

Associated Connect[®]

Reference Guide: Account Balance and Activity
















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Portal Access

The Associated Connect portal allows users to access all Associated Connect services through an easy-to-use single sign-in. To access the portal, sign in to Associated Connect directly from Associated Bank's website at **AssociatedBank.com/Business** or **AssociatedBank.com/Commercial**. The portal has been divided into three sections:

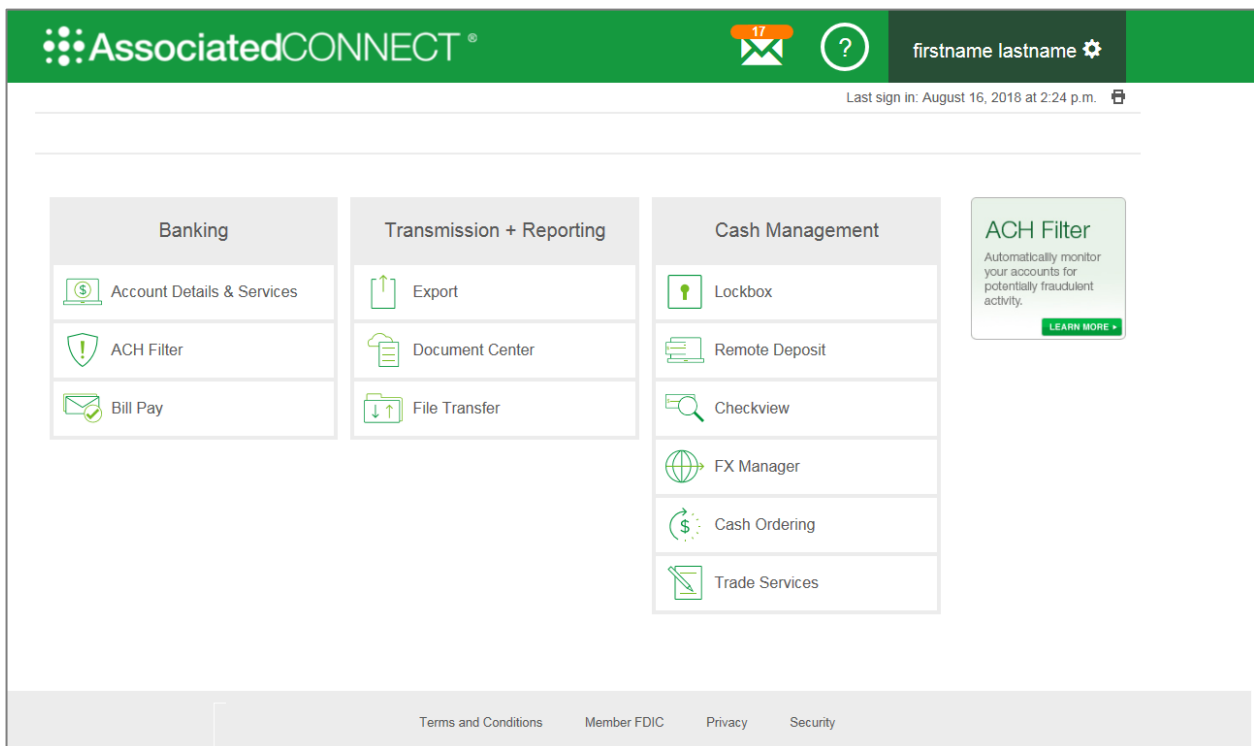
Category	Icon	Definition
Banking		Account Details and Services (Includes Account Balances, Account Transfers, ACH Origination, Check Inquiry, Image Search Transaction Activity, Positive Pay, Stop Payments and Wire Transfers.)
		Account Summary Page (Includes Ledger Balance, Available Balance, Collected Available Balance, Float Next Business Day, Float 2+ Days and Transactions and Details for each account)
		ACH Filter
		Bill Pay
Cash Management		Lockbox
		Remote Deposit
		Checkview
		FX Manager
		Cash Ordering
		Trade Services
Transmission and Reporting		Export
		Document Center
		File Transfer

To access Associated Connect, you will be required to verify your identity through one of two methods:

1. For clients who have access to high-risk services such as Bill Pay, ACH and Wire Transfers, you will sign in with your username and password, and then will be required to verify your identity through multi-factor authentication. Associated Connect users will be required to enter a unique access code generated by either a mobile or physical token to gain access to the portal. Additional information about how to set up, use and obtain a token from Associated Bank can be found in the Multi-Factor Authentication and Password Management Guide or by contacting Customer Care at 800-728-3501.
2. For clients who only have low-risk services, you will sign in with your username and password. Periodically, you will be asked a series of challenge questions to confirm your identity.

Associated Connect Portal

The Associated Connect Portal is the first screen you will see after signing in. This provides access to all your online banking services.

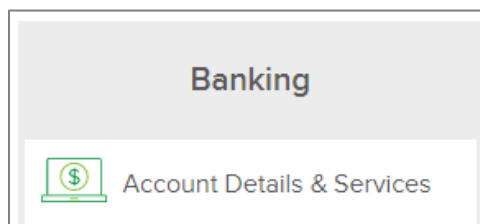


Account Balances

You can use Account Balances to view the current ledger balance and available balance for each account, along with Prior Day detail, Pending Transactions, Posted Transactions and Scheduled Transactions.

View Balances via Dashboard Account Balances Widget

Click on Account Details & Services under the Banking menu of the Associated Connect Portal.

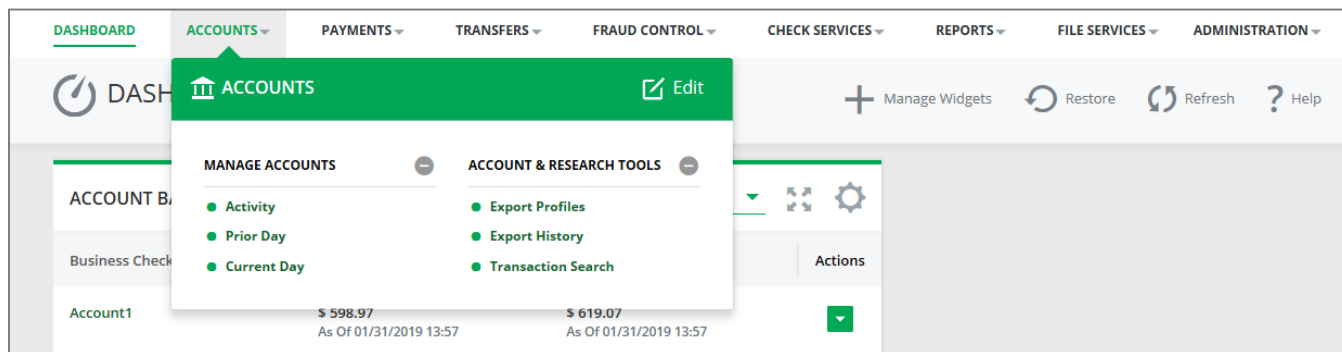


Your Account Balances Widget will automatically populate onto your Dashboard.

ACCOUNT BALANCES			
All Accounts ▼ ⛶ ⚙️			
Business Checking ▲	Ledger Balance ▲	Available Balance ▲	Actions
Account1	\$ 598.97 As Of 01/31/2019 13:57	\$ 619.07 As Of 01/31/2019 13:57	▼
Account2	\$ 1,379.85 As Of 01/31/2019 13:57	\$ 1,379.84 As Of 01/31/2019 13:57	▼
Account3	\$ 392.18 As Of 01/31/2019 13:57	\$ 372.09 As Of 01/31/2019 13:57	▼

Accounts Menu

The Accounts Menu is located in the Dashboard and provides your company's activity, as well as prior Day and current Day balances.



Balance Type:	Definition:
Available Balance (Current Available)	Current balance of the account, MINUS any holds, pending debits, PLUS pending credits.
Closing Ledger, Current Ledger, Ledger, Opening Balance and Opening Available	Balance as of the end of the prior day.
Float Next Balance Day	The dollar amount from a deposit that will be available to the customer one day after the initial deposit. *
Float 2+ Days	The dollar amount from a deposit that will be available to the customer 2+ days after the initial deposit. *

*Please refer to your account disclosure for immediate deposit availability.

Account Activity Balances

Within the Account Activity screen, the Balance Summary section displays the Account ID (number), Nickname, Ledger Balance, Available Balance, Float Next Business Day, and Float 2+ Days for the account selected.

The screenshot shows the 'ACCOUNT ACTIVITY' page with a header bar containing a bank icon, the title 'ACCOUNT ACTIVITY', a subtitle 'Use this page to view your account activity, including pending and processed transactions.', and buttons for 'Export', 'Print', and 'Help'. Below the header is a green bar with the text 'BALANCE SUMMARY - AS OF 08/10/2022 00:00' and a minus icon. The main content area is divided into two sections. On the left is a sidebar with the label 'Account'. On the right is a dropdown menu labeled 'Account 1' with a downward arrow. Below the dropdown is a light green box containing the following information:

Account ID	[Redacted]
Nickname	Account 1
Ledger Balance	\$ 99,876,054.95 As Of 02/04/2022 14:26
Available Balance	\$ 99,876,054.95 As Of 02/04/2022 14:26
Float Next Business Day	\$ 0.00 As Of 08/10/2022
Float 2+ Days	\$ 0.00 As Of 08/10/2022

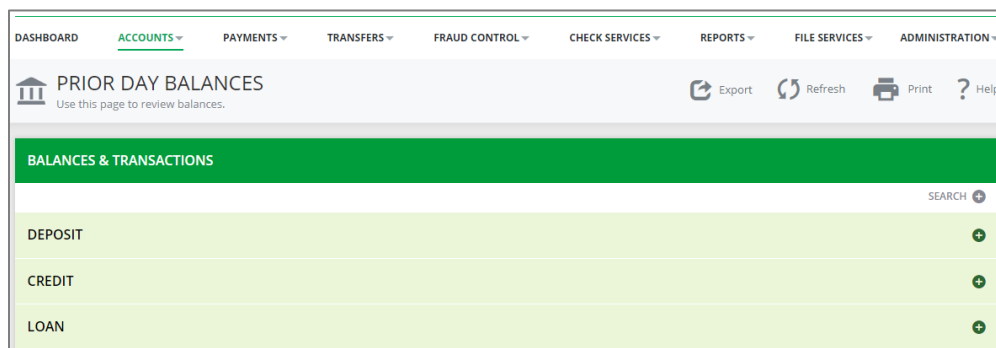
The information from these sections can be exported by clicking on the Export button at the top of the page and selecting file type.

The screenshot shows the 'Export' button at the top of the page, which has been clicked to reveal a dropdown menu. The menu contains the following options:

- BAI II
- Comma Separated
- PDF
- QuickBooks
- Semicolon Separated
- Tab Separated
- Excel Workbook (.xlsx)

Prior Day Balances

On the Prior Day Balances screen, balances and transactions are displayed within the deposit, credit and loan subcategories.



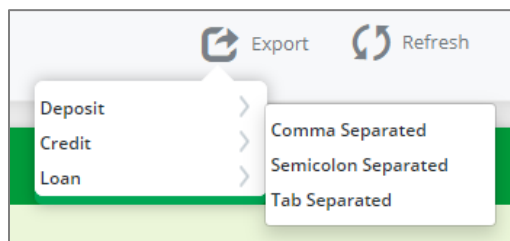
Below is an example of the deposit category opened to full view.

The screenshot shows the 'PRIOR DAY BALANCES' screen with the 'DEPOSIT' category expanded. It includes a date range selector (From: mm/dd/yyyy, To: mm/dd/yyyy) with 'Search' and 'Reset Criteria' buttons. Below is a table of deposit balances.

Account ID Nickname	Ledger Date	Opening Available	Float Next Business Day	Float 2+ Days	Closing Ledger
Account 4	07/03/2023	\$ 29,659.57	\$ 0.00	\$ 0.00	\$ 29,634.00
Account 3	07/03/2023	\$ 210,990.33	\$ 0.00	\$ 0.00	\$ 210,950.42
Account 7	07/03/2023	\$ 2,239,255.52	\$ 0.00	\$ 0.00	\$ 2,239,321.00
Account 9	07/03/2023	\$ 710,821.57	\$ 0.00	\$ 0.00	\$ 710,821.57
Account 5	07/03/2023	\$ 118,358.10	\$ 0.00	\$ 0.00	\$ 118,358.10
Totals	USD	\$ 3,309,085.09	\$ 0.00	\$ 0.00	\$ 3,309,085.09

The information from these sections can be exported by clicking on the Export button at the top of the page.

Select the section to be exported and the file type.



Current Day Balances

Current Day Balances section functions the same as the Prior Day, with balances and transactions displayed within the deposit, credit, and loan subcategories.

DASHBOARD	ACCOUNTS ▾	PAYMENTS ▾	TRANSFERS ▾	FRAUD CONTROL ▾	CHECK SERVICES ▾	REPORTS ▾	FILE SERVICES ▾	ADMINISTRATION ▾
<div> CURRENT DAY BALANCES Use this page to review balances. <div> Export Refresh Print Help </div> </div>								
BALANCES & TRANSACTIONS								
DEPOSIT								
CREDIT								
LOAN								

Below is an example of the deposit category opened to full view.

DASHBOARD

ACCOUNTS ▾

PAYMENTS ▾

TRANSFERS ▾

FRAUD CONTROL ▾

CHECK SERVICES ▾

REPORTS ▾

FILE SERVICES ▾

ADMINISTRATION

CURRENT DAY BALANCES

Use this page to review balances.

Export

Refresh

Print

?

Help

BALANCES & TRANSACTIONS

DEPOSIT

Account ID ▾ Nickname	Update Datetime ▲	Current Available	Current Ledger	Opening Available	Float Next Business Day	Float 2+ Days
Account 5	07/05/2023 21:56	\$ 118,358.10	\$ 118,358.10	\$ 118,358.10	\$ 0.00	\$ 0.00
Account 9	07/05/2023 21:54	\$ 0.00	\$ 710,821.57	\$ 0.00	\$ 0.00	\$ 0.00
Account 8	07/05/2023 21:19	\$ (2,632,617.55)	\$ (2,632,617.55)		\$ 0.00	\$ 0.00
Account 6	07/05/2023 21:55	\$ 4,133.19	\$ 4,133.19	\$ 4,133.19	\$ 0.00	\$ 0.00
Account 7	07/05/2023 21:55	\$ 2,265,735.81	\$ 2,265,735.81	\$ 2,265,735.81	\$ 0.00	\$ 0.00

The same export options are available.

Export Refresh	
Deposit > Credit > Loan >	Comma Separated Semicolon Separated Tab Separated