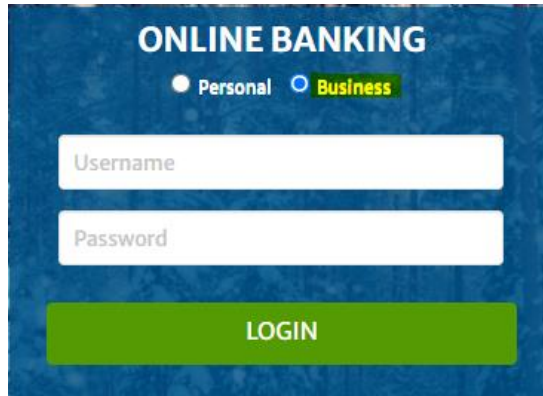


NEW Business Online Banking User Guide

- Your username and password will be on the **same screen**.
- Your token is your password ***IF*** you use a token.
- Make sure that you choose **Business** when logging in.



ONLINE BANKING

Personal Business

Username

Password

LOGIN

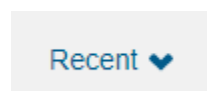
Home Tab

When you first login to your account, you will view the **homepage**. Here you can view your accounts, payments, transfers, activity, and more.

Accounts

Accounts		Edit Accounts	Print
Checking Account XXXXXX	Available Balance \$7,465,469.60	Recent	▼
PAYROLL ACCOUNT XXXXXX	Available Balance \$1,594,453.21	Recent	▼
Show Fewer Accounts ▲			

You are able to view all of your accounts and balances under the accounts section. To view the **recent history**, click recent.



Here you can review the most **recent transactions** for the selected account.

Accounts

 Edit Accounts

 Print

Checking Account XXXXXX	Available Balance \$7,465,469.60	Recent ▲	
Date	Description	Debit	Credit
Feb 08, 2021	CHECK	2,502.50	
Feb 08, 2021	CHECK	191.60	
Feb 08, 2021	CHECK	84.00	
Feb 08, 2021	CHECK	7,065.00	
Feb 08, 2021	CHECK	20,240.00	

If you scroll down a bit on the main page, you will see a section for **Payments & Transfers**. Here you can review Wires and ACH history.

Payments & Transfers

Review (0)	Hide ▲	
Wire		
Description	Reason	Amount
There are no transfers requiring review.		
ACH		
Description	Reason	Amount
There are no transfers requiring review.		
Issued (0)	Show ▼	

On the right-hand side of the page, you can view the **Pay or Transfer** section. Here you have access to internal payments/transfers, ACH, ACH imports, and Wires.

Pay Or Transfer

Internal	Show ▼
ACH	Show ▼
ACH import	Show ▼
Wire	Show ▼

Internal Transfers:

Internal Hide ▲

From Account *
Checking Account XXXXXX ▼
Available balance: \$7,465,469.60

To Account
PAYROLL ACCOUNT XXXXXX
Available balance: \$1,594,453.21

Date *
2/8/2021 📅 SELECT
Last available date is Aug 06, 2021

Repeat...

Amount *

Description

* Indicates required field

[Preview Transfer](#)

Wires:

Wire

Hide ^

Template Name *

Date *
 SELECT
Last available date is Mar 01, 2021

Amount *

* Indicates required field

Under Pay or Transfer, there is also a **Checks & Deposits** section. Here, you can click to go directly to **Positive Pay**.

Checks & Deposits

If you click **positive pay**, it will take you here:

Positive Pay

Overview Review Import a File Import Exceptions Items Import Templates ?

Positive Pay Overview

Item Review

No Items To Review

Import a File

File Name: No file chosen

Template:

Add an Item

Account:

Check #:

Issue Date:

Amount:

Payee:

Reference #:

Type:

File Template List

Template	Type
Accounts Payable Template	Fixed Width
Payroll Template	Fixed Width

1 - 2 of 2 Templates

Item Search

Account:

Issue Date: Through

Amount: Through

Check Number: Through

Status:

Accounts Tab

Under the **Accounts** tab you can view your account **summary** and **download transactions**.

[Home](#)
[Accounts](#)
[Payments & Transfers](#)
[Checks & Deposits](#)
[Administration](#)

Accounts

[Summary](#)
[Download Transactions](#)

Assets

[Print](#)

Account Name	Current Balance	Available Balance
Checking Account XXXXXX	\$7,496,345.38	\$7,465,469.60
PAYROLL ACCOUNT XXXXXX	\$1,595,820.89	\$1,594,453.21
Total	\$9,092,166.27	\$9,059,922.81

You can view account **details** such as activity, interest, balances, and more.

Checking Account - XXXXXX

[Details](#)
[Documents](#)
[Download](#)

Account Information

[Print](#)

Balance		Activity	
Previous Day Transactions	\$98,312.61	Last Deposit (Feb 05, 2021)	\$55,249.82
Current Balance	\$7,496,345.38	Last Check (Feb 05, 2021)	\$1,800.00
Holds	\$0.00	Last Overdrawn	May 17, 2019
Pending Transactions	-\$30,875.78	Interest	
Other Transfers	\$0.00	Current Interest Rate	0.50%
Available Balance	\$7,465,469.60	Current Accrued Interest	\$922.38
Line Of Credit	\$0.00	Last Interest Payment (Jan 29, 2021)	\$3,236.59
Total Funds Available	\$7,465,469.60	Interest Paid 2021	\$3,236.59
		Interest Paid 2020	\$17,097.77

You can view & search your recent **transactions**:

Transactions					Search Transactions	
Date	Description	Debit	Credit	Balance	Activity	Type
● Pending ● Posted Total debits: -54,298,796.01 (4518) Total credits: +61,232,791.78 (379)					<input type="text" value="All transactions"/>	<input type="text" value="All"/>
Feb 08, 2021	CHECK	2,502.50		7,465,469.60	Amount	<input type="text"/>
Feb 08, 2021	CHECK	191.60		7,467,972.10	<small>Example: 40 or 10.00-50.00</small>	<input type="text"/>
Feb 08, 2021	CHECK	84.00		7,468,163.70	Check Number	<input type="text"/>
Feb 08, 2021	CHECK	7,065.00		7,468,247.70	<small>Example: 101 or 101-120</small>	<input type="text"/>
Feb 08, 2021	CHECK	20,240.00		7,475,312.70	<small>* Indicates required field</small>	
Feb 08, 2021	CHECK	792.68		7,495,552.70	<input type="button" value="Search"/> <input type="button" value="Clear Search"/>	
Feb 05, 2021	CHECK	1,800.00		7,496,345.38		
Feb 05, 2021	CHECK	1,237.50		7,496,145.38		
Feb 05, 2021	CHECK	439.33		7,499,382.88		

FYI: In order to get to the search transactions screen, you have to inquire into the account you want first.

You can also **search by check number** to view that check:

Check Image Viewer

Check Number *

Example: 101

* Indicates required field

View Image

Under **documents**, you can view your statements for that account.

[Home](#) [Accounts](#) [Payments & Transfers](#) [Checks & Deposits](#) [Administration](#)

Checking Account – XXXXXX

Details **Documents** **Download**

Documents

Document Search

Account: Checking Account

Document Type: STATEMENTS

Date Range: 02/09/2019 To 02/08/2021

If you select **download**, you can specify the transaction you'd like to download and select the format in which you want them downloaded.

Download Transactions

Specify the transactions you'd like to download and select the format in which you want them downloaded.

Account Checking Account XXXXXX

Activity * All transactions

Type * All

Format * Comma-separated values (.csv)

* Indicates required field

Payments & Transfers Tab

On the **Payments & Transfers tab**, you can create transfers, payments, ACH, and wires.

[Home](#)

[Accounts](#)

[Payments & Transfers](#)

[Checks & Deposits](#)

[Administration](#)

Payments & Transfers

[Internal](#)

[ACH](#)

[Wire](#)

Create A Transfer

Complete the following to transfer funds between accounts at this institution.

From Account *

Checking Account XXXXXX

Available balance: \$7,465,469.60

To Account

PAYROLL ACCOUNT XXXXXX

Available balance: \$1,594,453.21

Date *

2/8/2021



SELECT

Repeat...

Last available date is Aug 06, 2021

Amount *

Description

* Indicates required field

[Preview Transfer](#)

[Add To Batch](#)

Checks & Deposits Tab

On the **Checks & Deposits tab**, you can initiate **stop payments**.

[Home](#) [Accounts](#) [Payments & Transfers](#) [Checks & Deposits](#) [Administration](#)

Checks & Deposits

[Stop Payments](#) [Positive Pay](#)

Create A Stop Payment

Placing a stop payment on a check prevents it from being cashed if, for example, it was lost or stolen.

Complete the following to prevent checks from being cashed. (Note that entering more search parameters will narrow your results.)

You can also initiate **Positive Pay**.

[Home](#) [Accounts](#) [Payments & Transfers](#) [Checks & Deposits](#) [Administration](#)

Checks & Deposits

[Stop Payments](#) [Positive Pay](#)

Positive Pay

Overview Review Import a File Import Exceptions Items Import Templates ?

Positive Pay Overview

Item Review

No Items To Review

Import a File

File Name:

Template: ▼

File Template List

Template	Type
Accounts Payable Template	Fixed Width
Payroll Template	Fixed Width

1 - 2 of 2 Templates

Administration Tab

Under the **Administration tab**, you can create **ACH templates**.

[Home](#) [Accounts](#) [Payments & Transfers](#) [Checks & Deposits](#) [Administration](#)

Administration

ACH Template

Profile & Logging Out

In the upper right-hand corner, you can update your **Profile** and **Log Out**. Under Profile, you can adjust your password and email information.

[Profile](#) [Log Out](#)

Profile

Password

Email