

# Eastern Treasury® Online Banking

## YOUR GUIDE TO GETTING STARTED

Following the completion of the merger with Eastern Bank, HarborOne Online Banking will transition to Eastern Treasury. The following information should help you prepare for a successful online banking transition. In **late January**, you will be contacted by one of our onboarding specialists. We will work with you during this outreach to understand how your business currently uses online banking and familiarize you with the functionality of Eastern Treasury.

This document supplements resources on [easternbank.com/HarborOne](http://easternbank.com/HarborOne) and support from your onboarding specialist.



Fraudsters often try to exploit the public nature of bank transitions and mergers.

Eastern Bank will **never** ask you for your login credentials or security codes. If anyone requests this information, **DO NOT SHARE IT.**

Always verify the source and contact your banker directly if you are unsure.

**Stay vigilant, educate** your team, and **implement** layered security controls. Fraudsters often rely on deception to gain online access and/or direction of payments.

## Eastern Treasury Preview Period

We are excited to share with you that beginning in **early February**, prior to the transition to Eastern Bank, your company will gain access to Eastern Treasury online banking during the preview period. At this time you will have the opportunity to familiarize yourself with Eastern Treasury using your company's own migrated data. The preview period is provided to enable you to establish your administrative settings and ensure that all your information will transition correctly. The updates that you perform during the preview period will be carried through to the conversion so that you can begin working on Eastern Treasury on day one. You will have access to the setup in preview mode starting in **February**. The data and activity you see in preview mode will be as of **January 8**. Therefore beginning **January 8**, any updates made in HarborOne online banking, such as changes to payment instructions or users, must also be made in Eastern Treasury.

To access the Eastern Treasury preview period, you will be required to enter a **Company ID** (new to you), a **User ID** (currently your HarborOne User ID), and a **temporary password**. The Company ID and temporary password will be securely emailed to you prior to the preview period. Your onboarding specialist will contact you to let you know when your preview period will begin.

In addition to the preview period, we will provide you with access to the necessary training resources to get started. All the important information you will need to transition to Eastern Treasury will be sent to you by mail and email and will be available on [easternbank.com/HarborOne](http://easternbank.com/HarborOne). Please review the information in this document and all transition materials closely.

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 **Eastern Bank**  
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[easternbank.com/HarborOne](http://easternbank.com/HarborOne)



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## HELPFUL TIPS TO MAKE THE MOST OF YOUR PREVIEW PERIOD.

Following are tips, helpful information and steps you can take to help ensure a smooth transition.

Bookmark the Eastern Treasury URL: [business.easternbank.com](https://business.easternbank.com)

|  |   |
|--|---|
| <b>LEGAL ADMINISTRATOR</b>   | <ul style="list-style-type: none"><li>• If you are the Legal Administrator, please ensure you understand the payment and approval process, especially if your company does not have dual control and you have auto approve. You may be used to a different payment flow with your setup at HarborOne. Your onboarding specialist is here to help you understand your access and authority.</li></ul>  |
| <b>ADMIN USERS WITH USER MAINTENANCE &amp; GENERAL INFORMATION</b> | <ul style="list-style-type: none"><li>• Review user permissions, accounts and limits to ensure your users have the appropriate access when they are live on <b>Monday, February 23, 2026</b>. User limits are enforced at approval, not at payment entry.</li><li>• Only active HarborOne Bank business online banking users will transition to Eastern Treasury. If a user has not logged in in the past year their profile <b>will not</b> transition. An Admin user within your company can recreate users at the start of the preview period.</li><li>• When reviewing accounts users have access to, ensure you understand the “Apply All” and “Future” option and select the option that applies to the user.</li><li>• Admin users will need to manage users. The bank <b>will not</b> manage users, the bank will only modify the Legal Admin. The Legal Admin or users with admin authority will need to manage users for both permissions and password resets/unlocks.</li><li>• Ensure all users have logged in during the preview period and are comfortable using Eastern Treasury.</li><li>• Ensure users set up any alerts that they currently have set up in HarborOne Bank business online banking. Alerts will not transition.</li><li>• Ensure each user reviews balance reporting and sets up any custom views or reports. There is <b>no</b> “Hide Accounts” option but users can set custom views with specific accounts.</li><li>• One time passcodes via text, email, or voice call are used for payment approvals and/or login. These will be set up during the first-time login.</li><li>• External Transfers are <b>not</b> offered on Eastern Treasury.</li><li>• Deposit statements are the only electronic statements available on Eastern Treasury.</li><li>• After <b>February 23</b>, we will work to transition a portion of the balance and transaction history into Eastern Treasury. We <b>will</b> post notifications in Eastern Treasury with updates. We recommend you download history from your HarborOne Bank business online banking account for your records prior to <b>February 20, 2026</b>.</li><li>• You will <b>not</b> see any balances or history during the preview period.</li><li>• If you are integrating your credentials with any third party accounting software other than QuickBooks®, discuss with your onboarding specialist to determine options.</li><li>• For instructions on how to reconnect to QuickBooks® software once live at Eastern Bank on <b>February 23</b>, please see our QuickBooks® software guide on the website <a href="https://easternbank.com/HarborOne">easternbank.com/HarborOne</a>.</li><li>• Desktop Remote Deposit is <b>not</b> accessible through Eastern Treasury. It is a separate URL. Please respond to other notifications around that service.</li><li>• ICS accounts are not viewable as separate accounts in Eastern Treasury. You will see ICS account balances under the Relationship Balance. Please review your Cash Management Welcome Package for additional information on ICS.</li><li>• There is <b>no</b> secure messaging feature in Eastern Treasury. If you use this feature at HarborOne, be sure to talk to your onboarding specialist about the requests and how you will make them at Eastern Bank.</li></ul> |



## PAYMENTS & TRANSFERS

- During preview, review your “Payment” and “Transfer Management” templates to ensure they are available and have accurate payment instructions. Any updates made on the HarborOne platform on **January 8** and beyond are **not** accounted for and need to be updated by you in Eastern Treasury.
- Wire and ACH payment instructions used in the past year **will** transition to Eastern Treasury. Prior to **February 20**, please review your templates to ensure they transition correctly, and review the functionality that comes with templates and payments. You may find efficiencies in process and reporting once you get comfortable with Eastern Treasury.
- ACH payees within a template show the Payee name, not a nickname.
- Review the process on how to modify and use templates as well as make freeform payments (for ACH, ACH Participant is not required to be created first).
- Set up any recurring transfers or payments within templates. Recurring schedules **will not** transition.
- Ensure users with ACH set up an alert for the “ACH Return” and “Notification of Change” report. That report will be delivered online only.
- Review the incoming “Wire Report” and “Payment Management” views and filters to ensure you know where to find payment details. If you need other means of confirmation, talk with your onboarding specialist to ensure you have what you need.
- Discuss ACH and Wire Company Level limits with your onboarding specialist to understand how they work at Eastern Bank.
- For ACH and Wire payments, there is **no** option to send the payee an email. Email notifications will have to be managed by you outside of Eastern Treasury.
- Ensure you review and understand the transfer and payment statuses listed under the *Definitions* section of page four of this guide.
- ACH Reversals can be requested via an online form. Ensure you have bookmarked the Business Resource Center ([easternbank.com/business-banking/online/business-resources](http://easternbank.com/business-banking/online/business-resources)) for topic specific guides, videos, and the ACH reversal request form.
- Payment history **will not** transition to Eastern Treasury. We recommend downloading any payment history you wish to retain from your HarborOne Bank business online banking account prior to **February 20, 2026**.
- The Legal Admin will need to add users to Bill Pay in both Eastern Treasury® and the Bill Pay service. Once in Bill Pay, the functionality is similar to what you have at Harbor One Bank. Please see our Bill Pay guide on the website [easternbank.com/HarborOne](http://easternbank.com/HarborOne).
- At HarborOne Bank, you were required to have all accounts associated with your setup accessible in Bill Pay. We allow **only** required accounts be setup in Bill Pay. Therefore, if you need accounts removed from Bill Pay only on or after **February 23**, contact the bank for assistance.

## POSITIVE PAY

- Positive Pay preview will be available the week of **February 9**.
- Your onboarding specialist will share the day, the URL, and login details.
- During preview and training, please make sure to:
  - Set up exception alerts and reminders
  - Create import maps for any check issued files you plan to import
- On **February 23**, you **will** be able to access Positive Pay through Eastern Treasury using a single sign on.





## EASTERN TREASURY® MOBILE APP

- To get started with the Eastern Treasury mobile app, visit the Apple App Store® online marketplace or the Google Play™ store, search for “**Eastern Treasury & Business**”, and then download the app.
- The mobile app **does not** provide access to Positive Pay, Bill Pay, or Statements. You can use a browser on your mobile device to login and access those features if required.
- If you **have** used mobile deposit in the past 13 months, that will be set up. If you **have not** used mobile deposit in the past 13 months and will need to begin using it after **February 20**, please contact the bank. Please remember to delete the HarborOne Bank mobile banking app after **February 20**.

## PAYMENT & TRANSFER STATUS DEFINITIONS

| STATUS   | DEFINITION  |
|--|---|
| Entered  | <ul style="list-style-type: none"> <li>• Entered without errors, ready for approval workflow. Can be modified or deleted.</li> </ul>  |
| Incomplete   | <ul style="list-style-type: none"> <li>• Saved in an incomplete status for later completion. Not available for workflow. Can be modified or deleted.</li> </ul>   |
| Needs Repair   | <ul style="list-style-type: none"> <li>• Needs repair, usually due to an error in a file import validation.</li> </ul>  |
| Incomplete Approval  | <ul style="list-style-type: none"> <li>• Currently in approval workflow requiring additional approval(s). Can be unapproved for modifications to re-approval or can be deleted.</li> </ul>  |
| Approved   | <ul style="list-style-type: none"> <li>• Approval workflow complete. Can be unapproved for modifications to re-approval or can be deleted.</li> </ul>   |
| Approver Rejected  | <ul style="list-style-type: none"> <li>• Rejected by approver. Not available for workflow. Can be modified or deleted.</li> </ul>   |
| Deleted  | <ul style="list-style-type: none"> <li>• Deleted. Not available for workflow or modification.</li> </ul>  |
| Import in Process  | <ul style="list-style-type: none"> <li>• Currently being imported. Temporarily not available for modification, deletion or approval.</li> </ul>   |
| Extract in Process   | <ul style="list-style-type: none"> <li>• Currently being extracted. Temporarily not available for modification, deletion or approval.</li> </ul>  |
| Released<br><i>(Final ACH Status)</i>                                      | <ul style="list-style-type: none"> <li>• Released to the back office. Not available for deletion or modification.</li> </ul>  |
| Bank Received  | <ul style="list-style-type: none"> <li>• Received by the back office. Not available for deletion or modification.</li> </ul>  |
| Bank Confirmed<br><i>(Final Wire, Loan Payment, &amp; Transfer Status)</i> | <ul style="list-style-type: none"> <li>• Confirmed by the back office. Not available for deletion or modification.</li> </ul>   |
| Rejected   | <ul style="list-style-type: none"> <li>• Rejected by the back office. Not available for workflow, deletion, or modification.</li> </ul>   |
| Approval Window Passed   | <ul style="list-style-type: none"> <li>• Payment not fully approved, and the cutoff time for the payment type has passed, making the value date of the payment invalid. Can be modified or deleted.</li> <li>• If the value date can't be changed (as in the case of NACHA pass-through payments), Approval Window Passed is the final status for the payment.</li> </ul> |

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