

# MOVING FORWARD

## WHEREVER YOU ARE

**Keep your business** headed in the right direction, even when you're on the go.

Our complete suite of Business Banking Technology solutions let you manage your business from anywhere:

- **ONLINE BANKING** is your virtual banking center.
- **MOBILE BANKING** goes wherever you do.
- **BILL PAY** adds convenience, eliminates paper.
- **POSITIVE PAY** keeps your accounts protected.



When you enroll online and become a Business Online Banking user, you'll be able to manage your business' 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.

**1** Peoples Bank A FINWARD COMPANY

About Peoples Contact Us Investor Relations Appointments

Personal Business Mortgage Center Wealth Management

**2** Online Banking Login

Personal User ID

Continue

Sign Up

Business Login

Company ID

User ID

Continue

Sign Up

**3** peoples Bank A FINWARD COMPANY

**Enrollment**

Welcome to Peoples Bank Business Online Banking Enrollment. Questions? Please contact us at 219.853.7630, Option 2. You will be enrolled in our Silver package which includes the free features described on our Business Online Banking webpage. If you need additional features, please check the boxes in the Additional Banking Services section below. We will contact you in 1-2 business days to complete the enrollment.

Enter the information shown below and click 'Continue.' This information will be used to enroll you in internet banking. Please contact your bank if you would be more comfortable providing information about your company to a representative from the bank.

**Login Credentials**

Create the user ID and password you will use to log in.

User ID:

Enter password:

Confirm password:

Primary e-mail address:

Telephone number:

Label:  Work

Country/region:  UNITED STATES

Area/city code and local number:

Extension (optional):

**Company Information**

Company name:

First name:

Last name:

Title (optional):

Telephone number:

Fax (optional):

Email address:

Address line 1:

(No P.O. Boxes)

### STEP 1

Visit [bankpeoples.com](http://bankpeoples.com) and click on the "Login to My Account" 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 Payment
- Email and Text Alerts
- Secure Message Center
- Loan Payments and Advances
- Export Account History
- Business Mobile Banking with Mobile Check Deposit

Free and secure eStatements are available through Business Online Banking. No need to wait for paper statements to keep up to date.

**1**

Welcome Reports Transfers and Payments Account Services Administration

Statements & documents

### Search Statements and Documents

[View and maintain document preferences](#)

### STEP 1

Log in to your Business Online Banking.

### STEP 2

Click the "Reports" tab and select "Statements & Documents."

### STEP 3

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

**2**

Statements & documents

### Manage Delivery Preferences

[New selection](#)

ABA	Account	Description	Account Type	Document Type	Delivery Preference
271973924	*0402	HOLD TESTING 2	Checking	Statement	Online ▼
271973924	*1001	YOU FIRST CHECKING	Checking	Statement	Paper ▼
271973924	*1002	YOU FIRST CHECKING	Checking	Statement	Paper ▼
271973924	*2011 - 00001	Loan Account	Loan	Statement	Paper ▼
271973924	*3001	HOLD TESTING 1	Checking	Statement	Paper ▼
271973924	*6521 - 00001	HELOC Loan Account	Loan	Statement	Paper ▼

Continue

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

The screenshot shows the 'Manage Alerts' page. At the top is a navigation bar with tabs: Welcome, Reports, Transfers and Payments, Account Services, and Administration. A left sidebar contains links for Mail and alerts, Sent mail, Manage alerts (highlighted), Contact us, and Forms and documents. The main content area is titled 'Manage Alerts' and includes instructions on how to manage alerts, a disclaimer about text message alerts, and contact information. Below this are three tabs: Account Alerts, Non-account Alerts, and Custom Alerts. A dropdown menu shows 'Check Image Test - \*1130' with a 'Go' button. A table titled 'Alerts for Check Image Test - \*1130' lists various alert types and their current status.

Alert	Send To	
<b>Balance and Activity Alerts</b>		
Check Presented	Alert is off	<a href="#">Add</a>
Credit Posted	Alert is off	<a href="#">Add</a>
Debit Posted	Alert is off	<a href="#">Add</a>
Maximum Balance	Alert is off	<a href="#">Add</a>
Minimum Balance	Alert is off	<a href="#">Add</a>
<input checked="" type="checkbox"/> Negative Balance	jhasiak@ibankpeoples.com	<a href="#">Change</a>

### 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.

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.

Welcome Reports Transfers and Payments Account Services Administration

Transfer money - internal  
Approve transfers - internal  
View completed transfers - internal

Quick Links:  
Manage next scheduled requests

### Transfer Money - Internal

From account:   
(Balance as of: 04/13/2020 03:45:21 PM (ET) Not a guarantee of available funds.)

To account:   
(Balance as of: 04/13/2020 03:45:21 PM (ET) Not a guarantee of available funds.)

Amount: \$

Description (optional):

Frequency:

Continue

### STEP 1

To transfer money to or from an account, click the “Transfers and Payments” tab and click “Transfer money – internal.”

### 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.



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

The screenshot shows the 'Contact us' form within an online banking interface. At the top, there is a navigation bar with tabs: 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. The 'Administration' tab is selected. On the left side, there is a sidebar menu with options: 'Mail and alerts', 'Sent mail', 'Manage alerts', 'Contact us' (which is highlighted), and 'Forms and documents'. The main content area is titled 'Contact us' and contains the following fields and instructions:

- To:** A dropdown menu.
- Subject:** A text input field.
- Service (optional):** A dropdown menu with the instruction '(Select Service to display associated Accounts)' below it.
- Account (optional):** A dropdown menu with the instruction '(Accounts associated with selected Service)' below it.
- Attachment (optional):** A 'Choose File' button and the text 'No file chosen'.
- Message:** A large text area with a '(10,000 characters maximum)' limit.

At the bottom left of the form, there is a 'Send message' button.

### STEP 1

Log in to your Business Online Banking.

### STEP 2

Click the "Administration" tab and click on "Contact Us."

### STEP 3

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

# Mobile Banking

## BUSINESS MOBILE APP



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

### STEP 1

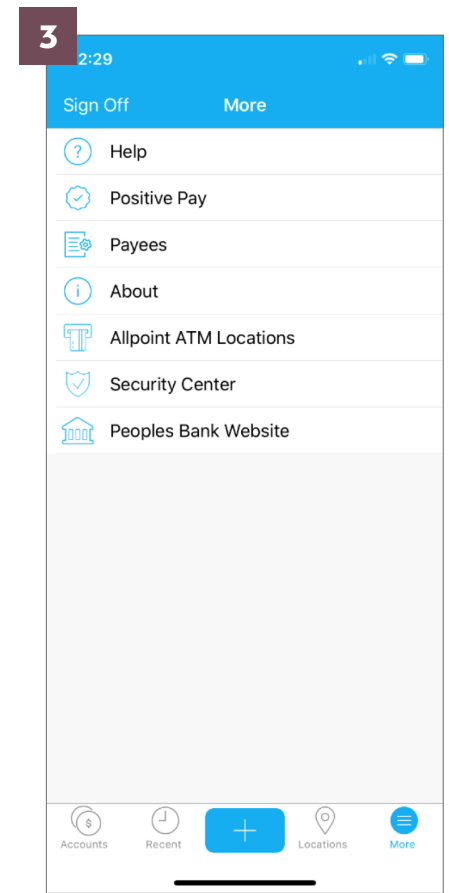
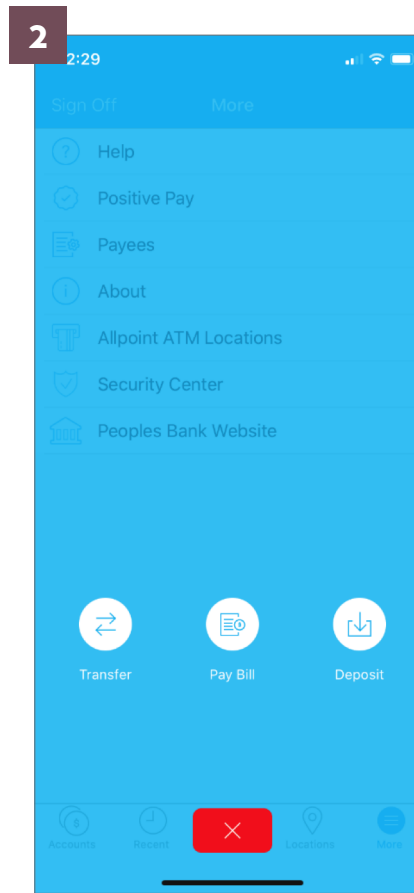
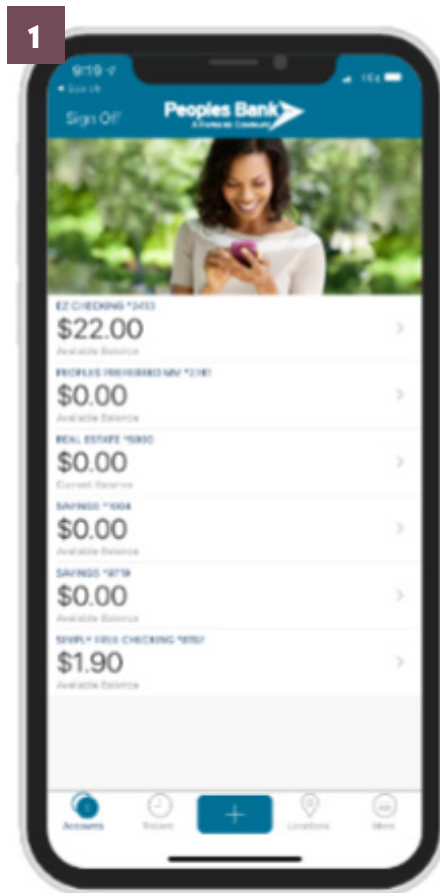
Once you've logged in to the Business Mobile Banking App, all your accounts and their balances will appear.

### STEP 2

Click the "+" symbol at the bottom of the screen to access actionable features such as, Transfer, Pay Bill, and 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.



# Mobile Banking

## 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 the "+" at the bottom of the screen, and select "Deposit" from the task menu. Then select "Continue."

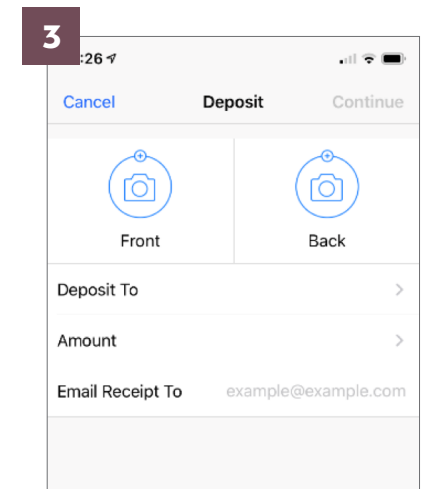
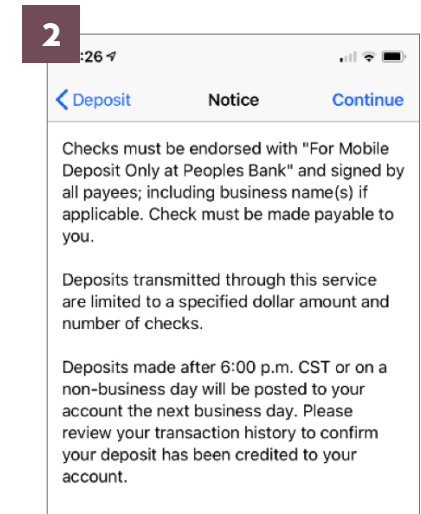
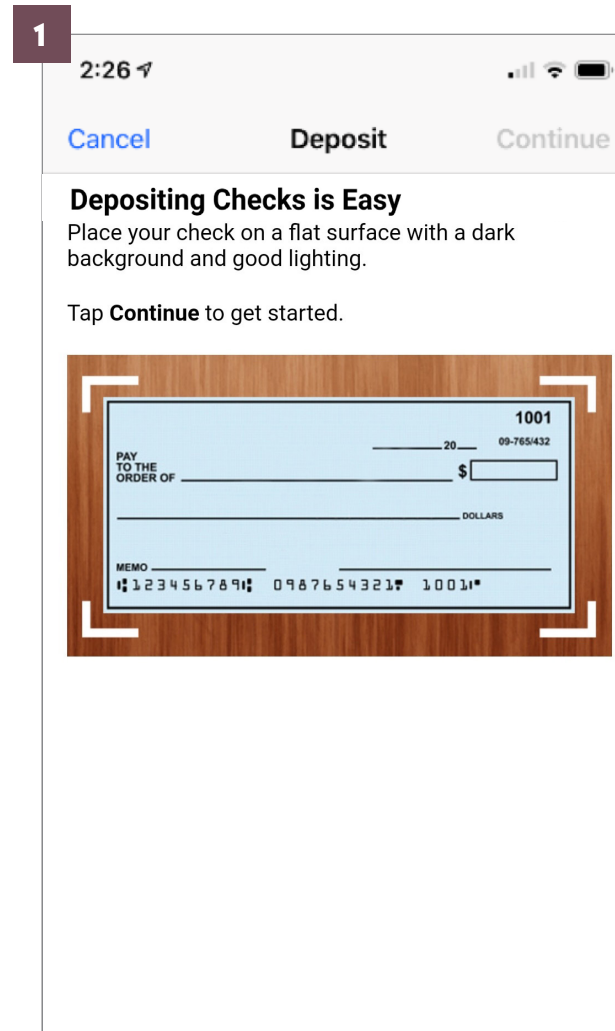
### STEP 2

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.





# 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 with convenient payment options that give you control and streamline financial management. Access Bill Pay through our Business Online Banking portal or from the Business Mobile App.

Pay To	Pay From	Coming Due ↓	Last Scheduled	\$ Amount	Send On
NIPSCO	...3210				04/06/20 Deliver by: 04/08
Test	...7890				04/06/20 Deliver by: 04/08
Test ComEd	...7890				04/06/20 Deliver by: 04/08
Verizon Business	...9966	\$0.01 on 05/16/17			04/06/20 Deliver by: 04/10
Total:					

Clear   Confirm all payments

### STEP 1

Sign in to your Business Online Banking account.

### STEP 2

Click the "Transfers and Payments" tab and then "Pay Bills".

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.

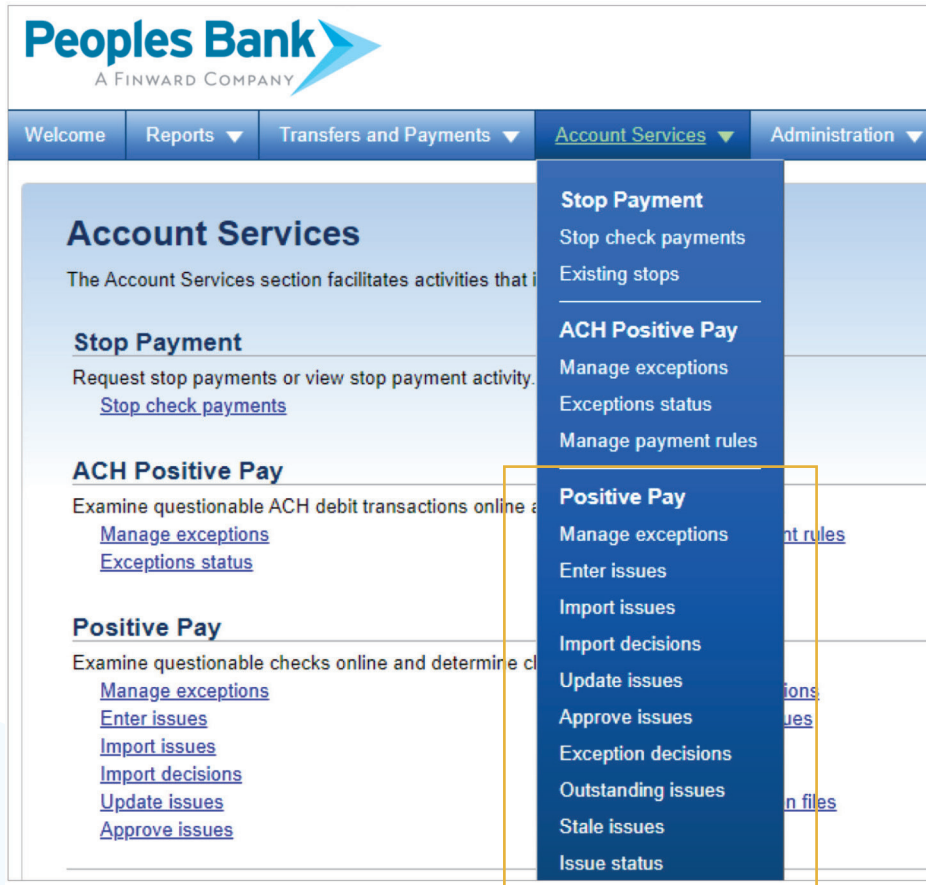
### STEP 3

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.

# Positive Pay

## CHECK POSITIVE PAY

Manage your business' payments with an automated fraud detection tool that will keep your accounts safe. **NOTE:** Customers must enroll for fraud prevention services to see these menu options.



The screenshot shows the Peoples Bank website interface. The top navigation bar includes 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. The 'Account Services' dropdown menu is open, showing options like 'Stop Payment', 'ACH Positive Pay', and 'Positive Pay'. The 'Positive Pay' option is highlighted with a yellow box. The main content area shows the 'Account Services' section with sub-sections for 'Stop Payment', 'ACH Positive Pay', and 'Positive Pay', each with a list of links for management and status checks.

### 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.

### Reverse Positive Pay

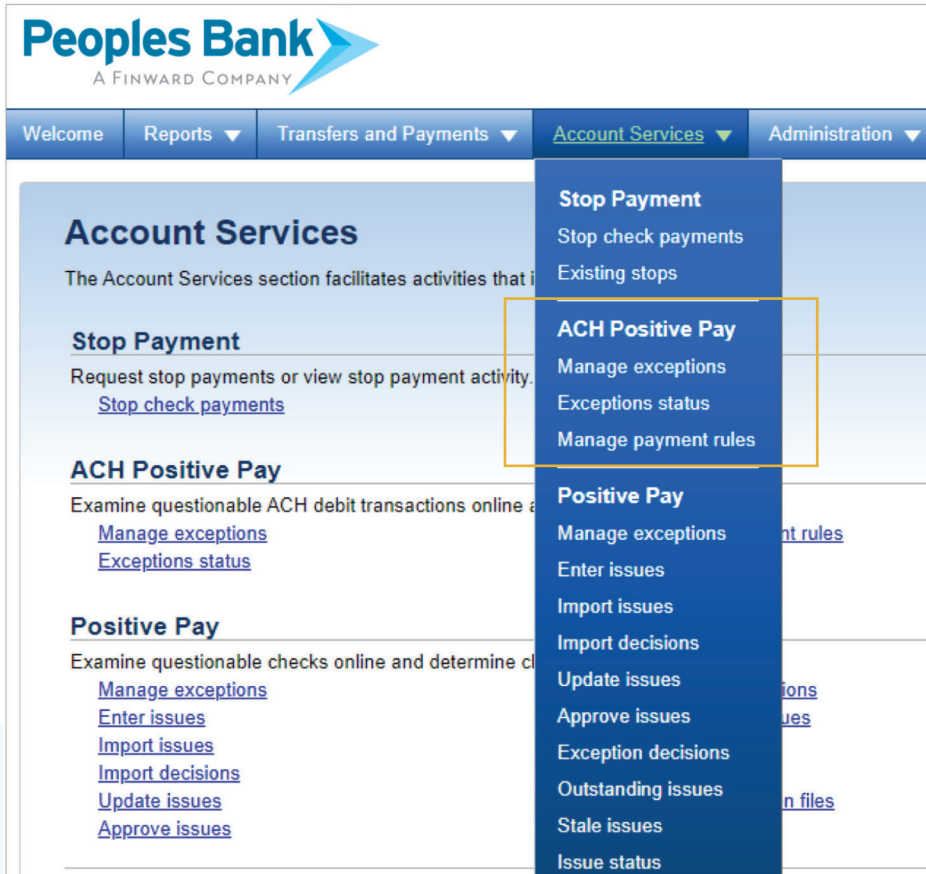
All checks presented to your account will be presented as "exceptions" for you to review and make a decision to pay or return each check.

<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' payments with an automated fraud detection tool that will keep your accounts safe. **NOTE:** Customers must enroll for fraud prevention services to see these menu options.



The screenshot shows the Peoples Bank website interface. The top navigation bar includes 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. The 'Account Services' dropdown menu is open, showing options: 'Stop Payment', 'ACH Positive Pay', and 'Positive Pay'. The 'ACH Positive Pay' option is highlighted with a yellow box. Below the menu, the 'Account Services' section is visible, containing sub-sections for 'Stop Payment', 'ACH Positive Pay', and 'Positive Pay', each with a list of links for further actions.

### 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.