

First State Community Bank

Business Online Banking

End-User Guide

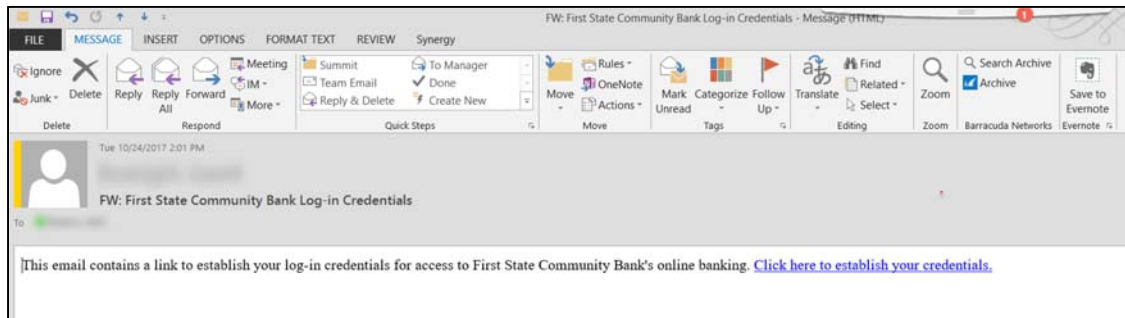
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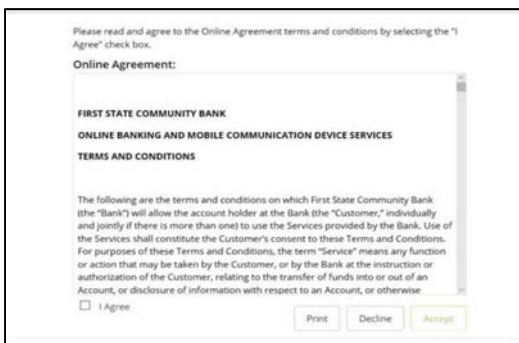
Logging In

You should receive an email with a link. Click on the link and follow the instructions provided to establish your credentials to access your accounts through online banking.

Example of email:



Once you click on the link, a browser will open up with the following screen. This is where you will review the Terms and Conditions for utilizing online banking. Once you have reviewed the terms and conditions please check mark the "I Agree" box and then click "Accept."



After you agree to the Terms and Conditions you will establish your Online Banking ID and password. Once you click on each individual section to fill in, a pop up will appear to the right describing the ID rules for submitting a correct ID or Password.

Online Banking with First State Community Bank
To access your accounts, please establish your ID and Password

Create your new Online Banking credentials

Online Banking ID	<input type="text" value="Jane@Doe"/>	Online Banking ID Rules <ul style="list-style-type: none">- Must contain at least 1 letter- May contain numbers- May contain the following special characters: + _ % @ ! \$ * ~- Must be between 6 and 25 characters
Online Banking Password	<input type="password" value="••••••••"/>	
Confirm Online Banking Password	<input type="password" value="••••••••"/>	


After clicking continue, you will then proceed to choose a personal icon associated with your user profile and then you will be asked to choose three security questions and answer them.

Please verify your personal image! ?


Each time you log in please verify that the image on the left is the one you selected as your Personal Identification Image.

If you have not set up your Personal Identification Image, a random image will appear and you will be prompted to select a new one when you log in.

Personal Icon

Current Image 

Click to Select or Change your Image



<< Prev Next >>

Cancel Submit

Verification Questions (required)

From now on we will monitor your use pattern and if we suspect it is not you logging in we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

Question One:

Answer:

Question Two:

Answer:

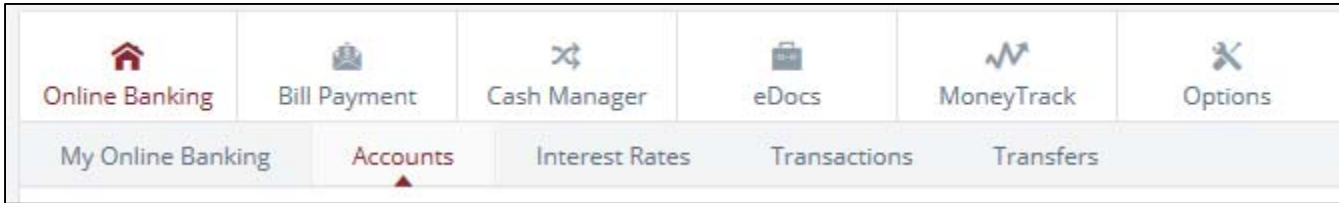
Question Three:

Answer:

- What is the first name of the youngest of your siblings?
- What was the make of your first car?**
- What is your youngest sibling's nickname?
- Which state did you first visit (outside the one you were born in)?
- What is your father's middle name?
- In which city did you meet your spouse?
- Which high school did your spouse attend?
- When is your father's birthday (MM/DD)?
- What is the first name of your mother's youngest sibling?

After the security questions/answers you will enter a call back number and email information.

Navigation



Note: All available modules are displayed here. Modules enabled for the user will depend on your user access.

Options for each module are located within the tab for that module. Click the tab to access the available options for each online banking module.

FIELD DESCRIPTIONS

Online Banking: Access accounts and account activities.

Bill Payment: Establish payees, schedule and review bill payments and bill payment history.

Cash Manager: Access the ACH, Wire, and ARP modules, User Administration, and Reporting.

EDocs: Access the E-Statement module, enroll/un-enroll accounts in electronic documents.

MoneyTrack: MoneyTrack provides you the tools to help successfully manage and track your finances. You can create a budget, monitor expenses, and set goals.

Options: Change Password Information, Online Banking ID, Email Address, Account Settings, Display Options, Debit Card Activation/Cancellation, and establish Alerts.

Account Listing Page

Deposit Accounts View 5 10 20 50 100 ALL			
Account (Click for Details)	Balance	Status	Options
FSCB Test Account	2.39		Select Option <input type="button" value="v"/>

Customer Summary Information
1 Deposit accounts with a total balance of 2.39
You last accessed your Online Banking account on Thursday, October 1, 2015 9:39:22 AM Central Time
You have accessed Online Banking 2 time(s) since Monday, August 24, 2015 2:16:34 PM Central Time Reset this counter

Note: All available fields are displayed here. Fields enabled for the user will depend on your user access.

Accounts are separated into three categories: Deposit, Loan, and Other. You will only see categories and accounts to which you have been given access.

FIELD DESCRIPTIONS

Balance: This is the account's available balance.

Status: The status of the account – New, Dormant or Closed.

Customer Summary Information: This summarizes the total dollar amount in your deposit accounts as well as any loan accounts.

Reset Counter: Click the Reset Counter link in the Customer Summary Information section to reset the access counter.

View: Change the number of accounts displayed per page. Select a default display setting under Options > Display Settings.

Account Activity Options

The screenshot displays a banking interface with a 'Deposit Accounts' tab. A table lists account details, including a balance of 2.39. An 'Options' dropdown menu is open, showing choices like Transactions, Download, Statements, Stop Payments, Transfers, Prior Day Balance, and Current Day. Below the table, a 'Customer Summary Information' section provides account statistics and access history.

Account (Click for Details)	Balance	Status	Options
FSCB Test Account	2.39		<ul style="list-style-type: none">Select OptionTransactionsDownloadStatementsStop PaymentsTransfersPrior Day BalanceCurrent Day

Customer Summary Information

1 Deposit accounts with a total balance of 2.39

You last accessed your Online Banking account on Thursday, October 1, 2015 9:39:22 AM Central Time

You have accessed Online Banking 2 time(s) since Monday, August 24, 2015 2:16:34 PM Central Time [Reset this counter](#)

Drop-Down Menu Activities

Transactions: View transactions posted to your account, view images, and search for specific transactions.

Download: Download transaction history in different formats (Microsoft Money, Spreadsheet, QuickBooks, etc.)

Statements: View your account statements. Statement history is available for up to 2 years.

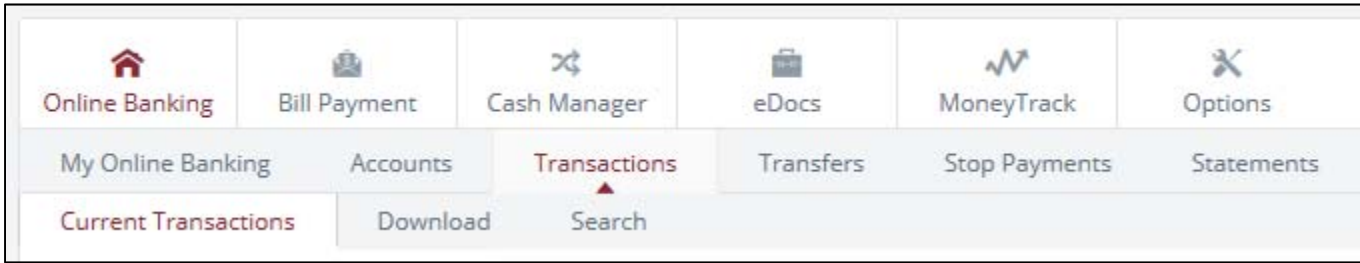
Stop Payments: Add or view stop payments for your account.

Transfers: Add, view, edit or delete account-to-account funds transfers. Transfers that have been set up by the bank (AFTs) cannot be edited or deleted.

Prior Day Balance: Displays prior day information for the selected account. This information is updated nightly.

Current Day: Displays current day information for the selected account. This information is updated throughout the day.

Transactions



Transactions Sub-Menu Navigation Options

Current Transactions: View recent transactions.

Download: Download transactions into Personal or Commercial Financial Management software, as a text file, or spreadsheet.

Search: Search for specific transactions that have posted to your account.

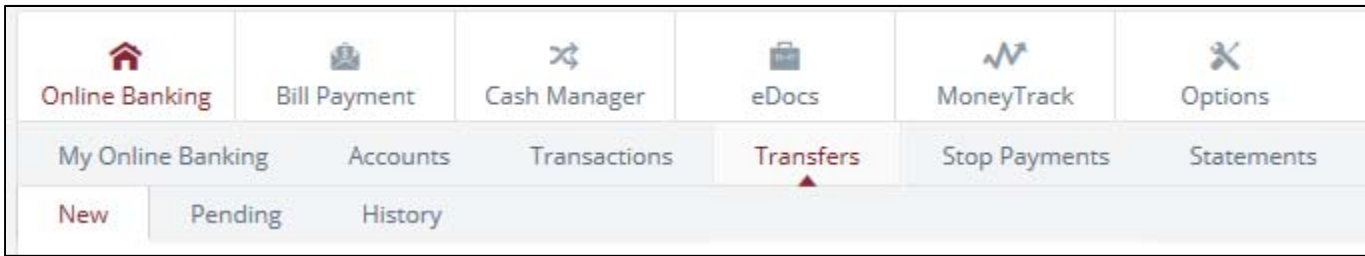
Transactions from 09/01/2015 to 10/01/2015					
View Transactions for: My Checking					
Current Balance: 2,481.09 Available Balance: 2,481.09					
View Range: Since Last Statement 7 Days 15 Days 30 Days All					
Date	Ref/Check No	Description	Debit	Credit	Balance
10/01/2015		Pending: Pre auth QDOBA #855 LOC: FARMINGTON MO	(9.73)		2,481.09
10/01/2015		Pending: ALLY ALLY PAYMT ACH Entry Memo Posted Today	(420.00)		2,490.82
09/30/2015		Pending:	(6.18)		2,910.82
09/30/2015		Pending: POS Debit Pri WM SUPERC Wal-Mart Sup LOC: FARMINGTON	(69.43)		2,917.00
10/01/2015				1,067.85	2,986.43
10/01/2015				669.80	1,918.58
10/01/2015	1022140057	Pending: Transf to Line of Credit Line of Credit Payment	(100.00)		1,248.78
09/30/2015		POS DEB 0755 09/30/15 00084091 CASEYS FARMINGTON MO Card # 1120	(6.95)		1,348.78
09/30/2015		DBT CRD 0348 09/29/15 83410723 PAYPAL *FA 7700 EASTPORT PARK	(50.65)		1,355.73
09/29/2015	View Image	Force Pay Debit	(12.00)		1,406.38
09/28/2015	1527120030	Bill paid-SYNCHRONY BANK/JCP Confirmation number	(50.00)		1,418.38

Transactions can be sorted by clicking on the column header. Columns available for sorting are Date, Ref/Check No., Debit, and Credit.

FIELD DESCRIPTIONS

View Range: Change the number of transactions displayed. Select a default display setting under PIN & User Options > Display Settings.

Transfers

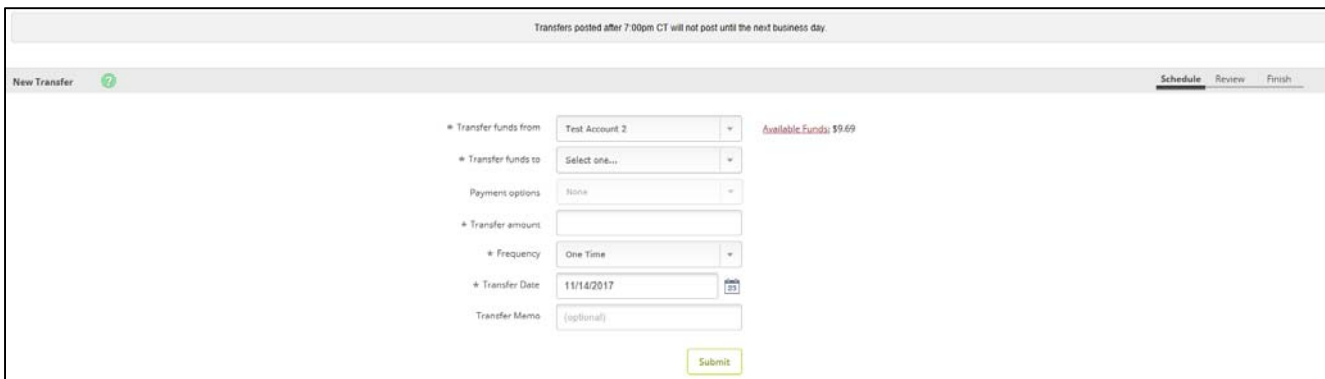


Transfers Sub-Menu Navigation Options

New: Schedule new funds transfers.

Pending: View, Edit, and Delete scheduled transfers.

History: View processed transfers.



PROCEDURES – Add Funds Transfer

Transfer funds from: The account that will be debited for the funds transfer.

Transfer funds to: The account that will be credited.

Payment Options: Payment options are available if you are transferring to a loan account.

Transfer Amount: The dollar amount of the funds transfer.

Frequency: How often the transfer will occur. Options include One-Time, Weekly, Bi-Weekly, Semi- Monthly and Monthly. (Depending on the frequency selected, additional fields will display on the page – e.g. expiration date, day of month, etc.).

Transfer Date: Enter the date that the transfer should happen.

Transfer Memo: Enter any descriptive information for the funds transfer. This information displays with the transaction and on your statement.

PROCEDURES – Review and Confirm Funds Transfer

After submitting a transfer a confirmation number will display, which you can retain for your records. Click **Add Another Transfer** to enter another transfer of funds, or click **Pending** in the navigation menu to review any scheduled transfers.

Transfer Confirmation Schedule Review Finish

Current date: **October 22, 2012** Current time: **04:41:08 PM**

Transfer from account: My Checking
Transfer to account: ELEMENTS

Transfer amount: \$1.00
Transfer date: October 22, 2012
Transfer description: Internet banking transfer

C O N F I R M A T I O N N U M B E R

1022120943

Please retain this number for your reference

[Add Another Transfer](#)

Stop Payments

Stop Payment Sub-Menu Navigation Options

Current: View Stop Payment placed on the selected account.

New: Place a new Stop Payment on the select account.

Online Banking | Bill Payment | Cash Manager | eDocs | MoneyTrack | Options

My Online Banking | Accounts | Transactions | Transfers | Stop Payments | Statements

New | Current First State Community Bank - 1.877.985.3

Stop payments submitted through FSCB Online Banking are for check payments only. To place a stop payment on an ACH item, please contact your local FSCB.

Stop payments entered through FSCB Online Banking after 6:00 p.m. CT may be processed on next day's business. If you enter a stop payment after 6:00 p.m. CT on the same business day the check clears your account, please be sure to confirm the payment was stopped. If the payment was not stopped, have 24 hours to contact your local FSCB to have the item returned.
A stop payment fee may be assessed up to \$31 per stop payment.

New Stop Payment Enter Review Finish

* Indicates Required Field

Add Stop Payments for Accounts:

* Check Date:

* Start Check Number:

End Check Number:

* Amount:

* Payee:

Remarks:

Remarks2:

Remarks3:

Remarks4:

Remarks5:

View Stop Payments for: Test 3

Issued Stop Payments ?				
Account	Check Number	Amount	Payee	
Test 3	2350	\$17.90	John Doe Test	View
Test 3	2352	\$19.08	John Doe Test	View



PROCEDURES – Add a Stop Payment

Add Stop Payment for Account: Select the account to which you want to add the Stop Payment.

Check Date: Enter the date the check was issued.

Check Number: Enter the number of the check for which you are placing the stop.

Amount: Enter the dollar amount of the check.

Payee: Enter the name of the person or company to which you issued the check.

Remark: Enter any remarks about the item or stop payment (e.g. lost check, duplicate).

***A stop payment fee may be assessed up to \$31 per stop payment.**

PROCEDURES – Review and Confirm Stop Payment

New Stop Payment

Enter Review Finish

Add Stop Payment for Account: Test 3

Check Date: 10/22/2012

Start Check Number: 1000

End Check Number: 1000

Begin Amount: \$1.00

End Amount: \$1.00

Payee: John Doe Test

Remarks: Test Stop

Statements

In case of errors or questions about your Electronic Transfers, or if you think your statement is wrong, please telephone or write us as soon as possible at the phone number and/or address designated below. We must hear from you no later than 10 business days on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error. (3) Tell us the dollar amount of the error and we will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete an automatic deposit to your account has been made as scheduled, you may call us during normal business hours at the phone number listed below. You may also inquire by calling First Access, our 24-hour Telephone Banking Service, or (573-756-4547).

SEND INQUIRIES TO:
First State Community Bank
ATTN: ODP & Research Team
201 E Columbia Street
Farmington, MO 63640
[573-756-4547](tel:573-756-4547)

For phone inquiries, please call your local branch. For phone numbers, please visit FSCB.COM/LOCATIONS.

View Statements for: Test Account 2

View Statements ?

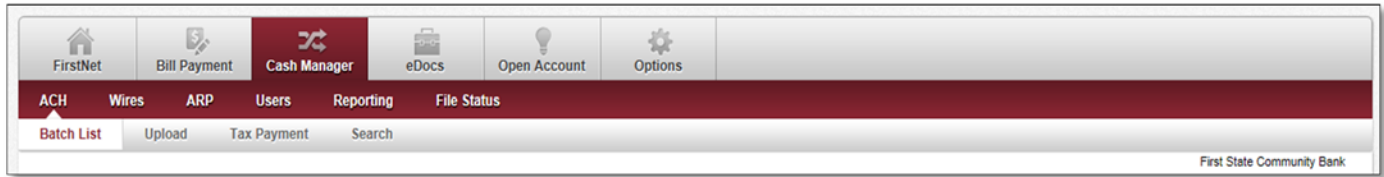
Statement Date:	Description:	Select Format to View:
11/10/2017	This is your statement	Select option...
10/10/2017	This is your statement	Select option...

Statement History is available for 2 years. Statements are available in three formats:

- PDF
- Text
- HTML

Use the drop-down menu next to a statement to choose the viewing format. Select a different account from the **View Statements for** drop-down menu to view a statement for another account.

Cash Manager



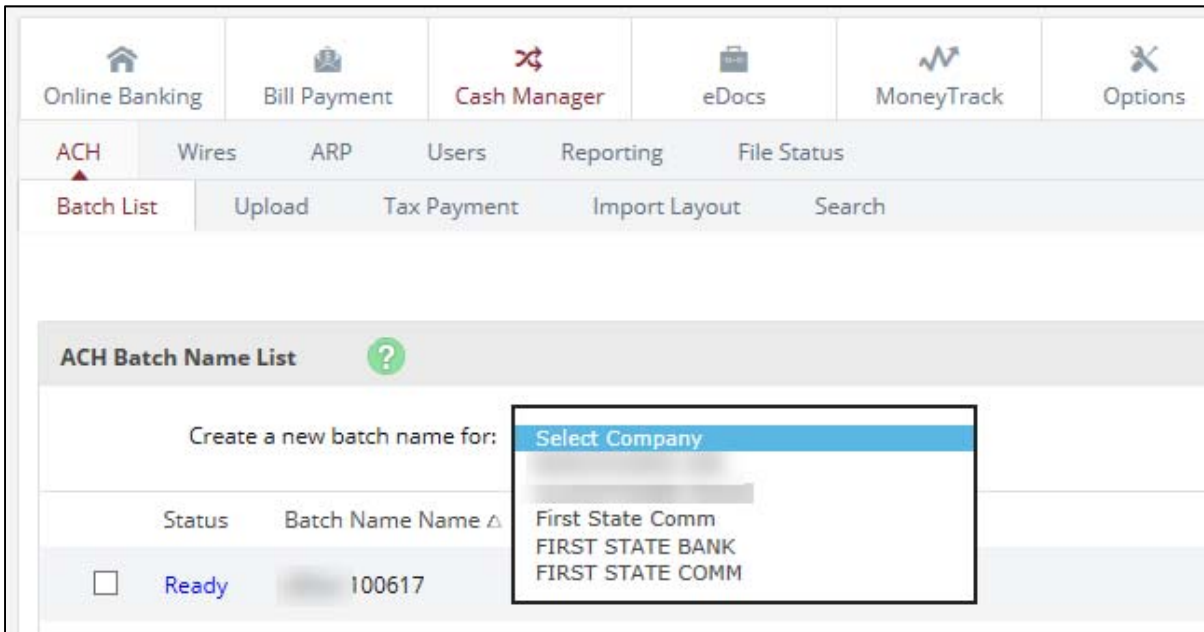
The Cash Manager tab contains all of the Cash Management functionality, including:

- ACH
- Wires
- Positive Pay (ARP)
- User Administration
- Reporting
- File Status (for uploaded files)

ACH

PROCEDURES – Create an ACH Batch

Step 1: Create New Batch. From the main ACH Batch List page, select the company for which the batch is being created.



Step 2: Batch Header. Enter batch header information.

Step 3: Create Transactions. There are three ways to add transactions; individually, by entering multiple records and by using Import Records (not commonly used).

When adding a transaction individually the user may enter addenda information (if applicable) and search for an ABA number.

Step 3 (alternate): Add Multiple Records is a quick way to create transactions. It allows up to 15 records to be added at a time.

Data is limited to Credit/Debit Account, ABA, ID Number, Name, Amount and Checking or Savings designation. To add addenda information or use ABA lookup, first add the record here then use the **Edit** Transaction feature.

	Name	ID #	Routing #	Account #	Chk Sav	Amount	DR CR
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>

PROCEDURES – Initiate an ACH Batch

Single Batch

Select **Initiate** from the drop down menu on the batch listing page. Initiate is only available if the batch is **NOT** in balance. When you initiate the batch you will choose which account will be debited or credited.

Select the effective date from the drop down menu (only the dates available for processing will display.)

Edit Batch Name ? Total Transactions: 4 View 10 | 20 | 50 | 100 | All | Search

Batch Name Name: Nikki_User-Guide **Category:** PPD
Company: FIRST STATE COMM **Company Id:** 43-0688689
Discretionary Data: ACH Training Batch **Entry Description:** ACH

Name:	ID Number:	Account:	Routing:	Amount:	CR/DR:	Held:		
Mickey Mouse	1232145464	10011000	081918425	\$100.00	CR		Edit	Delete
Donald Duck	123456789	10011000	081918425	\$150.00	CR		Edit	Delete
Minnie Mouse	398765444	10011000	081000210	\$200.00	CR		Edit	Delete
Daisy Duck	4687987987	10011000	081000210	\$250.00	CR		Edit	Delete

Total Debits: \$0.00 Total Credits: \$700.00

Submit Cancel Add record

Quick Initiate

Allows multiple batches to be initiated at the same time.

Click the box for each batch to be initiated on the batch listing page. Click **Initiate Selected**.

<input type="checkbox"/>	Ready	2ndQtr17FedTaxes	PPD	FIRST STATE BANK	06/14/2017	\$676,551.00	\$676,551.00	Select option...	
<input type="checkbox"/>	Ready	3rd Qtr FedTax16	PPD	FIRST STATE BANK	12/14/2016	\$830,508.00	\$830,508.00	Select option...	
<input type="checkbox"/>	Ready	3rdQtr17Taxes	PPD	FIRST STATE BANK	09/14/2017	\$1,794,263.00	\$1,794,263.00	Select option...	
<input type="checkbox"/>	Ready	33-Withholding	PPD	FIRST STATE BANK	10/31/2017	\$13,708.98	\$13,708.98	Select option...	
							Total \$6,430,850.26	\$6,426,286.26	

Initiate Selected

Select the effective date for each batch individually or by checking the 'Apply Effective Date to all Batch Name records?' which will apply the same effective date to all the batches listed. Click **Initiate**.

Quick Initiate ? Apply Effective Date to all Batch Name records? Select Date

Batch Name	Type	CompanyName	Reset Records*	Debit	Credit	Effective Date
STOCK/DIVIDENDS	PPD	FIRST STATE COMM	<input type="checkbox"/>	\$18,143.64	\$18,143.64	Select Date
0000217	WEB	FIRST STATE COMM	<input type="checkbox"/>	\$50.00	\$50.00	Select Date
0000218	WEB	FIRST STATE COMM	<input type="checkbox"/>	\$50.00	\$50.00	Select Date
Total				\$18,243.64	\$18,243.64	

Reset amounts to \$0.00 after processing batch

Initiate Cancel

Batch List

Batches list represents ACH batches that have been created manually or unloaded. Batches will remain under the Batch List screen to be used as templates unless they are deleted.


ACH Statuses:

Ready: Batch can be edited. If in balance it may also be initiated.

Uploaded: Batch has been uploaded or transactions imported.

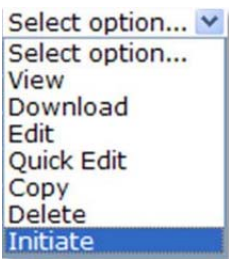
Initiated: Batch has been sent to Financial Institution.

Processed: Financial institution has moved batch to ACH warehouse.



<input type="checkbox"/>	Status	Batch ID	Type	Amount	Amount	Action
<input type="checkbox"/>	Ready	0000047	PPD	\$37,043.07	\$37,043.07	Select option...
<input type="checkbox"/>	Ready	0000061	PPD	\$290,453.46	\$290,453.46	Select option...
<input type="checkbox"/>	Ready	0000062	PPD	\$550.00	\$550.00	Select option...
<input type="checkbox"/>	Uploaded	0000068	PPD	\$1,628.40	\$1,628.40	Select option...
<input type="checkbox"/>	Uploaded	0000073	PPD	\$1,628.40	\$1,628.40	Select option...
<input type="checkbox"/>	Uploaded	0000074	PPD	\$1,628.40	\$1,628.40	Select option...
<input type="checkbox"/>	Ready	0000076	PPD	\$325,907.50	\$325,907.50	Select option...
<input type="checkbox"/>	Ready	0000077	PPD	\$6,066.65	\$6,066.65	Select option...
<input type="checkbox"/>	Ready	0000098	PPD	\$0.00	\$0.00	Select option...

Quick Initiate: Select the checkbox for balanced batches and click **Initiate**.



View: List of transactions within batch.

Download: Export batch to PDF or NACHA file format.

Edit: Change or add transactions to the batch.

Quick Edit: Change transaction dollar amounts, place hold on specific transactions. This option is commonly used when editing a payroll batch, when only the amount of the transaction changes.

Copy: Creates an exact duplicate of the selected batch.

Import (optional): Upload transactions from CSV, Tab-Delimited, Fixed Position or NACHA files.

Update (optional): Upload new dollar amount using Employee ID as matching field; will not create new transactions.

Delete: Remove batch from the system. If the batch is in initiated status, it will also delete batch from Financial Institution.

Initiate: Send batch information to financial institution for processing. Initiate only displays as an option if the batch is in balance.

Un-initiating a Batch: A batch can be un-initiated if ACH has not been processed, which is completed at 3pm.

Upload: Allows Cash User to upload a NACHA file to Online Banking. File must be in a text format.

The screenshot shows the 'Cash Manager' section of the online banking interface. The 'ACH' menu is expanded, showing options like 'Batch List', 'Upload', 'Tax Payment', and 'Search'. The 'Upload ACH File' form is visible, featuring a text input for 'File Name', a 'Browse...' button, and an 'Upload' button. A note states: 'NOTE: Maximum upload file size is 5 MB.' The bank name 'First State Community Bank' is in the top right corner.

Importing Files for CSV

The User will need to set up the Import Layout for CSV files

The screenshot shows the 'Import Layout' configuration page. The 'ACH' menu is expanded to 'Import Layout'. The main area is titled 'Select File Format' and contains a dropdown menu labeled 'Select Upload Format to Create/Edit'. A dropdown menu is open, showing options: 'Select option...', 'CSV File Layout', 'Fixed Position File Layout', and 'Delimited File Layout'.

The column contents as shown below will be represented by a number (1-11) and will correspond with the column letter on a spreadsheet. Example: A=1, B=2, C=3, etc.

The screenshot shows the 'CSV File Layout' configuration page. At the top, there is a dropdown menu for 'Select Upload Format to Create/Edit' with 'CSV File Layout' selected. Below this are several dropdown menus for 'Name', 'Account Number', 'ID Number', 'Amount', 'Routing Number', and 'Transaction Code'. A note states: '*Note: If your file does not contain Transaction Codes, the following fields are required.' Below the note are dropdown menus for 'Account Type' and 'Transaction Type', and input fields for 'Checking Equals', 'Savings Equals', 'Debit Equals', and 'Credit Equals'. At the bottom right are 'Cancel', 'Reset', and 'Save' buttons.

Once the layout is complete the User will then create a batch and give the batch a name, as if they were going to create a manual batch.

Next they will Select Import Record as shown below

The screenshot shows a web form titled "Add Record" with a green information message at the top: "Batch Name Importing Files successfully added/edited". The form is divided into two main sections: "Record Information" and "Receiving Financial Institution Information".

Record Information:

- Name: [Text Input]
- ID Number: [Text Input]
- Amount: [Text Input] 0 . 00
- Prenote:
- Addenda Type: [Dropdown Menu] 00-No Addenda Information
- Addenda: [Text Input]

Receiving Financial Institution Information:

- Routing: [Text Input] Search for ABA #: [Text Input]
- Account Number: [Text Input]
- Account Type: [Dropdown Menu] Checking
- Transaction Type: Debit Credit
- Status: Active Hold

At the bottom of the form, there are five buttons: "Quick Add", "Add Multiple", "Import Record" (circled in blue), "Cancel", and "Submit". A small note below the "Prenote" checkbox says "Creates a separate 50 record of this entry."

The next screen will allow the User to select the type of Import File and then select Import

The screenshot shows a screen titled "Import File - Importing Files". It contains the following text and controls:

Select the type of file you want to import to identify the field and position placement of your file. Once this layout is established, this format will be the default for imported files of this type.

Enter the name of the file you wish to import (some browsers will provide a Browse button to help you find the file). Click the Import button. If you are consistently having trouble importing your ACH import file, you may want to try another importing method by clicking [here](#).

Import File Type:

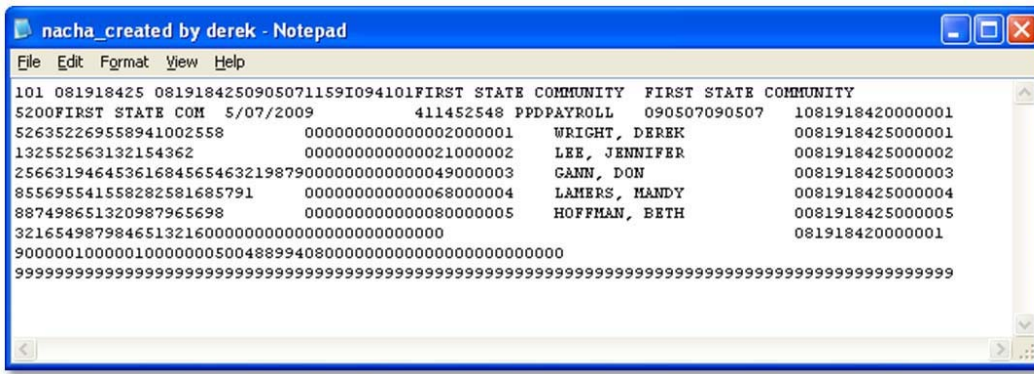
- Select Format: [Dropdown Menu]
- [Text Input] Browse... [Button]
- Import [Button]

This is a close-up of the "Import File Type" section from the previous screenshot. It shows a dropdown menu with the following options:

- Select Format (highlighted in blue)
- NACHA File
- CSV File
- Fixed Position File
- Tab-Delimited File

To the right of the dropdown menu is a yellow "Import" button.

Sample NACHA file:



Tax Payments

Send federal and/or state taxes (if enabled by FI) via ACH. User must already be registered with the EFTPS to use this option.

Federal Tax Payment

Pay to: Select Federal

Batch: Name to distinguish batch for customer's benefit

Receiving Institution: Click **Lookup** to select financial institution that will receive payment

Company Name: ACH Company

Tax Period: Month and year

Tax Code: Type of tax payment

Taxpayer ID: Company's EIN number

Payment Amount: Dollar amount of transaction

Pay from Account: Select the account to debit for the offset transaction.

- If the ACH Company is set up to initiate balanced batches only, the cash user selects from the accounts they have access to in NetTeller.
- If the ACH Company is set up to initiate batches by selecting an offset account, the cash user selects from available offset accounts.

Tax Information ID 1

Amount designated for Social Security. This is an optional field.

Tax Information ID 2

Amount designated for MediCare. This is an optional field.

Tax Information ID 3

Amount designated for Withholding. This is an optional field.

State Tax Payment

Pay to: Select state.

Batch: Name to distinguish batch for customer's benefit.

Receiving Institution: Click on **Lookup** to select financial institution that will receive payment.

Company Name: ACH Company

Tax Period: Month and year

Tax Code: Click **Lookup** to select the type of tax payment.

Taxpayer ID: Company's EIN number.

Amount Type Code: Click **Lookup** to select the type of amount.

Payment Amount: Dollar amount of transaction.

Pay from Account:

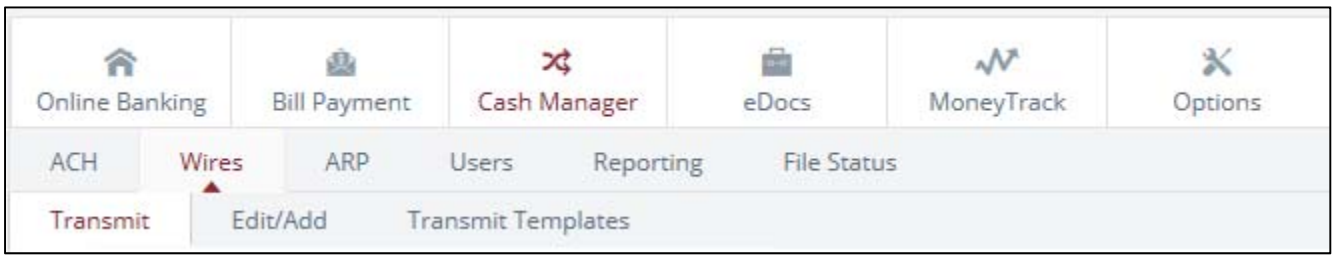
Select the account to debit for the offset transaction.

- If the ACH Company is set up to initiate balanced batches only, the cash user selects from the accounts they have access to in NetTeller.
- If the ACH Company is set up to initiate batches by selecting an offset account, the cash user selects from available offset accounts.

Search: Search and display any transactions within all batches that match the search criteria. Cash User can then edit/delete the transactions if needed.

Search Records						
Name:	ID Number:	Batch Name:	Amount:	Prenote:	Held:	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="button" value="Search"/>						

Wires



PROCEDURES – Add a Wire Transfer

Step 1: Edit/Add. Choose the account for which you are adding the wire in the **Create a new wire from** Drop-down menu.

The screenshot is split into two panels. The left panel, titled 'Define New Wire For Test Account 2', shows a form with sections for 'General Wire Information' (Wire Name), 'Credit Account Information' (Credit Account Number, Name, Address), and 'Receiving Bank Information' (Receiving Bank ABA Number, Name, Address). A red circle highlights the 'Search for ABA Number' link next to the ABA Number field. The right panel, titled 'ABA Lookup - Wires', shows a search interface with fields for ABA Number, Bank Name, Short Name, City, and State. Below the search fields is a table of results:

ABA#	Short Name	Bank Name	Address	City	ST	Phone#
081918425	FST SB FRMGTN MO	FIRST STATE COMMUNITY BANK		FARMINGTON	MO	

Below the table, text reads: 'Click the hyperlink. This will prefill the information of the receiving bank.'

Step 2: Fill in the fields for the new wire:

- **Credit Account Number:** The account that will receive the wired funds.
- **Credit Account Name:** The name on the account receiving the wired funds.
- **Credit Account Address:** The address of the Credit Account. **NOTE: Please use complete physical addresses**
- **Receiving Bank Information:** Click Search for ABA number to search for a financial institution. Selecting an ABA from the search option populates all remaining Receiving Bank information fields
- **Wire Information/Remarks:** Enter any information regarding the Wire Transfer. Comments can include processing instructions, invoice numbers, or any other text/numeric data.
- **Repetitive Wire/Code:** If the wire transfer should be saved as a template, click the checkbox for Repetitive Wire and assign a repetitive wire code (up to 6 characters). Wires that are not designated as Repetitive will automatically be

removed from the system once transmitted and processed.

- **Entering a Secondary Bank:** The secondary bank will be entered into the Credit Account Number/Name/Address Lines. The final beneficiary will be entered in the remarks line. Please enter FFC with Beneficiary Account Number/Name/Address. **NOTE: Please use complete physical addresses**

PROCEDURES – Transmit a Wire Transfer

To transmit a wire, use the **Transmit** option.

Step 1: Choose the **Transmit** link to the right.

Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
<input type="checkbox"/> test	43	Ready	\$1.00	No	test	FST SB FRMGTN MO	Transmit
							Transmit Selected

Step 2: Enter your Wire Password and click **Transmit**.

General Wire Information

Wire Name: Test for MEA
Debit Account: Test Account 2 (Repetitive)

Credit Account Information

Account #/Type: 2368528 / Demand
Name: FSCB Test 1 Account
Address: 201 E Columbia St
Farmington MO
63640

Receiving Bank Information

ABA Number: 081918425
Name: FST SB FRMGTN MO
Address: FARMINGTON, MO

Wire Information

Repetitive Code: 0820170002
Amount: \$1.00
Remarks: Test for MEA

Wire Password:

Transmitted wires display on the Transmit Wires page in an Initiated Status.

Wire Statuses: An online banking wire will be in one of the following statuses.

Ready: The wire can be edited, deleted or initiated.

Initiated: Cash User has sent the wire to Financial Institution.

Approval: Dual control wire needing to be transmitted by a second online banking user

Dual Control Wires:

First Cash User: Select Transmit Wires for single wires or Transmit Templates for Repetitive wires. Locate the desired wire and select the Transmit link. Enter Wire PIN and select Approve. Message displays indicating the wire requires dual control.

Second Cash User: Select the Transmit link for wire in Approval status. Enter Wire PIN and select Transmit. Wire displays in an Initiated status.

Processed: Financial Institution has taken the option to process wire.

Next Day: Wire transmitted after cut-off time. Wire status changes to initiated during EOD.

History: View processed wires.

Editing a wire: Select Edit/Add. From the View wires for drop-down menu select the account the wire is for. Select Edit. Modify wire instructions and hit Submit.

Deleting a wire: Select Edit/Add. From the View Wires for drop-down menu select the wire to delete.

Positive Pay

Upload: Cash User will browse for the issued items file to be uploaded into Online Banking. Cash User can upload either a Fixed Position or CSV file. Cash User can also manually enter in items.

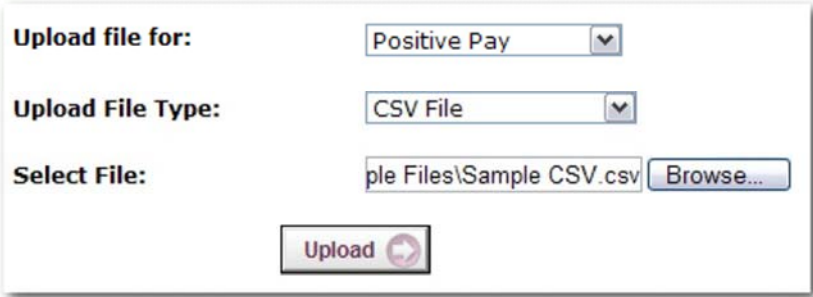
Uploading a Positive Pay File

Step 1: From the Upload option, select the account the file is for.

Step 2: Select type of file.

Step 3: Browse for file.


Step 4: Click Upload.



Step 5: Once the file is uploaded, status shows as View Details. Click **View Details** to review items.

Step 6: Verify the item information is correct. Click Approval.

Status:	Check Number:	Date Issued:	Payee:	Amount:
Successful	00000001212	11/15/11	John Smith	\$100.00
Successful	00000001213	11/15/11	Mary Adams	\$100.00
Total:				2 Checks \$200.00



A file must be approved prior to uploading another issued items file.

Upload issued items file to Financial Institution.

In the future when an item is rejected because it doesn't match what has been uploaded to our system the Cash User will need to work each rejected item.


Items: Cash User will decide whether to pay or return check items that do not match items in the issued items file.

View/Work ARP Items				
Check Number:	Amount:	Payee:	Pay:	Details:
4025	\$500.00		✓	Details
4201	\$1,000.00		✓	Details
4202	\$12.50		✓	Details
4209	\$15.00		✓	Details
4214	\$1,500.00		✓	Details

Details link allows Cash User to view more information about the item, not an image of the check. The check number will have a hyperlink attached to view an image of the check received.

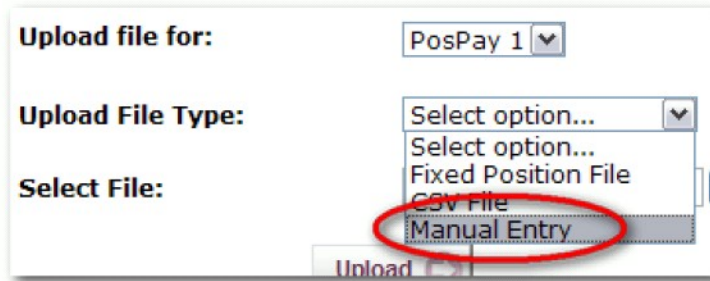
Item Details

Account Name: COMM WVD 0001
Check Number: 64758
Amount: 431.01
Payee:
Source Of Entry: EIP
Exception Reason: Item not issued
Updated By:
When Updated: 0:00:00 am
Updated From Workstation:



Manually Entering a Positive Pay File

Step 1: From the Upload option, select Manual Entry as the file type.



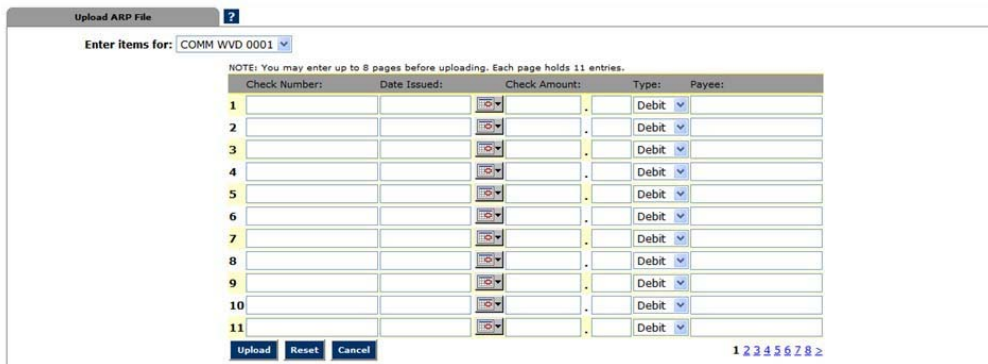
The screenshot shows a web interface with three labels: "Upload file for:", "Upload File Type:", and "Select File:". The "Upload file for:" dropdown is set to "PosPay 1". The "Upload File Type:" dropdown is open, showing options: "Select option...", "Select option...", "Fixed Position File", "CSV File", and "Manual Entry". The "Manual Entry" option is highlighted with a red circle. Below the dropdowns are "Upload" and "Unupload" buttons.

Step 2: Select the account the items are for.

Step 3: Enter item information. Multiple pages of up to 11 items can be entered.

Manual Entry

Enter in issued items information directly into Online Banking without uploading a file. On Upload screen select Manual Entry from the Type drop down menu. Enter in the check number, issued date, check amount and payee.



The screenshot shows the "Upload ARP File" screen. At the top, there is a "Enter Items for:" dropdown set to "COMM WVD 0001". Below this is a note: "NOTE: You may enter up to 8 pages before uploading. Each page holds 11 entries." The main area is a table with 11 rows and 5 columns: "Check Number:", "Date Issued:", "Check Amount:", "Type:", and "Payee:". Each row has a small icon in the "Check Amount" column. The "Type" column has a dropdown menu set to "Debit". At the bottom left are "Upload", "Reset", and "Cancel" buttons. At the bottom right is a pagination control "1 2 3 4 5 6 7 8 >".

Edit Upload Format: If Cash User is uploading a Fixed Position or CSV file they will need to establish where within their file various fields of information are contained. *Note: Item number and item amount are required fields.

Fixed Position:

Edit File Format ?

	Begin	End			
Account Number:	0	0			
Account Type:	0	0	Chk:	Sav:	Christmas Club: GL:
Debit / Credit:	71	72	Debit Indicator:	DR	Credit Indicator: CR
Item Number:	1	10			
Item Amount:	12	24			
Issue Date:	25	30	Date Format:	mmdyy	
Void Date:	0	0	Date Format:		
Payee:	31	65			
Payee Address 1:	0	0			
Payee Address 2:	0	0			
Payee Address 3:	0	0			
Payee Address 4:	0	0			
Void Indicator:	66	69	Yes Indicator:	VOID	
Stop Indicator:	0	0	Yes Indicator:		

Save Reset Cancel

CSV:

Edit File Format ?

Account Number:	Select Option...				
Account Type:	Select Option...	Chk:	Sav:	Christmas Club:	GL:
Debit / Credit:	Select Option...	Debit Indicator:		Credit Indicator:	
Item Number:	Select Option...				
Item Amount:	Select Option...				
Issue Date:	Select Option...	Date Format:			
Void Date:	Select Option...	Date Format:			
Payee:	Select Option...				
Payee Address 1:	Select Option...				
Payee Address 2:	Select Option...				
Payee Address 3:	Select Option...				
Payee Address 4:	Select Option...				
Void Indicator:	Select Option...	Yes Indicator:			
Stop Indicator:	Select Option...	Yes Indicator:			

Save Reset Cancel

Users

PROCEDURES – Set up a new Cash User

Step 1: Select **Users** from the **Cash Manager** tab. Click **New CM User**.

The screenshot shows the First State Community Bank online banking interface. The 'Cash Manager' tab is selected, and the 'Users' sub-tab is active. A 'New CM User' button is visible. Below, a table lists existing cash users with columns for 'User Name', 'Online Banking ID', and 'Status'. Two users are listed, both with a status of 'Active' and a dropdown menu for selection.

User Name	Online Banking ID	Status
[Redacted]	[Redacted]	Active Select option...
[Redacted]	[Redacted]	Active Select option...

Step 2: Complete the User Settings.

User Name: Name of Cash User.

User ID: Sign on for Cash User.

Administration:

No: Cannot create/edit Cash Users. Cannot change settings.

Yes: Full administrative rights. Can create/edit Cash Users and change settings (alias, password, email and account settings.)

Partial: Can change Online Banking settings (alias, password, email and account settings) but cannot create/edit Cash Users.

View: View-only authority. Cannot change any settings or Users.

Password: Establish a password for the Cash User. System will prompt the user to change the password at initial login and when password is reset.

Wire Password: 4-digit number needed to transmit a wire transfer to bank.

Allow User Download: Download and print prior day activity.

Hold User: If selected, user will not be able to log in. If user exceeds maximum login attempts, this box becomes checked. Uncheck the box and click Submit to unlock the user.

E-mail Address: User's email address. May only be modified by full administrator.

Daily ACH Limit: Maximum amount user can initiate per day.

Transfer Limit: Maximum amount Cash User can transfer between accounts per transfer.

Per Wire Limit: Maximum amount user can transmit per wire.

Display/Download ACH: View batch details and download batch to .PDF or NACHA format.

Full ACH Control: Dual control setting for ACH. Allows Cash User to take multiple actions within a batch without requiring action from a second Cash User.

Restricted Batch Access: Cash User can view and work with restricted batches.

Work with ACH: Create/edit ACH batches and transactions.

Upload ACH: Upload NACHA files into ACH.

Initiate ACH: Send batch to Financial Institution for processing.

Delete ACH: Remove ACH batch from system.

Import Transaction: Upload transaction file into system (CSV, Fixed Position, tab delimited and NACHA).

Update Transaction: Upload transaction file into ACH. Will change dollar amount only for matching transactions. Will not create new transactions.

Step 3: Complete the Default Settings.

User: Masters

<input checked="" type="checkbox"/> Transaction Inquiry	<input checked="" type="checkbox"/> Define Non-Rep Wires	<input checked="" type="checkbox"/> Upload Positive Pay
<input checked="" type="checkbox"/> Statement Inquiry	<input checked="" type="checkbox"/> Edit Non-Rep Wires	<input checked="" type="checkbox"/> Work Positive Pay Items
<input checked="" type="checkbox"/> Current Day Balance	<input checked="" type="checkbox"/> Define Rep Wires	<input checked="" type="checkbox"/> Download ARP File
<input checked="" type="checkbox"/> Prior Day Balance	<input checked="" type="checkbox"/> Edit Rep Wires	<input checked="" type="checkbox"/> Upload ARP
<input checked="" type="checkbox"/> Stop Inquiry	<input checked="" type="checkbox"/> Transmit Wires	<input checked="" type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Stop Additions	<input checked="" type="checkbox"/> Bill Payment	<input checked="" type="checkbox"/> Transfers
<input checked="" type="checkbox"/> Passport	<input checked="" type="checkbox"/> View Rates	<input type="checkbox"/> Order Checks
<input checked="" type="checkbox"/> Work ACH Exceptions	<input checked="" type="checkbox"/> ES	

Select Accounts

<input type="checkbox"/> Select All		
<input type="checkbox"/> BANCSHARES DIR	<input type="checkbox"/> Passport Account	<input type="checkbox"/> Passport Daily Acct
<input type="checkbox"/> Opening Act Cir Acct	<input type="checkbox"/> MC Passport Daily	<input checked="" type="checkbox"/> 2368528 Test Acct 2
<input checked="" type="checkbox"/> 2368692 Test Acct 1	<input type="checkbox"/> Picture Pay Account	<input checked="" type="checkbox"/> Mobile Demo Account

Transaction Inquiry: View list of transactions

Statement Inquiry: View available Online Banking statements.

Current Day Balance: View current balance and activity totals.

Prior Day Balance: View balance and activity totals as of previous business day.

Stop Inquiry: View information on existing stop payments.

Stop Additions: Enter new stop payments.

Bill Pay: Access bill pay module.

Define Non-Rep Wires: Create new single wire transfers.

Edit Non-Rep Wires: Modify/delete single wire transfers.

Define Rep Wires: Create wire templates.

Edit Rep Wires: Modify/delete wire templates.

Transmit Wires: Initiate wire to Financial Institution for processing.

Full Wire Control: Dual control for wires. Allows Cash User to take multiple actions within a wire without requiring action from a second Cash User.

View Rates: View Financial institution's interest rates if turned on.

ES: Enroll/Un-enroll in Electronic Statement product.

Upload Positive Pay: Send issued items file to Financial Institution.

Work Positive Pay Items: Make decisions to pay/return exception items.

Transfers: Move money between accounts.

Order Checks: Reorder checks if Financial Institution has functionality turned on.

Select Accounts: Choose accounts that Cash User will have access to.

After a New Cash Manager is added the user will be placed on Hold. A member of the Electronic Banking Department will be contacting the Administrator to verify the new user. The Administrator can also contact FSCB at 877-955-3722, to confirm a new user was set-up.

Reporting

Prior Day: Displays balance information, float information and activity totals for previous business day.

Prior Day Information		
Prior Account Information		
Test 1 / FSCB INT BANKING DO NOT USE		
Close of Business.....	October 22, 2012	Prior Day Activity
		Debits Credits
Available Balance....	23.63	ACH Items 0.00
Collected Balance....	23.63	0.00 0.00
Ledger Balance.....	23.63	
Hold Amount.....	0.00	Inclearing
Rate.....	0.000%	0.00 0.00
One-day Float.....	0.00	Over-the-counter
Two-day Float.....	0.00	0.00 0.00
Three-day Float.....	0.00	
Over 3-day Float.....	0.00	Wires
		0.00 0.00
		Transfers
		0.00 0.00
		Total
		0.00 0.00

Current Day: Displays balance information and activity totals for current business day.

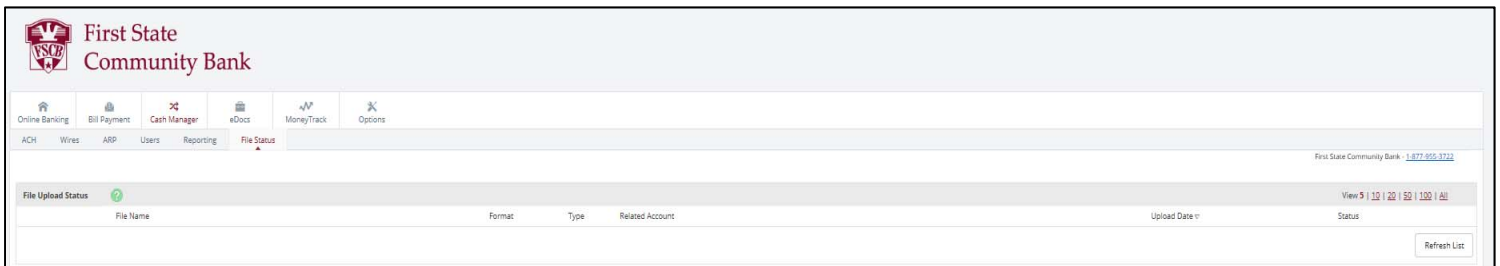
Current Day Information		
Current Account Information		
Test 1 / FSCB INT BANKING DO NOT USE		
As of Date.....	October 22, 2012	Current Day Activity
		Debits Credits
Available Balance....	23.63	ACH Items 0.00
Collected Balance....	23.63	0.00 0.00
Ledger Balance.....	23.63	
Hold Amount.....	0.00	Inclearing
Rate.....	0.000%	0.00 0.00
Current Available....	23.63	Over-the-counter
		0.00 0.00
		Wires
		0.00 0.00
		Transfers
		0.00 0.00
		Total
		0.00 0.00

Position:



File Status

File status tab displays all files that have been uploaded into the system and the status of the upload. This option shows both ACH and ARP files. The files drop off this list after 7 days.



Options




Personal:

Online Banking | Bill Payment | Cash Manager | eDocs | MoneyTrack | Options

Personal | Account | Display | Alerts | Manage Debit Card

Modify Personal Settings ?

Company Email Address: @fscb.com
Change Company Email Address:
Company Email Address:
Current Email Address: @fscb.com
Change Email Address:
Reenter New Email Address:
Personal Watermark:  **NOTE:** Click on Watermark to change.

Modify Login Information

Online Banking Wire Password:
Enter Current:
Enter New:
Enter New Again:
Online Banking ID: 2
Enter New:
Online Banking Password:
Enter Current:
Enter New:
Enter New Again:

Account:

Edit account pseudo names and change the order in which accounts display on account listing page

To change the order of display, click on arrow and move the name of the account to the desired position.

Select an Account Type: Deposit Accounts

Drag and drop the account to rearrange the display order. See [keyboard instructions](#)

Account Pseudo Names	New Account Pseudo Names
<input type="button" value="↕"/> 2368528 Test Acct 2	<input type="text"/>
<input type="button" value="↕"/> 2368692 Test Acct 1	<input type="text"/>
<input type="button" value="↕"/> Mobile Demo Account	<input type="text"/>

Display: Edit default view settings

Accounts	<input type="radio"/> 5	<input type="radio"/> 10	<input type="radio"/> 20	<input type="radio"/> 50	<input type="radio"/> 100	<input checked="" type="radio"/> All
Transactions	<input type="radio"/> Since Last Statement	<input type="radio"/> Last 7 days	<input type="radio"/> Last 15 days	<input checked="" type="radio"/> Last 30 days	<input type="radio"/> All	<input type="radio"/> Search History
Bill Pay History	<input type="radio"/> All History	<input type="radio"/> Last 7 days	<input type="radio"/> Last 15 days	<input checked="" type="radio"/> Last 30 days	<input type="radio"/> Search History	
ACH Batches	<input type="radio"/> 10	<input type="radio"/> 20	<input type="radio"/> 50	<input checked="" type="radio"/> 100		
ACH Transactions	<input type="radio"/> 10	<input type="radio"/> 20	<input type="radio"/> 50	<input checked="" type="radio"/> 100		
Wire Transfers	<input type="radio"/> 10	<input type="radio"/> 20	<input type="radio"/> 50	<input checked="" type="radio"/> 100		
Wires-Edit/Add	<input type="radio"/> 10	<input type="radio"/> 20	<input type="radio"/> 50	<input checked="" type="radio"/> 100		
Download Lines	<input type="radio"/> One Line	<input checked="" type="radio"/> Two Lines	<input type="radio"/> Three Lines	<input type="radio"/> All Lines		
Transfer Confirmation	<input checked="" type="radio"/> Yes	<input type="radio"/> No				

[Submit](#)

Alerts: Set up Event Alerts, Balance Alerts, Item Alerts and Personal Alerts

Online Banking	Bill Payment	Cash Manager	eDocs	MoneyTrack	Options
Personal	Account	Display	Alerts	Manage Debit Card	
Alerts Listing	Events	Balance	Item	Personal	
First State Community Bank - 1.877.955.3722					
Current Event Alerts ?			Edit Event Alerts		
When the following Occurs:			Alert Me:		
There are currently no Event Alerts set up.					
Current Balance Alerts ?			Add Balance Alerts		
When Balance Is:		Goes:	Amount:	Alert Me:	
There are currently no Balance Alerts set up.					

ATM/Debit Card: Manage debit cards tied to accounts within Online Banking

Online Banking | Bill Payment | Cash Manager | eDocs | MoneyTrack | Options

Personal | Account | Display | Alerts | Manage Debit Card

First State Community Bank - 1-877-555-3722

Please note: After activating your card, the PIN number will be the first PIN you use to make a purchase.

ATM/Debit Card Options ? View Range: 10 | 20 | 50 | 100 | All

Card Number	Cardholder Name	Card Description	Current Status	Activate	Lost/Stolen
*****	PSCB INT BANKING DO NOT US	28 Test Acct 2	Lost/Stolen		
*****	PSCB INT BANKING DO NOT US	92 Test Acct 1	Lost/Stolen		
*****	PSCB INT BANKING DO NOT US	92 Test Acct 1	Lost/Stolen		
*****	PSCB INT BANKING DO NOT US	92 Test Acct 1	Lost/Stolen		

Electronic Documents (EDocs)

To sign up for EDocs, select the EDocs tab. You will be directed to the Enrollment page.

- Follow the steps as outlined below.

Online Banking | Bill Payment | Cash Manager | eDocs | MoneyTrack | Options

eStatements/Notices | Sign Up/Changes | Email Settings | Additional Recipients | Disclosures | Reconciliation Wizard

eStatements/Notices

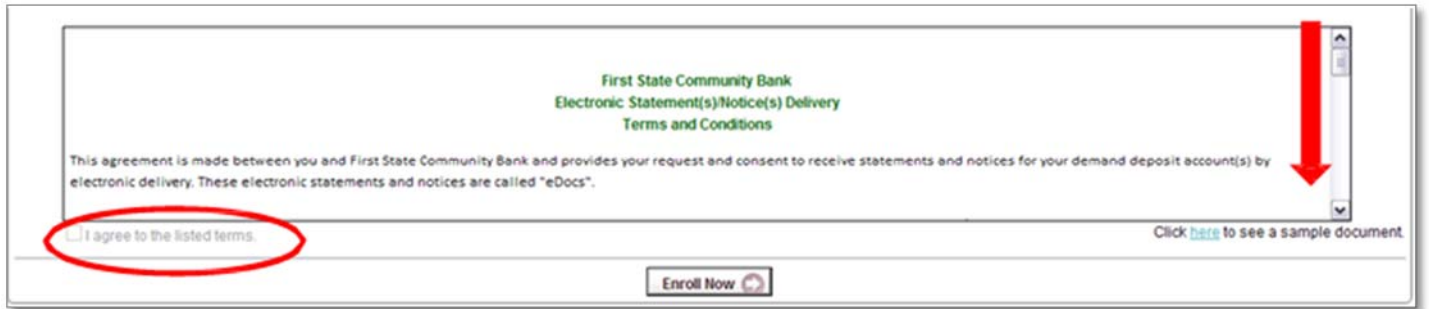
You have no documents available to view for this account.

View Statement/Notices For: 8 Test Acct 2
2 Test Acct 1

Enrollment

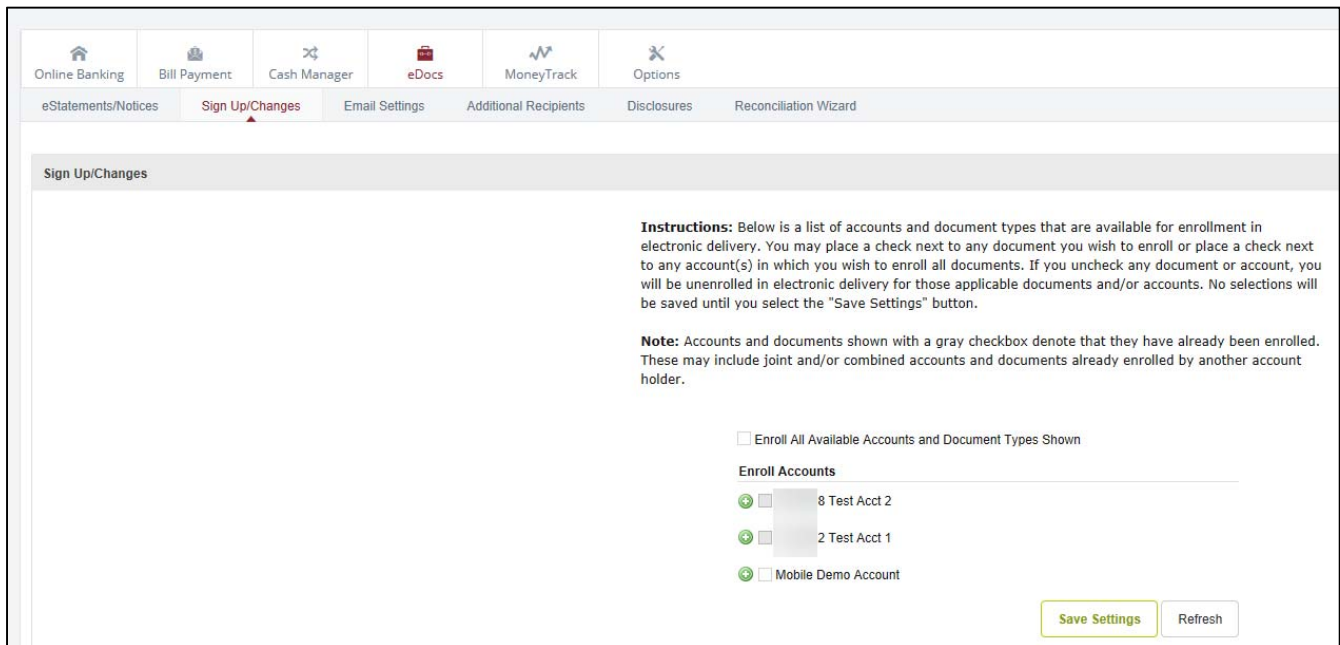
You may choose to receive your statements for your account(s) delivered via email and made available online through this site. To enroll your account(s) please follow the steps outlined below:

1. Account(s) and Document Enrollment
All available documents for all active accounts. [Details](#)
2. Please review the following email address. If not correct, please update it in the space shown.
3. Please enter a security phrase to be displayed on all valid emails sent from this site.
4. Please enter the enrollment passcode in the field immediately below. To see the passcode, [click here](#).
5. Please read the disclosure below. You must scroll to the bottom of the disclosure before agreeing to the terms listed.



- In order to “Agree to the listed Terms”, you will have to scroll the agreement down to the very bottom and then check the box to the left side and “Enroll Now”.

Once you have agree to the Terms and Conditions you will select which accounts you would like to enroll on EDocs by selecting the Sign Up/Changes Tab.



Once you have selected the account with a check mark, you will need to select which documents you would like to receive electronically.

Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the "Save Settings" button.

Note: Accounts and documents shown with a gray checkbox denote that they have already been enrolled. These may include joint and/or combined accounts and documents already enrolled by another account holder.

Enroll All Available Accounts and Document Types Shown

Enroll Accounts

8 Test Acct 2

Enroll Available Document Types

- Customer Statements
- Image NSF Notice
- Wire Transfer Notice
- Account Analysis Statement – Reviewed Accounts
- Telephone/In-Person Transfer Notice
- Sweep Notice - Notice of Transfer
- Opt-In Confirmation Notice
- Account Analysis Statement
- Opt-In Revocation Notice

2 Test Acct 1

Mobile Demo Account

You can change the email address that the EDoc notifications will be sent to at any time, by selecting Email Settings.

Online Banking | Bill Payment | Cash Manager | eDocs | MoneyTrack | Options

eStatements/Notices | Sign Up/Changes | **Email Settings** | Additional Recipients | Disclosures | Reconciliation Wizard

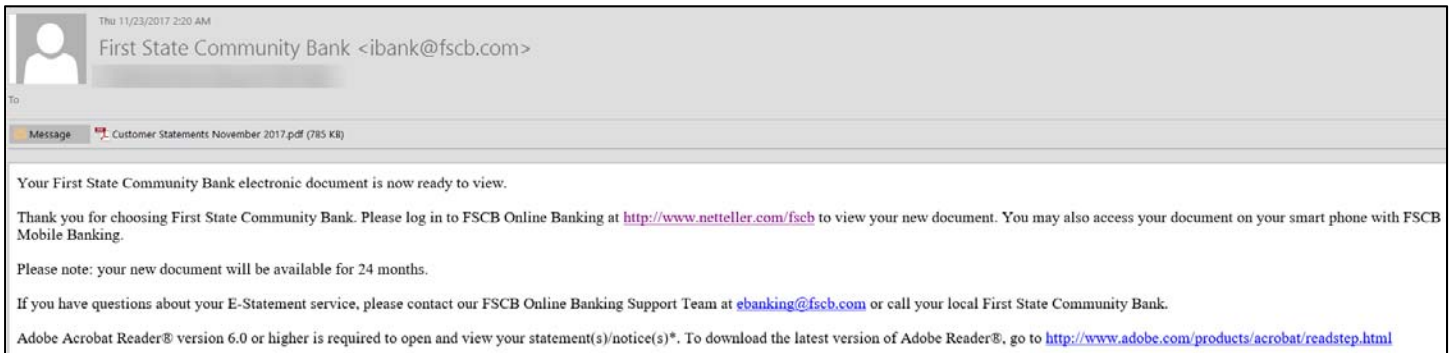
Email Settings

All documents will be sent to the following email address:

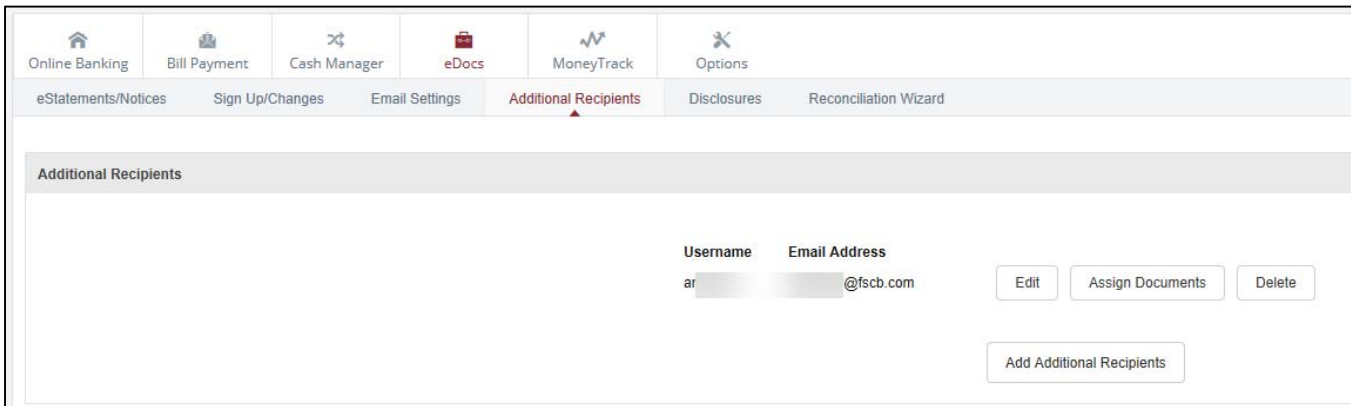
All authentic emails will contain the following security phrase:

The security phrase is intended to assure our customers that any emailed statements or notices have indeed originated from our financial institution. If the security phrase does not appear within any email related to a statement or notice reported as coming from our financial institution, do not submit any sensitive information such as User Id or Password. Please report any suspicious emails to our Customer Support Center as soon as possible. These measures are being taken to protect our customers from a fraudulent Internet scamming method known as "Phishing". Phishing describes the act of sending an email to a user falsely claiming to be a legitimate enterprise in hopes of scamming the user into surrendering sensitive information that will be used for identity theft.

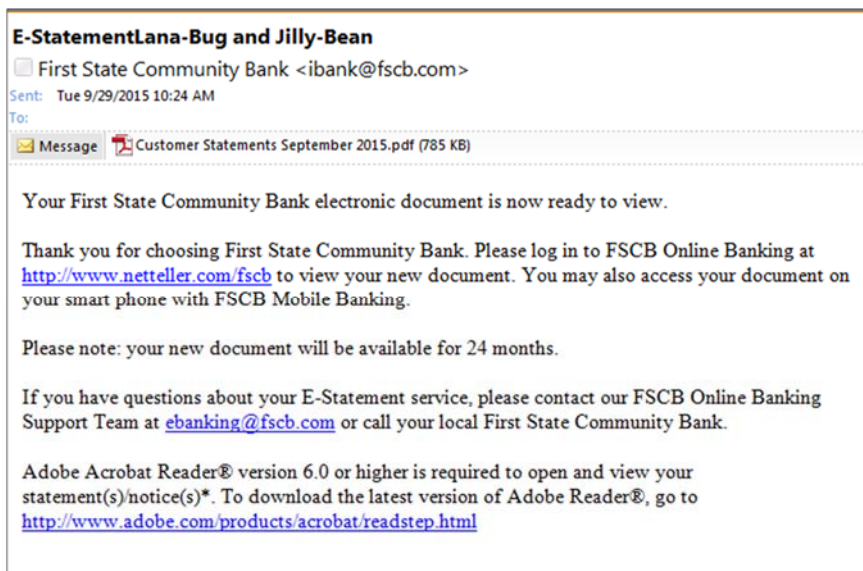
When your Electronic Statement has generated you will receive an email with your security phrase in the subject line. You can then click the link that will open an online banking browser session for you to login and view your electronic statement.



You can add Additional Recipients to receive an Electronic Statement as well.



The additional recipient will receive an email when the statement is generated as follows:




Once the additional recipient opens the PDF they will open a PDF shell they will have to enter their user name and password in.

Once the addition recipient enters their user name and password the following PDF will appear:

Embedded Secure Document

The file <https://es.netteller.com/JHA.Website.PDF/AuthenticatePDF.aspx> is a secure document that has been embedded in this document. Double click the pushpin to view.



The user will then need to double click on the push pin and the statement will open.