CAPITAL BANK

PARTNERS *in* YOUR VISION

Business Online User Guide

TRAINING GUIDE

Business Online Overview

Business Online is a browser-based, business Internet banking solution that provides high-performance, 24/7 online banking for your businesses. Business Online provides complete access to your account information, day or night, quick and easy transfer funds capabilities, and much more.

You can use the sophisticated and flexible funds management capabilities to make controlled disbursements, transfers and payments (that is, ACH, wires, and internal transfers), and loan payments. Additionally, you can use Business Online to access and approve stop payments, file transfers, and fund transfers. Administrative features offer flexible management of employee rights in multiple user environments.

Specific features of Business Online include:

- Real-Time Account Balances
- Detailed Transaction Histories
- Check Images
- Scheduled Payments
- Transfer Funds
- Wire Transfers to Other Institutions

Transaction History Features

Business Online provides complete transaction history. The system displays the details with the ability to search, sort, and export by transaction.

Sign into Business Online

When you sign in for the first time in Business Online, the system displays these pages in the following order:

- • **Log in:** Use to sign in and access additional features in Business Online.
- • **Terms and conditions:** Use to accept the terms and conditions.
- • **Change password:** Use to change the password.
- • **Change PIN:** Use to change the personal identification number (PIN).
- • **Set up challenge questions:** Use to set up the challenge questions.
- • **Establish profile:** Use to establish the user profile.
- • **Activate token:** Use to activate the token.
- • **Security challenge:** Use to answer a question or type a passcode.

When you sign in to Business Online for the first time, ensure that Capital Bank (hereinafter referred as "the Bank") has emailed or provided you with a username and temporary password.

1. Access Business Online from the Bank's website. The system displays the Business Online Log in page.
2. In the **Username** and **Password** field, type your username (for example, gwashington) and the password.
3. Click **Log in**. The system displays the Home page or the Terms and conditions page.

Note:
- • Select the **Remember my username** check box to save your user name for Business Online to display each time you sign in.
- • The system by default masks the sensitive information, click Show within a field to hide masking characters in that field. For additional information about the hide and show functionality, see the Hide or show personal information topic.
- • To retrieve the forgotten password or PIN, click the Forgot password or PIN hyperlink.

Sign in to Business Online using a security token (for existing customers who are using a hard token currently)

A security token is a small hardware device, which you need to authenticate your identity electronically when you sign in to Business Online.

To sign in to Business Online using a security token:

1. Access Business Online from the Bank's website. The system displays the Business Online Log in page.
2. In the **Username** field, type your username (for example, gwashington).
3. Press the button on the security token to generate a numeric one-time password.
4. In the **Password** field, type the numeric one-time password, in addition to your four-digit PIN number.

    Note:
    •   Select the Remember my username check box to save your username for Business Online. The system displays the username the next time you sign in to Business Online.
    •   The system by default masks the sensitive information. Click **Show** within a field to hide masking characters in that field.

5. Click **Log in.** The system displays the Site verification page.
6. Press the button on the security token again. The token displays a matching value for you to verify with the Site Verification value.
7. Click **Matches**, if the site verification value matches with your security token value. If your site verification value does not match with your security token value, do not sign in and return to the Business Online Log in page.

Change password

You may have to change your Business Online password when:

•   You initially sign in to Business Online
•   You change your password using the Forgot password or PIN hyperlink feature and the system authenticates you successfully
•   Your Business Online password expires
•   You manually change the password or PIN as part of the Bank's maintenance activity
•   You receive an email notification that the Bank reset your password

To change the password:

1.   In the **New password** field, type your new password.
2.   In the **Confirm new password** field, type your new password again to confirm that it is accurate.
3.   Click **Continue**. The system displays the Home page or the next page in the sign in process.

Note:
•   Business Online sends you an email notification every time you change your password.

Change PIN

You may have to change your Business Online personal identification number (PIN) when:

•   You initially sign in to Business Online
•   You change your PIN using the Forgot password or PIN hyperlink and the system authenticates you successfully
•   Your Business Online PIN expires
•   You manually change the PIN as part of the Bank's maintenance activity
•   You receive an email notification that the Bank reset your PIN

To change the PIN:

1.   In the **New PIN** field, type your four-digit numeric PIN.
2.   In the **Confirm new PIN** field, type your four-digit numeric PIN again to confirm that it is accurate.
3.   Click **Continue**. The system displays the Home page or the next page in the sign in process.

Note:
•   Business Online sends you an email notification every time you change your PIN

Set up challenge questions

Complete the following to set up challenge questions.

To set up challenge questions:

1. Select different challenge questions to answer from the First challenge question, **Second challenge question**, and **Third challenge question** drop-down lists.
2. Type the answer in the answer field associated with each challenge question.

Note:
*   The answer to each question must be unique.
*   The minimum length for each answer is four characters.
*   The maximum length for each answer is 83 characters.
*   The answer cannot have any special characters.

3. Click **Continue**. The system displays the Home page or the next page in the sign in process.

Note:
*   The system by default masks the sensitive information. Click **Show** within a field to hide masking characters in that field.

Establish profile

To streamline your user experience, the Establish profile page collects missing contact information during the sign in process.

To establish a user profile:

1. In the **Mother's maiden name** field, type your mother's maiden name.
2. In the **Email address** and **Confirm email address** fields, type your email address.
3. Click **Continue**. The system displays the Home page or the next page in the sign in process.

Note:
*   The system sends the Establish profile email only when you update your email addresses, and not when you update your mother's maiden name.

Sign in to Business Online using soft token (authentication via mobile device)

Before you begin activating your token, ensure that you have downloaded the appropriate token application (DigiPass of Business Banking) on your device using the app store. Please refer to the soft token section on Page 13 for specific instructions.

To activate a soft token during the sign in process:

1. Access Business Online from the Bank's website. The system displays the Business Online Log in page.
2. In the **Username** and **Password** field, type your username (for example, gwashington) and the password.
3. Click **Log in.** The system displays the Activate token page.
4. Click **Begin Activation** on your Business Online application. The system displays an image along with the **Device code** and **Device nickname** fields.

   Note:
   • You can click the Ask me later button to activate the soft token later.

5. Open soft token app on your device and click Begin Activation. The soft token app displays the Activation page.
6. Press **Scan image** on your soft token app to scan the image that the system displays. The soft token app on your device displays a device code.
7. Important:
8. At this stage, do not close your soft token app.
9. In the **Device code** field that the system displays, type the device code (maximum 27 characters) that you received on your device.
10. In the **Device nickname** field, type the device nickname (maximum 40 characters) that you want to create. This device nickname acts as an identity for your device.
11. In the **Create a PIN** field, type the account PIN (maximum four digits). This is a PIN that you choose.
12. In the **Security question** field, type the question that a customer service representative at the Bank can use to identify you. The system also uses your Security question to authenticate you in the event that you report a security token as lost or damaged. For example, "What is the name of your dog?"
13. In the **Security answer** field, type the response to the **Security question**. Using the earlier example (What is the name of your dog?) the **Security answer** may be "Spot".

Security challenge

If you have enrolled for multifactor authentication, the system displays the Security challenge page:
- When you reset your password, or
- When it cannot establish your authenticity after evaluating your device and usage patterns.

Note:
- If you are signing in to Business Online for the first time or if you have not enrolled in the security challenge process, the system displays the Set up challenge questions page instead of the Security challenge page.

The system displays the following sections on the Security challenge page:
- Answer a question
- Enter a passcode

Answer a question

In the Answer a question section, you can answer a challenge question that you previously specified.

To answer a question:

1. Click **Answer question** and in the field associated with the challenge question, type an answer.

Note:
- If you answer your security questions incorrectly too many times in a row, you temporarily cannot access your account. To access your account again, please contact customer support.

2. Optional: Select the **Do not ask me again on this device** check box to register the device to help streamline your future sign in attempts.
3. Click **Continue**. The system displays the Home page or the next page in the sign in process.

Enter a passcode

You can use the Enter a passcode section to request that the system sends you a one-time passcode to the email address registered in your user profile. Use this passcode to authenticate your device within 20 minutes of the time that the system generates the passcode.

Answer a challenge question or contact customer support if:

- The system displays an error message stating that there is no email address on the file.
- You do not receive the passcode to the email address registered in your user profile.

If you type a passcode incorrectly too many times in a row, you temporarily cannot access your account. To access your account again, please contact customer support.

To enter a passcode:

1. Click **Email passcode**. The system sends an email to email address registered in your user profile.
2. In the **Passcode** field, type or paste the passcode sent to your registered email address.
3. Optional: Select the **Do not ask me again on this device** check box to register the device to help streamline your future sign in attempts.
4. Click **Continue**. The system displays the Home page or the next page in the sign in process.

Home

An interactive Home page provides access to the most commonly used functionality on one convenient page. You have access to account balances, recent transactions, review options, issue transfers, single sign in, and more.

Alerts: Use to view, add, edit, and delete <u>alerts</u>.

- **Favorite accounts:** Use to view user-defined favorite accounts, current and available balances, the recent transactions list, and check deposits and loans. Use to view, add, edit, and delete.
- **Check and deposit ticket images:** Use to quickly view images of a check item or deposit ticket.
- **External accounts:** Use to view accounts and transactions from sources worldwide with real-time data and single sign in to third-party applications (if applicable).

Financial institution-defined products and services:

1. Positive Pay
2. ACH
3. Wires
4. Internal Transfer
5. Bill Pay

Accounts

The Accounts page provides a summary of all the accounts that the Bank assigns to you. The system, by default, splits the account information into assets and liabilities.
The Assets category of accounts includes the account summary for checking, savings, and certificate of deposits accounts, and the Liabilities category of accounts includes the account summary for all loan accounts.

> **Note:**
> - Depending on an account's security settings, the system displays one or more characters in the account number with a masking character such as *.

- If you have access to additional functionality, the system may display additional submenu items on the Accounts page. To access the account summary, you may need to click **Summary** on the Accounts page.

Additionally, you can print accounts summary.

To print accounts summary:

1. In the header row, next to different display group names, click 🖶 **Print**. The system displays the browser printing settings page along with the print preview.
2. Select the appropriate printing options.
3. Depending on the browser, click **Print** or **OK**. The system sends the account balance information to the printer that you selected.

Apart from the Summary submenu item, the system displays the following functionality and submenu items on the Accounts page:

- **Account information:** Use to access the account information for the selected account. The system displays the Account information page when you click anywhere on the account nickname row.
- **Cash Position:** Use to access cash position reports.

Payment & transfers

The Payment & transfers page enables you to manage funds within authorized accounts. The system displays this menu item only if you have access to one or more checking or savings accounts for which the Bank has enabled transfers. Depending on your access rights, the system may display any or all of the following transfers.

- **Internal:** Use to transfer funds between internal accounts, review pending and upcoming scheduled transfers, and delete transfer schedules.
- **ACH:** Use to transfer funds between ACH accounts, review pending and upcoming scheduled transfers, and delete transfer schedules.
- **Wire:** Use to transfer funds between Wire accounts, review pending and upcoming scheduled transfers, and delete transfer schedules.
- **Bill pay:** Use to access and enroll in bill pay.

Checks & deposits

The Checks & deposits page displays information about stop payments. The system displays this page when you have rights to issue, or view stop payments. The system displays the following sections on the Checks & deposits page:

- **Stop payments**

Use to issue and view existing stop payments.

Administration

The Administration page enables you to review the ACH or wire templates. When you have an ACH or wire template to review, the system displays an alert icon on the Administration menu.

Depending on your review permissions, the system displays the following submenu items on the Administration page:

- **ACH template:** Use to review ACH templates.
- **Wire template:** Use to review wire templates.
- **Employee profile & permissions:** Use to inquire, change, and delete the profiles and permissions assigned to employees.
- **Employee accounts:** Use to inquire, change, and delete employee accounts.

Profile

The Profile page enables you to update your personal information.

The system displays the following sections on this page:

- **Password:** Use to change your Business Online password.
- **PIN:** Use change your Business Online PIN.
- **Challenge questions:** Use to change your challenge questions and answers.

- **Token:** Use to activate and deactivate the token or soft token app.
- **Email:** Use to view your registered email address.

Alerts

The system displays the Alerts hyperlink in the utility navigation area. When a new alert notification that meets your alert criteria is available, the system displays an indicator next to the Alerts hyperlink.

Overview

This section displays all of the alert subscriptions that are active for your account.

Alert Options

Use this section to establish an alert and edit existing alerts. You can set up the following alerts in Business Online.

Security	The system alerts you when someone tries to access your online banking service or changes your banking information.
Balance	The system alerts the you when: - The account balance is low. - The account is overdrawn. - The account balance is high.
Transaction	The system alerts you when deposits, checks, or withdrawals post to your account.
Transfers	The system alerts you when large incoming or outgoing transfers post to your account.
Loan	The system alerts you when a payment is due, past due, paid, or when any loan activity occurs. In addition, the system also alerts you when you exceed your credit limit.
Others	The system alerts you when something unexpected happens. For example, the system returns a check or changes an account status.

Contact Options

This section displays all of the contacts that you have established to receive alerts.

Send Alerts

This section displays all of the alerts that you have received to date.

Soft token

We developed a **DIGIPASS Token Business Banking** application to support the soft token functionality. The application allows you to perform a secure sign in or perform transactions using your device and Business Online. Review the following sections to successfully download the application on your device, activate the soft token, and use the soft token features and functions:

Download the soft token app

Complete the following to download the soft token app on Android or iOS devices.

To download the soft token app in Android devices:

1.   Go to Playstore.
2.   Search DIGIPASS for Business Banking in Google Play.
3.   Click Install

To download the soft token app in iOS devices:

1.   Go to App Store
2.   Search DIGIPASS for Business Banking
3.   Click Install

Important:
For a successful activation, download DIGIPASS for Business Banking application on a separate device than the device on which you have already signed in to Business Online. Business Online requires you to download the application on a separate device so that you can scan the image that the system displays in Business Online and complete the sign in and transaction process.

Activate soft token during the sign in process

Before you begin activating your token, ensure that you have downloaded the appropriate token application on your device using the app store.

To activate a soft token during the sign in process:

1. Access Business Online from the Bank's website. The system displays the Business Online Log in page.
2. In the **Username** and **Password** field, type your username (for example, gwashington) and the password.
3. Click **Log in**. The system displays the Activate token page.
4. Click **Begin Activation** on your Business Online application. The system displays an image along with the **Device code** and **Device nickname** fields.

   Note:
   • You can click the **Ask me later** button to activate the soft token later.

5. Open soft token app on your device and click **Begin Activation**. The soft token app displays the Activation page.
6. Press **Scan image** on your soft token app to scan the image that the system displays. The soft token app on your device displays a device code.

   Important:
   • At this stage, do not close your soft token app.

7. In the **Device code** field that the system displays, type the device code (maximum 27 characters) that you received on your device.
8. In the **Device nickname** field, type the device nickname (maximum 40 characters) that you want to create. This device nickname acts as an identity for your device.
9. In the **Create a PIN** field, type the account PIN (maximum four digits). This is a PIN that you choose.
10. In the **Security question** field, type the question that a customer service representative at the Bank can use to identify you. The system also uses your **Security question** to authenticate you in the event that you report a security token as lost or damaged. For example, "What is the name of your dog?"

11.	In the **Security answer** field, type the response to the Security question. Using the earlier example (What is the name of your dog?) the Security answer may be "Spot".

12.	Click **Continue**. The system displays the different image along with the One-time password field.
Or
Click **Ask me later** to activate your security token at a later time.

Important:
•	At this stage, if you cancel the soft token activation, you need to restart the soft token activation process on your device.

13.	Again press **Scan image** on your soft token app to scan the image that the system displays. The soft token app on your device displays the **Complete activation** page along with a one-time password.

14.	In the **One-time password** field that the system displays, type the one-time password (maximum eight characters) and then click **Continue**. The system displays the Home page or the next page in the sign in process. Additionally, the soft token app displays the Complete activation page along with the soft token serial number assigned to you.

15.	Press **Done** on your soft token app.

Note:
•	After you activate your soft token and sign in to Business Online, the system authenticates you by using a one-time password and PIN.
•	The system by default masks the sensitive information. Click Show within a field to hide masking characters in that field topic.

Activate soft token

To activate a soft token:

1.	On the Profile page, click **Activate**.
2.	Verify your identity and continue to step 3.
3.	Click **Begin Activation** on your Business Online application. The system displays an image along with the **Device code** and **Device nickname** fields.

Note:
•	You can click the Ask me later button to activate the token later.

4. Open soft token app on your device and click **Begin Activation**. The soft token displays the Activation page.

5. Press **Scan image** on your soft token app to scan the image that the system displays. The soft token app on your device displays a device code.

Note:
• At this stage, do not close your soft token app.

6. In the **Device code** field that the system displays, type the device code (maximum 27 characters) that you received on your device.

7. In the **Device nickname** field, type the device nickname (maximum 40 characters) that you want to create. This device nickname acts as an identity for your device.

8. In the **Create a PIN** field, type the account PIN (maximum four digits). This is a PIN that you choose.

9. In the **Security question** field, type the question that a customer service representative at the Bank can use to identify you. The system also uses your Security question to authenticate you in the event that you report a security token as lost or damaged. For example, "What is the name of your dog?"

10. In the **Security answer** field, type the response to the Security question. Using the earlier example (What is the name of your dog?) the Security answer may be "Spot".

11. Click **Continue**. The system displays a different image along with the One-time password field.

Important:
• At this stage, if you cancel the token app activation process, you need to restart the token activation process on that device.

12. Again press **Scan image** on your soft token app to scan the image that the system displays. The soft token app on your device displays the **Complete activation** page along with a one-time password.

13. In the **One-time password** field that the system displays, type the one-time password (maximum eight characters) and then click **Complete Activation**. On successful activation, the system displays a success message and adds the token to the token list. Additionally, the soft token app displays the **Complete activation** page along with the soft token serial number assigned to you.

Note:
• The token list displays all the devices on which you have activated soft tokens. You can access the list of all the devices on which you have activated soft tokens by expanding the **View** option that the system displays on the Profile page.

14.   Optional: Click the **X** icon to remove the message that the system displays when it activates the token successfully.

15.   Press **Done** on your soft token app.

Note:

•   The system by default masks the sensitive information. Click **Show** within a field to hide masking characters in that field.

Using the soft token app

The soft token app offers you the following features and functions:

iOS	Android
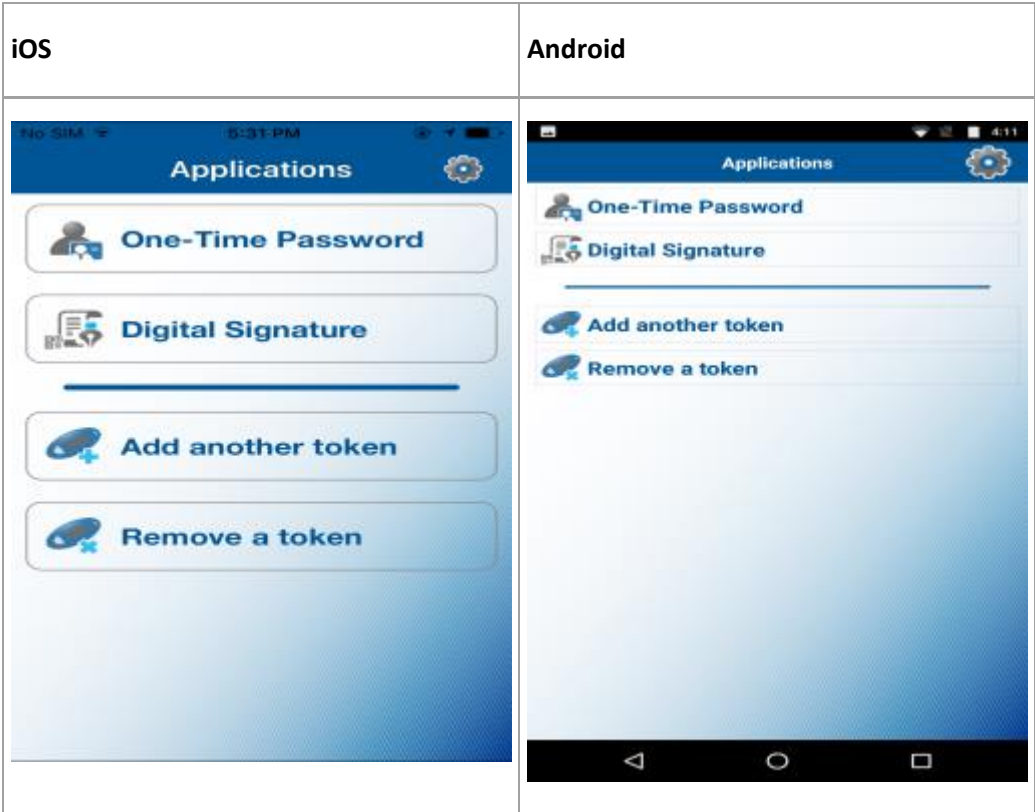
One-Time Password

•   Enables you to sign in and initiate transactions in Business Online.

Note:

- If the Change password or Manage fingerprint protection feature is enabled in the <u>Settings</u> menu of your application, you need to provide the local password or fingerprint before the device generates a one-time password.

Digital Signature
- Enables you to scan the image that Business Online displays, when you perform a transaction.

Add Another Token
- Enables you to add another soft token on your device, if you are associated with different financial institutions.

Note:
- If a soft token serial number already exists, the device prompts for confirmation of whether you want to overwrite the existing soft token.
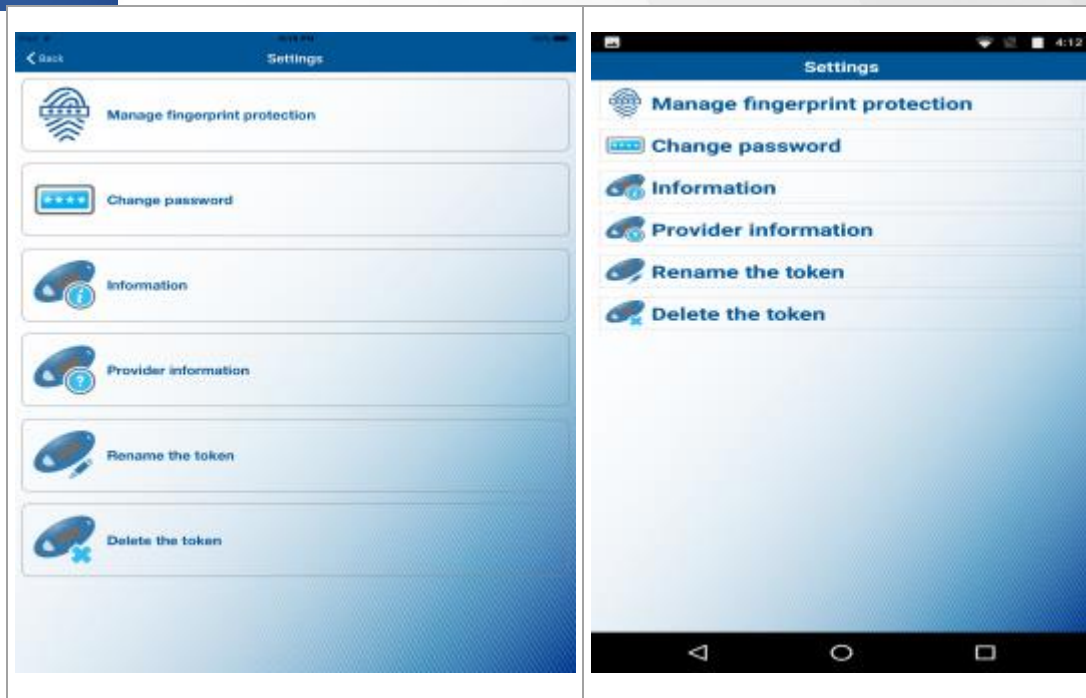
Remove a Token
- Enables you to remove a token from the application.

Soft token settings

The soft token app displays the Settings button at the top of the application. The soft token app offers you the following options:

iOS	Android

Manage Fingerprint Protection

The **Manage fingerprint protection** option allows you to enable or disable biometric protection for the application. The option provides you with an extra level of security at the time of activation of the soft token, logon, or performing transactions.

> **Note:**
> • The system displays this options on a device that supports the biometric protection feature and the feature is enabled.
> • You need to provide the local password to activate the **Manage fingerprint protection** option.

Change Password

The **Change password** option allows you to add or change the local password.

> **Note:**
> • The system does not display this option if the **Manage fingerprint protection** option is enabled.

Information

The **Information** option displays the soft token serial numbers and other application details.

Provider Information

The **Provider information** option displays copyright information of the provider.

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Rename the Token

The **Rename the token** option allows you to rename the available soft tokens.

Delete the Token

The **Delete the token** option allows you to delete the soft tokens without scanning the image that Business Online displays.

Password policy

Passwords help protect your Business Online services by restricting unauthorized access to your Business Online services. Your level of password protection is based on how well you construct the password. Passwords with greater complexity are more difficult to guess and provide greater security than those that are not.

Creating a Strong Password

To create a stronger and more complex password, use passwords that are at least eight characters long, and that include characters from at least four of the groups in the list that follows.

- Maximum characters seventeen
- Upper-case characters (A through Z)
- Lower-case characters (a through z)
- Numerals (0 through 9)
- Any of the following non-alphabetic characters:!@#$%^&*(){}|[]\:";'<>?,./

 Note:
- Passwords should be easy for you to remember but difficult for others to guess.

Password Policy Error Messages

The instantaneous visual feedback provides you a means to improve the strength of your password. When you satisfy any one of the complexity requirements that the system lists on the page, you get the

 icon or else you get the icon.