



# Zapata National Bank

Commercial Online Banking

User Guide



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**For more information, contact Zapata National Bank at (956)765-4302.**

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## 1. Welcome!

You are about to transform your business computer into a branch office of **Zapata National Bank**. Through the Internet, you will have full service access to your accounts in a completely secure environment. Within your office, you will be able to do everything from reviewing your balances to transferring funds, from requesting stop payments to reviewing your corporate cash handling. **Zapata National Bank's Commercial Online Banking** is a dynamic tool for financial management.

Sophisticated and flexible funds management capabilities allow employees to make controlled disbursements, transfers including ACH and internal transfers, domestic and foreign wire transfers, and payments such as tax and loan payments. Corporate clients enjoy functionality without jeopardizing security and can establish customized controls. Security is extremely important when it comes to your financial matters. Complete privacy, controlled through encryption and passwords, ensures only authorized access to your accounts. A personal computer with Internet access is all you need to get started. For the best view, set your screen resolution to 800 x 600 pixels.

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### 1A. Types of Activities

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Commercial Online Banking is designed for four general activities: *Summarizing Account Information*, *Performing Fund Management Activities*, *Performing File Management Activities*, and *Setting Up New Employees*.

- For *Summarizing Account Information*, you can view a list of all of your Zapata National Bank accounts by clicking on the **Accounts** drop-down menu. From the account list, a specific account can be selected to view account detail and to perform research functions. You can also select transactions, sort transactions and export transactions to personal financial management applications (such as Microsoft Money or Intuit's Quicken).
- For *Fund Management Activities*, you can review assigned fund transfer templates; issue fund transfers and inquire into fund transfers that have already been issued.
- For *File Management Activities*, you can review assigned file transfer templates; issue file transfers and inquire into file transfers that have already been issued.
- For *Administration Activities*, you can, but are not limited to, adding new employees, designating employee account access and creating fund transfer templates.

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### 1B. Getting Started

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You can access Commercial Online Banking from our website at [www.zapatanational.com](http://www.zapatanational.com). The person(s) designated with administrative privileges at your company assigns your Access ID and Password. Enter your Access ID first, press the tab key and enter your Password. Click the **Submit** button to validate security and open the secure area of Commercial Online Banking. The functionality within Zapata National Bank Commercial Online Banking is dependent upon the rights granted to you by your company's administrator. All of the features described within this guide may or may not apply. If you forget your Access ID and Password, contact your company administrator.

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### 1C. If You Need Help

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**Zapata National Bank Commercial Online Banking** is designed to be functional and easy to operate. If you would like an explanation of any of the functions available in Commercial Online Banking, just click the **Help** button and click **Show**. The default help topic displayed will represent the page you are currently on. Click the **Search** tab to search for more information about that page or other desired topics.

## 2. Transaction Activity

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### 2A. Accessing Your Business Accounts

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The diversity of **Zapata National Bank Commercial Online Banking** allows for multiple views of your corporate account information. Corporate accounts can be displayed in Summary view, an Account List or a single account. You can choose how you want to display your account information.

#### Summary

Summary displays a list of all accounts associated with your corporate Access ID and Password. The Summary is organized by account groups and allows for information to be categorized accordingly.

The Summary may include Product Descriptions and Account IDs along with Account Numbers, which are established by the administrator.

The Summary may include:

- Current Balances
- Total Funds Available
- Current Principal
- Available Credit

#### Accounts

The Accounts drop-down menu contains all accounts associated to your access privileges. From the Account menu, corporate accounts can be displayed within the Account List (a list of all your corporate accounts contained on one page) or each separate account is listed.

#### Account List

All of your corporate accounts are conveniently listed in your account list. From the *Accounts* drop-down menu, select **Account List**. The Access ID organizes the account list accordingly, meaning only the corporate accounts that you have been assigned to view are displayed. From the account list, clicking on the Account ID allows for additional information to be displayed about the account.

Once you have selected an account from the Account List or from the Accounts drop-down menu, you are ready to view pertinent transaction activity.

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### 2B. Transactions

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The *Transaction Menu* provides a list of all transactions associated with your selected corporate Demand Deposit and Savings accounts. From the *Transactions* drop-down menu, multiple views of your transactions can be displayed including: Current Business Day, Previous Business Day, Current Statement, Previous Statement, or Account to Date.

Current Business Day details all activity that is pending against your account and may include:

- Current Balance
- Credits
- Debits
- Projected Balance

Previous Business Day details all activity from the previous business date:

- Previous Balance
- Credits
- Debits
- Current Balance

Current Statement details all activity during the current statement cycle and may include:

- Beginning Balance
- Credits
- Debits
- Current Balance

Previous Statement details all activity that occurred during your previous statement cycle and may include:

- Beginning Balance
- Credits
- Debits
- Ending Balance

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## 2C. Transaction Search

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Transaction Search provides you information about specific transactions. The Transaction information can be categorized by type, date, amount or number. Any or all four of these search criteria can be used to narrow the generated list of transactions. The Transaction Search is available from the Transaction menu, and may include:

- Cycle
- Transaction Type
- Sort By
- Date
- Amount
- Transaction Number
- Export
- Formats

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## 2D. Exporting Transaction Information

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Export transaction information for use with your personal finance application, such as Intuit's Quicken or Quickbooks, Microsoft Money or Windows Clipboard. The following transactions can be exported:

- Current Business Day
- Previous Business Day
- Current Statement
- Previous Statement
- Current Month
- Previous Month
- Current Year
- Previous Year

To export your account history:

- Go to the **Accounts** tab.
- Choose an account.
- Go to the **Transaction** tab.
- Choose **Transaction Menu**.
- Complete information in the Transaction Search box that you want to export.
- Select the appropriate file type from the following list.
  - Comma Separated File (.CSV)
  - Quicken Interchange Format (.QIF) – Intuit Quicken
  - Open Financial Exchange (.OFX) – Microsoft Money
  - Intuit Interchange Format (.IIF) – Intuit QuickBooks
  - Quicken Web Connect Format (.QFX) – Intuit Quicken 2004
  - QuickBooks Web Connect Format (.QBO) – Intuit QuickBooks 2004
- Click **Export**.
- Click the **Save** button and select where you want to save the exported file.

## 3. Check, Transaction, and Statement Images

Once you have selected an account from the Account List or from the Accounts drop-down menu, you can view check, transaction and statement images. From the Transactions drop-down menu, multiple views of your transactions can be displayed including: Current Business Day, Previous Business Day, Current Statement, Previous Statement, Menu or Search.

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### 3A. Searching For Images

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Image Search provides you the ability to search and view specific images. Images can be categorized by type, date or amount. Any one or all three of these search criteria can be used to narrow the generated list of items. Follow these instructions to search for images:

- Go to the **Accounts** tab.
- Choose an account.
- Go to the **Transaction** tab.
- Choose **Menu**.
- Complete information in the *Image Search* box that you want to retrieve.
- Click **Search**.

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### 3B. Viewing Images

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Both check and deposit ticket images can be viewed on all transactions except current day.

- From the **Transactions** drop-down menu, select a specific transaction statement.
- From the **Transaction Number** column, select the transaction you want to view.
- This will display the front of the check. To view the back or to rotate the document, simply click the **View Back of Check** or **Rotate Image** button.

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### 3C. Retrieving Statements and Notices

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Up to twelve months of statements and notices are available for you to view. You must first access the account for the statement or notification that you want to view.

- Go to the **Accounts** tab.
- Click on the account of the statement or notification that you want to view.
- Click on the **Documents** tab.
- Choose **Documents Available**.
- Select the document type that you want to view.
- Select the document date that you want to view.

## 4. Stop Payments

Stop Payments allow you to request a stop payment on any one of your assigned corporate accounts. From the Stop Payment menu, you can perform a Stop Payment Search or Issue a Stop Payment.

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### 4A. Stop Payment Search

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- Go to the **Accounts** tab.
- Choose account of the payment that you want to stop.
- Select the **Stop Payments** menu.
- Choose **Menu** from the drop-down list.
- Enter any search criterion that you have, including Item Date, From/Thru Number, From/Thru Amount, or Sort By.
- Click **Submit**.

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### 4B. Issue a Stop Payment

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- Go to the **Accounts** tab.
- Choose account of the payment that you want to stop.
- Select the **Stop Payments** menu.
- Choose **Menu** from the drop-down list.
- Complete the payment information for the payment that you want to stop.
- Click **Submit**.
- A confirmation screen will appear.

## 5. Funds Management

Funds can be transferred between your corporate accounts within Zapata National Bank or to accounts at other financial institutions. The Funds Management area allows you to manage funds within your authorized accounts. Your Funds Management area and all the information contained within are tied to your employee status.

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### 5A. Viewing Transfers

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The Fund Transfer List provides a list of all of the fund transfers associated to your corporate accounts.

#### View Pending Transfers

- From the Funds Management drop-down menu, select **Transfer List**.
- Each transfer is listed detailing the account used as the source of fund for the fund transfer, the next transfer date and the next transfer amount.

#### View Issued Transfers

- From the Funds Management drop-down menu, select **Transfers Issued**.
- Select the Transfer ID to view detailed information about the transfer.

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### 5B. Transferring Funds Between Internal Accounts

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An internal transfer template must be created to enable users to transfer funds from a DDA account to other internal accounts. Users with administrative privileges can set up internal transfer templates and/or recurring transfers by following the instructions in Section 7B on page 10. To access the internal transfer templates that have been created, follow these instructions:

- Go to the **Funds Management** tab.
- Choose **Transfer List**.
- By clicking the radio button, select the transfer template listed in the template list that matches the fund transfer that you want to execute.
- Enter the date and amount of the desired transfer. Click **Submit**.
- Each transfer will be listed detailing the account used as the source of funds for the transfer, the next transfer date and the next transfer amount.
- Review the confirmation and click **Submit** if it is correct. If not, click Cancel to amend the details.

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### 5C. Transferring Funds to External Accounts or Making Electronic Payments via ACH

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An external transfer template must be pre-established to transfer funds to external accounts. To set up an external transfer template, see Section 7C on page 11. To access external transfer templates that have been created, follow these instructions:

- Go to the **Funds Management** tab.
- Choose **Transfer List**.
- By clicking the radio button, select the transfer template listed in the template list that matches the fund transfer that you want to execute.
- Enter the date and amount of the desired transfer. Click **Submit**.
- Each transfer will be listed detailing the account used as the source of fund for the fund transfer, the next transfer date and the next transfer amount.
- Review the confirmation and click **Submit** if it is correct. If not, click Cancel to amend the details.

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### 5D. Performing Wire Transfer Transactions

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A wire transfer template must be created to process domestic and foreign wire transfer transactions. To set up a domestic wire transfer template, see Section 7D on page 11 or to establish a foreign wire transfer template refer to Section 7E on page 11. To access wire transfer templates that have been created, follow these instructions:

- Go to the **Funds Management** tab.
- Choose **Transfer List**.
- Select the template in the template list that that matches the wire transfer that you want to execute.



- Complete the wire information in the **Issue Transfer** box. Some information may not be required. Click **Submit**. A confirmation will be displayed.

## 6. File Transfer Management and File Transfers

You can upload or download files via **Zapata National Bank Commercial Online Banking**. The File Management function allows for file uploads like payroll, direct deposit, or check issued files to Zapata National Bank and file downloads like reports or exception information from Zapata National Bank. Access to the File Management functions is determined by individual access privileges.

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### 6A. File Transfer List

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The File Transfer List conveniently provides a list of all the file transfer templates.

- Go to the **File Management** tab.
- Choose **Transfer List**.
- Each transfer is listed detailing the file name, file type and transfer method.

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### 6B. Upload a File Transfer

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- Go to the **File Management** tab.
- Choose **Transfer List**.
- Click on the *Transfer Description* that matches the file description you want to upload.
- Complete the information in the *Upload File* box.
- Click **Browse** to find the file that you want to upload.
- Click **Submit**.

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### 6C. Download a File Transfer

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- Go to the **File Management** tab.
- Choose **File Transfer List**.
- Click on the *Transfer Description* that matches the file description you want to download.
- In the *Download File* box, click **Submit**.

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### 6D. File Transfer Recap

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The File Transfer Issued menu provides a review of all the file transfers that you have issued prior to the end of our processing day. To display the list of File Transfers, select **File Transfers Issued** from the File Management menu.

## 7. Client Administration

**Zapata National Bank Commercial Online Banking** includes Administration functionality that gives your business the flexibility to set up limited or full access rights for its employee users. Unique user-specific privileges can be established for creating, accessing or executing fund and file transfers, assigning account access, or to change account groups, employee groups, and fund transfer groups. Only employees designated with administrative privileges can set these specifications.

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### 7A. Employee Setup

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Employee setup may include:

- General Employee Information
- Contact Data
- Access Times
- Security
- Stop Payments
- Fund transfers
- Administration
- Document Options

#### Adding Employees

- Go to the **Administration** tab.
- Choose **Add Employee**.
- Complete the information in the *Add Employee* template. Be sure to select the applicable display group relative to the permission that the employee should have (administrative or non-administrative).
- Refer to the Employee Template Specifications in Section 8A on page 13 for tips to create an employee template.

*Next you should give the employee permission to access accounts as detailed below:*

- Go to the **Administration** tab.
- Choose **Change / Add Employee Account Access**.
- Select ALL or enter the search text for the employee. Click **Submit**.
- If you chose ALL, select the employee that you want to grant rights.
- Select ALL or choose the product type that you want the employee to access.
- Under the *Access* heading, change the rights for the authorized account(s) to **Yes** from the drop-down menu. Click **Submit**. A confirmation will be displayed.

#### Changing Employees

- Go to the **Administration** tab.
- Choose **Change Employee**.
- Select ALL or enter the search text for the employee. Click **Submit**.
- If you chose ALL, select the employee that you want to change.
- Revise any applicable information on the *Change Employee* template.
- Click **Submit**.

#### Deleting Employees

- Go to the **Administration** tab.
- Choose **Delete Employee**.
- Select ALL or enter the search text for the employee. Click **Submit**.
- If you chose ALL, select the employee that you want to delete by clicking the delete field.
- Click **Submit**.

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### 7B. Establishing Internal Transfer Templates

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- Go to the **Administration** tab.
- Choose **Add Fund Transfer Template**.
- Choose **Transfer** from the drop-down menu. Click **Submit**.
- Complete the information in the *New Fund Transfer* template. Click **Submit**.
- Refer to the Internal Transfer template specifications in Section 8B on page 14 for tips to create a Internal Transfers template.

Next you should give the rights to the users (as applicable) to access the internal transfer template(s) by setting up employee access rights as detailed below:

- Go to the **Administration** tab.
- Choose **Change Employee Fund Transfer Access**.
- Select ALL or enter the search text for the employee. Click **Submit**.
- If you chose ALL, select the employee that you want to grant rights.
- From the template list, change the rights for the applicable internal transfer template to **Yes** from the drop-down menu. Click **Submit**. A confirmation will be displayed.

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## 7C. Establishing Templates to Transfer Funds to External Accounts or To Make ACH Payments

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- Go to the **Administration** tab.
- Choose **Add Fund Transfer Template**.
- Choose **Transfer** from the drop-down menu. Click **Submit**.
- Complete the information in the *New File Transfer Template*. Click **Submit**.
- Refer to the External Transfer/ACH Payment template specifications in Section 8C on page 15 for tips to create an external transfer or ACH payment template.

Next you should give the rights to the users (as applicable) to access the external transfer template(s) by setting up employee access rights as detailed below:

- Go to the **Administration** tab.
- Choose **Change Employee Fund Transfer Access**.
- Select ALL or enter the search text for the employee. Click **Submit**.
- If you chose ALL, select the employee that you want to grant rights.
- From the template list, change the rights for the applicable external transfer template to **Yes** from the drop-down menu. Click **Submit**. A confirmation will be displayed.

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## 7D. Establishing Domestic Wire Transfer Templates

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- Go to the **Administration** tab.
- Choose **Add Fund Transfer Template**.
- Choose **Domestic Wire** from the drop-down menu. Click **Submit**.
- Complete the information in the *New Fund Transfer Template*.
- Click **Submit**.
- Refer to the domestic wire transfer template specifications in Section 8D on page 16 for tips to create a domestic wire transfer template.

Next you should give the rights to the users (as applicable) to access the domestic wire transfer template(s) by setting up employee access rights as detailed below:

- Go to the **Administration** tab.
- Choose **Change Employee Fund Transfer Access**.
- Select ALL or enter the search text for the employee. Click **Submit**.
- If you chose ALL, select the employee that you want to grant rights.
- From the template list, change the rights for the applicable domestic wire transfer template to **Yes** from the drop-down menu. Click **Submit**. A confirmation will be displayed.

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## 7E. Establishing Foreign Wire Transfer Templates

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Foreign wire templates are based on US Dollar denominations.

- Go to the **Administration** tab.
- Choose **Add Fund Transfer Template**.
- Choose **Foreign Wire** from the drop-down menu. Click **Submit**.
- Complete the information in the *New Fund Transfer Template*.

- Click **Submit**.
- Refer to the foreign wire transfer template specifications in Section 8E on page 17 for tips to create a foreign wire transfer template.

*Next you should give the rights to the users (as applicable) to access the domestic wire transfer template(s) by setting up employee access rights as detailed below:*

- Go to the **Administration** tab.
- Choose **Change Employee Fund Transfer Access**.
- Select ALL or enter the search text for the employee. Click **Submit**.
- If you chose ALL, select the employee that you want to grant rights.
- From the template list, change the rights for the applicable foreign wire transfer template to **Yes** from the drop-down menu. Click **Submit**. A confirmation will be displayed.

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## 7F. Account Nickname Changes

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Your business can establish your own account nicknames (i.e. Operating Account) to help distinguish which account you use for cash position and cash management decision making.

- Go to the **Administration** tab.
- Select **Change Client Account**.
- Check off the account you would like to nickname.
- Type the nickname in the account nickname field.
- Click **Submit**.

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## 7G. Review / Approval

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Review and approval features can be added to Zapata National Bank Commercial Online Banking privileges to allow your business the flexibility and control to approve internal transfers, wire transfers and ACH fund and file transfers initiated by your employees.

## 8. Appendix

### 8A. Employee Template Specifications

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#### Employee

Name	Enter the employee's full name.
Security Level	Select "Administrator" if the user will have administrative rights. Select "Employee" if the user will not have administrative rights.
Employee Group	Select the appropriate employee group name relative to if the employee should have administrative rights.
Status	Select "Active Employee".
Transaction Exports	Choose "Yes" if the user should be able to export data to another program, such as Quicken.

#### Contact Data

Use the drop down boxes to select and add any desired contact information such as email address, telephone numbers, etc.

#### Access

Enter any applicable start and end times when the user is allowed to access *Commercial Online Banking*. Your company's set access times will default, but they can be changed to accommodate the unique settings for this employee. (Enter them as nn:nn AM or nn:nn PM format).

#### Administration

Approve Transfers <sup>1</sup>	Choose "Yes" if the user should be able to approve other user's transfers ( <i>a user cannot approve their own transfers</i> ). Set this field to "No" if your company does not use Review functionality.
Functionality	Choose any of the functions that the user should be able to access by clicking in the "Inquire", "Add", "Change" or "Delete" boxes for each administrative type. Leave boxes unchecked if the user should not be able to perform the function type.

#### Security

Verification Access ID	Create the user's Access ID (for example, "JSMITH"). This ID is case-sensitive.
Verification Password	Setup a temporary password (for example, 123456). The password is case-sensitive and should be a minimum of six characters. The password can be a combination of letters, numbers, or characters.

#### Stop Payments

Choose "Yes" to Inquire or Add Stop Payments if the user should have the ability to lookup or create stop payments.

#### Fund Transfers

Incoming ACH Incoming Wire Inquire Transfers Initiate Transfers	Choose "Yes" for each fund transfer type that the user should be able to perform.
Review Transfers <sup>1</sup> Review ACH Transfers <sup>1</sup> Review Wire Transfers <sup>1</sup>	Choose "Yes" for each fund transfer type that the user should be able to review and decline or approve. Set these to "No" if your company does not use Review functionality.
Wire Review Threshold <sup>1</sup>	Indicate the amount for which wires initiated by the user will have to be approved by an administrator. Leave this field blank if your company does not use Review functionality.
Wire Daily Limit	Set a daily dollar limit for which the user is permitted to establish wires. Leave this field blank if the user is not restricted by daily limits.

#### File Transfers

Review ACH File Transfers <sup>1</sup> Review Other File Transfers <sup>1</sup>	Choose "Yes" for each file transfer type that the user should be able to review and decline or approve. Set these to "No" if your company does not use Review functionality or if this user should not have review privileges.
ACH File Review Threshold <sup>1</sup>	Indicate the amount for which file transfers initiated by the user will have to be approved by an administrator. Leave this field blank if your company does not use Review functionality.
ACH File Daily Limit	Set a daily dollar limit for which the user is permitted to establish ACH transfers. Leave this field blank if the user is not restricted by daily limits.

#### Document Options

Choose "Yes" for any document types that the employee should be able to access.

<sup>1</sup> This function requires the "Review" functionality to be activated by Zapata National Bank. If you want to require certain transfer types to be manually approved, contact Zapata National Bank's Electronic Banking Department at 956-765-4302. See Section 7G on page 12 for more information.

## 8B. Internal Transfer Template Specifications

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### Fund Transfer Template

Transfer Description	Enter a unique name for your Internal Transfer template.
Group	Select the category in which you would like the template to appear.
Review Required <sup>1</sup>	Select "(None)" from the drop-down menu. (If you use Review features, you should manage the Review permissions based on the individual employees that will initiate internal transfer transactions.)

### From

Account Nickname	Choose an originating account from the drop-down box.
Institution Routing/Transit	The routing/transit number will pre-fill when you select the originating account.
Account Type	The account type will pre-fill when you select the originating account.
Account Number	The account number will pre-fill when you select the originating account.
Account Name	Leave this field blank.

### To

Account Nickname	Choose a destination account from the drop-down box.
Institution Routing/Transit	The routing/transit number will pre-fill when you select the destination account.
Account Type	The account type will pre-fill when you select the destination account.
Account Number	The account number will pre-fill when you select the destination account.
Account Name	Leave this field blank.

### Defaults

Default Amount	Enter a default amount if the same dollar amount will be transferred each time you initiate this internal transfer. Leave this field blank if the amount will be different each time you initiate this internal transfer.
Amount Increments	Enter an increment amount if you want to control the dollar increments that are transferred. (For example, enter 10000 if you want the dollar amount to be \$10,000 increments).
Minimum Amount	Enter a minimum transfer amount or leave this field blank if you do not wish to establish a minimum transfer amount.
Maximum Amount	Enter a maximum transfer amount or leave this field blank if you do not wish to establish a maximum transfer amount.

### Automatic Transfers

Frequency	Enter a frequency if you wish to schedule this internal transfer as a recurring transfer, or select On Demand if you want the transfer to be initiated on an as needed basis.
Number of Remaining Transfers	Enter a number of total transfers that you want to set as recurring or leave this field blank if the internal transfer will be initiated on an as needed basis.

### ACH Transfers

ACH Addenda Message	Leave this field blank.
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### Default Message

Instructions	Leave this field blank.
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<sup>1</sup> This function requires the "Review" functionality to be activated by Zapata National Bank. If you want to require certain transfer types to be manually approved, contact Zapata National Bank's Electronic Banking Department at 956-765-4302. See Section 7G on page 12 for more information.

## 8C. External Transfer/ACH Payment Template Specifications

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Payments can be sent electronically to your vendors via ACH (Automated Clearing House).

### Fund Transfer Template

Transfer Description	Enter a name for your external transfer / ACH payment template.
Group	Select the category in which you'd like the template to appear.
Review Required <sup>1</sup>	Select "(None)" from the drop-down menu. (If you use Review features, you should manage the Review permissions based on the individual employees that will initiate external transfer / ACH payment transactions.)

### From

Account Nickname	Choose an originating account from the drop-down box.
Institution Routing/Transit	The routing/transit number will pre-fill when you select the originating account.
Account Type	The account type will pre-fill when you select the originating account.
Account Number	The account number will pre-fill when you select the originating account.
Account Name	Leave this field blank.

### To

Account Nickname	Leave this field blank.
Institution Routing/Transit	Input the routing/transit number of the destination account.
Account Type	Input the account type of the destination account.
Account Number	Input the account number of the destination account.
Account Name	Input the account name (recipient name) of the destination account.

### Defaults

Default Amount	Enter a default amount if the same dollar amount will be transferred each time you initiate this external transfer / ACH payment transaction. Leave this field blank if the amount will be different each time you initiate this external transfer / ACH payment transaction.
Amount Increments	Enter an increment amount if you want to control the dollar increments that are transferred. (For example, enter 10000 if you want the dollar amount to be \$10,000 increments).
Minimum Amount	Enter a minimum transfer amount or leave this field blank if you do not wish to establish a minimum transfer amount.
Maximum Amount	Enter a maximum transfer amount or leave this field blank if you do not wish to establish a maximum transfer amount.

### Automatic Transfers

Frequency	Enter a frequency if you wish to schedule this external transfer / ACH payment transaction as a recurring transfer, or select On Demand if you want the external transfer / ACH payment transaction to be initiated on an as needed basis.
Number of Remaining Transfers	Enter a number of total transfers that you want to set as recurring or leave this field blank if the external transfer / ACH payment transaction will be initiated on an as needed basis.

### ACH Transfers

ACH Addenda Message	If desired, enter a standard ACH Addenda message to identify the payment (for example, Main Street office payroll).
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### Default Message

Instructions	Enter any specific instructions for the recipient of the funds.
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<sup>1</sup> This function requires the "Review" functionality to be activated by Zapata National Bank. If you want to require certain transfer types to be manually approved, contact Zapata National Bank's Electronic Banking Department at 956-765-4302. See Section 7G on page 12 for more information.



## 8D. Domestic Wire Transfer Template Specifications

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### Fund Transfer Template

Transfer Description	Enter a name for your domestic wire transfer template.
Group	Select the category in which you'd like the template to appear.
Review Required <sup>1</sup>	Select "(None)" from the drop-down menu. (If you use Review features, you should manage the Review permissions based on the individual employees that will initiate domestic wire transfer transactions.)

### From

Account Nickname	Choose an originating account from the drop-down box.
Institution Routing/Transit	The routing/transit number will pre-fill when you select the originating account.
Account Type	The account type will pre-fill when you select the originating account.
Account Number	The account number will pre-fill when you select the originating account.

### Automatic Transfers

Frequency	Enter a frequency if you wish to schedule this domestic wire transfer transaction as a recurring transfer, or select On Demand if you want the domestic wire transfer to be initiated on an as needed basis.
Number of Remaining Transfers	Enter a number of total domestic wire transfer transactions that you want to set as recurring or leave this field blank if it will be initiated on an as needed basis.

### Defaults

Default Amount	Enter a default amount if the same dollar amount will be transferred each time you initiate this domestic wire transfer transaction. Leave this field blank if the amount will be different each time you initiate this domestic wire transfer transaction.
Amount Increments	Enter an increment amount if you want to control the dollar increments that are transferred. (For example, enter 10000 if you want the dollar amount to be \$10,000 increments).
Minimum Amount	Enter a minimum transfer amount or leave this field blank if you do not wish to establish a minimum transfer amount.
Maximum Amount	Enter a maximum transfer amount or leave this field blank if you do not wish to establish a maximum transfer amount.

### Receiving Information

Institution Routing/Transit	Enter the routing/transit number of the intermediary institution or enter a hyphen (-) if there isn't an intermediary bank.
Institution Name	Enter the name of the intermediary institution or enter a hyphen (-) if there isn't an intermediary bank.
Institution Address	Enter the street address of the intermediary institution or enter a hyphen (-) if there isn't an intermediary bank.
Institution City, State, Zip	Enter the city, state and zip code of the intermediary institution or enter a hyphen (-) if there isn't an intermediary bank.

### Beneficiary Information

Beneficiary Institution Routing/Transit	Enter the routing/transit number of the beneficiary institution.
Beneficiary Institution Name	Enter the name of the beneficiary institution.
Beneficiary Institution Address	Enter the street address of the beneficiary institution.
Beneficiary Institution City, State, Zip	Enter the city, state and zip code of the beneficiary institution.
Beneficiary Account Type	Select the account type from the drop-down box.
Beneficiary Account No.	Enter the beneficiary account number.
Beneficiary Name	Enter the name of the beneficiary.
Beneficiary Address	Enter the street address of the beneficiary.
Beneficiary City, State, Zip	Enter the city, state and zip code of the beneficiary.

### Beneficiary Instructions

Enter any specific default delivery or account instructions (for example, "Attention: John Doe").

<sup>1</sup> This function requires the "Review" functionality to be activated by Zapata National Bank. If you want to require certain transfer types to be manually approved, contact Zapata National Bank's Electronic Banking Department at 956-765-4302. See Section 7G on page 12 for more information.

## 8E. Foreign Wire Transfer Template Specifications

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### Fund Transfer Template

Transfer Description	Enter a name for your foreign wire transfer template.
Group	Select the category in which you'd like the template to appear.
Review Required <sup>1</sup>	Select "(None)" from the drop-down menu. (If you use Review features, you should manage the Review permissions based on the individual employees that will initiate foreign wire transfer transactions.)

### From

Account Nickname	Choose an originating account from the drop-down box.
Institution Routing/Transit	The routing/transit number will pre-fill when you select the originating account.
Account Type	The account type will pre-fill when you select the originating account.
Account Number	The account number will pre-fill when you select the originating account.

### Automatic Transfers

Frequency	Enter a frequency if you wish to schedule this foreign wire transfer transaction as a recurring transfer, or select On Demand if you want it to be initiated on an as needed basis.
Number of Remaining Transfers	Enter a number of total foreign wire transfer transactions that you want to set as recurring or leave this field blank if the transfer will be initiated on an as needed basis.

### Defaults

Default Amount	Enter a default amount if the same dollar amount will be transferred each time you initiate this foreign wire transfer transaction. Leave this field blank if the amount will be different each time you initiate this foreign wire transfer transaction.
Amount Increments	Enter an increment amount if you want to control the dollar increments that are transferred. (For example, enter 10000 if you want the dollar amount to be \$10,000 increments).
Minimum Amount	Enter a minimum transfer amount or leave this field blank if you do not wish to establish a minimum transfer amount.
Maximum Amount	Enter a maximum transfer amount or leave this field blank if you do not wish to establish a maximum transfer amount.

### Receiving Information

Institution Routing/Transit	Enter the routing/transit number of the intermediary institution or enter a hyphen (-) if there isn't an intermediary bank. An institution routing/transit number is not required if a S.W.I.F.T. bank identifier is used.
S.W.I.F.T. Bank Identifier	Enter the SWIFT bank identifier number or enter a hyphen (-) if there isn't an intermediary bank.
Institution Name	Enter the SWIFT bank institution name or enter a hyphen (-) if there isn't an intermediary bank.
Institution Address	Enter the SWIFT bank institution street address or enter a hyphen (-) if there isn't an intermediary bank.
Institution City, State, Zip	Enter the city, state and zip code of the SWIFT bank institution, or enter a hyphen (-) if there isn't an intermediary bank.

### Beneficiary Information

Beneficiary Institution S.W.I.F.T. Bank Identifier	Enter the beneficiary S.W.I.F.T. bank identifier number.
Beneficiary Institution Name	Enter the name of the beneficiary institution.
Beneficiary Institution Address	Enter the street address of the beneficiary institution.
Beneficiary Institution City, State, Zip	Enter the city, state and zip code of the beneficiary institution.
Beneficiary Account Type	Select the account type from the drop-down box.
Beneficiary Account No.	Enter the beneficiary account number.
Beneficiary Name	Enter the name of the beneficiary.
Beneficiary Address	Enter the street address of the beneficiary.
Beneficiary City, State, Zip	Enter the city, state and zip code of the beneficiary.

### Beneficiary Instructions

Enter any specific default delivery or account instructions (for example, "Attention: John Doe").

<sup>1</sup> This function requires the "Review" functionality to be activated by Zapata National Bank. If you want to require certain transfer types to be manually approved, contact Zapata National Bank's Electronic Banking Department at 956-765-4302. See Section 7G on page 12 for more information.