

City National Business Online vs. City National Business Essentials June 2021

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City National Business Online vs. City National Business Essentials 2021

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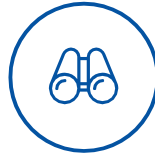
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Login and Authentication

BUSINESS ONLINE	vs.	BUSINESS ESSENTIALS 2021
3-Tier—Company ID, User ID, Password	Credentials	2-Tier – User ID, Password
Challenge Questions and Answers	Multi-factor Authentication	Verification Code via Email or Phone
Admin manually enters and provides to user	Temp Password Provisioning	Auto-generated and emailed to user’s Primary email
Update Password > MFA Setup > Forgot Password Setup	First-time Login	Secure Verification > Update Password > User Agreement > Verify Contact Info > Add Phone Support Authentication Options
Five (5) attempts before auto-lock	Incorrect Password Attempts	Three (3) attempts before auto-lock



Navigation, Dashboard, List Views & General Usability

BUSINESS ONLINE	vs.	BUSINESS ESSENTIALS 2021
Primary on Left/Secondary on Top	Navigation Layout	Primary on Top; Secondary drop-downs
Go to primary module, then click on secondary options	Navigation Flow	One-click access to secondary modules
Top Left Exit	Logout Button	Top Right Sign-out
User guides, Contact Link	Header Content	MyProfile, Help, Contact Info, Message Center
Contextual Help on every page	Help	Dashboard tool icon or User Guides (Not contextual)
Re-sort only	List Controls (across site)	Add/Remove/Rearrange columns, Sort/Filter, Save Multiple Views
Print Page only	List Print/Export (across site)	Print/Download PDF or Export CSV or Excel
Not Available	System Notifications Widget	Transfer/User Needs Approval
Not Available	Set Default Start Page	User can set start page used most often (e.g., Bill Pay, transfers)
Drop-down list	Account Search Options	Drop Down Smart Search (3 characters)
Custom Date Range	Calendar Picker Options	Custom Dates, Prior Day, Last 7, 30, 90, etc
Fields laid out on page	Advance/Multiple Search Filter	Go to Filters/Select Manage Filters
10,000	Record Limit for Search	30,000
Not Available	Session Timeout Notice	Notifies with 5-min warning



Account Summary

BUSINESS ONLINE	vs.	BUSINESS ESSENTIALS 2021
Dashboard	Account Summary	Dashboard and/or Balances and Activity
Deposits Only	Account Types on Dashboard	Deposits and Loans
Deposits	Real-time	Not Available
Not Available	Prior Day	Loans
180 days	Available History	180 days
Ledger, Current, Total Accessible	Default Balances	Ledger, Available, Net Activity
5	Balance Types Available	16
From Summary or query different account after Drill-down	Individual Account Query	From Summary
Separate Reporting module, Prior Day	Multiple Account Queries	From Reporting Tab (Current and Prior)
Separate Reporting module, Prior Day	Transaction Search	From Transaction Tab, Prior Day
Click Account Link	Account Drill-down	Click View
All Available Dates	Default Dates	Last 31 days
Checks Only	Images	Checks, Deposit Ticket and Items
View, Print	Image Options	View, Print, Save
Inquiry Type Drop-down	Query Options	Filter Drop-down w/ multiple options
Page forward only	Page Options	Page forward, page back or jump to specific page

BUSINESS ONLINE	vs.	BUSINESS ESSENTIALS 2021
Print Page	Print Options	Print PDF Report
CSV, QuickBooks, Quicken	Export Options	CSV, BAI, QuickBooks or Quicken (OFX) Formats
Links to Latest or All Statements	Statement Link	Not Available
From Setup – Admin Controlled	Account Nickname	From Admin-Account Names – Admin Controlled



Checks and Stops Inquiry

Easy search for Stops and Checks	Checks and Stops Inquiry	Easy search for checks and stops
Paid Only	Checks Included	Paid Only
Via Business Online only	Stops Included	All Stops (via Online, Phone, Branch)
180 days	Available History	180 days
100 items	Range Limit	100 items
Not Available	Cancel Stop	Cancel from Inquiry Results or Stop Pay Request List
Not Available	Export	Export results CSV
Print, Front/Back, Inverse, Rotate	Image Controls	Save, Print, Front/Back, Inverse, Rotate
Front/Back Image only	Image Print	Front/Back w/ Check Info Header – Date/Amount/Acct #/Serial #
View individually	Image Review	View multiple with Next option



Stop Payment Requests

Stops and Inquiries > Stop Payments	Stop Payment Requests	Account Services > Stop Pay Requests
6-month only	Durations	6-mo, 2-year, Permanent
Not Available	Export	Export CSV
Account Number	List Info for Account	Account Name and Number



Deposit Tickets and Items

BUSINESS ONLINE	vs.	BUSINESS ESSENTIALS 2021
Available	Deposit Tickets and Items	Easily available
365 days	Available History	180 days
365 days	Search Range Limit	180 days
Not Available	Export	Export results CSV
Print, Front/Back, Inverse, Rotate	Image Controls	Save, Print, Front/Back, Inverse, Rotate
Front/Back	Image Print – Deposit Slip	Front/Back with Header Info and List of Deposit Items
Front/Back	Image Print – Deposit Items	Front/Back with Header Info



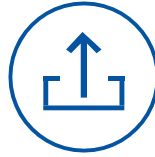
Online Statements

BUSINESS ONLINE	vs.	BUSINESS ESSENTIALS 2021
Easily available	Online Statements	Easily available
Deposit	Account Types	Deposit
One at a time	Account Search	All or Multiple
18 mos	Available History	7 years
Up to 18 mos	Search Range Limit	6 mos at a time
One at a time	Print or Save	One at a time



Reports

BUSINESS ONLINE	vs.	BUSINESS ESSENTIALS 2021
Easily available	Reports	Easily available
Accounts	Report Types	Account Services > Account Reports
Browser-based	Report View	PDF
User-based	Saved Reports	User-Based or Public for all Users
Previous Day Summary or Detail, or Combined	Deposit Account Reports	C Not Available
10,000	Record Limit for Search	Not Available
Link to Check Images	Link to Images	Not Available
CSV download	User Permissions Report	PDF View/Export



Exports

BUSINESS ONLINE	vs.	BUSINESS ESSENTIALS 2021
Easily available	Exports	Easily Available
CSV, TSV, QuickBooks, Quicken, BAI	Export formats	CSV, CS Basic, QuickBooks, Quicken, BAI
Include/Exclude	Header Options	Include/Exclude
Balances and/or Transactions	Data Available	Balances and/or Transactions
In Session	Export Available	7 Days
10,000	Record Limit for Export	30,000
One, Multiple or All	Account Filter	One, Multiple or All
Not Available	Account Group Filter	One, Multiple or All
One at a time	Transaction Type Filter	One or multiple
Prior Day	Current or Prior Day	Current or Prior



Transfers

BUSINESS ONLINE	vs.	BUSINESS ESSENTIALS 2021
Easily available	Transfers	Easily available
Single or Multiple	Types	Single
Separate Drop-down	Balance Display	At Account Selection
Not Available	Quick Transfers	Simple Single One-Time Transfer Option
Comments	Optional Fields	Transfer Reference, Comments, Toggle off/on
Not Available	Export	Export Transfers or Templates of any status
Scheduled, Needs Approval, Completed	Standard List Views	All, Scheduled, Require Approval, Completed, My, Imported, etc
Re-sort	List View Custom Options	Customize/Save: Add Columns, Filter, Rearrange
Separate Audit Report	Transaction Audit	Included with Transaction View/Print
Not Available	Transfer File Import	Import file with multiple transfers



User Administration

BUSINESS ONLINE	vs.	BUSINESS ESSENTIALS 2021
Setup > Manage Users	User Administration	Admin > Users
System Admin	Bank Authorized Admin	Client Admin – Creates Users and Assigns Primary Services
Not Available	Bank Authorized Service Admin	Service Admin – Assigns detail permissions for each Service
Accordion Folds, separate setup for Bill Payment	Add User Workflow	Logical stepped workflow
Not Available	Restrict Access Hours	Restrict user access by days of the week and hours of the day
Not Available	Phones, Emails	Enter phone/email contact for users
Not Available	User Time Zone	Set specific time zone for user
Separate for Payments vs. Check Services	Account Entitlements	One screen for all Account Entitlements
Entitle User to Account Group (automates user entitlement for new accounts)	Account Group	Not Available
Not Available	All Current/Future Accounts	Set user to All Current/Future Accounts by Individual or All Functions
By Function (Enter, Approve, Delete, Release)	Transfer Limits	Only for Approval



Company Detail

BUSINESS ONLINE	vs.	BUSINESS ESSENTIALS 2021
Setup > Customer Settings	Company Detail	Admin > Company Details
Not Available	View Company Detail	Primary branch, RMs, System Settings, Users



User Reports

Not Available	User Reports	Admin > User Reports
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Audit Activity

BUSINESS ONLINE	vs.	BUSINESS ESSENTIALS 2021
Setup > Audit for Pos Pay, Check Services or Audit Payments and Reporting	Audit Activity	Admin > Audit Login and Access, Audit Activity
> Setup > Audit Activities for Positive Pay, Balances Activity	Audit User Login and Access	> Admin > Audit Login and Access
> Setup > Audit Activities for Positive Pay, Balances Activity > Setup > Audit Activities for ACH, Wire, Reporting	Audit User Activity	> Admin > Audit Activity
Provides detail for activity type, account, dates reviewed	Audit Balances and Transaction Activity	Not Available
High Level of detail for all events	Audit Activity Event Detail	Lower Level of detail for each event type



Alerts

Easily available	Alerts	Easily available
Alerts-No-Reply@cnb.com	Email From Address	cnbservices@cnb.com
One account at a time for Balances, Transactions, Incoming Wire	Account Selection Options	One, Multiple or All Accounts for Balances, Trans, Payments and Transfers
By Threshold Amount for Opening Avail (?)	Balance Threshold	By Threshold Amount, select Type (Ledger, Avail, Closing, etc)
By Threshold Amount, Credit/Debit	Transaction Cleared	By Threshold Amount, Credit/Debit, Type, Serial or Location #
Needs Approval, Completed, Failed	Transfers	Transfers Automatically Generated, Transfers Processed, Transfers Awaiting Approval, Approver Rejected Transfers and Transfers Rejected Today



Alert Recipients

BUSINESS ONLINE	vs.	BUSINESS ESSENTIALS
Four (4)	Total # Recipients per User	Unlimited
One (1)	# Emails Per Recipient	Unlimited
Specific to Individual User	Recipients Availability	Available to others in Company
Not Available	Recipient Groups	Assign Recipients to Groups for easier alert setup



My Profile

BUSINESS ONLINE	vs.	BUSINESS ESSENTIALS 2021
Requires change every 90 days	Password	Requires Change every 90 days
Set email for Forgot Password	Personal Information	Update Emails, Phones for Verification Code Sending and Support
Not Available	Phone Security Questions	Available as option for additional Phone Support verification
Not Available	Set Landing Page	User can select Dashboard, Bill Pay or Transfers, etc
Not Available	Set Default Dashboard	User selects which service to show on Dashboard (Banking, Bill Pay, E-Deposit)
Not Available	Alerts – MyProfile	Automated for Security (login failed, pwd changed, etc)
Not Available	Alerts – Dual Approval for Admin	Automated for User Requires Approval, My Request Rejected
Not Available	Alerts – Company for Admin	Automated for Company locked/unlocked, service added
Not Available	Alerts – User	Optional for Admins to receive alerts for end user security or status



Business Bill Pay

BUSINESS ONLINE	vs.	BUSINESS ESSENTIALS 2021
Separate user setup process	User Administration	User setup is one streamlined workflow
Required	User Registration/Activation	Not Required
Multi-pay only	Payment Views	Single or multi-pay options
Single funding account allowed for multi-pay submission	Funding Account Selection	Allows varied funding accounts for multi-pay submission
Separate view for pending activity vs. payment initiation	Payment Dashboard	Combined view of pending payments and payment initiation screen
Must select from payee list	Payee Search	Smart search from payee entry field
Must set up payee before first payment	Payee Setup Options	Option to create payee with first payment initiation
Not available	Spending Report	New graphical spending report by payment category
Not available	Forecast Balance Worksheet	Forecast account balance with upcoming payment activity
All Automated	Alerts Management	Manage non-security alerts per user preference
Only provided to Admin	Alert Recipients	Limited to primary Admin users. Additional admins can be added to the email distribution, upon request
Available from Payee Module	Payee List	Available only from Multi-Pay Page