Online Banking Overview

## Commercial Online Banking Benefits

The new Commercial Online Banking platform will provide our customers a more user-friendly experience, while providing more control and tools to efficiently manage their accounts. With this new robust platform, we will be able to customize their experience to truly fit their needs.

Previous Platform vs. Commercial Online Banking

· **New and intuitive Dashboard** with moveable widgets to customize the customer experience

· **Action Center** allows administrators convenient access to view tasks such as, pending transfers, wire or ACH approvals, and user access status

· Offers a more **robust reporting** with features such as, account filtering, and reporting templates

· **Easy access to Payee information**

· **Secure Browser**, an application that replaces hard tokens and provides a consistent and secure online banking experience

· **More customer administrator authority** to track user activity and transfers and make access changes and create users in real time

· The **Emulate feature** allows bank administrators to peruse the Commercial Online Banking platform from the customer's perspective
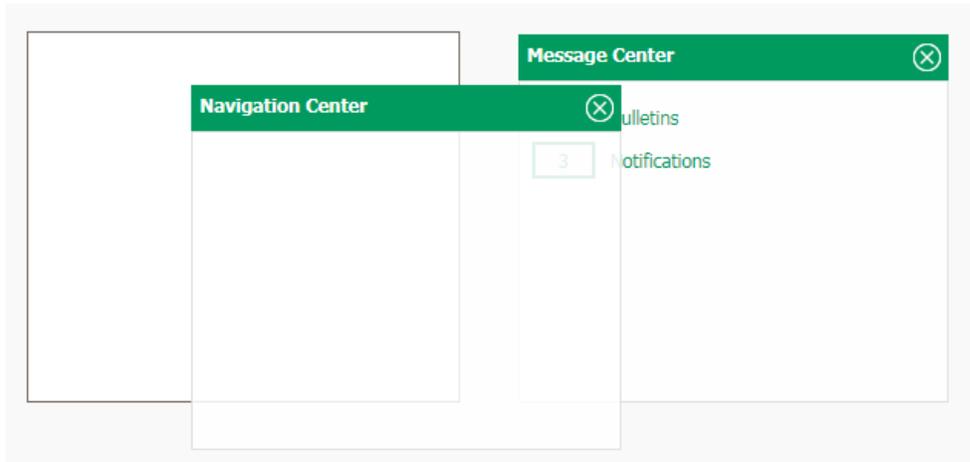
Dashboard

The Dashboard is the first page a customer views once they login. The Dashboard landing page displays an at-a-glance overview of the customer accounts and activity.
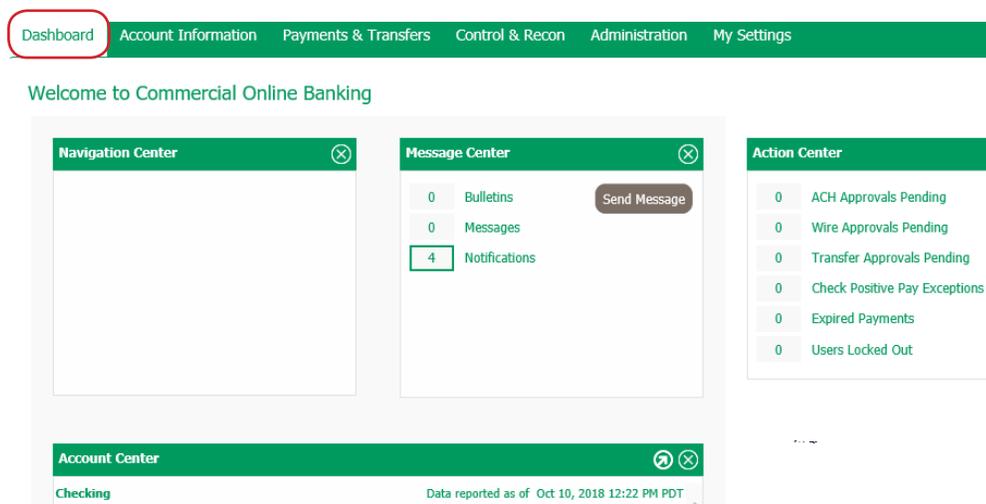
Changing Views

The Dashboard view can be changed to display information in a different order simply by dragging the green bar of each dialog box and moving it to a new desired location.

Account Center

The Account Center is a quick view of the customers' accounts, including balances. Each account has a hyperlink that, when selected, takes the customer to the transaction report in the Account Information tab of the account selected.

Account Center			
Checking		Data reported as of Oct 10, 2018 2:33 PM PDT	
Account Number	**Current Available**	**Current Ledger**	**Memo Available Balance**
	$8.45	$8.45	$8.35
	$0.89	$0.89	$0.89
	$6.53	$6.53	$6.68
	$3.75	$3.75	$3.70
	$4.33	$4.33	$4.33
	$6.05	$6.05	$6.05

Message Center

The Message Center is a quick view of the activity notifications and bulletins posted by the bank. Once selected, the customer will be directed to the detailed listing of notifications or bulletins. Bulletins are utilized by the bank to send out updates or alerts to customers. Examples of bulletins could be information such as bank closures for bank holidays, upcoming enhancements to the Commercial

Online Banking platform, or promotional and informational bank content. Notifications allow the customer to view detailed information such as, account transfers, user access changes, and ACH payment status changes.

Notification Details

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Bulletin Details

Bulletins can also be accessed from the toolbar on the top of Commercial Online Banking. Once selected, users are directed to the active bulletin details.

Go To: [＿＿＿＿＿＿＿] | Bulletins | Resource Center | Messages | Help | Sitemap | Log Off

Action Center

The action center is a tool to see if any employees are locked out, which if selected, will direct the customer to the administrator tab to unlock the employee. Additionally, if the customer has transfer dual control capabilities, users with approval access will see any pending transfers for approval.

Action Center	
0	ACH Approvals Pending
0	Wire Approvals Pending
0	Transfer Approvals Pending
0	Check Positive Pay Exceptions
0	Expired Payments
0	Users Locked Out

Bulletins

Bulletins are utilized by the bank to send out updates or alerts to customers. This can be accessed from the top right hand corner, or the hyperlink in the Message Center. Once selected, you are directed to the active bulletins.

Go To: [＿＿＿＿＿＿＿] | Bulletins | Resource Center | Messages | Help | Sitemap | Log Off

Help Feature

The help feature offers assistance with the Commercial Online Banking platform on applicable modules. The help feature is located on the right-hand side of the menu pane when under applicable modules. Access Help by selecting the **Help for this page** menu item. For additional help features, select the Help icon for more detailed explanations on specific page content.

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Control & Recon

Stop Payments

Request Stop Payment ↵

Stop Payment Activity

Check Positive Pay

Return to my home page

Make this my home page

Help for this page

Selecting **Help for this page**, will open up a separate dialog box with a wide range of information to walk the bank user through the various fields. Utilizing the **Help** icon will display a different, more detail information related to the page topic.

Payment Activity: Current Activity

Overview:

Current Activity displays all payments (ACH, Wire & Account Transfer) that have been initiated by company users for the current day, based on the times determined by the company processing center. Use the search transaction function to review transaction status, edit pending transactions, as well as take action on to approve, release and/or reject payments.

Payment Status Overview:

All current transactions can be searched for using the optional fields provided. If a search is performed with no text entered, the search will return all transactions, across all services, for the default date defined.

Service types can be selected by clicking the appropriate tab. Each service tab will display unique optional fields to search by. The more information entered will narrow the search criteria and will help search for the transaction more quickly. Available payment services may include:

- ACH Payments
- Wire Transfers
- Account Transfer

Sitemap

The sitemap can be used as an alternative to viewing all the site content in one location. To access the sitemap, select the Sitemap hyperlink on the main Commercial Online Banking landing page.

Go To: [   ] | Bulletins | Resource Center | Messages | Help | Sitemap | Log Off
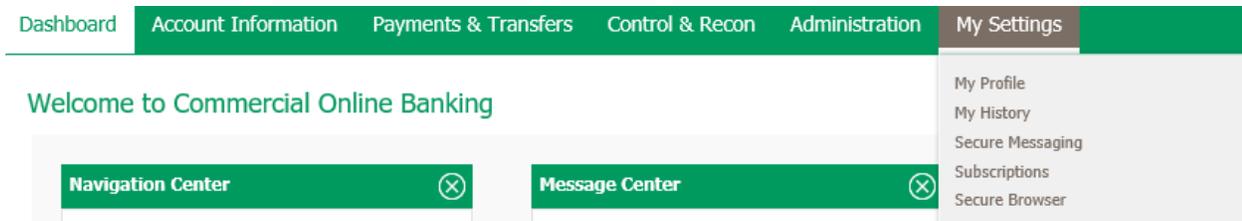
Northwest Bank

Once selected, a dialog box appears with a list of hyperlinks to navigate through the site.

Sitemap

Dashboard	Account Information	Payments & Transfers	Administration
	Quick View	Payment Activity	Administration
	Balance Reporting	Current Activity	Operations
	Transaction Search	Future Payments	Audit Service
	Checking Account Statements	Payment History	
	Checking eStatements	Recurring Transfers	
	Legacy Analysis Statements	ACH Payments	
	EIM Return Notice	Create Batch	
	Savings Account Statements	Manage Batch Templates	
	ACH Correction Notices	Transaction Import	
	Analysis Statements	Wire Transfer	
	DDA On-Us Credits	Create Transfer	
	DDA On-Us Debits	Manage Templates	
	Savings On-Us Credits	Transaction Import	
	Savings On-Us Debits	Account Transfer	
	NACHA Detail File Report	Create Transfer	
	NACHA Return File Report	Payee Maintenance	
	NACHA Notification of Change Report	Tax Payments	
	Report Delivery	Tax Entry	
	Alerts	Tax Template Maintenance	
		Mobile Transaction Search	
		Bill Pay	
		ACH Positive Pay	
		Mobile Deposit Capture	

Control & Recon	My Settings
Stop Payments	My Profile
Request Stop Payment	Contact Information
Stop Payment Activity	Credentials
Check Positive Pay	Channel Settings
Issue Entry	My History
Decision Items	Secure Messaging
Decision Activity	Message Center
Issue Activity	Compose
	Subscriptions
	Secure Browser

My Settings

The My Settings tab offers a dropdown of options to view and edit user information and customizations.

Dashboard	Account Information	Payments & Transfers	Control & Recon	Administration	My Settings

Welcome to Commercial Online Banking

My Profile
My History
Secure Messaging
Subscriptions
Secure Browser

Navigation Center ⊗	Message Center ⊗

My Profile

The **My Profile** option directs customers and bank user to their profile settings. From here, users can edit their personal information such as, address, phone number, and reset security questions, update credentials, and view and establish Secure Browser activation.

| Dashboard | Account Information | Payments & Transfers | Control & Recon | Administration | My Settings |

My Profile : Contact Information

Contact Information

User ID		
* First Name		
* Last Name		
Desktop Last Login	*Never logged in*	Test
* Email Address		Test
* Encrypted Report Password		
Phone Number		Ext
Enable SMS Messages	☑	
Terms and Conditions	☑ By clicking here, I agree to the Terms and Conditions.	

Commercial Online Banking
To opt-out at any time, send **STOP** to 99453. To receive more information, send **HELP** to 99453.

Message and Data Rates May Apply. Number of Messages Varies Per User. Account holder authorizes charges to appear on wireless bill or be deducted from prepaid balance.

Tier One Carriers: AT&T, Verizon, T-Mobile ®, Sprint, Metro PCS ®, U.S. Cellular ®

To Contact Support: Customer Service

Message Enabled Cell Phone Number		Test
Fax Number		Test
Business Unit		
Street Address		
City		

My Settings

My Profile
Contact Information ↵
Credentials
Channel Settings

My History
Secure Messaging
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Record last changed by

Record last changed at
Sep 24, 2018 2:26 PM PDT
Record created on
Sep 24, 2018 12:21 PM PDT
User last logged in at
Oct 10, 2018 2:33:20 PM PDT

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My History

My History shows the activity for the individual user, such as login times, and password reset activity. There is a search tool for restricting notifications by date and time.

| Dashboard | Account Information | Payments & Transfers | Control & Recon | Administration | My Settings |

My History

Search Distributions

Services	All	
Channels	All	
From	10/10/2018 12:00 AM	To 10/10/2018 11:59 PM

Show 10 results per page

Search Distributions

Prev 1 Next   Go to page 1   Showing 1 - 4 of 4   Items to display: 10 20 50

+ / -   Bulk Resend

☐	✉ Oct 10, 2018 11:10:56 AM PDT Notification	Account Transfer Status Change	View Item	Download File	Resend	View Audit
	User:					
	Destination:					
☐	✉ Oct 10, 2018 11:10:55 AM PDT Notification	Account Transfer Status Change	View Item	Download File	Resend	View Audit
	User:					
	Destination:					

My Settings

My Profile
My History ↵
Secure Messaging
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Historical data is retained for 90 days

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Subscriptions

Allows customers to enable alerts based in the products and services they have established within Commercial Online Banking.

Secure Browser

To access Secure Browser from within Commercial Online Banking, select the **Click here to download Secure Browser** hyperlink under **My Settings.**