

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. Some users may have different access depending on business needs for the client.

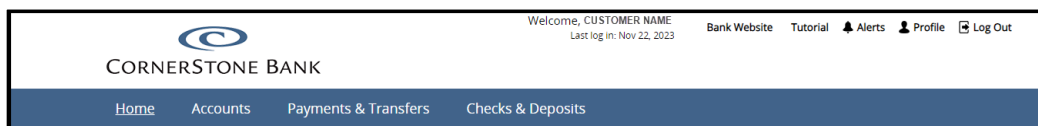
Note: Cash Management must set up the business customer for access to Business Online Banking.

Table of Contents

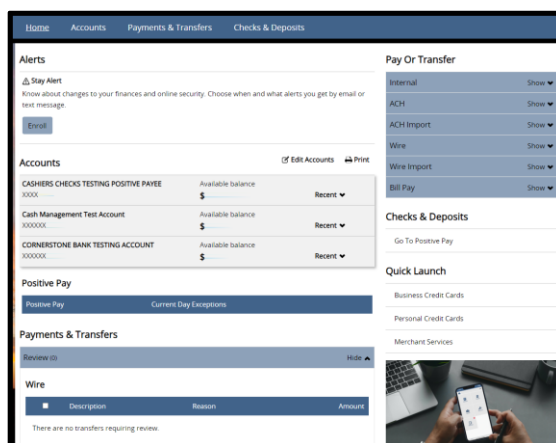
Home Page.....	1
Accounts Page.....	7
Summary.....	7
Documents.....	8
Download Transactions.....	10
Search Account Transactions.....	12
Check Viewer.....	14
Multi Account Download Transactions.....	15

Home Page

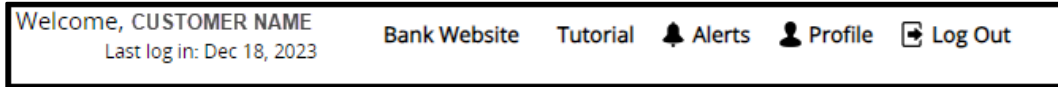
This is the landing page for Business Online Banking.



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



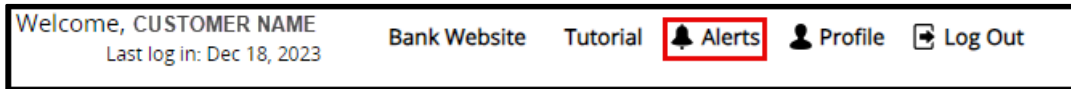
This toolbar is in the upper right hand corner of the Home Page.



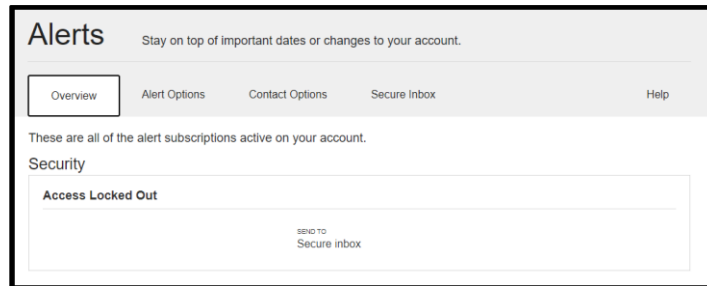
Click on the Bank Website to open another tab of Cornerstone Bank's website.



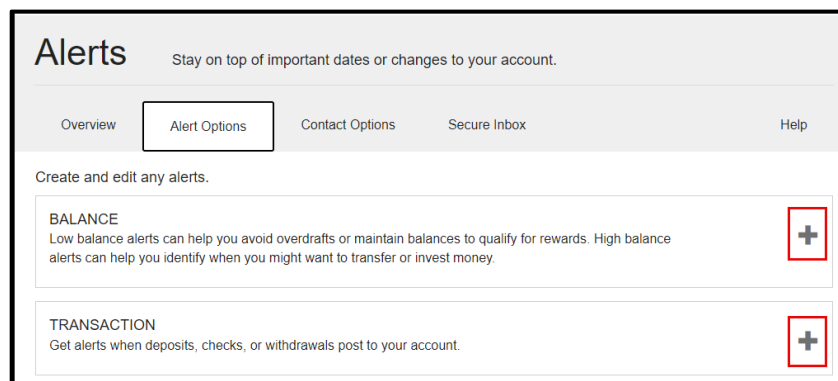
Click on Alerts for important dates or changes to the user's account.



The Overview shows all the alert subscriptions.



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





Create and edit any alerts.

BALANCE
Low balance alerts can help you avoid overdrafts or maintain balances to qualify for rewards. High balance alerts can help you identify when you might want to transfer or invest money.

Low Balance High Balance Current Balance

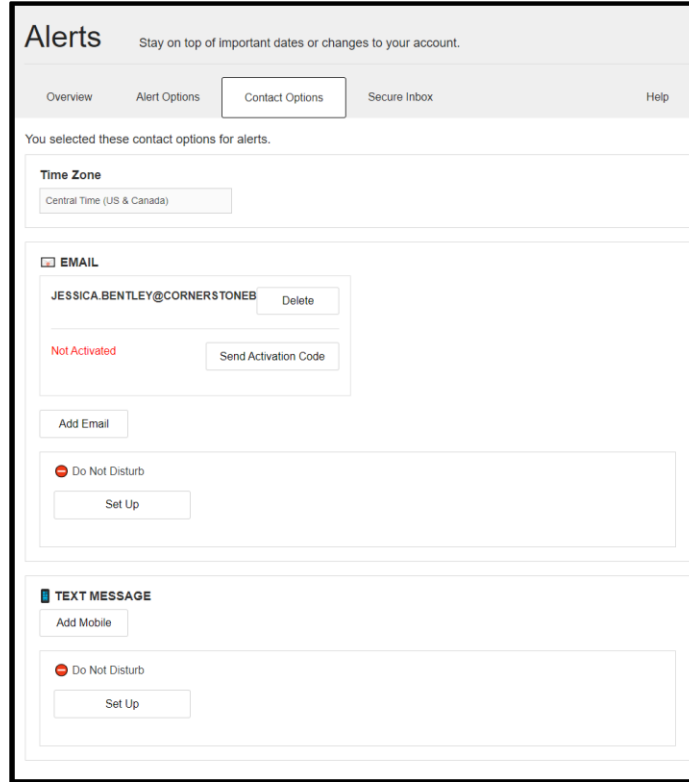
TRANSACTION
Get alerts when deposits, checks, or withdrawals post to your account.

Transaction over threshold amount Check Number XXXX or Range of Checks Debit Card

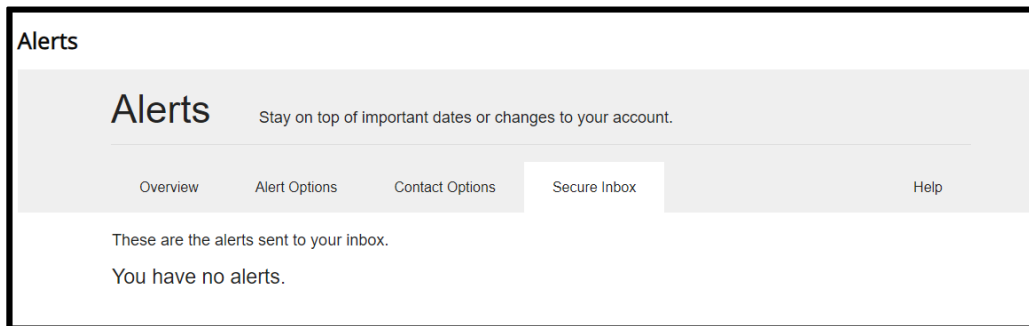
Deposit Transactions Withdrawal Transactions Interest Paid

ACH Deposit Transactions All Check Numbers

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



The Secure Inbox allows the user to view alerts.



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



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.

[Alert Options](#)

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.

© 2018-2023 Fiserv, Inc. or its affiliates.

Real Time Alerts Help File 2023.1.1

Fiserv Confidential | Intended Only for Fiserv Real Time Alerts Clients ©2018-2023 Fiserv, Inc. or its affiliates

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](#)

Profile

PIN	Edit
Token	View
Email	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 banking 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	Type	Activated	Last used	
Jessica's iPhone	iOS	Nov 22, 2023	Nov 22, 2023	Edit Delete

Add Device Close

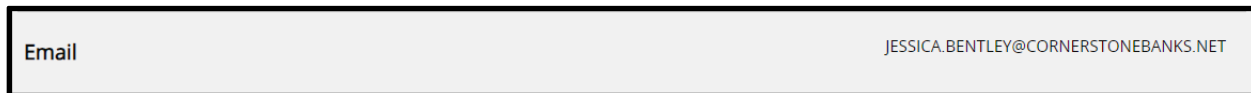
A hard token user can switch to the soft token and use the DIGIPASS app by selecting Switch to App. Or deactivate the token.

Token

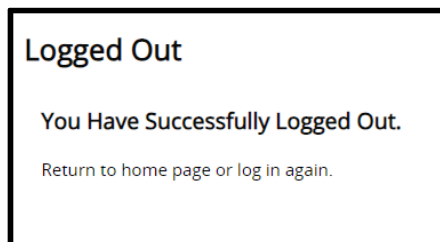
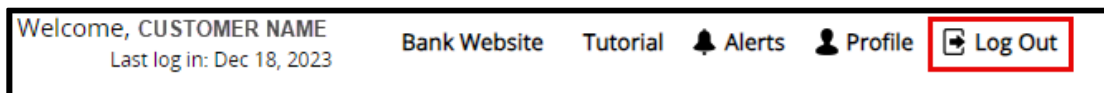
Deactivate

Switch To App

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



Click Log Out to sign out of Business Online Banking.



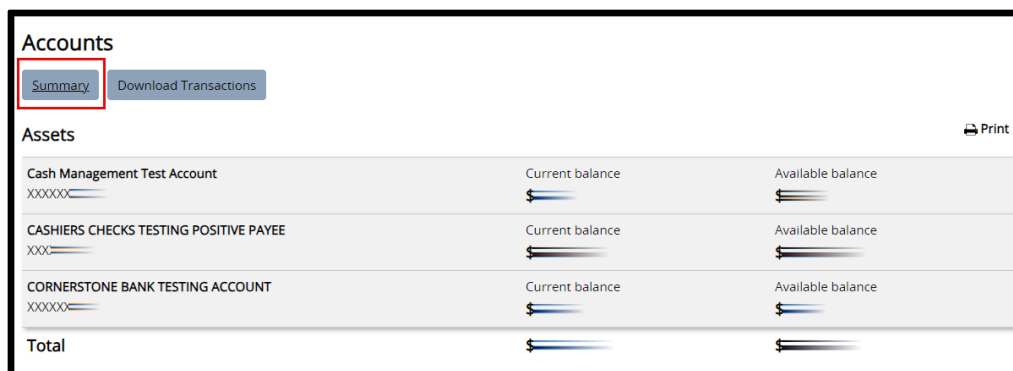
Accounts Page

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



Summary

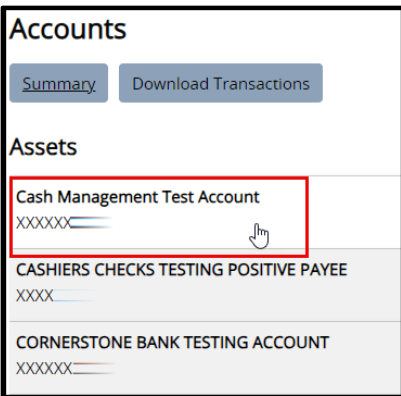
Each account lists current, available and total balances under the Summary tab.



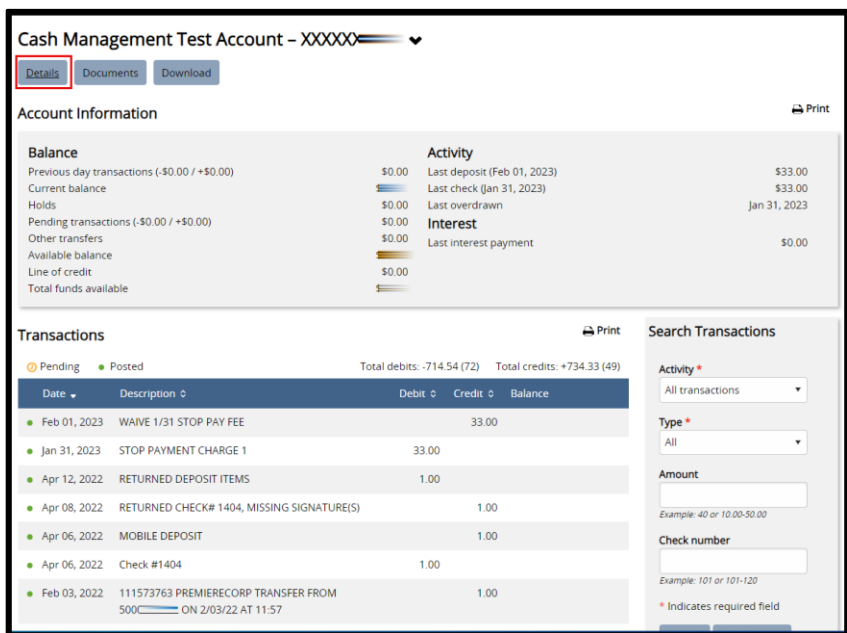
The screenshot shows the "Accounts" page with the "Summary" tab selected. It features a table of assets with columns for account name, current balance, and available balance. A "Print" button is visible in the top right corner.

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

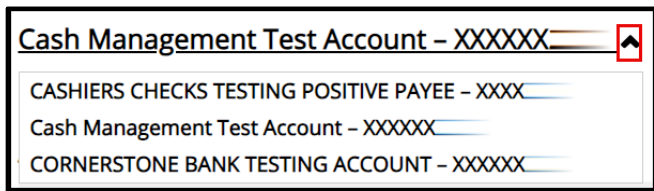
Click on the account for information including balance, activity, interest and transactions.



This displays on the Details tab.



Click on  to toggle between accounts.



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 Management Test Account - XXXXXX ▾

Details Documents Download

Documents

Document Search

Account: Cash Management Test Account ▾

Document Type: CHECKING ACCOUNT S ▾

Date Range: 03/12/2021 To 12/06/2023

Submit

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

Cash Management Test Account - XXXXXX ▾

Details Documents Download

Documents

Document Search





Account: Cash Management Test Account ▾

Document Type: CHECKING ACCOUNT S ▾





Date Range: 03/12/2021 To 12/06/2023

Submit

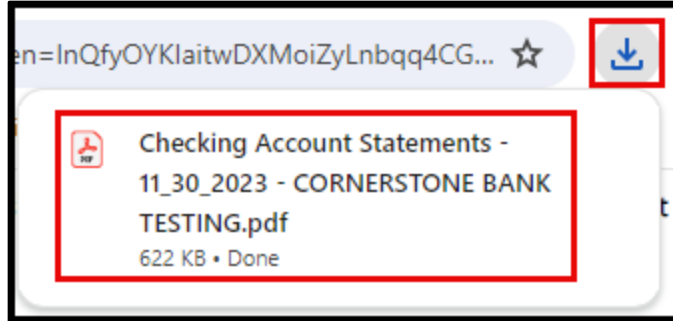
The list of Available Documents displays.

Available Documents
Checking Account Statements - 11/30/2023 - CORNERSTONE BANK TESTING 
Checking Account Statements - 10/31/2023 - CORNERSTONE BANK TESTING 
Checking Account Statements - 9/29/2023 - CORNERSTONE BANK TESTING 
Checking Account Statements - 8/31/2023 - CORNERSTONE BANK TESTING 

Click the Disk to save the file to another directory.

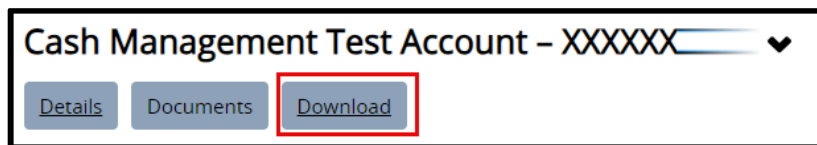
Available Documents
Checking Account Statements - 11/30/2023 - CORNERSTONE BANK TESTING 
Checking Account Statements - 10/31/2023 - CORNERSTONE BANK TESTING 
Checking Account Statements - 9/29/2023 - CORNERSTONE BANK TESTING 
Checking Account Statements - 8/31/2023 - CORNERSTONE BANK TESTING 

The file downloads as a pdf.



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 *

Type *

Format *

* Indicates required field

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 XXXXXX

Activity *: All transactions

Type *: All transactions, Current business day, Previous business day, Current activity, Last statement, Specific date, Date range

Format *: [dropdown]

Download Transactions Cancel

Select Type from the drop down.

- All
- Credits
- Debits
- Checks

Type *: 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), Microsoft Money (.ofx), QuickBooks 2005 & newer (.qbo), Quicken 2005 & newer (.qfx), BAI2 (.bai)

Click Download Transactions.

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

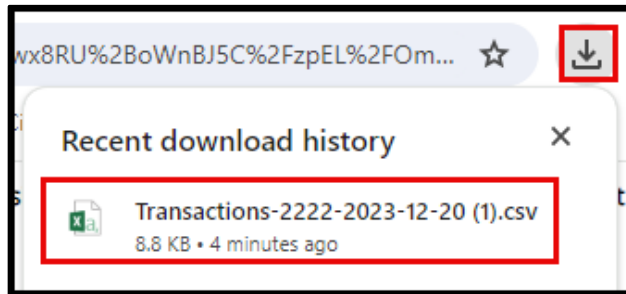
Type * All

Format * Comma-separated values (.csv)

* Indicates required field

Download Transactions Cancel

The file downloads into the format the user selected.



Switch to Multi Account Download from this screen.

Download Transactions Switch To Multi Account Download

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

Search Account Transactions

Search Transactions on the account from the Account Details tab.



Search Transactions

Activity *
All transactions ▼

Type *
All ▼

Amount

Example: 40 or 10.00-50.00

Check number

Example: 101 or 101-120

* Indicates required field

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 ▼

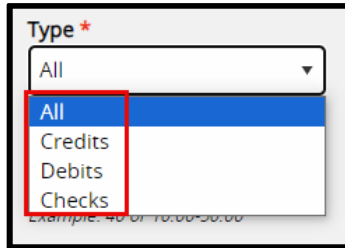
All transactions
Current business day
Previous business day
Current activity
Last statement
Specific date
Date range

Example: 40 or 10.00-50.00

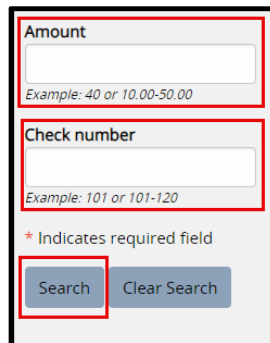
Select Type from the drop down.

- All
- Credits
- Debits

- Checks



Enter the amount and check number. Click Search.



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

Transactions		Total debits: -		Total credits: +	
Date	Description	Debit	Credit	Balance	
Feb 01, 2023	WAIVE 1/31 STOP PAY FEE		33.00		
Jan 31, 2023	STOP PAYMENT CHARGE 1	33.00			
Apr 12, 2022	RETURNED DEPOSIT ITEMS	1.00			
Apr 08, 2022	RETURNED CHECK# 1404, MISSING SIGNATURE(S)		1.00		
Apr 06, 2022	MOBILE DEPOSIT		1.00		
Apr 06, 2022	Check #1404		1.00		
Feb 03, 2022	111573763		1.00		
Jan 26, 2022	110990092		1.00		
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.

Check Image Viewer

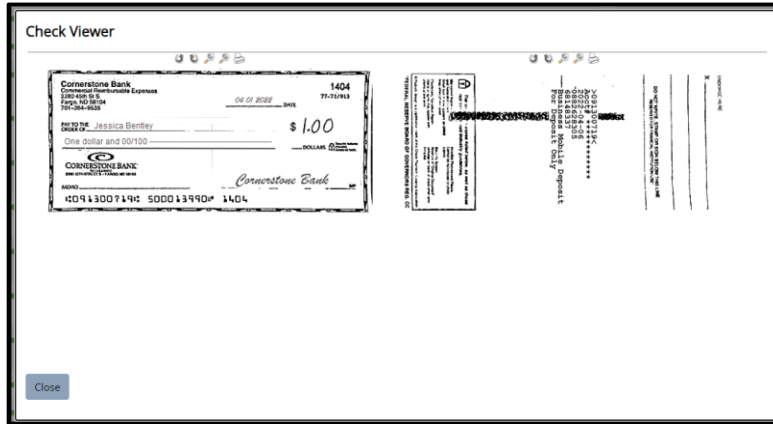
Check number *

Example: 101

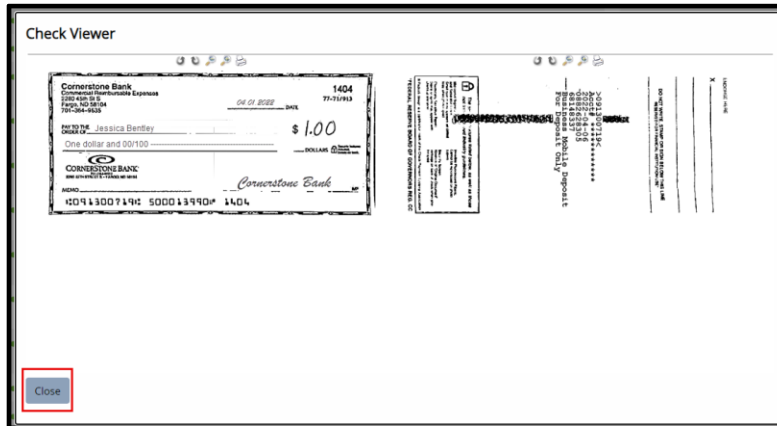
* Indicates required field

View Image

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

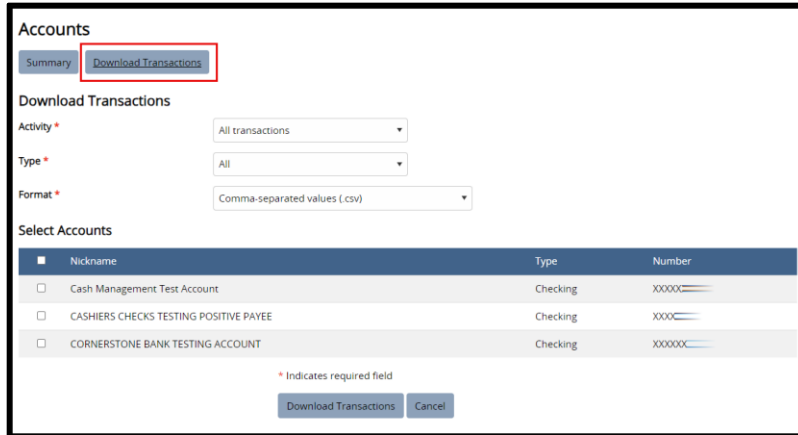


Click Close.



Multi Account Download Transactions

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



Accounts

Summary **Download Transactions**

Download Transactions

Activity * All transactions

Type * All

Format * Comma-separated values (.csv)

Select Accounts

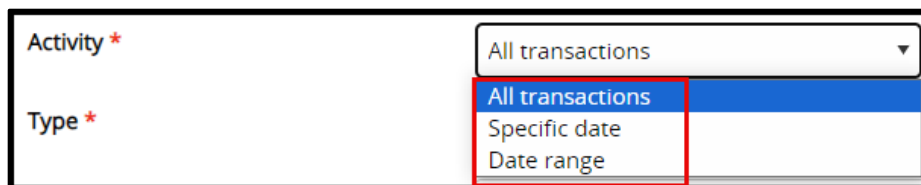
<input type="checkbox"/>	Nickname	Type	Number
<input type="checkbox"/>	Cash Management Test Account	Checking	XXXXX
<input type="checkbox"/>	CASHIERS CHECKS TESTING POSITIVE PAYEE	Checking	XXXX
<input type="checkbox"/>	CORNERSTONE BANK TESTING ACCOUNT	Checking	XXXXXX

* Indicates required field

Download Transactions Cancel

Select the Activity from the drop down.

- All transactions
- Specific date
- Date range.



Activity * All transactions

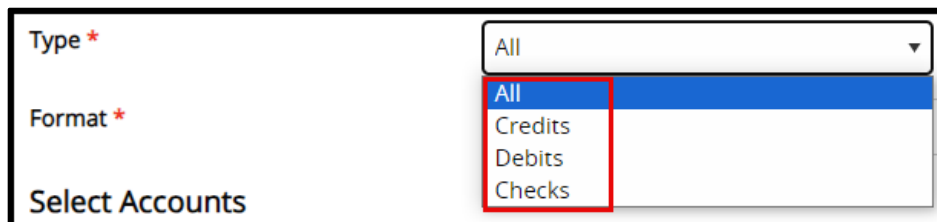
Type * All transactions

Specific date

Date range

Select the Type from the drop down.

- All
- Credits
- Debits
- Checks



Type * All

Format * All

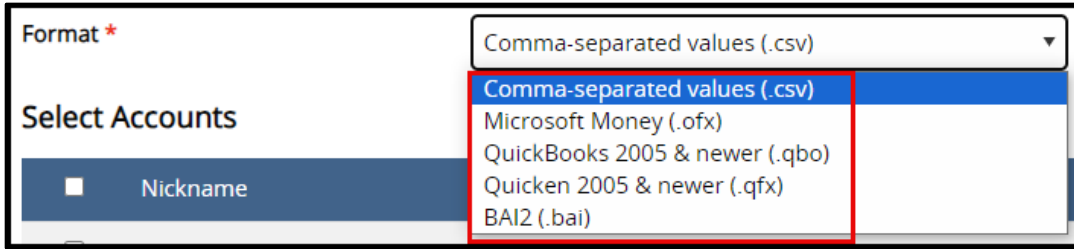
Select Accounts Credits

Debits

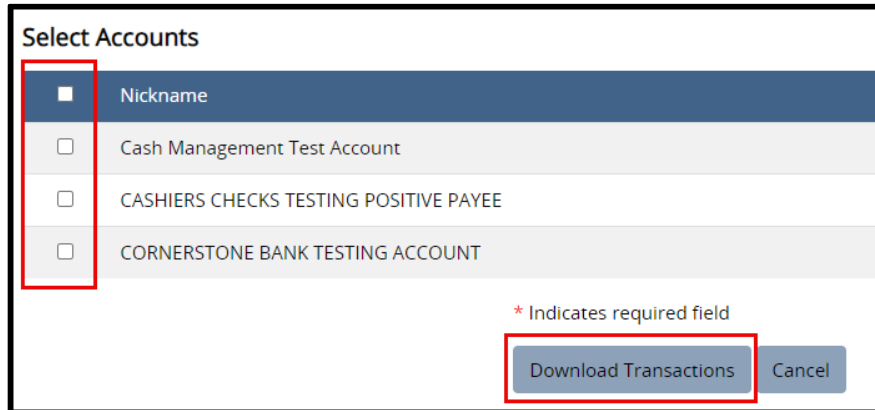
Checks

Select the Format from the drop down.

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



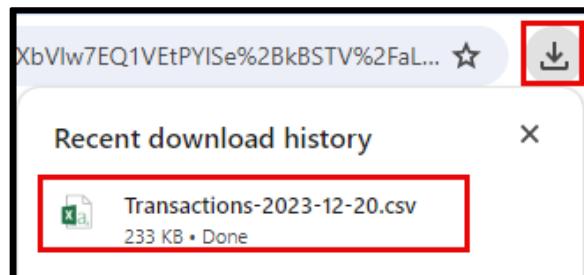
Select the Accounts by checking the box and click Download Transactions.



Transactions downloaded successfully message appears.



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 Sales team at 888-297-2100 or online at <https://www.cornerstonebanks.net/contact/>.

Cornerstone Bank Cash Management Team