

# NEW BUSINESS ONLINE BANKING

## RE: Important Information: Online Banking System Changing Monday, December 5, 2011.

Borel Private Bank & Trust Company, a division of Boston Private Bank & Trust Company, will be converting to a new Online Banking system on **Monday, December 5, 2011**. Our Online Banking Service will offer you new functionality and enhancements designed to improve your Online Banking experience, while continuing to offer a high level of security.

Some of the extended capabilities will include:

- Enhanced Fraud Protection
- Tiered Permission Structure for Users
- Self-Password Reset
- Electronic Statements
- Enhanced Cash Management Features Available on Request
- Quicken®/QuickBooks® Direct Connect
- Additional Alert Functionality
- Real Time Banking

In order to bring this service to you, we are working hard to make the transition as seamless as possible. **Please be sure to read the information below as it contains important details and action items that you must perform prior to the system's conversion, Saturday, December 3, 2011, and to logon to the system for the first time December 5, 2011.** Please share this communication with all Online Banking users in your company.

The Online Banking system will be unavailable between 5:00 PM PST December 2 and 7:00 AM PST December 5, 2011.

## New Online Banking login instructions effective December 5, 2011

<b>Website</b>	<b>Starting on December 5</b> , you will access online banking by going to our website: <a href="http://www.borel.com">www.borel.com</a> and clicking on <b>"New Online Banking"</b> in the upper right corner of our homepage. Please delete any previous bookmarked favorites in your browser.
<b>New Login Instructions</b>	<ul style="list-style-type: none"><li>• <b>Access ID (formerly Login ID)</b> To access the new system, enter your <i>Access ID</i> in <b>all lower case letters</b>. The Access ID is the same as your <i>Login ID</i> in the old online banking system (unless otherwise notified). Please note that the field name has changed from <i>Login ID</i> to <i>Access ID</i>.</li><li>• <b>Temporary Passcode</b> You have been assigned a one time temporary password. That password will be available to you in the current BorelOnline system at the top of your account screens over the next two weeks. It was also mailed to you November 21, 2011. For more information on your password, please call 650.378.3700.</li></ul> <p>After you've entered your Access ID, please enter your Temporary Passcode. All users will then be prompted to create a new and personalized passcode to be used for all subsequent logins.</p>

*(chart continues on next page)*

- **Passcode Requirements**

Please consider using a strong passcode for your Online Banking access.

- Our new Online Banking system requires that a passcode consist of 8 to 16 characters.
- For purposes of security, the passcode must consist of at least 1 alpha (a–z, A–Z), 1 numeric (0–9), and 1 special character (e.g., !, @, #, \$).
- Your passcode cannot be the same as your Access ID, nor should it be associated with any commonly known personal identification, such as social security numbers, address, date of birth, or names of children, and should be memorized or stored in a secure location and it should not be shared.

- **First Time Login to our New Online Banking System**

After changing your passcode you will be asked to enter a valid email address and then you must select and answer three security questions. Users who have security tokens assigned to them will be prompted to activate the token.

The system will prompt you to read and accept the online banking agreements. After this is completed, the Messages screen will appear. Various tab options will appear for you to select. The “Accounts” tab will display your accounts and allow you to pull up transaction history.

Please note the “General Help” link in the upper right corner will provide assistance for any screen you are on.

**Online Banking History**

Beginning on December 5, 2011, you will have 90 days of transaction history. Going forward, the system will retain up to two years of account information.

**Quicken®/QuickBooks® or other personal finance software**

If you currently use the download features in Quicken®/QuickBooks® or other personal finance software:

- **Before 5:00 PM PST December 2, you will need to download all transactions from the old Online Banking system to ensure that you do not lose your transactional information.** If you have any questions or need assistance, please contact us at 650.378.3700.

**Recurring Transactions**

As a result of the system conversion, any future dated and recurring transactions, including internal transfers **will not** be converted over. These transactions will need to be set up in the new system on or after December 5, 2011.

**Company Administration**

Company administrators will have the ability to add, delete or modify sub-users on the system. This is accomplished by clicking on the “Cash Management” tab and selecting “Sub-User Administration.” The system will send an email to the administrator that contains a security code. The code must be input on the system for the administrator to gain access to maintain sub-user entitlements.

Administrators are strongly encouraged to review all of their templates that were converted and also their sub-users’ access and entitlements. Daily transaction limits for users were not converted to the new system and will need to be re-established.

## Bill Pay

For security purposes the Bill Pay service in the enhanced Online Banking system will require you login using your existing Access ID and a new, unique password. That password will be sent by mail to the company's owner or a principal in your organization. For information on the Bill Pay service or the password to use the service please contact us at 650.378.3700.

Your Online Banking experience is of the utmost importance for Borel Private Bank & Trust Company, and we thank you for your business. You will continue to receive the highest level of client service to guide you through the conversion process. As always, your Private Banker is available to speak with you directly should you have any questions or concerns. In addition, please feel free to contact Cash Management at 650.378.3700. For after hour Online Banking support please call 855.738.8916.

Sincerely,



James C. Garvey  
President & CEO



**Borel Private Bank  
& Trust Company®**

*A Division of Boston Private Bank & Trust Company*

Member  
**FDIC**

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