SBT Online Business Banking

– User Guide –

Getting Started And Managing Access

CONTENTS

SBT Online Business Banking – User Guide

SBT Online for Business is a powerful and flexible tool that provides important access to your business accounts whether you are at your office, at home or on the road. Upon authorization by the Bank, you will be able to take advantage of several online capabilities such as the ability to:

- Administer your enrolled accounts
- View 90 days of deposit and loan histories
- Authorize staff to access enrolled business accounts
- Transfer funds between enrolled accounts
- Organize your expenses by categories
- Monitor daily cash status through the cash worksheet function
- Download account activity to business financial software such as Quickbooks[R]
- Obtain account reports
- Pay bills (requires separate authorization)

This Guide is intended to be used after a business has enrolled accounts in SBT Online. (please refer to the "SBT Online Business Banking" introduction brochure for enrollment details)

For additional information, a User can click on the Help function of SBT Online while signed on to the system for assistance regarding the function on which the User is working. Before a User has signed-on, access to the Frequently Asked Questions (FAQs) and Troubleshooting sections is available online from the Sign-on page. Or, call the SBT Online Support Desk at (860) 408-5493 during regular business hours.

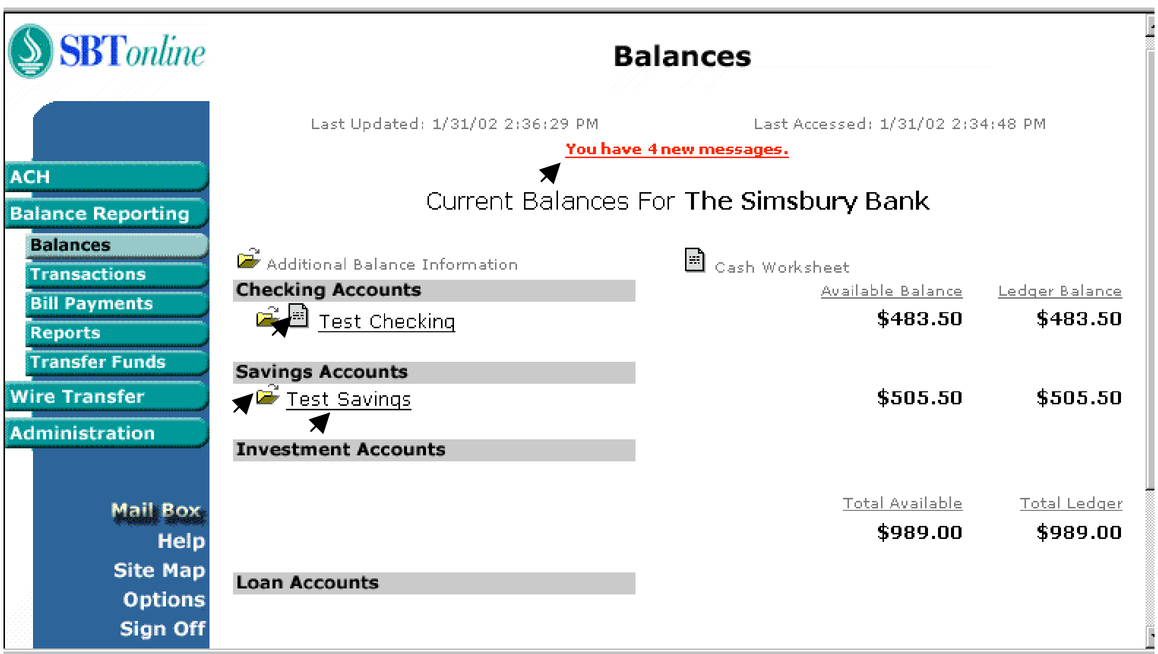
This User Guide is qualified in its entirety by the SBT Online Business Banking Access Agreement ("Access Agreement") and/or any other agreement you have with the Bank. The terms and conditions contained in the Access Agreement or such other agreements as required to initiate other SBT Online services, shall control if there is a conflict with the information contained in this User Guide.

SECTION I
Getting Started Using SBT Online
Using the Balance Reporting Functions

You must already have enrolled in SBT Online before proceeding.
Please refer to the SBT Online Business Banking brochure for that process.

This Guide will take the Account Administrator or User (see definitions of Account Administrator and User in Section II of this Guide) through SBT Online to introduce all of the major functions of the system. The headings in bold usually indicate a corresponding button on SBT Online.

I. a. Balance Reporting/BALANCES



This balance summary of enrolled accounts is the initial screen that appears immediately after the Account Administrator or User signs on to SBT Online. It displays all of the company's deposit and loan accounts enrolled on SBT Online and the balances. This screen can be thought of as a business's "home" page in SBT Online – all the other functions within the system are easily reached from this page. New messages from the Bank also appear on this screen at the top of the screen in red or on the left-hand side of the screen at the Mail Box function.

- The gray "worksheet" icon shows the Cash Worksheet (explained below in Section I.a. in this Guide).

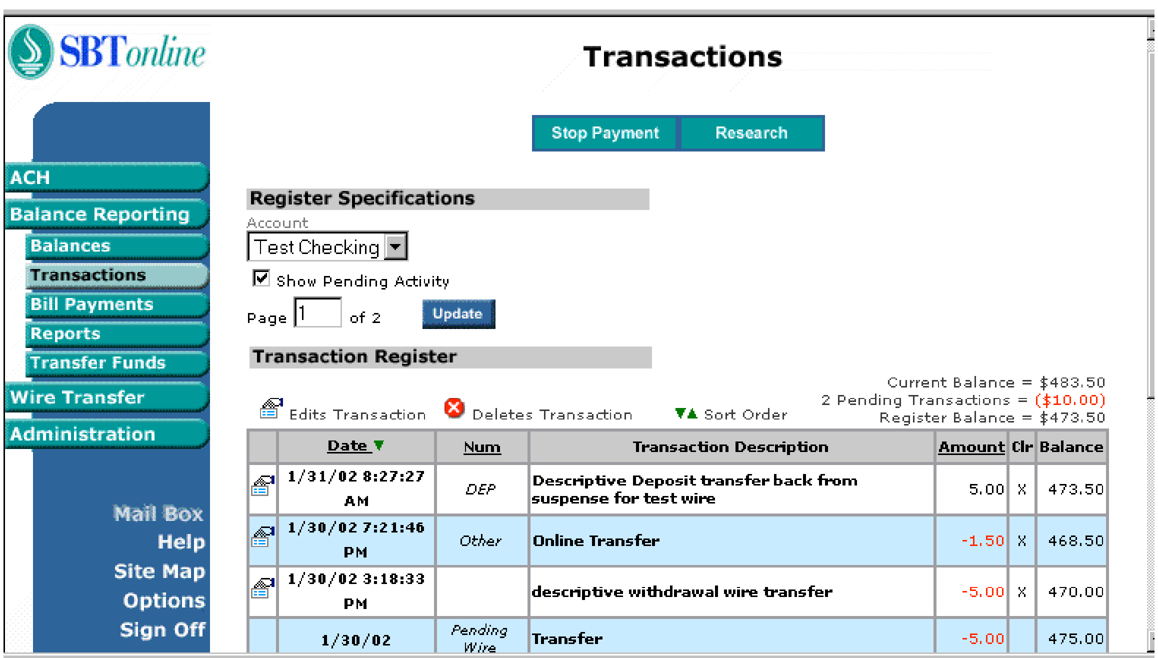
- The yellow “folder” icon presents additional information about the account, such as the date the account was opened, available balance versus ledger balance, interest rate in effect, etc.

- Clicking on an account in the list will bring you to the **Transactions** screen for that account.

Using the Cash Worksheet

This is an option that is automatically associated with business checking accounts. Click on the gray “worksheet” icon on the Balances **Reporting/Balances** screen to open the Cash Worksheet page. You can enter daily cash sources and cash uses so that you always know how much cash your business has available at the click of the mouse. We recommend that you print this form prior to leaving this screen as it is automatically cleared when you exit this screen. If your business has more than one checking account, each account has its own Cash Worksheet associated with it. To switch between accounts while in the Cash Worksheet environment, click on the account dropdown box, highlight the applicable account and click “Submit”.

I. b. Balances Reporting/TRANSACTIONS

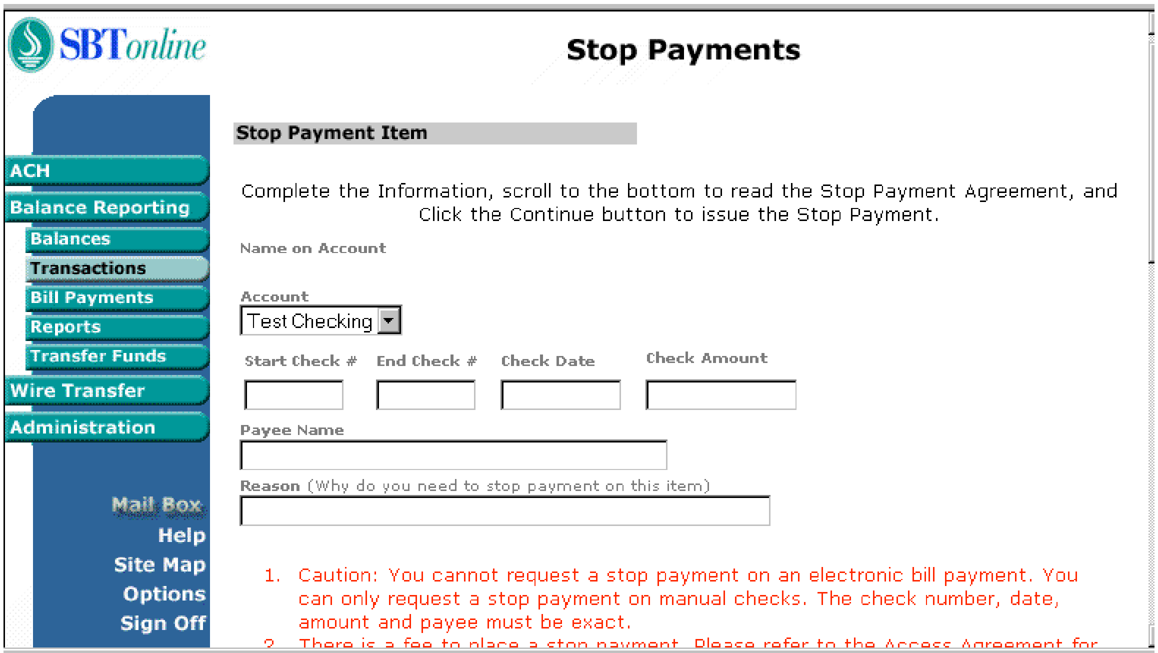


The Transaction Register displays the most recent 90 days of transaction history for all accounts linked to SBT Online. The transactions displayed will include all online transactions, checks cleared, as well as in-branch and other transactions made. The **Transactions** function also includes **Stop Payment** requests (see Section I.c. in this

Guide) and **Research** functions (see Section I.d. in this Guide) to search for transactions by date, check number and/or amount.

- Edit a transaction by clicking on the “hand” icon.
- Delete a transaction by clicking on the red “x” icon.
- The “Num” column shows the check number or transaction type (ie. deposit, ATM).
- The “Balance” column shows the current balance, but note that it does not take into account bill pay items that have not been processed yet.
- Sort the order the transactions appear in by clicking on the green “up” and “down” triangles.

I. c. Balance Reporting/Transactions/STOP PAYMENT REQUESTS

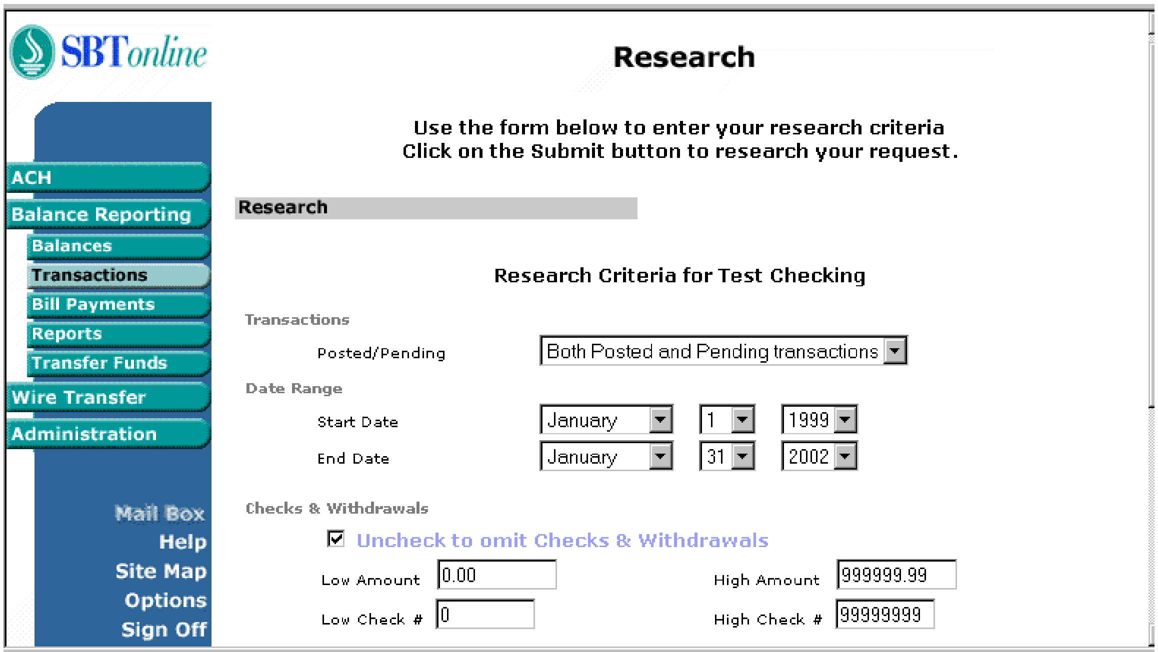


Stop payment requests can be ordered on a check or item drawn on or affecting your enrolled account, with the exception of payments made through the SBT Online Bill Payment function, and provided the check or item has not already cleared the account. This function is found in the **Transactions** section of SBT Online. We recommend printing the screen that is presented after completing the stop payment form and then clicking “Continue” to send the information as this information, once sent via SBT Online, is not retrievable for viewing using SBT Online. Your stop payment request must comply with the instructions on the request screen. You will receive from the Bank a Mail Box message with confirmation and further instructions for processing this stop payment.

Important: for requests requiring immediate attention, it is recommended that you call the stop payment order in to any branch office of The Simsbury Bank.

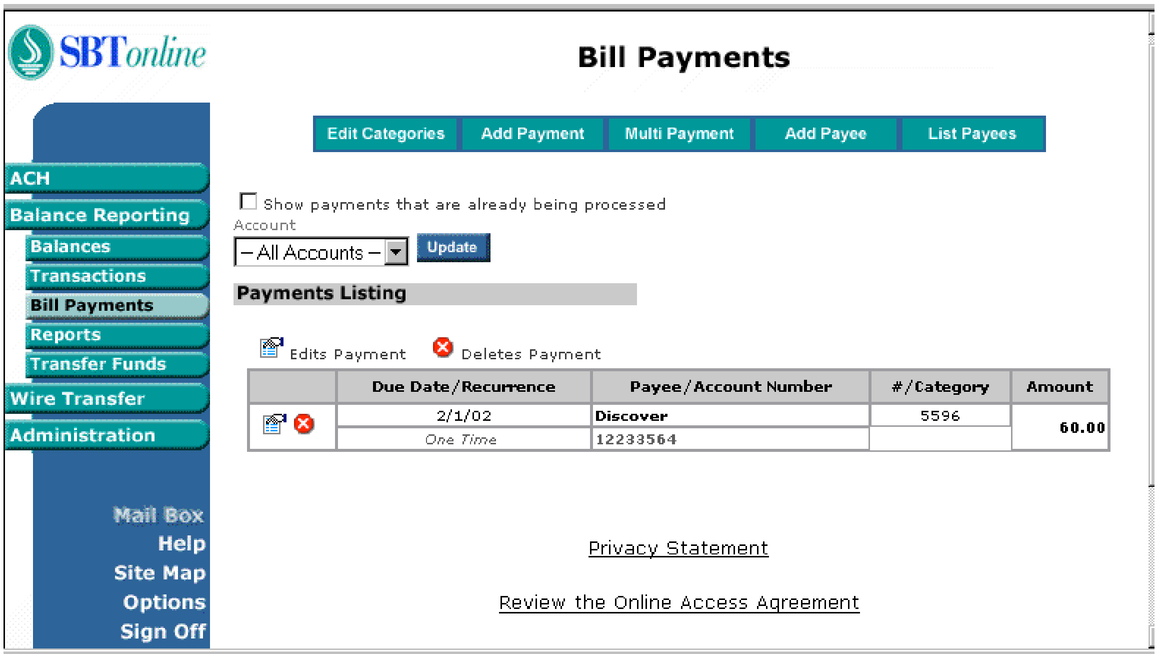
Note that electronic Bill Payment items can not be stopped; they can, however, be edited or deleted before they have been processed by SBT Online. (See Section I.e. in this Guide regarding Bill Payments.)

I. d. Balance Reporting/Transactions/RESEARCH



The **Research** function allows a User to search for specific transactions by date, amount ranges, date ranges, etc. Using this function does not send a research request to the Bank, but merely reports to the User an online response for all transactions found within the available history (90 days) which meet the criteria requested.

I.e. Balance Reporting/BILL PAYMENTS

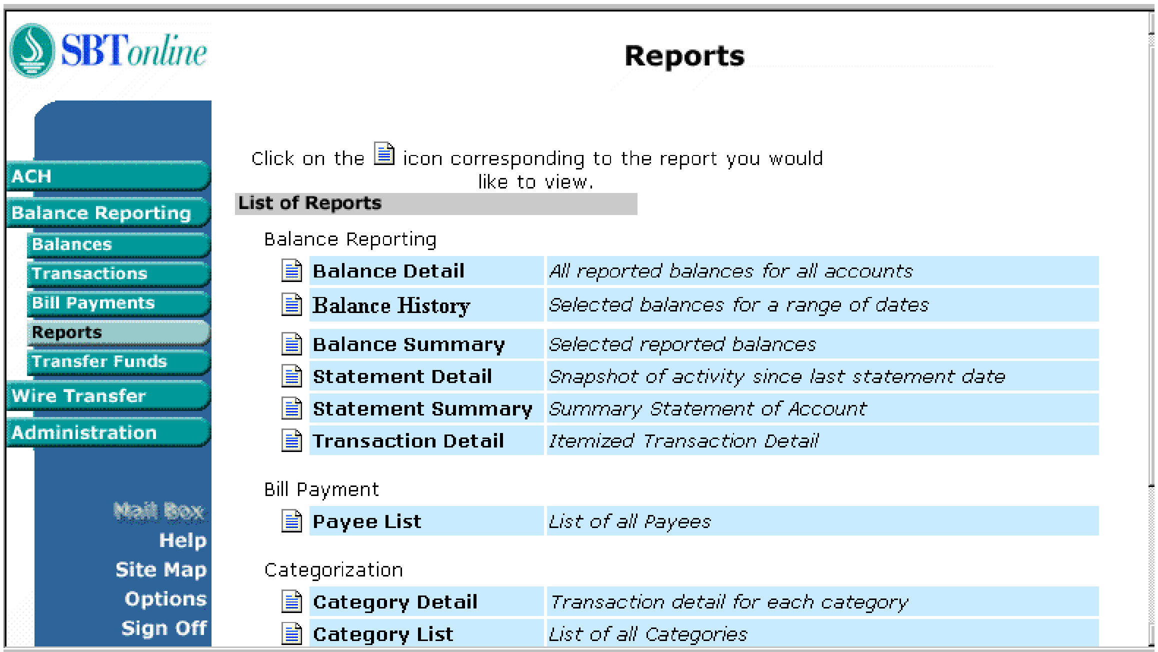


If the Account Administrator or User has requested and has been authorized to use the **Bill Payments** module, this page displays all options for all bill payment functions. The **Bill Payments** module allows you to create and edit categories for expenses, pay several vendors easily on one page and add new vendors to your list of payees. **Please refer to the separate "SBT Online Bill Payment" brochure for bill payment details and instructions.** Note that for business Users, the **Bill Payments** button is found under the Balance Reporting section; it is in a different location for personal Users.

Important: The **Bill Payments** module allows payments to be created and sent by a single User, acting alone, even if the business's regular checking account(s) require multiple signers for each check or checks over a certain dollar amount. There is no such "dual control" limitation in effect when making payments using SBT Online.

This module may have a low monthly fee associated with it, but maintaining certain balances may waive that fee. Please refer to the SBT Online Business Banking Access Agreement for details.

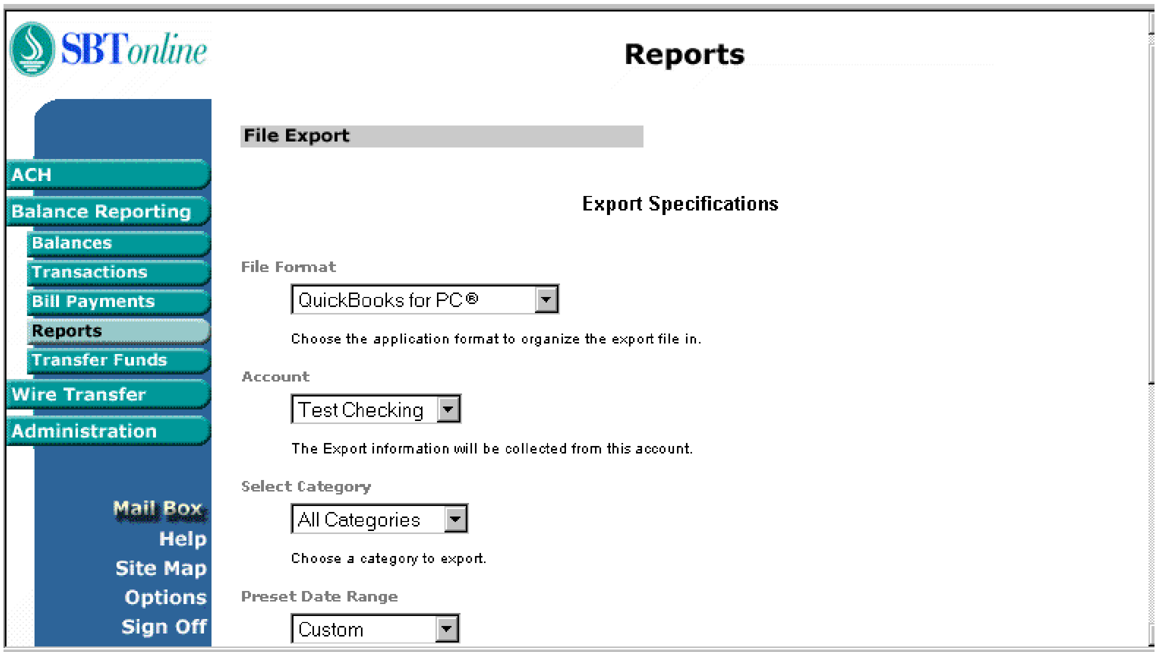
I. f. Balances Reporting/REPORTS



The **Reports** function displays several reporting options. The major types of reports include:

Balance Reporting
Bill Payment
Categorization
Other/File Export (to be used for exporting to financial software – see section I.g. for instructions)

I. g. Balance Reporting/Reports/DOWNLOADING TO FINANCIAL SOFTWARE



To make the benefits of SBT Online even more powerful, Users can easily download transaction histories to financial software for detailed record keeping. Under **Reports**, the File Export option is used for exporting your account histories into business financial software such as Quickbooks[R].

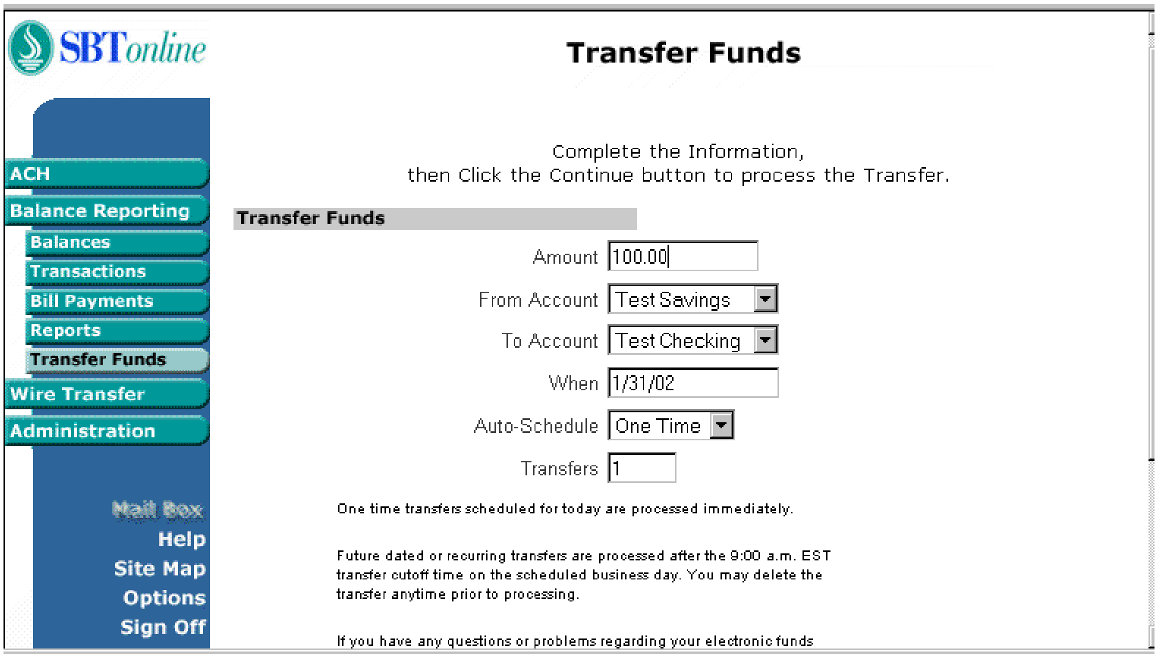
<u>Please note:</u> though you will see the personal finance product buttons for Quicken[R] and Money[R] on the lower left of every screen in SBT Online (not on the screen sample shown here – they appear below the "Sign off" option), businesses generally should use the Reports/Other/File Export option to download to business financial products (unless a business happens to use a personal financial product in which case they can make use of the direct product buttons). To download to products other than those listed in the File Format dropdown box, businesses generally choose the "Comma Separated Values" option. In all File Formats, a file will be created and saved to a diskette or hard drive and then imported using functions found within the business financial software.

To download to business financial software:

- Select the sub section **Reports** under the Balance Reporting heading.
- Select **File Export** under Other.
- Select the File Format for your financial software, the account you would like downloaded, the category, and date range for that account. If you do not see your financial software listed, generally use the "Comma Separated Values" option.
- Click **Export Transactions**
- A window will open where the file can be saved on your computer or on a disk.

- Using the functions within your financial software you will be able to import the transactions.

I. h. Balance Reporting/TRANSFER FUNDS



The **Transfer Funds** function allows the User to transfer funds between any two eligible accounts activated on SBT Online (some account types are not eligible to receive or send transfers, such as certificates of deposit). You can pay most Simsbury Bank lines of credit and other loans with this function as well. Complete the form presented, including if this transfer will be a one-time or recurring transfer. Then, click “Continue” and then “Confirm” if all of the information you entered is correct. One-time transfers are processed immediately; future-dated (recurring) transactions are processed according to the documentation that appears on the Transfer Funds screen.

The Account Administrator or other User with such access, by using the Administration/ Accounts section of the system (see section II. a. of this Guide), determines which Company accounts will be able to receive and send transfer activity. All accounts default to allowing both the receipt and sending of transfers providing the account is of the type than can process transfers (for example, checking but not CD accounts).

I. i. OTHER FUNCTIONS

Mail Box

The Mail Box function allows the Account Administrator and Users to send secure messages to an SBT Online representative. These messages are sent within SBT Online, and, unlike standard emails, they are encrypted at the same level of encryption as all transactions through SBT Online. The Bank uses this Mail Box to communicate with theSBT Online Account Administrator and Users.

If the Mail Box is flashing, this indicates that you have a message from the Bank; the number of new (unread) messages appears in red near the top of the Balances screen. You may access your messages either by clicking on the words “Mail Box” or the red “New Messages” phrase.

To send the Bank a message click on the words “Mail Box” , then click the **“New Message”** button at the top and a screen will be displayed to compose your message. ***We suggest printing your message before clicking Send as your sent message to us will not be available to you through SBT Online once it is sent.***

<u>Note:</u> If the Bank sends a particular message as a “broadcast” message (one sent to the Account Administrator and all Users on SBT Online) the Account Administrator and Users on the entire SBT Online system will receive his/her own copy of the message and can delete it without deleting the message for others. However, if the Bank sends a “targeted” message (one sent directly to just one or a few individuals) it can only be directed arbitrarily to the Account Administrator or as a “Reply” to a specific inquiry by a User.

Help

The Help function provides online help regarding the function of SBT Online that you are using at the time you click Help. There is an outline of Help topics at the top of the screen and clicking on an item there will bring you to that section of the Help page.

Site Map

The Site Map function provides an outline of the entire SBT Online site. You can click on any item listed and you will be sent directly to that function's page on the SBT Online system.

Options

The Options function provides the option for Users to change their password to the SBT Online system, as well as to determine some transaction register display preferences.

Sign-Off

For your security, we strongly recommend that you exit SBT Online by signing off using the sign-off function when you wish to end your session. This will require that you re-enter your sign-on ID and password to return to SBT Online. If you do not sign off in this way, your session will automatically terminate after a period of inactivity of approximately 20 minutes.

SECTION II
Managing Access to SBT Online
Using the Administration Functions

You must already have enrolled in SBT Online before proceeding.
Please refer to the "SBT Online Business Banking" brochure for that process.

IMPORTANT – Please read the "Definition and Role of the Account Administrator" and the "Security" sections carefully before proceeding.

This is the section of SBT Online where the Account Administrator manages the features of and access to the business accounts that are enrolled in SBT Online. Note that Users will only see the buttons, etc. that apply to the functions, accounts and authorities that they have been granted by the Account Administrator.

Definition and Role of the Account Administrator

The person (usually the business owner or partner) who enrolls the business in the SBT Online system is automatically designated as the "Account Administrator".

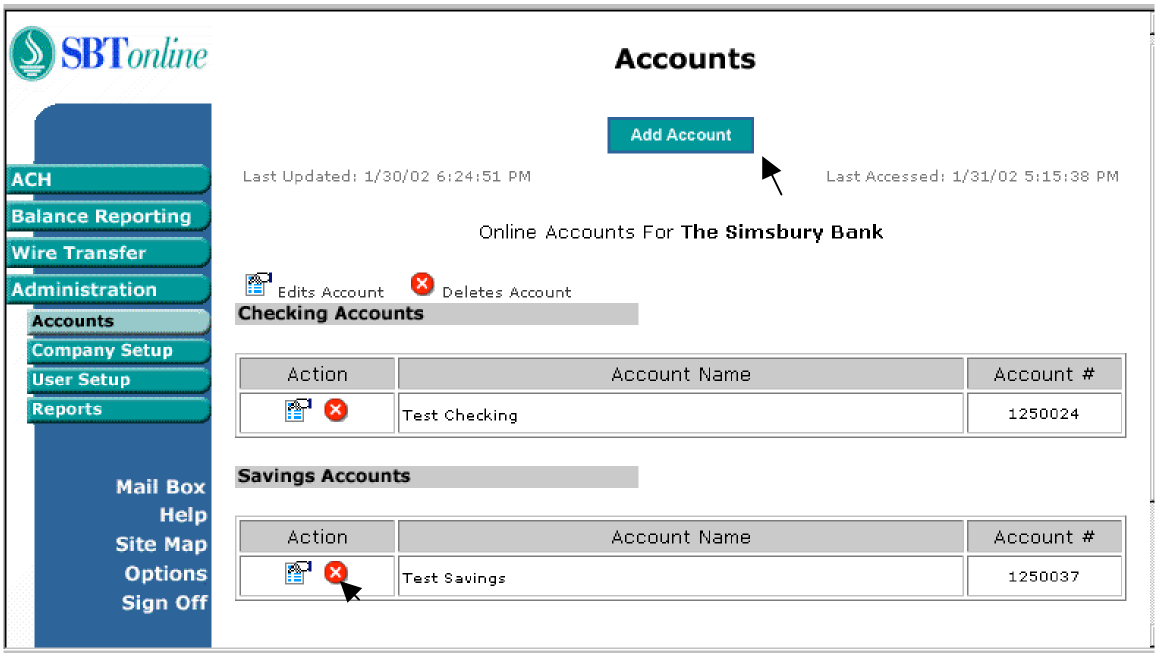
The Account Administrator must be a signer on each account enrolled. The Account Administrator has the highest level of authority for security purposes and is solely responsible for activities within each enrolled account. The Account Administrator may designate other people to access the company's accounts, called "Users", with levels of access that may be equal to or lesser than the Account Administrator's. User authority and access can be restricted by account and by function. For example, the Account Administrator can give a User access to viewing an account's balance but not to the Bill Payment function. Functions that can be restricted in this way include administrative rights, account history viewing, stop payment submissions, bill payments and funds transfer authority. The Account Administrator's access can not be deleted by any User, even one with full administrative rights; only Bank personnel can delete or change an Account Administrator's access.

The Account Administrator of each enrolled company is charged with the total responsibility for managing Users of the system within that company. The Simsbury Bank has no access to or control over how Users within the company are granted access and authority. Therefore, it is critical that the Account Administrator take great care and thought before delegating access to others within the company.

Important Security Information

A sign-on ID and password have the same effect as an authorized signature on a signature card, check or other transaction (depending on the access level given that sign-on ID). The Account Administrator is responsible for *all* activity that occurs when he/she or delegated Users are signed on with a sign-on ID and appropriate password. Under no circumstances should the Account Administrator or a User share their password with any other person for any reason. If the Account Administrator or other authorized User wants someone to have temporary or permanent authority, use the User Set Up function and determine the level of authority to be delegated. Assure that all individuals to whom authority is delegated as Users understand the importance of protecting their password access to SBT Online. If the Account Administrator forgets or loses his/her password, he/she should contact the SBT Online Help Desk at (860) 408-5493 and he/she will be given further instructions. The Account Administrator will be required to change the password the first time he/she accesses the system. The Account Administrator is able to reissue passwords and "disable" sign-on IDs temporarily or permanently for any User, as are any Users who are granted "Manage Users" authority in the User Setup section of the Administration function. However, no User may disable or change the access of the Account Administrator.

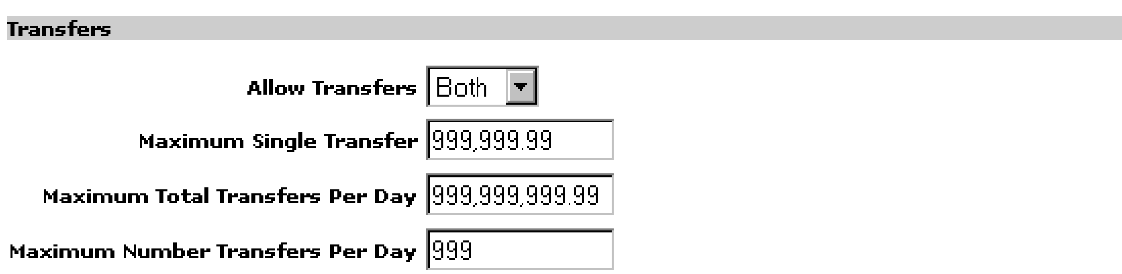
II. a. Administration/ACCOUNTS



The **Accounts** function displays all accounts of a business that are currently linked to SBT Online.

By clicking on the "Edit" icon the Account Administrator or other authorized User can set general parameters, by account, for such variables as the informal name of the account (how it will appear in your list of accounts) and the number and size of transfers allowed per day. **Note: The SBT Online provides default settings of large values for transfers. The Account Administrator should view the details of each account upon first use of SBT Online to be sure the default settings are appropriate for the business account and then change them if need be.**

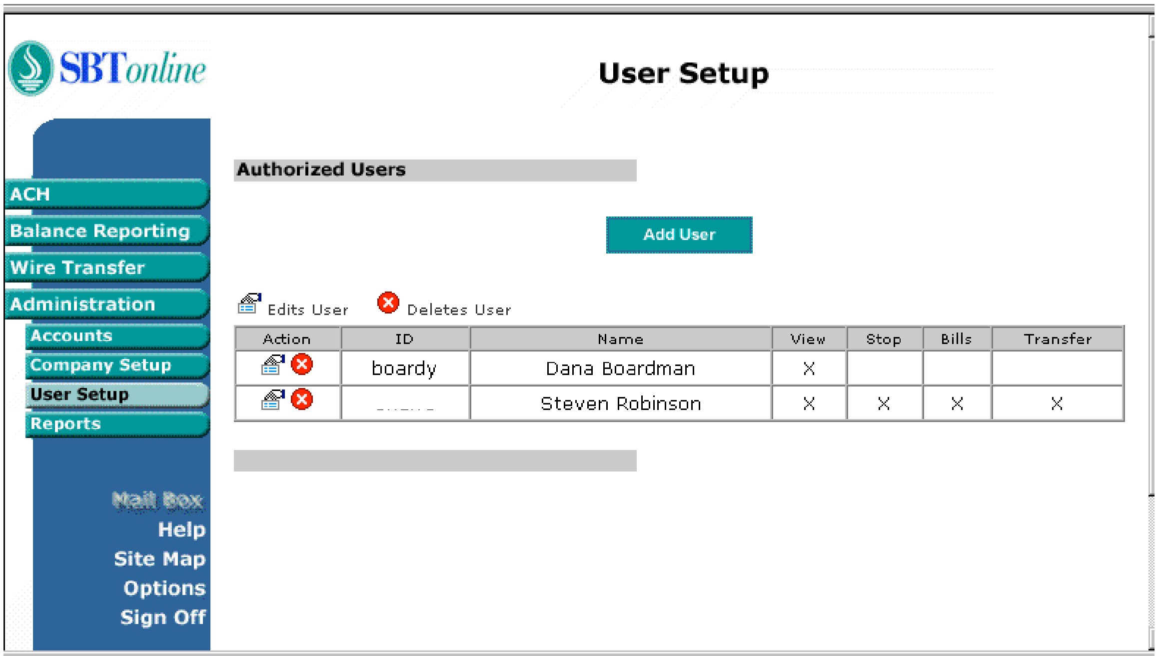
The default transfer settings for most accounts are:



To add an account to your list of accounts available to you online, click on the **Add Account** button and complete the required information and "Submit" the form. Your request will be processed within three business days.

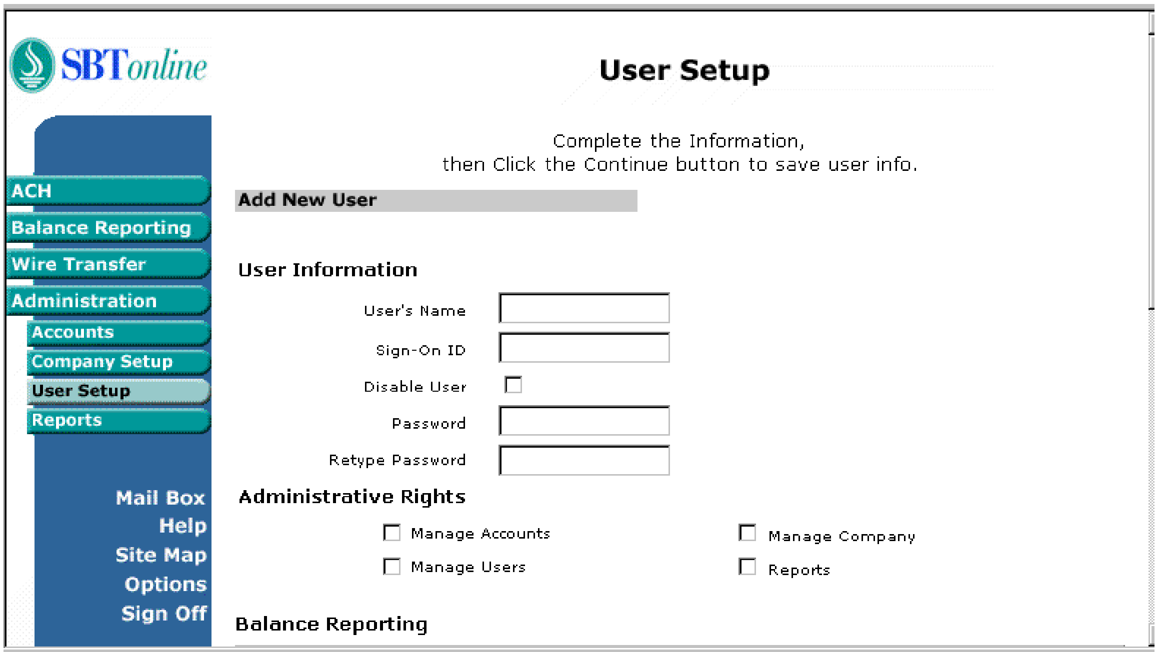
Clicking the red “delete” icon will delete an account from being connected to SBT Online.

II. b. Administration/USER SETUP



This is where all User information and access is managed. This main page of the **User Setup** section displays all current Users of the company. ***Extreme care should be taken by the Account Administrator in determining which Users will be given access to the SBT Online system.*** The Account Administrator does not need to be added to the User list as this access authority is already in place through the enrollment process. The Account Administrator has full access, but will not appear on the list of Users. It is possible to give the same level of access to a User as the Account Administrator possesses in all aspects except that a User will not be able to delete or modify the Account Administrator’s access to SBT Online. ***Important: please refer to the Account Administrator and Security sections above before granting other Users any access.***

To Add a User

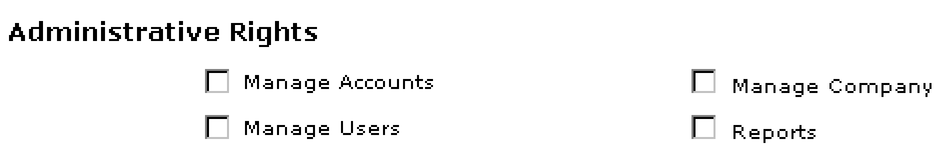


To add new Users:

- Click “Add User” at the top of the screen.
- Enter the User’s Name, Sign-On ID and Password.
- Check the boxes of the rights you wish to allow this User. You may choose rights for this User in these sections: Administrative Rights and Balance Reporting Rights.
- Click “Continue” when all information is completed and correct.

If you attempt to add a User with the same Sign-On ID as another User on SBT Online – even one who does not have access to your company’s accounts – you will be required to choose another Sign-On ID.

Administrative Rights



By checking all of these boxes, the Account Administrator gives a User an access level equal to his/her own.

Manage Accounts – allows the User to add and delete accounts from SBT Online, and to change the general parameters of the Company’s online accounts, such as the number and maximum size of transfers per day.

Manage Users – allows the User to Add, Edit, Disable and Delete any other Users on the system
Reports – allows the User to view business activity reports, such as the number of bill payments or transfers processed within a certain time period.

Administrative Obligations

It is imperative that the Account Administrator know and understand that granting User status to a staff member delegates to that User authority for access and transactions on the company's behalf, as though that User were a signer on the company's signature card with the Bank. The Account Administrator, not the Bank, is solely responsible for the acts or omissions of his/her Users. Until notified in writing to the contrary, the Bank is authorized to rely upon and act upon the instructions of any User to whom the Account Administrator or other User has provided access to SBT Online services. Accordingly, great care should be exercised when granting a User access.

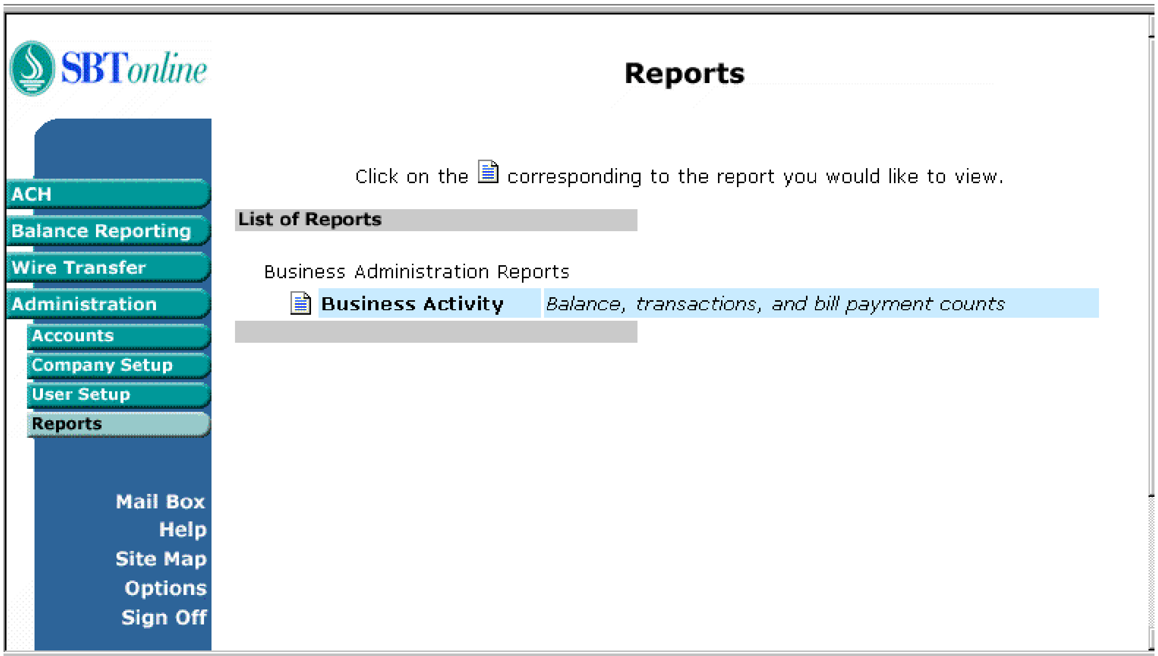
Balance Reporting

Balance Reporting

View	Account Name	Account #	Stops	Bills	Transfer
☐	Test Checking	1250024	☐	☐	☐
☐	Test Savings	1250037	☐	☐	☐

Balance Reporting Rights include View, Stops, Bills and Transfer. Any rights granted can be controlled at the account level. In other words, a person may be given different rights to the different accounts of the company.
View – allows the User to view account history on the account selected.
Stops – allows the User to request stop payments on the account selected.
Bills – allows the User to generate and send bill payments from the account selected (checking accounts only).
Transfer – allows the User to make transfers *from* and *to* the account selected; to make both halves of a transfer, a user must have Transfer authority on both accounts. The account must also be set up to receive and send transfers.

II. c. Administration/REPORTS



Various business administration reports are available in this section, such as the number of bill payments and transfers processed.

DISCLAIMER

EXCEPT AS SET FORTH IN THIS AGREEMENT, THE SBT ONLINE SERVICES HEREUNDER ARE PROVIDED ON AN “AS IS” BASIS, AND YOUR USE THEREOF IS AT YOUR OWN RISK. THE SIMSBURY BANK DOES MAKE, AND HEREBY DISCLAIMS, ANY AND ALL OTHER EXPRESS AND IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT AND TITLE, AND ANY WARRANTIES ARISING FROM A COURSE OF DEALING, USAGE OR TRADE PRACTICE. THE SIMSBURY BANK DOES NOT WARRANT THAT THE SBT ONLINE SERVICES WILL PERFORM AT A PARTICULAR SPEED, WILL HAVE A PARTICULAR RESPONSE TIME OR WILL BE UNINTERRUPTED, ERROR-FREE, IMMUNE FROM TAMPERING BY THIRD PARTIES OR COMPLETELY SECURE IN ALL CIRCUMSTANCES. THE SIMBURY BANK WILL NOT BE RESPONSIBLE FOR THE CONDITION OR REPAIR OF YOUR COMPUTER. NEITHER THE SIMSBURY BANK NOR THE SIMSBURY BANK’S SUPPLIERS OR LICENSORS WILL BE RESPONSIBLE FOR LOSSES RESULTING FROM ANY SERVICE OR ANY FAILURE OR INTERRUPTION OF THE SBT ONLINE SERVICES RESULTING FROM ANY CIRCUMSTANCES BEYOND THE SIMSBURY BANK’S REASONABLE CONTROL. IN NO EVENT WILL THE SIMSBURY BANK OR ANYONE ELSE WHO HAS BEEN INVOLVED IN THE PERFORMANCE OF ANY OF THE SBT ONLINE SERVICES CALLED FOR HEREUNDER BE LIABLE TO YOU OR ANY OTHER PERSON FOR ANY SPECIAL, INCIDENTAL, CONSEQUENTIAL, INDIRECT, PUNITIVE, EXEMPLARY, OR OTHER SIMILAR DAMAGES INCLUDING, BUT NOT LIMITED TO, ANY LOST PROFITS OR SAVINGS, OR COSTS INCURRED AS A RESULT OF LOSS OF TIME, LOSS OF DATA, LOSS OF THE USE OF SOFTWARE, CLAIMS BY OTHERS, INCONVENIENCE OR SIMILAR COST, OR FOR YOUR FAILURE TO PERFORM YOUR RESPONSIBILITIES, EVEN IF THE SIMSBURY BANK HAS BEEN ADVISED, KNEW OR SHOULD HAVE KNOWN OF THE POSSIBILITY OF SUCH DAMAGES.

– **For additional information and assistance using SBT Online –**

SBT Online Support		(860) 408-5493
Avon office	27 Dale Road	(860) 676-2265
Bloomfield office	864 Cottage Grove Road	(860) 286-9400
Canton office	250 Albany Turnpike	(860) 693-3330
Granby office	11 Hartford Avenue	(860) 844-2166
Simsbury office	981 Hopmeadow Street	(860) 658-2265

www.simsburybank.com