# **Online Banking Web Site Content**

The following enhancements are examples of our commitment to continuously enhance our services and to make banking at Commercial Bank the best it can be.

If you have any questions, please contact our online banking department by sending us a message through Online Banking, or call *800-365-1622*.

# Web Site Content – All Enhancements

Commercial Bank is pleased to announce that beginning 04/26/2020, Online Banking will provide the following enhancements:

- Responsive Login Pages
- Recurring Transaction Improvements

# **Responsive Login**

The login screens have been updated, including screens where you enter your password, tokens, and multi-factor authentication. The screen is now responsive to a tablet, and a mobile device.



2019 R1 Sign in screen

The Enter Password screen has been updated with the new responsive design. This screen displays after the user has entered their Username on the Sign in screen and clicks **Continue**.

Enter your pass	word and click "Sign In."	Walcom
Username:	*HERO#12B	Enter your pas
Password:		Username: *HERO#12B
Siç	n In Cancel	Password:
Enter different u	sername	
Enter different u Reset your pass	sername word?	

	-	МyВ	rand	
Welco	ne to	Onlir	ne Bar	king
Enter your	password	and cli	ck "Sign Ir	1."
Username: *HERO#12	в			
Password:				
	- A	Sign In		
		Cancel		
Enter differ	ent usern	ame		
risser jour	passion			
_				

Sign In to Online Banking (Phone) screen



## Login Screen with One-Time Security Code

The One-Time Security log in screens have been updated to the new responsive design.

My Brand
<ul> <li>An extra layer of security is needed to complete this request.</li> </ul>
Sign in to Online Banking Username: *JANEDOE One-Time Security Code
When you continue, we will ca or send a text message and ask you to enter a one-time code. Learn more
Continue with Security Code
Enter different username
Enter different usern

OOBA Sign in (Desktop) screen

Functionality on the screen has not changed.

OOBA Sign in (Phone) screen

FIS

One-	Fime Security (	Code			
We need	to call or send a text me	essage to com	plete this proce	B55.	
Phone:					
xxx<	XXX-9093				
O +XX	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX				
Text Mes	sage:				
O Send	a text message to a mot	bile phone on re	ecord.		
Note: 5 for det	tandard text message rates a dg.	apply. Please cont	act your wireless	carrier	
	Continue		Cancel		

OOBA One-Time Security Code (Desktop) screen

💐 My Brand
One-Time Security Code
We need to call or send a text message to complete this process.
Phone:
XXX-XXX-9093
*XX-XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Text Message:
Send a text message to a mobile phone or record.
Note: Standard text message rates apply. Please contact your wireless carrier for details.
Continue
Cancel
My phone number is not listed

OOBA One-Time Security Code (Phone) screen

## **Reset Password Changes**

Now, when you change your password, you'll see the password settings we require on the screen.

incorr approva.	
Password requirements: 0 of 7 requirer Your password: → Must be 8 to 64 characters long. → Must contain at least 2 letters. → Must contain at least 1 number. → Must contain at least 1 lowercase let → Must contain at least 1 special chara → Can include the following charact Confirm New Password:	ments met ter. ter. cter. ters. 1 @ # \$ % ^ & * , . < > ( )

Reset Password screen



# **Recurring Transactions Improvements**

We've made some changes to inform you when a recurring transaction fails, causing your remaining transactions to stop processing. These changes apply to Transfers, Loan Payments, ACH, and Wire Transfers.

- Recurring transactions may fail due to various reasons including you're over your limit, account changes, or balance checks.
- Currently OLB displays failed recurring transactions in *Italics* on the Activity and Scheduled pages without an indication of why it failed.
- With this enhancement, changes will:
  - Send you an alert to notify users when there is an issue with the transaction.
  - Display an alert icon on the page to show you there is an issue.
  - Provide the reason for the issue.

#### **Transfer Activity**

If a recurring transaction has failed, an alert icon now displays on Activity and Scheduled Transfer screens on the left of the transaction that failed.

• The bottom of the screen displays a legend for the button.

Act	tivity						
			Action	Scheduled History			
Sch	eduled			•	Reset	Search	t 👻 🔻
⚠	On:	12/31/2019	Frequency:	Monthly			
	From: To:	Checking2-2017 Checking-2013	Description: Amount:	1,010.00		View / Edit	Cancel
⚠	On:	12/02/2019	Frequency:	Weekly			
	From: To:	Checking2-2017 Checking-2013	Description: Amount:	110.00		View / Edit	Cancel
$\wedge$	On:	12/02/2019	Frequency:	Weekly			
	From:	Checking2-2017	Description:	,		View / Edit	Cancel
	To:	Checking-2013	Amount:	103.00			
	On:	12/02/2019	Frequency:	Weekly, 23 of 50			
	From:	External-191uat	Description:	191UATR			View
	To:	Checking2-2017	Amount:	1.91			

Transfer Activity screen

# Scheduled ACH Transfers

'he A											
roce:	CH batches be ssed batches, g for All Portfolio	ow are scheduled to o to the ACH History os for All Accounts	process in the f page. • <u>Search sched</u>	uture.For previo	usly						
Furth	er Action Req	uired									
	Effective	Batch Name	Batch Type	Status	Frequency	Created By	Total Debits	To	tal Credits R	eason	
	7/12/2019	191UAT	эРD	Creating	One Time	tranche_comp	\$0.00	\$2,499,	999,999.75 S B L	ave ACH atch For ater	View • Change • Cancel
	6/10/2019	ccd	CCD	Creating	One Time	tranche_comp	\$0.00		\$25,001.00 Y e \$	ou cannot xceed 25,000.00	View • Change • Cancel
Appro	ove • Release										
Sche	eduled ACH										
Sche	eduled ACH	Batch Name	Batch Type	Status	Frequenc	<u>:y Created I</u>	<u>3y. Total</u>	<u>Debits</u>	Total Credits	Reason	
Sche	Effective 12/18/2019	Batch Name 191Regression	Batch Type PPD	<u>Status</u> Pending	<u>Erequenc</u> Weekly	tranche_c	<mark>≩y. <u>Total</u> omp</mark>	Debits \$0.00	Total Credits \$100.00	Reason Transaction exceeds the transaction max limit of \$10.00	View • Change • Cancel
Sche	Effective 12/18/2019 12/9/2019	Batch Name 191Regression	Batch Type PPD B PPD	Pending	<u>Frequenc</u> Weekly Weekly, 1	y <u>Created I</u> tranche_c 5 tranche_c	<mark>∂y. <u>Total</u> omp omp</mark>	Debits \$0.00 \$0.00	<u>Total Credits</u> \$100.00 \$1,000.00	Reason Transaction exceeds the transaction max limit of \$10.00 Transaction Created	<u>View • Change • Cancel</u> <u>View • Change • Cancel</u>
Sche	Effective 12/18/2019 12/9/2019 12/4/2019	Batch Name 191Regression 191RegressionE 18.1 UI refresh	Batch Type PPD B PPD CCD	Pending Pending Pending	Frequenc Weekly Weekly, 1 Weekly, 7	<ul> <li>X. <u>Created I</u> tranche_c</li> <li>5. tranche_c</li> <li>3. tranche_c</li> </ul>	By <u>Total</u> omp omp omp	Debits \$0.00 \$0.00 \$0.00	<u>Total Credits</u> \$100.00 \$1,000.00 \$10.00	Reason Transaction exceeds the transaction max limit of \$10.00 Transaction Created Transaction Created	View • Change • Cancel View • Change • Cancel View • Change • Cancel

#### Scheduled ACH Transfers screen

# Scheduled Wire Transfers

Vire	JICE         I Canster           ke Transfer         History         Create Template         Manage Templates									
Saba	dulad Wira	Transform								
June										
Wire tr	fire transfers on 12/09/2019 to 12/30/2019 for All Portfolios and All Accounts • Search scheduled wire transfers									
Furth	er Action Requir	ed	and further action							
Schee	Currently there are no wire transfers that need turther action.									
	Transfer On	Debit Account	Recipient Account	<u>Amount</u>	Frequency	Wire Name	<u>Status</u>	Created By		Reason
	12/30/2019	Checking-2013	*3312	101.00	Monthly, 5 of 5	191regression template	Pending	tranche_comp	<u>View</u> • <u>Change</u> • <u>Cancel</u>	Transaction Created
⚠	12/10/2019	Checking-2013	*3312	100.00	Weekly	191regression template	Pending	tranche_comp	<u>View</u> • <u>Change</u> • <u>Cancel</u>	
	12/9/2019	Checking2-2015	*9741	125.00	Weekly, 13	Template-2015	Pending	tranche_comp	<u>View</u> • <u>Change</u> • <u>Cancel</u>	Transaction Created
	12/9/2019	Checking-2013	*3312	15.00	Weekly, 15	191regression template	Pending	tranche_comp	<u>View</u> • <u>Change</u> • <u>Cancel</u>	Transaction Created
∕∆w	/ire transfer has b	een stopped.								
How Do	<u></u>									

Scheduled Wire Transfers screen

#### **Transaction Detail Screens**

A *new* **Reason** field has been added to the following screens displaying the reason the recurring transaction has stopped:

- View Transfer/View Loan Payment
- Scheduled ACH Batch Detail
- Scheduled Wire Transfer Detail



#### View Transfer screen

Scheduled ACH Ba	Scheduled ACH Batch Detail							
This ACH Batch stopped. S	ee the reason below.							
						Change • Cancel		
Header information								
Reference number:	195318							
Status:	Pending							
Reason:	Transaction exceeds the transaction max limit of \$10.00							
Portfolio:	TRANCHE LOAN	COMPANY - 2						
ACH template:	Payments							
Batch type:	PPD							
Transactions (credit / destin	nation accounts)							
Pre-note transactions do not	t appear in batch totals, and	d will be transmitted as z	ero dollar amounts regardless of amo	ount entered.				
Individual Name	Individual ID	ABA	Account Number	Amount	Transaction Type			
Test 2	Loan	125108405	123123444	\$60.00	Checking - Automated Deposit			
Test 5	Rent	125000105	123666444	\$60.00	Checking - Automated Deposit			

Scheduled ACH Batch Detail screen



Scheduled Wire Transfer Detail						
This wire transfer stopped. S	ee the reason below.					
	Release • Change • Cancel					
Debit Information						
Reference number:	222831					
Status:	Approved					
Reason	Transaction exceeds the daily max limit.					
Portfolio:	TRANCHE LOAN COMPANY - 2					
Wire template:	191regression template					
Wire type:	Domestic					
Wire name:	191regression template					
Debit account:	Checking-2013					
Amount:	\$150.00					
Frequency:	Single					
Transfer on:	5/28/2019					
Receiving bank information						
ABA:	011000015					
Bank name:	FRB-BOS					
Address:						
City, state, postal code:	BOSTON,MA					
Bank to bank information:	SBI Bank					

Scheduled Wire Transfer Detail



#### **Online Banking Alerts**

To receive an alert when a recurring transaction is stopped, subscribe to the new alerts on the Manage Alerts screen.

- Account Alerts Tab
  - Account Transfer Alerts Recurring Transfer Stopped
  - Wire Transfer Alerts Recurring Wire Transfer Stopped
- ACH Alerts Tab Recurring ACH Batch Stopped

Ма	Manage Alerts								
Q	Contact information Primary e-mail: Secondary e-mail: Alert quiet time:	John.Smith@company.com • <u>Change</u> None on Record • <u>Add</u> None on Record • <u>Add</u>							
Acc	ount Alerts   Service Alerts	ACH Alerts							
Her a ne acco Ch	Here is a list of available alerts for this account with your current settings. You can add a new Account alert and change or delete an existing alert. To view alerts for another account, select the account and click "Go." Checking2-8898 - 801.22  Go								
	Send Alert When		Send To						
Ξ	Account Transfer Alerts								
_	Daily or Weekly Transf	er Summary	Alert is Off	Add					
	Recurring or Schedule	d Transfer n Days in Advance	Alert is Off	Add					
	Recurring Transfer Sto	pped	John.Smith@company.com	Change					
	Transfer Approval Pen	ding	Alert is Off	Add					

#### Recurring Transfer Stopped screen

=	Wire Transfer Alerts				
_	Recurring or Scheduled Wire Transfer n Days in Advance	Alert is Off	Add		
	S Recurring Wire Transfer Stopped	John.Smith@company.com	Change		
	Wire Transfer Approval Pending	Alert is Off	Add		

#### Recurring Wire Transfer Stopped screen

Here is a list of available alerts for this account with your current settings. You can add a new Account alert and change or delete an existing alert. To view alerts for another account, select the account and click "Go."				
Send Alert When	Send To			
ACH Batch Approval Pending	Alert is Off	Add		
ACH Batch Changed	Alert is Off	Add		
Recurring ACH Batch Stopped	John.Smith@company.com	<u>Change</u>		
Recurring or Scheduled ACH Batch n Days in Advance	Alert is Off	Add		

Recurring ACH Batch Stopped screen