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## 1. WHAT IS CHANGING?

Fieldpoint Private is upgrading to a new, state of the art online banking technology, designed to address certain advancements that have become available since our previous update a number of years ago. All your existing functionality within online banking will remain in the new system. We have listed a few additional capabilities listed below:

- You are now able to add travel notes to your account/debit card to ensure uninterrupted service while enjoying your vacation or time away. There is no longer a need to contact the Bank prior to departure.
- You now can enroll in electronic document delivery at your convenience. There is no need to reach out to your Banker to have this enabled.
- Tax forms are now available to be downloaded when you enroll in electronic documents.
- You are now able to add additional recipients to receive your electronic statements and documents.
- Account statements will be available on the first business day of each new month, right inside the application on PC or mobile.
- Billpay will no longer be through a third-party site, but available within the app.

## INITIAL ENROLLMENT

### 2. HOW DO I ACCESS ONLINE BANKING?

Online Banking can be accessed through a PC or a mobile phone. The direct link is <https://secure.fieldpointprivate.com/login>. You can also download the mobile app from the Apple Store or the Google Play Store. To enjoy the updated mobile app automatically, enable automatic app updates in your device settings.

### 3. HOW DO I SIGN IN?

For clients who used our previous consumer online banking system, you will use your existing User ID. The password is the last 4 digits of your SSN. After initially using these digits, you may set your permanent password.

For clients, who are new to the bank or consumer online banking with Fieldpoint Private, a User ID will be communicated to you by your Banking team and the password is the last 4 digits of your SSN.

The User ID can be changed once you are logged in, change your password and complete set up of Two Factor Authentication.

### 4. WHAT ARE THE PASSWORD REQUIREMENTS AND LIMITATIONS?

All passwords must be alphanumeric, between 6 and 12 characters and include a special character. We recommend NOT using passwords that match or contain your ID and do not match one of your previous 4 passwords.

## TWO FACTOR AUTHENTICATION (2FA)

### 5. WHAT METHODS ARE USED FOR 2FA?

Fieldpoint Private uses SMS (text messaging), phone calls and the Authy App.

### 6. DO WE ACCEPT OTHER COUNTRY CODES BESIDES US?

Yes.

### 7. CAN A USER RECEIVE THE AUTHENTICATION CODE VIA EMAIL?

No. Email has become unsafe for authentication and is not available.

### 8. WHAT ARE SOME HELPFUL HINTS WHEN SETTING UP 2FA?

Make sure when setting up 2FA, you choose a number that can be accessed while signing in for the first time. We recommend using a mobile device, but there is also the option to select a landline and receive a call.

If you did not receive the code, it could be a result of one of the following issues:

- You requested to receive a code via SMS but entered a landline phone number. Use the phone call option with landline telephones.
- If you have tried both methods to receive the code and you are still unsuccessful, the Bank can reset your profile.
- You have reached the maximum number of attempts.
- You requested to receive a code via SMS, but you already enrolled in Authy to function with another app. If you are already using the Authy app, the verification codes will be sent there. Please see question #10 for instructions on how to permanently stop using Authy if it is not needed.

If you need further assistance, you can reach out to your Banker at Fieldpoint Private who will engage appropriate parties for resolution.



## 9. DOES AN AUTHY CODE EXPIRE?

Yes - 2FA tokens are generally valid for three to six minutes.

## 10. I STOPPED RECEIVING SMS AFTER I DOWNLOADED AUTHY. HOW DO I REENABLE SMS?

If you ever installed the Authy app and registered it with the same phone number as you enrolled in 2FA at Banno then no SMS will be sent unless you select "Try Another Way" and select the SMS option. If you want to permanently stop using the Authy app and receive SMS codes again, you can select the link below for instructions:

<https://support.authy.com/hc/en-us/articles/360035138673-Disable-or-Remove-Authy-2FA-from-an-Online-Account>

## 11. WHAT HAPPENS IF A USER UNINSTALLS AUTHY?

Nothing, Authy remembers phone numbers. See above.

## 12. WHAT DOES "USER HAS BEEN SUSPENDED" MEAN?

If you verified 5 wrong tokens within a minute, you will receive this error message "User has been suspended."

You can retry after 5 minutes.

If you verified 20 wrong tokens in one day, you will receive this error message "User has been suspended."

You can retry after 24 hours.

If you have been suspended for reaching a request limit, you can still verify a token.

A successfully verified token will reset the suspension.

## SERVICES ALLOWED

## 13. WHAT TYPES OF TRANSACTIONS AM I ABLE TO PERFORM WITHIN ONLINE BANKING?

You can view accounts, view transaction history, perform internal and external bank transfers, pay bills, manage your debit card, add travel notes and place stop payments.

Note: Stop payments can only be placed within a browser and not on the mobile app.

## 14. AM I ABLE TO DOWNLOAD TRANSACTION HISTORY INTO QUICKEN?

Yes.

## TRANSACTION LIMITS

## 15. ARE THERE ANY LIMITS ON INTERNAL BANK TRANSFERS?

No. You can make unlimited transfers between your accounts at Fieldpoint Private.

## 16. ARE THERE ANY LIMITS ON EXTERNAL TRANSFERS TO AND FROM OTHER BANKS?

Outbound Transfers are subject to the following limitations:

Daily Dollar Limit = \$100,000.00

Daily Transfers allowed = 5

Cutoff time = 5:00 PM EST

Any transaction over \$50,000.00 is subject to an additional review

Inbound Transfers are subject to the following limitations:

Daily Dollar Limit = \$1,000,000.00

Daily Transfers allowed = 10

Cutoff time = 5:00 PM EST

Any transaction over \$49,999.99 is subject to an additional review

## ELECTRONIC DOCUMENTS

## 17. WHICH DOCUMENTS CAN BE ENROLLED FOR ELECTRONIC DELIVERY?

Bank statements and tax forms are eligible for electronic delivery.



### 18. HOW DO I ENROLL IN ELECTRONIC DOCUMENTS?

You can enroll in electronic documents via the pathway below:

Main Menu > Accounts > Account Name > Documents > Enrollment

All available document types will be selected as this is our default setting. If you do not want to enroll certain document types, clear the check boxes next to those types. Follow the prompts to complete your enrollment.

### 19. AM I ABLE TO ADD ADDITIONAL RECIPIENTS TO RECEIVE STATEMENTS?

You can add additional recipients via the pathway below:

Accounts > Account Name > Documents > Additional Recipients > Add Additional Recipients.

Enter a username, email address and access PIN for the recipient. The access pin (password) must be alphanumeric and follow the same password requirements of online banking. Once complete you will select Save then select Assign Documents next to the recipient. Make appropriate selections and select Save Settings to complete the process.

Communicate the User ID and access PIN to the recipient for future document notifications.

### 20. HOW DOES MY ADDITIONAL RECIPIENT KNOW THERE IS A DOCUMENT READY?

They will receive an email with an attachment. The attachment will require them to enter the User ID and access PIN (password) that you communicated to them to open it. Once the document is opened, they should save for future reference. They will not be able to go back and retrieve it once a new email is generated for another document.

### 21. HOW DO I EDIT OR DELETE ADDITIONAL RECIPIENTS?

Follow the steps above to edit or delete additional recipients; however, select Edit or Delete next to the recipient.

### 22. HOW DO I VIEW ELECTRONIC DOCUMENTS?

When an electronic document is generated, you will receive an email from the Bank. To view the document, log in and go to Documents. You can view and download all documents.

## GENERAL QUESTIONS

### 23. CAN I CHANGE MY USERNAME?

Yes – To change your username, you will need to select your Avatar and click Settings then Security. You will be required to enter your password as a security measure.

### 24. HOW DO I CHANGE MY PASSWORD?

To change your password, you will need to select your Avatar and click Settings, then Security. Select Edit in the password field and enter your existing password, then a new one. Password requirements can be displayed by viewing Password Restrictions.

### 25. HOW CAN I CHANGE THE ACCOUNT NICKNAME?

Select an account from the Accounts section on the dashboard, from the Accounts screen or from the Accounts section in the general Settings screen. If on the account detail screen, select Settings. If on the general Settings screen, select the institution and then select the specific account for which you want to manage settings. Next to the account name, select Rename and then Save.

### 26. WHERE CAN I FIND MY FULL ACCOUNT AND ROUTING NUMBER?

This information can be found by selecting the Account Tile from the Dashboard Screen. You will find the account number and routing number in the Details Section.

### 27. WHERE CAN I FIND THE INTEREST RATE ON MY ACCOUNT?

This information can be found by selecting the Account Tile from the Dashboard Screen. You will find the interest rate in the Details Section.



### 28. WHAT TYPES OF ALERTS CAN I CREATE AND WHERE CAN I ACCESS ALERT OPTIONS?

You can activate **Balance and Transaction Alerts** by doing the following:

Select the Account, then Alert Preferences

Note: These alerts can be received via email, text and/or an in-app message.

You can also activate **User Alerts** by following the below pathway:

Select your Avatar on the lower left-hand side of the screen and then Settings. Select User Alerts.

All User Alerts are hardcoded to automatically receive emails. This cannot be turned off. You can toggle on SMS or In-App message as additional communications methods for any or all user alerts.

### 29. HOW DO I ADD TRAVEL NOTES TO MY DEBIT CARD?

Travel notes ensure uninterrupted use of your cards as well as reduce support time.

You can add Travel Notes via the below pathway:

Dashboard > Card Management Tile > Airplane Icon > Add Travel Notice > Enter Destination and Dates > Select Submit

You can also select your Avatar on the lower left-hand side of the screen, select Settings, then Travel Notices. Follow the prompts to add the travel information.

### 30. WHO CAN I CONTACT FOR ADDITIONAL TROUBLESHOOTING?

You can reach out to your Banking team if you have any additional questions or need any assistance.

### UNABLE TO FIND THE ANSWER TO YOUR QUESTION?

Send us an email: [onlinebankingsupport@fieldpointprivate.com](mailto:onlinebankingsupport@fieldpointprivate.com)