



# Business OnLine Banking

Kish Bank's Business OnLine Banking (BOB) is an integrated Web-based banking application that is a flexible solution to support organizations of all sizes.

BOB allows Kish Bank the flexibility to tailor an online banking solution to meet the exact needs of business clients. Smaller organizations can select a handful of services, while large organizations can opt for a more complete solution. Because BOB is dynamic, Kish Bank can easily add to or modify the existing services to grow as customer's business needs expand or change.

Customers will be able to perform the following functions at their convenience, at almost anytime of day, from any personal computer (as long as the PC meets system requirements for browser and encryption).

#### **Reporting**

Balance reporting for deposit accounts. View intraday and previous day balances and transactions. Output account information to BAI® Version 2 or CSV file formats.

#### **Automated Clearing House (ACH) Payment**

ACH tool for ACH credit origination. This feature is commonly used for direct deposit of payroll and vendor payments. Organizations can create separate entitlement for entry and transmission for each user to manage risk.

#### **Automated Clearing House (ACH) Collection**

ACH tool for ACH debits. Commonly used for concentration of funds from remote banks and premiums/due collection. Organizations can create separate entitlement for entry and transmission for each user to manage risk.

#### **Express Transfer**

One account to one account internal transfer. Same day transfers only. Transfers are real time.





**Book Transfer**

One account to many accounts or many accounts to one account internal transfers. Each customer will create templates to save for future use instructions. Transfers are real time or future dates.

**Bill Payment**

“Pay anyone” capabilities within the U.S. One account is selected for all payments. Make future dated payments up to 364 days in advance and payees are retained for future payments.

**QuickBooks Interface**

Allows businesses who use the QuickBooks accounting software to quickly reconcile their account registers with their Kish Bank account. This time saving feature uses the Open Financial Exchange (OFX) information sharing standard to seamlessly integrate data sharing between these two applications.

**Stop Payment**

Create a single check or a range of checks for stop payment. Real time placement for Metavante processed banks. Forty-five day history of stop payment requests. Confirmation provided for successful stop payments.

**Loan**

Summary and detail reporting for loan and line of credit accounts. (Reporting is at the note and commitment level.) Ability to make loan payments. Ability to draw down or request an advance on line of credit accounts.

**Multi-User Administration**

The administration service allows customers to manage their employee access to banking services and accounts, and to create text names for their accounts. This feature supports segregation of duties to facilitate risk management.

**Business Services Support**

Our Business Services Support Group will provide on-site training and assistance during set-up, as well as serve as an ongoing resource for Business OnLine Banking questions.

Reliability  
History  
Commitment



If you are interested in discovering what Business OnLine Banking can do for your organization, please contact your Business Relationship Manager at 1-888-554-4748, or the Business Services Support Group at 1-866-534-5474.

