

New Business Online Banking

What's New:

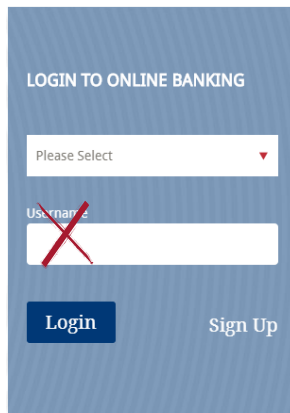
We have improved our Business Online Banking site to make it easier for our clients to use, while also enhancing security features. This new site supports the use of Soft Tokens and account Alerts.

Before You Get Started:

- You may have to update your operating system and/or browser to make sure you are using the most current version available to you.
- Make sure to log in from our website at www.amcombank.com. Any pages previously bookmarked will be out of date.

First Log-in:

- Business Online users will log in as usual with their same username and password.
- For token users, log in as usual using the same token. New tokens are not required, but you may enroll in Soft Token once logged in.
- You may be asked to accept the new terms and conditions.
- All account information, history, templates, and previously set employee permissions will be loaded into the system.
- Please be aware that the login box will change slightly. You will no longer need to enter your username before being redirected to the login page. Simply click "Business" from the drop down menu and you will be taken there directly.



Additional Security:

- Tokens with one-time passcodes for enhanced security.
- New Soft Tokens for added convenience.
- Assign in-depth permissions to control access for each user.
- Receive real-time account Alerts to monitor activity.
- Dual control options to initiate/approve ACH and wire transactions.
- Utilize Positive Pay to protect against check fraud before checks are processed.

Essential Tools For Business:

Cash Flow

- Real-time account information
- Transfer funds
- Stop-payment tool
- Detailed transaction history

Business Mobile Banking App

- Monitor account balances & activity
- Transfer funds
- Schedule payments
- Receive real-time Alerts
- Approve ACH & wire transactions
- Decision Positive Pay exceptions

Payables

- CheckFree® Small Business Bill Pay with eBill
- ACH payroll direct deposit
- ACH payments
- Wire transfers
- International wire transfers (US dollar)

Receivables

- ACH direct deposit autopay
- Mobile deposit

* Ask a banker about associated fees