SYNOVUS®

GATEWAY

Comprehensive
User Guide

Contents

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:

- Navigate Synovus Gateway
- View accounts and transactions
- Create and edit transactions
- Manage your settings

Audience

This document is intended for all Synovus Gateway 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.
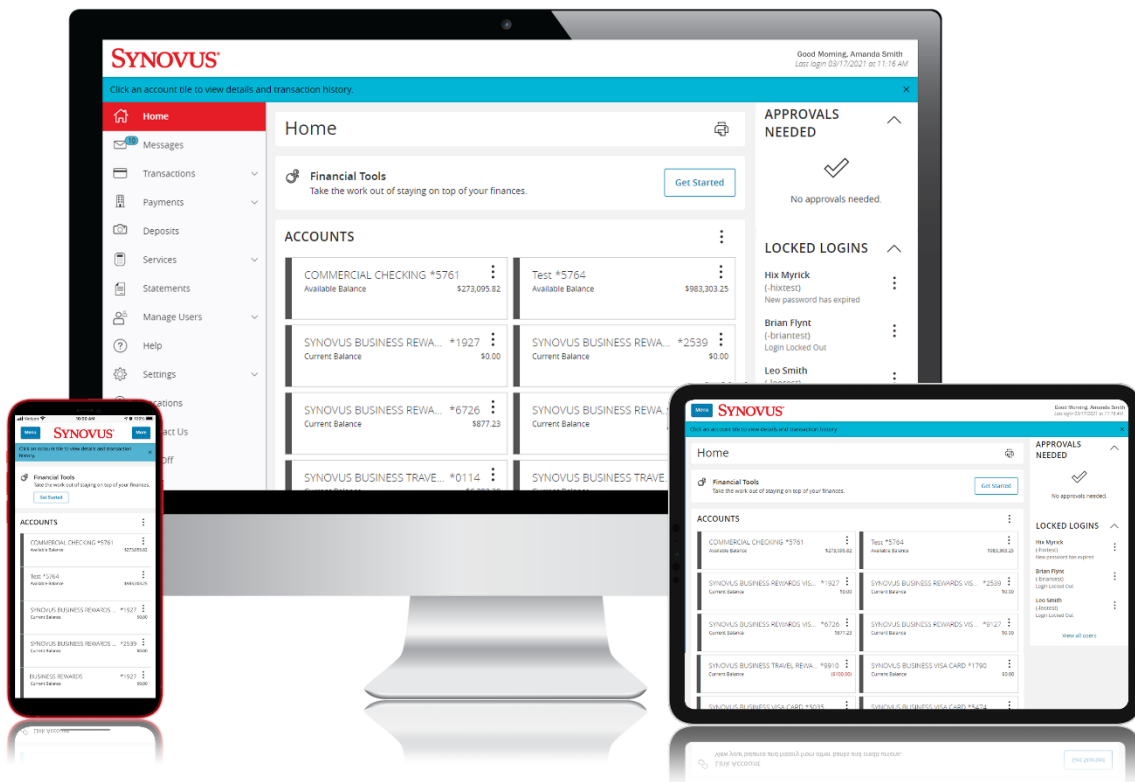
The online and mobile banking platform adjusts to the unique needs of each device, including screen size and other hardware differences. For example, on tablets and smartphones, the navigation menu is hidden by default. When you need it, you can tap the Menu button or swipe to display it. In addition, 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.

> Note: The Synovus Gateway Mobile App requires your mobile service provider's data and / or text plan. Message and data rates may apply.

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.

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. If they aren't enabled, certain features may appear in separate windows in your browseror 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.

Home

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.

Priority Accounts are your frequently used accounts. Priority Accounts display the default account name(s) or account nickname(s), the masked account number, and balance for the accounts you have selected as your favorite / most used accounts. You can also categorize accounts.

Favorite Reports that you need to look at regularly.

Approvals Needed approve transactions quickly.

Locked Logins unlock other employees who are unable to log into Synovus Gateway.

FX Rates view current foreign exchange rates.

Positive Pay allows you to quickly access exception decisions that require your attention.

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.

Name	Description
Home	Synovus Gateway landing page.
Messages	View and send secure messages.
Transactions	Transfer funds, pay a loan, view payments and transfers.
Payments	Access Bill Pay, ACH, and wires.
Deposits	Scan check images and make deposits remotely.
Reports	Gain business insight through comprehensive reporting.
Services	Stop payments, positive pay including reconciliation reports, and other services.
Statements	View electronic statements.
Manage Users	Administrative users only; create new users and modify existing users.
Help	Access help documentation.
Settings	Manage profile, set preferences.
Locations	Search for a Synovus branch or ATM.
Contact Us	Call Synovus Customer Care.
Log Off	End your online banking session.

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.

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.

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. You can prevent a message thread from expiring by marking it to 'never 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 tab 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.
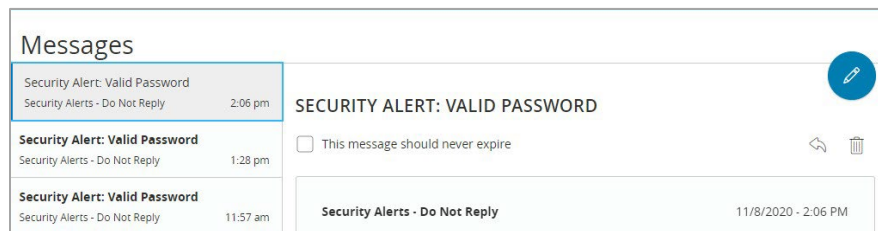
2. Click or tap the message that you want to read. The original message and all related replies appear.

> **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.
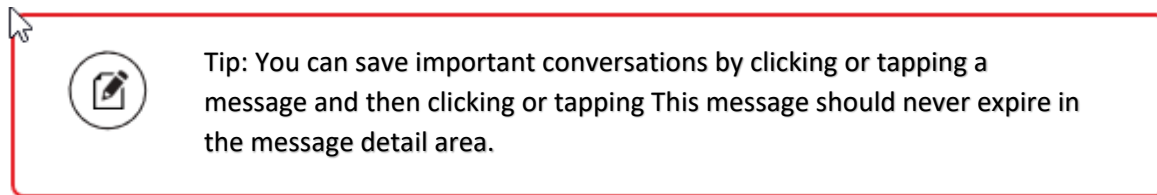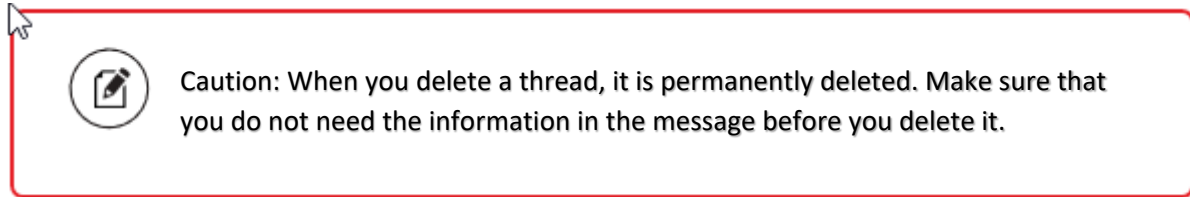
To delete messages:

1. In the navigation menu, click or tap Messages.
2. Select the message you wish to delete and click or tap the delete trashcan 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.

Priority Accounts

When your first log into Gateway, you have the option to set your favorite accounts or accounts most used as Priority Accounts.

Setting Priority Accounts

To set Priority Accounts:

1. On the Home page, click or tap View all accounts
2. Click or tap the star icon to the left of the account(s) you wish to set as priority accounts

Account information on the Home Page

Once you set your Priority Accounts, the following appears on the Home page for each account:

Name	Description
Account Name	The default name for the account or the custom nickname that you create in Settings.
Account Number	The masked account number. For your security, only the account name and last four of the number appear.
Balance	The balance and balance type for the account.

Account Grouping

You can use the Account Grouping feature to categorize accounts.

To create a new account group, enter agroup name, select the account(s) you wish to add, and click or tap Create group.

You can easily rename a group by clicking or tapping the three vertical dots to the right of the title, editing the name, and clicking or tapping Save group.

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:

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

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.
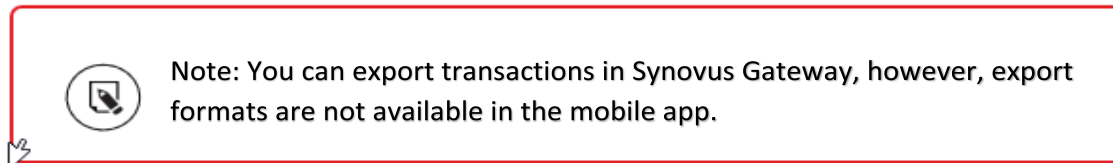
To export transactions from the Account Details view:

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.

To send a secure message to Customer Care about a transaction:

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. elect 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.
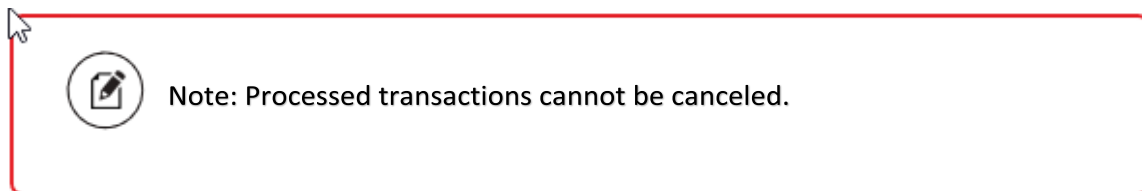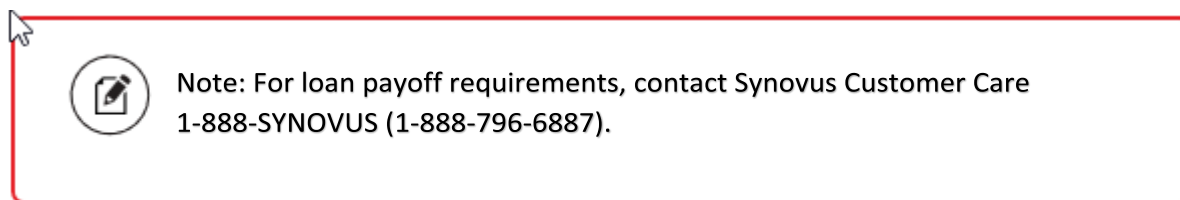
To cancel a transfer:

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).
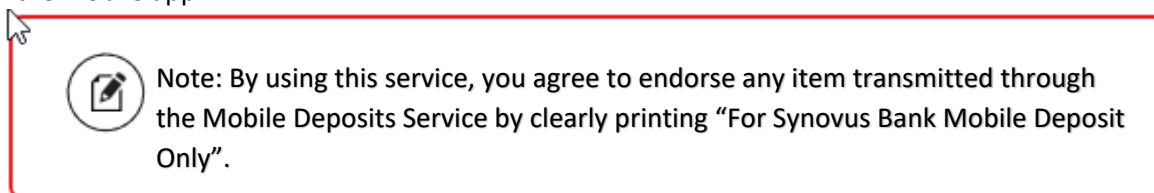
To make a loan payment:

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.

> ✏️ 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".

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.

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 Mobile Deposit.
5. 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 transactions created in Synovus Gateway. 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 recurringseries.

You can also see checks that have been deposited via Mobile Deposit on the Mobile Deposits 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:

- Transaction ID
- Recurring ID
- Created (date & time)
- Created By
- Authorized (date & time)
- Authorized By
- To Account
- From Account
- Description
- Amount
- Status
- Template Name

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.

> **Tip:** Click the column heading again to change the sort order between ascending and descending.

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:

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

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.

> Note: The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.

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 appearswhere 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.

CHAPTER 6: REPORTING

Reports

Synovus Gateway provides comprehensive reporting. Once a report is created, you can click or tap the three vertical dots to the right of the report to:

- View History: history of generated reports
- Run Now: generate the report
- Edit
- Copy: make a copy of the existing report
- Delete

Reports can also be marked as favorites so that they can be viewed and exported from the Favorite Reports widget on the Home page.

Creating reports

To create a report:

1. In the navigation menu, click or tap Reports.
2. Click or tap New report and then click or tap the desired Report.
3. Click or tap report privacy:
   - Private: Private reports are accessible only to the user who created the report.
   - Shared: Shared reports are accessible to other company users who are authorized to use Gateway.
4. Enter a Report Name.
5. Click or tap the desired Accounts. You can also click or tap Select All or Clear All to select or clear all accounts. You can also select specific Account Labels.
6. Click or tap when you want the report to run.
   a. On Demand
   b. Every Business Day
   c. Every Calendar Day
   d. Weekly
   e. Monthly
7. Click or tap cancel, Create and Run, or Create.
   a. Cancel: does not save the report and returns you to the previous page
   b. Create and Run: saves the report and generates it
   c. Create: saves the report

Available report types:

Name	Type	Information	Formats
Balance and Activity Statement	Previous Day(s)	Account Balance and Transaction Detail	PDF, CSV, BAI2
Cash Position	Previous Day(s)	Detailed Account Balance and Float Position	PDF, CSV, BAI2
ACH Activity	Previous Day(s)	ACH Transaction Detail	PDF, CSV
Checks Paid	Previous Day(s)	Paid Check Transaction Detail	PDF, CSV
ZBA Activity	Previous Day(s)	ZBA Transaction Detail	PDF, CSV
Wire Activity	Previous Day(s)	Interim Wire Transaction Detail of Current Business Day	PDF, CSV
Company Entitlements Report	Online Banking Activity	All company and user entitlements	PDF
ACH Online Originations	Online Banking Activity	All originated online banking ACH Transactions	PDF, CSV
Wire Online Originations	Online Banking Activity	All originated online banking Wire Transactions	PDF, CSV
Company Transaction	Online Banking Activity	All originated online banking transactions except ACH and Wire transactions, which are reported separately	PDF, CSV
User Activity Report	Online Banking Activity	Online Banking Activity of all Company Users	PDF
Balance and Activity Statement	Current Day	Account Balance and Transaction Detail	PDF, CSV, BAI2
ACH Activity	Current Day	ACH Transaction Detail	PDF, CSV
User Defined	Current Day, Previous Day(s)	Transaction detail for user-selected transaction types	PDF, CSV
Wire Activity	Current Day	Interim Wire Transaction Detail of Current Business Day	PDF, CSV

CHAPTER 7: ADDITIONAL SERVICES

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 request can initiate them. This is only for paper checks. To stop an automatic withdrawal, contact Synovus Customer Care 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.
6. When prompted, click or tap Approve to authorize the cancellation.
7. Click or tap Okay to return to the Stop Payment page.

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

Chapter 8: 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.

Creating an alert

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.

Alert Type	Description
Account	Notifies you when the balance in one of your accounts drop below or rises above a specified threshold.
History	Notifies you when a transaction post against one of your accounts.
Online Transaction	Notifies you when a transaction created in Synovus Gateway has changed status e.g. a Stop Payment has been cancelled.
Reminder	Reminds you of a specific date or event.
Security	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.

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 New Alert.
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 an alert

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 group and sort accounts as they are displayed on the Home page. You can also select up to two balance types you would like 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. Entire 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.

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