

Business Digital Solutions: Commercial Accounts

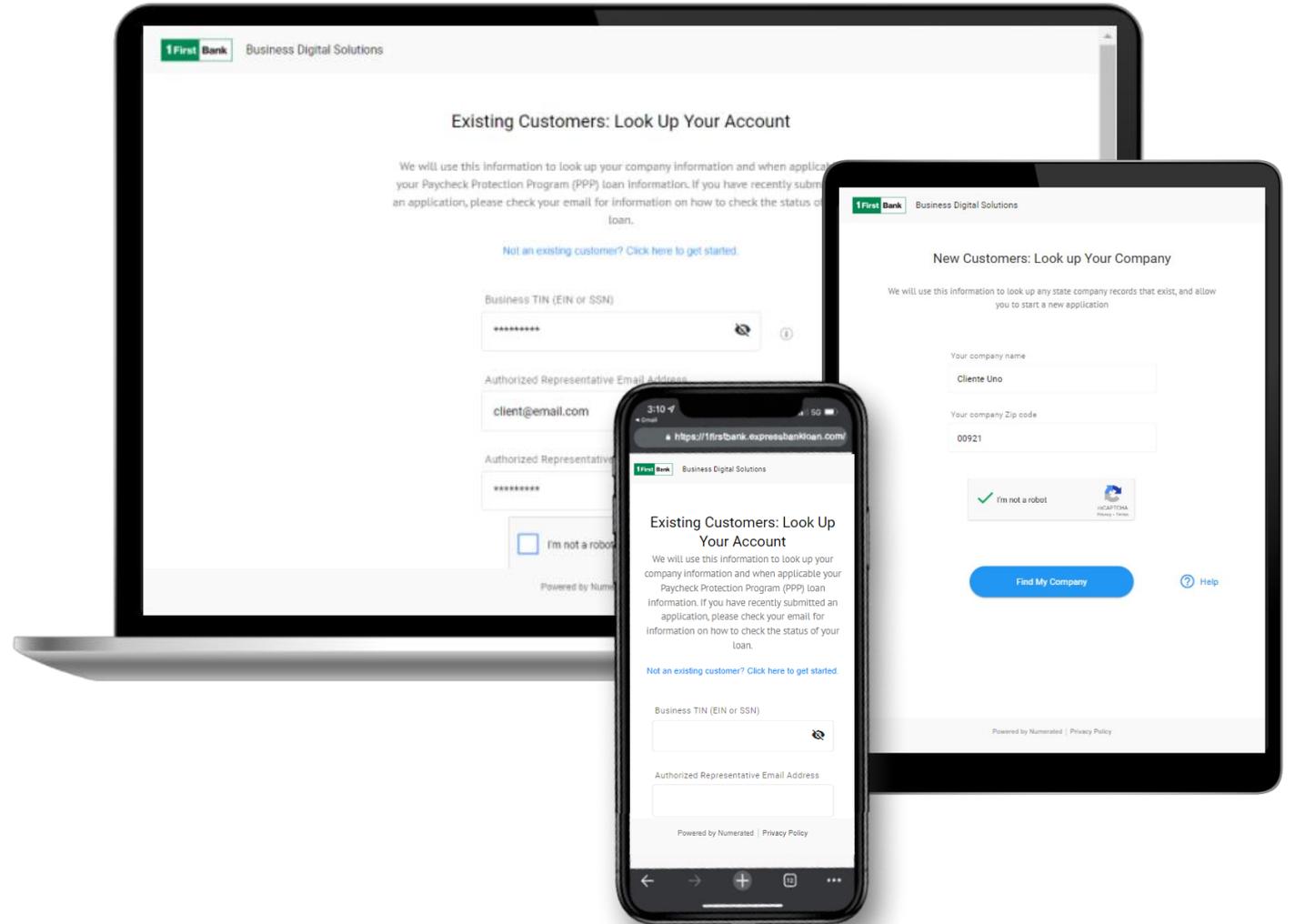
Help Guide

Rev. 08/2023



Business Digital Solutions

- Our platform provides an innovative and secure system, designed to handle the commercial account online application process.
- You can complete your application, attach documents, sign documents and check the application status at any time.



We offer three commercial deposit accounts through the platform:



BFirst¹

- \$0 opening deposit
- A \$3 monthly service fee will apply if the average balance combined in checking and savings section is less than \$500²
- Electronic transactions with no monthly fee
- A checking module for managing daily transactions
- An investment module^{3,4} where you can automatically transfer excess operational funds to maximize their return
- An optional line of credit⁶ from which you can make advance payments and is automatically activated to cover overdrafts in case of insufficient funds



Business Plus¹ DBA

- \$0 opening deposit
- A \$10 monthly service fee will apply if the average balance in the checking and savings section is less than \$2,000
- Electronic transactions with no monthly fee.
- A checking module for managing daily transactions
- An investment module^{3,4} where you can automatically transfer excess operational funds to maximize their return
- An optional line of credit⁶ from which you can make advance payments and is automatically activated to cover overdraft fees in case of insufficient funds



Business Plus¹ Corporate

- \$0 opening deposit
- A \$10 monthly service fee will apply if the average balance in the checking and savings section is less than \$2,500
- Electronic transactions with no monthly fee.
- A checking module for managing daily transactions
- An investment module^{3,5} where you can automatically transfer excess operational funds to maximize their return
- An optional line of credit⁶ from which you can make advance payments and is automatically activated to cover overdraft fees in case of insufficient funds

Member FDIC. ¹Certain terms and conditions apply. Only for customers in Puerto Rico. ²A \$3 monthly fee will apply if the average balance in the checking account and savings section is less than \$500. ³The investment module is available at the customer's request. ⁴A \$5 monthly service fee will apply for maintaining a compensating balance with automatic transfers between the checking and savings section. ⁵A monthly fee of \$10 will apply for maintaining a compensating balance with automatic transfers between the checking and savings sections. ⁶ Subject to credit approval and other terms and conditions.

Business Digital Solutions: Commercial Account

Required Documents

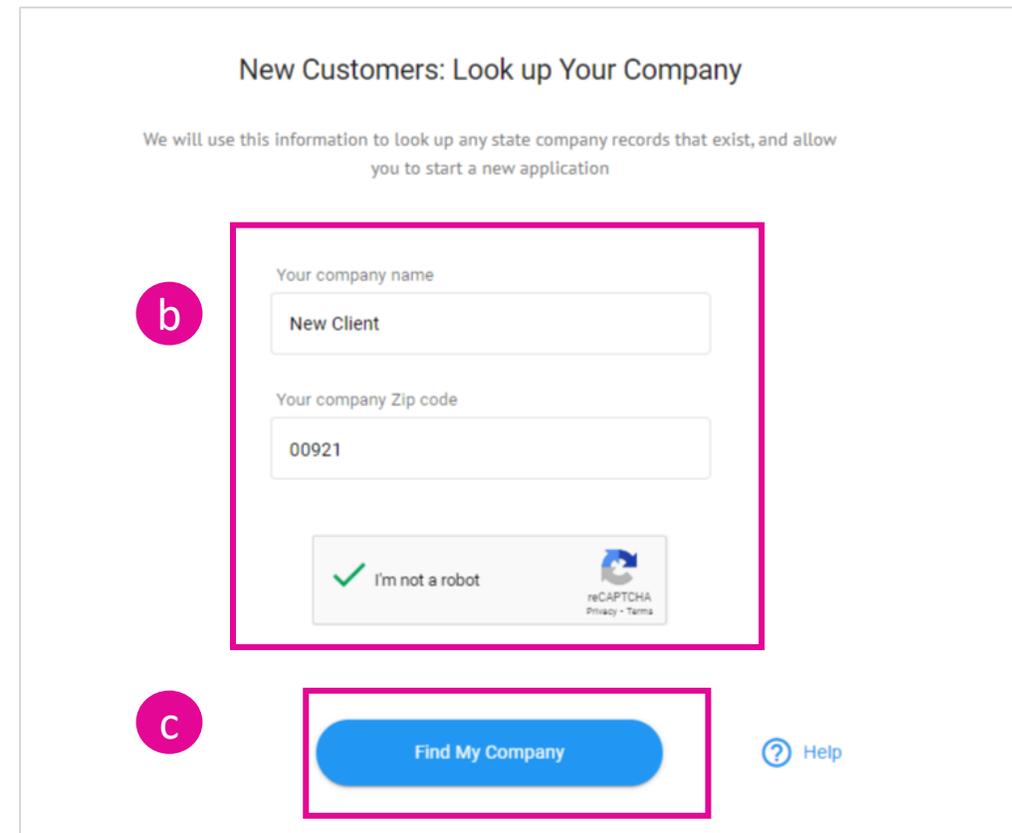
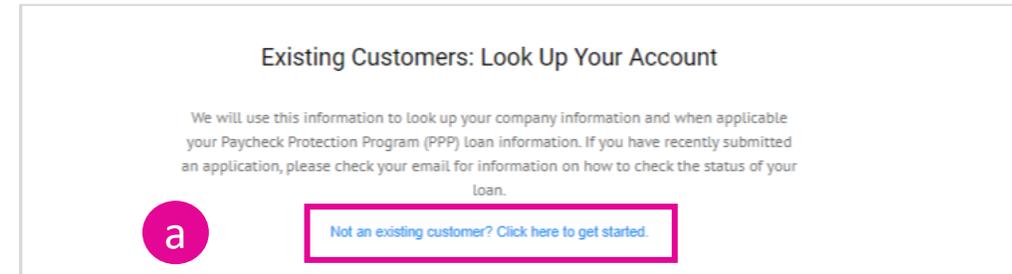
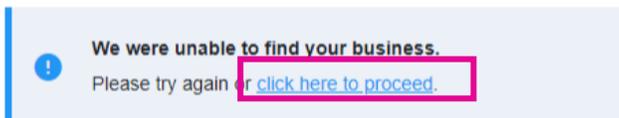
Before you start, review the following list of the required documents you will need by business type:

DOCUMENTS	CORPORATION (CORP)	LIMITED LIABILITY COMPANY (LLC)	DOING BUSINESS AS (DBA)	SIGNERS/ BENEFICIAL OWNERS
<i>Government Issued Personal Identification</i>	--	--	--	✓
<i>Certificate of Incorporation</i>	✓	✓	--	--
<i>Articles of Incorporation</i>	✓	✓	--	--
<i>Bylaws</i>	✓	--	--	--
<i>Operating Agreement</i>	--	✓	--	--
<i>Commercial Register or Municipal License</i>	✓	✓	✓	--
<i>Utility Bill</i>	--	--	--	✓

1 CONFIRM CLIENT TYPE

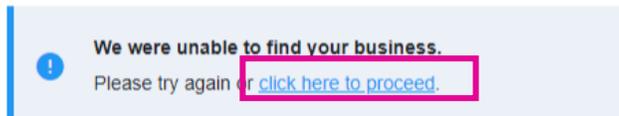
A. NEW CUSTOMER:

- If you are a new customer, click **Not an existing customer. Click here to get started.**
- Enter your company name, postal code and select **I'm not a robot.**
- Check the images and press **Find my company.**
- The message will be presented in the image below, **click here to proceed** and you will be directed to the **Application Form**, continues to step #2: Fill the application.



B. EXISTING CLIENT:

- a) If you are an existing customer, enter the required information:
 - **Business TIN (EIN or SSN)**
 - **Authorized Representative Email Address**
 - **Authorized Representative Personal**
- b) Select ***I'm not a robot*** check the images and press ***Find my company***
- c) The results:
 - Your company has been found: You will be directed to the Application Form, continue to **step #2: Fill the application.**
 - Your company was not found: The message will be presented in the image below, **click here to proceed** and you will be directed to the **Application Form**, continue to **step #2: Fill the application.**



Existing Customers: Look Up Your Account

We will use this information to look up your company information and when applicable your Paycheck Protection Program (PPP) loan information. If you have recently submitted an application, please check your email for information on how to check the status of your loan.

[Not an existing customer? Click here to get started.](#)

a

Business TIN (EIN or SSN)

Authorized Representative Email Address
client@email.com

Authorized Representative Personal SSN

b

I'm not a robot

reCAPTCHA
Privacy Terms

c

Find My Account

?

2 FILL THE APPLICATION FORM

The application has five sections:

1. **Product Information:** To select the product for which they are applying.
2. **Business Information:** To provide information about the business.
3. **Application Information:** To provide more details about the business operations.
4. **People Information:** To provide information about the primary signatory or additional signatories.
5. **Terms & Conditions:** To confirm that they have read the Terms and Conditions.

The screenshot shows the 'Application Form' interface for a Commercial Account. At the top, there is a 1 First Bank logo and the text 'Business Digital Solutions'. A session timer indicates 'Session ends in: 11 hr 59 min 30 secs'. The form is titled 'Application Form' and features a vertical progress indicator with five steps: 1. Product Information (highlighted in blue), 2. Business Information, 3. Application Information, 4. People Information, and 5. Terms & Conditions. Under the 'Product Information' step, there is a dropdown menu labeled 'Select A Product Type:' with 'Commercial Account' selected. Below the dropdown is a blue 'Continue' button. At the bottom of the form, there is a blue 'Next >' button. The footer of the page reads 'Powered by Numerated | Privacy Policy'.

5. Terms & Conditions

- You must accept the Terms and Conditions.
- By checking the boxes, the details will be displayed, and you will have access to the ***E-sign Consent Agreement, Deposit Disclosures*** and will direct you to the corporate page to access the ***Account Agreement***.
- Press ***Next*** to continue.

5 Terms & Conditions

I certify that I am the previously mentioned individual and I agree with the [E-sign Consent agreement](#) to use electronic records and signatures.

I certify that I am the previously mentioned individual and I agree with the following [deposit disclosures](#).

Next >

3

DOCUMENT UPLOAD

- Once you have accepted the **Terms & Conditions**, you will receive an email with the list of required documents and a link to access the upload screen if you wish to attach the documents later.
- After completing the document upload, the **Commercial Account Checklist** will be displayed which will show the request number and status in the **Complete Request** and **Upload Documents** categories.
- To confirm and send the request click on **Yes, submit for review**.
- Applications will not be considered completed until the documents are uploaded.

Next, please upload supporting documentation.

The document size limit is 35MB per document and acceptable file types are the following: pdf, xls,xlsx, csv, doc, docx, jpg, jpeg, and png.

Upload Commercial Register or Municipal License (0) ⓘ

Upload Government Issued Personal Identification (0) ⓘ

Upload Utility Bill (0) ⓘ

Done Uploading ⓘ

Application ID: 596

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SIGN THE DOCUMENTS

- Once the Bank has approved the application, you will receive two emails to initiate the process of signing the documents:
 - email with instructions about the **authentication code**
 - email with link to review and sign documents on **DocuSign**.
- The form will be pre-filled with the information already entered on the **Business Digital Solutions** Platform, which will give the client the opportunity to ensure the information is correct before digitally signing the form.



FirstBank Puerto Rico sent you a document to review and sign.

REVIEW DOCUMENTS



Done! Is easy to apply online for a commercial deposit account with our platform

BUSINESS DIGITAL SOLUTIONS¹



For support you can contact
FirstLine Solutions Center at
(787) 282-6384