

## GETTING STARTED ONLINE

Logging into Direct Business Internet Banking is easy. Just open your web browser and type calbanktrust.com in the address line.\* You'll be able to view your account information, transfer funds, and more in seconds.

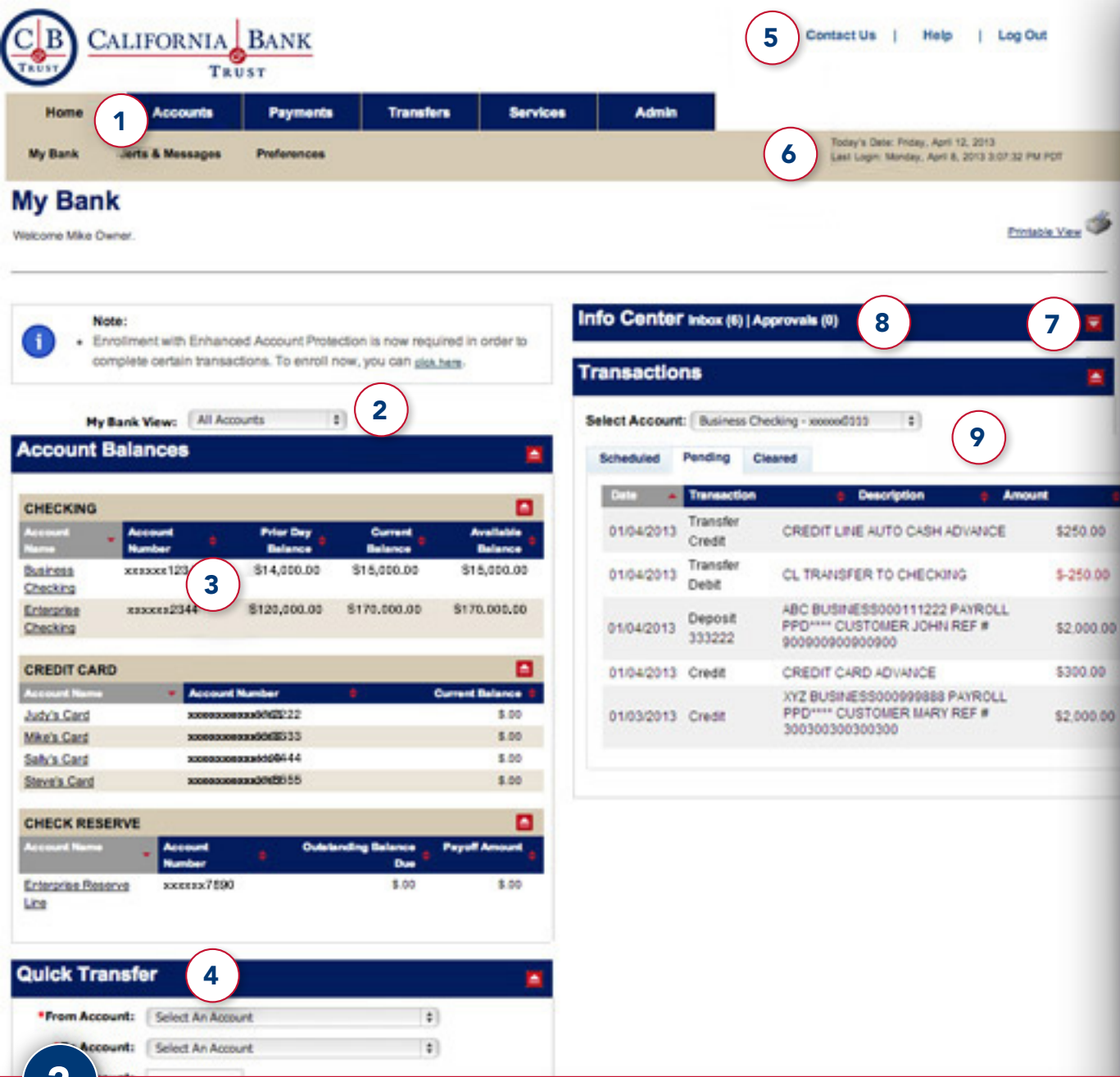
Open your web browser and type <https://calbanktrust.com>.\*

- 1 Click on the Login button to view the login page.
- 2 Click on the Business tab to begin.
- 3 Enter your Company ID, Login ID and Password to log in to your Direct Business Internet Banking Account.
- 4 Click the Sign In button.

### QUICK TIP

*For your protection, if you or someone trying to access your accounts uses an invalid password three times, we will block your account. To regain access, please contact your Business Customer System Administrator (CSA) to reset your password using Online Banking, or by calling us at (877) 650-0095 for your Direct Business account.*

\*Look for the "s" in the "https" to verify you are at our secure site and then bookmark the page for future use. Avoid accessing your accounts by clicking the links embedded in emails or other websites.



2

**MY BANK OVERVIEW**

My Bank Overview is the first page you see once you log in to Direct Business Internet Banking. Here's where you can see an overview and summary of your CB&T business accounts.

- 1 Navigate to almost any feature in Direct Business Internet Banking with one click.
- 2 Create **My Favorites** account views.
- 3 View prior day, current, and available balances, as well as different account types in your profile. Click the account name to display detailed history for that account.
- 4 Initiate Quick Transfers between accounts.
- 5 Contact us, get help, or log out of Direct Business Internet Banking.
- 6 View date and last login.
- 7 Click the Red Arrows to expand/collapse panels.
- 8 View outstanding messages from the **Info Center**.
- 9 See scheduled, pending, and cleared transactions. Review credits and debits posting to your accounts, as well as review multiple pages of transaction history.

[Home](#) > [Preferences](#) > [Account Preferences](#)

# Account Preferences

Use this screen to change your account preferences.

Accounts		Required Fields			
Account Number	1 Nickname Account	2 Default History (Days)	3 Display Everywhere	4 Default Account	
Credit Reserve Line xxxxxx2345	Enterprise Reserve Line	122	<input checked="" type="checkbox"/>	<input type="radio"/>	
Visa Account xxxxxxxxxxxx2222	Mike's Card	122	<input checked="" type="checkbox"/>	<input type="radio"/>	
Visa Account xxxxxxxxxxxx3333	Sally's Card	122	<input checked="" type="checkbox"/>	<input type="radio"/>	
Visa Account xxxxxxxxxxxx4444	Steve's Card	31	<input checked="" type="checkbox"/>	<input type="radio"/>	
Visa Account xxxxxxxxxxxx5555	Judy's Card	122	<input checked="" type="checkbox"/>	<input type="radio"/>	
Visa Account xxxxxxxxxxxx6666	Jodie Papike	122	<input type="checkbox"/>	<input type="radio"/>	

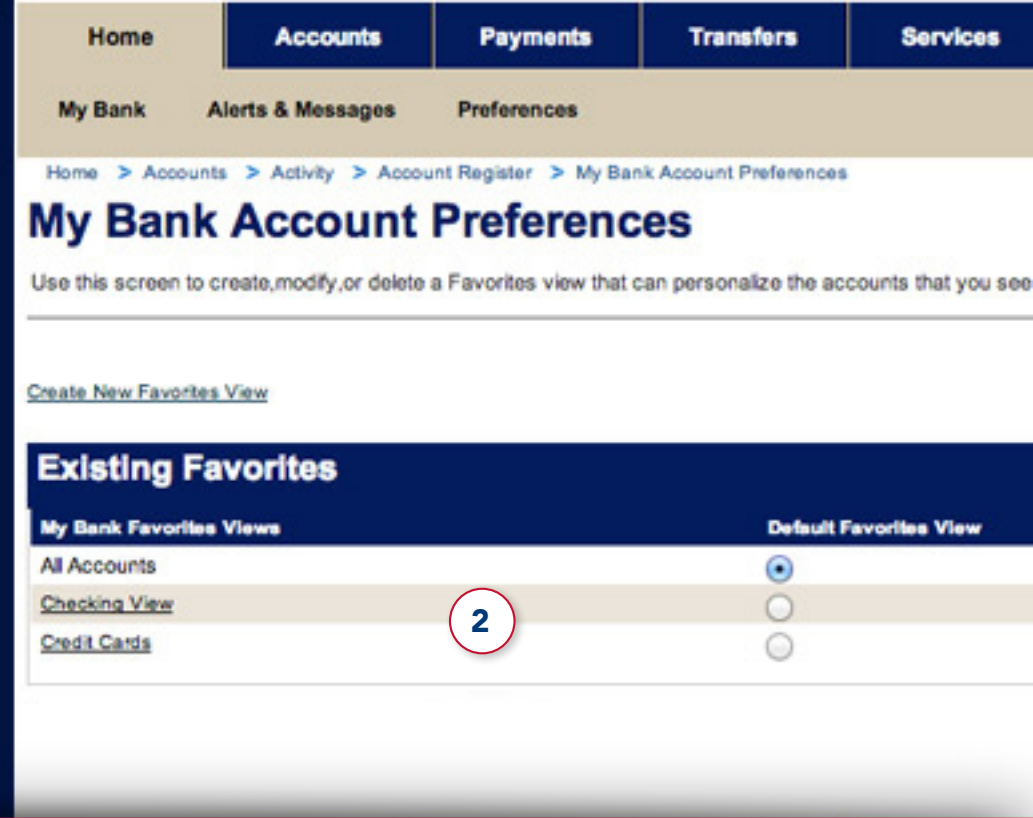
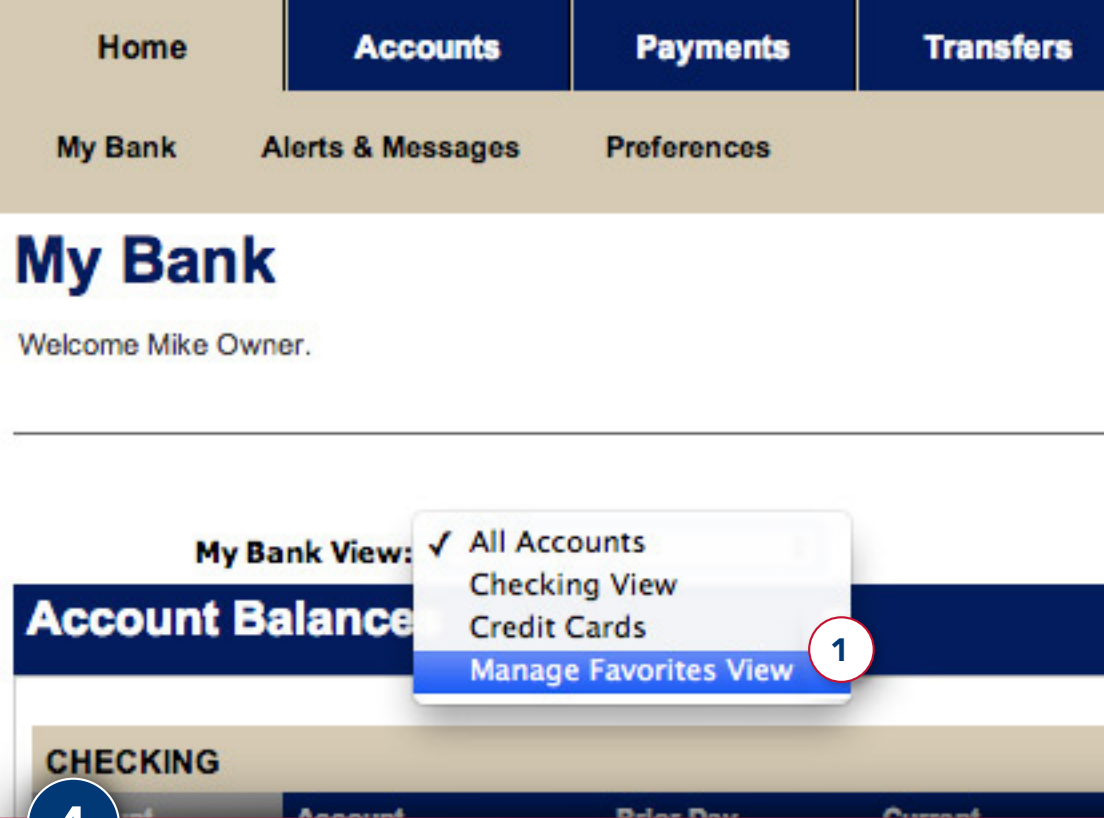
3

## ACCOUNT PREFERENCES

The Account Preferences page enables you to set preferences specific to each of your accounts in relationship with Direct Business Internet Banking.

Use the Account Preferences page to:

- 1 Define the account nickname.
- 2 Define the default number of days that cleared transactions are displayed in history.
- 3 Define whether account information is displayed in Direct Business Internet Banking.
- 4 Define the default account.



4

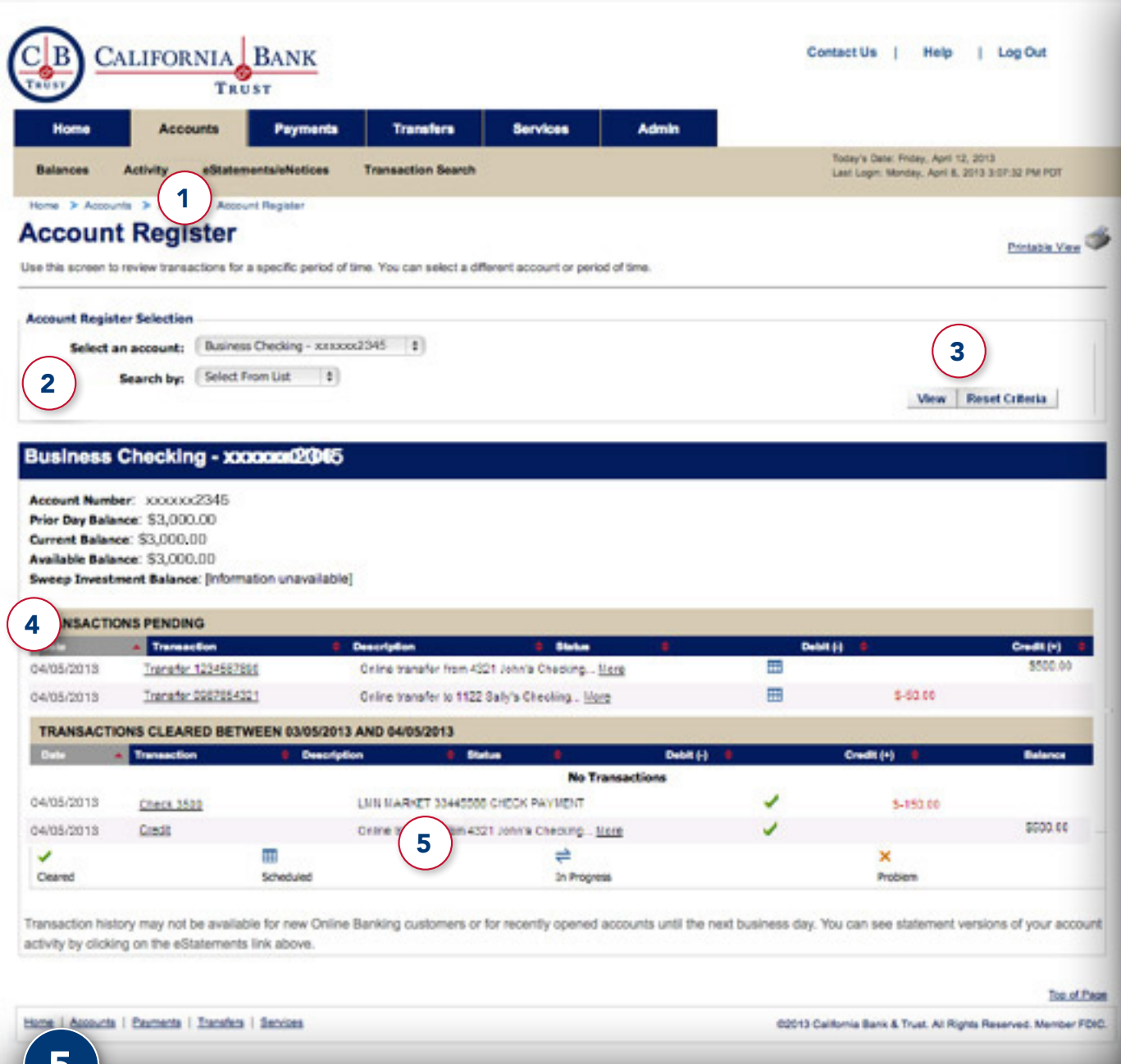
## MANAGE MY FAVORITES VIEW

The My Bank page enables you to define multiple, personalized account Favorites Views, as well as define the default view displayed on the My Bank page.

1 To customize your Favorites View, click **My Bank View>Manage Favorites View** in the drop-down from the **My Bank** page.

A Favorites View consists of a selected group of accounts. When the view is selected on the **My Bank** page, the Account section of the page only displays the accounts defined in that Favorites View.

2 You can manage and create new views by selecting the links on the page.



- 1 From the Accounts tab, choose **Activity**.
- 2 Use the **Account Register Selection** to select an account and search by category.
- 3 Click **View** to see an overview of the account for the search by category you selected.
- 4 View account balance information and transaction history beginning from the service activation date.
- 5 Click on transaction links to see more detailed information, to view check images, or to adjust scheduled transactions.

**QUICK TIP**

You can sort your transactions by date, type, description, status, debit, or credit by clicking on the column headings.

**5**

**ACCOUNT ACTIVITY**

You can get detailed information\* in two ways. You can either select an account from the list on the My Bank page, or you can use the Account Register link under the Accounts tab from the navigation menu.

\*Detailed transaction history is not available for certain account types.

**Account(s)\*:**  
Business Checking - xxxxxx1234  
Enterprise Checking - xxxxxx2345  
Enterprise Reserve Line - xxxxx3456

1

You may select multiple entries by holding down the CTRL key

**\*Type:**  
All Types  
ATM Debit  
Check  
Credit  
Debit  
Deposit  
Fee

2

You may select multiple entries by holding down the CTRL key

**Criteria:**  
Customer Reference ID:  -OR- From:  To:   
Date:  -OR- From:  To:   
Amount:  -OR- From:  To:

3

At least one criterion is required. To search on a single Customer Reference ID, Date, or Amount, leave the second two fields blank.

**Search:**  
 All Transactions  
 Cleared Transactions  
 Pending Transactions

Cancel

4

Search

1

Select Account(s).

2

Choose the type of transaction you are looking for: **ATM, Check, Credit, Debit, Deposit, Fee,** or select **All Types.**

3

Enter a reference ID, date, or amount. If you don't know the exact information, use the range search.

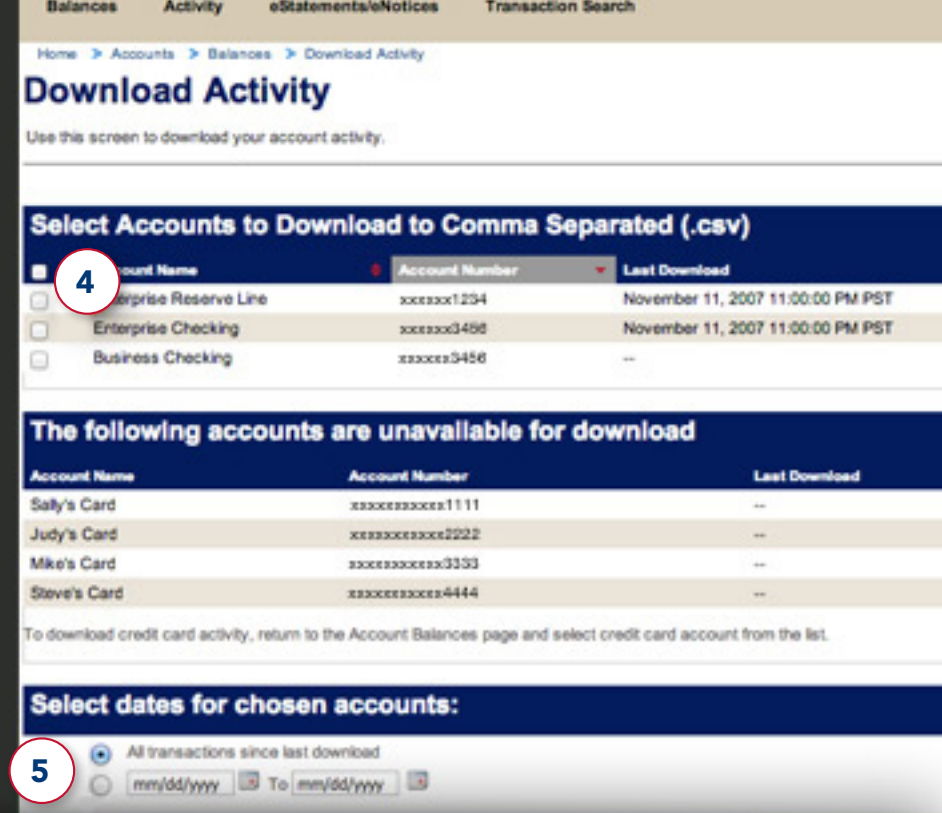
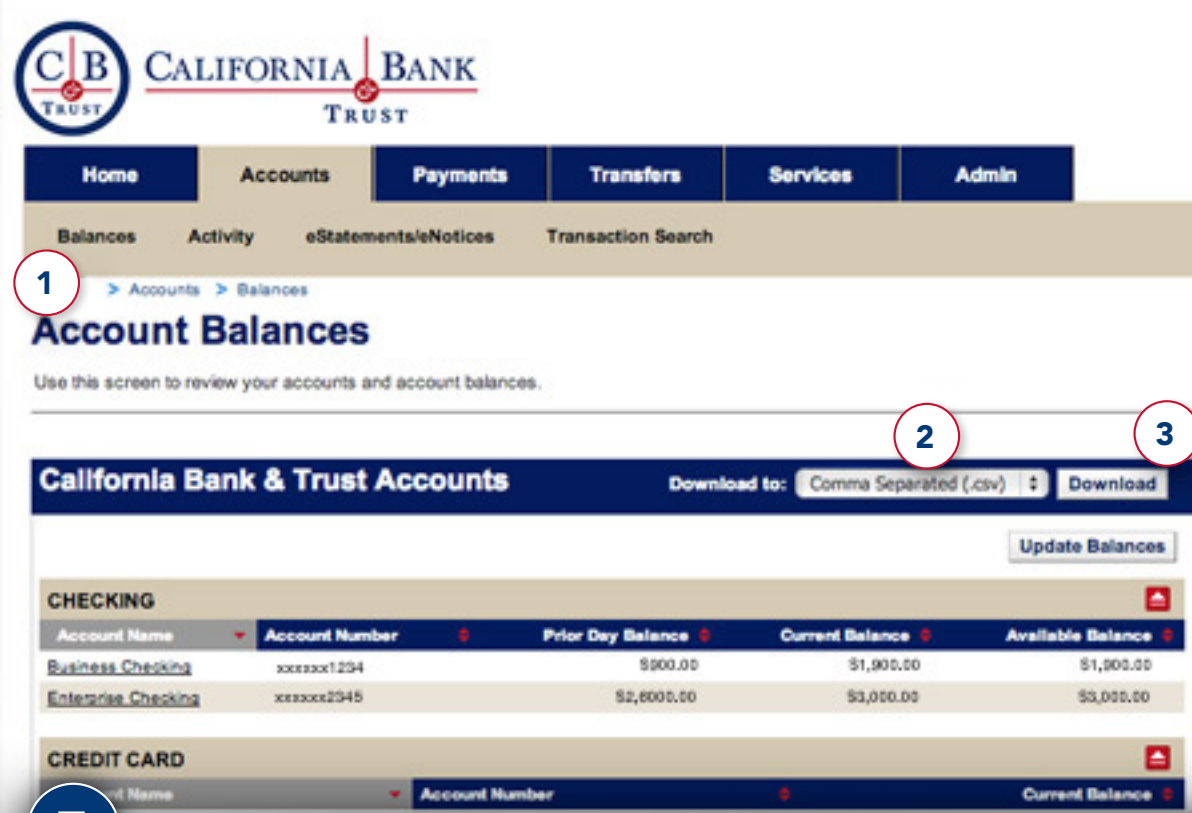
4

Click **Search.**

6

## SEARCH TRANSACTION HISTORY

The Transaction Search page also makes it easy for you to locate and view detailed information about specific transactions. You can also view images of cleared checks and deposits by clicking on the transaction link.



## DOWNLOAD ACCOUNT TRANSACTIONS

To help manage your finances, download your transaction data into personal financial management software, such as Quicken® or QuickBooks®. Save time and monitor your cash flow with this convenient feature.

- 1 From the Accounts menu, choose **Balances**.
- 2 Select the appropriate download option. If your software is not on the list, you can choose the .csv format, which is compatible with most spreadsheets.
- 3 Click the **Download** button. The **Download Activity** page appears.

- 4 Click to select the check boxes for the accounts to download.
- 5 Select one of these options: **All transactions since last download** or date option.

### QUICK TIP

Use your personal financial management software, such as Quicken® or QuickBooks®, to reconcile your accounts and forecast account balances.

eStatements and eNotices are available online for the previous 18 months. Go to the Services tab to request a statement older than 18 months. To cancel paperless delivery of documents and receive paper copies, contact Customer Service by phone at (888) 217-1265 or send a secure message by selecting the Message Center on the Services page. (Note: Some account types charge a fee for each mailed paper statement.)

eStatements and eNotices are available in a pdf format, which can be read by Adobe Acrobat Reader. [Download Adobe Reader Software.](#)

Selected Account:  **1** Document:  Date:

04/30/2014 [Statement](#)  
03/30/2014 [Statement](#)

Notification Email Address  
No email address on file. [Edit](#)

Quick Links  
**2** [Enroll - Stop Paper Documents](#)  
[List of eNotices](#)  
[Statement Inserts](#)

**eStatements and eNotices Enrollment** [Home](#)

**Step 1 of 2**

Please select the account(s) for which you would like to receive electronic statements and/or electronic notices instead of paper versions. You will need to agree to the Service Agreement provided to you on the following page, and provide a current, valid email address to complete the process.

Accounts	Statements	Notices
Business Checking xxxxxx1234	In a Combined Statement <b>3</b>	<input type="checkbox"/>
Enterprise Checking xxxxxx2345	<input type="checkbox"/>	<input type="checkbox"/>

**8**

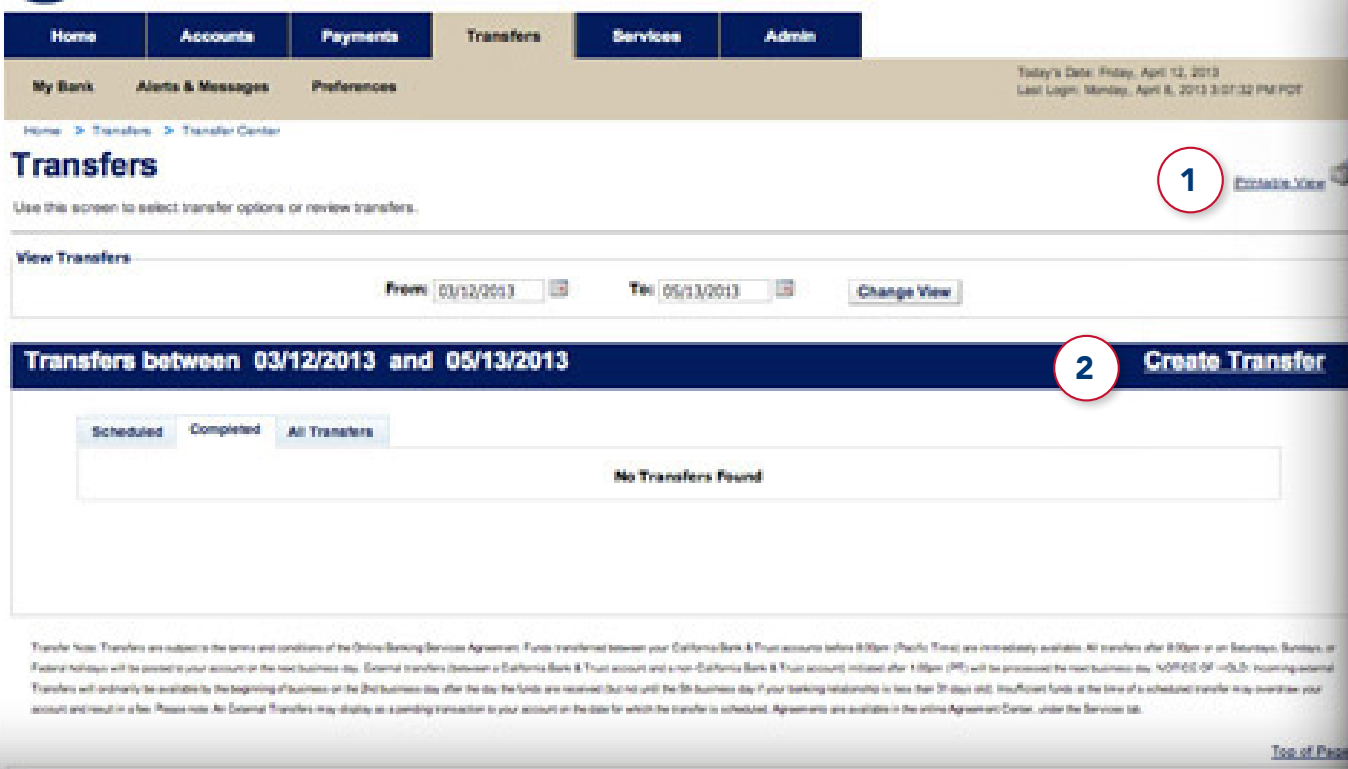
## eSTATEMENTS & eNOTICES

Receiving statements and notices online saves time and cuts down on paper clutter. This service is available for eligible deposit accounts and loans. Statement history will be stored online from the time the accounts were opened. Online statements have the same information as the paper version, and are available sooner. The bank notifies you through email when an eStatement or eNotice is ready.

From the **Accounts** tab or from the **Services** menu, select **eStatements/eNotices**:

- 1** View the account statement or notice by selecting the account and the month to download.
- 2** Select the **Enroll – Stop Paper Documents** link to enroll into eStatements or eNotices.
- 3** You can select to receive electronic versions of both statements and notices. Choose to go paperless by selecting the check box next to the account in the enrollment preferences.

And that's it! Online delivery will begin at the start of the next statement cycle.



The **Transfer Center** provides a central place where you can view and manage transfers. Using this page you can:

- View a list of scheduled, completed, and all transfers by a specified date range.

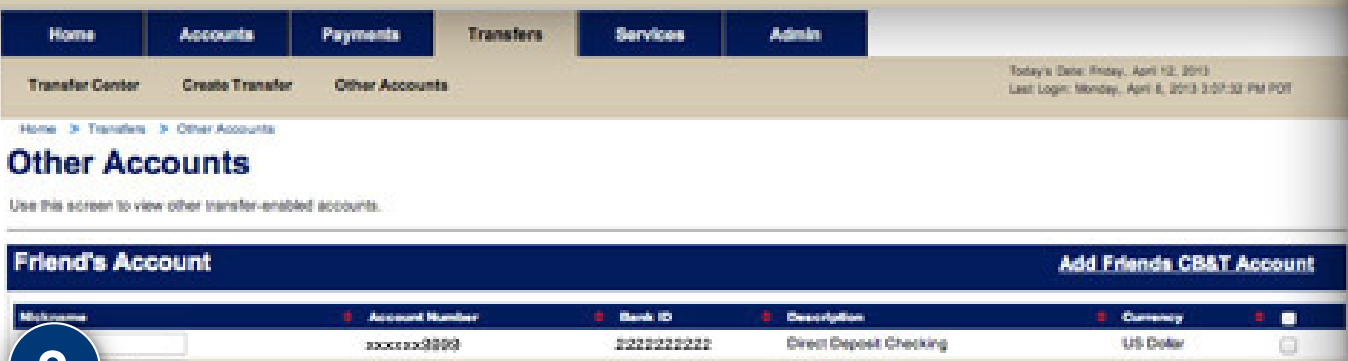
**1** Create a Printable View of the transfers list.

**2** Create a Transfer.

- View and print a transaction receipt.
- View an individual transfer.
- Edit a scheduled transfer.
- View the history for a scheduled transfer.
- Delete a scheduled transfer.

**Other Accounts** provides a central place where you can view your **Transfer to a Friend** Accounts.

- Add Transfer to a Friend account.
- Change nickname for the accounts.
- Delete accounts you no longer need.



**9**

## TRANSFER FUNDS

From the Transfers menu, you can access the Transfer Center, where you can create, edit, and view transfers. You can also create, edit, delete, and view transfers to your internal accounts and Transfer to a Friend Accounts.

## Add Transfer to a Friend Accounts

Transfer to a Friend accounts are owned by someone else. Your permission with this account type only allows you to “transfer to” the account. You can add a Transfer to a Friend account to which you can transfer funds.

The screenshot shows the California Bank & Trust (CB&T) website interface. At the top left is the CB&T logo. To the right are links for 'Contact Us', 'Help', and 'Log Out'. Below the logo is a navigation menu with 'Home', 'Accounts', 'Payments', 'Transfers', 'Services', and 'Admin'. Under 'Transfers', there are sub-links for 'Transfer Center', 'Create Transfer', and 'Other Accounts'. The main heading is 'Add Friend's Account at CB&T'. Below this is a sub-heading 'Account Information' and a form with two input fields: 'Account Number' and 'Nickname'. A blue callout box points to the 'Account Number' field with the text: 'Enter your friend's CB&T account number. Once added, this account will be displayed in the transfer list of available accounts to credit.' At the bottom of the form are 'Cancel' and 'Preview' buttons. The footer contains the text '©2013 California Bank & Trust. All Rights Reserved. Member FDIC.'

**Enter your friend's CB&T account number.  
Once added, this account will be displayed in  
the transfer list of available accounts to credit.**

10

## TRANSFER FUNDS – CONTINUED

You can transfer funds easily from your account to a friend's CB&T account.

## BILL PAY OVERVIEW

Pay bills your way with Direct Business Internet Banking Bill Pay. It saves you time and is convenient. You can schedule recurring payments for bills that are due the same time each month, or make payments manually each time. You choose.

### Bill Pay

To begin paying bills, access the Bill Pay service from the **Payments** tab and select **Bill Pay**.

### Add a Payee

A payee is any company or person you pay, such as your utility company, vendor, or contractor. You'll need a recent bill or statement to get started.

- Under **Payee Management**, click on the link for **Add a New Payee**.
- Specify the payee name.
- You will be instructed to provide the account number and zip code of the payee.

Click **Add Payee** and the new payee will be added to your payee list.

Home Accounts Payments Transfers Services Admin

Bill Pay
Today's Date: Thursday, May 22, 2014  
Last Login: Monday, May 5, 2014 9:15:06 AM PDT

Bill Pay

Use this screen to set up and schedule payments for your bills.

Payment Center
Bill History
Manage My Bills
My Accounts
My Profile
Messages
Help

Pay From:  Preferred Account

**Payment Center**

**Pay Bills**

Add a company or person to pay

[Add/Manage Groups](#)

**[-] Unassigned Billers**

<a href="#">AAA SOUTHERN CALIFORNIA INSUR (A)</a> <small>AUTO CLUB OF SO. CALIF</small>	\$	<input type="text"/>	<input type="text"/>	
<a href="#">AAA SOUTHERN CALIFORNIA INSURANC</a> <small>ACSC</small>	\$	<input type="text"/>	<input type="text"/>	
<a href="#">AIRSOURCE INDUSTRIES</a> <small>AIRSOURCE INDUSTRIES</small>	\$	<input type="text"/>	<input type="text"/>	
<a href="#">AMERICAN EXPRESS - ALL PRODUCTS</a> <small>AMERICAN EXPRESS</small>	\$	<input type="text"/>	<input type="text"/>	
<a href="#">ATHENS SERVICES</a> <small>ATHENS SERVICES</small>	\$	<input type="text"/>	<input type="text"/>	
<a href="#">AUTO CLUB</a> <small>AUTO CLUB</small>	\$	<input type="text"/>	<input type="text"/>	
<a href="#">BANK OF AMERICA CONSUMER LOANS #</a> <small>BANK OF AMERICA</small>	\$	<input type="text"/>	<input type="text"/>	
<a href="#">CALIFORNIA WATER SERVICE (2)</a> <small>CALIFORNIA WATER SERVICE</small>	\$	<input type="text"/>	<input type="text"/>	
<a href="#">CHADWICK SCHOOL</a> <small>CHADWICK SCHOOL</small>	\$	<input type="text"/>	<input type="text"/>	
<a href="#">CHRISTIANSSEN GARAGE DOORS</a> <small>CHRISTIANSSEN GARAGE DOORS</small>	\$	<input type="text"/>	<input type="text"/>	
<a href="#">CITIBANK - MELLON</a> <small>CITI CARDS</small>	\$	<input type="text"/>	<input type="text"/>	
<a href="#">CITIBANK - MELLON</a> <small>CITI CARDS OFFICE</small>	\$	<input type="text"/>	<input type="text"/>	
<a href="#">COX COMMUNICATIONS - PALOS VERDE</a> <small>COX COMMUNICATIONS</small>	\$	<input type="text"/>	<input type="text"/>	
<a href="#">DARLENE JOHNSON</a> <small>DARLENE JOHNSON</small>	\$	<input type="text"/>	<input type="text"/>	
<a href="#">FRANCES MCKINDSEY</a> <small>FRANCES MCKINDSEY</small>	\$	<input type="text"/>	<input type="text"/>	
<a href="#">HEALTHFIRST CORPORATION</a> <small>HEALTHFIRST CORPORATION</small>	\$	<input type="text"/>	<input type="text"/>	

**Bill Reminders**

Reminders help you track when a bill is due.

[Set Up Reminders](#)

---

**Pending Payments**

KJELL HELL...	\$	05/27	<a href="#">Processing</a>
HEALTHFIRS...	\$	06/02	<a href="#">Change</a> <a href="#">Cancel</a>
DARLENE JO...	\$	06/03	<a href="#">Change</a> <a href="#">Cancel</a>
<b>Total</b>		\$2,632.32	

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**Recent Payments**

HEALTHFIRS...	\$	05/16	
DARLENE JO...	\$	05/02	
HEALTHFIRS...	\$	05/02	
KJELL HELL...	\$	04/25	
<b>Total</b>		\$2,782.32	

[View Bill History](#)

Manage My Bills

Add and Change Bill Options

Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, and receiving your bill online.

Available options vary based on the features that the biller offers and the information you've already set up for your bill.

Biller Name

1

2

Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, and receiving your bill online.

Available options vary based on the features that the biller offers and the information you've already set up for your bill.

Biller Name

3

What would you like to do?

- Add an automatic payment
- Add an e-bill
- Set up reminders for this bill
- Update biller information
- Delete this biller

4

What would you like to do?

- Add an automatic payment

Asterisks (\*) indicate required information.

Pay From

\*Payment Amount \$

All payments are the same amount

The amount of the last payment should be \$

\*First Payment Date

\*Payment Frequency

Send Payments Until  I change or cancel this payment

A total of  payments are sent

But not after

You can also receive e-mail about your automatic payments.

E-mail address @verizon.net

- E-mail me when the payment is pending
- E-mail me when the payment has been sent
- E-mail me before sending the last payment

12

## BILL PAY OVERVIEW – CONTINUED

### Make Bill Payments

Making payments with Bill Pay is easier than writing a check. Select the payee and enter the amount and date you want your payment delivered by. Then click **Make Payments**. You can edit or cancel a pending payment up until it is processed.

### Schedule Repeating Payments in Advance

Pay regularly occurring bills for a fixed amount, such as equipment or insurance payment.

- 1 Select **Manage My Bills**.
- 2 Select the Bill Name from the drop-down selection.
- 3 Select a bill, then select what you would like to do from the choices below.

### Receive Your Bills Electronically

An e-bill is a bill that you can view and pay online through Direct Business Internet Banking Bill Pay. E-bills contain the same information found in a paper bill. If your payee has the capability to send an e-bill, there will be an option next to the payee.

- 4 Select **Add an e-bill** below the payee.
  - Enter the Login ID and password for your payee account.

1

### Pay Invoices

Do you need to [make a standard payment?](#) [Learn more...](#)

Please enter the details of your payment and click "Submit invoices." To add another invoice to this payment, click "Add another invoice." Please note, all payments will be made by check.

Send to:

Deliver by:

Use funds from:

Payment category:

Memo:

Invoices			
Type	Invoice Number	Amount	Description
<input type="text" value="Invoice"/>	<input type="text"/>	\$	<input type="text"/>
	Invoice:	<input type="text"/>	
	Discount:	\$	
	Adjustment:	\$	
	Type:	<input type="text" value="Credit"/>	
	Net:	\$ 0.00	
<b>Total invoices:</b>		<b>\$ 0.00</b>	<a href="#">Update total</a>

2

3

## BILL PAY – CONTINUED

### Make Bill Payments with Invoices

You can choose to make payments from invoices, for more thorough documentation of payments to other companies. To get started, please identify the invoice you would like to set up and pay.

- 1 From your navigation links, click **Pay invoices**.
- 2 Specify the details related to the payment, including any invoice information.

If you have more than one invoice associated with your payment, just click **Add another invoice** and another entry section for invoice information will be added to your page.

- 3 Click **Submit invoices**.

User Entitlements Today's Date: Friday, April 12, 2013  
Last Login: Monday, April 8, 2013 3:07:32 PM PDT

Home > Admin > User Entitlements > Manage Users

## Users

Use this screen to view customer administration options.

Users **1** Add a New User

**CALIFORNIA BANK TRUST** Contact Us | Help | Log Out

Home Accounts Payments Transfers Services Admin

### Create User

Use this screen to add a new user.

#### New User Information

**2**

Company Name: CROSS SEARCH FSC Company ID: 140000000412624

\*Login ID:  \*Temporary Password:   
\*Repeat Password:

\*Name: Title: First: M: Last: Suffix: (Jr., Sr., etc.)

Email Address:  Primary Phone:   
\*Language: English (United States) [en\_us] Secondary Phone:   
Fax Number:

User Status:  Active - user is able to log in  
 Inactive - user is unable to log in

#### User Access

**3** Security Level:  Customer System Administrator - user is able to configure access for other users

Approver:  User may approve transactions

Data Services: No Data Services Defined

**4** User Access: User is not entitled to any accounts

Full (Entitle user for all existing and future accounts and functions)

Custom (Entitle user for specific accounts and functions)

## Add a New User

Your Administrator begins by selecting the **Add a New User** link from the **Admin/User Entitlements** tab.

- 1 Create a Login ID and Temporary Password for the new user. (When logging in the first time, the new user creates his or her own password.)
- 2 Then, fill in the user's information. Making the status active allows that person to log in to the business profile online.

## User Access Settings

- 3 Configure the User Access with the appropriate security level.
- 4 Lastly, configure the type of access for the new user.

## SETTING UP ACCOUNT ENTITLEMENTS

You may have some people who help take care of your finances for you. Direct Business Internet Banking lets you designate other trusted users to access your business accounts and perform specific functions online. Entitling other users saves time and gives the business more flexibility. And keep in mind that at all times, your Customer System Administrator, or CSA, maintains control over the level of access and what can be seen and done online.

## Recipients

Use this screen to select existing recipients.

### Recipient Selection

\*Find Recipients:

Find

Advanced Search

## Recipients

1

[Create Recipient](#)

Recipient Name	Recipient Type	Account Number	Recipient ID	ACH	Domestic Wire	International Wire	Last Updated By
<a href="#">Bob Builder</a>	Individual	111222333	2000	✓			admin
<a href="#">Frank Foreman</a>	Individual	222333444	3000	✓			admin
<a href="#">IRS</a>	Business	987654321	1000	✓			admin
<a href="#">Polly Painter</a>	Individual	333444555	4000	✓			admin
<a href="#">Sally Secretary</a>	Individual	444555666	5000	✓			admin

15

### EMPLOYEE DIRECT DEPOSIT

ACH is an efficient and convenient way to schedule and send ACH payments, such as employee payroll through Direct Deposit. Once your business is set up with ACH, you can create Direct Deposit payments for your employees. You can even create payment templates and recipient lists to ease the process for sending regularly recurring Direct Deposit payments.

### Recipients

The Recipients page provides a list of recipients used when making ACH payments. As you create recipients, they are added to the recipient list where you can access them for future payment instructions.

1

To add a recipient, click the Create Recipient link.

Complete the payee information, payment amount, and bank information fields.

Preview and Submit the recipient. You'll receive confirmation the recipient was added to your recipients list.

# Create Direct Deposit

1

Use this screen to create a new Direct Deposit.

Type: Direct Deposit

Account Name - Account Number - Company ID - Balance

\*Account:

\*Descriptions:

\*Effective Date: 04/17/2013

Settlement Options: Your account will be debited for these transactions. Please choose one of these options below:

Debit this account once for this entire payment

Debit this account once for each credit

Make This Payment Recurring

**Recipients**

Recipients	Amount	Addendum
No Recipient Selected		

Number of Recipients: 0 Total Payment: 0.00

Cancel Preview

2

3

6

Effective Date: 04/17/2013

Make This Payment Recurring

Debit this account once for this entire payment

Debit this account once for each credit

**Recipients**

Recipient Name	Recipient ID	Account
<input type="checkbox"/> Bob Butler	2000	111222333
<input type="checkbox"/> Frank Foreman	3000	222333444
<input type="checkbox"/> Polly Painter	4000	333444555
<input type="checkbox"/> Sally Secretary	5000	444555666

Cancel Add

4

5

16

## ACH – CREATING A NEW TEMPLATE

A payment template provides common information for payments made on a regular basis or payments that contain much of the same criteria. You can create a template to speed the process of entering payments where information is repetitive and similar to other business payments you create.

1

Create a **Direct Deposit** template from the drop down menu.

2

Enter the template name, pay from account, and maximum payment amount if needed.

3

Either add new recipients or choose from a list of previously created recipients.

4

Select the recipients to include in this template.

5

Click the **Add** button.

Enter any default payroll amounts for each recipient. This is useful when paying employees on a salary wage.

6

Preview the information and click the **Submit** button, or **Submit and Initiate** button, which then takes you to a page to initiate the Direct Deposit payment. Confirmation will display when the ACH Direct Deposit template was added.

*You can now send a quick Direct Deposit payment to many of your employees in as little as three clicks!*

17

## OTHER SERVICES

The services menu provides you with other online services that are convenient, that save time, and that can be done right within Direct Deposit Internet Banking. There are a variety of online service options available to you.

### Request a Copy of a Check, Deposit, Withdrawal, or Statement

Occasionally you may need to order a copy of a check or a withdrawal slip.

Simply fill in the details, submit the request, and the bank will send the item through the mail. It's just as easy to request copies of other items.

Keep in mind that you still have the option of viewing copies of checks and transaction slips in your online transaction history or even in your eStatements.

### Request Stop Payments

You can also make online requests to stop payments on certain types of checks.

Simply fill in the details, submit the request, and the bank will begin processing the stop payment.

Online requests to place stop payments can take up to one full business day to take effect. To request an immediate stop on a check, please call us at (877) 650-0095.

## Transfer Information

**From Account:** Business Checking xxxxxx4444      **Amount:** \$500.00  
Balance – \$5,000.00      **Date:** 02/15/2013  
**To Account:** Sally Assistant - xxxxxx5555  
**Memo:**  
**Frequency:** One Time Only

## Enhanced Account Protection Information

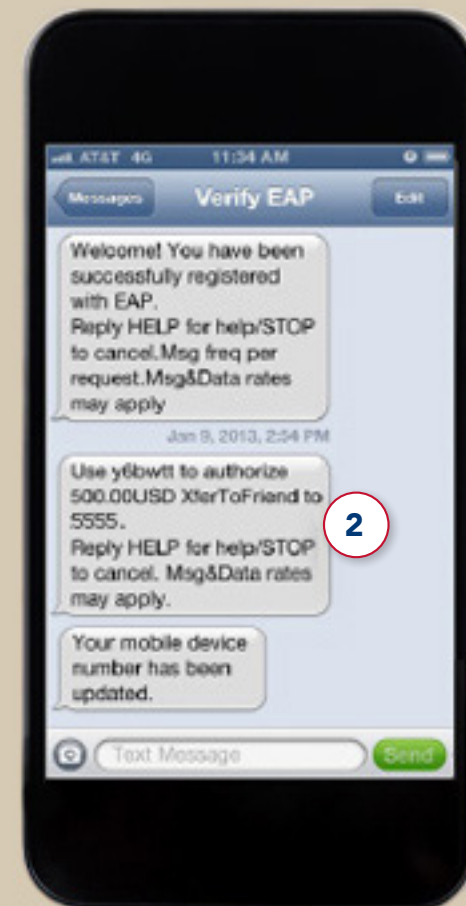
**ENHANCED ACCOUNT PROTECTION**

You have 05:36 (MM:SS) remaining before the Enhanced Account Protection code will expire. If the code expires, please select "Request New Code".

**1** Enter PIN:

Enter Code:  **Continue**

[Request New Code >>](#)



18

## OTHER SERVICES – CONTINUED

Enhanced Account Protection, or EAP, is a mobile-based transaction authentication service that adds an additional layer of security and helps protect your business from fraudulent transactions. If your business is enrolled in EAP, certain online activity will require authentication via SMS text messages before the request can be completed.

### Enhanced Account Protection – Workflow

- 1** When online activity requires EAP, you are presented with a page where you must successfully enter the correct PIN and SMS token code before the online request can be completed.
- 2** The token code is system generated and is sent to your mobile device as a text message, along with the transaction information or activity being requested.

Thank you for taking a moment to learn more about Direct Business Internet Banking.

19

**READY TO ENROLL?**

Visit us at [calbanktrust.com](http://calbanktrust.com) and click on "Locations" to find a Professional Banker near you.

If you have any questions, please give us a call at (877) 650-0095.