Home and Accounts Pages in Business Online Banking

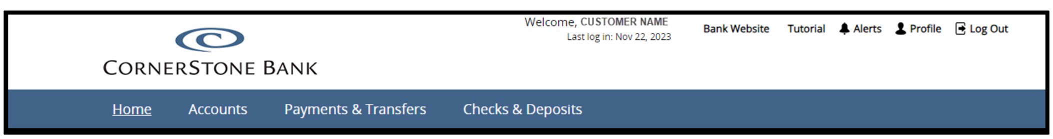
Purpose: This document explains how to use the features in Business Online Banking (BOB) on the Cornerstone Bank website. Some users may have different access depending on business needs for the client.

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

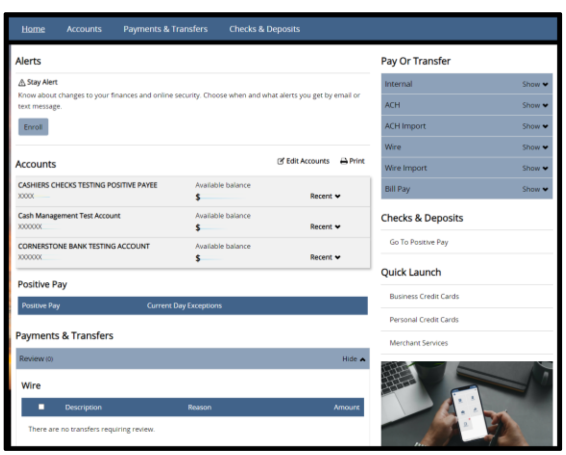
Table of Contents

Home Page

This is the landing page for Business Online Banking.



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



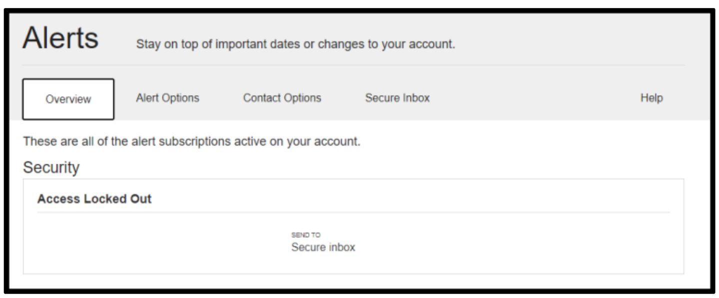
Version 1
Dated 02.22.2024

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

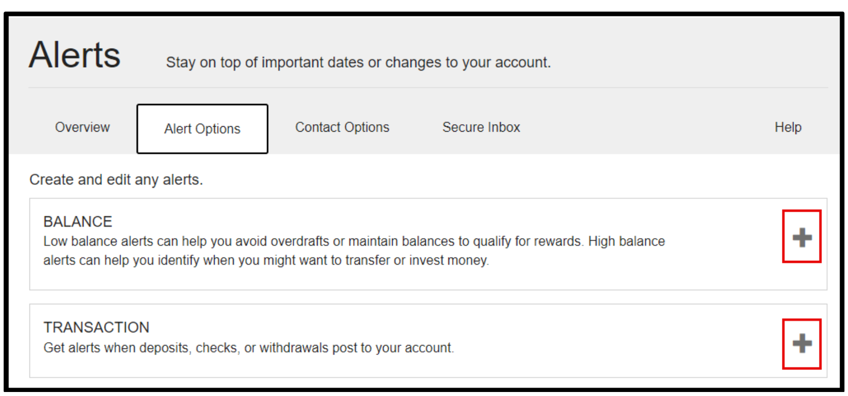
Click on the Bank Website to open another tab of Cornerstone Bank's website.

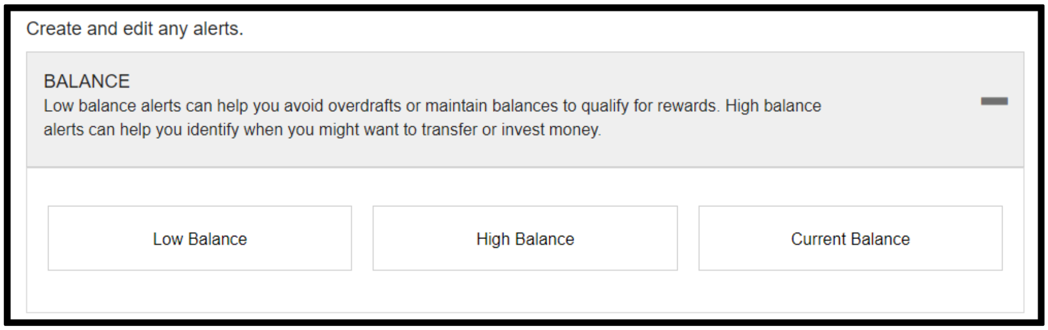
Click on Alerts for important dates or changes to the user's account.

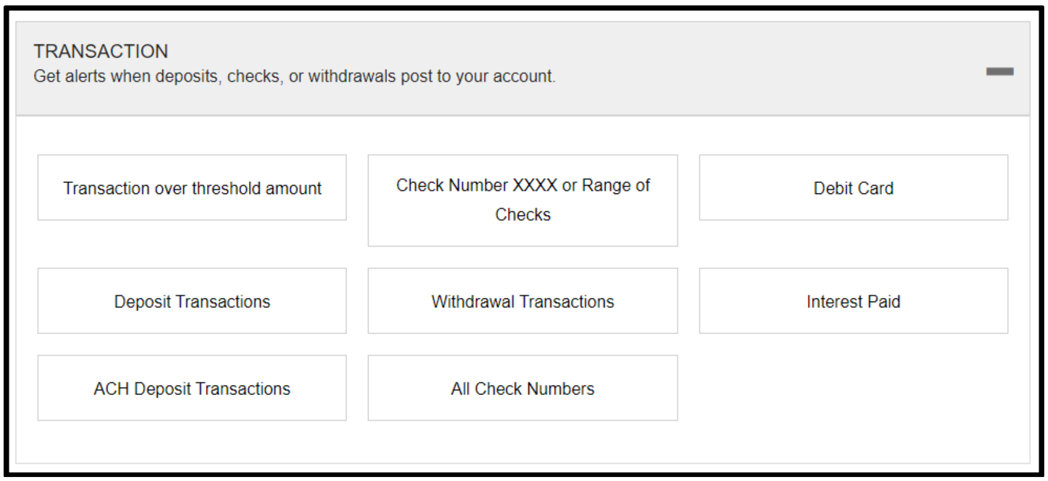
The Overview shows all the alert subscriptions.



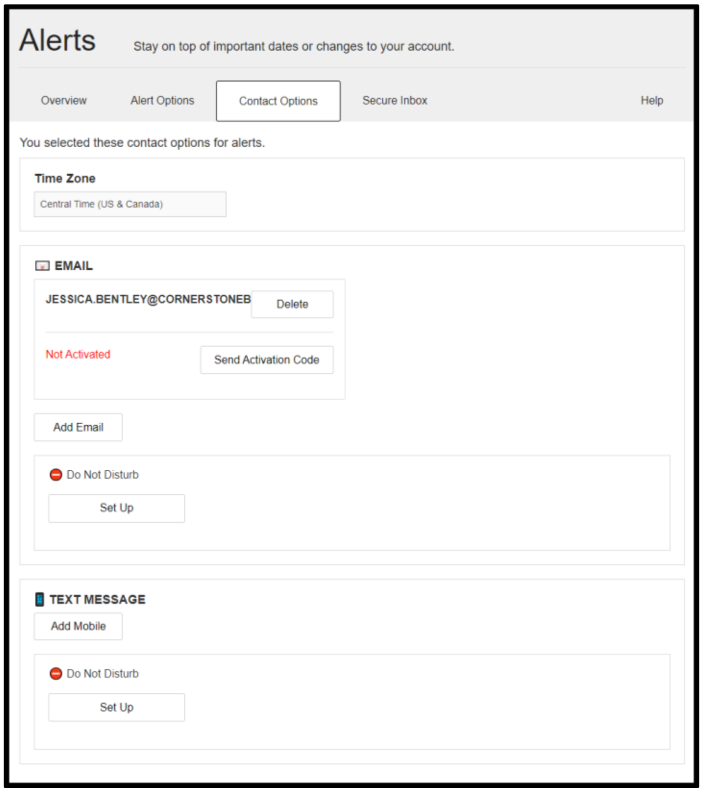
The Alert Options allows users to add Balance and Transaction alerts.



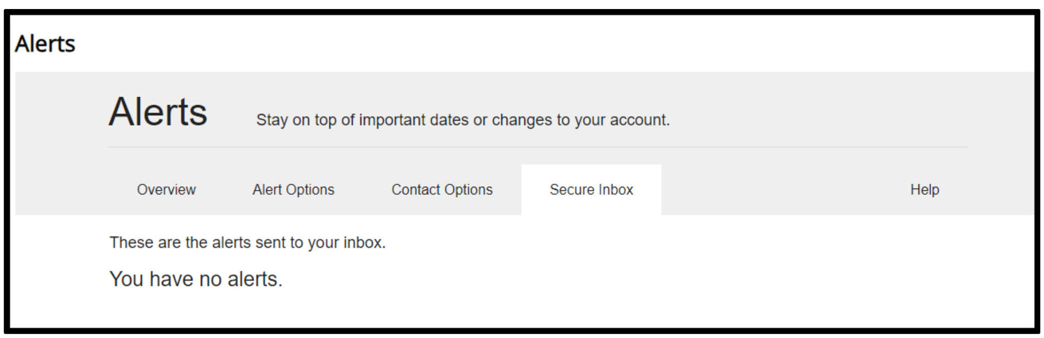




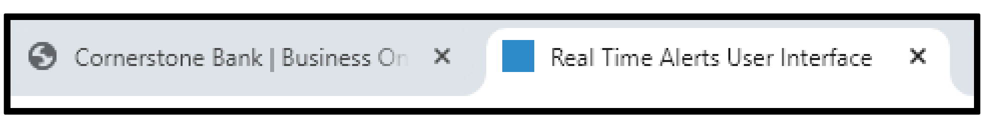
The Contact Options allow the user to set up email or text message alerts.



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.

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

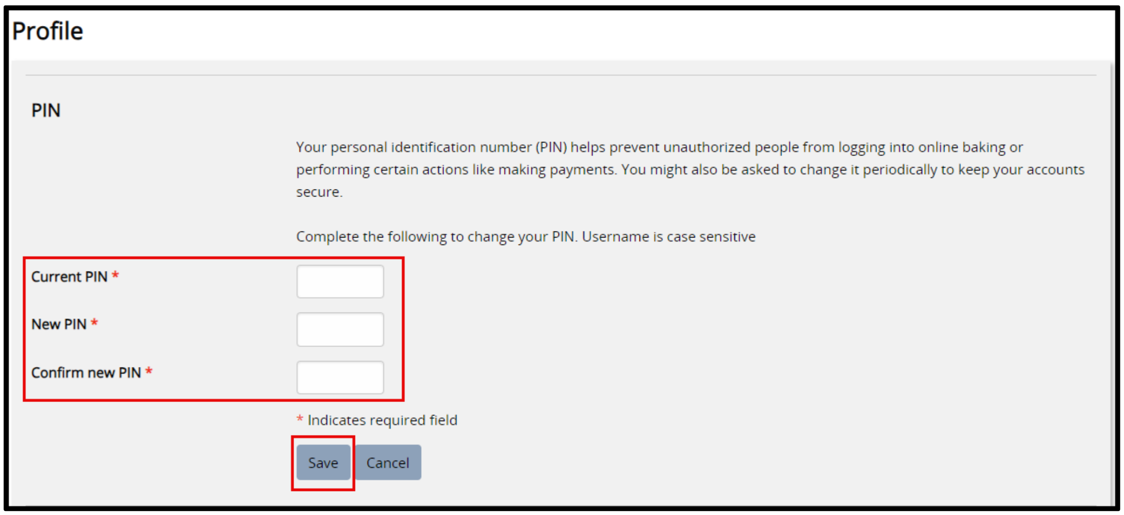
Welcome, CUSTOMER NAME
Last log in: Dec 18, 2023
Bank Website Tutorial Alerts Profile Log Out

Profile

PIN	Edit
Token	View
Email	JESSICA.BENTLEY@CORNERSTONEBANKS.NET

To change a PIN, click Edit.

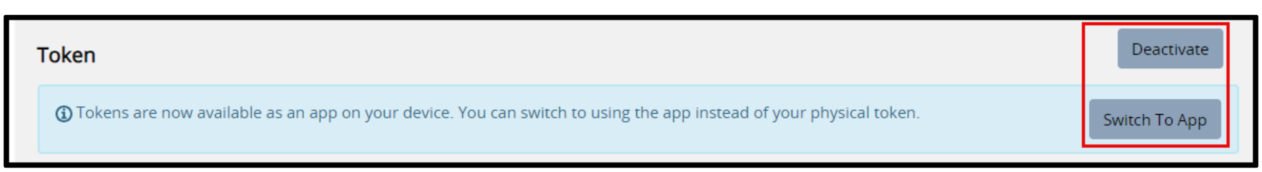
Enter Current PIN, New PIN and Confirm new PIN and click Save.



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

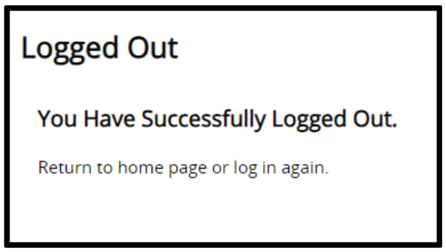
The user can add a new device to their profile for a soft token.

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



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

Click Log Out to sign out of Business Online Banking.

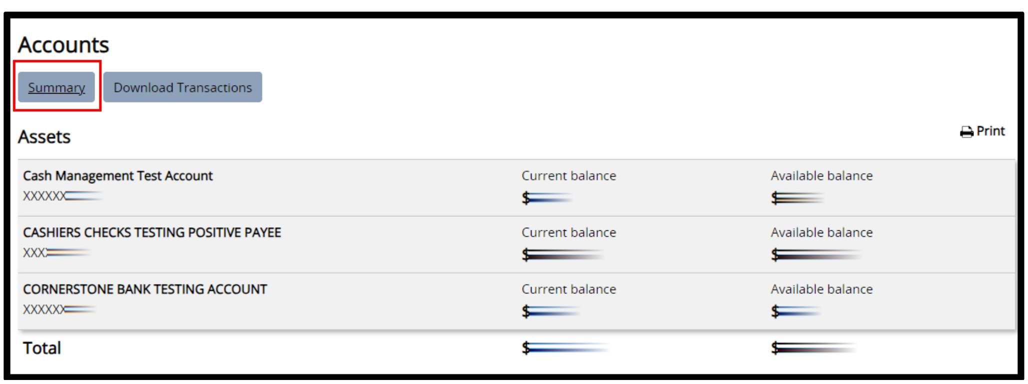


Accounts Page

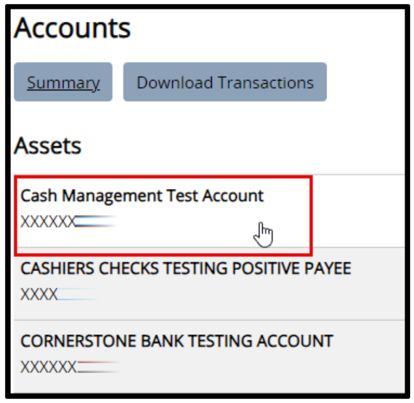
The Accounts page shows the user's assets in Cornerstone Bank.

Summary

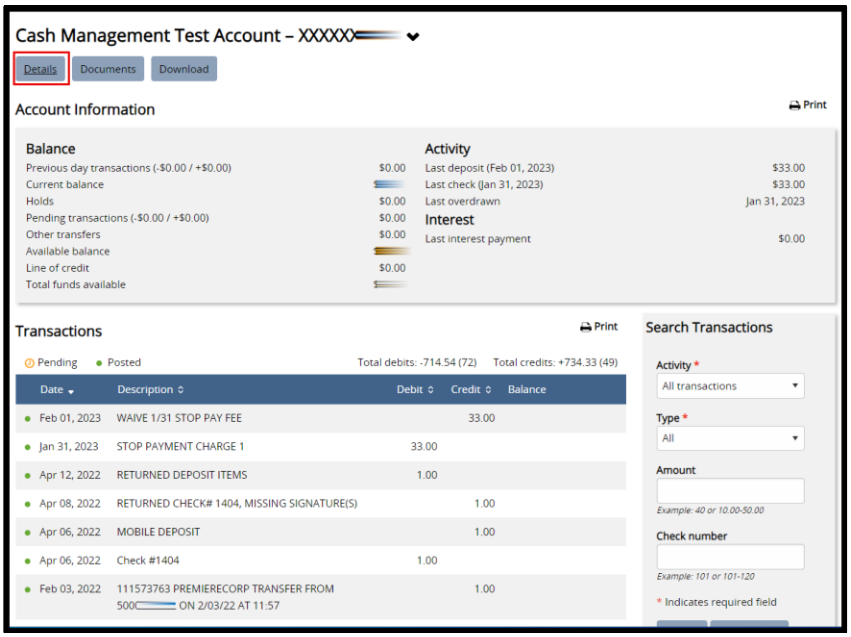
Each account lists current, available and total balances under the Summary tab.



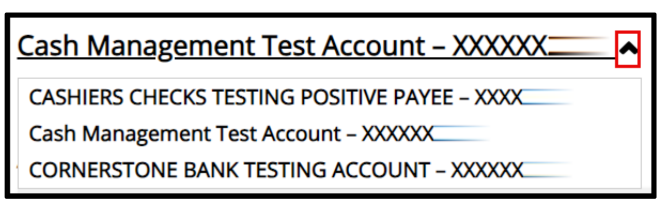
Click on the account for information including balance, activity, interest and transactions.



This displays on the Details tab.



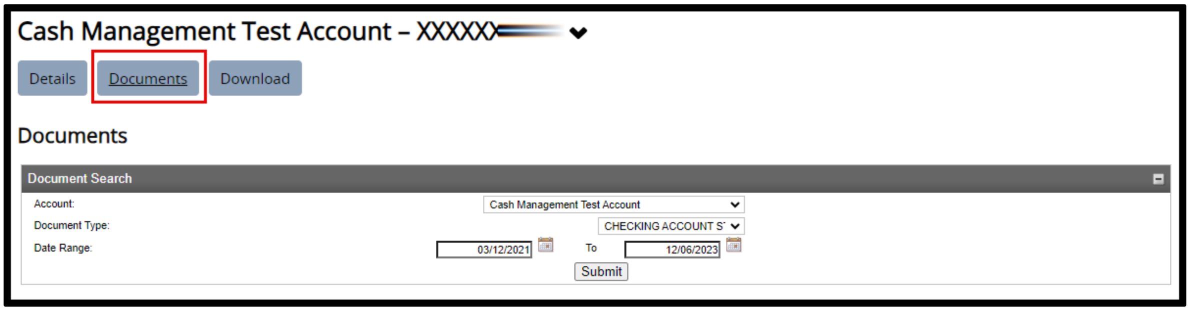
Click on  to toggle between accounts.



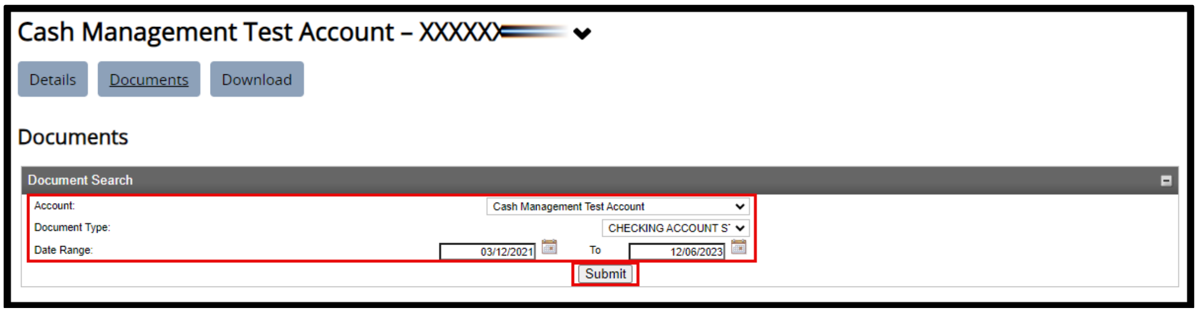
Documents

To view account statements or archived statements, select Documents.

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

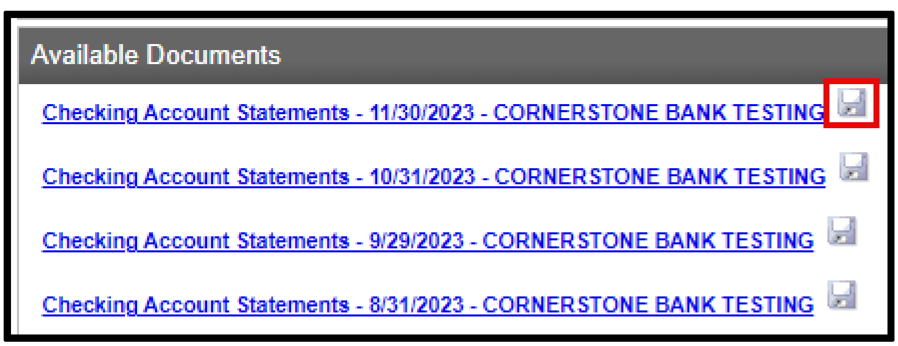


Enter the account, document type and date range. Click Submit.

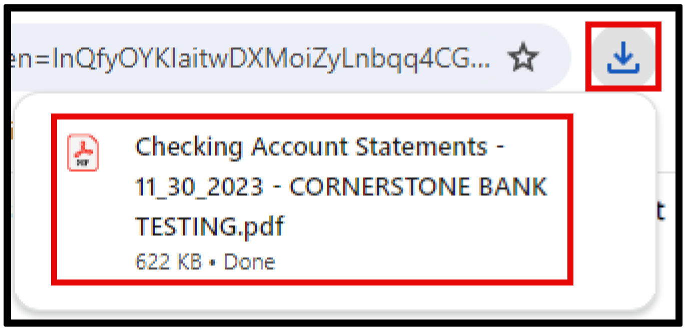


The list of Available Documents displays.

Click the Disk to save the file to another directory.

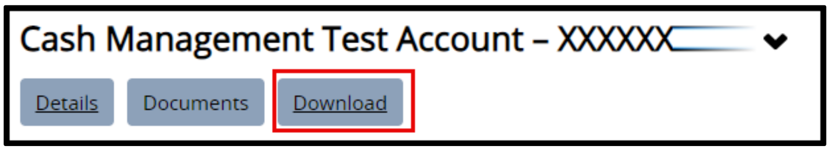


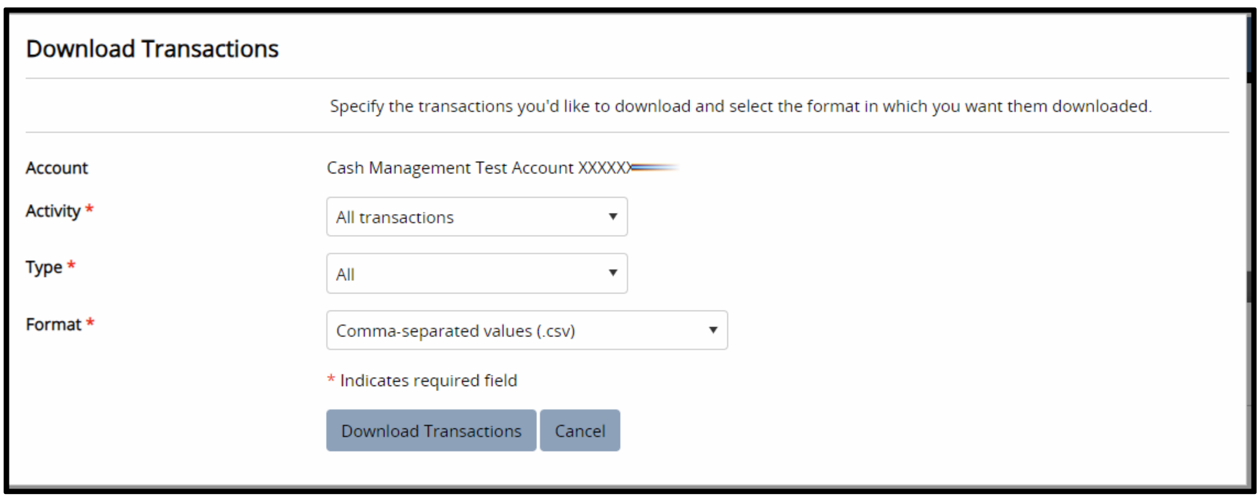
The file downloads as a pdf.



Download Transactions

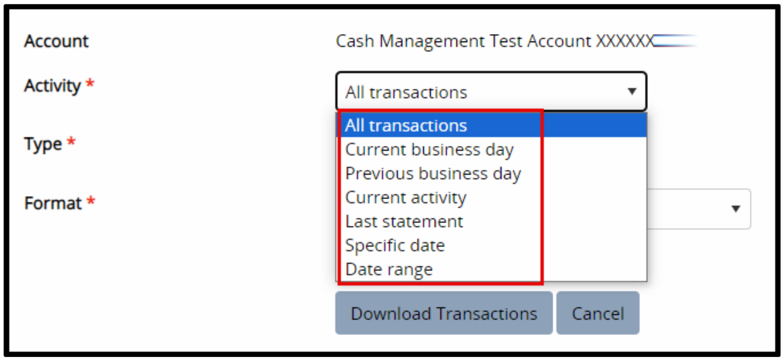
Download transactions on the account level.





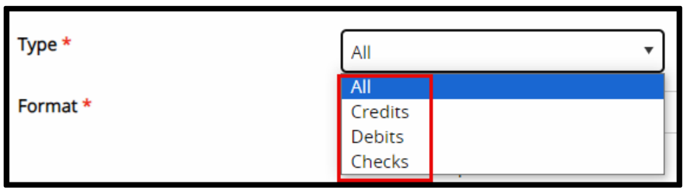
Select Activity from the drop down.

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



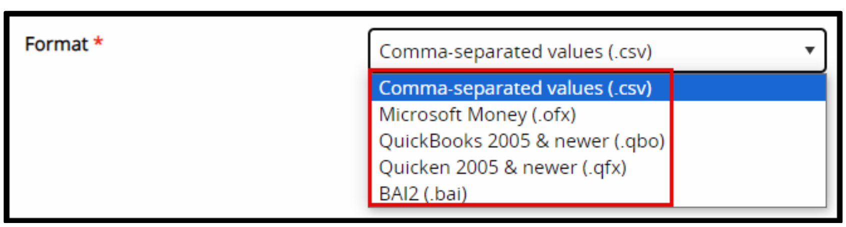
Select Type form the drop down.

- All
- Credits
- Debits
- Checks

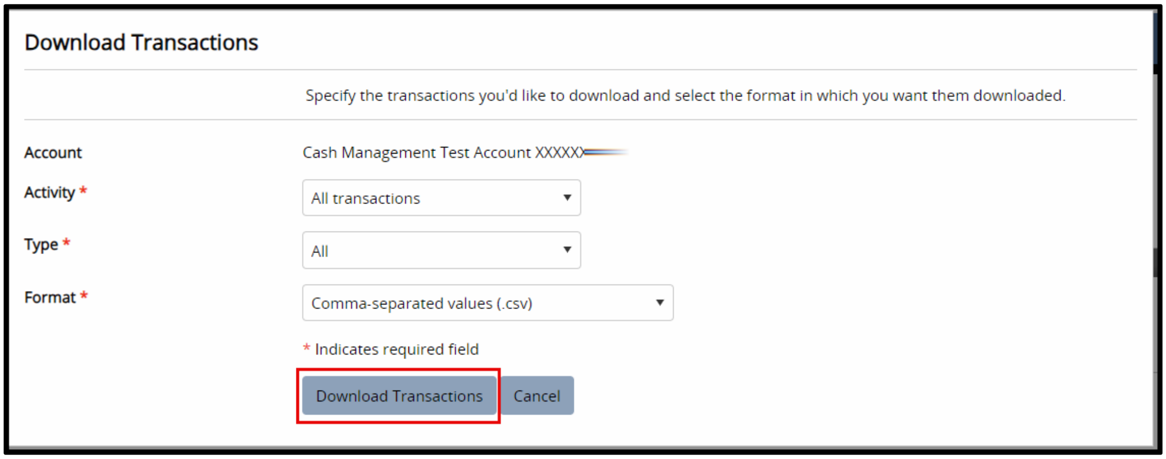


Select Format from the drop down.

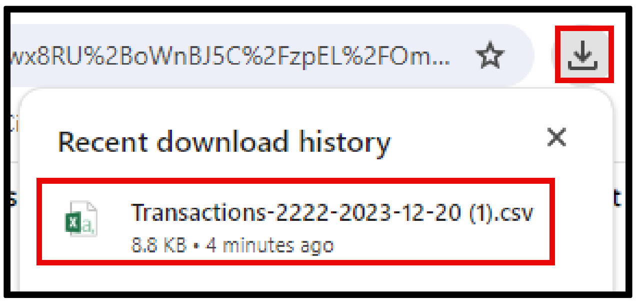
- Comma separated values (.csv)
- Microsoft Money (.ofx)
- QuickBooks 2005 & newer (.qbo)
- Quicken 2005 & newer (.qfx)
- BAI2 (.bai)



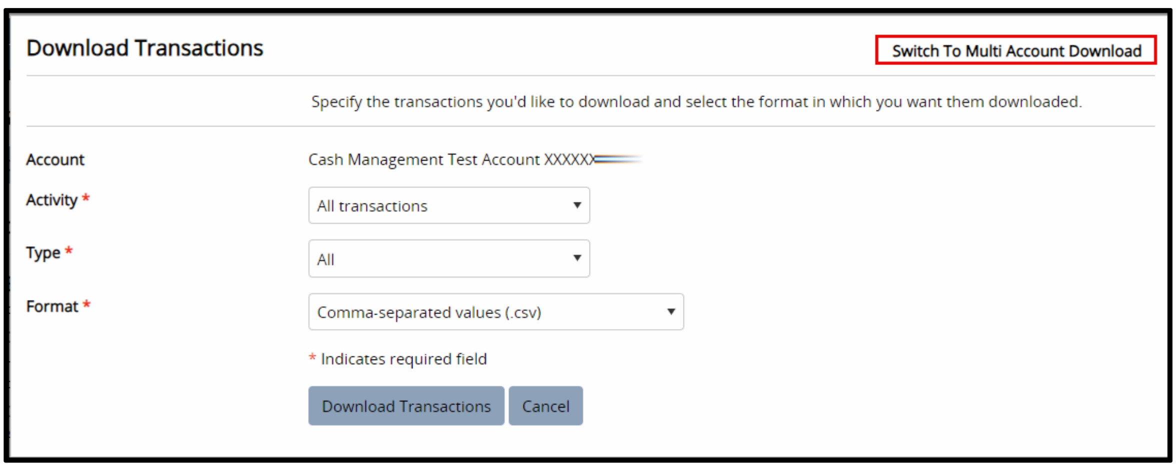
Click Download Transactions.



The file downloads into the format the user selected.

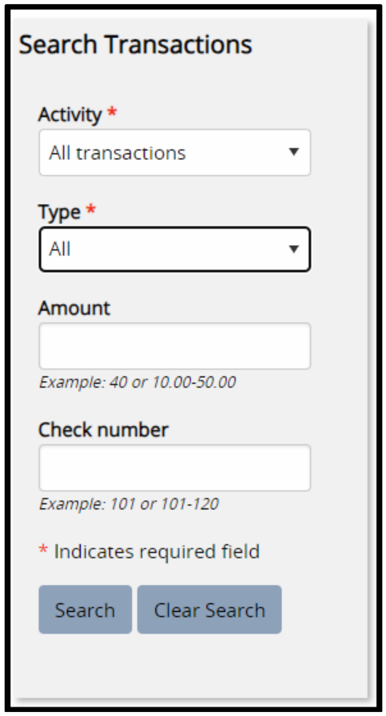


Switch to Multi Account Download from this screen.



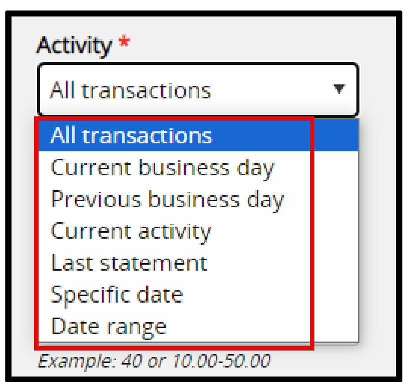
Search Account Transactions

Search Transactions on the account from the Account Details tab.



Select Activity from the drop down.

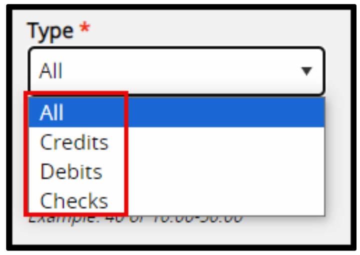
- All transactions
- Current business day
- Previous business day
- Current activity
- Last statement
- Specific date
- Date Range



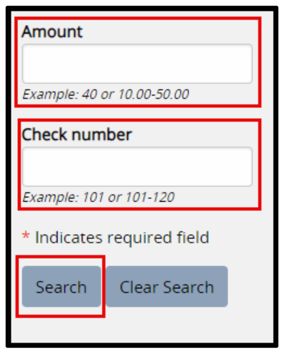
Select Type from the drop down.

- All
- Credits
- Debits

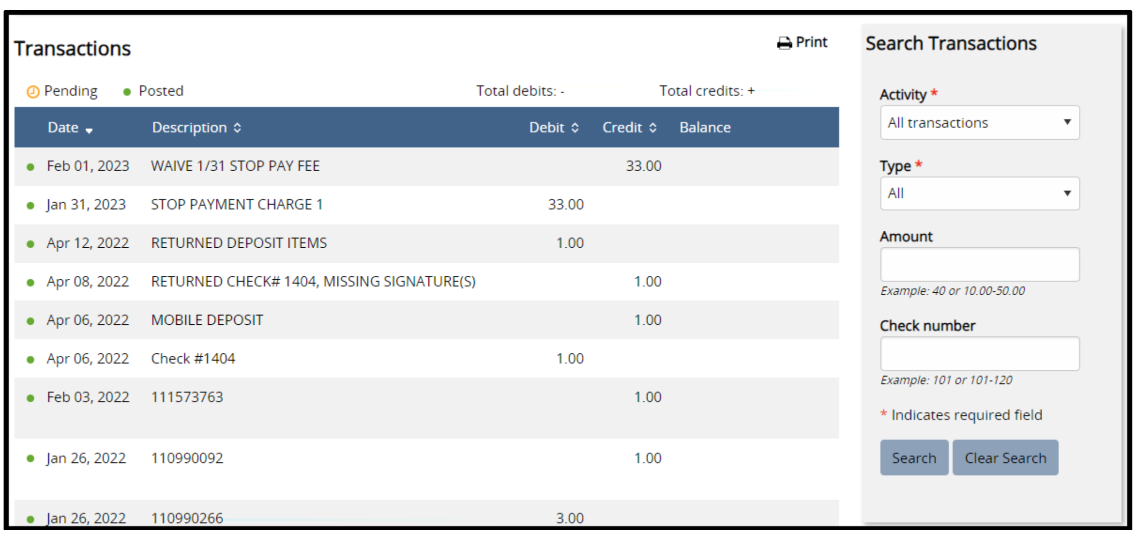
- Checks



Enter the amount and check number. Click Search.

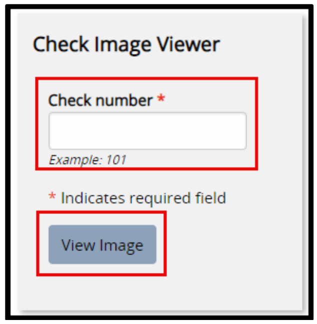


The transactions display on the left hand side of the page.

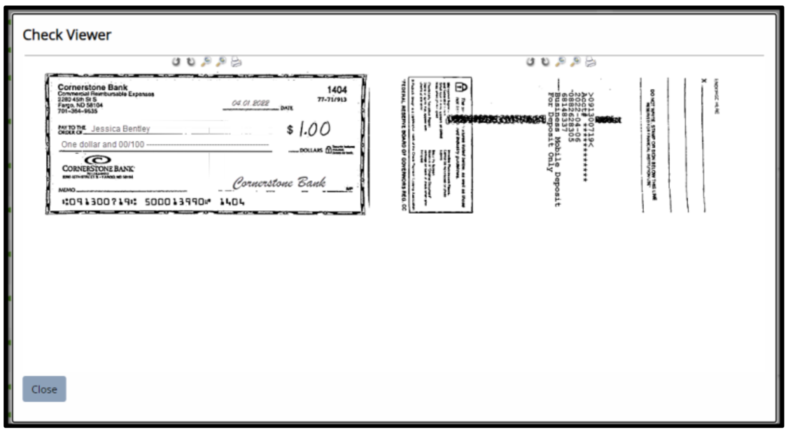


Check Viewer

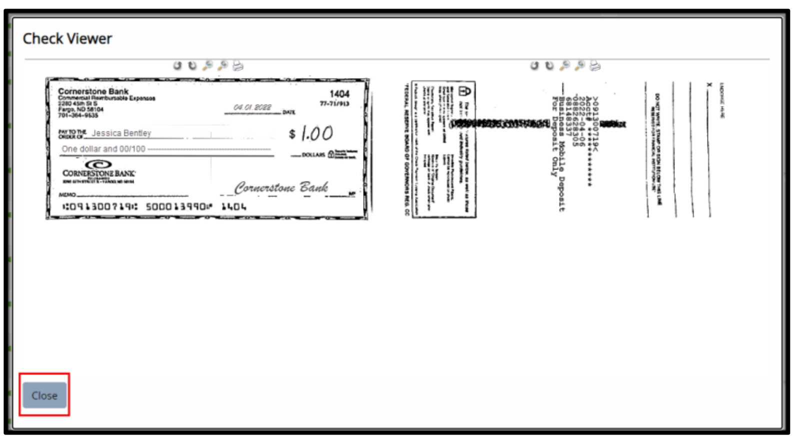
Use the Check Image Viewer to see checks written on an account, enter the check number and click view image.



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

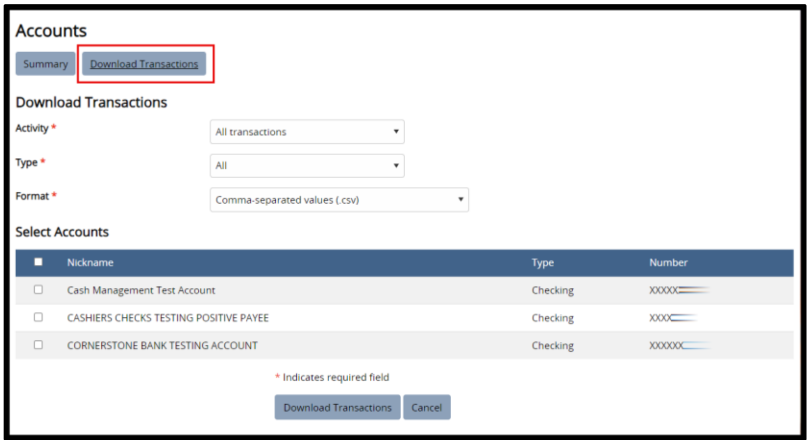


Click Close.



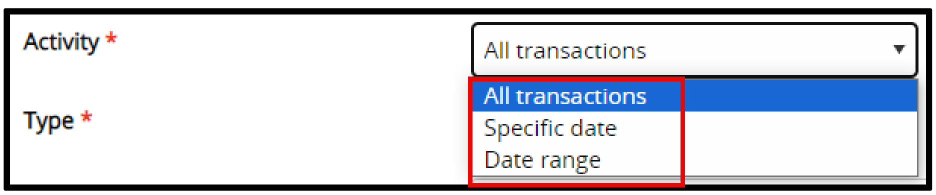
Multi Account Download Transactions

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



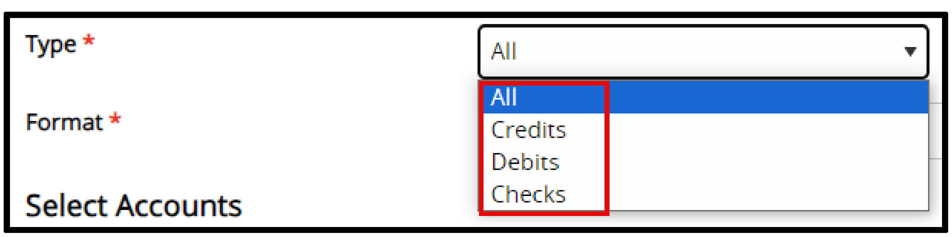
Select the Activity from the drop down.

- All transactions
- Specific date
- Date range.



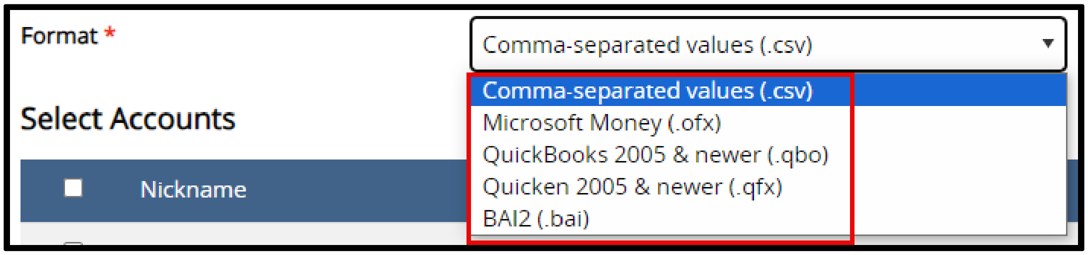
Select the Type from the drop down.

- All
- Credits
- Debits
- Checks

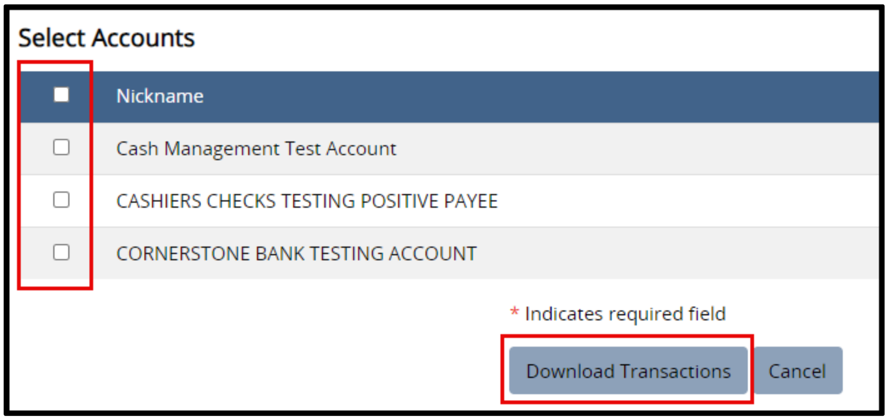


Select the Format from the drop down.

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

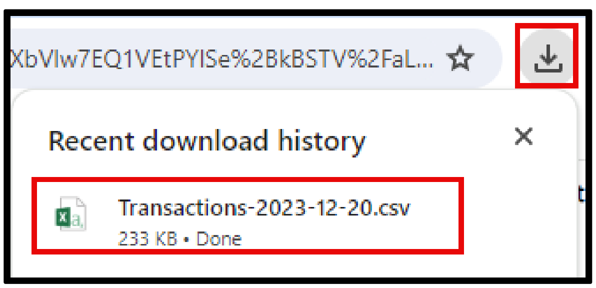


Select the Accounts by checking the box and click Download Transactions.



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