



Business Online Banking - *Enhanced FAQ's*



GENERAL

1. **Is there a guide that outlines all the changes?** Yes, a guide is available under the Resources tab located at www.macatawabank.com. You will find the guide available under the Business heading. This is where you will also find videos covering all aspects of Online Banking.
2. **Was my CPA invited to the webinar?** All users for companies that have ACH and Wire Transfer capabilities received an invitation via e-mail to join one of our 8 webinars.
3. **When will I be able to use the new system?** October 1st for non-ACH and Wire users and TBD for ACH and Wire users.
4. **How often do I have to update my password?** Passwords are required to be changed every 90 days. If you would like to change your password prior to the end of the 90 days, you may do so by going to Change Password located under the Preferences tab.
5. **Where do I enter my company ID?** Once upgraded to the new Online Banking, your Company ID will no longer be required.
6. **Can deposit tickets be ordered through Online Banking?** No.
7. **Do Deposit Connect users have to be Online Banking users to process deposits?** No. While we have placed a Remote Deposit Capture app on the Business Apps screen, Deposit Connect users may still log in as they now do (by selecting Deposit Connect from the Login to Other Online Service drop-down menu).
8. **If I was the CSA on the old system will I still be a CSA on the new system?** Yes.
9. **Do I need to do anything differently when I log in?** As a Supervisor (formerly know as "CSA"), you will have full access to the accounts and services that your company has specified in your agreement with Macatawa Bank. Exceptions to this will be for customers with enhanced services (ACH and/or wire transfer capabilities). Any user that will be originating ACH or wire transfers would need to be enrolled for the One Time PIN.
10. **Do I have to do anything for my non-CSA users?** For non-Supervisor users with Full Access, no action is necessary to be able to access accounts. Again, the exception to this will be users that will be originating ACH or wire transfers, as they would need to be enrolled for the One Time PIN. If you have non-Supervisor users that have custom access to accounts and services (limitations have been given to limit access to accounts and/or services), you would want to reestablish access to the accounts and services as you see fit.
11. **Will all my information/users/templates be transferred from the old system to the new system?** Any recipient information that is tied to an existing ACH template will be migrated to the new system.
12. **How do I access Positive Pay?** You may continue to login by selecting Transaction Risk Management from the Login to Other Online Service drop-down menu and entering your login ID and password. Otherwise, you may click on the Fraud Protection Services app within the Business Apps section of Online Banking. This will not require a separate login ID or password as you are authenticated upon logging into your Online Banking profile.

ACH

13. **Will my ACH templates from the old system be transferred into the new one? If so, how?** Yes, any recipient information that is tied to an existing ACH template will be migrated to the new system.
14. **Where is my recipient ID?** No recipient ID field is required within Online Banking.
15. **Where do I approve my ACH transactions?** ACH transactions requiring dual authorization can be approved by going to the Business Apps screen and either clicking on the Authorization Transactions app or clicking on the Authorize tab located beneath the Business Apps tab.
16. **Who can approve ACH transactions?** A user given the ability to authorize any given class of ACH services may utilize the Authorization Transactions app or the Authorize tab under Business Apps. Please note: If a user is given Full Authority without also being given the Authorize authority separately, they may go into the pending transactions to authorize payments but would not have the Authorization Transactions app or the Authorize tab under Business Apps.
17. **What do I need the OTP for?** The One Time PIN is required for Domestic Wire Transfers, Payroll, Cash Disbursements, Send A File and certain administrative functions related to these methods of payment.
18. **How do I receive my OTP?** Your company's Supervisor will enroll you for the One Time PIN. When they enroll, they provide your telephone number and/or your mobile phone number. Upon being required to complete the One Time PIN, there is an option to select which of these numbers to send the PIN to.
19. **How do I receive my OTP if I have an extension?** An extension can be added in the following format 616-111-2222 (1 *space required*) ext (1 *space required*) 3333 The example provides the exact spacing required.
20. **How many OTPs do I have to enter?** You will be required to enter a One Time PIN for each of the transaction types detailed under Question 17. The exception to this would be wire transfers that are "queued" under Multi Wires.
21. **What is the difference between Payroll and Send a File?** The Payroll app will be utilized by customers that are currently using Direct Deposit or Personal Disbursements templates (whether reusing the same template or importing recipient information to a brand new template every time transactions are originated). The recipients, now known as Payees, are available in the Payroll app for processing. For those that go to Services under the current Online Banking systems, and select Upload a File to transmit a complete ACH file to us for processing, this will now be done under the Send A File App.
22. **Can an employee have their direct deposit made into multiple accounts?** Yes, ACH transactions completed under the Payroll app have the ability to have funds allocated to secondary accounts. From this app, select Manage Payee and select the employee to change. At the bottom of the Edit Payroll Payee screen is an Additional Accounts section. Clicking on the Add button will allow you to add accounts that have a portion of the net pay entered on the primary account allocated to the secondary account(s). Again, once you enter the Usual Amount for the secondary account(s), the system will take care of automatically allocating the Usual Funds for these secondary

accounts to those accounts while adjusting the net pay paid to the primary account by the amounts allocated to the secondary accounts.

23. **When sending a file, do I still need to provide the transmittal information?** Yes. You would still provide transmittal details as you currently do. (Note: this is for customers that previously utilized the Upload File option under the Services tab in the previous Online Banking system)
24. **Can I create a template for wires I send frequently?** Yes. From the Domestic Wire Transfer App, select Manage Beneficiaries. Complete this form for each domestic wire that you will be sending on an ongoing basis and click submit. Once this is done you would just need to select your beneficiary from the Select a Beneficiary drop down, the account to fund the wire, the amount and the date you would like the wire sent and click Submit. You will then complete the One Time PIN process to complete the wire.
25. **Can an alert be set up to automatically be sent to the secondary approval user when an ACH is issued?** Yes. Actually, you would not need to set up this alert as it is one of our automatically generated security alerts that will be sent to those authorized to approve the ACH transaction(s).
26. **How far in advance can I initiate an ACH transaction?** The system allows for a date up to a year in advance of the settlement, however, it is not recommended as amounts and account numbers may change in this timeframe. 60-90 days in advance is the norm.
27. **Can I set up recurring ACH transactions? If so, in what frequency (weekly, monthly, first Friday, EO Wednesday, specific date, etc.)?** Yes. Recurring ACH transactions may be scheduled with the following frequencies: Every Business Day, Every Week, Every Two Weeks, Every Month, Every Last Day of the Month, Every Two Months, Every Three Months, Every Six Months and Every Twelve Months.