

Home and Accounts Pages in Business Online Banking

Purpose: This document explains how to use the features in Business Online Banking (BOB) on the Cornerstone Bank website at <u>https://www.cornerstone.bank/</u>. Some users may have different access depending on business needs for the client.

Note: Cash Management must set up the business customer for access to Business Online Banking.

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Home Page

This is the landing page for Business Online Banking.



Depending on user access, some options may not be available.

Home Accounts Payments & Tra	ansfers Checks &	Deposits		
Alerts			Pay Or Transfer	
A Stay Alert	C		Internal	Show 🛩
text message.	curity. Choose when and v	vnat alerts you get by email or	ACH	Show 🛩
Enroll			ACH Import	Show 🕶
			Wire	Show 🛩
Accounts		C Edit Accounts 🔒 Print	Wire Import	Show 🛩
CASHIERS CHECKS TESTING POSITIVE PAYEE	Available balance	Recent 🛩	Bill Pay	Show 🛩
Cash Management Test Account	Available balance	Recent 🛩	Checks & Deposits	
CORNERSTONE BANK TESTING ACCOUNT	Available balance		Go To Positive Pay	
1000000	\$	Recent 🕶	Quick Launch	
Positive Pay			Business Credit Cards	
Positive Pay Current Da	y Exceptions		Berronal Credit Cards	
Payments & Transfers			Merchant Services	
Review (0)		Hide 🔺		
Wire				
Description	Reason	Amount		m
There are no transfers requiring review.			2	72



This toolbar is in the upper right hand corner of the Home Page.

Welcome, CUSTOMER NAME Last log in: Dec 18, 2023	Bank Website	Tutorial	Alerts	L Profile	🖶 Log Out	

Click on the Bank Website to open another tab of Cornerstone Bank's website.

Welcome, CUSTOMER NAME Last log in: Dec 18, 2023	Bank Website	e Tutorial	Alerts	L Profile	🖻 Log	g Out
Ornerstone Bank Bus	iness On 🗙	• Home	- Cornerstor	ne Bank	×	+

Click on Alerts for important dates or changes to the user's account.

Welcome, CUSTOMER NAME Last log in: Dec 18, 2023 Bank Website	Tutorial 🐥 Alerts 💄 Profile	🖶 Log Out
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The Overview shows all the alert subscriptions.

Alerts	Stay on top of im	portant dates or chang	es to your account.	
Overview	Alert Options	Contact Options	Secure Inbox	Help
These are all of the Security	e alert subscriptions	active on your accour	nt.	
Access Locked	i Out			
		SEND TO Secure inbo	x	

The Alert Options allows users to add Balance and Transaction alerts.

Alerts	Stay on top of im	portant dates or char	iges to your account.	
Overview	Alert Options	Contact Options	Secure Inbox	Help
Create and edit a BALANCE Low balance ale alerts can help y	any alerts. rts can help you avoid o ou identify when you mig	verdrafts or maintain ba ght want to transfer or ir	lances to qualify for rewards. High balance west money.	+
TRANSACTIO Get alerts when	N deposits, checks, or with	ndrawals post to your ac	ccount.	+



Create and edit any alerts.		
BALANCE Low balance alerts can help you avoid over alerts can help you identify when you might	drafts or maintain balances to qualify for rewar want to transfer or invest money.	rds. High balance
Low Balance	High Balance	Current Balance
TRANSACTION Get alerts when deposits, checks, or withdr	rawals post to your account.	-
TRANSACTION Get alerts when deposits, checks, or withdr Transaction over threshold amount	rawals post to your account. Check Number XXXX or Range of Checks	 Debit Card
TRANSACTION Get alerts when deposits, checks, or withdr Transaction over threshold amount Deposit Transactions	rawals post to your account. Check Number XXXX or Range of Checks Withdrawal Transactions	Debit Card Interest Paid

The Contact Options allow the user to set up email or text message alerts.

Alerts	Stay on top of	important dates or chan	ges to your account.	
Overview	Alert Options	Contact Options	Secure Inbox	Help
You selected the	ese contact options	for alerts.		
Time Zone				
Central Time (U	S & Canada)			
EMAIL				
JESSICA.BE	ENTLEY@CORNERS	TONEB Delete		
Not Activated	i	Send Activation Code		
Add Email				
😑 Do Not 🛙	Disturb			
s	et Up			
	SAGE			
Add Mobile				
🖨 Do Not [Disturb			
s	et Up			



The Secure Inbox allows the user to view alerts.

Alerts						
	Alerts	Stay on top of i	mportant dates or cha	inges to your account.		
	Overview	Alert Options	Contact Options	Secure Inbox	Help	
	These are the ale	erts sent to your inb alerts.	ox.			

The Help menu opens in a new browser window – this is from the Fiserv Real Time Alerts User Interface.

S Cornerstone Bank Business On X	Real Time Alerts User Interface	×
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Real Time Alerts User Interface
Real Time Alerts combines the Enterprise Alert Platform (EAP1151) and the Alert Hub to provide you with an improved alerting experience. Real Time Alerts provides you with real time alert notifications by email, online options (Secure Inbox), and text messages. The Alert Hub integrates Real Time Alerts with account processing platforms for user registration, alert templates, alert distribution, and online API access. Additionally, Real Time Alerts simplifies the alert set up process and makes it more intuitive.
Access the following by using the Real Time Alerts User Interface:
User Interface Navigation
You can access Retail Online, Business Online or Abiliti to navigate within the Real Time Alerts User Interface.
Real Time Alerts
You can use the Real Time Alerts User Interface to view triggered alerts, establish new alerts, edit alerts, and delete alerts.
<u>Alert Options</u>
You can use the Real Time Alerts User Interface to view the alerts that your financial institution provides for your account.
Contact Options
You can use the Real Time Alerts User Interface to add your contact information for both email and text messages.
How To
You can use the Real Time Alerts User Interface to manage new and existing alerts.
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Real Time Alerts Help File 2023.1.1

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The Profile Page allows the user to change their PIN, token and email address.

	Welcome, CUSTOMER NAME Last log in: Dec 18, 2023	Bank Website	Tutorial	Alerts Profile 🕞 Log Out
Pro	ofile			
PI	IN			⊠ Edit
Т	oken			vView
Er	mail			JESSICA.BENTLEY@CORNERSTONEBANKS.NET

To change a PIN, click Edit.

Profile	
PIN	⊠ Edit
Token	√View
Email	JESSICA.BENTLEY@CORNERSTONEBANKS.NET

Enter Current PIN, New PIN and Confirm new PIN and click Save.

Profile	
PIN	
	Your personal identification number (PIN) helps prevent unauthorized people from logging into online baking or performing certain actions like making payments. You might also be asked to change it periodically to keep your accounts secure.
	Complete the following to change your PIN. Username is case sensitive
Current PIN *	
New PIN *	
Confirm new PIN *	
	* Indicates required field
	Save Cancel

The Token section allows the user to edit or delete a soft token (user's phone) or a hard token.



The user can add a new device to their profile for a soft token.

Token				
Device nickname	Туре	Activated	Last used	
Jessica's iPhone	iOS	Nov 22, 2023	Nov 22, 2023	Edit Delete
Add Device Close				

A hard token user can switch to the soft token and use the DIGIPASS app by selecting Switch to App. Or deactivate the token.

Т	oken	Deactivate
	Tokens are now available as an app on your device. You can switch to using the app instead of your physical token.	Switch To App

The user's email address displays at the bottom of the Profile Page.

Email JESSICA.BENTLEY@CORNERSTONEBANKS	5.NET
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Click Log Out to sign out of Business Online Banking.

Welcome, CUSTOMER NAME Last log in: Dec 18, 2023	Bank Website	Tutorial	Alerts	Profile Log Out
	Logged Out			
	You Have Success	f ully Loggec log in again.	d Out.	

Accounts Page

The Accounts page shows the user's assets in Cornerstone Bank.





Summary

Each account lists current, available and total balances under the Summary tab.

Accounts Summary Download Transactions Assets		🔒 Print
Cash Management Test Account	Current balance	Available balance
CASHIERS CHECKS TESTING POSITIVE PAYEE	Current balance	Available balance
CORNERSTONE BANK TESTING ACCOUNT	Current balance	Available balance
Total	\$	\$

Click on the account for information including balance, activity, interest and transactions.

Accounts				
<u>Summary</u>	Download Transactions			
Assets				
Cash Management Test Account				
CASHIERS CHECKS TESTING POSITIVE PAYEE				
CORNERSTONE BANK TESTING ACCOUNT				

This displays on the Details tab.

Cash Mana Details Docur	gement Test Account – XXXXX					
Account Infor	mation					🔒 Print
Balance Previous day tran Current balance Holds Pending transact Other transfers Available balance Line of credit Total funds availa	tsactions (-\$0.00 / +\$0.00) ions (-\$0.00 / +\$0.00) ; able	A \$0.00 La \$0.00 La \$0.00 In \$0.00 La \$0.00 La	ctivity ist deposit (Fe ist check (Jan ist overdrawn nterest ist interest pa	ib 01, 2023) 31, 2023) yment	1 5 Jan 31	\$33.00 \$33.00 , 2023 \$0.00
Transactions				🔒 Print	Search Transactions	
Date -	Description \$	Debit ¢	4.54 (72)	Balance	Activity *	•
• Feb 01, 2023	WAIVE 1/31 STOP PAY FEE		33.00		Type *	
• Jan 31, 2023	STOP PAYMENT CHARGE 1	33.00)		All	•
• Apr 12, 2022	RETURNED DEPOSIT ITEMS	1.00)		Amount	
• Apr 08, 2022	RETURNED CHECK# 1404, MISSING SIGNATURE(S))	1.00		Example: 40 or 10.00-50.00	
• Apr 06, 2022	MOBILE DEPOSIT		1.00		Check number	
• Apr 06, 2022	Check #1404	1.00)		Systematics 101 oc 101 (22	
 Feb 03, 2022 	111573763 PREMIERECORP TRANSFER FROM 500 ON 2/03/22 AT 11:57		1.00		* Indicates required field	



Click on to toggle between accounts.

	Cash Management Test Account – XXXXXX 🔼 🔺		
	CASHIERS CHECKS TESTING POSITIVE PAYEE – XXXX		
	Cash Management Test Account – XXXXXX		
1	CORNERSTONE BANK TESTING ACCOUNT – XXXXXX		

Documents

To view account statements or archived statements, select Documents.

Note: This is under a specific account; however, the user can search all account documents.

Cash Manageme	ent Test Account – XXXXX 🖛 🐱
Details <u>Documents</u>	Download
Documents	
Document Search	
Account:	Cash Management Test Account 🗸
Document Type:	CHECKING ACCOUNT S' V
Date Range:	03/12/2021 To 12/06/2023

Enter the account, document type and date range. Click Submit.

Cash Ma	nagement Test Account – XXXXX 🛩 🗸 🗸
Details <u>D</u>	ocuments Download
Document	5
Document Sear	ch 🗖
Account:	Cash Management Test Account 🗸
Document Type:	CHECKING ACCOUNT S' 🗸
Date Range:	03/12/2021 🔤 To 12/06/2023 🖼
	Submit

The list of Available Documents displays.





Click the Disk to save the file to another directory.



The file downloads as a pdf.

en=	InQfy	OYKlaitwDXMoiZyLnbqq4CG 🕁	₹
	L.	Checking Account Statements - 11_30_2023 - CORNERSTONE BANK TESTING.pdf 622 KB • Done	t

Download Transactions

Download transactions on the account level.



Download Transactions	
	Specify the transactions you'd like to download and select the format in which you want them downloaded.
Account	Cash Management Test Account XXXXX
Activity *	All transactions
Type *	All
Format *	Comma-separated values (.csv)
	* Indicates required field
	Download Transactions Cancel



Select Activity from the drop down.

- All transactions
- Current business day
- Previous business day
- Current activity
- Last statement
- Specific date
- Date range

Account	Cash Management Test Account XXXXX
Activity *	All transactions 🔻
Type *	All transactions Current business day
Format *	Current activity
	Specific date Date range
	Download Transactions Cancel

Select Type form the drop down.

- All
- Credits
- Debits
- Checks

Туре *	All	
Format *	All Credits	
	Debits	-
	Checks	

Select Format from the drop down.

- Comma separated values (.csv)
- Microsoft Money (.ofx)
- QuickBooks 2005 & newer (.qbo)
- Quicken 2005 & newer (.qfx)
- BAI2 (.bai)



Format *	Comma-separated values (.csv)
	Comma-separated values (.csv)
	Microsoft Money (.ofx)
	QuickBooks 2005 & newer (.qbo)
	Quicken 2005 & newer (.qfx)
	BAI2 (.bai)

Click Download Transactions.

Download Transact	ions
	Specify the transactions you'd like to download and select the format in which you want them downloaded.
Account	Cash Management Test Account XXXXX
Activity *	All transactions
Туре *	All
Format *	Comma-separated values (.csv)
	* Indicates required field
	Download Transactions Cancel

The file downloads into the format the user selected.



Switch to Multi Account Download from this screen.

mat in which you want them downloaded.



Search Account Transactions

Search Transactions on the account from the Account Details tab.

Search Transactions			
Activity *			
All transa	ctions	•	
Type *		_	
All		•	
Amount			
Example: 40 (or 10.00-50.00		
Check num	lber		
Example: 101	or 101-120		
* Indicates required field			
Search	Clear Search		

Select Activity from the drop down.

- All transactions
- Current business day
- Previous business day
- Current activity
- Last statement
- Specific date
- Date Range

Activity *	
All transactions	•
All transactions	
Current business day	
Previous business day	
Current activity	
Last statement	
Specific date	
Date range	
Example: 40 or 10.00-50.00	

Select Type from the drop down.



- All
- Credits
- Debits
- Checks

Туре *			
All	•		
All			
Credits			
Debits			
Checks			
Example: 40 or 10.00-50.00			

Enter the amount and check number. Click Search.

Amount					
Example: 40	Example: 40 or 10.00-50.00				
Check number					
Example: 101 or 101-120					
* Indicates required field					
Search	Clear Search				

The transactions display on the left hand side of the page.

Transactions				🖨 Print	Search Transactions
Pending	Posted	Total debits: -	Т	otal credits: +	Activity *
Date 🗸	Description \$	Debit ¢	Credit \$	Balance	All transactions 🔹
• Feb 01, 2023	WAIVE 1/31 STOP PAY FEE		33.00		Туре *
• Jan 31, 2023	STOP PAYMENT CHARGE 1	33.00			All
• Apr 12, 2022	RETURNED DEPOSIT ITEMS	1.00			Amount
• Apr 08, 2022	RETURNED CHECK# 1404, MISSING SIGNATURE(S	5)	1.00		Example: 40 or 10.00-50.00
• Apr 06, 2022	MOBILE DEPOSIT		1.00		Check number
• Apr 06, 2022	Check #1404	1.00			
• Feb 03, 2022	111573763		1.00		Example: 101 or 101-120 * Indicates required field
• Jan 26, 2022	110990092		1.00		Search Clear Search
Jan 26, 2022	110990266	3.00			

Check Viewer

Use the Check Image Viewer to see checks written on an account, enter the check number and click view image.



J	Check Image Viewer				
	Check number *				
	Example: 101				
	* Indicates required field				
	View Image				

The Check Viewer opens in a new window. The user can rotate, enlarge size, decrease size and print the check.

Check Viewer ຜາຍ	9.9.9	ଓ ଅ ୬ ୬ ୬	
Conscione Bank Strength and Strength and	1404 Or OI HORE DON \$ 1.00 Corecretions Early Dor 1606		

Click Close.

01	1 2 2 3	00,000	
Cornerstone Bank The rest of a Starty Lessica Bentley Consolitation 00100 Consolitations	1404 	A DECEMBER OF A	

Multi Account Download Transactions

On the Download Transactions tab, the user downloads transaction(s). Select one or all accounts.



Accou Summa Downl	Accounts Summary Download Transactions Download Transactions Download Transactions							
Activity *	•	All transactions •						
Type *		All						
Format *	•	Comma-separated values (.csv)	•					
Select	Select Accounts							
•	Nickname			Туре	Number			
	Cash Management Test Accourt	nt		Checking	XXXXX			
	CASHIERS CHECKS TESTING PC	DSITIVE PAYEE		Checking	XX00			
	CORNERSTONE BANK TESTING	ACCOUNT		Checking	XXX000X			
		* Indicates required field Download Transactions	Cancel					

Select the Activity from the drop down.

- All transactions
- Specific date
- Date range.

Activity *	All transactions	
Type *	All transactions Specific date Date range	
	Date range	

Select the Type from the drop down.

- All
- Credits
- Debits
- Checks

Туре *	All	
5	All	
Format *	Credits	
	Debits	
Select Accounts	Checks	

Select the Format from the drop down.

- Comma separated values (.cvs)
- Microsoft Money (.ofx)
- QuickBooks 2005 & newer (.qbo)
- Quicken 2005 & newer (.qfx)
- BAI2 (.bai)



Format *	Comma-separated values (.csv)		
Select Accounts	Comma-separated values (.csv) Microsoft Money (.ofx) QuickBooks 2005 & pewer (.gbo)		
Nickname	Quicken 2005 & newer (.qfx) BAI2 (.bai)		

Select the Accounts by checking the box and click Download Transactions.

Select Accounts					
	Nickname				
	Cash Management Test Account				
	CASHIERS CHECKS TESTING POSITIVE PAYEE				
	CORNERSTONE BANK TESTING ACCOUNT				
	* Ind	licates required field			
	Do	wnload Transactions	Cancel		

Transactions downloaded successfully message appears.

ſ	Download Transactions	
I	⊘ Transactions have been downloaded successfully.	×

The file downloads into the format the user selected.



If you have any questions or need assistance with Business Online Banking, contact our Cash Management team at 888-297-2100 or online at https://www.cornerstone.bank/contact/.

Cornerstone Bank Cash Management Team