



VALLEY REPUBLIC BANK



A quick and easy guide to
Business Online Banking

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A Quick and Easy Guide to Business Online Banking

Welcome! Whether you're at home, at work or on the road, we are here for you 24 hours a day, 7 days a week with our Online Banking and Bill Payment services.

This guide is designed to help you answer your questions about how Business Online Banking can help manage your finances online. In addition to accessing your account information and transferring funds online, you'll also be able to export account information to financial management software, such as Quicken® or QuickBooks®, and pay your bills online. After becoming a Business Online Banking customer, you'll find you are able to reduce the amount of time spent managing your finances.

Welcome, and we hope you enjoy this quick and convenient guide to Business Online Banking.

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By following our tips, Online Banking can be a safe and efficient method for handling your banking needs.

User Identification and Password

Security starts at your computer. Never share your login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other obvious clues.

Secure Sockets Layer Encryption (SSL)

This technology scrambles data as it travels between your computer and your financial institution, making it difficult for anyone to access your account information. SSL is a trusted method of securing internet transactions.

Browser Registration

In addition to your personal password security, your financial institution has added additional security measures with Browser Registration. Browser Registration strengthens the safeguards in place at login by adding additional steps to verify your identity. Although these security enhancements are benefiting you and your security, you probably will not notice them during your regular day-to-day experience.

Online Banking Safety Tips

- > Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
- > Memorize your passwords.
- > Exit your Online Banking session when finished.
- > Do not leave your computer unattended when logged into Online Banking.
- > Do not use public computers or unsecured WiFi when accessing Online Banking.
- > If you receive an error when logged into your Online Banking account, report the error to customer service.

Security

Your financial institution will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from your financial institution, please report the incident to a customer service representative as quickly as possible.

To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or login IDs and passwords. Using spoof (look-a-like) emails and websites, the tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their bank.

Identity Theft

It is important that our customers are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit in your name, purchase merchandise and commit other fraud or related crimes using your identity.

Fraud Prevention Tips

- > Do not open email attachments or click on a link from unsolicited sources.
- > Avoid completing email forms or messages that ask for personal or financial information.
- > Do not trust an email asking you to use a link for verification of login or account details.
- > Monitor your account transactions for unauthorized use.
- > Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.
- > Contact the sender by phone if you are suspicious of an email attachment.

Getting Started & Logging In

If this is your first time logging in, click New User. Enter your Login ID, leave the “Password” field blank, check the “I am a First Time User” box and click Login. Select one contact from the list that you can immediately access and our system will deliver you a temporary Secure Access Code within minutes.

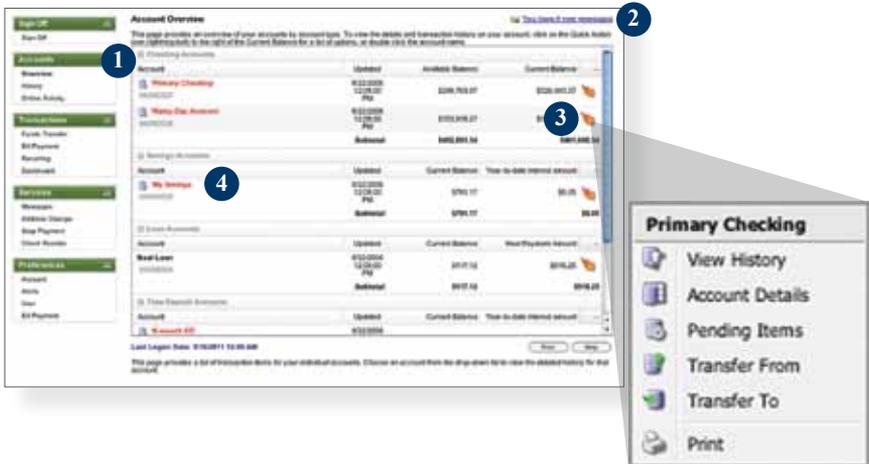
Note: If all of the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further.



What is a Secure Access Code? A Secure Access Code is a one-time use code, that allows you to securely login to our Online Banking system. It is delivered to you via email, phone call or SMS text. If you are logging in for the first time, you will be prompted to create a new password. Secure Access Codes are also used if you delete the security certificate or “cookie” that we’ve stored on your computer, or if you request login from a computer not setup for repeated use. Choosing “activate my computer for later use” authorizes us to store a security certificate on your computer which will speed up the verification process in the future, and eliminate the need to use a Secure Access Code on each login.

Account Overview

Account Overview will provide you with a quick view of your accounts and balances. Here you can make a quick transfer between accounts, view pending transactions and even check your secure messages.



1 | Click any of the menu items to expand or collapse each drop-down item.

2 | If you have any unread Secure Messages, it will be indicated here.

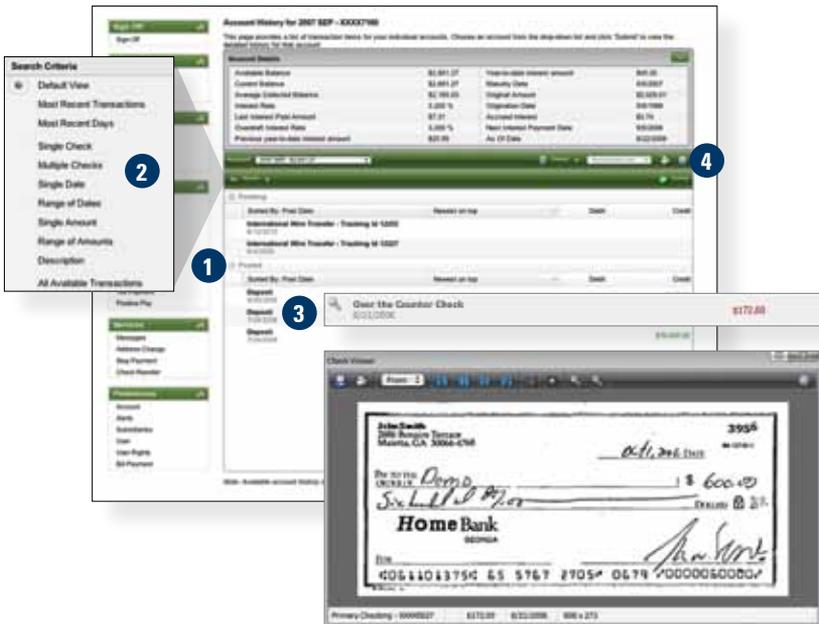
3 | Hover over the Quick Action Icon  next to your account to view a variety of standard options.

-  **View History:** A quick link to the history of that account.
-  **Account Details:** View the details of that account.
-  **Pending Items:** Displays transactions that are currently pending for this account.
-  **Transfer From:** A quick transfer from that account.
-  **Transfer To:** A quick transfer to that account.
-  **Print:** Print the transaction history of that account.

4 | If any of your account names are shown in red with an asterisk, there is at least one pending transaction in that account.

Account History

Online Banking allows you to conveniently access a history of your account transactions, always keeping you in the know with your account balances. To begin, double-click the account name you wish to view from the Account Overview page. You may also select View History from the Quick Action Icon. Quickly switch between accounts by selecting an account from the Account drop-down menu and click on **Submit**.



- 1 | Quickly expand or collapse the Pending or Posted sections by clicking on the **Plus/Minus** button.
- 2 | Change the way you view your Account History from the options available in the Search drop-down menu. You may also search for transactions by check number, date, amount or even description!
- 3 | View check images by clicking on the **Magnifying Glass Icon**.
- 4 | Want to export your Account History? Click the Display drop-down menu and select **Export**. Then select your export format (spreadsheet, Quicken®, Quickbooks®, etc.) and click **Submit**. Prefer to print? Simply click the printer icon!

Online Activity

Online Activity quickly organizes all transactions you originated online. This includes account transfers, wire transfers, ACH and more. From the Online Activity menu, you can group items by category, view all transactions, approve drafted transactions and cancel authorized or drafted transactions. Please note that once a transaction is processed it can't be cancelled.



- 1 | Hover over the **Quick Action Icon** to view a drop-down menu with more options.
- 2 | Selecting a transaction will allow you to view, approve, copy or cancel the item.
- 3 | Clicking on **View Transaction** will allow you to see more details regarding the transaction along with providing you the ability to either approve, cancel, copy or print.

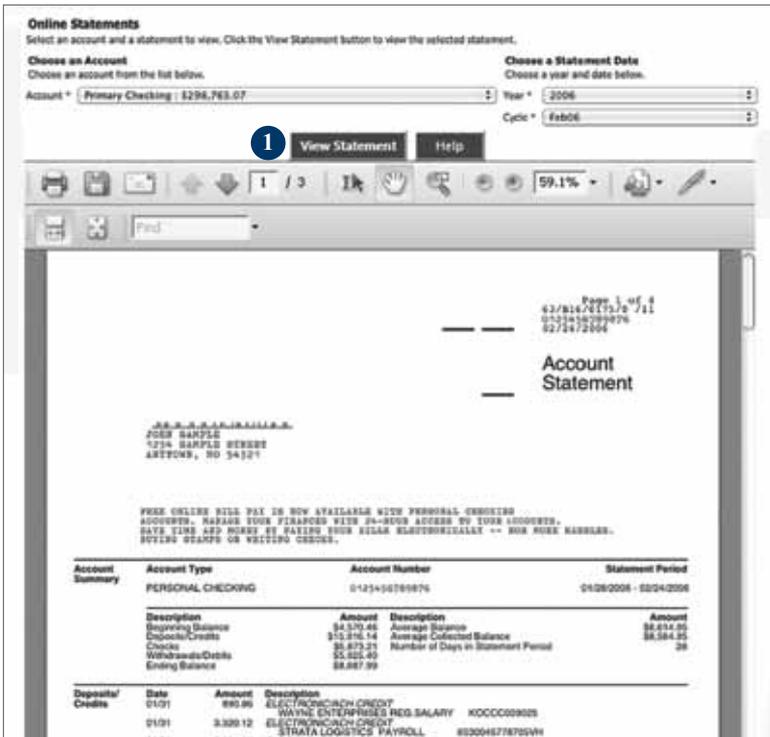
Online Activity

Your Online Activity transaction status may vary from item to item. To help you better understand what each of the Online Transaction Status terms mean, we've included a helpful guide to use as you grow accustomed to the feature.

- Active:** Any transaction generated online that has been initiated within the last week or is in a status that still allows action to be taken.
- Drafted:** Any transaction that has been put in a pending (Drafted) state by the user and can still be either approved or cancelled.
- Authorized:** When a transaction, such as funds transfer, has been approved by a user with approval rights, the transaction displays in the Authorized category in Online Activity. *Authorized indicates that you are ready for your financial institution to process the transaction.*
- Cancelled:** When a transaction, such as funds transfer, has been cancelled by a user from the Transaction Details page, the transaction displays in the Cancelled category in Online Activity.
- Processed:** When a transaction, such as funds transfer, has been approved by a user with approval rights and then later processed by your financial institution, the transaction displays in the Processed category in Online Activity.
- Other:** Any transaction that might have been unsuccessful, or does not fall under the previous categories.

Statements

The eStatements feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and save your statements electronically. To enroll in the eStatement feature, click on Statements and complete the registration document. Within 24 hours, you will be approved for the eStatement feature.



Begin by choosing **Statements** from the Accounts menu.

1 | Select the account you'd like to view and click **Submit**. You can even save and print your statement!

Funds Transfer

Online Banking enables you to transfer funds between accounts quickly and easily.

Transfer Funds

Initiate a one-time or recurring funds transfer between two of your accounts.

Enter Transfer Information
Enter your transfer values using the boxes below.

From Account * Primary Checking : \$296,793.87

To Account * Savings One Account : \$153,918.27

Transfer Date * 9/18/2011

Amount * \$0.00

Description

Enter Transfer Processing

Submit Approve

Note: Fields marked with an * are required fields that must be provided and at least one account must be selected.

Submit Transaction

The details of your transaction are displayed below. Select the account where the funds should be deposited at the top of this page. If you are unsure of your account, click the "Account Details" link for a complete directory of results. Selecting "Email" will send the transaction for your approval (i.e., it will not debit your account).

Transaction Number:	12219
Accounting ID:	14
Modified By:	John Davis
Create Date:	9/18/2011 1:16:40 AM
Approved By:	John Davis
Approved Date:	9/18/2011 1:16:40 AM
Status:	Approved
Process Date:	9/18/2011
From Account Number:	Primary Checking (00000207)
To Account Number:	My Savings (00000000)
Amount:	\$0.00

Repeat this process

- 1 | Start by selecting the **From** and **To** Accounts. Enter your desired **Transfer Date**, or use the handy calendar feature. Next, enter the **Amount** you'd like to transfer. If you'd like, enter a Description of the transfer for future reference.
- 2 | Click **Submit** to process your Transfer. Next click on **Approve** in the submit transaction screen.

Bill Pay Overview

With Online Bill Pay, it's safe, fast and easy to manage your finances on your own terms. Now you can do everything you need to from home, work or anywhere you have internet access. Plus, you're not limited to business hours—Online Bill Pay is open 24 hours a day, 7 days a week! Click **Make Payments** to get started making payments online.

The screenshot displays a web interface for Online Bill Pay. At the top, there are navigation tabs: PAYMENTS, TRANSFERS, PAYEEs, OPTIONS, and BILLPAYPERLESS. The main content area is titled "Thursday, December 9th, 2012".

new messages

- 0 View Messages
- 0 Read Messages
- 0 Total Messages

attention required

- Payees Require Activation
- Transfers Need Authentication
- Payments Awaiting Approval
- Transfers Awaiting Approval
- Payroll Awaiting Approval

Awaiting Your Activation

Jenny Jones	Activate
Bob Smith	Activate
Retirement Account	Activate

Payments Awaiting Approval

American Express	\$999.00	Approve
MasterCard	\$999.00	Approve

Transfers Awaiting Approval

Bank of Athens	\$1,200.00	Approve
Community Bank	\$500.00	Approve

Payroll Awaiting Approval

Payroll 12/26/2012	\$1,200.00	Approve
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Transactions Scheduled to Process

AT&T	\$65.00	12/10/2012	Edit Stop
Chase	\$150.00	12/10/2012	Edit Stop
Moe's Mowers	\$200.00	12/11/2012	Edit Stop
Bank of Athens	\$1,200.00	12/12/2012	Edit Stop
Waverly Water Co.	\$50.00	12/17/2012	Edit Stop
American Express	\$999.00	12/17/2012	Edit Stop
Community	\$500.00	12/18/2012	Edit Stop
Total	\$5,663.00		

Since you last logged in...

We processed these transactions:

Cellular One	\$65.00	View
Kim Stone	\$65.00	View
Lease	\$1,200.00	View
Payroll 11/27/2012	\$1,200.00	View
Community Bank	\$1,200.00	View
Payroll (Bonus)	\$999.00	View
Total	\$4,729.00	

We sent you the following reminders:

No reminders were sent.

Single Payment

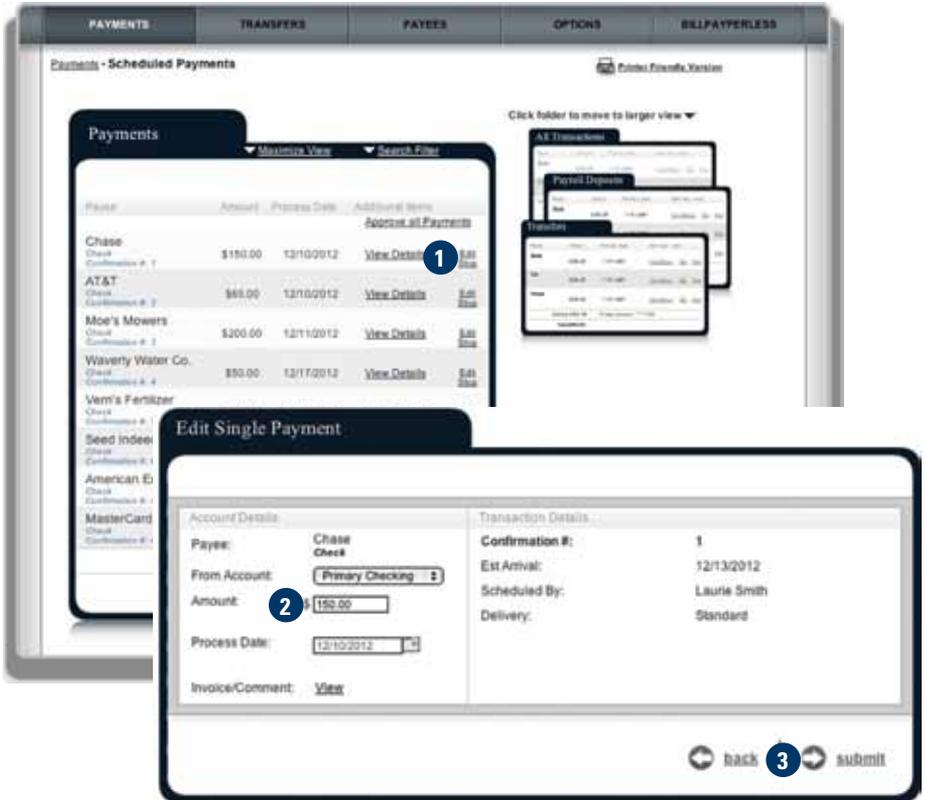
Process a one-time payment for one or more payees from a single screen. There's no need to hassle with checks, stamps and envelopes—send the payment with a few clicks of your mouse. Click the Single Payment button to get started.



- 1 | Under the Single Payment menu, select **For a Bill**.
- 2 | Choose a payee under the **Payee List**.
- 3 | Choose the **Account** you wish to use from the drop-down menu and enter the **Amount**.
- 4 | Pick the **Amount** and **Process Date** for the payment.
- 5 | When finished, click **Submit**. You will see your payment confirmed.

Schedule Transactions

Transactions can be easily scheduled and edited using our online system. Simply choose Scheduled Transactions under the Payments tab to begin.

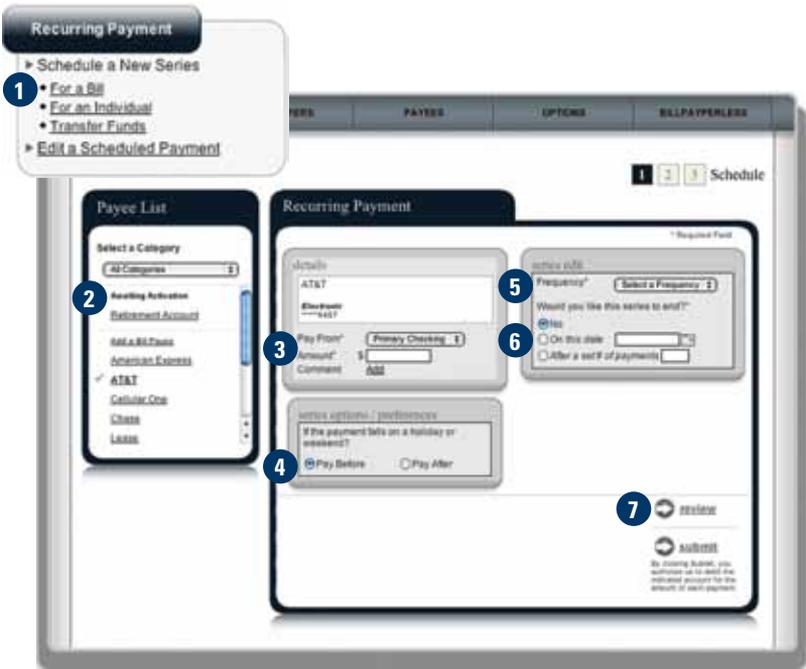


To edit a scheduled payment:

- 1 | Click **Edit** next to the desired payment.
- 2 | Change From **Account**, **Amount** and/or **Process Date**, depending on your need.
- 3 | When finished, click **Submit**.

Recurring Payments

For bills that occur on a regular basis and have the same payment amount each time, such as your mortgage or car loan, you can save time by setting up automatic recurring payments. You'll have the convenience of automatic payments, but the flexibility to cancel or change the details as needed. Click the Recurring Payment button to get started.



- 1 | Under the Recurring Payment menu, choose **For a Bill**.
- 2 | Select a payee from the **Payee List**.
- 3 | Choose **Pay From** account by using the drop-down menu, then enter the **Amount**.
- 4 | Choose **Pay Before** or **Pay After**, should the payment fall on a holiday.
- 5 | Choose the **Frequency** of the payment by using the drop-down menu.
- 6 | Indicate how long the transfer should continue.
- 7 | When finished, click **Submit**. You will see your payment confirmed.

Transaction History

View your Transaction History with a few simple clicks of your mouse. Once bills are paid, you may conduct specific searches to view and sort your payment history.



1 | To view your **Transaction History**, fill out the necessary fields.

2 | Click **View** to see results of your search.

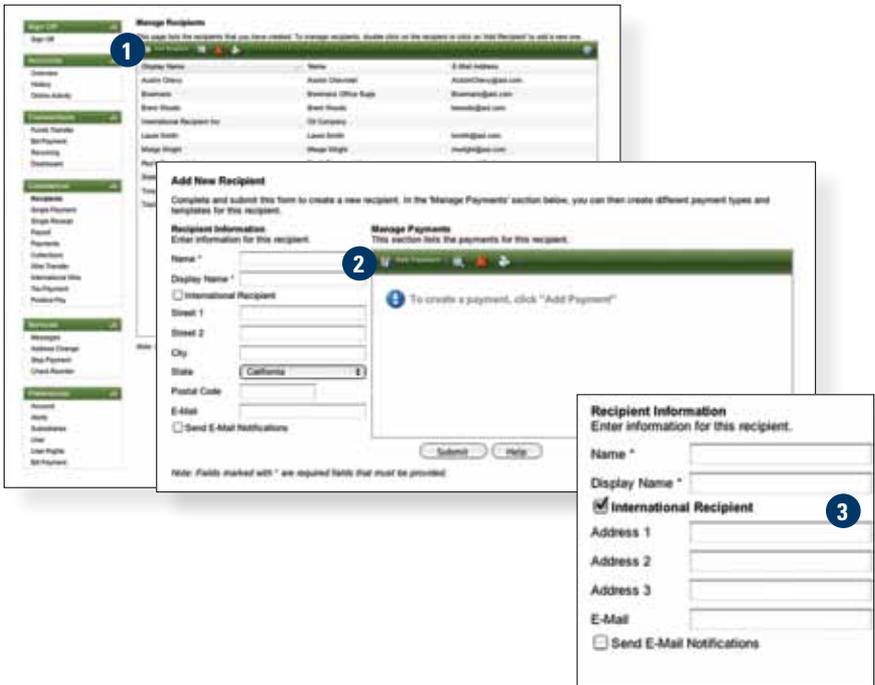
Calendar

With the Calendar feature, you are able to easily keep track of payments, transfers and deposits through a simple month-by-month calendar. Within the date you can click on the amount shown and view more details, so you are never in the dark.



Recipients

Recipients are persons or businesses to which your ACH Originations or Wire Transfers are sent. In order to use the ACH/Wire feature, you must first create recipients. Each recipient entry contains the recipient's bank information, their account and whether it will be a debit or credit.



Click the **Recipients** link to begin.

- 1 | Select **Add Recipient**.
- 2 | The secondary screen will display required fields pertaining to the new recipient. To create an International Recipient, click in the box provided. To create a payment for a recipient, click **Add Payment**. To receive a notice when a payment has been processed, select **Send E-mail Notification**. Click **Submit** when finished.
- 3 | When choosing to add an International Recipient, be aware that the required fields will change.

Note: International Recipients can only be used for international wires.

Single ACH Payment

With Online Banking, you are able to send funds through the ACH transfer system. An ACH payment is a one-time payment commonly used to expedite direct deposit of payroll, pay bills or transfer funds from other financial institutions.

The screenshot shows the 'Single ACH Payment' form in an online banking interface. The form is divided into several sections: 'Recipient', 'Recipient Information', 'Payment Information', and 'Recipient Account Information'. A 'Continue' button is at the bottom right. A 'Note' at the bottom states: 'Note: Fields marked with * are required fields that must be provided.' Four blue circles with numbers 1 through 4 point to specific fields: 1 points to the 'Recipient' dropdown menu, 2 points to the 'Effective Date' and 'Amount' fields, 3 points to the 'To Account' field, and 4 points to the 'Continue' button.

Single ACH Payment
This page allows you to make a single ACH payment to an existing recipient in the system. If no recipient is selected from the drop down list, recipient information may be entered manually, but will not be saved for later reuse.

Recipient
Select a recipient from your list
Recipient: **Trisha Scott - Duane** 1

Recipient Information
Enter or modify the recipient information.
Name * **Trisha Scott**
User: **tsccott@ad.com**
 Send E-Mail notification

Payment Information
Enter the payment information for this recipient.
Pay From: **West Coast Office**
From Account * **General Account - \$296,761.07**
Effective Date * **4/29/2011** 2
Amount * **\$20.00**
 PEP COD

Recipient Account Information
Enter the recipient account information for the account to be credited.
To Account * **879546** 3
Account Type * **Checking**
Routing Number * **121141818**

Enter Payment Frequency
Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.
 One-Time Recurring
Frequency: **Weekly Payment** Initiate the payment every week
 Initiate the payment every **week(s)**
Recur By:
 Sunday Monday Tuesday
 Wednesday Thursday Friday
 Saturday
Start Date: **4/29/2011**
 No end date
 End after **payment(s)**
 End on **4/29/2011**

4 **Continue** **Help**

Note: Fields marked with * are required fields that must be provided.

Click the **Single Payment** link to begin.

- 1 | From the **Recipient** drop-down menu, select whom to send the payment.
- 2 | Enter the **Date** which to send the ACH payment and the **Amount** to be debited from the **Account** chosen in the drop-down menu. The posting date will appear in the Effective Date box.
- 3 | Enter the necessary Account information for the recipient.
- 4 | Review all information. When finished, click **Continue**.

Single ACH Receipt

You can also receive funds through the ACH transfer system. Receiving ACH Payments is just as easy as sending them.

The screenshot shows the 'Single ACH Receipt' form in a web application. On the left is a navigation menu with categories: Sign Off, Accounts, Transactions, Connections, Services, and Preferences. The main form area is titled 'Single ACH Receipt' and contains the following sections:

- Payer:** A drop-down menu showing 'Bowers - Office Supplies' with a blue circle '1' next to it.
- Payer Information:** Fields for Name (*), Email, and From Account (*). The 'From Account' field shows 'Checking' with a blue circle '3' next to it.
- Payment Information:** Fields for Pay To, To Account (*), Effective Date (*), and Amount (*). The 'Effective Date' field shows '4/29/2011' with a blue circle '2' next to it.
- Enter Payment Frequency:** A pop-up window with options for One-Time or Recurring payments. The 'Continue' button has a blue circle '4' next to it.

At the bottom of the form, there is a note: 'Note: Fields marked with * are required fields that must be provided.'

Click the **Single Receipt** link to begin.

- 1 | From the **Payer** drop-down menu, select whom to receive the payment from.
- 2 | Enter the **Amount** and **Date** which to request payment. The posting date will appear in Effective Date box.
- 3 | Select the **Account** which to receive the payment.
- 4 | Review all information. When finished, click **Continue**.

Process payments to all your employees from one convenient screen. Paying employees by direct deposit is a time-saving convenience for both you and the employee.

Click the **Payroll** link to begin.

- 1 | Notice that you may use a batch that already exists, or create a new one.
- 2 | From the drop-down menus, select a **Group** to pay, along with the **Account** from which to debit the payments and the **Date** to send the payment. The posting date will appear in the Effective Date box.
- 3 | To omit a recipient from this batch, uncheck the box next to their name. You can also click the recipient's name to edit their profile.
- 4 | Enter the payment **Amount** for each recipient.
- 5 | Review all information. When finished, click **Submit**.

Multiple ACH Payments

Process batch payments to many recipients at the same time with a batch template. This is normally used to pay vendors, invoices or non-payroll recipients.

Multiple ACH Payments

This page allows you to quickly and easily make ACH payments (credits) to multiple recipients in an existing template in the system.

Select or Import Batch
Select an existing batch ACH template or choose to import a NACHA-formatted file.

Payment Information
Enter the payment information for this batch ACH request.

Batch * Maintenance **1**

Pay from * West Coast Office **2**

From Account * General Account - \$298,765.00 **2**

Effective Date * 4/29/2011

PPD EOD

Enter Payment Frequency

Pay	Notify	Sorted By	Name	A on top	Amount	Addenda
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Beverness		\$1,000.00	Maintenance Fee
<input type="checkbox"/>	<input type="checkbox"/>		WESTCOAST CHECKING (1231543210)			

Number of Payments: 1 Total Amount: \$1,000.00

Select All Clear All **5** Submit Print Help

Note: Fields marked with * are required fields that must be provided.

Click the **Payments** link to begin.

- 1 | Notice that you may use a batch that already exists, or create a new one.
- 2 | From the drop-down menus, select a group to **Pay From**, along with the **Account** from which to debit the payments and the **Effective Date** to send the payment.
- 3 | To omit a recipient from this batch, uncheck the box next to their name. You can also click the recipient's name to edit their profile. Select the box next to **Notify** if you wish to notify the recipient by email of each transaction.
- 4 | Enter the payment **Amount** for each recipient.
- 5 | Review all information. When finished, click **Submit**.

Multiple ACH Receipts

Process batch ACH collections (debits) from many recipients directly from their accounts at the same time in the form of a batch template.

Click the **Payments** link to begin.

- 1 | Notice that you may use a batch that already exists, or create a new one.
- 2 | From the drop-down menus, select a group to **Pay To**, along with the **Account** from which to debit the payments and the **Date** to send the payment. The posting date will appear in the Effective Date box.
- 3 | To omit a recipient from this batch, uncheck the box next to their name. You can also click the recipient's name to edit their profile. Select the box next to **Notify** if you wish to notify the recipient by email of each transaction.
- 4 | Enter the payment **Amount** for each recipient.
- 5 | Review all information. When finished, click **Submit**.

Wire Transfer

The Wire Transfer service provides an online template for creating individual wire transfer payments. A wire is an order to pay funds electronically and is a more immediate payment instrument than an ACH transaction. Thus, wire transfers generally involve larger payments and/or a shorter payment schedule.

The screenshot shows a web-based wire transfer form. On the left is a navigation menu with categories: Sign Off, Accounts, Transactions, Commercial, Services, and Preferences. The main form is titled "Wire Transfer" and contains several sections: "Recipient" (with a dropdown menu for "Austin Chevy - Car Purchase" marked with a blue circle 1), "Beneficiary Information" (with fields for Name, Street 1, Street 2, City, State, and Postal Code marked with a blue circle 3), "Payment Information" (with fields for Recipient, From Account, Payment Date, Amount, and Description marked with a blue circle 2), "Beneficiary Financial Institution" (with fields for To Account, Account Type, Routing Number, Name, Street 1, Street 2, City, State, and Postal Code), and "Intermediary Financial Institution" (with a checkbox for "Use Intermediary Institution"). At the bottom is a "State Payment Frequency" section with radio buttons for "One-Time" and "Recurring", and checkboxes for "Initiate the payment every week" and "Initiate the payment every month". There are also fields for "Start Date", "End Date", and "End on". A "Submit" button is at the bottom right, marked with a blue circle 4. A note at the bottom states: "Note: Fields marked with * are required fields that must be provided."

Click the **Wire Transfer** link to begin.

1 | Choose the recipient for the Wire Transfer request.

2 | From the drop-down menus, select a **Group** to pay, along with the **Account** from which to debit the payments and the **Effective Date** to send the payment. Next, enter the **Amount**.

3 | Enter required information for whom will be receiving the transfer.

4 | Review all information. When finished, click **Submit**.

International Wire

The International (SWIFT) Wire Transfer service provides an online template for creating and moving funds between accounts at different financial institutions. Transfers can be scheduled for the current day or a future date. Pending transfers can be reviewed or deleted.

The screenshot shows the 'International Wire' form with the following sections and callouts:

- 1** Recipient: International Recipient Inc - International Wire
- 2** Payment Information: Pay from: West Coast Office, From Account: 2007 SEP - \$2,061.27, Payment Date: 4/29/2011, Currency: Thai baht, Amount: \$15.00
- 3** Beneficiary Financial Institution: Name: Beneficiary FI Name, Address 1: Beneficiary FI Addr
- 4** Enter Payment Frequency: One-Time (selected), Recur By: Sunday, Monthly, Tuesday, Wednesday, Thursday, Friday, Saturday

Note: Fields marked with * are required fields that must be provided.

Click the **International Wire** link to begin.

1 | Choose the recipient for the International Wire Transfer request.

2 | From the drop-down menus, select a group to **Pay From**, along with the **From Account** from which to debit the payments and the **Effective Date** to send the payment. Next, enter the **Amount**.

3 | Enter required information for whom will be receiving the transfer.

4 | Review all information. When finished, click **Submit**.

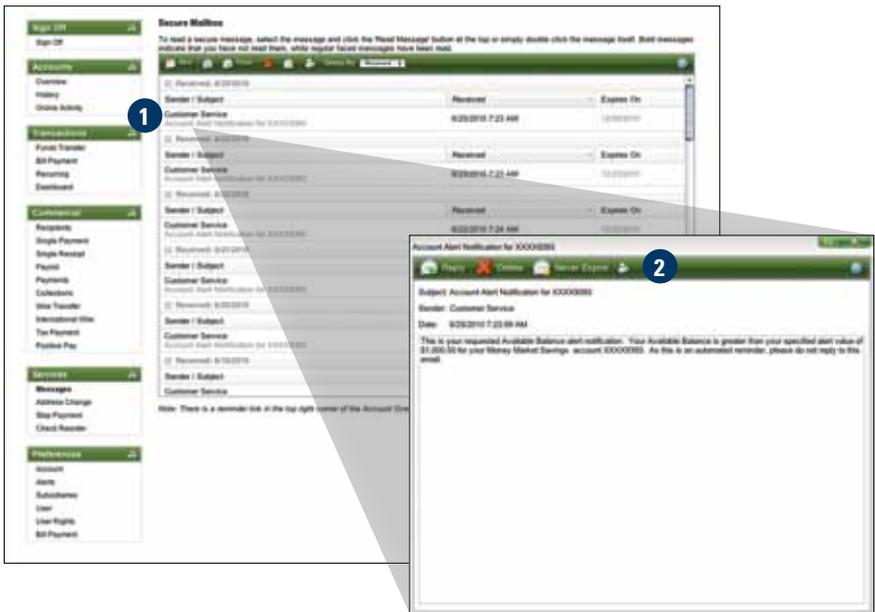
Positive Pay

The Positive Pay feature allows you to compare checks presented for payment against an electronic check issue file to identify fraudulent items. You can enter your issue records directly into the positive pay system or upload an issue file from your workstation. The financial institution compares checks presented for payment against your issue file on a nightly basis, notifies you of any exceptions via email, allows you to view images of the checks and instruct the system to either pay or return the items.

Please contact your relationship manager or customer service for additional information.

Secure Message

The Secure Message feature is a notification service where you will find Alerts and Notifications regarding your account. Whether it is a message for a password change or security alert, this is the location to stay up-to-date with your account and our services!



Click the **Messages** link to begin.

1 | Click on the **Message** you would like to read.

2 | Your message will open in a new window. Here you can **Reply, Delete, Save & Print** your messages.

Address Change

Maintaining current information on your account is very important to us. It allows us to get in touch with you the moment we notice any suspicious activity, keep you up-to-date with any account changes and simply guarantee that your monthly statement is being delivered to the correct address. Now keeping your personal information current is easier than ever!

The screenshot shows a web form titled "Change of Address Request". On the left is a navigation menu with categories: Sign Off, Accounts, Transactions, Commercial, Services, and Preferences. The main form area contains the following sections:

- Change of Address Request**: Complete and submit this form to change your address information on one or more of your accounts.
- Enter Updated Information**: Enter your updated address information. Fields include: Street 1 * (125 Main St), Street 2, City * (Austin), State * (Texas), Postal Code * (78762), Home Phone * ((512) 654-2398), Work Phone ((512) 783-2200 Ext.), Cell Phone, and E-Mail (john@demoinbusiness.com).
- Choose Accounts**: Apply the changes to these selected accounts. A list of accounts with checkboxes is shown, including 2007 SEP (00000788), Works Comp Ins (00007548), General Account (00000027), Money Market Savings (00000393), Equipment Loan (00004389), Payroll Account (00000239), General Savings (00000639), Petty Cash Account (00000503), Transportation Account (00000294), Employee Fund Account (00000270), and Postage Account (00000286).
- Buttons: "Submit" and "Help".
- Footer: "Select All" and "Clear All" buttons.

Numbered callouts are placed on the form: 1 points to the City field, 2 points to the "Choose Accounts" section, and 3 points to the "Submit" button.

Click the **Address Change** link to begin.

1 | Enter your information in the provided fields.

2 | Select the accounts you would like to update.

3 | Be sure to double check that your information was entered correctly, then click **Submit**.

Stop Payments

Placing a Stop Payment for individual or multiple checks is an option with Online Banking. If you notice you are missing checks, please contact us as quickly as possible so that we can take the proper precautions to maintain the highest level of security against identity theft and fraud.

Make a Stop Payment Request
Complete and submit this form to make a stop payment request on a selected account based on known payment information.

Enter Account Information
Select an account and optionally enter a comment for the stop payment.

Enter Payment Information
Complete the fields below to make a stop payment request based on known payment information.

Account * **1**

Comments

Number * **2**

Payee

Amount *

Date Written *

3

Note: At least one account must be selected.

Click the **Stop Payment** link to begin.

- 1 | Choose the **Account** for which the Stop Payment should be made.
- 2 | Enter all pertinent data relating to the check or range of checks.
- 3 | When you are finished, click **Submit**. A new window will open confirming the details of your Stop Payment transaction. You can either click **Approve** or **Cancel**. We recommend printing a copy of the confirmation window for your records.

Reorder Checks

Before you write your last check, save yourself a trip to the branch by placing your check order request online.

Reorder Checks

Please choose an account to reorder checks.

Account *

Sign Off

- Sign Off

Accounts

- Overview
- History
- Online Activity

Transactions

- Funds Transfer
- Bill Payment
- Recurring
- Debitcard

Commercial

- Receipts
- Single Payment
- Single Receipt
- Payoff
- Payments
- Collections
- Wire Transfer
- International Wire
- Tax Payment
- Positive Pay

Services

- Messages
- Address Change
- Bill Payment
- Check Reorder

Preferences

- Account
- Alerts
- Sub/Saves
- User
- User Rights
- Bill Payment

Click the **Check Reorder** link to begin.

1 | From the **Account** drop-down menu, choose which account you would like to reorder checks.

2 | When you have chosen the desired account to order new checks, click **Submit**.

Account Preferences

The Account Preferences feature allows you to change the way your accounts are displayed within Online Banking. Here you can create “nicknames” for your accounts, like “Payroll Account” or “John’s Checking Account”.

Account Preferences

This page contains your account-related preferences for online banking. Note some changes will not be reflected until you have logged out and logged back into online banking.

Display Preferences

Enter nicknames for your accounts that you can easily identify. These nicknames will be used throughout the online banking system only. The # and Type fields indicate the number of transactions or number of days of transactions that is loaded on the Account History page. The Order field will be used to determine the order in which the accounts appear on the page, subject to the grouping of accounts by the type of account.

Order	Account#	Description	Display Name	#	Type
1	300007180	IRA	2007 SEP	10	Items
5	300007546	Home Insurance	Works Comp Ins	50	Items
1	300000027	Special Checking	General Account	50	Items
1	300000393	Commercial	Money Market Savings	50	Items
1	300004289	Interest Only	Equipment Loan	60	Days
2	300000036	Special Checking	Payroll Account	50	Items
2	300000520	Reg Savings	General Savings	50	Items
3	300000003	Special Checking	Petty Cash Account	50	Days
4	300000094	Special Checking	Transportation Account	25	Items
5	300000370	Special Checking	Employee Fund Account	60	Days
6	300000066	Special Checking	Postage Account	30	Days

Submit Help

Click the **Account** link to begin.

1 | The **Order** feature allows you to prioritize the order in which you see your accounts. All accounts are grouped by account type, such as checking, savings, etc., however you will see this change reflected in your Account Overview page.

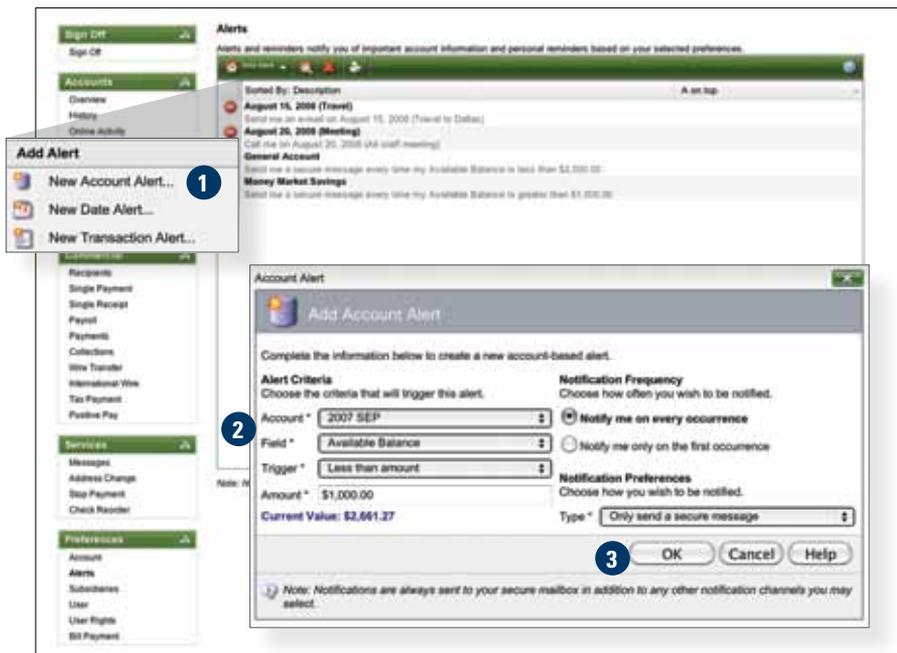
2 | Enter any “nicknames” or Display Names for your accounts.

3 | Choose how you’d prefer to view your account by choosing either history items or days and the amount of either.

4 | Click **Submit** when you are finished.

Alert Preferences

Alert Preferences allow you to be in-the-know with your account balances, transactions and a variety of other alerts. You can even be alerted when a transaction takes place at a specified retailer. Depending on your preference, we will send you an email, a text message, phone call or a secure message when the alerts you choose are triggered.



Click the **Alerts** link to begin.

1 | Click the **New Account Alert** drop-down menu, then choose **New Account Alert**.

2 | Chose from the provided options and enter any information required.

3 | When finished, click **OK**.

Subsidiaries

A subsidiary is a secondary or alternate company profile that uses defined payment attributes to replace the primary company attributes and are specific to the subsidiary company.

The screenshot displays the 'Manage Subsidiaries' interface. On the left is a navigation menu with categories: Sign Off, Accounts, Transactions, Commercial, Services, and Miscellaneous. The main area shows a table of existing subsidiaries:

Sorted By: Name	A on top	Tax ID	ACH Header	Wire Header
East Coast Office 11 Park St, New York, NY 10003		123456789	Demo Ind EC	Demo Industries EC
West Coast Office 507 Embarcadero St, San Francisco, CA 94111		123456789	Demo Ind WC	Demo Industries WC

A callout box labeled '1' points to the 'Add Subsidiary' link in the navigation menu. Below the table, a 'Subsidiary Profile' window is shown, titled 'Add Subsidiary'. It contains the following information:

Subsidiary Information
Enter the information for this subsidiary using the fields below:

Subsidiary Address
Enter the address information for this subsidiary using the fields below:

Name * Street 1
ACH Header Street 2
Wire Header City
Tax ID State
Postal Code

Buttons: OK, Cancel, Help

Note: Fields marked with * are required fields that must be provided.

A callout box labeled '2' points to the 'OK' button.

Click the **Subsidiaries** link to begin.

- 1 | Click **Add Subsidiary**. You will then be directed to a secondary screen from which you will be required to fill in the related fields.
- 2 | Once you are finished entering necessary information, click **OK**. You will then be directed back to the Manage Subsidiaries page.

User Preferences

The User Preferences feature allows you to update your online user profile. Where the Address Change feature will change your contact information at the account level, this will only update your information within your online user profile.

The screenshot shows the 'User Preferences' form. On the left is a navigation menu with categories: Sign Off, Accounts, Transactions, Commercial, Services, and Preferences. The main content area is titled 'User Preferences' and includes a note: 'Please update this online profile as necessary to ensure that we have accurate, up-to-date information regarding your online banking services.' There are two main sections: 'Online Profile' and 'Online Contact Information'. The 'Online Profile' section has fields for Title (Mr), First Name (John), Middle Name (G), Last Name (Owner), Suffix, and E-Mail (johnG@lemonbusiness.com). The 'Online Contact Information' section has fields for Street 1 (123 Main St), Street 2, City (Austin), State (Texas), Postal Code (78702), Home Phone (512)854-2388, and Work Phone (812)763-2200Ext. There are 'Submit' and 'Help' buttons at the bottom. A note at the bottom states: 'Note: Fields marked with * are required fields that must be provided.' Two blue circles with numbers 1 and 2 are overlaid on the form. Circle 1 is over the First Name field, and circle 2 is over the Submit button.

Begin by choosing **User** from the Preferences menu.

1 | Enter your information in the fields provided. Fields marked with an asterisk are required fields.

2 | When finished, click **Submit**.

User Rights

Once you have added a User, you can allow access to specific accounts, determine the transaction rights and assign limits to the number and amount of the transactions allowed.

The screenshot displays the 'User Rights' configuration page for a user named 'Dennis, Sally G'. The interface is divided into four main sections, each marked with a numbered callout:

- 1**: A dropdown menu at the top right of the main content area, currently showing 'Dennis, Sally G', used to select the user whose rights are being configured.
- 2**: A table listing various accounts with columns for 'Account Number', 'Account Name', 'Deposit', 'View', and 'Withdrawal'. Each cell contains a checkbox to indicate the user's permissions for that account.
- 3**: A detailed view of transaction rights for a selected account. It shows a table with columns for 'Transaction Type', 'Draft', 'Approve', 'Cancel', 'View', and 'Activity'. Transaction types listed include A/CN Collections, A/CN Payments, A/CN Single Payment, and A/CN Single Receipt.
- 4**: A table for setting transaction limits. It has columns for 'Transaction Type', 'Per Transaction Limit', 'Per Day Limit', 'Per Month Limit', 'Per Account Per Day Limit', 'Per Day Count', and 'Per Month'. Transaction types include Wire Transfer, Wire Payments, Payment, and Transaction With.

At the bottom of the main configuration area, there are 'Submit' and 'Apply' buttons, with 'Submit' being highlighted by callout **5**.

Click the **User Rights** link to begin.

- 1 | To edit a User's rights, select a **User** from the drop-down menu.
- 2 | Notice that User Rights is divided into four tabs. From the Account tab, select whether the User can **Deposit**, **View** or **Withdrawal** from the accounts listed.
- 3 | Select the **Transactions** you wish to make available to the User. From here, you have the option to grant the user permission to **Draft**, **Approve** or **Cancel** certain transactions. You also may choose who views any online activity.
- 4 | Select the **Limits** tab to assign the dollar **Amount** and number of **Transactions** you allow for the User.
- 5 | Click **Submit** to save your changes.

Bill Pay Management

With this system, you are able to configure your Bill Pay options and choose from which additional accounts you would like to use in the payment process.

Manage Bill Payment
This page allows you to configure your Bill Payment options on this system.

Available Funding Accounts
Select additional accounts from which you would like to pay bills. The original account with which you enrolled in the Bill Payment service cannot be removed.

Account Number	Description	Display Name
<input type="checkbox"/> XXXX0023		Petty Cash Account
<input checked="" type="checkbox"/> XXXX0027		General Account
<input type="checkbox"/> XXXX0038		Payroll Account
<input type="checkbox"/> XXXX0086		Postage Account
<input type="checkbox"/> XXXX0294		Transportation Account
<input type="checkbox"/> XXXX0370		Employee Fund Account
<input type="checkbox"/> XXXX0383	Commercial	Money Market Savings
<input type="checkbox"/> XXXX0539		General Savings

2

Click the **Bill Pay Management** link to begin.

1 | Select the account you wish to use.

2 | When finished, click **Submit**.

Mobile Enrollment

We go where you go. With Mobile Banking, you can access your accounts in just moments. Any web-enabled device with internet access will do. So instead of spending precious time running to the nearest computer or preferred branch, we give you the control to manage your finances on your own terms.

The Mobile Enrollment feature allows you to sync your mobile device to your bank account, for quick and user-friendly access to your account(s). Mobile Enrollment is your first step to Mobile Banking.

Mobile Preferences
Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

Mobile Enrollment | Mobile Authorizations | Text Banking

Mobile Enrollment
Please check the box below to enable and authorize the use of your online banking login and password to access our mobile services.

Yes, enable my User ID and Password for use on my mobile device

Mobile Access
You can access our mobile services via most mobile phone browsers at:
https://secure12.onlinesaccess1.com/RocklandTrustMobile_30/Default.aspx

If you would like to have this address sent to you via e-mail, enter your e-mail address and click Send.

E-Mail Address

Your Mobile Authorization Code should never be disclosed to anybody. When you receive a Mobile Authorization call, you will be prompted to enter your Mobile Authorization Code to approve the transaction. If you forget your code, click on the 'Mobile Authorizations' tab and enter a new code.

To begin choose the **Mobile** tab in the Preferences menu.

- 1 | Check **Yes, enable my User ID and Password** for use with my mobile device.
- 2 | For mobile web users only, enter your email address, then click **Send**.
- 3 | When finished, click **Submit**.
- 4 | Activate your mobile device on the next page.

Mobile Authorizations

Mobile Activation is an extra security measure to ensure nobody but you is accessing your account.

Mobile Preferences
Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

Mobile Enrollment | **Mobile Authorizations** | Text Banking

Mobile Authorization Settings
Enter your desired Mobile Authorization Code and preferred phone and e-mail delivery preferences.

1 Mobile Authorization Code
Your code should be numeric and exactly 4 digits in length.

E-Mail Address 1
E-Mail Address 2
E-Mail Address 3

2 Phone Number 1
Phone Number 2
Phone Number 3

Mobile Authorization Enrollment
Choose the transaction types for which you agree to be an eligible approver, upon request.

- ACH Credit/Debit
- ACH Fixed Pmt
- ACH Payments
- ACH Single Payment
- ACH Single Account
- Funds Transfer
- International Wire
- Person
- Wire Transfer

Select All Clear All

3 Submit Help

Your Mobile Authorization Code should never be disclosed to anybody. When you receive a Mobile Authorization call, you will be prompted to enter your Mobile Authorization Code to approve the transaction. If you forget your code, click on the "Mobile Authorizations" tab and enter a new code.

To begin choose the **Mobile** tab in the Preferences menu.

- 1 | Next, click on the **Mobile Authorization** tab and enter any 4 digit code. You will need this code to make transfers and approve transactions using your mobile device.
- 2 | If you would like to confirm transactions via email or mobile phone, please list the phone number or email account here.
- 3 | In this window, select the feature you would like to enable for mobile confirmation.
- 4 | Click **Submit** when finished.

Text Banking

The final step in setting up your Mobile Banking access is to complete the Text Banking options which will access our text services.

Mobile Preferences
Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

Mobile Enrollment | Mobile Authorizations | **Text Banking**

Text Enrollment
Please check the box below to enable and authorize the use of your online banking accounts to access our text services.

1 Enable and authorize text banking on the below mobile device (message and data rates may apply)

2 Opt out and disable text banking

SMS Text Number *

Agree to Terms: Msg & Data rates may apply. Text HELP to 226563 for help. Text STOP to 226563 to cancel. Receive 1 message per query.

[Terms and Conditions](#)
[Privacy Policy](#)

SUMMARY OF TERMS:
By entering your phone number you acknowledge that you agree to the terms of service and are subscribed until you send **STOP** to Rockland Trust Text Banking, provided by Q2ebanking. Q2ebanking Text Banking works with: Alltel, AT&T, Boost Mobile, Cincinnati Bell, Sprint PCS, T-Mobile, U.S. Cellular, Virgin Mobile USA, and Verizon Wireless but is not compatible with all handsets. Receive banking account alerts. Receive 1 message per query. **Msg & Data rates may apply.** I confirm that I hold the account corresponding to the mobile phone number I have entered, or that I have the account holder's permission to use this service. For help, send **HELP** to 226563. To cancel, text **STOP** to 226563 at anytime. For support, visit support@q2software.com or call 512.275.0072.

3

Your Mobile Authorization Code should never be disclosed to anybody. When you receive a Mobile Authorization call, you will be prompted to enter your Mobile Authorization Code to approve the transaction. If you forget your code, click on the 'Mobile Authorizations' tab and enter a new code.

To begin choose the **Text Banking** tab in the Preferences menu.

- 1 | Choose **Enable** to allow Text Banking on your mobile device.
- 2 | Enter your **SMS Text Number** (if you are using a cell phone, this will be your phone number) and choose **Agree to Terms**.
- 3 | When finished, click **Submit**.

Text Command Options To ##### For The Following Information:	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

Security Preferences

To access the Security Features within Online Banking, choose **Security** under the Preferences menu. This will allow you to change your password, enter a phishing phrase that will verify you're on our site, set up security alerts and add your secure delivery contact options. Setting up security alerts is an excellent way to prevent fraud and keep informed of changes to your account and online profile.

Security Preferences

Change your security settings in the fields provided below.

Password | Phishing Phrase | Secure Delivery | **Alerts**

Security Alerts

Enter your preferred email and/or phone contact information below. This contact information will be used for Security Alert delivery. If you enter multiple delivery channels, you will receive multiple notifications on the same security event.

Email: Phone Number:

SMS Text Number:

SMS Country: ▼

Security Alerts

Choose the security events for which you wish to be notified.

- Alert me when a computer/browser is successfully registered
- Alert me when a my login ID is locked out
- Alert me when a my login ID login is disabled
- Alert me when a new user is created
- Alert me when a recipient is added



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