

Once you have completed your initial login on a desktop computer, get started by downloading the **FCB Business** app from the Apple App Store or Google Play Store. Enter the Company and Login ID you were provided in addition to the password you set up.

Explained below are the potential options visible when you expand the menu in the top right corner. *Please note: you may not have all of these options, as some require contracts and additional back office setup.*

 <p>First Carolina Bank</p>	
Dashboard	<p>Dashboard: This is your home screen. Easily access messages, notifications, cut-off times, and accounts as well as view and process any pending approvals or Positive Pay decisions.</p>
Accounts	<p>Accounts: View your aggregate accounts total in addition to detailed account breakdowns, including balances and transactions.</p>
Payments	<p>Payments / Transfers: Create individual and templated (set up via desktop) transfers, view transfer activity, and sign off on transfers pending approval.</p>
Transfers	<p>Payments / Wires: Create wires from a template (set up via desktop), view wire activity, and sign off on wires pending approval.</p>
Wires	<p>Payments / ACH: Create ACH payments from a template (set up via desktop), view ACH payment activity, and sign off on ACH payments pending approval.</p>
ACH	<p>Payments / Business Bill Pay: Create Bill Pay payments (to payees set up via desktop) and view your payee list and information as well as scheduled payments and payment history.</p>
Business Bill Pay	
Pending Approvals	<p>Pending Approvals / ACH; Transfers; Wires: Quickly review any transactions pending approvals and process them.</p>
ACH	
Transfers	<p>Pending Approvals / Loan Payments: Quickly review any loan payments (made via desktop) pending approvals and process them.</p>
Loan Payments	
Wires	<p>Pending Approvals / Users: Quickly review any new users that have been set up under your Company ID and approve them. Note that these users will still be subject to approval by First Carolina Bank.</p>
Users	
Positive Pay	<p>Positive Pay / ACH Exceptions; Check Exceptions: Quickly review any Positive Pay exception items, whether ACH or checks, and decision them.</p>
ACH Exceptions	
Check Exceptions	<p>Message Center: Send messages to our support team and upload screenshots, if applicable. You can also view sent and archived messages.</p>
Message Center	
About	<p>About: Find our headquarters address as well as our support phone number and email contact.</p>
My Profile	<p>My Profile: View your Login ID in addition to the email and phone number associated with your profile. You can change your password here as well.</p>
Sign Out	<p>Sign Out: If you fully close the app, it will automatically sign you out. Alternatively, select this option.</p>

Questions? Contact treasurymanagement@firstcarolinabank.com.