BUSINESS ONLINE BANKING

Primary Administrator & User Guide

CHOICE BANK + VENTURE BANK

#BetterTogether

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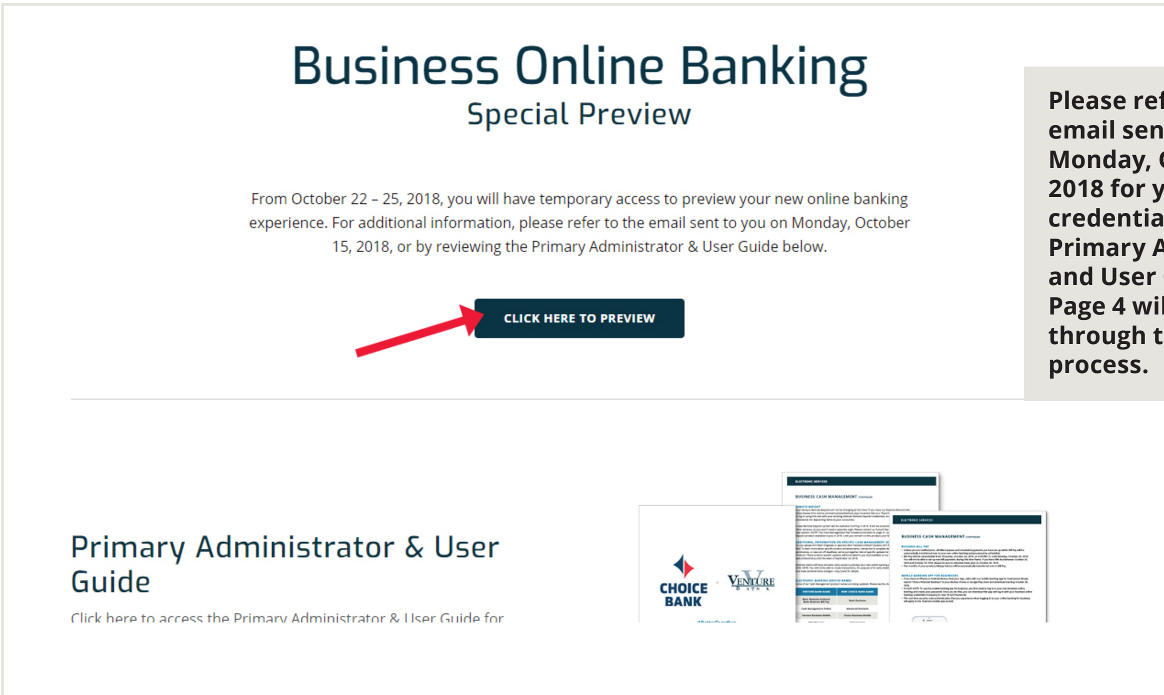
SPECIAL PREVIEW PERIOD

A special preview period will be made available to you from October 22-October 25, 2018. We encourage you to use this preview period to create your dashboard and, if you are a Primary Administrator, to review and/or modify User access accordingly. Access to the preview period will be available at **welcometochoice.com/preview**, by clicking on the '**CLICK HERE TO PREVIEW'** button as displayed below.



Please refer to the email sent to you on Monday, October 15, 2018 for your login credentials. The Primary Administrator and User Guide on Page 4 will guide you through the login process.

SUMMARY OF AVAILABLE FEATURES

DURING THE PREVIEW PERIOD	STARTING MONDAY, OCTOBER 29
Login, create a password, and setup a Dashboard	View balances and account history *(Note: ICS, Certificate of Deposit, and Loan account details will display 10/30/18)*
Familiarize yourself with the menus and navigation	Access bank statements
Confirm the proper accounts, services, and contact information display *(Note: balances/history, ICS accounts, eStatements, Bill Pay, and Check Positive Pay service will be available after Preview Period)*	Create and send transactions
Review/edit ACH and Wire templates	Access Bill Pay
Update account descriptions *(Administrators only)*	Review/manage ACH and Check Positive Pay items and exceptions
Review users permissions and security *(Administrators only)*	Download the Choice Financial Business Mobile App from your mobile devices app store

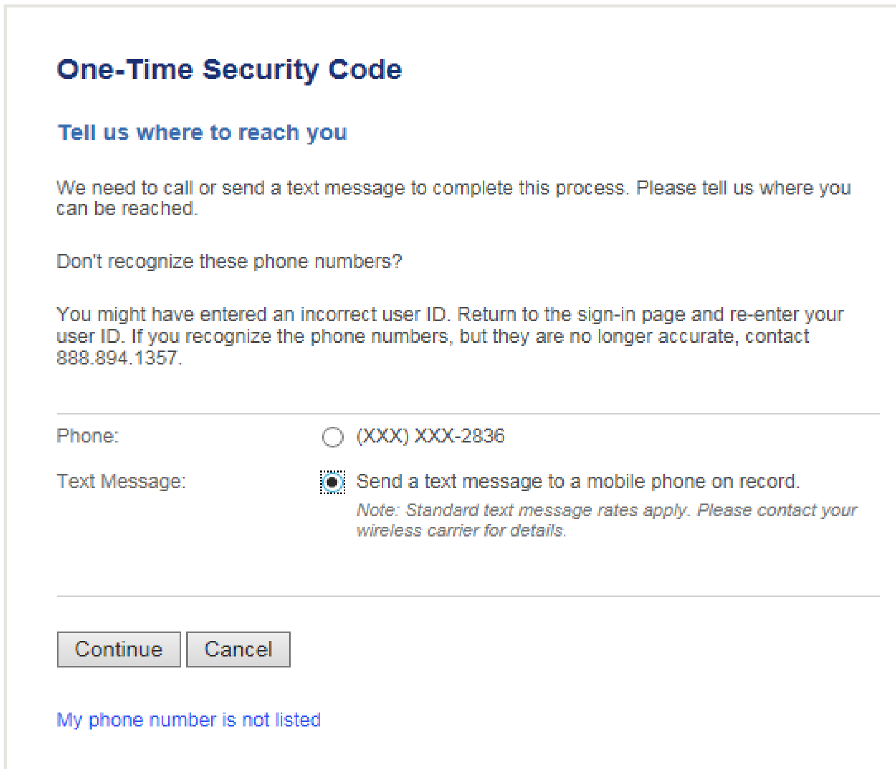
LOGIN

- Choose **Business Online Banking** and complete the following:
  - Company ID = This number was provided to you on Monday, October 15 via email and represents your unique business. **All Users at your business will use the same Company ID.**
  - User ID = This is the same User ID or Access ID that you used when logging in to the previous Venture Bank Business Online Banking.
  - Password = A temporary password was emailed to you on Monday, October 15, 2018. If you are uncertain, please contact your location, Account Manager or the Cash Management Team for assistance. After using the temporary password to log in initially, you will be asked to set up a new password.

Note: If you set up your login credentials during the preview period, they will carry over to your new Business Online Banking.

Additional Security Feature
If your log in process previously required a token, it is no longer necessary. You will be prompted to enter a one-time security code that you can receive by phone or text message.

Next, you will be prompted to change your password.



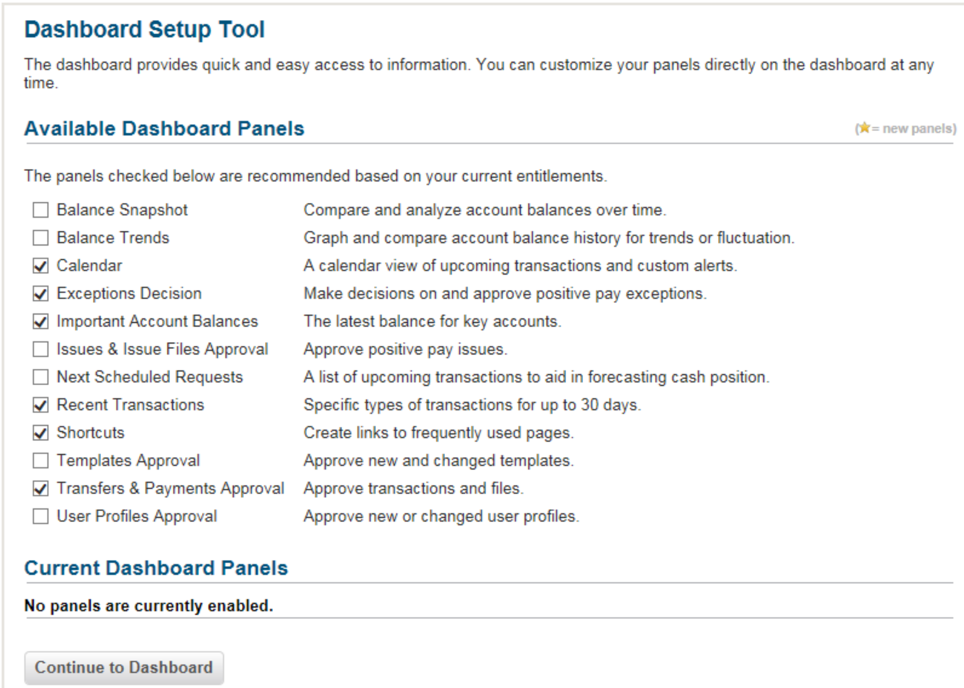
Note: To access Online Banking starting October 29, visit **welcometochoice.com** and select the login button in the upper right-hand corner of the website.

DASHBOARD

DASHBOARD SETUP

The Dashboard Setup Tool will appear after your successful log in. Please take a moment to set up your dashboard by choosing "Available Dashboard Panels" that will be helpful to you. Click to check the box next to the panels you feel will be helpful.

Information Panels can be modified anytime by choosing the hyperlinks within the information panel or clicking the **Add Info Panels** option in the toolbar in the upper right-hand corner of the Dashboard.



Dashboard Setup Tool

The dashboard provides quick and easy access to information. You can customize your panels directly on the dashboard at any time.

Available Dashboard Panels (★= new panels)

The panels checked below are recommended based on your current entitlements.

☐	Balance Snapshot	Compare and analyze account balances over time.
☐	Balance Trends	Graph and compare account balance history for trends or fluctuation.
☑	Calendar	A calendar view of upcoming transactions and custom alerts.
☑	Exceptions Decision	Make decisions on and approve positive pay exceptions.
☑	Important Account Balances	The latest balance for key accounts.
☐	Issues & Issue Files Approval	Approve positive pay issues.
☐	Next Scheduled Requests	A list of upcoming transactions to aid in forecasting cash position.
☑	Recent Transactions	Specific types of transactions for up to 30 days.
☑	Shortcuts	Create links to frequently used pages.
☐	Templates Approval	Approve new and changed templates.
☑	Transfers & Payments Approval	Approve transactions and files.
☐	User Profiles Approval	Approve new or changed user profiles.

Current Dashboard Panels

No panels are currently enabled.

Continue to Dashboard

We have made the following Information Panel recommendations for you. If you didn't choose the recommended panels below on the "Dashboard Setup Tool", you can modify them by choosing **Add Info Panels** on the top right-hand side of the page.

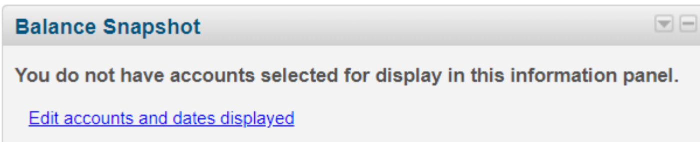
- To view your balance and transaction activity on your dashboard when you log in, choose:
  - Balance Snapshot
  - Important Account Balances
  - Recent Transactions
- If you use Check or ACH Verify *(formerly known as Check Verify or ACH Alert/Secure Account Package)*, choose:
  - Exceptions Decision
  - Issues and Issue Files Approval *(Note: This Info Panel is available starting Monday, October 29 with positive pay.)*
- If Internal Transfers, Templates, ACH Origination or Wire Transfers require dual control, choose:
  - Templates Approval
  - Transfers & Payments Approval
- If you will be setting up additional Administrators and would like to establish dual control for new user profile set up and changes, choose:
  - User Profiles Approval

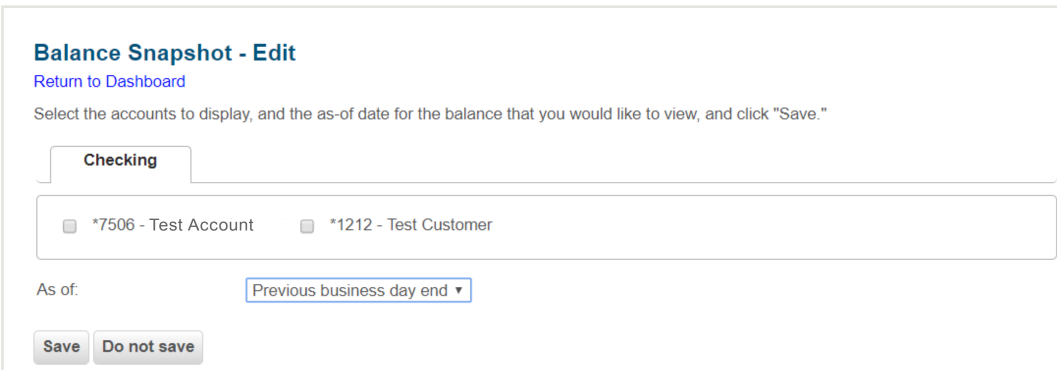
After designing your Dashboard, choose "Continue to Dashboard" to complete and view. **You are all set up and ready to go!**

REVIEW YOUR DASHBOARD

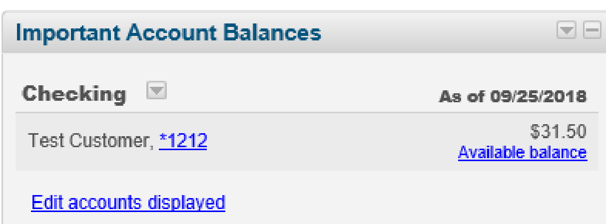
Each Information Panel should display details. Click on the links provided within each Information Panel to review and choose your display options. When your dashboard is complete, clicking the hyperlinks you see within each Information Panel will provide you with further information related to the topic.

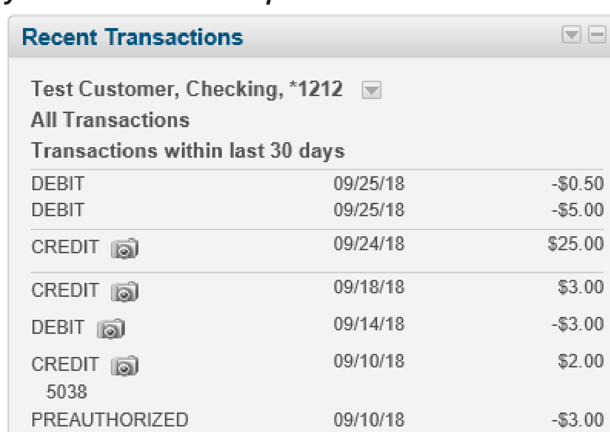
Examples of Information Panel Options





Examples of further information available to you after your dashboard is complete

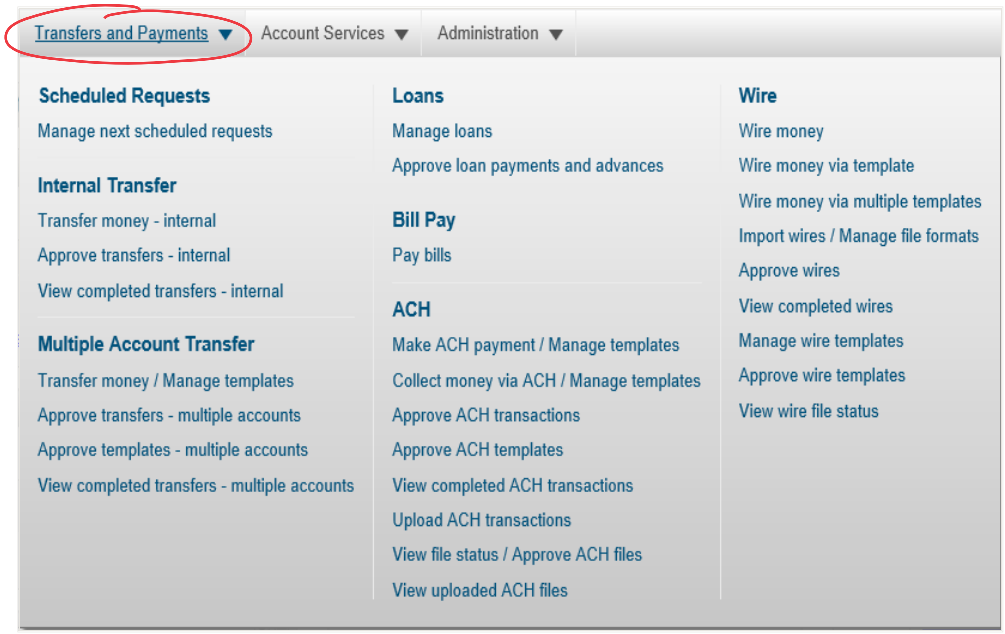




REVIEW TRANSFERS AND PAYMENTS OPTIONS

Choose the **Transfers and Payments** option from the menu.

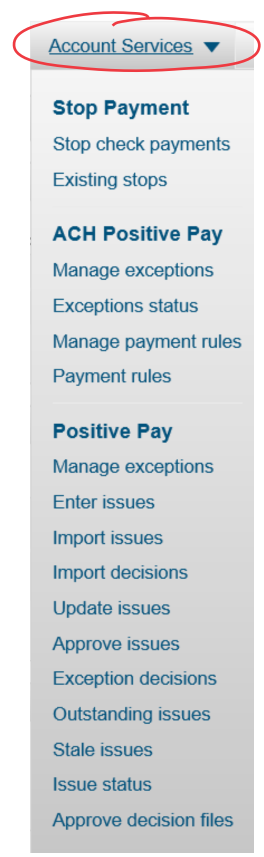
- **Scheduled Requests**, **Internal Transfer** and **Multiple Account Transfer** will be available.
- **Loans, Bill Pay**, **ACH** and **Wire** options are only available if your company has a loan with Choice Bank or if your company has enrolled in Bill Pay, ACH or Wire services.



REVIEW ACCOUNT SERVICES

Choose the **Account Services** option from the menu.

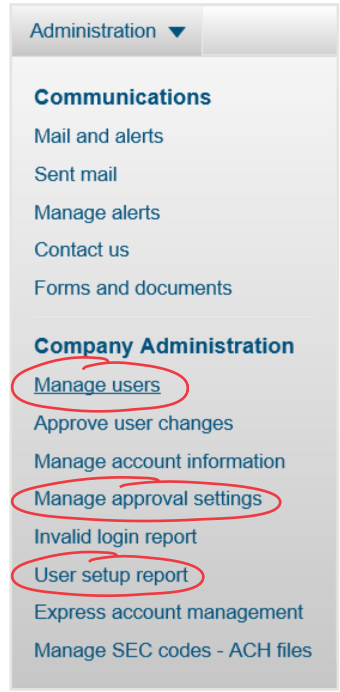
- **Stop Payment** will be available if your company has a checking account with Choice Bank.
- **Positive Pay** will be available if you have enrolled in Check Verify or ACH Verify.



ADMINISTRATIVE OPTIONS

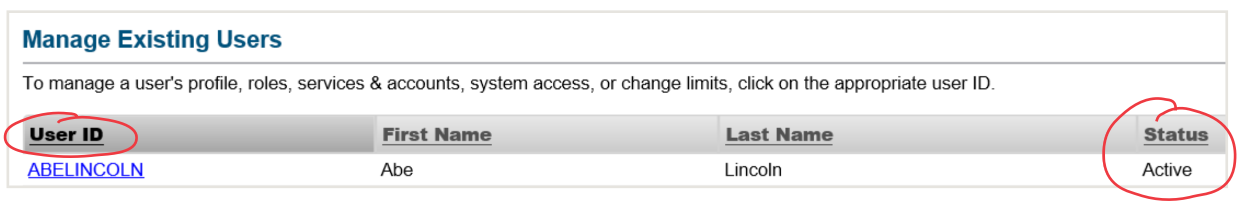
The Primary Administrator has been authorized as the responsible User for creating and maintaining subsequent User IDs, Passwords, including assigning and revoking access privileges for persons to use Business Online Banking. You can also assign and modify User service entitlements and manage any additional limits or restrictions that your company chooses to implement.

In order to make administrative changes, choose **Administration** from the menu. Please take a moment to review your Company's Users to be sure they have the access available that you intended. Click on **Manage users**.



MANAGE EXISTING USERS

- Choose **Manage users**.
- Review the list of Existing Users, verify that their status is **Active**.
- Verify the services that have been entitled to them include access to the account details (if applicable) and any applicable cash management services. A quick review can take place by viewing the **User setup report** under the **Administration** option.
- If your business has elected <u>dual control</u>, review your settings by clicking **Manage approval settings** under the **Administration** option.
- Click on the **User ID** <u>hyperlink</u> for the User under the **Manage users** menu option to view each employee's User Profile.



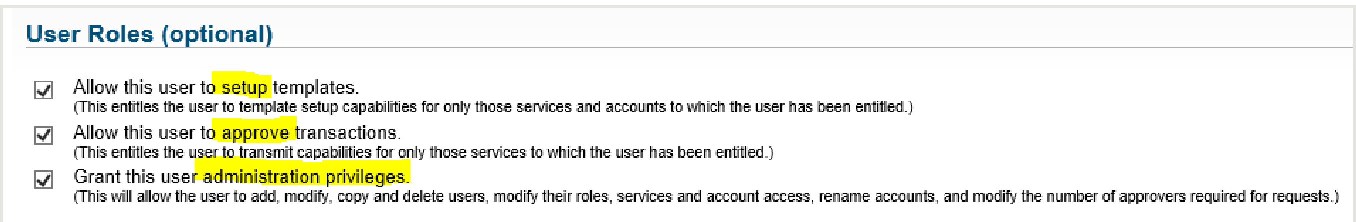
Manage Existing Users

To manage a user's profile, roles, services & accounts, system access, or change limits, click on the appropriate user ID.

User ID	First Name	Last Name	Status
ABELINCOLN	Abe	Lincoln	Active

MANAGE EXISTING USERS *CONTINUED*

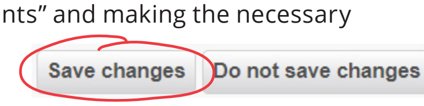
- Review the following:
  - Contact Information – this information must be accurate to ensure a successful log in by the User.
  - Roles – Each User will need to have the appropriate Roles assigned to process transactions and complete various activities within Advanced Business Banking.
    - Users that can **create and process** internal transfers, ACH transactions and Wire Transfers should have the "Setup" AND "Approve" Roles assigned.
    - **VIEW ONLY** Users should have no Role assigned.
    - Users that will need the ability to use all services the business is enrolled in, add, delete and modify Users, assign services, limits and Roles to other Users will need the **Administrator** Role.



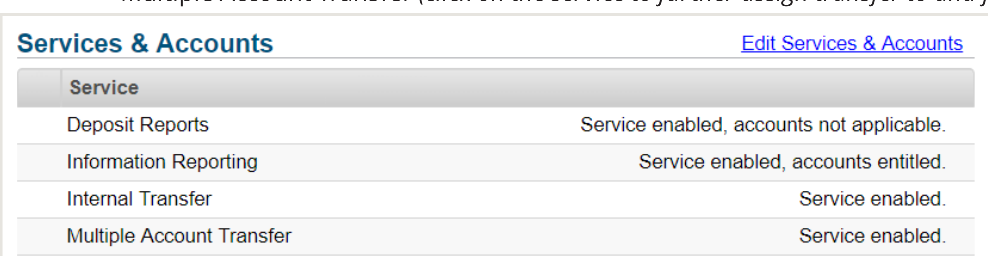
User Roles (optional)

- [x] Allow this user to setup templates.
(This entitles the user to template setup capabilities for only those services and accounts to which the user has been entitled.)
- [x] Allow this user to approve transactions.
(This entitles the user to transmit capabilities for only those services to which the user has been entitled.)
- [x] Grant this user administration privileges.
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

  - Services & Accounts – Review to be sure Users have the following services *shown below*.
    - Updates can be made by choosing the hyperlink "Edit Services & Accounts" and making the necessary changes. Be sure to "Save" your changes at the service level AND at the bottom of the Services & Accounts page after making all of your changes.



  - Basic Online User (balance and transaction activity, internal transfers) –
    - Deposit Reports *(the ability to create reports)*
    - Information Reporting *(the ability to see balance and transaction detail)*
    - Internal Transfer *(click on the service to further assign transfer to and from)*
    - Multiple Account Transfer *(click on the service to further assign transfer to and from)*



Services & Accounts — Edit Services & Accounts

Service	
Deposit Reports	Service enabled, accounts not applicable.
Information Reporting	Service enabled, accounts entitled.
Internal Transfer	Service enabled.
Multiple Account Transfer	Service enabled.

MANAGE EXISTING USERS *CONTINUED*

- Basic Online User with Bill Pay, add –
  - Bill Pay

Bill Pay

NOTE: user who are assigned the Administration role have access to all accounts within Bill Pay, regardless of the entitlements set here.

Description	Account Number	TRC	Entitled Account ☑
Test Customer	1212121212	091302966	☑

- User with Secure Account Package, add –
  - ACH Positive Pay – *formerly ACH Alert*
  - ***Note****: This option will not be available during the preview period.*

ACH Positive Pay

Description	Account Number	TRC	Entitled Account ☑
Test Customer	1212121212	091302966	☑

- Check Payee Positive Pay, add –
  - ***Note****: This option will not be available during the preview period.*

Positive Pay	Service enabled, accounts entitled.
Positive Pay Exception Maintenance	Service enabled, accounts entitled.

Positive Pay Issue Maintenance

Description	Account Number	TRC	Entitled Account ☑
Test Customer	1212121212	091302966	☑

- User with ACH Origination, add –
  - ACH Credits (payroll, vendor payments) – PPD Payment and CCD Payment
  - ACH Debits (collecting payments from customers) – PPD Collection and CCD Collection

PPD Payment

Description	Account Number	TRC	Entitled Account ☑
Test Customer	1212121212	091302966	☑

CCD Payment

Description	Account Number	TRC	Entitled Account ☑
Test Customer	1212121212	091302966	☑

MANAGE EXISTING USERS *CONTINUED*

- User with Wire Transfers, add –
  - Wire Domestic One Time
  - Wire Domestic Template Based
  - Wire FX Intl One Time
  - Wire Intl Template Based
  - Wire USD Intl One Time
  - Wire USD Intl Template Based

Services & Accounts Edit Services & Accounts

Service	
Deposit Reports	Service enabled, accounts not applicable.
Information Reporting	Service enabled, accounts entitled.
Internal Transfer	Service enabled.
Multiple Account Transfer	Service enabled.

NOTE: If you do not want your Users to have the ability to send International Wires, you can change this by clicking the “Change” hyperlink and un-checking the boxes to “Entitled Account” and “Allow Transmit”. Be sure to “Save Changes” at the service line and also at the bottom of the list of “Services & Accounts”.

- VIEW ONLY Users –
  - Deposit Reports *(the ability to create reports)*
  - Information Reporting *(the ability to see balances and transaction detail)*

REMINDER: Users that have been assigned the Administrator Role have the same permissions as a Primary Administrator.

RESOURCES

- "How Do I...." help links are available throughout your Advanced Banking experience that will provide you with specific instructions regarding the task you are working on. You will find this help feature at the bottom left hand side of the page in the bottom menu bar.

- Product specific instructions will be available on our website at **welcometochoice.com/integrationupdates** Product specific emails will also be sent directly to Users in October.

QUESTIONS & CONTACT INFORMATION

If you have any questions regarding this document or other banking needs, please feel free to contact your account manager or location directly, or reach out to our specialized help team:

CASH MANAGEMENT TEAM

P 763.210.7775
E cmteam@bankwithchoice.com

Special Hours
October 22 - November 2, 2018
8:00am - 6:00pm CST
Monday - Friday

Regular Hours
Beginning Monday, November 5, 2018
8:00am - 5:00pm CST
Monday - Friday

Fees may be assessed by your mobile service provider.

Choice Bank is a division of CFG. Member FDIC.