SOLVAY BANK Member FDIC
Equal Housing Lender

Our updated Business Online Banking just made your business banking easier. We have a new look and some new screens for easier navigation. Changes to look for include:

- Advanced Home Page
- Redesigned Accounts Page
- Improved ACH Manager functionality
- On Screen Processing Message
- Video Tutorials for our Business Online Banking services

Advanced Home Page

From flexible funds management to reducing the number of clicks in a session, Business Online Banking has updated the home page with improvements to Favorite accounts, integrating ACH Manager and the ability to get back to the home page at any time by clicking the new HOME button on the main navigational bar (orange bar across the top of your screen). Highlighted changes include:

1. **Favorite Accounts and Groups – access to recent account activity in a central location**
   - Favorite Accounts section displays current and available balances
   - Toggle to view accounts by Favorites or Groups or Select all
   - Modify favorite or group account designations
   - Transaction view expands for immediate access to recent transactions on favorites by clicking the ☰ icon
   - View latest credits and debits along with deposit tickets and check images when available
   - Utilize the ☒ icon to collapse the expanded favorite account transaction information

2. **Review and approve transfers**
   Users with approval authority may now view and approve transfers from the Home page.

3. **Informative Rotating Banners with helpful hints and product offers**
   The rotating banners aren't just an advertisement. You will see links for video tutorials, "How To" documents, information regarding product or service changes as well as products we offer that you may not already use, but may be interested in.

4. **Quick Launch**
   The Quick Launch section has been expanded to include a link for the Solvay Bank Business Credit Card login. With your valid ID and password you can:
   - View account summary
   - Make payments and View payment history
   - View & download transaction history of each card
   - Manage/Restrict Authorization Strategies
   - Restrict or close employee card
   - Print audit report of changes performed on website
   - Order replacement card for damaged cards
   - Request copy of PIN mailer

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5. **Launch ACH Manager**

Initiate file import for transfers or ACH Manager clients can launch ACH Manager from home page.
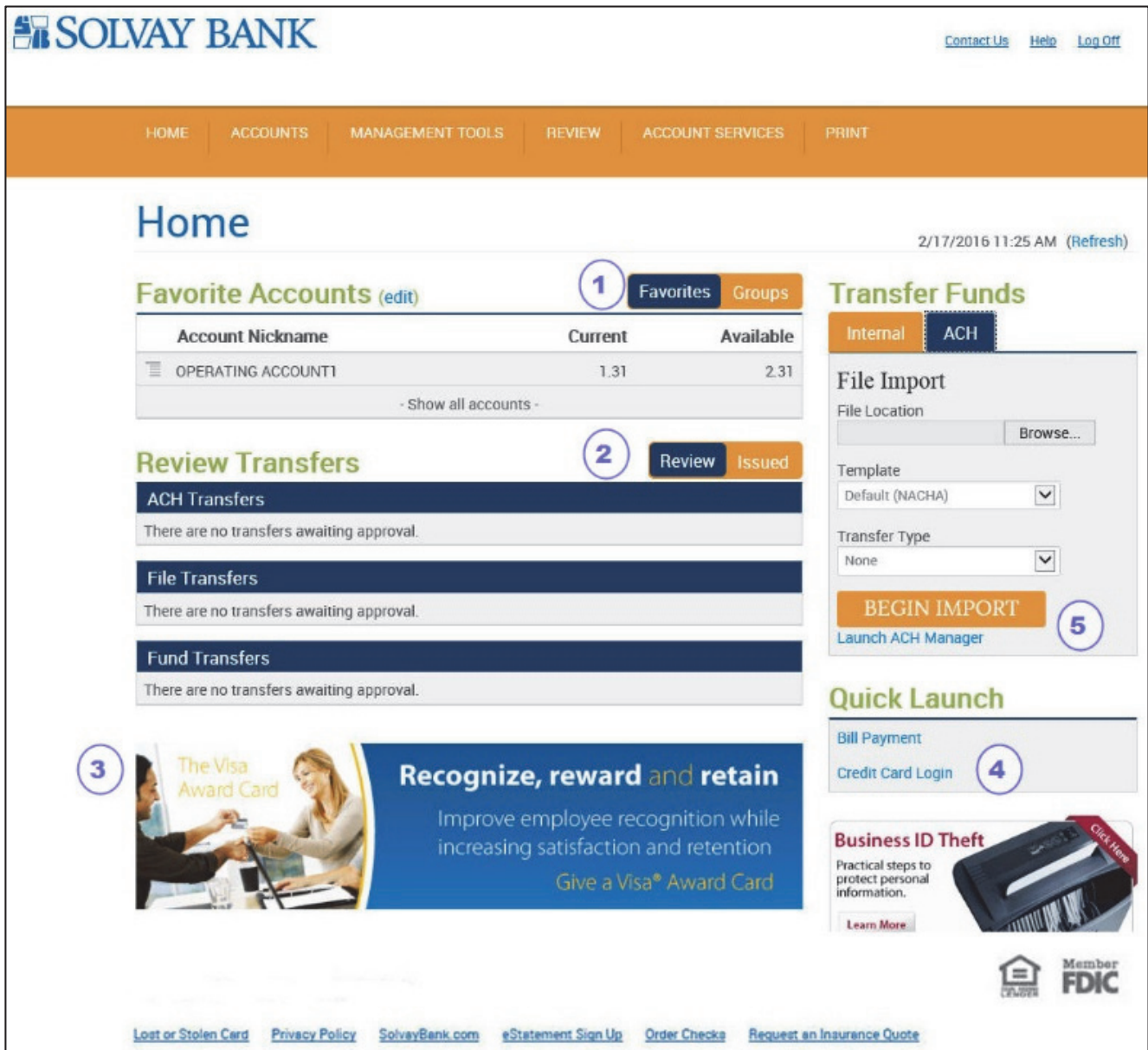
Redesigned Accounts Page

The Accounts page has been updated to improve functionality. Highlighted changes include:

1. **Easy Navigation**

   A hyperlink located in the Favorite Accounts section on the Home page allows users to access the new Accounts page by clicking the Account Nickname.

2. **Summary and Detail Views**

   Summary and Detail tabs allow users to toggle between the Summary and Detail levels of account information.

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3. **More Detailed Transactions**
   - Display the 50 most recent transactions in descending order, with the option to display more.
   - Transaction sorting capabilities as well as loan payment details
   - Availability to display more account and loan account details.
   - Availability to search through all available transaction history by default, in addition to the continued ability to search transactions by the statement cycle or business day in the Search Transaction section.
   - Availability to export transactions from the Accounts page to a third-party application.

4. **Switch Accounts Easier**

   A new tab allows users to switch accounts without leaving the accounts page.

5. **Check Image Viewer Tool**

   A new tool allows users to quickly locate a specific check or deposit image.

Improved ACH Manager

ACH Manager has been updated with the following changes:

- **Tax Agency Account and Routing**

  Users are now able to view and update the tax agency information for State /Local Tax Payments (CCD).

- **Improved User Experience**
  Updates have been made to shorten the search time when using the inquire option. We have also updated the program with security enhancements, further supporting the assigned user rights.

- **Addition of Addenda to Corporate Trade Exchange (CTX) transfers**

  When a user establishes a new CTX transfer using an existing CTX transfer template, addenda information can be entered for each entry in the transfer by clicking on the Description hyperlink associated with that particular entry.

- **Transfers requiring multiple approvals**
  Transfers that require review and approval by multiple users will list the number of approvals pending in the ACH list box. Once a transfer has been approved by all required users the Transfer Status is updated to display Pending Origination.

- **Addition of Reviewer field**
  The Review ACH transfers list now includes a new Reviewer column which is populated with the name of the user(s) that have approved a transfer.

On Screen Processing Message

Business Online Banking is improved with the addition of a processing message. For security reasons, Business Online only processes one request at a time; multiple requests cause the session to expire. The addition of the "Please wait..." message provides customers a visual indication that the system is working and prevents any additional clicks that could cause the session to expire. We hope this will improve your overall customer experience by reducing the "Session Expired Warning" you may have received. The processing message will only appear when the action takes an extended amount of time. It will not appear each time an item is clicked, nor will it appear on every page of Business Online.
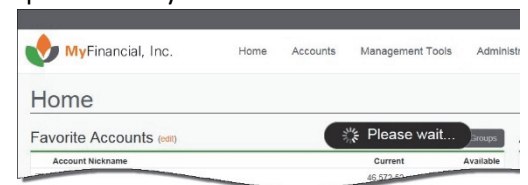
Video Tutorials for our Business Online Banking Services

New video tutorials will be available on our website. Look for videos on the new Business Online Banking with Positive Pay service as well as ACH Manager and iBank Remote Deposit.

Business Online Banking Menu Options

The main navigational bar inside our online banking allows users to access additional services.

1. **Home**

   A hyperlink located in the Favorite Accounts section on the Home page allows users to access the new Accounts page by clicking the Account Nickname.
2. **Accounts**
   Summary and Detail tabs allow users to toggle between the Summary and Detail levels of account information.

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3. **Management Tools**
   - Displays a drop down menu for Funds Management, File Management and Positive Pay.
     - A. Funds Management – Client alternate access for additional online banking services of ACH Manager and Bill Payment. If you don't currently have ACH Manager or Bill Pay but would like to include them with your online banking service, please contact your local office.
     - B. File Management – Client alternate access to Transfers
     - C. Positive Pay – Client access to Positive Pay. A web-based tool that can help you combat check fraud and forgery by matching the checks presented for payment against check issue detail provided by your company. If you don't currently have Positive Pay but would like it for your business, please contact your local office.
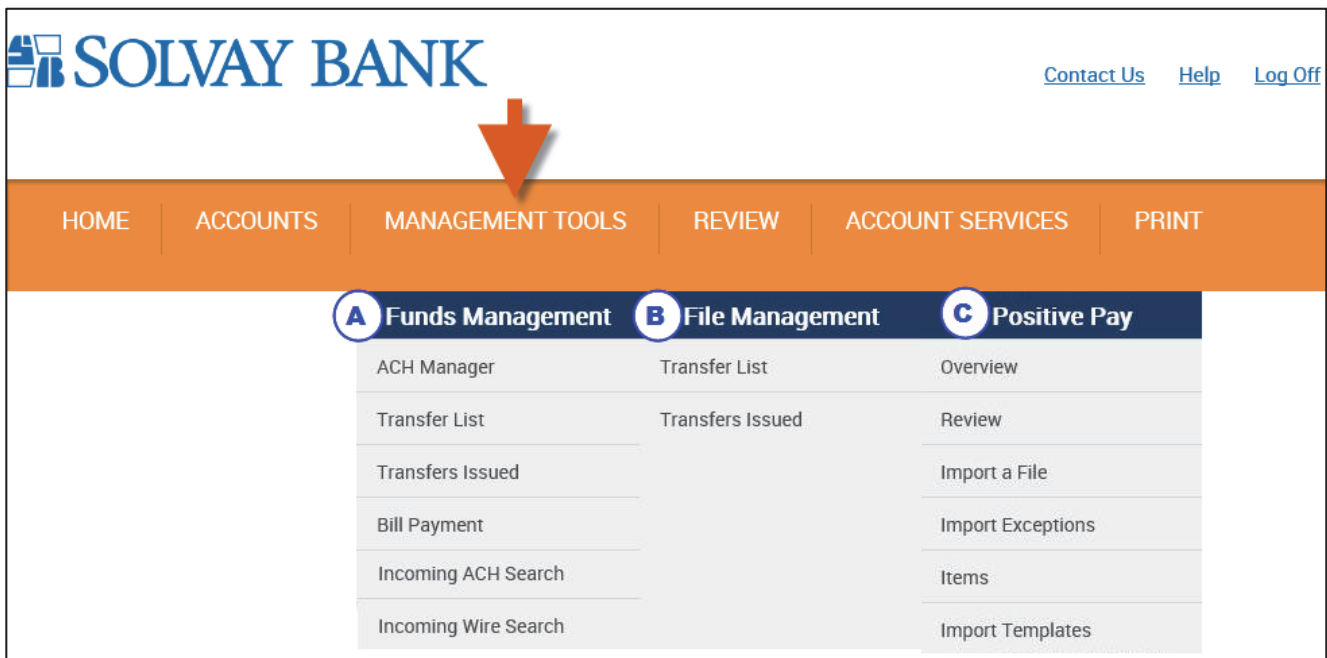

4. **Review**

   The Review tab allows an assigned corporate administrator quick access to review issued fund and file transfers before they even reach the bank.

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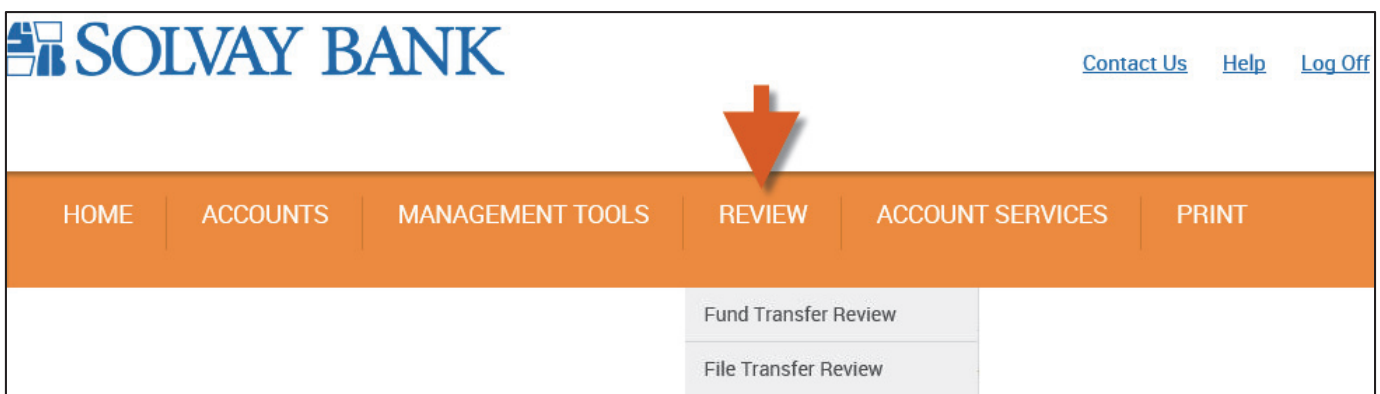
5. **Account Services**

The Account Services drop down menu provides access to change user options and access to iBank Remote Deposit.

   A. User Options – Change your password and security data. If you have rights you can also change the primary account.
   B. iBank Remote Deposit – An additional funds management tool for business, iBank Remote Deposit allows you online access to scan and electronically transmit your deposits from anywhere, anytime, without leaving your office.
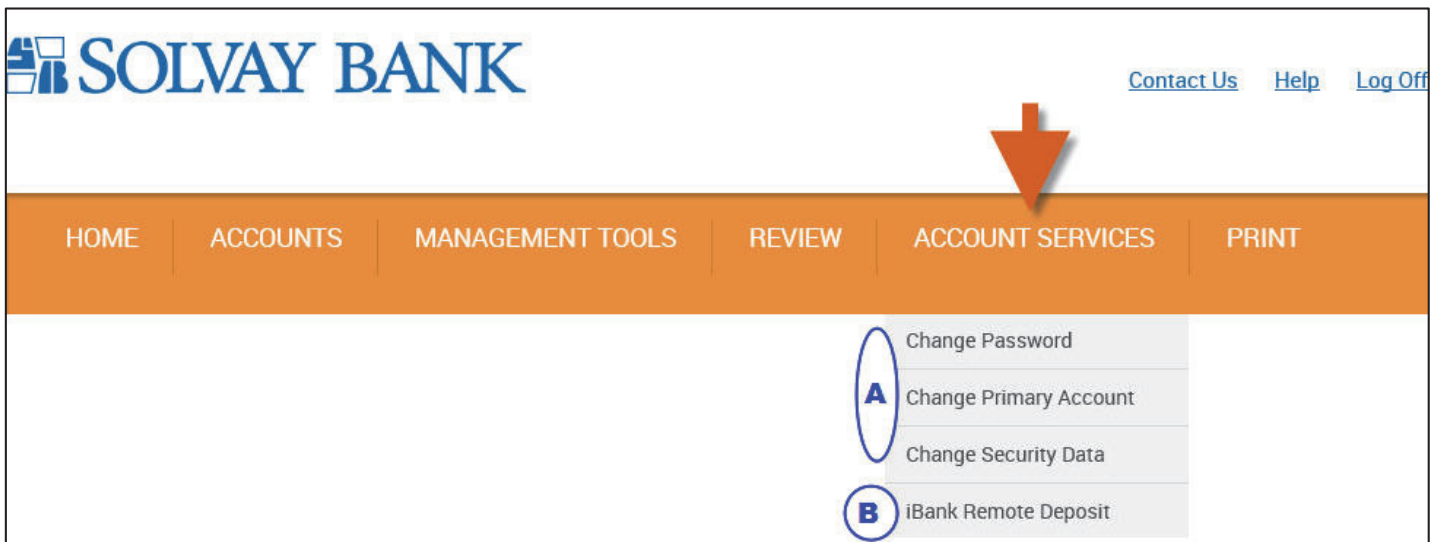
6. **Print**

Print creates a printer friendly view of the page, allowing you to print the screen.
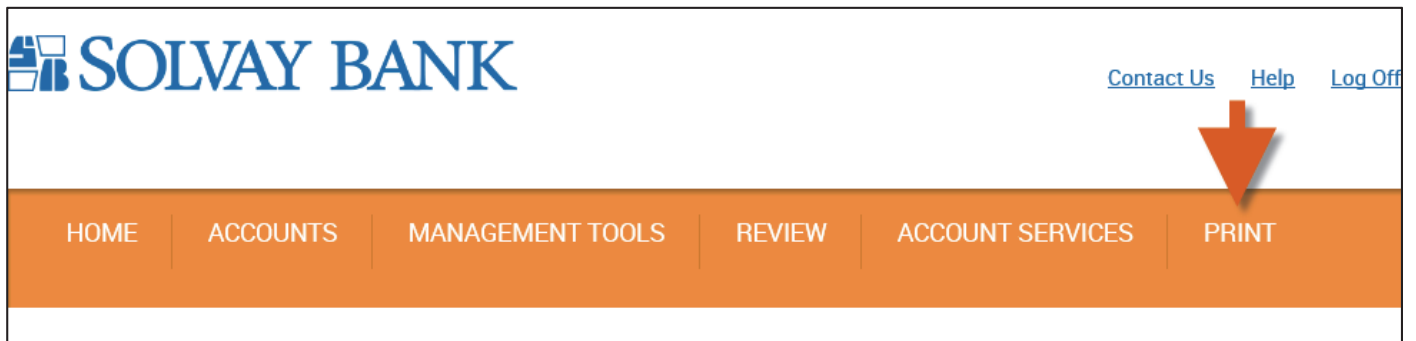
Please Note: Depending on the services you are enrolled in, you may not see all options mentioned. For more information on these services, please contact your local office.