



# Business Digital Banking Reference Guide

## IMPORTANT DATES & ACTIONS ITEMS

**FROM 4 PM PT FRIDAY, MARCH 18, 2022 UNTIL 7 AM PT MONDAY, MARCH 21, 2022  
THERE WILL BE NO DIGITAL BANKING SERVICE AVAILABLE**

### **ACTION REQUIRED PRIOR TO MARCH 18**

#### **UPDATE CONTACT INFORMATION**

Confirm that your mobile phone number and email address are current in your American River Bank Online Banking profile. This **MUST** be current to log in to Bank of Marin Digital Banking because you will be asked to authenticate your device by using a code sent to your phone, text or email.

#### **DOWNLOAD TRANSACTION HISTORY**

If you download transactions to a third party software (Mint, Quicken, QuickBooks, etc.), you must export transaction history **prior to 4 PM on Friday, March 18.**

### **THURSDAY, MARCH 17 - 10 PM PT**

American River Bank Bill Pay will no longer be available. All bill payments will be processed as previously scheduled.

### **FRIDAY, MARCH 18 - 4 PM PT**

**Your current American River Bank Online Banking access will be deactivated. This includes online/web, voice, mobile and text banking.**

### **MONDAY, MARCH 21 - AFTER 7 AM PT**

Your American River Bank Online Banking has been converted to Bank of Marin Digital Banking.

See below for detailed login instructions.

## INITIAL DIGITAL BANKING LOGIN INSTRUCTIONS

### **GETTING STARTED WITH DIGITAL BANKING**

- When signing in to Digital Banking for the first time, you will be prompted to set a new password. (You may re-use your American River bank password if it meets the criteria for Bank of Marin's system. The password criteria is displayed on-screen for reference.)
- You will be asked to authenticate your device by using a code sent to your phone, text or email.
- The Bank of Marin Mobile App is available via Apple App Store or Google Play Store.

### **AFTER 7 AM PT ON MONDAY, MARCH 21**

#### **TO LOGIN**

**Go to [bankofmarin.com](https://bankofmarin.com), click on the orange login button in the upper right corner of the home page.**

#### **USER ID**

**Your User ID will remain unchanged.**

#### **PASSWORD**

**Please use your current password.**

**You will be prompted to set a new password and accept the Digital Banking Agreement as part of the initial login process.**

### **KEY HIGHLIGHTS**

- All ACH & Wire Templates will be converted to your new Bank of Marin Digital Banking profile.
- All Bill Payments, Wires, ACH originations and transfers initiated through Digital Banking will be processed as previously scheduled.
- Like the American River Bank Bill Pay, Bank of Marin Bill Pay debits your account the same day your electronic payment is made and check payments will be debited when the check is presented for payment.

# BUSINESS DIGITAL BANKING REFERENCE GUIDE

## IMPORTANT INFORMATION

- For added security, Bank of Marin's Digital Banking platform requires a Symantec soft token to approve all ACH and Wire transactions. Your Digital Banking Admin User (with authority to sign agreements) should have received an email via DocuSign with instructions on how to setup and use soft tokens. Token set-up forms must be completed and returned by Friday, March 4 to avoid interruption to your ACH & Wire service. If your Administrator hasn't received the DocuSign email, please contact our Business Services Support Team at 866-626-6004, option 2, 2, 1.
- The voice banking system is changing. After March 21, you can access Touchtone Banking at 866-626-6004, option 4. The first time you call, you will be prompted to confirm your identity by answering a few security questions **and** select a PIN.

## CUT-OFF TIMES

- Positive Pay cutoff time is 12 PM PT, Monday through Friday.
- Digital Banking Wire cutoff time is 1:30 PM PT, Monday through Friday.
- Mobile Deposit cutoff time is 4 PM PT, Monday through Friday.
- ACH cutoff time is 4 PM PT, Monday through Friday.
- Remote Deposit Capture (RDC) cutoff time is 6 PM, Monday through Friday. You will continue to access RDC through your existing URL and with your current username and password.

## FEATURED ENHANCEMENTS

- Tiered Permission Hierarchy
  - Administrator has full control of sub-users
  - Add/edit/delete sub-users
  - Unlock users
- Discounted Digital Banking Wire Initiation
  - Domestic Wires - \$15/wire
  - International Wires - \$25/wire
- Same Day ACH
  - Monthly Fee or Emergency One-Time Fee
- e-Statements, Tax Forms & Notices
  - Up to 24 months of e-Statements may be available
- Positive Pay options now include:
  - Standard Positive Pay (Check)
  - Payee Positive Pay
  - Reverse Positive Pay
  - ACH Positive Pay
- Technical Support
  - Monday – Friday, 8:30 AM – 5:30 PM PT, 866-626-6004, Option 2

## FOR QUESTIONS:

Please call our Business Services Support Team at 866-626-6004, option 2