





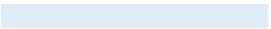


A person wearing a checkered shirt is shown from the chest down, holding a smartphone with both hands. The image is dimly lit and has a dark overlay. The text 'RCGILTNER Services, Inc.' and 'Paycheck Protection Program' is centered over the image.

RCGILTNER
Services, Inc.

Paycheck Protection Program

Agenda

-  Introduction
-  Digital Application
-  Review and Underwriting
-  E Tran Boarding
-  Loan Boarding
-  Forgiveness
-  Administration and Support



Introduction

We install digital technology to harness the Paycheck Protection Loan process for customer experience, efficiency, compliance and accuracy.



- Digital application
- BSA/CIP
- E-Sign

- Document requirements
- Validation
- Data fields

- Data entry
- SBA Loan number
- SBA Application number
- Docs ready in Action Center

- Send docs/B.O. to customer
- Customer e-signs
- Loan boarding
- Document boarding
- Funding

- Customer data collection
- Validation
- Release and FI Funding

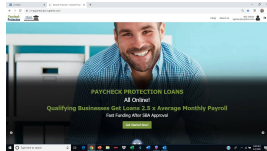
Digital Application

We automate the application with compliant BSA/CIP and E-sign.

- Target current checking customers
- Non-customers open a checking account

Digital Application

Rel. Mgr. - Mktg



- Digital application
- BSA/CIP
- E-Sign

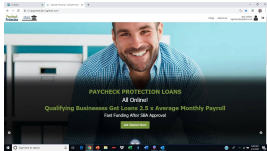
Customer Applies
ppp.bank.com

- Registers / create a log in
- Email verification
- Search Checking Account
- Enter Business info
- Payroll summary
- Upload documents to support
- Owner info
- E-sign consent, & hereby apply
- Applicant questions / certifications
- Term Loan Details, Continue
- Authorization, submission

Digital Application

Digital Application

Rel. Mgr. - Mktg



- Digital application
- BSA/CIP
- E-Sign

DNS

Bank needs to establish CNAME records (Canonical Names) for the DNS sub-domain that represents that product name, for example: ppl.putcobk.com

CNAME is a type of DNS record and stands for “Canonical Name”. This type of record simply “points” to another DNS record.

The CNAME record should *always* be configured to point to platform.rcgiltner.com

Each digital product will need at least two CNAME records to reflect how a typical customer might enter a website URL:

- Bank pick the **primary** subdomain of bank URL they want to use:
For example, ppl.putcobk.com
- Also need to create additional CNAME record with **www** preceding that URL:
For example, ppl.putcobk.com

This is for redirection to the first record in the event a customer inputs the URL with **www**

SSL:

Once the Bank has created the CNAME(s) and sends them to RCG, the appropriate SSL certificate(s) will be acquired by RCG.

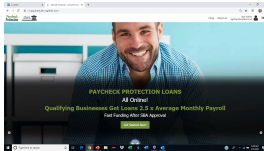
Digital Application

Marketing

- Supply logo
- Supply hex colors
- Banners/text link to url: www.ppl.putcobk.com

Digital Application

Rel. Mgr. - Mktg



- Digital application
- BSA/CIP
- E-Sign



Small Business Loan Express

- [Apply Online](#)
- Apply in Minutes - Response in Seconds
- Access Funds within 3 Business Days
- Fixed-Rate Term Loan or Variable-Rate Line of Credit
- Low Closing Fee
- Exclusively for Planters Bank Checking Customers*

* Your Planters Bank Checking account must be open for at least 90 days to be eligible.

Payroll Protection Program

Please visit <https://paycheckprotectionloan.putcobk.com>



Review and Underwriting

Review and Underwriting

Summary	
Applications	245
Total Amount	\$47,235,501

- Document requirements
- Validation
- Data fields

Lender Verifies

[paycheckprotection.bank.com /PPL](http://paycheckprotection.bank.com/PPL)

- Credentialed lender logs in
- Views summary list, completed steps
- Selects Loan and verifies submitted docs support loan request or emails borrower for more
- Approves docs, enters NAICS
- Submits for operations on E-Tran
- Receives SBA Application number and Loan number, enters both onto PPL screen
- Indicates need for B.O.
- Finalizes loan which generates loan agreement / note and emails applicant link to e-sign all docs / disclosures to customer.
- Executed loan appears in Action Center

Review and Underwriting

Review and Underwriting

Summary	
Applications	245
Total Amount	\$47,235,501

- Document requirements
- Validation
- Data fields

Digital Documents

Paycheck Protection Bob Giltner
bgiltner@rcptner.com

Summary	
Applications	122
Total Amount	\$10,048,559

Applications						
Id	Status	Submitted	Customer	Business	Amount	1 2 3
1	Submitted	04/03/2020 10:30:13 AM	Robert Giltner	Jones Tire Shop	\$0	
3	Submitted	04/03/2020 03:25:55 PM	Robert Giltner	Jones Tire Shop	\$250,000	
4	Submitted	04/03/2020 06:45:12 PM	Robert Giltner	Jones Tire Shop	\$250,000	
6	Submitted	04/04/2020 03:13:51 AM	Robert Giltner	Jones Tire Shop	\$250,000	
7	Submitted	04/04/2020 03:26:10 AM	Robert Giltner	Jones Tire Shop	\$250,000	
8	Submitted	04/04/2020 04:11:06 AM	Robert Giltner	Jones Tire Shop	\$250,000	
12	Submitted	04/04/2020 03:11:53 PM	JOANN J MARSELLI	marcell's madness	\$3,332	
13	Submitted	04/04/2020 03:09:40 PM	Robert Giltner	Jones Tire Shop	\$250,000	
15	Submitted	04/04/2020 03:56:32 PM	MICHAEL J PACYNA JR	Pacyna Inc	\$19,270	
18	Submitted	04/04/2020 09:13:35 PM	Robert Giltner	Jones Tire Shop	\$250,000	
19	Submitted	04/05/2020 09:27:27 AM	Robert Giltner	Jones Tire Shop	\$250,000	
22	Submitted	04/05/2020 12:59:41 PM	Robert Giltner	Jones Tire Shop	\$250,000	
23	Submitted	04/06/2020 09:31:44 AM	Robert Giltner	Jones Tire Shop	\$10,000	

Review and Underwriting

Review Sheet and Document Request

Each lender's underwriting obligation under the PPP is limited to the items above and reviewing the "Paycheck Protection Application Form."

Review and Underwriting

Summary	
Applications	245
Total Amount	\$47,235,501

- Document requirements
- Validation
- Data fields

Email Resubmission Instructions to Applicant

Please provide your home address.

Application		Documentation		
Id	27	File Name	Size	Link
Application Status	Submitted	F944 Jones Tire Shop.pdf	115,429	
Electronic Signature Date	04/06/2020 07:23:46 AM	Loan Purpose		
Submission Date	04/06/2020 07:23:54 AM	Payroll	Rent / Mortgage Interest	Utilities Other
User IP Address	96.29.83.26	Yes		
Requested Amount	\$250,000	Payroll Data		
Business		Months	12	
Legal Name	Jones Tire Shop	Jobs	133	
DBA		1. Salary, wages or commission compensation excluding FICA, or 1099 wages for contractors (excluding the amount over \$100,000 for employees making over \$100,000)		
Entity Type	C-Corporation	2. Cash payments or tips		
TIN	33111111	3. Vacation, parental, family, medical or sick leave		
Date Established with Sols		4. Absences, for dismissal or separation		
Number of Employees	11	5. Payment required for the provisions of group health care benefits, including insurance premiums		
Account Opened Date	12/13/2018	6. Payment of any retirement benefit		
Phone	331-111-1111	7. Payment of state or local tax on the compensation of employees		
Address	329 Grandview Dr Dunsmuir, CA 95913	12 Month Total		
State / County / Tract	42 / 069 / 112000	Average Monthly Total		
HSA Code	42543	2.5x Average Monthly Payroll		
Applicant		2.5x Average Monthly Payroll		
Name	Robert Gilmer	ETD, % of Advance (if applicable)		
Title	CEO	90		
SSN	111-11-1111	Maximum Loan Amount		
Email	rgilmer@jonesfire.com	\$250,000		
Owners				
Name	Title	TIN	Email	Phone Address City, State Zip Ownership %
Robert Gilmer	CEO	111-11-1111	rgilmer@jonesfire.com	331-333-1333 100

[Questions](#) [Certifications](#) [History](#)

1 Is the Applicant or any owner of the Applicant presently suspended, delinquent, proposed for delinquent, declared indigent, voluntarily excluded from participation in this program? **No**

Review and Underwriting

Digital Documents

Develop review checklist.

Review and Underwriting

Summary	
Applications	245
Total Amount	\$47,235,501

- Document requirements
- Validation
- Data fields

Each lender shall:

1. Confirm receipt of borrower certifications contained in Paycheck Protection Program Application form issued by the Administration;
2. Confirm receipt of information demonstrating that a borrower had employees for whom the borrower paid salaries and payroll taxes on or around February 15, 2020;
3. Confirm the dollar amount of average monthly payroll costs for the preceding calendar year by reviewing the payroll documentation submitted with the borrower's application; and
4. BSA/FINCEN requirements.

E Tran Boarding

Loan Operations E Tran Boarding
[paycheckprotection.bank.com /PPL](http://paycheckprotection.bank.com/PPL)

E Tran

Operations



- Data entry
- SBA Loan number
- SBA Application number
- Docs ready in Action Center

- Loan operations boards on E-Tran
- Receives SBA Application number and Loan number, enters both onto PPL screen
- Indicates need for B.O.
- Finalizes loan which generates loan agreement / note and emails applicant link to e-sign all docs / disclosures to customer.
- Executed loan appears in Action Center

E Tran Boarding

Boarding Sheet

E Tran

Operations



- Data entry
- Loan number
- Loan authorization

Application		Documentation		
Id	27	File Name	Size	Link
Application Status	Submitted	1944 Jones Tire Shop.pdf	115,429	
Electronic Signature Date	04/06/2020 07:23:46 AM	Loan Purpose		
Submission Date	04/06/2020 07:23:54 AM	Payroll	Rent / Mortgage Interest	Utilities
User IP Address	96.29.62.26	Yes		
Requested Amount	\$250,000	Payroll Data		
Business		Months	12	
Legal Name	Jones Tire Shop	Jobs	333	
DBA		1. Salary, wages or commission compensation excluding FICA, or 1099 wages for contractors (excluding the amount over \$100,000 for employees making over \$100,000)		
Entity Type	C-Corporation	2. Cash payments or tips		
TIN	111111111	3. Vacation, parental, family, medical or sick leave		
Date Established with SoS		4. Allowances, for dismissal or separation		
Number of Employees	11	5. Payment required for the provisions of group health care benefits, including insurance premiums		
Account Opened Date	12/13/2018	6. Payment of any retirement benefit		
Phone	111-111-1111	7. Payment of state or local tax on the compensation of employees		
Address	329 Brandywine Dr Dunmore, PA 18512	12 Month Total		
State / County / Tract	42 / 009 / 112000	\$1,200,000		
MSA Code	42540	Average Monthly Total		
Applicant		\$100,000		
Name	Robert Giltner	2.5x Average Monthly Payroll		
Title	CEO	\$250,000		
SSN	111-11-1111	EIDL, Net of Advance (if applicable)		
Email	rgiltner@rogiltner.com	\$0		
Owners		Maximum Loan Amount		
Name	Title	TIN	Email	Phone
Robert Giltner	CEO	111-11-1111	rgiltner@rogiltner.com	353-333-3333
Address	City, State Zip	Ownership %		
		100		
Questions Certifications History				
1. Is the Applicant or any owner of the Applicant currently suspended, debarred, proscribed for debarment, declared insolvent, voluntarily excluded from participation in this... No				

Loan Boarding

Boarding – Action Center

Operations

A screenshot of a web-based loan boarding interface. The interface is divided into several sections: 'Action Step' with a progress indicator, 'Business Verification' with a 'Verify' button, 'Establish Term Loan' with a 'Next' button, 'Customer Transfer Step', 'Bills' with a 'Next' button, and 'Internal Notes'. On the right side, there are sections for 'Address Info', 'System Loan', and 'Requirements'.

- Send docs/B.O. to customer
- Customer e-signs
- Loan boarding
- Document boarding
- Funding

Loan ops books and funds
Manage.rcgiltner.com

Action Center

- Executed loans appear in Action Center
- B.O. docs inspected (if appl.)
- Loan is boarded to the core
- Autopay is set up
- Loan is funded
- Loan record becomes Archive
- History, event log and all application data and docs are stored in Archive
- Bank transfers Archives to cold storage

Loan Boarding

Loan boarding will take SBA loan number and send documents for e-sign to customer along with disclosures.

Boarding – Action Center Operations



- Send docs/B.O. to customer
- Customer e-signs
- Loan boarding
- Document boarding
- Funding

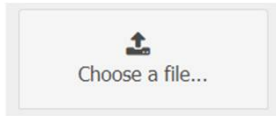
A detailed screenshot of the 'Sample Financial' loan boarding interface. The interface is divided into several sections: a left sidebar with a list of users (e.g., Robert Gilmer, Greg Test, V.G., Jon Jones, Greg Schreacke, Doreen Rademacher, Bob Gilmer), a main 'Action Steps' section with radio buttons for 'Business Verification', 'Beneficial Ownership Verification', 'Establish Term Loan', and 'Automatic Transfer Setup', an 'Alerts' section with a table showing 'Alert' and 'Action' columns, and an 'Internal Notes' section. On the right, there is an 'Address Info' section with fields for 'Address Found', 'State / County / Tract', and 'MSA Code', and a 'Term Loan' section with 'Automatic Withdrawals' and 'Disclosures and Agreements' sections. The 'Disclosures' section lists items like 'Electronic Signature Disclosure', 'Loan Authorization', 'Borrower Information', 'Payroll Documentation', 'COVID-19 Impact Documentation', 'SBA Loan Agreement', 'ATA', and 'Privacy Policy'. The bottom of the interface has a table with columns for 'Date', 'User', 'Details', and 'IP Address'.

Forgiveness

Much is yet to be defined and we can use the same process to capture and evaluate documents.

Forgiveness

Loan Officers



- Customer data collection
- Validation
- Release and FI Funding

Submit Supporting Documentation
Here you can upload the documentation that supports the payroll numbers provided on the previous tab.

Documentation examples may include an IRS 1099 or payroll tax return, payroll report from your payroll system or other prepared document depending on your business type.
You can upload multiple documents if needed.

File Name	Size (bytes)
1944 Jones tire shop.pdf	115,429

Previous Next

Administration and Support

You will operate three digital sites:

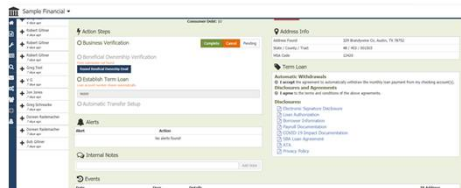


Consumer Application Site

A screenshot of a web application interface for loan processing. It shows a 'Summary' section with a table of applications. The table has columns for ID, Status, Submitted, Customer, Business, and Amount. The total amount is listed as \$10,048,070.

ID	Status	Submitted	Customer	Business	Amount
1	Submitted	10/15/2020 02:22:17 AM	Robert Collier	James Tire Shop	\$8
2	Submitted	10/15/2020 02:25:53 AM	Robert Collier	James Tire Shop	\$750,000
3	Submitted	10/15/2020 04:45:12 PM	Robert Collier	James Tire Shop	\$750,000
4	Submitted	10/15/2020 05:15:10 AM	Robert Collier	James Tire Shop	\$750,000
5	Submitted	10/15/2020 05:28:28 AM	Robert Collier	James Tire Shop	\$750,000
6	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
7	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
8	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
9	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
10	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
11	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
12	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
13	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
14	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
15	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
16	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
17	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
18	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
19	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
20	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
21	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
22	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
23	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000
24	Submitted	10/15/2020 05:33:36 AM	Robert Collier	James Tire Shop	\$750,000

PPL Loan Processing Site

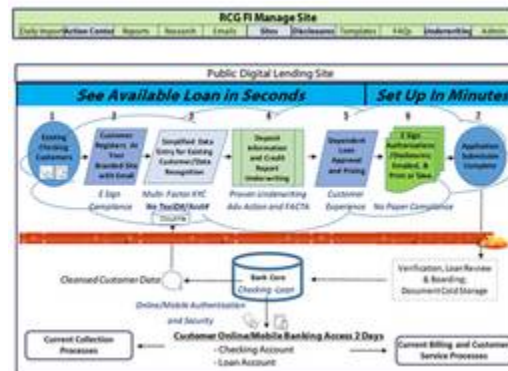
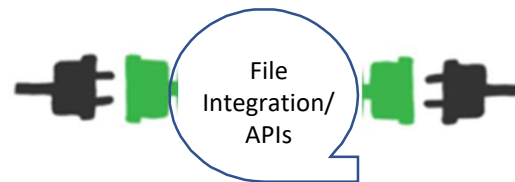


Manage site for loan boarding to the core, customer service and overall set up.

Administration and Support

Automated file management with
with your authorization.

Automated



Administration and Support

Documented Compliance

- BSA/CIP
- FFIEC
- Anti Tying (Checking Link)
- E-Sign Act
- State Usury Laws
- EFTA
- ECOA – Reg B
- FTC and UDAAP
- Safety and Soundness
- Board and Management Oversight
- TILA – Reg Z
- MLA
- Beneficial Ownership
- Loan Documents and Disclosures
- Adverse Action
- Website
- ADA WYCAC 2.0 AA



Administration and Support

Set Up and Train Users On Technology

1. Lender/Underwriter
2. Loan Operations
3. Relationship Manager Admin

Administration and Support

Project Plan – Daily Meetings, Functional Meetings

Go Live – Monday 4/13

	Start	9-Apr	10-Apr	11-Apr	12-Apr	13-Apr	14-Apr	15-Apr	16-Apr	17-Apr	18-Apr	19-Apr
1 Daily Project Management		█	█	█	█	█	█	█	█	█	█	█
2 Data Files												
a. Data file uploaded		█										
b. Data file verified and tes			█									
3 Website												
a. DNS set up		█										
b. Colors and Brand and Logo		█										
c. Employee site permissions			█									
d. Email template review			█									
e. Doc output for Application Only			█									
g. Application and boarding sites				█	█							
h. Front and Back end up								█				
4 Loan Documents												
a. SOP and Bank Policy addition		█	█									
b. Underwriting management			█	█	█							
c. Loan agreement (SBA)				█	█							
d. Borrower Form				█	█	█						
e. Payroll documentation			█					█				
f. Covid 19 Impact Statement								█				
g. ATA								█				
h. Privacy Policy								█				
i. 1920 form automation for SBA								█				
j. E Tran Boarding Sheet		█	█									
5 Loan Set Up on Fiserv												
a. Set up loan codes on CSU				█	█	█						
6 Name and Branding		█										
7 Website Review and Testing		█	█	█								
8 Boarding												
a. E Tran automate												
b.. CSI Boarding												
d. Account funded												
9 Maintentance Training												
10 Compliance Review Doc. G		█	█									
11 Operations training and manual											█	█
12 Branch/officer review					█							