Business Online Banking

Administration Function User's Guide

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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.

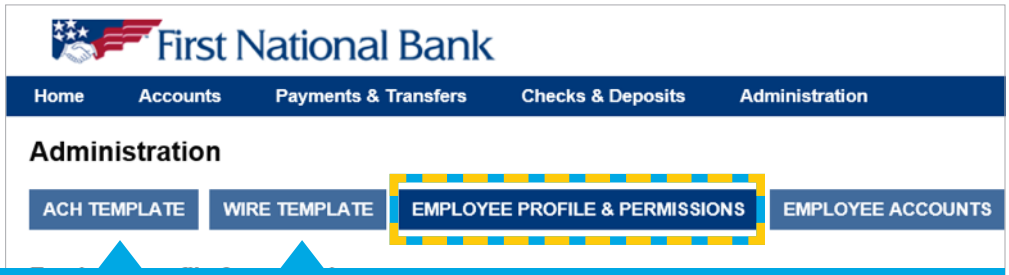
Everyone in your business needs to remember that skilled fraudsters will
resort to all manners of subtlety and guile to trick people into disclosing valuable information.

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.

CREATING EMPLOYEE ACCESS RIGHTS

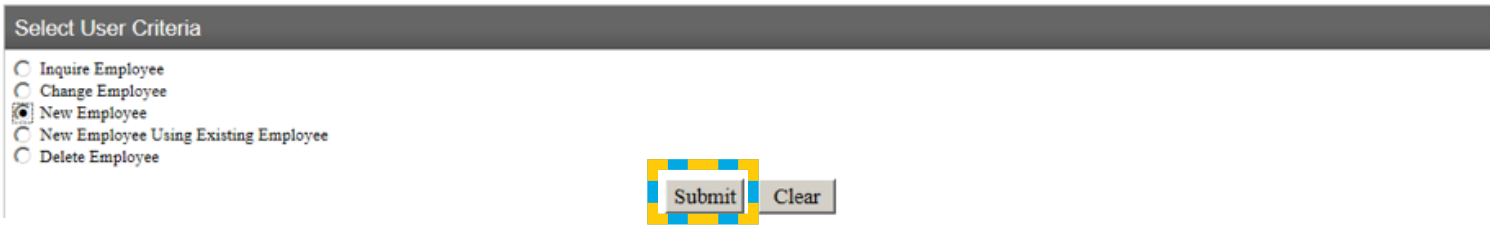
To add a new employee

- Select the **Administration** tab
- Select **Employee Profile & Permissions** tab



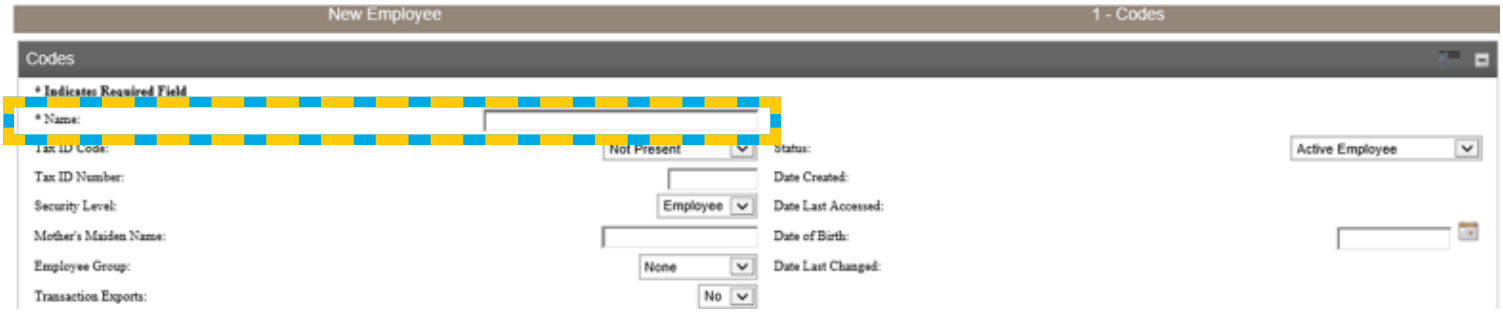
THESE TABS WILL ONLY DISPLAY IF THE USER IS ENABLED FOR THE CORRESPONDING SERVICE. SENIOR ADMINISTRATOR AND ADMINISTRATOR USERS CAN USE THESE OPTIONS TO REVIEW ACH MANAGER OR WIRE MANAGER TEMPLATES. REFER TO THE CORRESPONDING USER GUIDE "REVIEW TRANSFER TEMPLATE" SECTION FOR THE INSTRUCTIONS ON USING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

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

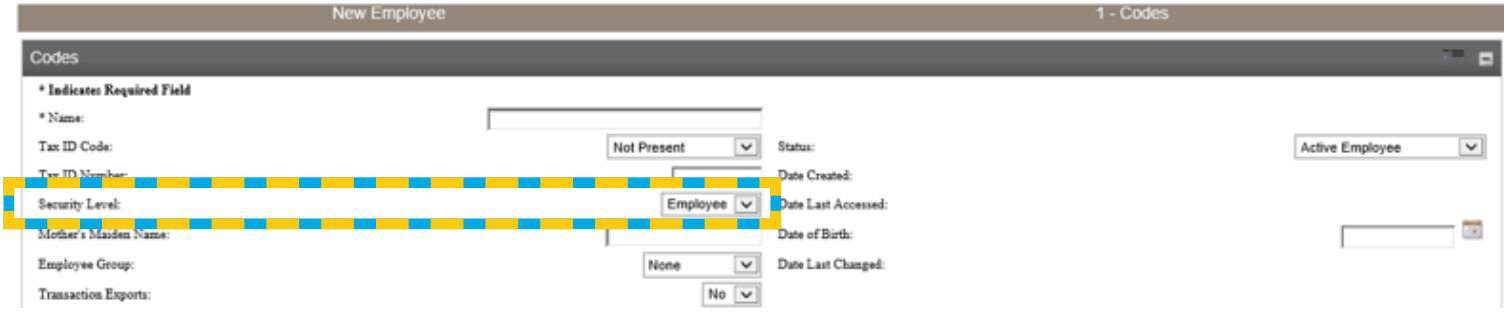


Complete the information in the *New Employee* template as follows:

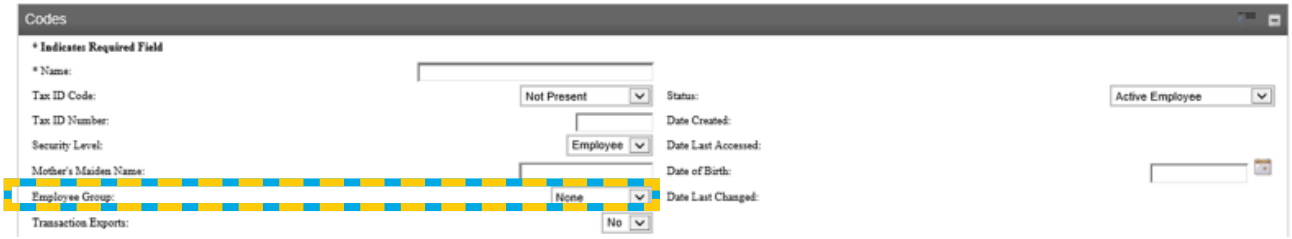
- **Name** – Enter the Employee's full name
- **Tax ID Code** and **Tax ID Number** – Leave blank



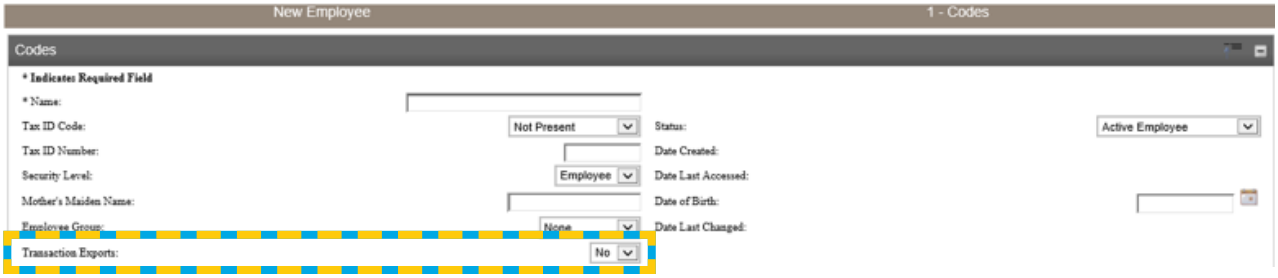
- **Security Level** - Indicates the level of employee access allowed
  - **Employee** indicates the employee is not allowed to review transfers
  - **Supervisor** indicates the employee has administration rights and is authorized to review transfers from their Employee Group
  - **Administrator** indicates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



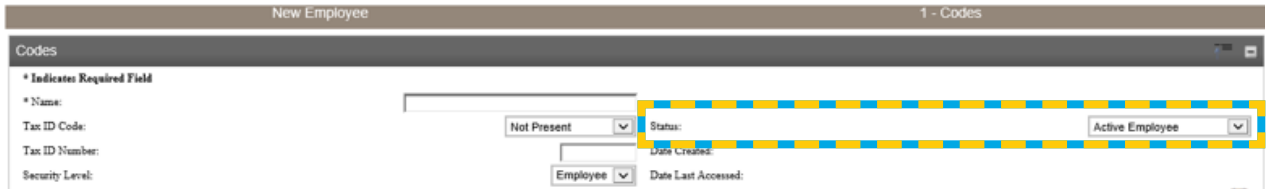
- **Mother's Maiden Name** and **Date of Birth** - Leave blank
- **Employee Group** - Choose the group you wish your employee to be a part of



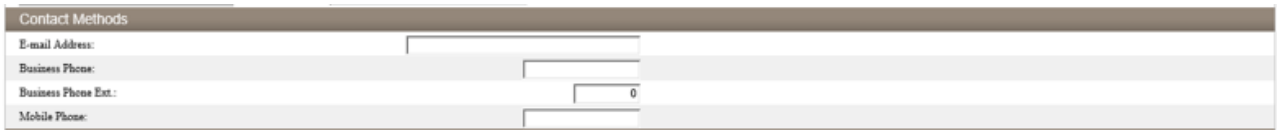
- **Transactions Exports** – Choose **"Yes"** or "**No"** to indicate if the employee can export transactions and account information for use in external applications, i.e. Quicken, QuickBooks



- **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)

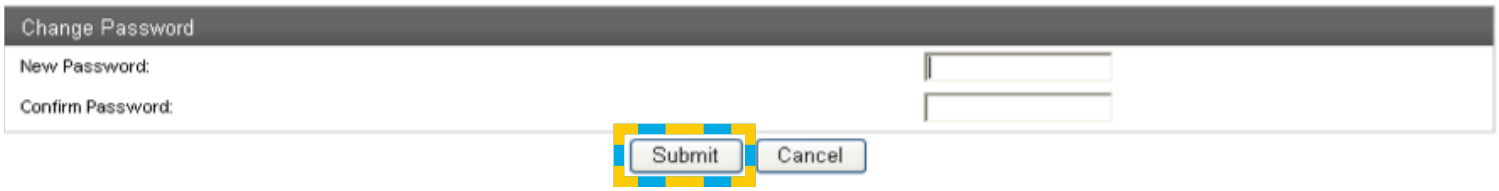


- **Client Details** – This section will automatically be filled in

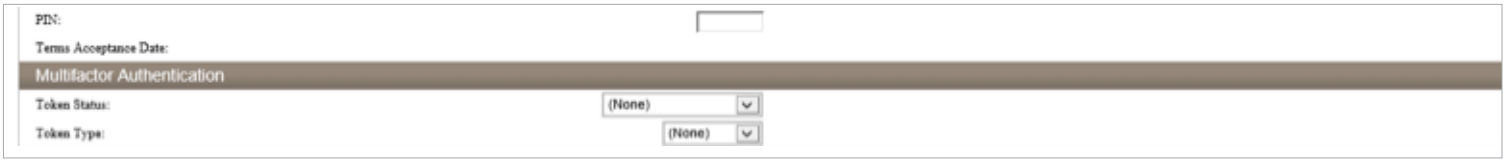
Security - This section sets up a unique username and password for the employee

- **Username:** indicates the unique ID used to log on. The username can be up to 19 characters and is case sensitive
- Click Change Password

- **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**



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



- **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.

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

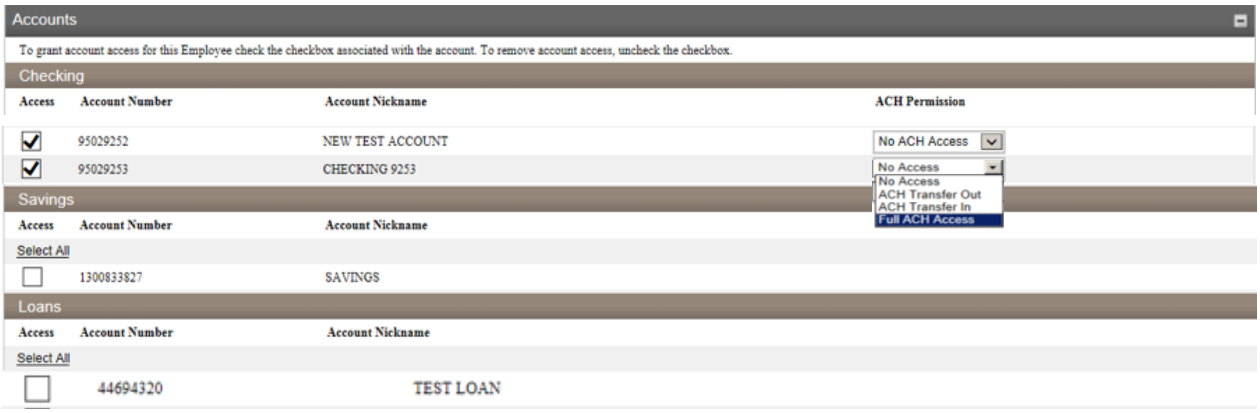
ONLY COMPLETE THIS SECTION IF YOUR COMPANY UTILIZES THE ACH SERVICE

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

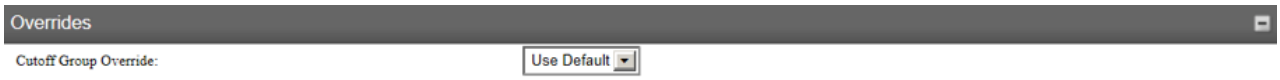
****This section will only appear if the user is authorized to send or approve ACH files****

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

- **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



• **Overrides** - Skip this section



• **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

• **Approvals** – this section is only used if you want the user's internal transfers to have a second person review or authorize the transfer before it is submitted to the bank

- **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)

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

• **Bill Payments** - Skip this section

Merchant Capture Options

ONLY COMPLETE THIS SECTION IF THE USER WILL UTILIZES THE FIRST DESKTOP BANKER CHECK SCANNER SYSTEM

- **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.

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

- **Interface Specifications**

THIS SECTION ONLY DISPLAYS IF YOUR COMPANY UTILIZES THE BILL PAYMENT AND/OR ACH DEBIT FILTER SERVICE(S)

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

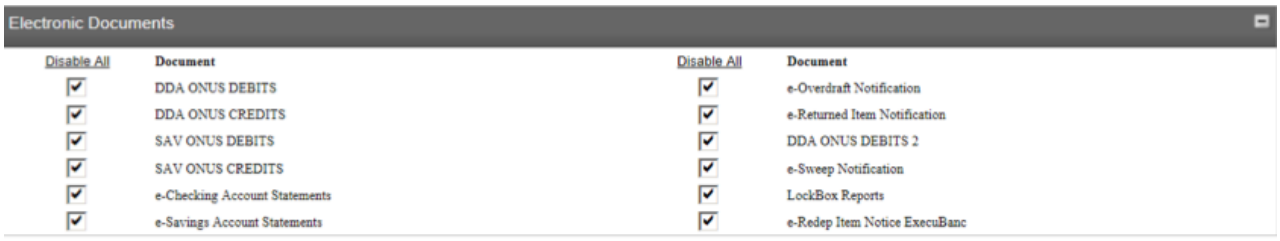
For Bill Pay access:

- 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.**

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

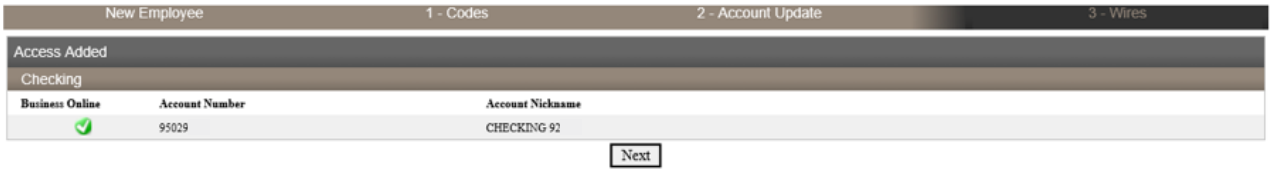


ONLY COMPLETE THIS SECTION IF YOUR COMPANY UTILIZES THE WIRE SERVICE

- 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

You will see an orange symbol as the system verifies the accounts are still active

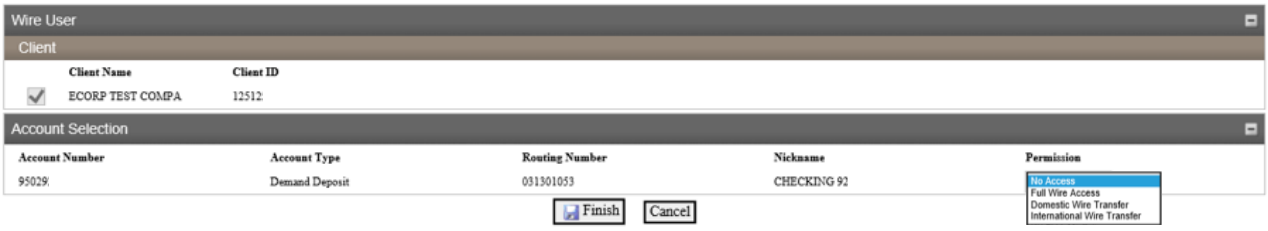
- Click **Next**



Assigning Employee Wire Access

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

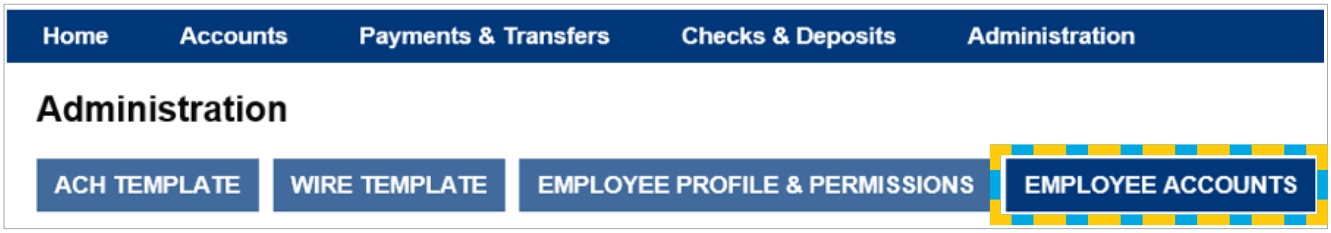
- Choose the user's wire **Permission** per account:
  - N**o Access:** This account cannot be used to send wire transfers
  - **Full Wire Access:** This account can be used to send domestic and international wire transfers
  - **Domestic Wire Transfer:** This account can only be used to send domestic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



You will receive this message:

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

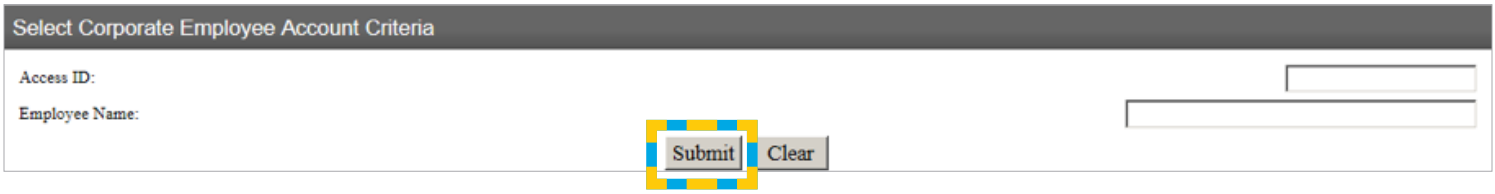
- Select the **Administration** tab
- Select **Employee Accounts**



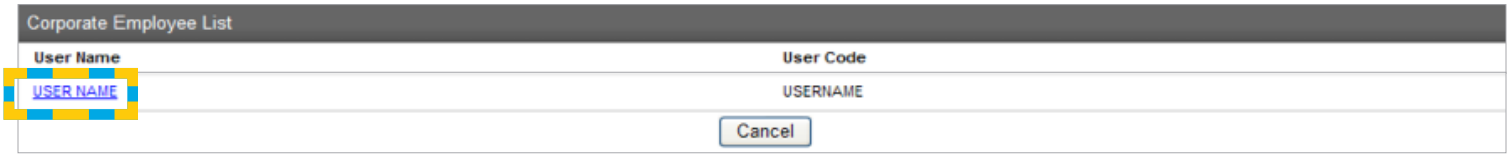
- Enter the **Access ID** or **Employee Name** of the employee you are inquiring into
- Click **Submit**

OR

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



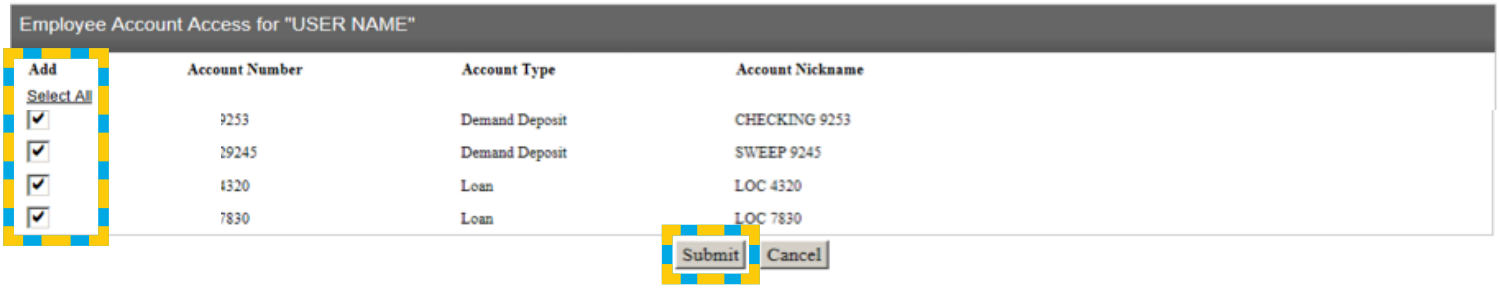
- Click on the employee's User Name that you want to grant access rights
  - **Note:** Clicking **Cancel** will clear the entered Access ID and Employee Name



- 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 **Submit**

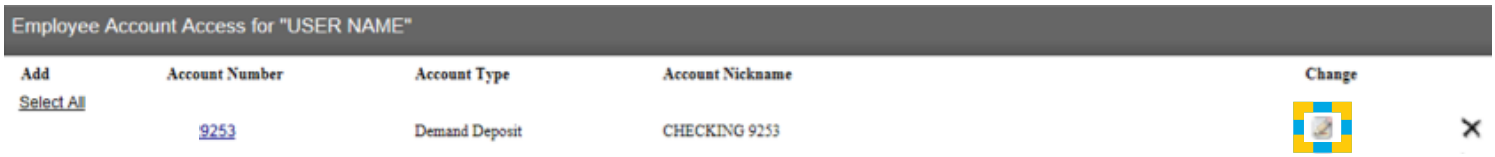


• You will see this orange symbol as the system verifies the accounts are still active:

• Click **Done**

You will be directed back to the Employee Account Access screen

• For specific account access specifications, click the **Change** icon



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

Employee accounts

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