



Business Digital Banking

Corporate and Middle Market User Manual



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Business Digital Banking is our internet platform for commercial customers that delivers robust business solutions by providing quick and easy access to account balance information, flexibility to conduct banking transactions, e-statements, images search with enhanced security and data export capabilities.

WELCOME PAGE

The screenshot displays the 'Business Digital Banking' interface. At the top, there is a navigation bar with the First Bank logo and user information: 'Hi, Vanessa | SignOff' and 'Last Login: Apr 2, 2021, 12:06:49 PM EDT'. Below the navigation bar, the 'Accounts Summary' section is active, showing a table of account balances as of 04/06/2021. The table lists four 'CUENTA PREMIUM' accounts with their respective current balances. Below this, the 'Exception Decisions' section is visible, showing a table of transactions with a 'No Issue Found' status. On the right side, there are sections for 'Alerts and Messages' (notifying the user of no alerts received) and 'Saved Reports' (listing reports from 3/11/2021 and 3/11/2021.2). A 'Got Questions? We can help' button is located at the bottom right of the interface.

Account Name	Current Balance
CUENTA PREMIUM I ABA#790-22157472 0254	\$11,797,396.48
CUENTA PREMIUM II ABA#790-22157472 1297	\$20,141.00
CUENTA PREMIUM III ABA#790-22157472 8469	\$683,775.19
CUENTA PREMIUM IV ABA#790-22157472 3471	\$7,891.04

Check	ACH Positive Pay	Decision
*0014CUENTA PREMIUM I	0000005608	No Issue Found
*0014CUENTA PREMIUM I	0000006019	No Issue Found
*0014CUENTA PREMIUM I	0000006042	No Issue Found
*0014CUENTA PREMIUM I	0000006058	No Issue Found
*0014CUENTA PREMIUM I	0000006076	No Issue Found
*0014CUENTA PREMIUM I	0000006167	No Issue Found
*0014CUENTA PREMIUM I	0000006083	No Issue Found
*0014CUENTA PREMIUM I	0000006085	No Issue Found
*0014CUENTA PREMIUM I	0000006165	No Issue Found

ACCOUNT REPORTS

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

Search results can be downloaded in multiple formats including **Quicken & QuickBooks** formats.

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

The screenshot shows the 'Deposit Account Reporting' page with the following elements:

- Navigation bar: 1 First Bank, Welcome, Reports, Money Movement, Account Services, Administration.
- Sub-header: Business Digital Banking
- Section: Deposit Account Reporting
- Tabs: Activity (selected), Balances, Activity & Balances, Forecast Balances, Saved Searches.
- Section: Search Deposit Account Activity
- Text: Up to 18 months of data available.
- Dropdown: Output To (Screen)
- Text: To add, edit, or delete a custom file export format, go to [File Export](#).
- Dropdown: Account
- Section: Date
 - Specific Date
 - Date Range
 - Previous Business Day
 - Since Last Download (Valid for QuickBooks® download only.)
- Dropdown: Transaction Types (All Transactions)
- Link: [Show Advanced Options](#)
- Button: Search

1	Click Deposit Account Reporting or Deposit Reports according to the user’s access.
2	Click Activity, Balances, Activity & Balances or another available option.
3	<p>Complete the following fields</p> <ul style="list-style-type: none"> a. Output To: Screen, CSV file, BAI2 File, PDF, QIF file, QuickBooks®, or Quicken® b. Account: List of entitled accounts c. Date: Specific Date, Date Range, Previous Business Day Note: Your available account history goes back 12 months. The search range is limited to 3 months. 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
4	<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			Description
Statements (18)	DDOC	50	Prueba 2
Statements (18)	DDOC	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.

INTERNAL TRANSFERS

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, submit, or cancel an internal transfer.

SUBMIT AN INTERNAL TRANSFER

The screenshot shows the 'Transfers' page in the First Bank Business Digital Banking portal. The page has a green header with the 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 star icon. The main content area is titled 'Transfers' and has four tabs: Transfer (selected), Multiple Account, History, and Manage Templates. Under the 'Transfer' tab, there's a section 'Schedule a Transfer' with the following fields:

- From Account:** A dropdown menu with a balance note: '(Balance as of: 04/26/2021 09:12:58 AM (ET) Not a guarantee of available funds.)'. A green arrow points to this field.
- To Account:** A dropdown menu with the same balance note.
- Amount:** A text input field.
- Description (Optional):** A text input field.
- How often do you want to send?:** A dropdown menu with 'Frequency' selected and 'Today only' as the current option.

 At the bottom of the form is a green 'Continue' button.

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:

1	<ul 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

- 1 Click **Money Movement > Transfer Money > History**
- 2 **Complete the following fields:**
 - a. **Account:** List of entitled accounts
 - b. **Date:** Specific Date or Date Range
- 3 Click **Continue**

AUTOMATED CLEARING HOUSE (ACH)

[Standard Entry Class \(SEC\)](#)

[How to make an ACH](#)

[Return Codes](#)

WIRE TRANSFERS

Wire transfers entail a quick and secure method for transferring electronic funds and allow users to send money worldwide in foreign currencies or US dollars.

Wire transfers are mostly sent on the same day if they are submitted before 3:00 PM on a business day. Otherwise, they will be sent the next business day.

Each wire transfer is subject to additional fees and can be sent by using an existing template configured by the Bank at the user's request or a one-time wire without a template.

1 First Bank

[Welcome](#)
[Reports](#)
[Money Movement](#)
[Account Services](#)
[Administration](#)

Business Digital Banking

Wire

Wire Money
Wire Via Template
Wire Via Multiple Templates
Manage Templates
History

Schedule a Wire

[View saved or returned wires requiring corrections](#)

Debit Information

Wire Type
Domestic Wire

Template Name (optional)
Vendor Payment

(To save this transaction as a template, enter a template name.)

Account
CUENTA PREMIUN I - Checking • *0014 • Available \$11,797,396.48

(Balance as of: 04/26/2021 09:22:22 AM (ET) Not a guarantee of available funds.)

Send on Date
04/26/2021

Amount
600.00

Currency
USD – US Dollar

Continue

On the next page you will find details on how to make a wire transfer.

TEMPLATE-BASED WIRES

To request the creation of a template you must complete the “[Wire transfer template](#)” form and have it duly signed by the authorized person in the Corporate Account Resolution. Send it to firstcommercialservicecenter@firstbankpr.com. FirstBank will create the template to make it available for your company and will notify you when its setup is complete.

FirstBank can take 1 to 5 business days to complete this type of request. If you need to send a wire, you can always make a one-time wire transfer.

HOW TO USE A TEMPLATE

1	Click Money Movement > Wire > Wire Money
2	Complete the section entitled Template-Based Wire Transfer Information <ol style="list-style-type: none"> a. Template name b. Amount c. Additional information for the recipient d. Frequency:
3	Verify the information as needed and then click on one of the following: <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

COMPLETE ADDITIONAL USER VALIDATION

1	Transaction Out-of-Band Authentication Approval (TOOBA) <ol style="list-style-type: none"> a. Select Call or Text message and click Continue <ol style="list-style-type: none"> 1. If you selected to be contacted through a phone call, a one-time security code will be displayed. You should enter or speak the code into your phone once you receive the phone call. After completing the phone call, click Phone Call Completed. 2. If you selected to be contacted by SMS text, a dialog box will be displayed for you to enter your mobile phone number. Select the appropriate country/region, enter a mobile phone number, and click Send Text Message. If the mobile phone number matches a number on record, a text message containing a one-time security code will be sent to your phone. You may type the one-time security code displayed on your mobile device into the one-time security code field and click Submit. <p>Note: The system will only recognize the numbers registered under the user profile.</p> <p style="text-align: center;">Click here to see how to use TOOBA</p>
2	Token Code Approval <ol style="list-style-type: none"> a. Press the bottom of your token device b. Enter your PIN plus (+) your token code

Click here to see the Out of Band Authentication [manual](#) or a [video](#) that shows you how to use your token or Ooba.

ONE-TIME WIRE

The one-time wire service allows company users to electronically transfer money without templates as needed.

TO SEND A ONE-TIME WIRE TRANSFER, THE USER MUST TAKE THE FOLLOWING STEPS:

1	Click Money Movement > Wire > Wire Money
2	<p>Complete the Debit Information section</p> <ol style="list-style-type: none"> Wire Type: Domestic Wire, Foreign Currency International Wire, or USD International Wire. Template Name: Type a name (up to 50 characters) to save the wire transfer as a template for future use Account: The account from which funds will be drawn Send On Date: The date the transfer will be effective. You may enter a date up to 180 days into the future. Amount: The transfer's dollar amount Currency: If a Foreign Currency International Wire is selected, a different type of currency can be selected. Wire Purpose: You must enter a specific reason for the wire transfer
3	Click Continue
4	Complete the Recipient Information section
5	<p>Verify the information as needed and then click on one of the following:</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

COMPLETE ADDITIONAL USER VALIDATION

1	<p>Transaction Out-of-Band Authentication Approval (TOOBA)</p> <ol style="list-style-type: none"> Select Call or Text message and click Continue <ol style="list-style-type: none"> If you selected to be contacted through a phone call, a one-time security code will be displayed. You should enter or speak the code into your phone once you receive the phone call. After completing the phone call, click Phone Call Completed. If you selected to be contacted by SMS text, a dialog box will be displayed for you to enter your mobile phone number. Select the appropriate country/region, enter a mobile phone number, and click Send Text Message. If the mobile phone number matches a number on record, a text message containing a one-time security code will be sent to your phone. You may type the one-time security code displayed on your mobile device into the one-time security code field and click Submit. <p>Note: The system will only recognize the numbers registered under the user profile.</p> <p>Click here to see how to use TOOBA</p>
2	<p>Token Code Approval</p> <ol style="list-style-type: none"> Press the bottom of your token device Enter your PIN plus (+) your token code

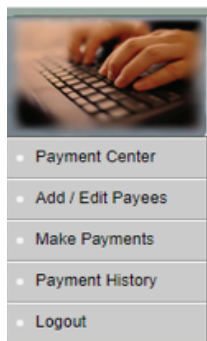
Click here to see the Out of Band Authentication [manual](#) or a [video](#) that shows you how to use your token or OOBA.

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.

Payments are processed until 5:00 PM on business days and can take 1 to 3 business days to be credited to the biller account.

TO TRANSMIT OR SCHEDULE A PAYMENT, THE USER MUST TAKE THE FOLLOWING STEPS:



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 787.729-9290 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

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
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
	Note: : If you have not activated this service, you can request it by completing the Bill Payment Authorization .

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

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

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

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 'Manage Alerts' tab is selected, and a table of received mail and alerts is displayed. A green arrow points to the 'Manage Alerts' tab.

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

Received messages will be automatically deleted after 90 days.

Delete

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' section of the First Bank Business Digital Banking interface. The navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The 'Forms and Documents' tab is selected and highlighted with a green arrow. Below the navigation bar, there are tabs for 'Mail and Alerts', 'Sent Mail', 'Forms and Documents', 'Manage Alerts', and 'Contact Us'. The 'Forms and Documents' tab is active, displaying a 'Download Documents' section with a table of documents. A 'Download' button is located at the bottom of the table.

<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 Tranfer 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"/>	Politica De Privacidad	Politica 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

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

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:

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