

FirstConnect | Business®

Tools Guide: Administration, Online Services, Token Security

Administration

FirstConnect Business® provides easy-to-use administration tools. These tools provide control and flexibility, as well as increased security and time savings.

The Primary Company Administrator can add, delete, and modify other User profiles as well as:

- Add and modify User profiles with unique permissions.
- Control access to accounts and services, including the ability to establish dual control requirements.
- Set transaction limits and transaction approval capability.
- Create reports that monitor User activity to insure adequate controls have been established.
- Create balance alerts to generate email notifications for individual accounts.
- Nickname accounts in for easy recognition.
- Change the Company and User Passwords at any time.
- Change User preferences to customize the settings for your own login.
- Set the time **FirstConnect Business** will log out at the company level after a period of inactivity (Exercise appropriate security precautions when establishing timeout criteria).

NOTE: Only Primary Company Administrator Passwords and Company Passwords can be reset for Firsttrust Customer Care Center representatives at 800.220.BANK. User Passwords can only be reset by Company Administrators. Assigning a backup Company Administrator empowered to reset User Passwords is a standard practice.

Online Services

We offer several secure online banking services to assist you, including eStatements and Secure Support.

eStatements

View, print, or download statements and check images online.



Secure Messages

If you have questions about our new Internet Banking System, or if you have any questions regarding any of your accounts, you can send and receive Secure Messages from within **FirstConnect Business**. In most cases, a Customer Care Center Representative will respond to your message within one business day of the Bank's receipt of your request.



NOTE: For security purposes, only use the **FirstConnect Business** Secure Message function to email confidential information to Firsttrust as other email is not secure.

Token Security

We know you value Internet Banking and recognize the importance of security. That's why **FirstConnect Business** uses tokencode technology to help you improve security surrounding your account when initiating Wire Transfers or ACH Batches. Tokencode technology uses something you know (ID and Password) in combination with something you have (the physical token device) to strengthen security.

All Users who have access to ACH or Wire functions need a physical security device (called a token) that displays a tokencode which expires every 60 seconds. Firsttrust will issue tokens for each Wire and ACH User.

FirstConnect Business will prompt you when a tokencode is required. Upon seeing the prompt, pull out the token and look at the screen for the tokencode. Simply input the number from the token into the field.

It is critical that tokens are subject to appropriate security procedures. If a User is unable to access their token or a token has not been activated, their transaction capabilities may be limited.

If you have any problems with your token, need a replacement token or need to deactivate a User's token, contact Firsttrust's Customer Care Center at 800.220.BANK.

IMPORTANT: You should never keep your ID, password, and token in the same place. Memorize your ID and password, and keep your token in a safe place when not in use!