Capital Bank Express User Guide

The Tech Behind the Money

CAPITAL BANK

Helping Business Grow

Capital Bank is a full service commercial bank dedicated to providing the friendliest, most responsive banking services to professionals and businesses in the Washington, DC metropolitan area. We demonstrate our commitment to the local business community by building strong relationships with our customers and becoming a valued partner in their success. Our focus enables us to deliver on our pledge: "Helping Business Grow."

Table of Contents

Capital Express Security

Capital Express provides online access to your bank accounts at Capital Bank. Like any access to financial accounts, there could be a possibility for fraudulent activity from both inside and outside of your company. Capital Bank and Capital Express provides powerful tools that when utilized properly, can help protect against fraud.

Protect your company accounts and sensitive customer information with an awareness of potential fraud and current best-practices in fraud prevention. This article outlines some of the current best practices in fraud prevention.

Capital Bank Express Security Features

Assign levels of user access. Give employees the level of access appropriate to satisfy their job requirement. Account Administrators can assign access levels range from "inquiry-only" to "full access." These access levels should be regularly reviewed and updated. Your Capital Business Express representatives will work with you to identify users and levels of access.

Set limits. Capital Express allows you to set limits on transaction types where funds will be transferred out of your accounts. We strongly encourage you to set limits, which will limit your exposure to fraud and potentially buy critical time to detect and identify fraudulent activity.

Review your accounts often. Use online banking to review transactions and statements daily. If you see anything suspicious immediately notify the bank and investigate questioned activity or unexpected transactions.

Segregate financial accounting duties enterprise-wide. Establish dual-control. One employee may set up a funds transfer request then another employee logs on and authorizes release of the funds. Also, accounts reconciled by an individual should not have transaction access to the same accounts.

Consider use of the bank's token technology to issue additional passcodes to allow funds transfers.

Maximize use of token security capability by requiring an employee to use a token to set up the transfer and a second employee to log on separately with a separate token to authorize release of the funds transfer request to the Bank.

Ask about Positive Pay. Positive Pay is another layer of protection against fraud where you authorize debits to your account.

Set up messenger alerts. You can receive text or email alerts about account activities or when balances hit levels you specify.

Policies & Procedures that Combat Fraud

Fraud-detection policies and procedures will increase awareness of fraud. Include periodic training of employees about signature verification and counterfeit or altered check detection.

Employee acceptable use policy. We recommend that you place and enforce limits on the use of your computing resources for non-work purposes. Third party email (Yahoo, Hotmail, Google, etc.) and social networking sites pose increased risk. Access should be banned on any company network with accounting, company customer information and in particular, systems used to access your bank accounts online.

Network Security

Be diligent about information security & network integrity. Prevent keylogging, malware, trojans and viruses from compromising your system by maintaining the most current versions of security patches and anti-virus software, using a hardware appliance firewall, and creating "strong" passwords.

Remove "Local Admin" rights to your user's PC log-ons. Many (but not all) malicious programs need Admin PC user rights to install.

Encrypt mobile devices. If they are lost or stolen encryption can prevent access to your company's critical and proprietary information.

Back up important data. Make a regular back up of your important data onto a device not normally connected to your PC; keep it in a secure location.

Log in and Password Security

Do not share computer credentials with third-party providers or allow employees to share user account ID's and passwords.

Protect logon user id's and passwords for your online accounts.

Require that passwords be changed periodically.

Use a "strong" password. A "strong" password has at least 8 characters and contains 3 of 4 elements - lower case letters, UPPER CASE LETTERS, numbers 1234567890, and a symbol !@#$%^&*().

Do not use your birthdate or name in the password. This is done commonly and unwisely; thieves know it.

Internet Use Do's and Don'ts

DO NOT click on pop-up windows that purport to update your anti-virus software. These are likely tricks that will install malicious software.

DO NOT use a public Wi-Fi "hot spot" to conduct internet banking transactions.

DO learn how to spot spear phishing email messages and avoid them, don't even click on them or the links within the message. *Capital Bank does not send customers emails with links embedded in them to "verify" transactions or account information. Call us if you suspect any e-mail or phone communication is not from the Bank.*

Three Step Login

Use Capital Express to securely access your account information 24 hours a day, 7 days a week. You can view your accounts, pay bills, transfer funds and download statements all while retaining complete control over system. Capital Express uses an authentication system that helps to assure that only you or your authorized users have access to your account information. Follow the steps below to begin using Capital Express.

STEP 1: Enter your username, also sometimes called the access code.

Note: Access ID and Password are case sensitive.

For more information or assistance please contact Capital Bank via phone at (301) 468 -8848 or email.

CLICK HERE to learn about getting updated information on 2011 ACH Rules.

ATTENTION! The Capital Express Online Policy and Agreement has been updated. Please CLICK HERE to review its terms. Important changes have been made to the security and liabilities sections of the Agreement.

Capital Bank does not endorse or guaranty the products, information, or recommendations provided by sites linked to the Bank's web site and Capital Bank is not liable for any failure of products or services linked to the Bank's web site. Please carefully review the privacy policies of websites linked to Capital Bank's web site. Web site security of linked web sites may be less than the security found on Capital Bank's web site.

If you email the bank using the Contact Us button on our website, the information in the email is not securely encrypted. Please do not include specific account number or other personal information in your email to the bank.

Access ID:

Log In

Forgot Password/PIN

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STEP 2: If you did not opt to register the computer, you will need to answer a security question each time you log in.

Security Challenge

Please answer your security question correctly to continue.

What is the name of your first pet?

Answer:

Select One of the Following Options:
- This is a Personal Computer. Register It.
- This is a Public Computer. Do Not Register It.

Submit

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Authentication Image:

movie projector

Password: [_____]

[Log In]

Forgot Password/PIN

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STEP 3: Enter your password. Please note that the image and phrase (e.g. "movie projector") above the password field should match what you chose at enrollment. If they don't please contact the Bank.)

3

This is the first page after Login. It is a summary review of account balances and transactions on your accounts. It also has quick transfers for transferring money between your Capital Bank accounts, and Quick Launch for Bill Pay.

The Menu Bar

Once you successfully login, you're ready to begin using Capital Express. This section contains all the information you need to know to access, manage and initiate transactions in your accounts online.

Accounts

Accounts>Summary

A concise picture of accounts, the Summary displays all accounts associated with your Access ID/Username and Password. The Summary is organized by account groups (i.e. Assets and Liabilities) and provides a concise picture of accounts and the balances.

From the Summary, a link is provided to get additional account detail information.

Account List

All your accounts are conveniently listed in your account list. The Access ID organizes the account list accordingly, meaning only those accounts that you have been assigned to view by the Capital Express administrator for your company are displayed. From the Account List a link is provided to retrieve additional account detail information.

Accounts>[Specific Account from List]

A detailed account information screen.

Account Inquiry

The Account Inquiry provides all the pertinent information needed for up-to-the-minute decision making. For Account Inquiries, select the account from the Account List or select the account from the Accounts drop-down menu.

This screen appears when you select an account from the account list. Use the navigation bar to check balance amounts, view transactions, issue stop payments and view online statements.

Balances

Choose this option to view Account Information, Account Activity and Available Funds.

Transactions

Under this option there are menu choices to view transactions by Current Business Day, Previous Business Day, display the Current Statement, Previous Statement and search for specific Transactions. You can also export transaction detail in various formats, such as Quickbooks, by selecting Transaction Search and choosing the format you would like to export.

Stop Payments

Placing a Stop Payment allows you to instruct the bank to refuse payment on checks when they are presented. Under this option you have the ability to issue Stop Payments as well as search for issued Stop Payments.

Documents

This provides access to copies of previous month's paper statements.

E-statements

Never go searching for your paper statements again. Sign up for E-statements and receive your bank statements electronically.

You can receive E-statements for your checking and savings accounts and access up to 18 months of past statements under the Documents option.

Contact your account representative or any branch to enroll in E-Statements.

Management Tools

Accounts	Management Tools	Administration	Review	Account Services	Print

Funds Management
ACH Editor
Transfer List
Transfers Issued
Bill Payments
Wire Confirmations
Incoming ACH Search
Incoming Wire Search

File Management
Transfer List
Transfers Issued

Positive Pay
File Import
Change Import Exceptions
Inquire File Import Template
Add File Import Template
Change File Import Template
Delete File Import Template
Item Review
Inquire Item
Add Item
Change Item
Delete Item

Please note that some of the options might not be available due to account settings. If you would like to add any of these options, contact us at 301.468.8848.

Funds Management>ACH Editor

For information about Automated Clearing House (ACH) instructions see page 17.

Funds Management>Transfer List

The Fund Transfer List conveniently provides a list of all pre-defined fund transfers associated with designated accounts and provides the capability to issue any one or all of the funds transfers listed.

Funds Management>Transfers Issued

You can view a list of all fund transfers issued by selecting the Transfers Issued selection from the Funds Management menu. The Transfers Issued list provides a list of transfers that the employee has submitted for that day.

Funds Management>Bill Payments

Choosing the Bill Payment option will open a new application where you can initiate and manage your bills payments online. Create a list of payees to receive payments, then use that list to create one-time or recurring payments as well as view or cancel pending payments.

Funds Management>Wire Confirmations

From this screen you can view all completed wire transfer transactions, including both incoming and outgoing transfers. Verify transaction details and access confirmation numbers.

Funds Management>Incoming ACH Search

Incoming ACH Search provides access to any incoming ACH transfer processed and/or incoming future dated ACH items.

Incoming Wire Search

Incoming Wire Search provides access to any incoming wire processed through Fed Line or Fed Wire.

File Management>Transfer List

The File Transfer List conveniently displays all of your designated file transfers (i.e. Payroll Files, Issued Checks, Direct Deposit Files). File Transfers can only be initiated through File Management. This is how you upload your ACH files.

File Management>Transfers Issued

You can view a list of all file transfers issued by selecting Transfers Issued from the File Management menu. The Transfers Issued list provides a list of file transfers that the employee has submitted for that day.

Positive Pay

You can view a list of all file transfers issued by selecting Transfers Issued from the File Management menu. The Transfers Issued list provides a list of file transfers that the employee has submitted for that day.

Positive Pay

Positive Pay allows you to authorize transactions that will post to your account reducing the risk of potential fraud and providing a clear audit trail of items returned unpaid and a report of "paid-no-issue" exception items.

The customer using Positive Pay reviews via online banking both checks and ACH items that will be charged to their account BEFORE they are actually debited from your account. If something is unauthorized, you can return it to the sender immediately; it won't even hit your account.

How it works

Each day you release checks or other payments you send to the Bank an electronic check issue file. As payments are presented to the Bank, the items are compared. Only those items you indicate as "issued" should be released.

- If you do not make pay or return decisions timely, the default setting will be to "Pay" the items presented.

- The Bank maintains a database of all outstanding items received from you with each check number and exact amount.

- Exception reports and decision notifications are all handled online real-time through Capital Express Online Access.

- Checks presented for cashing at the teller line will also be verified against the issued items database provided to the Bank by you.

- The service cannot be used to replace a normal "stop payment" process.

- If you are interested in this service, please contact a Business Banker in the Treasury Services Management Group.

ACH

ACH File Creation and Transmission

The Bank's ACH Application forms and ACH agreement must first be completed and signed to enable the ACH file transmission function in Capital Express. The application will be considered by the Bank, and if approved, your company can create and send ACH files as described below. You will be assigned an ACH file transmission limit that cannot be exceeded.

The ACH Editor program is what is used by you, the Bank's customer to create a file of data to be used to upload into Capital Express that will debit a Capital Bank account and credit many other accounts at different banks, usually on a regular basis such as payroll. The file is saved in NACHA format so it can be immediately taken by the system and sent to the Federal Reserve. The transfer of monies won't actually occur until the date specified in the file. To assure funds arrive on the date desired, you should allow a minimum of a 2 day lead time to transmit the file in time for the monies to be credited on the date desired.

If you wish to use a NACHA file generator other than the ACH Editor program the Bank provides, it is important to send a sample file to the Bank first to be tested and assured that it will work with Capital Express before you submit an actual file to be transmitted.

The ACH Editor available in the Capital Express program can be used to create five types of ACH transactions can be initiated through the ACH Editor. Get the ACH Editor program by selecting Funds Management from the menu bar.

Prearranged Payment and Deposit Entry (PPD, used for payroll files)
Customer Initiated Entry (CIE)
Cash Concentration or Disbursement (CCD)
Cash Concentration or Disbursement with Federal Tax Deposit Payment (CCD+TXP)
Corporate Trade Exchange (CTX)

ACH Editor Installation Instructions

1. If you have not used the ACH Editor program before, it can be downloaded and installed directly from the Capital Express website, choose Funds Management and click on ACH Editor.

2. This will launch "Windows installshield"; click NEXT to continue.

3. When prompted, enter USER and COMPANY NAME, and click NEXT.

4. Choose COMPLETE, then click NEXT.

5. Click INSTALL.

6. After installation, choose FINISH. An Icon will be placed on the desktop and the program is to be launched from there.

7. The installation is complete. You may need to accept Active X Controls from your browser to allow the program to run. Go ahead and accept the installation.

Following are the basic steps to create a NACHA compatible file to transmit through Capital Express. Very detailed instructions on utilizing ACH Editor can be found in the additional document, "Using ACH Editor".

Working With the ACH Editor

1. In the ACH Editor program, select New, then the type of file you want to create. For a new payroll file, select "prearranged payment or deposit" for a payroll type of file. Type in all of the specific information for the payees.

   a. Name

   b. Account number

   c. $ Amount

   d. R/T (Routing & Transit number of the Bank being credited with the funds.)

   e. Effective Date

   f. Purpose or description for the transfer.

   g. Trancode

   i. In the trancode field, you can click on the field and a drop down box will open where you can choose the appropriate type of transaction, (for example, "22 DDA Auto Dep Cr" for an automatic credit to a checking account.) You can click on the help button to read more information about the fields. You will notice that down at the bottom, the system will keep a running debit and credit tally so you can be sure to balance your work. The system will not allow an out of balance file to be transmitted, debits must equal credits. Save in NACHA format, complete the dialog box that opens with the following information:

      NACHA Header Specifications
      Immediate Destination = 055003340
      Immediate Origin = 055003340
      Company Name = Employer ID (ABC Company)
      Company ID = EIN number
      Company Entry Description = Description of the file, ("Payroll").
      Originating DFI ID = 05500334
      Immediate Destination Name: (Optional) Bank Name
      Immediate Origin Name: (Optional) Bank Name
      Reference Code: (Optional) Client Defined

2. Save the file in a NACHA file format.

3. Choose "File Management" in Capital Express.

4. Choose "Transfer List".

5. Click on the name of the file you just saved.

6. Enter the total debit and the total credit.

7. Select SUBMIT to send the file to the Bank.

ACH File Example

Creating a Payroll File

ABC Company can use a Prearranged Payment and Deposit Entry (PPD) transaction to build a payroll file.

Administration

Accounts	Management Tools	Administration	Review	Account Services	Print

Employee
Profile & Permissions
Accounts
Inquire Fund Transfer Access
Change Fund Transfer Access
Inquire File Transfer Access
Change File Transfer Access

Fund Transfer
Add Template
Add Using Template
Change Template
Delete Template

Employee>Profile & Permissions

By selecting Profile& Permissions, you can manage employee access to your accounts including the types of transactions they can initiate. This screen allows you to view, change or delete existing profiles as well as create new employee profiles.

Employee>Accounts

Accounts list each account that is associated with a specific User Code (Access ID). This function conveniently allows you to view each individual account as well as get an overall view of your accounts.

Employee>Inquire Fund Transfer Access

Select Inquire Fund Transfer Access to review access levels for Fund Transfer for each employee.

Employee>Change Fund Transfer Access

You can change each employee's access level for Funds Transfer through Change Fund Transfer Access.

Employee>Inquire File Transfer Access

Inquire File Transfer Access allows you to view each employee's access ability for initiating ACH file transfers.

Employee>Change File Transfer Access

You can manage each employee's ability to initiate ACH file transfers through Change File Transfer Access.

Fund Transfer>Add Template

The Add Template screen allows you to create templates for Internal Transfers, ACH payments and Domestic and International Wire Transfers.

Fund Transfer>Add Using Template

The Add Using Template function under Fund Transfer allows you to save time by using a previously created template to create a new template for funds transfer. You can use this function to create new templates for Internal Transfers, ACH payments and Domestic and International Wire Transfers.

Fund Transfer>Change Template

You can modify existing Fund Transfer Templates using this option. Choose an existing template from the list and make modifications as necessary.

Fund Transfer>Delete Template

This screen allows you to delete any existing Fund Transfer Templates if no longer required.

Review

Accounts	Management Tools	Administration	Review	Account Services	Print

Fund Transfer Review
Wire Transfer Review
File Transfer Review

Review>Fund Transfer Review

The Fund Transfer Review function allows you to review pending fund transfers (Internal) and either approve or reject them.

Review>Wire Transfer Review

Select Wire Transfer Review to review and approve or reject pending wire transfers.

Review>File Transfer Review

You can easily review and approve or delete pending File Transfer transactions (ACH) using File Transfer Review.

Account Services

Accounts	Management Tools	Administration	Review	Account Services	Print

Change Password
Change Primary Account
Change Security Data
Messenger

Account Services>Change Password

You can change your account password using the Change Password option.

Account Services>Change Primary Account

If you have multiple accounts and wish to change your Primary Account, use this function to designate a different Primary Account.

Account Services>Change Security Data

The security of your account access is important to us. Use Change Security Data to update or change your challenge questions or change your authentication image or phrase.

Account Services>Messenger

Setting alerts is a smart way to manage your account. Use Messenger to set notification alerts when checks clear an account reaches a preset low balance, an electronic/deposit is made, an item is returned etc.
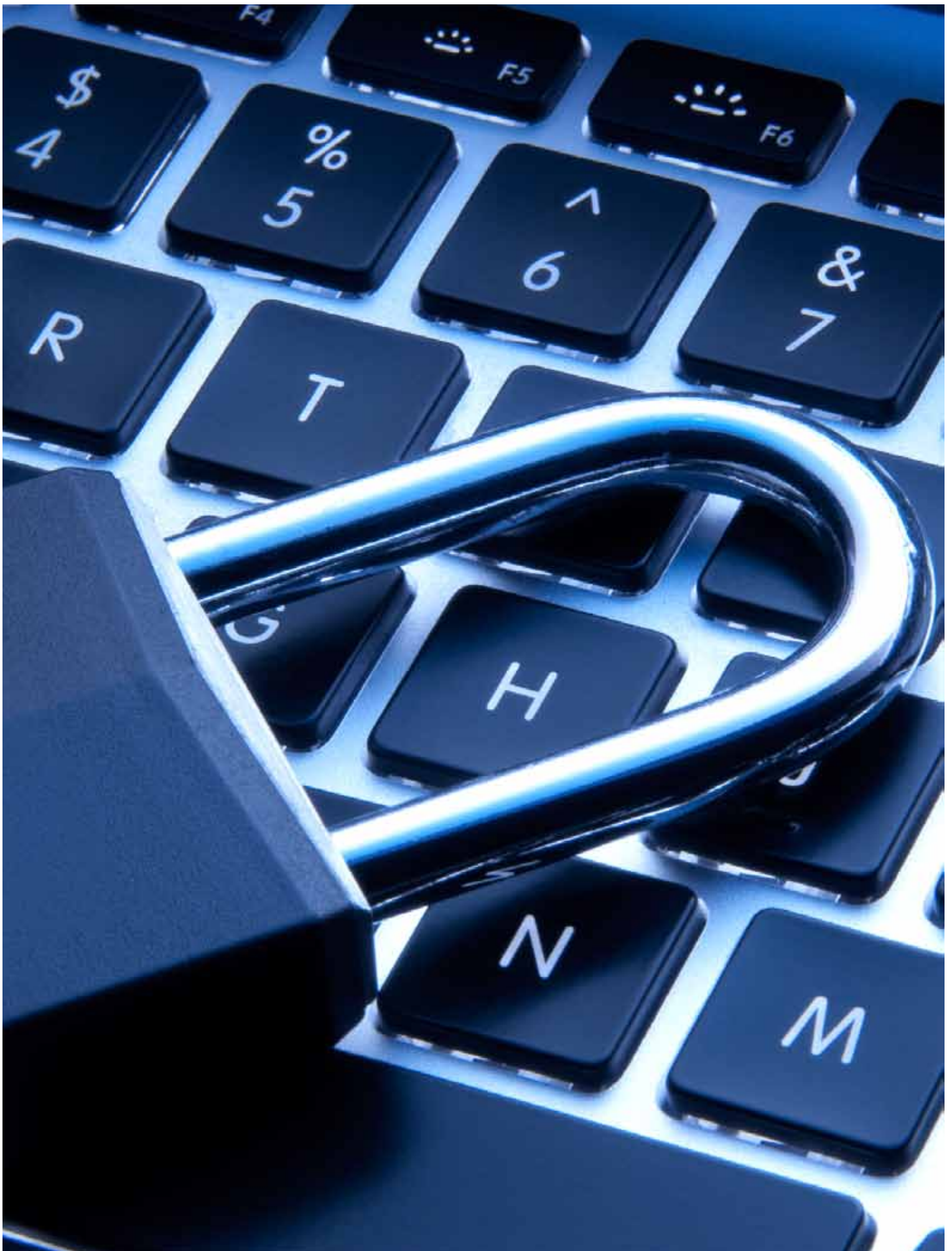
Print

Accounts	Management Tools	Administration	Review	Account Services	Print
					Print

Microsoft Windows 8 Compatibility

Microsoft Windows 8 has recently become available which includes Internet Explorer 10. The Bank's systems are in the process of evaluation for performance with Windows 8 and Internet Explorer 10:

- Capital Express for personal and business users are supported using Internet Explorer 10 on Windows 8. There may only be a few cosmetic differences. The applications function when Internet Explorer 10 is launched from either the new Windows 8 user interface view or the desktop view.

- ACH does not currently function properly when launched from Business Capital Express when launched with Internet Explorer 10. We are in the process of updating Business Capital Express to enable ACH to be launched from Internet Explorer 10 using the desktop view only.

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