

Each of our distinctive business banking solutions includes OneLocal Bank's Business Online & Mobile Banking, as well as our comprehensive Cash Management services. These are all designed to make running your business convenient, flexible, scalable and secure.

Business Online Banking

Our Online Cash Management product that allows business customers 24-hour, real-time access to their accounts. Businesses can view account information, move funds, check transactions, pay bills, plus initiate stop payments, wire transfers and ACH transfers.

Business Mobile Banking

Secure Access from your Smartphone or Tablet

- Check Balances
- Deposit Checks
- Make Payments
- Review Transfers and Payments
- Approve Transactions
- Real-Time Alerts

Remote Deposit Capture (RDC)

- Make your funds available faster.
- Make deposits anytime 24/7.
- Save time preparing deposits.
- Consolidate funds from remote locations into your accounts.
- Cut costly courier fees or trips to the bank.
- Reduce risk of check fraud.

Wire Transfer Manager

- Securely wire funds right from your PC or smartphone
- Fewer trips to the bank
- Payment confirmation receipts

ACH Manager for Business (ACH)

- Create ACH payments and deposits
- Manage Direct Deposit of Payroll
- ACH Origination
- Transfer Funds between accounts in real time
- Make State and Federal Tax Payments

Lockbox Payment Services

Reduce or eliminate the following with our Lockbox Service;

- Processing receivables manually
- Payment postings
- Bank deposit preparation
- Daily trips to the post office and the bank
- Potential for theft, fraud and error

Best of all, with same-day processing your money goes to work for you sooner!

Positive Pay

An automated cash service that helps a business detect check fraud by matching an issued check issued for payment. The dollar amount, check number and account number must all match or the check is sent back to the issuer.

Powerful, enhanced security — OneLocal Bank's multi-layer security provides simple, convenient access to your accounts and a powerful, effective method for protecting against online fraud.

- Strong, effective online fraud protection
- Secure, convenient 24/7 access to your accounts
- Login credentials confirm your access ID and password
- Device check verifies the device you're using
- Geographic location confirmation authenticates login location

Mobile approvals deliver control over funds and unrivaled fraud protection

OneLocal, a name you know and trust. We've been committed to our community's growth for more than a century, and our dedication to your business success is just as unwavering. That's why we developed our Beyond Business Banking suite of products, and that's why we invite you to visit onelocalbank.com/business to learn more about Beyond Business Banking.