



EVERYTHING  
YOU NEED FOR  
YOUR BUSINESS.

Anywhere you are.

[ibankpeoples.com](https://ibankpeoples.com)

**Peoples Bank**   
A FINWARD COMPANY



## STAYING IN CONTROL OF YOUR BUSINESS'S FINANCES IS EASY.

### ✓ **ONLINE BANKING**

For at home.

### ✓ **MOBILE BANKING**

For on the go.

### ✓ **BILL PAY**

To eliminate paperwork.

### ✓ **POSITIVE PAY**

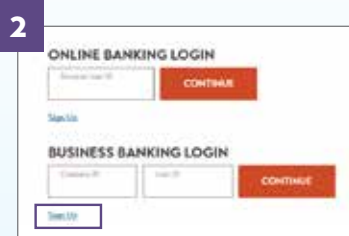
To protect your accounts.

Our complete suite of Business Banking  
technology solutions lets you manage  
your business from anywhere.

# ONLINE BANKING

## ENROLLMENT

When you enroll online, you'll be able to manage your business's finances efficiently and securely from home or anywhere else. Log in to Business Online Banking or use your credentials to access information via our Business Mobile Banking App and enjoy secure access around the clock.



### STEP 1

Visit [ibankpeoples.com](http://ibankpeoples.com) and click on the "Login" button located on the right side of the top menu bar.

### STEP 2

Click the "Sign Up" link below the Business Login box.

### STEP 3

During the enrollment process, you will establish your User ID and Password. Please complete all pages of the enrollment process to obtain access to your accounts.

**Once enrolled in Online Banking, enjoy access to the listed features below.**

- Customizable Dashboard
- eStatements
- Check and Deposit Ticket Images
- Internal Transfers
- Online Bill Pay
- Email and Text Alerts
- Secure Message Center
- Loan Payments and Advances
- Export Account History
- Business Mobile Banking with Mobile Check Deposit

# ONLINE BANKING

## ESTATEMENTS

Free and secure eStatements are available through Business Online Banking. No need to wait for paper statements to review your spending.

### STEP 1

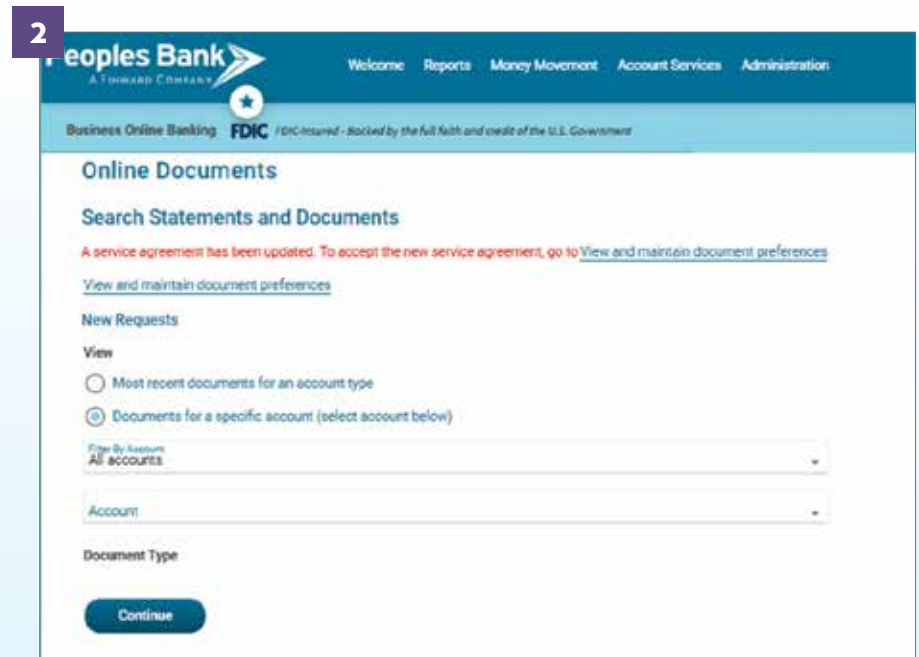
Log in to your Business Online Banking.

### STEP 2

Click the "Reports" tab and select "Statements and Documents" then click "View and maintain document preferences."

### STEP 3

Change the Delivery Preference for each account to **Online** and click "Continue." Accept the agreement and click "Save Preferences."





# ONLINE BANKING

## MANAGE ALERTS

Business moves fast—with alerts, you'll always be informed about your accounts.

The screenshot shows the 'Manage Alerts' page in the Peoples Bank Business Online Banking interface. The header includes the Peoples Bank logo, navigation tabs (Welcome, Reports, Money Movement, Account Services, Administration), and user information (Hi, Renee | SignOff | 12:26:30 PM ET). Below the header, there's a section for 'Business Online Banking' with an FDIC logo and a star icon. The main content area is titled 'Communications' and has tabs for 'Mail and Alerts', 'Sent Mail', 'Forms and Documents', 'Manage Alerts' (which is selected), and 'Contact Us'. The 'Manage Alerts' section contains instructions on how to manage alerts, including adding new alerts, changing existing ones, or deleting non-mandatory alerts. It also mentions that enabled alerts are always delivered to the online banking mailbox. There's a note about text message alerts, stating that users agree to the Text Message Terms and Conditions and our posted Privacy Policy. It also mentions that messages and data rates may apply, and that the frequency of text messages will depend on the alerts chosen. Users can change their alert selections at any time, or by sending STOP as a reply to an alert message or directly to 20736. Messages will come from PEOPLES BANK 398 as Bank Alerts. At the bottom, there's a section for additional assistance, where users can type HELP in response to a message from 20736 or send an email to support@ibankpeoples.com. There's also a section for account selection with buttons for 'Account', 'Non-Account', 'Multiple Accounts', and 'Custom'.

### STEP 1

Log in to your Business Online Banking.

### STEP 2

Click the "Administration" tab and select "Manage Alerts." Click the "Personal Preferences" link to add your mobile phone number for text message alerts.

### STEP 3

Choose the account you would like to manage alerts for, then choose the alert types you would like to add and follow further on-screen instructions.

**We're here to help.** Call us at 866.301.8660 and press 2.

# ONLINE BANKING

## INTERNAL TRANSFERS

Keep your business's money moving when it's convenient for you. Make transfers right from your computer or mobile device—no need to spend valuable time at a banking center.

### STEP 1

To transfer money to or from an account, click “Money Movement” then “Transfer Money.”

### STEP 2

Now, choose the accounts you would like to transfer money from and to, then enter the amount you would like to transfer. Double-check the frequency if it needs to be a repeating transfer or a one-time payment.

### STEP 3

Click “Continue” and review the confirmation screen to ensure the amount and accounts represented are accurate and then click “Confirm” to continue or “Edit” to make changes. The transfer will immediately appear in your transaction history.

The screenshot displays the 'Peoples Bank' Business Online Banking interface. The top navigation bar includes links for Welcome, Reports, Money Movement, Account Services, and Administration. Below this, a banner indicates 'Business Online Banking' and 'FDIC' insurance. The main section is titled 'Transfers' and has two tabs: 'Transfer' (selected) and 'History'. Under the 'Transfer' tab, there is a 'Schedule a Transfer' form. The form includes the following fields: 'From Account' (with a dropdown arrow and a balance note), 'To Account' (with a dropdown arrow and a balance note), 'Amount' (a text input field), 'Description (Optional)' (a text input field), and 'How often do you want to send?' (a dropdown menu with 'Frequency' and 'Today only' options). A blue 'Continue' button is located at the bottom of the form.

# ONLINE BANKING

## CONTACT US

Use our secure form 24/7 to contact us with any questions or concerns you might have.

### STEP 1

Log in to your Business Online Banking.

### STEP 2

Click the "Administration" tab, then "Communications," and finally, "Contact Us."

### STEP 3

Fill out the fields accordingly in the Contact Us form and click "Send." We will respond to your message within 24 hours.

The screenshot shows the 'Contact Us' form within the Peoples Bank Business Online Banking interface. The top navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. Below this, a secondary bar shows 'Business Online Banking' and 'FDIC' (FDIC insured - Backed by the full faith and credit of the U.S. Government). The 'Communications' section is active, with tabs for 'Mail and Alerts', 'Sent Mail', 'Forms and Documents', 'Manage Alerts', and 'Contact Us'. The 'Contact Us' form contains the following fields: 'To' (a dropdown menu), 'Subject' (a text input field), 'Service (optional)' (a dropdown menu with the instruction '(Select Service to display associated accounts.)'), and 'Account (optional)' (a dropdown menu with the instruction '(Accounts associated with selected service)'). There is an 'Add Attachment:' label and a 'Browse' button. Below these is a large 'Message' text area with a character count '(10,000 characters maximum)' at the bottom. A 'Send' button is located at the bottom right of the form.

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# MOBILE BANKING

## BUSINESS MOBILE APP



Now that you are enrolled in Online Banking, download our Business Mobile Banking App. With mobile banking, you can bank anytime, anywhere securely from your mobile device. Plus, manage payees, decision Positive Pay Exceptions, and more.

### STEP 1

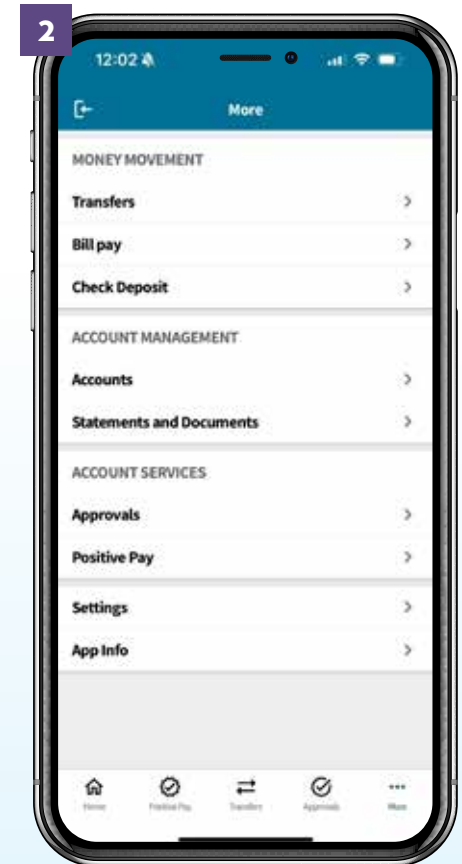
Once you've logged in to the Business Mobile Banking App, all your accounts and their balances will appear.

### STEP 2

Click "More" at the bottom of the screen to access actionable features such as "Transfer", "Bill Pay", and "Check Deposit."

### STEP 3

To access additional features in the app click the "More" button at the bottom right hand corner of the screen and you will find access to your Bill Pay Payees, Positive Pay Exceptions, and more.



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# MOBILE BANKING

## MOBILE CHECK DEPOSIT

Bank anytime, anywhere you happen to be. Use your mobile device to deposit checks\* on your schedule.

### STEP 1

Once you've logged in with your Mobile Banking App, click "More" at the bottom of the screen, and select "Check Deposit."

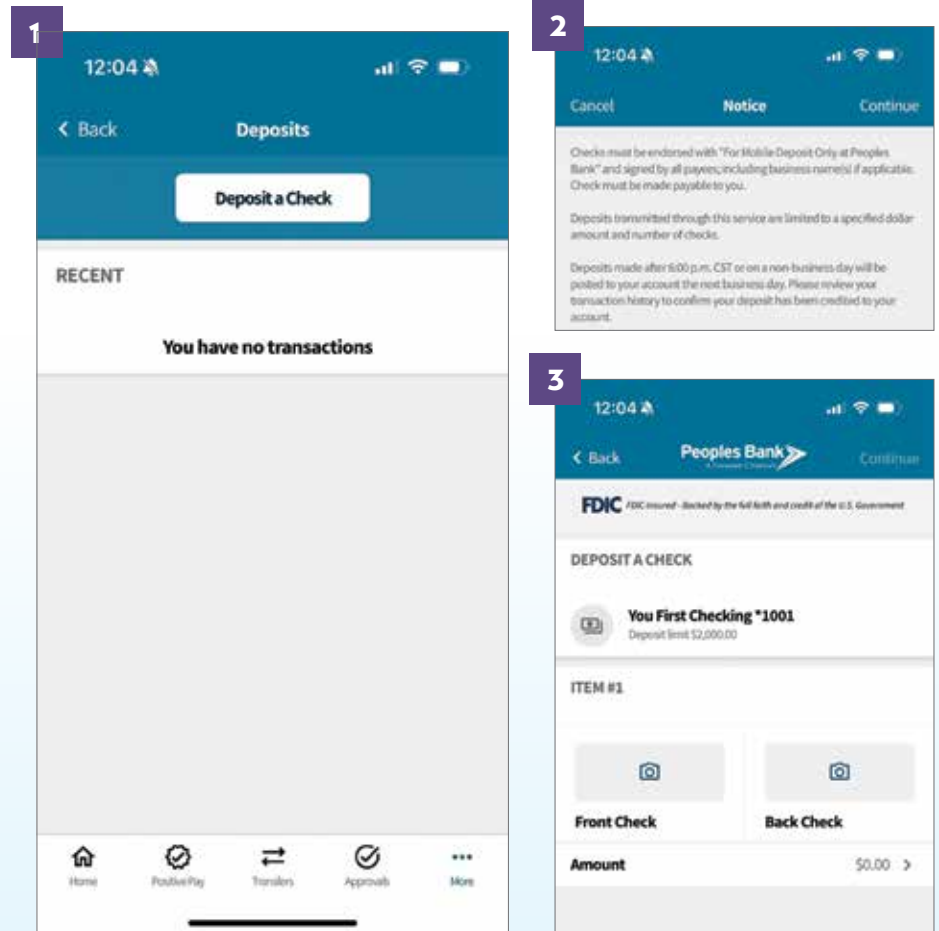
### STEP 2

Click the front and back icons to take a picture of the front and back of your endorsed check.

### STEP 3

Enter the amount of the check, select the account, enter an email address to receive alerts regarding your deposit, and click "Submit." You will receive an alert when the check has been received and when it's been approved or denied.

\*Must be an online and mobile banking customer. All deposits made after 6:00 p.m. CST or on non-business days will be processed on the following business day. Only available on the iPhone, Android and iPad app; not available to mobile web users. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. See terms in the Mobile Banking agreement for deposit limits, other restrictions may apply and are subject to change without notice.



We're here to help. Call us at 866.301.8660 and press 2.

# BILL PAY

## ADD A PAYEE, SET UP AUTOPAY, AND PAY A BILL

Business Bill Pay is an optional service that allows you to accelerate and simplify your bill payment process wherever you are. Pay vendors or other bills online for streamlined financial management. You can access Bill Pay through our Business Online Banking portal or from the Business Mobile App.



### STEP 1

Sign in to your Business Online Banking account.

### STEP 2

Click the “Money Movement” tab and then “Bill Pay.”

If you are not enrolled for the service, you will not see the Pay Bills menu option. To enroll for Bill Pay, send us a message using the Contact Us menu option to ask us to add the service.

### STEP 3

To Pay a Bill, select the appropriate payee from the list and select the date you would like to send the payment on. If you would like to add a new payee, select the “Add Payee” option and follow the on-screen instructions.

Pay To	Current Due	Last Scheduled	Amount	Send On
Auto Amfund + 1000				10/09/25 Select by 10/10
Auto Business + 5000				10/09/25 Select by 10/10
BPSCO + 1000				10/09/25 Select by 10/10
Peoples Bank (IN & IL) + 5000				10/09/25 Select by 10/10
Total				10/09/25 Select by 10/10

We're here to help. Call us at 866.301.8660 and press 2.

# POSITIVE PAY

## CHECK POSITIVE PAY

Manage your business's payments with this automated fraud detection tool that helps keep your accounts safe.

**NOTE:** Customers must enroll in fraud prevention services to see these menu options.

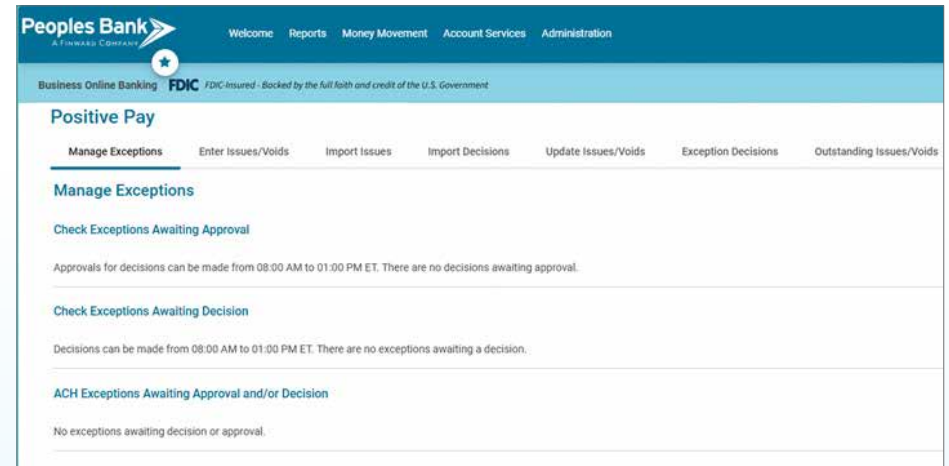
### CHECK POSITIVE PAY

Protect your account from unauthorized and fraudulent checks. As you issue checks, you will submit a check "issue file" or manually enter information (check issue date, check number, and dollar amount) through Business Online Banking. As checks are presented to your account, they are matched with your check issue file. Checks that do not match are considered "exceptions" and a decision must be made to pay or return the items.

### CHECK POSITIVE PAY WITH PAYEE MATCHING

In addition to the check issue date, check number and dollar amount, you can include the payee name in your check "issue file." As checks are presented to your account, we will also validate the payee name.<sup>1</sup> Checks that do not match the issue file (including payee name) are considered "exceptions" and a decision must be made to pay or return the items.

<sup>1</sup>Payee name must be typed on check to use this service. Handwritten checks are not accepted with this service.



# POSITIVE PAY

## ACH POSITIVE PAY

Manage your business's payments with this automated fraud detection tool that helps keep your accounts safe.

**NOTE:** Customers must enroll in fraud prevention services to see these menu options.

### ACH POSITIVE PAY

This service allows you to create rules that limit the ACH transactions that will be debited from your accounts. As ACH debit transactions are presented, they are matched to your payment rules. Transactions that do not meet the rules are considered "exceptions" and a decision must be made to pay or return the items. Payment rules can be created with the following criteria:

- Originating Company ID
- ACH SEC (standard entry class) code
- Dollar amount

### ACH DEBIT BLOCK

This service allows you to block all ACH debit transactions from posting to your accounts. Every incoming ACH debit transaction will be returned to the originator.

