



BUSINESS SOLUTIONS

BUSINESSNET (BUSINESS ONLINE BANKING)

Take care of all your banking needs wherever and whenever it's convenient.

- 24/7 online access to account information, statements and transaction images.
- 24/7 access to ACH services (posting per contact instruction).
- Make transfers between Croghan accounts and to accounts at other financial institutions.
- Give multiple employees, or your accountant, access with various levels of security.
- Automate account reconciliation (where compatible).
- Export account information for internal report processing.
- Enables direct deposit of your employees' payroll.
- Pay domestic suppliers electronically.
- Manage the timing of your accounts receivable.
- Offer an auto deduct payment plan to your customers.

BUSINESS BILL PAY

As an online banker, you have the added convenience of being able to pay your bill online as well.

- A convenient Payment Center works as a bill pay hub, allowing you to receive, view and pay virtually any bill electronically.
- Add, change, cancel and approve payments (including automatic payments).
- Multiple checking accounts can be used to manage your bills.
- Sign up to receive electronic bills (e-bills) and view them right from the Payment Center.
- Assign authority levels to multiple employees, giving them various levels of access.
- Download your bill history to Quicken® software.

REMOTE DEPOSIT CAPTURE

Your time is valuable, and the time you put into your business is important.

- Saves time by eliminating trips to the bank.
- Electronically deposit checks.
- Stores digital images of checks, allowing the ability to look at previous deposits electronically.

MERCHANT SERVICE

Offer quick and easy payment options for your customers and encourage more customers to shop at your business.

- Accept Credit Cards
 - Wireless terminals available.
 - Online employee access maximizes usage and minimizes the need for equipment.
 - Ability to accept credit cards for online purchases from your website.
- Provide Customized Gift Cards
 - Build customer base, increase exposure, reinforce your brand and provide yet another payment option.
- Mobile Payments
 - Convert your cell phone, smart phone or tablet into a highly secure and convenient credit card terminal.