

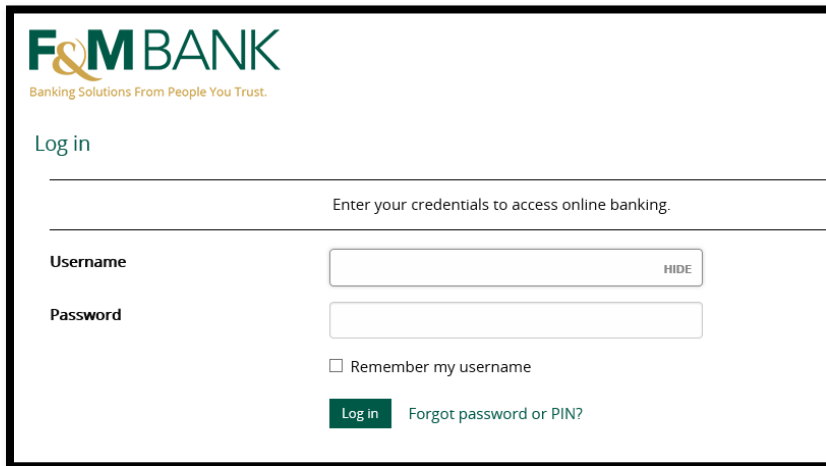
Business Online Banking – Upgrade to 6.0

Key Differences:

Logging In:


- Customer will enter Username and Password on the same screen.
- Link on log in screen will allow user to reset a forgotten PIN or password
- If the user does not have an email or online banking security question (different than our over-the-phone security question) on file, they will be prompted to enter one upon log in.

New



The new login screen features the F&M BANK logo at the top left with the tagline "Banking Solutions From People You Trust." Below the logo is a "Log in" heading. A horizontal line separates the heading from a prompt: "Enter your credentials to access online banking." Below this prompt are two input fields: "Username" and "Password". The "Username" field has a "HIDE" button on its right side. Below the "Password" field is a checkbox labeled "Remember my username". At the bottom left, there is a green "Log in" button, and at the bottom right, there is a link "Forgot password or PIN?".

Old



The old login screen (top) features the F&M BANK logo at the top left with the tagline "Powerful Banking. Really Different." Below the logo is a "Sign Out" link in the top right corner. Below the logo is a label "Access ID:" followed by an input field and a "Log In" button.

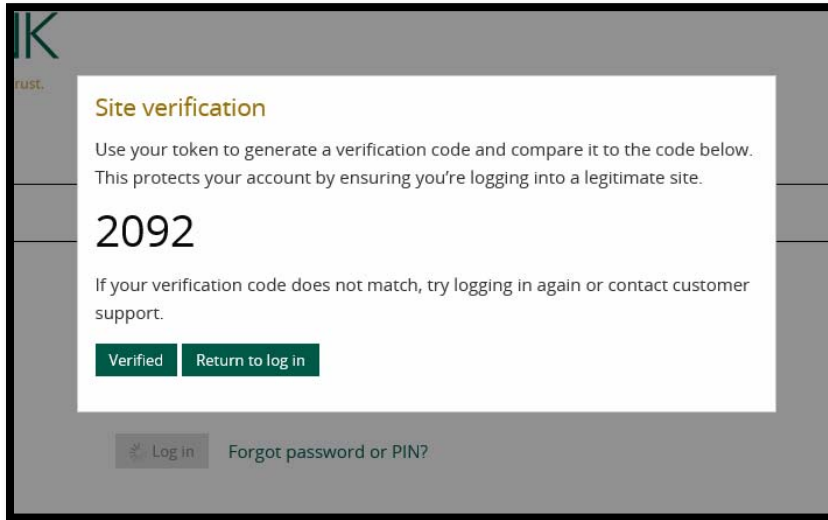


The old login screen (bottom) features the F&M BANK logo at the top left with the tagline "Powerful Banking. Really Different." Below the logo is a "Sign Out" link in the top right corner. Below the logo is a label "Password:" followed by an input field and a "Log In" button.

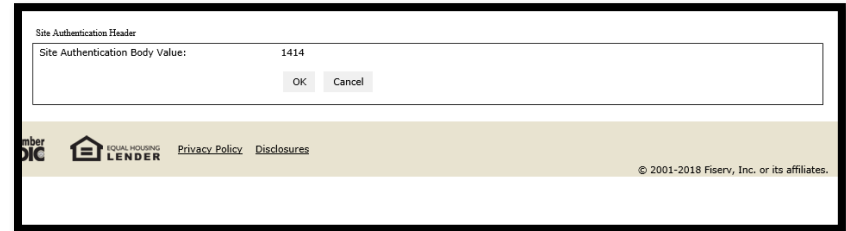
Site Validation Code (Token Users Only)

- After entering Username and Password + PIN, a pop up window will display a four digit code. Pressing the button one more time on the token will display the same four digit code. Click Verified.

New



Old



New

The new interface features a clean, modern design with a dark green header. The F&M Bank logo is prominently displayed on the left, with the tagline "Banking Solutions From People You Trust." and navigation links for "Contact Us", "Business Loans", "Alerts", "Profile", and "Log out" on the right. A horizontal navigation bar below the header contains tabs for "Home", "Accounts", "Payments & transfers", "Checks & deposits", and "Administration". The main content area is divided into several sections: "Accounts" with a table of account balances, "Pay or transfer" with a vertical menu of options (Internal, ACH, ACH import, Bill pay), and "Payments & transfers" with a "Review (0)" button and a table header for ACH transfers. The overall layout is organized and easy to navigate.

Account Nickname	Current	Available
TEST DDA (XXXX093)	49.75	49.75
TEST SAV (XXXX711)	5.76	5.76
Test COD (XXXX456)		
Test IRA COD (XXXX567)		
TEST LOAN 21 (21)		
TEST LOAN 22 (22)		

Old

The old interface has a more cluttered and dated appearance. It features a light-colored header with the F&M Bank logo and navigation links for "Home", "Help", and "Sign Out". A horizontal navigation bar below the header contains tabs for "Accounts", "Management Tools", "Account Services", and "Print". The main content area is divided into several sections: "Home" with a "Favorite Accounts (Edit)" button, "Alerts" with an "Alerts (0)" button, "Transfer Funds" with "Internal" and "ACH" tabs, "Review Transfers" with a "Review" button, and "Quick Launch" with a "Bill Payments" button. A large promotional banner at the bottom right reads "TIME = \$\$\$" and "Save Both Time & Money". The overall layout is less organized and more visually busy.

Home Screen

- Updated look with our current logo
- Responsive design allows for a better viewing experience on mobile devices
- Funds transfers, both internal and external (if applicable) are still available on the right side of the screen
- Quick access to small business bill pay (if applicable) now available under the Pay or transfer heading
- New navigation tabs across top of screen:
 - Home: Returns user to home screen
 - Accounts: Displays list of all accounts with current balance information.
 - Payments & transfers: Initiate, edit, delete and review internal, ACH, and Bill Pay Transfers

- Checks & Deposits: Place a stop payment on a check, launch Remote Deposit Capture (if applicable)
 - Administration: Build & review ACH template (ACH customers only)
- Additional Navigation Options at top of screen:
 - Contact Us: Takes user to the Contact Us form on our website
 - Business Loans: Takes user to Business Loans page with the Apply Here option
 - Alerts: Allows user to set up account alerts, including balance and transactional alerts
 - Profile: User can change PIN or password
 - Log Out: Ends the eBusiness banking session
- Choose what accounts appear on the home screen, change order of accounts, and add or edit account nicknames using the Edit Accounts option