



BUSINESS BANKING
User Guide

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Overview

The purpose of this document is to provide users guidance about Commercial Center: Small Business features and services.

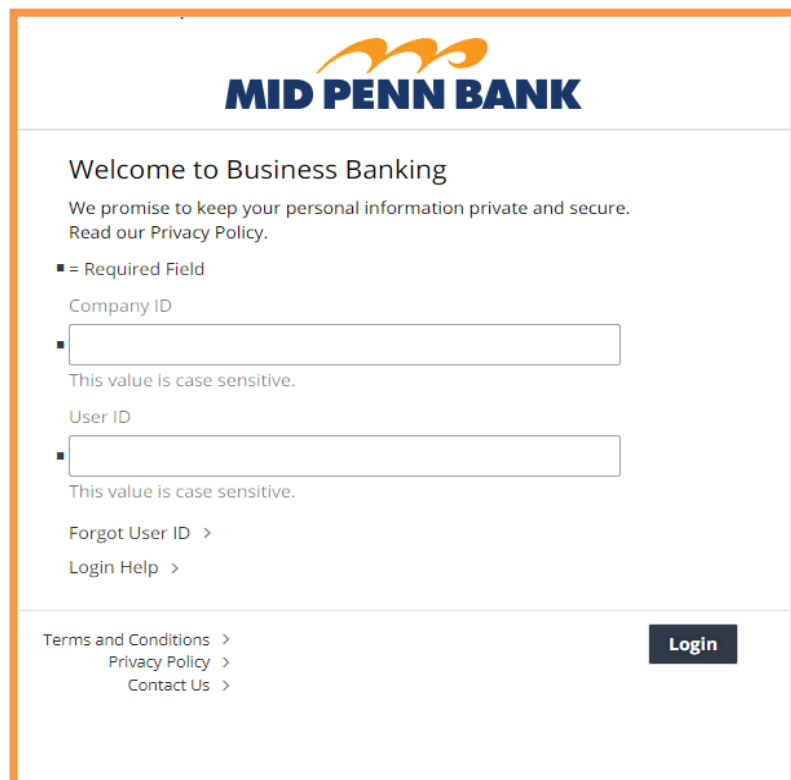
This site uses responsive design so that the user interface automatically adjusts itself based on the size of the window or device being used for access.

Login

Welcome Page

User needs the Company ID and User ID provided by the bank or company administrative user.

1. **Company ID** – enter the Company ID that has been assigned to company.
 - a. Value is case sensitive
2. **User ID** – enter the User ID that has been assigned to user.
 - a. Value is case sensitive
3. **Forgot User ID** – Select this link to begin the process of retrieving the user’s ID if it was forgotten.
4. **Login Help** – Select this link to review the login help content.
5. **Terms and Conditions** – Select this link to review the financial institution’s online banking terms and conditions.
6. **Privacy Policy** – Select this link to review the financial institution’s online banking privacy policy.
7. **Contact Us** – Select this link to review the financial institution’s contact details.

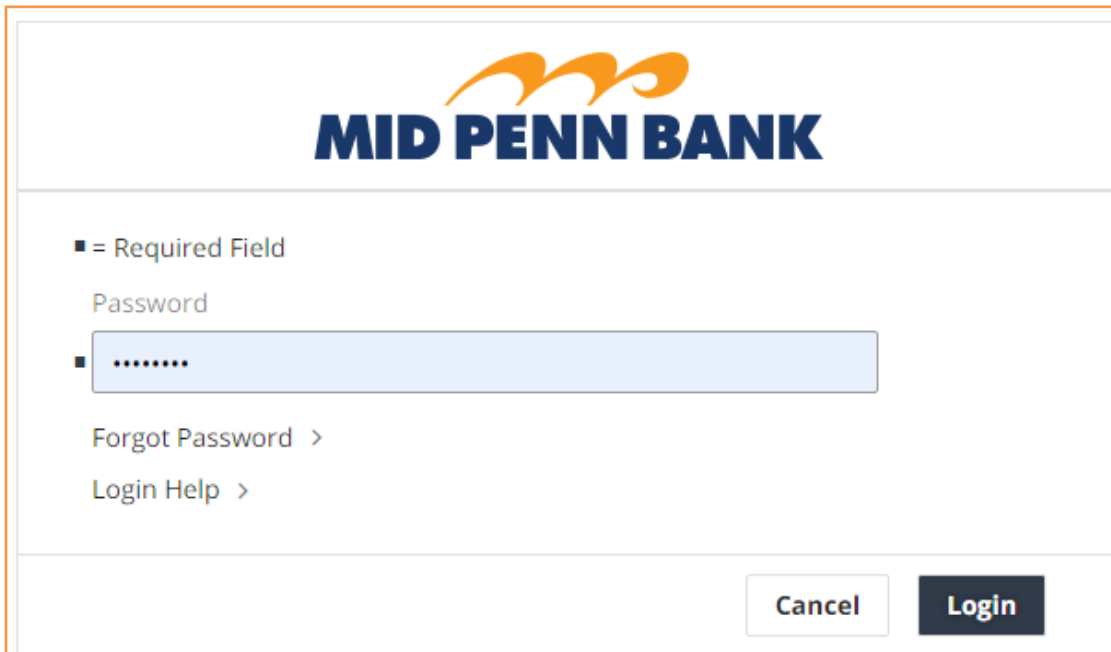


The screenshot shows the Mid Penn Bank Business Banking login page. At the top is the Mid Penn Bank logo. Below the logo is the heading "Welcome to Business Banking" followed by a privacy statement: "We promise to keep your personal information private and secure. Read our Privacy Policy." A legend indicates that a small square icon represents a required field. There are two input fields: "Company ID" and "User ID", both marked as required. Below each field is a note: "This value is case sensitive." There are three links: "Forgot User ID >", "Login Help >", "Terms and Conditions >", "Privacy Policy >", and "Contact Us >". A dark "Login" button is located in the bottom right corner of the form area.

Temporary Password Entry

User who have never logged in before, or users who have had their password changed by a bank or company administrator must submit their temporary password before creating a permanent and secret password.

1. **Password** - Enter the temporary password provided by the bank or company administrator.
 - a. Value is case sensitive
2. **Forgot Password** – Select this link to have a temporary password delivered.
3. **Login Help** – Select this link to review the login help content.



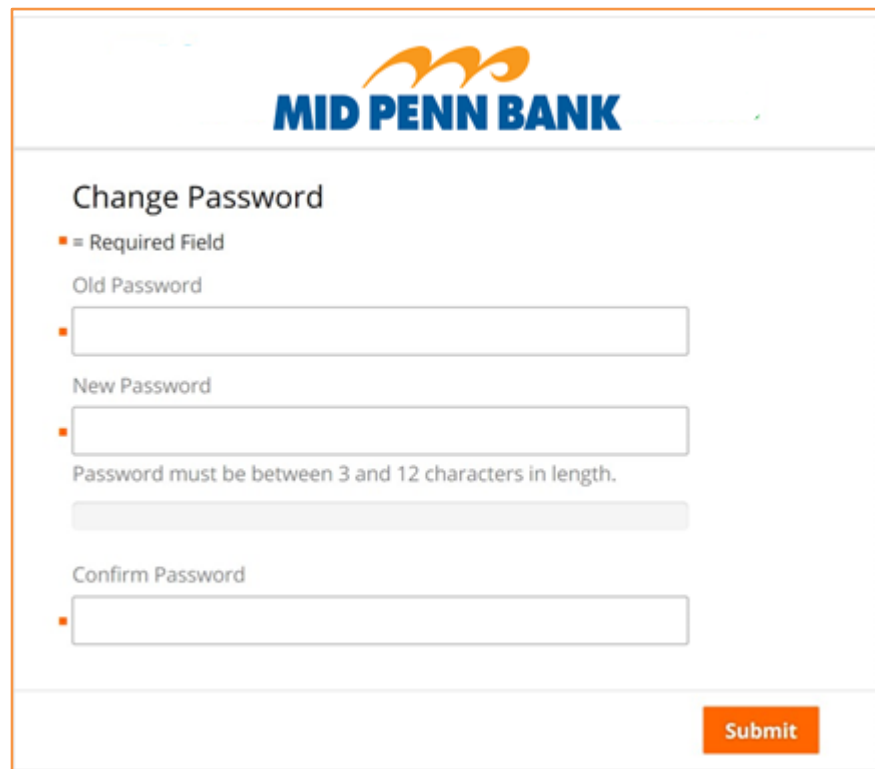
The screenshot shows the Mid Penn Bank login interface. At the top is the Mid Penn Bank logo. Below it, a legend indicates that a small square icon represents a required field. The 'Password' field is marked as required and contains seven dots. Below the password field are two links: 'Forgot Password >' and 'Login Help >'. At the bottom right, there are two buttons: 'Cancel' and 'Login'.

Permanent Password Creation

After a temporary password has been entered and verified, the user is next prompted to create a permanent secret password. The login method required for each individual user is determined by the financial institution during user setup or maintenance.

1. **Old Password** – Re-enter the temporary password.
2. **New Password** - Create a new Password. Ensure that the password complies with the requirements described under the field.
3. **Confirm Password** – Re-enter the new password to ensure no keying errors have been made.

Tip: It is NOT recommended that users write down their password. However, if the password must be written, it should be stored in a secure location.



MID PENN BANK

Change Password

■ = Required Field

Old Password

New Password

Password must be between 3 and 12 characters in length.

Confirm Password

Submit

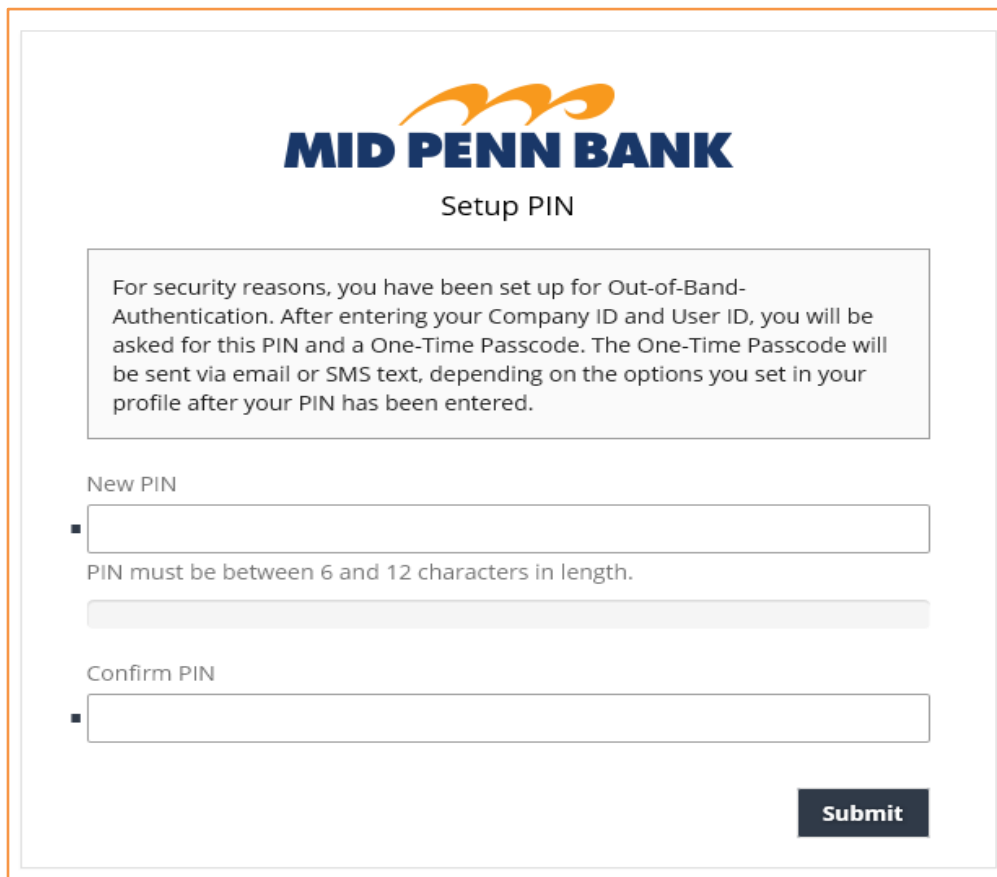
Out of Band PIN Creation *****This Feature Coming Soon*****


Personal Identification Numbers (PINs) are required to perform Out-of-band (OOB) logins.

The login method required for each individual user is determined by the financial institution during user setup or maintenance.

1. **New PIN** – Create a new PIN. Ensure that the PIN complies with the requirements described under the field.
2. **Confirm PIN** – Re-enter the new PIN to ensure no keying errors have been made.

Tip: It is NOT recommended that users write down their PIN. However, if the PIN must be written, it should be stored in a secure location.




Setup PIN

For security reasons, you have been set up for Out-of-Band-Authentication. After entering your Company ID and User ID, you will be asked for this PIN and a One-Time Passcode. The One-Time Passcode will be sent via email or SMS text, depending on the options you set in your profile after your PIN has been entered.

New PIN

■

PIN must be between 6 and 12 characters in length.

Confirm PIN

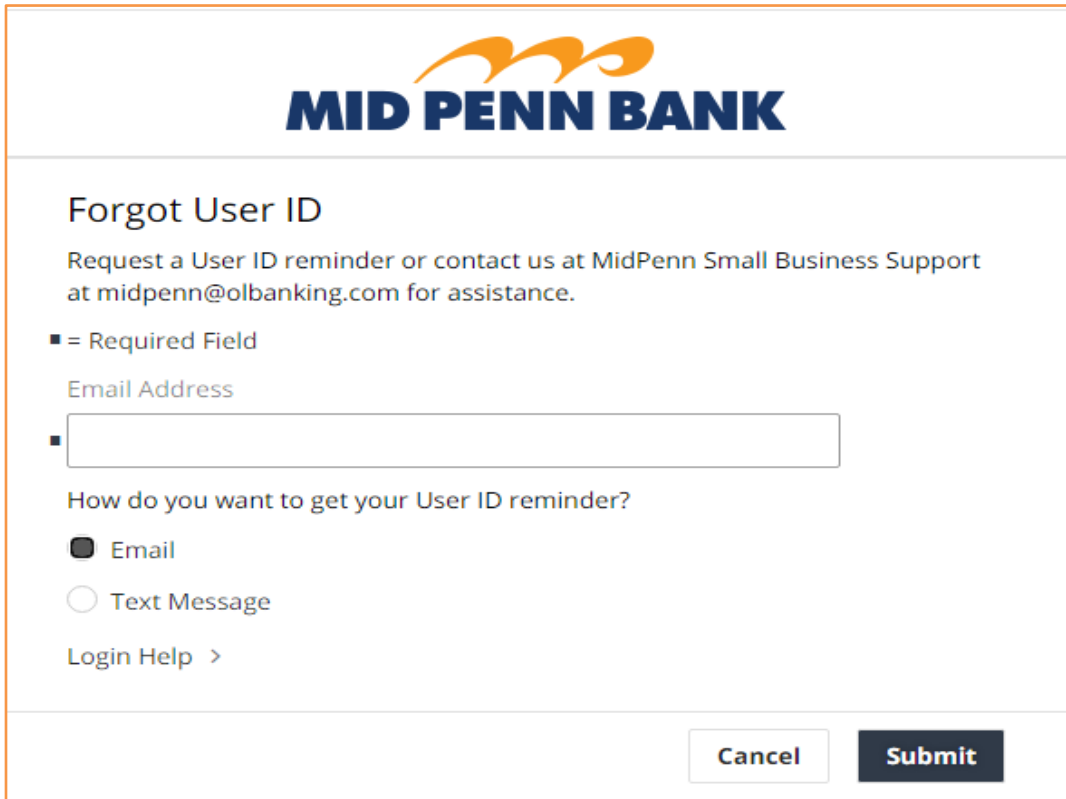
■


Submit

Forgot User ID

If the User ID is forgotten, the user must identify themselves by submitting the email address associated with their profile. If the email address entered is recognized, credentials (Company ID and User ID) are sent using the selected delivery method.

1. **Email Address** – enter the email address saved for the forgotten user ID.
2. **Email** – select this option to have the Company ID and User ID associated with the email address delivered as an email.
3. **Text Message** - select this option to have the Company ID and User ID associated with the email address delivered as an SMS text message.
4. **Login Help** – select this link to review the login help content.
 - On the Forgot User ID page, you'll need to identify yourself using the email address you have associated with this account.
 - You'll need to select the method of delivery to receive your User ID. Your choices are email or text message.
 - Your User ID will be sent to your email of record or the mobile phone number you have already set up to accept text messages upon enrollment or in a subsequent profile edit.





Forgot User ID

Request a User ID reminder or contact us at MidPenn Small Business Support at midpenn@olbanking.com for assistance.

■ = Required Field

Email Address

■

How do you want to get your User ID reminder?

Email

Text Message

[Login Help >](#)

Miscellaneous Features

These features are available throughout the online banking site.

1. **Payment Progress** – this feature displays the current progress made in a multi-step process. The *Review* page always offers an **Edit** option so that changes can be made before final submission.

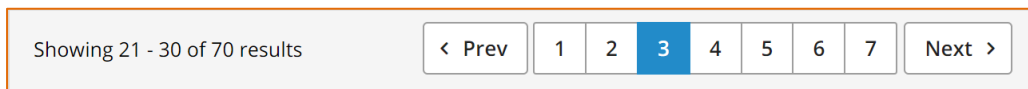


2. **Hover** – throughout the online banking site, place mouse cursor over icons to view the icon meaning, or over masked accounts to view the unmasked account number.

Transfer Date ↓	Transfer From	Amount	
02/06/2019 ↻	! My Money Marke... (*...	\$5,000.00	>
02/06/2019 ↻	1005044 - MMA (My Money Marke...) ! My Money Marke... (*...	\$6,200.00	>

Transfer Date ↓	Transfer From	Amount	
02/06/2019 ↻	! My Money Marke... (*...	\$5,000.00	>
02/06/2019 ↻	Unsuccessful ! My Money Marke... (*...	\$6,200.00	>






3. **Paged Results** – search results display 10 at a time. When more than 10 results are available, select **Prev** to review previous pages one by one, **Next** to review subsequent pages one by one, or select a specific page number to jump to that page.



4. **Payment Icons**

- a. Account Transfer 

5. **Payment Status and Transfer Status icons**

- a. Pending Approval 
- b. Canceled, Expired, Limits Exceed, Unsuccessful 
- c. Pending Delivery, Scheduled 
- d. Complete, Delivered 
- e. Recurring Payment 

6. **Repeat Payment and Repeat Transfer** – this feature is used to automatically recreate transactions in the future on a scheduled basis.

- a. **Frequency** – use options below to define how often transactions generate.
 - i. **Daily**
 1. **Each business day** – select this option to allow transaction to automatically generate each banking day.
 2. **Specific days of the week** – select this option to allow transaction to automatically generate on selected days of the week. Check the box beside desired days of the week.
 - ii. **Weekly** – select the day of the week the transaction generates.
 - iii. **Bi-weekly** – Bi-weekly Payments occur every two weeks, on the day of the week specified by user in the drop-down menu.
 - iv. **Semi-monthly** – Semi-monthly Payments can be sent on two calendar days of the month a user specifies in the drop-down menu, or users can choose two specific days of the week in the month.
 - v. **Monthly**

1. **Choose the calendar day in the month** – select which date of the month the transaction generates.
 2. **Choose the day of the week in the month** - select which instance of a day of the week the transaction generates.
- vi. **Annually** – select the date and month that the transaction generates.
- b. **Duration** – use the options below to define how long transactions generate from this schedule.
- i. **Until I cancel** – select this option to generate transactions forever until someone manually cancels the schedule.
 - ii. **Until a specified end date** – select this option, then select an **End Date**, to generate transactions until the date selected.
 - iii. **A specified number of transactions** – select this option, then enter a number, to define the total number of transactions that generate from schedule.
- c. **Series Details** – use the options below to define when the schedule becomes active and provide a name.
- i. **Start Date** – the date the series becomes active and is eligible to start generating transactions.
 1. **First Payment Date and First Transfer Date** - The date that the first payment will generate displays
 2. The First Payment Date, listed below the Start Date field, indicates the first possible date on which a user can begin a recurring Payment.
 - ii. **Series Name** – A unique name used to identify a specific payment series.

Transfer Frequency ×

Frequency

Daily	<input checked="" type="radio"/> Each business day
Weekly	<input type="radio"/> Specific days of the week
Bi-weekly	
Semi-monthly	
Monthly	
Annually	

Duration

Until I cancel

Until a specified end date

A specified number of transactions

Series Details

■ = Required Field

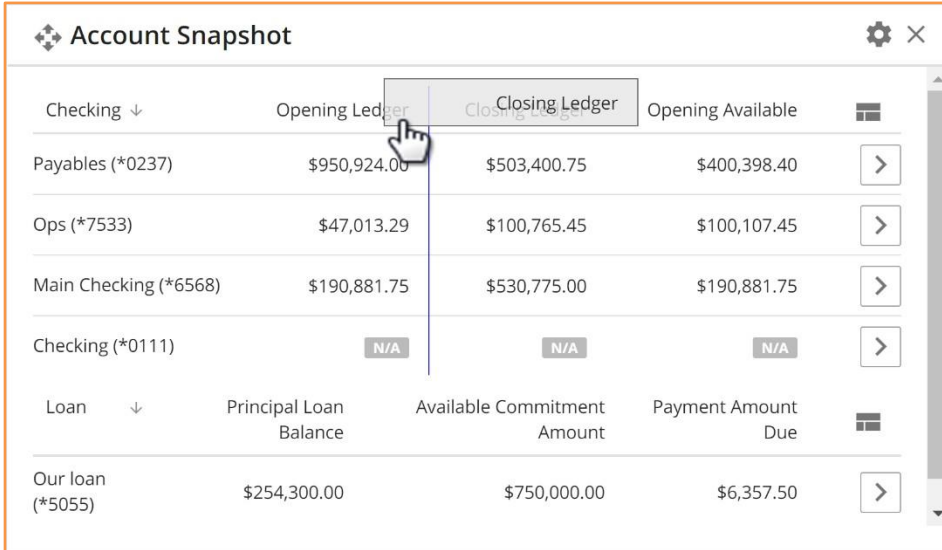
Start Date 📅

First Transfer Date: 02/07/2019





Recurring Series Name

Cancel Save

8. **Reorder Columns** – drag and drop columns into preferred order



Checking ↓	Opening Ledger	Closing Ledger	Opening Available	
Payables (*0237)	\$950,924.00	\$503,400.75	\$400,398.40	>
Ops (*7533)	\$47,013.29	\$100,765.45	\$100,107.45	>
Main Checking (*6568)	\$190,881.75	\$530,775.00	\$190,881.75	>
Checking (*0111)	N/A	N/A	N/A	>
Loan ↓	Principal Loan Balance	Available Commitment Amount	Payment Amount Due	
Our loan (*5055)	\$254,300.00	\$750,000.00	\$6,357.50	>

9. **Select Columns** () – select this to customize which columns display.
10. **View Details** () – select this from a summary screen to view additional information available
11. **View in Ascending/Descending Order** – select the column header to sort the table by that column and apply ascending () or descending () order.

Home/Dashboard



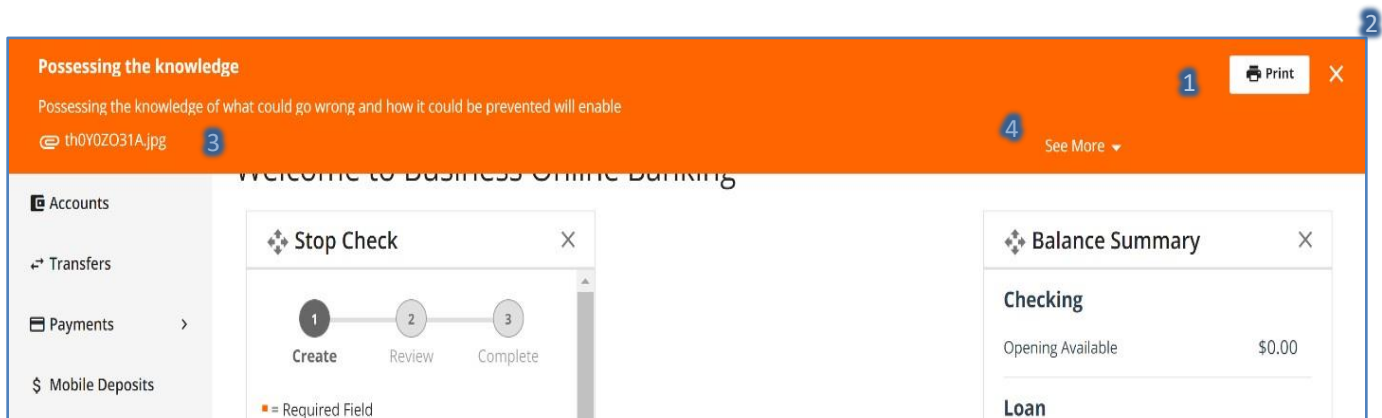
The Dashboard is the landing page provides quick access to common tasks including viewing balances, transferring funds, and placing stop check payment requests.

Bulletin Banner

Bulletins provide users with pertinent information from the financial institution, such as payment cut-off time changes, planned maintenance, and security alerts. Bulletins ensure users see important information immediately upon login. Bulletins appear as one or more banners overlaid on top of the Dashboard.



The bulletin subject and a preview of the bulletin content displays in each banner.

1. **Print** – select this option to print the bulletin content.
2. **Dismiss Bulletin** (✕) – select this option to dismiss the bulletin. Once dismissed, the bulletin will no longer display on the home page. To review a dismissed bulletin, go to the *Messages* service.
3. **View Attachment** (📎) – select this icon to preview the content of attachments included with the bulletin, or to **Print** or **Download** the attachment.
4. **See More** – select this option to review additional bulletin content. If the content of a bulletin is lengthy, go to the *Messages* service to review the entire bulletin.



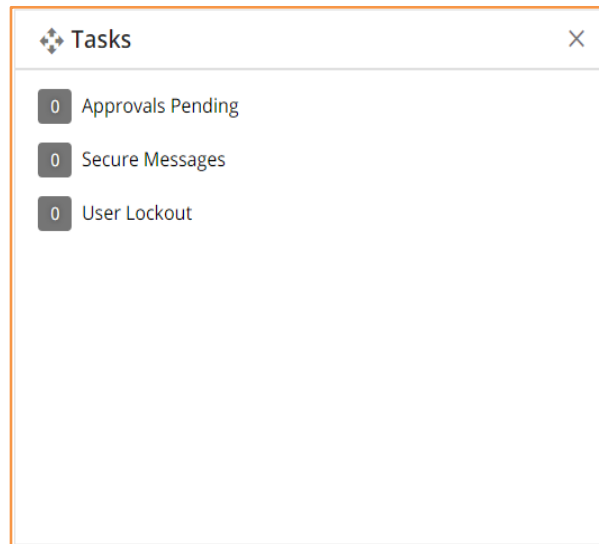
General Features - Widgets

The Dashboard is configurable, with the ability to move, hide, and add widgets.

1. **Move Widget** () – to move widgets, click and hold down the header bar of the widget (also known as ‘grabbing’), shift the widget to the desired spot on the screen (also known as ‘dragging’), then release the click (also known as ‘dropping’).
2. **Hide Widget** () – Select the **X** on the top right of the widget to hide it from the dashboard.
3. **+ Add** – Retrieve widgets by selecting the **+ Add** button that appears to the right of the Dashboard when a widget is hidden, and clicking the description of the removed widget to reinstate to dashboard. If the add button is not displayed, all available widgets are already shown.

Widget Details


1. **Tasks** – Provides notification about tasks that require the user’s attention. Users only see tasks for actions they are allowed to perform. Select the task name to go directly to the screen where that action can be performed. Tasks include:
 - a. **Approvals Pending** – displays the number of payments that are awaiting approval
 - b. **Secure Messages** – displays the number of messages created by the user that have a reply by the financial institution waiting
 - c. **User Lockout** – displays the number of user profiles that are currently locked
 - d. **Missed Payments** – displays the number of payments that are expired because they were not approved














2. **Balance Summary**-The sum of all accounts, per account type. Select an account type to access the *Accounts* screen and view more details.

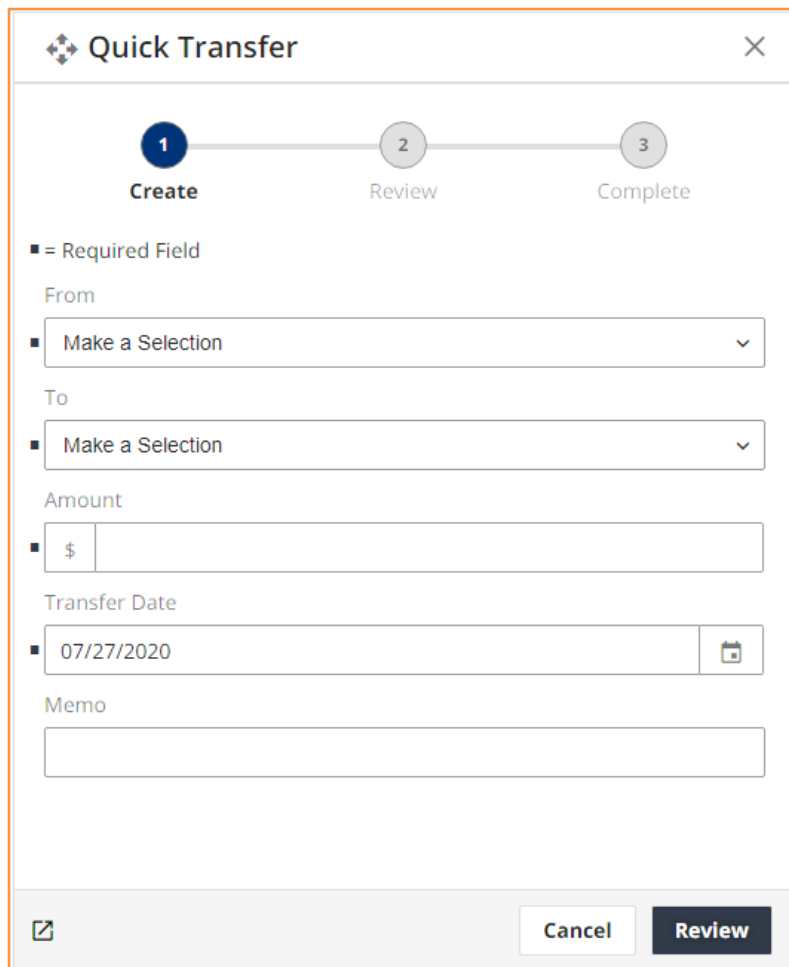
Balance Summary	
DDA	
Memo Available Balance	\$309.15
Loan	
Payoff Amount	\$0.00
Savings	
Memo Available Balance	\$150.00

3. **Account Snapshot** – Provides the balances of up to 5 accounts.

- a. **Select Accounts** () – select this to choose the 5 accounts to show in this widget.

Account Snapshot					
Checking ↓	Opening Ledger	Closing Ledger	Opening Available		
Payables (*0237)	\$950,924.00	\$503,400.75	\$400,398.40		
Ops (*7533)	\$47,013.29	\$100,765.45	\$100,107.45		
Main Checking (*6568)	\$190,881.75	\$530,775.00	\$190,881.75		
Checking (*0111)	N/A	N/A	N/A		
Loan ↓	Principal Loan Balance	Available Commitment Amount	Payment Amount Due		
Our loan (*5055)	\$254,300.00	\$750,000.00	\$6,357.50		



4. **Quick Transfer** – Quickly create an account transfer in 3 steps: 1) Create, 2) Review, 3) Complete.
 - a. **From** – select the account to debit.
 - b. **To** – select the account to credit.
 - c. **Loan Transfer Options** – if a loan account is credited, select how the payment will be applied.
 - d. **Amount** – enter transfer amount.
 - e. **Transfer Date** - click the calendar tool () to easily locate a date.
 - f. **Memo** – enter memo or reference information.
 - g. **Go To Transfers** () – select this option to go to the Transfers screen to access all available account transfer features, including the ability to setup automatically recurring transfers and review historical and upcoming transfers.

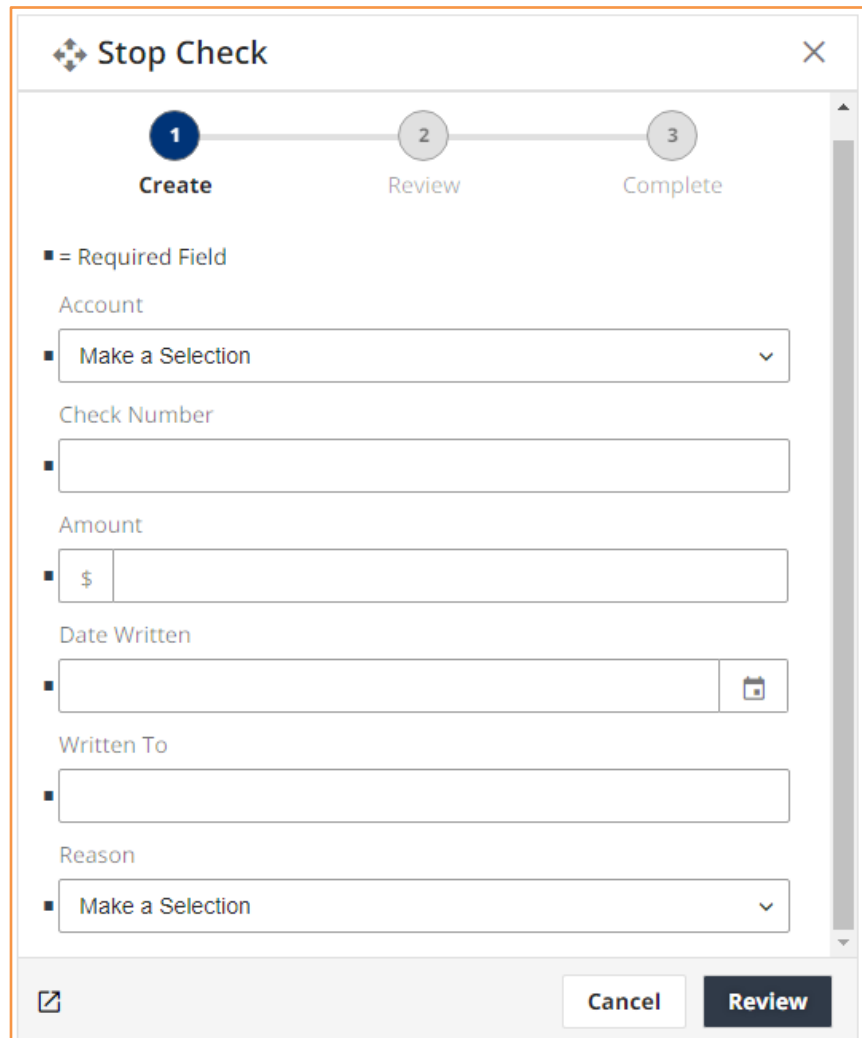


The screenshot shows a 'Quick Transfer' modal window with a progress indicator at the top showing three steps: 1. Create (active), 2. Review, and 3. Complete. Below the progress bar, there is a legend indicating that a square icon represents a 'Required Field'. The form contains the following fields:

- From:** A dropdown menu with the text 'Make a Selection' and a downward arrow.
- To:** A dropdown menu with the text 'Make a Selection' and a downward arrow.
- Amount:** A text input field with a '\$' symbol on the left.
- Transfer Date:** A date input field showing '07/27/2020' and a calendar icon on the right.
- Memo:** A large text input field.

At the bottom of the form, there is a 'Go To Transfers' icon (external link symbol), a 'Cancel' button, and a 'Review' button.

5. **Stop Check** – Quickly create a stop check request in 3 steps: 1) Create, 2) Review, 3) Complete.
 - a. **Account** – select the account from which check was written.
 - b. **Check Number** – enter the check number
 - c. **Amount** – enter the dollar amount of the check.
 - d. **Date Written** – click the calendar tool () to easily locate a date.
 - e. **Written To** – enter the name of the check recipient.
 - f. **Reason** – select the reason for the stop request.
 - g. **Go To Stop Checks** () – select this option to go to the Stop Checks screen to access all available features, including the ability to submit a stop request for a range of checks and review historical requests.





The screenshot shows a web form titled "Stop Check" with a progress indicator at the top showing three steps: 1) Create (highlighted in blue), 2) Review, and 3) Complete. Below the progress bar, there is a legend: "■ = Required Field". The form contains the following fields:

- Account**: A dropdown menu with "Make a Selection" and a downward arrow. It has a required field icon (a small square) to its left.
- Check Number**: A text input field with a required field icon to its left.
- Amount**: A text input field with a "\$" symbol on the left and a required field icon to its left.
- Date Written**: A text input field with a calendar icon on the right and a required field icon to its left.
- Written To**: A text input field with a required field icon to its left.
- Reason**: A dropdown menu with "Make a Selection" and a downward arrow. It has a required field icon to its left.

At the bottom of the form, there is a "Go To Stop Checks" link (an external link icon), a "Cancel" button, and a "Review" button.

7. Offers/Marketing – displays products and services offered by the financial institution

- a. **Go Back** (), **Go Forward** () – select this option to review the previous or proceed to the next offer.



Accounts




Review account balances, transactions, check images, and additional account activity details.

Account Balances

1. **Select An Account** – choose an account to review its balances and transactions.
2. **Make Favorite** – select this option to make the current account the default account that displays when accessing the Accounts screen.

Recent Transactions

1. **Search** – enter a key word, phrase, or dollar amount to quickly locate a specific transaction
2. **View Image** () – select this to view image(s) associated with the transaction. If a check or reference number is available, it displays on the view image button.
3. **Stop Checks** – select this to access the *Stop Checks* screen with this account number populated in the Account field
4. **Transfer From** – select this to access the *Transfers* screen with this account number populated in the From field.
5. **Transfer To** - select this to access the *Transfers* screen with this account number populated in the To field.
6. **History** – select this to access the *Transaction Search* screen for additional filtering and export options

Accounts
Last Login: 01/23/2019 12:15 PM

Main Checking (*6568) CHECKING
☆ Make Favorite

Select An Account
 Main Checking (*6568)

Opening Ledger
 \$190,881.75

Closing Ledger
 \$530,775.00

Opening Available
 \$190,881.75


Recent Transaction
1






Search


Stop Checks
Transfer From
Transfer To
History

Date ↑	Description	Amount	Balance	
01/22/2019	Preauthorized ACH Credit 0077900000 PAY MGT SYSTEM HHS PAYMENT 092109 0M05 P 0M05P	\$10.02	\$110,391.61	>
01/22/2019	<input type="text" value="1234"/> Check Paid	-\$25,000.00	\$85,391.61	>
01/22/2019	<input type="text" value="1234"/> Check Paid	-\$1,300.00	\$84,091.61	>


Transaction Search

From the Home screen review the balances and transactions of an account by clicking 

Account Snapshot				 
DDA	Current Available	Current Ledger	Memo Available Balance	
MPB DEMO (*5000)	\$150.00	\$150.00	\$150.00	
MOUSE CLUB HOUSE INC (*9788)	\$7.01	\$7.01	\$7.01	

The following screen will appear displaying the current transaction history. To search additional transaction history by date, amount, transaction type or check number click 

Accounts








MPB DEMO (*5000) DDA  Make Favorite

Select An Account:

Current Available	Current Ledger	Memo Available Balance
\$150.00	\$150.00	\$150.00

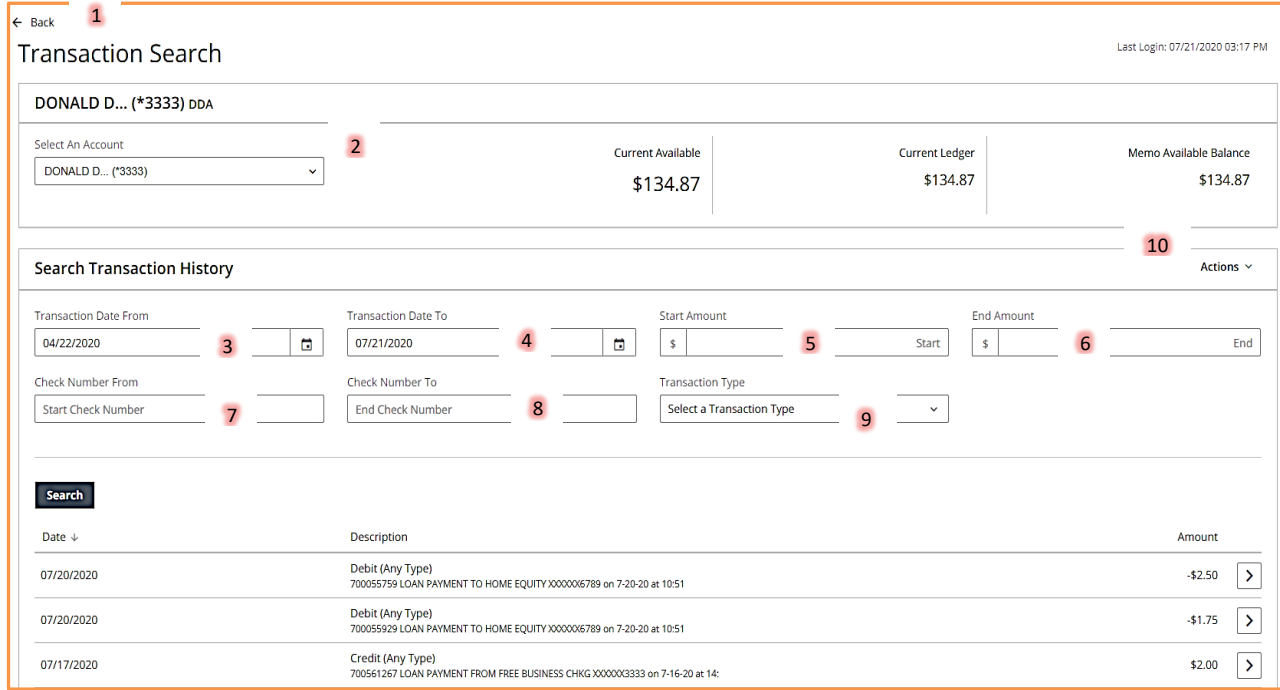
Recent Transactions

Search

Date	Description	Amount	Balance	
06/16/2020	ATM Debit ATM Withdrawal 06-16 PA ORWIGSBURG 1021 CENTRE TURNPIKE SEQ# 002400 1205	-\$20.00	\$0.00	
06/16/2020	Credit (Any Type) Deposit	\$20.00	\$20.00	
10/30/2019	ATM Debit ATM Withdrawal 10-30 PA STEELTON 51 S FRONT STREET SEQ# 005800 0298	-\$20.00	\$0.00	
10/30/2019	ATM Debit ATM Withdrawal 10-30 PA STEELTON 51 S FRONT STREET SEQ# 005799 0298	-\$5.00	\$20.00	
10/30/2019	Credit (Any Type) Deposit	\$25.00	\$25.00	
08/26/2019	Miscellaneous Credit TransferFromChking/ConsolidateDemoAccts	\$140.00	\$0.00	

Showing 1 - 6 of 6 results


The following screen will be displayed:



The screenshot shows the 'Transaction Search' screen for account 'DONALD D... (*3333) DDA'. It includes a 'Select An Account' dropdown, balance information (Current Available: \$134.87, Current Ledger: \$134.87, Memo Available Balance: \$134.87), and a 'Search Transaction History' section with filters for Transaction Date From/To, Start/End Amount, and Check Number From/To. A 'Search' button and a table of transaction results are also visible.

Date	Description	Amount
07/20/2020	Debit (Any Type) 700055759 LOAN PAYMENT TO HOME EQUITY XXXXXX6789 on 7-20-20 at 10:51	-\$2.50
07/20/2020	Debit (Any Type) 700055929 LOAN PAYMENT TO HOME EQUITY XXXXXX6789 on 7-20-20 at 10:51	-\$1.75
07/17/2020	Credit (Any Type) 700561267 LOAN PAYMENT FROM FREE BUSINESS CHKG XXXXXX3333 on 7-16-20 at 14:	\$2.00


Apply one or more filters, then select **Search** to quickly locate desired transactions.

1. **Back** () – select this to go back to the previous screen.
2. **Select An Account** – choose an account to review its balances and transactions.
3. **Transaction Date From** – select the date of oldest transactions to display.
4. **Transaction Date To** – select the date of newest transactions to display.
5. **Start Amount** – enter the lowest dollar amount transaction to display.
6. **End Amount** – enter the highest dollar amount transaction to display.
7. **Check Number From** – enter the lowest check number to display.
8. **Check Number To** – enter the highest check number to display.
9. **Transaction Type** – select the type of transactions to display.
10. **Actions** – select this to access print and export options. (Download CSV, Export QuickBooks, Export Quicken (Windows), Export Quicken (Mac), Print Report (Defaults to a PDF that can be downloaded or printed))

Transfers

↔ Transfers

Quickly schedule money transfers between accounts at the bank.

1. **From Account** - click this field, search for and then select an account from the list. Funds will be withdrawn/debited from this account.
2. **To Account** - click this field, search for and then select an account from the list. Funds will be deposited/credited into this account.
3. **Amount** – enter the dollar amount of the transfer.
4. **Transfer Date** - click the calendar tool () to easily locate a date. The earliest available payment date displays in the field by default.
5. **Memo** – enter memo or reference information for the transfer.
6. **Repeat Transfer** - select this option to create a schedule for this payment to automatically repeat in the future.

Transfer Funds Between Accounts


1 Create — 2 Review — 3 Complete

■ = Required Field

From Account
■ Select From Account

To Account
■ Select To Account

Amount
■ \$

Transfer Date
■ 01/31/2019 


Memo















This is a one-time transfer. Repeat Transfer

Transfer Activity

Select the **Recent Payments** tab to review and take action (approve, reject, cancel, reschedule) on transfers scheduled for delivery today, and review historical transactions. Select the **Upcoming Payments** tab to review and take action on future dated transfers.

Activity Summary

1. **Transfer Date** – date of transfer.
2. **Transfer From** – the debit account.
3. **Transfer To** – the credit account.
4. **Amount** – dollar amount of transfer.
5. **Series Name** – the name of the recurring series that created the transfer. This field is blank for one-time payments.
6. **Print** – select this to print or download a PDF of payment activity displayed. Future dated transactions of a recurring series do not display a transaction ID.
7. **Export** – select this to generate a comma separated value (CSV) file of payment activity displayed.
8. **Transfer Details** – select () for more details on a specific transfer.

Recent Transfers	Upcoming Transfers			 Print	 Export
Transfer Date ↓	Transfer From	Transfer To	Amount	Series Name	
01/31/2019 	 Main Checking (*...	Main Savings ...	\$2,500.00	Weekly Savings Transfers	
01/30/2019 	 My Money Marke...	Main Checkin...	\$5,000.00	Transfers every Wednesday and Friday	
01/30/2019 	 My Money Marke...	Ops (*7533)	\$6,200.00	Transfers to cover supplier payments on Wednesday	
01/23/2019	 Main Checking (*...	Ops (*7533)	\$10.00		

Showing 1 - 10 of 69 results

< Prev 1 2 3 4 5 6 7 Next >

Transfer Details

1. **Print** – select this to print or download a PDF of transfer details.
2. **Download** – select this to generate a comma separated value (CSV) file of transfer details.
3. **Transaction Processing Actions** – each transfer includes a processing details section above the *Status History*. Any action the user is eligible to perform on the transfer is presented here.
 - a. **Reject Transfer** – select this option to reject a *Pending Approval* transfer and send it back to the creator for editing.
 - b. **Approve Transfer** – select this option to approve a transfer
 - c. **Cancel Transfer** – select this option to cancel a transfer to ensure it is not processed.
 - d. **Edit Transfer** – select this option to update a future dated transfer, or reschedule an expired transfer. If transfer is from a recurring series, this edit option updates only this single payment.
 - e. **Edit Series** – select this option to make changes to all future transfers created by this recurring series.
 - f. **Cancel Series** – select this option to cancel all future transfers created by this recurring series.

Account Transfer Details
✕

Transfer Date
08/03/2020

From Account
DONALD DUCK IN... (*3333)

To Account
MOUSE CLUB HOU... (*9788)

Amount
\$0.55

Status
SCHEDULED ●

Transaction Number

Memo
Recurring Transfer Test

Print

Download

This transfer has not yet been processed.
Transfer will be processed on 08/03/2020.

[Cancel Transfer](#)

This transfer is part of a recurring series: **Recurring Transfer Test**
Changes made to this transfer will be applied to all transfers that are part of the series.
Frequency: **Monthly on the 3rd of the month starting on 08/03/2020 ending on 09/03/2020**

[Edit Series](#) [Cancel Series](#)

Status History

Date/Time	Status	Initiator	Description
07/31/2020 12:21 PM EDT	Created	ACurran_Small	Transfer Created

OK

Payments

 Payments 

Schedule, review, or approve payments to people, businesses, and federal taxes as a BillPay Payment. Create and save payees to allow quick submission of payments in the future.


Make a Payment

 Make a Payment


Access BillPay, review and take action (approve, edit, cancel) on scheduled payments.

Make Payment

Make Payment



How fast should the payment be processed?

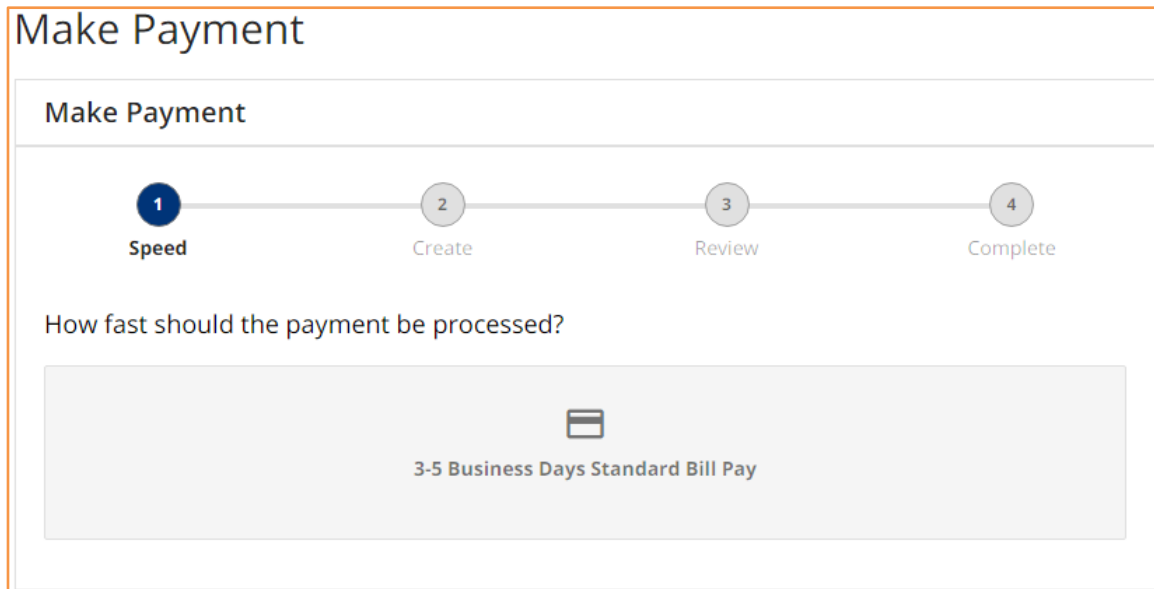


3-5 Business Days Standard Bill Pay

3-5 Business Days Standard BillPay

BillPay is optimal if user has several days to make a payment. Use this service to manage BillPay payees, schedule payments, and review payment history.

When this service is selected, the user is automatically logged into the BillPay website. Contact your bank for more information about BillPay.



The screenshot displays the 'Make Payment' interface. At the top, the title 'Make Payment' is shown. Below it, a progress bar indicates four steps: 1. Speed (highlighted with a blue circle), 2. Create, 3. Review, and 4. Complete. Below the progress bar, the question 'How fast should the payment be processed?' is displayed. A selection box below the question shows a card icon and the text '3-5 Business Days Standard Bill Pay'.

Mobile Deposits

\$ Mobile Deposits

Take pictures of a check and remotely deposit it into your account. Save the physical check for your records for 30 days or until it is reconciled with your statement. Store checks in a secure location until they can be shredded.

1. **Bank Account or Location**- click this field, search for and then select an account from the list. The check will be deposited into this account.
2. **Amount** – enter the dollar amount of the check.
3. **Take Check Images** – select this option to use the device’s camera to take a picture of the front and back of check. If prompted, allow access to the device’s camera.
4. **Upload Check Images** – select this option if images of the front and back of check are saved as a file that the device is allowed to access. **NOTE: Checks must be endorsed as: FOR MOBILE DEPOSIT ONLY AT MID PENN BANK to be accepted.**

Make A Mobile Deposit

1 Create — 2 Review — 3 Complete

▪ = Required Field

Bank Account

▪

Amount






▪ \$

Checks must be endorsed as: FOR MOBILE DEPOSIT ONLY AT MID PENN BANK Checks will be reviewed for acceptance. Upon acceptance, funds will be available using our standard funds availability schedule. You can monitor the status of your deposit by viewing "MOBILE DEPOSIT HISTORY" in your App.

Mobile Deposit History

Review details about submitted mobile check deposits.

1. **Print** - select this to print or download a PDF of deposit activity displayed.
2. **Search** – enter a transaction ID, account number, or dollar amount to filter results in the table below.
3. **Date** – date of deposit.
4. **Transaction ID** – the unique identifier created for the deposit.
5. **Bank Account** – the account credited by the deposit.
6. **Amount** – the amount of check deposited.

Mobile Deposit History					 Print
Date ↓	Transaction ID		Bank Account	Amount	
01/30/2019	RDC-00006987		NY Test (*0004)	\$2.00	
01/22/2019	RDC-00006920		CA Account (*0143)	\$10.00	

Mobile Deposit Details

1. **Print** - select this to print or download a PDF of deposit details.

Deposit Details ×

Deposit Date 12/18/2018	Status FAILED ❌	Print
Bank Account CA Account (*0143)	Transaction Number RDC-00006809	
Amount \$5.50		

Status History

Date/Time	Status	Initiator	Description
12/18/2018 11:55 AM EST	Failed	JohnDoe	The amount you entered did not match the amount detected. Please re-enter amount and retake photo.: Real time IQA failed.
12/18/2018 11:55 AM EST	Created	JohnDoe	Remote Deposit Created.

OK

Stop Checks

! Stop Checks

Submit a Stop Check request to render a check void and prevent it from being paid.

Individual Check

1. **Account**- click this field, search for and then select an account from the list. This is the account the check is written from.
2. **Check Number** – enter the check number to stop.
3. **Amount** – enter the amount on the check.
4. **Date Written** – enter the date on the check.
5. **Written To** – enter the payee on the check.
6. **Reason** – select the reason for the stop request.

Stop Checks

1 Create — 2 Review — 3 Complete

■ = Required Field

Account

■ Select Account

Individual Range

Check Number

■

Amount

\$

Date Written

Written To

Reason

Select Reason

Cancel Review

Check Range

1. **Account** - click this field, search for and then select an account from the list. This is the account the check is written from.
2. **Range** – click this button submit a stop request for a range of checks.
3. **Start Range** – enter the first check number in the range of checks.
4. **End Range** – enter the last check number in the range of checks.
5. **Reason** – select the reason for the stop request.

Stop Checks

1 Create 2 Review 3 Complete

■ = Required Field

Account

■ Select Account

Individual **Range**

Start Range

■

End Range


■






Reason

Select Reason

Cancel **Review**

Recent Stop Checks

1. **Check** – enter a check number, then select **Search** to filter results in table below.
2. **Account** - click this field, search for and then select an account from the list. Select **Search** to filter results in table below.
3. **Created** – date of stop check request.
4. **Transaction ID** - the unique identifier created for the stop request.
5. **Check** – the check individual number or range of checks in the stop request.
6. **Account** – the account the check is written from.
7. **Date Written** - the date on the check. This field is always blank for a range of checks.
7. **Amount** – the amount of the check. This field is always blank for a range of checks.
8. **Reason** – select the reason for the stop request.
9. **Written To** - the payee on the check. This field is always blank for a range of checks.
10. **View Details** () – select this to view the details of a specific stop payment

Recent Stop Checks									
Check			Account						
<input type="text"/>			Ops (*1111) ▼						
Search									
Created ↓	Transaction ID	Check	Account	Date Written	Amount	Reason	Written To		
11/23/2018	STP-00016539	10001001	Ops (*1111)	11/15/2018	\$2,222.00	Duplicate	DKB		
11/19/2018	 STP-00016355	2	Ops (*1111)	11/19/2018	\$10.00	Stolen	ppa		
10/03/2018	STP-00015045	51 - 55	Ops (*1111)			Lost			

Stop Check Details

1. **Print** - select this to print or download a PDF of stop request details

Stop Check Details
✕


Created 11/23/2018	Status PENDING	Print
Account Test Account 1 (*1111)	Transaction Number STP-00016539	
Check Number 10001001	Reason Duplicate	
Amount \$2,222.00	Written To DKB	
Date Written 11/15/2018		

Status History

Date/Time	Status	Initiator	Description
11/23/2018 01:10 AM EST	PENDING	SYSTEM	Request initiated, pending response.
11/23/2018 01:10 AM EST	ACCEPTED	avra	Request entered into system.

OK

Statements




1. **Statement** – click this field, search for and then select the desired statement type from the list.
2. **In The Past** – select the amount of statement history to display.
3. **Account** – select which account’s statements to review, then select **Search**. Available statements display in the table below.
4. **View Details** () – select this to view, download, or print the statement.

Statements and Reports

Statement

In The Past

Account

Statement Date ↑	Description	Account	
08/31/2018	Checking Statements	eStatementsTes... (*1961)	
09/28/2018	Checking Statements	eStatementsTes... (*1961)	
10/31/2018	Checking Statements	eStatementsTes... (*1961)	

Alerts



Enable alerts about account balances, payment status updates, and security notifications. Review email and text message delivery attempts. NOTE: Some alerts are required by the Bank and cannot be unchecked.

To set alert delivery method, go to **Edit My Profile**.

Set Active Alerts

Last Login: 07/31/2020 12:59 PM

Account Alerts

Alert me when:

- My account is overdrawn
- My balance reaches the specified threshold

Payment and Transaction Alerts

Alert me when:

- A transaction fails
- A transaction is successful
- A transaction was missed
- A transaction requires my approval

Security and Fraud Alerts

Alert me when:

- My password changes
- A user in my company has been locked out
- A new user is created
- A user is modified
- A user's password changes

Cancel

Submit

Recent Alerts

Search

Date	Subject	
Jul 27, 2020 1:28 PM EDT	User Password Change Report	>
Jul 27, 2020 1:28 PM EDT	User Password Change Report	>
Jul 27, 2020 1:27 PM EDT	Forgot Password	>
Jul 22, 2020 2:42 PM EDT	Forgot Password	>
Jul 22, 2020 2:33 PM EDT	Forgot Password	>
Jul 22, 2020 2:29 PM EDT	Forgot Password	>
Jul 22, 2020 1:59 PM EDT	User Password Change Report	>
Jul 22, 2020 1:58 PM EDT	Forgot Password	>
Jul 22, 2020 1:56 PM EDT	User Password Change Report	>
Jul 22, 2020 1:49 PM EDT	Forgot Password	>

Showing 1 - 10 of 17 results

< Prev 1 2 Next >

Account Alerts

Click **Alert me when my balance reaches the specific threshold** to view available balance alert options.

1. **Account** – check the checkbox beside the desired account to define balance thresholds. Once selected, a dollar amount must be entered in one of the fields presented for this account.
2. **Balance is Below** – enter a dollar amount. A notification is delivered if the account balance is below this amount at specific times throughout the day.
 - a. Do not enter negative dollar amounts. Enter a value of ZERO to create an ‘overdrawn’ balance alert.
3. **Balance is Above** - enter a dollar amount. A notification is delivered if the account balance is above this amount at specific times throughout the day.

Account Alerts

▼ Alert me when my balance reaches the specified threshold.

	Account	Balance is Below	Balance is Above
<input checked="" type="checkbox"/>	Main Sa...	\$ <input style="width: 150px;" type="text"/>	\$ <input style="width: 150px;" type="text"/>
<input type="checkbox"/>	My Mon...		
<input type="checkbox"/>	Main Ch...		
<input checked="" type="checkbox"/>	Ops (*7...	\$ <input style="width: 150px;" type="text"/>	\$ <input style="width: 150px;" type="text"/>
<input type="checkbox"/>	Payable...		
<input type="checkbox"/>	Checkin...		

Payment and Transaction Alerts

Enable these alerts to receive notifications about transaction and payee updates.

1. **A transaction fails** – enable this to receive a notification if an Account Transfer enters a *Canceled* or *Unsuccessful* status.
2. **A transaction is successful** – enable this to receive a notification if an Account Transfer enters a *Completed* status.
3. **A transaction was missed** – enable this to receive a notification if an Account Transfer enters an *Expired* status.
4. **A transaction requires my approval** - enable this to receive a notification when an Account Transfer that must be processed today requires my approval.

Payment and Transaction Alerts

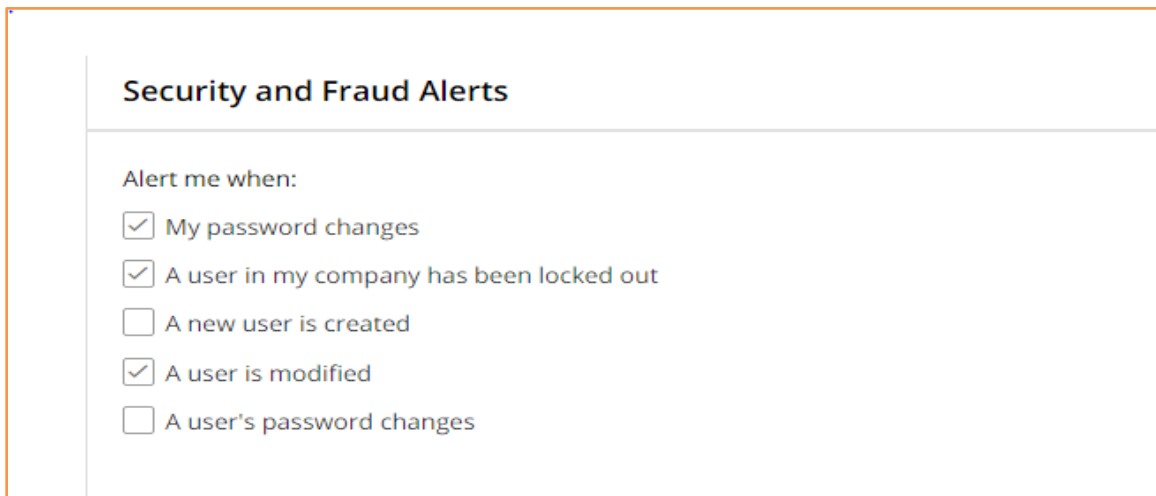
Alert me when:

- A transaction fails
- A transaction is successful
- A transaction was missed
- A transaction requires my approval

Security and Fraud Alerts

Enable these alerts to receive notifications about password and profile updates, updates made to teammates, or to receive a reminder email that Positive Pay checks still need review. Some alerts are only available to administrative users.

1. **My password changes** – enable this to receive a notification if your password changes; regardless if that action is performed by you, or by a teammate or the bank as a password reset.
2. **A user in my company has been locked out** – enable this to receive a notification if a teammate locks themselves out.
3. **A new user is created** – enable this to receive a notification if a new teammate is created.
4. **A user is modified** – enable this to receive a notification if a teammate’s profile is updated.
5. **A user’s password changes** – enable this to receive a notification if a teammate’s password is changed.

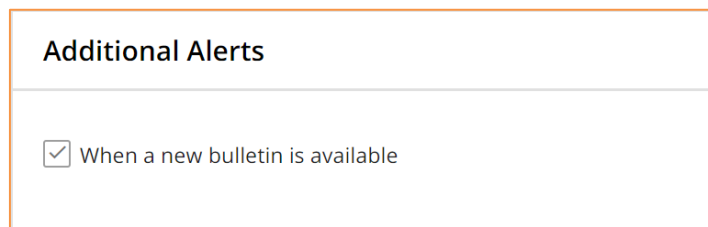


The screenshot shows a settings panel titled "Security and Fraud Alerts". Under the heading "Alert me when:", there are five checkboxes with the following labels: "My password changes" (checked), "A user in my company has been locked out" (checked), "A new user is created" (unchecked), "A user is modified" (checked), and "A user's password changes" (unchecked).

Additional Alerts

Enable this alert to receive notifications about general online banking updates.


1. **When a new bulletin is available** – enable this alert to have bulletin content published by the bank automatically emailed.



The screenshot shows a settings panel titled "Additional Alerts". There is one checkbox labeled "When a new bulletin is available" which is checked.





















Recent Alerts

Review the 50 most recent email and text message delivery attempts.

1. **Search** – enter the date, time, or subject of an alert to filter results in the table below
2. **Date** – date and time of alert delivery attempt.
3. **Subject** – description of the email or text message alert
4. **View Details** () – select this to view, download, or print the alert.

Recent Alerts

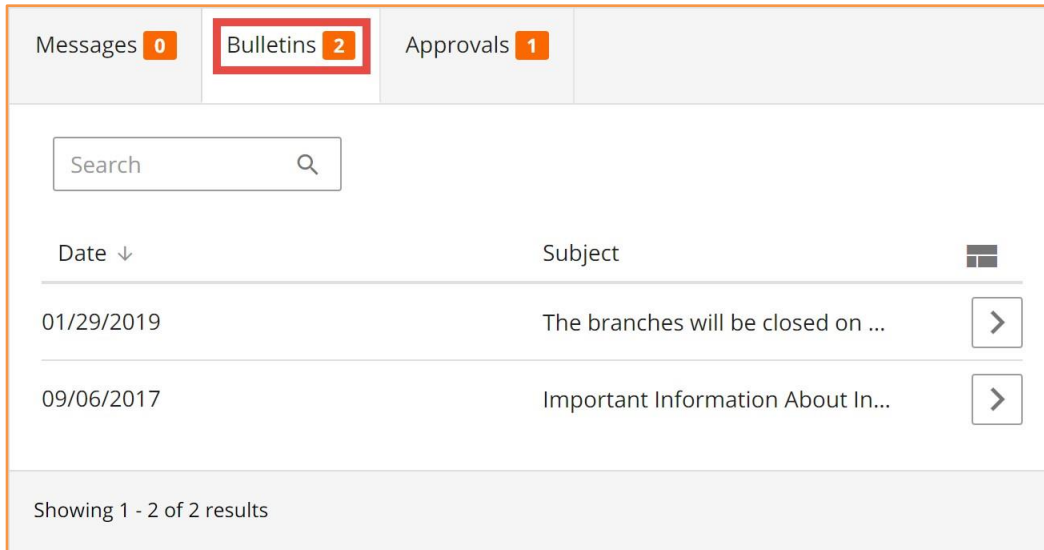
Date ↓		Subject	
Jul 27, 2020 1:28 PM EDT		User Password Change Report	
Jul 27, 2020 1:28 PM EDT		User Password Change Report	
Jul 27, 2020 1:27 PM EDT		Forgot Password	
Jul 22, 2020 2:42 PM EDT		Forgot Password	
Jul 22, 2020 2:33 PM EDT		Forgot Password	
Jul 22, 2020 2:29 PM EDT		Forgot Password	
Jul 22, 2020 1:59 PM EDT		User Password Change Report	
Jul 22, 2020 1:58 PM EDT		Forgot Password	
Jul 22, 2020 1:56 PM EDT		User Password Change Report	
Jul 22, 2020 1:49 PM EDT		Forgot Password	

Showing 1 - 10 of 17 results

Bulletins

Review important information published by the bank. The number of unread bulletins displays in the tab.

1. **Search** - enter the bulletin publish date or subject to filter the results shown in the table below.
2. **Date** – the date the bulletin was broadcast to users.
3. **Subject** – topic of the bulletin.



The screenshot shows a notification interface with three tabs: Messages (0), Bulletins (2), and Approvals (1). The 'Bulletins' tab is selected and highlighted with a red border. Below the tabs is a search bar with the placeholder text 'Search' and a magnifying glass icon. A table displays two bulletin entries. The first entry has a date of 01/29/2019 and a subject 'The branches will be closed on ...'. The second entry has a date of 09/06/2017 and a subject 'Important Information About In...'. Each entry has a right-pointing arrow icon. At the bottom of the interface, it says 'Showing 1 - 2 of 2 results'.

Date ↓	Subject	
01/29/2019	The branches will be closed on ...	>
09/06/2017	Important Information About In...	>


Bulletin Detail

1. **Print** - select this option to print the bulletin content.
2. **View** – select this option to view, print, or download an attachment of the bulletin.

Bulletin Detail Print

HOLIDAY OFFICE HOURS

Our Branch Offices will be closed on Wednesday, July 4th to celebrate the holiday.



Mid Penn Bank is available 24/7 Online, through your Mobile App and our network of ATM's.

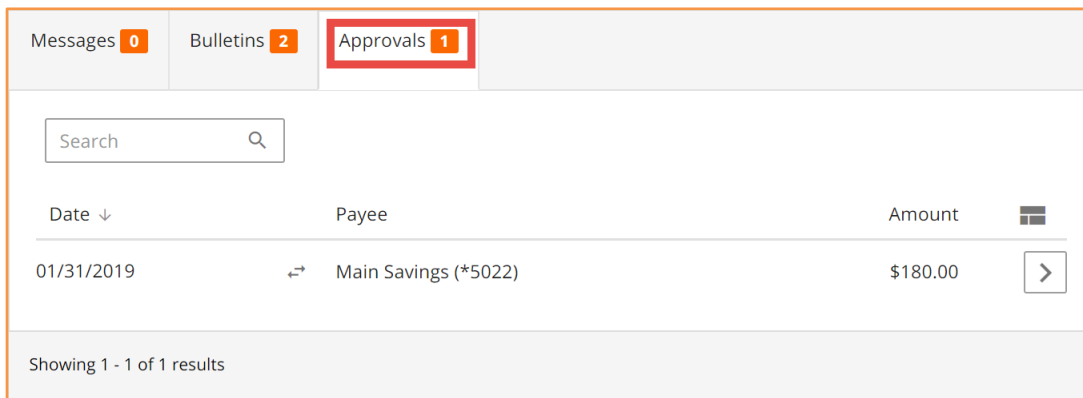
File Name	Size
	265 KB

View

Approvals

Quickly locate Account Transfers that require approval. The number of payments in a *Pending Approval* status displays in the tab.

1. **Search** - enter the date, payee, or dollar amount to filter the results shown in the table below
2. **Date** – transaction Payment Date
3. **Payee** - name of payee, name of Employee Pay Group, or the credit account of an Account Transfer. The number of payees displays in parenthesis for Employee Pay Group records.
4. **Amount** – dollar amount of transaction.




Date ↓	Payee	Amount
01/31/2019	↔ Main Savings (*5022)	\$180.00

Showing 1 - 1 of 1 results

Approval Detail

1. **Details** – select this to view additional details, such as the *Status History*, or to access options to cancel or edit the transaction.
2. **Reject** - select this option to reject a *Pending Approval* transaction and send it back to the creator for editing.
3. **Approve** - select this option to approve a transaction.

Approval Detail	
Payment Date	01/31/2019
From Account	My Money Marke... (*5044)
Amount	\$180.00
Status	PENDING APPROVAL 
Transaction Number	ATR-00019438
Payment Type	Transfer
<hr/>	
To Account	Main Savings (*5022)
Memo	Floral Vendor Deposit

Resources



Access documents, websites, and other valuable information provided by the bank.

Resource Center

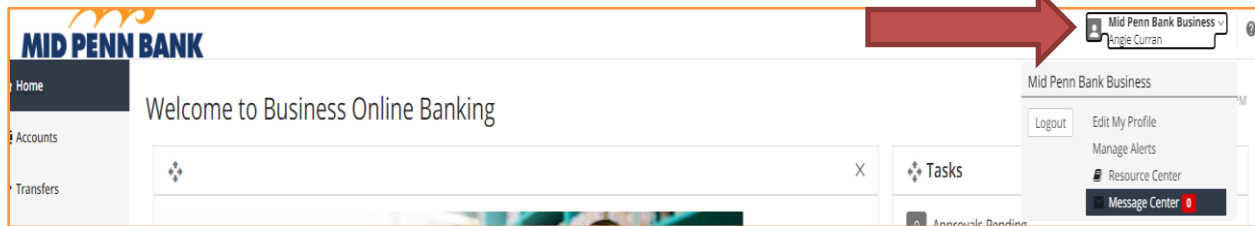
Small Business Commercial Center

Testing the addition of content for the Test Resource.

[LEARN MORE](#)

User Settings

Select the *person icon* from the top right corner of the screen to access additional options.



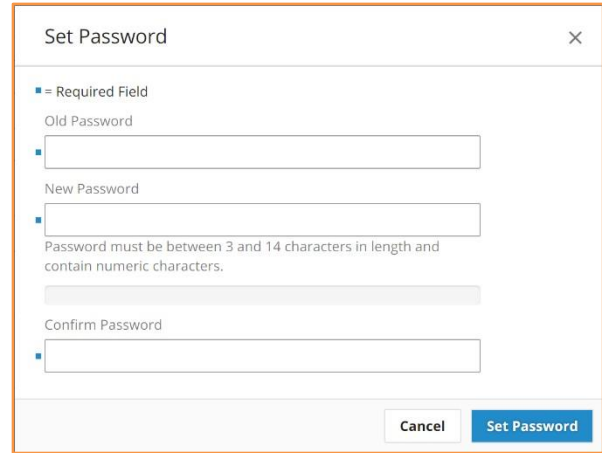
1. **Logout** – select this option to logout of your online banking session.
2. **Edit My Profile** – select this option to update your phone number, email address, alert delivery preferences and more. See EDIT MY PROFILE for more information.
3. **Manage Alerts** – select this to go to the Alerts page. See ALERTS for more information.
4. **Resource Center** – select this to go to the Resources page. See RESOURCES for more information.
5. **Message Center** – select this to go to the Messages page. The current number of unread messages displays beside this option. See MESSAGES for more information.

Edit My Profile

User Information	Contact Information
<p>■ = Required Field</p> <p>Company ID gesta</p> <p>User ID jirx</p> <p>First Name jirx</p> <p>Last Name User Person</p> <p>Email test@onlinebankingsolutions.com <input type="button" value="Test"/></p> <p>Time Zone US:Eastern (EST)</p> <p>Business Phone Number Format: XXX-XXX-XXXX</p> <p>Software Activation Key G3MQ7CQJ <input type="button" value="Reset"/></p> <p>Remaining Uses: 3 Expires: Mar 31, 2019 12:51 PM EDT</p>	<p>Street Address 123 This Way</p> <p>City Atlanta</p> <p>State GA</p> <p>Zip Code 30309</p> <p>Country United States</p> <p><input checked="" type="checkbox"/> Receive email notifications</p> <p><input checked="" type="checkbox"/> Enable text message notifications</p> <p>Mobile Phone Number Format: XXX-XXX-XXXX <input type="button" value="Test"/></p> <p><input type="checkbox"/> Receive alerts via text message</p> <p>Text Message Terms & Conditions</p> <p>■ = Required Field</p> <p><input type="checkbox"/> I agree to the Text Terms & Conditions ></p> <p>To opt-out send STOP to 99453. To learn more, send HELP to 99453.</p> <p>Message and data rates may apply. Number of messages varies per user. Account holder authorizes charges to appear on wireless bill or deducted from prepaid balance.</p> <p>Tier One Carriers: AT&T, Verizon, T-Mobile®, Sprint, Metro PCS®, U.S. Cellular®</p> <p>For Support, please call MBC Bank at 1-800-435-4324.</p>
<p>Security</p> <p>■ = Required Field</p> <p>Change Password ></p> <p>Change Site Verification Image ></p> <p>Change Site Security Questions ></p> <p>In what town were you born? town</p> <p>What is your mother's first name? mom</p>	

1. **First Name** – enter your first name.
2. **Last Name** – enter your last name.
3. **Email** – enter your email address. A valid email address must contain an at sign (@) and domain (such as .com, .org, .fiserv).
 - a. **Test** – select this option to have a test email delivered to the defined email address.
4. **Time Zone** – select the desired time zone. Times displayed in online banking are presented based on selected time zone.
5. **Business Phone Number** – enter a business phone number
6. **Software Activation Key** – use this value to register bank provided applications such as the and Mobile Banking app.
 - a. **Reset** – select this option if the current key displayed is no longer valid (expired or used maximum number of times) to generate a new key.

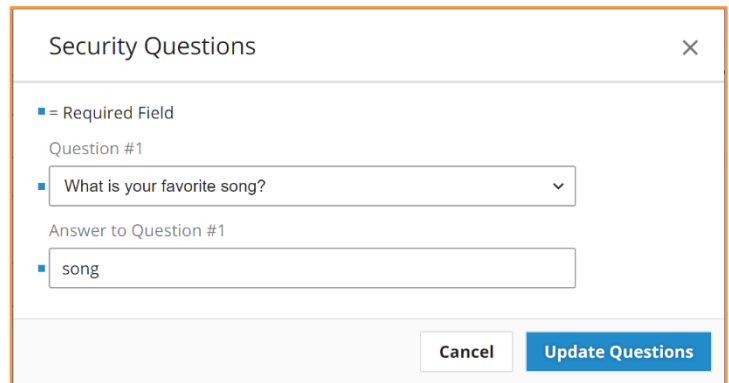
- 7. **Change Password** – select this option to perform a password reset. Enter the current password, then enter a new password twice.



The 'Set Password' dialog box contains the following fields and instructions:

- Old Password**: A required text input field.
- New Password**: A required text input field.
- Confirm Password**: A required text input field.
- Instructions**: Password must be between 3 and 14 characters in length and contain numeric characters.
- Buttons**: 'Cancel' and 'Set Password'.

- 9. **Change Site Security Questions** – select this option to select new security questions or provide new answers.



The 'Security Questions' dialog box contains the following fields and instructions:

- Question #1**: A required dropdown menu with the text 'What is your favorite song?' and a downward arrow.
- Answer to Question #1**: A required text input field containing the text 'song'.
- Buttons**: 'Cancel' and 'Update Questions'.

- 10. **Security Registration Question 1** – enter an answer for the question shown. This value is required during the registration process of some bank provided applications.
- 11. **Security Registration Question 2** – enter an answer for the question shown. This value is required during the registration process of some bank provided applications.
- 12. **Street Address** – enter street address.
- 13. **City** – enter city
- 14. **State** – enter state. Two-character postal abbreviation of state is recommended.
- 15. **Country** – select country. United States populates in field by default.

16. **Receive email notifications** – select this option to receive alerts by email.
17. **Enable text message notifications** – select this option to expose options to setup text messaging.
 - a. **Mobile Phone Number** – enter a phone number to receive online banking text messages.
 - i. **Test** - select this option to have a test text message delivered to the defined mobile phone number.
 - b. **Receive alerts via text message** – select this option to receive alerts by text message.
 - c. **I agree to the Text Terms & Conditions** – click this field to review the text messaging Terms & Conditions, then check the box.

Mobile App Features

Access to Small Business online banking is also offered as an iOS or Android mobile app for phones and tablets. Minor feature differences exist when accessing online banking from the mobile apps.

System Requirements

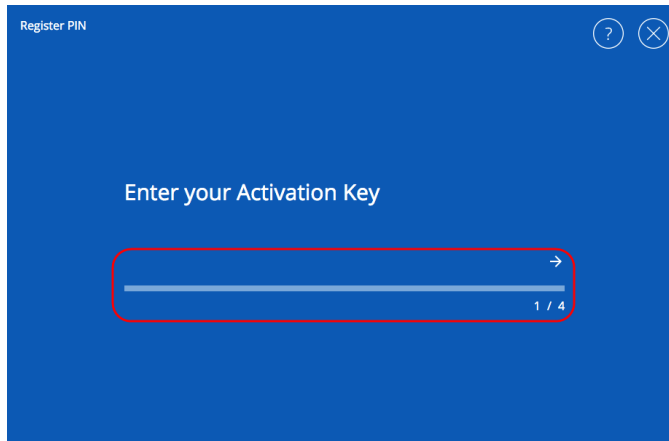
- **Apple**
 - iPads and iPhones running iOS 9 or newer
 - Note: Only the most recent release of an OS version is supported. For example, if iOS 10.4.9 is publicly available, then release 10.4.8 is no longer supported. However, the most recent release of iOS 9 would still be supported.
- **Android**
 - Phones and tablets running OS 4.1 or newer
 - 1.2 GHZ dual core chip or better
 - 1 GB or more of RAM

App Registration

Complete the registration process after downloading the mobile app. The following is needed to complete registration:

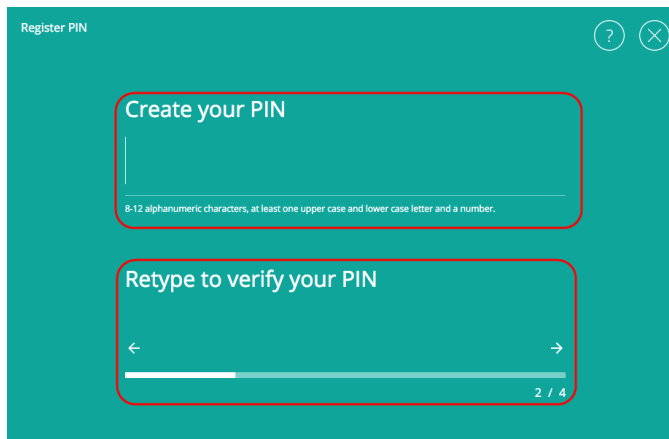
- Activation Key
- Access to email or mobile phone number saved to user's profile

1. **Provide credentials:** Enter the Activation Key the financial institution provided and click the arrow.



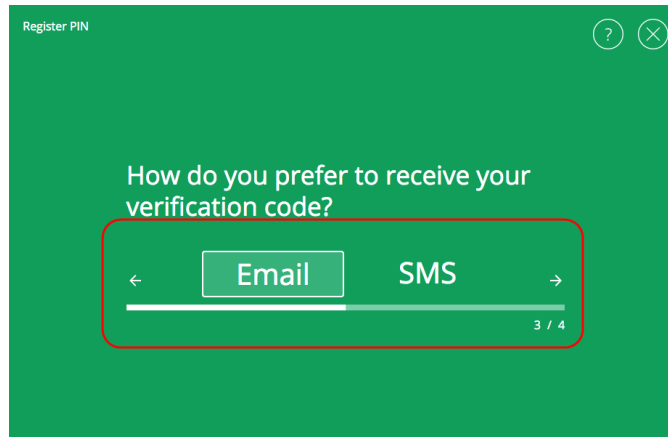
The screenshot shows a blue screen titled "Register PIN" with a question mark and close icon in the top right. The main text says "Enter your Activation Key". Below this is a white input field with a right-pointing arrow on the right side and "1 / 4" at the bottom right.

2. **Create a PIN:** In the "Create your PIN" field, type in a value that adheres to your FI's defined PIN structure. Advance to the next field, "Retype to verify your PIN", and type in the same value entered in the previous field. Select the right arrow to submit the PIN and advance to the next step. Or, if needed, select the left arrow to start over.

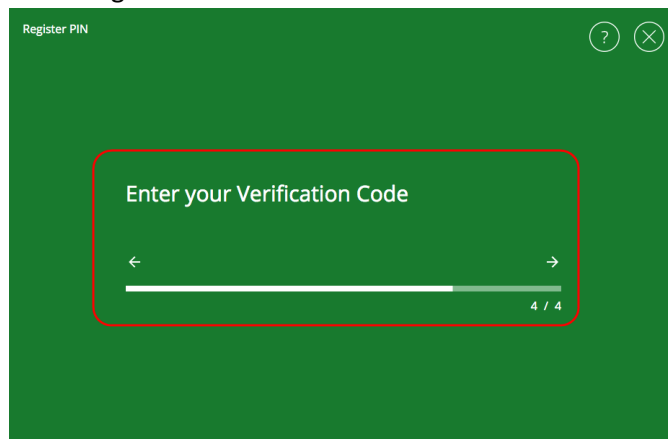


The screenshot shows a teal screen titled "Register PIN" with a question mark and close icon in the top right. There are two input fields. The first is labeled "Create your PIN" and has a note below it: "8-12 alphanumeric characters, at least one upper case and lower case letter and a number." The second field is labeled "Retype to verify your PIN" and has left and right arrows on either side of the input area, with "2 / 4" at the bottom right.

3. **Select user verification code delivery method:** To confirm your identity, the system sends a verification code to you. You must enter this verification code on the next screen. Select whether to receive the verification code via "Email" or "SMS" (text message) and click the right arrow to advance to the next step.



4. **Enter verification code:** Verification codes are sent immediately, but there may be a small delay before they appear in your inbox or on your mobile device. Enter the verification code you receive and click the right arrow.




5. **Success!:** If the registration is completed user is presented a "Success!" message, below which will display the "Launch App" button, which the user may select to login to the Tablet app with his / her PIN.

Note: PINs are device-specific and managed independently from other passwords/PINs used to perform browser logins, or PINs used to access online banking app installed on other devices.

Features Differences in Mobile App

The following features may not be available or may behave differently when accessing Small Business from the mobile app, or when space is not available because the browser screen is too small.

1. **Accounts**
 - a. To access *Transaction Search*, select **Actions** then **History**.
2. **Admin Manager**
 - a. **Users** – select **Services** from the *User Details* section to access available user settings.
3. **Bulletins Banner** – go to **Messages** to access this feature.
4. **Home/Dashboard** – This page and its associated widgets are not offered when using the phone app and some tablet apps. If this page is offered, widgets cannot be moved around.
5. **Hover** – this feature is not supported in the mobile apps.
6. **Main Menu** () – select this icon to access available services.
7. **Miscellaneous**
 - a. **Reorder Columns** – this feature is not supported in the mobile apps.
 - b. **Select Columns** – this feature is not supported in the mobile apps.
 - c. **Sort** – this feature is not supported in the mobile apps.
8. **Mobile Deposit** – to upload checks, select **Add Check Images**, then select **Choose File** and follow the prompts.
9. **Payments**
 - a. **BillPay** – this service is not supported in the mobile apps.