



Business Online Banking User Guide

Learn how to use Business Online Banking with this handy guide.
For questions, contact us at 888-225-4636.



www.capecodfive.com



*FDIC-Insured - Backed by the full faith
and credit of the U.S. Government*

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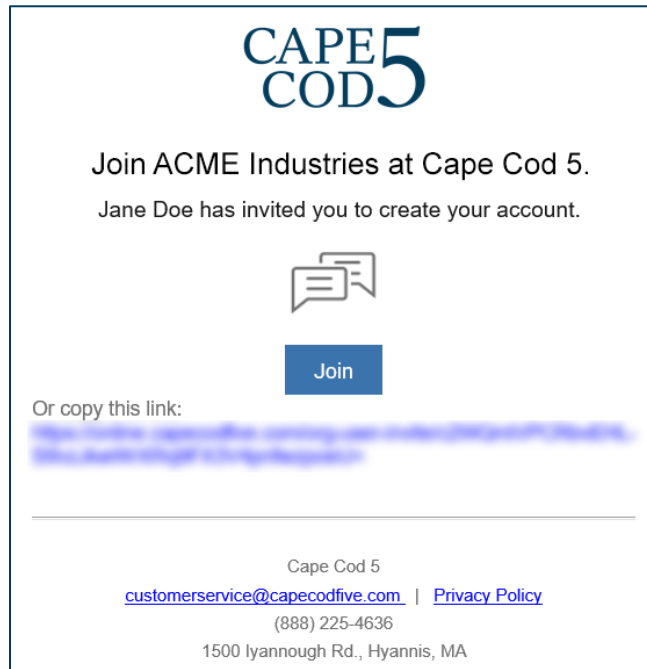
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* Denotes an additional service offered through Treasury Management.
Reach out to us at 508-247-1699 to find out more.

First Time Login

Step 1

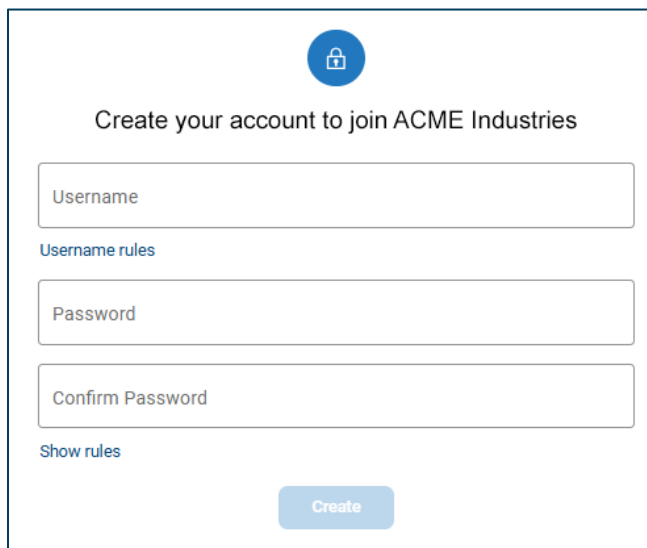
Open your enrollment email and click **Join**.



The image shows a screenshot of an email invitation. At the top is the CAPE COD5 logo. Below it, the text reads: "Join ACME Industries at Cape Cod 5. Jane Doe has invited you to create your account." There is an icon of two overlapping speech bubbles. Below the icon is a blue button labeled "Join". Underneath the button, it says "Or copy this link:" followed by a blurred URL. At the bottom, there is contact information for Cape Cod 5: "customerservice@capecodfive.com", "(888) 225-4636", and "1500 Iyannough Rd., Hyannis, MA".

Step 2

Create your **username** and **password**. Click **Create**, then click and **Sign In**. Log in with your credentials and confirm your email.



The image shows a screenshot of a web form for creating an account. At the top is a blue circular icon with a white padlock. Below it, the text reads: "Create your account to join ACME Industries". There are three input fields: "Username", "Password", and "Confirm Password". Below the "Username" field is a link that says "Username rules". Below the "Confirm Password" field is a link that says "Show rules". At the bottom is a blue button labeled "Create".

Step 3

Review the information regarding registering for two-factor authentication and click **Get started**. Choose how to receive your two factor authentication codes:

- **Voice or text message:** Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- **FIDO security key:** Insert or tap your security fob to register.

Choose a verification method to set up

Authenticator app
Use an authenticator app to generate a unique verification code. Any app that supports manual code entry can be used.

FIDO security key
Use your security key to sign in securely anytime you sign in from a new computer or device.

Symantec VIP
Use Symantec VIP authentication to sign into your account. We support digital and hard tokens.

Step 4

and accept the **Terms and Conditions**.

User agreement

THE CAPE COD FIVE CENTS SAVINGS BANK -
DIGITAL BANKING AGREEMENT

I. Electronic Communications Disclosure

Note: This disclosure applies to communications that we are legally required to provide to you and other communications that we provide to you in connection with any or all of your consumer accounts, products and services accessible with Cape Cod 5 Online Banking ("Online Banking"), Cape Cod 5 Mobile Banking ("Mobile Banking") or on any Cape Cod 5 Cents Savings Bank websites.

Please read this Electronic Communications Disclosure ("eCommunications Disclosure") thoroughly - it contains important information about your legal rights. This eCommunications Disclosure covers all of your accounts, products, and services with The Cape Cod Five Cents Savings Bank (collectively, "Cape Cod Five," "Cape Cod 5," "we," "us," and "our") accessible, either currently or in the future, through Online Banking, Mobile Banking or any Cape Cod 5 websites or services. This includes, but is not limited to, the following account and product and service types: deposit accounts, loans, and other online services. The words "I," "you" and "your" mean each account

☐ I have read and agree to both the terms of service and [Electronic Communications Disclosure](#)

Accept

You're all set!

From now on, you can use an authenticator app when prompted to verify.

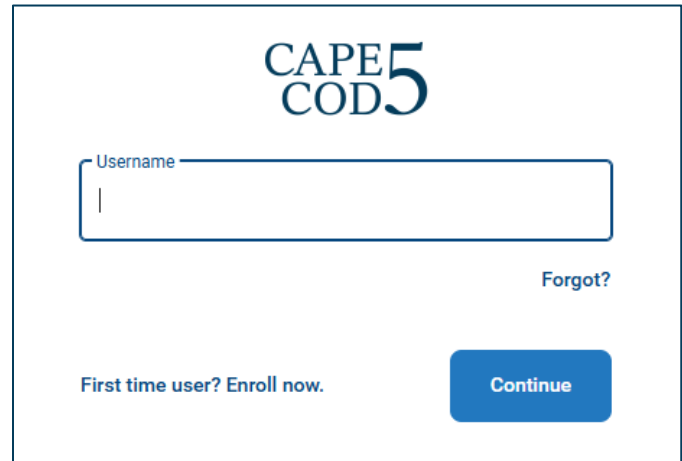
Done

Account Recovery

Use these steps to reset your password and/or retrieve your username.

Step 1

Click **Forgot?** On the login page.

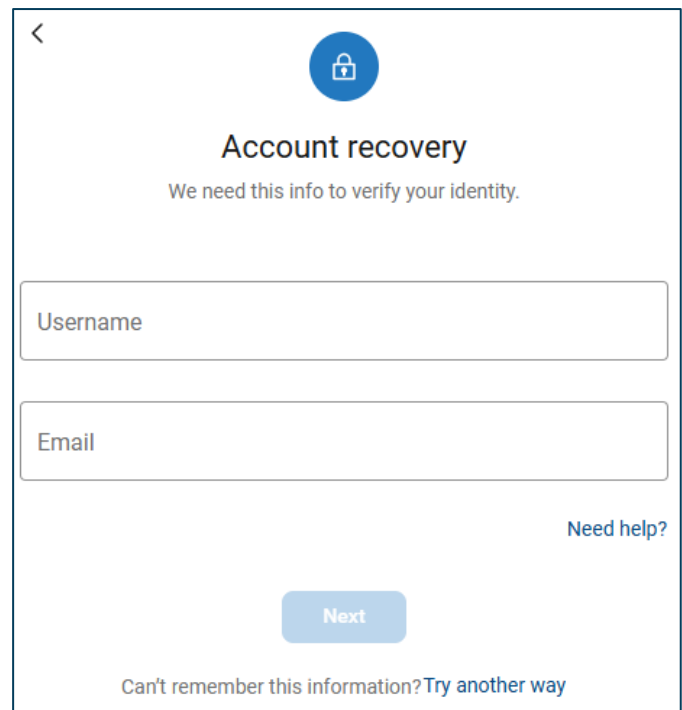


The image shows the CAPE COD 5 login page. At the top is the CAPE COD 5 logo. Below it is a text input field labeled "Username" with a cursor inside. To the right of the input field is a link that says "Forgot?". At the bottom left, there is a link that says "First time user? Enroll now.". At the bottom right is a blue button labeled "Continue".

Step 2

Enter your username and email address.

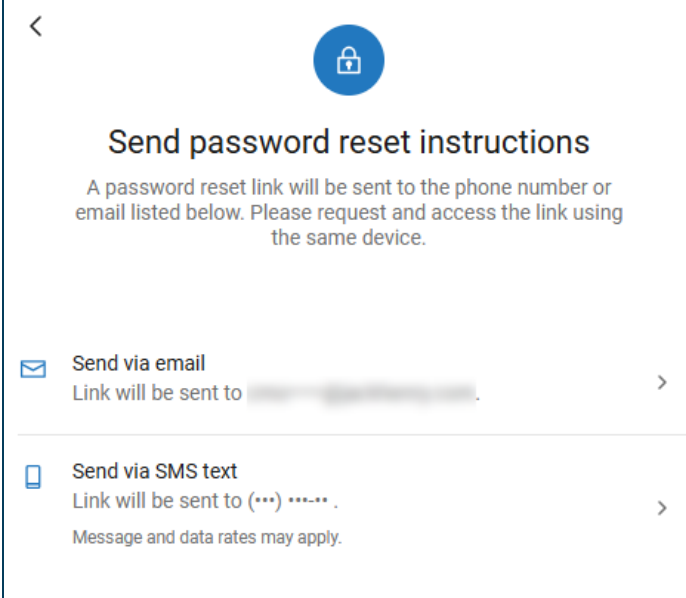
IMPORTANT: Email must match what is on file.




The image shows the "Account recovery" page. At the top left is a back arrow. In the center is a blue circle with a white lock icon. Below the icon is the text "Account recovery" and "We need this info to verify your identity." Below this are two text input fields, one labeled "Username" and one labeled "Email". To the right of the "Email" field is a link that says "Need help?". At the bottom center is a blue button labeled "Next". At the very bottom is a link that says "Can't remember this information? Try another way".

Step 3

Choose to receive your instructions via email or text.





<



Send password reset instructions

A password reset link will be sent to the phone number or email listed below. Please request and access the link using the same device.

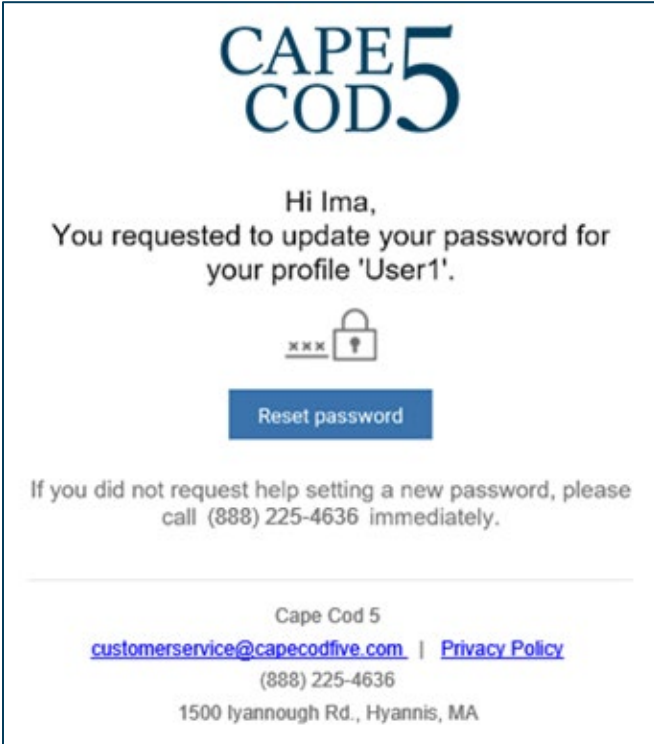
 **Send via email**
Link will be sent to [redacted] >

 **Send via SMS text**
Link will be sent to (***-***-****) [redacted] >
Message and data rates may apply.

Step 4


Email: Open your email. Your username will appear in the email body.
Click **Reset Password** if applicable.

Text: Open your text and click the link.



CAPE
COD5

Hi Ima,
You requested to update your password for
your profile 'User1'.

xxx 

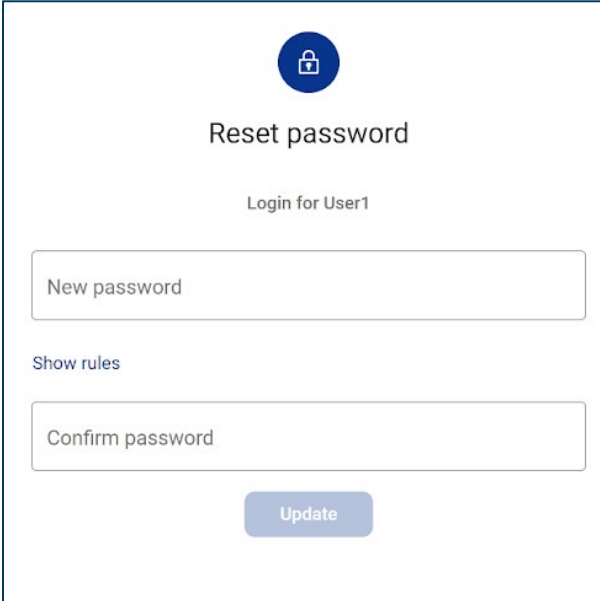
Reset password

If you did not request help setting a new password, please
call (888) 225-4636 immediately.

Cape Cod 5
customerservice@capecodfive.com | [Privacy Policy](#)
(888) 225-4636
1500 Iyannough Rd., Hyannis, MA

Step 5

Enter the code you receive and create a new password.

A screenshot of a 'Reset password' form. At the top is a blue circular icon with a white padlock. Below it is the title 'Reset password' and the text 'Login for User1'. The form contains two input fields: 'New password' and 'Confirm password'. Between these fields is a link that says 'Show rules'. At the bottom of the form is a blue 'Update' button.

Reset password

Login for User1

New password

Show rules

Confirm password

Update

Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

Default Layout

1. **Accounts** - Displays accounts including balance, status, and last four digits of account number.
2. **Quick Action Buttons** - Click a button to jump to that feature of online banking
3. **Transactions** - Displays recent activity on all accounts
4. **Messages** - Displays conversations between you and support representatives as well as alerts and bank messages.
5. **Bill Pay** - Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
6. **Transfers** - Displays scheduled transfers and a quick link to Make a Transfer.
7. **Support** - Displays support appointments, resources and messages.
8. **Card Management** - Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.

CAPE5
COD5

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Desktop remote deposits

Reports

Support

J

My profile

Hi there!

Cape Cod Five Cents Savings Bank

J

Accounts

CCS 2471
x2471

\$50.51
Available

test1
x2462

\$48.00
Available

Transfer

Pay a person

Pay a bill

Message

Statements

Transactions

No recent activity

Bill pay

Pay a bill

Pay a person

No recent payments

CAPE5
COD5

Call

Message

Info

Messages

Cape Cod 5

Kristen

Kristen

April

We're sorry we missed you. Please call 888-225-4636 for urgent matters.

Please message us and we'll respond during regular business hours (Monday - Friday, 7 am - 5 pm ET; Saturday, 7 am - 1 pm ET). To report fraud or a lost/stolen debit card, call us 24/7 at 888-225-4636.

Start a conversation

Transfers

Make a transfer

Scheduled transfers

No transfers scheduled.

Schedule a future or repeating transfer so you don't have to worry about them later.

Card management

No available cards

Organize dashboard

© 2025 The Cape Cod Five Cents Savings Bank

Privacy policy

Member FDIC

Equal Housing Lender

?

Organize Dashboard

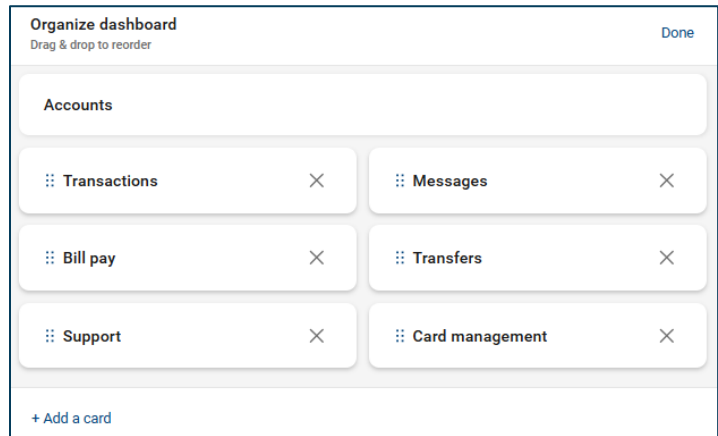
Use this feature to **add**, **remove**, or **reorder** the cards on the dashboard.

Step 1

Click **Organize Dashboard** at the bottom of your Dashboard page.

Step 2

1. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
2. Click the **X** to remove a card from the dashboard.
3. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
4. Click **Done** once the layout suits your needs.

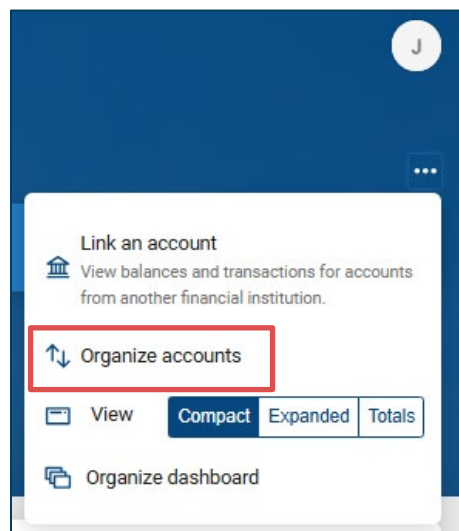


Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

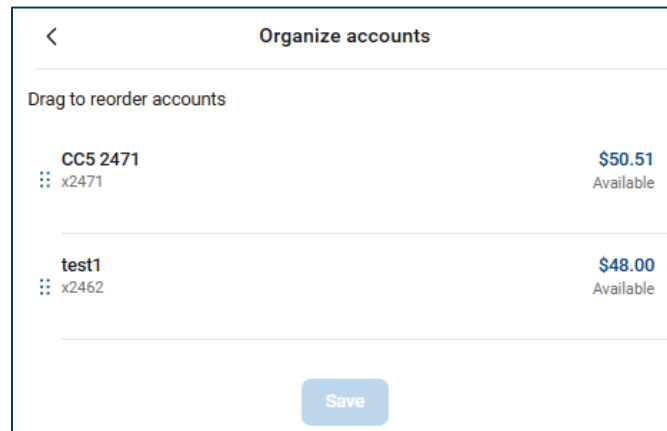
Step 1

Click the **ellipsis icon** next to the **Accounts** section, then select **Organize accounts**.



Step 2

Click and hold the **6 dot icon** to drag and drop an account to the order you prefer, then click **Save**.

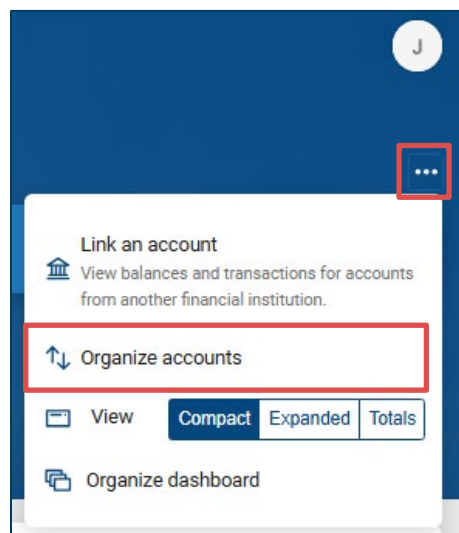


Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



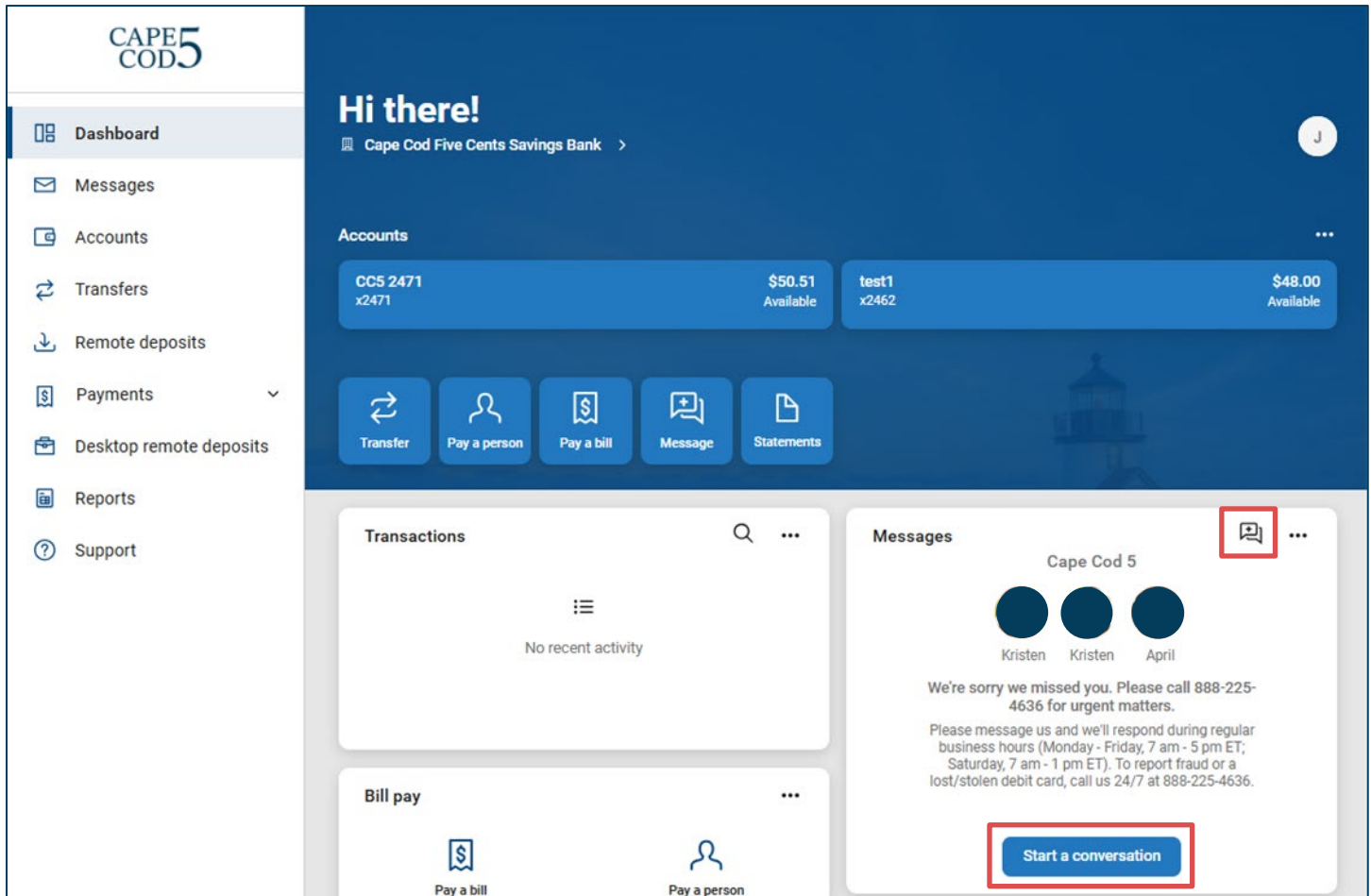
Messages

Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

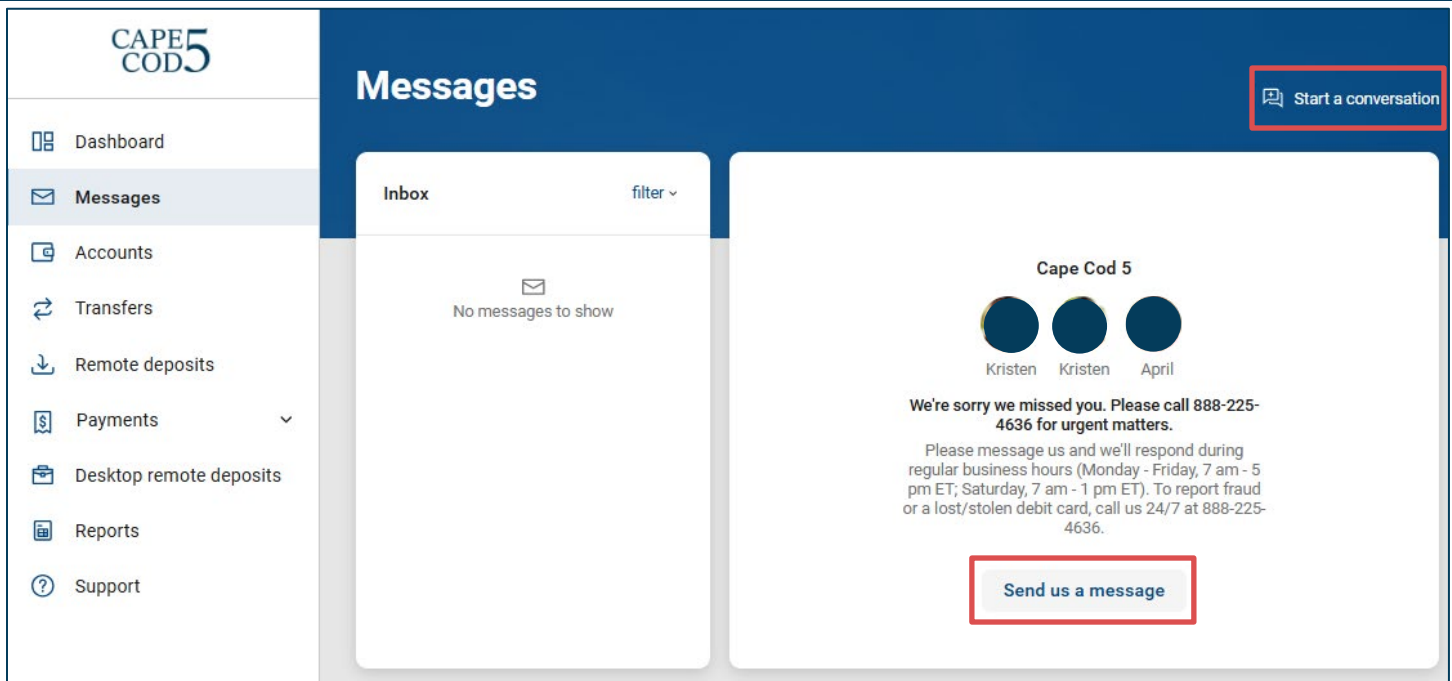
Start a Conversation

Step 1

Navigate to the **Messages** card on the Dashboard and click **Start a conversation** or click the **New Conversation** icon.

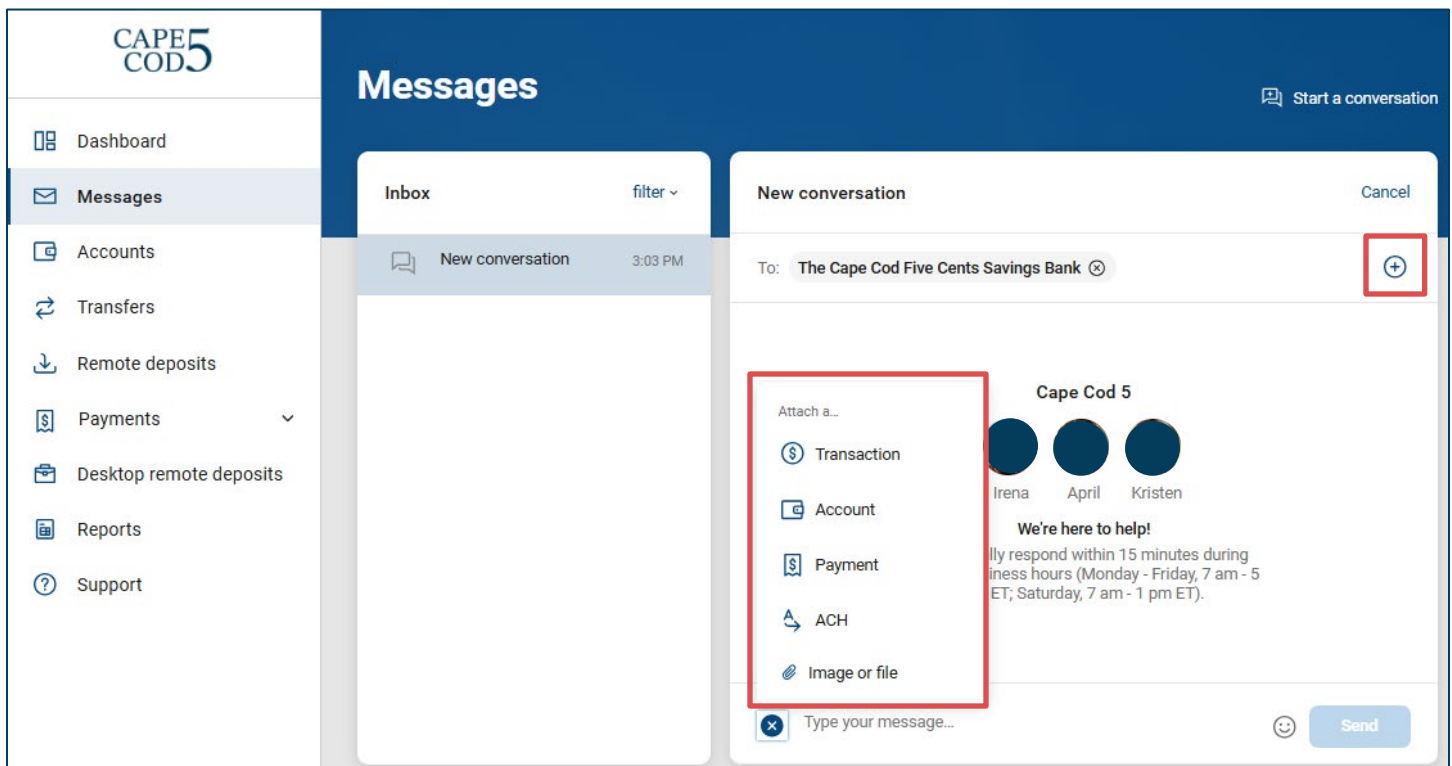


Or Select **Messages** from the navigation pane and click **Send us a message** or **Start a conversation**.



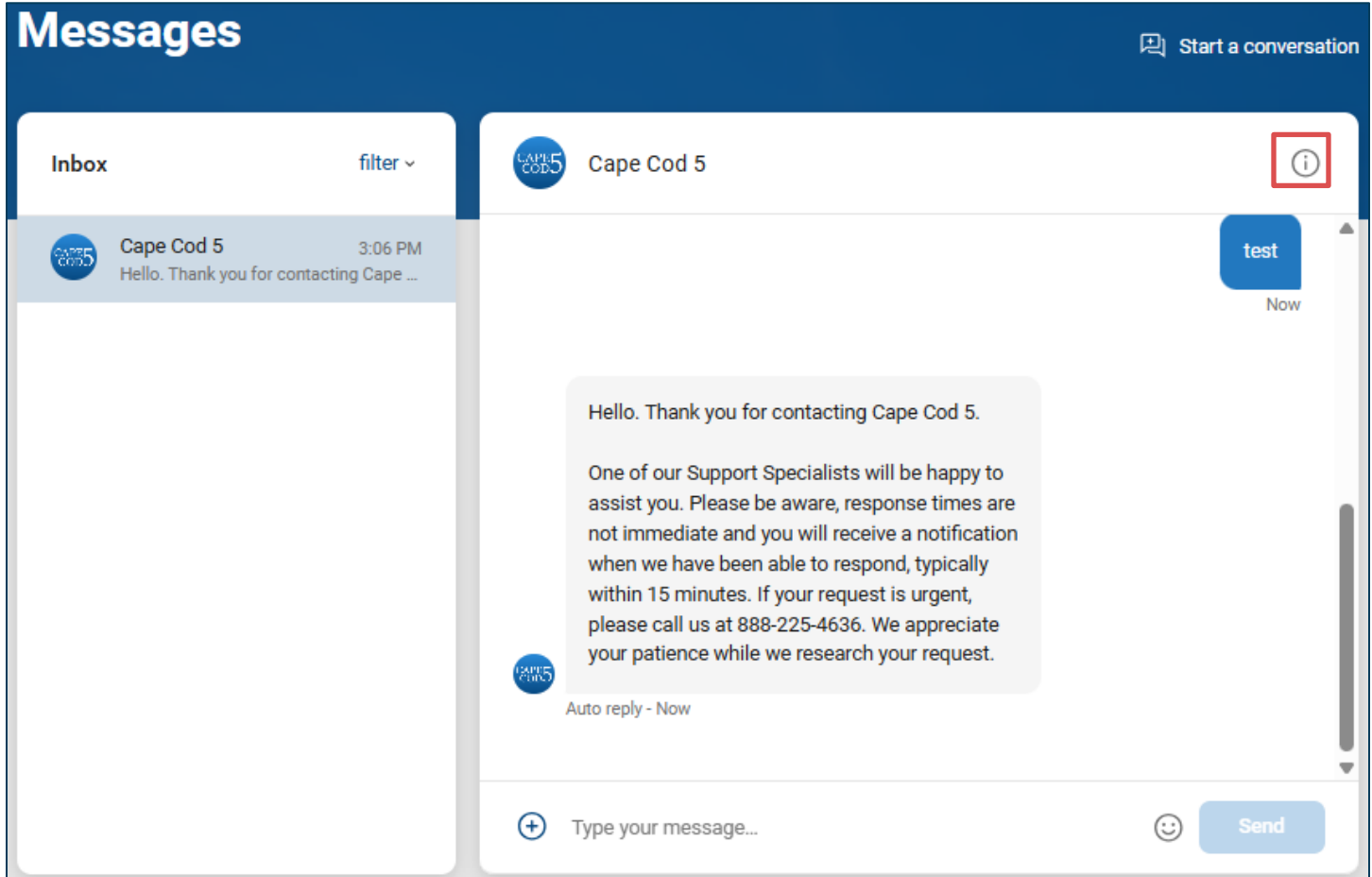
Step 2

Type your message in the field. Click the **+** to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



Close/Delete a Message

Select the icon and click **Close conversation**. Closing a conversation deletes it.



Accounts

Select **Accounts** to see a listing of all the accounts tied to your online banking ID.

Account Information

Select an account from the **Accounts** page or from the **Dashboard**.

1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Review account details such as account and routing numbers, account owners, and important dates.

CAPE COD5

CC5 2471 x2471 **\$50.51** Available ⓘ

Transactions 2

Transaction Description	Date	Amount	Balance
TRANSF TO TEST1 POST CUSTOM REMOVAL/ISO TEST 2 C...	Jul 15	\$1.00	\$50.51
TRSF FROM TEST1 POST CUSTOM REMOVAL/ISO TEST CO...	Jul 15	+\$1.00	\$51.51
YA PREFUND [REDACTED] PPD	Jul 2	\$1.00	\$50.51
YA PREFUND [REDACTED] PPD	Jul 2	+\$1.00	\$51.51
YA PREFUND [REDACTED] PPD	Jun 26	+\$2.00	\$50.51
TRANSF TO TEST1 CONFIRMATION NUMBER 613250117	Jun 13	\$50.00	\$48.51
TRANSFER FROM DDA ACCT NO. XXXX2462-D	Jun 9	+\$49.50	\$98.51
TRSF FROM TEST1 CONFIRMATION NUMBER 403250266	Apr 3	+\$1.00	\$49.01
CREDIT BACK ITEM	Jan 27	+\$1.00	\$48.01
YA PREFUND [REDACTED] CCD [REDACTED] OFF...	Jan 24	\$1.00	\$47.01

Details 4

Account numbers

Account number ⓘ [REDACTED]

Routing number 211371078

Account information

Owner Cape Cod Five Cents Savings Bank

Other names on account Cash Management Demo Aas Account

Date opened 8/17/2007

Activity

Last statement balance \$50.51

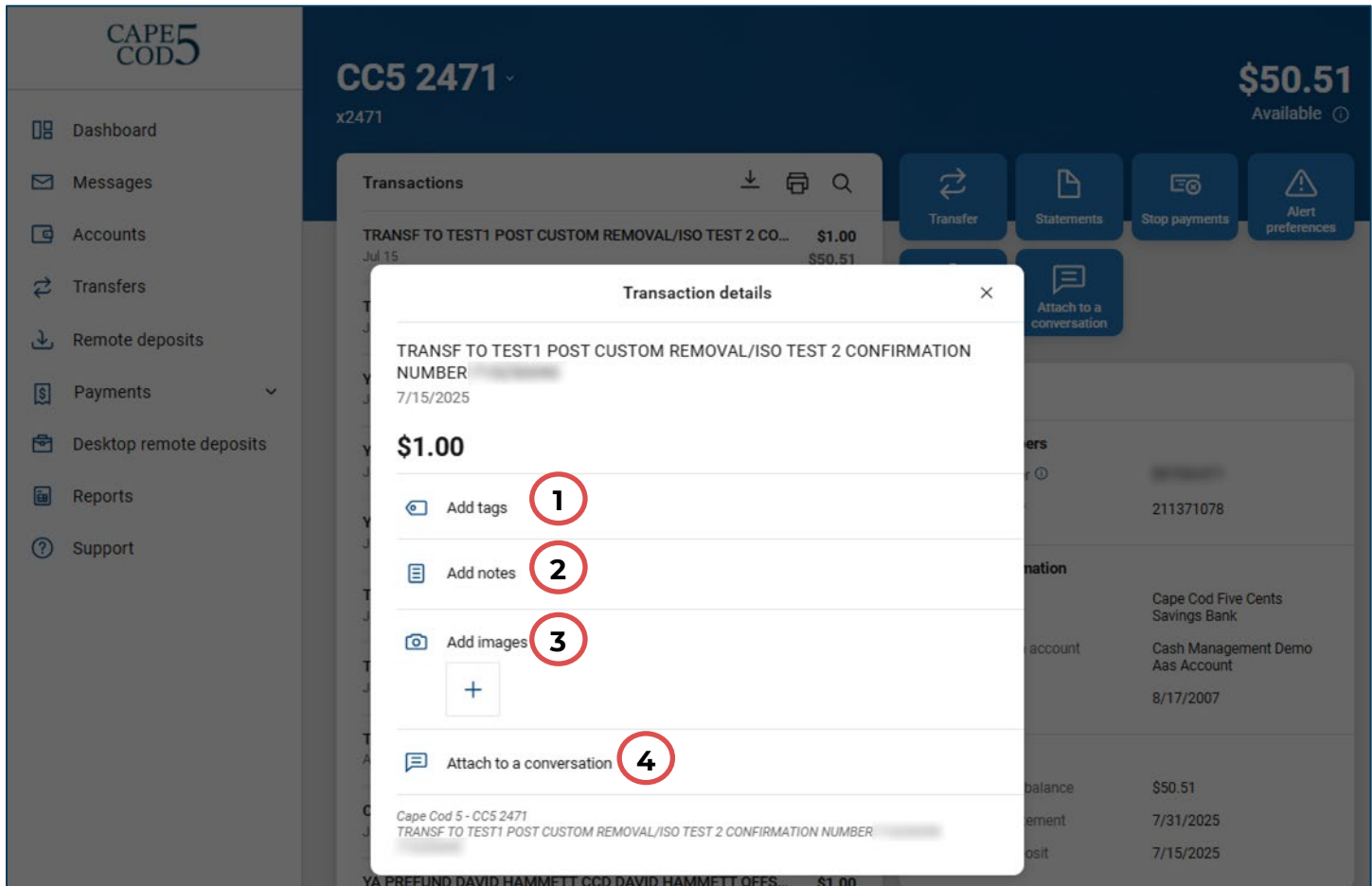
Date of last statement 7/31/2025

Date of last deposit 7/15/2025

Transaction Details

Select a transaction to view additional information.

1. Add a **tag** to categorize the transaction.
2. Add **notes** to accompany the transaction description.
3. Review check **images** or add an image such as an invoice or receipt.
4. Attach the transaction details to a **conversation** with the institution.



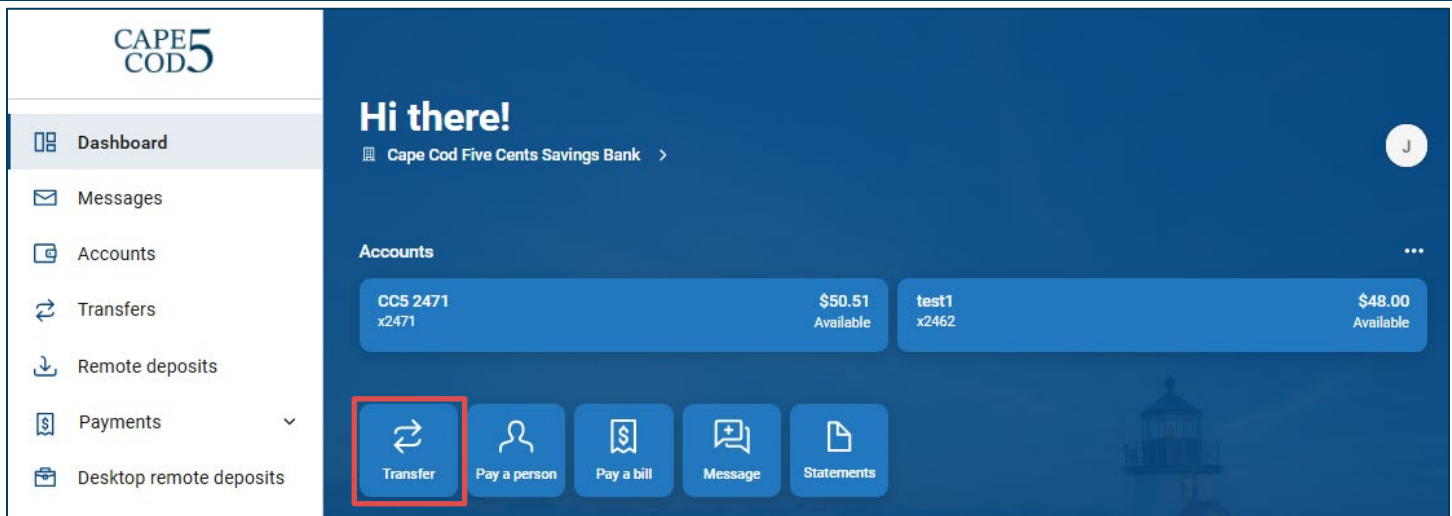
Transfers

Move money between internal accounts.

Submit a Transfer

Step 1

Click **Transfer** from the **Dashboard**, **Make a Transfer** from the **Transfers** page or **Transfer** from an Account page.



Step 2

Select your **From** and **To** accounts and enter the amount to transfer. Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.

<

Transfer

From

CC5 2471
\$50.51

>

↕

To

test1
\$48.00

>

Amount

\$

0.00

More options

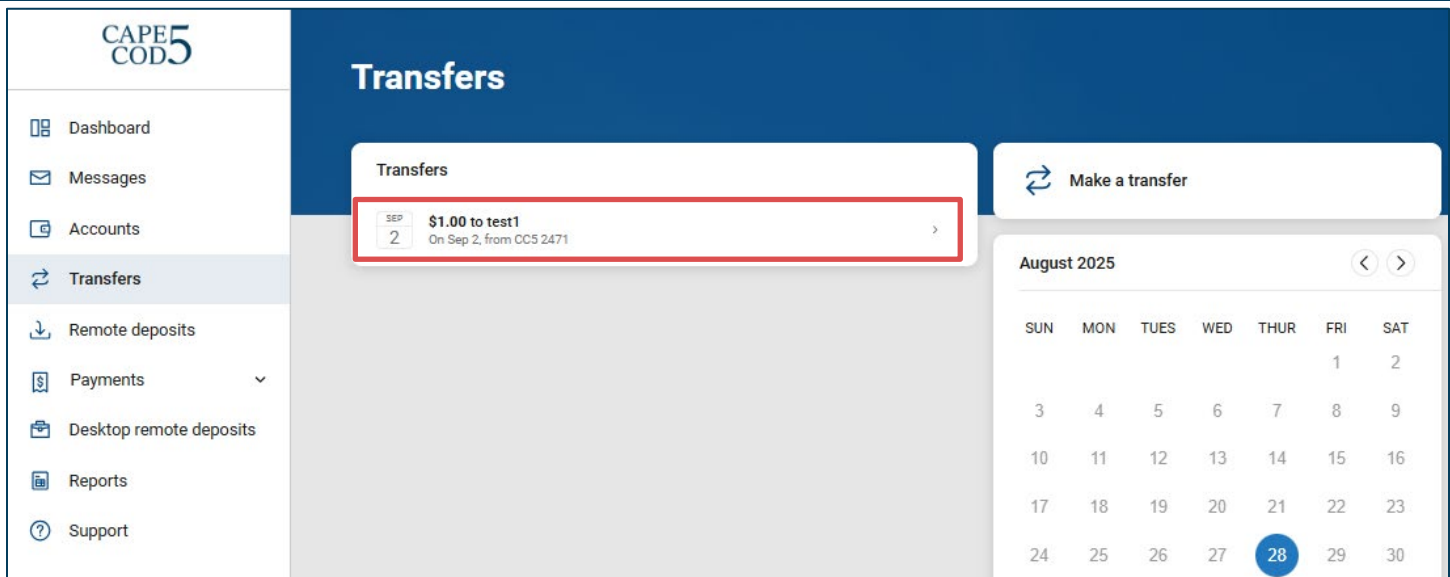
Submit

Transfers completed after 9:00 PM may be processed the next business day. (M-F) Funds will be credited on the following business day and may not immediately show in your account. Transfers made on Saturday, Sunday, or a holiday will be credited on the next business day.

Edit or Delete a Transfer

Step 1

Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.



Step 2

Select the transfer and modify details or select the **trash can** icon to delete.

<

Transfer

From

CC5 2471
\$49.51

To

test1
\$49.00

Amount

\$ 1.00

Frequency

Once >

Date

September 2 >

Save

Transfers completed after 9:00 PM may be processed the next business day. (M-F) Funds will be credited on the following business day and may not immediately show in your account. Transfers made on Saturday, Sunday, or a holiday will be credited on the next business day.

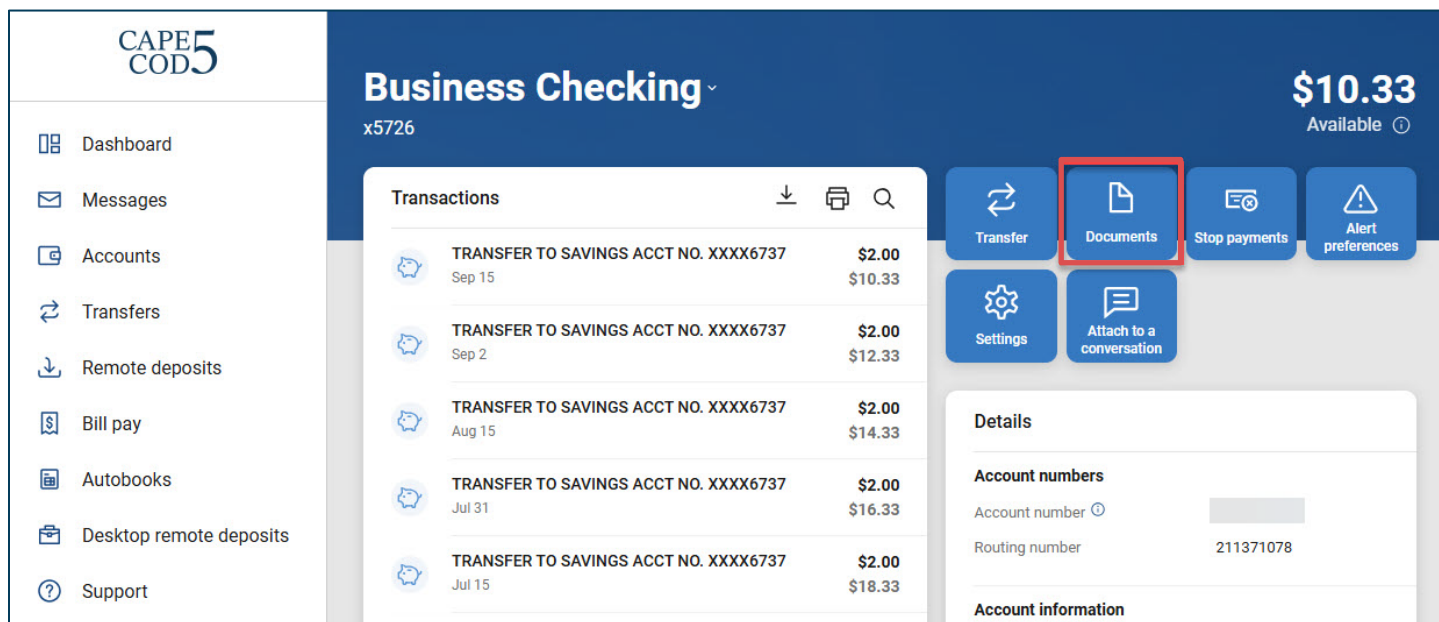
eStatements

Enroll for eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view.

eStatement Enrollment

Step 1

Click **Documents** from the Accounts page or the Dashboard and accept the Terms and Conditions.



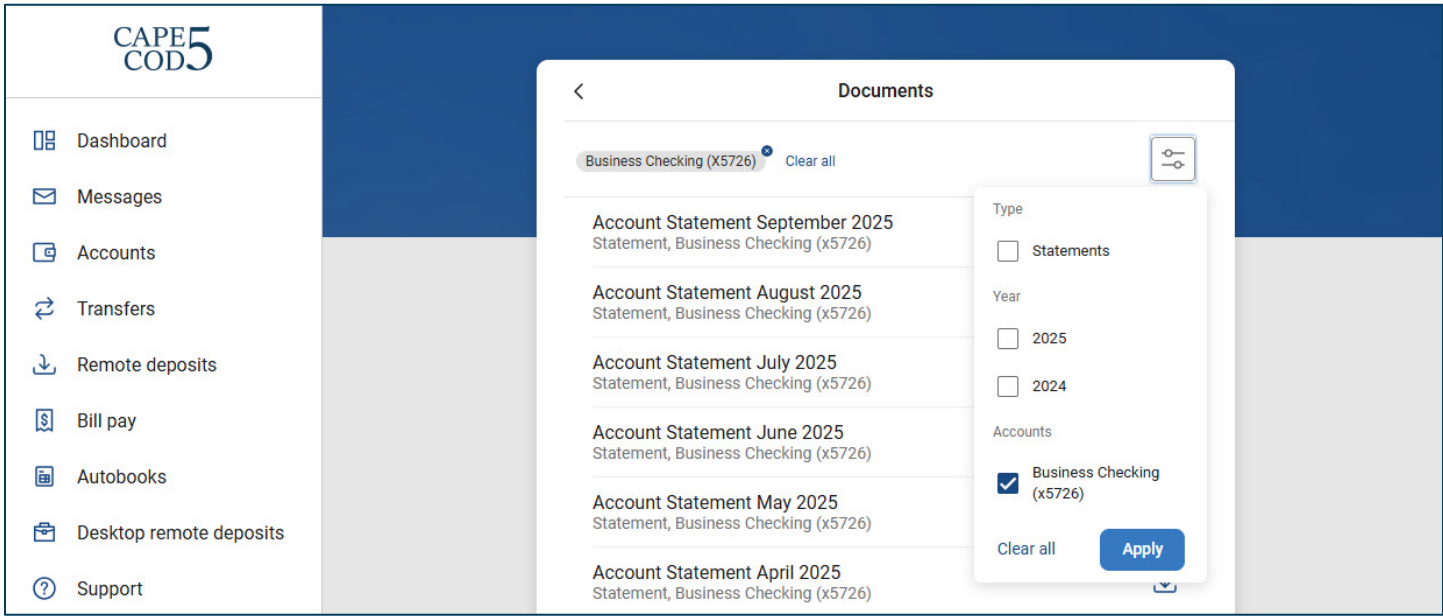
Step 2

Choose the account(s) and click **Enroll**.

The screenshot shows the 'Documents' enrollment form. It has a title bar with a back arrow and the word 'Documents'. Below the title bar is a section with a document icon and the text 'Documents' and 'Go paperless with your statements'. There is a 'Notify at' field with a dropdown menu. Below that is a section titled 'Accounts to enroll' with a list of accounts. The first account, 'Business Checking (x5726)', is selected with a checkmark. At the bottom is an 'Enroll' button.

Step 3

Define your parameters and click **Filter**.

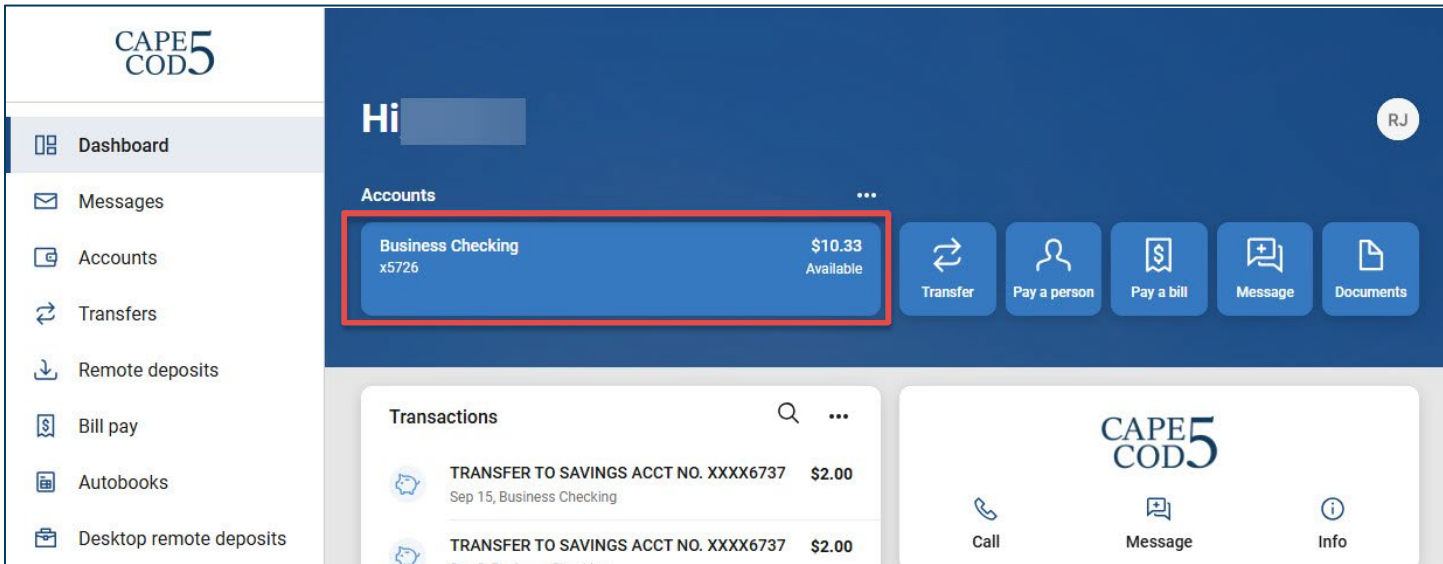


eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

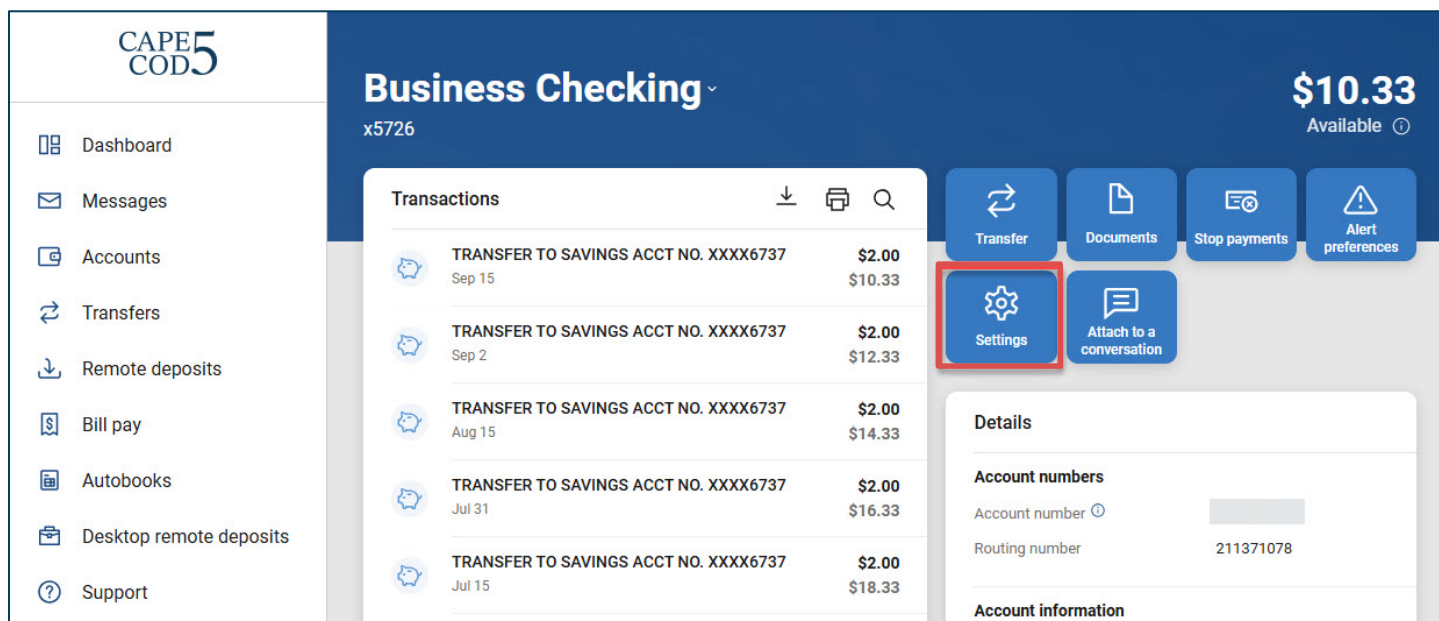
Step 1

Select the Account.



Step 2

On the Account page, select **Settings**.



The screenshot shows the 'Business Checking' account page for account x5726. The balance is \$10.33, which is available. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Bill pay, Autobooks, Desktop remote deposits, and Support. The main area displays a list of transactions, all of which are transfers to a savings account. To the right of the transactions are several action buttons: Transfer, Documents, Stop payments, Alert preferences, Settings (highlighted with a red box), and Attach to a conversation. Below these buttons is a 'Details' section showing account numbers and routing information.

Transactions		
TRANSFER TO SAVINGS ACCT NO. XXXX6737	\$2.00	\$10.33
TRANSFER TO SAVINGS ACCT NO. XXXX6737	\$2.00	\$12.33
TRANSFER TO SAVINGS ACCT NO. XXXX6737	\$2.00	\$14.33
TRANSFER TO SAVINGS ACCT NO. XXXX6737	\$2.00	\$16.33
TRANSFER TO SAVINGS ACCT NO. XXXX6737	\$2.00	\$18.33

Details

Account numbers


Account number ⓘ [REDACTED]

Routing number 211371078

Account information

Step 3

Select **Advanced settings**.



The screenshot shows the 'Documents' section of the account page. It includes a header 'Documents', a status 'Enrolled' with a right arrow, and a button labeled 'Advanced settings >' which is highlighted with a red box.

Step 4

Select Sign Up/Changes to modify Account Enrollment, select additional recipients to set up additional people to receive your eStatements.

- Dashboard
- Messages
- Accounts
- Transfers
- Remote deposits
- Payments
- Desktop remote deposits
- Reports
- Support

Documents

[eStatements/Notices](#)
[Sign Up/Changes](#)
[Email Settings](#)
[Additional Recipients](#)
[Disclosures](#)

Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the "Save Settings" button.

☒ Enroll All Available Accounts and Document Types Shown

Enroll Accounts

- ☒ test1
- ☒ CC5 2471

[Save Settings](#)
[Refresh](#)

Stop Payments

You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

Place Stop Payment on a Single Check

Step 1

Select **Stop payments** and select **+ Stop a payment**.

- Dashboard
- Messages
- Accounts
- Transfers
- Remote deposits
- Payments
- Desktop remote deposits
- Reports
- Support

CC5 2471

x2471

\$50.51

Available

Transactions

TRANSF TO TEST1 POST CUSTOM REMOVAL/ISO TEST 2 C...	\$1.00
Jul 15	\$50.51
TRSF FROM TEST1 POST CUSTOM REMOVAL/ISO TEST CO...	+\$1.00
Jul 15	\$51.51
YA PREFUND PPD	\$1.00
Jul 2	\$50.51
YA PREFUND PPD	+\$1.00
Jul 2	\$51.51
YA PREFUND PPD	+\$2.00
Jun 26	\$50.51

Transfer

Statements

Stop payments

Alert preferences

Settings

Attach to a conversation

Details

Account numbers

Account number

Routing number

211371078

Account information


Step 2

Choose **A single check**.

<


Stop payments
CC5 2471 (x2471)

What do you want to stop?



A single check
Stop a single check from being cashed.

>



A range of checks
Stop a consecutive range of checks from being cashed.

>

Step 3

Complete the details.

<

Stop payments
CC5 2471 (x2471)

Check #

Check date
Select

Payee

Optional

Check amount

Reason
Select

Submit

Place a Stop Payment on a Range of Checks

Step 1

Select **Stop payments** and select **+ Stop a payment**.

Step 2

Choose **a range of checks** and complete the details. Click **Submit**.

<

Stop payments
CC5 2471 (x2471)

Start check # - End check #

Optional

Reason
Select

Submit

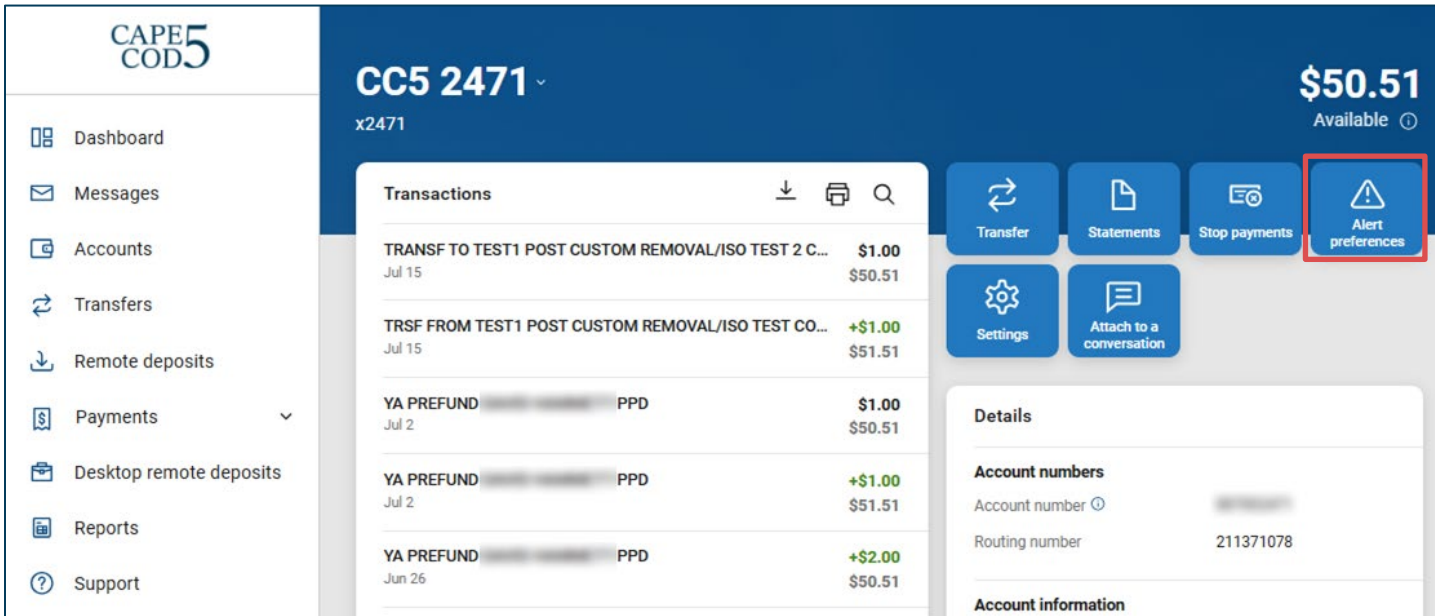
Alert Preferences

Set up alerts to be notified about your balance or certain transactions.

Set up Balance and Transaction Alerts

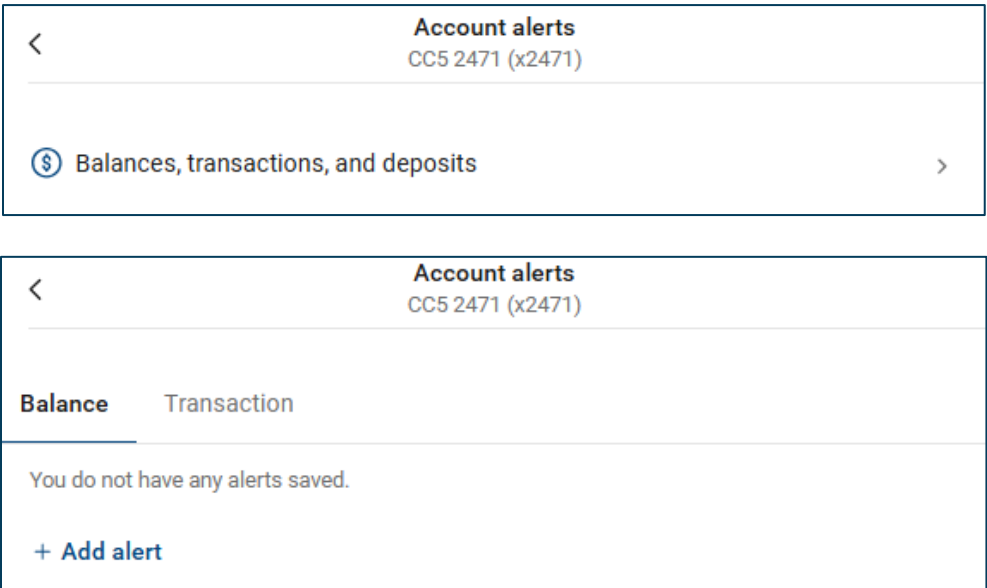
Step 1

Click **Alert Preferences** and select **Balances, transactions, and deposits**.



Step 2

Choose **Balances, Transactions, and Deposits** and click **+ Add alert**.



Step 3

Complete the details and select how you'd like to receive the alert. Click **Add alert**.

<

Account alerts
CC5 2471 (x2471)

Balance

Transaction

You do not have any alerts saved.

Notify me when my balance is :

over

\$

Notify by:

☐ Text
(508) 237-2703

☐ Email
dmcccluskey@jackhenry.com

☒ In-App Message

Cancel

Add alert

Edit or Delete a Balance and Transaction Alert

Step 1

From within the account, click **Alert Preferences**.

CAPE5
COD

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Desktop remote deposits

Reports

Support

CC5 2471
x2471

\$50.51
Available

Transactions

TRANSF TO TEST1 POST CUSTOM REMOVAL/ISO TEST 2 C...
Jul 15

\$1.00
\$50.51

TRSF FROM TEST1 POST CUSTOM REMOVAL/ISO TEST CO...
Jul 15

+\$1.00
\$51.51

YA PREFUND
Jul 2

PPD

\$1.00
\$50.51

YA PREFUND
Jul 2

PPD

+\$1.00
\$51.51

YA PREFUND
Jun 26

PPD

+\$2.00
\$50.51

Transfer

Statements

Stop payments

Alert preferences

Settings

Attach to a conversation

Details

Account numbers

Account number

Routing number

211371078

Account information

Step 2

Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.

<

Account alerts
CC5 2471 (x2471)

Balance

Transaction

When balance is over \$100.00, notify by in-app message.

Edit

+ Add alert

Step 3

Modify the details or click the **trash can** icon to delete.

<

Account alerts
CC5 2471 (x2471)

Balance

Transaction

Notify me when my balance is over :

\$ 100.00

Notify by:

☐ Text
(508) 237-2703

☐ Email
dmcccluskey@jackhenry.com

☒ In-App Message

🗑

Cancel

Save

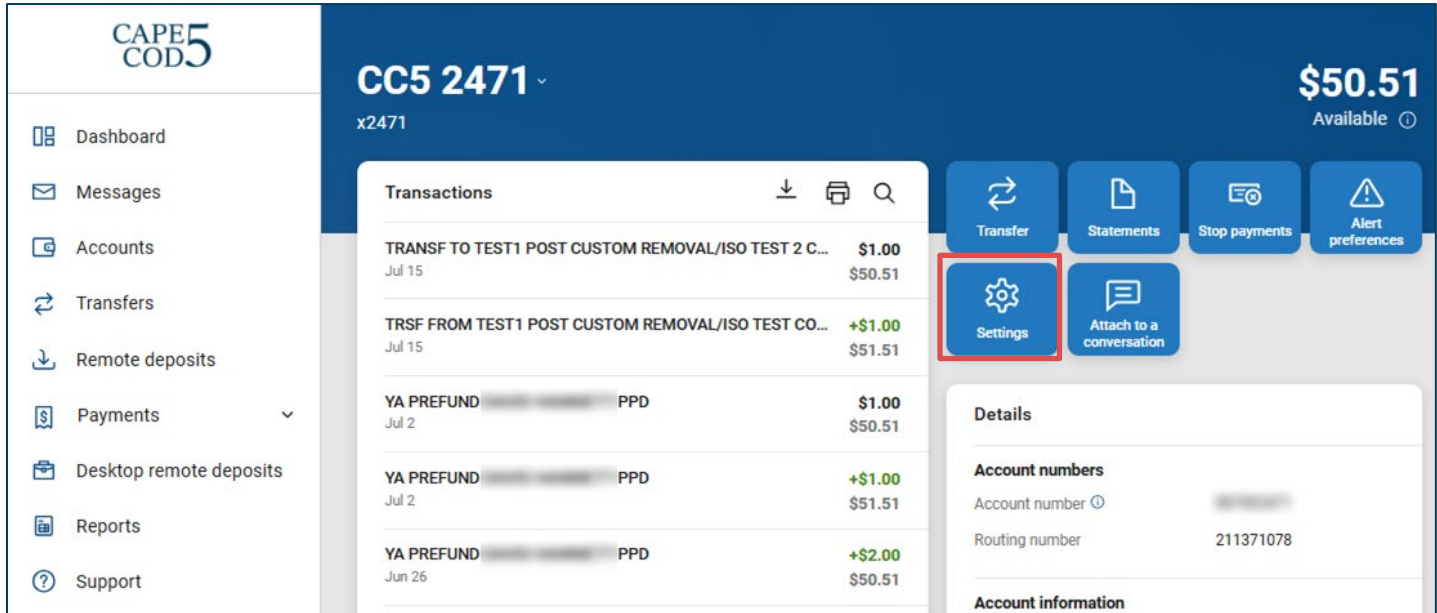
+ Add alert

Account Settings

Change how the account appears within online banking, update preferences, and manage alerts.

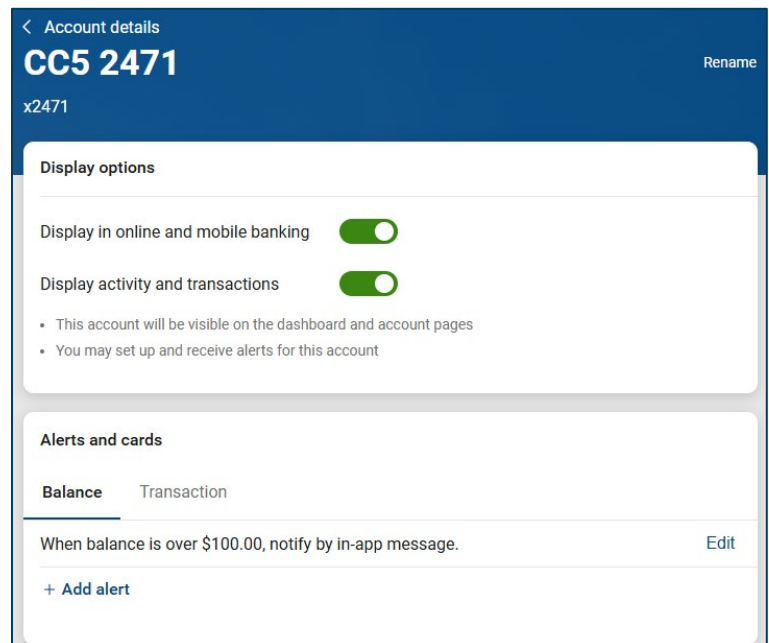
Step 1

From within the account, select **Settings**.



Step 2

1. **Rename** - Change the nickname of the account.
2. **Display Options** - Choose to display the account and/or activity in online banking.
3. **Alerts and cards** - Toggle between *Balance* and *Transaction* Alerts. Click **Edit** to modify alerts. Click **+ Add Alert** to add alerts.

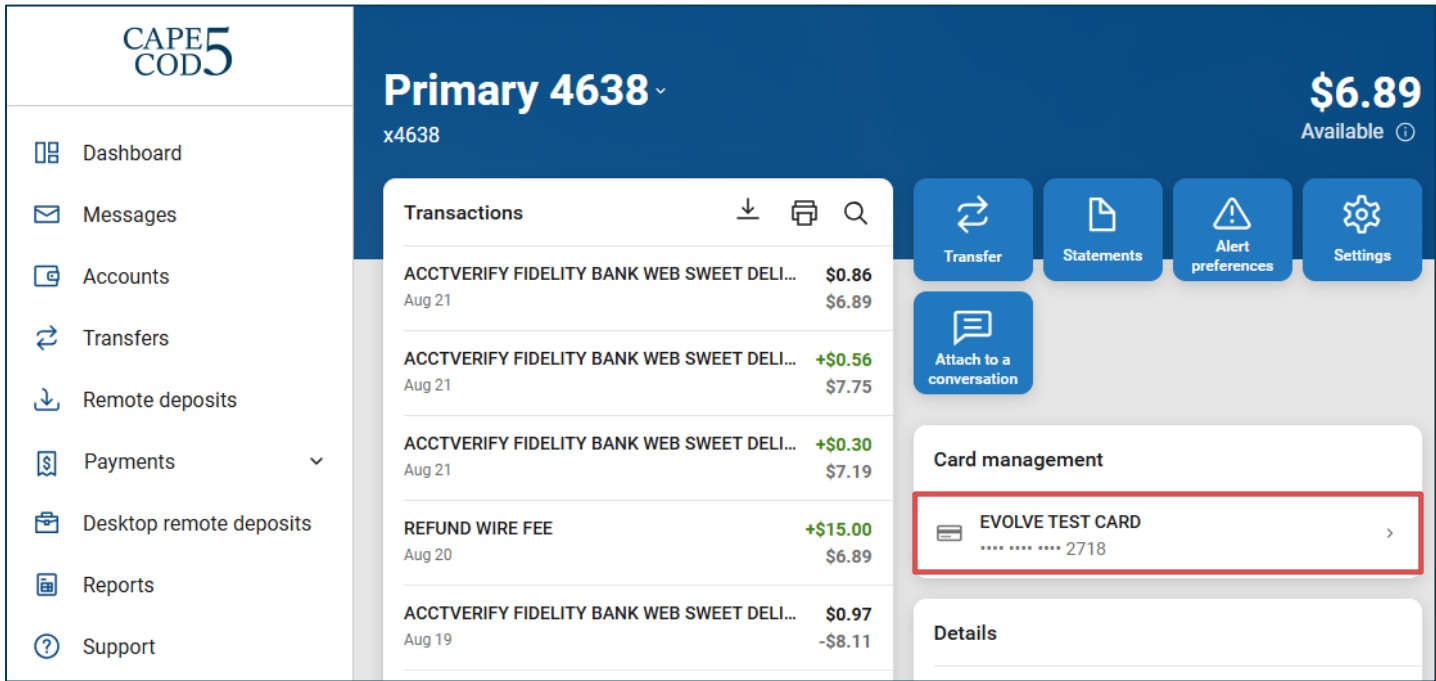


Card Management

Update the status of your debit card or set up card alerts.

Step 1

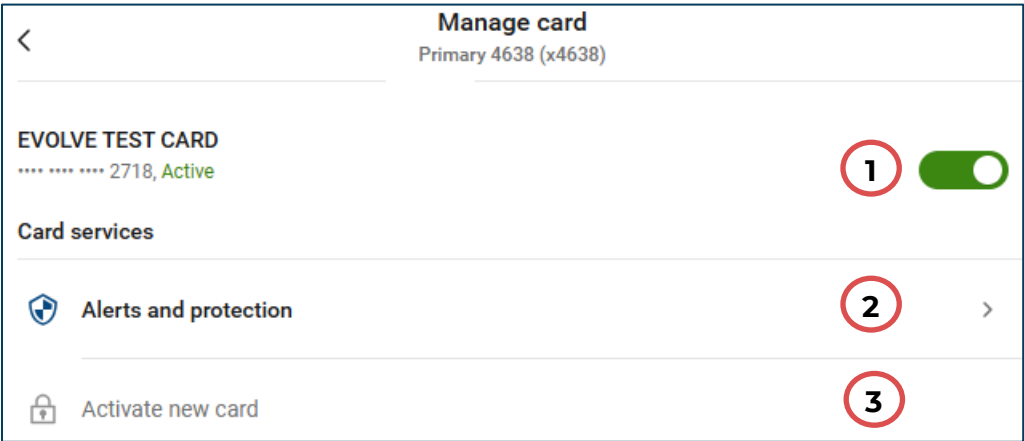
Select your debit card under **Card management**.



Step 2

Update the status or set up alerts.

1. **Toggle** the switch off to temporarily block debit card transactions.
2. Set up alerts for certain types of transactions, block specific transactions, and set spending limits.
3. Activate a new card once you receive it.



Payments

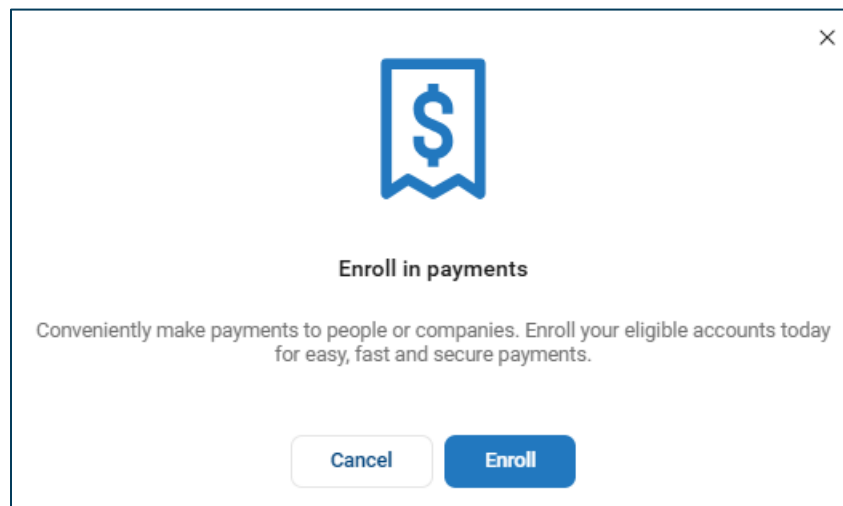
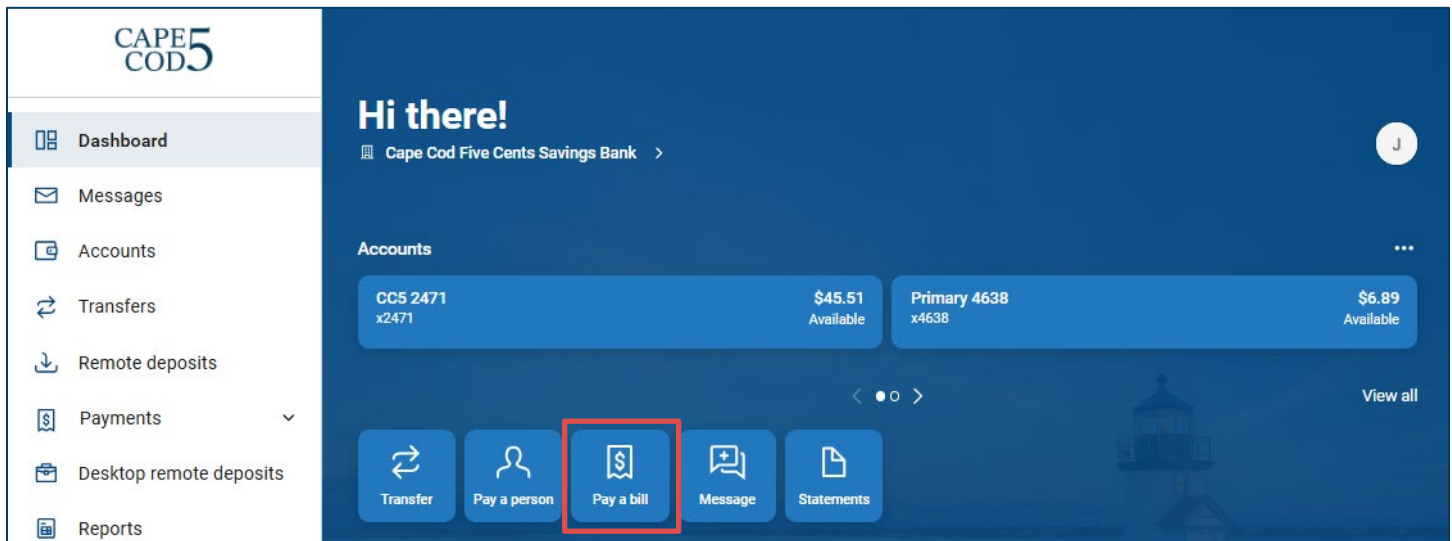
Bill Pay

Use this feature to pay a business or a person from one of your accounts.

Enroll in Bill Pay

You must first enroll in Bill Pay before you can send Payments. Select **Bill Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first. Click **Enroll**.

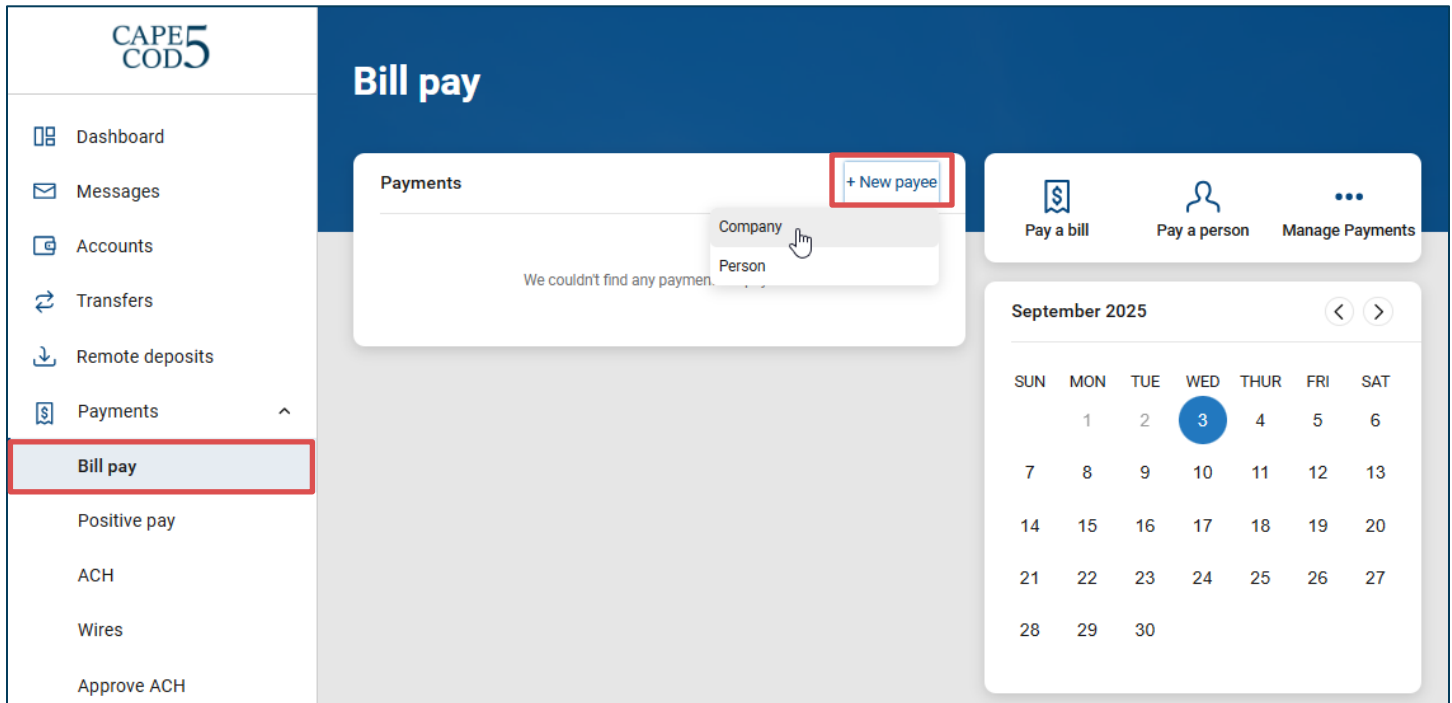


Add a Payee

Step 1

Select Bill Pay from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first. Click **+ New payee** and select **Company**.



Step 2

Complete the required fields and click **Submit**.

You may be prompted to enter your password in order to authenticate.

Add a bill

Payee name

Payee nickname (optional)

Phone number

Account number

Name on bill (optional)

Payee address

Street line 1

Street line 2 (optional)

City

State

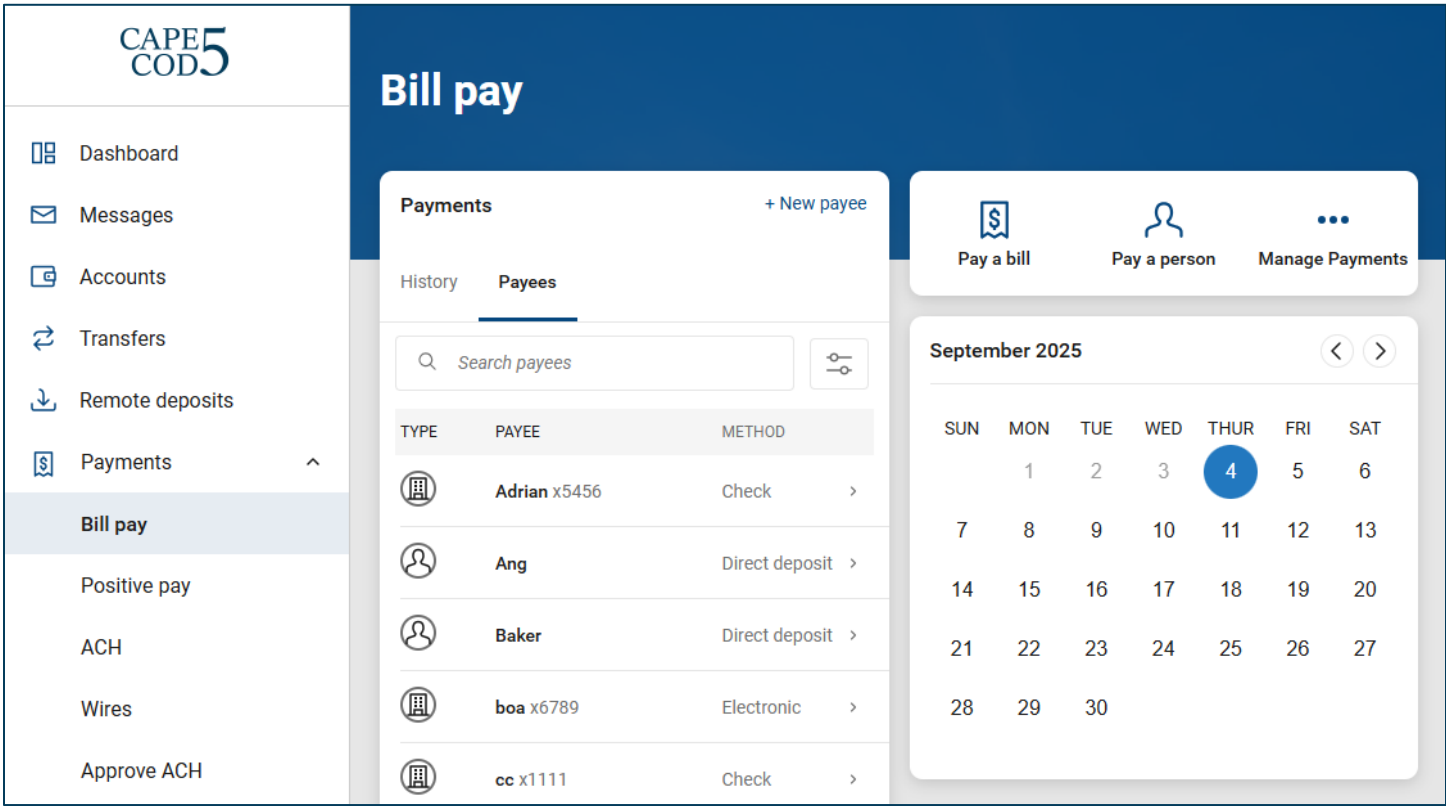
Zip

Submit

Edit or Delete a Payee

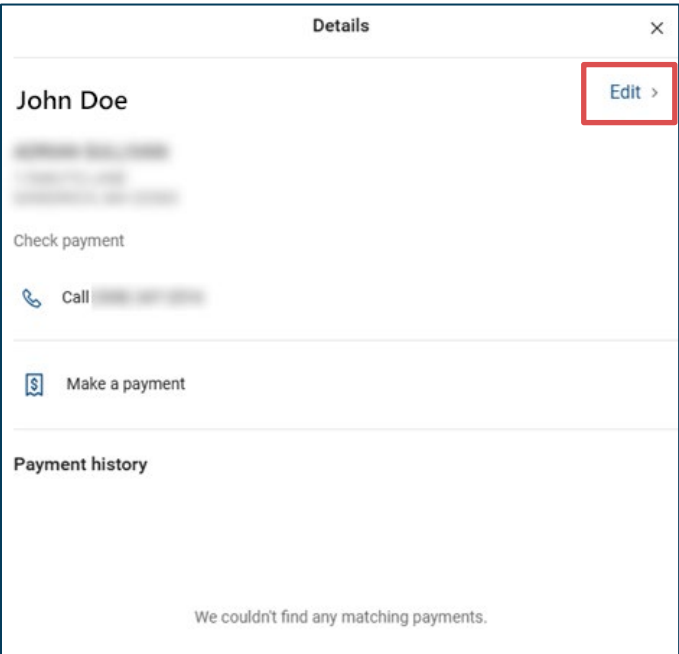
Step 1

Navigate to the **Bill Pay** page and select the **Payees** tab.



Step 2

Select the payee and click **Edit**. You may be prompted to enter your password to authenticate.



Step 3

Modify the payee's information or click the **trash can** icon to delete.

The 'Edit payee' form contains the following fields:

- Payee name: JOHN DOE
- Payee nickname (optional): John
- Phone number: (555) 555-5555
- Account number: x5456
- Name on bill (optional): John Doe
- Payee address**
 - Street line 1: 123 Main St
 - Street line 2 (optional):
 - City: Anytown
 - State: MA
 - Zip: 02563
- Default pay from account: Primary Checking (dropdown menu)

Below the fields is a note: "If you have more than one account with bill pay enabled, you may select a different account to use with this payee." At the bottom right is a blue "Save changes" button.

Pay a Single Bill or Person

Step 1

Select **Pay a Bill** or **Pay a Person** from the **Dashboard** or the **Bill pay** page.

The 'Bill pay' page features a left sidebar with navigation links: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, and Bill pay (highlighted). The main content area has a blue header with 'Bill pay' and a 'Payments' section with a '+ New payee' link. Below this is a message: "We couldn't find any payments or payees." To the right, there are three buttons: 'Pay a bill' (with a bill icon), 'Pay a person' (with a person icon), and 'Manage Payments' (with a three-dot menu icon). A red box highlights the 'Pay a bill' and 'Pay a person' buttons. Below these buttons is a calendar for September 2025, showing the 3rd as the selected date.

Step 2

Select the **payee** to send a payment to.

<

Pay a bill

SingleMultiple

Search payees

Adrian x5456

Check, Last paid: Never

>

boa x6789

Electronic, Last paid: Never

>

cc x1111

Check, Last paid: Never

>

Step 3

Select the account to pay from and enter the amount. Click **More options** to set a recurring frequency or schedule for a later date. Click **Submit**.

<

Payment

Adrian

From

Primary Checking
x2462

Amount

\$1.00

More options

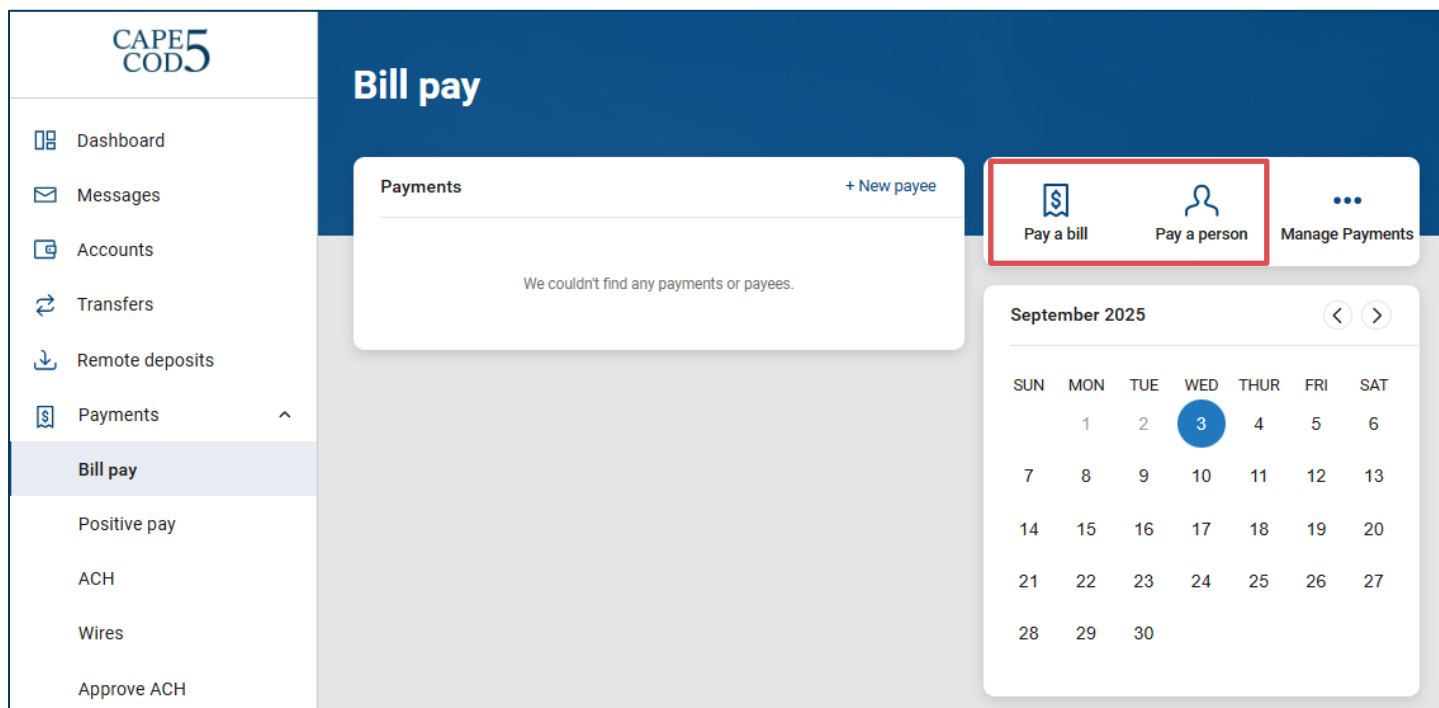
Submit

Payment initiated today by check, estimated arrival Sep 10

Pay Multiple Bills

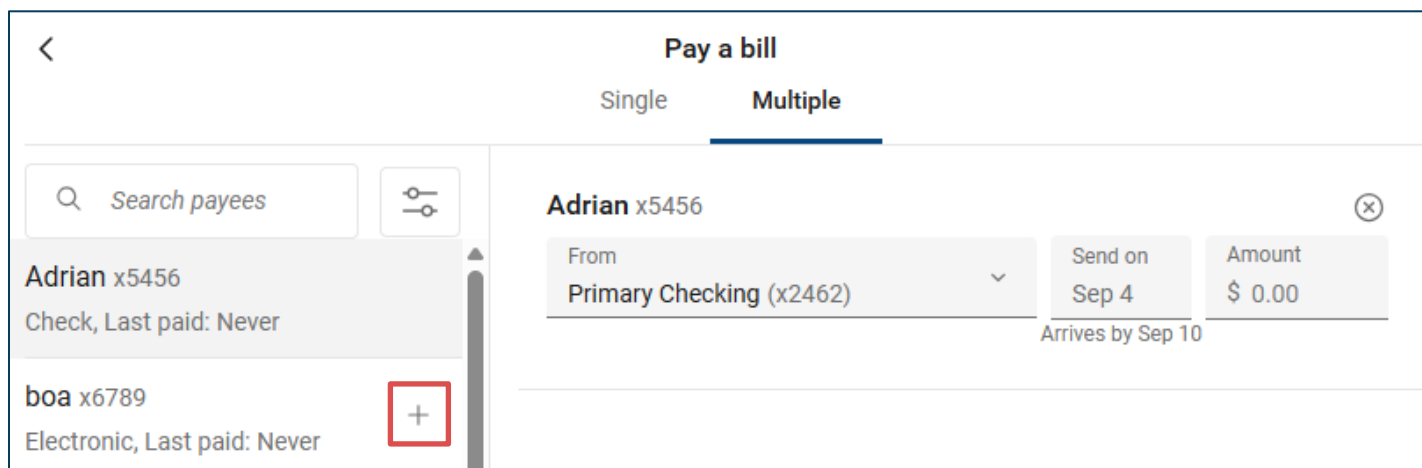
Step 1

Select **Pay a Bill** or **Pay a Person** from the **Dashboard** or the **Bill pay** page.



Step 2

Select the **Multiple** tab and click the **+** next to the payees to send payments to.



Step 3

Select the account to pay from, choose the date to send, and enter the amount. Click **Review and pay** then **Submit payments**.

<

Pay a bill

SingleMultiple

Search payees

Adrian x5456
Check, Last paid: Never

boa x6789
Electronic, Last paid: Never

CC x1111
Check, Last paid: Never

Adrian x5456

FromPrimary Checking (x2462)

Send onSep 4

Amount\$ 1.00

Arrives by Sep 10

boa x6789

FromPrimary Checking (x2462)

Send onSep 4

Amount\$ 1.00

Arrives tomorrow

Review and pay (2)

Scheduled payments can be reviewed on the **Dashboard** or on the **Bill pay** page.

Edit or Delete a Payment

Step 1

Navigate to the **Bill pay** card on the **Dashboard** or to the **Bill pay** page and select the payment to edit or delete. Click **Edit**.

Bill pay

Pay a bill

Pay a person

Manage payments

ABC Electric x6789
Scheduled for Sep 30

\$1.00

XYZ Plumbing x6789
Scheduled for Sep 30

\$1.00

See more

Step 2

Modify the details or click the **trash can** icon to delete.

Edit payment
ABC Electric

From ACCT 1 x4680

Amount \$ 1.00

Sends Sep 30
Arrives by Oct 4

Notes Add memo or comment

Save

Payment will be made by check

*Positive Pay

Enter Issued Items Manually

Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Click **+ Add checks** and select **Add your checks manually**.

CAPE
COD5

Positive pay

Check entries

Your check uploads will display here

+ Add checks

Work check exceptions

Work ACH exceptions

Settings

Manage templates

View ACH filter rules

< Add checks

Add your checks manually >

1 Select template Select template >

2 Choose associated account ⓘ Select >

3 Upload file ⓘ Default template formatting guide
Max 500 items per file

Drag and drop file here, or [browse](#)

Submit

After submission, please allow time for processing.

Step 3

Select the account the checks were written against.

< Select account

Select the account your checks were issued from

Search accounts

CC5 2471 (x2471)
\$48.51 available >

Step 4

Enter the **Check number**, **Check amount**, **Payee**, **Type**, and **Check date**.

For check **Type**, select **void** to invalidate a previously entered issued item.

Click **Save and enter another** if you have more checks or click **Review (x) checks** if done.

<

Enter checks
CC5 2471 x2471

Check number

1234

4/10

Check amount

\$1.00

Payee

Vendor One

10/35

Type

Debit

▼

Check date

Select >

Save and enter another

Review 1 check

Step 5

Review the details you entered and click **Approve** to continue. Click **Approve** to confirm. Review the confirmation and click **Done**.

<

Review checks

Account

CC5 2471
x2471

>

Upload summary

Total items1

Total amount\$1.00

DATE

PAYEE/AMOUNT

CHECK #

\$1.00
Vendor One

1234

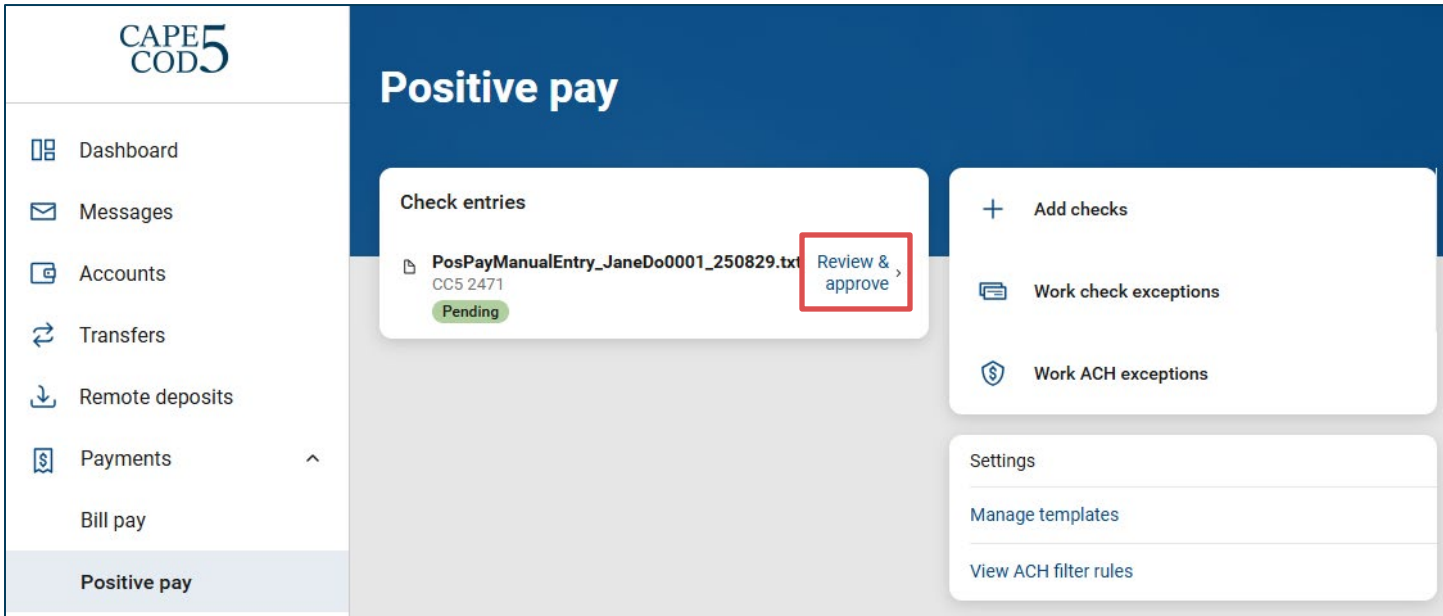
>

Enter another

Approve

Step 6

Your check file will appear on the **Positive Pay** dashboard in a **Pending** Status. Click **Review & approve**.



Step 7

Review the details and click **Approve**.
Review the confirmation and click **Done**.

Review checks

File upload summary

File name

PosPayManualEntry_JaneDo0001_250829.txt

Total items

1

Total amount

\$1.00

DATE	PAYEE/AMOUNT	CHECK #
	<div><div>\$1.00</div><div>Vendor One</div></div>	00000001234

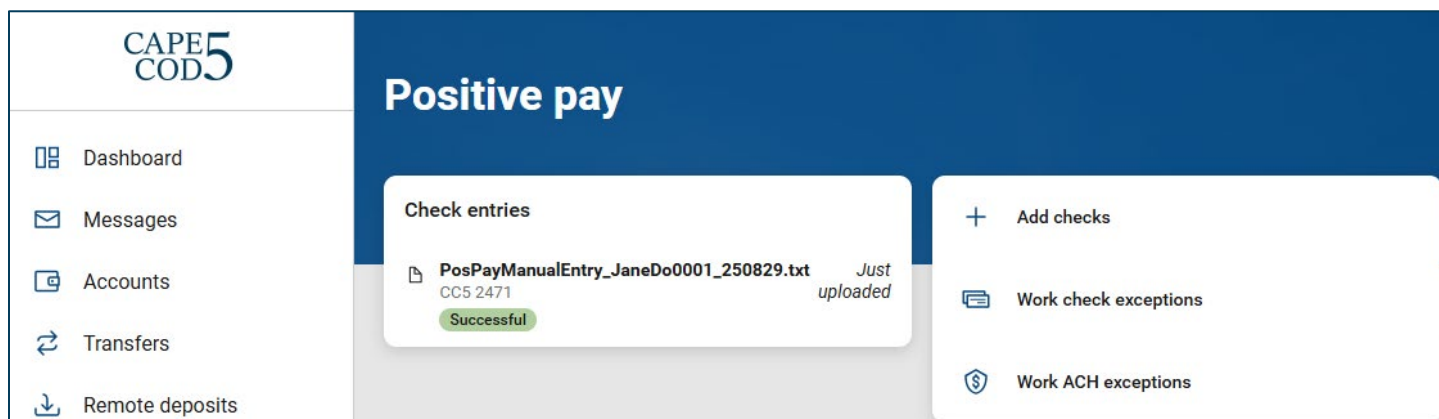
Cancel

Approve

If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).

Step 8

The issued items file status will now show as **Successful**.



Create an Issued Items Upload Format

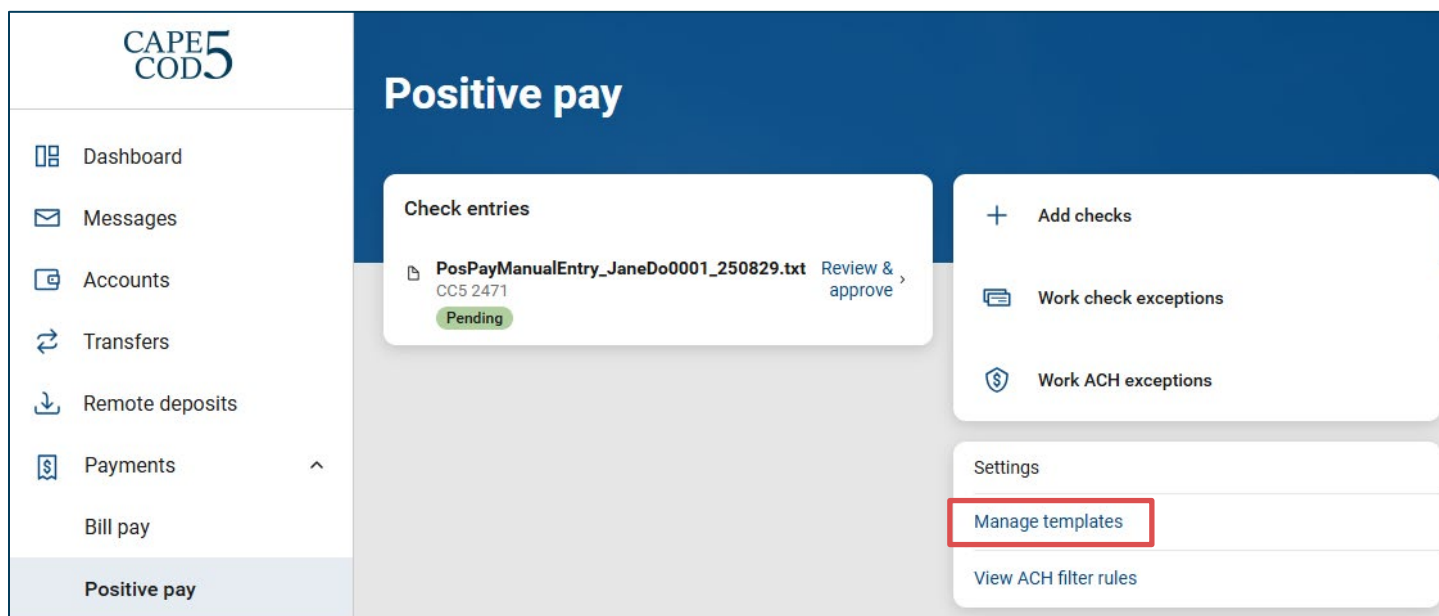
Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Click **Manage templates** and click the + sign.



< Manage templates		+
Orleans Test	Fixed position	>
PT	Fixed position	>
Test	Fixed position	>
Default Fixed	Fixed position	>
Default Delimited	Delimited	>

Step 3

Select the format of your file.

Delimited:

- 1. Enter a name for this upload format.
- 2. Choose your amount format, field delimiter and text qualifier.
- 3. Enter the column number from your file into the corresponding field. Leave any columns you're not using blank.

Please note: Some fields may require additional configuration. Click the arrow to adjust those fields.

Click **Review** and then **Save**. Click **Done**.

<

Create delimited template

Template name

Template name

0/50

Amount format ⓘ

No format validation >

Field delimiter ⓘ

Comma (,) >

Text qualifier ⓘ

None >

Column order

Enter which column each label appears in your file. Leave any columns you're not using blank.

LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item Number Required	<div>Col #</div>	
Item Amount Required	<div>Col #</div>	
Account number	<div>Col #</div>	
Account type	<div>Col #</div>	<div>Set indicators Required</div> >
Issue date	<div>Col #</div>	<div>Set date format Required</div> >

Payee
Max 35 characters

Col #

Debit/credit

Col #

Set indicators
Required

 >

Void indicator

Col #

Set indicator
Required

 >

Void date

Col #

Set date format
Required

 >

Payee address 1

Col #

Payee address 2

Col #

Payee address 3

Col #

Payee address 4

Col #

Stop indicator

Col #

Set indicator
Required

 >

Cancel

Review

- Fixed Position:**
1. Enter a name for this upload format.
 2. Choose your amount format.
 3. Enter where each label starts and ends in your file. For example, if the item number is the first six characters in your file, the beginning number would be 1 and the end would be 6.

Click **Review** and then **Save**. Click **Done**.

<

Create fixed position template

Template name

Template name

0/50

Amount format ⓘ

No format validation >

Label position

Enter where the label position begins and ends in your file. Leave columns you're not using blank.

LABEL	BEGIN	END	CONFIGURATION(S)
Item Number Required	Begin	End	
Item Amount Required	Begin	End	
Account number	Begin	End	
Account type	Begin	End	Set indicators Required >
Issue date	Begin	End	Set date format Required >
Payee Max 35 characters	Begin	End	

Debit/credit

Begin

End

Set indicators
Required >

Void indicator

Begin

End

Set indicator
Required >

Void date

Begin

End

Set date format
Required >

Payee address 1

Begin

End

Payee address 2

Begin

End

Payee address 3

Begin

End

Payee address 4

Begin

End

Stop indicator

Begin

End

Set indicator
Required >

Cancel

Review

Your upload template will be listed under the **Manage Templates** page and can be edited or deleted at any time.

Click the **+** to add more template if necessary.

<

Manage templates

+

Property Management

Delimited

>

Upload an Issued Items File

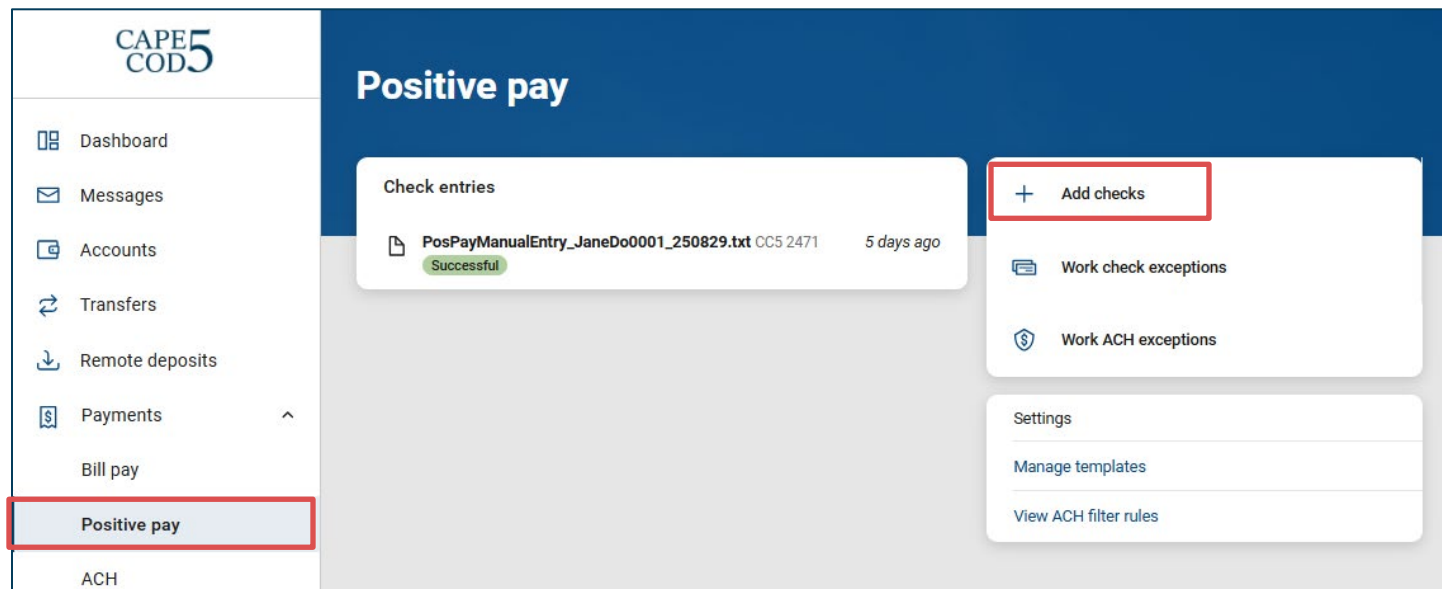
Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments menu** first.

Step 2

Click **+ Add checks**.



Step 3

Choose your upload format template.

1. Select the account the checks were written against.
2. Browse for your issued items file.
3. Click **Submit**.

Step 4

Your uploaded file will appear on the Positive Pay dashboard in a **Pending** status. Click **Review & approve**.

Check entries

arp3.csv

1044680 TEST ACCT 1

Pending

Review & approve >

ArpManualEntry_Bank3_241028.txt

1044680 TEST ACCT 1

Successful

10 mins ago

Step 5

Review the details and click **Approve**.
Review the confirmation and click **Done**.

Review checks

File upload summary

File name

arp3.csv

Total items

3

Total amount

\$142.00

DATE	PAYEE/AMOUNT	CHECK #
OCT 27	\$25.00 Vendor 1	00000000454
OCT 28	\$30.00 Vendor 2	00000000455
OCT 29	\$87.00 Vendor 3	00000000456

Cancel

Approve

If any modifications are needed, cancel this upload and edit your CSV file.

Step 6

The issued items file status will now show **Successful**.

Check entries

arp3.csv

1044680 TEST ACCT 1

Successful

Just uploaded

ArpManualEntry_Bank3_241028.txt

1044680 TEST ACCT 1

Successful

10 mins ago

Work Check Exceptions

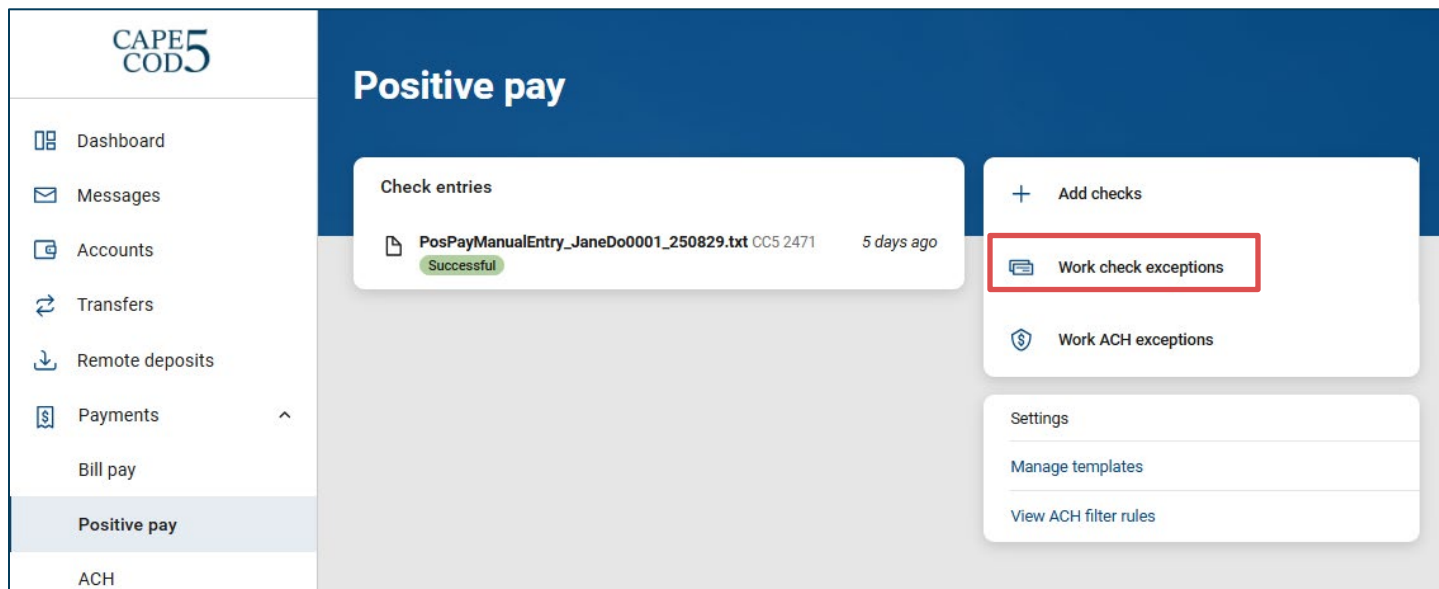
Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Click **Work check exceptions**.



Step 3

Review your exception(s). Click the check number to see additional details. Check the box to Pay the item or leave the box unchecked to return. Click **Submit** when done.

<

Work check exceptions

Account: Business 002 (x5140) >

i

Select any check exceptions you would like to pay.

PAY	PAYEE/AMOUNT	CHECK #/REASON
<input checked="" type="checkbox"/>	\$86.56 <div>Pay</div>	<div>0923653370 ></div> <div>Not Issued</div>

Returning 0

Paying 1

Submit

Work ACH Exceptions

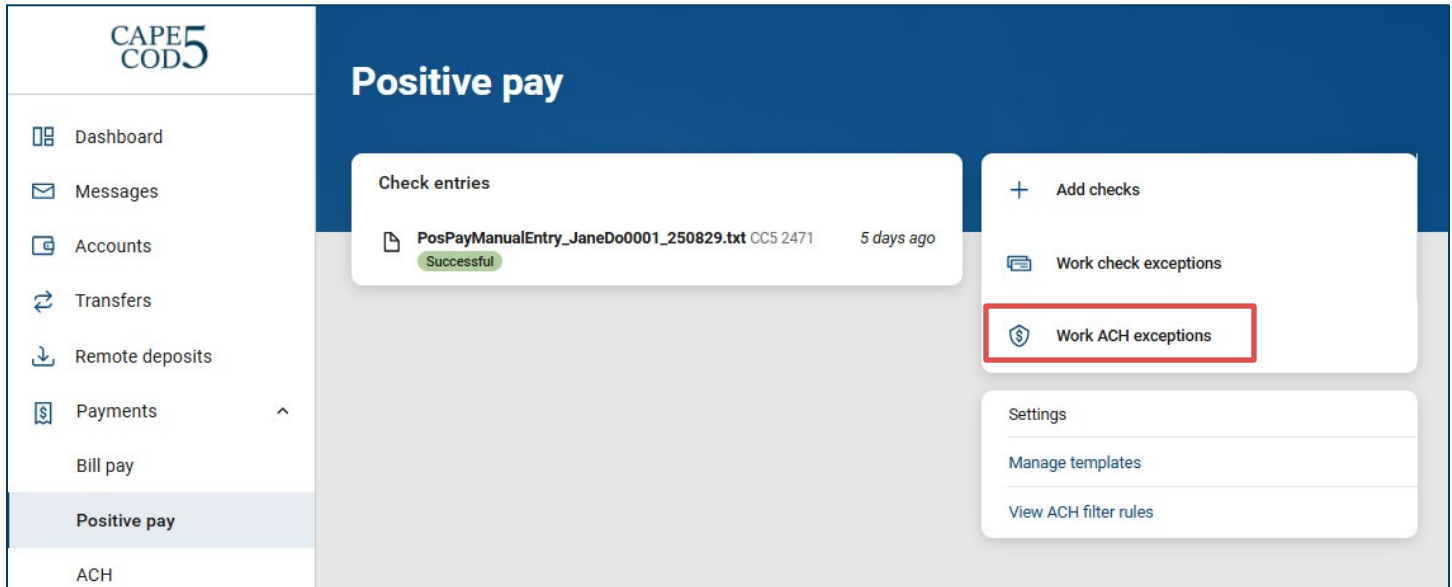
Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Click **Work ACH exceptions**.



Step 3

Review your exception(s). Check the box to select the ACH exceptions you would like to pay or leave the box unchecked to return. Click the arrow on the right hand side to see additional details. Click **Submit** when done.

<

Work ACH Exceptions

Account: 3001 (x3001) >

i

Select any ACH exceptions you would like to pay. Exceptions not decisioned will have the default decision applied after cutoff.

PAY	PAYEE/AMOUNT/DESCRIPTION	SEC/REASON
<input type="checkbox"/>	\$562.41 Debit AXIS CORP- PAYMENT AXIS CORP Return	CCD ① Debits not allowed >
<input type="checkbox"/>	\$54.54 Debit GEI TECHNOLOGIES- IT SERVICE GEI TECHNOLOGIES Return	PPD ① Debits not allowed >
<input type="checkbox"/>	\$1,565.41 Debit ALLIANCE LLC- INVOICE ALLIANCE LLC Return	PPD ① Debits not allowed >
<input type="checkbox"/>	\$99,999.00 Debit Failed Company- FAILRECUR Failed Company Return	PPD ① Debits not allowed >

Returning 4

Paying 0

Submit

*ACH

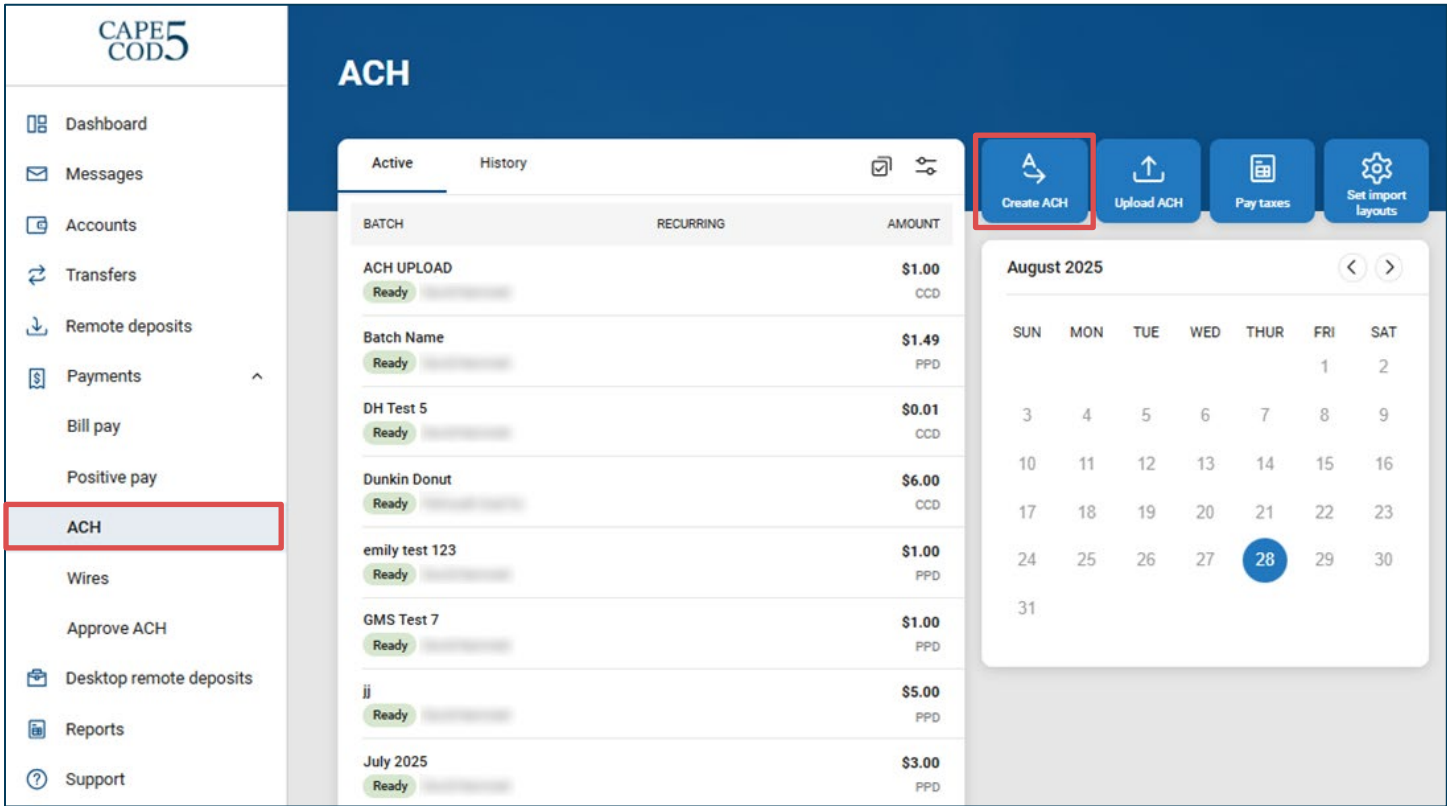
Create a Batch Manually

Step 1

Select **ACH** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Click **Create ACH**.



Step 3

Enter the **Batch name** and select the **ACH company** to originate the payment from.

<

Create ACH

Batch name

ACH name

Company

Select company >

Cancel

Create batch

Step 4

Confirm that the correct **SEC** code, **Entry description**, and **Discretionary data** display. Modify if necessary. Click **Add recipients**.

<

Create ACH

Batch name

Payroll

Company

Company ID

1033326287

SEC

PPD

Entry description

YA PREFUND

Discretionary data

Discretionary data

Recipients

Add recipients

Restrict batch ⓘ

☐

Cancel

Create batch

Step 5

Choose **Add Manually** or **Import from file**.

For Add Manually, enter the **Recipient name**, the **amount** to pay them, transaction type (**Credit** or **Debit**), and account information.

Click **Optional fields** to enter a recipient ID number or addenda information.

Check **Prenote** to create a zero dollar batch for this transaction. This prenote batch may then be initiated to confirm account details prior to sending the live batch. (optional)

Check **Hold** to prevent this transaction from processing with the other transactions in the batch. (optional)

Click **+ Add another recipient** to enter another recipient. Click **Save recipient** when done adding recipients to the batch

<

Recipients

⬆

New recipient ^

⌵

Recipient name

Amount \$ 0.00

Credit/Debit Credit

Account number

Routing number 🔍

Account type Account type

Optional fields ⌵

☐ Prenote

☐ Hold

+ Add another recipient

Save recipient

Step 6

Click **Create batch**, review the confirmation, then click **Done**.

<

Create ACH

Batch name

Payroll

Company

Company ID

1033326287

SEC

PPD

Entry description

YA PREFUND

Discretionary data

Discretionary data

Recipients

Add recipients

Restrict batch

Cancel

Create batch

✓

ACH batch created

Payroll

⊕ Credits

\$1.00

⊖ Debits

\$0.00

Recipients

1

ACH company

TRANS EMPLOYMENT

SEC code

PPD

Description

PAYROLL

Discretionary

Done

The batch will appear under the **Active** tab in a **Ready** status.
Please see the **Initiate a Batch** section for steps on how to send the payment.

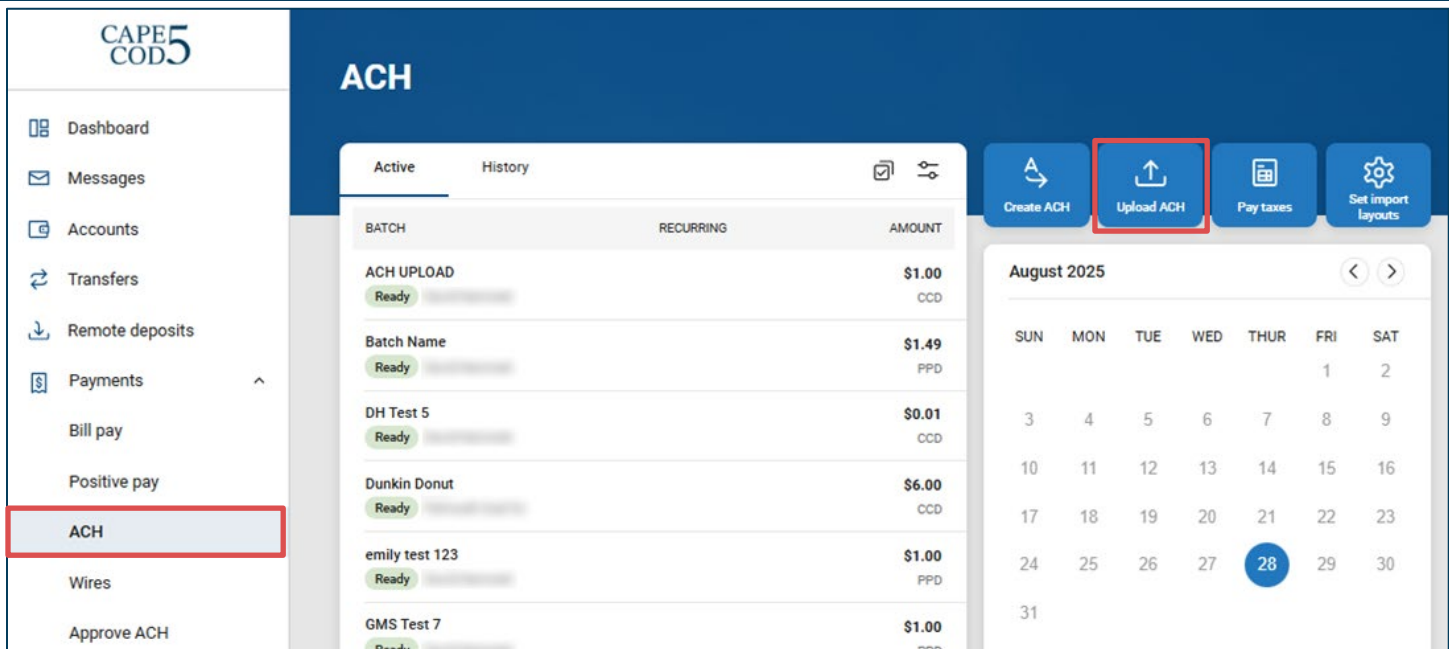
Upload a NACHA File

Step 1

Select **ACH** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

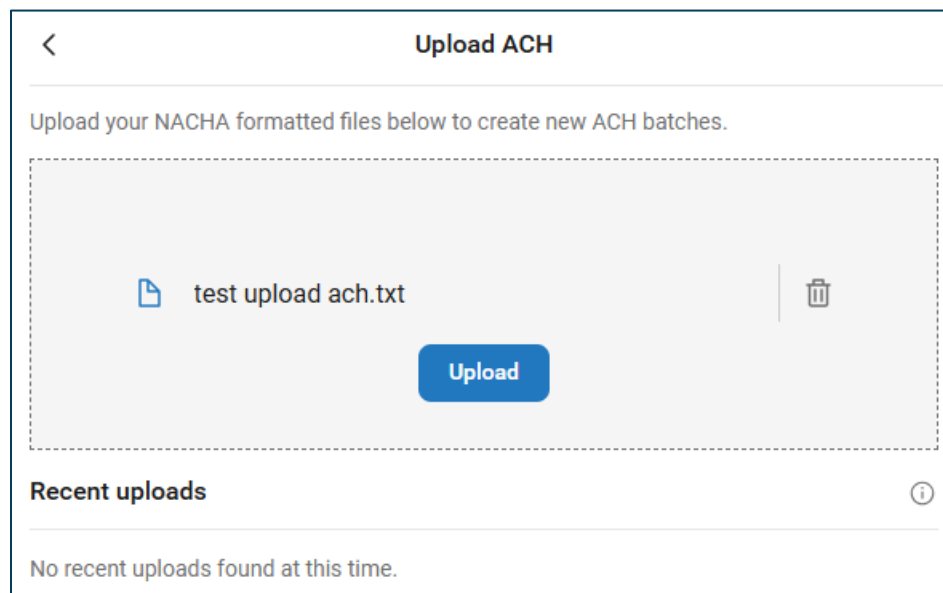
Click **Upload ACH**.



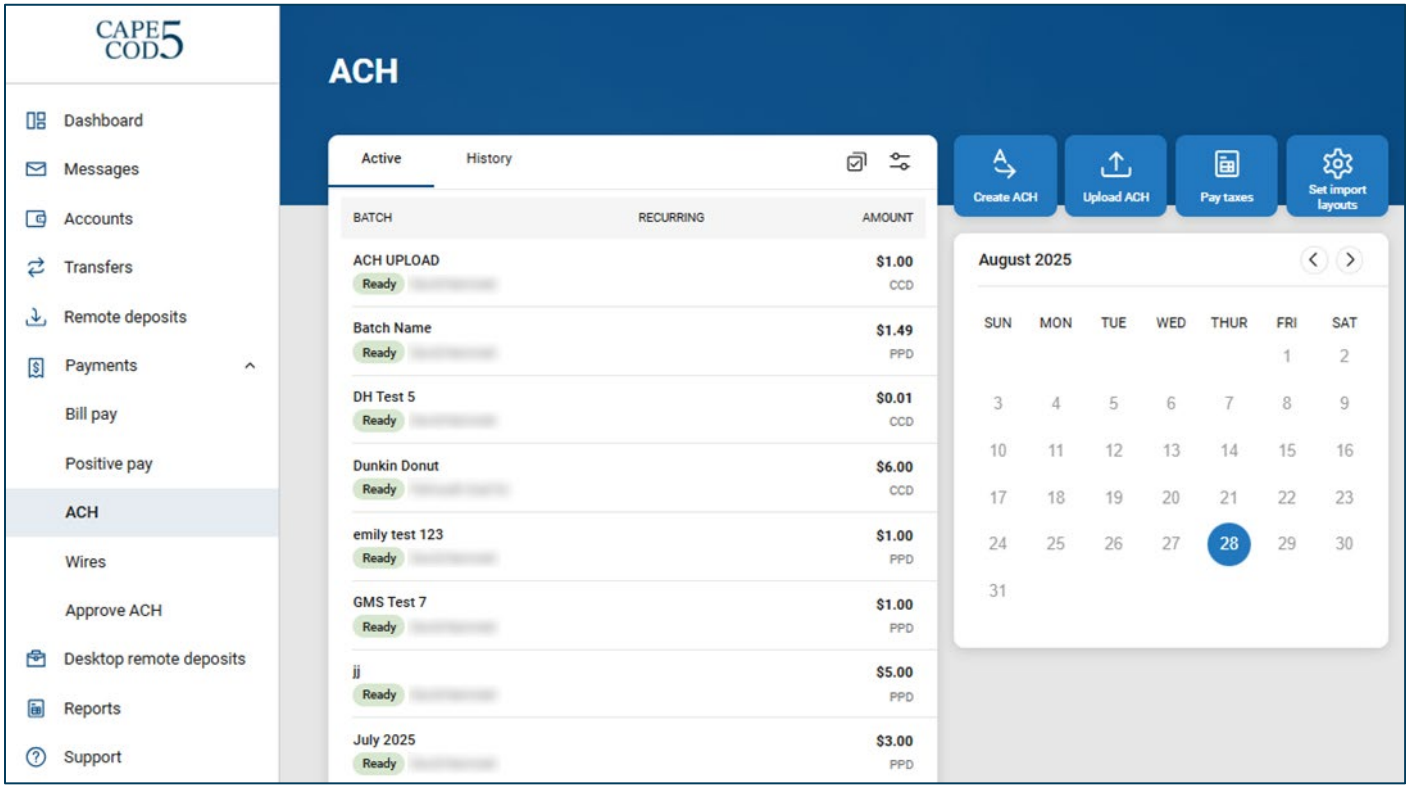
Step 3

Browse for your file and click **Upload**. Review your file for proper formatting if you receive an error. The batch will appear under the **Active** tab in a **Ready** status.

Please note: A generic name will be given to an uploaded batch. Select the batch and click **Edit** if you wish to change the name.



Please see the **Initiate a Batch** section in this document for steps on how to send the payment.



Pay Taxes

Step 1

Select **ACH** from the navigation pane.
Please note: If you have multiple payment features activated, you will select the **Payments** menu first.

Step 2

Click **Pay taxes**.

ACH

BATCH	RECURRING	AMOUNT
ACH UPLOAD	Ready	\$1.00 CCD
Batch Name	Ready	\$1.49 PPD
DH Test 5	Ready	\$0.01 CCD
Dunkin Donut	Ready	\$6.00 CCD
emily test 123	Ready	\$1.00 PPD
GMS Test 7	Ready	\$1.00 PPD

August 2025

SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Step 3

Choose **Federal** or **State** taxes, enter a **Payment name**, and enter the **Tax period** in MM/YY format. Click **Next**.

Pay taxes

1 **Payment details**

Tax authority Federal State

Payment name Tax FD Payment name

Tax period MM/YY

Next

2 From and to accounts [Edit](#)

3 Tax code and amounts [Edit](#)

Step 4

Select the ACH **Company** to originate the payment from, the **Pay from** account, the **Pay to** account, and enter your **Taxpayer ID**. Click **Next**.

<

Pay taxes

✓

Payment details

Edit

Federal, Tax FD Quarterly Tax, September 2025

2

From and to accounts

Company

>

Pay from

CC5 2471

x2471

>

Pay to

Bank of America

>

Taxpayer ID

123456789

Back

Next

3

Tax code and amounts

Edit

Step 5

Look up the **Tax code**, enter the **Amount**, and click **Create payment**.

Review your confirmation and click **Done**.

<

Pay taxes

✓

Payment details

Edit

Federal, Tax FD Quarterly Tax, September 2025

✓

From and to accounts

Edit

From CC5 2471, to Bank of America

3

Tax code and amounts

Tax code

Lookup tax code

>

Amount

\$

1.00

Back

Create payment

The tax payment batch will appear under the **Active** tab in a **Ready** status. Please see the *Initiate a Batch* section in this document for steps on how to send the payment.

The screenshot shows the CAPE COD5 Business Online Banking interface. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Bill pay, Positive pay, and ACH (selected). The main content area is titled 'ACH' and has two tabs: 'Active' and 'History'. Below the tabs is a table of ACH batches. The first row, 'ACH UPLOAD', is highlighted with a red box. It shows a status of 'Ready', an amount of '\$1.00', and a code of 'CCD'. Other batches listed include 'Batch Name' (\$1.49, PPD), 'DH Test 5' (\$0.01, CCD), 'Dunkin Donut' (\$6.00, CCD), and 'emily test 123' (\$1.00). To the right of the table are four buttons: 'Create ACH', 'Upload ACH', 'Pay taxes', and 'Set import layouts'. Further right is a calendar for August 2025.

BATCH	RECURRING	AMOUNT
ACH UPLOAD	Ready	\$1.00 CCD
Batch Name	Ready	\$1.49 PPD
DH Test 5	Ready	\$0.01 CCD
Dunkin Donut	Ready	\$6.00 CCD
emily test 123		\$1.00

Edit or Delete a Batch

Please note: Batches in an initiated or processed status cannot be edited or deleted. Please uninitiate the batch first or contact the bank for assistance.

Step 1

Select the batch.

This is a duplicate of the screenshot above, showing the CAPE COD5 ACH interface with the 'ACH UPLOAD' batch highlighted in the table.

Step 2

1. Select the **ellipsis icon** to delete the batch.
2. Click **Edit** to modify the batch header information.
3. Click **Recipients** to add, delete, or modify the recipient(s) account information or payment amount(s).

Batch details

ACH UPLOAD Ready

⊕ Credits **\$1.00** ⊖ Debits **\$0.00** Edit >

Recipients 1 recipient >

Company [Redacted]

Company ID 1033326287

SEC code CCD

Business website or description YA PREFUND

Batch restricted ⓘ No

Attach to a conversation

Mark as pending Review and initiate

Initiate a Batch

Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Select the batch in a **Ready** status and click **Review and initiate**.

Please note: If dual control is activated, you cannot initiate a batch that you created or edited. A second user will need to complete this step.

- Dashboard
- Messages
- Accounts
- Transfers
- Remote deposits
- Payments
 - Bill pay
 - Positive pay
- ACH**
- Wires
- Approve ACH
- Desktop remote deposits
- Reports
- Support

ACH

Active

History

Create ACH

Upload ACH

Pay taxes

Set import layouts

BATCH	RECURRING	AMOUNT
ACH UPLOAD Ready		\$1.00 CCD
Batch Name Ready		\$1.49 PPD
DH Test 5 Ready		\$0.01 CCD
Dunkin Donut Ready		\$6.00 CCD
emily test 123 Ready		\$1.00 PPD
GMS Test 7 Ready		\$1.00 PPD
ji Ready		\$5.00 PPD
July 2025 Ready		\$3.00 PPD

August 2025

SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Batch details

...

×

ACH UPLOAD

Ready

⊕ Credits

\$1.00

⊖ Debits

\$0.00

Edit >

Recipients

1 recipient >

Company

Company ID

1033326287

SEC code

CCD

Business website or description

YA PREFUND

Batch restricted ⓘ

No

Attach to a conversation

Mark as pending

Review and initiate

Step 3

Select the **Offset account** if applicable, recurring **Frequency** if applicable, and the **Effective date**.

Check the Reset amounts to \$0.00 after processing if you'd like to clear out the dollar amounts in the template after processing. (optional)

Click **Initiate**.

You may be asked to enter your password to authenticate.

Initiate ACH

ACH UPLOAD

⊕ Credits

\$1.00

⊖ Debits

\$0.00

Show details ▾

Offset accountCC5 2471 x2471 >

FrequencyOnce >

Effective dateSep 5 >


Reset amounts to \$0.00 after processing☐

CancelInitiate

Review your confirmation and click **Done**.

The batch will appear in an **Initiated** status under the **Active** tab.

Please note: Batches in an Initiated status may be uninitiated up until our cut off. Please see the **Uninitiate a Batch** section in this document for more information.



Batch initiated


ACH UPLOAD

⊕ Credits

\$1.00

⊖ Debits

\$0.00

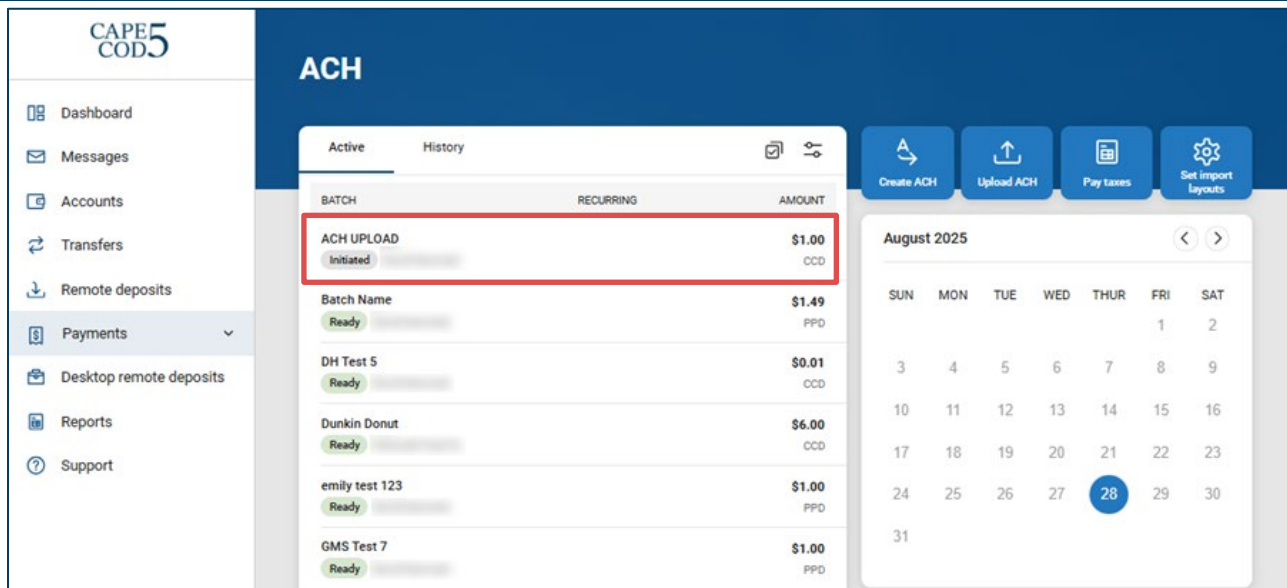
 Effective date
Sep 5

Confirmation #0828250106

Recipients1

Done

The batch will return to a **Ready** status after processing and may be reused, edited, or deleted.



Initiate Multiple Batches

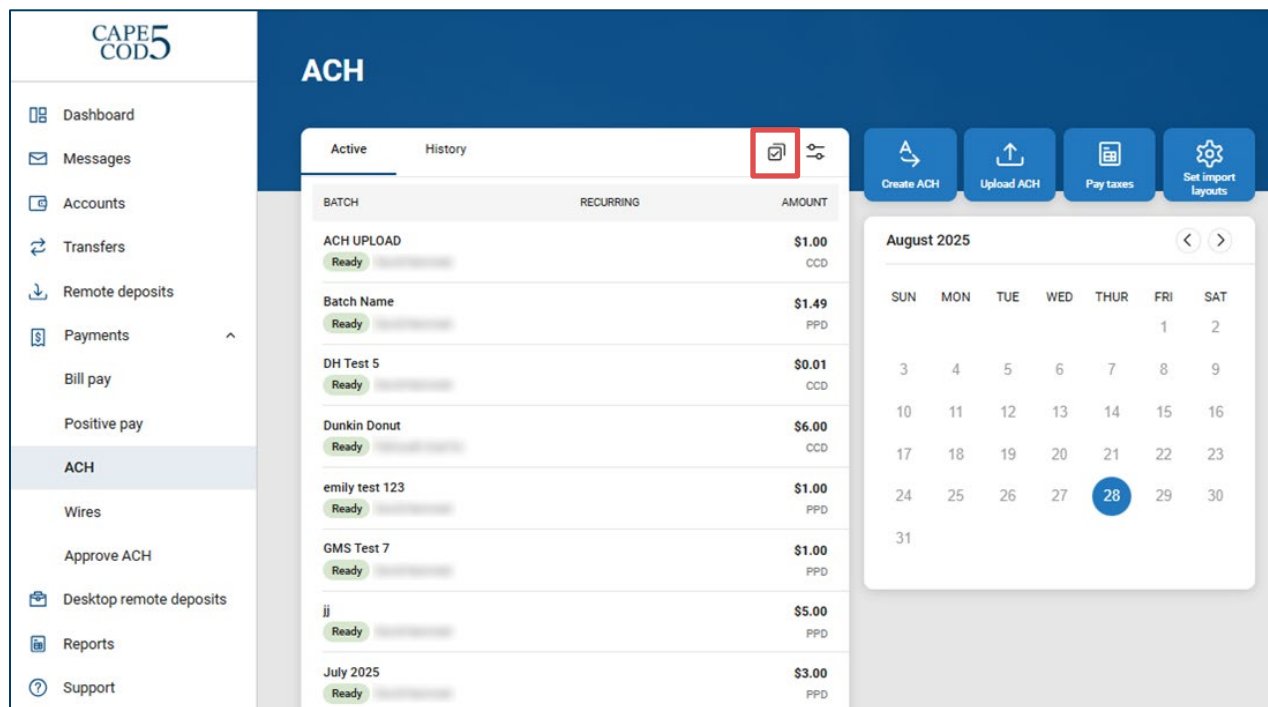
Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Click the **Bulk Action** icon and select the batches you want to initiate. Click **Initiate**.



1 selected: ➤ Initiate Cancel

<input type="checkbox"/>	BATCH	RECURRING	AMOUNT
<input checked="" type="checkbox"/>	ACH UPLOAD		\$1.00
	Ready		CCD

Step 3

Enter the **Effective date**, select the **Offset account** if applicable, and check the **Reset to \$0** box if desired for each batch. Click **Initiate (x) batches**.

You may be asked to enter your password to authenticate.

Review your confirmation and click **Done**. The batches will appear in an Initiated status under the **Active** tab.

< Initiate batches

Batch Name \$1.49

Sep 3

CC5 2471 (x2471)

☐ Reset to \$0

DH Test 5 \$0.01

Sep 4

CC5 2471 (x2471)

☐ Reset to \$0

Initiate 2 batches

Un-initiate a Batch

Step 1

Select **ACH** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Select the batch in an Initiated status, click **Uninitiate**, and confirm.
The payment will return to a **Ready** status and will not process.

- Dashboard
- Messages
- Accounts
- Transfers
- Remote deposits
- Payments**
- Desktop remote deposits
- Reports
- Support

ACH

Active

History

Create ACH

Upload ACH

Pay taxes

Set import layouts

BATCH	RECURRING	AMOUNT
ACH UPLOAD		\$1.00
Initiated		CCD
Batch Name		\$1.49
Ready		PPD
DH Test 5		\$0.01
Ready		CCD
Dunkin Donut		\$6.00
Ready		CCD
emily test 123		\$1.00
Ready		PPD
GMS Test 7		\$1.00
Ready		PPD

August 2025

SUN

MON

TUE

WED

THUR

FRI

SAT

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

29

30

31

Batch details

...

×

ACH UPLOAD

Ready

⊕ Credits

\$1.00

⊖ Debits

\$0.00

Edit >

Recipients

1 recipient >

Company

Company ID

1033326287

SEC code

CCD

Business website or description

YA PREFUND

Batch restricted ⓘ

No

Attach to a conversation

Mark as pending

Review and initiate

History

Select this tab to review batches that have been processed.

CAPE5
COD

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Bill pay

Positive pay

ACH

Wires

Approve ACH

ACH

Active

History

DATE	BATCH	AMOUNT
AUG 28	ACH UPLOAD	\$1.00 CCD
JUN 27	test CCM	\$1.00 PPD
JUN 24	testing 6.24.25	\$2.00 PPD
JAN 21	Test 5500	\$1.00 CCD
DEC 18 2024	Test 45	\$0.01 CCD
DEC 18 2024	Test 100	\$1.01 CCD

Create ACH

Upload ACH

Pay taxes

Set import layouts

August 2025

SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

*Wires

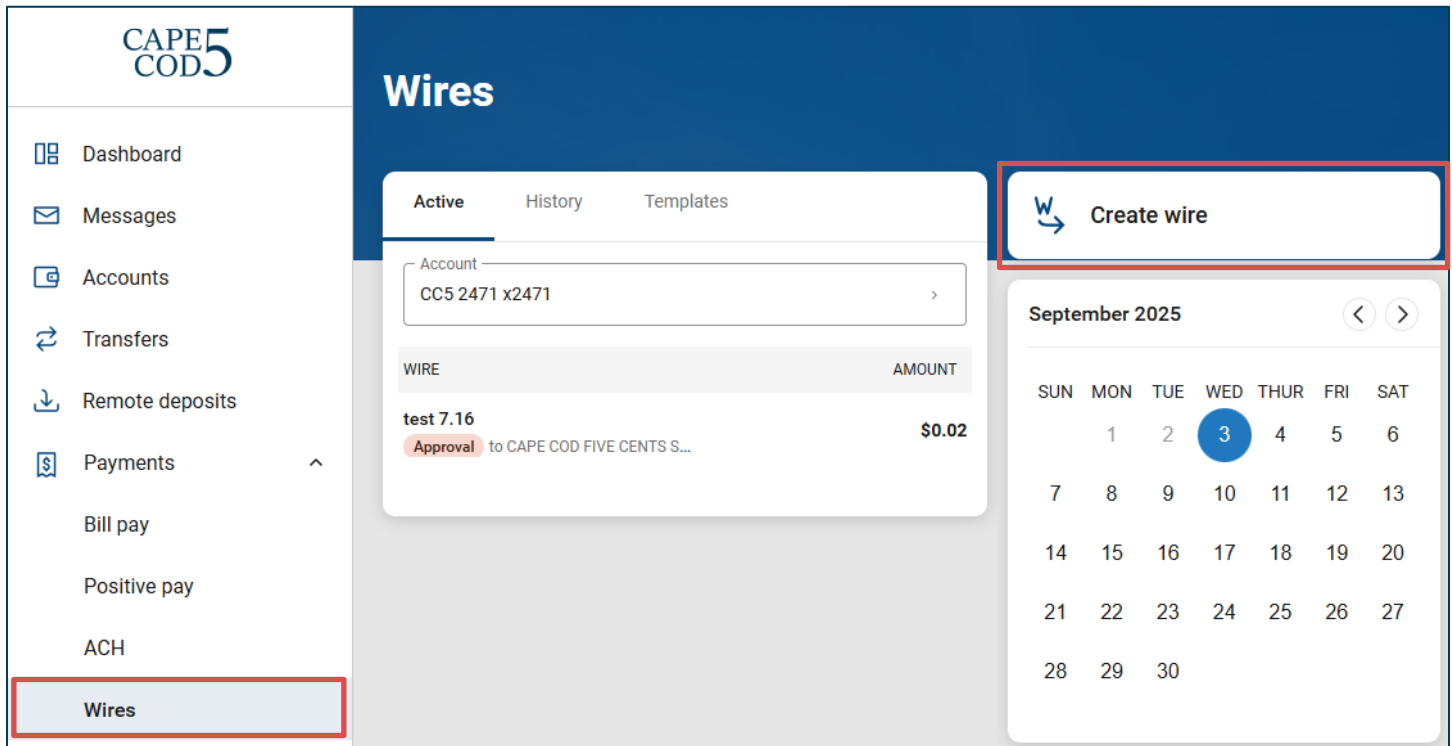
Create a Wire

Step 1

Select **Wires** from the navigation pane.
Please note: if you have multiple payment features activated, select the **Payments** menu first.

Step 2

Select **Create wire**.



Step 3

Enter a **Wire name**, choose the account to debit the funds **From**, and click **Add creditor**.

<

Create wire

Wire name

0/30

From

Select account >

To

Add creditor >

Amount

\$

0.00

Remittance information

Add notes >

Create wire

Step 4

Enter the beneficiary's *name*, *account number*, and *address* in the *Creditor Details* section

<

Add creditor

Wire type

Domestic

International

Creditor details

Person or company receiving the payment.

Name

Account number

Building/street #

Street name

Town name (city)

Country subdivision (state)

Post code (zip)

United States - US

+ Show optional fields

Step 5

Enter in the details for the Creditor agent. Click **Find institution** to look up the beneficiary's financial **Institution name** then click **Save**.

Creditor agent

Beneficiary institution that holds the creditor's account.

Find institution

Routing/ABA number

Institution name

Reference beneficiary

Town name (city)

Country subdivision (state)

United States - US

Instructed agent

Creditor's receiving financial institution.

☒ Same details as Creditor Agent

Cancel

Save

Step 6

Enter the amount of the wire and add any notes that should accompany the wire if applicable.

If you anticipate sending this wire again in the future, click **Save** as template to retain the information under the Templates tab.

Please note: if you wish to send a recurring wire, it must be saved as a template first.

Click **Create wire**.

<

Create wire

Wire name

Vendor One

10/30

From

CC5 2471 x2471

\$45.51 >

To

Vendor One

FIRST CITZ RALEIGH >

Amount

\$

1.00

Remittance information

Add notes >

Save as template ⓘ

☐

Create wire

Step 7

Review your confirmation message and click **Done**.

Create wire

Vendor One

\$1.00

From

CC5 2471 x2471

To

Vendor One

ⓘ

Your wire has been created but must still be initiated in the wire details to send it.

Done

Step 8

Your wire will appear under the **Active** tab in a **Ready** status.

If you saved the wire as a template, it will appear under the Templates tab.

CAPE COD 5

Wires

Active History Templates

Account
CC5 2471 x2471

WIRE	AMOUNT
test 7.16 Approval to CAPE COD FIVE CENTS S...	\$0.02
Vendor One Ready to FIRST-CITIZENS BANK & TR...	\$1.00

Create wire

September 2025

SUN	MON	TUE	WED	THUR	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Edit or Delete a Wire

Step 1

Select the wire under the **Active** or **Templates** tab.

Step 2

1. Click the **trash can icon** to delete the wire.
2. Click **Edit** to change the wire name, beneficiary information, amount, or notes.

Wire details

Vendor One Ready

\$1.00

From CC5 2471

Creditor details

Name Vendor One

Account number 123456789

Address 123 Main St
Smithfield, NC, US 27577

Show details

Initiate

Initiate a Wire

Step 1

Select **Wires** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Select the wire from under the **Active** or **Template** tab.

The screenshot displays the 'Wires' section of the CAPE COD 5 Business Online Banking interface. On the left, a navigation sidebar includes links for Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments (selected), Bill pay, and Positive pay. The main content area is titled 'Wires' and features three tabs: 'Active', 'History', and 'Templates'. The 'Active' tab is selected, showing a table of active wires. The table has two columns: 'WIRE' and 'AMOUNT'. The first row is 'test 7.16' with an amount of '\$0.02' and a status of 'Approval'. The second row, 'Vendor One', has an amount of '\$1.00' and a status of 'Ready'. This second row is highlighted with a red rectangular box. To the right of the table, there is a 'Create wire' button with a wire icon and a calendar for September 2025, where the 3rd is selected.

Step 3

Review and click **Initiate**.

The screenshot shows the 'Wire details' modal window. At the top, it says 'Wire details' with a trash icon and a close button. Below this, it shows 'Vendor One' with a 'Ready' status and a large '\$1.00' amount. There is an 'Edit' link with a chevron. The 'From' field shows 'CC5 2471'. Under 'Creditor details', the following information is listed: Name: Vendor One, Account number: 123456789, Address: 123 Main St, Smithfield, NC, US 27577. There is a 'Show details' link. At the bottom, there is a blue 'Initiate' button.

Step 4

Review the wire details. If initiating a template, choose a recurring frequency if applicable. Click **Initiate**. You may be prompted to authenticate by entering your password.

A mobile app screen titled "Initiate wire" with a back arrow in the top left. The screen displays "Vendor One" with a green "Ready" status tag. Below this, the amount "\$1.00" is shown in large bold text. A horizontal dashed line separates this from the "From" field, which contains "CC5 2471". Below the "From" field is a link that says "Show details". At the bottom of the screen are two buttons: a light gray "Cancel" button and a blue "Initiate" button.

< Initiate wire

Vendor One Ready

\$1.00

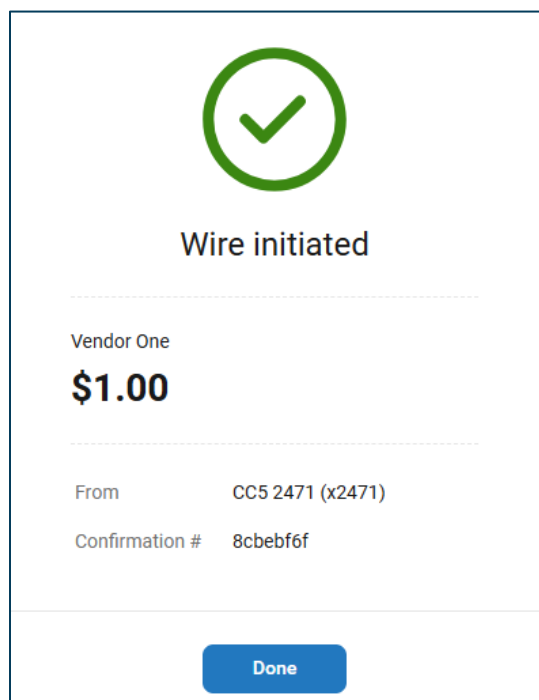
From CC5 2471

Show details

Cancel Initiate

Step 5

Review your confirmation and click **Done**.

A mobile app confirmation screen. At the top is a large green checkmark inside a circle. Below this, the text "Wire initiated" is centered. A horizontal dashed line follows. Below the line, "Vendor One" is displayed above the amount "\$1.00" in large bold text. Another horizontal dashed line follows. Below this line, the "From" field shows "CC5 2471 (x2471)". Below that, the "Confirmation #" field shows "8cbebf6f". At the bottom of the screen is a blue "Done" button.

✓

Wire initiated

Vendor One

\$1.00

From CC5 2471 (x2471)

Confirmation # 8cbebf6f

Done

Step 6

Your wire will appear under the **Active** tab in an Initiated status.

CAPE
COD5

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Bill pay

Positive pay

ACH

Wires

Wires

Active

History

Templates

Account

CC5 2471 x2471

WIRE	AMOUNT
<div>Ryan Edit Test EDIT</div> <div>Ready to FIDELITY CO-OPERATIVE B...</div>	\$2.00
<div>test 7.16</div> <div>Approval to CAPE COD FIVE CENTS S...</div>	\$0.02
<div>Vendor One</div> <div>Initiated to FIRST-CITIZENS BANK & ...</div>	\$1.00

Create wire

September 2025

SUN	MON	TUE	WED	THUR	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

History

Select this tab to review wires that have been processed.

CAPE
COD5

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Bill pay

Positive pay

ACH

Wires

Wires

Active

History

Templates

Account

CC5 2471 x2471

<div><div>AUG 20 2025</div><div>to test 1 (x2462)</div></div>	\$1.00
<div><div>AUG 20 2025</div><div>to test 1 (x2462)</div></div>	\$1.00

Create wire

September 2025

SUN	MON	TUE	WED	THUR	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Reports

Click Reports to access a variety of Reports for managing accounts.

Available Reports are:

- Prior day – Reports for the day prior to today.
- Current day – Reports for today.
- Activity – Account Activity reports.
- Summary – Account Summary reports.
- EDI – Electronic Data Interchange reports.
- Positive pay – Positive pay reports.
- Saved reports – Access your saved reports.

Prior day

Select **Summary** for a summary of the chosen account’s activity for the prior day or the **Details** button to show a detailed account of the prior day’s account activity. Select the *Account* field to switch accounts, and click **Update** to refresh the data.

CAPE5
COD

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Desktop remote deposits

Reports

Support

Reports

Prior dayCurrent dayActivitySummaryEDIPositive paySaved reports

SummaryDetails

Account
CC5 2471 (x2471)

Update

Prior Account Information

CC5 2471 / Cape Cod Five Cents Savings Bank

Close of Business.....September 15, 2025

Prior Day Activity

DebitsCredits

Available Balance....Collected Balance....Ledger Balance.....Hold Amount.....

0.000.00

One-day Float.....0.00

Two-day Float.....0.00

Three-day Float....0.00

Over 3-day Float...0.00

Over-the-counter

0.000.00

Wires

0.000.00

Transfers

0.000.00

Total

0.0.0.00

Business Online Banking
User Guide

71

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Last Revised September 2025

On the *Details* screen, select **Update** to display the data, and click the **Ellipses icon** (...) to download a copy of the report in .txt format.

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Summary

Details

Update

Current day

Select an *account* then select **Update** to view a report for the current day’s activity.

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Account

CC5 2471 (x2471)

Update

Current Account Information

Activity

For a more detailed account activity report, on the Activity tab you may choose the **Account**, *date range* and *additional filters*. Click the **Ellipses icon** to download a copy of the report in .txt format.

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

CC5 2471 (x2471)

Sep 10, 2025 – Sep 17, 2025

Update

Account

Date

Ref #

Tran code

Statement description

Debit

Filter report

Transaction type

All Transactions >

Amount

\$ Minimum

\$ Maximum

Check number

Starts with

Ends with

Cancel

Done

Summary

To narrow down your report summary by date range, choose the **Summary** tab.

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

CC5 2471 (x2471)

>

Calendar icon

Sep 10, 2025 – Sep 17, 2025

...

Update

Date ↑

Credits

Debits

One day

Two day float

Current

Available

Collected

EDI

Choose the EDI tab to obtain an Electronic Data Interchange report. Select the **Account**, the **EDI Information**, the *date range*, and click the *Filter* button to choose additional parameters.

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Account

CC5 2

EDI Information

Summary

Calendar icon

Sep 10, 2025 – Sep 17, 2025

Filter icon

...

Update

Account #

Date

Name

Value

Filter report

EDI Information

Summary

Transaction type

All

Report type

Summary

Amount

\$ Minimum

\$ Maximum

Cancel

Done

Positive pay

To obtain a Positive pay report, first select the desired Report: Items, Items Maintenance or Items Exceptions. Then select the *Account*, the *date range*, and *additional filters* if desired.

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Report

Items

C... >

Sep 10, 2025 – Sep 17, 2025

Update

Account #	Check #	Entered Date	Issued Date	Posted Date	Payee	Exception Reason	Statu
-----------	---------	--------------	-------------	-------------	-------	------------------	-------

Filter report

Report

Items

Status

All

Exception reason

All

Amount

\$ Minimum

\$ Maximum

Check number

Starts with

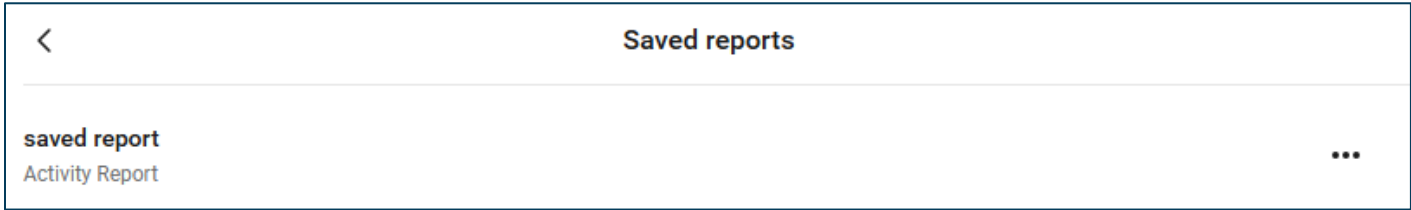
Ends with

Cancel

Done

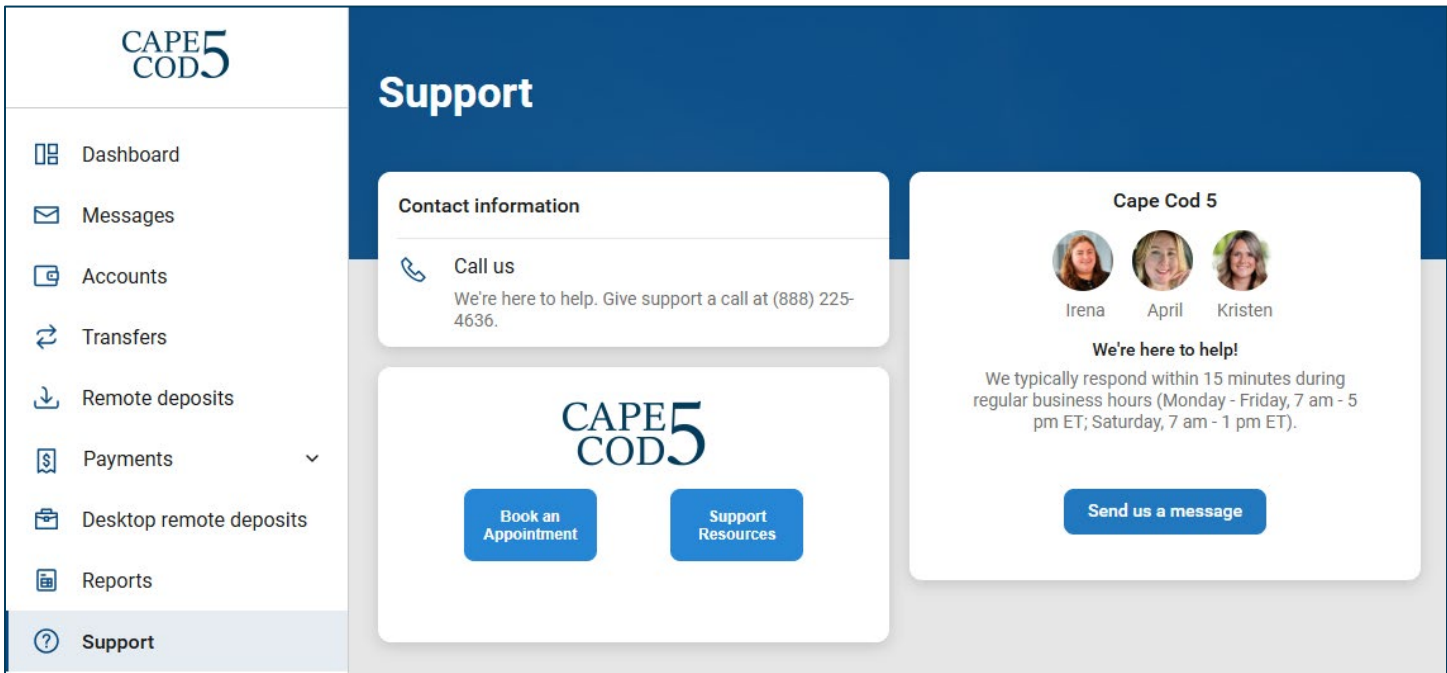
Saved reports

Obtain your saved reports here.



Support

Click **Support** to find a variety of ways to get help. You may call us, Book an Appointment, Find Documentation, or Send us a message. We are here to serve you.

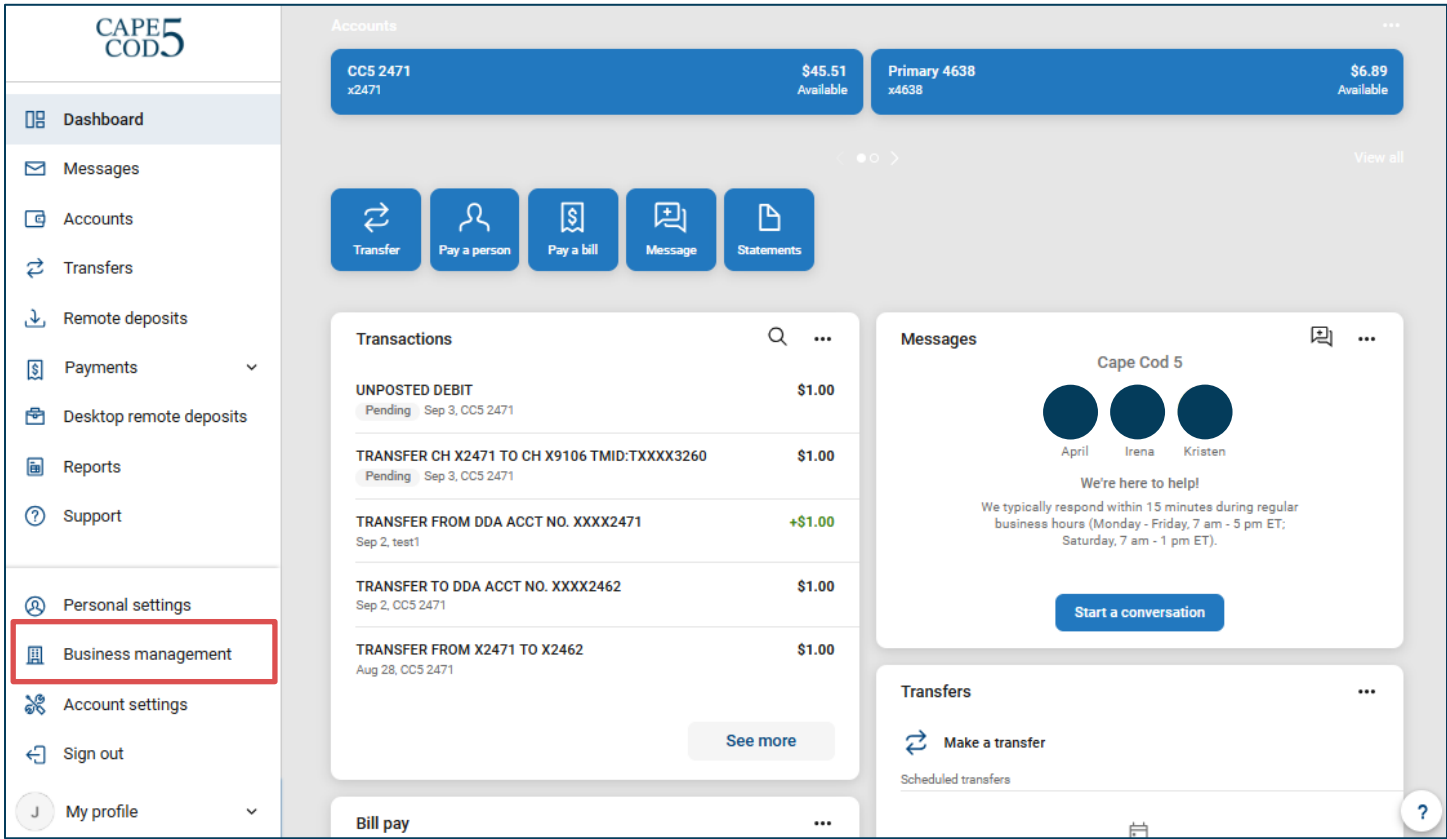


Administration

Create a New User

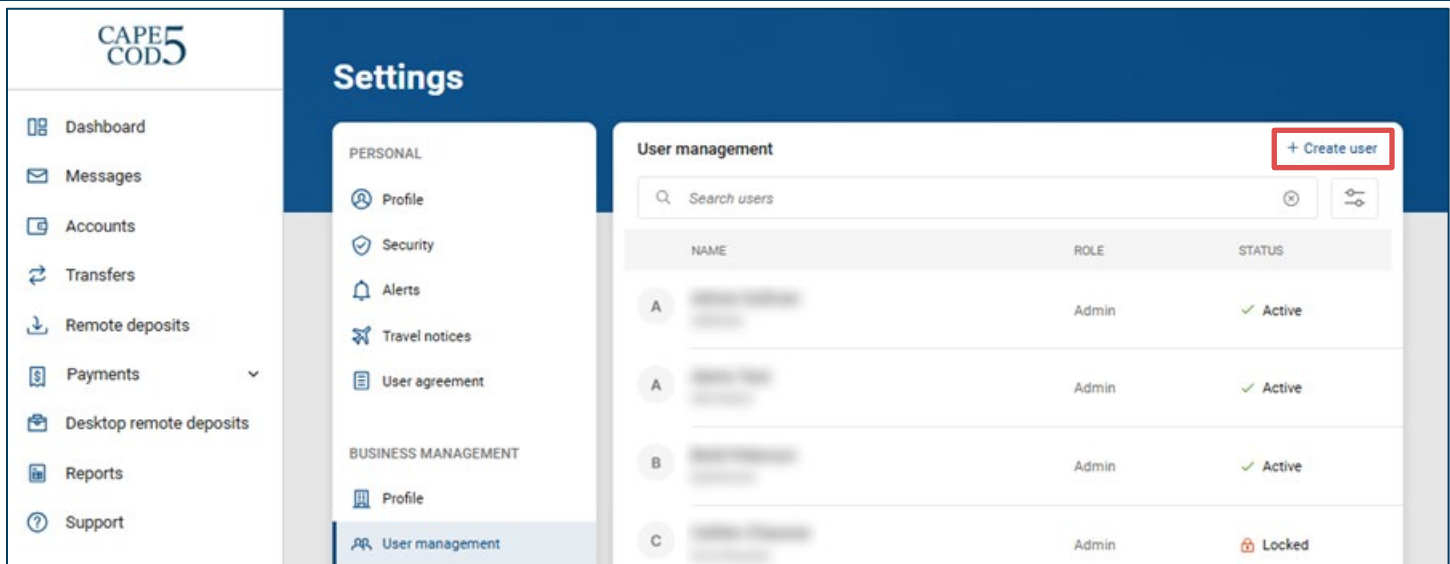
Step 1

Click your profile and select **Business management**.



Step 2

Click **+ Create user**.



Step 3

Enter the user's **First name**, **Last name**, **Email address**, and choose their **User role**.

- **User:** can have customized permissions and account access but cannot manage other users.
- **Viewer:** View only access on specified accounts.
- **Admin:** can have customized permissions and account access as well as user management.

Click **Create user**.

Please note: You may be asked to authenticate with your password

<

Create user

First name

0/20

Last name

0/20

Email

0/80

User role

User

▼

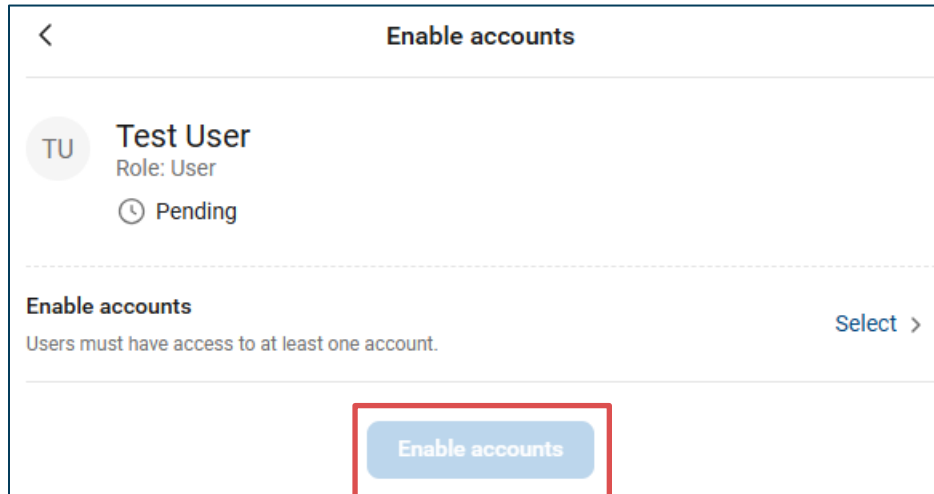
ⓘ

New users will be created using your organization's default set of permissions. You can edit a user's permissions at any time by going to their user profile.

Create user

Step 4

Choose the account(s) the user should have access to, click **Done**, then click **Enable accounts**. Click **Enable accounts** to continue.

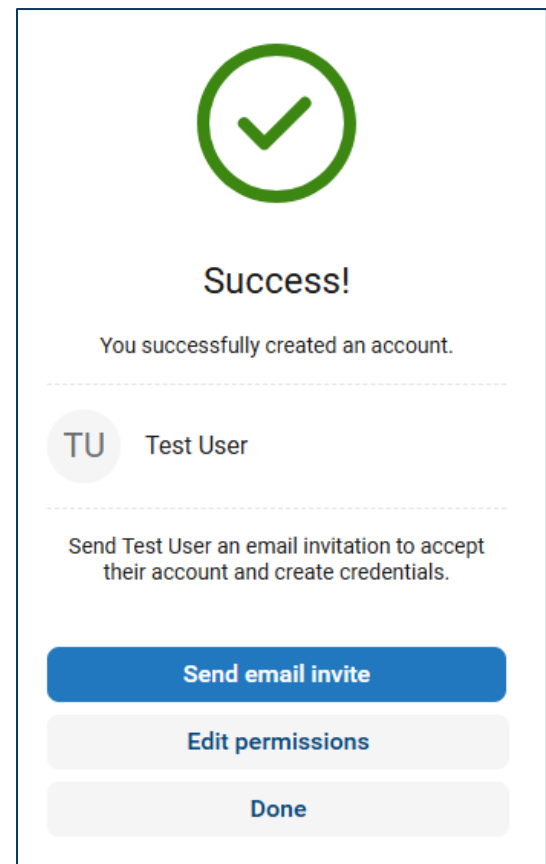


The screenshot shows a mobile app interface titled "Enable accounts". At the top left is a back arrow. Below it, the user profile is shown: a circular icon with "TU", the name "Test User", and the role "Role: User". Below the role is a clock icon and the status "Pending". A dashed line separates the profile from the account selection section. This section is titled "Enable accounts" and includes the instruction "Users must have access to at least one account." To the right of this text is a "Select >" link. At the bottom center, there is a blue button labeled "Enable accounts" which is highlighted with a red rectangular border.

Step 5

Review your confirmation and choose from the following options:

1. Click **Send email invite** to send the user a link to set up their login credentials without modifying permissions further.
Please note: Permissions and account access can be modified in the user's profile at a later time if necessary.
2. Select **Edit permissions** to modify entitlements and account access prior to sending the email invite.
3. Click **Done** to send the invite and edit permissions at a later time.



The screenshot shows a confirmation screen with a large green checkmark icon at the top. Below the icon, the word "Success!" is displayed in bold. Underneath, a message reads "You successfully created an account." A dashed line separates this from the user profile section, which shows the "TU" icon and the name "Test User". Below the profile, another message states: "Send Test User an email invitation to accept their account and create credentials." At the bottom, there are three buttons: a blue button labeled "Send email invite", a light gray button labeled "Edit permissions", and another light gray button labeled "Done".

Step 6

If **Edit permissions** was selected:

1. Click **set permissions** to modify global entitlements for the user.
2. Toggle on an account to give the user access.
3. Select an account to adjust the global permissions at the account level is necessary.
4. Select **Invite** to send the user an email to set up their login credentials.
5. Click the arrow to return to the Business Management page.

Please see the **Editing or Deleting a User** section in this document for more information on permissions

CAPE COD 5

5 < User management

Test User

Test User's account is pending. Invite them to complete set-up of their account. **4** Invite

1 Set permissions

Set Test User's user permissions and adjust account level permissions as needed.

Search accounts

ACCOUNT	ACCESS
Analysis 1060 XXX1060	2 <input type="checkbox"/> >
Analysis 1581 XXX1581	<input type="checkbox"/> 3 >
Analysis 6214 XXX6214	<input type="checkbox"/> >

[See more](#)

Additional services

Manage Test User's ability to view the additional services enabled by Cape Cod Five Cents Savings Bank.

Accept Online Payments ☐

Autobooks ☐

View invoices and more with A...

Step 7

The new user will appear as **Pending** on the Business Management page. Their status will change to **Active** once they set up their credentials.

Please note: You can modify permissions, account access, or manage the invite at any time by clicking the user's name.

The screenshot shows the CAPE COD5 Business Management interface. On the left is a navigation menu with options like Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Desktop remote deposits, Reports, and Support. The main area is titled 'Settings' and contains a 'User management' section. This section has a search bar and a table of users. The table has columns for NAME, ROLE, and STATUS. A red box highlights the first row, which is 'Test User' with a role of 'User' and a status of 'Pending' (indicated by a clock icon). Below this are three other rows for 'Admin' users, all with 'Active' status (indicated by a green checkmark). The first 'Admin' user is 'A', the second is 'B', and the third is 'C'. The third 'Admin' user has a 'Locked' status (indicated by a red lock icon).

NAME	ROLE	STATUS
T Test User	User	⌚ Pending
A Admin	Admin	✓ Active
B Admin	Admin	✓ Active
C Admin	Admin	🔒 Locked

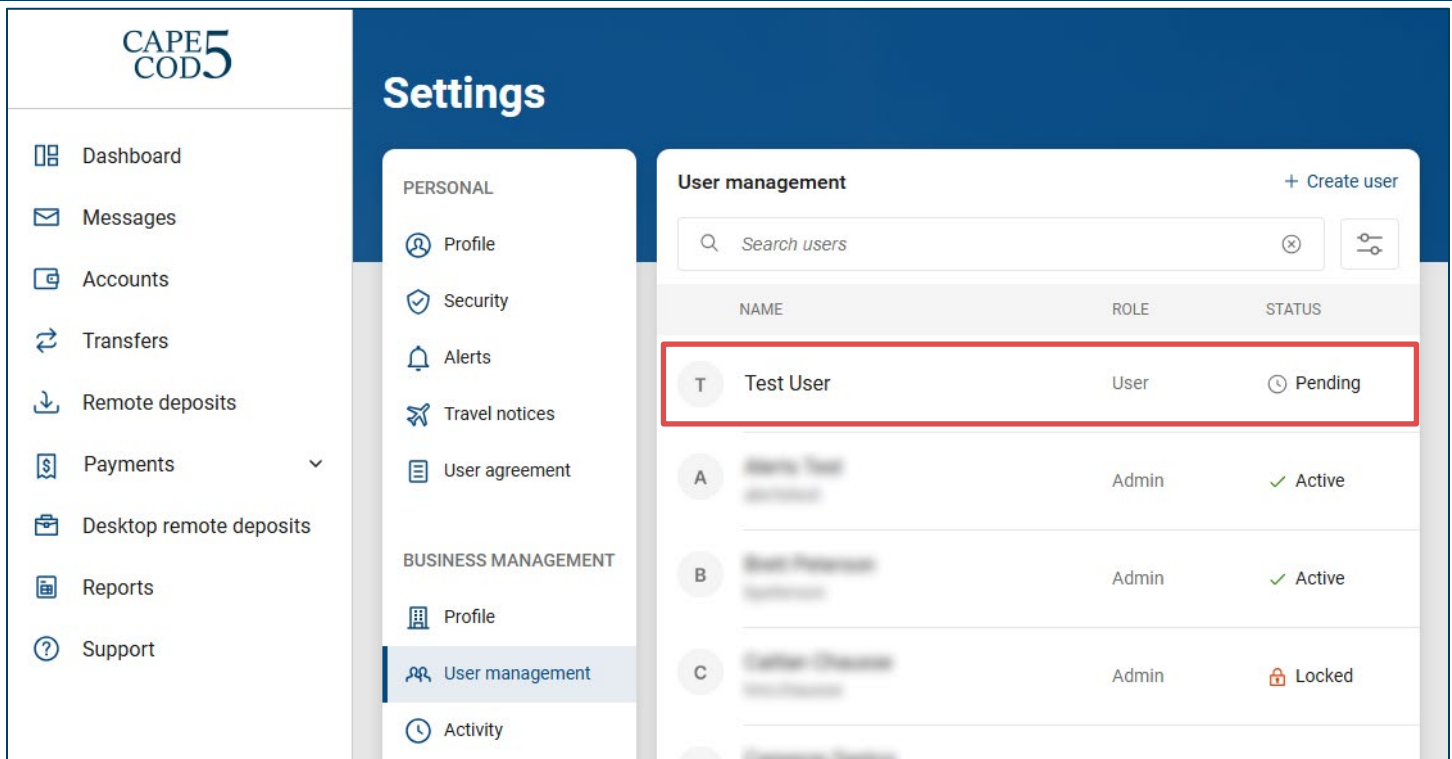
Editing or Deleting a User

Step 1

Click your profile and select **Business management**.

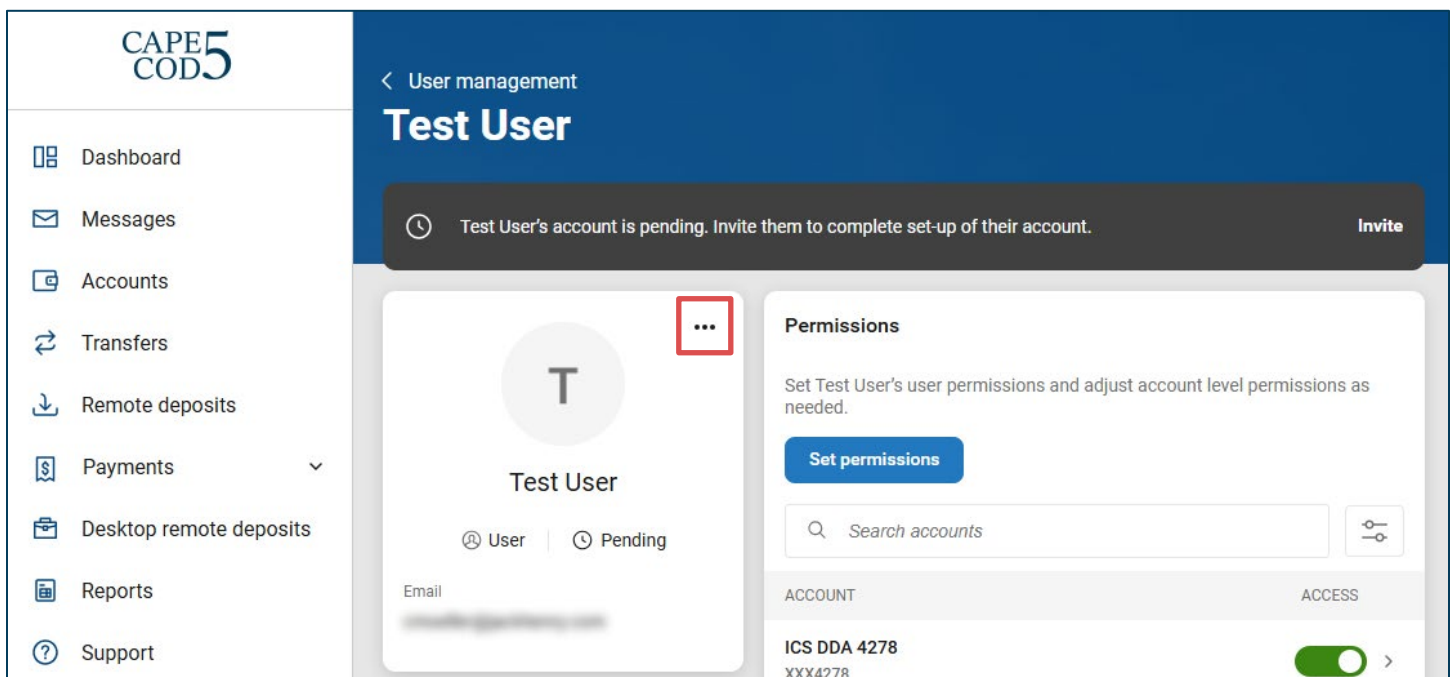
Step 2

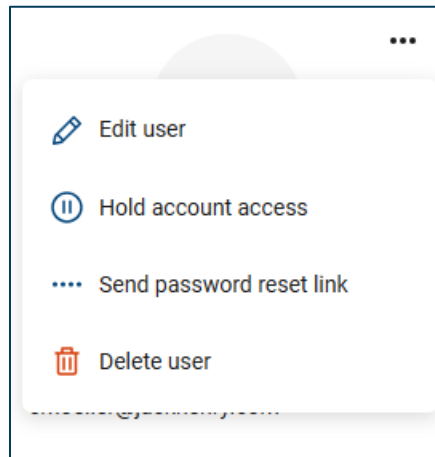
Select the user you'd like to edit.



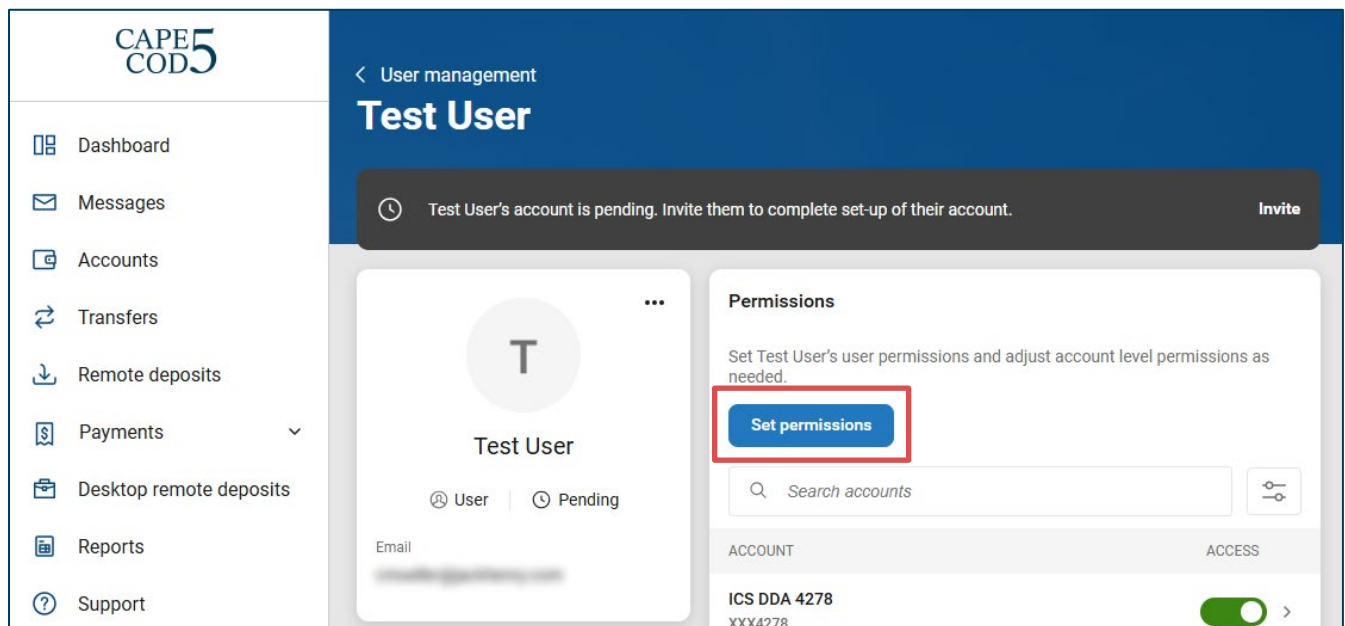
Step 3

1. Select the **ellipsis** icon.
 - a. Click **Edit user** to change the users name, role, or email address.
 - b. Select **Hold account access** to temporarily prevent them from logging in.
 - c. Click **Send password reset** link to email them a link.
 - d. Select **Delete user** to remove their access permanently.





2. Click **Set permissions** to modify global entitlements.
Please note: Options may vary depending on your company's setup.

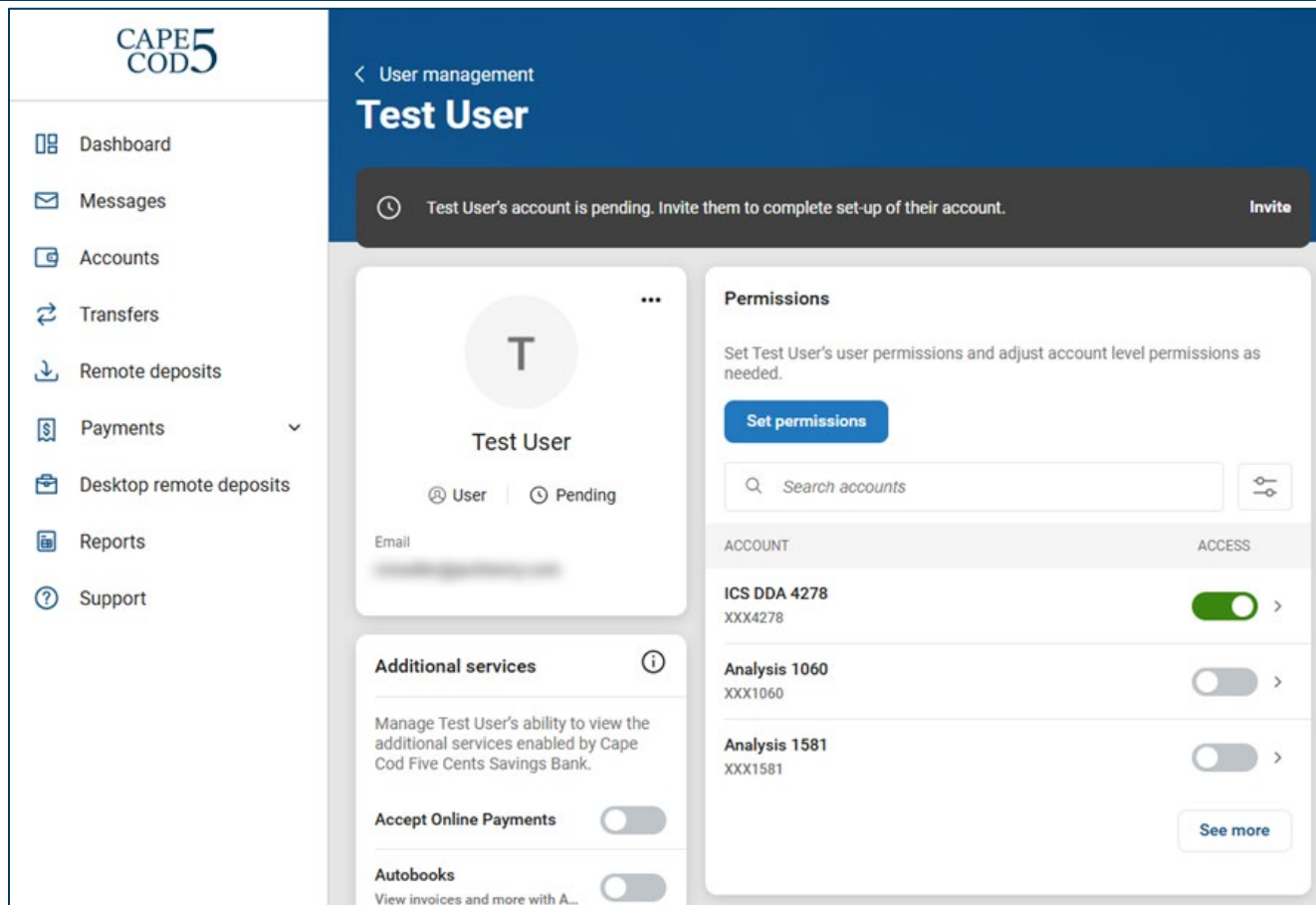


- a. ACH
 - i. **Enable:** Activates this feature for the user.
 - ii. **View ACH:** Must be enabled to edit any other ACH permission.
 - iii. **Daily ACH limit:** Maximum amount the user can initiate per day.
 - iv. **Initiate ACH:** Allows user to transmit ACH payments to the bank.
 - v. **Initiate same day ACH:** Allows user to transmit same day ACH payments to the bank.
 - vi. **Full ACH Control:** Allows a user to initiate an ACH payment that they have created. If this is not activated, the user cannot initiate a payment they created. A second user must initiate it.
 - vii. Edit/Delete ACH Control:
 1. **Full edit/create:** Allows the user to edit everything within a payment.
 2. **Partial Edit:** User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.

- 3. **None:** User cannot Edit an ACH payment.
- viii. **Recurring ACH:** Allows the user to set a recurring frequency for a payment.
- ix. **Upload ACH file:** Allows the user to upload a NACHA formatted file.
- x. **Restricted batch access:** User can view payments that have been flagged as restricted.
- xi. **Import recipients:** User can import a file containing recipient data to create a payment.
- xii. **Batch delete:** User can delete an ACH payment.
- b. Bill Pay
 - i. **Enable:** Activates this feature for the user.
- c. Card Management
 - i. **Enable:** Activates this feature for the user.
- d. Documents
 - i. **Enable:** Activates this feature for the user.
- e. Positive Pay
 - i. **Enable:** Activates this feature for the user.
 - ii. **Upload Positive Pay:** Allows user to upload an issued items check file to the bank.
 - iii. **Work Positive Pay:** Allows user to pay or return issued item check exceptions.
 - iv. **Download Positive Pay:** User can download the output file created by your financial institution.
 - v. **Work ACH Exceptions:** User can pay or return ACH exceptions items.
- f. Reporting
 - i. **Enable:** Activates this feature for the user.
- g. Stop Payments
 - i. **Enable:** Activates this feature for the user.
 - ii. **View Stop Payment:** User can only see existing stop payments.
 - iii. **Add stop payment:** User can create a stop payment.
- h. Transfers
 - i. **Enable:** Activates this feature for a user.
 - ii. **Transfer limit:** Maximum amount a user can transfer per day.
- i. User Management: Allows user to create, modify, and delete other users.
- j. Wires
 - i. **Enable:** Activates this feature for the user.

Click the **back arrow** once done.

- 3. Toggle on the switch to activate an account for a user.
- 4. Select an account to modify the global permissions on a per account basis.



5. For users who have not yet logged in, click **Invite** to send them the enrollment email. They will receive an email with a link to establish their credentials.
6. Click the **back arrow** to return to the Business Management page.

Unlock a Locked User

Step 1

Click your profile and select **Business management**.

Step 2

Select the locked user.

The screenshot shows the CAPE COD5 interface. On the left is a navigation menu with options like Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Desktop remote deposits, Reports, and Support. The main area is titled 'Settings' and contains two sub-sections: 'PERSONAL' and 'BUSINESS MANAGEMENT'. The 'User management' section is active, displaying a table of users. The first row, 'Test User' (TestUser1), is highlighted with a red box and shows a 'Locked' status with a padlock icon. Other users listed include 'Admin Test' and 'Admin' with 'Active' statuses.

NAME	ROLE	STATUS
T Test User TestUser1	User	Locked
A Admin Test	Admin	Active
B Admin	Admin	Active
C Admin	Admin	Active

Step 3

Click **Unlock** and review the confirmation.

Please note: You can email the user a link to reset their password if they continue to have trouble. Otherwise, click **I'm Done**.

The screenshot shows the 'Test User' profile page. At the top, it says 'User management' and 'Test User'. Below this, a dark grey banner contains a padlock icon and the text: 'Test User's account access is locked due to multiple incorrect login attempts.' To the right of this banner is a red-bordered button labeled 'Unlock'.

The confirmation screen features a large green checkmark icon at the top. Below it, the text reads 'User successfully unlocked'. Underneath, it states 'Account status: Locked'. A paragraph explains: 'Unlocking Test User's account did not affect their password. They can reset it by clicking the *Forgot password* link on the login screen, or you can send a password reset link.' At the bottom, there are two buttons: 'I'm done' and 'Send password reset link'.

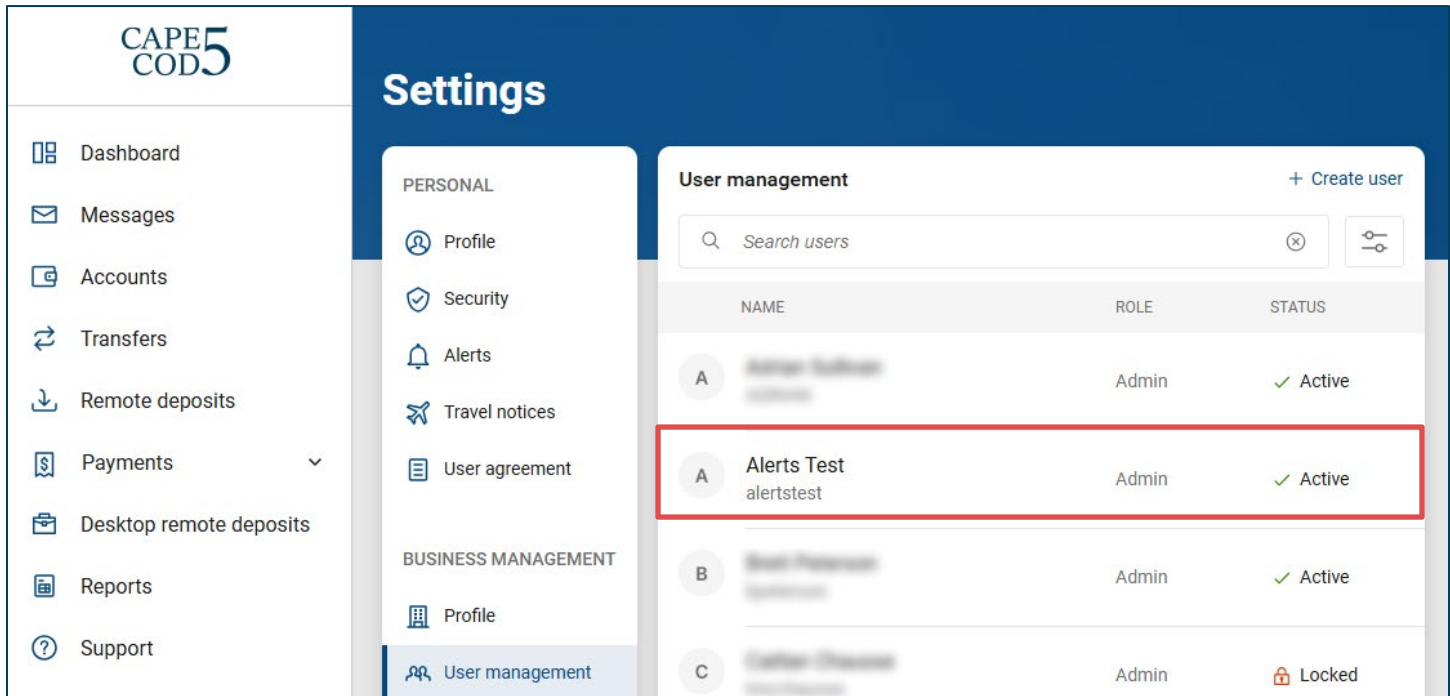
Reset a User's Password

Step 1

Click your profile and select **Business management**.

Step 2

Select the user to reset.

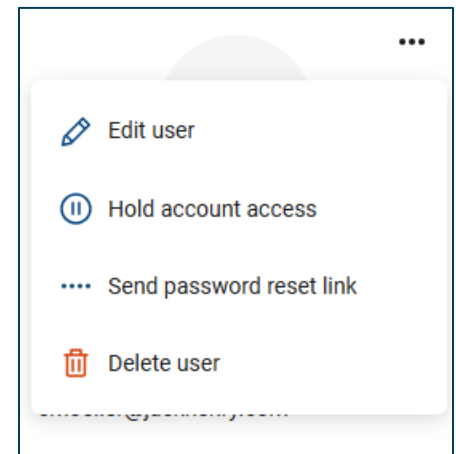


The screenshot shows the CAPE COD 5 Settings page. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Desktop remote deposits, Reports, and Support. The main area is titled 'Settings' and contains two sections: 'PERSONAL' and 'BUSINESS MANAGEMENT'. Under 'PERSONAL' are links for Profile, Security, Alerts, Travel notices, and User agreement. Under 'BUSINESS MANAGEMENT' are links for Profile and User management. The 'User management' section is active, showing a table of users. The table has columns for NAME, ROLE, and STATUS. The user 'Alerts Test' (username: alerttest) is highlighted with a red box. This user is an Admin and is Active. Other users in the table include 'Admin Test' (Active) and 'Admin Test' (Locked).

NAME	ROLE	STATUS
A Admin Test	Admin	✓ Active
A Alerts Test alerttest	Admin	✓ Active
B Admin Test	Admin	✓ Active
C Admin Test	Admin	🔒 Locked

Step 3

Click the **ellipsis** icon and choose **Send password reset link** to email the user.

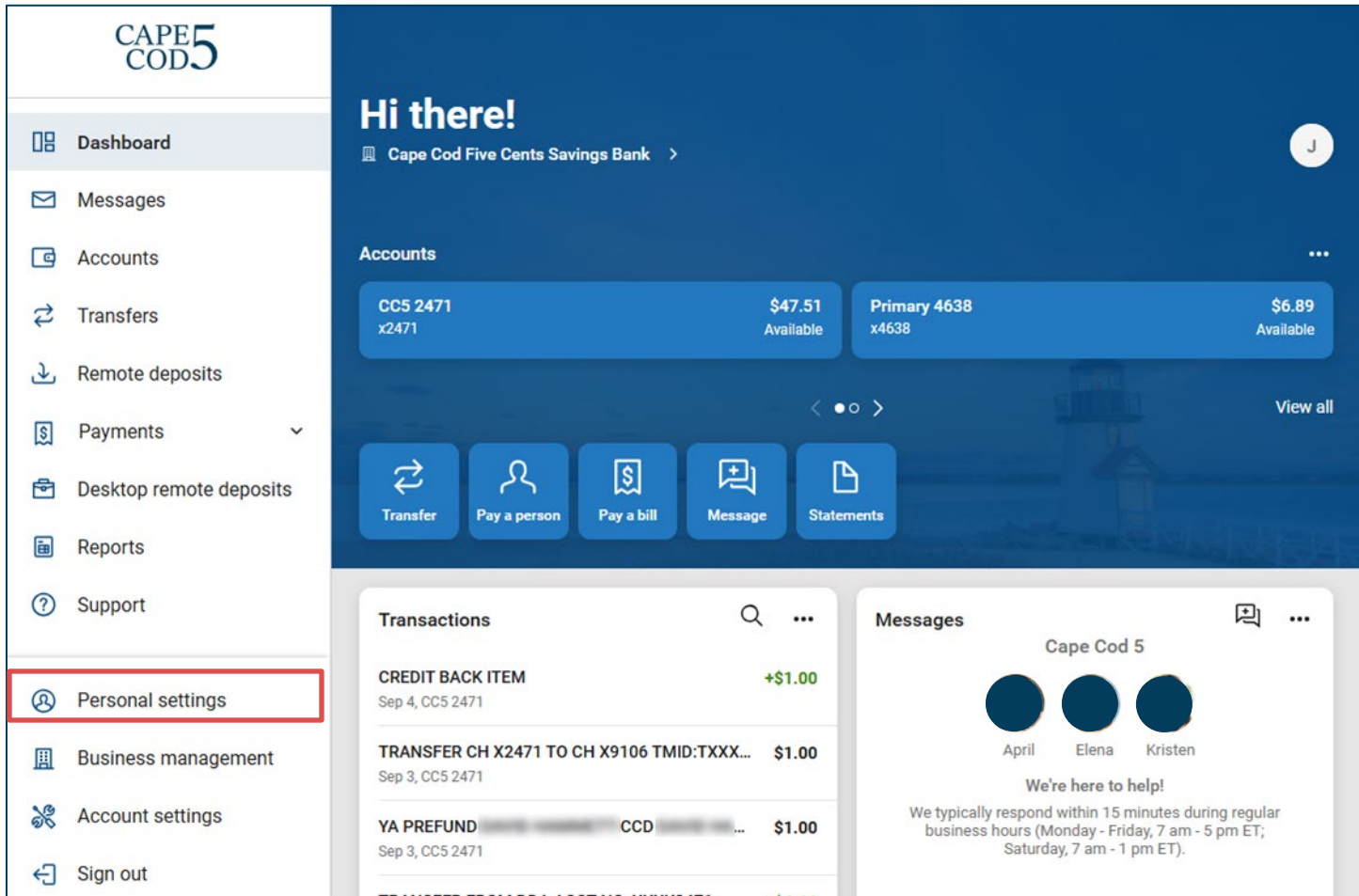


The screenshot shows a context menu for a user. The menu is open, displaying four options: 'Edit user' (with a pencil icon), 'Hold account access' (with a pause icon), 'Send password reset link' (with a four-dot icon), and 'Delete user' (with a trash can icon). The 'Send password reset link' option is the one to be selected.

Settings & Alerts

Manage your profile, security, and other features.

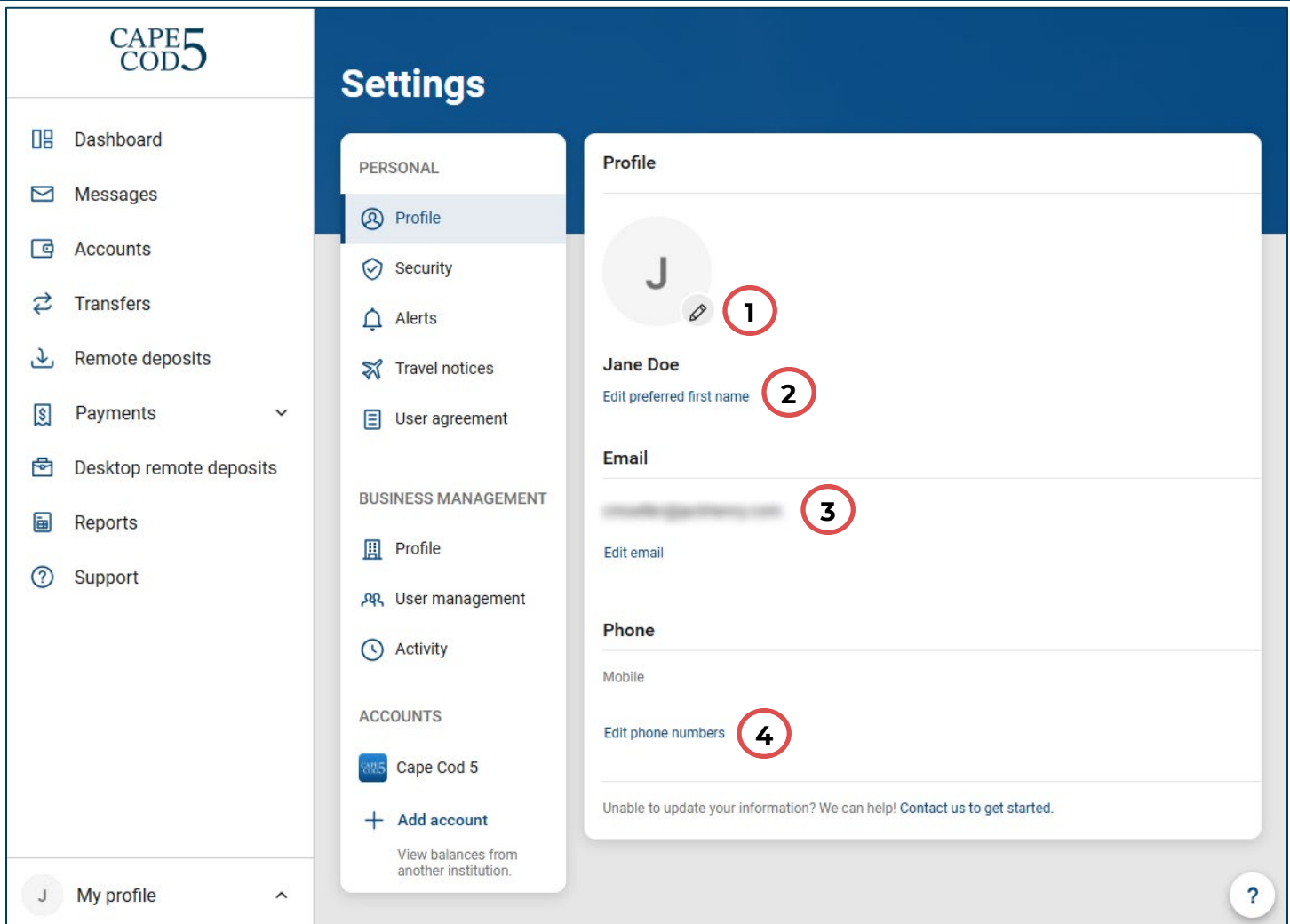
Click your profile at the bottom left and select **Personal Settings**.



Profile

1. **Photo** - Click the **pencil icon** to upload a profile picture, if desired.
2. **First Name** - Click **Edit preferred first name** to change how your name is displayed in online banking.
3. **Email** - Contact your administrator to have your email updated.
4. **Phone** - Contact your administrator to have your phone number updated.

You may be prompted to authenticate.



Security

1. **Password** - Click **Edit** to change your password. Contact your administrator if you need your username changed.
2. **Passkey sign in** - Click Add Passkey if you do not have a passkey and wish to use a Passkey to sign in. Toggle on if your device has biometrics to use this feature in place of entering a password.
3. **Connected apps** - Manage external apps and websites that can access your account.
4. **Direct Connect** - Approve connection requests for Intuit desktop products or Quicken.
5. **Two-step verification** - Remove or add additional authentication methods.
6. **Recently used devices** - Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

You may be prompted to authenticate.

Security

Username

TestUser Edit

Password

..... Edit **1**

Passkeys

Sign into your account simply and securely without entering your password using a compatible device.

Add passkey **2**

No passkeys registered

Connected apps

External app and website permissions that can access your account.

Manage > **3**

Direct Connect

Approve connection requests for Intuit desktop products or Quicken.

Manage > **4**

2-step verification


✓

Enabled for authenticator app

Edit settings **5**

Recently used devices

Check when and where specific devices have accessed your account.



Google Chrome on Wi... ⓘ **6**

This device






User Alerts

Options may vary depending on which alerts your administrator has activated for you.

Activate an Alert





Step 1

Select an alert category

Alerts		
	User security	5 active ▾
	General	▾
	Business	3 active ▾
	ACH	2 active ▾
	Positive pay	2 active ▾
	Wires	2 active ▾

Step 2

Select an alert to edit.

Alerts		
	User security	5 active ▾
	General	▾
	Business	3 active ▾
	ACH	2 active ▾
	ACH batch about to initiate	>
	ACH batch initiated	Active >
	Email	
	ACH batch pending approval	Active >
	Email	
	ACH batch processed	>
	Recurring ACH batch about to expire	>
	Recurring ACH batch expired	>
	Recurring ACH batch not initiated	>
	Batch Uninitiated	>
	ACH batch updated	>

Step 3

Toggle the desired delivery method(s) on or off

ACH batch about to initiate

×

Receive an alert when a recurring ACH batch is about to initiate.

Email

user3@testco.com

SMS

In-app message

Save

Available Alerts

User Security	General	Business	ACH	Positive Pay	Wires
Login from new device	Incoming ACH credit	Email address change	ACH batch about to initiate	ACH exceptions	Recurring wire expired
Email address change	Incoming ACH debit	Business phone number changes	ACH batch initiate	Positive Pay exceptions	Recurring wire expiring soon
Password change	Certificate matured	User permission change	ACH batch pending approval	Positive Pay review time ending	Recurring wire not transferred
Mobile phone change	Loan matured		ACH batch processed		Wire ready for approval
Username change	Insufficient funds		Recurring ACH batch about to expire		Recurring wire to be transferred
	Unmatched reconciliation item		Recurring ACH batch expired		Wire transferred Wire updated
	Incoming wire		Recurring ACH batch not initiated		
			Batch uninitiated		
			ACH batch updated		
			EDI		