

COMMERCIAL ALERT OPTIONS

Alerts Overview:

When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you can stay on top of what's important to you. Below is a complete list of available commercial alerts you may utilize in InBusiness Online Banking.

All alerts are configurable by the individual user: users have the option to make changes at any time if the default is not the user's preference. Please note, there are a few security alerts that are required and unable to be disabled.

Accessing Alerts:

1. In the **Services** tab, click **Alerts**.
 - a. Please follow the instructions found in the [Interactive Online Banking User Guide](#) to manage these alerts.
2. Delivery Methods:
 - a. Secure messages
 - b. Email
 - c. Phone
 - d. Text message

Available Alert Types:

Dates Alerts – Just like marking a calendar, you can set up alerts to remind you of specific dates or events.

Account Alerts – There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.

History Alerts – If you are ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet an amount you choose.

Online Transaction Alerts – Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.

Note: Users who approve ACH and Wire transactions may wish to configure the Online Transaction Alerts for ACH and Wire origination so they can be proactively notified of transactions which require approval in the Activity Center.

Transactions Options: ACH Payments / ACH collection / ACH Pass Thru / Stop Payments / Funds Transfer / Payroll

Status Options: Drafted / Authorized / Processed / Cancelled / Failed

Security Alerts – We want you to feel confident while using InBusiness Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

Security Alerts that are **required** for a user to receive, are as follows:

Alert me when my password is changed
Alert me when my security alert preferences are changed
Alert me when my login ID is disabled

Alert me when my login ID is locked out
Alert me when I receive a secure message

Optional Security Alerts The following alerts have been turned on for users. These alerts are defaulted to **on**, but each user has the ability to make changes to their alerts and may turn them off if they choose.

Alert me when an invalid password for my login ID is submitted
Alert me when my login ID is changed
Alert me when my user profile is updated
Alert me when my challenge code is changed
Alert me when secure access code contact information is changed
Alert me when an address is changed

The following alerts are available to be turned on for users. These alerts are defaulted to **off**, but each user has the ability to make changes to their alerts and may turn them on if they choose.

Alert me when a valid password for my login ID is submitted
Alert me when a valid secure access code is submitted
Alert me when an invalid secure access code is submitted
Alert me when a computer/browser is successfully registered
Alert me when forgot password is attempted for my login ID
Alert me when the forgot password process is successfully completed
Alert me when the forgot password process is attempted unsuccessfully
Alert me when a new user is created
Alert me when a recipient is added
Alert me when a valid challenge code is presented
Alert me when an invalid challenge code is presented
Alert me when an external transfer is authorized
Alert me when a micro deposit was created
Alert me when a payment template is modified
Alert me when a recipient is modified
Alert me when a payment template is created
Alert me when an outgoing ACH transaction is created
Alert me when an international wire transfer is created
Alert me when a wire transfer is created

AVAILABLE COMMERCIAL ALERTS FOR POSITIVE PAY/ACH REPORTING MODULE

Within our PosPay/ACH Reporting module of InBusiness Online Banking, user notifications can be established. Below is a list of notifications available to set at the user level.

Alert Overview:

- Notifications for:
- ACH Positive Pay
 - Check Positive Pay
 - ACH Addenda and Notifications of Change

Users – Administrators will be turned on by default to receive all alerts. All other user’s alerts will be initially granted at the time of sub user creation.

The administrator and users can control these notification preferences by going to “User Setup (Client)” and selecting the “System Messages” tab.

Please follow the instructions found in the [Interactive Online Banking User Guide](#) to manage these alerts.

Delivery Method:

- Email notifications will come from: TMSupport@premiervalleybank.com.

Check Positive Pay:

Exception: Duplicate paid item
Exception: Duplicate paid item with amount mismatch
Exception: Paid item not issued
Exception: Paid item with amount mismatch
Exception: Paid item with zero check number
Exception: Payee name mismatch
Exception: Stale dated item paid
Exception: Void item paid
Reminder to Process exceptions
Issued file loaded successfully
Issued file partially loaded
Issued file processing loaded no items
Issued file rejected

ACH Positive Pay:

Exception: Filtered / blocked transaction
Exception: Unauthorized ACH transaction
Reminder to Process exceptions
Filtered / blocked transaction notification
Unauthorized ACH transaction notification
New Transaction filter / block added
New ACH Authorization rule added

ACH Addenda / Notification of Change:

ACH reporting file sent as email attachment
ACH reporting system new file notification