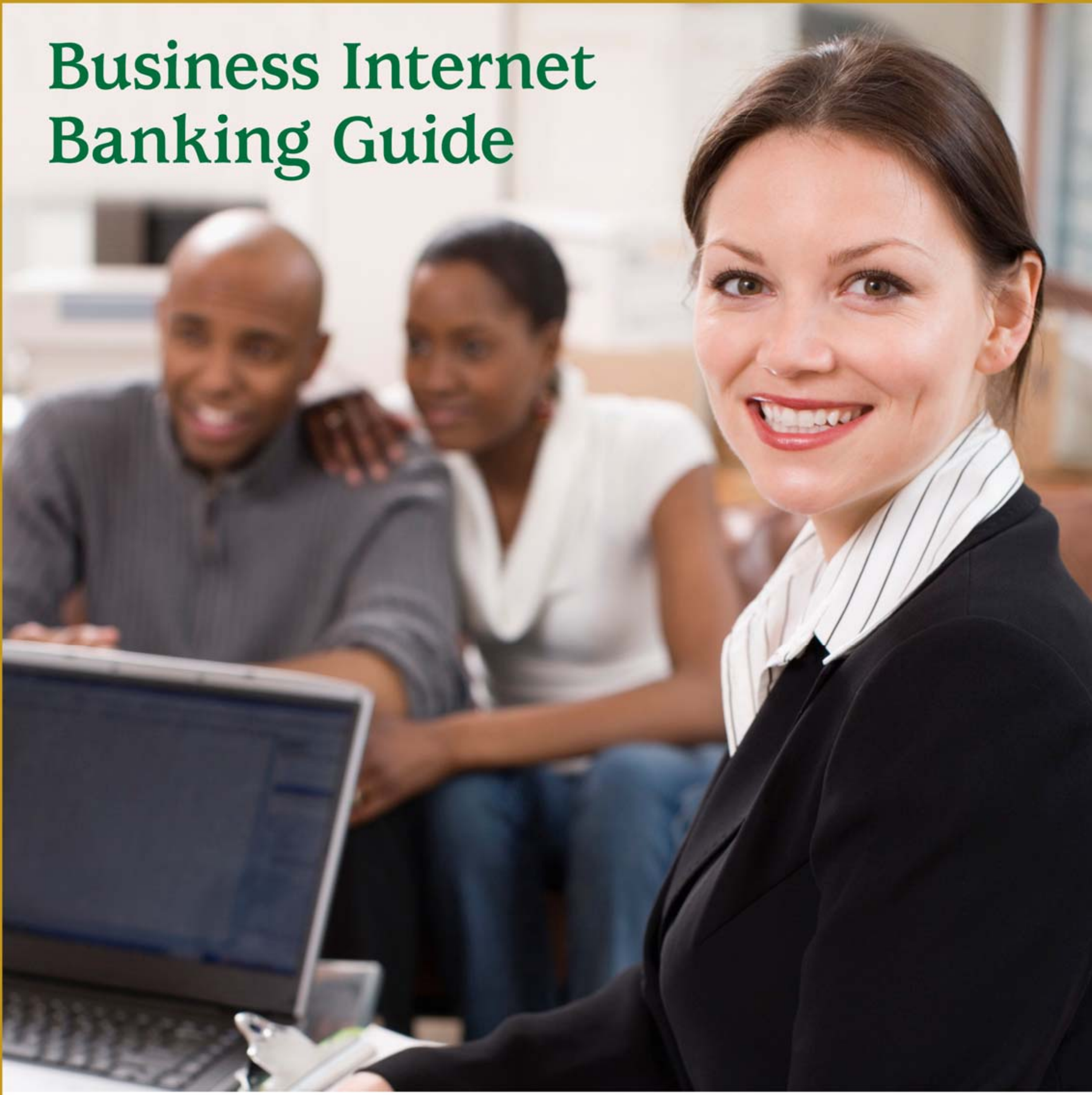
Business Internet Banking Guide



BERKSHIRE BANK®

America's Most Exciting Bank℠

Banking · Insurance · Investments · Wealth Management

Welcome

Welcome to Berkshire Bank's Business Solutions. With Business Solutions, you may access your accounts 24 hours a day, seven days a week anywhere an internet connection is available.

This guide is designed to help you navigate through our business internet banking system. By utilizing features such as check imaging, transaction history and bill payment, you'll find you are able to reduce the amount of time spent managing your finances.

We offer a refined set of online tools that can be customized to suit your business; ensuring your cash balances are constantly working hard for you. Instant transaction originations, customized reports, automatic balance alerts and fraud control are just a few of the features that will give you an unprecedented level of control, freedom and flexibility. Here are a few of the other features we offer:

- **Balance Reporting**
- **Detailed Transaction Reporting**
- **Balance Alerts**
- **Check Images**
- **Account-to-Account Transfers**
- **Research Requests**
- **Secure Email**
- **Stop Payments**
- **Web Pay for Small Business**
- **ACH Origination**
- **Wire Transfers**
- **Account Reconciliation and Positive Pay**

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Security

We keep your security a priority

There is nothing more important to us than knowing that our customer's online financial transactions are private and secure. Our vendor secures their system with encryption, perimeter and internal firewall, screening and filtering routers, intrusion detection, strict authentication, virus protection, as well as application security. Application security includes a double blind process for issuing PINs, user lockouts due to failed log-in, dual control on ACH and Wire initiating and additional encryption of sensitive user data during sessions. Our network architecture is structured so the servers that store actual account information are not directly connected to the Internet.

Helpful Hints

- **Never use Social Security numbers for Participant ID's when setting up ACH.**
- **When using ACH or Wires use the Dual Control feature we offer.**
- **Berkshire Bank also offers Tokens for sending ACH & Wires, use them.**
- **Have a separate computer solely for submitting ACH & Wires that does not have e-mail access. When not using that computer unplug the internet access to it.**
- **As the administrator on Business Solutions run a daily activity report on your end uses to see what activity they have been doing.**
- **Berkshire Bank strongly urges upon receipt of e-mails notifying you that a user has been challenged to run an activity report to see the IP Addresses that are trying to access the system before resetting any passwords.**

Go ID Tokens & Dual Control

As an extra layer of security Berkshire Bank offers Go ID Tokens as well as dual control for initiating ACH & Wires. With Go ID Tokens you will be presented with a challenge and required to enter a tokencode response when initiating or approving a Wire or ACH. The reason your token adds extra security is because the tokencode on your Go ID Token changes every sixty (60) seconds. With dual control once an ACH Batch or Wire template has been initiated an e-mail will be sent to the administrator and any other users with approval authority to serve as notification that there is a batch or template to be approved.

Keep your own security a priority

Your own security is strengthened by your efforts in keeping all account and login information secure and confidential. **Never** share your password information with anyone and never include account specific details when using unsecured email.

Passwords

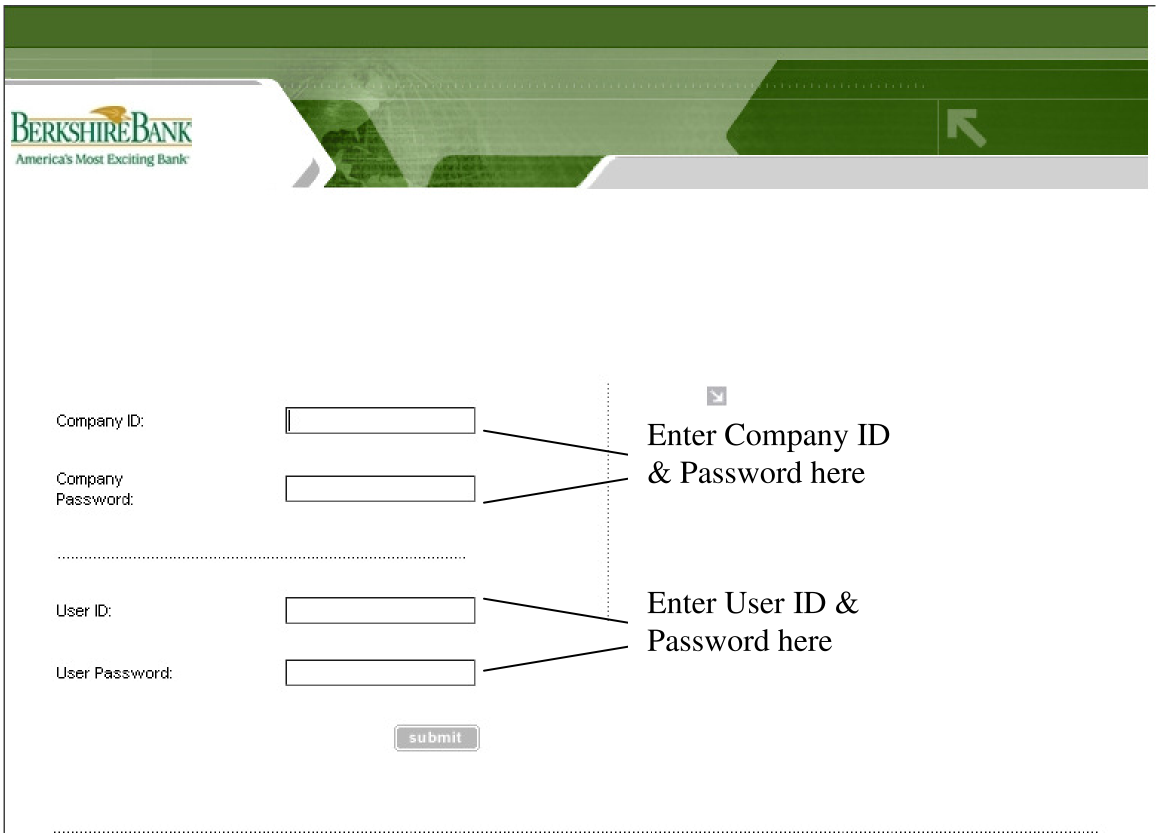
The most secure passwords are those that are alphanumeric. Avoid using easily obtained personal data within your password, such as initials, birthdates or names of pets and loved ones.

Signing Off

If you have to step away from your work area always make sure you have properly signed off of Business Solutions. This will help to ensure that your account data is not reviewed or tampered with by unauthorized individuals.

Getting Started

In order to log onto Berkshire Bank's business internet banking you will need four pieces of information, the Company ID & Password as well as a User ID & Password. To log on go to www.berkshirebank.com and click on Business Solutions at the right of the screen.



Your next screen, after entering the sign-on information correctly, will be the Enhanced Login Security where you will be required to enter a one time use access code. There are three delivery options to obtain the code: by email, phone or text (to set up for text, you must be signed in to Business Solutions after the initial sign on and agree to the terms & conditions under the Administration > Enhanced Login Credentials tab since fees could apply to receiving texts from your cell phone provider).

First, click on the link for which delivery option you wish to receive the access code. After retrieving the code, enter the 7 digit code in the "Security Access Code" field within 30 minutes. It is important to keep the active window open until you have entered the code. Then click "Continue".

To receive an autmated phone call click here **To receive access code by email click here**

Enhanced Login Security

Important: Do not close this window.
Closing this browser window will **invalidate** the previous security access code sent to you.

Step 1: Please select one of the destinations displayed below to receive your one-time Security Access Code. Once logged in, you may add/change your available Security Access Code delivery methods by selecting Admin > Login Credentials > Enhanced Login Security

Text message

You have no Text delivery destinations set up.

Voice call

Make sure your phone is on and your ringer is turned up, please.

Send to 8xx-xx0-6956

Email

Remember to check your SPAM folder.

Send to achgroup@berkshirebank.com

Step 2: Retrieve Security Access Code from Destination Selected in Step 1 More Info

For extra security protection, a security access code has been sent to you. **You must use this code to gain access to your site.**

Step 3: Enter Security Access Code

Security Access Code 5146883 Help with Security Code

This code does not replace your regular password. It will expire with your session timeout or in 30 minutes. If you did not receive the security access code, or need a code sent again, please return to Step 1 and select the delivery destination.

continue

Once code is received, enter here

If you are NOT using a shared-public computer, click in the enroll computer option box, to prevent from having to enter a code each time you sign on and then click continue. If you do not wish to enroll the computer, just click continue.

Enhanced Login Security Challenge

Add Extra Protection to the Computer?

To avoid this process in the future, if this is a computer you use regularly, such as your home or office computer, you may enroll this computer for extra protection.

☐ Enroll this Computer for Future Use (Optional)

If this is a public computer, please **do not** enroll this computer.

continue

General Navigation

Once logged on to your business internet banking you will notice a navigation bar at the top. Simply move your cursor, or mouse, over a selection from the tool bar to see the submenu options to select. The navigation bar seen below can fluctuate based on the modules you requested at sign up.

Administration: This menu will allow you to set up your secondary users, run an activity report and balance alerts or change your account nicknames, user password, e-mail address, user preference or the timeout.

Account Services: Within this menu is where you will have access to place a Stop Payment on a check or view history of stop payment requests received. Also you will find the Reconciliation Services for Positive Pay or Account Reconciliation.

Balance Reporting: This menu allows you to view your account(s), view history, search for transactions, view check images and create or run customized reports.

Funds Transfer: This menu give you access to book transfers, initiate ACH and wires or enter bill pay.

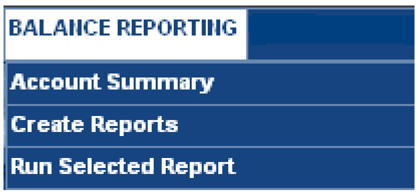
Online Services: This menu will give you the option to submit a photocopy request of a check or a request for account research.

Email: This button allows you to send an email to **a bank representative** with out exiting the system or opening another internet browser window.

Sign off: Exits you from Business Solutions application and always remember to sign off before leaving your computer unattended for any extended period of time.

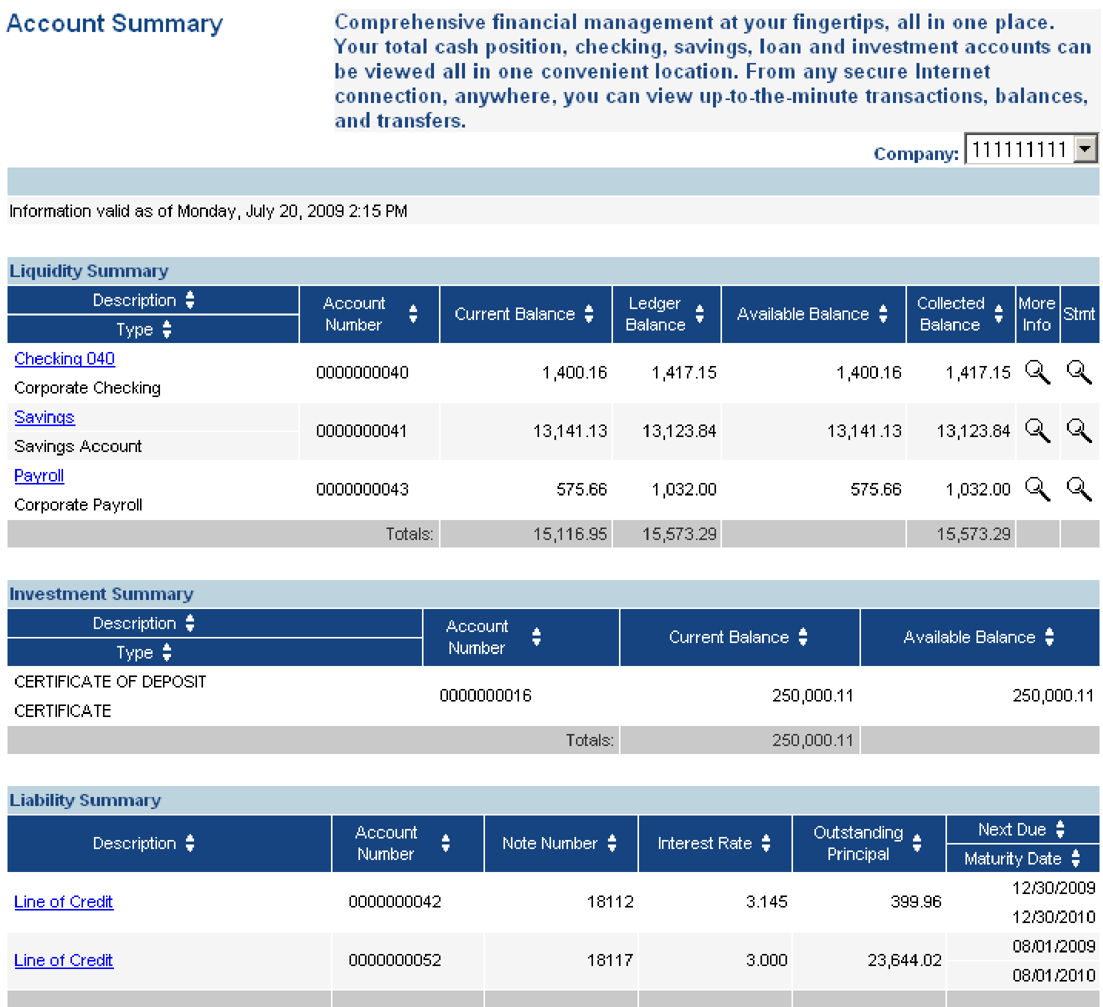
Account Summary

This screen gives you a snap shot of your accounts with the current and available balances. To view the history of any account or to view cleared checks simply click on the underlined verbiage. Using the white arrows in the column headers you can sort them by ascending or descending.



1. From the Balance Reporting Menu choose Account Summary to view your account(s) and balances.

Click on any account to enter the history of the account and see transactions or view check images.



Account Summary

Comprehensive financial management at your fingertips, all in one place. Your total cash position, checking, savings, loan and investment accounts can be viewed all in one convenient location. From any secure Internet connection, anywhere, you can view up-to-the-minute transactions, balances, and transfers.

Company: 111111111

Information valid as of Monday, July 20, 2009 2:15 PM

Liquidity Summary

Description / Type	Account Number	Current Balance	Ledger Balance	Available Balance	Collected Balance	More Info	Stmt
Checking 040 / Corporate Checking	0000000040	1,400.16	1,417.15	1,400.16	1,417.15		
Savings / Savings Account	0000000041	13,141.13	13,123.84	13,141.13	13,123.84		
Payroll / Corporate Payroll	0000000043	575.66	1,032.00	575.66	1,032.00		
	Totals:	15,116.95	15,573.29		15,573.29		

Investment Summary

Description / Type	Account Number	Current Balance	Available Balance
CERTIFICATE OF DEPOSIT / CERTIFICATE	0000000016	250,000.11	250,000.11
Totals:		250,000.11	

Liability Summary

Description	Account Number	Note Number	Interest Rate	Outstanding Principal	Next Due / Maturity Date
Line of Credit	0000000042	18112	3.145	399.96	12/30/2009 / 12/30/2010
Line of Credit	0000000052	18117	3.000	23,644.02	08/01/2009 / 08/01/2010

****Note**** If you notice accounts they were previously on this screen have been removed check the Create Reports screen. If you have set up reports and check the box to have it be your "Favorite" then the system will only show you the accounts associated with that favorite report.

Account Detail

With in the Account Detail screen you can view your account transactions as well as sort the information by clicking the white arrows in the column headers. The sort function can make the detail screen more convenient for you. With in this screen you can also export the information in many different formats such as Microsoft Money (OFX), WebConnect for QuickBooks & QuickBooks (IIF). There is also the Transaction Search function on this screen to search for transactions with ease.

Account Details

Sort data using the up (ascending) and down (descending) arrows. Export transactions by entering the Date Range, selecting the Transaction Categories and the Export format. Then select Export.

Company: 111111111

Information valid as of Wednesday, July 22, 2009 3:30 PM

07/21/2009 through 07/22/2009 for 0000000043 - BUSINESS CHECKING ACCOUNT

Account Selection	Account Description	Current Balance	Available Balance
<< Please Select >>	BUSINESS CHECKING ACCOUNT	23,406.73	13,406.73

Request Specific Date Range

From 07/21/2009 To 07/22/2009

submit yesterday today transaction search

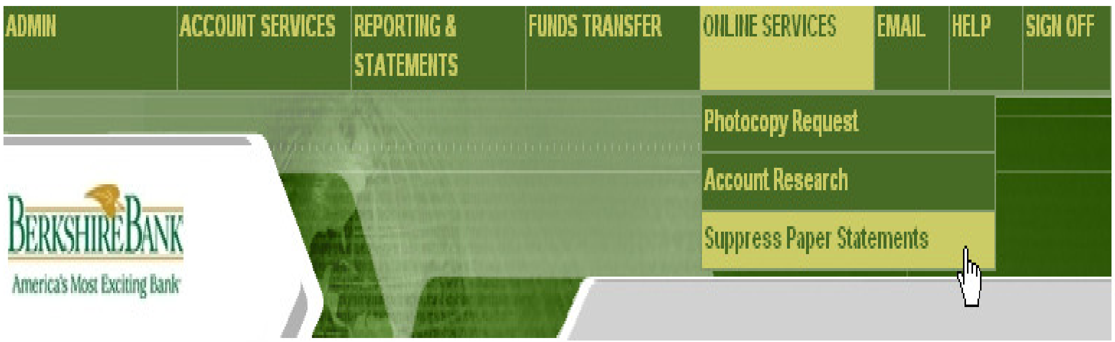
Here you can click on a check number to view the image

Date	Check	Transaction / Description	Debit	Credit	Balance
07/21/2009	-	ACH DEBIT Trvl Pmt Acct: 460	13,249.58		10,533.00
07/21/2009	10391	CHECK PAID	915.37		9,617.63
07/21/2009	-	ACH CREDIT #121938 BMA		2,905.45	12,523.08
07/21/2009	-	DEPOSIT Lease Payment B6171		1,500.00	14,023.08
07/21/2009	-	TRANSFER TO ACCT Inet Axis 07/21/2009 17:59 Ref: 723-1180953	472.00		13,551.08
07/21/2009	10387	CHECK PAID	173.00		13,378.08
07/21/2009	-	DIVIDEND DGIN Ref# 2293103		28.65	13,406.73
Totals:			14,809.95	4,434.10	

Online Statements

Online statements are a great tool for businesses especially come tax time. This **free** service allows you to view, print and or save to your computer up to **13 months** of statements. No more waiting for the mail to arrive, view your statement as soon as they becomes available. Just follow these easy instructions and you can be viewing your statements on-line with in a few business days.

To sign up; under Online Services, click on Suppress Paper Statements. Select the corresponding accounts that you wish to view on line by checking the box(es) and submit. It's that easy!!
Berkshire Bank will then discontinue your paper and/or e-mail statements per your request.



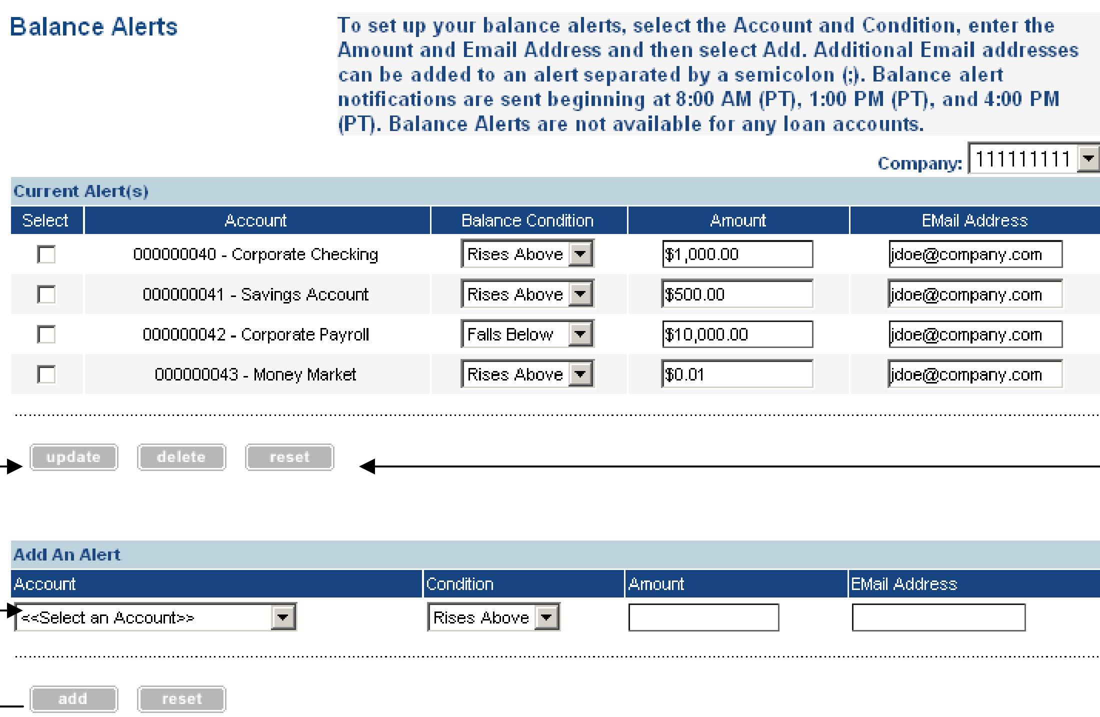
For instructions on how to grant access to view statements at the account level to your end users; see page 32.

Balance Alerts

Balance Alerts help you keep track of your account be sending you an e-mail when your account has met the requirement you set for the threshold. To add, edit or delete a balance alert first choose this option from the Administration menu option.

To **edit** an alert check the box, make your changes and then click Update.

If you want to **delete** an alert simply check the box and then click Delete.



Balance Alerts

To set up your balance alerts, select the Account and Condition, enter the Amount and Email Address and then select Add. Additional Email addresses can be added to an alert separated by a semicolon (;). Balance alert notifications are sent beginning at 8:00 AM (PT), 1:00 PM (PT), and 4:00 PM (PT). Balance Alerts are not available for any loan accounts.

Company: 111111111

Current Alert(s)

Select	Account	Balance Condition	Amount	EMail Address
☐	000000040 - Corporate Checking	Rises Above	$1,000.00	jdoe@company.com
☐	000000041 - Savings Account	Rises Above	$500.00	jdoe@company.com
☐	000000042 - Corporate Payroll	Falls Below	$10,000.00	jdoe@company.com
☐	000000043 - Money Market	Rises Above	$0.01	jdoe@company.com

update delete reset

Add An Alert

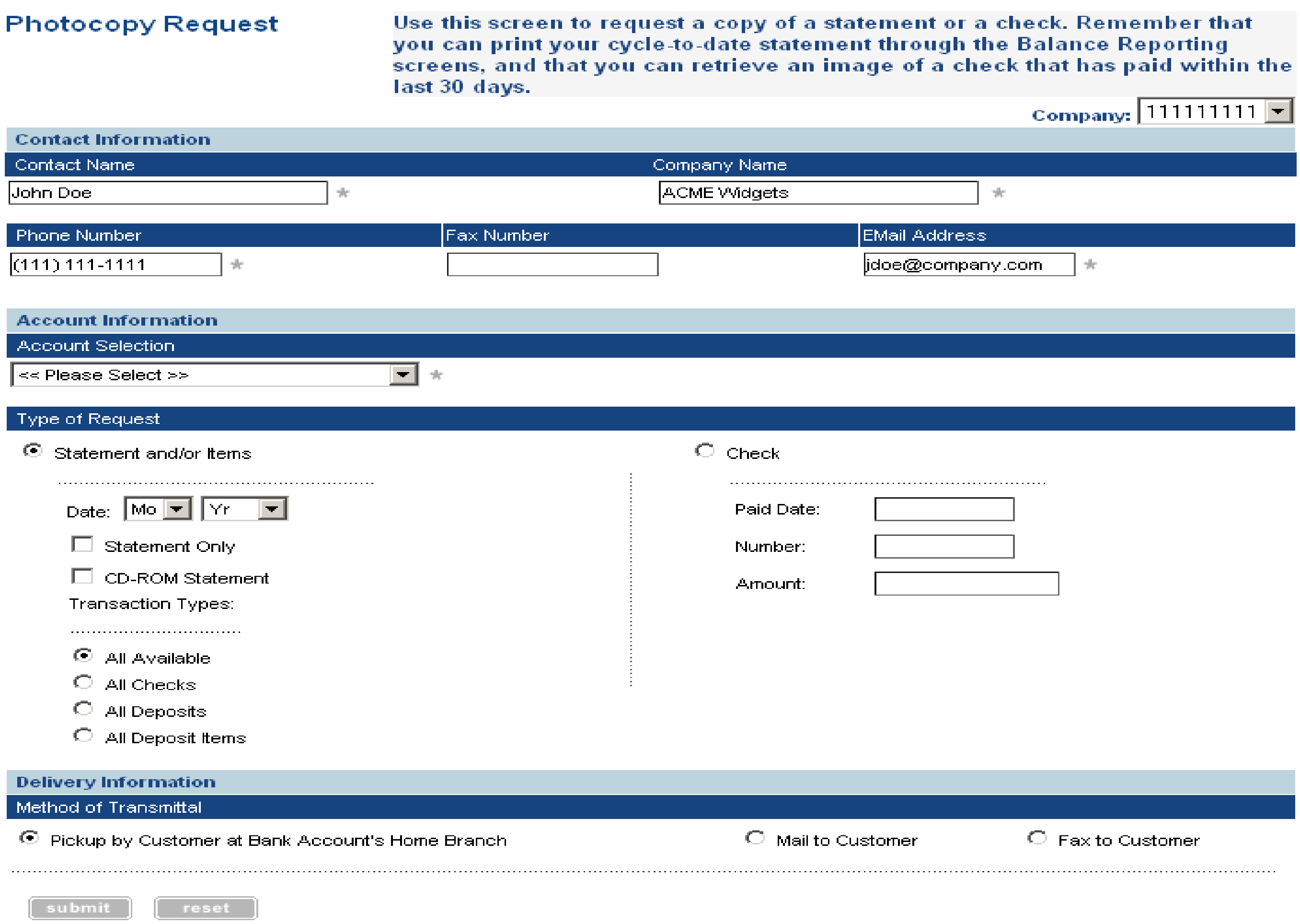
Account	Condition	Amount	EMail Address
<<Select an Account>>	Rises Above		

add reset

To **Add** a new alert select the account, enter the condition, amount and e-mail address and then click Add.

Online Service Requests

The Photocopy Request screen is a convenient way for you to request a copy of a statement or check. Remember you can retrieve an image of a check that has cleared with in the past 90 days from the Account Detail screen (see pg 5). The Account Research screen is a convenient way for you to request more detail on a transaction on your account.


Photocopy Request

Use this screen to request a copy of a statement or a check. Remember that you can print your cycle-to-date statement through the Balance Reporting screens, and that you can retrieve an image of a check that has paid within the last 30 days.

Company: 111111111

Contact Information

Contact Name: John Doe *
Company Name: ACME Widgets *
Phone Number: (111) 111-1111 *
Fax Number:
EMail Address: jdoe@company.com *

Account Information

Account Selection: << Please Select >> *

Type of Request

- Statement and/or Items
  - Date: Mo Yr
  - Statement Only
  - CD-ROM Statement
  - Transaction Types:
    - All Available
    - All Checks
    - All Deposits
    - All Deposit Items
- Check
  - Paid Date:
  - Number:
  - Amount:

Delivery Information

Method of Transmittal

- Pickup by Customer at Bank Account's Home Branch
- Mail to Customer
- Fax to Customer

submit reset

Account Research

The Account Research function lets you request account documents to be delivered via a choice of methods.

Company: 111111111

Contact Information

Contact Name	Company Name
John Doe *	ACME Widgets *

Contact Phone	Fax Number	EMail Address
(123) 456-7890 *		jdoe@company.com *

Account Information

Account Selection

<< Select an Account >> *

Item Details

Check ○ Deposit ○ Wire Transfer ○ Return Item ○ MISC Debit/Credit ○

Date ____ Amount ____ Check No. ____

☐ **STATEMENT**

From ____ To ____ Posted ____

☐ **TAX FORMS**

☐ 1099 ☐ 5498 ☐ 1098 ☐ Duplicate ☐ Correction

Special Instructions

Delivery Information

Method of Transmittal

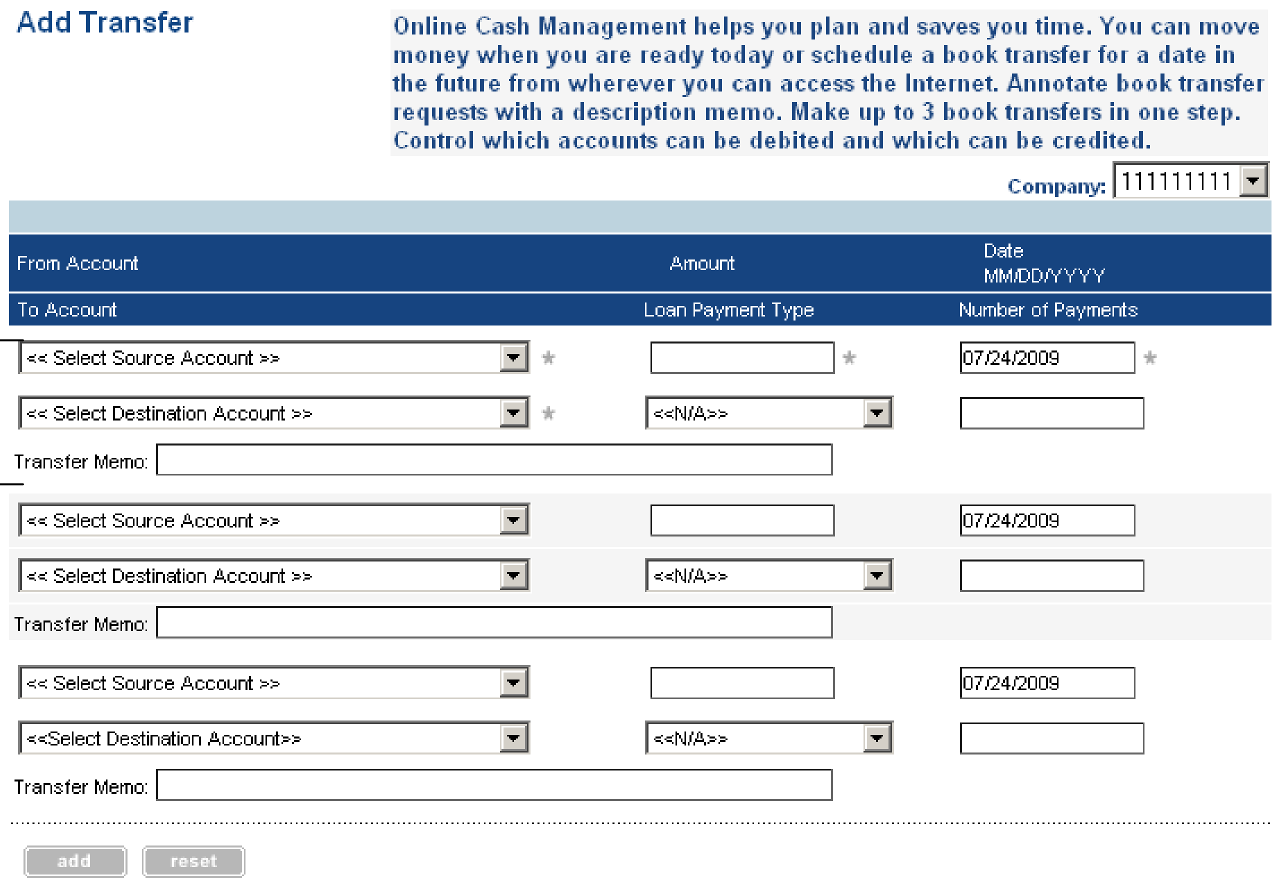
◉ Pickup by Customer at Bank Account's Home Branch ○ Mail to Customer ○ Fax to Customer

submit reset

Book Transfer

With the book transfer part of Business Solutions you can transfer money between the accounts you have access to at anytime and from anywhere which you can access the internet. You can also schedule a one time future dated transfer or schedule a recurring transfer. On the book transfer screen you can make up to three transfers on one page. Simply choose your accounts to transfer between, the amount and date and then click add. At the Verification screen click submit, next you will have the Confirmation page that you can print for your records.

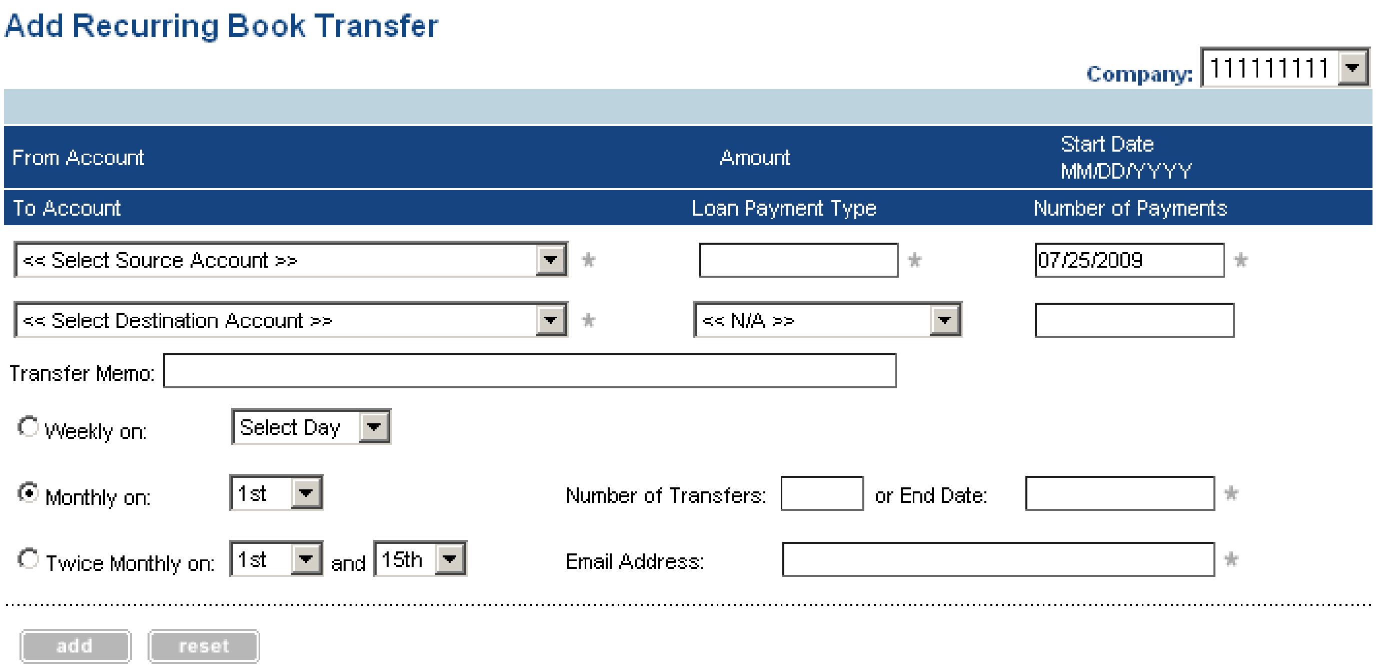
Here is the row for one transfer



Scheduled Transfer

By selecting Add Recurring Book Transfer you can set up a transfer to happen at the frequency you want to pay a loan or transfer between deposit accounts to cover Payroll. It's as easy as 1...2...3

1. Fill in the appropriate fields
2. Verify the information and click Submit
3. Print your confirmation for your records


Add Recurring Book Transfer

Company: 111111111

From Account	Amount	Start Date MM/DD/YYYY
To Account	**Loan Payment Type**	**Number of Payments**
<< Select Source Account >> *	*	07/25/2009 *
<< Select Destination Account >> *	<< N/A >>	

Transfer Memo:

Weekly on: Select Day

Monthly on: 1st — Number of Transfers: or End Date: *

Twice Monthly on: 1st and 15th — Email Address: *

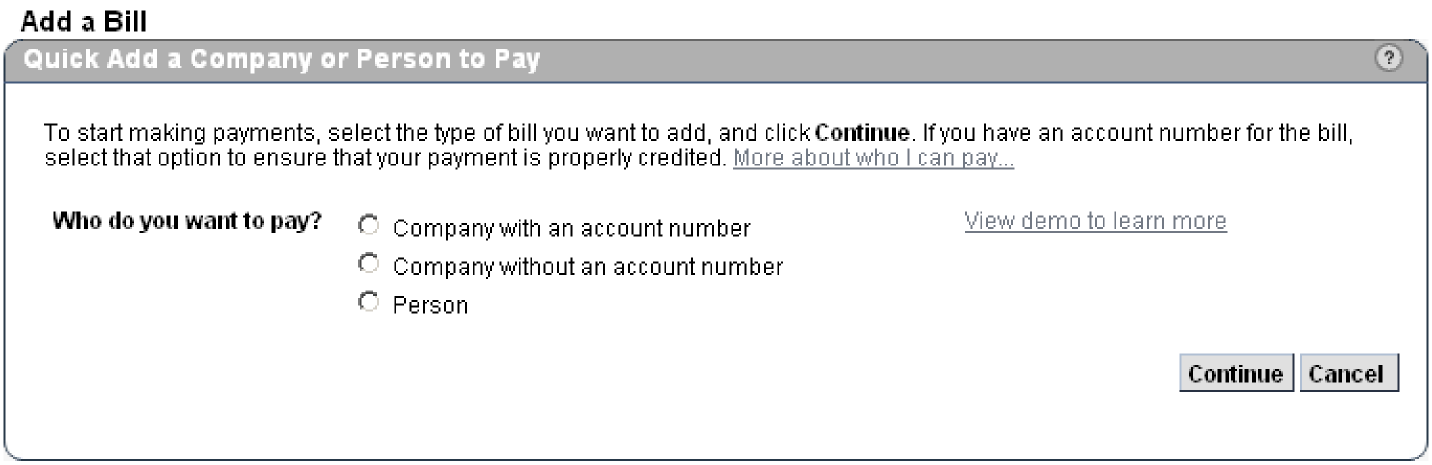
add reset

Web Pay for Small Business

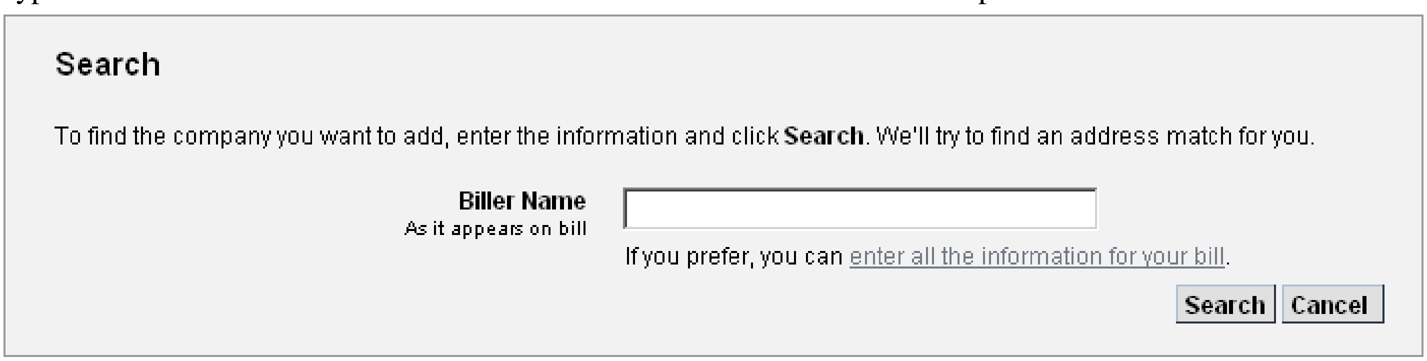
To access this function you will go to Funds Transfer > Web Pay for Small Business. It is considered a single sign on (SSO), after signing in at the bottom left of the screen is a gray "Main" button () to bring you back to your accounts. Any sign on information you receive will be for a one time use only. The following instructions will help you to set up a biller, add another user, approve payments & add accounts.

Biller Set up:

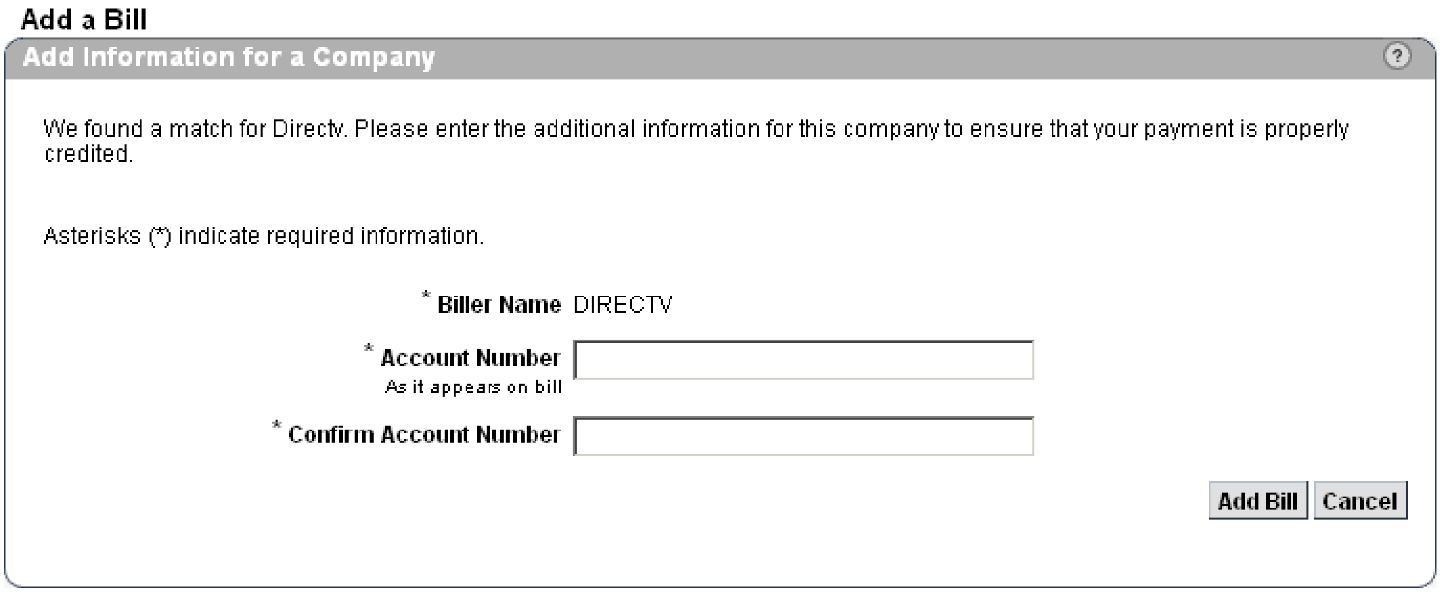
1. Choose Add a Bill from the tool bar.
2. Choose the type of bill and click Continue



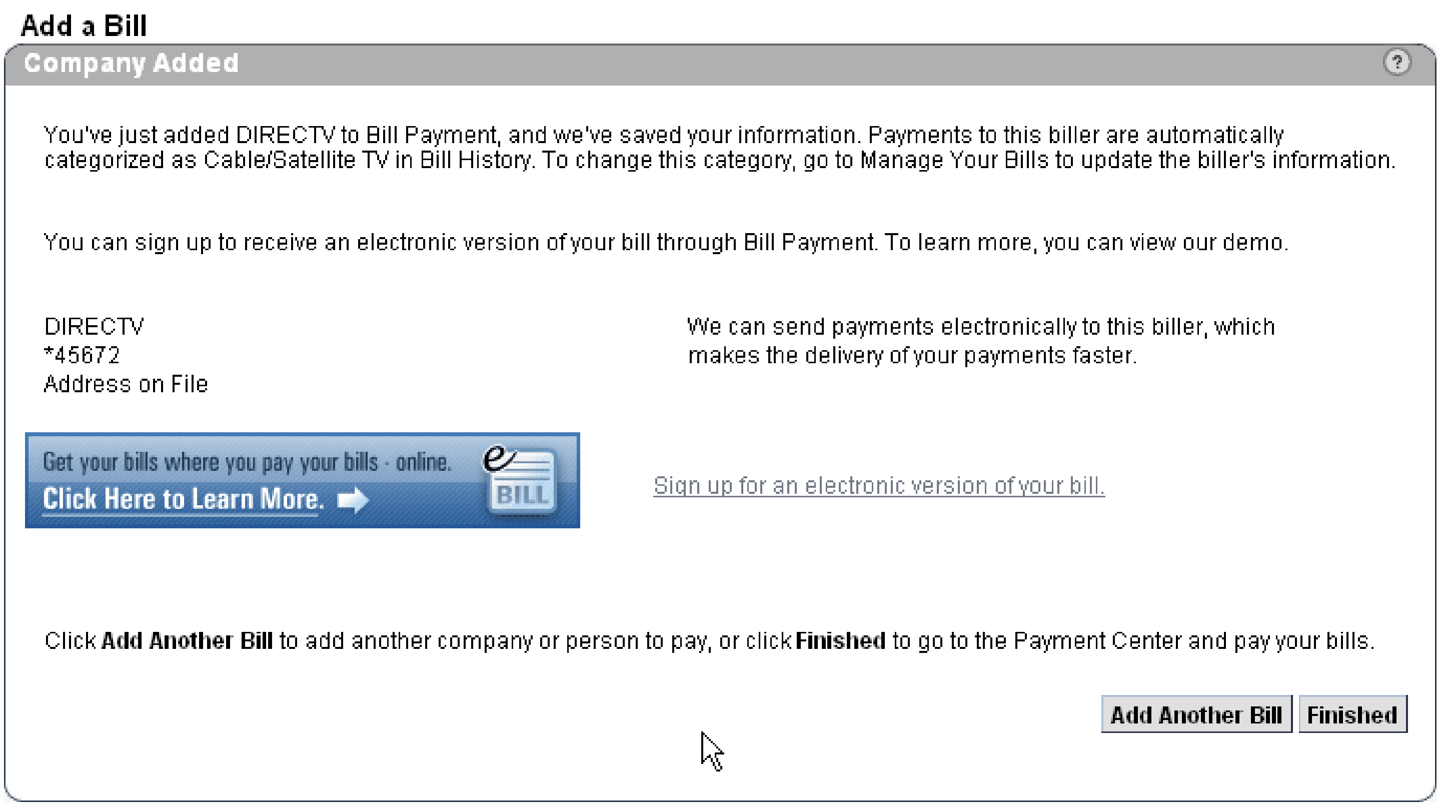
3. Type in the Billers name and click Search. We'll use DirecTV for this example.



4. Fill in the requested information on the next screen.

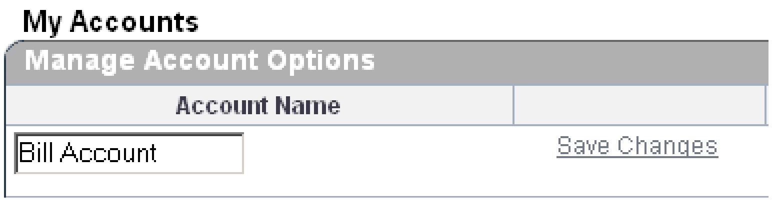


5. Once the biller has been added if they offer E-Bills you will then have the opportunity to sign up for that. From this screen you can also add another biller or click Finished.

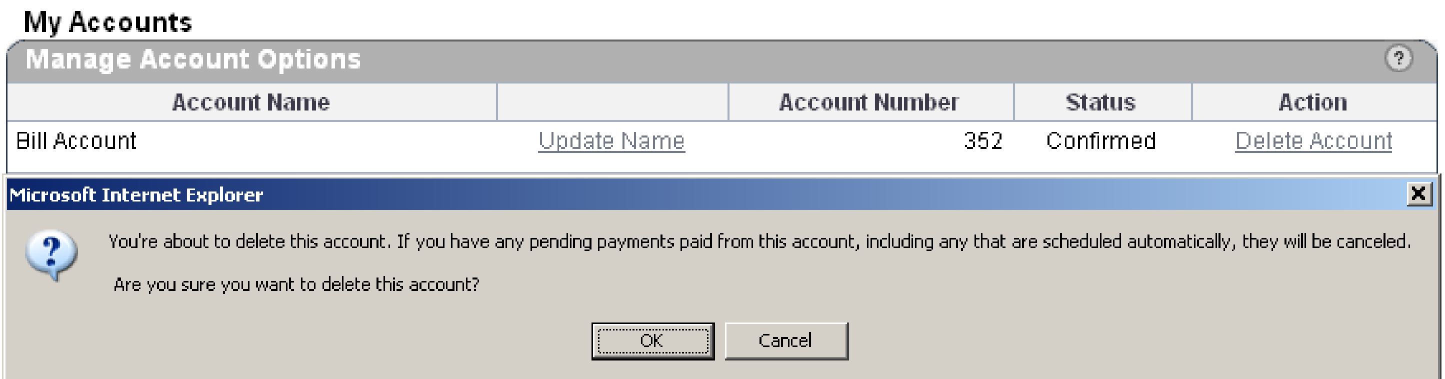


My Accounts – Adding and removing account access in Web Pay for Small Business

1. Click on My Accounts, from this screen you can choose to:
   a. Rename your bill accounts by clicking Update Name – Update the name and then the hyper link turns to Save Changes.



b. Delete an account by clicking Delete Account – Once you click the hyper link you will receive a confirmation pop up, click OK.



c. Add an account by choosing the Add an Account radio button – Choose if it is a Business or Personal account, fill in the Account Number, confirm the account number and then click Add Account. Once it is added the account will show on you're my Accounts page as Unconfirmed. Before you can make payments from this account you must confirm it. To do that there will be two small deposits made to the account; it will take a few days. Once you see these deposits click the Unconfirmed hyper link, fill in the two deposit amounts made and then click Confirm.

◉ Add an account

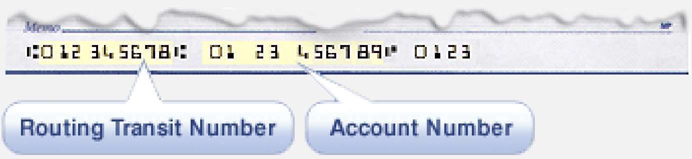
Enter your payment account information and click **Add Account**. Use the check image as a guide to find your account information. To make larger payments from this account, you must first confirm it.

Asterisks (*) indicate required information.

Account Type Checking Account

◉ Personal Account

○ Business Account



Account Name

***Routing Transit Number** 211871691

***Account Number**

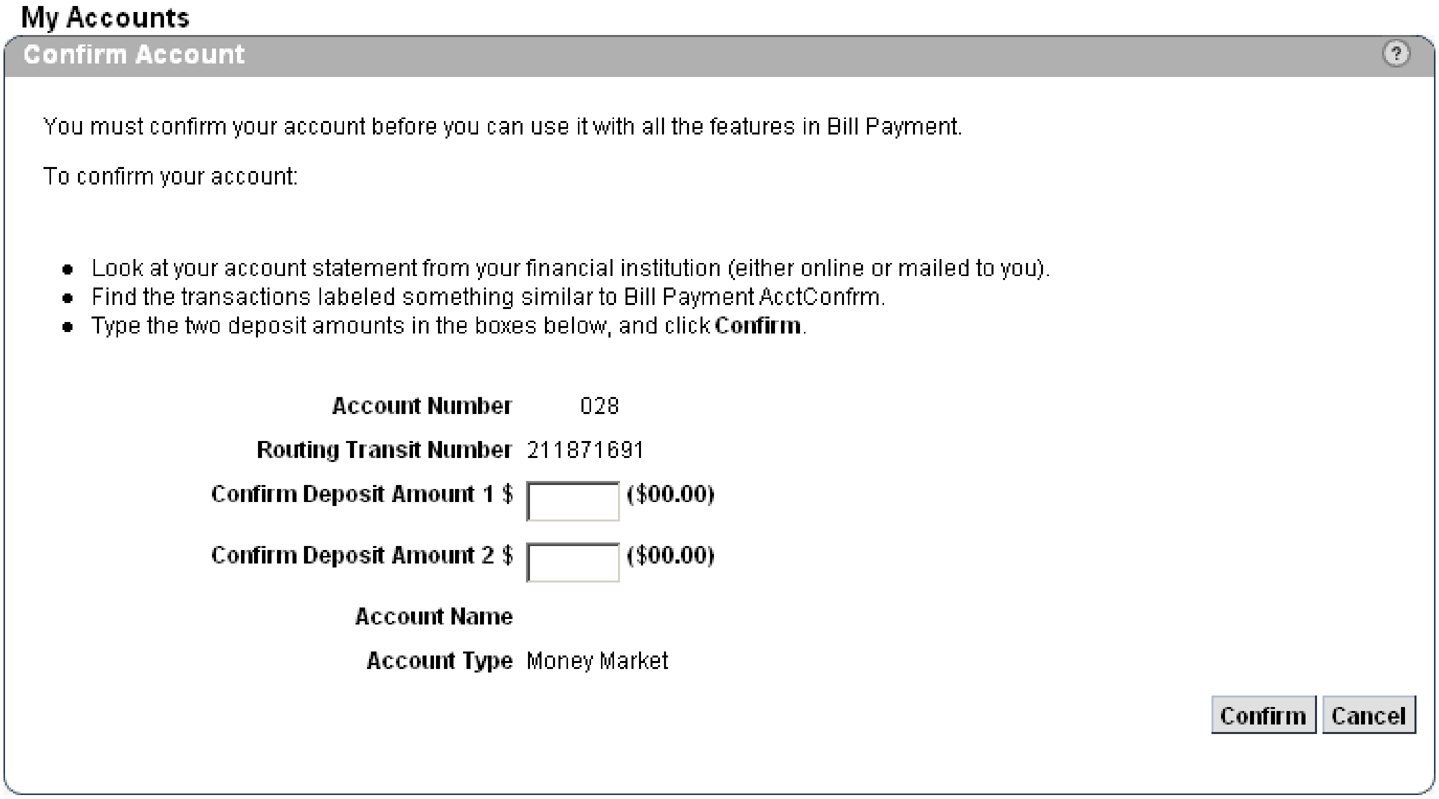
***Confirm Account Number**

Add Account **Cancel**

My Accounts

Manage Account Options

Account Name		Account Number	Status	Action
	Update Name	028	Unconfirmed	Delete Account



My Accounts

Confirm Account

You must confirm your account before you can use it with all the features in Bill Payment.

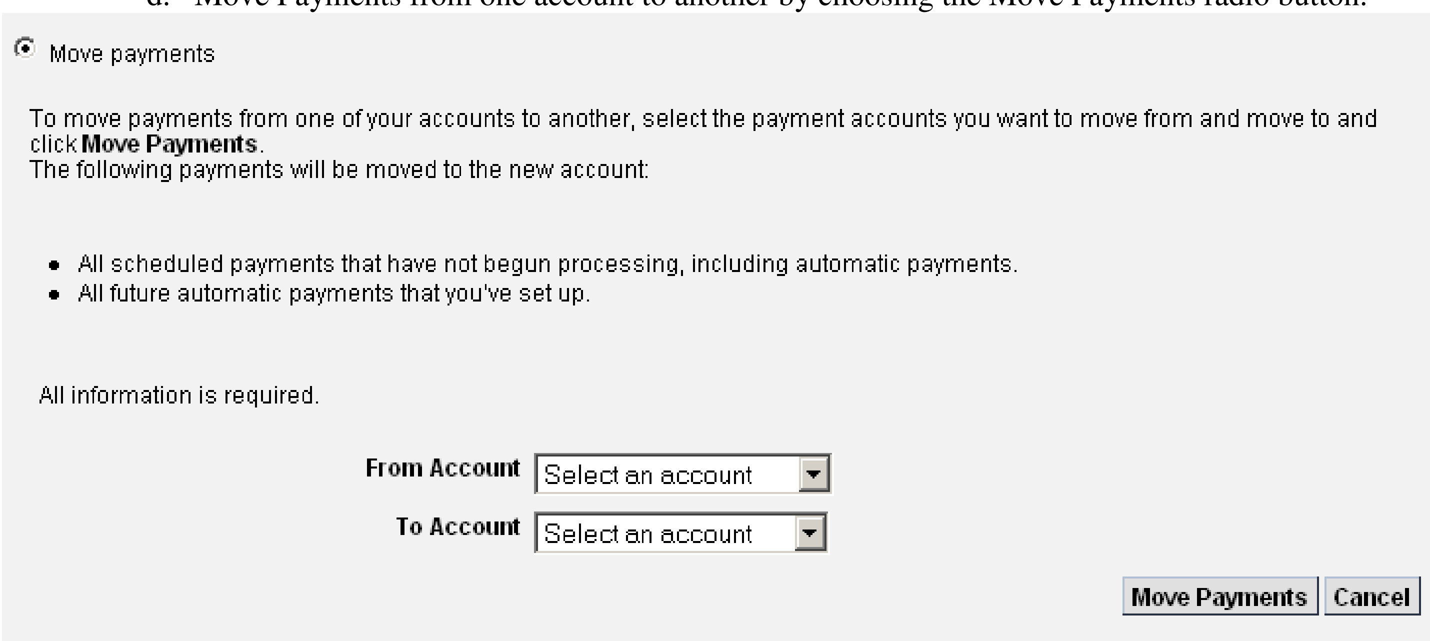
To confirm your account:

- Look at your account statement from your financial institution (either online or mailed to you).
- Find the transactions labeled something similar to Bill Payment AcctConfrm.
- Type the two deposit amounts in the boxes below, and click **Confirm**.

Account Number	028
Routing Transit Number	211871691
Confirm Deposit Amount 1 $	**($00.00)**
Confirm Deposit Amount 2 $	**($00.00)**
Account Name	
Account Type	Money Market

Confirm **Cancel**

d. Move Payments from one account to another by choosing the Move Payments radio button.



Move payments

To move payments from one of your accounts to another, select the payment accounts you want to move from and move to and click **Move Payments**.
The following payments will be moved to the new account:

- All scheduled payments that have not begun processing, including automatic payments.
- All future automatic payments that you've set up.

All information is required.

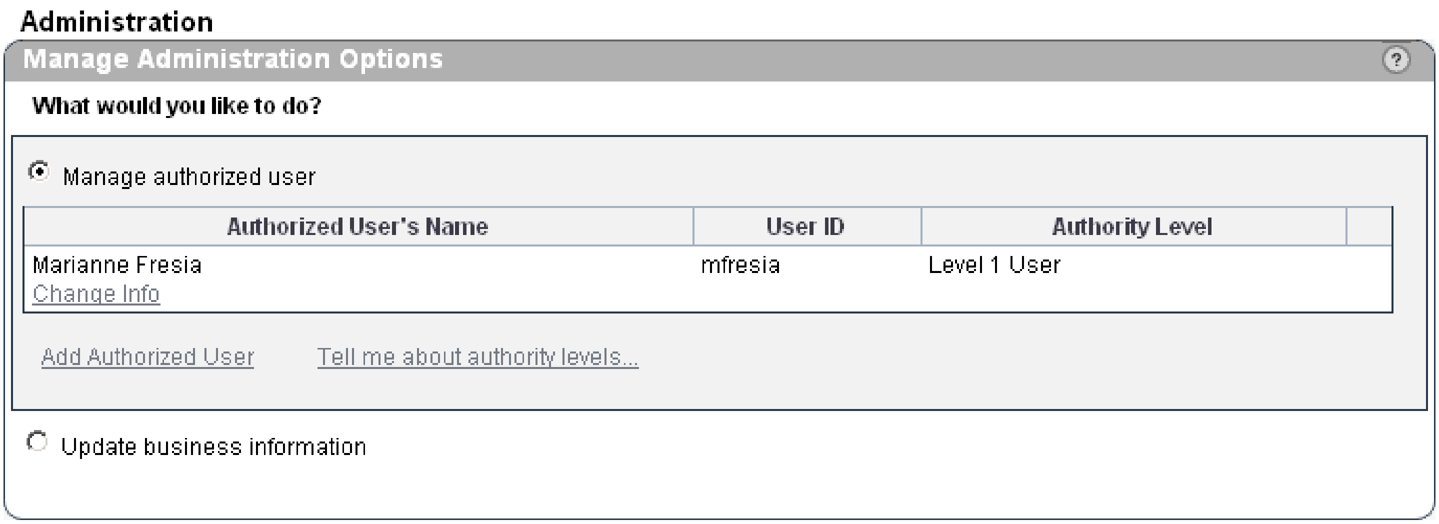
From Account	Select an account
To Account	Select an account

Move Payments **Cancel**

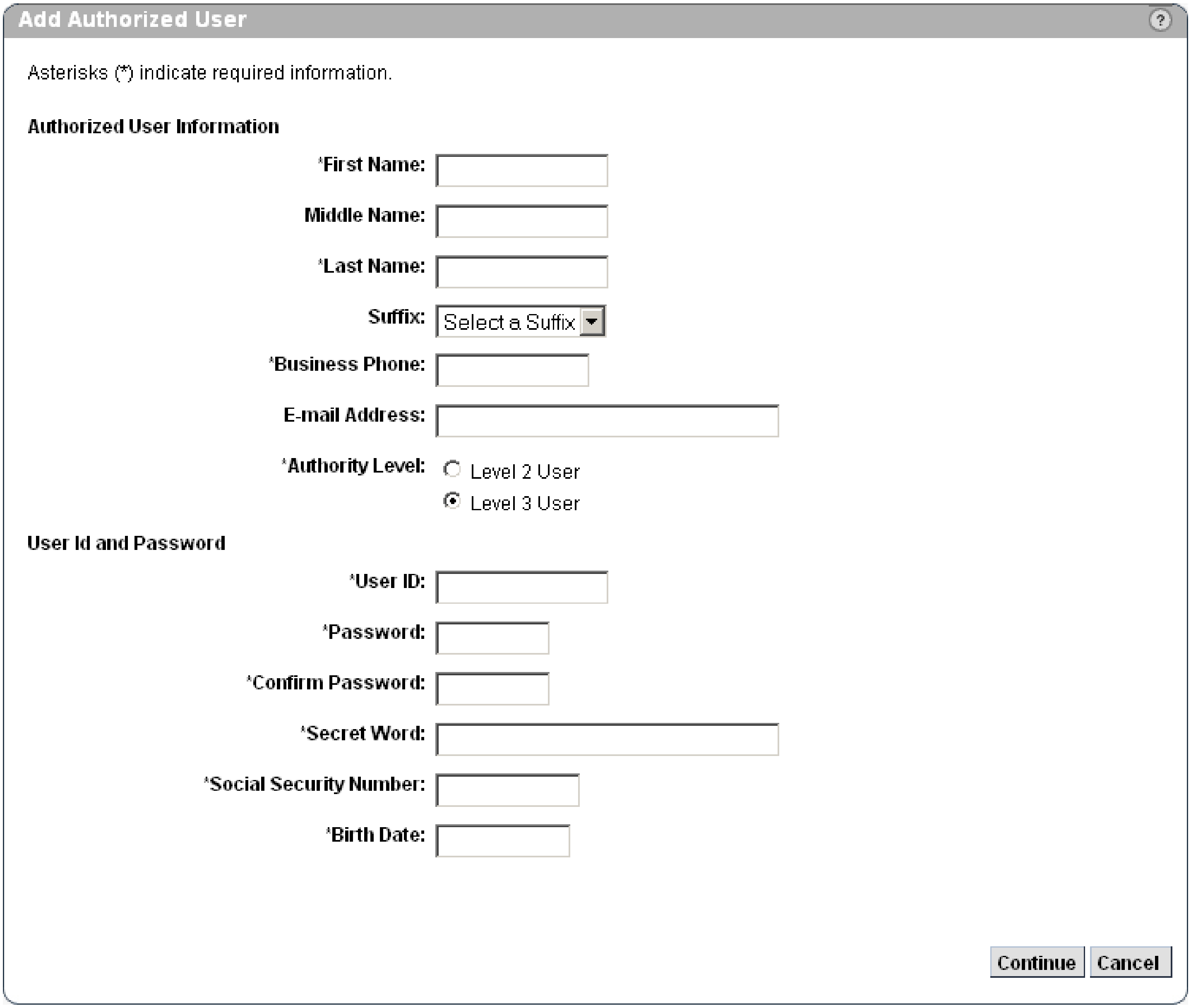
Administration – Adding other users to bill pay

1. Click on Administration and choose Manage Authorized Users

2. Before choosing to add a user you might want to click on the Tell me about Authority Levels so that you choose the appropriate level for your users. You can choose to have dual control and the users can only set up bills for you to approve. Once you know at what level you want to set them up click Add Authorized User



3. Fill in the appropriate information and click Continue.



Add Authorized User

Asterisks (*) indicate required information.

Authorized User Information

*First Name:

Middle Name:

*Last Name:

Suffix: Select a Suffix

*Business Phone:

E-mail Address:

*Authority Level: Level 2 User / Level 3 User

User Id and Password

*User ID:

*Password:

*Confirm Password:

*Secret Word:

*Social Security Number:

*Birth Date:

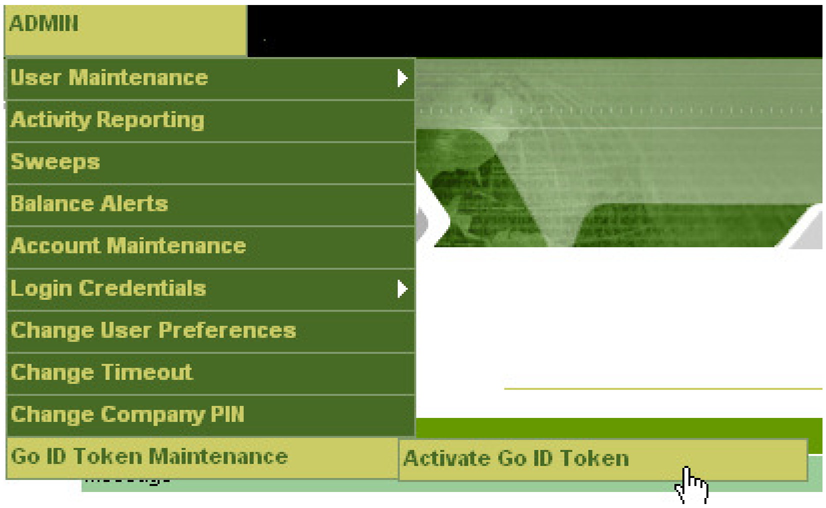
Continue | Cancel

Confirm the information and then click Add.

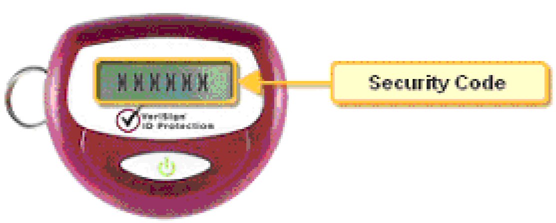
Go ID Tokens

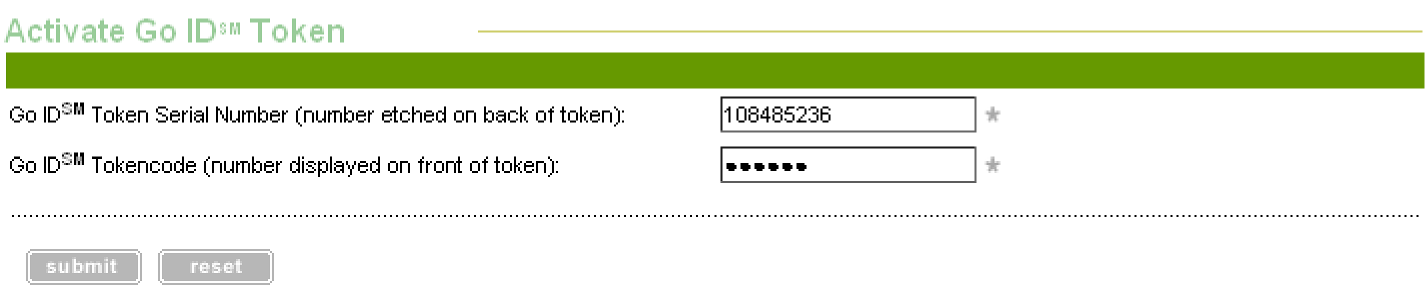
Before you use your Go ID Token you must first activate it as we show you below.

1. Under the Administration tab choose Go ID Token Maintenance > Activate Go ID Token



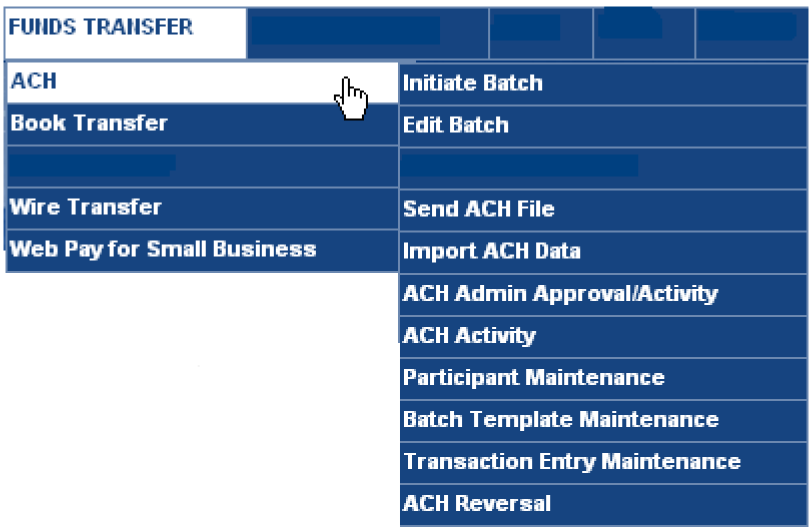
2. Enter your 12 digit serial number from the back of your token in the first box.
3. In the second box enter the 6 digit number that appears below on the front and then click Submit.





Creating & Initiating an ACH Batch

The ACH module can be used to send or receive payments, rent or dues. Business Solutions allows for, and Berkshire Bank strongly suggests using, dual control for ACH. It also can be used to send direct deposit payroll. The set up is a one time process, once you have a batch set up it will be there for you to maintenance or initiate until you choose you no longer need it and delete it. There are three steps, setting up the Batch Template, creating the participants, and then adding them to the batch at transaction entry maintenance.



- **Batch Template**:

When setting up the batch template whatever you enter for the template name is what will appear on the account as a description along with your company name that appears in the ACH ID dropdown. Due to NACHA formatting requirements there is a 10 character restriction on the Template Name field.

ACH Batch Template Maintenance

Use this screen to set up your individual batches. Please ensure that the correct account is designated as the offset. ACH Prefunding customers will not see the Offset Account field or the Create offsetting transaction check box selection since these options are not valid for ACH Prefunding customers.

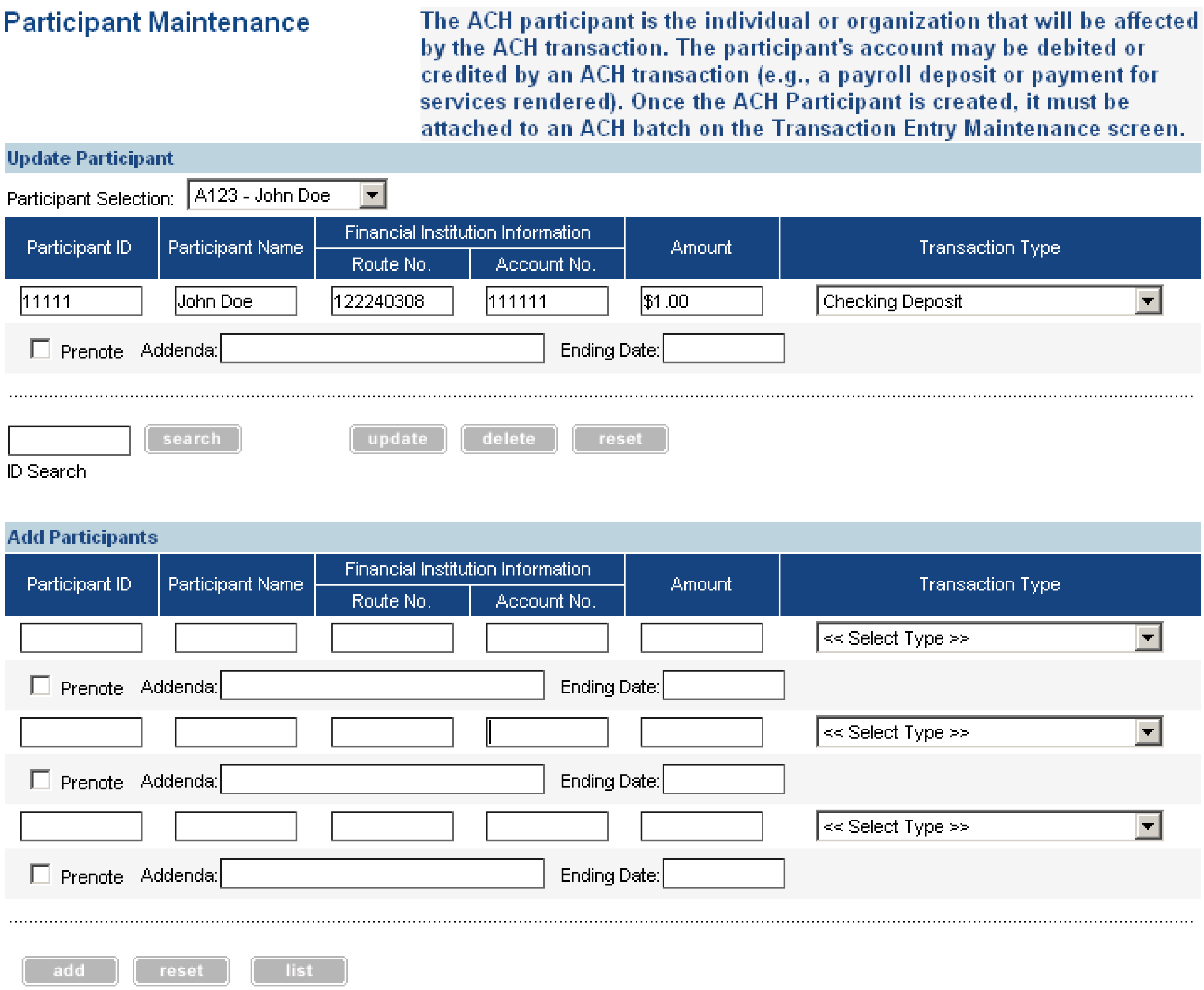
Viewing Template	Date Last Used
<< Please Select >> new	07/23/2009

Template Name	Payroll	*
Template Description	Weekly Payroll	*
ACH Batch Class	CCD - Corporate Payments	*
ACH ID	<< Please Select >>	*
Company:	111111111	
Offset Account	<< Please Select >>	Create offsetting transaction

add update delete reset list

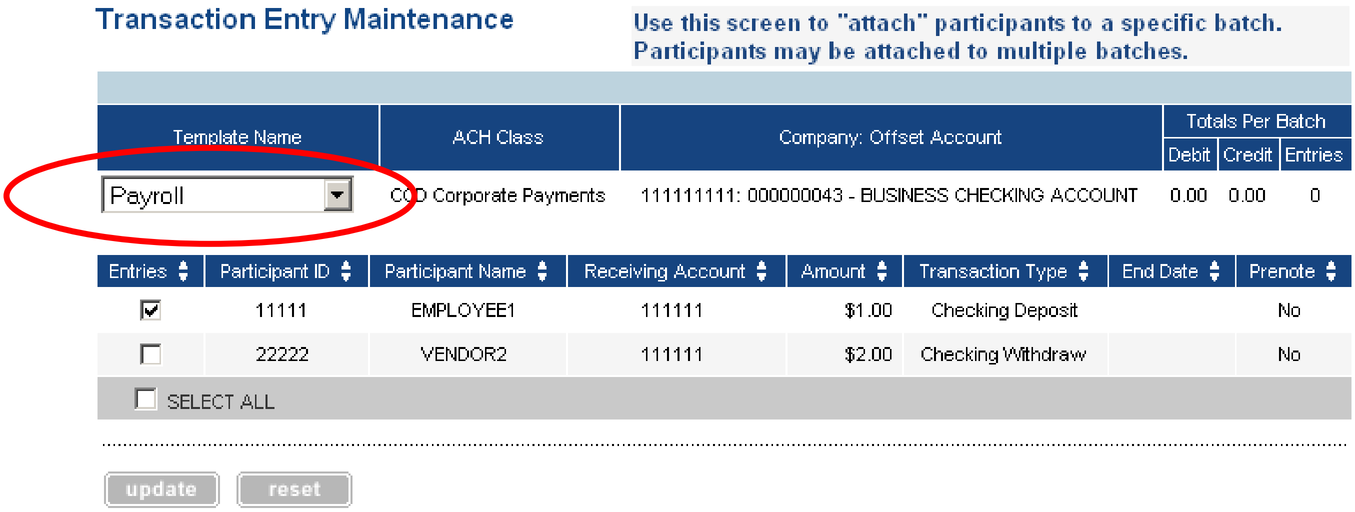
➢ Participant Maintenance:

On this screen you will enter your participants, these will be the people you are sending the transactions to or taking from (ex: employees for payroll are referred to as Participants). On this screen you can enter up to three participants at once.



- **Transaction Entry Maintenance:**

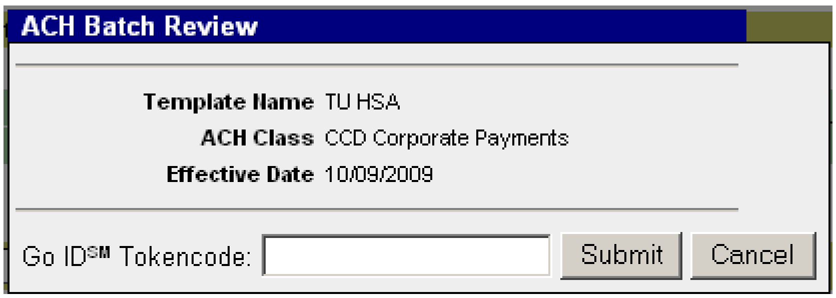
On this screen if you have multiple batches set up be sure you have the correct batch selected from the Template Name dropdown. To make changes go through your list of participants and click in the box next to their name and then click update at the bottom, **you have to update per page**.

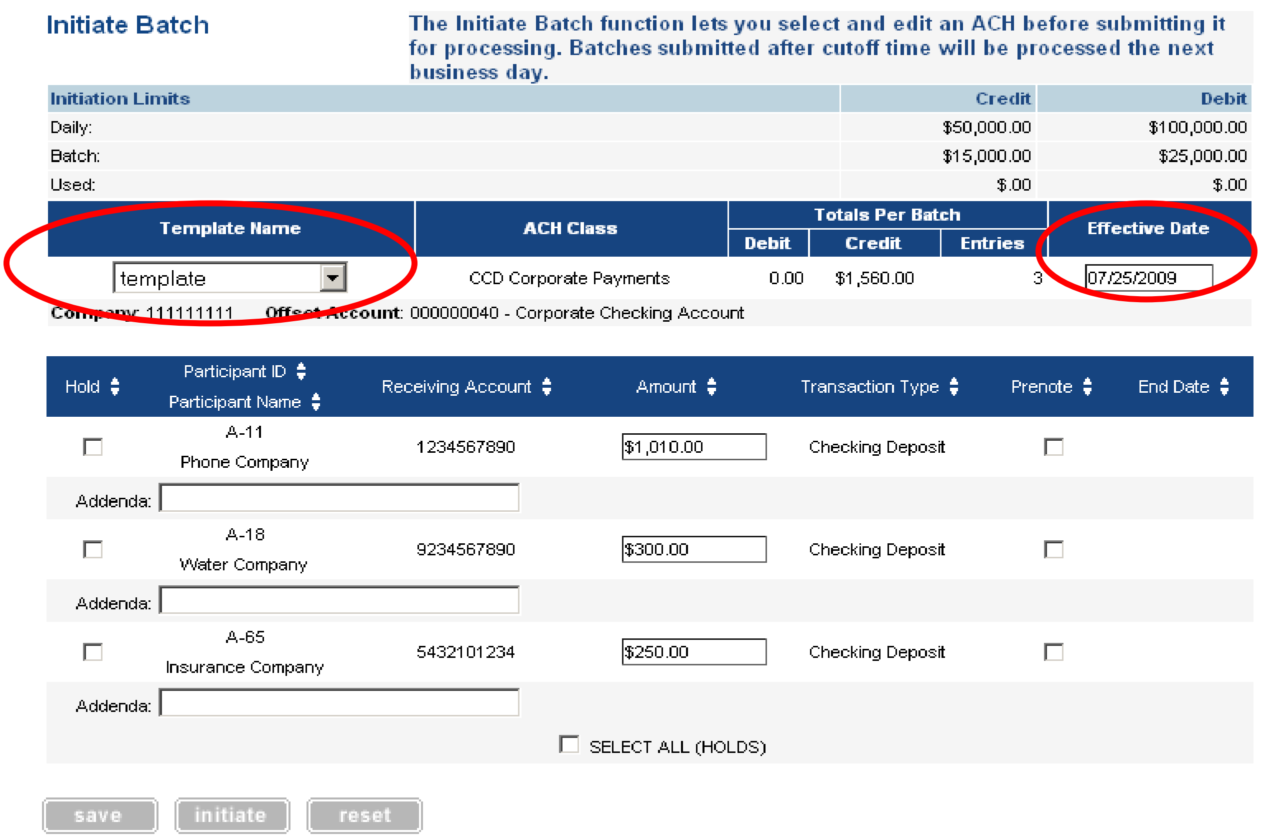


- **Initiate Batch:**

When you are ready to send this batch out for collection of funds or to send payroll you simply go to the Initiate Batch screen, choose your template (top left) & effective date (top right), check your amount (to the left of your effective date). If you need to make any changes you can do so on this screen and then click save, this will move it to the Edit Batch screen where you can initiate you batch from there. Once you are all set to initiate, whether it be from the Initiate Batch or Edit Batch screen, click the Initiate button at the bottom. The next screen you will see is the ACH Batch Review; this is where you need to enter the 6 digit token code from your Go ID Token, your batch will not process through to the bank until you do so.

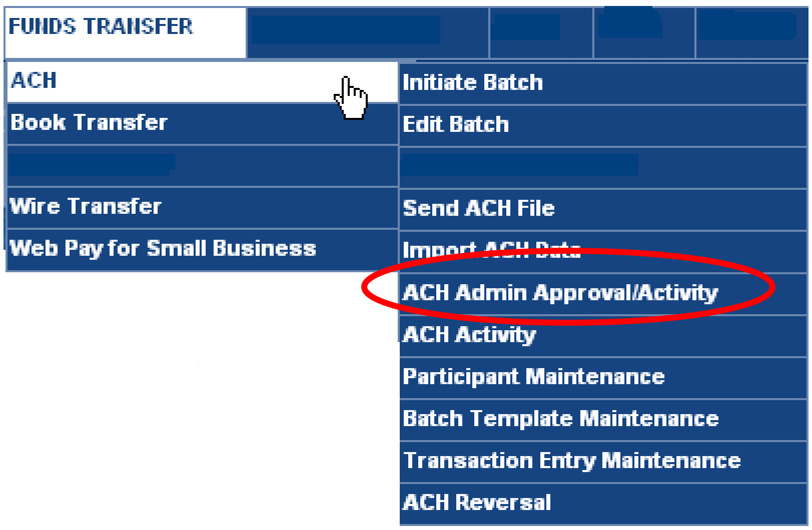
****Note** If your company is set up for dual control on ACH please see page 17.**



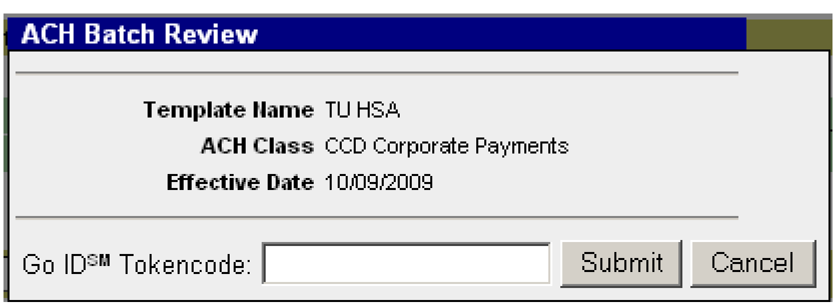


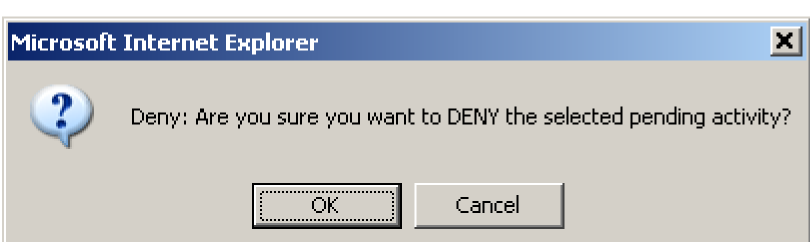
Approving an ACH Batch

Business Solutions allows for, and Berkshire Bank strongly suggests using, dual control on ACH. When a batch is submitted it is placed in a **Pending** status and an e-mail is sent to notify all users with approval authority. Once the approver receives the e-mail they will need to follow these steps to go in and approve the batch to be released, or they can deny the batch and send a message to the initiator of the reason. You can also use this screen to see all batches that have been submitted, pending, approved & downloaded, which we suggest you check daily.



Once on the ACH Admin Approval/Activity screen you can click on the details magnifying glass to see the contents of the batch in order to get a clear picture of what you are approving. Once you have made a decision on the action you want to take, click in the box to the left and then click approve or deny. If you are going to deny the batch you can type a message as to why before clicking the deny button, you will also be presented with the notification box below. Your end user will receive e-mails when the batch has been approved or denied and if denied the message will appear in the body of the e-mail, once approved they will receive an e-mail that it has been submitted. When you approve batches you will then be asked to submit your Go ID Token code.





ACH Admin Approval/Activity

All the information you need to make informed approval decisions. Verify batch details, totals, offset account and initiator. Feature-rich approval controls, dual approval authority, deny transactions, resubmit, and modify the effective date. Notifications are sent to all approvers when batches are pending. Monitor a batch's status after it leaves your company. View all originated ACH activity from one screen.

Approval Limits	Credit	Debit
Daily:	$50,000.00	$100,000.00
Batch:	$15,000.00	$25,000.00
Used:	$.00	$.00

Pending ACH Records

Select	Status	Batch ID	Date Created / Effective Date	User	Company / Offset Account	ACH Class	Debit / Credit	Entries	Profile Details
☐	PENDING	126	07/24/2009 2:27 PM / 07/25/2009	ADMIN	111111111 / 000000040 - Corporate Checking Account	CCD	$0.00 / $190.00	5	
☐	PENDING	127	07/24/2009 2:27 PM / 07/25/2009	ADMIN	111111111 / 000000040 - Corporate Checking Account	CCD	$16.00 / $16.00	5	
☐	PENDING	128	07/24/2009 2:27 PM / 07/25/2009	ADMIN	222222222 / 000000040 - Corporate Checking Account	CCD	$3.00 / $3.00	2	

approve | delete | reset | deny

Enter the 'Deny ACH record' message below:

Here is what a Denied batch would look like; this message will also appear in the e-mail that is sent to the initiator.

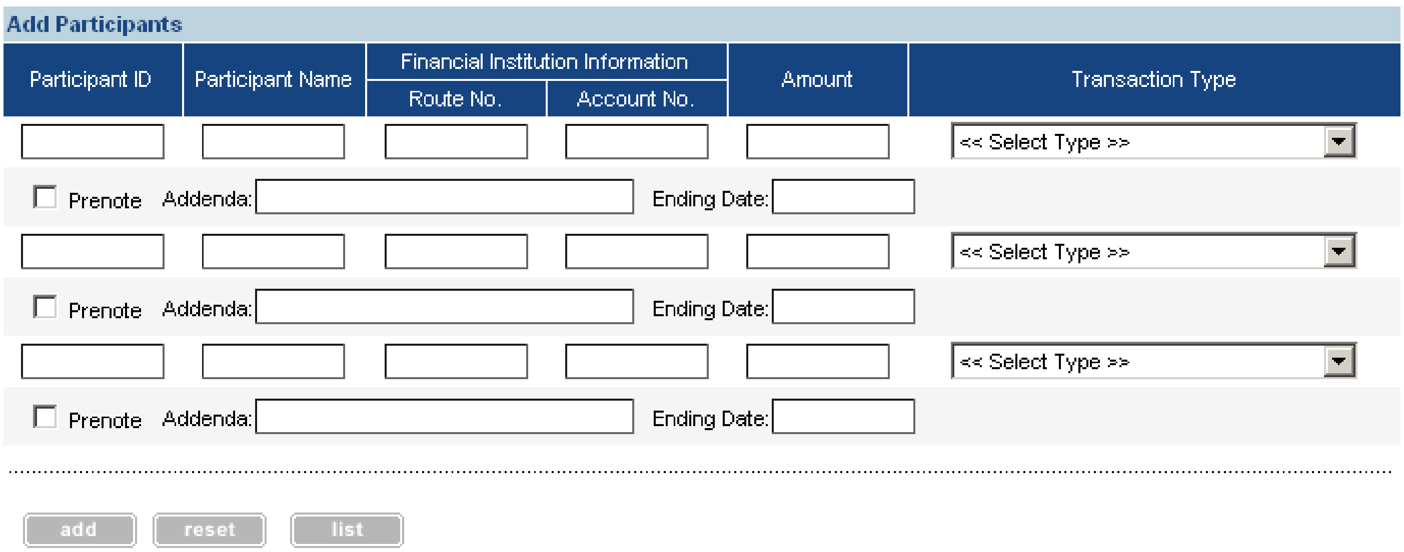
Denied ACH Activity

Status	Batch ID	Date Created / Effective Date	User	Company / Offset Account	ACH Class	Debit / Credit	Entries	Profile Details
PENDING	125	07/24/2009 2:42 PM / 07/25/2009	ADMIN	111111111 / 000000040 - Corporate Checking Account	CCD	$90.00 / $10.00	2	

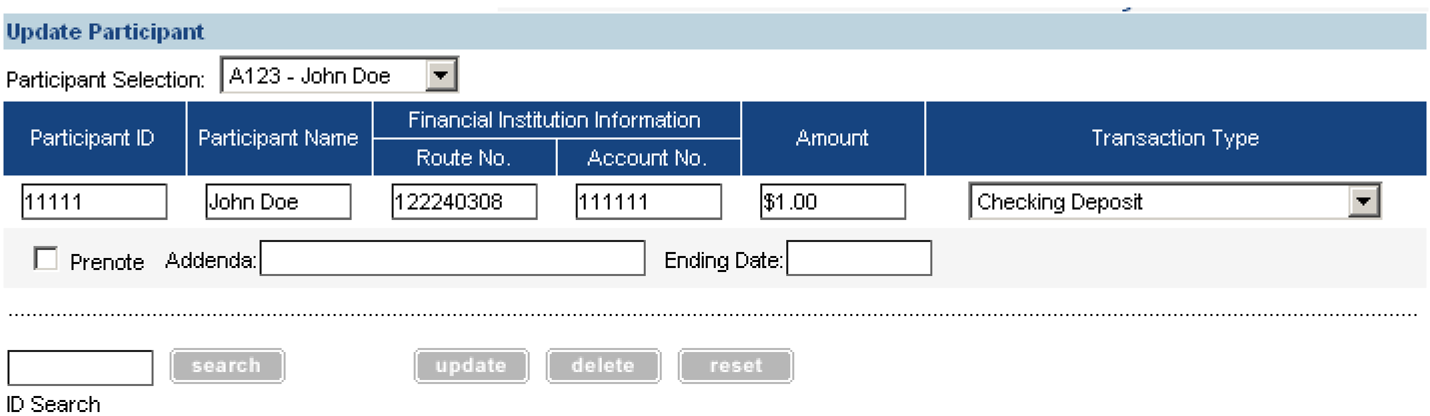
Deny Message: Duplicate Batch

Adding a New Participant or Maintaining Participants to an Existing ACH Batch

To **add** a participant to an existing batch you would go to **Participant Maintenance**; input the appropriate information and then click add. Your next step would be to go to **Transaction Entry Maintenance**, choose the appropriate template from the drop down, find the person in the list of participants and put a check mark in the box to the left and then click update. They will now appear in the Initiate Batch screen.

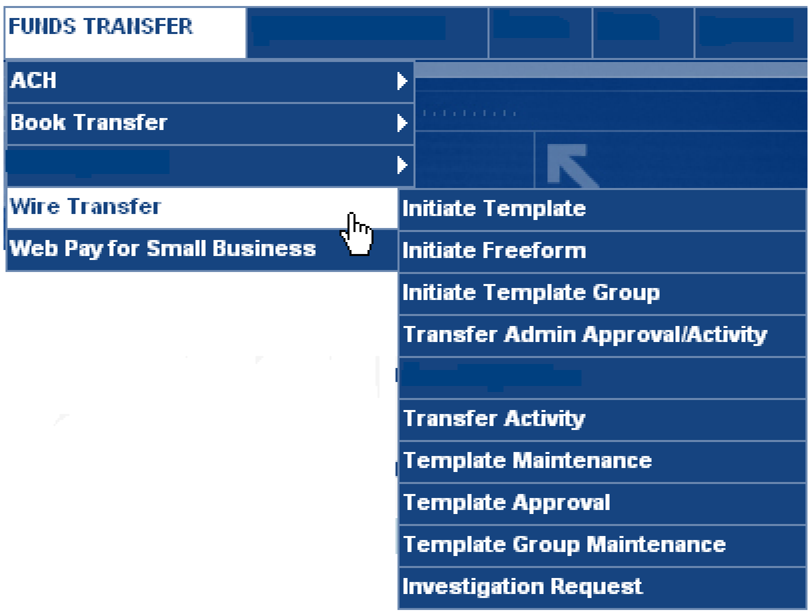


To **maintenance** a Participant that is already built simply go to **Participant Maintenance**; search that person by the Participant ID you gave them. Once they appear change the information as needed and then click Update. This change will carry over to be correct on the Initiate Batch screen.



Creating & Initiating a Wire Template

A wire is a way to transfer funds from you to an account at another financial institution. This mode of transfer differs from ACH because they will arrive at the receiving financial institution the same business day and can **<u>not be future dated</u>** where as ACH is next day and can be future dated. Although Business Solutions allows for future dated wires, Berkshire Bank's policy is to **not** accept post dated wires.



- **Creating a Template for a Domestic Wire**

To create a template you go to the Template Maintenance screen and click new. If you are sending a domestic wire, a wire to another bank with in the US, then you will need the following:

- Beneficiary Bank with Routing number
- Beneficiary with account number
- Amount
- Account number the funds are to be withdrawn from

Once this information has been completed you can now click add. ****Note** if your company has dual control turned on then the template will stay in a pending status until another user has approved the template.**

- **Creating a Template for a Foreign Wire**

To create a template you go to the Template Maintenance screen and click new. If you are sending a foreign wire, a wire to a bank outside the US territory, then you will need the following:

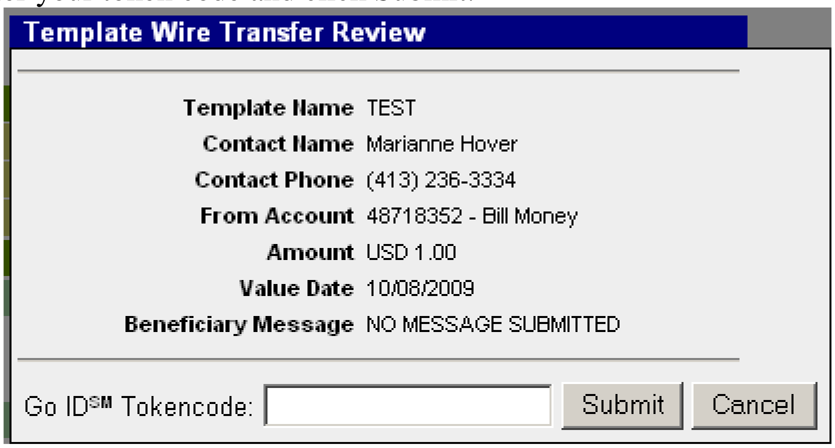
- Beneficiary Bank with the address & SWIFT code
- Receiving Bank name, this is a US Corresponding Bank that can be found by going to www.chips.org
- Beneficiary with address and account number
- Amount (if you are sending in foreign currency you will also need an IBAN)
- Account number the funds are being withdrawn from

Once this information has been completed you can now click add. ****Note** if your company has dual control turned on then the template will stay in a pending status until another user has approved the template.**

- **Initiating a Wire Template**

Now that you have your Templates created initiating you wire is as easy as 1...2...3...

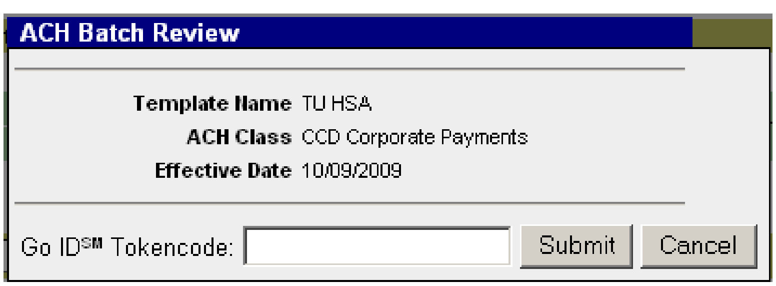
1. Go to the Initiate Template screen.
2. Choose the template from the dropdown, if needed update the amount & add a note to the Beneficiary.
3. Once you click initiate you will be presented with the following screen to review the information, if it is correct enter your token code and click Submit.



Approving a Wire Transfer or Template

Business Solutions allows for, and Berkshire Bank strongly suggests using, dual control on Wires. When a template is created or a transfer is initiated it is placed in a **Pending** status and an e-mail is sent to notify all users with approval authority. Once this e-mail is received an approver will need to follow these steps to go in and approve the template or transfer to be released, or they can deny the template or transfer and send a message to the initiator with the reason for denial. You can also use this screen to see all transfers that have been submitted, pending, approved & downloaded, which we suggest you check daily.

Once on the Transfer Admin Approval/Activity screen you can click on the details magnifying glass to see the contents of the template in order to get a clear picture of what you are approving. Once you have made a decision on the action you want to take, click in the box to the left and then click approve or deny. If you are going to deny the template you can type a message as to why before clicking the deny button, you will also be presented with the notification box below. Your end user will receive e-mails when the batch has been approved or denied and if denied the message will appear in the body of the e-mail. When you approve templates you will then be asked to submit your Go ID Token code.



Transfer Admin Approval/Activity

The Transfer Admin Approval/Activity screen displays all pending, denied and completed transfers for the last ten calendar days. The user can approve, delete or deny pending transfers from this screen.

Approval Limits	Amount
Daily:	$100,000.00
Transaction:	$10,000.00
Used:	$5,016.00

Pending Wires

Select	Ref Number	Status	Date Created	Value Date	User ID	Group / Template Title	Modified Fields	Debit Account / Company	Transfer Amount	Details
☐	95783	PENDING	07/24/2009 3:30 PM	07/24/2009	admin	Company	Message Text	11223344 11111111	USD 10.00	
☐	95777	PENDING	07/24/2009 3:30 PM	07/24/2009	admin	ABC	Value Date	11223344 11111111	USD 200.00	
☐	95783	PENDING	07/24/2009 3:30 PM	07/24/2009	admin	AAAAA		11223344 11111111	USD 20.00	

☐ Select All Wires

approve delete reset deny

Enter the 'Deny Wire' message below:

Here is what a Denied template would look like; this message will also appear in the e-mail that is sent to the initiator.

Denied Wires

Ref Number	Date Created	Value Date	Group / Template Title	Modified Fields	Debit Account / Company	Transfer Amount	Details
Denied by: admin 14	Denied Message: 10/08/2009 12:44 PM	10/08/2009	401k	Message Text	11223344 11111111	USD 1.00	

Originator to Beneficiary Message: FOR FINAL CREDIT TO INVESTMENT TRUST

User Maintenance

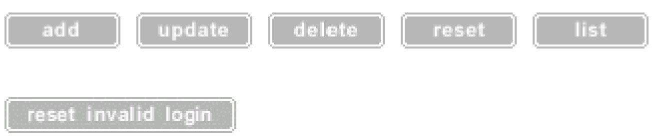
The User Maintenance screen allows you as the administrator the ability to add or delete your end users and also the ability to maintain their accesses to services and accounts, the preference is yours. You can set up numerous end users and give them all their own user ids with selected access. You can also choose to make some one a User Administrator on this screen which will allow them to add, edit and delete other end users except themselves. Once you have others set up you will also use this screen to reset their password if they get locked out. As the administrator the responsibility is on you to reset your end users and give any access to others as you deem necessary, we at the Bank are unable to do so.

- **Adding another end user**

Click the **new** button and enter your end user's name, ID, email address, a password and then confirm the password. You will then check the appropriate boxes corresponding to the appropriate accounts. Next you will have to check off, at the bottom, any other services you want the user to have such as being a User Administrator or having access to ACH or Wires. Once all the proper accesses have been checked, click the Add button above the account list.

- **Resetting an end user**

Go to the User Maintenance screen and choose the user from the Current User drop down. Check for the Reset Invalid log in button, this will be located under the add & update buttons as seen below. If that button is there you must click it to reset their log in. Now go back to the User Maintenance screen and choose your user again, type in a new password for them and re-type it in the confirm password and then click update.

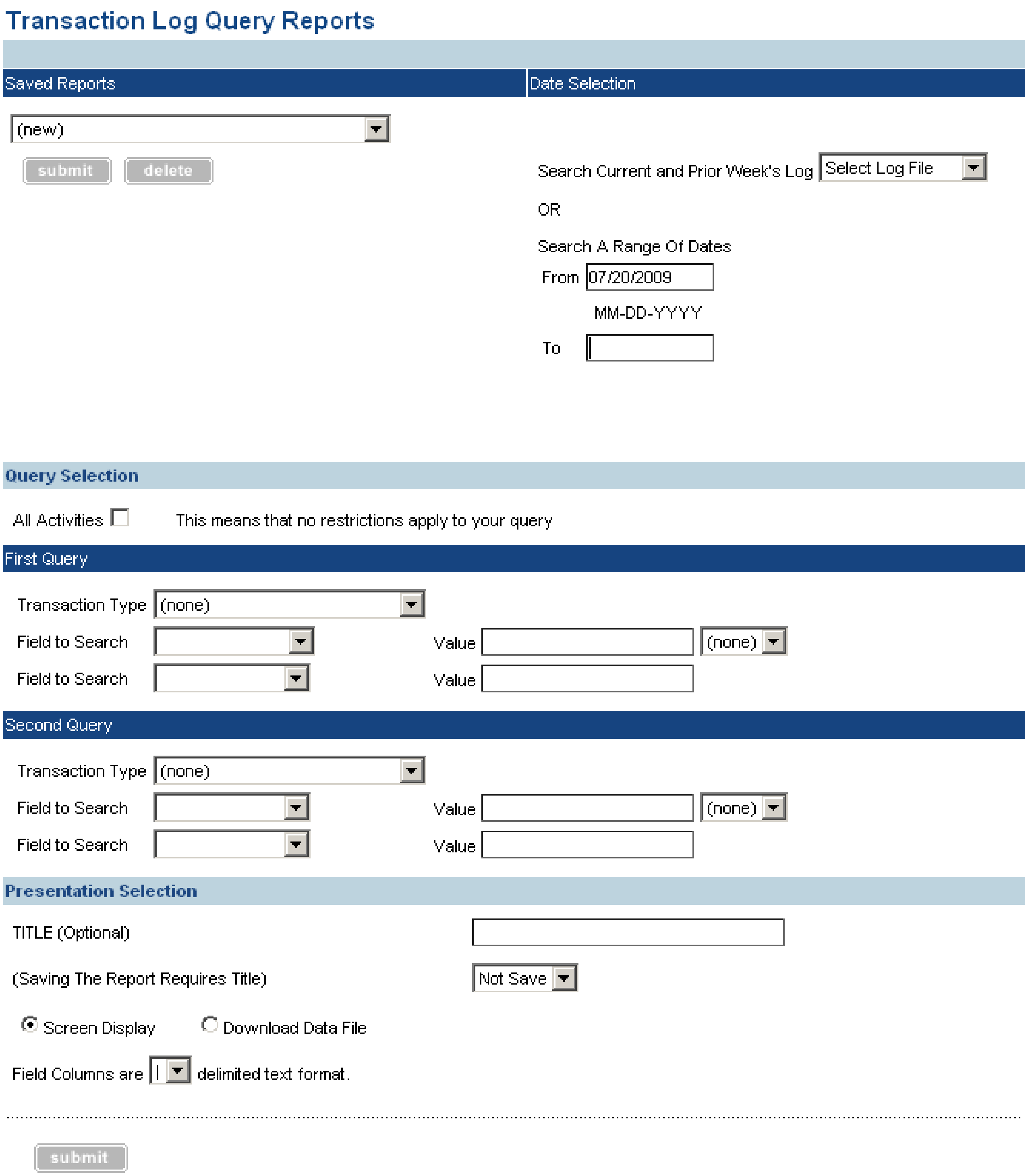


- **Maintaining an end user**

As the Administrator, if you have placed a request to have new accounts added to your Business Internet Banking or a new service added, that account or service will only become available to you**. It now becomes your responsibility to grant authority to those accounts or services to your end users as you deem necessary.**

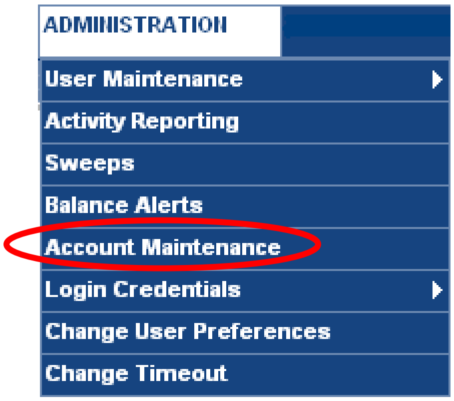
Activity Reporting

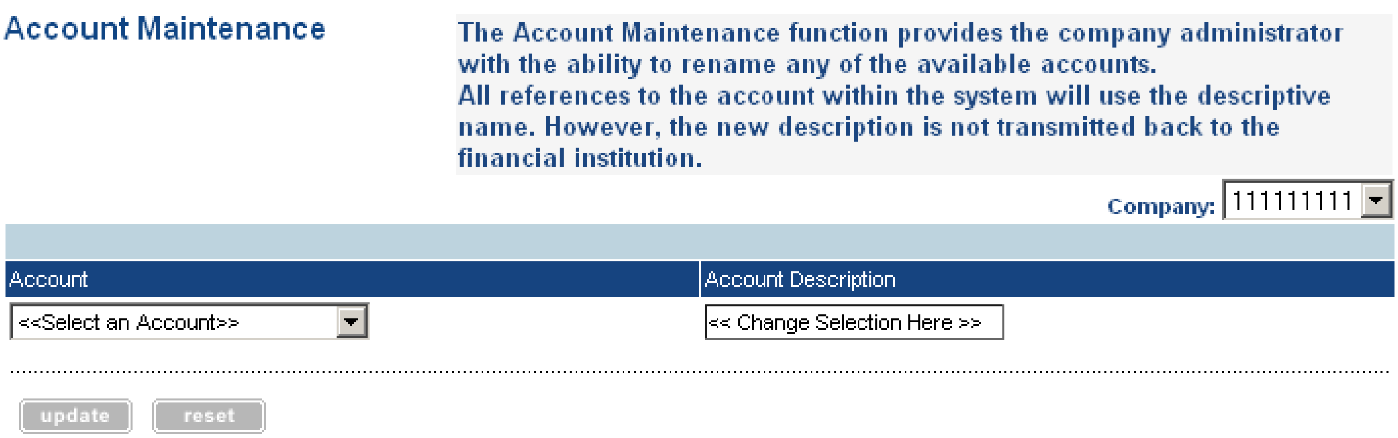
As the administrator we strongly suggest that you run an Activity report on your end uses. The timing will be at your discretion. This report will show you their activity as well as the IP address of the computers used to Log-in. To do so, go to Admin > Activity Reporting, choose your date range and then under the First Query header you can choose (all transactions) from the dropdown. At the bottom choose whether to save, display to your screen or download and then click submit.



Account Maintenance

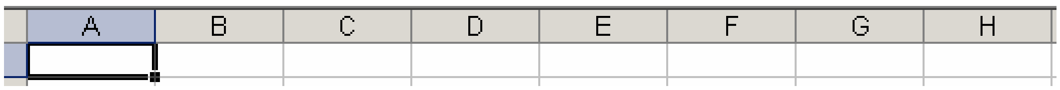
This function allows the administrator to "nick name" the accounts. This is a great function to be able to rename your checking accounts to read Payroll Account or Petty Cash Account. In addition; if you are viewing multiple companies under one sign in, you can choose to rename them ACH Co Payroll & Xyz Co Payroll. To utilize this feature go to Admin > Account Maintenance, choose an account from the drop down and type in your description to the right and then click update.





Positive Pay Check File specifications and import instructions

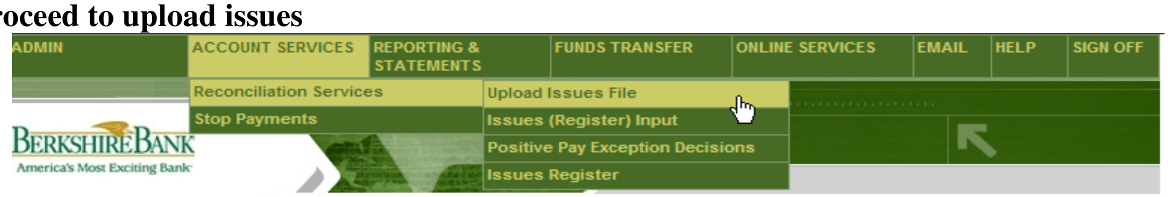
BUSINESS SOLUTIONS
STANDARD CHECK ISSUE FORMAT
(CSV)

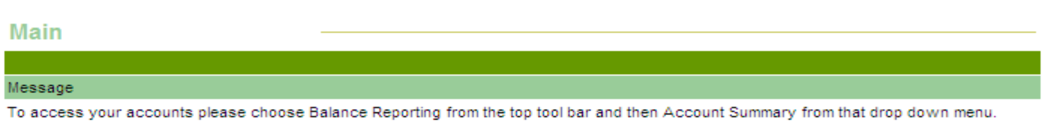


Column A is the account number with no spaces
Column B is the issue date (MMDDYY or MMDDYYYY)
Column C is the check number (no more than 10 digits)
Column D is the amount (no punctuation)
Column E is the payee (40 Character maximum with no punctuation &/or special characters)
Column F is usually blank
Column G is the letter **R** for Register most always (the only other option is **V** for voiding a check)
Column H is the letter **A** for Add most always (the only other option is **D** for deleting a check)

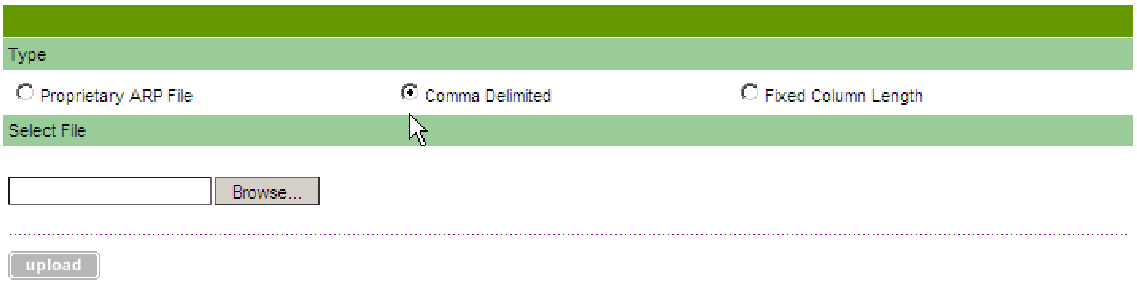
Recon file upload instructions

Proceed to upload issues

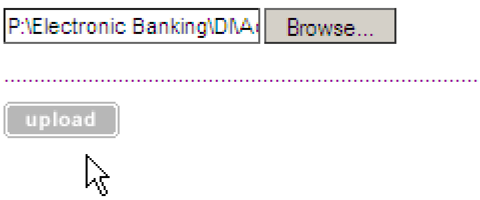




file
Select comma delimited and then browse:

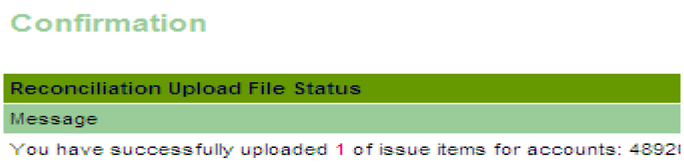


once the file has been chosen select upload:



Select OK

You should see a successful file upload message:



If you receive an error it will look like this and describe the line or item that needs to be corrected, if needed, please feel free to call us at 888-413-1743 assistance.