

InBusiness Commercial Online Banking FAQs

Q: Why are we making this change?

A: To better serve our commercial customers. We've heard your feedback and are taking steps to better integrate our products, deploy a mobile channel and enhance the security and reporting capabilities of our commercial online banking product, InBusiness.

Q: Where can I find additional resources such as user guides and training videos?

A: Please see our online [Resource Center](#) for user guides, training videos, important dates and communication regarding the InBusiness upgrade. You may also schedule additional training with our Treasury Management Support team through the [calendar link](#) provided on that page. Our online Resource Center will be updated with important information as it becomes available.

Q: Can I expect my information to transfer over to the new InBusiness system?

A: Yes. We've gone to great lengths to ensure your user and payment data will migrate over to the new product. You'll find more information on specific conversion details for our services below.

Our new system has many additional features and security parameters. We would be happy to meet with you to discuss how these new capabilities can be applied to your online experience.

Q: What are the most significant changes we can expect to see?

A: We've made significant enhancements to the following areas:

- *Integration of our products.* You'll now find that additional sign ons are no longer necessary for account reconciliation reporting, ACH Positive Pay and ACH reporting (addenda, return and notification of change). Further integrations of the user experience across our product line are planned for the near future. Below you'll find additional information on how these services will be accessed by individuals who are not currently online banking users.
- *Mobile Banking.* We're pleased to offer a unified user experience across mobile, tablet and desktop. Our new mobile banking features mobile deposit along with many of the same alert, approval and payment capabilities you'll find in our desktop experience with a responsive design.

- *Reporting.* We're offering many additional reporting features along with advanced scheduling and distribution options. We will support a broad range of file extract options including CSV, PDF and BAI2.
- *Payments.* New options include recurring and same-day ACH along with recurring and batch wire transfer processing. Additional security options have been brought to ACH and wire transfers. Multi-account and file upload capabilities are now supported for internal transfers.
- *Fraud tools.* We've made significant upgrades to our positive pay product including the integration of check and ACH positive pay, the availability of payee positive pay, exception item images, additional ad hoc reporting, advanced file mapping tools and an integrated workflow for exception decisioning and check issuance.
- *Alerts and messaging.* We now support a wide variety of account history and event reporting to email, text and voice.
- *Role-based entitlements.* We now offer an option to manage user rights through common roles instead of managing each user's rights individually.

Q: Who should I contact for support with the upgraded InBusiness Product?

A: We maintain a dedicated support team that can be reached between the hours of 7:00 a.m. – 6:00 p.m. MT via email at TMSupport@citywidebanks.com, or by calling 303.460.4735 or 877.812.1564.

Q: Is there a cutoff for activity processing in the current InBusiness platform?

A: Yes. Important dates can be found in our InBusiness Resource Center. Please do not make any payments or configuration changes in the current InBusiness platform after 5:00 p.m. MT on the date listed in that communication. Later that same evening, InBusiness will come back online in a view only mode and remain available for reference for a period of 14 days. All payments and profile maintenance should begin to take place in the new InBusiness online platform beginning at 8:00 a.m. MT on the date listed in the Important Dates communication.

Q: Is pricing changing at this time?

A: No. We review our pricing on an annual basis and most recently provided notice of pricing updates during the month of December effective February 1, 2019. The changes affected pricing for commercial deposit accounts. Due to the upcoming changings occurring in our online banking services, we have elected not to change any of those pricing elements at this time. Our new product contains optional features and if you wish to contract for those, please contact your Treasury Management Officer.

Service-specific questions

General Account Access

Q: Is there a new URL for the new InBusiness platform?

A: Yes. The new InBusiness platform can be accessed on our main banking page under the login link in the upper right-hand corner of the page. On the subsequent page, please select Commercial InBusiness from the menu on the left. You may wish to bookmark this new URL for future reference.

The current URL will be available to you for view-only reporting for a period of 14 days. After this time, we will begin redirecting it to the new InBusiness site.

Q: Will my previous login credentials still work?

A: Yes. Unless we specifically contact you, your existing user name and password will grant you access to the new platform. You'll note that the login is now a two-part login—the requirement for a company ID has been removed. You will be prompted to change your password upon the first login to the upgraded InBusiness platform.

Q: Are all my accounts being converted?

A: Yes. All accounts tied to your current InBusiness online banking profile will be converted to the new product.

Q: Are my existing account nicknames being converted?

A: Yes. We are converting the account nicknames for your existing accounts. After the upgrade, account nicknames are maintained by individual users. A future enhancement will allow for the maintenance of account nicknames at the company level.

Q: What is the first thing I should do upon logging into the new InBusiness system?

A: Please review and accept the terms and conditions and review your contact information. If there are changes to your contact information, please contact Treasury Management Support via email at TMsupport@citywidebanks.com, or by calling 303.460.4735 or 877.812.1564.

Q: Is there anything I can do before go-live to make the process easier?

A: If there are payment templates or users that are no longer needed, we recommend you delete them in advance of go-live.

Q: Will my transaction history be available in the new InBusiness system?

A: Yes. You will have 24 months of statements available and 18 months of previous transaction history. This transaction history will include check and deposit images.

Q: What types of third party integration are you supporting?

A: In addition to the history downloads for *Quicken®*, *QuickBooks®* and *Microsoft® Money* we currently support, we are adding *QuickBooks® Direct Connect* functionality at the time of the upgrade.

Q: Please explain the account groupings function.

A: By dragging and dropping an account to the folder on the lower right-hand corner of the page, a user can create sub groupings of accounts and review aggregate balance and transaction details for those accounts. This function will assist companies who manage multiple entities under a single online profile.

Q: My accounts have a high volume of transaction activity. Is there a limit to the number of transactions that can be accessed?

A: In an effort to ensure the performance of the product, we currently cap transaction history at 10,000 items. If you will routinely need to query more than this number of transactions, please contact your relationship manager and we will determine how to best meet your needs.

Q: Please help me understand the layout of the new user interface.

A: The main user interface now has side level navigation. For your reference in locating the most used features, please consider the chart below:

Current InBusiness Menu Navigation	Upgraded InBusiness Menu Navigation
Administration	Administration
➤ Manage Users	➤ Administration > Users
➤ Manage Company	➤ Administration > Company Policy
➤ My Profile	➤ Settings > Security Preferences
Account Activities and Reporting	Account Activities and Reporting
➤ Account Reporting - View Account Summary	➤ Select an account or account group under "Home"
➤ Account Reporting - Create Reports	➤ Reports
➤ Account Reporting - Run Reports	➤ Reports

➤ Account Reporting - Search Transactions	➤ You may search for transactions using the query function within an individual account or a user defined report under "Reports"
➤ Account Reporting - Manage Balance Alerts	➤ Services Alerts
➤ Positive Pay	➤ Positive Pay > Select "Launch Advanced Options" for issue file uploads and advanced reporting
➤ Stop Payments	➤ Services > Stop Payments
Payments and Transfers	Payments and Transfers
➤ Account Transfer	➤ Transactions > Transfer Funds
➤ Federal Tax Payments	➤ Transactions > Tax Payments
➤ ACH	➤ Transactions > Payments > New Payment > Select ACH Collection, ACH Payment or Payroll
➤ ACH - Maintain Batch	➤ Transactions > Payments > Available Templates
➤ ACH - Maintain Recipient	➤ Transactions > Recipients
➤ ACH - Assign Participant to Batch	➤ Integrated into the New Payment Workflow under Transactions > Payments
➤ ACH Processing - Update Batch	➤ Home > Activity Center
➤ ACH Processing - Import ACH Data	➤ Transactions > New Payment > Payment from File
➤ ACH Processing - Initiate ACH	➤ Integrated into the New Payment Workflow under Transactions > Payments
➤ ACH Processing - Approve/View ACH Activity	➤ Home > Activity Center
➤ ACH Processing - View ACH Activity	➤ ACH Reporting can be found under Reports/ACH Online Origination. Additional payment details may be queried under Home/Activity Center
➤ ACH Processing - Send ACH File	➤ Transactions > ACH Pass-Thru
➤ Wire Transfer - Maintain Template	➤ Transactions > Payments > Available Templates
➤ Wire Transfer - Maintain Template Group	➤ Transactions > Payments > Available Templates
➤ Wire Transfer - Approve Template	➤ Based on user security settings
➤ Wire Processing - Initiate Template	➤ Transactions > Payments > New Template
➤ Wire Processing - Initiate Template Group	➤ Transactions > Payments > New Template
➤ Wire Processing - Initiate Freeform	➤ Transactions > Payments > New Payment > Domestic Wire/International Wire
➤ Wire Processing - Approve/View Wire Activity	➤ Home > Activity Center
➤ Wire Processing - View Wire Activity	➤ Transactions > Wire Activity

Administration and User Rights

Q: Are there changes to how user rights are managed?

A: Yes. The improvements to this function will streamline the process of user administration.

In the current version of InBusiness, all user rights are handled individually—necessitating individual user maintenance for basic changes such as service or account

additions. The upgraded version of InBusiness features the concept of User Roles. A role is a prepopulated set of account, service and rights definitions that may be applied across many users. We have created some default roles based on typical job functions and you may customize your own. This change will allow you to easily make changes across a large number of users, but in no way does it limit your ability to create unique roles. To create a unique user role simply select an existing role, make the desired changes and save it as a new role. You may even assign an individual's name to the role (e.g. the Jane Smith role).

Q: How does the change in user roles affect my existing users?

A: In effort to maintain your existing user rights, we have created customized roles for each existing user. Going forward, you may continue to maintain these users individually or combine them into common user roles. Those users who were previously designated as "Super Users" or "Primary Administrators" will continue to have these rights in the new system.

Q: Earlier in this document you referenced the integration of products like eDeposit, ACH information Reporting (FedEDI) and Account Reconciliation that were previously accessed outside of InBusiness. What if the individuals at my business using those reports are not currently online banking users?

A: Limiting the number of separate logins needed to access our products remains one of our main priorities; however, this occasionally requires the creation of online banking user profiles for additional users. In the case of ACH and Account Reconciliation Reporting, any users needing access to those tools will need both an online banking login and access to our Positive Pay product. In the case of our eDeposit product, we have made arrangements for users without online banking access to continue to access that product via a separate URL.

Alerts, Notices and Reporting

Q: Are my existing alerts being converted?

A: No. In the current version of InBusiness alerts are limited to balance changes only. Our upgraded product contains a much wider array of available account alerts and we encourage you to explore these alerts under Services/Alerts. Please note the application of multiple alert criteria to a single account will require the creation of separate alerts. We are exploring this feature for future enhancements.

Q: What are the default reporting formats?

A: Within the account inquiry function you will find query options that allow you to produce customized reporting. These reports are available as xls, csv, ofx, qfx and qbo file formats.

In addition to these query capabilities, the opportunity to create custom reports and set a distribution and delivery schedule exists under the Reports option from the Main Menu. These reports are available in additional formats such as PDF and in some cases, BAI2.

Due to the wide range of new reports available and the differences in reporting definitions, existing reports from the current version of InBusiness are not being converted.

Q: How do I configure my notification criteria for various alerts and transaction notifications?

A: You may manage your secure delivery options under Settings/Security Preferences. Additionally, we encourage you to enroll in our Mobile Alerts Service, allowing you to approve outgoing ACH and wire activity from a mobile device.

Security

Q: Are there any changes to login security?

A: Logins from unregistered browsers continue to require a one-time passcode. We will continue to offer email as an option for one-time passcode delivery; however, we strongly recommend delivery to a mobile device (phone or text) as a more secure option.

Q: What additional security settings are available after the upgrade?

A: We offer configurable options around time of day, frequency and locations for outgoing payments under Administration/Company Policy. Our options around multi-level approvals and user rights have also been significantly enhanced.

Q: Will my existing security tokens continue to work?

A: Yes. We will continue to support both hard and soft Symantec VIP tokens. Tokens are limited to one per user. If multiple tokens have been issued to your users, we will convert the most recently used token to your user profile. Tokens will continue to be required for the approval of outgoing ACH and Wire transfers.

Q: Are my existing security settings around dual control being carried over?

A: Yes. We will support even more layers of approval that can be configured to meet your unique individual security needs.

Q: Are you continuing to offer Trusteer Rapport at no charge?

A: Yes, for existing users. New users will need to download Trusteer Rapport through the following web link after selecting our bank name.

<https://www.trusteer.com/en/support/rapport-installation-links>

We are investigating a new provider for secure browsing that will offer similar protections and an enhanced experience for mobile banking and we expect this service to be available mid-2019. We will communicate further about this service as this time approaches.

Internal Transfers

Q: Are my transfers converting? Including future dated?

A: Yes. Recurring and future data transfers are will remain as scheduled. You'll notice we now offer additional capabilities around multi account transfers.

ACH

Q: Are cutoff times changing?

A: No. Our cutoff times for ACH origination, wire transfer and positive pay decisioning remain unchanged.

Q: Will my future dated ACH payments continue uninterrupted?

A: Yes. Any ACH payments scheduled prior to the upgrade will occur as scheduled. Please consult our InBusiness Upgrade Resource Center or a listing of important dates and times that will affect transaction processing.

Q: What critical data should I review after go-live?

A: Please review your payment templates for accuracy. If you know in advance there are critical payments taking place shortly after the upgrade, please review these templates first and contact our Treasury Management Support Team if you need assistance.

Q: Where do I find ACH origination within the menu?

A: Our ACH origination functions are organized by type. You will find these under Transactions/Payments/New Payment. A brief explanation of these functions follows:

- *ACH Collection.* ACH batches containing one or more debit transactions with a corresponding deposit to your account.
- *ACH Payment.* ACH batches containing one or more credit transactions with a corresponding withdrawal from your account.
- *ACH Payroll.* ACH batches that are specifically for employee payrolls with a corresponding withdrawal from your account.
- *Payment from File.* A workflow designed to allow you to import a file to update ACH payment details.
- *ACH Pass-Thru.* Accessed under Transactions/Payments, this function is for companies who have already formatted a NACHA compliant ACH file.

Q: Are my recipients being converted?

A: Yes. Existing recipients may be located under Transactions/Recipients. The upgraded InBusiness product will support shared recipients between the ACH and wire functions. This will streamline outgoing payment functions.

Q: What Standard Entry Class Codes (SEC) do you support?

A: The ACH Collection, Payment and Payroll functions support PPD and CCD standard entry class codes. The ACH pass-thru function supports additional standard entry class codes such as CTX, WEB, TEL, BOC, ARC etc. If you are not already originating these standard entry class codes, please contact your Treasury Management Officer to discuss enrollment.

Q: Do you support International ACH (IAT)?

A: International ACH transactions remain on our long-term roadmap; however, they are not available at this time.

Q: What are the primary enhancements to this service?

A: The primary upgrades to the ACH service are:

- Same Day ACH
- Templates may now be withheld from individual users. This solves a previous security gap that often impacts executive bonuses or payroll
- Recurring ACH

Q: What is the role of the manage subsidiaries function?

A: A subsidiary is a record within your online banking profile that dictates the details in your ACH batch header--specifically your unique company ID. You are able to create these records within the upgraded version of InBusiness, but please be aware that each unique subsidiary requires a corresponding unique Company ID in our ACH processing system. Please contact Treasury Management Support prior to initiating any payments for new subsidiaries.

Q: How do I view my prior ACH origination history?

A: There are two methods of obtaining this information. Previous ACH batch details may be found under Reports/ACH Online Origination. Additionally, a query may be generated under the Activity Center for previous transactions that includes numerous fields, such as the amounts paid to individual recipients.

Q: How do I view my incoming ACH activity?

A: A report of incoming ACH transactions may be built as a User Defined Report for previous or current day activity under the Reports function. Additionally, the transactions may be extracted under the history for the individual account.

We have a new product to create notices and reporting for incoming ACH addenda, ACH returns and notifications of change. This product replaces the current Fed Payments Reporter product and is located under Positive Pay/Launch Advanced Options/Transaction Processing/ACH Reporting Files.

Q: Is there anything else I need to know about this service?

A: Yes. There are some differences in ACH workflows we want to make you aware of.

- *Deleting a recurring payment.* Please note that simply deleting the template originally used to create a recurring payment does *not* delete the future-dated payments generated using that template. The additional step of deleting the future-dated payments under the Activity Center is required.
- *ACH transaction notifications for approvers.* In the current version of InBusiness, each user with authority to approve ACH transactions receives a proactive notice when an ACH requiring their approval is submitted. We have taken steps to ensure this will continue for current users; however, this is not a default setting for new users. Users may elect to receive notices for a wide variety of transaction types under Services/Alerts and we encourage you to review these settings. Notifications for ACH may be managed under the Online Transaction Alert sub category.

Q: I submit ACH files through the bank's FTP site outside of InBusiness. Can I continue to do this?

A: Yes. You may continue to submit your ACH files in the same manner. Many businesses who submit ACH files in this manner also use our InBusiness online banking product for other payment and balance reporting functions. If this applies to you, please note reporting of ACH returns and notifications of change is now provided under Positive Pay/Launch Advanced Options/Transaction Processing/ACH Reporting Files. If you do not use InBusiness currently, we will contact you to discuss setting up a profile to obtain these necessary ACH reports.

Wire Transfer

Q: Are cutoff times changing?

A: No. Our cutoff times for ACH origination, wire transfer and positive pay decisioning remain unchanged.

Q: Where do I find wire origination within the menu?

A: Our wire origination functions are organized by type. You will find these under Transactions/Payments/New Payment. A brief explanation of these functions follows:

- *Domestic Wire.* Wire transfers to beneficiaries with a banking account in the United States.
- *International Wire.* Wire transfers to beneficiaries with foreign bank accounts. We support international wires in both USD and foreign currency. Foreign exchange rates are updated daily; however, the displayed rates are indicative and subject to market fluctuations at the time the order is filled.
- *Payment from File.* A workflow designed to allow you to import a file to update wire payment details.

Q: Are my beneficiaries being converted?

A: Yes. Existing beneficiaries are listed under Transactions/Recipients. The upgraded InBusiness product will support shared recipients between the ACH and wire functions. This will streamline your outgoing payment functions.

Q: What are the primary enhancements to this service?

A: The primary upgrades to the wire transfer service follow:

- Recurring wires may be scheduled up to 1 year in the future

- Templates may now be withheld from individual users. In the previous version of InBusiness, the right to maintain templates applied to all templates
- Batch wires (limited to 20 at a time)
- Upload file for payment details

Q: How do I view my prior wire origination history?

A: There are two methods of obtaining this information. Historical wire details may be found under Reports/Wire Online Origination. Additionally, a query may be generated under the Activity Center for previous transactions that includes numerous fields including the amounts paid to individual recipients.

Q: How do I view my incoming wire activity?

A: A report of incoming wire transactions may be built as a User Defined Report under the Reports function. Additionally, the transactions may be extracted under the individual account history.

Users who desire intra-day notices of wire activity by email may be enrolled in our Wire Transfer Notification Service. If you currently receive these notices, this will continue.

Q: Is there a way to tie an approval for a specific user's wire activity to a specific approver?

A: Yes. We support a robust system of layered approval criteria that allows for 2 or more approvals based on criteria specified by the Primary Administrator. When a wire is submitted for approval, the confirmation screen contains an option to "Notify Approvers." The approvers listed under the subsequent workflow are those who have signed up for mobile alerts. The submitter may pick one or more specific approvers for their transaction under this menu.

Q: Is there anything else I need to know about this service?

A: Yes. There are some differences in wire transfer workflows we want to make you aware of.

- *Deleting a recurring payment.* Please note that simply deleting the template originally used to create a recurring payment does *not* delete the future-dated payments generated using that template. The additional step of deleting the future-dated payments under the Activity Center is required.
- *Wire transfer transaction notifications for approvers.* In the current version of InBusiness, each user with authority to approve wire transactions receives a proactive notice when a wire requiring their approval is submitted. We have taken steps to ensure this will continue for current users; however, this is not a

default setting for new users. Users may elect to receive notices for a wide variety of transaction types under Services/Alerts and we encourage you to review these settings. Notifications for wires may be managed under the Online Transaction Alert sub category.

Business Bill Pay

Q: Is there a blackout period for bill payments?

A: Yes. The Business Bill Pay product will be down for maintenance at the time of the InBusiness upgrade. Please review our important dates communication on the InBusiness Upgrade Resource Center for additional details.

Q: What changes are planned for the Business Bill Pay Service?

A: Your Business Bill Pay experience will remain unchanged. We are converting all payees, scheduled payments and users. You will continue to access Business Bill Pay from the main online banking menu.

Mobile Banking

Q: What can we expect from the new Commercial Mobile Banking Product?

A: A unified user experience across phones, tablets and the desktop. You will be able to perform the same functions within the mobile application that are performed via your desktop login with a responsive design that renders appropriately for your device. Commercial users will derive great benefit from the ability to approve wire, ACH and positive pay exceptions within the mobile application.

Q: How do I enroll in Mobile Banking and Mobile Remote Deposit?

A: Simply download our mobile app from the appropriate app store. To enroll in Mobile Deposit, select Services/Enroll Mobile Deposit from the Main Menu and consent to the terms and conditions. After enrolling in mobile deposit, you will need to log out and sign in again before making your first deposit.

Q: Is there a dollar limit for Mobile Remote Deposit?

A: \$25,000 per company per day. If a higher limit is necessary to support your needs, please contact your Relationship Manager.

Positive Pay

Q: Will my issue file format need to change?

A: No. You may continue to upload your issue files in the current format.

Q: Are the cutoff times for file uploads and exception decisioning changing?

A: No. The cutoff times and your default decisions for exception items remain unchanged.

Q: I submit my Positive Pay issue files through the bank's secure FTP site. Can I continue to do so?

A: Yes. Positive Pay files may still be submitted through FTP. We will continue to route all exception items to the online banking interface for decisioning.

Q: Is ACH Positive Pay (formerly called ACH Alert) still accessed through a separate URL?

A: No. ACH Positive Pay will be part of the same workflow as Check Positive Pay and exceptions will be presented together. This change will further reduce the number of different logins necessary to access our services. If a user of our previous ACH Positive Pay product does not have an online banking login, it will be necessary to set up an InBusiness user profile for this individual.

Our new ACH Positive Pay product continues to allow you to manage your approved list as items are presented against your account. A supplemental ACH filtering component will provide additional rules based criteria used to manage ACH fraud.

Q: What is the role of the Launch Advanced Options button under the Positive Pay menu?

A: Certain common functions such as decisioning an exception item and issuing an individual check are found directly under the Positive Pay function. These exceptions will include an image of the check. Our enhanced product has additional reporting and file upload options—these more advanced features are found within a different menu accessed through the Advanced Options tab.

Q: What fields are compared for positive pay?

A: By default we compare the serial number and dollar amount of issued checks to those presented against your account. With this upgrade, we will also offer the ability to match based on payee name. Please contact your Treasury Management Officer if you wish to enroll in this service as we have additional best practices for your check stock that we will wish to review.

Q: Where do I submit Stop Payments?

A: Stop payments are submitted outside the positive pay workflow under Services/Stop Payment on the main online banking menu.

Q: Are there any changes to the manner in which voided checks are handled?

A: If a voided check is presented for payment, the item will be presented to you as an exception for decisioning. Generally, a stop payment is the most effective way to prevent an item you have issued from being paid against your account. Voids should be used for checks that have not yet been issue to payees.

Q: Will I be able to obtain Account Reconciliation Reports online?

A: Yes. You may pull a paid, outstanding or voided checks report at any time via the online interface. We will soon have an additional reporting feature around Account Reconciliation and those features will be shared when they become available.