

# The Farmers National Bank of Emlenton

## Frequently Asked Questions

### Business Online Banking

**Q:** What is Business Online Banking?

**A:** Business Online Banking is our Online Cash Management product that allows business clients 24-hour, real-time access to their accounts. Businesses can view account balances, transactions, move funds, pay bills, plus initiate stop payments, wire transfers, and ACH transfers.

**Q:** Who can access Business Online Banking?

**A:** This service is available to any bank customer with a business account. Businesses can also grant full or limited use of Business Online Banking to multiple users.

**Q:** How do I sign up for Business Online Banking?

**A:** Contact your local Bank to learn how to sign-up for this service. We will work with you to establish the appropriate plan and service levels for your individual business needs.

**Q:** How do I get a username and password for Business Online Banking?

**A:** Usernames and passwords will be sent to you once your enrollment applications have been approved and your account setup is complete.

**Q:** What does "real-time" account information mean?

**A:** Business Online Banking provides information in "real time." This means account balances and transactions are updated during the business day as they occur, delivering the most current information available.

**Q:** How long is the transactional information available with Business Online Banking?

**A:** You can access transactional information and statements for the last 18 months. This information can be viewed and/or exported.

- Q:** Can I download my business account history into financial management software?
- A:** Yes, information from your accounts can be downloaded to your computer, and then imported into selected software applications such as Microsoft® Excel, QuickBooks®, and other commonly used software. Note that not all file formats are supported.
- Q:** Can I transfer funds from/to other financial institutions?
- A:** Yes, depending on your level of service, you can initiate a wire transfer, or originate an ACH funds transfer.
- Q:** Can I transfer funds between my personal and business accounts?
- A:** For sole proprietors and owners, transfers can be made between personal and business accounts. This feature is not available for government, public entity, or nonprofit accounts.
- Q:** Can I approve the transfer of funds initiated by employees?
- A:** Yes, with Business Online Banking you can define access levels and set transfer limits for each user.
- Q:** Does Business Online Banking have a mobile app?
- A:** Yes, for mobile access, download the free BusinessNet Mobile app to your Apple or Android™ device by searching "Emlenton" in your respective app store and use your business login to get started. Features provided in the app will align with your authorized access.
- Q:** Does Business Online Banking have Mobile Deposit available?
- A:** Yes, Mobile Deposit is an available service on the BusinessNet mobile app at no additional cost. Log into the app and click on Deposit to enroll.
- Q:** Who do I contact for technical support or assistance?
- A:** You can contact your local account manager, our Cash Management Specialist or customer support at 877.862.9270.