

# Cash Management



**Oriental**

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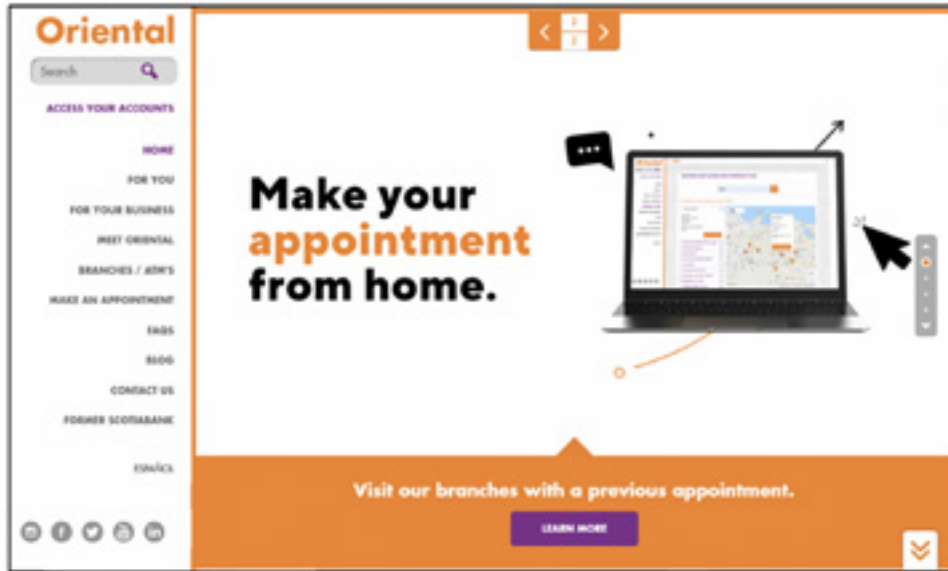
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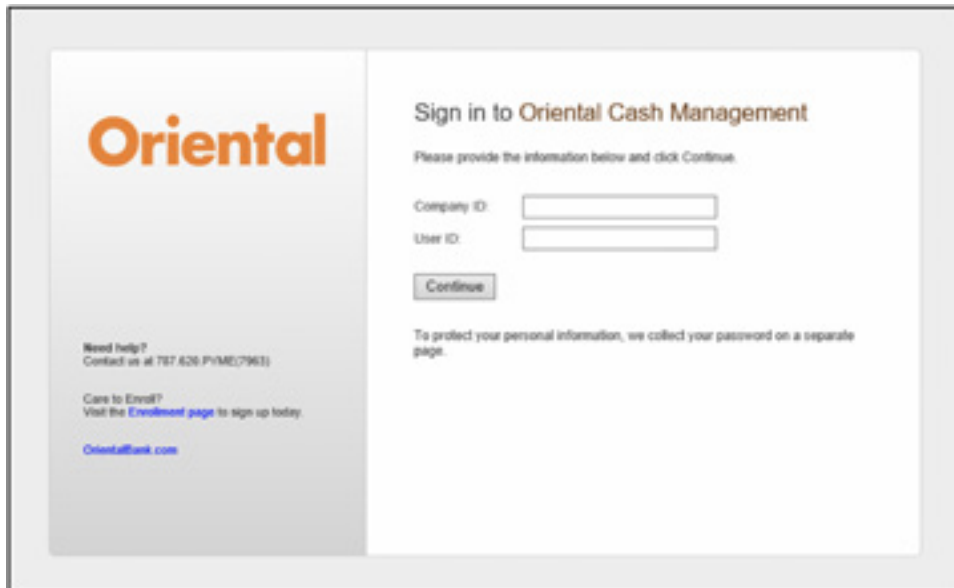
# How to Access Your Oriental Cash Management?

From your computer, follow these steps:

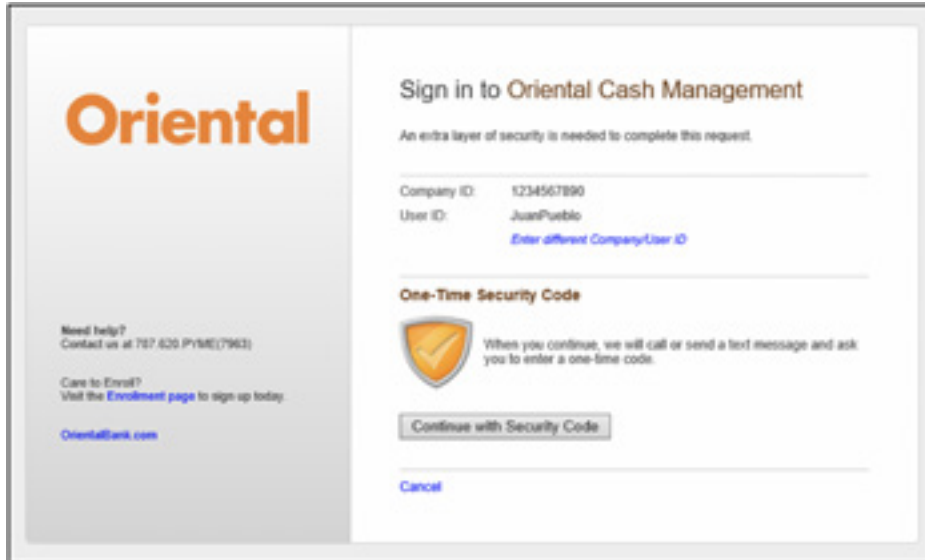
1. Access our website [orientalbank.com](http://orientalbank.com).
2. In the option **Access your accounts**, click **Cash Management** and it will take you to the login screen.



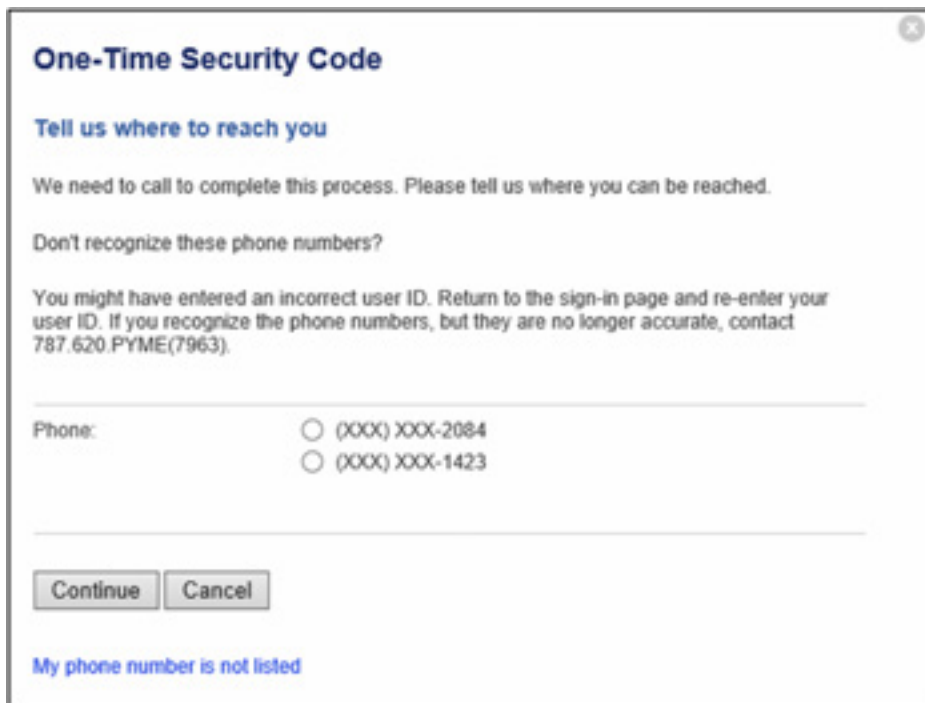
3. Enter the **Company ID** assigned and the **User ID** you selected when you established your credentials.



4. The system will present the One Time Security Code screen, press Continue with Security Code.



5. Select one of the phone numbers entered to receive the automatic validation call.



6. The validation screen will provide a security code you will enter during the call.
7. When finished, press "Phone Call Completed".
8. Enter the temporary password that you defined when you established your credentials.
9. Set a new password according to the composition requirements shown on the screen.

10. You are now ready to start using your **Oriental Cash Management**.
11. Your access includes **Oriental Biz**. It is an app that is free of cost and offers you services for your business like FOTOdepósito, money transfers and balance monitoring. Manage your transactions 24/7. **Download app today!**. For more information go to <https://orientalbank.com/en/for-your-business/commercial-services/oriental-biz/>.
12. This app also includes **Remote Check Deposit**, a service that allows you to deposit checks from your cell phone, without having to visit a branch. More information below.

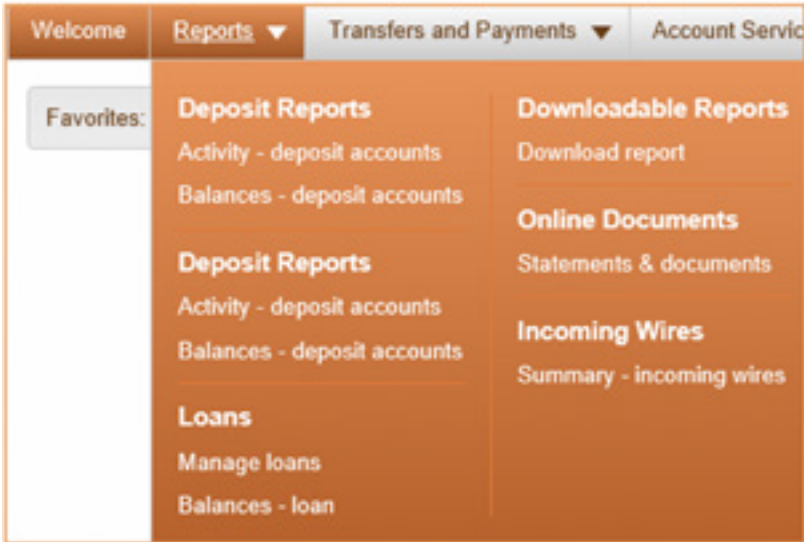
If you have questions, you can contact us through [serviciopymes@orientalbank.com](mailto:serviciopymes@orientalbank.com) or by calling **787.620. PYME (7963)**.

At Oriental we offer you fast and accessible banking to make your life easier.

# Oriental Cash Management Features Guide

## Reports

Generate reports of daily activity, account balance, and others.



These reports can be filtered by different categories such as date and type of transaction.

**Date range:**

Specific date: 04 / 16 / 2019  
(mm/dd/yyyy)

From: 03 / 17 / 2019  
(mm/dd/yyyy)

To: 04 / 16 / 2019  
(mm/dd/yyyy)

Previous business day

**Transaction types:**

All transactions

All credits

All debits

Selected groups:

**Credit groups:**

- Deposits
- ACH credits
- Wire credits
- Other credits

**Debit groups:**

- Checks
- ACH debits
- Wire debits
- Other debits

**Display Options**

Account sort: Account number

Detail option:  Include transaction detail

Subtotal by group:  Include subtotals for selected transaction groups

**Advanced Search Options (optional)**

Advanced search options allow you to search for specific transactions within a single account.

**Amount:**

Exact amount: \$

Range min: \$

max: \$

**Check serial number:**

Exact number:

Range min:

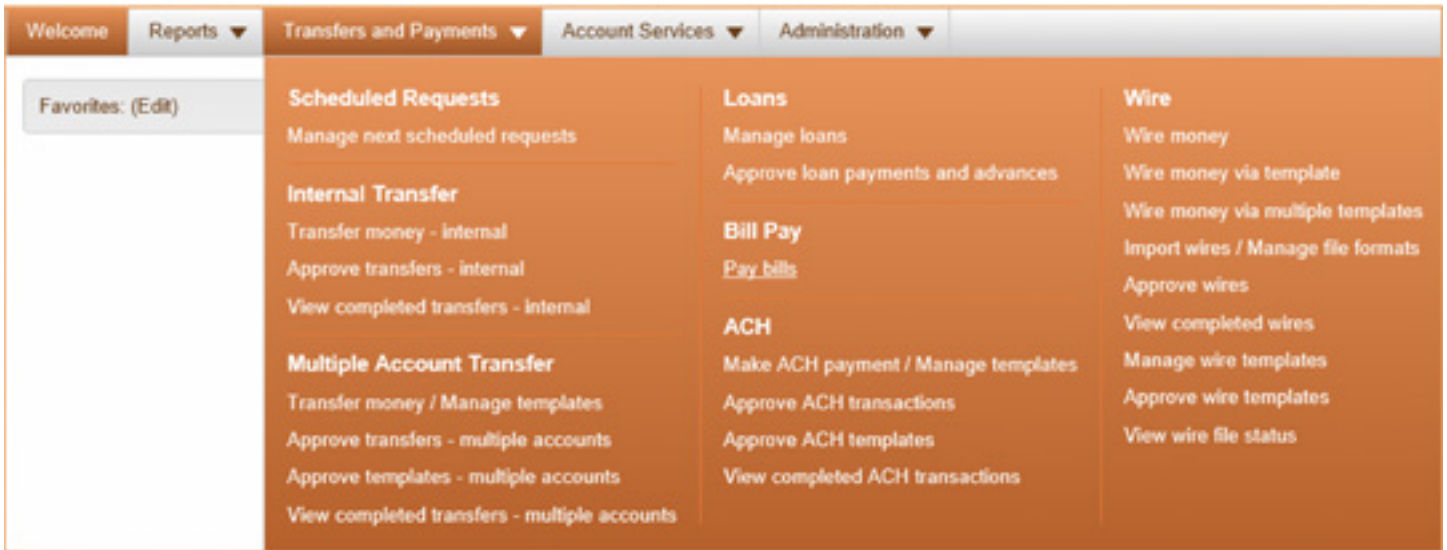
max:

**Description:**

Generate report

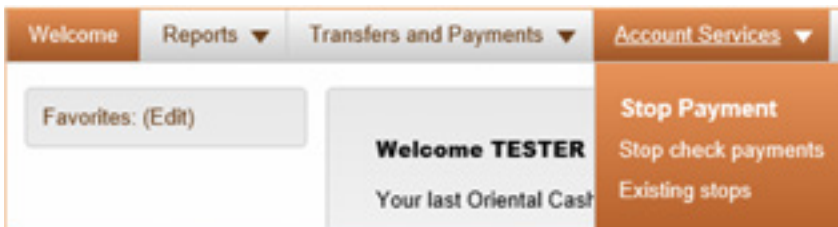
# Transfers and Payments

Make transfers between accounts and utility payments using **Bill Pay**.



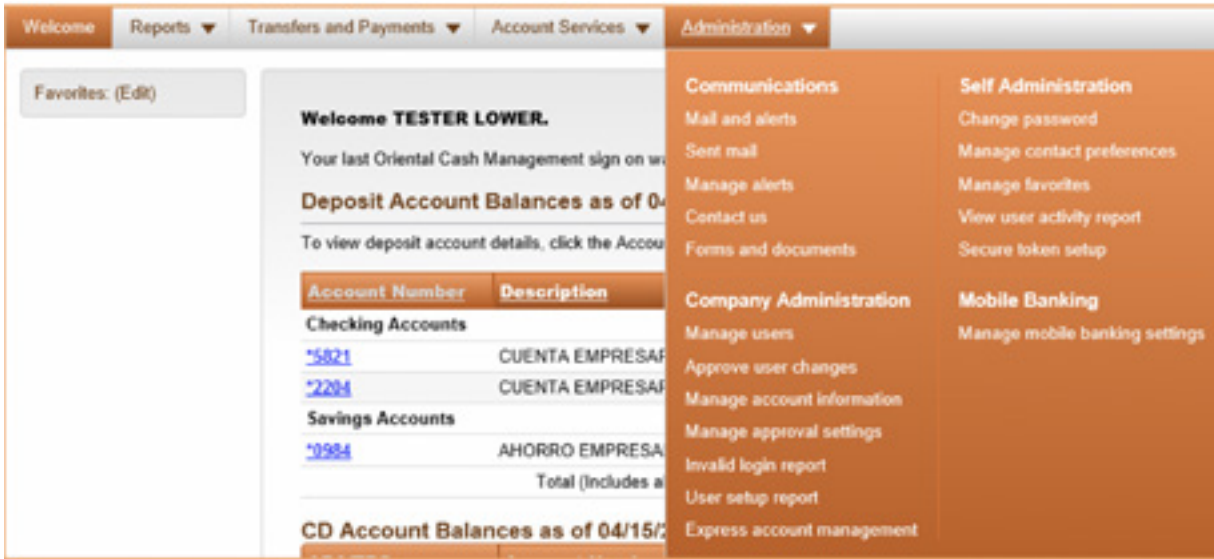
# Account Services

Suspend the payment of checks that have been previously issued.



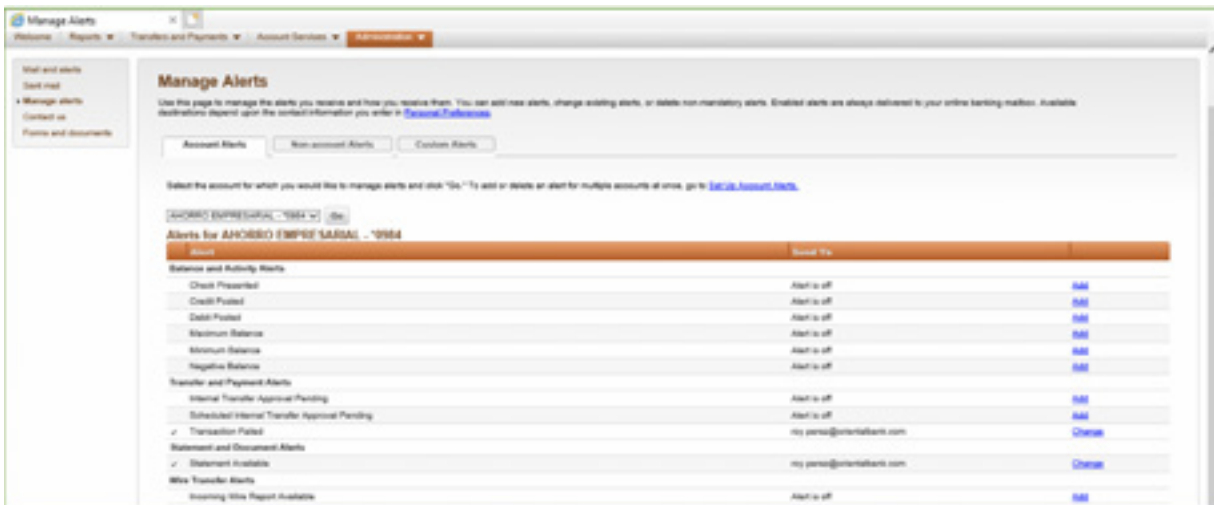
# Administration

Modify your preferences, change password and set different types of alerts.



Alerts can be scheduled for each of the accounts and for specific events, for example:

- Check Presented
- Credit Posted
- Minimum Balance
- Statement Available





# Do's and Dont's for FOTDepósito

Now that you have the Commercial **FOTDepósito** service through Oriental Biz, you must consider the following points in check processing using with this functionality.

1. The limits for check processing are:

Concept	Commercial FOTDepósito
Daily Limit on Deposited Checks	40 checks
Daily Limit on Aggregated Amount	\$90,000
Monthly Deposit Check Limit	120 checks
Monthly Limit on Aggregated Amount	\$150,000
Maximum Limit on Check Amount	\$30,000

2. Eligible for this service are the negotiable instruments defined under the Federal Reserve Regulation CC ("Regulation CC") issued by a bank of the United States of America.
3. Checks to be deposited must be photographed on both sides (front and back) considering the original document. You must take the necessary measures so the integrity and quality of their image is adequate.
4. Each check to process with **FOTDepósito** must be endorsed with the legend: "Only for deposit in the Account: \_\_\_\_". The account where it will be deposited must be part of the accounts defined in your Oriental Cash Management.
5. Checks deposited on or before 8:00 pm on business days will be processed the same day. Checks deposited after 8:00 pm will be processed next business day. Deposits are subject to the Oriental Funds Availability Policy.
6. The following characteristics are not allowed:
  - a. Checks made payable to anyone or entity other than those defined in your Oriental Cash

- b. Management (deposit of checks with more than one endorsement).
- c. Checks made payable to joint beneficiaries.
- d. Checks with any alteration.
- e. Electronically pre-converted checks.
- f. Checks issued by financial institutions located outside the United States.
- f. Checks issued more than six months ago.
- g. Incorrectly endorsed checks.

Oriental could incorporate additional features to determine if checks are eligible for this service.

- 7. You must keep the original check for no less than 90 calendar days after processing it by **FOTDepósito** to address any claim that requires presenting the original check.
- 8. Checks stored after 90 calendar days must be destroyed to protect the confidential information of the client.

Oriental could suspend the service of **FOTDepósito** temporarily or permanently if incorrect use is suspected.

Full detail of the terms and conditions of the **FOTDepósito** service is in the Business Deposit Account Agreement, specifically in the Schedule Oriental Biz Service Agreement. You can also find the details of any future update in the Oriental Biz Service Agreement.



# Safety Tips for Your Business

## For your business

- **Education is Key.**
  - Training and encouraging information security among your employees is very important.
- **Do not allow employees to install any software without prior approval and monitor periodically the compliance of this measure.**
- **Strengthen your computers defenses.**
  - Keep all software up to date.
  - Install antivirus and antispymware software adequate for your operation from a trusted source.
  - Install routers and firewalls adequate for your operation that prevent unauthorized access to your computers or networks.
  - Protect your wireless router with a strong password.
- **Block access to social networks.**

## For users

- **Activate transactional alerts in the Oriental Cash Management platform.**
- **Treat suspicious messages cautiously.**
  - Make sure that a clear reporting structure is in place, defining how and to whom electronic suspicious activity must be reported within your company or at the bank.
  - Do not follow any instructions given by an unsolicited call or email. If you receive any suspicious communication from Oriental, contact us by email at **serviciopymes@orientalbank.com** or call us at **787.620.PYME (7963)** as soon as possible.
  - Contact Oriental as soon as possible if you:
    - Suspect a fraudulent transaction.
    - If you are trying to process an Online Wire or ACH batch and you receive a maintenance page.
    - If you receive an email claiming to be from your bank and it is requesting personal/company information.

- **Search for the web address yourself.**

- Clicking a link in an email, text, instant messages or in pop-up ads may take you to a site that looks legitimate but is not. To visit a website, type the address or use your own bookmark or favorites icon on your browser making sure you have obtained the contact information from a trusted source.

- **Protect sensitive information.**

- Do not include sensitive information such as account numbers and access codes, in any email, instant text message or unexpected pop-up windows.
- Review your bank and credit card statements regularly.
- Keep your primary email address private.

- **Create strong passwords.**

- Strong passwords are easy for you to remember but difficult for others to guess. When creating a password, make sure to use long phrases or sentences that mix capital and lowercase letters, numbers, and symbols.

\*These highlights are provided for informational purposes only as we believe that they may be helpful in minimizing fraud risks. Oriental makes no representation or warranty as to their effectiveness in the prevention of fraud or as to their fitness for any other particular purpose. In addition, these highlights neither constitute nor shall they be deemed to constitute legal, operational, business, technical or other types of recommendation. For those purposes you must consult your own advisors. In using these highlights you recognize and accept that you are responsible for the evaluation of your susceptibility, or that of your business, to fraud among other types of risk and for the implementation of security measures adequate to mitigate such risks based on your circumstances and business operations. Oriental disclaims any and all liability for losses caused to you, to your business or both or to any other person or entity as a result of fraud. Oriental Bank, member FDIC.

# Oriental

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