September 11th , 2025

West Bank

eCorp Business Online Banking

West Bank's Business Online Banking service, eCorp, is an efficient and secure treasury management solution that displays account information in a convenient and easy-to-navigate format. With eCorp, you can make immediate and accurate decisions based on up-to-the-minute activity.

eCorp Business Online features and functionality:
- Sophisticated security features give you more control over levels of security in a multiple-user environment

- The ability to establish employee rights via access options, time-of-day access, password control or transfer limits

- A more advanced banking tool where you can view check images and transaction activity, and initiate wires

- Online initiation of wire transfers (domestic and international) and online initiation of stop payments

- Export transactions to accounting programs for quick reconciliation

- Self-service functionality provides instant access to account balances, cash position and more

- Check Positive Pay and ACH Fraud Filter services

Security & Fraud Protection

Fraud protection is vital security measure in today's ever-changing business environment.

eCorp Online Banking Security Protection:

Fraud Detection

- West Bank utilizes an anomaly detection process through Nice Actimize for all ACH originated transactions, wire transfers, and eCorp login sessions to help protect against fraud.

User Controls

- eCorp users may be set up based on permission levels with account information segregated by user functionality, account number, and capabilities within each particular account. Dual authorizations are recommended for ACH and Wire transactions.

Security Tokens

- eCorp Business Online Banking requires a token provided by West Bank. The token is used to generate a unique security code each time a user logs into eCorp to access ACH, wire transfers, remote deposit and other features.

West Bank offers a two-in-one solution through Positive Pay and ACH Fraud Filter

The benefits include:

• **Protection from internal and external fraud**: Both Positive Pay and ACH Fraud Filter help protect your business 24/7 and alert you of potential counterfeit items or suspicious activity

• **Control:** Fraud and accounting input errors can cost your business many hours in lost productivity. Positive Pay gives you the control to react to each exception as it is detected

Positive Pay and ACH Fraud Filter

• Positive Pay is an automated check-matching service that compares checks presented for payment against a database of checks previously authorized by your business

How does it work?

• Positive Pay automatically matches presented checks (check number and amount) against your list of previously authorized checks. If a check does not match, it becomes an "exception item" and you're notified so you can review the item and confirm or deny payment

• ACH Fraud Filter allows you to set up rules for your ACH transactions. Any time an ACH is presented that violates one or more of your rules, you'll be notified so you can review the transaction and decide to accept or deny it

ACH Electronic Payments

What is it?

•   Automated Clearing House (ACH) is a convenient way to make payments and collect funds electronically

•   ACH can be used to issue payroll, process accounts payable and move funds between accounts

•   Can also be used to collect payments from members, vendors or contractors -With electronic processing, funds move faster, the risk of errors and fraud is reduced

How does it work?

•   Rather than writing and mailing checks or manually processing accounts receivables, ACH allows you to send and collect funds electronically.

•   Once you've set up the routing and account number for the payee, all of their data is retained, saving you time and money.

•   Have quicker access to funds.

The benefits include:

•   Decreased costs associated with purchasing and processing checks

•   Automated payroll with direct deposit

•   Reduced exposure to check fraud by eliminating paper checks

•   Better fraud protection with set daily limits for users and dual-control approval processing

Visa® Company Rewards Charge Card.
- Competitive Rates*
- Employee cards at no extra cost
- Consolidated statements and comprehensive reporting
- Fraud Monitoring
- Rewards Cards offer reward points for merchandise and travel. Visit cRewards® at www.cRewardsCard.com for details.

Online Account Management with eZBusiness Card Management

eZBusiness is a premier web-based commercial card management solution. Its industry-leading technology and integration boasts the flexibility to optimize any commercial card program.

Designated company administrators enrolled in eZBusiness will have the ability to manage their cards when it's convenient for them.

Real-time features include:
- Adding new cardholders
- Requesting new cards
- Requesting replacement cards
- Reallocation of existing limits in real time
- MCC and velocity maintenance
- Closing cards
- Updating demographics
- Making payments
- Online transaction disputes and service requests
- Company alerts
- Employee online management

See the card application's Terms and Conditions for current terms, rates and fees. This card is issued by TCM Bank, N.A. Subject to credit approval.

Current trends and Fraud Schemes

- Examples and discussion