Synovus Accelerate AR™ eLockbox User Guide

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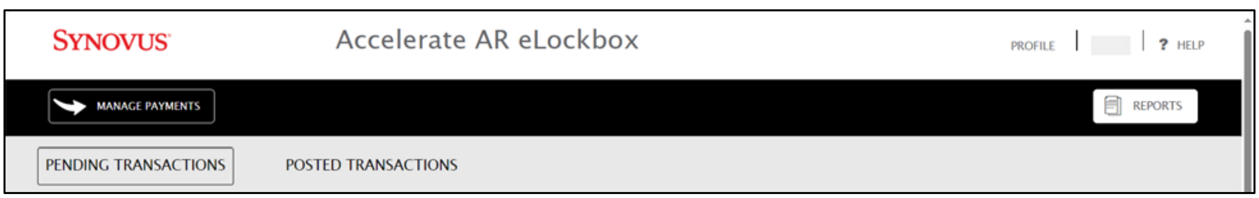
SYNOVUS ACCELERATE AR eLOCKBOX OVERVIEW

Synovus Accelerate AR eLockbox is available any time through Synovus Gateway digital commercial banking. To access, navigate to synovus.com and select **Synovus Gateway** to log in. Once logged in to Gateway, select A**ccelerate AR eLockbox** from the **Services** drop-down menu. You will then be presented with the eLockbox screen.

Use the menu bar to navigate between sections.



PROFILE
Allows the user to manage the company, biller, contact and user information.

HELP
Contact Info and User Guide to self-serve.

MANAGE PAYMENTS
Allows the user to assign, correct, research, or return payments.

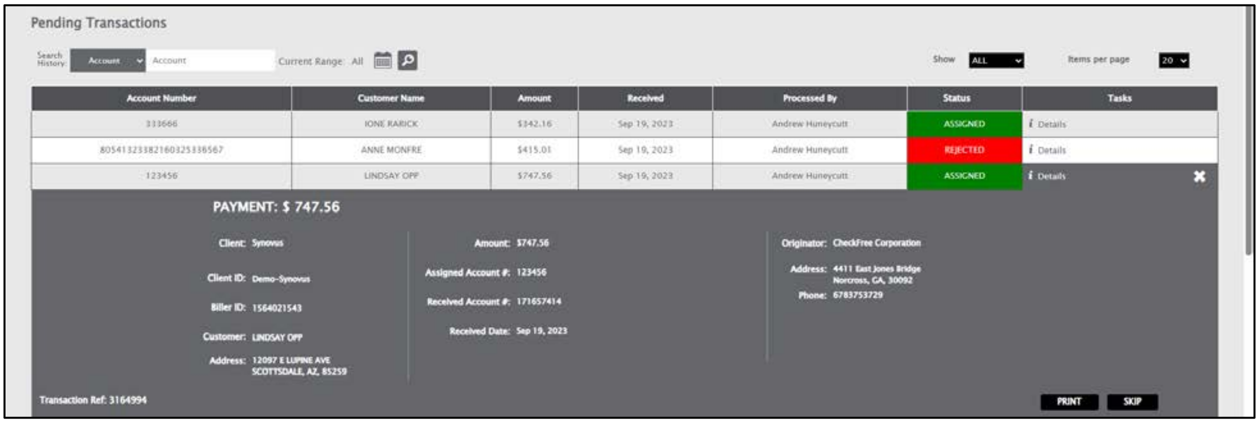
REPORTS
Allows the user to view reports generated and archived.

PENDING TRANSACTIONS
View, decision, and manage incoming payments within your 3-day window.

POSTED TRANSACTIONS
View details of incoming payments and AR Staff edits to the transactions.

MANAGE PAYMENTS – PENDING TRANSACTIONS

Your payments will be collected and sent to our processing engine every morning. You'll receive an email notification when payments are ready for assignment (10 :00 AM CT/11:00 AM ET). The payments can be found under the **Pending Transactions** section.



To assign your payments:

1. Click **Pending Transactions** from the menu bar within the Manage Payments section. You will see the pending payments listed on your page.

2. Under Pending Transactions, click the **Assign** icon to the right of the payment under Tasks. You will see the amount of the payment along with the customer's name, address (if available), and the account number that was received.

   If the received account number is the correct account number for the customer:
   - Press the **Copy** button.
   - If you have groups, you will select the group from the drop-down menu.
   - Press the **Assign** button.

   OR

   If the received account number is the incorrect account number for the customer:
   - Enter the correct **account number** in the Assigned Account number text box.
   - If you have groups, you will select the group from the drop-down menu.
   - Press the **Assign** button.

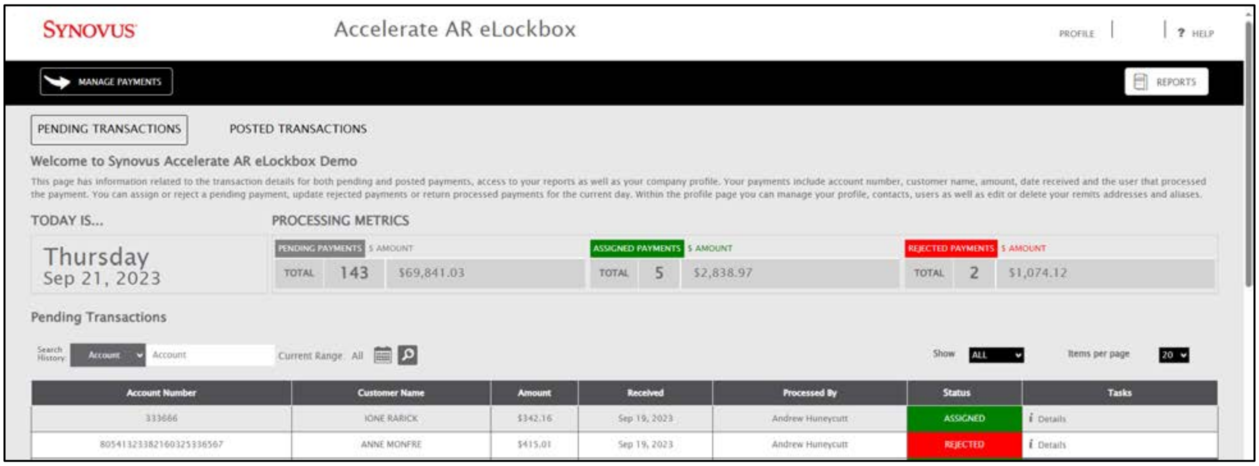
   OR

   If you cannot locate the customer in your system or you do not want to accept the payment:
   - Click the **Reject** icon **i**n the upper-right corner of the payment.
   - Choose the **reject reason** from the drop-down menu.
   - Press the **Reject** button.

3. Skipping a Payment
   - You can use the **Skip** button if you want to return to a payment later.

4. Close
    - Use the **X** button in the upper-right corner of the payment to close it.

MANAGE PAYMENTS – POSTED TRANSACTIONS



To locate a posted payment:

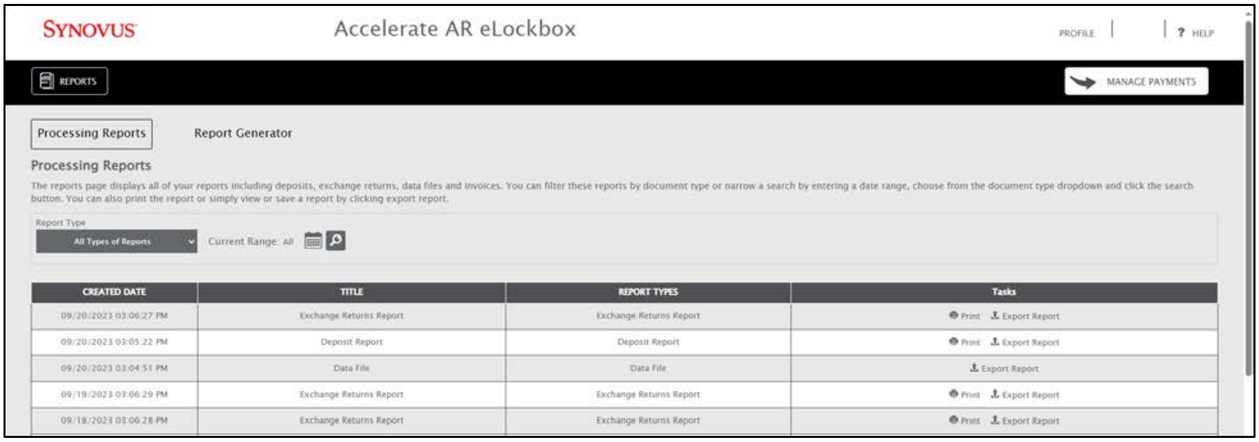
1. Under Posted Transactions, choose the **search type** from the Search History drop-down menu. You can search by:
    - Account Number (received or assigned)
    - Customer Name
    - Dollar Amount

2. Enter your s**earch criteria** in the box, choose your **date range** and click the **Search** icon.

3. Once you've located the payment, you can choose the appropriate task:
    - **Details** -- View payment details
    - **Update** -- Correct the account number or group for future payments
    - **Return** -- Return a payment to the customer

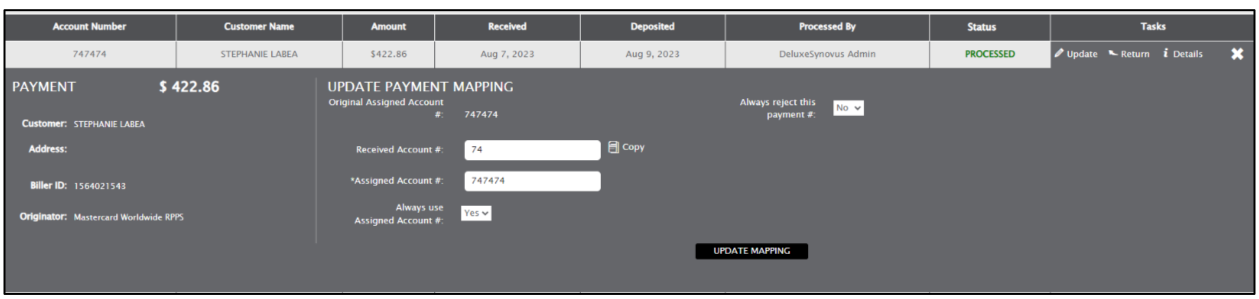
MANAGE PAYMENTS – VIEWING PAYMENT DETAILS

Once the payment is selected, you will see the customer's name, customer address (if available), received account number, assigned account number, payment date and the originator information.



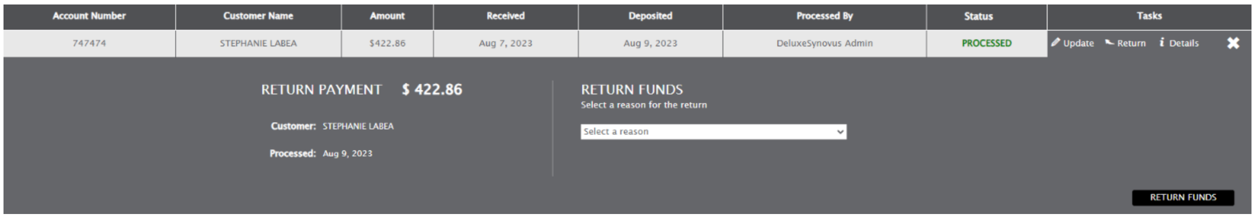
MANAGE PAYMENTS – CORRECT AN ASSIGNED PAYMENT

To correct the assignment for future payments, click the **Update** icon on the payment, update the assigned account number or group and press the **Update Mapping** button.



MANAGE PAYMENTS – RETURN A PAYMENT

To return a payment, click the **Return** icon on the payment and **select the return reason** from the drop-down menu and click on **Return Funds**. Returns process at 2:00 PM CT and funds are sent back to the originator. From there, it will take a day or two for the originator to credit the customer.

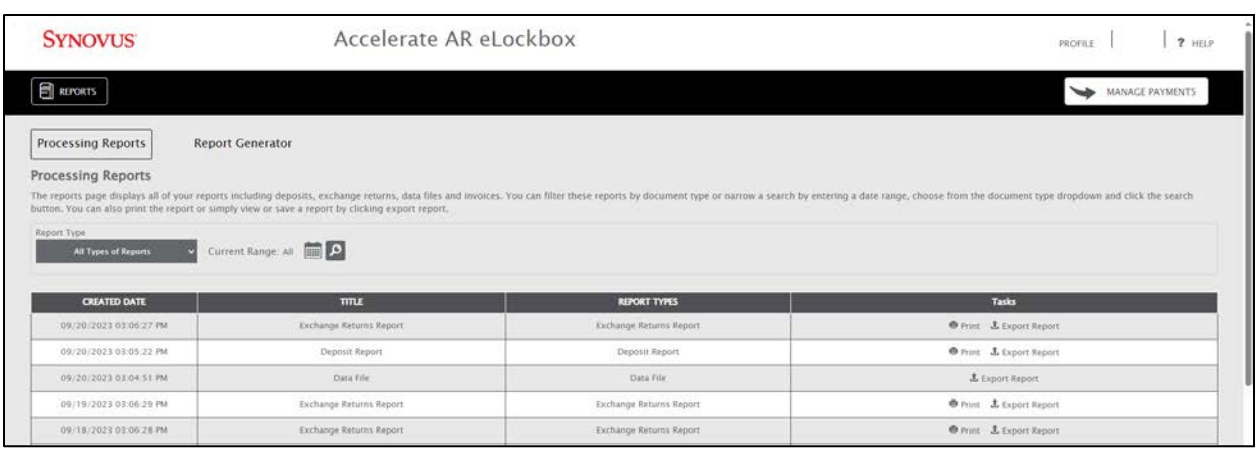


MANAGE PAYMENTS – DELETE A PAYMENT MAPPING

To delete a payment mapping (forcing it to a pending status the next time the payment comes in), click the **Details** icon on the payment and press the **Delete Mapping** button.

REPORTS–VIEW, PRINT OR ARCHIVE REPORTS

Reports are generated daily, based on your activity. These reports are archived for seven years. To view or download your reports, go to the **Reports** option on the main menu.



To locate and view a report:

1. Under **Reports**, choose the **report type** from the dropdown and select your **date range** to narrow your search. The report types are:

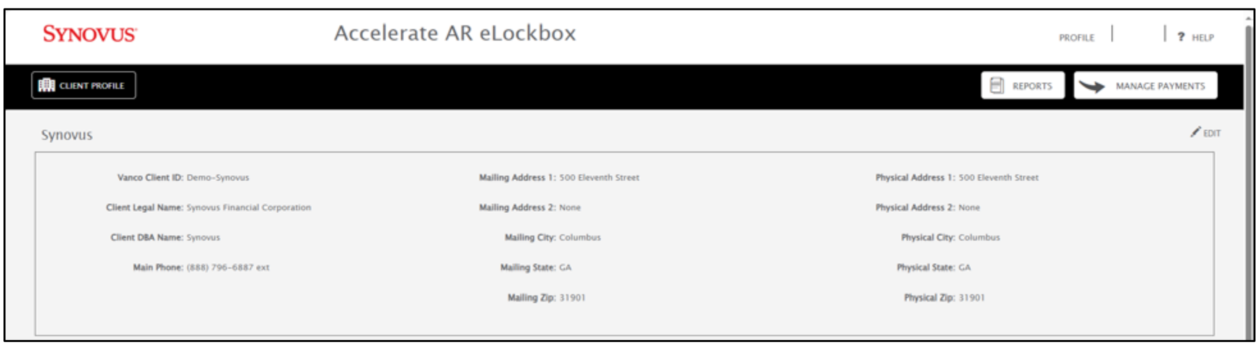
- **Deposit Report**
  This report shows the payments that have been sent to the bank for processing today and the date the funds will be deposited into your account. Since these transactions have already been sent to the bank, it is too late to reject them. Funds will be deposited to your bank account one business day after the date of the report.

- **Exchange Returns Report**
  This report details Returns, Rejects, and Reversals. The Returns report is generated after 2pm CST each business day if you've had any returns, rejects or reversals that day. For returns and reversals, funds will be withdrawn from your bank account one business day after the date of the report.

2. To view or save a report, click the **Export Report** button. To print a report, click the **Print** button.

CLIENT PROFILE – VIEW OR UPDATE COMPANY PROFILE

The client profile section lists your company name, main phone number, and the mailing and physical addresses.



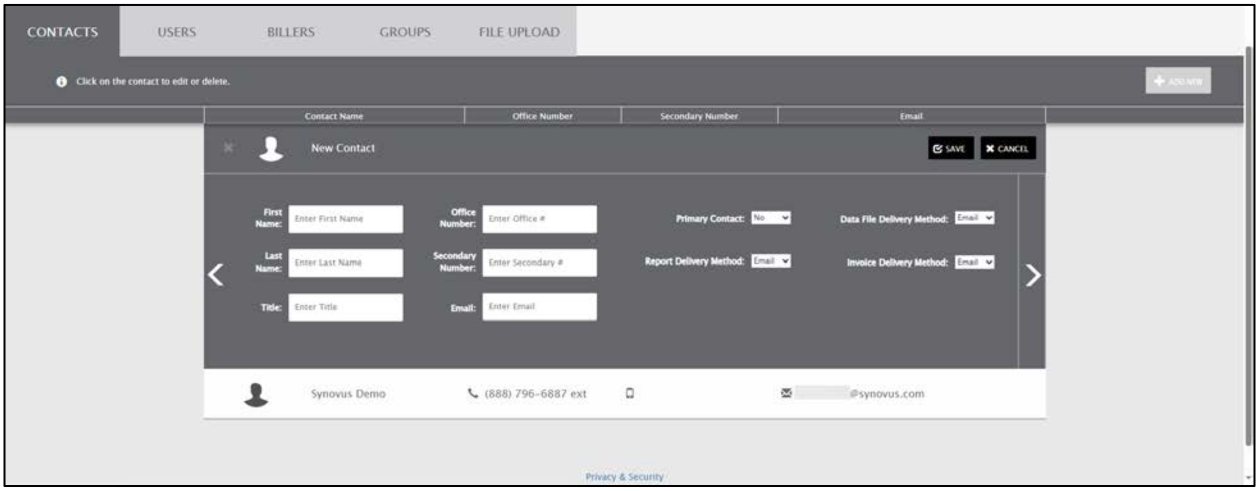
To update the company profile:

1. Click on **Profile** from the top right navigation menu.
2. Click the **Edit** icon in the upper-right corner of the profile.
   - Make any necessary updates.
   - Click the **Save** icon when finished.

NOTE: Edit ability may be restricted by permissions assigned by the bank or administrator.

CLIENT PROFILE – MANAGE CONTACTS

Each client can have one primary contact and an unlimited number of secondary contacts. Each contact will have their own contact information and reporting preferences.



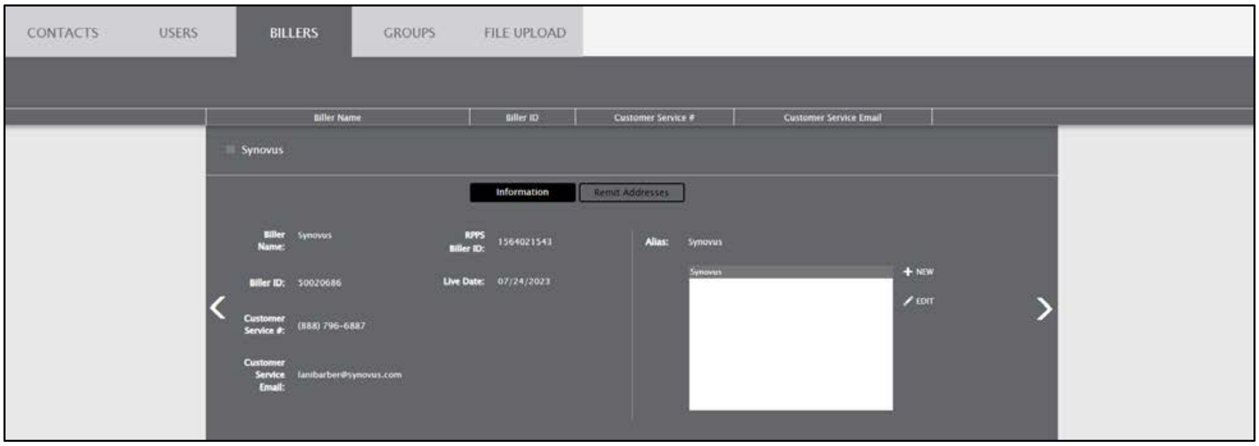
1. **To add a new contact:**
   - Click the **Add New** button
   - Enter the **contact's name**, **title**, **phone number(s)** and **email address**
   - Choose **yes** or **no** next to Primary Contact
   - Choose **email** or **none** for reports, data files and invoices
   - Press the **Save** button when finished

2. **To update an existing contact:**
   - Click the **Edit** icon in the upper-right corner of the contact
   - Make the necessary edits
   - Press the **Save** button

3. **To delete a contact:**
   - Select the **contact** you wish to delete
   - Press the **Delete** button in the upper-right corner of the contact

MANAGE BILLER PROFILE – ALIASES

Your biller profile allows customers to pay you electronically through their bank's online bill pay service. Customers will search for your company using your company name and/or your payment remit address.



To add, update or delete aliases:

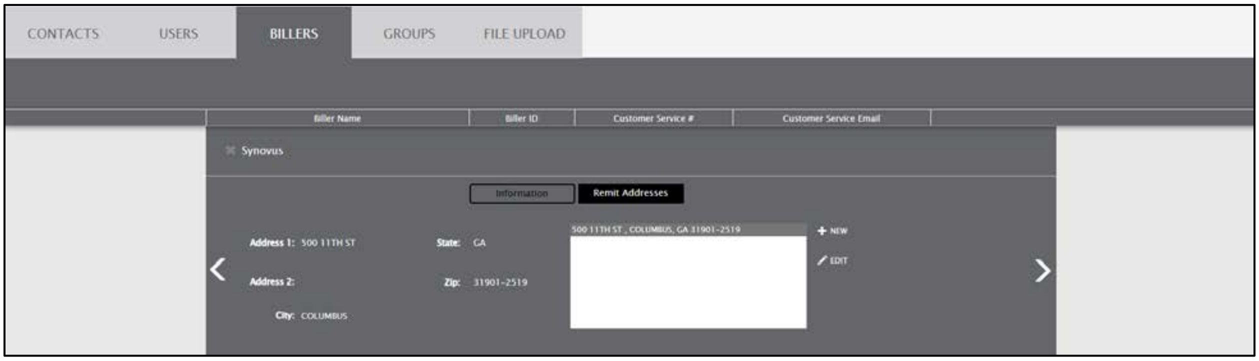
1. **Add a new alias**
   - Click the **New** icon
   - Type in the **name** next to Alias
   - Click the **Save** icon

2. **Update an existing alias**
   - Click the **alias** you wish to update
   - Make the necessary changes
   - Click the **Save** icon

3. **Delete an alias**
   - Click the **alias** you wish to delete
   - Click the **Delete** icon

MANAGE BILLER PROFILE – PAYMENT REMIT ADDRESSES

Your biller profile allows customers to pay you electronically through their bank's online bill pay service. Customers will search for your company using your company name and/or your payment remit address.



To add, update or delete remit addresses:

1. **Add a new address**
   - Click the **New** icon
   - Type in the **full address** in the corresponding entry fields.
   - Click the **Save** icon

2. **Update an existing address**
   - Click the **address** you wish to update
   - Make any necessary changes
   - Click the **Save** icon

3. **Delete an address**
   - Click the **address** you wish to delete
   - Click the **Delete** icon

MAPPING FILE UPLOAD INSTRUCTIONS

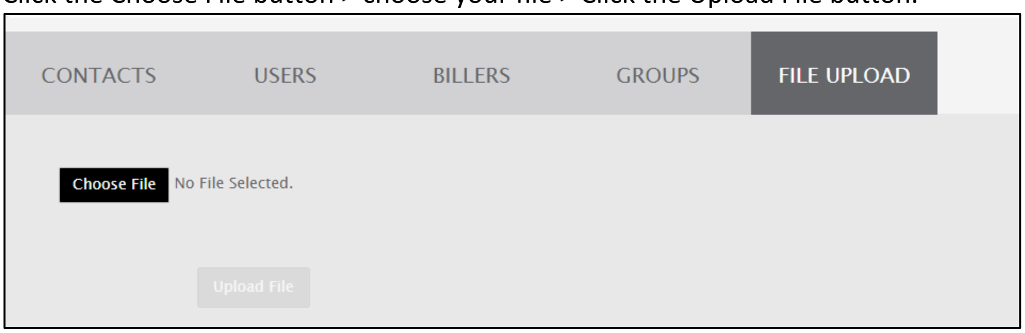
Overview

The account number mapping file is used to automatically assign payments that are received with a correct account number. Once the file is loaded, payments that have a mapped account number will go into the system as assigned and will be included in your posting file at the end of the day. It's best to upload this file as soon as you go live.

Instructions

1. First, go to your email and locate your eLockbox user ID, password and client ID.
2. Open a new Excel spreadsheet.
3. Delete the 2 extra sheets (bottom tabs).
4. Paste the correct account numbers, in the correct format into column A.
5. Paste the account numbers received into column B, even if the account numbers are the same as column A.
6. Optional: If you have payment groups, enter the group ID for each payment into column C.
7. Save the file.
    a. Name: "(client ID)_accountnummap_load"
    b. Type: CSV
8. Log in to eLockbox and go to Profile > File Upload.

9. Click the Choose File button > choose your file > Click the Upload File button.



10. You will receive a confirmation email shortly after the file is sent.

You can also use this file to load account number conversions. Example: You've changed to a new AR system and now the account numbers need to contain two leading zeros, a hyphen is needed, etc. In that case, column A would be the correct account number format and column B would be the incoming account number. *Note that this file will replace any existing mappings for the incoming account numbers.*

PAPER CHECK RESEARCH INSTRUCTIONS

After you have used eLockbox for 45 days, you can follow these steps for any paper bill pay checks you are still receiving:

1. **Compare to your Biller Profile:** If you receive checks with aliases or remit addresses that are not listed on your biller profile and you would like to receive these payments electronically, edit your Biller Profile. You will see these paper checks convert to electronic payments within one month.
2. **Check for typos/misspellings:** If you receive a check with the name of your organization spelled incorrectly or if the check displays/contains an invalid or incorrect billing address, contact the customer and ask that they delete and re-add your correct information to their bill pay profile. You will see these paper checks convert to electronic payments within one month after the customer makes the necessary changes.
3. **Look at the check issuer:** Very small financial institutions may only send payments via paper check, because their originators do not convert any payments to electronic. ECOVA is an example of this. Continue to process these payments as paper checks.
4. **Signature on File:** If a check says “Signature on File” on the signature line, continue to process these payments as paper checks. Most of the time the originator has specifically opted to send this payment as a paper item, often due to the risk profile of the account holder.
5. **Checks with a remit stub or invoice:** If a customer requests a remit stub or invoice for their bill pay payment, the payment must be sent as a paper check. You can contact the customer and ask that they delete and re-add your information to their bill pay profile without choosing the remit stub or invoice option. You will see these paper checks convert to electronic payments within one month after the customer makes the necessary change.
6. **Business Checks:** eLockbox only converts bill pay checks to electronic payments. Continue to process these as paper checks.
7. **Biweekly loan payment companies:** If you receive bill pay checks from these companies, it is because they believe a paper check is necessary to ensure their surplus payment amounts are applied to principal. Continue to process these payments as paper checks.

Synovus Customer Care
Hours: 8:00 AM – 6:00 PM ET
Phone: 888-SYNOVUS (888-796-6887)

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