

Answers to Frequently Asked Questions -Online Banking Enhancement

What is happening on Monday, February 23, 2015 at 5:00 a.m. (PT)?

Seattle Bank will be launching a new and improved online banking service. The Online Banking service has been rebuilt to further enhance your experience with greater convenience, ease of use and security.

Will my bank account still be safe?

Seattle Bank considers security a top priority. We will continue to use multifactor authentication (MFA) in addition to user names and passwords to authenticate your identity.

Will my User ID and Password stay the same?

Your existing User ID will be converted to all lower case characters (for example: SeattleBank123 will changed to seattlebank123). A change in your password will be required. You will be prompted to create a new password and security questions the first time you log into the new Online Banking platform.

How will I access the new Online Banking?

When you access <u>www.seattlebank.com</u> after 5:00 a.m. (PT) on February 23rd you will see the new Online Banking Log In. There will be two tabs; one for personal, the other for business.

- Click on Access ID under the appropriate Online Banking tab (Personal or Business) and enter your existing user ID in all lower case characters, then click Log In. Please use the last six digits of your social security number or EIN as your password. You will be asked to change the password before you gain access to the Online Banking service.
- Re-enter the last six digits of your social security number or EIN as your current password and then enter a new password. Your password must be (8-17) characters and must contain at least (1) upper case letter, (1) lower case letter, (1) number, and (1) special character. Once complete click "Submit."

Note: The "~" character cannot be used as a special character in your password.

3) You will then be prompted to enter new Challenge Questions and Answers. Please enter this information then click "Submit."

Why do I need to answer new challenge questions?

Your current challenge questions and answers will not automatically transfer to the new Online Banking service. To increase security and decrease the likelihood of a fraudster guessing the answers to your security questions, we have made the questions more difficult. However, for future input, the answers you create for your security questions will not be case sensitive.



Answers to Frequently Asked Questions -Online Banking Enhancement

I access Online Banking for cash management services. How will I access Business Online Banking?

Business online banking users with cash management services (i.e. ACH and Online Wire Transfers) will be contacted by your Relationship or Treasury Management Manager to lead you through your Online Banking enrollment prior to February 23rd.

If I currently access Online Banking with a token, will I still use a token with the new Online Banking service?

Yes. You will use your existing token to access Business Online Banking in the new Online Banking service. Your Relationship or Treasury Management Manager will contact you to lead you through your Online Banking enrollment prior to February 23rd.

Will my account history, scheduled transfers, account alerts and bill pay vendors be converted to the new Online Banking service?

Yes. Your account transaction history will be retained from September 4, 2014, and forward. Scheduled transfers and account alerts set up prior to February 18, 2015 at 7 p.m. (PT) will be converted to the new Online Banking service. Bill pay vendors (billers) will converted on Friday, February 20th at 9:00 p.m. (PT). All transfers, account alerts and bill pay vendors set up after these dates will need to be set up manually after the go live date of February 23rd.

I am a cash management online banking user and have existing ACH and/or Wire Transfer templates built. Will I need to re-create the templates in the new Online Banking service?

ACH and Wire Transfer templates built prior to Friday, February 13, 2015, will be converted to the new Online Banking service. All ACH and wire transfer templates built after Friday, February 13th at 9:00 a.m. (PT) will need to be re-created in the new Online Banking service.

What is the last day I can perform a transaction or transfer in the current Online Banking before the new service goes live on Monday, February, 23rd?

The current Online Banking service will go into Inquiry Only mode at 9:00 p.m. (PT) on Friday, February 20th and performing transactions or transfers will not be available until the new Online Banking service is live on Monday, February, 23rd at 5:00 a.m. (PT).

If I require additional help navigating the new Online Banking service, where can I go for assistance?

Please feel free to contact us during business hours at 206.568.7800 or email us at mybank@seattlebank.com for additional assistance. We are here to help!