Business Online & Mobile Banking

Quick Reference Guide

First National Bank and Trust Company®

First Time Login to Business Online

Gather Information

To login, you need your Company ID, Username and Temporary Password.

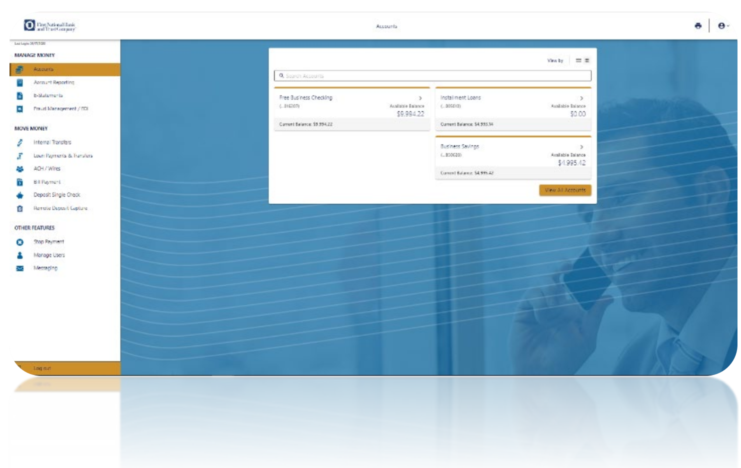
- **Company ID:** We will provide your company ID via email.
- **Username:** We will provide your username via email.
- **Password:** We will provide you a temporary password via email.

Web Browser Compatibility

Important! For the best online banking experience in our systems, be sure to use one of the following internet browsers: Microsoft Edge, Chrome, Safari, or Firefox. Internet Explorer is not a compatible browser with our online banking environment.

Login

1. Login from the home page of www.bankatfirstnational.com by selecting the ‘Business’ radio button.
2. Enter your numeric Company ID
3. Enter your Username and Temporary Password
4. Select the Login button
5. If this is your first time login, and you entered the correct information, you will be prompted to change your password. If not, your Company ID, Username, or temporary password were entered incorrectly. Try again or call 888-255-2114 for assistance.
6. Your **New Password** Must Contain:
   - Minimum 8 Digits
   - 1 Lower Case Letter
   - 1 Upper Case Letter
   - 1 Number
   - 1 Special Character
7. When complete, you will arrive at the Business Online Dashboard.



Online Service Highlights

Mobile Banking App: Go to the Apple App Store or Google Play to download the Business Mobile Banking App. You will use the same Company ID, Username, and Password you use for Business Online. In the App Stores, search for “FNBT Business Mobile Banking”. The app icon will look like this:

Wire and / or ACH Transactions:

- Initiate Wire or ACH transactions at your own convenience and store templates for future transactions.
- Wire and ACH users need to download and install the Symantec VIP digital token. Each business user with Wire or ACH initiate or approve permissions will download their own Symantec VIP digital token.
- When processing, you will be prompted to enter a Security Code from your Symantec VIP digital token. This is the code from your Symantec VIP Digital Token.

Review ACH Origination Quick Start Guide →

Download Symantec VIP Digital Token for Desktop (MAC or PC) or Phone App →

Symantec VIP Digital Token User Guide →

Fraud Management / EDI (Check Positive Pay, ACH Blocks & Filters, EDI):

- The cut off time for making 'Pay' or 'Return' decisions on Check or ACH exception items is **11:00 am CT**
- The default decision for all exception items is **'Return'**. You may change a **'Return'** decision on an exception item to **'Pay'** before 11 a.m. CT if you choose.
- **11:00 am CT is a hard cut off time** (automatic system generated) - if this deadline is missed, items will be automatically returned.
- SMS Text notifications are available, in addition to email notifications, to alert you via text and email when an exception presents against your account.

Fraud Management / EDI web resource page →

Remote Deposit Capture & Check Scanner:

- Deposit checks electronically using Remote Deposit Capture
- Get instant access to deposit information while eliminating trips to the bank.
- You will be required to login to the Remote Deposit Capture system. Your username is the same as your Business Online username. The first time you login, your password is the same as the temporary password used to login to Business Online.
  Quick Guide for Installing Your New Scanner →

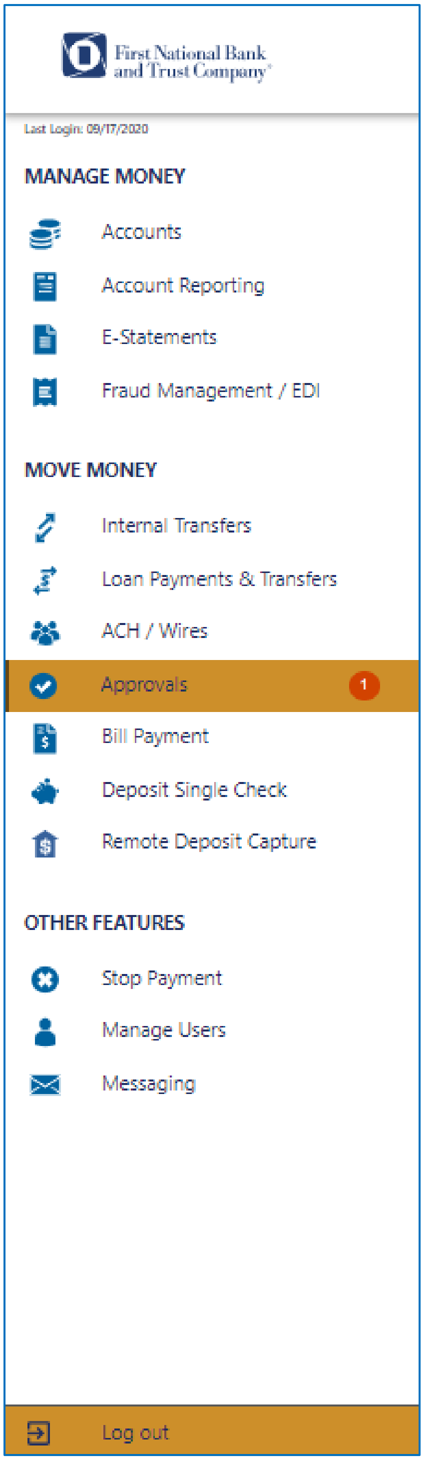
Information Reporting: Up to 2 years of transactions and 3 years of statements are available.

QuickBooks ®, Quicken ® or Mint ®: Ability to import all current account transaction data safely and automatically in the software.

Review QuickBooks, Quicken, and Mint information →

Features Available in the Left Sidebar Menu

This menu offers access to features and services based upon your company's product set and the permission levels provided to you as a user.



MANAGE MONEY

Accounts - Displays Accounts, Balances, Account Details, Account Number, Search, and Transaction Export

Account Reporting – Create and save templates for account and transaction reports

E-Statements – Select your statement delivery preferences and view your E-Statements, if enrolled

Fraud Management / EDI – Users enrolled in Check Positive Pay, ACH Blocks & Filters, or EDI services will access these features here

MOVE MONEY

Internal Transfers – Transfer funds between two FNBT deposit accounts

Loan Payments & Transfers – Pay FNBT loan payments from an FNBT deposit account

ACH / Wires – Create and Initiate ACH and Wire transactions. Setup templates and recipients for quick and convenient transaction

Approvals – For companies that are dual control for ACH and / or Wires, users with the Approval entitlement will Approve ACH / Wire transactions here

Bill Payment – Setup payees, single or recurring bill payments

Deposit Single Check – use this feature to deposit a single check through our Business Mobile App using the camera on your phone

Remote Deposit Capture – for clients enrolled in our Remote Deposit Capture service, you will access RDC here

OTHER FEATURES

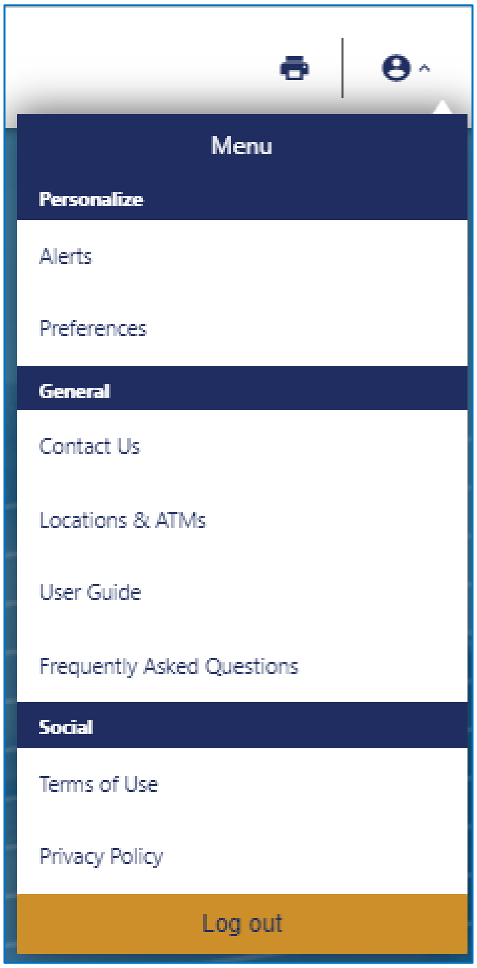
Stop Payment - Enter stops by check number or range of checks

Manage Users – Senior Administrators can manage other users' access levels within Business Online Banking using this feature

Messaging - Send a secure message to our Business Connection Support Team

Features Available in the Auxiliary Menu

This menu offers access to Personalization, General Settings, and Disclosures.



PERSONALIZE

Alerts – Setup Account & Security Alerts

Preferences – Change the order in which your accounts appear in the Accounts listing or select to hide / display accounts. On the Mobile App, use the Preferences menu to enable Auto Login or PIN login

GENERAL

Links to Contact Us, Locations & ATMs, Business Online User Guide, Frequently Asked Questions

DISCLOSURES

Links to Terms of Use and Privacy Policy

Questions?

Visit our Business Banking Center at https://www.bankatfirstnational.com/business/cash-management/ to learn more. Call us at 1-888-255-2114, email BusinessConnection@bankatfirstnational.com, or send a Secure Message through your Business Online or Mobile Banking App.