

# Business Online Banking

## User's Guide

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

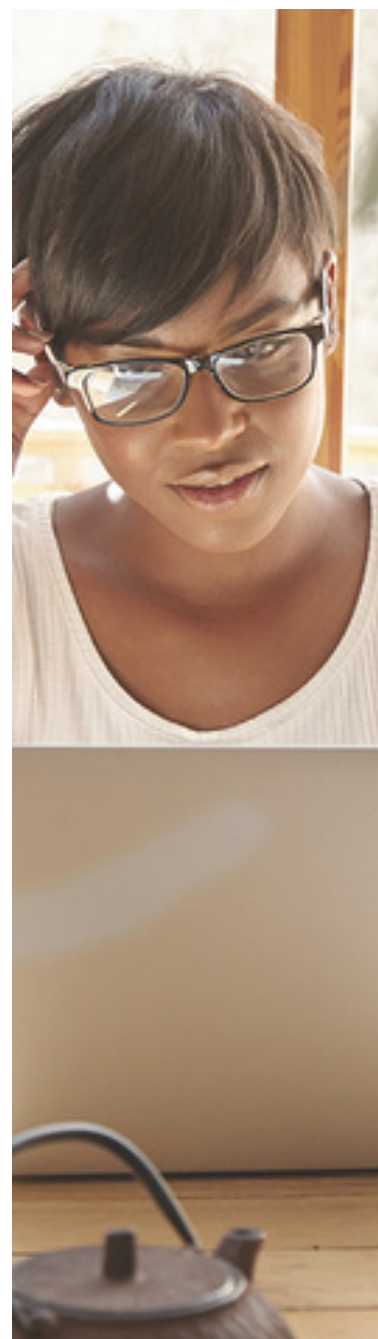
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FNB has policies and procedures to address data confidentiality, integrity and availability. We encourage all companies to review the following useful security tips to create and support a culture of security awareness.

- 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's Guide

- 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](http://www.fnb-online.com) and click on the [Security option on the top right of the screen.](#)

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## TREASURY MANAGEMENT

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## 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 NICHOLE  
Last log in: Aug 08, 2019 04:37 PM EDT | Profile | Log Out

**First National Bank**

Home Accounts Payments & Transfers Checks & Deposits Administration

### Accounts

[EDIT ACCOUNTS](#) [PRINT](#)

Account	Available balance	RECENT
CHECKING 9253 9253	\$4.35	RECENT
CHECKING 2702 TWO 2702	\$25.66	RECENT
NEW TEST ACCOUNT 9252	\$67.57	RECENT
CHECKING 9245 9245	\$300.20	RECENT

[SHOW ALL ACCOUNTS](#)

### Payments & transfers

Review (6) [Hide](#)

#### Wire

	Description	Reason	Amount
<input type="checkbox"/>	60 TEMPLATE	Review required	7.00
<input type="checkbox"/>	PATCHING	Review required	5.00
<input type="checkbox"/>	RECURRING 62	Review required	3.00
<input type="checkbox"/>	RECURRING 62	Review required	3.00
<input type="checkbox"/>	RECURRING 62	Review required	3.00

[APPROVE](#) [DISAPPROVE](#)

#### ACH

	Description	Reason	Amount
There are no transfers requiring review.			

#### Internal

	Date	Template	Amount
<input type="checkbox"/>	Nov 02, 2018	CHECKING TO CHECKING	1.00

[APPROVE](#) [DISAPPROVE](#)

Issued (18) [Show](#)

### Pay or transfer

Internal [Show](#)

ACH [Show](#)

ACH import [Show](#)

Wire [Show](#)

Bill pay [Show](#)

### Checks & deposits

[Go to positive pay](#)

### Quick launch

[Demo and User Guides](#)

**\* 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

**THIS DROPDOWN ALLOWS YOU TO CHANGE THE ACCOUNT BEING VIEWED**

**SEARCH TRANSACTIONS AND CHECK IMAGE VIEWER ARE EXPLAINED IN NEXT SECTION**

**Account information**

**Balance**

Previous day transactions (-\$3.00 / +\$3.00)	\$0.00
Current balance	\$0.00
Holds	\$0.00
Pending transactions (-\$26.93 / +\$50.59)	\$23.66
Other transfers	\$0.00
Available balance	\$23.66
Line of credit	\$0.00
Sweep account CHECKING 9245 95029245	\$300.20
Total funds available	\$323.86

**Activity**

Last deposit (Jun 13, 2019)	\$3.00
Last check (Jun 13, 2019)	\$2.00
Last overdrawn	Feb 27, 2015
<b>Interest</b>	
Last interest payment	\$0.00

**Transactions**

Total debits: -143.03 (34) Total credits: +166.69 (53)

Date	Description	Debit	Credit	Balance
Aug 07, 2019	I love upgrades	2.26		23.66
Aug 07, 2019	716567 EB INTERNET XFER FROM BUSINESS ANALYSI ON 8/07/19 AT 12:37	1.00		21.40
Aug 06, 2019	422783 EB INTERNET XFER FROM BUSINESS ANALYSI ON 8/06/19 AT 20:51	2.00		20.40
Aug 06, 2019	553714 EB INTERNET XFER FROM CHECKING ON 8/06/19 AT 13:51	2.00		18.40
Aug 06, 2019	BOL Test	1.00		16.40
Aug 05, 2019	RECURRING 5	2.00		15.40
Aug 05, 2019	RECURRING	1.30		13.40
Aug 03, 2019	WEEKLY TRANSFER	2.00		12.10

**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

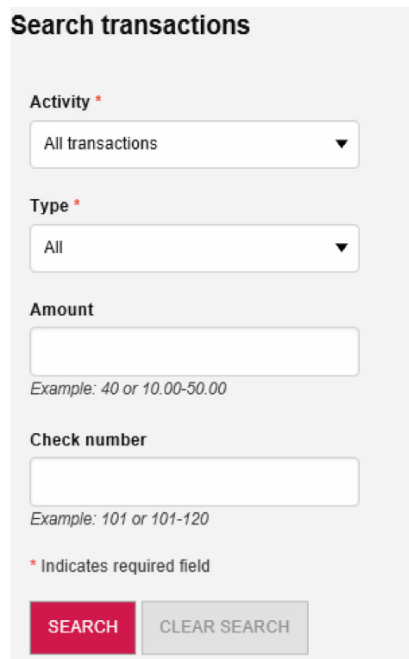
**MORE TRANSACTIONS** **ALL TRANSACTIONS**

## TREASURY MANAGEMENT

## 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 \*  
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

## 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

**VIEW IMAGE**

## VIEWING CHECKS

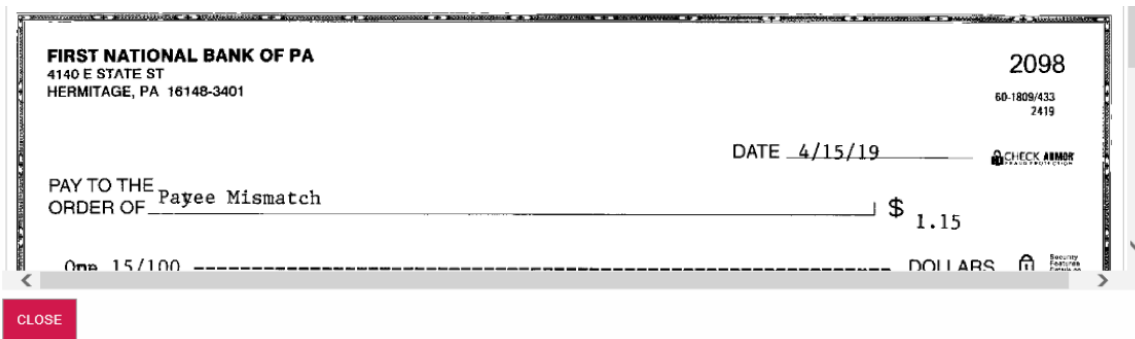
- Select the **Accounts** tab and click on the account that you want to view
- Scroll down to the **Transactions** section
  - At the bottom of **Transactions** section, select **More Transactions** or **All transactions** to view more transactions

### To View a Check's Image

- Click on the check number (a blue hyperlink)

Transactions <span>PRINT</span>				
<span>Pending</span> <span>Posted</span>		Total debits: -1.15 (1)    Total credits: +0.00 (0)		
Date ▾	Description ↕	Debit ↕	Credit ↕	Balance
<span>Jun 07, 2019</span>	<a href="#">CHECK 2098</a>	1.15		

- 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

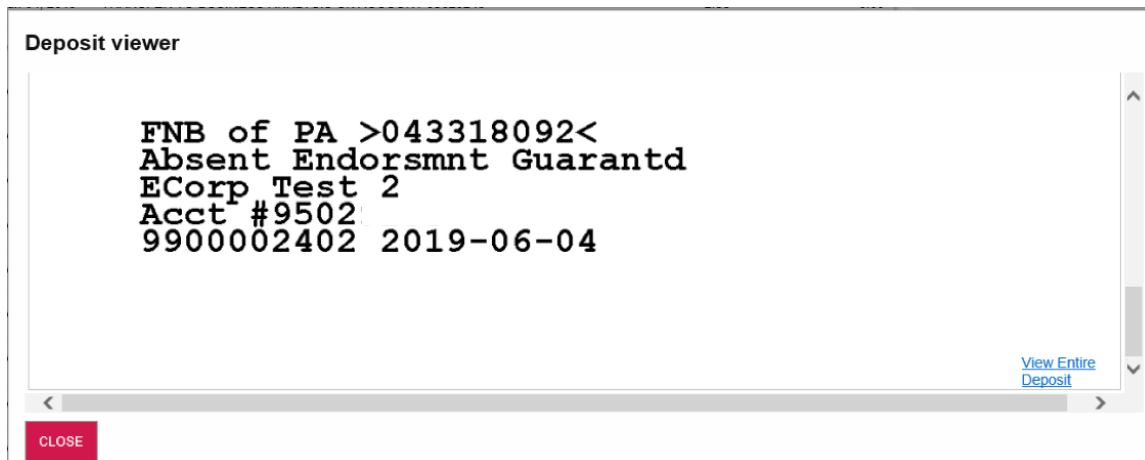
- Select the **Accounts** tab and click on the account that you want to view
- Scroll down to the **Transactions** section
  - At the bottom of **Transactions** section, select **More Transactions** or **All Transactions** to view more transactions

### To View a Deposit

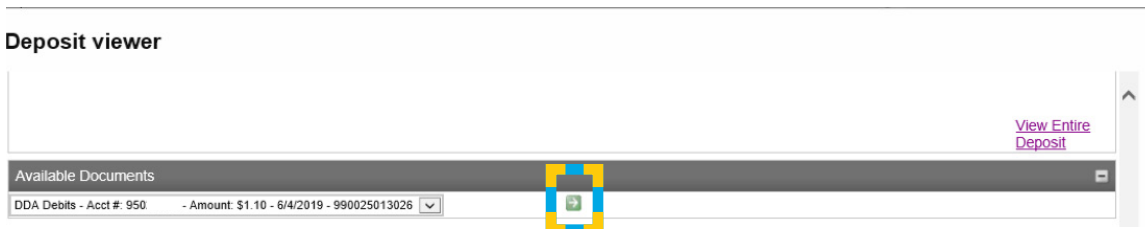
- Click on the **Description** (a blue hyperlink)

Transactions <span>PRINT</span>				
<span>Pending</span> <span>Posted</span>		Total debits: -0.00 (0)    Total credits: +15.45 (1)		
Date ▾	Description ↕	Debit ↕	Credit ↕	Balance
<span>May 28, 2019</span>	<a href="#">FIRST DESKTOP REMOTE DEPOSIT</a>		15.45	

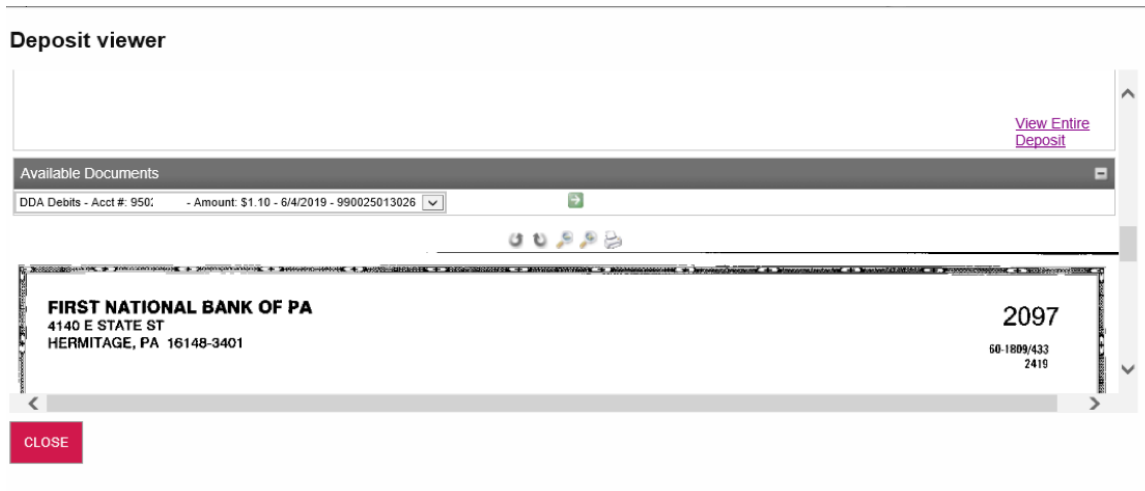
- A window will appear with the image of the deposit slip
- Icons are available to rotate, zoom or print the images.
- On the bottom right side of the deposit slip, select **View Entire Deposit** (you may need to scroll down)



- 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 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
- 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.

CHECKING 2702 TWO – 2702 ▼

DETAILS

DOCUMENTS

DOWNLOAD

Documents

Document Search

Account: CHECKING 2702 TWO

Document Type: e-Checking Account State

Date Range: 08/08/2018 To 08/09/2019

Submit



## 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.

The screenshot displays the First National Bank online banking portal. The user is logged in as NICHOLE, with a last login time of Jun 13, 2019 08:14 AM EDT. The interface shows the 'Accounts' tab selected, with the account 'CHECKING 2702 TWO - 2702' chosen. The 'DOWNLOAD' button is highlighted. A modal dialog box titled 'Download transactions' is open, prompting the user to specify the transactions to download and select the format. The dialog includes fields for 'Account' (4829), 'Activity' (Current activity), 'Type' (All), and 'Format' (Comma-separated values (.csv)). The 'Format' dropdown is expanded, showing options: 'Comma-separated values (.csv)', 'Microsoft Money (.qfx)', 'QuickBooks 2005 & newer (.qbo)', and 'QuickBooks 2005 & newer (.qfx)'. The 'DOWNLOAD TRANSACTIONS' button is highlighted in red.

## TREASURY MANAGEMENT



## 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 *	CHECKING 9253 9253 <small>Available balance: \$4.35</small>
To account *	CHECKING 2702 TWO 2702 <small>Available balance: \$25.66</small>
Date *	8/8/2019  SELECT <input type="checkbox"/> Repeat...
Amount *	<input type="text"/>
Description	<input type="text"/>

\* Indicates required field

**PREVIEW TRANSFER**

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.

# TREASURY MANAGEMENT



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

INTERNAL
ACH
WIRE
BILL PAY

### Create a transfer

Complete the following to transfer between accounts.

Template

Open transfer

From account \*

CHECKING 9253 9253

Available balance: \$4.35

To account \*

CHECKING 2702 TWO 2702

Available balance: \$24.66

Date \*

8/9/2019

SELECT

☒ Repeat...

Frequency \*

Weekly

Repeat the transfer \*

☒ Until I delete it

☐ For a total of  times

☐ Until 

SELECT

Amount \*

.05

Description

\* Indicates required field

PREVIEW TRANSFER

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**

## TREASURY MANAGEMENT

## 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**

### Payments & transfers

[INTERNAL](#)[ACH](#)[WIRE](#)[BILL PAY](#)

## 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

[STOP PAYMENTS](#) [POSITIVE PAY](#)

### 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 \*

CHECKING 9253 95029


Create a stop payment \*

☒ For one check ☐ For a range of checks

Check number \*

Amount \*

Date

 SELECT

Payee

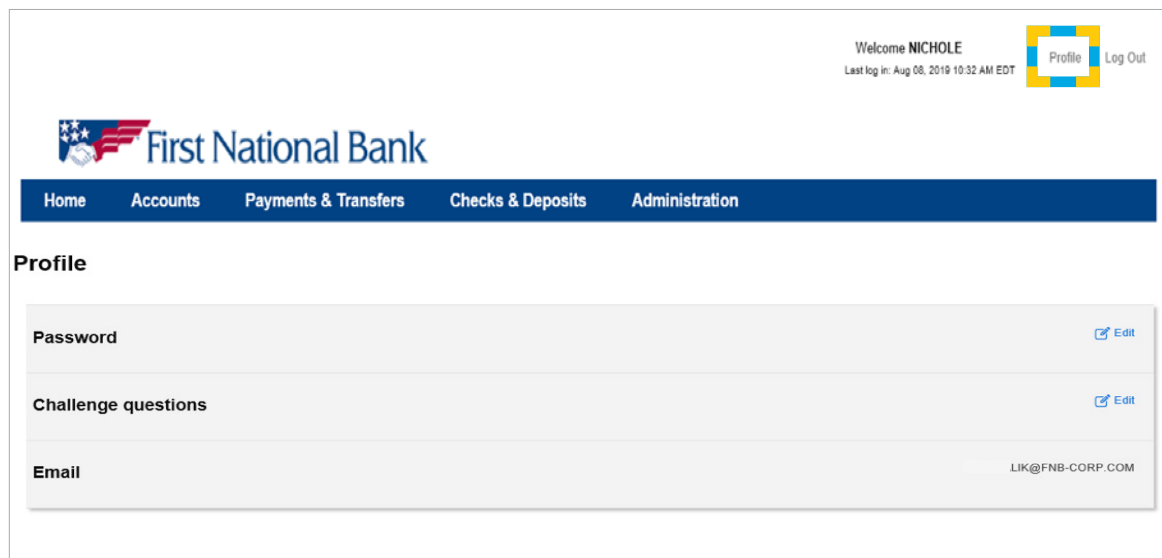
Reason

\* Indicates required field

PREVIEW STOP PAYMENT

## PROFILE/ACCOUNT SERVICES

- Select the **Profile** option on the far top right of the screen
  - Select **Password** to change your password for accessing Business Online Banking
  - Select **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.



The screenshot shows the 'Profile' page of the First National Bank Business Online Banking interface. At the top right, it says 'Welcome NICHOLE' and 'Last log in: Aug 08, 2019 10:32 AM EDT'. There are links for 'Profile' and 'Log Out'. The main navigation bar includes 'Home', 'Accounts', 'Payments & Transfers', 'Checks & Deposits', and 'Administration'. The 'Profile' section is active, showing three rows: 'Password' with an 'Edit' link, 'Challenge questions' with an 'Edit' link, and 'Email' with the address 'LIK@FNB-CORP.COM'.

### 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](http://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](mailto: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

## TREASURY MANAGEMENT

