



CASH MANAGEMENT AT OCEANFIRST

Beginning Monday, October 17, you will access your business accounts and online bill pay through the OceanFirst Cash Management platform. Here are some key points for you to know:

- The Company Administrator/Super User will have a few special duties to perform; he/she must be the first to log into Cash Management on October 17 at **oceanfirst.com**.
- If you send ACH files, Wire Transfers or use Bill Pay, you will have the same features, functionality and authorities in the new system. And of course, you'll still be able to check balances, make internal transfers and loan payments.
- Bill Payees, scheduled and recurring payments, as well as bill pay history will be converted.
- There is a monthly charge of \$15 for Cash Management. However, we will waive the monthly service charges until January 1, 2017.
- PLEASE NOTE: Remote Deposit Service users will no longer need to login to online banking to scan check deposits. Once on the OceanFirst system, users will access "Onsite Deposit Services" through a separate URL.

Welcome!

Business Online Banking &
Cash Management at
OceanFirst

Key Dates:

October 11, 2016

Last day to upload ACH files with an effective date no later than October 14, 2016.

October 14, 2016

Cape Bank Business Online and Bill Pay will end at 3:00pm.

October 15-16, 2016

No online access as we make the transition to OceanFirst Cash Management.

October 17, 2016

Access to Cash Management becomes available at 8:00am

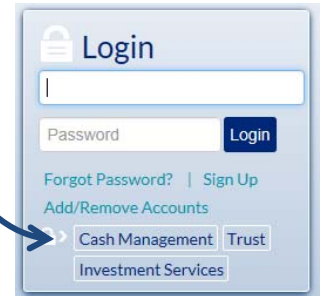
Please read through the enclosed packet for login instructions, more detailed information regarding specific cash management functions and the steps you should take to ensure a smooth transition. We've also included a Transition Checklist to make sure you don't miss key dates. The Cash Management User's Guide is available on the OceanFirst website for reference.

If you have any questions or need assistance, contact your relationship manager or a member of the **BOSS Team at 1.888.623.2633 x 2215**. We appreciate this opportunity to serve you, and are committed to providing all the assistance you need to assure a smooth transition to Cash Management at OceanFirst.

Login Instructions and Token Activation

To login to Cash Management at OceanFirst, click on the Cash Management link in the secure login section on **oceanfirst.com**. You will need four pieces of information:

1. Company ID: _____
2. Temporary Company Password: Welcome16\$



The Company Administrator/Super User will need to log in before any other users on Monday, October 17; only he/she has the authority to choose a permanent Company Password.

3. User ID: Each user has an individual User ID – this is the same as their current Business Online Access ID and it does not need to be changed upon login.
4. User Password: The temporary User Password is User16\$. Users will be prompted to choose a new password upon initial login.

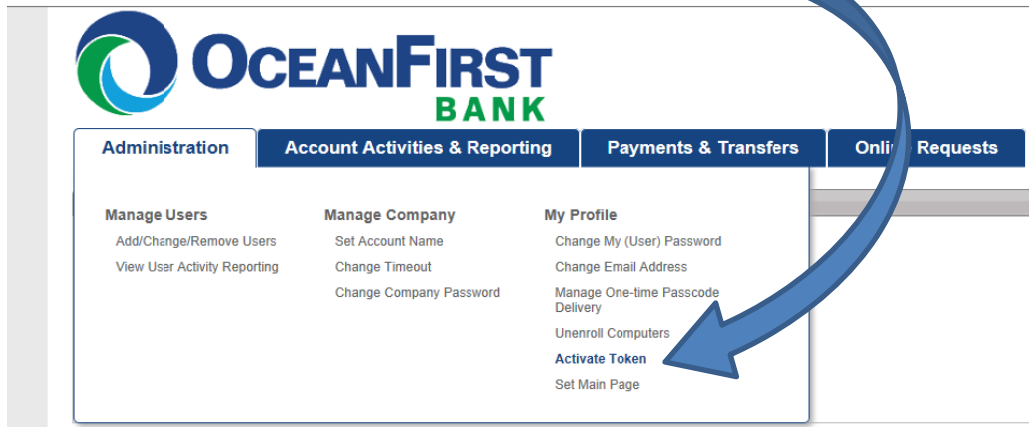
The Company Administrator/Super User is responsible for distributing the login credentials to all authorized users - Company ID, Permanent Company Password, User ID (same as current Access ID) and Temporary User Password

Tokens:

- Current tokens will no longer work after October 14th. Please use the Token Acknowledgement Form to document assignment of replacement tokens.
- With the exception of government entities, tokens are no longer required to login to Business Online Banking (Cash Management), but their use will be required to process ACH and Wire Transfers.
- Each user authorized to process ACH or Wire transfers will need to register his/her token after initial login. See Token Activation instructions on following page.

Token Activation:

1. From the Administration menu, choose "Activate Token"



2. Enter the serial number and security code, then click the "Submit" button

The screenshot shows the 'Activate Token' form. It has two input fields: 'Token Serial Number (number etched on back of token)' and 'Security Code (number displayed on front of token)'. Below the fields are two buttons: 'Submit' and 'Reset'.

Token Serial Number:

Your serial number is found on the back of the token and includes all letters and numbers following the "S/N:"



Security Code:

To receive your security code, press the power button on the front of the token.



ACH Transactions:

- If you routinely process ACH transactions, user templates will be converted to the new platform.

It is critical that you verify the accuracy of the template before using on or after October 17th.

- Any pre-scheduled ACH transactions with effective dates through October 14th will be processed. However, any **ACH transactions with an effective date later than October 14th** will not be processed and will need to be initiated on the new system on or after Monday, October 17th.
- You should not upload any ACH files with an effective date later than Friday, October 14th.

Bill Pay

- Bill Pay will be unavailable from Friday, October 14th at 3:00 pm until Monday, October 17th at 8:00 am.
- Payees, scheduled and recurring payments, as well as bill pay history will be converted.

Wire Transactions

- If you routinely process Wire transactions, user templates will be converted to the new platform.

It is critical that you verify the accuracy of the template before using on or after October 17th.

QuickBooks and Quicken Users

- Download your transaction history to QuickBooks or Quicken before 3:00pm Friday, October 14th.
- Instructions on how to export transactions on or after October 17th can be accessed on the OceanFirst website.

Onsite Deposit Service (Remote Deposit Service)

- Remote Deposit Services will no longer be accessed through the Business Online/Cash Management website. Instead you will login to the following address: <https://ipabcprod.fiservsco.com/webcaptureweb>
- Separate User ID and password information will be sent to all Remote Deposit users via email prior to October 14th.

*Emails will come from **admin@fiserv.com**, please add this address to your white list to ensure they don't get caught in your SPAM filter.*

- If you have not received your login credentials by October 13th, or if you have any problems logging in after October 17th, please contact a member of the Boss Team at 1.888.623.2633 ext. 2215.
- Existing scanner and scanner drivers are compatible and will not need to be replaced.
- This service will be FREE to all Cape Bank customers already enrolled for this service prior to October 14th – a savings of \$60 per month.



Company Administrator/Super User Acknowledgement

I _____, as the Company Administrator/Super User for _____, acknowledge that I have been advised of the changes to Business Online as a result of the transition to OceanFirst Cash Management on October 17, 2016. I am aware of my duties as System Administrator, and agree to be the first to log into the OceanFirst Cash Management system on or after October 17th and choose a permanent Company Password. I agree to communicate Login credentials and instructions, Token Activation procedures, as well as any other changes, to all other users within the company.

Company Administrator/Super User Name (please print)

Company Administrator/Super User Signature

Date



Token Acknowledgement Form

Company Administrator/Super User Information

Super User Name :		Title:	
Phone Number:		Email:	
User Name	Token Serial Number	User Name	Token Serial Number

Acknowledgement Information

By signing below, you acknowledge that you are the Company Administrator/Super User for the Company named below. You further acknowledge that this Token Acknowledgement Form is part of the Electronic Services Agreement. In addition, you acknowledge that OceanFirst Bank is issuing the Token(s) listed above and that you/your authorized users are required to utilize it/them to access the applicable service(s). Lastly, you and all your authorized users of the System agree to notify us **immediately** if the Token(s) has/have been lost or stolen or if you suspect that a transaction has been made without your permission.

Legal Name of Company:		Company Tax ID:	
Signature of Company Admin/ Super User		Date of Signature:	

Retail Banking Use Only

Signature of employee providing Tokens to Company:		Date Tokens were provided to Company:	
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Transition Checklist for Business Online Service

Prior to October 11th at 4:00 pm:

- Upload and approve any ACH files for final transmission through Cape Bank's Business Online Banking. Effective date of these files can be no later than October 14, 2016.

Prior to October 14th at 3:00 pm:

- Confirm receipt of the emails with your Company ID and temporary password information.
- Download and save any transaction history, check images and eStatements that you would like to retain. We will transfer a limited amount of recent transactions, but no eStatements or check image history will be transferred to OceanFirst.
- Plan for the service outage that will begin at 3:00 pm on Friday, October 14 and end at 8:00 am on Monday October 17. No online services will be available during this time as we transfer to the OceanFirst system.
- QuickBooks and Quicken users - be sure to download transaction history before 3:00 pm.

On or after October 17th 2016:

- The Company Administrator/Super User must be the first to login to Cash Management at oceanfirst.com. He/She will select a permanent Company Password, and distribute that Company Password as well as the Company ID and Temporary User Password to your authorized users.
- Activate Verisign Token
- Review your Bill Pay payees, recurring and future dated payments.
- Review ACH and Wire Transfer templates for accuracy
- Access Onsite Deposit Service (Remote Deposit Service) using your new User ID and Password at **<https://ipabcprod.fiservsco.com/webcaptureweb>**
- For QuickBooks and Quicken users, follow the instructions on oceanfirst.com to link your new OceanFirst Bank accounts.