

IntraFi ICS Depositor Control Panel

User Guide

Deposit placement through ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount (“SMDIA”) at any one destination bank, a depositor’s balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi, ICS, and CDARS are registered service marks, and the IntraFi hexagon and IntraFi logo are service marks, of IntraFi Network LLC.

Depositor Control Panel

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DCP Overview

The Depositor Control Panel (DCP), located at <https://www.depositorcontrol.com>, is a secure website specially created for Network Deposit customers to monitor funds placements and check balances.

The DCP enables customers to, among other things:

- Check current MMDA or DDA balances.
- View a list of Destination Institutions where their funds could be placed.
- Review daily proposed fund placements.
- Monitor monthly Program Withdrawals (savings option only).
- View a 45-day transaction history.
- Statements are available for review and download on the first business of each month.

Additional features of the DCP include:

- Account Access for Additional Authorized Users – A single depositor may provide multiple individuals with access to log in and to view accounts, each using a unique username and password.
- Customer may request multiple account be linked for full account access with one login event

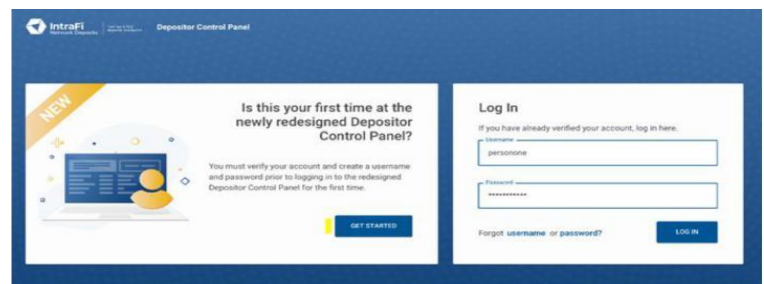
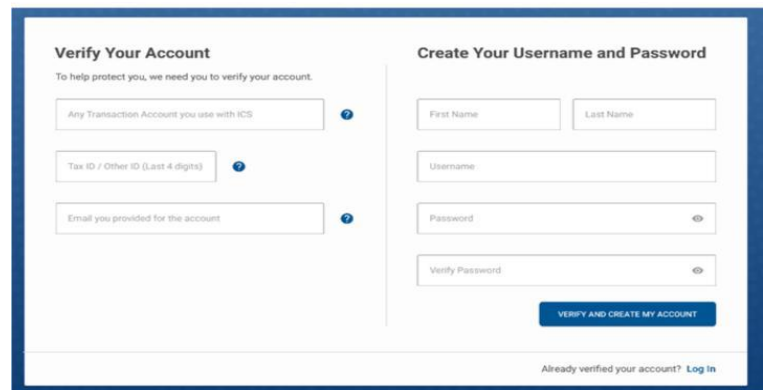
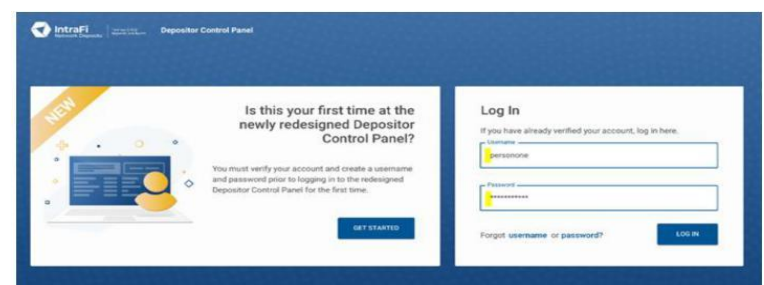
DCP Navigation

Enrollment

How to Access and Enroll in the Depositor Control Panel

The DCP is available at www.depositorcontrol.com.

1. If you are creating a new DCP account, click “GET STARTED.”
 2. Enter the applicable information to verify the account, including
 - any transaction account number associated with your Network Deposits account(s)
 - last four digits of your tax ID, and
 - email address associated with the account.
- IMPORTANT:** The email address is case sensitive and must be entered exactly as email address provided on the setup documentation.
3. Create a new username and password, then click “VERIFY AND CREATE MY ACCOUNT.”
 - You will receive a verification email from no-reply@depositorcontrol.com. If you do not receive the email, please check your spam folder.
 4. Once you click the verification link in the email, you will be taken back to the login screen to enter your username and password.

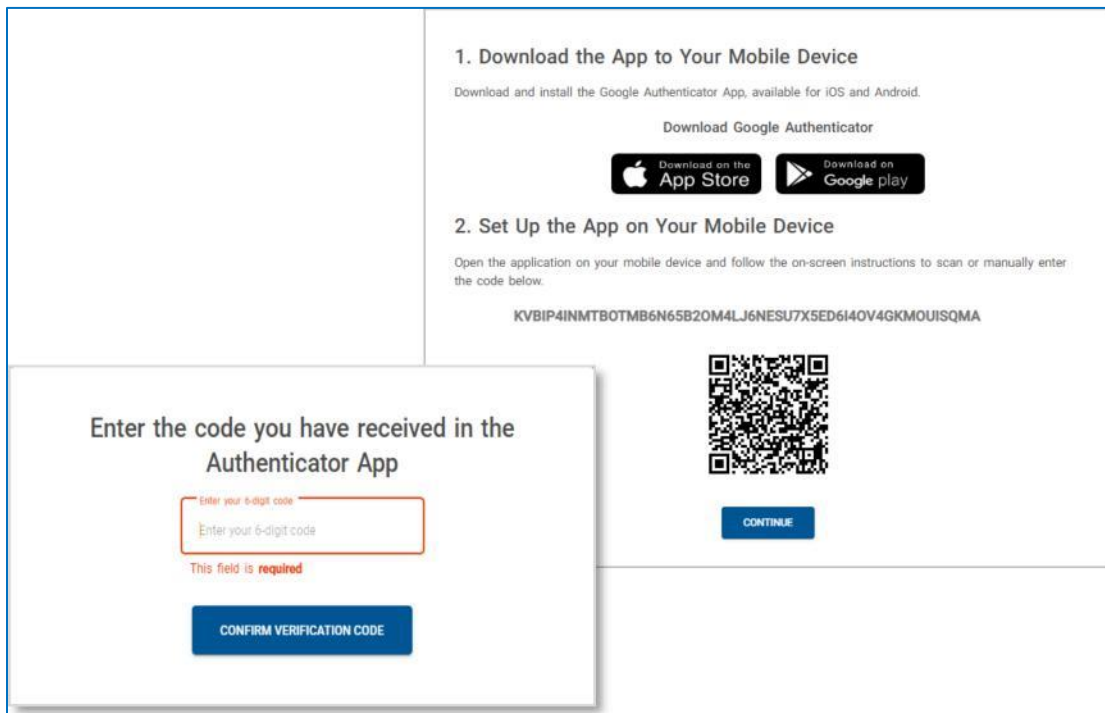
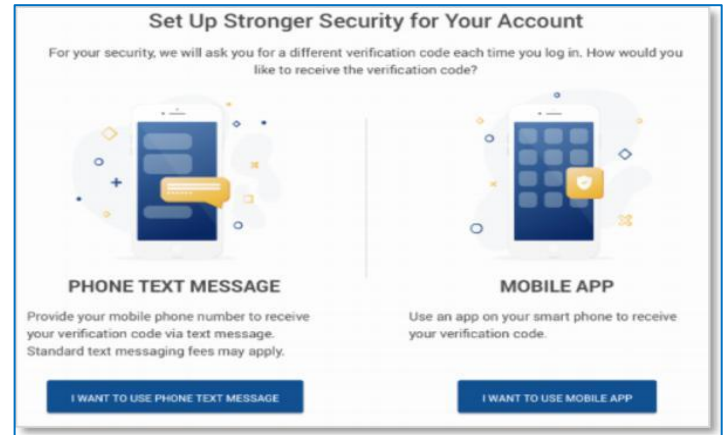




Multi Factor Authentication

You must opt in to use a 6-digit, second-factor authentication code every time you log in to the DCP.

The first time you log in, you must select one of the following options for second factor authentication:

1. Mobile phone SMS text message
2. Mobile app via Google Authenticator on your smartphone
 - If you select the Mobile App option, you will be prompted to download Google Authenticator from your App Store.
 - Open the app to begin the setup process. You will be given the option to scan the barcode or enter the code manually, as pictured. The App will need access to your phone camera to upload the barcode.
 - Once you have set up Google Authenticator, you can use the app to obtain a 6-digit verification code that you can use when you log in to the DCP.



Accounts

- DCP home page displays a list of your accounts for which funds have been placed.
- Information displayed includes the ICS transaction account number, total principal balance, and accrued interest.

The screenshot displays the Depositor Control Panel interface. At the top, it shows the 'Depositor Control Panel' and 'SampleBank' logos, along with 'ACTIONS' and 'USER NAME' dropdown menus. The main content area features a welcome message and two summary cards: 'Total Accrued Interest' at \$1,101,888.40 and 'Total Principal Balance' at \$51,425,600.25. Below this is an 'Accounts List' section with a search bar and a 'Sort by Account Title' dropdown. The list contains five account cards, each showing account details and financial data.

Account Title	Account Type	Accrued Interest	Principal Balance
Account Title 1 - 8438	Sample Corp +1more	\$191,904.75	\$10,100,250.00
Account Title 2 - 5643	Sample Corp +1more	\$211,372.15	\$11,124,850.25
Account Title 3 - 1235	Sample Corp +1more	\$296,105.25	\$14,100,250.00
Account title 4 - 1234	Sample Corp CDARS	\$110.61	\$100,100,250,000.00
Account title 5 - 1234	Sample Corp CDARS	\$110.61	\$100,100,250,000.00

Balances

- When you click on a specific ICS account, the Balances page displays the name of each Destination Institution at which your funds have been placed.
- Displayed information includes the principal balance and accrued interest at each Destination Institution.
- The principal balance amount does not include funds in your transaction account at Eastern Bank.
- Up to 45 days of placement history may be viewed.

Depositor Control Panel | Sample Bank

← Back to Accounts

Deposit Account Title [View Another Account](#) [Share Access](#) [Download Documents](#)

Institution Transaction Account No.	Account Type	Principal Balance	Accrued Interest	Interest Rate
*****7373	Savings	\$175,529.37	\$34.62	0.45% History

BALANCES | ACCOUNT HISTORY | DEPOSITOR PLACEMENT REVIEW

BALANCE ON

Placement information is updated daily by 5:00 PM ET each business day. Information reflects transactions placed prior to the cut-off time for settlement that business day.

[Export](#)

Destination Institution ↑	City, State	Transit Routing Number	FDIC Cert	Principal Balance	Accrued Interest
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History

- This page shows all ICS account transactions over the last 45 days, as of the last completed settlement date.
- Account History will include deposits, withdrawals, liquidations, interest capitalizations, and interest paid.
- When viewing a savings option account, a Program Withdrawal counter is situated in the upper right corner, above the navigation bar of the DCP.

CURRENT BALANCES		ACCOUNT HISTORY		DEPOSITOR PLACEMENT REVIEW	
ACCOUNT HISTORY			BALANCE & INTEREST RATE HISTORY		
Filter...					
Date →	Account Activity	Amount		Balance	
	Withdrawal	-\$631.24		\$3,000,631.24	
	Withdrawal	-\$2,000,000.00		\$3,000,000.00	
	Deposit	\$1,500,000.00		\$5,000,000.00	

Where Can My Funds Be Placed?

- This page shows a list of Destination Institutions at which funds can be placed, and a list of Excluded Institutions at which your funds will not be placed.
- You should exclude any institutions where deposits have been made other than through ICS.

Exclusions entered before 2:30 pm ET will be applied to ICS accounts the same day.

Exclusions entered after 2:30 pm ET will be applied to ICS accounts the next business day.

- To manage exclusions, customers can click on Actions > Where Can My Funds Be Placed > Exclude Institutions.

Depositor Placement Review

- Depositor Placement Review (DPR) allows you to review proposed placements of funds and reject placement if necessary.
- DPR is available each business day from 3:00 PM to 3:15 PM ET.
- The Proposed Placement List includes the principal balance (but not accrued unpaid interest) proposed to be placed at each Destination Institution.
- During DPR, you can click the “Approve Proposed Placements” button or can check one (or more) of the boxes in the grid to reject an institution.
- If placements are rejected, your funds will be placed in accordance with the Proposed Placement List.

DESTINATION INSTITUTIONS
EXCLUDED INSTITUTIONS (4)
ICS DEPOSITOR PLACEMENT REVIEW

Select an ICS account to view today's placements

Account

Account Title 1 - *****4234

▲ If you reject a proposed placement at a Destination Institution, the Destination Institution will be added to your list of exclusions, and your funds will not be placed at that Destination Institution.

● Depositor Placement Review is available from 3:00 PM ET to 3:15 PM ET business days.

Depositor Placement Review allows you on each business day to review the proposed placements of your funds for that day. The Proposed Placement List is a list of the Destination Institutions at which your funds are intended to be placed. It also includes the principal balance to be placed at each. The amount of unpaid accrued interest is not shown.

The steps for the review process are as follows:

1. Proposed Placements - Review your Proposed Placement List. If you review the proposed placements and do not reject any of them, your funds will be placed in accordance with the Proposed Placement List. If you reject one or more Destination Institutions, you are approving the placement of your funds at Destination Institutions that you do not reject, and you will be directed to step 2.

2. Alternate Placements - In step 2, which occurs only if you have rejected one or more Destination Institutions in step 1, you are presented with a list of alternate Destination Institutions (the Alternate Placement List). If you do not reject any of the Destination Institutions on the Alternate Placement List, you are approving the placement of your funds at any of the Destination Institutions on the Alternate Placement List. If you reject any one or more Destination Institutions on the Alternate Placement List, you are approving the placement of your funds at Destination Institutions that you do not reject. Your funds may be placed at any combination of Destination Institutions that you do not reject. You may view the result of today's placements on the Balances page after 5:00 PM ET.

REVIEW PLACEMENTS

Sharing Access

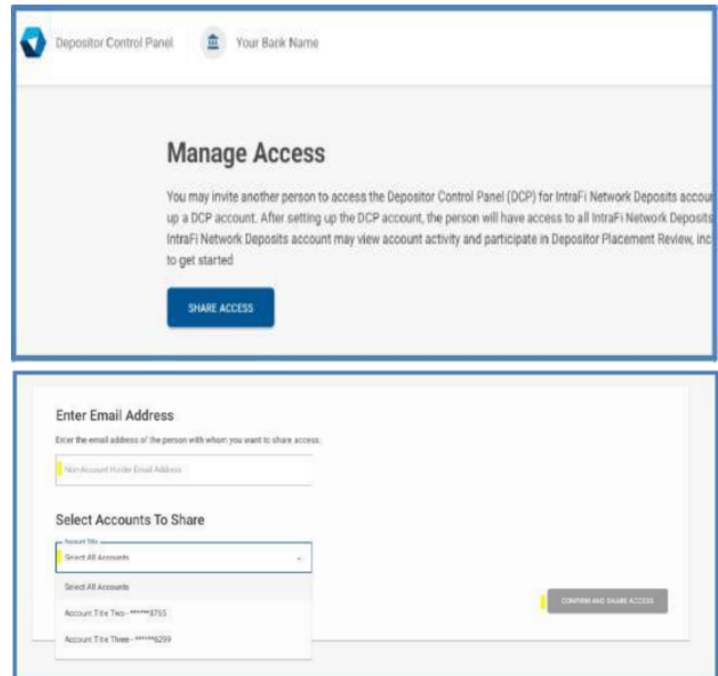
You can authorize multiple individuals to access your IntraFi Network Deposits account(s) in the DCP. Each person you authorize to access account(s) will create his or her own unique username and password. Authorized individuals may view account activity and participate in Depositor Placement Review, including rejection of proposed placements.

You can invite others to view and manage your account in two ways:

1. On the main DCP home page, click on the Profile tab, located in the upper right-hand corner, and choose “Manage Account Access” from the drop-down menu. Then click on “Share Access.”
2. Alternatively, from within an account page, you can click on the “Share Account Access” link in the upper right-hand corner.

To complete the sharing access process

1. Enter the email address (use lower case) for the person to whom you want to grant access
2. Choose the account(s) you would like to share from the drop-down box
3. Click on “Confirm and Share Access.”



The image shows two screenshots of the IntraFi Depositor Control Panel (DCP) interface. The top screenshot is the 'Manage Access' page, which includes a header with the IntraFi logo, 'Depositor Control Panel', and 'Your Bank Name'. The main heading is 'Manage Access', followed by a paragraph explaining that users can invite others to access the DCP. A blue 'SHARE ACCESS' button is visible at the bottom. The bottom screenshot shows a form titled 'Enter Email Address' with a text input field and a 'CONFIRM AND SHARE ACCESS' button. Below this is a 'Select Accounts To Share' section with a dropdown menu currently set to 'Select All Accounts'. A list of accounts is shown below the dropdown, including 'Account Title Two *****2755' and 'Account Title Three *****6299'.

Please note: The contact with whom you share access will receive an email, and he or she will create a username and password for access to the DCP.

You will receive a confirmation that shared access has been successful once you submit the invitation. You can remove access at any time by clicking on the “Remove Access” link.

Accessing Statements

Statements may be viewed and downloaded directly from the Depositor Control Panel.

Account statements are available on the first business day of each month. Online retention of statements is 13 rolling months.

To access electronic versions of your monthly ICS statements:

1. Log in to the DCP,
2. Click on the Statements link located on the home page
3. Select the year, depositor account and account number from the dropdown sections
4. View on screen or **Select** to download the statement
5. Repeat for multiple accounts

[← Back to Accounts](#)

Statements and Documents

STATEMENTS TAX DOCUMENTS

You can view up to seven years of statements below. First, select the year, depositor name, and account. Then click on the download link for the document you want to view.

Select a Year, a Depositor, and an Account

Year: Depositor: Account: [?](#)

Bikes Inc - 7265
ICS - Demand (DDA)

Statements	
Date	Download (PDF)
No statements available	