CAMBRIDGE TRUST

PRIVATE BANKING   WEALTH MANAGEMENT

Cambridge Trust
Business Online & Mobile
Banking with BizBanker
User Guide

Business Online & Mobile Banking with BizBanker

Providing you convenient and secure online access to your business accounts financial information is an extension of Cambridge Trust's private banking relationship with you. With BizBanker, our powerful, fully integrated digital treasury management portal, you can improve cost efficiency, streamline productivity, and transact with confidence.

LET'S GET STARTED

We've created this User Guide to help you set up your business accounts in the BizBanker client portal. You'll find easy- to-follow instructions as well as links to self-guided video tutorials to set up the many features that your business requires.

If you have any questions or need assistance, contact your Private Banker or call our Client Resource Center at **844-251-4244.**

Thank you for your trust and we look forward to serving you and your business needs.
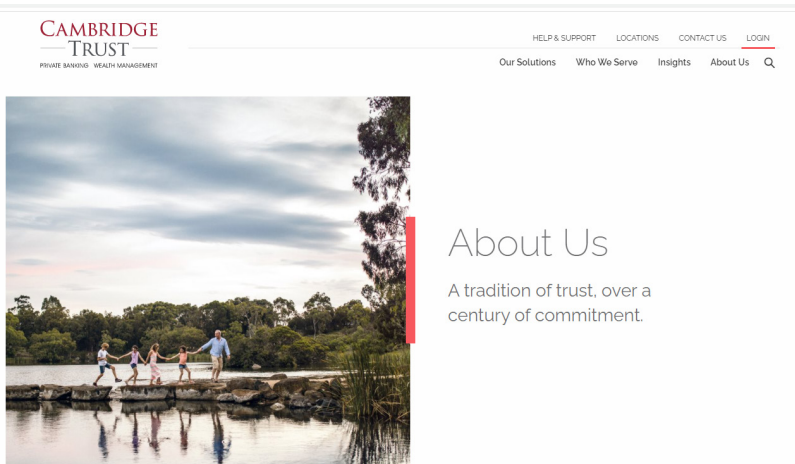
Table of Contents

Log In

HOW TO LOG INTO YOUR ONLINE BANKING ACCOUNT

1. To sign on, navigate to www.cambridgetrust.com using your web browser.

2. Enter your user ID & or company ID into the field titled "Account Access" in the top left-hand corner of the page.
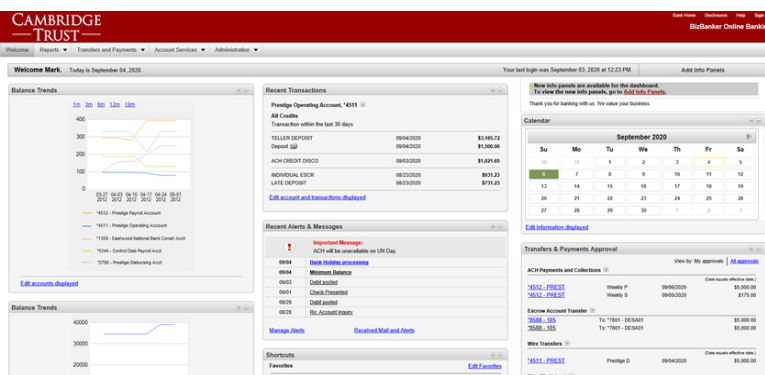

3. Click "Login"

4. Enter PIN to sign in. If you are using a secure token, enter your PIN followed by a six or eight-digit token code.

Main Menu

MAIN MENU DISPLAY

The main menu page will display a series of tabs along the top of the page representing the services available to you.

Account Activity

1. To view account activity, click on the "Reports" tab. Next, under the heading "Deposit Account Reporting" click "Activity – Deposit Accounts."

2. By checking boxes on different accounts, dates, and transaction types, you will be able to create customized account activity reports containing the information you wish to see.

3. After making your selections, click "Generate Report" to generate your report.

4. Once you've generated your report, click on the camera icon to view the front and back of all checks posted to your account.

5. Reports on Loan account activity are also available. To reach them, simply click on the "Manage Loans" tab under the "Reports" section.

E-Statements

1. To sign up for E-Statements, click on the "Reports" tab.

2. Click on "View and Maintain Documents—Preferences"

3. In the resulting account listing, change the delivery method of each account to "Online."

4. Read the service agreement and click "I agree."

5. On the next screen, click "Save your preferences."

E-Statements *(cont.)*

6. To view or print your statements, click on the "Reports" tab, then "Statements and Documents."

7. Choose the desired account, and then click "Continue."

8. Click on the link for the date of the statement you wish to see

9. Your E-Statement will appear in a separate window, ready to be printed.

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Transfers

The "Internal Transfer" facility allows you to quickly make transfers between your linked Cambridge Trust accounts.

Transfers are immediate, and will be dated as of the current day if made before 7:00pm EST Monday-Friday.

1. To begin your transfer, click on the "Transfers and Payments" tab above the main menu.

2. Under the "Internal Transfer" heading, click "Transfer Money-Internal."

3. Select the accounts you wish to transfer funds to and from.

4. Click "Continue" when you've completed the form.

5. Finally, click "Approve" to finalize the transaction, or "Submit for Approval" to enter the transfer for approval by the account administrator.

Transfers *(cont.)*

6. You should receive a Request Approval Confirmation number. Check this to ensure the transfer has been successfully completed.

7. Internal transfers can be used to make loan payments. Simply click "Loans" under the "Transfers and Payments" tab to make these transactions.

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Bill Pay

The Bill Pay feature of BizBanker allows you to pay bills to any entity with a US mailing address.

If the vendor accepts electronic payments and is registered in our bill payment database, they will receive an electronic payment. If not, they will receive a check by US mail for your payment.

To ensure your payment arrives on time, initiate your payment at least 4 business days before the payment is due to vendors who do not accept electronic payments.

Before you make transfers, you must setup each vendor you wish to make bill payments to.

1. To set up a vendor for bill payments, click on the "Transfers and Payments" tab.

2. Under the "Bill Pay" heading, click "Pay Bills" to open the Bill Pay window.

3. Once you've opened the Bill Pay window, click on "add payee," then fill in the required vendor information.

Bill Pay *(cont.)*

4. Once you have reviewed the payee's information, click "Add Payee."

Initiating a Bill Payment

1. Choose either "Make a Payment" or "Pay Invoices" on the Bill Pay main page.

    a. Click "Confirm All Payment" if you wish to make a standard payment. Just enter the amount and date.

    b. Click "Pay Invoices" if you wish to include more information—invoice numbers, credit adjustments, etc.—to make clear precisely what you are paying for.

2. After filling out the required information, click "Submit Invoices" or "Make Payments" to execute your payments.

Initiating a Bill Payment *(cont.)*

3. After completing your payment, you will receive a confirmation message.

Repetitive Wire Payments

1. To make a repetitive wire transfer, navigate to the "Transfers and Payments" tab, click "Wire," and then select "Wire Money Via Template."

2. On the next screen, click "Continue" to finalize the transaction, or "Approve."

3. If your company uses dual approval and you wish to approve a wire, click on "Approve wire," choose the wires you wish to approve and then click "Continue."

Repetitive Wire Payments *(cont.)*

4. After verifying your wires, click "Transmit" to finalize the transaction(s), then enter your 8-digit PIN and token code. .

ACH Template Payment

To successfully complete an ACH transaction, you must have enough funds in your account to make the transaction on the day you request it.

Creating an ACH Template

1. Each group of ACH transactions requires a template.

2. To begin, click on the "Transfers and Payments" tab, then—under the "ACH" heading—select "Make ACH Payment" or "Collect money."

ACH Template Payment *(cont.)*

3. After clicking either "Make ACH Payment" or "Collect Money," select "add template."

4. Fill in the required template information.

ACH Template Payment *(cont.)*

5. On the next page, you can manually enter information about the destination accounts or import the information from your accounting or payroll software.

    a. Importation of account details can only be used with a NACHA formatted file from your accounting or payroll software.

    b. Instead of manually adding destination data, click "Import details."

    c. Choose the default file definition (NACHA), and click "Continue."

    d. Browse your computer to find the correct file, then click "Import file."

6. After completing this information, click "Save Template" to complete the process.

ACH Transactions

Directions for initiating an ACH transaction:

1. Click on the "Transfer and Payments" tab on the Main Menu.

2. Click "Make ACH Payment" or "Collect Money" under the ACH heading.

3. Select the template you wish to use by clicking on the circle to its left.

4. Click "Continue."

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ACH Transactions *(cont.)*

5.   For manual entry, fill in the required information to complete your transfer.

6.   To import payment information from a NACHA file, replicate all steps preceding step number four.

7.   Instead of manually entering payment information, choose "Edit Template"

ACH Transactions *(cont.)*

8. On the next screen, select the NACHA file format and click "Continue."

9. .Select "Import File" on the left side of the screen to execute your ACH transactions.

10. Select "ACH transmit" on the left side of the screen to execute your ACH transactions.

Payroll Direct Deposit—File Import

To update your existing template with current pay period information:

1. Navigate to "Transfers and Payments," then ACH.

2. Click on "Make ACH Payment."

3. Select a template.

4. Click on "Edit Template."

5. As before, enter "0" in the "Default amount for all details" field. Click "Change" so quantities in the pre-existing template are reduced to zero.

6. Click "Import Details."

7. Find the file you wish to import.

8. As before, select "adding new and update existing transactions."

9. Click "Import file."

To transmit the updated template:

1. Navigate to "Transfers and Payments," then ACH.

2. Click "Make ACH Payment."

3. Select the desired template.

4. Click "Continue."

5. Review the template and check whether the "effective date" is the correct date.

6. Enter the total amount of the direct deposit in the "Control Amount" field.

7. Ensure the "variance amount" is equal to zero.

8. Click "Continue."

9. Review your transaction on the "Transmit Verification" screen, click "Transmit," and enter your PIN.

Alerts

BizBanker enables you to setup email alerts signaling the occurrence of specific events in your account.

1. To begin setting up alerts, navigate to the "Administration" tab from the main page.

2. Next, under the "Communications" heading, click "Manage Alerts."

3. Choose the accounts from which you wish to receive alerts, and customize the actions you wish to trigger the alerts.

4. Select the correct email address, then click "Add Alert."

Positive Pay

First, navigate to the "Account Services" tab, then click on "Positive Pay."

Uploading a check issue file:

1. Under the "Positive Pay" heading, click "Import Issues"

2. Select the appropriate file description, then click "Continue."

3. Browse your computer and/or network for the correct file, then click "Import File."

4. Verify your information on the confirmation screen.

Positive Pay *(cont.)*

Manual and Void Entries

1. Under the "Account Services" tab, navigate to the "Positive Pay" heading.

2. Under the "Positive Pay" heading, select "Enter Issues."

3. Fill out required information and click "Continue."

Positive Pay *(cont.)*

Positive Pay Exceptions

Prior to 10:30AM EST every business day, an authorized user is required to login to see if there is an Exception Report.

1. To see if there are pending Exception Items, click "Manage Exceptions" under the "Positive Pay" heading.

2. On the resulting Exceptions report screen, choose to either "Pay" or "Return" each check. The Bank will return the item by default if no decision is received by 10:30AM EST on the day the item is reported.

Adding BizBanker Users

If you are using a BizBanker secure token, please call the Customer Resource Center at 844-251-4244.

1. To set up additional users, navigate to the "Administration" tab.

2. Next, select "Manage Users" under the "Company Administration" heading.

3. Click on the "Create new user" link.

4. Complete the required fields as instructed below.

Adding BizBanker Users *(cont.)*

5. On the next screen, check of all the privileges you wish the new user to have, and then click "Continue."

6. On the following screen, select which services you wish the new user to have ("add") and which accounts they will have access to.

7. Click "Continue" until user verification screen appears then "Save user."

Locations

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

BANKING OFFICES

MASSACHUSETTS
Belmont
Boston (3)
Cambridge (4)
Concord
Lexington
Needham – North Hill*
Newton
Wellesley (3)
Weston

NEW HAMPSHIRE
Bedford
Dover
North Hampton
Portsmouth
Portsmouth – Pease Tradeport*
Stratham

WEALTH MANAGEMENT OFFICES
Boston, MA
Wellesley, MA
Concord, NH
Manchester, NH
Portsmouth, NH

* Limited Service

*Visit **www.CambridgeTrust.com/findlocation** for a map, directions, office hours, and phone numbers.*

How to Contact Us

Go to **CambridgeTrust.com** for more information

Call **844-251-4244** and speak with a Cambridge Trust client advisor.

Visit your nearest Cambridge Trust office.

CAMBRIDGE TRUST
PRIVATE BANKING   WEALTH MANAGEMENT

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NMLS #697495

EQUAL HOUSING LENDER