



Frequently Asked Questions Business Online Banking

May 8, 2020

Q: What do I need to do?

A: You will be notified of the date your access moves to the new platform. On or after that date, you will login with your existing username and temporary password. We will inform you of important dates to keep in mind regarding final bill payments, ACH, Wires, and Transfers.

Q: Will I lose my information?

A: All of your statements and transaction history will still be available. In fact, you will have more history available than you do today.

Q: Will my nicknames still be on the accounts?

A: Yes, these are all being entered into the new system.

Q: Will my internal transfers be converted to the new system?

A: So that you can maintain control over editing and deleting these transfers, you will need to enter them in again yourself. We are happy to help

Q: Will my Bill Payments be converted?

A: You can be an earlier adopter of the system if you would like to enter your bill payments yourself. If you would like us to perform the entry of the payees, we would be happy to help. Then you would need to schedule the payments for those payees. We anticipate all clients to be moved to the new system by August 1st, 2020.

Q: If I don't have the information for the payee on a bill pay and would like to be part of the early adopters, can I get assistance with retrieving that information so I can input myself?

A: Yes, we can assist you with obtaining that information.

Q: What about the external transfers and ACH payments I make through Bill Pay?

A: Those functions are consumer functions and will not be available in Business Online Bill Pay. We are working on a solution to still offer this to you through ACH Origination.

Q: Can I keep my same username and password?

A: Yes, your username will be the same, with an exception. If your username previously had a space in it, such as sally smith, the space had to be removed and the new username is sallysmith

Q: Why is the bank changing online providers again?

A: The system has not met the expectations of our clients or ours, so we made the decision to move to a system that will better meet your needs. Going to our core provider Fiserv is also a benefit.

Q: Will my account and security Alerts be converted?

A: Alerts will need to be set up again when that function becomes available in August.

Q: What's changing?

- A: 1. You will no longer need a company ID to login, just the username and password
2. You will utilize a soft token application to login to your accounts if you are a Wire or ACH originator
3. You will have access to longer transaction history and statements on file within Online Banking
4. E-bills will be available in Bill Pay
5. Quicker response times upon login and statement viewing

Q: What kind of security features are offered?

A: For our Wire and ACH originators, you will utilize a new soft token application to login to your accounts providing an extra layer of security for funds moving out of your accounts. This application will be downloaded from your app store to your smart phone and utilized each time you login to obtain your unique security code.

Q: Will ACH and/or Wire origination be accessed through my online banking or another software?

A: You will access ACH and/or Wires through the online banking system.

Q: How much transaction history will I have?

A: The history will go back to the time your account was opened or 6 years, whichever is shorter.

Q: Will there be a business online banking and a personal online banking like the current system?

A: Yes, there will be two separate platforms like there is today.

Q: Can I set up my business online banking separate from my personal online banking? So that I can use external transfers and ACH payments on my personal accounts?

A: Yes, you can absolutely have a separate login for your personal accounts if you wish. This will allow you to utilize the features designed for consumers that are not available on the business platform. This includes external transfers to your own accounts at another financial institution, pay a person via PopMoney, and access to the personal finance manager tool.

Q: What formats can I download my transaction history in?

A: Online Banking supports downloads to Quicken, Quickbooks, Microsoft Money or as a comma-delimited text file.

Q: When can I use Online Banking services?

A: With Online Banking, you have access to your account information 24 hours a day, 7 days a week!

Q: Is there a demo available for me to try?

A: Yes, we have an Online Banking Demo that is part of the Home Banking package.

Q: How long can I be inactive before being logged out of the Online Banking product?

A: The inactivity time out default is set for 15 minutes.

Q: What if I am working in bill pay or positive pay – will the online banking session time out while I am actively working in that part of the online banking system?

A: When you access bill pay or positive pay, your inactivity time on the initial login page is extended to 30 minutes to allow you plenty of time to complete your transactions

Q: What is required to use the Online Banking service?

A: All you need to use Online Banking is a secure browser that supports 128 bit encryption, such as Microsoft Internet Explorer® . You can use any computer that has Internet access.

Q: How do I access Online Banking?

A: You will access Online Banking via a URL through your internet browser or by downloaded the new application from your smart phone in the app store. A temporary password will be provided for your initial login. This may be provided to you over the phone or via email.

Q: Can I create my own password that is easy for me to remember?

A: Yes, after you use your assigned password to log-in for the first time, you will be prompted to change the password. The minimum criteria for a password is at least 8-characters in length, upper and lower case, at least one number, and one special character.

Q: Can my password be the same as my username? Or my name or DOB?

A: It's not recommended to make your password match your username or easily known information like a DOB. The password must meet the minimum criteria required; at least 8-characters in length, upper and lower case, at least one number, and one special character.

Q: What happens if I forget or lose my password?

A: You can click the forgot password link to reset it, or call us and we will take you through the steps needed to get back into the system.

Q: Who can I contact for help?

A: You can call our online banking support team at 831.264.4003 or send an email to cash.management@1stcapitalbank.com

Q: Are there any tutorials or videos that would help me navigate the various online banking services?

A: Yes, you will find tutorials posted on the website and within the specific online product pages.

Q. When do my personal account(s) convert to the new online banking platform?

A. On Monday, August 10, 2020, you will be able to re-enroll your personal accounts on the new consumer platform.

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