

Associated Connect[®]

Reference Guide: FX Manager

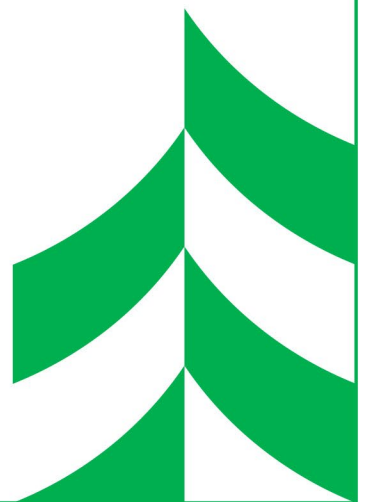


Table of Contents

Associated Connect Access.....	3
Available Services.....	3
Sign-In and Security.....	3
FX Manager.....	4
Key Features.....	4
Get a Quote.....	4
My Trades/All Trades.....	7
History.....	8
Standard Settlement Instructions (SSI).....	9

Associated Connect Access

Associated Connect provides secure, single sign-on access to your business and commercial banking services through AssociatedBank.com/Business or AssociatedBank.com/Commercial.

Available Services

Once signed in, users can access a wide range of online banking functions:

Banking	Account Balances, ACH Origination Check Inquiry, Image Search, Positive Pay, Stop Payments, Transfers and Wire Transfers
Account Summary	View balances and transaction details
Cash Management	Bill Pay*, Cash Ordering, Checkview, FX Manager, Lockbox, Remote Deposit and Trade Services
Transmission and Reporting	Document Center, Export Tools and File Transfer

*Some services within the bill payment service have service charges. Please refer to the Business Fee Schedule or the applicable Checking Product Disclosure for details. (1276)

Sign-In and Security

Access to Associated Connect requires identity verification through one of two methods:

High-Risk Services	- Sign in with your username and password. - Verify identity using multi-factor authentication (MFA) with a unique access code from a mobile or physical token.
Low-Risk Services	- Sign in with your username and password. - Verify identity using a unique access code sent by text message (SMS) to your registered mobile number.

For help with tokens, see the Multi-Factor Authentication and Password Management Guide or contact Customer Care at 800-728-3501.

Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit AssociatedBank.com/disclosures for Terms and Conditions for your service. (1406)

FX Manager

Associated Bank's FX Manager allows you to manage all your foreign exchange transactions, obtain competitive real-time FX quotes in a wide range of currencies, transact spot contracts, outright forward and window contracts and swap contracts. You can also easily direct currency payments to third parties, split the proceeds of your FX trades among multiple payees and create new settlement instructions.

Key Features

- Assign different levels of system access to individuals in your company
- Specify default instructions for each currency
- Add multiple instructions for each currency to be selected prior to quote retrieval
- Pay multiple beneficiaries from a single FX transaction utilizing our DirectFXPay functionality
- Easily select appropriate names and SWIFT® addresses for beneficiary bank
- Track all outstanding and historical trading and payment activities for audit purposes

Get a Quote

The Get Quote tab is used to request an indication for a currency pair (get a real-time FX quote) and for booking a FX transaction.

1. On the Get Quote tab, select "I Buy" or "I Sell," select the first currency from the drop down menu and enter the deal amount.

System#	Type	CCY1	Quantity	CCY2	Amt2	Rate	Value Date	Mature Date	Window Date
---------	------	------	----------	------	------	------	------------	-------------	-------------

Note: If the invoice that is being paid is foreign currency, select "I Buy" and choose the currency being paid from the drop down menu. If a currency is not listed in the drop down, check with your company's Security Administrator or call Associated Bank's Foreign Exchange Department at 1-866-524-8836.

2. Select the second currency. If foreign currency was selected from the drop down menu, USD should be selected unless a cross-currency transaction is being booked.
3. The Value Date will automatically default to “SP” for spot value. If a forward contract is being booked, select the date from the Value Date calendar. If this will be a forward transaction with a window option, select the starting date of the window from the Window Date calendar.
4. After all fields are populated, select Get Payment Info to enter payment instructions or Market Indication/Get Quote to receive an indication.
5. The default instructions for settling USD will be displayed (not applicable for cross currency transactions). These instructions should not be changed unless there are multiple Associated Bank accounts to be selected from.

Bank will receive USD from

6. The payment will use the default standing settlement instructions (SSI) for the currency selected if one has been defined. If there is no default defined, any saved SSI templates for the currency will be in the drop down menu.

Please direct my EUR payment to:

▼ Details

7. Select the SSI from the drop down and select Details to load the payment instructions or leave as “To be determined” to enter the payment instructions for a new beneficiary (proceed to step 8). If selecting an SSI, review the payment instructions and add any reference information in the “Ref Invoice#” field (proceed to step 13).
8. Select the magnifying glass icon to select the BIC (Bank Identifier Code) from the lookup for the Beneficiary Bank and Intermediary Bank (if any).

Please direct my EUR payment to:

▼ Details

* Beneficiary BIC/SWIFT:

Bene Bank Name:

* Beneficiary A/C#/IBAN#:
IBAN strongly recommended

* Beneficiary Name:

* Beneficiary Address:

* Beneficiary Address:

Beneficiary Email:

Ref Invoice#:

9. Enter the BIC/SWIFT code in the “Bic Code” selection field and select **Inquire**. The other fields can be used to lookup a BIC code, but some banks have multiple codes.

Amend Screen: Beneficiary BIC/SWIFT

Bic Code: Institution Name:

City Heading: Branch Information:

	Bic Code	Institution Name	City Heading	Branch Information
☐	SOGEFRPPAAA	SOCIETE GENERALE	PARIS	(PRIVATE BANKING BRANCH,PARIS)
☐	SOGEFRPPABO	SOCIETE GENERALE	PARIS	(PARIS BOURSE)

Note: Full BIC codes are 11 characters. To change an eight character BIC code to a full 11 character BIC code, add “XXX” to the end of the original code.

10. Select the radio button next to the desired result. After selecting the radio button, the bank will be displayed on the main Get Quote page.
11. Type the beneficiary name, address and account detail (type the account number over “Multiple” if applicable). Any field with an (*) asterisk is a required field.

* Beneficiary A/C#/IBAN#:

IBAN strongly recommended

* Beneficiary Name:

* Beneficiary Address:

* Beneficiary Address:

Note: Depending on the currency, certain key routing information may be recommended.

12. Optional fields: “Beneficiary Email” if this field is completed, an email with the payment information will be sent to the beneficiary. Only valid emails should be entered into this field. Complete the “Ref Invoice” field with any invoice or payee information.

Note: Some countries require a reason for payment, so additional information may be requested from Associated Bank.

13. If there are any payment codes or is additional information, it can be input in “Beneficiary Bank Code.”
14. Select **Get Quote** (dual control users select **Submit**). If the instructions should be saved to use as a future template (SSI) type in an Alias for the payment instructions.

Note: The Alias prompt will display for existing instructions if changes were made (such as updating the invoice). Do not type in an Alias if a SSI was chosen in step 7.

Would you like to save these instructions?

Alias

15. Accept Quote screen will display (dual control users see step 17). Select **Accept Quote** to execute the deal. Otherwise, select **No, Thank you**. If the timer expires, select **ReQuote** to refresh the quote. The quote can be refreshed three times.

Accept Quote

I Buy EUR 5,000.00
vs. USD 5,804.50
Value Date: 08/09/18
Rate: 1.1609

Timer: 11

Accept Quote No, Thank You

16. Once the quote is accepted, a confirmation appears. Select **Dismiss** to exit screen. The transaction will appear in the My Trades Blotter and All Trades Blotter.
17. If your organization is utilizing Dual Control, after selecting **Submit** in step 13, select **Save** on the Actual Quote Pending message. A message will be displayed with the reference number. The transaction will be awaiting authorization in the My Trades and All Trades Blotter.

My Trades									
Top	Up	Dn	Bot	Print Page	Export Query				
System#	Pending	Type	CCY1	Quantity	CCY2	Amt2	Rate	Value Date	Mature Date
 00167080		BUY	EUR	5,000.00	USD	5,803.50	1.1607	08/09/2018	
 00167081		BUY	EUR	5,000.00	USD			08/09/2018	

Note: See My Trades/All Trades for instructions on authorizing the transaction.

My Trades/All Trades

The My Trades Blotter will display the user's trades that are pending or have been booked on that business day. The All Trades Blotter displays trades that have been booked by all users on that business day and those that are pending authorization. To display transactions that are older retrieve those via the History Tab.

- To display a transaction in the My Trades and All Trades blotter select the "System#". Dual control users will see flags. Green – released to Associated Bank, Yellow – awaiting authorization, but user not authorized, red – awaiting authorization, user authorized.

Get Quote		My Trades		All Trades		SSI		History		Reports		My Profile	
All Trades													
Top		Up		Dn		Bot		Print Page		Export Query		Page 1 of 3	
System#		Pending		Type		CCY1		Quantity		CCY2		Amt2	
Rate		Value		Date		Mature		Date		Window		Date	
		00167080		BUY		EUR		5,000.00		USD		5,803.50 1.1607 08/09/2018	
		00167081		BUY		EUR		5,000.00		USD		08/09/2018	

- To authorize the transaction, select **Authorize** to be taken to the Accept Quote window.



Update Screen - Pending Authorization

Amend Cancel **Authorize** Dismiss Print

Confirmation#: 00167081

You bought EUR 5,000.00
vs USD

Value Date: 08/09/18

Bank will receive USD from
CHKNG-2233026703

Please amend my EUR payment to:
SSI: To be determined...

- Select **Accept Quote** to execute the deal. Otherwise, select **No, Thank You**. If the timer expires, select **ReQuote** to refresh the quote. The quote can be refreshed three times.



Accept Quote

I Buy EUR 5,000.00
vs. USD 5,804.50
Value Date: 08/09/18
Rate: 1.1609

Timer: 11

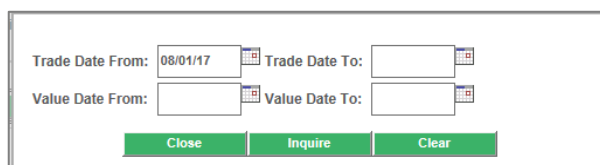
Accept Quote **No, Thank You**

- Once the quote is accepted, a confirmation appears. Select **Dismiss** to exit the screen. The flag will be updated to a green flag in the My Trades and All Trades blotters.

History

The history tab allows users to view trade details for trades that do not display in the My Trades and All Trades blotters.

- Using the search fields, input the date or date range and select **Inquire**. For best results use “Trade Date From” for the search fields.



Trade Date From: 08/01/17 Trade Date To:

Value Date From: Value Date To:

Close **Inquire** **Clear**

- The results meeting the selection criteria will be displayed. To view additional information select the **System#**.

History										
Selection	Top	Up	Dn	Bot	Print Page	Export Query				
System#	Pending	Trade Date	Type	CCY1	Quantity	CCY2	Amt2	Rate	Value Date	Mature Date Window
 00167081		08/03/2018	BUY	EUR	5,000.00	USD			08/09/2018	
 00167080		08/03/2018	BUY	EUR	5,000.00	USD	5,803.50	1.1607	08/09/2018	
 00167051		07/12/2018	BUY	EUR	150.00	USD	175.26	1.1684	07/16/2018	
 00167005		05/15/2018	SEL	USD	175.00	EUR	147.37	1.1875	05/17/2018	
 00166990		04/26/2018	BUY	EUR	100,000.00	USD	121,650.00	1.2165	05/31/2018	

Standard Settlement Instructions (SSI)

The Standing Settlement Instructions tab is used to create, add, and modify payment instruction templates. Any templates created during the Get Quote process will be in the SSI menu saved by Alias.

- To display a SSI, select the desired Alias from the drop down menu and select on **Inquire**.
- Type over any information that needs to be changed and select **Change**. This will save the template for future use. If the template should be deleted, select **Delete**.
- To add a new SSI, select on the Alias drop down to activate the Alias (it will turn blue). Type in the name that the Alias should be saved as.

SSI

Alias:

- Select the currency in the “CCY” drop down. If a CCY is missing check with your company’s Security Administrator or call Associated Bank’s Foreign Exchange Department at 1-866-524-8836.
- Determine if the instructions should be saved as a default. If “yes” the instructions will always be pre-filled when that currency is selected. If “no” the instructions will be available from the drop down. If there are multiple beneficiaries for a currency, choose “no” for default instruction.

Get Quote | My Trades | All Trades | **SSI** | History

SSI

Alias:

NANCY STORM

 CCY:

EUR

 Default Instruction:

NO

 * Beneficiary BIC/SWIFT:

ABGBUS44XXX

 Bene Bank Name:

ASSOCIATED BANK GREEN BAY N.A.

 * Beneficiary A/C#/IBAN#:

IT232ABGB0000011123333

 * Beneficiary Name:

Nancy Storm

 * Beneficiary Address:

125 Main St

 * Beneficiary Address:

Italy

 Beneficiary Email:
 Ref Invoice#:

Inquire | Add | Change | Delete | Clear

6. Complete the rest of the payment instructions. Detailed instructions for completing each section can be found in the **Get Quote** procedures starting at step nine on page three. When the instructions have been completed, select **Add** to save them.

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