



**Business Online Banking
Help Guide**

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FORUM Business Online Banking

You are about to transform your business computer into a branch office of our financial institution. With some help from the Internet, you will have full service access to your accounts in a completely secure environment. Within your office, you will be able to do everything from reviewing your balances to transferring funds, from requesting stop payments to reviewing your corporate cash handling.

Security is extremely important when it comes to your financial matters. Complete privacy, controlled through encryption and passwords, ensures only authorized access to your accounts. A personal computer with Internet access is all that is required to get started.

Types of Activity

This browser-based product is designed for five general activities: *Summarizing Account Information*, *Performing Fund Management Activities*, *Setting up New Employees and Reviewing Fund Transfers*.

- For ***Summarizing Account Information***, you can view a list of all your accounts at our financial institution by clicking on the "Accounts" drop-down menu. From the account list, a specific account can be selected to view account detail and to perform research functions.
- For ***Fund Management Activities***, you can review assigned fund transfer templates, issue fund transfers and inquire into fund transfers that have already been issued. You can also select transactions, sort transactions and export transactions to personal financial management applications such as Intuit's Quickbooks.
- For ***Client Administration Activities***, you can, but are not limited to, adding new employees, designating employee account access and creating fund transfer templates.
- For ***Reviewing Fund and File Transfers***, an assigned corporate administrator can review issued fund and file transfers before they even reach the bank.

Getting started

Business Internet banking may be accessed from our Web site at www.forumcu.com. For your Internet browser, Internet Explorer 5.5 (or greater) will be required to view your accounts.

The functionality within Business Online Banking is dependent upon your employee status. All of the features described within this guide may or may not apply.

On FORUM's business services page, you will see an icon that represents FORUM Business Online Banking, click on this icon. The first window displayed will be for entry of an Access ID on screen one and the Password on screen two.

The business owner will have received an assigned Access ID and Password from the corporate administrator. Enter your Access ID first, then press the login key.

Log in screen

Step 1 of 3 - Enter Access ID

Enter your Password, then press the login key.

Log in Screen

Step 2 of 3 – Enter Password

Note: Each Authentication Image will be unique, the image below is a sample image.

Step 3 of 3- Set up Multi-factor Authentication

Second Layer of security to protect your account information

- A) A feature of the Business Online system is to retrieve your password should you forget. An email address is required to activate this feature.
- B) You will then enter a Pass Phrase. The Authentication Image and Pass Phrase will be presented to you each time you sign into Business Online Banking. That way you can tell you are logging into our valid site. You can change your image after the set up process. Simply click on Options once you are logged into Business Online Banking.
- C) Choose and answer the three challenge phrases. The challenge phrases are used if you are logging in from a non-registered computer, such as an internet café or library. If you do log in from a non-registered computer we will ask you one of your challenge phrases as a second-level of authentication. You will have to opportunity to register the computer at that time.
- D) The final step in the set-up process is to register your computer. You may register as many computers as you wish. When you register a computer we send a cookie to that computer. On subsequent online sessions we verify that cookie as the second level of authentication. Only register computers that are in your office, home, or personal laptop. You may choose not to register any computers. In that case, no cookie will be sent to your computer. You will be asked to answer one of you challenge questions whenever you log into Business Online Banking.

The screenshot shows the 'Set up Multi-factor Authentication' page for Forum Credit Union. The page has a blue header with the Forum Credit Union logo and the slogan 'Your Money. Your Voice.' A 'Sign Out' link is in the top right. The page is divided into sections: 'Information', 'Contact Information', 'Image and Phrase', 'Challenge Questions and Answers', and 'Select One of the Following Options:'. The 'Contact Information' section has two empty text boxes for 'E-mail Address' and 'Confirm E-mail Address'. The 'Image and Phrase' section shows an 'Authentication Image' of a dog and an empty 'Authentication Pass Phrase' text box. The 'Challenge Questions and Answers' section has three questions, each with a dropdown menu and an answer text box: 'What is the name of your first pet?', 'What is the name of your first employer?', and 'What is your best friend's name?'. The 'Select One of the Following Options:' section has two radio buttons: 'This is a Personal Computer. Register It.' (selected) and 'This is a Public Computer. Do Not Register It.'. A 'Submit' button is at the bottom. The footer contains 'Business Bill Pay', 'NCUA' logo with text 'Member FDIC. Deposits by NCUA, an agency of the U.S. Government.', 'Member LENDER' logo, 'Contact Us', and 'Privacy Policy'.

If you forget your Access ID and Password, contact the business owner of the account. If the business owner forgets his/her Access ID and Password, contact FORUM Credit Union, or use the [Forgot Password/PIN](#) link. A numeric temporary password will be sent to your registered email address tied to the Business Online Banking access. Use the numeric password to reset your password with the Password requirements on the screen.

If you need Help

If you would like an explanation of any of the functions available through this Internet banking product, just click the "Help" button in the top right corner of any page within this application. The help topic displayed will represent the page you are currently on. Click the "Search" tab to search for more information about that page or other desired topics.

Accessing Your Accounts

Accounts can be displayed in Summary view, an Account List or a single account. It is your choice on how you want to display your account information.

Summary

Summary displays a list of all accounts associated with your corporate Access ID and Password. The Summary is organized by employee groups and allows for information to be categorized accordingly. The Summary may include Product Descriptions and Account IDs along with Account Numbers, which are established by the business owner.

The Summary includes:

- Current Balances
- Current Principal
- Available Balances
- Anticipated Available Balances
- Total Funds Available
- Available Credit

Summary

Sign Out Change Password Help

FORUM CREDIT UNION *Your Money. Your Voice.*

Summary | Accounts | Funds Management | File Management | Administration | Renewal

Account List as of 10/12/2004 12:39 PM Sorted By: Group, Account Nickname

Deposits sorted By Account Nickname In Ascending Order

Account Nickname	Account Number	Account Nickname	Account Number
DDA 100	100	SAV 100	100

Loans sorted By Account Nickname In Ascending Order

Account Nickname	Account Number	Account Nickname	Account Number
LAS 102	102	LAS 102	102

Privacy Policy **NCUA** account deposits insured to \$100,000 by NCUA, an agency of the U.S. Government **LENDER** Contact Us

Account List

All your corporate accounts are conveniently listed in your account list. From the Accounts drop-down menu, select Account List. The Access ID organizes the account list accordingly, meaning employees may only view those accounts that have been assigned to them by the business owner. From the account list, clicking on the Account ID allows for additional information to be displayed about the account.

The following accounts may be viewed from the Accounts page.

- **Demand Deposit Accounts**
- **Demand Deposit Loan Accounts**
- **Savings Accounts**
- **Certificate of Deposits**
- **Loan Accounts**

From the Accounts page, available balance, interest, Average Ledger Balance for current and previous month as well as last deposit and withdrawal are available depending on the type of account viewed.

Accounts

Account Nickname	Account Number	Account Nickname	Account Number
DDA 100	100	SAV 100	100

Account Nickname	Account Number	Account Nickname	Account Number
LAS 100	100	LAS 100	100

Notice the additional navigation bar that appears when on the “Accounts” page. It lists: Balances, Transactions, Stop Payments and Documents. These options are only available using these links.

Reviewing Transaction Activity

Once you have selected an account from the Account List or from the Accounts drop-down menu, you are ready to view pertinent transaction activity. From the Transactions drop-down menu, multiple views of your transactions can be displayed including: Current Business Day, Previous Business Day, Current Statement, Previous Statement, Current Year, Previous Year, Current Month, Previous Month or All.

List of Transaction Options

The screenshot displays the FORUM CREDIT UNION online banking interface. At the top, there are links for 'Sign Out', 'Change Password', and 'Help'. The main header features the FORUM logo and the tagline 'Your Money. Your Voice.'. Below the header is a navigation menu with options: 'Summary', 'Accounts', 'Funds Management', 'File Management', 'Administration', and 'Review'. A secondary menu includes 'Balance', 'Transactions', 'Stop Payments', and 'Documents'. The 'Transactions' menu is expanded, showing options: 'Current Business Day', 'Previous Business Day', 'Current Statement', 'Previous Statement', 'Menu', and 'Search'. The main content area shows account information for '004 100 1001 Account Info' and a table of 'Available Funds'.

Account Information	
Average Available Balance	6,643.52
Average Available Balance	6,643.52
Average Available Balance	5,477.27
Average Available Balance	.00
Average Ledger Balance	6,643.52
Average Ledger Balance	6,643.52
Average Ledger Balance 2004	5,477.27
Average Ledger Balance 2003	.00
Last Deposit:	08/04/2004 4,800.00
Last Check:	07/09/2004 150.00

Available Funds	
Current Balance:	6,643.52
Total Float:	.00
Holds:	.00
Available Balance:	6,643.52
Pending Transfers:	.00
Presentments:	.00
Anticipated Available Balance:	6,643.52
Credit Line:	.00
Total Funds Available:	6,643.52

Transaction Menu

The Transaction Menu provides a list of all transactions associated with your selected corporate Demand Deposit and Savings accounts. Your Transaction Menu is separated into five sections: Presentments, Activity from Last Update, Current Statement Cycle, Previous Statement Cycle and Transaction Search. Check images can be viewed on all transactions except current day.

Transaction List

The Transaction List provides a detailed view of your transaction activity pertaining to the specified account. From the Transactions drop-down menu, select Transaction List. The Transaction List can be sorted in ascending or descending order depending on the account number by clicking on the column headings. To view an image, select a specific transaction statement from the Transactions drop-down menu. Then from the Transaction Number column, select the transaction you want to view.

The Transaction List includes:

- Date (Demand Deposit, Savings and Certificate of Deposit accounts)
- Transaction Number (Demand Deposit, Savings and Certificate of Deposit accounts)
- Description (Demand Deposit, Savings and Certificate of Deposit accounts)
- Amount (Loan and Demand Deposit Loan accounts)
- Debit (Demand Deposit, Savings and Certificate of Deposit accounts)
- Credit (Demand Deposit, Savings and Certificate of Deposit accounts)
- Interest (Loan and Demand Deposit Loan accounts)
- Balance (All)

Transaction and Image Search

Transaction Search allows you to perform specific transaction research. The Transaction information can be categorized by - type, date, amount or number. Any or all four of these search criteria can be used to narrow the generated list of transactions. The Transaction Search includes:

- Cycle
- Transaction Type
- Sort By
- Date
- Amount
- Transaction Number
- Export Formats

Image Search provides you the ability to search and view specific images. Image can be categorized by type, date or amount. Any one or all three of these search criteria can be used to narrow the generated list of items. Image Search includes:

- Image Type
- Item Amount
- Item Number (Required)

Select the item from the list. The front of the image will be displayed. To view a back to the check image, click the "View Back of Image" button.

Exporting Transaction Information

To Export transactions into your personal finance application, complete the Transaction Export options within the Transaction Menu, then click the "Export" button.

The following transactions can be exported:

- Current Business Day
- Previous Business Day
- Current Statement
- Previous Statement
- Current Month
- Previous Month
- Current Year
- Previous Year

Your files will be saved to disk. Once you log on to your personal financial application, you can then import these files from their saved location.

Transaction Menu

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Summary | Accounts | Funds Management | File Management | Administration | Review

Balances | Transactions | Stop Payments | Documents

DDA 100 100: Transaction Menu as of 10/12/2004 12:49 PM

Current Business Day		
Current Balance:	10/08/2004	6,643.52
Credits:		.00+
Debits:		.00-
Projected Balance:		6,643.52

Activity From Last Update		
Previous Balance:		6,643.52
Credits:		.00+
Debits:		.00-
Current Balance:		6,643.52

Current Statement Cycle		
Beginning Balance:		6,643.52
Credits:		.00+
Debits:		.00-
Current Balance:		6,643.52

Previous Statement Cycle		
Beginning Balance:		6,643.52
Credits:		.00+
Debits:		.00-
Ending Balance:		6,643.52

Transaction Search

Cycle: Previous Business Day

Transaction Type: All

sort by: []

then by: []

then by: []

Date: [] Through: []

Amount: [] Through: []

Transaction Number: [] Through: []

Export Format: Comma Separated File [.CSV]

Submit Export

Image Search

Image Type: Check

Number: []

Submit

Stop Payments

Stop Payments allow you to request a stop payment on any one of your assigned corporate accounts. You can select the Stop Payment Menu, perform a Stop Payment Search and issue a stop payment.

Stop Payment Menu and Search

The Stop Payment Menu provides a complete list of all stop payment features including a list of all stop payment items associated to your account, stop payment research and the ability to issue a stop payment.

The Approved Stop Payment List displays all stop payments that have been approved and includes: Type, Expiration Date, Number, Amount and Payee.

Stop Payment Search allows you to search for specific stop payments that have you have already issued. Stop Payment Search can be categorized by - date, item number, or amount. Any one or all three of these search criteria can be used to narrow the list of items.

Stop Payment Menu

Sign Out Change Password Help

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Summary | Accounts | Funds Management | File Management | Administration | Review |
Balances | Transactions | Stop Payments | Documents

DDA 100 100: Stop Payment Menu as of 10/12/2004 12:54 PM

Stop Payment Search

Item Date:
Number:
Amount: Through:
sort by: Item Type:

New Stop Payment

Item Date:
Item Type: Check
Number: Through:
Amount: Through:
Payee:
Reason:
Comments:

Issuing a Stop Payment

To issue a stop payment, verify that you have obtained the correct payment with the use of the Stop Payment Search.

To issue a stop payment, the following information will be required:

- Item Date
- Item Type
- From/Thru Amount
- From/Thru Number
- Payee
- Reason
- Comments

Once of the information has been entered, click the "Submit" button to issue the stop payment. A Stop Payment Confirmation page will be returned detailing the information you entered above with a confirmation number.

Your Stop Payment Confirmation is separated into two sections: Stop Payments and Confirmation Summary. Stop Payments details the information you entered in the Issue a Stop Payment section. Confirmation Summary provides you with a number that indicates the stop payment was issued and is being processed at our financial institution.

Stop Payment Confirmation



Documents

Once an account has been selected, retrieving statements is made easy with the Documents option. Documents allow you to view statements from the convenience of your office. When setting up, or changing employee access rights you can select which employee can view these documents.

To retrieve a statement click on Documents, then Documents Available, then click on the appropriate statement. You will have the option to view the past twelve (12) months of business statements.

Funds Management

Funds can be transferred between your corporate accounts within our financial institution. The Funds Management area allows you to manage funds within your authorized accounts. Your Funds Management area and all the information contained within are tied to your employee status.

Within the Funds Management area, Fund Transfer templates, are assigned to you by the business owner. You will only be able to manage those fund transfers that are listed within your Funds Management area.

The Funds Management area also allows for additional inquires into specific fund transfers, inquires into the accounts the transfers are occurring from, a recap of all fund transfers and a list of all the predefined fund transfers you have issued.

Transfers Issued

The Fund Transfer Issued provides a review of all the fund transfers that you have issued prior to the end of our processing day. To display the list of Fund Transfers that have been issued, select Transfers Issued from the Funds Management menu. You can select the Transfer ID to view detailed information about the transfer.

Transfers Issued

Transfer Description	Current Status	Employee	Transfer Date	Transfer Amount
QUICK 1	Approved	FISERV	10/12/2004	100.00

Funds transfer List

From the Transfer List of Funds Management, each transfer is listed detailing the account used as the source of funds for the fund transfer, the next transfer date and the next transfer amount. You can click the Transfer ID link to view detailed information pertaining to the fund transfer.

From this list, you can issue multiple fund transfers with only a few clicks of the mouse. To issue multiple predefined fund transfers, simply place a check in the "Select" box for each transfer. Once you have selected all the fund transfer(s), click the "Submit" button within each group.

Fund Transfer List

Select	Transfer Description	From Account	Date	Amount
<input type="checkbox"/>	QUICK 1	DDA 100		0.00
Total:				0.00

Issue a Fund Transfer

To issue a predefined fund transfer, select Fund Transfer List from the Funds Management menu. You can issue a single or multiple predefined transfers by selecting the check box under the Select column. Once you have entered the transfer dates and amounts, click the "Submit" button within the group to initiate the fund transfer.

Fund Transfer

Once you have submitted the transfer, you will receive a fund transfer confirmation. The fund transfer confirmation details the number of fund transfers completed and the total amount of funds transferred. A statement may also be displayed indicating the fund transfer is pending approval. Changing the status of the fund transfer within the Client Review can approve these fund transfers. Only designated employees can review these pending items.

Transfer Confirmation

Client Administration

Business Online Banking has been enhanced with a new Client Administrator placing all business account employee maintenance into the hands of designated employees. Client Administration gives your business the access and rights to set up new employees, establish fund transfer templates, assign account access, assign fund transfer access, change account groups, change employee groups, change fund transfer groups, and change client accounts.

Account Nickname Changes

Business' can establish their own account nicknames (i.e. Operating Deposit Account) to help better recognize which account they use for cash position and cash management decision making.

Change Access

Designated supervisory employees can grant additional access or remove access for fund transfers, file transfers, or accounts from other employees.

Change Groups

If pre-defined groups exist, Account, Fund Transfer and Employee Groups can be re-classified by designated employees (i.e. Assets/Liabilities group to Deposits/Loans group). This aids in the recognition of accounts, transfers and employees.

New Employee

The New Employee setup includes:

- General Employee Information
- Contact Data
- Access Times
- Security
- Stop Payments
- Funds Transfers
- Administration
- Document Options

Add Employee

Sign Out Change Password Help

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Summary | Accounts | Funds Management | File Management | Administration | Review

New Employee

Employee

Client: FORUM TEST Date Last Changed:
Name: Date Opened:
Security Level: Employee Transaction Exports: No
Employee Group: (Undefined)
Status: Active Employee

Contact Data

(None) (None) (None) (None) (None) (None)

Access

Access Day	Begin Time (hh:mm AM/PM)	End Time (hh:mm AM/PM)
Monday	12:00 AM	12:00 AM
Tuesday	12:00 AM	12:00 AM
Wednesday	12:00 AM	12:00 AM
Thursday	12:00 AM	12:00 AM
Friday	12:00 AM	12:00 AM
Saturday	12:00 AM	12:00 AM
Sunday	12:00 AM	12:00 AM

Security

Verification Access ID:
Verification Password:
Terms Acceptance Date:
Reset Terms Acceptance Date:

Stop Payments

Inquire: No
Add: No

Funds Transfer Templates

The Funds Transfer Template setup includes:

- Funds Transfer Template
- From Account
- To Account
- Defaults
- Automatic Transfer
- Default Message

New Transfer Template

The screenshot shows the 'New Fund Transfer Template' interface for FORUM Credit Union. The header includes 'Sign Out', 'Change Password', and 'Help' links. The main navigation bar contains 'Summary', 'Accounts', 'Funds Management', 'File Management', 'Administration', and 'Review'. The form is titled 'New Fund Transfer Template' and is divided into several sections:

- Fund Transfer Template:** Client: FORUM TEST; Group: (Undefined); Transfer Description: [text input]; Review Required: (None).
- From:** Account Nickname: (None); Institution Routing/Transit: [text input]; Account Type: Demand Deposit; Account Number: [text input]; Account Name: [text input].
- To:** Account Nickname: (None); Institution Routing/Transit: [text input]; Account Type: Demand Deposit; Account Number: [text input]; Account Name: [text input].
- Defaults:** Default Amount: [text input]; Amount Increments: [text input]; Minimum Amount: [text input]; Maximum Amount: [text input].
- Automatic Transfer:** Frequency: On Demand; Number of Remaining Transfers: [text input].
- ACH Transfers:** ACH Addenda Message (Optional): [text input].
- Default Message:** Instructions: [text area].

Client Review

The Client Side Review allows for you to review authorized fund transfers for verification purposes. The Client-Side Review is used to approve or disapprove transfers.

The Fund Lists display an overall view of all the fund transfers that you have rights to view. Within these lists, you can select the Transfer ID to view additional information and change the current status of the transfer. You can change the status of the transfer by selecting a status from the New Status option.

Bill Payment

FORUM provides Bill Payment through iPay Technologies. The Bill Pay service may be accessed by the link at the footer of any page within Business Online Banking. Both a User ID and Password are required to access the Bill Pay service. There is a monthly fee for Business Bill Pay. Currently \$5.95 per month for unlimited use.

Important facts about Bill Pay

- All payments scheduled will be deducted from the account specified on the scheduled payment date. If funds are not available, the payment will not be issued and a NSF fee will be assessed to the account. See Commercial Disclosures for current fees.
- In the rare instance that the payee is not readily available on iPays payee list, a maximum waiting period of three business days may be experienced before payment can be scheduled to said payee. This waiting period is enforced to allow iPay to contact the payee and confirm all payee information is correct.
- Business administration features are also available via this site. These features allow business

owners to control employee's viewing access as well as require both business owners (if applicable) to approve a Bill Payment before it is issued.

- iPay's customer service is available via telephone Monday through Friday, 7:30am to 11:00pm EST at 1.888.470.1735
- iPay offers "live chat" which is available from the Bill Pay site