Frequently Asked Questions
by our Business Banking Customers

GETTING STARTED

Q. <u>I am logging in for the first time in the new system and it looks different. What do I do</u>?
A. Please refer to our First-Time Login Instructions that can be found on our website at botc.com or call our Customer Service team at 877-617-3400.

Q. <u>What is a secure access code and why do I need one</u>?
A. When you log in for the first time, you will be prompted to receive a Secure Access Code. A Secure Access Code is a one-time use code that allows you to securely log in to our online banking system and is delivered to you via phone call or text message to a cell phone.

You will also need a Secure Access Code if you delete your security certificate or "cookie" that we've stored on your computer, if you log in from a computer that was not registered for repeated use, or for most ACH and Wire authorizations.

Q. <u>Is the code I receive by phone or text message my new password</u>?
A. No, it is only a temporary access code. Never enter a secure access code on the login page as a password or as an existing password when instructed to change your password.

Q. <u>Will I be instructed to change my password</u>?
A. Yes, the new system will automatically instruct you to change your password; you will have the ability to use the prior password on your first time login only.

Q. <u>I have been locked out of the system due to entering the wrong User ID or password too many times. How do I unlock my account</u>?
A. If you have locked your account due to several unsuccessful login attempts, for your security you are required to contact us to unlock your account.

NEW LOOK

Q. <u>Where are my account options</u>?
A. All options are now conveniently located on the left side of your online banking session on each page.

Q. <u>What is the down arrow icon next to Current Balance</u>?
A. The down arrow icon on the "Account Overview" page is a "Quick action link." It assists you in completing tasks more efficiently, including view history, account details, pending items and funds transfers.

Q. Where is my secure message mailbox? How do I know if I have a new secure message?
A. Your message mailbox is located on the left hand side under "Services." There is also a convenient link on the "Accounts Overview" page to let you know when you have a new message.

Q. Will I still have the ability to set account alerts?
A. Yes. The "Alerts" feature under the Preferences menu allows you to set up account-based and/or date-based alerts. Choose "Add Alert" and select the type of alert in the list provided. Any email alerts you previously had in the former Internet Banking system, however, will need to be set up again in our new Online Banking system.

Q. When are alerts delivered? Are they in "real time?"
A. When triggered, secure messages and email alerts are delivered immediately after all transactions have been processed. Phone and text message alerts are delivered at the time you select on any day that the alert is triggered. Alerts are not in "real time" but rather at processing time each day UNLESS it is a security alert, which is event-driven and is sent in real time.

Q. How is the Online Activity page different from Account History?
A: The Online Activity page contains all transactions initiated via Online Banking.

Q. I only see the last four digits of my account number. Is this supposed to look this way?
A. Yes. For added security precautions, all digits in your account number are "masked" except for the last four digits.

Q. Where can I find my cash management services?
A. Cash management services now can be conveniently found under the Commercial tab along the left-hand navigation.

ONLINE BANKING, BILL PAY & CASH MANAGEMENT FUNCTIONS

Q. Will I have the ability to make external, or "bank-to-bank," transfers?
A. Yes, you will now have this ability through Online Banking.

Q. How do I create an ACH batch and add transactions?
A. This is a new process by where, instead of creating a batch and adding transactions, you will create recipients and link payment templates for use with batch processing. Or, upload a NACHA-compliant file in CSV format or one from your software provider.

Q. How are my ACH batches listed?
A. ACH batches now are listed by transaction type, such as Payments, Collections, and Payroll.

Q. Where will I find the individuals and organizations I either pay or collect from electronically?
A. "Recipients" is where you will find these (including both ACH and Wire transfers).

Q. Are tax payments now available?
A. Yes, subject to prior arrangements with a governing authority.

Recipients

Q. Do I have to enter a recipient to use the system?
A. No, if you are sending a payment to a recipient that you will likely never pay again, you can enter the payment information directly into the appropriate commercial payment menu, such as a wire transfer. Or, if you have a NACHA compliant payroll file, you can upload the file into our system.

Q. Can I upload a list of recipients and/or payments into the system?
A. Not at this time. You can make one-time payments by uploading recipients and payments via a NACHA compliant file upload, but those recipients and payments are not stored for later use.

Q. What if I want the recipient to be sent an email notification on some payments, but not others?
A. You can save an email address for the recipient, and then clear the notification on individual payments or for the selected recipient in a batch at the time the payment is made. The email address stored for the recipient is to populate the payment for you, and can be overridden on single payments. On batch payments, you can choose to send or not send the notification, but to change the address you will need to update the recipient information.

Q. What is a payment template?
A. A payment template is a group of payment-related information that can be stored and reused on successive payments, either as a single payment or as one payment in a batch.

Manage Payment Templates

Q. Are split payroll amounts automatically deducted from the primary payroll account?
A. Yes. When you split a payroll transaction, it will be processed as two or three independent transactions to the same recipient, and the split amounts will automatically be deducted from the primary payroll amount.

Q. Why would I enter employee information, such as the Department or Employee ID, on the template? Is that information sent as part of the payment?
A. The employee information is not sent with the payment, but allows you to easily sort a long list of payroll recipients on the batch payroll page.

Payments

Q. When will my account be debited to fund a payment?
A. Your account will be debited when we process the payment (the Process On date) to meet your scheduled effective payment date. ACH payments are generally 2-day effective payments, which means that they are processed up to two days prior to the scheduled effective payment date.

Q. When will my recipients be paid?
A. Your recipient accounts will be credited on the effective date you selected for the payment.

Q. What if I pick a payment date that is a processing holiday?
A. Our system will not allow for scheduling payments to process on a holiday. You will receive a message and be instructed to enter a new effective payment date.

Q. If I create a recurring transaction and one or more of the recurring payments are on a processing holiday, what happens?
A. As explained above, you will not be able to schedule the initial payment of a recurring transaction on a processing holiday. However, if the recurring instances of the transaction happen to fall on a processing holiday, the system will move that individual instance of the payment forward or back one day, depending on the payment type, to a non-processing holiday. This will occur when the previous instance of the payment has been processed and the upcoming instance is scheduled. Additionally, the user will receive a secure message indicating that an instance of the recurring payment was moved to another processing day.

Q. Why is the Notify check box selected for some recipients, but not others?
A. It is selected because the saved recipient has Send Email Notifications selected in the recipient information. You can change the selection on the batch template and override the saved value for the recipient for that instance of the payment.

Q. How do I send a pre-note to the recipient account and why is this useful?
A. You can send this by leaving the value of the payment set to zero, and selecting the Pay check box to send the zero dollar payment to the recipient. This is good to confirm the validity of a routing number and account at the receiving financial institution without any movement of funds taking place.

Collections

Q. When will my account be credited for collections?
A. This will happen on the scheduled effective payment date. ACH Collections are 1-day effective transactions, which means they will be processed one day prior to the scheduled effective payment date.

Q. When will my recipients be debited?
A. Your recipient accounts will be debited on the effective date you selected for the payment.

Wire Transfers

Q. When will my account be debited to fund a wire transfer?
A. When we process the payment (the Process On date) to meet your scheduled effective payment date.

Q. When will the beneficiary receive the payment?
A. Because wire transfer payments are same-day payments, your recipient should receive payment on the effective payment date.

Q. When might it be necessary to use an Intermediary Financial Institution?
A. You may need to use one if your beneficiary's financial institution is not a direct Fed Wire Participant and cannot receive a wire transfer via the Fed Wire system.

STATEMENTS

All *Existing* and *New* online statement users (prior to viewing online statements) will be required to agree to the new Statement Delivery Agreement. To "opt in," select Preferences > "Delivery." Select either "Electronic Statements" or "Statements by mail." Please note: You can also add an alternative email address.

The Online Statements page provides an electronic view of your statements. From the online banking menu choose Accounts > "Statements."
- Select the account for which you wish to view statements from the Account drop-down list.
- Select the Year and Cycle (statement period).
- Click View Statement. If you have the option to choose Image or PDF, make the selection that best applies to you.
  - The PDF format offers more flexible printing options and may print more clearly. However, this option requires that a PDF reader be installed on the computer. The Image format is useful for quick viewing and does not require the Adobe PDF reader application be installed on the computer.

Q. <u>What is the most secure way to sign off</u>?

A. To maximize the security of your online information, you are strongly encouraged to always use the "Sign Off" menu selection at the very top of the left-hand navigation list. Or, close your browser to end your session.

Go anywhere from here.

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