

Business Online Banking

User Guide

This document provides an overview of the different options available within your Internet-based business cash management software.

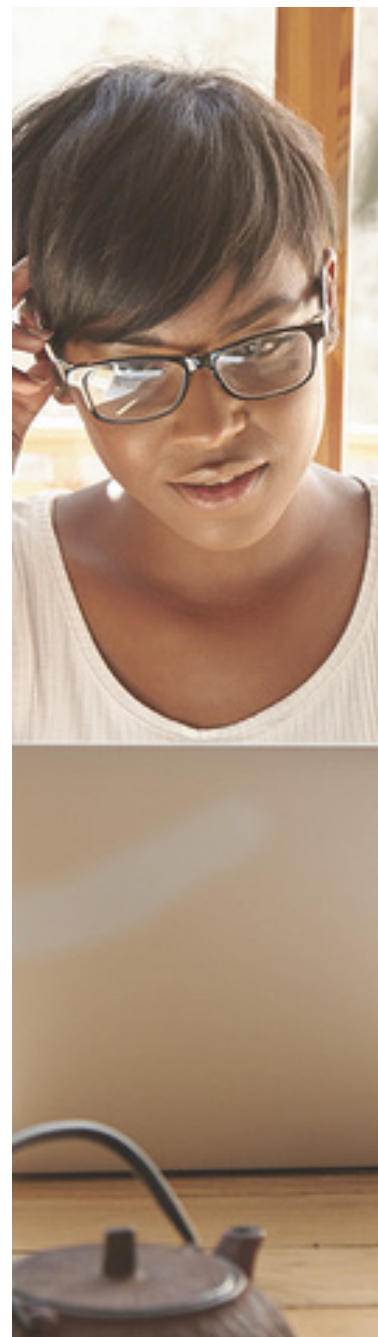
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FNB has policies and procedures to address data confidentiality, integrity and availability. We encourage all companies to review the following useful security tips to create and support a culture of security awareness.

- Control access to sensitive areas of the office.
- Ensure all company data and customer information is securely controlled.
- Change your password on a regular basis.
- Change your password immediately if you suspect it has been compromised in any way.

(continued on next page)



TREASURY MANAGEMENT



Business Online Banking

User Guide

FNB has policies and procedures to address data confidentiality, integrity and availability. We encourage all companies to review the following useful security tips to create and support a culture of security awareness.

- Control access to sensitive areas of the office.
- Ensure all company data and customer information is securely controlled.
- Change your password on a regular basis.
- Change your password immediately if you suspect it has been compromised in any way.
- Educate staff about password confidentiality and reinforce this regularly.
- Check that all requests for information are genuine – and ignore any requests for bank account details and passwords, whether by phone or email.
- Ignore suspicious emails, consider deleting them unread – **and be very wary of opening attachments unless from a known source and of clicking on any links contained within an email.** Always cut and paste URL information into a new browser window.
- Keep your web browser and anti-virus applications up to date with security patches.
- Ensure account transaction reconciliation functions are performed utilizing segregation of duties processes and performed and reviewed timely.
- Frequently check and review systems and processes with your 'security hat' on.
- Review transaction activity and account information on a daily basis. FNB has several Treasury Management services such as Positive Pay that can provide additional tools to assist with the review.

PLEASE NOTE: A Business Email Compromise (BEC) is a form of phishing attack where a cyber-criminal impersonates an executive (often the CEO), and attempts to get an employee, customer, or vendor to transfer funds or sensitive information to the phisher.

Unlike traditional phishing attacks, which target a large number of individuals across a company, BEC attacks are highly focused. Cyber criminals will scrape compromised email inboxes, study recent company news, and research employees on social media sites in order to make these email attacks look as convincing as possible. This high level of targeting helps these email scams to slip through spam filters and evade email whitelisting campaigns. It can also make it much, much harder for employees to recognize the email is not legitimate. An email message request for payment to be sent outside the company should ALWAYS be verified OUTSIDE of the email channel to ensure it is a legitimate request. Do not verify the request via email as the verification may be coming from the fraudster.

If you see anything unusual immediately contact Treasury Management Support at (866) 750-5298.

Everyone in your business needs to remember that skilled fraudsters will resort to all manners of subtlety and guile to trick people into disclosing valuable information.

For additional security updates and information, visit our website at www.fnb-online.com and click on the Security Center link at the bottom of the screen.

TREASURY MANAGEMENT



HOME SCREEN

The Home screen is displayed when you successfully access online banking. The Home screen combines the corporate online banking tools you use the most, all in a single, convenient page.

- **Accounts** – This section can be customized to display your favorite accounts
 - Click on the **Edit Accounts** button to customize the display
 - Click on the account nickname and the Account Information will display
- **Payments & transfers*** - This section displays **Wire Transfers, ACH Transfers & Internal Transfers** awaiting review
- **Pay or transfer*** – **Internal** - Transfer funds from one account to another based on predefined fund transfer templates. **ACH** – Transfer based on a predefined ACH template. **ACH imports** – Upload NACHA and Non-NACHA files. **Wire** – Utilize wire templates or launch Wire Manager. **BillPay** – Launch BillPay.
- **Checks & deposits*** – Launch Positive Pay
- **Quick launch*** – This section allows you to access the Demo and User Guides

Welcome CADE
Last log in: Jul 17, 2020 02:52 PM EDT Profile Log out

First National Bank

Home Accounts Payments & transfers Checks & deposits Administration

Accounts

Account Nickname	Account Number	Available Balance	RECENT
ONE	2681	\$118.37	RECENT
TWO	2702	\$167.93	RECENT
TEST 3	9252	\$228.58	RECENT
TEST LOAN 1	4320	\$1,000.00	RECENT
ECORP FIVE	9245	\$207.90	RECENT

EDIT ACCOUNTS PRINT

Pay or transfer

- INTERNAL SHOW
- ACH SHOW
- ACH IMPORT SHOW
- WIRE SHOW
- WIRE IMPORT SHOW
- BILL PAY SHOW

Checks & deposits

Go to positive pay

Quick launch

Demo and User Guides

Payments & transfers

REVIEW (0) HIDE

Wire

Description	Reason	Amount
There are no transfers requiring review.		

ACH

Description	Reason	Amount
There are no transfers requiring review.		

Internal

Date	Template	Amount
There are no transfers requiring review.		

ISSUED (5) SHOW

* **NOTE: Some sections may not be available to all users. Access is based on Treasury Management agreement on file.**

TREASURY MANAGEMENT



VIEWING ACCOUNT BALANCES AND HISTORY

- Select **Accounts** and choose the account that you want to view. Up-to the minute **Account Information** will display with **Balance** and **Transactions** sections.
 - At the bottom of **Transactions** section, select **MORE TRANSACTIONS** or **ALL TRANSACTIONS** to view more transactions.

First National Bank

Home **Accounts** Payments & transfers Checks & deposits Administration

TEST ACCOUNT 5

DETAILS DOCUMENTS DOWNLOAD

THIS DROPDOWN ALLOWS YOU TO CHANGE THE ACCOUNT BEING VIEWED

Account information PRINT

Balance		Activity	
Previous day transactions (-\$0.00 / +\$0.00)	\$0.00	Last deposit (Jul 02, 2020)	\$1.50
Current balance	\$200.00	Last check (Jun 16, 2020)	\$3.50
Total float	\$0.00	Last overdrawn	Mar 04, 2020
Holds	\$0.00	Interest	
Pending transactions (-\$4.32 / +\$31.80)	\$27.48	Last interest payment	\$0.00
Other transfers	\$0.00		
Today's float	\$0.00		
Available balance	\$227.48		
Line of credit	\$0.00		
Sweep account TEST ACCOUNT ONE 49102681	\$117.37		
Total funds available	\$344.85		

SEARCH TRANSACTIONS AND CHECK IMAGE VIEWER ARE EXPLAINED IN NEXT SECTION

Transactions PRINT

Pending Posted
 Total debits: -50.92 (36) Total credits: +278.40 (30)

Date	Description	Debit	Credit	Balance
Jul 16, 2020	ACH Manager	2.10		227.48
Jul 16, 2020	CHECK 2259		1.15	229.58
Jul 15, 2020	ACH Manager	2.22		228.43
Jul 14, 2020	ACH Manager		1.25	230.65
Jul 09, 2020	ACH Manager		1.50	229.40
Jul 09, 2020	ACH Manager		1.25	227.90
Jul 09, 2020	ACH Manager		25.00	226.65
Jul 08, 2020	CHECK 2257		1.15	201.65
Jul 08, 2020	ACH Manager		0.50	200.50

MORE TRANSACTIONS ALL TRANSACTIONS

Search transactions

Activity *
All transactions

Type *
All

Amount

Example: 40 or 10.00-50.00

Check number

Example: 101 or 101-120

* Indicates required field

SEARCH CLEAR SEARCH

TREASURY MANAGEMENT



First National Bank

SEARCHING FOR TRANSACTIONS

Search transactions – select any or all of the below options to perform a transaction search

- **Activity** – limited to current and previous bank statement; choose between **All transactions**, **Current business day**, **Previous business day**, **Current activity**, **Last statement**, **Specific Date** or **Date Range** - choosing this option displays Start Date and End Date
- **Type** - choose between **All**, **Credits**, **Debits** or **Checks**
- **Amount** - a specific amount or range can be entered to limit the search (Ex. 400.00–600.00)
- **Check number** – enter a check number or range to limit the search to only checks (Ex.123-128)
- Click **SEARCH** to display the search information on the screen

Search transactions

Activity *

Type *

Amount

Example: 40 or 10.00-50.00

Check number

Example: 101 or 101-120

* Indicates required field

SEARCHING FOR CHECKS

Check image viewer – enter a check number to perform a check image search; a 5 month history is available

- **Check number** - enter a check number to view an image of a check
- Click **VIEW IMAGE**. A window will appear with the front and back image of the check
 - Icons are available to rotate, zoom or print the image

Check image viewer

Check number *

Example: 101

* Indicates required field

VIEWING CHECKS

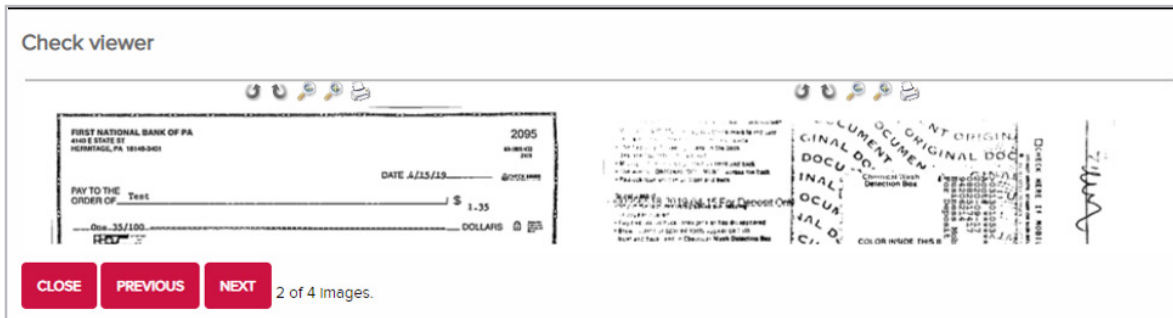
- Select the **Accounts** tab and click on the account that you want to view
- Scroll down to the **Transactions** section
 - At the bottom of **Transactions** section, select **More Transactions** or **All transactions** to view more transactions

To View a Check's Image

- Click on the check number (a blue hyperlink)

Transactions		PRINT		
🕒 Pending	🟢 Posted	Total debits: -6.25 (5) Total credits: +213.03 (8)		
Date	Description	Debit	Credit	Balance
Jun 24, 2020	CHECK 2078	1.00		195.40
Jun 24, 2020	CHECK 2077	1.15		196.40

- A window will appear with the front and back image of the check.
- Icons are available to rotate, zoom or print the images.



VIEWING A DEPOSIT

- Select the **Accounts** tab and click on the account that you want to view
- Scroll down to the **Transactions** section
 - At the bottom of **Transactions** section, select **More Transactions** or **All Transactions** to view more transactions

To View a Deposit

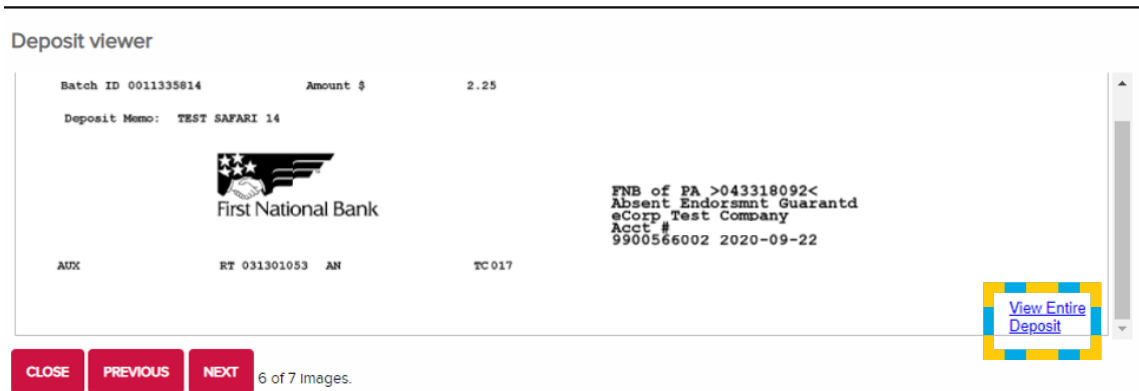
- Click on the **Description** (a blue hyperlink)

Transactions		PRINT		
🕒 Pending	🟢 Posted	Total debits: -48,882,921.37 (54) Total credits: +48,882,921.37 (438)		
Date	Description	Debit	Credit	Balance
Jul 03, 2020	FIRST DESKTOP REMOTE DEPOSIT		591,425.84	2,036,233.93

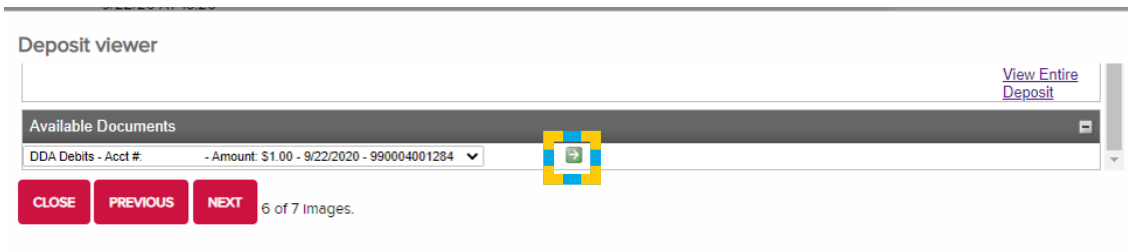
TREASURY MANAGEMENT



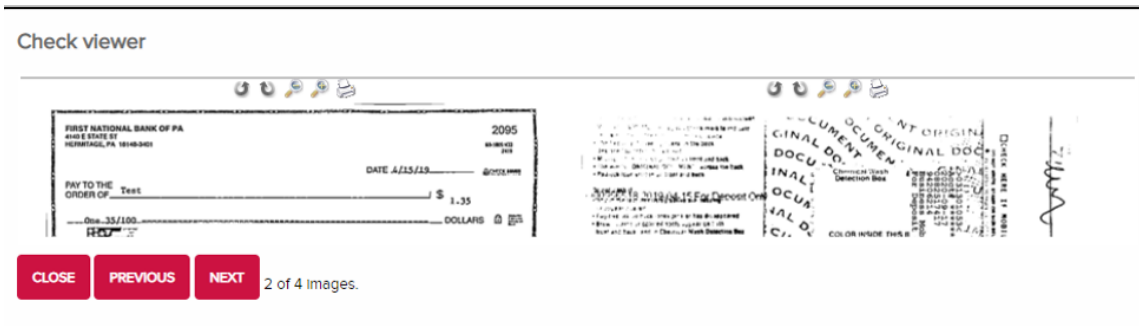
- A window will appear with the image of the deposit slip
- Icons are available to rotate, zoom or print the images.
- On the bottom right side of the deposit slip, select **View Entire Deposit** (you may need to scroll down)



- From the drop-down menu select the check you would like to view and click the **Green Arrow** to view the check



- An image of the front and back of the check will display below the Available Documents banner
 - **Complete above steps for each check within the deposit**



DOCUMENTS

The **Documents** tab provides the ability to view statements from the last 24 months, eSweep notifications from the last 45 days or other notices/reports as applicable.

- Select the **Accounts** tab
- Choose the **Account** you wish to view a document of
- Click the **Documents** tab
- Select the **Account**, **Document Type**, and **Date Range**
- Click **Submit**
- The available items will display below the Submit button, select the item you would like to view and/or print.

The screenshot shows a web interface for the 'DOCUMENTS' tab of 'TEST ACCOUNT ONE'. At the top, there are three buttons: 'DETAILS' (red), 'DOCUMENTS' (blue), and 'DOWNLOAD' (red). Below these is a 'Documents' section with a 'Document Search' header. The search form includes: 'Account:' with a dropdown menu set to 'TEST ACCOUNT ONE'; 'Document Type:' with a dropdown menu set to 'e-Checking Account State'; and 'Date Range:' with two date pickers set to '7/16/2019' and '07/16/2020'. A 'Submit' button is located at the bottom of the search form.

DOWNLOAD/EXPORT TRANSACTIONS

The **Download** tab provides the ability to export transactions from the current and previous bank statements into one of the available formats.

- Select the **Accounts** tab
- Choose the **Account** you wish to export transactions from
- Click the **Download** tab

A window will appear with the **Download transactions** options.

- Select the **Activity, Type** and **Format**
- Click **DOWNLOAD TRANSACTIONS**

The results will open in the requested formats software.

TEST ACCOUNT ONE – 2681

DETAILS DOCUMENTS DOWNLOAD

Download transactions

Specify the transactions you'd like to download and select the format in which you want them downloaded.

Account TEST ACCOUNT ONE 2681

Activity * All transactions

Type * All

Format * Comma-separated values (.csv)
Microsoft Money (.ofx)
QuickBooks 2005 & newer (.qbo)
Quicken 2005 & newer (.qfx)

DOWNLOAD TRANSACTIONS CANCEL

TRANSFERRING FUNDS BETWEEN ACCOUNTS

- Select the **Payments & Transfers** tab
- Select the desired predefined **Template** or select **Open transfer** to select desired accounts
- Complete the remaining Fields on the screen. Fields with an asterisk (*) are required.
 - If entering a **Description** this will be the only description on both account statements
 - Repeat is explained below
- Click **Preview Transfer**
- A review screen will display, click **Complete Transfer** to transfer funds, **Edit** to make changes or **Cancel** to delete
 - **Internal Transfers** completed *prior* to **10 PM ET** will be processed the **same business day**

Payments & transfers

INTERNAL ACH WIRE BILL PAY

Create a transfer

Complete the following to transfer between accounts.

Template	Open transfer
From account *	TEST ACCOUNT ONE 2681 <small>Available balance: \$117.37</small>
To account *	TEST ACCT 2 2702 <small>Available balance: \$167.93</small>
Date *	7/17/2020 <input type="button" value="SELECT"/> <input type="checkbox"/> Repeat...
Amount *	<input type="text"/>
Description	<input type="text"/>

* Indicates required field

Selecting the **Repeat** checkbox displays additional fields to create a recurring transfer. Fields with an asterisk (*) are required.

- The **Date** selected will be the date of the first transfer
- Select the **Frequency** of the transfer. The chart on the next page explains the available options.

Weekly	indicates that the transfer occurs each week
Every two weeks	indicates that the transfer occurs every fourteen days
Twice monthly	indicates that the transfer occurs twice monthly
Monthly	indicates that the transfer occurs each month
Every two months	indicates that the transfer occurs every two months
Quarterly	indicates that the transfer occurs every three months
Every six months	indicates that the transfer occurs every six months
Annually	indicates that the transfer occurs every twelve months
One time	indicates a one-time transfer

- Select a **Repeat the transfer** option to assign the ending date of the transfer
- Enter the **Amount** of the transfer
- If entering a **Description**, this will be the only description on both account statements
- Click **Preview Transfer**
- A review screen will display, click **Complete Transfer** to transfer funds, **Edit** to make changes or **Cancel** to delete

Template Open transfer ▼

From account * CHECKING 2702 TWO 2702 ▼
Available balance: \$167.93

To account * TEST CHECKING 2681 2681 ▼
Available balance: \$118.37

Date * 7/20/2020 Repeat...

Frequency * Weekly ▼

Repeat the transfer *

Until I delete it

For a total of times

Until

Amount *

Description

* Indicates required field

Issued transfers

Issued transfers will display all pending internal transfers

- Select **Show Details** to view the date, user and reference number
- Select **Edit** to modify the transfer
- Select **Delete** to cancel the transfer
- **Issued Internal Transfers** can also be accessed through the **Home screen**



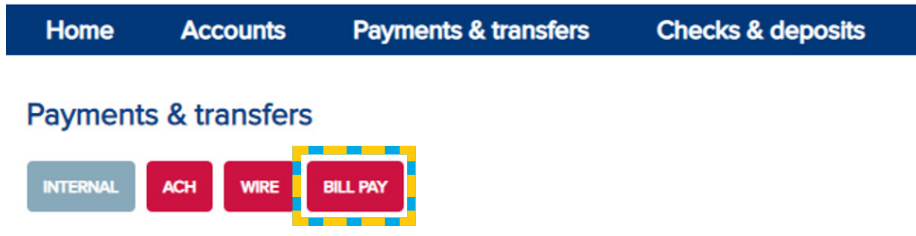
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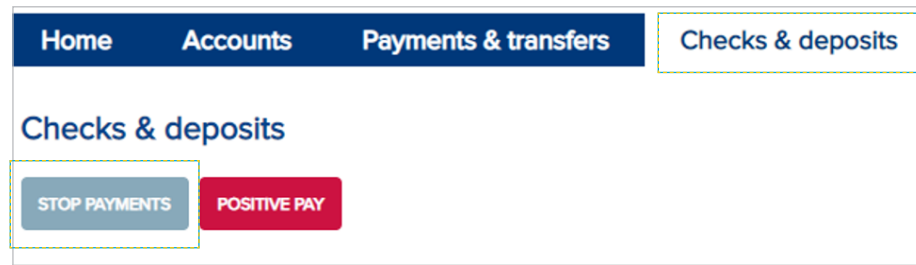
BILL PAYMENTS (if selected at initial setup)

- Select the **Payments & Transfers** tab
- Select **Bill Pay** to access the bill payment feature of Business Online Banking.
 - On the initial login you will be prompted to register security information
 - **Bill Payments** can also be accessed through the **Home Page**



STOP PAYMENTS

- Select the **Checks & Deposits** tab
- Choose the **Account** you wish to place the stop payment on
- Select either **For One Check** or **For a Range of Checks**
- Complete the remaining fields on the screen
- Click **Preview Stop Payment**
- The **Stop Payment** screen will display, click **Complete Stop Payment, Edit** to make changes, or **Cancel** to delete



Create a stop payment

Placing a stop payment on a check prevents it from being cashed if, for example, it was lost or stolen.

Account *

Create a stop payment * For one check For a range of checks

Check number *

Amount *

Date

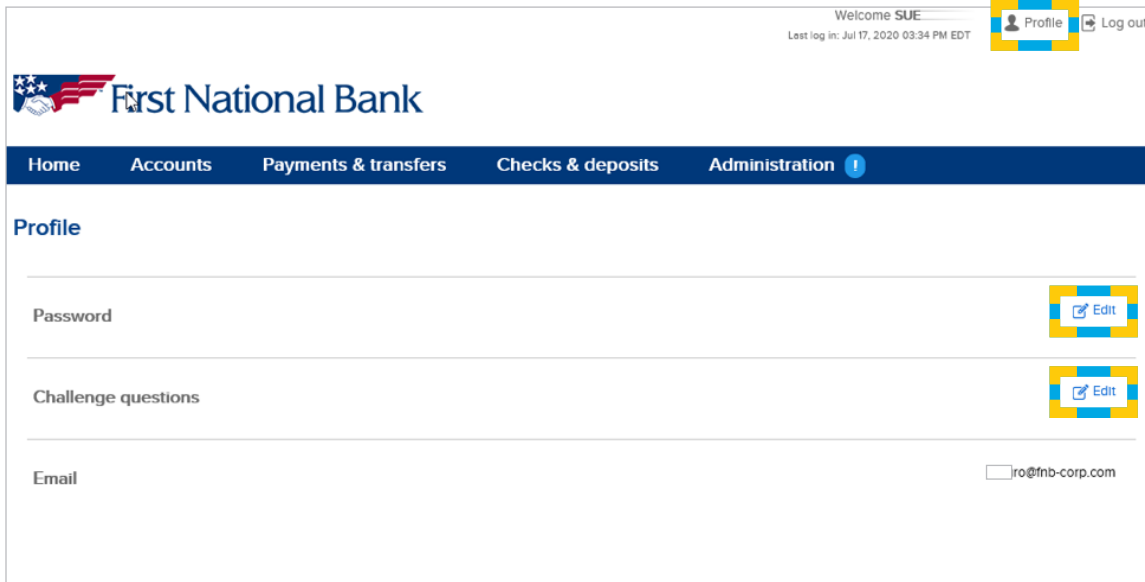
Payee

Reason

* Indicates required field

PROFILE/ACCOUNT SERVICES

- Select the **Profile** option on the far top right of the screen
 - Select **Edit** to the far right of **Password** to change your password for accessing Business Online Banking
 - Select **Edit** to the far right of **Challenge questions** to change your Challenge Questions and Answers
- The **Email** can not be changed on the site for security reasons. Please contact Treasury Management Support to update.



Welcome SUE
Last log in: Jul 17, 2020 03:34 PM EDT

Profile Log out

First National Bank

Home Accounts Payments & transfers Checks & deposits Administration

Profile

Password **Edit**

Challenge questions **Edit**

Email

Contact Information:

- For additional assistance, please call Treasury Management Support Toll-free at **(866) 750-5298** to speak to a support representative Monday - Friday between the hours of 8:00 AM and 5:30 PM ET.
- For additional information, you can visit our website at www.fnb-online.com, or you can take advantage of the [Business Online Banking Demo](#) also available on our website..
- To contact Treasury Management Support via e-mail, the address is treasurymgmt@fnb-corp.com.

System Requirements:

- **Equipment** - A personal computer with an Internet connection are needed. A monitor resolution of 800 x 600 (or greater) is recommended for best performance.
- **Software** –
 - Current version of Adobe Reader
 - Current version of an Internet browser capable of 128-bit encryption

Note: Beta versions of browsers or Operating Systems are not supported

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