



Business Digital Banking

Small Business User Manual



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INTRODUCTION

BENEFITS

Business Digital Banking is our sophisticated, robust and secure commercial online platform which helps you monitor balances, transactions, accounts payables and receivables, so you can make effective business decisions.

We Encourage Our Clients to Take Advantage of This New Experience.

WELCOME PAGE

The screenshot displays the Business Digital Banking interface. At the top, there is a navigation bar with the First Bank logo, a search icon, and menu items: Welcome, Reports, Money Movement, Account Services, and Administration. On the right side of the bar, it shows the user's name (H. Venosa), a 'Sign Off' button, and the last login time (Apr 25, 2021, 10:58 AM AEST). Below the navigation bar, the main content area is titled 'Business Digital Banking' and includes an 'Accounts Summary' section. This section has tabs for 'Checking', 'Savings', and 'Loan'. A table lists account balances as of 04/26/2021, with columns for account details and 'Current Balance'. The table includes accounts for Cliente 1531, Cliente 2874, Prueba 2, TEST ACT 1, Test Cliente 0002, and Test Cliente float. On the right side of the main content area, there is an 'Alerts and Messages' section with a notification that no alerts or messages were received in the last seven days. Below this are promotional banners for 'Digital Banking' and 'Smart Cash Management'. At the bottom of the page, there is a 'Disclosure' link and a 'Got Questions? We can help' button.

Account Details	Current Balance
Cliente 1531 OK ABA/RFC: 221571474 1531	\$630.17
Cliente 2874 OK ABA/RFC: 221571474 2874	\$22,055.58
Prueba 2 ABA/RFC: 221571474 200	\$443.23
TEST ACT 1 ABA/RFC: 221571474 201	\$206.09
Test Cliente 0002 OK ABA/RFC: 221571474 0002	\$3,127,885.34
Test Cliente float ABA/RFC: 221571474 000	\$39,617.27

Click here to see a [video](#) or [manual](#) that shows you how to access Business Digital Banking.

REPORTS

ACCOUNT REPORTS

Commercial customers can search for and view activity for deposit accounts. Users can search for transactions by account number, date range, transaction type, amount (or amount range), and check serial number (or check range). The system will provide up to 12 months of account history. Searches must be conducted within a 3-month range.

TO SEARCH AN ACCOUNT ACTIVITY REPORT, CUSTOMERS MUST TAKE THE FOLLOWING STEPS:

The screenshot shows the 'Search Deposit Account Activity' form in the First Bank Business Digital Banking interface. The form includes the following fields and options:

- Output To:** CSV file
- Account:** Cliente 2874 CK - Checking - *2874 - Accessible \$272,055.58
- Date:**
 - Specific Date
 - Date Range
 - Previous Business Day
- Transaction Types:**
 - Debits
 - Credits
 - Checks
- Amount (Optional):**
 - Exact Amount
 - Range
- Check Serial Number (Optional):**
 - Exact Number
 - Range
- Detail Option:**
 - Include transaction detail

A green arrow points to the 'Account' dropdown menu.

1	Click Reports > Accounts
2	<p>Complete the following fields:</p> <ul style="list-style-type: none"> a. Output To: Screen, CSV file, PDF, QIF file, QuickBooks, or Quicken® b. Account: List of entitled accounts c. Date: Specific Date, Date Range, Previous Business Day <i>Note: Your available account history goes back 12 months. The search range is limited to three months.</i> d. Transaction Types: Debits, Credits, Checks e. Amount (Optional): Exact Amount or Range. If a decimal point is not entered, the figure is interpreted as a dollar amount. f. Check Serial Number: Exact Number or Range g. Detail Option: Include transaction detail
3	<p>Click Search</p> <p>Note: After generating the report, you can either print it or download it.</p>

eSTATEMENT

eStatement allows users to access 18 months of account statements free of charge. Additional charges may apply to older statement requests.

Welcome Yenixa Rivera

Thanks for helping us take care of our environment and welcome to FirstBank's Online Statements. You may access your Statements by clicking on the link(s) below. Statements available for viewing will be listed in the Documents section.

Documents	DD00	Description
Statements (18)	50	Prueba 2
Statements (18)	6	TESTACT 1

Links:

- Review Terms & Conditions
- Activate to e-Statement... (Retail Customers Only!)
- Get ADOBE® READER®
Download Adobe Acrobat Reader

To download statements from the platform you must take the following steps:

- 1 Click **Reports > View Statement**
- 2 Under **documents**, select the statement link next to the account number you wish to view.

MONEY MOVEMENT

Internal transfers allow users to transfer money electronically between accounts configured under the company profile. Users can easily transfer any amount up to their approved limit or balances.

Internal transfers are processed in real time until 5:00 PM on business days. Transfers submitted after this time will be effective the next business day.

Below you will find instructions on how to schedule and submit an internal transfer.

SUBMIT AN INTERNAL TRANSFER

The screenshot shows the 'Transfers' section of the First Bank Business Digital Banking interface. The 'Transfer' tab is selected. The 'Schedule a Transfer' form includes the following fields:

- From Account:** A dropdown menu with a balance of \$0.00 as of 04/26/2021 07:52:12 PM (ET). A green arrow points to this field.
- To Account:** A dropdown menu with a balance of \$0.00 as of 04/26/2021 07:52:12 PM (ET). A green arrow points to this field.
- Amount:** A text input field.
- Description (Optional):** A text input field.
- How often do you want to send?:** A dropdown menu with 'Today only' selected.

A green 'Continue' button is located at the bottom of the form.

Once on the platform:

1	Click Money Movement > Transfer Money > Internal Transfer
2	<p>Complete the following fields:</p> <ul style="list-style-type: none"> a. From Account: The account that will be debited b. To Account: The account that will be credited c. Amount: The amount of money to be transferred d. Description (Optional): A description of the transfer (up to 35 alphanumeric characters). e. Frequency:

Note: Take the following three steps into consideration when scheduling an internal transfer:

	<ol style="list-style-type: none"> 1. If applicable, select/type the start date of the recurring transfer in the Next Send On or Send On field. 2. For the Custom frequency, additional dates can be added by clicking the Add Additional Dates link. 3. If applicable, select an End On option: <ul style="list-style-type: none"> - Continue indefinitely The transaction is sent for an indefinite period. - Continue until this date The transaction is sent until a date specified by you. - Continue for set number of times The transaction is sent for a set number of times. <i>For example, if Weekly is the Frequency and the number of occurrences is 4, the transaction is sent on the same day every week for four weeks.</i>
3	Click Continue
4	<p>Verify the information and click on one of the following options:</p> <ul style="list-style-type: none"> - Submit for approval Approve the transaction later or allow other users in the company to approve it - Approve Approve the transaction now - Transmit Approve and send the transaction

TRANSFER HISTORY

The screenshot shows the 'Transfers' section of the First Bank Business Digital Banking interface. At the top, there is a navigation bar with the First Bank logo and menu items: Welcome, Reports, Money Movement, Account Services, and Administration. Below this is a sub-header 'Business Digital Banking' with a star icon. The main heading is 'Transfers', with tabs for 'Transfer' and 'History'. Under 'History', there is a 'Search Transfers' section. A note states: 'Up to 12 months of data are available; a maximum of three months may be retrieved during a single search.' There are three input fields: 'Account' (set to 'All'), 'Date' (with radio buttons for 'Specific Date' and 'Date Range', where 'Date Range' is selected), and 'From' (03/27/2021) and 'To' (04/26/2021) date pickers. A green arrow points to the 'Date Range' radio button. At the bottom of the search area is a green 'Continue' button.

1	Click Money Movement > Transfer Money > History
2	<p>Complete the following fields:</p> <ul style="list-style-type: none"> - Account: List of entitled accounts - Date: Specific Date or Date Range
3	Click Continue

BILL PAYMENTS

Bill payments allow users to make or schedule payments to over 4,000 companies in a quick and secure manner, which will help them keep electronic records of each payment.

1 First Bank Business Digital Banking

[Español](#)

Payment Center
Welcome to FirstBank Comercial Payment Center

Please start by adding the payees that you would like to make payment to. You can click on **Add/Edit Payee**. Then you can proceed and make the payments.

For questions please contact our First Commercial Service Center available Monday to Friday from 7:30 a.m. until 5:30 PM at 787.729-8290 or 1.866.939.8039 toll free.

Completed Pending... [View your recurring payments](#)

Nickname	Payee	Date	Amount	Ref. Num.	Status	Action
Total Pending Amount: \$0.00						

Delete Payment

To transmit or schedule a payment, the user must take the following steps:

1	Click Money Movement > Bill Payment > Add / Edit Payees
2	Select the payee's name Note: You can find the name by clicking on the letter, typing the name of the company on the available space, or scrolling through the options.
3	Complete the following fields: a. Nickname b. Account Number
4	Click Make Payments c. Note: You can send multiple payments at a time.
5	Complete the following fields: a. Select the payee b. Select the account to be debited c. Select the frequency d. Select the date of the payment e. Input the dollar amount of the payment Note: You can send multiple payments at a time.
6	Click Send Payment
7	Verify the information and approve the payment

STOP PAYMENTS

Stop payment services allow users to suspend checks that may be lost or stolen. Stop payments are processed in real time until 5:00 PM and will be kept in place for 6 months or until the authorized user cancels the stop payment.

To cancel a check, you must take the following steps:

1	Select Account Services > Stop Payment > Stop Check Payments
2	Select the account
3	Complete the following fields: a. Check Number b. Date on Check c. Payee (optional) d. Amount (optional)
4	Click Continue
5	Verify the information as needed and then click Submit Request

VIEW STOP PAYMENT

1 First Bank
Welcome Reports Money Movement Account Services Administration

Business Digital Banking

Stop Payment

Stop Check Payments
Existing Stops

Search Existing Stops

A maximum of three months may be retrieved during a single search.

Output To
Screen

Account
All

Search by
 Specific Date
 Date Range

From
03/27/2021

To
04/26/2021

Generate Report

To view existing stop payments, you must take the following steps:

1	Click Account Services > Stop Payment > Existing Stop Payments
2	Complete the following fields: Output to Screen, CSV, or PDF Account Select one or more of the accounts that are entitled to stop payment Search by Specific Date or From/To, or Check Number
3	Click Generate Report

CANCEL A STOP PAYMENT

If you want to cancel an existing stop payment, you just need to:

1	Click on the (⊗) icon beside the stop payment request you want to cancel
2	Verify the information as needed, and click Yes, Cancel Stop Payment
3	Cancel Stop Payment Verification Page

ADMINISTRATION

The **Administration** section provides users with multiple options to help them manage their profile and access crucial information. Below you will find details of each function.

COMMUNICATIONS

The **Communications** section allows users to access **mail and alerts, download forms and documents, manage alerts, and contact** the Bank.

The screenshot shows the 'Communications' section of the First Bank Business Digital Banking interface. The navigation bar includes 'Mail and Alerts', 'Sent Mail', 'Forms and Documents', 'Manage Alerts', and 'Contact Us'. The 'Mail and Alerts' sub-section is active, displaying 'Received Mail and Alerts'. A note states: 'Received messages will be automatically deleted after 90 days.' Below this is a table with columns for 'Date', 'Status', 'Type', 'Sent From', and 'Subject'. The table contains eight rows of alerts, all with a status of 'Unread' and a type of 'Alert', sent from 'Bank'. The subjects are all 'Password Changed'. A 'Delete' button is located at the bottom left of the table area.

Date	Status	Type	Sent From	Subject
03/10/2021 12:54:50 PM (ET)	Unread	Alert	Bank	Password Changed
03/10/2021 12:50:01 PM (ET)	Unread	Alert	Bank	Password Changed
03/04/2021 01:51:11 PM (ET)	Unread	Alert	Bank	Password Changed
03/01/2021 01:39:10 PM (ET)	Unread	Alert	Bank	Password Changed
03/01/2021 01:32:19 PM (ET)	Unread	Alert	Bank	Password Changed
02/26/2021 04:02:37 PM (ET)	Unread	Alert	Bank	Password Changed
02/04/2021 03:44:28 PM (ET)	Unread	Alert	Bank	Password Changed

MANAGE ALERTS

Alerts are messages that inform company users that a specific event has taken place. Below you will find the steps to set up the Alerts function:

- 1 Click **Administration > Communications > Manage Alerts**
- 2 Click on the **Alert type** you wish to activate
- 3 Click on the **Edit** (✎) or **Add** icon (+) beside the alert subscription you want to add. The table row expands, showing the alert description and delivery options.
- 4 Click **Add** or **Save** as required

FORMS AND DOCUMENTS

The Bank makes important documents available to users that they can download through **Forms and Documents** and use as a reference.

Below you will find the steps to access this information:

The screenshot shows the 'Forms and Documents' page in the Business Digital Banking portal. The page has a green header with the First Bank logo and navigation links: Welcome, Reports, Money Movement, Account Services, and Administration. Below the header, there's a sub-header 'Business Digital Banking' and a 'Communications' section with tabs for Mail and Alerts, Sent Mail, Forms and Documents (selected), Manage Alerts, and Contact Us. The main content area is titled 'Download Documents' and contains a table with columns for 'Document Name' and 'Description'. A green arrow points to the first row of the table, which is '2021 CTB Terms and Conditions'. At the bottom of the table, there is a 'Download' button.

<input type="checkbox"/>	Document Name	Description
<input type="checkbox"/>	2021 CTB Terms and Conditions	Updated Commercial Transaction Banking Terms and Conditions
<input type="checkbox"/>	ACH Annual Letter 2020	The purpose is to provide a brief summary of ACH facts and ACH Originator Responsibilities
<input type="checkbox"/>	ACH Noc Codes	ACH Noc Codes
<input type="checkbox"/>	ACH Reporting	ACH Reporting Module
<input type="checkbox"/>	ACH Return Codes Definitions	Explained Codes for ACH Returns
<input type="checkbox"/>	Acuerdo deposito Directo	Acuerdo deposito Directo
<input type="checkbox"/>	Autorizacion pago de factura	Autorizacion para pago de factura
<input type="checkbox"/>	Bill Payment Authorization	Bill Payment Authorization
<input type="checkbox"/>	Country Codes for International Wire	Country Codes for International Wires SCMS
<input type="checkbox"/>	Direct Deposit Agreement	Direct Deposit Agreement
<input type="checkbox"/>	Fraud Prevention	This document contains guidelines to prevent fraud
<input type="checkbox"/>	Holidays 2021	Holidays 2021
<input type="checkbox"/>	IVU Transaction	Transactions subject to IVU
<input type="checkbox"/>	MT Template Form 2019	Money Transfer Template form It needs to be signed by authorized signer from the Corporation
<input type="checkbox"/>	New CTB Terms & Conditions	New Commercial Transaction Banking Terms and Conditions 2020
<input type="checkbox"/>	Política De Privacidad	Política De Privacidad
<input type="checkbox"/>	Private Policy Procedures	Procedure Private Policy
<input type="checkbox"/>	Security Tips	Information Security for Commercial Clients Login Credentials
<input type="checkbox"/>	User Update Form	Please use this form to update user contact information

Download

- 1 Click **Administration > Communications > Form and Documents**
- 2 Select the document you wish to download
- 3 Click **Download**

CUSTOMER SERVICE INFORMATION

Since 2017, FirstBank has a customer service center for commercial clients focused on providing a fast and adequate problem resolution response that ensures the best customer experience.

Through First Commercial Service Center you can:

1	Request information on Smart Cash Management Solutions
2	Receive on-call support
3	Receive guidance throughout each process
4	Request platform maintenance or make a special request

FIRST COMMERCIAL SERVICE CENTER

Business Hours: Monday to Friday, from 7:30 AM to 5:30 PM

Phone number: [787-729-8290](tel:787-729-8290) option 2

Toll-free: [1-866-939-8039](tel:1-866-939-8039)

Email: firstcommercialservicecenter@firstbankpr.com

You may also contact us directly from our Business Digital Banking Platform:

The screenshot displays the First Bank Business Digital Banking dashboard. At the top, there is a navigation bar with the First Bank logo and user information (Hi Vanessa, Sign Off). Below the navigation bar, the 'Accounts Summary' section is visible, showing a table of account balances as of 04/26/2021. The table includes columns for account names (e.g., CUENTA PREMIUM I, II, III, IV) and their current balances. On the right side of the dashboard, there are sections for 'Alerts and Messages' and 'Saved Reports'. A green arrow points to a pop-up window titled 'Got Questions? We can help' located in the bottom right corner of the screen. This pop-up contains the phone number 1-866-939-8039, the email address firstcommercialservicecenter@firstbankpr.com, and a disclaimer about the use of the service.

1	Click under the pop-up “ Got Questions? We can help ” on the bottom right-hand corner of the screen
2	Select the number to call us directly
3	Select the email address to write us directly