A REFERENCE GUIDE

Updated Business Online Banking

FREMONT BANK
MEMBER FDIC

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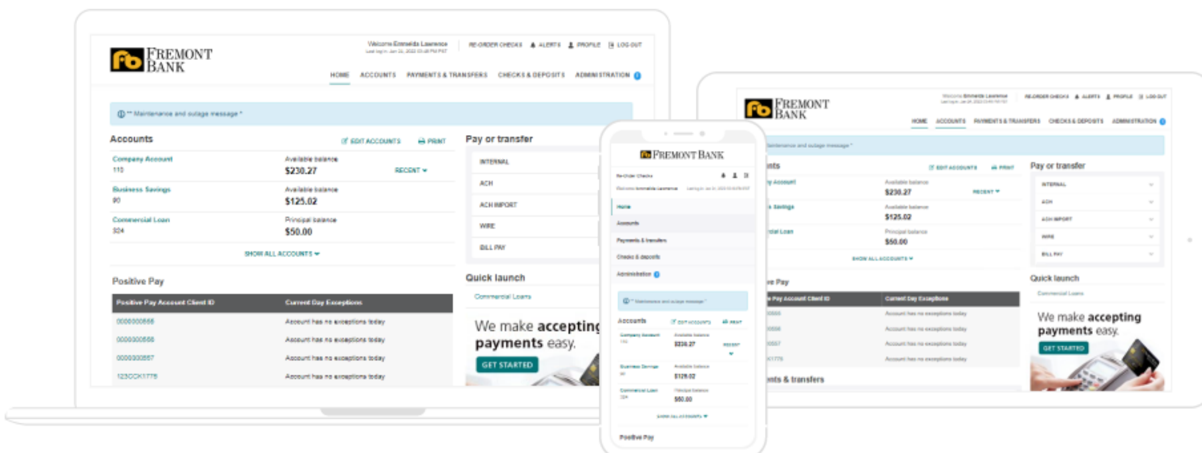
About Business Online Banking

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.

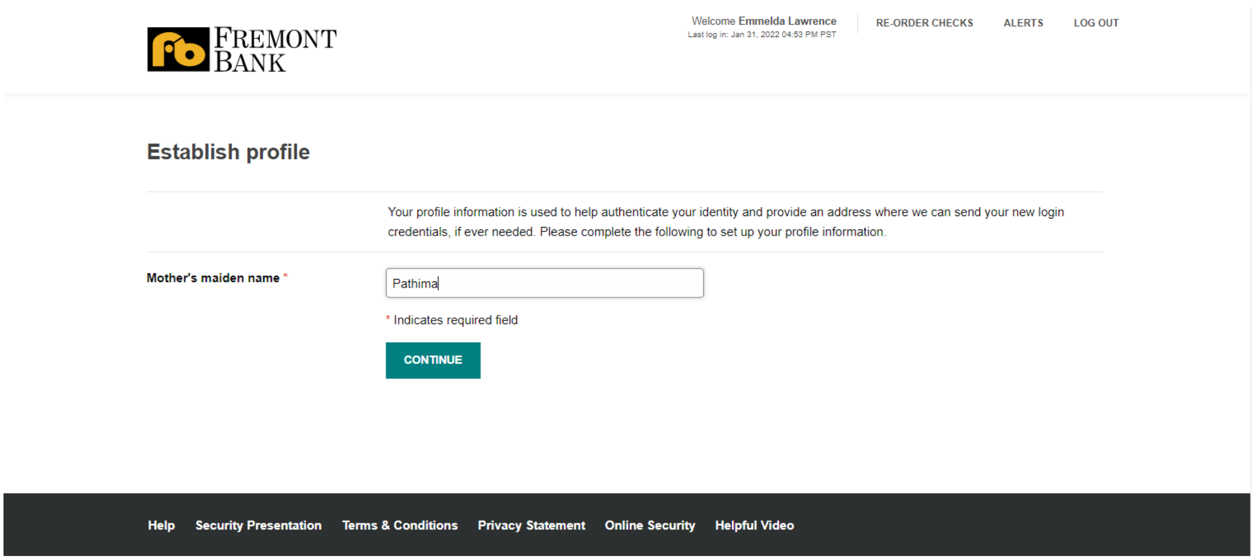


Enhanced Security

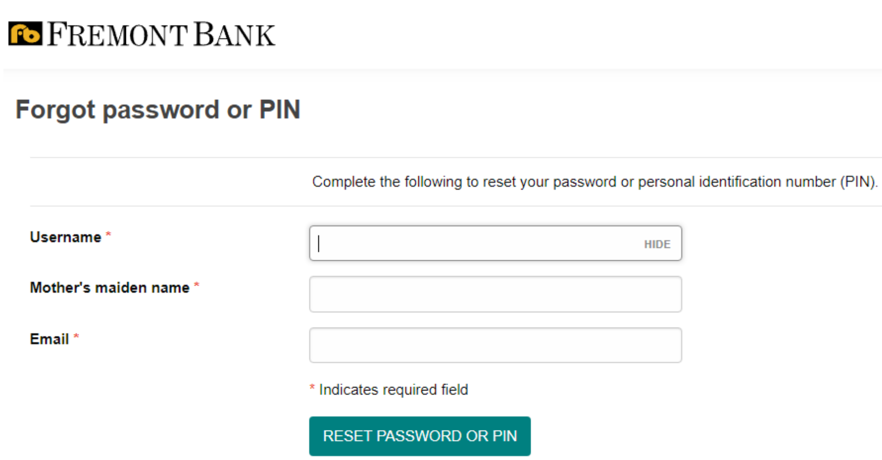
Login

Username, Multi-factor Authentication and Password

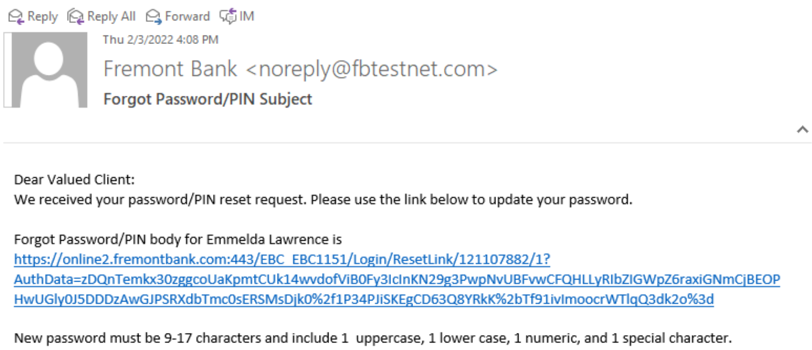
Only if the user's "Mother's maiden name" and Email information is missing, the user will see the "Establish Profile" page when logging in for the first time. This information will be used as an additional security layer when the user tries to click "Forgot Password/Pin."

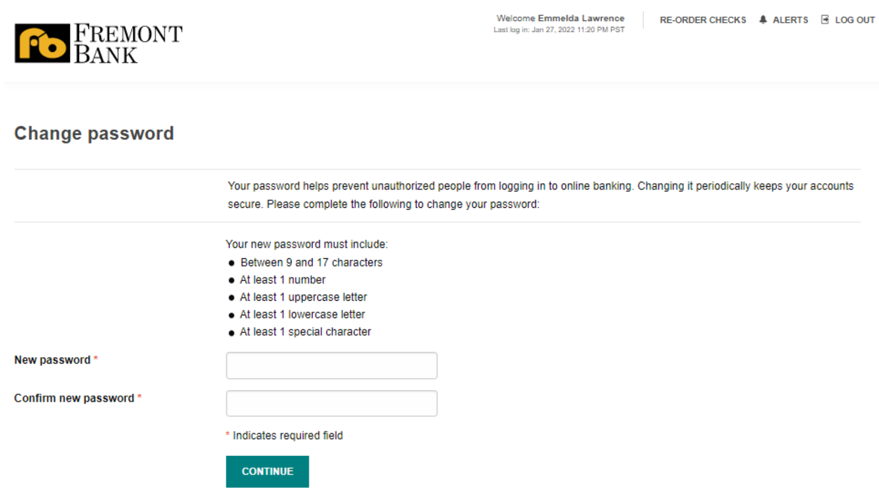


Forgot Password/PIN



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.



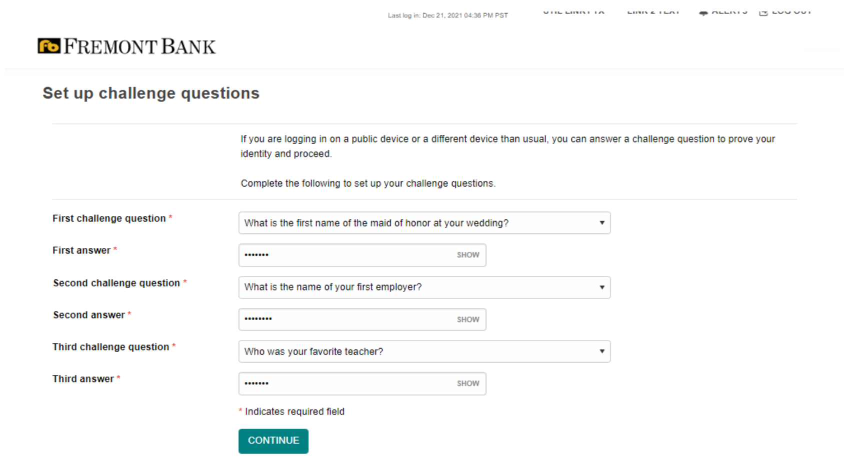


Security Challenge & Multi-Factor Authentication

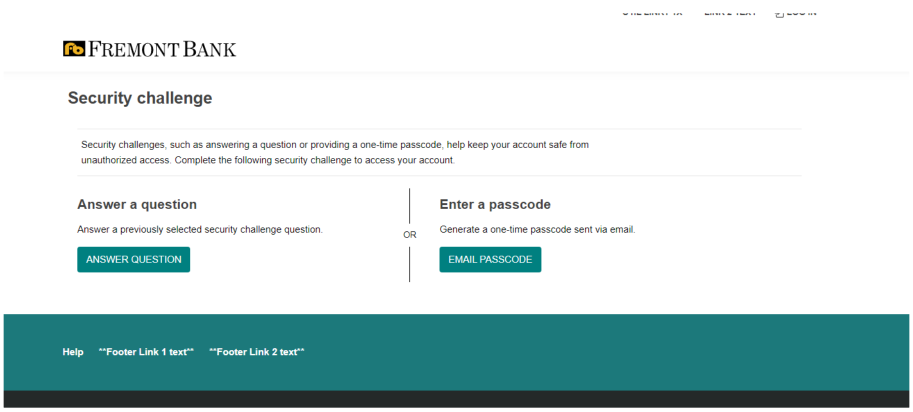
The Security challenge page adds an additional layer of security when a user signs in to Business Online.

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.

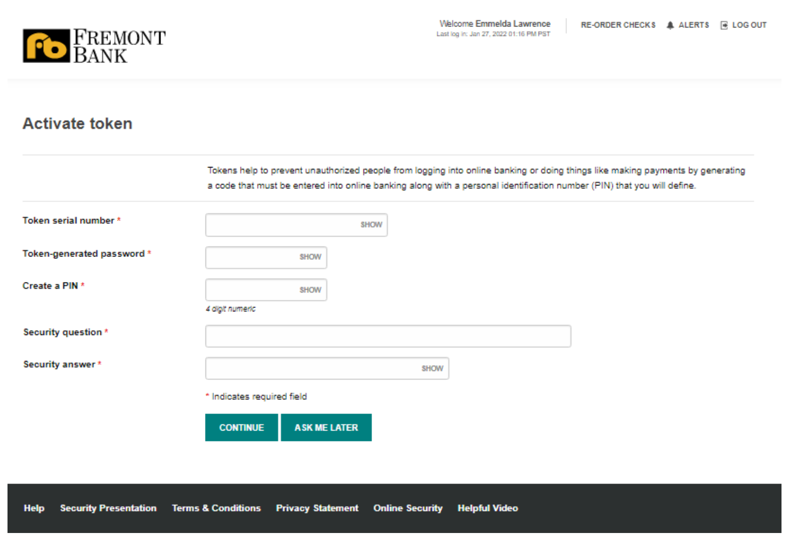


User can choose one of the multi-factor authentication options the system uses to validate a user during the sign-in process; "Answer a question" or "Enter a passcode."



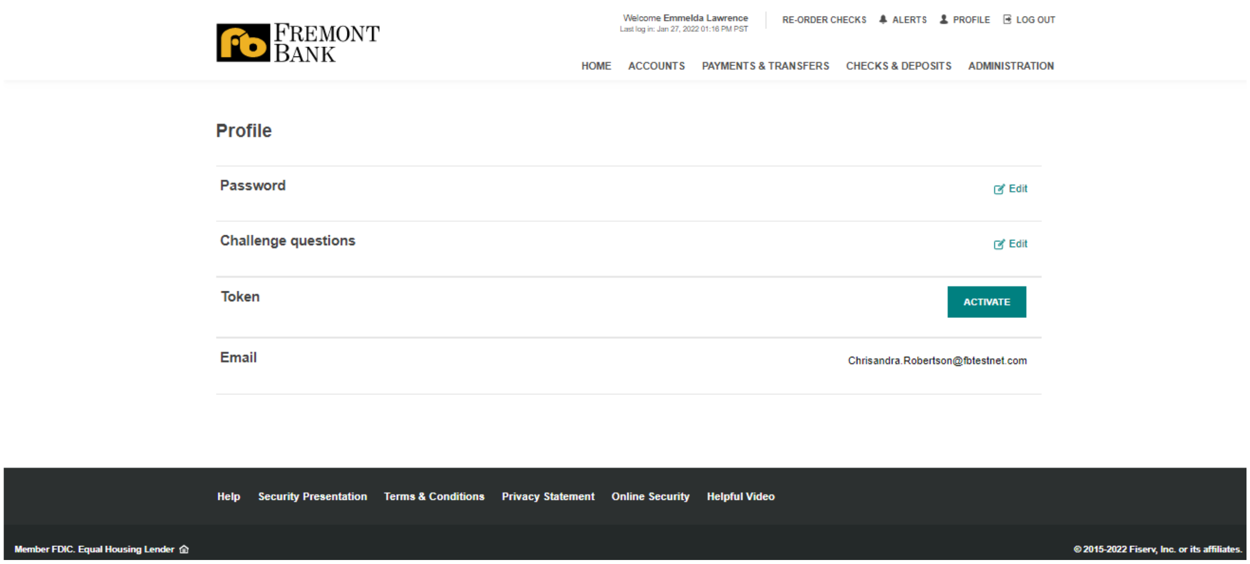
Hard Token

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



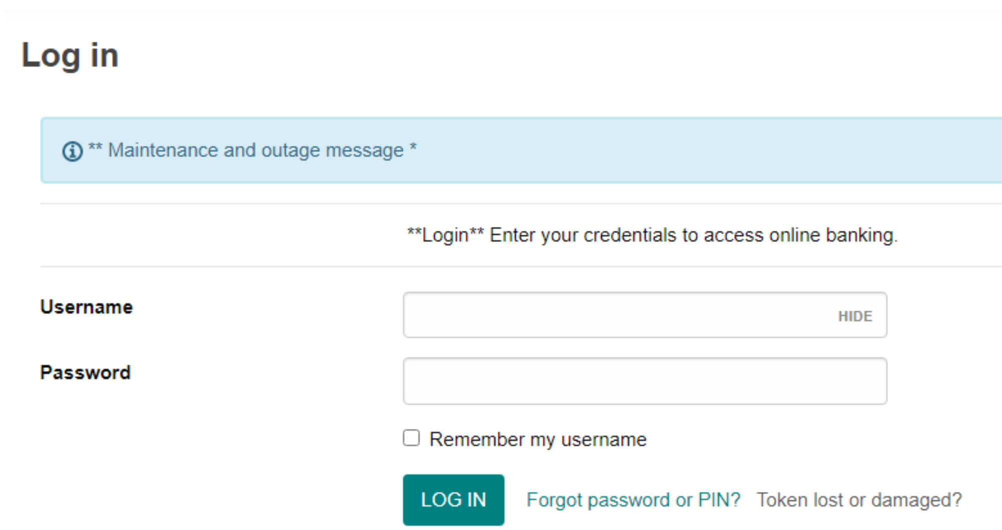
- The system displays the Activate Token page when:
  - A user uses multi-factor authentication (MFA).
  - The token status is pending enablement.

- Users can activate, edit, or delete their physical token by from 'Profile' page in the header.



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.



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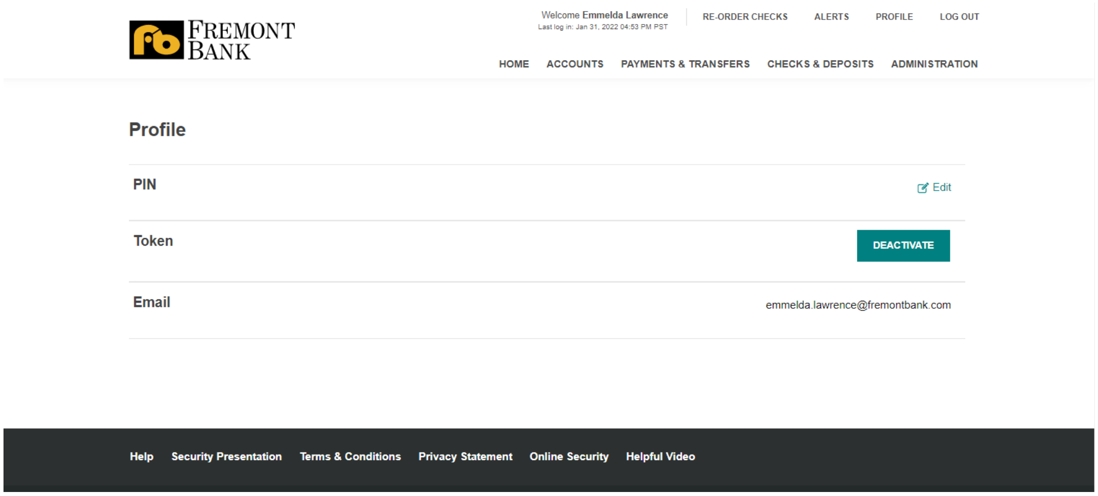
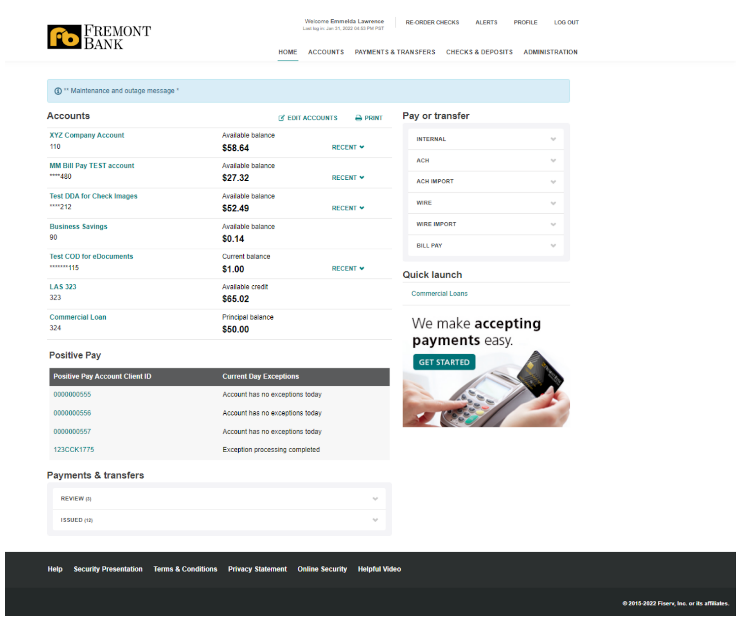


Logout

- 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.



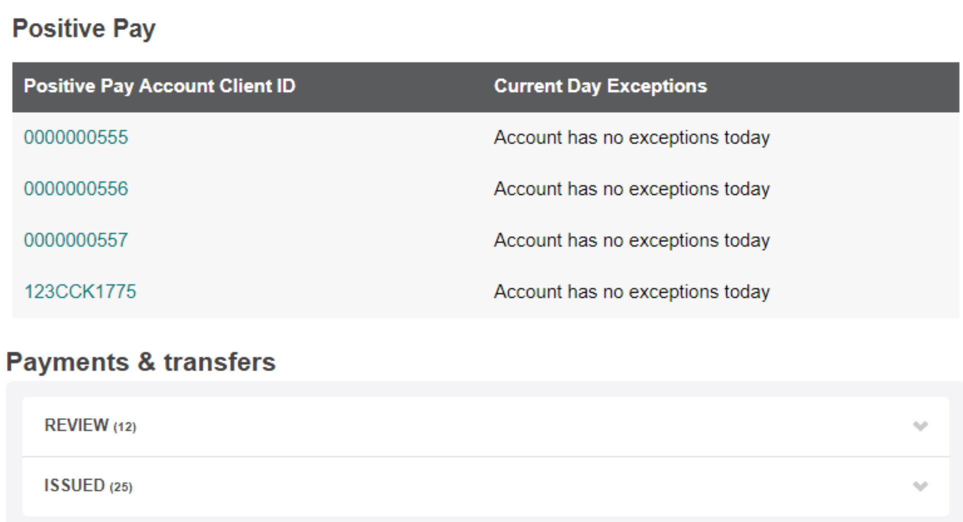
Menu

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.



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
Pending	Jan 20, 2022	ACH Manager	0.04		42.53
Pending	Dec 21, 2021	112820979 Transfer from FREEDOM CHECKING 110 on 12/21/21 at 13:49		0.50	42.57

Transaction Search

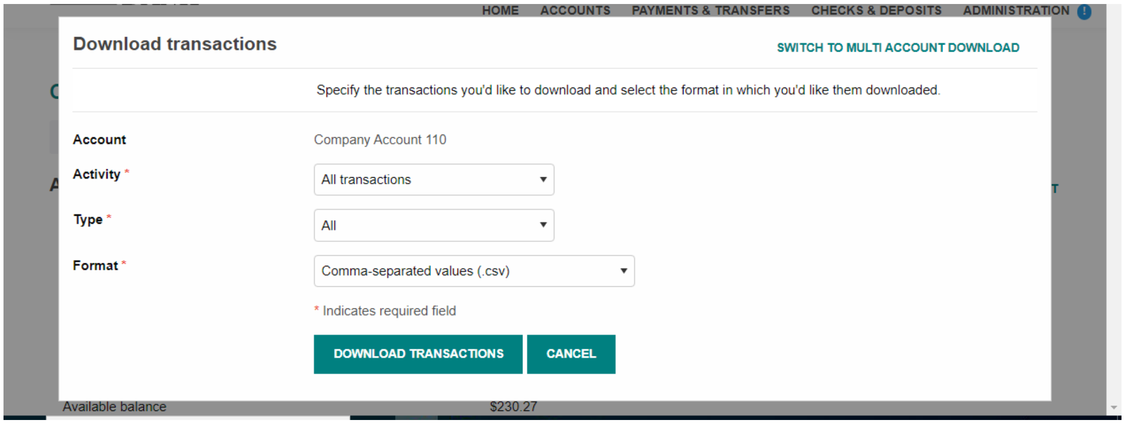
- Users can access older transaction search functionality directly from the Account information page, providing quick and easy access to search functionality. Subsequently, due to low usage, the "Transaction Archive" widget is being removed.
- Additionally, if a user is searching transactions for a single 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)



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.

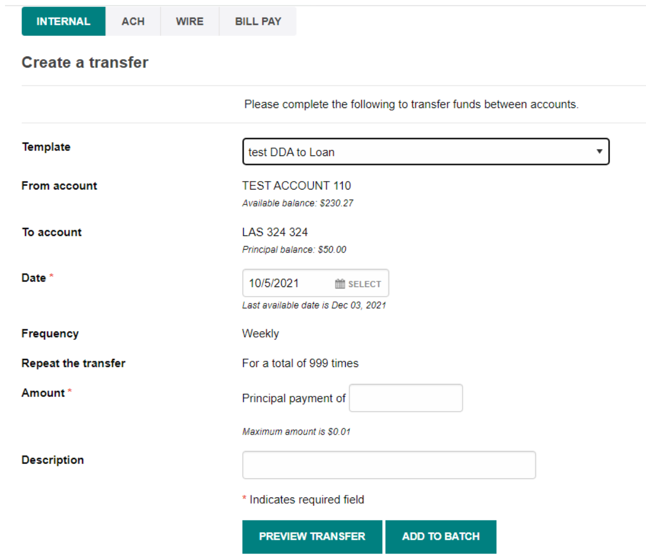
Print

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.



- 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.