TREASURY NAVIGATOR® FEATURES

	TREASURY NAVIGATOR® FOR COMMERCIAL	TREASURY NAVIGATOR® SMALL BUSINESS
Client Access	Secure Browser download to client laptop or desktop	Website link where client receives one-time passcode via text or email at each login
Online Banking	• Information Reporting • Account Transfer • Stop Payments • Search functionality • Account grouping • BAI Reporting	• Information Reporting • Account Transfer • Stop Payments • Search functionality
Statement Availability	• Checking & Saving Statements • Loan Statement • ACH EDI / Return Notice / NOCs • Return check notice image copy • CTX Statement • Repurchase Agreement Statement • ICS Statement • Account Analysis Statement • Deposit Correction Notices • Check Image Export	• Checking & Saving Statements • Loan Statement • ACH Return Notice/NOCs • Return Check Notice image copy
Quicken/QuickBooks	Yes	Yes
Subscriptions & Alerts	Subscriptions & Alerts	Alerts No balance or wire alerts available
Report Delivery / SFTP	Yes	No
User Admin Features	Yes	Yes
Mobile Features	• Same mobile app for both platforms • Mobile deposit available	• Same mobile app for both platforms (User interface is different) • Mobile deposit available • Checking & Savings Statements
Bill Pay	Yes	Yes
ACH Payments	• Available for debits and credits • Same Day ACH (prior setup required) • PPD, CCD, CTX, CCD+, WEB entries supported • Imported and manually created batches • Batch/transaction reversals allowed • Payment authentication with one-time-passcode is required activated by a Payment PIN • Limits at client, user, and account levels	• Only available for credits; No debit transactions • Same Day ACH (prior setup required) • PPD & CCD entries supported • Batches must be manually keyed. Cannot import batches or payees • Cannot reverse a submitted batch or transaction • Payment authentication with one-time-passcode is required, but does not require a Payment PIN • Limits at client, user, and account levels • 1 ACH company with 1 offset account only
Wire Transfer	• USD and FX (domestic and international) • Templates supported for ongoing wires • Drawdown wire requests • Wire Detail Report • Wire Alerts	• USD & domestic only • Key in wire details for each transaction
Instant Payments	• Instant Payment Alerts • RealTime Payment Details Report	Instant Payment Alerts
Check Positive Pay	Yes	No
ACH Positive Pay	Yes	Not available
Remote Deposit Capture	Yes	Not available