

Small Business Mobile & Online Banking Guide

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Overview

Small Business Online Banking is a Digital Solution for Business Banking customers who need to view their accounts online, have multiple users, have a need to originate ACH and Wire payments, pay bills, create and send invoices, send and receive Zelle® payments, and more.

Eligibility

Small Business Online Banking may meet your businesses’ needs if the following apply:

- You have a Small Business checking or money market account
- You have 5 or fewer individual entities that you need to view under one log in
- You will be originating \$25,000 or less in ACH transactions per month
- You will be sending \$50,000 or less in Wire transactions per month
- You do not have a need for positive pay or international wires

Comparison: BOSS vs. Business Online Banking

Fulton Bank offers two business online banking solutions to fit the needs of our business clients. The BOSS platform is designed for large businesses or commercial customers who require high transaction and dollar limits. BOSS is highly customizable to suit specific needs of larger clients, while Small Business Online Banking is designed for ease of use and simplicity.

In some instances, Small Business customers may also need the BOSS solution depending on their size and needs. Below is a quick breakdown of the comparison of the two platforms.

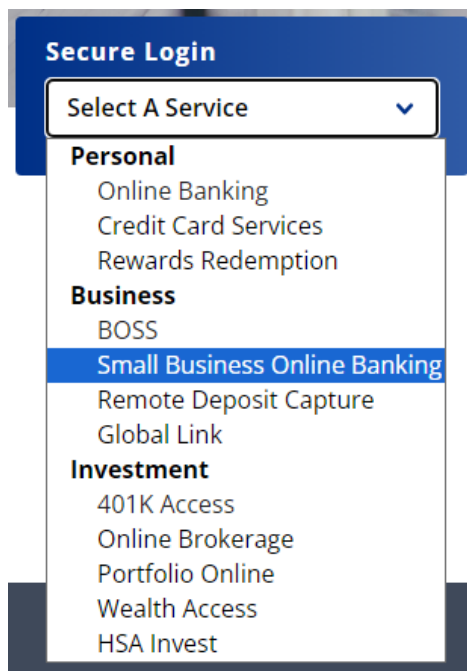
Feature	Business Online Banking	BOSS
ACH	✓	✓
Domestic Wires	✓	✓
International Wires		✓
Zelle®	✓	
Bill Pay	✓	✓
Invoicing	✓	

Multiple Users	✓	✓
Higher Limits		✓
Self-Service Enrollment	✓	
Positive Pay		✓
Mobile Application	✓	✓
Mobile Deposit	✓	
Remote deposit Capture		✓

Password Resets

Password resets do not typically require bank support. If you have been locked out or have had your temporary password expire for your first time log in, follow the below steps to obtain a temporary password.

To get started, launch the [Fulton Bank](#) website and select **Small Business Online Banking**, under Business, from the **Secure Login** box.



Under the password field, select **Forgot Credentials** to launch the self-reset service.

SECURE LOGIN

Small Business Online Bankir ▾

Username

Password

[REGISTER NOW](#) [FORGOT CREDENTIALS?](#) **SECURE LOGIN**

For a first time log in, enter the phone number provided on the enrollment form along with the temporary username you received from Fulton Bank via email.

For all other users, enter the phone number associated with the online banking profile along with the user ID.

Can't access your account?

Provide the following information and we'll send you a temporary password.

Phone number

+ 1 ▾ (xxx) xxx-xxxx

This phone number must be already added to your account.

Username

[Send me a new password](#) [Cancel](#)

[I forgot my username](#)

Once complete, select **Send me a new password**. The password will be delivered via an automated phone call from Fulton Bank. Be sure to write this password down as it will be needed twice to complete the reset process.

Please note! You may use I forgot my username if you have previously logged in. If you did not receive your temporary username, please contact us for further assistance.

Once the password has been sent, Follow the on-screen instructions to complete password reset.

[Password Requirements](#)

Please follow the on-screen guides to ensure your new password meets our security parameters. Passwords will expire after a period and will need to be changed to maintain security. Multi-factor authentication may be prompted from time to time when an unrecognized device or location is being used to access mobile or online banking.

[Features](#)

CashFlow Central® and Zelle® are standard features that are automatically available upon log in and do not need to be noted during enrollment. These features are available at no cost, but additional fees may apply. ACH and Wires are additional fee-based services a customer may select.

If you are already enrolled in Small Business Online Banking, but would like to update your available features, please contact us.

[ACH & Wire Payments](#)

You do have the option to enroll in ACH and Wire payments either during or after enrollment.

The ACH service allows your Business to originate ACH transactions, such as payroll, to others. This service should **only** be selected if you will be initiating ACH transactions from your Small Business Online Banking. Please note you can still receive ACH transactions to an account **without** this service enabled.

This service should only be selected if you plan to send wire transfers.

Important note! There is a fee per transaction sent using the ACH service, depending on if you are using Same-Day ACH or not. There is also a fee for sending outgoing wires. These fees will be outlined within your online banking when making a payment.

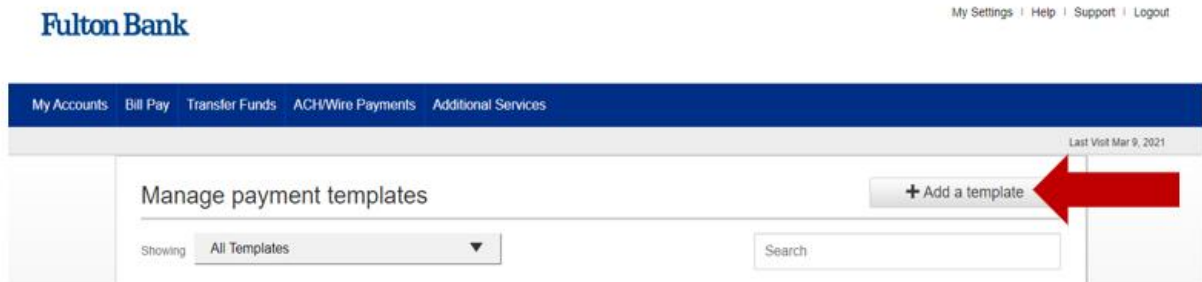
[Creating Templates](#)

Setting up a **template** will help create an easy way to not just pay employees but set up recurring payments as needed.

To create a template, select **Manage payment templates** under the **ACH/Wire Payments** tab from Small Business Online Banking.



Select Add a template



If you have more than one deposit account assigned for this service, select the desired deposit account you wish to pay from in your drop down. Next, select the **Payment type** for the type you wish to send.

- **Payment Types**
 - **Commercial (CCD)** – ACH payment to be used when sending vendor payments to Business Billers.
 - **Consumer (PPD)** – ACH payment to be used when sending payments to Personal Billers.
 - **Payroll (PPD)** – ACH payment to be used when sending payroll to your employees.
 - **Domestic Wire** – Transfer sent through the federal reserve using a US based routing number and account number to credit the other FI same day.

Template information

Name
Enter template name

Funding account
Simply Checking ****0001

Template type
Payroll (PPD)

ACH Company ID
S222266666

Template Description
Enter template description (10 characters)

How would you like to settle these payments?
 One settlement entry per batch offset One settlement entry per item offset

Funding account
Simply Checking ****0001

Template type
Payroll (PPD)

Commercial (CCD)

Consumer (PPD)

Domestic Wire

Payroll (PPD)

One settlement entry per batch offset One settlement entry per item offset

A **Payment Description** is required for payments that are sent with a maximum of 10 characters.

Please note for ACH payments that a settlement option must be selected to continue

- **One settlement entry per batch offset** means that one transaction will be deducted from your account for all the items within that payment.

- **One settlement entry per item offset** means that a transaction will be deducted from your account for each item within that payment.

Important note! ACH Payment Fees are applied per item, no matter which settlement option you choose. Wire fees will be assessed at the end of the statement cycle.

ACH Payment Views

Template type
Payroll (PPD)

ACH Company ID
S22226666

Template Description
Enter template description (10 characters)

How would you like to settle these payments?
 One settlement entry per batch offset One settlement entry per item offset

To complete a payroll template, next, select **Add an employee**. A pop up will appear to fill in your employee's information for each employee you wish to pay.

Employee information

Complete the template by adding employees.

Reminder! The browser you are using will need to have pop up blockers disabled for the Fulton Bank site.

Add an employee



Contact information

Who do you want to add Employee ID

Test Name 1 Optional

Account information

Bank account type

Personal Checking ▼

Routing number

031301422

FULTON BANK, NA

Bank account number

1234567 1234567

Create a prenote ←

You will not be able to schedule payments for this employee until this prenote processes.

Payment information

This can be changed at the time of payment.

Amount to pay

The **Routing number** will provide the name of the Financial Institution for the number you provide, but the system cannot guarantee this routing number accepts ACH transmissions, it will be your responsibility to confirm this information.

- Note the additional box to check for **Create a prenote**.
 - An ACH prenote, which is a zero-dollar entry that precedes the live entry is recommended by Fulton Bank for any payment, especially for payroll or rental payments. **A prenote must precede the first live entry by at least six banking days.**


After you have completed the template click on **Save template**.

Employee information

Complete the template by adding employees.

<input type="checkbox"/> Employee ▼	ID	Account	Create prenote?	Amount
<input type="checkbox"/> Test Name 1		Personal Checking 1234567	✓	\$500.00
<input type="checkbox"/> Test Name 2		Personal Checking 123456	✓	\$850.00

Template paying 2 employees Total
\$1,350.00



Wire Payment Views

From the **Make a Payment** view, change the payment type to **Domestic Wire**. International Wires are not supported within Small Business Online Banking.

What do you want to do?

Make payments

How do you want to pay?

Make a one time payment ▼

Funding account
Small Biz Premium Checking ****9807 Current: \$765.81 Available: \$765.81

Payment type
Domestic Wire

Payment name
Ecommerce Test Wire

Monthly limits

ACH Payment limit
\$1,000.00 available
\$1,000.00

Domestic Wire Payment limit
\$50,000.00 available
\$50,000.00

[More details](#)

Key in the Beneficiary (receiver) details including:

- Name
- Address
- Reference Information & Purpose
- Routing Number & Account Number

Beneficiary Details

Beneficiary

Who do you want to pay

Enter beneficiary name as it appears on the beneficiary account

Address line 1

e.g. 124 Main Street

Address line 2

Optional

Zip/Postal Code

Enter zip code

City/Town

Name of the city/town

State/Province/Region

Optional

Country

Select

Bank account number

Beneficiary account number

Retype account number

Reference information/Additional instructions

Enter a 4 line message to beneficiary. Maximum 35 characters each line. (optional)

Purpose of wire

Maximum 16 characters

Beneficiary Bank

Wire routing number

Routing number

For further credit to

Enter a 6 line message to beneficiary financial institution. Maximum 35 characters each line. (optional)

Intermediary bank

While not common, beneficiary's bank may not receive wires directly and require you to enter the intermediary bank information. If unsure, refer to the wire instructions provided by the beneficiary and please enter the information below.

Bank routing number

Routing number

Intermediary bank account number

Account number (if applicable)

Retype account number

Payment

Amount to pay

\$0.00

Send On

08/08/2025



Fees

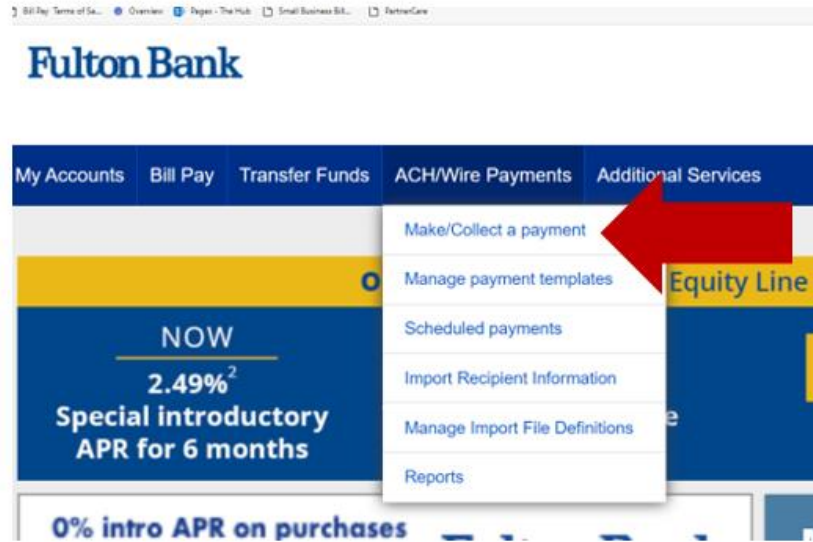
\$15.00

The Beneficiary Bank is the routing number for the recipient's account. The intermediary bank is an optional field and does not need to be completed.

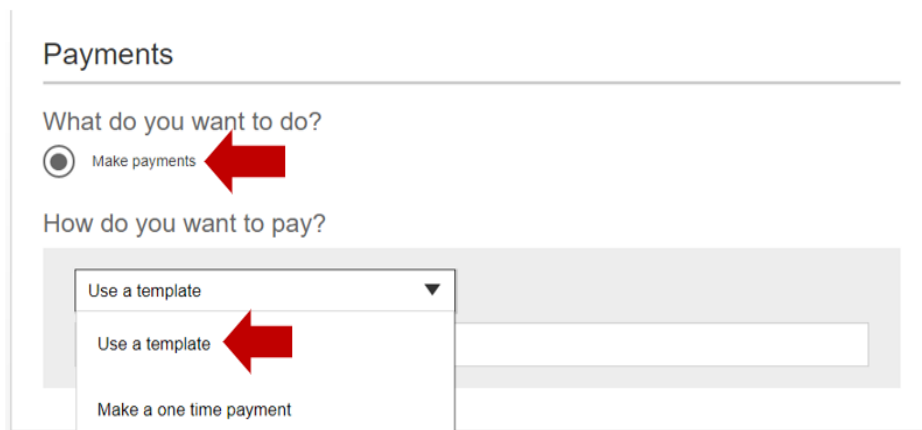
Please note! The outgoing wire fee is \$15.00 per wire when initiated through Small Business Online Banking.

[Sending a payment using a template](#)

Navigate to **Make/Collect a payment** from the drop down under **ACH/Wire payments** tab at the top of the screen.



Select the radio button by **Make a payment** and choose from the drop-down **Use template** and select the template you created.



After selecting the desired template, verify the information entered on the template is accurate for the payment type.

Please note! You may change the payment amount prior to scheduling the payment.

Make payments

Test Payroll

[Edit template](#)

Funding account: Checking *0001
Current: \$215.21
Available: \$215.21

Template type: Payroll (PPD)

1 Test Name 1
Checking *4567

\$500.00

2 Test Name 2
Checking *3456

\$850.00

Deliver On

04/09/2021

Repeats

[Never](#)



Prenote is processing for all recipients in this template.
You can schedule a payment on Apr 8, 2021

Paying 2 customers

Total \$1,350.00

Fees

\$3.00

Continue to review

Cancel

The **Deliver On** date must be a Bank Business Day, not a weekend or federal holidays. Additional information on ACH payments is provided below:

ACH Payments

- ACH Payments are **NOT** Instant payments to your Recipients.
 - Same day, next day, or two-day payments will be deducted immediately from your business checking account upon bank processing of your file.
 - All other future dated payments will be deducted from your business checking account 2 business days prior to your batch file effective date (Deliver On Date).
- Fulton Bank does offer the option of Same Day ACH payments, but **Additional Fees may apply**.
 - These payments **MUST** be completed and approved by an administrator prior to 11:30 AM ET to process same day.
 - You must be enrolled in Same Day ACH during set up to have this option available

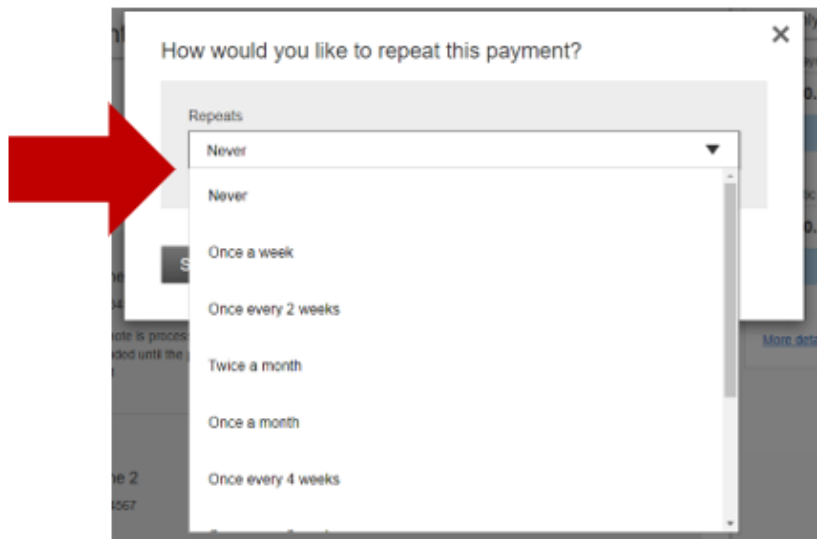
- Fee(s) will not deduct from your account the same day as your payment, rather any fees will be deducted from your account on the last day of the month the following month any ACH payments that are sent.

Domestic Wire Payments

- Domestic Wire payments are processed within a few hours, with delivery dates being same day
 - The fee for an outgoing wire sent via Small Business Online Banking is \$15.00 per wire.
 - The account enrolled in wires will be debited on the day the wire is to be sent (Deliver on day)
 - The cut off time to submit via Small Business Online Banking is 4 PM

Set up Recurring Payments

To set up recurring payments, select the blue underlined link **Never** beside **Repeats**. Choose from the drop down the frequency of the payment you are setting up under **How would you like to repeat this payment?**



Once you have entered all the information for your employees and their payments, and picked a deliver on date, click on **Pay** and you will receive a pop up to verify your identity.

Payment Limits

Find your limits for ACH and Wire Payments on the right side of the screen after you click on **Make/Collect a payment**

My Accounts | Bill Pay | Transfer Funds | ACH/Wire Payments | Additional Services

Payments

What do you want to do?

Make payments

Scheduled payments | Approved payments | Declined/Failed payments

Showing all payments

Scheduled payments

Monthly limits

ACH Payment limit

\$1,000.00 available

\$1,000.00

Domestic Wire Payment limit

\$1,000.00 available

\$1,000.00

[More details](#)

Limits

Monthly limits

ACH Payment limit	\$1,000.00
Available	\$1,000.00
Domestic Wire Payment limit	\$1,000.00
Available	\$1,000.00

Daily overall limits

Daily ACH Overall Limit	\$1,000.00
Daily Wire Overall Limit	\$1,000.00

Daily limits

ACH Payment limit	\$1,000.00
Domestic Wire Payment limit	\$1,000.00

Transaction limits

ACH Payment limit	\$1,000.00
Domestic Wire Payment limit	\$1,000.00

[More details](#)

Click on more details to see what your limits are for ACH Payments for both monthly and daily, along with the available amount remaining for each limit. Limits for both ACH and Wires in Small Business Online Banking reset after 12:00 PST on the last business day of the month, regardless of how much is sent.

Cut-Off Times

Cut off times vary based on the payment type.

Type	Cut off time
Same Day ACH	11:30 AM ET
Standard ACH	4:00 PM ET
Wires	4:00 PM ET

CashFlow Central®

CashFlow Central® is a standard feature for Small Business Online Banking and is enabled upon user set up. The primary administrator will need to select the CashFlow Central® feature and accept the terms and conditions before any other administrator or user will be able to use the service.

CashFlow Central® access will depend on the individual user's access to Small Business Online Banking. There are 3 levels of users, with level one being the highest.

- The primary admin will always be a level 1 user within CashFlow Central®. Level 1 users will have the ability to approve payments created and sent by level 2 and level 3 users.
- Primary admins will need to assign the bill pay permission to any users who they grant access. Secondary admins will automatically have access to bill pay, but this can be removed by the primary admin.

For more information on user provisioning, see the [Manage Users](#) section of this guide.

Personal Account Access

Small Business Online Banking customers may request access to their personal accounts during online enrollment. This feature is listed under additional features as **Personal Account Access**. Only the primary administrator can see the personal accounts linked to a Small Business Online Banking profile. Therefore, the tax ID enrolled for personal account can only be the primary administrator's social security number.

Please note! Only one personal TIN can be linked to a Small Business Online Banking set up.

Reminder! Each Business can only be enrolled in Small Business Online Banking one time.

The primary admin:

- Must have personal accounts to view online
- Must be enrolled in personal online banking before the personal accounts can be linked

Features of Personal Account Access

Personal account access will allow the primary admin to transfer from their business account to their personal account. However, personal accounts **CANNOT** be used in Small Business Online Banking features.

For example, if you have a personal Simply Checking account, you will not be able to access that account in Business Zelle. To access Zelle on a personal account, you will still need to sign into your Personal Online Banking.

Online Statements

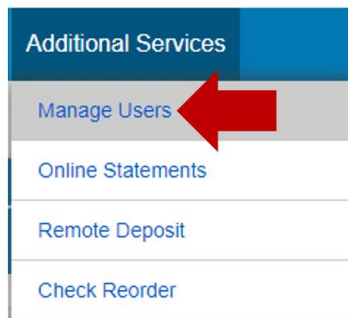
Online statements are available in Mobile and Online banking under the **More** and **Additional Services** options respectively. Once enrolled in Online Statements, the paper statements will stop being mailed. When enrolled, up to 24 months of statements are available and can be printed from a PDF view.

Please note! A bank employee cannot opt a customer into online statements or opt a business out of online statements. This must be self-served within mobile and online banking.

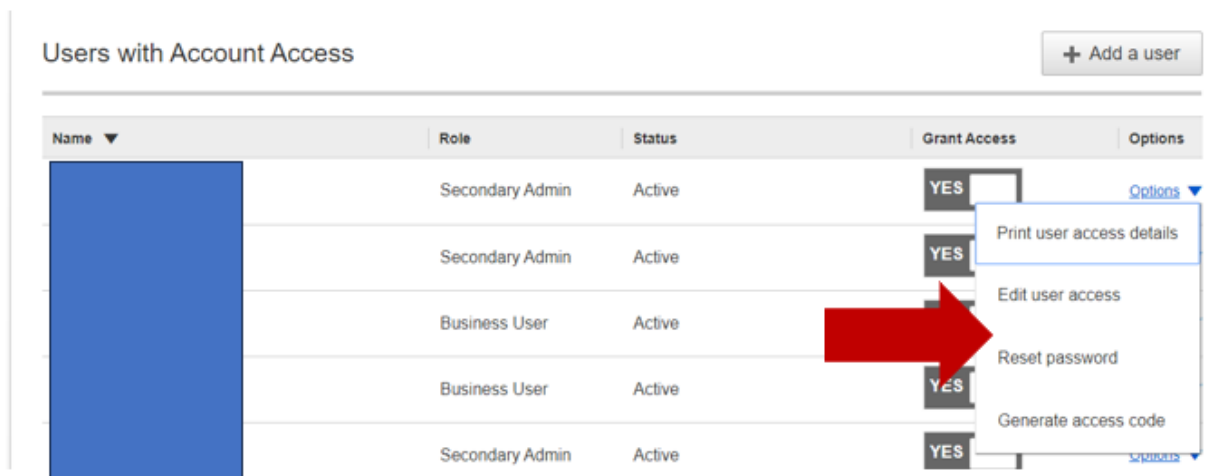
Manage Users

Primary administrators have the highest level of control within Mobile and Online Banking. However, secondary administrators also can manage other admins and/or users. Admins can add or remove users, provision entitlements, and reset passwords for those under the set up. A user is completely controlled by the admin of the profile. Users are created, removed, and reset by the company's admin(s).

The **Manage Users** menu is found under the Additional Services tab in Online banking or the More option in mobile banking.



All newly added or opened accounts will automatically appear under the administrator's view, but the admin will need to provision all additional users to view an account. An admin can reset passwords, generate one-time passcodes and/or edit access by selecting the **Options** drop down and selecting the desired menu option.



Tip! If an admin is generating a one-time passcode (OTP), the user must have already selected the method on how to obtain the passcode be on the screen to enter the code BEFORE the admin generates a code to be successful.

Quickbooks®

QuickBooks has multiple different ways to link to Fulton Bank to retrieve transaction information for recording purposes and it can vary based on the version of you are using.

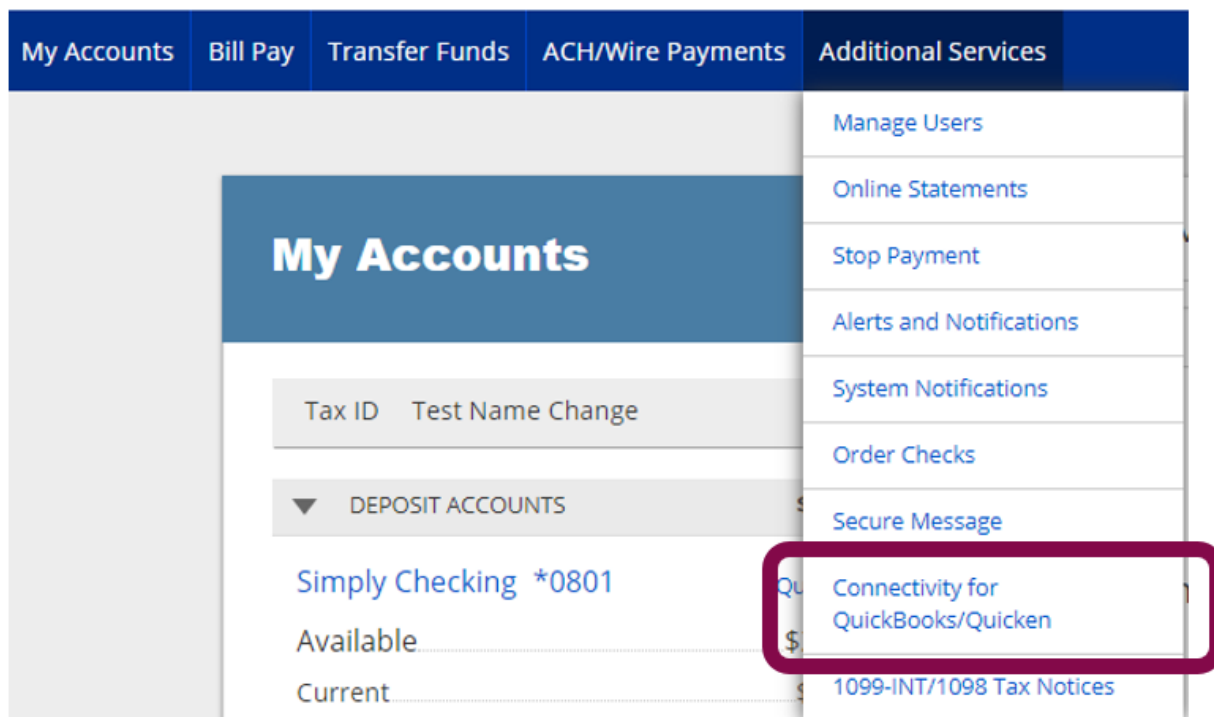
QuickBooks Direct Connect: Direct Connect establishes a user id and a Direct Connect password that is used to link QuickBooks directly to your online profile to pull the transactions over. Transactions that pull will be items that are posted to the account.

QuickBooks Online (EWC): QuickBooks Online, also called Electronic Web Connect establishes a connection between QuickBooks and online banking using the exact login credentials for the profile. This does not require any additional set-ups to be able to be used.

QuickBooks Web Connect: Web Connect for QuickBooks is a process that involves downloading a QBO or corresponding file type to the computer and then uploading the file to QuickBooks. This does not automatically link like the other two options but can be used to pull older transactions the other methods may not be able to locate.

Direct Connect

Direct Connect access needs to be established through Fulton Bank first. This is completed by logging into your Small Business Online Banking profile and selecting 'Additional Services'.



Next, locate the 'Banking' tab within the menu that runs across the top of the screen. Next select 'Bank Feeds' and then 'Set Up Bank Feed for an Account'. It will then prompt to close any other open windows, select to close all other windows. This will then open a screen to search for the Financial Institution. Select the bank's name as 'Fulton Bank Small Business – DC'. At this point, you will need to have your Small Business Online Banking user ID and the Direct Connect Password that you have established.

Quickbooks Online

To establish the bank connection with QuickBooks Online, choose *'Transactions'* and then *'Bank Transactions'* within the left-hand menu. This will then display as screen with the option to *'Connect Account'* or *'Upload Transactions'*.

Connect Account is the most common way to use of QuickBooks Online. This allows QuickBooks Online to link directly to their Online Banking profile.

Web Connect: Exporting a File for Small Business Online Banking

Web Connect requires the transaction information to be downloaded first before it can be uploaded to QuickBooks.

- Select the account that is desired to relate to QuickBooks and choose the *'Export'* button within the *'Account History'* screen.
- Select the file type as *'QuickBooks (.qbo)'* then the export button. This will then download the file to logged in device to be uploaded most likely defaulting to *'Downloads'* folder within their file explorer.
- select *'File'* within the bar along the top of the QuickBooks system. Then select *'Utilities, 'Important',* and finally *'Web Connect Files'*. This will then allow you to select the appropriate QB file to upload.
- Select either *'Use an existing QuickBooks Account'* to upload the file to existing account information in QuickBooks or *'Create a new QuickBooks account'* for first time set-up. You can review the transactions then through their *'Transaction List'*.

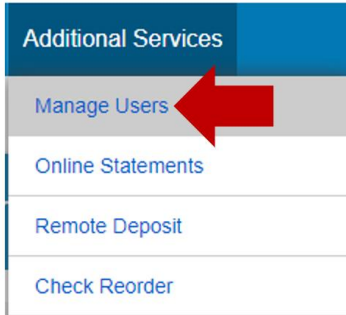
Zelle®

Zelle® for Small Business is available to all Small Business Online Banking customers. Only checking account products are permitted for access. You **will not** be able to connect any savings or money market accounts. Zelle® for Small Business has the same fast and convenient functionality that consumer Zelle® provides customers.

Who can access Zelle® for Small Business?

Customers with an established Small Business Online Banking profile will automatically have Zelle® for Small Business enabled for all enrolled administrators. Zelle® for Small Business is also accessible from the Fulton Bank mobile app.

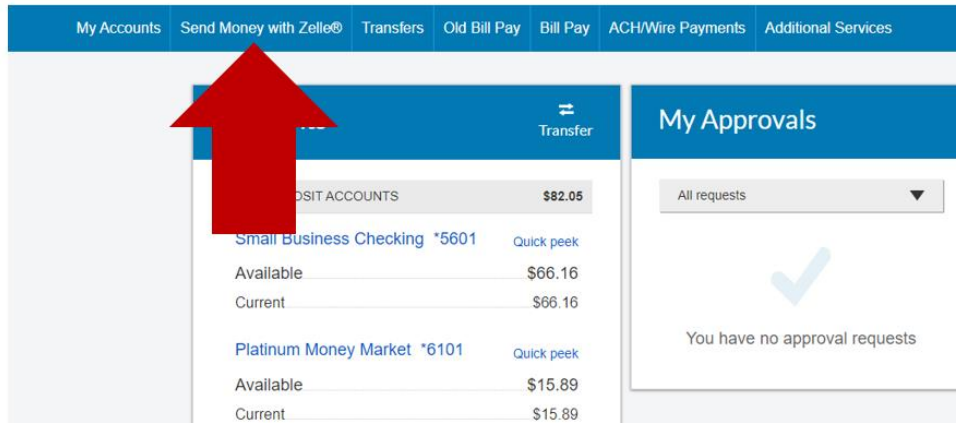
An Administrator will need to grant Zelle® for Small Business access to any other users by navigating to the **Additional Services** tab and selecting **Manage Users** screen.



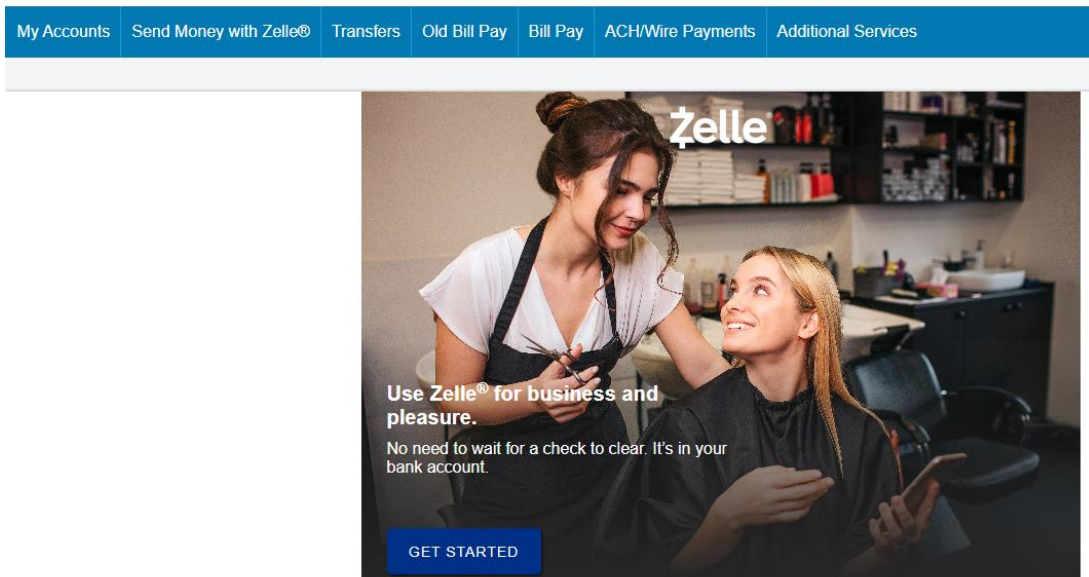
From there, administrators will be able to select **Single Sign-On Zelle®** under each secondary administrator or user profile desired.

[First time Enrollment- Internet Browser](#)

The **Send Money with Zelle®** tab will be available with Small Business Online Banking.



You will need to select **Get Started** and accept the updated terms and conditions before enrolling.



Zelle® for Small Business will pull in the email address and phone number from your Small Business Mobile and Online Banking profile to enroll with. *For best results, we recommend Business customers use an email address associated only with their Business or create a unique Zelle® tag during enrollment.*

Send Money with Zelle®

You need an email or mobile number to securely send and receive money.


Choose one from your profile or add a new one.

[+ Add new email or mobile number](#)

CONTINUE

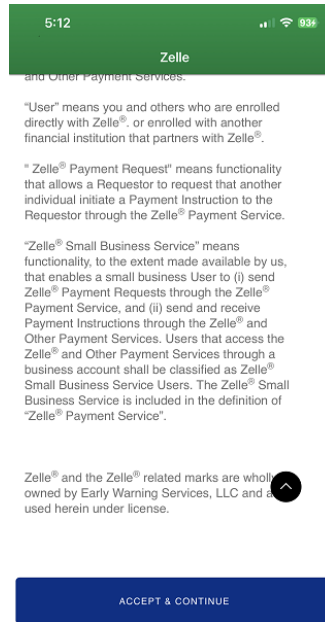
The verification process is required to complete the enrollment to begin to send, request, and split funds.

[First time Enrollment- Mobile App](#)

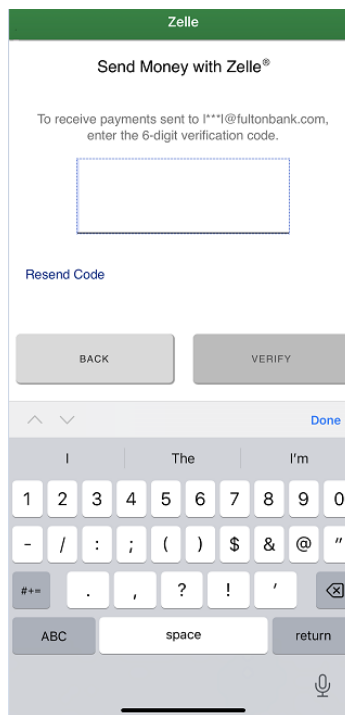
The **Send Money with Zelle®** tab will be available within the Small Business Online Banking navigation menu. Zelle® for Small Business will be marked with the .



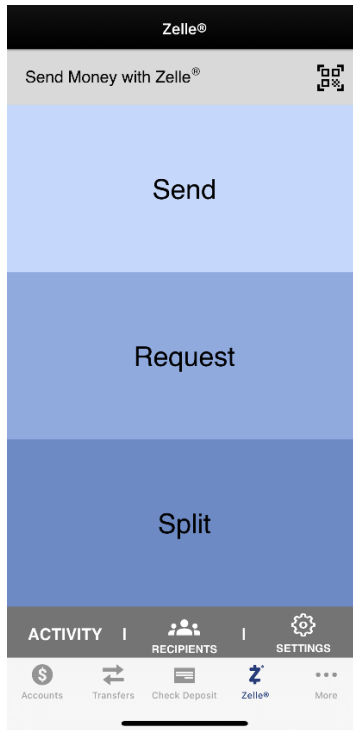
Select **Get Started** and accept the updated terms and conditions before enrolling.



Zelle® for Small Business will pull in the email address and phone number from your Small Business Online Banking profile to enroll. *For best results, we recommend Business customers use an email address associated only with their Business or create a unique Zelle® tag during enrollment.*

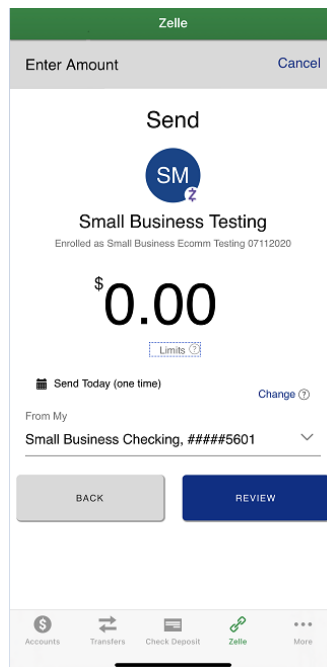


The verification process is required to complete the enrollment to begin to send, request, and split funds.



[Sending Payments](#)

When enrolled in Zelle® for Small Business, a person can search for the business by their enrolled token and the business name will display for confirmation. The top name is what was entered for their contact, where the **enrolled as** name will display the name that comes from the Small Business Online Banking profile.



Limits

Zelle® for Small Business transaction limits are established for each administrator/user profile.

Limits will display within the online and mobile application when attempting to send a payment and selecting **limits** under the amount field.

Important note! Transaction count limits **cannot** be increased. To request a limit increase for outgoing transaction, please contact your financial center for next steps.

QR Code

A QR code is a unique code that allows enrolled Zelle® users to take a picture of another enrolled user's code for a quicker, easier way to make payments. QR codes can be emailed, texted, or printed out directly from Small Business Online Banking.

View QR Code

To view your QR Code, users should select the **Settings** tab within Zelle® for Small Business. The below message will appear, and you can select **View my QR Code** to view or send your unique code.

Zelle® QR Code



Scan a Zelle® QR code to send money quickly and easily



Share your QR code to receive money with Zelle®



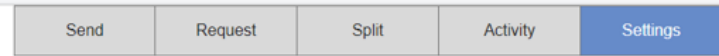
Print your QR code on flyers and cards so others can send you money easily

You can find your Zelle® QR Codes under Zelle® Settings

SKIP FOR NOW

VIEW MY QR CODE

Tapping the QR code on a web browser, allows you to print the code.



Settings

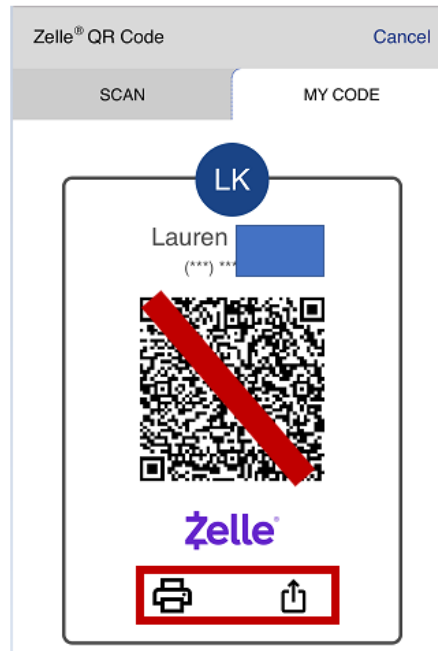
Profile



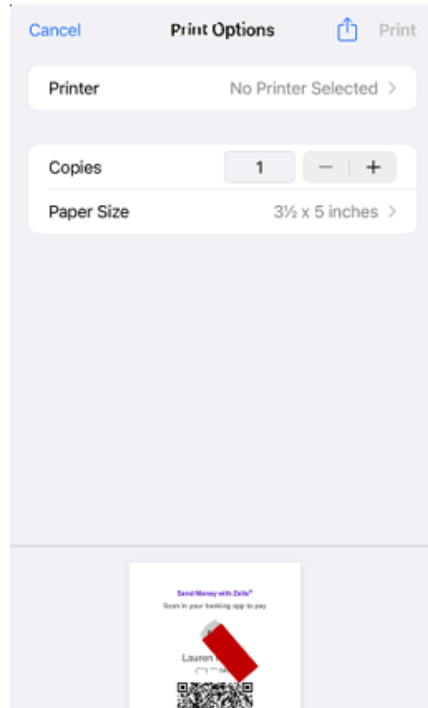
- To update your primary email address for Zelle:
- Click "Remove" link next to your email address that is no longer applicable
 - Click "My Settings" in the upper right corner of Online Banking and follow the on-screen prompts

Print QR Code

Using the Mobile Banking application, provides the option to print, text, or email. To print, select the printer icon.




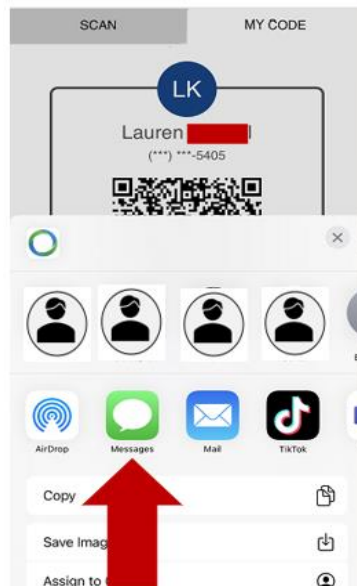
Then select their local printer and print the code.



Important note! You will need to have a wireless printer available to them to print from a mobile device.

Text or Email QR Code

To email or text, select the  icon. A menu will appear with a variety of options for recent contacts and apps. You may select your desired option from here to continue.



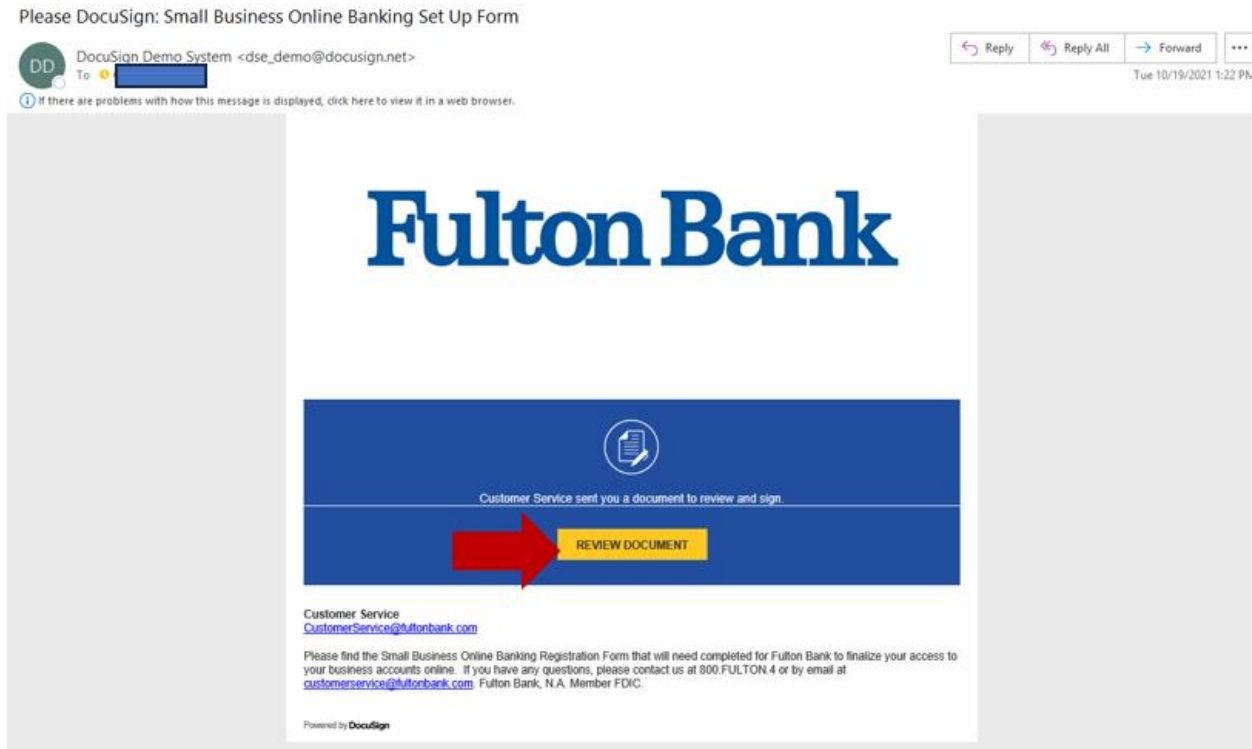
Mobile Deposit

Mobile deposit is a standard feature available in the mobile app for all Business Banking clients. New customers will be subject to a new relationship limit with a daily and monthly limit for the first 90 days.

DocuSign View

If you selected a product that requires a signature, you will receive the below email from CustomerService@fultonbank.com. DocuSign documents are valid for 14 calendar days from the day that they are sent. After 14 days, the DocuSign will be voided, and a new one will need to be sent.

To get started, select **Review Document**.



Once selected **Review Document**, you will be asked to key in your personal information so that the system can correctly verify you before you sign the document electronically. These questions will be specific to the *business contact* the document was sent to and **not** related to the entity.

Important! These questions asked by DocuSign will be personal, as it is designed to be used as an authentication method to prevent fraudulent access to your business.

You will be asked **6 questions**, like the example below.

Once passed the authentication process, the **Continue** option will be available to be selected to review the document that was sent.

Please Review & Act on These Documents



Fulton Bank

Powered by DocuSign

Please find the Small Business Online Banking Registration Form that will need completed for Fulton Bank to finalize your access to your business accounts online. If you have any questions, please contact us at 800.FULTON.4 or by email at [View More](#)

Please review the documents below.




CONTINUE

OTHER ACTIONS ▾

Next, a pop up display shows that Fulton Bank has prefilled information on the form. Select **Continue** to advance to the form.

Changes to Shared Fields

Another recipient has made changes to shared fields on this document. These fields are highlighted for your notification and review.

 **CONTINUE**

All required fields are outlined in **RED** indicating that **MUST** be signed or filled out before the form can be submitted back to Fulton Bank.

Fulton Bank

Small Business Online Banking Registration Form

BUSINESS CUSTOMER INFORMATION New Customer Setup Modify Existing Service Cancel Service

<p>Primary Business Name _____</p> <p>Business Physical Address Street _____</p> <p>City _____ State _____ Zip _____</p> <p>Business Phone Number _____</p>	<p>Business Authorized Signer - Please Print Name _____</p> <p>Business Authorized Signature _____ / _____ Date _____</p> <p>Personal TIN _____</p>
<p>BUSINESS EIN NUMBER(S):</p> <p>Primary Business TIN _____</p> <p>Additional Business TIN _____</p> <p>Additional Business TIN _____</p>	<p>Additional Business TIN _____</p> <p>Additional Business TIN _____</p> <p>Additional Business TIN _____</p>

Basic Features Automatically Included: Account Inquiry, Account Transfers, Online Statements, Stop Payment (checks), Check Reorder, Mobile App, Mobile Deposit, Direct Connect and Web Connect for QuickBooks* and Quicken*, Bill Pay, Zelle* for Small Business

Additional Elective Features Include: Domestic Wires ACH Payments Personal Account Access *(Consumer OLB Required)*

Business Administrator(s)	First & Last Name	Phone Required 2-factor authentication	Email Address
Primary			
Secondary			
Secondary			
Secondary			

Select **Start** on the top, left-hand side to begin. This will automatically advance to the first required field.

Please Note! The additional features section is *optional*. If this form is not returned, you will still retain access to your accounts.

Wires

If Wires are selected, you will need to select **Add**, then the designated account type, and key in the full account number if not already pre-populated.

Additional Elective Features Include: Domestic Wires

Business Administrator(s)	First & Last Name	Phone Required 2-factor authentication	Email Address
Primary			
Secondary			
Secondary			
Secondary			

Add / Delete / Modify / N/A	Account Type (Checking or Money Market)	Account Number
Monthly Dollar Limits: Domestic Wire Transfers (Outgoing Wires): _____		
Dual Control Thresholds: Domestic Wire Transfers (Outgoing Wires): _____		

Important Note! Only checking or money market accounts are eligible for wire transfers.

Business Banking customers may select a wire transfer limit You may opt to enable a **Dual Control** threshold, enforcing the need for a second approval for any payments over a certain amount. If the amounts are the same, dual control will not apply.

ACH

If ACH Payments were selected, the ACH set up section is required to be filled in. All required fields will be in Red, with anything that Fulton Bank was able to pre-fill keyed in.

Additional Elective Features Include: ACH Payments

Business Administrator(s)	First & Last Name	Phone Required 2-factor authentication	Email Address
Primary			
Secondary			
Secondary			
Secondary			

Add / Delete / Modify / N/A	Company ID / Short Name	Account Number (Checking or Money Market)	Same Day ACH
	S		<input type="checkbox"/>
	S		<input type="checkbox"/>
	S		<input type="checkbox"/>
	S		<input type="checkbox"/>
	S		<input type="checkbox"/>
Chargeback Account: _____			
Monthly Dollar Limits: ACH Payments (Outgoing ACH): _____			
Dual Control Thresholds: ACH Payments (Outgoing ACH): _____			

Your **Company ID/Short Name** will be pre-filled. You will need to select a **chargeback** account, or a primary account. The chargeback account is indicated in the event of any returns. Any additional

accounts that require ACH origination can be keyed in under the first set of boxes. If the account is under a different EIN, it will need to be designated on the next line down.

Same Day ACH services are available for all accounts under the EIN for an additional fee.

Please Note! Only checking and money market accounts are eligible for ACH services.

You may opt to enable a **Dual Control** threshold, enforcing the need for a second approval for any payments over a certain amount. If the amounts are the same, dual control will not apply.

Signatures

By selecting the Next option on the left-hand side of the screen, DocuSign will advance to the next part of the document: the signature. You must be an authorized signer, or the business contact, to electronically sign this agreement.

BUSINESS CUSTOMER INFORMATION New Customer Setup Modify Existing Service Cancel Service

<p>_____ Primary Business Name</p> <p>_____ Business Physical Address Street</p> <p>_____ City State Zip</p> <p>_____ Business Phone Number</p> <p>BUSINESS EIN NUMBER(S):</p> <p>_____ Primary Business TIN</p> <p>_____ Additional Business TIN</p> <p>_____ Additional Business TIN</p>	<p>_____ Business Authorized Signer - Please Print Name</p> <p>_____ Business Authorized Signature / Date</p> <p>_____ Personal TIN</p> <p>_____ Additional Business TIN</p> <p>_____ Additional Business TIN</p> <p>_____ Additional Business TIN</p>
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Basic Features Automatically Included: Account Inquiry, Account Transfers, Online Statements, Stop Payment (checks), Check Reorder, Mobile App, Mobile Deposit, Direct Connect and Web Connect for QuickBooks® and Quicken®, Bill Pay, Zelle® for Small Business

If applicable, you will be directed to sign and initial both the ACH agreement and the Funds Transfer Agreement for Wire transfers. These features are optional and can be removed by unchecking the box on page 1 if you do not wish to sign the agreement.

When complete, select **Finish**. This will send a notification back to the bank for completion.

Please note! The **Finish** button will not appear until all required fields and signatures are completed.

Modification Requests

Current Small Business Online Banking customers may have a new need arise and subsequently request a change to their enrollment. You may wish to self-service this request by submitting a secure message through your current enrollment. Secure messages are only available on the full website. You may also choose to call into the Customer Care Center or stop into their local Financial Center.

To request a modification or change, please log into an existing Small Business Online Banking profile and send a secure message. You may also contact us via phone at 1-800-385-8664 or visit a location Financial Center.

When requesting a modification, be sure to include:

- Valid email address and phone number for the authorized signer
- Specific details Change being requested

Once reviewed, a DocuSign will be sent to the Business Contact or requesting authorized signer for a signature. Fulton Bank will complete the request once the DocuSign is returned.

Key Terms

Automated Clearing House (ACH)- A transaction that is processed via routing number and account number that is sent through the Federal Reserve from bank to bank. These transactions will be assigned a trace number when processed. These transactions can typically be stopped with a stop payment. ACH transactions originated from Small Business Online Banking will typically display as transfers because the ACH files are pulled from one central Small Business account when processed.

Administrator- An online banking user with the highest level of access; can be primary or secondary and are always established by the bank. Primary Admins are the highest level of user.

CashFlow Central[®] - An integrated payments solution that enables businesses to pay bills, receive payments from customers, manage cash flow, and sync directly with their business bank accounts as well as select external accounting software services. Payments can be set up as one time or reoccurring via an ACH transaction or mailed paper check.

Domestic Wire- A wire is a method of sending funds within minutes. These transactions are processed using a routing and account number but need to be completed by the wire team or via Small Business Online Banking. Customers who wish to use the Small Business Online Banking method must have a signed Funds Transfer Agreement (FTA) on file with the bank.

Dual Control- A feature for payments that allows the user to create a threshold for payments to require a secondary approval before being released.

Multi-factor Authentication (MFA)- a secondary method of verifying the identity of user. For Fulton Bank, these are typically prompted to a customer after entering their user ID and password and presents as challenge to obtain a numerical code via email or by phone.

Online Statements- A PDF version of the paper statement a client would receive in the mail. This option overwrites the ability to obtain statements in the mail but can be printed. Up to 24 months are available online once enrolled.

Personal Account Access- Adding a personal TIN (Tax Identification Number) to a Small Business Online Banking profile to allow for viewing and transfers between business and personal accounts. Available for true small businesses only.

Prenote- A zero-dollar ACH payment transaction that precedes the live transaction to verify the routing number and account number information is accurate.

User- Lowest level of access for Small Business Online Banking. Users are created and managed entirely by the profile's administrator.

Zelle® - A brand of person to person (P2P) payments, owned by Early Warning Systems (EWS), that sends money within minutes. Zelle® transactions should be treated as cash and only be issues to trusted persons or businesses.

Zelle® for Small Business - A brand of payments, owned by Early Warning Systems (EWS), that is designated for business use. Like **Zelle®**, it enables money to be send within minutes, which enabling additional features for business accounting and payment acceptance.