



## **Business Loans Help**

### **Balances and obligation details**

#### Viewing balances

The Business Loans Balances tab lists all the outstanding obligations for a specific customer, including the loans' obligation numbers, maturity dates and commitment, available, and outstanding principal amounts.

To view obligation balances, go to the Credit Balances section of the Business Loans Balances tab. If the desired obligation doesn't display within Credit Balances, select the plus (+) sign before the obligation number to display obligations under a credit facility.

#### **Viewing obligation details**

Select the desired obligation number to display the obligation details.

### **Account history**

#### Viewing account history

On the Business Loans Balances tab, select the desired obligation number to display the obligation details. Select the timeframe from the drop-down menu within Account History and click Go.

If the desired obligation doesn't display within Credit Balances, select the plus (+) sign before the obligation number to display obligations under a credit facility. Select the desired obligation number to display the obligation details. Select the timeframe from the drop-down menu within Account History and click Go.

#### **Exporting account history to an Excel spreadsheet**

To export the account history to an Excel spreadsheet, select the Download icon in the Account History section. You can then either view the file or save it.

### **Invoices**

#### **Viewing invoice listing and invoice details**

In the Invoices section of the Business Loans Balances tab, select the hyperlinked invoice number. The invoice details display.

#### **Searching for an Invoice**

To search for an invoice, in the Invoices section of the Business Loans Balances tab, enter the desired search criteria (invoice number, obligation number and/or invoice total) into the search fields. Enter a date range in the Due date field (required). Select Search. Select the invoice number hyperlink to view the details for a specific invoice.



## Payments and Advances

### Making invoice payments

The Business Loans Payments tab will appear only if you are entitled to make payments. Additionally, only those obligations that are eligible for payments will appear.

To make an invoice payment:

1. Select the Business Loans Payments tab.
2. Select **Invoice Payments**; the Make a Payment screen displays.
3. Select the invoice you want to pay.
4. Select **Next**.
5. Select the account from which you want to pay. The selected account's available amount must be greater than the payment amount.
6. Select **Next**. A confirmation screen displays.
7. Verify that the payment details are correct and select **Correct—Pay this Invoice**. Your transaction is completed, and a confirmation code displays.

### Making additional loan payments

To make an additional loan payment (including partial payments):

1. From the Business Loans Balances tab, select **Payments**.
2. Select Additional Loan Payments; the Make a Payment screen displays.
3. Select the desired loan.
4. Select **Next**.
5. Enter the payment amount and choose the deposit account from which you want to pay. The selected account's available amount must be greater than the payment amount.
6. Click **Next**. A confirmation screen displays.
7. Verify that the payment details are correct and click **Correct—Pay this Obligation**. Your transaction is completed, and a confirmation code displays.

### Making advances

The Advances menu tab will appear only if you are entitled to make advances. Additionally, only those obligation(s) that are eligible for advances will appear.

To make an advance on your loan:

1. From the Business Loans Balances tab, select **Advances**; the Make an Advance screen displays.
2. Select the loan from which you wish to make an advance.
3. Select **Next**.
4. Enter the desired amount in the Advance field.
5. Select the account in which to deposit the advance.
6. Select **Next**. A Confirmation screen displays.
7. Verify the advance details are correct and click **Correct—Advance these funds**. Your transaction is completed, and a confirmation code appears.



## **Hours of Availability**

### **Inquiry hours**

Credit inquiry functions – viewing summary and detailed information, searching for invoices and generating account history – are generally available 7 days a week. These functions may be unavailable due to regularly scheduled system maintenance at the following times: Monday - Friday, 8 p.m. to 1:30 a.m. ET  
Saturday evenings and Sunday mornings

### **Payment and advance hours**

To determine hours of availability for payment and advance functions, complete the following:

1. On the Business Loans Balances tab, locate the Customer Number for the desired obligation within Credit Balances.
2. Identify the first two digits of the Customer Number and locate them below to determine the applicable hours of availability.

Number: 01, 11, 13, 18, 21, 23, 25, 28, 31, 33, 35, 38, 41, 43, 48, 51, 53, 58, 61, 63, 71, 85  
Hours of availability (excluding bank holidays) Monday – Friday, 7 a.m. – 8 p.m. ET

Number: 16, 17, 26, 27, 37, 47, 57, 67, 87  
Hours of availability (excluding bank holidays) Monday – Friday, 7 a.m. – 10 p.m. ET