

FAQ – CASH MANAGEMENT

Q: What is Cash Management?

A: Cash Management is online banking for business customers. Expanded functionality is available, enabling a business to access products specifically designed to support daily business functions. Businesses can view account balances and transactions in real-time. You can move funds, pay bills, initiate stop payments, initiate domestic wire transfers, and initiate Automated Clearing House (ACH) transfers on authorized accounts. Standard wire and stop payment fees* apply.

Q: Do I pay a fee for Cash Management?

A: This is a free service we offer to all business customers! However, standard wire and stop payment fees* apply.

Q: Who can access Cash Management?

A: Cash Management services are available (upon approval) to business customers and sole proprietors with a qualifying business account.

Q: How do I sign up for Cash Management?

A: Contact your local branch to learn how to sign up for this service. We will work with you to establish the appropriate plan and service levels for your business needs.

Q: Why should I sign up for Cash Management?

A: Cash Management puts the business in charge of its daily operations and tasks by enabling the company to assign access levels and permissions to staff and finance departments in a controlled and secure way.

Q: How does Cash Management help my business run efficiently?

A: Functions available through Cash Management enable a business to be in control. System access control, payment origination (through ACH services and/or Wire Transfer - upon approval), live balance and transactional information, and fraud protection via Positive Pay check verification. Company-assigned administrators are in control of the chosen functions available through Cash Management. Your company creates and maintains users. Administrators can define access levels and transfer limits per user. Specific responsibilities are assigned to correct employees, allowing access to only what they need.

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- Q:** What does "real-time" account information mean?
- A:** Transactional information in "real-time" means account balances and transactions are updated during the business day as they occur, delivering the most current information available.
- Q:** How long can I see my statements with Cash Management?
- A:** The transaction tab under each account provides access to current transactional information for associated accounts. Statements received electronically can be available for up to 24 months.
- Q:** Can I download my business account history into financial management software?
- A:** Yes, transactional information from your accounts can be downloaded to your computer and imported into your selected software application such as QuickBooks®. Please review the software and formatting requirements with your provider.
- Q:** Can I transfer funds from/to other financial institutions?
- A:** Cash Management enables you to move money between financial institutions. To originate this type of transaction, you can use Automated Clearing House (ACH) transfer or Wire Transfer. Standard wire fees* apply.
- Q:** Can I transfer funds between my personal and business accounts?
- A:** Transfers between personal and business accounts can be made for sole proprietors only. This feature is unavailable for partnerships, corporations, government entities, public entities, or nonprofit accounts.
- Q:** Does Cash Management have a mobile app?
- A:** Hebron Savings Bank mobile app does not support certain functions available through Cash Management. Users can utilize Cash Management functions by accessing your account through your device's browser and signing on to Hebron Savings Bank website.
- Q:** Does Cash Management have a Mobile Deposit available?
- A:** Mobile Deposit is not available via the app for businesses. Business customers can inquire about our Remote Deposit Capture (RDC) product for depositing checks electronically right from their office (RDC fees may apply*).

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Q: What happens if I forget my password?

A: You can enter an incorrect password three times before your account is locked. If you are not locked, you can use the "Forgot Password" link to reset your password [in order to use the forgot password feature; you must have previously set up your email address and password reset security question within your profile]. You can also call our Cash Management Representative or our Customer Care Center at 410-749-1185 during regular business hours. Confirmation of identity will be needed before any password reset assistance is completed.

Q: How secure is Cash Management?

A: All sensitive and personal information is encrypted, and access requires only passwords you know. Look for a small padlock icon somewhere on your browser and check the address bar of the site you are on. The URL should begin with "https". The padlock and the "https" confirm that you are accessing your account over an encrypted connection. In addition, your account numbers, Social Security numbers, and Tax ID numbers are never displayed on the Online Banking system. However, if you feel your information has been jeopardized in any way, be sure to get in touch with your local branch immediately.

Q: Who do I contact for technical support or assistance?

A: For assistance during normal business hours, you may reach our Vice President of Cash Management or our Customer Care Center at 410-749-1185.

Be sure your preferred browser/operating system is up-to-date. Older versions of your selected browser/operating system may not be supported. Supported browser/operating system samples are Google Chrome, Microsoft Edge, Apple Safari, and Mozilla Firefox.

*See Fee Schedule