

# BUSINESS DIGITAL BANKING CUSTOMERS

## IMPORTANT CONVERSION INFORMATION

We are excited to introduce our new Digital Banking services, including enhanced account security and better tools to manage your account from virtually anywhere.

The transition to the new Digital Banking platform will begin on September 28, 2020, so you can enjoy a more efficient banking experience!

### Here's what you need to know about the upgrade beginning September 28:

- We will be contacting you directly to walk you through the process of converting to the new Platform and introduce you to some of the new features.
- Enjoy a unified experience accessing online banking through a desktop computer, a tablet, or your phone.
- Users will no longer be required to use a hard token to authenticate into Digital Banking.
  - Businesses that use our advanced services online such as Wire Transfers, ACH, or Merchant Capture will use soft tokens allowing you to have your token on your phone.
  - Businesses that use our basic services including account inquiry, internal transfers, e-statements, and bill payment, will be authenticated using a Secure Access Code. The Secure Access Code will be sent to a phone number we have on file for you.
- If you download your account transactions to QuickBooks, you will need to modify your settings and download your history to ensure a smooth transition to our new system. Learn more at [www.bankforward.com/news/article/digital-banking](http://www.bankforward.com/news/article/digital-banking).
- Recurring internal transfers will need to be re-established after converting to the new system.
- You can set up alerts to monitor for low balances, invalid login attempts, transaction alerts, and many other features. Please note, if you currently receive alert notifications through online banking, you will need to re-establish your alerts in the new Digital Banking System.

### Here's a few of the new features available with Digital Banking:

- Mobile Banking is available allowing you to access account information through a tablet or phone.
- Make single check deposits using your mobile device.
- Positive Pay compares checks presented for payment to your issued-check files to detect serial numbers and dollar amounts that do not match.
- To take advantage of new features such as Mobile Check Deposits and Positive Pay, contact your local banking branch for more information.
- Customize the layout, create your own account nicknames, and group the accounts to fit your own unique needs.
- Set access controls using Card Control to help prevent fraudulent use of your debit card.

For your convenience, Digital Banking educational videos, FAQs, and user guides will be available on our website. Watch for additional information in the coming weeks. If you run into questions along the way, we're here for you! Stop by, call your local Bank Forward branch, or contact customer service at 877.689.1783.

*Terms and conditions may apply. Data charges may apply. Check with your mobile phone carrier for details. Transaction limits may apply.*

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### NOTICE

A Bank Forward representative will be contacting you to ensure your successful transition to the new Digital Banking system. Until Bank Forward confirms your transition, you will continue using the current online banking system, which will be accessible through a link on the Digital Banking login box at [www.bankforward.com](http://www.bankforward.com).

### FEATURES INCLUDE



#### MOBILEBANKING

Enjoy a streamlined experience from desktop to phone and manage your finances from virtually anywhere.



#### MOBILECHECK DEPOSIT

Deposit checks without going to the bank. Mobile check deposit lets you deposit checks securely anytime using your mobile app.



#### CARDCONTROL

You control if your debit card is on or off. Can't find it? Easily lock your debit card so no one can use it. Found it? Unlock it just as easy to start using it again. You have the control.



#### POSITIVEPAY

Automated fraud detection tools to monitor your check and ACH payments.