



Online Banking Platform Update Guide

+ Cash Management Users

Cash Management Access

You will still access Cash Management through Online Banking, which will be available on our website, www.easybanking.net.

User Permissions

The information and accessibility for your users will convert to the new platform, but there may be some differences in the Permissions (formerly User Settings). We recommend the account Administrator reviews user access and permissions following the conversion on August 8th.

Logging In For The First Time

Please follow these instructions the first time you login to the new Online Banking platform:

1. Enter your current Exchange Bank Online ID as your username and the last 4 digits of your EIN/TIN as your password. *Please communicate this with your users, as the bank will not provide EIN/TIN information.*
2. Complete the Identity Verification steps and enter your security code. You may “trust” your device to bypass this step for future logins.
3. Update your username if desired, and create a new password.
4. Accept the updated Terms and Conditions. You MUST click to open the PDF before you are able to toggle your acceptance of the agreement.
5. Select the account you wish to view.

Identity Verification

We have added an “Out of Band Authentication” security step to ensure the safety of your account(s). You will be asked to enter a 6-digit security code when logging in. Please select from the available options to receive your unique code via text, email, or automated call. If you do not see your preferred method of communication, please call the bank to update your contact information.

To bypass the identity verification step during future logins, you may “trust” your computer or device. You may store up to 5 trusted devices (computer, phone, tablet, etc.). Please be aware that clearing your cookies will result in the need to complete the identity verification step again.

Business Tab

The information previously listed under the Cash Management tab will now be located under the Business tab. The following sections (if applicable) will be available within the Business tab: ACH Origination, Positive Pay, Wires and Permissions.

ACH Origination

The Dual Control process will be slightly different following the transition. Currently, the status options are 'Ready' and 'Initiate.' After the transition, the status options will be:

Available

ACH Batch is new or has been previously processed. This batch is ready to process again. If previously created, a user must click 'Authorize' to move this to the next status.

Ready to Initiate

ACH Batch has been authorized by a user and is ready for a second user to initiate. TO meet the dual control requirements, this step cannot be done by the same user that authorized the batch.

NOTE: If you do not have Dual Control required, those settings will carry over and the Dual Control steps can both be accomplished by the same user.

Initiated

ACH Batch is initiated. Status is considered complete at this time. Once initiated, the SEND date and EFFECTIVE date should display in their respective columns on the screen. The batch will display as 'Available' after the batch has processed.

Soft Tokens vs Hard Tokens

We have replaced the need for Hard Tokens with a Soft Token security step. If you are an ACH originator, you will need to ensure we have your cell phone number on file. On August 8th, we will text you a link to download the Duo Mobile app (our out-of-band authentication service provider) for iPhone or Android. Once enrolled, you will utilize Duo Mobile to verify your identity when initiating an ACH batch. If you are unsure if your cell phone number is on file, please call the bank to update your contact information.

Questions?

Please call us at 580.336.5531 or 405.742.0202 if you have any questions during this process. We are here to help!



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