

BUSINESS
**Online
Banking
Guide**



JEFFERSON
BANK

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Published by Murphy & Company, Inc.
13610 Barrett Office Dr
St. Louis, MO 63021
www.mcompany.com

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Welcome to Business Online Banking! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your Business Online Banking experience easy and convenient. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at (210) 736-7230.

Complete First Time Login

If you're new to Business Online Banking with Jefferson Bank, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

Go to the "Enroll Now!" link located on the Jefferson Bank Website or use the QR Codes below to download our app for your mobile device. Follow the easy login instructions.

☰ MENU **Jefferson Bank** Not currently enrolled in Online Banking? [Enroll now!](#) [ONLINE BANKING LOGIN](#)

Android



Apple



Note: Confirm Jefferson Bank has your current Mobile Phone and/or Email Address.

ENROLL FOR
ESTATEMENTS/
NOTICES

The eStatements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.

Click the eStatements/
Notice tab.

Read the eStatements/
Notices Agreement and
Disclosure and click the
Accept button.

Manage Enrollment: Online Services Agreement & Disclosure
For instructions on how to use [Click here](#) Step 1 of 3

It is necessary for you to accept our Online Services Agreement & Disclosure document if you would like to use our online services. This document contains important information about using Online Services.

eStatements/Notices - Agreement and Disclosure

This section relates to your enrollment in Jefferson Bank eStatements/Notices. To enroll in and receive eStatements/Notices, you must follow the instructions set forth in this Agreement. Enrolling in Online Banking does not automatically enroll you in eStatements/Notices.

A. **AGREEMENT AND DISCLOSURE.** The terms and conditions in this section apply to your election to receive statements and notices electronically ("eStatements/Notices," respectively). As used in this section, the terms "you" and "your" refer to each person, entity, Account owner(s), or authorized signer(s) identified on your Account. "Account" means the account(s) you have with us now or in the future, including ones which we may permit you to open through Online Banking.

View Statements	Manage Enrollment
View Notices	
Manage Enrollment	
User's Guide	
FAQ	

Manage Enrollment
For instructions on how to use [Click here](#)

All of your account statements are automatically available online. By enrolling into eStatements you choose to stop receiving paper copies in the mail. Step 1 of 2

Account	Enroll All Accounts	Enroll
8092013 Access 8092013	<input type="checkbox"/>	<input type="button" value="Yes"/>
12142012 Per Sav 12142012	<input type="checkbox"/>	<input type="button" value="Yes"/>

Click the Manage Enrollment tab.

Use the drop-down to select "Yes" for each account you would like to enroll in eStatements.

Click the Next button.

Manage Enrollment: Verify Data
For instructions on how to use [Click here](#) Step 2 of 2

Please verify your preferences below.

Account	Delivery Method
8092013 Access 8092013	Online
12142012 Per Sav 12142012	Online

Review the information and click the
Submit button when you are finished.

MAKE A MOBILE DEPOSIT

With the Jefferson Bank Mobile app on your Android or iOS device, you can deposit checks into your Jefferson accounts by taking a photo of a check. This option is available for Companies that do not use our Remote Deposit Capture Service.

Standard Mobile Deposit limits are set at \$5,000 per day and \$25,000 per month.

Note: This feature is only available when using our mobile app on your device.

Log in to our Jefferson Bank Mobile app. Select the **Deposit Check** tab.

Choose the account you would like the check deposited to and input the dollar amount of the check.

Sign the back of the check, then tap the corresponding buttons to take an image of both the front and back of the check.

Remote Deposit

Deposit Check Deposit Check History

Deposit Account

Amount \$0.00

Daily deposit limit: \$5000.00
Deposits allowed per day: 999

Front of check Back of check

Menu

To Account
1st Ckg *****0018 \$645.13

Amount:
\$7.00

Retake Front Retake Back

Submit Deposit

Cancel

Verify that all four corners of the check are visible and all elements are legible.

Tap the **Submit Deposit** button when finished.

NAVIGATE
HOME
PAGE &
MESSAGE
CENTER

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Business Online Banking. Here you can view the balances in both your linked and Jefferson accounts, see your account summaries and more!

The screenshot shows the Jefferson Bank Home page. On the left is a navigation menu with items like Home, Message Center, Transfer Funds, eStatement/Notice, Online Activity Center, Treasury Management, Reports, Services, Credit Cards, Settings, Help / Resources, Locations, and Log Off. The main content area is titled 'Home' and features an 'Autobooks' banner. Below the banner is an 'ACCOUNTS' section with a table of accounts. A 'NEW GROUP' section is also visible. At the bottom is an 'ASSET SUMMARY' section with a donut chart and account details. On the right side, there are sections for 'Transfer Money Now', 'Are you getting the most out of Autobooks?', 'Manage Cards', 'Card', and 'Current Card Status'. Callout letters A through G are placed over various elements: A is over the Log Off button, B is over the current balance of Business Checking 3014, C is over the account name 'Access Account 25', D is over the Quick Transfer button, E is over the account settings icon, F is over the Business Checking 2002 account, and G is over the user profile 'back, A Murphy'.




Account Name	Available Balance	Current Balance
Access Account 25	\$520.49	\$20.49
Business Checking 3014	\$29.00	\$29.00
Test 2003	\$18.92	\$18.92
JSB Internal Checking 0002	\$300.13	\$300.13

Account Name	Available Balance	Current Balance
Business Checking 2002	\$56.48	\$56.48

Account Name	Available Balance	Current Balance
Access Account 25	\$520.49	\$20.49

Note: Letters correspond to the Home Page features listed on the next page.

NAVIGATE
HOME
PAGE &
MESSAGE
CENTER

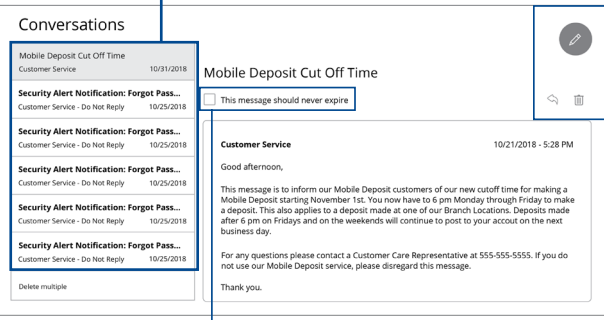
- A. The navigation bar appears in every view on the left side of the screen. You can navigate to Business Online Banking features by selecting the appropriate drop-down tab.
- B. Your Jefferson accounts and linked external accounts are displayed in an account card with its balance.
- C. If you click an account name, you are taken to the Account Details page. You can also click the  icon on the right side of an account card and select View Activity for more details.
- D. The  icon allows you to print a summary of current available funds in your accounts.
- E. You can expand or collapse account details by clicking the  icon.
- F. If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.
- G. The Quick Actions links in the top right corner let you quickly access different Business Online Banking features.

Secure Message




If you have questions about your accounts, please use the Message Center to communicate with a Jefferson Banking Specialist. From the Message Center, you can find replies, old messages or create new conversations.

Click the Message Center tab.

Click on a message to open it. Messages are displayed on the left side of the screen.



The screenshot shows the Message Center interface. On the left, under the heading "Conversations", there is a list of messages. One message is selected and expanded to show its details. The message is from "Customer Service" dated "10/21/2018 - 5:28 PM". The message body starts with "Good afternoon," followed by a paragraph about Mobile Deposit cutoff times. At the top of the message content area, there is a checkbox labeled "This message should never expire". In the top right corner of the message view, there is a circular icon containing a pencil, which is used for deleting messages.

Delete an opened message by clicking the  icon or reply by clicking the  icon. Create a new message by clicking the  icon in the top right corner.

Check the box next to "This message should never expire" to prevent a message from being erased.

TRANSFERS

My Accounts/Loans

You can use the Funds Transfer feature to transfer money between your Jefferson accounts. These transactions go through immediately, so your money is always where you need it to be.

You can send a one-time transfer between your accounts. This is useful if you need to transfer funds between savings and checking or make a loan payment.

In the Transfer Funds tab, click My Accounts/Loans.

Select the accounts to transfer funds between using the "From" and "To" drop-downs.

Enter the amount to transfer.

Select the the frequency using the drop-down.

The screenshot shows a form with four main sections: 'From Account' with a dropdown menu, 'To Account' with a dropdown menu, 'Amount' with a text input field containing '0.00', and 'Frequency' with a dropdown menu showing '1st of the month'.

Start Date

04/09/2019



i Transfers falling on a Sunday or banking holiday will be processed the following business day.

Repeat Duration

Forever (*Until I cancel*)

Until date (*Set an end date*)

Memo (optional)

Enter letters and numbers only

Transfer Funds

To set up a recurring transfer, follow the steps below:

Enter a start date for this transaction using the calendar features.

Decide if the transfer will repeat forever or have an end date.

Enter a memo.

Click the **Transfer Funds** button when you are finished.

BILL PAYMENT

Bill Pay with Jefferson Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

After creating a payee, you can effortlessly pay a single bill, multiple bills or schedule payments for the future. There are two convenient places within the Bill Payment tab to access bill payments: Quick Pay and Full Site.

Making a Payment

In the **Bill Payment** tab, click **Quick Pay**.
Choose the account from the “Pay from” drop-down menus.
Enter amounts for each bill.
Select the dates to pay bills using the calendar.
Click the **Review Payments** button.

Payee	Pay from	Amount	Date
Brian [redacted]	Direct Pay Checking: [redacted]	\$0.00	Select Date
NOVEC VA Last Paid: \$26.83 on 6/14/2017	Direct Pay Checking: [redacted]	\$0.00	Select Date
Washington Gas Last Paid: \$105.00 on 5/23/2017	Direct Pay Checking: [redacted]	\$0.00	Select Date

Total for 0 payments: **\$0.00** Review Payments

Review payments			
Payee	Pay from	Amount	Date
Brian [redacted]	Direct Pay Checking: [redacted]	\$0.10	9/29/2017
NOVEC VA	Direct Pay Checking: [redacted]	\$0.01	9/29/2017
Washington Gas	Direct Pay Checking: [redacted]	\$0.10	9/29/2017

Total for 3 payments: **\$0.21** Edit Payments Submit Payments

Review your payment information and click the **Submit Payments** button when you are finished.

AUTOBOOKS

Autobooks allows you to accept customer payments through the ability to create invoices (both one-time and recurring) to send to your business' customers via email. These invoices can then be paid either electronically with a credit or debit card, or by an ACH (bank account transfer) payment. You also have the option to accept payments using a payment form. Payment Form is a link you can share with your customers anywhere to let them pay electronically — directly into your bank account. For More Information and to take a test drive, scan the QR code below using your mobile phone camera app.

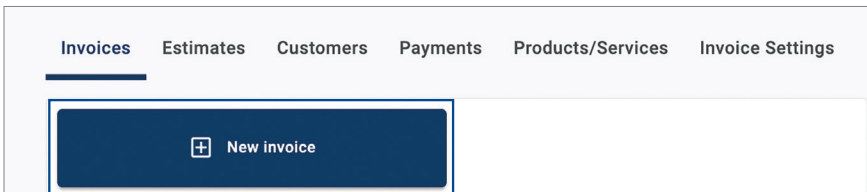


Enrollment

When you navigate to the Autobooks tab in your Treasury Management menu, you will be provided with information that explains what Autobooks is, are prompted start your free trial.

After accepting your trial with Autobooks and submitted your billing information, you'll be taken to the welcome page. Once there, you'll be directed through three onboarding screens and prompted to enter your personal and business information to create your Autobooks account. Note: this information may be pre-populated.

How to Create and Send a New Invoice



In the Treasury Management tab, click **Autobooks**.
Click the **Invoicing** tab.
Click the **+New Invoice** button.

AUTOBOOKS

The screenshot shows a web form for creating an invoice. At the top, there is a 'Customer *' field, a 'Due date *' field with a calendar icon showing '03/16/2021', and a 'Make recurring' toggle switch. Below this is a table with columns for 'Product/Service *', 'Qty *', 'Price *', and 'Amount'. The first row contains '1' in the Qty field, '\$0.00' in the Price field, and '\$0.00' in the Amount field. A 'Description' field is located below the table. To the right of the description field is a checkbox labeled 'Apply 10.00% sales tax'. Below the description field is a 'Total' field showing '\$0.00'. At the bottom left, there are two buttons: '+ Add line item' and 'Edit sales tax'. At the bottom right, there is a 'Message' field.

Fill out the appropriate information for the new invoice. Please note that fields marked with a red asterisk* are required.

Customer: This is the person or business that you would like to send this invoice to. Clicking this field will bring up a drop-down menu where you can search for the appropriate customer to bill. If the customer in question has not yet been added into your business' Autobooks account, you can do so by clicking the "+ New customer" option from this menu.

Due Date: This is the date that payment to this invoice from your customer is due.

Product/Service: This is the product your business is selling or the service your business is providing as part of this invoice. By default, only one product/service will be available for your business. You can add additional products/services that are specific for your business by clicking the "+ New product" option from this drop-down menu.

Quantity (Qty): This field is for showing the number of products this invoice is for, or the amount of service provided.

Price: This field is where you can enter in the amount of the Product/Service you are providing.

Description (optional): If you need to add in more details about a specific Product/Service, you can do so in this field.

"Add line item" (optional): If there is a second (or third, or fourth, or...) Product or Service that you need to add to this invoice, you can insert a new line item by clicking this button.

Message (optional): If there is anything else that you would like to relay to the customer receiving this invoice, you can add longer messages in this field.

AUTOBOOKS

Invoice

Autobooks - Business Name
586-350-7233
implementationteam@autobooks.co

Customer * Due date * 03/16/2021 Make recurring

Product/Service * Qty * 1 Price * \$0.00 Amount \$0.00

Description Apply 10.00% sales tax

Total \$0.00

Message

After you have filled in the necessary information above, you will need to take one of the following steps to finish the invoice creation process:

- Click the **Send Invoice** button to email this invoice to the customer in question. Please note that if the customer in question does not have an email address on file, you will be prompted to enter one before you can send out this invoice.
- Click the “Preview Invoice” link to see what your customer will see when receiving this invoice.
- Click the “Save invoice as draft” link to save this invoice in a draft state, which will allow you to come back and edit this draft later.
- Click the “Save to list” link to fully create this invoice, but not send it out via email to the customer in question.

Note: Once an invoice is fully created (either sent through the **Send Invoice** button or the “Save to list” link), it cannot be edited. If you need to change an invoice after it has been sent or saved to the invoice list, you can easily copy this invoice from the Invoice List page and then make the necessary changes.

APPLE WATCH

With the convenience of the Apple Watch feature, you can now check your balances and recent transactions faster than ever.

Apple Watch Setup

Activate the Apple Watch feature in your mobile banking app using your smart phone or tablet.



Login to Jefferson Mobile Banking app and tap the Menu button.

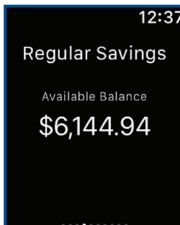
In the **Settings** tab, tap **Apple Watch**.

Toggle the **Apple Watch** switch from "Off" to "On."

Install the Apple Watch App from your iPhone's Watch App or within the Apple Watch App Store.

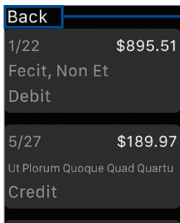
Viewing Balances and Transactions

When you activate the Apple Watch feature, you can view your first ten accounts on the Account Summary page, balances and transactions with a few taps.



Swipe left and right to view different account balances.

Swipe up and down to scroll through the transactions list.



Tap the **Back** button to return to your account list.

SERVICES

Manage Debit Cards

In our Card Services feature, you can manage your Debit Card if any of your cards are lost or misplaced. No need to worry, just sign into Jefferson Business Online Banking and activate or deactivate any cards that are lost or found.

Manage Subscriptions

Manage your subscription to Autobooks and any future add ons that Jefferson offers through your Business Online Banking.

Stop Payment

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from payment. Once approved, the stop payment remains in effect for 6 months.

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.

Security Preferences

We take security very seriously at Jefferson. Business Online and Mobile Banking feature various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Business Online Banking experience.

Alerts

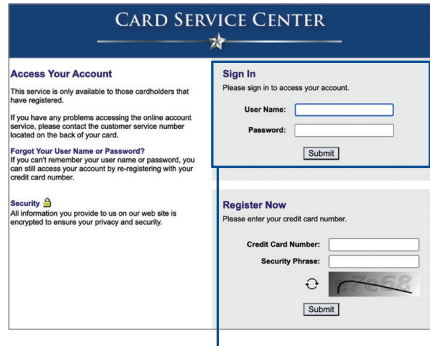
Having peace of mind is critical when it comes to your Business Online Banking experience. When you create an Alert through Business Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

CREDIT CARDS

From here, you can manage your account, make payments, redeem rewards, review your statement and much more.

Credit Card Login

In the Credit Cards tab, click Credit Card Login. Click the "Login" link.



Enter your user name and password. Click the Submit button.

Apply - Business

In the Credit Cards tab, click Apply - Business. Fill out the Business Credit Card Application.

Business Credit Card Application

Important information about procedures for opening an account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Married WI Residents: If you are applying for an individual account or a joint account with someone other than your spouse, and your spouse also lives in Wisconsin, combine your financial information with your spouse's financial information. You understand that we may be required to notify your spouse of this account. **Married Wisconsin residents must furnish their (the applicant's) name and social security number as well as the name and address of their spouse to TIB-The Independent BankersBank, N.A. at P.O. Box 569120, Dallas, TX 75356-9120.**

Card Selection

Card Selection: --



JEFFERSON BANK

EST. 1946

This is personal to us.®

JeffersonBank.com

MEMBER
FDIC  EQUAL
HOUSING
LENDER
NMLS ID 597833