

What is Business Online Banking?

Business Online Banking is our Online Cash Management product that allows business clients 24-hour, real-time access to their accounts. Businesses can view account information, move funds, check transactions, plus initiate stop payments, wire transfers, and ACH transfers.

Who can access Business Online Banking?

This service is available to any bank customer with a business account. Businesses can also grant full or limited use of Business Online Banking to employees.

How do I sign up for Business Online Banking?

Contact the Bank to learn how to sign-up for this service. We will work with you to establish the appropriate plan and service levels for your individual business needs.

How do I get an access ID and password for Business Online Banking?

Access IDs and passwords will be sent to you once your enrollment applications have been approved and your account setup is complete.

What does "real-time" account information mean?

Unlike other financial institutions that update information one or two times a day, Business Online Banking is "real time." This means account balances and transactions are updated as soon as items are processed by the bank, delivering the most current information available.

How long is the transactional information available with Business Online Banking?

You can access transactional information for your current statement cycle and previous statement cycle. You have up to 25 days after the last day of your previous statement to view and/or export the information.

Can I download my business account history into financial management software?

Yes, information from your checking, savings, and loan accounts can be downloaded to your computer, and then imported into selected software applications such as Microsoft® Excel, Money, and other commonly used software.

Note that not all file formats are supported. Some functions may also support the importation of data created in an accounting program to your Business Online Banking applications.

Can I transfer funds from/to other financial institutions?

Yes, depending on your level of service, you can initiate a wire transfer, or originate an ACH funds transfer.

Can I transfer funds between my personal and business accounts?

For sole proprietors and owners, transfers can be made between personal and business accounts. This feature is not available for government, public entity, or nonprofit accounts.

Can I approve the transfer of funds initiated by employees?

Yes. With Business Online Banking you can define access levels and set transfer limits for each employee.

What should I do with the confirmation number I receive after initiating a transaction such as a transfer?

You may either print the screen or simply make a note of the confirmation number for future reference.

Need Assistance?

If you have additional questions, [contact Three Rivers Bank](#) for assistance.