



Personal and Small Business Online Banking Migration Guide

ACTIONS YOU NEED TO TAKE PRIOR TO SEPTEMBER 18, 2015

While we do our part to ensure a smooth transition, we recommend you complete these steps before **Friday, September 18th at 7:00 p.m.**

- 1. Update your contact information with us.** That includes all your email addresses and phone numbers.
- 2. Download or print your bill payment transaction history for your personal record keeping.** Beginning Monday, September 21, 2015 at 6:00 a.m., your prior bill payment transactions will no longer be available for online viewing.
- 3. Print out your current account-to-account transfers** so you can easily re-establish them on the upgraded system. Internal account-to-account transfers scheduled through Sunday, September 20th will be processed on Friday, September 18th. Account-to-account transfers scheduled for after September 20th will not be processed and will need to be re-established on the new system.
- 4. If you use Quicken, download your latest transactions into your Quicken account register and deactivate your current Web Connect account.** After 7:00 p.m. on Friday, September 18th, your prior transactions will be unavailable. On September 21st, log in to your ABBconnect account to reactivate your Quicken set up. For complete step-by-step instructions, visit <http://upgrade.americanbusinessbank.com> for the Quicken Setup Guide.

ACTIONS YOU NEED TO TAKE AFTER 6:00 A.M., MONDAY, SEPTEMBER 21, 2015

- 1. Log in to your ABBconnect account to reactivate it.** Enter your current Netteller online banking ID as your new ABBconnect User ID, and click the right arrow. Your new ABBconnect User ID must be entered in all lower case.
- 2. If you are a single account holder, go to step #3.** If you are a joint account holder and currently share the same Netteller ID, the second signer will need to log in to the new system as a “new user” and establish a separate, unique User ID and Password. This is part of our enhanced security feature. Just click “Sign Up Here” on the Online Banking Welcome screen and follow the instructions.
- 3. To help safeguard your information, new users will be prompted to validate their identity through a One-Time Security Code.** A phone call or SMS text message will be sent to you to confirm your identity. If we don’t have your phone number or access to a phone is difficult, you can also answer verification questions from public or commercially available records to continue. For step by step instructions, please refer to our “First Time Login Guide” at <http://upgrade.americanbusinessbank.com>.
- 4. Enter the last 6 digits of your Social Security Number or Tax ID Number as your temporary, one-time Password and click “Sign On.”** For security purposes, you’ll be asked to create a new Password of at least 8 to 32 characters. Your password must also contain one alpha and one numeric character. All passwords are case sensitive.
- 5. Once you’ve gone through the initial Password reset process, you can access your accounts by clicking “Go to Accounts Overview.”**
- 6. Re-establish your account-to-account transfers,** if you have any scheduled after Sunday, September 20th. Just select the “Pay and Transfer” tab in the top navigation panel.
- 7. Re-establish your statements online** if you currently view statements online and if you want to access online statement history. To activate this feature, you’ll need to re-enroll in Online Statements. Select “Customer Service” on the top navigation panel, then select “change document delivery method” in the Account Maintenance section.
- 8. Access and review your Bill Payment payee and payment information** by selecting the “Pay and Transfer” tab in the top navigation panel. All your current payees and scheduled bill payments will be transferred so you don’t need to take additional action. **Please note:** if you schedule multiple bill payments in the same amount to the same payee on the same day, only one of those payments will be converted. If that’s the case, you’ll have to re-establish payment.
 - For joint account holders, each User ID has its own bill payment file. What this means is if one account holder pays specific bills under his/her User ID, those bills and bill pay history will not be visible under the joint account holder’s User ID.

For Assistance with ABBconnect

To help ease you through the system upgrade, please visit <http://upgrade.americanbusinessbank.com> for step-by-step instructions. Or, give us a call. American Business Bank customer service specialists are available daily from 8:00 a.m. to 5:00 p.m. at **1.213.430.5150** to talk you through the log in process and new online banking features.

We're taking your online banking to the next level.

IMPROVED ONLINE BANKING FEATURES

- Easy, intuitive navigation
- Enhanced security features, including fraud monitoring tools
- Easier to read statements with check images
- Easy bill pay and payee management, plus the ability to request electronic bills from your payees
- Wide variety of email notifications and alerts

NEW TOOLS TO ENHANCE YOUR ONLINE BANKING EXPERIENCE

- External transfers between your ABB accounts and accounts you hold at other financial institutions
- Expedited payments so you can pay someone overnight