Commercial Online Banking Guide

FIRST NATIONAL BANK in Olney

An Admin is responsible for setting up new users and enrolling in Business Bill Pay if that is something the Business is interested in. Below are instructions for both.

Setting Up New Users

1. Click on Settings in the Online Banking Main Menu.
2. Click on Users.
3. Click on Add User.
4. Enter the new user's information.
5. Assign a Login ID for User.
6. Enter a Password & confirm Password.
7. Click Save.
8. You will receive a message that the User has been saved. Click close.
9. You will see an overview of what the user has authority to do.
10. Click on each function and modify accordingly.
11. Click on Features.
12. Click Save.
13. You will click on the Rights you wish the user to have access to complete.
14. Click Save.
15. You will receive a screen that shows the changes have been saved then close.
16. Click on Accounts.
17. Click on Show unassigned accounts.
18. Click on the circle with line in middle to enable the account(s) you want the user to have access to.
19. Click Save.
20. You will receive a screen that shows the changes have been saved then close.

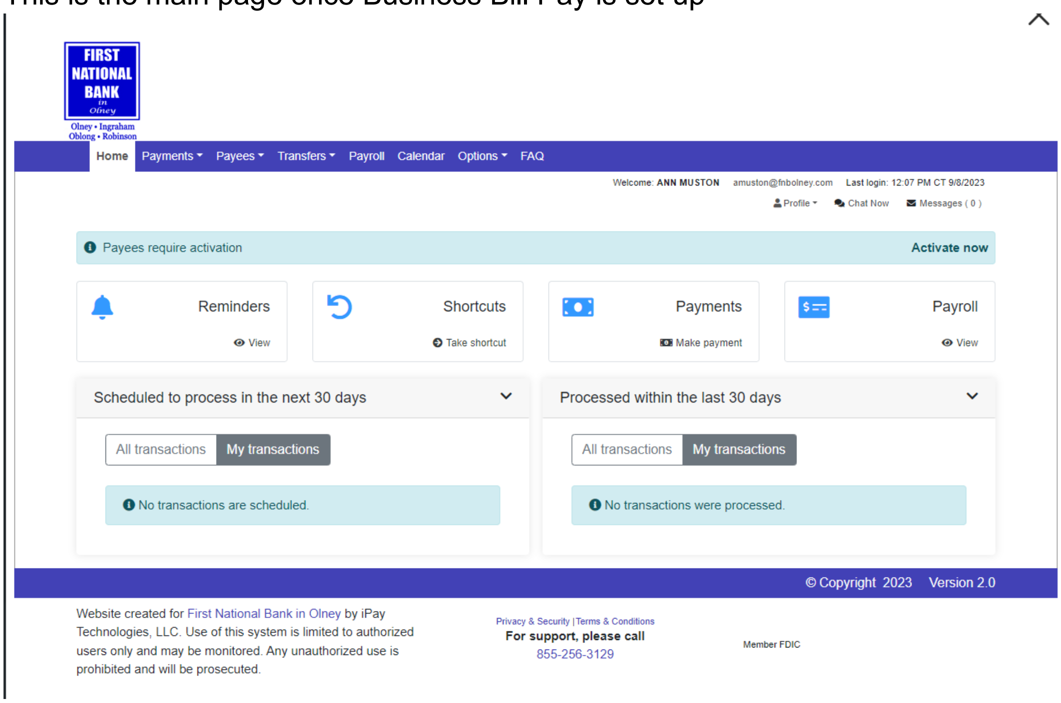
Please allow 2-3 days for a user's login to be activated by a Personal Banker (allowing for weekends and bank holidays). Every attempt will be made to activate a user within 24 hours. You may also call a Personal Banker after you have set up your users for us to activate their login immediately.

Business Bill Pay

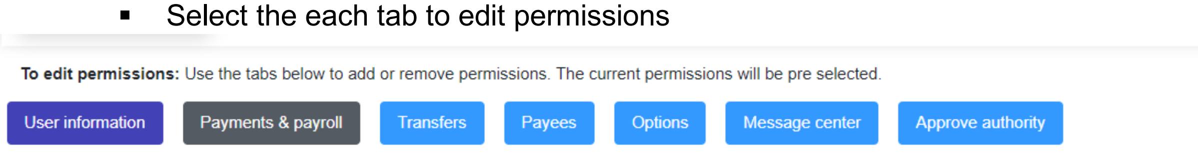
Admin responsibilities:

- Signing up for Business Bill Pay
    - Click on Transactions, then Business Bill Pay
    - Select at least one account to enroll (must be DDA) – Enroll in Bill Pay
    - Enrollment Successful – continue to Bill Pay
    - You will await approval from the bank. Once the Bank has approved your enrollment, you will receive an email. The email will contain a “Get Started Guide,” a demo, and frequently asked questions.
    - Set up Challenge questions
    - Provide a security key
    - Accept Disclosure Change
    - Submit (your security key will flash on screen)

This is the main page once Business Bill Pay is set up



- Assigning permission to the users (users must be set up on the main online banking page under Settings)
    - Go to Options
    - Go to Manage Users
        - Click on Permissions for the user you wish to work with
        - Select the each tab to edit permissions



Payments

One-time Payment

- Click on Payee
- Click Pay
- Enter payment information
- Click Review
- Click Pay All

Recurring Payment

- Click on Payee
- Enter Amount, Series Options/Preferences, Frequency
- Select option for “Would you like this series to end?”
- Click Review
- Click Submit

Scheduled Payments – customers are able to review, edit or stop their recurring payments.
Payment History – customers are able to search and review payments processed.

Payees

Add a Company

- Enter Payee information and click Next
- Verify Company details and click Submit
  - If the payee information is not correct, click on “This is not my Payee” under the Payee Name.
  - Then enter the correct payee information and click Submit Payee

Add an Individual

- Select the method of payment

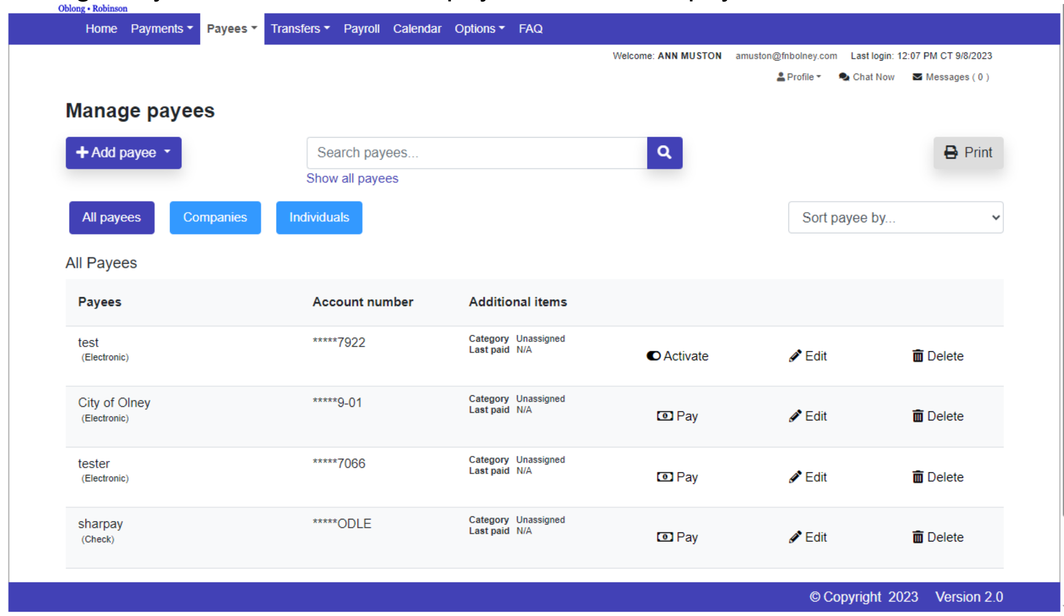
  Electronic

  - Complete Individual’s name and phone number
  - Enter Bill Payment information
  - Enter Bank Account information
  - Click Next
  - Select a delivery method for verification
  - Enter activation code and click submit

  Mail a Check

  - Complete Individual’s name, phone number, address
  - Enter Bill Payment Information
  - Enter Information about you (Do you have an account number that this individual uses to identify you?)
  - Click Next
  - Select a delivery method for verification
  - Enter activation code and click submit

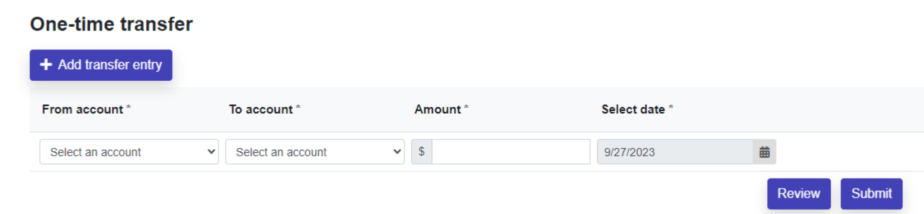
Manage Payees – customers can pay, edit or delete payees



Transfers

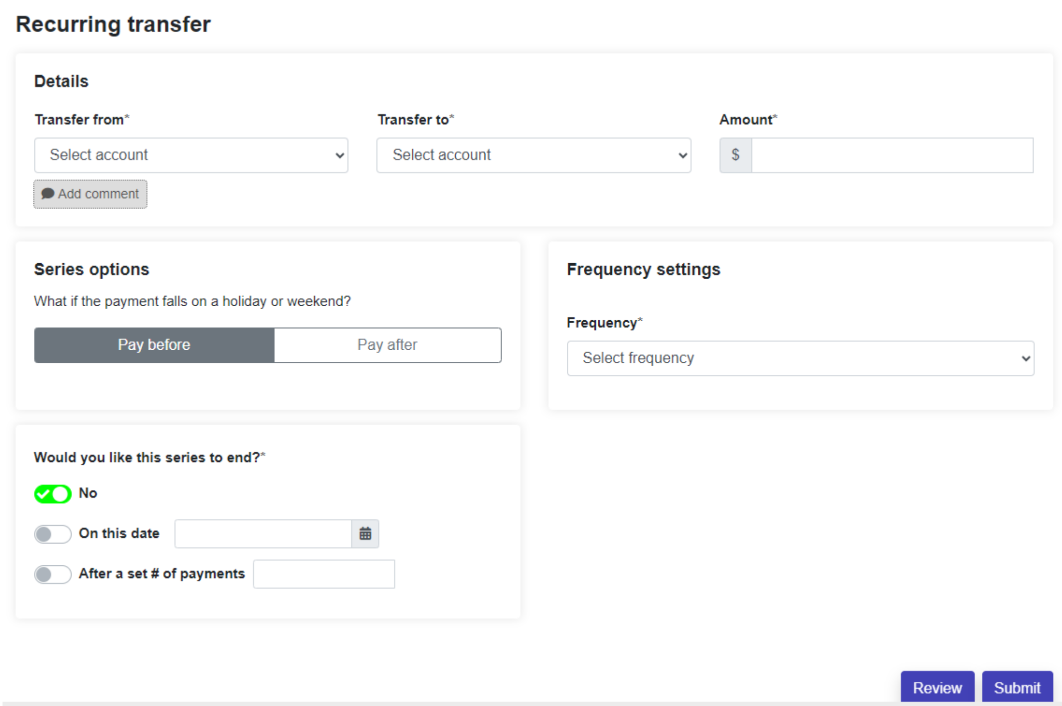
One-time Transfer

- Select From Account
- Select To Account
- Enter Amount
- Select Date
- Click Review
- Click Submit



Recurring Transfer

- Select Transfer From account
- Select Transfer To account (this can be an account at another institution)
- Enter Amount
- Enter Series Options
- Enter Frequency
- Would you like this series to end?
- Click Review
- Click Submit

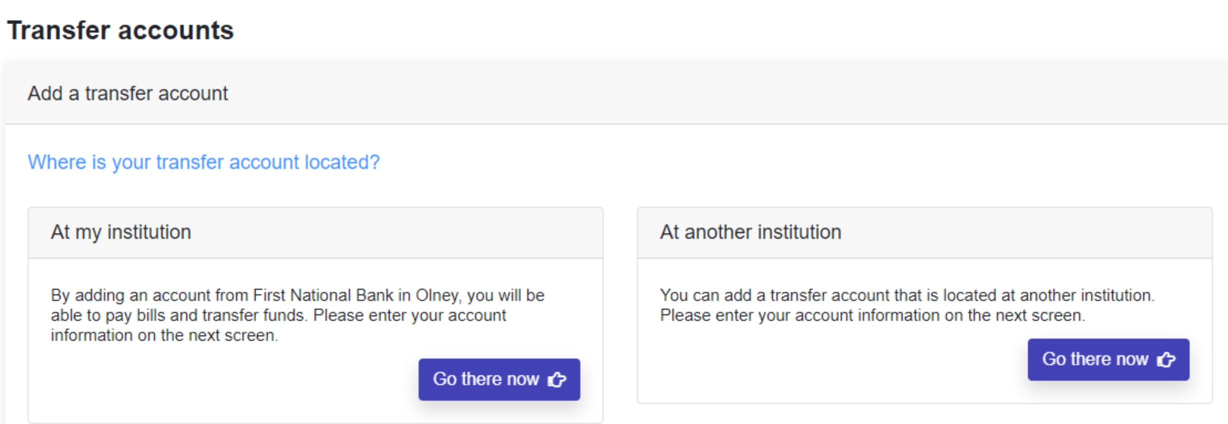


Scheduled Transfers – customers can review, edit or stop transfers.

Transaction History - customers are able to search and review transfers processed.

View Transaction Account – customer are able to view, edit, delete or add transfer accounts.

Add Transfer Account – customers are able to add transfer accounts from FNB in Olney or from another institution.

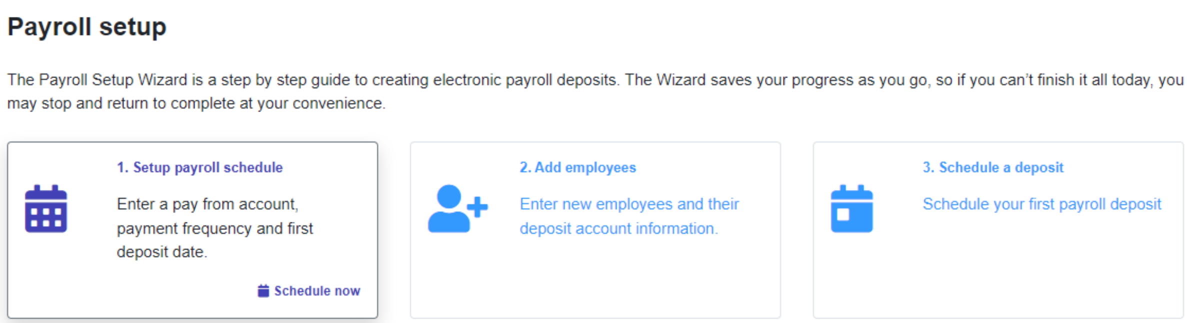


Payroll

- Customers must let the bank know that they would like to enroll in Payroll and a Main Bank Personal Banker will need to enter payroll limits in iPay Master site before customers are able to use payroll.

- The customer will need the employee's bank routing number and account number.

- The customer will need to remember to schedule the payroll a couple of days in advance in order for the payroll to be processed on payday.



Options

- Company Profile – update business address and phone number
- Manage Bill Pay Accounts – add, edit or delete bill pay accounts
- e-Notifications – business can set up email notifications for events, logouts, recurring, and reminders.
- Manage Users – business can edit users profile and permissions
- Reports – business can receive reports for payments processed, payment changes, payments stopped, payees added and transfer processed.