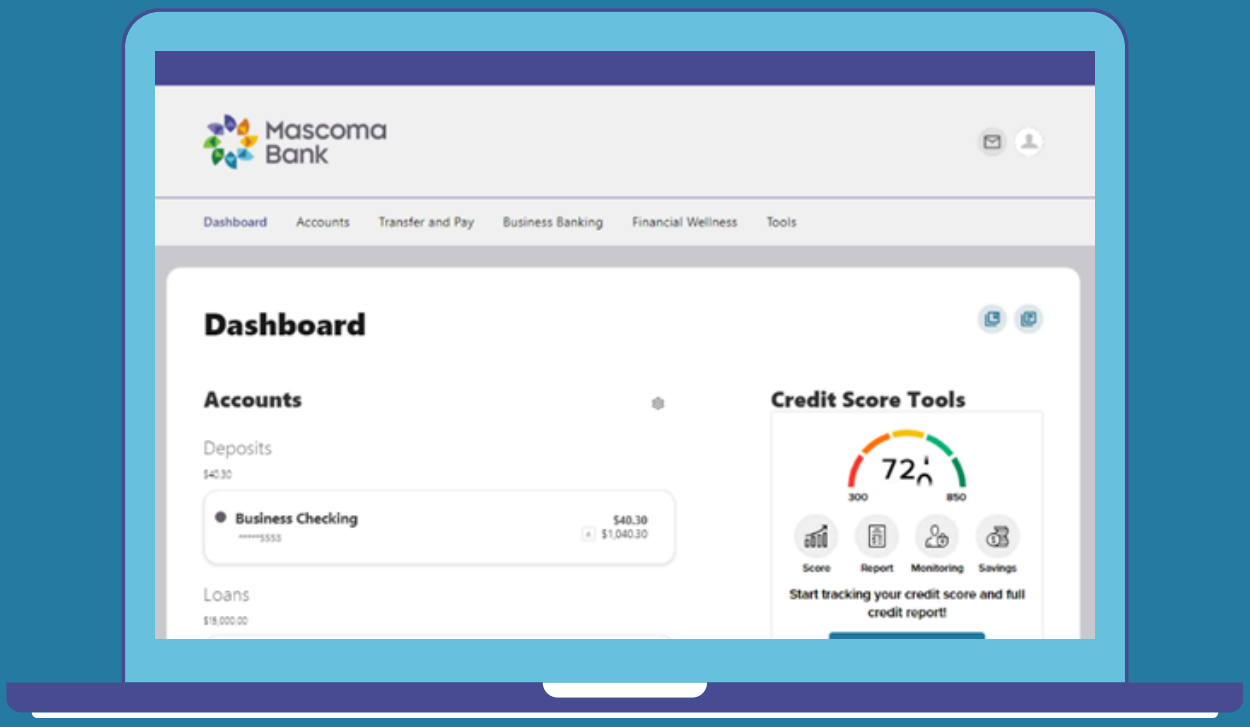
Digital Banking Business User Guide



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About This Guide

At Mascoma Bank, we are focused on creating a digital banking experience that is convenient, easy, and provides you with the flexibility to take care of your business finances anytime, anywhere. This guide will introduce you to the functionality in Business Banking, your new digital banking experience.

Getting Started

Browser and Device Support

You can access your accounts via desktop, tablet, or mobile devices anytime, anywhere. For an optimal experience, make sure your devices are using the most updated versions of software available.

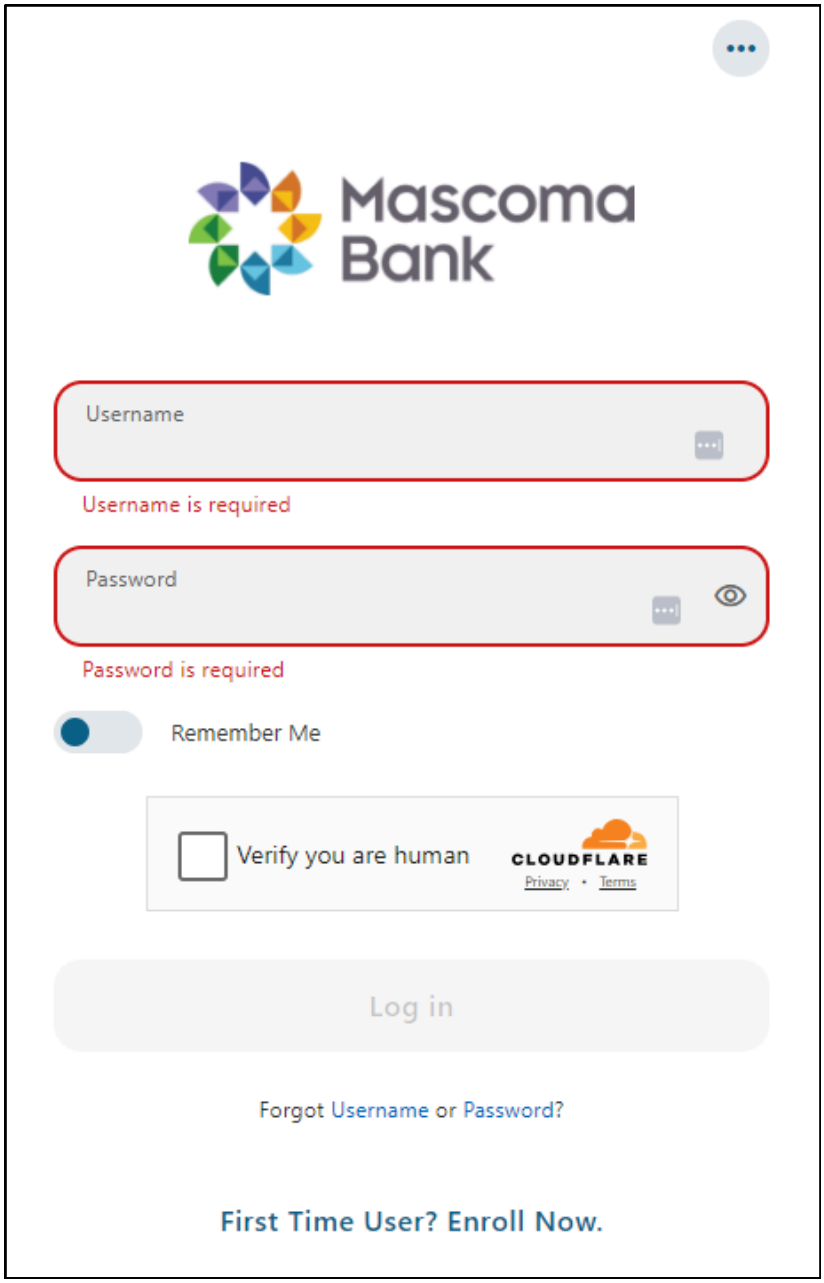
Browser Support – Make sure your browser is within the latest 2 versions (Safari, Chrome, Edge, Firefox). Please note, Internet Explorer 11 does not support digital banking and standards that are implemented in newer browsers.

Device Support –

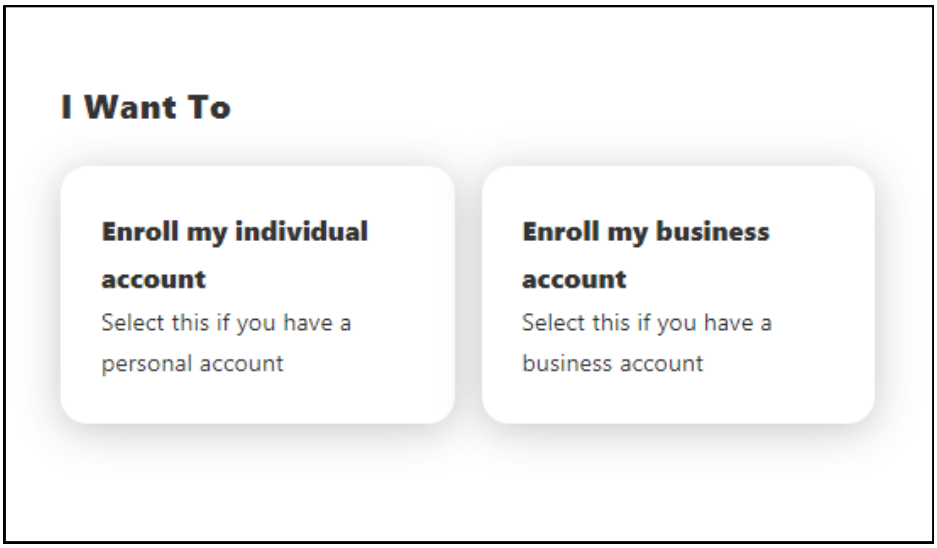
- Windows: Versions still supported by Microsoft & support a browser listed above
- OS X: Versions still supported by Apple & support a browser listed above
- Android: Version 9.0+
- iOS: Last 2 major releases

Enroll Now

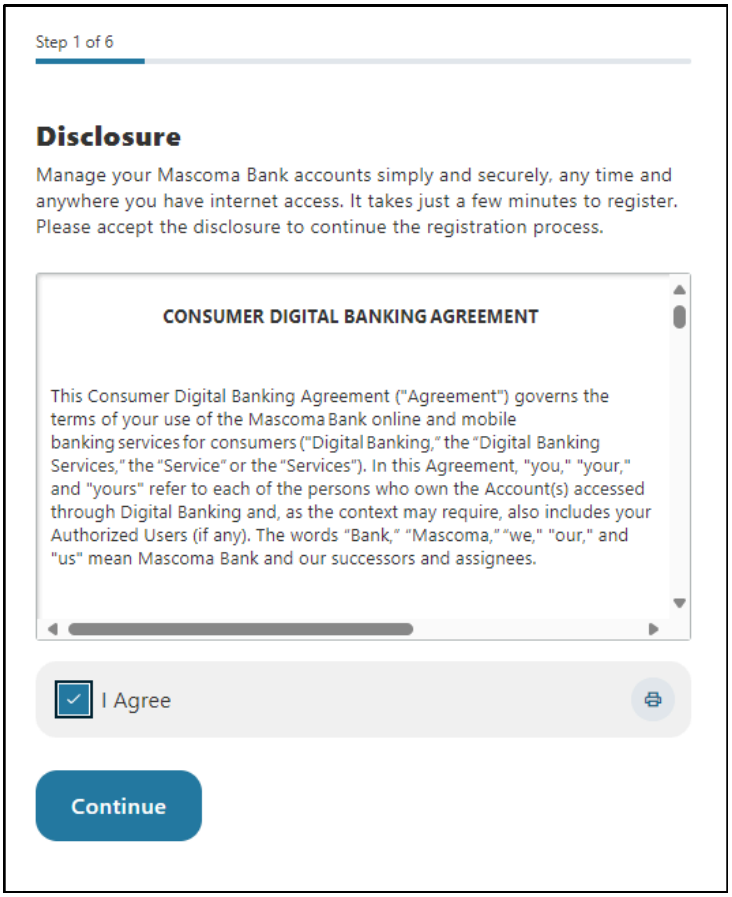
Click “First Time User? Enroll Now.”



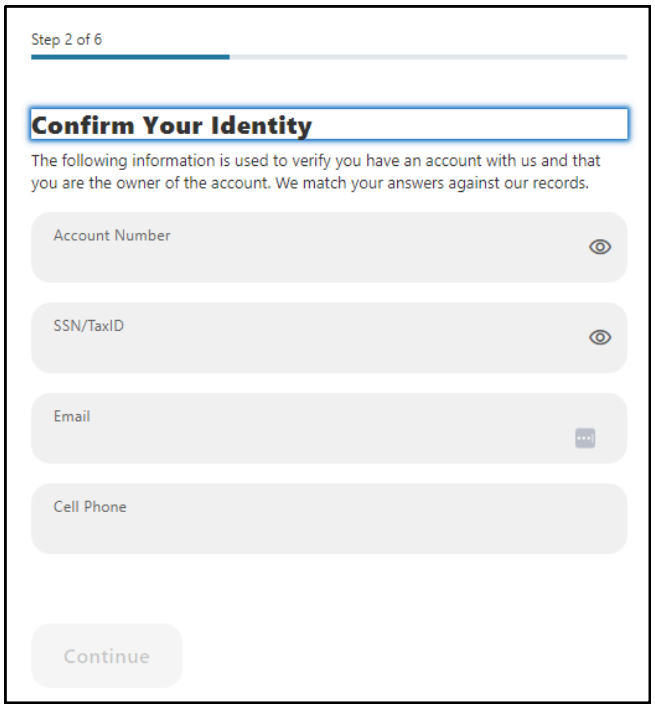
For business accounts, choose “Enroll my business account.”



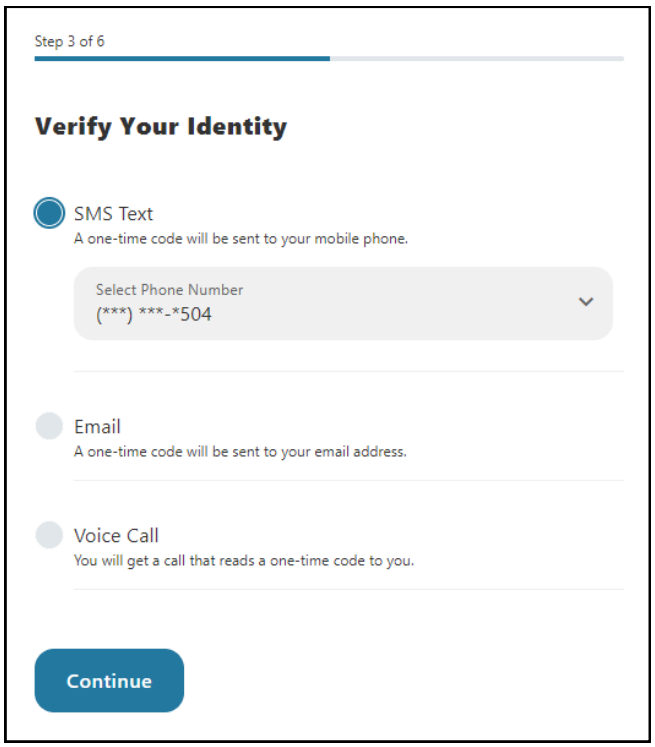
Accept the disclosure by clicking “I agree” and “Continue.”



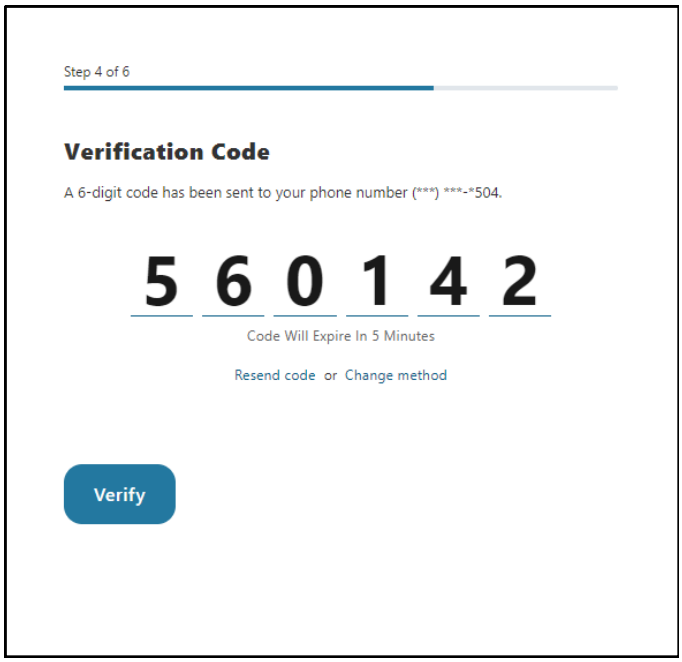
Confirm your identity.



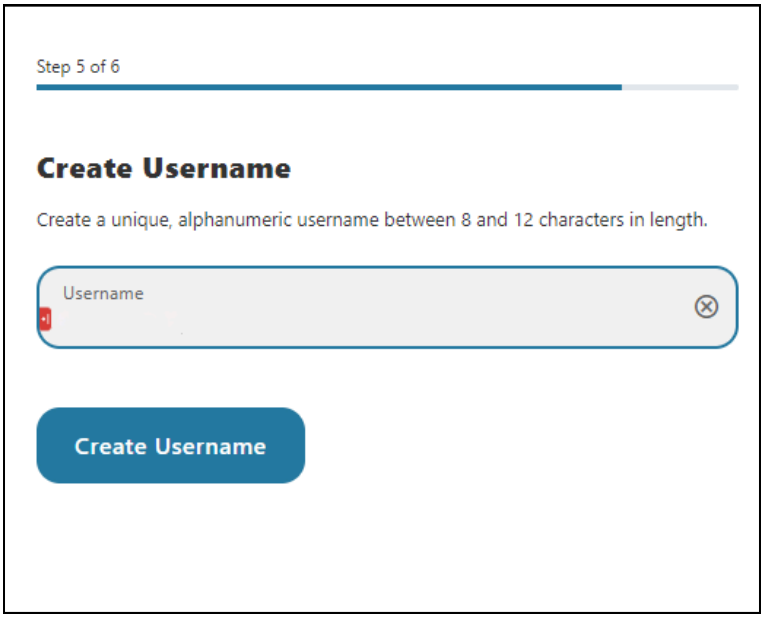
Choose your preferred method for verification and click “Continue.”



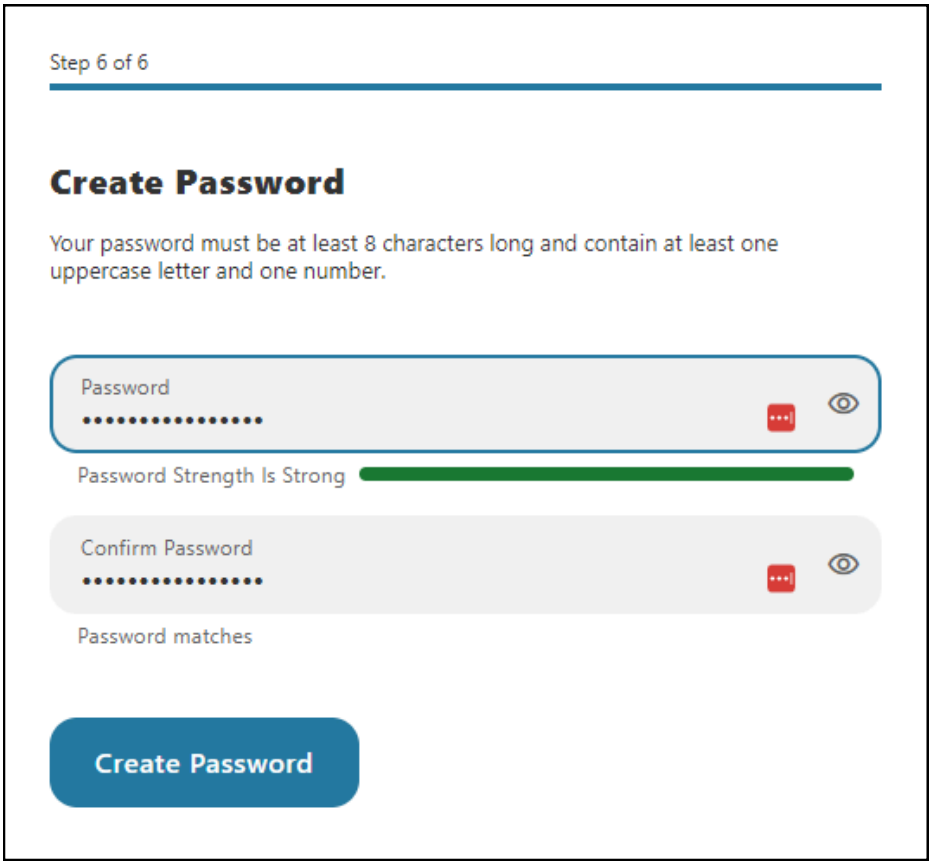
Enter the Verification Code and click “Verify.”



Create a username.

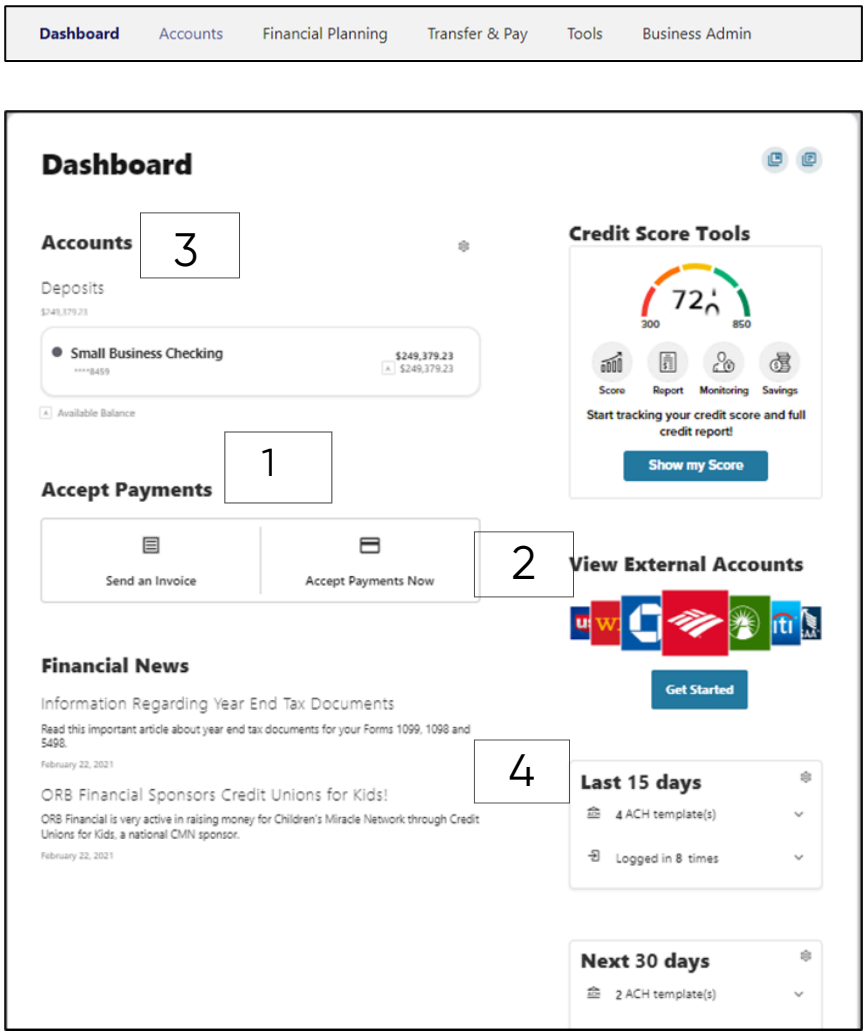


Create a password. You will then be brought to the dashboard.



Dashboard

Upon logging in to the digital banking platform, you will be directed to your dashboard.



1. Accept Payments: send invoices or accept payments now.

2. Linked External Accounts: from other financial institutions.

3. Accounts: grouped by account type class (e.g., checking, savings, and loans).

4. Activity Module: provides a quick glance of recent and future activities.

Please note: If you want to change the order in which your accounts or loans appear on your (home) screen, you can do that through our computer-based digital banking, but currently it is not possible to reorder accounts on the app.

Business Banking Overview

Our new Business Banking platform is focused on providing a digital banking experience to seamlessly review, monitor and manage finances of our business customers. Businesses have unique digital banking requirements that are not available in consumer banking, such as: multiple users with specific permissions, insights on sub user activity, Transaction Limits, and Authentication.

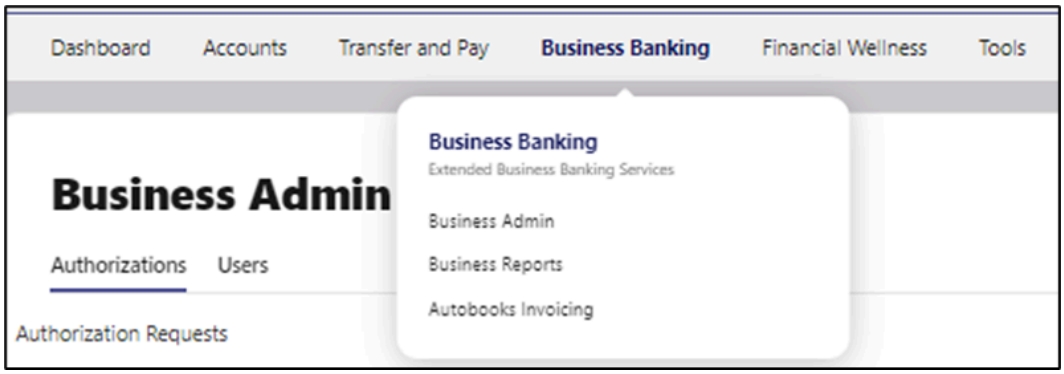
Here is an overview of the widgets within the Business Banking digital platform.

Name	Description
Business Admin	Manage Authorizations, Permissions, and Users
Business Reports	Review standard or create custom reports that will provide your business with insights on your ACH details and transaction history.
Autobooks Invoicing	Accounting and bookkeeping solutions.

Business Banking Widget

From the dashboard, you can access the Business Banking widget from the top navigation bar.

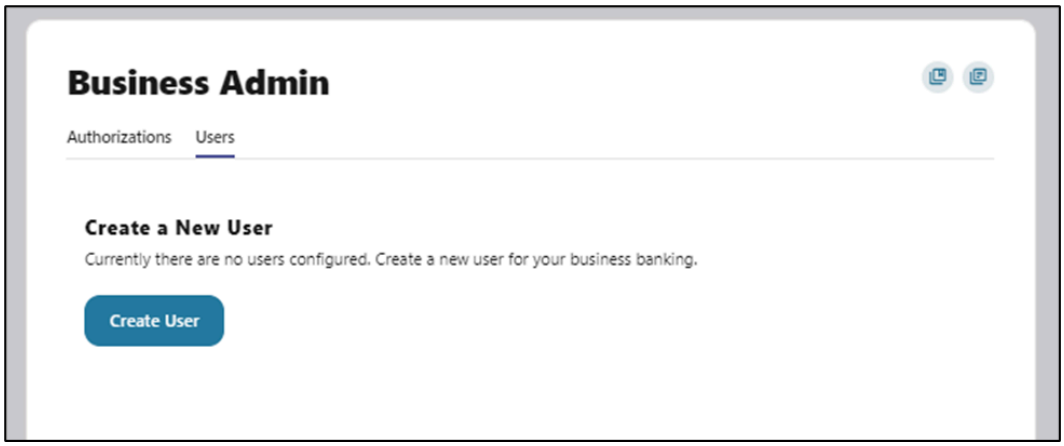
The Business Banking widget provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation for all other Business widgets, such as Business Admin, Autobooks Invoicing, and Business Reports. The Business Banking widget also serves as the hub for Authorizations and User Management.



Sub Users

Master users may set up sub users for business digital banking. Please note, you will need to log in from a desktop to add, edit, or delete users.

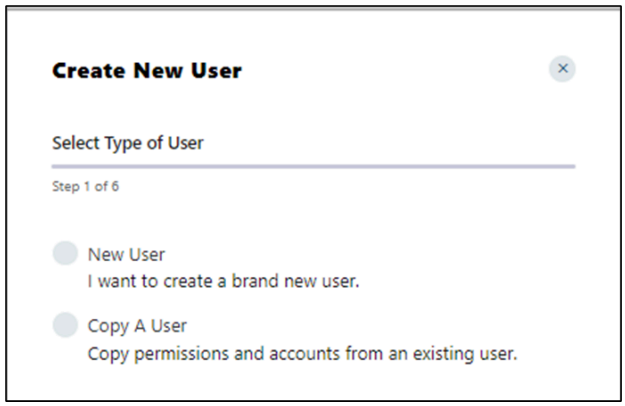
On the Business Admin screen, go to Users. Click on “Create User.”



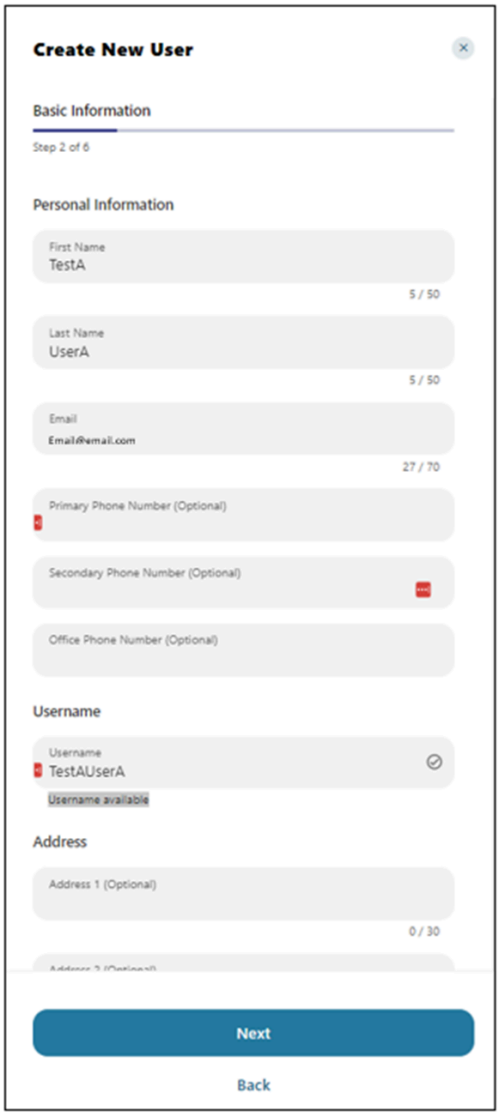
Create New User

Select “New User” if you'd like to create a brand new user.

Select “Copy A User” to copy the permissions and accounts from an existing user.

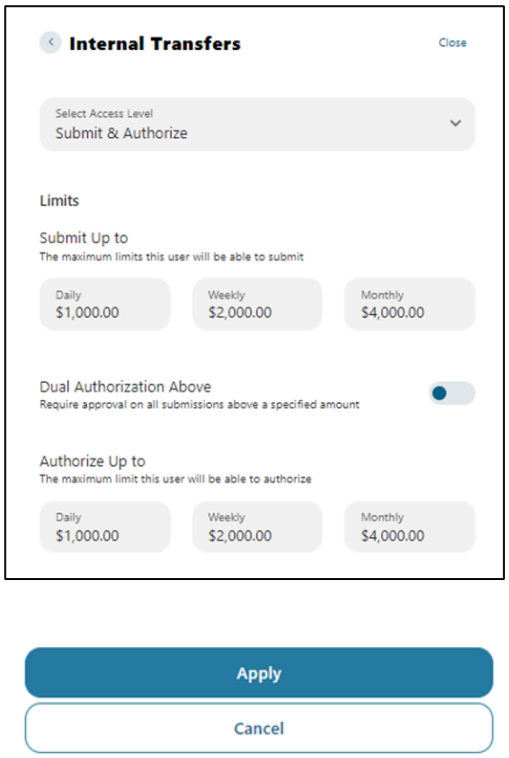


Create New User or Copy a User. Enter details. Check to see if username is available by clicking the arrow. Click “Next.”

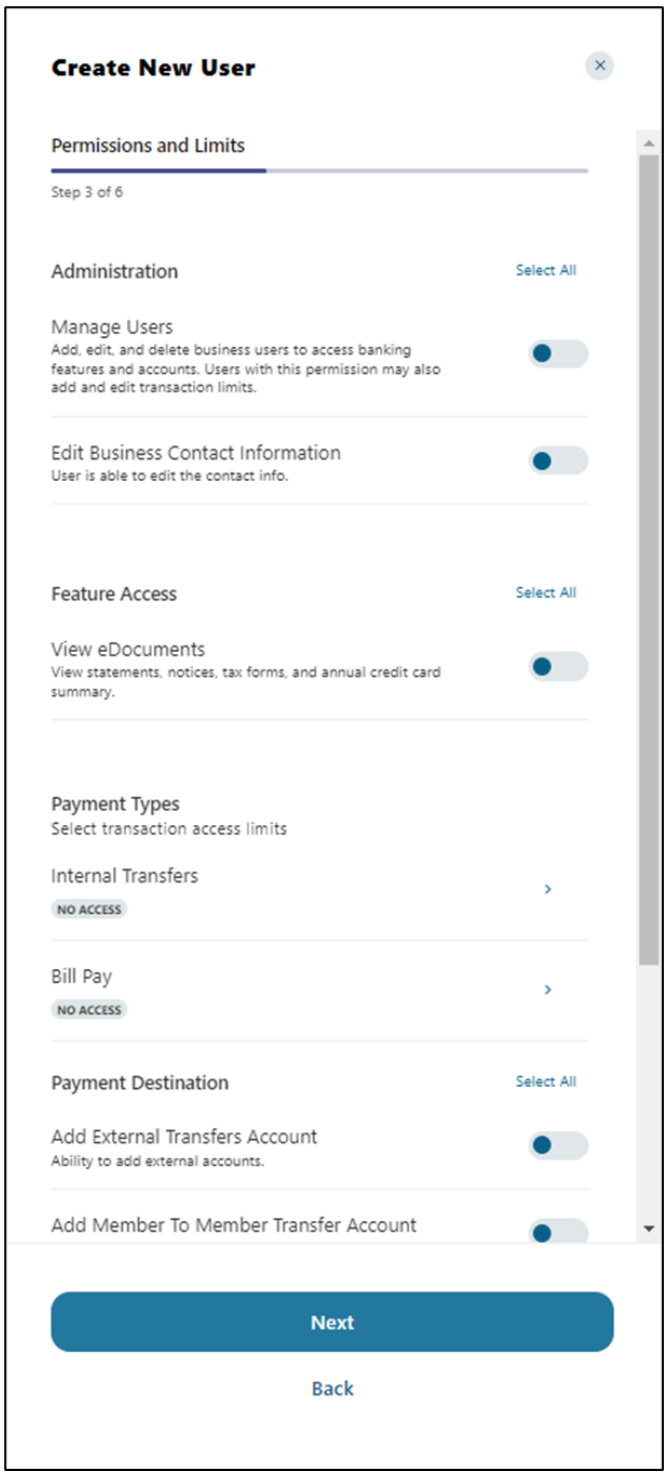


Use the toggles to select the permissions you'd like this person to have. Some of the permissions may have additional questions to answer. For example, in Internal Transfers, click on the arrows and enter the appropriate limits. Click "Apply."

Click "Next" when finished.

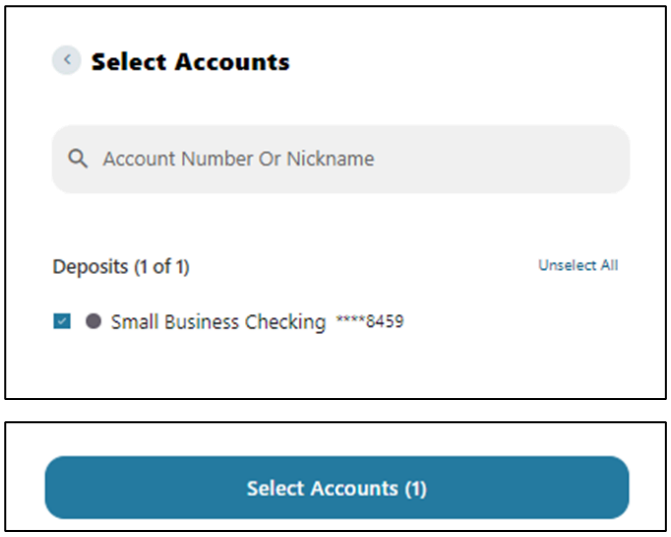


Some permissions will give the option to turn on Dual Authorization above a specified amount.

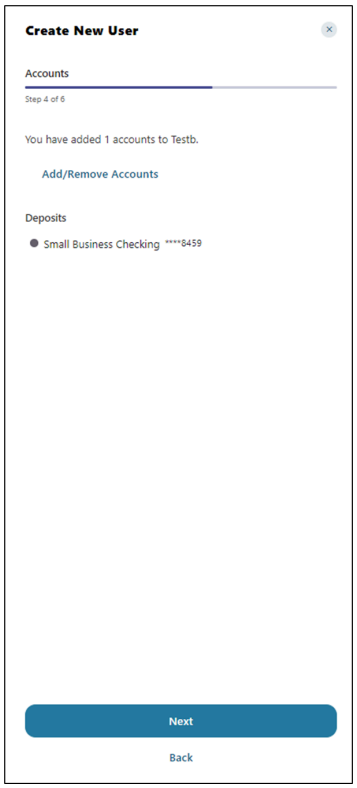


Limit	Description
Authorized Limit	The maximum cumulative dollar amount that can be submitted without additional authorization. A limit of "0.00" means that ANY transaction scheduled by users will require approval.
Max Limit	The maximum cumulative dollar amount that can be submitted by users.
Can Authorize	The maximum cumulative dollar amount that a user with authorization rights can approve for others.

Select the account this individual will have access to. Click "Select Accounts."

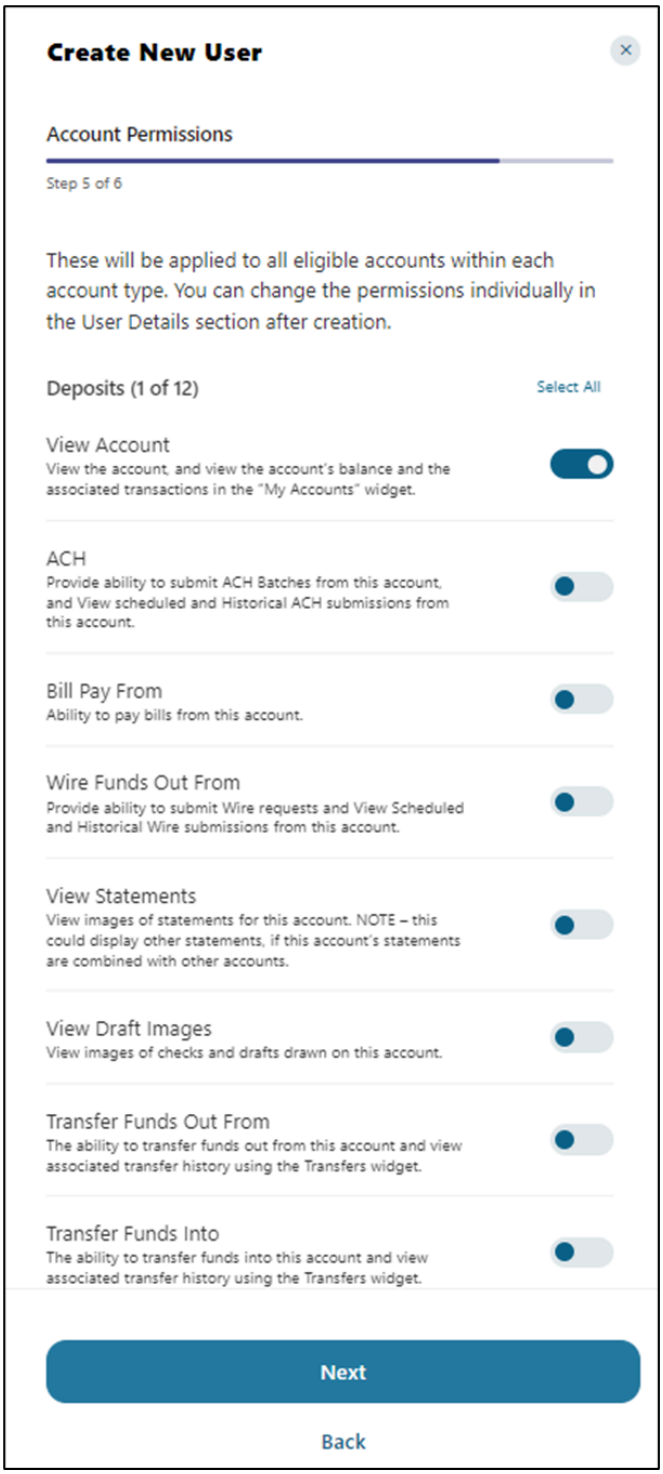


Click "Next."



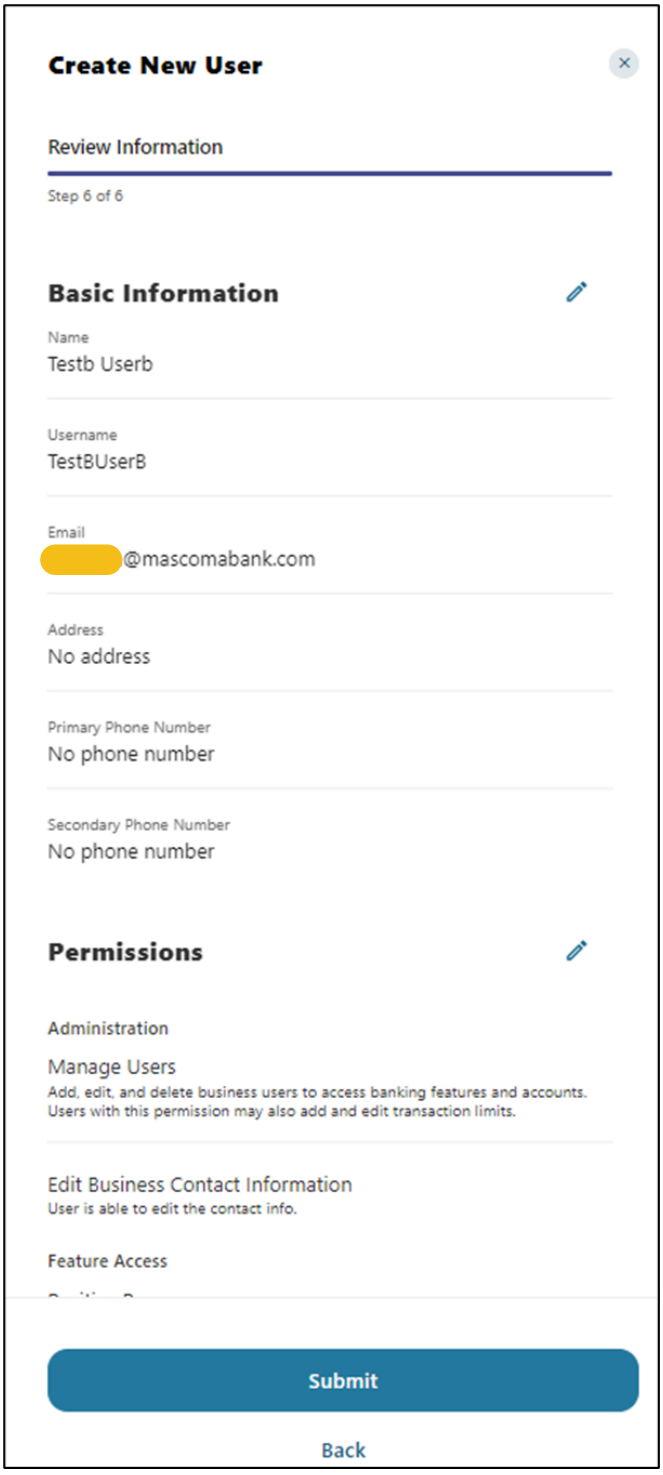
Select account permissions. Click “Next.”

Note: Not all options may be applicable to your Digital Banking package.

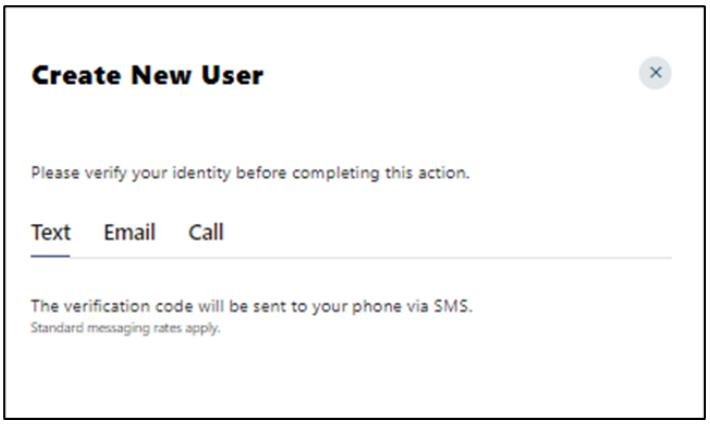


Review Information

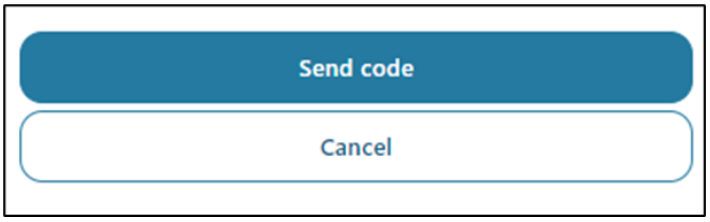
Confirm the information is correct. Use the pencil icon to edit if necessary. Click “Submit”



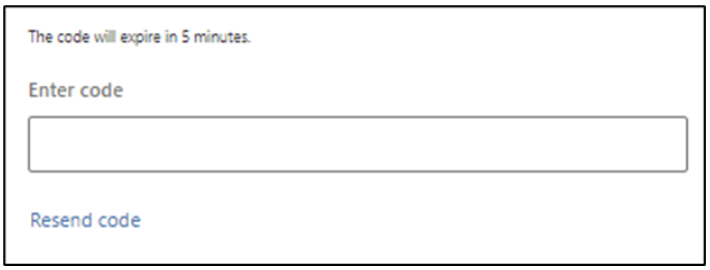
Any permission changes, such as creating a new user or money movement, will require verification.

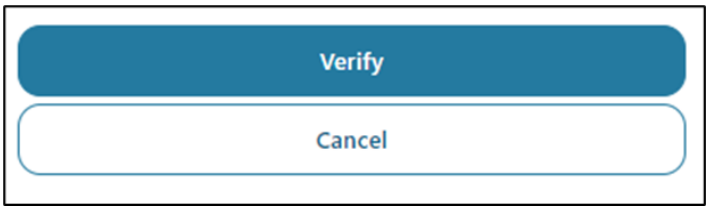


Select preferred method and click "Send code."



Enter code and click "Verify."





Sub User Maintenance

A master user, or a sub user with the Manage Users permission, can edit a sub user's status or reset a sub user's password.

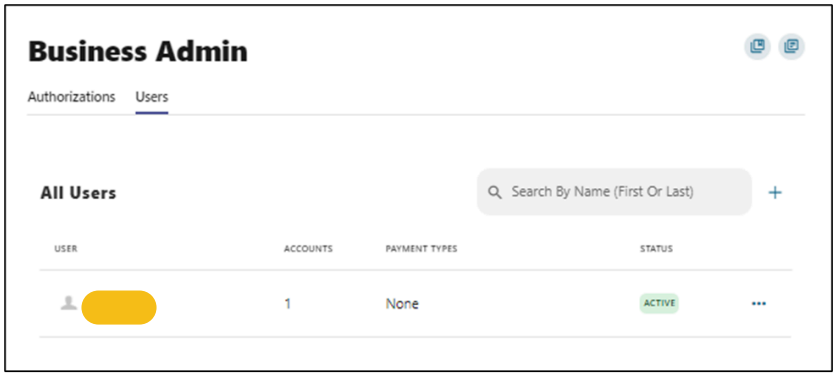
Sub User Status

- Active - Sub users in an Active status are able to log in and access digital banking. If a sub user is Active, a master user can change the sub user's status to Frozen.
- Locked - Sub users in a Locked status have locked themselves out of digital banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access digital banking. If a sub user is Locked, a master user can change the sub user's status to Active.
- Frozen - Sub users in a Frozen status have been set to Frozen by a master user and are unable to log in or access digital banking. If a sub user is Frozen, a master user can change the sub user's status to Active.
- Disabled - Sub users in a Disabled status have been set to Disabled by Mascoma Bank and are unable to log in and access digital banking. Sub users in a Disabled status will not display in Business Admin. Once a sub user's status is changed to Disabled, the sub user's status cannot be changed by a master user.

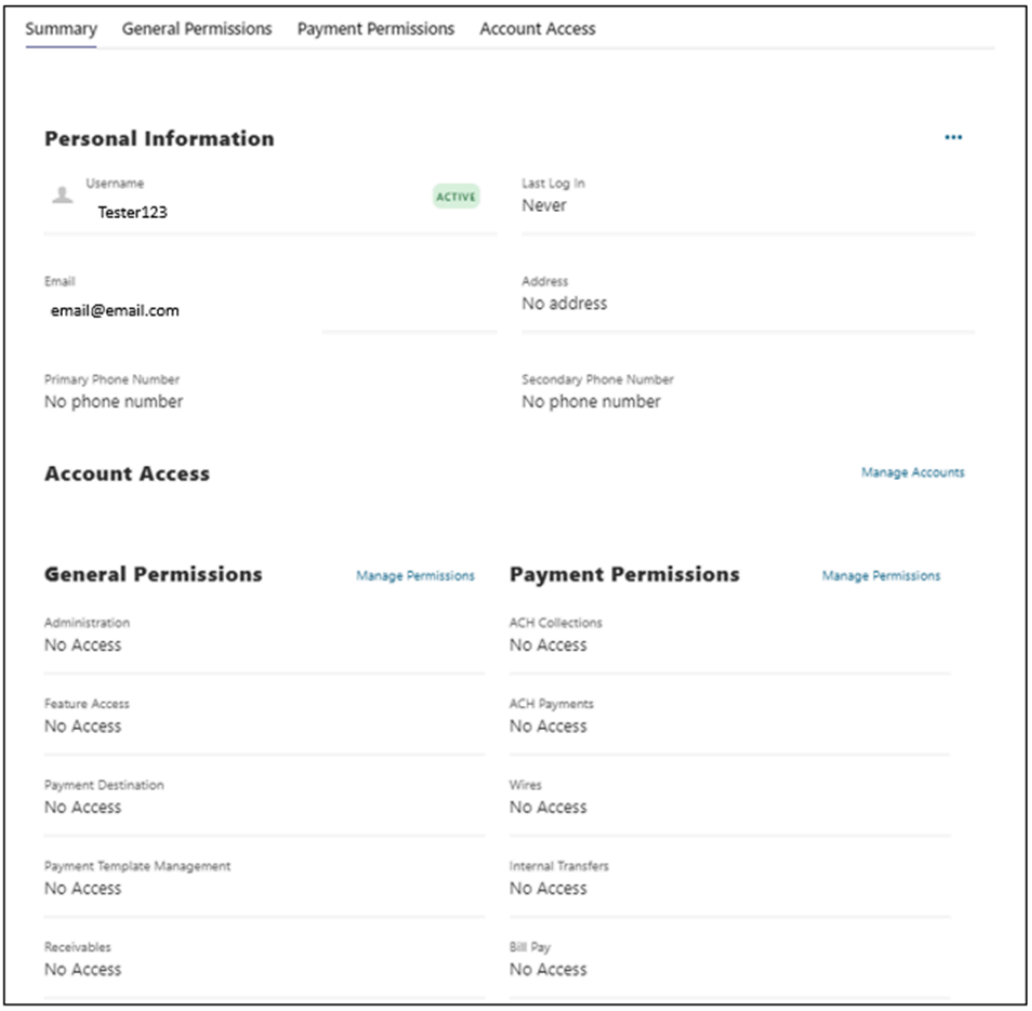
Sub User Contact Information

A master user can edit a sub user's contact information (name, email, phone, and address).

To edit, click on the user you'd like to edit.

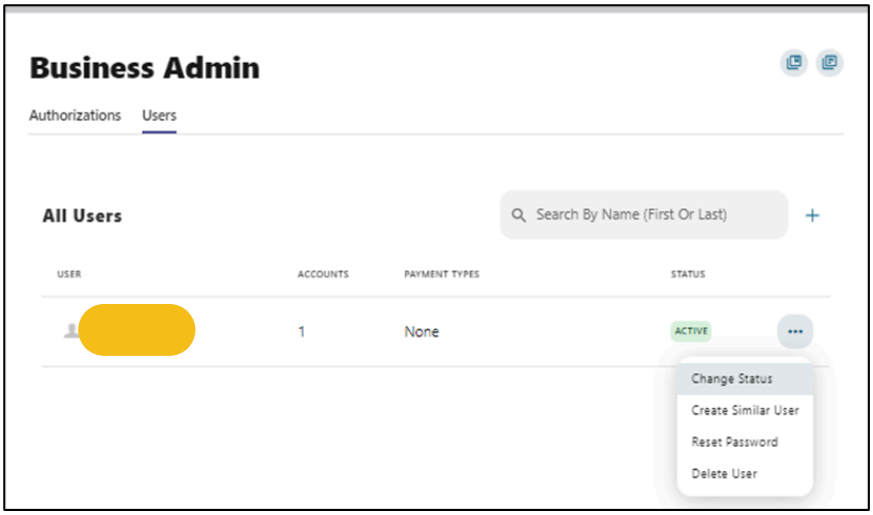


From here, you can make changes to the personal information by clicking on the ellipses. You will also have access to manage accounts and manage permissions



Reset a Sub User's Password

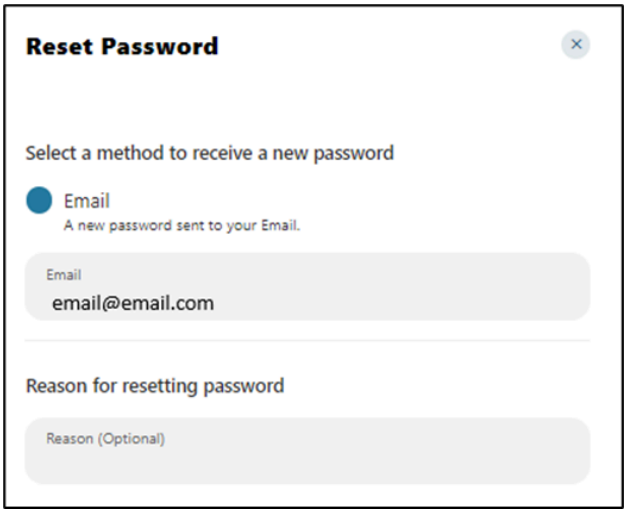
Click the elipses, click "Reset Password."



Select a method to receive a new password.

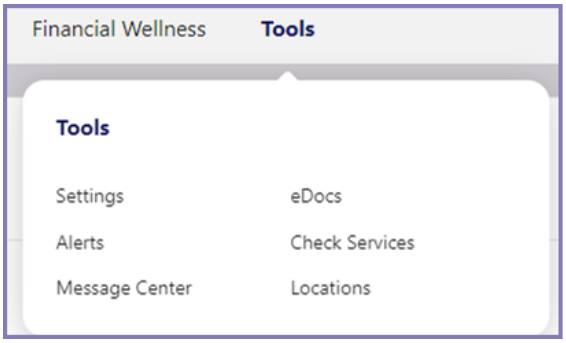
Explain why the sub user's password is being reset, click the "Send New Password" button.

Please note, a disabled sub user account cannot be used, and therefore the master user will not be able to reset the password. If the sub user status is Frozen, it will need to be set it to Active before their password can be reset.



Alert Notices

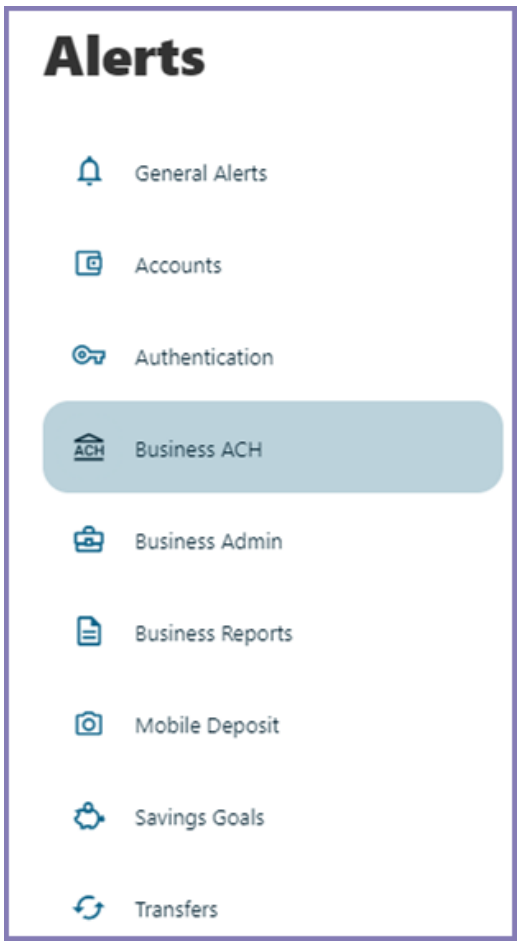
Select Alerts from the Tools menu located on the top tool bar.



You will then be able to choose from the Alert categories.

Once you select a category, you will have options to toggle them on or off.

If you toggle an alert on, you will be asked how you want the alert, SMS or email.



Business Reports Widget

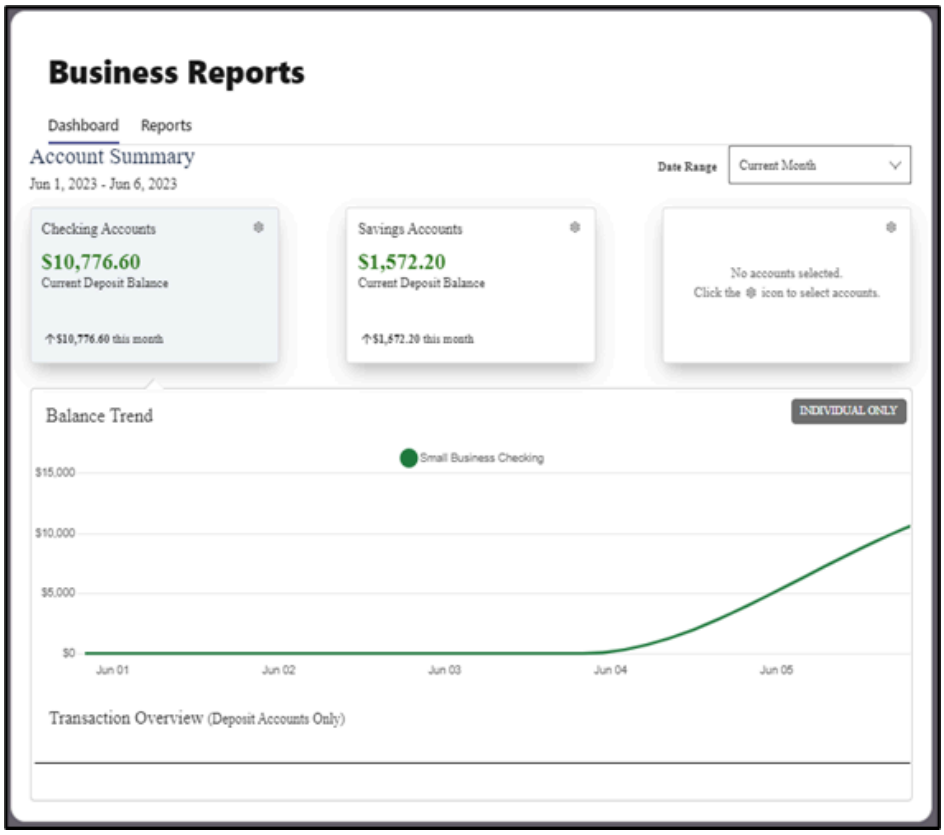
To navigate to this widget, click on the Business Banking menu bar and select Business Reports. The Business Reports widget provides customers with the ability to access Standard Reports and create Custom Reports. The Custom Report generation tool provides the ability to generate new reports to yield new insights on sub user activity and transaction history. The four main areas include:

1. Quick Filter Cards - Quick Filter Cards are located above the Balance Trend chart on the Business Reports Dashboard. The Quick Filter Cards show the current balance of all of the business user's deposit accounts and loans. If you click on a Quick Filter Card, the Balance Trend chart will be instantly filtered to show only trends for those accounts (all other filter settings remain the same). The Quick Filter Card selection will cascade to the Balance Trend chart, Transaction Summary, and the Transaction Overview.

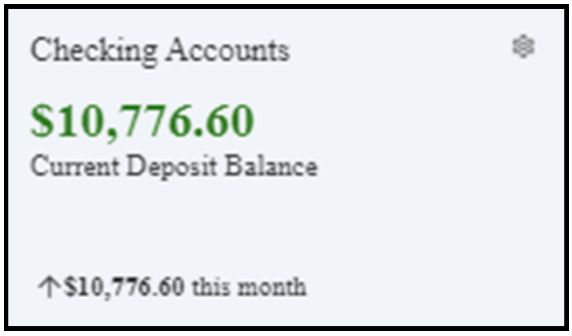
2. Balance Trend - The Balance Trend chart is a line chart at the center of the dashboard that shows the trend in deposit account balances for a selected set of accounts over a selected period of time.

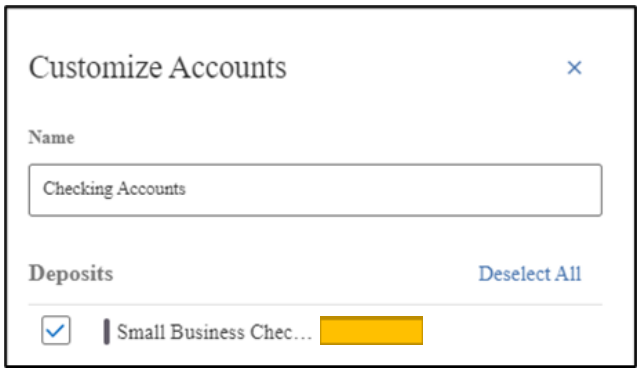
3. Transaction Overview - The Transaction Overview is a high-level bar chart connected to the bottom of the Balance Trend chart on the Business Reports Dashboard. The Transaction Overview chart will display the sum of total debits and credits for the selected deposit accounts on a daily basis for the selected Date Range. The selected accounts and the selected time period are inherited from the options used for the Balance Trend chart.

4. Transaction Summary - The Transaction Summary is a detailed bar chart connected to the right side of the Balance Trend chart on the Business Reports Dashboard. The Transaction Summary opens when you are on a specific day within the Balance Trend chart. The Transaction Summary will display sums of debits and credits for the selected transaction types for the selected time period. The selected accounts and time period are inherited from the options used for the Balance Trend chart.



Within the dashboard, click the gear icon for each Quick Filter card to make any necessary edits.



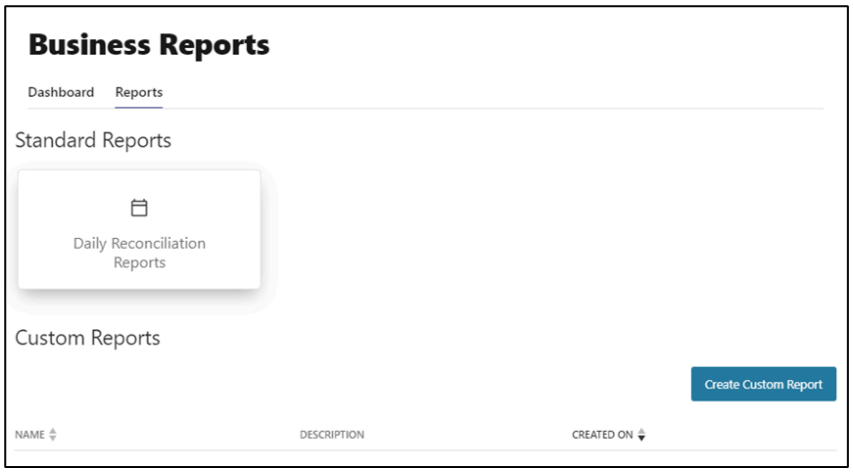


This will allow you to change the name and select or deselect accounts. Click Update to save any changes.

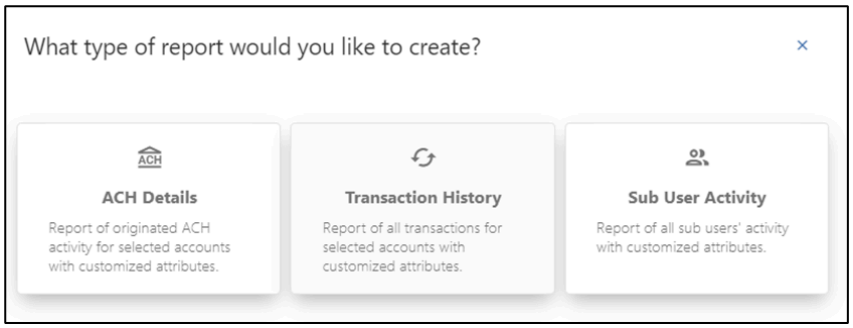
Create a Custom Report

The Reports Tab will show you standard reports that are generated by Mascoma Bank. You will also be able to run your own custom reports.

Within the Business Reports widget, select the Create Custom Report button.

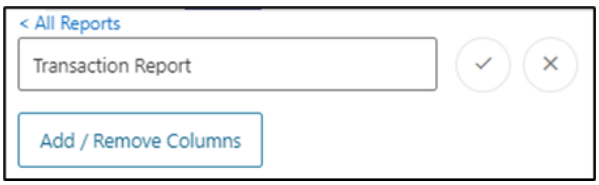


Select the type of report you would like to create.

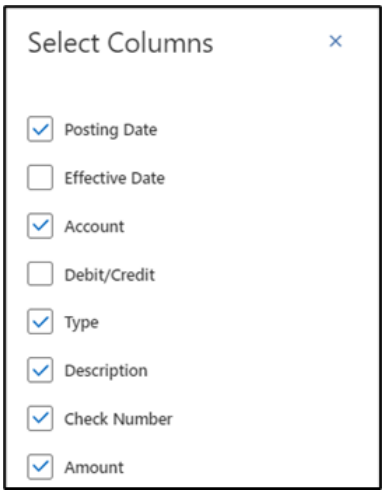


Click the pencil icon next to the report name to add the name of the report.

Enter the name of the report and click the checkmark button to save.

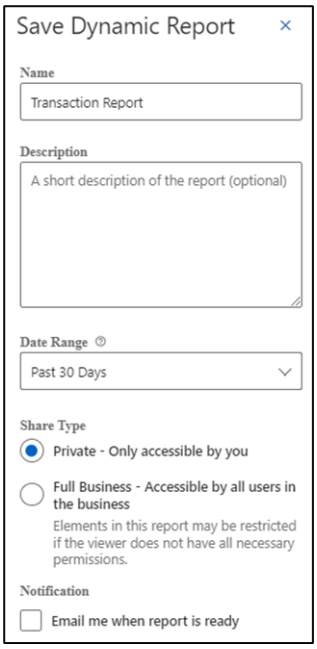


The Add / Remove Column button will allow you to add or remove columns from the Custom Report by checking the boxes next to the column to add (if the box is blank) or remove (if the box is checked) the associated column.

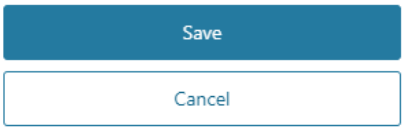


Click the Update button to save the changes or click the Cancel button to close the window without saving the changes.

Click "Save Dynamic Report," enter a name, description, date range, and share type and select to receive a notification via email when the report is ready.



Click the Save button to create the new Custom Report or click the Cancel button to close the Custom Report without saving.

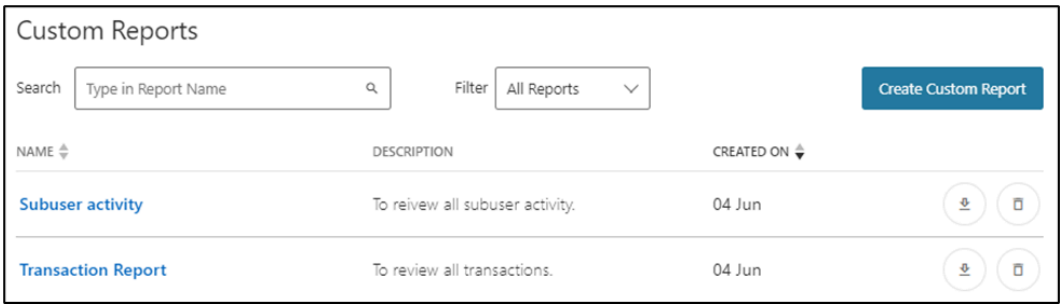


Edit Custom Reports

To edit a Custom Report, select the report you would like to edit, and then click the appropriate pencil icons. Once all edits have been completed, click "Update Dynamic Report."

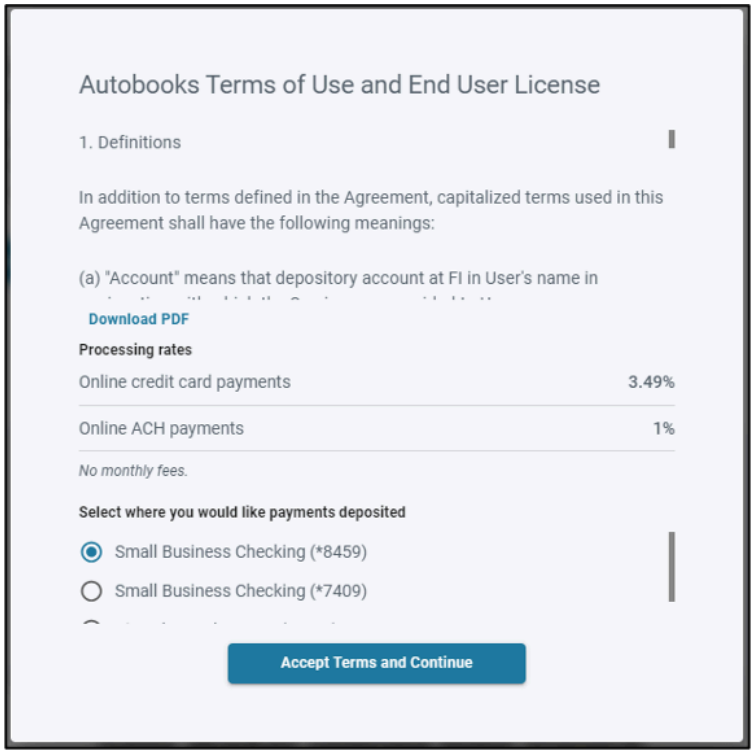
Delete Custom Reports

Use the trash can icon to delete the Custom Report.

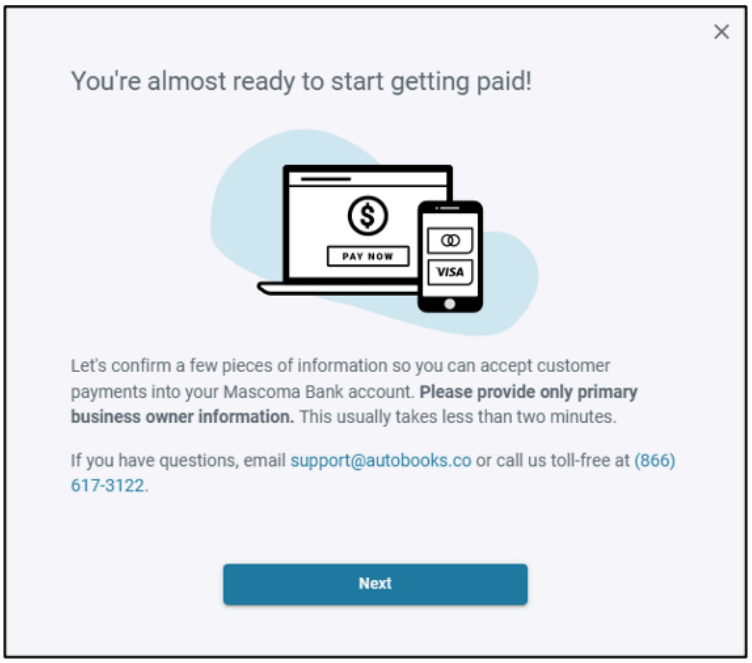


Autobooks

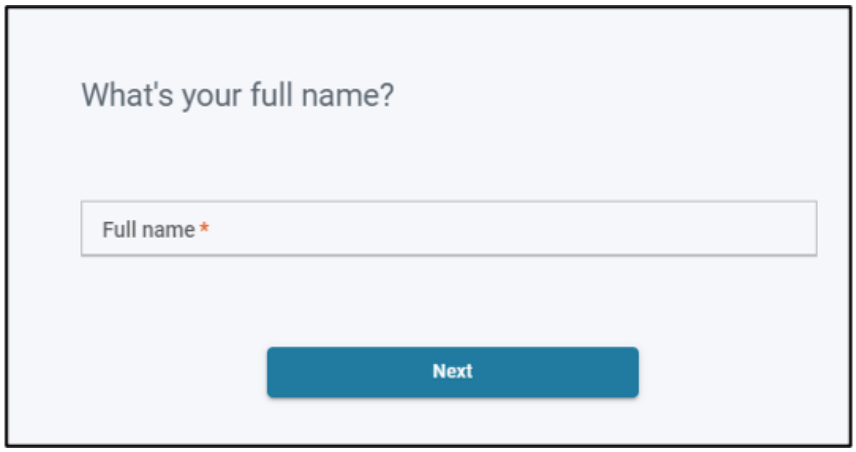
Go to the Business Banking menu and click on "Autobooks Invoicing." Select where you would like payments deposited. Accept Terms and Continue.



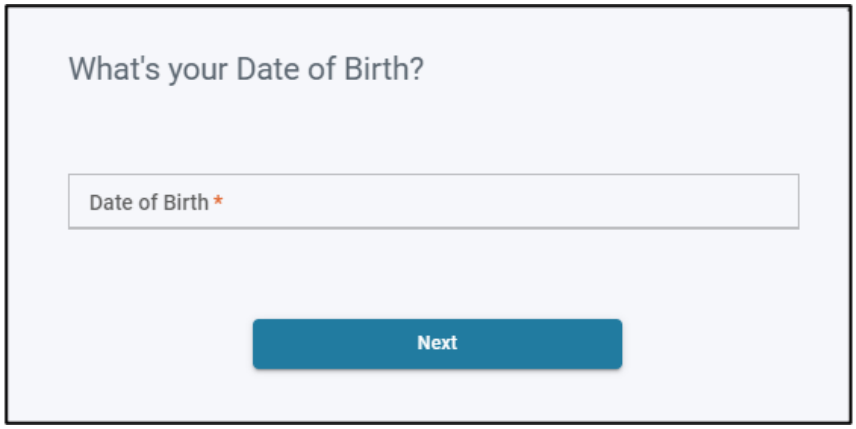
Click "Next."



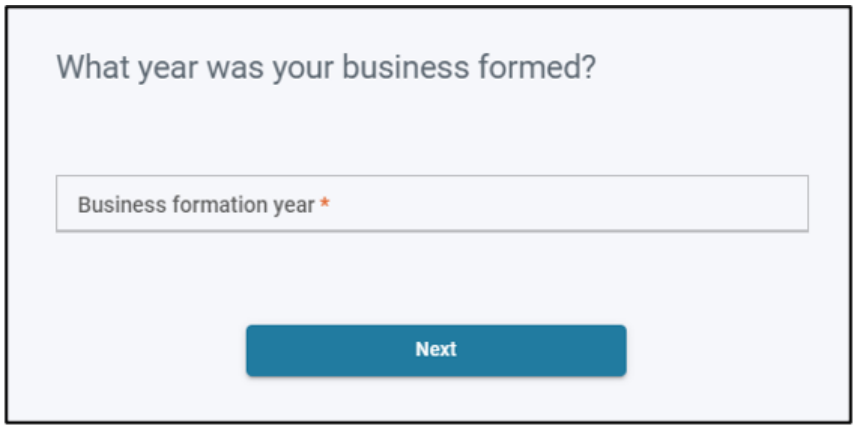
Enter your full name and click “Next.”



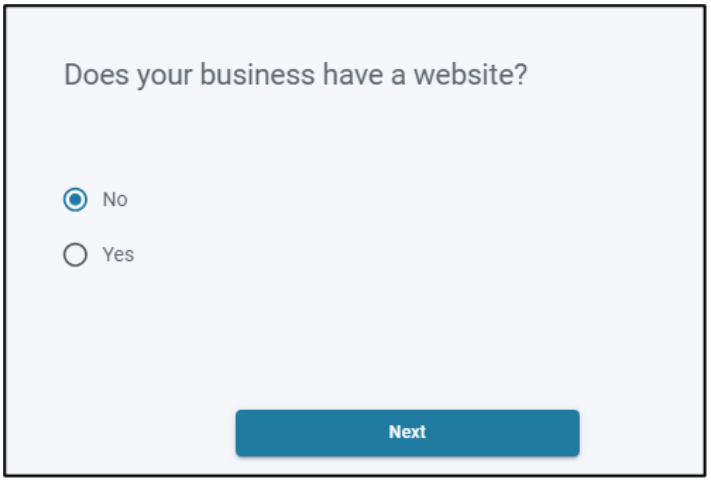
Enter your date of birth and click “Next.”

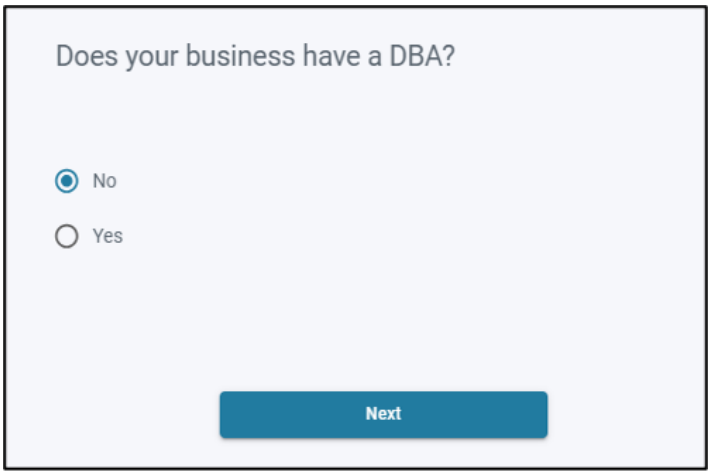


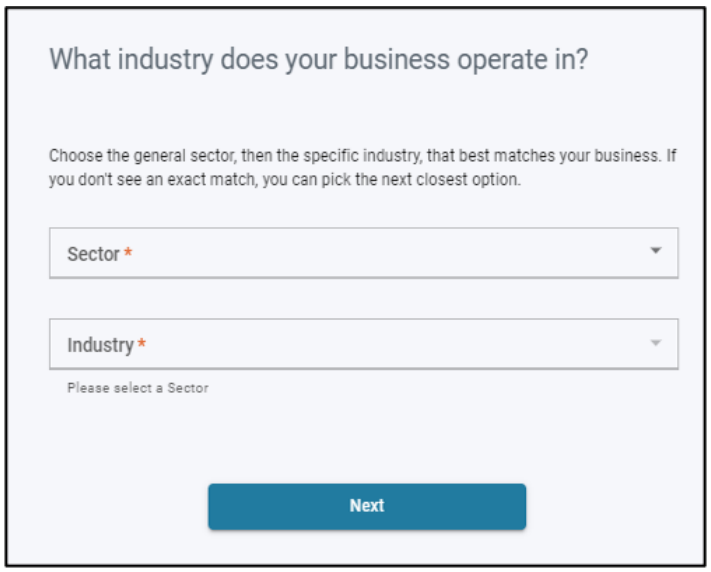
Enter the year your business was formed and click “Next.”

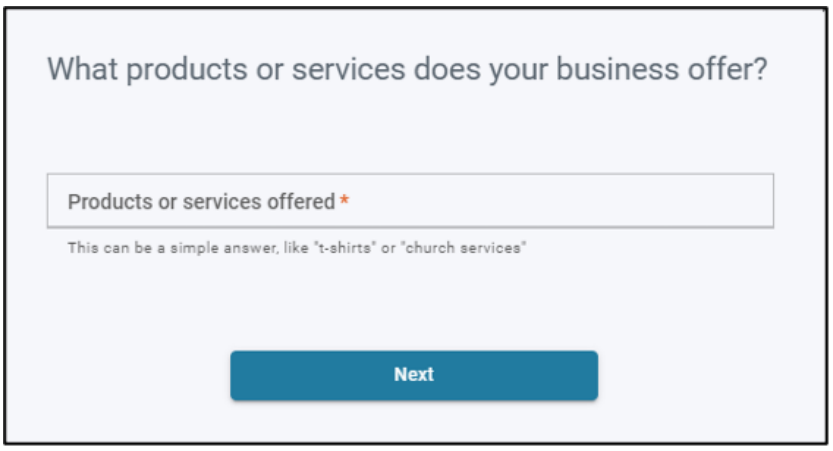


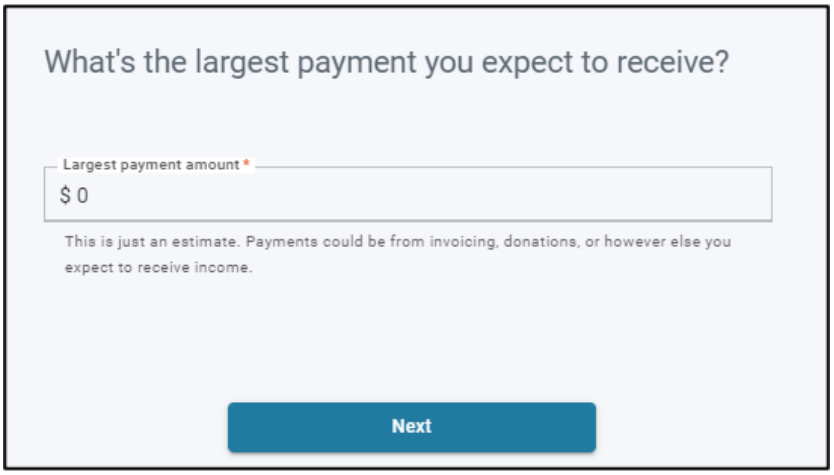
Answer the following questions. Please note, you may be required to answer follow-up questions based on your answers.

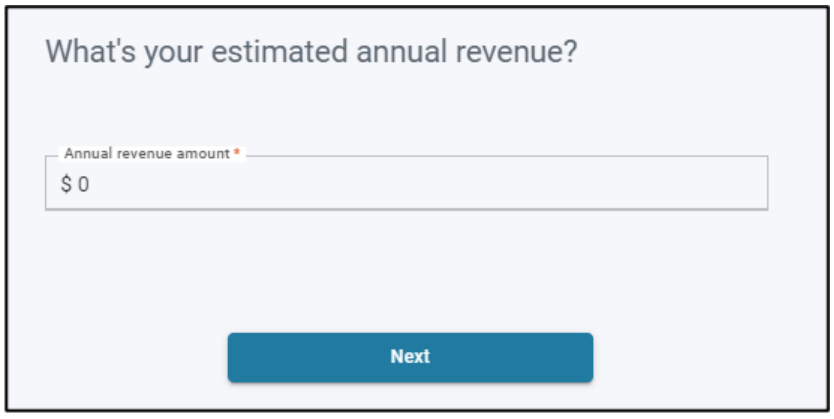


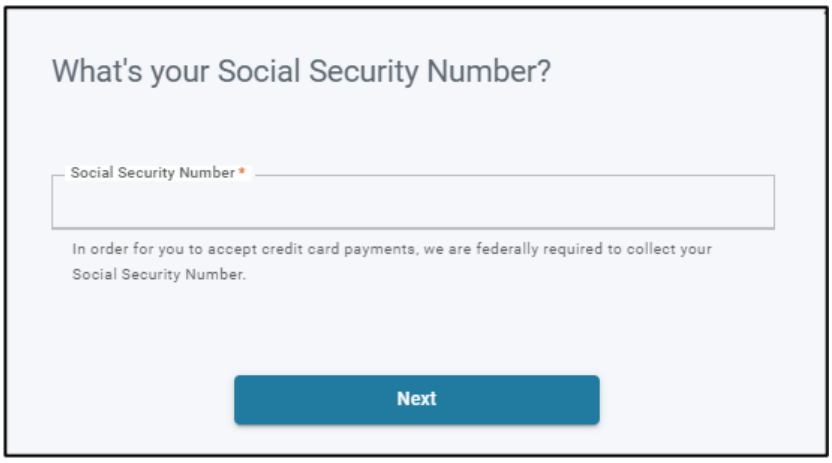


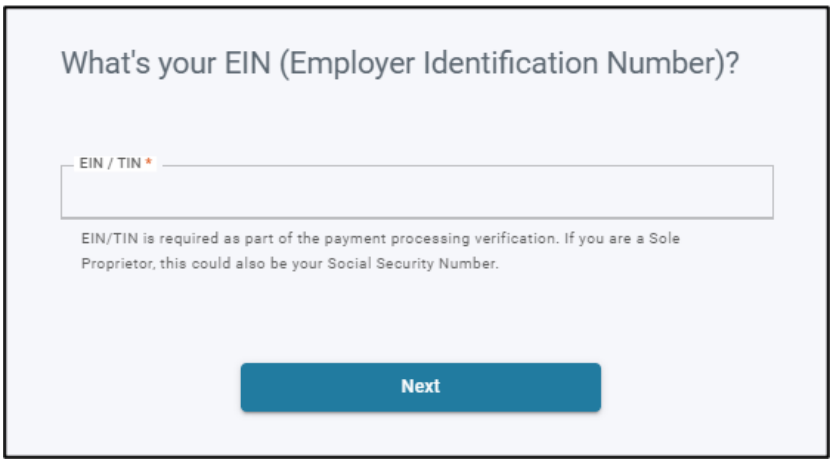


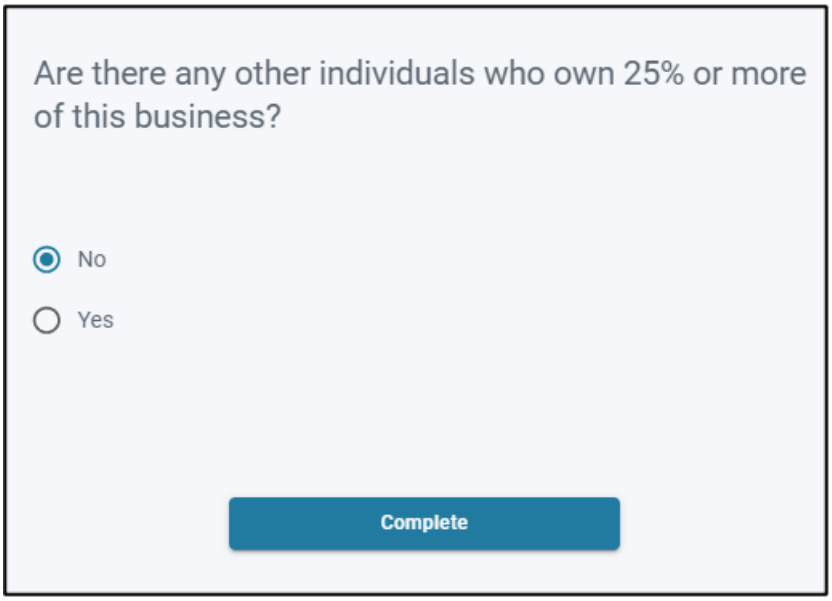

What products or services does your business offer?
Products or services offered *
This can be a simple answer, like "t-shirts" or "church services"
Next


What's the largest payment you expect to receive?
Largest payment amount *
$ 0
This is just an estimate. Payments could be from invoicing, donations, or however else you expect to receive income.
Next


What's your estimated annual revenue?
Annual revenue amount *
$ 0
Next

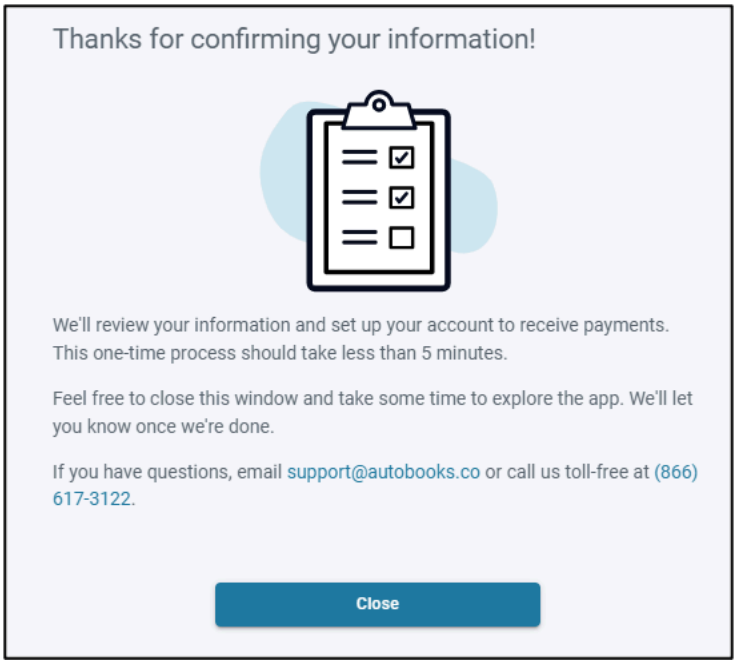




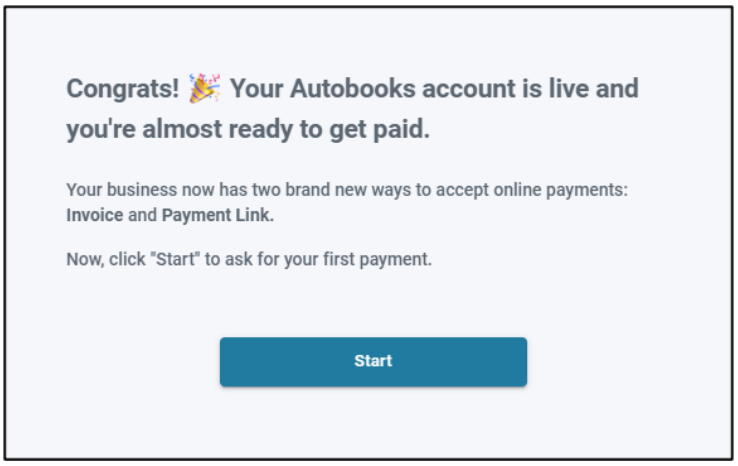


Click "Complete."

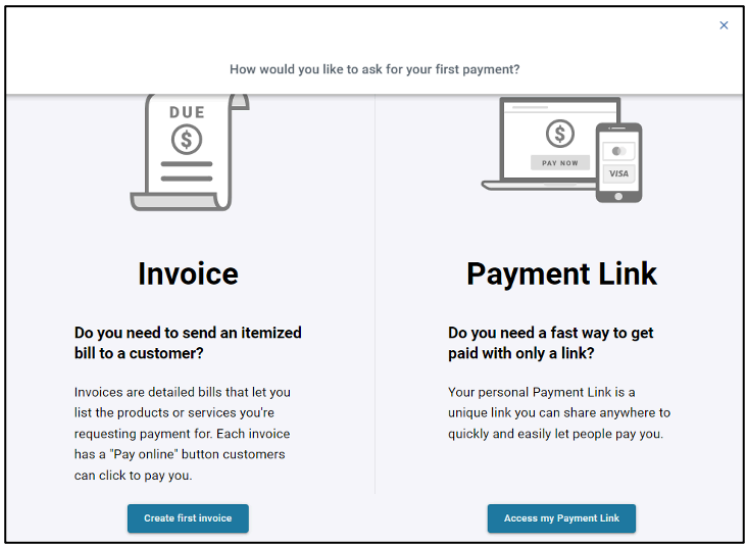
Click “Close.”



Click “Start.”

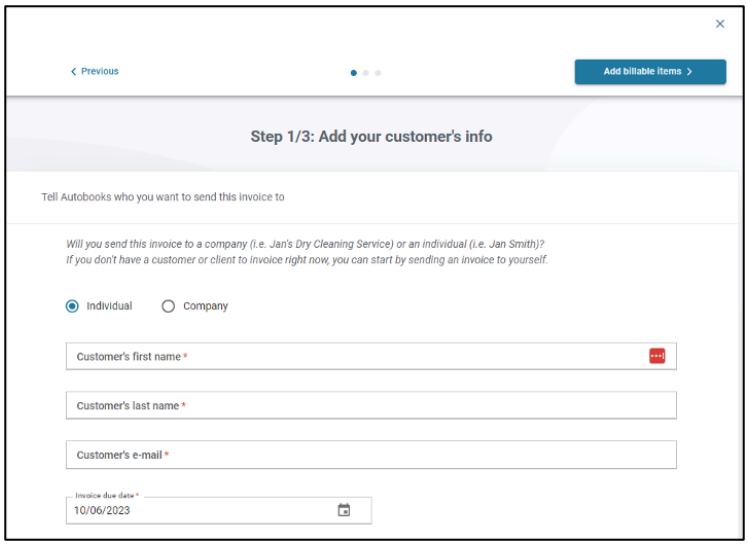


Choose how you would like to ask for your first payment, Invoice or Payment Link.

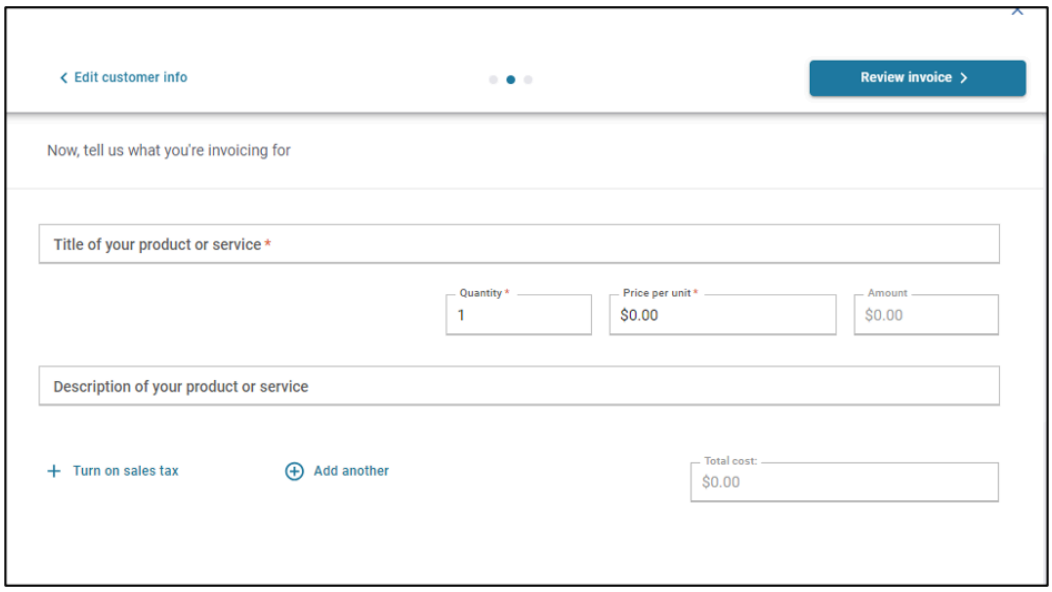


Create an Invoice

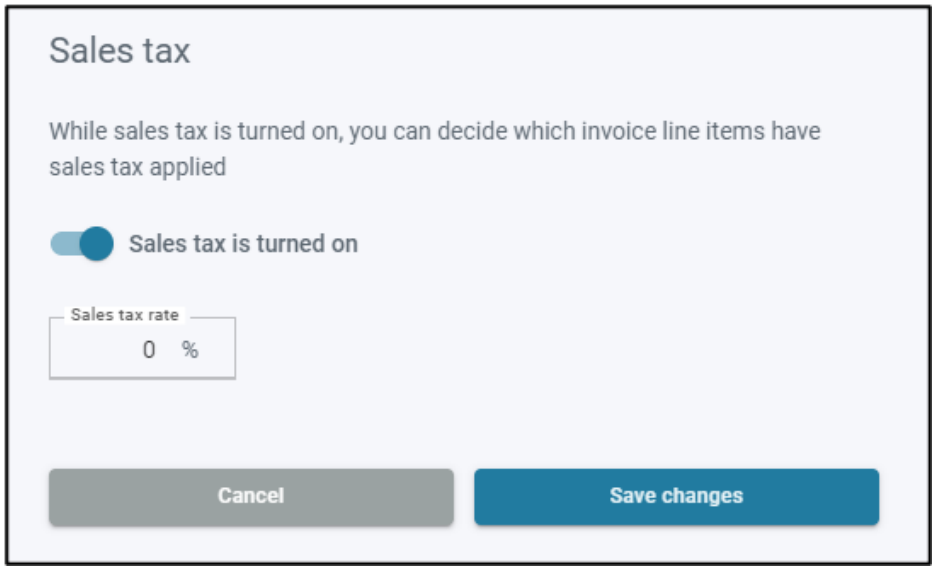
Complete the necessary fields to add your customer's information. Click "Add Billable Items."



Enter the necessary fields. Utilize the Add Another feature to bill for additional items or use the Turn on sales tax feature to calculate sales tax.

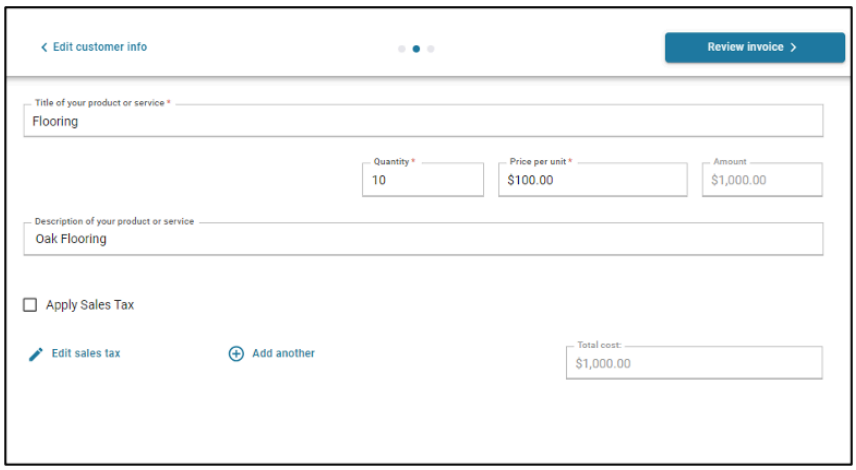


Use the slider to turn sales tax on and enter the tax rate. Click "Save changes."



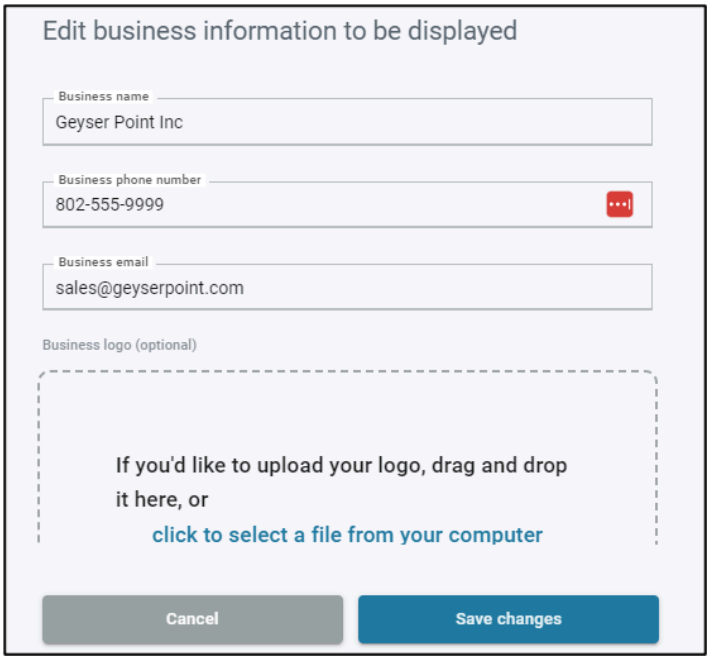
You will now see a check box to Apply Sales Tax.

Click “Review invoice.”

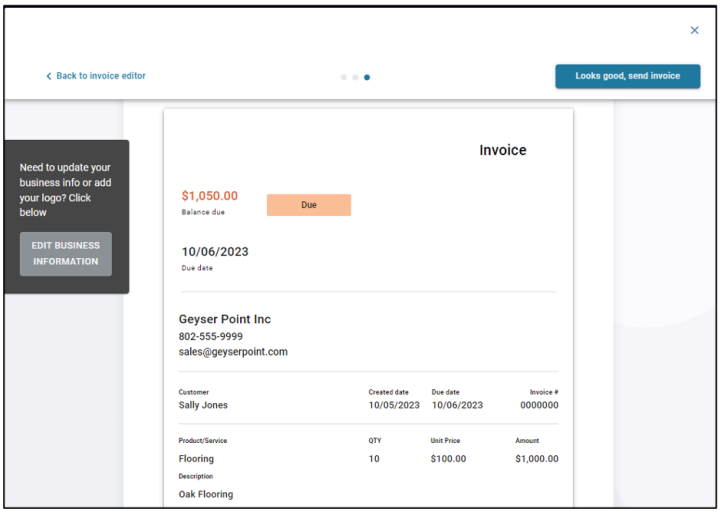


Click on “Edit Business Information” to update your information or to add a logo.

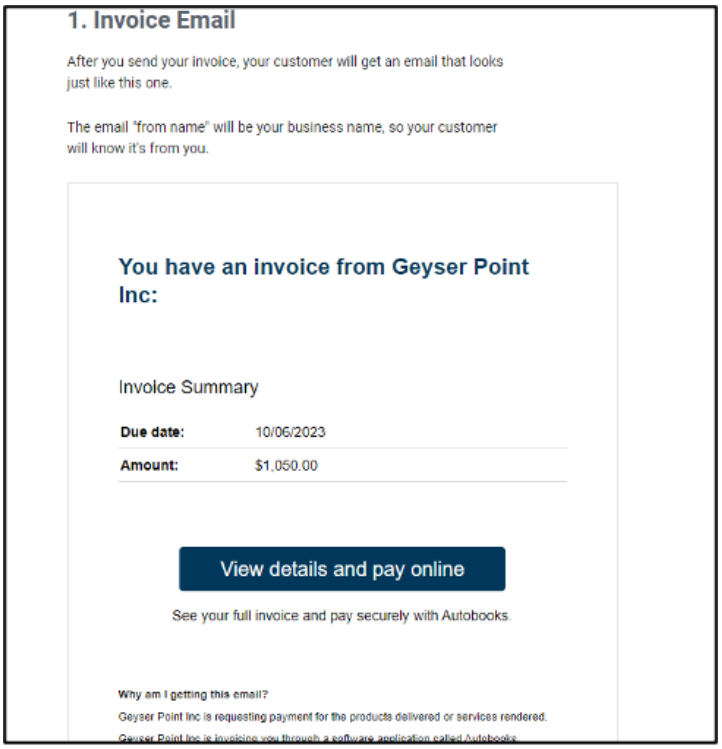
Save changes.

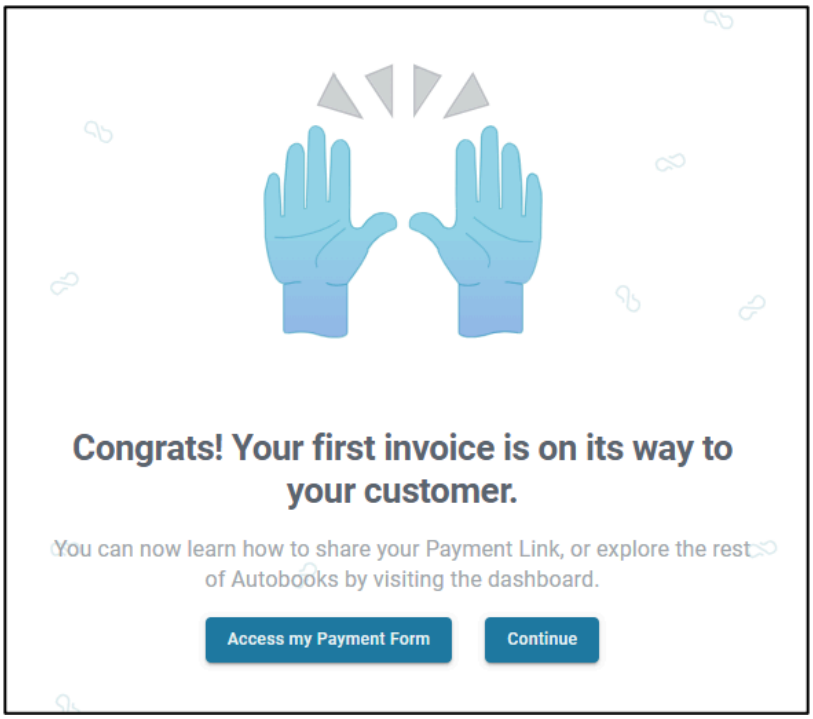


Click “Looks good, send invoice.”



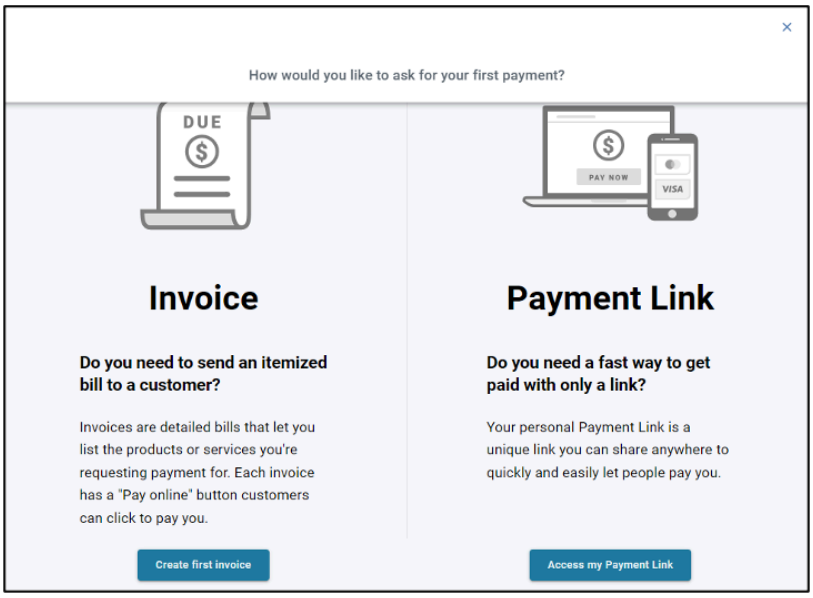
Your customer will receive an email similar to this.





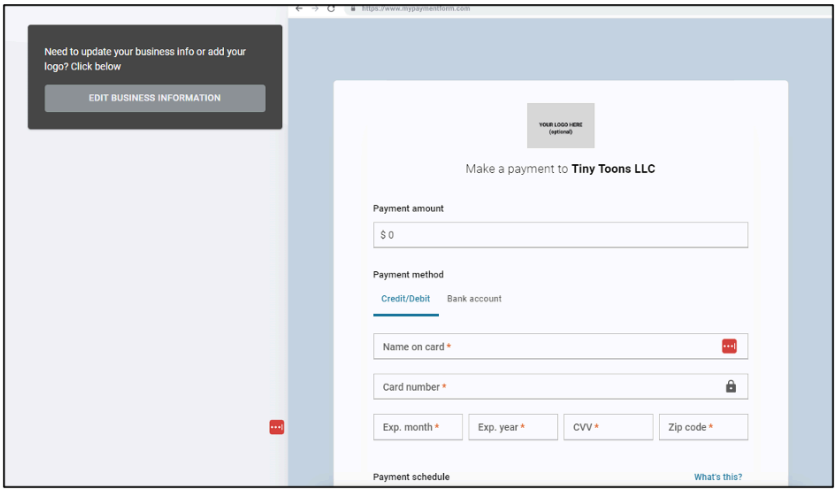
Payment Link

Click “Access my Payment Link.”

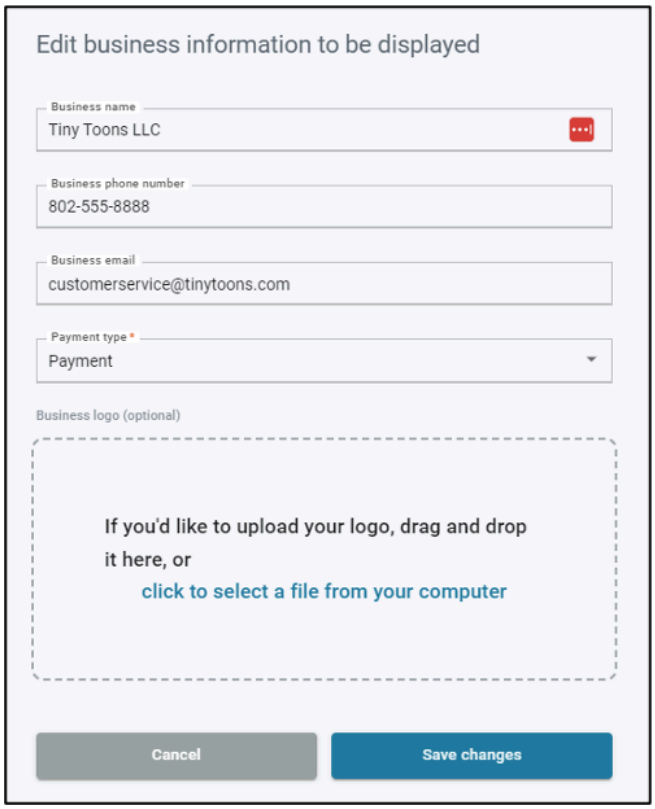


You will see a preview of your payment link.

Click on “Edit Business Information” to make any necessary edits.



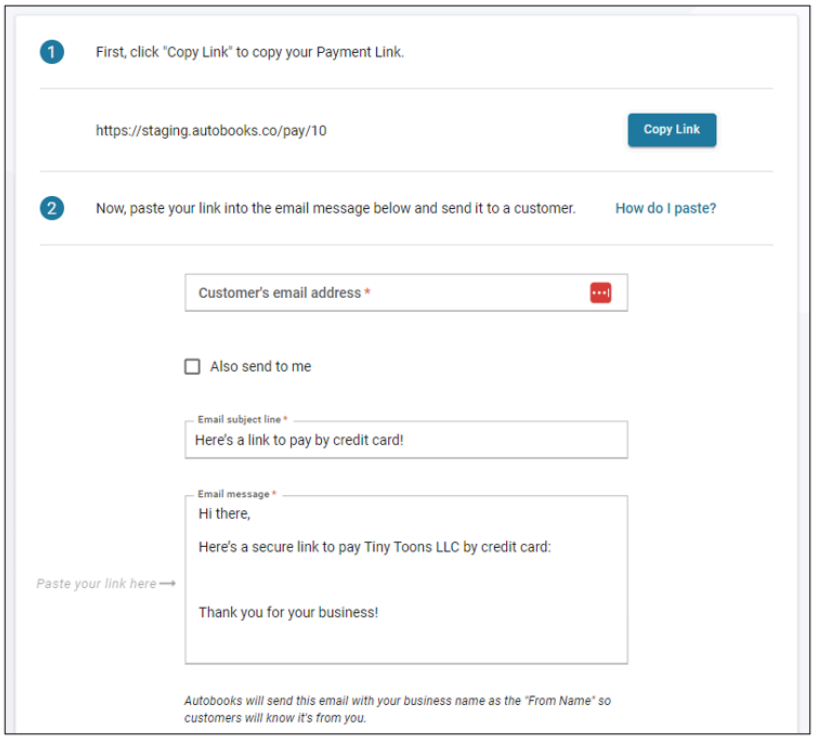
Click “Save changes.”



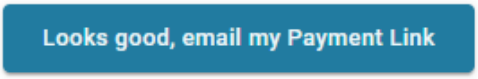
When you email the payment link, it will be sent with your business name as the “From Name.”

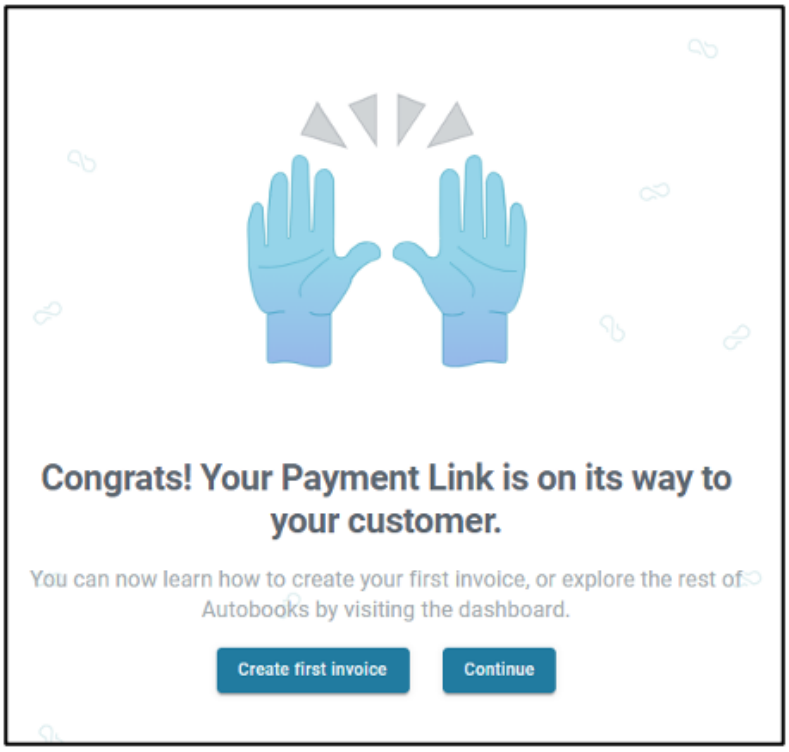
Before you send, you will need to enter the customer’s email address and paste the link into the body of the email.

You have the option of sending yourself a copy as well.

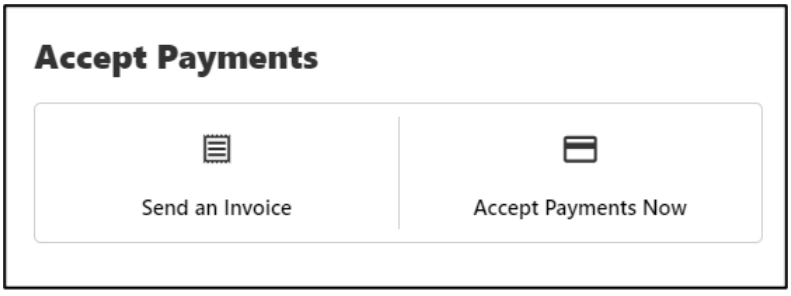


Click “Looks good, email my Payment Link” when complete.



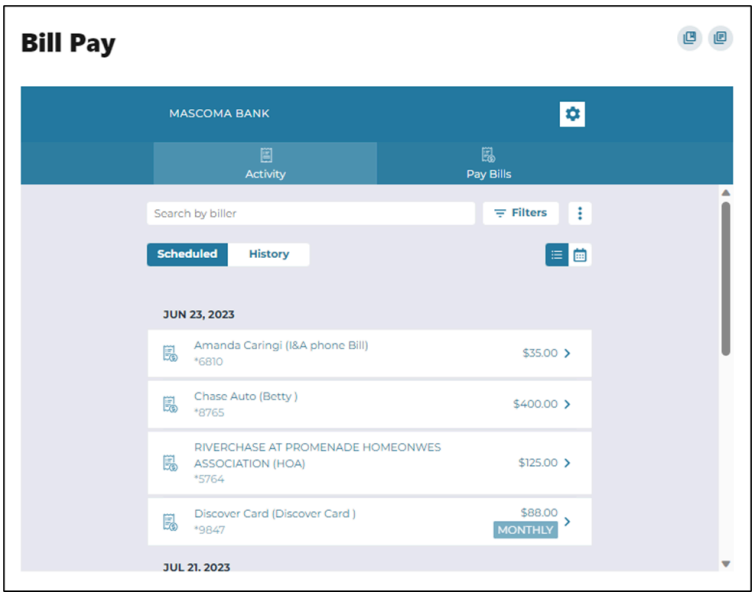


Now that you are all set up, in the future you can access Autobooks via the Dashboard.



Bill Pay

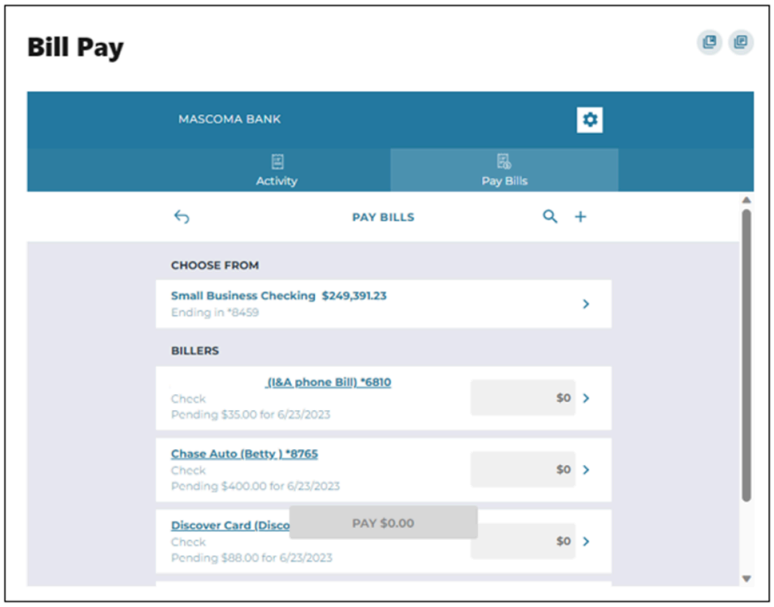
To access Bill Pay, navigate to "Transfer and Pay" menu option and select "Bill Pay".



The Activity tab lists all the scheduled and historical bill pays.

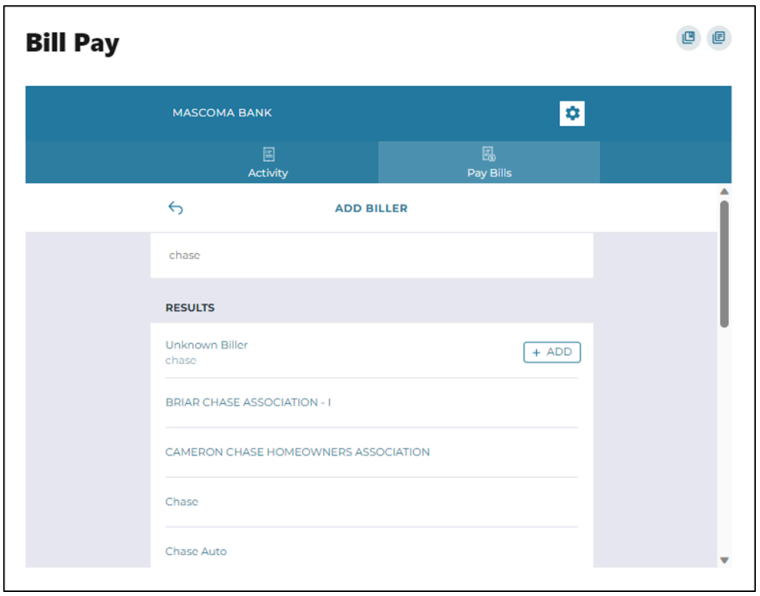
Pay Bills

Select the "Pay Bills" tab to add a business payee and pay a business.



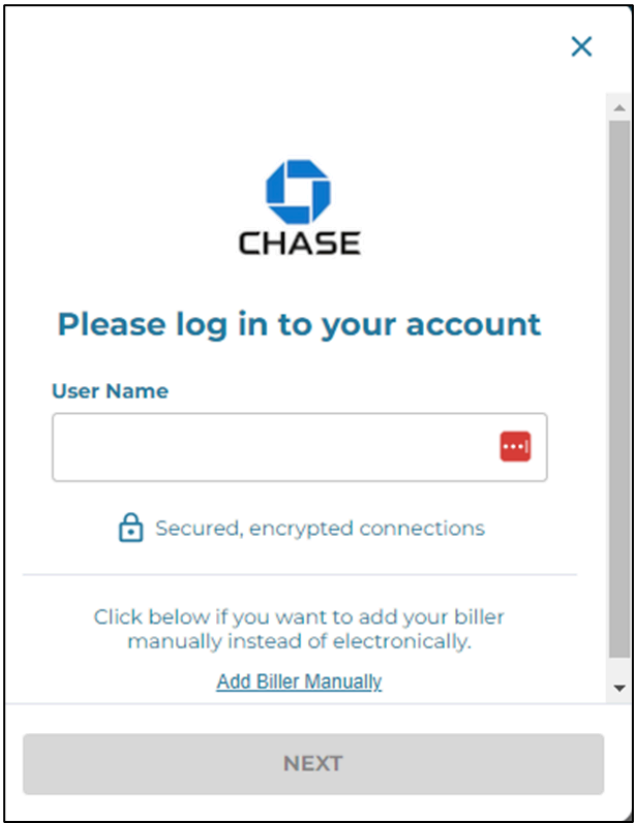
Add a Business Payee for Bill Pay

Click on "+" next to the search icon.

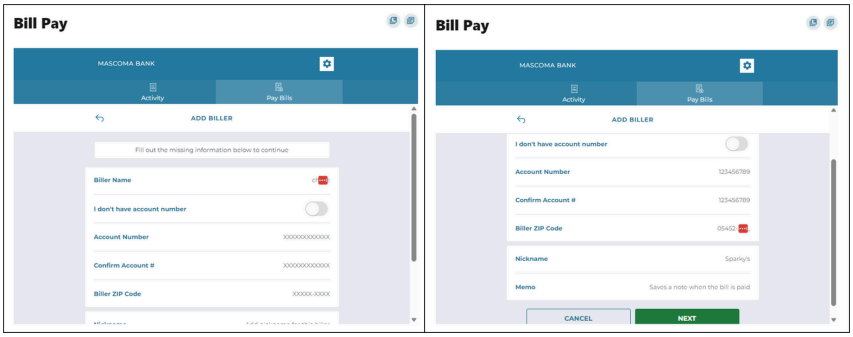


Enter the name of the biller you would like to add or add one manually by clicking on the "Add" button.

You can either login to the chosen business's online platform by entering your credentials or click "Add Biller Manually" and click “Next.”



To add a biller manually, enter all the biller information such as name, account number, zip code, nickname, and memo and click "Next".



The next screen requests that you add the address of the biller.

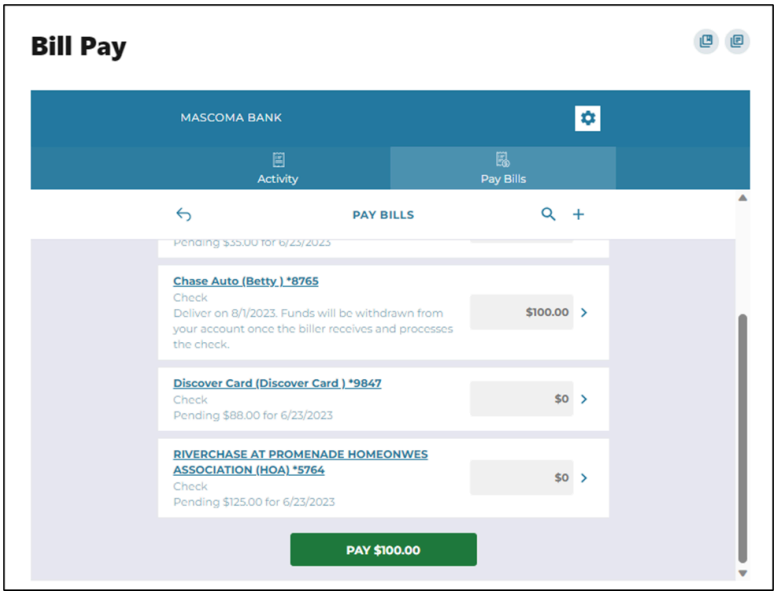
Verification is needed to add a business as a biller.

Pay a Business

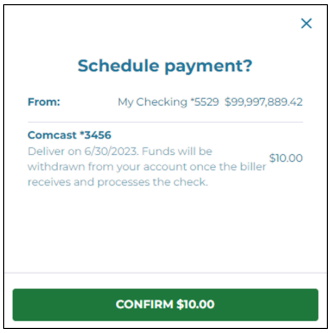
Select the "Pay Bills" tab in Bill Pay.

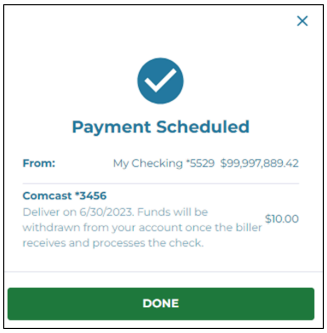
Select the account under "Choose From."

Select the Biller and enter the amount to pay. Click on "Pay $XX.XX."



Payment is scheduled. Click “Done.”

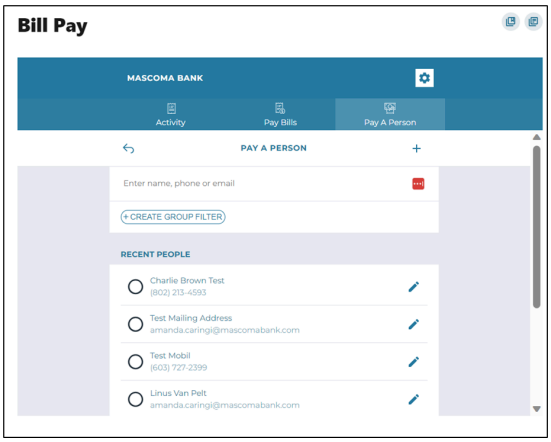




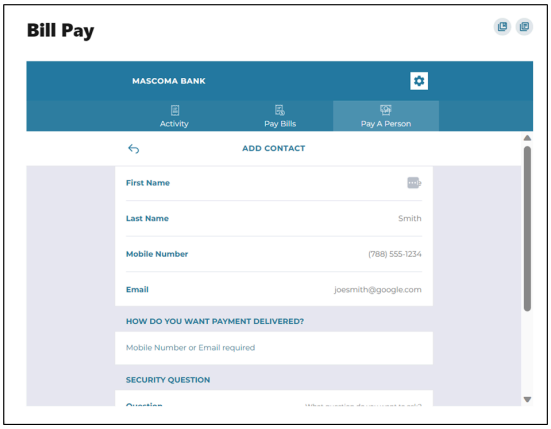
Pay a Person

Add a Payee - Individual

Select "+" next to "Pay A Person."

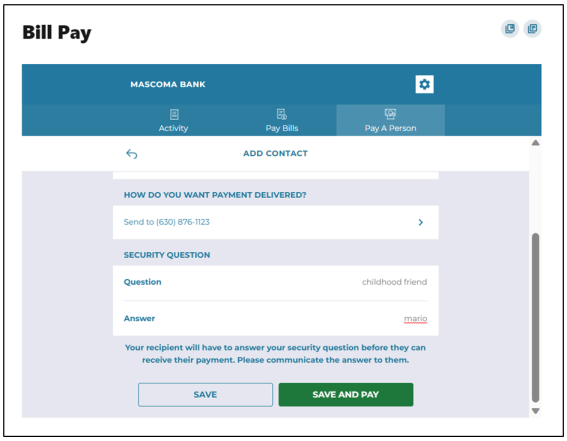


Enter the contact details of the individual, including First Name, Last Name, Mobile Number, Email, Payment Delivery method, and a Security Question. The mobile number is the default payment delivery method. You can choose email address by clicking on the arrow.



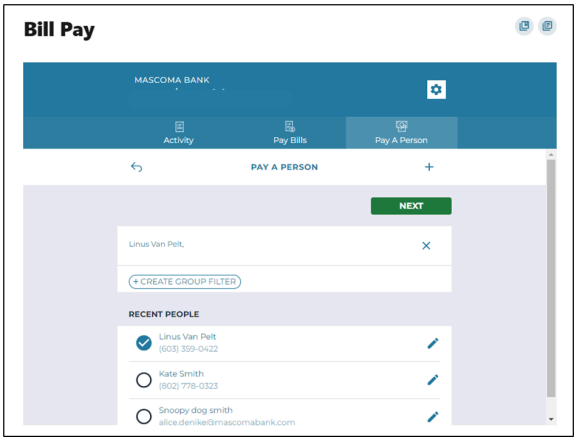
Click "Save and Pay."

Verification needed. Select Text, Email, or Call to receive the code.

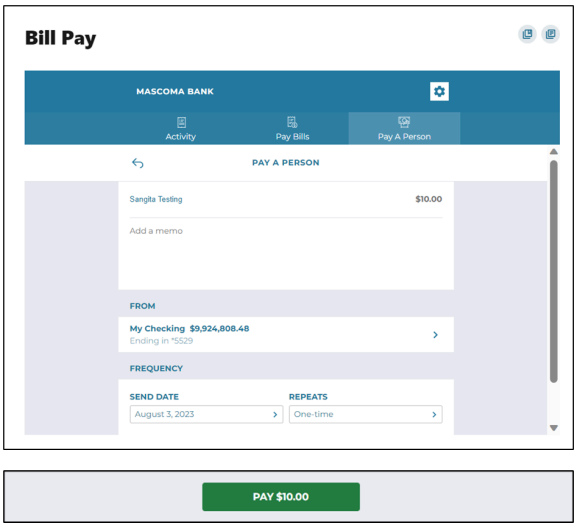


Pay a Person - Individual

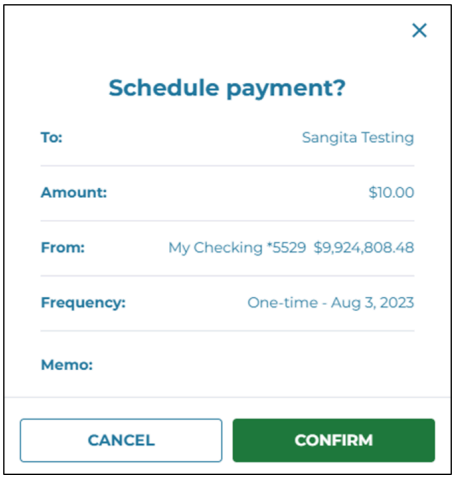
Select an individual payee by clicking the radio button.

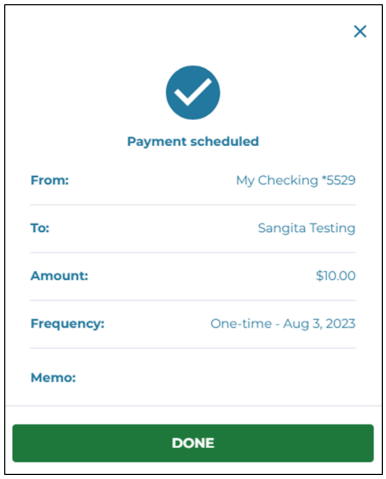


Enter the $ amount, add a memo, select the "From" account and enter the date and frequency for payment. Click "Pay."



Confirm payment.





Note: Direct Deposit functionality of Bill Pay is no longer a feature in Person-to-Person payment.