

# TECHNOLOGY UPGRADE NOTIFICATION



Important information regarding your new Business Online Banking Services.



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## EXCITING NEWS

As part of our commitment to remain on the cutting edge of banking technology, Northstar Bank is pleased to announce that we are upgrading our Online Banking and Cash Management system. Our new Online Banking and Cash Management system will help us continue to provide the extraordinary customer service you have come to expect, while enabling us to offer the most up-to-date products and services.

With our new Online Banking and Cash Management system, there are some changes that will affect the products and services we provide to you. We want you to be aware of these changes and ask that you read this letter carefully to help ensure the transition to our new Online Banking and Cash Management system causes you as little disruption as possible. We believe you will find the Online Banking and Cash Management system to be an excellent tool for managing your business finances with included features such as:

- A customizable home page with personalized widgets for a variety of activities
- Numerous informational, transactional and anti-fraud alerts
- Added Layer of Security with Hard Tokens as well as additional user entitlement options
- Generate and save customer-defined summary and activity reports
- Integrated Positive Pay and ACH Positive Pay (Optional Service)
- Up to 18 months of eStatements
  - Historical eStatements will take approximately 4 - 6 weeks to convert, we recommend downloading and saving any eStatements prior to the conversion start time

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## IMPORTANT DATES

Date	Time	Details
Sunday, February 4, 2018	End of Day	Last opportunity to log in to current Bill Pay to schedule payments, export history and view eBills.
Monday, February 5, 2018	8 am EST	Access to current Bill Pay ends.
Thursday, February 8, 2018	11 am EST	Last opportunity to upload Positive Pay files.
Friday, February 9, 2018	2 pm EST	Last opportunity to upload an ACH file through current Online Banking Cash Management system.  Last opportunity to submit a Wire Transfer through current Online Banking Cash Management system.  Download/Export eStatements.
	Prior to 3 pm EST	Complete QuickBooks/Quicken downloads – see additional information at <a href="http://www.northstarathome.com/intuit">www.northstarathome.com/intuit</a> .
	3 pm EST	Online Banking/Cash Management will be in view only. No changes to user entitlements or transfers.
Monday, February 12, 2018	8:30 am EST	New Online Banking Cash Management system upgrade completed.  System Administrators - please take an opportunity to login to the new system and review User Entitlements for accuracy.  After System Administrators have reviewed User Entitlements, have additional users login.

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## GETTING STARTED

### Online Banking ID and Temporary Password for First Login

Your current User ID will remain the same for all users. However, the temporary password will be the last four digits of the business Tax ID number, please ensure to communicate this to all users.

### Security Tokens and Multifactor Authentication

Northstar Bank takes your security very seriously. All Online Banking Cash Management users that complete ACH Origination and/or Wires will be required to utilize a token at login. Tokens will be provided for all users prior to the upgrade on Monday, February 12, 2018. You will find additional information on tokens located at [www.northstarathome.com/upgrade](http://www.northstarathome.com/upgrade), as well as instructions on how to register your token while signing onto the new Online Banking Cash Management system. In addition, ACH Origination and Wire Transfer transactions completed through the new Online Banking Cash Management system that exceed \$25,000 will require two Multifactor Authentication (MFA) questions answered prior to completion.

### Initial Login

At initial login, each user will be required to enter their Online Banking ID and temporary password. The user will be required to change their password, confirm their eMail address, establish security questions and answers, select a MFA image and register their token.

### User Set Up

System Administrators will now have the ability to create, modify and delete users. While all current users will automatically move to the new Online Banking Cash Management system, the System Administrator will be required to define and review each user's entitlements within the system.

### User Guides

User guides for the new Online Banking Cash Management system can be found at [www.northstarathome.com/upgrade](http://www.northstarathome.com/upgrade) for your convenience. Within this documentation, you will find a helpful reference guide for commonly used features.

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## ADDITIONAL IMPORTANT INFORMATION

### Transaction History

180 days of account history will be available after the upgrade has been completed. To save account activity prior to Friday, February 9, 2018, use the current Online Banking system to export or print your account transaction history. Wire and ACH Origination Transaction Activity will not transfer, you will want to print this information prior to Friday, February 9, by going to Business Apps < Transaction Activity < Activity Filter < Send Date < Green Checkmark < Expand + < File < Print.

### View Only Mode for Online Banking Cash Management

On Friday, February 9, 2018 at 2 pm EST, ACH files and Wire transfers should be completed through our current Online Banking Cash Management, no Wire transfers should be future dated beyond Friday, February 9, 2018. At 3 pm EST, the current Online Banking Cash Management system will go into View Only Mode. You will be unable to complete internal transfers or make changes to user entitlements.

### eStatements

Customers currently enrolled in eStatements will not need to re-enroll. However, System Administrators will need to give access to users. Please refer to the "Modifying Cash User Permissions" section of the Cash Management user guide, located at [www.northstarathome.com/upgrade](http://www.northstarathome.com/upgrade). Historical eStatements will be unavailable for approximately 4 - 6 weeks post upgrade. Going forward, 18 months of eStatements will be available. You will want to export and save or print eStatements prior to 3 pm EST on Friday, February 9, 2018. You can always contact Northstar Bank should you need a statement after the upgrade.



## Bill Pay

Online Banking Cash Management customers that utilize the current Bill Pay system will now have access to the new Business Bill Pay system. Your payees, scheduled and recurring payments and 6 months bill pay history will be transferred, however eBills will not transfer to the new Business Bill Pay system. The last day to login and schedule a bill payment on the current system is Sunday, February 4, 2018. We will continue to process your payments as scheduled from February 5 – 12. With the new Business Bill Pay, you will schedule bill payments by selecting the “processing date.” By selecting the “processing date,” your due date will be automatically calculated based on the bill payment type. Bill payments will process as either electronic or paper check, depending on the payee. The daily cutoff for bill payments will be 3 pm EST. Check payments will be deducted from your account when the payee deposits or cashes the check. Electronic payments will be deducted from your account on the processing date. If funds are not available on the processing date, the payment will retry for an additional 3 business days. Visit [www.northstarathome.com/upgrade](http://www.northstarathome.com/upgrade) to see our demo.

## Funds Transfers

Scheduled internal transfers, including recurring transfers will transfer to the new system.

## ACH

Customers currently using the ACH feature will retain the ability to originate ACH transfers on the new Online Banking Cash Management system and your existing ACH payees will carry over. The last opportunity to originate an ACH file in the current cash management system is Friday, February 9, 2018 by 2 pm EST. Future dated and recurring ACH files will transfer to the new Online Banking Cash Management system. There will no longer be separate tabs for Payroll, ACH Payments, ACH Receipts, Collections, Child Support Payments or Send a File within the new Online Banking Cash Management system. These will now fall under a single ACH tab, under Cash Management. Please refer to the Cash Management user guide located at [www.northstarathome.com/upgrade](http://www.northstarathome.com/upgrade) for detailed instructions on how to initiate an ACH.

## Payroll Split Payments

If you currently offer payroll split payments and manually enter these, those will no longer auto calculate for you in the system. You can still continue to offer this, however, you will need to separate in the system. For example: Employee John has his payroll of \$200 directly deposited into his checking, but wants \$20 per pay deposited into his savings account. You will now enter \$180 to be deposited into his checking account and \$20 to be deposited into this savings account.

## Wire Transfers

Customers currently using the wire transfer feature will retain the ability to originate wire transfers within the new Online Banking Cash Management system. The last opportunity to originate a wire transfer in the current Online Banking Cash Management system is Friday, February 9, 2018 by 2 pm EST. Please refrain from initiating any future dated transactions after 2 pm EST. All wire requests submitted via the new Online Banking Cash Management system prior to 3 pm EST will be processed that day. All wire transfers completed through the new Online Banking Cash Management system will require a Wire PIN created by the user. Wire PINs will need to be added by the System Administrator to the user entitlements. Please refer to the “Modifying Cash User Permissions” section of the Cash Management user guide, located at [www.northstarathome.com/upgrade](http://www.northstarathome.com/upgrade).

## Positive Pay - Check and ACH

Customers currently using the Check Positive Pay feature will continue to upload issued check files and exception decisions using the new Online Banking Cash Management. On or after Monday, February 12, 2018, you will need to re-establish an issued check file format definition. The two file types permitted through Online Banking Cash Management are a Comma-Separated Value (CSV) or Fixed Position. You will be required to create an upload file format prior to uploading your first file in the new Online Banking Cash Management system, please refer to the Positive Pay section in the Cash Management user guide, located at [www.northstarathome.com/upgrade](http://www.northstarathome.com/upgrade). Your current Outstanding Issue file will transfer to the new Online Banking Cash Management system. Customers currently using the ACH Positive Pay feature will continue to view and decision ACH exceptions through the new Online Banking Cash Management system. If an ACH Exception rule is to be created, the customer must contact the bank to create the exception rule. Customers must review their Exception Items report daily and respond to them via the new Online Banking Cash Management system by 3 pm EST. If no decision has been made by the 3 pm EST deadline, the default will be to PAY all items without a decision.

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## OTHER BUSINESS SERVICES

### Remote Deposit Capture

For customers utilizing the current Remote Deposit Capture service, there will be no changes to the current Remote Deposit Capture system after the Online Banking Cash Management upgrade. For customers that are using both the Remote Deposit Capture and the new Online Banking Cash Management systems, we can create Single Sign On Access directly through the new Online Banking Cash Management system. A representative from the eBusiness Banking Department will be contacting you following the upgrade to make arrangements to complete the Single Sign On.

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## NEXT STEPS

Each user will be receiving a token, please be on the lookout for this to arrive. Watch for important dates on the Northstar Bank website. You can access user guides for the new Online Banking Cash Management at [www.northstarathome.com/upgrade](http://www.northstarathome.com/upgrade).

If you have any questions, please contact the eBusiness Banking Department at (989) 269-3565 or [nbebusiness@northstarathome.com](mailto:nbebusiness@northstarathome.com). We are happy to help!

Thank you again for the opportunity to serve your financial needs. We are confident that you will find the new Online Banking Cash Management system to be a valuable tool for your company and we look forward to continuing to serve you.

Sincerely,

Northstar Bank eBusiness Department



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[NORTHSTARATHOME.COM](http://NORTHSTARATHOME.COM)

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