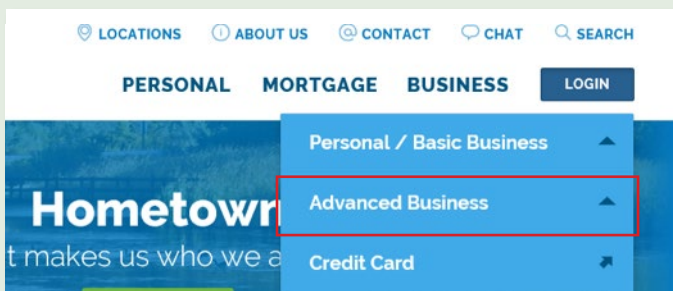


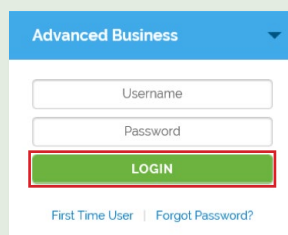
# Getting Started

## FIRST TIME LOGGING INTO BUSINESS ONLINE BANKING

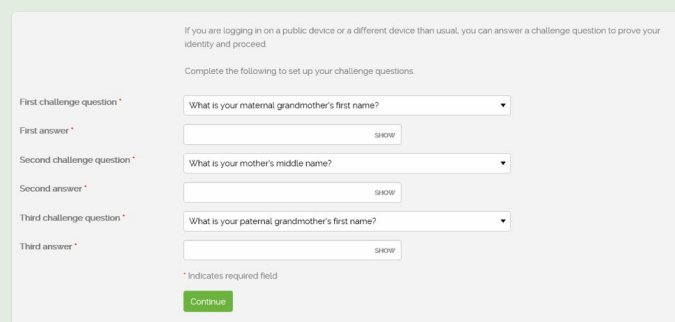
1. First State Bank's website is [www.fsb.bank](http://www.fsb.bank).
2. Click "Login" and then Select "Advanced Business."



3. Enter the Username provided to you in the welcome letter and click "Submit." Then enter the temporary password assigned and click "Log In." You will then be asked to create a new password.



4. After agreeing to our Terms and Conditions, set up your challenge questions and select "Continue." You will then be asked to fill in any missing profile information.



**That's it!** You're ready to streamline your business banking!

**See a service you're not using? We can help!**

Call the Cash Management group at 866-372-1275. We can help you make the most of Business Online Banking.

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## Accounts

### VIEW ACCOUNT STATEMENTS

1. Once logged into Business Online Banking select an account.
2. Select the “Documents” button.

FirstState  
Your Hometown Bank

PAYROLL - 8521 - XXXXXX8521

Details Documents Download

Account Information

3. Select the “Checking statement with images” for the “Document Type”, enter a date range and click “Submit.”  
The search results will display. Select a statement to view.

Documents

Document Search

Account: PAYROLL - 8521

Document Type: CHECKING STATEMENT

Date Range: 04/10/2018 To 04/10/2019

Submit

Available Documents

### EXPORT TRANSACTIONS AND STATEMENTS

1. First login to Business Online Banking. Select the account you will be exporting from.
2. Select the “Download” button.

Welcome,  
Last log in: Apr 10, 2019

FirstState  
Your Hometown Bank

PAYROLL - 8521 - XXXXXX8521

Details Documents Download

Account Information

3. Select from the predefined date range drop down or enter a date range. Then choose the exporting format from the drop down and click “Download transactions.”

Download Transactions

Specify the transactions you'd like to download and select the format in which you want them downloaded.

Account: PAYROLL - 8521 XXXXXX8521

Activity: All transactions

Format: Comma-separated values (csv)

\* Indicates required field

Download transactions Cancel

4. Click “Save” and choose to save the file to a location the best fits your needs.

### SET UP A STOP PAYMENT

1. Once logged into Business Online Banking, select “Checks & Deposits.”

HOME ACCOUNTS PAYMENTS & TRANSFERS CHECKS & DEPOSITS

Edit Accounts Print

FINANCIAL The partner

2. Fill out the following information as required and click “Preview stop payment.”

Account: GENERAL BUSINESS - 6002 XX6002

Create a stop payment: For one check

Check number:

Amount:

Date: SELECT

Payee:

Reason:

\* Indicates required field

Preview stop payment

3. Review the information for your Stop Payment. If some of the information is incorrect, click “Edit” and repeat the above step. Once all of the information is correct, click “Complete stop payment.”

Account: GENERAL BUSINESS - 6002 XX6002

Check number: 12345

Amount: \$678.90

Date: Apr 01, 2019

Payee:

Reason:

Complete stop payment Edit Cancel

## ACH

### SUBMIT AN ACH FILE

1. Once logged into Business Online Banking, select “Payments & Transfers.”

HOME ACCOUNTS PAYMENTS & TRANSFERS CHECKS & DEPOSITS

Edit Accounts Print

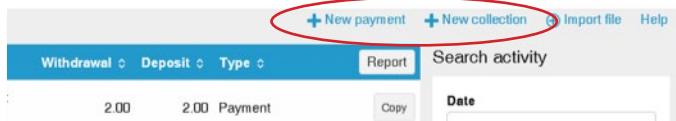
FINANCIAL The partner



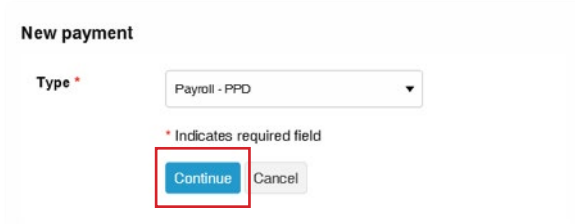
2. Select the “ACH” button.



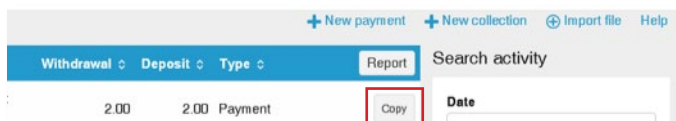
3. Click “+ New payment” or “+ New Collection” to initiate a new transfer.



4. Specify the type of ACH transfer from the “Type” drop down list and click “Continue.”



5. If you have an existing transfer that you would like to reuse, click the “Copy” button to the right of the desired transfer.



6. Fill out or update the required information within the “Transfer Overview” section.

**ACH**

Activity | File import templates | Incoming | Print | Help

**New ACH**

Description \* | Tax identification number: SCHEP CORP - TES[xxxx0882]

Effective date \* | Repeat

Type: Payment (Prearranged deposit - PPD) | Total withdrawal: \$0.00 | Total deposit: \$0.00

Batch

Name | Company: [xxxxxxx] | Company description

7. Review the information in the “Pay From” section. By clicking on the “Details” button, you can edit additional fields such as: Payment information, Identification, Name and Discretionary data. For transfers that contain multiple rows of information, you can click on the “Filter” button and then sort the results by Account, Amount, Identification and Name. To place a hold on a transfer, click the “Pay” switch. A hold stops the system from submitting the indicated transfer to the Bank during processing and saves the transfer for future use. To remove the hold, click the “Hold” switch to turn on the “Pay” option.

**Pay from** | Hide Details | Hide Filter

Filter Pay from

Account: Select an account | Amount | Identification | Name

Pay | PayHold | Account \* | Amount \*

Identification | Name | Discretionary data

Payment information

+ Add another pay from

8. Review the information in the “Pay To” section as you did in the above step.

**Pay to** | Hide Details | Hide Filter

Filter Pay to

Name | Identification | Routing transit | Account number | Account type | Amount

Pay | PayHold | Name \* | Identification | Routing transit \* | Account number \* | Account type \* | Amount \* | Prenote

Discretionary data

Payment information

9. If you are prepared to submit the transfer to the Bank for processing, click “Complete ACH”, otherwise, click “Save for later.”

\* Indicates required field

Complete ACH | Save for later | Cancel

## REVIEW ACH DEBIT BLOCK/FILTER ITEMS

1. Once logged into Business Online Banking, locate the Positive Pay box below your list of accounts on the home page and click on the Client ID.

BOB TEST ACC #3 | Available balance: \$1.23 | Recent

**Positive Pay**

Positive Pay Account Client id | Current Day Exceptions

Payments & Transfers

Review list | Hide

Pay Or Transfer

Internal | Show

ACH import | Show

Wire | Show

Wire import | Show

2. Once you have clicked on this link it will direct you to the Debit Filter site. You will not need to enter a User ID nor a password.
3. Select the option of “Quick Exception Processing” in the upper left-hand corner of the page to access all of the exceptions that are present for the day.
4. If you have more than one account attached to Debit Filter, you can list all of your accounts at once, or list each account separately. The default is to list all of the accounts. To change this to view only one account, select the client ID from the pulldown menu.
5. All decisions will need to be made no later than 1:00PM. If your decisions are not made by 1:00PM, the system will automatically pay the item for them.



6. If the decision is to pay the item, no reason needs to be entered.
7. If the decision is to return the item, then a reason needs to be chosen from the drop-down menu.
8. After all items have been reviewed, click on the “Save” button. If this is not done, that will mean that no decisions have been made and the system will pay the items at 1:00pm regardless of what has been decided.
9. If any items are to be returned, then a screen will pop up and you will be required to fill out the “Written Statement of Unauthorized Debit Form.”
10. Once this form is filled out and signed by a signer on the account, it will need to be faxed to the ACH Department at 586-445-0097, or it can be scanned and emailed, securely, through [www.fsb.bank/sendthisfile](http://www.fsb.bank/sendthisfile) to [ACHDept@fsb.bank](mailto:ACHDept@fsb.bank).

\*This is required to be sent by 1:00PM or the Bank will change the decision to pay and the item will not be returned.\*

### GENERATE AN ACH REPORT

1. After all decisions have been made, a detailed report can be printed. This report will list all of the transactions and if the items were paid or returned. On the menu in the upper left-hand corner, under “Transaction Reports”, click on “Exception Items.” This can be done daily, or a range of dates can be entered.
2. Enter in the date. If you want to print the items that you have made decisions on, enter today’s date in both the start and end Exception Date boxes. The Exception Type will be ACH Exceptions. The report can be limited to items that were “Returned” or “Paid.” To display both “Returned” and “Paid” items, leave the Decision field as “Not Selected.” The report can be further limited to a specific “Reason Code.”
3. After all of the fields have been filled out, click on the “Produce Report” button.
4. If all of the information has been filled out properly, the report will display on the screen. If something is not filled out or there is nothing for the system to report, an error message will be displayed.
5. The report can now be printed. Right click anywhere on the report and then choose print.

## Wire

### CREATE A WIRE TRANSFER TEMPLATE

1. Select “Payments & Transfers,” and then select “Wire.”



2. Select “Wire Transfer Template,” click “Submit,” and click on the green plus symbol (+) on the far right of the Template List Header.
3. Select the Wire Type you would like to create and click “Submit.”
4. Click on the green plus symbol (+) to the right of the Template Group dropdown menu. This will create a new Template Group. If you have already created a Template Group you can choose one from the dropdown menu.
5. Enter a Template Name and any other required information using the Wire Instructions you have received. Click “Save.”
  - Domestic Wire Transfer Template
  - International FX Wire Transfer Template

**NOTE:** The Beneficiary Delivery Date should always be “[Spot] Two Business Days.”

6. Once the New Template has been created, it will need to be approved by First State Bank’s Wire Department prior to being utilized. The Wire Department will email to verify the creation of the template. Reply to the verification email with a copy of the wire instructions for them to verify. The Status of the Template will show “Pending Approval – New.”
7. Once the New Template has been approved, the Wire Department will email to verify the approval of the template. The Status of the Template will change to “Approved.”

### EDIT A WIRE TRANSFER TEMPLATE

1. Select Wire Manager under Management Tools.
2. Select Wire Transfer Template, click “Submit,” and click on “Edit Template.”
3. Edit the necessary information within the template. Click “Save.”
  - Domestic Wire Transfer Template
  - International FX Wire Transfer Template

**NOTE:** The Beneficiary Delivery Date should always be “[Spot] Two Business Days.”

4. Once the Template has been edited, it will need to be approved by First State Bank’s Wire Department prior to being utilized. The Wire Department will email to verify the editing of the template. Reply to the verification email with a copy of the wire instructions or what was changed for them to verify. The Status of the Template will show “Pending Approval – Change.”
5. Once the New Template has been approved, the Wire Department will email to verify the approval of the template. The Status of the Template will change to “Approved.”



### **SUBMIT A DOMESTIC WIRE TRANSFER USING A TEMPLATE**

1. Select the Wire Tab from the Transfer Funds widget or Select Wire Manager under Management Tools.
2. Select the name of the template you will be using from the dropdown menu; or select “Wire Transfer Template,” click “Submit,” and click the New Transfer of the template you will be using.
3. Enter the dollar amount of the wire, the transfer date and any other information that you need to complete the wire, click either “Begin Transfer” or “Process.”
4. If you are utilizing the Transfer Funds widget, you will be asked to confirm the wire information. If the information is correct click “Continue.”
5. Press the gray button on the token. You will receive an 8-digit number. Enter the 8-digit number in the “One Time Password” field and click either “Transfer Funds” or “Submit.”
6. The transfer confirmation page will appear, providing a reference number. Print for your records.

### **SUBMIT A GENERAL DOMESTIC WIRE TRANSFER**

1. Select Wire Manager under Management Tools.
2. Select “New Wire Transfer,” the Domestic Wire Type from the dropdown, and click “Submit.”
3. Enter a Transfer Description, the dollar amount of the wire, the transfer date and any other information that you need to complete the wire, click “Process.”
4. Press the gray button on the token. You will receive an 8-digit number. Enter the 8-digit number in the “One Time Password” field and click either “Transfer Funds” or “Submit.”
5. The transfer confirmation page will appear, providing a reference number. Print for your records.

### **SUBMIT AN INTERNATIONAL WIRE TRANSFER USING A TEMPLATE**

1. Select Wire Manager under Management Tools.
2. Select Wire Transfer Template, click “Submit,” and click the New Transfer of the template to be used.
3. Click on the green plus symbol (+) to the right of the FX Contract dropdown menu. This will create the Foreign Exchange Rate contract for this wire.
4. Enter a Description for the Rate Contract and the Amount of the wire. Click “Next.” NOTE: The Beneficiary Delivery Date should always be “[Spot] Two Business Days.”
5. When the system retrieves the most current FX Rate Information it typically takes less than 30 seconds but can take up to 5 minutes. Once the FX Rate Information has been retrieved, you will be given 59 seconds to accept

this transaction. NOTE: Clicking “Accept” constitutes your commitment to this contract. A request to cancel a committed contract may result in your financial loss.

- USD to FX
- FX to USD

6. Enter any other information that you may need to complete the wire that was not prefilled by the selected template. Click “Process.”

### **SUBMIT A GENERAL INTERNATIONAL WIRE TRANSFER**

1. Select Wire Manager under Management Tools.
2. Select New Wire Transfer, the Wire Type from the dropdown, and click “Submit.”
3. Enter a Transfer Description and click on the green plus symbol (+) to the right of the FX Contract dropdown menu. This will create the Foreign Exchange Rate contract for this wire.
4. Enter a Description for the Rate Contract; select the account to be debited for the wire, the Currency to be used in the transaction, the Beneficiary Delivery Date should always be “[Spot] Two Business Days,” the Conversion direction (USD to FX = the Amount entered is in USD; FX to USD = the Amount entered is in the selected Currency), and the Amount of the wire. Click “Next.”
5. When the system retrieves the most current FX Rate Information it typically takes less than 30 seconds but can take up to 5 minutes. Once the FX Rate Information has been retrieved, you will be given 59 seconds to accept this transaction. NOTE: Clicking “Accept” constitutes your commitment to this contract. A request to cancel a committed contract may result in your financial loss.
  - USD to FX
  - FX to USD
6. Enter the Swift/BIC code, the International Routing Code (only necessary for select countries), the Name, and the Address of the Beneficiary Institution. Enter the Account Number, the Country, the Name, and the Address of the Beneficiary along with any other information that you may need to complete the wire. Click “Process.”
7. Press the gray button on the token. You will receive an 8-digit number. Enter the 8-digit number in the “One Time Password” field and click either “Transfer Funds” or “Submit.”
8. The transfer confirmation page will appear, providing a reference number. Print for your records.

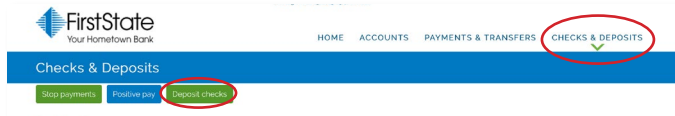




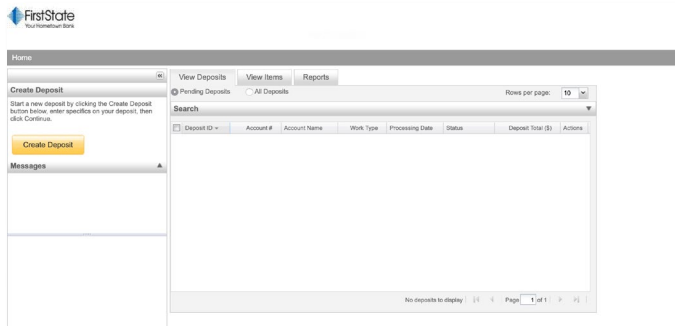
## Business Express Deposit

### PROCESS A DEPOSIT

1. Log into Business Online Banking. Select Checks & Deposits, and then “Deposit Checks.”



2. Switch to Classic View by clicking on “Classic View.”



3. Select “Deposit Capture.”
4. Enter the dollar amount of the total deposit and select the account number for deposit. Click “Create.”
5. Place one check in the scanner.
6. Click “Scan.”
7. If you have more than one item place the next item in the scanner (Refer to step 4) and click “Continue Scanning This batch.” Repeat this step until all checks have been scanned. Once all checks have been scanned, click “Capture Complete.”
8. If the scanner is unable to read any information on the checks, you will have a scanner exception. If you do not have any exceptions move on to step 9.
9. To correct an exception, click on the pink field directly under the check image. Enter the information needed (either check# and/or amount). In this example, the field is the amount field. Once you have entered the correct information select “Update Item.”
10. Once all exceptions have been corrected and updated, select “Submit Deposit.” This step will submit the deposit to the bank for processing.

### DEPOSIT RESEARCH LOOKING UP CURRENT AND PREVIOUS DEPOSITS

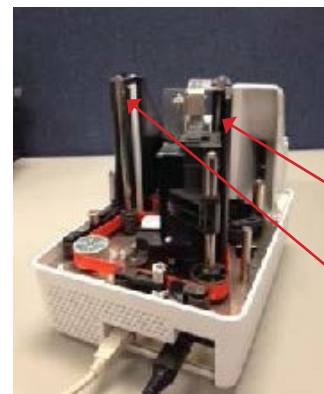
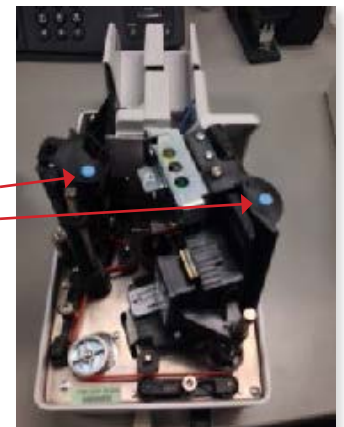
1. Once logged into Business Express Deposit, click on the “All Deposits” tab.
2. Enter the date range you are searching for and select “Search.” You must click on the calendar icon to select a date range.

3. A list of transactions will appear. To view the deposit, click on the deposit ID number. You can locate your deposit by looking at the either the “Submit Date/Time” or “Deposit Total” column. (You may need to use your bottom scroll bar to scroll to the right if you do not see all available columns.)
4. Once you have selected your deposit, you are able to view the images within the deposit and print reports. To view check images, select an item from the item list. The image will appear above the item list. To print a deposit report, select “Detailed Report” and then the type of report. (You may need to use your bottom scroll bar to scroll to the right if you do not see the “Detailed Report” section). Which “Detailed Report” you choose will determine the next steps. Selecting “Generate PDF Report” or “Generate PDF Report with Images” will open the PDF viewer you have installed on your computer. Selecting “Generate CSV Report” will export information into Microsoft Excel. Selecting “Extract Images” allows you to open or save a zip file containing the front and back of each check.

### CLEAN SCANNER CAMERAS REMOVING SMUDGES AND REDUCING INFORMATION EXCEPTIONS

If black smudges have been appearing on your images or you have a large amount of exceptions, you may need to clean the scanner. You can do this by running a cleaning card through the scanner and by taking the camera covers off and cleaning the camera lens with a damp paper towel. Below are some images on where the cameras are located. Note: The images below are taken of a Smart Source single feed scanner. The Smart Source Multi Feed scanner should be located in the same area but the inside of the scanner may look slightly different.

1. To access the camera lenses, lift the black pieces with blue dots straight up.



2. This image shows the camera covers off. Two arrows mark where the cameras are located. You will notice a piece of glass with a white strip behind it.



3. This image shows a close up of the camera that takes the picture of the front of the check.



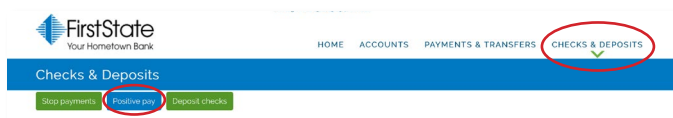
4. This image shows the second camera which takes pictures of the back of the check.

A can of compressed air may also be used to clean the inside of the machine. Be sure to **TURN OFF** and **UNPLUG** the scanner before using air dusters. Some liquid propellant may spray out with the duster and can damage a plugged in scanner.

## Positive Pay

### ACCESS

To access the Positive Pay system, select “Checks & Deposits” then “Positive Pay.”



The Overview page will open in a new window and has the following sections:

- Item Review – Lists the exceptions for the current day
- Import a File – Import multiple issue items
- Add an Item – Import individual issue items
- Item Search – Search issue items that have been uploaded and the status of each item
- Import Exceptions – Review errors with imported items

### ITEM REVIEW

From the Overview page, select the “Review” tab at the top of the page.

The Item Review page will appear.

Select an account from the dropdown or choose “All”, then click “Submit.”

A list of exceptions will appear.

- The reason for the exception will be listed in the “Reason” column
- Select Approve or Return for each item from the dropdown in the Action column

A “Return Reason”, selected from the dropdown, must be selected for any items stating Return in the “Action” column.

Once all decisions have been made, click “Process Items” at the bottom of the page.

### IMPORT A FILE

From the Overview page in the “Import a File” section, click the “Browse” button.

- Select the file to be imported
- From the dropdown below the file name, select the template used to import the file
- Once complete, click the “Next” button to complete the import process

Should everything process correctly in the file, the Import Exceptions section will read “No Import Exceptions.”

In the event of an error that prevents an item from uploading, the exception will be displayed in the Import Exceptions section and can be corrected directly from this screen.

### ITEM SEARCH

On the Overview page under the “Item Search” section, enter the search criteria and click “Search.”

To see items by status, select Not Reconciled, Reconciled, or All Items from the Status dropdown.

A list of the items matching the search criteria will appear.

If an issue appears with incorrect information, it can be corrected by clicking “Edit.”

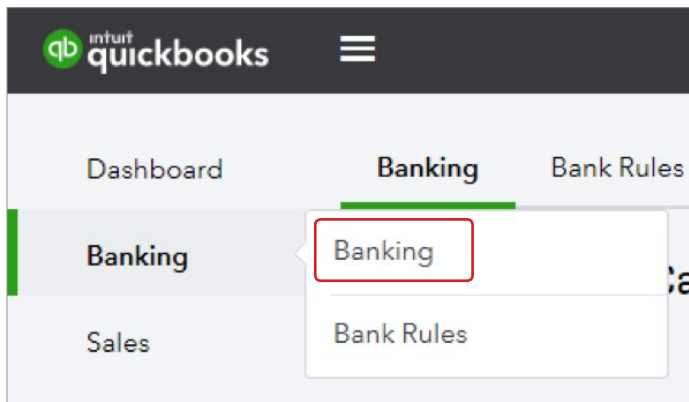
Note: Issues are generated from files that are uploaded.



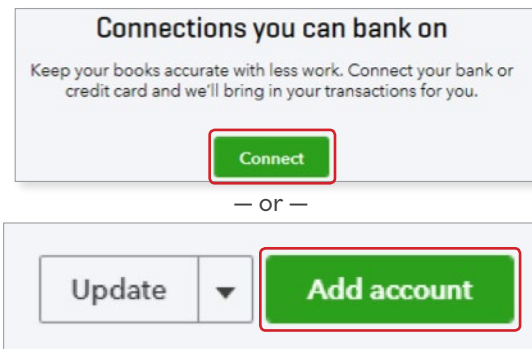
If you are a customer using **Express Deposit**, **ACH Origination Services**, or **Wire Services**: To protect your business, there are added security features on your account. Before you can use Direct Connect you must retain a **custom password**. Please contact the Cash Management Department at 866-372-1275 to get started.

## DIRECT CONNECT WITH QUICKBOOKS ONLINE

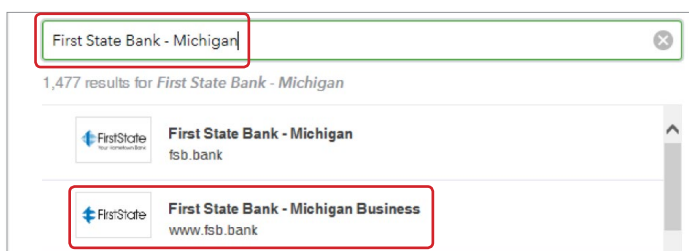
1. First launch QuickBooks Online. *If you are utilizing QuickBooks Pro desktop, please see page 9.*
2. Once you have logged into the site, select “Banking” from the “Banking” menu located at the left of the screen.



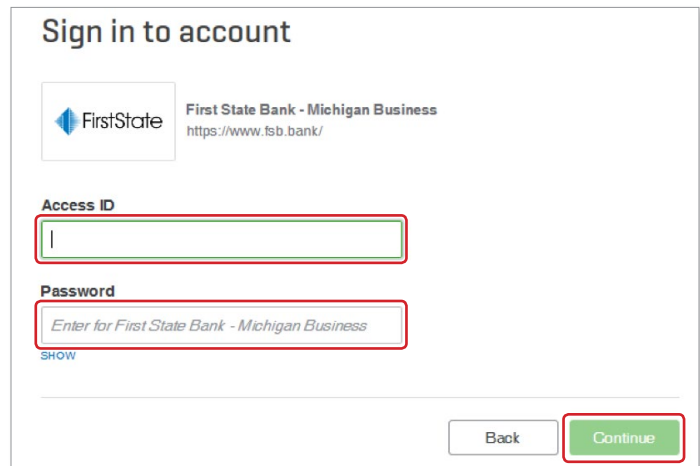
3. Click on the “Connect” or “Add account” button.



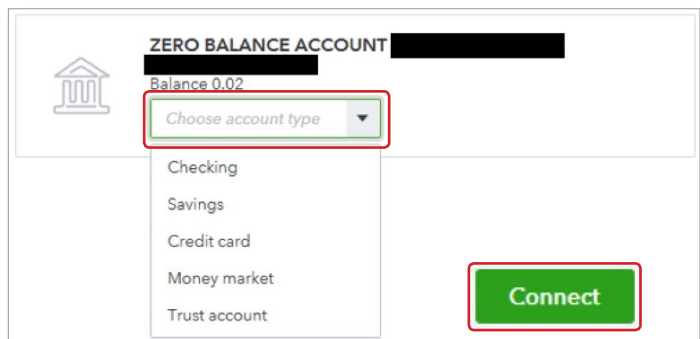
4. Enter “First State Bank-Michigan Business” for the bank’s name and click on the same within the box below. If you do not select this exact bank name you will not be connecting to our Business Online Banking.



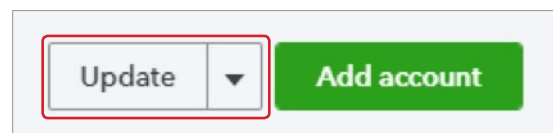
5. Enter your First State Bank Business Online Banking User Name and Password in the Access ID and Password fields, respectively. Click “Continue.”



6. From the pulldown menu, select either your QuickBooks accounts that correspond to your First State Bank Business Online Banking accounts or select the type of account. Once all of your accounts have been matched, click “Connect.”



7. After you have successfully set up your bank feeds, to download your transactions select “Update”, located at the top right of the screen.



8. All First State Bank accounts will update at the same time.

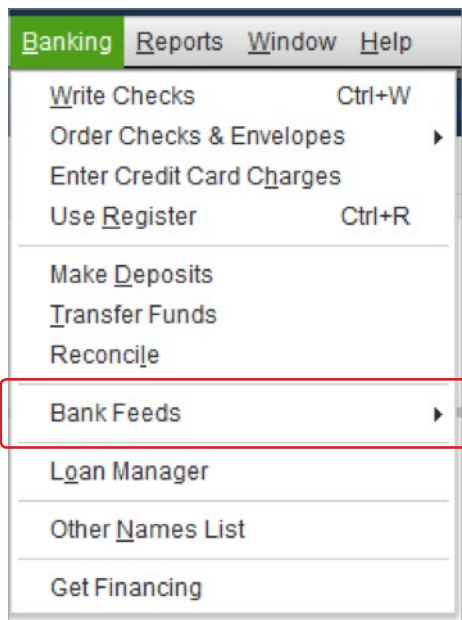




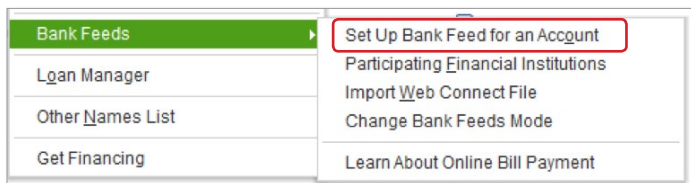
If you are a customer using **Express Deposit**, **ACH Origination Services**, or **Wire Services**: To protect your business, there are added security features on your account. Before you can use Direct Connect you must retain a **custom password**. Please contact the Cash Management Department at 866-372-1275 to get started.

### DIRECT CONNECT WITH QUICKBOOKS PRO

1. First launch QuickBooks Pro. This should be the desktop version of QuickBooks. *If you are utilizing QuickBooks Online, please see page 8.*
2. Once you have opened the application, select “Bank Feeds” in the “Banking” menu located at the top of the screen.



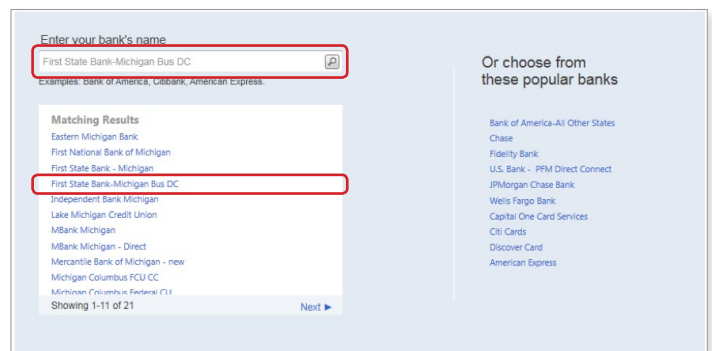
3. Select “Set Up Bank Feed for an Account” in the “Bank Feeds” submenu.



4. Select “Yes” when the warning message appears.



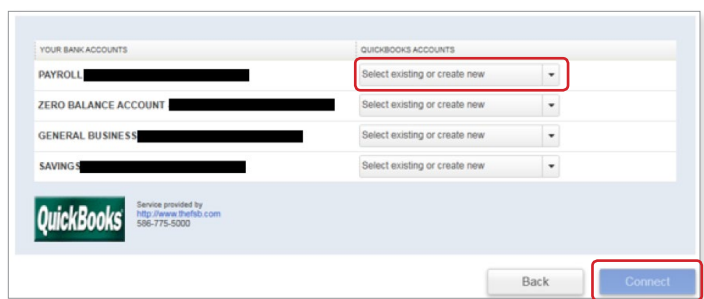
5. Enter “First State Bank-Michigan Bus DC” for the bank’s name in “Step 1: Find your bank” and click on the same within the “Matching Results” field. If you do not select this exact bank name you will not be connecting to our Business Online Banking.



6. Enter your First State Bank Business Online Banking User Name and Password in the Access ID and Password fields respectively. Click “Connect.”



7. From the pulldown menu in the right hand column, select your QuickBooks accounts that correspond to your First State Bank Business Online Banking accounts on the left hand column. Once all of your accounts have been matched, click “Connect.”





8. Once the Direct Connect with QuickBooks has been established with your First State Bank Business Online Banking accounts, a confirmation screen will appear. Click “Close.”

YOUR BANK ACCOUNTS	QUICKBOOKS ACCOUNTS	STATUS
PAYROLL [REDACTED]	Payroll	Added
ZERO BALANCE ACCOUNT [REDACTED]	Zero Balance Account	Added
GENERAL BUSINESS [REDACTED]	General Business	Added
SAVINGS [REDACTED]	Savings	Added

Service provided by  
First State Bank  
586-775-5000

WHAT'S NEXT?  
Add accounts from another bank  
Download your transactions from Bank Feeds

Close

12. Repeat steps 10 & 11 for each account.

9. After you have successfully set up your bank feeds, to download your transactions select “Bank Feeds Center,” under the “Bank Feeds” submenu, under the “Banking” menu, located at the top of the screen.

Banking Reports Window Help

- Write Checks Ctrl+W
- Order Checks & Envelopes
- Enter Credit Card Charges
- Use Register Ctrl+R
- Make Deposits
- Transfer Funds
- Reconcile
- Bank Feeds

Bank Feeds Center

10. Click on “Download Transactions.”

Account Information

LAST UPDATE: 1 day(s) ago

First State Bank-Michigan Bus DC In QuickBooks

ACCOUNT ENDING IN [REDACTED] ENDING BALANCE Zero Balance Account

\$0.02 \$0.02

There are no transactions to review.

Download Transactions

11. Enter your First State Bank Business Online Banking PIN/ Password when requested.

Access to First State Bank-Michigan Bus DC

QuickBooks

Enter your PIN/ Password

OK Cancel Help