



Business Online Banking User Guide

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About Business Online Banking

Business Online Banking provides the best financial resource available for your organization.

- Account Information Reporting: Prior Day and Current Day including Real Time Balance Updates
- Transfers and Loan Payments
- Check Inquiries
- Custom Alerts
- Stop Payments
- Online Statements
- CentralMOBILE Business

Access Central Bank's website at www.centralbank.com, Business → Cash Management Services to review the most current version of the Terms and Conditions to the Master Treasury Agreement where all services are further outlined.

First Time Sign-On

To log on to Business Online Banking, go to <https://cob.centralbank.com>, or:

1. Click on **Login**.
2. Under **Business**, select **Business Online Banking**.
3. A pop up will appear alerting you that the link will take you away from centralbank.com, **click OK**. You will be routed to Business Online Banking's sign-on screen.
4. Enter the **Company ID**, **User ID**, and **Password** in the appropriate fields.
5. Click **Access Accounts**.
6. You will then receive a Service Agreement prompt. Accept the terms by choosing "**I Accept**" to move forward.
7. Select and enter answers for the **Security Questions** (these are case sensitive)
8. If you have External Transfer Permissions you'll be prompted to **Activate Token Device. Activate your token by entering the following:**
 - a. Three pieces of information are required:
 - i. **Activation Code:** central2021
 - ii. **Token Number:** If you do not already have the security token, you will need to download the Symantec VIP Access app

through your mobile device.

1. For physical tokens the Token Number can be found on the back and usually begins with AVT or FT.
 2. For mobile tokens, this can be found at the top under Credential ID and usually begins with SYMC.
 - iii. **Passcode:** The current Security Code displayed on your token.
 - b. After clicking **Submit**, wait for a new Security Code and then enter this into the passcode field.
 - c. You should also see a message at the bottom of this screen stating that your token has been activated successfully.
9. When you are ready to end your session on Business Online Banking, click **Logoff**.

NOTE: The system will prompt you to **change your password** after your initial login and every 120 days.

If you need assistance, please contact Online Banking Client Services at 859-253-6338 Monday – Friday 8:00 AM ET – 5:00 PM ET.

Navigation

Whether you are logging in for a quick balance inquiry, or preparing to complete payroll, your destination is only a click away. In fact, all services available are listed within your horizontal toolbar on the top of the screen.

Services can be accessed by clicking on the name of your selection within the horizontal toolbar. Selecting a service will advance to functions specifically assigned to your access.

**Please do not use your browser's forward and reverse commands when navigating the system; you should always use the screen navigation options.*

NOTE: Show is located at the bottom of pages with lists of accounts or transactions. Click the arrow next to **Show** to determine the number of items listed on the screen: 10, 25, 50, 100

Dashboard

The initial screen presented after logging into Business Online Banking is referred to as your **Dashboard**. The Dashboard allows you to view deposit and loan accounts including balances on a single screen. Additionally, from the Dashboard, you may choose to view additional information on the desired account by clicking on its account number (in [blue](#)).

The Actions dropdown arrow, to the right of available balance for each account, provides you with a quick access path to:


- Account Activity Export
- Create Stop Payment
- Create Transfer
- View Account Activity
- View Current Day
- View Prior Day
- View Statement

Balance Definitions

The following defines balance information:

- **Ledger Balance** is the account's "book" balance, or the balance after all deposits and withdrawals posted to the account the prior night.
- **Available Balance** is the current ledger plus or minus current business day activity, minus holds, and the addition of related balances.

To view and print current deposit account balances:

1. Select **Dashboard**.
2. Select  to quickly access the account view for all accounts.
3. Select the **Print** icon and Click Print to print the current balance for each account.

Accounts

Under the **Accounts** tab, the options of **Manage Accounts** and **Account & Research Tools** display. This provides real time access to current account balance information, prior day transactions and current day transactions.

Under **Manage Accounts**, select one of the following to display the desired balance and transaction information:

- **Activity: Click** the arrow next to **Account** to choose the specific account to view. Includes balance summary as of the current day and the ability to search pending, posted and scheduled transactions from a specific date range, keyword, amount, deposits by date, withdrawals by

date or check number. Click the [blue Transaction Type](#) for expanded transaction information.

- **Prior Day:** Search by a specific date or a date range to review prior day balances and transactions
- **Current Day:** Search by a specific date or date range to Review current day balances

Under **Account & Research Tools**, you can select one of the following:

- **Export Profiles:** Create, edit or delete export profiles. Export data based on an existing profile.
- **Export History:** Provides information about each executed export report
- **Statements:** Select and view a list of available online statements
- **Transaction Search:** By account(s), search for a specific transaction or group of transactions

Transaction Search

Selecting **Accounts, Account & Research Tools, Transaction Search** allows parameters to be entered to search for a specific item(s) by account.

Search parameters include:

- Account
- Transaction Type
- Date
- Options including Check Number, Amount, Customer Reference, Bank Reference

Performing a Search

1. Select **Account(s)**
2. Under Type, choose either All Transaction Types, Select Transaction Types or Input Transaction Types.
3. Choose either **All Credit Transactions, All Debit Transactions** or both. Another option would be to click next to the specific transaction type(s) you would like to view.
4. **Select either a Single Date or a Date Range** for the transactions to be displayed.
5. Select other **Options** if needed.
 - Check Number – Enter either the check number from a specific check or a check number range
 - Amount – Enter either a specific amount or an amount range

- Customer Reference – Limits the search to transactions with a specific reference value, such as a transaction confirmation number.
 - Bank Reference – Limits the search to transactions with matching financial institution reference information.
6. Click **Search**
 7. Within the **Search Results**, click the [blue](#) date to display expanded transaction information.
 8. Select **Print** to print the results displayed.

Transfers

Transfer funds between deposit accounts and to make payments to loan accounts at Central Bank. Transfers between accounts are updated to the account on a real-time basis. Transfers entered after 9 PM ET will be applied at the end of the next business day (excluding bank holidays). Loan payments entered before 9 PM ET will be applied at the end of each business day (excluding bank holidays). Loan Payments entered after 9 PM ET will be applied at the end of the next business day (excluding bank holidays).

Business Online Banking enables users to quickly manage transfers by creating templates. Approvers may be added for transfers to ensure dual control.

Click **Transfers** to access **Manage, Create Transfers, Transfer Tools** and **Create Templates**.

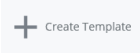
The **Transfers, Manage, Transfer Center** page is a central point for transfer activity where you can perform transfer-related tasks:

- Search Transfers
- Create Transfers
- View/Edit Transfers
- Approve, Reject and Delete Transfers

Search either **All or Pending from a date range, transaction number or status**.

The **Transfers, Manage, Transfer Template Center** page is used to select template options or review existing templates.

Create a Transfer Template

1. To create a Transfer Template, under Transfers, Template Center, click the **Create Template** icon.  Choose **One to Many** or **Many to One**. The designates the number of accounts that you will be transferring from and to.

2. Input the **Template Information**.

Template Activation	Defaults to Active
Template Name	A unique name for the template
Transfer From	The source account for the transfer
Limit Amount	Optional. The maximum amount that is allowed from this template.
Options	Allow Amount to be Changed, Add Memo Information, Allow Memo Test to be Changed

3. Under **Transfer To**, choose the account(s) that you will be transferring into. Click **Select Accounts**.

4. Check the box next to the account(s) and click **Done**. Click **Continue**. Click **Submit Template**.

5. When completed, you will receive a Successful Submit message. Click **Template Center** to review the template or to initiate a transfer.

Create Transfers

Click Transfers, Create Transfers, to create a **Single** transfer, **One to Many**, and **Many to One**.

- **Single Transfer** allows a transfer from one “from” account to one “to” account. The transfer should be immediate, if entered within the timeframe allowed. All transfers are found in the **Transfer Center**.
- **One to Many** transfer allows the selection of one “from” account, and multiple “to” accounts. The transfer should be immediate, if entered within the timeframe allowed. All transfers are found in the **Transfer Center**.
- **Many to One** transfer allows the selection of multiple “from” accounts, and one “to” account. The transfer should be immediate, if entered within the timeframe allowed. All transfers are found in the **Transfer Center**.

1. To create a **Single Transfer**, click **Transfers, Single** and complete the fields listed below:

Transfer From:	Debit account from which funds are taken
Transfer To	Credit account where the funds are directed
Date	Date funds are to be transferred
Amount	Amount of the transfer

Frequency Options

Either One-Time, or Recurring
Add Memo Information

2. Click Continue.
3. Click Submit Transfer.

Quick Transfer

1. From the Dashboard, **Quick Transfer** is a widget displayed.
2. Enter the **From Account** from the “Select Account” drop down options.
3. Choose the **To Account** from the “Select Account” drop down options.
4. When a loan account is chosen, two options will appear. Select the appropriate option, either **Regular Payment** or **Principal Only**.
5. Enter the **Amount**.
6. Click **Next**
7. Click **Done**.

To verify a transfer, go to **Transfers, Transfer Template Center**. Enter specific search criteria, or search all transfers completed that day. The Transfer Center will also show if there are pending transfers to be approved. Click on **Template Status** to sort by **Approved, Pending Approval or Rejected**.

To approve a transfer, click the box next to the transaction to be approved and click **Approve**.

Check Services

To view, place, or cancel a stop payment, to inquire if a check has cleared or obtain an image of an item, select **Check Services** from the horizontal toolbar.

View Stop Payments

1. Click on **Check Services**.
2. Under **Manage**, select **Stop Payments**.

Create a Stop Payment

1. Click on **Check Services**.
2. Under **Create**, select either **Single Stop** or **Multiple Stop**.
3. Enter the following information:

Account

The account against which the check was written.

Expiration Term

The end date of the request placed.

Stop Type

How many checks the stop payment request affects, either Single for a single check or

	Range for a series of checks with no interruption in numbering.
Date Written	Date of the check
Amount	The amount for which the check was written
Payee	The name of the person or company to whom the check was issued.
Reason	The reason why a stop payment is being requested. Select an option from the drop-down list.
Memo	The text that appears in the memo line of the check.

4. Click **Continue**.
5. Once you preview the stop, select **Submit**.
6. A confirmation will appear that states the stop was a success.
7. To view the stop, select **Manage Stop Pay**.

Cancel a Stop Payment

1. Select **Check Services**, under **Cancel** select either **Single** or **Multiple Stop**.
2. Select the **Account** from the dropdown
3. Choose the **Stop Type**, either **Single** or **Range**
4. Enter the **Check Number** and **Amount**.
5. Click **Continue**.
6. Review the cancelled stop and select **Submit**.
7. A **confirmation** will appear that states the cancellation was a success.

Research Tools is also located under Check Services. This enables the user to search for a check inquiry, image search, or image activity.

To search for a Check Inquiry:

Account

Check Number(s) Choose Single or Range

Administration

This functionality applies only to the Administrator. The Administrator controls the access other users have to the organization through Business Online Banking. The primary administrative duties include setting up users and managing user access privileges.


Add a User

1. Under **Administration**, click **Users**.
2. Click **Create User**.
3. Complete the required fields to establish the user. This includes the below:
 - **First Name**
 - **Last Name**
 - **User ID**
 - **Password**
 - **Security Level**
 - **Approvals**
 - **Payment Limits**
 - **Access Schedule**
 - **User Entitlements**

NOTE: All users will use the same Company ID.

NOTE: ACH and Cash Management services can be granted with a written request. The ACH services requires an application, agreement and approval process. If you desire this service, please contact Central Bank's Corporate Services at (859) 253-8743.

Edit a User

1. Click **Administration**.
2. Select **Users**
3. Click , then **Edit User**.
4. **Edit** the User's settings.
5. Click **Save**.

View a User List

1. Click **Administration**.
2. Select **Users**.

Reset Login


If a User is locked out of the system:

1. Click **Administration**.
2. Select **Login**.
3. Enter the **User ID**.
4. Click **Submit**.

Reset Password

1. Click **Administration**.
2. Select **Password**.
3. Enter the **User ID**.
4. Enter **New Password**.
5. Click **Submit**.

Delete User

1. Click **Administration**.
2. Select **Users**.
3. Click  next to the the **User**.
4. Select **Delete User**.
5. Click **Delete**.

Account Preferences

Business Online Banking allows you to customize how your account names appear online. If you would like to rename your accounts, follow the steps below:

1. Click **Administration**.
2. Click **Account Preferences**
3. Type the **Nickname** over the existing Account Name.
4. Click **Submit Preferences**.

Additional Services

To access Remote Deposit, CentreSuite, Lockbox, Card Manager, or Positive Pay, simply select the **Additional Services** option from the menu bar. Select the service you want to access and it will launch to the intended site.

Alerts

View Alerts

1. Click the **down arrow** next to the user's name.
2. Select **View Alerts**.

Send and View Messages

1. Click the **down arrow** next to the user's name.
2. Select **Send and View Messages**.
3. Click **Create Message** to send a message to bank personnel.

Manage Alert Settings

1. Click the **down arrow** next to the user's name.
2. Select **Manage Alert Settings**.
3. Click **Create Alert**.
4. Assign the appropriate alerts for this user to have, choose from the following:

Account Balance Over
Account Balance Under
Check Number Cleared
Password Expiration Reminder

Payment Status
Periodic Balance
Personal Reminder
Recipient Status

Secure Message Notification
Template Status

Transaction
Wire Confirmation

5. **Assign** the user's email in order to receive the alerts.
6. Click **Submit**.

Manage Alert Delivery

1. Click the **down arrow** next to the user's name.
2. Select **Manage Alert Delivery**.
3. Click **Add Delivery Method**.
4. Enter the **email address or phone number** that should receive the alert.
5. Click **Done**.

Other Settings & Preferences

Change Password

1. Enter **Old Password**.
2. Enter the **New Password** and **Confirm**.
3. Click **Submit**.

Manage Banks

Use this page to view and manage standard and preferred banks. Click on a bank name (listed in blue) for contact information.

Change Startup Screen

Use this page to define the default page to display upon logging in and upon completion of various activities.

Activate Token

This page is used to activate tokens, using the token device and information provided by the bank.

QuickBooks Clients

Please reference your product user guide to change the bank/financial institution your accounting software package is directed towards online. When given the option of choosing a new bank/financial institution please select Central Bank, Kentucky - Business.

Login Issue

Company Administrators may contact Business Online Banking Client Services at 859-253-6338 Monday- Friday 8 AM – 5 PM. If you are a sub-user, your Company Administrator can reset your password.

NOTE: You will be required to identify your organization and yourself before the bank can reset your password.

Notice of loss, theft, unauthorized use or error

If you believe, or any individual acting on your behalf in connection with Business Online Banking believes, that any of your Access Credentials have been lost or stolen, that any transaction involving any of your Accounts or any of your loan accounts may have been or may be made without your authorization or that we may have made an error with respect to any of your Accounts or any of your loan accounts, you or that individual must contact our Business Online Banking Customer Service immediately at 859-253-6338.

If there is an issue with a transaction listed on your statement and you need more information, telephone us at Business Online Banking Customer Service, 859-253-6338, as soon as possible. We must hear from you within 30 days after we provide you with the statement initially listing the transaction in question. Please provide us with the information listed below:

- Your name and address.
- The dollar amount of the suspected error.
- Describe the transaction you are unsure about, explaining the potential error or why you need additional information.

Conclusion

Utilizing all of the functionality available in Business Online Banking will dramatically impact the efficiency of your organization's financial areas. Please feel welcome to contact either your banker, Business Online Banking Client Services at 859-253-6338 or Cash Management as it would be our pleasure to assist you.