



COMMERCIAL ADVANTAGE

Basic Navigation Quick Reference Guide

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Member FDIC



Learn more about basic navigation in Commercial Advantage.

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Overview – Basic Navigation

Commercial Advantage consists of many features and functionalities. This guide demonstrates basic navigation practices to manage and customize widgets, identify menu icons, keyboard navigation, and more. Access the Commercial Advantage [Learning Center](#) for reference guides, training videos and more.

Sign In and Multi-Factor Authentication

New users receive an activation email containing their Username and a link to set up a new password and multi-factor authentication (MFA) preferences. This link expires within seven (7) days.

When Commercial Advantage is launched, users are directed to the sign in page. Enter Username (CustomerID.UserID) and password, then click **Sign In**.

When prompted, enter a secondary multi-factor authentication code. Choose one type of verification from the list of registered options:

- Google Authenticator
- Enter a code (Okta Verify)
- Okta Verify (Push Verification)
- Phone (Text Message/Phone Call Authentication)

Once successfully verified, users are directed to the home page.

The image displays three sequential screenshots of the First Citizens Bank sign-in and multi-factor authentication (MFA) process.

Screenshot 1: Secure Sign In
The page shows the First Citizens Bank logo at the top. Below it, the heading "Secure Sign In" is displayed. Under the heading, there is a section for "USERNAME" with a note: "Verify autopopulated username is for the application you are attempting to access." Below this is a text input field. Further down is a "PASSWORD" section with a text input field and an eye icon for toggling visibility. A large green "Sign in" button is positioned below the password field. At the bottom, there are links for "Forgot password?", "Unlock account?", "Contact Us", "Privacy & Security", and "Profile Manager".

Screenshot 2: Verify it's you with a security method
The page shows the First Citizens Bank logo and the heading "Verify it's you with a security method". Below the heading is the "identity.engine" logo. A note says "Select from the following options". There are four options listed, each with a "Select" button: "Google Authenticator", "Enter a code" (Okta Verify), "Get a push notification" (Okta Verify), and "Phone" (+1 XXX-XXX-5705). At the bottom, there is a link for "Additional MFA Information" and a "Back to sign in" link.

Screenshot 3: Get a push notification
The page shows the First Citizens Bank logo and a large blue checkmark icon. Below the icon is the heading "Get a push notification". There is a "Push notification sent" button. Below the button is a checkbox labeled "Send push automatically" which is checked. At the bottom, there is a section for "Additional MFA Information" with links for "Verify with something else" and "Back to sign in".

NOTE: On the Sign In page, click the **Forgot Password** link to reset the password. Enter Username and click **Reset via Email**. An email will be sent to the associated email address of the entered Username.

Home Page and Widgets

The Home Page workspace includes the **Notification Center** and the **Account Summary** for all available accounts.

Users can personalize their banking experience by adding widgets to any page within Commercial Advantage. Widgets are small components used to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, acting on tasks, and making positive pay decisions. Adding widgets to the Home Page keeps frequently used widgets close at hand.

FirstCitizensBank

Home

Payments & Transfers

Fraud / Risk Management

Reporting

Administration & Settings

Help

Last Login: 05/17/2022 04:31 PM

Home

Add Widget

Notifications

0

Files were recently imported.

View

0

Recurring Payments recently failed.

View

0

New users need your review and approval.

View

0

Rejected payments need your review.

View

0

Payments await your approval.

View

0

Transfers await your approval.

View

0

Rejected transfers need your review.

View

0

Payment Templates await your approval.

View

ACH Positive Pay Items have not been loaded yet

View

Account Summary

Previous Day

Current Day

Account Groups

Custom Reporting

Transaction Search

Refresh Balances

05/24/2022 05:51 PM

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

Deposit Accounts

Filter

Select fields

Previous Business Day

Filters

Account Number	Client Account Name	Post Date	Opening Ledger	Closing Ledger	Total Debit Amount	Total Credit Amount
<div></div>						

Notifications

The Notifications widget appears on the Home Page and displays items and announcements needing attention. Notifications are dependent upon the user's permissions and may be different for each user.

- Files recently imported.
- Rejected payments or transfers needing review.
- Payments and transfers needing review or approval.
- Real-time payment messages and requests. Possible messages include a receipt of a request for payment for information, receipt of a response to a request for information, or receipt of a payment acknowledgement.
- Fraud Services transactions requiring review and approval.
- Other activities requiring attention.
- Any announcements or messages from the bank (such as approaching holidays or closings).

Click the **View** link corresponding to a notification. For example, click the **View** link for rejected payments. The Payment Center will appear with the transactions list filtered for rejected payments only. Action can then be taking on the items in the list.

The screenshot shows the 'Home' page header with a blue bar containing the word 'Home' and an 'Add Widget' button with a dropdown arrow. Below the header is the 'Notifications' widget, which has a title bar with a gear icon. The widget displays a list of notifications, each with a red circle containing a '0' and a 'View' link. The notifications are:

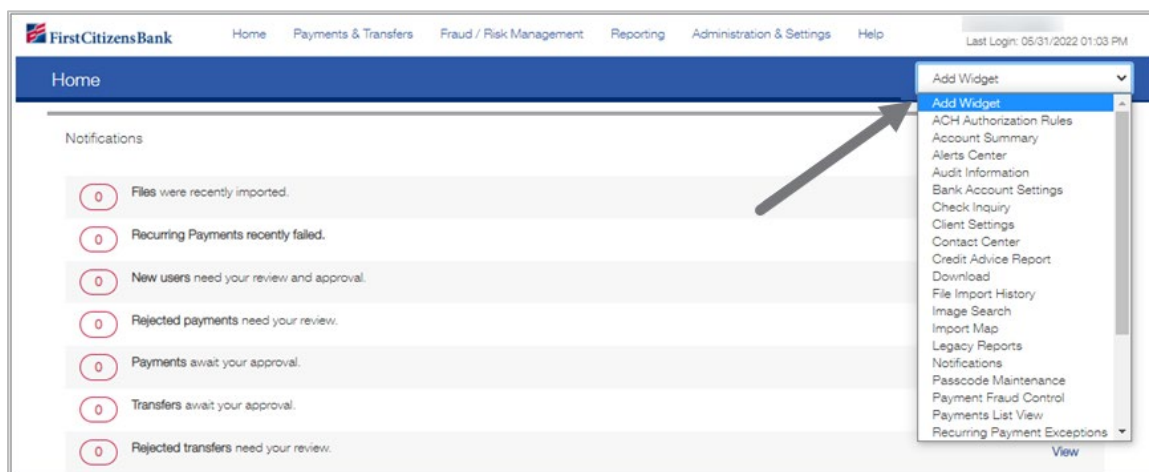
- Files were recently imported.
- Recurring Payments recently failed.
- New users need your review and approval.
- Rejected payments need your review.
- Payments await your approval.
- Transfers await your approval.
- Rejected transfers need your review.
- Payment Templates await your approval.
- ACH Positive Pay Items have not been loaded yet.

Managing Widgets


Customize any page within Commercial Advantage by adding or removing widgets, resizing, or changing a widget's location within the page.

To add a widget:

1. Navigate to a page and then select the **Add Widget** drop-down menu in the blue bar.
2. Select the desired widget from the list. The newly added widget appears at the bottom of the page, below any existing widgets.




To resize a widget:

1. Click the **Options** icon  in the upper right-hand corner of the widget.
2. Click **Resize**. The widget is resized so that it takes up only half the width of the screen.
3. To return the widget to its original size, repeat Steps 1 and 2.

To move a widget:

1. Left click and hold on the widget.
2. Drag the widget to the new location within the page and release.

To remove a widget:

1. Click the **Options** icon  in the upper right-hand corner of the widget.
2. Click **Remove**. The widget is deleted from the screen. It can be added again as desired.

Workspaces

Workspaces are groupings of individual widgets.

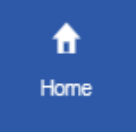


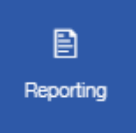

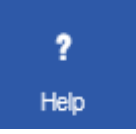
Menus

Commercial Advantage features are available from the menus. On larger screens, the menus appear at the top of the screen. For smaller screens, the menu icons appear on the left side of the screen.

Menu Icons

Menu icons are displayed on smaller screens and allow access functions for a particular area. The table below shows the menu icons and description.

NOTE: The menu icons are only visible when the browser size is set to display the side navigation. The screen may differ for each user based on the browser size. The menu can be switched from top navigation to side navigation by adjusting the size of the browser.

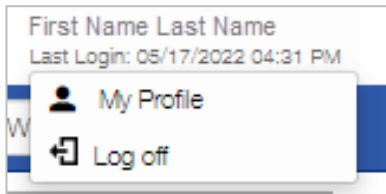
Icon	Functionality	Description
 Home	Home Page	Provides access to the Landing or Home Page.
 Payments & Transfers	Payments & Transfers	Provides access to all payment and transfer functions.
 Fraud / Risk Management	Fraud/Risk Management	Provides visibility into the status of all issued checks and controls against the threat of check fraud. This includes ACH Positive Pay, Check Positive Pay and Reverse Check Positive Pay.
 Reporting	Reporting	Provides access to reports and download functionality.
 Administration & Settings	Administration & Settings	Provides access to user and role maintenance, a historical record of file importation, and the latest user agreements, in addition to administrative features of the application such as the beneficiary address book and alerts.
 Help	Help	Provides access to direct links to external pages designed to aid the customer.

Keyboard Navigation

Users can navigate the main menu using just a keyboard. Tab to the main menu and use the **Enter**, **Arrow**, and **Esc** keys to move throughout the menu.

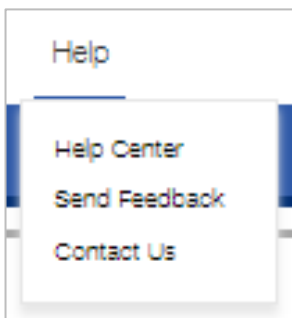
User Tools

Click the area below the login information to access **My Profile** and change your password, update authentication settings, and log off.



Help

The **Help** menu provides access to direct links to external pages designed to assist users.



- [Help Center](#) – This is a link to the Commercial Advantage Learning Center with easy access to reference guides, training videos and more.
- [Send Feedback](#) – Allows users to provide feedback to First Citizens Bank concerning their experience.
- [Contact Us](#) – Directs customers to First Citizens Bank’s contact us page, with the business support phone number.

Working with Lists

Many functions in Commercial Advantage are organized in a list view. Customize the list view by moving or resizing columns and using the gear icon to add or remove fields. Once completed, the customized view can be saved, and preferences remain in place for future use.

For example,

- Change the order of the columns by dragging a column heading from one position to another while clicking and holding the left mouse button.
- Click the action icon next to a column heading to change the sort order.
- Adjust the number of items listed using the **Display** drop-down menu.

Account Summary

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

Refresh Balances 05/14/2022 03:43 PM

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

Deposit Accounts USD Opening Ledger Closing Ledger
\$ 14,376.59 3,976.95

Filter: Select fields Previous Business Day Filters

Account Number	Account Name	Post Date	Closing Ledger	Total Debit Amount	Total Credit Amount
x001	SAMPLE ACCOUNT 1	05/13/2022	3,345.40	10,214.08	0.00
x100	SAMPLE ACCOUNT 2	05/13/2022	0.74	103.67	125.00
x002	SAMPLE ACCOUNT 3	05/13/2022	619.72	141.07	0.00
x003	SAMPLE ACCOUNT 4	05/13/2022	7.94	35.00	0.00
x004	SAMPLE ACCOUNT 5	05/13/2022	3.15	0.82	0.00

Viewing 1-5 of 5 records

Display: 10 per page < Page 1 of 1 >

- Click on the settings icon to adjust the list view columns. Select or deselect the fields by checking or unchecking the box next to the field name. Then choose **Update** at the bottom of the screen.

Filter: Select fields

Actions	Check Number	Image Description	Amount	Date
Image Ret				
Image Ret				
Image Ret				
Image Ret				
Image Ret				

Viewing 1-9 of 9 records

Display: 10 per page < Page 1 of 1 >

- Once customized, save the view by choosing the drop down to the upper right and select **Save View**. Enter a view name and click on **Go** or **Save**.
- Once saved, a **Set as Default** Set As Default view button for the widget is listed. When selected, wherever this widget is displayed on Commercial Advantage, the saved view is listed.

The screenshot shows the 'Account Summary' screen with tabs for 'Previous Day', 'Current Day', 'Account Groups', 'Custom Reporting', and 'Transaction Search'. A summary bar at the top shows 'USD Opening Ledger 14,376.59' and 'Closing Ledger 3,876.95'. Below this is a table of deposit accounts with columns: Account Number, Client Account Name, Post Date, Closing Ledger, and Total Debit Amount. A dropdown menu is open next to the 'Total Debit Amount' column, showing options: 'Sample View', 'All Accounts', 'Previous Business Day', and 'Test view'. A green '+ Save view' button is visible in the dropdown menu.

Account Number	Client Account Name	Post Date	Closing Ledger	Total Debit Amount
x3145		06/13/2022	7.94	35.00
x0817		06/13/2022	3.16	0.82
x1944	LAND OLE TAX ADCT	06/13/2022	0.74	133.67
x5551	CLEARING	06/13/2022	3,945.40	10,214.08
x3065		06/13/2022	619.72	141.07

Working in Detail Screens

A detail screen is typically displayed when clicking **View** in the **Actions** column of a list. Buttons at the bottom of the detail screen offer actions that can be performed on the item. For example, delete or approve the check issue shown below by clicking the appropriate button. To exit the screen without performing an action, click **Cancel**.

The screenshot shows the 'Check Issue/Void' detail screen. It displays the following information:

- Check Detail**
- From Account:** x3948 - BTSTEST1
- Amount:** 1.00
- Account Name:** BTSTEST1
- Issue/Void Date:** 07/23/2021
- Check Type:** Issue
- Status:** Entered
- Check Number:** 5412

At the bottom of the screen, there are four buttons: **Approve**, **Delete**, **Modify**, and **Cancel**.

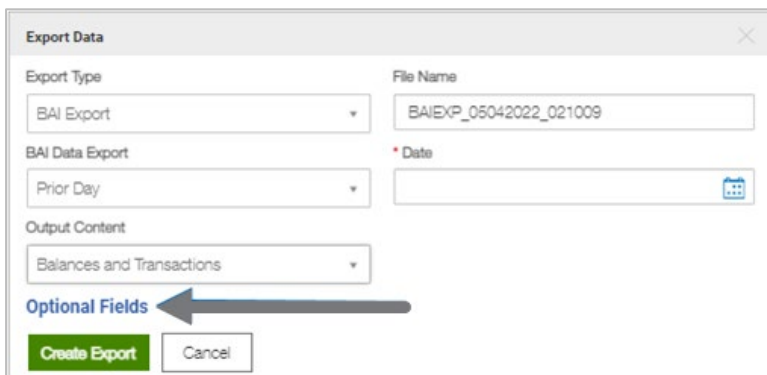
Mandatory Fields

Some fields on the detail screens must be completed before the transaction can be saved. These mandatory fields are marked with a red asterisk (*).

Fields not marked with an asterisk are optional.

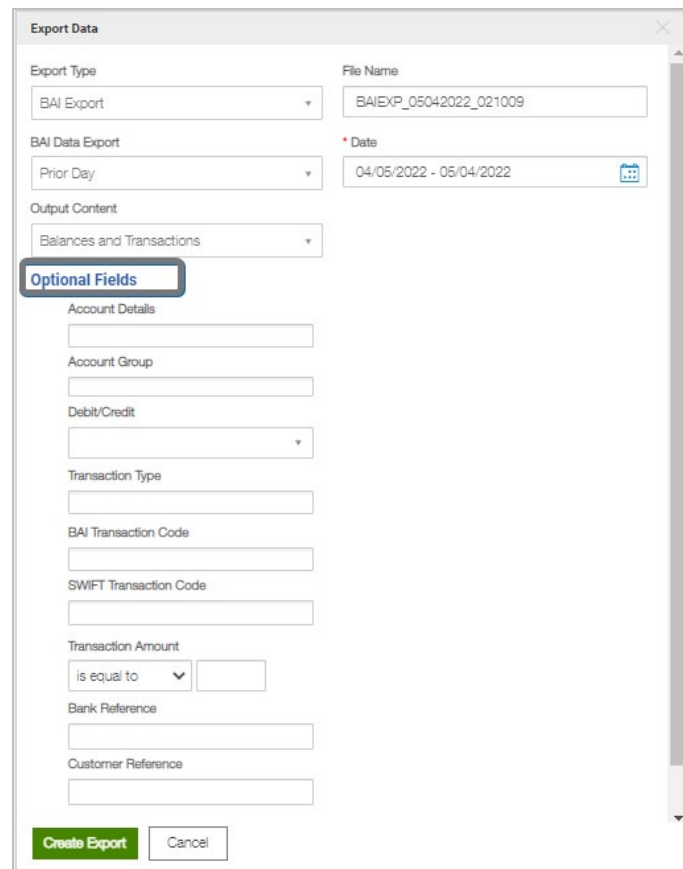
Optional Fields

Some detail screens display an option to expand the optional fields that exist for the screen.



The screenshot shows the 'Export Data' dialog box. It contains several fields: 'Export Type' (set to 'BAI Export'), 'File Name' (set to 'BAIEXP_05042022_021009'), 'BAI Data Export' (set to 'Prior Day'), 'Output Content' (set to 'Balances and Transactions'), and a mandatory 'Date' field (marked with a red asterisk). At the bottom, there is a green 'Create Export' button and a 'Cancel' button. A blue arrow points to the 'Optional Fields' link, which is located below the 'Output Content' dropdown.

Click on the **Optional Fields** button to expand the section.



The screenshot shows the 'Export Data' dialog box with the 'Optional Fields' section expanded. The 'Optional Fields' button is highlighted with a blue border. The expanded section includes fields for 'Account Details', 'Account Group', 'Debit/Credit', 'Transaction Type', 'BAI Transaction Code', 'SWIFT Transaction Code', 'Transaction Amount' (with a dropdown set to 'is equal to'), 'Bank Reference', and 'Customer Reference'. The 'Create Export' and 'Cancel' buttons are still visible at the bottom.

Expanding and Collapsing Sections

Expand or collapse a section of a detail screen by clicking the arrow button > appearing to the left of the section heading.

Clicking the arrow buttons expands these sections and exposes the fields in them.

Intermediary Bank

Bank Code

Add 2nd Intermediary Bank

Payment Details

Line 1

Line 2

Line 3

Line 4

The Audit Section

Most detail screens have an audit section. This section displays information about actions taken on the item, including the name and ID of the user who created or modified the item and the entry method by which the item was created. The audit section is located at the bottom of the screen.

Audit

Entered on:
2021-07-23 23:49:14.0

Company:
COMMDIGITAL

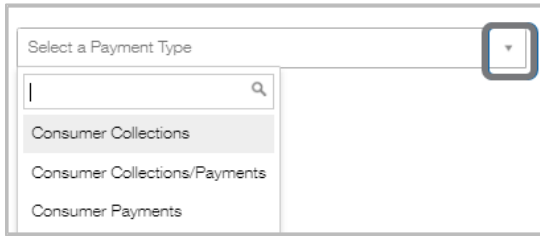
User ID
40128

User Name
[REDACTED]


NOTE: If a payment has been imported into Commercial Advantage with a status of Confidential, detail audit information will be available only to those users with permission to view confidential payment information.

Using Drop-Downs and Lookups

Some fields within a window provide a list of available options to select from. These fields are marked by drop-down buttons.



Click the button to display a list of options, and then select the desired one from the list.

Lists often contain many items. Begin type in the field at the top of the drop-down (marked by the lookup icon ). When typing, the system will find all matching items. Select the appropriate one from the list.

Confirmation and Error Messages

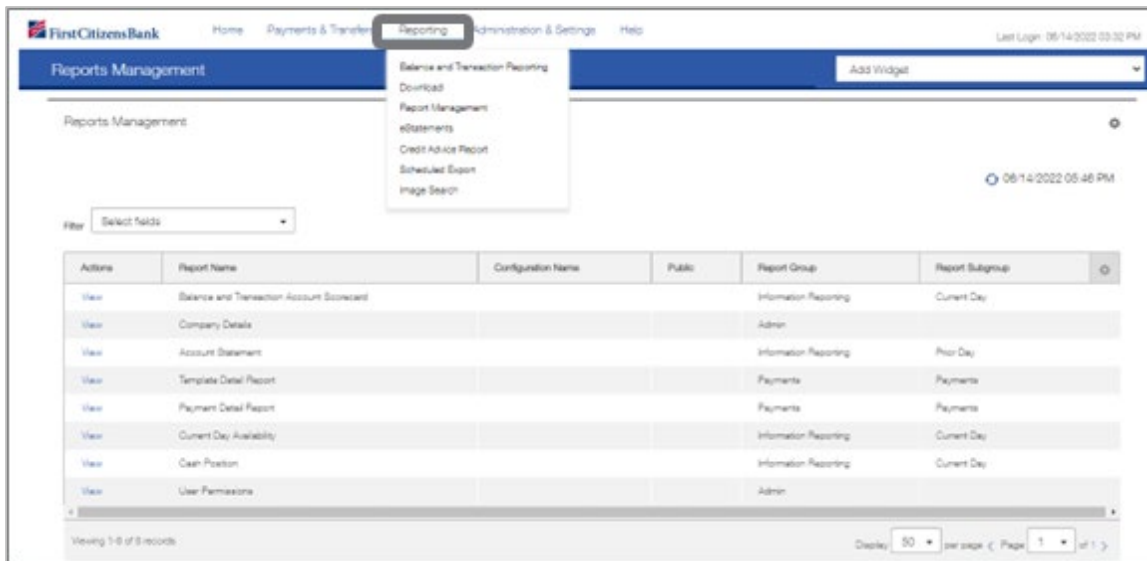
When performing an action on an item (such as saving, modifying, or approving a payment), a message appears at the top of the window. The message will indicate if the action was successful or if there are errors requiring correction.

Click **Details** to view the details of items that were successful or need attention. Click **Details** again to hide the message.

NOTE: Some confirmation and error messages appear in separate pop-up windows. Close the pop-up window by clicking **OK** or **Close**.

Working with Reports

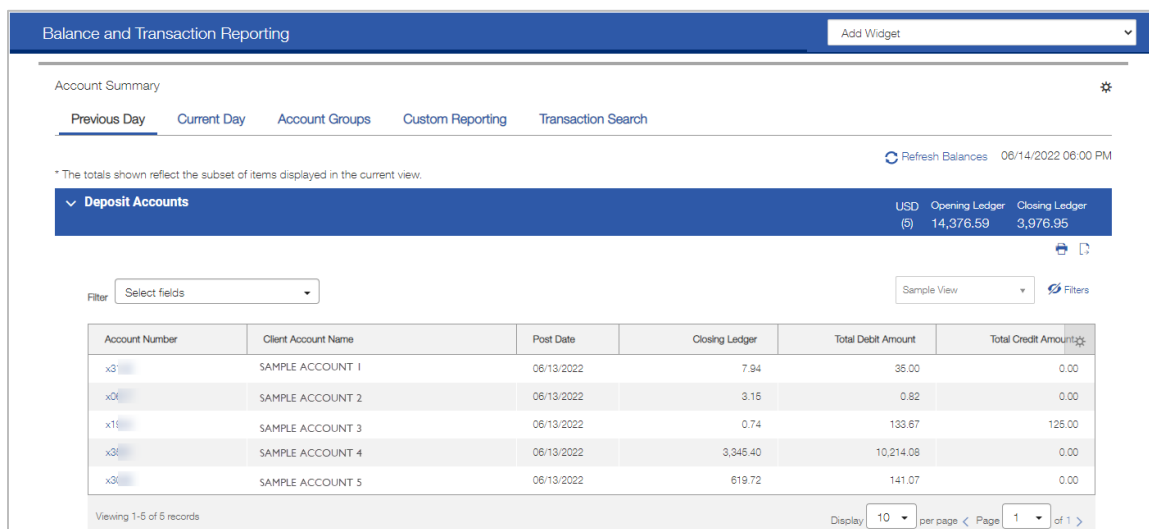
This section provides an overview of working with reports, the basic layout of reports, and available onscreen tools for customizing list views and creating reports.



Balance and Transaction Reporting

Balance and Transaction Reporting provides a summary of account and balance information based on the tab chosen from the top of the widget, such as Previous and Current Day.

This page provides the same features listed on the Account Summary widget. Adding the Account Summary widget to the home page provides easy access to this information.

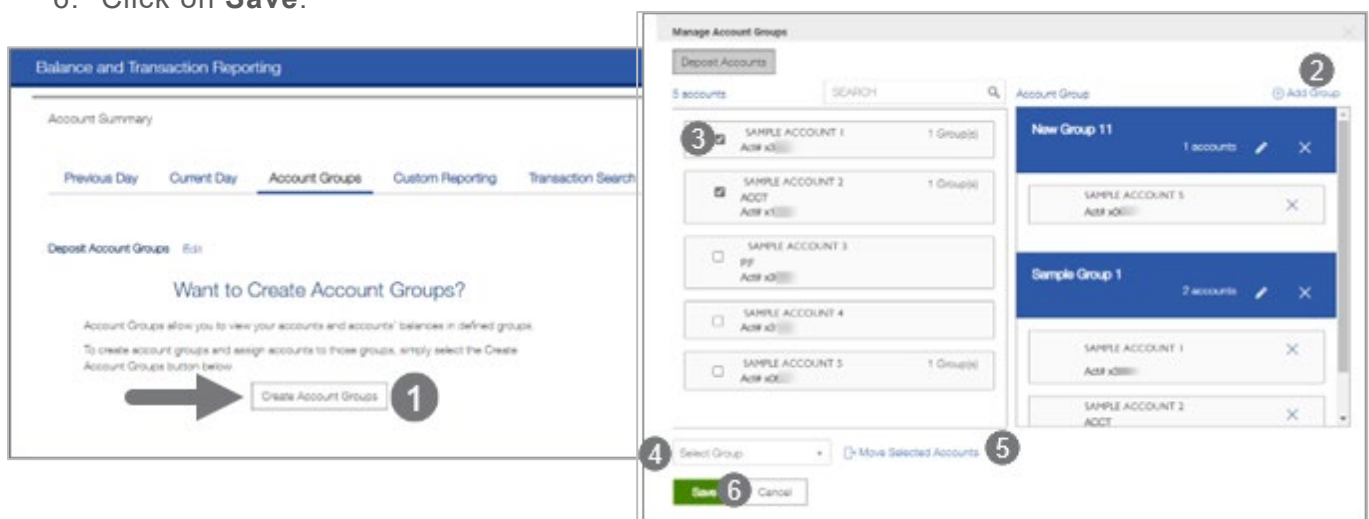


Account Groups

The Account Groups tab provides the option to group accounts together for tracking and reporting. Groups can be created based on the user's permitted account types.

From the Account Groups tab,

1. Click on **Create Account Groups**.
2. Click on **Add Group** and enter a **Group Name**.
3. Select the checkbox for each account to add to the group.
4. Select a group name from the drop-down menu.
5. Click on **Move Selected Accounts**.
6. Click on **Save**.



The **Account Groups** page will display, and the account information is now viewable by Group.

The screenshot shows the 'Account Groups' page with two groups. Each group has a table of accounts with columns for Account Number, Client Account Name, Post Date, Opening Ledger, Closing Ledger, Total Debit Amount, and Total Credit Amount. The 'New Group 11' group has one account, 'SAMPLE ACCOUNT 5'. The 'Sample Group 1' group has two accounts, 'SAMPLE ACCOUNT 1' and 'SAMPLE ACCOUNT 2'.

Account Number	Client Account Name	Post Date	Opening Ledger	Closing Ledger	Total Debit Amount	Total Credit Amount
x0i	SAMPLE ACCOUNT 5	06/13/2022	3.97	3.15	0.82	0.00

Account Number	Client Account Name	Post Date	Opening Ledger	Closing Ledger	Total Debit Amount	Total Credit Amount
x3	SAMPLE ACCOUNT 1	06/13/2022	13,559.48	3,345.40	10,214.08	0.00
x1	SAMPLE ACCOUNT 2	06/13/2022	9.41	0.74	133.67	125.00

Custom Reporting

Custom Reporting provides the option to either create a report or view a previously created report.

Enter desired report criteria and click on **Submit** to view. A check box is provided to **Save the Report** for future use.

The screenshot shows the 'Balance and Transaction Reporting' interface. At the top, there's a blue header bar with the title and an 'Add Widget' button. Below the header, a navigation bar includes 'Account Summary', 'Previous Day', 'Current Day', 'Account Groups', 'Custom Reporting' (which is selected), and 'Transaction Search'. The main content area is titled 'Select Saved Report Criteria' and features a 'Select' dropdown menu. Below this, the 'Enter New Report Criteria' section includes a 'Select Accounts By' dropdown set to 'Accounts', an 'All Accounts' button, a 'Date' field, and an 'Account Transactions View' dropdown set to 'Credit/Debit Single View'. A 'Transaction Filters' section is expanded, showing fields for 'Debit/Credit', 'Transaction Type', 'BAI Transaction Code', 'SWIFT Transaction Code', 'Status', 'Transaction Amount' (with a 'is equal to' dropdown and a text field), 'Bank Reference', and 'Customer Reference'. At the bottom, there's a 'Save this Report' checkbox and three buttons: 'Submit' (green), 'Clear', and 'Cancel'.

Transaction Search

Transaction Search provides a list of transactions based on the criteria entered. Transactions are listed without the account ledger information within the report.

The screenshot shows the 'Balance and Transaction Reporting' interface with the 'Transaction Search' tab selected. The navigation bar is the same as in the previous screenshot. The main content area is titled 'Enter New Report Criteria' and includes a 'Deposit & Credit Card' button, an 'Accounts' dropdown, an 'All Accounts' button, and a 'Date Range' field. Below these is a 'Transaction Filters' section with a blue arrow icon. At the bottom, there are three buttons: 'Submit' (green), 'Clear', and 'Cancel'.

Download & Scheduled Export

The Download function allows the user to download balance and transaction data in various formats, including BAI, CSV, CS Basic Export (a basic comma-separated format), Quicken/QuickBooks (OFX), and SWIFT MT940/MT942. Users must have permission to download data in the appropriate format.

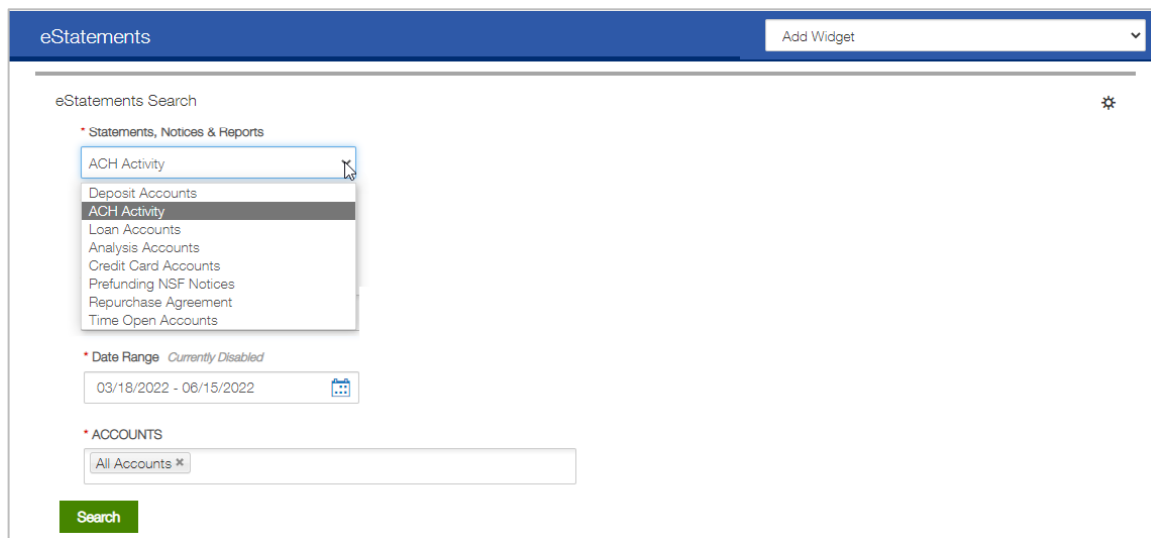
To learn more about the Download and Scheduled Export features, access the Downloading and Exporting Data Quick Reference Guide in the Commercial Advantage [Learning Center](#) for more information.

eStatements

The eStatements search feature provides a variety of search options for eStatements, Notices and Reports.

- ACH Activity Report – Includes ACH Return and notification of change details.
- Prefunding & NSF Notices – Includes prefunding and NSF notices.
- eStatements by account type – Deposit, Loan, Analysis, Credit Card, Repurchase Agreement, and Time Open Accounts.

Multiple date range filters are listed, along with the option to list specific accounts or select all accounts. Statement history is limited to 13 months. For more information on how to access eStatements, navigate to **eStatement Search Quick Reference Guide** in the Commercial Advantage [Learning Center](#).



The screenshot shows the 'eStatements' search interface. At the top, there's a blue header with 'eStatements' on the left and 'Add Widget' on the right. Below the header, the main area is titled 'eStatements Search'. It features three sections: 'Statements, Notices & Reports' with a dropdown menu showing options like 'ACH Activity', 'Deposit Accounts', 'ACH Activity' (highlighted), 'Loan Accounts', 'Analysis Accounts', 'Credit Card Accounts', 'Prefunding NSF Notices', 'Repurchase Agreement', and 'Time Open Accounts'; 'Date Range' with a text box showing '03/18/2022 - 06/15/2022' and a calendar icon; and 'ACCOUNTS' with a text box showing 'All Accounts *'. A green 'Search' button is at the bottom left.

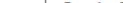
Image Search

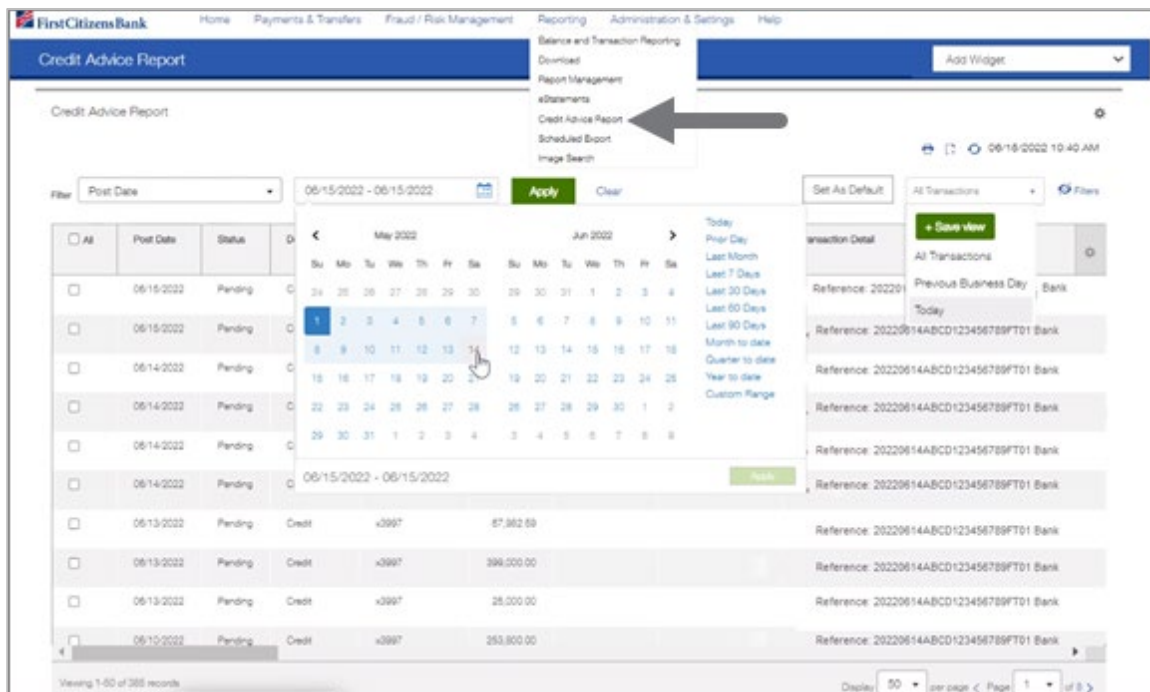
The Image Search provides the option to search bank statements for check or deposit images. Search results are displayed online. If more than one image is associated with a deposit ticket or other items, a list of images will appear. For more information access the View Transaction Details and Images Quick Reference Guide in the Commercial Advantage [Learning Center](#).

Credit Advice Report

The Credit Advice Report provides information on incoming wires. Report options include Today, Previous Day, and All Transactions. All Transaction history is limited to 93 days.

The Credit Advice Report list view includes all available wire fields. The list view is customizable. Users can move fields using the click and drag feature, adjust the sort order, and add or remove fields using the settings icon. Once customized, save the view by choosing the drop down to the upper right and select Save View.

Once saved, a Set as Default  view button for the widget is listed. When selected, wherever this widget is displayed on Commercial Advantage, the saved view is displayed.



Report Management

Report Management provides additional reports based on user permissions. Report groups include Payments, Administration, and Information Reporting.

NOTE: Payment files can be imported as confidential. A user who is not entitled to view confidential data associated with payments will see a CONFIDENTIAL label in reports instead of payment information.

Reports Management

Add Widget

Reports Management

05/27/2022 02:48 PM

Filter

Select fields

Actions	Report Name	Configuration Name	Public	Report Group	Report Subgroup
View	ACH Company Report			Payments	Administrative
View	Company Details			Admin	
View	Exchange Rates			Payments	Administrative
View	Template Detail Report			Payments	Payments
View	Payment Detail Report			Payments	Payments
View	Current Day Availability			Information Reporting	Current Day
View	User Permissions			Admin	

Viewing 1-7 of 7 records

splay 50 per page < Page 1 of 1 >

To view an existing report:

- 1. Select **View** under the **Actions** column.
- 2. Enter any required fields in the Report Criteria, then click **Run Report** button to generate the report.

ACH Company Report

Report Criteria

Company

Company

ID

Name

Save this Report

Run Report

Cancel

- 3. The report is displayed onscreen. The screen and the menu icons may differ based on the browser.

ACH Company Report - .pdf

1 / 1

90%

ACH Company Report

First Citizens Bank

ORIGINATOR INFORMATION

Company

Company Name

ACH Company ID

ACH Company Name

Full Company Name

ORIGINATOR BANK

Bank

001

OFFSET BANK


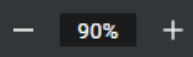


Account Number

x

Report Icons and Buttons

The icons across the top of the report window provide additional options for working with reports.

NOTE: The controls listed below are basic controls that appear in certain browsers and environments. Depending on the browser, users may have access to a different set of controls.

Icon	Function
	Used to export the report in one of the following formats: PDF, CSV, Plain Text. Click Open to see the results of the export.
	The Zoom In and Zoom Out icons will increase or decrease the size of the report incrementally. Click as often as needed for the desired magnification.
	Print a hard copy of the report. Click the icon, and then set the controls in the Print pop-up menu as desired.
	Download the report and save. Click the icon, and then navigate to the path and save the report.

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. For more information visit our [Commercial Advantage Learning Center](#).