

**First National Bank & Trust Company of Newtown
Corporate Cash Management Application**

Company: _____

Address: _____

EIN: _____

Phone Number: _____

Email: _____

Authorizing Coordinator(s) (Persons authorized to sign Login ID adds/changes/deletes):

Signature

Print Name and Title

Accounts to be accessed (Attach additional sheet if necessary):

Signatures of all Authorized Signers of above listed accounts (Attach additional sheet if necessary):

Signature

Print Name

Account where Fees should be Charged (must be a checking account): _____

Summary of Fees:

\$30/month (\$.10 each for every ACH transaction)

Features:

View account balances, history, check images, and transfer funds between accounts. Pay bills. Direct Deposit of Payroll*, ACH Collections from customers*, other ACH Payments/Receipts*, EFT Tax Payments*, Wire Transfer Requests**.

Security:

Allows multiple Login IDs with varying security rights for each individual, please complete one Login ID request per person.

* ACH features require an ACH origination agreement between your company and First National Bank., and incurs a \$.10/transaction fee.

** Wire transfer requests require a wire transfer agreement between your company and First National Bank.

**First National Bank & Trust Company of Newtown
Corporate Cash Management Application - Login ID Request Form**

Company: _____

Name: _____ Date: _____

Phone Number: _____ Email: _____

Requested Login ID: _____ Social Security #: _____

**** (Login ID must BEGIN with a letter and be 4-8 characters in length)**

Accessible Accounts (Attach additional page if required)

Account Number	Account Description	Access Type (circle one for each acct)			
		View	Deposit	View & Deposit	Full
		View	Deposit	View & Deposit	Full
		View	Deposit	View & Deposit	Full
		View	Deposit	View & Deposit	Full
		View	Deposit	View & Deposit	Full

Enhanced Security (One-Time Pin)

A one-time PIN is used when scheduling debit transactions. An automated system will call or send an SMS text to your pre-determined telephone number. The system will provide you with a six digit PIN any time a debit transaction is initiated. The one-time PIN must be entered to verify the transaction before it is completed. Phone numbers with extensions will not work.

Phone Number for One-Time Pin: _____ Phone call SMS Text (Choose one)

Additional Authorities

Grant Access	Feature	Draft	Authorize	Maximum Limit per day (blank=no limit)
<input type="checkbox"/> Yes <input type="checkbox"/> No	Bill Payment	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	ACH Payments	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	ACH Receipts	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	Payroll	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	ACH Collections	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	Wire Transfer Requests	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	EFT Tax Payments	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> Yes <input type="checkbox"/> No	Send an ACH file			

Signature of Employee

Print Name and Title

Signature of Authorizing Coordinator

For Bank Use Only:

Login ID: _____ Port. No.: _____ Date Rec'd: _____ Date Verified: _____ Date Entered: _____

Corporate Cash Management Security Options

In recent years a significant increase in fraud cases directed at businesses using online ACH and wire transfers has been reported by financial institutions. Part of the reason for this shift stems from the lack of legal protections afforded a corporate customer. Federal regulation require corporate customers to report an unauthorized transaction within 1 business day of its occurrence, otherwise the customer is 100% liable. As an example, in 2009 hackers broke into the online account of Patco Construction Company, a family-owned business in Maine, and siphoned out nearly \$589,000 via unauthorized ACH transfers. About \$243,000 worth of transfers were successfully blocked by the bank after the fraud was discovered. However, Patco was responsible for the remaining \$346,000.

Here at The First, we never want you to experience an incident like this. As a result we have implemented several layers of security to protect you against these types of fraudulent transactions. The basic layer is your user code and password. We recommend that all users change their password monthly. When choosing passwords, use at least 8 characters and pick a non-dictionary word that includes an uppercase letter, a lowercase letter, a number and a symbol to make them more secure. The bank also recommends reviewing and changing your set of security questions periodically. In addition for all ACH payments that are sent out of your account, we require a one-time PIN to be entered when the transactions is being submitted.

However, with the sophistication of hackers today, you want some additional security. So The First has offers a number of additional security options to protect your accounts.

- Maximum daily limits can be placed on transactions to minimize the risk of exposure for ACH transactions.*
- Internet cookies can be enabled to limit access to the Corporate Cash Managment functions to a single computer per login ID.*
- The system can be setup to require dual authorization for initiating ACH (direct deposit or direct debit) payments. This would require one person to draft the payments and another person to authorize the payments before they are made.*

We take your trust and security in The First very seriously. Attached is a form to sign up for these additional security measures. We highly recommend that you consider how best to protect your accounts. If you have any questions, feel free to contact our online banking manager at 215-579-3415.

Enhanced Security for Corporate Cash Management Customers

Business Name: _____ **Date:** _____

Authorizing Coordinator: _____ **Phone:** _____

We would like to enhance security by establishing daily limits for our ACH transactions.

Payroll Daily Maximum: \$ _____

Collections Daily Maximum: \$ _____

ACH Payments Daily Maximum: \$ _____

ACH Receipts Daily Maximum: \$ _____

Tax Payments Daily Maximum: \$ _____

Wire Transfers Daily Maximum: \$ _____

We would like to enhance security by establishing the use of cookies to limit access to the Corporate Cash Management functions to one computer per login ID.

We would like to enhance security by using dual (two-person) authorization for our ACH transactions.

This is best setup with a phone conversation about how you wish to handle the setup.

Contact: _____ **Phone:** _____

In order to authorize these changes, the signatures of the authorizing coordinator or the CEO or President must appear below. If you do not know who signed as the authorizing coordinator on the Corporate Cash Management application, please contact the Online Banking Manager at 215-579-3415..

Signature: _____ **Print Name:** _____

For Bank Use Only: Branch: _____

Port. No.: _____ **Date Rec'd:** _____ **Date Verified:** _____ **Date Entered:** _____