

FHB ONLINE® BUSINESS BANKING

USER ENTITLEMENTS

REQUIREMENTS

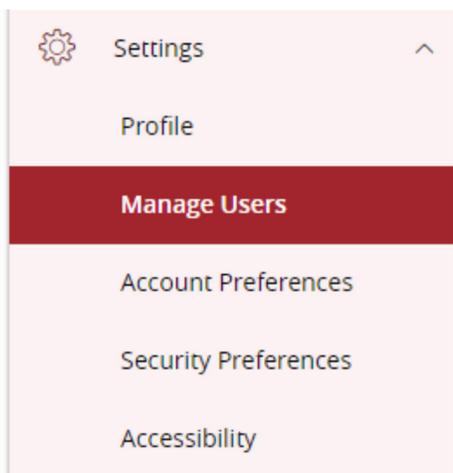
- The business must be enrolled in FHB Online Business Banking¹ to have access to Entitlements, which allows multiple business user profiles for FHB Online & Mobile Banking.
- You must be an Authorized Signer on all the business’s accounts to add/edit/delete business user profiles.

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HOW TO MANAGE USERS

1. Login to FHB Online.
2. Go to Settings then “Manage Users”.



ADD A USER

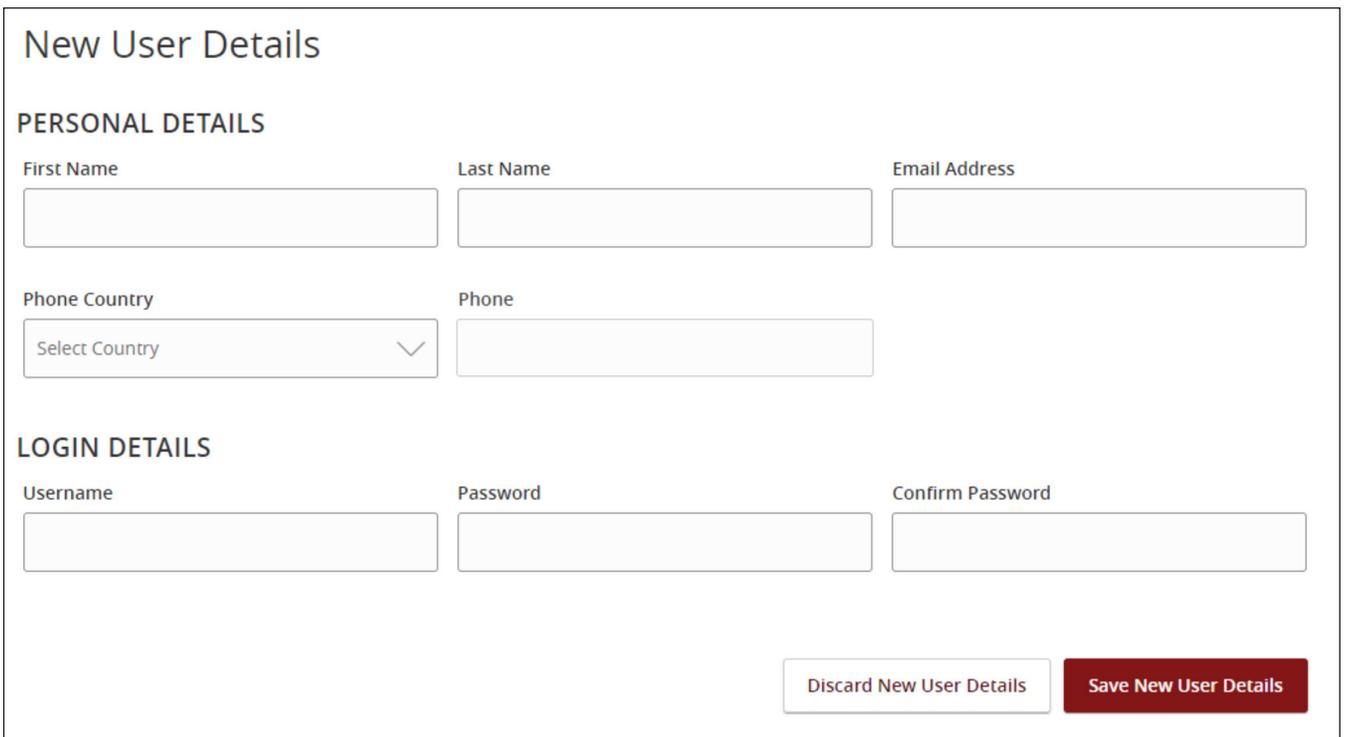
IMPORTANT: You must review and assign the appropriate User Rights for Transactions, Features, and Account access for each user you create. User Rights are only applicable to their FHB Online & Mobile Banking user access and does not apply to any transactions when visiting a branch.

1. Click the “Add User” button.



The screenshot shows the 'User Management' header at the top left. Below it is a search bar with the text 'Search Users'. On the right side of the interface, there is a red button labeled 'Add User', which is circled in red to indicate it should be clicked.

2. Enter the new user’s information in each field.



The 'New User Details' form is divided into two main sections: 'PERSONAL DETAILS' and 'LOGIN DETAILS'.
PERSONAL DETAILS: Includes fields for 'First Name', 'Last Name', and 'Email Address'. Below these are 'Phone Country' (a dropdown menu with 'Select Country' and a downward arrow) and 'Phone' (a text input field).
LOGIN DETAILS: Includes fields for 'Username', 'Password', and 'Confirm Password'.
At the bottom right of the form, there are two buttons: 'Discard New User Details' (a light gray button) and 'Save New User Details' (a dark red button).

a. Username Requirements

- Username must be between 6 and 32 characters.
- Must contain at least one letter

b. Password Requirements

- Must be between 9 and 32 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case character.
- Password must contain a minimum of 1 upper case character.
- Password may not be the same as last 5 passwords.

3. Confirm all the user information is correct then click the "Save New User Details".

User information cannot be edited once created.

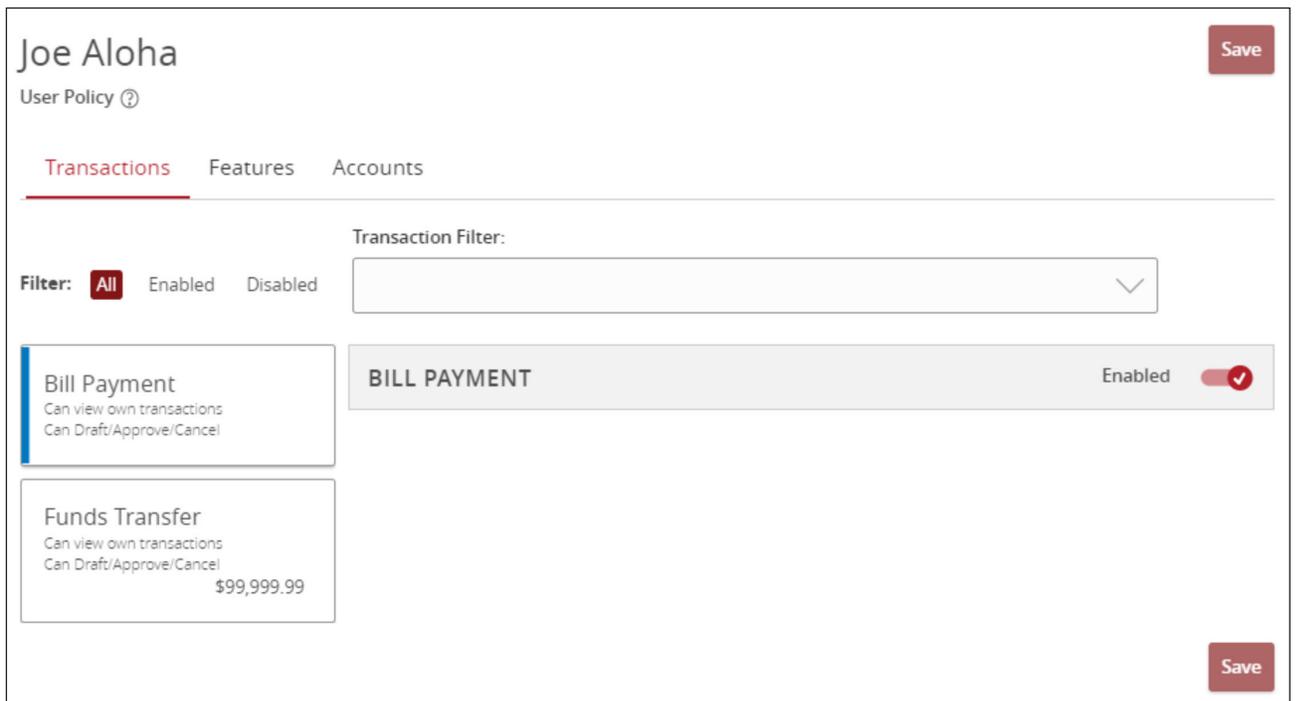


4. Assign User Rights – TRANSACTIONS

Bill Payment and Funds Transfer are enabled by default. If the user should not have access to these features, you must toggle off the feature. It will change to say "Disabled".



a. **Bill Payment** allows a user to enroll for the Online Bill Pay service.



b. **Funds Transfer** allows the user to make Internal Transfers to/from the accounts that they have access to (see Accounts tab).

- i. **Rights** — Determines if a user can make an internal transfer (draft, approve), cancel internal transfers, and view internal transfers. If a user should be allowed to make an internal transfer, it is important to check the box next to both draft and approve.
- ii. **Approval Limits** — Determines the maximum amount of funds a user can transfer.
- iii. **View Access** — Determines if the user can view internal transfers (all or none), and if they can view only the transfers they've made (own) or all transfers on the account they have access to (account).

Transaction Filter:

Filter: **All** Enabled Disabled

Bill Payment
Can view own transactions
Can Draft/Approve/Cancel

FUNDS TRANSFER Enabled

Rights

Draft Approve Cancel View Own ▼

Can view own transactions
Can Draft/Approve/Cancel
\$99,999.99

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 99,999.99	
Daily Per Account	\$ 500,000.00	999999999
Daily	\$ 500,000.00	999999999
Monthly	\$ 15,500,000.00	999999999

Save

5. Assign User Rights - FEATURES

By default, users have full access to all features unless you choose to disable their access, with the exception of User Management which is disabled by default for new users.

RIGHTS ⓘ

✖ Business Profile Management

✔ Direct Connect Registration

- a. **Business Profile Management** — Allows users to edit the Business’s address and contact information (email, phone) on file with the bank.
- b. **Direct Connect Registration** — Allows the user to register for Direct Connect access via Quicken or QuickBooks. Once doing this, the user will be able to connect their FHB Online Banking account with Quicken or QuickBooks.
- c. **External Transfers** — Allows the user to connect an account from another bank and transfer money from an FHB account to/from the external bank account. The user must also have deposit and withdraw rights to the FHB account they want to transfer to/from.
- d. **Mobile Check Deposit** — Allows a user to deposit a check using the FHB Mobile app if they have deposit rights to an FHB checking account.
- e. **Payments - FHB Card & Loan Payments** — Allows users to make a payment to an FHB credit card, loan or line of credit account from an FHB checking or savings account.

- f. **Payments - Online Bill Pay** — Allows users to use Online Bill Pay to make payment(s) to billers from an FHB checking account that they have withdraw rights to. Each user can only view and manage payments that they have created. You will not be able to view or manage the payments being created by other users until the payment has processed and is deducted from the account.
NOTE: Bill Payment on the Transactions tab also has to be enabled for a user to access this feature.
- g. **Payments - Zelle®** — Allows users to send and receive money with others using Zelle®. The user must also have deposit or withdraw rights to an FHB checking account. Each user can only view and manage payments that they have created. You will not be able to view or manage the payments being created by other users until the payment has processed and is deducted from the account.
- h. **Reorder Checks** — Allows users to order checks for an FHB checking account. This feature only allows reordering of checks. If it is the first-time requesting checks for an account, please visit a branch.
- i. **Statements - Manage Preferences** — Allows users to determine the type of statement received for the account(s) they have access to — Electronic, Paper, or Electronic and Paper.
NOTE: A \$5/month fee will be imposed per checking, money market and savings account you choose to receive both electronic & print statements for.
- j. **Statements - View Documents** — Allows users to view electronic statements for accounts they have access to. If you have combined statements, the user will be able to see all accounts on the combined statement if they have access to any one of the accounts on the combined statement.
- k. **USER MANAGEMENT (Do Not Change)** — When enabled, a user is able to create new users and assign user rights, manage existing user rights and delete a user. They can add, edit or delete ALL user profiles for the business, not only those that they have created.

Transactions
Features
Accounts

FEATURES ?

RIGHTS i

<input checked="" type="checkbox"/> Business Profile Management	<input checked="" type="checkbox"/> Direct Connect Registration
<input checked="" type="checkbox"/> External Transfers	<input checked="" type="checkbox"/> Mobile Check Deposit
<input checked="" type="checkbox"/> Payments - FHB Card & Loan Payments	<input checked="" type="checkbox"/> Payments - Online Bill Pay
<input checked="" type="checkbox"/> Payments - Zelle®	<input checked="" type="checkbox"/> Reorder Checks
<input checked="" type="checkbox"/> Statements - Manage Preferences	<input checked="" type="checkbox"/> Statements - View Documents
<input checked="" type="checkbox"/> User Management (Do Not Change)	

6. Assign User Rights - ACCOUNTS

Click **“Show unassigned accounts”** to view all the business’s accounts. Then select the user’s rights for each individual account.

The screenshot shows the user interface for Joe Aloha's account management. The 'Accounts' tab is selected. A search bar is present with the text 'Search by name, number or label'. To the right of the search bar, it says '0 of 21 accounts shown'. A link labeled 'Show unassigned accounts' is circled in red. Below the search bar, there are columns for 'Number', 'Name', 'View', 'Deposit', and 'Withdraw', each with an unchecked checkbox.

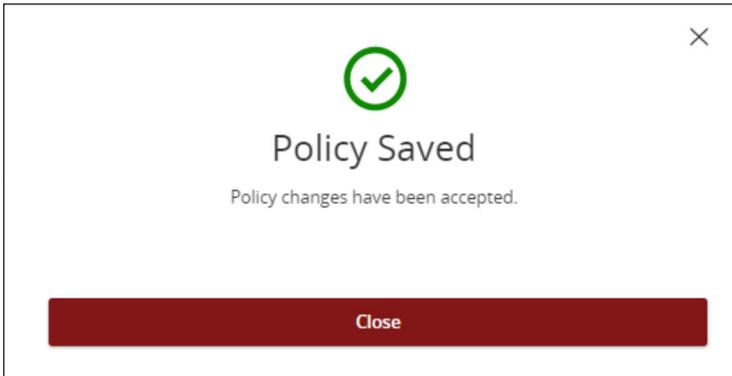
- a. **View** — View only access to the account.
- b. **Deposit** — Ability to deposit into the account via internal transfer, external transfer, Zelle® or mobile check deposit, if the user has access to any of these features (see section 5).
- c. **Withdraw** — Ability to withdraw funds from an account via internal transfer, external transfer, Online Bill Pay or Zelle®, if the user has access to any of these features (see section 5).

The screenshot shows the user interface for Joe Aloha's account management. The 'Accounts' tab is selected. A search bar is present with the text 'Search by name, number or label'. To the right of the search bar, it says '21 of 21 accounts shown'. A link labeled 'Hide unassigned accounts' is visible. Below the search bar, there is a table with columns for 'Number', 'Name', 'View', 'Deposit', and 'Withdraw'. The 'View', 'Deposit', and 'Withdraw' checkboxes in the header are circled in red. The table contains four rows of account data.

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
*****1234	INSTALLMENT LOAN	✓	⊘	⊘
*****2345	MORTGAGE LOAN	✓	⊘	⊘
*****3456	PRIORITY BANKING PLATINUM	✓	✓	✓
*****4567	PRIORITY REWARDS	⊘	⊘	⊘

- a. View Checking the box along the top next to View, Deposit or Withdraw will select that option for ALL eligible accounts.
- b. Shows the user DOES have access to the account.
- c. Shows the user DOES NOT have access to the account.
- d. Shows it is NOT an available option for the account.

7. Once all user rights have been assigned, click “Save”.

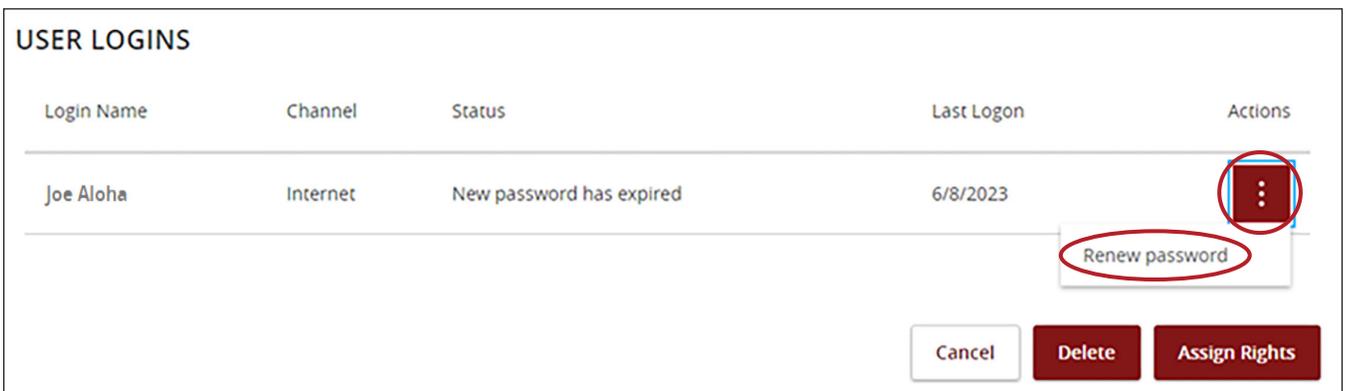


8. Provide the user with their Username and Temporary Password. The user will be required to change their password upon their first login.

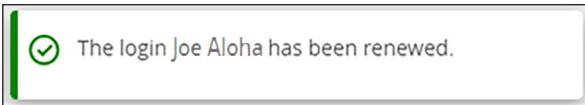
RENEW USER PASSWORD

When you create a new user profile, the user’s temporary password will expire if the user does not login to their profile to reset their password. If this happens, you will see “New password has expired” under the user status.

1. Click on the three dots under Actions for the user profile.
2. Click the “Renew Password” option.



3. You will see the confirmation message appear.



4. The Status for the user will now say "Password Change Required".

USER LOGINS				
Login Name	Channel	Status	Last Logon	Actions
Joe Aloha	Internet	Password Change Required	6/8/2023	

DEACTIVATE A USER

If this user has any pending transfers, Bill Pay or Zelle® transactions, they will continue to process as scheduled. You must contact us at (888) 643-4343 to view, change or cancel any transactions that a user has initiated.

1. Find the user you want to deactivate.
2. Click the pencil icon to the right of the user.

The "User Management" interface includes a search bar labeled "Search Users", an "Add User" button, and a table with columns "User", "Email Address", and "Last login". The user "Joe Aloha" is listed with email "jpanquites@fhb.com" and a circled pencil icon in the "Last login" column.

User	Email Address	Last login
Joe Aloha	jpanquites@fhb.com	

3. Click the "Edit Status" link in the Status section.

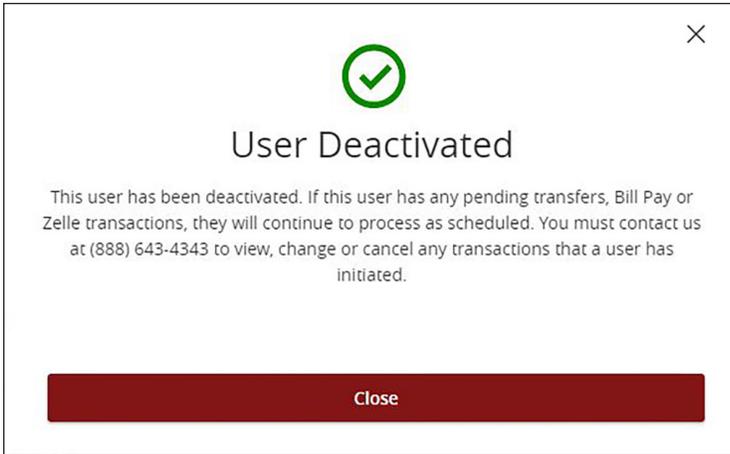
A dropdown menu titled "Status" with options "Active" and "Edit Status". The "Edit Status" option is circled in red.

- Status
- Active
- Edit Status

4. Click the “Deactivate User” button in the Status section.



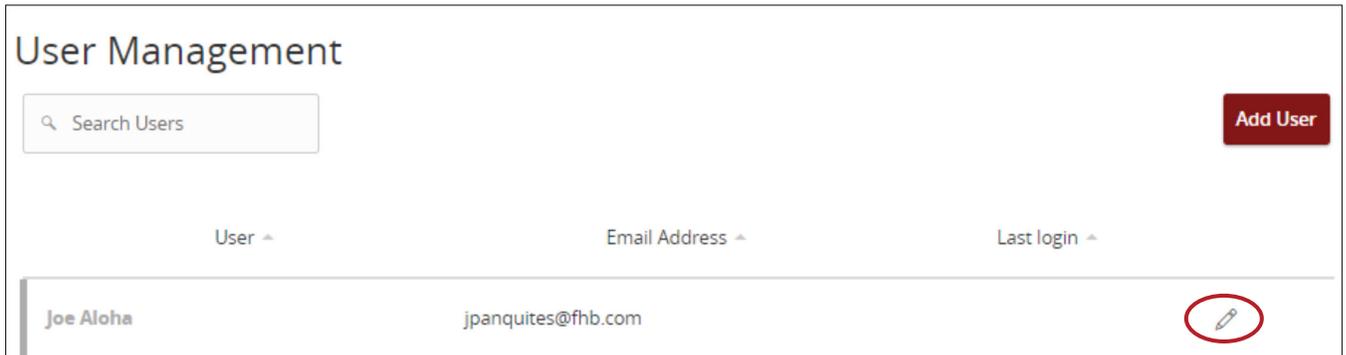
5. A confirmation message will be displayed, and the user will be grayed out on the Manage Users page.



User ▲	Email Address ▲	Last login ▲
Joe Aloha	jpanquites@fhb.com	

REACTIVATE A USER

1. Find the user you want to reactivate.
2. Click the pencil icon to the right of the user.



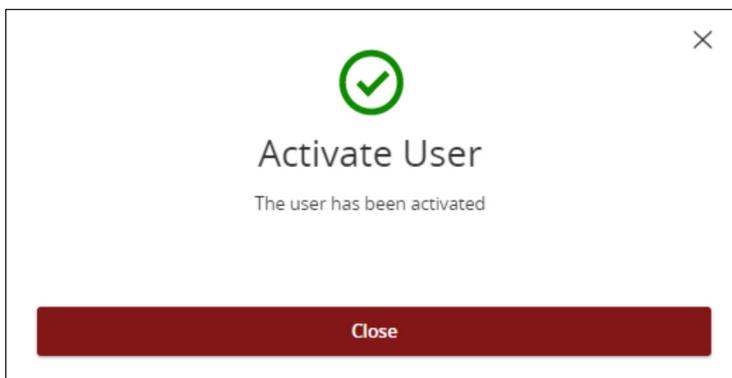
3. Click the "Edit Status" link in the Status section.



4. Click the "Activate User" button in the Status section.



5. A confirmation message will be displayed, and the user will be green on the Manage Users page.



6. When you reactivate a user, it is important to review their assigned User Rights to transactions, features and accounts to ensure all access levels are still appropriate.

DELETE A USER

If this user has any pending transfers, Bill Pay or Zelle® transactions, they will continue to process as scheduled. You must contact us at (888) 643-4343 to view, change or cancel any transactions that a user has initiated.

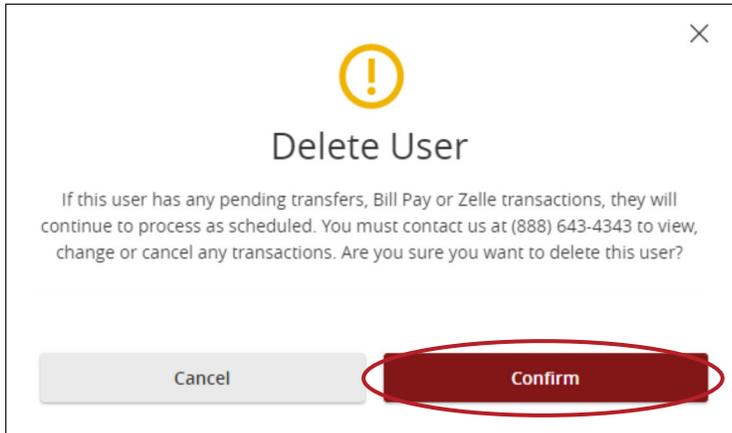
1. Find the user you want to delete
2. Click the pencil icon to the right of the user.

The screenshot shows the 'User Management' interface. At the top left is a search bar labeled 'Search Users'. At the top right is a red 'Add User' button. Below these is a table with columns for 'User', 'Email Address', and 'Last login'. The first row contains 'Joe Aloha', 'jpanquites@fhb.com', and an empty cell. A red circle highlights a pencil icon to the right of the user name.

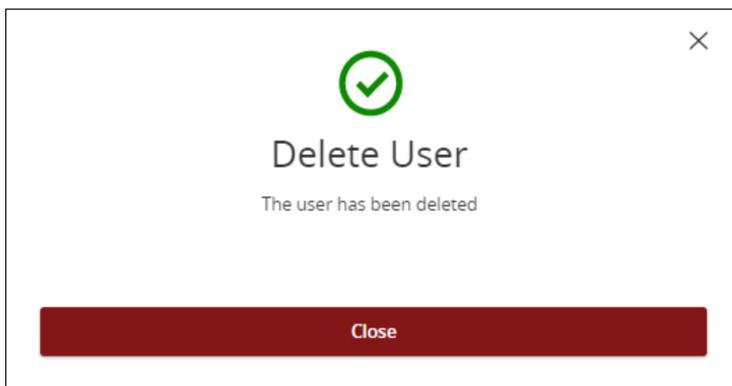
3. Scroll to the bottom of the User Details screen and click the "Delete" button.

The screenshot shows the 'User Details' screen for 'Joe Aloha'. It includes sections for 'Status' (Active), 'PERSONAL DETAILS' (First Name: Joe, Last Name: Aloha, Email Address: jaloha@fhb.com, Phone: (808)844-4444), and 'USER LOGINS' (SampleUser1, Internet, Password Change Required). At the bottom, there are three buttons: 'Cancel', 'Delete', and 'Assign Rights'. The 'Delete' button is circled in red.

4. **Confirm this is the user you want to delete, then click the “Confirm” button. Deleting a user cannot be undone.**



5. **A confirmation message will appear that the user has been deleted.**



¹ FHB Online Business Banking includes basic features as well as Online Bill Pay, Zelle® and Entitlements. FHB Online Business Banking is free for Business Priority Banking customers and is \$5.99 per month for all other business customers. Fee waivers are applied on the first business day of the month. For Priority Banking fee waivers, you must have had an open Priority Banking checking account as of the last business day of the preceding month. See FHB Online Terms and Conditions for details.

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