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# Frequently Asked Questions For Online Banking and ePartner

## Online Banking

**Q.** Will I still be able to conduct my banking needs online? (Consumer OLB)

**A.** Yes, just log into Online Banking as normal. Your username and password will remain the same. Downloading the City National Bank of Florida Mobile app (at the App Store® and on Google Play™) will allow you to bank when and where you like.

**Q.** Are there limits on Online Banking internal transfers?

**A.** No. There are no limits for internal transfers.

### Historical Data (Consumer OLB)

**Q.** Will I have access to my previous transactions?

**A.** Yes, after we transfer your accounts to City National Bank you will be able to see the previous six months of activity. If you opt in for Online Statements, you will have access to 24 months of online statements and check images.

### Online Statement (Consumer OLB)

**Q.** Will I still be able to receive my statements online?

**A.** Yes, after we transfer your accounts to City National Bank you will need to opt-in and register to receive your statements online.

### Bill Pay / e-Bills (Consumer OLB)

**Q.** What's going to happen to my e-Bill accounts?

**A.** After we transfer your accounts to City National Bank, you will continue to have access to pay your bills online. You will need to re-register with the providers from which you have selected to receive e-Bills. Please make sure to make a copy of your e-bills and information prior to conversion.

**Q.** Will there be a time that the e-Bill service will not be available?

**A.** Yes, we anticipate that the e-Bill service will be down for a brief period during the conversion. We will let you know with plenty of time when that will take place so that you can make the necessary arrangements.

### External Transfers (Consumer OLB)

**Q.** Will the amount I can transfer change?

**A.** Yes. The good news is that you will see an increase in your daily external transfer limit. Once you log in, after conversion, you will be able to see your new higher limits.

**Q.** Will the funds be available the next day?

**A.** Because of the increase in the daily external transfer amount, funds will not be available the next day. Should this change in the future, we will let you know.

**Q.** Will I need to re-schedule my recurring external transfers after the conversion?

**A.** Yes, you will need to setup your transfer schedule again. Please make sure to make a copy of your payees and the transfer information prior to the conversion.

### Popmoney® (Consumer OLB)

**Q.** Will I still be able to send money via Pop Money?

**A.** Yes. Although for a brief time, as we prepare to transfer your accounts to CNB, we will need to disable the Popmoney service. We will notify you with plenty of time before it takes place so that you can be prepared.

**Q.** Will I still be able to send and receive money using Popmoney?

**A.** Yes. After the conversion, the first time that you log in to your Popmoney account, you will be asked to accept the new User Agreement; everything else remains the same.

### Mobile App (Consumer OLB)

**Q.** Does City National Bank have a mobile app?

**A.** Yes, the City National Bank of Florida Mobile app is offered at no charge. You can download it by visiting the App Store® or on Google Play™ for Android™ users. Clients who use the TotalBank mobile app will need to download the City National Bank Mobile app and register.

### Mobile Remote Deposit (Consumer OLB)

**Q.** Will there be any changes to how I use the Mobile Remote Deposit?

**A.** There will be no changes to how Mobile Deposit works, however, you will need to download the City National Bank mobile app. You will find the City National Bank of Florida Mobile app at the App Store® and on Google Play™. Just download the app and accept Mobile Remote Deposit Terms & Conditions and you will be able to see the same services you had before.

**Q.** Will I have a limit as to how much I can deposit?

**A.** Yes, the good news is that your limits will be higher.

## **OLB Internal Transfers** (Consumer OLB)

**Q.** Why does it show “pending” after I make a transfer?

**A.** Your transfers will show as pending until the end of the day you requested them, when they are processed. You will still have immediate access to your internal transfer funds and will be able to see your current balance on the accounts page.

## **ePartner**

### **Historical Data** (ePartner)

**Q.** Will I have access to my previous transactions?

**A.** Yes, after we transfer your accounts to City National Bank you will be able to see the previous six months of activity.

### **Online Statement** (ePartner)

**Q.** Will I still be able to receive my company’s statements online?

**A.** As a business account holder with Cash Management, after your accounts are transferred to CNB, you will be able to see 24 months of online statements. Your information will transfer automatically.

## **Business**

### **Mobile App** (Business)

**Q.** Does City National Bank have a mobile app?

**A.** City National Bank does not currently offer Mobile Banking for business clients. CNB is developing a solution and expects to launch it later this year.

### **OLB Internal Transfers** (Business)

**Q.** Why does it show “pending” after I make a transfer?

**A.** Your transfer transactions will show as pending until the end of the day you requested them, when they are processed. You will still have immediate access to your internal transfer funds and will be able to see your current balance on the top of your on-screen statement.

## **Treasury Management**

### **Cash Management** (Treasury Mgt)

**Q.** Will I still have access to my Cash Management?

**A.** Yes, everything will remain the same on the new business online banking platform, ePartner. You will not need to update your username or password to access your accounts. If you need assistance, you can call the Treasury Management Department, at 305-349-5465, between the hours of 8:30 AM and 6 PM EST, except during Federal Holidays; or via email at [tmsupport@citynational.com](mailto:tmsupport@citynational.com)

### **Multiple Factor Authentication** (Treasury Mgt)

**Q.** Why can't I change my own password?

**A.** Your financial security is very important to us and we are committed to protect your account information. When you need to change your password, please contact the Treasury Management Department at 305-349-5465 between the hours of 8:30 AM and 6 PM EST, excluding Federal Holidays; or via email at [tmsupport@citynational.com](mailto:tmsupport@citynational.com) to request a password change.

### **Positive Pay** (Treasury Mgt)

**Q.** Will I still have access to Positive Pay?

**A.** You will continue to use the same Positive Pay service you are accustomed to and will not need to update your username or password to access your Positive Pay account.

Once your accounts are transferred to CNB:

1. We will provide you with a list of outstanding items that you will be required to upload to the positive pay system.
2. You will need to provide CNB with a list of checks you have issued in the same manner that you are accustomed to. As the checks are requested for payment, CNB will check these off the internal list.
3. If a check comes in and it is not on the list, the check will be held and returned to you for verification. You will have until 2 PM EST to approve payment of the check. This currently provides you with an additional two hours to make decisions on these checks.

### **Treasury Management Fees** (Treasury Mgt)

**Q.** Will my fees be increasing?

**A.** For the first six months, all TotalBank clients will keep their current fee schedule. Should there be an increase, you will be notified in advance.

### **Lockbox** (Treasury Mgt)

**Q.** Will I still have access to my Lockbox?

**A.** Yes, everything will remain the same. However, we will need for you to reset your password when prompted. Should you need assistance, please contact us at the Treasury Management Department, at 305-349-5465, between the hours of 8:30 AM and 6 PM EST, except during Federal Holidays; or via email at [tmsupport@citynational.com](mailto:tmsupport@citynational.com).

### **Office Deposit® Remote Deposit Capture**

**Q.** Will I still have access to my deposit receipts after the conversion?

**A.** All remote deposit clients will be migrated to City National Bank’s Office Deposit® platform. Clients will be trained in advance of gaining access to the system and on the new look and feel of the service. Additionally, you will receive a new username and temporary password, as well as all the necessary tools to access the system. After your accounts are transferred, a new 90-day cycle will begin. We recommend that you get copies of the last 90-days prior to the conversion for your records. Should you need to access records older than 90-days, please contact us at the Treasury Management Department, 305-349-5465, between the hours of 8:30 AM and 6 PM EST, except during Federal Holidays; or via email at [tmsupport@citynational.com](mailto:tmsupport@citynational.com).

### **ACH Reporting**

**Q.** How will I receive by ACH reporting (i.e. chargeback/returns notifications and notifications of change)?

A. Your ACH reports will be loaded to your own, dedicated folder on City National Bank's Secure File Transfer portal, where you may login and retrieve them at any time. If you are an ACH client, you will be receiving a communication with instructions on how to access the system and your reports. Should you need assistance, please contact us at the Treasury Management Department, 305-349-5465, between the hours of 8:30 AM and 6 PM EST, except during Federal Holidays; or via email at [tmsupport@citynational.com](mailto:tmsupport@citynational.com).

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