

Business Services

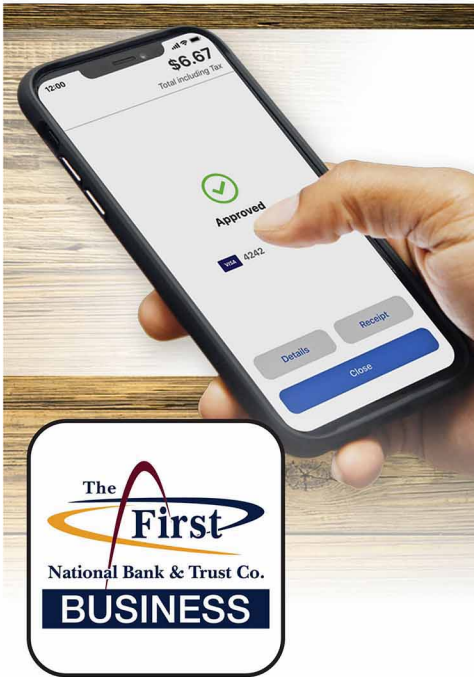
FNBT Business Services

For businesses large and small, FNBT provides essential services to help you grow your business – and expert customer service to ensure you get the most from these tools.

Business Banking

Our online services offer you the convenience of banking from anywhere you have internet access at any time! You can view balance and transaction information, transfer funds between your FNBT accounts, view images of checks and deposited items, view your statements online, and make loan payments. Additional services available (additional fees apply):

- Submit stop payments
- Transmit wire transfers
- Send bill payments



Pocket Pay

Turns your cell phone into a pocket-sized credit card terminal! Save money on transaction costs with a *SwipeSimple* Bluetooth card reader. Supports contactless tap, EMV Quick Chip, and magnetic stripe cards. Compatible with iOS and Android phones and tablets.



Standard Terminal

This device has a long-lasting battery for go-anywhere portability and has a 5-inch high-resolution touchscreen which is incredibly easy to use.



Business Mobile Banking

Bank anywhere, anytime with our Mobile Business Banking solution! Must have Business Banking. Includes:

- View account balance and transactions
- Make transfers
- Access Bill Pay (additional fees apply)

Positive Pay for Checks

is a valuable fraud prevention service. It matches the account number, check number, dollar amount, and even payee name of each check presented for payment against a list of checks your Company has provided to the bank. When a check does not match, it becomes an “exception item”. Exception items are not paid unless your Company instructs FNBT to do so.

ACH Origination

Businesses use ACH services because it's a fast, reliable and efficient way to make and collect payments. Save time and ease the volume of paper transactions by creating electronic ACH files. Use this service for:

- Direct deposit of your employee payroll
- Direct debit of recurring payments such as dues or fees

Remote Deposit Capture

Make your deposits when it's convenient for you! With Remote Deposit Capture, you can scan and deposit checks electronically from your business directly into your account with us. We offer a variety of scanner options or you can use your tablet or mobile device!

Zero Balance Accounting

Zero balance accounts are an ideal solution for companies that maintain a general operating account and separate accounts for specialized disbursements such as payroll, petty cash or other purposes. Here's how it works... first set a balance of zero, or any other amount you choose, for each linked sub-account. Each day, funds are electronically moved to or from the Master Account to maintain the target balance of each account.

Lockbox Processing

Reduce expenses and increase cash flow by using FNBT's Lockbox Processing service. Your customers mail their payments to a post office box where we collect and process them. Payments are processed quickly, and your funds are deposited the same day. We provide you with images, a variety of reports and electronic files ready for you to import into your account receivables system. Let us do the work and watch funds arrive in your account faster with your cash flow improved.



The First National Bank & Trust Co.

bankFNBT.com / 405-224-2200

Member FDIC | Equal Housing Lender

Updated January 2024

