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.

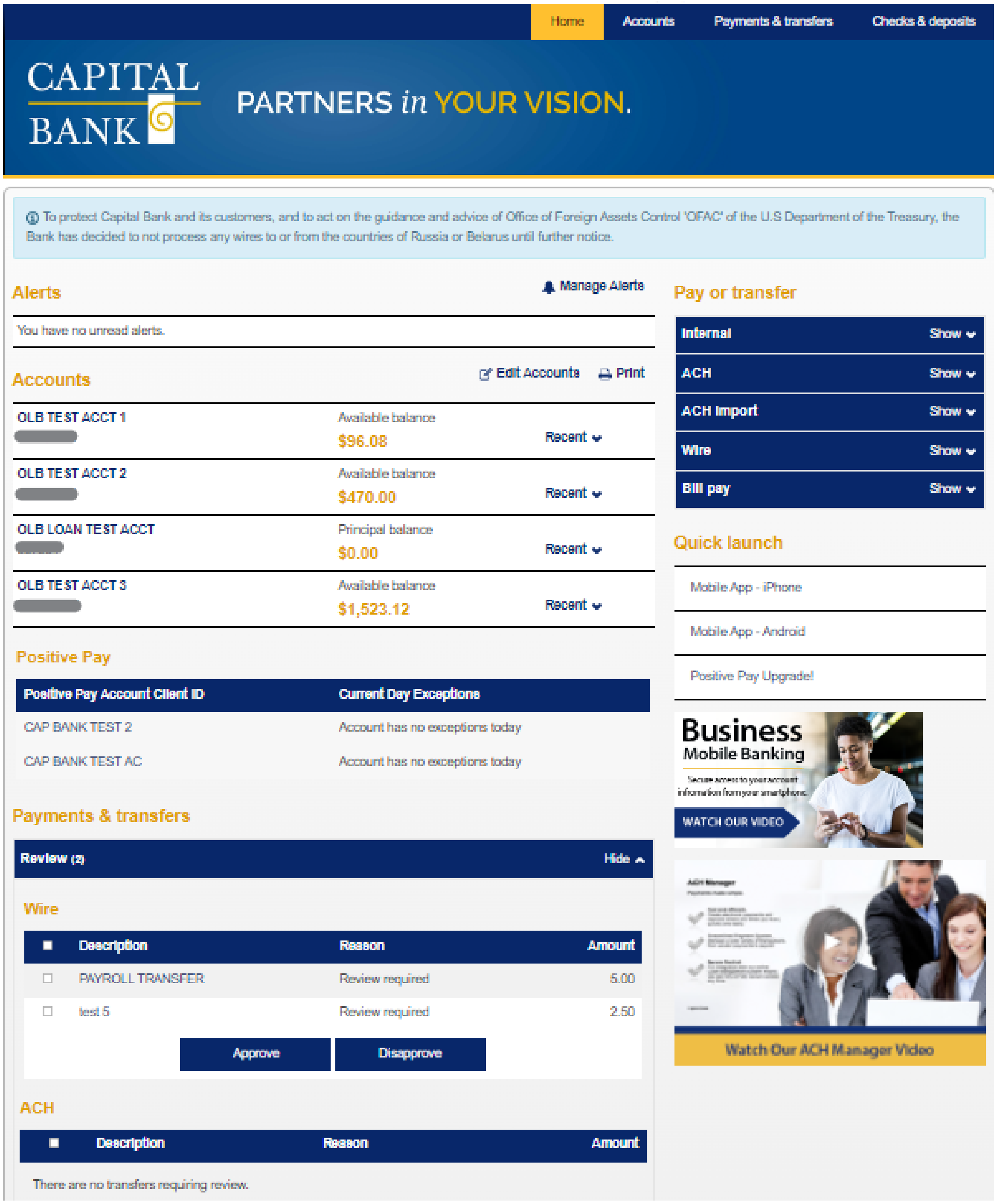
If you type a passcode incorrectly too many times in a row, you temporarily cannot access your account. To access your account again, please contact customer support.

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.

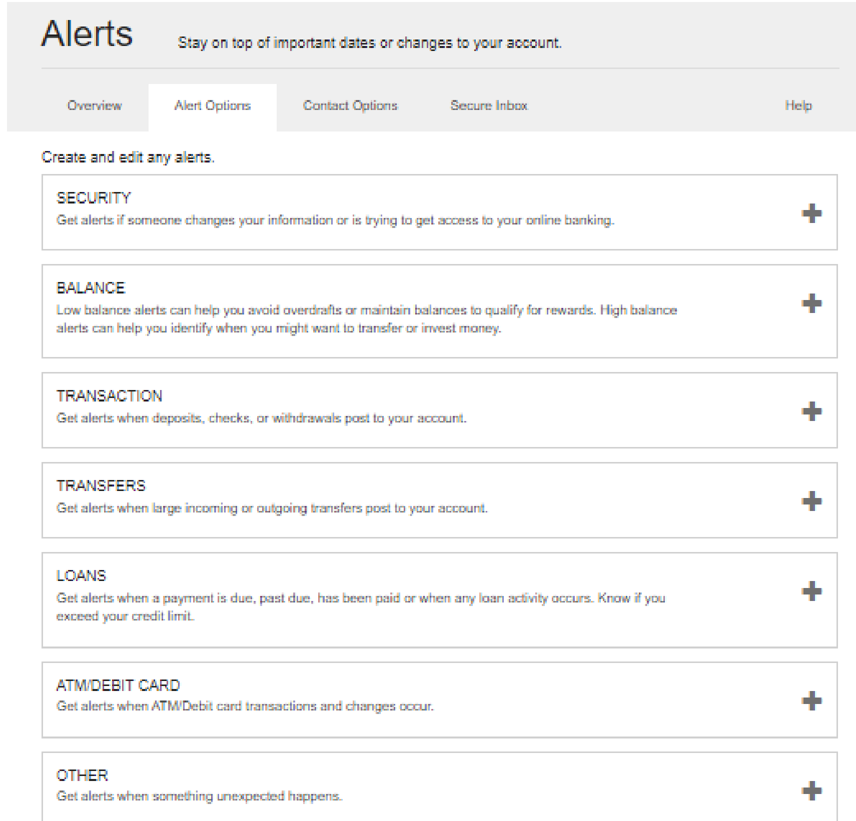
Home Screen

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.



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.

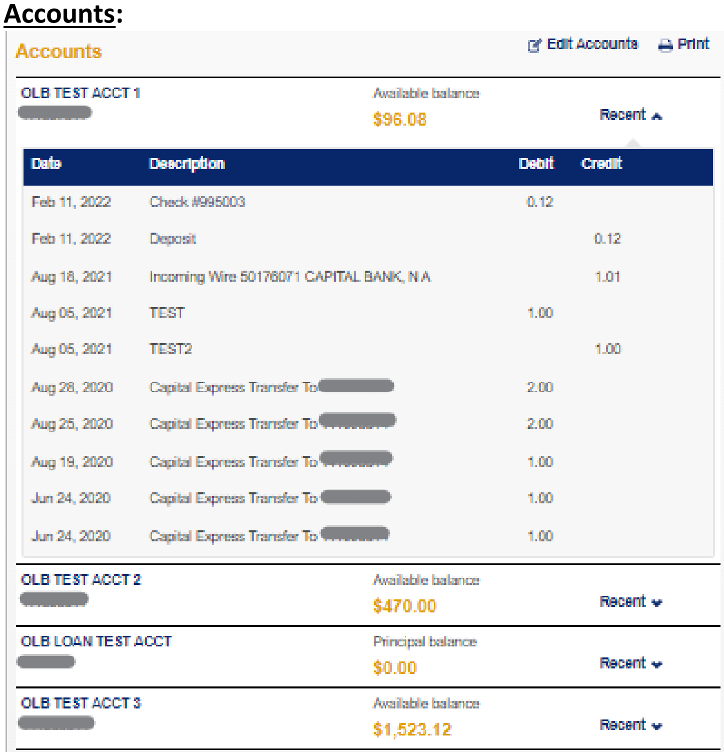
Contact Options

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.

Accounts:



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.

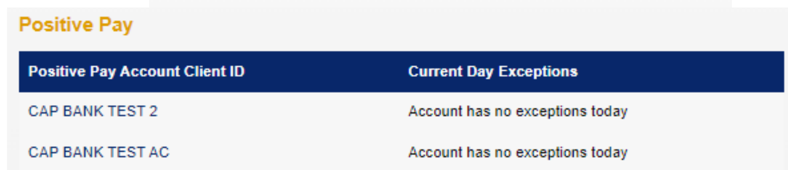
Clicking the Edit Accounts button gives users the option to choose which accounts are displayed on the Home Screen and the order in which they appear.

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

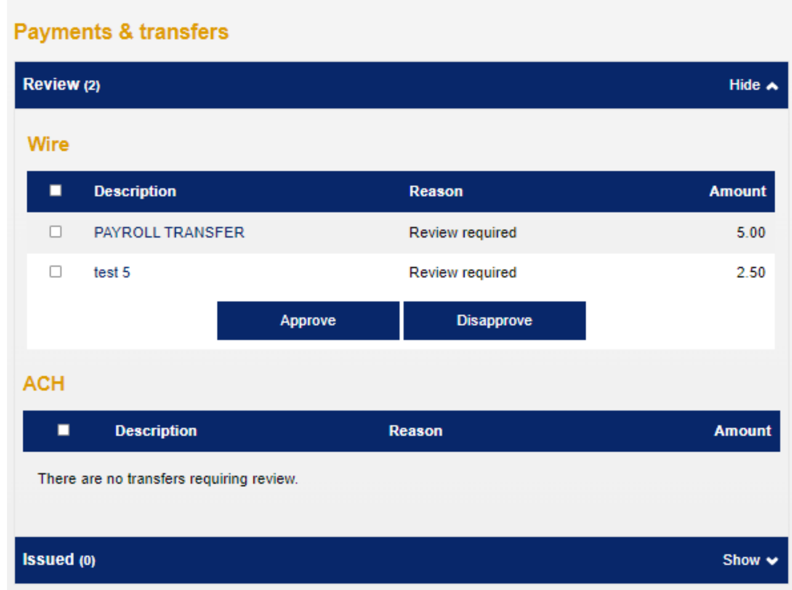
Clicking on an account name will take you to the page for the individual account

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.

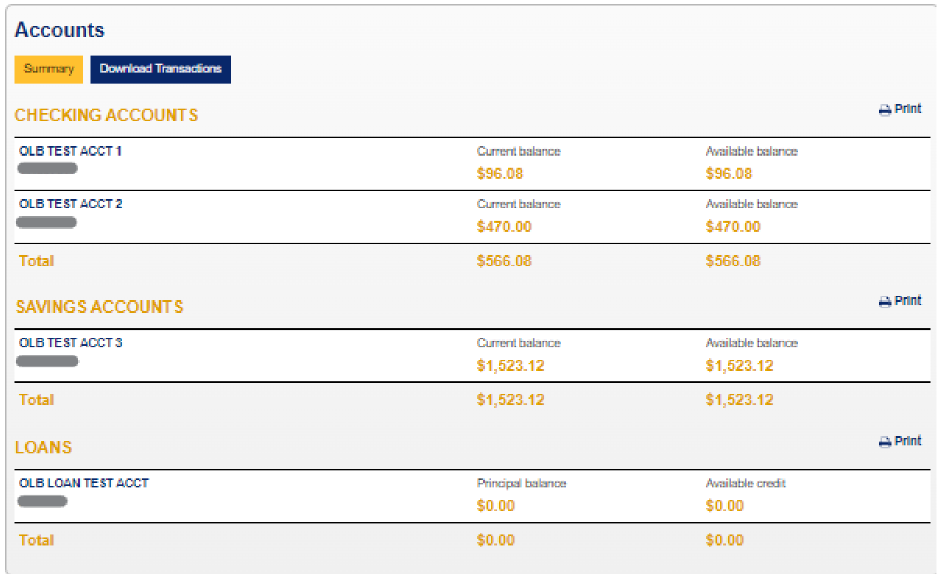


- The Payments & Transfers area lets a user with the appropriate authority level to review and approve ACH, Wire and Internal transactions, if applicable.

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.

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

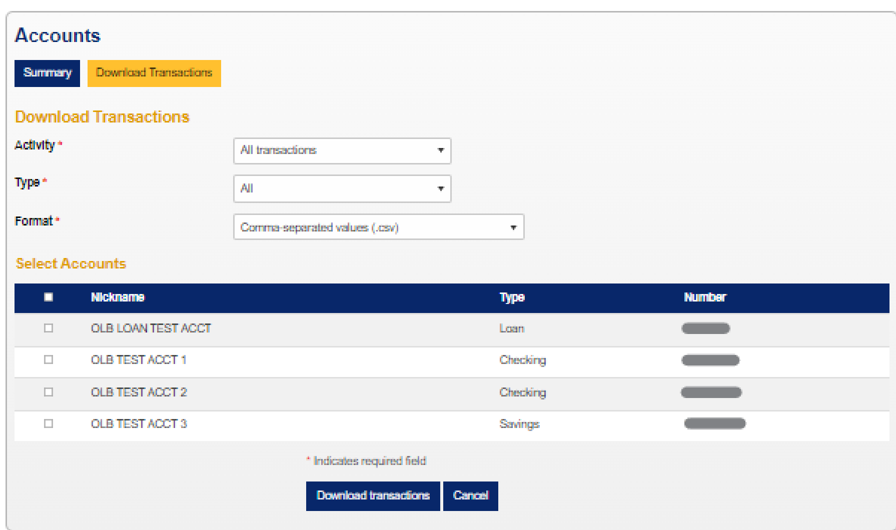
Download Transactions

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:

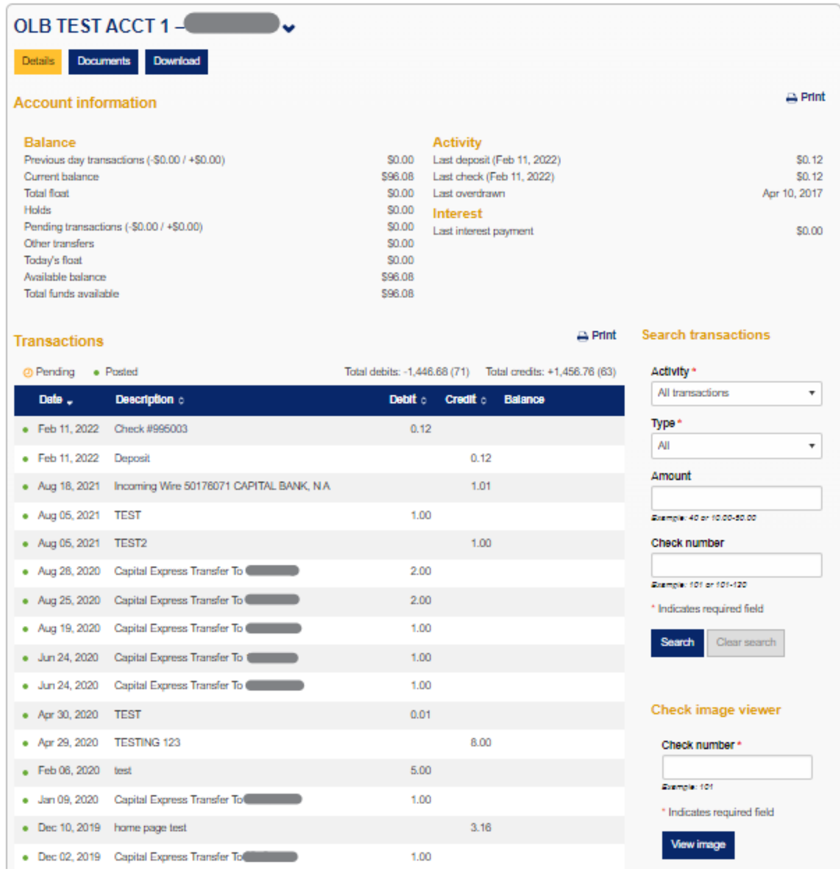
- Comma-separated Values (.csv)
- Microsoft Money (.ofx)
- QuickBooks & Quicken. (qbo & .qfx)
- BAI2 (.bai)



Individual Account Page - Details

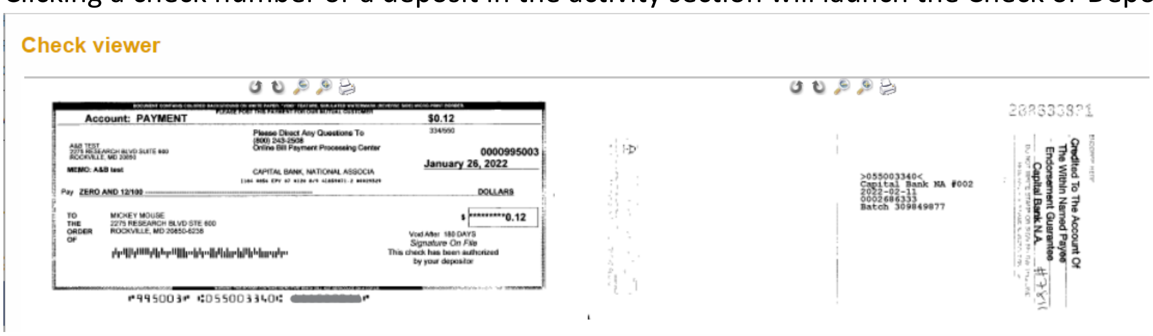
Clicking on an account name on the Home Screen or the Account Summary page will take you to its own page which shows the following:

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



Checks & Deposits

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



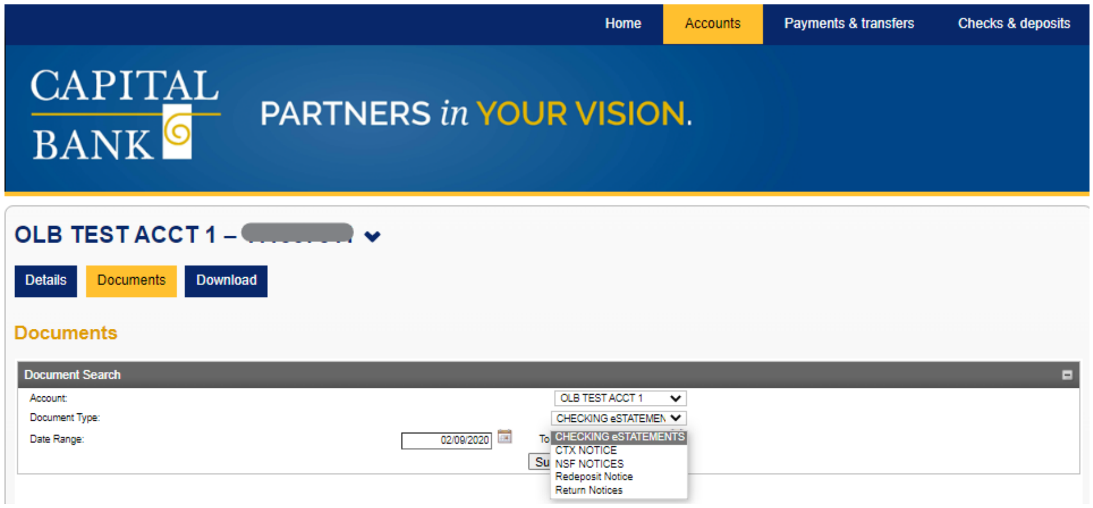
There are rotate, zoom and print options available in the viewer windows

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)

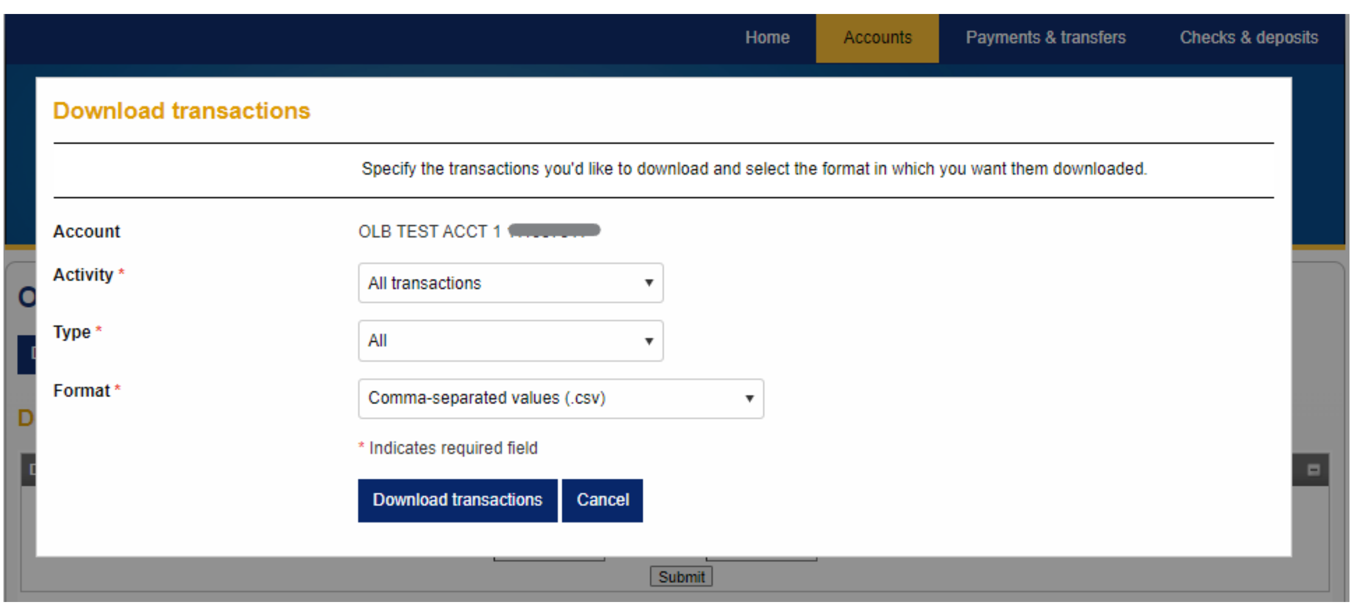
You can change the account and select a date range in the dropdown menus.



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.

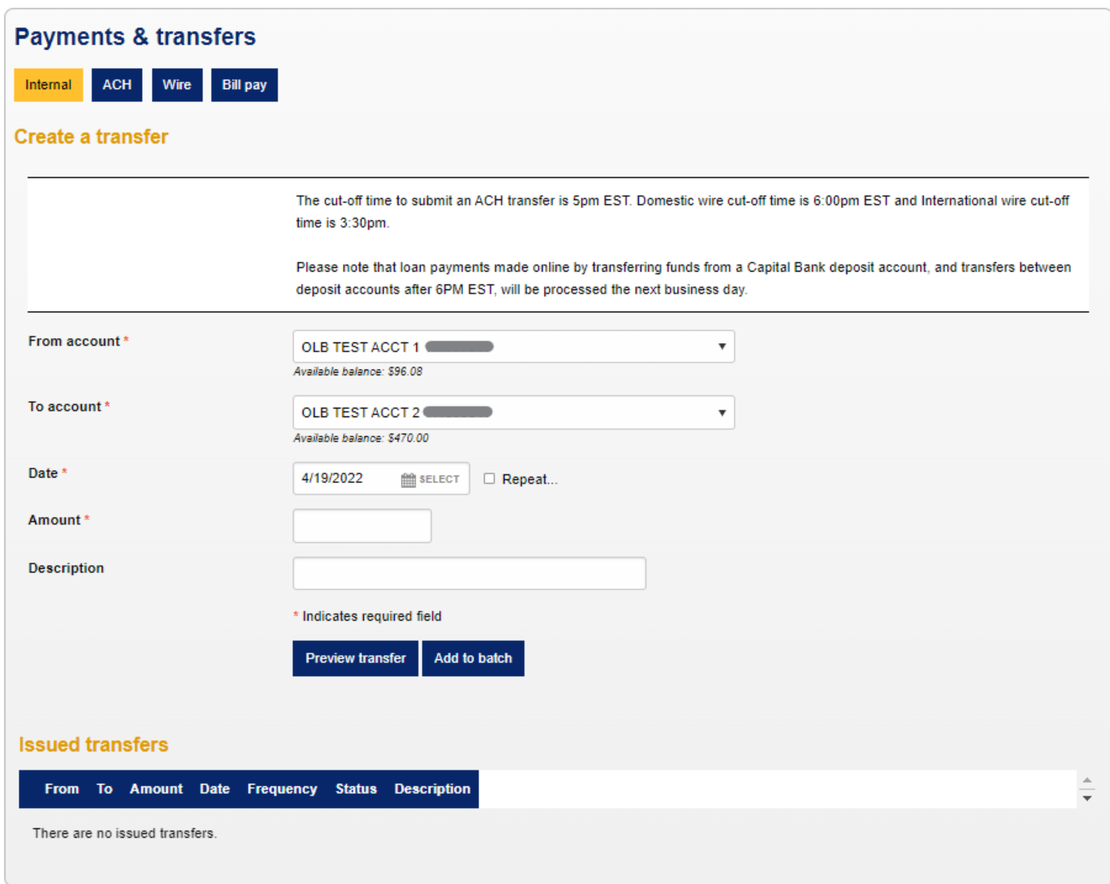
- **Internal:** Use to transfer funds between internal accounts, review pending and upcoming scheduled transfers, and delete transfer schedules.
- **ACH:** Use to transfer funds between ACH accounts, review pending and upcoming scheduled transfers, and delete transfer schedules. *Requires a subscription 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

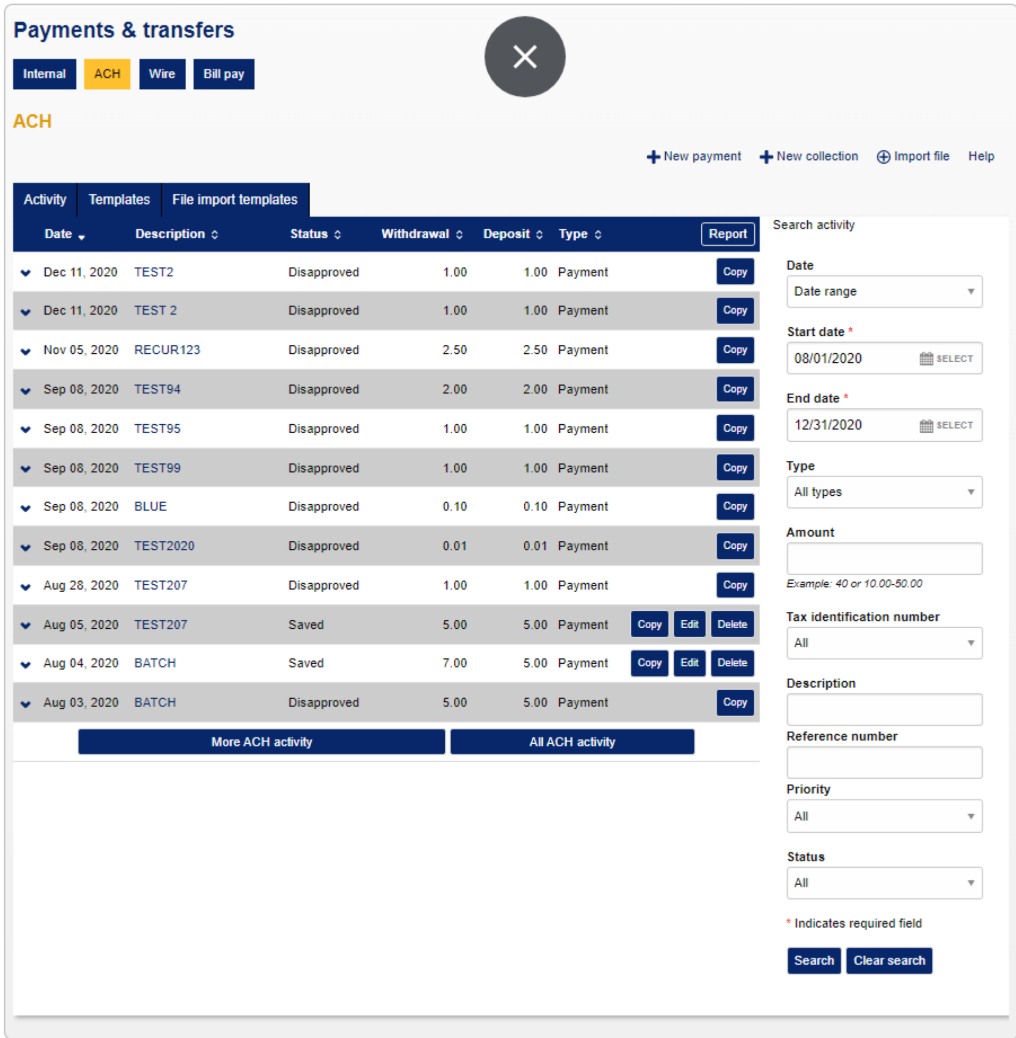
From this page customers can initiate a transfer, schedule a future transfer, set up a recurring transfer, create a batch transfer or research previously issued transfers.

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.



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.

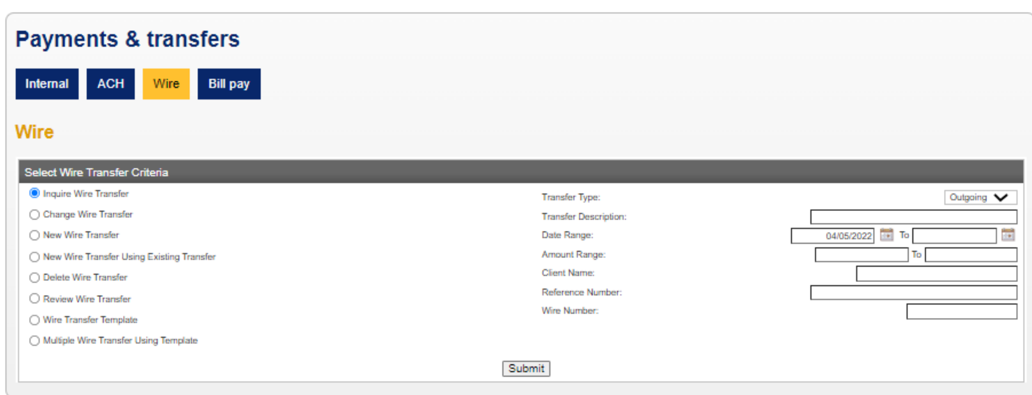
They can also search for specific transactions using the tools on the right-hand side of the page.

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]

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]

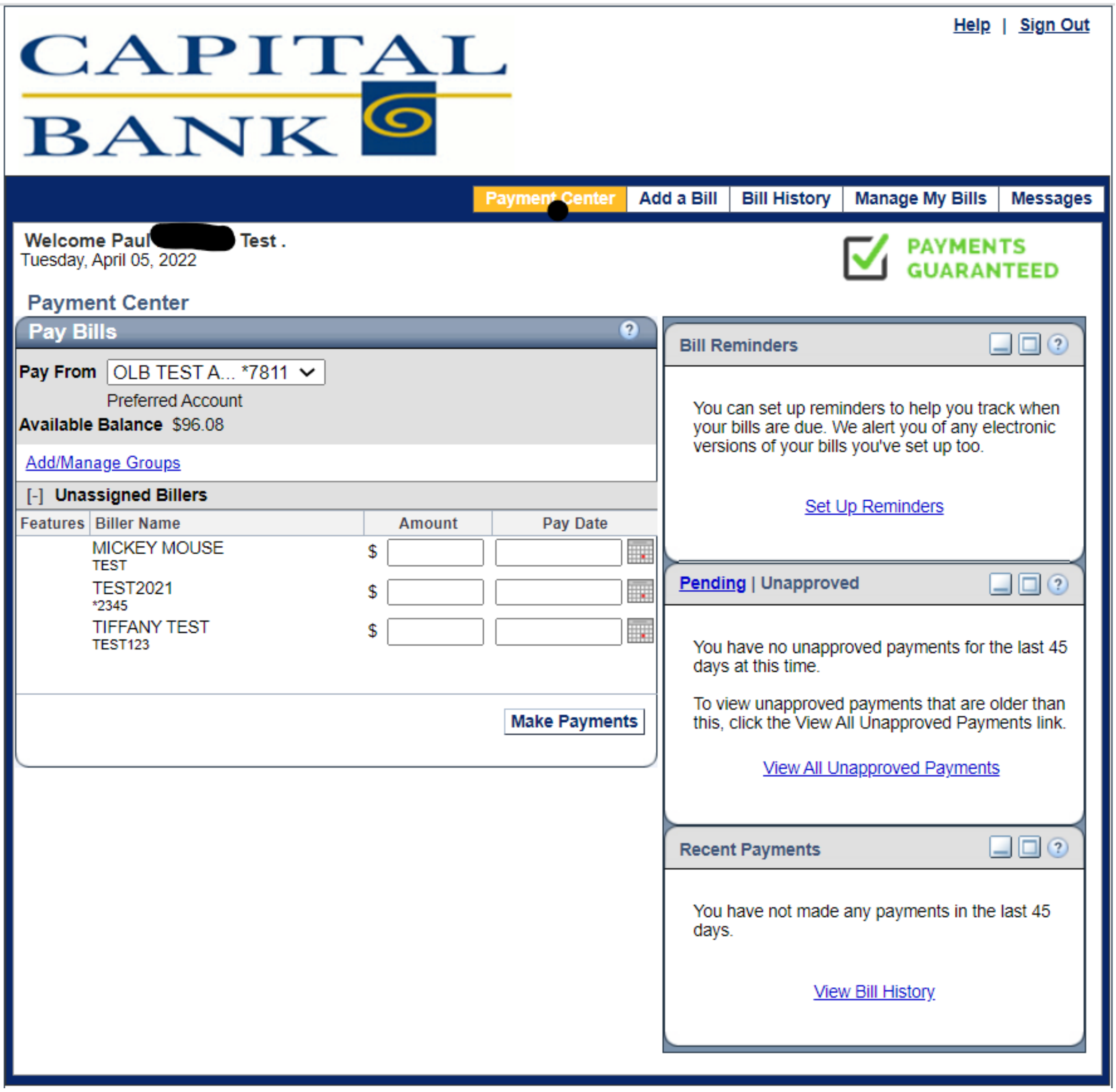
Bill Pay

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.

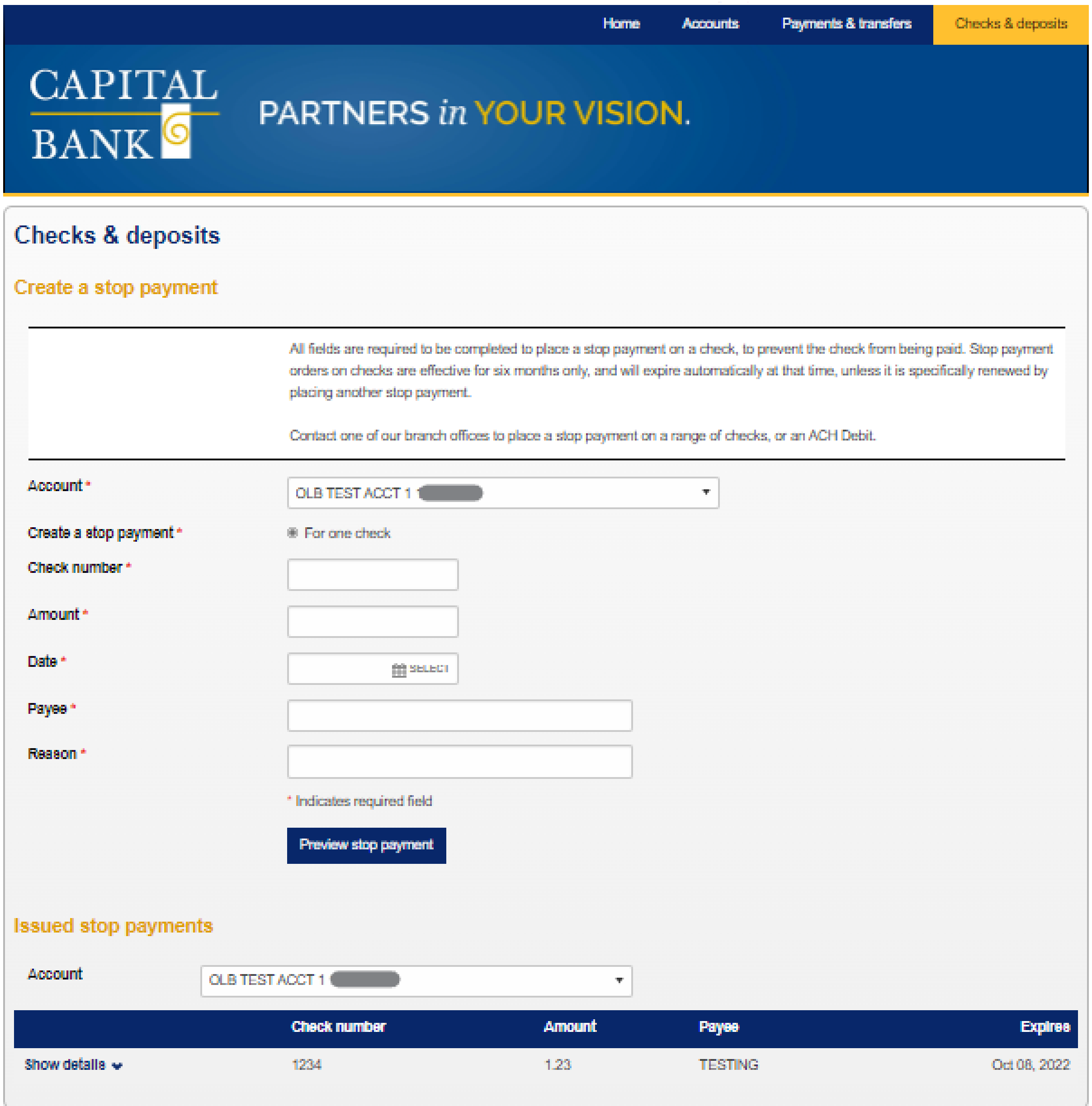
Customers can set up e-Bills so that they receive electronic versions of their paper bills through Bill Pay.

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.



Checks & Deposits

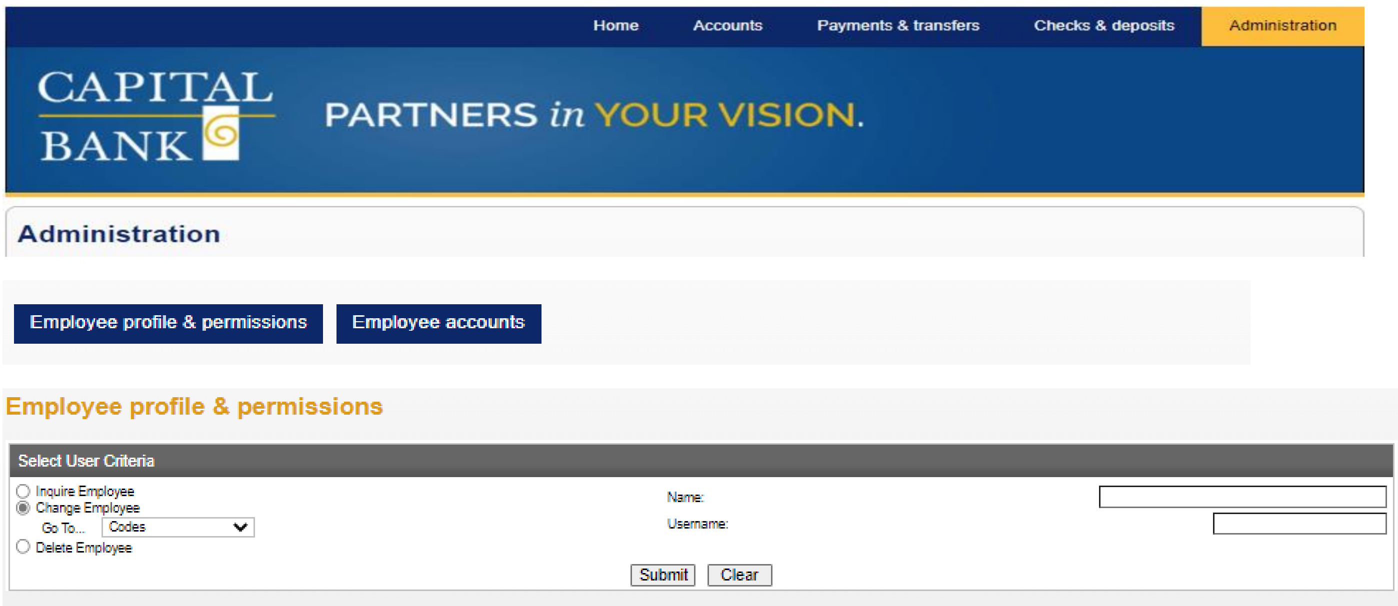
The Checks & deposits page displays information about stop payments. The system displays this page when you have rights to issue, or view stop payments. Use to issue and view existing stop payments.



Administration:

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

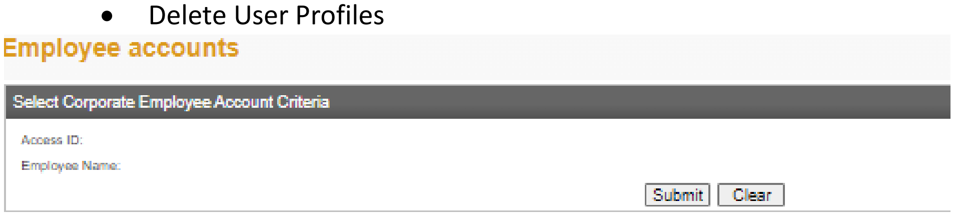
Security Level:	☐ **Senior Administrator** Can change and delete users that have a lower security level, can modify own permissions	☐ **Administrator** Can change and delete users that have a security level of Supervisor or Employee	☐ **Supervisor** Can change and delete users with the Employee security level	☐ **Employee** No User Administration



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 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.