Business Online Banking

Administration Function User's Guide

TREASURY MANAGEMENT

First National Bank

Business Online Banking

Administration Function User's Guide

As the Company Administrator there are several things you need to do before you start using Business Online Banking to the fullest.

The Company Administrator is the only person designated to add, change, or delete employee access rights.

The access an employee is granted determines the functions that can be performed by that employee.

This guide describes how to set up an employee's access, assign functions to employees, and create internal and wire transfer templates.

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 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 option on the top right of the screen.
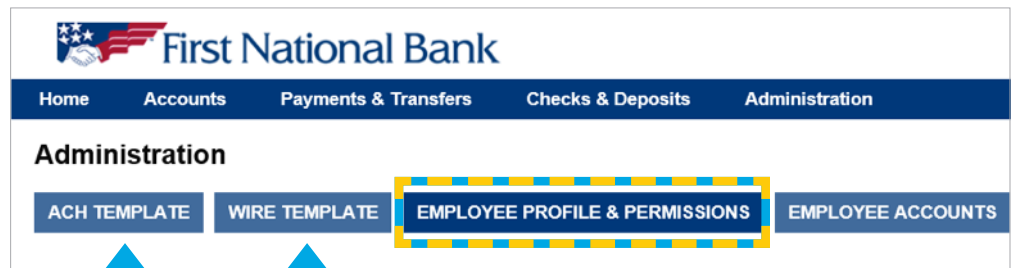
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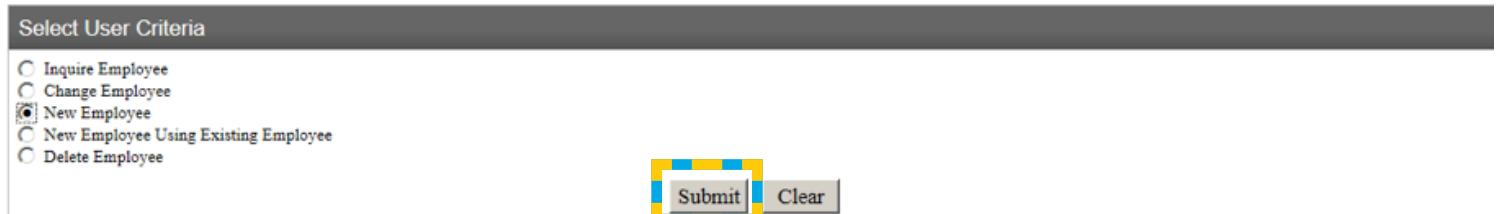## First National Bank

CREATING EMPLOYEE ACCESS RIGHTS

To add a new employee
- Select the **Administration** tab
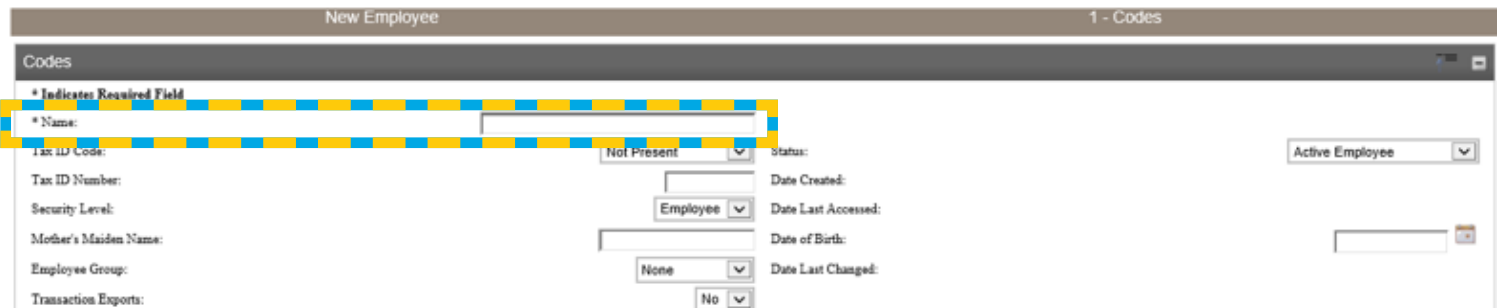- Select **Employee Profile & Permissions** tab

THESE TABS WILL ONLY DISPLAY IF THE USER IS ENABLED FOR THE CORRESPONDING SERVICE. SENIOR ADMINISTRATOR AND ADMINISTRATOR USERS CAN USE THESE OPTIONS TO REVIEW ACH MANAGER OR WIRE MANAGER TEMPLATES. REFER TO THE CORRESPONDING USER GUIDE "REVIEW TRANSFER TEMPLATE" SECTION FOR THE INSTRUCTIONS ON USING THESE OPTIONS.

- The Select User Criteria screen will display, select **New Employee**
- Click **Submit**

Complete the information in the *New Employee* template as follows:
- **Name** – Enter the Employee's full name
- **Tax ID Code** and **Tax ID Number** – Leave blank

- **Security Level** - Indicates the level of employee access allowed
  - **Employee** indicates the employee is not allowed to review transfers
  - **Supervisor** indicates the employee has administration rights and is authorized to review transfers from their Employee Group
  - **Administrator** indicates the employee has administration rights and is authorized to review transfers

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- **Mother's Maiden Name** and **Date of Birth** - Leave blank
- **Employee Group** - Choose the group you wish your employee to be a part of

- **Transactions Exports** – Choose **"Yes"** or **"No"** to indicate if the employee can export transactions and account information for use in external applications, i.e. Quicken, QuickBooks

- **Status** - Indicates the employee status
    - **Active Employee** indicates the employee has access to the system
    - **Frozen Status, No Access** indicates the employee is not deleted but does not have access to the system
    - **Closed Employee Record** indicates a former employee that has not yet been deleted from the system

- **Email Address** - Optional field to enter the employee's email address
- **Business Phone** / **Ext** / **Mobile Phone** –Optional fields to enter the employee's phone number(s)

- **Client Details** – This section will automatically be filled in

Security - This section sets up a unique username and password for the employee
- **Username:** indicates the unique ID used to log on. The username can be up to 19 characters and is case sensitive
- Click Change Password

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- **New Password:** Enter the temporary password used to log on with the username. The password must be between 8 and 17 alphanumeric characters and is case sensitive.
- **Confirm Password:** Re-enter the temporary password
- Click **Submit**

Change Password	
New Password:	
Confirm Password:	

Submit   Cancel

- Skip **PIN**, **Terms Acceptance Date** and the **MultiFactor Authentication** section

PIN:	
Terms Acceptance Date:	
Multifactor Authentication	
Token Status:	(None)
Token Type:	(None)

- **Mobiliti Business** – A checkmark indicates the user can access the FNB Business Mobiliti App using this login. Remove the checkmark to restrict the user from being able to use the App.

Mobiliti Business	
☑ Mobiliti Business access is enabled. Uncheck the checkbox to disable Mobiliti Business access.	
No Devices Registered	

- **Role Assignment** – Indicates the level of employee access allowed
    - Click Add Role

Role Assignment	
Role Name	

Add Role

Select the applicable **Role Name**(s) for the user referring to the Security Level assigned on page 3 of this guide:
- **ACH** indicates the user is allowed to send ACH files
- **Administrator** indicates the user has administration rights and is authorized to review transfers
- **Employee** indicates the user is not allowed to review transfers
- **Positive Pay** indicates the user is allowed to import files and review any suspect items
- **Secondary Approver** indicates the user is authorized to review ACH files submitted by other users
- **Supervisor** indicates the user has administration rights and is authorized to review transfers
- **Wire** indicates the user is allowed to send wire transfers
- **Wire Secondary Approver** indicates the user is authorized to review wire transfers submitted by other users
- **Note:** Multiple Roles can be assigned to a user. For example: If the new user will be an administrator who sends ACH files and can add new employees to the client, the user will need the **Administrator**, **ACH** and **Employee** Roles
- **Note:** Some Roles may not be available- access is based on Treasury Management agreement on file.
- **Note:** The black **X** will delete the corresponding Role Name

Role Assignment	
Role Name	X
(None)	

(None)
ACH
Administrator
Employee
SECONDARY APROVER
Supervisor

ide: | Use Default

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• Select **ACH** if the user will be authorized to send and/or approve ACH files

This section will only appear if the user is authorized to send or approve ACH files

• Choose the Company or Companies the ACH user will be authorized to send files for by selecting in the checkbox. (It is common to only have one Company listed.)

ACH				▬
✔ Employee is enabled for ACH Manager access. Uncheck the checkbox to remove ACH Manager access.				
Company				
Access	**Company Name**	**Company ID**	**Company Entry Description**	
☐	ECORP TEST COMPA	12512	ACH	
☐	ECORP TEST CLIEN	12345	ACH	

• **Accounts** – Select the "Add" check box(es) to enable the user to access the account(s)
   - Click **Select All** in each section to give the employee access to all listed accounts

• **ACH Permission - This section will only appear if the user is authorized to send or approve ACH files**

• Choose the user's **ACH Permission** per account:
   - **No Access:** This account cannot be used to send ACH files
   - **ACH Transfer Out:** This account can only be used to send money out of the bank account
   - **ACH Transfer In:** This account can only be used to bring money into the bank account
   - **Full ACH Access:** This account can be used to send money out of the bank account and bring money into the bank account

Accounts				▬
To grant account access for this Employee check the checkbox associated with the account. To remove account access, uncheck the checkbox.				
Checking				
Access	**Account Number**	**Account Nickname**	**ACH Permission**	
✔	95029252	NEW TEST ACCOUNT	No ACH Access ▼	
✔	95029253	CHECKING 9253	No Access ▼ No Access / ACH Transfer Out / ACH Transfer In / Full ACH Access	
Savings				
Access	**Account Number**	**Account Nickname**		
Select All				
☐	1300833827	SAVINGS		
Loans				
Access	**Account Number**	**Account Nickname**		
Select All				
☐	44694320	TEST LOAN		

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- **Overrides** - Skip this section

Overrides	–
Cutoff Group Override:	Use Default ▾

- **Administration** - **This section is only used if you are creating an administrator or supervisor level access. Determine the access you want to grant selecting the level of functionality:**
    - **Employee:** Gives the ability to inquire, add new, change or delete employee access
    - **Internal Transfer Template:** Gives the ability to add new, change or delete internal templates

Administration Options	Inquiry	New Select All	Change Select All	Delete Select All
Employee:	☐	☐	☐	☐
Internal Transfer Template:		☐	☐	☐

- **Approvals** – this section is only used if you want the user's internal transfers to have a second person review or authorize the transfer <u>before it is submitted to the bank</u>
    - **Review Internal Transfers:** changing to "Yes" requires this user's internal account transfers to be reviewed by you (or another user) before the transfer is processed
    - **Approve Transfers:** Choose **"Yes"** or **"No"** to indicate if the user can approve internal transfers initiated by other employees (the user's Security Level explained on page 3 must be a Supervisor or Administrator to have this function)

Approval Options	
Review Internal Transfers:	No ▾
Approve Transfers:	No ▾

Fund Transfer – Choose "**Yes**" or "**No**"
    - **Inquire Transfers:** "**Yes**" indicates if the employee can inquire into transfers
    - **Initiate Transfers:** "**Yes**" indicates if the employee can initiate internal transfers
    - **Review Bill Payment Transfers:** Skip this section

Fund Transfer Options	
Inquire Transfers:	No ▾
Initiate Transfers:	No ▾
Review Bill Payment Transfers:	No ▾

- **Bill Payments** - Skip this section

Bill Payments	–
Initiate Payments:	No ▾

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Merchant Capture Options

- **Merchant Capture Option** –Select "Yes" for the user to scan deposits through the **First Desktop Banker** check scanner system
- **Role** – Select "Approver" for a user to scan and submit deposits through the **First Desktop Banker** check scanner system. If this option is not set as "Approver" the user will not be able to submit the scanned deposit.
- **View Client Deposits** - Select "Yes" for the user to view all deposits through the **First Desktop Banker** check scanner system. Select "No" to limit the user to only view their deposits through the **First Desktop Banker** check scanner system.
- **Per Item Limit, Per Deposit Limit** and **Per Day Limit** – Skip these options, they are not being used at this time.

Merchant Capture Options			
Merchant Capture Option:	Direct Merchant Access	Per Item Limit:	0.00
Role:	Limited	Per Deposit Limit:	0.00
View Client Deposits:	No	Per Day Limit:	0.00

- **Stop Payments** - Choose **"Yes"** or **"No"**
    - **Inquiry:** Enables the employee to inquire into stop payments
    - **New:** Enables the employee to add stop payments

Stop Payments	
Inquiry:	No
New:	No

- **Interface Specifications**

- **Interface** – The below options will only display if your company currently utilizes the services.

For Bill Pay access:
- Choose **Corporate CheckFree** to allow the user to process Bill Payments
- **NOTE:** If the new user has a security level of employee or supervisor (page 3 of this guide) each bill payment will need authorized by you or any administrators on the client. If you want the user to be able to make bill payments without dual control, select the security level of Administrator.

For ACH Debit Filter access:
- Choose **ACH Filter** to allow the user access to the ACH Debit Filter system
- NOTE: Please contact Treasury Management Operations at TreasuryMgmt@FNB-Corp.com **to have the remaining bank coding completed for the user to have access to this system.**
    - **User Code -** Enter the exact username assigned to the employee in the security section explained on page 4 of this guide, this is a case sensitive field
    - **Password –** Enter the password exactly as **Ach1Filter this password is standard for all debit filter users and will not be used for access into the website.**

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Interface Specifications

Interface	User Code	Password
Corporate CheckFree ▾	123USERNAME	••••••

• **Electronic Documents** - Provides the ability to control which images and statements can be viewed
  - Place a checkmark next to the applicable Electronic Documents.

Electronic Documents

Disable All	Document	Disable All	Document
☑	DDA ONUS DEBITS	☑	e-Overdraft Notification
☑	DDA ONUS CREDITS	☑	e-Returned Item Notification
☑	SAV ONUS DEBITS	☑	DDA ONUS DEBITS 2
☑	SAV ONUS CREDITS	☑	e-Sweep Notification
☑	e-Checking Account Statements	☑	LockBox Reports
☑	e-Savings Account Statements	☑	e-Redep Item Notice ExecuBanc

ONLY COMPLETE THIS SECTION IF YOUR COMPANY UTILIZES THE WIRE SERVICE

• Applications Enabled
  - Select **Wires** if the user will be authorized to send and/or approve wire transfers
  - The **Select All** option will also place a checkmark in the box

Applications Enabled

Select All

☐	Wires

Next   Cancel

You will see an orange symbol as the system verifies the accounts are still active
• Click **Next**

New Employee	1 - Codes	2 - Account Update	3 - Wires

Access Added

Checking

Business Online	Account Number	Account Nickname
✅	95029	CHECKING 92

Next

Assigning Employee Wire Access
This section will only appear if the user is authorized to send or approve wire transfers

• Choose the user's wire **Permission** per account:
  - N**o Access:** This account cannot be used to send wire transfers
  - **Full Wire Access:** This account can be used to send domestic and international wire transfers
  - **Domestic Wire Transfer:** This account can only be used to send domestic wire transfers
  - **International Wire Transfer:** This account can only be used to send international wire transfers
• Click **Finish**

Wire User

Client

	Client Name	Client ID
☑	ECORP TEST COMPA	12512

Account Selection

Account Number	Account Type	Routing Number	Nickname	Permission
95029	Demand Deposit	031301053	CHECKING 92	No Access / Full Wire Access / Domestic Wire Transfer / International Wire Transfer

Finish   Cancel

You will receive this message:

Success

Employee Created Successfully

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ACCOUNTS - THIS FUNCTION IS TO GIVE PERMISSION TO EMPLOYEES TO ACCESS ACCOUNTS

- Select the **Administration** tab
- Select **Employee Accounts**

Home	Accounts	Payments & Transfers	Checks & Deposits	Administration

Administration

ACH TEMPLATE	WIRE TEMPLATE	EMPLOYEE PROFILE & PERMISSIONS	EMPLOYEE ACCOUNTS

- Enter the **Access ID** or **Employee Name** of the employee you are inquiring into
- Click **Submit**

OR

- Click **Submit** to list all current users

Select Corporate Employee Account Criteria

Access ID: _____

Employee Name: _____

Submit   Clear

- Click on the employee's User Name that you want to grant access rights
  - **Note:** Clicking **Cancel** will clear the entered Access ID and Employee Name

Corporate Employee List

User Name	User Code
USER NAME	USERNAME

Cancel

- The Employee Account List will display with all of the accounts available for access
  - Click Select All to give the employee access to all of the listed accounts

OR

  - Place a check mark in the box in the Add column to grant access to the corresponding account(s)
- Click S**ubmit**

Employee Account Access for "USER NAME"

Add Select All	Account Number	Account Type	Account Nickname
☑	9253	Demand Deposit	CHECKING 9253
☑	29245	Demand Deposit	SWEEP 9245
☑	4320	Loan	LOC 4320
☑	7830	Loan	LOC 7830

Submit   Cancel

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• You will see this orange symbol as the system verifies the accounts are still active:

New User Account Access

Account Number	Account Type	Status
9253	Demand Deposit	✓
29245	Demand Deposit	✓
4320	Loan	↻
7830	Loan	

Deleted User Account Access

No Deleted Account Access Specified.

Done | Cancel

• Click **Done**

New User Account Access

Account Number	Account Type	Status
9253	Demand Deposit	✓
29245	Demand Deposit	✓
4320	Loan	✓
7830	Loan	✓

Deleted User Account Access

No Deleted Account Access Specified.

Done | Cancel

You will be directed back to the Employee Account Access screen
• For specific account access specifications, click the **Change** icon

Employee Account Access for "USER NAME"

Add	Account Number	Account Type	Account Nickname		Change	
Select All						
	9253	Demand Deposit	CHECKING 9253		📝	✕

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• The Change Employee Account screen will display. Make any necessary changes and click **Save** on the top left

Employee accounts

Change Employee Account

Client Name:	ECORP TEST COMPANY
Account Type:	Demand Deposit
Account Number:	95029253
Access Identification:	0313-01053
Institution Number:	00
Institution Report Number:	000

Account Specifications

Status:	Active
Nickname:	CHECKING 9253
Access Group:	Demand Deposit
Display Group:	CHECKING
Merchant Capture Access Override:	Yes

Account Options

Inquiry Detail:	Yes
Presentments:	Yes
Transactions:	Yes
Exports:	Yes
Account Number Display:	Yes

Fund Transfer Options

Overdrafts Allowed:	Yes
Loan Payment:	
Tax Payment:	No
Bill Payment:	No
Internal Transfer In:	Yes
Internal Transfer Out:	Yes

INDICATES THE FUNDS IN THE ACCOUNT BE TRANSFERRED IN OR OUT BETWEEN OTHER ACCOUNTS

INDICATES THE ACCOUNT CAN BE USED FOR BILL PAYMENTS

Limits and Thresholds

Transfer Review Threshold:	0.00
Daily Transfer Limit:	0.00
Minimum Account Balance:	0.00

Stop Payments

Inquiry:	Yes
Add:	Yes

Access Group Override Specifications

Disable All	Specification
✓	Document Retrieval
✓	Export Transactions
✓	Positive Pay
✓	View Presentments
✓	View Statements and Notices
✓	View Transactions

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 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 and Internet connection are needed. A monitor resolution of 800 x 600 (or greater) is recommended for best performance.

• **Software** – Note: Beta versions of browsers or Operating Systems are not supported

• Current version of Adobe Reader and an Internet browser capable of 128-bit encryption

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