



We Take Your Business Personally

# Online Banking Upgrade Instructional Guide

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Everything You Need To Know About  
Our Enhanced Banking Experience



Member  
**FDIC**



 IntraFi | ICS\* & CDARS\*



Both Personal and Business customers will now have the convenience of logging in through a single login website and one Mobile App. You will no longer need to select from a business or personal banking drop down. Whether you manage Personal or Business accounts, you can simply sign in with your existing credentials and proceed directly to your respective personal or business profile.

**Personal customers** - You will Log-in using your existing username without any spaces. In the password field, you will enter your existing password without any spaces. Once entered, you will be prompted to select a text, phone call or email to receive a one-time passcode to verify your identity. You will simply enter this passcode into the system and submit it to securely log in. Please ensure all your contact information is accurate and current for all your accounts.

**Business customers** – You will Log-in using your existing username without any spaces. In the password field, you will enter your existing password without any spaces. Once entered, you will be prompted to select a text, phone call or email to receive a one-time passcode to verify your identity. You will simply enter this passcode into the system and submit it to securely log in. Please ensure all your contact information is accurate and current for all your accounts.



FI DigiPass (Orange App)

**Token Customers**- All soft token (Digi Pass) users will need to download the new DIGIPASS App from Play Store or App Store. Customers will need to use their username and original password (not token+PIN) for first login. If you forgot your password, it can be reset via the Forgot Password feature. Once entered, you will be prompted to select a text, phone call or email to receive a One Time Passcode. Once verification is completed, you will be presented with instructions and prompted to Begin Activation of your new Soft Token. This is for all customers who currently use our cash management services.

Future Logins - Users must use their User ID & Password and will be prompted for their token at every login.

### **E-Statements**

Personal and Business Banking customers who currently have account(s) enrolled to receive e-Statements will **NOT** need to re-enroll in e-Statements to continue the service.

### **Transaction History**

Two Years of transaction history will be available for viewing immediately after the system upgrade. Check images and statements will be transferred into the new Online Banking system

## Cash Management

- Upon your first login to the Business Online Banking Cash Management Service, you will need to re-establish your DIGIPASS soft token. This security feature will be used for ACH and Wire Transfer transactions via Business Online Banking.
- Existing ACH and Wire templates will be brought over to Business Online Banking if saved before May 15<sup>th</sup>, 2026. If a transaction currently does not have a template, the information will not migrate over. Detailed history of ACH and Wire transactions will not migrate over. For your personal records, you can export your ACH and Wire history before May 15<sup>th</sup>, 2026.
- All future dated and/ or recurring ACH transfers or Wires must be re-established after May 18<sup>th</sup>, 2026
- Business Remote Deposit Capture will continue to function with your existing credentials.
- Check & ACH Positive Pay will continue to function with your existing credentials.

Training videos will be available on <https://esbna.com/Education-Center> to assist you with navigating through the newly designed system and using the new features.

## MOBILE BANKING

Mobile Banking services will be turned off on May 15<sup>th</sup>, 2026, at the close of business. Our current Mobile Banking application will cease to function once the systems upgrade is complete.

**Personal Mobile Banking Customers:** will be prompted to update your current app upon launch on May 18<sup>th</sup>, 2026.

**Business Mobile Banking Customers:** will have the ability to download the new Empire State Bank Mobile application (ESB Mobile) on May 18<sup>th</sup>, 2026, from the App Store and Google Store.

There will now be ONE app for both personal customers and business customers.

## QUICKBOOKS/QUICKEN

Intuit aggregation services will be interrupted for up to **5 business days**.

Your Action Dates:

1<sup>st</sup> Action Date: **05/14/2026**

2<sup>nd</sup> Action Date: **05/18/2026**

The 1<sup>st</sup> Action date: A data file backup and a file transaction download should be completed by this date. Please make sure to complete the final download before this date since transaction history might not be available after the upgrade.

The 2<sup>nd</sup> Action date: This is the action date for the remaining steps in the conversion instructions. Please see the conversion instructions via our website at <https://esbna.com/Business-Services> . You will complete the deactivate/reactivate of your online banking connection to ensure that you get your current Quicken or QuickBooks accounts set up with the new connection. Please carefully review your downloaded transactions after completing the migration instructions to ensure no transactions were duplicated or missed on the register.

Intuit product users are encouraged to download a QFX/QBO file during this outage. The following services will not be operational during the outage:

- Quicken Win/Mac Express Web Connect/Quicken Connect
- QuickBooks Online (QBO) Aggregation

## FOR ASSISTANCE

To help with any needs you may have during the upgrade, you may contact your local banking center or call us at 855-451-7888.



## System Upgrade: Key Dates & Things to Do

<b>PRIOR to May 15<sup>th</sup> 2026</b>	PLAN AHEAD	For your personal records download transaction history for QuickBooks/Quicken from Online Banking. Make sure to save your ACH and Wire transactions as templates. Empire State Bank encourages you to do any banking you may have prior to the systems upgrade weekend.
<b>FRIDAY, May 15<sup>th</sup> 2026</b>	External Transfers	External Transfers will be unavailable through the duration of the system upgrade. You can pre-schedule transfers to be delivered.
	Bill Pay	Bill Pay will be unavailable during the duration of the system upgrade, beginning on 05/15/2026. Last day to schedule bills in Bill Pay for the weekend of the systems upgrade is 05/14/2026.
	Business Online Banking	<b>10:00PM</b> Business Online and Mobile Banking will be disabled.
	Retail Online Banking	<b>6:00PM</b> Retail Online and Mobile Banking will be read - only mode. You can view information but will not be able to perform any transactions.
<b>SATURDAY, May 16<sup>th</sup> - SUNDAY, May 17<sup>th</sup> 2026</b>	No Access	All electronic channels will continue to be unavailable.
<b>MONDAY, May 18<sup>th</sup> 2026</b>	Go-LIVE	There will be a single access point on the Empire State Bank website for both Business and Personal users to log in. All electronic channels will be available.

## Online Banking Upgrade Guide and Frequently Asked Questions (FAQs)

### Quick Reference:

- Online Banking Access for Personal Banking:
  - **Username:** Existing username. This is NOT case-sensitive and MUST have no spaces.
  - **Password:** Existing password.
  - If you do not remember your password, please use the “Forgot Password” feature.
- Online Banking Access for Business Banking:
  - **Username:** Existing username. This is NOT case-sensitive and MUST have no spaces.
  - **Password:** Existing password.
  - If you do not remember your password, please use the “Forgot Password” feature.
- Online Banking Access for Soft Token Users (Digi Pass):
  - Download the new Digi Pass App



**FI DigiPass (Orange App)**

- **Username:** Existing username. This is NOT case-sensitive and MUST have no spaces.
- **Password:** Customers will need to use their original password (not token+PIN) for first login. If you do not remember your password, please use the “Forgot Password” feature.  
Once logged in, you will be prompted to **begin activation** of your new soft token.  
**Future Logins** - Users must use their User ID & Password and will be prompted for their token at every login.
- New Banking App: One app that allows both personal and business login.
  - **Personal Mobile Banking Customers:** will be prompted to update your current app upon launch
  - **Business Mobile Banking Customers:** will have the ability to download the new Empire State Bank Mobile application from the App Store and Google Store.



**ESB Mobile**



## Frequently Asked Questions (FAQS)

### General

**Q:** Will the system be inaccessible for a period of time?

**A:** Yes, our Online Banking will be unavailable at the end of business day Friday May 15<sup>th</sup>, 2026, until the morning of Monday, May 18<sup>th</sup>, 2026.

**Q: When will the system upgrade occur?**

**A:** Our Online Banking upgrade will take place on Monday, May 18<sup>th</sup>, 2026.

**Q: Will my account number change?**

**A:** No, your account number will not change. You can continue to use your current checks. Your loan account numbers will not change.

**Q: What if I find an error on my account after the systems upgrade is complete?**

**A:** If you do encounter an error on your account, please contact us at 845-451-7888.

**Q: Will I have access to online and mobile banking?**

**A:** Your access to online and mobile banking will be temporarily unavailable at the end of business day Friday May 15<sup>th</sup>, 2026, until Monday, May 18<sup>th</sup>, 2026.

**Q: Why does my online banking look different?**

**A:** As we strive to provide you with the latest digital technology, access to our online banking portal will look a little different to you. Beginning May 18<sup>th</sup>, 2026, you will see one login button displayed on our website and one app for both our Business and Personal customers.

**Q: I am attempting to log in to Online Banking. Should I log in to Personal Banking or Business Banking?**

**A:** If you currently have two separate credentials for Personal and Business, please sign in with the credentials that belong to the account you would like to view. For example, if you would like to view your personal accounts, please log in with your Personal Online Banking credentials.

**Q: How do I log in to Personal Online Banking for the first time?**

**A:** You will enter your existing username without any spaces. In the password field, you will enter your existing password without any space. Once entered, you will be prompted to select a contact method to receive a one-time passcode. Please ensure all your contact information is accurate and current for all your accounts.



**Q: How do I log in to Business Online Banking for the first time?**

**A:** You will enter your existing username without any spaces. In the password field, you will enter your existing password without any space. Once entered, you will be prompted to select a contact method to receive a one-time passcode. Please ensure all your contact information is accurate and current for all your accounts.

All soft token (Digi Pass) users will need to download the new DIGIPASS App from Play Store or App Store. You will enter your existing username and password. Once verification is completed, you will be prompted to **Begin Activation** of your new Soft Token. This is for all customers who currently use our cash management services.

**Q: Will I continue to receive eStatements as normal?**

**A:** Both Personal and Business customers will NOT have to re-enroll in eStatements to continue the service.

**Q: Where are my old check images and statements?**

**A:** All check images and statements for both Personal and Business will be available via the app and browser version of online banking.

**Q: Why is Web Connect or Direct Connect not working?**

**A:** Intuit aggregation services will be interrupted for up to 5 business days post go live.

Your Action Dates:

1<sup>st</sup> Action Date: **05/14/2026**

2<sup>nd</sup> Action Date: **05/18/2026**

The 1<sup>st</sup> Action date: A data file backup and a file transaction download should be completed by this date. Please make sure to complete the final download before this date since transaction history might not be available after the upgrade.

The 2<sup>nd</sup> Action date: This is the action date for the remaining steps in the conversion instructions. Please see the conversion instructions via our website at [Business Services and Solutions | Empire State Bank](#). You will complete the deactivate/reactivate of your online banking connection to ensure that you get your current Quicken or QuickBooks accounts set up with the new connection. Please carefully review your downloaded transactions after completing the migration instructions to ensure no transactions were duplicated or missed on the register.

Intuit product users are encouraged to download a QFX/QBO file during this outage. The following services will not be operational during the outage:

- Quicken Win/Mac Express Web Connect/Quicken Connect
- QuickBooks Online (QBO) Aggregation

**Q: What happened to my account nicknames?**

**A:** All of your previously established account nicknames will be carried over. After the upgrade you will be able to nickname your accounts via Online Banking.



**Q: What will happen to my external transfer information?**

**A:** If you are a Personal Banking customer, your current external transfer information WILL be transferred over. Please be sure to review your current information and retain any pertinent information.

**Q: Will I receive my alerts?**

**A:** Your previously set alerts will carry over to the new Online Banking and Mobile Banking systems. You can set up alerts for your accounts by visiting the Alerts option in Online Banking and the Mobile app.

**Cards**

**Q: Will my Debit Card still work?**

**A:** There will be no changes to Debit Cards. You will continue to use your existing card and PIN. Card Controls will also carry over and be available on both the WEB and APP.

**Mobile Banking**

**Q: How do I download the new app?**

**A:** Open our current app, and you will be redirected to download the new app. Once downloaded, login with your existing User ID and Password as noted above. You can also manually delete the old App, then search for **ESB MOBILE** in your device's app store and download the new app. Login with your existing User ID and Password, as noted above.

**Q: Why does my mobile banking look different?**

**A:** As we strive to provide you with the latest digital technology, our mobile banking app will look a little different to you. Beginning May 18th, 2026, you will see that there is now one app available in all app stores. You will log in with either your Business or Personal login credentials. Please follow the login instructions provided above.

**Q: What if I use Biometrics to log in?**

**A:** If you utilize biometrics to access your digital banking, you will need to be sure you know your User ID and Password prior to our go-live date. You will be required to enter these within the new system the first time you log in and re-enroll in biometrics.

**Q: What if I don't know my Username or Password?**

**A:** If you are unsure of your User ID, please contact us at 845-451-7888 for assistance. If you are unsure of your Password, you can easily reset it by selecting "Forgot Password" from the Online Banking login screen and following the on-screen prompts.



## **ACH & WIRE**

**Q: Will my Scheduled/Recurring ACH and Wire Transactions continue as normal?**

**A:** All future-dated and/or recurring ACH and Wire Transactions must be rescheduled. Simply log in to your Business Online or Mobile Banking, navigate to ACH Templates and select a new start date and frequency by clicking on "Schedule this batch".

**Q: Will my ACH and Wire Templates be available after going Live?**

**A:** All templates will be available after going live. Please ensure that all payee and transaction information have a template set up. If a transaction currently does not have a template the information will not migrate over.

## **RDC:**

**Q: Will I have to re-install my scanner?**

**A:** No, scanner drivers will remain the same. Once logged in, you can continue making deposits as usual.

## **Positive Pay**

**Q: Will this effect my decisioning for Check and ACH Items?**

**A:** All customers that use Positive Pay Service will not be interrupted.



We Take Your Business Personally

**READY FOR AN UPGRADE?**

We're Elevating Your Business & Online Banking Experience. This Guide Will Outline Everything You Need To Know About Our Newest Enhancements

**SCAN FOR DIGITAL VERSION OF THIS GUIDE**



[www.ESBNA.com](http://www.ESBNA.com)