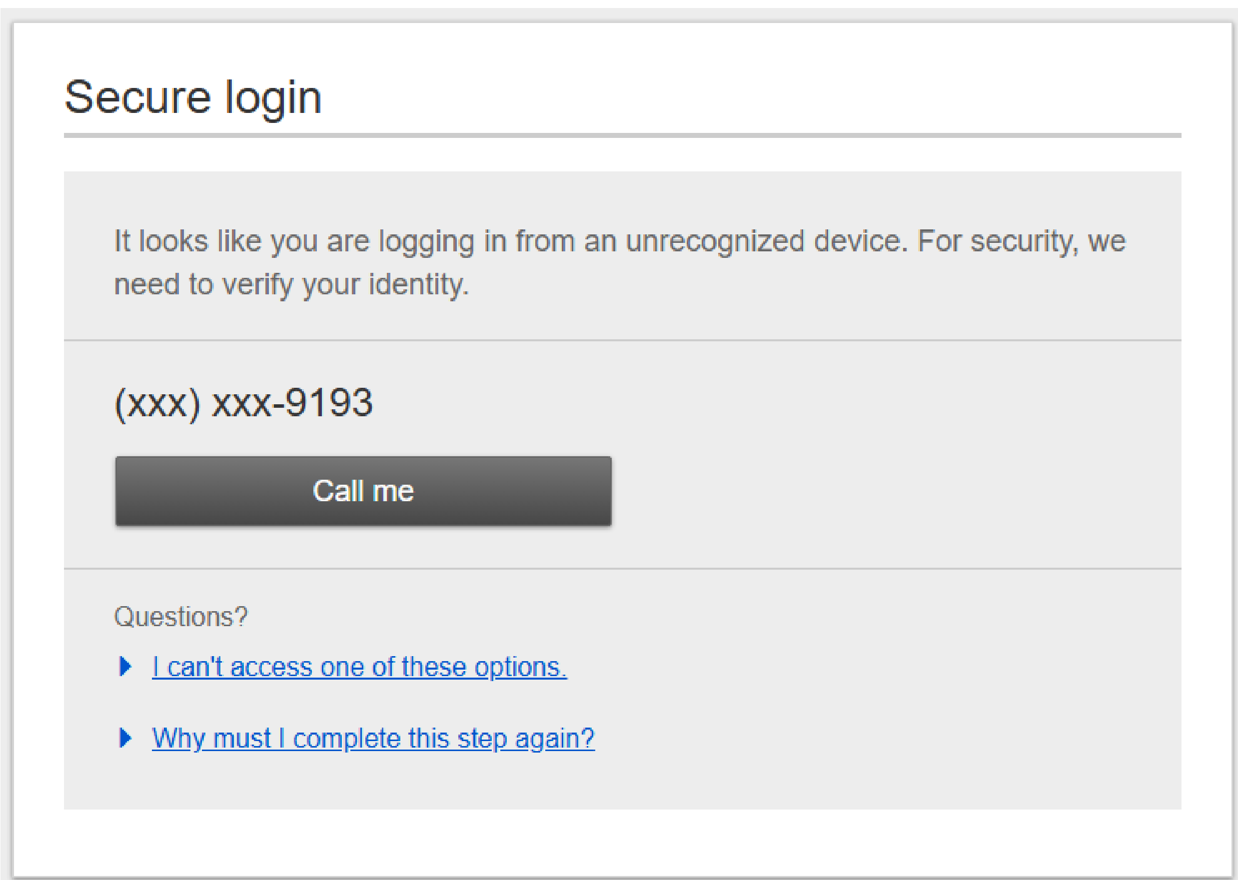
PB&T Bank Business Digital Banking User Guide – Logging in for the first time

This guide is designed as a resource to assist users with logging into PB&T Bank's Business Digital Banking, for the first time. This guide will also discuss how to set up additional business users.

Logging In

- Once our profile has been setup, you will receive two emails from BusinessBanking@pbandtonline.com. One will include your username and the second a temporary password. Click the hyperlink in the email to access the login screen. You can also reach the login screen at the following URL: https://www.pbandtonline.com/dbank/live/app/login/consumer
- Enter your temporary username and password and you will be directed to the following screen to verify your identity. Initial login must be completed by phone, and you will then be able to select your preferred verification method later.



- When receiving the phone call, write down the 6-digit verification code you receive. You may be prompted to enter it again later.
- Enter your code and click “Yes, register my private device”. If on a public computer, select the second option.

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

Within a minute, you'll receive a verification code at (xxx) xxx-9193.

Enter code

Didn't get the code?

Save time by registering this device.

If this is your personal device, register it now. We won't need to contact you the next time you log in.

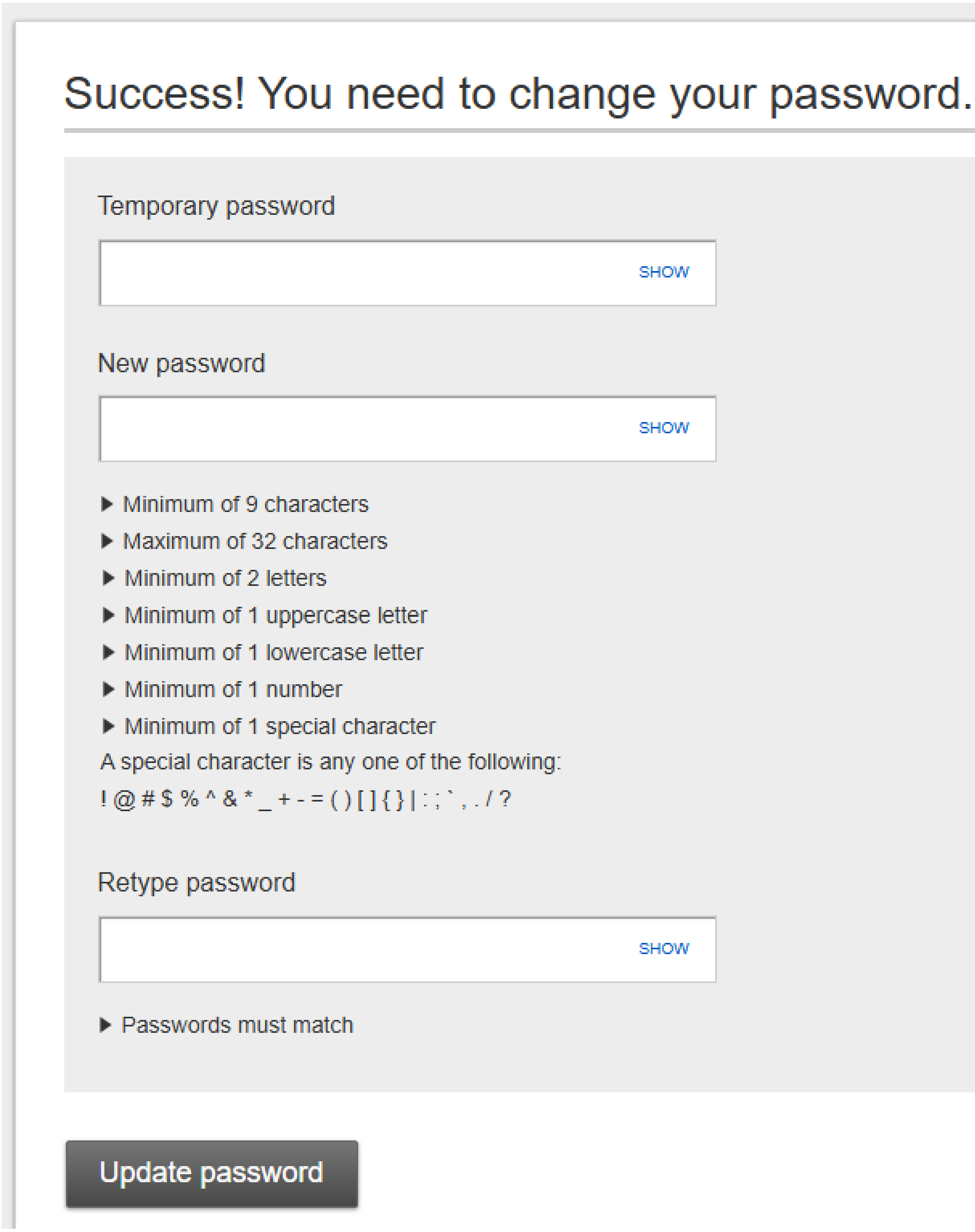
Yes, register my **private** device

No, this is a **public** device

Questions?

- I can't access one of these options.
- Why must I complete this step again?

- Next, you will be asked to select a new password.



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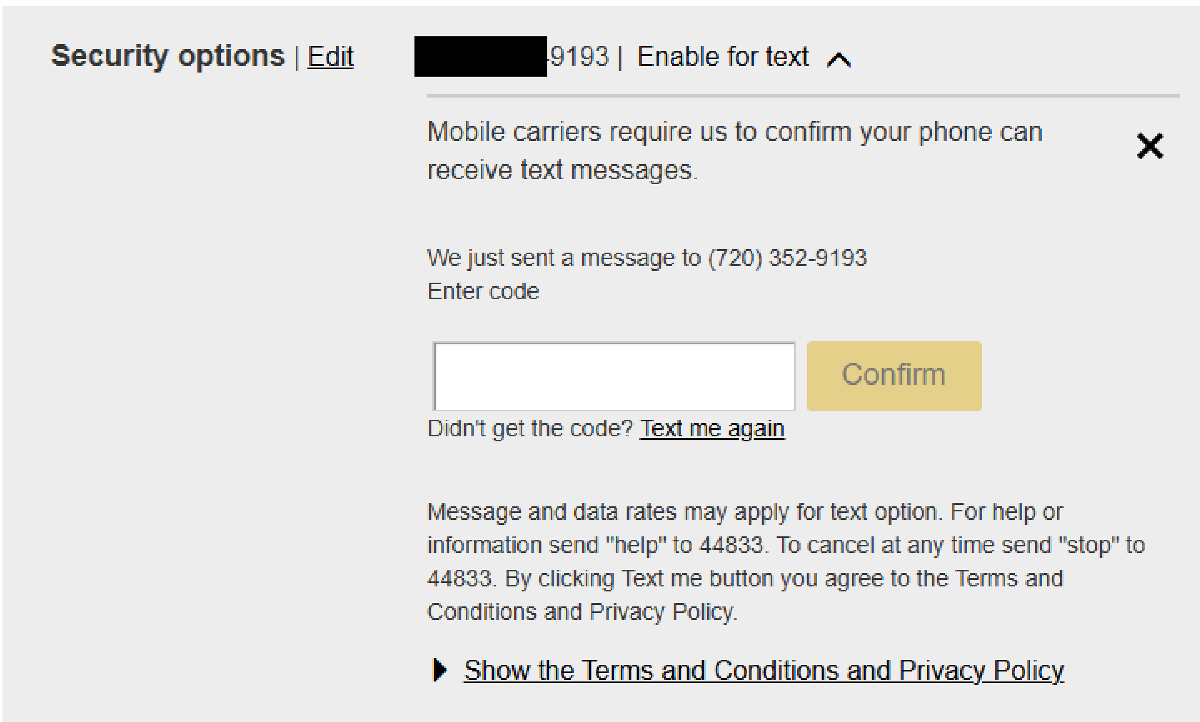
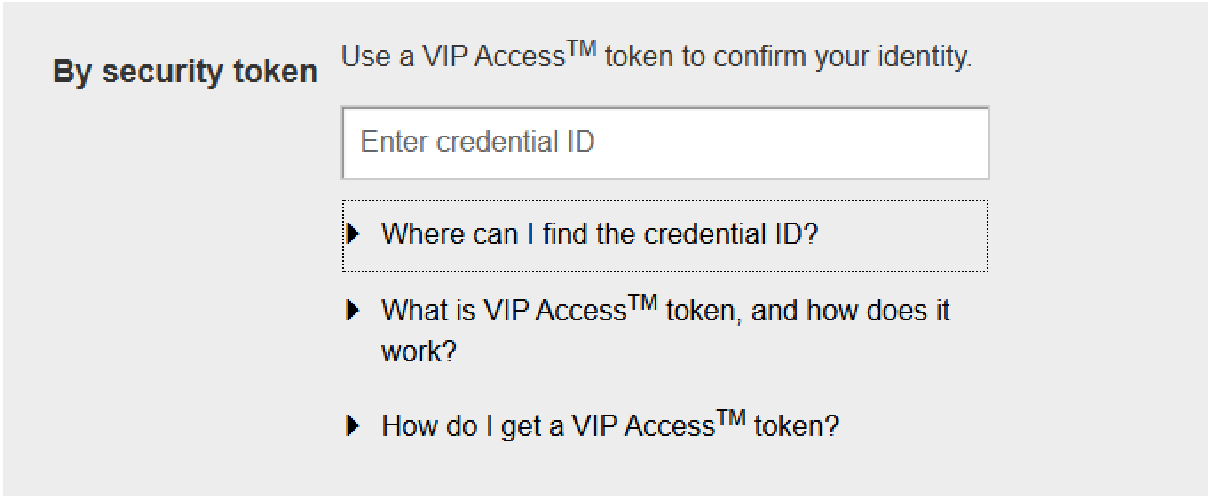
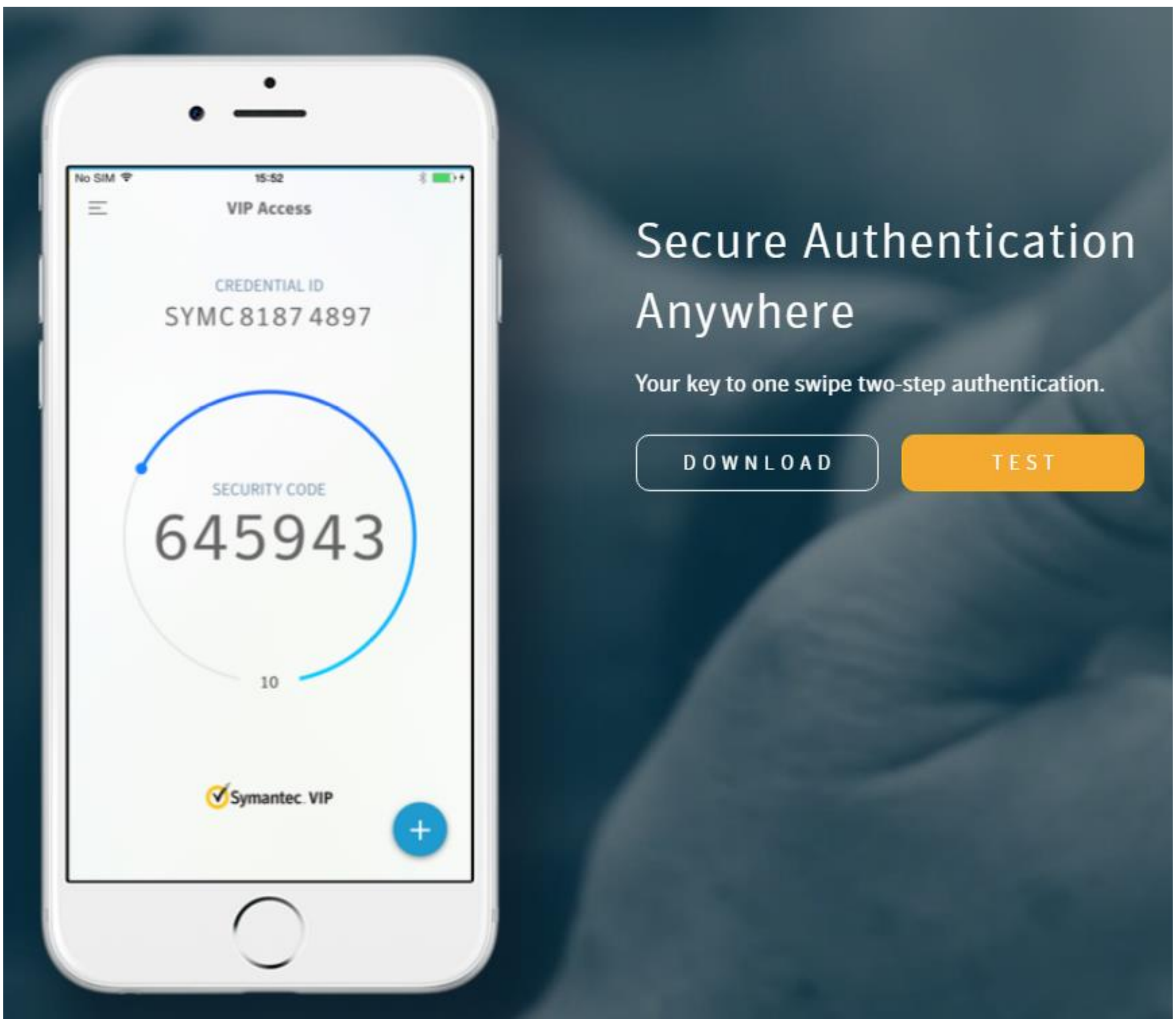
Security Settings

- After you have selected a password, let’s update some security settings. Click “My Settings” in the upper right corner of the screen.
- To enable your text message verification, click enable for text and enter the code that you receive into the field below. Click Confirm.

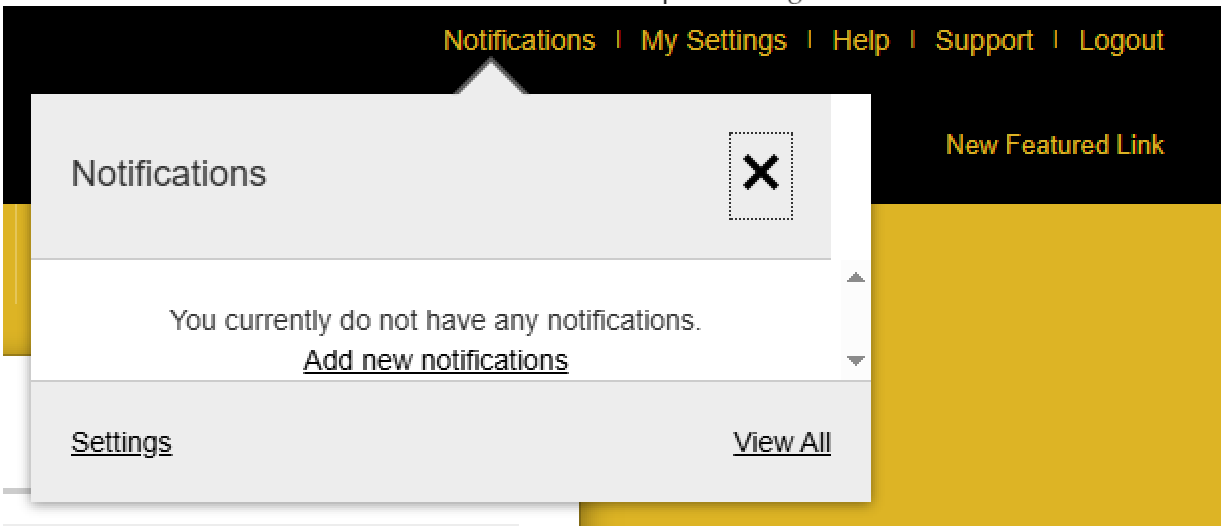


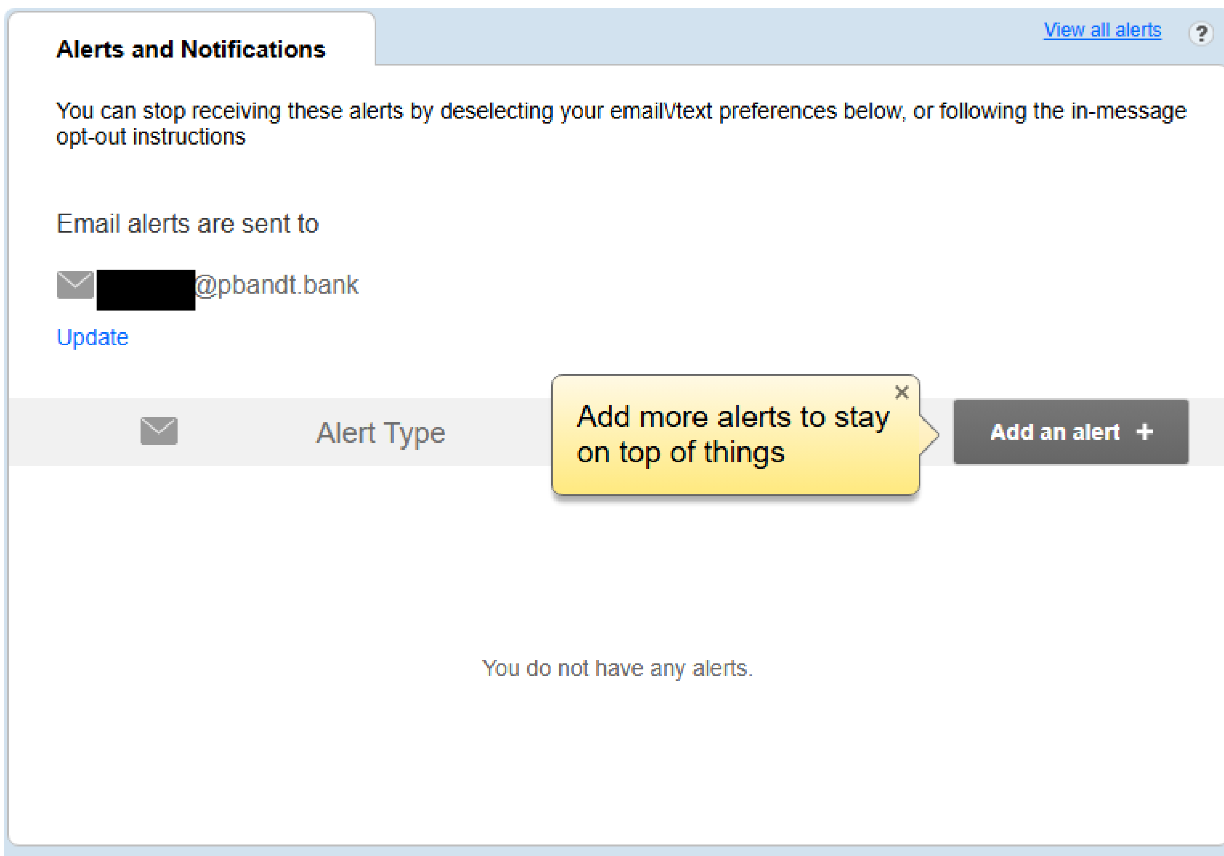
- If your profile is enabled with ACH or Wire Transfer capabilities, you will now need to setup a security token that will be used whenever approving one of these transactions.
    - Click “How do I get a VIP Access Token” and you will be directed to a website to download your token. You can download the app on your mobile device or desktop.
        - You can also access the token website here: https://idprotect.vip.symantec.com/
    - Once downloaded, enter your Credential ID into the field pictured below. Enter the code, as shown below, including the SYMC and any spaces. Scroll to the bottom of the page, enter your password and click Save.
    - When approving an ACH or Wire Transaction, you will be asked to enter the security code shown in your app. Codes change every 30 seconds.



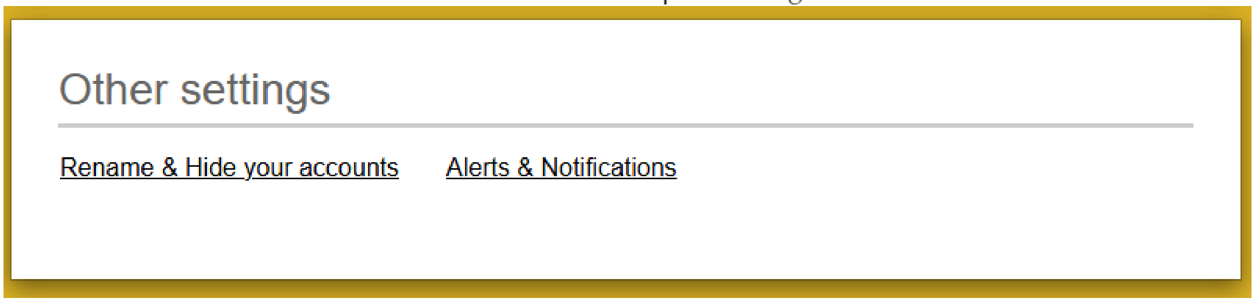


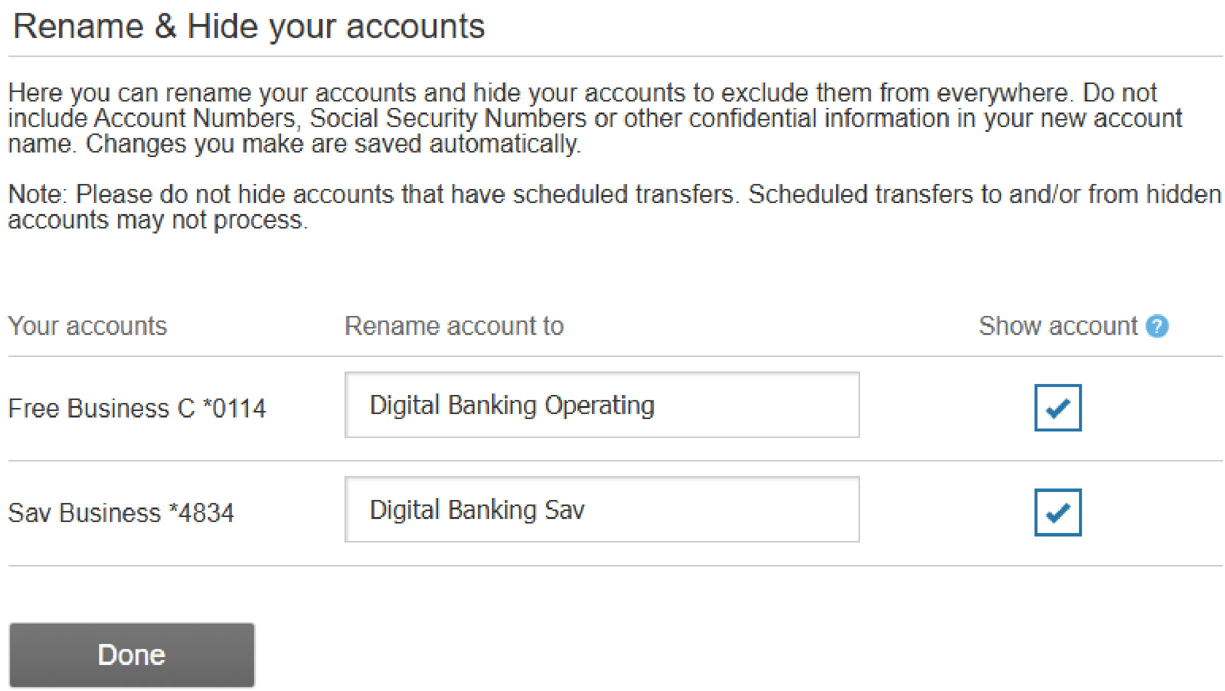
- To setup Alerts and Notifications, click the Notifications link -> Add new notifications





- If you would like to rename how your accounts are displayed, you can do so by clicking My Settings -> Other Settings (at the bottom of the screen) -> Rename & Hide your accounts.
    - Only company Administrators have access to this functionality and if you change account names those will update for all users.

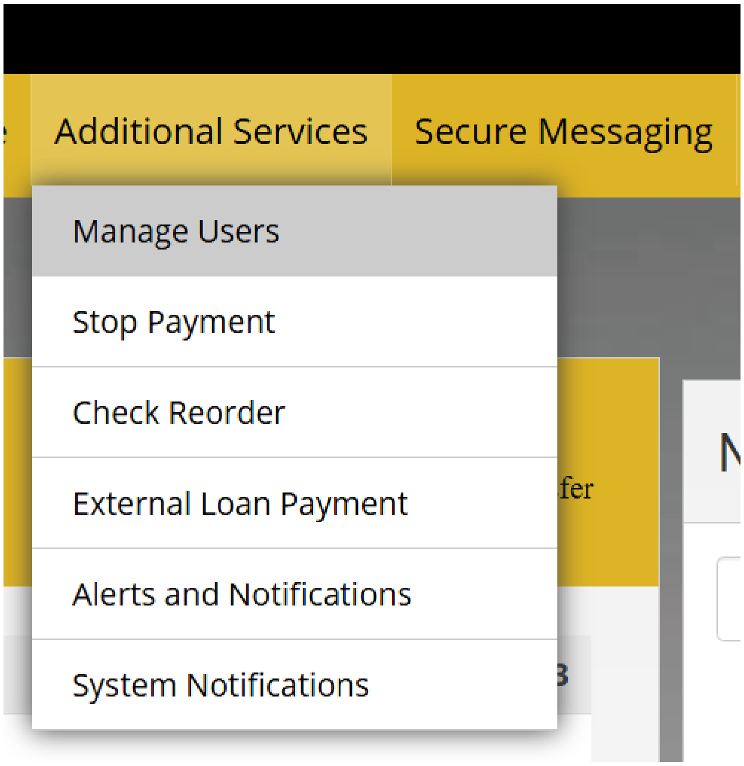


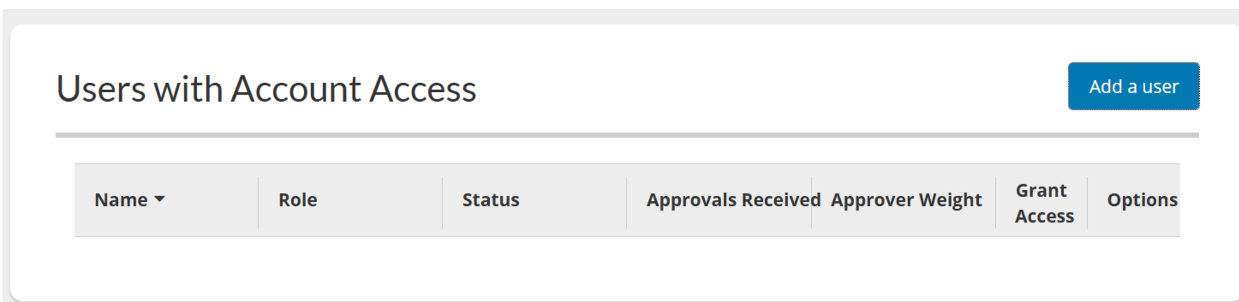


User setup

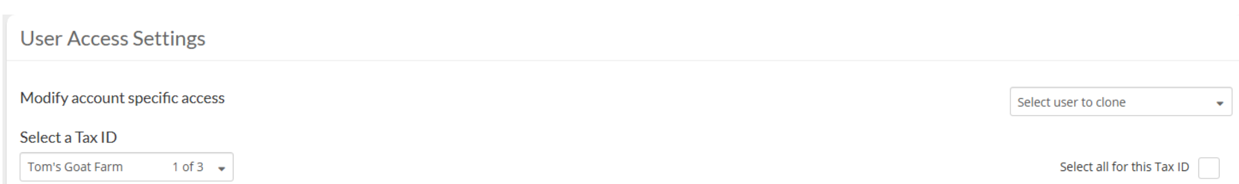
As a company administrator, you have the ability to set up new users with customized access to all accounts and services. If you would like to setup additional administrators (Secondary Administrators), please reach out to businessbanking@pbandt.bank. Administrators can only be added by PB&T. Business user setup (non-administrator) must be completed by a company administrator however we are able to assist with the setup, if needed.

- Go to the Additional Services tab and select Manage Users
- Click Add a user





- Enter User Details and User Access Settings
  - If you would like to copy another user's access, go to the "Select user to clone" dropdown and select the user.
  - If you have multiple tax IDs tied to your profile, you will need to select services for each company.



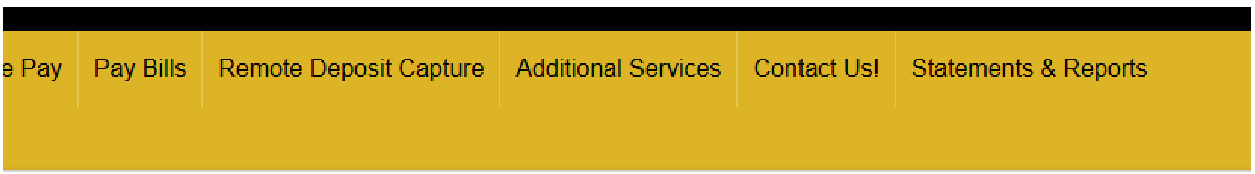
- Select the services you would like the user to have access to.
- Set transaction limits for all accounts.

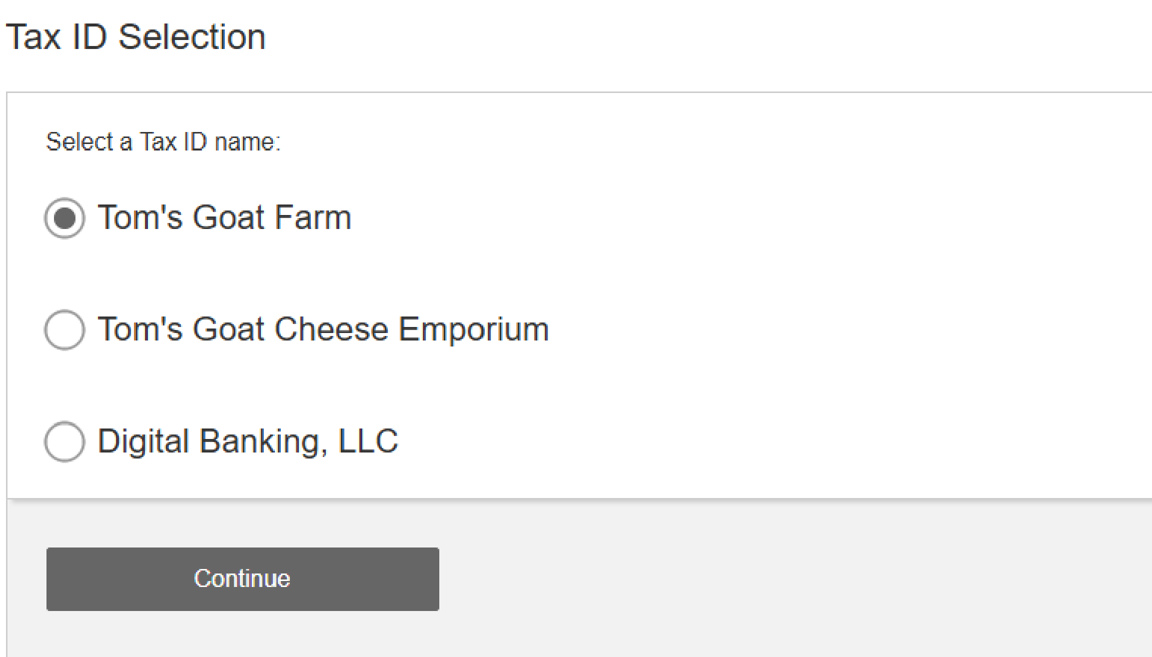
- If you have access to ACH or wire transfers, you can designate a transaction and daily limit for each user, not to exceed the company's designated limit. To apply the company limits, select the check box on the right.
- Click the Save button, at the bottom of the screen.

Remote Deposit Capture

If utilizing a desktop scanner for Remote Deposit Capture, you will need to go through a one-time scanner setup process before making deposits. Your IT team may need to assist with the download process.

- Click on the Remote Deposit Capture menu and select the company name you will be making deposits for.





- Click "Start a New Deposit"

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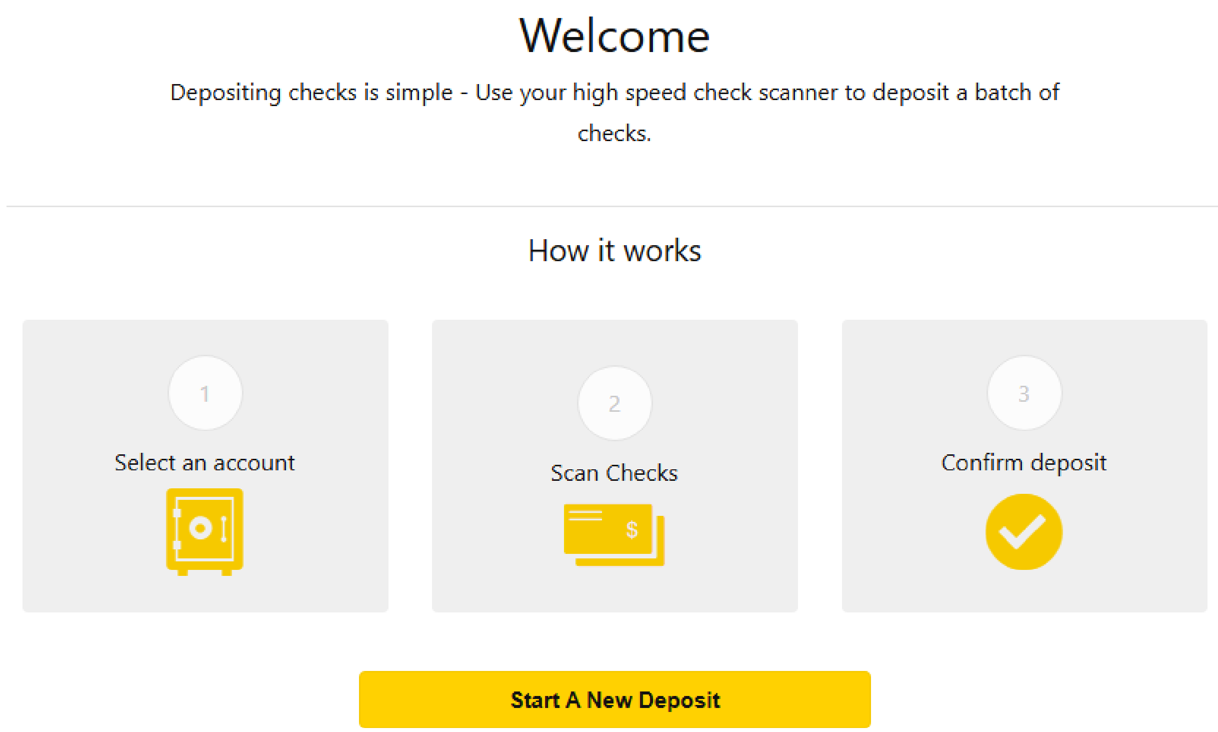
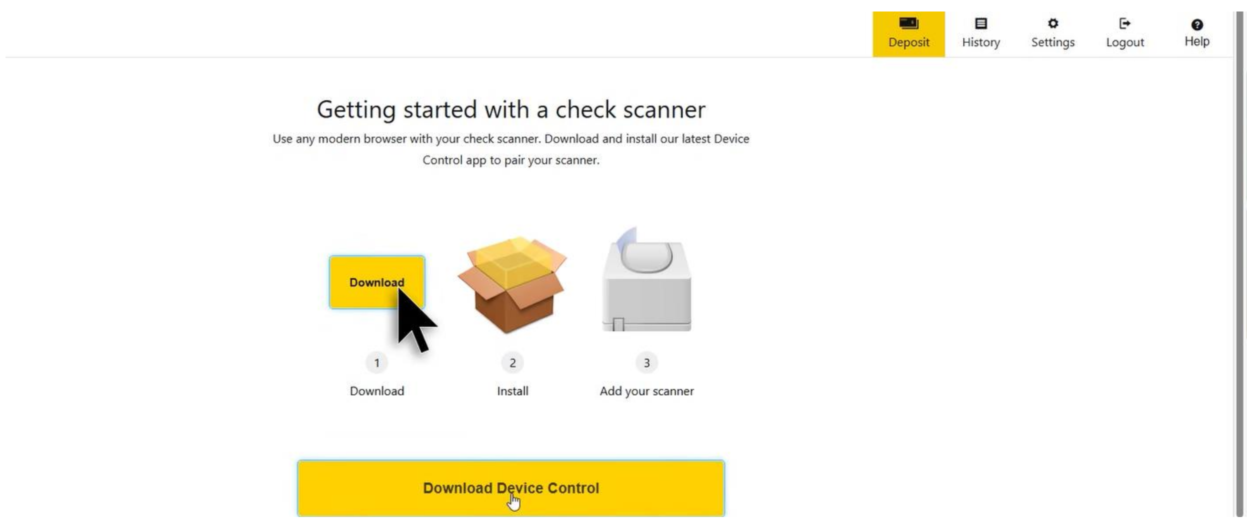
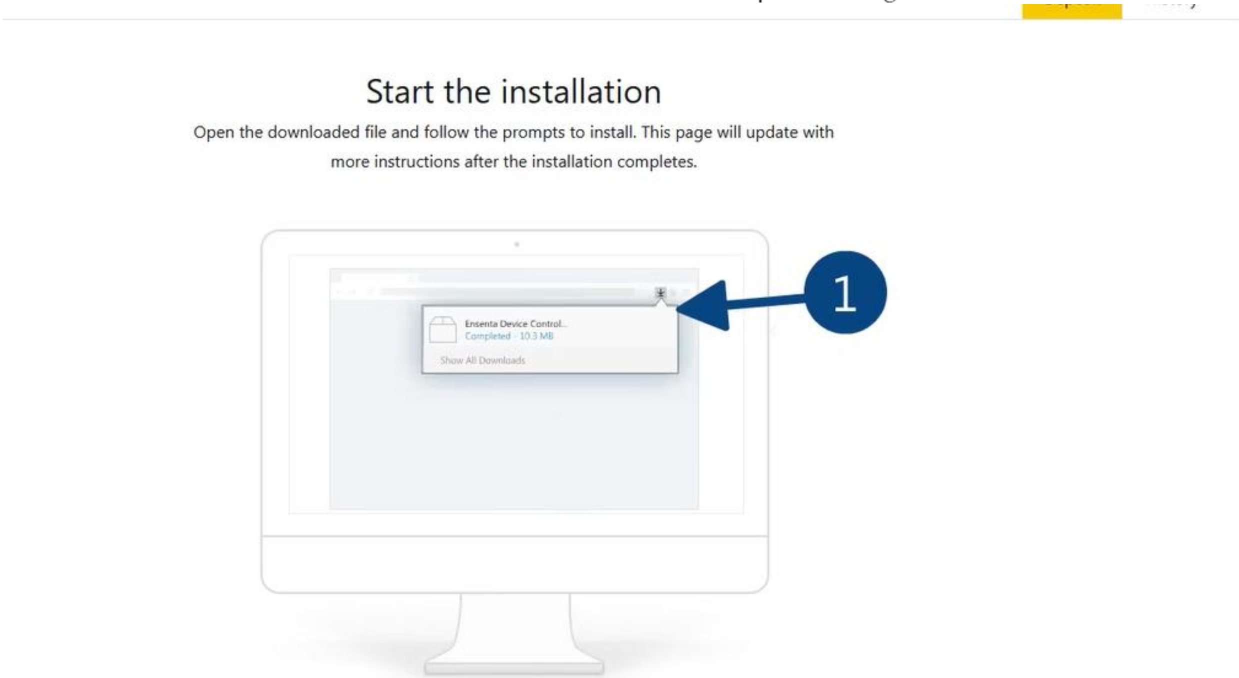
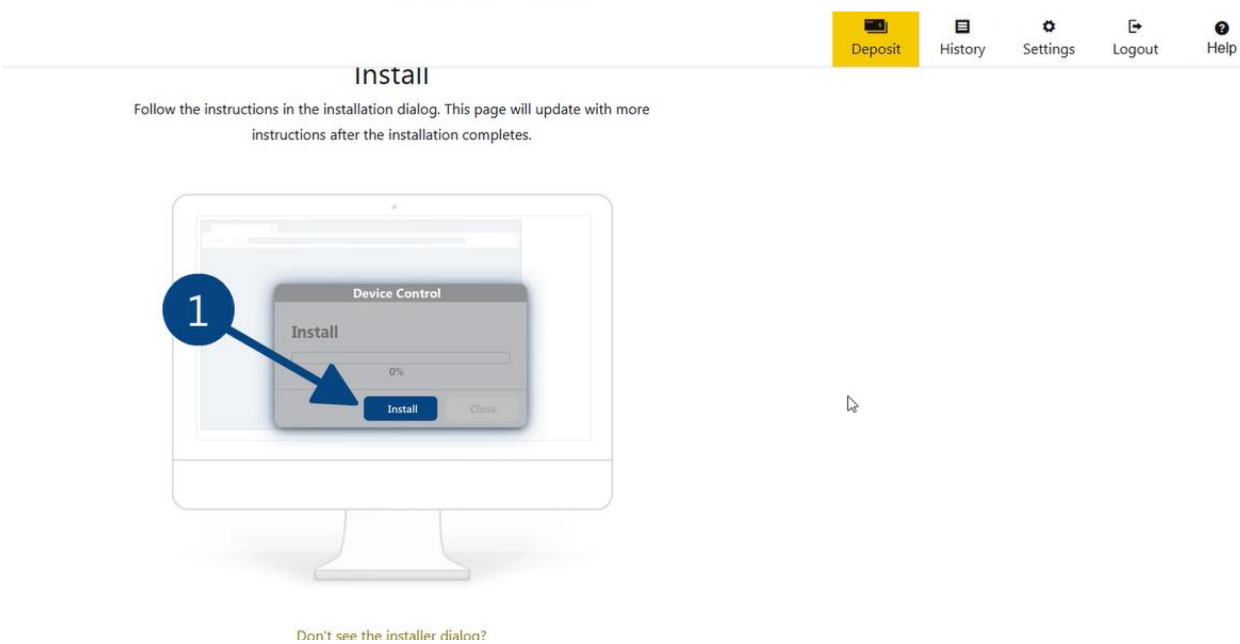


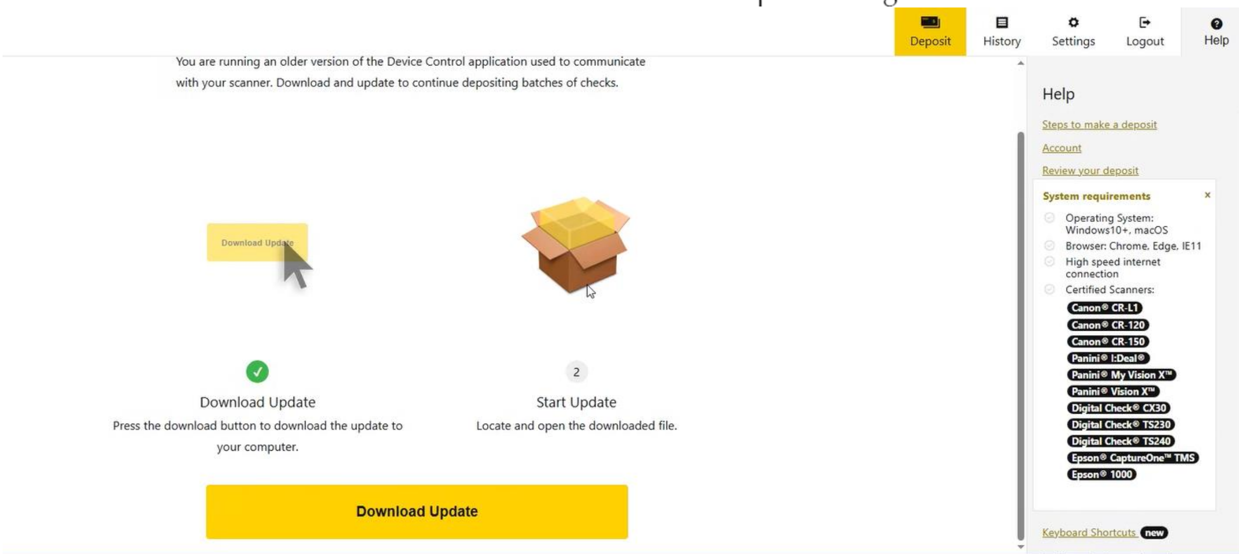
- Click Download Device Control and the installation process will begin.





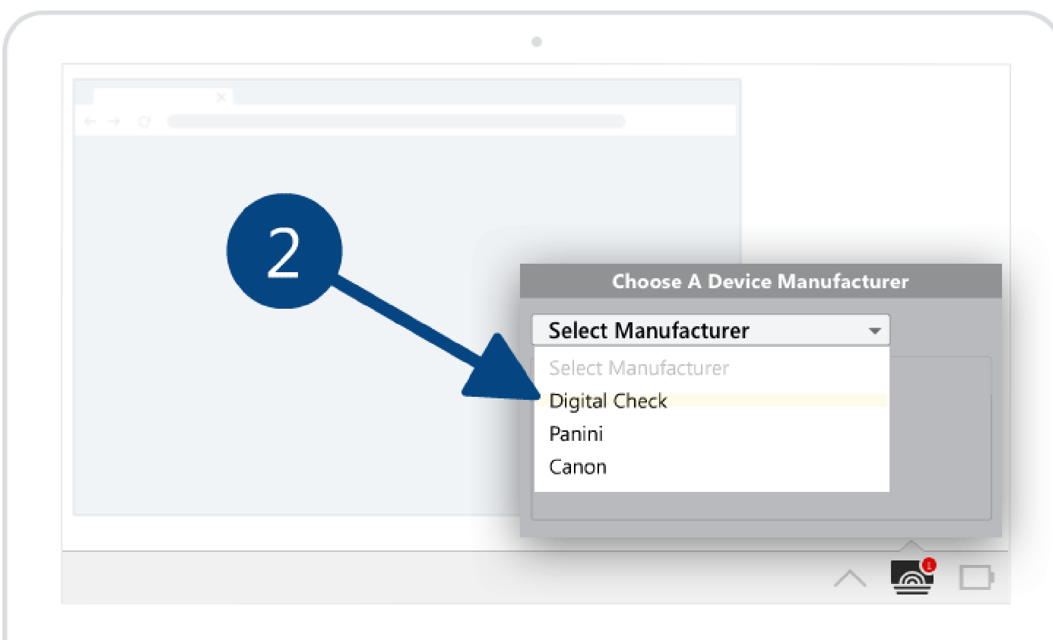


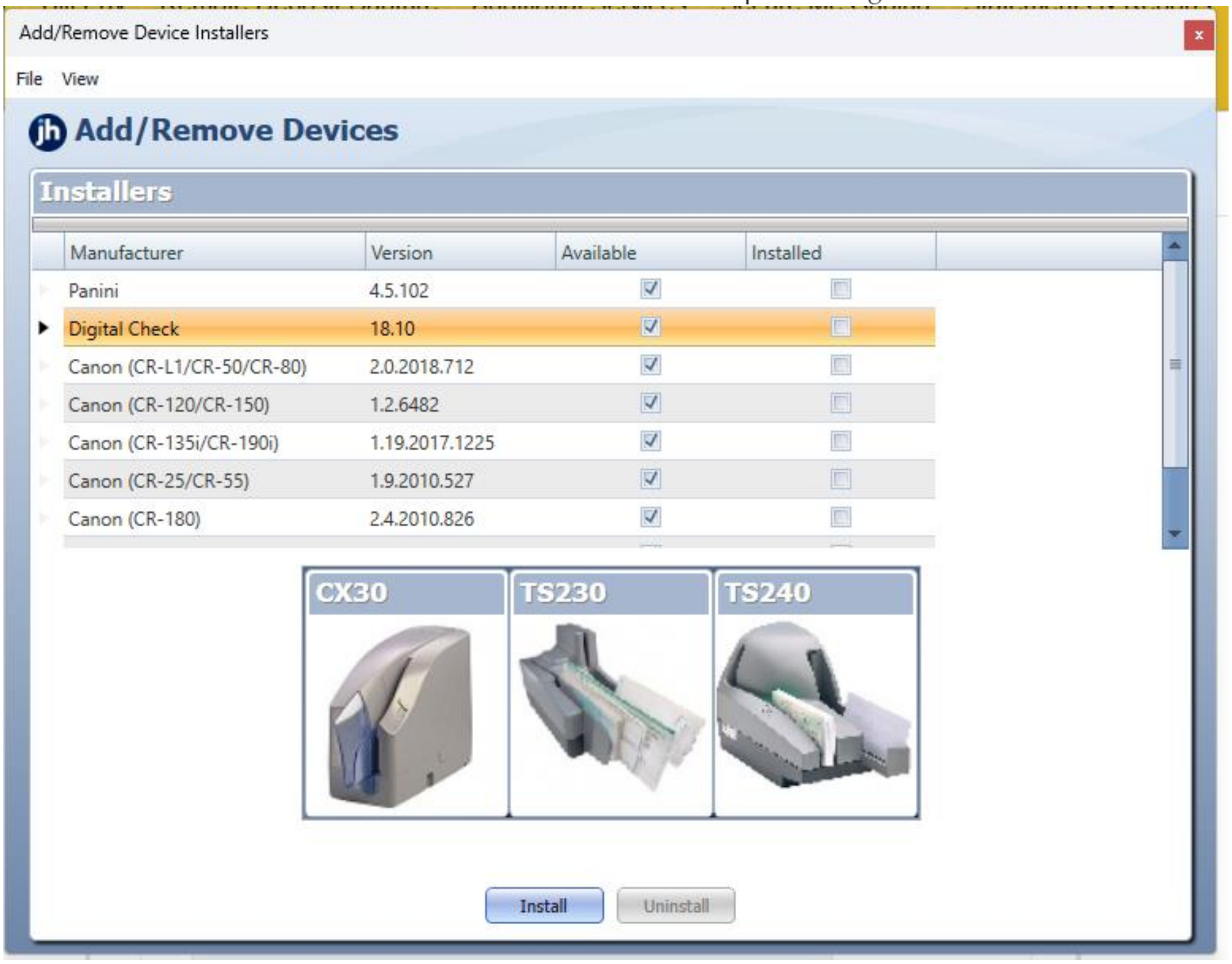
- Do you want the device to make changes to your computer? YES



Select Scanner Manufacturer

Open Device Control from your system tray (it may already be open for you) and choose a manufacturer.




Add/Remove Device Installers
File View
Add/Remove Devices
Installers
Manufacturer Version Available Installed
Panini 4.5.102
Digital Check 18.10
Canon (CR-L1/CR-50/CR-80) 2.0.2018.712
Canon (CR-120/CR-150) 1.2.6482
Canon (CR-135i/CR-190i) 1.19.2017.1225
Canon (CR-25/CR-55) 1.9.2010.527
Canon (CR-180) 2.4.2010.826
CX30
TS230
TS240
Install
Uninstall

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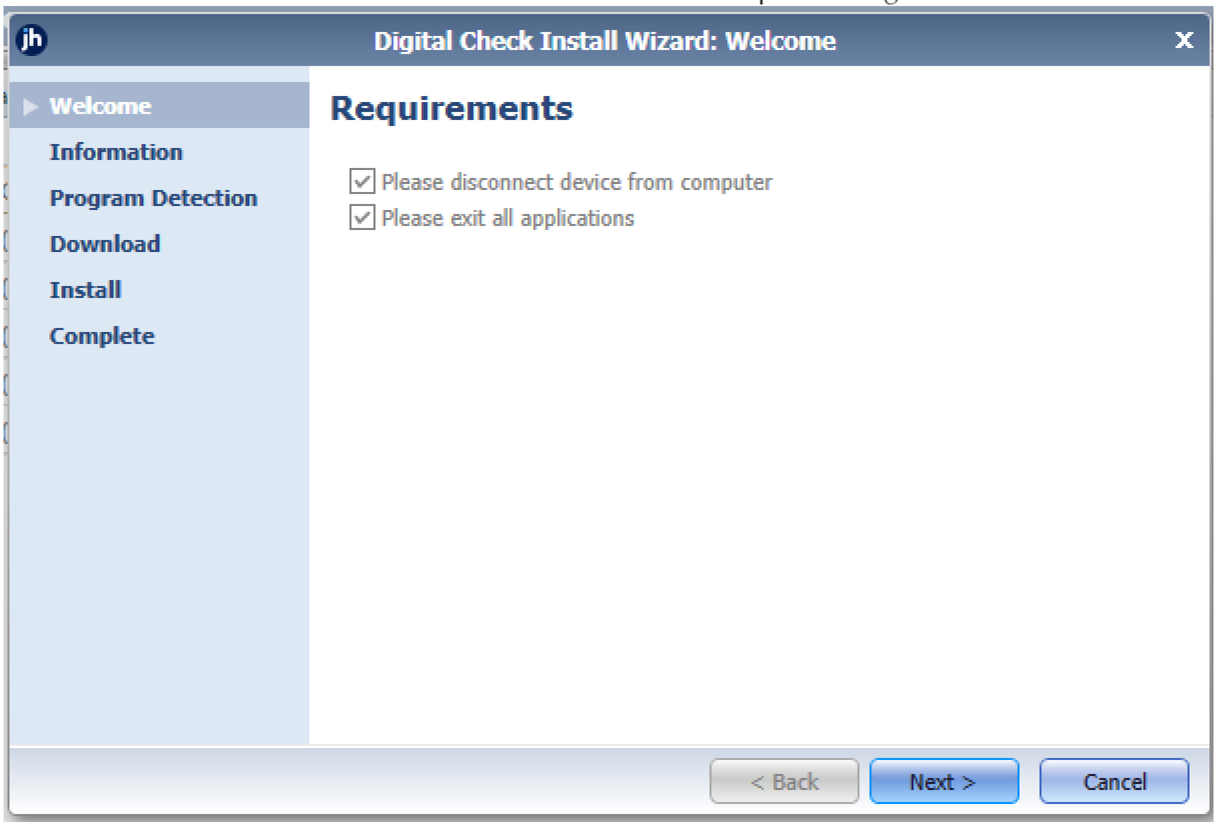
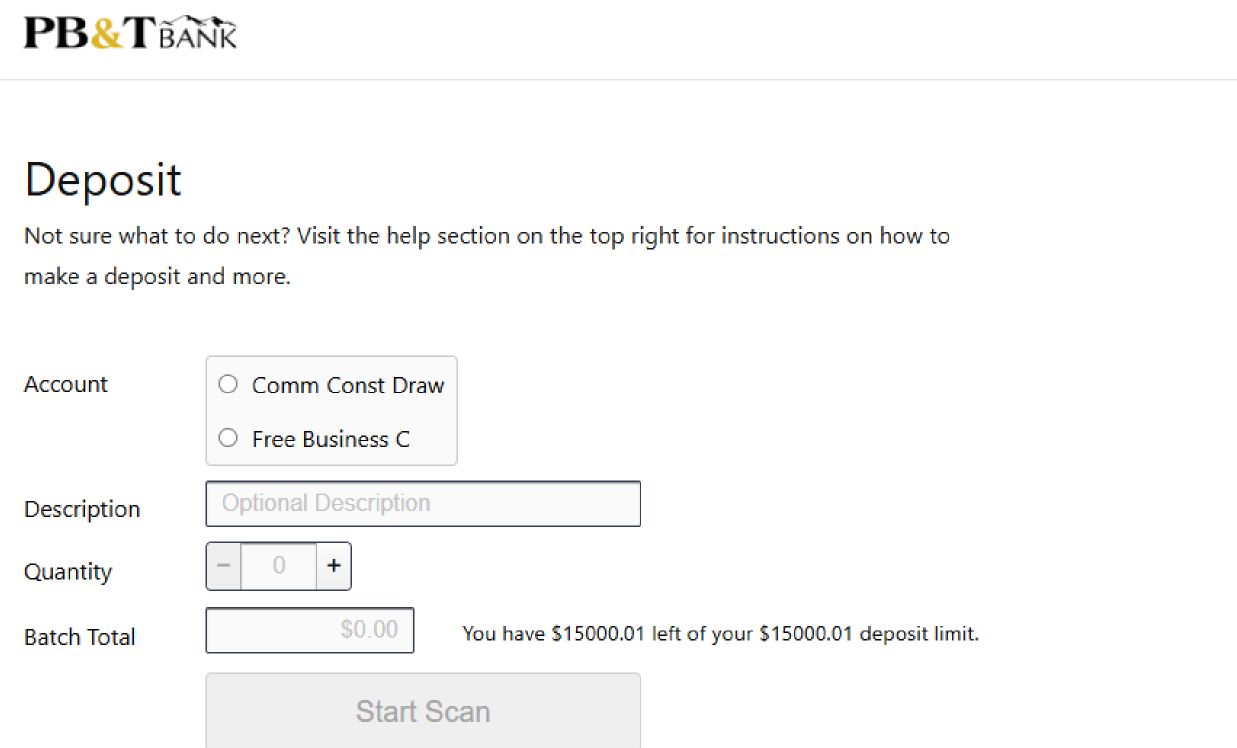


- Once the installation is complete, you will be able to start making deposits.



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Deposit

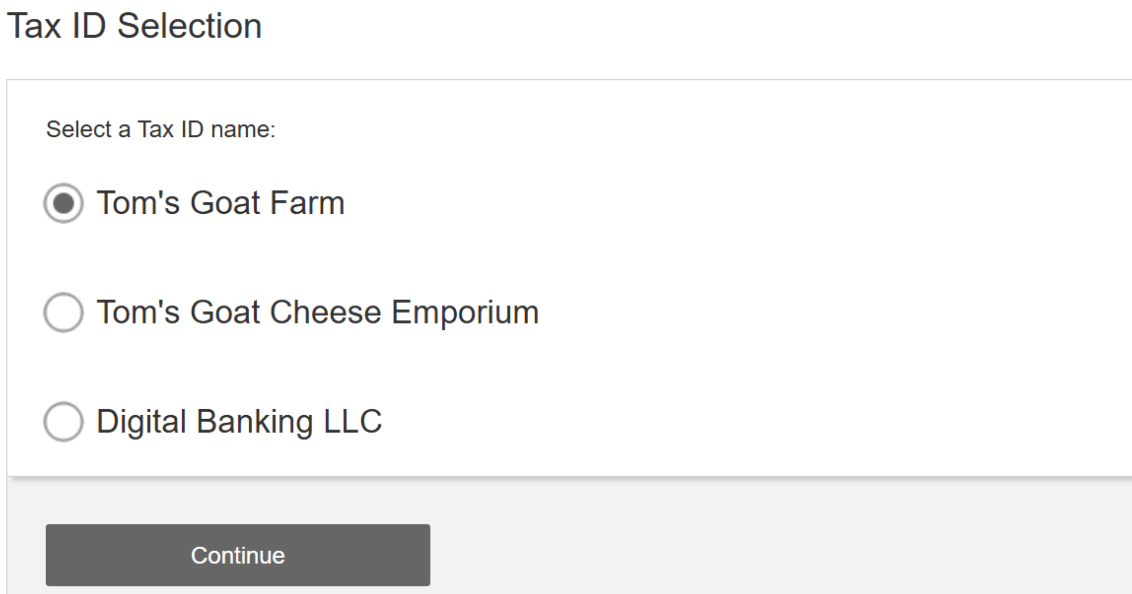
Not sure what to do next? Visit the help section on the top right for instructions on how to make a deposit and more.

Account	○ Comm Const Draw ○ Free Business C
Description	Optional Description
Quantity	− 0 +
Batch Total	$0.00 You have $15000.01 left of your $15000.01 deposit limit.
	Start Scan

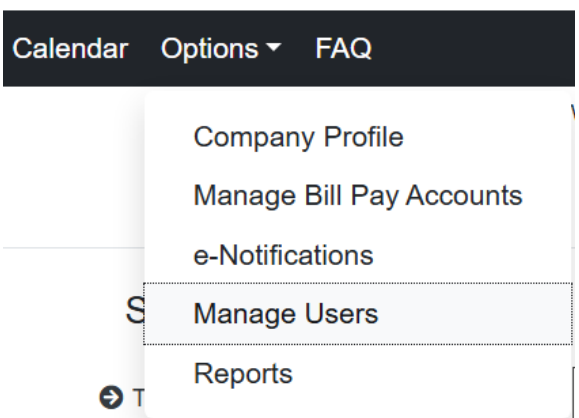
Bill Pay

When business users are given access to bill pay, there are system default settings that control what these users can do and the accounts they are able to create payments out of. If you would like to restrict/modify user permissions, here are the steps to complete this. Administrators are given full access, by default. The Primary Administrator can restrict the access of Secondary Administrators, as well.

1. Each user must enroll in Bill Pay before you can edit their permissions.
    a. Click the Pay Bills tab and select the company you would like to work with.



   b. Walk through the setup procedures given by the bill pay system.
   c. Once this is complete, user permissions can be edited by an administrator.
2. The admin will log in and navigate to the bill pay screen.
3. Go to the Options tab and select "Manage Users"



4. Click the "Permissions" button next to the user you are working on. The next screen will display the current permissions given to that user. To modify permissions, click the tab corresponding to the category you would like to modify. Categories include:
   a. Payments & Payroll
   b. Transfers
   c. Payees
   d. Options
   e. Approve Authority