

eBusinessBanker User Guide



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The Cooperative Bank of Cape Cod eBusinessBanker User Guide

No matter where you are, our eBusinessBanker banking services will help you manage your finances online.

This guide will explain the features and functions of each of the screens in the online banking system.

Unless otherwise noted an administrator is an employee of your business and not the bank.

DISCLAIMER:

Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The information contained in this guide is not intended to provide professional advice and should not be relied upon in that regard. Persons accessing this guide are advised to obtain appropriate professional advice when necessary. No advice or information obtained by you from The Cooperative Bank of Cape Cod or through or from this guide, shall create any representation or warranty by The Cooperative Bank of Cape Cod. Neither the author/publisher, nor The Cooperative Bank of Cape Cod shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product.

Sign in to eBusinessBanker

You can sign in to eBusinessBanker by using the layered Multifactor Authentication security feature to help prevent unauthorized people from accessing account information. The Multifactor Authentication requires clients to prove their identity by correctly answering one or more of the challenge questions selected when they set up the authentication security data.

eBusinessBanker uses the following security information, set up during an initial sign in session, to protect online banking sessions:

- Username (for example, gwashington)
- Password
- Email address
- Computer registration

Hide or show personal information

If you have concerns about people around you observing you typing your user name, account number, social security number, or multifactor authentication answers, on certain pages you can choose to hide this information.

If **HIDE** appears within a field, you can protect your user information within that field.

Hide personal information

Before typing anything in a field that includes **HIDE**, click the button.

When you click **HIDE** in a protected field:

- The system replaces **HIDE** with **SHOW**.
- In place of each character you type, the online banking service displays a masking character.

Show personal information

In the protected field, click **SHOW**.

When you click **SHOW** in a protected field:

- The system replaces **SHOW** with **HIDE**.
- The online banking service displays the text that you type, rather than masking characters.

To sign in to eBusinessBanker for the first time

Complete the following to sign in to eBusinessBanker for the first time by using a security challenge question. Ensure we have emailed or provided you a username and temporary password.

1. Access eBusinessBanker from The Cooperative Bank of Cape Cod's website. The system displays the eBusinessBanker **Log In** page.
2. Type your username and password and click Log In. The system may display the Security challenge page if multifactor authentication is required.
3. If multifactor authentication is required, select whether to answer a security question or to have eBusinessBanker send a one-time password to an email address.
4. After typing the answer, click **Continue**. The system may display the Terms and conditions page
5. Thoroughly read the enrollment terms and conditions and click **I agree**. The system may display the Change Password.

Click the **Download a PDF** link to download the terms and conditions for future reference.

6. Complete the following steps when eBusinessBanker displays the Change password page.
 - a. In the **New password field**, type your new password.
 - b. In the **Confirm new password** field, type your password a second time.
 - c. Click **Continue**. The system may display the Set up challenge questions page.
7. From the **First challenge question, Second challenge question, and Third challenge question** drop-down lists, select different challenge questions you can answer and in the answer field associated with each challenge question, and then click **Continue**. The system may display the Establish Profile page.
8. On the Establish profile page define the following fields.
 - a. In the **Mother's maiden name** field, type your mother's maiden name.
 - b. In the **Email** field, type the email address to which you want notifications for this user sent.
 - c. In the **Confirm email** field, retype the email address to which you want notifications for this user sent.

- d. Click **Continue**. The system may display the Activate token page.
9. On the **Activate token** page define the following fields.

eBusinessBanker only displays the **Activate token** fields if token activation is required.

To activate a Go3 token during the eBusinessBanker sign in

1. Access eBusinessBanker from The Cooperative Bank of Cape Cod's website. The system displays the eBusinessBanker log on page.
2. Type your username in the Username field and password in the **Password** field, and then click **Log in**. The system displays the Activate token page.
3. In the **Token serial number** field, type the serial number found on the back of the token.
4. Press the button on the token to generate a password.
5. In the **Token-generated password** field, type the password that the token generated when you pressed the button.
6. Click **Continue**. eBusinessBanker displays the Home page.

You may have the option to click Ask me later to go directly to the eBusinessBanker home page and not activate your token app.

To report a lost or damaged Go3 token

1. On the Log in page, click the **Token lost or damaged?** link. The system displays the Verify your identity page.
2. On the Verify your identity page, define the following fields.
 - a. In the **Username** field, type the username with which you log on to eBusinessBanker
 - b. In the **Password** field, type the password with which you log on to eBusinessBanker.
3. Click **Begin verification**. The system displays the Security question section on the Verify your identity page.
4. Answer the security question and click **Complete verification**. The system displays the Deactivate token page.
5. Select a reason for token deactivation and click **Save**. The system displays the eBusinessBanker Log On page along with a successful token deactivation message, if the system deactivates the token successfully.

You cannot deactivate the token if:

- Your token currently has a status of order pending.
- Your token currently has a status of awaiting activation.
- Your token currently has a status of disabled.

To reset forgotten password

1. On the Log in page, click the **Forgot password or PIN** link. The system displays the Forgot password page.
2. On the Forgot password page, define the following fields.
 - a. In the **Username** field, type the username with which you log on to eBusinessBanker
 - b. In the **Mother's maiden name** field, type the mother's maiden name stored in your user profile.

- c. In the **Email Address** field, type the email address stored in your user profile.
3. Click **Reset password or PIN**. On successful authentication, eBusinessBanker displays a message stating it sent a temporary password and sends a message to the email address stored in your user profile. This message contains the temporary password that you can use to sign in.

After you log on by using the temporary password, the system prompts you to choose a new password.

- eBusinessBanker sends you an email notification every time you change your password.

Home Page

An interactive, integrated Home page provides access to the most commonly used functionality on one convenient page. Users have access to favorite account balances, recent transactions, review options, the ability to issue transfers, single sign in capabilities and more.

On the Home page, click anywhere in an account's row (for example, on the account name or the account balance). The system displays Account information page.




Favorite accounts section

The Accounts section on the Home page displays user- defined favorite accounts. Use this section to access a high-level overview of your account balances and recent transactions. You can also view the most recent account transactions and access full account details for individual accounts.


The favorite Accounts section of the Home page includes:

- Edit accounts
- Account nickname
- Available balance

To display your selected favorite accounts in the favorite accounts section on the Home page




1. Click the  **Edit Accounts** link that the system displays above the account list. The account list refreshes, replacing balance information with editing controls.
2. To display an account on the Home page, select the **Show on home** check box next to the account.
3. Click **Move**  or **Move**  to reorder the accounts.
4. Click **Save**. The account list refreshes, replacing the editing controls with the balance information for the selected accounts.

To print the list of accounts that the system displays in the Favorite accounts section on the Home page

1. In the header row of the account list, click . The system displays the browser printing settings page.
2. Select the appropriate printing options.

3. Depending on the browser, click **Print** or **OK**. Account information, including the account number, account name (if any), account balance, and balance type, prints to the selected printer.

To access the most recent transactions for an account through the Home page

1. On the Home page, click the **Recent**   link next to an account. Up to 10 of the account's most recent transactions appear beneath the account summary information.
2. To hide transaction information, click the **Recent**  link again.

Pay or transfer section

You can use the Pay or transfer section on the Home page to issue internal, ACH, and wire transfers. This section is available only if you have the appropriate permissions.

To complete an internal transfer using a template

Use the following procedures to complete the following types of internal transfers:

- From a checking, savings, or loan account to a checking or savings account
 - From a checking or savings account to a loan account
 - From a checking or savings account to an overdraft protection loan account
1. In the Pay or transfer section, expand **Internal**. The system displays the Internal transfer form.
 2. From the **Template** drop-down list, select an appropriate template. The system displays the **Template** drop-down list only if you have access to at least one internal transfer template. The default value in the **Template** drop-down list is **Open transfer**.
 3. The system displays a default **From account** as per the template you select.
 4. The system displays a default **To account** as per the template you select.
 5. In the **Date** field, either accept the default date that the system provides, select a date from the date picker, or type a new date in the MM/DD/YYYY format. The system defaults to the earliest available transfer date. This is the date that the system completes the transfer.
 6. In the **Amount** field, the system displays a default amount as per the template you select. However, you may type a different amount. If defined in the template and you are transferring funds to a loan account, the system displays the default values in the **Payment type** field.
 7. Optional: In the **Description** field, type a description of the transaction.
 - a. In the **Payment Type** field, select the type of payment you want to make. Valid options are Regular, Principal, and Interest. This is only available when transferring to a loan account or an overdraft protection account.
 8. Click **Preview transfer**. The system displays a preview of the transfer.
 - Click **Complete transfer** to submit the transfer. After you click this button, the system displays a confirmation message, the details of the transfer, the **Create another transfer** button, and the **Print** button. Click **Create another transfer** to display a blank form to start another transfer. Click **Print** to print details of this transfer.
 - Click **Edit** to modify the information you established for the transfer.
 - Click **Cancel** to delete all of the information from this transfer and redisplay the blank transfer form.

To complete an internal transfer not using a template

Use the following procedures to complete the following types of internal transfers:

- From a checking, savings, or loan account to a checking or savings account
 - From an overdraft protection loan account to a checking account
 - From a checking or savings account to a loan account
 - From a checking or savings account to an overdraft protection loan account
1. In the Pay or transfer section expand **Internal**. The system displays the Internal transfer form.
 2. From the **From account** drop-down list, select the account from which you want to transfer funds.
 3. From the **To account** drop-down list, select the account to which you want to transfer funds.
 4. In the **Date** field, either accept the default date that the system provides or type a new date. The system default is the earliest available transfer date.
 5. Select the **Repeat** field to establish the frequency of this transfer and then select one of the following:
 - **Until I delete it** - Select this field to have eBusinessBanker complete this transfer at the selected frequency until you delete the transfer.
 - **For a total of (blank) times** - Type the number of times you want eBusinessBanker to complete this transfer at the selected frequency.
 - **Until (blank)** - Type an end date or click the date picker icon to select a date. The system makes the transfer at the selected frequency until the date entered in this field.
 6. In the **Amount** field, type the dollar amount to transfer.
 7. Optional: In the **Description** field, type a transaction description.
 8. In the **Payment Type** field, select the type of payment you want to make. Valid options are Regular, Principal, and Interest. This is only available when transferring to a loan account or an overdraft protection account.
 9. Click **Preview transfer**. The system displays the transfer.
 10. Verify the transfer details, and then complete one of the following actions:
 - Click **Complete transfer** so the system submits the transfer. After you click this button, the system displays a confirmation message, the details of the transfer, the **Create another transfer** button, and the **Print** button. Click **Create another transfer** to display a blank form to start another transfer. Click **Print** to print only the details of this transfer.
 - Click **Edit** to modify the information you established for the transfer.
 - Click **Cancel** to delete all of the information from this transfer and redisplay the blank transfer form.

To issue an ACH transfer on the Home page

Transfers requiring a token for processing cannot be completed on the Home page.

1. Click **Home** on the menu. The system displays the Home page.
2. Click **Show** next to the ACH heading under the Pay or transfer heading on the right side of the page. The system displays the **internal transfers** drop-down list.
3. Complete the following fields:

- a. If you have templates available for use, you can select the template to use from the **Template** drop-down list.
- b. In the **Date** field, type the date on which you want this transfer completed.
- c. In the **Amount** field, type the amount you want transferred.
- d. In the **Payment** Information field, type any information you want associated with this transfer.
- e. Click **Preview ACH** to preview the transfer.
- f. Verify the transfer details, and then complete one of the following actions:
 - Click **Complete ACH** so the system submits the transfer. After you click this button, the system displays a confirmation message, the details of the transfer, the **Create another ACH** button, and the **Print** button. Depending on security, eBusinessBanker may present a security challenge for you to complete before you can complete the import. Click **Create another ACH** to display the blank form to start another transfer. Click **Print** to print only the details of this transfer.
 - Click **Edit** to modify the information you established for the transfer.
 - Click **Cancel** to delete all of the information from this transfer and redisplay the blank transfer form.

To resolve duplicate ACH transfers

When you click **Complete ACH**, the system may display the Duplicates Found overlay window. This window includes any potential duplicate ACH transfers that exist.

Click **Continue** to complete the transfer even though potential duplicates exist.

Click **Return** to ACH to edit your ACH.

To import an ACH file from the Home page

Transfers requiring a token for processing cannot be completed on the Home page.

In the ACH Import portion of the Pay or transfer section on the Home page, click **Go to ACH**. The system moves you to the Payments & transfers page and displays the Select External Transfer Criteria page from ACH Manager.

To import an ACH file using the Go to ACH button

1. Click **Home** on the menu. The system displays the Home page.
2. In the Pay or transfer section, click **Show** in the ACH import section.
3. Click **Go to ACH**. The system moves you to the Payments & transfers page and displays the Select External Transfer Criteria page from ACH.

To import an ACH file using the ACH import widget

1. Click **Home** on the menu. The system displays the Home page.
2. In the Pay or transfer section, click **Show** in the ACH import section.
3. In the **Template name** field, select the template to use to import an ACH file. If only one template is available, eBusinessBanker automatically displays that template.

Note: The **Company** field and the **Type** field only display when you have to select a template in the **Template name** field.

4. In the **Company field**, select the Company for which you want to import an ACH file. If only one company is available, eBusinessBanker automatically displays that company.
5. In the **Type field**, select the type of ACH file to import. If only one file type is available, eBusinessBanker automatically displays that type.
6. Click **Browse** in the **File field** to select the file to import.
7. Click **Preview ACH** to preview the ACH import.
8. Verify the ACH details and then complete one of the following actions:
 - Click **Complete ACH** to import the file. After you click this button, the system displays a confirmation message, the details of the import, the **Import another ACH** button, and the **Print** button. Depending on security, eBusinessBanker may present a security challenge for you to complete before you can complete the import. Click **Import another ACH** to display the reset import form to start another import. Click **Print** to print only the details of this import.
 - Click **Edit** to modify the information you established for the import.
 - Click **Cancel** to delete all of the information you established for this import and redisplay the reset import form.

To issue a wire transfer on the Home page

Transfers requiring a token for processing cannot be completed on the Home page.

1. Click **Home** on the menu. The system displays the Home page.
2. Click **Show** next to the Internal heading under the Pay or transfer heading on the right side of the page. The system displays the internal transfers drop down.
3. In the Wire portion of the Pay or transfer section on the Home page, complete the following fields:
 - a. If you have templates available for use, you can select the template to use from the **Template** drop-down list.
 - b. In the **Date field**, type the date on which you want this wire completed.
 - c. In the **Amount field**, type the amount you want wired.
 - d. Click **Preview Wire** to preview the wire.
 - e. Verify the wire details and then complete one of the following actions:
 - Click **Complete Wire** to submit the transfer. After you click this button, the system displays a confirmation message, the details of the transfer, the **Create another wire** button, and the **Print** button. Depending on security, eBusinessBanker may present a security challenge for you to complete before you can complete the import. Click **Create another wire** to display the blank form to start another transfer. Click **Print** to print only the details of this transfer.
 - Click **Edit** to modify the information you established for the transfer.
 - Click **Cancel** to delete all of the information you established for this transfer and redisplay the blank transfer form.

Payments & Transfers Section

You can use the Payments & transfer section on the Home page to review, modify, or delete internal transfers, and approve or disapprove ACH or wire transfers. The system only displays the portions of this section to which you have the appropriate permissions.

To review and approve an Internal, ACH or a wire transaction through the Home page

1. Sign in to eBusinessBanker using the appropriate credentials. eBusinessBanker displays the Home page.
2. If there are transactions to review, eBusinessBanker automatically expands the appropriate Review section below the Payments & transfers heading on the Home page to expand the Review section. If you have no transactions to review, the system displays a message under the Internal, or Wire, or ACH heading stating there are no transactions to review.
3. Select the check box associated with the transaction you want to approve or disapprove. You can select the check box next to the Description column header to select all of the Internal, or wire, or ACH transactions populating the Review section.
4. Click **Approve** or **Disapprove** as applicable. If a Security challenge window appears, continue with step 5. If a Security challenge window does not appear, the system displays the appropriate successful or not successful message. Proceed to step 7.

When you click anywhere in the Description row (for example, on the status or the amount), the system opens a transfer review overlay window. You can use **Approve** and **Disapprove** that are available from that window. Click **Close** to close the overlay window and return to the eBusinessBanker Home page.

5. Complete the security challenge.
6. Click **Complete challenge** to complete the transaction. Click **Cancel** to close the Security challenge overlay window and not complete the transaction.
7. Sign out of eBusinessBanker.

To inquire on issued internal transfers through the Home page

The system displays this section only if you have permission to inquire on at least one transfer. If there are no Internal transfers, the system displays a message stating that there are no issued transfers.

1. Click **Show** in the Issued row to expand the issued transfer section.

On the Issued row, the system displays the count of ACH transfers, internal transfers, or wires transfers that are available in the issued section.

2. Users with sufficient permissions can view issued Internal transfers in the Internal section. When you click anywhere in the Description row (for example, on the status or the amount), the system opens the Internal transfer details overlay window.
3. Verify the transaction details, and then complete one of the following actions:
 - Click **Edit** to modify the information you established for the transfer.
 - Click **Delete** to delete this transfer.
 - Click **Close** to close the overlay window and return to the eBusinessBanker Home page.

To edit an issued internal transfer

The system only displays the **Edit** button when:

- You created the transfer.
- You have the rights to select an account from the **From accounts** drop- down list.

- You have the rights to select an account from the **To accounts** drop- down list along with the payment type when the transfer that you are editing is a transfer to a loan account from a checking or savings account.
1. Click **Show** in the Issued row to expand the issued transfer section.
 2. In the Issued Transfers list, click **Edit** next to the pending transfer that you want to edit. The system displays the Edit transfer overlay window.
 3. Edit the transfer as necessary.
 4. Complete one of the following actions:
 - Click **Preview transfer** to review the transfer. The system displays a preview of the transfer.
 - Click **Cancel** to undo any edits you made to this transfer, close the Edit transfer overlay window, and return to the Home page.
 5. Verify the transfer details, and then complete one of the following actions:
 - Click **Complete transfer**. Based on your internal transfer template settings the system either displays a success message along with a reference number or a pending approval message along with a reference number. Make a note of the reference number in case you have any questions about the transfer in the future.
 - Click **Edit** to return to the Edit window.
 - Click **Cancel** to undo any edits you made to this transfer, close the Edit transfer overlay window, and return to the Home page.

To delete an issued internal transfer

The system only displays the **Delete** button when:

- You created the transfer.
 - You have the rights to select an account from the **From accounts** drop- down list.
 - You have the rights to select an account from the **To accounts** drop- down list along with the payment type when the transfer that you are editing is a transfer to a loan account from checking or savings account.
1. Click **Show** in the Issued row to expand the issued transfer section.
 2. In the Issued Transfers list, click **Delete** next to the pending transfer that you want to delete. You are only able to delete your own transfers. The Delete transfer overlay window appears.
 3. Click **Delete Transfer**. After you click this button, the system displays a confirmation message, the details of the transfer being deleted, the **Close** button, and the **Print** button. Click **Print** to print only the details of this transfer.
 4. Click **Close**. The system displays the Issued Transfer list without the transfer.

Quick launch section

You can access any website by using links present in the Quick Launch section. The Quick Launch section provides convenient access to the bank defined applications or websites for the Home Page.

Working with Accounts

The Accounts page provides a summary of all of the accounts that are assigned to you. Using the Accounts page you can view the account summary in groups, along with their group names if these

accounts are assigned to a display group. However, if these accounts are not assigned to a display group, the system splits the account information into assets and liabilities.

The Assets category of accounts includes the account summary for checking, savings, and certificate of deposits accounts. The Liabilities category of accounts includes the account summary for all loan accounts.

To retrieve a summary of all accounts

Click **Accounts** on the menu. By default, the system displays the Accounts Summary page.

Depending on an account's security settings, the system displays one or more characters in the account number with a masking character such as *.


Account page

You can access account information either from the Accounts page or from the Home page. The Account page provides a detailed view of all transaction activity, balances, the ability to search for a specific transaction and import the information, quickly switch account views, and other important details associated with the account.

To access account balance and transaction information for a specific account through the Account page

On the Account Summary page, click anywhere in an account's row (for example, on the account name or the account balance). The system displays the Account page.

To print the accounts that the system displays in any section

1. In the header row of the section you want to print, click . The system displays the browser printing settings page.
2. Select the appropriate printing options.
3. Depending on the browser, click Print or OK. The detail prints to the selected printer.

Use the browser print function to print the entire page.

Switch accounts

To switch between the accounts without navigating from the Account page, select the account to view from the drop-down list you access by clicking the down arrow after the account title.

The switch accounts drop-down list displays favorite accounts first and then by account type in alphabetical order.

Transactions

The transaction table on the Account page displays the transaction information for the account that you select. The system displays the following information and functionality on this section.

- **Debit and Credit Totals** - The sum and count of all the debit and credit transactions for the account that you select (for example, Total debits: -13.65 (3) and Total credits: +13.65 (3)).

- **Transaction History** - The status (posted, pending, and scheduled) of the credit or debit transactions.
- **Sort Transactions** - A vertical arrow (▼ or ▲) identifies the currently sorted column. You can sort the transaction list by the currently sorted column, or by any column header that contains a vertical double-arrow (⚡).
- **View Loan Transaction Details** - Transactions that you have credited to (paid to) loan accounts may include additional useful information about the payment. By default, the Transactions section does not display this information. The system displays the loan details when you click the **Show Details** link next to a loan payment and replaces the **Show Details** link the **Hide Details** link.

Searching transactions

Use the Search transaction functionality to quickly find posted transactions by searching by date and transaction value. You can find the Search transaction section on the right side of the Account information page.

1. Go to the Account information page for the account associated with the transactions that you are trying to find.
2. Specify one or more search criteria.
 - **Activity:** Select the time frame in which you want to search for transactions.
 - **Type:** Select the type of transactions for which you want to search.
 - **Amount:** Type either a dollar amount or a dash- separated amount range (for example, 75-150).
 - **Check number:** For checking accounts, type either a check number or a dash-separated check number range (for example, 123-456).
3. Click Search. Transactions that match the criteria appear. If you type an **Amount** and a **Date**, only transactions that meet both criteria appear.

If you are searching transactions for a single check and the system finds no matching transactions then, based on your account settings, the system may display a message stating there are no transactions that fit the criteria for this account. To create a stop payment for the check number you searched, click the Create a stop payment for check XXXX hyperlink. The system displays the Create a stop payment page.

If you are searching transactions for a check range, amount, or amount range and the system finds no matching transactions, the system displays a message stating there are no transactions that fit the criteria for this account.

Check image viewer

Use the Check image viewer functionality to quickly find a posted check or deposit. You can find the Check image viewer section on the right side of the Account information page.

You must have the exact check number to use this functionality.

1. Go to the Account information page for the account associated with the check images that you are trying to find.

2. Type the check number in the **Check number** field.
3. Click **View image**.

Access documents associated with an account

1. On the Account page, select the account for which you are accessing online documents.
2. Click **Documents**. The system displays the Documents page.
3. Use the controls available on the Documents page to retrieve, view, and save available documents.

Downloading transactions

1. On the Account page, select the account for which you want to download transactions.
2. Click **Download**. The system displays an overlay window.
3. Specify the transaction export criteria.
4. From the **Format** drop-down list, select the format of the download file. Possible values are:
 - Comma-separated values (.csv)
 - Microsoft Money (.ofx)
 - QuickBooks (.qbo)
 - Quicken (.qfx)
 - BA12 (.bai)
5. Click **Download**. The eBusinessBanker banking service incorporates transactions that the financial institution processed in a download file (Transactions- NNNNNN-YYYY-MM-DD.XXX).

NNNNNN indicates the account number.

If eBusinessBanker uses account masking for your accounts, the account number in the file name consists of only the unmasked portion of the account number.

YYYY-MM-DD indicates the year, month, and day that the download process generated the file.

XXX indicates the file name extension for the specified file format.

Payments & Transfers

You can use the Payment & transfers menu to manage the funds within authorized accounts. eBusinessBanker only displays this menu when you have access to one or more checking or savings account for which transfers have been enabled.

Depending on the access you have, the system may displays any or all of the following mentioned transfers.

Internal transfers within eBusinessBanker

The Internal Transfers page provides information about the ability to transfer funds between internal accounts, review pending and upcoming transfers, and the ability to quickly modify and delete issued fund transfers.

Transfer funds using template

1. On the Payments & transfers page, the system displays the Internal transfer form.

2. From the **Template** drop-down list, select an appropriate template. The system displays the Template drop-down list only if you have access to at least one internal transfer template. The default value in the **Template** drop-down list is Open transfer.
3. The system displays a default **From account** as per the template you select.
4. The system displays a default **To account** as per the template you select.
5. In the **Date** field, either accept the default date that the system provides, select a date from the date picker, or type a new date in the MM/DD/YYYY format. The system defaults to the earliest available transfer date. This is the date that the system completes the transfer.
6. In the **Amount** field, the system displays a default amount as per the template you select. However, you may type a different amount. If defined in the template and you are transferring funds to a loan account, the system displays the default values in the Payment type field.
7. Optional: In the **Description** field, type a description of the transaction.
8. Click **Preview transfer**. The system displays a preview of the transfer.
9. Optional: Click **Complete transfer**. Based on your internal transfer template settings the system either displays a success message along with a reference number or a pending for approval message along with a reference number. Make a note of the reference number in case you have any questions about the transfer in the future.
10. Optional: Click **Edit** to modify the information you established for the transfer.
11. Click **Cancel** to cancel the transfer.

To complete an internal transfer from a checking, savings, or loan account to a checking or savings account

1. Click **Payments & transfers** on the menu. The system displays the Payments & transfers page.
2. Click **Internal**. The system displays the Issues transfers section.
3. In the Issued Transfers section, complete the following fields.
 - a. If you have templates available for use, you can select the template to use from the **Template** drop-down list.
 - b. Use the **From account** drop-down list to select the originating account.
 - c. Use the **To account** drop-down list to select the destination account.
 - d. In the **Date** field, either accept the default date that the system provides or type a new date. The system default is the earliest available transfer date.
 - e. Select the **Repeat** field to establish the frequency of this transfer and then select one of the following:
 - **Until I delete it** - Select this field to have eBusinessBanker complete this transfer at the selected frequency until you delete the transfer.
 - **For a total of (blank) times** - Type the number of times you want eBusinessBanker to complete this transfer at the selected frequency.
 - **Until (blank)** - Type an end date or click the date picker icon to select a date. The system makes the transfer at the selected frequency until the date entered in this field.
 - f. In the **Amount** field, type the amount to transfer.
 - g. Optional: In the **Description** field, type a transaction description.
 - h. Click **Preview transfer**. A preview of the transfer appears.
 - i. Verify the transaction details, and then complete one of the following actions:

- Click **Complete** transfer to submit the transfer, and a transfer confirmation message appears.
 - Click **Edit** to modify the information you established for the transfer.
 - Click **Cancel** to delete all of the information from this transfer and redisplay the blank transfer form.
4. After you complete a transfer, the Create a transfer page appears with the confirmation information, a **Create another transfer** button, and a **Print** icon. Click the **Print** icon to print the details.

To complete an internal transfer from a checking or savings account to a loan account

1. Click **Payments & transfers** on the menu. The system displays the Payments & transfers page.
2. Click **Internal**. The system displays the Issues transfers section.
3. In the Issued Transfers section, complete the following fields.
 - a. If you have templates available for use, you can select the template to use from the **Template** drop-down list.
 - b. Use the **From account** drop-down list to select the originating account.
 - c. Use the **To account** drop-down list to select the destination account.
 - d. In the **Date** field, either accept the default date that the system provides or type a new date. The system default is the earliest available transfer date.
 - e. Select the **Repeat** field to establish the frequency of this transfer and then select one of the following:
 - **Until I delete it** - Select this field to have eBusinessBanker complete this transfer at the selected frequency until you delete the transfer.
 - **For a total of (blank) times** - Type the number of times you want eBusinessBanker to complete this transfer at the selected frequency.
 - **Until (blank)** - Type an end date or click the date picker icon to select a date. The system makes the transfer at the selected frequency until the date entered in this field.
 - f. In the **Amount** row, select the type of payment to make:
 - Total amount currently due
 - Regular payment amount. eBusinessBanker will not apply this type of payment to the payment that is currently due.
 - Regular payment due on a specific date. eBusinessBanker does apply this to the payment currently due.
 - Interest payment of a specific amount.
 - A specific amount. If you select the specific amount, you may also be able to specify how you want eBusinessBanker to apply the amount to the loan, as a regular payment, an interest only payment, or a principal only payment.
 - g. Optional: In the **Description** field, type a transaction description.
 - h. Click **Preview transfer**. A preview of the transfer appears.
 - i. Verify the transaction details, and then complete one of the following actions:
 - Click **Complete** transfer to submit the transfer, and a transfer confirmation message appears.
 - Click **Edit** to modify the information you established for the transfer.

- Click **Cancel** to delete all of the information from this transfer and redisplay the blank transfer form.
4. After you complete a transfer, the Create a transfer page appears with the confirmation information, a **Create another transfer** button, and a **Print** icon. Click the **Print** icon to print the details.

To complete an internal transfer from a checking account to an overdraft protection loan account

1. Click **Payments & transfers** on the menu. The system displays the Payments & transfers page.
2. Click **Internal**. The system displays the Issues transfers section.
3. In the Issued Transfers section, complete the following fields.
 - a. If you have templates available for use, you can select the template to use from the **Template** drop-down list.
 - b. Use the **From account** drop-down list to select the originating account.
 - c. Use the **To account** drop-down list to select the destination account.
 - d. In the **Date** field, either accept the default date that the system provides or type a new date. The system default is the earliest available transfer date.
 - e. Select the **Repeat** field to establish the frequency of this transfer and then select one of the following:
 - **Until I delete it** - Select this field to have eBusinessBanker complete this transfer at the selected frequency until you delete the transfer.
 - **For a total of (blank) times** - Type the number of times you want eBusinessBanker to complete this transfer at the selected frequency.
 - **Until (blank)** - Type an end date or click the date picker icon to select a date. The system makes the transfer at the selected frequency until the date entered in this field.
 - f. In the **Amount** row, select the type and amount of payment to make: Regular, Interest only, or Principal only.
 - g. Optional: In the **Description** field, type a transaction description.
 - h. Click **Preview transfer**. A preview of the transfer appears.
 - i. Verify the transaction details, and then complete one of the following actions:
 - Click **Complete transfer** to submit the transfer, and a transfer confirmation message appears.
 - Click **Edit** to modify the information you established for the transfer.
 - Click **Cancel** to delete all of the information from this transfer and redisplay the blank transfer form.
4. After you complete a transfer, the Create a transfer page appears with the confirmation information, a **Create another transfer** button, and a **Print** icon. Click the **Print** icon to print the details.

To show or hide transfer details

- In the Issued Transfers list, click **Show details** next to the transfers on which you want to inquire. The details display following the transfer.
- Click **Hide details** next to the transfer for which you displayed details. The details disappear.

To edit an issued transfer

1. In the Issued Transfers list, click **Edit** to the right of the transfer information. The system displays the Edit transfer page.
2. Edit the transfer as necessary.
3. When you finish editing the transfer, click **Preview Transfer**. The system displays the Edit transfer page.
4. Verify the transaction details, and then complete one of the following actions:
 - Click **Complete transfer**. Based on your internal transfer template settings the system either displays a success message along with a reference number or a pending approval message along with a reference number. Make a note of the reference number in case you have any questions about the transfer in the future.
 - Click **Edit** to modify the information you established for the transfer.
 - Click **Cancel** to delete all of the information from this transfer and redisplay the blank transfer form.

To delete an issued transfer

1. In the Issued Transfers list, click **Delete** next to the pending transfer you want to delete. The Delete transfer overlay window appears.
2. Click **Delete Transfer**. The Issued Transfer list reappears without the transfer.

ACH

The ACH menu provides convenient access to ACH Manager. This functionality in eBusinessBanker displays only if you have the permission to view and complete ACH Transfers. For complete details about ACH transactions, refer to the ACH agreement provided.

To access ACH

1. Click **Payments & transfers** on the menu. The system displays the Payments & transfers page.
2. Click **ACH**. The system displays the Select ACH Transfer Criteria page.

Wire

Wires provides one of the quickest and most secure methods to wire funds between banking accounts. For complete details about wire transactions, refer to the wire agreement provided.

To access wires

1. Click **Payments & transfers** on the menu. The system displays the Payments & transfers page.
2. Click **Wire**. The system displays the Select Wire Transfer Criteria page.

Bill pay

Bill pay provides one of the quickest and the most secure methods to pay bills.

To access bill pay

1. Click **Payments & transfers** on the menu. The system displays the Payments & transfers page.
2. Click **Bill pay**. The system displays the Bill pay page.

If you are not enrolled to use Bill pay or are missing any information Bill pay needs, eBusinessBanker may display the Enroll in Bill pay page.

Enroll in bill pay

1. Click **Enroll**. The system displays the Bill pay page.
2. Type the employee's security answer in the **Security answer** field.
3. Type the employee's security question in the **Security question** field.
4. Type the employee's 10-digit phone number in the **Phone number** field.
5. CheckFree RXP clients only: Type the employee's nine-digit tax ID number associated with the employee in the **Tax ID number** field.
6. Select an account from the **Pay from** account drop- down list, in case employee has multiple qualifying accounts.
7. Type the employee's date of birth in the MM/DD/YYYY format in the **Date of birth** field.
8. Click **Bill pay**. The system displays the Bill pay enrollment page.
9. Click **Payments & transfers** on the menu. The system displays the Payments & transfers page.

Please contact our Customer Assistance Center if you are unable to enroll in Bill pay or the system displays a missing information error message.

The system displays only the enrollment fields that are missing data. Therefore, the system may not display all the enrollment fields.

Checks & Deposits

The Checks & deposits page provides information about stop payments and check deposits. This menu is only available when you have rights to either issue or view stop payments or to deposit checks.

If you have access to stop payments but cannot deposit checks, eBusinessBanker displays the Create a stop payment section when you access this page. If you have access to deposit checks but not stop payments, eBusinessBanker displays the Merchant Capture Solution when you access this page.

You can only access the Check & deposits menu when you have rights to either add or inquire on stop payments or can deposit checks through it.

Stop Payments

The Stop payment page appears when you click the Check & deposits menu. This menu is only available when you have rights to stop payments. Use this page to issue and view the existing list of stop payments.

To issue stop payments

1. From anywhere in eBusinessBanker, click **Checks & deposits**. The system displays the Checks & deposits page. If you have access to additional functionality, the system may display multiple menus under the Checks & deposits menu. You may need to select **Stop payments**.
2. In the Create a stop payment section, select the appropriate account from the **Accounts** drop-down list, for which eBusinessBanker creates a stop payment. The Accounts drop-down list only includes checking accounts to which you have the ability to add a stop payment.
3. Type the stop payment criteria.
4. Click **Preview Stop Payments**. The system verifies the details you typed and displays errors if any.

5. Correct the errors and then click **Preview Stop Payments**. The system processes your information.
6. In the preview stop payments section, click Edit to **edit** stop payments details.
7. Click **Complete stop payment** to issue a stop payment request. The system displays a success message with a confirmation number.

To access issued stop payments list

From anywhere in eBusinessBanker, click **Checks & deposits**. The system displays the Checks & deposits page.

You can only access the Check & deposits menu when you have rights to stop payments.

Deposit checks

The Deposit checks button only appears on the Checks & deposits menu when you have rights to deposit checks to either a checking or savings account.

To deposit checks

1. From anywhere in eBusinessBanker, click **Checks & deposits**. The system displays the Checks & deposits page.

If you have access to additional functionality, the system may display multiple menus under the Checks & deposits menu. You may need to select **Deposit checks**.

Profile

You must have a complete user profile to use eBusinessBanker to the fullest. Using the Profile page, you can:

- Change your password.
- Change your Challenge Questions and Answers.
- Activate or deactivate tokens from within eBusinessBanker.
- View the current email address that you have in eBusinessBanker.

Changing your password

You can change your password in eBusinessBanker on the Profile page.

1. Sign in to eBusinessBanker. The system displays eBusinessBanker.
2. In the utility navigation area, click **Profile**. The system displays the Profile page.
3. Click **Edit** in the Password section.
4. In the **Current password** field, type the current password.
5. In the **New password** field, type the new password.
6. In the **Confirm new password** field, retype the new password.
7. Click **Save**.
8. Sign out of eBusinessBanker.

The online banking service sends you an email notification every time you change your password.

Changing your challenge questions

You can change your challenge questions in eBusinessBanker on the Profile page.

1. Sign in to eBusinessBanker. The system displays eBusinessBanker.
2. In the utility navigation area, click **Profile**. The system displays the Profile page.
3. Click **Edit** in the Challenge questions section.
4. From the **First challenge question, Second challenge question, and the Third challenge question** drop-down lists, select different challenge questions to answer.
5. In the field associated with each question, type the answer.
6. Click **Save**.
7. Sign out of eBusinessBanker.


Physical tokens

Activating a physical token

You can activate a Go3 token as an additional layer of security for your user by accessing the Profile page within eBusinessBanker.

1. Sign in to eBusinessBanker. The system displays eBusinessBanker.
2. In the utility navigation area, click **Profile**. The system displays the Profile page.
3. Click the **Activate** button in the Token section.
4. In the **Token serial number** field, type the number assigned to your security token.
5. In the **Token-generated password** field, type the password that the security token generates.
6. Click **Save**. The system displays your Profile page.
7. Sign out of eBusinessBanker.

Administration

When you have the proper permissions, you can use the Administration page to create and maintain ACH and wire templates. eBusinessBanker displays the ACH template button when you have permissions to review ACH templates. eBusinessBanker displays the Wires template button when you have permissions to review wire templates. An alert icon  displays on the Administration tab when you need to review either an ACH or wire template. That same alert icon appears on the ACH template button or Wire template button indicating which you need to review a template.

To access ACH templates

1. On the Administration page, click **ACH template**.
2. Select the external transfer criteria.
3. Click **Submit**. The system returns any templates that fit the criteria selected. Contact your financial institution for more information about ACH templates.

To access wire templates

1. On the Administration page, click **Wire template**.
2. Select the external transfer criteria.
3. Click **Submit**. The system returns any templates that fit the criteria selected. Contact your financial institution for more information about Wire templates.

Contact Us

For assistance with system issues or if you have any questions, please contact our Customer Assistance Center by phone: 508-568-3400 or email: assist@mycapecodbank.com.