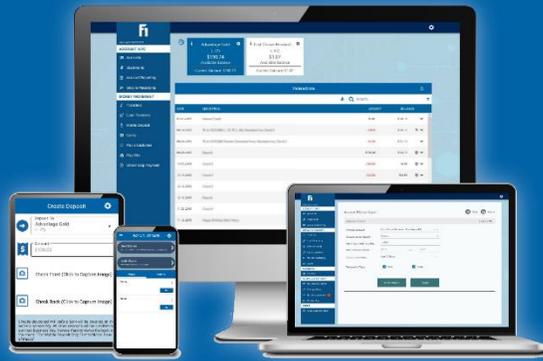


First

National Bank of Pasco



Business Digital Banking Guide

Intention of Training Guide

This document is intended to serve as instructions for the use of all business digital banking services provided by First National Bank of Pasco (FNBP). While FNBP has done everything they can to provide easy to use instructions, they may not match exactly what every user sees on their device. The type of device being used to access digital banking, as well as future updates to digital banking itself, could both cause the instructions given to not perfectly match what the customer sees. Any issues with digital banking or with customer bank accounts should be reported to FNBP immediately.

<https://www.fnbpasco.com/contact/locations-hours/>

Accessibility

Though this guide and digital banking are both designed to be accessible by as many customers as possible, a scenario may be presented that this document and digital banking cannot fully accommodate to. If this guide, digital banking, or a specific feature of either is inaccessible, please contact your local FNBP branch and a customer service associate will assist in any way they can to make reasonable accommodation.

Scope of Training Guide

This guide is intended to provide detailed instructions on all business digital banking features provided by FNBP. If this guide does not provide enough information for your business to comfortably use Business Digital Banking, please contact your local FNBP branch to receive additional training.



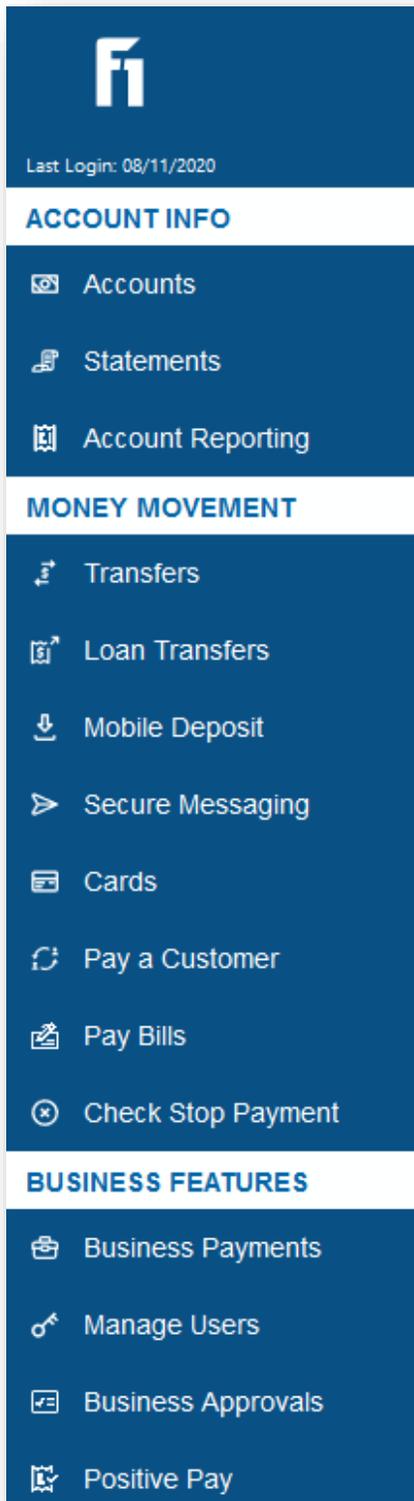
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Terms to Remember

Throughout this guide, different functions of digital banking will be described, and screenshots will often accompany them. In order to increase ease-of-use, common terms will be defined below, and relevant screenshots will follow. If a term or action are defined within Terms to Remember, it is likely that term or action won't be defined or pictured when referenced in the document. Because of this, please use this section of the training guide to become familiar with commonly used terms and any associated images.

Left-side menu

The left-side menu (pictured left) provides access to all digital banking features, which are described in detail in the Digital Banking Guide. In Business Digital Banking, all consumer features are available, in addition to the following:

- Business Payments
- Manage Users
- Business Approvals
- Positive Pay (For information on Positive Pay, please contact your local FNB branch).

SMS/TEXT / Text Message

Some features of digital banking require the use of text messaging, also known as SMS/TEXT.

IMPORTANT! Standard text and data rates from your cell phone provider may apply. Please contact your cell phone provider if you're unsure about text and data rates. FNBP does not charge for SMS/TEXT messages.

Business Admin

When business digital banking is established for an organization, a selected user or users are given administrator access to the business' digital banking. This Business Admin can create, edit, and delete all other users within the organization and make changes to business bank accounts. More information on Business Admins is provided within the guide.

High Risk Transaction (HRT) Codes

High Risk Transaction (HRT) warnings can be turned on at the organization, business, or user level. HRT warnings are one-time use codes that are delivered to the business user attempting to complete what their business has established as a high risk transaction.

HRT codes can be delivered over SMS/text, email, or an automated phone call. More information on HRT codes is provided



Business Digital Banking

The Business Digital Banking / Internet Banking is the system where business account holders at First National Bank of Pasco (FNBP) login and conduct business banking tasks like viewing account transactions and balances, conducting internal transfers, and setting up account alerts and security alerts. Additional actions like paying bills, managing debit cards, making deposits, transferring funds internally to other FNBP account holders, stopping payments, and communicating securely with account holders are possible.

Accessing Business Digital Banking

The Digital Banking Internet Banking platform can be accessed from the FNB Biz app available on supported mobile devices, and from FNBP's homepage (www.fnbpasco.com) on any of the following browsers: Internet Explorer, Chrome, Safari, and Firefox.

While Business Digital Banking is available from both a web browser and the FNB Biz app, setting up and managing users is only possible through a web browser. Accounts can be unlocked from within mobile, but no other changes can be made.

Differences Between Consumer and Business

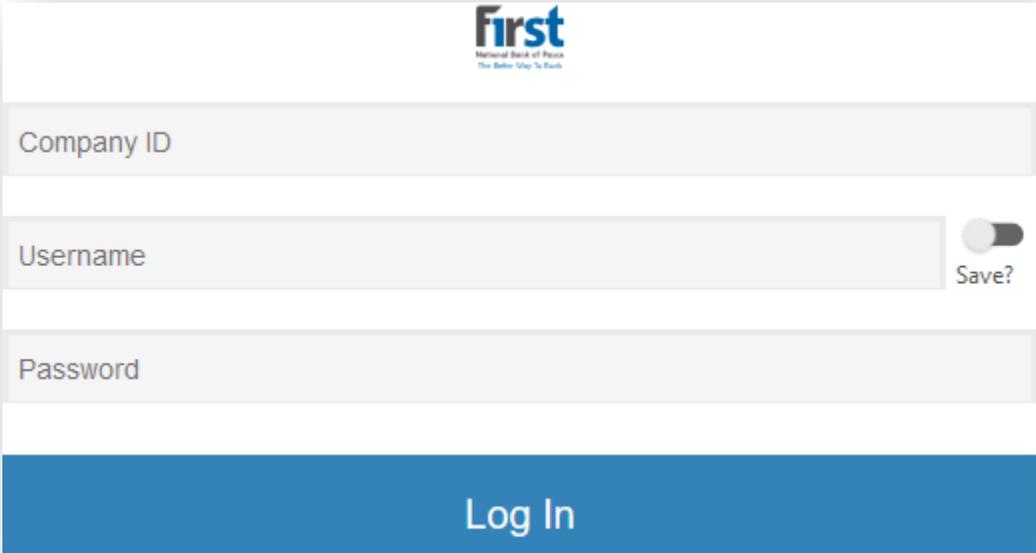
FNBP digital banking is provided in two separate platforms: one for consumers and one for businesses. This guide provides instructions on using features exclusive to business customers only. Instructions for all other features are found in the Digital Banking Guide, available from the FNBP website and listed below:

<https://www.fnbpasco.com/digital-banking-guides/>



Logging in to the Business Application

1. Open FNB Digital Business Banking, using a supported browser or the FNB Biz app.
2. On the login screen, there are three fields to complete:
 - Company ID: The Company identification number shared by all of the users at a particular business.
IMPORTANT! Business customers need to contact their local FNB branch to receive their Company ID.
 - Username: This value is unique to each Business Admin/User. Usernames are created by FNB or by an entitled Business Admin (explained later in the Business Guide)
 - Password: The password associated with the username being used to login.
IMPORTANT! When a user logs in for the first time, a temporary password is provided by FNB or an entitled Business Admin (explained later in the Business Guide). Business users are prompted to create a new password upon first login.



The screenshot shows the login interface for the FNB Business Application. At the top, the FNB logo is displayed with the tagline "National Bank of Pasco" and "The Better Way To Bank". Below the logo are three input fields: "Company ID", "Username", and "Password". To the right of the "Username" field is a toggle switch labeled "Save?". At the bottom of the form is a large blue button labeled "Log In".



Creating and Editing Business Users and Administrators

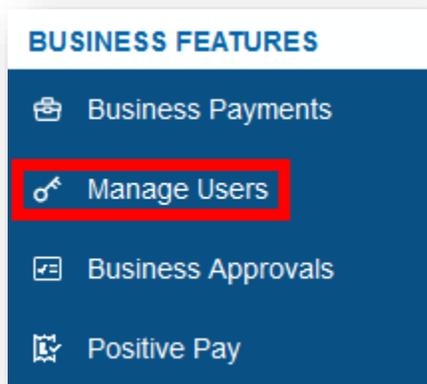
Once a business contacts their local FNB branch to enable business digital banking, the Business Admin can setup additional users with access to business digital banking.

Creating Business Users

These users created by the Business Admin can be given as much or as little access to the business accounts and digital banking features as desired. Use the instructions below to setup a new business user and assign access.

1. Click on the Manage Users button on the left-side menu.

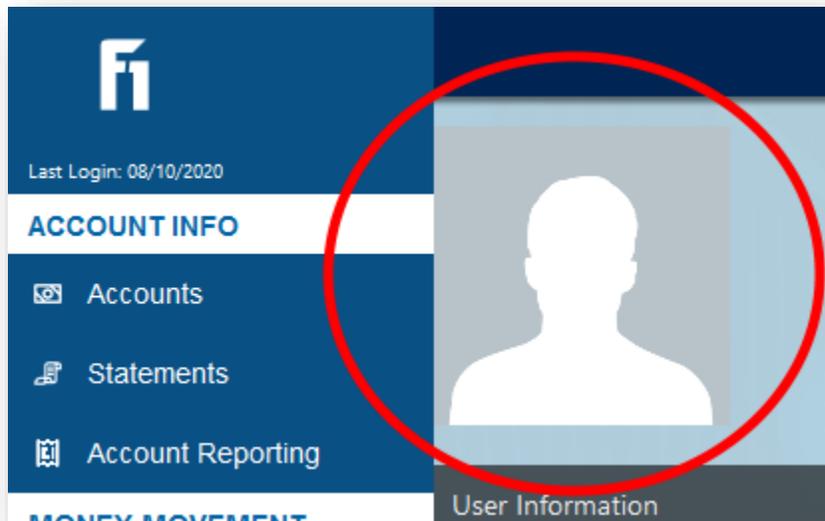
Note: The business admin can click on their name to review the entitlements granted by FNB but cannot add or change their entitlements. Please contact your local FNB branch if a feature described in this guide is not available to your business.



2. Click on the  icon in the top right corner of the Manage Users page.
3. Complete the following fields for each business user as necessary.

Upload an Avatar (Optional)

An optional avatar can be uploaded to represent a user. Click on the white silhouette at the top of the page to upload an avatar.



User Information

- First Name: The first name of the user.
- Last Name: The last name of the user.
- Email: The email address of the user.

Login Information

- Login: The login name for the user.
- Password: The password for the user.
- Confirm Password: Re-enter the password.

Contact Information

- Phone Number: The phone number of the user.
- Verification Method: Use the dropdown menu to choose how the user will verify the number, if a number is entered

Address Information

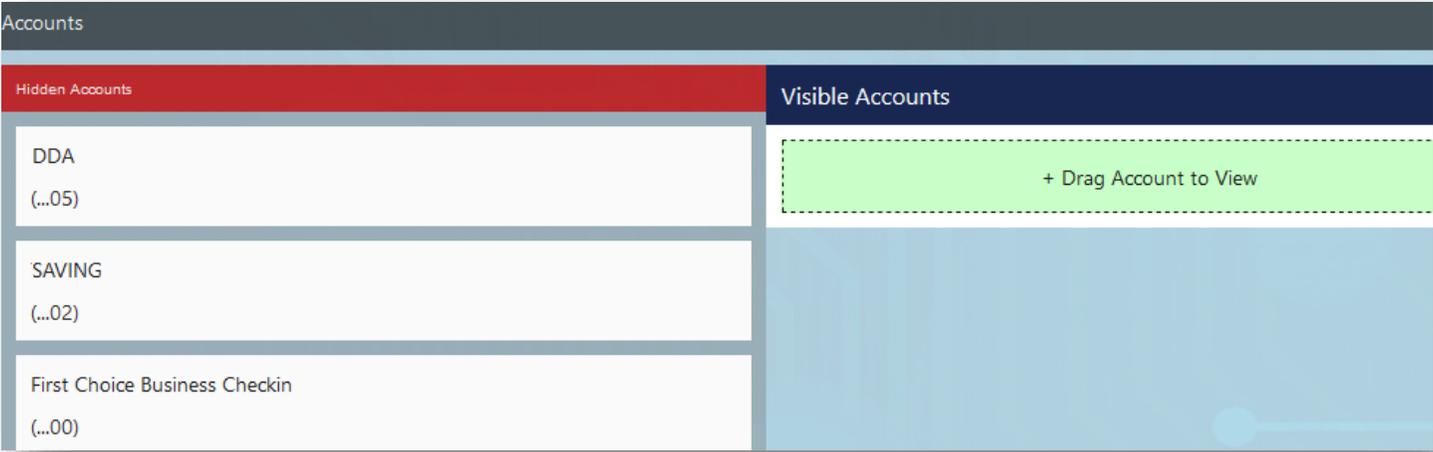
- Address1
- Address 2 (Optional)
- Zip Code
- City
- State

IMPORTANT! The next section of this document explains how to grant users access to different accounts and features. This is done by dragging and dropping options from the Hidden column into the Visible column. The Accounts section directly below shows this process in detail, including screenshots of before, during, and after the assignment of features. The features described after Accounts will not have information on dragging and dropping, only a description of the features. Please review the Accounts section for clarity on dragging and dropping.



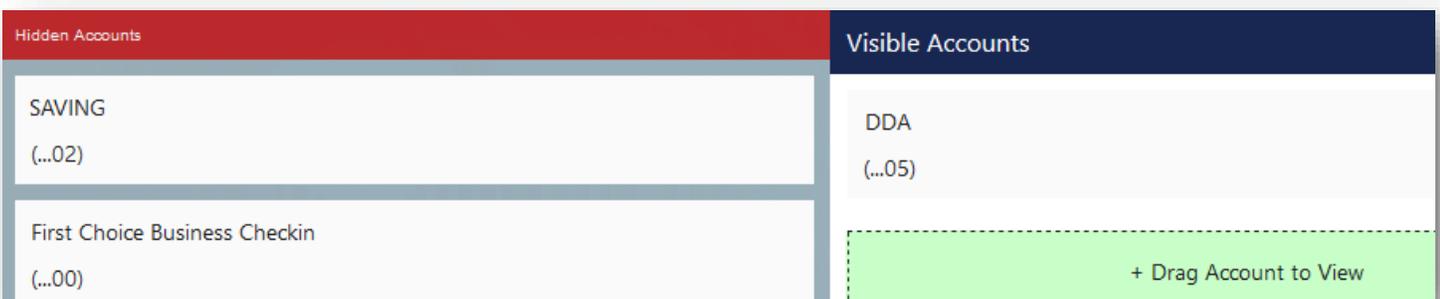
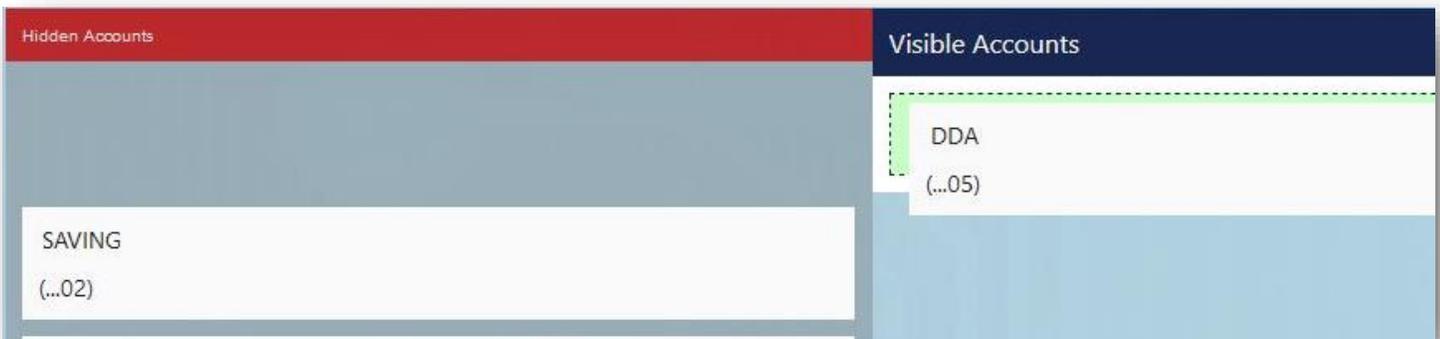
Accounts

Establish the accounts the business user will have access to.
All accounts begin in the left column, labeled Hidden Accounts.



Click, drag, and drop an account into the Visible Accounts column to make the account visible for the business user being setup.

IMPORTANT! Accounts must be dropped into the green box to successfully be added.



Account Options

- **View History:** Determines which accounts are visible to a business user. Click the gear icon to enable and disable the feature for individual accounts.

ACH

IMPORTANT: ACH is not enabled by default for businesses. Please contact your local FNBP branch if your business has interest in utilizing ACH.

- ACH Batch: Batches available for the user to work with are shown. Specify individual batches by clicking the gear icon.
- ACH Upload: Indicates whether the user can upload NACHA-formatted ACH files.
- ACH Import: Allows the entitled user to import ACH batch files created with external accounting systems (.csv files, fixed length files, etc.)
Note: ACH Import is not intended for uploading NACHA-formatted files. The ACH Upload feature is used to upload NACHA-formatted files.
- ACH: ACH settings, including credit and debit limits. Once the feature is in the visible column, click the gear icon to check/uncheck the accounts these limits apply to, and to specify specific limits for the user.
Note: If left blank, limits will default to business limits.
IMPORTANT: The limits set for business users cannot exceed those established for the business. If you are unsure of your business limits, or for more information on the limits being established, please contact your local FNBP branch.
- ACH Payroll: Indicates whether the user is able to view batches set as an ACH payroll batch.
- Payee Management: Indicates whether the user can create and edit ACH recipients.
- ACT Approval Override: Allows the entitled user to override ACH approvals.
- ACH Initiate: Allows the entitled user to initiate ACH transactions.
- ACH Approve: Allows the entitled user to approve, edit, or deny ACH transactions.

Check Management

Check Image: Enables the entitled user to view check images.

Account Management

Card Management: Enables the entitled user to manage debit cards.



Statements

Statements: Enables the entitled user to view the statements for accounts. Once added to the visible column, click the gear icon to specify which accounts the user can view.

Money Movement

- Transfers: Establishes transfer limits for the entitled user. Once added to the visible column, click the gear icon to specify limits.
- Cross Entity: Enables the user to make transfers across two different entities at FNBP they have access to.
- Transfer To: Establishes the accounts the entitled user can transfer money to. Once added to the visible column, click the gear icon to specify the accounts.
- Check Deposit: Allows the entitled user to deposit checks into specified accounts using Mobile Deposit. Once added to the visible column, click the gear icon to specify the account they can deposit to, as well as deposit limits.

Note: If left blank, limits will default to business limits.

Note: Instructions for Mobile Deposit can be found in the Digital Banking Guide.

IMPORTANT: These limits cannot exceed the ones defined for your business. Please contact your local FNBP branch if you are unsure of your limits or need them changed.

- Bill Pay: Enables the user to process Bill Pay transactions for applicable accounts.
- Transfer From: Establishes the accounts the entitled user can transfer money from. Once added to the visible column, click the gear icon to specify the accounts.

Other

- Alerts: Allows the entitled user to setup account and money movement alerts.
Note: Instructions for using Alerts can be found in the Digital Banking Guide.
 - User Administration: Allows the entitled user to create, edit, and delete other business users within your business, along with their feature access and limits as defined above.
 - Check Stop Payment: Allows the entitled user to submit Check Stop Payments.
Note: Instructions for using Check Stop Payments can be found in the Digital Banking Guide.
4. Click Save at the bottom of the page to save the new user.

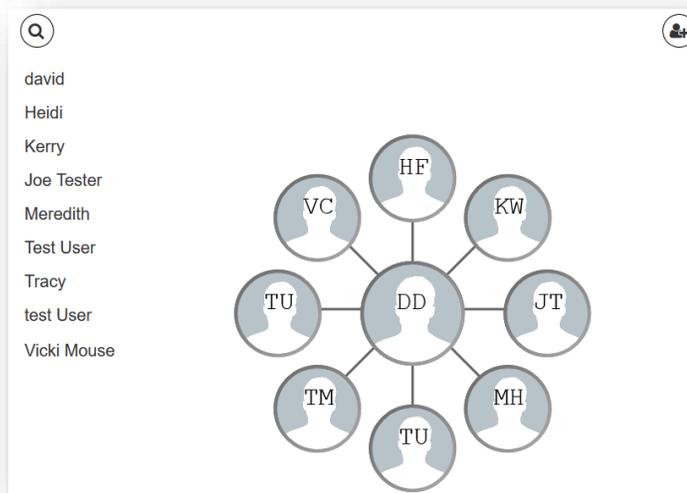


Editing Business Users

Established user information, access, and limits can be edited by any business admins.

1. Click on the Manage Users button on the left-side menu.

Note: The business admin can click on their name to review the entitlements granted by FNBP but cannot add or change their entitlements. Please contact your local FNBP branch if a feature described in this guide is not available to your business.
2. On the left side of the screen, a list of all established users will be displayed. As the admin hovers over a user's name, the avatars on the right side of the screen will rotate to show the access the current user has to the one they're hovering over.
3. Click on a user to edit their account, or search for a user using the search icon above the list.



4. Once a user has been selected, the admin will be brought to the same page as setting up a user. Change any information or limits needed and click Save at the bottom on the screen.



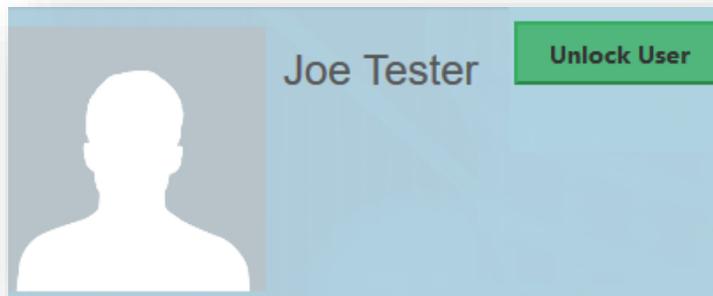
Unlocking / Locking Business Users

If a business user locks themselves out of Business Digital Banking from too many incorrect login attempts, a business admin can unlock them.

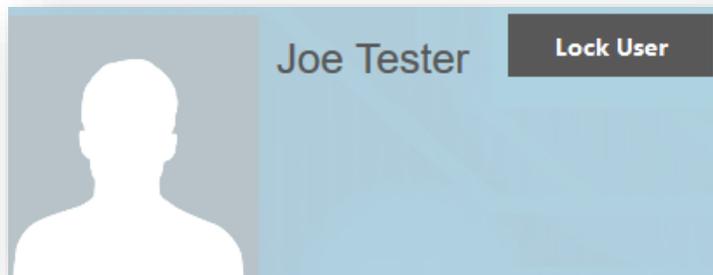
Alternatively, if a business users access to Business Digital Banking needs to be restricted, the business admin can lock their account.

1. Click on the Manage Users button on the left-side menu.
2. Click on the user that needs to be unlocked/locked.
3. On the user's page, the status of their account is displayed in the top right corner.

If a user is locked out, the business admin will have the option to unlock the account by clicking Unlock User.



If a user is unlocked, the business admin will have the option to lock their account by clicking Lock User.

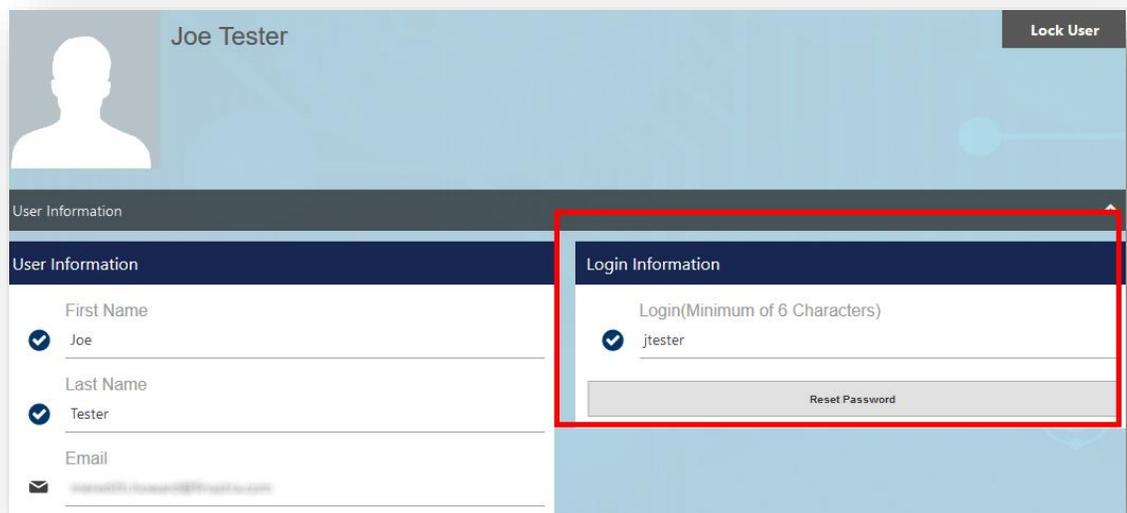


Resetting Business Users Passwords

If a business user needs to recover their username or reset their password, they will need to contact their organizations Business Admin or local FNBP branch. Business users cannot recover their own usernames or password.

IMPORTANT! At request, Business Admins can have FNBP not recover usernames or reset passwords for their organization's business users, instead choosing to do it exclusively internally. If this has been requested, FNBP will not be able to recover usernames or reset password for standard business users, they will need to contact their Business Admin.

1. Click on the user that needs to be reset.
2. On the user's page, the business admin can see and change the user's login ID, as well as reset their password.



The screenshot displays a user profile for "Joe Tester". At the top right, there is a "Lock User" button. The profile is divided into two main sections: "User Information" and "Login Information".

User Information:

- First Name: Joe
- Last Name: Tester
- Email: [Redacted]

Login Information:

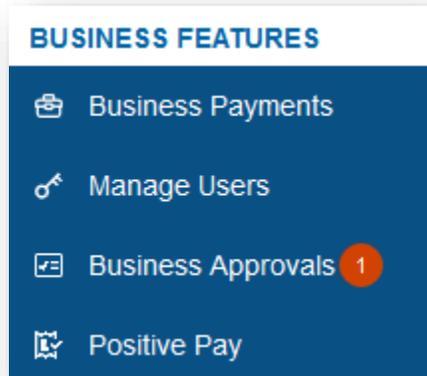
- Login (Minimum of 6 Characters): jtester
- Reset Password button

A red rectangular box highlights the "Login Information" section, specifically the login ID field and the "Reset Password" button.



Business Approvals

Money movement transactions initiated by users within a business can be set to require approval before being finalized. If a business user has a pending transaction that requires their review, a red numerical notification will appear next to Business Approvals in the left-side menu when the business admin logs in.

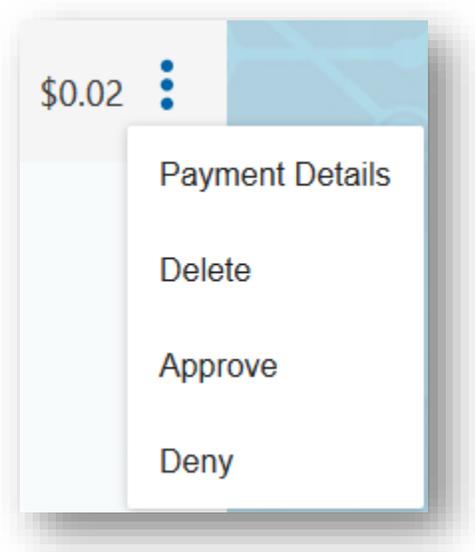


1. To begin the approval process, click on Business Approvals from the left-side menu.
2. The screen that opens will display any transactions pending approval, along with a brief summary of the transaction.

Effective Date	Payee	Offset Account	Status	Amount
Review Payment				
08-10-2020	David Reference #: Test#1	Personal Checking (...50) - ACH	Awaiting Approval	\$0.02



3. Click the  icon to the right of the transaction to display possible actions. The actions possible are:
- **Payment Details:** Brings the user to a page that provides all the information involved with the transaction. The same options listed here are available from the Payment Details page.
 - **Delete:** Deletes the transaction entirely, stopping any money from being transferred.
 - **Approve:** Approves the transaction and finalizes the money movement.
 - **Deny:** Denies the transaction and gives a chance to explain to the transaction originator why it was denied.



Business Payments / ACH

Approved businesses can initiate ACH transactions from within Business Digital Banking. For information on utilizing ACH, please contact your local FNBP branch.

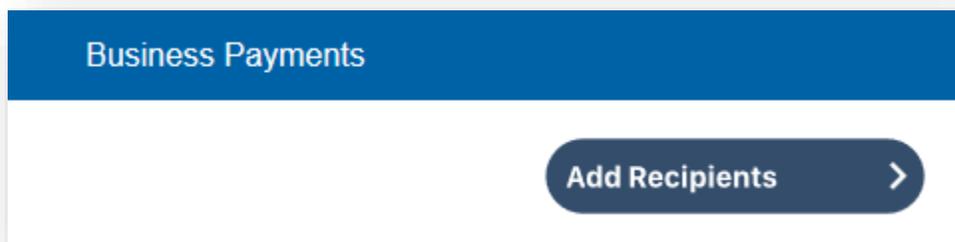
Creating ACH Recipients

Before an ACH transaction can be sent, a recipient must be created.

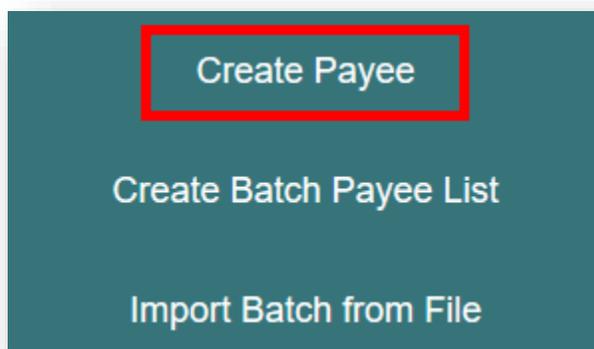
A recipient is a person or business to whom the ACH transaction will be sent.

After logging in to the Business Digital Banking platform, follow the steps below to create recipients.

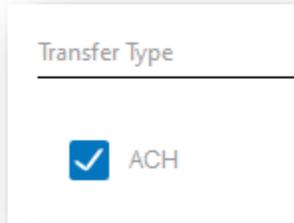
1. Click the Business Payments button on the left-side menu. The default view for the Business Payments screen is the Recipients page. A list of all existing recipients populates.
2. Click the Add Recipients button on the upper right side of the Business Payments screen. The Business Payments Page opens.



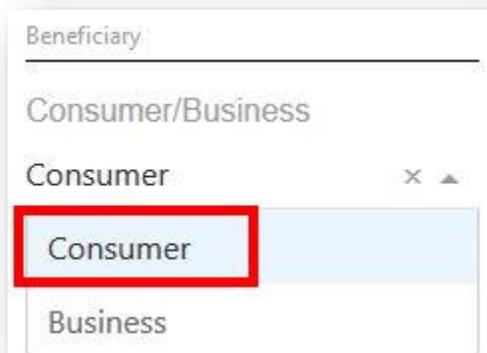
3. Click Create Payee.



4. Select the ACH check box at the top of the screen, under Transfer Type.



5. To set up a consumer ACH recipient, select Consumer from the Consumer/Business drop-down list under the Beneficiary heading.



6. Complete the fields below to set up beneficiaries.
 - Name: Enter the name of the recipient.
 - Email: Enter the email address of the recipient.
 - Reference Number: The detail in this field is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number, or other details that is unique to the recipient.
 - Account Number: Enter the account number which the payment will be sent to or pulled from.
 - Account Type: Select from the dropdown menu the account type (Checking or Savings) to which the payment will be sent to or pulled from.
 - ACH Routing Number: Enter the routing number that corresponds to the account number entered in the Account Number field.



- Click Next to proceed to the next screen.

Beneficiary

Consumer/Business
Business

Name
Johns Electric

Email
john@electric.com

Reference Number
INV1003

Account Number
11111111

Account Type
Checking

ACH Routing Number
063112728

Back Next

- Enter the nine-digit Company Description. The Company Description is a short (9 characters) description that informs the receiver of the transaction purpose... i.e. Payroll, Purchase, Gas Bill. The value entered in this field will be used to populate the Batch Header, "Company Entry Description" field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within our system.

Account Info ACH

Company Entry Description

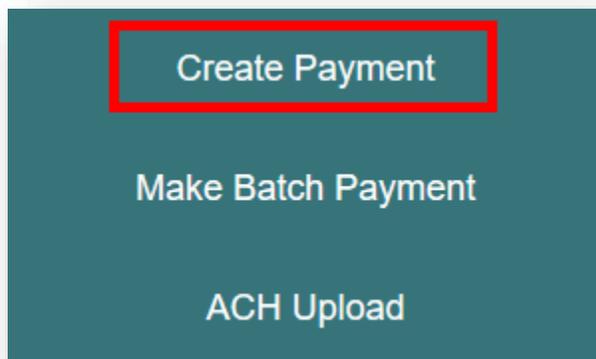
- Review the details and click Submit if everything is correct or click Back to edit.
- After receiving confirmation that the recipient/payee was successfully created, click Close.

Initiating a Single Item ACH Transaction

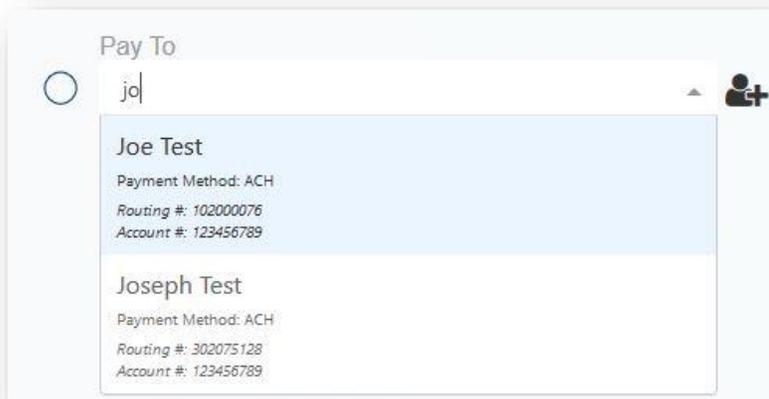
1. Click the Business Payments button on the left-side menu.
2. Click the Transfer Funds button.



3. From the list that appears, click Create Payment

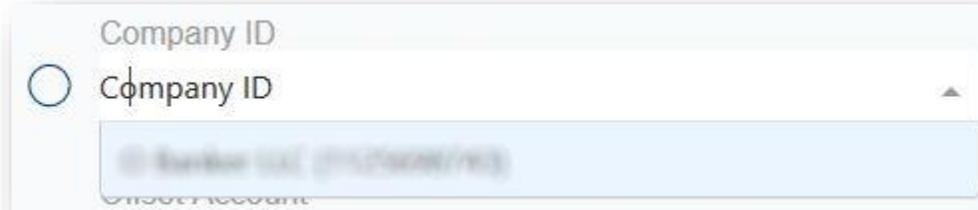


4. From the Pay To drop-down menu, select the intended Payee.

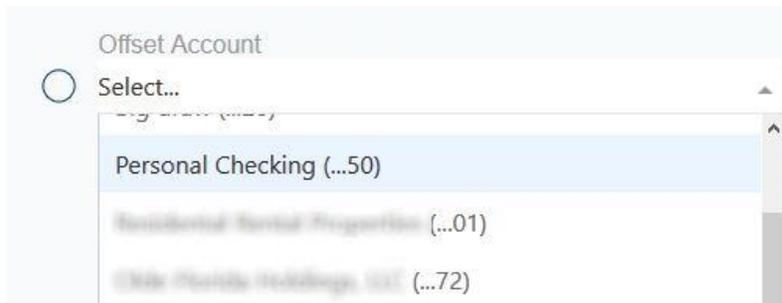


Note: To setup a new payee, click the  icon

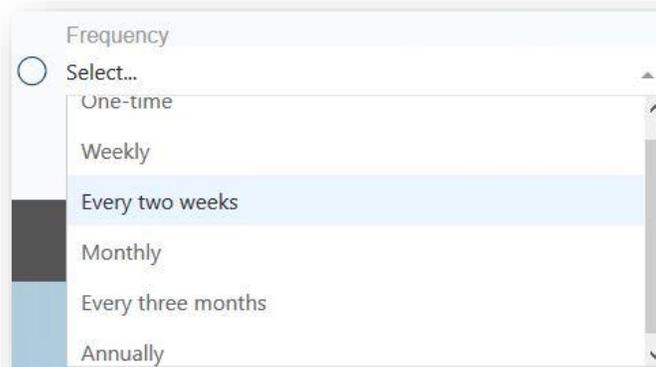
5. From the Company ID drop-down menu, select the Company ID.



6. From the Offset Account drop-down menu, select the offset account for the transaction.



7. Complete the fields that appear.
- Amount: The amount of the single item transaction.
 - Memo: A note or short description about the transaction.
 - Credit or Debit: Use the dropdown menu to choose if the transaction is a debit or a credit.
 - Effective Date: The effective date of the transaction. Soonest available date is selected by default.
8. Use the dropdown menu to select the frequency for the transaction. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months, and Annually.



If a recurring payment is desired, the user can also choose from these options to stop the recurrence:

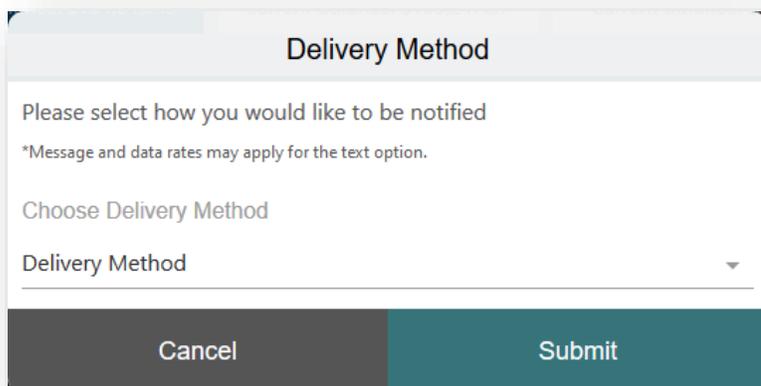
- Until Canceled – Transactions process until the user cancels the recurring payment in the application.
- Until End Date – Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
- Until Total Payments Made – Transactions occur on the scheduled frequency until the designated number of payments have been completed.

9. Review the transaction on the right side of the screen and click Submit if everything is correct.

<p>Pay To</p> <p>✓ Joe Test x +</p> <hr/> <p>Payment Method</p> <p>✓ ACH</p> <hr/> <p>Company ID</p> <p>✓ @ Banker LLC (11176688194) x +</p> <hr/> <p>Offset Account</p> <p>✓ Personal Checking (...50) x +</p> <hr/> <p>Amount</p> <p>✓ \$100.00</p> <hr/> <p>Memo</p> <p>✓ For a great test</p> <hr/> <p>Credit or Debit:</p> <p>✓ Credit x +</p> <hr/> <p>Effective Date</p> <p>✓ 08-13-2020</p> <hr/> <p>Frequency</p> <p>✓ One-time +</p>	<p>Payment Summary</p> <p>Payee Joe Test</p> <p>Account Number 123456789</p> <p>Routing Number 102000076</p> <p>Account Type Checking</p> <p>Company ID @ Banker LLC (11176688194)</p> <p>Offset Account (...50)</p> <p>Amount \$100.00</p> <p>Memo For a great test</p> <p>Credit/Debit credit</p> <p>Effective Date 08-13-2020</p>
<p>Cancel</p>	<p>Submit</p>



10. If HRT has been enabled, a window will pop-up promoting the user to complete verification.

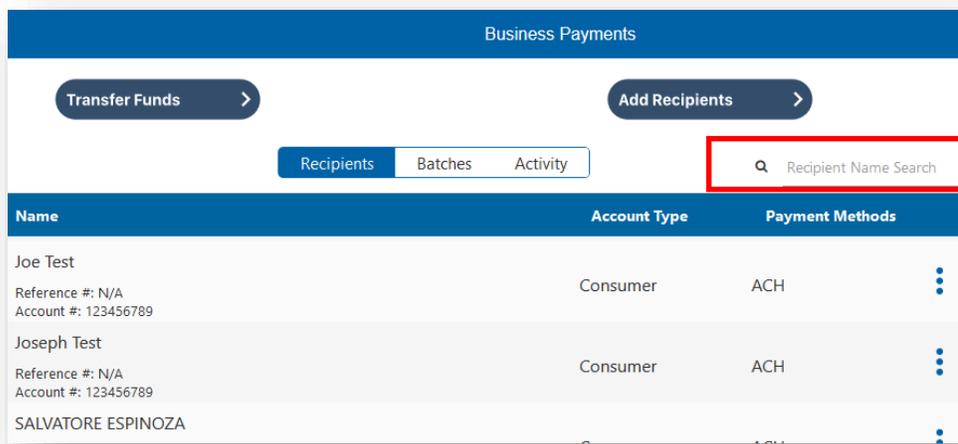


The image shows a mobile application pop-up window titled "Delivery Method". The window has a light gray header with the title. Below the header, the text reads "Please select how you would like to be notified" followed by a smaller line of text: "*Message and data rates may apply for the text option." Below this is a label "Choose Delivery Method" and a dropdown menu with the text "Delivery Method" and a downward arrow. At the bottom of the window, there are two buttons: "Cancel" on the left and "Submit" on the right. The "Submit" button is highlighted in a teal color.

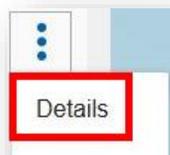


Viewing Payee Details

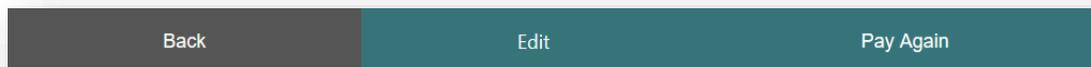
1. Click the Business Payments button on the left-side menu.
2. Scroll through the list of payees, or search using the search bar.



3. Click the  icon to the right of the recipient, then click Details.



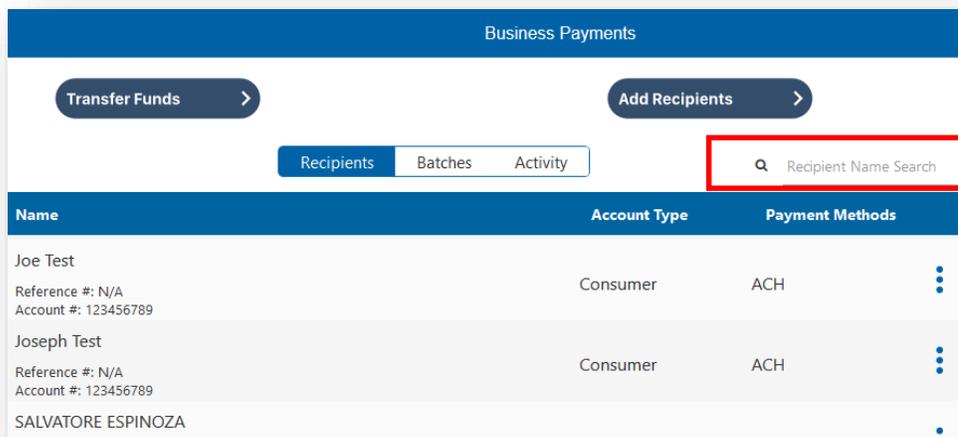
4. All payee information is displayed. Select Back to return to the Business Payments page, Edit to edit the payee, or Pay Again to pay them again.



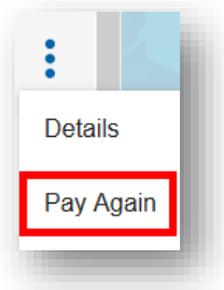
Paying a Payee Again

If a payee has been paid before, follow the steps below to pay the payee again using the same details, including payment amount.

1. Click the Business Payments button on the left-side menu.
2. Scroll through the list of payees, or search using the search bar.



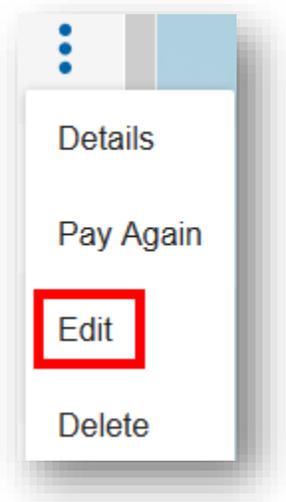
3. Click the  icon to the right of the recipient being paid again, then click Pay Again.



4. The Create Payment screen opens, allowing a payment to be setup as described in Initiating a Single Item ACH Transaction above.

Editing a Payee

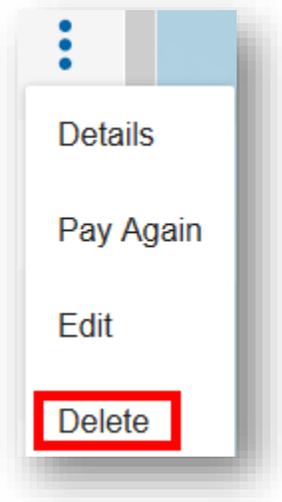
1. Click the Business Payments button on the left-side menu.
2. Scroll through the list of payees, or search using the search bar.
3. Click the  icon menu associated with the recipient; then, select Edit. The Payee Details page opens.



4. Edit the payee details as needed; then, click Submit.

Deleting a Payee

1. Click the Business Payments button on the left-side menu.
2. Scroll through the list of payees, or search using the search bar.
3. Click the  icon menu associated with the recipient; then, select Edit. The Payee Details page opens.



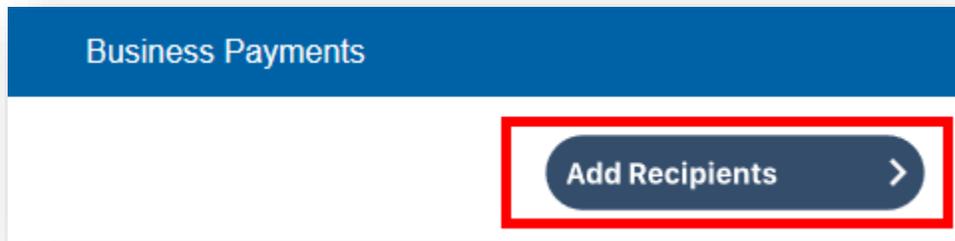
4. A confirmation will pop-up. Select Confirm to delete the payee.



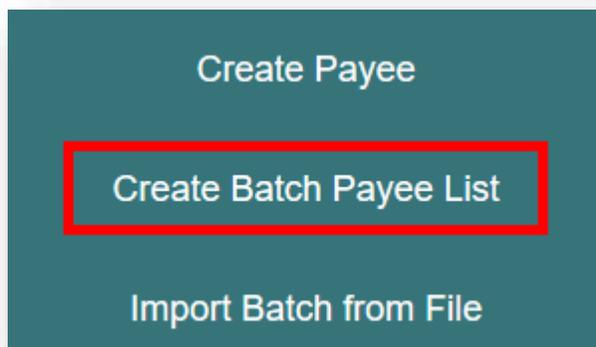
Creating ACH Batch Templates

Before you can send an ACH Batch transaction, you must create a batch. One or more recipients must exist to create a batch.

1. Click the Business Payments button on the left-side menu.
2. Click the Add Recipients button on the upper right-side of the Business Payments screen.



3. Click Create Batch Payee List.



4. Complete the fields based on the definitions below, then click Next.

- **Batch Name:** The name of the batch being created.
- **Batch Description:** The description of the batch. This field is limited to ten characters or less. The description is automatically added to the NACHA-formatted ACH file.
- **Batch Type:** The batch type. Select consumer (PPD) or business (CCD).
- **Payroll Batch:** This box can be checked to make the batch restricted to only entitled business users.
- **Payment Type:** The payment type. Options are Debit, Credit, or Mixed.

The screenshot shows a form for creating a batch. It has two columns: 'Batch Name' and 'Batch Description'. The 'Batch Name' field contains 'Sending Money' and the 'Batch Description' field contains 'Pay811'. Below these is a 'Batch Type' dropdown menu with 'Business' selected. There is a 'Payroll Batch' checkbox which is unchecked. Under the 'Payment Type' section, there are three options: 'Debit' (unchecked), 'Credit' (checked), and 'Mixed' (unchecked). At the bottom, there are two buttons: 'Cancel' and 'Next'.

5. Search for recipients; then, click the check box corresponding to each recipient to add to the batch template.



6. Click Next.

<input checked="" type="checkbox"/>	Joe Test	ACH	123456789
<input checked="" type="checkbox"/>	Joseph Test	ACH	123456789
<input checked="" type="checkbox"/>	Tiger king	ACH	222333444

Back Next

7. Enter the Default Amounts for each payee and then click Next.

Note: Default amounts are saved to be used for ACH batch transactions. It is also possible to edit the default amounts on a one-time basis when setting up an ACH batch transaction. Instructions to make one-time batch edits are listed in the Make Batch Payment section.

Set Default Amounts		
Joe Test	<input checked="" type="checkbox"/>	\$100.00
Joseph Test	<input checked="" type="checkbox"/>	\$50.00
Tiger king	<input checked="" type="checkbox"/>	\$300.00

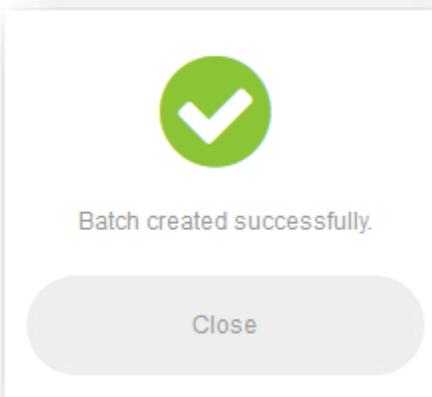
Back Next



8. Review the summary of the batch and click Next.

Batch Type			
Business			
Payment Type			
Credit			
<input type="checkbox"/> Payroll Batch			
Recipient	Reference #	Account #	Amount
Joe Test		123456789	\$100.00
Joseph Test		123456789	\$50.00
Tiger king		222333444	\$300.00
Total Credit			\$450.00
Total Debit			\$0.00
Total # of Recipients			3
Back		Next	

9. A confirmation of the batch creation will be displayed. Click Close to return to Business Payments.

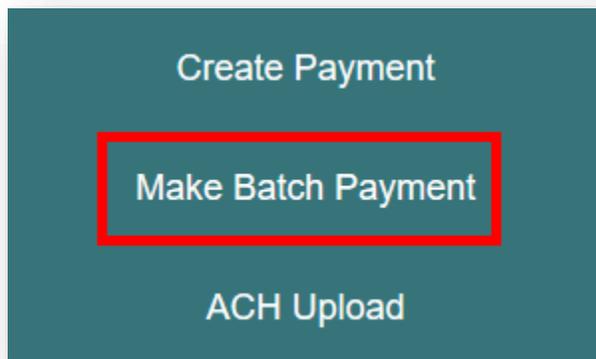


Initiating a Batch ACH Transaction

1. Click the Business Payments button on the left-side menu.
2. Click the Transfer Funds button.



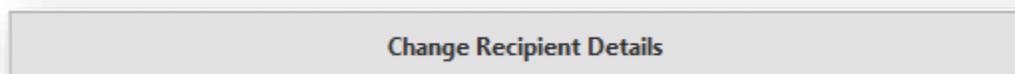
3. Click Make Batch Payment.



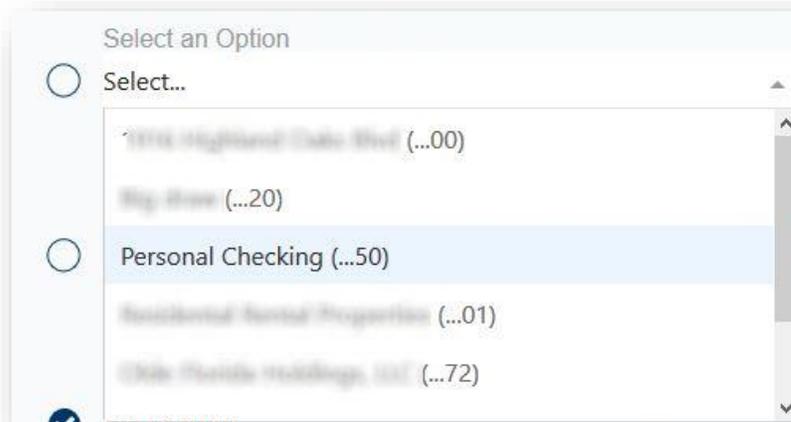
4. Use the Select Batch dropdown menu to select the appropriate Batch.



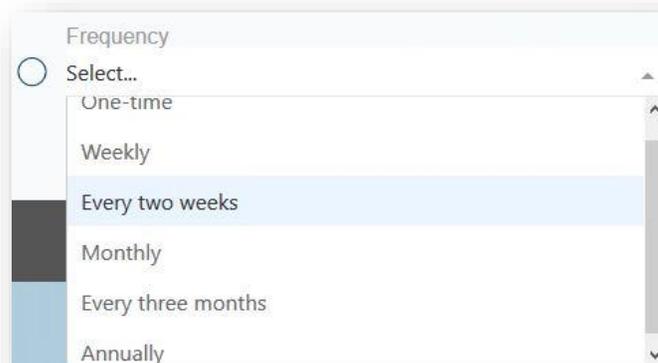
Note: To make a one-time edit to payment amounts for the selected batch, click Change Recipient Details. You can also select the pre-note option on this section of the page.



5. Select an account from the Select an Option dropdown menu.



6. Enter a Memo in the Memo field (memos are optional).
7. Select the Effective Date to send the transaction. The Effective Date field is populated with the first possible effective date by default.
8. Use the dropdown menu to select the frequency for the transaction. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months, and Annually.



If a recurring payment is desired, the user can also choose from these options to stop the recurrence:

- Until Canceled – Transactions process until the user cancels the recurring payment in the application.
- Until End Date – Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
- Until Total Payments Made – Transactions occur on the scheduled frequency until the designated number of payments have been completed.



9. Review the Batch and click Submit to view a summary.

The screenshot shows the 'Business Payments' interface. On the left, under 'Select Batch', 'Sending Money' is selected. Under 'Method', 'ACH Batch' is selected. A 'Change Recipient Details' section contains 'Personal Checking (...50)' selected, an empty memo field, '08-13-2020' for the effective date, and 'One-time' for the frequency. On the right, the 'Summary' section displays: Batch: Sending Money; Select an Option: Personal Checking (...50); Company ID: Bank of America; Effective Date: 08-13-2020; Frequency: One-time; Total Credit: \$450.00; Total Debit: \$0.00; Total # of Recipients: 3. At the bottom are 'Cancel' and 'Submit' buttons.

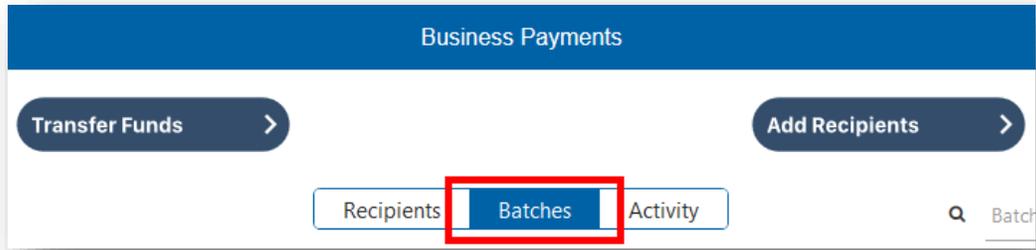
10. A final summary of the batch is displayed. Click Submit to finalize.

11. If HRT has been enabled, a window will pop-up promoting the user to complete verification.

The screenshot shows a 'Delivery Method' pop-up window. It asks the user to 'Please select how you would like to be notified' and includes a note: '*Message and data rates may apply for the text option.' Below this is a 'Choose Delivery Method' section with a dropdown menu currently showing 'Delivery Method'. At the bottom are 'Cancel' and 'Submit' buttons.

Viewing Batch Details

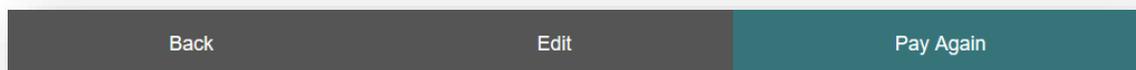
1. Click the Business Payments button on the left-side menu.
2. Click the Batches tab.



3. Click the  icon menu to the right of the batch; then, select Details. The Batch Details page opens.



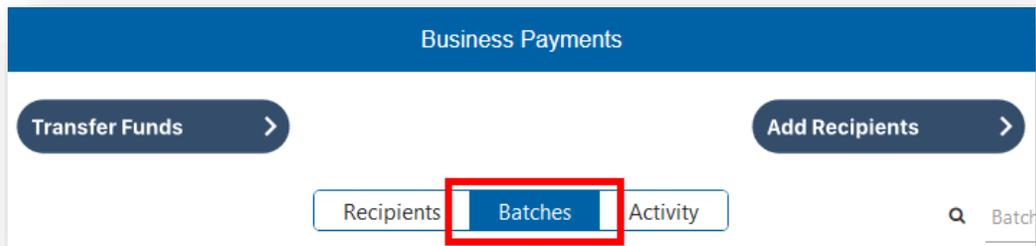
4. Details of the batch are displayed, and the business user can choose to go back to the Business Payments, edit the batch, or pay the batch again.



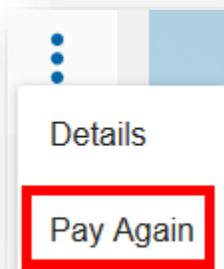
Paying a Batch Again

If a batch has been paid before, follow the steps below to pay the batch again using the same details.

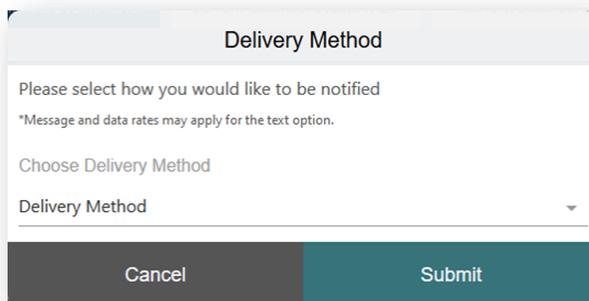
1. Click the Business Payments button on the left-side menu.
2. Click the Batch tab.



3. Click the  icon menu to the right of the batch; then, select Pay Again.



4. Fill out required information like in the Initiating a Batch ACH Transaction section.
5. Click Submit.
6. A final summary of the batch is displayed. Click Submit to finalize.
7. If HRT has been enabled, a window will pop-up promoting the user to complete verification.

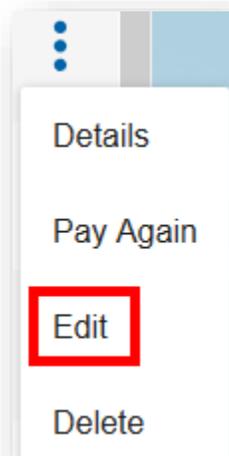


Editing a Batch

1. Click the Business Payments button on the left-side menu.
2. Click the Batch tab.



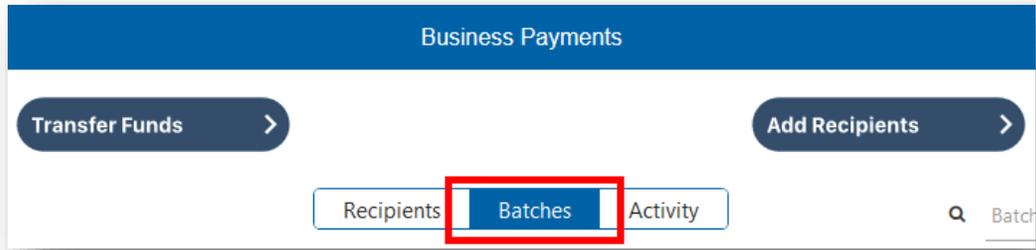
3. Click the  icon menu to the right of the batch; then, select Edit.



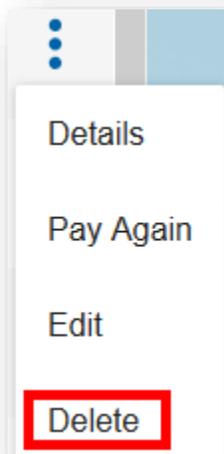
4. Navigate through the screens like instructed in Creating ACH Batch Templates to make needed changes.

Deleting a Batch

1. Click the Business Payments button on the left-side menu.
2. Click the Batch tab.



3. Click the  icon menu to the right of the batch; then, select Delete.



4. An authorization will pop-up to finalize the deleting of the batch. Click Confirm to finalize.

Using the ACH Upload Feature

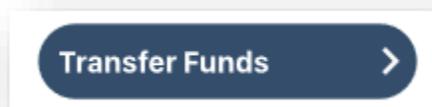
The ACH Upload feature allows businesses to upload NACHA formatted ACH files into the Business Digital Banking system, which will perform a series of checks to ensure that the NACHA formatted file meets the requirements.

If the NACHA formatted ACH file passes the system checks, the Business Digital Banking system acts as a conduit to pass the uploaded file to the next step in File Processing.

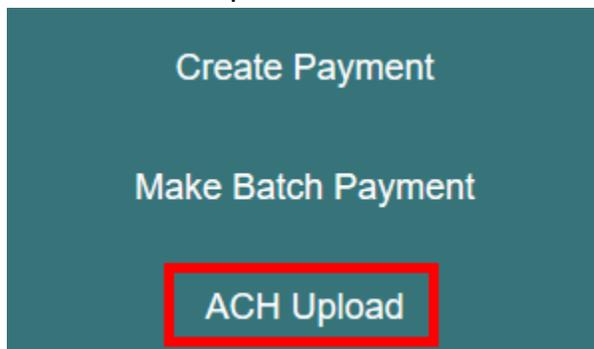
If a business submits a NACHA formatted ACH file and it does not pass the workflow system checks, the applicable file errors will appear on the screen.

Follow the steps below to upload a NACHA formatted ACH file.

1. Click the Business Payments button on the left-side menu.
2. Click the Transfer Funds button at the top of the Business Payments page.

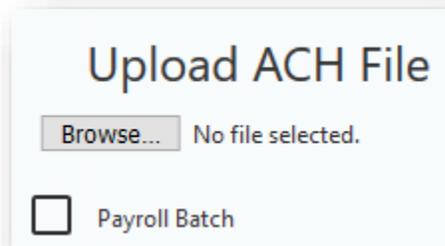


3. Click on ACH Upload.



4. Click the Choose File button to upload a NACHA formatted ACH file. (Remember, this file is generated from accounting software outside of the Business Digital Banking system.

Note: If a file is sensitive and should only be viewed by entitled users at the business, the business user can mark that file as Payroll Batch.



5. Click Next.
6. If the submitted file meets the workflow rules, the file's image will appear on the screen, and the user can click the Confirm button.
7. If the file does not meet the workflow rules configured by FNBP, then the errors causing the file to fail will be presented on the screen.
8. After a successful file is submitted, it moves through to the next steps in the ACH File Processing process.



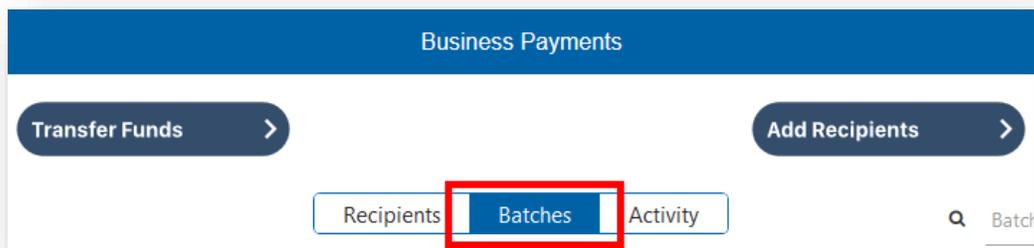
Importing an ACH File to Convert to a Batch

The ACH Import feature is available for businesses to add non-NACHA formatted batch files to the Business Digital Banking system. Using the ACH Import feature enables the business to avoid the task of manually re-entering batches and payees.

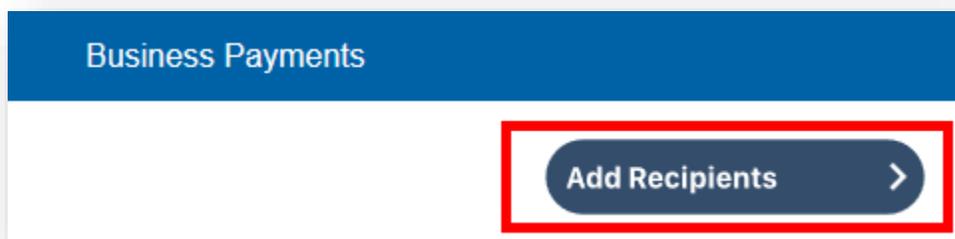
The Business Digital Banking system allows for non-NACHA formatted files, .csv files, and fixed length files to be imported. In the section below the .csv file is outlined. The import of non-NACHA formatted files and fixed length files would follow a similar process.

Importing Non-NACHA Formatted Batches/Templates from a Delimited File

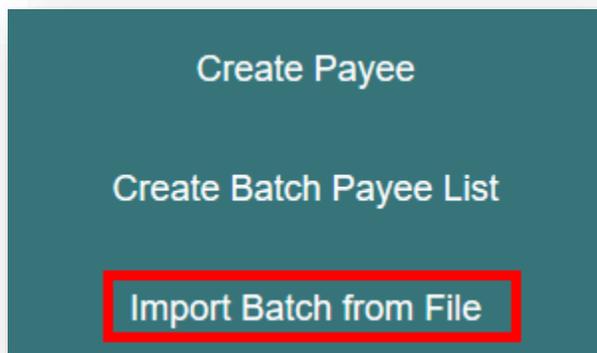
1. Click the Business Payments button on the left-side menu.
2. Click the Batch tab.



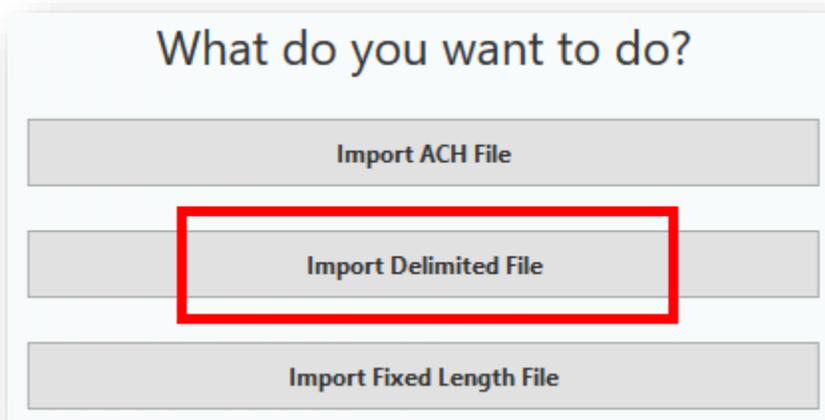
3. Click Add Recipients.



4. Click Import Batch from File.



5. Choose Import Delimited File. (The import of batches on .csv files fall under this option.)



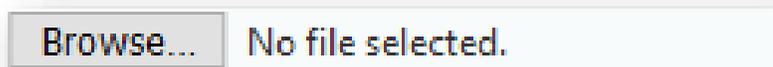
6. Delimited files must include the following columns:

Note: Columns do not have to be in this order and do not require a heading.

- Amount
- Reference number (Employee ID, Invoice Number)
- Type of payment (Consumer - PPD or Business – CCD)
- Name of person receiving funds
- Account number where funds will be sent
- Routing number where funds will be sent. (This cell requires the “text” setting turned on so that leading zeros populate correctly. Instructions provided below in Formatting the Routing Number as a Text Cell)
- Account Type (Checking/Savings)
- Payment Type (Credit/Y/True OR Debit/N/False)

Note: The routing number for the ACH file must be formatted as a “text” cell to ensure leading zeros are mapped correctly with the tool. See the instructions below to format the routing number as a text cell.

7. Click Browse to locate the file being imported.

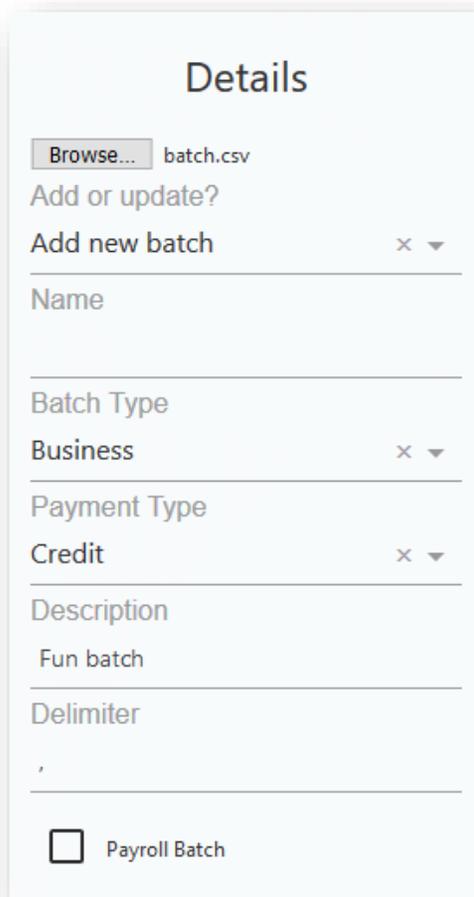


8. From the Add or Update? dropdown menu, select to Add New Batch or Update Existing Batch.



9. For Add a New Batch, enter the following information:

- Name: Name of the batch.
- Batch Type: Choose Business or Consumer from the dropdown menu.
- Payment Type: From the dropdown menu, choose debit, credit, or mixed.
- Description: Enter a short description of the batch.



The screenshot shows a mobile application interface for adding a new batch. The form is titled "Details" and contains the following fields and options:

- A "Browse..." button next to the text "batch.csv".
- A section titled "Add or update?" containing a dropdown menu with "Add new batch" selected.
- A "Name" field with the text "Fun batch" entered.
- A "Batch Type" dropdown menu with "Business" selected.
- A "Payment Type" dropdown menu with "Credit" selected.
- A "Description" field with the text "Fun batch" entered.
- A "Delimiter" field with a comma (',') entered.
- A checkbox labeled "Payroll Batch" which is currently unchecked.



10. For Update Existing Batch, use the dropdown menu to select an existing batch. Check the Add New Payees to the Batch box if additional payees need to be added.

The screenshot shows a 'Details' form with the following elements:

- A 'Browse...' button next to the filename 'batch.csv'.
- The text 'Add or update?'.
- A dropdown menu labeled 'Update existing batch' with a close button (x) and a downward arrow.
- A section header 'Batch'.
- A dropdown menu labeled 'Select...' with a downward arrow.
- A checkbox labeled 'Add new payees to this batch'.
- A section header 'Delimiter'.
- A text input field containing a comma (,).
- A checkbox labeled 'Payroll Batch'.

11. In the Delimiter field enter a “,” for common delimited files, “;” for semi-colon files, etc.
12. Check the Payroll Batch if the batch is for payroll.
13. Click Next when all required information has been entered to be brought to the Mapping Delimited File Data, described directly below. Once the mapping has been completed, the file will be uploaded and will be visible on the Business Payments screens described in previous sections.



Mapping Delimited File Data

The Business Digital Banking mapping tool is used to map delimited files to the necessary format. Because of the many variables included with mapping file data and batches, screenshots are not provided for this portion. Please contact your local FNBP branch if more information is required.

1. To save the mapping for re-use with future imports, click the box at the top of the page.
2. Click in the fields to the left to map the file header name to the name required by the Business Digital Banking system.
3. Click Next.
4. Click Confirm.

Note: After mapping has been completed the ACH Batch and the individual payees within that batch will be visible on the Business Payments screens described in previous sections.

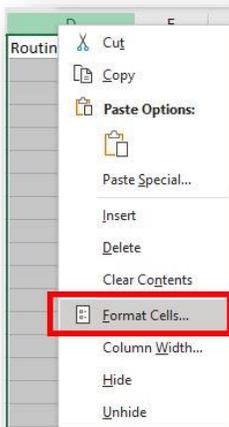


Formatting the Routing Number as a Text Cell

The routing number for the ACH file must be formatted as a “text” cell to ensure leading zeros are mapped correctly with the tool.

The steps below show how to change the format of a text cell to ensure leading zeros are mapped correctly with the tool.

1. Within Excel, highlight the routing number column; then, right-click the column to view a list of options.
2. Click Format Cell.



3. Ensure that you are on the Number tab of the Format Cells feature; then, scroll to select Text under Category.

4. Click OK at the bottom of the window.

