FIRSTWESTERNTRUST

Adding a Business User

MYFW Digital Business Banking Platform Guide

First Western Trust Bank enables companies to create profiles for individual Business Users with specific access requirements per account. Roles can be assigned to each profile to limit access and accounts as needed. The following guide provides instructions for Administrators on setting up new users to access the business banking platform.

Log onto myfw.com to sign into the digital business banking platform and follow the steps outlined in this guide. If you have any questions or need additional assistance, please reach out to your Private Banker for support.

Roles Description

- **Primary Administrator** can provide varying levels of access to specific services and accounts for any Secondary Administrator and Business User.
- **Secondary Administrators** can modify any Secondary Administrator other than themselves.
  - They CANNOT clone themselves or create a new Secondary Administrator.
  - The bank will be able to create any new Secondary Administrator(s) as needed.
    - Contact your local office for further assistance.
- Primary and Secondary Administrators can create and modify a Business User by providing varying levels of access to specific services and accounts.
  - They will need to grant Business Users access to any new accounts or services added to the business platform
- **Business Users** CANNOT create any new users or modify any exiting user settings.

Important reminder: *When requesting additional administrators to be added to the Business Banking Digital Platform, please refer to your originally executed Treasury Management Agreement. The rights and responsibilities of the administrators are governed by the terms outlined in the agreement.*

Creating a New Business User

- To build a new Business User profile, go to **Administration > Manage Users** and click on **Add a user**.

Manage User Details and Access Settings page

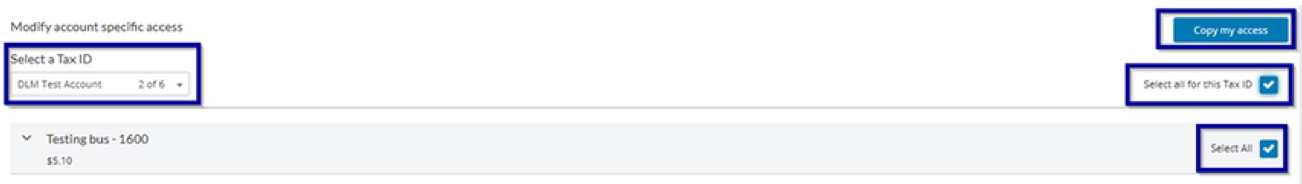
<u>User Details section</u>

- Type in the business user's First Name, Last Name, Phone Number **(mobile number preferred if using an MFA – Multi-factor Authentication)**, and Email address.
  - MFA is required for all money transfers.
  - If there is more than one phone number to add, click on the 'Add phone number' link.
- Approver Weight
  - A user with the weight of ONE can approve transactions and new users.
  - A user with the weight of ZERO **cannot** approve transactions and new users.
    - They can initiate or view transactions depending on their entitlements.

<u>User Access Settings section</u>

Modify account specific access:

- To mirror your access
  - Click on **Copy my access**.
    - This will copy all your access across all accounts and additional Tax IDs.
- To customize access
  - Click on the **Select all for this Tax ID** button on the righthand side if you want the user to have access to all the accounts under this Tax ID number.
    - You will want to do this for each different tax IDs on the profile listed under the **Select a Tax ID** dropdown.



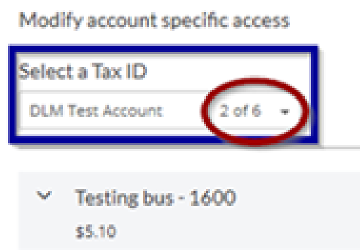
- Select the down arrow next to the account to access a range of available services.
- Within the account dropdown, select the down arrow beside money movement services to allow the new user to view, manage, approve, or create template access.

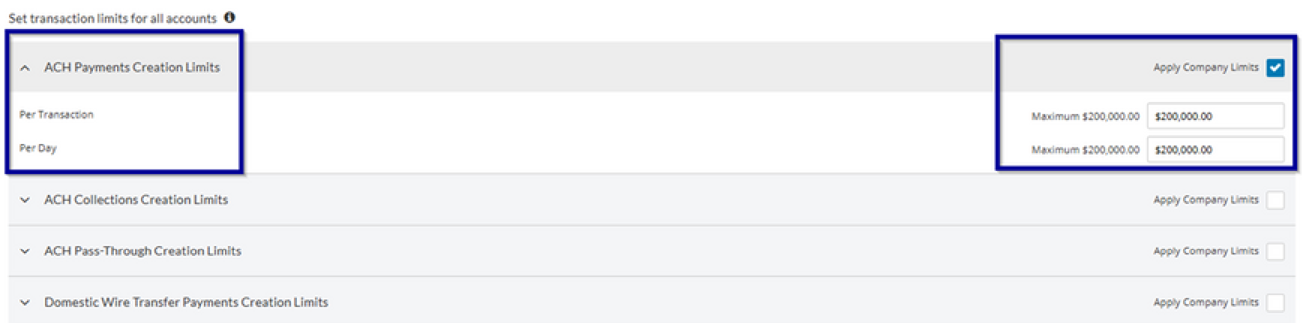
Set access for all accounts:

- Select access to services like reporting and mobile banking here.
- These services will be provided with access to the accounts granted in the Modify account specific access section.

Set transaction limits for all accounts:

- Select the **Apply Company Limits** to apply the default maximum limits allowed for each service or click on the down arrow to customize the limits.
  - **Note:** You cannot set hire limits above the default. To change the default limit, contact your private banker.
- If there are multiple entities with different Tax ID numbers, repeat the Modify account specific access steps.
  - Be sure to select the next **Tax ID** on the list.



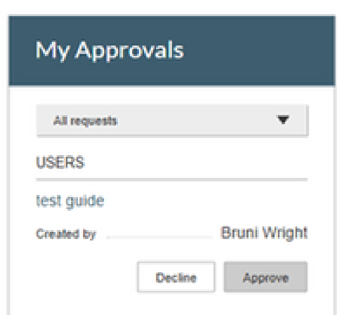


Set ACH transaction types for all accounts:

- If ACH services are available, choose the relevant transaction options for payments and collections, allowing users to initiate ACH payments and collections.
- Once the services, limits and ACH transaction types have been completed, click **Save.**

Approve User

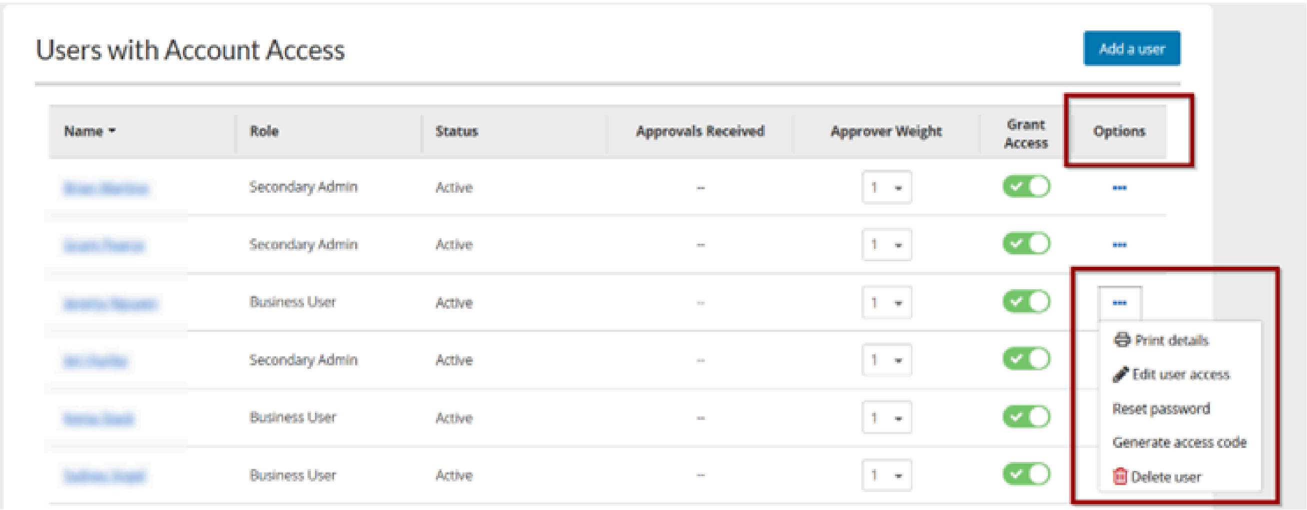
- Proceed back to the homepage (Accounts tab) to approve the new Business User.
  - Click **Approve** and follow the verification process.
  - With Dual Control, a second Administrator must approve new users.



- Once approved, the new user will receive two emails from FirstWesternBanking@myfw.com:
    - First email will include your **temporary** username.
    - The second email will include your **temporary** password and a link to our digital business banking platform.
- **These credentials will expire in 30 days.**

Existing User Options

- For existing users under Options, you will find the following list:
    - Print details: A printable document of all the account access and settings.
    - Edit user access: Allows you to adjust account permissions and settings (approval needed).
    - Reset password: The user will immediately receive a phone call with a 10-digitl code.
    - Generate access code: A six-digit code will generate, provide that to your user.
    - Delete User: This option will permanently remove your user account from the digital platform.



Questions?

Please reach out to your Private Banker for support.