FCB Wealth Sub-User Maintenance Guide

Welcome to First Citizens Digital Banking! If you have not logged in, visit https://www.firstcitizens.com/ to log in from your computer, tablet, or mobile phone.

The primary account holder is the administrator within Digital Banking. They have access to all functions and accounts and have the capability to add sub-users to their Digital Banking profile. This guide will provide steps for setting up sub-users and entitling them to the various features within the platform. Sub-users can be given any level of access (view only or transactional capability) and can be restricted to specific accounts.

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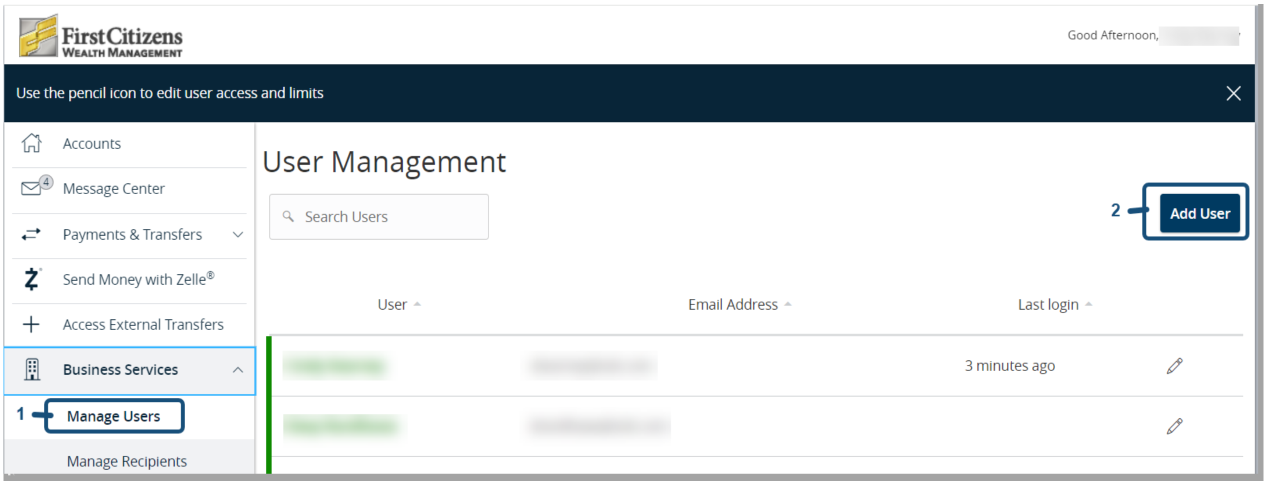
User Maintenance

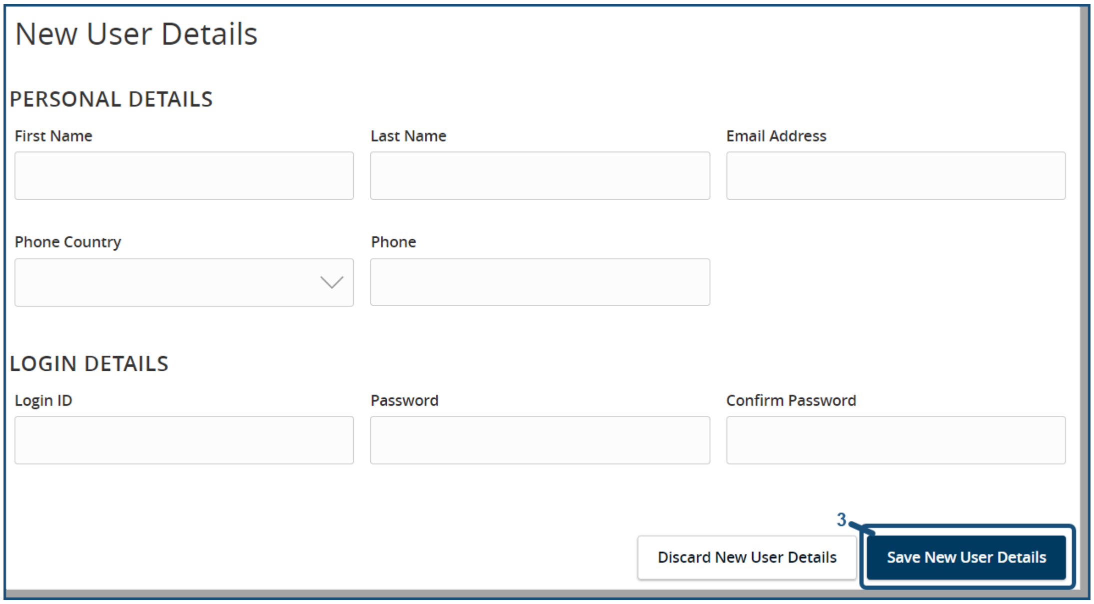
Follow the steps below to set up and assign rights to each of your additional users.

Adding a Sub-User:

1. Under Business Services tab on the left, click “Manage Users”.
2. Click the “Add User” button on the right



3. Complete the required fields on the New User Details screen and click “Save New User Details.” Note: Administrators will need to supply the login credentials to the sub-user after completing all enrollment steps.



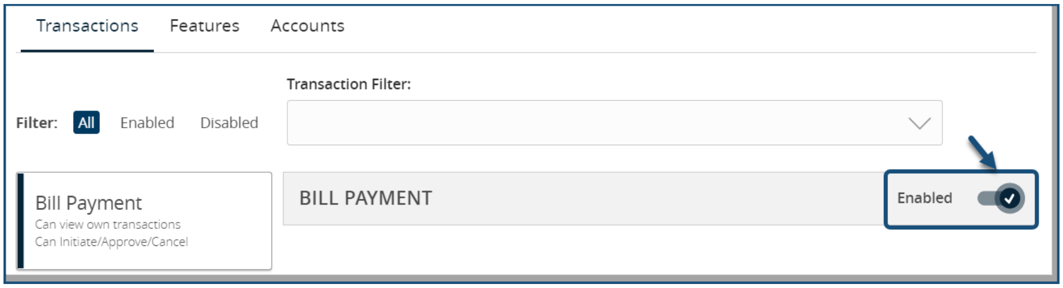
**This password will be temporary. The user will use this temporary password the first time they log in and will be prompted to change it.*

Assigning Sub-User Entitlements

There are three tabs in the Assigning Rights section: Transactions, Features, and Accounts.

1. Transactions:

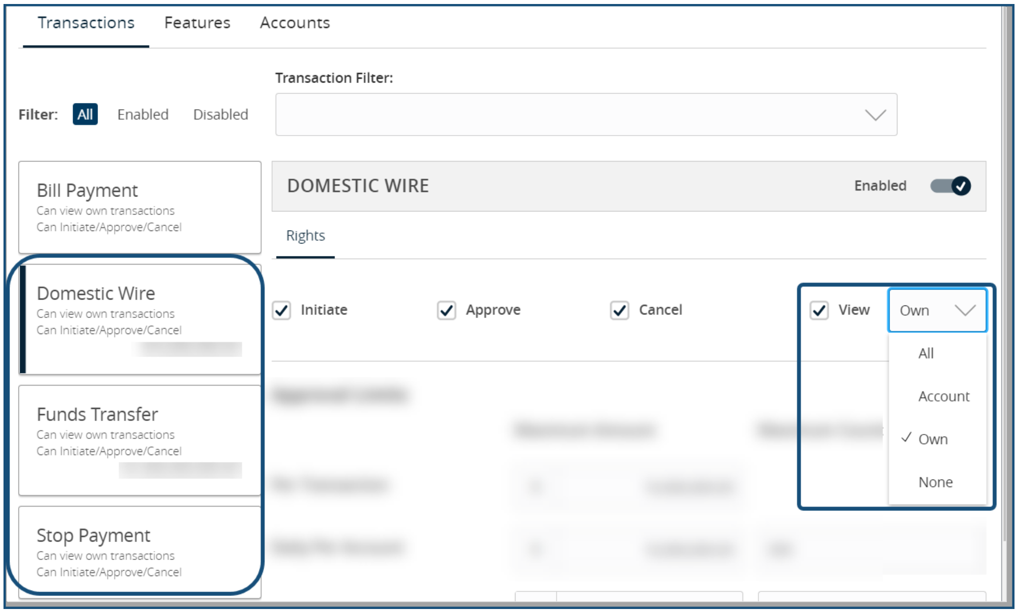
a. Enablement – Each transaction will have a toggle to Enable or Disable it. Enable is the default but you have the option to disable.



b. Rights - To manage access for viewing transactions initiated in Digital Banking select the transaction type of Domestic Wire, Fund Transfer or Stop Payment and choose the applicable viewing option for each. Note: this pertains to the Manage Online Activity screen. The options are:

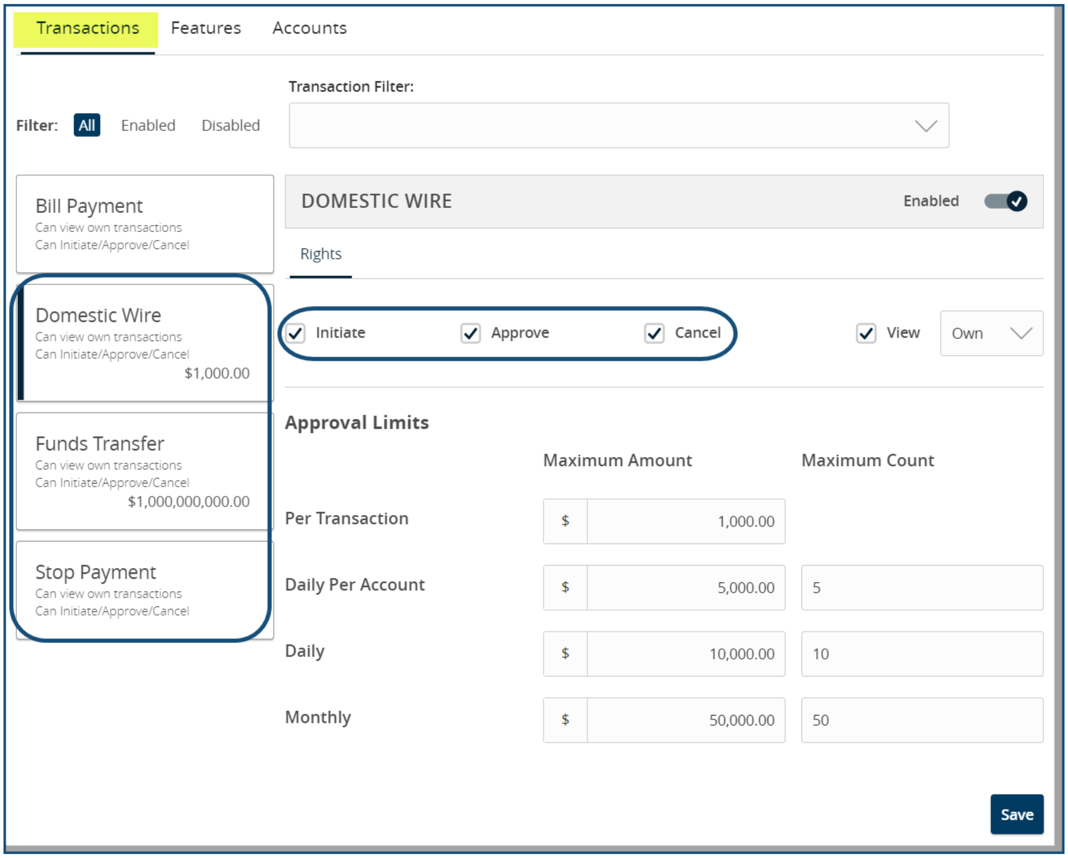
- i. All – the user can view all transactions initiated by all users.
- ii. Account – the user can view all transactions, but only for the accounts they have access to.
- iii. Own – the user can view only their own transactions. Note: This is the default setting.
- iv. None – the user is unable to view any transactions under the Manage Online Activity screen.

**Important: When setting up one user to create wires and another to approve them, users must have the view set to "All" or "Account".



From the 'Transactions' tab, you will see each transaction type and approval limits. Click the check boxes on the right according to whether you want the user to be able to initiate the transaction, approve it, and/or cancel it.

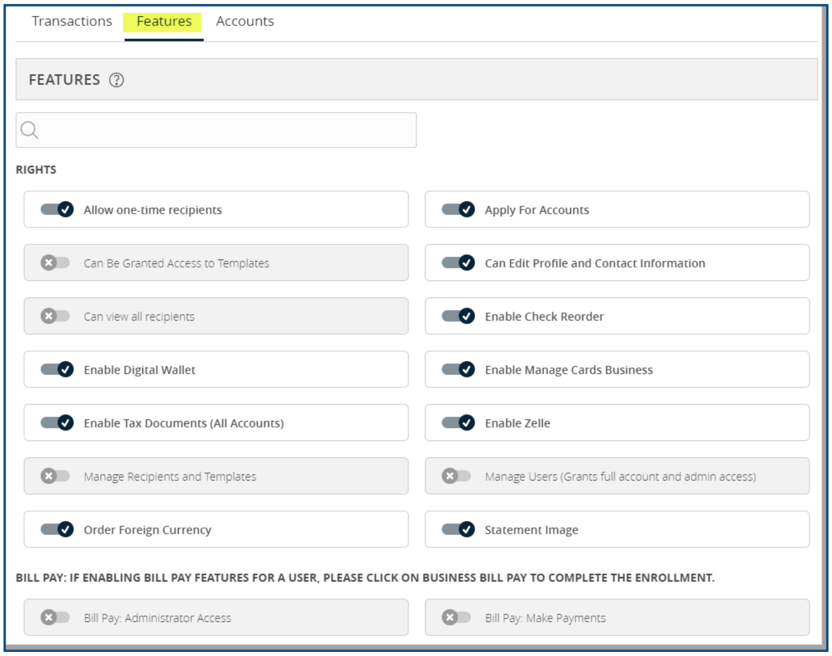
- a. Initiate – If setting up a sub user who will be creating wires for approval, they must have Initiate capability.
- b. Approve – If Approve is selected, the user will be able to send out wires without the approval of another user. This should not be selected if the sub user's drafted wires require approval. Note: Approval limits can be set to limit a user's capability for approving over a set dollar amount.
- c. Cancel – Selecting cancel will grant the user access to Cancel wires that are in a drafted status.
- d. View – viewing rights will dictate what Digital Banking initiated transactions the user will be able to see in Manage Online Activity screen.



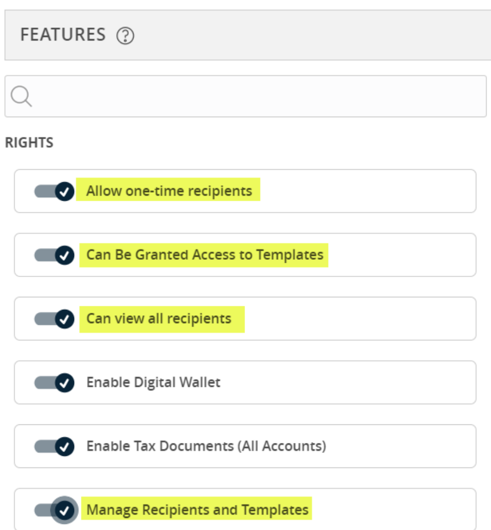
**If you would like to edit the limits for any transaction type, click the name of the feature you would like to edit. Note: To edit Bill Pay limits, you must click on Bill Pay from the main menu and set the limits within the Bill Pay application.*

2. Features

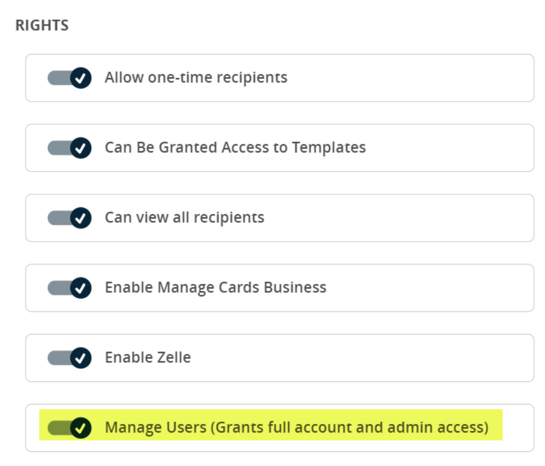
- To enable access to a feature, click on "Features" and select what you want each user to have access to do.
- Features with a blue checkmark have already been enabled. To remove access to these, toggle off the feature.



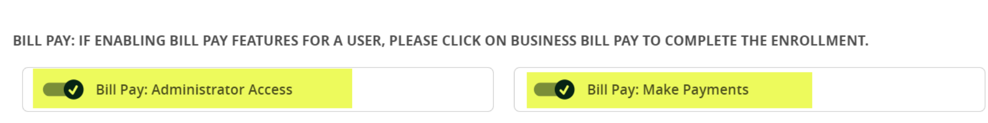
- **Enabling Wire Features** – the following features can be enabled for wire access
  - Allow one-time recipients
  - Can Be Granted Access to Templates
  - Can view all Recipients
  - Manage Recipients and Templates



- **Enabling a Sub-User for User Management –** enable the feature Manage Users (Grants full account and admin access). If enabled, this will allow the user to add new users and manage and edit rights of all other users, including the primary client. Granting this feature should be done with discretion. This permission setting allows the sub-user access to delete the "primary" user's digital banking access without the user knowing.



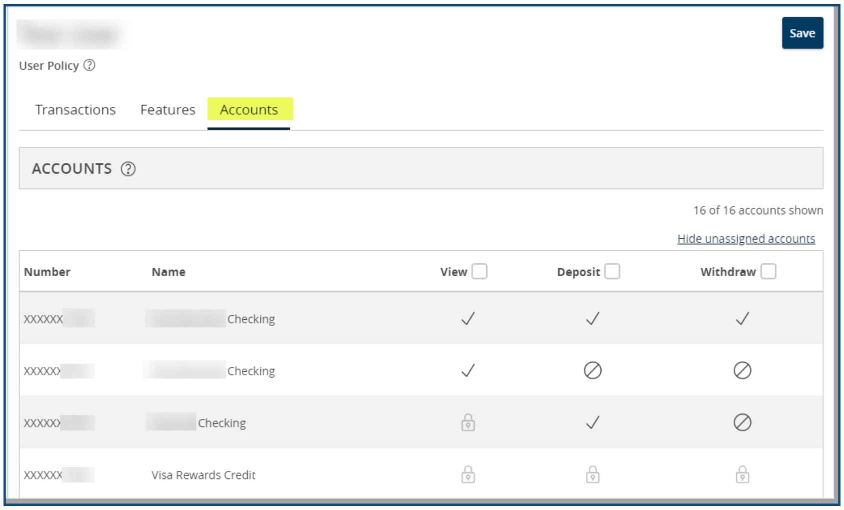
- **Enabling Bill Payment Features** – Navigate to the Bill Pay section and toggle appropriate Bill Pay selection(s). If you do not want the sub-user to have administrative access within Bill Pay, only give them Make Payments capability. Viewing your additional users in Bill Pay and Setting limits for Bill Pay users is performed within the Bill Pay application. Instructions for managing limits and payee access are in the next section, *Setting Entitlements for Bill Pay Users*.



Note: After clicking save, the sub-user will still NOT be able to use Bill Pay until the primary user logs into Bill Pay first.

3. Accounts

a. Click "Accounts" at the top to select whether you would like the user to view, deposit, or withdraw from each account.
b. Select Show/Hide unassigned accounts to make additional selections (if applicable)
c. Click "Save" at the top.

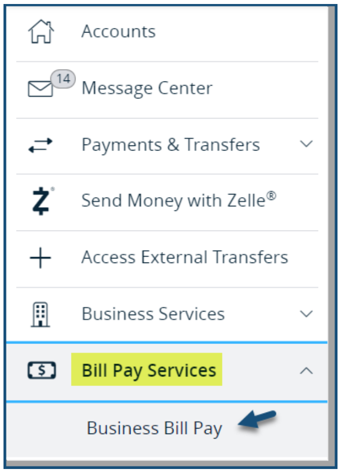


**Withdraw refers to actions under the "Payments and Transfers" tab only, including transferring funds between accounts or sending a wire (if enabled). This feature does NOT allow the user to withdraw funds from a bank or ATM.*

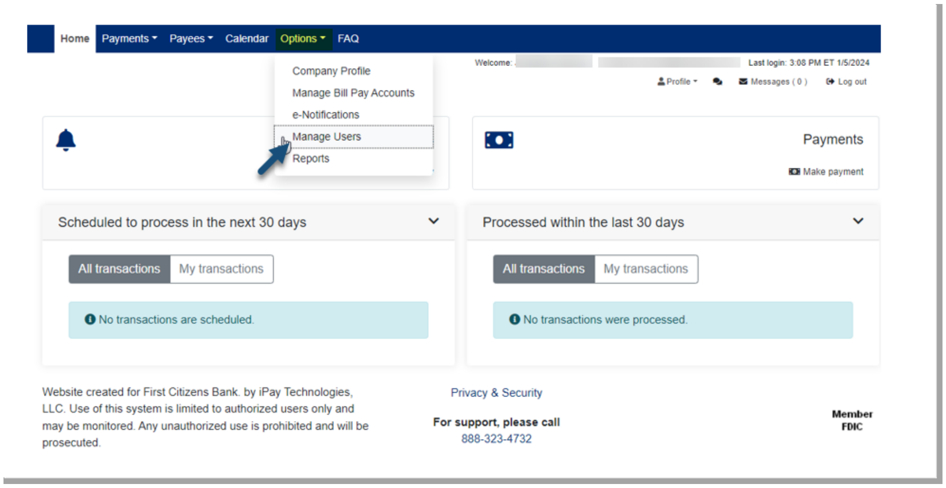
Setting Entitlements for Bill Pay Users

Follow the steps below to set up limits and Payee access in Bill Pay to each of your additional users.

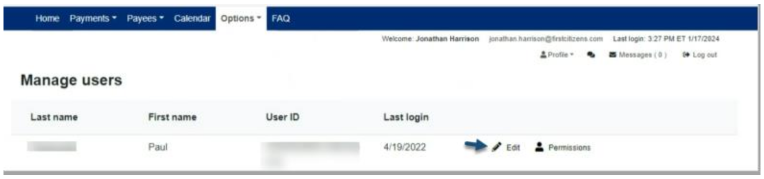
1. On the left navigation bar, click on "Bill Pay Services" and select "Business Bill Pay".



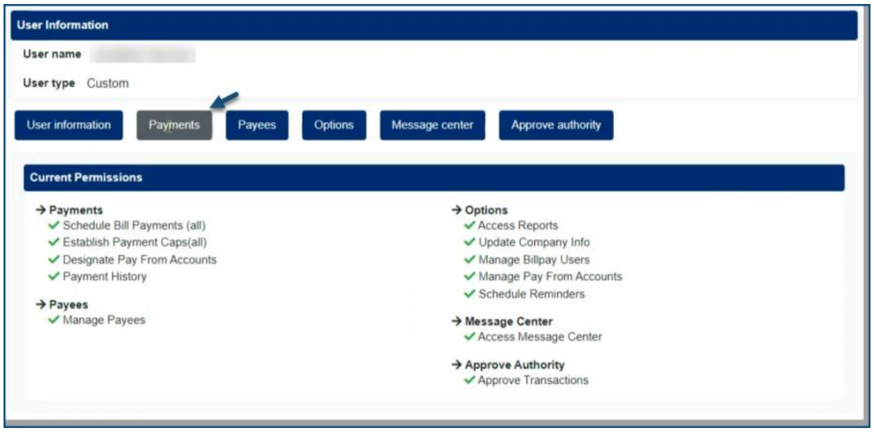
2. Within Bill Pay, select the Options dropdown, and choose "Manage Users". You can review the list to ensure the new user you gave Bill Pay access to is listed. If they are not listed, return to the Manage Users page in Digital Banking to confirm that the Bill Pay feature you selected are saved accurately.



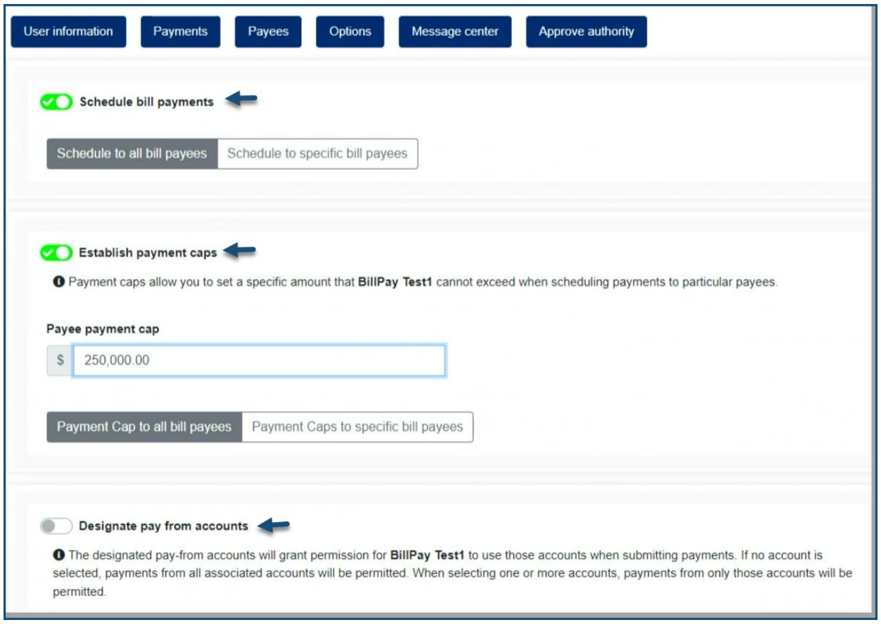
3. Select the pencil icon next to the appropriate user you wish to set up entitlements for.



4. Within the User Information screen, select “Payments”.



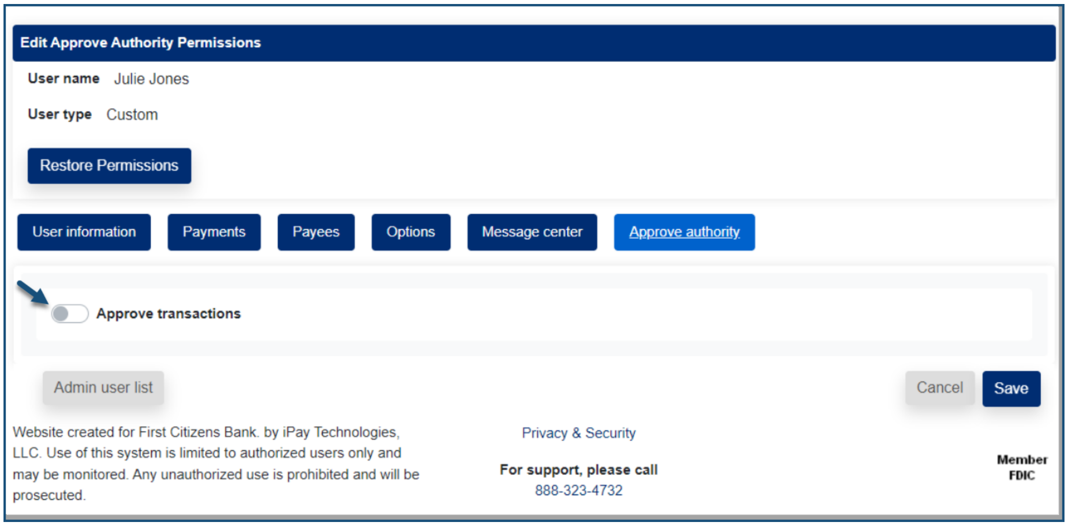
5. There are various options for entitling user on this screen, including scheduling bill payments for only specific bill payees, establishing payment caps for all payee or specific payees and designating pay from accounts. Note: if a sub-user is to be given authority for sending bill payments without requiring another user to approve them, the sub-user must be assigned Approve Authority.



6. Approve Authority

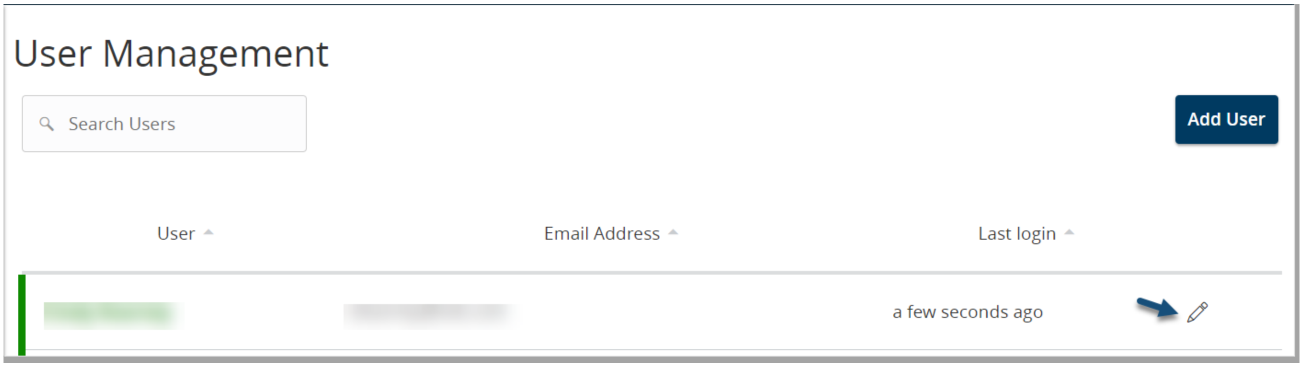
   A user must have Approve Authority in order to send a bill payment without the approval of another user. Select the Approve authority tab to assign approval rights to a user.

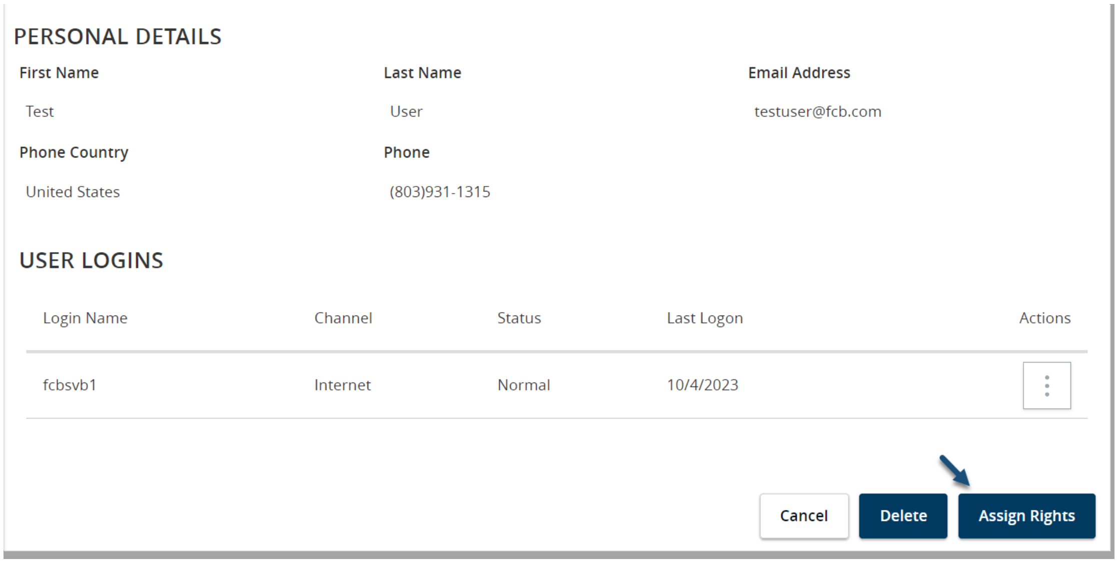
7. Enable the Approve transactions toggle button to allow the user to send out bill payments without another user approving as well as approve other user's payments.



View/Edit Sub-Users

To view or edit access for a Sub-user after setting them up, revisit the Business Services tab and click on Manage Users to find a list of your users in Digital Banking. Click on the pencil icon to edit the user's entitlements. After clicking Assign Rights, you will circle back to the Assigning Sub-user entitlements section in this tip sheet.





Digital Banking Sub-User FAQ's:

- **<u>Are there any sub-user functions that are new to LSVB primary clients?</u>**
    - Yes. You will have the capability to enable sub-users to manage ALL configurations and rights for all users by granting them the "Manage Users" feature. Note: the primary client will not receive any notifications when the sub users make updates to user entitlements including to the primary client. For example, a sub-user can withdraw access to all accounts away from the primary client.
- **<u>If I give Manage User permissions to a sub-user, can they remove my digital banking without notifying me? Would they be able to delete others' access on my profile?</u>**
    - Granting "Manage Users (Granting full account and admin access)" permissions in the Features tab should be done with discretion. This permission setting allows the sub-user access to delete the "primary" user's digital banking access without the user knowing. They would also be able to delete any other users on the account and adjust the functions users can access.
- **<u>Are there any new functions that are available for sub-users that were not available in before? Yes, your designated sub-user will have the ability to handle more functions on your behalf:</u>**

  <u>Can</u> be turned off using Manage User access in Digital Banking:

- Digital Wallet
- Order Foreign Currency
- Manage Card
- Zelle
- Stop Payment
- Enable Mobile Capture
- Can Edit Profile and Contact Information
- Apply for Accounts
- Check Reorder
- View Tax Documents

Cannot be turned off using Manage User access in Digital Banking:

- Manage Overdrafts
- Pay Loan or Credit Card
- Pay Bank Customer
- Request Check Copy

- **Can any sub-users I set up in Digital Banking use Bill Pay automatically?**
  - The only way a sub-user can access Bill Pay is if you (the primary user) have accessed Bill Pay first. After you have successfully accessed Bill Pay, any sub-users that you grant Bill Pay access should be able to utilize Bill Pay accordingly.
- **How do I set up a sub-user to be able to use Bill Pay? Are there any extra steps?**
  - Enabling a sub-user to use Bill Pay is similar to how you would set up other entitlements in Digital Banking. The primary difference in setting up Bill Pay is that if it's a brand-new enrollment and has not been initiated yet, once you have selected the Bill Pay features for the user and saved them on the Features page within Manage Users, the admin will be required to then navigate to Bill Pay to complete the enrollment. We have provided steps above detailing how to verify a sub-user is indeed set up in Bill Pay in the "Setting Entitlements for Bill Pay Users" section above.