City National Treasury Net℠ vs. City National Business Suite®

The information contained in this document is confidential and only for the intended recipient. It may not be used, published or redistributed without the prior written consent of City National Bank.

City National Treasury Net℠ vs. City National Business Suite℠

TABLE OF CONTENTS

6785.28

City National Treasury Net℠ vs. City National Business Suite®

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**	Business Suite – 540 days; Business Suite Basic – 180 days (can be extended to 540 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 decisioned 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