

CENTRAL PACIFIC BANK

BUSINESS CONVENIENCE SERVICES

BUSINESS ONLINE BANKING¹

Central Pacific Bank's Business Online Banking is a fast and secure way to access your CPB business accounts. For details and to enroll, please visit www.cpb.bank/onlinebanking. With Business Online Banking, you can authorize other users, like your accountant or office manager, to view and transact on your CPB business accounts. You can even determine the level of access for each user. Convenience and versatility are at your fingertips!

- No monthly fee
- Online bill pay and Popmoney[®]
- Multi-user access and permissions
- Mobile banking²
- Mobile deposit service²
- View real-time account balances and pending transactions
- Transfer funds between CPB accounts³
- View check images – front and back
- Real-time stop payments
- Security alerts
- Online statements⁴
- 15 months of account activity history
- Download transaction history
- Electronic document delivery – Receive bank documents securely via online banking

WIRE PROCESSING

Wire transfers provide a secure and efficient way to expedite movement of funds.

OPTIONAL ACH PACKAGE

Upgrade your Business Online Banking with an ACH Package and get all these features for just \$0.50 per ACH item: *(ACH per item fee waived for Business Exceptional Checking account holders)*

- **ACH Payments** – Send electronic payments to another party
- **ACH Receipts** – Collect funds electronically from an individual party
- **ACH Collections** – Collect funds electronically from multiple parties. Great for collecting rental payments, maintenance fees, recurring membership dues, tuition, service payments, etc.
- **EFTPS (Electronic Federal Tax Payment Service)** – Make state and federal tax payments electronically
- **Payroll Direct Deposit** – Credit your employees' checking or savings accounts regardless of where they are held in the U.S.

ACH functionality is subject to approval. ACH (Automated Clearing House) is an electronic network in the U.S. that allows for the transfer of funds between financial institutions.

For more Cash Management services, ask us about iBusiness Central.

MERCHANT SERVICES

With our banking expertise and Elavon[®]'s premier payment processing network, you can enjoy a one-stop solution for all of your banking and payment processing needs. Credit card, debit card and related processing services are available for restaurants, supermarkets, hotels, retail stores, mail order, and e-commerce merchants.

BUSINESS DEBIT MASTERCARD[®]

With no annual fee, your Business Debit Mastercard offers exclusive Mastercard benefits and Mastercard Easy Savings[®] program.⁵

CARDVALET[®]

The CardValet[®] mobile app is a great tool for controlling business spending on a debit card. Use the transaction controls for merchant codes, location and thresholds to ensure employee spending adheres to your company policies.

OTHER SERVICES

- Cash management
- Cash vault service
- Night depository service
- Notary services
- Safe deposit box⁶

¹Businesses enrolled in Online Banking before July 11, 2016 are receiving the same services as Personal Online Banking. To switch to Business Online Banking, please call our Customer Service Center at the phone number below or visit any branch.

²An internet-enabled device is required to access CPB mobile banking app and web browser. Standard data/text fees apply. Contact your wireless carrier for details.

³Transaction limitations apply to transfers from savings accounts made using Online Banking. Transfers made for the purpose of repaying your loans at CPB are not limited. See branch for more information. Some loan accounts do not allow outgoing transfers.

⁴Online Statements not available for Analyzed Business Checking accounts.

⁵Visit www.cpb.bank/easysavings for more information.

⁶Safe deposit box contents are not insured by Central Pacific Bank, the FDIC or any other government agency.

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CENTRAL PACIFIC BANK
Going Beyond.

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