Greenfield Savings Bank

Cash Management

Business Online

Getting Started Guide

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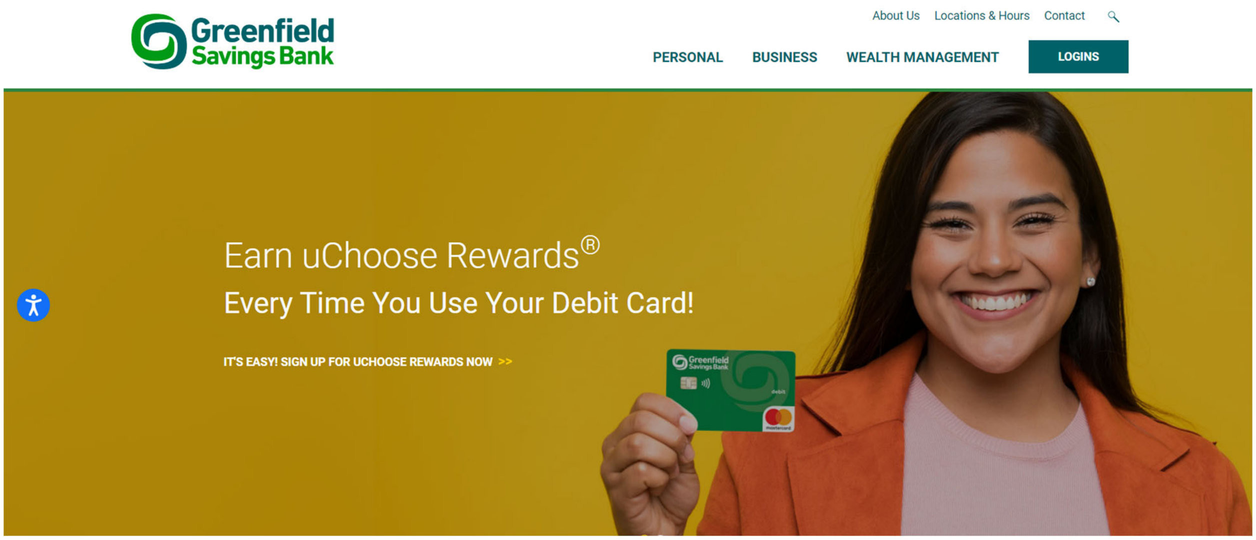
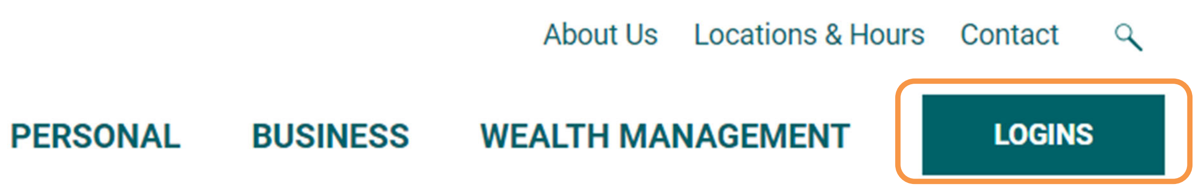
First Time Login

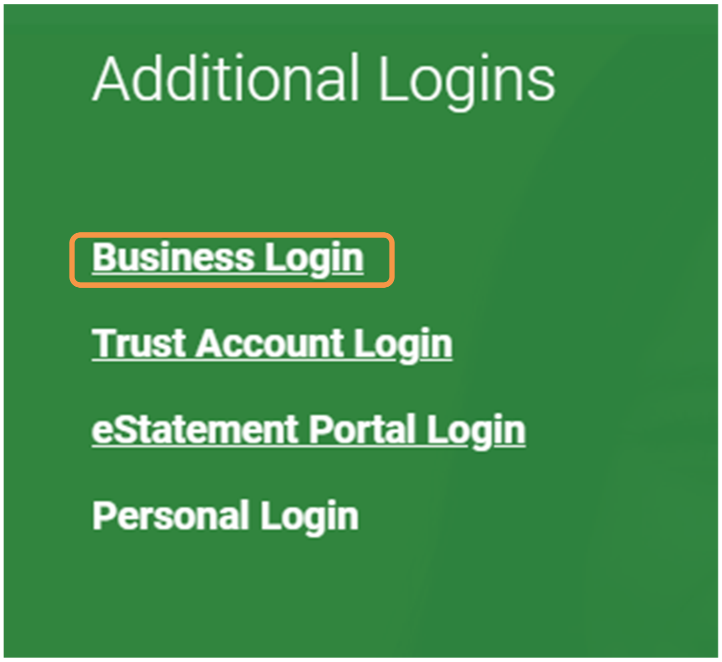
Prior to the first login you may receive a security token. If you are a Senior Administrator, Greenfield Savings Bank will provide you with your Access ID and Temporary password for first log in. All other users will receive their Access ID and Temporary password for first log in from the Senior Administrator of the business.
If you are unable to complete your initial login in one sitting, contact Greenfield Savings Bank to receive a new temporary Access ID and Password.

1. Launch the Greenfield Savings Bank website at www.greenfieldsavings.com



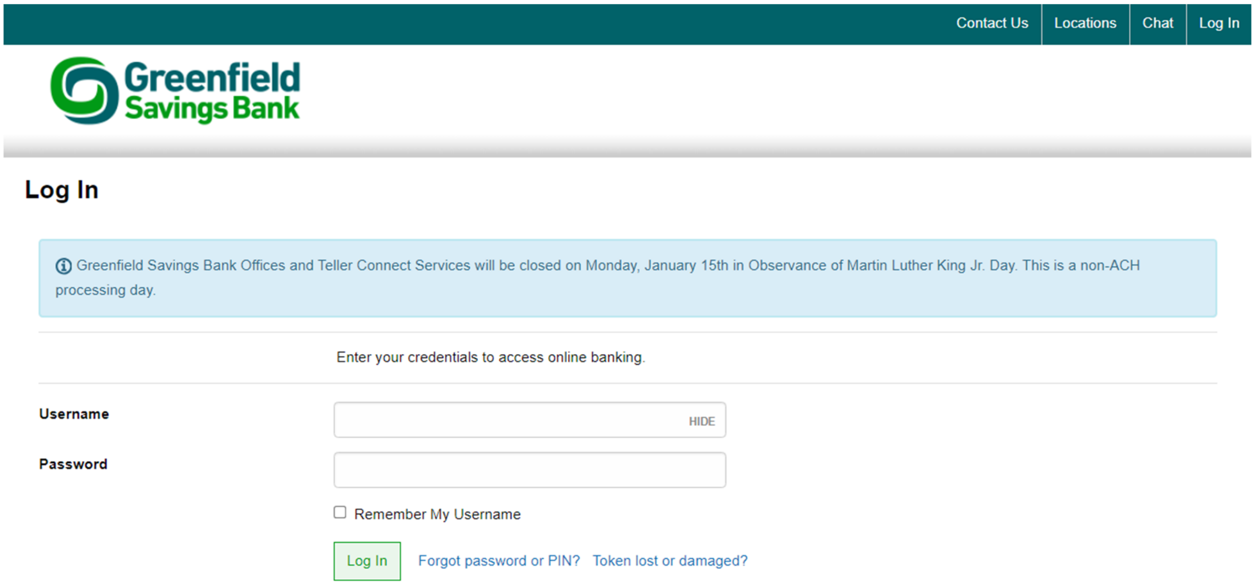
2. Click the Logins button and select Business from the list of Additional Logins.



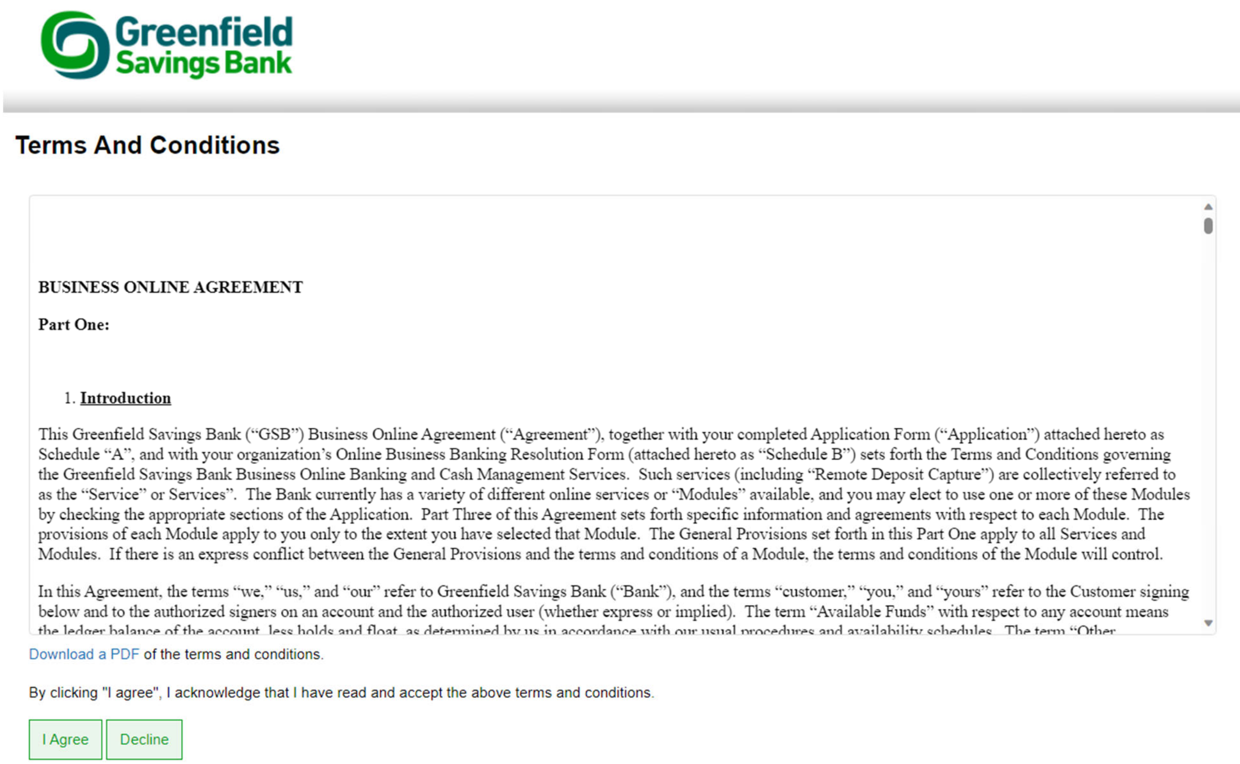


3. Click on Business Login.

4. Enter your Username and the temporary password that was given to you. Then click log in.

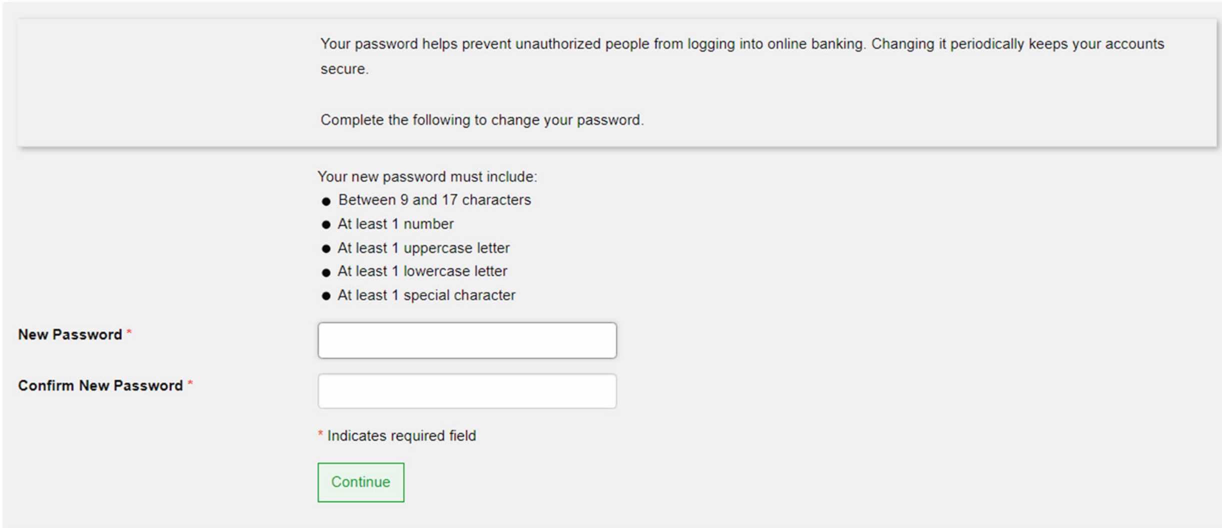


5. You will be presented with Terms and Conditions with the option to Download a PDF copy. Select I Agree to continue the login process or Decline to exit the page.



6. Create your new password to get logged in. Then enter your new password in the next two boxes. The password criteria are shown on the screen. We do not recommend using your access ID or "password". If you are a registering a token please continue to step 9.

Change Password



Your password helps prevent unauthorized people from logging into online banking. Changing it periodically keeps your accounts secure.

Complete the following to change your password.

Your new password must include:

- Between 9 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character

New Password *

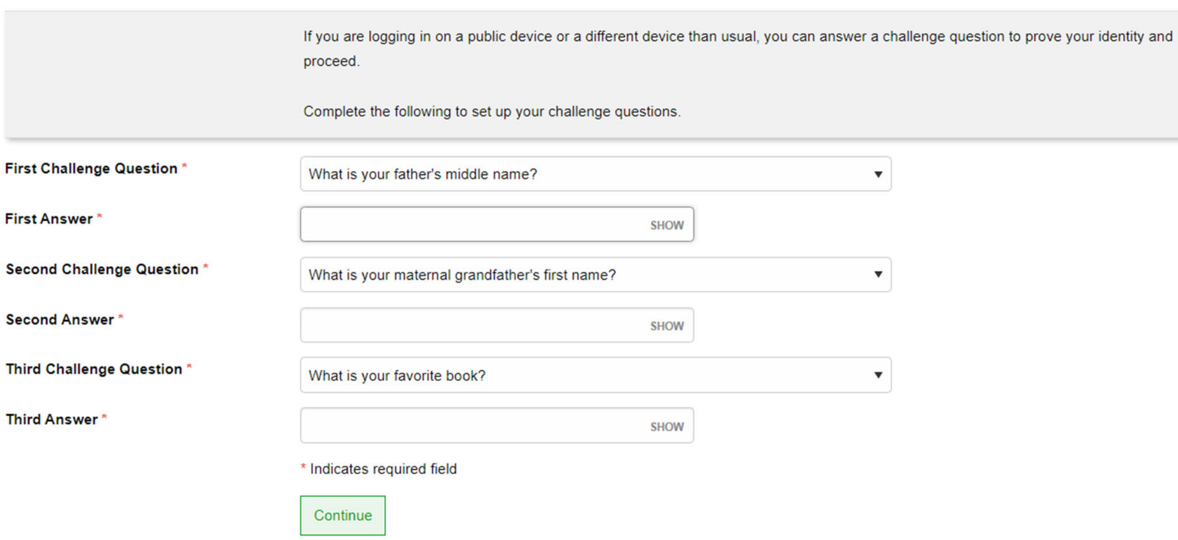
Confirm New Password *

* Indicates required field

Continue

7. You will be presented with Set Up Challenge Questions.

Set Up Challenge Questions



If you are logging in on a public device or a different device than usual, you can answer a challenge question to prove your identity and proceed.

Complete the following to set up your challenge questions.

First Challenge Question * — What is your father's middle name?

First Answer * — SHOW

Second Challenge Question * — What is your maternal grandfather's first name?

Second Answer * — SHOW

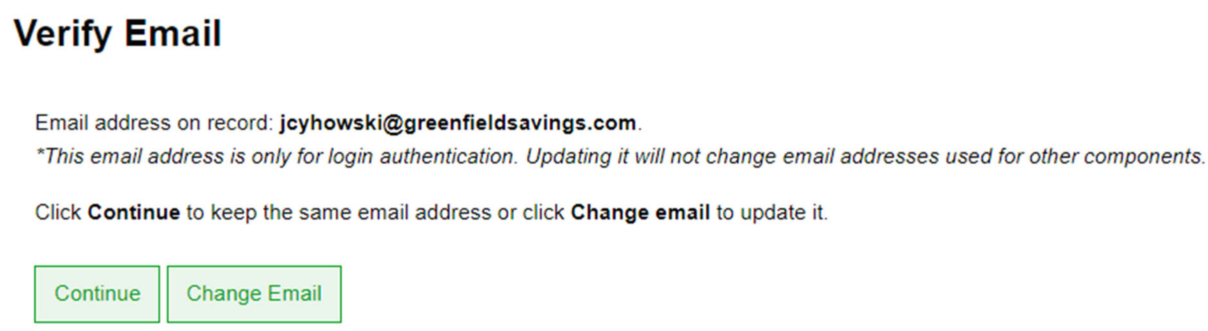
Third Challenge Question * — What is your favorite book?

Third Answer * — SHOW

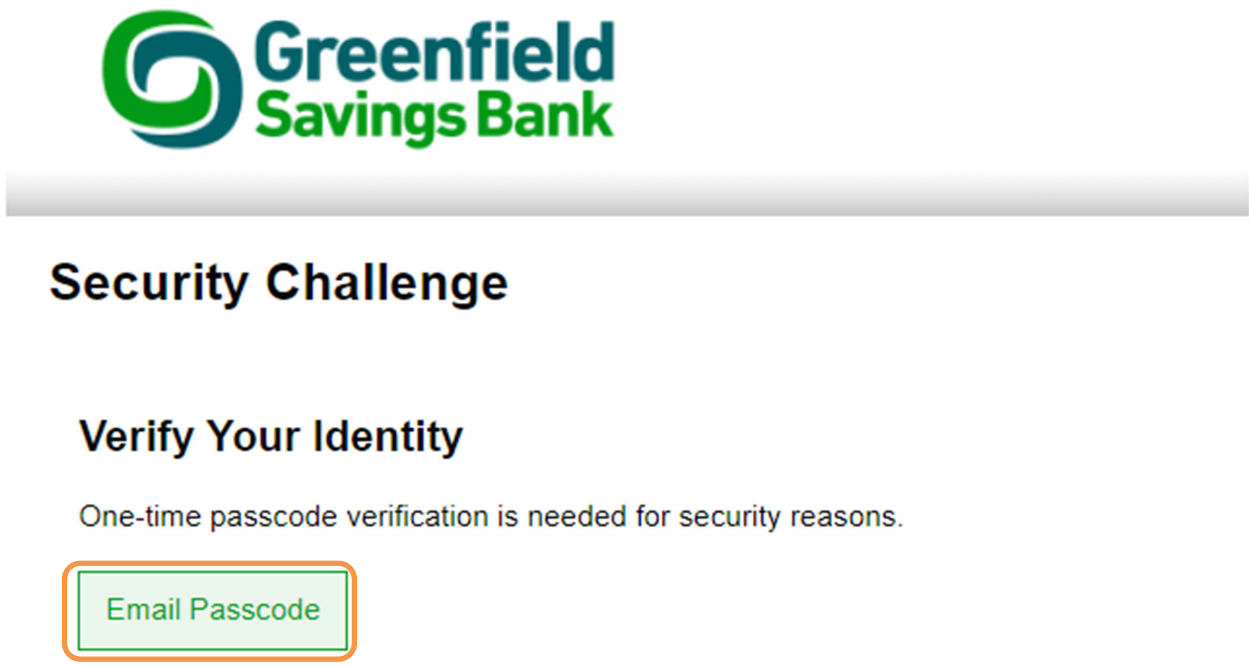
* Indicates required field

Continue

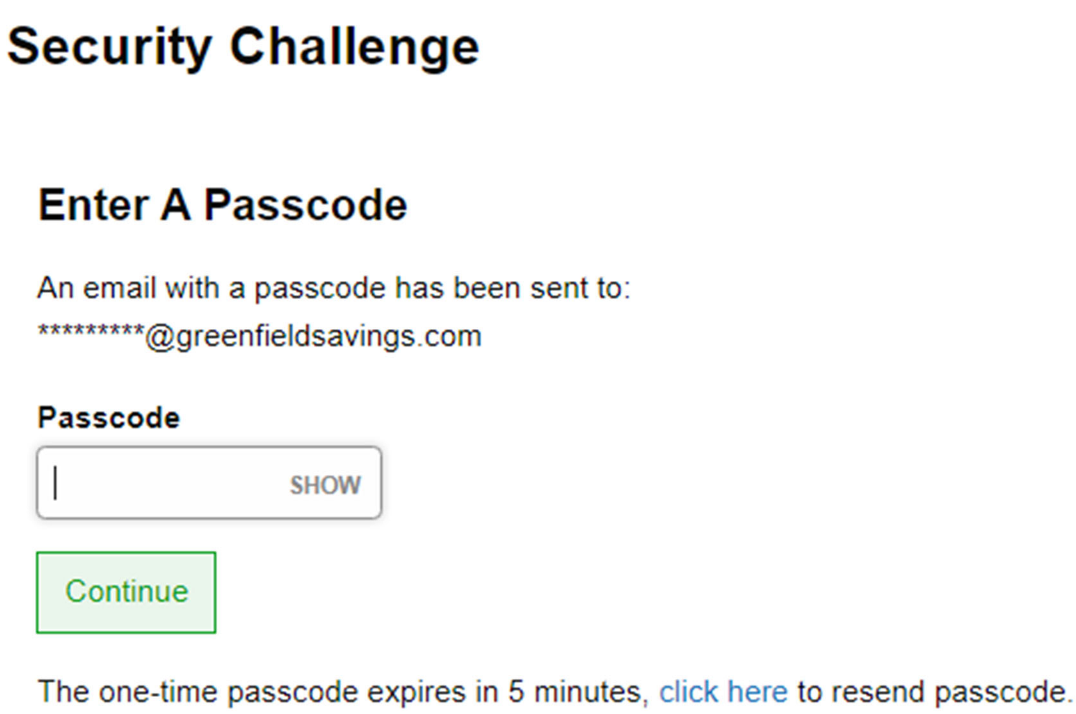
8. Username and Password users will be presented with a Verify Email screen. Click Continue to keep your email the same or Change Email if it needs to be updated.



9. DIGIPASS and Fob Hard Token users will be presented with a Security Challenge to Verify your Identity. Click **Email Passcode** to send a one-time passcode to the email address on file.



10. Enter the Passcode into the Passcode field. Click Continue.

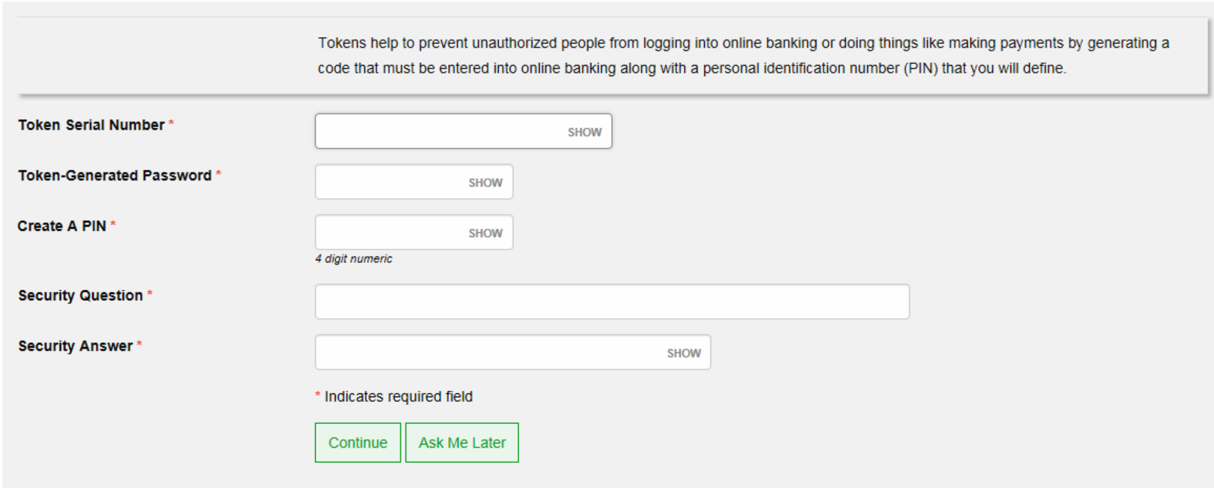


The following steps are for registering a Fob Hard Token. The steps to register the DIGIPASS app on your mobile device are on Page 10.

Registering Fob Hard Token

11. Here you will enter the Serial Number with no dashes located on the back of your token. Press the button on your token to retrieve the Token-Generated Password. Enter the entire number. Create your own unique 4 digit PIN. This will never change and will only be required on login. <u>DO NOT</u> use the 4 digit number that comes up by pressing the token button a second time, this is important later. Confirm the pin is correct and then select a Secret Question and Answer. This will be used for a lost/damaged token.

Activate Token

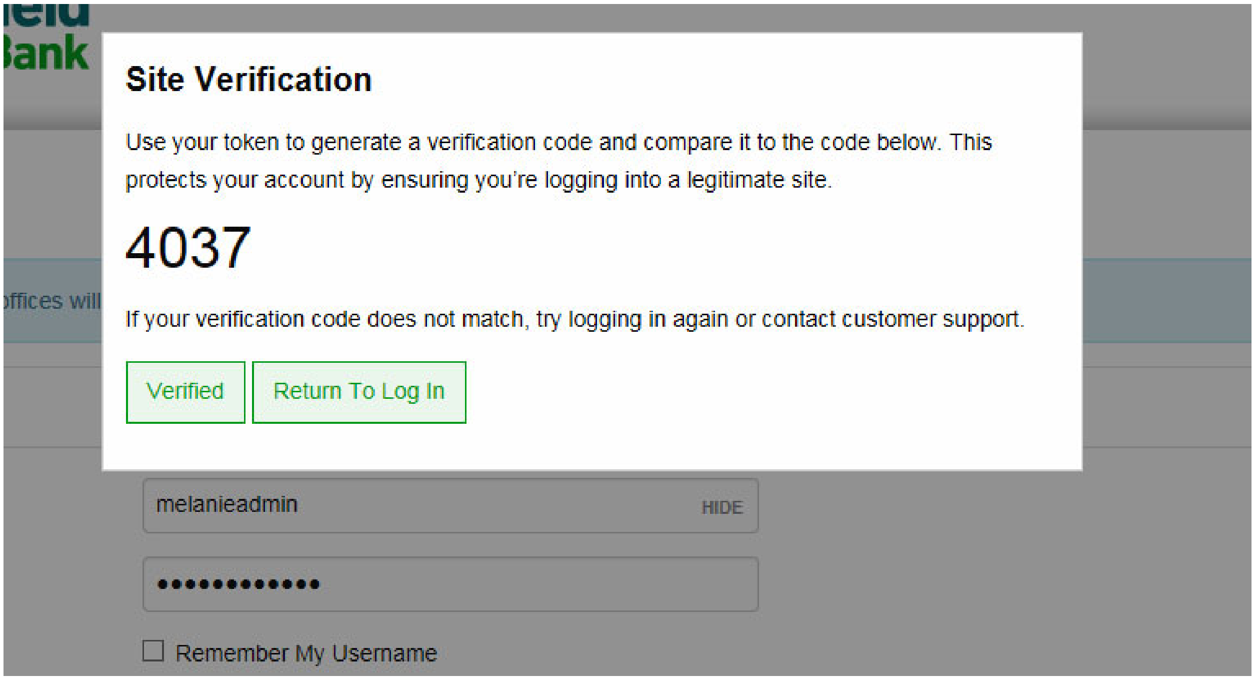


Congratulations! You are registered and can begin using Business Online. Here are a few things to remember:

- Your Password will now be the one time password generated by pressing the button on your token and your PIN. For example if the token generated 12345678 and your PIN is 1212, you type the following in the password box: 123456781212 and click submit. This should bring you to Site Authentication. If you press the token button one more time the number displayed should match the number on the screen. If they don't match do not continue and contact Greenfield Savings Bank at 413-775-8150. The number generated on your token will change every 36 seconds. If you take too long the numbers will not match.
- You will ALWAYS need your token at login. You can login wherever you need to as long as you have the token. It is important to tell us immediately if your token has stopped working or if it has been lost. We will need to arrange for a new token to be given to you. You can report a lost or damaged token at log in by following the link on the screen.

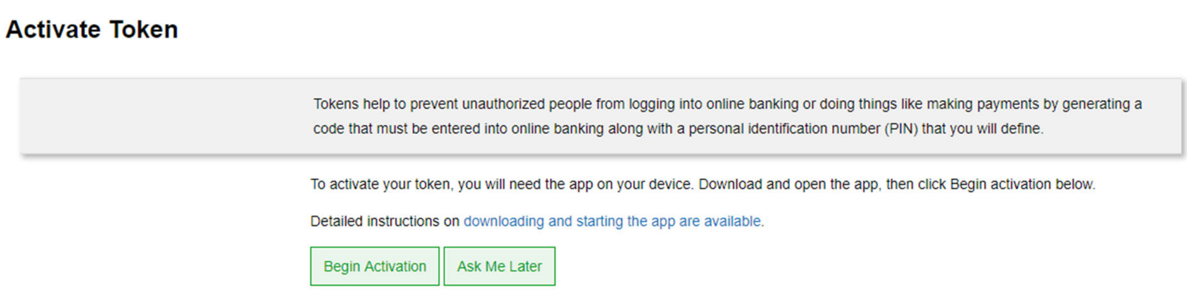
To make sure the token password and PIN work its best practice to log out after your first sign on and log in a second time. This will confirm Site Authentication as well.

- Now when you get to the password field enter your token and PIN as one 12 digit password. When you click Log In, press the grey button on your token a second time for a 4 digit number. The site authentication will appear. Click Verified if the number on the screen matches your token.



Registering DIGIPASS - Soft Token App

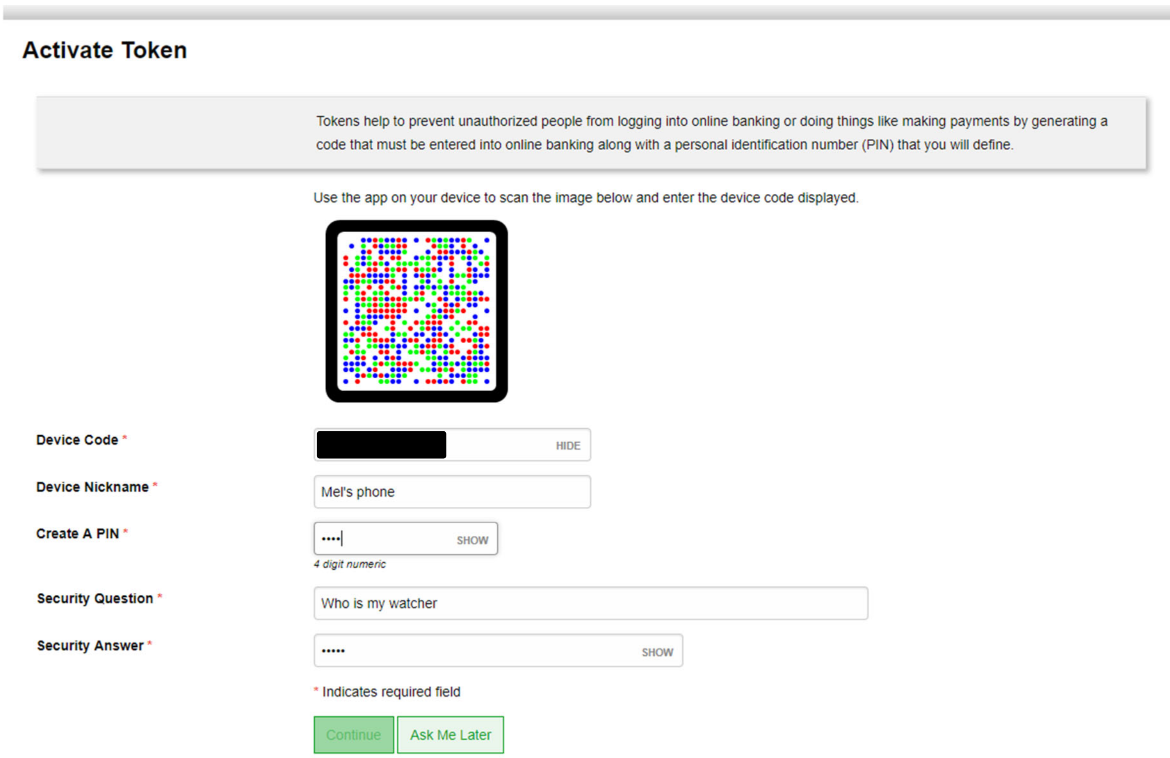
You will need to download the Soft Token App onto your device. Go to the App Store or Google Play Store and download DIGIPASS for Business Banking.



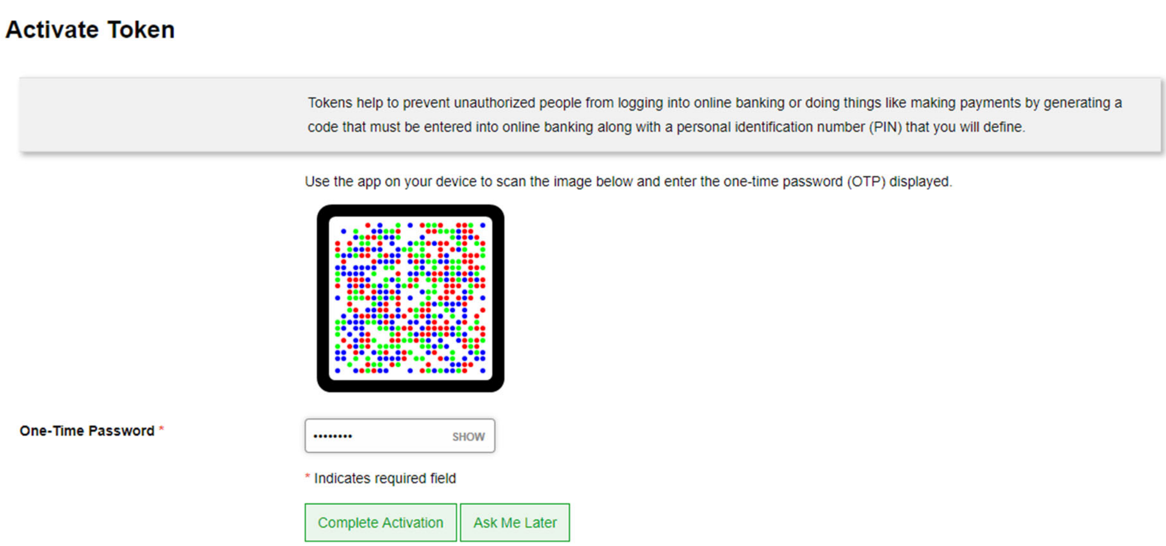
12. Click begin Activation on your screen as well as on the app.

IMPORTANT: Your DIGIPASS app screen must stay on and active during these steps. If your device shuts off or the app closes you will need to start over from the Business Login with your username and password.

13. When the image displays on your computer scan the image with your phone.



14. Enter the Device Code that is displayed in the app.
15. Create a Device Nickname. You can register the same token on multiple devices so enter something that will help you recognize the device you are using.
16. Enter a Security Question and Answer.
17. Click Continue. DO NOT close the app yet.
18. Another image will display on your screen.
19. On your App, click **scan image** to scan the new image.



20. Enter the one-time password displayed on your app and click complete activation.
21. Your app will now display your token serial number. You can click done.

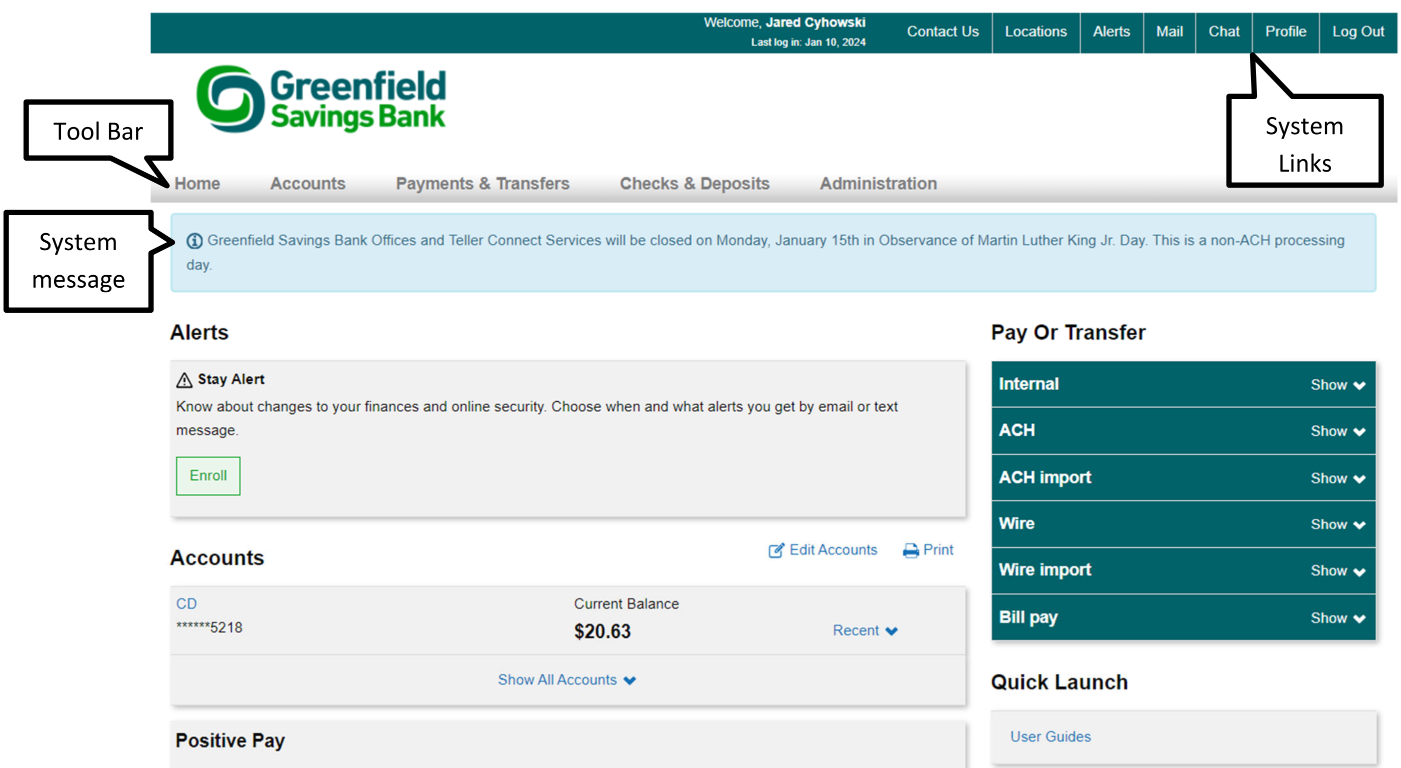
To make sure the token password and PIN work its best practice to log out after your first sign on and log in a second time. This will confirm Site Authentication as well.

- Now when you get to the password field, open your app and select one-time password. Enter the one-time password that displays on your phone and PIN as one 12-digit password. When you click Log In, look at the Site verification number that is also currently displayed on your phone. Click Verified if the number on the screen matches your phone.

If you need to manage your devices or add an additional device you can do this anytime by accessing your Profile when logged in.

Business Online Home Page

When you have successfully accessed the system by entering your Access ID and password, your home page will appear on your screen. The appearance of your home page will depend on your access levels and the options your business has chosen to implement. The following illustration is a typical home page; the remainder of this section discusses the contents of this page.



System Links

The upper right corner of all Business Online pages will contain these icons:

- **Contact Us** will direct you to our link to contact customer service.
- **Alerts** will bring up your sent alerts. See Notifi section for more information.
- **Profile** will bring up your email address. It will also allow you to modify your PIN or deactivate your token. If you are a non-token user you will be able to modify your password and security questions here.
- **Sign Out** returns you to the Greenfield Savings Bank Home Page.

System Message

Here you will see information that may impact Business Online. For example if the bank is closed we will give you notice. You may also see information about functionality like Bill Payment is down.

Tool Bar

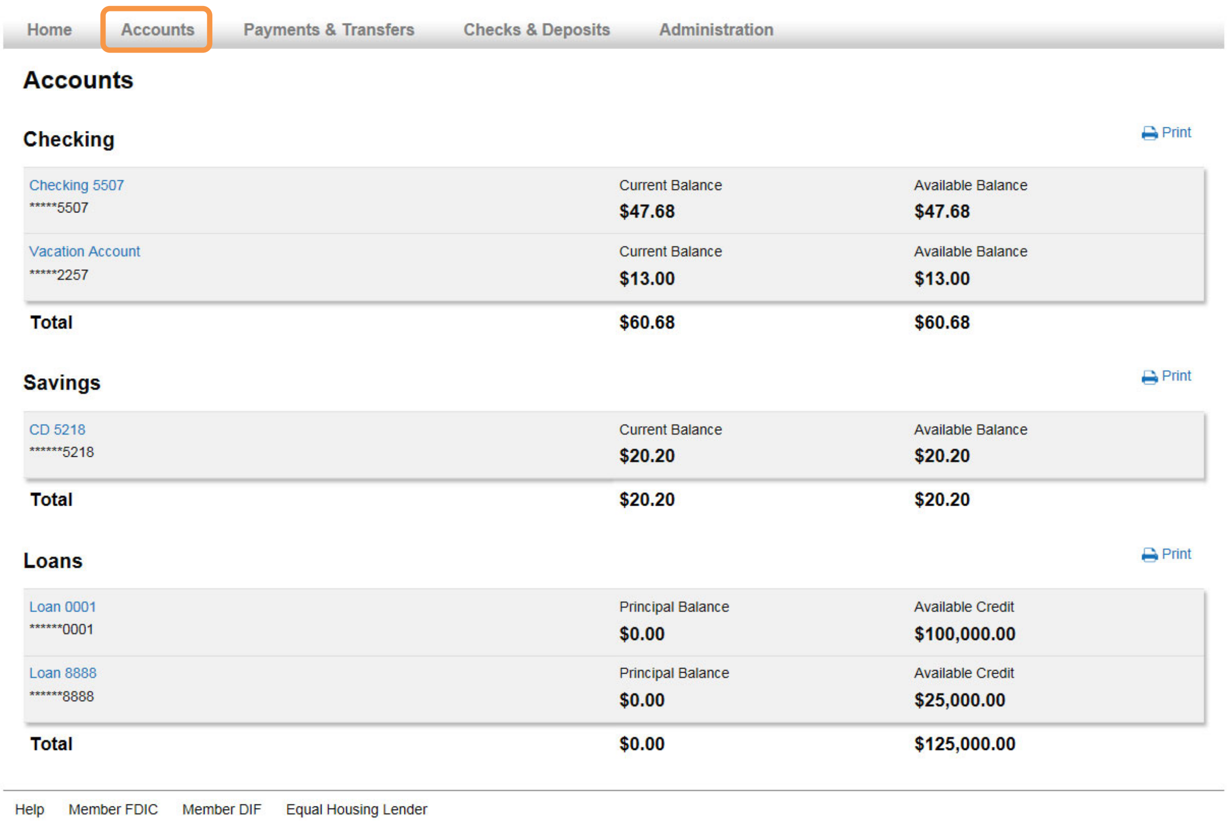
Near the top of the page, just below the Greenfield Savings Bank logo is the Tool bar. This section of the manual lists all of the available options, even if your particular business has chosen not to use all of them.

This bar is available from all Business Online pages to provide easy navigation around the site.

Clicking on **Home** brings you back to the original screen you come to on login.

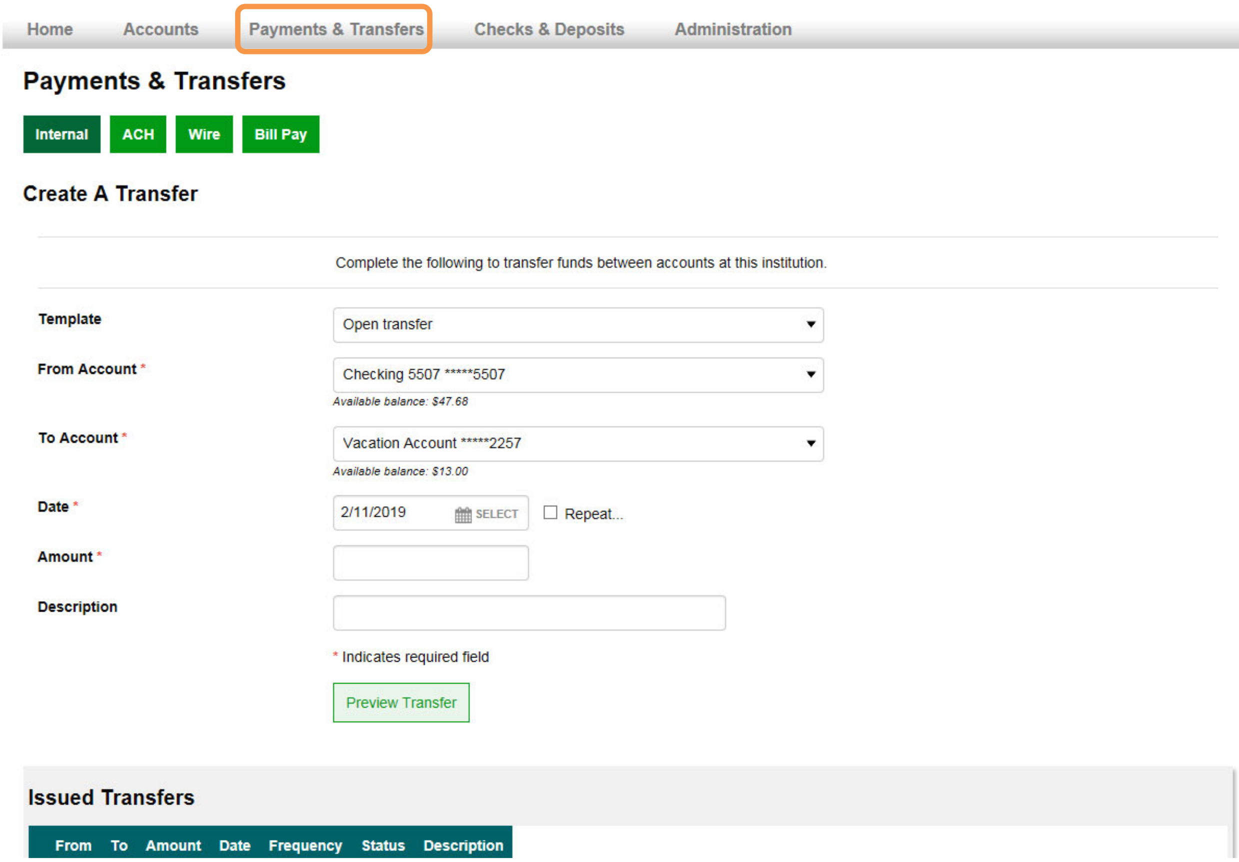
Accounts

Clicking on the Accounts tab provides a list of accounts that you can quickly access. You may select a specific account name/number from the screen and it will bring you to the details for the selected account.



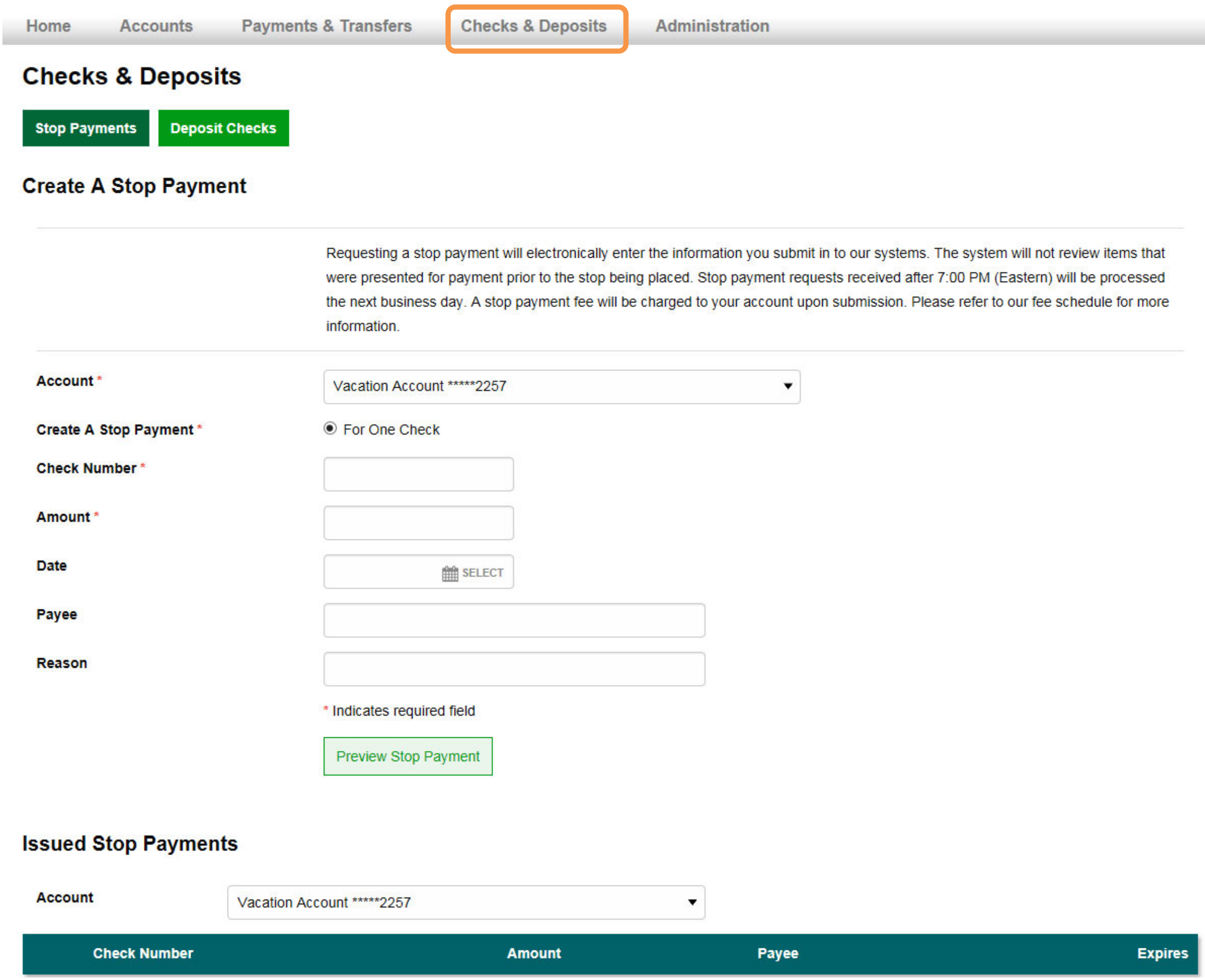
This will give you the balance, any holds on the account, and the ability to see detailed transactions. You are also able to search for transactions. A loan account will display what's due and recent payments made.

Payments & Transfers



- **Internal** is the default for an internal transfer. You are also able to establish a recurring transfer with the repeat box.
- **ACH** is the tool you use to create a new ACH transaction, inquire on previous ACH transactions, create/modify an ACH template and delete/edit an ACH that has not yet been sent out (see ACH Origination Guide for more details).
- **Wire** is the tool you use to create new Wires, inquire on previous Wires and create wire templates (see Wire Transfer Guide for more details).
- **Bill Pay** brings you to the Bill Payment site so you can pay your bills online (see Bill Payment Guide for more details).
- **Issued Transfers** will display the transfer description, current status, employee, transfer date and transfer amount for each transfer.

Checks & Deposits



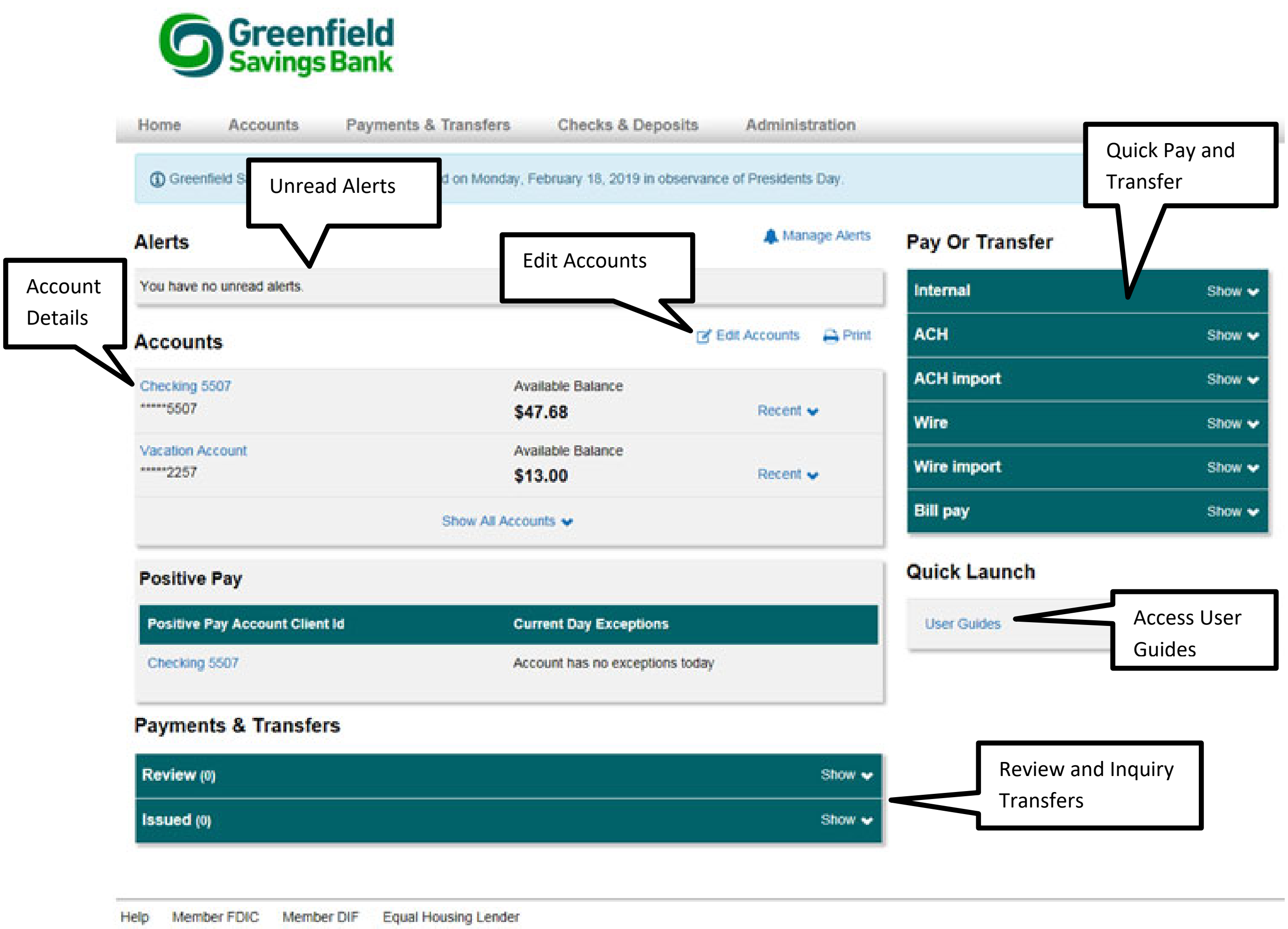
- **Stop Payments** is where you can place a stop payment on an outstanding check. Make sure the check hasn't been paid before placing a stop payment. You can also view stop payments that have been issued with Business Online.
- **Deposit Checks** will bring up the Remote Deposit screen. See the Remote Deposit Guide for more information.

Administration

This tab gives the Senior Administrator access to a variety of features. This will give all users the ability to approve Templates created if the company has those permissions in place. See the Senior Administrator Guide for more information.

Quick Access

From the Home Page you can access many features without having to open the tabs. These are usually common business transactions.



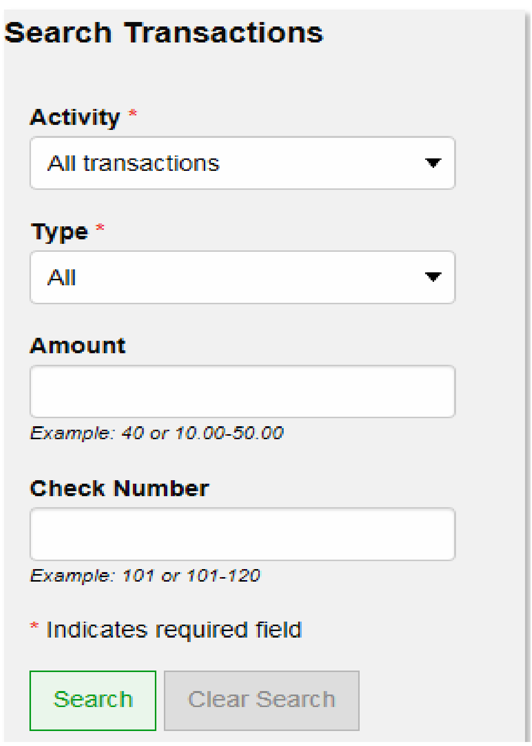
- **Alerts** will show you all unread alerts since your last log in. You are able to mark messages as read from the home page.
- **Edit Accounts** will allow you to modify what accounts show up in the Favorite Section. You can also arrange them in any order you like.
- **Accounts** can be accessed by clicking on the account you'd like. It will then bring you in to the details page. As mentioned earlier you can view transactions, search for transactions and see current and available balances. You can also take advantage of the **Recent** button and see the most current 15 transactions.
- **Payments & Transfers** gives you the ability to review internal transfers, ACH Transfers or Wire Transfers all from the home screen. You can also view internal transfers, ACH transfers or Wire Transfers and make changes if they have not yet been processed.
- **Quick Launch** provides you a link to our Business Online User Guides. The most up to date guides will always be available here.
- **Pay or Transfer** allows you to do any type of transfer you have access to right from the Home Page.
    - **Internal** will allow you to select the account you want to withdraw from and which account to transfer to. Then enter a dollar amount and a date and click **begin transfer**. This will display your request so you can confirm. Click **transfer funds** and the transfer will submit giving you a confirmation number. You can also establish a recurring transfer as well.
    - **ACH** will allow you to use a template you've already created, but only if it's for a **single** item. An ACH with more than one item will need to be completed from the ACH module (see ACH Origination Guide).
    - **ACH Import** will allow you to import a NACHA or non-NACHA file and submit the file from the home screen.
    - **Wire** will allow you to use a template if you've created one or launch the Wire module (see Wire Transfer Guide).
    - **Wire Import** will allow you to import wire information.
    - **Bill Pay** allows you to launch the Bill Payment module.

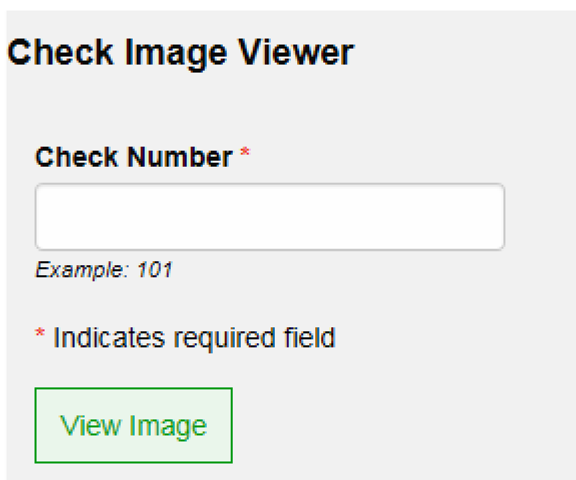
Transaction History and Exporting

Business Online allows you to view your current and previous statements. It also allows you to view a rolling 24 months of history. With this rolling history it requires time to build. The full 24 months may not be available immediately. Any transactions, from regular history or the archive are able to be exported.

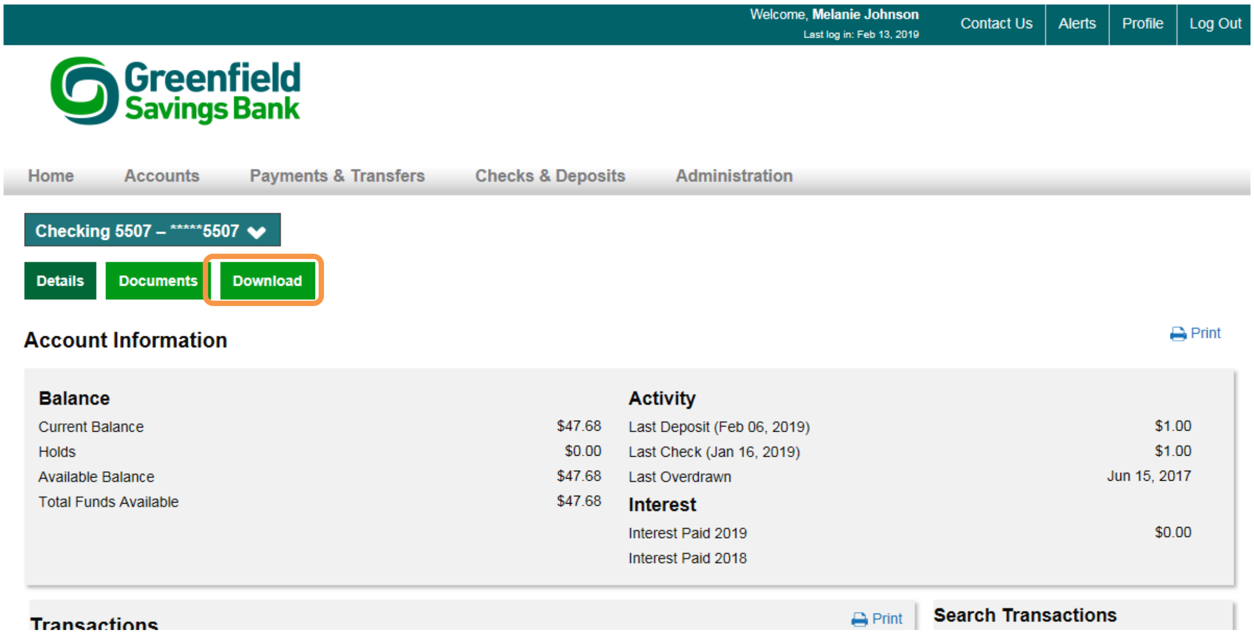
Transaction History

1. From the Home Page or Accounts Tab click on the account you'd like to view details for.
2. On the right hand side of the screen you can search for specific range or timeframe that you would like to view. Select as many or as little criteria as you need. You can also use the Check Image Viewer if you are looking for a specific check.

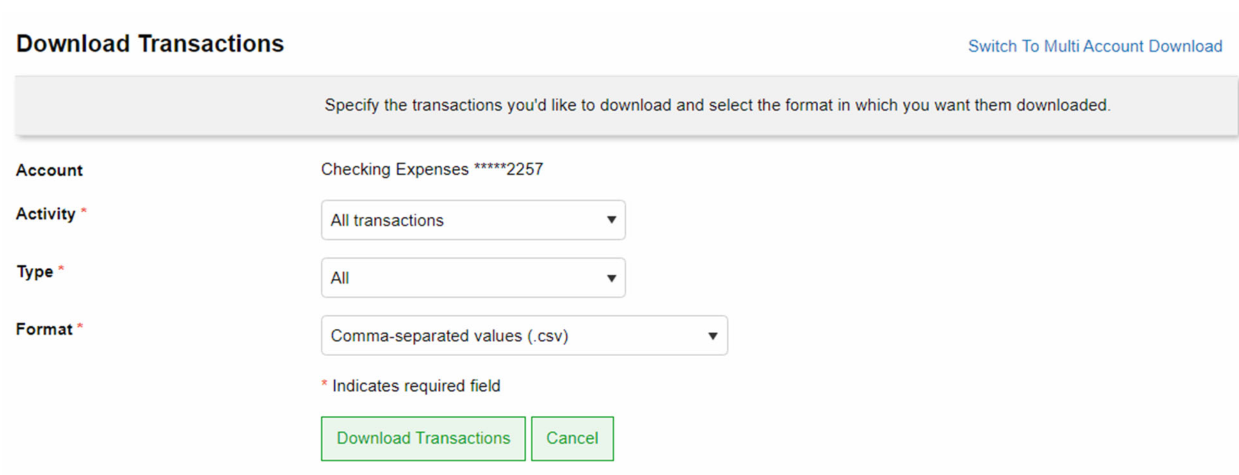




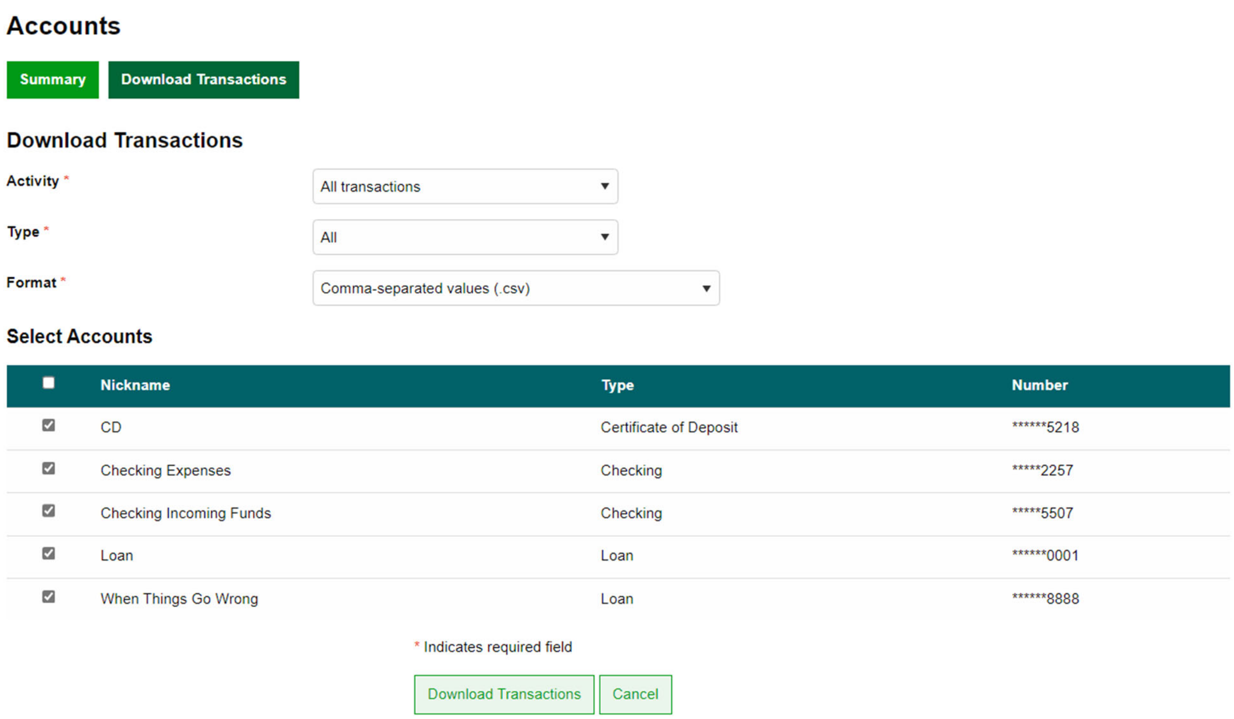
Exporting Transactions



3. Click **Download** on the account details page. Select the Activity you'd like to export, the type, and the file format. You have the options of the following:
    a. QFX - Quicken 2005 and newer
    b. QBO - QuickBooks 2005 and newer
    c. OFX – Microsoft Money
    d. CSV – Comma Separated file



4. You will be prompted to open or save a file or it will simply open depending on your browser settings.
5. You can also select Switch To Multi Account Download. Select the Accounts you want to download transactions for.



Viewing Checks Deposited

1. Select the account that you'd like to view from the home page.
2. When the transactions display click on the description of the deposit

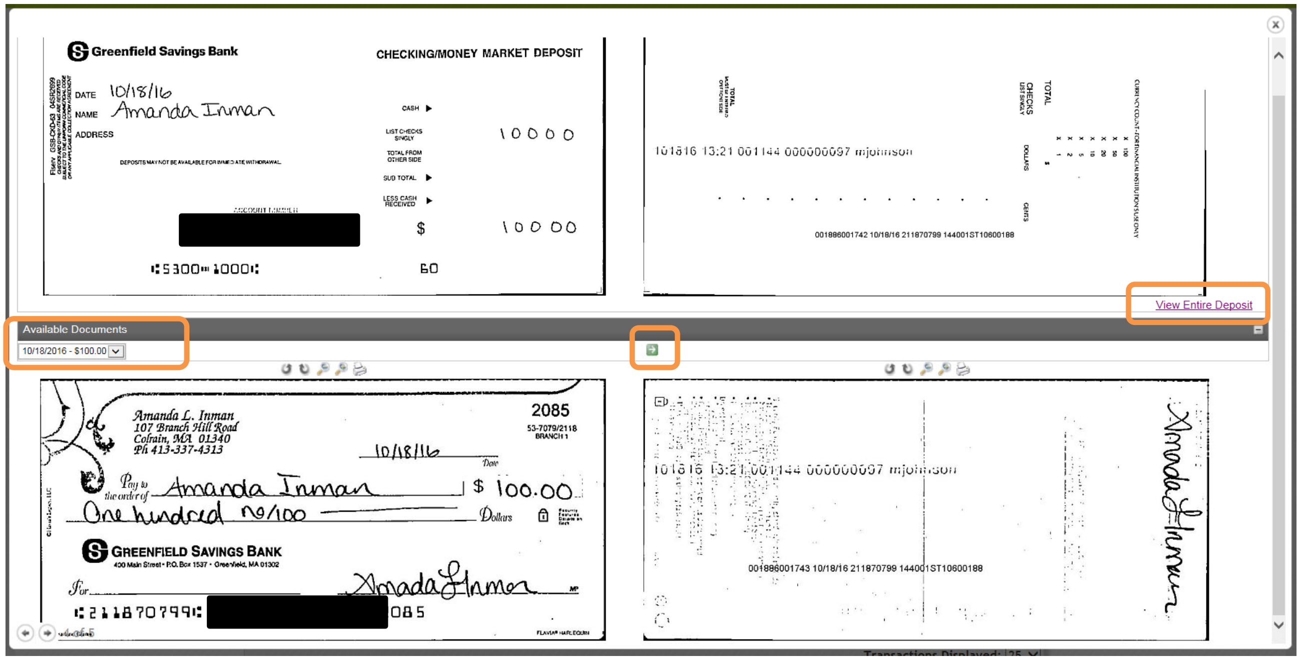
Transactions

Print

Pending   Posted

Date	Description	Debit	Credit	Balance
Feb 06, 2019	INTERNET TFR FRM CHK [redacted]		1.00	47.68
Feb 04, 2019	INTERNET TFR TO CHK [redacted]	1.00		46.68
Jan 16, 2019	CHECK NUMBER 6123	1.00		47.68
Jan 16, 2019	DEPOSIT MAIN OFFICE		1.00	48.68
Jan 16, 2019	CHECK NUMBER 6122	1.00		47.68
Jan 15, 2019	INTERNET TFR TO CHK [redacted]	1.00		48.68
Jan 14, 2019	INTERNET TFR FRM CHK [redacted]		0.68	49.68
Jan 14, 2019	INTERNET TFR FRM CHK [redacted]		1.00	49.00
Jan 09, 2019	INTERNET TFR TO CHK [redacted]	1.00		48.00
Nov 05, 2018	INTERNET TFR TO CHK [redacted]	0.50		
Nov 05, 2018	INTERNET TFR TO CHK [redacted]	0.50		

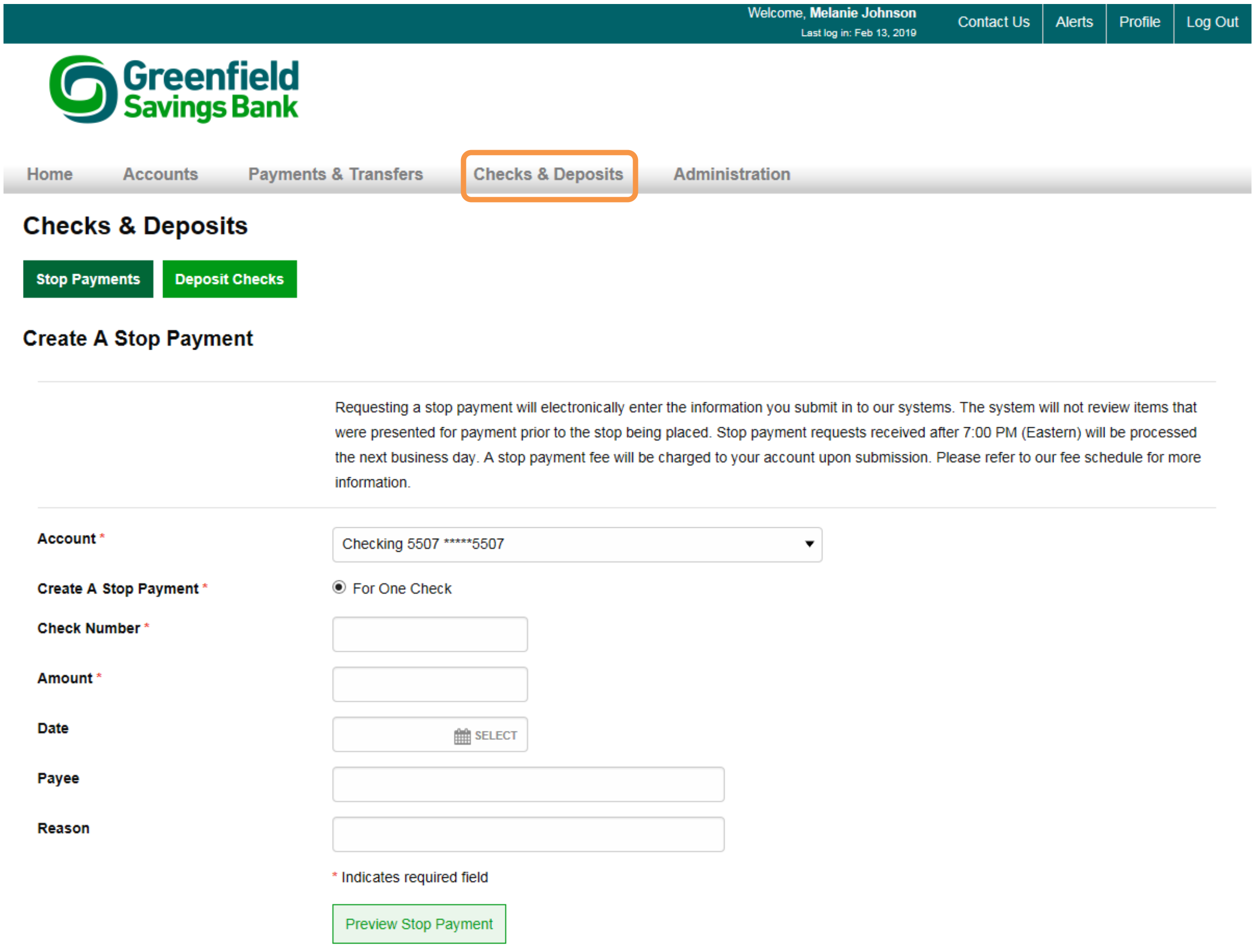
3. The deposit slip appears first, by clicking View Entire Deposit, you can select what item you would like to review. Select the item from the Available Documents drop down and click the green arrow. The front and back of each item displays. You can print what you need right from here.



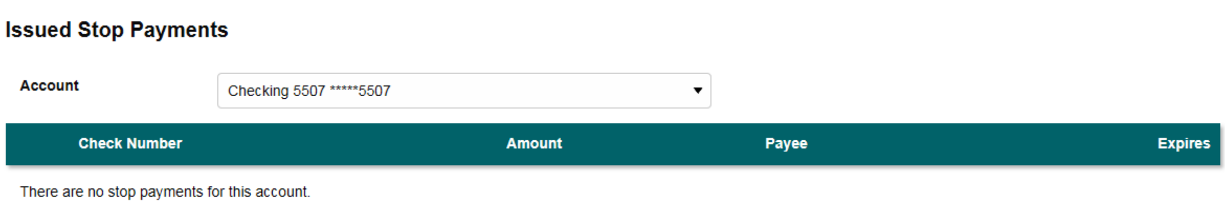
Stop Payments

You have the option to place a stop payment on any check you've written off your checking account. Keep in mind that if the check has already posted to the account placing a stop does not change anything. Simply check your transaction history before placing a stop to make sure a check has not yet been paid. Placing a Stop Payment will also charge your account the standard Stop Payment Fee (see our current fee schedule).

1. To place a Stop Payment select the **Checks & Deposits** tab.



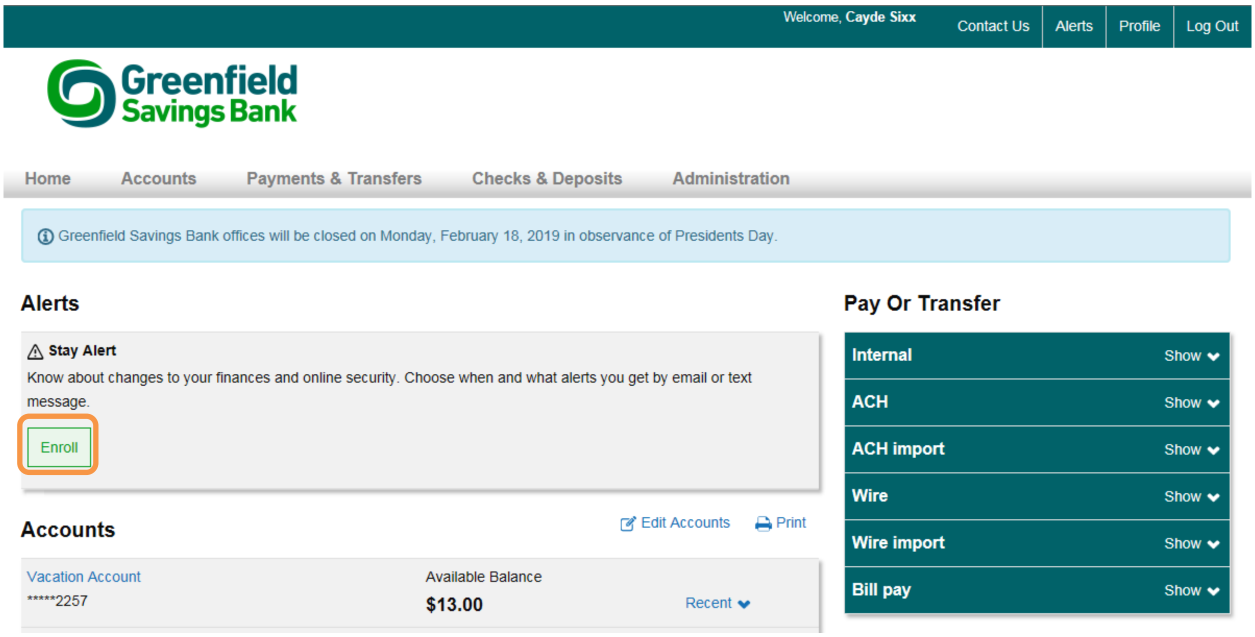
2. From this screen you can enter the information about the check you are placing the stop payment on. When all the boxes are filled out click next. Confirm all information is correct and click submit. If an error pops up the stop was not placed. Otherwise a confirmation will display.
3. You can also view issued stop payments at the bottom of the page



Notifi

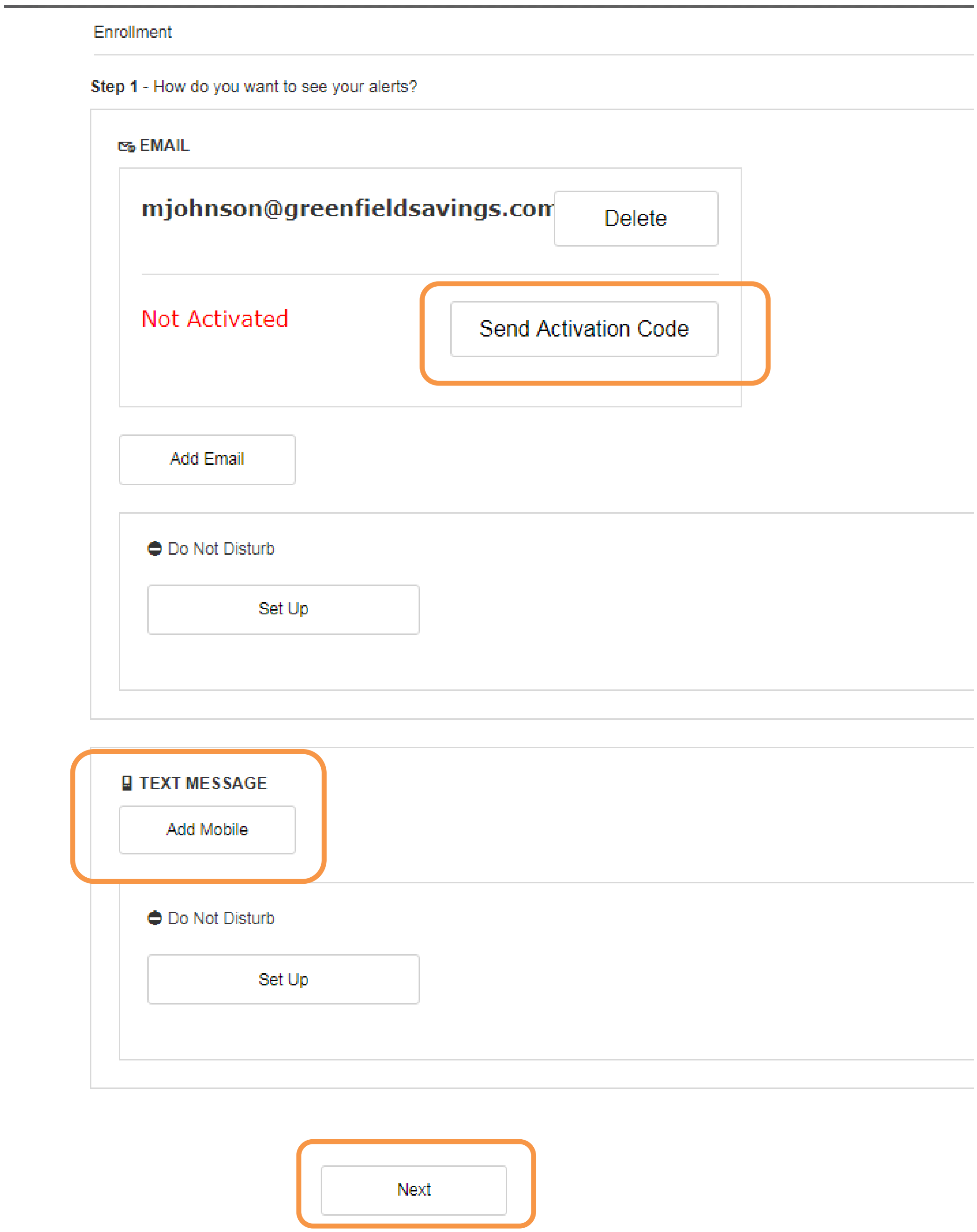
Notifi is an alert system for your accounts. You can set up alerts to be emailed to a registered email. You can also have alerts sent via text message to a registered mobile device. Upon logging in you will see alerts on your home page. You must enroll before you can establish what alerts you'd like to receive.

1. Click on Enroll on the home page.

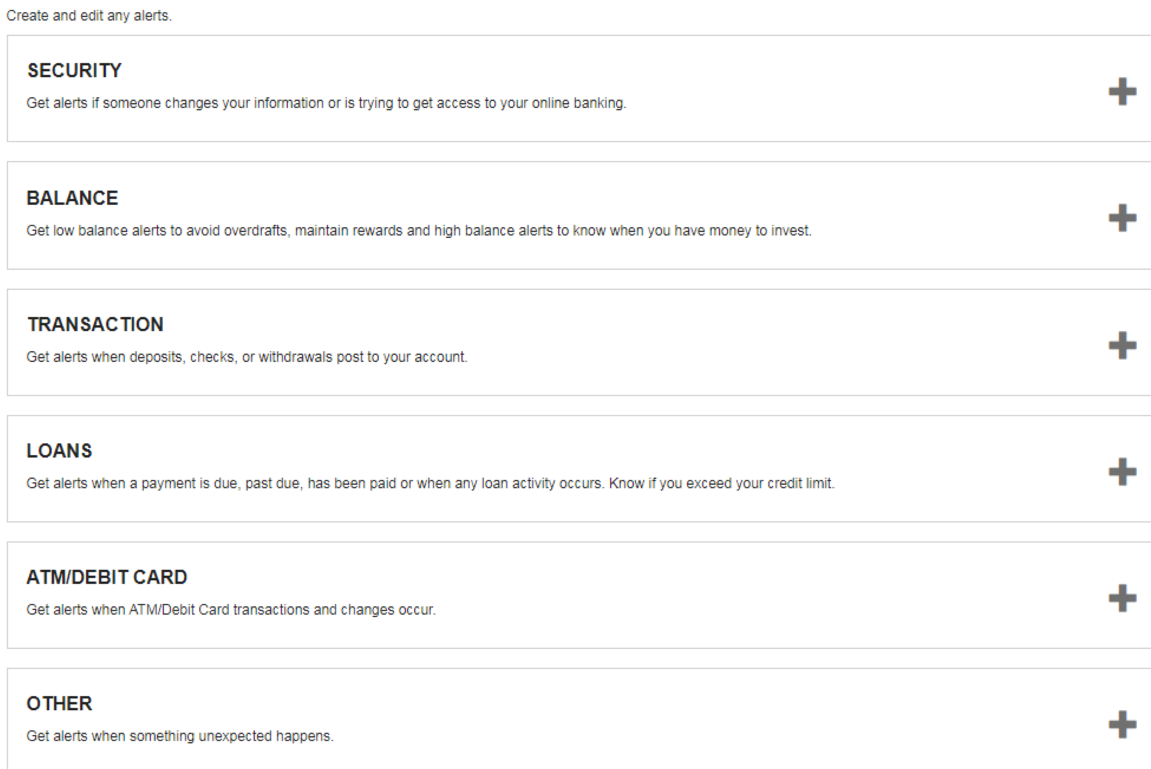


2. The Enrollment screen will now be displayed. Your email that is on file will automatically display. Click on Send Activation Code. You will receive an email with a code to validate the email address. Once you have activated your email you will receive Alerts. You can also add a mobile device to receive Alerts as well.

3. Click Next when you have filled in all the ways you'd like to receive Alerts.



4. Next you will select which Alerts you'd like to receive.



a. **Security** has alerts for: Online banking password was changed, and Online banking login was locked out.
b. **Balance** has alerts for: Account Balance above threshold, Account balance below threshold, and Account was overdrawn.
c. **Transaction** has alerts for: Transaction over threshold amount, Transaction equal to Threshold amount, ACH withdrawal over threshold amount, Check number XXXX cleared, Credit transaction was posted, Debit transaction was posted, Interest was paid to an account, and Withdrawal over threshold amount.
d. **Loans** has alerts for: Payment was posted to a loan, Loan advance was posted, Loan is past due, Loan payment is due, Scheduled loan payment is due, Payment amount was changed, Rate was changed, and Credit limit was changed.
e. **ATM/Debit Card** has alerts for: Card transaction over threshold amount.
f. **Other** has alerts for: EFT authorization hold added, Check was returned, Returned Deposit Item, Fee was charged to an account, Hold was added to an account, Hold was removed from an account, Account status changed, Stop payment was placed on account, and Statement was generated.

6. After alerts have been established they can be accessed from the Account Services Tab on the home page. You can modify alerts any time and update how you receive alerts as well.

Support

Business Online offers a Help Tool at the top of every page you navigate to. It will bring up Help for the current page you are on. Once in the new window you can click on anything you may need help on. Business Online Help does have some differences as it was created to be a general help for any company using it.

Help may also refer to some services that you may not have the ability to use based on your access level and current settings.

If you need assistance with setting up any of the Business Online features listed in this guide, please call Greenfield Savings Bank at 413-775-8150 or email businessonline@greenfieldsavings.com. Support is available during normal business hours.