

WELCOME TO PWB ONLINE BANKING



USER ACCESS AND ADMINISTRATION

- Users of MUFG Exchange who have the role of BCO or WEB will be **Administrators** in PWB Online Banking. Administrators retain their previous access level, including permission to create and modify users, entitle services for users and establish user limits.
- We have identified a **Primary Administrator** based on your company's most recent login. If your company has multiple users with a BCO or WEB role, we designated the BCO or WEB user who most recently signed in as the Primary Administrator. Primary Administrators can be entitled for all Online Banking services and all accounts associated with those services.
- Users who accessed MUFG Exchange from January 1, 2021, through September 16, 2021, will be migrated to PWB Online Banking. Users who have not accessed MUFG Exchange since January 1, 2021, will not be migrated. An Administrator can add users if needed.
- **Users with access to the MUFG Union Bank HOA Services Platform will automatically have access to the PWB HOA Services Platform.**
- **Administrators will need to entitle users for all other functions such as information reporting, wires, internal transfers, ACH, stop payments and positive pay.** This can be done during the preview period from September 27 at 5:00 a.m. PT to October 7 at 3:00 p.m. PT. Any changes made will be saved and available for use on October 12.
- All information in PWB Online Banking is from MUFG Exchange as of September 16. Any change, including the addition of new users, changes to existing users and changes to templates made between September 17 and October 7 in MUFG Exchange must also be made within PWB Online Banking. Please review any changes made by you or other users after September 16 and ensure they are made in Online Banking.
- Transaction limits can also be set during the preview period.
- Administrators will find detailed information on creating and entitling users in our [User Guide](#).
- PWB will be hosting various webinars on user administration. [You will find the schedule and links to attend here.](#)

OUT OF BAND AUTHENTICATION - TEXT OR VOICE CODE

For security, at initial login, you will be required to register your browser. To do so, you must have a current work or mobile phone number listed in MUFG Exchange.

- Phone numbers in MUFG Exchange will migrate to PWB Online Banking.
- The first time you log in, you will be asked to select a phone number to receive a text or voice code.
- After you successfully log in, your browser will be registered.

If your work or mobile phone number is not current, your

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Administrator can update your phone number for you beginning September 27. If you do not know who your Administrators are, contact PWB Treasury Management Services at 888.709.2126 or your HOA Relationship Manager.

UPDATED DISCLOSURES

If you are currently using MUFG Exchange to execute wires or internal transfers, place stop payments, view transaction history or eStatements, or originate ACH transactions, please take a moment to review the following:

- [Business Online Banking Service Description](#)
- [ACH Service Description](#)
- [Check and ACH Positive Pay Service Description](#)

These Service Descriptions replace your existing MUFG Union Bank N.A. online banking disclosures.

TRANSACTION HISTORY, IMAGES, RETURN ITEMS AND ESTATEMENTS

- Sixty days of prior transaction history will be available through PWB Online Banking. Transaction history within the HOA Services Platform will not change.
- Images posted before October 12, 2021, will not be available in PWB Online Banking. Images will continue to be available within the HOA Services Platform.
- If you currently access your eStatements outside the HOA Services Platform, you will need to re-enroll your accounts. First, your Administrator must entitle you for the accounts that you will have access to in Online Banking. You can then enroll in eStatements. Instructions for enrolling in eStatements can be found in the [User Guide](#).
- Archived eStatements and images outside the HOA Services Platform will not be immediately available. Once they are available, we will send a notification.
- All incoming return items will be charged back to the account of deposit unless special instructions are provided to HOA Client Services. You will no longer have the ability to decision incoming return items in Online Banking.

TRANSFERS

Any scheduled recurring and future dated internal account transfers will need to be resubmitted beginning October 12.

BILL PAYMENT PROCESSING AND LIMITS

- If you are currently enrolled in bill payment via MUFG Exchange, you must contact Client Services at 888.928.3936 for re-enrollment. Your current payees will not be migrated. You will need to add your payees once bill pay has been enabled for you.
- If using bill pay, the debit from your account will occur when the payee deposits the check.

Limits for check or electronic bill pay are:

- \$100,000 per transaction
- \$100,000 per day

POSITIVE PAY

- You will have until 1:00 p.m. PT to process your Check Positive Pay exceptions and until 3:00 p.m. PT to process ACH Positive Pay exceptions. The default return decision is applied if a decision is not made on an exception during this time frame.
- Outstanding issues for Check Positive Pay will be migrated to Online Banking.
- Payment authorizations for ACH Positive Pay will be migrated to Online Banking.

WIRE TRANSFERS

- Domestic and international USD wire transfers can be submitted up until 3:00 p.m. PT in Online Banking.
- All wire templates used in the last two years will migrate to Online Banking.
- Recurring or future-dated wire payments will need to be re-established in Online Banking beginning October 12.
- Approval requirements include one individual to input and a second individual to approve. Approvers must complete an authentication prior to executing an approval. Authentication can occur via text or call to the phone number listed in Online Banking.

ACH ORIGATION

- ACH origination files can be submitted until 5:00 p.m. PT in Online Banking. If you are currently submitting ACH files via HOA Online ACH (Digital Banking), you may continue to do so. The deadline for submission remains 1:00 p.m. PT.
- ACH templates from ACH on the Web will migrate to Online Banking.
- Any recurring ACH payments will need to be re-established in Online Banking beginning October 12.
- If you have recipients not saved in a template, the recipient information will not be migrated.
- Approval requirements include one individual to input and a second individual to approve. Approvers must complete an authentication prior to executing an approval. Authentication can occur via text or call to the phone number listed in Online Banking.

ADDITIONAL SECURITY

Additional security measures such as hard and soft tokens are available for use when approving wires and ACH. If you are interested in using a token, please contact PWB's Treasury Management Services at 888.709.2126, Monday - Friday, 5:00 a.m. PT to 5:00 p.m. PT.