

CATALOGUE

Best easy-to-like and easy-to-use frontends

HOW DO COMMERCIAL BANKING FRONTENDS LOOK LIKE?

What are the basic features?

The basic features can be categorized into three parts: Inform, Transact and Services.

Where does the interaction take place?

Most interaction still takes place in the services part (help corner).

How can we change this?

→ **Platform strategy:** integrate many features within the platform that help and make the life of clients easier, such as account aggregation, loan templates, accounting tools, pdf-document converter as well as many interactive tools.

- the **ultimate goal** is to offer clients the **most convenient way to use commercial banking** and **by their interaction, tie them to the bank**

Our preferred client portal:

- i) Automates as much steps and tools as possible,
- ii) Intuitive and easy to use for both clients and employees,
- iii) Very interactive so clients are able to build a relationship with the bank but do not need to set up a meeting with their client advisor every time they need/want to interact with the bank,
- iv) Customizes their service offering to the needs of the clients, so he/she feels and trusts that he's/she's in good hands (essential for long term relationships)

COMMERCIAL BANKING FRONTENDS CAN BE GROUPED INTO THREE CATEGORIES

Inform	Transact	Services
News	Mobile sign-up	Help corner
Research	Bio-metric authentication	Omni-channel support
Economic commentary	Customizable dashboard	Real-time alerts
Markets, e.g., deposit rates and FX charts	Account aggregation	Payment limits
Example interaction: let clients comment, repost, share articles	Clear user- and permission administration	ERP integration
	Document collaboration	Integrated accounting/ invoicing
	Templates for recurring / regular payments	Example interaction: clients and employees interact via video chat for help
	Batch payments	
	Payments and loan chat	
	Example interaction: clients use chat function to make a transaction	

EXAMPLES OF INTERACTION: INFORM

Bidenomics: Evolution or Revolution

30 JUN 2021

As President Biden’s economic agenda—“Bidenomics”—takes center stage in Washington DC, how big of a shift in US economic policy it represents, and the economic and market implications of what actually passes, are Top of Mind. Goldman Sachs Research gets insights from Harvard’s Jason Furman, CEPR’s Dean Baker, Stanford’s David Brady, and our own analysts. Their views differ on the extent to which Bidenomics truly marks a policy shift, with Baker seeing more of a sea change than others. And despite recent progress toward a bipartisan infrastructure bill, all see major challenges to passing much of Biden’s agenda in this manner, and greater odds that more of it passes under a party-line approach, though success there too isn’t assured. Furman and Baker also disagree on the near-term economic impact—with Furman more concerned about higher inflation—but mainly agree on its longer-term benefits. One of the biggest implications could be a higher neutral interest rate, which could break, or even reverse, long-prevailing market trends.

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Comments

Join the conversation

These comments are now closed.

11 comments

Show Highest Rated ▾

LW
16:51 8 Jun

I'm a British citizen living in the USA and have an 86 yo mum who is living alone. She has been in a "sheltered" status up until April and we have both been vaccinated. I am anxiously waiting to be able to visit her. I get being cautious, but really, if you can prove you've been vaccinated and you take a COVID test why not? It's very frustrating.

👍 3 🗨 1 ⋮

N **Newcastle TV**
18:07 8 Jun

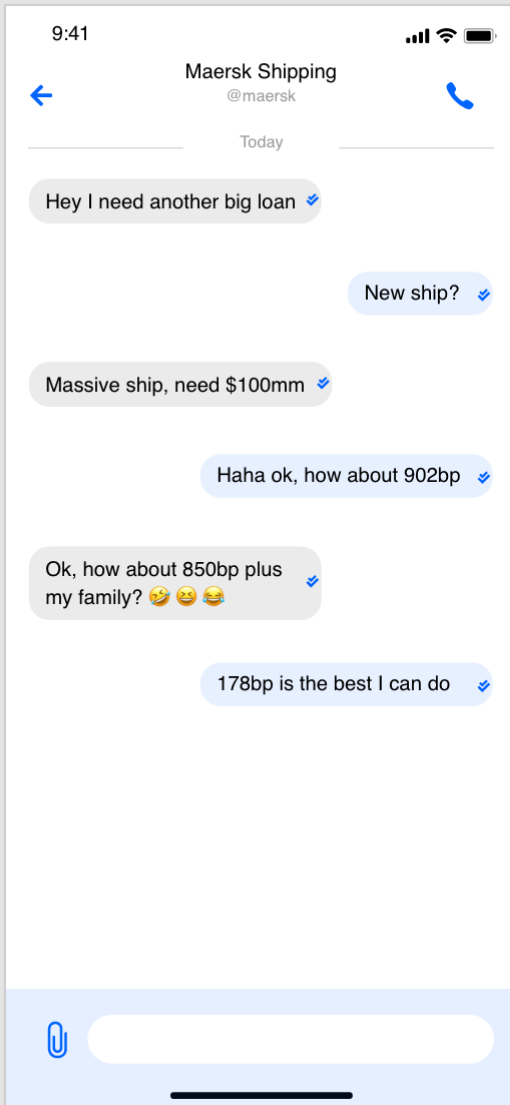
to LW "I'm a British citizen living in th..."

You likely can visit her now, you have to do a 10 day quarantine on arrival in the UK or 5 days if you elect for test to release. You can then return to the USA as you are a resident here or on a work visa, both of which allow you to return to the USA under the current rules.

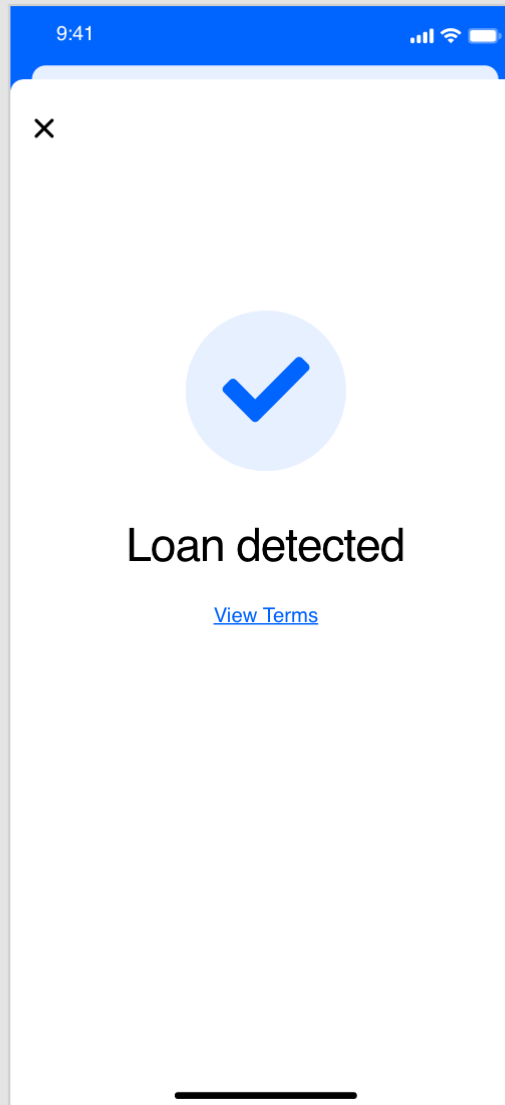
👍 1 🗨 0 ⋮

EXAMPLES OF INTERACTION: TRANSACT (1)

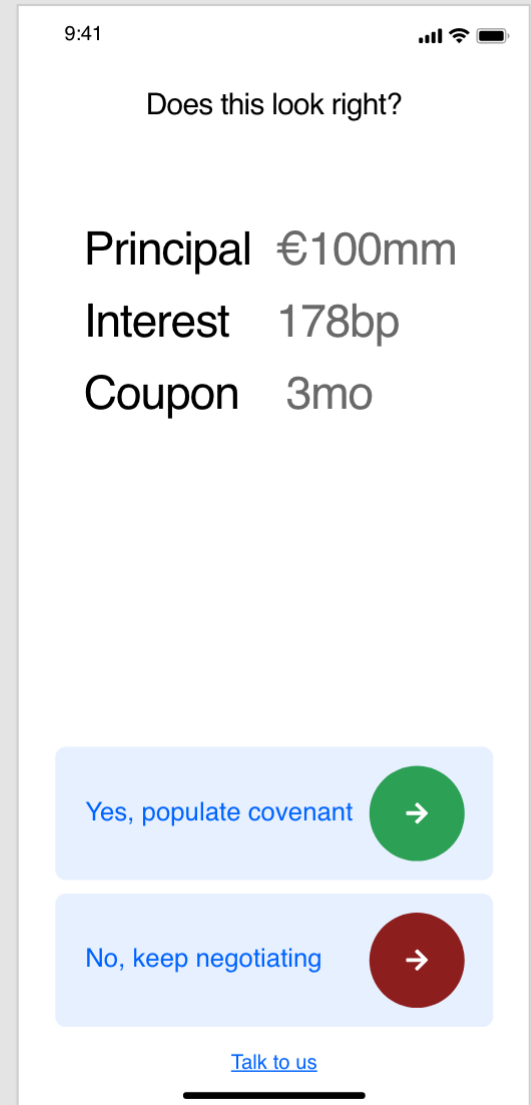
Commercial loan (chat)



Commercial loan (detected)



Commercial loan (offer)



EXAMPLES OF INTERACTION: TRANSACT (2)

Conforming mortgage (chat)

9:41

Mortgage
@mortgage

Today

Is your credit score >700?

Yes

Size of down payment?

15%

Do you have at least \$35k of assets?

Yes

How many years do need to pay it back? (5-30)

23

Conforming mortgage (ready)

9:41

X

Mortgage ready

[View Terms](#)

Conforming mortgage offer

9:41

Does this look right?

Down now \$24,000

Rate 3.12%

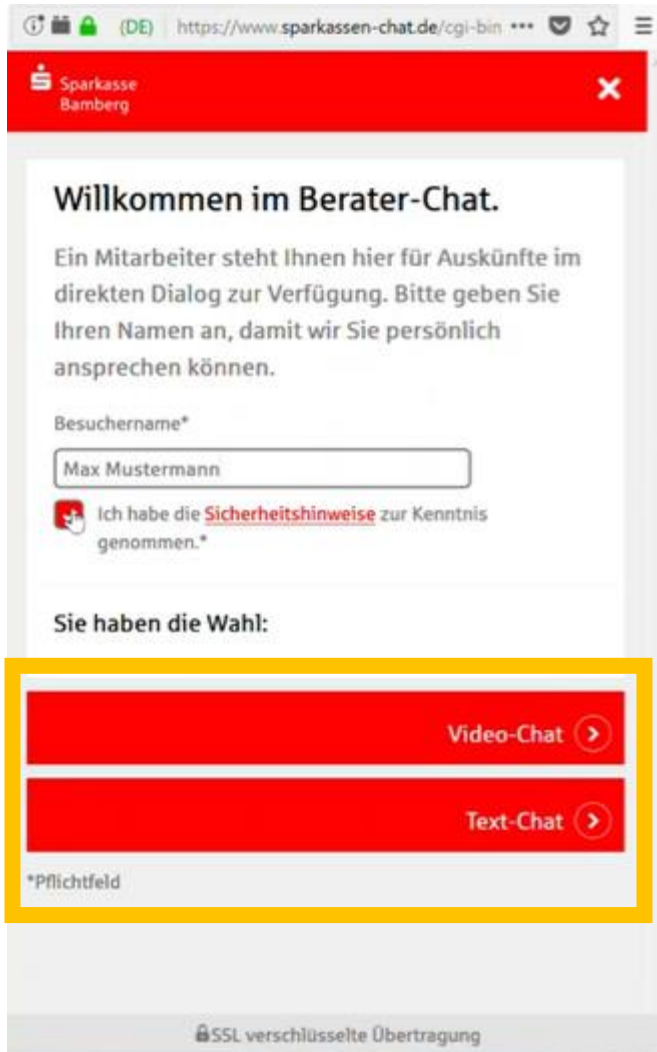
Monthly \$1,422

Maturity 2044

Yes, schedule appraisal

No, modify mortgage

EXAMPLES OF INTERACTION: SERVICES



Sparkasse Bamberg

Willkommen im Berater-Chat.

Ein Mitarbeiter steht Ihnen hier für Auskünfte im direkten Dialog zur Verfügung. Bitte geben Sie Ihren Namen an, damit wir Sie persönlich ansprechen können.

Besuchername*

Ich habe die Sicherheitshinweise zur Kenntnis genommen.*

Sie haben die Wahl:

Video-Chat >

Text-Chat >

*Pflichtfeld

SSL verschlüsselte Übertragung



Screenshare with bank employee



Jonas Simon

Herzlich Willkommen

Zur Videoberatung der Sparkasse Bamberg.

Sparkasse Bamberg

Teilen

15:37:09
Herzlich Willkommen in unserem SparkassenChat. Mein Name ist Jonas Simon, wie kann ich Ihnen weiterhelfen?

Info 15:37:10
Video-Chat gestartet.

Jonas Simon 15:37:32
Um Screen-Sharing zu starten klicken Sie bitte auf den Button "Screen-Sharing starten".

Info 15:37:45
Screen-Sharing akzeptiert.

Bluch 400 Zeichen

Ihre Frage wird bearbeitet... Frage senden >

Communicate with bank via video or text chat

HCOB'S COMPETITORS OFFER NONE OR ONLY VERY FEW INTERACTIVE FEATURES ON THEIR BANKING FRONT-ENDS

HCOB's competitors

Interactive front-end features

Aareal	Almost none
PBB	Convincing frontend but almost no interaction
Nykredit	Not accessible
Natixis	Not accessible
Münchner Hyp	Telephone and email
LBBW	Normal online banking app (retail)
Deka	None (association of Sparkassen)
Deutsche Hypo	None (association of Sparkassen)
Bayerische Landesbank	Web banking and client portal; likely similar to HCOB
Helaba	Web banking and client portal; likely similar to HCOB
DZ Hyp	None (association of Sparkassen)
Berlin Hyp	None visible to us but seem to be quite tech savvy (DMX graphics library)

MACHINE-READABLE DECISION TREE FOR SIMPLE CONFORMING MORTGAGE

<i>Value</i>	<i>How do we get it?</i>
Credit score	Chat but verify (Bureau/proprietary)
Total assets	Chat but verify (Plaid US/PSD2 EU)
Employment status	Chat
Monthly income	Chat but verify (Plaid US/PSD2 EU)
Down payment	Chat
Duration	Chat

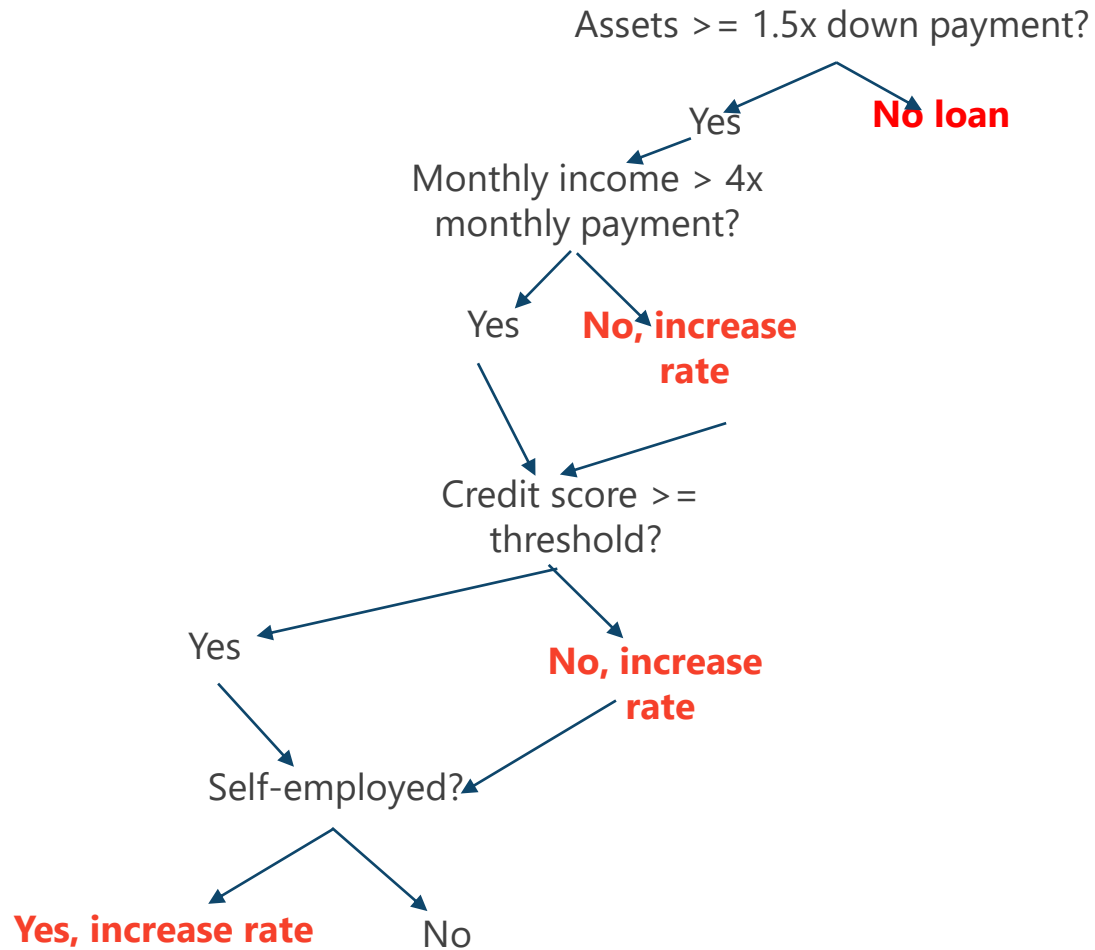
*Rate = SS(**credit score**, total assets, cash flow, employment)*

MACHINE-READABLE DECISION TREE FOR COMPLEX COMMERCIAL LOAN

<i>Value</i>	<i>How do we get it?</i>
Credit assessment	Credit committee + IRB
Payment schedule	Chat (bespoke if necessary)
Country	KYC
Duration	Chat
Prepay penalty	Chat
Sector details	Chat (bespoke if necessary)

Rate = SS(**credit**, payment schedule, country, duration, prepay penalty)*

MACHINE-READABLE DECISION TREE FOR SIMPLE CONFORMING MORTGAGE



DEMO SUMMARIES



Current status: Still in talks, preparation of second meeting

- „Engagement banking platform“ but essentially a SaaS provider for banks
- Clients range from large banks such as Barclays, Citibank, HSBC, Deutsche bank to specialized banks such as PBB and Berenberg

Their USPs:

- Excellent online, mobile and omni-channel user experiences
- Onboarding & Self-service process digitization increases efficiency
- Speedy time-to-market, one channel architecture of engagement platform

What they offer:

- Software: Omni-channel digital banking
- Full Service: end-to-end solutions incorporating digital strategies
- Flexibility: Academy/ Partner Ecosystem – BaaS/ Cloud

What we like:

- Successful integration with SAP
- Competitors like PBB are also clients of Backbase



Current status: Still in talks, waiting for second meeting

- Ecosystem facilitator financial institutions, but also essentially a SaaS provider for banks – direct competitor of Backbase
- Specialists in the areas of SME banking, loan origination and trade finance
- Clients are large banks such as ING, Societe Generale, UniCredit, Fintechs such as ony and insurances such as Allianz, Prudential and Swiss Life

Their USPs:

- Large domain expertise in R&D
- Excellent online, mobile and omni-channel user experiences
- Onboarding, self-administration process and increases efficiency
- BI-based intelligence helps to make better credit decisions

What they offer:

- Software: multichannel banking
- Full Service: end-to-end solutions ranging from cloud to API components

What we like:

- User experience: support through whole lifecycle

DEMO SUMMARIES



**Sopra Banking
Software**

Current status: NDA
needs to be signed
in order to progress

- **SaaS banking software based on micro services**
- **Clients include all large banks in France, their strategy is to buy small banks in Europe, e.g. Sparda bank, Fidor Solutions**

Their USPs:

- Excellent online, mobile and omni-channel user experiences
- Flexibility: Sopra is able to integrate to multiple other providers and provides customized but also end-to-end solutions

What they offer:

- Their portfolio is based on micro services which can easily be integrate with outside service solutions (SAP), offer end-to-end solutions
- Little more retail focused but also did projects in real estate finance and shipping finance

What we like:

- That Sopra banking solutions can be fully customized and can easily be integrated with outside software solutions like SAP
- Salesperson Dieter Hoffmann, liked the idea of applying concepts of retail banking to commercial banking frontends

Notes:

- Sopra held talks with HCOB until 2020 about changing the deposit business to the cloud, talks ended due to disagreement on contract duration



SYMPHONY

Current status: First
intro done

- **Encrypted chat software provider that uses APIs to automate and improve work processes for clients and employees**
- **Clients/users include Deutsche Bank (founding member), JP Morgan Chase, BNP Paribas, HSBC, Credit Suisse, Citibank, etc.**

Their USPs:

- Safest chat software (not like Slack)
- Encryption key, but doesn't own chat

What they offer:

- Chat software that is encrypted and therefore the most secure option for companies (especially banks)
- Use of open APIs enabling a smooth integration with existing software of clients

What we like:

- Symphony does data aggregation
- Easily integrates with SAP because it uses open APIs

DEMO SUMMARIES



Current status: NDA
needs to be signed
in order to progress

- **Sales and negotiation platform provider**
- **Clients include Rabobank, First Midwest Bank, Woodforest bank**

Their USPs:

- Big data asset: data is accumulated from working with (commercial) banks for > 10years (but barely any EU data)
- More than 150 banks use the platform to price more than \$2tn in commercial transactions

What they offer:

- In Commercial lending they offer three products:
 - **Loan:** *Improve borrower experiences at scale with automated, cloud-based lending.*
 - Use of configurable, end-to-end loan servicing application
 - **Collection:** *Maximize revenue with automated, agile, cloud-based collection processes*
 - **Origination:** *Increase productivity and lower origination costs with auto-decisioning and compliance checklists*
- **What we do not like:**
 - Only have data for US companies



Current status: had
one intro meeting,
might introduce
them to Donny

- **Software provider that builds a digital and automated workflow tool that enable seamless flow of information and interaction between internal and external users**
- **Clients include the London Stock Exchange**

What they offer:

- The company sells a part of software deployed on cloud or other software and provides the internal infrastructure for the bank, all integrated with an API
- Issuers, dealers and all transaction participants can execute deals with automated drafting of documents, lower manual touchpoints
- Nivaaura partners with banks, issuers, lawyers and other stakeholders to digitize and automate capital market transactions

What we like:

- Their approach is to automate as much processes as possible
- They can extract structured data from pdf, word
- Have different access rights to make amendments
- Make legal terms machine learned

COMMERCIAL BANKING FRONTEND COMPENDIUM MATRIX FORMAT

Institution	Commercial loans	Total loans	Screenshots?	Unique offerings
Standard Chartered	139B	288B	Yes	Dashboard view
Bank of America	499B	937B	Yes	CashPro Mobile App with API
Hamburg Commercial Bank	~30B	~30B	Yes	

...etc

BACK UP

CATALOGUE - WHAT THE 40 LARGEST BANKS OFFER

	<i>Mobile features</i>	<i>Desktop features</i>	<i>Other features we like</i>
JP Morgan Chase	<ul style="list-style-type: none"> • Manage alerts and paperless statements • Pay bills and transfer • Make a deposit with Chase QuickDeposit • See account balances and historical activity 	<ul style="list-style-type: none"> • Accounts • Pay & transfer • Collect & deposit • Account management • Security 	<ul style="list-style-type: none"> • All accounts from same bank / different bank at one glance • Clear user- and permission administration • Real-time alerts
Aareal		<ul style="list-style-type: none"> • Banking • Mailbox • Directory • Administration • Assignments • Services 	<ul style="list-style-type: none"> • All accounts from same bank / different bank at one glance • Clear user- and permission administration
Standard Chartered			<ul style="list-style-type: none"> • Print the records which are selected in pdf • Export the list in xls/csv/pdf format • Click on the payee name for details • Delete the payment batch • Alert approver as a notification • Payee would be starred (mark/unmark favorite) • Initiate payment

HCOB: SEPA - SINGLE CREDIT TRANSFER

SEPA - Single Credit Transfer

1. Enter 2. Verify & Submit 3. Confirmation

TEMPLATES

Initiating party account

1000008807 - H. VOGEMANN GMBH & CO. (EUR)

Order type

normal

Beneficiary

IBAN

BIC

Bank name

Will be filled automatically.

Amount


Remittance information

Initiating party reference (End-to-End-ID)

Information

Please fill in the form to submit the SEPA - Single Credit Transfer.

HCOB: SEPA - SINGLE DIRECT DEBIT

**Hamburg
Commercial
Bank**

04:50LOGOUT

InfoPaymentsTransactionsSecuritiesServices

SEPA - Single Direct Debit

1. Enter 2. Verify & Submit 3. Confirmation

TEMPLATES

Initiating party account

1000008807 - H. VOGEMANN GMBH & CO. (EUR)

Applicant

Address data

IBAN

BIC

Bank name

Will be filled automatically.

Amount

Remittance information

Direct Debit type

One-Off Direct Debit

Direct Debit request type

SEPA - Direct Debit (Core)

Execution Date

Information

Please fill out the form in order to submit a SEPA Single Direct Debit.

Please note that the system will **not check** the minimum lead time of a SEPA transaction.

The due date of your submitted transaction will automatically be set to the **next possible due date** in the further bank processing - these are:

Direct Debit (CORE)

- Todays date + 1 TARGET day

Direct Debit (B2B):

- Todays date + 1 TARGET day

Foreign payment

1. Enter 2. Verify & Submit 3. Confirmation

> TEMPLATES

Type

Payment type

00 Standard (S.W.I.F.T./mail) ▾

Initiating party

Ordering party account

1000008807 - H. VOGEMANN GMBH & CO. (EUR) ▾

Name, First name / Company

H. VOGEMANN GMBH & CO.

Street / P.O. Box

Postal code, City

Beneficiary

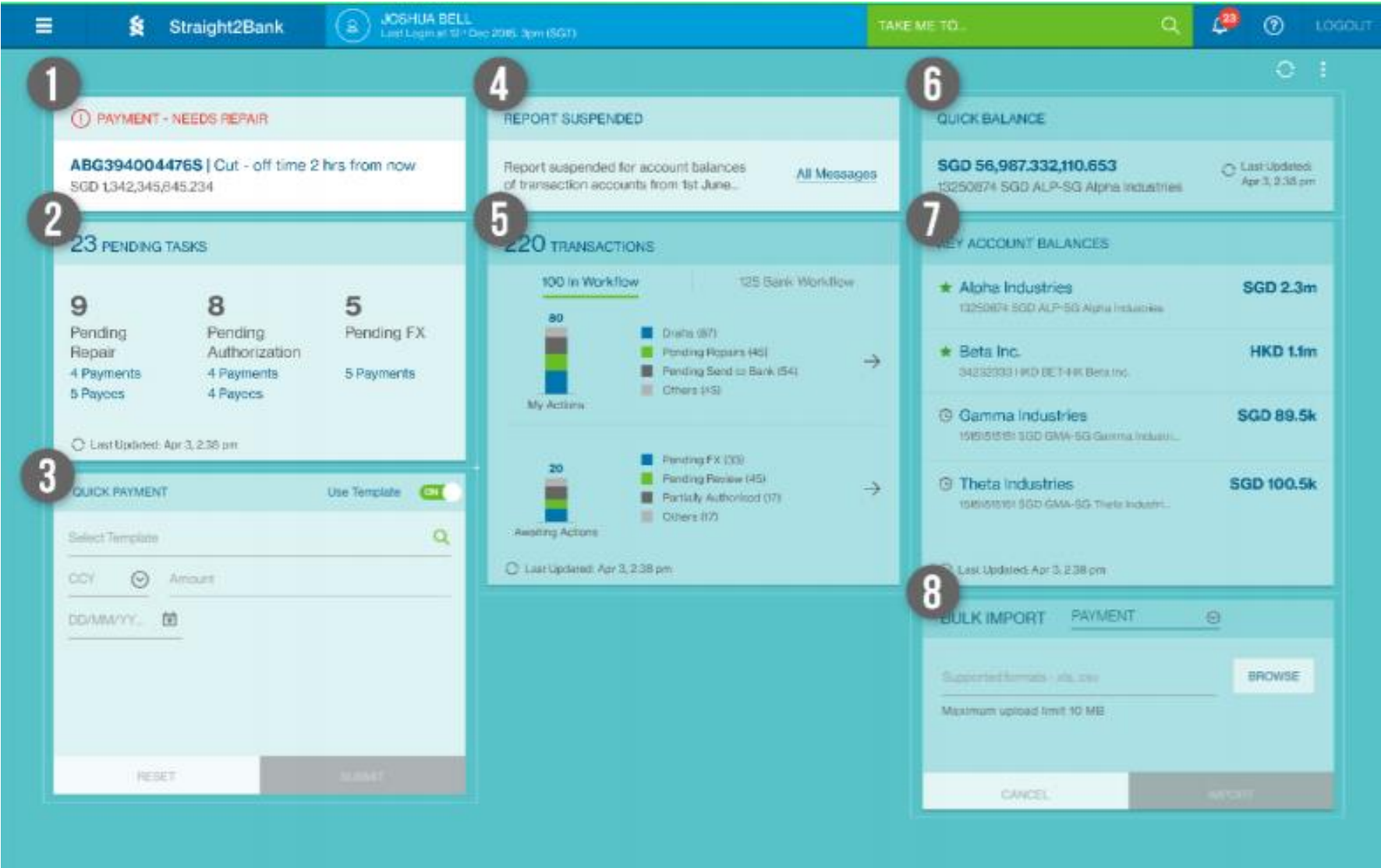
Name, First name / Company

Street / P.O. Box



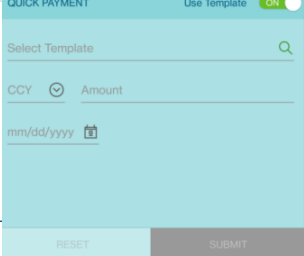
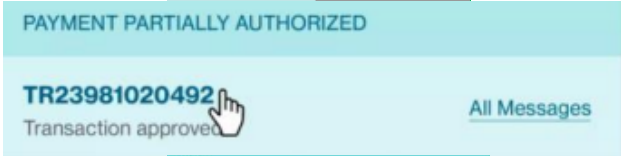

Information

Please fill out the form to submit a foreign payment. First of all the payment type has to be chosen. Depending thereupon the input fields which are not admitted hereto will be deactivated.

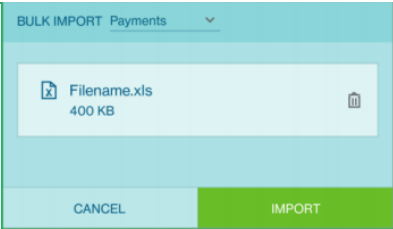
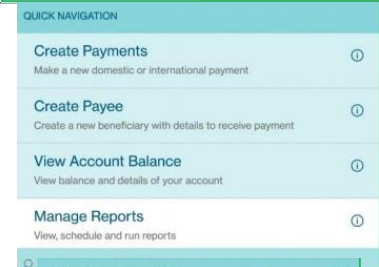

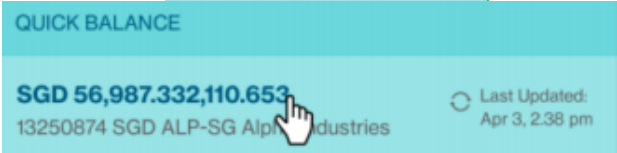
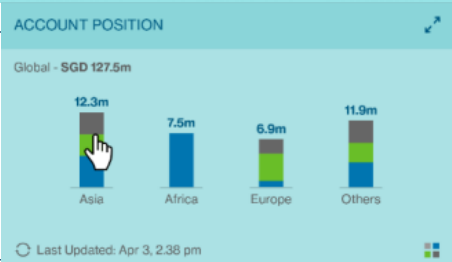
STANDARD CHARTERED BANK (HKG) – DASHBOARD VIEW



DASHBOARD FEATURES

Individual Task Card	Display the tasks with highest priority in the user queue awaiting the user instruction.	 <p>The Individual Task Card displays a red warning icon and the text "PAYMENT - NEEDS REPAIR". Below this, it shows a transaction ID "ABG394004476S" and a status "Cut - off time 2 hrs from now" with a value "SGD 1,342,345,645.234".</p>
Pending Task Card	Highlight the total pending tasks for the user at that moment.	 <p>The Pending Task Card shows a summary of 23 pending tasks. It is broken down into three categories: 9 Pending Repair (4 Payments, 5 Payees), 8 Pending Authorization (4 Payments, 4 Payees), and 5 Pending FX (5 Payments). A timestamp indicates it was last updated on Apr 3, 2:38 pm.</p>
Quick Payment Card	Make quick payments and complete the payments journey at a relatively shorter duration.	 <p>The Quick Payment Card provides a streamlined interface for making payments. It includes a "QUICK PAYMENT" header, a "Select Template" search bar, and fields for "CCY" (currency), "Amount", and a date "mm/dd/yyyy". There are "RESET" and "SUBMIT" buttons at the bottom.</p>
Individual Message Card	Provide the details of the most recently received unread message in message center.	 <p>The Individual Message Card displays a "PAYMENT PARTIALLY AUTHORIZED" status. It shows a transaction ID "TR23981020492" and the text "Transaction approved". A link for "All Messages" is also present.</p>
Transaction Status Card	Display the status of all transactions initiated by the group	 <p>The Transaction Status Card provides a comprehensive overview of transaction statuses. It shows 220 total transactions, categorized into "100 In Workflow" and "125 Bank Workflow". The "In Workflow" section includes "My Actions" (80) and "Awaiting Actions" (20). The "Bank Workflow" section includes "Drafts (87)", "Pending Repairs (45)", "Pending Send to Bank (54)", "Others (45)", "Pending FX (33)", "Pending Review (45)", "Partially Authorised (17)", and "Others (17)". A timestamp indicates it was last updated on Apr 3, 2:38 pm.</p>

DASHBOARD FEATURES

Bulk Import Card	To import payments directly from the dashboard using payments file	
Quick Navigation Card	To quickly access screens and journeys within Straight2Bank.	
Key Account Balance Card	Provide the balances of accounts selected to be displayed here	
Quick Balance Card	Provide the user the latest balance of an account which is selected by user.	
Account Position Card	Display the overall fund position of a group across all regions, countries, entities and currencies	

CHASE CONNECT – PAY LOAN STEPS 1-2

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Sign out

Accounts

Pay & transfer

Collect & deposit

Account Management

Security

Commercial Loans

Pay loan

Advance

Reprice

Loan activity

Demo & user guides ▾

1

YALE VISION
REVOLVING COMMITMENT (...2867)

Select **Pay & transfer** and then **Commercial loans**

Fees due date Oct 2, 2019	Fees due \$335.45	Pay fee >
Payment due date Sep 30, 2019	Total amount due \$4,090.90	Pay loan >
Payment due date Aug 19, 2019	Total amount due \$0.00	Pay loan >

2

View loan due dates, amounts due and click **Pay loan** to make a payment

CHASE CONNECT – PAY LOAN STEP 3

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Sign out

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REVOLVING LOAN (...3973)

Payment due date ⓘ
Sep 30, 2019

Interest due
\$4,090.90

Pay from
COMMERCIAL CHECKING (...7890) ▾

Payment due ⓘ
\$4,090.90

Principal due
\$0.00

Payment date
7/2/2019 📅

Fees due
\$0.00

Payment amount due
\$1,000,678.00 payoff ▾

You can make a request until 7:00 pm ET and we'll process it today.

Loan details

Outstanding principal balance
\$1,000,678.00

Interest collection method
CUSTOMER_TO_REMIT

Principal collection method
CUSTOMER_TO_REMIT

Cancel

Pay loan

3

Determine the account to **Pay from**, select the **Payment date**, **Payment amount due** and click **Pay loan**

CHASE CONNECT – PAY LOAN STEP 4

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Sign out

Accounts

Pay & transfer

Collect & deposit

Account Management

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Commercial Loans

Pay loan

Advance

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Loan activity

Demo & user guides ▾

Does everything look Ok?

REVOLVING LOAN (...3973)

Pay from

COMMERCIAL CHECKING (...7890)

Payment date

Aug 26, 2019

Payment amount

\$1,000,678.00

You can make a request until 7:00 pm ET and we'll process it today.

Cancel

Back

Pay loan

4

Review payment details for accuracy and click **Pay loan**

CHASE CONNECT – PAY LOAN STEP 5

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CHASE CONNECT

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Sign out

AccountsPay & transferCollect & depositAccount ManagementSecurity

Commercial LoansPay loanAdvanceRepriceLoan activityDemo & user guides ▾

✔ You've successfully submitted this loan payment for processing.

REVOLVING LOAN (...3973)

Pay from
COMMERCIAL CHECKING (...7890)

Payment date
Aug 26, 2019

Payment amount
\$1,000,678.00

Transaction number
2526962405

Status ⓘ
In process

You can make a request until 7:00 pm ET and we'll process it today.

Close

Pay more loans

5

Once successfully submitted choose to **Pay more loans or Close**

CHASE CONNECT – ADVANCE LOAN STEPS 1-2

☰

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CHASE CONNECT

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Sign out

Accounts

Pay & transfer

Collect & deposit

Account Management

Security

Commercial Loans

Pay loan

Advance

Reprice

Loan activity

Demo & user guides ▾

1

YALE VISION

REVOLVING COMMITMENT (...2867)

Facility maturity date

Unused amount ⓘ

Request advance >

2

Loan maturity date
Jun 27, 2019

Unused amount ⓘ
\$1,199,322.00

Request advance >

Select **Pay & transfer** and then **Commercial loans**

For a floating rate advance, click **Request advance** on a floating rate loan

CHASE CONNECT – ADVANCE LOAN STEPS 3-5

CHASE CONNECT

Sign out

Accounts

Pay & transfer

Collect & deposit

Account Management

Security

Commercial Loans

Pay loan

Advance

Reprice

Loan activity

Demo & user guides

Request advance

REVOLVING LOAN (...3973)

Commitment amount

\$5,000,000.00

Borrowing base amount

\$0.00

Unused amount

\$1,199,322.00

Principal balance

\$1,000,678.00

Interest rate

4.75%

Commitment last draw date

Jun 11, 2019

Loan maturity date

Jul 11, 2019

Transfer to

COMMERCIAL CHECKING (...7890)

Amount

\$ 850750.00

0 pm ET and we'll process it today.

Cancel

Next

Use the tool tips for additional loan details

You cannot request an amount greater than the unused amount available

Select **Transfer to, Transfer date, Amount** and click **Next**

NOTE: Floating rate advances may not be available on a same day basis if banker approval and additional processing is required. In the loan activity view transaction status for an update

CHASE CONNECT – ADVANCE LOAN STEP 6

☰

🗨️

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Explore products ▾

CHASE CONNECT

🔍

👤

Sign out

Accounts

Pay & transfer

Collect & deposit

Account Management

Security

Commercial Loans

Pay loan

Advance

Reprice

Loan activity

Demo & user guides ▾

Does everything look OK?

REVOLVING LOAN (...3973)

Transfer to
COMMERCIAL CHECKING (...7890)

Transfer date
May 14, 2019

Amount
\$1,000,000.00

You can make a request until 7:00 pm ET and we'll process it today.

Cancel

Back

Request advance

6

Review advance information and click **Request advance**

CHASE CONNECT – ADVANCE LOAN STEP 7

☰

🔄

🔔³

Explore products ▾

CHASE CONNECT

🔍

👤

Sign out

Accounts

Pay & transfer

Collect & deposit

Account Management

Security

Commercial Loans

Pay loan

Advance

Reprice

Loan activity

Demo & user guides ▾

✔ You've successfully submitted this advance for processing.

🖨

REVOLVING LOAN (...3973)

Transfer to
COMMERCIAL CHECKING (...7890)

Transfer date
May 21, 2019

Amount
\$1,000,000.00

Transaction number
2526962876

Transaction status ⓘ
Pending

You can make a request until 7:00 pm ET and we'll process it today.

Start new request

Close

7

Review advance information and click **Close**

CHASE CONNECT – REPRICE LOAN STEPS 1-2B

CHASE CONNECT

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Pay & transfer

Collect & deposit

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Commercial Loans

Pay loan

Advance

Reprice

Loan activity

Demo & user guides

1

Select **Pay & transfer** and then **Commercial loans**

2a

TALE VISION	Reprice date ⓘ Jul 23, 2019	Loan balance ⓘ \$1,000,678.00	Request reprice >
REVOLVING LOAN (...7619)	Reprice date ⓘ Jul 18, 2019	Loan balance ⓘ \$6,999,911.00	<div><div>2b</div><div>On the Reprice page click Request reprice</div></div>

CHASE CONNECT – REPRICE LOAN STEP 3

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Request loan repricing

REVOLVING LOAN(...3973)

Loan balance ⓘ
\$1,000,678.00

Unused amount ⓘ
\$0.00

Reprice date ⓘ
Jul 23, 2019

Interest due
\$0.00

Interest period ⓘ
1 Months ▾

Reprice action
Straight rollover ▾

Requested loan balance
\$1,000,678.00

Estimated effective rate ⓘ
4.75%

Base rate

Spread

Net amount ⓘ
\$0.00

Effective date ⓘ
Jul 23, 2019

Transfer from
COMMERCIAL CHE

Next reprice date
Aug 13, 2019

This is the sum of the estimated current base rate and applicable spread.

The interest rate will be locked in as of 12:00 am ET on: 07/19/2019

These rates are indicative only and your actual rate will depend upon when your borrowing will occur, market rates and the terms and conditions of your credit agreement, including the date and time indicated for rate setting.

NOTE: Use the tool tips for additional explanation on the loan information displayed

3

CancelNext

Select the Interest period for the request, choose a **Reprice action**, the account to **Transfer from** and click **Next**

CHASE CONNECT – REPRICE LOAN STEP 4

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Does everything look OK?

REVOLVING LOAN(...3973)

Interest period ⓘ
1 Month

Reprice action
Straight rollover

Requested loan balance
\$1,000,678.00

Net amount ⓘ
\$0.00

Transfer from
COMMERCIAL CHECKING (...7890)

Estimated effective rate ⓘ
4.75%

Effective date ⓘ
Jul 23, 2019

Next reprice date
Aug 13, 2019

The interest rate will be locked in as of 12:00 am ET on 07/19/2019

Cancel

Back

Request repricing

4

Review your request and choose **Request repricing** to submit

CHASE CONNECT – LOAN ACTIVITY STEPS 1-2B

CHASE CONNECT

Accounts Pay & transfer Collect & deposit Account Management Security

Commercial Loans

1 Select **Pay & transfer** and then **Commercial loans**

2a Within the **Loan activity** page, use the **Filter by** option to refine loan transaction history and filter by Account, Send date, Type, Status, Transaction number and Amount

2b

Filter by

- Last 7 days
- Last 7 days
- Today
- Last 30 days
- Last 60 days
- Custom date range
- Status
- Transaction type
- Loan accounts

Type	Reprice	Amount				
Reprice		\$1,000,678.00				
Payments	Pending	2526962985	Cancel >	\$1,000,000.00		
▶ REVOLVING LOAN (...3973)	Jul 9, 2019	Advances	Pending	2526962876	Edit Cancel	\$1,000,000.00
▶ REVOLVING LOAN (...3973)	Jul 9, 2019	Advances	Canceled	2526962766		\$1,000,000.00
▶ REVOLVING LOAN (...3973)	Jul 9, 2019	Payments	Canceled	2526962767		\$2,000,000.00
▶ REVOLVING LOAN (...3973)	Jul 9, 2019	Advances	Canceled	2526962812		\$1,000,000.00
▶ REVOLVING LOAN (...3973)	Jul 9, 2019	Payments	Pending	2526962813	Cancel >	\$1,239,987.00

CHASE CONNECT – LOAN ACTIVITY STEP 3

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▶ REVOLVING COMMITMENT (...2867)

Jul 12, 2019

Payments

Pending

2526962985

Cancel >

\$1,000,000.00

▶ REVOLVING LOAN (...3973)

Jul 9, 2019

Advances

Pending

2526962876

Edit | Cancel

\$1,000,000.00

Payment due date ⓘ

Payment amount due ⓘ \$4,090.90

Principal due \$0.00

Interest due \$4,090.90

Outstanding principal balance \$1,000,678.00

Interest collection method CUSTOMER_TO_REMIT

Principal collection method CUSTOMER_TO_REMIT

Pay from

COMMERCIAL CHECKING (...7890) ▾

Payment date ⓘ

You can make a request until 19:00 ET and we'll process it today.

Payment amount

Principal only ▾

Cancel

Next

3

For pending transactions, you can choose to Edit or Cancel. If editing, make the necessary changes and click **Next** to review and confirm