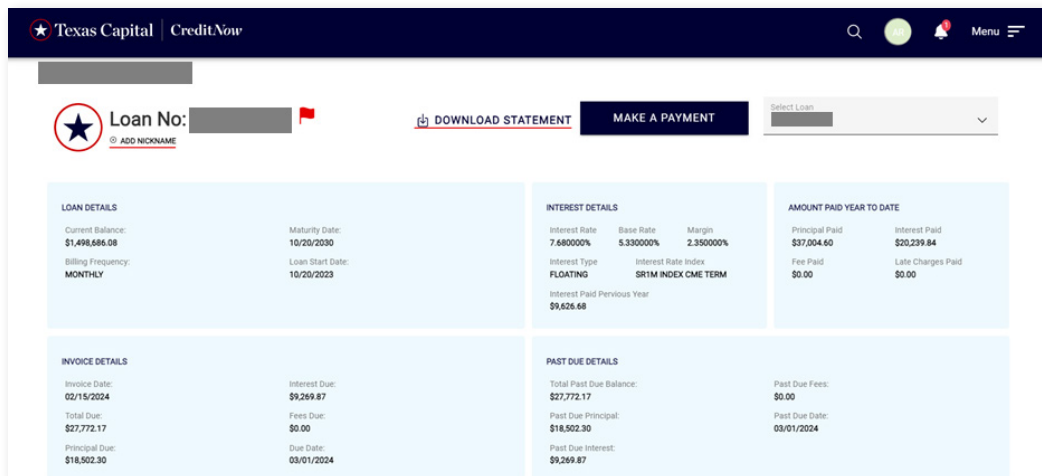
CreditNow User Guide



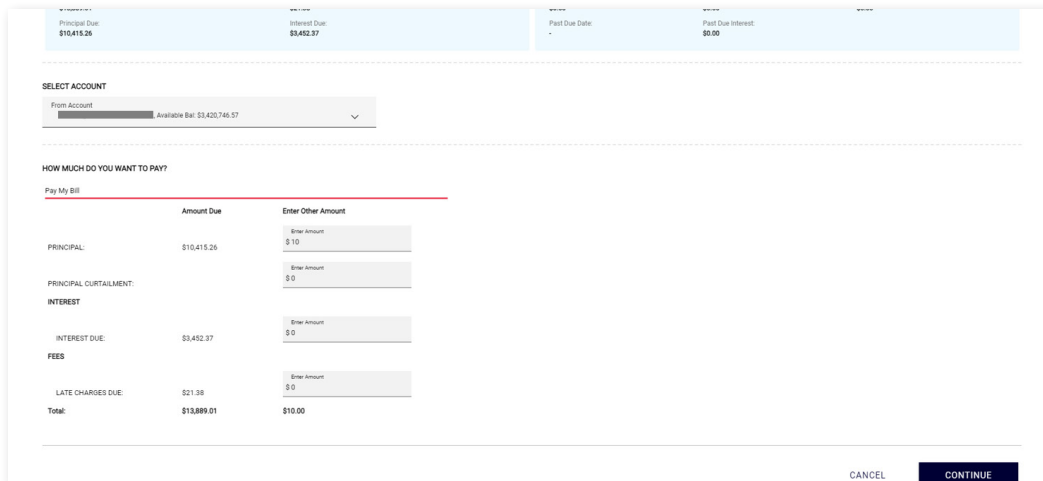
Make a Loan Payment

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.

Loan Details



CreditNow User Guide



SELECT ACCOUNT

From Account: [Dropdown] Available Bal: \$3,420,746.57

HOW MUCH DO YOU WANT TO PAY?

Pay My Bill

	Amount Due	Enter Other Amount
PRINCIPAL:	\$10,415.26	<input type="text" value="\$ 10"/>
PRINCIPAL CURTAILMENT:		<input type="text" value="\$ 0"/>
INTEREST:		<input type="text" value="\$ 0"/>
INTEREST DUE:	\$3,452.37	<input type="text" value="\$ 0"/>
FEES:		<input type="text" value="\$ 0"/>
LATE CHARGES DUE:	\$21.38	<input type="text" value="\$ 0"/>
Total:	\$13,889.01	\$10.00

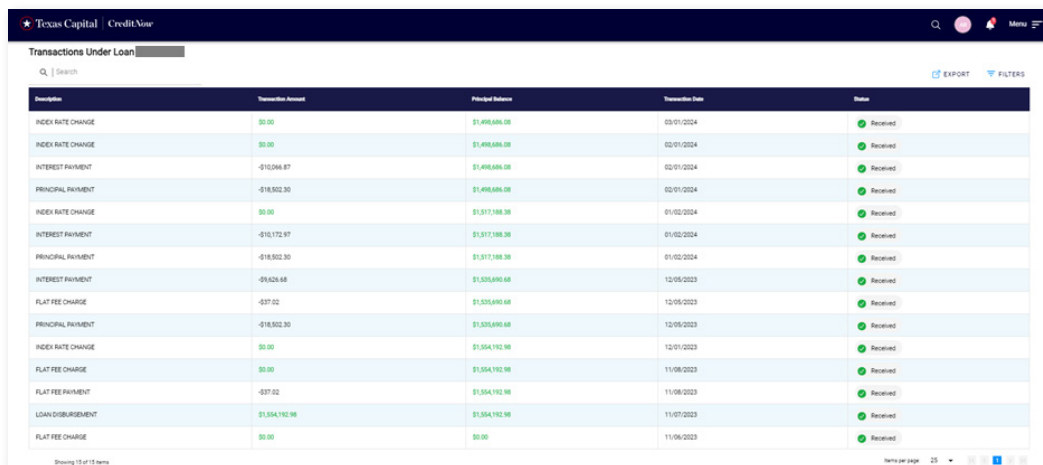
CANCEL CONTINUE

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.



Description	Transaction Amount	Principal Balance	Transaction Date	Status
INDEX RATE CHANGE	\$0.00	\$1,498,696.08	02/01/2024	Received
INDEX RATE CHANGE	\$0.00	\$1,498,696.08	02/01/2024	Received
INTEREST PAYMENT	-\$10,066.87	\$1,498,696.08	02/01/2024	Received
PRINCIPAL PAYMENT	-\$18,502.30	\$1,498,696.08	02/01/2024	Received
INDEX RATE CHANGE	\$0.00	\$1,517,188.38	01/02/2024	Received
INTEREST PAYMENT	-\$10,170.97	\$1,517,188.38	01/02/2024	Received
PRINCIPAL PAYMENT	-\$18,502.30	\$1,517,188.38	01/02/2024	Received
INTEREST PAYMENT	-\$9,626.68	\$1,535,690.68	12/05/2023	Received
FLAT FEE CHARGE	-\$37.02	\$1,535,690.68	12/05/2023	Received
PRINCIPAL PAYMENT	-\$18,502.30	\$1,535,690.68	12/05/2023	Received
INDEX RATE CHANGE	\$0.00	\$1,554,192.98	12/01/2023	Received
FLAT FEE CHARGE	\$0.00	\$1,554,192.98	11/08/2023	Received
FLAT FEE PAYMENT	-\$37.02	\$1,554,192.98	11/08/2023	Received
LOAN DISBURSEMENT	\$1,554,192.98	\$1,554,192.98	11/07/2023	Received
FLAT FEE CHARGE	\$0.00	\$0.00	11/06/2023	Received

Showing 15 of 15 items

CreditNow User Guide

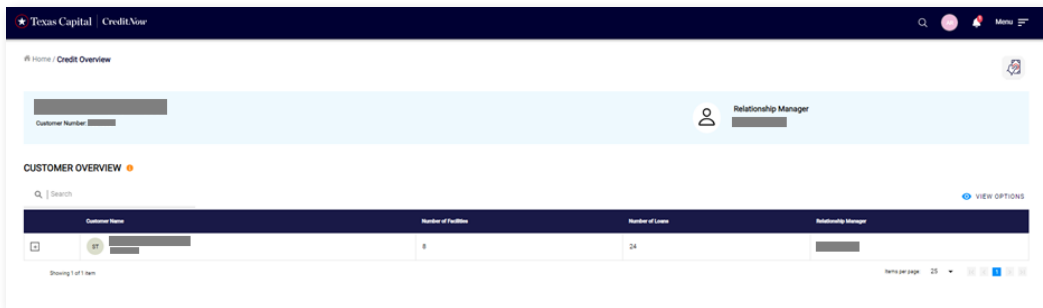
Quick Links Payments

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



Select Customer

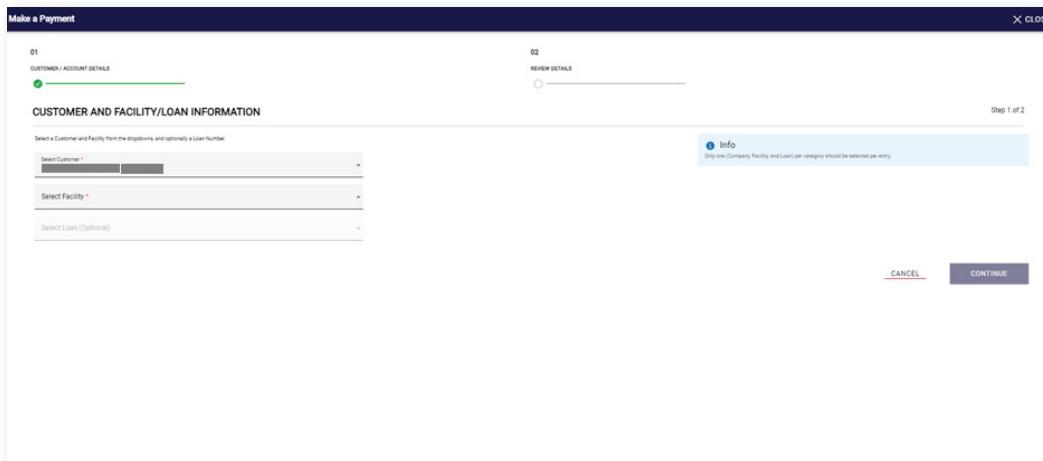
Select the dropdown to view the customer options and select a customer.



Customer Name	Number of Facilities	Number of Loans	Relationship Manager
ST [Redacted]	8	24	[Redacted]

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.



01 CUSTOMER / ACCOUNT DETAILS

Select a Customer and Facility from the dropdowns, and optionally a Loan Number.

Select Customer: [Redacted]

Select Facility: *

Select Loan (Optional):

02 REVIEW DETAILS

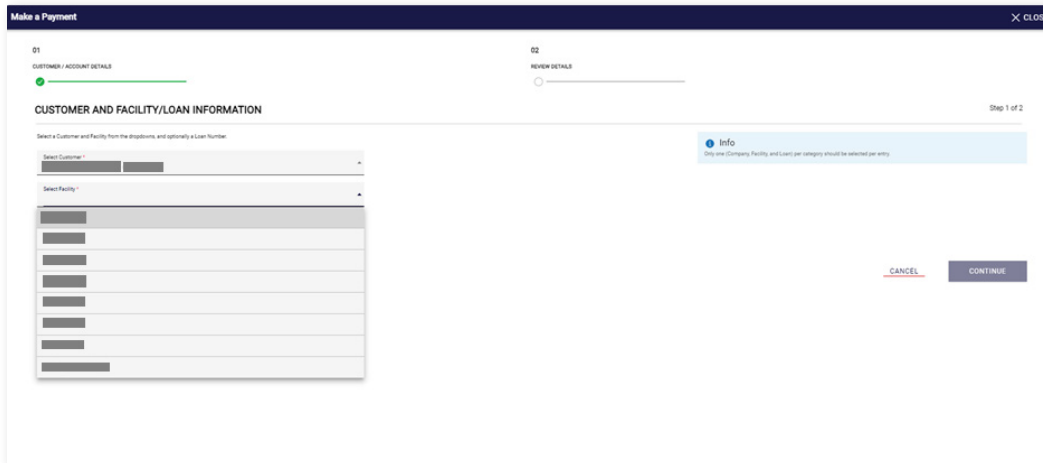
Info
Only one Company, Facility, and Loan per category should be selected per entry.

[CANCEL](#) [CONTINUE](#)

CreditNow User Guide

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.



Make a Payment [X] CLOSE

01 CUSTOMER / ACCOUNT DETAILS [Progress bar]

02 REVIEW DETAILS [Progress bar]

CUSTOMER AND FACILITY/LOAN INFORMATION Step 1 of 2

Select a Customer and Facility from the dropdowns, and optionally a Loan Number.

Select Customer: [Dropdown]

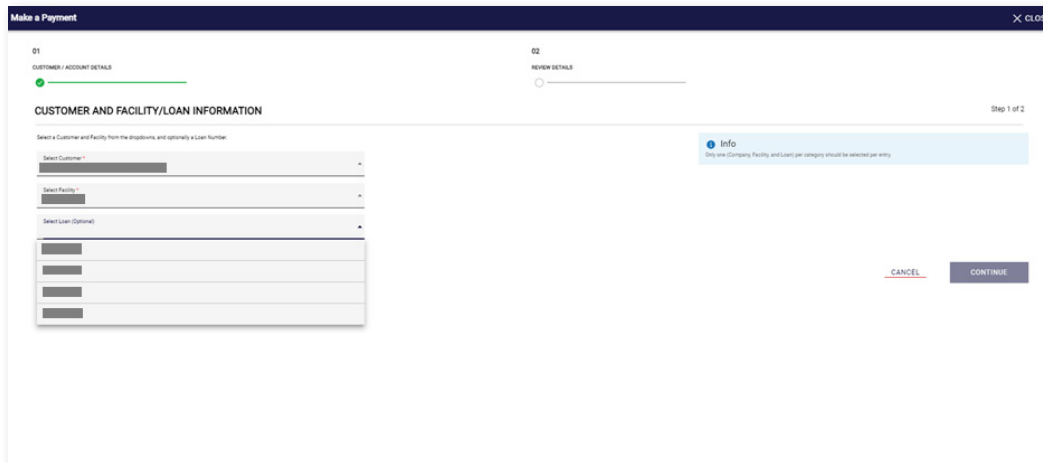
Select Facility: [Dropdown]

Info
Only one Company, Facility, and Loan per category should be selected per entry.

CANCEL CONTINUE

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.



Make a Payment [X] CLOSE

01 CUSTOMER / ACCOUNT DETAILS [Progress bar]

02 REVIEW DETAILS [Progress bar]

CUSTOMER AND FACILITY/LOAN INFORMATION Step 1 of 2

Select a Customer and Facility from the dropdowns, and optionally a Loan Number.

Select Customer: [Dropdown]

Select Facility: [Dropdown]

Select Loan (Optional): [Dropdown]

Info
Only one Company, Facility, and Loan per category should be selected per entry.

CANCEL CONTINUE

CreditNow User Guide

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 than what is listed as due from this page or you can pay an additional amount on the principal balance using the curtailment field.

CUSTOMER AND FACILITY/LOAN INFORMATION

Step 1 of 2

Select a Customer and Facility from the dropdowns, and optionally a Loan Number:

Select Customer *

Select Facility *

Select Loan (Optional)

Info

Only one (Company, Facility, and Loan) per category should be selected per entry.

TOTAL DUE

\$462.03

AVAILABLE AMOUNT

\$2,294,208.33

FEES PAST DUE

\$0.00

SELECT ACCOUNT

From Account

Available Bal: \$4,357,354.31

Pay My Bill Now (AS BILLED)

Total Bill Amount: \$462.03

CANCEL

CONTINUE

Select Account

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

Select Facility *

Select Loan (Optional)

AMOUNT DUE

Total Due: \$10,641.70

Fees Due: \$0.00

Principal Due: \$0.00

Interest Due: \$10,641.70

PAST DUE

Total Past Due Balance: \$0.00

Past Due Fees: \$0.00

Past Due Principal: \$0.00

Past Due Date: -

Past Due Interest: \$0.00

SELECT ACCOUNT

From Account

Available Bal: \$1,818,069.87

HOW MUCH DO YOU WANT TO PAY?

Pay My Bill

Amount Due

Enter Other Amount

PRINCIPAL CURTAILMENT:

\$0

INTEREST

Enter Amount

\$10,641.7

INTEREST DUE:

\$10,641.70

Total:

\$10,641.70

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.

CreditNow User Guide

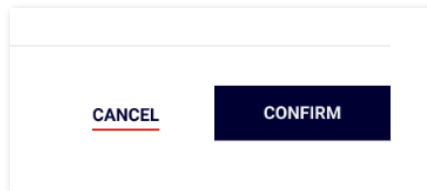
PAY MY BILL NOW

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

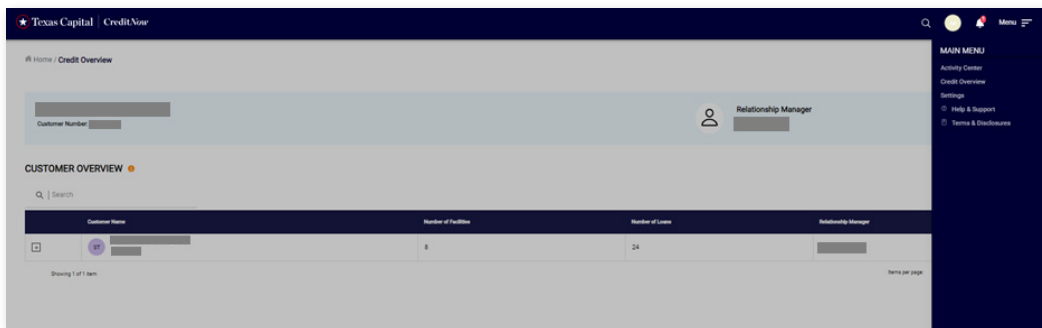
Once the user selects confirm, the payment will be made successfully, and a pop-up should appear to signify that the payment was successfully made.



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,

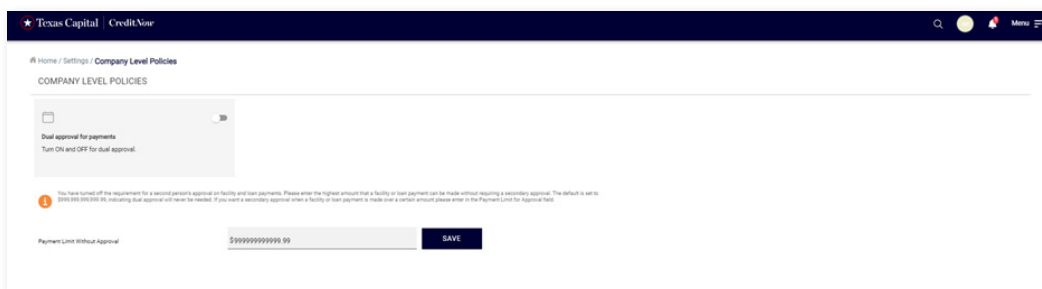
CreditNow User Guide

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.

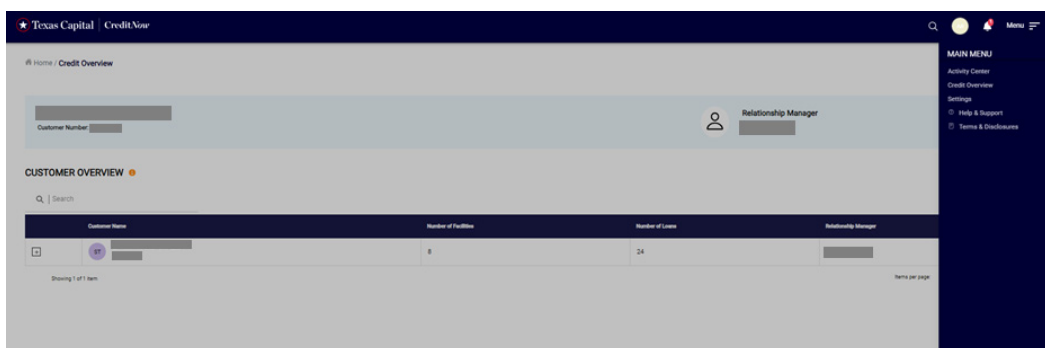


Click on the on/off toggle under Company Level Policies to turn off Dual Approval Payments as this feature is on by default. Once this toggle is off, you can make a payment for a loan directly without secondary approval. To limit the amount that can be paid, set the payment limit without approval.



ACTIVITY CENTER

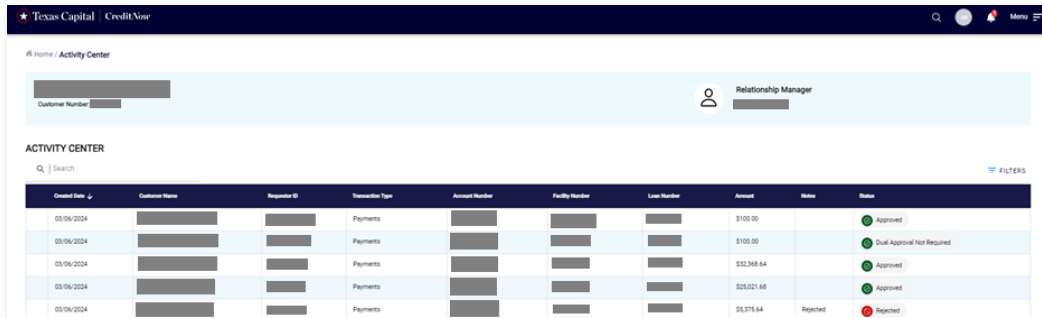
To access the Activity Center, click on main menu and then select **Activity Center**.



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.

CreditNow User Guide



The screenshot shows the 'Activity Center' page in the CreditNow system. At the top, there's a header with 'Texas Capital | CreditNow' and a search bar. Below the header, there's a section for 'Customer Number' and 'Relationship Manager'. The main area is titled 'ACTIVITY CENTER' and contains a table with the following columns: Created Date, Customer Name, Request ID, Transaction Type, Account Number, Facility Number, Loan Number, Amount, Rate, and Status. The table displays five rows of data, all with a 'Payments' transaction type. The status column shows various states: 'Approved', 'Dual Approval Not Required', and 'Rejected'.

Created Date	Customer Name	Request ID	Transaction Type	Account Number	Facility Number	Loan Number	Amount	Rate	Status
03/06/2024			Payments				\$100.00		Approved
03/06/2024			Payments				\$100.00		Dual Approval Not Required
03/06/2024			Payments				\$52,368.64		Approved
03/06/2024			Payments				\$25,021.68		Approved
03/06/2024			Payments				\$5,375.64		Rejected

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.



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.

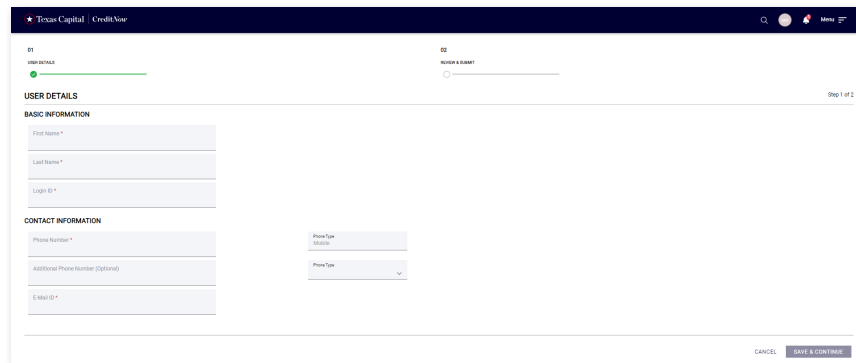
To view User Setup, click on **Menu** at the top right-hand side of any page, then **Settings** under the **Credit Overview** section.

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).

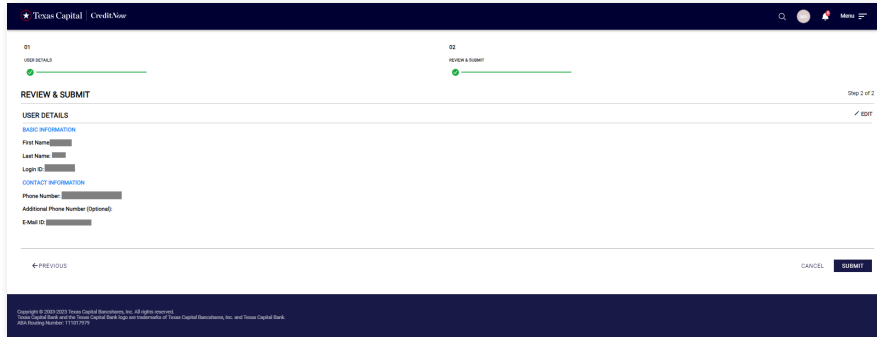
Click on 'Create New User' and below page will be shown:



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

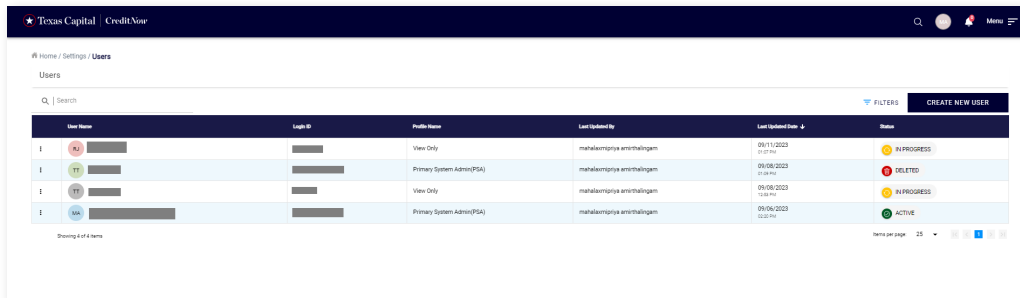
Enter the information and click on 'Save & Continue'. 'Review & Submit' will be shown with below details for a final review. Select 'Submit' and a View Only User will be created.

CreditNow User Guide



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'.



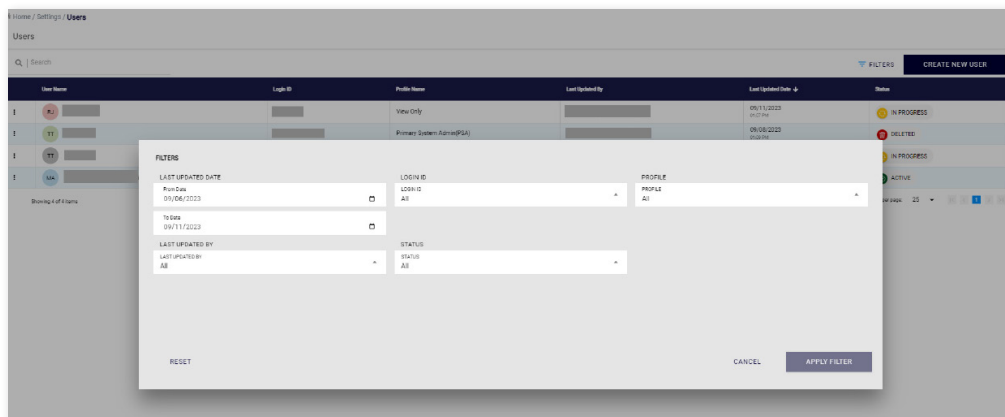
User Name	Login ID	Profile Name	Last Updated By	Last Updated Date	Status
[Redacted]	[Redacted]	View Only	mahalingam.arnithalingam	09/11/2023 11:07 PM	IN PROGRESS
[Redacted]	[Redacted]	Primary System Admin(PSA)	mahalingam.arnithalingam	09/08/2023 11:04 AM	DELETED
[Redacted]	[Redacted]	View Only	mahalingam.arnithalingam	09/08/2023 11:04 AM	IN PROGRESS
[Redacted]	[Redacted]	Primary System Admin(PSA)	mahalingam.arnithalingam	09/08/2023 11:04 AM	ACTIVE

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

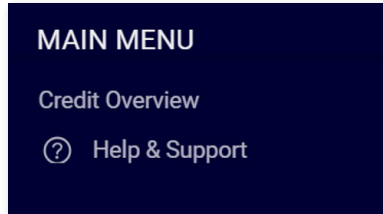
Click on Filters to filter the Users. In the pop-up window, select the criteria and click Apply Filters. All Users matching the criteria only will be displayed.



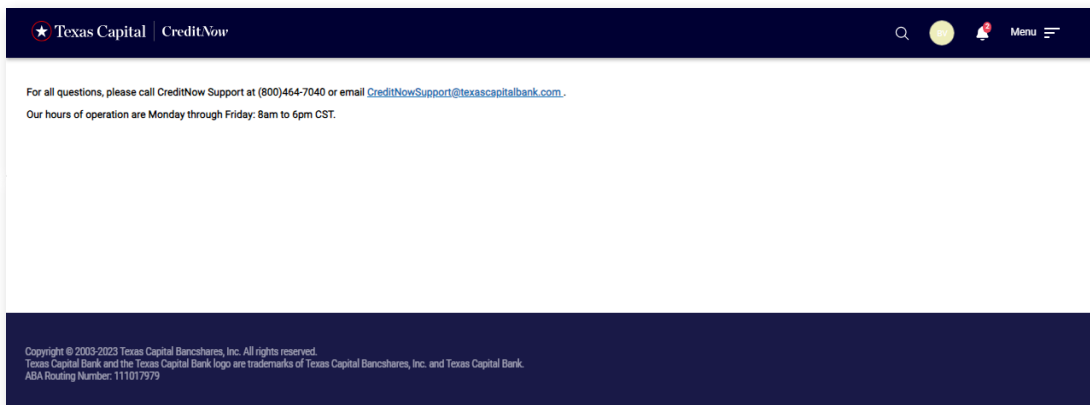
CreditNow User Guide

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:

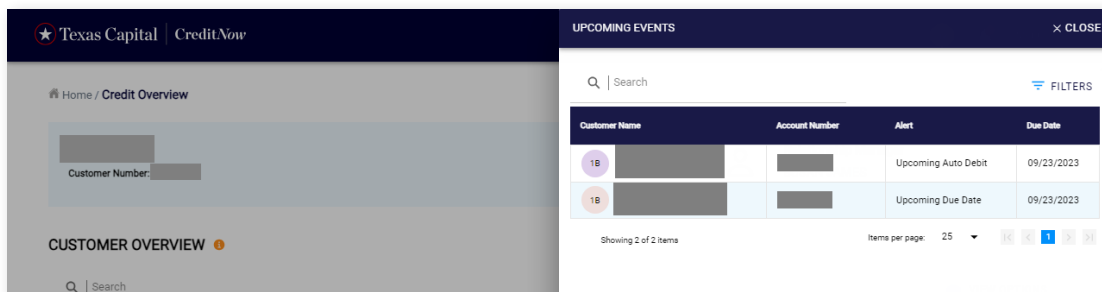


UPCOMING EVENTS

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:



CreditNow User Guide

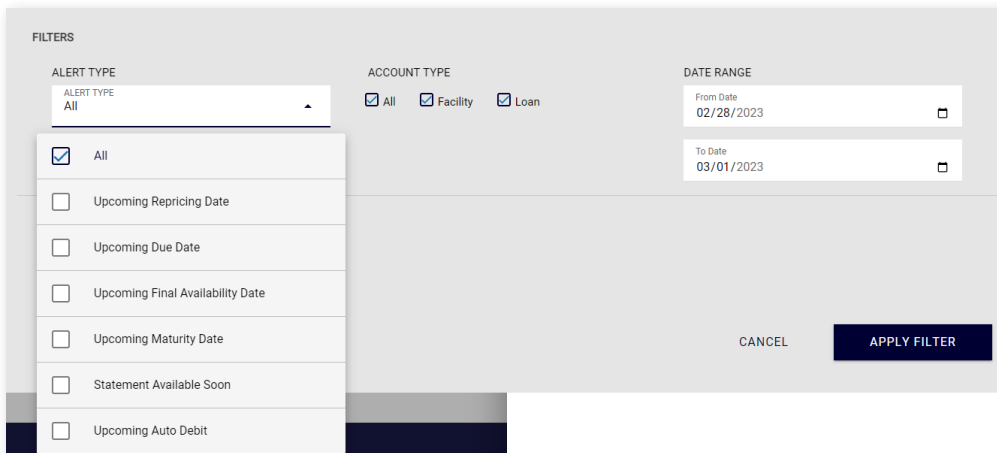
Search for Alerts

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

Filter the Alerts

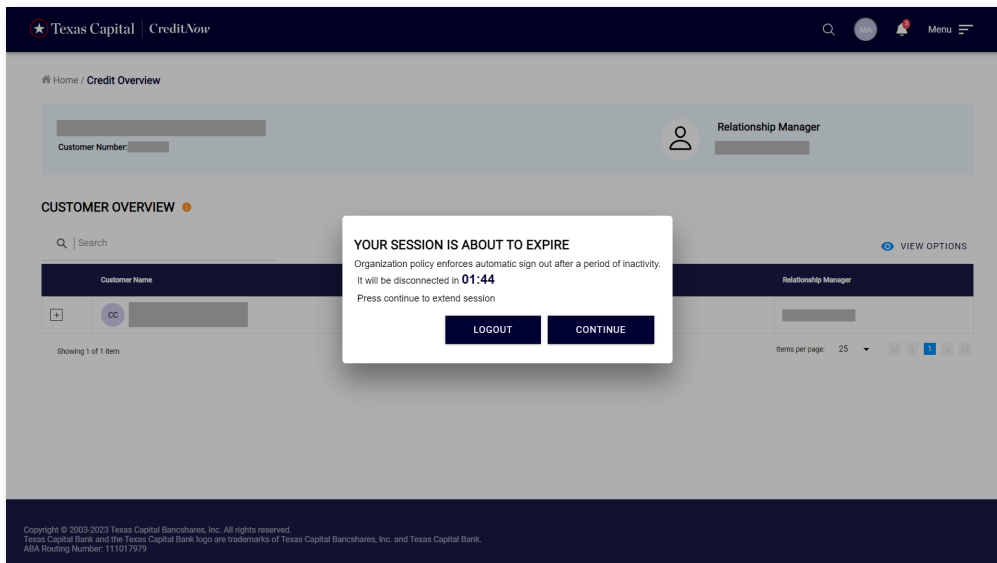
Click on **Filters** and you will see the following:

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

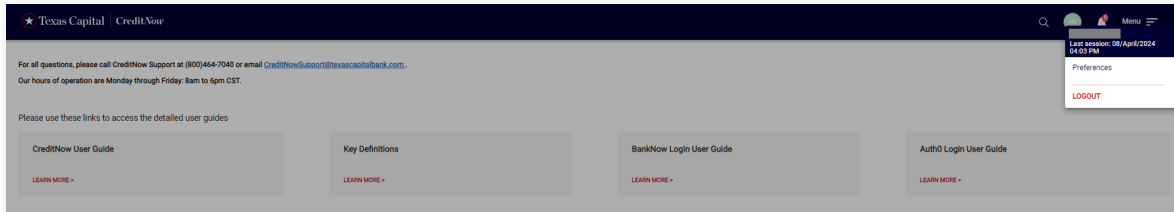
You will see the following screen after a period of inactivity. You will be automatically logged out if you do not click **Continue** to extend the session.



CreditNow User Guide

LOGOUT

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



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