

A REFERENCE GUIDE

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# Updated Business Online Banking

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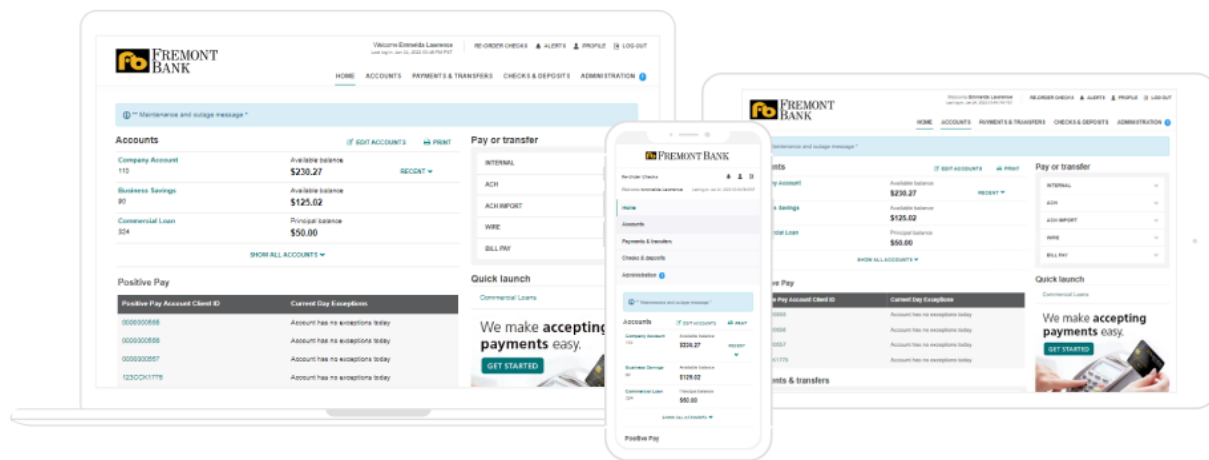
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## About Business Online Banking

Fremont Bank has advanced Business Online Banking to the next level with innovative, multi-functional features aimed at seamless online banking and ultimate customer satisfaction. Business Online now offers more feature functionality immediately upon sign-in, redesigned pages for faster account management, and new integration capabilities geared for potential and existing corporate clients.

In addition to our Fremont Bank Business Online Banking mobile app, users can access their Business Online Banking application on their Mobile and Tablet devices via any browser, such as Chrome, Safari, or Edge. This does not have any impact on existing Fremont Bank's Business mobile application.




## Enhanced Security

### Login

#### Username, Multi-factor Authentication and Password

Only if the user's "Mother's maiden name" and Email information is missing, the user will see the "Establish Profile" page when logging in for the first time. This information will be used as an additional security layer when the user tries to click "Forgot Password/Pin."



Welcome Emmelda Lawrence

Last log in: Jan 31, 2022 04:53 PM PST

[RE-ORDER CHECKS](#) | [ALERTS](#) | [LOG OUT](#)

### Establish profile

Your profile information is used to help authenticate your identity and provide an address where we can send your new login credentials, if ever needed. Please complete the following to set up your profile information.

Mother's maiden name \*

\* Indicates required field

CONTINUE

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### Forgot Password/PIN



#### Forgot password or PIN

Complete the following to reset your password or personal identification number (PIN).

Username \*

HIDE

Mother's maiden name \*

Email \*

\* Indicates required field

RESET PASSWORD OR PIN

After a successful authentication, Business Online sends an email notification to the user's registered email address. For additional security, the system-generated password is valid only for 15 minutes.

Reply Reply All Forward IM  
Thu 2/3/2022 4:08 PM  
Fremont Bank <noreply@fbtestnet.com>  
Forgot Password/PIN Subject


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Dear Valued Client:  
We received your password/PIN reset request. Please use the link below to update your password.

Forgot Password/PIN body for Emmelda Lawrence is  
[https://online2.fremontbank.com:443/EBC\\_EBC1151/Login/ResetLink/121107882/1?  
AuthData=zDQnTemkx30zggoUaKpmtCUk14wvdfViB0Fy3lclnKN29g3PwpNvUBFvwCFQHLLyRibZlGWpZ6raxiGNmCjBEOP  
HwUgly0J5DDZAwGJPSRXdbTmcOsERSMsDjk0%2f1P34PJISKEgCD63Q8YRkK%2bTf91ivImoocrWTlqQ3dk2o%3d](https://online2.fremontbank.com:443/EBC_EBC1151/Login/ResetLink/121107882/1?AuthData=zDQnTemkx30zggoUaKpmtCUk14wvdfViB0Fy3lclnKN29g3PwpNvUBFvwCFQHLLyRibZlGWpZ6raxiGNmCjBEOPHwUgly0J5DDZAwGJPSRXdbTmcOsERSMsDjk0%2f1P34PJISKEgCD63Q8YRkK%2bTf91ivImoocrWTlqQ3dk2o%3d)

New password must be 9-17 characters and include 1 uppercase, 1 lower case, 1 numeric, and 1 special character.

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 **FREMONT BANK**

Welcome Emmelda Lawrence  
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RE-ORDER CHECKS ALERTS LOG OUT

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**Change password**

Your password helps prevent unauthorized people from logging in to online banking. Changing it periodically keeps your accounts secure. Please complete the following to change your password.

Your new password must include:

- Between 9 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character

New password \*

Confirm new password \*

\* Indicates required field

CONTINUE

## Security Challenge & Multi-Factor Authentication

The Security challenge page adds an additional layer of security when a user signs in to Business Online.

The Set-up challenge questions page now displays a set of three questions. The user's answers must meet all of the following criteria to strengthen their credentials:

- The answer to each question must be unique.
- The minimum character length of each answer is four.
- The maximum character length of each answer is 50.
- The answer cannot have any special characters.

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Last log in: Dec 21, 2021 04:36 PM PST

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### Set up challenge questions

If you are logging in on a public device or a different device than usual, you can answer a challenge question to prove your identity and proceed.

Complete the following to set up your challenge questions.

First challenge question \*

First answer \*  [SHOW](#)

Second challenge question \*

Second answer \*  [SHOW](#)

Third challenge question \*

Third answer \*  [SHOW](#)

\* Indicates required field

[CONTINUE](#)

User can choose one of the multi-factor authentication options the system uses to validate a user during the sign-in process; “Answer a question” or “Enter a passcode.”

**FREMONT BANK**

### Security challenge

Security challenges, such as answering a question or providing a one-time passcode, help keep your account safe from unauthorized access. Complete the following security challenge to access your account.

**Answer a question**

Answer a previously selected security challenge question.

[ANSWER QUESTION](#)

OR

**Enter a passcode**

Generate a one-time passcode sent via email.

[EMAIL PASSCODE](#)

[Help](#) [Footer Link 1 text](#) [Footer Link 2 text](#)

### Hard Token

The token activation now displays immediately after sign-in if a user's status is pending.

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Last log in: Jan 27, 2022 01:15 PM PST

[RE-ORDER CHECKS](#) [ALERTS](#) [LOG OUT](#)

**FREMONT BANK**

### Activate token

Tokens help to prevent unauthorized people from logging into online banking or doing things like making payments by generating a code that must be entered into online banking along with a personal identification number (PIN) that you will define.

Token serial number \*  [SHOW](#)

Token-generated password \*  [SHOW](#)

Create a PIN \*  [SHOW](#)

4 digit number

Security question \*

Security answer \*  [SHOW](#)

\* Indicates required field

[CONTINUE](#) [ASK ME LATER](#)

[Help](#) [Security Presentation](#) [Terms & Conditions](#) [Privacy Statement](#) [Online Security](#) [Helpful Video](#)

- The system displays the Activate Token page when:
  - A user uses multi-factor authentication (MFA).
  - The token status is pending enablement.
- Users can activate, edit, or delete their physical token by from 'Profile' page in the header.

The screenshot shows the Fremont Bank online banking interface. At the top, there's a header with the bank's logo, a welcome message for Emmelda Lawrence, and navigation links like RE-ORDER CHECKS, ALERTS, PROFILE, and LOG OUT. Below this is a main navigation bar with links for HOME, ACCOUNTS, PAYMENTS & TRANSFERS, CHECKS & DEPOSITS, and ADMINISTRATION. The main content area is titled 'Profile' and contains several sections: Password (with an Edit link), Challenge questions (with an Edit link), Token (with an ACTIVATE button), and Email (displaying Chrisandra.Robertson@fbtestnet.com).

## Deactivate Token


For a lost or damaged token, a user can deactivate a token on the Login page or Profile page from the header in Business Online Banking.

## Log in

The screenshot shows the Fremont Bank login page. At the top, there's a light blue banner with an information icon and the text '\*\* Maintenance and outage message \*'. Below this is a heading '\*\*Login\*\* Enter your credentials to access online banking.' followed by a horizontal line. The login form includes fields for Username and Password. The Username field has a 'HIDE' button. Below the Password field is a checkbox labeled 'Remember my username'. At the bottom of the form is a green 'LOG IN' button, followed by links for 'Forgot password or PIN?' and 'Token lost or damaged?'.

OR

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Welcome Emmelda Lawrence  
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RE-ORDER CHECKS   ALERTS   PROFILE   LOG OUT

HOME   ACCOUNTS   PAYMENTS & TRANSFERS   CHECKS & DEPOSITS   ADMINISTRATION

Profile

PIN

Edit

Token

DEACTIVATE

Email

emmelda.lawrence@fremontbank.com


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### Logout

- A Session Expiration Warning box with the “Your session is about to expire. Do you want to continue your session?” message appears when a Business Online user is inactive for an extended period. When the message displays, users can select “Continue session” to extend the session or “Log out” to end the session immediately.
- The user can sign back in to Business Online from the “Logged out” page.
- Business Online allows only one session to be active for a Business Online user by ending an active Business Online session when a subsequent sign-in occurs for a user.

### New Updates to features and functionalities

The contents of the navigation have been restructured to improve usability and provide easy, consistent, and understandable access to system functionality.



Welcome Emmelda Lawrence  
Last log in: Jan 31, 2022 04:03 PM PST

RE-ORDER CHECKS   ALERTS   PROFILE   LOG OUT

HOME   ACCOUNTS   PAYMENTS & TRANSFERS   CHECKS & DEPOSITS   ADMINISTRATION

Maintenance and outage message \*

Accounts

XYZ Company Account  
110  
Available balance  
**\$58.64**  
RECENT

MM 108 Pay TEST account  
\*\*\*\*480  
Available balance  
**\$27.32**  
RECENT

Test CDA for Check Images  
\*\*\*\*212  
Available balance  
**\$52.49**  
RECENT

Business Savings  
90  
Available balance  
**\$0.14**

Test CDD for eDocuments  
\*\*\*\*115  
Current balance  
**\$1.00**  
RECENT

LAS 123  
323  
Available credit  
**\$65.02**

Commercial Loan  
304  
Principal balance  
**\$50.00**

Pay or transfer

INTERNAL  
ACH  
ACH IMPORT  
WIRE  
WIRE IMPORT  
BILL PAY

Quick launch

Commercial Loans

We make accepting payments easy.  
GET STARTED

Positive Pay

Positive Pay Account Client ID

Current Day Exceptions

000000055  
Account has no exceptions today

000000056  
Account has no exceptions today

000000057  
Account has no exceptions today

123001775  
Exception processing completed

Payments & transfers

REVIEW (0)

ISSUED (0)

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For additional information and support, please contact Business Services at (866)222-7215.



## Menu

### Accounts

- Users have the ability to edit the accounts displayed by clicking “show on home page.”
- If the user issues, edits, or deletes an internal transfer, the system now immediately updates the available balance in the “favorite accounts” section on the Home page.
- The user can click the “Recent” link associated with an account in the account list to access the last 10 transactions available for that account.
  - You can click the “Recent” link a second time to hide the transactions.
  - “Recent” transactions are available for checking, savings, loan, and certificate of deposit accounts.
- Users can print favorite accounts and pending client review transactions on the home page.

### Pay or Transfer

- Depending on your permissions, Business Online can display up to six collapsed sections in the Pay or Transfer section:
  - Internal, ACH, ACH import, Wire, Wire import, and Bill pay.
  - ACH Import tab displays ACH import parameters to begin a NACHA or NON-NACHA file import.
  - Pay or Transfer displays the Go to Bill Pay link.
- When you first access the page, Business Online displays only the title of each section. To display any of the available subsections, you only need to click expand icon in the section you want to see.

#### Positive Pay

Positive Pay Account Client ID	Current Day Exceptions
0000000555	Account has no exceptions today
0000000556	Account has no exceptions today
0000000557	Account has no exceptions today
123CCK1775	Account has no exceptions today

#### Payments & transfers

REVIEW (12)	▼
ISSUED (25)	▼

## **Quick Launch**

Users can utilize “Quick Launch” links to navigate easily to the following services:

- Business Credit Cards
- Business Lines of Credit
- Small Business Administration (SBA) Loans

## **Review**

### **ACH & Wire Review**

Review ACH and Wire transfers interface has been redesigned to improve usability.

- The system displays the ACH transfer review or Wire transfer review overlay window when users click anywhere in the Description row of the section.
  - Users can now use these overlay windows to approve or disapprove ACH transfers or Wire transfers.
  - Users can approve or disapprove an ACH transfer or Wire simply by expanding the Review section in the Payments and transfers section on the Home page.
- Business Online now displays only three transaction statuses: Pending, Approved, and Disapproved.

### **Internal Transfer Review**

- Users can approve or disapprove an internal transfer simply by expanding the SHOW icon to view all pending internal transfers.
- Users can view Issued internal transfers by expanding SHOW to display Go to issued transfers link.

## **Help**

Users can also use the help text to answer common questions.

- Login
- Verify Identity
- Force Change Password
- Forgot password
- MFA login challenge
- Setup MFA challenge questions
- Activate/Deactivate token
- Download Transaction
- Edit account list
- Create Transfer

## Accounts

### Summary Page

- Users can view the account summary in groups along with their group names.
- The account information page enables users to access all their account information in one location, in an easily readable format.
- An account selector is available for users at the top of each account page.
- Icons clearly identify transactions that system has posted verses pending to post.


#### Transactions

[PRINT](#)
⌚ Pending ● Posted

Total debits: -557.85 (438)    Total credits: +598.12 (251)

Date ▾	Description ▾	Debit ▾	Credit ▾	Balance
⌚ Jan 20, 2022	ACH Manager	0.04		42.53
⌚ Dec 21, 2021	112820979 Transfer from FREEDOM CHECKING 110 on 12/21/21 at 13:49		0.50	42.57

### Transaction Search

- Users can access older transaction search functionality directly from the Account information page, providing quick and easy access to search functionality. Subsequently, due to low usage, the "Transaction Archive" widget is being removed.
- Additionally, if a user is searching transactions for a single check and the system finds no matching transactions, then, based on the user account permissions, the user will be able to quickly issue a stop payment.
- Users can sort transactions by Date, Description, or Amount, when the system displays the icon  indicating that they can sort by that column.

### Download Transaction

#### Single account download

Using the new Download option located in the account navigation area of the Account information page, users can download processed transactions for a single account from the account details page in any of the following formats:

- comma-separated values (.csv)
- Microsoft Money (.ofx)
- QuickBooks (.qbo)
- Quicken (.qfx)
- BAI2 (.bai)

The screenshot shows the 'Download transactions' form within the Business Online Banking interface. The top navigation bar includes links for HOME, ACCOUNTS, PAYMENTS & TRANSFERS, CHECKS & DEPOSITS, and ADMINISTRATION. The form title is 'Download transactions' with a link 'SWITCH TO MULTI ACCOUNT DOWNLOAD' in teal. Below the title, a instruction reads: 'Specify the transactions you'd like to download and select the format in which you'd like them downloaded.' The form contains four dropdown menus: 'Account' (set to 'Company Account 110'), 'Activity \*' (set to 'All transactions'), 'Type \*' (set to 'All'), and 'Format \*' (set to 'Comma-separated values (.csv)'). A note below the format dropdown states '\* Indicates required field'. At the bottom of the form are two buttons: 'DOWNLOAD TRANSACTIONS' and 'CANCEL'. The footer of the interface shows 'Available balance' and '\$230.27'.

### Multi account download

Previously, users were able to export transactions from multiple accounts from the “Transaction Archive” widget. Now they can utilize the “Downloads” page from Accounts to download transactions from multiple accounts in a variety of formats

- For .csv and .bai formats, the system downloads all of the transactions for multiple accounts in a consolidated file.
- For .qfx, .ofx, and .qbo formats, the system downloads a ZIP file that consists of multiple account files, which in turn contain all of the transactions.

### Print

Users can now easily print readable, properly formatted summary-level account information for the accounts that appear on:

- The Home page, transactions
- account details that appear on the Account details page
- Without any extraneous information or formatting issues using the Print icon located at the top of each section.



## Payments & Transfers

### Internal Transfers

- When the user initiates a fund transfer for below accounts, the system will display available balances at the “From” account.
- Users can now set the frequency of an internal transfer that they issue by using the enhanced repeat functionality that the system displays next to the Date field. The number of recurrences can be as low as twice and as high as 999 times.

- For users issuing a loan payment, Business Online now displays a redesigned internal transfer layout with new payment type options in the Amount field. Additionally, the system uses the user's account settings to determine which payment options it displays.

INTERNAL ACH WIRE BILL PAY

Create a transfer

Please complete the following to transfer funds between accounts.

Template test DDA to Loan

From account TEST ACCOUNT 110  
Available balance: \$230.27

To account LAS 324 324  
Principal balance: \$50.00

Date \* 10/5/2021 SELECT  
Last available date is Dec 03, 2021

Frequency Weekly

Repeat the transfer For a total of 999 times

Amount \* Principal payment of \$0.01  
Maximum amount is \$0.01

Description

\* Indicates required field

PREVIEW TRANSFER ADD TO BATCH

- Users can use the Issued transfers section to edit or delete an issued transfer. Users may not be able to edit or delete all of the internal transfers that appear in the Issued transfers section.

Users can edit an issued internal transfer only if:

- They have the rights to create the same internal transfer. They must have the rights to select an account from the "From" accounts drop-down list. They must also have the rights to select an account from the "To" accounts drop-down list along with the payment type when the transfer that they are editing is "Transfer to a loan account from Checking or Savings account.
- They edit the transfer that they created.

## ACH

There are multiple upgrades and updates made to the application. Please refer to PDF: "Updated ACH Manager" for more details.

## Checks & Deposits

### Stop Payments

The Stop Payments page has been moved from the Accounts page to Checks & Deposits. Stop payment initiation and issued stop payments now appear on the same page.

#### Create a stop payment

- The system only presents the fields specific to the particular stop payment type.

- Asterisks clearly identify the required fields for each stop payment type.

Please note, a user has access to “Inquire on Stop Payment” automatically if they have permission to issue a stop payment.

#### **Issued stop payments**

The new Issued top payments section incorporates the expiration date and updates field label text to help clarify field contents.

## **Remote Deposit Capture**

Users who have enrolled in Remote Deposit Capture product can now deposit their checks by clicking the “Deposits Checks” button located on the Checks & Deposits menu in Business Online. This menu item is available to users only if they have rights to deposit checks to either a checking or savings account.

## **Administration**

Business Online now displays a new Administration menu item in the primary navigation area. This menu item enables users to review ACH and Wire templates.

- The system displays the Administration menu and an ACH template and Wire template button when a user has the permission to review either ACH or Wire templates.
- Additionally, Business Online displays an alert icon next to the Administration menu and the appropriate template button when there are one or more templates (ACH or Wire) for a user to review.