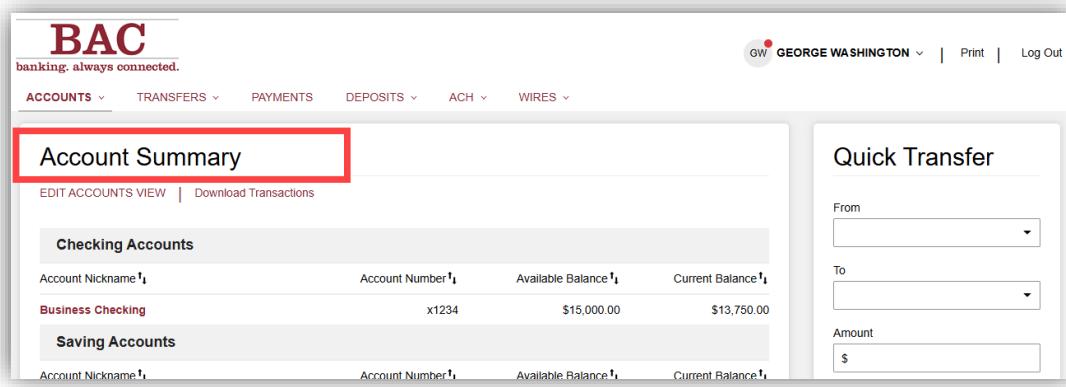


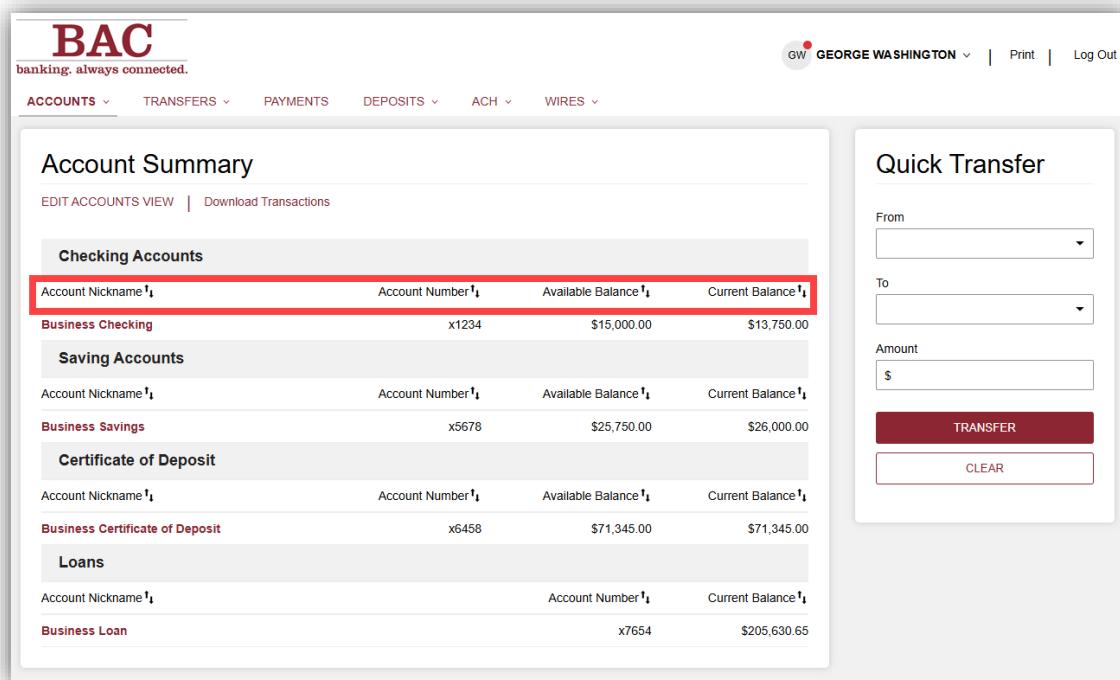
1. Accessing Account Summary and History

- a. Login to Digital Banking.
- b. Account Summary homepage is the default view



2. Account Summary Overview

- a. Display's basic information about each account:
 - i. Account nickname (user-defined or system)
 - ii. Available balance (checking, savings, and certificates)
 - iii. Current balances (loans)
 - iv. Last four digits of the account number



Checking Accounts	Account Nickname ¹	Account Number ¹	Available Balance ¹	Current Balance ¹
Business Checking	Business Checking	x1234	\$15,000.00	\$13,750.00

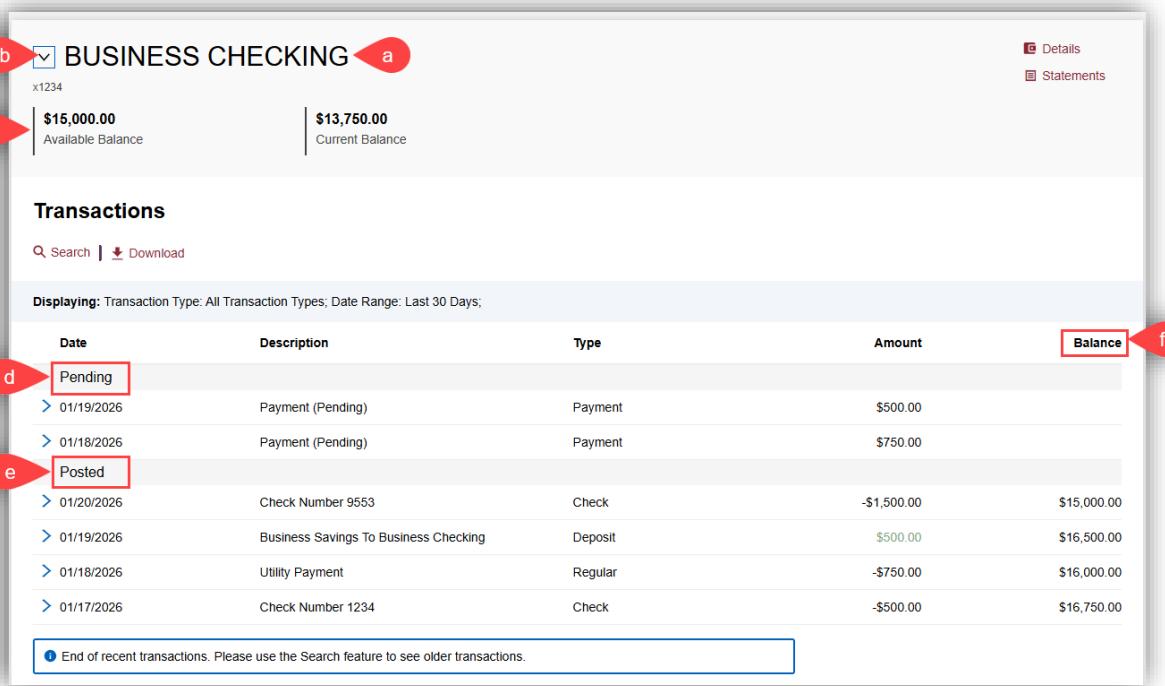
Saving Accounts	Account Nickname ¹	Account Number ¹	Available Balance ¹	Current Balance ¹
Business Savings	Business Savings	x5678	\$25,750.00	\$26,000.00

Certificate of Deposit	Account Nickname ¹	Account Number ¹	Available Balance ¹	Current Balance ¹
Business Certificate of Deposit	Business Certificate of Deposit	x6458	\$71,345.00	\$71,345.00

Loans	Account Nickname ¹	Account Number ¹	Current Balance ¹
Business Loan	Business Loan	x7654	\$205,630.65

3. Viewing Account History

- a. Select the applicable account nickname to view up to 30 days of transaction history including posted and pending transactions.
- b. Select the down arrow at the top next to the account nickname to view a list of all the accounts that the user has access to.
- c. View the available and current balances at the top of the page.
- d. Pending transactions display at the top of the transaction list in the “Pending” section.
- e. Posted transactions display below the “Posted” transaction section.
- f. View the running “Balance” column to the right of the transaction line item.



The screenshot shows the BAC Digital Banking interface for a Business Checking account. At the top, the account nickname "BUSINESS CHECKING" is displayed with a dropdown arrow (b) and a checked checkbox (a). Below the nickname, the account number "x1234" is shown. The available balance is \$15,000.00 (c) and the current balance is \$13,750.00. On the right, there are "Details" and "Statements" links. The main area is titled "Transactions" and displays a table of recent activity. The table has columns for Date, Description, Type, Amount, and Balance (f). The "Pending" section (d) includes a payment on 01/19/2026 for \$500.00 and a payment on 01/18/2026 for \$750.00. The "Posted" section (e) includes a check for \$1,500.00 on 01/20/2026, a deposit of \$500.00 on 01/19/2026, a utility payment of \$750.00 on 01/18/2026, and a check for \$500.00 on 01/17/2026. The table shows a running balance starting at \$15,000.00 and decreasing to \$16,750.00. A note at the bottom indicates the end of recent transactions and encourages the use of the search feature for older transactions.

Date	Description	Type	Amount	Balance
> 01/19/2026	Payment (Pending)	Payment	\$500.00	
> 01/18/2026	Payment (Pending)	Payment	\$750.00	
> 01/20/2026	Check Number 9553	Check	-\$1,500.00	\$15,000.00
> 01/19/2026	Business Savings To Business Checking	Deposit	\$500.00	\$16,500.00
> 01/18/2026	Utility Payment	Regular	-\$750.00	\$16,000.00
> 01/17/2026	Check Number 1234	Check	-\$500.00	\$16,750.00

End of recent transactions. Please use the Search feature to see older transactions.

4. Searching for Transactions

- a. Select the “Search” link under “Transactions” on the account history view.
- b. Select the transaction type from the “Transaction Type” dropdown field.
- c. Select the date range from the “Date Range” dropdown field.
- d. Enter a description to search by description, if applicable.
- e. Select the “Search” button.
- f. Select the “Arrow” to the left of the transaction date to view the transaction details.

Transactions

a Search | Download

SEARCH

b Transaction Type: All Transaction Types

c Date Range: Last 30 Days

d Description:

Search by Amount & Check Number

SEARCH e

f 01/20/2026 Check Number 9553 Check -\$1,500.00 \$15,000.00

TRANSACTION DETAILS

Transaction Date: 01/20/2026

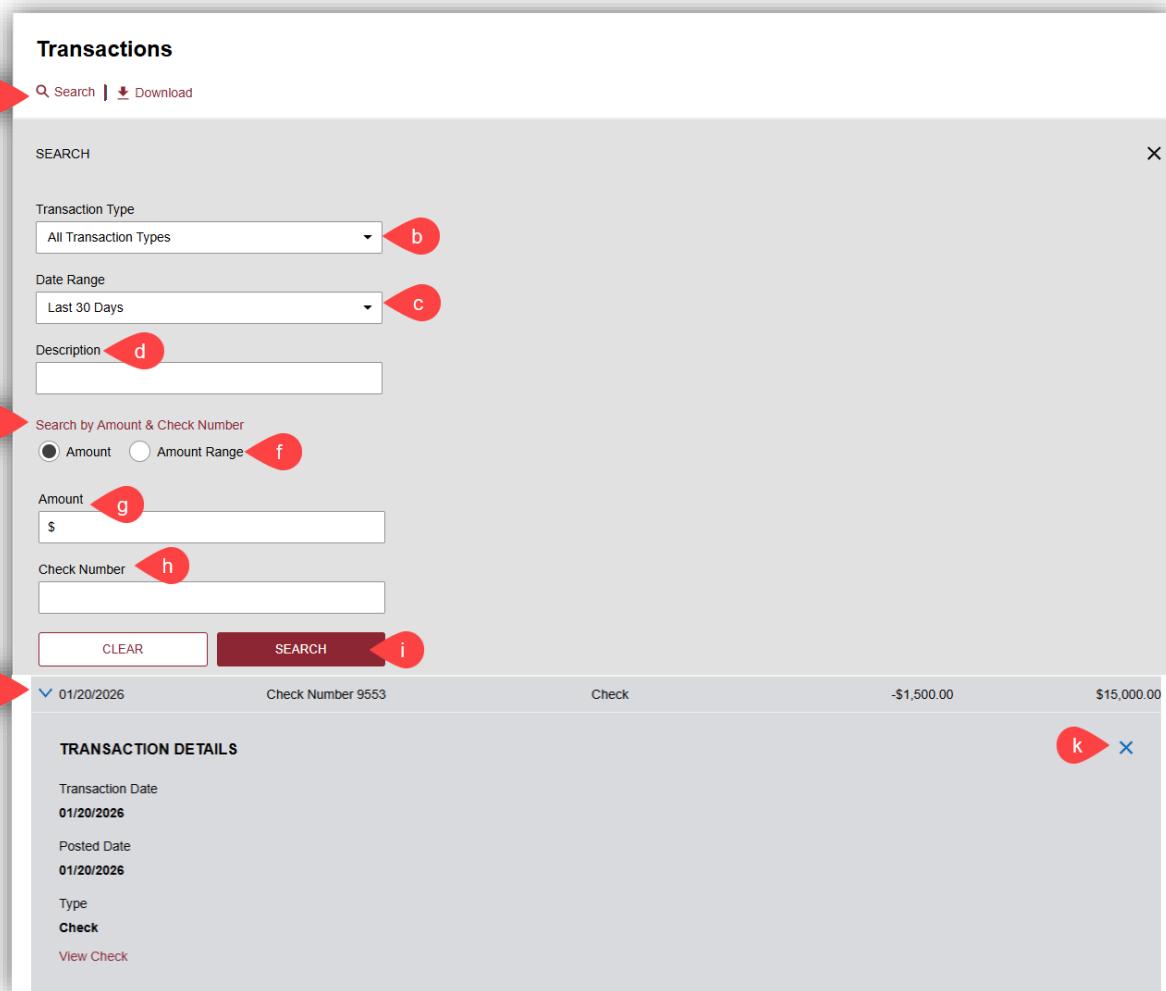
Posted Date: 01/20/2026

Type: Check

[View Check](#)

5. Searching for Transactions by Amount

- a. Select the “Search” link under “Transactions” on the account history view.
- b. Select the transaction type from the “Transaction Type” dropdown field.
- c. Select the date range from the “Date Range” dropdown field.
- d. Enter a description to search by description, if applicable.
- e. Select the “Search by Amount & Check Number” link.
- f. Select the “Amount” or “Amount Range” radio button.
- g. Enter the amount(s) in the appropriate fields.
- h. Enter the check number in the “Check Number” field, if applicable.
- i. Select the “Search” button.
- j. Select the “Arrow” to the left of the transaction date to view the transaction details.
- k. Select the “X” in the right corner to close the “Transaction Details”.



Transactions

a [Search](#) | [Download](#)

SEARCH

b Transaction Type: All Transaction Types

c Date Range: Last 30 Days

d Description:

e Search by Amount & Check Number

f Amount Amount Range

g Amount:

h Check Number:

i [SEARCH](#)

j [01/20/2026](#)

Check Number 9553

Check

-\$1,500.00

\$15,000.00

TRANSACTION DETAILS

Transaction Date: 01/20/2026

Posted Date: 01/20/2026

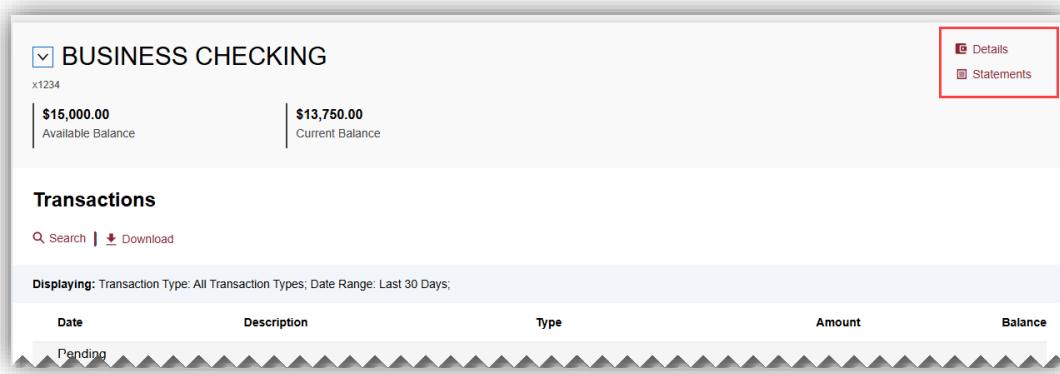
Type: Check

[View Check](#)

k [X](#)

6. Additional History Features

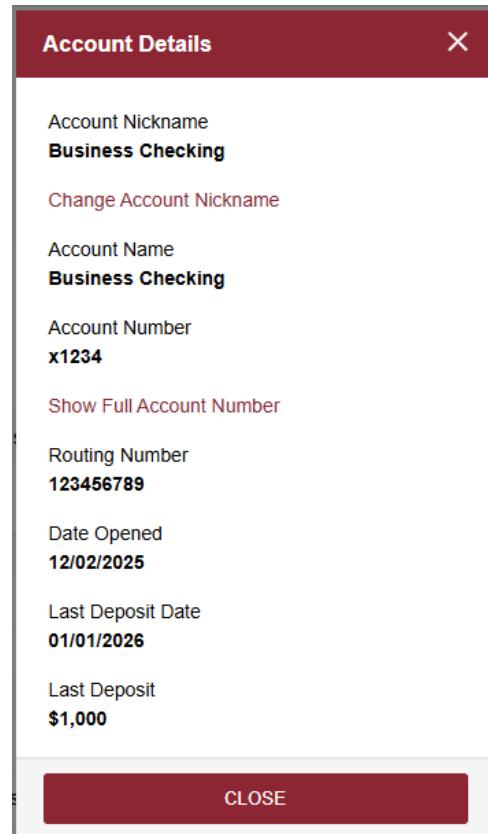
- a. Statements link: Allows users to search for statements.
- b. Details link: Opens the account details popup.



The screenshot shows the 'BUSINESS CHECKING' account summary. It displays the account number 'x1234' and two balance fields: 'Available Balance' (\$15,000.00) and 'Current Balance' (\$13,750.00). On the right, there are 'Details' and 'Statements' links, with 'Statements' highlighted by a red box. Below this, the 'Transactions' section shows a single entry labeled 'Pending'.

7. Account Details Pop-Up

- a. Select the “Details” link.
- b. Review account details.
- c. Select the “Change Account Nickname” link to change the account nickname, if applicable.
- d. Make the desired change and select “Save”.
- e. Select the “Show Full Account Number” link to view the full account number, then select the “Hide Full Account Number” link to hide full account number, if applicable.
- f. Select the “Close” button to exit the “Account Details”.



The 'Account Details' pop-up window displays the following information for the 'Business Checking' account:

- Account Nickname: **Business Checking**
- Change Account Nickname: (link)
- Account Name: **Business Checking**
- Account Number: **x1234**
- Show Full Account Number: (link)
- Routing Number: **123456789**
- Date Opened: **12/02/2025**
- Last Deposit Date: **01/01/2026**
- Last Deposit: **\$1,000**

At the bottom is a large red 'CLOSE' button.