

# CAMBRIDGE — TRUST —

PRIVATE BANKING WEALTH MANAGEMENT



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## Cambridge Trust Business Online & Mobile Banking Guide

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## Welcome to Business Online & Mobile Banking

### LET'S GET STARTED

Over the weekend of April 21, 2023, your Northmark Bank account(s) will transition to Cambridge Trust including Cambridge Trust's Business Online & Mobile Banking.

#### WHAT YOU NEED TO DO TO PREPARE FOR THE TRANSITION.

- **Verify that your email address and phone number are correct** in Northmark Bank's Online Banking. This information must be accurate to ensure access to Cambridge Trust's Business Online Banking beginning Monday, April 24. If the information is incorrect, please contact us at **978-686-9100**.
- **Download your Northmark Bank's Online Banking account history**, should you require this information. Your Cambridge Trust online transaction history will include all transactions beginning March 1, 2023, and it will eventually build to 18 months of transactions.

#### WHAT YOU CAN EXPECT OVER CONVERSION WEEKEND.

##### Friday, April 21, at 2 p.m.

- **Northmark Bank's Online & Mobile Banking** are discontinued.
- **Bill Pay:** Northmark Bank's Online & Mobile Bill Pay are discontinued. No changes to payees or payments can be made until 8 a.m. on Monday, April 24.
- **Online Transfers:** All transfers must be made before 2 p.m.

##### Saturday & Sunday, April 22-23

- Your Online Banking information will be converted to the Cambridge Trust system.

##### Monday, April 24, at 8 a.m.

- **Business Online Banking** will be available for all transactions at 8 a.m.
- **Online Transfers:** Verify your internal scheduled transfers. If a transfer doesn't appear in the system, resubmit the transfer.
- **Mobile App:** After you have logged in to Business Online Banking for the first time from your web browser, you can download the Cambridge Trust Business Mobile App from the Apple® App Store and Google™ Play.



## Important Information for Northmark Bank Online Banking Clients

On **Friday, April 21**, Northmark Bank's Online & Mobile Banking will begin transitioning to Cambridge Trust's Business Online & Mobile Banking. On **Monday, April 24, at 8 a.m.** you will be able to log in to Business Online & Mobile Banking at **CambridgeTrust.com**.

#### WHAT WILL TRANSFER.

##### Will Transfer Items

- All of your bill payment payees.
- Your transaction history from March 1, 2023.
- Up to 7 years of eStatements.

#### WHAT WILL NOT TRANSFER.

##### Account Alerts

- Please review and establish account alerts, based on the available options.

##### Bill Pay

- Payment reminders will need to be reestablished.
- If you had eBills electronically presented to you through Northmark Bank, these will have to be reestablished with Cambridge Trust.

##### Quicken & QuickBooks

- You will need to reestablish your connection with Cambridge Trust. Complete instructions can be found at **CambridgeTrust.com/WelcomeNorthmarkBank**.

##### Transfer Accounts

- Cambridge Trust does not offer external transfers for business clients.

# What You Need to Do

## WHAT YOU CAN DO TO ENSURE A SMOOTH TRANSITION.

Below are the steps you can take to help ensure your Northmark Online Banking information transfers seamlessly to Cambridge Trust's Online & Mobile Banking.

### ANYTIME BEFORE MONDAY, APRIL 17

Account Information	<ul style="list-style-type: none"><li>• Verify that your email address and phone number are correct in Northmark Bank's Online Banking.</li><li>• This information must be accurate to ensure access to Cambridge Trust's Business Online Banking beginning Monday, April 24.</li><li>• If the information is incorrect, please contact us at <b>978-686-9100</b>.</li></ul>
Account History	<ul style="list-style-type: none"><li>• Download your Online Banking account history, if you require this information.</li><li>• Online transaction history will include all transactions beginning March 1, 2023, and will eventually build to 18 months of transactions.</li></ul>

### FRIDAY, APRIL 21

Bill Pay	<ul style="list-style-type: none"><li>• Make any changes to payees or payments before 2 p.m., if you require this information.</li><li>• Northmark Bank's Bill Pay service will be discontinued at 2 p.m.</li></ul>
Online Banking Transfers	<ul style="list-style-type: none"><li>• Complete all Online Banking transfers before 2 p.m.</li><li>• After 2 p.m., Online &amp; Mobile Banking will not be available until 8 a.m. on Monday, April 24.</li></ul>

### SATURDAY – SUNDAY, APRIL 22-23

Account Access	<ul style="list-style-type: none"><li>• Northmark Online &amp; Mobile Banking will be discontinued. Account access is unavailable until 8 a.m. on Monday, April 24.</li><li>• Your Online Banking information will be converted, so please review your payees and scheduled payments.</li></ul>
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### MONDAY, APRIL 24

Access to Online & Mobile Banking	<ul style="list-style-type: none"><li>• Log in directions can be found on page 5 of this guide.</li></ul>
Cambridge Trust Business Mobile App	<ul style="list-style-type: none"><li>• After you have logged in to Business Online Banking for the first time from your web browser, you can download the Cambridge Trust Mobile App from Apple® App Store (for iPhone) or Google™ Play (for Android).</li></ul>
Reestablish Online Banking Features	<ul style="list-style-type: none"><li>• Review your internal transfers and reschedule as necessary.</li><li>• Reestablish your account alerts and bill payment reminders.</li></ul>

# How to Log In for the First Time

## HOW TO LOG IN TO YOUR ONLINE BANKING ACCOUNT.

You will receive a separate email from Cambridge Trust that will include your Company ID and User ID. Once received, follow these steps to activate your Business Online Banking access before downloading the Cambridge Trust Business Mobile App.

1. **Visit CambridgeTrust.com**, using your web browser. Click **Login**, then select **Business Banking**.
2. **Enter** your Company ID and User ID sent to you in a separate email from Cambridge Trust.
3. **Receive, enter and submit** a one-time security code.

**By phone:** Select the phone number where you wish to receive a call. A one-time security code will be displayed on your web browser. You will receive a call and may verbally say your code, or enter it by using your phone keypad.

**By text:** Select your mobile number where you wish to receive a one-time security code. The code will be in the body of the text message and must be entered online.

4. **Enter your Temporary Password**, which is CamT23! followed by the first 5 characters of your User ID.
5. **Change your password.** You will be prompted to create a new password, which you will use for future logins.
6. **Read and accept** the terms and conditions of Business Online Banking.



For help logging in the first time, please visit [CambridgeTrust.com/BusinessTutorials](https://CambridgeTrust.com/BusinessTutorials) for a quick video tour, or contact our Client Resource Center at **844-251-4244**.



If you have any questions, please visit [CambridgeTrust.com/WelcomeNorthmarkBank](https://CambridgeTrust.com/WelcomeNorthmarkBank) or call us at **844-251-4244**.

## How to Reestablish Your Business Online Banking Features

### HOW TO SET UP MOBILE BANKING ACCESS.

Once you have successfully signed into your Cambridge Trust Business Online Banking account using your web browser, you will be able to log in to your Cambridge Trust Business Banking Mobile App with your User ID and Password.

- 1. Download** the Cambridge Trust Business Mobile Banking App from the Apple® App Store or Google™ Play.
- 2. Log in and verify your identity.** You will need to go through an additional security verification process when you first log in to your mobile app.



Cambridge Trust  
Business  
Mobile Banking



Cambridge Trust  
Mobile Banking

### INTERNAL TRANSFERS



Setting up internal transfers is a great way to move money between your Cambridge Trust accounts. To set up an internal transfer:

- 1.** After logging in to Business Online Banking, click on the Money Movement tab at the top of the page.
- 2.** Click **Transfer Money – Internal**.
- 3.** Select the account you want to transfer the funds from and then choose the account you want to transfer the funds to.
- 4.** Once complete, click **Continue** at the bottom of the page.

## ACCOUNT ALERTS AND BILL PAY REMINDERS



By setting up account alerts and bill payment reminders, you can be notified about your account balances, pending and upcoming bill payments, and processed transfers. To set up account alerts:

1. Log in to Online Business Banking and click on the **Administration** tab at the top of the page.
2. Click on Communications, and then select **Manage Alerts**. You can then choose various account, debit card, bill payment, and service alerts for each account.

## EBILL - ELECTRONIC PRESENTMENT



To set up electronic presentment of an eBill after logging in to Business Online Banking:

1. Click on the **Money Movement** tab at the top of the screen. Click **Bill Pay**.
2. Click on one of your payees. If that company participates in the eBill service and you would like to set it up, simply click on **Set up eBill**.
3. You will then need to enter the name on your billing statement and the last 4 digits of the associated TIN or EIN number. You must also agree to the terms and conditions and click **Securely Link Accounts**.



## SETTING UP ADDITIONAL USERS



Having the ability to set up additional users means you can delegate certain tasks to other members of your business.

1. Log in to Online Banking and click on the **Administration** tab at the top of the page.
2. Click **Company Administration**, and then click **Manage Users**.
3. Click **Create New User**.

For detailed information about creating and entitling users, please visit [CambridgeTrust.com/BusinessTutorials](https://www.cambridgetrust.com/BusinessTutorials).

*To learn more or for help logging in, please visit [CambridgeTrust.com/BusinessTutorials](https://www.cambridgetrust.com/BusinessTutorials) for a quick video tour, or contact our Client Resource Center at **844-251-4244**.*



## What's Different?

### WHAT IS CHANGING WITH THE CONVERSION.

#### LOGGING IN ON A NEW DEVICE

When logging in to Business Online Banking, you will need to enter your Company ID and User ID that you will receive in a separate email from Cambridge Trust. Your temporary password for your initial log in to Online Banking is CamT23! and the first 5 characters of your User ID (example: CamT23!12345). When logging in on a new device for the first time and after entering your Company ID and User ID, you will be asked to receive a one-time security code either by phone or by text to the phone number we have on file.

**By phone:** Select the phone number where you wish to receive a call. A one-time security code will be displayed on your web browser. You will receive a call and may verbally say your code, or enter it by using your phone keypad.

**By text:** Select your mobile number where you wish to receive a one-time security code. The code will be in the body of the text message and must be entered on your web browser.

Once you enter your one-time security code, you will then be asked to enter your temporary password.

#### ALERTS

Cambridge Trust offers various alerts, such as debit card purchases, changes made to your personal information, and User ID and password changes. After logging in, please visit our Alerts page for all available options.

#### BILL PAYMENTS

Cambridge Trust's Bill Pay functions differently than what you may be accustomed to at Northmark Bank. When creating a payment, you will be asked for a "send on" date. Based on the "send on" date, we will estimate a "deliver by" date. **It is important to know that funds will be deducted from your account two business days after the "send on" date.** This does not necessarily mean that your payment was received by the payee, it means that your payment was sent.

#### BILL PAY LIMITS

At Cambridge Trust, our standard Bill Pay limit is \$20,000 per payment, and \$30,000 per day. These limits are customizable based on your needs. Please visit a Private Banking Office, or call our Client Resource Center at **844-251-4244** if you would like to discuss payment limits.

#### MOBILE DEPOSIT LIMITS

Mobile Deposit has a daily limit of \$20,000, and a rolling 25-day limit of \$100,000. If you would like to discuss mobile deposit limits, please visit a Private Banking office, or call our Client Resource Center at **844-251-4244**.

#### ADDITIONAL USERS

Creating additional users allows you to empower other members of your business to assist you in managing your accounts online. You can grant these members the ability to view balances, make payments, and generate various reports.



*To learn more about Online & Mobile Banking, visit [CambridgeTrust.com/BusinessTutorials](https://www.cambridgetrust.com/BusinessTutorials) for a quick video tour.*

# CAMBRIDGE TRUST

PRIVATE BANKING WEALTH MANAGEMENT

## Locations

At Cambridge Trust, personal service means convenient access and exceptional personalized service for all your financial needs.

### BANKING OFFICES

#### MASSACHUSETTS

Andover  
Belmont  
Boston (2)  
Cambridge (4)  
Concord  
Lexington

Needham – North Hill\*  
Newton  
North Andover  
Wellesley (2)  
Weston  
Winchester

#### NEW HAMPSHIRE

Bedford  
Dover  
North Hampton  
Portsmouth  
Stratham

\* Limited Service

### WEALTH MANAGEMENT OFFICES

Boston, MA  
Northmark, MA  
Concord, NH  
Manchester, NH  
Portsmouth, NH

Visit [CambridgeTrust.com/FindLocation](https://www.cambridgetrust.com/FindLocation) for a map, directions, office hours, and phone numbers.

### HOW TO CONTACT US



Scan the QR code at right or visit

[CambridgeTrust.com/WelcomeNorthmarkBank](https://www.cambridgetrust.com/WelcomeNorthmarkBank)

for more information and answers to all your questions about the Cambridge Trust and Northmark Bank merger.



Call **844-251-4244** and speak with a local Cambridge Trust colleague.



Visit your nearest Cambridge Trust office.



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