



BUSINESS ONLINE BANKING QUICK START GUIDE

**NEW BUSINESS ONLINE BANKING.
NOW REFRESHINGLY EASIER TO USE.**



**WE'VE MADE BUSINESS ONLINE BANKING EASIER TO NAVIGATE.
NOW SO IS YOUR WAY AHEAD.**


PART ONE: LOGIN

FIRST-TIME LOGIN INSTRUCTIONS

STEP **1** User Verification

To login the first time, the bank will provide a Company ID and Login ID. Next, you will receive a link via email from online@firstbankonline.com for your initial login. Once you have the email link, you are ready to begin set up. Using the link, enter your login credentials (Company ID and Login ID). Then select Submit.

User Verification



To verify your identity and process with a password change, please enter your Company ID and Login ID and provide the answer(s) for your security question(s).

Company ID: *

Login ID: *

[Reset](#)

STEP **2** Set Your Password

After you select the Submit button, you will be prompted to create your password. After you enter and confirm your New Password, you will select Submit.

Change Password

Please enter a new password following the password requirements listed below.

Password Requirements:

- Password maximum length : 25
- Password minimum length : 8
- Allow alphabets in password : Yes
- Allow numbers in password : Yes
- Allow special characters in password : Yes
- Alphabets in password are required : Yes
- Numbers in password are required : Yes
- Special characters in password are required : Yes
- Number of upper case required in password : 1
- Number of lower case required in password : 1
- Cannot be one of the previously used passwords : 6

Company ID: ernieernie

Login ID: TMtester1111


New Password: *

Confirm Password: *

STEP 3 Answer Security Questions

Select and answer your three Security Questions and then select Submit. After you select Submit, you will be prompted to confirm the entries for accuracy, and then select Confirm.

Security Questions



i For additional authentication purposes, please select three security questions and provide an answer for each question. You may be prompted to answer security questions at login or when initiating transactions.

Question 1: *

Answer: *

Question 2: *

Answer: *

Question 3: *

Answer: *

STEP 4 Add Phone Numbers for Authentication and select Text Message (SMS) or Automated Phone Call

Note: You must complete this authentication step in order to add other users to your Business Online Banking and for transactions that require authentication. We do not recommend using the “Remind Me Later” option and to setup the authentications at initial login.

Phone Numbers for Authentication

For additional authentication purposes, please provide phone numbers to receive text messages (SMS) and automated phone calls. You may be prompted to verify your identity by responding to a text message or automated phone call at login or when initiating transactions.

Text Message (SMS)

Get a prompt via text message and reply to verify your identity.

[Add Phone Number](#)

Automated Phone Call

Receive a prompt via automated phone call and reply to verify your identity.

[Add Phone Number](#)


You can only enter this information one time. You must contact your financial institution to change your security phone numbers.

Phone Numbers for Authentication

For additional authentication purposes, please provide phone numbers to receive text messages (SMS) and automated phone calls. You may be prompted to verify your identity by responding to a text message or automated phone call at login or when initiating transactions.


Text Message (SMS) — Preferred

Phone Number: xxx-xxx-2375

4 Digit PIN: 

Automated Phone Call

Phone Number: xxx-xxx-2375

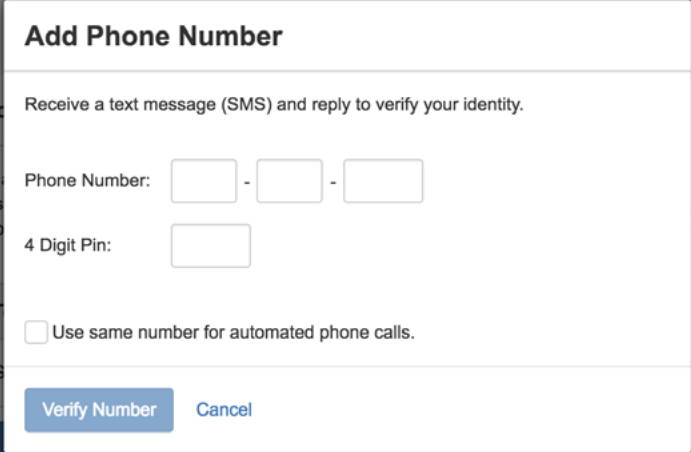
4 Digit PIN: 

[Edit Phone Number](#) [Remove](#)

You can only enter this information one time. You must contact your financial institution to change your security phone numbers.

STEP 5 Add and Verify Phone Number and 4-Digit Pin to receive text message (or automated phone call)

Note: You must complete this authentication step in order to add other users to your Business Online Banking and for transactions that require authentication.



Add Phone Number

Receive a text message (SMS) and reply to verify your identity.

Phone Number: - -

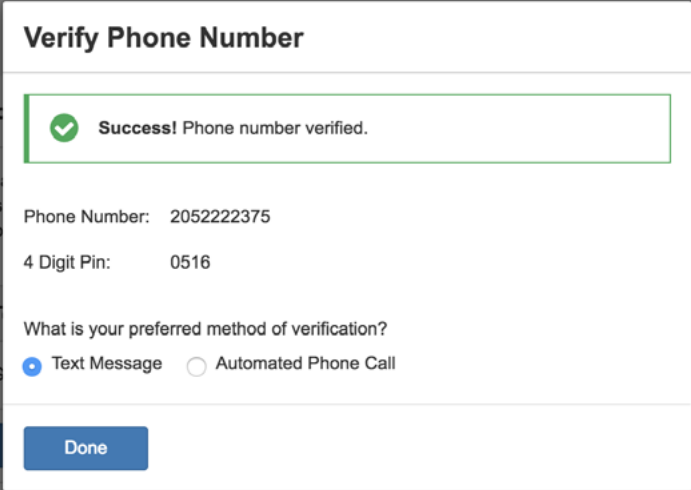
4 Digit Pin:

Use same number for automated phone calls.


Verify Number **Cancel**

Automated Phone Call

Receive a prompt via automated phone call and reply to verify your identity.



Verify Phone Number

 **Success!** Phone number verified.

Phone Number: 2052222375

4 Digit Pin: 0516

What is your preferred method of verification?

Text Message Automated Phone Call

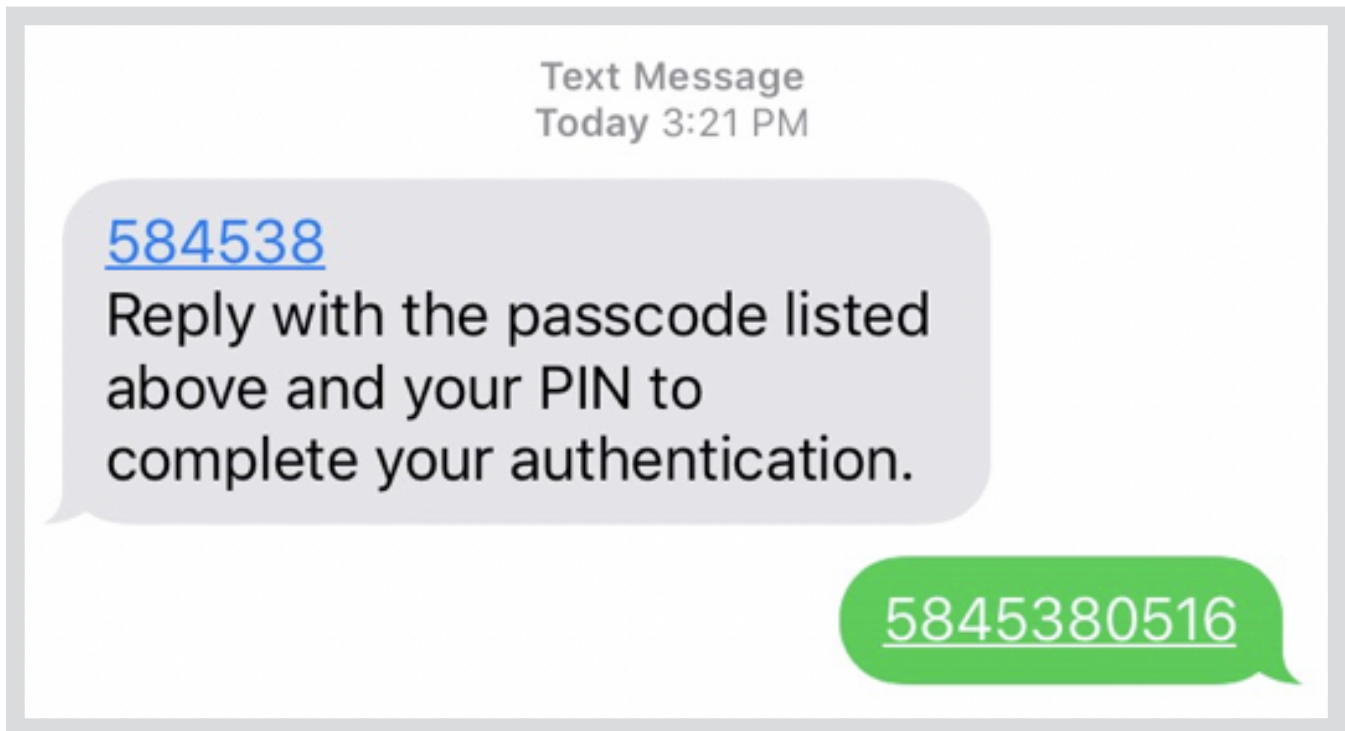
Done

Automated Phone Call

Receive a prompt via automated phone call and reply to verify your identity.

STEP 6 For Text Message Verification (or automated phone), please reply back via text message or phone keypad using the 6-digit code you received followed by your four-digit PIN without spaces, making it a 10 digit response.

Note: your screen will spin until your response is received via text or phone.



STEP 7 After accepting the Terms & Conditions, you will now be logged into Online Banking and directed to your account dashboard.

The screenshot displays the FirstBank online banking dashboard. At the top, there is a navigation bar with the FirstBank logo on the left and utility links (Message Center, Notifications, Cut-Off Times, Last Login: 07/26/2018, 02:58 PM, CST, and user name Hi, HipRockst) on the right. Below the navigation bar are menu options: DASHBOARD, ACCOUNTS, PAYMENTS, REPORTING, and ADMIN. The main content area is titled "My Dashboard" and includes a "Configure Dashboard" button. The "Accounts" section shows "My Accounts (2)" with a total available balance of \$29,984.50. A table lists two checking accounts with their respective current, collected, and available balances. The "Payments Pending Approval" section shows zero pending transfers, wires, or ACH payments. On the right side, there are two informational tiles: "Information Center" and "Resources".

Accounts [Manage Groups](#) [Expand All](#) | [Collapse All](#)

My Accounts (2) Total available balance: **\$29,984.50**

Account Number	Account Name	Current Balance	Collected Balance	Available Balance	
727	Checking	\$14,989.00	\$14,989.00	\$14,989.00	Details
729	Checking	\$14,995.50	\$14,995.50	\$14,995.50	Details

Payments Pending Approval [Transfer \(0\)](#) | [Wire \(0\)](#) | [ACH \(0\)](#)

<input type="checkbox"/>	Transaction ID	From Account	To Account	Amount	Created Date	Transfer Date	Status
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Information Center

The information center is a place for us to communicate important bulletins, updates and reminders. When new messages are published, simply click the expansion icon to view the full text of the message. Some messages may contain icons denoting them as Warnings, Alerts, or simply information.

Resources

The Resources tile is a place to find links to helpful or important information, including websites, forms and user guides. Check back soon for Resource information!

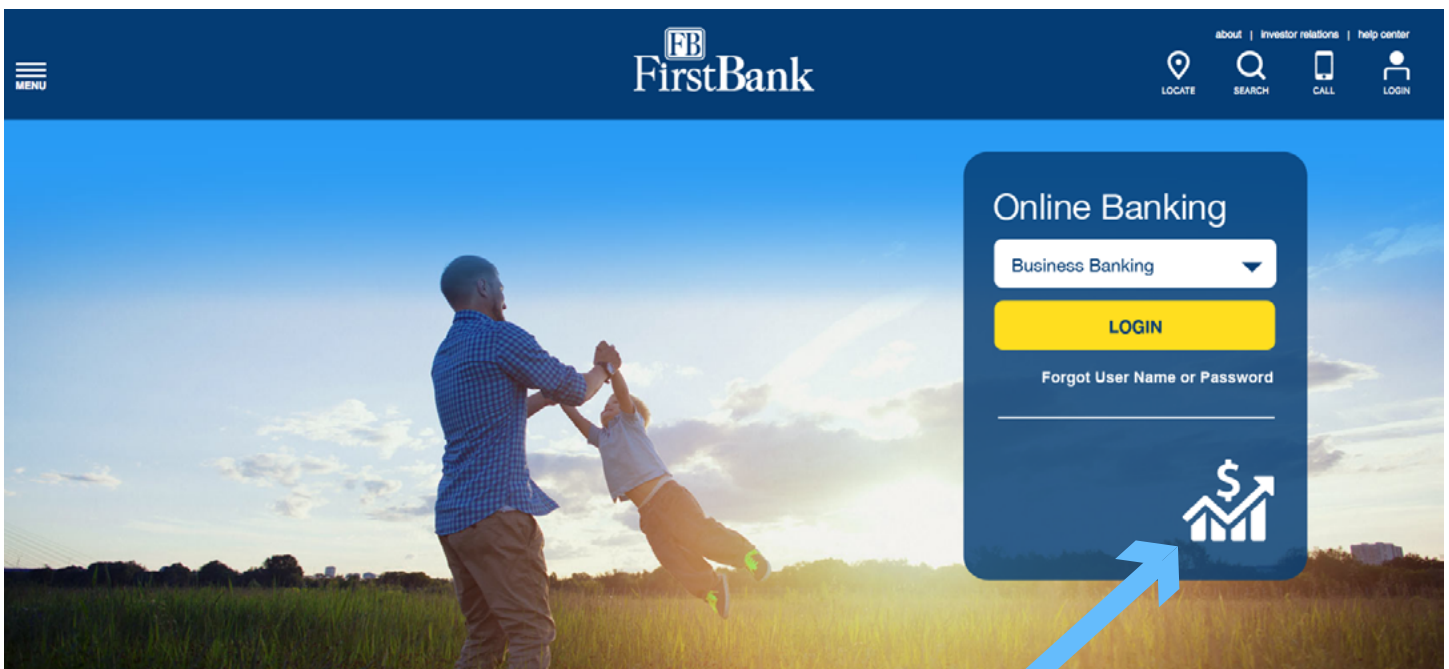
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SUBSEQUENT LOGIN STEPS

The link you received for your initial Business Online Banking set up will not be used again. After you successfully complete the initial log in, you will then use this link to log into online banking:

<https://treasury.jackhenry.com/firstbankonline#/login>

We will be moving our business customers over to the new system in phases. This means that this login is not accessible to all business customers. So remember to bookmark this link! You can always access it by going to our website, www.FirstBankOnline.com and clicking on the icon with the dollar sign and upward arrow in the Online Banking Box. At some point, the icon will be removed and you will log into Business Online Banking by selecting Business Banking and selecting the yellow LOGIN button as usual.



Click Here

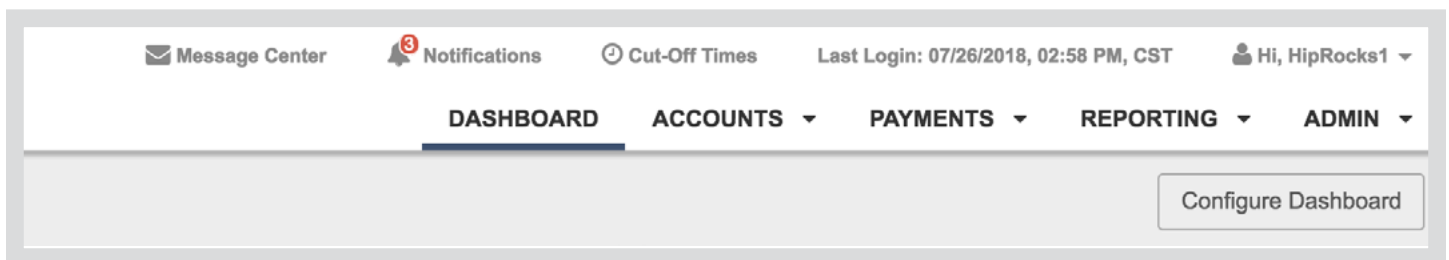
PART TWO: HANDY FEATURES

BUSINESS ONLINE BANKING FEATURES

You are now logged in and here are a few handy features and set up tips so that your business can get off to a good start with your online banking.

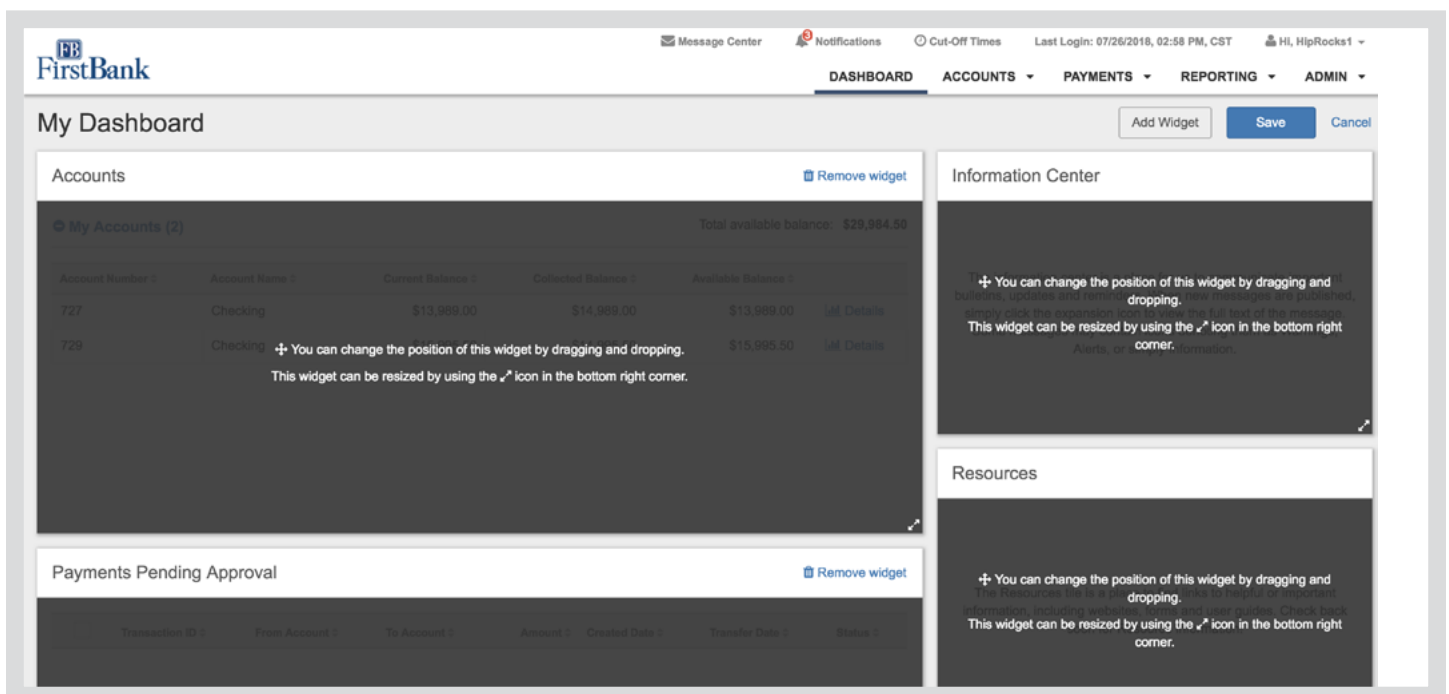
Dashboard

Use the Dashboard menu to view your accounts, news items, favorite reports, payments pending approval, and other available widgets. You can also make transfers and quickly access commonly used resource links.



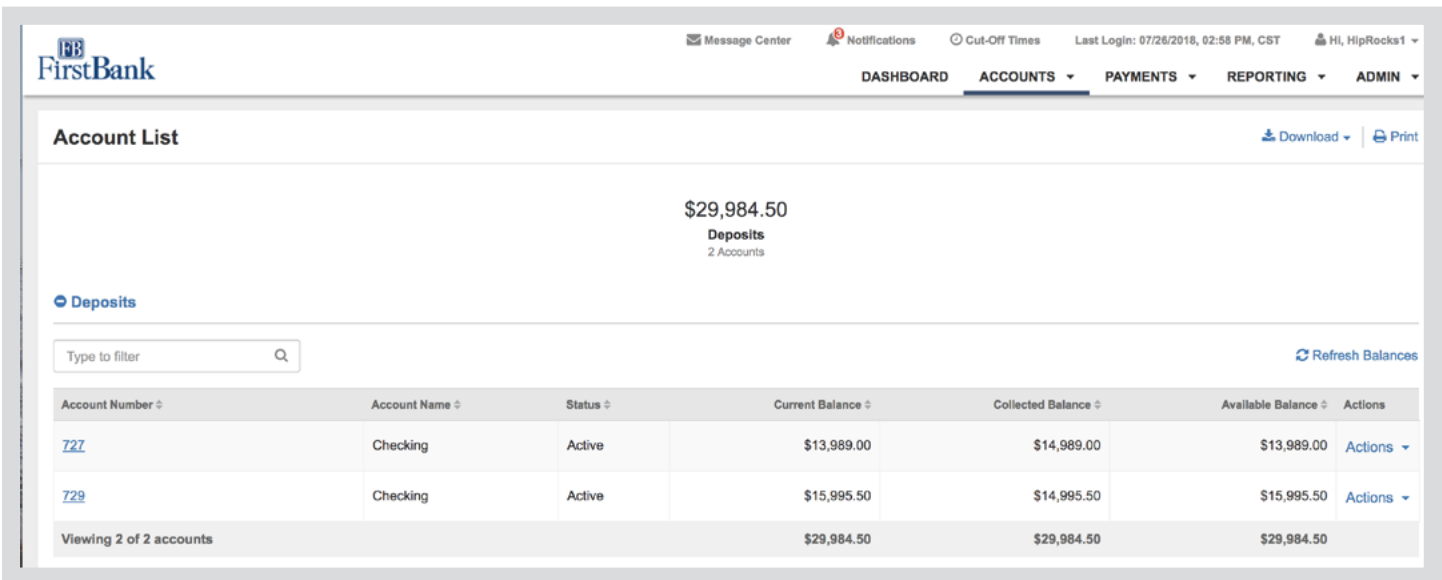
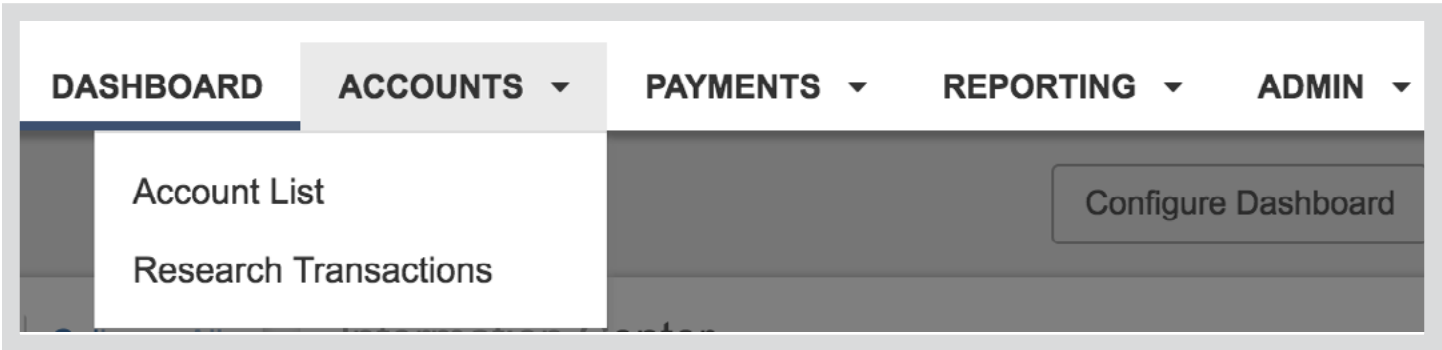
TIP

Adjust the layout by selecting Configure Dashboard in the top-right corner of the Dashboard. You can add, remove, edit, resize, and drag widgets to customize the Dashboard to the way that works best for you.



Accounts

Use the Accounts menu to search for and view a list of accounts categorized by type (deposit, time deposits, and loans) and to search for specific transactions of accounts that you are entitled to view.



Payments

Depending on the online banking features you have set up for your business, you may not have access to all Payments features shown below including Transfer, Wire, ACH, Positive Pay and Stop Payment. All business users do have access to creating and managing one-time or recurring transfers.

DASHBOARD ACCOUNTS ▾ PAYMENTS ▾ REPORTING ▾ ADMIN ▾				
Transfer	Wire	ACH	Positive Pay	Stop Payment
Create Transfer	Create USD Wire	Create ACH Payment	Check Exceptions	Create Stop Payments
Create Transfer from Template	Create USD Wire from Template	ACH File Activity	ACH Exceptions	Stop Payment Activity
Transfer Activity	Create FX Wire	ACH Payment Activity	Create/Import Check Issues	
Recurring Transfers	Wire Activity	Recurring ACH Payments	Check Upload Formats	
Transfer Templates	Recurring Wires	ACH Templates	ACH Filters	
	Wire Templates	ACH Recipients		
	Wire Beneficiaries	ACH Recipient Import Layout		

Create a Transfer

1. Create Transfer | 2. Review | 3. Confirmation

Internal Transfer * Indicates Required Field

One-to-One Transfers
 One-to-Many Transfers
 Many-to-One Transfers

Transfer From: *
 Balance: \$14,989.00

Transfer To: *
 Balance: \$14,995.50

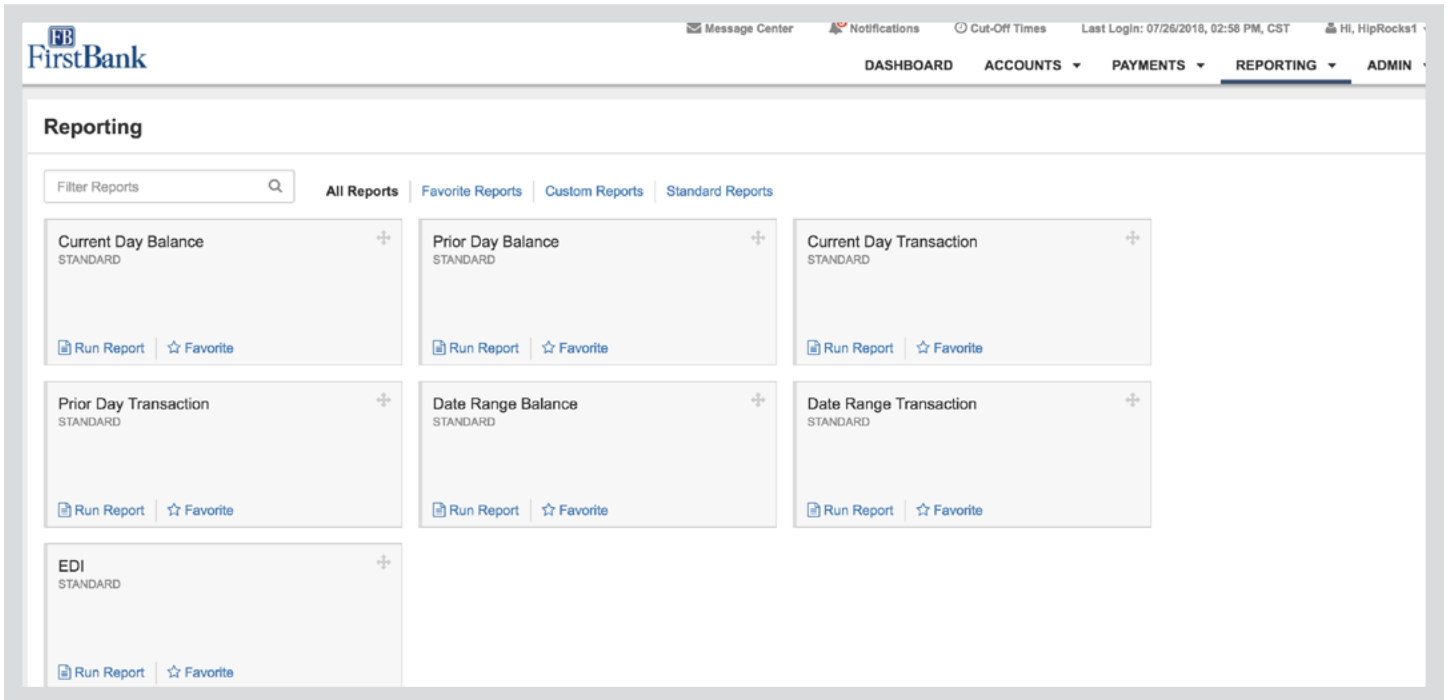
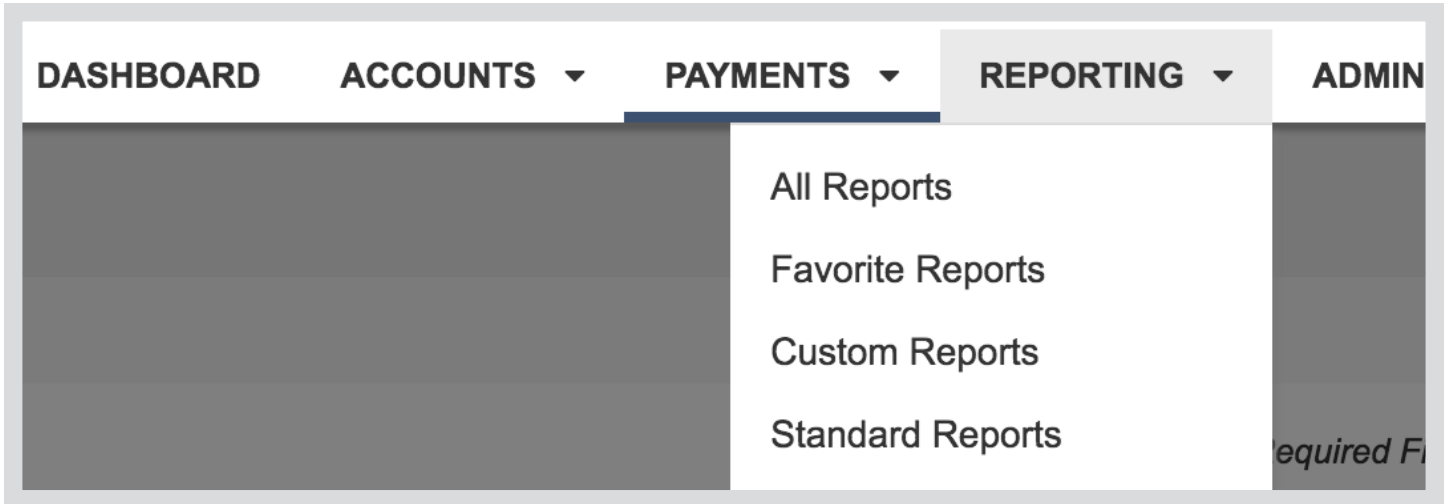
Amount: *

Frequency: * ▾

Transfer Date: *

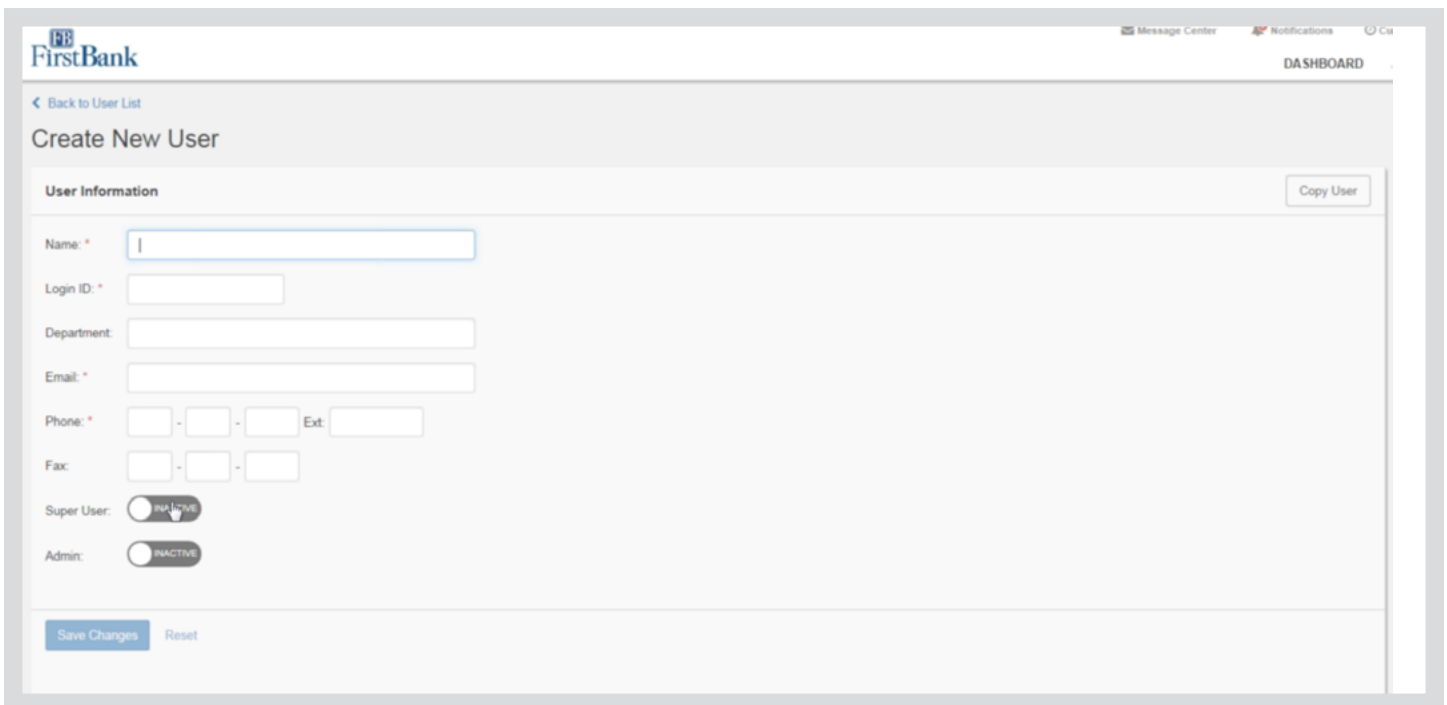
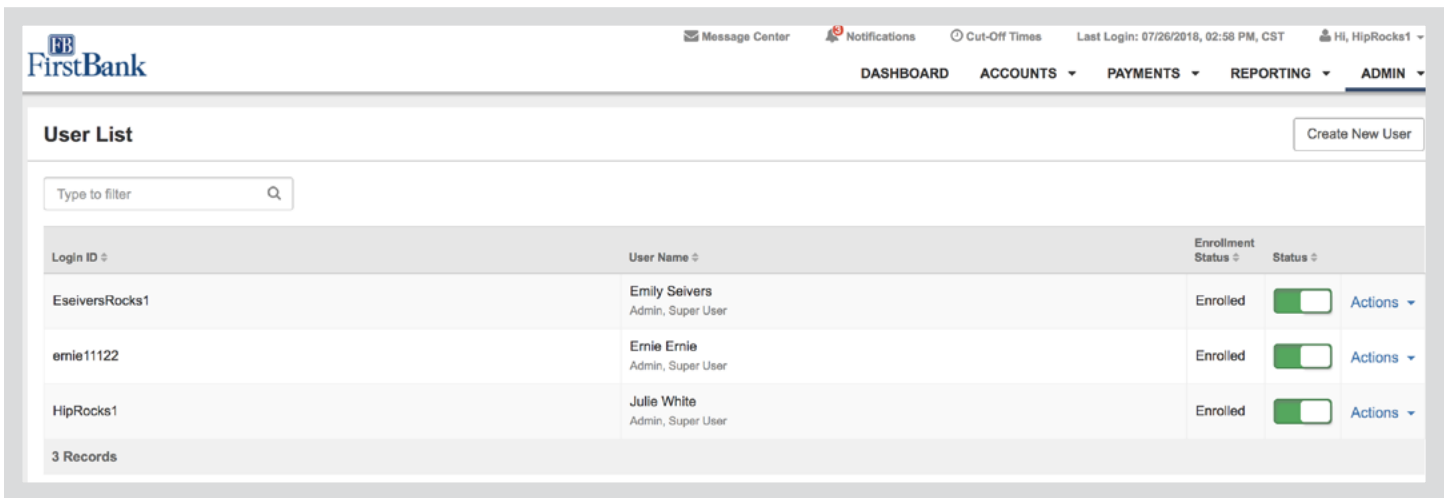
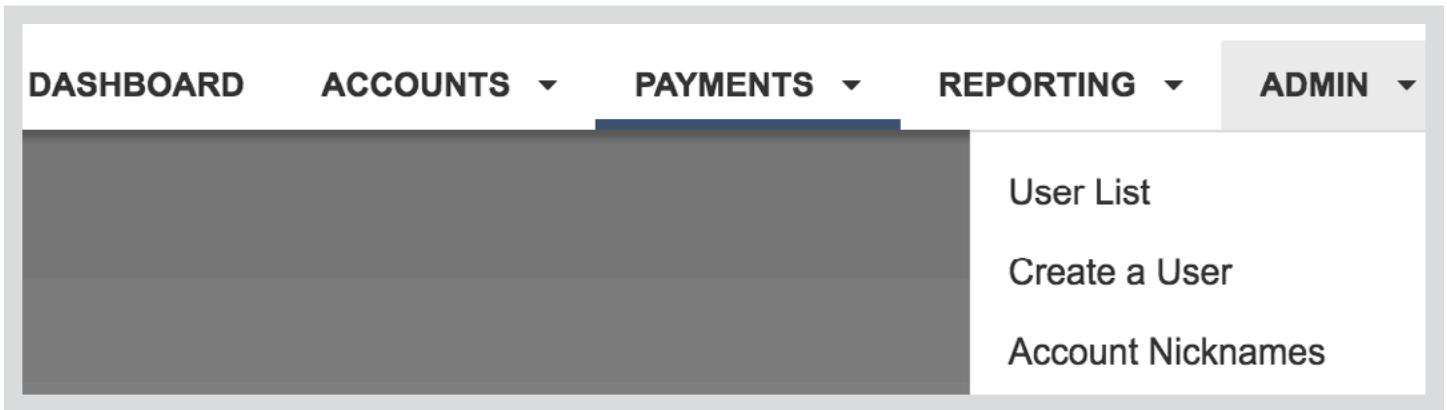
Reporting

It's easy to create the reports that work for your business.



Admin

Use the Admin menu to view the user list, create users, edit user permissions and assign nicknames to accounts.



Creating a User

Use *Create New User* to create a user and set their permissions.

Required fields are marked with a red asterisk in Treasury Management.

1. Go to **Admin > Create a User**.
2. Enter the **Name** of the new user.
3. Enter the **Login ID** of the new user.
4. Enter the **Department** the new user belongs to. This field is not required.
5. Enter the **Email** address of the new user.
6. Enter the **Phone** number with the area code, and then enter the extension, if needed.
7. Enter the **Fax** number with the area code (this field is not required).
8. Select whether the new user is a **Super User**, **Admin**, or both. If the new user doesn't need to be an Admin nor a Super User, you can manually enter the new user entitlements for each section of services by checking only the accounts and services you want granted to the new user.

Super User

A super user has access to all accounts and product feature permissions that are enabled for the company. This includes accounts and product features enabled in the future.

Admin

An admin can add, edit, delete, and approve company users.

9. Select **Save Changes**.
10. On the Account Access tab, select the **User Has Access** check box beside the accounts that the user should see on their Account List page, and then select **Save Changes**.

If the user should have access to all accounts listed, select the check box immediately beneath the User Has Access column name. This check box acts as a select all feature.

11. On the IP Access tab, determine if the user should have unrestricted IP access, or enter the **Available IP Addresses**, then select **Save Changes**.
12. On the Time Access tab, determine the days and hours the user is allowed to access Treasury Management, then select **Save Changes**.
13. On the Entitlements tabs, select the check box beside the entitlements to grant access to, and then select **Save Changes**.

You can set entitlements for ACH, Positive Pay, Reporting, Internal Transfer, Stop Payment, Integrated Services, and Wire.

Select **Toggle Row** to select all the check boxes that appear in that row. If the user should have access to all items listed in a certain column, select the check box immediately beneath the column name.

14. On the User Limits tabs, enter the **Product Daily Limit**, **Daily Initiation Limit/Total Daily Limit**, and **Approval Limit**, and then select **Save Changes**.

You can set user limits for ACH, Internal Transfer, and Wire.

WE HOPE YOU ENJOY USING OUR
NEW BUSINESS ONLINE BANKING.




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