



# 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.
- 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 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 the bank.**

Everyone in your business needs to remember that skilled fraudsters will resort to all manner 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](http://www.fnb-online.com) and click on the [Security Updates](#) link.

## Summary

<b>Summary</b>	<b>Accounts</b>	<b>Funds Management</b>	<b>File Management</b>	<b>Administration</b>
<b>Balances</b>	<b>Transactions</b>	<b>Stop Payments</b>	<b>Documents</b>	

The **Summary** tab displays a list of all accounts associated with your corporate Access ID and Password. This tab is organized by account groups (i.e. Checking and Loans) and allows for information to be categorized. The **Summary** tab 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.

CHECKING sorted by Product Description In Ascending Order			
Product Description	Account Nickname	Current Balance	Total Funds Available
BUSINESS ANALYSIS CHECKING	<u>TEST 1</u>	166.77	166.77
BUSINESS ANALYSIS CHECKING	<u>TEST 2</u>	843.23	843.23
<b>Total CHECKING:</b>		<b>1,010.00</b>	<b>1,010.00</b>

➤ The **Summary** also displays “**List of Bill Payment Accounts**” (if Bill Payment was selected at initial setup.)

- Click on **Bill Payment** to access the bill payment feature of ExecuBanc

Summary		Accounts	Funds Management	File Management	Positive Pay	Administration	Review	Print	
Account Summary as of 02/23/2009 9:58 AM sorted by Group, Product Description									
<b>Undefined Account Group sorted by Product Description In Ascending Order</b>									
Product Description	Account Nickname		Current Balance						Total Funds Available
E-XPRESS CHECKING	B		913.55						849.95
<b>Total Undefined Account Group:</b>			<b>913.55</b>						<b>849.95</b>
<b>CHECKING sorted by Product Description In Ascending Order</b>									
Product Description	Account Nickname		Current Balance						Total Funds Available
BUSINESS ANALYSIS CHECKING	TEST ACCT 1		472.87						472.87
BUSINESS ANALYSIS CHECKING	TEST ACCT 2		522.13						522.13
<b>Total CHECKING:</b>			<b>995.00</b>						<b>995.00</b>
<b>LIST OF BILL PAYMENT ACCOUNTS</b>									
<a href="#">Click here for Bill Payment.</a>									
Payments for Today \$0.00, Month \$0.00, Beyond \$0.00									

## Balances

Summary	Accounts	Funds Management	File Management	Administration
<b>Balances</b>	Transactions	Stop Payments	Documents	

➤ The **Balances** tab provides a quick access for up-to-the minute balance information.

Summary	Accounts	Funds Management	File Management	Administration	Print
<b>Balances</b>	Transactions	Stop Payments	Documents		
TEST ACCT 1 Account Information as of 05/27/2009 4:05 PM					
<b>Account Information</b>			<b>Account Activity</b>		
Average Available Balance Current Month:	507.60	Current Balance: 516.99			
Average Available Balance Previous Month:	489.88	Pending Transfers: .00+			
Average Available Balance 2009:	484.60	Presentments: .00+			
Average Available Balance 2008:	361.06	Anticipated Balance: 516.99			
Average Ledger Balance Current Month:	507.60	<b>Available Funds</b>			
Average Ledger Balance Previous Month:	489.88	Current Balance: 516.99			
Average Ledger Balance 2009:	484.60	Total Float: .00 -			
Average Ledger Balance 2008:	361.06	Holds: .00 -			
Last Deposit: 05/15/2009	1.00	Available Balance: 516.99			
Last Check: 05/07/2009	1.00	Pending Transfers: .00+			
		Presentments: .00+			
		Anticipated Available Balance: 516.99			
		Credit Line: .00+			
		Total Funds Available: 516.99			

## Viewing Account Balances and History

Summary	Accounts	Funds Management	File Management	Administration
Balances	<b>Transactions</b>	Stop Payments	Documents	

- Select the **Accounts** tab and click on the account that you want to view
- 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

Summary	Accounts	Funds Management	File Management	Administration	Print
Balances	List			Documents	
	TEST 1				
	TEST 2				
Account Information		Account Activity			
Average Available Balance		94.87	Current Balance:		
Average Available Balance Previous Month:		164.25	Pending Transfers:		
Average Available Balance 2008:		162.57	Presentments:		
Average Available Balance 2007:		173.02	Anticipated Balance:		
Average Ledger Balance Current Month:		94.87	Available Funds:		
Average Ledger Balance Previous Month:		164.25	Current Balance:		
Average Ledger Balance 2008:		162.57	Total Float:		
Average Ledger Balance 2007:		173.02	Holds:		
Last Deposit:	02/26/2008	2.00	Available Balance:		
Last Check:	02/29/2008	71.90	Pending Transfers:		
			Presentments:		
			Anticipated Available Balance:		
			Credit Line:		
			Total Funds Available:		

Summary	Accounts	Funds Management	File Management	Administration
Balances	Transactions	Stop Payments	Documents	
	Account:	Current Business Day		
		Previous Business Day		
Account Information		Current Statement		
		Previous Statement		
		Menu		94.87
		Search		162.57
Average Available Balance Current Month:				173.02
Average Available Balance Previous Month:				94.87
Average Available Balance 2008:				164.25
Average Available Balance 2007:				162.57
Average Ledger Balance Current Month:				173.02
Average Ledger Balance Previous Month:				94.87
Average Ledger Balance 2008:				164.25
Average Ledger Balance 2007:				162.57
Last Deposit:	02/26/2008			2.00
Last Check:	02/29/2008			71.90

## Viewing Checks and Entire Deposits

Summary	Accounts	Funds Management	File Management	Administration
Balances	Transactions	Stop Payments	Documents	

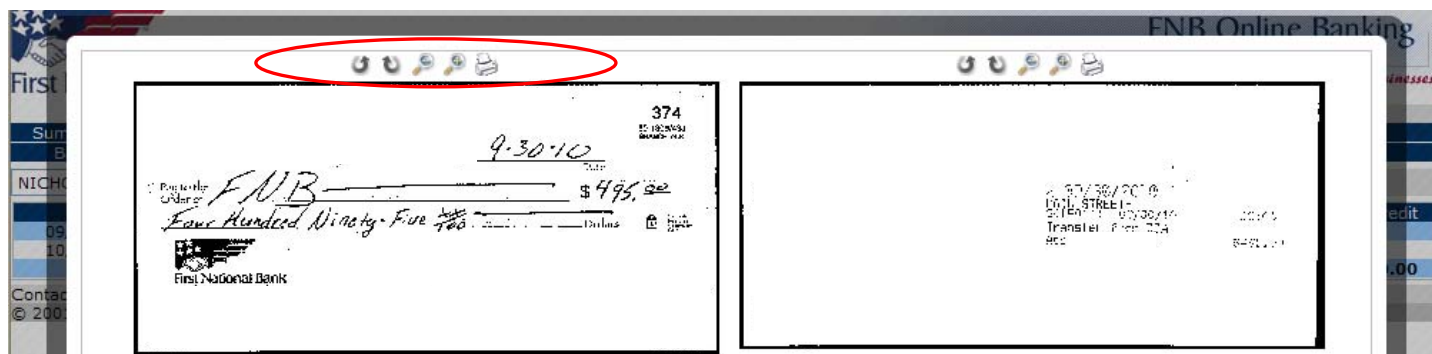
- Select the **Accounts** tab and click on the account that you want to view
- Select the **Transactions** tab to view account transactions
- Select either **Current Statement** or **Previous Statement**

### ➤ To View a Check's Image

- Click on the underlined check number

Date	Transaction Number	Description	Debit	Credit
09/30/2010	<u>374</u>	CHECK	495.00	
10/12/2010		9941 ATM WITHDRAWAL 10/10 490 CENTRAL AV JOHNSTOWN PAUS	300.00	
<b>Total:</b>			<b>(2) 795.00</b>	<b>(0) 0.00</b>

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

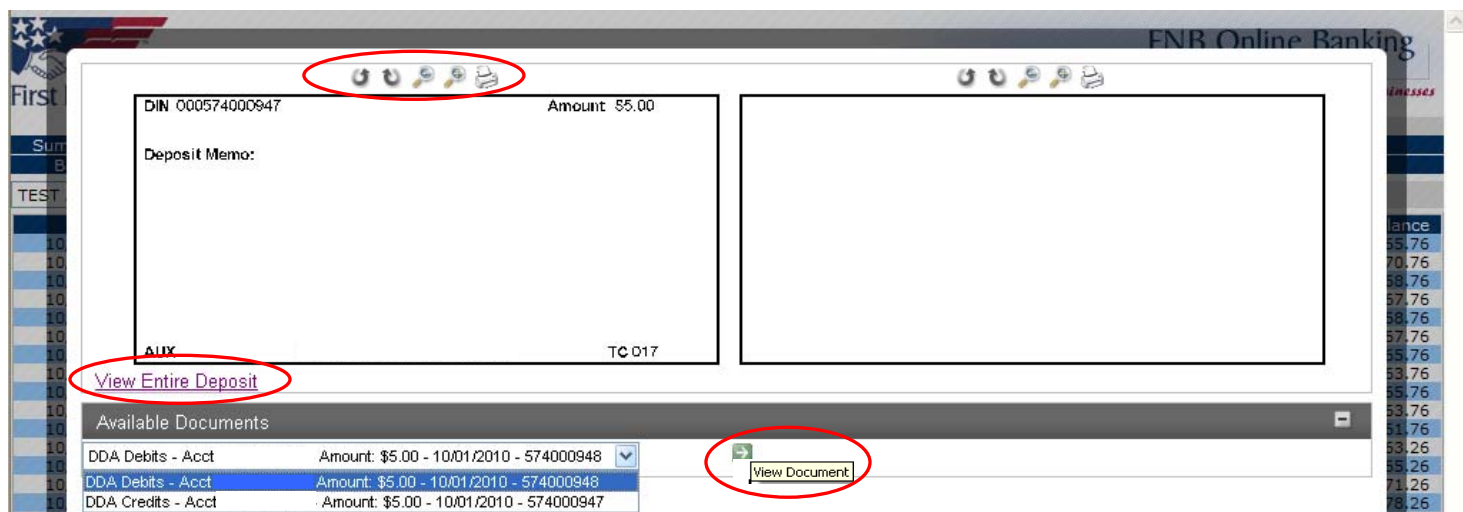


### ➤ To View an Entire Deposit's Images

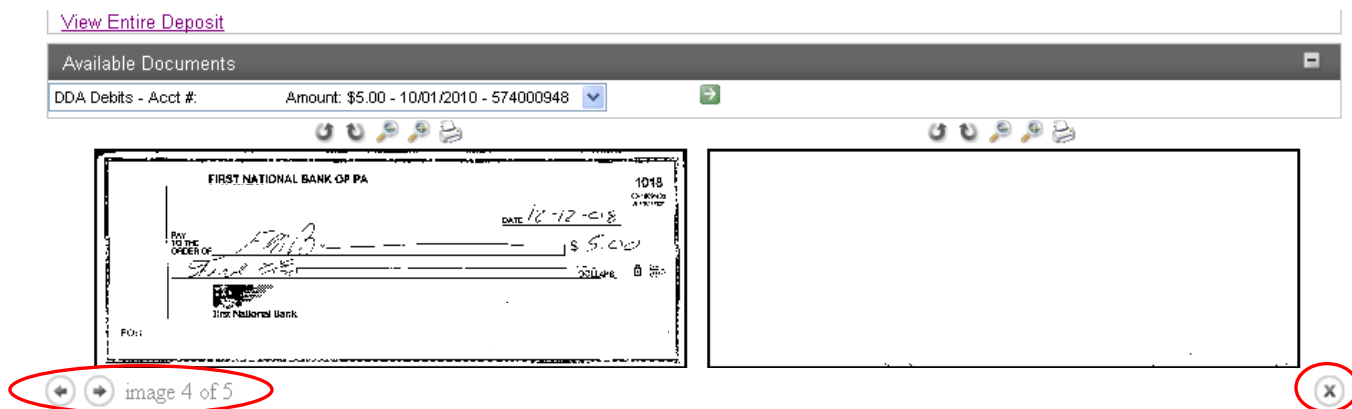
- Click on the underlined deposit description

Date	Transaction Number	Description	Debit	Credit	Balance
09/09/2010		REVERSE SC OF 21.32 AND 17.00 ON 8/31/10		38.32	466.26
09/15/2010		429780 EB INTERNET XFER FROM BUSINESS		2.00	468.26
09/15/2010		<u>FIRST DESKTOP REMOTE DEPOSIT</u>		1.00	469.26
09/15/2010		788455 EB INTERNET XFER TO CHECKING	3.00		466.26
09/16/2010		FNB OF PA TEST	2.00		464.26
09/17/2010		AFI ACH		1.00	465.26
09/20/2010		393254 EB INTERNET XFER FROM BUSINESS		1.00	466.26
09/20/2010		415686 EB INTERNET XFER TO CHECKING	1.00		465.26
09/21/2010		Treasury Mgmt ACH	2.00		463.26
09/22/2010		203176 EB INTERNET XFER FROM BUSINESS		1.50	464.76
09/22/2010		989404 EB INTERNET XFER TO CHECKING	2.00		462.76
09/24/2010		Treasury Mgmt ACH		3.00	465.76
09/27/2010		Treasury Mgmt Pim 2	2.00		463.76
<b>Total:</b>			<b>(6) 12.00</b>	<b>(7) 47.82</b>	

- 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.



- 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



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

**Note:** Clicking the **X** on the lower right corner will close the image viewing window

## Searching for Transactions

Summary	Accounts	Funds Management	File Management	Administration
Balances	Transactions	Stop Payments		Documents

- Select the **Accounts** tab
- Click on the **Account** of the transaction that you want to view
- Click on the **Transactions** tab
- Choose **Menu**
- The left side of the screen will display a summary view of the account

## ➤ Transaction Search

- **Cycle** - only searches current month and/or previous month
- **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
- Once you have chosen your search criteria, click **Submit**
- Clicking **Export** will export your search information into an export format from the available list

Current Business Day	
Current Balance:	10/27/2010 1,010.00
Credits:	1.11+
Debits:	26.33-
Projected Balance:	984.78

Activity From Last Update	
Previous Balance:	1,010.00
Credits:	6.00+
Debits:	6.00-
Current Balance:	1,010.00

Current Statement Cycle	
Beginning Balance:	546.24
Credits:	531.22+
Debits:	67.46-
Current Balance:	1,010.00

Previous Statement Cycle	
Beginning Balance:	439.34
Credits:	116.40+
Debits:	9.50-
Ending Balance:	546.24

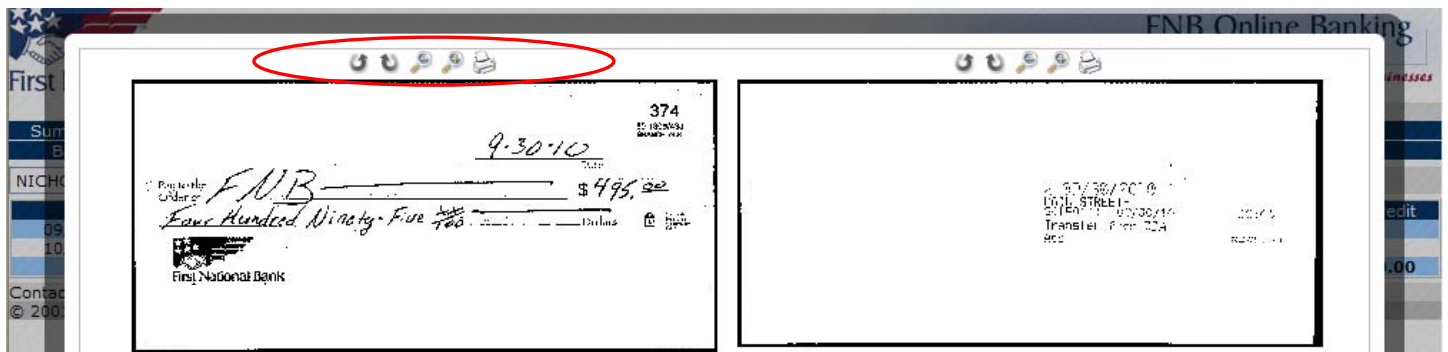
Transaction Search	
Cycle:	Previous Business Day
Transaction Type:	All
sort by:	
then by:	
then by:	
Date:	Through:
Amount:	Through:
Transaction Number:	Through:
Export Format:	Comma Separated File [.CSV]
Date of Last Export:	10/13/2010
<input type="button" value="Submit"/> <input type="button" value="Export"/>	

Image Search	
Image Type:	Check
Number:	
<input type="button" value="Submit"/>	

## ➤ Image Search

- **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.



---

## Stop Payments

---

Summary	Accounts	Funds Management	File Management	Administration
Balances	Transactions	Stop Payments		Documents

- Select the **Accounts** tab
- Choose the **Account** you wish to place the stop payment on
- Select the **Stop Payments** tab
- Choose **New** from the drop-down menu
- Complete the information in the **Stop Payment Template**
- Click **Submit**

TEST 1 ▾ New Stop Payment

New Stop Payment

Item Date:

Item Type:  Check ▾

Number:  Through:

Amount:  Through:

Payee:

Reason:

Comments:

---

## Documents

---

Summary	Accounts	Funds Management	File Management	Administration
Balances	Transactions	Stop Payments		Documents

The **Documents** tab provides the ability to view any statement from the last 12 months or any eSweep notification from the last 45 days.

- Select the **Documents** tab
- Click **Documents Available**

Summary | Accounts | Funds Management | File Management | Administration | Print

Balances | Transactions | Stop Payments | Documents

..... Account Information as of 03/27/2009 Documents Available

Account Information		Account Activity	
Average Available Balance Current Month:	507.60	Current Balance:	516.99
Average Available Balance Previous Month:	489.88	Pending Transfers:	.00+
Average Available Balance 2009:	484.60	Presentments:	.00+
Average Available Balance 2008:	361.06	Anticipated Balance:	516.99

- A window will appear with **Document Search** options
- Select the **Account**
- Select **e-Checking Account Statements** (or **e-Sweep Notification** if applicable)
- Select the **Date Range**
- Click **Submit**
- Select the **e-Checking Account Statement** (or **e-Sweep Notification** if applicable) you would like to view and/or print

## Transferring Funds between Accounts

Summary	Accounts	Funds Management	File Management	Administration
Balances	Transactions	Stop Payments	Documents	

- Select the **Funds Management** tab
- Choose **Transfer List** from the drop-down menu
- Select the **Transfer template** 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**
- Transfers completed *prior* to **8 PM** will be processed the **same business day**

### 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.
- \* For additional information, you can visit our website at [www.fnb-online.com](http://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](mailto:treasurymgmt@fnb-corp.com).

### System Requirements:

- \* **Equipment** - A personal computer and Internet connection are needed. A monitor resolution of 800x600 (or greater) is recommended for best performance.
- \* **Software** -
  - Current version of Adobe Reader
  - Authorized use of a current version of an Internet browser capable of 128-bit encryption as follows:
    - Windows Vista and Windows XP**
      - Microsoft Internet Explorer 7.0 or higher
      - Firefox 3.0 or higher
    - Mac OS X 10.3 or higher**
      - Firefox 3.0 or higher
      - Safari 2.0 or higher

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