



COMMERCIAL ADVANTAGE

Commercial Loan Information Reporting Quick Reference Guide

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Member FDIC



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Overview

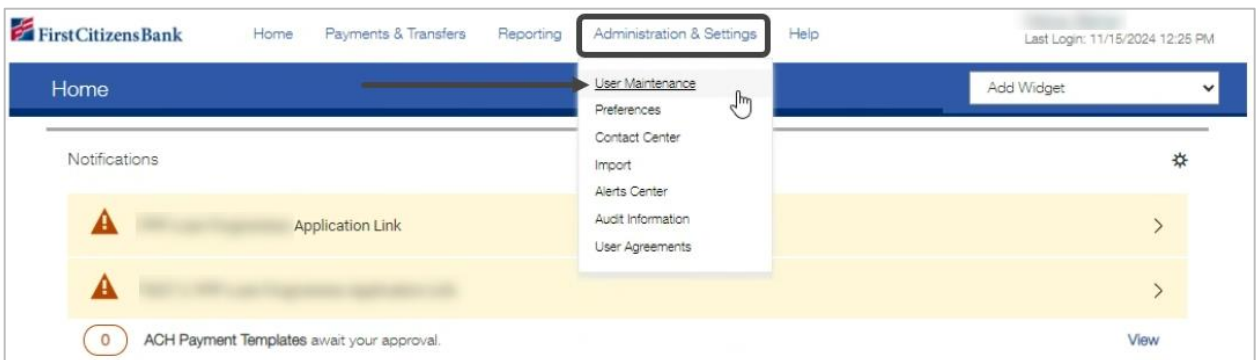
Learn more about commercial loan information, how to entitle users, how to view loan details, and how to export transaction reports.

A Facility number is a type of a parent account under which multiple accounts can reside. Once the Facility number is added to the company ID in Commercial Advantage, the Company Administrator will need to grant access to users to access the loans.

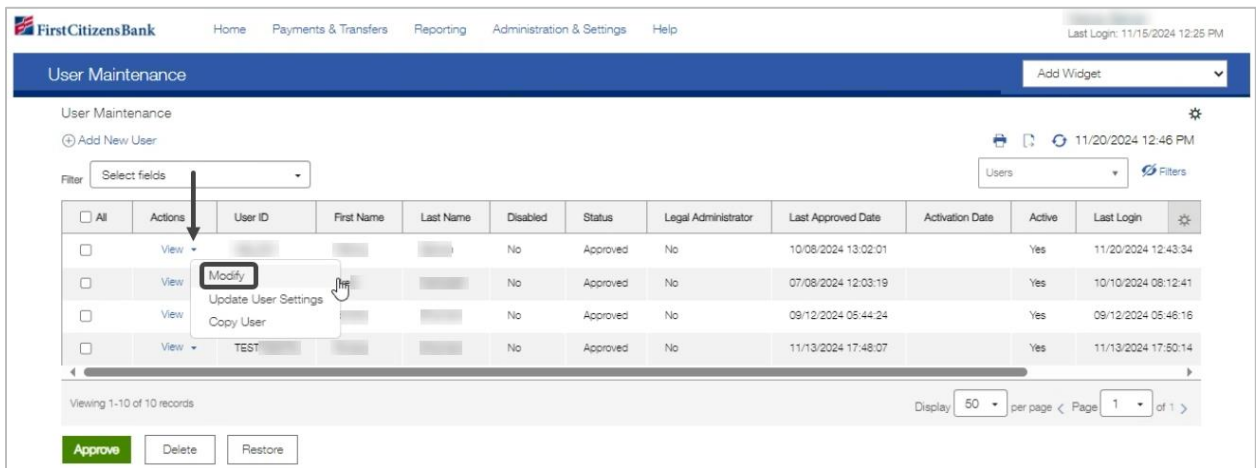
Entitle Users

To properly entitle, admins or users with admin rights should take the following steps:

1. From the home page, select the **Administration & Settings** tab and then select **User Maintenance**.



2. Locate the user to be modified. Click on the caret ▼ icon and select **Modify**.



3. Select **Step #2 Set Permissions**. Locate the **Balance & Transactions** section under the **Reporting** tab. Ensure **Previous Day Transactions** and **Previous Day Summary** are selected.

The screenshot shows the 'Set Permissions' step (Step 2) in the reporting configuration tool. The 'Reporting' tab is selected. Under the 'Balance & Transactions' section, the following items are checked:

- Current Day Transactions
- Credit Advice Report
- Cash Position
- SWIFT MT942 Export
- QuickBooks Data Export
- Previous Day Images
- Previous Day Transactions
- Account Statement
- SWIFT MT940 Export
- Quicken Data Export
- Previous Day Summary
- Current Day Summary
- Current Day Availability
- BAI Data Export

4. Select **Step #3 Assign Accounts**. The Admin should locate the row in which the loan account they would like to provide visibility to and scroll to the right to find the **Report** section. Under the **Report** section, admin should select the **Loan Accounts** box and **Balance & Transactions** box. Click **Update** to save.

The screenshot shows the 'Assign Accounts' step (Step 3) in the reporting configuration tool. A table of accounts is displayed with the following columns:

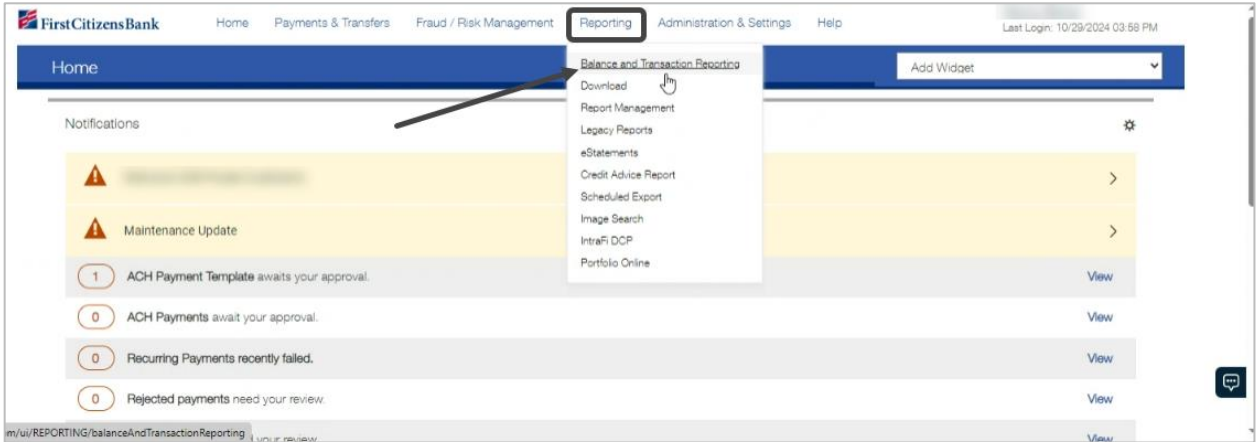
Accounts	All	Wires	Transfer From	Transfer To	Loans	Loan Accounts	Deposit Accounts	Credit Card Accounts	ACH Activity	Image Search	Check Inquiry	Balance & Transactions	Place Stop	Cancel Stop	Import Stop Payments	Mobile	Remote Deposit Capture
BUS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RET	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Facility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Facility - x	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Facility 000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BD	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The 'Facility - x' row is selected, and the 'Loan Accounts' and 'Balance & Transactions' checkboxes are checked. The 'Update' button is highlighted.

View Loan Details

To access loan reports:

1. From the home page, select **Reporting** and then select **Balance and Transaction Reporting**.



2. Scroll down until the **Loan Accounts** widget appears. Select the facility number under the **Account Number** column to access the accounts listed within the facility account.

Note: Some of the columns will display blank fields due to several accounts being listed under Facility which can generate multiple results.

Loan Accounts							USD	Principal Balance	Available Commitment Amount
							(2)	1,443,052.19	100.00
Filter <input type="text" value="Select fields"/> All Accounts <input type="text"/> Filters									
Account Number	Client Account Name	Next Payment Due Date	Available Commitment Amount	Interest Rate	Principal Balance	Payoff Amount			
x <input type="text" value="Facility"/>					1,443,052.19				
x <input type="text"/>	Commercial Loan	12/09/2024	100.00	0.00000	0.00	0.00			
Viewing 1-2 of 2 records							Display	<input type="text" value="50"/>	per page < Page <input type="text" value="1"/> of 1 >

3. You can view all accounts within Facility and their details.

Note: Payoff Amount field is not currently available and will display a blank field.

First Citizens Bank Home Payments & Transfers Fraud / Risk Management Reporting Administration & Settings Help Last Login: 10/29/2024 03:58 PM

Facility - x - USD

Refresh Balances View Another Account x - Facility - USD

Facility - x - USD Outstanding Principal 1,443,052.19 Available Credit 0.00

Export Print

Filter Select fields All Accounts Filters

Loan Internal ID	Balances As Of	Principal Balance	Payment Due Amount	Next Payment Due Date	Available Commitment Amount	Payoff Amount	Interest Amount Past Due	Total
✓	11/15/2024 06:24:43	7,312.54	42.64	12/02/2024	0.00		0.00	
✓	11/15/2024 06:24:43	804,521.31	4,691.32	12/02/2024	0.00		0.00	
✓	11/15/2024 06:24:43	625,767.61	3,648.97	12/02/2024	0.00		0.00	
✓	11/15/2024 06:24:43	5,450.73	31.78	12/02/2024	0.00		0.00	

Viewing 1-4 of 4 records Display 10 per page Page 1 of 1

4. Move the scroll bar to the right to view all column details. Click on the **Settings** icon to view all available fields.

Facility - x - USD Outstanding Principal 1,443,052.19 Available Credit 0.00

Export Print

Filter Select fields All Accounts Filters

Interest Amount Past Due	Total Loan Amount	Origination Date	Interest Rate	Last Payment Amount	Last Year Interest Paid	Maturity Date	Interest Paid YTD	Last Payment Date	Settings
0.00	7,312.54	10/01/2024	0.06771	0.00	0.00	03/01/2031	19.52	11/01/2024	
0.00	804,521.31	08/29/2024	0.06771	0.00	0.00	03/01/2031	7,293.02	11/01/2024	
0.00	625,767.61	08/29/2024	0.06771	0.00	0.00	03/01/2031	5,434.94	11/01/2024	
0.00	5,450.73	10/01/2024	0.06771	0.00	0.00	03/01/2031	15.79	11/01/2024	

Viewing 1-4 of 4 records Display 10 per page Page 1 of 1

5. Choose **All Columns** checkbox to view all fields or choose individual field options, then select **Update**.

Export Print

Filter Select fields All Accounts Filters

All Columns

Available Commitment Amount
 Balances As Of
 Interest Amount Past Due
 Interest Paid YTD
 Interest Rate

Last Payment Amount
 Last Payment Date
 Last Year Interest Paid
 Maturity Date
 Next Payment Due Date

Origination Date
 Payment Due Amount
 Payoff Amount
 Principal Balance
 Total Loan Amount

Update Cancel

6. Click on the caret icon to expand the details of the listed account.

Note: Only **Post Date**, **Debit/Credit**, **Amount**, and **Transaction Description** fields are populated.

Facility - x - USD

Outstanding Principal 1,443,052.19 Available Credit 0.00

Filter Select fields

Loan Internal ID	Balances As Of	Principal Balance	Payment Due Amount	Next Payment Due Date	Available Commitment Amount	Payoff Amount	Interest Amount Past Due
▲	11/15/2024 06:24:43	7,312.54	42.64	12/02/2024	0.00		0.00

Transaction Details for Note

Filter Select fields

Post Date is Between 10/16/2024 - 11/15/2024

	Post Date	Debit/Credit	Amount	Transaction Description	Transaction Detail
<input type="checkbox"/>	11/01/2024	Credit	19.52	Interest Payment	
<input type="checkbox"/>	11/01/2024	Debit	-4,048.11	Loan Increase	

Viewing 1-2 of 2 records

Loan Internal ID	Balances As Of	Principal Balance	Payment Due Amount	Next Payment Due Date	Available Commitment Amount	Payoff Amount	Interest Amount Past Due
▼	11/15/2024 06:24:43	804,521.31	4,691.32	12/02/2024	0.00		0.00
▼	11/15/2024 06:24:43	625,767.61	3,648.97	12/02/2024	0.00		0.00
▼	11/15/2024 06:24:43	5,450.73	31.78	12/02/2024	0.00		0.00

Viewing 1-4 of 4 records

Display 10 per page Page 1 of 1

Note: When you expand the account, the result criteria currently defaults to 5 days. Choose **Post Date** filter to extend the search by 30 days or more to populate content.

Filter Select fields

Loan Internal ID	Balances As Of	Principal Balance	Payment Due Amount	Next Payment Due Date	Available Commitment Amount	Payoff Amount	Interest Amount Past Due
▲	11/15/2024 06:24:43	7,312.54	42.64	12/02/2024	0.00		0.00

Transaction Details for Note

Filter Select fields

	Post Date	Debit/Credit	Amount	Transaction Description	Transaction Detail
There is no content					

Viewing 0-0 of 0 records

Filter Post Date

Manage Filters

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

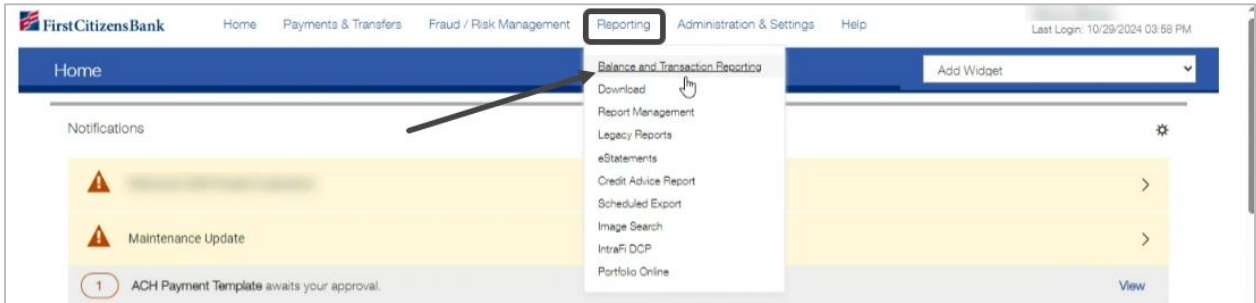
11/15/2024 - 11/15/2024

Apply Clear

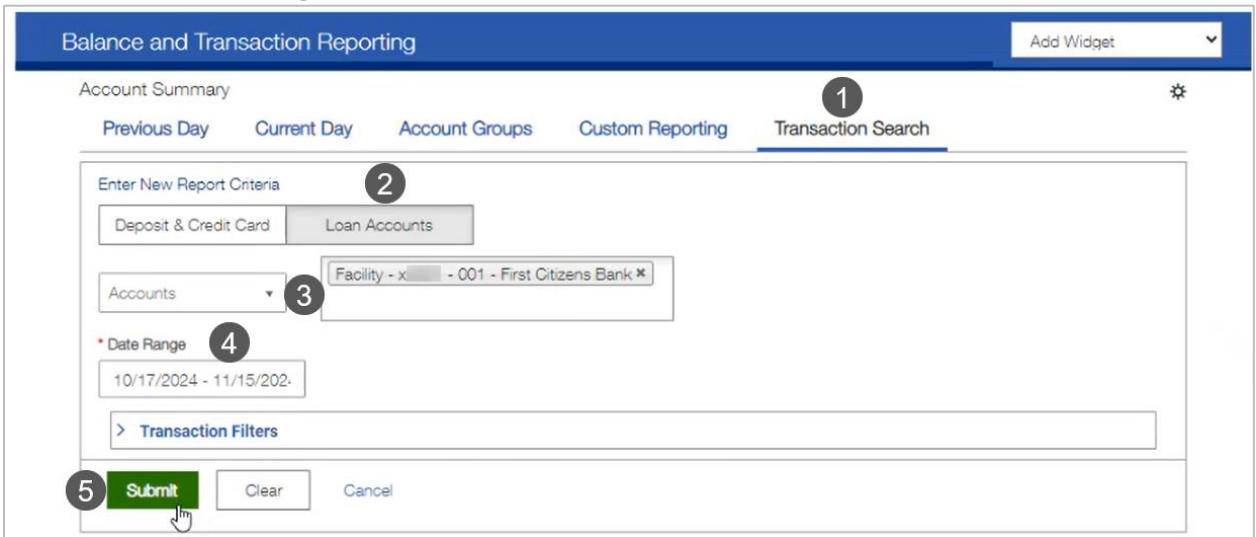
	Post Date	Debit/Credit	Amount	Transaction Description	Transaction Detail
There is no content					

Export Transaction Reports

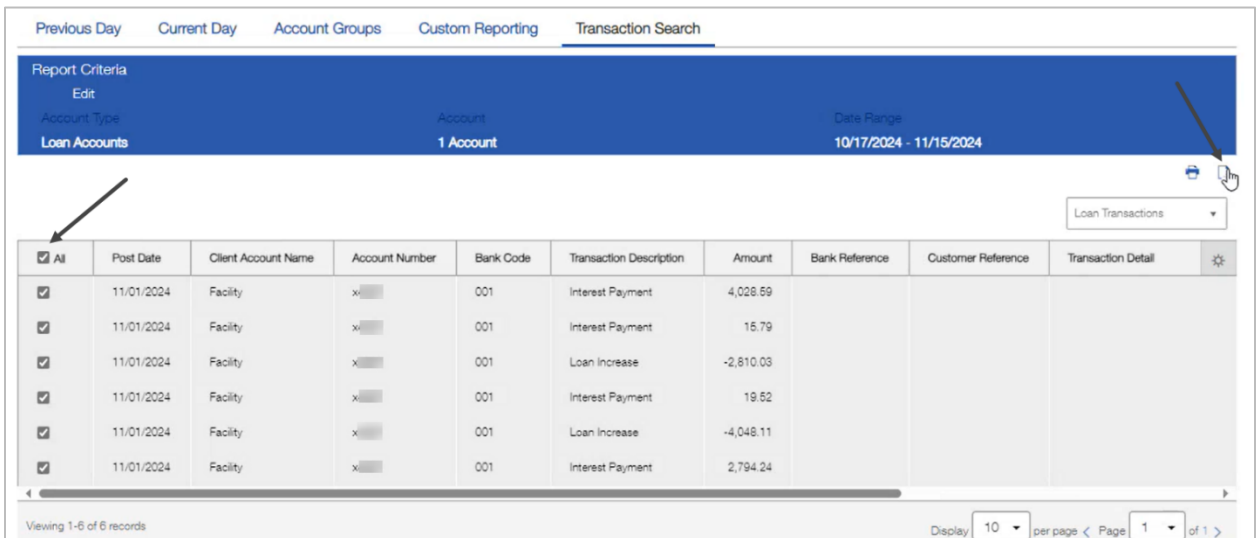
- From the home page, select **Reporting** and then select **Balance and Transaction Reporting**.



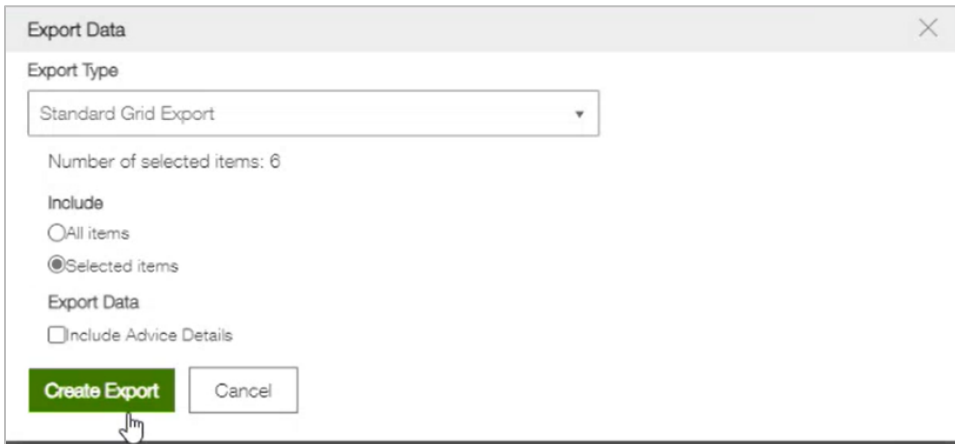
- Select **Transaction Search** tab, then **Loan Accounts** option. Choose an **Account** and select the **Date Range**. Click **Submit**.



- Select the checkbox next to **All**, then click on the **Export** icon.



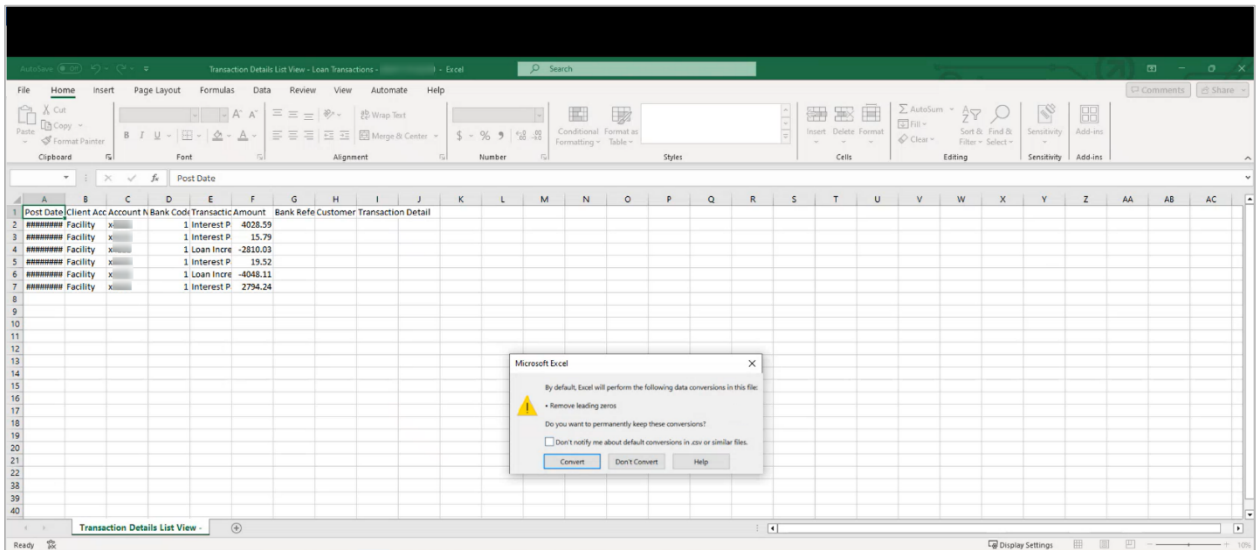
- Make your export selections in the pop-up window, then click on **Create Export**.



- Click on the file under **Downloads** pop-up window on the upper right corner.



- The report will display as below.



Questions?

We're here to help. Contact Business Engagement Center with questions at 866-322-4249 (866-FCB-4BIZ). Our team is happy to assist you. For more information visit our **Commercial Advantage Learning Center**.