

Digital Banking Business User Guide

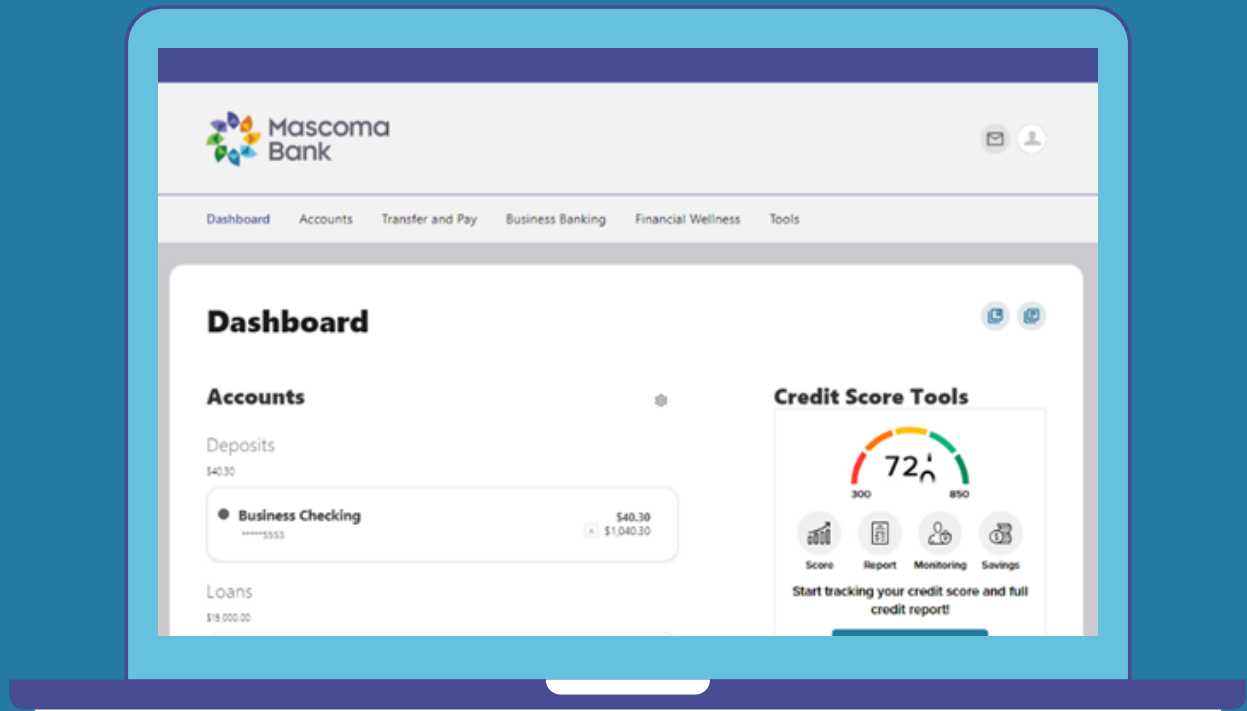


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About This Guide

At Mascoma Bank, we are focused on creating a digital banking experience that is convenient, easy, and provides you with the flexibility to take care of your business finances anytime, anywhere. This guide will introduce you to the functionality in Business Banking, your new digital banking experience.

Getting Started

Browser and Device Support

You can access your accounts via desktop, tablet, or mobile devices anytime, anywhere. For an optimal experience, make sure your devices are using the most updated versions of software available.

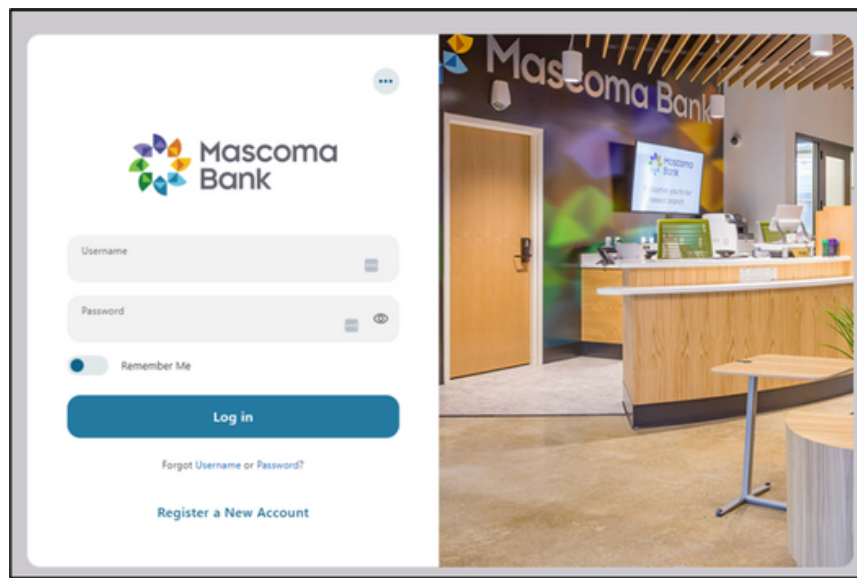
Browser Support – Make sure your browser is within the latest 2 versions (Safari, Chrome, Edge, Firefox). Please note, Internet Explorer 11 does not support digital banking and standards that are implemented in newer browsers.

Device Support –

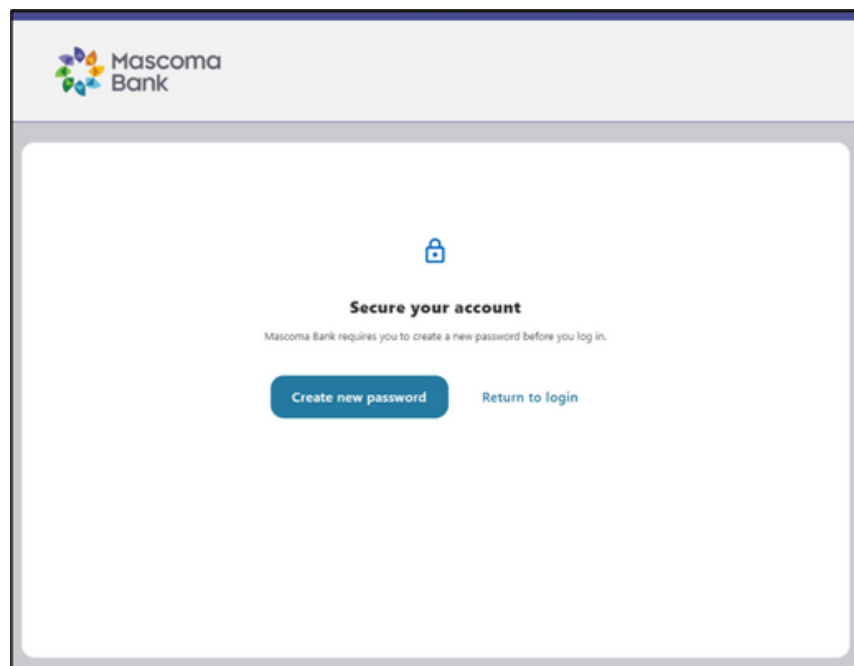
- Windows: Versions still supported by Microsoft & support a browser listed above
- OS X: Versions still supported by Apple & support a browser listed above
- Android: Version 9.0+
- iOS: Last 2 major releases

Logging In

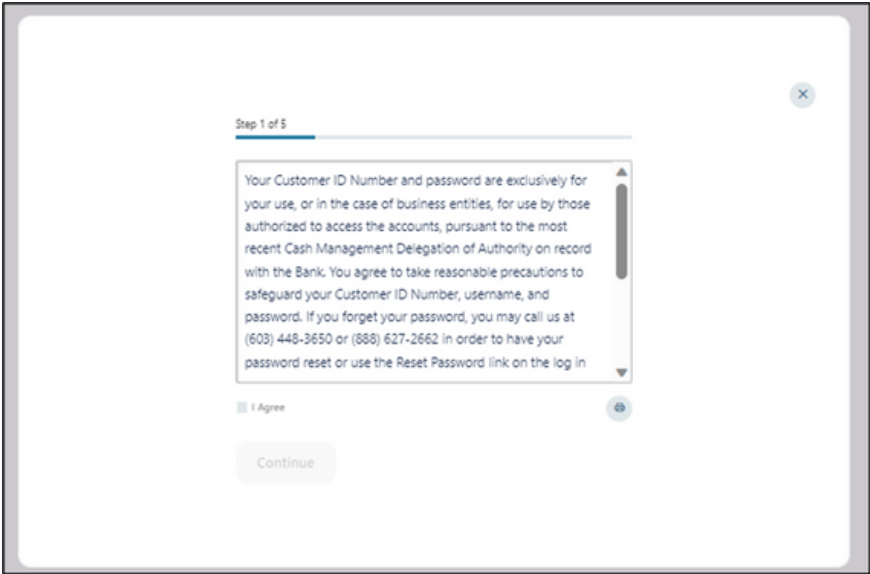
If you already have a username and password for digital banking, your username will remain the same for the new platform. Simply enter your current username and password and click "Log in."



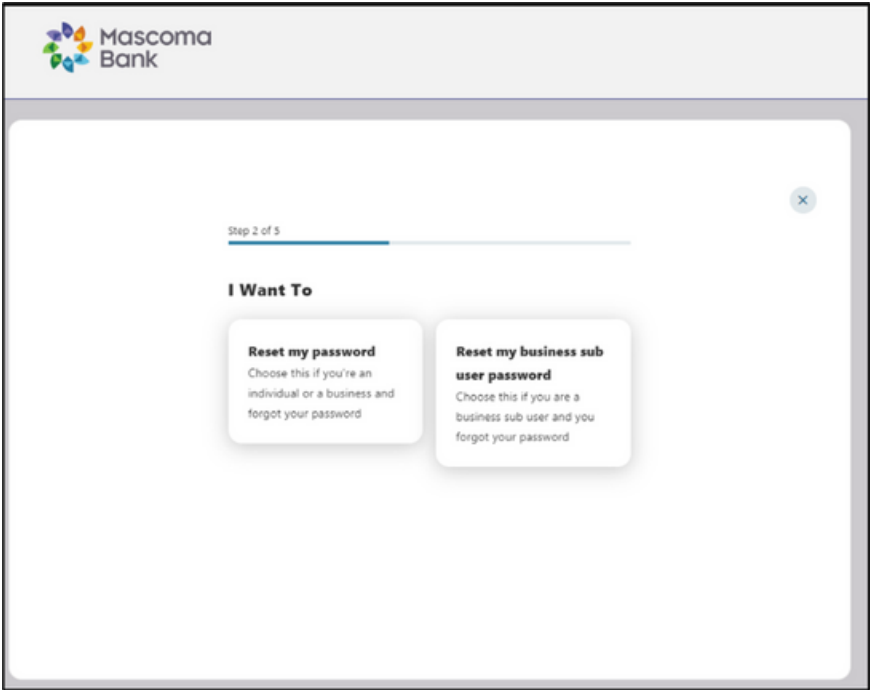
Click "Create new password."



Accept disclosure.



The master user for the business will choose reset the password. For business sub users, choose "Reset my business sub user password."



(View for master user)

Step 3 of 5

Verify Your Identity
The following information is used to verify you have an account with Mascoma Bank and that you are the owner of the account. We match your answers against our records. Questions marked with * are required.

Username
FuncTestCBus

Account Number

Social Security Number

Email

Answer any one of the questions below

Cell Phone (Optional)

Home Phone (Optional)

Work Phone (Optional)

Continue

Verify your identity by completing the fields below and click "Continue."

(View for sub user)

Step 3 of 5

Verify Your Identity
The following information is used to verify you have an account with Mascoma Bank and that you are the owner of the account. We match your answers against our records. Questions marked with * are required.

Username

EIN

Email

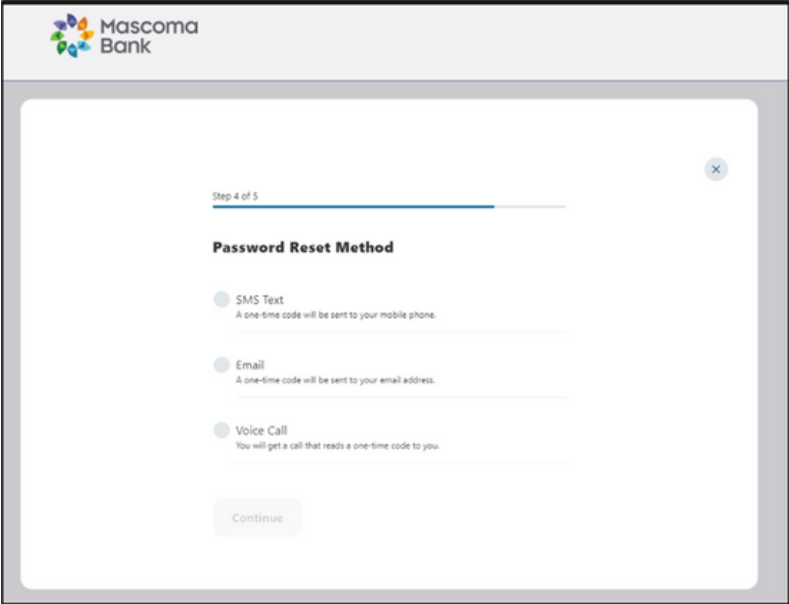
Answer any one of the questions below

Last Name (Optional)

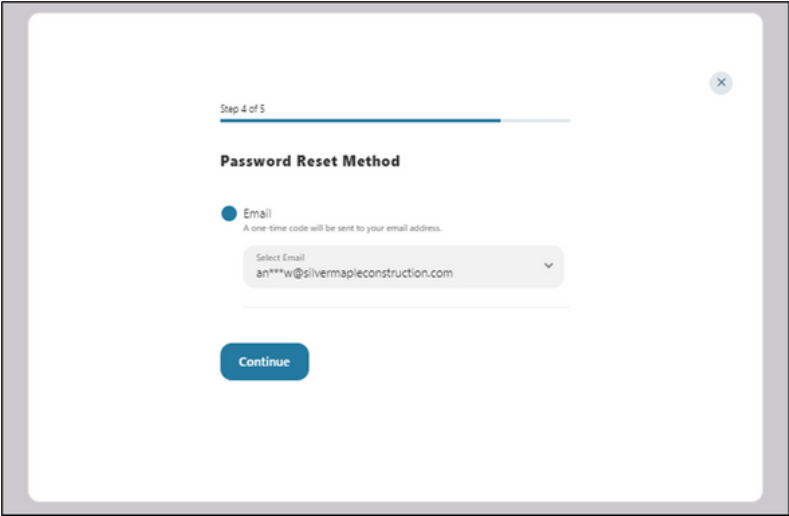
Continue

(Master user view)

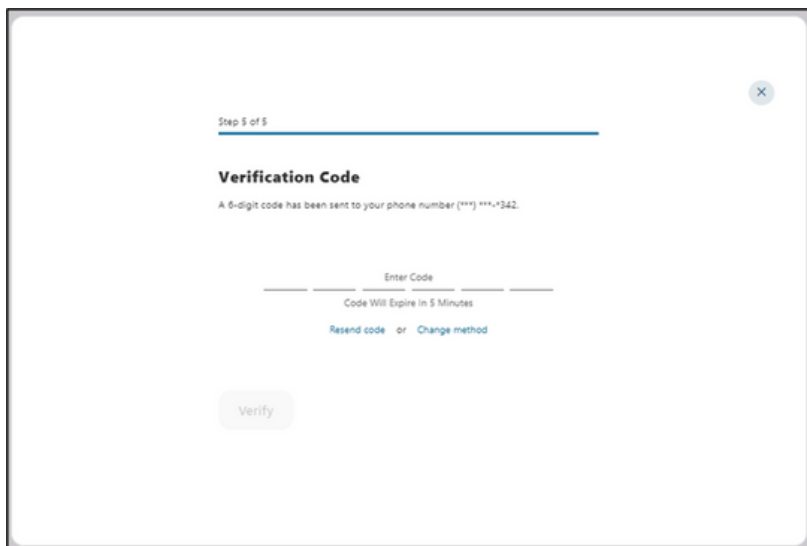
Choose your preferred method for verification and click "Continue."



(Sub user view) Select email for verification and click "Continue."



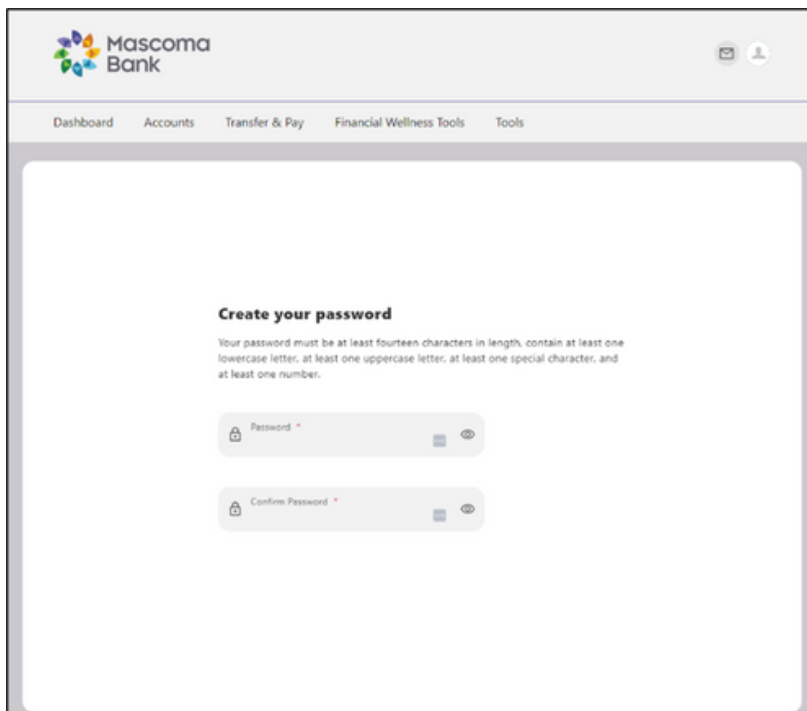
Enter Verification Code and click "Verify."



The screenshot shows a verification screen with the following elements:

- Step 5 of 5 indicator at the top left.
- Close button (X) at the top right.
- Verification Code** heading.
- Text: "A 6-digit code has been sent to your phone number (***) ***-342."
- Input field labeled "Enter Code" with a dashed line above it.
- Text: "Code Will Expire in 5 Minutes".
- Links: "Resend code" and "Change method".
- "Verify" button at the bottom.

Create a new password.



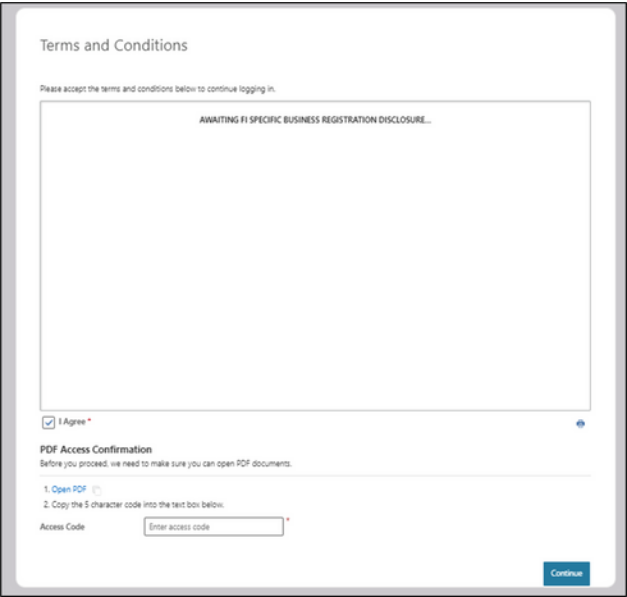
The screenshot shows the "Create your password" screen within the Mascoma Bank interface. The header includes the Mascoma Bank logo and navigation links: Dashboard, Accounts, Transfer & Pay, Financial Wellness Tools, and Tools. The main content area contains:

- Create your password** heading.
- Text: "Your password must be at least fourteen characters in length, contain at least one lowercase letter, at least one uppercase letter, at least one special character, and at least one number."
- Two input fields: "Password" and "Confirm Password", each with a lock icon and a visibility toggle.

⚠ Your password must be at least fourteen characters in length, contain at least one lowercase letter, at least one uppercase letter, at least one special character, and at least one number.

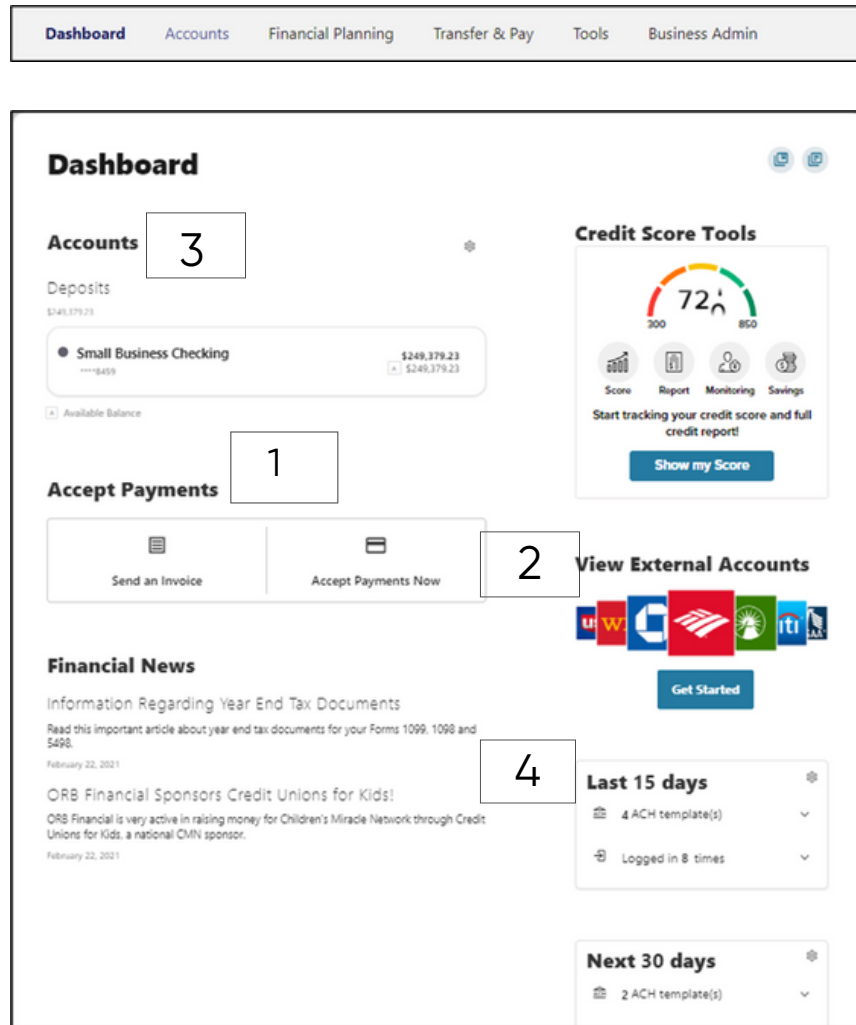
Accept disclosure.

Open PDF and copy the code here. Click "Continue."



Dashboard

Upon logging in to the digital banking platform, you will be directed to your dashboard.



1. Accept Payments: send invoices or accept payments now.
2. Linked External Accounts: from other financial institutions.
3. Accounts: grouped by account type class (e.g., checking, savings, and loans).
4. Activity Module: provides a quick glance of recent and future activities.

Please note: If you want to change the order in which your accounts or loans appear on your (home) screen, you can do that through our computer-based digital banking, but currently it is not possible to reorder accounts on the app.

Business Banking Overview

Our new Business Banking platform is focused on providing a digital banking experience to seamlessly review, monitor and manage finances of our business customers. Businesses have unique digital banking requirements that are not available in consumer banking, such as: multiple users with specific permissions, insights on sub user activity, Transaction Limits, and Authentication.

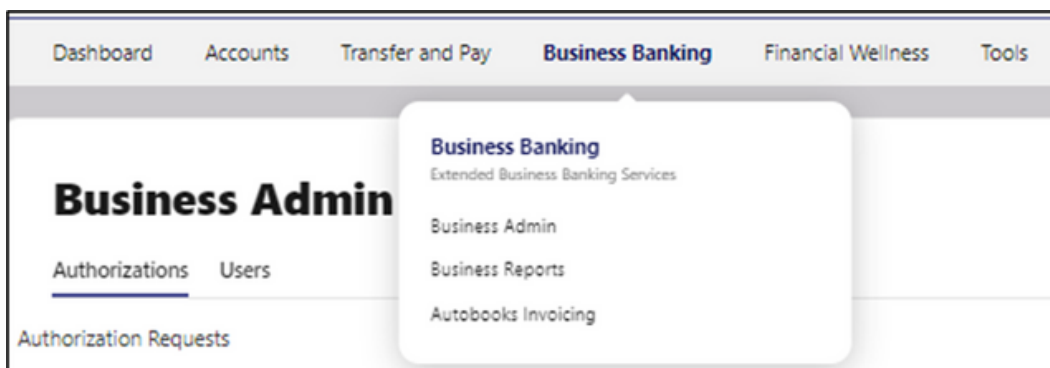
Here is an overview of the widgets within the Business Banking digital platform.

Name	Description
Business Admin	Manage Authorizations, Permissions, and Users
Business Reports	Review standard or create custom reports that will provide your business with insights on your ACH details and transaction history.
Autobooks Invoicing	Accounting and bookkeeping solutions.

Business Banking Widget

From the dashboard, you can access the Business Banking widget from the top navigation bar.

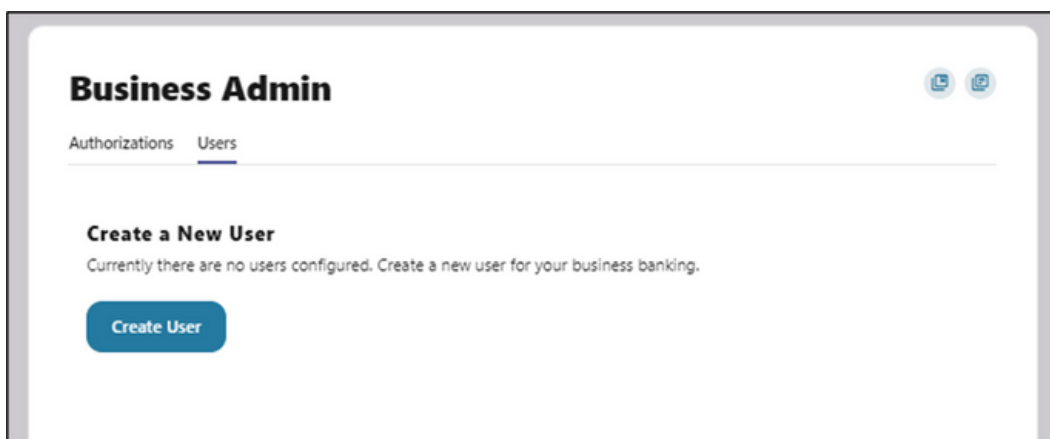
The Business Banking widget provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation for all other Business widgets, such as Business Admin, Autobooks Invoicing, and Business Reports. The Business Banking widget also serves as the hub for Authorizations and User Management.



Sub Users

Master users may set up sub users for business digital banking. Please note, you will need to log in from a desktop to add, edit, or delete users.

On the Business Admin screen, go to Users. Click on "Create User."

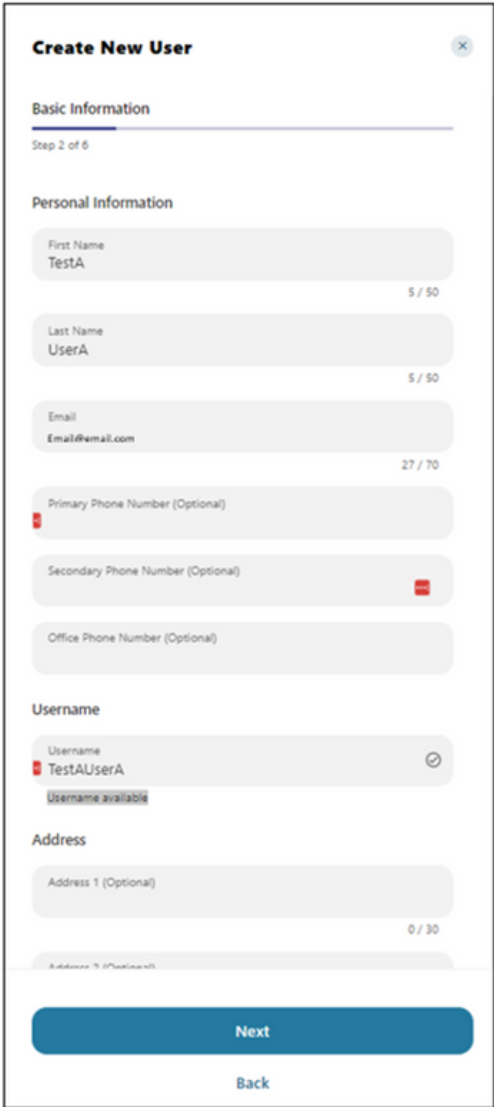
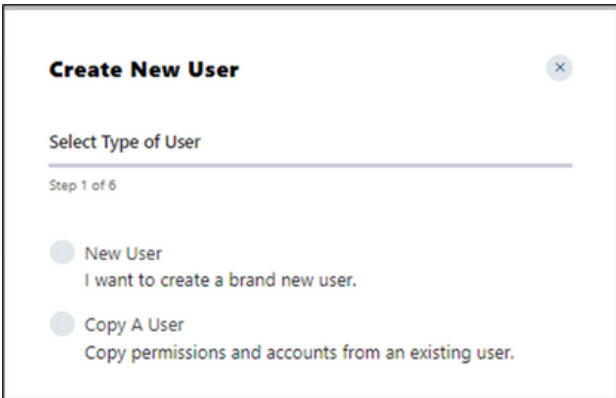


Create New User

Select "New User" if you'd like to create a brand new user.

Select "Copy A User" to copy the permissions and accounts from an existing user.

Create New User or Copy a User. Enter details. Check to see if username is available by clicking the arrow. Click "Next."



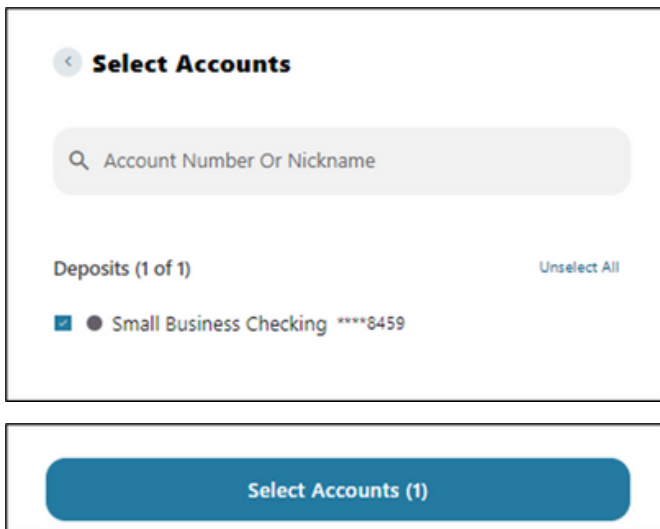
Use the toggles to select the permissions you'd like this person to have. Some of the permissions may have additional questions to answer. For example, in Internal Transfers, click on the arrows and enter the appropriate limits. Click "Apply."

Click "Next" when finished.

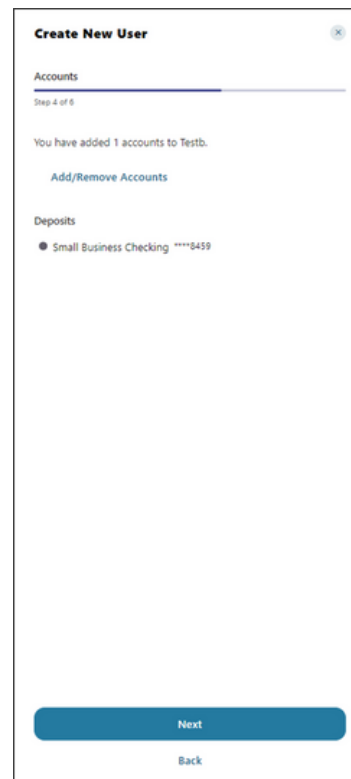
Some permissions will give the option to turn on Dual Authorization above a specified amount.

Limit	Description
Authorized Limit	The maximum cumulative dollar amount that can be submitted without additional authorization. A limit of "0.00" means that ANY transaction scheduled by users will require approval.
Max Limit	The maximum cumulative dollar amount that can be submitted by users.
Can Authorize	The maximum cumulative dollar amount that a user with authorization rights can approve for others.

Select the account this individual will have access to. Click "Select Accounts."



Click "Next."



Select account permissions. Click "Next."

Note: Not all options may be applicable to your Digital Banking package.

Create New User ✕

Account Permissions

Step 5 of 6

These will be applied to all eligible accounts within each account type. You can change the permissions individually in the User Details section after creation.

Deposits (1 of 12) Select All

View Account
View the account, and view the account's balance and the associated transactions in the "My Accounts" widget.

ACH
Provide ability to submit ACH Batches from this account, and View scheduled and Historical ACH submissions from this account.

Bill Pay From
Ability to pay bills from this account.

Wire Funds Out From
Provide ability to submit Wire requests and View Scheduled and Historical Wire submissions from this account.

View Statements
View images of statements for this account. NOTE – this could display other statements, if this account's statements are combined with other accounts.

View Draft Images
View images of checks and drafts drawn on this account.

Transfer Funds Out From
The ability to transfer funds out from this account and view associated transfer history using the Transfers widget.

Transfer Funds Into
The ability to transfer funds into this account and view associated transfer history using the Transfers widget.

Next

Back

Review Information

Confirm the information is correct. Use the pencil icon to edit if necessary. Click "Submit"

Create New User ✕

Review Information

Step 6 of 6

Basic Information ✎

Name
Testb Userb

Username
TestBUserB

Email
[redacted]@mascomabank.com

Address
No address

Primary Phone Number
No phone number

Secondary Phone Number
No phone number

Permissions ✎

Administration

Manage Users
Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.

Edit Business Contact Information
User is able to edit the contact info.

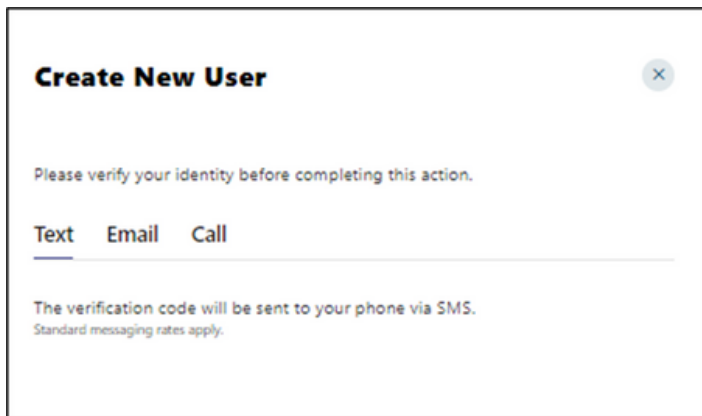
Feature Access

[redacted]

[Submit](#)

[Back](#)

Any permission changes, such as creating a new user or money movement, will require verification.



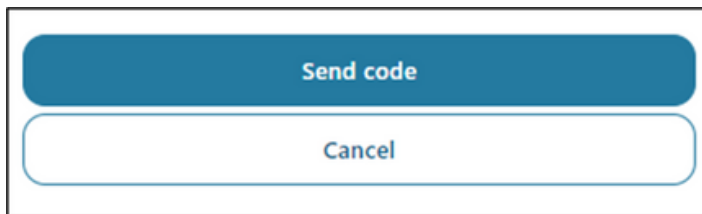
Create New User ✕

Please verify your identity before completing this action.

Text Email Call

The verification code will be sent to your phone via SMS.
Standard messaging rates apply.

Select preferred method and click "Send code."



Send code

Cancel

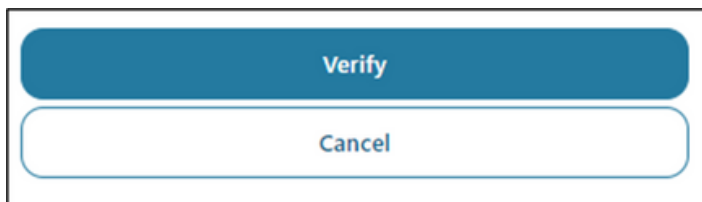
Enter code and click "Verify."



The code will expire in 5 minutes.

Enter code

Resend code



Verify

Cancel

Sub User Maintenance

A master user, or a sub user with the Manage Users permission, can edit a sub user's status or reset a sub user's password.

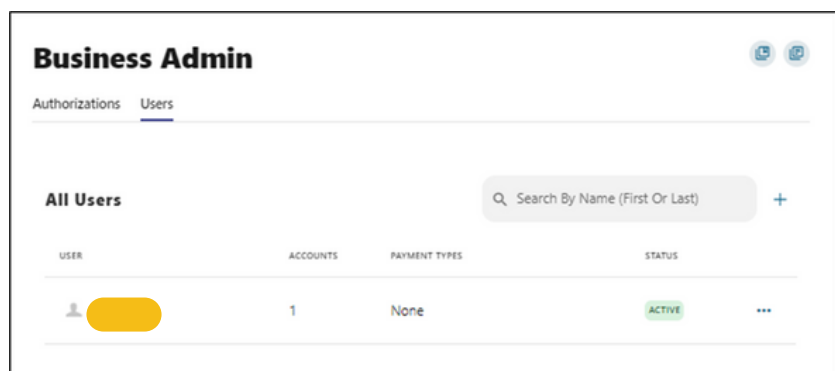
Sub User Status

- **Active** – Sub users in an Active status are able to log in and access digital banking. If a sub user is Active, a master user can change the sub user's status to Frozen.
- **Locked** – Sub users in a Locked status have locked themselves out of digital banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access digital banking. If a sub user is Locked, a master user can change the sub user's status to Active.
- **Frozen** – Sub users in a Frozen status have been set to Frozen by a master user and are unable to log in or access digital banking. If a sub user is Frozen, a master user can change the sub user's status to Active.
- **Disabled** – Sub users in a Disabled status have been set to Disabled by Mascoma Bank and are unable to log in and access digital banking. Sub users in a Disabled status will not display in Business Admin. Once a sub user's status is changed to Disabled, the sub user's status cannot be changed by a master user.

Sub User Contact Information

A master user can edit a sub user's contact information (name, email, phone, and address).

To edit, click on the user you'd like to edit.



From here, you can make changes to the personal information by clicking on the ellipses. You will also have access to manage accounts and manage permissions

Summary
General Permissions
Payment Permissions
Account Access

Personal Information ⋮

Username Tester123	ACTIVE	Last Log In Never
Email email@email.com	Address No address	
Primary Phone Number No phone number	Secondary Phone Number No phone number	

Account Access [Manage Accounts](#)

General Permissions [Manage Permissions](#)

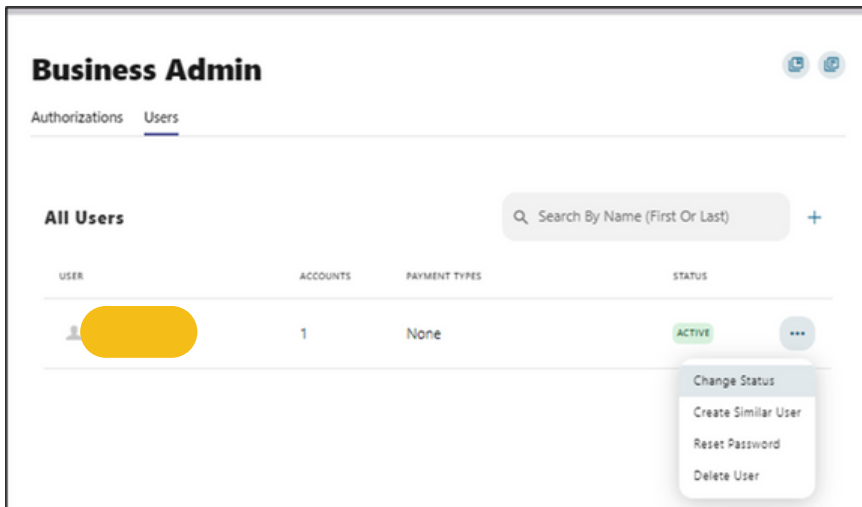
Administration No Access
Feature Access No Access
Payment Destination No Access
Payment Template Management No Access
Receivables No Access

Payment Permissions [Manage Permissions](#)

ACH Collections No Access
ACH Payments No Access
Wires No Access
Internal Transfers No Access
Bill Pay No Access

Reset a Sub User's Password

Click the elipses, click
"Reset Password."



Select a method to
receive a new password.

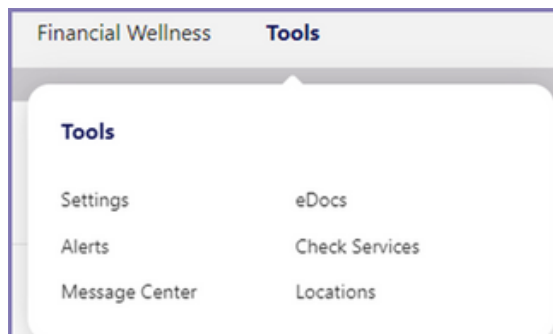
Explain why the sub user's
password is being reset,
click the "Send New
Password" button.

Please note, a disabled
sub user account cannot
be used, and therefore
the master user will not be
able to reset the
password. If the sub user
status is Frozen, it will
need to be set it to Active
before their password can
be reset.

The 'Reset Password' dialog box is shown. It has a title bar with a close button. The main heading is 'Reset Password'. Below it, the instruction 'Select a method to receive a new password' is displayed. The 'Email' method is selected, indicated by a blue circle and the text 'Email' and 'A new password sent to your Email.' Below this, there is a text input field containing the email address 'email@email.com'. Further down, there is a section titled 'Reason for resetting password' with a text input field labeled 'Reason (Optional)'.

Alert Notices

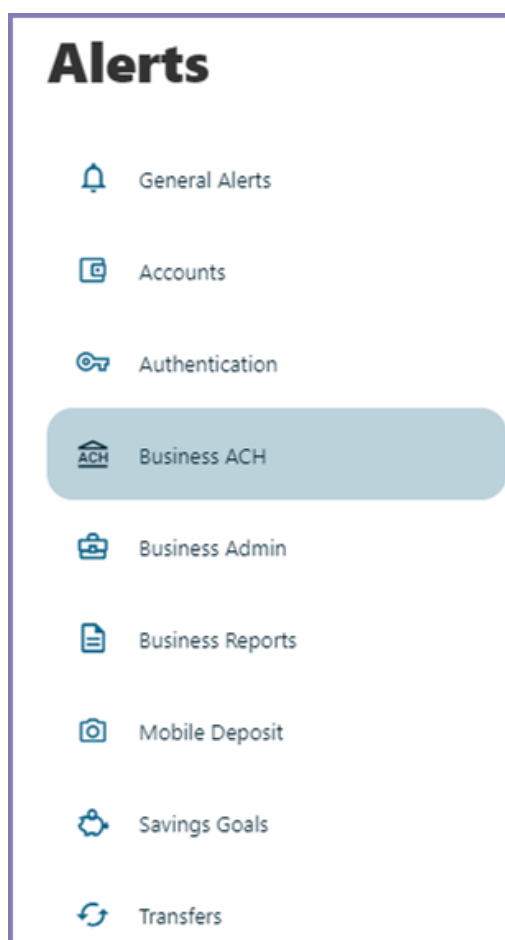
Select Alerts from the Tools menu located on the top tool bar.



You will then be able to choose from the Alert categories.

Once you select a category, you will have options to toggle them on or off.

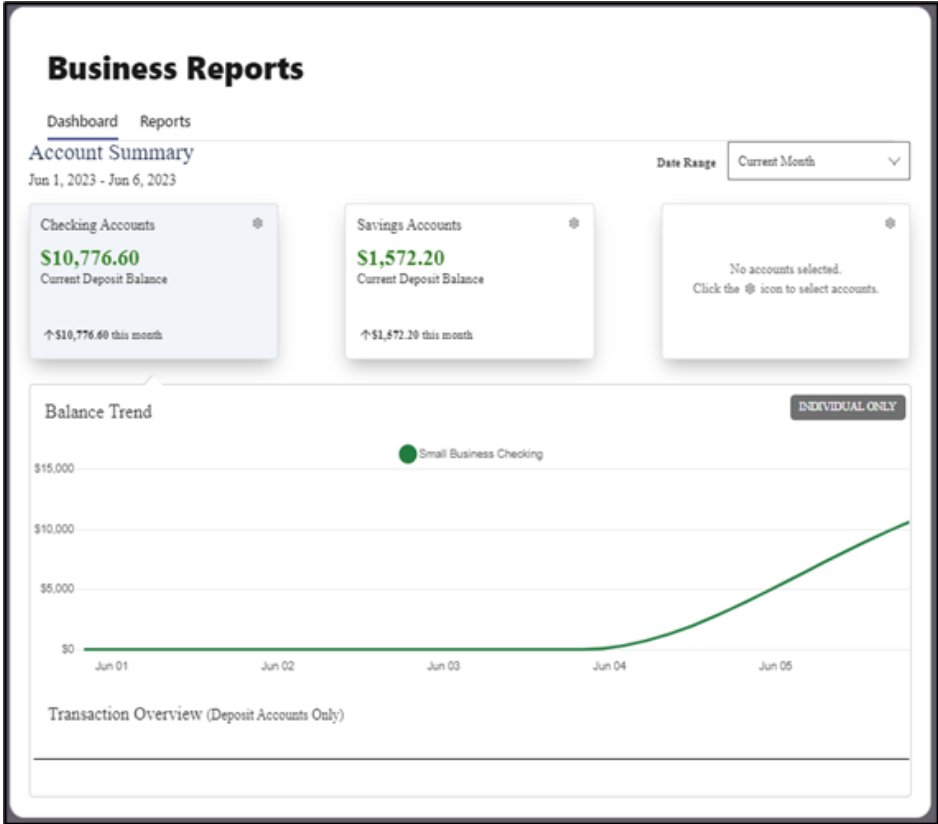
If you toggle an alert on, you will be asked how you want the alert, SMS or email.



Business Reports Widget

To navigate to this widget, click on the Business Banking menu bar and select Business Reports. The Business Reports widget provides customers with the ability to access Standard Reports and create Custom Reports. The Custom Report generation tool provides the ability to generate new reports to yield new insights on sub user activity and transaction history. The four main areas include:

1. Quick Filter Cards - Quick Filter Cards are located above the Balance Trend chart on the Business Reports Dashboard. The Quick Filter Cards show the current balance of all of the business user's deposit accounts and loans. If you click on a Quick Filter Card, the Balance Trend chart will be instantly filtered to show only trends for those accounts (all other filter settings remain the same). The Quick Filter Card selection will cascade to the Balance Trend chart, Transaction Summary, and the Transaction Overview.
2. Balance Trend - The Balance Trend chart is a line chart at the center of the dashboard that shows the trend in deposit account balances for a selected set of accounts over a selected period of time.
3. Transaction Overview - The Transaction Overview is a high-level bar chart connected to the bottom of the Balance Trend chart on the Business Reports Dashboard. The Transaction Overview chart will display the sum of total debits and credits for the selected deposit accounts on a daily basis for the selected Date Range. The selected accounts and the selected time period are inherited from the options used for the Balance Trend chart.
4. Transaction Summary - The Transaction Summary is a detailed bar chart connected to the right side of the Balance Trend chart on the Business Reports Dashboard. The Transaction Summary opens when you are on a specific day within the Balance Trend chart. The Transaction Summary will display sums of debits and credits for the selected transaction types for the selected time period. The selected accounts and time period are inherited from the options used for the Balance Trend chart.



Within the dashboard, click the gear icon for each Quick Filter card to make any necessary edits.

Checking Accounts

\$10,776.60
Current Deposit Balance

↑\$10,776.60 this month

Customize Accounts

Name:

Deposits Deselect All

Small Business Chec...

This will allow you to change the name and select or deselect accounts. Click Update to save any changes.

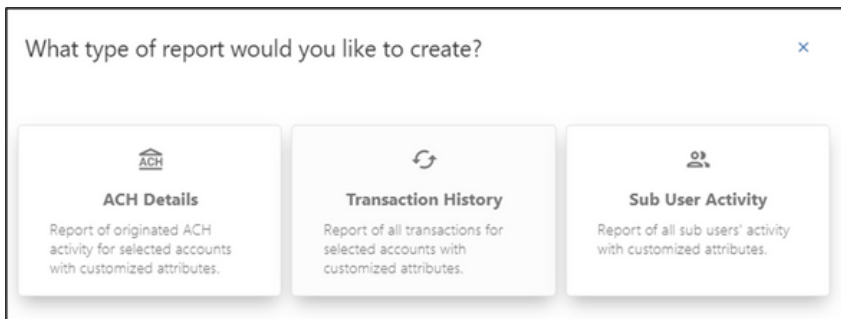
Create a Custom Report

The Reports Tab will show you standard reports that are generated by Mascoma Bank. You will also be able to run your own custom reports.

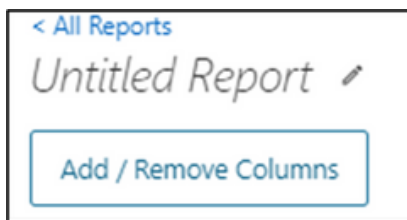
Within the Business Reports widget, select the Create Custom Report button.



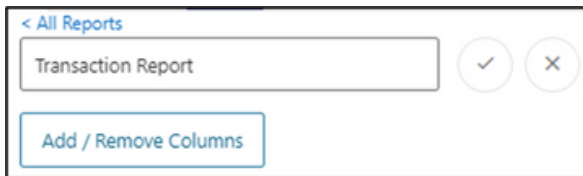
Select the type of report you would like to create.



Click the pencil icon next to the report name to add the name of the report.

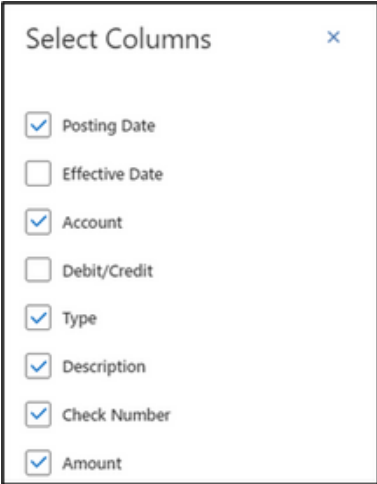


Enter the name of the report and click the checkmark button to save.



The Add / Remove Column button will allow you to add or remove columns from the Custom Report by checking the boxes next to the column to add (if the box is blank) or remove (if the box is checked) the associated column.

Click the Update button to save the changes or click the Cancel button to close the window without saving the changes.



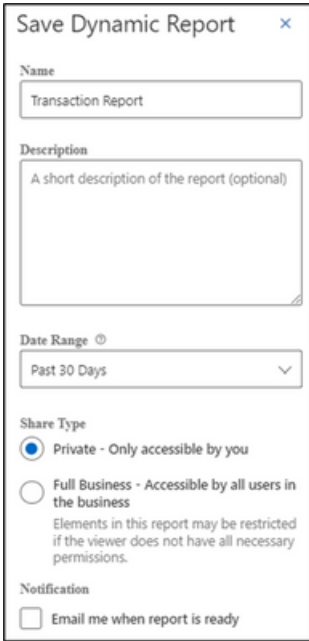
Select Columns

- Posting Date
- Effective Date
- Account
- Debit/Credit
- Type
- Description
- Check Number
- Amount

Click "Save Dynamic Report," enter a name, description, date range, and share type and select to receive a notification via email when the report is ready.



Save Dynamic Report



Save Dynamic Report

Name
Transaction Report

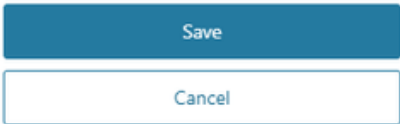
Description
A short description of the report (optional)

Date Range
Past 30 Days

Share Type
 Private - Only accessible by you
 Full Business - Accessible by all users in the business
Elements in this report may be restricted if the viewer does not have all necessary permissions.

Notification
 Email me when report is ready

Click the Save button to create the new Custom Report or click the Cancel button to close the Custom Report without saving.

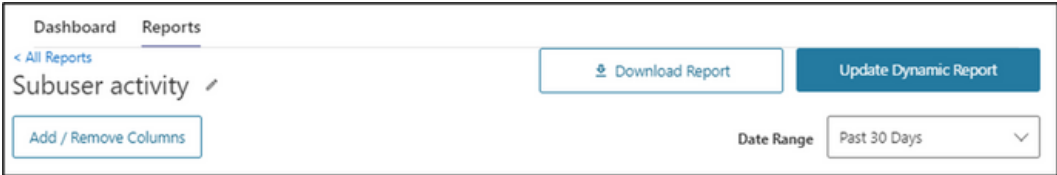


Save

Cancel

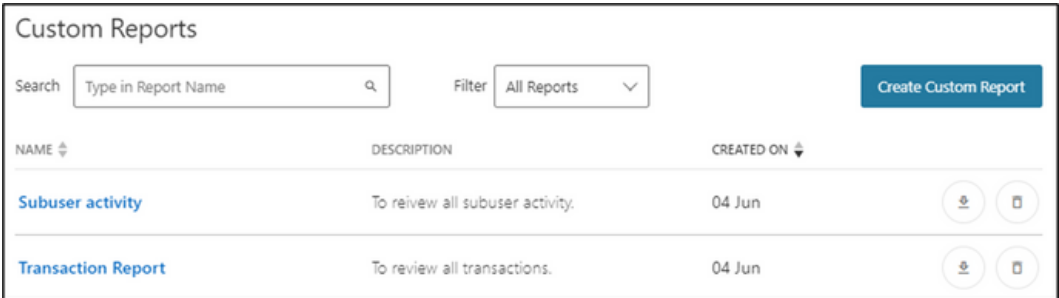
Edit Custom Reports

To edit a Custom Report, select the report you would like to edit, and then click the appropriate pencil icons. Once all edits have been completed, click "Update Dynamic Report."



Delete Custom Reports

Use the trash can icon to delete the Custom Report.



Autobooks

Go to the Business Banking menu and click on "Autobooks Invoicing." Select where you would like payments deposited. Accept Terms and Continue.

Autobooks Terms of Use and End User License

1. Definitions |

In addition to terms defined in the Agreement, capitalized terms used in this Agreement shall have the following meanings:

(a) "Account" means that depository account at FI in User's name in

[Download PDF](#)

Processing rates

Online credit card payments	3.49%
Online ACH payments	1%

No monthly fees.

Select where you would like payments deposited

Small Business Checking (*8459)


Small Business Checking (*7409)

[Accept Terms and Continue](#)

Click "Next."

×

You're almost ready to start getting paid!

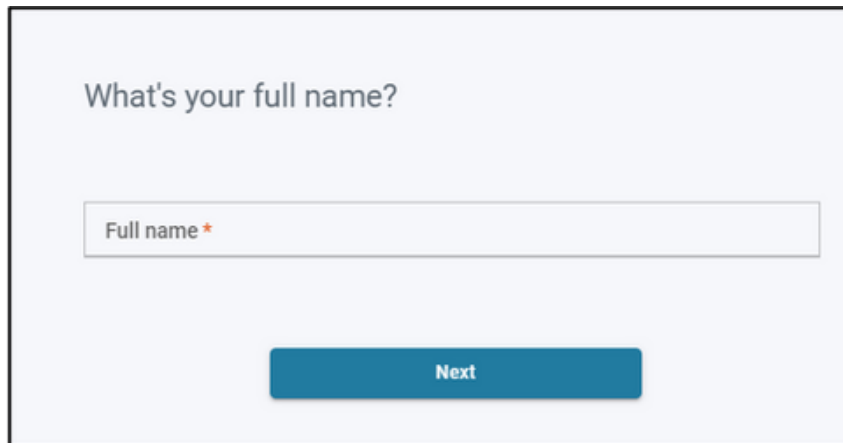


Let's confirm a few pieces of information so you can accept customer payments into your Mascoma Bank account. **Please provide only primary business owner information.** This usually takes less than two minutes.

If you have questions, email support@autobooks.co or call us toll-free at (866) 617-3122.

[Next](#)

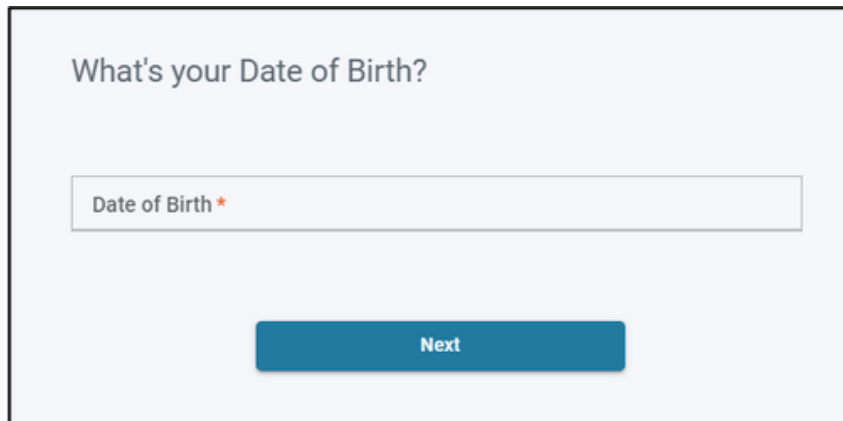
Enter your full name and click "Next."



What's your full name?

Next

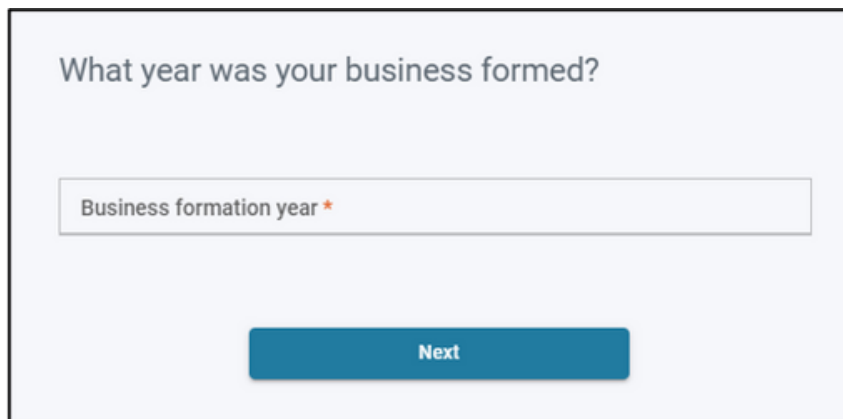
Enter your date of birth and click "Next."



What's your Date of Birth?

Next

Enter the year your business was formed and click "Next."



What year was your business formed?

Next

Answer the following questions. Please note, you may be required to answer follow-up questions based on your answers.

Does your business have a website?

No

Yes

Next

Does your business have a DBA?

No

Yes

Next

What industry does your business operate in?

Choose the general sector, then the specific industry, that best matches your business. If you don't see an exact match, you can pick the next closest option.

Sector *

Industry *

Please select a Sector

Next

What products or services does your business offer?

Products or services offered *

This can be a simple answer, like 't-shirts' or 'church services'

Next

What's the largest payment you expect to receive?

Largest payment amount *

\$ 0

This is just an estimate. Payments could be from invoicing, donations, or however else you expect to receive income.

Next

What's your estimated annual revenue?

Annual revenue amount *

\$ 0

Next

What's your Social Security Number?

Social Security Number *

In order for you to accept credit card payments, we are federally required to collect your Social Security Number.

Next

What's your EIN (Employer Identification Number)?

EIN / TIN *

EIN/TIN is required as part of the payment processing verification. If you are a Sole Proprietor, this could also be your Social Security Number.

Next

Are there any other individuals who own 25% or more of this business?

No


Yes

Complete

Click "Complete."

Click "Close."

Thanks for confirming your information!



We'll review your information and set up your account to receive payments. This one-time process should take less than 5 minutes.

Feel free to close this window and take some time to explore the app. We'll let you know once we're done.

If you have questions, email support@autobooks.co or call us toll-free at (866) 617-3122.

Close

Click "Start."

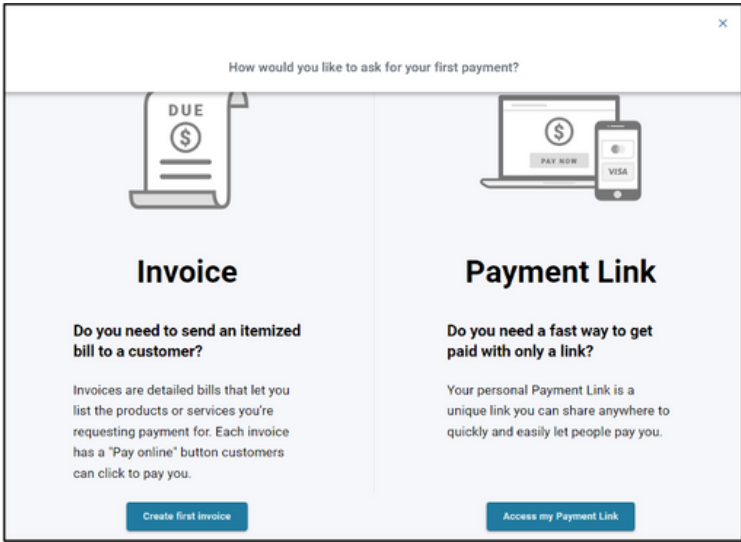
Congrats! 🎉 Your Autobooks account is live and you're almost ready to get paid.

Your business now has two brand new ways to accept online payments: **Invoice and Payment Link.**

Now, click "Start" to ask for your first payment.

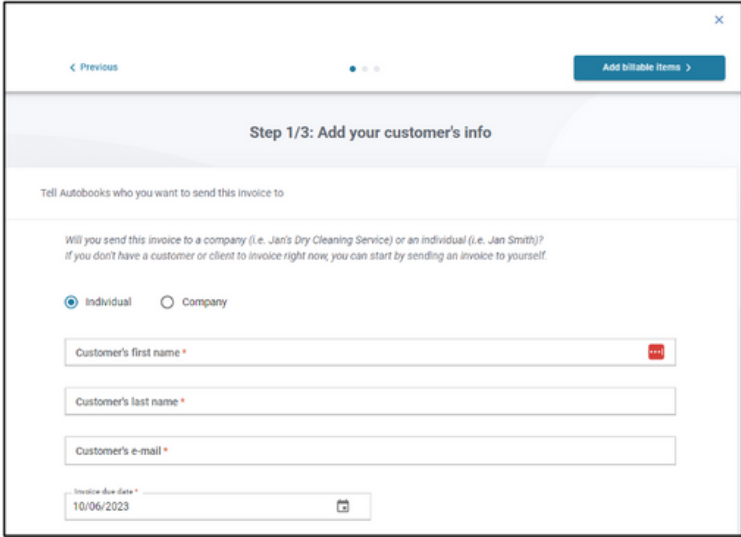
Start

Choose how you would like to ask for your first payment, Invoice or Payment Link.



Create an Invoice

Complete the necessary fields to add your customer's information. Click "Add Billable Items."



Enter the necessary fields. Utilize the Add Another feature to bill for additional items or use the Turn on sales tax feature to calculate sales tax.

The screenshot shows a form for creating an invoice. At the top, there are navigation links: "< Edit customer info" and "Review invoice >". Below this is the instruction "Now, tell us what you're invoicing for". The form contains several input fields: "Title of your product or service *", "Quantity *" (with a value of 1), "Price per unit *" (with a value of \$0.00), and "Amount" (with a value of \$0.00). Below these is a "Description of your product or service" field. At the bottom left, there are two buttons: "+ Turn on sales tax" and "+ Add another". At the bottom right, there is a "Total cost:" field with a value of \$0.00.

Use the slider to turn sales tax on and enter the tax rate. Click "Save changes."

The screenshot shows a "Sales tax" configuration dialog box. It has a title "Sales tax" and a subtitle "While sales tax is turned on, you can decide which invoice line items have sales tax applied". There is a toggle switch labeled "Sales tax is turned on" which is currently turned on. Below the toggle is a "Sales tax rate" field with a value of "0 %". At the bottom, there are two buttons: "Cancel" and "Save changes".

You will now see a check box to Apply Sales Tax.

The screenshot shows a form titled "Edit customer info" with a "Review invoice" button in the top right. The form contains the following fields and elements:

- Title of your product or service: Flooring
- Quantity: 10
- Price per unit: \$100.00
- Amount: \$1,000.00
- Description of your product or service: Oak Flooring
- Apply Sales Tax:
- Buttons: Edit sales tax, Add another
- Total cost: \$1,000.00

Click "Review invoice."

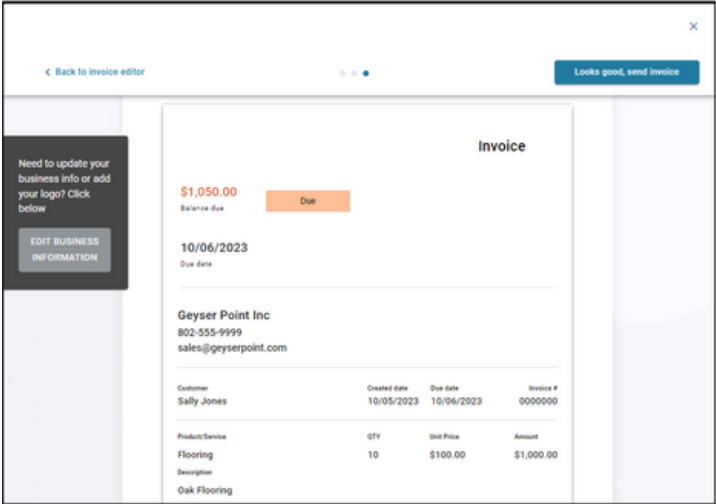
Click on "Edit Business Information" to update your information or to add a logo.

Save changes.

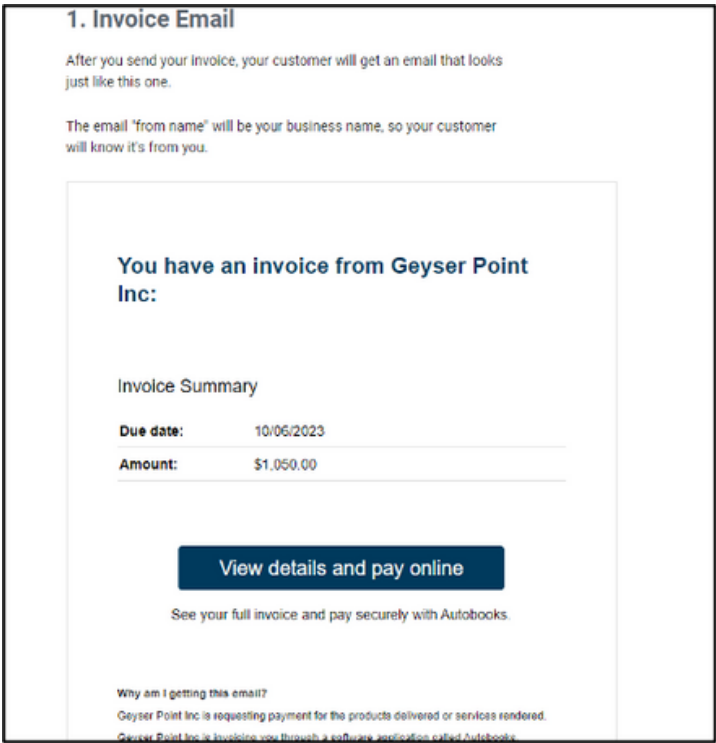
The screenshot shows a form titled "Edit business information to be displayed" with the following fields and elements:

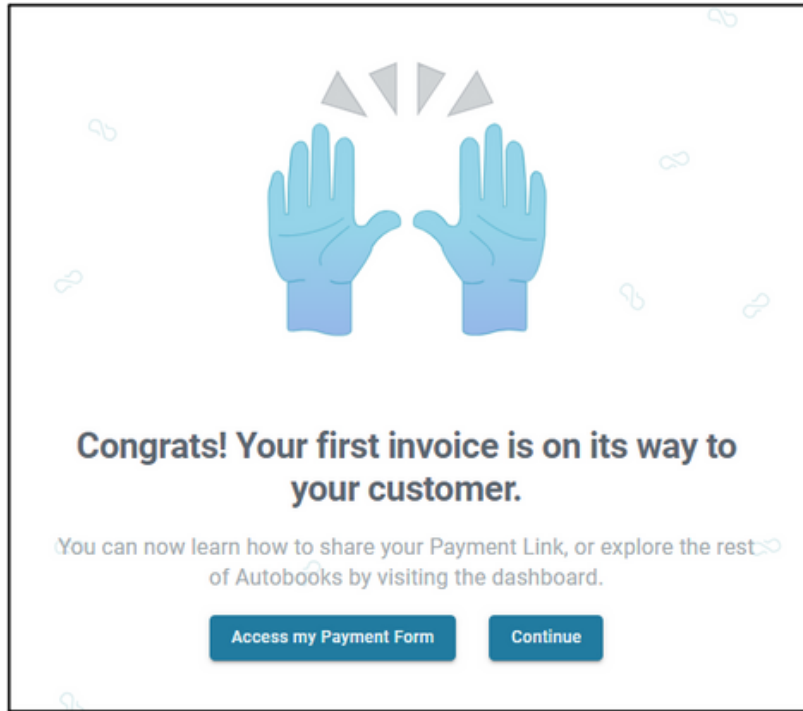
- Business name: Geysler Point Inc
- Business phone number: 802-555-9999
- Business email: sales@geyserpoint.com
- Business logo (optional): A dashed box containing the text "If you'd like to upload your logo, drag and drop it here, or click to select a file from your computer"
- Buttons: Cancel, Save changes

Click "Looks good, send invoice."



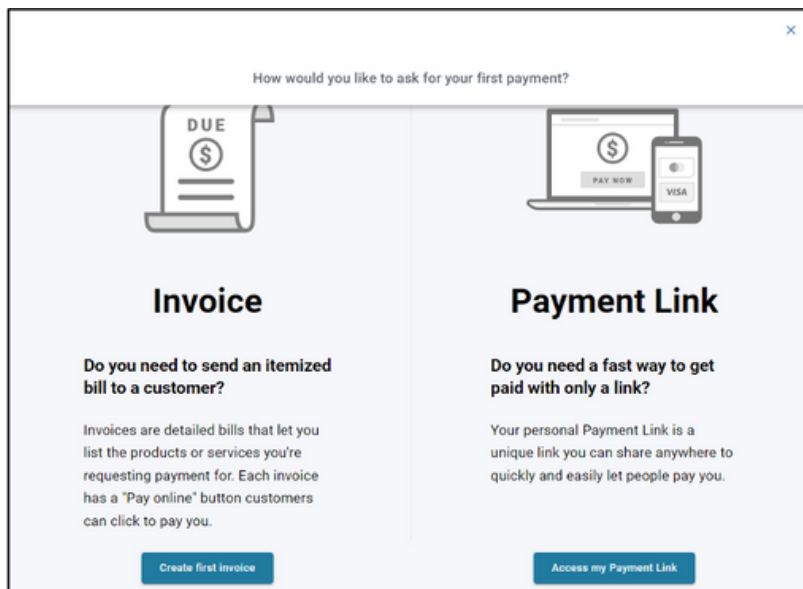
Your customer will receive an email similar to this.





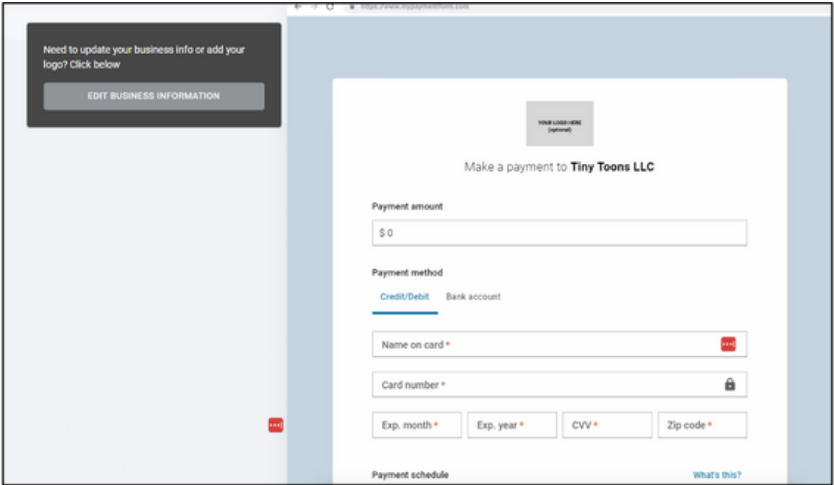
Payment Link

Click "Access my Payment Link."

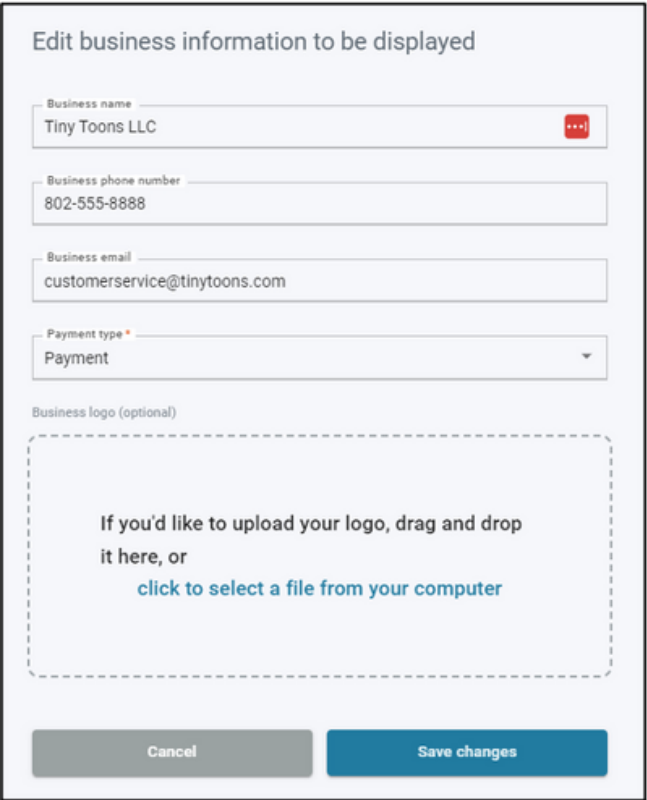


You will see a preview of your payment link.

Click on "Edit Business Information" to make any necessary edits.



Click "Save changes."



When you email the payment link, it will be sent with your business name as the "From Name."

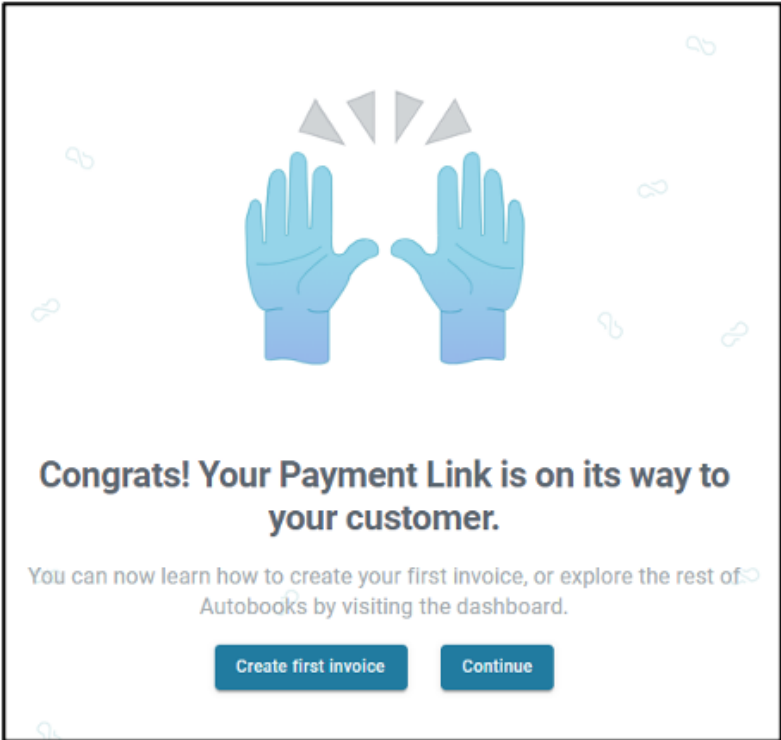
Before you send, you will need to enter the customer's email address and paste the link into the body of the email.

You have the option of sending yourself a copy as well.

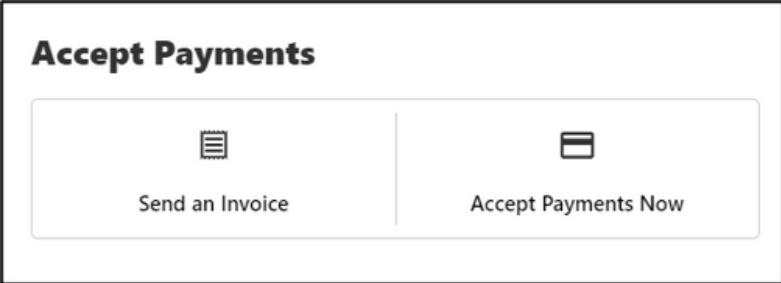
The screenshot shows a two-step process for creating an email with a payment link. Step 1: "First, click 'Copy Link' to copy your Payment Link." Below this is a text field containing the URL "https://staging.autobooks.co/pay/10" and a blue "Copy Link" button. Step 2: "Now, paste your link into the email message below and send it to a customer. How do I paste?" This section contains several input fields: "Customer's email address *" with a red eye icon, an unchecked checkbox for "Also send to me", "Email subject line *" with the text "Here's a link to pay by credit card!", and "Email message *" with the text "Hi there, Here's a secure link to pay Tiny Toons LLC by credit card: Thank you for your business!". A "Paste your link here" label with a right-pointing arrow is positioned to the left of the email message field. At the bottom, a note states: "Autobooks will send this email with your business name as the 'From Name' so customers will know it's from you."

Click "Looks good, email my Payment Link" when complete.

Looks good, email my Payment Link



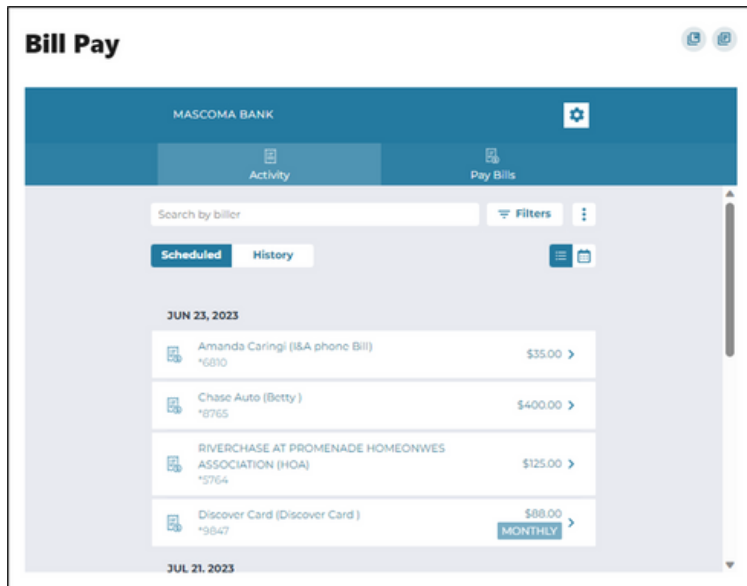
Now that you are all set up, in the future you can access Autobooks via the Dashboard.



Bill Pay

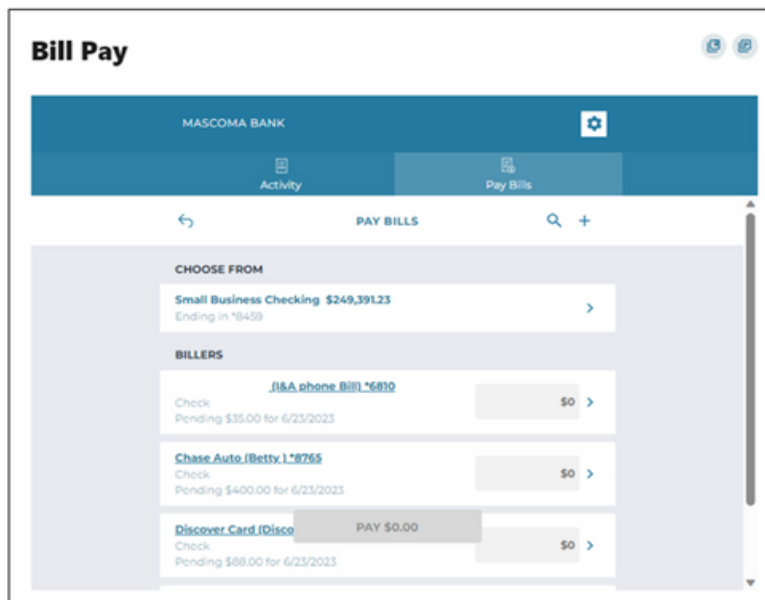
To access Bill Pay, navigate to "Transfer and Pay" menu option and select "Bill Pay".

The Activity tab lists all the scheduled and historical bill pays.



Pay Bills

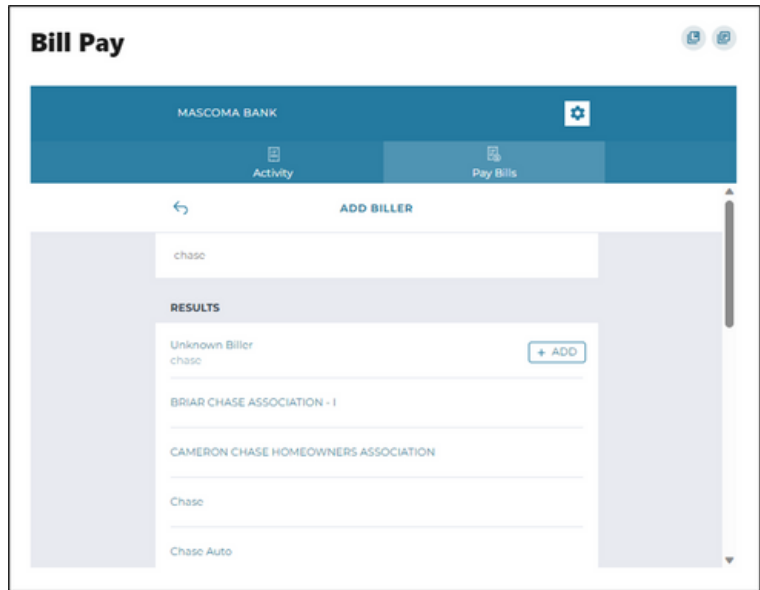
Select the "Pay Bills" tab to add a business payee and pay a business.



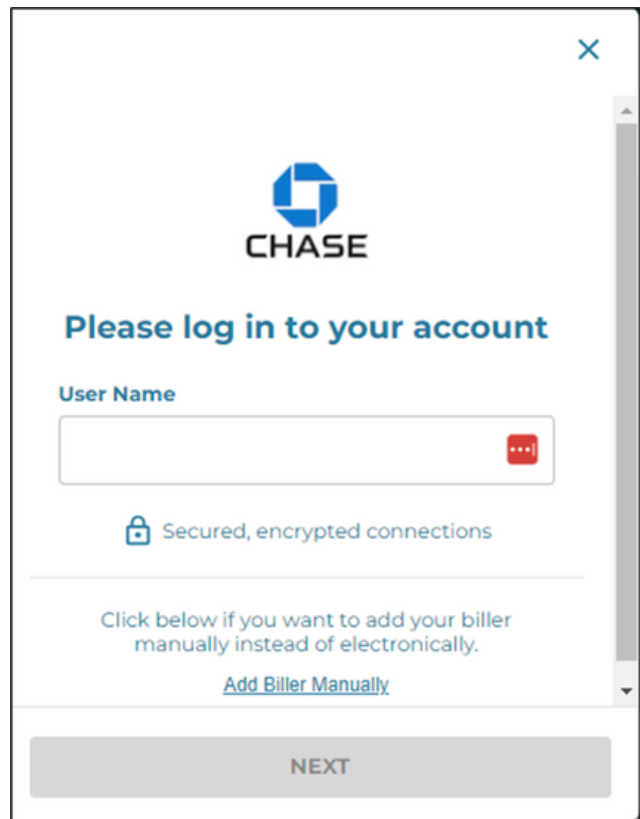
Add a Business Payee for Bill Pay

Click on "+" next to the search icon.

Enter the name of the biller you would like to add or add one manually by clicking on the "Add" button.



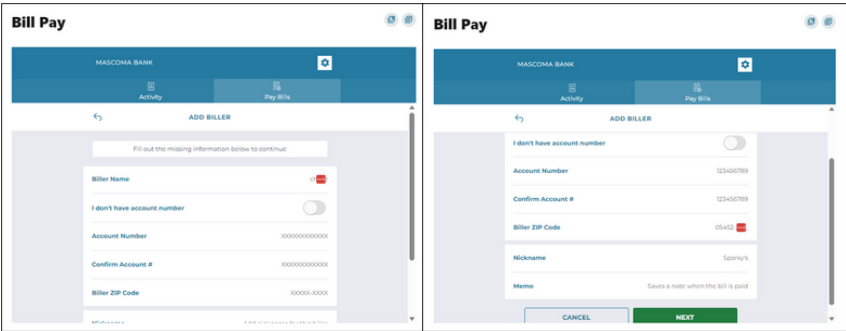
You can either login to the chosen business's online platform by entering your credentials or click "Add Biller Manually" and click "Next."



To add a biller manually, enter all the biller information such as name, account number, zip code, nickname, and memo and click "Next".

The next screen requests that you add the address of the biller.

Verification is needed to add a business as a biller.

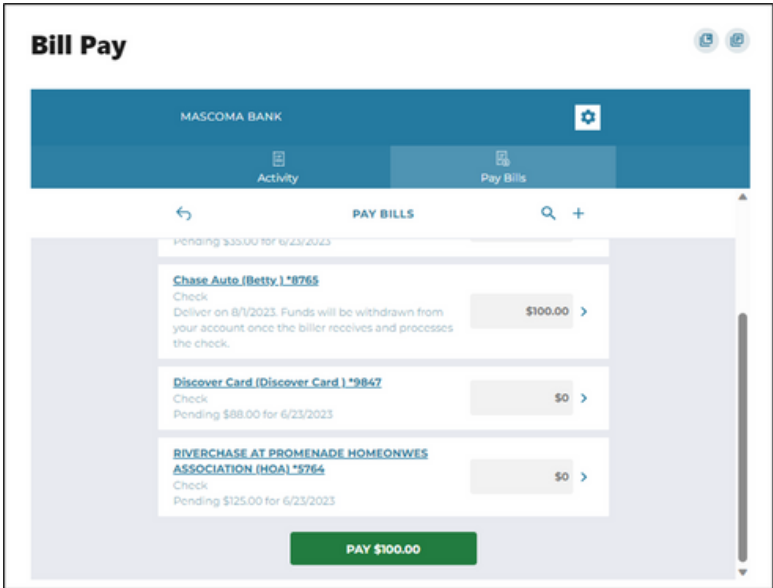


Pay a Business

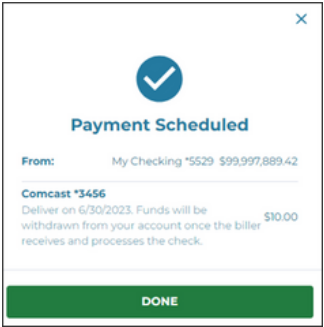
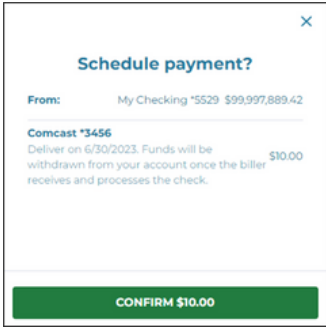
Select the "Pay Bills" tab in Bill Pay.

Select the account under "Choose From."

Select the Biller and enter the amount to pay. Click on "Pay \$XX.XX."



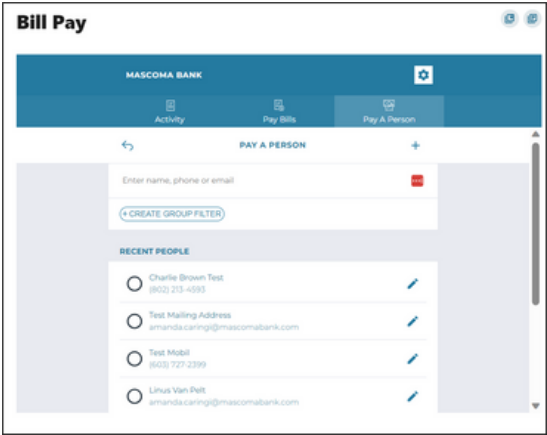
Payment is scheduled. Click "Done."



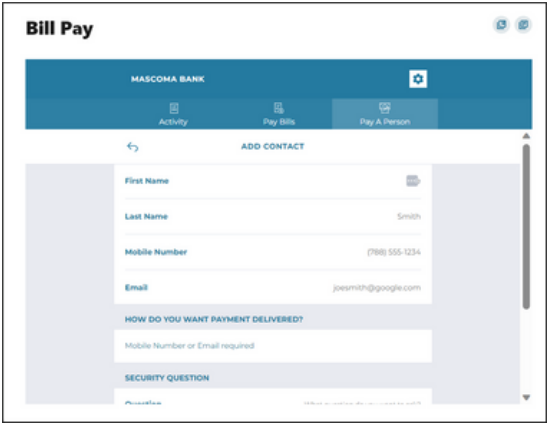
Pay a Person

Add a Payee - Individual

Select "+" next to "Pay A Person."

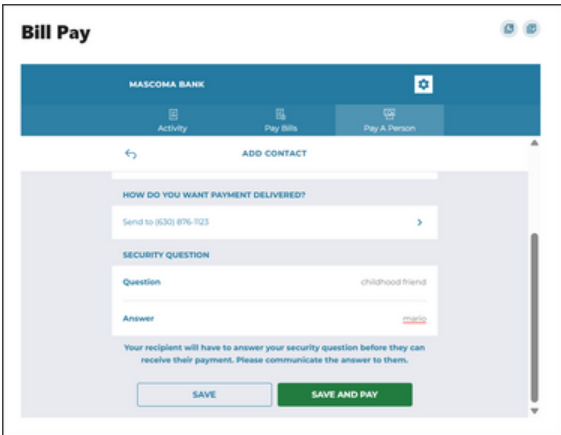


Enter the contact details of the individual, including First Name, Last Name, Mobile Number, Email, Payment Delivery method, and a Security Question. The mobile number is the default payment delivery method. You can choose email address by clicking on the arrow.



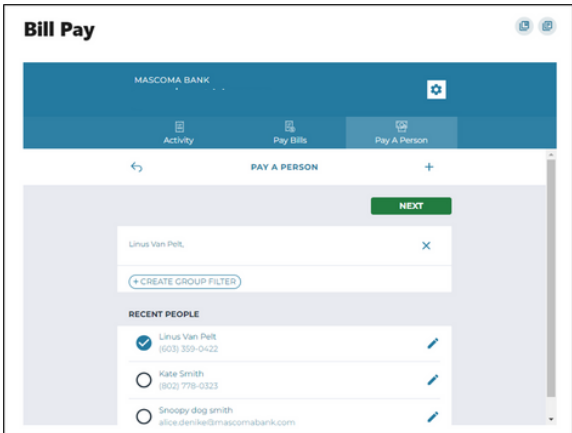
Click "Save and Pay."

Verification needed. Select Text, Email, or Call to receive the code.

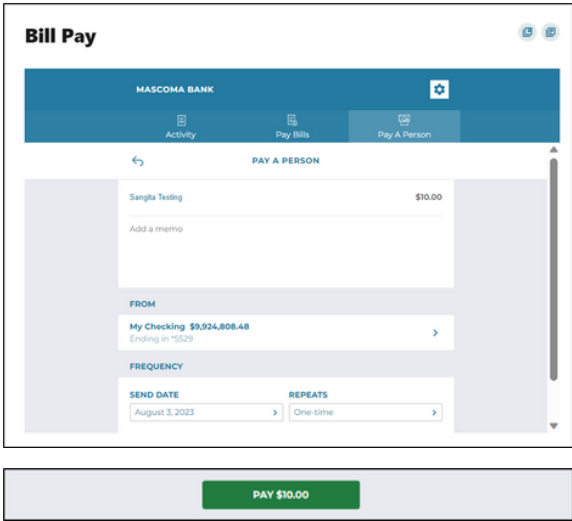


Pay a Person - Individual

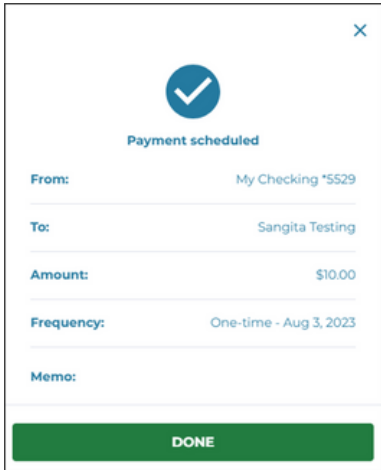
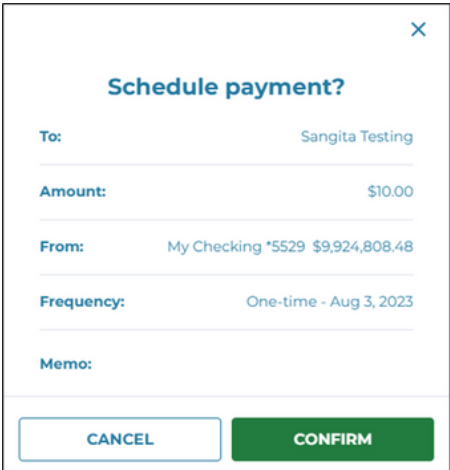
Select an individual payee by clicking the radio button.



Enter the \$ amount, add a memo, select the "From" account and enter the date and frequency for payment. Click "Pay."



Confirm payment.



Note: Direct Deposit functionality of Bill Pay is no longer a feature in Person-to-Person payment.