



ExecuBanc Business Internet Banking User's Guide

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

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.
- Implement dual control/approval for Wire Transfer and Direct Deposit/Debit Automated Clearing House (ACH) transaction origination.
- 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.

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 Updates](#) link.

OverviewPage 2
Accounts.....Page 3
List.....Page 4
Viewing Account balances and History.....Page 4
Searching for Transactions.....Page 5
Viewing Checks and Entire Deposits.....Page 6
Stop Payments.....Page 8
Documents.....Page 8
Transferring Funds between Accounts.....Page 9
Bill Payments.....Page 10
Account Services.....Page 10

Overview

The overview screen is displayed when you successfully access online banking. The Overview page combines the corporate online banking tools you use the most, all in a single, convenient page. The integrated landing page has a transfer management tool for reviewing and approving transactions, immediate transfer capabilities for internal and wire transfers and up-to-date account balances.

- Account Balances – This section can be customized with up to 12 “favorite” accounts to be displayed. Click on the account nickname and the Account Information will display.
- Quick Transfers* – Internal and Wires – Transfer funds from one account to another based on predefined fund transfer templates.
- Quick Launch* – This tab allows you to access Bill Payments and ACH Manager
- Transactions*
 - Review tab – This tab displays transfers needing approval
 - Recent tab – This tab displays the date, description and amount of up to 200 of the most recent transactions on an account within the current statement.
 - Upcoming tab – This tab shows upcoming transfers that have been initiated by the user.



First National Bank

[Help](#) | [Exit](#)

Accounts Management Tools Administration Review Account Services Print

Account Balances

[Edit](#) [Refresh](#)

Account	Current	Available
CHECKING 2681	\$5.00	\$5.00
CHECKING 2702	\$363.35	\$363.35
CHECKING 9245	\$254.10	\$254.10
CHECKING 9252	\$72.74	\$72.74
CHECKING 9253	\$2.33	\$2.33
SWEET 9245	\$383.50	\$383.50
LOC 4320	\$0.00	\$1,000.00
LOC 7830	\$0.00	\$1,000.00

[Account Summary](#)

Transactions

[Review](#) [Recent](#) [Upcoming](#)

Fund Transfers

Status

There are currently no Fund Transfers awaiting review.

File Transfers

Status

There are currently no File Transfers awaiting review.

ACH Transfers

Status

There are currently no ACH Transfers awaiting review.

Quick Transfers

[Internal](#) [Wire](#)

Template Name
Select a Template

From Account
CHECKING 9245

To Account
CHECKING 9245

Amount

Transfer Date
11/17/2014

[Preview Transfer](#)

Go to [Transfer List](#)

Quick Launch

[Bill Payments](#)
[ACH Manager](#)

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

Accounts

The **Accounts** tab displays options to access the Summary, List and Overview screens, as well as a list of all accounts associated with your access.

Accounts	Management Tools	Administration	Review	Account Services	Print																																																					
Summary	Edit Refresh		Transactions																																																							
List	<table border="1"> <thead> <tr> <th>Current</th> <th>Available</th> </tr> </thead> <tbody> <tr> <td>CHECKING 9245</td> <td>\$5.00</td> <td>\$5.00</td> </tr> <tr> <td>CHECKING 2681</td> <td>\$363.35</td> <td>\$363.35</td> </tr> <tr> <td>CHECKING 2702</td> <td>\$254.10</td> <td>\$254.10</td> </tr> <tr> <td>CHECKING 9252</td> <td>\$72.74</td> <td>\$72.74</td> </tr> <tr> <td>CHECKING 9253</td> <td>\$2.33</td> <td>\$2.33</td> </tr> <tr> <td>CHECKING 9253</td> <td>\$383.50</td> <td>\$383.50</td> </tr> <tr> <td>LOC 4320</td> <td>\$0.00</td> <td>\$1,000.00</td> </tr> <tr> <td>LOC 7830</td> <td>\$0.00</td> <td>\$1,000.00</td> </tr> <tr> <td>SWEEP 9245</td> <td></td> <td>Account Summary</td> </tr> </tbody> </table>		Current	Available	CHECKING 9245	\$5.00	\$5.00	CHECKING 2681	\$363.35	\$363.35	CHECKING 2702	\$254.10	\$254.10	CHECKING 9252	\$72.74	\$72.74	CHECKING 9253	\$2.33	\$2.33	CHECKING 9253	\$383.50	\$383.50	LOC 4320	\$0.00	\$1,000.00	LOC 7830	\$0.00	\$1,000.00	SWEEP 9245		Account Summary	<table border="1"> <thead> <tr> <th>Review</th> <th>Recent</th> <th>Upcoming</th> </tr> </thead> <tbody> <tr> <td colspan="3">Fund Transfers</td> </tr> <tr> <td colspan="3">Status</td> </tr> <tr> <td colspan="3">There are currently no Fund Transfers awaiting review.</td> </tr> <tr> <td colspan="3">File Transfers</td> </tr> <tr> <td colspan="3">Status</td> </tr> <tr> <td colspan="3">There are currently no File Transfers awaiting review.</td> </tr> <tr> <td colspan="3">ACH Transfers</td> </tr> </tbody> </table>			Review	Recent	Upcoming	Fund Transfers			Status			There are currently no Fund Transfers awaiting review.			File Transfers			Status			There are currently no File Transfers awaiting review.			ACH Transfers		
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Summary

Summary is organized by account groups (i.e. Checking and Loans) and allows for information to be categorized. This also provides concise pictures of corporate accounts, associated ledgers, available balances and credit line balances. From the **Summary**, a link is provided to get additional account detail information by clicking on the underlined account nickname.

Accounts	Management Tools	Administration	Review	Account Services	Print
Account Summary as of 11/17/2014 2:06 PM sorted by Group, Account Nickname					
CHECKING sorted by Account Nickname In Ascending Order					
Product Description		Account Nickname	Current Balance	Total Funds Available	
BUSINESS ANALYSIS CHECKING	...9245	CHECKING 9245	254.10	254.10	
BUSINESS ANALYSIS CHECKING	...681	CHECKING 2681	5.00	5.00	
COMPAK BUSINESS CHECKING	...702	CHECKING 2702	363.35	363.35	
BUSINESS ANALYSIS CHECKING	...252	CHECKING 9252	72.74	72.74	
BUSINESS ANALYSIS CHECKING	...253	CHECKING 9253	2.33	2.33	
COMMERCIAL BANKING SWEEP	...245	SWEEP 9245	383.50	383.50	
Total CHECKING:			1,081.02	1,081.02	
LOANS sorted by Account Nickname In Ascending Order					
Product Description		Account Nickname	Current Principal	Available Credit	
COMMERCIAL LINE OF CREDIT OTHER	...4320	LOC 4320	.00	1,000.00	
COMMERCIAL LINE OF CREDIT OTHER	...7830	LOC 7830	.00	1,000.00	
Total LOANS:			.00	2,000.00	

List

List is organized by account groups (i.e. Checking and Loans). From the **List**, a link is provided to get additional account detail information by clicking on the underlined account nickname.

Accounts	Management Tools	Administration	Review	Account Services	Print
Date Last Log In: 11/17/2014 1:50 PM Welcome NICHOLE SWEEP					
Account List as of 11/17/2014 1:51 PM Sorted By Group, Account Nickname					
CHECKING sorted By Account Nickname In Ascending Order					
Account Nickname	Account Number	Account Nickname	Account Number		
CHECKING 9245	9245	CHECKING 9252	29252		
CHECKING 2681	2681	CHECKING 9253	29253		
CHECKING 2702	2702	SWEEP 9245	29245		
LOANS sorted By Account Nickname In Ascending Order					
Account Nickname	Account Number	Account Nickname	Account Number		
LOC 4320	4320	LOC 7830	7830		

Viewing Account Balances and History

After selecting the account that you want to view, select the **Balances** tab to access up-to-the minute balance information

Accounts	Management Tools	Administration	Review	Account Services	Print
Balances Transactions Stop Payments Documents					
CHECKING 2702 2702: Account Information as of 11/17/2014 2:32 PM					
Account Information			Account Activity		
Average Available Balance Current Month:		363.19	Current Balance:		363.35
Average Available Balance Previous Month:		357.66	Pending Transfers:		.00 +
Average Available Balance 2014:		156.10	Presentments:		.00 +
Average Available Balance 2013:		164.49	Anticipated Balance:		363.35
Average Ledger Balance Current Month:		363.19	Available Funds		
Average Ledger Balance Previous Month:		357.66	Current Balance:		363.35
Average Ledger Balance 2014:		156.10	Holds:		.00 -
Average Ledger Balance 2013:		164.49	Available Balance:		363.35
Last Deposit:	11/13/2014	.10	Pending Transfers:		.00 +
Last Check:	11/06/2014	2.00	Presentments:		.00 +
			Anticipated Available Balance:		363.35
			Credit Line:		.00 +
			Total Funds Available:		363.35

Select the **Transactions** tab to view account transactions

- Click on the applicable menu item to view the account history:
 - **Current Business Day** will show all activity pending today
 - **Previous Business Day** will show all activity posted yesterday
 - **Current Statement** will show all activity posted since your last account statement
 - **Previous Statement** will display your most recent account statement
 - **Menu** will direct you to a search screen (See Searching for Transactions below)
 - **Search** will direct you to a search screen (See Searching for Transactions below)

Accounts	Management Tools	Administration	Review	Account Services	Print
Balances Transactions Stop Payments Documents					
CHECKING 2702	Current Business Day	as of 11/17/2014 2:32 PM			
Account In	Previous Business Day	Account Activity			
Average Availat	Current Statement	363.19	Current Balance: 363.35		
Average Availat	Previous Statement	357.66	Pending Transfers: .00 +		
Average Availat	Menu	156.10	Presentments: .00 +		
Average Availat	Search	164.49	Anticipated Balance: 363.35		

Searching for Transactions

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

- **Cycle** – choose between **Previous Business Day**, **Current Statement**, **Previous Statement** or **All**
- **Transaction Type** - choose between **All**, **Checks**, **Deposits**, **Debits** or **Credits**
- Account information can be sorted by **Date**, **Transaction Number**, **Description**, **Debit**, or **Credit**
- **Date** - a date range can be entered to limit the search
- **Amount** - an amount range can be entered to limit the search
- **Transaction Number** – entering a check number range will limit the search to only checks
- Clicking **Submit** will display the search information on the screen
- Clicking **Export** will export your search information into an export format from the available list

Transaction Search

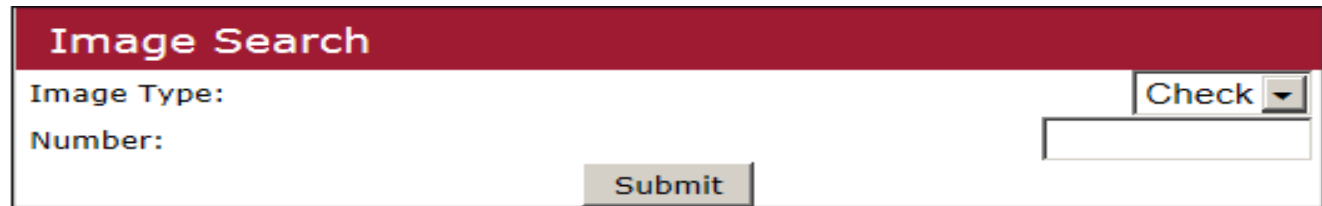
Cycle: Previous Business Day ▾
Transaction Type: All ▾
sort by: ▾
then by: ▾
then by: ▾

Date: **Through:**
Amount: **Through:**
Transaction Number: **Through:**

Export Format: Comma Separated File [.CSV] ▾

Image Search – available on the **Menu** screen

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



Viewing Checks and Entire Deposits

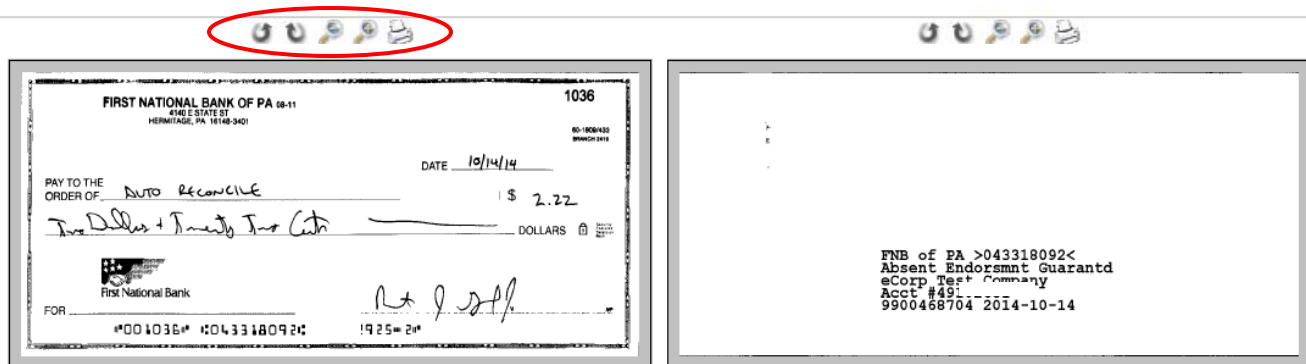
- Select the **Accounts** tab and click on the account that you want to view
- Select the **Transactions** tab to view account transactions
- Select either **Current Statement** or **Previous Statement**

➤ **To View a Check's Image**

- Click on the underlined check number

Date	Transaction Number	Description	Debit	Credit
11/06/2014	<u>1107</u>	CHECK	2.00	
11/13/2014		ECORP TEST COMPA ECORP ONE		.10
11/07/2014		818782 EB INTERNET XFER FROM BUSINESS ANALYSI 81 ON 11/07/14 AT 21:19		.05
11/06/2014		FIRST DESKTOP REMOTE DEPOSIT		2.00

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



To View an Entire Deposit's Images

- Click on the underlined deposit description

Date	Transaction Number	Description	Debit	Credit
11/06/2014		<u>FIRST DESKTOP REMOTE DEPOSIT</u>		2.00

- A window will appear with the image of the deposit slip
- Icons are available to rotate, zoom or print the images.
- Below the deposit slip, select **View Entire Deposit**
- From the drop-down menu select the check you would like to view and click the **Green Arrow** to view the document.

DIN 000574000947 Amount \$5.00

Deposit Memo:

AUX RT 031301053 AN 4E TC 017

[View Entire Deposit](#)

Available Documents

DDA Debits - Acct #. 81 - Amount: \$5.00 - 10/01/2010 - 574000948

[View Document](#)

- 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**

[View Entire Deposit](#)

Available Documents

DDA Debits - Acct #. 81 - Amount: \$5.00 - 10/01/2010 - 574000948

FIRST NATIONAL BANK OF PA
1018
DATE 10-12-08
\$ 5.00
First National Bank

image 4 of 5

Note: The **arrow buttons** on the lower left corner can be used to scroll through all the available document images on the statement.

Stop Payments

- Select the **Accounts** tab
- Choose the **Account** you wish to place the stop payment on
- Select the **Stop Payments** tab
- Choose **Stop Payment Issue** from the drop-down menu
- Complete the information in the **New Stop Payment** screen. You have the option to enter a **Single Check** or **Range of Checks**
- Click **Next**
- The **New Stop Payment Preview** screen will display, click **Submit** or **Back** to make changes

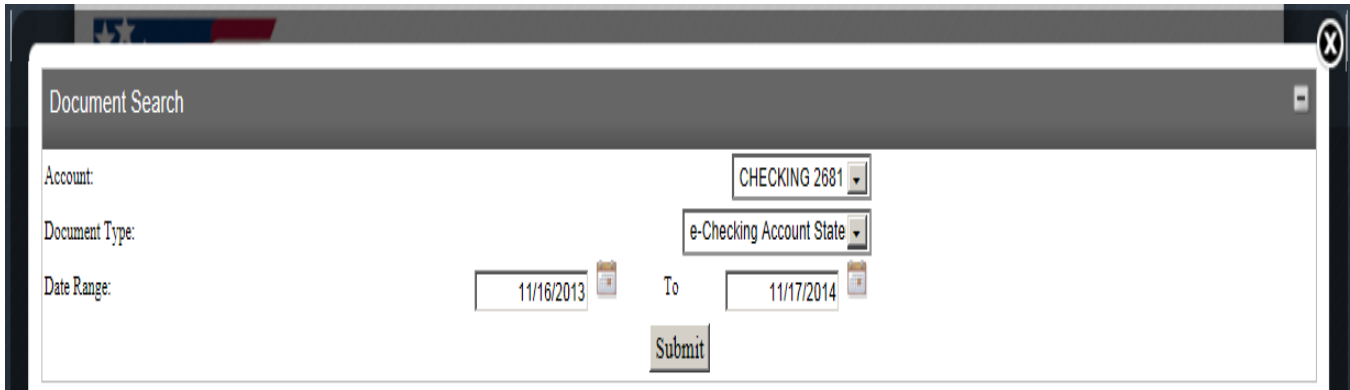
Documents

The **Documents** tab provides the ability to view statements from the last 12 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
- Select the **Documents** tab
- Click **Documents Available**

A window will appear with **Document Search** options

- Select the **Account**
- Select the **Document Type**
- Select the **Date Range**
- Click **Submit**



The available items will display below the Submit button, select the item you would like to view and/or print.

Transferring Funds between Accounts

- Select the **Management Tools** tab
- Under **Funds Management** - Choose **Transfer List** from the drop-down menu
- Select the **Transfer Description** listed under the section that matches the funds transfer that you want to execute
- Enter the date, the amount and the “To” and “From” accounts of the desired transfer.
- Click **Submit**
 - **Internal Transfers** completed *prior* to **8 PM** will be processed the **same business day**
 - **Wire Transfers** completed *prior* to **4 PM** will be processed the **same business day**

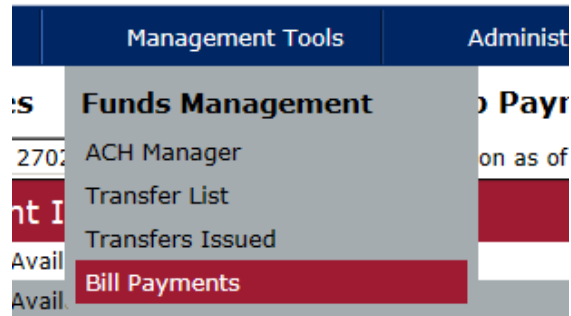
INTERNAL TRANSFERS	
Transfer Description	
CHECKING TO CHECKING	
LOC ADVANCE	
PRINCIPAL PMT	
REG LOAN PMT	

WIRE TRANSFERS	
Transfer Description	
DOMESTIC WIRE	
FOREIGN WIRE	

Issue Transfer	
Transfer Date:	11/17/2014
Transfer Amount:	
From Account Nickname:	CHECKING 9245
To Account Nickname:	CHECKING 9245
Handling Instructions:	

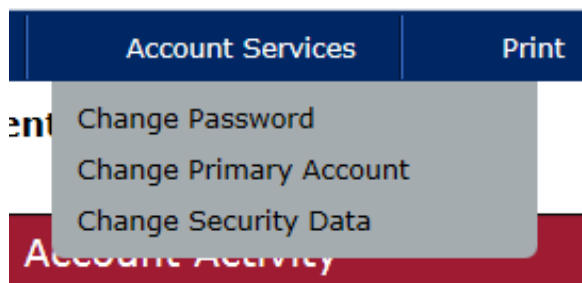
Bill Payments (if selected at initial setup)

- Select the **Management Tools** tab
- Under **Funds Management** - Choose **Bill Payments** to access the bill payment feature of ExecuBanc. **Bill Payments** can also be accessed through the **Quick Launch** section of the **Overview Page**.



Account Services

- Select the **Account Services** tab
 - Select **Change Password** to change your password for accessing ExecuBanc
 - **Change Primary Account** is not being used at this time
 - Select **Change Security Data** to change your Authentication Image, Authentication Pass Phrase, Challenge Questions and Answers



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 5:00 PM ET.
- * For additional information, you can visit our website at www.fnb-online.com, or you can take advantage of the [ExecuBanc 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. A monitor resolution of 800x600 (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.