

# Online Banking Platform Update Guide

## + Cash Management Users

### Cash Management Access

You will still access Cash Management through Online Banking, which will be available through the "Login" link on our website, [www.unionstate.net](http://www.unionstate.net).

#### User Permissions

The information and accessibility for business users will convert to the new platform, but there may be some differences in the User Settings. We recommend that the account Administrator reviews user access and permissions following the conversion on October 21.

### Logging In For The First Time

Please follow these instructions the first time you log into the new Online Banking platform:

1. Enter your current USB Online ID as your User ID and the last 4 digits of the company's EIN/TIN as your password. Please communicate this with your users, as the bank will not provide EIN/TIN information.
2. Complete the Identity Verification steps and enter your security code. You may "trust" your device to bypass this step for future logins.
3. Update your User ID if desired, and create a new password.
4. Accept the updated Terms and Conditions. You MUST click to open the PDF before you are able to toggle your acceptance of the agreement.
5. Select the account you wish to view.

#### Identity Verification

We have added an "Out of Band Authentication" security step to ensure the safety of your account(s). You will be asked to enter a six digit security code when logging in. Please select from the available options to receive your unique code via text, email, or automated call. If you do not see your preferred method of communication, please call UnionState to update your contact information.

To bypass the identity verification step during future logins, you may "trust" your computer or device. You may store up to five trusted devices (computer, phone, tablet, etc.). Please be aware that clearing your cookies will result in the need to complete the identity verification step again.

### Cash Management Tab

The following sections (if applicable) will be available within the Cash Management tab: ACH Origination, Wires and Settings.

## ACH Origination

After the transition, ACH batch statuses will be:

### **Approval Pending**

ACH Batch is new or has been previously processed. This batch is ready to process again. If previously created, a user must click 'Approve' to move this to the next status.

### **Uploaded**

This is a batch that has been uploaded via IMPORT BATCH and is ready to be approved. The batch must be approved before the uploaded batch can be edited and/or Initiated.

### **Ready**

ACH Batch has been approved by a user and is ready for a second user to initiate. To meet dual control requirements, this step cannot be done by the same user that approved the batch. NOTE: If your company does not have Dual Control requirements, those settings will carry over and the Dual Control steps can both be accomplished by the same user.

### **Initiated**

ACH Batch is initiated. Status is considered complete at this time. Once initiated, the SEND date and EFFECTIVE date should display in their respective columns on the screen. The batch will display as 'Ready' after the batch has processed.

### **Tokens**

We have replaced the need for tokens with an Out of Band Authentication security step. If you are an ACH or wire transfer originator, you will need to ensure we have your phone number on file. If you are unsure if your cell phone number is on file, please call UnionState to update your contact information.