

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 your 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 through the PB&T Bank website: <https://pbandt.bank/>
- 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.

Secure login

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

(xxx) xxx-9193

Call me


Questions?

- ▶ [I can't access one of these options.](#)
- ▶ [Why must I complete this step again?](#)

- 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.

Success! You need to change your password.

Temporary password

[SHOW](#)

New password

[SHOW](#)

- ▶ Minimum of 9 characters
- ▶ Maximum of 32 characters
- ▶ Minimum of 2 letters
- ▶ Minimum of 1 uppercase letter
- ▶ Minimum of 1 lowercase letter
- ▶ Minimum of 1 number
- ▶ Minimum of 1 special character

A special character is any one of the following:

! @ # \$ % ^ & * _ + - = () [] { } | : ; ' , . / ?

Retype password

[SHOW](#)

- ▶ Passwords must match

Update password

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.

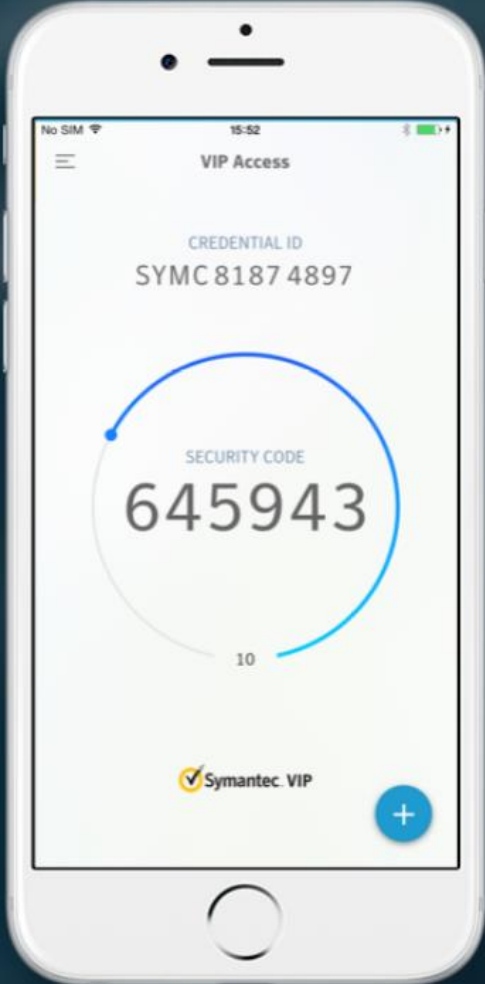
The screenshot shows a web interface for "Security options". At the top, there is a header "Security options | [Edit](#)" followed by a redacted phone number "9193" and a toggle switch "Enable for text" which is currently turned on. Below this is a notification box with a close button (X) that says "Mobile carriers require us to confirm your phone can receive text messages." The main content area states "We just sent a message to (720) 352-9193" and prompts the user to "Enter code". There is a text input field and a yellow "Confirm" button. Below the input field is a link: "Didn't get the code? [Text me again](#)". At the bottom, there is a disclaimer: "Message and data rates may apply for text option. For help or information send 'help' to 44833. To cancel at any time send 'stop' to 44833. By clicking Text me button you agree to the Terms and Conditions and Privacy Policy." and a link: "▶ [Show the Terms and Conditions and Privacy Policy](#)".

- 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.

By security token

Use a VIP Access™ token to confirm your identity.

- ▶ Where can I find the credential ID?
- ▶ What is VIP Access™ token, and how does it work?
- ▶ How do I get a VIP Access™ token?



Secure Authentication Anywhere

Your key to one swipe two-step authentication.

[DOWNLOAD](#) [TEST](#)

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

Notifications ✕

You currently do not have any notifications.
[Add new notifications](#)

[Settings](#) [View All](#)

New Featured Link

Alerts and Notifications View all alerts ?

You can stop receiving these alerts by deselecting your email/text preferences below, or following the in-message opt-out instructions

Email alerts are sent to
✉ [redacted]@pbandt.bank
[Update](#)

Alert Type	Add an alert +
You do not have any alerts.	

Add more alerts to stay on top of things

- 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.

Other settings

[Rename & Hide your accounts](#) [Alerts & Notifications](#)

Rename & Hide your accounts

Here you can rename your accounts and hide your accounts to exclude them from everywhere. Do not include Account Numbers, Social Security Numbers or other confidential information in your new account name. Changes you make are saved automatically.

Note: Please do not hide accounts that have scheduled transfers. Scheduled transfers to and/or from hidden accounts may not process.

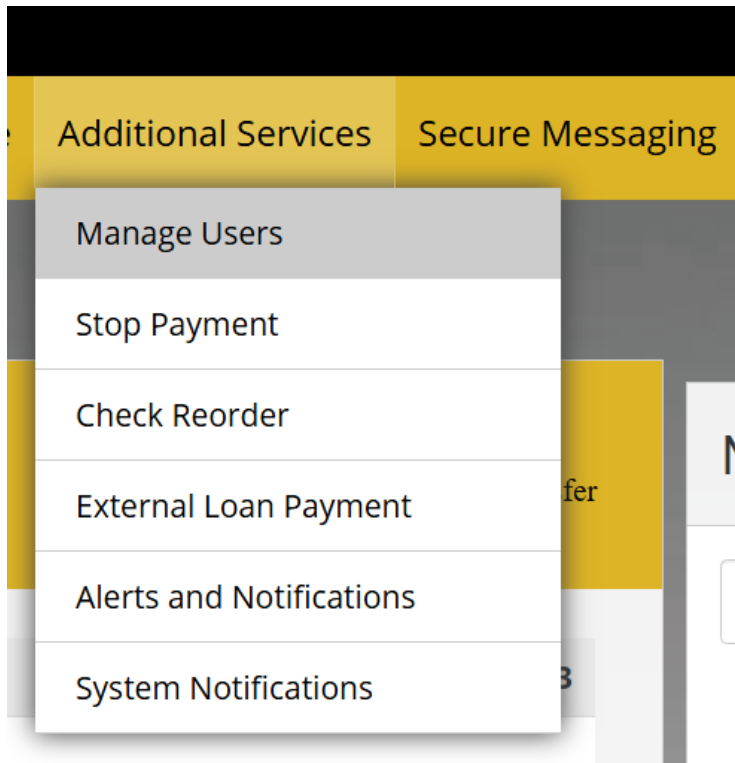
Your accounts	Rename account to	Show account ?
Free Business C *0114	<input type="text" value="Digital Banking Operating"/>	<input checked="" type="checkbox"/>
Sav Business *4834	<input type="text" value="Digital Banking Sav"/>	<input checked="" type="checkbox"/>

Done

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



Users with Account Access Add a user

Name ▼	Role	Status	Approvals Received	Approver Weight	Grant Access	Options
--------	------	--------	--------------------	-----------------	--------------	---------

- 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.

User Access Settings

Modify account specific access Select user to clone ▼

Select a Tax ID

Tom's Goat Farm 1 of 3 ▼ Select all for this Tax ID

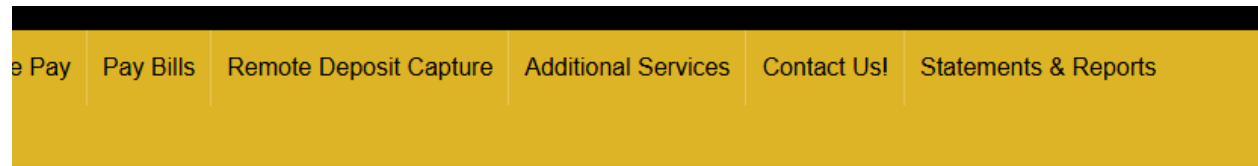
- Select the services you would like the user to have access to.
- Set transaction limits for all accounts.

- 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.



Tax ID Selection

Select a Tax ID name:

Tom's Goat Farm

Tom's Goat Cheese Emporium

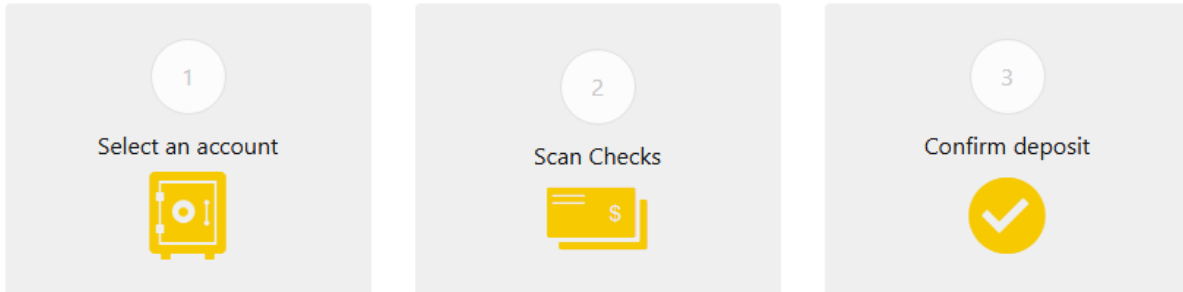
Digital Banking, LLC

- Click "Start a New Deposit"

Welcome

Depositing checks is simple - Use your high speed check scanner to deposit a batch of checks.

How it works



[Start A New Deposit](#)

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

Deposit History Settings Logout Help

Getting started with a check scanner

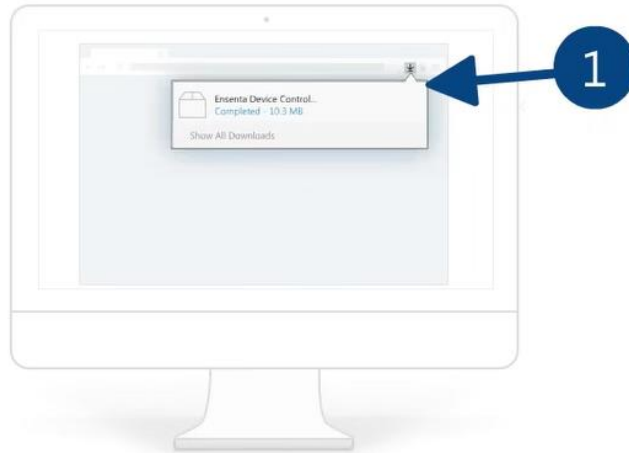
Use any modern browser with your check scanner. Download and install our latest Device Control app to pair your scanner.

1 Download 2 Install 3 Add your scanner

[Download Device Control](#)

Start the installation

Open the downloaded file and follow the prompts to install. This page will update with more instructions after the installation completes.



Install

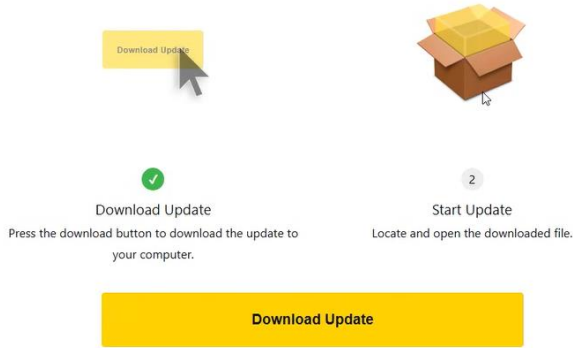
Follow the instructions in the installation dialog. This page will update with more instructions after the installation completes.



Don't see the installer dialog?

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

You are running an older version of the Device Control application used to communicate with your scanner. Download and update to continue depositing batches of checks.

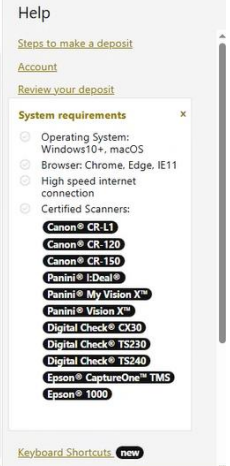


The diagram shows two steps for updating the application. Step 1, 'Download Update', features a green checkmark icon and a yellow 'Download Update' button. Step 2, 'Start Update', features a brown cardboard box icon. A large yellow 'Download Update' button is positioned at the bottom of the instructions.

Download Update
Press the download button to download the update to your computer.

Start Update
Locate and open the downloaded file.

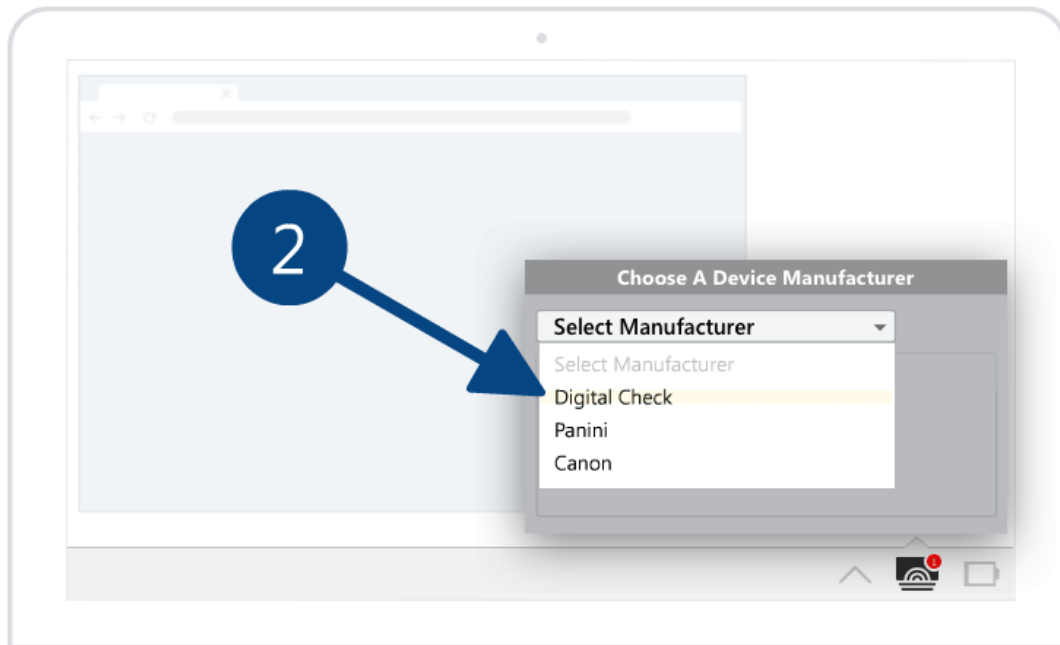
Download Update



The Help sidebar contains links for 'Steps to make a deposit', 'Account', and 'Review your deposit'. It also features a 'System requirements' window with a list of certified scanners: Canon CR-L1, Canon CR-120, Canon CR-150, Panini iDeal, Panini My Vision X, Panini Vision X, Digital Check CX30, Digital Check TS240, Epson CaptureOne TMS, and Epson 1000. A 'Keyboard Shortcuts' link is at the bottom.

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

ib Add/Remove Devices


Installers

Manufacturer	Version	Available	Installed
Panini	4.5.102	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Digital Check	18.10	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Canon (CR-L1/CR-50/CR-80)	2.0.2018.712	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Canon (CR-120/CR-150)	1.2.6482	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Canon (CR-135i/CR-190i)	1.19.2017.1225	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Canon (CR-25/CR-55)	1.9.2010.527	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Canon (CR-180)	2.4.2010.826	<input checked="" type="checkbox"/>	<input type="checkbox"/>

CX30

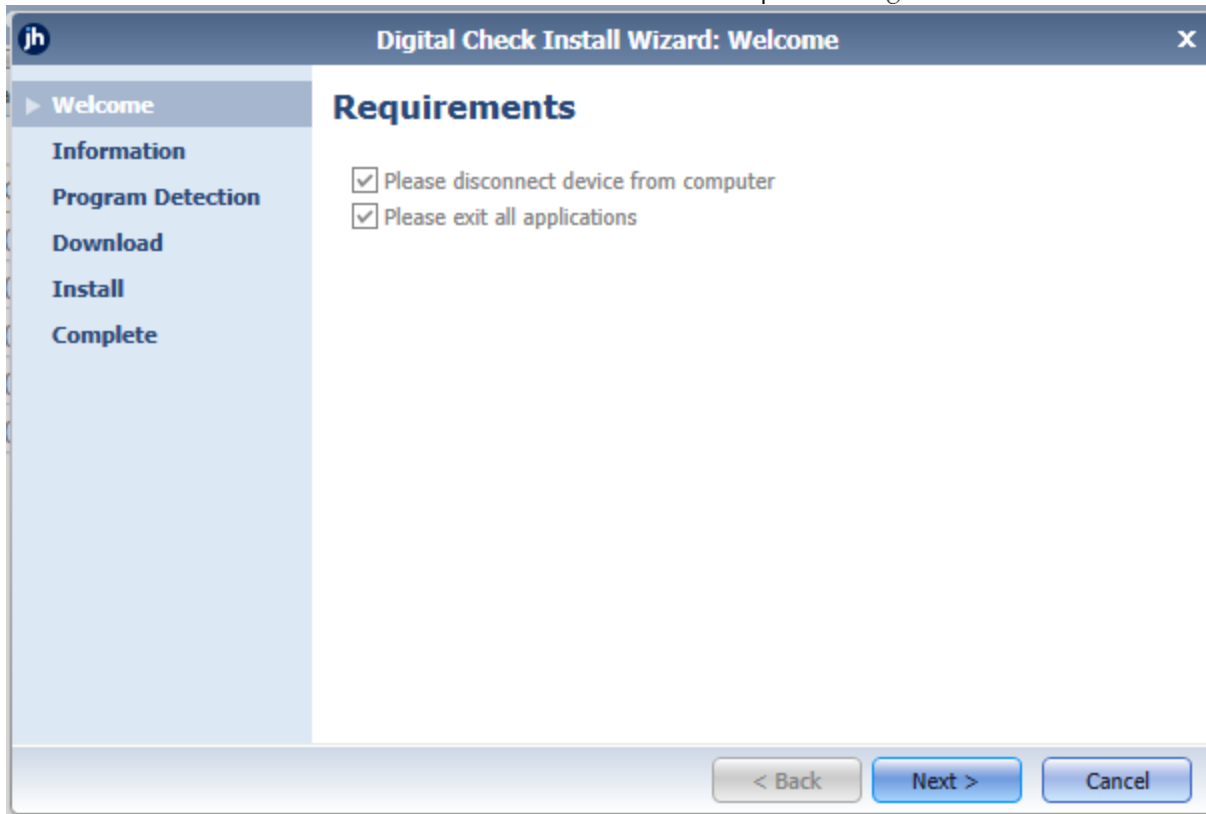


TS230



TS240





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

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	<input type="radio"/> Comm Const Draw <input type="radio"/> Free Business C
Description	<input type="text" value="Optional Description"/>
Quantity	<input type="text" value="0"/>
Batch Total	<input type="text" value="\$0.00"/> You have \$15000.01 left of your \$15000.01 deposit limit.
<input type="button" value="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.

Tax ID Selection

Select a Tax ID name:

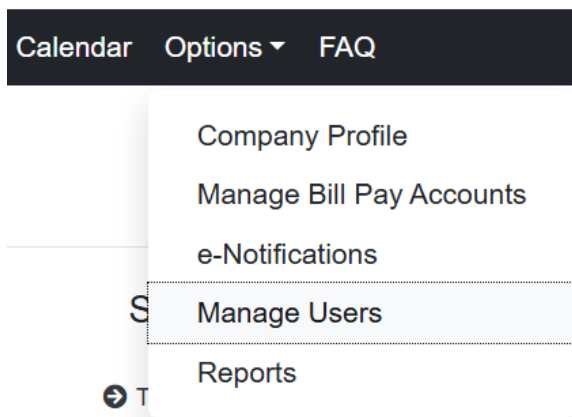
Tom's Goat Farm

Tom's Goat Cheese Emporium

Digital Banking LLC

[Continue](#)

- 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