

BUSINESS ONLINE BANKING SERVICES AND FEATURES

Take 24/7 control of your business banking needs with our multi-user online services and features. The following are all available as part of our online banking service.¹

MOVING MONEY

- Mobile check deposits²
- Transfer funds between EverBank accounts
- ACH originations, including state and federal tax payments
- ACH file upload (NACHA and non-NACHA formats)
- U.S. dollar wire transfers (domestic and international)
- Foreign currency wire transfers

REPORTING

- View detailed account information, spending and cash flow
- Download to QuickBooks® and Excel®
- View check images
- View eStatements
- View transaction history (up to 18 months)
- Customizable and standard reporting, including incoming wire detail reports

SECURITY & FRAUD

- Multi-level approvals for authorized users
- Password controls and strong sign on authentication
- Encryption protection
- Token sign on and funds transfer approval
- Positive Pay for checks and ACH including Block and Filter
- Real-time stop payments on single or multiple checks
- Access to secure email
- EverBank Web Safety Guarantee³

ONLINE BILL PAY

- Receive bills electronically with an option to automatically pay full or minimum balances on recurring bills
- Manual pay one-time and recurring bills
- Set up categories and run reports
- Search and view up to 24 months of records
- Use smart calendar to view anticipated delivery dates
- Expedited bill pay available

1. There are fees associated with certain of these services and features. For a complete listing of these fees, please see the Business Deposit Account Fee Schedule.
2. Must be an existing EverBank client eligible to enroll in Online Check Deposit using our downloadable Android or Apple mobile banking app. For information on crediting of deposits, the availability of funds for withdrawals and other transactions, see the Funds Availability Disclosure and the Imaged Deposits Service section of the Business and Non-Personal Account Terms, Disclosures and Agreements Booklet. Subject to approval.
3. EverBank's Web Safety Guarantee provides 100% protection for any funds lost due to unauthorized Online Use or an EverBank mistake. Online Use means any service which is used to initiate monetary transactions using the Online Financial Center, Business Online Banking, Online Bill Pay and Mobile Banking. Mobile Banking includes banking from web-enabled phones and other mobile devices. EverBank mistakes are limited to errors made solely by EverBank, and does not include those caused partly or entirely by (a) inaccurate or incomplete information provided by you, (b) your misuse of our services or systems, or (c) your failure to comply with all terms of our agreements with you. For more information about your responsibilities, please see the Online Banking Service Agreement and the Web Safety Guarantee section in the Account Terms, Disclosures and Agreements Booklet.

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Microsoft Excel is a registered trademark of Microsoft Corporation

