



Online Banking Training

Business User Guide

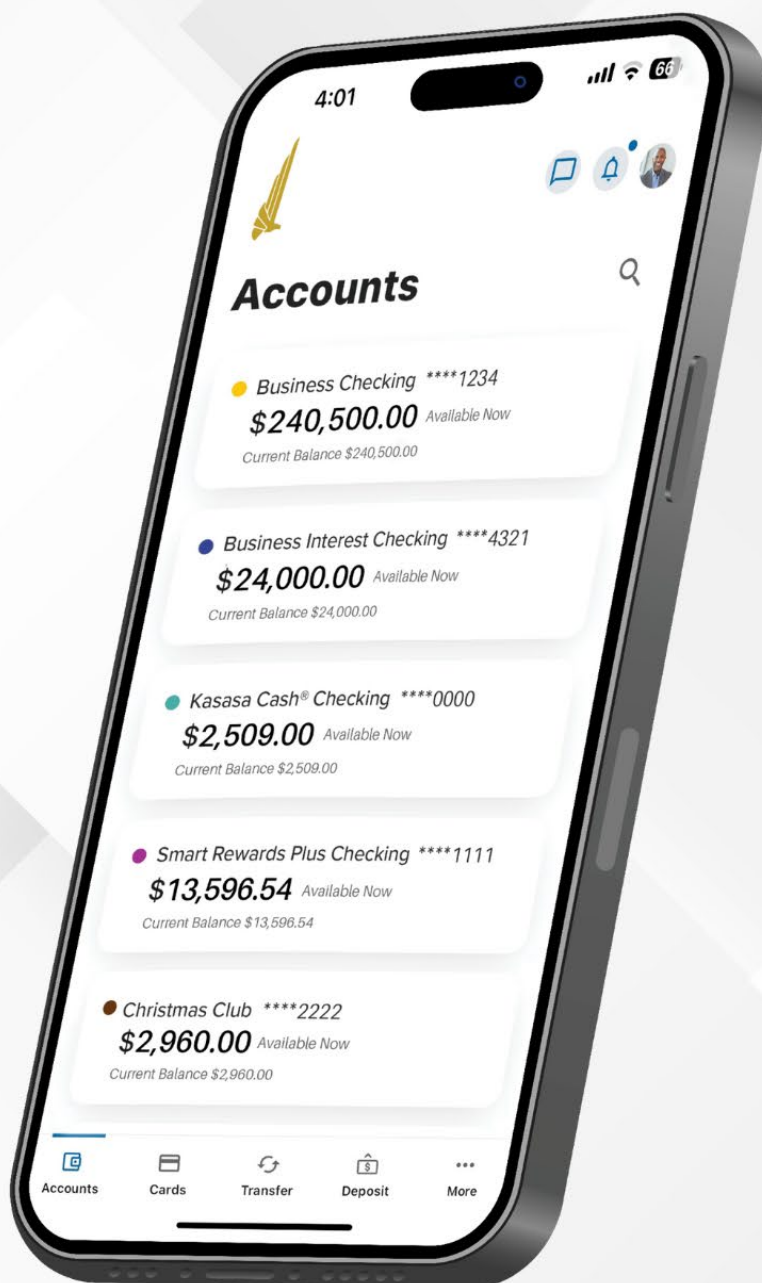
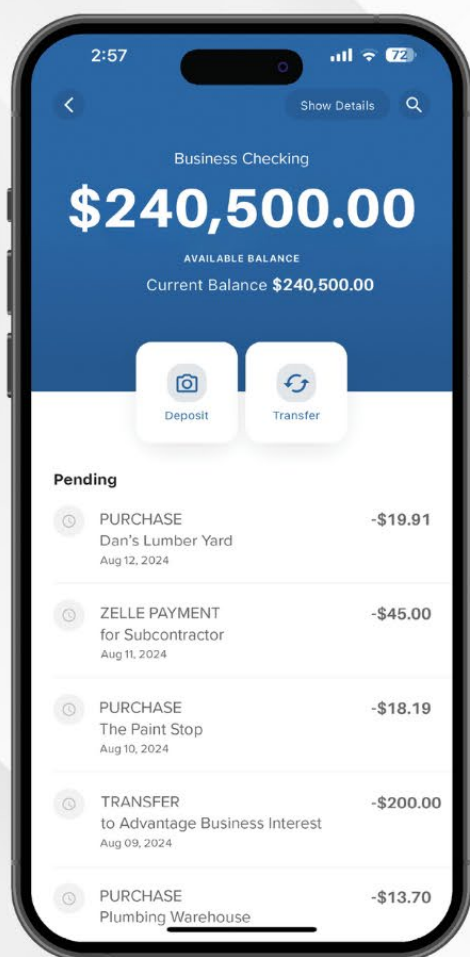


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Business Banking Overview

Our new Business Banking platform is focused on providing a digital banking experience to seamlessly review, monitor and manage finances of your business. Businesses have unique online banking requirements that are not available in retail banking, such as: multiple users with specific roles, Business ACH and Business Wires, Remote Deposit Capture, Check Positive Pay, Transaction limits, and Authentication.

Getting Started

Browser and Device Support

Access your accounts via desktop, tablet, or mobile devices anytime, anywhere. For an optimal experience, ensure your devices are using the most updated versions of software available.

- Browser Support – Please note, Internet Explorer 11 does not support online banking and standards that are implemented in newer browsers.
 - Google Chrome: Latest 2 versions
 - Firefox: Latest 2 versions
 - Microsoft Edge: Latest 2 versions
 - Safari: Last 2 major versions or 1 major version if over 1-year-old
 - Chrome for Android: Supports the current device OS browser
 - Mobile Safari for iOS: Supports the current device OS browser
- Device Support –
 - Windows: Versions still supported by Microsoft & support a browser listed above
 - OS X: Versions still supported by Apple & support a browser listed above
 - Android: Current version and the prior two major versions
 - iOS: Current and the prior two major versions

First Time Log In – Converted Users

Your username will remain the same for the new platform. Simply enter your username and old password and click login. You will be prompted to create a new password.

Step 1: Choose Reset my Business Sub User Password.

Step 2: Verify Your Identity by entering your Username, Email Address, and Business Zip Code and click Continue.

Step 3: Receive Verification Code Method – Choose SMS Text or Voice Call.

Step 4: Enter Verification Code and click Verify.

Step 5: Create Password and Confirm Password. Your new password must meet the minimum requirement listed below.

Step 6: Answer the Multi-Factor Authentication Questions.

Step 7: Review the Terms & Conditions, click the checkbox to Agree and click Continue.

Username Requirement	Default	Password Requirement	Default
Minimum Length	8	Minimum Length	9
Maximum Length	40	Must include a Number	Yes
Allow Alpha Characters	Yes	Must include an Uppercase Letter	Yes
Allow Numeric Characters	Yes	Must include a Lowercase Letter	Yes
Allow Special Characters	Yes	Must include a Non-Alphanumeric	Yes

Log In to Online Banking

First, navigate to our website (www.ffbla.bank), enter your username and password and click Log in.

Note: You may be prompted to enter a verification code if you log in from an unrecognized device, browser, IP address, etc.

Forgot Password

From our website (www.ffbla.bank), click Forgot Password.

Step 1: Choose Reset my Business Sub User Password.

Step 2: Verify Your Identity by entering your Username, Email Address, and Business Mailing Zip Code and click Continue

Step 3: Choose a verification method – SMS Text or Voice Call and click Send Code

Step 4: Enter code in the Verification Code field and click Verify

Step 5: Create Password and Confirm Password. Your new password must meet the minimum requirement listed above.

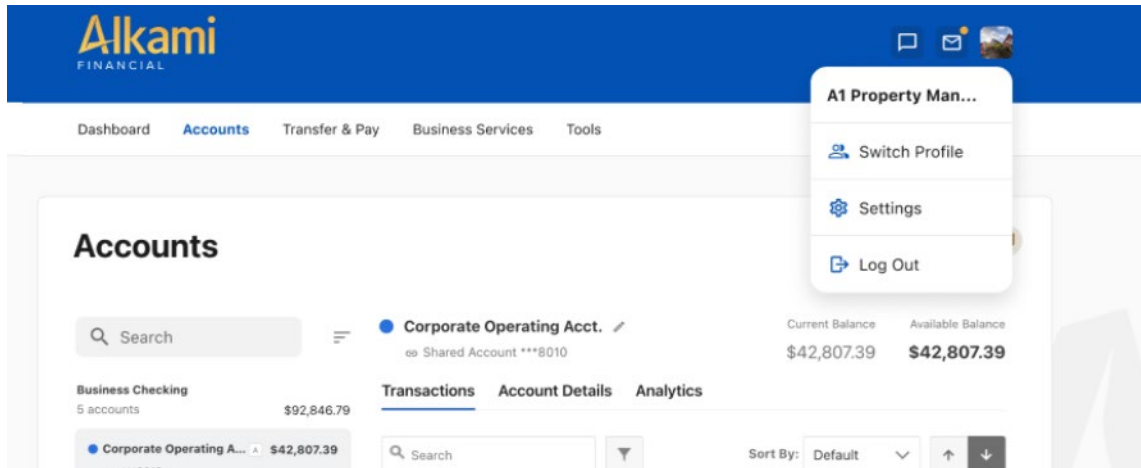
Login Grouping – Applies to Select Clients Only

This feature allows business users to easily access all their accounts from a single login. Without Login Grouping, users with multiple accounts between their business profiles (such as CPAs) will be prompted to enable biometrics each time they switch between accounts. With Login Grouping, the system will allow the user to move between accounts without prompting for additional verification.

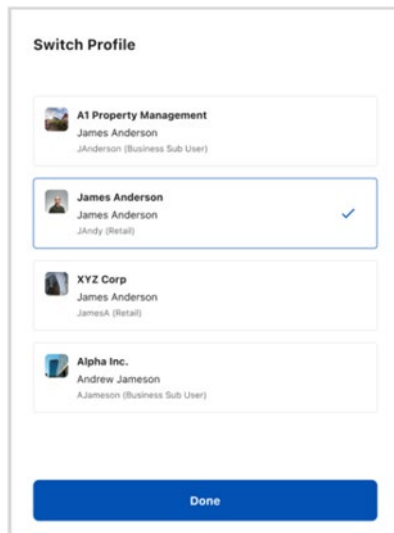
Switch Profiles (Desktop)

1. Click your profile icon.

2. Click **Switch Profile**.



The system lists all the profiles associated with your Login Group.



3. Select the profile you want and click **Done**.

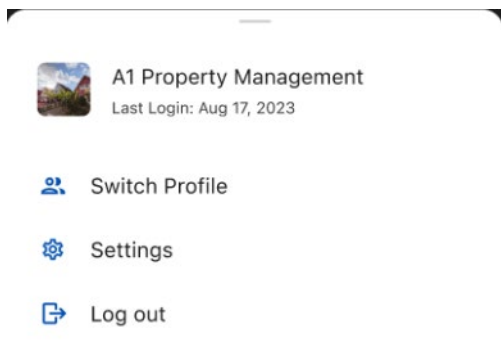
The **Dashboard** opens for the selected profile.

Switch Profiles (Mobile)

1. Click your profile icon

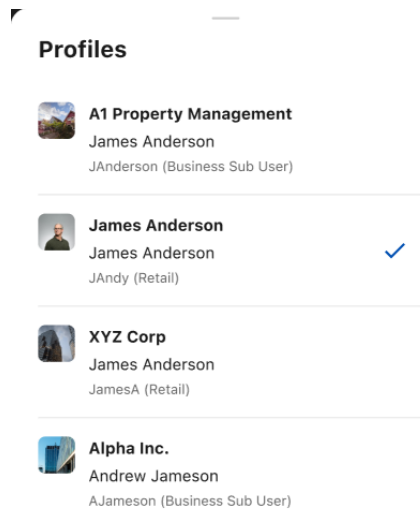


2. Tap **Switch Profile**



The system lists all the profiles associated with your Login Group.

3. Tap the profile you want. The **Dashboard** opens for the selected profile.



Dashboard Overview

Once you have successfully logged in, the dashboard will provide immediate access to banking features, requiring fewer clicks to perform financial tasks online. Here is a high-level overview of the summary dashboard from a desktop view.

1. **Actionable Alerts** that require action from you are displayed here towards the top of the page.
2. **Accounts** are grouped by Account Type Class (e.g., Checking, Savings, Certificates, Loans)
3. **Link External Accounts (Account Aggregation)** from other Financial Institutions. This feature is available to authorized business account singers only.
4. **Activity Modules** provides a quick glance of recent and future activities
5. **Dashboard Settings** allows you to choose the account you'd like to appear on your dashboard. You must select at least one account.

Profile Icon

You can find the Profile icon at the top, right-hand corner of the home page. Within this icon, you can easily access **Switch Profile**, **Settings**, and **Log Out**.

- **Switch Profile:** When enabled, you can easily navigate between your accounts grouped by company, within one login.
- **Settings:** View, update, and manage settings that are applicable to your account and overall online banking experience.
- **Log Out:** Securely leave your Log In session.

Message Icon



The Message icon may be found at the top, right-hand corner of the home page. Within the **Message Center** you can compose a new message to First Federal Bank as well as view received and sent messages.

Categories Overview

We've organized information within six navigation menu categories located at the top of your dashboard to help you quickly and seamlessly navigate to the features and tools you'll use the most.

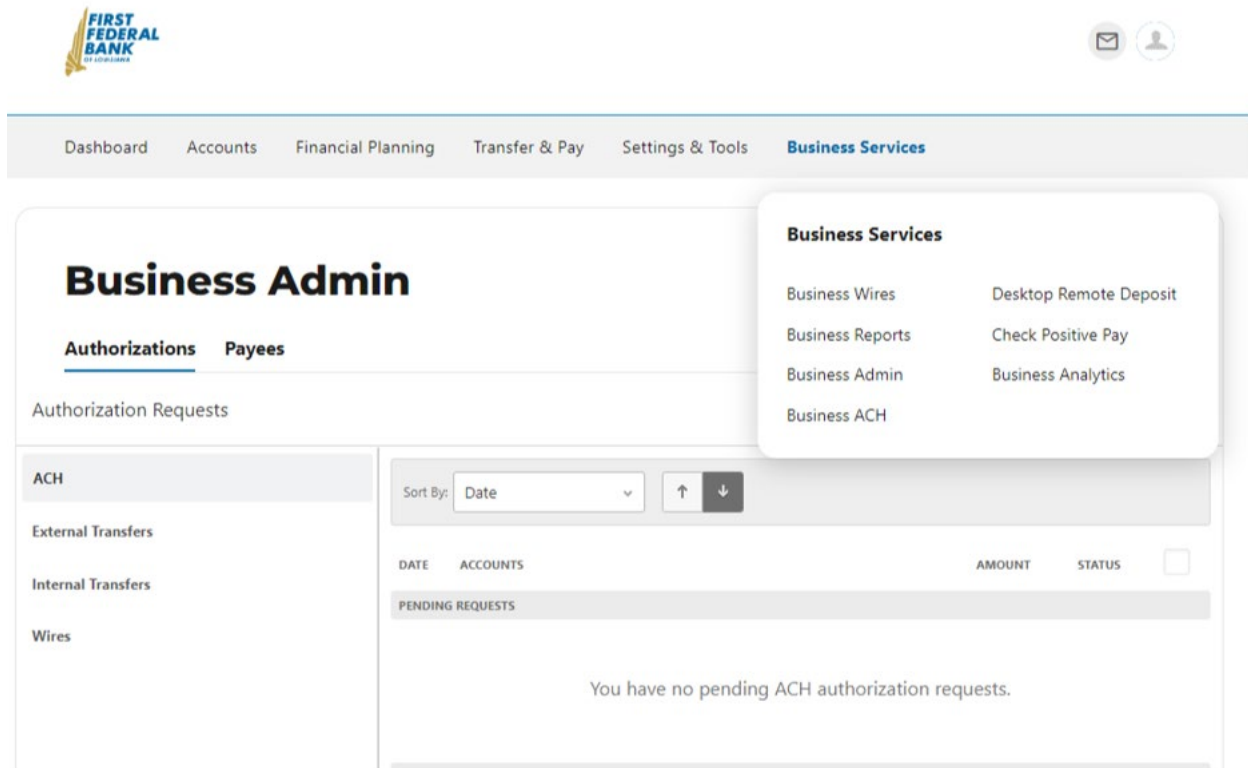
This guide will show the default layout for the dashboard navigation.

Category	What's inside?
Accounts	• Accounts: Gain a comprehensive view of your account details and transaction history • eDocuments: View documentation related to your accounts (statements, tax documents, etc.). • Checking Services: Stop payment on a check and reorder checks. View past stop payment requests.
Financial Planning	• Spending: Create and manage income and expense thresholds • Savings Goals: Create, manage, and track progress on your savings goals
Transfer & Pay	• Transfers and Payments: Perform an immediate transfer of funds, pay loans, schedule future or recurring transfers, link internal or external accounts • Bill Pay: Make a payment, manage the payee's information and details, add payees, and view the payment history or scheduled activity and manage eBills. This feature is available to authorized business account signers only. • Mortgage: Manage and pay your mortgage • Loan Payments: Manage and pay your loans
Settings & Tools	• Locations: Locate one of our branches and/or ATM locations • Secure Forms: Submit forms to request applicable services. • Settings: Update and manage settings for your profile, security, and notifications.

	• Message Center: Send messages and respond to inquiries using the secure message center. • Alerts: Set and manage banking alerts to stay aware and help prevent fraudulent activity.
Business Services	• Business Reports: Access reports to yield new insights on your payment details and transaction history. • Business Admin: Set up, maintain, and manage payees and authorizations. • Treasury Management Services: Access treasury management services that you have permission to such as Business ACH, Business Wires, Remote Deposit Capture, and Positive Pay. • Business Analytics: Access interactive charts, major business metrics, payment management, and other useful business analysis tools.

Business Services Menu

The Business Services menu provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation for all other Business menus, such as Business Admin, Business ACH, Business Wires, Business Reports, and Business Analytics.



Business Admin

The Business Admin widget serves as the hub for Internal Transfer Authorizations if dual-approval is enabled for internal transfers. Business users can click Business Admin from the menu to access the Business Admin widget.

Authorize or Reject Internal Transfer Requests

The Business Admin menu defaults to display the **Authorizations** tab. Select the **transaction type** (Internal Transfers) to view transactions that are in the **Needs Authorization Status**. Then you can choose to **authorize** or **reject**.

Business Admin



Authorizations Payees

1

Authorization Requests

ACH

2

External Transfers

Internal Transfers

Wires

Sort By:

DATE	ACCOUNTS	AMOUNT	STATUS
PENDING REQUESTS			
JUN 27 2019	BakerE Delivery Services Business Checking --10 CCO, CREDITS	\$1,001.00	NEEDS AUTH ☒
Authorization Total (1): \$1,001.00 ACH cut-off time: 5:00 PM Expedited ACH cut-off time: 4:00 PM		Reject	Authorize

3

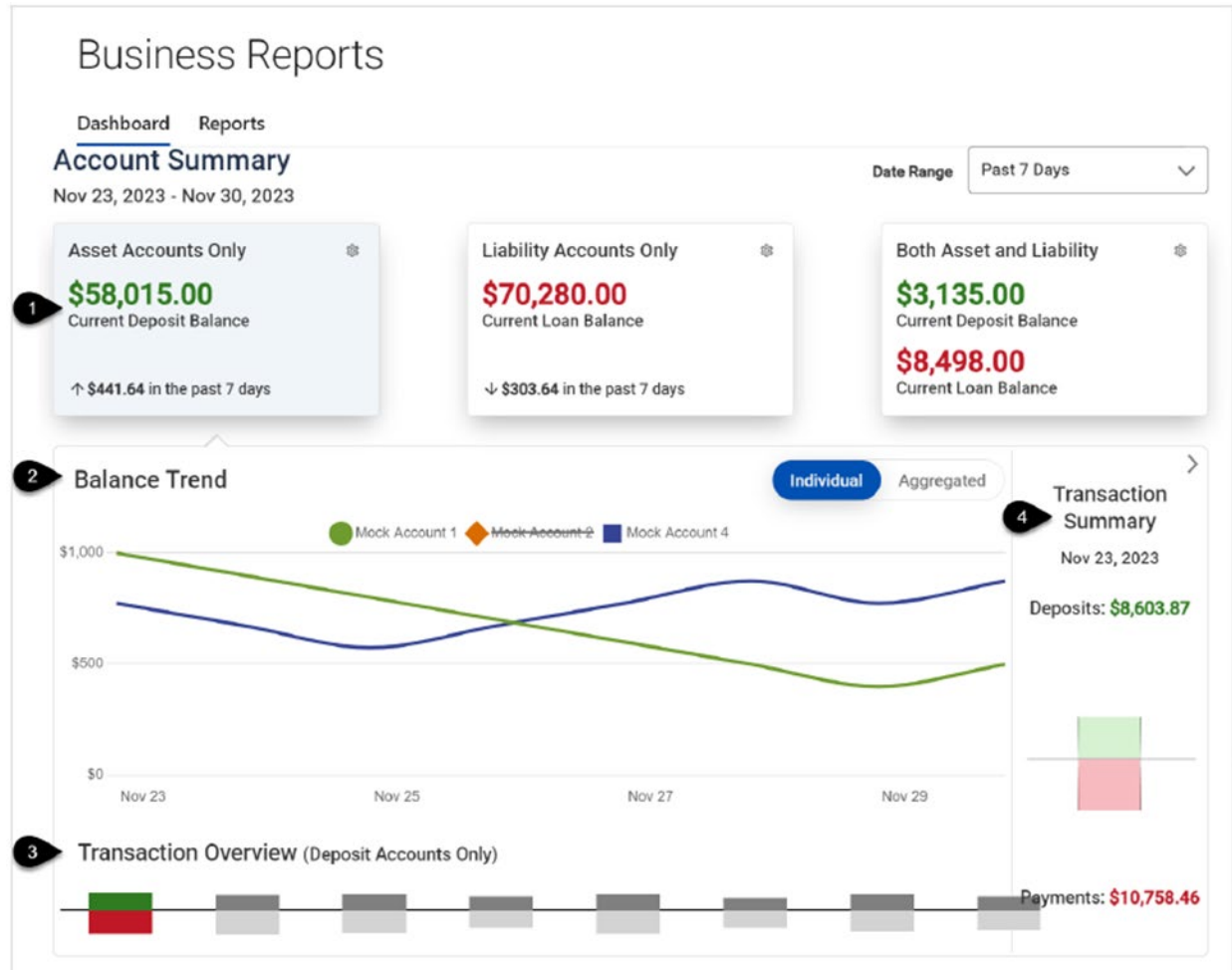
4

Business Reports

The Business Reports widget provides you with the ability to access Standard Reports and create Custom Reports. Custom Report generation tools provide you with the ability to generate new reports to yield new insights on your payment details and transaction history.

The main areas of the **Business Reports Dashboard** include:

1. **Quick Filter Cards** - Quick Filter Cards are located before the Balance Trend chart. They show the current balance of all the business user's deposit accounts and loans. If the business user clicks a Quick Filter Card, the Balance Trend chart is instantly filtered to show trends for those accounts only; all other filter settings remain the same. The selection on the Quick Filter Card cascades to the **Balance Trend** chart, **Transaction Summary**, and the **Transaction Overview**.
2. **Balance Trend** - A line chart that shows the trend in deposit account balances for a selected set of accounts over a selected Date Range.
3. **Transaction Overview** - A high-level bar chart that displays the sum of total debits and credits for the selected deposit accounts on a daily basis for the selected Date Range. The selected accounts and the selected date range are inherited from the options used for the **Balance Trend** chart.
4. **Transaction Summary** - A detailed bar chart connected to the right side of the Balance Trend chart. The Transaction Summary opens when a business user clicks a specific point in the Balance Trend chart. The Transaction Summary displays sums of debits and credits for the selected transaction types for the selected Date Range. The selected accounts and date range are inherited from the options used for the Balance Trend chart.



Business Reports

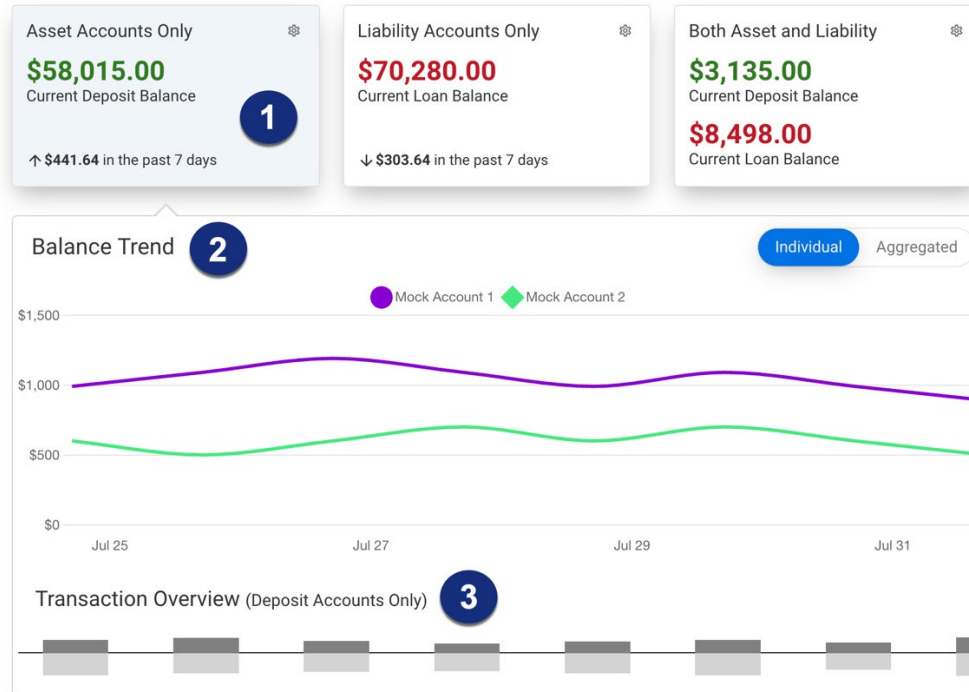


Dashboard Reports

Account Summary

Jul 25, 2023 - Aug 1, 2023

Date Range Past 7 Days



Customize the Quick Filter Card

You can customize the Quick Filter Cards on the **Business Reports Dashboard** for advanced filtering based on their account viewing preferences.

To update a Quick Filter Card:

1. Click **Settings** for the Quick filter card to update.
 - Update the **Name** of the Quick Filter Card.
 - Select or clear the accounts to associate with the Quick Filter Card.
2. Click **Update**.

The screenshot shows the Alkami Financial Business Reports dashboard. The main content area displays the 'Account Summary' for the period 'Nov 23, 2023 - Nov 30, 2023'. It features two summary cards: 'Asset Accounts Only' with a balance of \$58,015.00 and 'Liability Accounts Only' with a balance of \$70,280.00. Below these is a 'Balance Trend' line chart showing the performance of Mock Account 1, Mock Account 2, and Mock Account 4 over time. At the bottom, there is a 'Transaction Overview (Deposit Accounts Only)' section.

The 'Customize Accounts' sidebar on the right allows users to filter accounts by type (Savings, Checking, Loan) and select specific mock accounts. The 'Name' field is set to 'Both Asset and Liability'. The 'Savings' section includes Mock Account 1, Mock Account 2 (selected), and Mock Account 3. The 'Checking' section includes Mock Account 4 (selected), Mock Account 5, and Mock Account 6. The 'Loan' section includes Mock Account 7 (selected), Mock Account 8, and Mock Account 9. The 'Update' button is highlighted in blue.

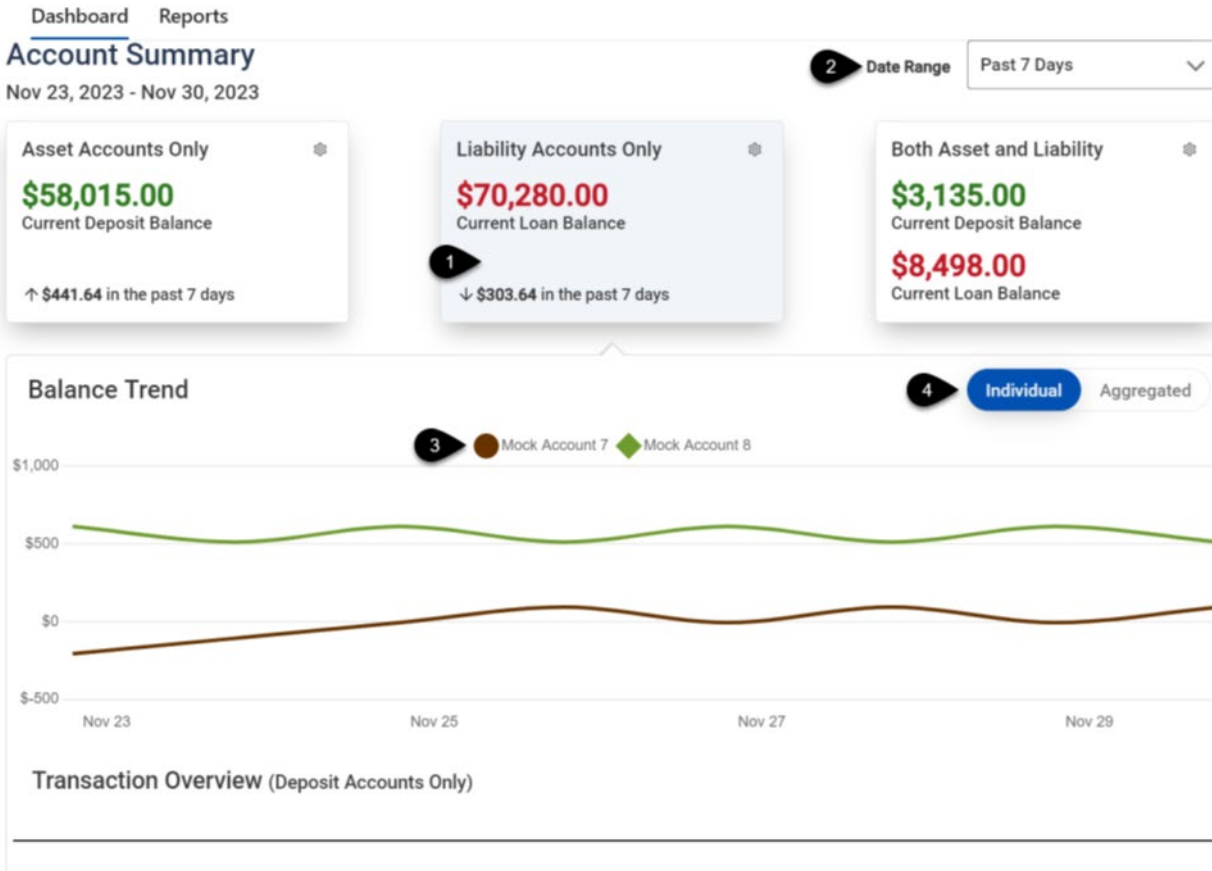
Analysis

A business user can customize the Dashboard charts in the following ways:

1. Click a Quick Filter Card to update the entire Dashboard to display the accounts associated with the Quick Filter Card. The **Balance Trend** chart legend shows the accounts associated with the selected card.
2. Update the **Date Range** to update every chart on the Dashboard to reflect the new period.
3. Click accounts in the Balance Trend legend to hide them which updates all charts on the Dashboard. This allows the business user to focus on specific accounts.

Toggle between **Individual** or **Aggregated** to show a single line for every account (Individual) or a single line that displays the total balance for all selected accounts (Aggregated).

Business Reports



Tooltips help the business user view details holding their mouse over any of the following areas:

1. The Balance Trend Chart tooltip displays the ending balance for the selected accounts for a given day.
2. The Transaction Overview Graph tooltip displays the sum of all deposits and payments to the selected deposit accounts on a given day.
3. The Transaction Summary tooltip displays details of how the total deposits or payments are segmented based on transaction type.

Business Reports

Dashboard Reports

Account Summary

Nov 23, 2023 - Nov 30, 2023

Date Range Past 7 Days

Asset Accounts Only

\$58,015.00

Current Deposit Balance

↑ \$441.64 in the past 7 days

Liability Accounts Only

\$70,280.00

Current Loan Balance

↓ \$303.64 in the past 7 days

Both Asset and Liability

\$3,135.00

Current Deposit Balance

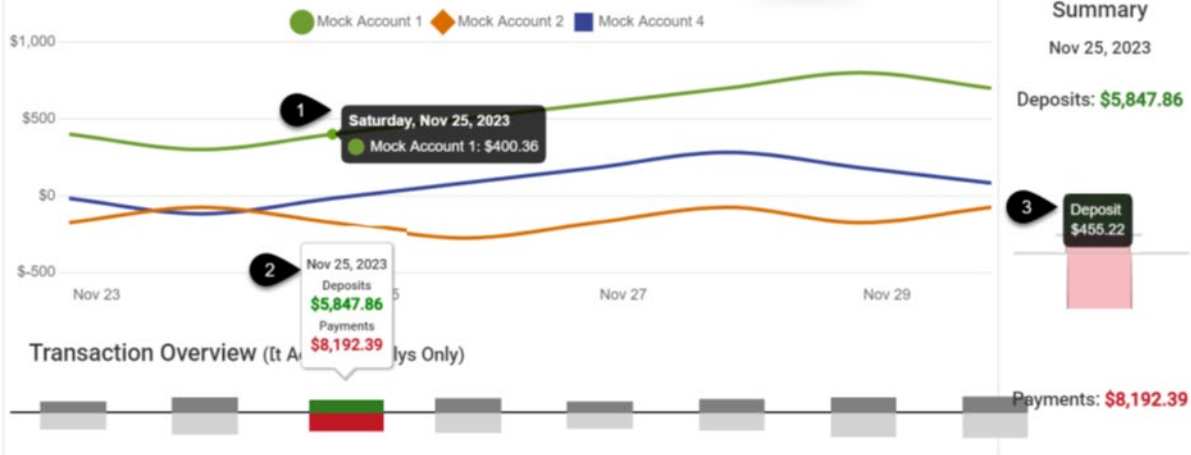
\$8,498.00

Current Loan Balance

Balance Trend

Individual

Aggregated



Standard Reports

A Standard Report is a report that your FI makes available for any user with access to the **Business Reports** widget. In the **Business Reports** widget, on the **Reports** tab, you can access the Standard Report called the **Daily Reconciliation Report**.

Business Reports

Dashboard Reports

Standard Reports



Daily Reconciliation
Reports

Daily Reconciliation Report

The **Daily Reconciliation Report** displays detailed information around the previous day's activity, including the previous day's closing balance, the opening and ending balances, and all transactions that occurred for the selected accounts.

Business Reports

Overview **Reports**

< All Reports **Mock Daily Reconciliation Report** 12/10/2018 **Update**

☐ 3 Accounts Selected **Cancel**

CHECKING
2 accounts

- ☒ **Basic Checking** 7890
- ☒ **Family Spending** 5125

SAVINGS
2 accounts

- ☒ **Personal Savings** 6567
- ☐ **First Home Account** 7890

Basic Checking 7890

Previous Day Closing Balance	\$3,084.40
Opening Balance	\$3,284.40
Ending Balance	\$3,084.40

Personal Savings 6567

Previous Day Closing Balance	\$4.40
Opening Balance	\$6.40
Ending Balance	\$10.40

Family Spending 5125

Previous Day Closing Balance	\$10,000.40
Opening Balance	\$12,000.40
Ending Balance	\$30,000.40

Create a Custom Report

A Custom Report is a report made by a business user with the **Create Custom Report** feature in the Business Reports widget. When a business user saves a Custom Report, it is like saving a query that allows them to regenerate that query on demand. All reports are saved with a dynamic date range, such as yesterday or last month.

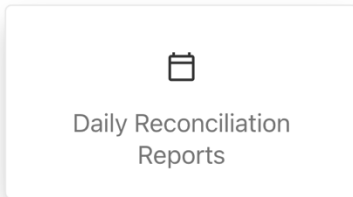
Within the Business Reports menu, select the **Create Custom Report** button.

Business Reports



Dashboard Reports

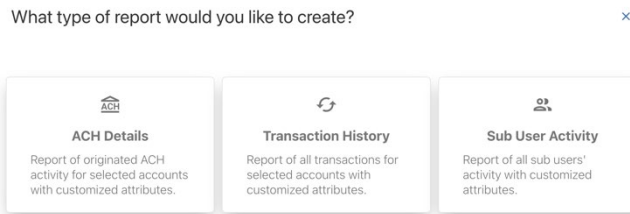
Standard Reports



Custom Reports

Search All Reports

Then, select the **Custom Report Type** and that type will display with default columns.



1. Click the **Edit** (pencil) icon next to the report name report. Click the **Accept** (checkmark) button to save.
2. The **Add / Remove Columns** button will allow you to add or remove columns from the Custom Report by checking the boxes next to the column to add (if the box is blank) or remove (if the box is checked). Click the **Update** button to save the changes or click the **Cancel** button to close the window without saving the changes.
3. Click the **Save Dynamic Report** button, enter a name, description, date range, and share type and select to receive a notification via email when the report is ready.
4. Click the **Save** button to create the new Custom Report or click the **Cancel** button to close the Custom Report without saving.

Business Reports



Dashboard **Reports**

[< All Reports](#)

Untitled Report ✎

Save Changes to
Download

Save Dynamic Report

Add / Remove Columns

Date Range

Past 30 Days

DATE ▾	TEMPLATE ▾	COMPANY NAME ▾
08 NOV 2023	Template99	My Comp
07 NOV 2023	Template98	My Comp
06 NOV 2023	Template97	My Comp

Edit Custom Reports

To Edit a Custom Report, select the report you would like to edit and make the appropriate changes. Once all edits have been completed, click the **Update Dynamic Report** button.

Business Reports



Dashboard **Reports**

[< All Reports](#)

This is a sample report #299 ✎

Download Report

Update Dynamic Report

Add / Remove Columns

Date Range

Past 30 Days

Delete Custom Reports

Use the **Delete** icon (trash can) to remove the Custom Report.

NAME ▴▾	DESCRIPTION	CREATED ON ▴▾	
This is a sample report #300	This is the sample description for report #300	27 May	

Business Analytics (upSWOT)

Business Analytics is a financial tool that provides small and medium-sized business users with integrated solutions to analyze business health and performance. These solutions include interactive charts, major business metrics, payment management, and other useful business analysis tools.

With Business Analytics comprehensive monitoring mechanism, business users can receive timely and accurate notifications (insights) about changes in critical business performance metrics.