



Business Online Banking User Guide

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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.

Before 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, *GWashington76*) 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.

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

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.
 - 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.

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 for Business Banking) on your device using the app store. Please refer to the Soft Token User Guide for specific instructions on how to activate it.

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.

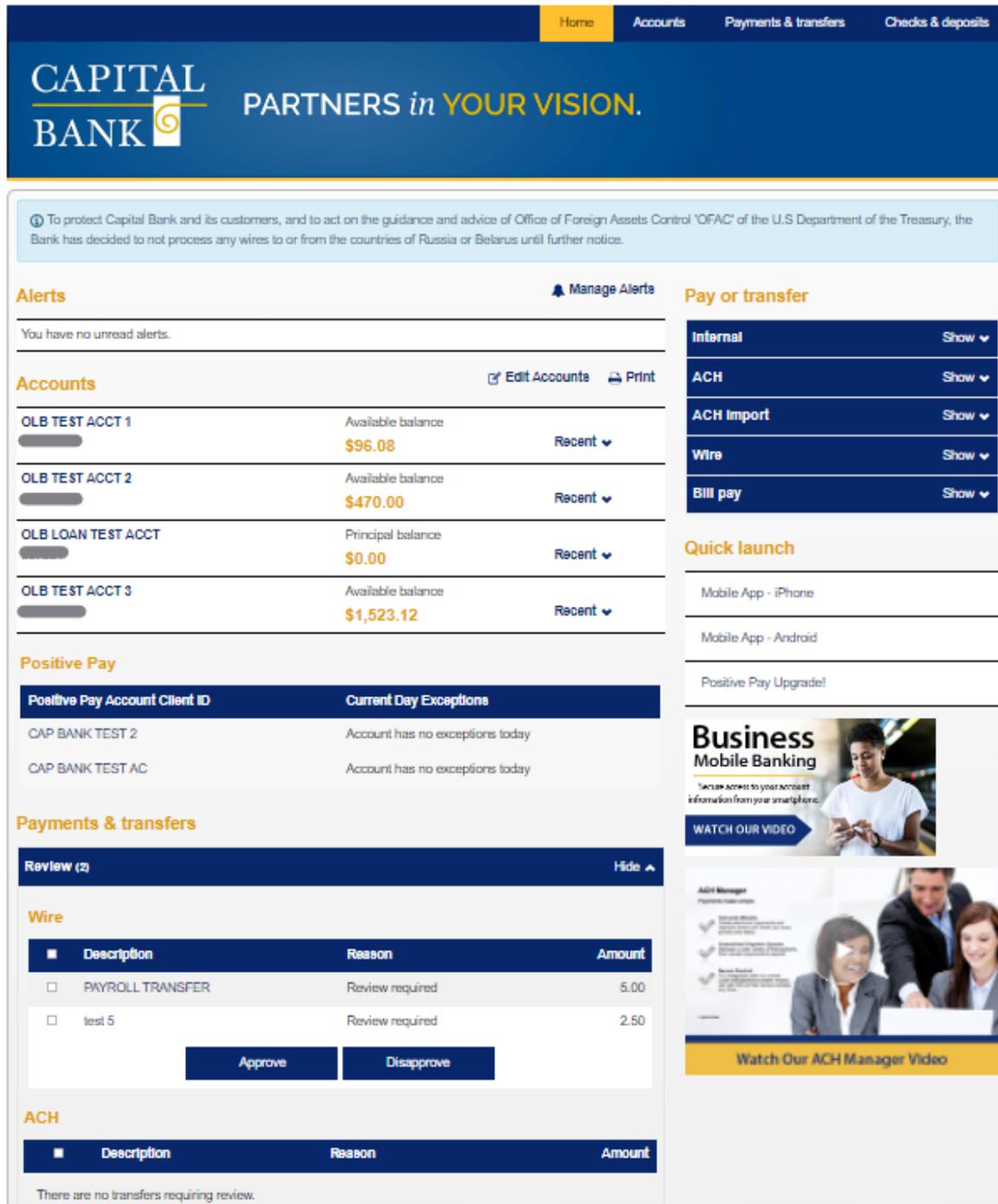
If you type a passcode incorrectly too many times in a row, you temporarily cannot access your account. To access your account again, please contact customer support.

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 Screen

An interactive Home page provides access to the most commonly used functionality on one convenient page. The screens shown in this document provide a complete view of what business online banking has to offer. Access to the various treasury modules is dependent on permissions and subscribed services. From here you are able to read any alerts, quickly glance at account balances, see if there are exceptions for positive pay, and be notified of any payments and transfers that need approval. Let's look at the various modules and their functionality.



The screenshot shows the Capital Bank Business Online Banking Home Screen. At the top, there is a navigation bar with links for Home, Accounts, Payments & transfers, and Checks & deposits. Below this is the Capital Bank logo and the tagline "PARTNERS in YOUR VISION." A blue banner at the top of the main content area contains a security notice regarding wire transfers to Russia or Belarus.

The main content area is divided into several sections:

- Alerts:** A section titled "Alerts" with a "Manage Alerts" link. It displays the message: "You have no unread alerts."
- Accounts:** A section titled "Accounts" with "Edit Accounts" and "Print" links. It lists four accounts with their available balances:

Account Name	Available balance	Recent
OLB TEST ACCT 1	\$96.08	Recent
OLB TEST ACCT 2	\$470.00	Recent
OLB LOAN TEST ACCT	Principal balance \$0.00	Recent
OLB TEST ACCT 3	Available balance \$1,523.12	Recent
- Positive Pay:** A section titled "Positive Pay" with a table showing "Positive Pay Account Client ID" and "Current Day Exceptions":

Positive Pay Account Client ID	Current Day Exceptions
CAP BANK TEST 2	Account has no exceptions today
CAP BANK TEST AC	Account has no exceptions today
- Payments & transfers:** A section titled "Payments & transfers" with a "Review (2)" header and a "Hide" link. It contains a "Wire" table with two entries requiring review:

Description	Reason	Amount
<input type="checkbox"/> PAYROLL TRANSFER	Review required	5.00
<input type="checkbox"/> test 5	Review required	2.50

 Below the table are "Approve" and "Disapprove" buttons.
- ACH:** A section titled "ACH" with a table header:

Description	Reason	Amount
-------------	--------	--------

 Below the header, it states: "There are no transfers requiring review."
- Pay or transfer:** A vertical list of options: Internal, ACH, ACH Import, Wire, and Bill pay, each with a "Show" dropdown arrow.
- Quick launch:** A section with links for "Mobile App - iPhone", "Mobile App - Android", and "Positive Pay Upgrade!".
- Business Mobile Banking:** A promotional banner for "Business Mobile Banking" with a "WATCH OUR VIDEO" button and an image of a person using a smartphone.
- ACH Manager:** A promotional banner for "ACH Manager" with a "Watch Our ACH Manager Video" button and an image of people in a meeting.

Alerts:

Set up custom alerts to be sent to specified email addresses or mobile devices, such as balance thresholds, deposit or withdrawal activity, or loan payment reminders. Users are also able to view past alerts as well.

Common alert examples include:

- Returned Checks
- Statements are available
- Fee was charged to an account
- Loan payment is due
- Account balance below threshold

Use to view, add, edit, and delete alerts.

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.

Alerts

Stay on top of important dates or changes to your account.

Overview
Alert Options
Contact Options
Secure Inbox
Help

Create and edit any alerts.

SECURITY

Get alerts if someone changes your information or is trying to get access to your online banking.

+

BALANCE

Low balance alerts can help you avoid overdrafts or maintain balances to qualify for rewards. High balance alerts can help you identify when you might want to transfer or invest money.

+

TRANSACTION

Get alerts when deposits, checks, or withdrawals post to your account.

+

TRANSFERS

Get alerts when large incoming or outgoing transfers post to your account.

+

LOANS

Get alerts when a payment is due, past due, has been paid or when any loan activity occurs. Know if you exceed your credit limit.

+

ATM/DEBIT CARD

Get alerts when ATM/Debit card transactions and changes occur.

+

OTHER

Get alerts when something unexpected happens.

+

Accounts:

Accounts Edit Accounts Print

OLB TEST ACCT 1 Recent ▲

Available balance

\$96.08

Date	Description	Debit	Credit
Feb 11, 2022	Check #995003	0.12	
Feb 11, 2022	Deposit		0.12
Aug 18, 2021	Incoming Wire 50178071 CAPITAL BANK, N.A.		1.01
Aug 05, 2021	TEST	1.00	
Aug 05, 2021	TEST2		1.00
Aug 28, 2020	Capital Express Transfer To [REDACTED]	2.00	
Aug 25, 2020	Capital Express Transfer To [REDACTED]	2.00	
Aug 19, 2020	Capital Express Transfer To [REDACTED]	1.00	
Jun 24, 2020	Capital Express Transfer To [REDACTED]	1.00	
Jun 24, 2020	Capital Express Transfer To [REDACTED]	1.00	

OLB TEST ACCT 2 Recent ▼

Available balance

\$470.00

OLB LOAN TEST ACCT Recent ▼

Principal balance

\$0.00

OLB TEST ACCT 3 Recent ▼

Available balance

\$1,523.12

Quickly see recent transactions on accounts by selecting the Recent button to the right of the account, which will expand the section to show recent account activity.

Clicking the Edit Accounts button gives users the option to choose which accounts are displayed on the Home Screen and the order in which they appear.

Custom account groupings can be created, please reach out to your account manager or local branch for assistance.

Clicking on an account name will take you to the page for the individual account

Payments & Transfers and Positive Pay

- The Pay or Transfer section helps a customer to quickly make an internal transfer, send an ACH or Wire via a pre-existing template, upload an ACH file or launch Bill pay
- The Positive Pay window alerts you to any outstanding exceptions that need to be reviewed. Clicking on an Account in this section will launch the positive pay module in a separate window.
This service requires a subscription and may incur monthly fees.
- The Payments & Transfers area lets a user with the appropriate authority level to review and approve ACH, Wire and Internal transactions, if applicable.

Pay or transfer

- Internal Show ▾
- ACH Show ▾
- ACH import Show ▾
- Wire Show ▾
- Bill pay Show ▾

Positive Pay

Positive Pay Account Client ID	Current Day Exceptions
CAP BANK TEST 2	Account has no exceptions today
CAP BANK TEST AC	Account has no exceptions today

Payments & transfers

Review (2) Hide ▲

Wire

Description	Reason	Amount
<input type="checkbox"/> PAYROLL TRANSFER	Review required	5.00
<input type="checkbox"/> test 5	Review required	2.50

Approve Disapprove

ACH

Description	Reason	Amount
There are no transfers requiring review.		

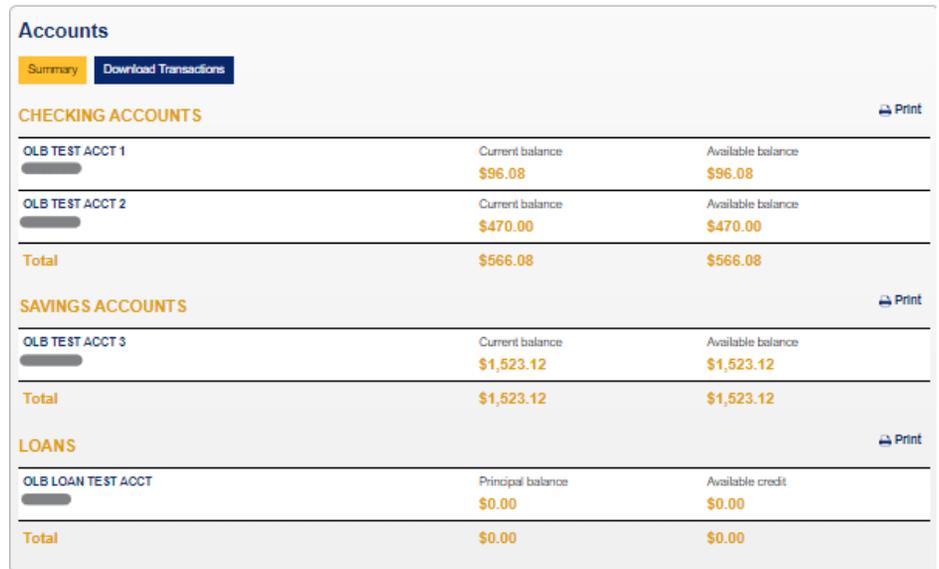
Issued (0) Show ▾

Accounts

Summary

Clicking on the Accounts tab at the top of the Home screen will take you to the Accounts page, which provides a summary of all the accounts that are available online, organized by type and includes the account summary for checking, savings, and certificate of deposits accounts, as well as a summary for all loan accounts.

You are able to print a summary of each section by clicking the Print icons on the right-hand side of the screen.



Accounts		
Summary Download Transactions		
CHECKING ACCOUNTS Print		
OLB TEST ACCT 1	Current balance	Available balance
	\$96.08	\$96.08
OLB TEST ACCT 2	Current balance	Available balance
	\$470.00	\$470.00
Total	\$566.08	\$566.08
SAVINGS ACCOUNTS Print		
OLB TEST ACCT 3	Current balance	Available balance
	\$1,523.12	\$1,523.12
Total	\$1,523.12	\$1,523.12
LOANS Print		
OLB LOAN TEST ACCT	Principal balance	Available credit
	\$0.00	\$0.00
Total	\$0.00	\$0.00

Clicking on an account name will take you to the page for the individual account.

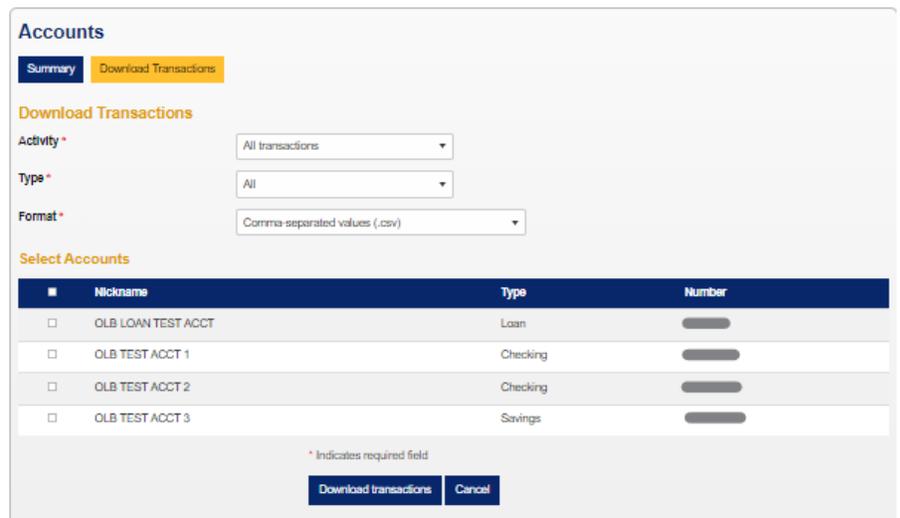
Download Transactions

This page is where you are able to download transaction data for multiple accounts based on activity, such as All transactions, a specific date or date range.

You can further refine your report by choosing the type of transactions, including All, Credits, Debits and Checks.

These can be downloaded in the following formats:

- Comma-separated Values (.csv)
- Microsoft Money (.ofx)
- QuickBooks & Quicken. (qbo & .qfx)
- BAI2 (.bai)



Accounts

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

Download Transactions

Activity*

Type*

Format*

Select Accounts

<input type="checkbox"/>	Nickname	Type	Number
<input type="checkbox"/>	OLB LOAN TEST ACCT	Loan	
<input type="checkbox"/>	OLB TEST ACCT 1	Checking	
<input type="checkbox"/>	OLB TEST ACCT 2	Checking	
<input type="checkbox"/>	OLB TEST ACCT 3	Savings	

* Indicates required field

[Download transactions](#) [Cancel](#)

Individual Account Page - Details

Clicking on an account name on the Home Screen or the Account Summary page will take you to its own page which shows the following:

- Detailed Balance information
- Activity information
- Last interest payment
- Pending and Recent transactions
- Detailed transactions search
- Check Image viewer

OLB TEST ACCT 1 Print

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

Account information

Balance		Activity	
Previous day transactions (-\$0.00 / +\$0.00)	\$0.00	Last deposit (Feb 11, 2022)	\$0.12
Current balance	\$96.08	Last check (Feb 11, 2022)	\$0.12
Total float	\$0.00	Last overdrawn	Apr 10, 2017
Holds	\$0.00	Interest	
Pending transactions (-\$0.00 / +\$0.00)	\$0.00	Last interest payment	\$0.00
Other transfers	\$0.00		
Today's float	\$0.00		
Available balance	\$96.08		
Total funds available	\$96.08		

Transactions Print Search transactions

● Pending ● Posted Total debits: -1,446.68 (71) Total credits: +1,456.76 (63)

Date	Description	Debit	Credit	Balance
Feb 11, 2022	Check #956003	0.12		
Feb 11, 2022	Deposit		0.12	
Aug 18, 2021	Incoming Wire 50176071 CAPITAL BANK, NA		1.01	
Aug 05, 2021	TEST	1.00		
Aug 05, 2021	TEST2		1.00	
Aug 26, 2020	Capital Express Transfer To	2.00		
Aug 25, 2020	Capital Express Transfer To	2.00		
Aug 19, 2020	Capital Express Transfer To	1.00		
Jun 24, 2020	Capital Express Transfer To	1.00		
Jun 24, 2020	Capital Express Transfer To	1.00		
Apr 30, 2020	TEST	0.01		
Apr 29, 2020	TESTING 123		8.00	
Feb 06, 2020	test	5.00		
Jan 09, 2020	Capital Express Transfer To	1.00		
Dec 10, 2019	home page test		3.16	
Dec 02, 2019	Capital Express Transfer To	1.00		

Activity Check image viewer

Activity *

Type *

Amount

Example: 42 or 10.00-00.00

Check number

Example: 101 or 101-120

* Indicates required field

Check number *

Example: 101

* Indicates required field

Checks & Deposits

Clicking a check number or a deposit in the activity section will launch the Check or Deposit Viewer window

Check viewer



There are rotate, zoom and print options available in the viewer windows

Deposit viewer

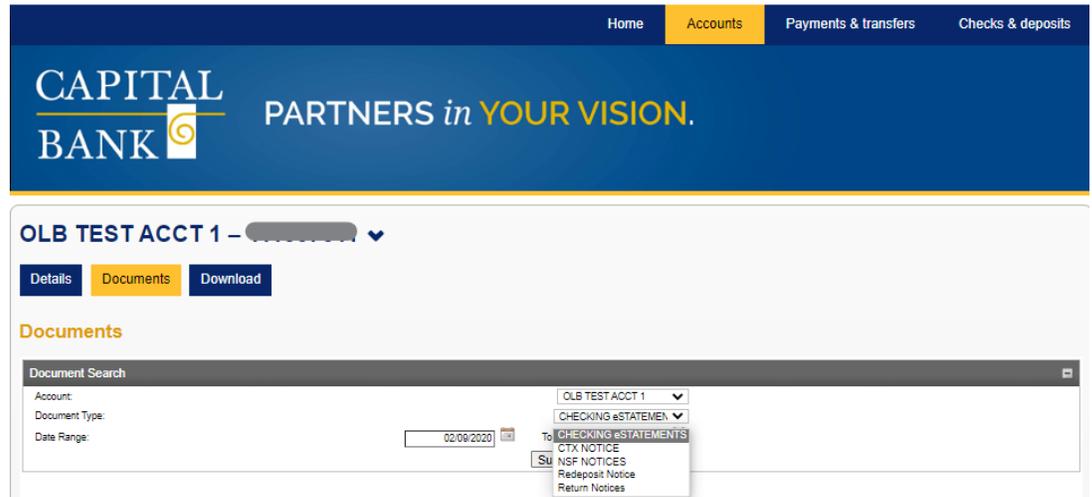


Individual Account Page – Documents & Downloads

The Documents Button enables you to download the following documents:

- eStatements
- CTX Notices
- NSF Notices
- Redeposit Notice
- Return Notices (negotiable instrument mailed separately)

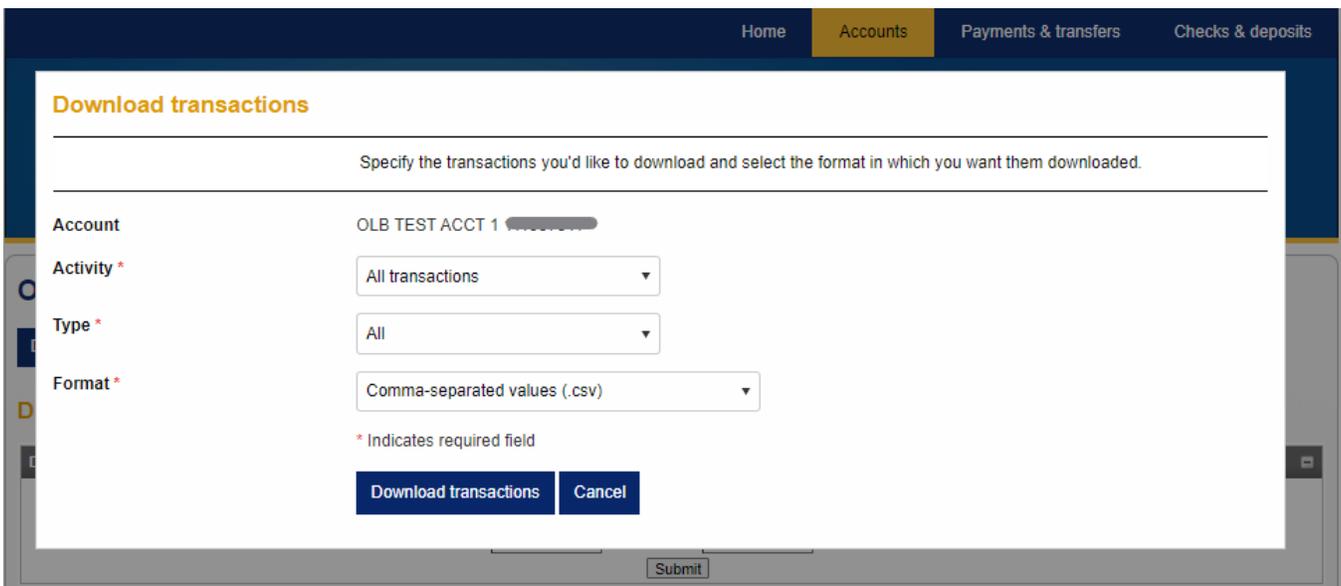
You can change the account and select a date range in the dropdown menus.



The Download Button will launch a pop-up window so you can download specific transaction activity related to the individual account. Just like the multiple account download, you are able to customize the report based on activity, such as All transactions, a specific date or date range. You can further refine your search by choosing the type of transactions, including All, Credits, Debits and Checks.

These can be downloaded in the following formats:

- Comma-separated Values (.csv)
- Microsoft Money (.ofx)
- QuickBooks & Quicken. (qbo & .qfx)
- BAI2 (.bai)



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. *Requires a subscription and may be subject to fees.*
- **Wire:** Use to transfer funds between Wire accounts, review pending and upcoming scheduled transfers, and delete transfer schedules. *Requires a subscription and may be subject to fees.*
- **Bill Pay:** Use to access and enroll in bill pay.

Internal

From this page customers can initiate a transfer, schedule a future transfer, set up a recurring transfer, create a batch transfer or research previously issued transfers.

The description field lets customers add a note to the transaction that will show up in the account activity to easily identify the transfer.

This tab is especially useful for those that are looking to set up an auto debit from a deposit account to make their loan payment.

Payments & transfers

Internal
ACH
Wire
Bill pay

Create a transfer

The cut-off time to submit an ACH transfer is 5pm EST. Domestic wire cut-off time is 6:00pm EST and International wire cut-off time is 3:30pm.

Please note that loan payments made online by transferring funds from a Capital Bank deposit account, and transfers between deposit accounts after 6PM EST, will be processed the next business day.

From account * OLB TEST ACCT 1 ▾
Available balance: \$96.08

To account * OLB TEST ACCT 2 ▾
Available balance: \$470.00

Date * SELECT Repeat...

Amount *

Description

* Indicates required field

Preview transfer
Add to batch

Issued transfers

From	To	Amount	Date	Frequency	Status	Description
There are no issued transfers.						

ACH

The ACH module, if enabled, is where authorized users can initiate Payment and Collection ACH transfers.

Customer can view pending, completed, disapproved, and saved transactions.

They can also search for specific transactions using the tools on the right-hand side of the page.

Users can also Copy existing transactions to send a new transfer quickly.

This service requires a subscription and may incur monthly fees.

For more information, please see the [ACH User Guide](#)

Payments & transfers

Internal ACH Wire Bill pay

ACH

+ New payment + New collection Import file Help

Activity	Templates	File import templates	Date	Description	Status	Withdrawal	Deposit	Type	Report
▼			Dec 11, 2020	TEST2	Disapproved	1.00	1.00	Payment	Copy
▼			Dec 11, 2020	TEST 2	Disapproved	1.00	1.00	Payment	Copy
▼			Nov 05, 2020	RECUR123	Disapproved	2.50	2.50	Payment	Copy
▼			Sep 08, 2020	TEST94	Disapproved	2.00	2.00	Payment	Copy
▼			Sep 08, 2020	TEST95	Disapproved	1.00	1.00	Payment	Copy
▼			Sep 08, 2020	TEST99	Disapproved	1.00	1.00	Payment	Copy
▼			Sep 08, 2020	BLUE	Disapproved	0.10	0.10	Payment	Copy
▼			Sep 08, 2020	TEST2020	Disapproved	0.01	0.01	Payment	Copy
▼			Aug 28, 2020	TEST207	Disapproved	1.00	1.00	Payment	Copy
▼			Aug 05, 2020	TEST207	Saved	5.00	5.00	Payment	Copy Edit Delete
▼			Aug 04, 2020	BATCH	Saved	7.00	5.00	Payment	Copy Edit Delete
▼			Aug 03, 2020	BATCH	Disapproved	5.00	5.00	Payment	Copy

More ACH activity All ACH activity

Search activity

Date
Date range

Start date *
08/01/2020 SELECT

End date *
12/31/2020 SELECT

Type
All types

Amount
Example: 40 or 10.00-50.00

Tax identification number
All

Description

Reference number

Priority
All

Status
All

* Indicates required field

Search Clear search

Wire

The Wire module, if enabled, is where authorized users can initiate domestic and international wires. Customers are also able to search outgoing and incoming wires based on various parameters.

This service requires a subscription and may incur monthly fees.

For more information, please see the [Wire User Guide](#)

Payments & transfers

Internal ACH Wire Bill pay

Wire

Select Wire Transfer Criteria

Inquire Wire Transfer

Change Wire Transfer

New Wire Transfer

New Wire Transfer Using Existing Transfer

Delete Wire Transfer

Review Wire Transfer

Wire Transfer Template

Multiple Wire Transfer Using Template

Transfer Type: Outgoing

Transfer Description:

Date Range: 04/05/2022 To

Amount Range: To

Client Name:

Reference Number:

Wire Number:

Submit

Bill Pay

Clicking on the Bill Pay button will launch the Bill Pay module in a separate window.

From here, customers can pay bills that are due, issue new payments and find recent transactions.

Customers can set up e-Bills so that they receive electronic versions of their paper bills through Bill Pay.

Business Bill Pay Customer Service can be reached at 855-495-1275 between the hours of 7:00 AM - 1:00 AM ET, 7 days a week.



The screenshot shows the Capital Bank Business Online Banking interface. At the top, the Capital Bank logo is displayed on the left, and "Help | Sign Out" is on the right. Below the logo is a navigation bar with "Payment Center" highlighted, along with "Add a Bill", "Bill History", "Manage My Bills", and "Messages".

The main content area is titled "Welcome Paul [redacted] Test ." and "Tuesday, April 05, 2022". A green checkmark icon with the text "PAYMENTS GUARANTEED" is visible in the top right of the main area.

The "Payment Center" section is divided into two main panels:

- Pay Bills Panel:**
 - Pay From:** OLB TEST A... *7811 (Preferred Account)
 - Available Balance:** \$96.08
 - [Add/Manage Groups](#)
 - Unassigned Billers:**

Features	Bill Name	Amount	Pay Date
	MICKEY MOUSE TEST	\$ <input type="text"/>	<input type="text"/>
	TEST2021 *2345	\$ <input type="text"/>	<input type="text"/>
	TIFFANY TEST TEST123	\$ <input type="text"/>	<input type="text"/>
 - [Make Payments](#)
- Summary Panels:**
 - Bill Reminders:** "You can set up reminders to help you track when your bills are due. We alert you of any electronic versions of your bills you've set up too." [Set Up Reminders](#)
 - Pending | Unapproved:** "You have no unapproved payments for the last 45 days at this time. To view unapproved payments that are older than this, click the View All Unapproved Payments link." [View All Unapproved Payments](#)
 - Recent Payments:** "You have not made any payments in the last 45 days." [View Bill History](#)

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. Use to issue and view existing stop payments.

Home Accounts Payments & transfers **Checks & deposits**

PARTNERS *in* YOUR VISION.

Checks & deposits

[Create a stop payment](#)

All fields are required to be completed to place a stop payment on a check, to prevent the check from being paid. Stop payment orders on checks are effective for six months only, and will expire automatically at that time, unless it is specifically renewed by placing another stop payment.

Contact one of our branch offices to place a stop payment on a range of checks, or an ACH Debit.

Account *

Create a stop payment * For one check

Check number *

Amount *

Date *

Payee *

Reason *

* Indicates required field

[Preview stop payment](#)

Issued stop payments

Account

	Check number	Amount	Payee	Expires
Show details ▾	1234	1.23	TESTING	Oct 08, 2022

Administration:

Allows an Admin access to User Profiles, for those Users with a lower security level

Security Level:	<input type="checkbox"/> Senior Administrator Can change and delete users that have a lower security level, can modify own permissions	<input type="checkbox"/> Administrator Can change and delete users that have a security level of Supervisor or Employee	<input type="checkbox"/> Supervisor Can change and delete users with the Employee security level	<input type="checkbox"/> Employee No User Administration
------------------------	--	---	--	--



Administration

Employee profile & permissions

Select User Criteria

Inquire Employee
 Change Employee

Go To...

Delete Employee

Employee Profile & Permission Administration Options:

- **Click Submit to View All available Users or Enter a Name/ Username**
 - Modify Contact information
 - Reset PINs/ Passwords (User Cannot be Locked)
 - Enable and/or Disable Access (Must be enabled on the client level)
 - Internal Transfers
 - Stop Payments
 - Electronic Documents
 - Notifi Alerts
 - Delete User Profiles

Employee accounts

Select Corporate Employee Account Criteria

Access ID:

Employee Name:

Employee Account Administration Options:

- Assign or Unassign Account(s) to a User
- Change Permissions on a specific account for the User (Must already be enabled on the User & Account levels)
 - Account Viewing Options
 - Internal Transfers
 - Stop Payments

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.

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.