



# Business Banking Digital Services

You're focused on convenience. We're focused on you.

We would like to welcome you to C&F Bank! We are happy to be your bank, and our goal is to find ways to make business banking convenient for you. One way that we do this is by educating you on the many digital options that we offer. These services allow you to bank on your time and provide you with constant access to your accounts.

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# Business Online Banking

Your accounts are always at your fingertips with our Business Online Banking service. Manage your company's finances all from your desktop or mobile device.

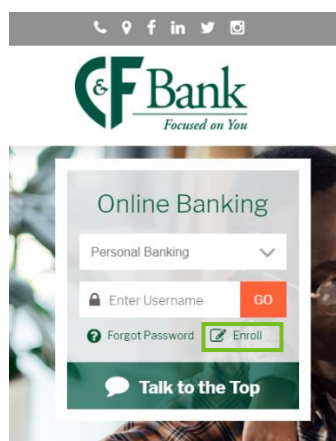
\*Business Online Banking is available on desktop devices and internet browsers.

## Benefits

- A simple, convenient and easy way to manage your finances virtually anywhere, at any time
- The ability to spot signs of fraud and identity theft quickly
- The highest level of security with multiple layers of authentication

## Features

- View your current account balances.
- View the most recent transactions.
- Review and approve transactions.
- Utilize custom dashboards for each user.
- Set automatic bill payment options with **Business Bill Pay**.
- Transfer funds between C&F Bank accounts with **Electronic Transfers**.
- Set up notifications with **Real-Time Alerts**.
- View electronic documents like **eStatements**.
- Protect your company from fraud and identity theft by preventing unauthorized access to your accounts with our **Enhanced Online Security**.



## How to Enroll

1. Visit [cffc.com](http://cffc.com).
2. Within the "Online Banking" box, choose "Business Banking."
3. Click the "Enroll" button.
4. On the [Business Online Access page](#), choose the "Enroll for Online Banking" button. This form will enroll your business account into Online Banking.
5. Complete the DocuSign PowerForm.
6. Now it is time to enroll specific users and authorize access to your Business Online Banking account. On the [Business Online Access page](#), click the "Manage Users" button.
7. Complete the DocuSign PowerForm.

\*If you need to make adjustments, such as changing your administrator or security officer, or adding or deleting an account, use the "Manage Business Information" button. If you need to change a user's access, such as the ability to make transfers, use the "Manage User" button.

## Pricing

- There is no charge for Business Online Banking.

**Business Online Banking Video:** <https://www.onlinebanktours.com/mobile/index.php?b=738&c=78920>

# Business Mobile Banking

This version of the C&F app includes extra features specifically designed for our business customers, providing full access to your business accounts from your phone or device. It's secure and convenient.

\*Mobile Banking is available on a smart phone or mobile device.

## Benefits

- A simple, convenient and easy way to manage your finances virtually anywhere, at any time
- The ability to spot signs of fraud and identity theft quickly
- The highest level of security with multiple layers of authentication

## Features

- View your current account balances.
- View the most recent transactions.
- Review and approve transactions.
- Utilize custom dashboards for each user.
- Set automatic bill payment options with **Business Bill Pay**.
- Deposit a check anywhere anytime with **Mobile Check Deposit**.
- Transfer funds between C&F Bank accounts with **Electronic Transfers**.
- Set up notifications with **Real-Time Alerts**.
- Protect your company from fraud and identity theft by preventing unauthorized access to your accounts with our **Enhanced Online Security**.

## How to Enroll in Business Mobile Banking

On your device, open Google Play or the Apple App Store and search for "C&F Bank Business," or click either of the download images below. Sign in using your Business Online Banking username and password.



## Pricing

- There is no charge for Business Online Banking.

**Business Online Banking Video:** <https://www.onlinebanktours.com/mobile/index.php?b=738&c=21923>

# Business Bill Pay

Take control of your payables and eliminate the need to mail checks or visit multiple merchant websites. We even protect your company by guaranteeing<sup>1</sup> the safe delivery of your payments.

<sup>1</sup>Some restrictions may apply—see our service guarantee, located in the [Business Bill Pay terms and conditions](#).

\*Business Bill Pay is available via C&F Business Online Banking and Business Mobile Banking.

## Benefits

- Easy bill management
- Convenient access to your accounts 24/7
- Banking on your schedule via your mobile device or desktop PC
- Single- and multi-factor authentication with additional layered security measures

## Features

- Pay bills in minutes.
- Set up automatic payments and receive eBills.
- Link invoices to payments.
- Keep track of bills easily and efficiently.

\* To access Business Bill Pay, a user must be granted access by the business's administrator or a security officer on the account through the "Manage Users" form on the Business Online Access page.

## How to Enroll

1. Log into C&F Bank Business Online Banking.
2. Click "Go to Bill Pay."
3. Follow the prompted enrollment steps to set up a new payment.

## Pricing

- There is no charge for Business Bill Pay.

**Business Online Banking Video:** <https://www.onlinebanktours.com/mobile/index.php?b=738&c=21923>

# Mobile Check Deposit

With C&F Bank Mobile Check Deposit, you can snap a photo of your check with your mobile device and deposit it right into your business account instantly.

\*Mobile Check Deposit is available via C&F Business Mobile Banking.

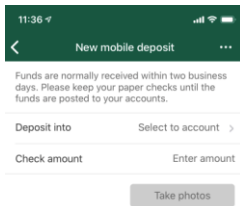
## Benefits

- Less trips to the bank or ATM
- Deposit capability any time of day or night, not just during branch hours
- Multiple deposit posting times throughout the day
- Security provided through the C&F Business Mobile Banking app
- Quicker access to your money

## Features

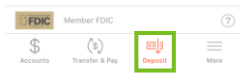
- Deposit a check anytime, anywhere, through your C&F Bank Mobile Banking app on your mobile device.

\*To access Mobile Check Deposit, a user must be granted access by the business's administrator or a security officer on the account through the "Manage Users" form on the Business Online Access page.



## Mobile Instructions

1. Log into C&F Business Mobile Banking app.
2. Tap "Deposit."
3. Tap "Deposit a check."
4. Select the appropriate account.
5. Type in the check amount.
6. Tap "Take photos."
7. Take a photo of the front and back of the check.
8. Tap "Use."
9. Tap "Deposit."



## Pricing

- There is no charge for Mobile Check Deposit.

\*Enhanced Mobile Check Deposit, available through our Treasury Solutions team, is the ability to deposit more than \$10,000 with the Mobile Check Deposit feature. Please reach out to a Treasury Solutions Consultant for this enhanced service.

# Real-Time Alerts

Real-Time Alerts help you manage all facets of your business accounts AND protect you against potential fraud.

\*Real-Time Alerts are available on C&F Business Online Banking and Business Mobile Banking.

## Benefits

- Peace of mind that all transactions clearing your account are accurate
- The power to keep better track of your money and spend less time doing it
- Up-to-the-minute knowledge of what's happening in your account—without logging in
- Stronger security with the capability to quickly spot signs of fraud and identity theft

## Features

- Pre-set your alerts to arrive via phone text message, email or within Online Banking.
- Stay informed as soon as certain events, such as balance thresholds or transactions, occur.
- Set custom "Do Not Disturb" times (alerts will be held until this time ends).

\*To access Real-Time Alerts, users must be granted access by the business's administrator or a security officer on the account through the "Manage Users" form on the Business Online Access page.

## Mobile Instructions

1. Log in to the C&F Mobile Business Banking app.
2. Select the settings icon in the top right-hand corner.
3. Select Alerts.
4. Toggle on the type of alert.
5. If asked, enter the amount to watch. Select "Save."
6. Add additional alerts as needed.

## Online Instructions

1. Log in to cffc.com
2. Select "Alerts" at the top of the screen.
3. Select the "Overview" tab.
4. Select the "Set Up Alerts" button.
5. Select the type of alert.
6. If asked, enter the amount to watch. Select "Save."
7. Add additional alerts as needed.

## Pricing

- There is no charge for Real-Time Alerts.
- Message and data rates may apply.

**Real-Time Alerts Video:** <https://www.onlinebanktours.com/mobile/index.php?b=738&c=63306>

## eStatements

Business customers love this streamlined solution for the way it helps our environment and de-clutters life. Enjoy instant access to your past account statements.

\*eStatements are available via C&F Business Online Banking.

### Benefits

- Faster receipt of your statements
- More security than traditional paper statements

### Features

- Receive an email notifying you as soon as your statements are ready for viewing.

### How to Enroll

- To enroll in eStatements, a user must choose "eStatements" on the Business Online Banking user form.

### Pricing

- There is no charge for eStatements.

## Electronic Transfers

Electronic Transfers help you easily transfer funds to and from your C&F Bank business accounts.

\*The Electronic Transfers service is available via C&F Business Online Banking and Business Mobile Banking.

### Benefits

- Powerful tool for controlling the movement of your money
- The convenience of transferring funds to and from checking, savings and money market accounts
- Single- and multi-factor authentication with additional layered security measures

### Features

- Make quick internal transfers.
- Transfer to loans to make payments.
- Review a list of scheduled transfers.
- Maintain more control over your money.
- Save time by using automatic transfers.

\*To access Electronic Transfers, a user must be granted access by the business's administrator or a security officer on the account through the "Manage Users" form on the Business Online Access page.

### Pricing

- There is no charge for Electronic Transfers.

## Enhanced Online Security

C&F Bank Enhanced Online Security ensures your accounts remains secure and protects your identity.

### Benefits

- Multiple layers of security to ensure that your accounts and information remain secure
- Protection from fraud and identity theft through the prevention of unauthorized access to your accounts

### Features

To ensure that unauthorized users cannot gain access to your accounts, we verify three important criteria:

- Your login credentials (The access ID and password must match with our system records.)
- Your device (If we don't recognize your computer, mobile phone or tablet, we may ask you to answer a security challenge question to ensure your identity.)
- Your location (If access is requested from an unusual geographic location, we may ask you to answer a challenge question before granting access.)

### Enrollment

You'll automatically receive Enhanced Online Security when you enroll in C&F Business Online Banking.

### Pricing

- There is no charge for Enhanced Online Security.

**Enhanced Online Security Video:** <https://www.onlinebanktours.com/mobile/index.php?b=738&c=15239>

## Additional Treasury Solutions Digital Services

### Business Cash Manager Plus

Information is critical in today's fast paced world. With C&F Business Cash Manager Plus, you have access to your balances, wire transfers, online statements and many more features 24 hours a day, seven days a week. Optimizing your cash flow and managing your liquidity has never been easier.

### Benefits

- The added convenience of accessing your accounts any time you need to
- A single point of access for balance reporting and transaction initiation

### Features

Manage your accounts and initiate transactions. You can also access your statements, paid items and deposited items so you no longer have to wait until the end of the month to reconcile your accounts.



## Information Reporting

- **Prior-Day and Current-Day Balances:** Analyze cash position in real time and access the prior day's activity.
- **Item Search:** Search by statement cycle, date, check #, amount or description.
- **Stop Payments:** Verify status and initiate stop-payments online for a discounted fee.
- **Data Export:** Export account information into your accounting software (Quicken, Microsoft Money or Quickbooks) or download into Excel.
- **Image Access:** View images of paid items as well as deposited items.

## Information Reporting

- **Wire Transfers:** Expedite the initiation of funds transfers and take advantage of discounted online pricing. Transactions can be originated from your desktop and approved via the mobile app.
- **ACH Transactions:** Initiate tax, vendor, payroll and pre-authorized debits from your desktop and approve them from the mobile app.
- **Multi-Account Transfers:** Move money quickly between your C&F accounts.

\*Business Cash Manager Plus is set up and handled manually by the C&F Treasury Solutions team. Please contact your C&F Treasury Solutions Consultant to get started.

## Pricing

- The cost of the Cash Manager Plus service is \$29.95 per month.

## Wire Origination

Initiate domestic and international wires online with our Business Cash Manager Plus service or by visiting any of our convenient bank locations.

\*Online Wire Origination must be originated within C&F Business Online Banking but can be approved via the C&F Business Mobile Banking app or C&F Business Online Banking.

## Benefits and Features

- Send funds in U.S. dollars or select foreign currencies.
- Customize authorized users to submit and approve wire transfers.
- Approve wire requests from your mobile device.
- Receive email confirmations when wires have been completed.

\*Wire Origination is handled manually by the C&F Treasury Solutions team. Please contact your C&F Treasury Solutions Consultant to get started.

## Pricing

Incoming, domestic: \$15.00

Outgoing, domestic

- Initiated via Cash Manager Plus: \$12.00
- Branch initiated: \$30.00
- Notification fax/mail/phone \$2.00

# ACH Origination

Automated Clearing House (ACH) transactions offer timely and efficient payment at a lower cost.

\*ACH Origination must be originated within C&F Business Online Banking but can be approved via the C&F Business Mobile Banking app or C&F Business Online Banking.

## Benefits

- The ability to initiate direct deposits to your employees and vendors through our Cash Manager Plus service
- Decreased handling costs associated with processing and reconciling paper checks
- Reduced fraud exposure through the elimination of paper checks
- The ability to authorize users to submit and approve ACH Direct Deposits
- ACH Direct Deposit approval capability from your mobile device
- Email confirmation of completed ACH Direct Deposits

## Features

- Pay employees and vendors by depositing funds directly into their checking or savings accounts with Direct Deposit.
- Collect recurring bills electronically by debiting your customers' accounts with Pre-Authorized Debit.
- If you have distributed operations and make deposits into multiple banks, the Cash Concentration Service lets you automatically transfer funds into one account for improved control and funds usage.
- Pay taxes electronically in a secure, efficient and cost-effective environment with the Federal and State Tax Payment Service.

\*ACH Origination is handled manually by the C&F Treasury Solutions team. Please contact your C&F Treasury Solutions Consultant to get started.

## Pricing

- ACH Origination Services
  - Implementation (one time): \$50.00
- ACH Transaction Origination
  - Monthly maintenance: \$15.00
  - Per file, same day: \$25.00
  - Per file, next day: \$12.50
  - Per item, same day: \$0.20
  - Per item, next day: \$0.10
- Pass-Through ACH File Origination
  - Monthly maintenance: No charge
  - Per file, same day: \$15.00
  - Per file, next day: \$7.50
  - Per item, same day: \$0.20
  - Per item, next day: \$0.10
- Notification of Change/Exception
  - Per item: \$5.00

# Fraud Protection Services

## Positive Pay

Positive Pay protects against check fraud by comparing each check presented for payment against your electronic check-issued file. We will notify you of any mismatches so you can either automatically return unauthorized payments or view exceptions online, and direct C&F Bank to pay or return all checks before any funds have changed hands.

## Benefits and Features

- Protection against altered and counterfeit checks: Positive Pay provides you the opportunity to return checks within the required 24 hours deadline.
- Pay or return decisions made with confidence: Images of exception are provided via Cash Manager to help you quickly and easily determine the correct disposition of checks with discrepancies.
- Funds under your control: Timely return decisions allow funds to remain in your account, avoiding delays and risk of loss associated with late returns.

## ACH Control

To help protect your business from ACH fraud, C&F Bank offers ACH Control, which allows you to define acceptable ACH debits to clear your business accounts. ACH Control through C&F Bank helps protect your funds, allowing only ACH debit transactions from the parties you authorize, within the dollar limits you designate, to post to your account.

## Benefits and Features

- **ACH Control Filter:** When an originating company attempts to post an ACH debit to your account, our system will compare the incoming identification number (ID) to the authorized company ID that you have provided the Bank. If the ID is not on our list to pay, it will not post to your account and will be automatically returned to the originator. This will allow your company to control who is authorized to electronically originate debits to your account. No customer intervention is necessary once the service is set up.
- **ACH Control Block:** This service will block all specified ACH debits from posting to your account and the Bank will automatically return electronic ACH debits to the originator. No customer intervention is necessary once the service is set up.

\*Our Fraud Protection Services are handled manually by the C&F Treasury Solutions team. Please contact your C&F Treasury Solutions Consultant to get started.

## Pricing

- Positive Pay
  - Monthly maintenance, per account: \$25.00
  - Exception, per item: \$1.00
- ACH Control
  - Monthly maintenance, per account: \$25.00
  - Exception, per item: \$1.00

## Remote Deposit Capture

As a business owner, it can seem that 24 hours a day just isn't enough time to accomplish everything. Now you can deposit checks electronically from the convenience of your desk, any time of the day or night, with Remote Deposit Capture.

### Benefits

- Convenient electronic check deposit transmission—without leaving the office
- Deposits transmitted for same-day credit as late as 6:00 p.m. ET
- Less trips to the bank or ATM
- Time savings and reduction of transportation expenses

### Features

- Streamline your banking by taking advantage of Remote Deposit Capture.

\*Our Remote Deposit Capture service is handled manually by the C&F Treasury Solutions team. Please contact your C&F Treasury Solutions Consultant to get started.

### Pricing

- Remote Deposit Capture Services
  - Monthly maintenance: \$50.00
  - Per deposit: \$1.00
  - Per item: \$0.08
  - Exception handling, per item: \$5.00
  - Image item archive, per item (ACH conversion): \$0.06
  - Scanner lease: Charges vary

## Zero Balance Accounts

Managing multiple balances, reconciling checks and making sure there are sufficient balances in each account to cover checks can be a difficult task to manage. If your company has a need for several business accounts, Zero Balance Accounts can give you the ultimate in control and concentration.

### Benefits

- The ability to have multiple accounts without the headache of managing balances in sub-accounts
- A master account that directly funds all sub-accounts automatically at the end of the day and draws any available balances so they can be aggregated

### Features

- Eliminate the manual movement of funds from account to account, and minimize the risk of costly overdrafts.
- Improve cash flow forecasting by automating the funding of your sub-account(s).

- Improve efficiency by spending less clerical time moving funds and watching balances in multiple accounts.
- Reduce banking fees and overdrafts.

\*Zero Balance Accounts are handled manually by the C&F Treasury Solutions team. Please contact your C&F Treasury Solutions Consultant to get started.

## **Pricing**

- Zero Balance Account (ZBA)
  - Primary account, per month: \$25.00
  - Each sub-account, per month: \$10.00