



Basic banking tips recommended by Focus Business Bank

- **Online Banking** – login everyday and check your account activity (especially debits). Contact the bank immediately (408)288-5900 if you see any unauthorized transactions.
- **Positive Pay** – login to the website everyday and clear your exception items by 11:00 AM. If exception items are not cleared, all items will pay automatically.
- **ACH** – it is recommended that two company employees handle all ACH transactions. One person can do the data entry, while a second person can verify and approve the transaction(s). Additional security is available through a call back procedure at the client's discretion (additional charges apply). Once ACH file(s) have been originated, please verify that the correct amount gets debited or credited on the effective date.
- **FRED – Remote Capture** – Scan your items early in the day and allow plenty of time for item edits or over limit deposits to be approved. If you have any over limit deposits, please scan your items then e-mail the bank and advise that you are over your limit. Please login to online banking the following day and verify the correct amount was credited to your account.
- **Wire Transfers** – it is recommended that two company employees handle all Wire Transfers. One person can do the data entry, while a second person can verify and approve the transaction(s). Additional security is available through a call back procedure at the client's discretion (additional charges apply).
- **Bill Pay** – when you add a new payee and make a payment, call the payee after the effective payment date shown online and verify that your account was credited for the amount paid.
- **Account Statements** – Reconcile your account to your statement ASAP each month. Your statement will reflect all account activity, please call the bank if you have any problems with your statement.
- **System Access** – Please remember to notify the bank if you have employee turnover. You do not want to leave the system available to someone who is no longer employed by you.