

Business Online Banking

Getting Started



Local. Community. Trust.

TABLE OF CONTENTS

Overview	3
Password Requirements	4
Password Expiration	4
Password Changes	4
Login Attempts and Locked Accounts	4
Sign On	5
New Users	5
Existing Users	8



ABOUT BUSINESS ONLINE BANKING

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.

Password Requirements

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

- Must be at least eight characters in length but no more than 12
- Must include a combination of three of the following: lower case letter, upper case letter, number, special character
- Cannot include a character that repeats more than 3 times
- Is case sensitive
- May include special characters: ! @ # \$ % ^ & *) (_ + = | / ? ; : . } { - []

Password Expiration

Business Online Banking passwords expire every 90 days.

Password Changes

Business Online Banking users can only 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.

Subsequent Password Changes

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's Administration role user or your financial organization 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:

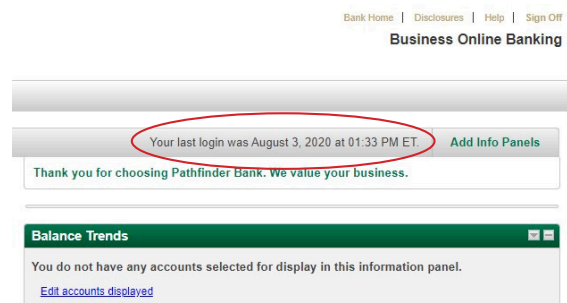
- A Business Online Banking user who has the Administration role. A password change is not required in this case.
- Your financial organization. In this case, you are given a temporary password and are required to change upon signing on

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.

Two-Minute Warning

A pop-up window is displayed after 18 minutes of inactivity to warn you that your session expires in two minutes. If you click Continue within two minutes, your session is extended. If you click Continue after the two-minute warning, you are automatically logged off of Business Online Banking and will receive a "Session Time-Out Notification".



Sign On

Business Online Banking Sign On authenticates a user.

New Users

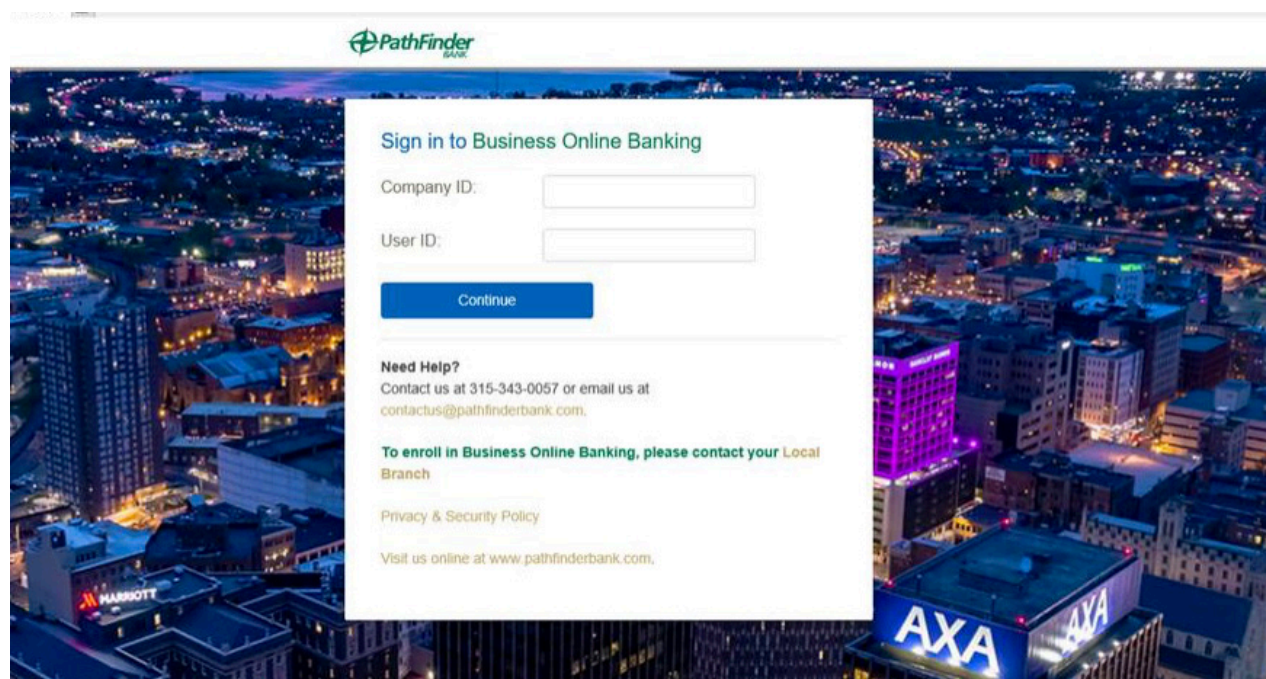
A company's initial Administration role user is set up by financial organization staff. All subsequent company users are set up by the company's Administration role user directly in Business Online Banking.

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

- Changing your initial password
- Setting up your Secure Sign On credentials

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 was provided to you via mail 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: This is the same User ID that you used when logging in to the previous Pathfinder Bank Business Online Banking, minus any special characters. For example, if your current username is path.finder, you will use pathfinder. User IDs are not case sensitive.

One-Time Security Page

You will be prompted to enter a one-time security code that you can receive by phone or text message. Next, you will be prompted to enter your password.

Sign in to Business Online Banking

Company ID: 2511270
User ID: SYDNEYTEST

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](#)

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 .

Phone: ☐ (XXX) XXX-1829

Text Message: ☐ Send a text message to a mobile phone on record.

Note: Standard text message rates apply. Please contact your wireless carrier for details.

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

My phone number is not listed

Password Page

Password: Your temporary password will be Bank20<first four characters of your current user name (all uppercase)>.

Example: If your current username is path.finder, your temporary password will be Bank20PATH.

After using the temporary password to log in initially, you will be asked to set up a new password.

Sign in to Business Online Banking

Company ID: 2467060
User ID: Test123
Password:

[Sign In](#) [Cancel](#)

[Enter different Company/User ID](#)

[Forgot your password?](#)

Reset Password

New password:

Confirm new password:

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

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.

Dashboard Setup

The Dashboard Setup Tool will appear after your successful log in. Please take a moment to set up your dashboard by choosing “Available Dashboard Panels” that will be helpful to you. Click to check the box next to the panels you feel will be helpful.

We have made the following Information Panel recommendations for you. If you didn’t choose the recommended panels below on the “Dashboard Setup Tool”, you can modify them by choosing Add Info Panels on the top right-hand side of the page.

Dashboard Setup Tool

The dashboard provides quick and easy access to information. You can customize your panels directly on the dashboard at any time.

Available Dashboard Panels (★ = new panels)

The panels checked below are recommended based on your current entitlements.


<input type="checkbox"/> Balance Snapshot	Compare and analyze account balances over time.
<input type="checkbox"/> Balance Trends	Graph and compare account balance history for trends or fluctuation.
<input checked="" type="checkbox"/> Calendar	A calendar view of upcoming transactions and custom alerts.
<input checked="" type="checkbox"/> Exceptions Decision	Make decisions on and approve positive pay exceptions.
<input checked="" type="checkbox"/> Important Account Balances	The latest balance for key accounts.
<input type="checkbox"/> Issues & Issue Files Approval	Approve positive pay issues.
<input type="checkbox"/> Next Scheduled Requests	A list of upcoming transactions to aid in forecasting cash position.
<input checked="" type="checkbox"/> Recent Transactions	Specific types of transactions for up to 30 days.
<input checked="" type="checkbox"/> Shortcuts	Create links to frequently used pages.
<input type="checkbox"/> Templates Approval	Approve new and changed templates.
<input checked="" type="checkbox"/> Transfers & Payments Approval	Approve transactions and files.
<input type="checkbox"/> User Profiles Approval	Approve new or changed user profiles.

Current Dashboard Panels

No panels are currently enabled.

[Continue to Dashboard](#)

After designing your Dashboard, choose “Continue to Dashboard” to complete and view. You are all set up and ready to go!



Bank Home | Disclosures | Help | Sign Off

Business Online Banking

Welcome | Reports | Transfers and Payments | Account Services | Administration

Welcome Sydney. Today is July 30, 2020. [Add Info Panels](#)

Recent Alerts & Messages

07/30 [Password Changed](#)

[Manage Alerts](#) | [Received Mail and Alerts](#)

Important Account Balances

Checking As of 07/30/2020

Test Account, ****0001 Available balance \$0.00

[Edit accounts displayed](#)

Transfers & Payments Approval

View by: My approvals | [All approvals](#)

There are no requests waiting for your approval.

Calendar

July 2020

Su	Mo	Tu	We	Th	Fr	Sa
28	29	30	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1
2	3	4	5	6	7	8

[Edit information displayed](#)

Recent Transactions

You have not selected an account to be displayed in this panel.

[Edit accounts and transactions displayed](#)

Thank you for choosing Pathfinder Bank. We value your business.

Exceptions Decision

View by: My decisions | [All decisions](#)

Check Exceptions

There are no exceptions waiting for your approval.

Shortcuts

Favorites [Edit Favorites](#)

You have no favorites.

Existing Users Sign On

This section describes the sign on process for users who have already changed their initial Business Online Banking password and completed the Secure Sign On process.

Secure Login

To sign on to Business Online Banking, do the following:

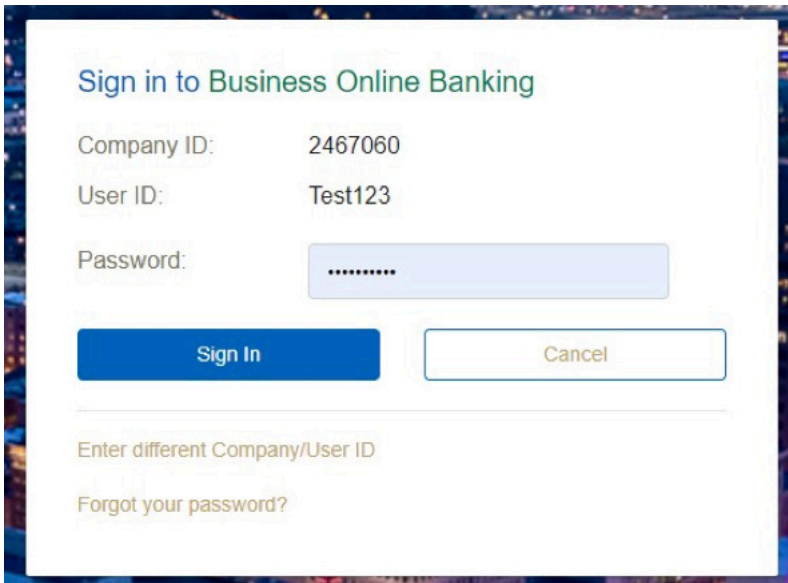
1. Fill in the following fields:

Field	Description
Company ID	Your company's unique identification number
User ID	Your unique identifier

A screenshot of the PathFinder Bank Business Online Banking sign-in page. The page is overlaid on a background image of a city at night with illuminated buildings. The sign-in form is white and contains the following elements: the title 'Sign in to Business Online Banking' in green; two input fields labeled 'Company ID:' and 'User ID:'; a blue 'Continue' button; a 'Need Help?' section with contact information (315-343-0057 and contactus@pathfinderbank.com); a note to enroll in Business Online Banking by contacting a local branch; a link for 'Privacy & Security Policy'; and a website URL 'www.pathfinderbank.com'.

2. Click Continue.

If you are signing on from a device you have not used before, you may be prompted to validate your identity through a onetime security code. See the One-time Security Code section for details. If your sign on does not require additional authentication, the *Password* page is displayed.



Sign in to Business Online Banking

Company ID: 2467060

User ID: Test123

Password:

Sign In Cancel

Enter different Company/User ID

Forgot your password?

3. Enter your password into the Password field.

4. Click Sign In.

The *Welcome* or *Dashboard* page is displayed.

One-Time Security Code


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 SMS message (if applicable).


Note: Based on your carrier contract, you may be charged standard text message rates for SMS messages.

If you are prompted to continue your sign on with a security code, do the following:

1. On the *One-Time Security Code* page, click Continue with Security Code.



 PathFinder BANK

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

Sign in to Business Online Banking

Company ID: 1234567

User ID: test123

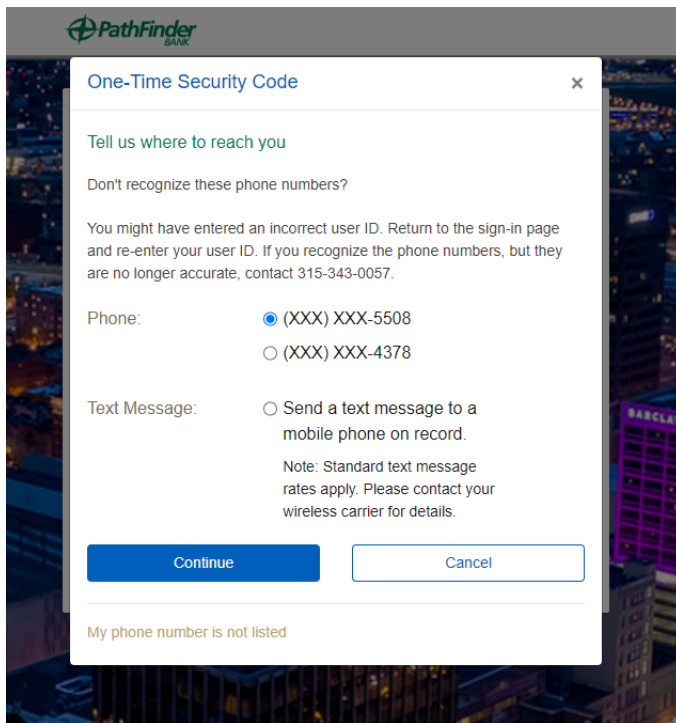
One-Time Security Code

 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

The Tell us where to reach you dialog is displayed. For security reasons, all but the last four digits of the phone numbers are masked.

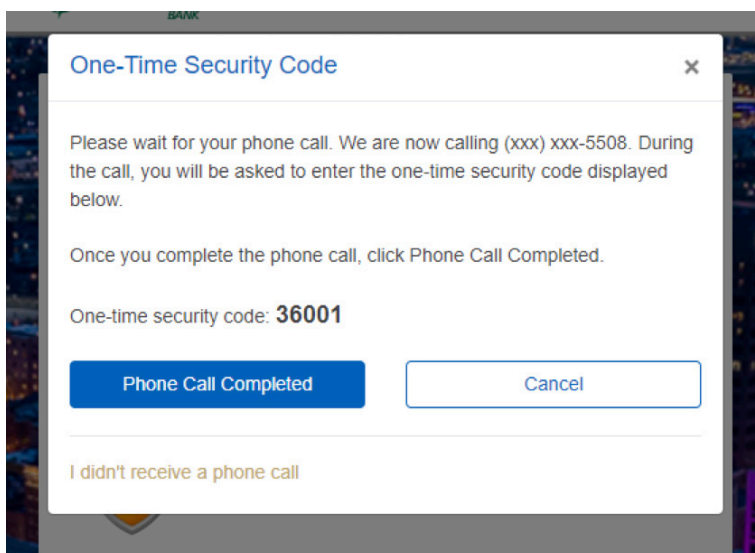


The dialog box is titled "One-Time Security Code" and has a close button (X) in the top right corner. The main heading is "Tell us where to reach you". Below this, it asks "Don't recognize these phone numbers?" and provides instructions: "You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact 315-343-0057." There are two sections: "Phone:" with two radio button options, "(XXX) XXX-5508" (selected) and "(XXX) XXX-4378"; and "Text Message:" with a radio button option "Send a text message to a mobile phone on record." Below this is a note: "Note: Standard text message rates apply. Please contact your wireless carrier for details." At the bottom are two buttons: "Continue" (blue) and "Cancel" (white with blue border). A link at the very bottom says "My phone number is not listed".

2. Select Phone or Text message.

3. Click Continue.

If you selected to be contacted by phone, the Security Code Dialog is displayed with the one-time security code you will need to enter or speak into the phone once you receive your phone call.



The dialog box is titled "One-Time Security Code" and has a close button (X) in the top right corner. The main heading is "Please wait for your phone call. We are now calling (xxx) xxx-5508. During the call, you will be asked to enter the one-time security code displayed below." Below this, it says "Once you complete the phone call, click Phone Call Completed." The "One-time security code" is displayed as "36001". At the bottom are two buttons: "Phone Call Completed" (blue) and "Cancel" (white with blue border). A link at the very bottom says "I didn't receive a phone call".

If you selected to be contacted by SMS text, the Enter your mobile phone number dialog is displayed.

The screenshot shows a web browser window with the PathFinder Bank logo in the top left corner. A modal dialog box titled "One-Time Security Code" is centered on the screen. The dialog has a close button (X) in the top right corner. Inside the dialog, the text "Enter your mobile phone number" is displayed in green. Below this, a message reads: "Please enter the mobile phone number you have on record with us." An "Important" notice follows: "By clicking Send Text Message, you agree to the Terms of Use. Standard text message rates apply. Contact your wireless carrier for details." Below the notice, there are two input fields: "Country/region:" with a dropdown menu currently showing "United States", and "Mobile phone number:" with a text input field. Below the mobile phone number field, the text "Area/city code and local number" is displayed. At the bottom of the dialog, there are two buttons: "Send Text Message" (a blue button) and "Cancel" (a white button with a blue border). Below the dialog box, there is a link that says "Enter different Company/User ID".

1. Do one of the following:

- If you chose to receive a phone call, speak or enter the displayed one-time security code into your phone.
After completing the phone call, click Phone Call Completed.
If you spoke or entered the correct security code, you proceed to the Password or Passcode page (depending on your company's configuration), where you sign on as usual.
- If you chose to receive an SMS message, select the appropriate Country/region, enter a Mobile phone number and then click Send Text Message.
If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the Enter the Security Code dialog is displayed.

2. For SMS text messages, enter one-time security code displayed on your mobile device into the One-time security code field on the Enter the Security Code dialog and then click Submit.

If you entered the correct security code, you proceed to the Password or Passcode page (depending on your company's configuration) where you sign on as usual.