

# BUSINESS ONLINE BANKING

## Getting Started

### OVERVIEW

Business Online Banking is an online banking solution with the following features and functions:

- Multiple account type access — personal and business accounts for checking, savings, loan and line of credit
- Balance and information reporting with check imaging
- Book/account transfers (internal and external) and reporting
- Wire transfer initiation and reporting
- ACH transaction initiation and reporting
- ACH federal and state tax payment initiation and reporting
- Bill payment initiation and reporting
- Check reorder
- Stop payment initiation and reporting
- Loan payments, advances, and reporting
- Downloadable reports
- Audit reporting

The purpose of this user guide set is to provide information on Business Online Banking services. Your Business Online Banking profile determines access to these services.

## USER ROLES

There are various roles that can be assigned to Business Online Banking users with different capabilities for each role. Roles for each user are assigned by the Company Administrator when the user is created. Business Online Banking users who do not have the administration role will only be able to view or transact within their roles on the accounts they have been given access to by the administrator.

- **SETUP ROLE:** Allows a user to setup templates - entitles the user to template setup capabilities for only those services and accounts to which the user has been entitled.
- **APPROVAL ROLE:** Allows the user to approve transactions - entitles the user to transmit capabilities for only those services and accounts to which the user has been entitled.
- **ADMINISTRATION ROLE:** Grants the user administration privileges - allows the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.
  - One primary company administrator will be assigned to the business by Pathfinder Bank at initial account setup. Additional users may be given this role by that Administrator.

## SERVICE AND ACCOUNT ENTITLEMENTS

The Company Administrator will need to set service and account entitlements for each Business Online Banking user. These entitlements define which accounts the user has access to and what services they are allowed to perform for each account.

- The entitlements for each user can be edited by the primary company administrator or any other user with the administration role by going to the user's settings in the Company Administration menu.
- If there are accounts or services that you should have access to that you do not see, contact your company administrator.

## PASSWORD REQUIREMENTS

The following password requirements apply to all Business Online Banking users.

- 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.

## PASSWORD EXPIRATION

Business Online Banking passwords expire every 90 days.

## PASSWORD CHANGES

Business Online Banking users can change their own password once per day using either the Change Password page or Forgotten Password service. This applies to all users regardless of their assigned Business Online Banking role.

- If you have changed your own password using either the Change Password page or Forgotten Password service and need it changed again in the same day, you should contact your company administrator for a temporary password. Once you sign on to Business Online Banking using a temporary password, you are required to change it.

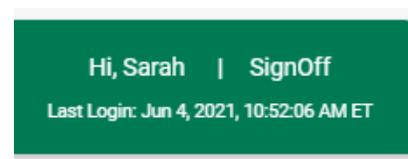
## LOGIN ATTEMPTS AND LOCKED ACCOUNTS

Business Online Banking users are allowed three unsuccessful login attempts before their account is locked and access is prevented. If your Business Online Banking account is locked it can be unlocked by:

- Contacting one of your company's assigned administrators. The administrator may unlock an account to regain access and reset a password, if needed.
- Contacting Pathfinder Bank. If an administrator is locked out, they may contact the bank for a password reset, which will require a password change upon signing in.

## LAST LOGIN AND INACTIVITY TIMEOUTS

The Business Online Banking Welcome page shows the day and time (Eastern Time) of your last successful sign on. Business Online Banking automatically signs you off after 20 minutes of inactivity.



# SIGN ON

## NEW USERS

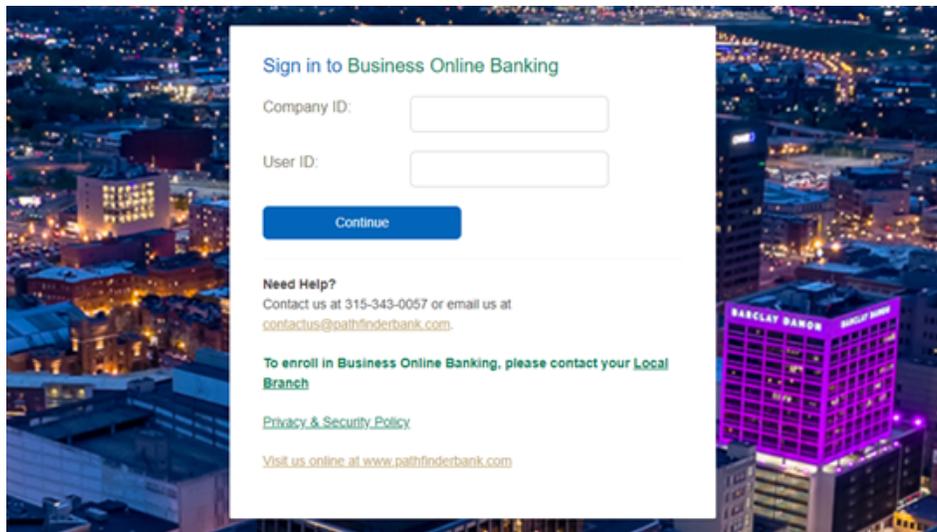
The company's primary administrator will be set up by Pathfinder Bank at account opening. All additional company users are set up by this primary administrator directly in Business Online Banking.

For users signing on to Business Online Banking for the first time, the sign on process includes:

- Changing your initial password
- Completing a one-time security code verification

## INITIAL PASSWORD CHANGE

For users signing on to Business Online Banking for the first time, enter your Company ID and User ID and click continue.



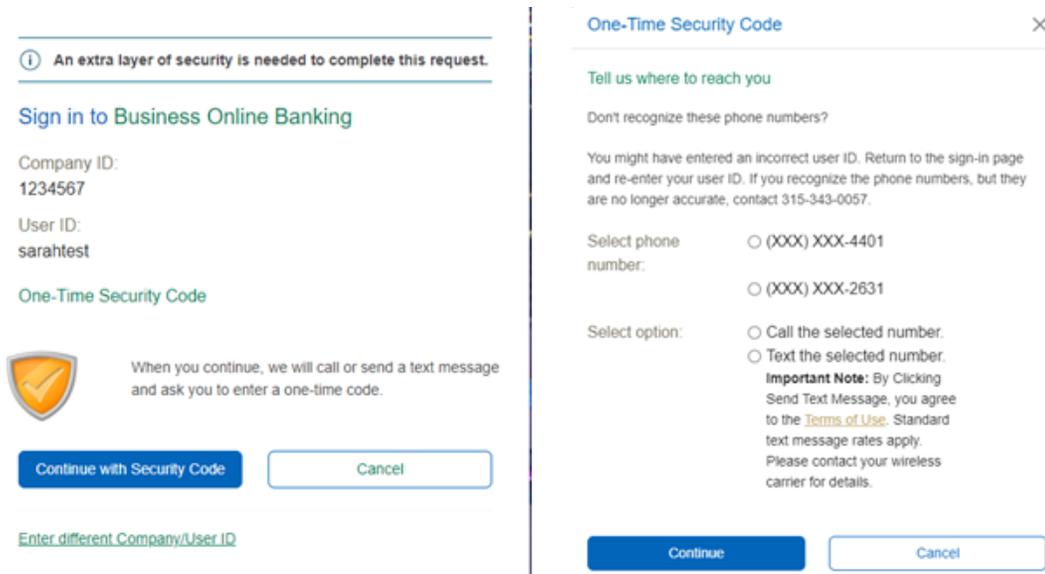
**Company ID:** This number will be provided to your company administrator at account opening and represents your unique business. All Users at your business will use the same Company ID. If you did not receive your Company ID, please contact your local branch or call us (315) 343-0057.

**User ID:** User ID will be created by Pathfinder Bank for the company administrator at initial account opening or created by the company administrator for additional users. User ID must contain at least 4 characters and can contain up to 26 alphanumeric characters and cannot be changed after creation. User IDs are not case sensitive.

## ONE-TIME SECURITY PAGE

If you enter your company ID and user ID correctly, you will be prompted to enter a one-time security code on your first login.

- The phone number(s) that populate on the one-time security code page will be the phone number(s) linked to your online banking profile.
- If you do not recognize the numbers lists, verify that your company ID and user ID are correct. If all information is correct and you still do not see the correct phone number, contact your company administrator.



**An extra layer of security is needed to complete this request.**

### Sign in to Business Online Banking

Company ID:  
1234567

User ID:  
sarahstest

#### One-Time Security Code

 When you continue, we will call or send a text message and ask you to enter a one-time code.

[Continue with Security Code](#) [Cancel](#)

[Enter different Company/User ID](#)

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### One-Time Security Code

Tell us where to reach you

Don't recognize these phone numbers?

You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact 315-343-0057.

Select phone number:

- (XXX) XXX-4401
- (XXX) XXX-2631

Select option:

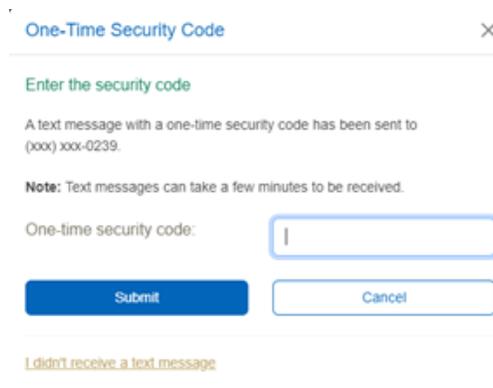
- Call the selected number.
- Text the selected number.

**Important Note:** By Clicking Send Text Message, you agree to the [Terms of Use](#). Standard text message rates apply. Please contact your wireless carrier for details.

[Continue](#) [Cancel](#)

Select if you wish to receive a call or a text to receive your one-time pin and follow the instructions to verify your login.

- To help safeguard your information, if you sign on from a device that has not been used before, you may be prompted to complete additional validation of your identity using a one-time security code via a phone call or text message (if applicable).



### One-Time Security Code

Enter the security code

A text message with a one-time security code has been sent to (xxx) xxx-0239.

**Note:** Text messages can take a few minutes to be received.

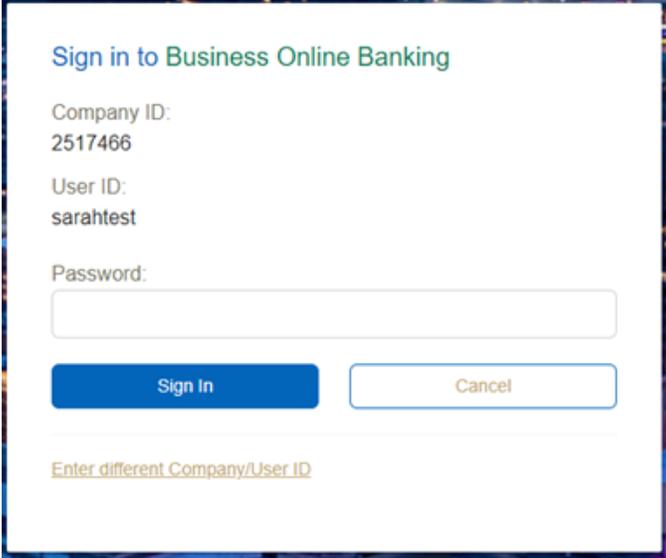
One-time security code:

[Submit](#) [Cancel](#)

[I didn't receive a text message](#)

## PASSWORD PAGE

A temporary password will be created for you when your Business Online Banking login is created by the bank or by your company administrator. After completing the security validation you will be prompted to enter this password.



Sign in to Business Online Banking

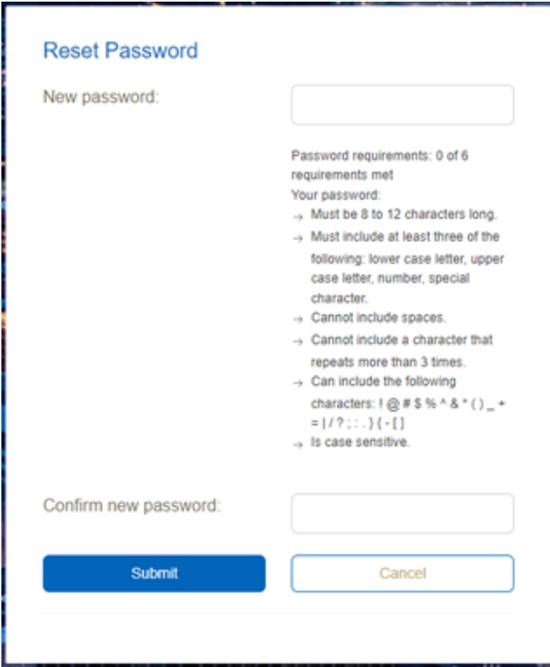
Company ID:  
2517466

User ID:  
sarahtest

Password:

[Enter different Company/User ID](#)

After using the temporary password to log in for the first time, you will be asked to set up a new password following the password requirements from page 4 of this guide. This password will be valid for 90 days, at which time you will need to repeat these steps to set a new 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:

## SUBSEQUENT LOGINS

After the initial login to Business Online Banking all future logins will require the Company ID, User ID and password. Future logins may require additional one-time security codes if signing on from a device that is new or not recognized.

## WELCOME PAGE

After completing the login steps, you will be directed to your Business Online Banking welcome page. The welcome page will have a summary of all of the accounts that the user has access to as well as important alerts and messages on the right side of the screen. From here, the user can navigate to the other areas of Business Online Banking that they have been granted access to.

Balances as of 07/05/2024	Available Balance	Accessible Balance	Current Balance
A Checking 1***0001 ABA/RFC - 221375894 0001	\$3.50	\$3.50	\$3.50
Test Checking ABA/RFC - 221375894 8071	\$29.00	\$29.00	\$29.00
<b>Total Selected Checking Balance</b>	<b>\$32.50</b>	<b>\$32.50</b>	<b>\$32.50</b>
<b>Total of Selected Deposit Accounts</b>	<b>\$32.50</b>	<b>\$32.50</b>	<b>\$32.50</b>

**Alerts and Messages**

- Thank you for choosing PathFinder Bank. We value your business.
- Password Changed (07/05/2024 02:51:23 PM (ET))
- Password Changed (07/05/2024 01:55:31 PM (ET))
- Password Changed (07/05/2024 12:36:20 PM (ET))
- Password Changed (07/05/2024 12:36:20 PM (ET))

## BUSINESS MOBILE BANKING

Business Online Banking users must be granted access to Business Mobile Banking by the company administrator before they can login to their profile through the mobile app. Users should contact their company administrator to request access to Business Mobile Banking.

