New Banner Commercial Online Banking

In 2016, we will be upgrading Banner Online Banking to ensure clients have the most up-to-date and secure online banking system available.

Focused on enhanced functionality with easy-to-use navigation, ACH and domestic wire transfers, international wires and remote deposit will all be accessible through the online banking portal. The new online banking is optimized for full use from your desktop, tablet or smart phone, with the ability to approve ACH and wire transactions from our new mobile banking app.

We invite you to learn more at bannerbank.com/commercial-online-banking-upgrade, which contains user guides, how-to videos and other useful information.

Frequently Asked Questions

1. **Will my login credentials change?**
   Your Login ID will remain the same. During the first time login process you will be prompted to create a new Password.

2. **How do I know if my web browser is compatible?**
   The only browser requirement is that your browser must be HTML5 compatible. We recommend updating your browser to the latest version available—not just to ensure compatibility with the new online banking experience, but also to ensure that your online banking is as secure as possible. Compatible browsers include Microsoft Internet Explorer 10 or higher, Mozilla Firefox 24 or higher, Google Chrome 27 or higher, and Safari 6 or higher.

3. **What is a secure access code?**
   A Secure Access Code is a security feature that allows you to register the computer or device you are using for "one-time" or "future" use. Registering your computer is another layer of security to ensure your online banking account cannot be accessed by an unregistered computer — even if your Login ID and Password are accidentally or unintentionally compromised.

4. **How do I get a secure access code?**
   Secure Access Codes are delivered to you using secure contact information that we have on file for your accounts. For this reason, it is imperative to have an email address, telephone or a mobile phone number in the current Online Banking system in advance of the upgrade.

5. **I didn't receive my secure access code. My email address, telephone or mobile number to receive the code is outdated.**
   Please call us at 800-272-9933 during business hours so we may assist you.

6. **Will I be able to use my existing Secure ID Token?**
   Yes, provided you have used your Secure ID Token within the last 90 days. We will transfer over active tokens to the new online banking. The token will no longer be required at login, but it will be required to approve transactions.

7. **Will I need to re-establish payees, existing or recurring payments I have set up in Bill Pay?**
   Existing payee information automatically converts to the updated Bill Payment environment, including any existing recurring and future-dated payments. However, it is best to double check your payment delivery date is what is expected.

8. **Will Bill Payment change?**
   The way you schedule payments will change. The way you schedule payments will change. When you schedule a payment, you choose the payment date you want the payee to receive the payment. Funds for payments sent electronically will be withdrawn from your account at 12:00 p.m. (PT), one (1) business day prior to the scheduled payment. Funds for payments sent by check will be withdrawn from your account when the check is cashed by the payee. Bill payments submitted by 12:00pm (PT) are included in current business day processing. Bill payments submitted after 12:00pm (PT) are processed on the following business day.

9. What happened to my alerts/reminders?
With this new version of online banking, alert capabilities are different. If you would like to further personalize your online experience by establishing alerts, select 'Settings' after you login and follow the prompts.

10. I currently receive email wire notifications - will I continue to receive those?
Yes, those email notices will automatically continue. The new notices will look different than they currently do.

11. Will I need to re-enroll for eStatements?
No. If you are currently enrolled for eStatements, they will continue. Up to 18 months of statements will be transferred to the new online banking platform, starting with the most recent months. The first time you attempt to access your statements and notices, you will need to complete a one-time confirmation. If you need immediate access to older statements, you may visit any of our branches or call us at 800-272-9933.

12. What can I do from the new Banner Mobile Banking app?
Commercial Online Banking is now available from our new mobile app. Download the Banner Bank Mobile app on any Android™ or Apple® device and it will provide a consistent experience with banking from your desktop. If you're device isn't an Android or Apple, you can always access online banking via your HTML5-compatible mobile web browser.

13. Will my mobile app automatically update?
No. Once your accounts are converted to the new Banner Online Banking, you will need to download our new Banner Mobile Banking app for iPhone® or Android. Please download the Banner Bank app with the **BLUE** background. Delete any old Banner mobile banking apps. The new app icon looks like this:

14. Will my financial software work with the new Banner Online Banking?
If you utilize financial software such as Quicken® or QuickBooks™, there are some additional steps needed to ensure you are able to continue downloading transactions from the new Online Banking system. Initially, please be sure to download transactions no later than the Friday prior to your scheduled online banking conversion date. For common financial software guides, visit bannerbank.com/commercial-online-banking-upgrade.

15. Will my user settings change?
Although these will not change there will be additional permissions available it is recommended the admin review all user settings.

16. If a user is a main administrator for a business, can they manage their own users?
Yes, a main administrator can manage their own users within online banking by going to the Commercial menu, then Users/User Management.

17. How can I setup a company where the owner can approve his/her own transaction, but the sub-user requires approval from the owner?
The owner should be set up with both draft and approve rights and the sub-user with only draft rights.

18. Is there a way to create a sub-user for my company that is only allowed to draft payments using existing templates and not be able to edit the template?
Yes. Please select the 'Draft Restricted' option.

19. How can I add Subsidaries in online banking?
A user can add subsidiaries for ACH Origination within the Subsidiaries menu.

20. I created a new user in Online Banking but they can't login. Why?
The temporary password created for new users expires after 24 hours. A new Temporary password will need to be created. Please contact us during business hours at 800-272-9933 for assistance.

21. Will my ACH and wire templates be transferred to the new online banking?
Yes we will transfer existing ACH and wire templates.