Business Online Banking Reference Guide

This guide is designed to assist you with the transition to our new online banking system, ensuring a smooth and efficient experience.

Please find all the guides and steps referenced here on our website: https://www.beneficialstatebank.com/business-banking/cash-management

Inside, you'll find detailed sections covering these essential topics:

Actions to Take After System Conversion September 30

Follow instructions to log in for the first time as an existing user.

- Navigate the new system and validate that you see all your accounts.
- If you are the designated business administrator for Online Banking, please validate that your business users have the proper entitlements and permissions. View your users' contact information under Settings → Manage Users.

New! Check your CDARS/ICS balances.

- You will be able to access IntraFi more easily by clicking the IntraFi Account menu in Business Online Banking. You will still be able to access the IntraFi Insured Cash Sweep (ICS) client portal, but you will now be able to access it from your Online Banking session—now all in one place!

Ensure account “nicknames” are displayed.

- Nicknames will migrate, but we ask that you check to see if they are correctly displayed.
- To re-enter nicknames, Log in → click on the account you want to add a nickname to → Account Details → Change Account Nickname. When finished, click save.

Reconnect financial software.

- Reconnect QuickBooks or Quicken access starting on September 30 to ensure seamless financial tracking.

Schedule ACH payments.

- Validate ACH templates and participants against your records. Schedule your ACH payment batches.

Update ACH Positive Pay.

- Update your approved company IDs with limits in the new system starting on September 30.

Upload outstanding check file to Check Positive Pay.

- Upload the outstanding check file (checks that are not cleared) into the new Check Positive Pay system (Pro-Chex) on September 30. If you don’t have the list of checks that are not cleared, please work with our commercial banking support team.

Enroll in Business Bill Pay.

- Starting September 30, log in to Online Banking and enroll in Bill Pay. The bill payees that you set up in the previous system should be available for payments. Any recurring payments that were scheduled within the next 12 calendar months are also migrated over. Please check your bill payments to ensure that your payments look correct, add payees, or make adjustments to your current payees.
- All business users in Business Bill Pay will have the ability to make and approve bill payments. Dual approval is available upon request.

Initiate a wire payment.

- Please validate that wire templates and payees match the information you have in your records. For example, make sure your payees’ address and financial institution information details are correct. You can update this information in the system as needed.
- Schedule your upcoming wire payments. Please see our guide for detailed instructions.

Update or download the app for mobile deposits.

- You are automatically enrolled. Please update or download the mobile app on your mobile devices to log in to access this feature.

Ensure access to Merchant Capture.

- If you did not download the driver prior to September 30, you will be unable to make a deposit in Business Online Banking.
- Once the driver is installed, log in to Business Online Banking starting on September 30 and click on Deposits → Merchant Capture.
- If you don't see the option for Merchant Capture, please reach out to your banker.
- Please note a new limitation: if you attempt to deposit more than your set limit, you will be unable to initiate that deposit and will need to contact customer support.
- See the quick guide below for initiating, scanning, and submitting the deposit.

Test Your Business Debit Card

- Starting September 30, we will be able to issue any new cards your business might need. On September 30, please test your card to ensure it is working as expected. If you have any issues or concerns about your card, please let us know by contacting customer care at 888-326-2265.
- Card information and card control access will be available in Business Online Banking after October 14, 2024.

Business Administrator User Guide

- Business Administrator User Guide
- Transfer Templates Guide

Quick Guide: Using Quick Login

Set up Quick Login.

This new service can be enabled for business users with multiple logins who want to log in once to view all profiles and accounts. This may have been set up for you, but if not, please follow these instructions:

- Log in → Profile → Quick Login ID.
- Add a new login by entering a nickname, your main username, and password.
- Accept the terms and conditions and submit to enable quick access to additional business accounts.
- Guide: How to Set Up Quick Login
- Guide: How to Add Additional Users to Quick Login

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Quick Guide: Managing ACH Transactions

Adding an ACH template.

- **Access ACH Templates:**
    - Log in → ACH → ACH Template → Add Template.
    - Choose the transaction type and SEC CODE.
- **Template Details:**
    - Enter the template name, company entry description, and select the appropriate offset account.
    - Add participants manually or import them using a CSV file.
    - Save the template by clicking save or save & close.
- Guide: How to Add an ACH Template

Approving an ACH batch.

- **Navigate to ACH Activity:**
    - Log in → ACH → ACH Activity.
    - Select the batch you wish to approve and click approve to finalize the process.
- Guide: How to Approve ACH Batches

Processing a one-time ACH payment.

- **Set Up Payment:**
    - Log in → ACH → One Time ACH Payment.
    - Choose the transaction type, SEC CODE, and schedule (immediate or future-dated).
- **Add Participants:**
    - Select the offset account and add participants with their respective amounts.
    - Initiate the payment and confirm using the ONESPAN Authenticator App.
- Guide: How to Process One-Time ACH Payments

Additional ACH Guides

- Positive Pay User Guide
- ACH Participant Imports
- ACH Pass-Thru

Quick Guide: Installing Scanner Software for Merchant Capture

- Guide: Merchant Deposit Capture – Minimum System Requirements
- Guide: Merchant Deposit Capture – Preparation for Installation
- Guide: How to Download Merchant Capture Deposit Scanner Software

For Mac

- **Download Drivers:** Go to **https://ftp.ipsfiserv.com** and log in using the provided credentials. Download the necessary drivers for your scanner model.
- **Prepare for Installation:** Ensure you are logged in as the Computer Admin. Adjust your Mac's security settings to allow installations from unidentified developers if prompted.
- **Install Drivers:** Open the downloaded file, follow the on-screen instructions, and select the appropriate scanner type during installation. Ensure "Install Rangerflex" and "Install Ranger WebTool" are checked.
- **Complete Installation:** Once the installation is complete, eject the installer and verify the scanner functionality using the RangerFlex application.
- Guide: MAC Download Instructions

For Windows

- **Download Drivers:** Go to **https://ftp.ipsfiserv.com** and log in using the provided credentials. Download the installation executable for your scanner model.
- **Run Installation:** Move the executable to your desktop, right-click, and select "Run as Administrator." Follow the prompts to complete the installation.
- **Restart and Test:** Restart your computer if prompted. Connect the scanner and verify its operation using the RangerFlex application to ensure everything is set up correctly.
- Guide: Windows Download Instructions

Quick Guide: Creating and Managing Deposits with Merchant Capture

- **Initiate Deposit:**
  - Log in → Deposits → Merchant Capture to open the deposit window.
  - Click Create Deposit, then enter the deposit name and amount and select the account.
- **Scanning and Submission:**
  - Scan items, monitor for errors, and fix any issues that arise.
  - Once all errors are resolved, submit the deposit for processing.
- Guide: How to Create a Deposit

If you have any other questions or need further assistance, please contact your primary contact at Beneficial State Bank or email us at cba@beneficialstate.com, and a team member will get back to you as soon as possible.

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Glossary of Terms

- Merchant Capture* is the new version of Remote Deposit.
    - *This service is for depositing checks with a desktop scanner. Checks may also be deposited by phone using mobile check deposit.
- ACH Participant is the recipient of the outgoing ACH payment or collection you sent.