



# Business Banking

## Business Online Banking

### Receive, Report and Remit with Our Secure Portal

With Business Online Banking from Planters Bank, you get more than just simple access to all your account information. We provide a full suite of online tools that allow you to manage every step of your cash flow process – from managing receivables, reporting and analyzing account activity to initiating payments.

#### AT A GLANCE

- Monitor real-time balances and transaction activity for all your Planters Bank business accounts.
- Complete transactions such as initiating payments, transferring funds or requesting stop payments with a single, secure login.
- Import data into Quickbooks® or other accounting software.
- Secure your account information with encryption and individual access controls.
- Enhance your service with additional payment and security modules such as ACH Origination & Reporting, Positive Pay or Wire Transfers.

### Account Reporting

- **Deposit Account Information** – Review consolidated balance and transaction reports with real-time data for all your Planters Bank business accounts.
- **Loan Payments & Information** – Review information on your Planters Bank business loans and lines of credit, view payment history or make a loan payment.

- **Stop Payments** – Directly request a stop payment on a single check or a range of checks.
- **Transaction History** – Research past transactions by date or transaction type.
- **Transfer Funds** – Schedule or instantly move funds between your Planters business accounts up to the 5:00 p.m. central cutoff time.
- **Verify ATM and Debit Card Transactions** – Review both pending and processed card activity.



### Quickbooks® Support

- **Easy File Import** – Download transaction data for importing into select accounting software including Quickbooks® or Quicken®.
- **Faster Reconciliation** – With all your transactions easily imported, you can reconcile both disbursements and receivables faster.
- **CSV Support** – Transaction data also available in comma separated file format for integration with most other accounting systems.

### Security Features

- **Access Controls** – Through individual logins for staff and managers, you can grant varying levels of access to account data and functionality.
- **Multifactor Authorization** – We secure your login and transactions via an Access ID and one-time PIN combination.
- **Encryption** – Planters Business Online Banking uses industry-standard encryption standards including SSL and 128-bit encryption to secure your information over the Internet.
- **Timeout** – Ten minutes of inactivity will result in an automatic timeout.



Member FDIC

[www.plantersbankonline.com](http://www.plantersbankonline.com)



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## Upgrade Business Online Banking

- **ACH Origination & Reporting** – Upgrade Business Online Banking with the ability to initiate ACH transactions.
  - Provide Direct Deposit of Payroll to Your Employees.
  - Collect Preauthorized Receivables Faster and More Accurately.
  - Monitor ACH Credits & Debits Through a Central Interface.

*See ACH Origination & Reporting Sheet for Additional Details.*

- **Business Online Bill Pay** – Upgrade Business Online Banking with the ability to issue payments.
  - Save time, money and postage by paying bills, invoices or other items you would normally pay by paper check.
  - Schedule payments to vendors, utilities or invoices in advance by setting up recurring payments or making one-time payments.
  - Payee information is retained making it even easier to complete payments in the future.
- **Positive Pay** – Protect your business accounts from check fraud by electronically reconciling and reporting on presented checks. Positive Pay lets you verify checks for payment and return fraudulent checks.
  - Take control over which checks are paid and which are held for review.

- Identify unauthorized or fraudulent checks when they are presented.
- View images of checks online for verification.

*See Positive Pay Sheet for Additional Details.*

- **Wire Transfers** – Upgrade Business Online Banking with the ability to initiate wire transfer requests without leaving the office. Our easy-to-use tool allows you to wire money practically anywhere in the world.

### GET STARTED

Contact your local Planters Bank Business Banker or Treasury Management Officer or call **888.806.7036**