

Loan Reporting – Commercial Accounts via Webster Web-Link®

The purpose of this guide is to assist you to view your Loan account information on Web-Link. Web-Link is not intended to replace your monthly loan statement and in the event of questions or differences in information please refer to your loan statements or invoices. At various times throughout the month (on a cycle that is aligned to the delivery of your monthly loan invoice) Web-Link displays Principal Balance, Maturity Date, Current Interest Rate, Principal Available, Year to Date Interest, Prior Year to Date Interest and related Invoice information.



Information is available from your Treasury Dashboard and from different reporting modules located on the top navigation bar under Accounts. Choose the one that best suits your needs.

Depending on your entitlements, the top navigation bar may appear different, e.g. Treasury Dashboard instead of Home.

Current Day Loan Reporting – Home Screen:

1. When you first log in, the Current Principal Balance of your loan will display on your Treasury Dashboard:

The screenshot shows the Webster Web-Link Treasury Dashboard. At the top, there is a navigation bar with links: Treasury Dashboard, Accounts, Payments, Fraud Control, Check Services, File Services, Tools, Administration. The main content area is divided into several sections:

- Account Balances:** A table showing the current principal balance and next payment date for a Commercial Loan.

| Commercial Loan | Action | Current Principal Balance | Next Payment Date |
|-----------------|--------|--|-------------------|
| Commercial Loan | ▼ | \$2,623,933.13 As of 09/22/2017 16:11 | No Information |
- Checking:** A table showing opening ledger and current available balances for various checking accounts.

| Checking | Action | Opening Ledger | Current Available |
|----------------------|--------|----------------|-------------------|
| MF Operating | ▼ | \$419,568.44 | \$419,568.44 |
| Myte Fyne AR Checkin | ▼ | \$1,276,115.42 | \$1,276,115.42 |
| Myte Fyne DDA | ▼ | \$3,803,489.36 | \$3,803,489.36 |
| Myte Fyne Money Mark | ▼ | \$3,814,350.23 | \$3,814,350.23 |
- Reports:** A list of report names including ACH Summary, Prior Day Detail, and Why PDY Detail.
- Events:** A calendar view for September 2017 showing events like US Wire - 200632.
- Shortcuts:** A list of quick actions like Create Payment, Create Transfer, Manage Stop Payments, Manage Users, and Manage ACH Authorizations.
- Statements:** A section for account statements, currently showing MF Operating - #####0281.
- Balances Chart:** A pie chart showing the distribution of balances across different account types: MF Operating (4.33%), Myte Fyne AR Checking (12.80%), Myte Fyne DDA (44.45%), and Myte Fyne Money Market (38.42%).

Current Day Reporting – Account Activity:

Accounts > Manage Accounts > Account Activity

1. Select a Loan account from the drop down box and click "Update". A summary, current day view of your balance, limited Invoice information and transactions (historic, in process and future) display.
 - a. Enter date ranges for targeted searches.
2. Click "Quick Download" to download information to a comma separated value (CSV) formatted file. The CSV can be saved to your device.

Current Day Reporting – Current Day:

Accounts > Manage Accounts > Current Day

1. In Accounts, under the Manage Accounts menu, click “Current Day”. The Current Day screen opens. Under the Loan section, a summary view of the accounts you are entitled to displays:

| Account Number | Account Name | Currency | View Details | Last Updated | Current Balance | Interest Rate | Next Payment Amount | Next Payment Date |
|----------------|----------------------|----------|--------------|------------------|-----------------|---------------|---------------------|-------------------|
| ###5405 | 00000000 - ACBS TERM | USD | | 08/09/2017 08:22 | 341,054.39 | 6% | 4,804.96 | 08/01/2017 00:00 |

2. Click the “View Details” link to drill down to see Loan details:
 - a. Balance and Invoice related details display in the Loan Account Detail Summary section
 - b. Current Day transactions display under the Loan Account Details section
 - c. Facility related information displays in the Note Detail section

| Loan Account Detail Summary: ###5405 - 00000000 - ACBS TERM | | | | Last Updated: 08/09/2017 08:22 | | | |
|---|------------|------------------------------|------------|--------------------------------|----------|-------------------------------|----------|
| Original Loan Amount | N/A | Interest Rate | 6% | Total Interest Paid YTD | N/A | Total Interest Paid Last Year | N/A |
| Original Loan Date | 08/09/2006 | Next Payment Date | 08/01/2017 | Next Payment Amount | 4,804.96 | Next Payment Principal Amount | 4,804.96 |
| Current Balance | 341,054.39 | Next Payment Interest Amount | 1,760.05 | Next Payment Escrow Amount | N/A | Late Fee Due | N/A |
| Current Interest Balance | N/A | Last Payment Amount | N/A | Last Payment Principal Amount | N/A | Last Payment Interest Amount | N/A |
| Current Principal Balance | 341,054.39 | | | | | | |
| Current Available Line | N/A | | | | | | |
| Maturity Date | N/A | | | | | | |
| Number of Remaining Payments | N/A | | | | | | |
| Currency | USD | | | | | | |

| Loan Account Detail: ###5405 - 00000000 - ACBS TERM | | | | | | | |
|---|-------------------------|---------|------------|-----------------|----------------|----------------------|-------|
| Value Date | Transaction Description | Payment | Withdrawal | Updated Balance | Bank Reference | Additional Reference | Image |
| No Transactions | | | | | | | |

| Note Detail - 0000515284 | | | |
|--------------------------|-----|---------------------|-----|
| Current Note Balance | N/A | Next Payment Amount | N/A |
| Original Note Date | N/A | Next Payment Date | N/A |
| Interest Rate | N/A | | |

| Value Date | Transaction Description | Payment | Withdrawal | Updated Balance | Bank Reference | Additional Reference | Image |
|-----------------|-------------------------|---------|------------|-----------------|----------------|----------------------|-------|
| No Transactions | | | | | | | |

How to Read the Loan Account Detail Summary and Note Detail Sections:

| This loan information... | Displays in this field... |
|---|-------------------------------|
| Principal Balance | Current Principal Balance |
| Original Loan Amount | Original Loan Amount |
| Loan Maturity Date | Maturity Date |
| Origination Date | Original Loan Date |
| Invoice Due Date | Next Payment Date |
| Invoice Principal Owed | Next Payment Principal Amount |
| Invoice Amount Owed | Next Payment Amount |
| Invoice Interest Owed | Next Payment Interest Amount |
| Current Interest Rate | Interest Rate |
| <i>Loan fields not listed will appear as NA</i> | |

| This Facility information... | Displays in this field... |
|------------------------------|---------------------------|
| Limit Used | Current Note Balance |
| Note Date | Original Note Date |

Tips

- Prior Day information displays only current day balances and transactions. To see prior day transactions, visit Account Activity
- Loan account information is not included in these Account sub-modules; Export Profiles or Account Reports

Customize your Current Day Screen:

Accounts > Manage Accounts > Current Day > Main Menu

1. Click "Main Menu".
2. Click "Customize" this launches the Customization Tools link.
3. Right click on the account toolbar to see different customization options such as hide or expose account information; change the order of columns; filter, sort, change font or alignment.
4. Export Content instantly creates Microsoft programs such Excel, PowerPoint or Word.
5. Export Data creates configurable text files.

