

Gulf Capital Bank

Recipient Management

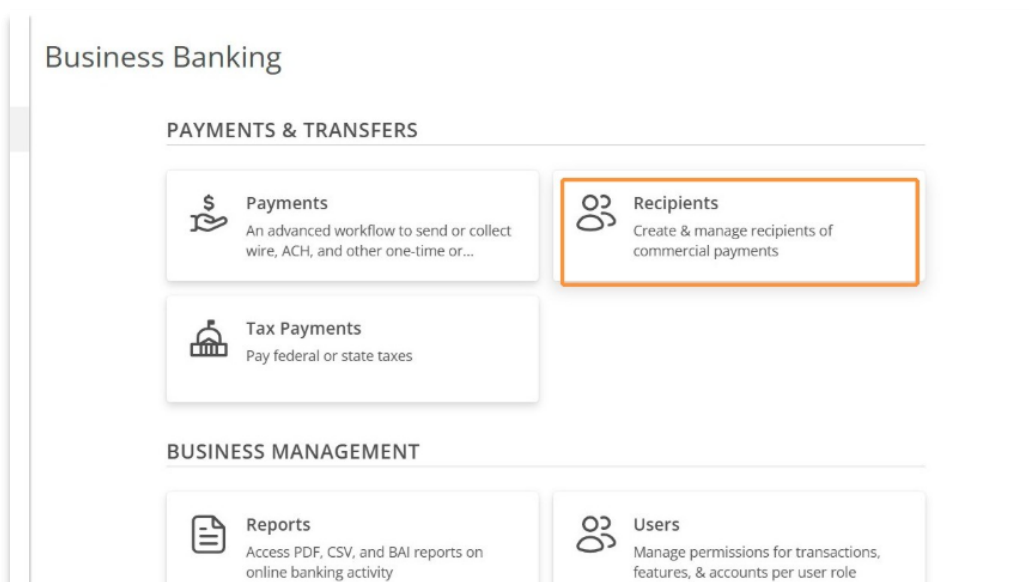
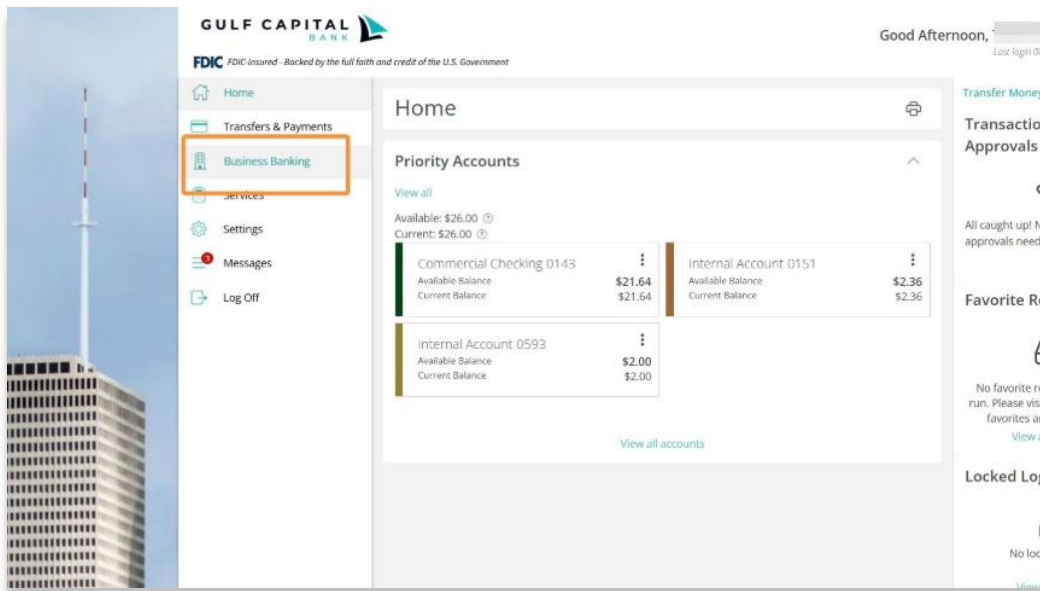
Digital banking designed
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GULF CAPITAL
BANK 
Banking Built For Houston



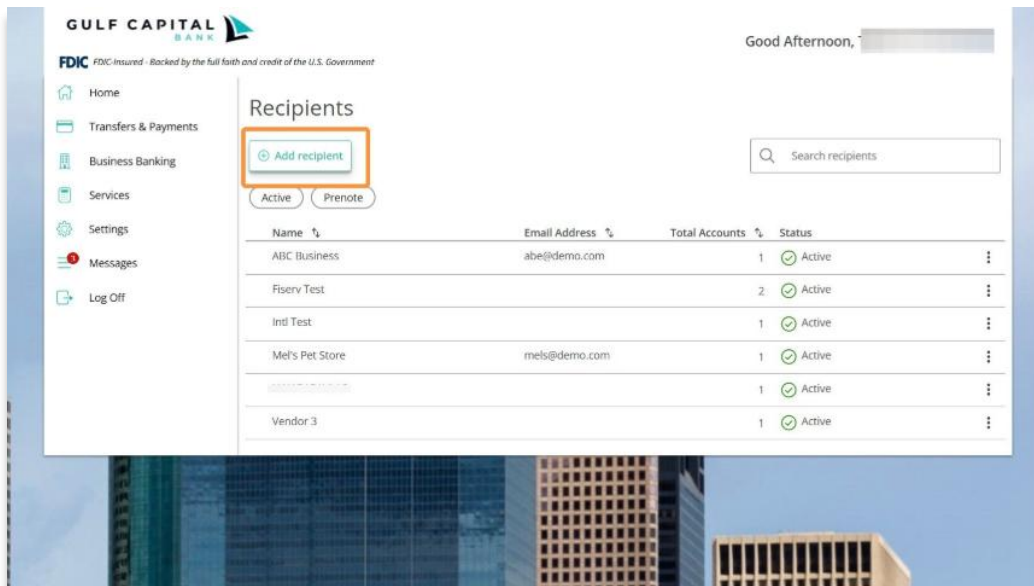
Learn how to efficiently set up and manage new payment recipients within your commercial banking dashboard. This guide provides step-by-step instructions for entering required contact details, account information, and payment settings to streamline your business transactions.

1. To create a new recipient, select the "Business Banking" menu and then select "Recipients".



If you need additional assistance, please contact our Client Services Team at (713)999-8875.

- Please note that a recipient is an individual or company which may be either debited or credited via ACH or Wire. To add a recipient, click the "Add recipient" button.



- Enter the "Display Name". This is the value that is used when searching for the recipient when linking to a commercial payment or template. Enter the recipient's "Email Address". This is required if the "Send email notification for template payments" option is going to be selected. The "Send notifications for template payments" option generates an email to the recipient at the time the ACH or Wire is processed. The email does not contain confidential information.

The screenshot shows the 'Add Recipient' form. It includes fields for 'Display Name' and 'Email Address', both highlighted with an orange box. There is a checkbox for 'Send email notifications for template payments'. Below the form is a section titled 'Accounts (1)' which contains a table of available accounts. The first account is 'Account - New' with a routing number of 'N/A'. Below the table, there are dropdown menus for 'Payment Type' (set to 'ACH and Wire') and 'Beneficiary Type' (set to 'Domestic'). There is also a field for 'Account Type' and a search bar for 'Financial Institution (FI)'.

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- The "Payment Type" indicator designates what transaction type or types the account is eligible for.

The screenshot shows the 'Accounts (1)' section of the Recipient Management interface. A dropdown menu for 'Payment Type' is open, showing options: 'ACH Only', 'Wire Only', 'ACH and Wire' (selected), and 'Wage Garnishment (ACH)'. Below the dropdown, the form includes fields for 'Financial Institution (FI)', 'Routing Number', 'Beneficiary Type', 'Account Type', 'Account', 'ACH Routing Number', and 'Beneficiary FI' details (Name, Country, FI ABA Number, Physical Address 1, Physical Address 2, City, State, Postal Code).

- The "ACH Only" option will display only fields corresponding with ACH. Enter the recipient's "Account Type" and "Account" number. Enter the "Financial Institution" name or "ACH Routing Number" corresponding with the recipient's account number in the "Financial Institution" search box. Select the desired institution.

The screenshot shows the 'Accounts (1)' section of the Recipient Management interface. The 'Payment Type' dropdown is set to 'ACH Only'. The form displays fields for 'Account Type', 'Account', 'Financial Institution (FI)', and 'ACH Routing Number'. A confirmation dialog box is visible at the bottom right, with 'Add account' button.

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6. Select the "Refined Search" option to search for a Financial institution by city and/or state. This is an optional step.

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New			N/A

Payment Type: ACH Only

Account Type: Checking

Account: 1234567890

Financial Institution (FI): Refined Search

ACH Routing Number: 113026201

Add account

Recipient Details

Wire Name: ACH Name: ACH ID:

7. The "Wire Only" option will display only fields corresponding with wires. Enter the recipient's "Account" number. Enter the "Financial Institution" name or routing number corresponding with the recipient's account number in the "Financial Institution" search box. This will populate the "Beneficiary FI" fields listed on the screen.

Payment Type: Wire Only

Beneficiary Type: Domestic

Account: 1234567890

Financial Institution (FI): Refined Search

Beneficiary FI

Name: GULF CAPITAL BANK

Country: United States

FI ABA Number: 113026201

Physical Address 1 (No PO Boxes): 1 Riverway Drive, Suite 150

Physical Address 2 (No PO Boxes):

City: Houston

State: Texas

Postal Code: 77056

Intermediary FI

Name:

Country: United States

Wire Routing Number:

Physical Address 1 (No PO Boxes):

Physical Address 2 (No PO Boxes):

City:

State: Select State

Postal Code:

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- The "ACH and Wire" option will display fields corresponding with both ACH and Wires. Complete any remaining required fields.

Payment type: ACH and Wire

Beneficiary type: Domestic

Account Type: Checking

Account: 1234567890

Financial Institution (FI): Gulf Capital Bank

ACH Routing Number: 113026201

Beneficiary FI:

Name: GULF CAPITAL BANK

Country: United States

FI ABA Number: 113026201

Physical Address 1 (No PO Boxes): 1 Riverway Drive, Suite 150

Physical Address 2 (No PO Boxes):

City: Houston

State: Texas

Postal Code: 77056

Intermediary FI:

Name:

Country: United States

Wire Routing Number:

Physical Address 1 (No PO Boxes):

Physical Address 2 (No PO Boxes):

City:

State: Select State

Postal Code:

- Click the check mark when complete.

Beneficiary FI:

Name: GULF CAPITAL BANK

Country: United States

FI ABA Number: 113026201

Physical Address 1 (No PO Boxes): 1 Riverway Drive, Suite 150

Physical Address 2 (No PO Boxes):

City: Houston

State: Texas

Postal Code: 77056

Intermediary FI:

Name:

Country: United States

Wire Routing Number:

Physical Address 1 (No PO Boxes):

Physical Address 2 (No PO Boxes):

City:

State: Select State

Postal Code:

⊕ Add account

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10. Select "Add account" to add an additional account.

The screenshot shows the 'Accounts (1)' section with a table containing one account: 'Checking - *7890' with payment type 'ACH and Wire' at 'GULF CAPITAL BANK' with routing number '113026201'. Below the table is a dashed box containing a green '+ Add account' button, which is highlighted with an orange rectangle. Below this is the 'Recipient Details' section with fields for Wire Name, ACH Name, ACH ID, Country (set to United States), Physical Address 1, Physical Address 2, City, State (set to Select State), and ZIP. At the bottom are 'Templates (0)' and 'Cancel' and 'Save Recipient' buttons.

11. Enter the "Wire Name" and "ACH Name". These are the values that are inserted into the ACH and Wire files. If the recipient will not be allowed for ACH or Wires, leave the corresponding field empty. Enter the "ACH ID" which is the recipient ID in the ACH file, if desired. Complete all remaining required fields. Click "Save Recipients" when complete.

This screenshot is similar to the previous one, but the 'Recipient Details' section is highlighted with an orange rectangle. The 'Wire Name' field now contains a single character 'I'. The 'ACH Name' field is empty. The 'ACH ID' field is empty. The 'Country' is 'United States', 'Physical Address 1' and 'Physical Address 2' are empty, 'City' is empty, 'State' is 'Select State', and 'ZIP' is empty. The 'Add account' button is still visible above the details section.

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