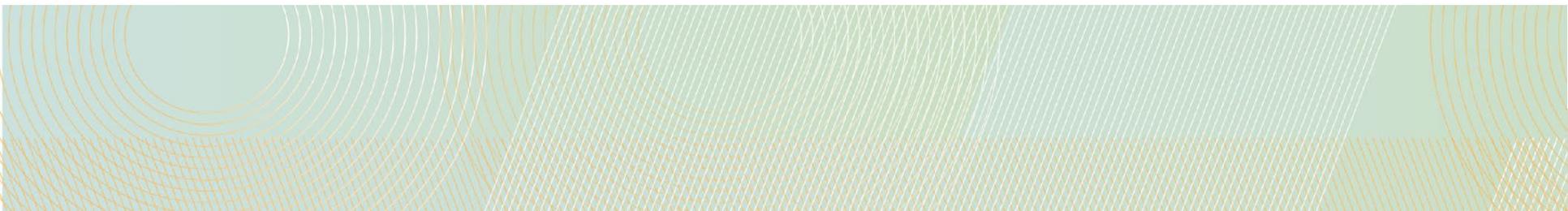# First Community Bank

Business+ User Guide

Welcome

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Important Information

First Community Bank

Our customers are at the heart of everything we do at First Community Bank. The management and staff of both First Community Bank and Signature Bank of Georgia have been working diligently to ensure a smooth transition for you, and we are excited to welcome you as part of the First Community Bank family.

We understand that change can take a little getting used to, but we're thrilled to continue delivering the same personal service you've always relied on, and we're confident you'll enjoy the new features on our online platform, and extended opportunities First Community Bank has to offer.

To facilitate the transition, we are providing you with this reference guide including important information to get you going online but know that our entire Business Services team is ready to support you, along with our local banking office team that you are familiar with.

You will also see the *Got Questions? We can help* tab below throughout our Business+ Online Banking platform. It contains detailed step-by-step instructions to the functions of Business+.
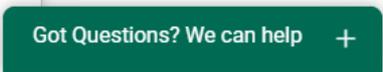
Got Questions? We can help   +

If you have any questions, please feel free to contact our Business Services Team at 803.358.6945, Monday through Friday between 8:30 am and 5:30 pm. We'll also be available merger weekend from 9:00 am to 5:00pm on Saturday, March 14th and 2:00 pm to 6:00 pm on Sunday, March 15th. Additional merger weekend support number is 803.951.0540 #8.

Business+ Credentials Information

Access to Business+ will be available starting _Monday morning, March 16,_ using a desktop or laptop computer. _Please do not perform the initial log in using a cell phone or through the app._

For an extra layer of security, we utilized a three-factor authentication for the login process including the following:
➢ Company ID (unique to the company and shared by all users)
➢ User ID (unique to each user)
➢ User Password (unique to each user)

Login credentials will be sent to each user in **_two separate_ secure emails** - one containing your Company ID and User ID, and a second email containing your temporary password.

Business+ also uses the phone number on file with the bank as part of the login security verification process. If the phone number listed along with your credentials is not the correct number for you, please contact our Business Services Team as soon as possible to ensure uninterrupted access.
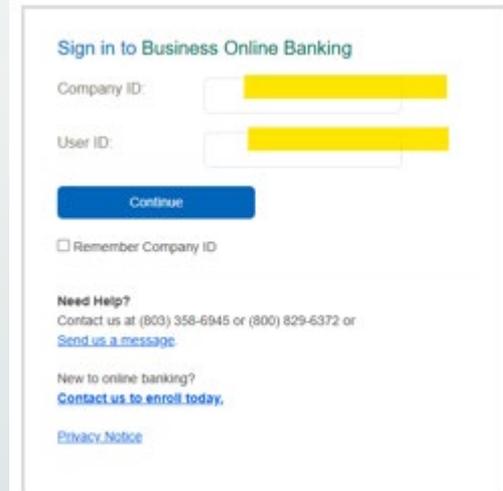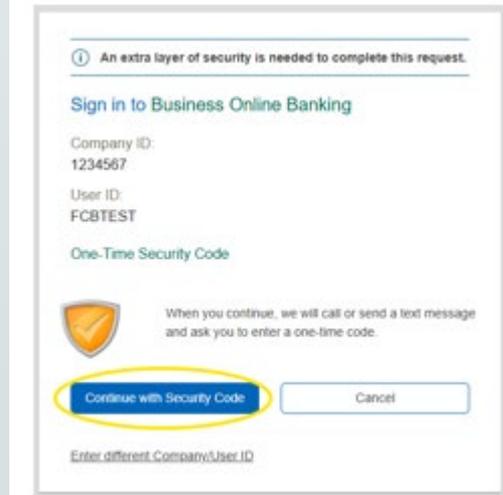
IMPORTANT:
As of March 16, you will not be able to access Business Online Banking without correct phone numbers on file with the bank.

Initial Log In Instructions:

1. Click on the *Business+ Log In* on the home page of our First Community Bank website, www.FirstCommunitySC.com, and you will be taken to the Sign In to Business Online Banking page.

2. On the Sign In to Business Online Banking page:
   a. Enter your *Company ID* (provided in the credential emails).
   b. Enter your *User ID* (provided in the credential emails).
   c. Click *Continue* and you will be taken to the One-Time Security Code page.
   d. Click on *Continue with Security Code.*

First Community Bank

3. A pop-up screen will display phone numbers where you can be reached. Select your phone number and opt below to receive a call or a text. Click *Continue*.

Note: for security verification, the phone number you select at this point must be on file with the bank and you must have access to the phone in order to proceed with the log in process. ***If you do NOT recognize the numbers displayed, you may have entered incorrect login credentials***. Return to the sign-in page and refer to your credential emails for the correct information. If you recognize the phone numbers, but they are no longer accurate, or continue to have issues login in, please contact our Business Services Team at 803.358.6945.


4. If you selected to receive a text message, a pop-up screen will require the one-time security code provided to you in the text message response. Enter the one-time security code and click *Submit*

If you selected to receive a phone call, the pop-up screen will display the security code that you will be asked to enter during the call. Once you complete the phone call, click *Phone Call Completed*.

5. Enter your temporary password provided in your second credential email and click *Sign In*.
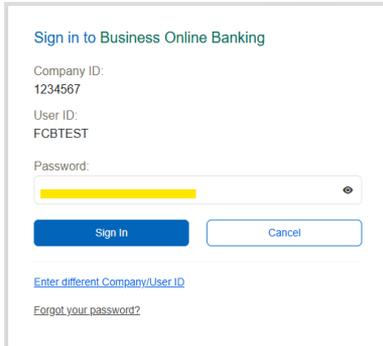
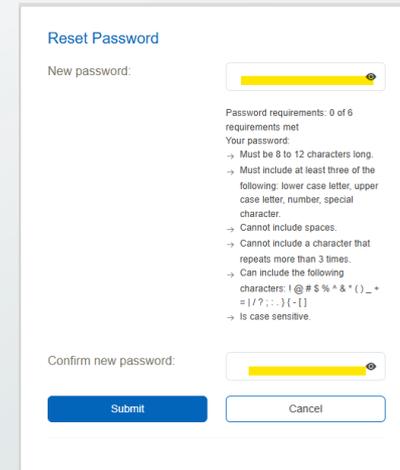Sign in to Business Online Banking
Company ID:
1234567
User ID:
FCBTEST
Password:

Sign In   Cancel

Enter different Company/User ID
Forgot your password?

Reset Password
New password:

Password requirements: 0 of 6 requirements met
Your password:
→ Must be 8 to 12 characters long.
→ Must include at least three of the following: lower case letter, upper case letter, number, special character.
→ Cannot include spaces.
→ Cannot include a character that repeats more than 3 times.
→ Can include the following characters: ! @ # $ % ^ & * ( ) _ + = | / ? ; : - } { - [ ]
→ Is case sensitive.

Confirm new password:

Submit   Cancel

6. You will be prompted with the Reset Password page.
   a. Enter your new password according to the requirements. Requirements will change colors as they are satisfied. Password must NOT exceed 12 characters.
   b. Re-enter your password in the Confirm New Password field. Click *Submit.*

7. You will receive a confirmation that your password was changed. Click *Continue* to access the Welcome screen on Business+.
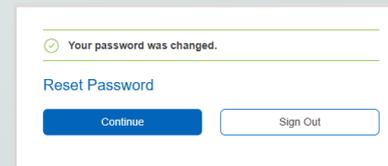
✓ Your password was changed.
Reset Password
Continue   Sign Out

First Community Bank

Business+ Navigation Instructions

The Welcome page appears upon a user's successful sign in.

Quick access panels on the Welcome dashboard are customizable by the customer and display recent account information. Users can add or delete panels by going to *Display Options.* To display accounts, use the *Edit accounts and dates displayed* link within each panel and select accounts from the drop-down list.
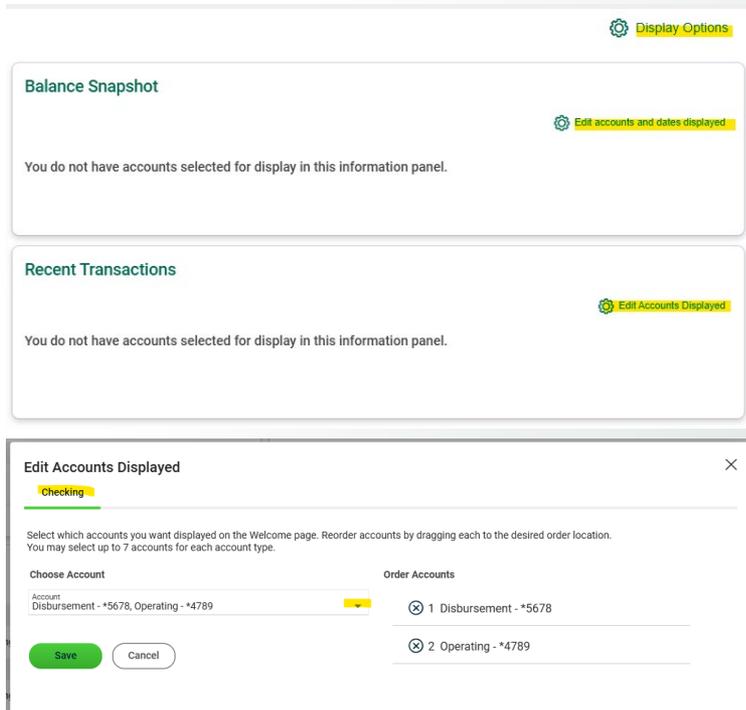
Some panels may only allow up to seven accounts of each type – checking, loans, CDs – but multiple panels of the same type can be added to the dashboard.

On the Welcome dashboard you can also find shortcuts to your **Positive Pay Exceptions** and items waiting for **Approvals**, when dual control is utilized.
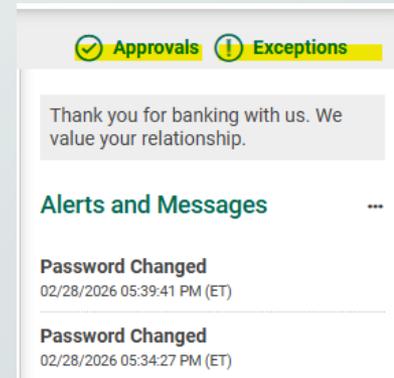
On these respective areas of the main menu tab is where users will find the following tasks:

➢ **Reports** on the menu tab is where you can find full account history with search criteria and different output options, *Loan information* (with capability to make online loan payments, including principle only), access to *eStatements*, *Incoming Wire Reports* and other helpful resources.

➢ **Money Movement** is where you will find access to *Internal Transfers*, *Bill-Pay*, *ACH* and *Wires*.

➢ **Account Services** provides access to online *Stop Payments, Positive Pay*, and *Image Search*.

➢ **Administration** is where Administrators can manage *User Access*, Account Information* and more, and users can set-up a variety of Account Alerts.

***Primary Administrators for each company will be required to set up entitlements and limits to additional users once Business+ is available**. Detailed instructions can be found under the green *Got Questions? We Can Help* tab. Go to this tab and select *How Do I?* from the menu. From there select *Assign or Modify Account Entitlements* from the dropdown list. Administrator capabilities can be extended to other users based on their user Roles.

Users will need *Roles* and *Services & Accounts* entitlements. The most basic entitlement for a user with only account viewing access includes:

➢ **Role** - not needed

➢ **Services & Accounts** – click on the edit icon and select the following services by clicking on the plus sign on the far-right side of the screen. Some services may require account selection.
  o Deposit Reports
  o eStatements
  o Image Search and Image Returns
  o Incoming Wire Report
  o Information Reporting

Steps to Complete When You Access The Site

➢ **Verify accounts have been converted properly** – account history and transaction information can be found under *Reports > Deposit Reports* on the main menu tab. Please note, although 18 months of history is available online, searches must be conducted for a period of three months at a time.

➢ **Set up user entitlements for your company** (Only Primary User and Administrators will have access to this function) – user information can be found under *Administration > Company Administration > Manage Users* on the main menu tab. Click on the User ID.

➢ **Rename accounts** (optional – only Primary User and Administrators will have access to this function) – account information can be found under *Administration > Company Administration > Account Information* > click on the account hyperlink under *Description.*

➢ **Verify ACH templates are accurate** (if applicable) – ACH information can be found under *Money Movement > ACH* > click on template name to access template information. To revel full account information, click on the edit icon -

➢ **Verify wire templates are accurate** (if applicable) – Wire information can be found under *Money Movement > Wire > Manage Templates.* Click on the hyperlink under Template Name.

Important Information

➢ **ACH**
- o Cutoff time for ACH is 4:00 p.m. ET, the business day prior to the effective date.
- o ACH templates have been converted to Business+ and verified by our team. For additional due diligence, please verify templates for accuracy prior to initiating a transaction on Business+.
- o Payment frequency must be reinitiated if on a recurring schedule.

➢ **Wires**
- o Cutoff time for same-day processing of online Wires is 5:00 p.m. ET.
- o Wire templates have been converted to Business+ and verified by our team. For additional due diligence, please verify templates for accuracy prior to initiating a transaction on Business+.
- o Payment frequency must be reinitiated if on a recurring schedule.

➢ **Positive Pay**
- o Exception are available for review at 8:00 a.m. and decisions must be submitted online by 11:00 a.m. to avoid items from being returned.
- o Customer will have access to enhanced Positive Pay features – Positive Pay Payee and ACH Positive Pay. Now there is also the ability to upload issued items into the system for auto verification, which helps minimize exceptions. For more information on these enhanced features, please contact our Business Services team.

➢ **Mobile Deposit**
- o Mobile Deposit customers will need to activate the service on the mobile app by attempting to make a deposit, to have their custom limits reinstated. Please notify the bank once this has been done. The Bank default limit is $1,500 daily.

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