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Purpose

This document is intended to give you the background information and procedures that you need in Synovus Gateway. The guide explains how to do the following procedures and more:

- Manage multiple users
- View transactions
- Create and edit payments
- Manage your settings

Audience

This document is intended for all users with business and commercial accounts.
CHAPTER 1: ABOUT SYNOVUS GATEWAY

Synovus Gateway and the Synovus Gateway Mobile app* provide an improved account management experience. The interface and features are consistent and intuitive, making managing your information simpler and faster.

You can perform the same tasks with the same basic user interface (UI) across each device. These tasks, however, are relative to the device that makes the most sense. For example, you can take a picture of a check for mobile deposits on your phone, but not on a desktop.

The online and mobile banking platform adjusts to the unique needs of each device, including screen size and other hardware differences. For example, on tablets and smartphones, the navigation menu is hidden by default. When you need it, you can tap or swipe to display it. In addition, some navigation tools are simplified for use on tablets and smartphones.

When you make a change while using one device, it is reflected in another. If you update a setting in online banking, the same setting takes effect in mobile banking the next time you log in.

*The Synovus Gateway Mobile App requires your mobile service provider’s data and/or text plan. Message and data rates may apply.
CHAPTER 2: GETTING STARTED

This section introduces basic concepts and tasks in Synovus Gateway and includes information on installation, logging in, logging off, and resetting a forgotten password. It is designed to help you understand the Home page, navigation menu, and Sidebar.

- Installing Synovus Gateway Mobile
- Accessing Synovus Gateway
- Logging in overview
- Logging off overview
- Resetting a forgotten password

Installing Synovus Gateway Mobile

Install the mobile Synovus Gateway banking application to use mobile banking on your iOS or Android device. You can download the Synovus Gateway app from the Apple App Store or the Google Play store.

To install the app

1. Do one of the following:
   a. On an iOS device, open the Apple App Store.
   b. On an Android device, open the Google Play store.
2. Search for Synovus Gateway and install the app.

Opening the mobile app

After installing the app, you can use it to manage your financial information. To open the app:

- Locate the app on your tablet or smartphone and tap the icon to open the app.

Note: The Synovus Gateway Mobile App requires your mobile service provider’s data and/or text plan. Message and data rates may apply.
Accessing the online banking site

You can use a web browser to connect to Synovus Gateway on a desktop computer or other supported device. It is recommended that you enable pop-up windows in the browser for your online banking site. If they aren't enabled, certain features may appear in separate windows in your browser or may not appear at all.

Tip: For the best experience with Synovus Gateway on a tablet or smartphone, use the Synovus Gateway mobile banking app instead of an internet browser.

Logging in overview

When you log in to Synovus Gateway, enter the following when prompted:

Login ID
Password

If you enter an incorrect password too many times, your account will be suspended, and you will not be able to log in. If your login ID is blocked, contact your primary administrator or Synovus Customer Care 1-888-SYNOVUS (1-888-796-6887) to unblock your login ID.

Logging in for the first time

If you have never used a browser or device to log in, you will need to request a secure access code (SAC) to successfully log in. If the secure access code email address and/or phone number are incorrect or not accessible, contact your primary administrator or Synovus Customer Care 1-888-SYNOVUS (1-888-796-6887).

When you use a SAC, we send a one-time code to an email address, text message number, or phone number that is on file for you.

To log in for the first time

1. On the login page enter your login ID and temporary password and click or tab submit.
2. On the Select Secure Access Code Target page, click or tap one of the contact methods to send a secure access code.
3. When the code arrives, enter the code on the Secure Access Code page.
4. Enter a password, then re-enter it in the Confirm Password field.
5. Click or tap Submit.
6. Update your online profile and click or tap Submit Profile.
7. Read the Synovus Gateway Agreement on the Disclaimers page and click or tap I Accept. When you accept the agreement, the Home page appears.
Logging in with a Passcode

You can set up a Passcode that can be used on a mobile device in lieu of a login ID and password.

Before enabling this feature on a mobile device, you must first log in to your Synovus Gateway mobile app and follow the first-time login process. After successfully logging in and registering the device, you can enable the four-digit passcode feature on the Login or Security Preferences pages.

Note: Only one registered user per mobile device can enable this feature. If another user already enabled the feature, the related option on the Security Preferences page will appear dimmed.

Logging in with Biometric Authentication

If your Apple or Android mobile device supports Touch or Facial Authentication, you can log in using your mobile device's fingerprint sensor or face ID rather than a login ID and password.

Before enabling this feature on a mobile device, you must first log in to your Synovus Gateway mobile app and follow the first-time login process. After successfully logging in and registering the device, you can enable touch or face ID.

Caution: You must set up fingerprint authentication or face ID on your device before logging in.

Logging off overview

Logging off Synovus Gateway online and mobile banking is an important part of keeping your financial information secure. You can log off voluntarily when you finish using online and mobile banking. In addition, online and mobile banking will log you off involuntarily after 15 minutes of inactivity.
Resetting a forgotten password

If you forget your password and your account is not locked, you can use the Forgot Your Password option on the Login page to reset your password.

To reset a forgotten password

1. On the Login page, click or tap Forgot your password?.
2. Enter your login ID and click or tap Submit.
3. Click or tap one of the contact methods that are on file for you. You will receive a code via the contact method that you select.
4. On the Secure Access Code page, enter the code and click or tap Submit.
5. Enter your new password.
6. Re-enter the password in the Confirm Password field.
7. Click or tap Submit.
The Home page

When you log in to Synovus Gateway, you will land on the Home page. You can navigate to the menu, obtain an overview of your accounts, and perform quick actions.

**Financial Tools** view your overall financial relationship and categorize your transactions. To set this feature up, click or tap Get Started.

**Accounts** displays the default account name(s) or account nickname(s), the masked account number, and balance. You can also categorize accounts.

**Link Account** view your account balances and history from at other financial institutions.

**Approvals Needed** approve transactions quickly.

**Locked Logins** unlock other employees who are unable to log into Synovus Gateway.
You can use the options in the navigation menu to perform multiple tasks. The navigation menu is always available to the left of the page you are viewing. The following items will appear based on your access to the functions.

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home</td>
<td>Synovus Gateway landing page.</td>
</tr>
<tr>
<td>Messages</td>
<td>View and send secure messages.</td>
</tr>
<tr>
<td>Transactions</td>
<td>Transfer funds, pay a loan, view payments and transfers.</td>
</tr>
<tr>
<td>Payments</td>
<td>Access Bill Pay.</td>
</tr>
<tr>
<td>Deposits</td>
<td>Scan check images and make deposits remotely.</td>
</tr>
<tr>
<td>Services</td>
<td>Stop payments, positive pay, and other services.</td>
</tr>
<tr>
<td>Statements</td>
<td>View electronic statements.</td>
</tr>
<tr>
<td>Manage Users</td>
<td>Administrative users only; create new users and modify existing users.</td>
</tr>
<tr>
<td>Help</td>
<td>Access help documentation.</td>
</tr>
<tr>
<td>Settings</td>
<td>Manage profile, set preferences.</td>
</tr>
<tr>
<td>Locations</td>
<td>Search for a Synovus branch or ATM.</td>
</tr>
<tr>
<td>Contact Us</td>
<td>Call Synovus Customer Care.</td>
</tr>
<tr>
<td>Log Off</td>
<td>End your online banking session.</td>
</tr>
</tbody>
</table>

On a tablet or a smartphone, tap the Menu button or swipe from the left edge of the screen to show it. Tap the Menu button again or swipe to the left edge of the screen to hide it.
Financial Tools

Financial Tools allows you to budget and manage your finances by aggregating all your accounts across multiple financial institutions so you can see balances and transactions all in one place.

Before you can use Financial Tools, you must first enroll.

To enroll in Financial Tools

1. On the Home Page, click or tap Get Started.
2. Click or tap Continue.
3. Read the Terms and Conditions, then click or tap I accept the Terms and Conditions.
4. Click or tap Get Started.
5. Your account information is loaded into Financial Tools so that you can see your financial data.

To link accounts at another financial institution

1. On the Home page, click or tap Link Account.
2. Select a financial institution from the top 10 list or search by either name or website URL.
3. Sign in using your other financial institution login credentials.
4. Once successfully authenticated, click or tap the accounts you would like to view in Synovus Gateway.

Note: Accounts linked from another financial institution are view only. To remove your linked accounts, you must do so under Settings > Account Preferences. If you remove one account, it removes all accounts associated with your other financial institution.

Financial Tools Widgets

You can use Financial Tools to view your accounts in one place. You can manage your spending and debts, calculate your net worth, and see spending trends over specific time periods. Several links appear at the top of the Home page, such as Net Worth and Budget. You can click those links to display visual representation of your financial data, known as "widgets."

Each widget is interactive and displays different information:

- **Spending** – Enables you to see a visual representation of how you are spending your money.
- **Budget** – Helps you set budgets for each spending category and track progress towards those categories each month.
• **Trends** – Builds even further on your budgeting categories to help track spending over time as compared to income.

• **Net Worth** – Allows you to see the total value of all your accounts to view your net worth over time.

• **Debts** – Allows you to see all your debt accounts in one place and to calculate how making additional payments, or paying off your debt completely, can impact your debt over time.

### Viewing accounts

On the Home page, the Accounts section lists the accounts that you are permitted to view. For each account, you can view the account name, last four digits of the account number, and the balance. If you configure account nicknames for accounts in Settings > Account Preferences, the nicknames appear. You can drill down into any account to see account details.

### Viewing the Sidebar

On the Home page, the Sidebar allows you to perform quick actions. The Sidebar includes the following:

- Required approvals
- Additional users whose access has been locked

On a tablet or smartphone, tap More or swipe from the right edge of the screen to view the Sidebar. To hide the Sidebar, tap More again.
CHAPTER 3: MANAGING SECURE MESSAGES

This section includes details about messages. It also includes detailed instructions to help you create, read, and delete messages. You can use messages to communicate securely with Synovus.

Managing secure messages

Messages provide a secure way to communicate with Synovus and are not used to communicate with any outside party. These messages appear in the Messages item in the navigation menu.

After you have read the messages in a conversation thread, you can delete the thread and all messages in it. You can delete a single thread, multiple threads, or all threads. Conversation threads stay in the Inbox until you delete them, or they expire.

Creating a secure message

To create a secure message

1. In the navigation menu, click or tap Messages.
2. Click or tap New Conversation.
3. From the Message recipient drop-down list, click or tap a Recipient.
4. In the Message subject field, enter a subject.
5. In the Message field, enter the message.
6. (Optional) If you want to attach a file to the message, click or tap Attach a file. In the open dialog box, select a file to attach to the message, and click or tap Open.
7. When your message is complete, click or tap Send message.
Reading a secure message

You can use the Messages page to read secure messages. When you have unread messages, the number of unread messages appears on the Messages item in the menu. In the Inbox, the subject lines of unread messages are bold.

To read a secure message

1. In the navigation menu, click or tap Messages.

2. Click or tap the message that you want to read. The original message and all related replies appear.

Tip: You can save important conversations by clicking or tapping a message and then clicking or tapping This message should never expire in the message detail area.

Replying to a secure message

You can use the Messages page to reply to a secure message in Synovus Gateway. You cannot reply to some types of messages, such as security alerts.

To reply to a secure message

1. After you read a secure message, click or tap the reply icon. The Reply window appears.
2. In the Message field, enter the message.
3. (Optional) If you want to attach a file to the message, click or tap Attach a file. In the open dialog box, select a file to attach to the message, and click or tap Open.
4. When your reply is complete, click or tap Send message.
Deleting conversations

Use the Messages page to delete conversation threads in Synovus Gateway.

Caution: When you delete a thread, it is permanently deleted. Make sure that you do not need the information in the message before you delete it.

To delete messages

1. In the navigation menu, click or tap Messages.
2. Select the message you wish to delete and click or tap the delete icon.
   a. To delete multiple messages, click or tap Delete multiple.
   b. Click or tap the check boxes for the message threads that you want to delete.
3. Click or tap Select All to select all message threads.
4. When prompted, click or tap Delete to verify the deletion.
5. Click Close to return to the Inbox.

CHAPTER 4: VIEWING ACCOUNTS AND TRANSACTIONS

This section includes information and detailed instructions to help you view your accounts and transactions.

Account information on the Home page

The following information appears on the Home page for each account:

<table>
<thead>
<tr>
<th>Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Name</td>
<td>The default name for the account or the custom nickname that you create in Settings.</td>
</tr>
<tr>
<td>Account Number</td>
<td>The masked account number. For your security, only the account name and last four of the number appear.</td>
</tr>
<tr>
<td>Balance</td>
<td>The balance and balance type for the account.</td>
</tr>
</tbody>
</table>
Account Grouping

You can use the Account Grouping feature to categorize accounts on the Home page.

To create a new account group, click or tap an account card and drag it to the New Group icon that appears in the lower-right corner of the screen while a card is being moved.

When the card is "dropped" on the New Group icon, a field will appear to name the new group. Enter a name and click the check mark button to save the changes.

You can easily rename a group by clicking or tapping the pencil icon to the right of the title, editing the name, and clicking or tapping the check mark button to save the changes.

Viewing account details

You can view the details of any transaction in an account. Details include the transaction category, online description, statement description, date of the transaction, and transaction type. The transaction details also allow you to categorize transactions, split transaction categories, inquire about a specific transaction, and print detailed information and check images.

The Account Details page includes the following information:

<table>
<thead>
<tr>
<th>Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Name</td>
<td>The default name for the account or a custom nickname.</td>
</tr>
<tr>
<td>Account Number</td>
<td>The masked account number. For your security, only the account name and last four of the number appear.</td>
</tr>
<tr>
<td>Available Balance</td>
<td>The available balance, including any pending credits or debits.</td>
</tr>
<tr>
<td>Last Deposit Date</td>
<td>The date of the most recent deposit.</td>
</tr>
<tr>
<td>Transactions</td>
<td>The first 100 transactions in the account. You can go to the next page to view the next set of 100 transactions.</td>
</tr>
</tbody>
</table>

To view account details

1. On the Home page, click or tap the three vertical dots on the desired account.
2. Click or tap View Activity to view additional transactions.

To filter transactions

1. On the Account Details page, click or tap Filters.
2. Do one or more of the following:
a. Select a date range from the Time Period drop-down list. If you select a custom date, specify dates in the Start Date and End Date calendars.
b. Select the type of transaction from the Transaction Type drop-down list.
c. Enter the minimum and maximum amounts for the transaction in the Min Amount and Max Amount fields.
d. Specify a check number range in the Check# fields.
e. (Optional) If available, select a Category.

3. Click or tap Apply.

To close the Account Details page, click or tap Back to Home. You can also select another menu option.

Exporting transactions

You can export transactions from the Account Details page to a file format that you select.

Note: You can export transactions in Synovus Gateway, however, export formats are not available in the mobile app.

To export transactions from the Account Details view

1. On the Account Details page, click the Export icon.
   a. (Optional) Click to filter transactions.
2. In the export drop-down list, click an export format. Depending on your configuration, formats may include:
   ○ Spreadsheet (XLS)
   ○ Spreadsheet (CSV)
   ○ Microsoft (OFX)
   ○ Quicken (QFX)
   ○ QuickBooks (QBO)
3. Depending on your browser settings, one of the following happens:
   a. If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
   b. If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.
4. Click or tap the exported file. The transactions appear in the current sort order on the Account Details page.
Viewing and printing images associated with a transaction

You can view accounts and print information about accounts on the Accounts Overview page. The printed page includes the account name, balance, and other details. You can print an individual transaction or your transaction history.

Note: You can only print from a desktop, not from a tablet or smartphone.

To view and print the Account Details page

1. On the Home page, click the account that you want to print.
2. On the Account Details page, click the three vertical dots and then select Print.
3. When the print dialog box appears, select printing options and then click Print.

To view and print the images associated with a transaction

1. On the Home page, click the name of the account that includes the transaction.
2. Click the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap Previous or Next to view other images.
3. To print the images, do the following:
   a. On the transaction details, click the three vertical dots and then select Print.
   b. When the Print dialog box appears, select printing options and then click Print.

Note: For the best results, use the provided print option. Using the browser’s print function instead of the provided print option will cause suboptimal print results.

Sending a secure message about a transaction

While viewing the details of a transaction, you can send a secure message to Synovus about the transaction.

Note: Sending a secure message about a transaction is only intended for Synovus business and commercial accounts.
1. In the transaction details, click or tap the three vertical dots.
2. Click or tap Ask a question. The Account Inquiry window appears with inquiry details.
3. In the Message field, enter your message.
4. Click or tap Send message.
5. When the confirmation message appears, click or tap Go To Messages to navigate to the Messages inbox or Close to return to the Account Details page.

CHAPTER 5: WORKING WITH TRANSACTIONS

This chapter includes information and detailed instructions on managing transfers, loan payments, and understanding the Activity Center.

Managing transfers

You can use Synovus Gateway to transfer funds, view transfers, and cancel transfers.

Transferring funds

You can transfer funds between your Synovus business and commercial accounts.

To transfer funds

1. In the navigation menu, click or tap Transactions > Account Transfer
2. On the Account Transfer page, in the From Account drop-down list, select the account you want to transfer funds from.
3. In the To Account drop-down list, select the account you want to transfer funds to.
4. In the Amount field, enter the amount to transfer.
5. (Optional) Select an option from the Frequency drop-down list to make this a recurring transaction.
   a. Select a Start Date
   b. Select an End Date from the calendar or click or tap Forever.
6. Click or tap the Transfer Date field, and then select the date that you want the transfer to occur.
7. (Optional) Enter information about the transfer in the Memo field.
8. Click or tap Transfer Funds.
9. The Transaction Processed message appears. Click or tap Manager Transfer to view the transaction details in Activity Center or Close to set up another transfer.
Viewing transfers

You can view or search for an existing pending or processed transfer on the following pages:

- Account Transfer
- Activity Center

To view a transfer on the Account Transfer page

1. In the navigation menu, click or tap Transactions > Account Transfer.
2. In the sidebar, click or tap in the Search transactions field, and enter your search text. You can search for the process date, amount, transaction ID, or the user who created the transfer.
3. After you locate a transfer, click or tap it for more details.
4. On the transfer details overlay, click or tap Manage Transfer to view in Activity Center or Close to return to the previous page.

To view details of a transfer in the Activity Center

1. In the navigation menu, click or tap Transactions > Activity Center.
2. In the Activity Center, do one of the following:
   - Click or tap Single Transactions to view a single transfer.
   - Click or tap Recurring Transactions to view a recurring series of transfers.
3. Browse to find the transfer that you want to view.
4. Click or tap anywhere on the row that displays the transfer you want to view.

Canceling a transfer

You can use the Activity Center to cancel transfers. You can cancel one or more transfers if the status is Drafted or Pending.

Note: Processed transactions cannot be canceled.

To cancel a transfer

1. In the navigation menu, click or tap Transactions > Activity Center.
2. Click or tap a transfer.
3. In the Transaction details’ Actions drop-down list, click or tap Cancel to cancel the transfer. A message prompts you to confirm the cancellation.
4. Click or tap Confirm to cancel the transfer.
5. Click or tap Close to return to the Activity Center.
Managing loan payments

You can use Synovus Gateway to submit a loan payment.

Note: For loan payoff requirements, contact Synovus Customer Care 1-888-SYNOVUS (1-888-796-6887).

To make a loan payment

1. In the navigation menu, click or tap Transactions > Loan Payment.
2. On the Loan Payments page, in the From drop-down list, select the account you want to transfer funds from.
3. In the To drop-down list, select the loan account where you want to submit a payment.
4. In the Payment Type drop-down, select Regular Payment, Interest Only Payment, or Principal Only Payment.
5. In the Amount field, enter the amount to transfer.
6. (Optional) Select Make this recurring establish a recurring payment.
   a. Select a payment frequency
   b. Select a Start Date
   c. Select an End Date from the calendar or click or tap Repeat Forever.
7. (Optional) Enter information about the payment in the Memo field.
8. Click or tap Submit.
9. The Transaction Processed message appears. Click or tap Manager Transfer to view the transaction details in Activity Center or Close to set up another payment.

Making deposits remotely

You can use Synovus Gateway Mobile to make deposits while on the go. This option is only available on the mobile app.

To make deposits remotely

1. Tap Menu in the upper right corner to expand the navigation menu.
2. In the navigation menu, tap Mobile Deposit.
3. In the Deposit Account, select the account where you want to submit a check for deposit.
4. In the Amount field, enter the amount to deposit.

Note: By using this service, you agree to endorse any item transmitted through the Mobile Deposits Service by clearly printing “For Synovus Bank Mobile Deposit Only”. 
5. To capture the check
   a. Tap Front of check to capture image of the front of the check.
      i. You must enable app permissions for your camera.
      ii. Ensure the check is on a flat surface with a contrasting background.
   b. Tap Retake to recapture the check image or Use Image to move on to the back of the check.
   c. Capture an image of the back of the check.
   d. Tap Retake to recapture the check image or Use Image to return to Mobile Deposit.
6. Tap Submit Deposit.
7. The Deposit Confirmation appears. Tap Make another deposit to submit another check for deposit or Return to Accounts to return to Mobile Deposit.

Viewing mobile deposits

You can view or search for an existing pending or processed mobile deposits on the following pages:

- Mobile Deposit
- Activity Center

To view details of a deposited check on the Mobile Deposit page (mobile app ONLY)

1. Tap Menu in the upper right corner to expand the navigation menu.
2. In the navigation menu, tap Mobile Deposit.
3. Tap Deposit Check History.
4. You can search for the process date, amount, transaction ID, or the user who created the transfer.

To view details of a deposited check in the Activity Center

1. In the navigation menu, click or tap Transactions > Activity Center.
2. In the Activity Center, click of tap Deposited Checks.
3. Click or tap anywhere on the row that displays the check you want to view.

Using the Activity Center

The Activity Center displays details for recent transactions. You can sort, search, filter, and manage transactions on this page. In the Activity Center, all scheduled recurring transactions appear on the Recurring Transactions tab. You can use the Recurring Transactions tab to view or cancel the recurring series.
You can also see checks that have been deposited via Mobile Deposit on the Deposited Checks tab.

The Single Transactions tab includes transactions that do not recur and any recurring transaction due in the next seven calendar days. You can use the Single Transactions tab to view or cancel a specific transaction in a recurring series.

Click or tap an individual transaction to expand the transaction details. Depending on the transaction type, transaction details in the Activity Center may include the following:

<table>
<thead>
<tr>
<th>Transaction ID</th>
<th>Authorized (date &amp; time)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recurring ID</td>
<td>Authorized By</td>
</tr>
<tr>
<td>Created (date &amp; time)</td>
<td>Created by</td>
</tr>
<tr>
<td>Created By</td>
<td>Description</td>
</tr>
<tr>
<td>To account</td>
<td>Amount</td>
</tr>
<tr>
<td>From Account</td>
<td>Status</td>
</tr>
</tbody>
</table>

Sorting transactions in the Activity Center

In the Activity Center, you can choose to sort transactions by the column headings.

To sort transactions

- In the Activity Center, click or tap any column header to change the criteria by which transactions are sorted.
Searching transactions overview in the Activity Center

When you search, you enter terms to locate specific account information. Some examples of things that you can search for include:

- Transactions greater than $500
- All pending transactions
- All transactions in the last week

When you perform a transaction search, you can search for any of the following fields by typing keywords or using the Filters option:

<table>
<thead>
<tr>
<th>Field</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction Type</td>
<td>The type of transaction, such as Account Transfer or Stop Payment</td>
</tr>
<tr>
<td>Status</td>
<td>The status of the transaction.</td>
</tr>
<tr>
<td>Account</td>
<td>The account to search.</td>
</tr>
<tr>
<td>Created By</td>
<td>The user that created the transaction.</td>
</tr>
<tr>
<td>Start Date</td>
<td>The creation date for the transaction.</td>
</tr>
<tr>
<td>End Date</td>
<td>The end date for the transaction, if applicable.</td>
</tr>
<tr>
<td>Transaction ID</td>
<td>The number that uniquely identifies the transaction.</td>
</tr>
<tr>
<td>Min Amount</td>
<td>The minimum dollar amount for the transaction(s).</td>
</tr>
<tr>
<td>Max Amount</td>
<td>The maximum dollar amount for the transaction(s).</td>
</tr>
</tbody>
</table>

To view transactions on the Activity Center page

1. In the navigation menu, click or tap Transactions > Activity Center.
2. Click or tap the transaction. The transaction expands to show the details.

Tip: Click or tap the transaction again to hide the details.
Canceling pending transactions

Use the Activity Center to cancel a pending transaction. If you cancel a transaction on the Recurring Transactions tab, you cancel all future recurrences of the transaction. If you cancel a single transaction in a recurring series on the Single Transactions tab, you cancel the single occurrence, not the entire series.

To cancel one or more pending transactions

1. In the navigation menu, click or tap Transactions > Activity Center.
2. Browse or search for the transactions that you want to cancel.
3. In the Activity Center, select the check box for each transaction that you want to cancel, click or tap the three vertical dots, and select Cancel Selected.
4. When prompted, click or tap Confirm to verify the cancellation. The status of the items will change to Canceled in the Activity Center.

Copying a transaction

If you need to copy a transaction, use the Activity Center to copy an existing transaction.

To copy a transaction

1. In the navigation menu, click or tap Transactions > Activity Center.
2. Browse or search for the transaction that you want to copy.
3. Click or tap a transaction.
4. Click or tap the three vertical dots and select Copy. A new transaction of the same type appears with the fields already filled out.
5. Make any needed changes to the transaction.
6. When you are satisfied with your changes, submit the new transaction.

Sending a message about a transaction

You can use the Activity Center to send a message to Synovus Customer Care about a transaction.

To send a message about a transaction:

1. In the navigation menu, click or tap Transactions > Activity Center.
2. Browse or search for the transaction that you want to send a message about.
3. Click or tap the item.
4. Select the three vertical dots and click or tap Inquire.
5. Click or tap in the Message field and enter your message.
6. Click or tap Send Message. A message appears confirming that you sent the message.
7. Click or tap Close.

Printing transaction details from the Activity Center

In online banking, you can print transaction details in the Activity Center.

Note: You can only print from a desktop, not from a tablet or smartphone.

To print from the Activity Center

1. On the Home page, click or tap Transactions > Activity Center.
2. Click or tap the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap Previous and Next to view additional images.
3. In the Actions drop-down list, click or tap Print Details.
4. On the Print page, click or tap Print.

Exporting by Transaction Type in the Activity Center

You can export transactions by Transaction Type in the Activity Center to a file format that you select. Export formats will vary depending on the settings.

Note: You can only export data in online banking, but not in mobile banking.
To export by Transaction Type in the Activity Center

1. In the navigation menu, click Transactions > Activity Center.
2. Select multiple transaction check boxes, then click the export icon. A window appears where you can download separate XLS files that contain details about exported files, grouped according to transaction type.
3. Click Download on the desired transaction type to download the related XLS file.

Creating a stop payment request

You can request a stop payment on one or more checks. A stop payment request does not guarantee that the check(s) will be stopped. The item may have already been processed and posted to your account.

Note: Only users with the right to create stop payment requests can initiate them. This is only for paper checks. To stop an automatic withdrawal, contact Synovus Customer Care 1-888-SYNOVUS (1-888-796-6887).

To create a stop payment request

1. In the navigation menu, click or tap Services > Stop Payment.
2. On the Request Type tab, click or tap one of the following:
   - Single Check
   - Multiple Checks
3. On the Account drop down, click or tap the appropriate account.
4. Enter the check information.
   - If you selected Single Check, enter the following:
     - Check Number
     - (Optional) Check amount
     - (Optional) Check date
     - (Optional) Payee name
     - (Optional) Note
   - If you selected Multiple Check, enter the following:
     - Starting check number
     - Ending check number
     - (Optional) Starting date
     - (Optional) Ending date
     - (Optional) Note
5. Click or tap Request stop payment to complete the stop payment action.
6. Do one of the following:
   - Click or tap Close to return to the Stop Payment page.
   - Click or tap View in Activity Center.
Canceling a stop payment request

You can inquire on a stop payment to confirm if the request has already been submitted. You can also cancel an existing stop payment.

To cancel a stop payment request

1. In the navigation menu, click or tap Services > Stop Inquiry & Cancel.
2. On the Select Account drop down, click or tap the appropriate account.
3. Enter the check information.
   - (Optional) Start Date
   - (Optional) End Date
   - Starting Check
   - (Optional) Ending Check
   - (Optional) Amount
4. Click or tap Submit.
5. Click or tap Cancel.

Note: If the stop payment request included multiple checks, all checks in within the range will appear to cancel.

6. When prompted, click or tap Approve to authorize the cancellation.
7. Click or tap Okay to return to the Stop Payment page.
CHAPTER 6: ALERTS AND PREFERENCES

Managing alerts

Alerts remind you of important events, warn you about the status of each of your accounts, and notify you when transactions occur. Some alerts are automatically generated by the system, such as security alerts, but some alerts you can create and customize.

<table>
<thead>
<tr>
<th>Alert Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account</td>
<td>Notifies you when the balance in one of your accounts drop below or rises above a specified threshold.</td>
</tr>
<tr>
<td>History</td>
<td>Notifies you when a transaction post against one of your accounts.</td>
</tr>
<tr>
<td>Online Transaction</td>
<td>Notifies you when a transaction created in Synovus Gateway has changed status e.g. a Stop Payment has been cancelled.</td>
</tr>
<tr>
<td>Reminder</td>
<td>Reminds you of a specific date or event.</td>
</tr>
<tr>
<td>Security</td>
<td>Inform you when a security-related event occurs. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts.</td>
</tr>
</tbody>
</table>

When you create an alert for an account, you specify the conditions that trigger the alert, as well as the way that you want to receive the alert. Alert conditions vary depending on the alert type. Available alert types may vary depending on your configuration.

When you create an alert, it takes effect immediately and stays in effect until you disable or delete it. You can receive alerts through:

- Secure message
- Email
- Telephone call
- Text (SMS) message
To create an alert:

1. In the navigation menu, click or tap Settings > Alerts.
2. Click or tap the New Alert icon.
3. Click or tap an alert type.
4. Enter the required information to set up the alert.
5. Click or tap Delivery Method.
   - Click or tap Email to send the alert as an email. Enter the email address where you want to send the alert.
   - Click or tap Phone to send the alert as a telephone call.
     - Click or tap the country from the Country drop-down list, then enter the phone number to call.
     - Enter the time to call. You can set this to occur immediately.
   - Click or tap SMS Text Message to send the alert as a text (SMS) message.
     - Click or tap the country.
     - Enter the phone number.
     - Enter the time to send the message, then select the Agree to Terms check box.
   - Click or tap Secure Message Only to send the alert as a Secure Message. The alert is sent immediately when it is generated. You must be logged in to read the alert.
6. Click or tap Create Alert.
7. In the success message, click or tap Close. The new alert appears on the Alerts page.

Editing alerts

You can use the Alerts page to edit an existing alert. Any changes take effect immediately. Click or tap Edit and follow the same steps to create an alert. You can also disable the alert by toggling it off or on.
Deleting an alert

You can use the Alerts page to delete an alert that you no longer need. Deleting an alert removes it immediately and permanently.

To delete an alert:

1. Click or tap the type of alert that you want to delete.
2. Click or tap Edit. The Edit Alert page appears.
3. Click or tap Delete.
4. When prompted, click or tap Confirm to delete the alert.
5. When the deletion is complete, a message appears. Click or tap Close.

Managing preferences

You can use the Preferences page to add/edit an account nickname and customize your accounts on the Home page. You can also enter your preferred email and/or phone contact for your secure access code (SAC) and change your password.

Account Preferences

You can add / edit your account nickname. You can also group and sort accounts as they are displayed on the Home page.

To group / sort your accounts:

1. In the navigation menu, click or tap Settings > Account Preferences.
2. Click or tap the pencil icon to change the default Accounts group.
3. Enter the desired group name.
4. Click or tap the checkmark.
5. To sort accounts within a group, click or tap the up and down arrow position accounts in the preferred order.

Note: If you created multiple groups on the Home page, then you will be able to edit those groups in Account Preferences. To sort the groups, click or tap the up and down arrow to order the groups.
To add an account nickname:

1. In the navigation menu, click or tap Settings > Account Preferences.
2. Click or tap on the desired account to expand the account details.
3. Click or tap the pencil icon to change the Online Display Name.

Note: If multiple Account Groups exist, click or tap the Current Account Group drop down to assign the account to a preferred group. You can also choose whether the account is visible on the Home page.

Security Preferences

You can edit your existing Synovus Gateway password. These changes take place immediately. You can also change your preferred contact or add a secondary contact for your secure access code (SAC).

To change your password

1. Click or tap Settings > Security Preferences.
2. Click or tap Change Password.
3. Enter your Current Password.
4. Key in your new password and then confirm.
5. Click or tap Change Password.

To update your email address and / or your phone for your SAC

1. Click or tap Settings > Security Preferences.
2. Click or tap Secure Delivery.
3. Do one the following:
   a. To modify an existing contact, click or tap the pencil icon.
      i. Key in the updated contact
   b. To add a new contact
      i. Click or tap New Text Number to receive your SAC as a text (SMS) and then enter the phone number.
      ii. Click or tap New Voice Number to receive your SAC via phone call and then enter the phone number.
      iii. Click or tap New Email Address to send receiver your SAC via email and then enter the email address.
4. Click or tap the check mark to save the preferred contacts.
CHAPTER 7: USER MANAGEMENT

This section includes information and detailed instructions for the admin user to create and manage additional user permissions within Synovus Gateway.

User management overview

Every user has an individual set of rights, including:

- Rights to access specific accounts.
- Rights to features in online and mobile banking.
- Transaction view capabilities.

These rights control what each user can do in Synovus Gateway.

User Management

The User Management page lists each business user.

The following information appears for each user:

- Name
- Email address
- The time since the user last logged in
- User status

<table>
<thead>
<tr>
<th>Color</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Green</td>
<td>User is unlocked.</td>
</tr>
<tr>
<td>Red</td>
<td>User is locked out.</td>
</tr>
<tr>
<td>Gray</td>
<td>User is inactive.</td>
</tr>
</tbody>
</table>
Adding a user

A user who is assigned the Manage Users feature can create additional users.

To add a user

1. In the navigation menu, click or tap Manage Users > Users.
2. Click or tap Add User.
3. Enter the required information.
4. Click or tap Save New User Details.
5. Click or tap close to go the User Policy.
6. Configure the user rights and limits for each transaction type, account features, and account access. Click or tap Save.

Rights to Transaction Types

After selecting a user, the Overview tab on the User page appears with the approval limits and other details for each Transaction Type.

The View rights control which transactions are visible in the Activity Center. However, without the proper View rights, you may not be able to approve or cancel a draft or transaction.
The rights for each Transaction Type include the following:

<table>
<thead>
<tr>
<th>View Right</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own</td>
<td>Can view your activity but cannot view activity of other users.</td>
</tr>
<tr>
<td>All</td>
<td>View activity of all other users.</td>
</tr>
<tr>
<td>None</td>
<td>User cannot view activity for any user.</td>
</tr>
</tbody>
</table>

**Rights to access accounts**

The Accounts tab on the User Rights page lists the accounts that a User can access. For each account, you can assign any of the following access rights:

<table>
<thead>
<tr>
<th>Right</th>
<th>Permissions</th>
</tr>
</thead>
<tbody>
<tr>
<td>View</td>
<td>View balance and history for the account on the Home page and on the Account Details page.</td>
</tr>
<tr>
<td>Deposit</td>
<td>Deposit into the account.</td>
</tr>
<tr>
<td>Withdraw</td>
<td>Withdraw out of the account.</td>
</tr>
</tbody>
</table>

**Deleting a user**

When you delete a user, you do not delete transaction associated with the user. However, deletion is permanent.

To delete a user

1. In the navigation menu, click or tap Manage Users > Users.
2. Locate the user that you want to delete. You can browse or search for the user. Click or tap the edit user icon.
3. Click or tap Delete.
4. Click or tap Confirm to verify the deletion.
5. Click or tap Close.