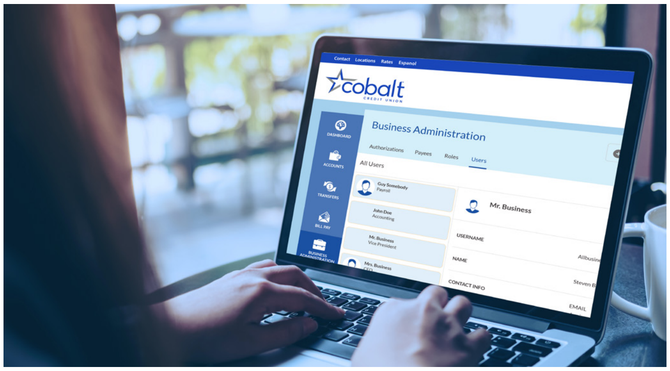
Digital Banking Manual
for Business Master Users



Welcome to Digital Banking for Businesses

Managing your business is about to become simpler. Our business digital banking platform is both powerful and user-friendly, offering a suite of advanced financial tools and online widgets. These features allow you to personalize your online experience, authorize additional users, set up various payments and transfers and much more. Please refer to this manual for guidance on setting up and managing your business banking needs.

If you need further assistance, please visit us at any of our branch locations or utilize our chat, text and video options located conveniently at the bottom right of our website.

Accounts Widget

You can personalize your accounts by giving them nicknames and assigning specific colors. To do this within the Accounts widget, choose an account and click the pencil icon located next to the account name.

eDocuments Widget

Using the eDocs widget, you can retrieve a variety of digital documents, including eStatements and Tax documents.

Notifications

On the Tools tab, select Alerts to set up and manage special alerts, including notifications regarding balances, transactions, security, ACH and wire payments and more.

Checking Services Widget

This widget, under the Tools tab, allows you to request a stop payment (for a fee) or order checks online.

Business Administration Portal

Our convenient Business Administration portal lets you establish roles, users and payees while also creating custom permissions. This ensures authorized users can perform tasks, approve items and view documents.

SETTING UP USERS:

1. To create a user, navigate to the **Business** dropdown and select **Admin Portal.** Go to the **"Users"** tab, click the Plus Sign at the top right, and complete all fields. **A password will be emailed to the new user, which is valid for 24 hours.** If the password expires, the master user must send a new one.

2. To edit a User, click the ellipsis (three dots) next to their name. From here, you may change their status, create a similar user, reset passwords, or **delete a user.**

Delete User

SETTING UP PAYEES:

If you are enrolled in a business package and qualify for wire payments, follow these steps to set up payees for bill payments, wire transfers, and ACH payments.

1. Go to the **"Payees"** tab and click **"Add New Payee."**

Add New Payee

2. Enter the payee's name, Payee ID (if desired) and address.

3. Select a group (such as **"Vendors"**) and click **"Add Payee."**

4. Choose a payment method by clicking on **"Add a Payment Method"** and filling in the required details. Be sure to select a method (such as "ACH") and enter specifics like the routing number and account number.

5. Click **"Add Payment Method"** to save.

EDITING EXISTING PAYEES:

To update an existing payee, just click on the payee's name to open their details in the window on the right. Then, click any **pencil icon** to add or modify information.

SETTING UP AUTHORIZA-TIONS:

Here's how to approve pending ACH payments, wire payments, and internal and external transfers. To approve a transaction, check the box to the right and select either reject or authorize.

Please note limits for ACH and wires are set through your business specialist.

RESETTING SECURITY INFO:

Within the *Users* tab, reset your users' passwords with a few simple clicks.

Bill Pay Widget

The *Bill Pay* widget offers several options for your business to pay and manage bills. (Please note that any payees you have already set up in our current bill payment service will be imported and managed by the master user.)

Wire Payments Widget

Make and manage wire payments through digital banking. (Please note that you need to have a payee set up in the *Business Administration* widget before sending a wire payment. Refer to *"Setting Up Payees"* for more information.)

Sending a Wire

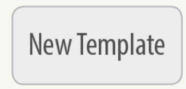
1. Click on the **"Business"** tab.
2. Select business wires.
3. Complete the payee details required.
4. Assign a category.
5. Enter an amount. Click **"Show Limits"** to view the maximum daily, weekly and monthly limits.
6. Select the desired delivery date for the wire, and add any special notes for the payee in the *"Originator to Beneficiary"* text field.
7. Review the details and click **"Confirm Payment."**

ACH Payments Widget

You can handle your ACH payments directly from your computer. Simply click on the *ACH Payments widget* to begin. Please ensure a payee is set up in the *Business Administration* widget before initiating an ACH payment. For more details, refer to the *"Setting Up Payees"* section.

Creating a Template Without Importing an ACH File:

1. If you want to create a template for future use, click the **"New Template"** button.



2. Complete the fields in the form that appears. *The Offset Account* is the account debited for transactions such as payroll. Click **"Create Template."**
3. On the *ACH Payments screen*, select the template you want to display in the window on the right. Click **"Add Payees"** to include payees in the template, then click **"Assign Payees."**

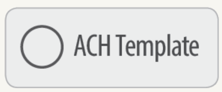
4. In the templates window, you can modify details, such as adding or removing payees, changing amounts, or marking each payment as *Active, On Hold* or *PreNote*.
5. Review and submit the information.

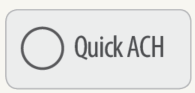
ACH Payments Widget Cont.

Creating A Template By Importing An Ach File:

1. Click the **"Import File"** button in the top right dropdown to import payees from a file.

2. Upload your ACH files (accepted formats: txt, csv, and NACHA).
3. To make ACH payments and save the template for future use, click **"ACH Template"** and complete the fields. If you prefer to import an ACH file without saving the template or payees for future use, click **"Quick ACH"** and fill in the required information. Remember, the Offset Account is the account debited for transactions like payroll. Click **"Continue."**





4. Review and submit the information.
5. On the *ACH Payments* screen, select the template you want to view on the right. This window will display all the payees in the template. Use the pencil icons to add or remove payees, adjust amounts, and mark payments as *Active, On Hold, or PreNote.*

Generating ACH and Wire Payment Reports:

To create reports of your ACH and wire payment activity, search records and sort results from the History tab in either widget. Your transaction history is retained in digital banking for two years.

Digital Banking User Log

Passwords are automatically generated for each user.
For security purposes, usernames and passwords should be changed immediately.

1

Employee Name: ______________________________

Username: ______________________________

2

Employee Name: ______________________________

Username: ______________________________

3

Employee Name: ______________________________

Username: ______________________________

4

Employee Name: ______________________________

Username: ______________________________

5

Employee Name: ______________________________

Username: ______________________________

6

Employee Name: ______________________________

Username: ______________________________

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7 Employee Name: ______________________

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Username: ______________________

10 Employee Name: ______________________

Username: ______________________

11 Employee Name: ______________________

Username: ______________________

12 Employee Name: ______________________

Username: ______________________