

	Financial Institution A	Financial Institution B	Financial Institution C	Financial Institution D	Financial Institution E
Commercial Business Web					
Web Banking Services Functionality					
Product Name	In Web	ebank	Web Manager	In web	Web Master
Web Site Address	abank.com	bbank.com	cbank.com	dbank.com	ebank.com
Web Customer Service E-mail	Yes	No	Yes	No	Yes
Web Customer Services E-mail Address	Through website	No	Through website	No	Through website
Web Customer Service Telephone	Yes	Yes	Yes	Yes	Yes
Web Customer Service Telephone Number	877-333-3333	800-444-4444	888-555-5555	866-111-1111	800-777-7777
Ability To Export To QuickBooks	Yes	No	Yes	No	Yes
Ability To Export To CVS	No	Yes	Yes	Yes	Yes
Internal Account Aggregation	Yes	Yes	Yes	Yes	Yes
External Account Aggregation	Yes	No	Yes	No	Yes
Wireless Account Access	Yes	No	No	No	No
Prior Day Balance	Yes	Yes	Yes	Yes	Yes
Prior Day Transactions History	Yes	Yes	Yes	Yes	Yes
Prior Day Transactions History Limit (in days)	45 days	90 days	180 days	90 days	90 days
Current Day Balance	Yes	Yes	Yes	Yes	Yes
Current Day Transactions History	Yes	Yes	Yes	Yes	Yes
Balance Forecasting	Yes	No	No	No	No
Lockbox Reporting	Yes	Yes	Yes	Yes	Yes
Lockbox Check Images	Yes	Yes	Yes	Yes	Yes
Lockbox Remittance Images	Yes	No	Yes	No	Yes
Remote Capture Reporting	Yes	No	Yes	No	Yes
Controlled Disbursement Reporting	Yes	No	Yes	No	Yes
Zero Balance Account Reporting	Yes	Yes	Yes	Yes	Yes
ACH Reporting	Yes	Yes	Yes	Yes	Yes
Wire Reporting	No	No	Yes	No	Yes
RDC Reporting	Yes	Yes	Yes	Yes	Yes
Stop Payment Reporting	No	Yes	Yes	Yes	Yes
Investment Reporting	No	No	No	No	No
EDI Reporting	No	No	Yes	No	Yes
Small Business Loan Reporting	No	No	No	No	No
Commercial Loan Reporting	No	No	No	No	No
Money Transfer Services - ACH					
ACH Credit Payments	Yes	Yes	Yes	Yes	Yes
ACH Collections	Yes	Yes	Yes	Yes	Yes
ACH Payment One-Time	Yes	Yes	Yes	Yes	Yes
ACH Payment Repetitive	Yes	Yes	Yes	Yes	Yes
Direct Deposit Payroll	Yes	Yes	Yes	Yes	Yes
Future Dated ACH Transactions	No	Yes	Yes	Yes	Yes
Per Client Transaction Limits For ACH	No	Yes	Yes	Yes	Yes
Payee/ Payor Database/Batch Creation	No	No	Yes	No	Yes
Export Payee/Payor Information	No	No	Yes	No	Yes

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Money Transfer Services - Wires					
Wire Transfer Domestic Non-Repetitive	Yes	Yes	Yes	Yes	Yes
Wire Transfer Domestic Repetitive	Yes	Yes	Yes	Yes	Yes
Wire Transfer International Non-Repetitive	Yes	Yes	Yes	Yes	Yes
Wire Transfer International Repetitive	Yes	Yes	Yes	Yes	Yes
Future Dated Wire Transactions	Yes	Yes	Yes	Yes	Yes
Recurring Wire Transfers	Yes	Yes	Yes	Yes	Yes
Default Limits For Wire Transfers	Yes	Yes	Yes	Yes	Yes
Per Client Transaction Limits For Wires	Yes	Yes	Yes	Yes	Yes
Wire Drawdown	Yes	Yes	Yes	Yes	Yes
Wire Book Transfer	Yes	Yes	Yes	Yes	Yes
Account Transfers					
Internal Account Transfers	Yes	Yes	Yes	Yes	Yes
Future Dated Transfers	Yes	Yes	Yes	Yes	Yes
Repeating Account Transfers	Yes	Yes	Yes	Yes	Yes
External Account Transfers	Yes	Yes	Yes	Yes	Yes
Check and Account Services					
Check Images-Paid Items	Yes	Yes	Yes	Yes	Yes
Check Image-Deposited Items	Yes	Yes	Yes	Yes	Yes
Check Image History (In Days)	90 days	180 days	45 days	365 days	45 days
Returned Deposited Item Image	Yes	No	Yes	No	Yes
Statement Images	Yes	Yes	No	Yes	No
Positive Pay Items	Yes	Yes	Yes	Yes	Yes
Other Functions and Services					
Mobile Banking	No	No	No	No	No
Mobile Banking -Transaction History	No	No	No	No	No
Mobile Banking -Transaction Initiation	No	No	No	No	No
Federal Tax Payment	Yes	Yes	Yes	Yes	Yes
Web Stop Payments	Yes	Yes	Yes	Yes	Yes
Stop Payment Removals	Yes	Yes	No	Yes	No
Web Photocopy Requests	Yes	Yes	Yes	Yes	Yes
Web Change of Account Information Request	Yes	Yes	No	Yes	No
Foreign Exchange Requests	No	No	No	No	No
Entitlements					
Multiple Business Entities	Yes	No	No	No	No
Account Grouping	Yes	Yes	Yes	Yes	Yes
Multiple Administrators	Yes	Yes	Yes	Yes	Yes
Manage User Access To Accounts	Yes	Yes	Yes	Yes	Yes
Set User Transactional Limits	Yes	Yes	Yes	Yes	Yes
Dual Authorization for Transactions	Yes	Yes	Yes	Yes	Yes
Security PIN/ID Required For Transactions	Yes	Yes	Yes	Yes	Yes

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Multi-Factor Authentication					
Hard Token	No	No	Yes	No	Yes
Soft Token	Yes	Yes	No	Yes	No
PIN At Log-In	Yes	Yes	No	Yes	No
PIN At Origination	Yes	No	Yes	No	Yes
Security Questions	Yes	Yes	Yes	Yes	Yes

Alerts					
Balance Alerts	No	Yes	No	Yes	No
Transactional Alerts -Incoming	Yes	Yes	Yes	Yes	Yes
Transactional Alerts -Outbound	Yes	No	Yes	No	Yes
Statement Availability	Yes	Yes	No	Yes	No
Checks Cleared	Yes	No	No	No	No
Suspect Transactions	No	No	Yes	No	Yes

Web Banking Fees/Charges					
Prior Day Module Fee	\$75.0000	\$0.0000	\$50.0000	\$0.0000	\$50.0000
Prior Day Per Account Fee	\$40.0000	\$50.0000	\$10.0000	\$50.0000	\$10.0000
Prior Day Per Transaction Fee	\$0.1700	\$0.0000	\$0.0000	\$0.0000	\$0.0000
Current Day Module Fee	\$75.0000	\$0.0000	\$0.0000	\$0.0000	\$0.0000
Current Day Per Account Fee	\$40.0000	\$0.0000	\$0.0000	\$0.0000	\$0.0000
Current Day Per Transaction Fee	\$0.6000	\$0.0000	\$0.0000	\$0.0000	\$0.0000
ACH Module Fee	\$50.0000	\$25.0000	\$50.0000	\$25.0000	\$50.0000
ACH Per Item Fee	\$0.1800	\$0.1400	\$0.1500	\$0.1400	\$0.1500
Stop Payment Fee	\$20.0000	\$25.0000	\$15.0000	\$25.0000	\$15.0000
Online Federal Tax Payment Fee	\$4.0000	Not Offered	\$3.5000	Not Offered	\$3.5000
Wire Module Fee	\$10.0000	\$0.0000	\$0.0000	\$0.0000	\$0.0000
Online Outgoing Non-Repetitive Domestic Wire Transfer Fee	\$9.0000	\$15.0000	\$17.0000	\$15.0000	\$17.0000
Online Outgoing Repetitive Domestic Wire Transfer Fee	\$9.0000	\$15.0000	\$12.0000	\$15.0000	\$12.0000
Online Outgoing Non-Repetitive International Wire Transfer Fee	\$15.0000	\$15.0000	\$30.0000	\$15.0000	\$30.0000
Online Outgoing Repetitive International Wire Transfer Fee	\$15.0000	\$15.0000	\$30.0000	\$15.0000	\$30.0000
Online Wire Book Transfer Fee	\$4.0000	\$3.0000	\$0.0000	\$3.0000	\$0.0000
Check Photocopy Fee	\$0.0000	\$0.0000	\$0.0000	\$0.0000	\$0.0000
Check Image Viewing Fee	\$10.0000	\$0.0000	\$0.0000	\$0.0000	\$0.0000
Software Fee/Set-up Fee	\$100.0000	\$0.0000	\$50.0000	\$0.0000	\$50.0000