Regions Image Lockbox Online

USER GUIDE

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Regions Image Lockbox Online

Regions Image Lockbox Online allows you to quickly and easily view your Lockbox deposits, associated checks and document images via the Internet. Using a standard web browser, you can review batch summary and detail information, view digital images of checks and associated documents, and generate and save reports in PDF or CSV formats. You can view historical information for up to 6 months for Wholesale, 60 days for Retail and 120 days for Association Lockbox as standard retention. Regions will initially establish the System Administrator who will have the capability to add and delete Users, grant the appropriate User permissions, and reset passwords as needed.

For assistance with any of the functions outlined in the User Guides, please contact Regions Client Services at 1-800-787-3905 or email **clientservicesgroup@regions.com**.

Table of Contents

Section I. Logging In Using Regions OnePass and General Navigation	**2**
Getting Started	**2**
Basic System Requirements	**2**
Logging In	**2**
Logging in to Regions OnePass – Existing User	**2**
Logging in to Regions OnePass – First Time User	**3**
Resetting Your Regions OnePass Password	**5**
The Regions OnePass Landing Page	**6**
Online Image Lockbox Navigation Tools	**7**
Zip and Download	**9**
Create and Download CSV	**11**
Section II. Viewing Transaction Data and Images	**12**
Lockbox Summary	**12**
Batch Summary – View Batch Totals	**13**
Batch Detail	**14**
Batch Detail – Viewing Transaction Images	**15**
Batch Detail – Viewing Transaction Images Using My Reports	**16**
Batch Detail – Batch and Float Reports	**18**
Transaction Detail	**20**
Search	**21**
Search Results	**22**
Correspondence	**23**
Viewing, Printing and Exporting	**23**
Remitter Function	**24**
Additional Assistance	**25**

Tip: Click on a desired section to navigate to the page you wish to view.

Getting Started

Basic System Requirements

The minimum operating requirements needed for Image Lockbox Online are:

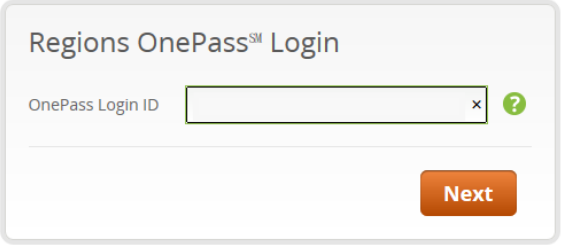
- Internet Explorer® 9 and 10
- Mozilla Firefox® 10 and 11
- Google Chrome
- Safari for Mac 5.1
- Adobe Flash® - To download, visit **http://www.adobe.com/support/flashplayer/downloads.html**

Logging In

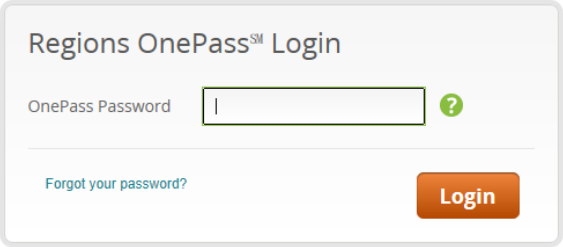
Image Lockbox Online is conveniently accessed through Regions OnePass℠ commercial online services portal.

Logging in to Regions OnePass – Existing User

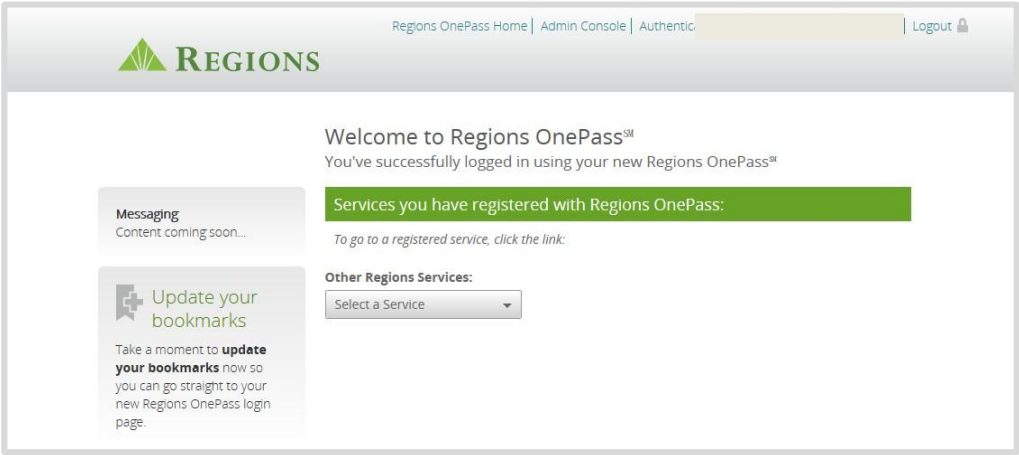
1. Open a new browser window. In the address bar enter the URL **https://onepass.regions.com/OnePass**.
2. Type in your Login ID. This is your email address.
3. Click **Next**.



4. Enter your password.
5. Click **Login**.



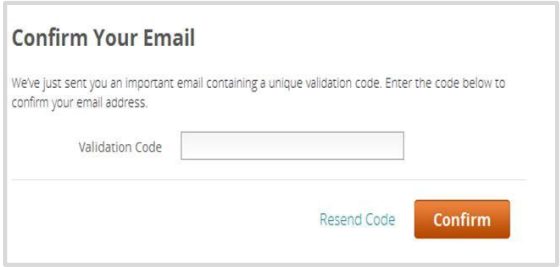
6. You have successfully logged in to Regions OnePass. You will see the OnePass Landing page below.



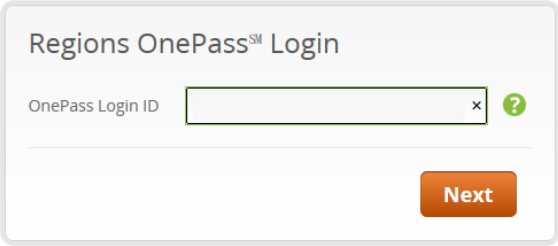
Logging in to Regions OnePass – First Time

1. Locate the two emails from donotreply@regions.com. One is an email containing a link and a validation code. The other email contains your temporary password.

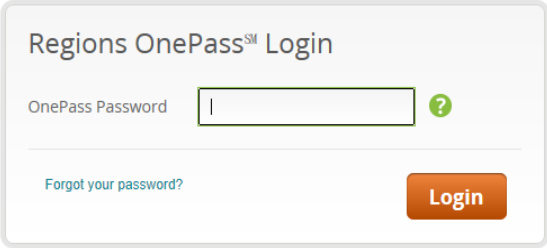
2. Click the link in the email containing the validation code. When prompted, enter the validation code from the email in the box provided. Click **Confirm**.



3. You will then be routed to the login page. Here, type in your Login ID. This is the email address where you received the two emails above
4. Click **Next**.



5. Enter the temporary password emailed to you by Regions.
6. Click **Login**.

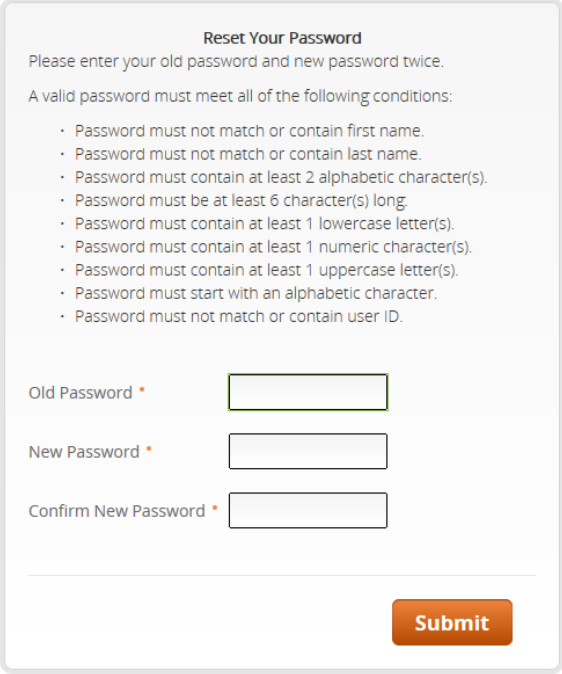


7. Your temporary password must now be changed. Enter your old password (which would be the temporary password from the Regions email for a first time user).

8. Enter your new password. The new password must meet all the following criteria:
   - **a.** Password must not match or contain first name.
   - **b.** Password must not match or contain last name.
   - **c.** Password must contain at least two alphabetic character(s).
   - **d.** Password must be at least six character(s) long. Password must contain at least one lowercase letter(s). Password must contain at least one numeric character(s).
   - **e.** Password must contain at least one uppercase letter(s).
   - **f.** Password must start with an alphabetic character.
   - **g.** Password must not match or contain the user ID.

9. Confirm your new password by entering it a second time.

10. Click **Submit**.



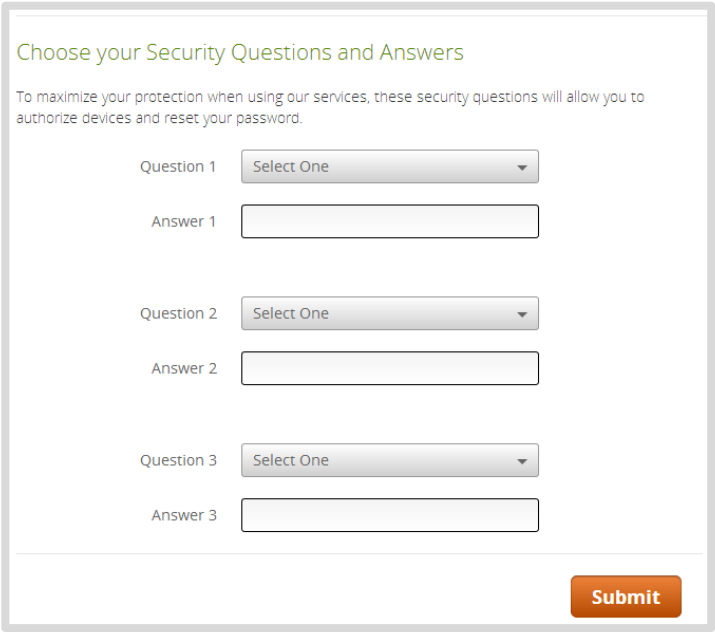
11. After setting your new password you will be prompted to establish your security questions. Select three security questions.

12. Enter a response to each question in the corresponding Answer fields.

13. Click **Submit**.

Answer Requirements

- Maximum answer length is 50 characters
- Answers must be at least 3 characters.
- Answers cannot be repeated. Each must be unique.
- Answers cannot have more than 2 repeating characters.
- The following special characters are allowed: ! @ # $ ^ % ( ) - = _ + ` ~ [ ] { } | ; ' " , . / < > ?
- Answers are not case sensitive.

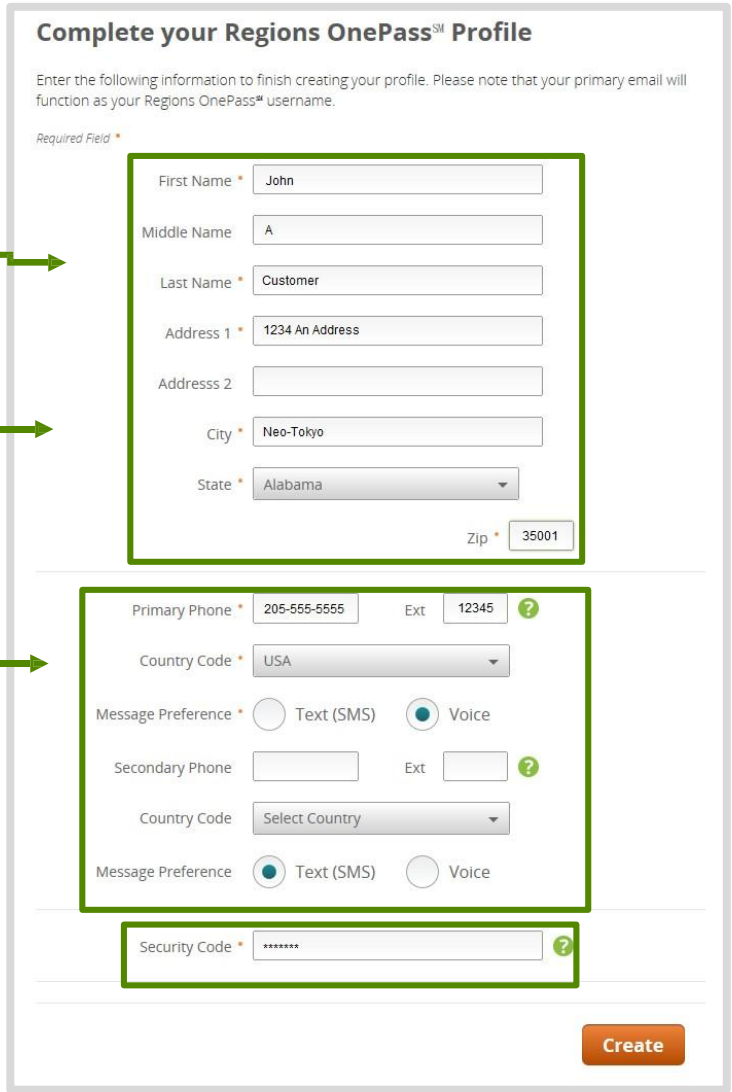


14. You will now need to complete your Regions OnePass Profile. Fields marked with a red asterisk are required.

Enter your name and address in this section.

Occasionally users will be contacted via phone as an additional means to verify their identity. This is referred to as ROOBA (Regions Out-of-Band Authentication). Users must enter a primary phone number and select the appropriate country code from the drop down menu. Next, the user will select a messaging (contact) preference. This determines whether secondary validation attempts will be initiated via voice call or text message.

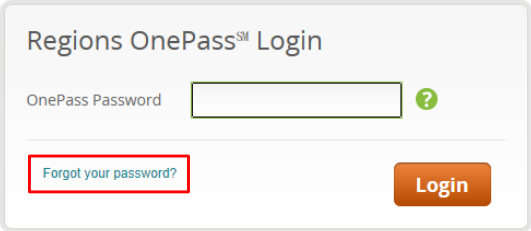
Create a Security Code that will be used to respond to verification requests in the future. The security code must be at least four characters, cannot be sequential or the same number repeated four times.

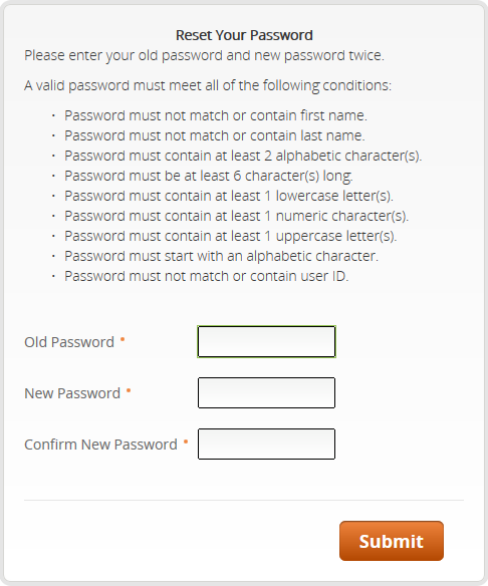


15. After successfully completing the OnePass Profile, users will be taken to the main landing page. Click **Create**.

Resetting Your Regions OnePass Password

All users have a self-service option for resetting their Regions OnePass password. After entering the User ID in OnePass, users will be presented with the Password screen. In the lower left corner of the password dialogue is a *Forgot your password?* link. Clicking that link prompts the user to answer one of their security questions. If answered correctly, the system will generate a new temporary password. That temporary password will then be emailed to the user at the address on file.

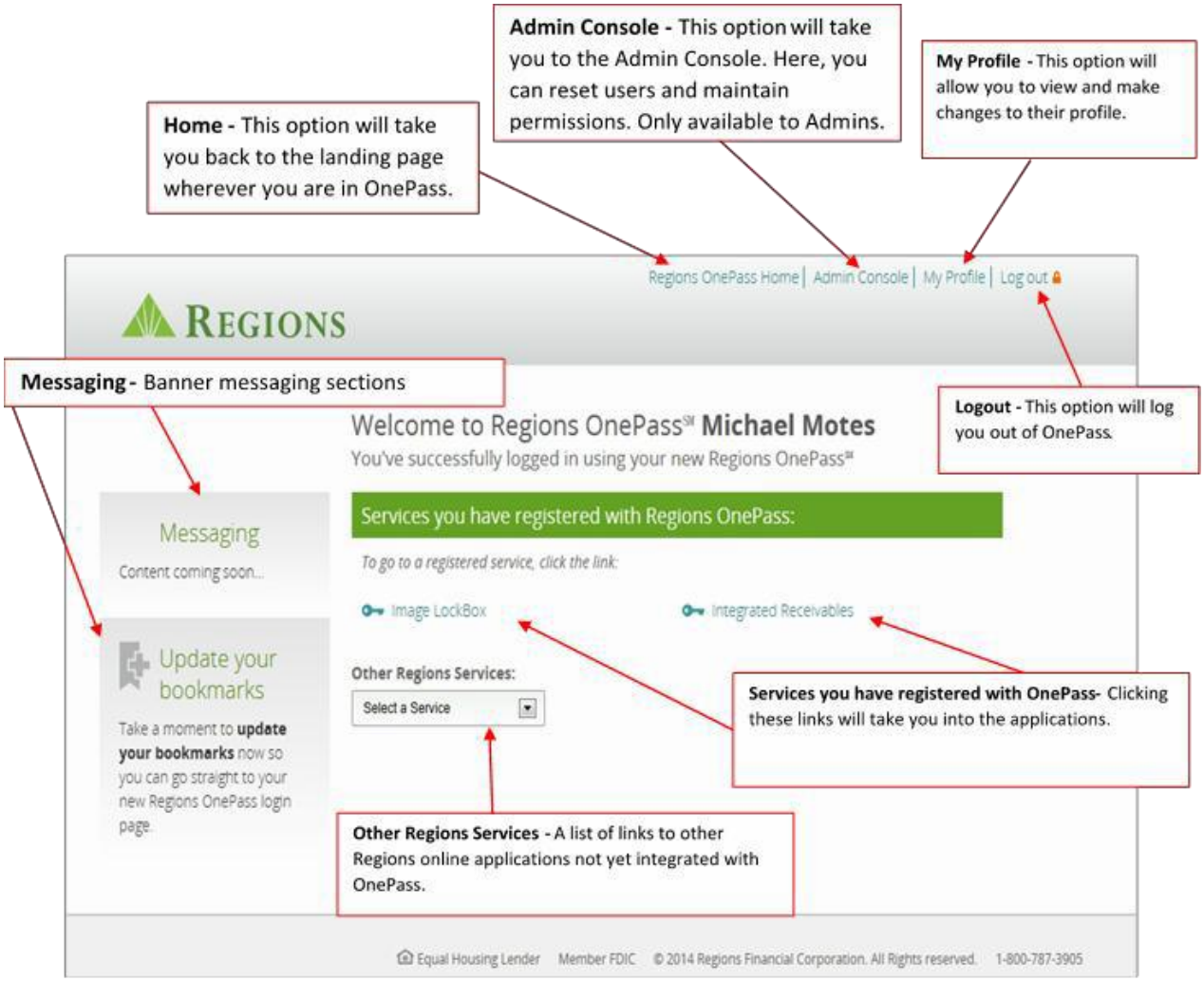




Note: For additional information about Regions OnePass, including access credentials, ROOBA, and binding an application account to your OnePass Profile, see the OnePass User Guide located at regions.com/TMResources.

The Regions OnePass Landing Page

The Landing Page is the home page of the Regions OnePass online services portal. It will be the first page encountered after logging in. Functionality and potential links are added or removed based on user role and application access. Essentially, each user will only see what is applicable to them on this page. Image Lockbox users will see a link to the application on the Regions OnePass Landing Page. All functions identified on the landing page are explained in detail in the Regions OnePass User Guide accessed at regions.com/TMResources > Receivables > Image Lockbox.



Online Image Lockbox Navigation Tools

Online Image Lockbox makes it easy for you to locate images and transaction data related to your processed remittances. This section provides information on tools within the online application that make it easy to locate payment information and view and print payment information.

1. **The Toolbar** – Screens within Image Lockbox may be accessed by selecting an option from the Toolbar. The options include:

   a. **Lockbox Summary:** The default login screen displays all the boxes for which you have access and transaction processing information for the current day.

   b. **Batch Summary:** Click this option to go directly to view, print, or export batches of processed transactions.

   c. **Search**. Used to search for specific transaction data by batch number, check information, remitter data and if you subscribe to the optional data entry service, you can search by "keyed" data.

   d. **Correspondence:** If you subscribe to the optional Correspondence service your scanned correspondence can be viewed here **(Wholesale Only)**.

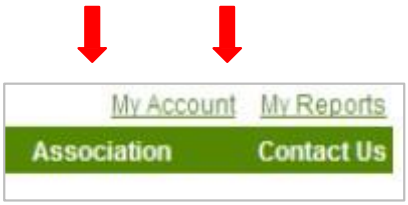
   e. **Remitters:** Provides you with the ability to enter common remitter check information so that you can search for specific remittances and also display remitter names on the Batch Detail screen. Remitter names "keyed" by Regions will also display on the Batch Detail screen **(Wholesale Only)**.

   f. **Administration:** Primarily used by the company system administrator to manage users and create banner messages that will display online.

   g. **Association:** This Toolbar item is restricted to Association Lockbox clients and provides useful tools for managing their property management and association remittances. **(Association Only)**

   h. **Contact Us:** Provides information for contacting Regions Client Services by phone and by email**.**

2. **My Account** and **My Reports**



   a. **My Account:** A link to the My Account screen.

   b. **My Reports:** A link to the My Reports page which lists all requested Reports and Download options for viewing and saving. This function will be discussed in detail in a later section.

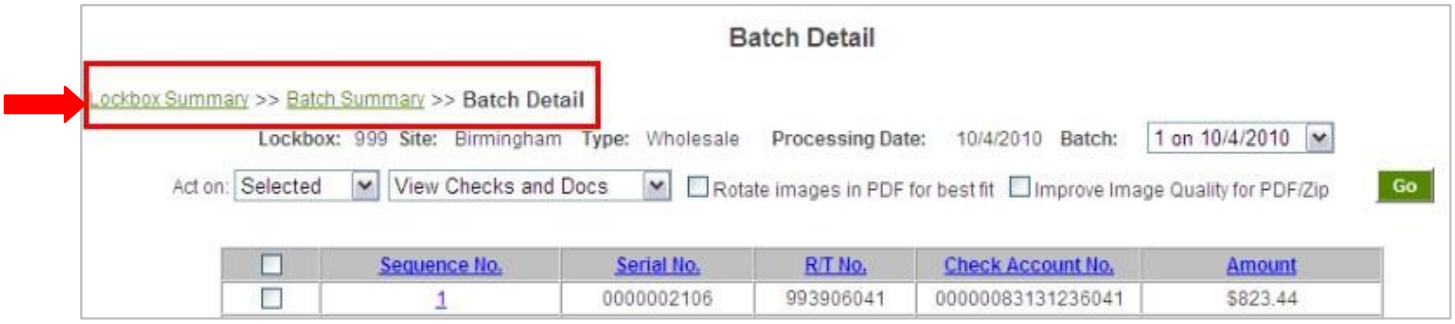
3. **Sortable Columns –** Throughout the Image Lockbox application, data is displayed in tables. Tables feature the ability for displayed data to be sorted based on the user preference by clicking on the column name in the table. Sortable columns are identified by blue underlined text.

In addition, items can be selected individually, or by clicking the **Select All** checkbox in the header.

	Sequence No.	Serial No.	R/T No.	Check Account No.	Amount
☑	3	0000120574	613101561	00002079900450000	$381.90
☑	1	0000627921	881112788	00000003350000142	$376.19
☑	2	0005671702	201201539	00000000080070000	$659.54

Total Transactions: 3 First Previous 1 Next Last

4. **Breadcrumbs –** Another feature of Online Image Lockbox is the ability for a user to retrieve a previous screen by clicking on a **"Breadcrumb"** link. These links can be used to go back to a previous screen, or back to the original screen selected from the Toolbar.



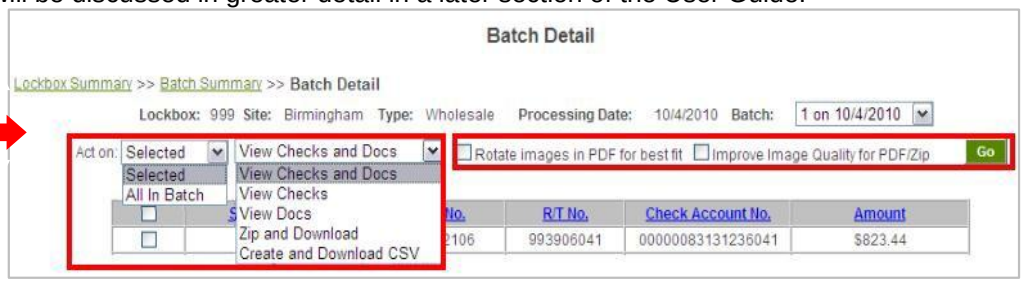
5. **View Options –** Screens that provide transaction images contain options for **viewing**, **printing** and **exporting** data.
   a. The **Act On** drop-down boxes allow you to select and de-select all items. Individual items can also be viewed "on demand" by clicking on the sequence number for a specific item.

   b. The **View** drop-down box contains options for viewing checks and documents and gives you the ability to create an **indexed Zip file** of images or **download transaction data into a spreadsheet** in the **CSV** format. Instructions for each option are outlined in the next section of this User Guide.

   c. **Rotate Images in PDF for best fit checkbox:** Often, remittance documents are wider than they are tall. If you frequently receive documents like this, checking the "best fit" checkbox will render the image in a landscape view, thereby increasing the image quality.

   d. **Improve Image Quality for PDF/Zip:** Checking this checkbox will increase the image quality of selected transaction items. If more than one item is selected for viewing, when this box is checked and the go button is clicked, you will receive a message that your request will be available on the **My Reports** page. You are notified by email when this image report is available for viewing. The **My Reports** page will be discussed in greater detail in a later section of the User Guide.

Select options for viewing and reporting transaction data and images here.



Zip and Download

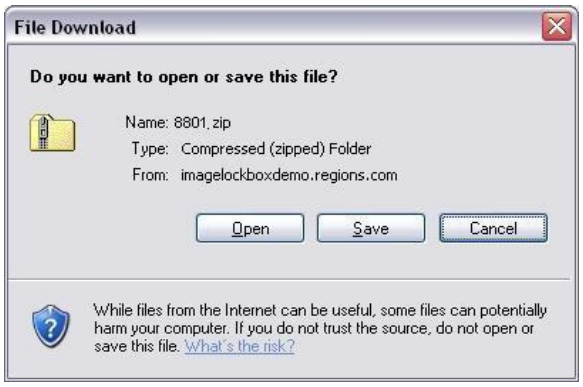
Zip and Download is an archive feature that allows you to export transaction data and images from Online Image Lockbox and save it externally to your own workstation or local area network (LAN). Zipped files are compressed when saved, which means it takes up less space on your PC workstation or LAN. The Zip and Download function is available on the following screens:

- Batch Detail
- Search Results
- Correspondence

In the example below, notice the highlighted **Zip and Download** option contained on the **Batch Detail** screen.

To Zip and Download Transaction Images:

1. Select data to export.
2. Click on **Zip and Download.**
3. When the **File Download** dialog box displays, click the **Open** button to view the data or Save to archive the data to your desktop computer or Local Area Network.

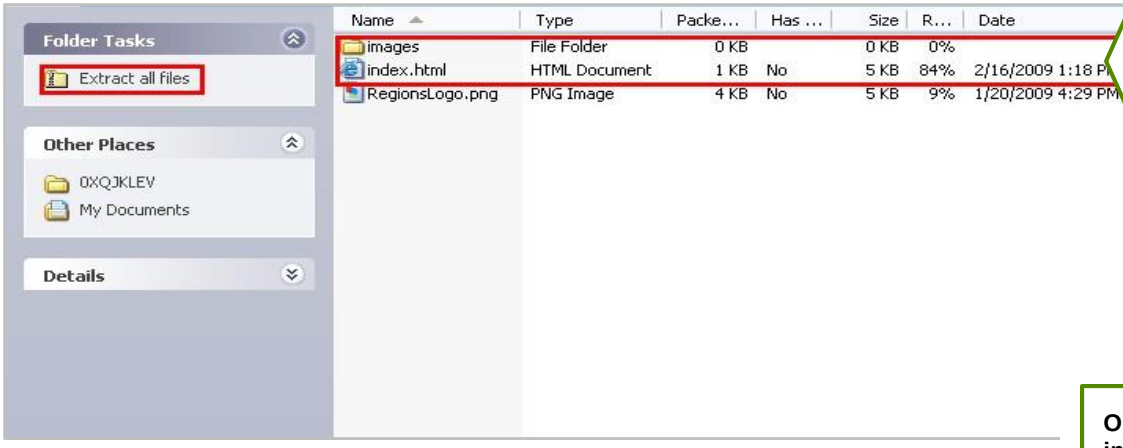


Zip and Download Continued

To view the contents of a file that has been Zipped and Downloaded to your desktop computer or Local Area Network:

1. Locate the saved file on your PC.
2. Click on the file to open.
3. Click on the **Extract all files** option located under Folder Tasks.
4. Follow the prompts to open the file.
5. Click on **index.html** file to seen an indexed list of the archived files.

Follow the prompts to extract the archived Zip files.



Click the "Index" file to obtain the contents of the file.

Obtain images of archived checks and documents here.

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Zip File Contents

Process Date: 12/5/2008 Lockbox Number: 8801 Batch Number: 6

Transaction Number	Transaction Amount	Check Routing And Transit	Check Account Number	Check Serial Number	
996	$1,135.76	110003209	84884000	0537934107	Check Doc Doc
997	$126.23	110003209	84884000	0537939889	Check Doc Doc
998	$603.05	110003209	84884000	0537943245	Check Doc Doc
999	$553.05	110003209	84884000	0537954270	Check Doc Doc
1000	$882.99	110003209	84884000	0537956834	Check Doc Doc
1001	$102.89	110003209	84884000	0538040439	Check Doc Doc
1002	$1,143.63	110003209	84884000	0538050901	Check Doc Doc Doc Doc Doc

Create and Download CSV

CSV (Comma Separated Value) is a method of saving data (no images) in a comma separated table format for a spreadsheet program such as Excel. A CSV may also be imported into some accounts receivables management systems. **Create and Download CSV** is found within *Image Lockbox Online* on the following screens:

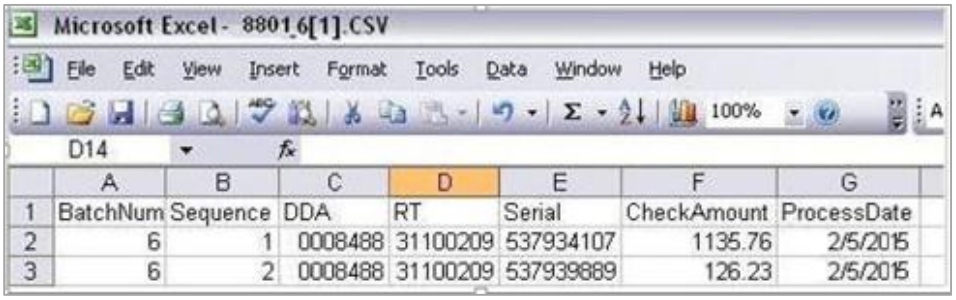
- Batch Detail
- Search Results
- Correspondence

In the **Batch Detail** screen example below, notice the highlighted **Create and Download CSV** option contained in the drop-down box.

To export transaction data to create a spreadsheet:

1. Select data to export.
2. Click on **Create and Download CSV**.
3. When the **File Download** dialog box displays, click **Open** to view the data in a spreadsheet or **Save** to save the data to your desktop computer or Local Area Network.

4. When opened in Excel, the data may be edited and reformatted as required.



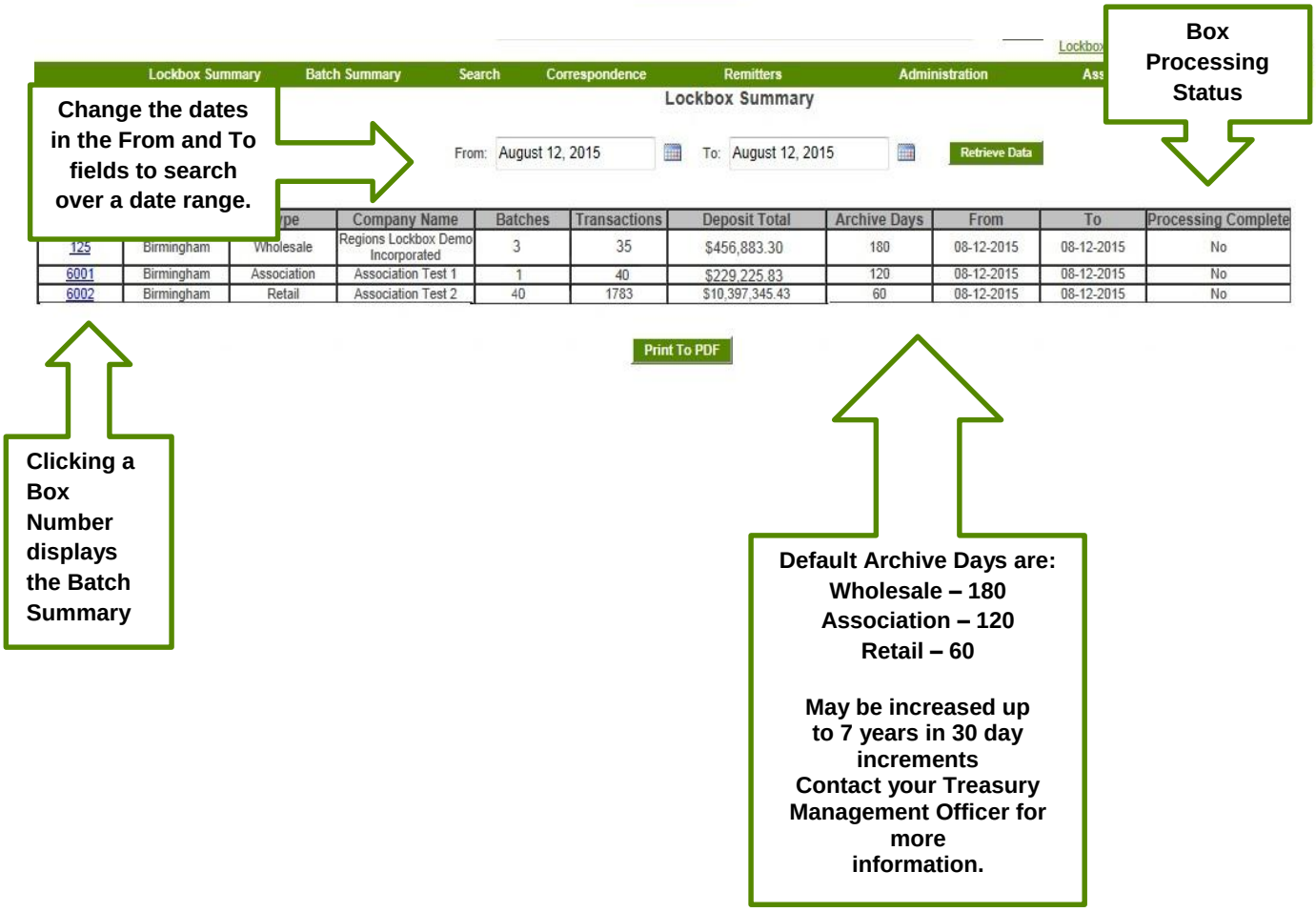
Viewing Transaction Data and Images

Image Lockbox Online provides you with the ability to view high level daily batch totals and see images of processed payments. Also provides options for saving and exporting your payment data.

Lockbox Summary

Lockbox Summary is the first screen you see when you log on to the application. This screen contains:

- Processing information for all box numbers for which you have been granted access by your company Administrator.
- Current day processing information is the default view.
- A print option for printing the Lockbox Summary for the date(s) selected.
- Box Number "hyperlink" to the Batch Summary screen.
- Processing status of each Lockbox.



			Company Name	Batches	Transactions	Deposit Total	Archive Days	From	To	Processing Complete
125	Birmingham	Wholesale	Regions Lockbox Demo Incorporated	3	35	$456,883.30	180	08-12-2015	08-12-2015	No
6001	Birmingham	Association	Association Test 1	1	40	$229,225.83	120	08-12-2015	08-12-2015	No
6002	Birmingham	Retail	Association Test 2	40	1783	$10,397,345.43	60	08-12-2015	08-12-2015	No

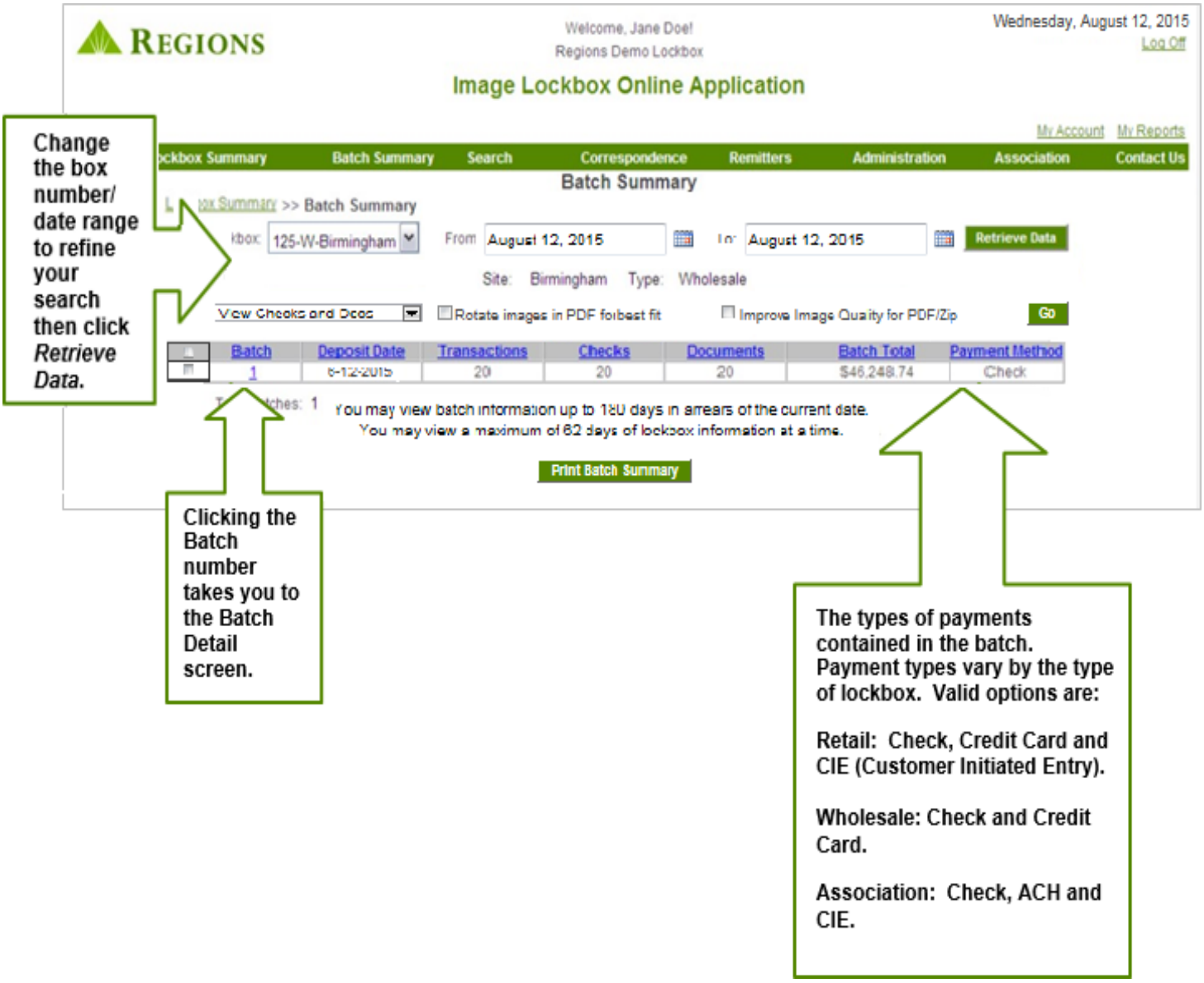
Batch Summary – View Batch Totals

As Regions Lockbox receives remittances for your box, the individual transactions are grouped together in "b**atches"** for processing. Online Image Lockbox displays the processed batches on the **Batch Summary** screen.

Batch Summary can be accessed by either clicking on a box number shown in the **Box Number** column on **the Lockbox Summary** grid, or by clicking the **Batch Summary** link on the Toolbar. Using the **Toolbar** method:

1. Click on **Batch Summary** on the Toolbar.

2. The screen displays all batches processed for the given date range, the number of transactions in the batch, including the number of checks and documents, and the total amount of each batch.

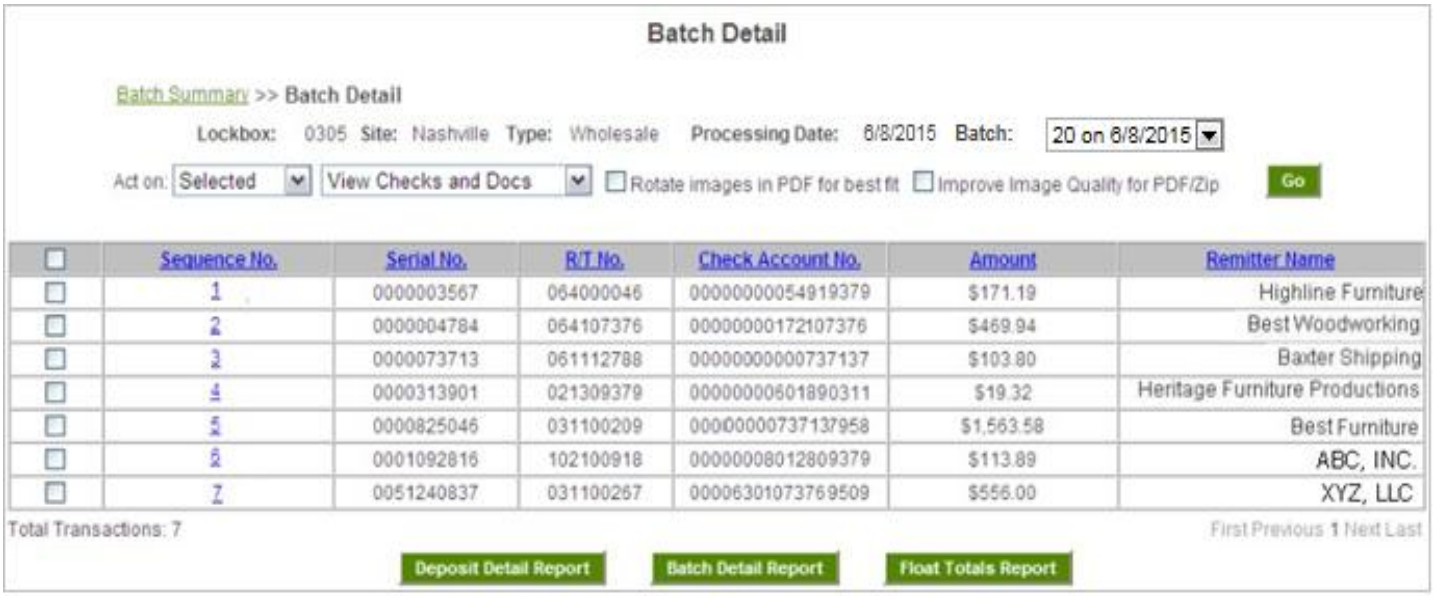


Batch Detail

The **Batch Detail** screen displays basic information for transactions in a specific batch, including:

- Check data captured from the MICR line of processed checks.
  - Serial Number
  - Routing and Transit Number
  - Checking Account Number
  - Amount of the check

- Remitter (Payor) data if available for the transaction. The remitter information is displayed if your company **manually enters your own remitter data** or subscribes to the optional **Regions Lockbox Data Entry service**.



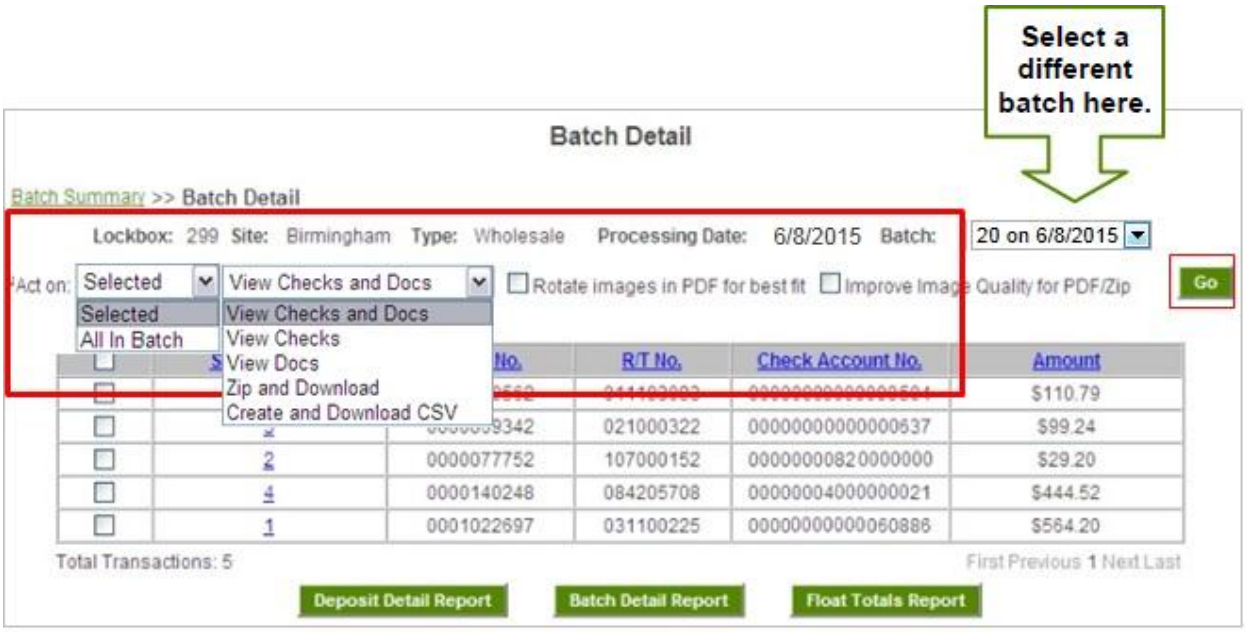
	Sequence No.	Serial No.	R/T No.	Check Account No.	Amount	Remitter Name
☐	1	0000003567	064000046	00000000054919379	$171.19	Highline Furniture
☐	2	0000004784	064107376	00000000172107376	$469.94	Best Woodworking
☐	3	0000073713	061112788	00000000000737137	$103.80	Baxter Shipping
☐	4	0000313901	021309379	00000000601890311	$19.32	Heritage Furniture Productions
☐	5	0000825046	031100209	00000000737137958	$1,563.58	Best Furniture
☐	6	0001092816	102100918	00000008012809379	$113.89	ABC, INC.
☐	7	0051240837	031100267	00006301073769509	$556.00	XYZ, LLC

To view additional payment information captured from the data entry service for each transaction, users should use the **Search** functionality. This feature is discussed in detail on page 21 of this guide.

Batch Detail – Viewing Transaction Images

In addition to providing a snapshot of the items contained in a batch of payments, the Batch Detail screen provides you with the ability to view batch items individually or by batch, and also enables the additional options of exporting data to a CSV file and the ability to export images and data in a Zip file.

NOTE: Viewing and export options are also provided on the Search screen. Many users prefer to use the Search screen as it provides additional features, including the ability to export information captured from data entry and also enables you to download images and data across date ranges.



The top portion of the screen provides information regarding the batch of payments you are viewing, as well as options for displaying images and exporting payment data. **For a complete description of each option, as well as the image improvement check boxes, please refer to Page 8 of this guide.**

Once you have selected items for viewing (individual items or all items) click **Go**. The system will render images instantly by opening as a PDF document, or you will be notified by an onscreen message that your request will instead be made available on the **My Reports** screen.

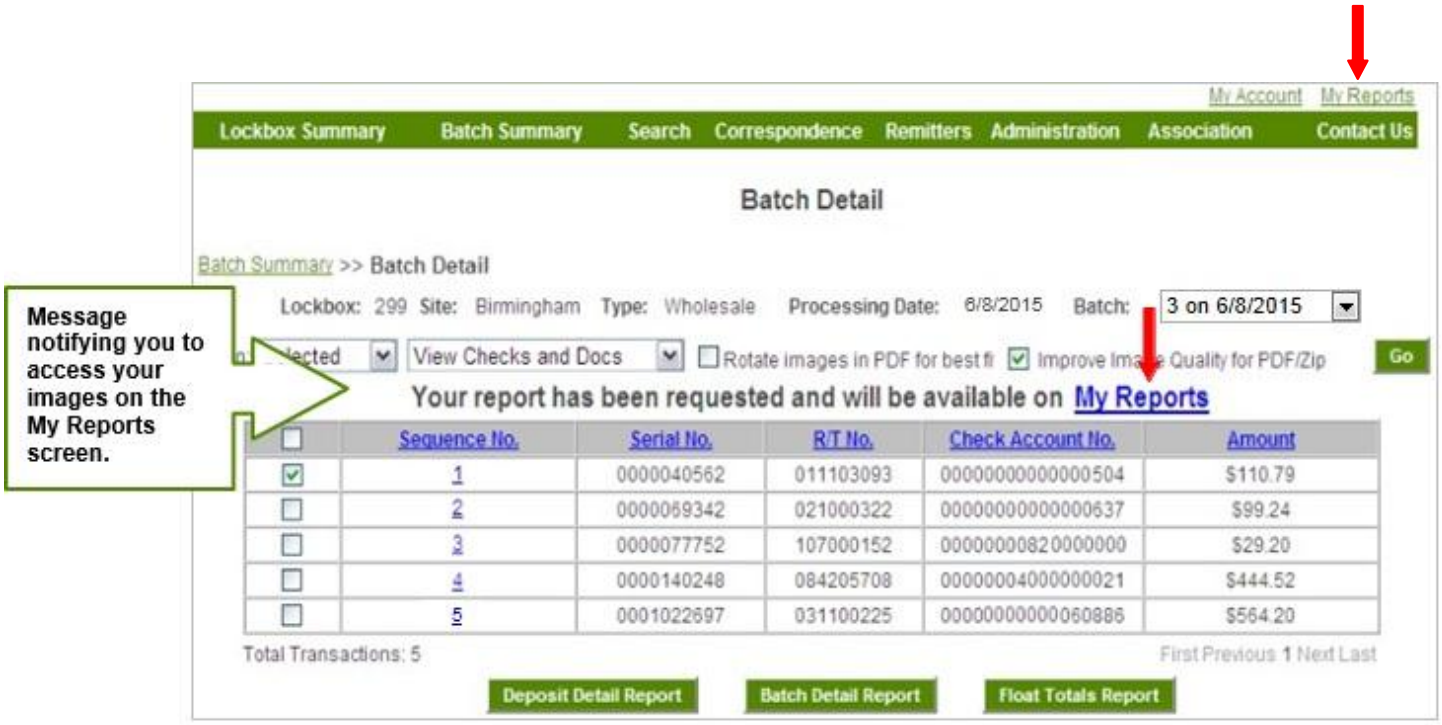
Clicking on the Sequence Number of an item will display the Transaction Detail screen, which provides the ability to view items on demand on the browser page. **Please see page 20 of this guide for information about this screen.**

Batch Detail – Viewing Transaction Images Using My Reports

The ability to display transactions instantly is dependent on several factors, including:

1. The size of the request. When **All in Batch** is selected, requests will always be accessed from the **My Reports** page.
2. Typically, if five or fewer items are selected, the images will open automatically, However, the ability to render images automatically is dependent on the size if the file, so this may vary depending on the number of documents included per payment.
3. Checking the **Improve Image Quality for PDF/Zip** checkbox will send all image requests to **My Reports**, including single item requests.
    - The Improve Image Quality option is useful, particularly if documents you receive are printed in a smaller font size.

Whenever images are requested and sent to My Reports, the user is notified immediately onscreen. To access the requested file, click either the **My Reports** link at the top right of the Toolbar, or the link contained in the message.

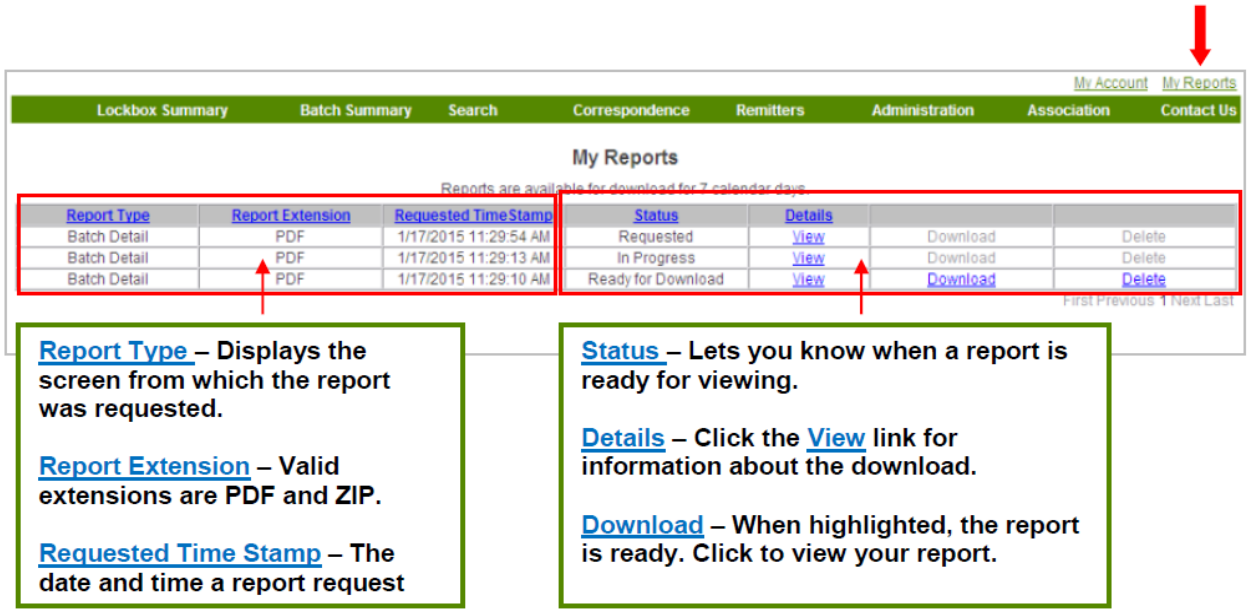


Batch Detail – Viewing Transaction Images Using My Reports Continued

The time required for images to be made available on the My Reports page is largely dependent on the size of the request. A large batch containing 50 checks with several pieces of back up documents per payment may take several minutes before the images are available for download.

Users will receive an automated email to let them know when reports are available for download. To disable this feature, uncheck the "**Receive automated email alerts for reports"** checkbox on the **My Accounts** screen,

My Reports displays download requests for seven calendar days. You can delete a download at any time.



Report Type – Displays the screen from which the report was requested.

Report Extension – Valid extensions are PDF and ZIP.

Requested Time Stamp – The date and time a report request

Status – Lets you know when a report is ready for viewing.

Details – Click the View link for information about the download.

Download – When highlighted, the report is ready. Click to view your report.

When you click the Download link you will be provided a File Download dialog box to open the PDF containing your requested images. If a request is exceptionally large, it is sometimes necessary to index the results into two separate files. When this occurs, the following screen will display:

Lockbox ID	Report Index	
333	1	Download
333	2	Download

Correspondence Detail

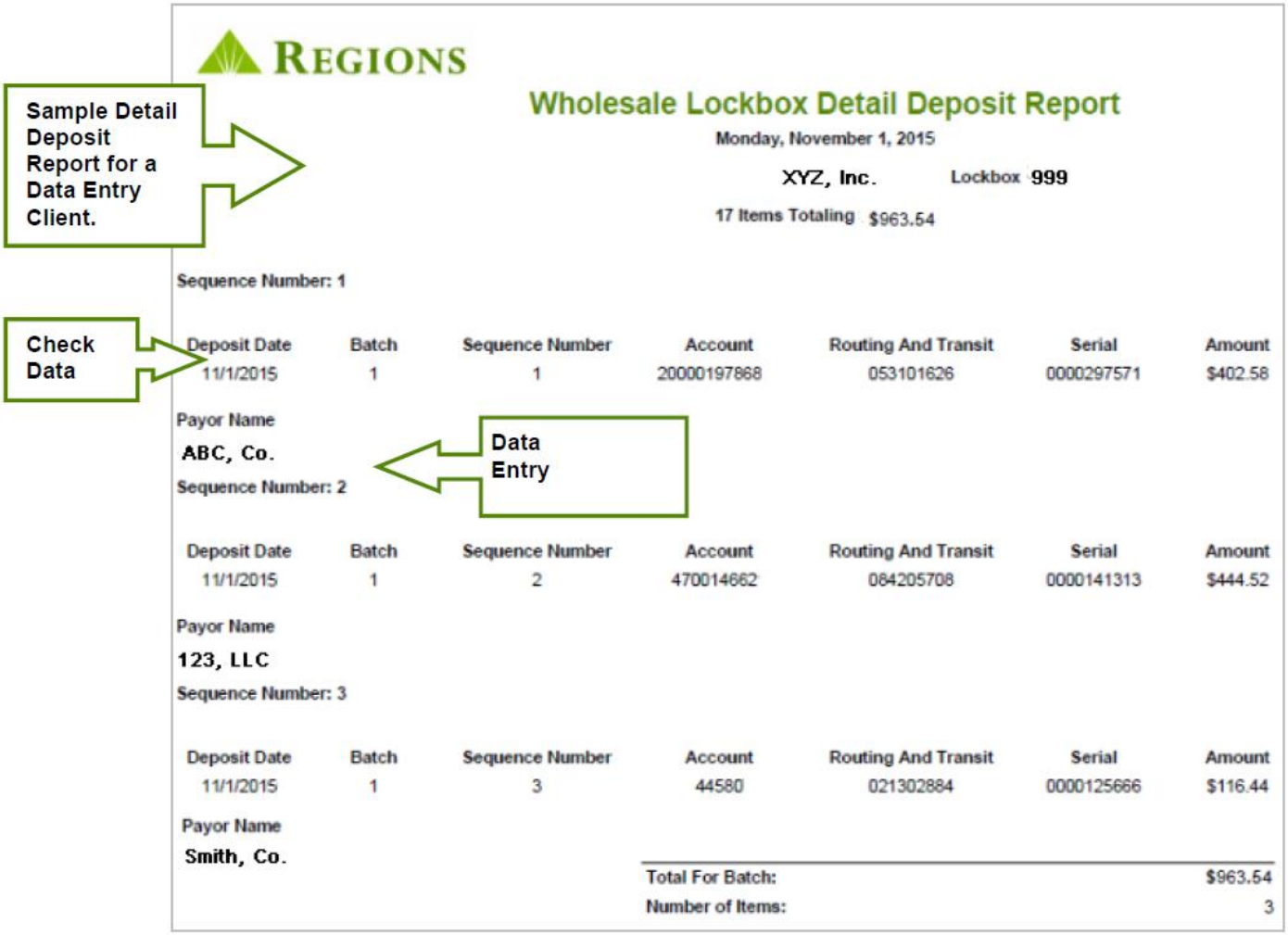
Lockbox ID	Process Date	Item	Image Count	Report Index	Start Index	End Index
333	03/26/2015	1	66	1	1	66
333	03/26/2015	2	64	1	1	64
333	03/26/2015	3	47	1	1	47
333	03/26/2015	4	49	1	1	49
333	03/26/2015	5	48	1	1	48
333	03/26/2015	6	40	2	1	40
333	03/26/2015	7	46	2	1	46
333	03/26/2015	8	46	2	1	46
333	03/26/2015	9	43	2	1	43

In the above example, this large request containing 449 total images was split into two downloads. You may find that by selecting only one batch at a time (including correspondence batches), you may not be directed to this screen when viewing report.

Batch Detail – Batch and Float Reports

In addition to viewing detailed batch information, the **Batch Detail** Screen also provides you the ability to view reports by clicking a report option button at the bottom of the screen.

- **Deposit Detail Report** – Detailed information based on the type of the Lockbox:
  - **Wholesale** – For Data Entry subscribers, information from the checks and documents keyed by Regions will display. For non-data entry service subscribers, remitter names will display if previously entered by the client.
  - **Retail** – Displays captured check and coupon data.
  - **Association** – Displays captured check and coupon data.



Batch Detail – Batch and Float Reports Continued

- **Batch Detail Report** – Contains the same information as the Deposit Detail Report, but only for the batch **specified** by the user. (See example on previous page.)

- **Float Totals Report** – The **Float Totals Report** shows detail check float information for a particular **Lockbox** on a particular date. The report may be printed or saved as a PDF document. Key information contained on the report includes:

    - Date
    - Box number
    - Total number of items
    - Total deposit amount for the day
    - Float totals

Sample Float Report.

Wholesale Lockbox Float Report

Friday, November 05, 2015

Box Number	Client Name	Deposit Account Number
929	XYZ, CO.	3092309

Total Items:	8
Total Items Amount:	$17,309.12

Total Float amounts expressed in Days. Collected Balance = 0 days float.

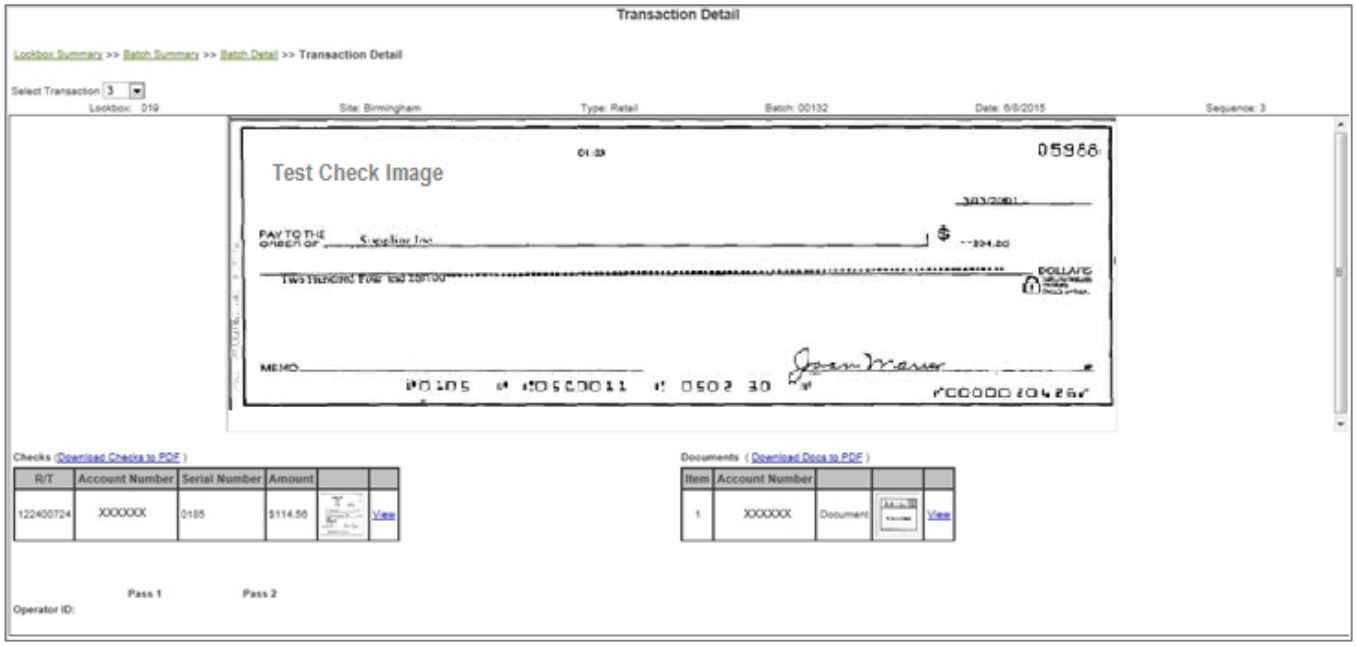
Collected Balance	One Day Dollars	Two Day Dollars
$0.00	$17,309.12	$0.00

Thank you for banking with Regions!

Transaction Detail Screen

On the transaction detail screen, you can view images of transactions on demand on your screen without the need to generate PDF documents.

- The default view on the transaction screen is the check displayed in the primary image window.
- All documents associated with the transaction appear on the bottom of the screen with a thumbnail image, View option, and Download to PDF link.
    - Selecting the thumbnail will display the document in the primary image window, replacing the check.
    - Clicking the view option will open the selected item in a full screen display, with clickable thumbnails at the bottom of the screen. Clicking on the thumbnails or pressing the arrow keys on your keyboard will cycle through the available images.
    - The Download to PDF link will generate the selected image in a PDF file that can be printed, exported, or saved for archiving purposes.



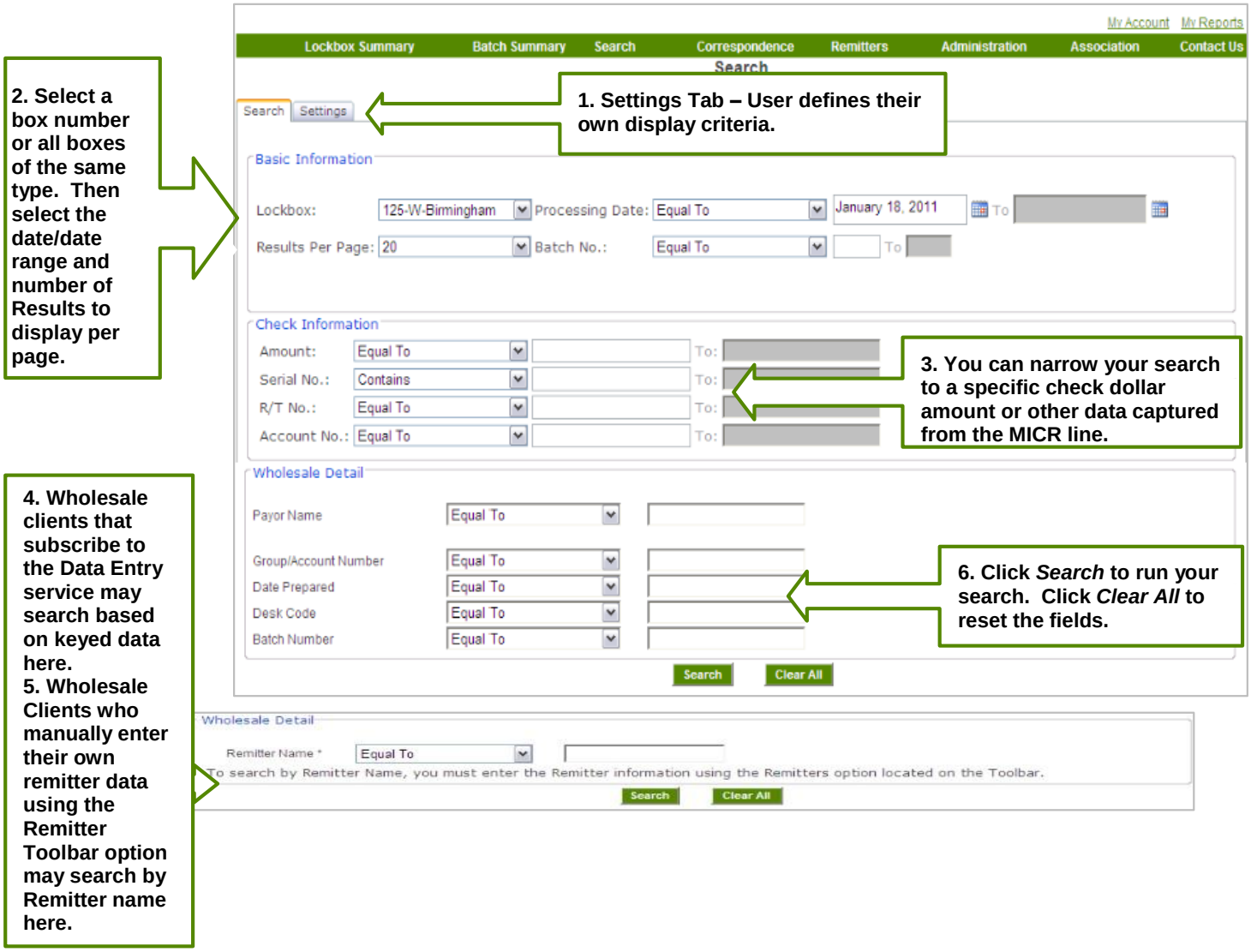
Search

The **Search** feature allows you to quickly and easily search for processed transaction information and images. The Search screen contains options for specific item searches and searches across date ranges.

For Example:

- **Wholesale:** All Wholesale users can search based on MICR data captured from processed checks. **Data Entry subscribers** may search by keyed data such as an **Invoice Number** or **Patient Account Number**. **Non-Data Entry clients** can search by Remitter name, if previously entered on the **Remitter** screen.
- **Retail Lockbox** and **Association Lockbox** users can search based on MICR data captured from processed checks and MICR information from the payment coupon.
- If you have multiple boxes, you can conduct a search across all boxes of the same type. (**All Wholesale**, **All Retail**, **All Association.**)
- Search can be conducted up to the **maximum number of archive days for the lockbox(s) in 60 day increments.**

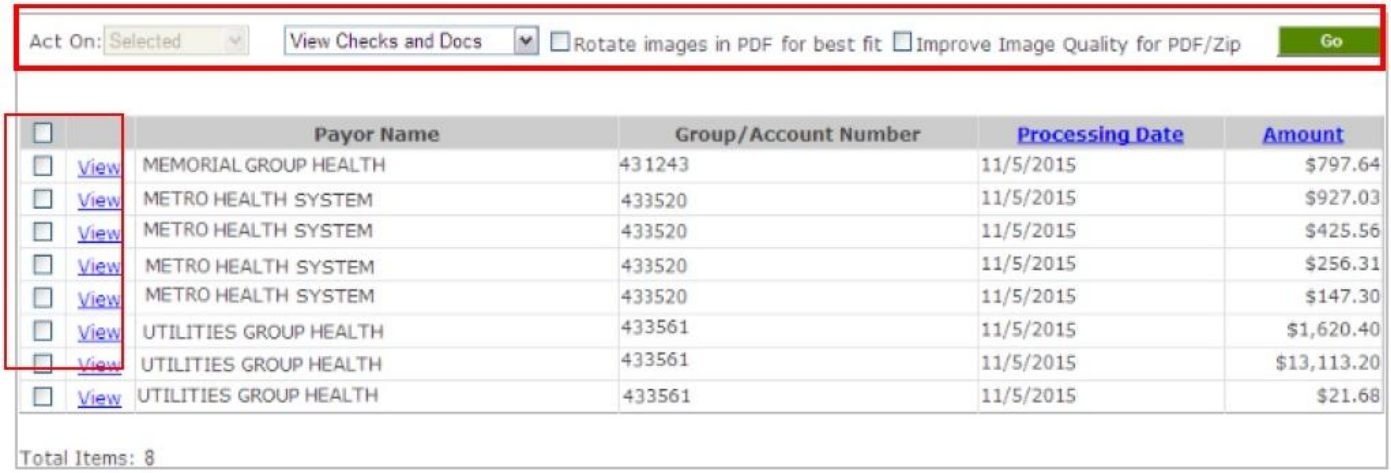
Sample Search Screen for a Wholesale Data entry client



Search Results

Search Results display based on the **Search Settings** defined by each individual user. From the **Results View** you are provided the same options for viewing, printing and exporting as discussed in the **User Log in and Navigatio**n section.

Search Results Example for a Data Entry client



		Payor Name	Group/Account Number	Processing Date	Amount
	View	MEMORIAL GROUP HEALTH	431243	11/5/2015	$797.64
	View	METRO HEALTH SYSTEM	433520	11/5/2015	$927.03
	View	METRO HEALTH SYSTEM	433520	11/5/2015	$425.56
	View	METRO HEALTH SYSTEM	433520	11/5/2015	$256.31
	View	METRO HEALTH SYSTEM	433520	11/5/2015	$147.30
	View	UTILITIES GROUP HEALTH	433561	11/5/2015	$1,620.40
	View	UTILITIES GROUP HEALTH	433561	11/5/2015	$13,113.20
	View	UTILITIES GROUP HEALTH	433561	11/5/2015	$21.68

Total Items: 8

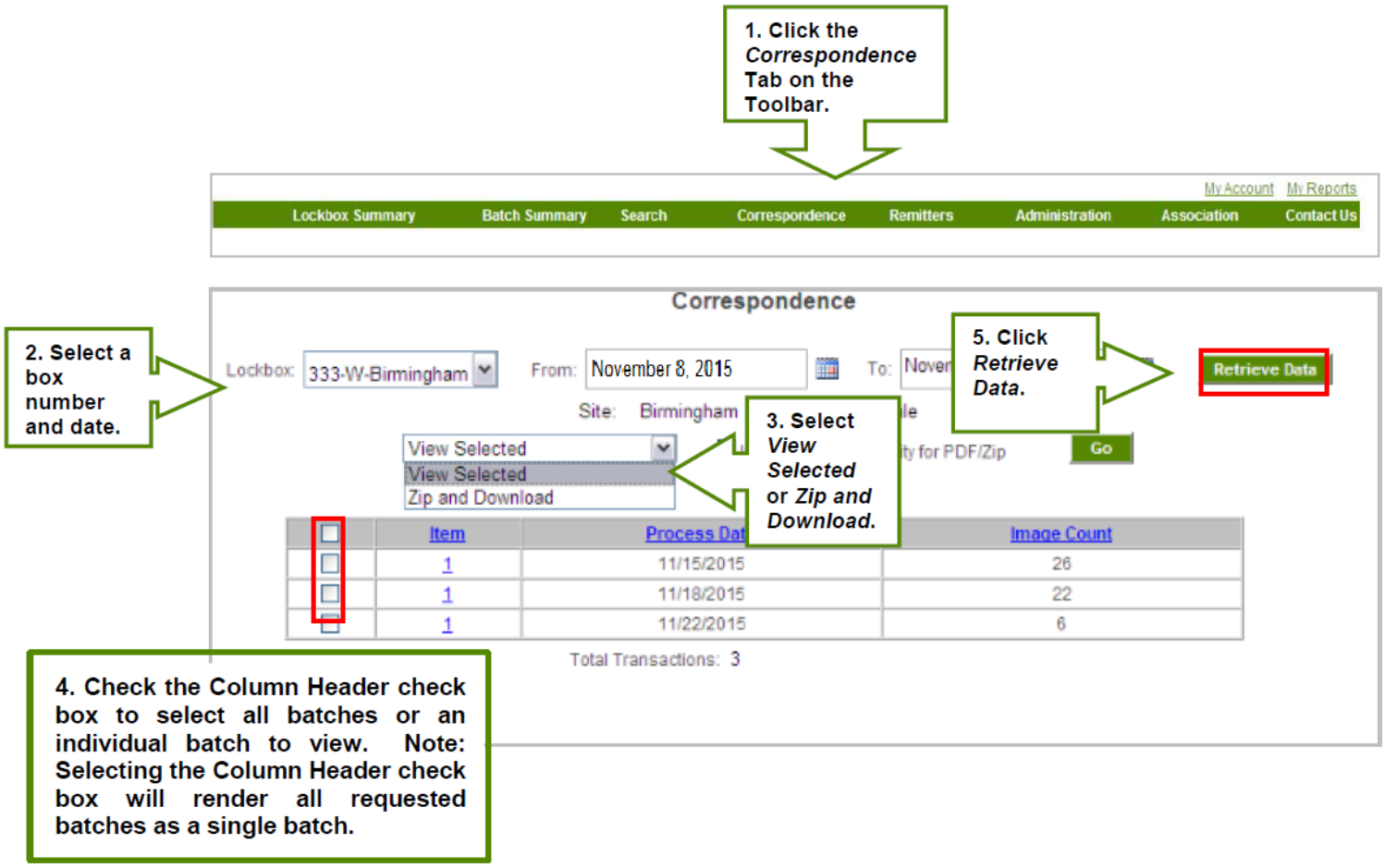
Correspondence

Viewing, Printing and Exporting

Frequently, your remitters include documents with a payment that are not a part of a payment transaction. These types of documents are referred to as **Correspondence** and may include:

- Change of address requests from your remitters
- Important communications from a client's remitter to the client
- Changes in payment terms notification from your remitter

The **Correspondence Imaging Service** enables users to view correspondence documents online. As documents are received, they are scanned and batched. Typically, batch sizes are limited to approximately 50 items. To view scanned correspondence**:**



Depending on the size of the request, correspondence batches will render immediately or will be made available on the **My Reports** page. See **page 16** for complete information regarding accessing batches using **My Reports**.

Remitter Function

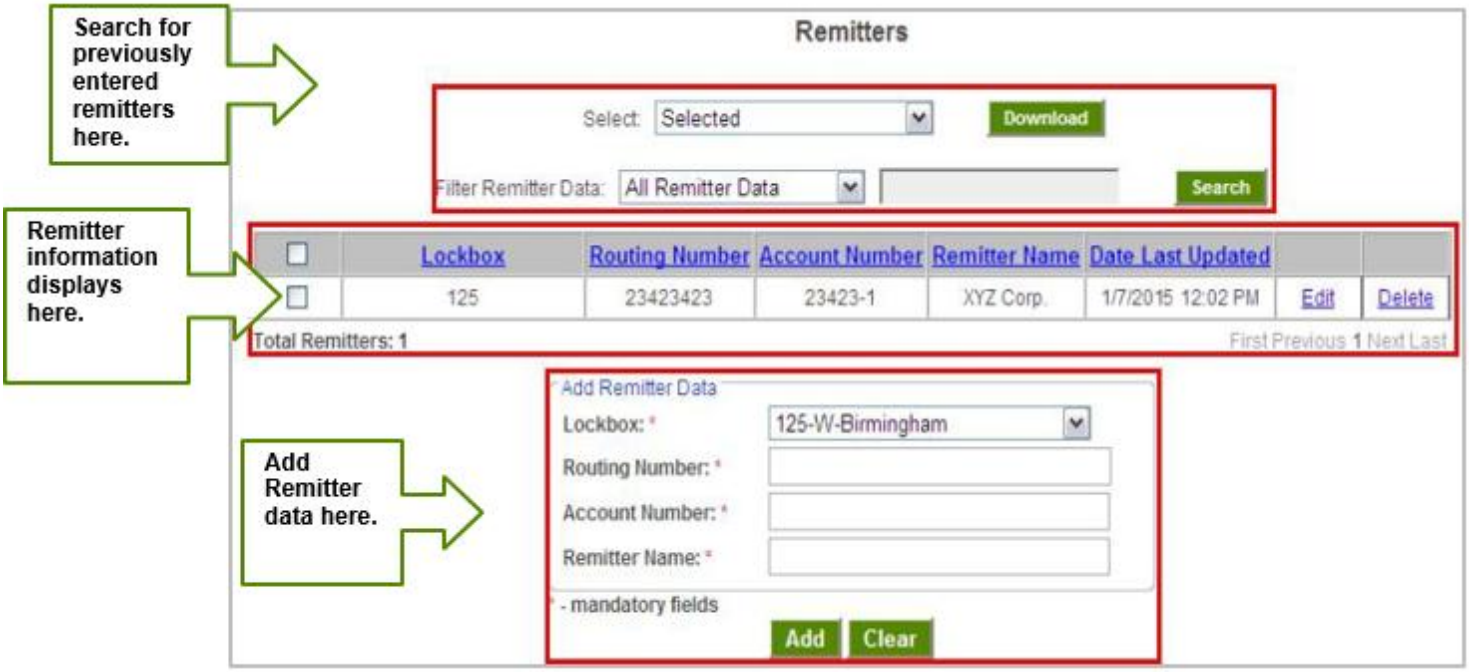
If you are a **Wholesale Lockbox non-data entry** subscriber, the **Remitter** screen gives the ability to enter **remitter name and check data** so that searches can be conducted on processed payments. In addition, when remitter information has been entered and saved, remitter names will display on the **Batch Detail screen, Detail Deposit reports, Search results** and **CSV file downloads** as payments are processed for the particular remitter entered. The remitter screen is comprised of three sections:

Section 1 – Remitter Download and Remitter Search: Used to download a list of previously entered remitter names in a .csv file format and to search for specific remitters in order to edit the entry.

Section 2 – Remitter List: Displays a list of **all remitter names** a**nd check information** that have been entered and the **Box Number** for which the remitter information was added. This screen includes the ability to **Edit** or **Delete** entered remitter data.

Section 3 – Add Remitter Data Section: Select the box number (if applicable) for which you expect to receive frequent payments, and then enter the **Routing Number**, **Check Account Number** and **Remitter Name** exactly as you want the name to display.

See the Batch Detail Section of the User Guide for an example of how Remitter names display.



The **Contact Us** Toolbar option contains contact information for Regions Client Services, including the toll-free phone number and automated email address.

Regions Client Services representatives are available to take calls Monday-Friday between the hours of 7 a.m. to 6 p.m. Central.

Additional Assistance

If you have questions after reading this guide, please contact Client Services at 1-800-787-3905 from 7 a.m. to 6 p.m. Central Time.

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