Business Online Banking Reference Guide

This guide is designed to assist you with the transition to our new online banking system, ensuring a smooth and efficient experience.

Inside, you'll find detailed sections covering these essential topics:

1. Actions to Take Before System Conversion
2. Actions to Take After System Conversion
3. Business Administrator User Guide
4. Quick Guide: Using Quick Login
5. Quick Guide: Managing ACH Transactions
    - Adding an ACH Template
    - Approving an ACH Batch
    - Processing a One-Time ACH Payment
6. Quick Guide: Installing Scanner Software for Merchant Capture
7. Quick Guide: Creating and Managing Deposits with Merchant Capture
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Actions to Take Before System Conversion

Ensure you have access to Online Banking before September 27.

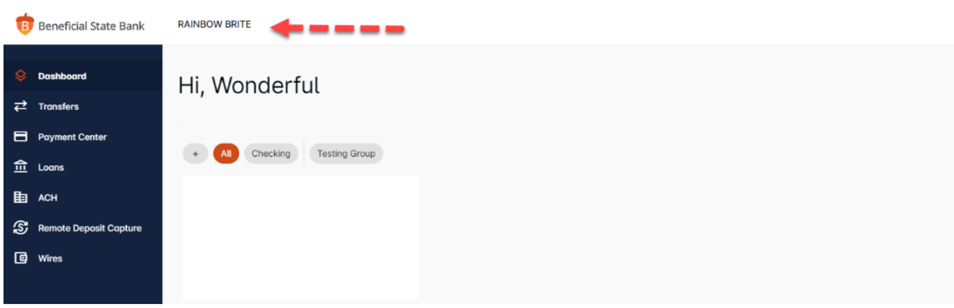
- Log in prior to September 27, and validate your current access.
- You will have to re-register by calling our Client Team after September 30 if you have not logged in since April 3, 2024.

Confirm access to your personal and business accounts (if applicable).

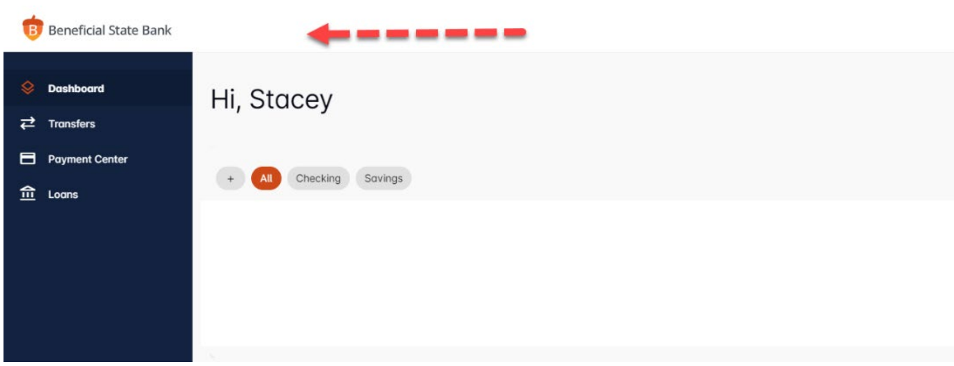
- If you currently view your personal and business accounts with a single login, they will be separated into two logins for business and personal accounts after we transition to the new system. If this applies to you, please reach out to your banker to ensure you will have appropriate access after we migrate.
- As a new option starting September 30, you can also use Quick Login (see our guide for more information).

Check if your Online Banking is set up correctly for your business.

- Some customers may have set up their business accounts in our personal online banking system. These will not migrate into our new system.
- **How to check if this applies to you:** if you log in to see any business accounts, please look to see if your business name is on the top left. If you see that, then your business account will migrate. If you do not, please contact us before September 26, as this may impact your online access to your accounts after September 30. (See images below)



If you see your business name at the top left, no further action is needed.



If you see the view without your business name at the top left, contact us before September 26.

Complete the following actions for ACH and wire activities.

- Ensure ACH batch templates are approved and that ACH batches are submitted by September 27, 2 PM PT.
- Submit wires by September 27, 12:30 PM PT.
- ACH participants and wire payees will transition over to our new system, but we recommend you take a screenshot or print your current list in the current Online Banking system before September 27 to validate the details after we migrate on September 30. [Guide: How to Save ACH Participant Information from Online Banking.]
- Review your current ACH Positive Pay settings and take note of all approved ACH company IDs with limits before September 27.

- Once logged in before September 27 in the current Online Banking system, click ACH Filters → Company List to find the list of companies, the Company ID, and limits. You can print this for your records. Guide: How to Gather ACH Positive Pay Filter Information.
- Review outstanding checklists for Check Positive Pay before September 27. Please work with us to plan for the outstanding check file (checks not yet cleared) to be available for upload on the first day after the migration, if needed.

Download historical statements.

- Before September 27, download any historical statements. Please note that only the previous 12 months of electronic images will be migrated.

Download your business' Bill Pay history.

- Payments for the current Bill Pay system will be unavailable starting on September 26, 2024. No new bill payments may be initiated after September 20, 2024.
- Payees will migrate over to Bill Pay, but your payment history will not. You may wish to download the last 18 months of payment activity for your records. Log in to Online Banking before September 25 to download.
    - Select Payment Center → History → View More. Then, select the search filter and change the search range to a custom range within the last 18 months. You can view the results in your web browser or click "View in spreadsheet" to download the activity into a .csv file.

Complete new treasury documents.

- Complete new treasury documents as instructed by your client team before September 27.

Complete the new user agreements and user roles.

- Each business will now have an administrative user. This is a new role for your Business Online Banking.
- You will need to review, fill out, and sign new agreements and fee schedules. We will ask you to provide us with the names, mobile phone numbers, and emails of your users.
- The Beneficial State Bank client team will entitle the administrator as the admin user after the agreements are signed.
- Your users will then be set up with the entitlements and roles designated in the agreement.
- If you don't provide the signed agreement and role entitlements, you and your users will still be able to register and log in but will have limited access to features and functionality.

Install the new driver software for Merchant Capture.

- You will need to uninstall your current drivers after your last deposit on or before September 27.
- Download the new driver for your scanner any time after your last deposit and before September 30. See detailed instructions below.
- Please download your deposit details prior to September 27. This information will not be migrated.

Complete the following actions for business debit cards.

- Your existing debit card will continue to work as it has through our system update.
- If you have cards that have been inactive for more than a year, or cards that were issued but never activated, those cards will not migrate to our new system.
- If you have employees with cards, please check to ensure their cards are active and in use prior to September 2, 2024.
- If you need a new card prior to our system update, please let us know before September 16, as we will be unable to issue a new card after this date and until September 30.
- Starting on September 27 at 2 PM, your debit card will have reduced limits in place over the weekend until Monday morning at 8 AM while we change over to our new system. Please plan ahead if you are making large purchases or need to make a cash withdrawal prior to September 27.

Actions to Take After System Conversion September 30

Follow instructions to log in for the first time as an existing user.

- Navigate the new system and validate that you see all your accounts.
- If you are the designated business administrator for Online Banking, please validate that your business users have the proper entitlements and permissions. View your users' contact information under Settings → Manage Users.

New! Check your CDARS/ICS balances.

- You will be able to access IntraFi more easily by clicking the IntraFi Account menu in Business Online Banking. You will still be able to access the IntraFi Insured Cash Sweep (ICS) client portal, but you will now be able to access it from your Online Banking session—now all in one place!

Ensure account "nicknames" are displayed.

- Nicknames will migrate, but we ask that you check to see if they are correctly displayed.
- To re-enter nicknames, Log in → click on the account you want to add a nickname to → Account Details → Change Account Nickname. When finished, click save.

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Reconnect financial software.

- Reconnect QuickBooks or Quicken access starting on September 30 to ensure seamless financial tracking.

Schedule ACH payments.

- Validate ACH templates and participants against your records. Schedule your ACH payment batches.

Update ACH Positive Pay.

- Update your approved company IDs with limits in the new system starting on September 30.

Upload outstanding check file to Check Positive Pay.

- Upload the outstanding check file (checks that are not cleared) into the new Check Positive Pay system (Pro-Chex) on September 30. If you don't have the list of checks that are not cleared, please work with our commercial banking support team.

Enroll in Business Bill Pay.

- Starting September 30, log in to Online Banking and enroll in Bill Pay. The bill payees that you set up in the previous system should be available for payments. Any recurring payments that were scheduled within the next 12 calendar months are also migrated over. Please check your bill payments to ensure that your payments look correct, add payees, or make adjustments to your current payees.
- All business users in Business Bill Pay will have the ability to make and approve bill payments. Dual approval is available upon request.

Initiate a wire payment.

- Please validate that wire templates and payees match the information you have in your records. For example, make sure your payees' address and financial institution information details are correct. You can update this information in the system as needed.
- Schedule your upcoming wire payments. Please see our guide for detailed instructions.

Update or download the app for mobile deposits.

- You are automatically enrolled. Please update or download the mobile app on your mobile devices to log in to access this feature.

Ensure access to Merchant Capture.

- If you did not download the driver prior to September 30, you will be unable to make a deposit in Business Online Banking.
- Once the driver is installed, log in to Business Online Banking starting on September 30 and click on Deposits → Merchant Capture.
- If you don't see the option for Merchant Capture, please reach out to your banker.
- Please note a new limitation: if you attempt to deposit more than your set limit, you will be unable to initiate that deposit and will need to contact customer support.
- See the quick guide below for initiating, scanning, and submitting the deposit.

Test Your Business Debit Card

- Starting September 30, we will be able to issue any new cards your business might need. On September 30, please test your card to ensure it is working as expected. If you have any issues or concerns about your card, please let us know by contacting customer care at 888-326-2265.
- Card information and card control access will be available in Business Online Banking after October 14, 2024.

Business Administrator User Guide

- Business Administrator User Guide

Quick Guide: Using Quick Login

Set up Quick Login.

This new service can be enabled for business users with multiple logins who want to log in once to view all profiles and accounts. This may have been set up for you, but if not, please follow these instructions:

- Log in → Profile → Quick Login ID.
- Add a new login by entering a nickname, your main username, and password.
- Accept the terms and conditions and submit to enable quick access to additional business accounts.
- Guide: How to Set Up Quick Login
- Guide: How to Add Additional Users to Quick Login

Quick Guide: Managing ACH Transactions

Adding an ACH template.

- **Access ACH Templates:**
  - Log in → ACH → ACH Template → Add Template.
  - Choose the transaction type and SEC CODE.
- **Template Details:**
  - Enter the template name, company entry description, and select the appropriate offset account.
  - Add participants manually or import them using a CSV file.
  - Save the template by clicking save or save & close.
- Guide: How to Add an ACH Template

Approving an ACH batch.

- **Navigate to ACH Activity:**
  - Log in → ACH → ACH Activity.
  - Select the batch you wish to approve and click approve to finalize the process.
- Guide: How to Approve ACH Batches

Processing a one-time ACH payment.

- **Set Up Payment:**
  - Log in → ACH → One Time ACH Payment.
  - Choose the transaction type, SEC CODE, and schedule (immediate or future-dated).
- **Add Participants:**
  - Select the offset account and add participants with their respective amounts.
  - Initiate the payment and confirm using the ONESPAN Authenticator App.
- Guide: How to Process One-Time ACH Payments

Additional ACH Guides

- Guide: How to Gather ACH Positive Pay Filter Information
- Guide: How to Save ACH Participant Information from Online Banking
- Positive Pay User Guide

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Quick Guide: Installing Scanner Software for Merchant Capture

- Guide: Merchant Deposit Capture – Minimum System Requirements
- Guide: Merchant Deposit Capture – Preparation for Installation
- Guide: How to Download Merchant Capture Deposit Scanner Software

For Mac

- **Download Drivers:** Go to **https://ftp.ipsfiserv.com** and log in using the provided credentials. Download the necessary drivers for your scanner model.
- **Prepare for Installation:** Ensure you are logged in as the Computer Admin. Adjust your Mac's security settings to allow installations from unidentified developers if prompted.
- **Install Drivers:** Open the downloaded file, follow the on-screen instructions, and select the appropriate scanner type during installation. Ensure "Install Rangerflex" and "Install Ranger WebTool" are checked.
- **Complete Installation:** Once the installation is complete, eject the installer and verify the scanner functionality using the RangerFlex application.
- Guide: MAC Download Instructions

For Windows

- **Download Drivers:** Go to **https://ftp.ipsfiserv.com** and log in using the provided credentials. Download the installation executable for your scanner model.
- **Run Installation:** Move the executable to your desktop, right-click, and select "Run as Administrator." Follow the prompts to complete the installation.
- **Restart and Test:** Restart your computer if prompted. Connect the scanner and verify its operation using the RangerFlex application to ensure everything is set up correctly.
- Guide: Windows Download Instructions

Quick Guide: Creating and Managing Deposits with Merchant Capture

- **Initiate Deposit:**
  - Log in → Deposits → Merchant Capture to open the deposit window.
  - Click Create Deposit, then enter the deposit name and amount and select the account.
- **Scanning and Submission:**
  - Scan items, monitor for errors, and fix any issues that arise.
  - Once all errors are resolved, submit the deposit for processing.
- Guide: How to Create a Deposit

If you have any other questions or need further assistance, please contact your primary contact at Beneficial State Bank or email us at cba@beneficialstate.com, and a team member will get back to you as soon as possible.

Glossary of Terms

- Merchant Capture* is the new version of Remote Deposit.
    - *This service is for depositing checks with a desktop scanner. Checks may also be deposited by phone using mobile check deposit.
- ACH Participant is the recipient of the outgoing ACH payment or collection you sent.

Summary of Important Dates

Before September 2:

- Ensure all employees' business debit cards are active and in use.

Before September 13:

- Contact us to order any new business debt cards.

September 20:

- No new payments through Bill Pay may be initiated after this date.

Before September 25:

- Download your Bill Pay payment history through the last 18 months.

By September 26:

- Log in to the current online banking system or contact us to set up your user ID, depending on your enrollment status.

September 26:

- Current Bill Pay system will be unavailable.

By September 27:

- Download ACH activity and history.
- Download wire activity and history.
- Download historical statements.
- Save all wire payees and ACH payment information.
- Review Check Positive Pay.
- Submit wires by 12:30 PM PT.
- Approve ACH batch templates and submit ACH batches by 2 PM PT.
- Sign and return new treasury documents provided by the Bank.
- Download Merchant Capture deposit details.
- Uninstall current drivers for Merchant Capture after your last deposit.
- Download the new driver after your last deposit and before September 30.

September 27:

- Business debt card limits will be reduced from 2 PM PT until Monday, September 30 at 8 AM.

Starting September 30:

- Reconnect QuickBooks or Quicken access.
- Validate your ACH templates and participants.
- Schedule your ACH payment batches.
- Update your approved customer IDs with limits.
- Upload outstanding check file for Check Positive Pay.
- Enroll in Bill Pay.
- Validate wire templates and payees.
- Update or download the mobile app on your mobile devices.
- Ensure Merchant Capture driver is installed and log in to Business Online Banking to look for Deposits → Merchant Capture.
- Test your business debit card.