

# Commercial Online Banking

## Login and Password Guidelines

You can reach Central Bank's Commercial Online Banking login page directly by typing (link) <https://cob.centralbank.com/rwd-web/logon/central> in the address bar of your web browser. Bookmark the login page for convenient access.

Pay special attention to these guidelines when logging in to Commercial Online Banking for the first time:

- **Company ID**
- **User ID**
- **Password**
  - \*This is case-sensitive

Read and accept the Service Agreement.

You will then be prompted to change your password. Your new password will need to be 8 – 32 characters with at least one alpha character, one special character and one number.

Next, you will activate your token by entering the following:

- **Activation Code** – central2021
- **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.
  - For physical tokens, this can be found on the back and usually begins with AVT or FT
  - For mobile tokens, this can be found at the top under Credential ID and usually begins with SYMC
- **Passcode** – This will be the current Security Code displayed on your token

After clicking Submit, **wait** for a new Security Code and enter the passcode.



### LOGIN

Enter your login information to access your online accounts.

\* Required Fields

Company ID \*

User ID \*

Password \*





Access Accounts

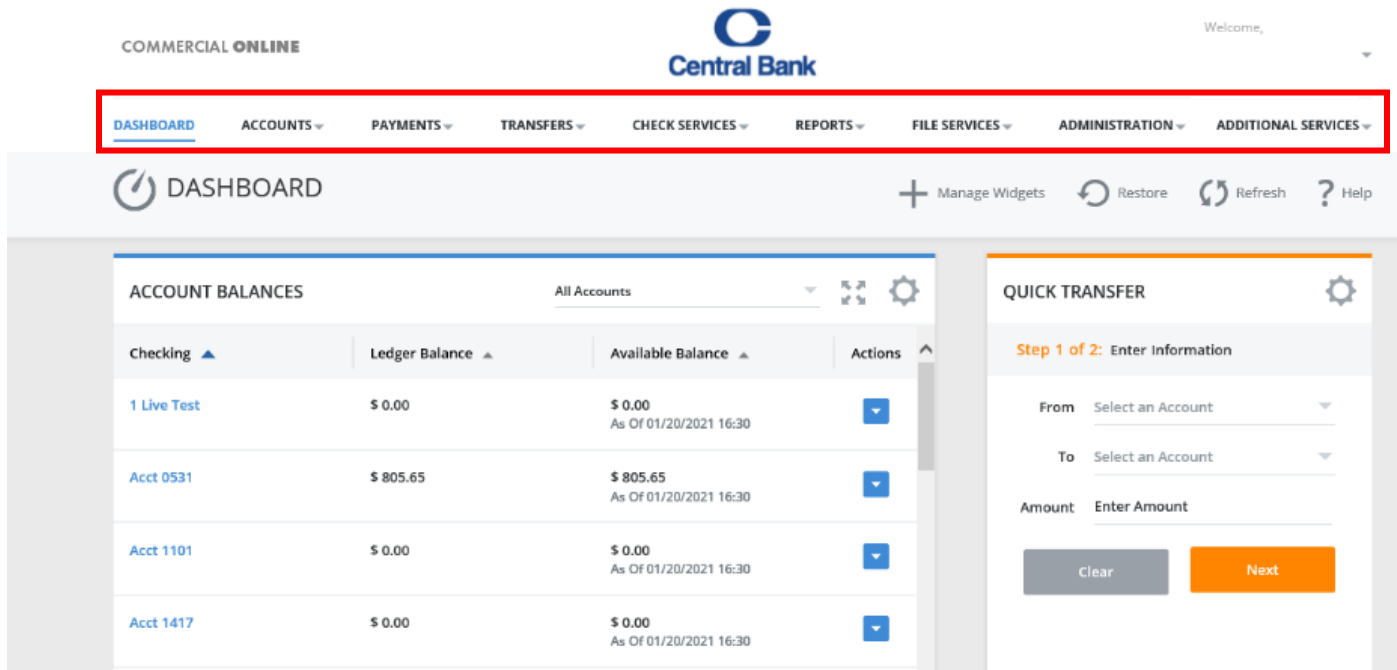
# Dashboard and Navigation

Dashboard is the first screen that you see when you log in. This interface allows you to choose the information you want to display and how you want items arranged. The information that appears on your Dashboard depends on the products and services that you have, and is easily tailored to your needs and preferences.

- Use the navigation at the top of the page to access products and services. Please be aware that the products and services displayed will depend upon the user entitlements selected by the organization.
- To view the functions available for each of your products and services, click on a heading to display the menu.

These additional actions are also available within Dashboard navigation:

-  The Manage Widgets icon allows users add or delete the selected widget from the Dashboard.
-  The Restore icon allows users to restore the Dashboard layout to the original settings, removing any customizations previously set by the user.
-  The Refresh icon will update balances for real time-enabled accounts on the dashboard.
-  The Help icon provides a link to a help summary for that specific page.



The screenshot displays the Central Bank Commercial Online Dashboard. At the top, the header includes 'COMMERCIAL ONLINE', the Central Bank logo, and a 'Welcome,' greeting. Below the header is a navigation bar with links: DASHBOARD, ACCOUNTS, PAYMENTS, TRANSFERS, CHECK SERVICES, REPORTS, FILE SERVICES, ADMINISTRATION, and ADDITIONAL SERVICES. The DASHBOARD link is highlighted with a red box. Below the navigation bar, the dashboard content is divided into two main sections. The left section, titled 'ACCOUNT BALANCES', shows a table of account balances for 'All Accounts'. The right section, titled 'QUICK TRANSFER', shows a form for entering transfer information, including 'From', 'To', and 'Amount' fields, and 'Clear' and 'Next' buttons.

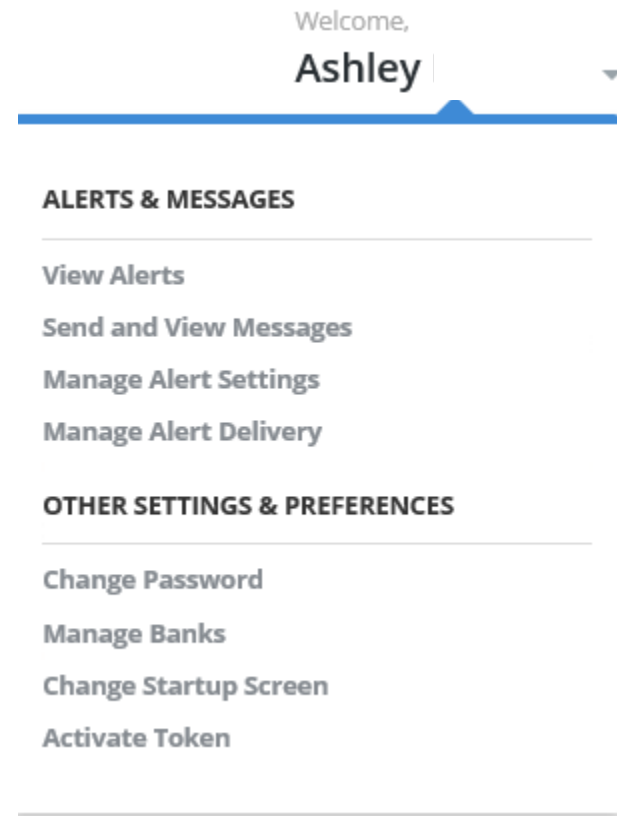
Checking ▲	Ledger Balance ▲	Available Balance ▲	Actions ^
1 Live Test	\$ 0.00	\$ 0.00 As Of 01/20/2021 16:30	▼
Acct 0531	\$ 805.65	\$ 805.65 As Of 01/20/2021 16:30	▼
Acct 1101	\$ 0.00	\$ 0.00 As Of 01/20/2021 16:30	▼
Acct 1417	\$ 0.00	\$ 0.00 As Of 01/20/2021 16:30	▼

# Account Details and Services Profile

Your Alerts & Messages and Other Settings & Preferences is located in the upper right-hand corner of Commercial Online Banking, and can be accessed by selecting the drop-down menu next to your name.

The profile allows you to manage your alerts, change your password, activate your security token, as well as other settings and preferences.

A sample profile menu is displayed to the right. Please be aware that profile menus will vary based on your products and services.



The image shows a sample profile menu interface. At the top, it says "Welcome, Ashley" followed by a vertical line and a downward-pointing triangle. Below this is a horizontal blue bar. Underneath the bar, the text "ALERTS & MESSAGES" is displayed in bold, followed by a horizontal line. Below the line are four menu items: "View Alerts", "Send and View Messages", "Manage Alert Settings", and "Manage Alert Delivery". Below these items, the text "OTHER SETTINGS & PREFERENCES" is displayed in bold, followed by a horizontal line. Below the line are four menu items: "Change Password", "Manage Banks", "Change Startup Screen", and "Activate Token". At the bottom of the menu is a horizontal grey bar.

Welcome,  
**Ashley** ▼

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**ALERTS & MESSAGES**

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**View Alerts**

**Send and View Messages**

**Manage Alert Settings**

**Manage Alert Delivery**

**OTHER SETTINGS & PREFERENCES**

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**Change Password**

**Manage Banks**

**Change Startup Screen**

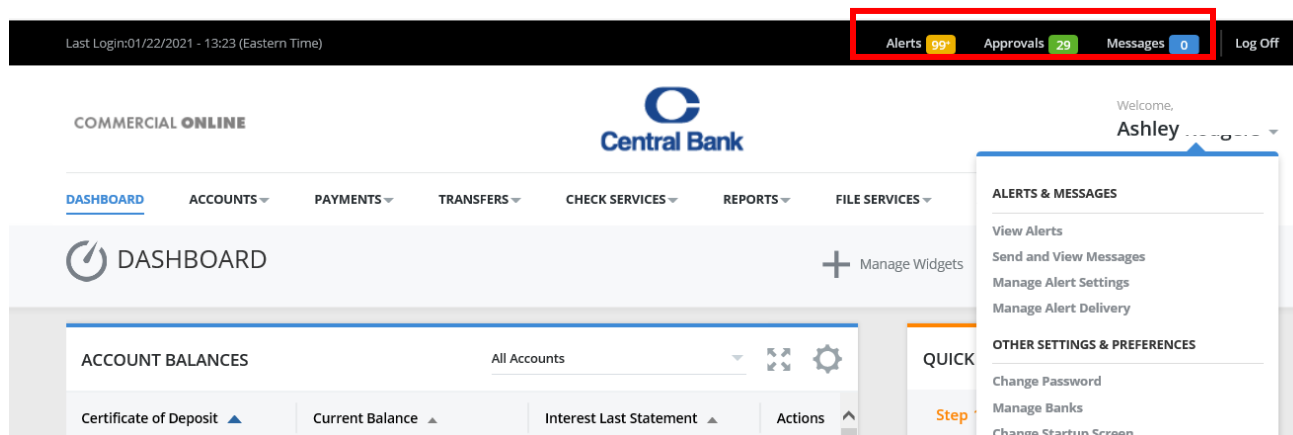
**Activate Token**

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# Alerts, Approvals, and Messages

Alerts, Approvals, and Messages make Commercial Online Banking users aware of important notifications including balance notifications, approvals for services including ACH, Account Transfers, Wires, and Stop Payment and important notifications from Commercial Online Banking.

**Note:** The number shown indicates to each user how many unopened alerts, approvals and messages are in the queue.



## Product and Services Menus

Product and Services menus (Accounts, Payments, Transfers, Check Services, Reports, File Services, Administration and Additional Services) are located within the Dashboard. To view product and service group menus, select the drop-down arrow next to the specific heading. Please be aware that your products and services will depend on your user entitlements as selected by your organization.

You can edit each **Product** and **Service** menu by selecting the **Edit** icon and by moving sections around utilizing the **Move** icon. You can also edit what will appear in your menu by checking or unchecking the box next to the product or service.

Remember that selecting **Restore** will reset all of your previously selected customizations. To close the menu, select the **Save** icon.

The image displays two screenshots of the 'CHECK SERVICES' menu interface.

**Top Screenshot:** The 'CHECK SERVICES' header is at the top. On the right side of the header, there is an 'Edit' button with a pencil icon, which is highlighted with a red box. Below the header, there are four main sections: 'MANAGE', 'CREATE', 'CANCEL', and 'RESEARCH TOOLS'. Each section has a minus icon to its right. Under 'MANAGE', there is a checkbox for 'Stop Payments'. Under 'CREATE', there are checkboxes for 'Single Stop' and 'Multiple Stop'. Under 'CANCEL', there are checkboxes for 'Single Stop' and 'Multiple Stop'. Under 'RESEARCH TOOLS', there are checkboxes for 'Check Inquiry', 'Image Search', and 'Image Activity'.

**Bottom Screenshot:** This screenshot shows the same interface but with additional controls. At the top right of the main content area, there are three buttons: 'Restore' (with a circular arrow icon), 'Cancel' (with an 'X' icon), and 'Save' (with a download icon). The 'Restore' button is highlighted with a red box. Below these buttons is a light blue instruction bar that says 'Select a checkbox to show or hide an entry. Use the Move icon to move sections.' Below this bar, each of the four main sections ('MANAGE', 'CREATE', 'CANCEL', 'RESEARCH TOOLS') now has a checkbox to its left and a move icon (a square with a plus sign) to its right. The move icons for 'MANAGE', 'CREATE', and 'CANCEL' are highlighted with red boxes. The 'RESEARCH TOOLS' section also has a move icon to its right. Each item within these sections now has a checkbox to its left.

# Widget Selection and Customization

Widgets in Commercial Online Banking allow you to customize many of the settings on your Dashboard, giving you greater and easier access to information, products, and services. Available widgets will vary depending on your products and services.

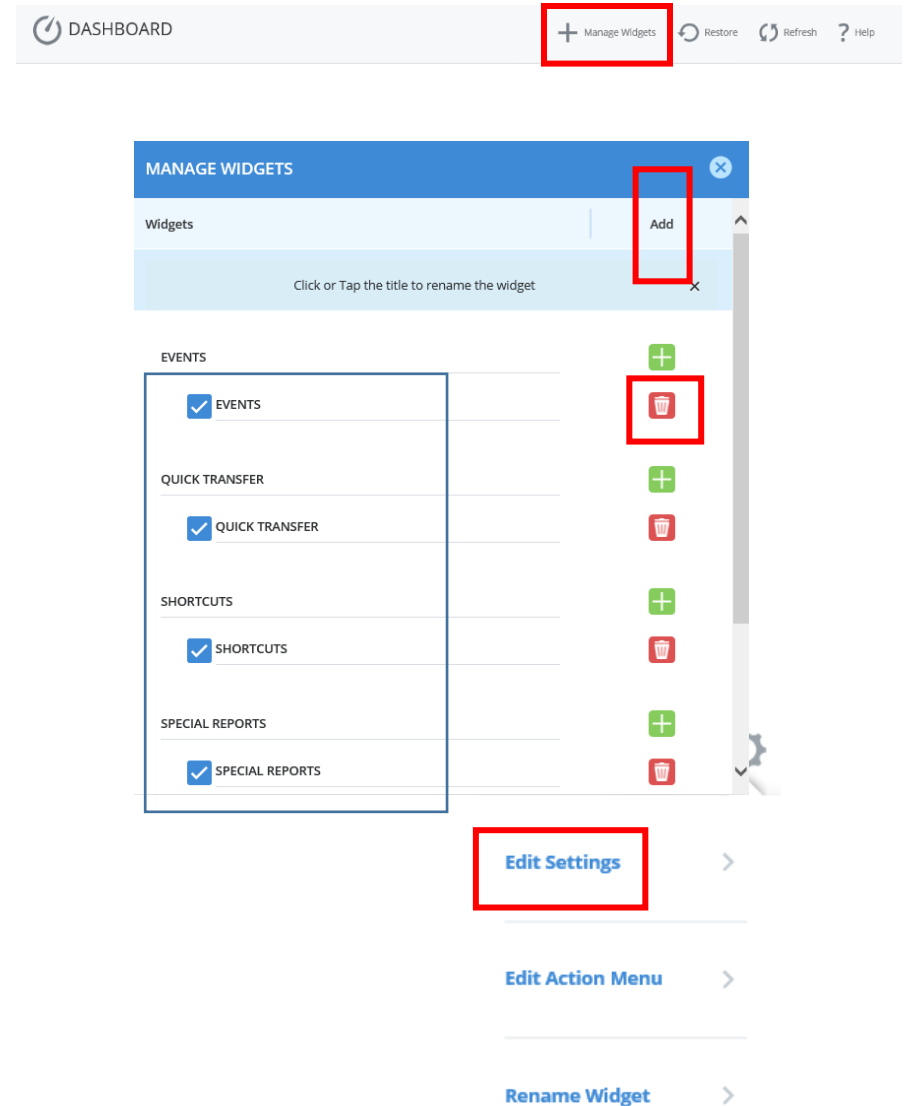
1. From the Dashboard, select the **Manage Widget** icon.
2. Add widgets by selecting the **Add** icon or delete a widget by selecting the **Trash Can**.
3. Select **Done** when complete and the widget will be added to your Dashboard.
4. You can arrange your widgets on your Dashboard by **dragging and dropping** them into place and adjusting them to your specifications.
5. To customize your widget, select the **Gear** icon and select **Edit Settings**.

**NOTE:** Edit Settings will vary from widget to widget.

Once the widget options are displayed, customize the widget functionality to your specifications, then select **Done** to save the changes.

6. You can also customize the names of your widgets by selecting **Rename Widget**.

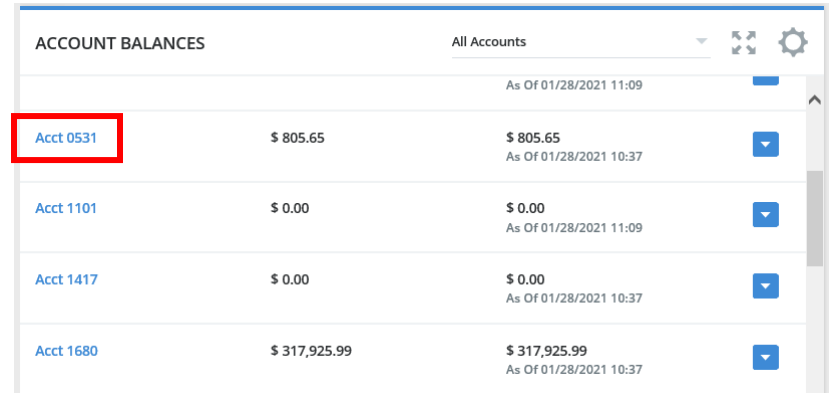
Enter the new name of the widget and select "Done" when complete.



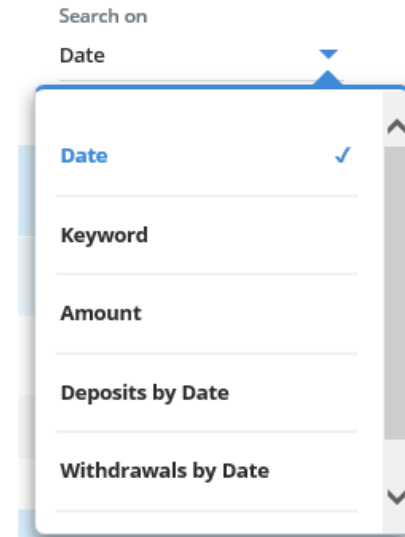
# Account Balances

The Account Balances section gives you access to your balances in real time. You can use Account Balances to view ledger and currently available balances for deposit accounts, savings accounts, and loan accounts. You can view account balance information on the Dashboard for those accounts you have selected, as well as all Accounts Activity inquiry to retrieve detailed account information.

1. Your Account Balances widget will automatically populate onto your Dashboard when viewing Account Details and Services through Commercial Online Banking. To see additional detail on an account balance, select either the **account number** or **nickname**, shown in **blue** in the account balance widget. The Account Balances widget is static and cannot be deleted or moved.
2. To access a different account, simply select the account from the **drop-down menu** under balance summary.
3. Within each account, you will be able to view Pending Transactions, Posted Transactions, and Scheduled Transactions.
4. Additional transaction detail may also be displayed. To locate a transaction within a specific account, select the Search icon.
5. You can search by the following items from the search drop-down menu:
  - Date
  - Keyword
  - Amount
  - Deposits by date
  - Withdrawals by date
  - Check number



ACCOUNT BALANCES			All Accounts
			As Of 01/28/2021 11:09
Acct 0531	\$ 805.65	\$ 805.65	▼
			As Of 01/28/2021 10:37
Acct 1101	\$ 0.00	\$ 0.00	▼
			As Of 01/28/2021 11:09
Acct 1417	\$ 0.00	\$ 0.00	▼
			As Of 01/28/2021 10:37
Acct 1680	\$ 317,925.99	\$ 317,925.99	▼
			As Of 01/28/2021 10:37



Search on

Date

Date ✓

Keyword

Amount

Deposits by Date

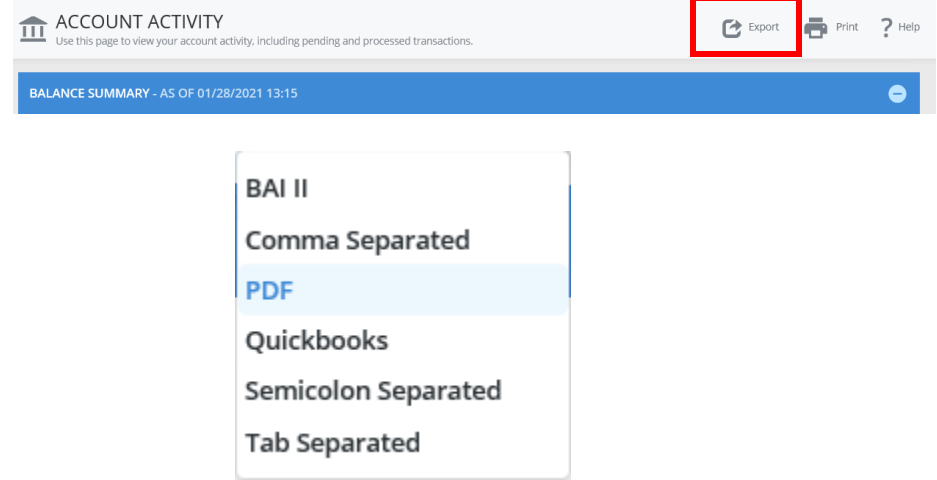
Withdrawals by Date

6. To export an account activity report, select the Export icon in the header.

Select the file format in which you would like your account activity exported. File formats available include:

- BAI II
- Comma separated
- PDF
- QuickBooks
- Semicolon separated
- Tab separated

7. A prompt will appear to open the exported file or save it to a computer.



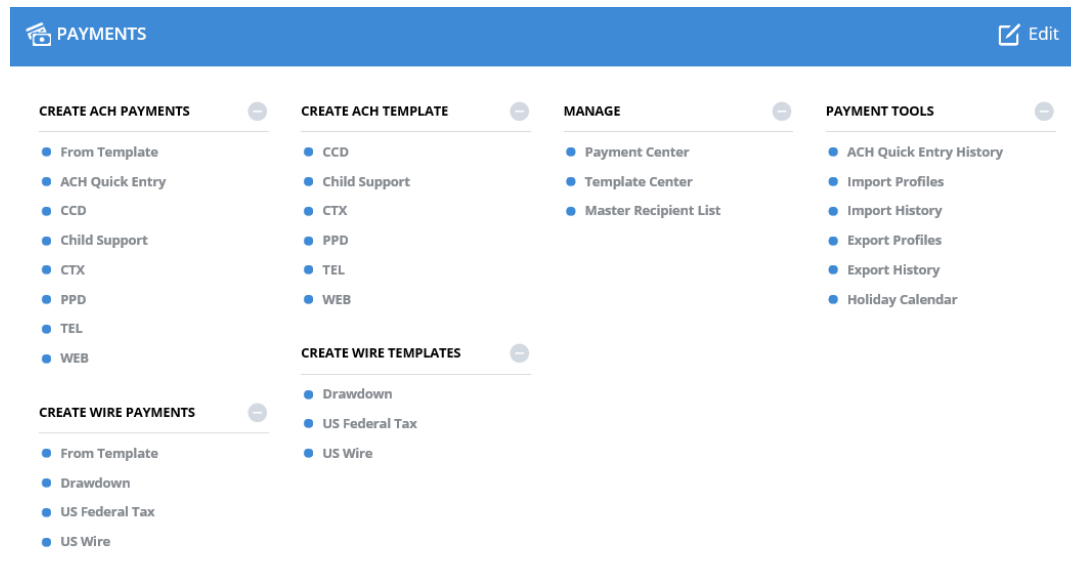


# Payment Center

The Payments Center is accessed for Account Transfers, ACH, and Wire Transfers and enables you to manage activities including:

- Creating Transfers and Payments
- Searching for Transfers and Payments
- Viewing Pending Transfers and Payments
- Approving Pending Transfers and Payments

The Transfer or Payment Center can be accessed directly from the corresponding service in the Dashboard navigation.



# Templates

Navigate to the Template Center by clicking on Payments and then Manage/Template Center from the Payments menu.

Templates can be created and saved for the following services:


- Account Transfers (One to Many or Many to One)
- ACH
- Wire Transfers

To create a template, select the type of template under the corresponding service and complete the fields needed for the transaction as shown.

Once the template is submitted, you will see a Successful Submit message with the reference number. Templates will be stored in the Template Center for the service.

**NOTE:** For clients with dual control, the creation of ACH and Wire templates will require the approval of another user after successfully being submitted.

More information on dual control for ACH and Wires can be found in the respective product guides.

 **TEMPLATE CENTER**  
Use this page to select template options or review existing templates.

[+ Create a Template](#) [Print](#) [? Help](#)


MANAGE TEMPLATES

Template Name  
Enter Template Name

Payment Type  
All Payment Types

Template Status  
All Statuses

[ADVANCED SEARCH](#)

<input type="checkbox"/>	Template Name Description	Status Availability	Co. Account	Type	Recipient	Amount (Items) Recipient Amount (Items)	Action
<input type="checkbox"/>	A Test	Approved Active	10015011	US Wire	ABC Supply		<a href="#">VIEW LAST MODIFIED BY</a> 

# Image Search

Check Services, Research Tools, Image Search enables you to search for the image of a Credit, Debit, Deposit Item, or Return Item. To search for a check, select Image Search from the Check Services menu.

To search for an image, select the **account** you are looking to search, select the **item type** and **date or date range**, and select **Search**.

**NOTE:** You may also include the serial number and / or the item amount in your search by checking the box next to the option. An additional field will populate for you to complete.

Your results will appear with the account number and status. From here, you can select and see the image of the item by selecting the Camera icon.

The screenshot displays the 'CHECK SERVICES' menu in a banking application. The 'RESEARCH TOOLS' section is expanded, showing 'Image Search' as an option. Below this, the 'IMAGE SEARCH' form is visible. It includes fields for 'Account' (a dropdown menu), 'Item Type' (a dropdown menu), and 'Date' (with radio buttons for 'Single Date' and 'Date Range'). A date input field shows 'mm/dd/yyyy' with a calendar icon. There are also checkboxes for 'Serial Number' and 'Item Amount'. A 'Search' button is located at the bottom right of the form. A 'Required Fields' indicator is present in the top right corner of the form area.

Commercial Online Banking Video Tutorials are located on our website at the following web address: <https://www.centralbank.com/commercial-online-banking-video-tutorials>. You may also access the Video Tutorials by accessing [www.centralbank.com/Customer Service/Commercial Online Banking Video Tutorials](http://www.centralbank.com/Customer%20Service/Commercial%20Online%20Banking%20Video%20Tutorials).