



Business Accounts – Business Online Banking and Cash Management Services

Business Online Banking - saves you time, improves your cash flow, and streamlines your cash management procedures - all in a fully secure environment.

Listed below are features you can access via Business Online Banking:

- Real-time Account Balances
- Real-time Alerts via SecureAlerts – receive real time notifications (i.e. low balance, transfers, deposits, withdrawals) of your choosing
- Compatibility with Financial Management Software – i.e. QuickBooks
- Transfer Funds between accounts in real-time
- Business Bill Pay Services
 - Pay vendors
 - Pay State and Federal Tax Payments
- Automated Clearing House (ACH) - Debit & Credit Origination (Credit approval required)
 - Pay employees via Direct Deposit of Payroll
 - Pay Vendors
 - Debit clients for timely receivables
- Wire Transfers – Domestic & International
- Positive Pay – a key protection against Check Fraud
- Remote Deposit Capture (RDC) - for onsite Deposits
- Multi-Faceted Authentication (MFA) Security and Dual control options for ACH/Wire processing (w/ soft tokens)

Additional Services

- Business Mobile Banking
- Business Credit Card
- Merchant Services
- Commercial Lending – Real Estate Secured, Loans and Lines
- Specialized Business Solutions
- All Personal Accounts & Lending Solutions - available for business owners and employees

FAQ's for Business Online Banking

What is Business Online Banking?

Business Online Banking is our online solution that allows business clients 24-hour, real-time access to their accounts. Businesses can view account information, move funds, check transactions, plus initiate stop payments, wire transfers, and ACH transfers.

Who can access Business Online Banking?

This service is available to any bank client with a business account. Businesses can also grant full or limited use of Business Online Banking to employees, CPA's & Attorney's.

How do I sign up for Business Online Banking?

Contact your Lincoln 1st Bank Representative to learn how to sign-up for this service. We will work with you to establish the appropriate plan and service levels for your individual business needs.

How do I get an access ID and password for Business Online Banking?

Access IDs and passwords will be sent to you once your enrollment applications have been approved and your account setup is complete. You will be required to change your password the first time you log in.

What are the password requirements?

Your password must be a minimum of eight (8) characters long and must contain at least 1 upper case letter, 1 lower case letter, 1 number and 1 special character (i.e. *, \$, or #).

What does "real-time" account information mean?

Unlike other financial institutions that update information one or two times a day, Business Online Banking is "real time." This means account balances and transactions are updated as soon as items are processed by the bank, delivering the most current information available. (Certain exceptions may apply).

How long is the transactional information available with Business Online Banking?

You can access transactional information for the past calendar year. You have up to 25 days after the last day of your previous statement to view and/or export the information.

Can I download my business account history into financial management software?

Yes. Information from your checking, savings, and loan accounts can be downloaded to your computer, and then imported into selected software applications such as Microsoft® Excel, Money, and other commonly used software - like QuickBooks. Note that not all file formats are supported. Some functions may also support the importation of data created in an accounting program to your Business Online Banking applications.

Can I transfer funds from/to other financial institutions?

Yes. Depending on your level of service, you can initiate a wire transfer or originate an ACH funds transfer.

Can I transfer funds between my personal and business accounts?

For sole proprietors and business owners, transfers can be made between personal and business accounts. (Additional authorization is required). This feature is not available for government, public entity, or nonprofit accounts.

Can I approve the transfer of funds initiated by employees?

Yes. With Business Online Banking you can define access levels and set transfer limits for each employee. This is called Dual Control.

What should I do with the confirmation number I receive after initiating a transaction such as a transfer?

You may either print the screen or simply make a note of the confirmation number for future reference.