

# BUSINESS Digital Banking

A Digital Banking Experience that provides you with the tools to manage your finances when convenient.

Member  
**FDIC**

**FIRST FARMERS**<sup>®</sup>

800.882.8378 | myfirstfarmers.com

## BUSINESS DIGITAL BANKING - ONLINE GETTING STARTED

With First Farmers digital banking, safely and securely manage your accounts with the click of a button. To sign up for Business Digital Banking, please contact us at 800-882-8378.

## ACCOUNT ALERTS AND NOTIFICATIONS

Login, view accounts, and set up notifications so, you'll know about activity on your account.

## FORGOT LOGIN

Reset password or retrieve username to access your accounts safely and securely.

## MANAGE USERS

Add users and manage access to accounts and services.

## MOVE MONEY/ BILL PAY / TRANSFERS

Transfer funds and pay bills at your convenience!

## ONLINE STATEMENTS

Electronic delivery of statements and other important notices through online banking provides a fast and secure method to receive information quickly.

## REPORTS

Reports to help you manage accounts regarding Payments and Multi-Accounts.

## STOP PAY

A fast and easy way to stop payment on a check at your convenience.

## BUSINESS MOBILE - GETTING STARTED

Mobile must be enabled in Business Digital Banking to manage your business's finances, view account information, pay bills and more – all from your smartphone.

## ACCOUNT ALERTS AND NOTIFICATIONS

Logging in on a mobile device to view accounts and set up notifications.

## MANAGE USERS

Add users and manage access to accounts and services from your smartphone.

## MOBILE DEPOSIT

Deposit checks on the go with mobile deposit from your smartphone.

## MOVE MONEY/ BILL PAY/ TRANSFERS

Transfer funds and pay bills at your convenience!



800.882.8378 | myfirstfarmers.com

## TREASURY MANAGEMENT SERVICES

Successfully manage your working capital with Treasury Management Services, from cash-in to cash-out, and at every point in-between. Efficiently manage accounts receivables and payables with our industry-leading tools and services. Stay informed about account balances and transactions to make smart financial decisions. Explore our cash management services to discover how we can help your business grow. To sign up for Treasury Management Services, please contact us at 800-882-8378.

### ACH/WIRES

Make and Collect payments, manage templates, and schedule payments.

### POSITIVE PAY

Secure solution for managing ACH and Check items posting to your account. Log in to upload payment files and manage exceptions.

## TREASURY MANAGEMENT SERVICES - ON THE GO

Mobile must be enabled in Business Digital Banking to manage your business's finances, view account information, pay bills and more – all from your smartphone.

### ACH/WIRES

Make and Collect payments, manage templates, and schedule payments. Templates must be uploaded in online banking for mobile use.

### APPROVALS ON THE GO

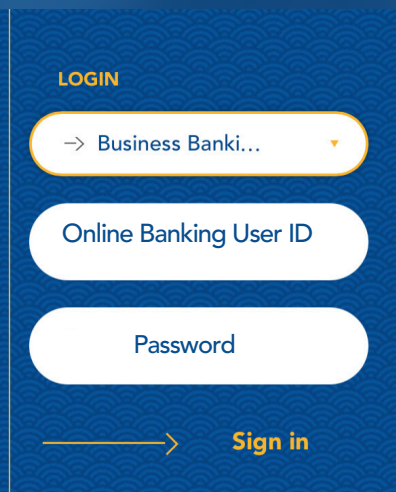
Manage approval requests from your smartphone, when mobile is enabled in Business Digital Banking.

# BUSINESS ONLINE Getting Started

Please contact a First Farmers representative to set up business digital banking.

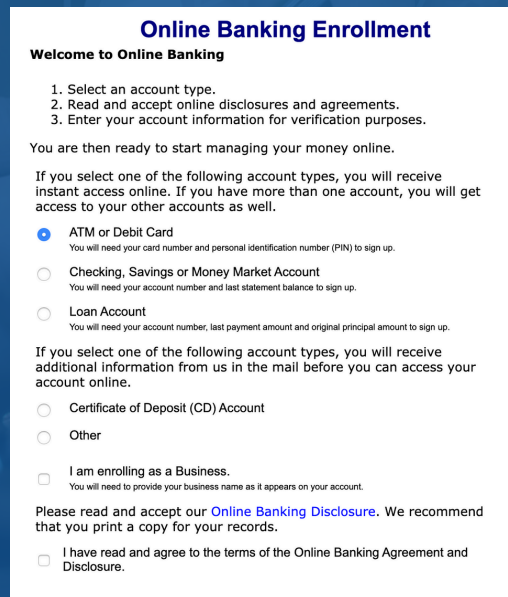
## STEP 1

Using the assigned **username** and **password**, login and follow the steps to personalize the login information.



## STEP 2

Review and agree to the **terms and conditions**, when prompted.



## STEP 3

Create your online profile, and enjoy connecting to your money wherever and whenever you want.

### Username requirements

- Must be at least 8 characters long
- Must contain one letter

### Password requirements

- Must be at least 8 characters long
- Must contain one letter
- Must contain one number
- Must contain one special character

# BUSINESS ONLINE Account Alerts - Notifications

You choose the alerts that are important to you. It's that simple.

The screenshot shows the First Farmers Business Online interface. At the top, there is a navigation bar with "Notifications | My Settings | Help | Support | Logout". Below this is a sub-menu with "My Accounts | Move Money | Account Services | Additional Services". The main content area is titled "Accounts" and shows a list of accounts for "Flows Flowers, Inc." with a total balance of \$1,111.75. A "Notifications" pop-up window is open, displaying the message "You currently do not have any notifications." and a link to "Add new notifications".

## STEP 1

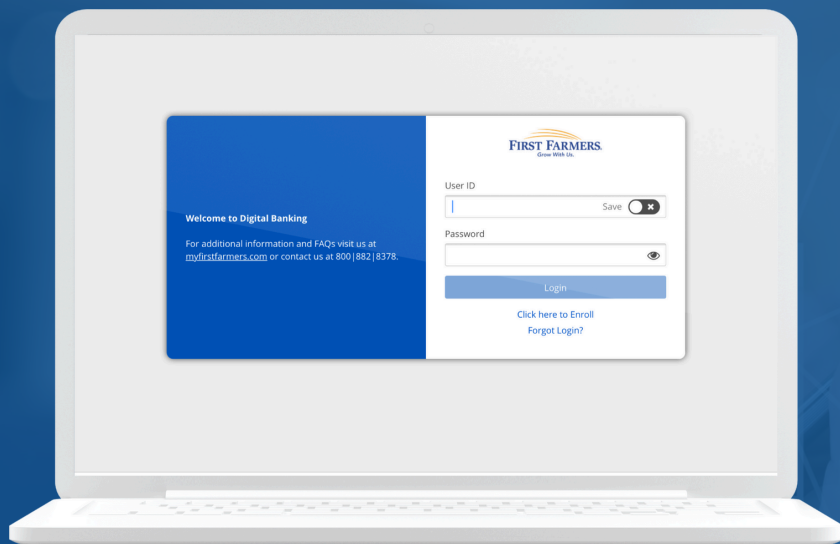
Click on **Notifications** in the menu at the top of the screen. Then select **Add new notifications**.

The screenshot shows the "Add an alert" configuration screen. It features a table of alert types with columns for "Alert Type" and "Add an alert +". The table includes options for "Balance update", "Large withdrawal", "Low balance", and "Large deposit". Each row has a radio button to select the alert type and a text input field for the threshold amount. The "Low balance" alert for the "Main Operating Account - \*4215" is currently selected.

## STEP 2

Select **Add an alert** for **Accounts, Activity, or Reminders** to specify the notification(s) you would like to receive.

# BUSINESS ONLINE Forgot Password/Username



Forgot password or username? No worries, select **Forgot Login** to reset password or forgot username.

## FORGOT LOGIN

To reset password or retrieve username use the **Forgot Login** from the home screen to quickly access your accounts. If you need additional support, contact us at **800-882-8378** or visit us online at [myfirstfarmers.com](http://myfirstfarmers.com).

**FIRST FARMERS**  
Grow With Us.

Can't access your account?

Provide the following information and we'll send you a temporary password.

Phone number

+1 (xxx) xxx-xxxx

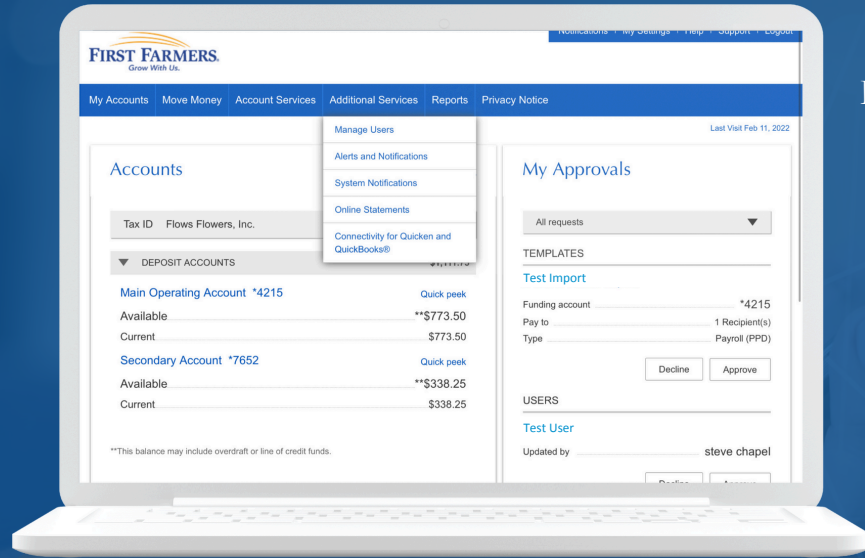
This phone number must be already added to your account.

Username

Send me a new password Cancel

[I forgot my username](#)

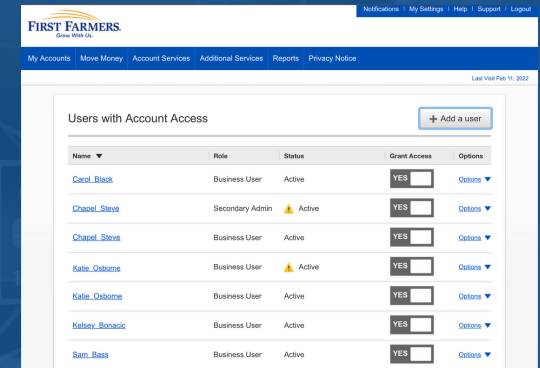
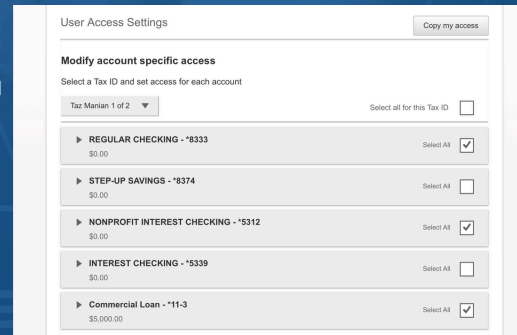
# BUSINESS ONLINE *Manage Users*



From the *Additional Services* drop down menu, select *Manage Users*.

## + ADD A USER

Follow the prompts to *Add A User* then complete *User Access Settings* to grant access to select accounts and services.



# BUSINESS ONLINE Move Money/ Bill Pay

The screenshot shows the First Farmers Business Online interface. At the top, there are navigation links: Notifications, My Settings, Help, Support, and Logout. Below that, a menu bar includes My Accounts, Move Money, Account Services, Additional Services, Reports, and Privacy Notice. The 'Move Money' menu is open, showing options like Transfers, Make a Transfer, Make Loan Payment, Scheduled Transfers, ACH/Wire Payments, Make/Collect a payment (\$1,111.75), Upload ACH pass-through file (Quick peek), Manage payment templates (\*\*\$773.50), Scheduled payments (\$773.50), Import Recipient Information (Quick peek), Manage Import File Definitions (\*\*\$338.25), and Bill Pay (\$0.00). The 'My Approvals' section shows a dropdown for 'All requests', a 'Test Import' button, and a table with columns for Funding account (\*4215), Pay to (1 Recipient(s)), and Type (Payroll (PPD)). There are 'Decline' and 'Approve' buttons for each row. The 'USERS' section shows a 'Test User' and an 'Updated by' field with the name 'steve chapel' and 'Decline'/'Approve' buttons.

Forget postage and checks - pay bills online with bill pay.

## MOVE MONEY

Select **Pay Bills** from the **Move Money** drop down menu.

## ADD A PAYEE

Type in the name of the person or company in the **Add** field. If the company is not in the prepopulated list, complete the information needed.

## MAKE A PAYMENT

To make a payment, find the company or person in your **Pay To** list. Type in the amount and payment date, then click **Pay**.

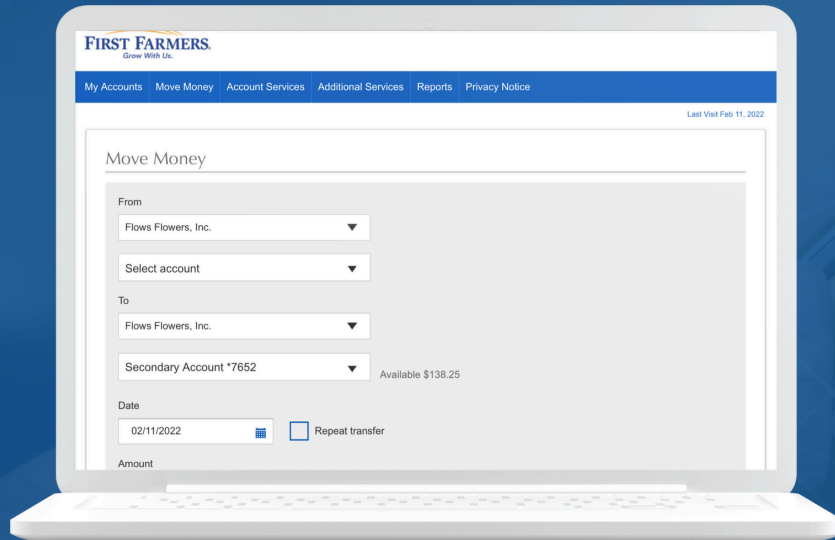
The screenshot shows the 'Set Up Autopay or eBills' form. At the top, there are links for 'Get eBill', 'Close Options', and 'History'. The form is for 'Elan Financial Services' with account number '\*6552'. The amount is '\$0.00' and the frequency is 'mm/dd/yy'. A 'Pay' button is visible. Below the form, there is a success message: 'Successfully added You are ready to make payments | eBill is available! Enroll now'. The form itself has a 'RECOMMENDED: Get your eBill delivered right here.' message. The 'Automatic payment' section asks 'What is your billing cycle?' with a dropdown set to 'Once a month'. The 'Account Information' section has fields for Username, Password, and Conf. # Password. The 'Not paying this anymore?' section has 'Debit it' and 'Hide it' buttons. There are four 'Question' and 'Answer' pairs, each with a dropdown menu for the question and a text input for the answer. At the bottom, there are links for 'Questions?', 'Don't sign up now', and 'Get your eBill delivered here'.

## SET UP AUTOPAY OR eBILLS

Find the company or person to pay and click Autopay under their name. On the next screen, select **Pay Automatically at Regular Intervals**. Choose the funding account, an optional memo, the amount, frequency, the date to begin payments, and to continue payments indefinitely or to stop after a specific time period. Select **eBills** and complete the required information to connect the account for **eBills**.

# BUSINESS ONLINE Move Money/Transfer Funds

Easily transfer or schedule money transfers between your First Farmers accounts.



## MOVE MONEY

Simply select **Make a Transfer** from the **Move Money** menu, choose the accounts you want to transfer to/from, enter the amount and frequency, click **Make Transfer** to review and **Confirm** the transfer.

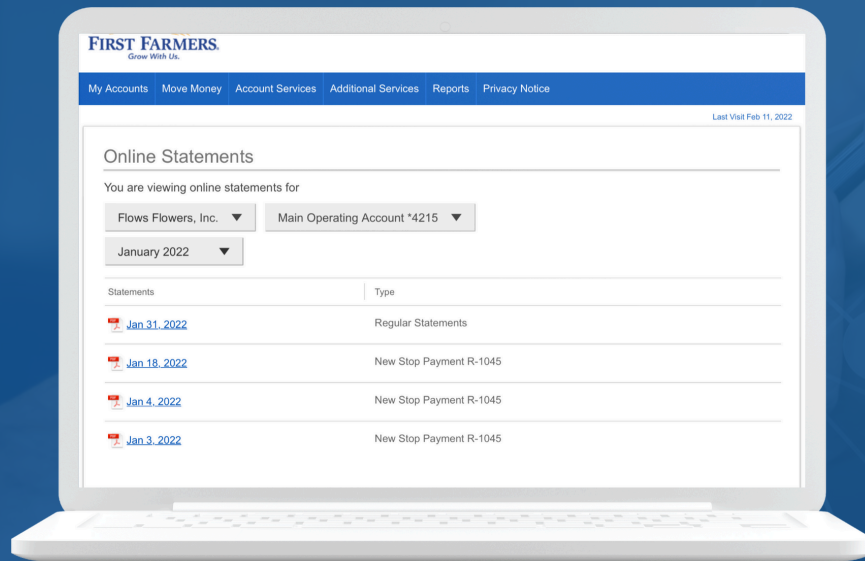
Tax ID	Flows Flowers, Inc.	Amount	From	To	Frequency	
February 14, 2022						
⊞	\$1.00	Secondary Account *7652	Main Operating Account *4215	Every week on Monday until 02/23/2022	Edit	Cancel
February 15, 2022						
⊞	\$2.25	Main Operating Account *4215	Secondary Account *7652	Twice a month on the 1st and 15th until 03/02/2022	Edit	Cancel
Expired transfers						
⊞	\$2.50	Main Operating Account *4215	Secondary Account *7652	Every 2 weeks on Tuesday until 02/03/2022	Delete	
	\$10.00	Main Operating Account *4215	Secondary Account *7652	Just once	Delete	

## VIEW SCHEDULE TRANSFERS

To view a scheduled transfer, select **Scheduled Transfers** from the **Move Money** drop down menu. Choose the Tax ID for the company you want to view.

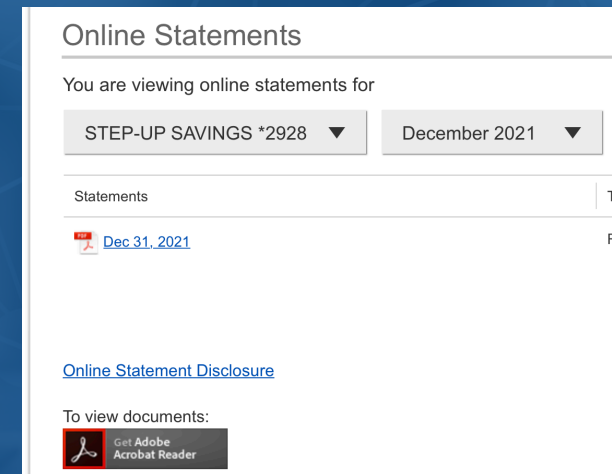
# BUSINESS ONLINE Online Statements

Electronic statements provide quick and easy access to account information. With up to 24 months' statements, conveniently view, print, or download eStatements directly through online banking at no cost.



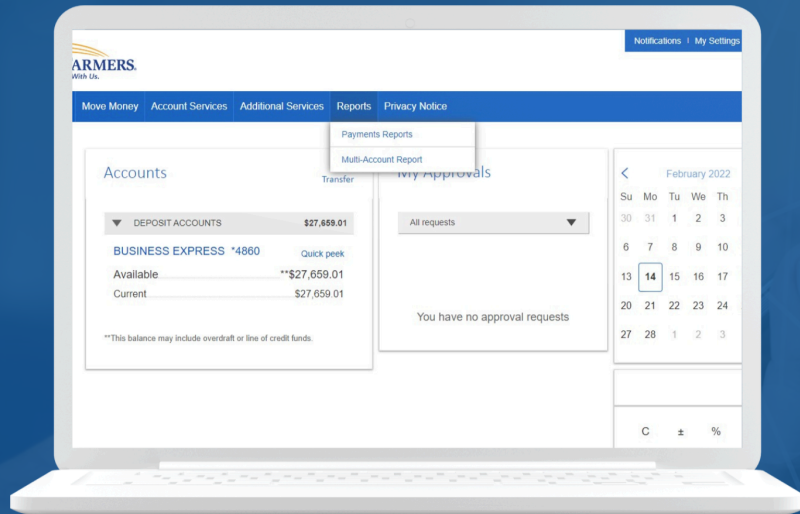
## STATEMENTS

From the **Additional Services** drop down menu, select **Online Statements**. Select the Company, Account, and Month from the drop-down menu.



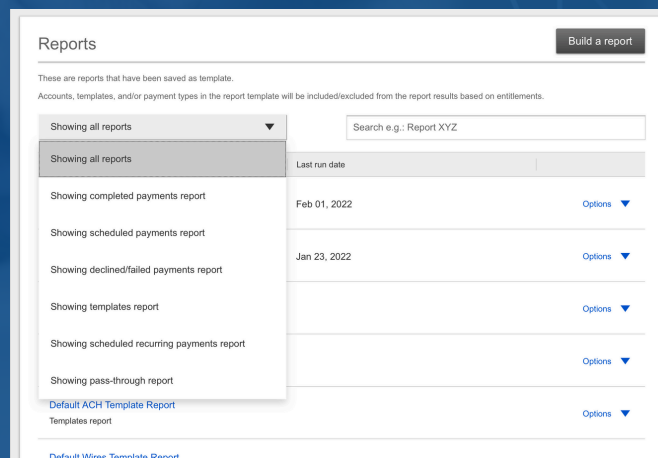
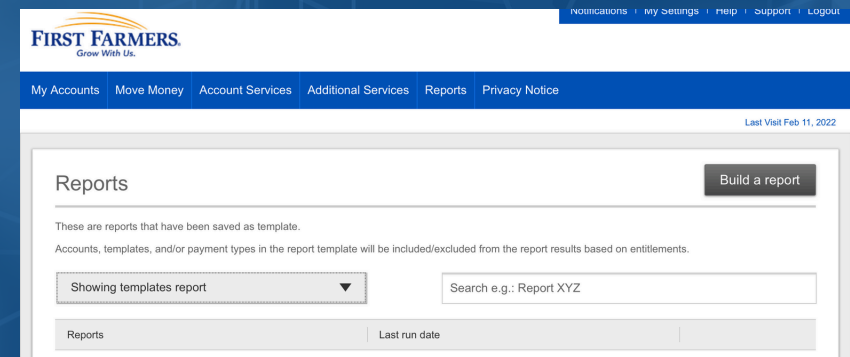
# BUSINESS ONLINE Reports

A variety of reports are available in the Business Digital Banking.



## REPORTS

From the **Reports** drop down menu select **Payments Reports** or **Multi-Account Report**.



## REPORT OPTIONS

Select **Showing All Reports** to find the report option desired and then follow the prompts to view, export, and download.

# BUSINESS ONLINE *Stop Pay*

Need to stop payment on a check, but can't make it to the bank? Enjoy the convenience of stop pay whenever and wherever you are.

Notifications | My Settings | Help | Support | Logout

My Accounts | Move Money | Account Services | Additional Services | Reports | Privacy Notice

Accounts Transfer

Tax ID: Flows Flowers, Inc.

DEPOSIT ACCOUNTS **\$1,111.75**

<b>Main Operating Account *4215</b>	Quick peek
Available	**\$773.50
Current	\$773.50
<b>Secondary Account *7652</b>	Quick peek
Available	**\$338.25
Current	\$338.25

\*\*This balance may include overdraft or line of credit funds.

My Approvals

All requests

TEMPLATES

Test Import

Funding account: \*4215

Pay to: 1 Recipient(s)

Type: Payroll (PPD)

Decline Approve

USERS

Test User

Updated by: steve chapel

Decline Approve

Select **Account Services** from the top menu. Choose the **Stop Payment** and complete information in the form. Click **Confirm**.

Stop Payment

Please confirm

Stop payment for the following check(s):

Check number	1234
Tax ID	Flows Flowers, Inc.
Paid from	Main Operating Account *4215
Issued on	Feb 11 2022
Check amount	\$1.00
Payee	Test Stop Payment

Confirm Cancel

Success!

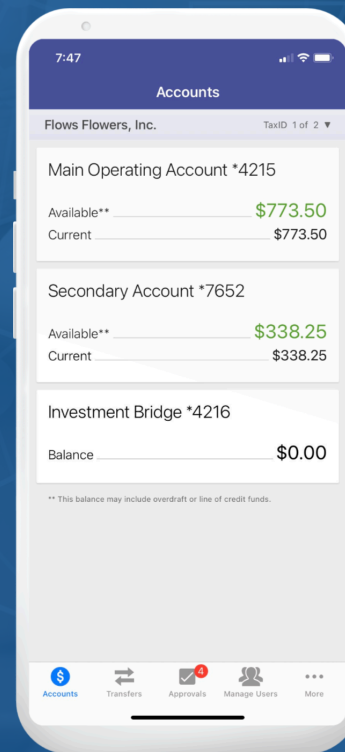
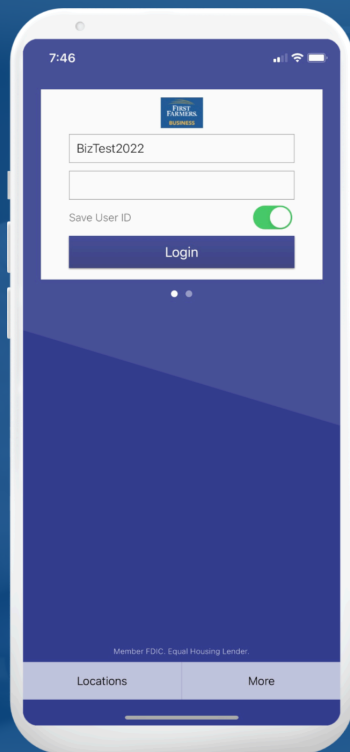
Request to stop payment on Check #123456 was submitted successfully.

[Do back to stop payment on another check.](#)

# BUSINESS MOBILE

## Getting Started

Mobile must be enabled in Business Digital Banking to manage your business's finances, view account information, pay bills and more – all from your smartphone.

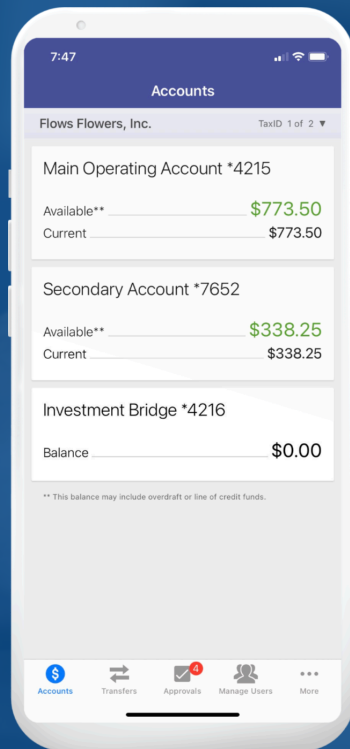


# BUSINESS MOBILE Account Alerts - Notifications

You choose the alerts that are important to you ! It's that simple.

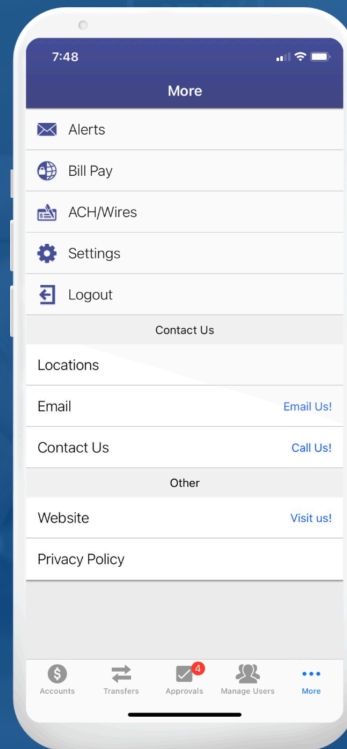
## STEP 1

Click on ... on the bottom of the screen.



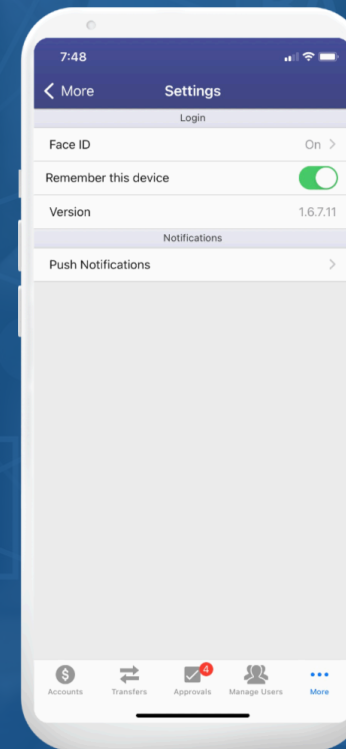
## STEP 2

Select Alerts.



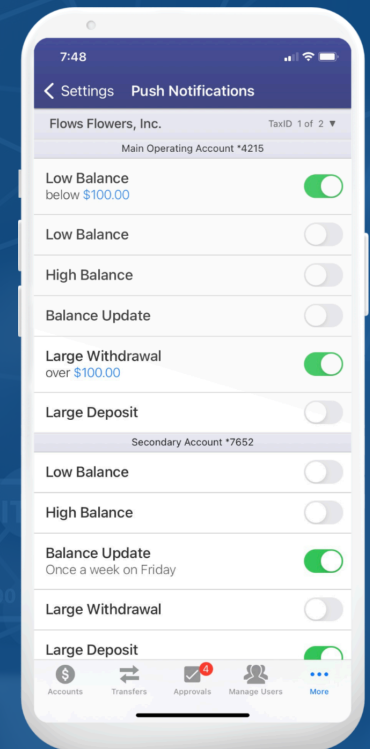
## STEP 3

Click on Push Notifications.



## STEP 4

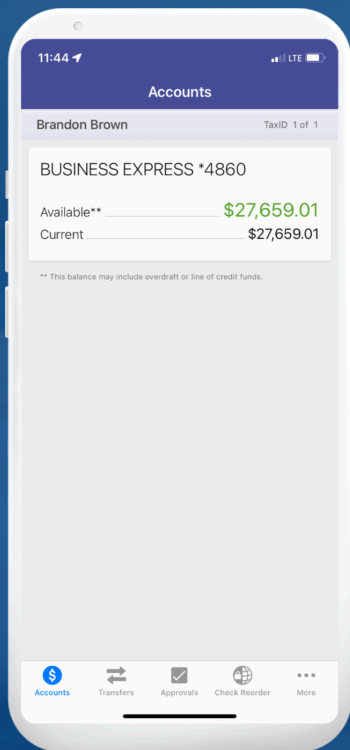
Toggle on the desired Notification in the menu for each Account.



# BUSINESS MOBILE Manage Users

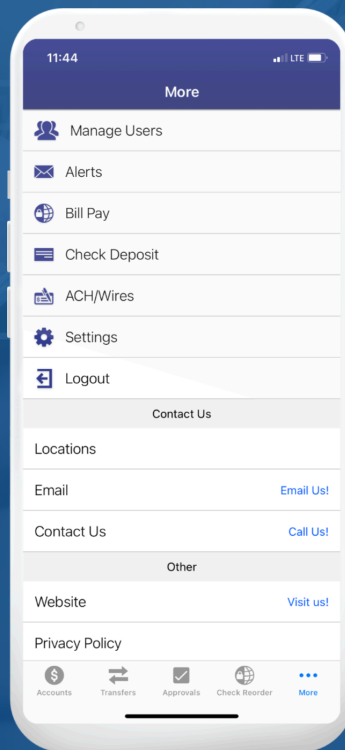
## STEP 1

Click on . . . on the bottom of the screen.



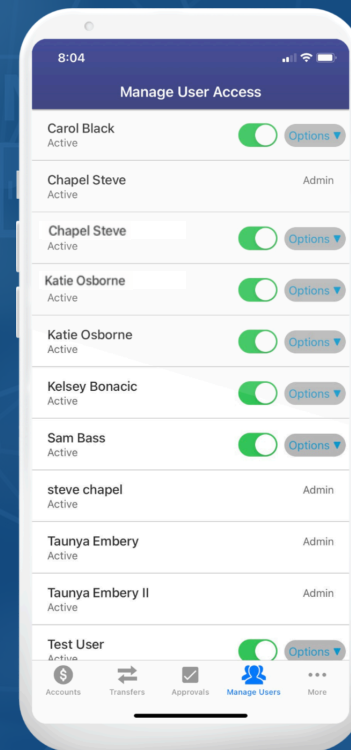
## STEP 2

Select **Manage Users**.



## STEP 3

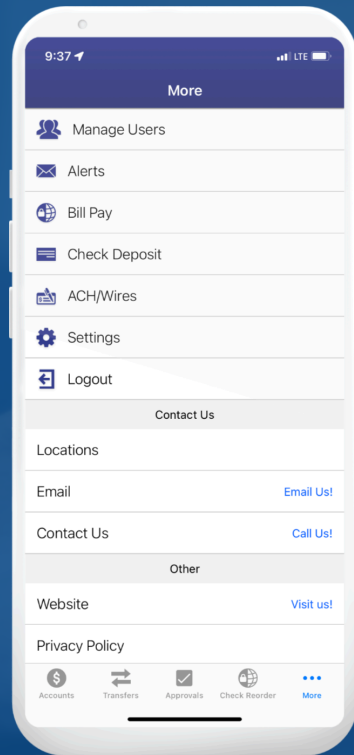
Click the user and **Toggle** or use the **Options** drop down.



# BUSINESS MOBILE Mobile Deposit

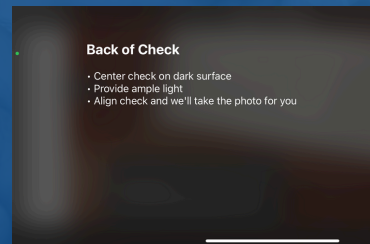
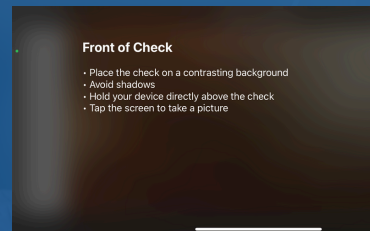
## STEP 1

Click on **More** on the bottom of the screen, then select **Check Deposit**.



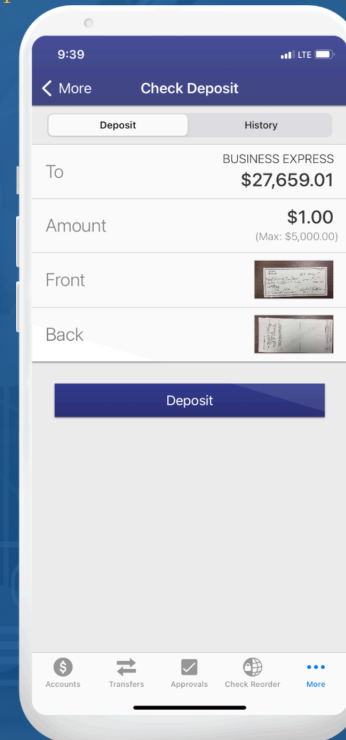
## STEP 2

Follow the prompts to capture images of the **Front** and **Back** of the check.



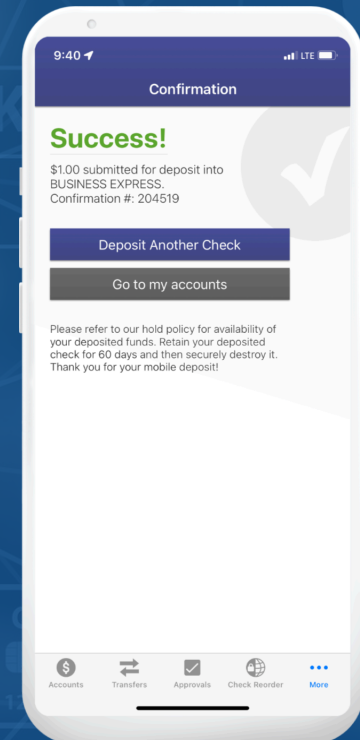
## STEP 3

Enter the **Amount** of check, **Review** information and click **Deposit**.



## STEP 4

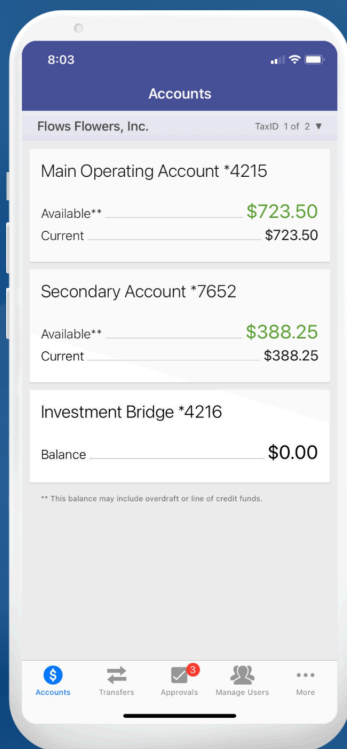
Success! Select **Deposit Another Check** or **Go To My Accounts**.



# BUSINESS MOBILE Move Money/ Bill Pay

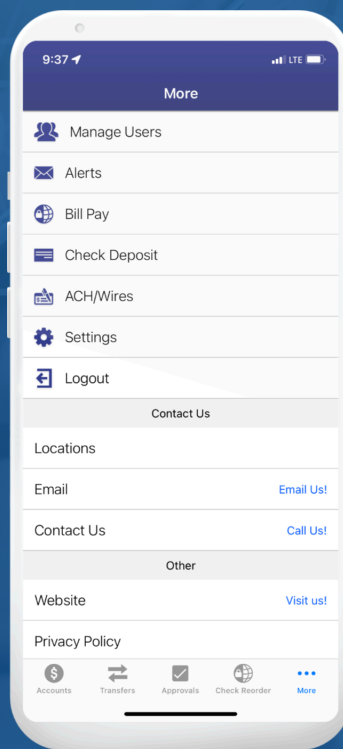
## STEP 1

Click on ... on the bottom of the screen.



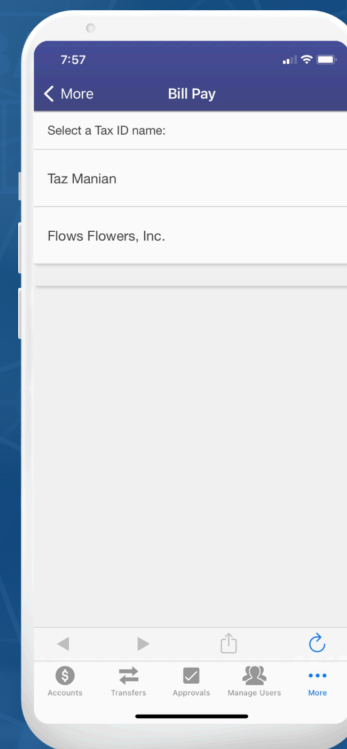
## STEP 2

Select **Bill Pay**.



## STEP 3

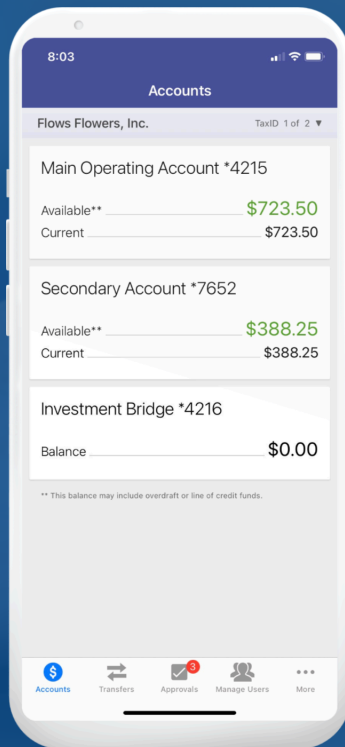
Click **Company** and follow the prompts to complete the bill pay option.



# BUSINESS MOBILE Move Money/ Transfers

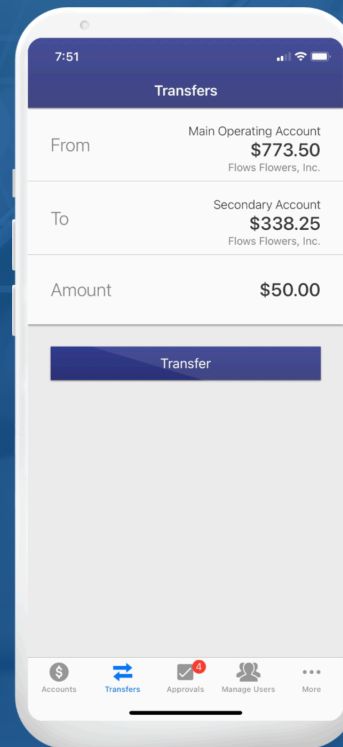
## STEP 1

Click on **Transfers** on the bottom of the screen.



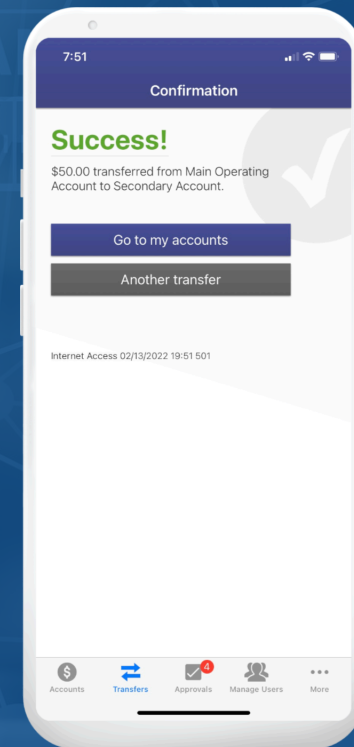
## STEP 2

Select the **To/From** Accounts and the Amount. Click **Transfer**.



## STEP 3

Click **Confirm** then make **Another Transfer** or **Go to Accounts**.



# TREASURY MANAGEMENT SERVICES

Successfully manage your working capital with Treasury Management Services, from cash-in to cash-out, and at every point in-between. Efficiently manage accounts receivables and payables with our industry-leading tools and services. Stay informed about account balances and transactions to make smart financial decisions. Explore our cash management services to discover how we can help your business grow. To sign up for Treasury Management Services, please contact us at 800-882-8378.

# TREASURY MANAGEMENT ACH/Wires

Make and Collect payments, manage templates, and schedule payments. To learn more, please call us at 800-882-8378.

The screenshot shows the First Farmers web portal interface. The top navigation bar includes 'My Accounts', 'Move Money', 'Account Services', 'Additional Services', 'Reports', and 'Privacy Notice'. A dropdown menu is open under 'Move Money', listing options like 'Transfers', 'Make a Transfer', 'Make Loan Payment', 'Scheduled Transfers', 'ACH/Wire Payments', and 'Make/Collect a payment' (which is highlighted). To the right, there is a 'My Approvals' section with a table of requests and a 'Test Import' section with fields for 'Funding account' and 'Pay to'.

## ACH/WIRE

From the **Move Money** drop down select **Make/Collect a payment**, choose the template you want to use. Review the amounts and make any necessary updates.

This screenshot shows a payment review screen. It displays 'Deliver On' as Feb 18, 2022, and 'Repeats' as 'Once a month on 3rd until February 25, 2022'. Below this, it shows 'Paying 4 customers' with a 'Total' of \$7.00 and 'Fees' of \$0.48. There are 'Decline' and 'Approve' buttons, and a 'Test User' section with 'Updated by' set to 'steve chapel'.

The screenshot shows the 'Payments' screen. It asks 'What do you want to do?' with radio buttons for 'Make payments' (selected), 'Collect payments', and 'Upload pass through file'. It also asks 'How do you want to pay?' with a dropdown menu set to 'Use a template'. Below the dropdown is a text input field for 'Enter a template name'.

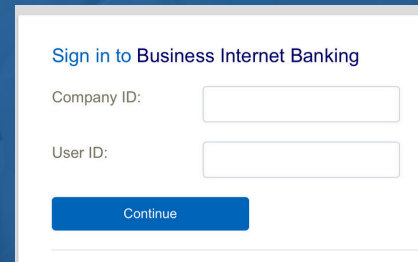
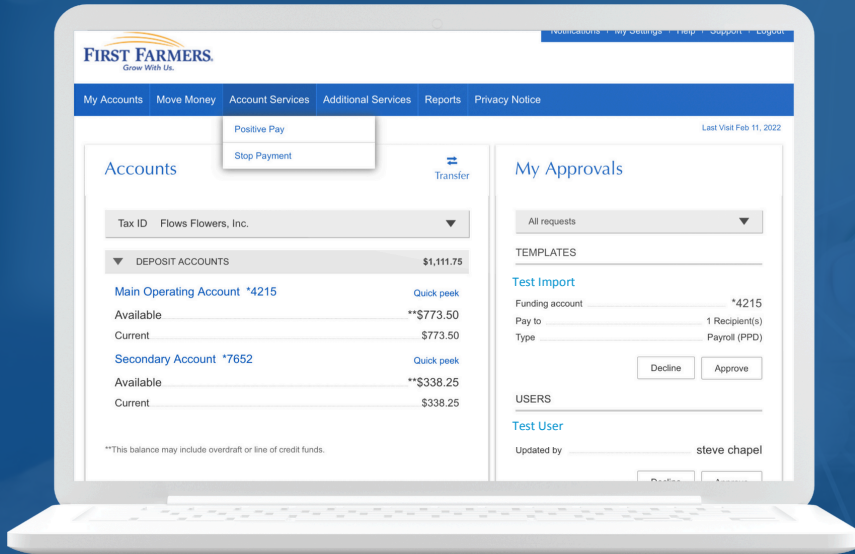
## SELECT PAY

Follow prompts and complete the required steps to successfully send an ACH/Wire origination

This screenshot shows the 'Payments' screen with a green confirmation message: 'Payments were scheduled and submitted for approval. The payment will be processed on Feb 18, 2022. You may cancel the payment until it processes by contacting your financial institution.' Below the message, it asks 'What do you want to do?' and 'How do you want to pay?' with radio buttons and a dropdown menu.

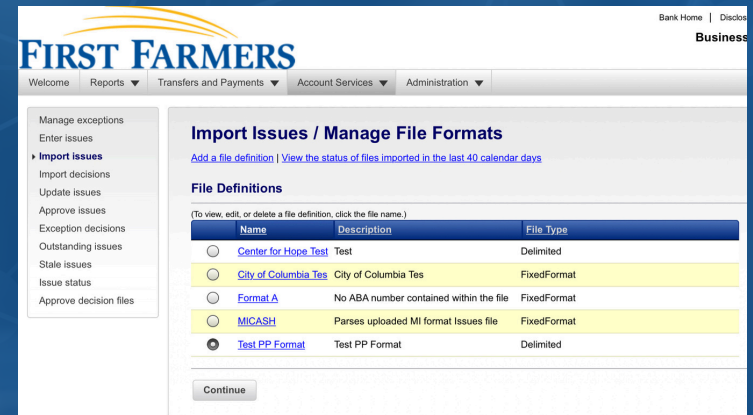
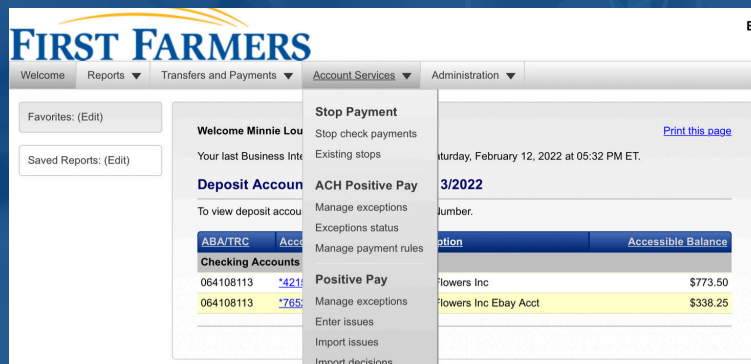
# TREASURY MANAGEMENT Positive Pay

Login to Positive Pay to upload payment files and manage exceptions. To learn more, please call us at 800-882-8378.



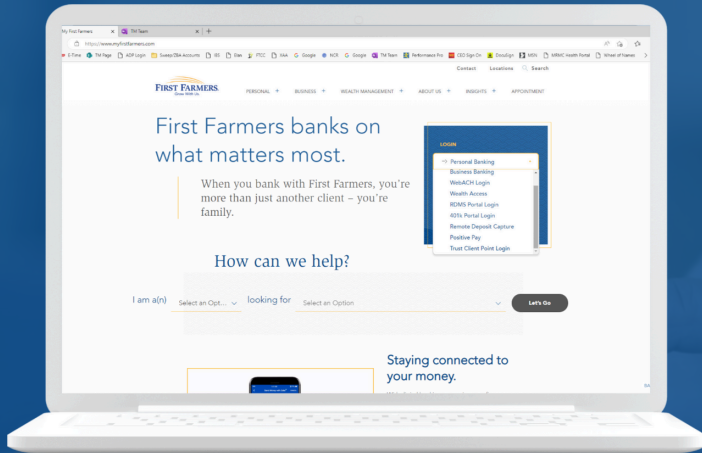
## POSITIVE PAY

From the **Account Services** drop down menu, select **Positive Pay**. Follow the login prompts. You will need the **Company ID** and previously assigned **username** and **password**.



# TREASURY MANAGEMENT Positive Pay

Login to Positive Pay to upload payment files and manage exceptions. You can login from the Bank's home page drop down menu or from digital banking.



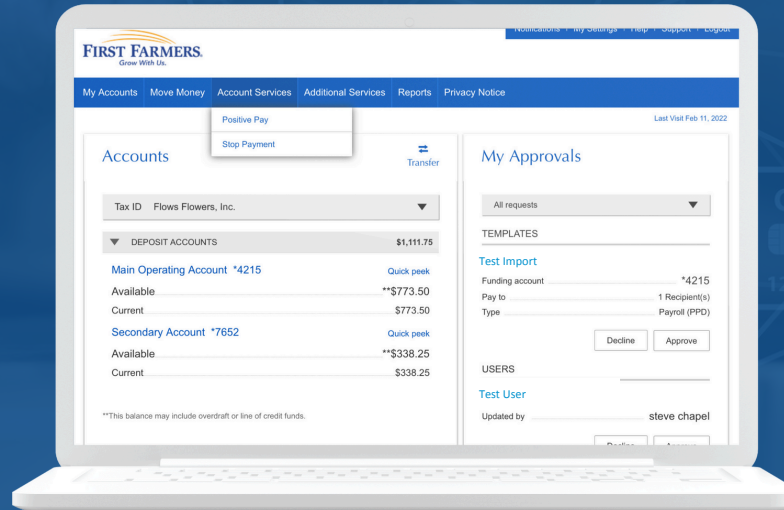
## POSITIVE PAY LOGIN

From the bank's home page, use the drop down menu, select **Positive Pay**. Follow the login prompts. You will need the **Company ID** and previously assigned **username** and **password**.

A screenshot of the Positive Pay login form. It includes fields for Company ID and User ID, and a Continue button.

## POSITIVE PAY LOGIN

From the **Account Services** drop down menu in digital banking, select **Positive Pay**. Follow the login prompts. You will need the **Company ID** and previously assigned **username** and **password**.

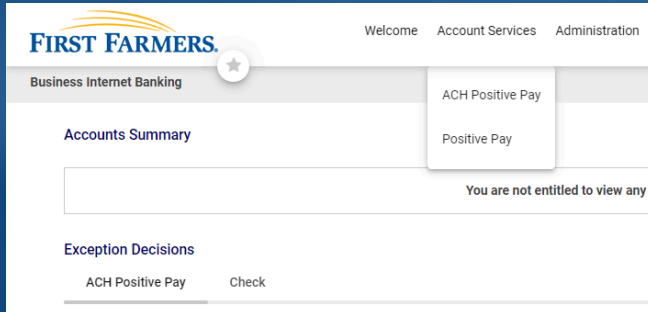
A screenshot of the Positive Pay login form accessed from digital banking. It includes fields for Company ID, User ID, and Password, and a Sign In button.

# TREASURY MANAGEMENT

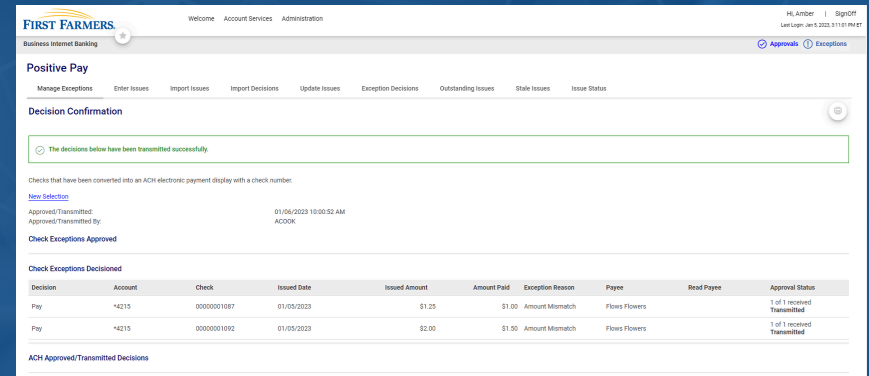
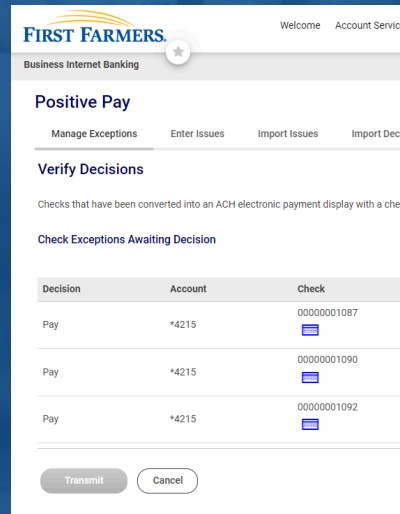
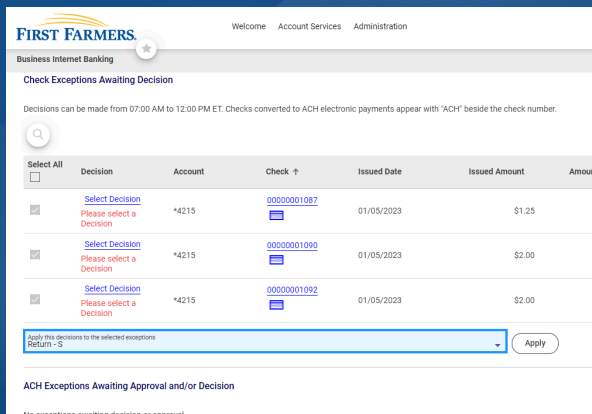
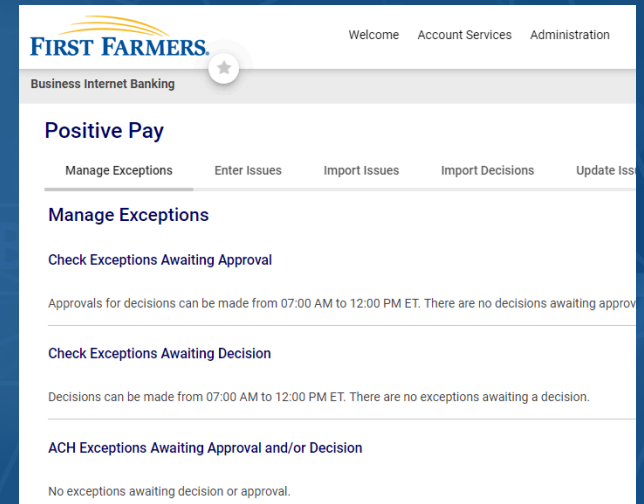
# Positive Pay Managing Exceptions

## How to Manage Exceptions

From the main menu, select **Account Services**. Then select either **ACH Positive Pay** or **Positive Pay**.



Then select **Manage Exceptions** and select **Checks Awaiting Approval** or **ACH Exceptions Awaiting Approval**.



## REVIEW AND DECISION

Review each item and **Select Decision** individually or a bulk action by marking **Select All**. After selecting the decision you will need to **Verify Decision** and click **Transmit**, if correct. **Decision Confirmation** is received for your records.

# TREASURY MANAGEMENT

## Positive Pay Adding Issues

### How to Add Individual Issues

#### ISSUES CAN BE ADDED MANUALLY

From the main menu, select **Account Services**, then **Enter Issue**. Once all **required information** is complete, **Confirm** the details, and click **Add Issue**. **Confirmation** of issue for your records.

The screenshot shows the 'Enter Issue' form in the First Farmers Business Internet Banking system. The navigation bar includes 'Welcome', 'Account Services', and 'Administration'. The 'Positive Pay' section has tabs for 'Manage Exceptions', 'Enter Issues', 'Import Issues', 'Import Decisions', 'Update Issues', and 'Exception Decisions'. The 'Enter Issue' form includes sections for 'Account Information' (Account), 'Item Details' (Check Number, Amount, Issued Date: 01/05/2023, Issue Type, Payee (Optional)), and 'Sequential Entry' (checkbox for 'Sequential Entry'). A 'Continue' button is at the bottom.

The screenshot shows the 'Issue Verification' confirmation screen. A yellow warning box states: 'Almost done. Please confirm the details below.' Below this is a 'New Entry' link. The 'Account Information' section shows 'Flows Flowers Inc - Checking - \*4215'. The 'Item Details' section shows: Check Number: 321, Amount: \$2.00, Issued Date: 01/17/2023, Issue Type: Issue, Payee: Test Check. A note at the bottom says: 'To submit this request without approving, click [Submit for approval](#).' There are 'Add Issue' and 'Cancel' buttons at the bottom.

The screenshot shows the 'Issue Confirmation' success message. A green checkmark icon is followed by the text: 'The following manual issue entry was successful.' Below this is a 'New Entry' link. The 'Account Information' section shows 'Flows Flowers Inc - Checking - \*4215'. The 'Item Details' section shows: Check Number: 321, Amount: \$2.00, Issued Date: 01/17/2023, Issue Type: Issue, Payee: Test Check.

# TREASURY MANAGEMENT

## Positive Pay Uploading Issues

### How to Upload An Issue File

**FIRST FARMERS.** Welcome Account Services Administration  
Business Internet Banking

**Positive Pay**  
Manage Exceptions Enter Issues **Import Issues** Import Decisions Update Issues

**Import Issues / Manage File Formats**  
[Add a file definition](#) | [View the status of files imported in the last 40 calendar days](#)

**File Definitions**  
(To view, edit, or delete a file definition, click the file name.)

Name	Description
<input checked="" type="radio"/> File Name	Checks on Pa
<input type="radio"/>	
<input type="radio"/> Format A	No ABA number co
<input type="radio"/> MICASH	Parses uploaded M
<input type="radio"/> Test PP Format	Test PP Format

Continue

Select **Import Issues** and then click the **button** next to the **File Name** and **Continue**. **Browse** to import file from computer.

**Import Confirmation** for your records.

**FIRST FARMERS.** Welcome Account Services Administra

Business Internet Banking

Select File  
[New selection](#)

**File Import Definition**  
Definition Name: Test PP Format  
Description: Test PP Format  
File Type: Delimited

File to Import :

**FIRST FARMERS.** Welcome Account Services Administrati

Business Internet Banking

Manage Exceptions Enter Issues **Import Issues** Import D

**Import Confirmation**

The file has been successfully received and is being processed.

[Import another file](#)

File Definition Name: Test PP Format  
Description: Test PP Format  
File Name: Test File.csv  
File Type: Delimited  
Status: To view the importe

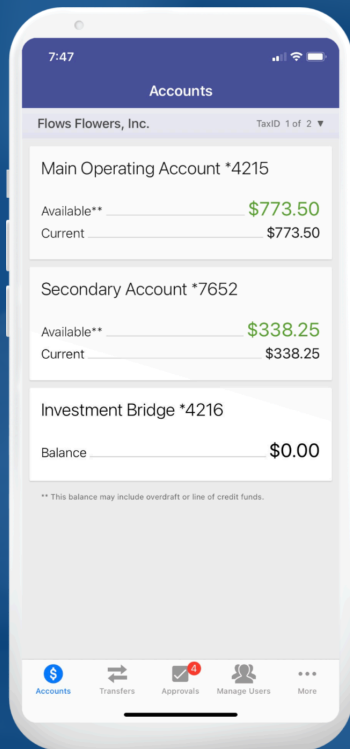
# TREASURY MANAGEMENT

## ACH / WIRES - MOBILE

Select options are available for ACH/Wires on your smartphone. To learn more, please call us at 800-882-8378.

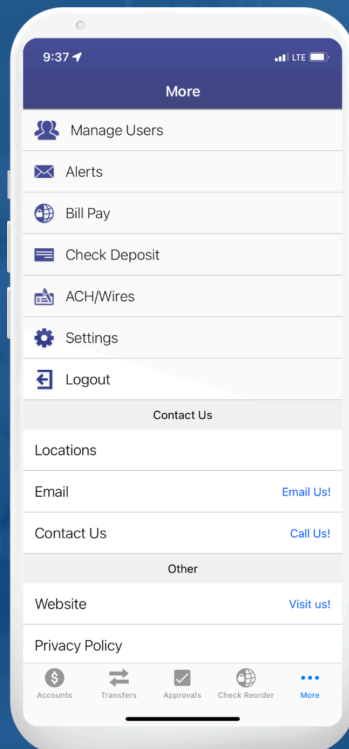
### STEP 1

Click on ... on the bottom of the screen.



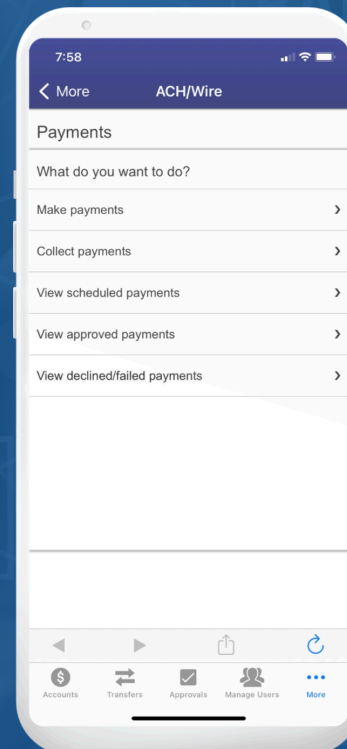
### STEP 2

Select **ACH/Wires**.



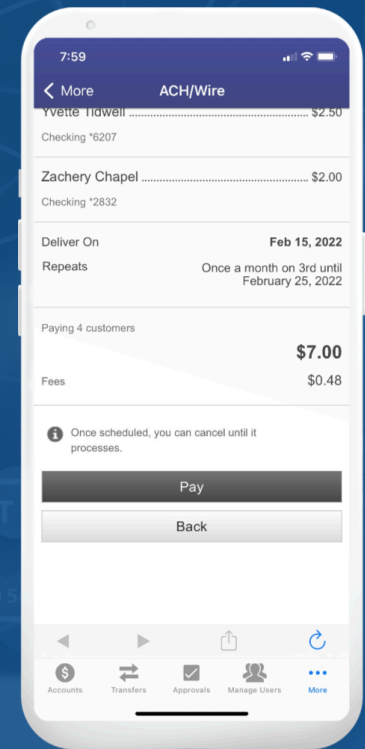
### STEP 3

Click on **Make Payments**.



### STEP 4

Follow the prompts and select **Pay** to complete the process.



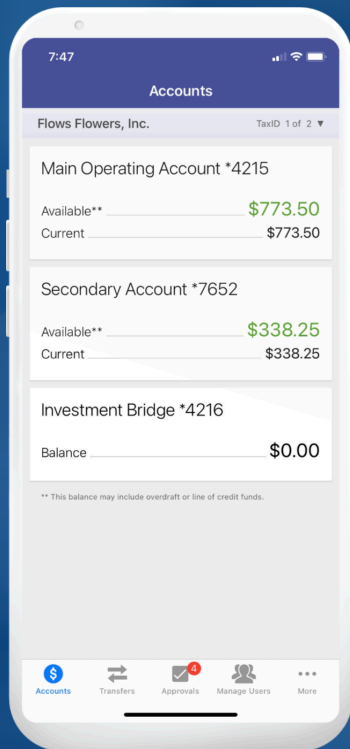
# TREASURY MANAGEMENT

## Approvals on the Go

Approvals at your convenience from your smartphone. To learn more, please call us at 800-882-8378.

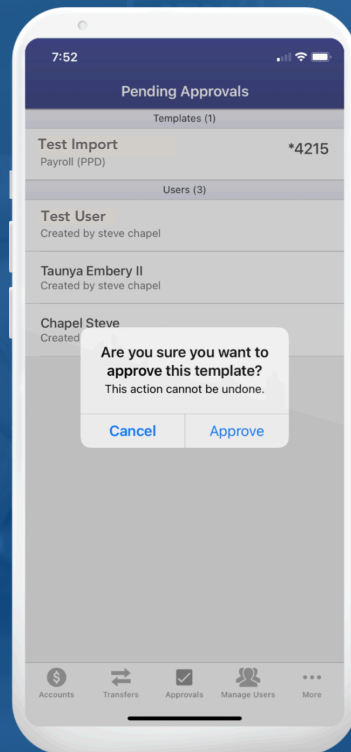
### STEP 1

Click on **Approvals** on the bottom of the screen.



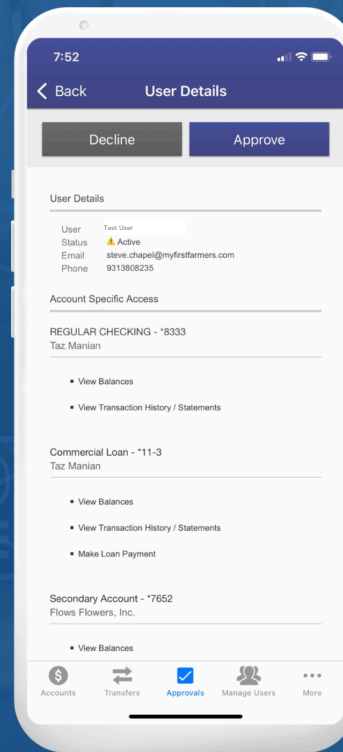
### STEP 2

Select the item from approval, then click **Approval**.



### STEP 3

View details then select **Approve**.



### STEP 4

Success the item has been approved.

