



Business Online Banking
Customer Guide

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BUSINESS ONLINE BANKING CUSTOMER GUIDE

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SIGN IN TO BUSINESS ONLINE

You can sign in to Business Online by using the layered Multifactor Authentication security feature and secure tokens Solvay Bank issues to help prevent unauthorized people from accessing account information. The Multifactor Authentication requires clients to prove their identity either by correctly typing a one-time password Business Online sends to their email address, or by correctly answering one or more of the challenge questions selected when they set up the authentication security data.

Business Online uses the following security information, set up during your 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 Business Online for the first time

Complete the following to sign in to Business Online for the first time by using a security challenge question. You will need the username and temporary password that has been provided to you.

1. Access Business Online from Solvay Bank's website. The system displays the Business Online Log In page.
2. Type your username and password and click **Log In**. The system will display the Security challenge page.

Note: Click the Remember my username check box to have Business Online remember this username on the computer you are using. For security purposes, you would not want to check the box on computers with shared access.

3. Select whether to answer a security question or to have Business Online 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**. (Click the **Download a PDF** link to download the terms and conditions for future reference.) The system may display the Change Password or Change PIN page.
6. Complete the following steps when Business Online 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. Complete the following steps when Business Online displays the Change PIN page.
 - a. In the **New PIN** field, type your four-digit PIN.
 - b. In the **Confirm new PIN** field, type your four-digit PIN.
 - c. Click **Continue**. The system may display the Set-up challenge questions page.
8. 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.
9. 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.

To sign in to Business Online with a token app

1. Access Business Online from your Solvay Bank's website. The system displays the Business Online log on page.
2. Type your username in the **Username** field.
3. Open DIGIPASS For Business Banking app on your device. Tap on **One-Time Password** inside your device.
4. Enter the One-Time Password followed by your four-digit PIN selected when you activated the device into the password field on your computer and click **Log In**.
5. Compare the numbers on the Site Verification screen on your computer with the Site Verification Code inside your app. Select **Verified** on your computer if they match.
6. If the site verification codes do not match, your One-Time Password may be expired. Return to Step Three and start the process over.

To sign in to Business Online with a physical token

1. Access Business Online from Solvay Bank's website. The system displays the Business Online sign in page.
2. Type your username in the **Username** field.
3. Generate a one-time password on your physical token. Press the arrow button followed by the four-digit PIN on the security token. Then, press the number one button. The token should display a one-time password.
4. Type the numeric one-time password generated from your physical security token, in addition to your four-digit PIN in the Password field.
5. Click **Log in**. The system displays the Home page.

To reset forgotten password

1. On the Log in page, click the **Forgot password or PIN** link. The system displays the Forgot password or PIN page.
2. On the Forgot password or PIN page, define the following fields.
 - a. In the **Username** field, type the username with which you log on to Business Online
 - 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**. On successful authentication, Business Online displays a message stating it sent a temporary password or PIN 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.

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




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 ensure that the system displays 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 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 **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. However, if Solvay Bank did not define a From account for the template, you can select an account from the **From account** drop-down list.
4. The system displays a default **To account** as per the template you select. However, if Solvay Bank did not define a **To account** for the template, you can select an account from the **To account** drop-down list.
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** 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 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 Business Online 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 Business Online 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 the information from this transfer and redisplay the blank transfer form.

To issue an ACH transfer 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, Business Online 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 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

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, Business Online automatically displays that template.

Note: The Company field and the Type field only display when you must 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, Business Online automatically displays that company.
5. In the **Type** field, select the type of ACH file to import. If only one file type is available, Business Online 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, Business Online 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 the information you established for this import and redisplay the

reset import form.

To issue a wire transfer 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, Business Online 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 the information you established for this transfer and redisplay the blank transfer form.

To import a wire transfer from the Home page

Depending on the version of Wire Manager Solvay Bank uses, Business Online displays one of the following options to import wires.

To import wire transactions using the Go to wire button

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

To import wire transfers using the Wire 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 Wire import section.
3. In the **Client** field, select the client for whom you want to import wire transactions. If only one client is available, Business Online automatically displays that client.
4. Click **Browse** in the **File** field to find the file to import.
5. Click **Preview Wire** to preview the wire.
6. Verify the wire details and then complete one of the following actions:
 - Click **Complete Wire** to import the file. After you click this button, the system displays a confirmation message, the details of the import, the **Import another wire** button, and the

Print button. Depending on security, Business Online may present a security challenge for you to complete before you can complete the import. Click **Import another wire** 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 the information you established for this import and redisplay the reset import 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 Business Online using the appropriate credentials. Business Online displays the Home page.
2. If there are transactions to review, Business Online 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.

Note: You can select the check box next to the Description column header to select all 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.

Note: 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 Business Online Home page.

5. Complete the security challenge. Possible security challenges include:
 - One-time password: only the DP260 or Go3 tokens use this security challenge.
 - Challenge/response: only the DP260 token uses this security challenge.
 - Digital signature for the DP260 token.
 - Digital signature for the token app: Business Online displays an image that you scan with your mobile device.
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 Business Online.

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 Business Online 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.

WORKING WITH ACCOUNTS

The Accounts page provides a summary of all the accounts Solvay Bank has assigned to you.

Using the Accounts page you can view the account summary in groups, along with their group names if Solvay Bank has assigned these accounts to a display group. However, if you have not assigned these accounts 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 Account 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.

Note: 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.

Note: 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

Documents include the statement for your 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

Transactions may be downloaded as a *.csv document type.

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. Click **Download**. The Business Online banking service incorporates transactions that Solvay Bank processed in a download file (Transactions- NNNNNN-YYYY-MM-DD.csv).

Note:

- NNNNNN indicates the account number. If Business Online 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.

PAYMENTS & TRANSFERS

You can use the Payment & transfers menu to manage the funds within authorized accounts. Business Online only displays this menu when you have access to one or more checking or savings account for which Solvay Bank enabled transfers. Depending on the access you have, the system may display any or all the following mentioned transfers.

Internal transfers within Business Online

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. However, if Solvay Bank did not define a From account for the template, you can select an account from the **From account** drop-down list.
4. The system displays a default **To account** as per the template you select. However, if Solvay Bank did not define a **To account** for the template, you can select an account from the **To account** drop-down list.
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 Business Online 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 Business Online 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 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 an overdraft protection loan account to a checking 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 Business Online 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 Business Online

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 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.
1. Use the **To** account drop-down list to select the destination account.
 - c. 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.
 - d. 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 Business Online 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 Business Online 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.
 - e. In the **Amount** row, select the type of payment to make:
 - Total amount currently due
 - Regular payment amount. Business Online will not apply this type of payment to the payment that is currently due.
 - Regular payment due on a specific date. Business Online 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 Business Online to apply the amount to the loan, as a regular payment, an interest only payment, or a principal only payment.
- f. Optional: In the **Description** field, type a transaction description.
 - g. Click **Preview transfer**. A preview of the transfer appears.
 - h. 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 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 Business Online 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 Business Online 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 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 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 Business Online displays only if you have the permission to view and complete ACH Transfers. For complete details about ACH transactions, refer to the documentation Solvay Bank provides.

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 documentation Solvay Bank 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, Business Online may display the Bill Pay Enrollment page. Complete the required fields. The system displays only the enrollment fields that are missing data.

Enroll in Bill Pay

1. The system displays the Bill Pay Enrollment page. Complete all required fields. These may include:
 - Employee Date of birth
 - Employee Security question and Employee Security answer
 - Employee 10-digit phone number
 - Employee 9-digit tax ID number
2. Click **Enroll**. The system displays the Bill Pay Welcome page.
3. Click **Get Started**. The system displays the Bill Pay Payment Center.
4. For tips and assistance with Solvay Bank Business Bill Pay, try our help!
Click the Help icon  to open help specific to the section or page you are currently viewing.
5. You can also use Solvay Bank Business Bill Pay to:
 - From the Payment Center you can Pay several bills at once, make one-time payments, view your pending payments and recent payments.
 - Receive some of your bills online through Solvay Bank Business Bill Pay. We can receive electronic bills from hundreds of billers nationwide.
 - Set up automatic payments to pay your electronic bills or to automatically schedule payments of a set amount at regular intervals.
 - Review your bills and payments for the past 18 months.
 - Download your bill payment information to your personal financial software.

Please contact Solvay Bank if you are unable to enroll in Bill Pay or the system displays a missing information error message.

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.

Note: If you have access to stop payments but cannot deposit checks, Business Online displays the Create a stop payment section when you access this page. If you have access to deposit checks but not stop payments, Business Online 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 Business Online, 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 Business Online creates a stop payment. The Accounts drop-down list only includes checking accounts 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 Business Online, click **Checks & Deposits**. The system displays the Checks & Deposits page. Note: 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 Business Online, 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 Business Online to the fullest. Using the Profile page, you can:

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

Changing your password

You can change your password in Business Online on the Profile page.

1. Sign in to Business Online. The system displays Business Online.
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 Business Online.

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

Changing your PIN

You can change your PIN in Business Online on the Profile page.

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

Note: The online banking service sends you an email notification every time you change your PIN.

Changing your challenge questions

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

1. Sign in to Business Online. The system displays Business Online.
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 **Business Online**.

TOKEN APP

Activating the token app

Some organizations and their users may be required to utilize a token as an additional layer of security to access Business Online. A token app can be downloaded for free on to your device and generate a One-Time Password, a random string of numbers, to sign in to your account.

1. Download the **DIGIPASS For Business Banking** app on to your device and open the app.
2. Sign in to Business Online Banking on your computer and click **Begin activation**. The system displays a multi-color image to scan.
3. Click **Begin activation** inside the **DIGIPASS For Business Banking**.
4. Scan the image on your computer with your device's camera to receive the Device code. The app returns the device code.
5. In the **Device code** field on your computer, type the code you received in the app.
6. In the **Device nickname** field on your computer, type a nickname to identify your device. This is a nickname you create.
7. In the **Create a PIN** field on your computer, type a four-digit PIN. This is a number you choose and will be used every time you sign in to Business Online.
8. In the **Security question** field on your computer, type the question that a customer service representative at Solvay Bank can use to identify you. For example, "What is the name of your dog?"
9. In the **Security answer** field on your computer, type the response to the Security question. Using the example in the previous step (What is the name of your dog?) the **Security answer** may be "Spot."
10. Click **Continue**. The system displays a different multi-color image and a **One-time password** field.
11. Scan the image on your computer with your device's camera to receive the one-time password. The app returns the one-time password.
12. In the **One-time password** field, type the code that the app returned.
13. Click **Complete activation**. The system displays your Home page.

Editing an activated device

You can edit the Device nickname for an activated device as necessary for security purposes.

1. Sign in to Business Online. In the utility navigation area, click **Profile**. The system displays the Profile page.
2. Click **View** to display a list of all tokens you have enabled for this user. The system displays a list of all devices activated for this account.
3. Click **Edit** next to the device that you want to edit. The system displays the **Edit device** overlay window.
4. Update the **Device nickname** field as necessary.
5. Click **Update device**. The system displays a success message when it successfully updates the device nickname. The system displays an error message when it does not successfully update the device nickname.

6. Click **Close** to close the **Edit device** overlay window.
7. Sign out of Business Online.

Deleting an Activated Device

You can delete devices from the token app as necessary for security purposes.

1. Sign in to Business Online. In the utility navigation area, click **Profile**. The system displays the Profile page.
2. Click **View** to display a list of all devices you have activated for this user.
3. Click **Delete** next to the device that you want to delete. The system displays the **Delete device** overlay window.
4. Click **Delete device**. When it successfully deletes the device, the system displays a success message and an image to scan to remove the app from the device. The system displays an error message when it does not successfully delete the device.
5. Optional: Scan the image to remove the app from the deleted device.

Note: Even if you do not remove the app from the device, you can no longer use the device to access the account as soon as the system displays the image.

6. Click **Close** to close the **Delete device** overlay window.
7. Sign out of Business Online.

Enabling a Token

When you disable a token app by using the **Lost or Damaged Token** link on the Log In page, you can enable it so the active devices on your account can access it.

1. Sign in to Business Online. The system displays Business Online.
2. In the utility navigation area, click **Profile**. The system displays the Profile page.
3. Click **Enable token** that Business Online displays below the list of devices to enable your token app. When it successfully enables your token app, the system displays a success message. The system displays an error message when it does not successfully enable the token app.
4. Click **Close** to collapse the Token line on the Profile page.
5. Sign out of Business Online.

Note: Business Online only displays Enable Token when you have at least one activated device on your token. To enable a token on which you currently have no devices activated, click Add device to activate a device. This automatically re-enables your token.

To report a lost or damaged token app device

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 Business Online
 - b. In the **Password/PIN** field, type the password or PIN with which you log on to Business Online.
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. Click **Deactivate token**. The system displays the Business Online Log On page along with a successful token deactivation message, if the system deactivates the token successfully. After the system deactivates your token, you may receive an email notification to the email address registered in your user profile that confirms the deactivation.

Note: 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.

PHYSICAL TOKEN

Activating a physical token

A physical token is a stand-alone device that generates a One-Time Password when prompted.

1. Sign in to Business Online. An Activate Token page will appear.
2. In the **Token serial number** field, type the number assigned to your security token.
3. In the **Token-generated password** field, type the password that the security token generates.
4. In the **Create a PIN** field, type a four-digit numeric PIN. This is a number you choose and will be used every time you sign in to Business Online.
5. In the **Security question** field, type the question that a customer service representative at Solvay Bank can use to identify you. For example, "What is the name of your dog?"
6. In the **Security answer** field, type the response to the Security question. Using the example in the previous step (What is the name of your dog?) the **Security answer** may be "Spot."
7. Click **Save**. The system displays your Profile page.
8. Sign out of Business Online.

Deactivating a physical token

You can deactivate a physical token as necessary for security purposes.

1. Sign in to Business Online. The system displays Business Online.
2. In the utility navigation area, click **Profile**. The system displays the Profile page.
3. Click **View** to display a list of all tokens you have activated for this user.
4. Click **Deactivate**. The system expands the line for that token.
5. Select the reason to deactivate the token in the Reason for deactivation field.
6. Click **Save**. The system displays a successful deactivation message.

Note: Optional: Click Cancel to not deactivate the token. The system displays the Profile page.

7. Sign out of Business Online.

To report a lost or damaged physical 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 Business Online
 - b. In the **Password/PIN** field, type the password or PIN with which you log on to Business Online.
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 Business Online Log On page along with a successful token deactivation message, if the system deactivates the token successfully. After the system deactivates your token, you may receive an email notification to the email address registered in your user profile that confirms the deactivation.

Note: 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.

SWITCHING FROM A PHYSICAL TOKEN TO A TOKEN APP

While Solvay Bank may offer both physical tokens and a token app; you can only use one type. You can switch from a physical token to a token app by accessing the Profile page in Business Online.

Note: We recommend that you turn off the time out feature on your device during this process. If your device times out during this process, the one-time password the device returned may not be valid.

1. Sign in to Business Online. The system displays Business Online.
2. In the utility navigation area, click **Profile**. The system displays the Profile page.
3. Click **Switch to app** in the Token section. The system displays the **Begin activation** button and **Cancel** button on the Profile page.

Note: Ensure that you have downloaded the token app to the device on which you want to activate the app. Contact Solvay Bank with questions about downloading the token app.

4. Click **Begin activation**. The system displays an image to scan and input fields for the activate token process on the Profile page. Click **Cancel** to close the Token section of the Profile page.
5. Scan the image by using your device to receive the device code. The app returns the device code.
6. In the **Device code** field, type the code you received in the app.
7. In the **Device nickname** field, type a nickname to identify your device. This is a nickname you choose.
8. Click **Continue**. The system displays a different image and a **One-time password** field.
9. Scan the image with your device to receive the one-time password. The app returns the one-time password.
10. In the **One-time password** field, type the code that the app returned. This code cannot be more than eight digits.
11. Click **Complete activation**. The system displays your Profile page and a successful activation message.
12. Sign out of Business Online.