



COMMERCIAL ADVANTAGE

# Commercial Loan Draw Quick Reference Guide

Published 03/18/2024

Member FDIC



Learn more about Commercial Loan Draws in Commercial Advantage.

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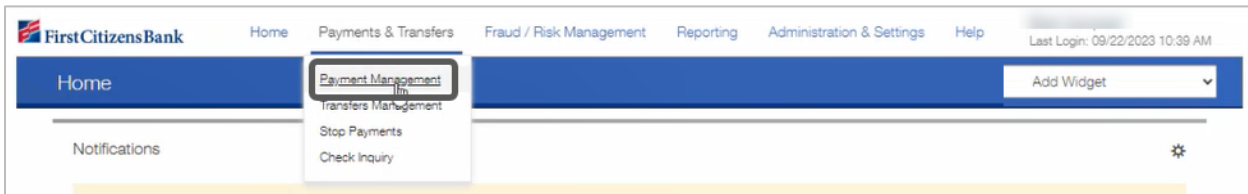
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## Overview

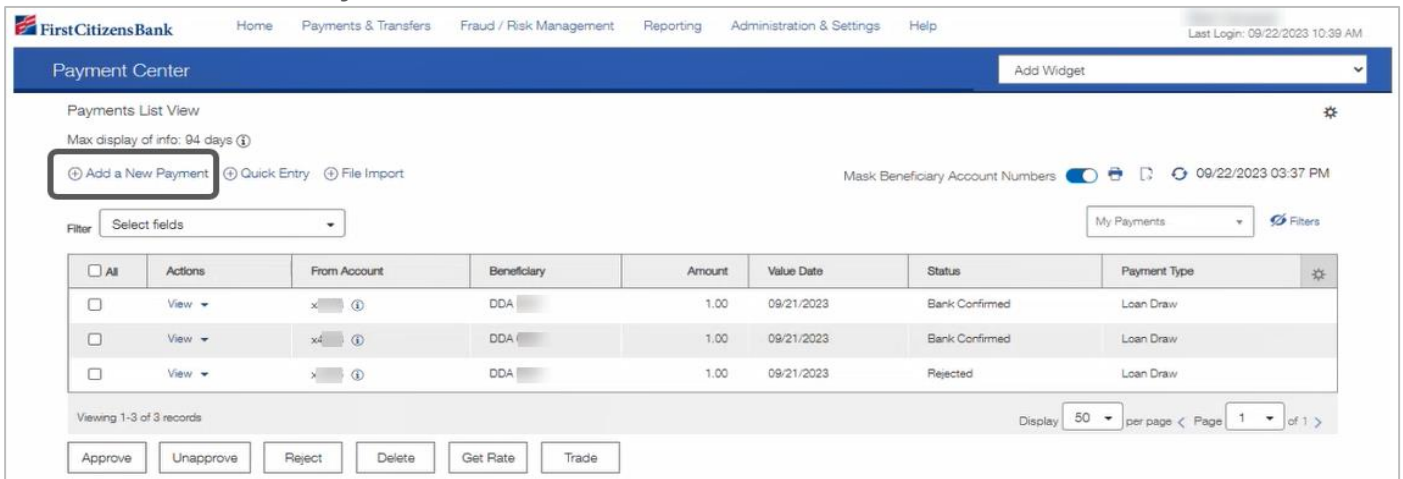
The Commercial Loan Draw feature equips clients with the ability to make a draw from an eligible business account within the Commercial Advantage platform.

## How to Make a Commercial Loan Draw

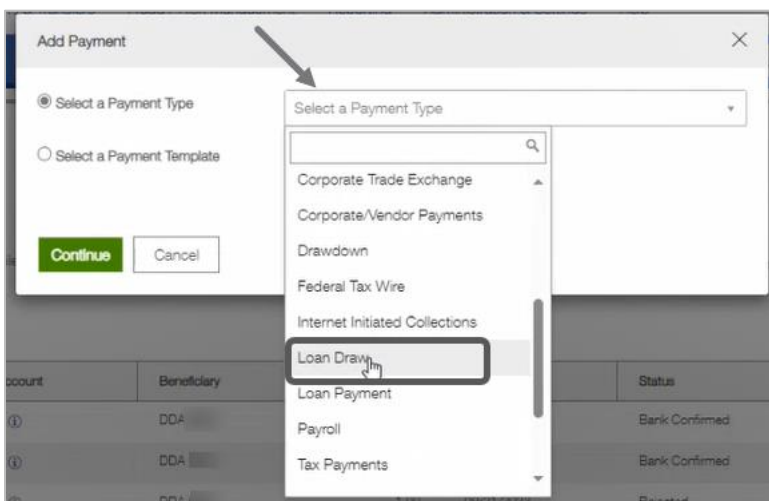
From the home page, select the **Payment Management** option under **Payments & Transfers**.



Select **Add a New Payment**.

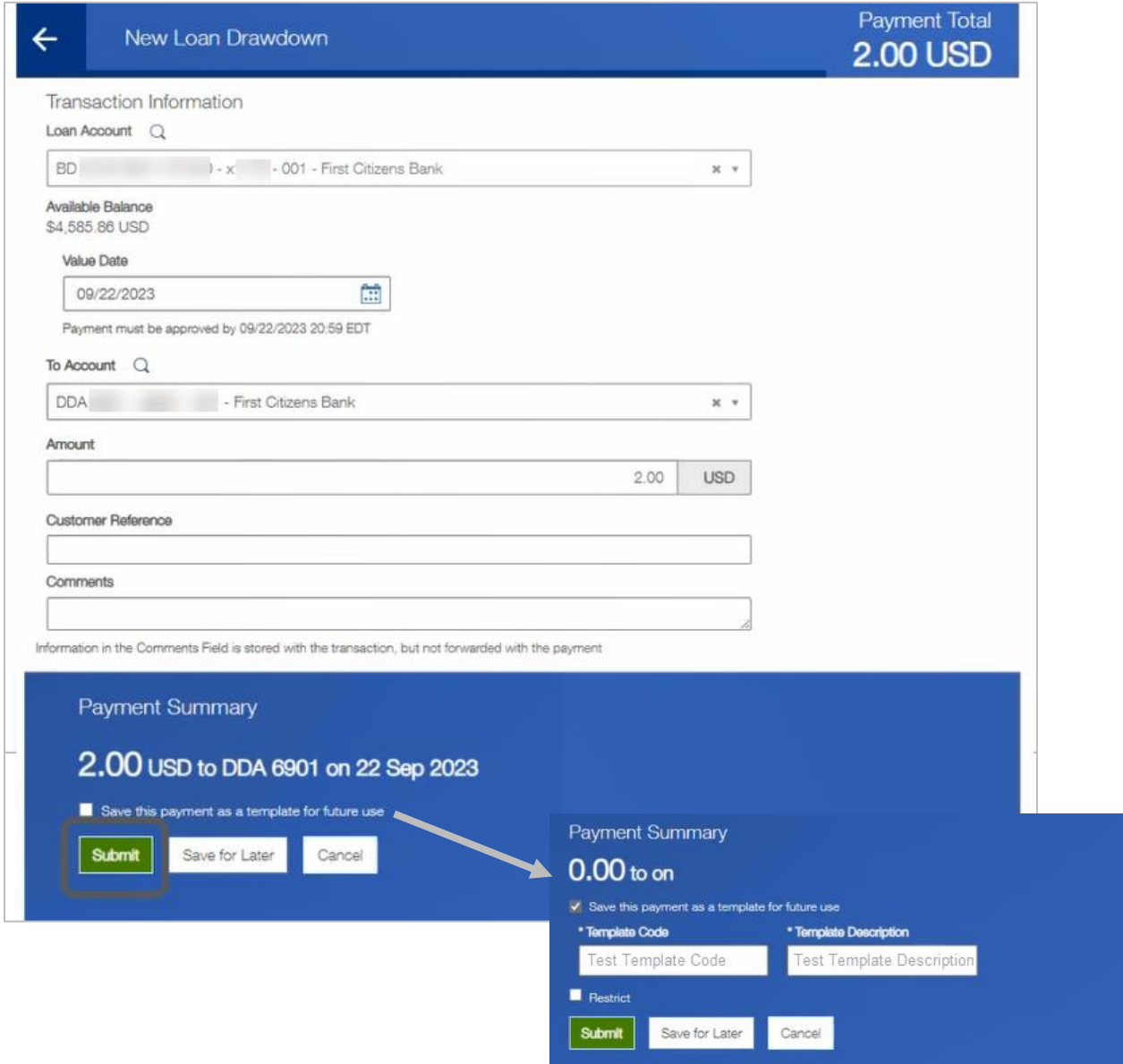


Click on the **Select a Payment Type** drop-down box to locate and select **Loan Draw** option. Select the **Continue** button.



Complete the required fields, then select **Submit**.

**Note:** You can check the **Save this payment as a template for future use** box to add this payment as a template.



The screenshot shows the 'New Loan Drawdown' form. At the top right, it displays 'Payment Total 2.00 USD'. The form includes fields for 'Loan Account' (BD [redacted] - x [redacted] - 001 - First Citizens Bank), 'Available Balance' (\$4,585.86 USD), 'Value Date' (09/22/2023), 'To Account' (DDA [redacted] - First Citizens Bank), 'Amount' (2.00 USD), 'Customer Reference', and 'Comments'. A 'Payment Summary' overlay is shown at the bottom, displaying '2.00 USD to DDA 6901 on 22 Sep 2023'. The overlay has a checkbox for 'Save this payment as a template for future use' which is checked. Below this are 'Submit', 'Save for Later', and 'Cancel' buttons. A second, smaller 'Payment Summary' overlay is shown to the right, displaying '0.00 to on' and 'Save this payment as a template for future use' (checked), with fields for 'Template Code' (Test Template Code) and 'Template Description' (Test Template Description), and 'Restrict' checkbox. It also has 'Submit', 'Save for Later', and 'Cancel' buttons. An arrow points from the 'Submit' button in the first overlay to the second overlay.

A success message will display.



The screenshot shows the 'Payments List View' interface. A success message is displayed: 'Success: Payment Auto Approved'. The message includes the following details: ID: 1574, To: DDA [redacted], From: BD [redacted], Note Number, Amount: 2.00 USD, Value Date: 09/22/2023, and Payment Type: Loan Draw. There are 'Details' and 'Close' buttons next to the message.

You can view the submitted loan draw and its status by either refreshing the page or by navigating to **Payment Management** under the **Payments & Transfers** tab.

Payment Center Add Widget

Payments List View ⚙️

Max display of info: 94 days ⓘ

⊕ Add a New Payment   ⊕ Quick Entry   ⊕ File Import   Mask Beneficiary Account Numbers  09/22/2023 03:39 PM

Filter  My Payments   Filters

<input type="checkbox"/> All	Actions	From Account	Beneficiary	Amount	Value Date	Status	Payment Type
<input type="checkbox"/>	View ▾	x1234 ⓘ	DDA	2.00	09/22/2023	Bank Confirmed	Loan Draw
<input type="checkbox"/>	View ▾	x1234 ⓘ	DDA	1.00	09/21/2023	Bank Confirmed	Loan Draw
<input type="checkbox"/>	View ▾	x1234 ⓘ	DDA	1.00	09/21/2023	Bank Confirmed	Loan Draw
<input type="checkbox"/>	View ▾	x1234 ⓘ	DDA	1.00	09/21/2023	Rejected	Loan Draw

Viewing 1-4 of 4 records Display 50 per page < Page 1 of 1 >

Approve   Unapprove   Reject   Delete   Get Rate   Trade

**Note:** You may notice, when transferring funds from your Line of Credit (LOC) to your linked DDA, two transactions will appear in your Current Day Reporting. This is just a display issue and does not affect the transaction or your account balances. We are working on a resolution, so the transaction will only appear once as intended.

First Citizens Bank   Home   Payments & Transfers   Reporting   Administration & Settings   Help   Last Login: 11/13/2023 12:20 PM

← linked DDA TestAcct1234 - x1234 - USD

Balances as of 11/13/2023 15:12:03   View Another Account

Transactions As Of 11/13/2023 15:12:03   x1234 - linked DDA TestAcct1234 - USD

11/13/2023 03:12 PM

Filter  All Transactions   Filters

<input type="checkbox"/> All	Post Date	Transaction Description	Transaction Detail	Customer Reference	Debit/Credit	Amount
<input type="checkbox"/>	11/13/2023	BOOK TRANSFER CREDIT	FCB FUNDS TRANSFER FROM X1234	FROM TestAcct1234	Credit	3.75
<input type="checkbox"/>	11/13/2023	BOOK TRANSFER DEBIT	FCB ADVANCE FROM LOC X1234	TO TestAcct1234	Debit	-3.75

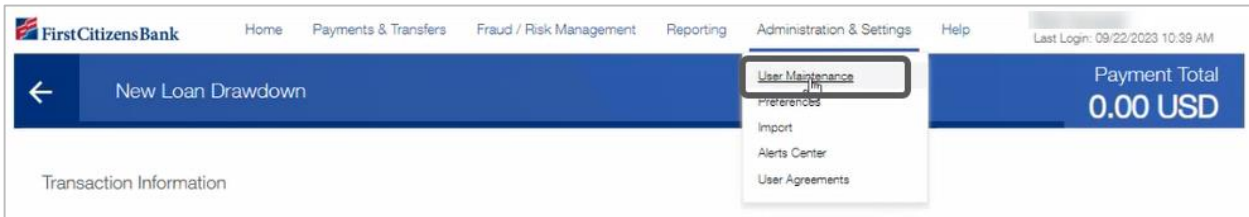
Viewing 1-2 of 2 records Display 10 per page < Page 1 of 1 >

Cancel

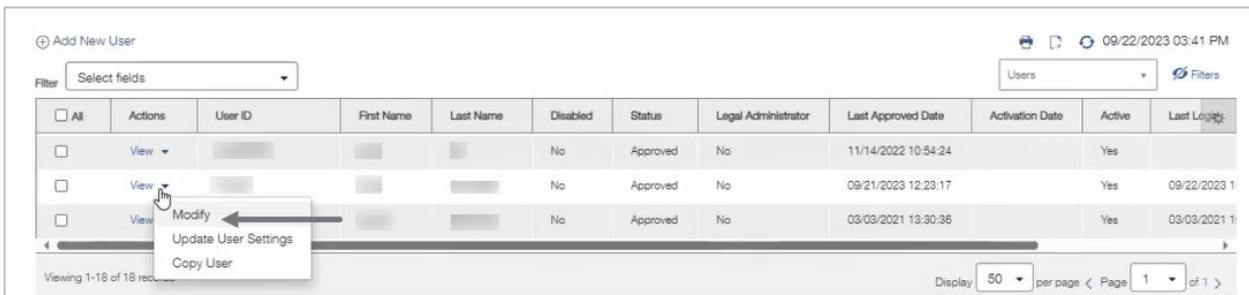
## Loan Draw Amount Limits

Daily Limits can be set at the user level. If the company, account, and/or user don't have any daily or transaction limits set for loan draw, then it will allow the user to draw up to the loan amount. For example, if they have an available balance of \$50,000, and there are no limits in place, they can draw the \$50,000.

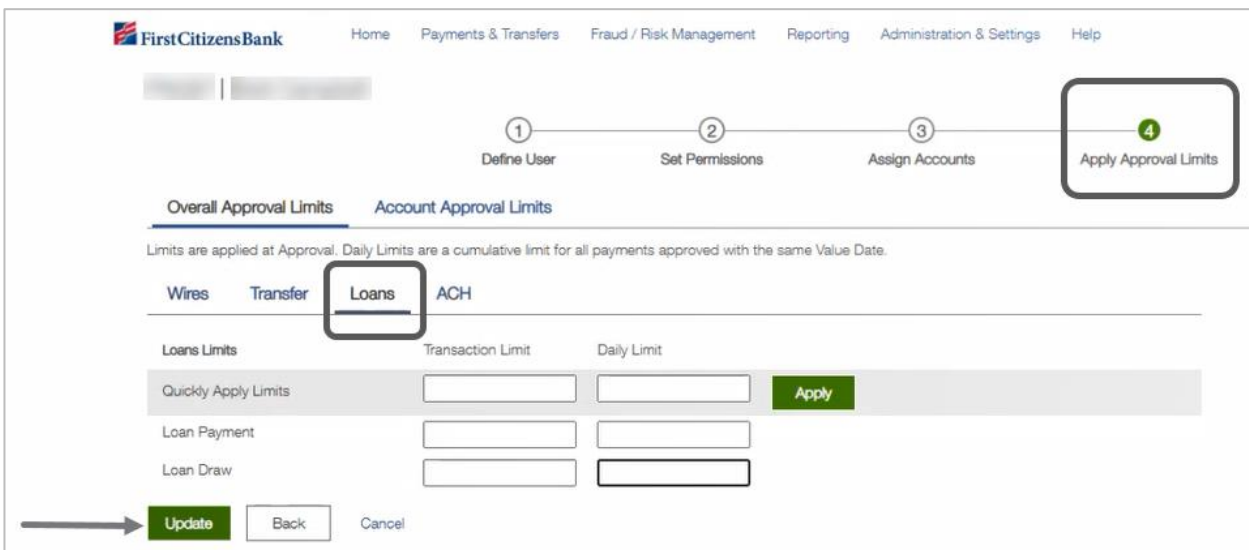
From the home page, select **User Maintenance** under **Administration & Settings**.



Identify the user to set limits for. Select the caret next to **View** under the **Actions** column, then select **Modify**.

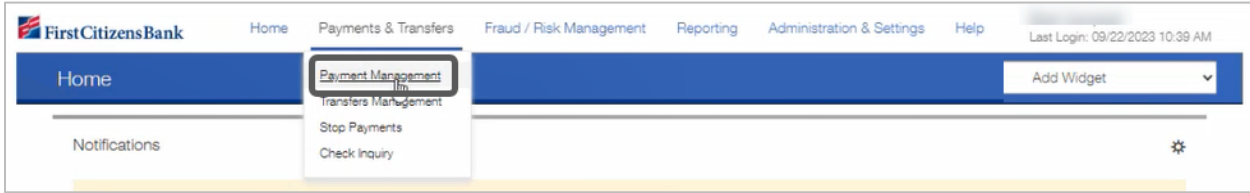


In the **Apply Approval Limits** section, select **Loans**, enter the limits, then select **Update**.

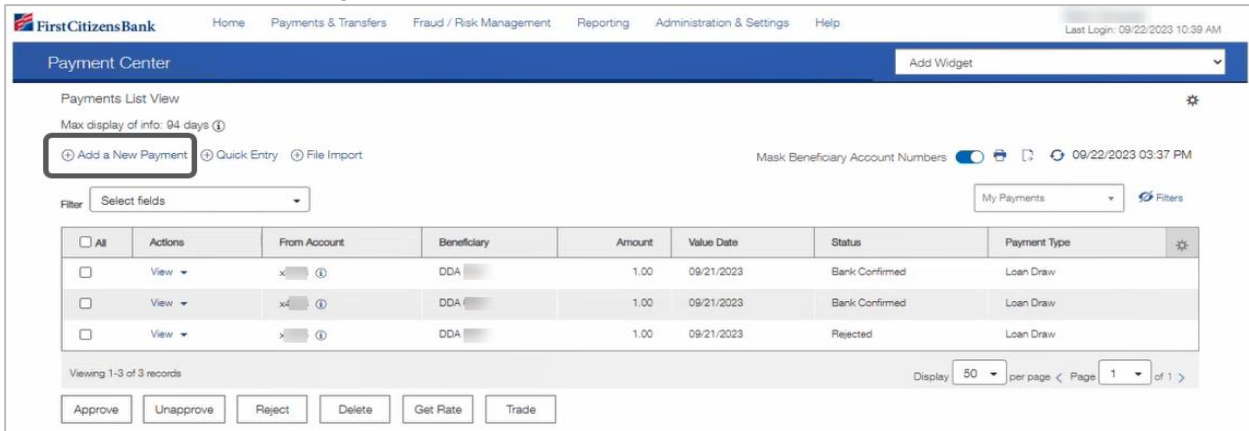


## How to Make a Line of Credit Draw

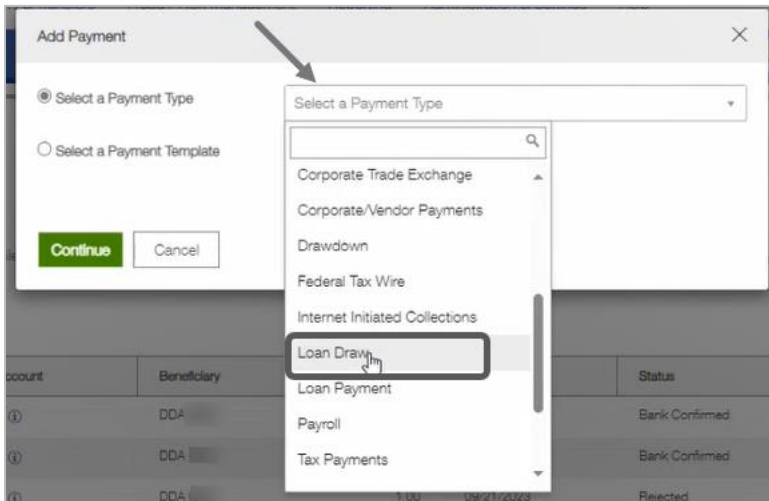
From the home page, select the **Payment Management** option under **Payments & Transfers**.



Select **Add a New Payment**.



Click on the **Select a Payment Type** drop-down box to locate and select **Loan Draw** option. Select the **Continue** button.



Complete the required fields, then select **Submit**.

Loan Account  - First Citizens Bank

Available Balance  
\$60,213.69 USD

Value Date

Payment must be approved by 09/22/2023 20:59 EDT

To Account  - First Citizens Bank

Amount  
 USD

Customer Reference

Comments

Information in the Comments Field is stored with the transaction, but not forwarded with the payment

Payment Summary

**2.00 USD to DDA 6901 on 22 Sep 2023**

Save this payment as a template for future use

A success message will display. You can view the submitted loan draw and its status below the success message.

Payments List View

✓ Success: Payment Auto Approved Details

ID: 1578  
 To: DDA  
 From: CE Linked -  
 Note Number:  
 Amount: 2.00 USD  
 Value Date: 09/22/2023  
 Payment Type: Loan Draw

Max display of info: 04 days

Mask Beneficiary Account Numbers  09/22/2023 03:44 PM

Filter:

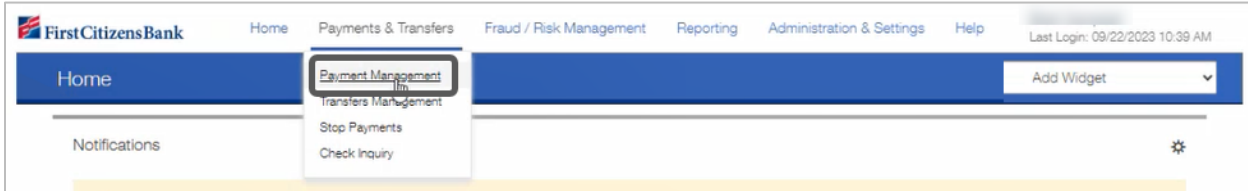
<input type="checkbox"/> All	Actions	From Account	Beneficiary	Amount	Value Date	Status	Payment Type
<input type="checkbox"/>	<input type="button" value="View"/>	<input type="text"/>	DDA	2.00	09/22/2023	Bank Confirmed	Loan Draw
<input type="checkbox"/>	<input type="button" value="View"/>	<input type="text"/>	DDA	2.00	09/22/2023	Bank Confirmed	Loan Draw
<input type="checkbox"/>	<input type="button" value="View"/>	<input type="text"/>	DDA	1.00	09/21/2023	Bank Confirmed	Loan Draw
<input type="checkbox"/>	<input type="button" value="View"/>	<input type="text"/>	DDA	1.00	09/21/2023	Bank Confirmed	Loan Draw
<input type="checkbox"/>	<input type="button" value="View"/>	<input type="text"/>	DDA	1.00	09/21/2023	Rejected	Loan Draw

Viewing 1-5 of 5 records Display 50 per page Page 1 of 1

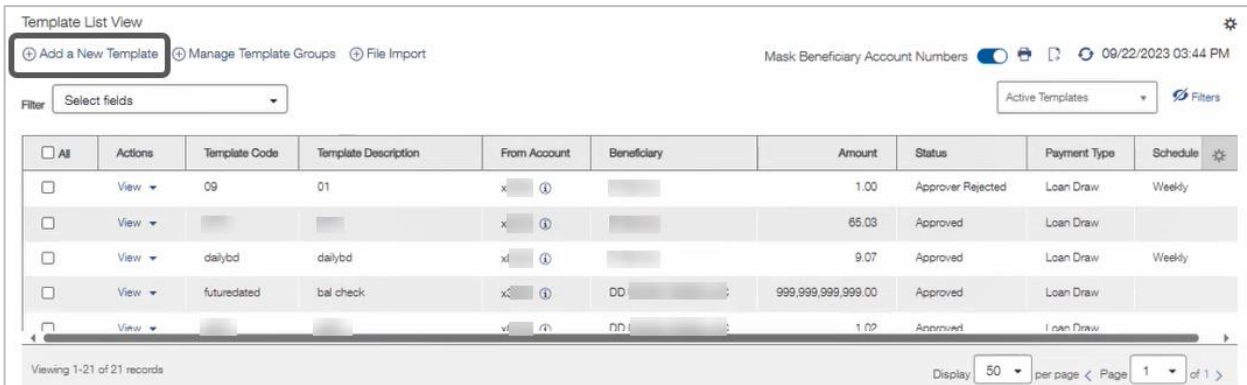


## Create a Loan Draw Template

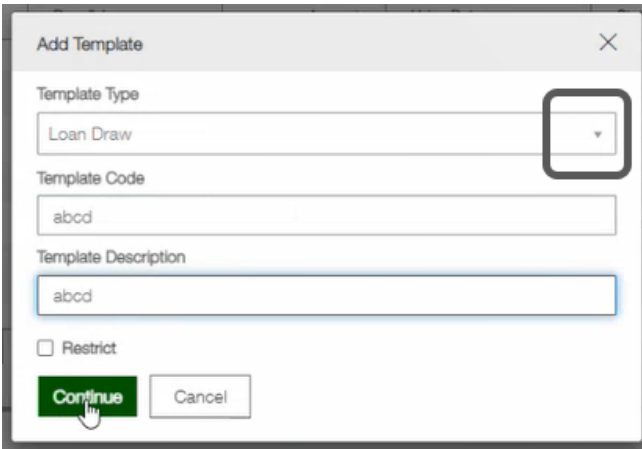
From the home page, select the **Payment Management** option under **Payments & Transfers**.



Scroll down to the **Template List View** section, then select **Add a New Template** link.



Select **Loan Draw** from the **Template Type** drop-down, enter **Template Code** and **Template Description**, then select **Continue**.



Complete the required fields, then select the **Save** button.

First Citizens Bank | Home | Payments & Transfers | Fraud / Risk Management | Reporting | Administration & Settings | Help | Last Login: 09/22/2023 10:39 AM

← Create Template - Loan Drawdown | Payment Total 1.00

Template Information

- \* Template Code: abcd
- \* Template Description: abcd
- Restrict

Transaction Information

Loan Account: BD - First Citizens Bank

To Account: DDA - First Citizens Bank

Amount: 1.00 USD

Customer Reference: [Empty]

Comments: [Empty]

Information in the Comments Field is stored with the transaction, but not forwarded with the payment

Make Recurring

Payment Summary

1.00 USD to DDA 6901

Save Cancel

A success message will display. The entered template and the status will also be displayed below the success message.

Template List View

✓ Success. Template Auto Approved

Template Code: abcd  
To: DDA  
From: BD  
Note Number:  
Amount: 1.00 USD  
Payment Type: Loan Draw

Add a New Template | 
  Manage Template Groups | 
  File Import

Mask Beneficiary Account Numbers  | 09/22/2023 03:47 PM

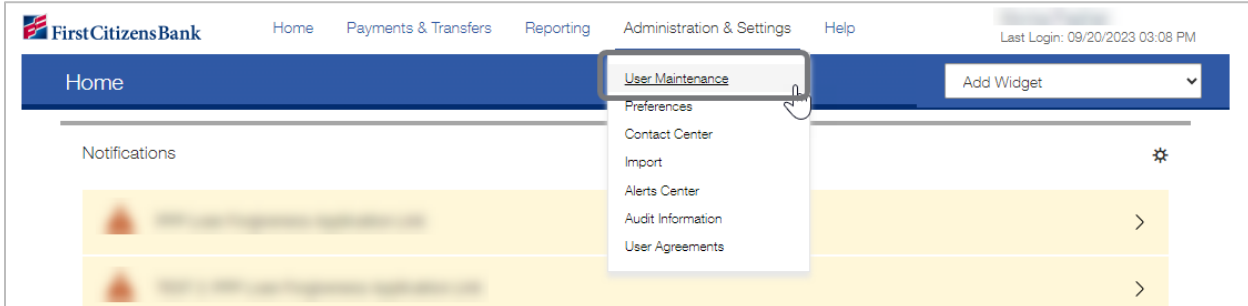
Filter: Select fields | Active Templates | Filters

<input type="checkbox"/> All	Actions	Template Code	Template Description	From Account	Beneficiary	Amount	Status	Payment Type	Schedule
<input type="checkbox"/>	View	abcd	abcd	xx	DDA	1.00	Approved	Loan Draw	

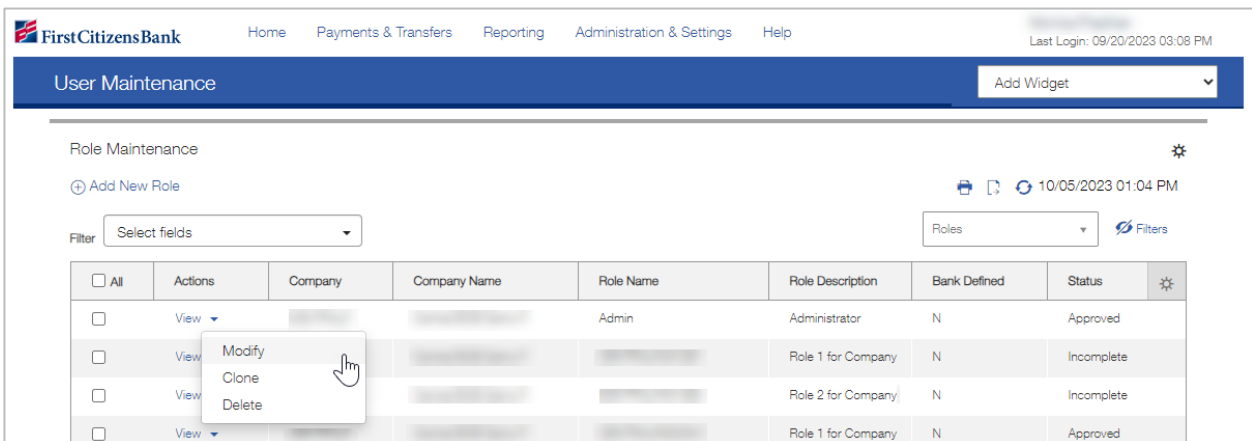
## How to Entitle Admins / Users

Admins can entitle their users using the following steps.

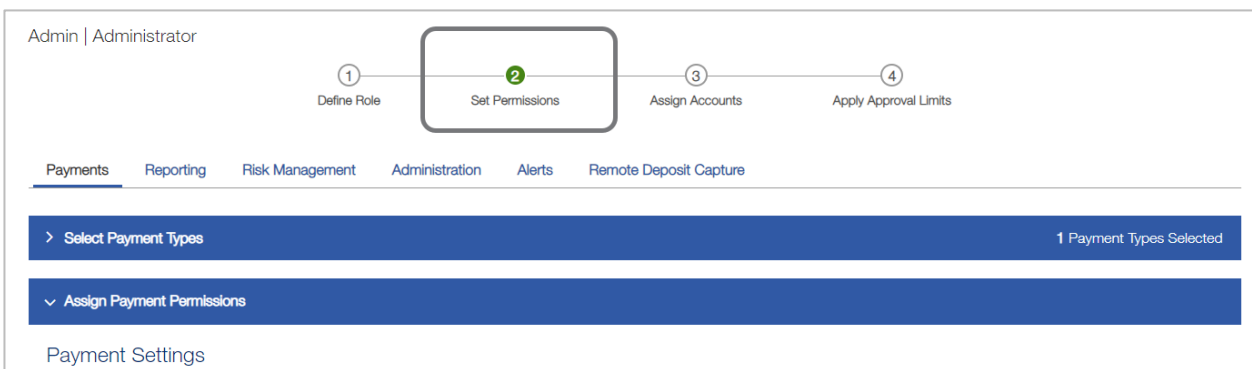
From the home page, select the **User Maintenance** option under **Administration & Settings**.



Locate the user, select the drop-down caret next to **View** under the **Actions** column. Then select **Modify**.



Select **Set Permissions** button.



Select the **Loans** link.

v Assign Payment Permissions

**Payment Settings**

Must select beneficiaries from Contact Center for:  Payments  Templates

Assigned Permissions Assign Permissions

Select All

Wires | Transfer | Loans | ACH

Select All + Expand All

> Loan Payment

> Loan Draw

Select Payment Types. Select **Continue**.

**Loans**

Select All

Loan Payment

Loan Draw

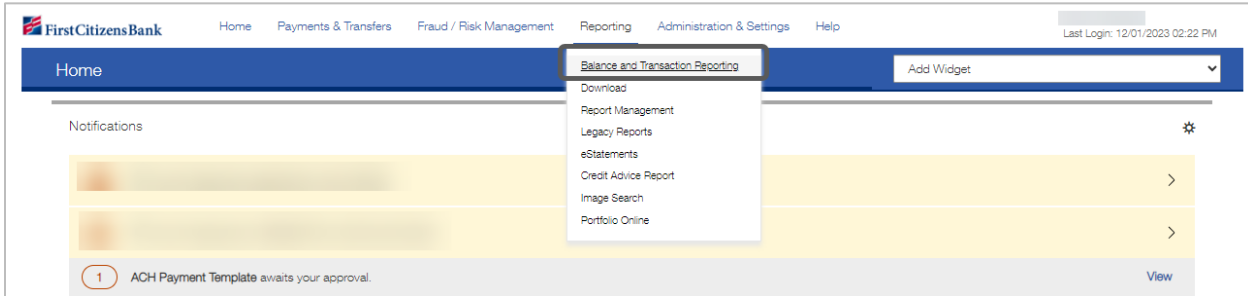
### Loan Draw Status

The following statuses will display when a loan draw is submitted. If the entitlements are not set to be auto approved, the loan draw payment will proceed to **Entered** status. If it is set to be auto approved, the submission will proceed to **Bank Confirmed** status.

Status	Description
Entered	Loan draw has been submitted.
Bank Confirmed	Loan draw has been completed.
Rejected	Loan draw has been rejected.

## Loan Draw Current Day Reporting

From the home page, select the **Balance and Transaction Reporting** option under **Reporting**.



Home | Payments & Transfers | Fraud / Risk Management | **Reporting** | Administration & Settings | Help

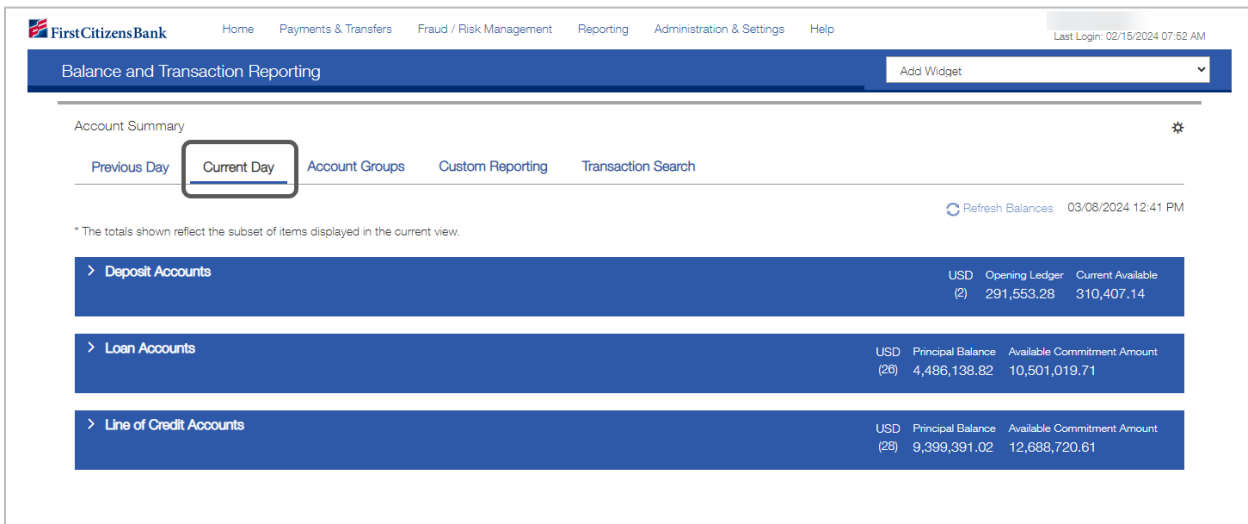
Last Login: 12/01/2023 02:22 PM

Home | **Balance and Transaction Reporting** | Add Widget

Notifications

- ACH Payment Template awaits your approval. [View](#)

Select the **Current Day** tab under **Account Summary** page.



Home | Payments & Transfers | Fraud / Risk Management | Reporting | Administration & Settings | Help

Last Login: 02/15/2024 07:52 AM

Balance and Transaction Reporting | Add Widget

Account Summary

Previous Day | **Current Day** | Account Groups | Custom Reporting | Transaction Search

Refresh Balances 03/08/2024 12:41 PM

\* The totals shown reflect the subset of items displayed in the current view.

> Deposit Accounts	USD	Opening Ledger	Current Available
	(2)	291,553.28	310,407.14
> Loan Accounts	USD	Principal Balance	Available Commitment Amount
	(26)	4,486,138.82	10,501,019.71
> Line of Credit Accounts	USD	Principal Balance	Available Commitment Amount
	(28)	9,399,391.02	12,688,720.61

Click on the caret next to the account headers to display the expanded view.

Home   Payments & Transfers   Fraud / Risk Management   Reporting   Administration & Settings   Help

Last Login: 02/15/2024 07:52 AM

Balance and Transaction Reporting
Add Widget

Account Summary ⚙

Previous Day
Current Day
Account Groups
Custom Reporting
Transaction Search

Refresh Balances   03/08/2024 12:41 PM

\* The totals shown reflect the subset of items displayed in the current view.

▼ Deposit Accounts

USD   Opening Ledger   Current Available  
(2)   291,553.28   310,407.14

Filter Select fields All Accounts   Filters

Account Number	Client Account Name	Balances As Of	Opening Ledger	Current Available
x	ICS Shadow -	01/17/2024 11:02:15 ▲	554.50	554.50
x	DDA	03/08/2024 12:41:03	290,998.78	309,852.64

Viewing 1-2 of 2 records   Display 50 per page   Page 1 of 1

▼ Loan Accounts

USD   Principal Balance   Available Commitment Amount  
(26)   4,486,138.82   10,501,019.71

Filter Select fields All Accounts   Filters

Account Number	Client Account Name	Next Payment Due Date	Available Commitment Amount	Interest Rate	Principal Balance	Payoff Amount
x	BDRW 9 new	01/08/2024	1,325.90	8.71998	48,674.10	49,037.49
x1	SCNR - BLNK	12/31/9999	0.00	0.00000	0.00	0.00
x2	MCRV - 9 No Avail	05/01/2024	3,192,850.00	0.00000	0.00	0.00
x	MCRV - 9 300	06/25/2024	726,600.00	0.00000	0.00	0.00

Viewing 1-26 of 26 records   Display 50 per page   Page 1 of 1

▼ Line of Credit Accounts

USD   Principal Balance   Available Commitment Amount  
(26)   9,399,391.02   12,688,720.61

Filter Select fields All Accounts   Filters

Account Number	Client Account Name	Principal Balance	Next Payment Due Date	Interest Rate	Available Commitment Amount	Payoff Amount	Total Loan Amount
x	NonLinked 00 - 00	5,000.00	01/26/2024	8.24000	43,008.46	5,004.50	0.00
x	BEDL CE past maturity 9	0.00	07/25/2023	8.50000	0.00	0.00	0.00
x7	BEDL CE mat renewed i	0.00	01/25/2024	9.50000	0.00	0.00	0.00
x	CLCM SB futr eff DT 9	150.00	01/25/2024	8.50000	49,850.00	151.33	0.00

Viewing 1-26 of 26 records   Display 50 per page   Page 1 of 1

Click into the loan account to view a loan draw transaction.

\* The totals shown reflect the subset of items displayed in the current view. Refresh Balances: 03/08/2024 12:54 PM

> Deposit Accounts

USD	Opening Ledger	Closing Ledger
(1)	290,998.78	290,998.78

v Loan Accounts

USD	Principal Balance	Available Commitment Amount
(20)	4,486,138.82	10,501,019.71

🔄 🔍

Filter:  All Accounts  🔍 Filters

Account Number	Client Account Name	Next Payment Due Date	Available Commitment Amount	Interest Rate	Principal Balance	Payoff Amount
x0000	B: [redacted] new	01/08/2024	1,325.90	8.71998	48,674.10	49,037.49
x [redacted]	B: [redacted] new	02/04/2024	966,064.57	8.65000	530,000.00	530,524.31
x [redacted]	B: [redacted] new	12/28/2023	0.00	9.50000	71,496.33	72,269.01

Home Payments & Transfers Fraud / Risk Management Reporting Administration & Settings Help
Last Login: 02/15/2024 07:52 AM

←
E 9 [redacted] 900 new - x[redacted] - USD

Balances as of: 03/08/2024 12:59:18 View Another Account

Transactions As Of: 03/08/2024 12:59:42 x [redacted] - B [redacted] new - USD

🔄 📄 🕒 03/08/2024 12:59 PM

Interest Rate	8.55	Payment Due Date	02/04/2024	Maturity Date	03/04/2025
Origination Date	03/04/2022	Next Payment Due Date	02/04/2024	Principal Balance	530,000.00
Payment Due Amount	0.00	Available Commitment Amount	966,064.57	Credit Limit	0.00
Payment Amount Past Due	0.00	Interest Paid YTD	3,745.21	Last Year Interest Paid	17,074.35
Last Payment Amount	3,745.21	Next Payment Amount	0.00	Total Loan Amount	0.00
Outstanding Balance	530,000.00	Payoff Amount	530,524.31		

✓ SUCCESSFUL
✕

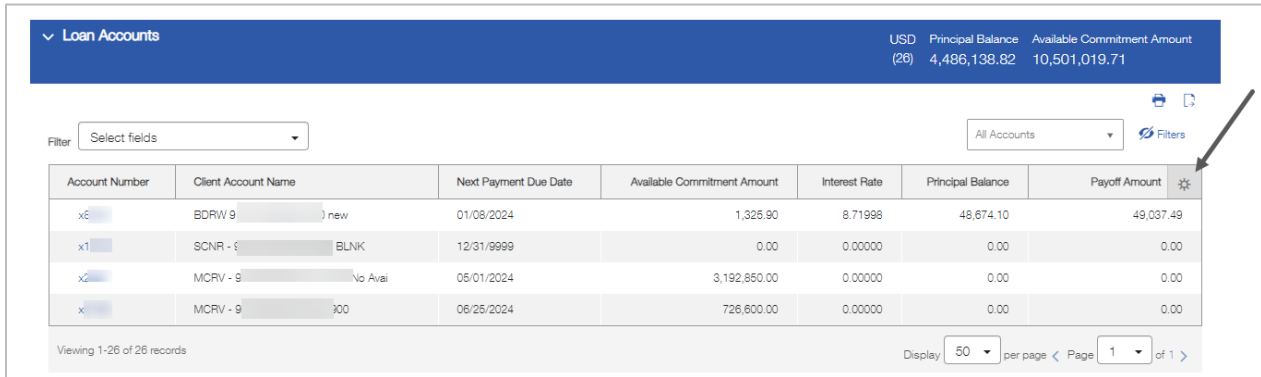
Filter:  All Transactions  🔍 Filters

<input type="checkbox"/> All	Post Date	Transaction Detail	Customer Reference	Debit/Credit	Amount	Transaction Description	View
<input type="checkbox"/>	03/08/2024	Pending Debit		Debit	-208.77	ONLINE ADVANCE TO DDA X[redacted]	01/08/2
<input type="checkbox"/>	03/08/2024	Pending Debit		Debit	-3,726.66	ONLINE ADVANCE TO DDA X[redacted]	01/08/2

Viewing 1-2 of 2 records Display  per page < Page  of 1 >

Cancel

Click on the **Settings** icon to select the fields to view.



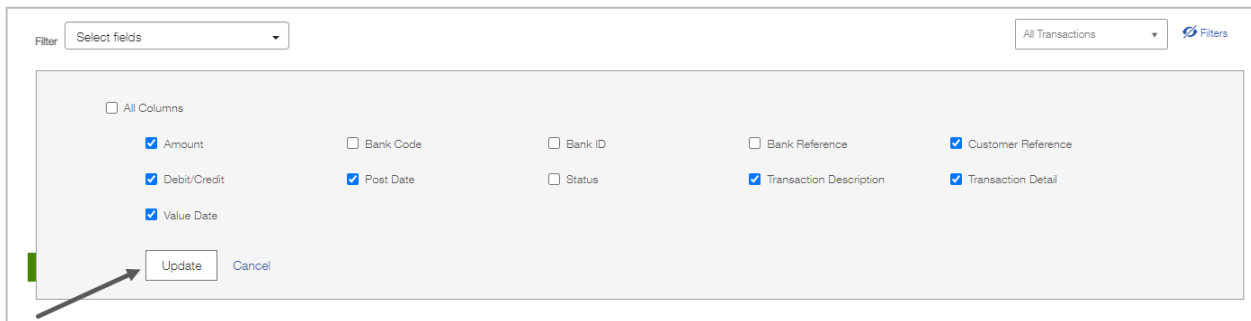
USD Principal Balance Available Commitment Amount  
(26) 4,486,138.82 10,501,019.71

Filter: Select fields All Accounts Filters

Account Number	Client Account Name	Next Payment Due Date	Available Commitment Amount	Interest Rate	Principal Balance	Payoff Amount	Settings
x6	BDRW 9 ) new	01/08/2024	1,325.90	8.71998	48,674.10	49,037.49	⚙️
x1	SCNR - ( ) BLNK	12/31/9999	0.00	0.00000	0.00	0.00	
x2	MCRV - 9 No Avail	05/01/2024	3,192,850.00	0.00000	0.00	0.00	
x	MCRV - 9 00	06/25/2024	726,600.00	0.00000	0.00	0.00	

Viewing 1-26 of 26 records Display 50 per page Page 1 of 1

Select the fields you'd like displayed, then click on **Update**.



Filter: Select fields All Transactions Filters

All Columns

- Amount
- Debit/Credit
- Value Date
- Bank Code
- Post Date
- Bank ID
- Status
- Bank Reference
- Transaction Description
- Customer Reference
- Transaction Detail

**Update** Cancel

## Questions?

We're here to help. Contact Business Support with questions at 866-322-4249 (866-FCB-4BIZ). Our team is happy to assist you.