

ONLINE BANKING FULL FEATURE BREAKDOWN



COMPARE ONLINE BANKING PLATFORMS AND SERVICE LEVELS

OVERVIEW

	Online Financial Center	Business Online Banking Service Levels ¹		
		Small Business	Standard	Premium
Multiple users including account administrators		✓	✓	✓
Download to QuickBooks ^{®2}		✓	✓	✓
Account aggregation	✓			
Optional online bill pay	✓	✓	✓	✓
ACHs		✓	✓	✓
Initiate domestic & foreign wire transfers	✓		✓	✓
Manage EverBank [®] World Markets [®] & EverTrade ^{®3} accounts	✓			

MOVING MONEY

	Online Financial Center	Business Online Banking Service Levels		
		Small Business	Standard	Premium
Transfer funds between EverBank accounts	✓	✓	✓	✓
Transfer funds between EverBank & non-EverBank accounts	✓			
Manage & view non-EverBank accounts	✓			
ACH State & Federal Tax Payments			✓	✓
ACH File Upload (NACHA & non-NACHA formats)			✓	✓
Loan payment		✓	✓	✓
Domestic U.S. dollar wire transfers	✓		✓	✓
International U.S. dollar wire transfers	✓		✓	✓
Foreign currency wire transfers			✓	✓

REPORTING

	Online Financial Center	Business Online Banking Service Levels		
		Small Business	Standard	Premium
View detailed account information, spending, cash flow, assets & liabilities	✓	✓	✓	✓
Download to Quicken® ²	✓			
Download to QuickBooks ² (CSV & BA12 formats)		✓	✓	✓
Download to Excel ⁴ & Microsoft® Money ⁴		✓	✓	✓
View check images	✓	✓	✓	✓
Loan reporting		✓	✓	✓
View eStatements	✓	✓	✓	✓
View transaction history	24 months	18 months	18 months	18 months
Expected & manual transaction reporting				✓
Automatically reconcile cleared & uncleared items			✓	✓

SECURITY & FRAUD

	Online Financial Center	Business Online Banking Service Levels		
		Small Business	Standard	Premium
Password controls & strong sign on authentication	✓	✓	✓	✓
Encryption protection	✓	✓	✓	✓
Token sign on		✓	✓	✓
Token funds transfer approval			✓	✓
Positive pay for checks			✓	✓
Multi-level approvals for authorized users		✓	✓	✓
Stop payment on single or multiple checks	✓	✓	✓	✓
Access to secure email	✓	✓	✓	✓
EverBank Web Safety Guarantee ⁵	✓	✓	✓	✓

OPTIONAL ONLINE BILL PAY

	Online Financial Center	Business Online Banking Service Levels		
		Small Business	Standard	Premium
Set up to receive bills electronically	✓	✓	✓	✓
Automatically pay full or minimum balances on recurring bills	✓	✓	✓	✓
Manually pay one-time or recurring charges	✓	✓	✓	✓
Manage bills by establishing categories & reports	✓	✓	✓	✓
Search & view bill payment records by payee or period of time for previous 24 months	✓	✓	✓	✓
Access smart calendar to calculate anticipated bill payment delivery dates	✓	✓	✓	✓

- All three Business Online Banking service packages (Small Business, Standard, and Premium) may include a monthly fee. Depending on your average daily balance and your service package, some account and Online Banking services are included at no additional fee. See the Business Online Banking fee schedule in the Business and Non-Personal Account Terms, Disclosures and Agreements Booklet. For more information you can find a copy on our website. Additional service fees may apply.
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Are Not FDIC Insured	Are Not Bank or Government Guaranteed	Are Not Deposits of EverBank	May Lose Value
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