Business Online Banking Users' Guide

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Getting Started

Welcome to Business Online Banking with FNB Oxford Bank! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

By adding powerful commercial products and features, FNB provides you with the complex tools your business needs to achieve its goals. Although our Business Online Banking shares similar features with our personal accounts, this guide is meant to help you through only business features.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at (662) 234-2821.

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Getting Started

Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your size, the first steps in banking online are setting up your users and recipients. After setting up these key entities, you can jump right in and experience our state-of-the-art system!

Users

If your business only needs one person with access to Business Online Banking, you can set up a single login ID and password. This is typical for small companies who primarily use basic Online Banking tools with occasional business transactions.

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. After setting up company administration with a bank representative, you can organize which employees get access to different features within Business Online Banking by establishing user rights.

Recipients

Recipients are people or businesses to whom you send or collect money using a payment feature offered through Business Online Banking. After creating a profile for each recipient, you can choose the method to send them money and the respective transaction details. Each created recipient is saved so you can quickly and easily make future payments.

Getting Started

Transaction Type Overview

Various types of payment methods are offered through Business Online Banking, including wire and ACH transfers. Though they are both quick electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions are done using a batch process, and funds are generally not available until the second business day.

Please call us at (662) 234-2821 for a full list of wire and ACH fees or if you have any questions.

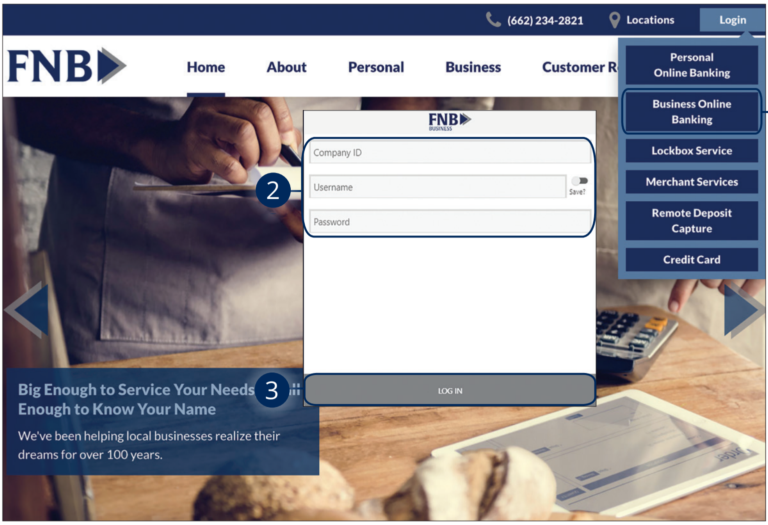
Business Online Banking Transaction Types

Type	Description
ACH Pass-Thru	Upload a NACHA-formatted file.
ACH Payment	Initiate a payment for one recipient.
ACH Batch	Initiate a payment for several recipients.
Domestic Wire	Send a wire to a recipient within the US.
International Wire	Send a wire to a recipient in a different country.
Payroll	Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password.

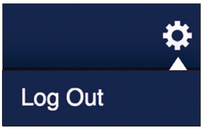


1. Under the **Login** tab, click **Business Online Banking**.
2. Enter your Company ID, Username and Password.
3. Click the **Log In** button.

> **Note**: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at (662) 234-2821 for assistance.

Logging Off

For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.



1. Click the **Log Out** button in the upper right hand corner.
2. Close your internet browser.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and FNB accounts, see your account summaries and more!

> **Note**: The letters correspond to several available features on the Home page.

A. The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by clicking on the name of the feature.

B. Your FNB accounts are displayed in an account card with its balance.

C. The icon shows your account settings

D. If you click an account name, additional transaction information displays underneath the selected account.

E. You can expand or collapse account details by clicking the icon.

F. The icon allows you to export your transactions into a different format.

G. You can use the search bar to search your transactions using keywords.

H. The icon allows you to print a list of your transactions.

I. The icon allows you to log out of your account.

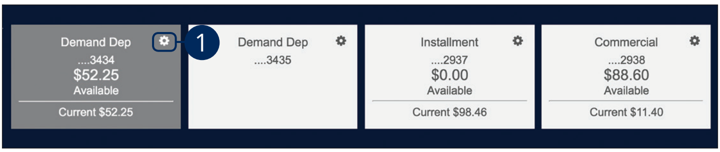
J. The icon shows your accounts as a list broken down into assets and liabilities. You can sort accounts by selecting the drop down menu.

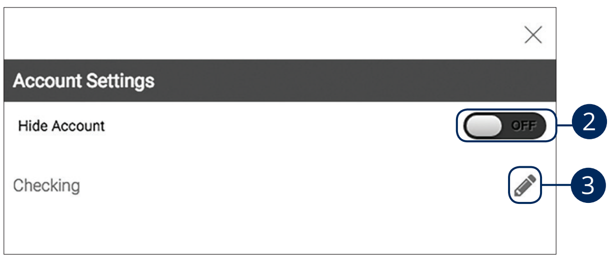
K. In list view, you can use the search bar to search your accounts using keywords.

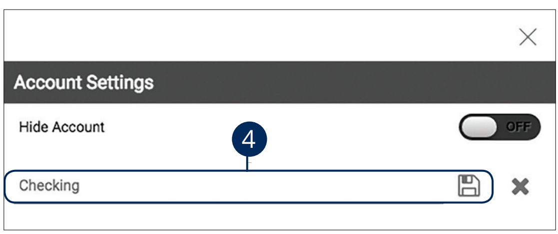
L. When in list view, the icon allows you to print a list of your accounts.

Account Settings

The Home page and your accounts should appear in a way that is fitting to you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.







1. Click the icon to show your account settings.
2. Use the toggle switch to either show or hide an account.
3. Click the icon to edit an account name.
4. Enter a new name and click the icon when you are finished.

Security

Protecting Your Information

Here at FNB, we do all that we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your login IDs and passwords.

Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at (662) 234-2821.

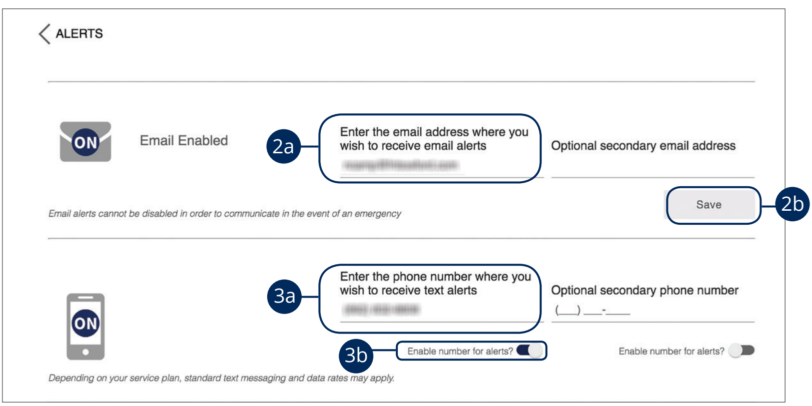
Security

Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

Edit Delivery Preferences

You can add additional delivery methods to notify you about your accounts wherever you are.



In the top right corner of the page, click the ⚙ to view the Menu. Click **Alerts**.

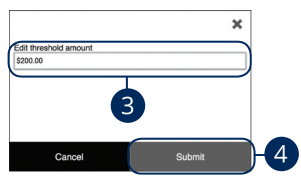
1. Click the **Configure** button.
2. To enable email alerts:
   a. Enter your email address.
   b. Click the **Save** button.
3. To enable text alerts:
   a. Enter your phone number.
   b. Click the "Enable number for alerts?" toggle.
   c. You will be sent a validation code. Click the **OK** button once you have entered the validation code.

Security

Editing Alerts

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.

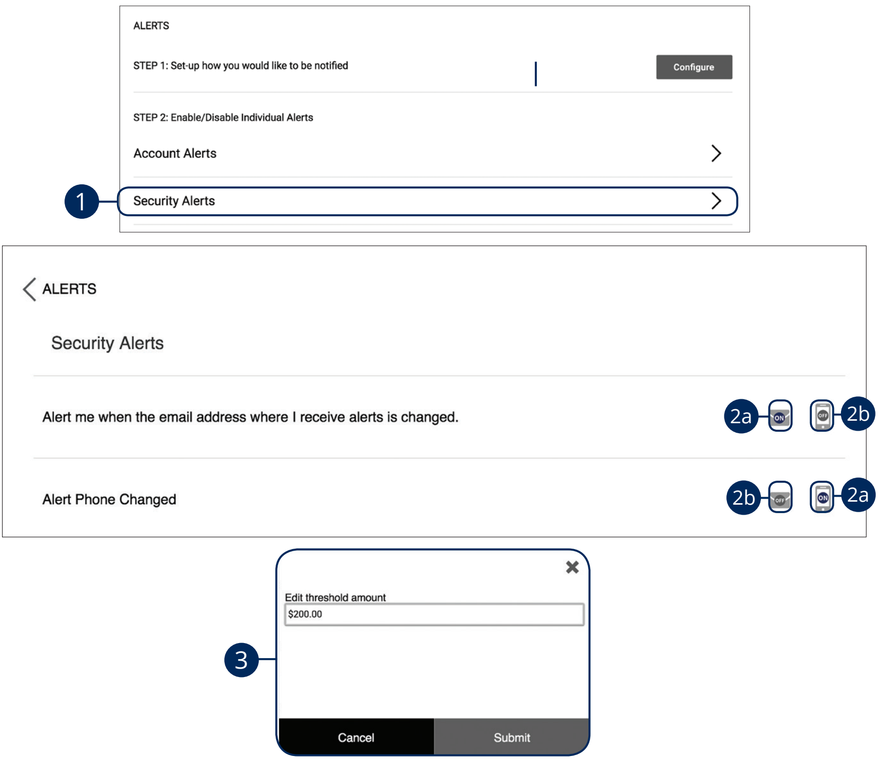


In the top right corner of the page, click the ⚙ to view the Menu. Click **Alerts**.

1. Use the drop-down to choose an account.
2. Enable and disable alerts:
   a. Click the ON or ON icon to disable an alert.
   b. Click the OFF or OFF icon to enable an alert.
3. Edit the threshold amount.
4. Click the **Submit** button.

Security Alerts

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



In the top right corner of the page, click the to view the Menu. Click **Alerts**.

1. Click the **Security Alerts** tab.

2. Enable and disable alerts

- **a.** Click the or icon to disable an alert.
- **b.** Click the or icon to enable an alert.

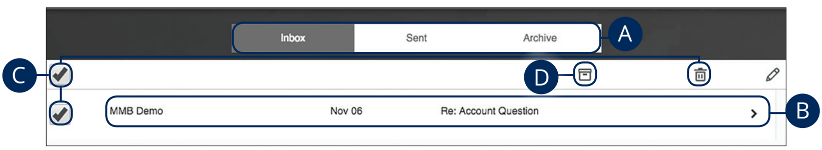
3. Edit the threshold amount and click the **Submit** button when necessary.

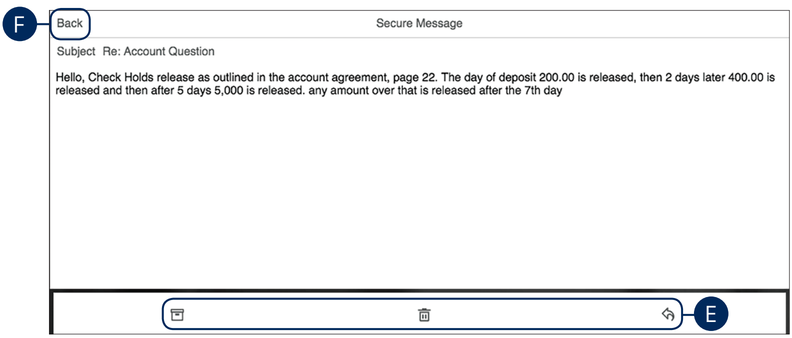
Note: You will receive an email or SMS/Text when an alert is added, changed or updated.

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at FNB, Secure Messages allows you to communicate directly with a FNB customer service representative. From the Secure Messages page, you can view replies, old messages, create new conversations and attach images.





In the **Sidebar Menu**, click **Messaging**.

A. Click the appropriate tab at the top to view your inbox, sent messages or archived messages.

B. Click on a message to open it in a new screen.

C. Delete multiple messages by checking the box next to the corresponding messages or check the "select all" box and click the icon.

D. Archive multiple messages by checking the box next to the corresponding messages or check the "select all" box and click the icon.

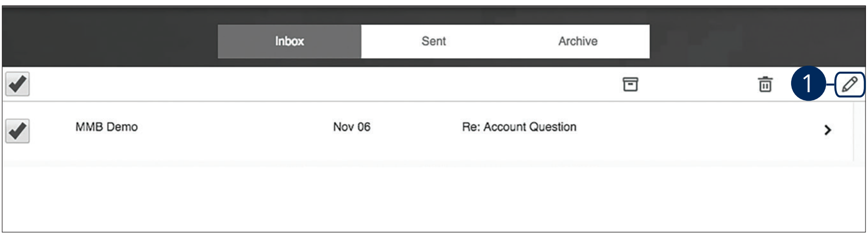
E. Delete an opened message by clicking the icon, reply by clicking the icon or archive by clicking the icon.

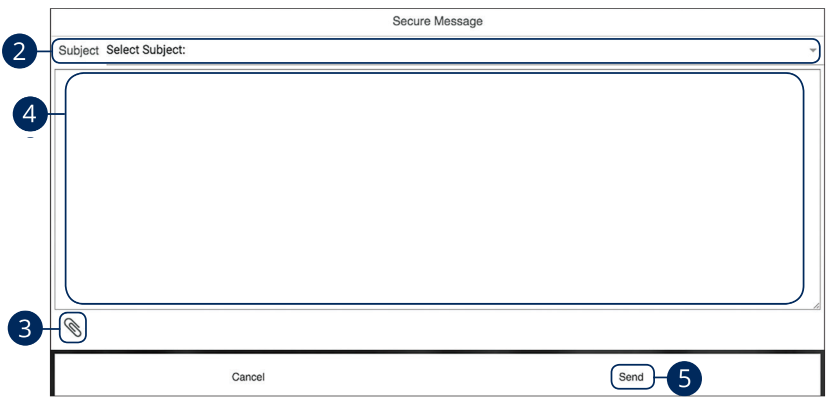
F. Return to your mailbox by clicking the "Back" link.

Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.





In the **Sidebar Menu**, click **Messaging**.

1. Create a new message by clicking the icon.

2. Select the subject from the drop-down.

3. (Optional) Attach a file by clicking the icon.

4. Enter your message.

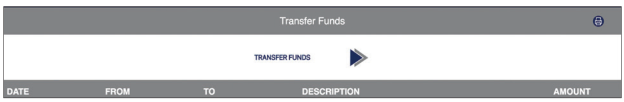
5. Click the “Send” link when you are finished.

Transaction Types

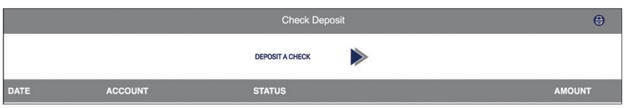
Moving Money Overview

The heart of Online Banking is the ability to transfer funds on the go. There are various features that help you transfer funds in different ways.

- **Transfer Funds**:
  Move money between your business FNB accounts.



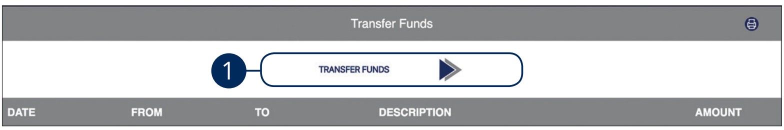
- **Check Deposit**:
  Deposit a check without visiting a branch.

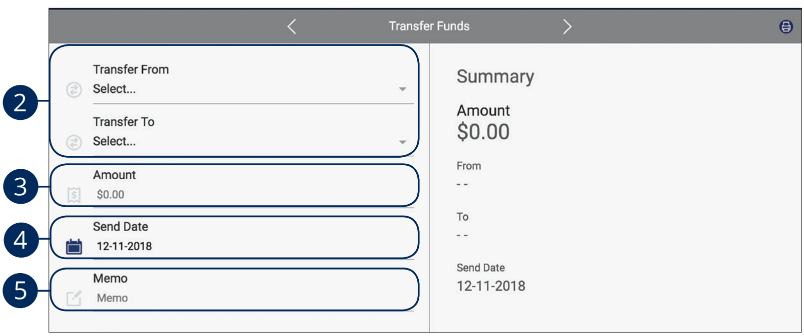


Transactions

Transfer Funds

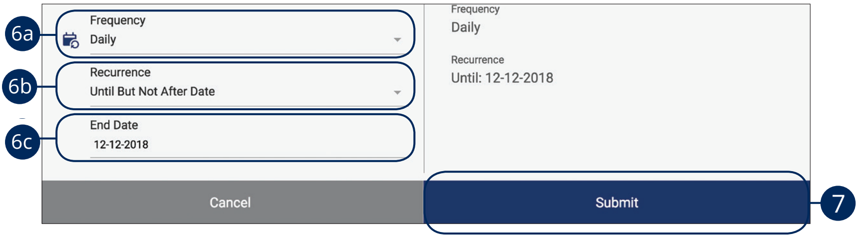
When you need to make a one-time or recurring transfer between your business FNB accounts, you can use the Funds Transfer feature. These transactions go through automatically, so your money is always where you need it to be.





In the **Sidebar Menu**, click **Transfer Funds**.

1. Click the **Transfer Funds** button.
2. Select the accounts to transfer funds between using the “From” and “To” drop-downs.
3. Enter the amount to transfer.
4. Enter the date to process the transaction.
5. Enter a memo. If Memo is left blank, the transaction description will read, “Transfer from (account number) to (account number)”



6. If you would like to set up a recurring transfer:

- **a.** Choose the frequency of the transfer.
- **b.** Choose how long the transfer should occur.
- **c.** Enter an end date or total number of transfers, if necessary.

7. Click the **Submit** button when you are finished.

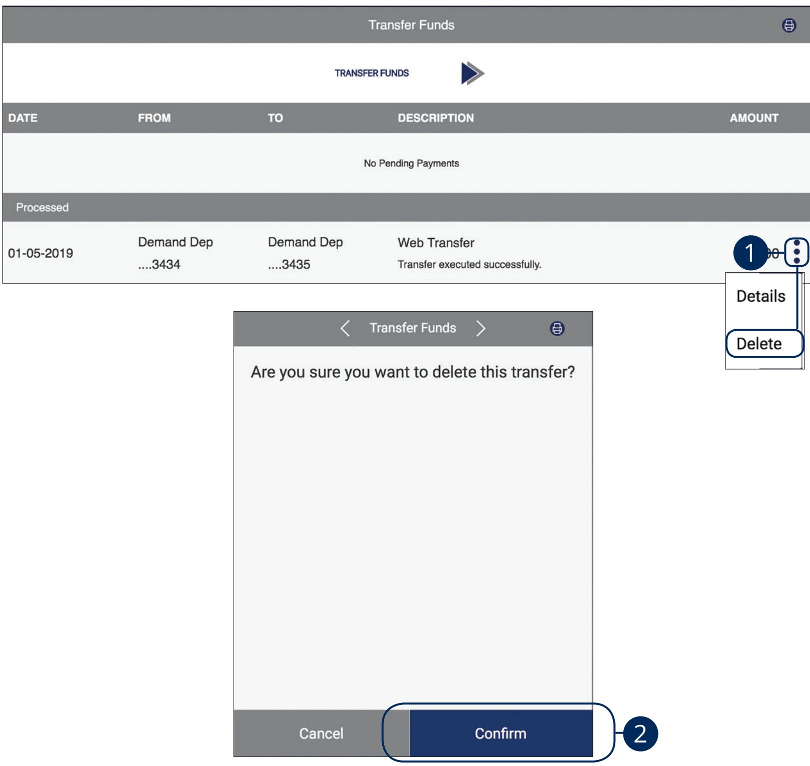
Note: You can view or cancel unprocessed transactions from within the Transfers tab.

Transactions

Managing Transfers

When you need to delete a transaction, you can view and manage all transfers through the Transfers Home page.

Single Transfer

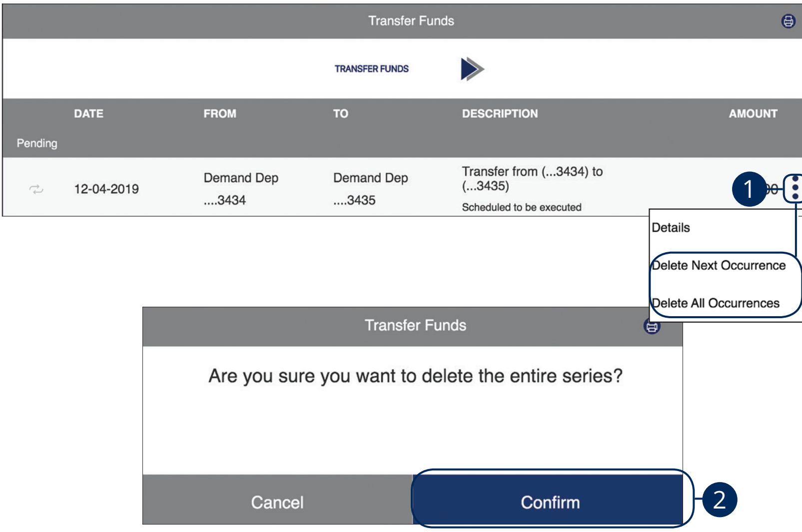


In the **Sidebar Menu**, click **Transfer Funds**.

1. Find the transaction you want to delete, click the ⋮ icon and select "Delete."

2. Click the **Confirm** button when you are finished.

Recurring Transfer



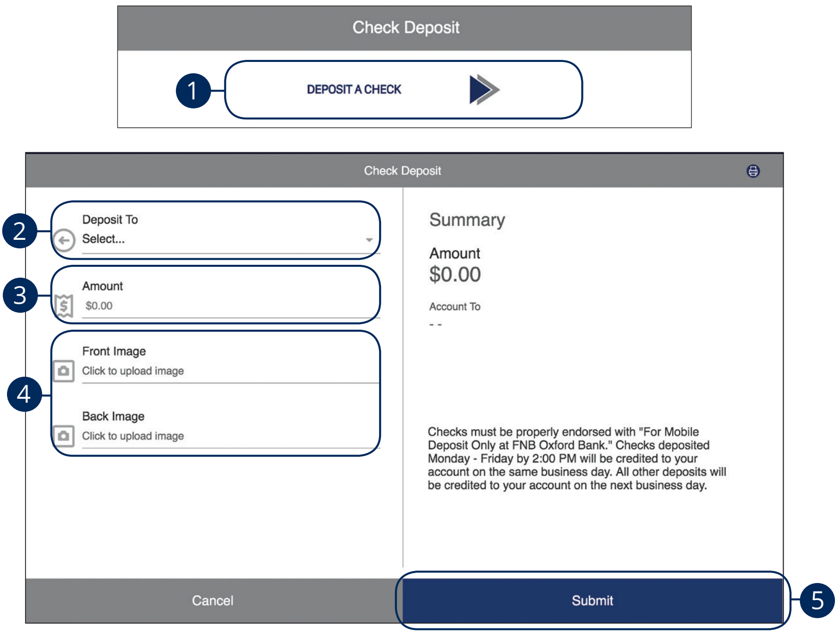
In the **Sidebar Menu**, click **Transfer Funds**.

1. Find the transaction you want to delete, click the ⋮ icon and select "Delete Next Occurrence" to delete only the next payment in the series or select "Delete All Occurrences" to delete the entire series.
2. Click the **Confirm** button when you are finished.

Transactions

Check Deposit

You no longer need to visit a branch when depositing a check! By using the Check Deposit feature, you can upload images of the front and back of a check to deposit it to your FNB account.



In the **Sidebar Menu**, click **Deposits**.

1. Click the **Deposit a Check** button.
2. Select an account using the “Deposit To” drop-down.
3. Enter the amount of the deposit.
4. Upload an image of the front and back of the check.
5. Click the **Submit** button when you are finished.

Note: Checks must be properly endorsed with “For Mobile Deposit Only at FNB Oxford Bank.” Any deposits received after 2:00 PM CT, will not be processed until the next business day.

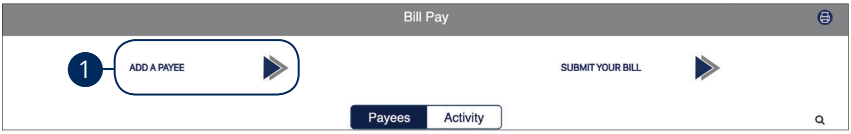
Bill Pay

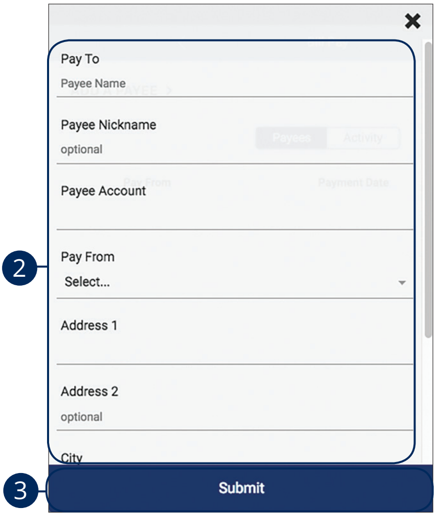
Bill Pay Overview

Sending payments to companies and individuals has never been easier! Bill Pay with FNB helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.

Creating a Payee

Using Bill Pay can save you time with payee profiles for the companies or people you pay regular bills to. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills on time in just a few clicks.



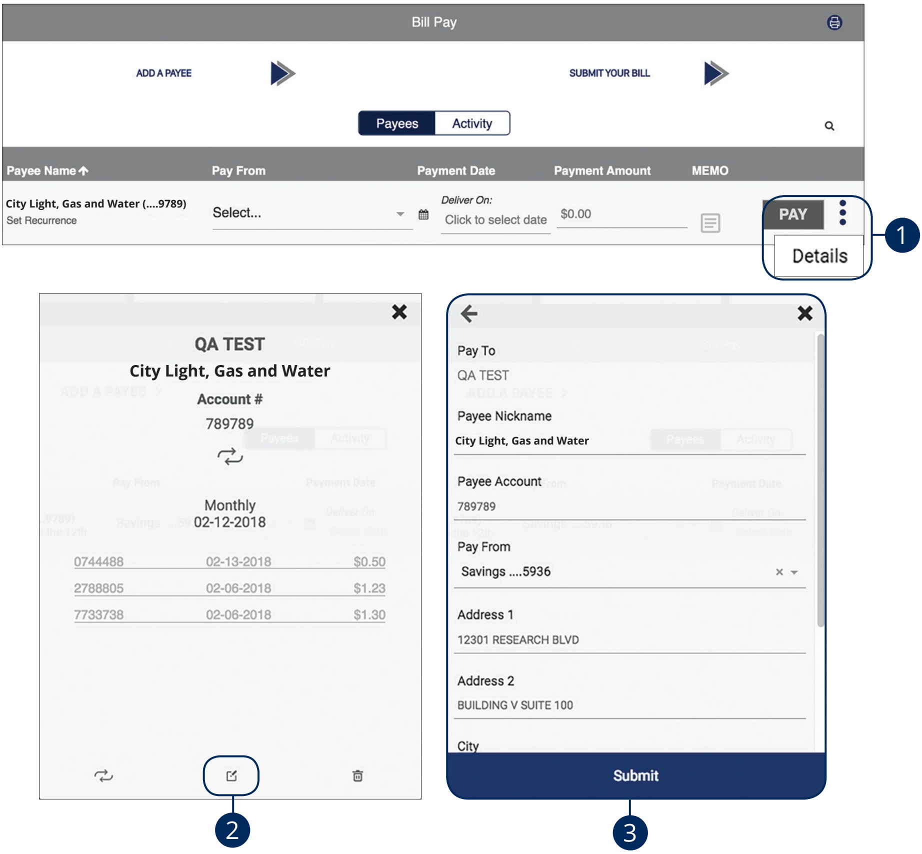


In the **Sidebar Menu**, click **Bill Pay**.

1. Click the **Add a Payee** tab.
2. Enter the new payee's account information.
3. Click the **Submit** button when you are finished.

Editing a Payee

You can make edits to existing payees on the Bill Pay page if their contact information or account number changes.

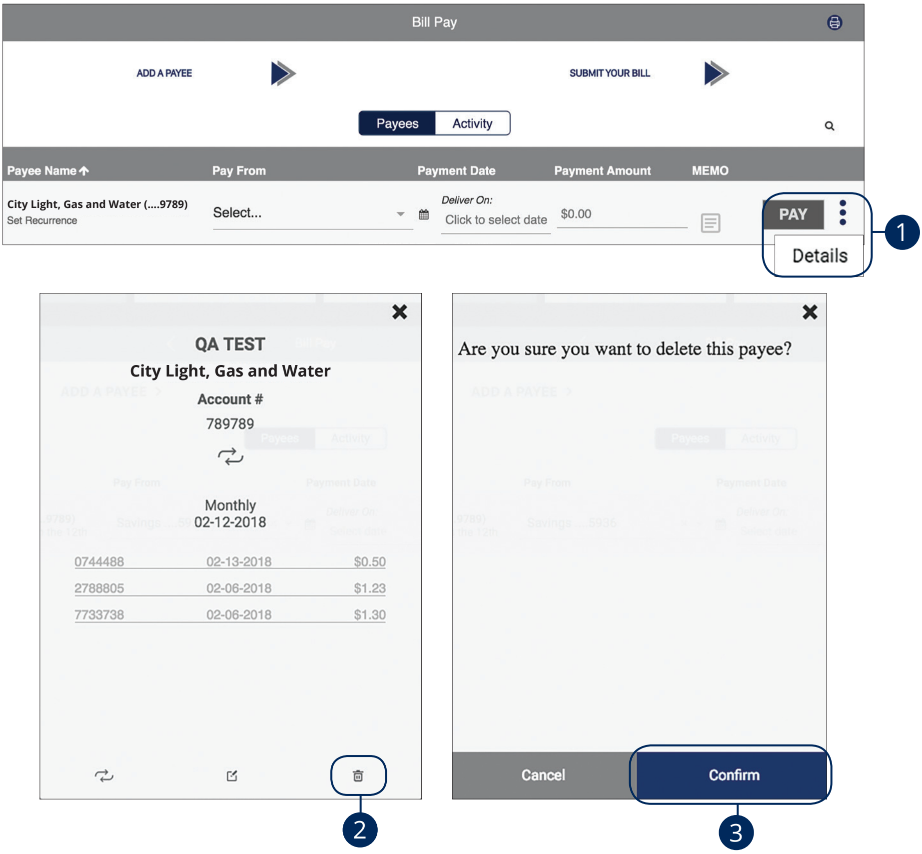


In the **Sidebar Menu**, click **Bill Pay**.

1. Click the icon and select **Details** from the drop-down menu.
2. Click the icon.
3. Edit the information and click the **Submit** button when you are finished.

Delete a Payee

If you no longer need a payee and wish to remove them from your Bill Pay, you can do so from the Bill Pay page.



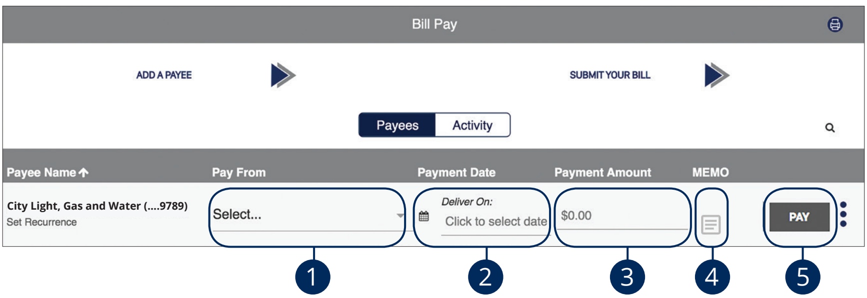
In the **Sidebar Menu**, click **Bill Pay**.

1. Click the ⋮ icon and select **Details** from the drop-down menu.
2. Click the 🗑 icon.
3. Click the **Confirm** button.

Bill Pay

Pay an Existing Payee

After creating a payee, you can begin paying your bills online without the hassle of cash or checks. You can effortlessly pay a single bill or schedule payments for the future so you never miss a deadline.



In the **Sidebar Menu**, click **Bill Pay**.

1. Select an account using the “Pay From” drop-down.
2. Select a date to deliver on using the calendar feature.
3. Enter a payment Amount.
4. (Optional) Enter a memo.
5. Click the **Pay** button.

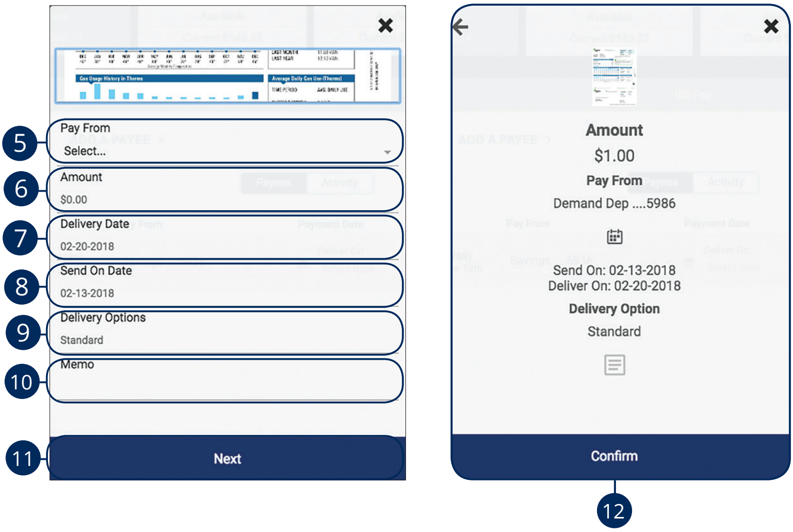
Bill Pay

Making a New Payment

Pay individual bills by uploading a picture of your bill. All of the payee information is entered automatically.

In the **Sidebar Menu**, click **Bill Pay**.

1. Click the **Submit Your Bill** tab.
2. Click the **Upload Image** button.
3. Select the image of the bill you wish to pay.
4. Click the **Open** button.



5. Select an account using the "Pay From" drop-down.

6. Enter the bill amount.

7. Select a delivery date.

8. Select a send on date.

9. Select a delivery option.

10. (Optional) Enter a memo.

11. Click the **Next** button.

12. Review the information and click the **Confirm** button when you are finished.

Note: Payments sent via Overnight Mail are $30.00 each.

Commercial

Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. After establishing a company policy with your accountant or financial advisor, new users can be created with their own unique login IDs and passwords.

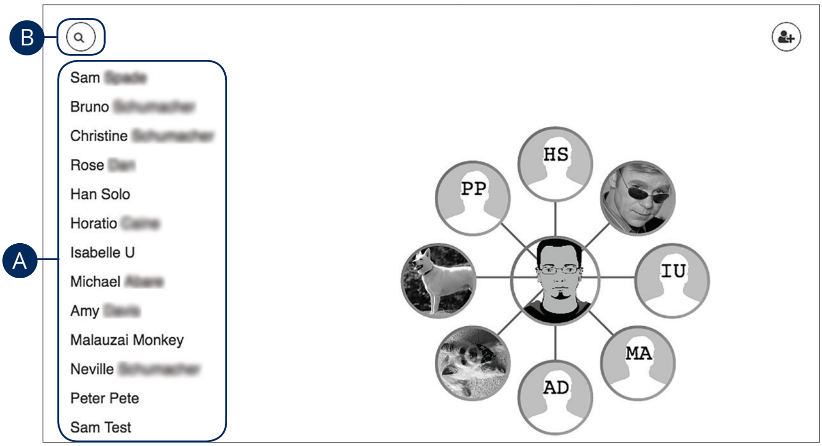
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types.
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction.
- Accessing specific accounts.
- Managing recipients, users, subsidiaries and templates.

Authorized users can set up the features, accounts and rights each user needs to do their job. Establishing these rights gives users permission to perform specific tasks, helping you manage your business and making it run as smoothly as possible.

User Management Overview

The User Management page lets you view all your existing users in one easy place. From here, you can create users, edit rights and oversee your employees on a day-to-day basis.



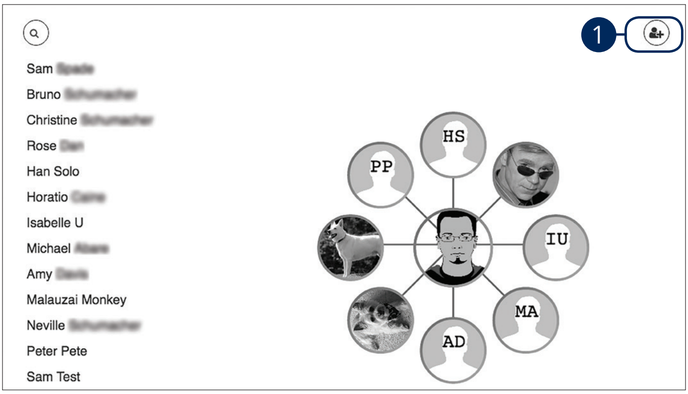
In the **Business Tools** tab, click **Manage Users**.

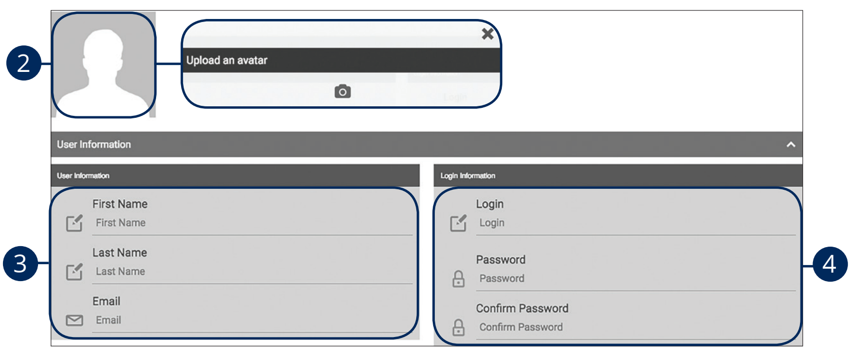
A. Scroll to view the name of each user on the left side of your screen.

B. Click on the search icon, and use the search bar to find a particular user.

Adding a New User

An authorized user with Manage Users rights can set up a new user by first creating a profile and a unique login ID and password. Once you establish a user and their login credentials, you can begin assigning user rights by accessing their User Policy.





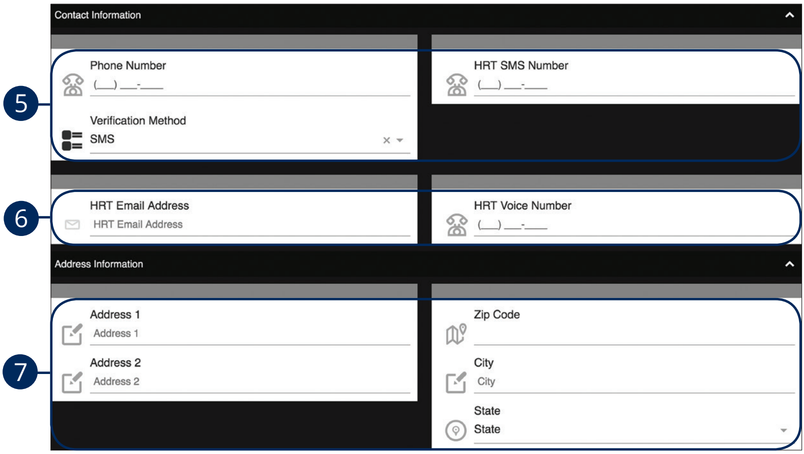
In the **Business Tools** tab, click **Manage Users**.

1. Click the icon.

2. (Optional) Click on the image in the upper left-hand corner to add an avatar then click the icon to upload an image.

3. Enter the user's first name, last name and email address.

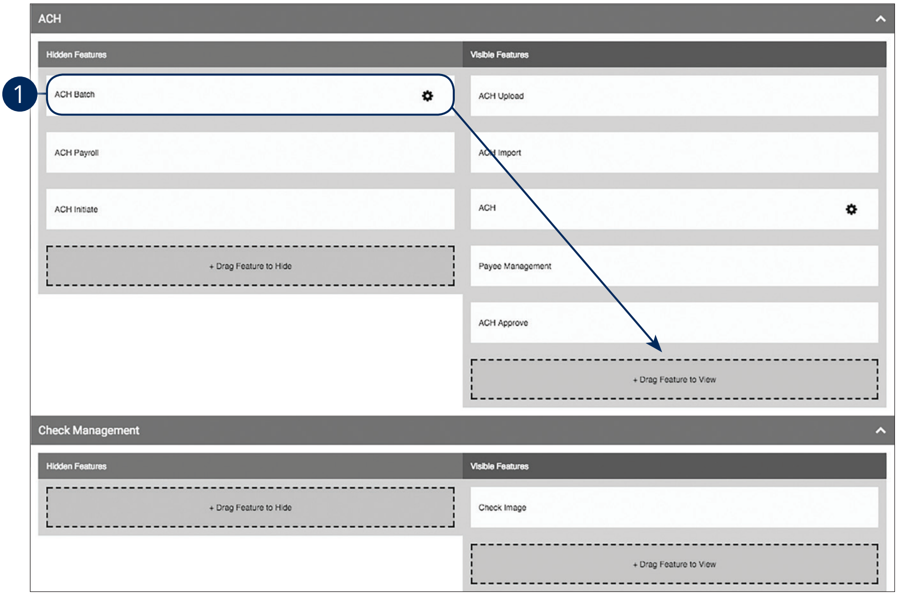
4. Create a new login ID and enter and confirm a password following our guidelines.



5. Enter the user's phone number, select a verification method from the drop-down and enter the SMS phone number.
6. Enter the user's email address and voice number
7. Enter the user's street address, zip code, city and state.

Part 1 of 3: Establishing Transaction Type Rights

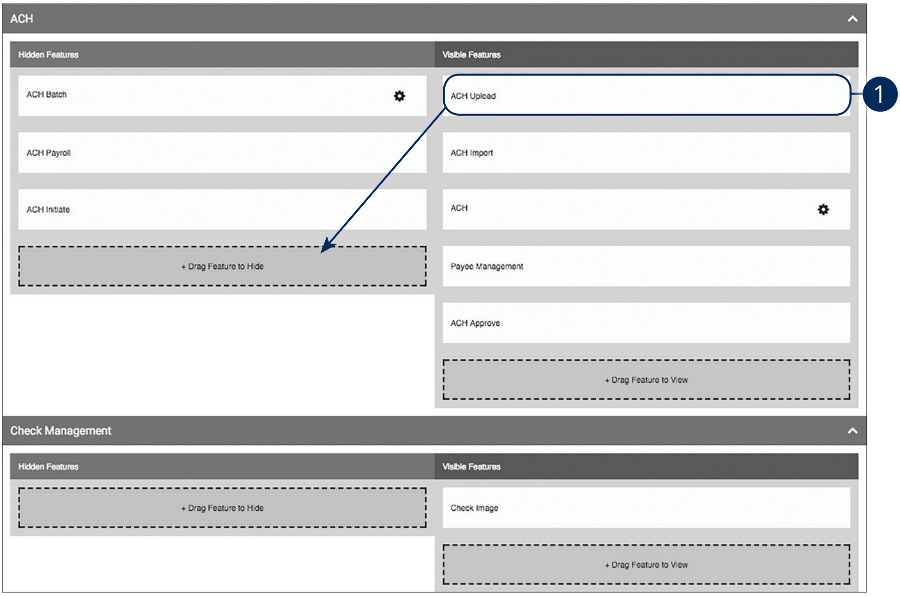
You can start assigning or editing a user's rights, which helps you decide which responsibilities and limitations a user should have regarding certain transactions. Here, you can change a user's transaction limits.



1. Choose whether a user can view a specific feature by dragging the transaction to the "+Drag Feature to View" box.

Part 2 of 3: Disabling a Transaction Type

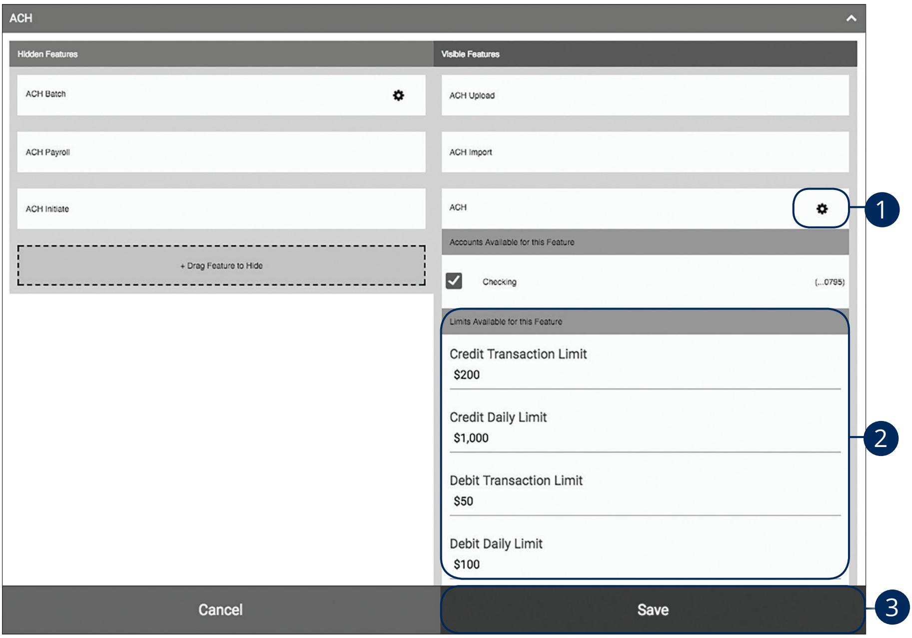
If a user should not have access to a certain transaction type, such as payroll or international wires, an authorized user can disable those rights for individual users.



1. Disable a user's ability to view a specific transaction by dragging the feature to the "+Drag Feature to Hide" box.

Part 3 of 3: Editing Approval Limits for a Transaction Type

To give you peace of mind, a user's approval limits can be adjusted, so you never have to worry about the amount or number of transactions they make. You can set these restrictions for a daily and monthly basis as well as per account.

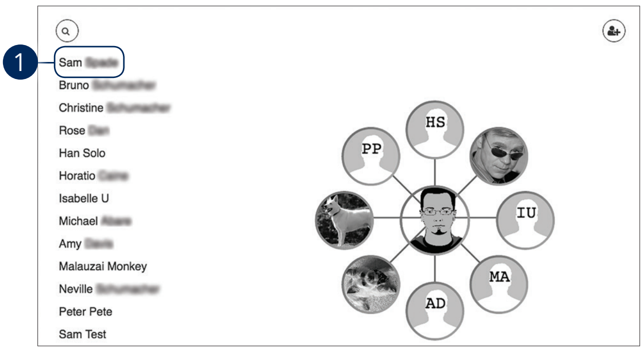


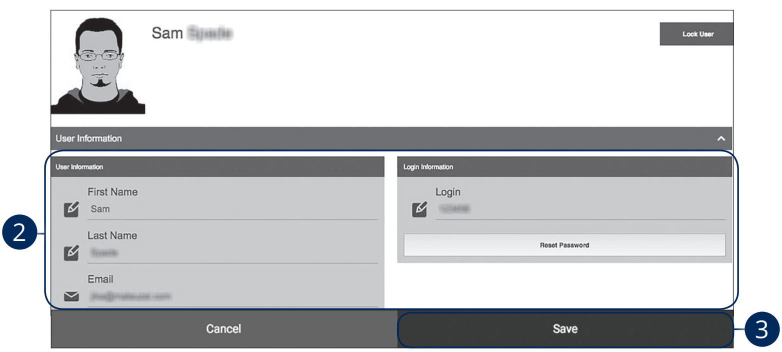
1. Click the ⚙ icon to show the limits for a feature.
2. Edit the maximum amounts a user can send and the maximum number of transactions a user can perform.
3. Click the **Save** button when you are finished making changes.

Commercial

Editing an Existing User's Rights

Authorized users with the Manage Users right can make changes to existing users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.





In the **Business Tools** tab, click **Manage Users**.

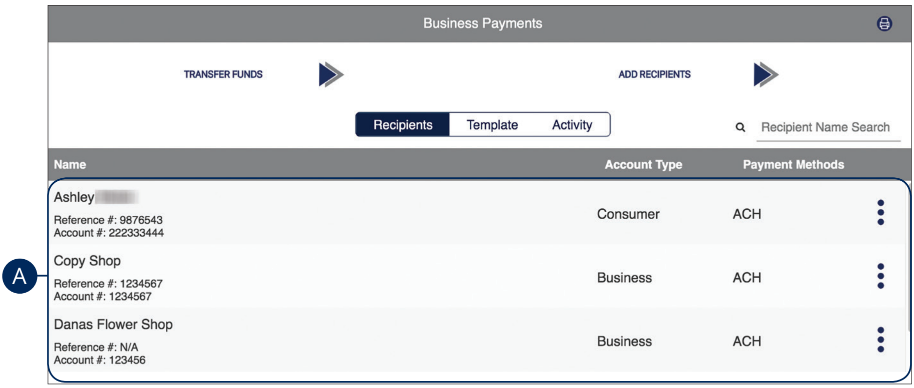
1. Select a user to edit.
2. Make the necessary changes to the existing user.
3. Click the **Save** button when you are finished making changes.

Note: For more details on editing user rights, visit page 33.

Commercial

Recipient Overview

A recipient is any person or company that receives payments from your business. For easy access on the Recipient Management page, you can set up individual profiles so funds can be sent to or received by a recipient. After they are created, you can include them in multiple payments or templates.



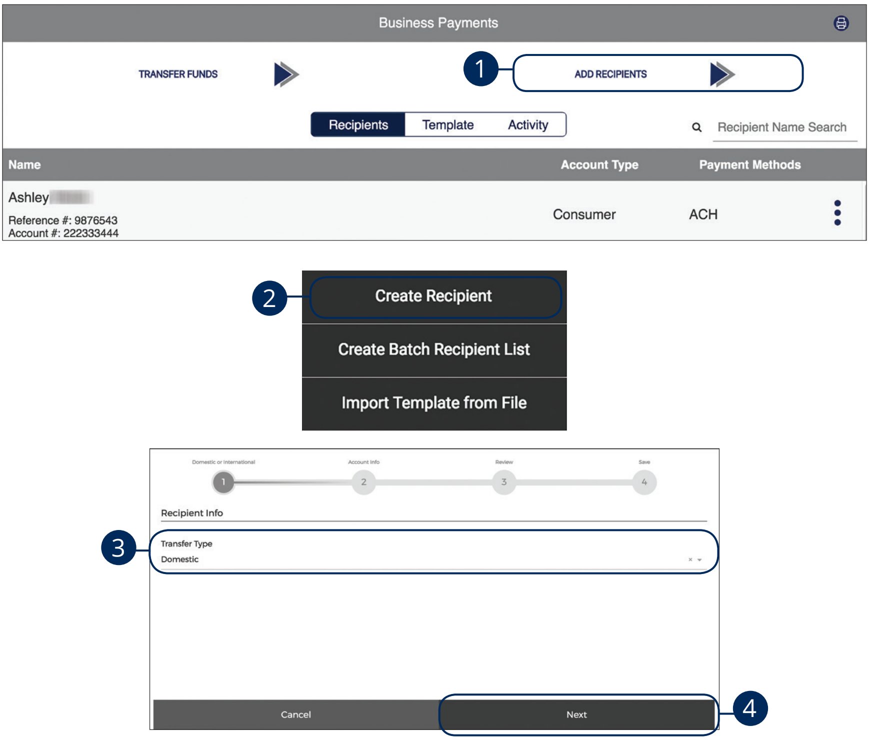
In the **Business Tools** tab, click **Business Payments**.

A. The following information presents for each recipient:

- Name
- Reference Number
- Account Number
- Account Type
- Payment Method

Part 1 of 7: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need to have their contact and account information.

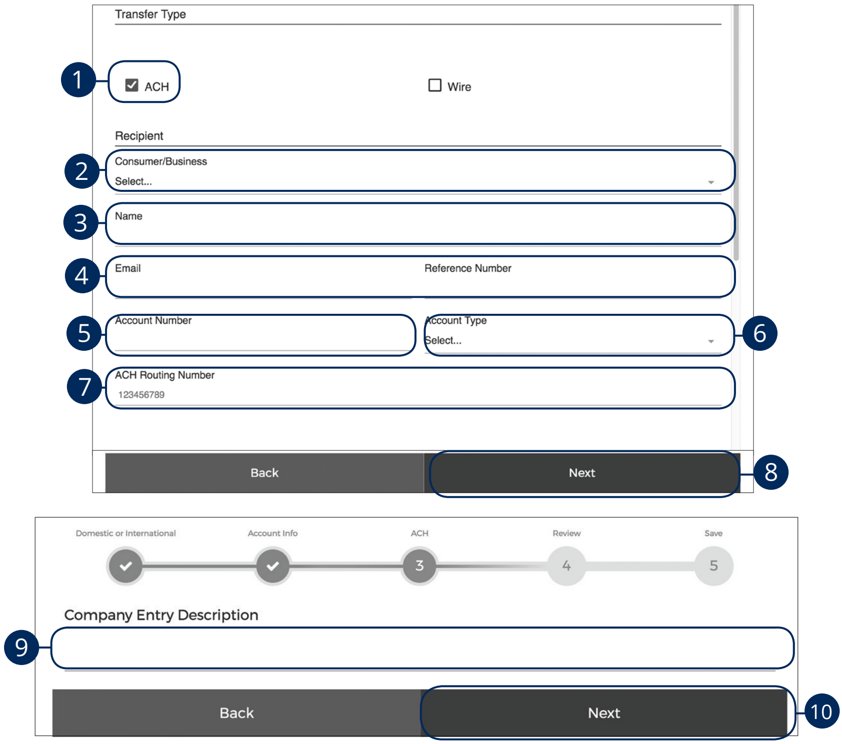


In the **Business Tools** tab, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Create Recipient** button.
3. Choose a transfer type from the drop-down.
4. Click the **Next** button.

Part 2 of 7: ACH Only—Entering Information

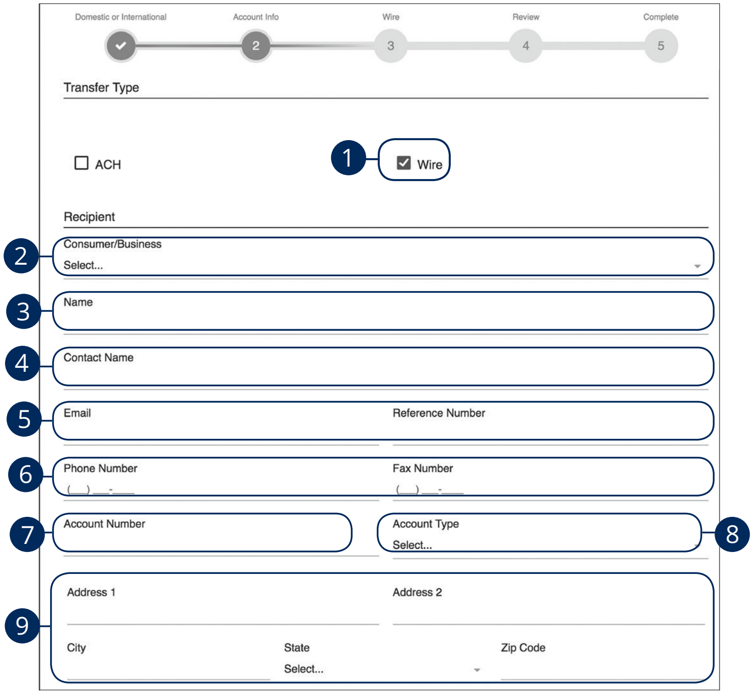
When adding a payee who will only receive ACH payments, you need to provide additional information for that recipient.



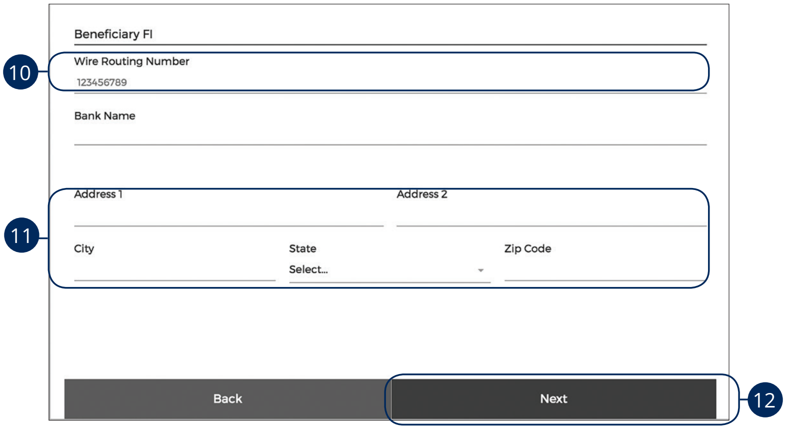
1. Check the box next to ACH.
2. Use the drop-down to select either consumer or business.
3. Enter the recipient's name.
4. (Optional) Enter the recipient's email and reference number.
5. Enter the recipient's account number.
6. Use the drop-down to select an account type.
7. Enter the recipient's ACH routing number.
8. Click the **Next** button.
9. Enter a company description.
10. Click the **Next** button.

Part 3 of 7: Domestic Wires Only—Receiving Bank Detail

A beneficiary financial institution is the final institution to receive funds. Depending on the payment type you selected in Part 1, you may need to provide receiving bank information.



1. Check the box next to Wire.
2. Use the drop-down to select either consumer or business.
3. Enter the recipient's name.
4. Enter the recipient's contact name.
5. (Optional) Enter the recipient's email and reference number.
6. (Optional) Enter the recipient's phone number and fax number.
7. Enter the recipient's account number.
8. Use the drop-down to select an account type.
9. Enter the recipient's address.



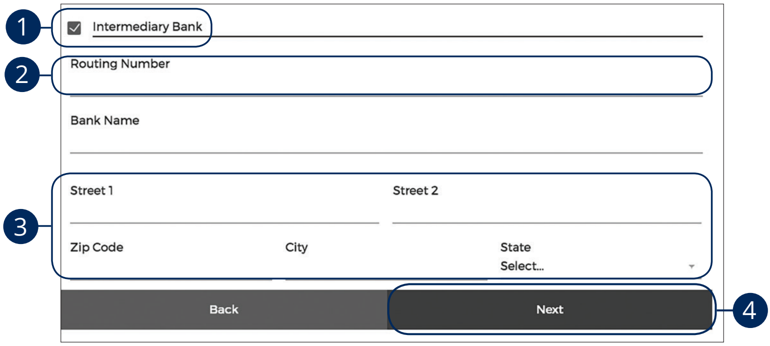
10. Enter the beneficiary financial institution's routing number.

11. Enter the beneficiary financial institution's address.

12. Click the **Next** button.

Part 4 of 7: Domestic Wires Only—Intermediary Detail

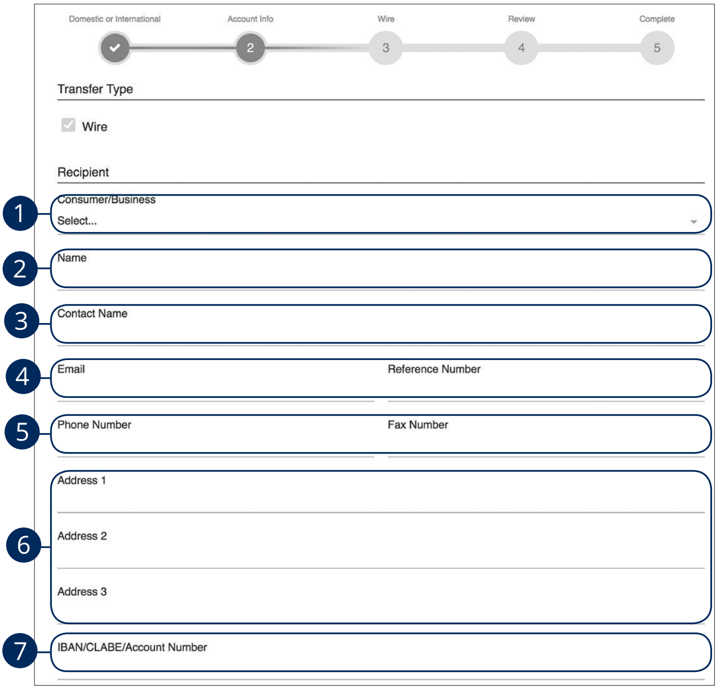
Some financial institutions use an in-between third-party financial institutions to process funds. If your receiving bank requires a third-party financial institution, you will need the financial institution's wire routing number and address.



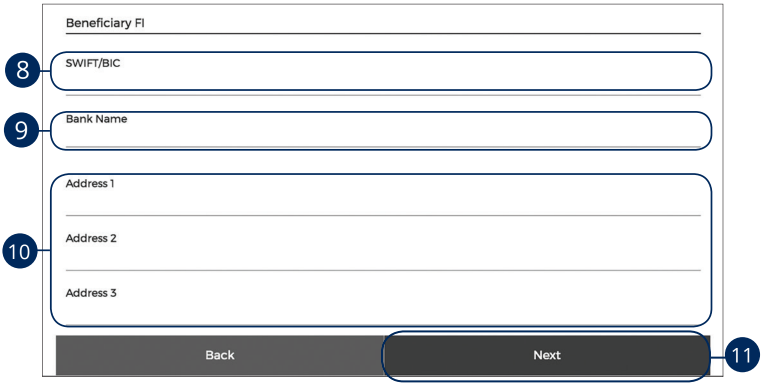
1. Check the box next to Intermediary Bank.
2. Enter the intermediary bank's routing number.
3. Enter the intermediary bank's address.
4. Click the **Next** button.

Part 5 of 7: International Wires Only—Receiving Bank Detail

When sending an international wire, the beneficiary financial institution is the final institution to receive the funds. Depending on the payment type you selected in Part 1, you may need to provide receiving bank information.



1. Use the drop-down to select either consumer or business.
2. Enter the recipient's name.
3. Enter the recipient's contact name.
4. (Optional) Enter the recipient's email and reference number.
5. (Optional) Enter the recipient's phone number and fax number.
6. Enter the recipient's address.
7. Enter the recipient's IBAN/CLABE/Account Number.



8. Enter the beneficiary financial institution's SWIFT/BIC.

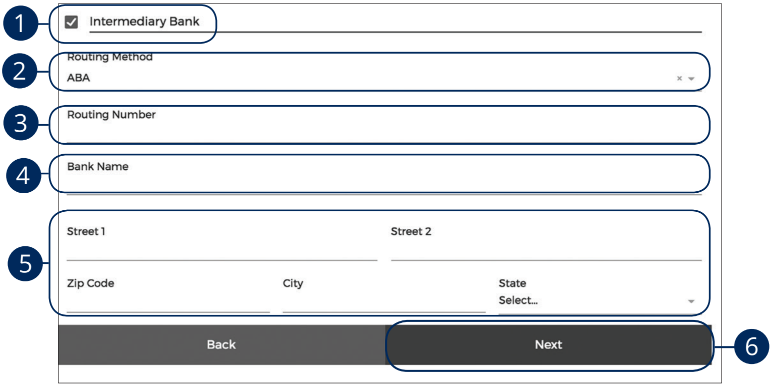
9. Enter the beneficiary financial institution's bank name.

10. Enter the beneficiary financial institution's address.

11. Click the **Next** button.

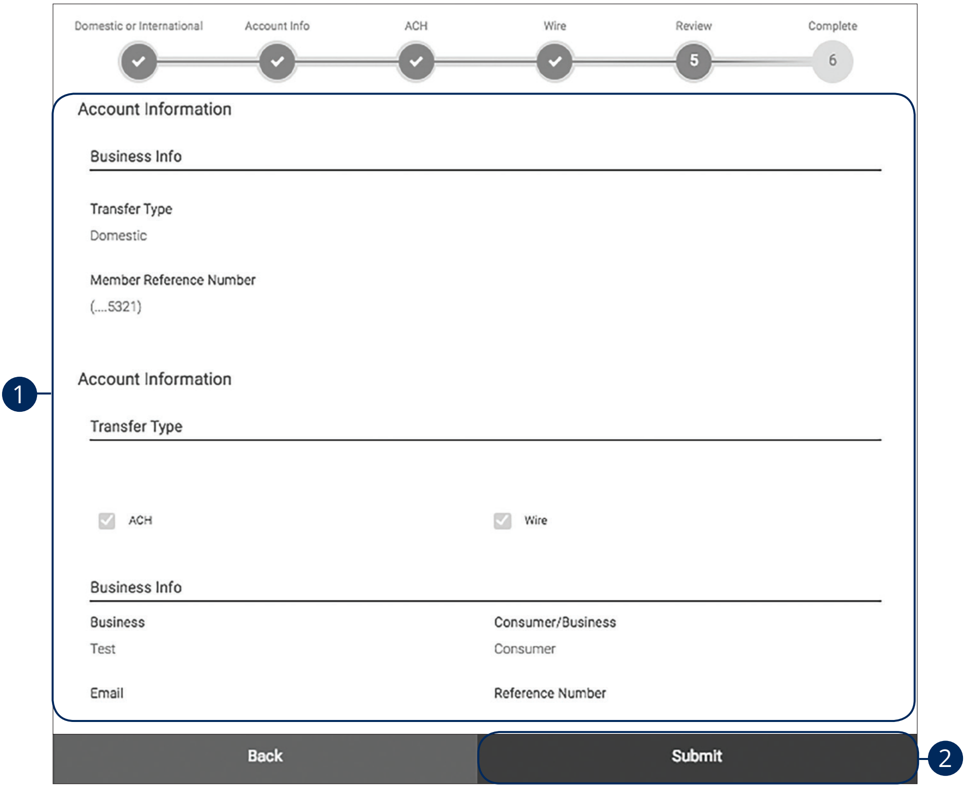
Part 6 of 7: International Wires Only—Intermediary Detail

Some financial institutions use an in-between third-party bank called an intermediary to process funds. If your beneficiary financial institution requires an intermediary bank, you will need the intermediary bank's wire ABA (routing number) or SWIFT and address.



1. Check the box next to Intermediary Bank.
2. Use the drop-down to select ABA or SWIFT.
3. Enter the intermediary bank's routing number or SWIFT/BIC number.
4. Enter the intermediary bank's name.
5. Enter the intermediary bank's address.
6. Click the **Next** button.

Part 7 of 7: Review

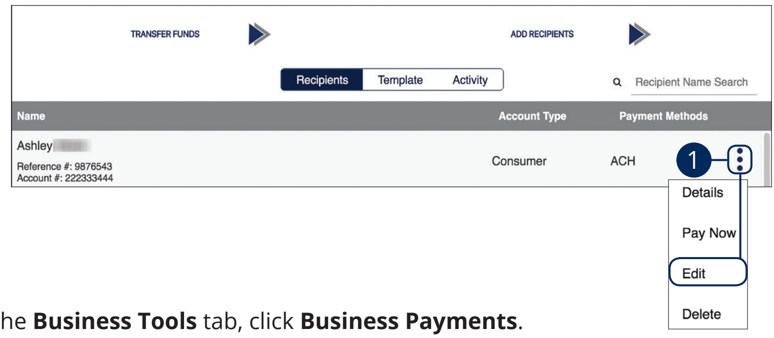


1. Review the information.
2. Click the **Submit** button when you are finished.

Commercial

Editing a Recipient

If a recipient’s account or personal information changes, an authorized user can make those necessary edits from the Recipient Management page.



In the **Business Tools** tab, click **Business Payments**.

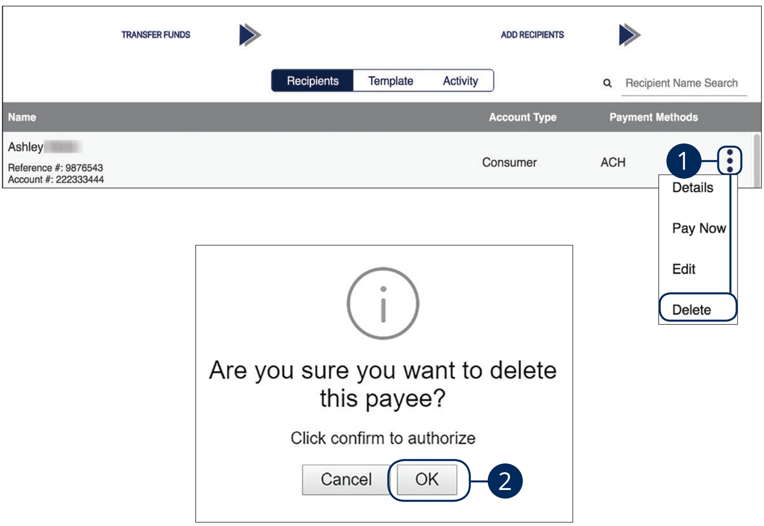
1. Find the recipient you want to edit, click the ⋮ icon and select “Edit.”

2. Follow the steps on page 38 to edit the recipient.

Commercial

Deleting a Recipient

If you are assigned the Manage Recipient right, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Recipient Management page, but it does not erase the data from an existing payment using that entity.



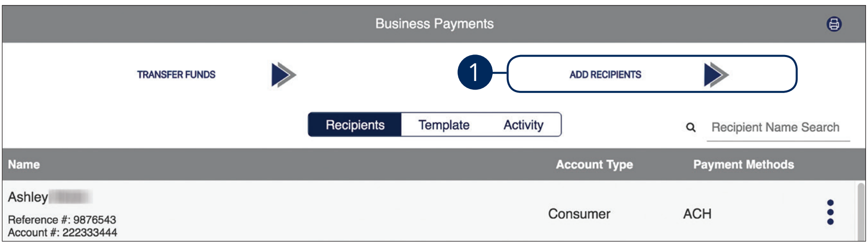
In the **Business Tools** tab, click **Business Payments**.

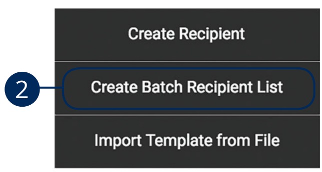
1. Find the recipient you want to edit, click the ⋮ icon and select "Delete."
2. Click the **Confirm** button when you are finished.

Commercial

Creating a Template Payee List

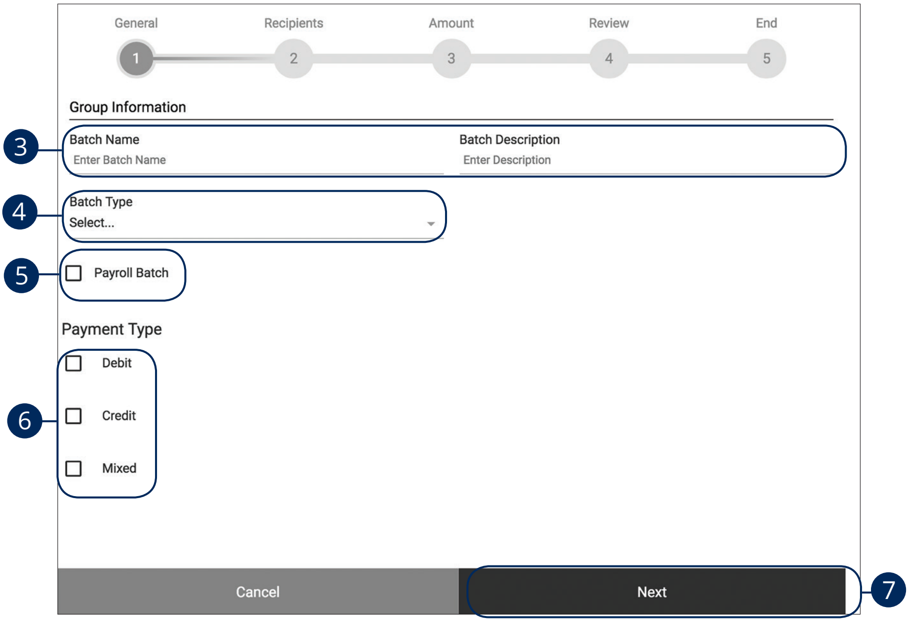
Business Online Banking allows you to create a template payee list to make quick payments to multiple people. This is especially beneficial when doing payroll since you can enter multiple amounts and recipients.



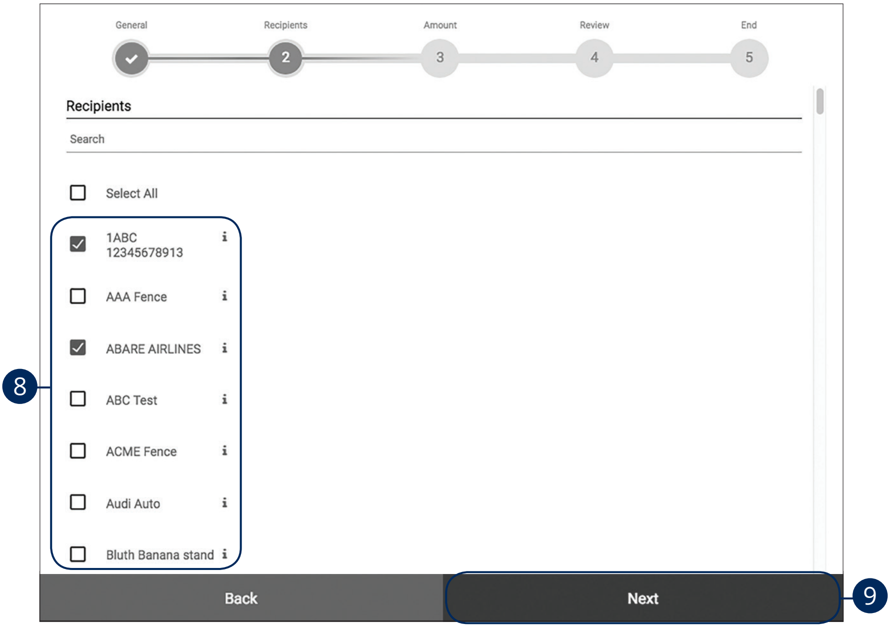


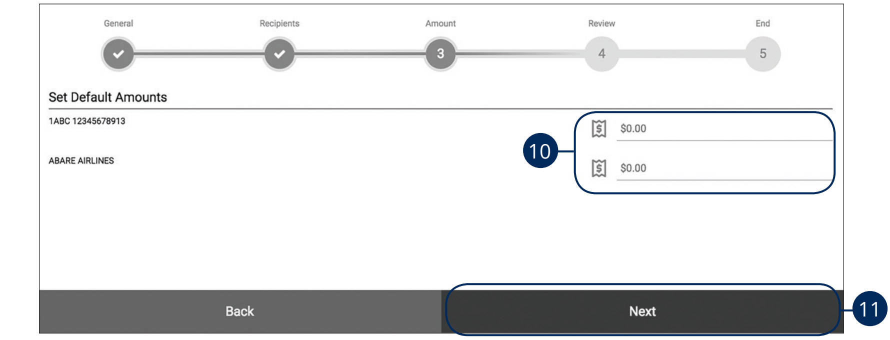
In the **Business Tools** tab, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Create Batch Recipient List** button.



3. Enter the batch name and batch description.
4. Use the drop-down menus to select the batch type.
5. Check the box next to Payroll Batch if it is a payroll batch.
6. Select the payment type by checking the appropriate box.
7. Click the **Next** button.



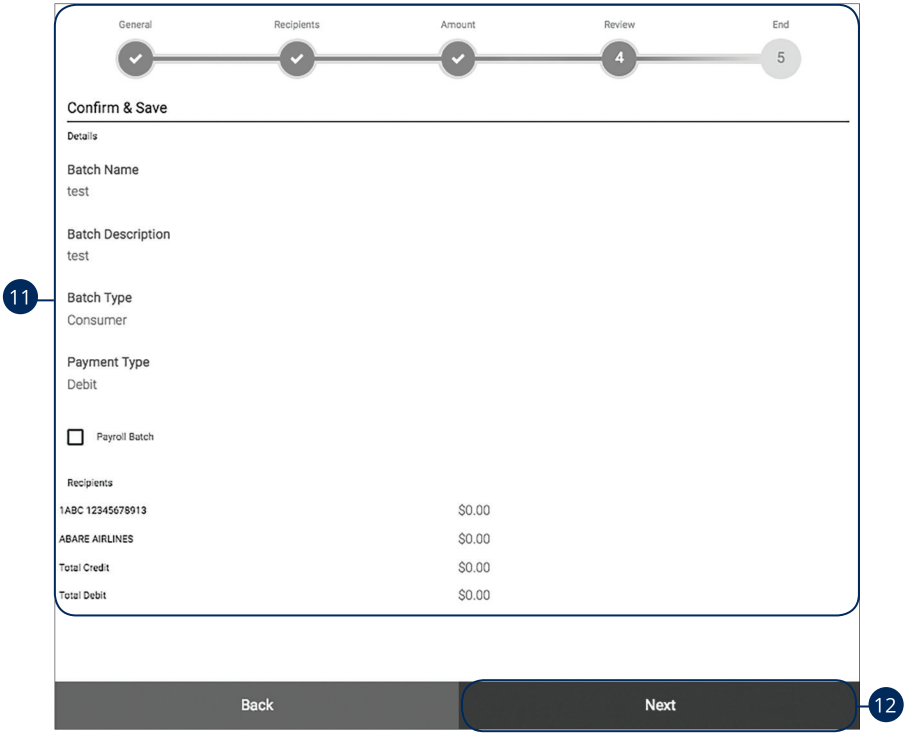


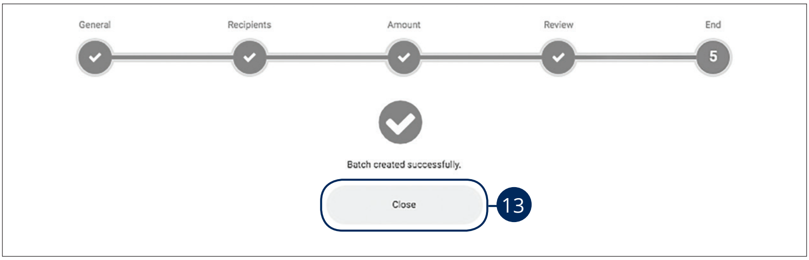
8. Check the appropriate boxes to add recipients to a batch.

9. Click the **Next** button.

10. Enter an amount to send to each recipient.

11. Click the **Next** button.





12. Review payment information.

13. Click the **Next** button.

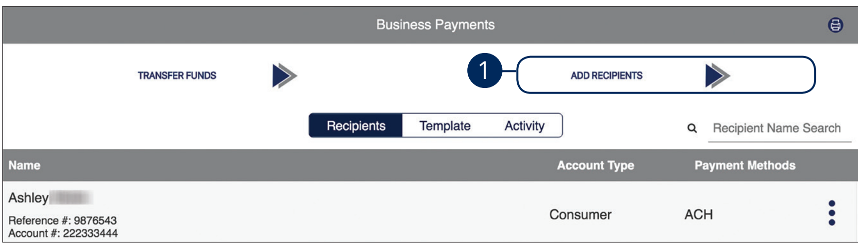
14. Click the **Close** button when you are finished.

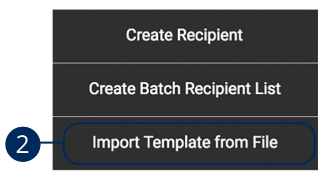
Commercial

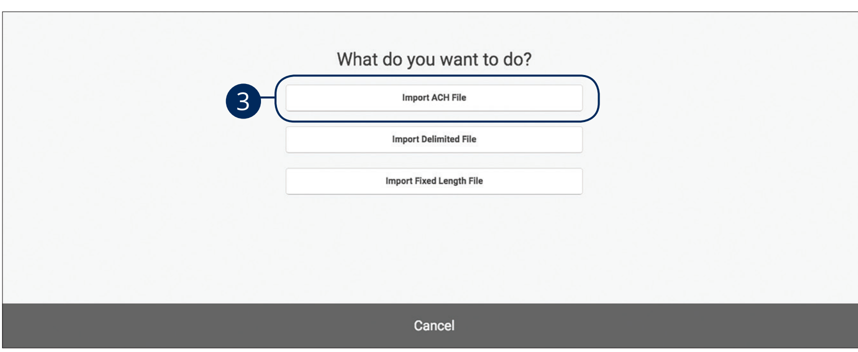
Importing a Template from File

When creating a template payment, you can import select ACH, Delimited or Fixed Length files from your device. This allows you to import recipients and amounts swiftly and efficiently.

Import ACH File

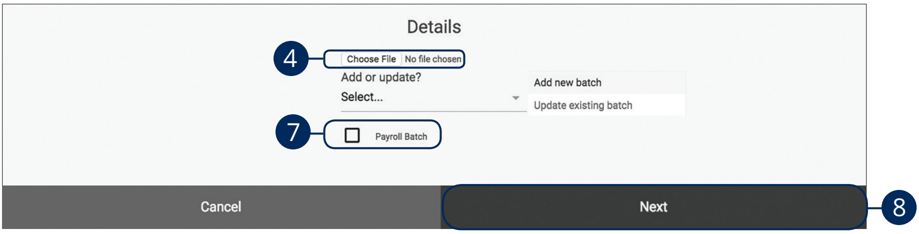


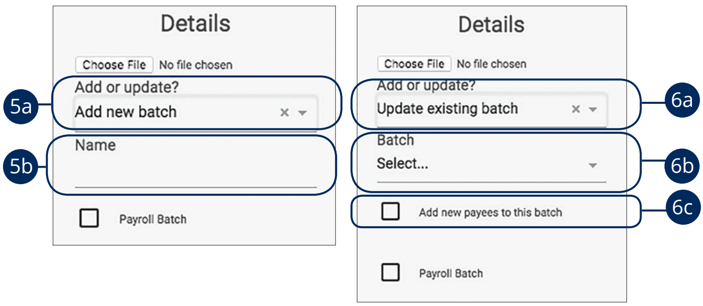




In the **Business Tools** tab, click **Business Payments**.

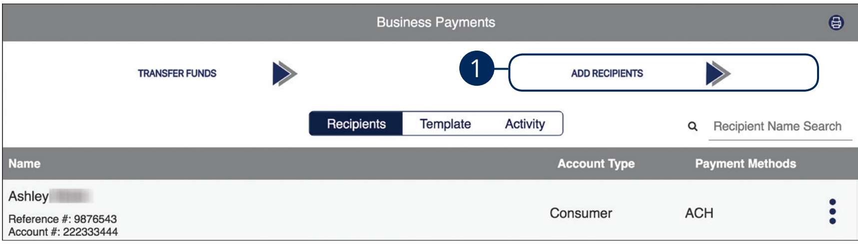
1. Click the **Add Recipients** button.
2. Click the **Import Template from File** button.
3. Click the **Import ACH File** button.

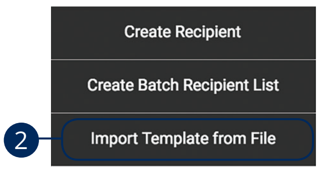


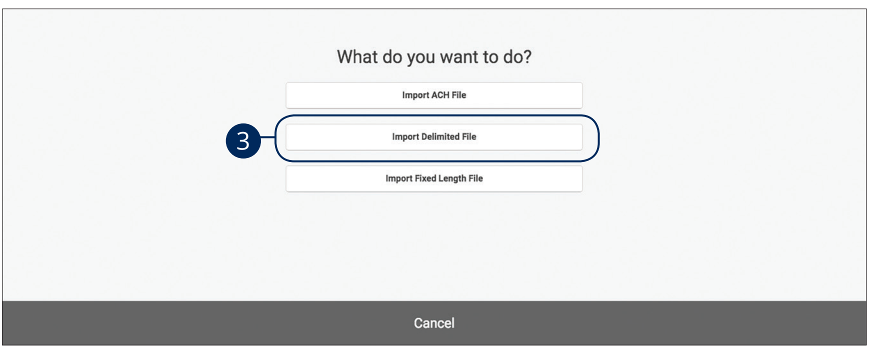


4. Click the **Choose File** button to choose a file to upload.
5. Follow these steps to upload a file.
   a. Use the drop-down and select "Add a new batch."
   b. Enter the batch name.
6. Follow these steps to update an existing file.
   a. Use the drop-down and select "Update existing batch."
   b. Select a batch from the drop-down.
   c. (Optional) Check the box to add new payees to the batch.
7. (Optional) Check the box to create a payroll batch.
8. Click the **Next** button.
9. Click the **Confirm** button.
10. Click the **Close** button when you are finished.

Import Delimited File

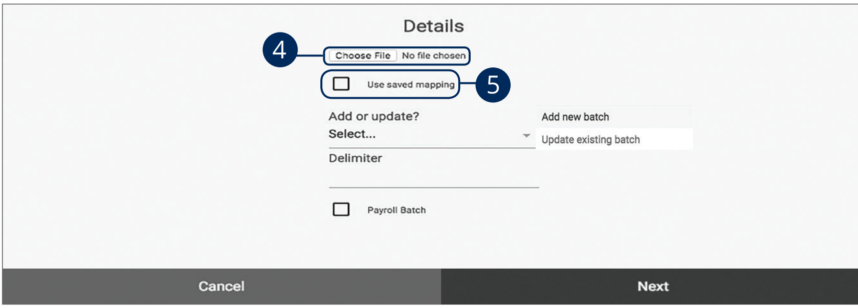


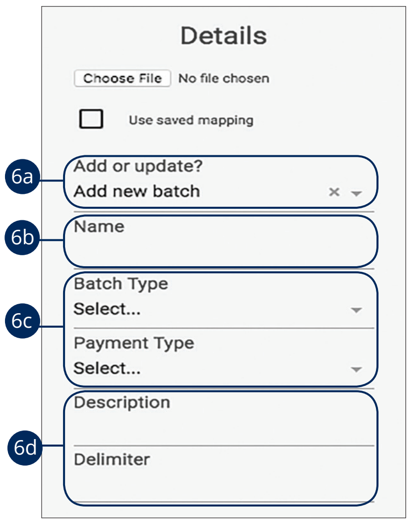




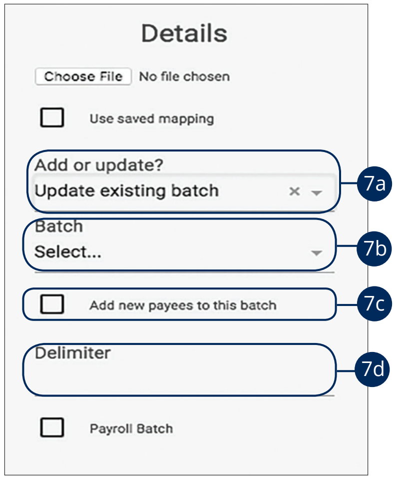
In the **Business Tools** tab, click **Business Payments**.

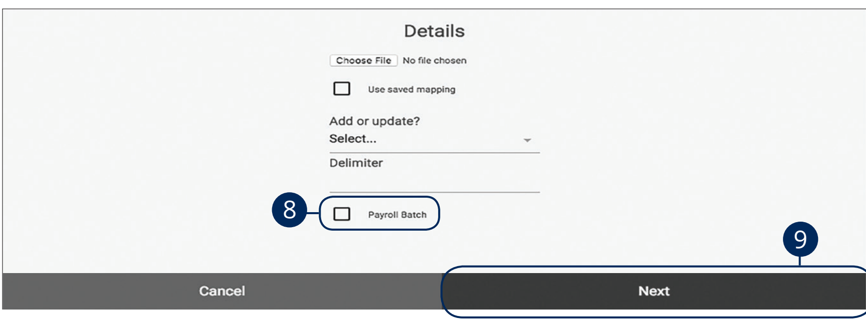
1. Click the **Add Recipients** button.
2. Click the **Import Template from File** button.
3. Click the **Import Delimited File** button.





4. Click the **Choose File** button to choose a file to upload.
5. Check this box to use saved mapping.
6. Follow these steps to add a new batch.
    a. Use the drop-down and select "Add a new batch."
    b. Enter the batch name.
    c. Select the batch type and payment type using the drop-downs.
    d. Enter a description and delimiter.



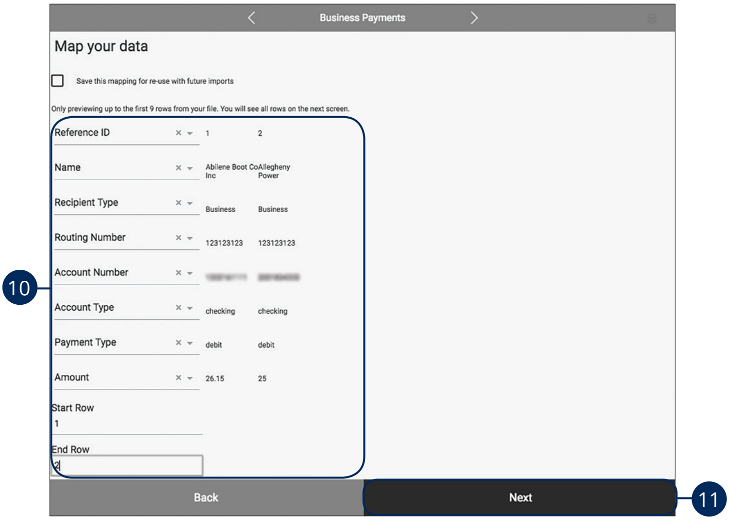


7. Follow these steps to update an existing file.

- **a.** Use the drop-down and select "Update existing batch."
- **b.** Select a batch from the drop-down.
- **c.** (Optional) Check the box to add new payees to the batch.
- **d.** Enter a delimiter.

8. (Optional) Check this box to create a payroll batch.

9. Click the **Next** button.



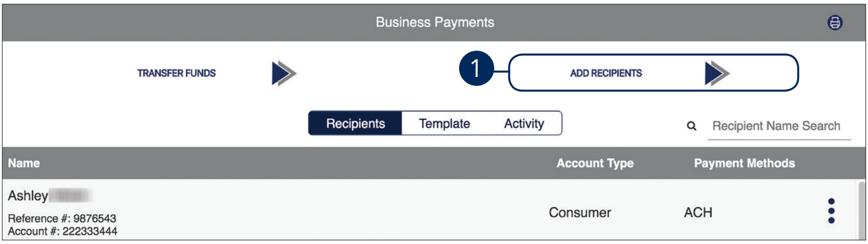
10. Map the imported data.

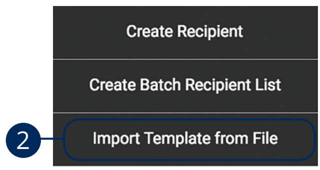
11. Click the **Next** button.

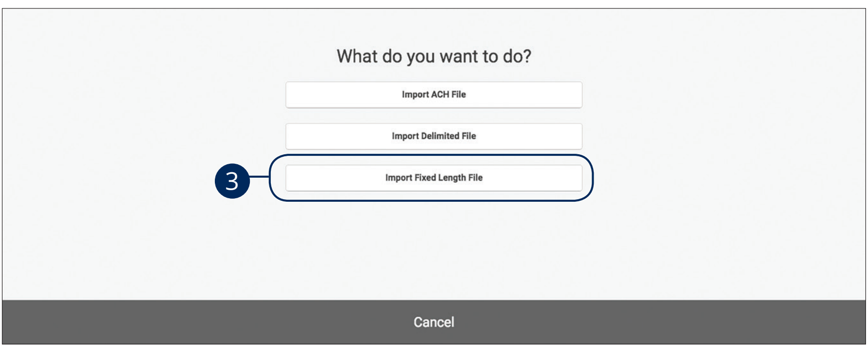
12. Click the **Confirm** button.

13. Click the **Close** button when you are finished.

Import Fixed Length File

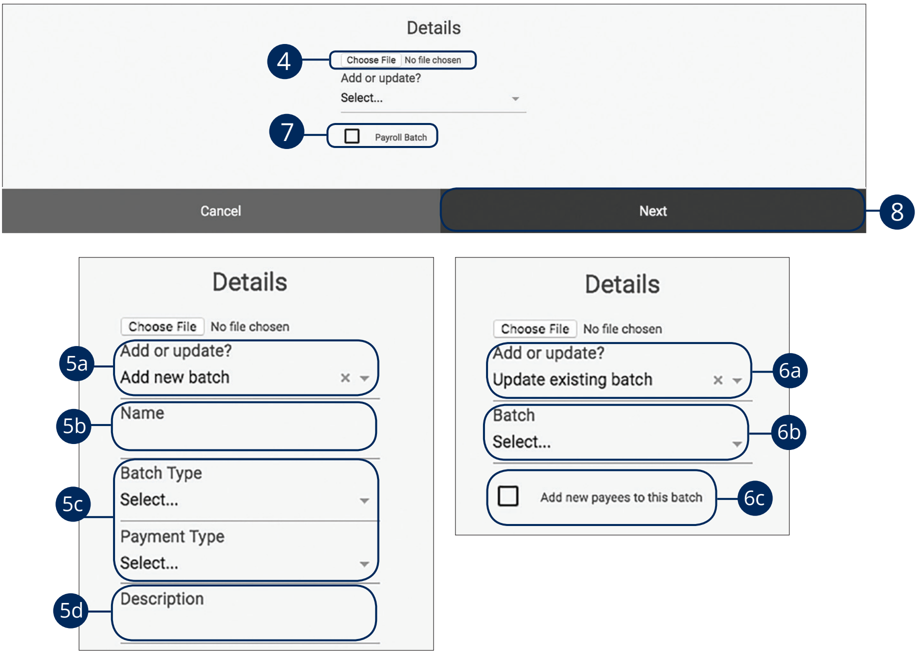






In the **Business Tools** tab, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Template from File** button.
3. Click the **Import Fixed Length File** button.



4. Click the **Choose File** button to choose a file to upload.

5. Follow these steps to add a new batch.

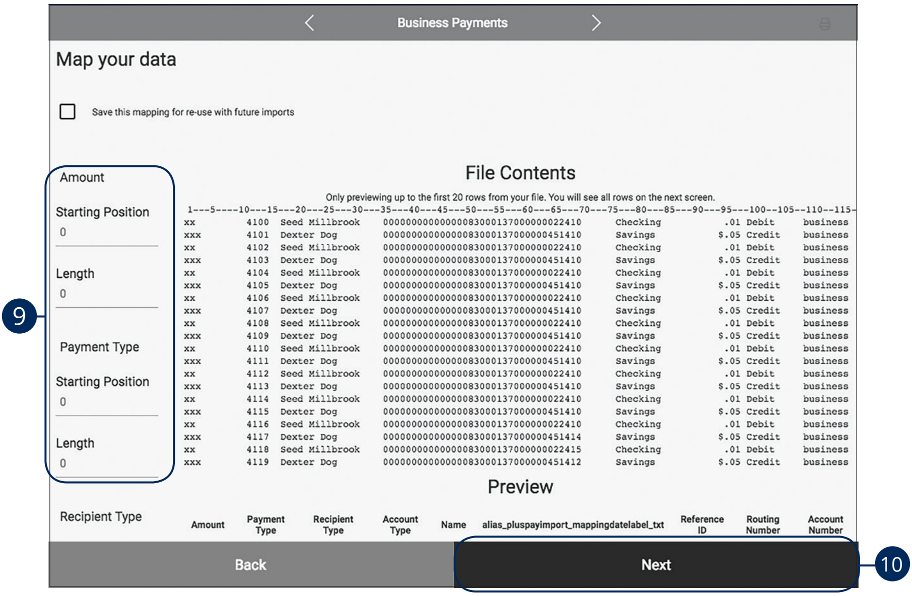
- **a.** Use the drop-down and select “Add a new batch.”
- **b.** Enter the batch name.
- **c.** Select the batch type and payment type using the drop-downs.
- **d.** Enter a description.

6. Follow these steps to update an existing file.

- **a.** Use the drop-down and select “Update existing batch.”
- **b.** Enter the batch name.
- **c.** (Optional) Check the box to add new payees to the batch.

7. (Optional) Check this box to create a payroll batch.

8. Click the **Next** button.



9. Map the imported data.

10. Click the **Next** button.

11. Click the **Confirm** button.

12. Click the **Close** button when you are finished.

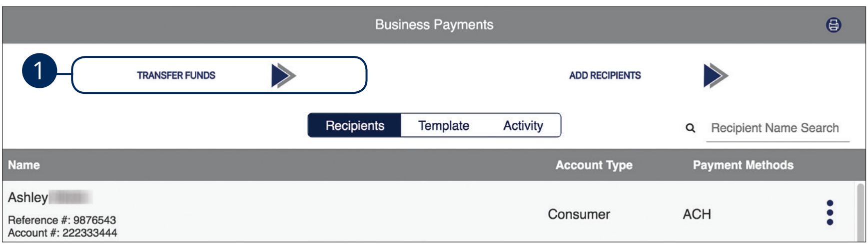
Commercial

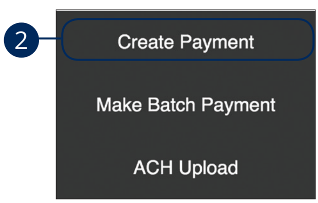
Creating a New Payment

If you are assigned Draft or Approval rights, you can use the Payments tab to send a one-time payment.

Create a Payment

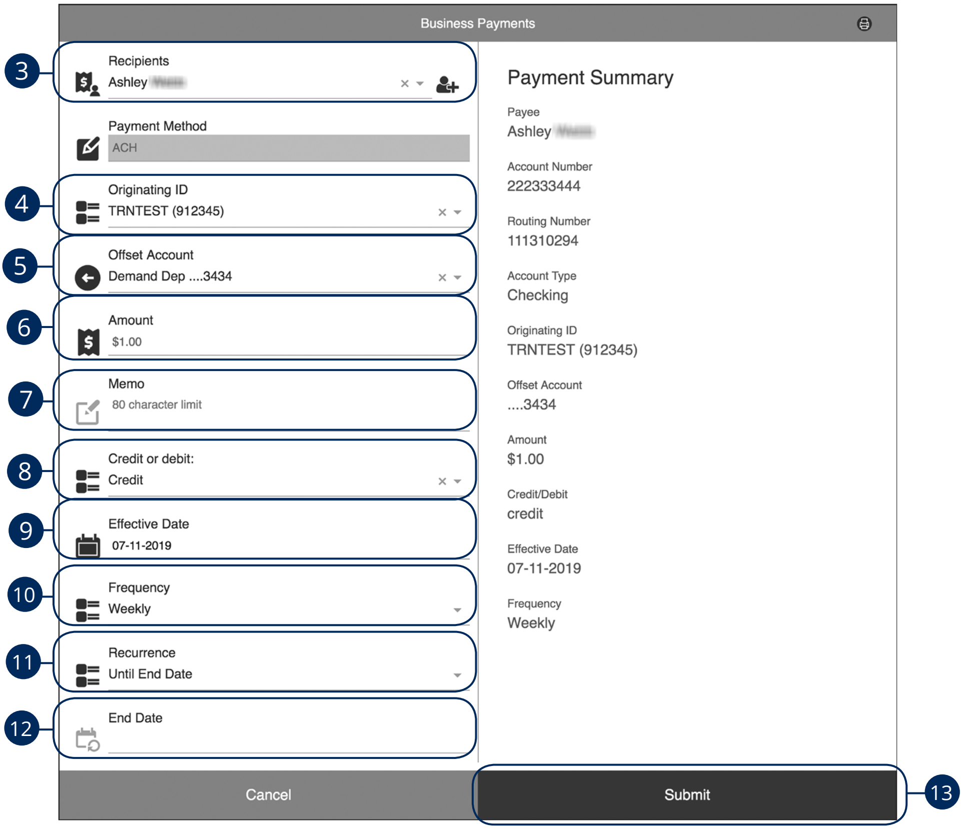
You can initiate payments within Business Online Banking after establishing a payee. Creating a new payment also allows you to set up recurring payments and effective dates.





In the **Business Tools** tab, click **Business Payments**.

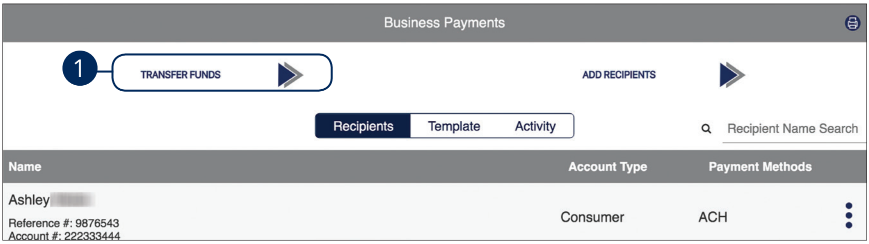
1. Click the **Transfer Funds** button.
2. Click the **Create Payment** button.

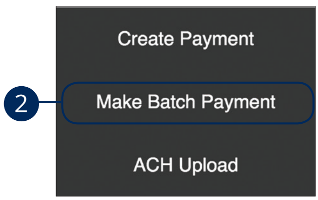


3. Use the drop-down menu to select a recipient.
4. Use the drop-down menu and select an originating ID.
5. Use the drop-down menu and select an offset account.
6. Enter a payment amount.
7. Enter a memo.
8. Use the drop-down menu and select credit or debit.
9. Enter an effective date.
10. Use the drop-down menu and select a frequency.
11. If necessary, use the drop-down menu and select a reccurance.
12. If necessary enter and end date or number of payments
13. Click the **Submit** button when you are finished.
14. Click the **OK** button to authorize.

Make Batch Payment

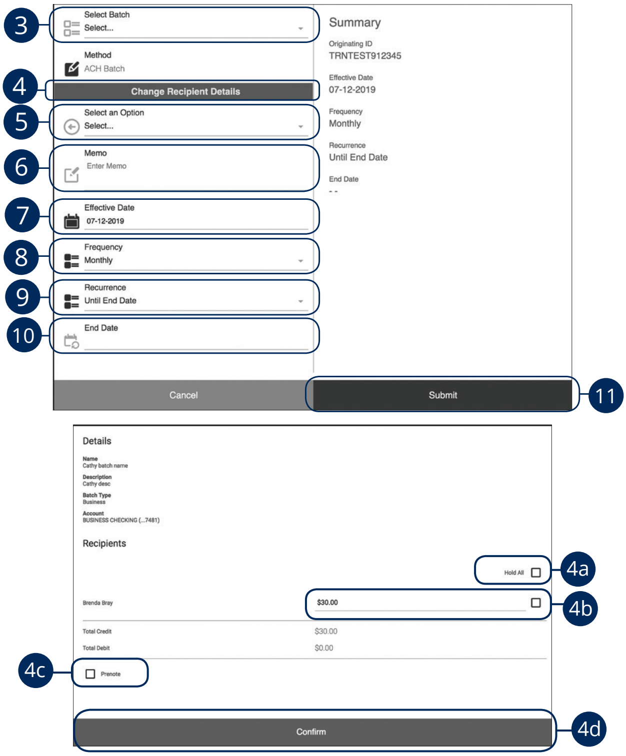
If you have draft entitlements, you can create a batch payment using an established batch payment list.





In the **Business Tools** tab, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **Make Batch Payment** button.



3. Use the drop-down and select a batch.

4. To change the recipient details, click the **Change Recipient Details** button.

- **a.** Click the box to hold all payments in this batch.
- **b.** Click a box next to a recipient to hold individual payments.
- **c.** Click the box to prenote all recipients in the batch and verify their information.
- **d.** Click the **Confirm** button when you are finished.

5. Use the drop-down to select an account to pay from.

6. Enter a memo.

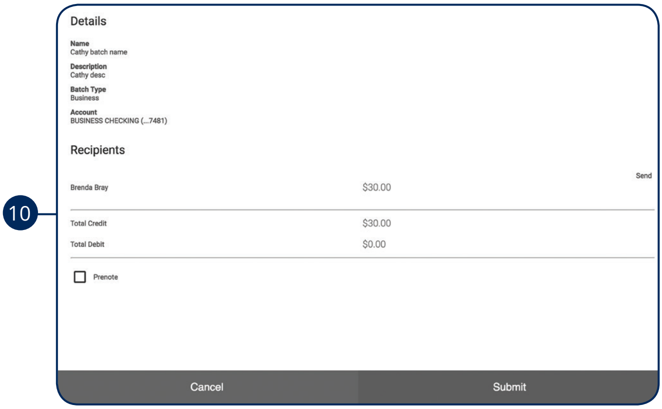
7. Enter an effective date.

8. Use the drop-down menu and select a frequency.

9. If necessary, use the drop-down menu and select a reccurance.

10. If necessary, enter and end date or number of payments

11. Click the **Submit** button.

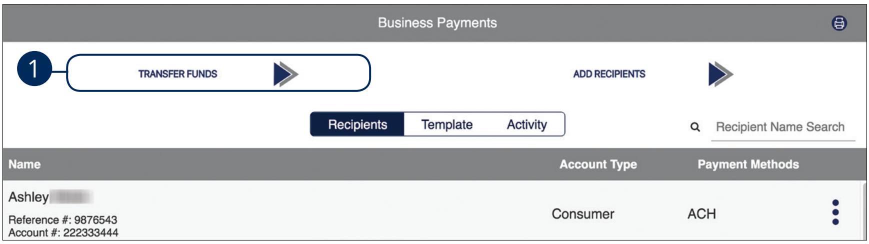


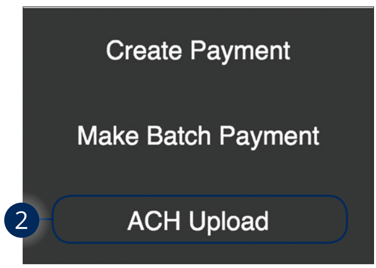
12. Review the information and click the **Submit** button.

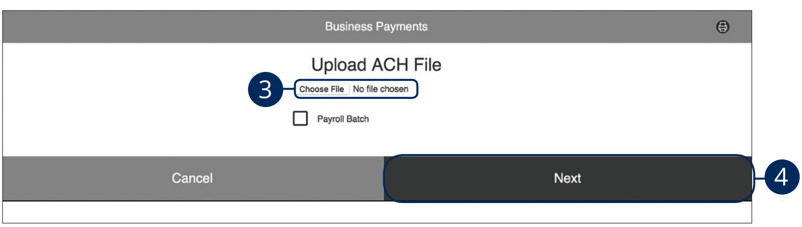
Commercial

ACH Upload

If you have draft entitlements, you can upload an ACH payment list.

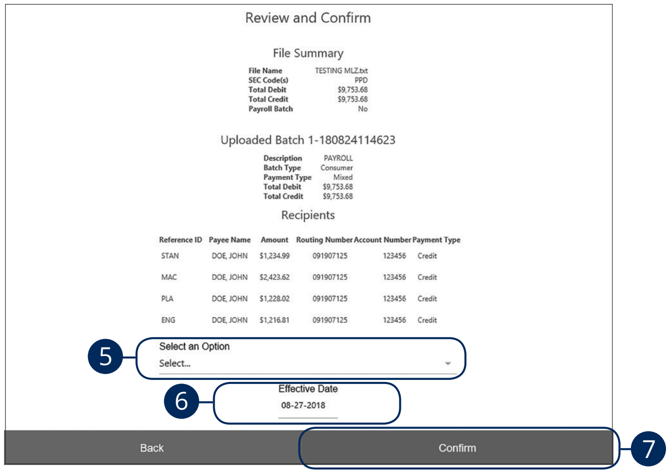


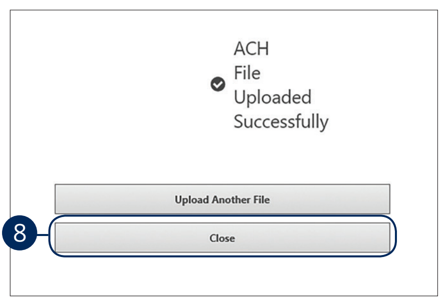




In the **Business Tools** tab, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **ACH Upload** button.
3. Upload ACH file for Passthru.
4. Click the **Next** button.





5. Select the from account.
6. Choose an effective date.
7. Click the **Confirm** button.
8. Click the **Close** button when finished.

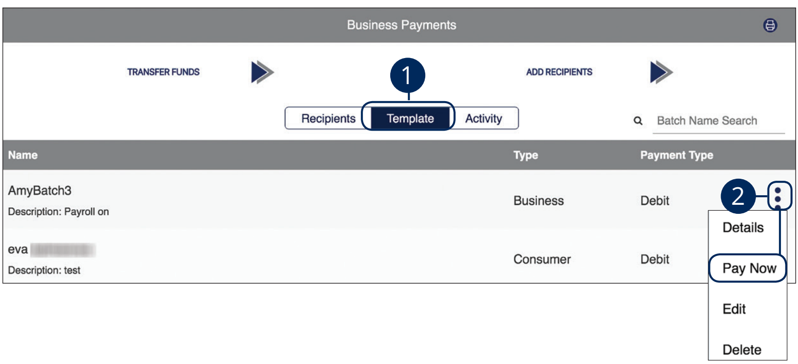
Commercial

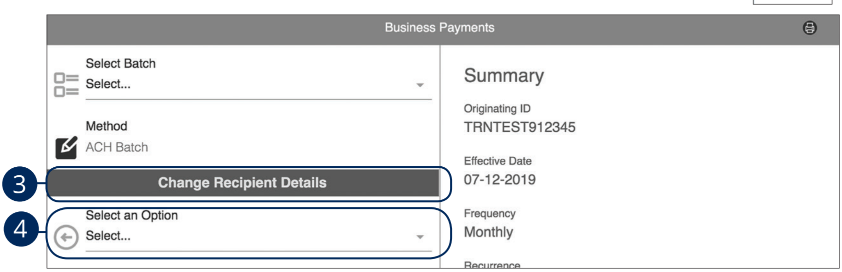
Batches

If you are sending payments to vendors, suppliers, collections or making payroll, it is best to create a batch to simplify your routine transactions.

Repeat Payment

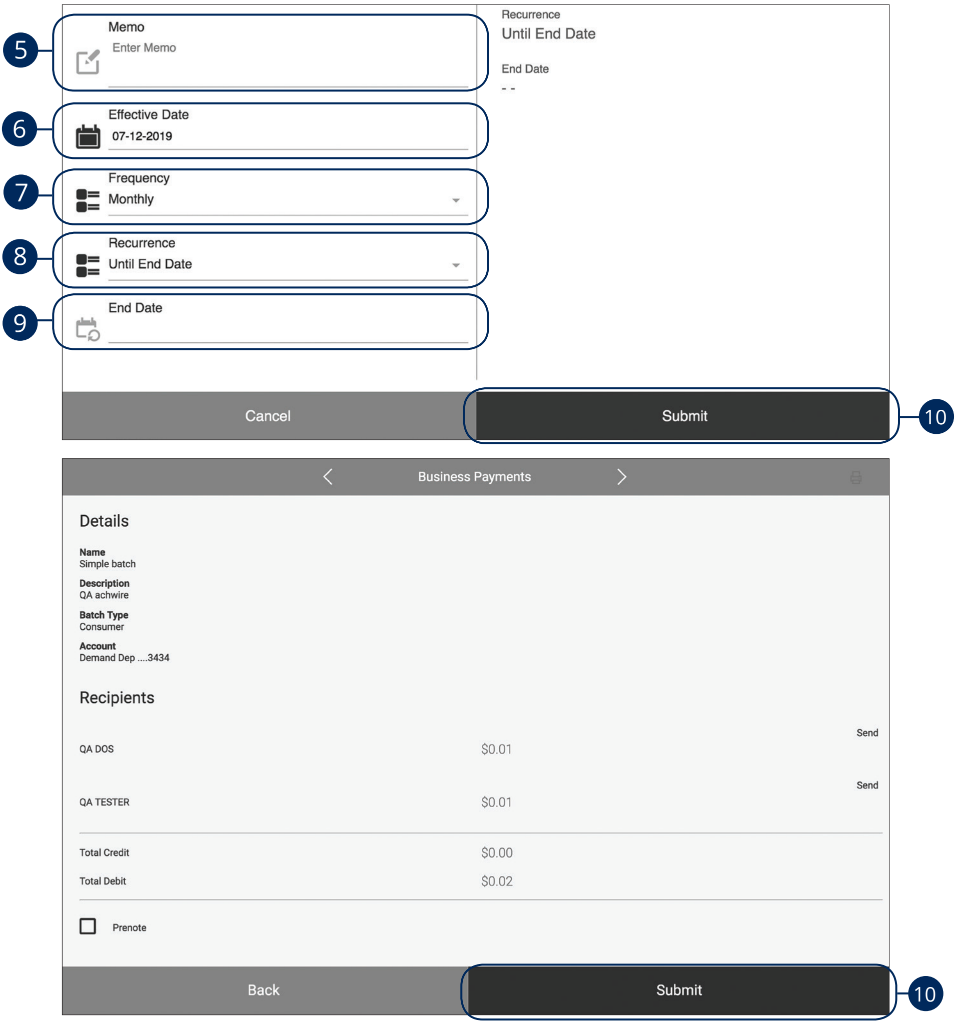
Using a batch is a quick way to send a recurring payment.





In the **Business Tools** tab, click **Business Payments**.

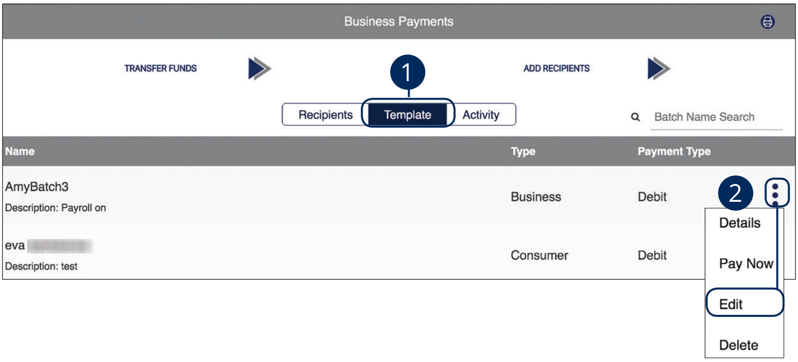
1. Click the **Template** button.
2. Find the template you want to pay, click the ⋮ icon and select "Pay Now."
3. If you need to change recipient details, click the **Change Recipient Details** button.
4. Use the drop-down to select an account to pay from.

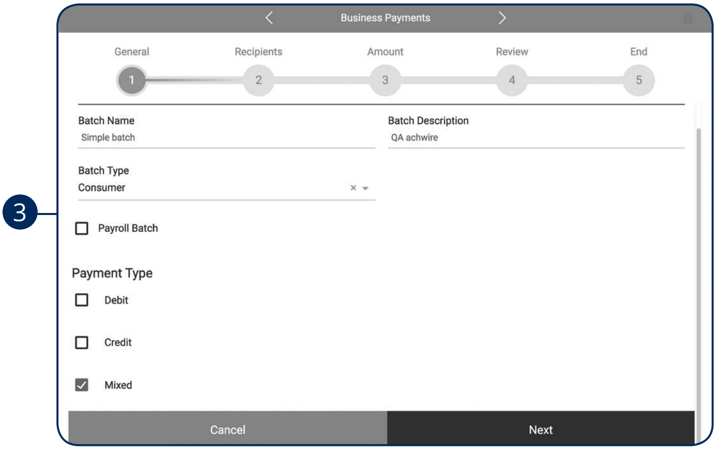


5. (Optional) Enter a memo.
6. Select an effective date.
7. Use the drop-down to select a frequency.
8. Use the drop-down to select a recurrence.
9. Click the **Next** button.
10. Review the payment and click the **Submit** button.

Edit Batch

Editing a batch is a quick way to make a quick change without having to create a new batch.



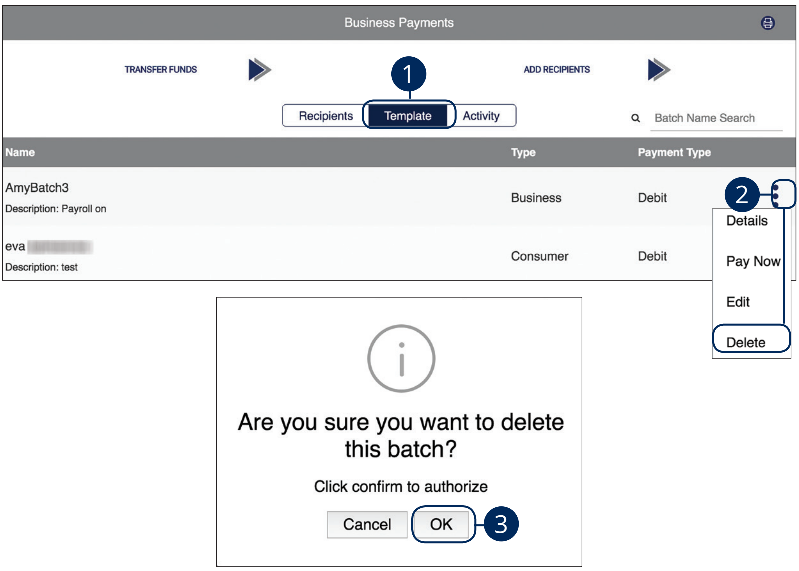


In the **Business Tools** tab, click **Business Payments**.

1. Click the **Template** button.
2. Find the template you want to edit, click the ⋮ icon and select "Edit."
3. Make your changes using the **Next** button to move to each section of the template.
4. Click the **Close** button when you are finished.

Delete Batch

You can delete an unnecessary batch. However, once a batch is deleted, previous payments using the batch will not change.



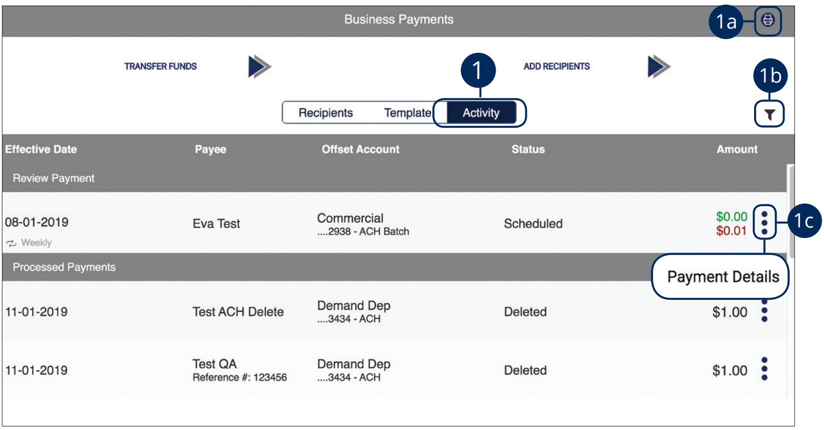
In the **Business Tools** tab, click **Business Payments**.

1. Click the **Template** button.
2. Find the template you want to delete, click the ⋮ icon and select “Delete .”
3. Click the **OK** button to confirm.

Commercial

Activity

All transactions initiated through Business Online Banking or through our app appear in the Activity Center. Here you can view additional details for all of your transactions.



In the **Business Tools** tab, click **Business Payments**.

1. Click on the **Activity** button.

   a. Use the 🖶 icon to print a list of transactions.

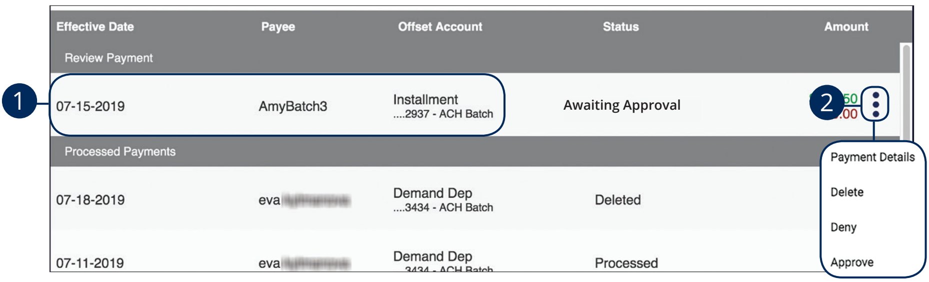
   b. Use the ▼ icon to filter your transactions.

   c. Click on the ⋮ icon to view more details about a transaction.

Commercial

Viewing, Approving or Denying a Transaction

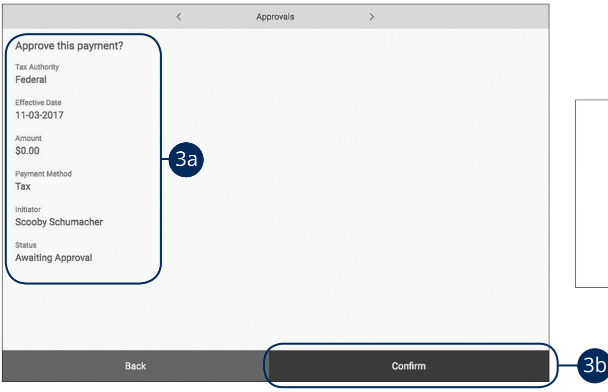
All payments appear in the Activity Center, where authorized users can view, approve or deny certain payments. If a payment has processed and cleared, you cannot make changes to that transaction.

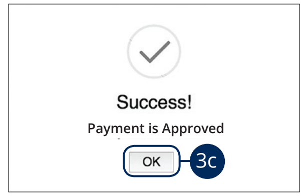


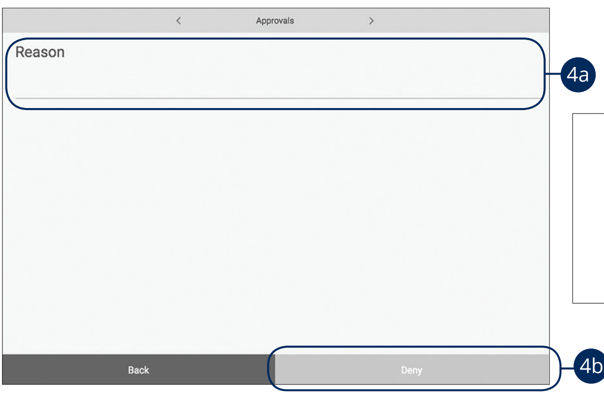
In the **Business Features** tab, click **Approvals**.

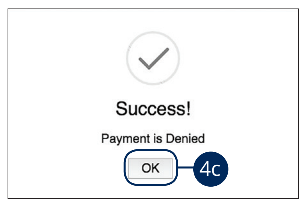
1. Locate the transaction you would like to approve or cancel.

2. Click the ⋮ icon and select “Approve” or “Deny.”









3. Follow the steps to approve a transaction:

- **a.** Review the payment information.
- **b.** Click the **Confirm** button.
- **c.** Click the **OK** button

4. Follow the steps to deny a transaction:

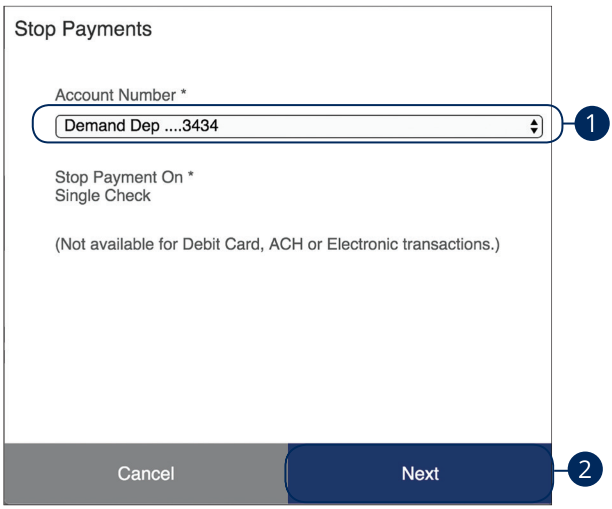
- **a.** Enter a reason for the denial.
- **b.** Click the **Deny** button.
- **c.** Click the **OK** button

Services

Stop Payment Request

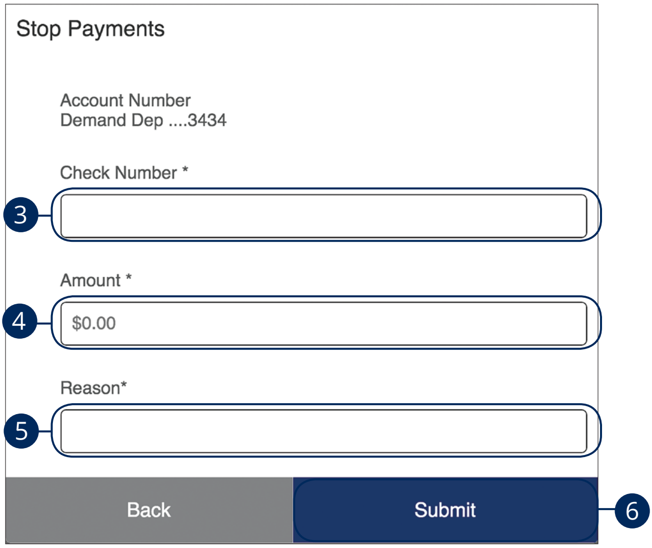
Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please call us during our business hours at (662) 234-2821.



In the **Sidebar Menu**, click **Stop Check Payment**.

1. Select an account using the "Account Number" drop-down.
2. Click the **Next** button.



3. Enter the check number.

4. Enter the amount.

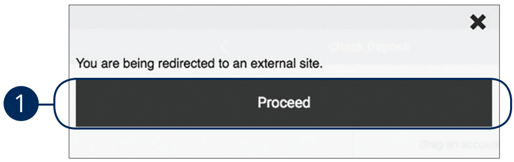
5. Enter a reason.

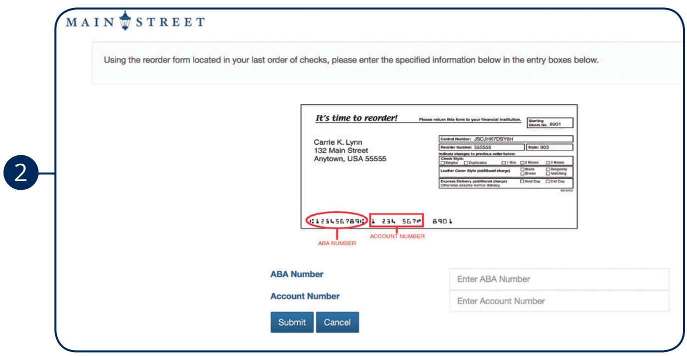
6. Click the **Submit** button when you are finished.

Services

Reordering Checks

If you've previously ordered checks through FNB, you can conveniently reorder checks online at any time on our trusted vendor's website.





In the **Sidebar Menu**, click **Check Reorder**.

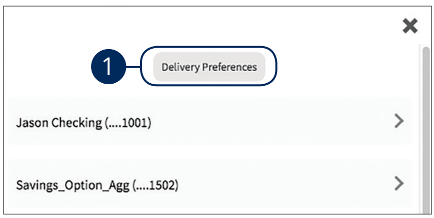
1. Click the **Proceed** button.
2. Complete your order on our vendor's website.

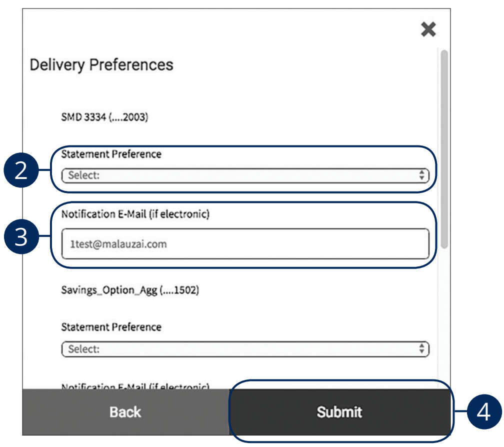
Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

Services

Statement Delivery

You can change how you like to receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail for an additional $2 paper statement fee (please refer to your Truth in Savings Disclosure) while E-Statement notices are sent via email and are available through online banking.





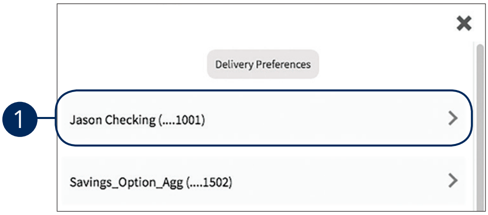
In the **Sidebar Menu**, click **Statements**.

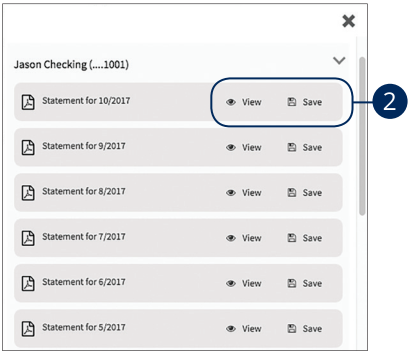
1. Click the **Delivery Preferences** button.
2. Use the drop-down to select which accounts to edit.
3. Use the drop-down to select your statement preference.
4. If necessary add or change your email address.
5. Click the **Submit** button when you are finished.

Services

Statements

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.





In the **Sidebar Menu**, click **Statements**.

1. Select an account to view its statements.
2. Click either the **View** button to view the statement or the **Save** button to save the statement.

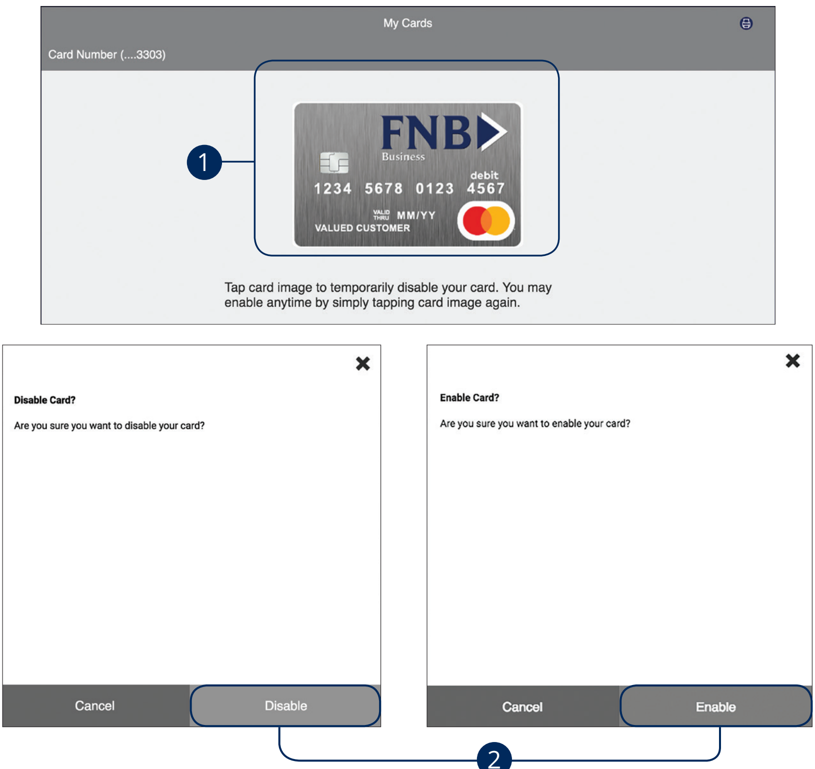
Services

Manage Cards

Our card management feature can help you control your cards by giving you the ability to disable and enable each card.

Disabling or Enabling a Card

You can easily disable or enable any of your cards.



In the **Sidebar Menu**, click **My Debit Cards**.

1. Click on a card to enable or disable the card.

2. Click the **Disable/Enable** button.

Note: When a card has been enabled, the card image will be displayed in color. When a card has been disabled, the card image will be grayed out.

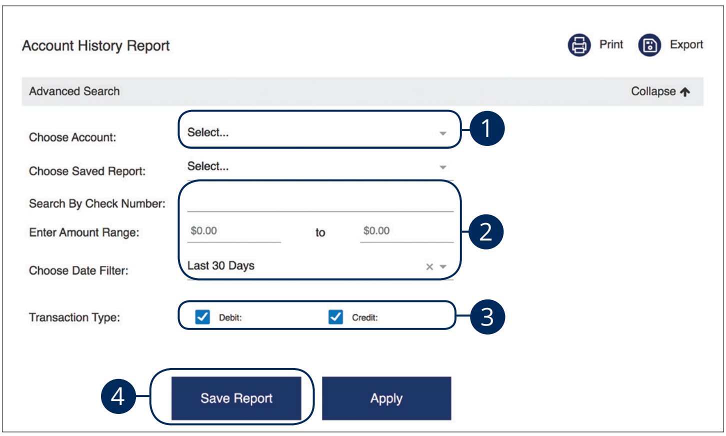
Services

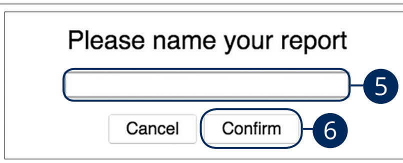
Account Reporting

You can create several reports within Business Digital Banking to keep track of payments, checks and transactions during a specified date range.

Creating a New Report

In order to make a new report, you need to specify the account, check number or amount range, transaction type and dates for your report.



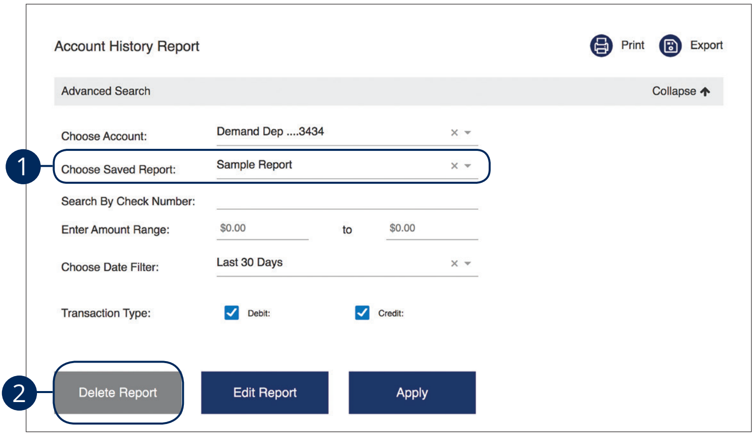


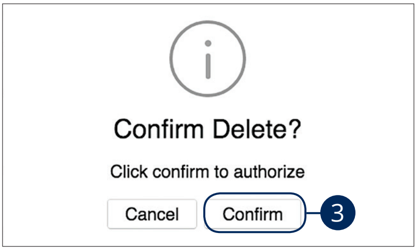
In the **Sidebar Menu**, click **Account Reporting**.

1. Select at least one filter: check number, amount range, or date.
2. (Optional) Choose a transaction type by selecting the appropriate box.
3. Click the **Save Report** button.
4. Enter a name for the report.
5. Click the **Confirm** button.

Deleting an Existing Report

If you no longer need an existing report, you can delete it from your Business Digital Banking.



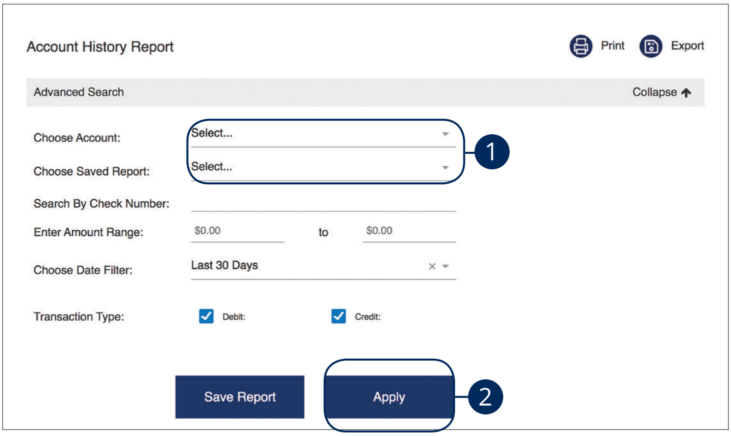


In the **Sidebar Menu**, click **Account Reporting**.

1. Choose saved report from the drop-down,
2. Click the **Delete Report** button.
3. Click the **Confirm** button.

Running an Existing Report

Running an existing report allows you to display the results from your saved reports.



In the **Sidebar Menu**, click **Account Reporting**.

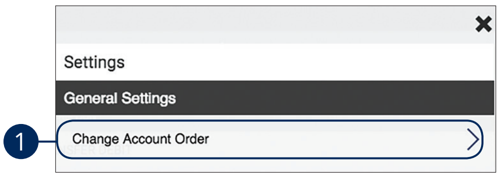
1. Use the drop-downs and select an account and saved report.
2. Click the **Apply** button to run the report.

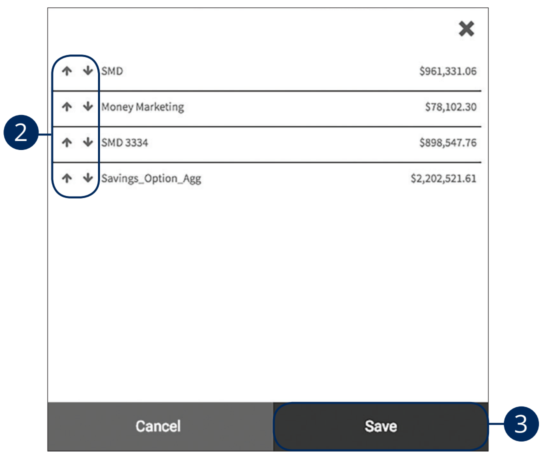
Settings

Settings

Changing Account Order

The Home page and your accounts should appear in a way that is fitting for you. The order in which your accounts appear on the Home page can be changed in Settings to suit your needs.





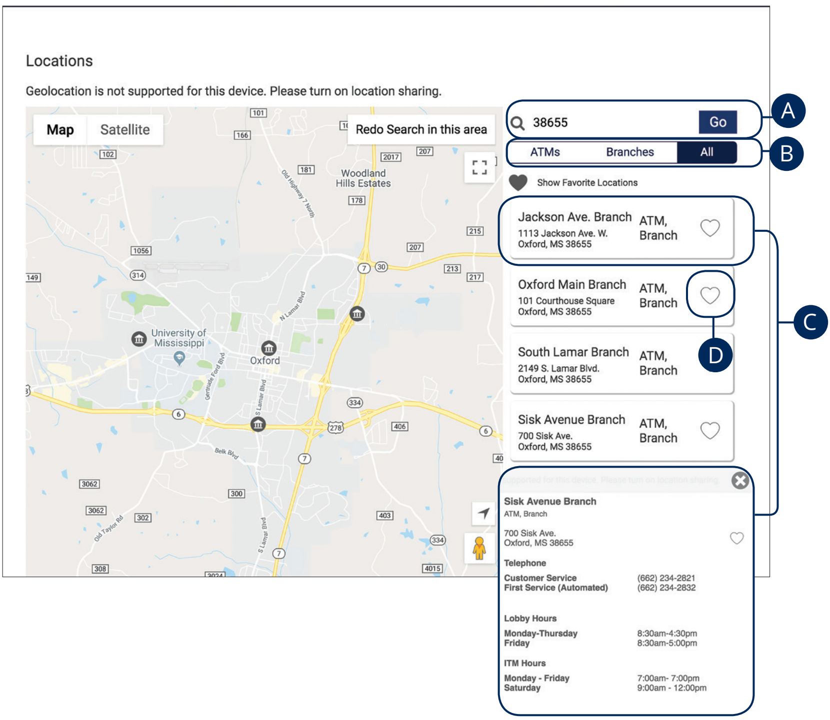
In the ⚙ drop-down in the upper right corner, click **Settings**.

1. Click the **Change Account Order** button.
2. Select the up or down arrows to change the order your accounts appear in.
3. Click the **Save** button when you are finished.

Locations

Branches and ATMs

If you need to locate a FNB branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



In the drop-down at the top-right corner of the page, click **Locate Us**.

A. Use the search bar to find locations near you.

B. Sort which type of locations are displayed.

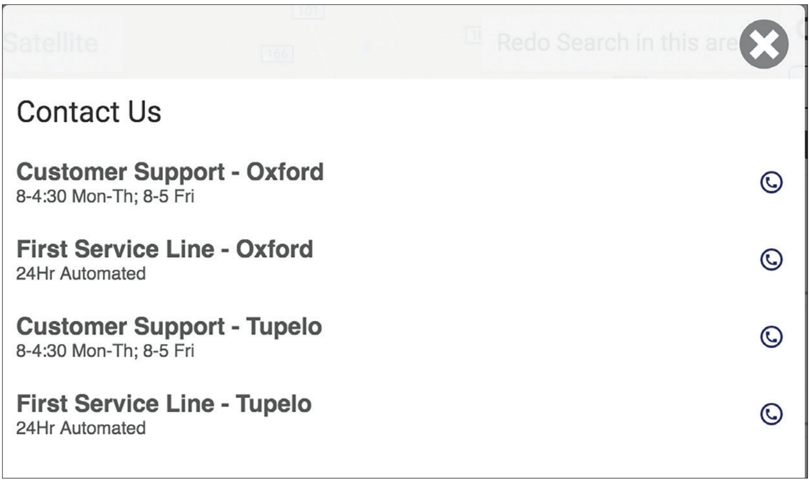
C. Locations are displayed here, click on a location to display additional information.

D. Click the heart next to a location to mark it as a favorite location.

Contact Us

Important Phone Numbers

If you need to contact FNB about a lost or stolen card or concerning any other issue you may have we have listed our important phone numbers on our contact us page.



In the ⚙ drop-down in the upper right corner, click **Contact Us**.

FNB

(662) 234-2821 • fnboxford.com