

City National Treasury NetSM vs. City National Business Suite[®]

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City National Treasury NetSM vs. City National Business SuiteSM

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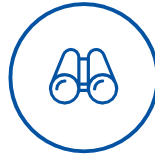
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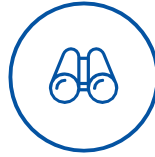
Login and Authentication

TREASURY NET	vs.	BUSINESS SUITE
3-Tier – Company ID, User ID, Password	Credentials	2-Tier – User ID, Password
Challenge Questions and Answers	Multi-factor Authentication	Verification Code via Email or Phone
Admin manually enters and provides to user	Temp Password Provisioning	Auto-generated and e-mailed to user's Primary email
Update Password > MFA Setup > Forgot Password Setup	First-time Login	Secure Verification > Update Password > User Agreement > Verify Contact Info > Add Phone Support Authentication Options
Five (5) attempts before auto-lock	Incorrect Password Attempts	Three (3) attempts before auto-lock



Navigation, Dashboard, List Views & General Usability

TREASURY NET	vs.	BUSINESS SUITE
Primary on Left/Secondary on Top	Navigation Layout	Primary on Top; Secondary drop-downs
Go to primary module, then click on secondary options	Navigation Flow	One-click access to secondary modules
Top Left Exit	Logout Button	Top Right Sign Out
User Guides, Contact Link	Header Content	MyProfile, Help, Contact Info, Message Center
Contextual Help on every page	Help	Dashboard tool icon or User Guides (Not contextual)
Add/Remove just the Reports Widget	Custom Layout Options	Add any type widget, resize, and rearrange to fit user needs
Re-sort only	List Controls (across site)	Add/Remove/Rearrange columns, Sort/Filter, Save Multiple Views
Print Page only	List Print/Export (across site)	Print/Download PDF or Export CSV or Excel
Positive Pay and File Download Notices Only	System Notifications Widget	Payment/Transfer/Pos Pay needs approval; User Needs Approval
Not Available	Set Default Start Page	User can set start page used most often (e.g., payments, transfers)
Drop-down list (or separate modal lookup if >250)	Account Search Options	Drop-down Smart Search (3 characters)
Custom Date Range	Calendar Picker Options	Custom Dates, Prior Day, Last 7, 30, 90, etc
Fields laid out on page	Advance/Multiple Search Filter	Go to Filters/Select Manage Filters
10,000	Record Limit for Search	30,000
Not Available	Session Timeout Notice	Notifies with 5 min warning
Not Available	Custom Views per Session	List Views – User Preferences maintained throughout User Session



Account Summary

TREASURY NET	vs.	BUSINESS SUITE
> Dashboard	Account Summary	Dashboard, or Accounts > Balances and Activity
Deposits Only	Account Types on Dashboard	Deposits, Loans, Sweeps, Foreign Currency, and Multi-Bank
Deposits	Real-time	Deposits
Not Available	Prior Day	Loans, Sweeps, Foreign Currency, Multi-Bank
180 days	Available History	180 days
300	Account Limit	Unlimited
Ledger, Current, Total Accessible	Default Balances	Ledger, Available, Net Activity
5	Balance Types Available	16
Customer Level – Admin Controlled, Deposits Only	Account Grouping	User Level – Deposits or Loans
From Summary or query different account after Drill-down	Individual Account Query	From Summary
Separate Reporting module, Prior Day	Multiple Account Queries	From Reporting Tab (Current and Prior)
Separate Reporting module, Prior Day	Transaction Search	Same module, Prior Day
Click Account Link	Account Drill-down	Click View
All Available Dates	Default dates	Last 31 days
Balances and Transactions	Information	Transactions
Checks Only	Images	Checks, Deposit Ticket and Items

TREASURY NET	vs.	BUSINESS SUITE
View, Print	Image Options	View, Print, Save
Inquiry Type Drop-down	Query options	Filter Drop-down w/multiple options
Page forward only	Page Options	Page forward, page back or jump to specific page
Print Page	Print Options	Print PDF Report
CSV, TSV, QuickBooks, Quicken	Export Options	CSV Only (Must use Export module for other types)
Links to Latest or All Statements	Statement Link	Not Available
From Setup – Admin Controlled	Account Nickname	From Admin-Account Names – Admin Controlled



Checks and Stops Inquiry

> Stops and Inquiries	Checks and Stops Inquiry	Accounts > Checks and Stops Inquiry
Paid Only	Checks Included	Paid Only
Via Treasury Net only	Stops Included	All Stops (via Online, Phone, Branch)
180 days	Available History	180 days
100 items	Range Limit	100 items
Not Available	Cancel Stop	Cancel from Inquiry Results or Stop Pay Request List
Not Available	Export	Export results CSV
Print, Front/Back, Inverse, Rotate	Image Controls	Save, Print, Front/Back, Inverse, Rotate
Front/Back Image only	Image Print	Front/Back w/Check Info Header – Date/Amount/Acct#/Serial#
View individually	Image Review	View multiple with Next option



Stop Payment Requests

TREASURY NET	vs.	BUSINESS SUITE
Stops and Inquiries > Stop Payments	Stop Payment Requests	Accounts > Stop Pay Requests
Single, Range	Types	Single, Range
6 month only	Durations	6 mo, 2 year, Permanent
Not Available	Memo field	Add Memo (Online View)
Not Available	Export	Export CSV
Print Page	Print	Print PDF Report
Account Number	List Info for Account	Account Name and Number
Re-Sort	List View Options	Customize/Save: Add Columns, Filter, Rearrange
Not Available	Cancel Stop Payment Requests	Single or Range (restrictions apply)



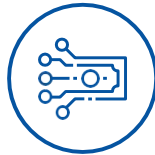
Deposit Tickets and Items

TREASURY NET	vs.	BUSINESS SUITE
> Stops and Inquiries > Select Inquiry Type	Deposit Tickets and Items	Accounts > Deposit Images
365 days	Available History	180 days
365 days	Search Range Limit	180 days
Not Available	Export	Export results CSV
Print, Front/Back, Inverse, Rotate	Image Controls	Save, Print, Front/Back, Inverse, Rotate
Front/Back	Image Print – Deposit Slip	Front/Back with Header Info and List of Deposit Items
Front/Back	Image Print – Deposit Items	Front/Back with Header Info



Online Statements

TREASURY NET	vs.	BUSINESS SUITE
> Online Statements	Online Statements	Accounts > Statements
Deposit	Account Types	Deposit
One at a time	Account Search	All or Multiple
18 mos	Available History	7 years
Up to 18 mos	Search Range Limit	6 mos at a time
One at a time	Print or Save	One at a time



Wire Activity Reporting

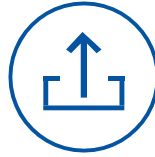
Wire Activity, and Reporting > Wire Activity	Wire Activity Reporting	Accounts > Wire Activity, and Reports > Wire Summary/Detail
Incoming/Outgoing	Types	Incoming/Outgoing
Standard columns w/pre-selected sort	Summary List View	Custom column selection, filter or sort by any column
Structured layout, multiple per page, spans pages	Detail Report View	Structured layout, 1 item per page
Not Available via Wire Activity, Export via Reporting w/all detail in 1 column	Export	Export custom list view, detail comma separated for easy reconcile
Option to "Mark as Viewed" Intraday and Query Not Viewed	Mark Viewed/See Not Viewed	Custom Report:

Wire Activity Report – Current Day - Since Last Reported



Reports

TREASURY NET	vs.	BUSINESS SUITE
> Reporting	Reports	Accounts > Reports
Accounts	Report Types	Accounts, User Permissions, ACH Company, Exchange Rates, Payment & Template Detail Reports
Browser-Based	Report View	PDF
User-based	Saved Reports	User-Based or Public for all Users
Previous Day Summary or Detail, or Combined	Deposit Account Reports	Current or Previous Day Summary, Detail, Combined
10,000	Record Limit for Search	30,000
Link to Check Images	Link to Images	Not Available
CSV download	User Permissions Report	PDF View/Export
Not Available	ACH Company Report	New w/details of associated offset account and payment types
Not Available	Exchange rate	One or Multiple Current Day FX Rates



Exports

TREASURY NET	vs.	BUSINESS SUITE
Inquiries, or Reporting, or Reporting > BAI2 Export	Exports	Accounts > Exports
CSV, TSV, QuickBooks, Quicken, BAI	Export formats	CSV, TSV, CS Basic, QuickBooks, Quicken, BAI
Include/Exclude	Header Options	Include/Exclude
Balances and/or Transactions	Data Available	Balances and/or Transactions
In Session	Export Available	7 Days
10,000	Record Limit for Export	30,000
One, Multiple, or All	Account Filter	One, Multiple, or All
Not Available	Account Group Filter	One, Multiple, or All
One at a time	Transaction Type Filter	One or multiple
Prior Day	Current or Prior Day	Current or Prior



Transfers

TREASURY NET	vs.	BUSINESS SUITE
Transfers > Make, Batch, Approve, Scheduled, Completed	Transfers	Transfers > Transfers, Templates, Quick Transfers
Single or Multiple	Types	Single, Multiple, Many to One, One to Many
Online	Create Batch Options	Online or File Import
Define Sequence (A to B, B to C, C to D)	Batch Sequential	Not Available
Separate dropdown	Balance Display	At Account Selection
Single Transfer Relationships	Templates	Single, Multiple, Many One Many Transfers
At Single Transfer Setup	Recurring Transfer Options	At Single Transfer Setup or from Single Template
Not Available	Restricted Templates	Option to Restrict a Template to Specific Users
Not Available	Quick Transfers	Simple Single One-Time Transfer Option
Comments	Optional Fields	Transfer Reference, Comments, Toggle off/on
Not Available	Export	Export Transfers or Templates of any status
Scheduled, Needs Approval, Completed	Standard List Views	All, Scheduled, Require Approval, Completed, My, Imported, etc.
Re-Sort	List View Custom Options	Customize/Save: Add Columns, Filter, Rearrange
Separate Audit Report	Transaction Audit	Included with Transaction View/Print
Not Available	Transfer File Import	Import file w/Multiple Transfers



Business Bill Pay Section

TREASURY NET	vs.	BUSINESS SUITE
Separate user setup process	User Administration	User setup is one streamlined workflow
Required	User Registration/Activation	Not Required
Multi-pay only	Payment Views	Single or multi-pay options
Single funding account allowed for multi-pay submission	Funding account selection	Allows varied funding accounts for multi-pay submission
Separate view for pending activity vs. payment initiation	Payment dashboard	Combined view of pending payments and payment initiation screen
Must select from payee list	Payee Search	Smart search from payee entry field
Must first set up payee before first payment	Payee setup options	Option to create payee with first payment initiation
Not available	Spending Report	New graphical spending report by payment category
Not available	Forecast Balance Worksheet	Forecast account balance with upcoming payment activity
All Automated	Alerts Management	Manage non-security alerts per user preference
Only provided to Admin	Alert Recipients	Limited to Primary Admin Users. Additional Admins can be added to the email distribution list. (upon request)
Available from Payee Module	Payee List	Available only from Multi-Pay Page



Payments – ACH & Wire

TREASURY NET	vs.	BUSINESS SUITE
> Wire Transfers or > ACH Payments	Payments – ACH & Wire	Payments > Payments, Templates
Separate Modules	Integrated ACH & Wires	Integrated Management
Separate Wire & ACH Setup for Same Payee	Common Beneficiaries	Set up one Beneficiary for use in Wire or ACH Payment
Separate Lists for ACH and Wires	Payment Lists	One List of All Payments (Default) – or select separate view
Not Available	Custom Payment Lists	Create custom list views with 45+ data points available
Release w/Token (No Approval step)	ACH Batch Release	Approve w/Token (No Release step)
Approve step, then Release w/Token	Wire Approve and Release	Approve w/Token (No Release step)
Set by Payment Group (ACH or Wire)	User Limits	Set by Payment Type (Dom, Intl, Vendor/Consumer ACH)
Set for Enterer, Approve 1, Approve 2, Release	User Limits by Function	Approval Only
Not Available	Save Payment as Template	At Creation or After, Opt to Save as Template
Not Available	Restricted Templates	Option to Restrict a Template to Specific Users
Not Available	Quick Entry	Add multiple wire/ACH payments from one screen, change date/amount
All fields display; Required fields show asterisk	Payment Field Layout	Non-required sections collapsed; Required fields show asterisk
Not Available	Template Import	Import Wire/ACH Templates w/Standard or Custom maps

TREASURY NET	vs.	BUSINESS SUITE
Not Available	Balance Display	At Account Selection (Wire Transfers)
Not Available	Export Options	Export Payments or Templates of any status
Print Page	Print Options	Print PDF Reports of list views or Single Payments w/detail
Option for Wires	Tiered Approvals	Option for Wires and ACH



Payments – Wire

> Wire Transfers	Payments – Wire	Payments > Payments
Fed, Intl USD, Foreign Currency, Fed, Internal	Payment Types	Domestic, International, Fed Tax and Multi-Entry option for Domestic Wires
> Wire Transfers > Single Wire > Select Non-Rep Type	Send Wire Free-Form	> Payments > select Make Payment > select Type
> Wire Transfers > Single Wire > Select Rep > Select Template	Send Wire from Template	> Payments > select Make Payment > From Template > Template
Set by Payment Group (Wire)	Wire Company Limits (if appl)	Set by Wire Type (Dom, Intl, Fed Tax)
Repetitive, Semi-Repetitive	Templates Term	Templates
Non-Repetitive	Free-Form Term	Free-Form, Select from Payment Type (vs. Template)
Validates ABA	ABA Validation	Validates ABA
Not Available	BIC/IBAN Validation	Validates BIC and IBAN
Not Available	Required Fields by Country	Adds Required field once Country Selected
Not Available	Template Import/Export	Import or Export Templates
Not Available	Recurring Wires	Set Wires to Recur Daily, Weekly or Monthly



Payments – ACH

TREASURY NET	vs.	BUSINESS SUITE
> ACH Payments	Payments – ACH	Payments > Payments
Database – group of saved payments	Templates (former – Database)	One or multiple saved ACH payment setups
Batch – Database queued for send	Payments (former – Batch)	Free-form Single, Multiple, or ACH created from Templates
> ACH Payment > Database List > Queue Batch	Send ACH Free-From	> Payments > select Make Payment > select Type
> ACH Payment > Database List > Queue Batch	Send ACH from Template	> Payments > select Make Payment > From Template > Template
Enter same payee for each separate batch	Payees/Recipients	Create one payee/recipient for use in any templates
Not Available	Running Totals	Payments and Templates show Running Totals
Not Available	Duplicate Payment warnings	If payment appears to be duplicate, enterer is warned



Check Positive Pay

> Positive Pay	Check Positive Pay	Fraud Control > Exceptions, Issues
One at a time	Add Manual Issues	Add One, then replicate next check#, date for additional
Standard or Custom Imports	Issue Import Options	Standard or Custom Imports

TREASURY NET	vs.	BUSINESS SUITE
List of each Individual exceptions None Per account	Exceptions Lists Sort	See summary by account; or list of exceptions
Decision one at a time	Decision Options	Decision one, multiple or all
Approve one at a time	Approval Options	Approve one, multiple, or all
50 characters	Payee Field Limit	80 characters
Not Available	Test Issue Files in Production	Upload production issue files in Test Mode



User Administration

Setup > Manage Users	User Administration	Admin > Users
System Admin	Bank Authorized Admin	Client Admin – Creates Users and Assigns Primary Services
Not Available	Bank Authorized Service Admin	Service Admin – Assigns detail permissions for each Service
Accordion Folds, separate setup for Bill Payment	Add User Workflow	Logical stepped workflow
Not Available	Restrict Access Hours	Restrict user access by days of the week and hours of the day
Not Available	Phones, Emails	Enter phone/email contact for users
Not Available	User Time Zone	Set specific time zone for user
Separate for Payments vs. Check Services	Account Entitlements	One screen for all Account Entitlements
Entitle User to Account Group (automates user entitlement for new accounts)	Account Group	Not Available
Not Available	All Current/Future Accounts	Set user to All Current/Future Accounts by Individual or All Functions
By Function (Enter, Approve, Delete, Release)	Transfer Limits	Only for Approval



Token Management

TREASURY NET	vs.	BUSINESS SUITE
Not Available	Token Entitlement	Entitle Users with Payment Approval for Token Admin > Tokens
Not Available	View Active Tokens	List view of active tokens and assigned users
Batch – Database queued for send	Payments (former – Batch)	Free-form Single, Multiple, or ACH created from Templates



Company Detail

Setup > Customer Settings	Company Detail	Admin > Company Details
Audit Retention	View Company Detail	Primary branch, RMs, System Settings, Users



User Reports

Not Available	User Reports	Admin > User Reports
Audit Retention	View Company Detail	Primary branch, RMs, System Settings, Users



Audit Activity

TREASURY NET	vs.	BUSINESS SUITE
Setup > Audit for Pos Pay, Check Services or Audit Payments and Reporting	Audit Activity	Admin > Audit Login & Access, Audit Activity
> Setup > Audit Activities for Positive Pay, Balances Activity	Audit User Login and Access	> Admin > Audit Login & Access
> Setup > Audit Activities for Positive Pay, Balances Activity > Setup > Audit Activities for ACH, Wire, Reporting	Audit User Activity	> Admin > Audit Activity
Provides detail for activity type, account, dates reviewed	Audit Balances and Transaction Activity	Not Available
High Level of detail for all events	Audit Activity Event Detail	Lower Level of detail for each event type



Alerts

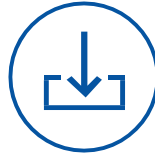
Setup > Alerts	Alerts	Admin > Alerts
Alerts-No-Reply@cnb.com	Email From Address	cnbservices@cnb.com
One account at a time for Balances, Transactions, Incoming Wire	Account Selection Options	One, Multiple, or All Accounts for Balances, Trans, and Wire
By Threshold Amount for Opening Avail (?)	Balance Threshold	By Threshold Amount, select Type (Ledger, Avail, Closing, etc)
By Threshold Amount, Credit/Debit	Transaction Cleared	By Threshold Amount, Credit/Debit, Type, Serial or Location #

TREASURY NET	vs.	BUSINESS SUITE
Needs Approval, Completed, Failed	Transfers	Transfers Automatically Generated, Transfers Processed, Transfers Awaiting Approval, Approver Rejected Transfers, Templates Awaiting Approval, and Transfers Rejected Today
Incoming Only	Wire Activity (Real-time)	Incoming and Outgoing
Batched 6 times per day, Bank specified times	ACH/Wire Requires Approval	Batch, User specifies time of day or Real-Time (Immediate), and Templates Awaiting Approval
Sent with Summary End of Day	ACH/Wires Rejected	Batch, User specifies time of day
Not Available	ACH/Wire Auto-Generated	Batch, User specifies time of day
Not Available	Outgoing Wires Processed	For Received, Rejected, or Confirmed by Bank
Daily at 9am or 11am with or without Exceptions	Pos Pay Suspect Items (Exceptions)	Daily at 9am only if Exceptions Exist
Not Available	Pos Pay No Exception Items	Optional for Verification/Monitor
Not Available	Pos Pay Cutoff Time Approaching	Optional for Verification/Monitor
Not Available	Pos Pay Decisions Pending Approval	Lists exceptions that have been decided but not approved



Alert Recipients

Setup > Configure Contact Points	Alert Recipients	Admin > Alert Recipients
Four (4)	Total # Recipients per User	Unlimited
One (1)	# Emails Per Recipient	Unlimited
Specific to Individual User	Recipients Availability	Available to others in Company
Not Available	Recipient Groups	Assign Recipients to Groups for easier alert setup



Imports

TREASURY NET	vs.	BUSINESS SUITE
Setup > Formats & Templates	Imports	Admin > Import Formats
Standard Available	Bank Defined Maps	Standard Available
ACH, Wire, Check Issues	Custom Import Map Types	ACH, Wire, Transfers, Check Issues, and Stop Payments (available upon request)
By Module	Import Files	Display for all Imported Files system-wide
90 days	Import File Availability	Indefinite for Positive Pay Issue Files



My Profile

	My Profile	
Requires Change every 90 days	Password	Requires Change every 90 days
Set email for Forgot Password	Personal Information	Update Emails, Phones for Verification Code Sending and Support
Not Available	Phone Security Questions	Available as option for additional Phone Support verification
Not Available	Set Landing Page	User can select Dashboard, Payments, or Transfers, etc
Not Available	Set Default Dashboard	User selects which service to show on Dashboard (Banking, BBP, E-Deposit, ACH Pos Pay)
Requires Activation Code	Token Activation	Requires User Entitled

TREASURY NET	vs.	BUSINESS SUITE
Not Available	Alerts – MyProfile	Automated for Security (login failed, pwd changed, etc)
Not Available	Alerts – Dual Approval for Admin	Automated for User Requires Approval, My Request Rejected
Not Available	Alerts – Company for Admin	Automated for Company locked/unlocked, service added
Not Available	Alerts – User	Optional for Admins to receive alerts for end user security or status