BUSINESS ONLINE BANKING

CHECKLIST

BCT

DIGITAL BANKING

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Business Online Banking Checklist

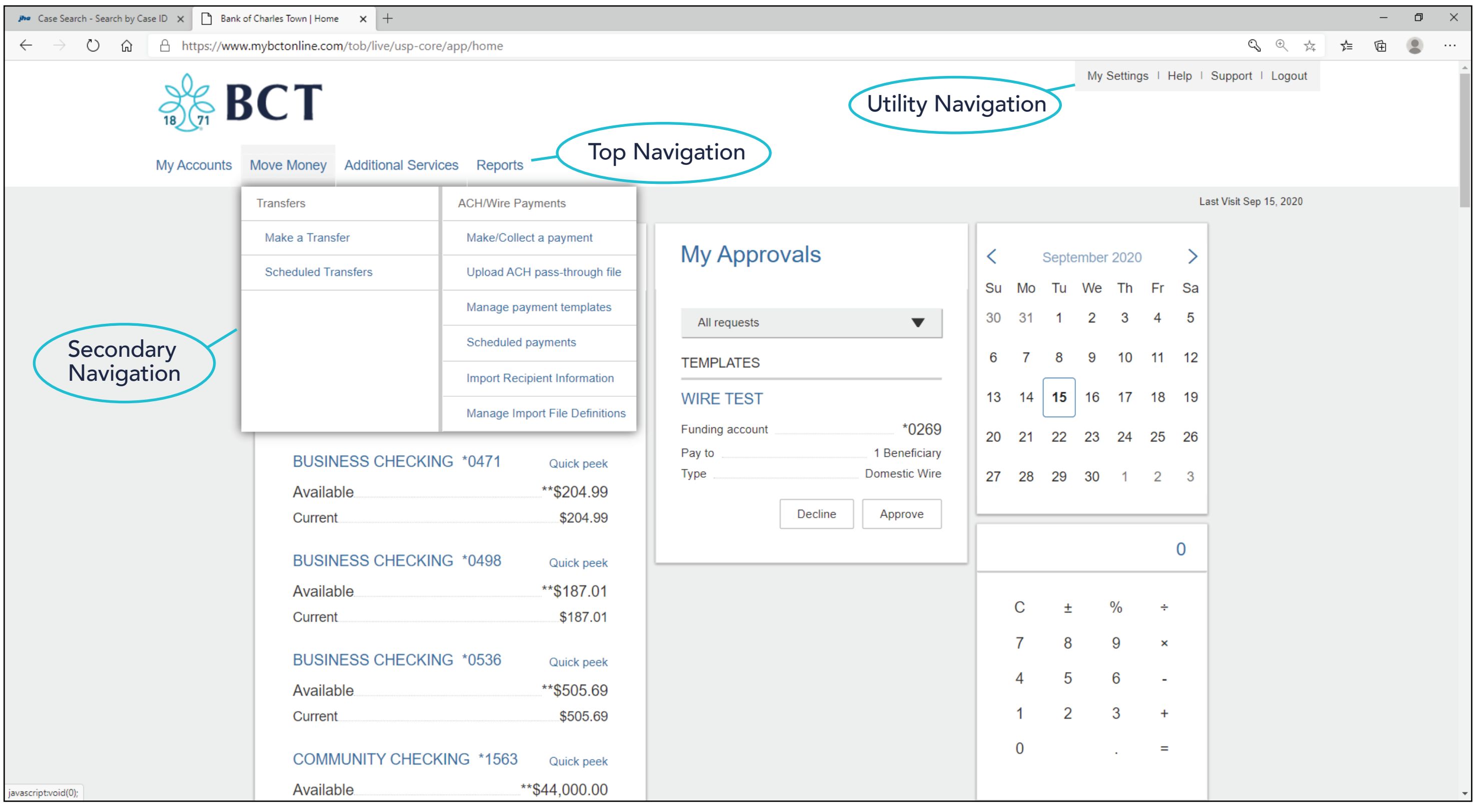
Login

Login to your Business Online Banking

- ☐ Login with credentials. (Enter login credentials provided by BCT via 2 separate emails.)
- ☐ Authenticate by entering verification code that is generated to your phone via phone call. You will have to press "#" to receive 6-digit access code. Press # to repeat.
- ☐ Create new password.
- ☐ A notification email will be sent about the password change.

Update Username via My Settings Page

- ☐ Verify username has been saved.
- ☐ A notification email will be sent about the user name change.



Navigation and Access to Screens

Utility Navigation (Top right)

- My Settings
- Help
- Support
- Logout

Top Navigation

- My Accounts
- Move Money
- Additional Services
- Reports

Navigation and Access to Screens (cont.)

Secondary Navigation

- ☐ Move Money – Transfers
  - ☐ Make a Transfer.
  - ☐ Scheduled Transfers.
- ☐ Move Money – ACH/Wire Payments
  - ☐ Make/Collect a Payment.
  - ☐ Upload an ACH Pass Through File. (If Applicable)
  - ☐ Manage Payment Templates.
  - ☐ Scheduled Payments.
  - ☐ Import Recipient Information.
  - ☐ Manage Import File Definitions.
- ☐ Additional Services
  - ☐ Manage Users.
  - ☐ BillPay.
  - ☐ Online Statements.
  - ☐ Stop Payment.
  - ☐ Alerts & Notifications.
- ☐ Reports

My Settings

Update Security Options

- ☐ Add additional phone number.
- ☐ Download and setup VIP Token. (If Applicable: A verification email will be sent.)

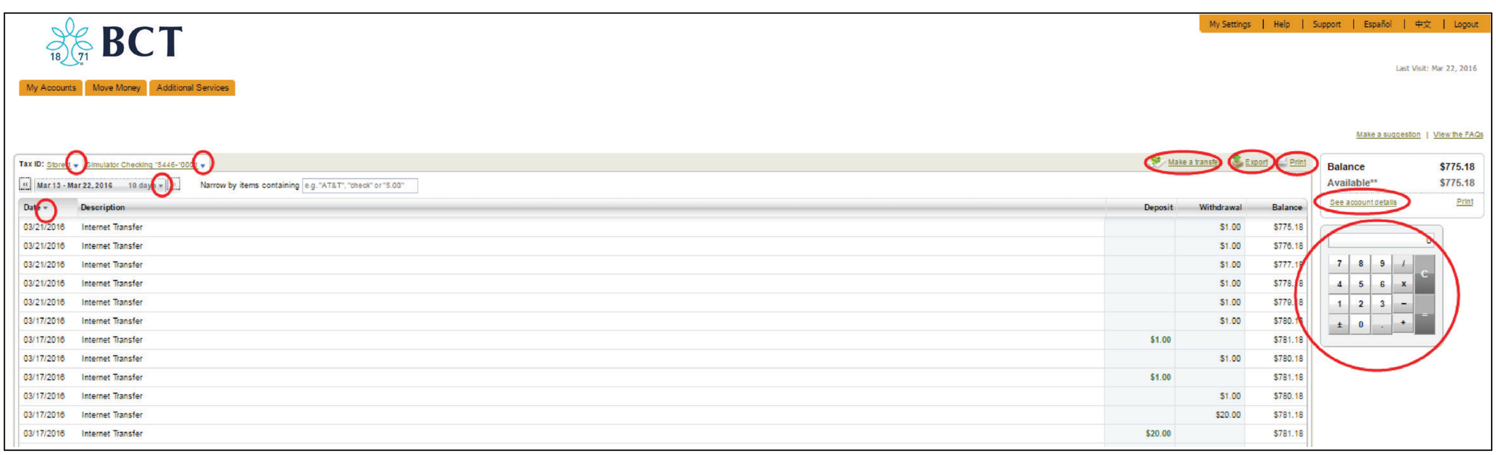
Account Nicknames & Alerts/Notifications

- ☐ Account nicknames.
- ☐ Setup alerts and notifications.

My Accounts

- ☐ My accounts section. (Left side of page.)
- ☐ Tax ID dropdown selection. (Displays for companies with Multi-TIN setups.)
- ☐ Make a transfer.
- ☐ Quick peek.
- ☐ Accounts are displayed in each section:
  - ☐ Deposit accounts – Checking/Savings/Money Market.
  - ☐ Loan accounts – Loans.
- ☐ My Approvals. (Center of page, displayed for approvers only.)
- ☐ Calendar section. (Right side of page.)

Account History Page (Main Page)



Account History Page (Main Page) (cont.)

- ☐ Account toggle – Confirm account history changes to newly selected account.
- ☐ Transaction history – History for selected account displays.
- ☐ Transaction history sort – History for selected account is sorted by selected column.
- ☐ Date range sort.
- ☐ Make a transfer.
- ☐ Export history – Click "Export."
- ☐ Print account history – Click "Print."
- ☐ Account details.
- ☐ Balance Section – Running balance. (Right side of page.)
- ☐ Calculator – (Right side of page).

Transfers (Move Money > Transfers)

My Accounts Page

Make a Transfer (If Applicable)

- ☐ Setup one-time same day transfer funds between accounts with the **same TIN.**
- ☐ Setup future dated transfer between accounts with the **same TIN.**
- ☐ Setup recurring transfers between accounts with the **same TIN.**
- ☐ Setup transfer to make a BCT loan payment between accounts with the **same TIN.**

Scheduled Transfers (If Applicable)

- ☐ Scheduled transfers are displayed.

Multiple-TIN Transfers – Allows you to choose from accounts established under multiple TINs and transfer.

Make a Transfer (If Applicable)

- ☐ Setup one-time same day transfer funds between accounts with **different TIN.**
- ☐ Setup future dated transfer between accounts with **different TIN.**
- ☐ Setup recurring transfers between accounts with **different TIN.**
- ☐ Setup transfer to make a BCT loan payment between accounts with a **different TIN.**

ACH/Wire Processing (If Applicable)

Setup Template

Navigate to Move Money > Manage Payment Templates.

- ☐ Ability to setup template types:
  - (PPD) Template.
  - (CCD) Template.
- ☐ Setup domestic wire template. (If Applicable)

Once templates are setup, if there are other Admins or users with template approval, the templates will need to be Approved.

- ☐ Verify Manage payment template lists all the templates under "Approval Pending." (If Applicable)
- ☐ Make sure alerts for payments that will exceed company limits are presented in Queues.

Tax Payments

- Choose tax type.
- Choose one of the tax authorities and forms established by BCT or set up another tax authority and create a free-form addenda record.
- If you choose a preformatted tax form, the variable fields are established by BCT.
- Templates can be created by using the tax forms.

Notification Emails to Users/Approvers (If Applicable)

- ☐ Once template is created a verification email will be sent: ACH and Wires.

Approver Actions Needed

- ☐ View template details within Approval section.
- ☐ Approve templates – Click to approve template. (If Applicable)
- ☐ Declined templates – action cannot be undone. Email will be sent.

ACH Pass Through: ACH File Created in Another System Outside of BCT's Business Online Banking

Navigate to Move Money > Upload ACH Pass Through file.

- ☐ Ability to successfully upload a balanced Pass Through file. (If Applicable)
- ☐ ACH Pass Through file appears within the "Processed Payments" section.

Prenotes – Once a prenote is sent for processing, a payment can be made after 2 business days.

Setup templates with prenotes. (If Applicable)

- ☐ Template allows for prenotes for all recipients.
- ☐ An approver will need to re-approve templates if changes are made. (If Applicable)
- ☐ Verify prenotes are successful.

ACH File Import (If Applicable) *Once Setup Approval Required

- ☐ Create file definition in .csv format.
- ☐ Create file definition in NACHA formatted file.
- ☐ Import recipient information and payment information.
- ☐ Approve Imported file.
- ☐ Decline Imported file.
- ☐ Import a file using Add recipients only.
- ☐ Import a file using Add and update recipients.
- ☐ Import a file using Update existing recipient.
- ☐ Import a file using Delete and add recipients.

Make Payments

Navigate to Scheduled Payments > Make or Collect Payments.

- ☐ Setup Payment (PPD).
- ☐ Setup Payment (CCD).
- ☐ Setup Payment for Domestic Wire. (If Applicable)

Note:

- Payment will be submitted for approval. Can be cancelled until processed by BCT.
- For repeating payment, next processing date will be indicated.
- If approval is needed, "Approval Pending" will display.

Approver Options

- ☐ Call me – To confirm press 1 and to deny press 3.
- ☐ Text me – A code is generated to mobile phone, reply with 6-digit code to securely confirm.
- ☐ VIP tokens – Enter token code.

Verify Manage Payment Template Features

Navigate to Move Money > Manage Payment Templates.

- ☐ Approved templates are sorted alphabetically.
- ☐ Capability to search templates.

Modify Recipients (Add/Edit/Delete Recipients Within a Template)

Navigate to Move Money > Manage Payment Templates>Options > Edit Template.

- ☐ Add recipients.
- ☐ Edit recipients.
- ☐ Delete recipients.

Cancel a Previously Scheduled Transaction

Navigate to Schedule Payments.

- ☐ Click on template name, modify, and click "Cancel Payment."