



Dear Customer,

Beginning February 27, 2019, all International Bank customers will experience a new and improved online and mobile banking platform. We are excited to introduce this enhanced platform to you and have included the following responses to frequently asked questions below regarding upcoming changes to both Business and Personal accounts.

Business Online Banking FAQs

Will anything change with my current accounts?

- No. All account information will remain the same. This will not affect your direct deposits or auto-payments

When will the current online banking system be changed?

- The new business online banking system will go live at 8am on Wednesday, February 27, 2019
- Beginning at 5pm on Monday, February 25, 2019, the legacy system will go into an “inquiry only” mode. Customers will be able to view all account information through February 26, 2019, but will not be able to perform any transfers, ACH origination files or wire transfers in the legacy system after February 25. We recommend initiating any transfers, ACH origination files or wire transfers in the legacy system before February 25 or in the new online banking system after February 27

10-Day Preview Period

- Business customers will receive credentials and a link to the new business online banking system two weeks prior to the go-live date
- During the preview period, customers will be able to log in to preview the new system, in an “inquiry only” environment, to ensure all accounts are listed and set up secondary users with the appropriate entitlements
- During the preview period, customers will receive a message to update their contact information, using a direct or mobile number. Beginning February 27, customers will receive a phone/text verification for their initial login

How will I access my accounts after February 27?

- You will access your online business banking accounts at www.InBank.com. Select Business Online, enter your new Company ID followed by your User ID (*Please take this opportunity to save the www.InBank.com URL as a favorite or bookmark, as the previous online banking URL will no longer be available)

What will I need to log into the new online banking system?

- You will be provided with a new Company ID in February
- You will continue to utilize your existing User ID
- Your Temporary password will be: **BeB1** followed by the first four letters of your User ID in uppercase letters
 - Example: If your user ID is: “John555” your temporary password will be: BeB1JOHN
- The new system will require an extra layer of authentication upon your first login to the new online banking system. This authentication will occur in the form of an automated phone call or text message with a security code. (*Please contact BusinessSupport@InBank.com to ensure that we have a direct or mobile phone number on file associated with your account to complete the authentication process)

What will happen with my account history?

- 90 days of transaction history will convert into the new online banking system
- ACH and wire history will not convert onto the new online banking system. We recommend printing/saving any history from the current online banking system prior to February 26, 2019
- 18-months of e-statements will convert, but you must re-enroll in e-statements within the new system. It may take up to a week for e-statement history to populate after re-enrolling. We recommend printing/saving e-statements in the current system prior to February 26, 2019

- Customers will not be able to view CD or loan account information until February 28, 2019

Will ALL users for the company login migrate to the new online banking system?

- All users will be converted, and each user will receive their own login credentials
- Secondary users will not be entitled to any functions. The company administrator will need to set up user entitlements in the new online banking system. User entitlements may be set up during the 10-day preview period

Will my ACH and/or wire templates convert to the new online banking system?

- Yes. All templates will convert to the new online banking system. We recommend checking all templates during the preview period to ensure information is correct

What will happen with my recurring internal transfers, wires or ACH origination files?

- Recurring transactions will NOT convert into the new system. Any recurring transactions will need to be set up in the new online banking system

What will happen if I schedule a transfer, ACH or wire in the legacy system with a date past 2/26/19?

- Any transfer, ACH or wire scheduled after 2/26/19 within the current online banking system will not process. These transactions will need to be re-initiated within the new online banking system

I currently upload/import a NACHA file for my ACH Origination. Will any information change within the file?

- NACHA file Header Record is validated on the **Immediate Destination** and **Immediate Origin**
- Immediate Destination is found on Line 1, field number 3, field position 04-13. This must be **102200245**
- Immediate Origin is found on Line 1, field number 4, field position 14-23. This must match the value **222222223**

What if I have been logging into Personal Online Banking to access my business account?

- If this is the case, you will continue to log in under personal online banking
- If you are a business banking customer currently utilizing the personal bill pay system, your bill pay payees will convert onto the new bill pay system. Additionally, 180 days of bill pay history will convert into the new bill pay system. We recommend printing/saving your bill pay history prior to 2/26/19

Will the fees on my account change?

- No. Fees on your accounts will not change. However, you may notice that one of your accounts is being assessed fees rather than all of your accounts

Will there be a business mobile app?

- Beginning February 27, 2019, you will have access to our new mobile banking app with mobile deposit capabilities and additional enhancements
- The "InBank Business" app will be available for download from iTunes or Google Play

Will I be able to utilize QuickBooks with my accounts?

- Yes. Our new business online banking platform is now integrated with WebConnect for QuickBooks

Who can I contact for login help on the new online banking system?

- Please contact our online business support team at BusinessSupport@InBank.com or (877) 463-6990

