

# eAccess User's Guide

Your Detailed Guide to Online Banking with eAccess from First Reliance Bank



**FIRST RELIANCE BANK**

There's More to Banking Than Money

Member  
**FDIC**



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## Before you Begin

*eAccess Online Banking* services are best viewed with Microsoft Internet Explorer 4.0 and higher, or Netscape Navigator 3.04 or higher. The browser must support 128-bit SSL encryption. If your browser does not support 128-bit, we suggest updating your browser to support 128-bit security. You can download an upgrade for your browser from either one of the following locations:

<http://www.microsoft.com/windows/ie/downloads/recommended/128bit/default.asp>

or

<http://www.netscape.com>

In order to get the maximum *eAccess Online Banking* experience, we *recommend* the following minimum system requirements for your PC:

PC with 300 MHz or higher processor clock speed recommended  
64 MB of RAM or higher  
50 MB of available hard drive space  
Super VGA (800 x 600) or higher resolution video adapter and monitor  
56 Kb/sec modem connection to your Internet service provider or AOL

If you have problems accessing our *eAccess Online Banking* system, please do not hesitate to contact us in one of the following ways:

By Phone  
(843) 656-5000

By Email  
[support@firstreliance.com](mailto:support@firstreliance.com)

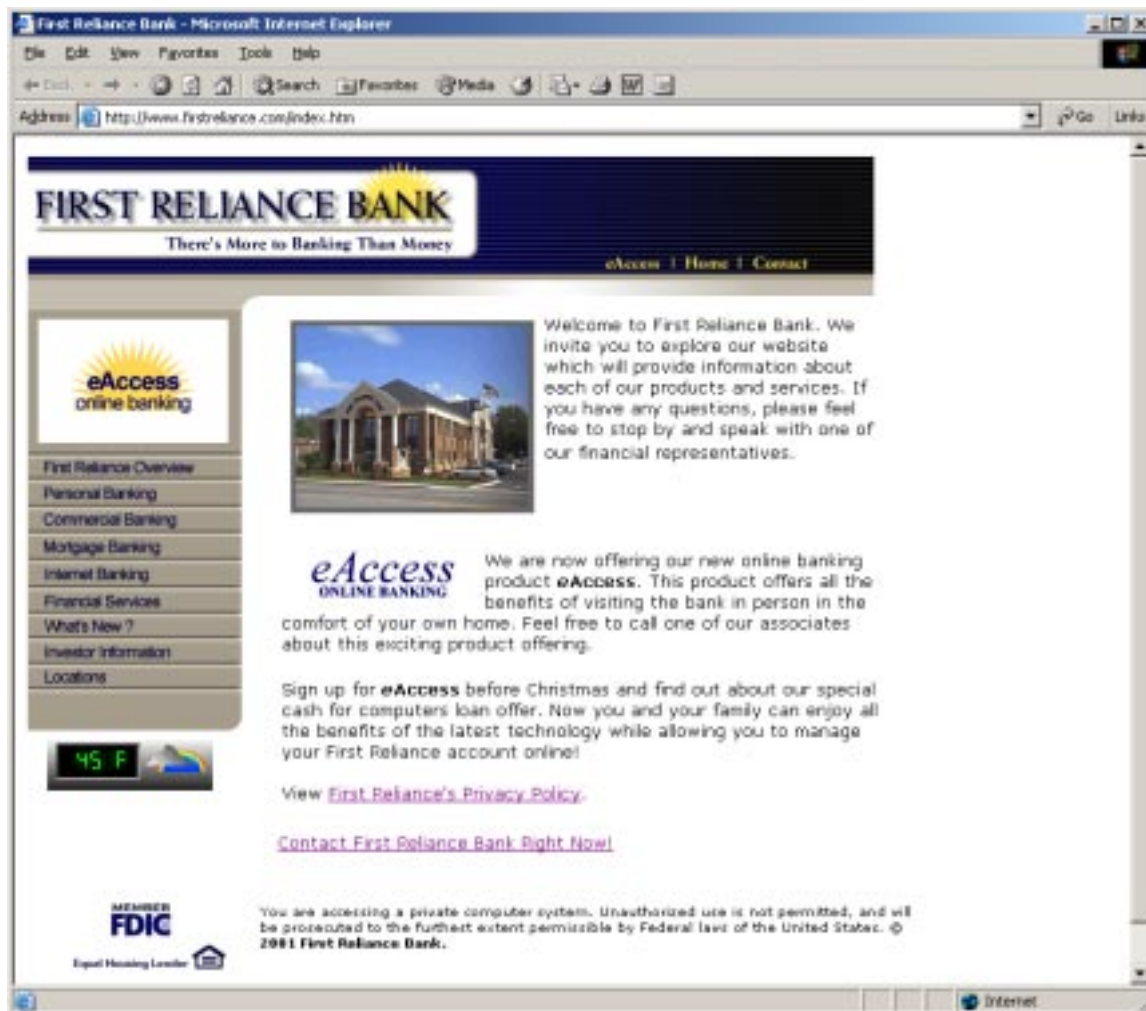
By Mail  
First Reliance Bank  
*eAccess Online Banking*  
2170 West Palmetto Street  
Florence, SC 29501

## ***e*Access ID & *e*Access PIN**

Once your application for ***e*Access Online Banking** is received, you will be mailed this User's Guide along with a letter containing your ***e*Access ID**. Your ***e*Access PIN** will be mailed in a separate letter and should follow in the mail within one to two days. You will need both the ID and the PIN before you can access the online banking portion of our website.

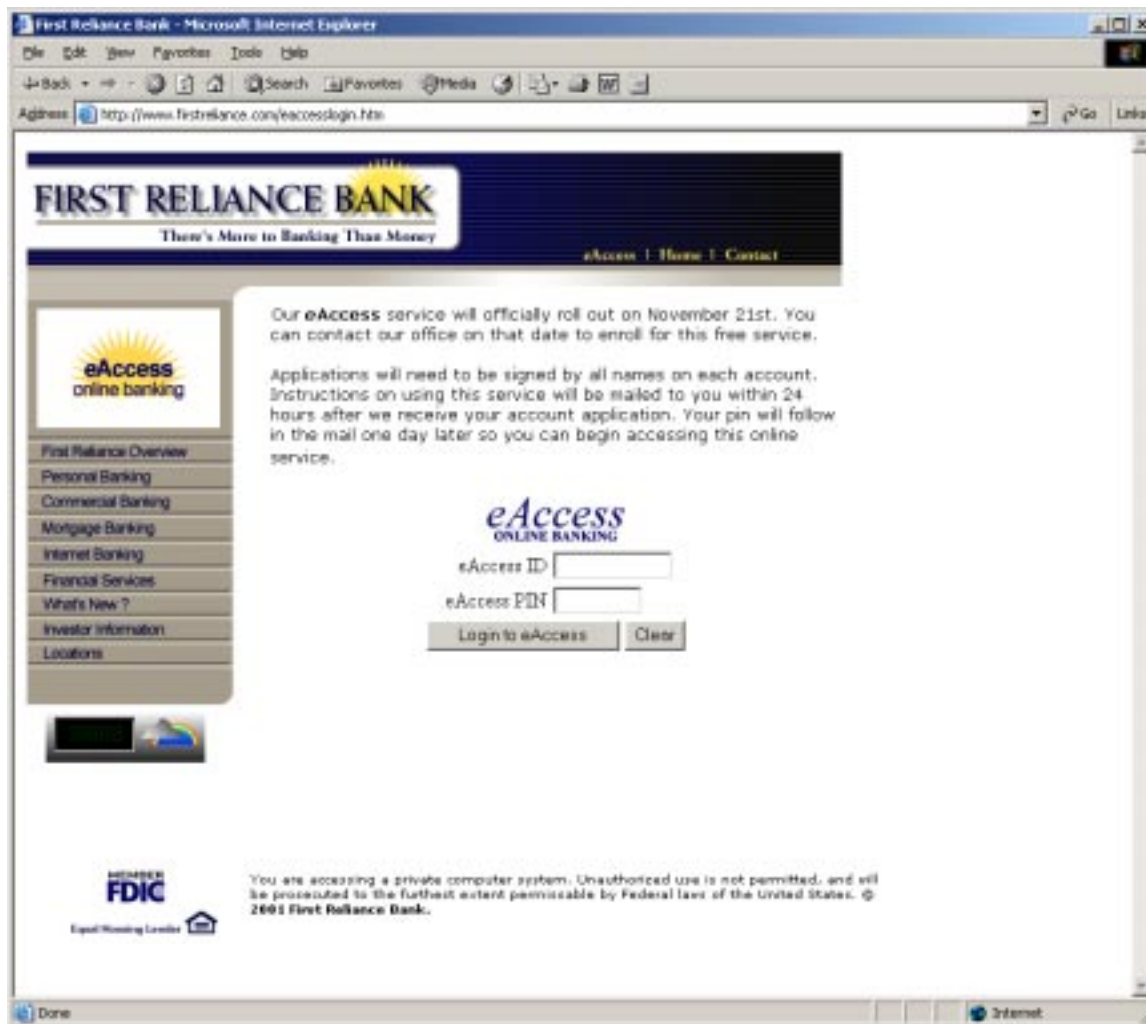
## **Logon to the First Reliance Bank Website**

**In order to begin your online banking session, access the First Reliance Bank website at <http://www.firstreliance.com>.**



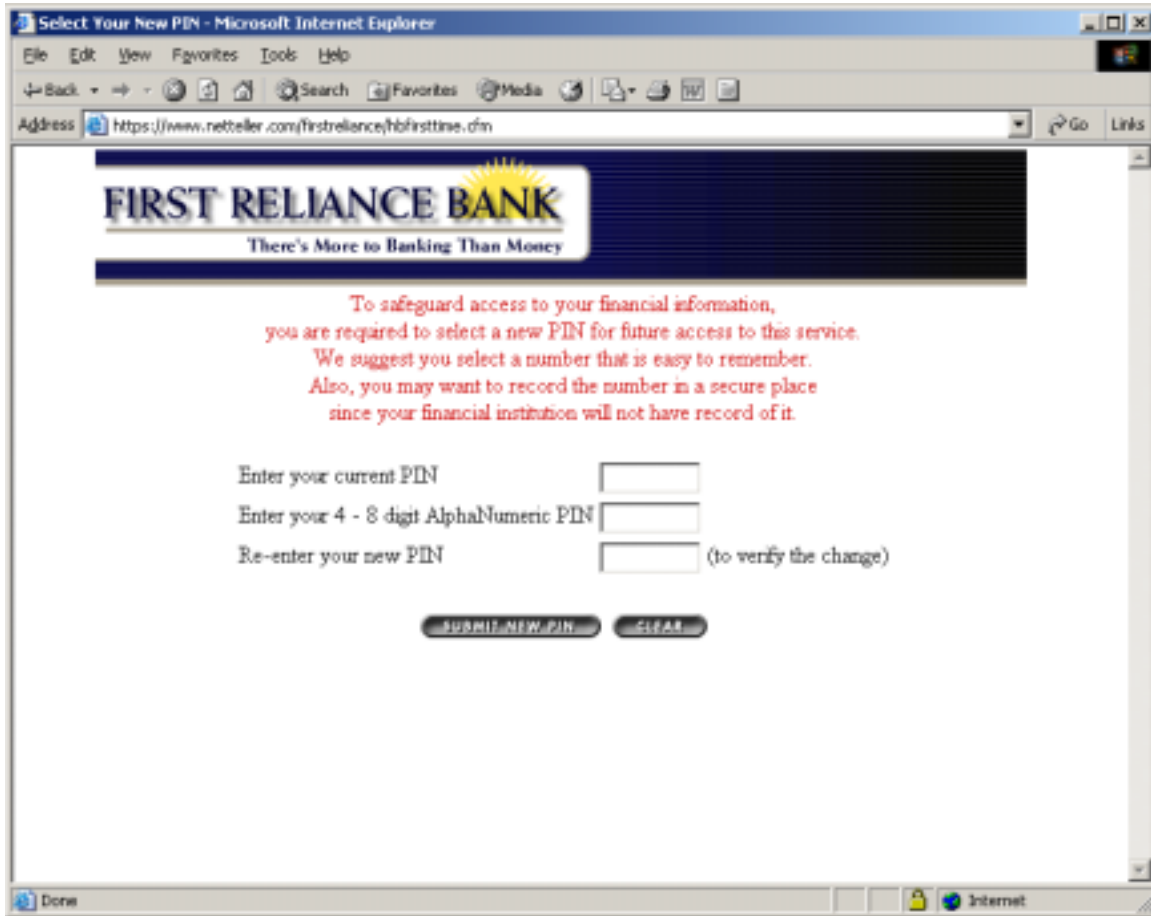
## Internet Sign-on Screen

To begin banking online, click on the **eAccess** animated logo on the First Reliance Bank website. Click on the words **eAccess Login** below the **eAccess Online Banking** logo. You will be presented with a screen similar to the one below.



Type your **eAccess ID** in the appropriate field as well as your **eAccess PIN** in the field below it. If you make a mistake you can simply correct the error or left click once on the Clear button. Once you successfully enter the required ID and PIN, left click the Login to **eAccess** button once.

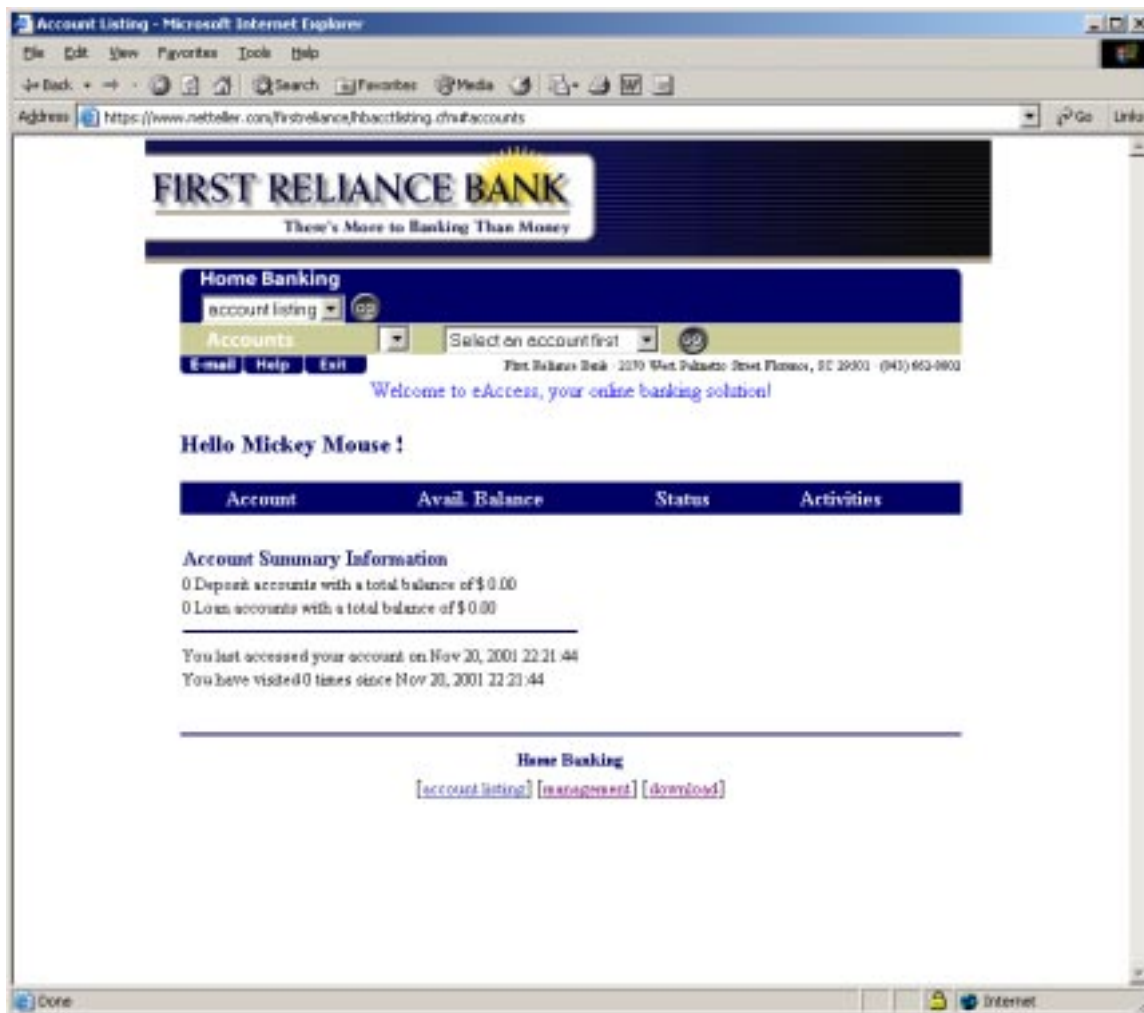
The first time you login to **eAccess** you will see the screen shown below. You are required to change your **eAccess PIN** during your first login to prevent unauthorized access to your account.



In the first field you should enter the PIN number mailed to you by First Reliance Bank. In the second field you should enter a new secret pin 4 to 8 characters in length. You can use any combination of letters and numbers for your secret pin. You need to re-enter your new pin in the third text box and left click on the Submit New Pin button once.

In the future, you will use this new pin rather than the one supplied to you by First Reliance Bank. Be sure to make a note of this pin and don't forget it. If you forget this secret pin, you will have to contact First Reliance Bank to have your pin reset.

Once your pin is changed you will be presented with a screen similar to the following:



On this screen you will find each of your accounts listed on your enrollment application for **eAccess**. If all of your accounts are not listed on this page, please contact our office at (843) 662-8802 to have additional accounts added.

In the future, this is the first screen you will see when you login to **eAccess Online Banking**. This screen is referred to as the *Account Listing Page*, and will be referenced throughout the rest of this document.

If you select the down arrow below the words “Home Banking” at the top left of your screen you will see the three areas of **eAccess Online Banking**. A sample of this screen is shown below. The three major areas are *account listing, management, and download*.

Account	Avail. Balance	Status	Activities
Safety Deposit Box	\$ 0.00		View account information
S Business Checking	\$ 1,890.30		View account information
Reliance Checking	\$ 3,699.22		View account information
Home Equity Line	\$ 0.00	Paid off	View account information
Overdraft Protection	\$ 0.00		View account information
NT Test Checking	\$ 7.99		View account information
NT Test Savings	\$ 2.01		View account information

**Account Summary Information**  
4 Deposit accounts with a total balance of \$ 5,199.52

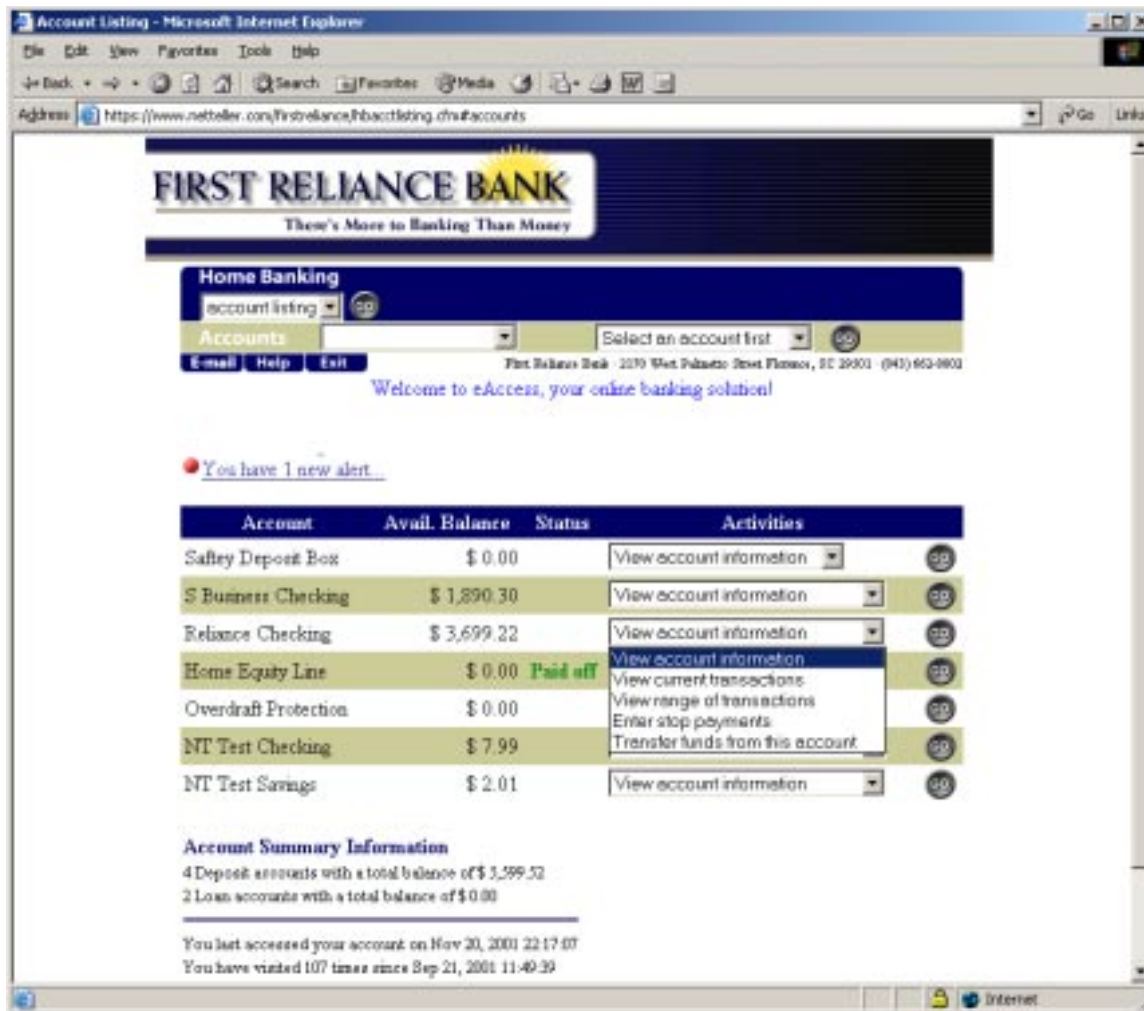
Each of these three major areas will be briefly detailed in this users guide.

## Account Listing

The account listing screen as discussed earlier will show you each account you have requested to be accessible via **eAccess**. Beside each account, you will see a drop down box, which may offer any of the following activities:

- View account information
- View current transactions
- View range of transactions
- Enter stop payments
- Transfer funds from this account

Please refer to the next page for a sample screen shot of these options.



### View account information

This screen provides the end user with details about the account they are looking at, such as, other signers on the account, date opened, year to date interest, etc. Select this option and left click the GO button to view this information for any of your accounts listed.

### View current transactions

This option will present a listing of all transactions on the account since the last statement date. You can click on any of the items presented to see an image of the check or deposit item if you have trouble remembering whom a particular check was written to.

### View range of transactions

This allows the end user to view on the transactions specified, whether it is by date, range of check numbers, or range of amounts.

## **Enter stop payments**

This page will allow you to create and enter stop payments. Normal stop payment fees will apply and will be immediately charged to your account.

## **Transfer funds from this account**

This option will allow you to transfer funds between your accounts you have setup for eAccess.

## **Management**

The management screen offers many options that will allow you to customize your **eAccess** banking experience. You can select this area by clicking the management option from the upper left corner of your screen under Home Banking and pressing the GO button. You can perform each of the following functions from the management screen.

- Create/Change eAccess Online Banking ID (Alias)
- Change eAccess Online Banking PIN
- Change Pseudo Account Name
- Confirm/Change Email Address
- Change Number of Accounts Displayed
- Edit Account Listing Display Order
- Edit Account Activities Display Order
- Edit Watch List
- Reset Login Count

Please refer to the image on the next page for a screen shot of these options.

### **Create/Change eAccess Online Banking ID (Alias)**

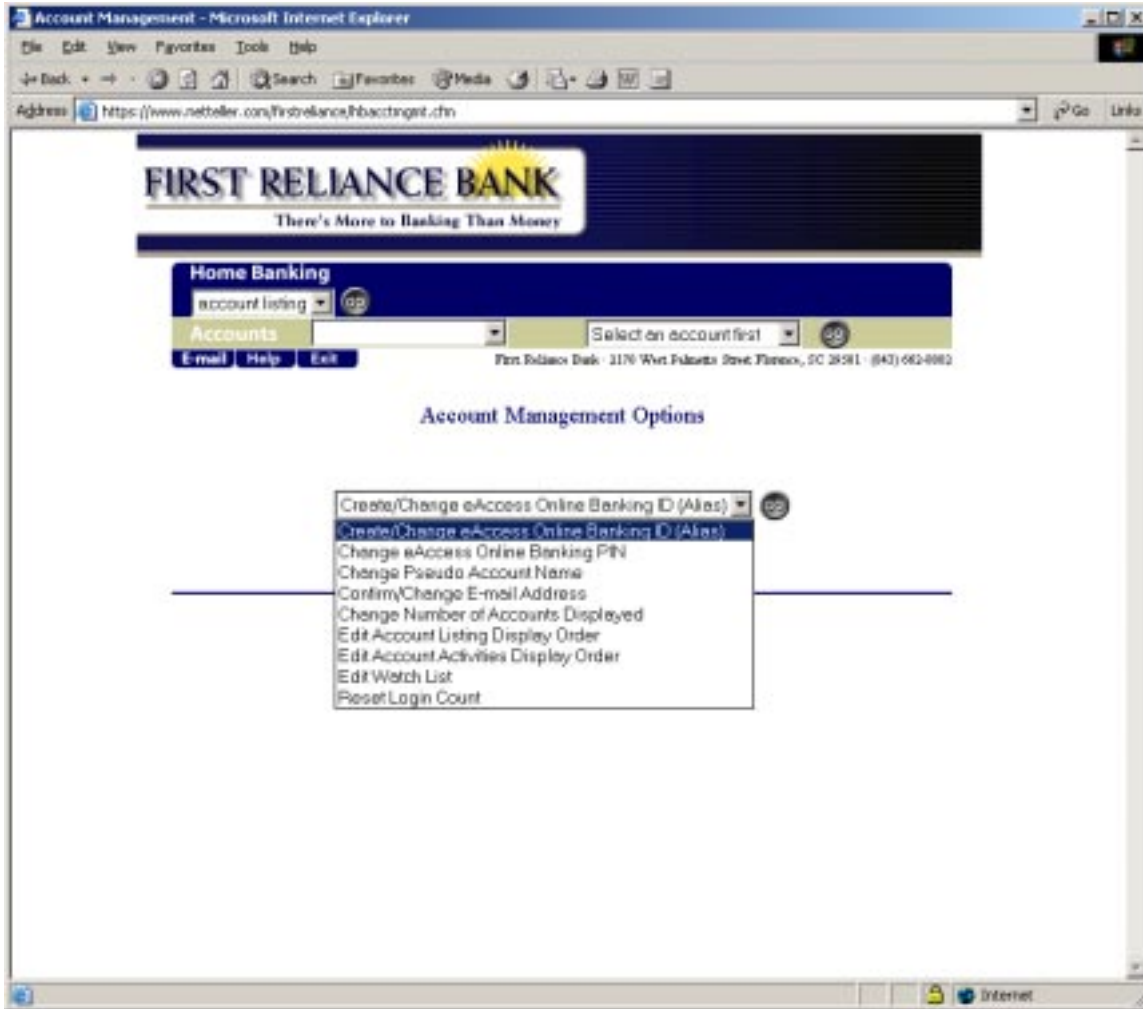
This option will allow you to change or create an alias to use instead of using the 12 digit **eAccess ID** originally assigned to you by First Reliance Bank. For example if your **eAccess ID** is 123440000011, you can replace this with a user-friendly **eAccess ID** such as “Freddie”

### **Change eAccess Online Banking PIN**

This will allow you to change your **eAccess PIN** anytime.

### **Change Pseudo Account Name**

This option will allow you to change your default account names to something you can easily recognize.



### **Change Number of Accounts Displayed**

If you have several accounts and would like to control how many you see at any given time, you may set the display options to reflect how many accounts are visible at one time.

### **Edit Account Listing Display Order**

You can use this option to change the order in which your accounts are displayed.

### **Edit Account Activities Display Order**

You may use this option to arrange the drop down list that appears next to each account.

## Edit Watch List

This will allow you to create items for which you would like to receive account alerts.

## Reset Login Count

This option will allow you to reset the login count displayed on the account listing page to zero at any time. This is a great way to monitor access to your account.

## Download

This area of **eAccess Online Banking** will allow you to download account information to Microsoft Money, Quicken, QuickBooks, spreadsheet, or a text file.

Download Transactions - Microsoft Internet Explorer

Address: https://www.netbeller.com/firstreliance/hbdownload.asp

**FIRST RELIANCE BANK**  
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Home Banking  
account listing

Accounts Select an account first

E-mail Help Exit

First Reliance Bank - 2170 West Palmetto Street Florence, SC 29501 (843) 656-5000

### Download Transactions

1. Select the account to download  
Safety Deposit Box
2. Select transactions to download  
 Transactions since last download  
 Transactions since last statement  
 Transactions between two dates (use mm/dd/yyyy format)  
From 10/01/2001 To 10/31/2001
3. Select format  
 Open Financial Exchange (.OFX - for Microsoft Money)  
 Open Financial Exchange (.QFX - for Intuit Quicken)  
 Intuit Interchange Format (.IIF - for Intuit QuickBooks)  
 Personal Finance (.QIF)  
 Spreadsheet (.CSV)  
 Word Processing (.TXT)

CONTINUE CANCEL

Simply select the appropriate actions based on your needs and press the continue button to proceed with the download.

## FREQUENTLY ASKED QUESTIONS

### About Security

- Q. Is Online Banking safe? Can someone “break” in and threaten the confidentiality and safety of my records and transactions?
- A. Online Banking is very safe. We have firewalls in place and use encryption codes for all transactions to ensure safety and confidentiality.
- Q. Can other people see my account information?
- A. No. Your account information is just as secure as it is in a physical bank. We’ve taken every step possible to ensure that our online banking system meets the latest security standards and uses the most up-to-date encryption methods and software. It’s safer to use Online Banking than it is to hand your credit card to a waiter.
- Q. What is encryption, and how does it make everything more secure?
- A. Encryption is when something is rewritten in code, which can then be decoded later with the right key. The encryption we use employs a mathematical process for the key, which is made up of a certain number of bits. The effectiveness of encryption is in the number of bits. The higher the number of bits, the better the encryption is. Our Online Banking system uses the maximum encryption of 128 bits. **ALL** communication between you and the Online Banking system is encrypted using this 128-bit key. When you retrieve information from the Online Banking system, your computer decodes it so that you can view your information. When you send information to the system, your browser encrypts it using the same 128-bit key, and our system decodes it and processes it.
- Q. How do I know if I’m viewing a secure Web page?
- A. If you are currently using Microsoft Explorer, look for the padlock in the lower right hand corner. If the padlock is in the “open” position, the page is not secure. If it is in the “locked” position, the page is secure. If you are currently using Netscape Navigator, look in the Location window to see whether the page address is listed as “http” (not secure) or “https” (secure). Depending on the version of Navigator you are using, there also may be an unlocked padlock or broken key in the bottom left corner of the window to indicate a non-secure page, or a locked padlock or intact key to indicate a secure page.

## Online Banking

- Q. What is Online Banking and how much does it cost?
- A. Online Banking enables you to access your accounts electronically through a computer via the Internet. There is no charge for this service.
- Q. How soon will I be able to access my account information after I sign up for Online Banking?
- A. Once we receive your signed application, a letter will be sent to you with your User ID and PIN. You should receive this information within 3 to 4 business days after we receive your completed application.
- Q. What accounts can I access with Online Banking?
- A. Checking, Savings, Certificates of Deposit, IRAs, and Loans. Partnerships, LLCs, and corporations must be setup with their own individual **eAccess ID**.
- Q. What will I be able to do with Online Banking?
- A. View account balances, account history, past statements, transfer funds between accounts, request stop payments, and download information for more comprehensive financial management.
- Q. How current is the information displayed in Online Banking?
- A. The available balance for checking and savings accounts is “real-time” and will change throughout the day based on your activity. However, items that are in process of posting will not be reflected in your balance.
- Q. Will there be times when I will not be able to access my account?
- A. The system is available 7 days a week, 24 hours a day except during normal system maintenance periods.
- Q. Can I still write checks on accounts that I use in Online Banking?
- A. Yes!
- Q. Will I still receive monthly statements through the mail even though I can view my statement at any time?
- A. Yes, we will send monthly and/or quarterly statements to all of our customers.

- Q. How do I get help if I do not understand something on my account?
- A. If you have questions about your account or do not understand something, a call center representative will be available to assist you at (843) 656-5000, between the hours of 8:00 a.m. and 5:00 p.m. (EST).
- Q. I use Online Banking at home and at work. Do I have to rename my accounts in both places?
- A. No. The account “nicknames” are not stored on your PCs, but on our Online Banking system. Therefore, they will remain the same no matter where you are.
- Q. What do I do if I forget my PIN?
- A. We do not have access to your PIN. However, we can reset your PIN to your original PIN. Just give us a call at (843) 656-5000.
- Q. What if I put in the wrong PIN?
- A. Three invalid sign-on attempts will lock you out of the system. But, don’t panic! If this happens, please contact us at (843) 656-5000.
- Q. Can I change my User ID and PIN to something shorter and simpler?
- A. Yes. The User ID may be from 4 to 8 characters long, using letters or numbers. No spaces or special characters, such as # or /, are allowed. The first character must be a letter. We recommend that you select something that is easy for you to remember, but hard for anyone else (even people you know) to guess. Try to avoid significant names (spouse, children, nicknames, dogs, friends, even people and animals that have passed away) and numbers (birthdays, anniversaries, social security digits, “special” days) or any other easily guessed item.
- Q. I share a checking account with someone else. Do we both need to sign up for Online Banking?
- A. Yes. Each individual will be given a separate User ID and PIN.
- Q. Are there limits on the number of transfers I can make?
- A. The Online Banking system does not limit the number of transfers you can make. However, Federal Regulations limit the number of withdrawals and transfers on certain types of savings accounts and money market accounts. If you are unsure about the restrictions on your accounts, please contact us at (843) 656-5000 or email us at [support@firstreliance.com](mailto:support@firstreliance.com).

Q. When are emails answered?

A. Emails are received at the start of the next business day. We will respond within 24 hours of receipt either by email or phone. When sending email messages, please keep in mind that email isn't always secure. Therefore, when sending us an email message, don't include any sensitive information like account numbers, balances, or passwords.

Q. Why do you ask for my Email address?

A. This is a useful means for us to tell you about forthcoming releases of the program, changes to our services, or if we have scheduled interruptions to Online Banking for maintenance — that sort of thing. We will **not** give this **confidential** information to anyone else.

Q. How do I get help if I'm having technical problems?

A. If for some reason your information online doesn't appear to be correct or complete, please call (843) 656-5000 between 8:00 a.m. and 5:00 p.m. (EST) and a support representative will be able to assist you. If you have a question about either your computer equipment or your Internet Service Provider, you'll need to contact their respective customer support lines.

Q. I am behind a corporate firewall. Can I use Online Banking?

A. Yes you can. Being browser-based means you can conduct your banking and it won't interfere with your company's firewall. However, if you experience any problems, you should contact your network or firewall administrator. They will have to telephone us at (843) 656-5000 between 8:00 a.m. and 5:00 p.m. (EST) to make changes to your firewall that will allow your LAN to see our site.

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## **Before you Begin**

You must have an *eAccess* Online Banking account to use the features of *eAccess* Billpay. *eAccess* Billpay is just another menu option on the basic *eAccess* Online account. You can pick up an application for *eAccess* Online Banking and *eAccess* Billpay at First Reliance Bank. You may also download the applications for both products on our website.

In order to get the maximum *eAccess* Online Banking experience; we *recommend* the following minimum system requirements for your PC:

PC with 300 MHz or higher processor clock speed recommended  
64 MB of RAM or higher  
50 MB of available hard drive space  
Super VGA (800 x 600) or higher resolution video adapter and monitor  
56 Kb/sec modem connection to your Internet service provider or AOL

If you have problems accessing our *eAccess* Online Banking system, please do not hesitate to contact us in one of the following ways:

By Phone  
(843) 656-5000

By Email  
[support@firstreliance.com](mailto:support@firstreliance.com)

By Mail  
First Reliance Bank  
*eAccess* Online Banking  
2170 West Palmetto Street  
Florence, SC 29501

## **eAccess Billpay Overview**

eAccess Billpay is a great way to automate your monthly bill payments. You can save money by no longer purchasing paper checks, envelopes, or stamps. Two methods of bill payment are possible including electronic payment and check payment. Regardless of the payment type you select, you can depend on First Reliance Bank to insure your payments are delivered promptly and efficiently. You can save time and money while reducing the effort required to send money to individuals and companies.

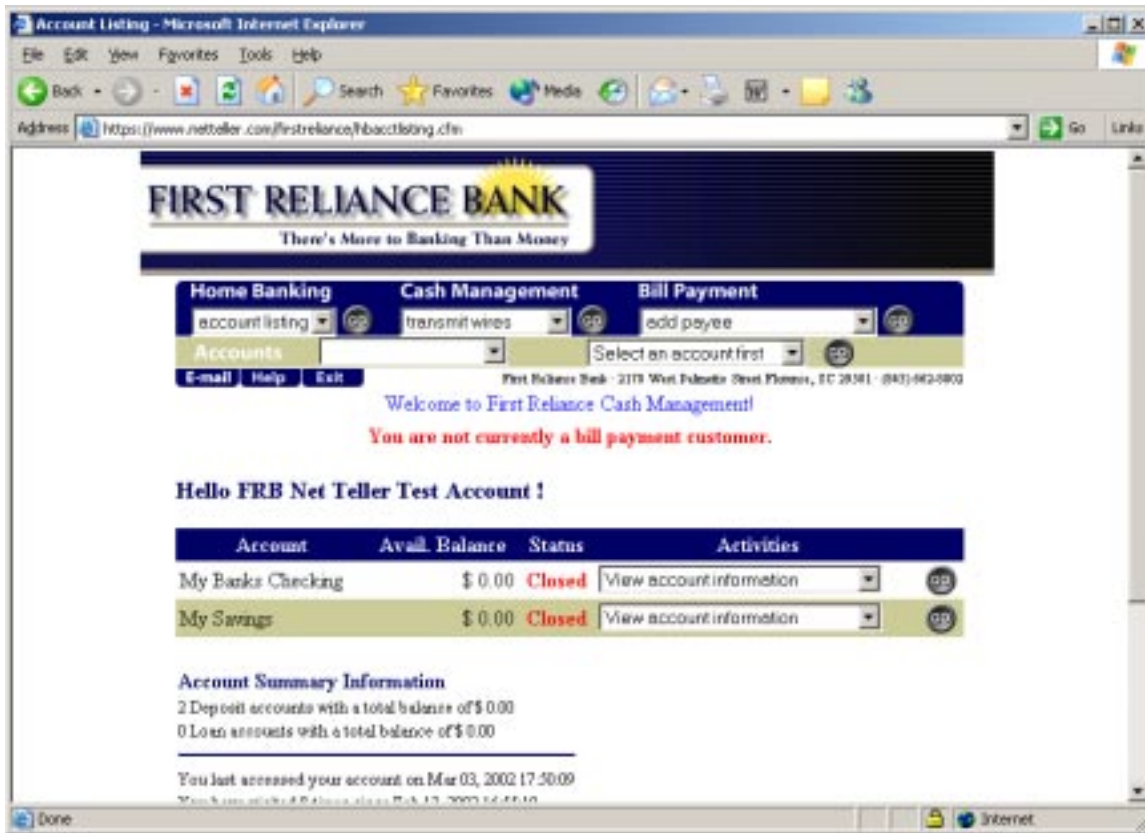
eAccess Billpay will allow you to setup recurring monthly transactions. Even if the payment amount varies from month to month, you are prompted to enter the correct current amount before the bill is submitted for payment.

Rather than have many different companies authorized to debit your checking account for monthly payments, now you can have control over when payment is made without losing the automation of drafted payments. You have complete control. You are in charge...after all, it is your money.

Consider using eAccess Billpay rather than going to a vendor's website to setup an online payment. By consolidating your electronic payments at First Reliance Bank with eAccess Billpay, you have the peace of mind knowing that you are the only one authorizing and scheduling debits from your account. You also don't have to worry about remembering 20 different usernames and passwords that they all insist you setup and maintain on their websites.

From credit cards, mortgage payments, utility bills, and auto loans, you can take control of your bill payments all in one easy location.

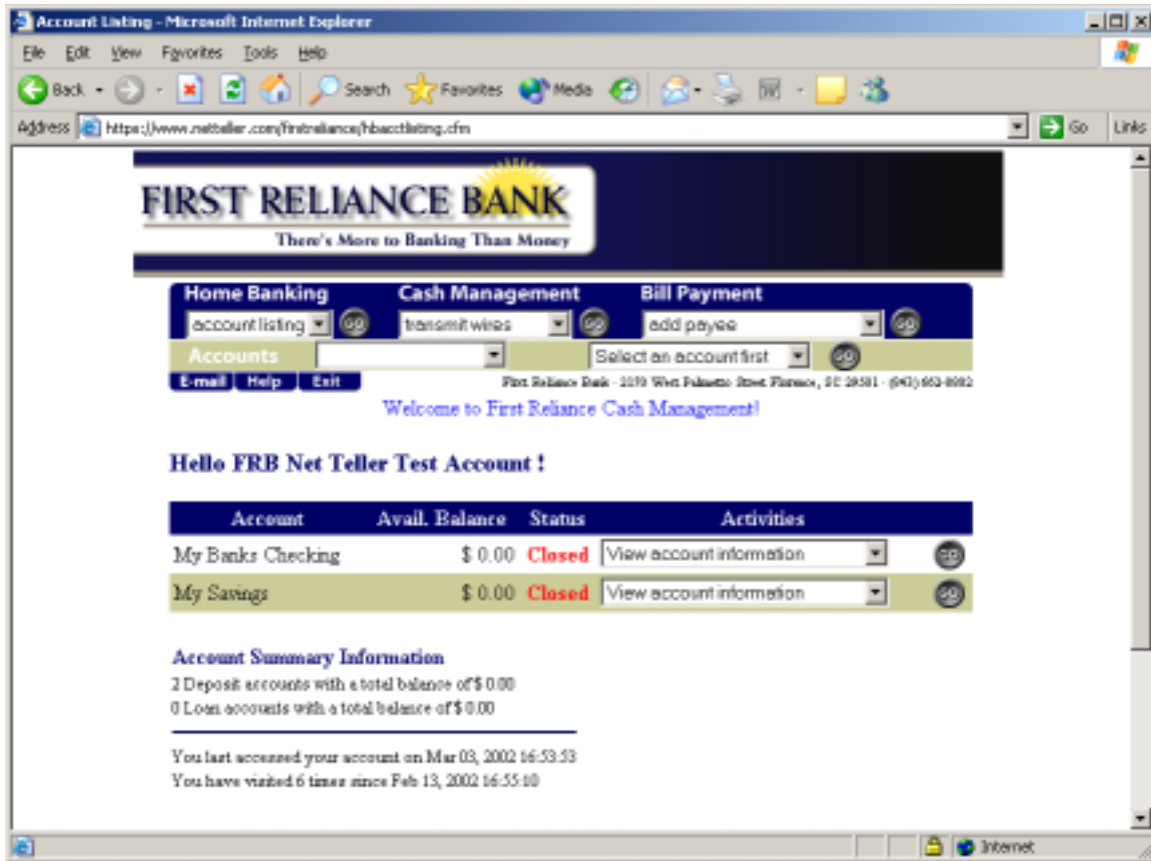
If you are not setup for eAccess Billpay you will see a screen similar to the following. Notice the red text indicating “You are not currently a bill payment customer.” You can pick up an application for eAccess Online Banking and eAccess Billpay at First Reliance Bank. You may also download the applications for both products on our website.



2170 West Palmetto Street • Florence, South Carolina 29501 • Telephone (843) 656-5000 • Fax (843) 662-8373  
 411 Second Loop Road • Florence, South Carolina 29505 • Telephone (843) 656-5000 • Fax (843) 656-2101  
[www.firstreliance.com](http://www.firstreliance.com)

## ***e*Access Billpay Main Screen**

After you login to your *e*Access account, you will see the startup screen shown below. Now that you have signed up for *e*Access Billpay, you will see a new set of menu options on the top right portion of the screen under the words “Bill Payment.” You can refer to the screen image below for a sample screen image.

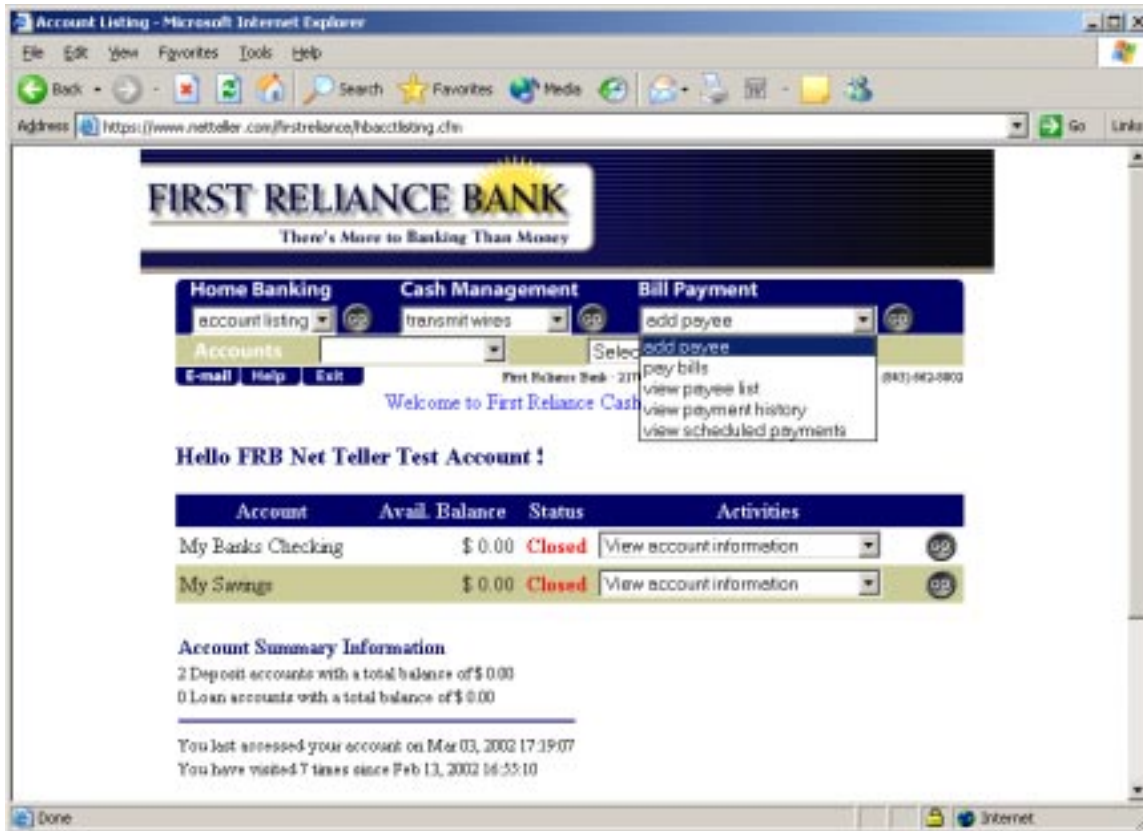


The *e*Access Billpay product menu offers several different options to start your bill payment experience.

### *e*Access Billpay Menu Options

- add payee
- pay bills
- view payee list
- view payment history
- view scheduled payments

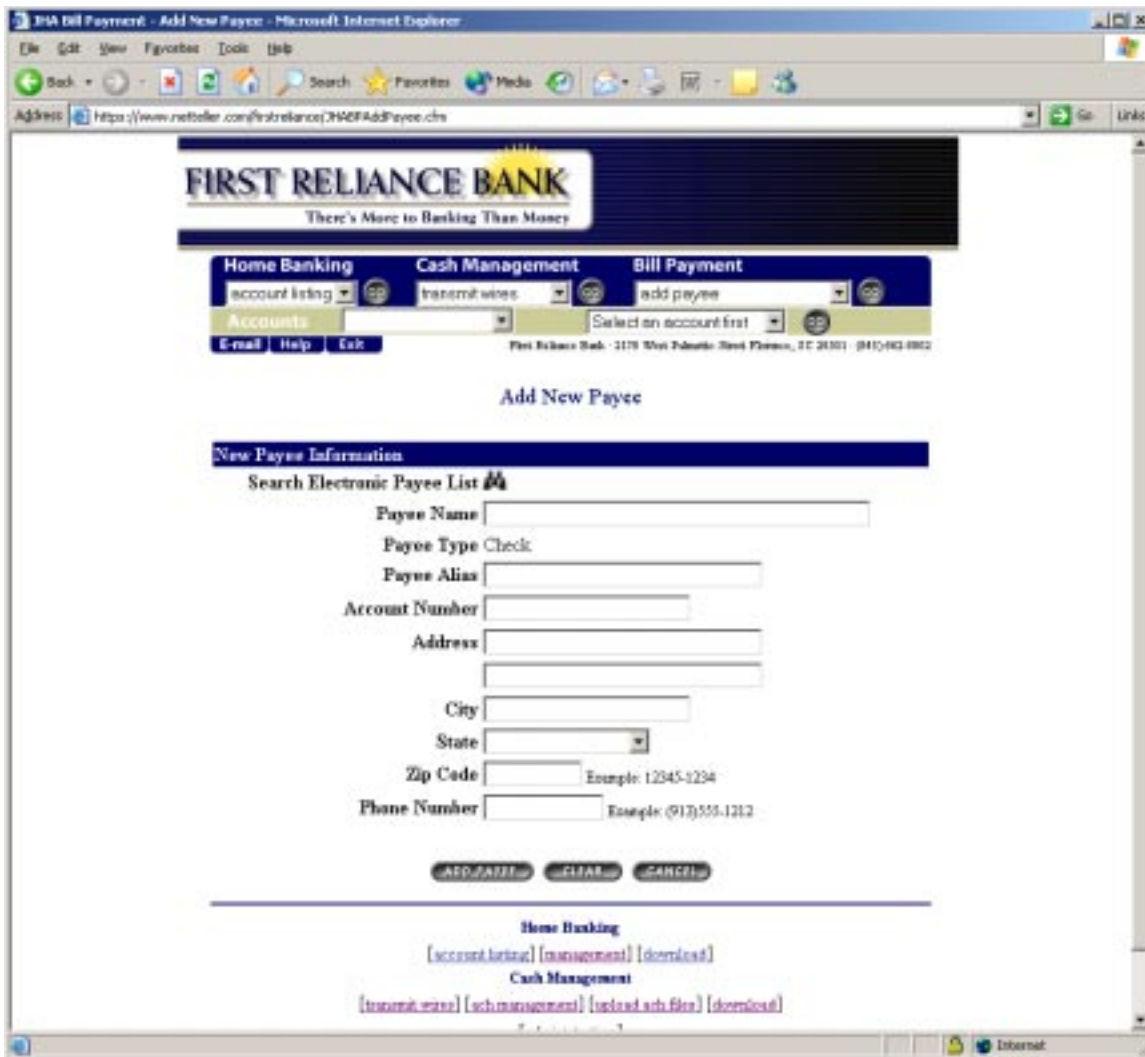
On the following page you can see the menu selected with the menu options showing for your selection.



## Add Payee

The first step you should take when using *eAccess* Billpay, is to setup a payee. The payee is the person you will be sending payment to. Payments can be sent in either electronic form if possible or by printed check. This functionality allows you to pay anyone regardless of whether or not they are able to accept electronic payments. You can even send a payment to yourself or your neighbor!

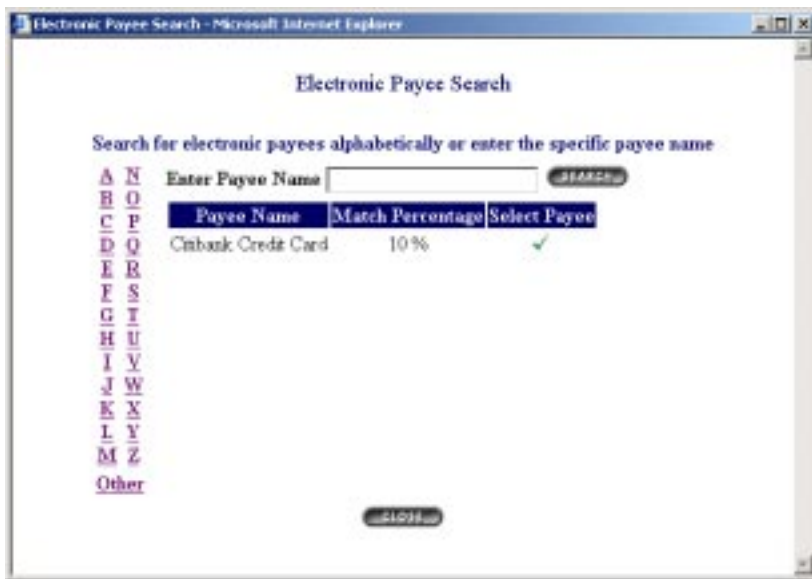
The screen image on the following page will appear when you select the GO button with the Add Payee menu option selected.



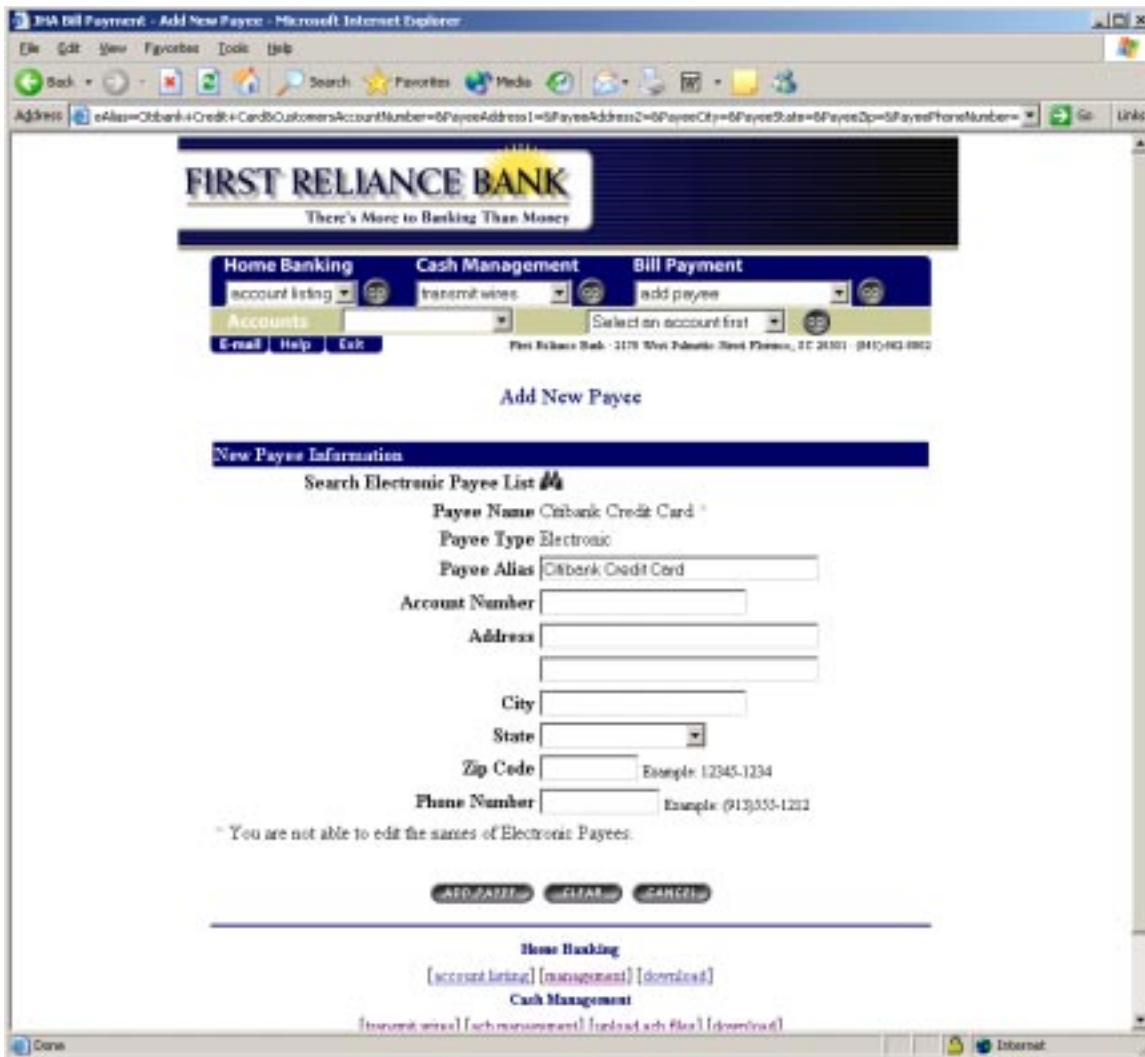
In order to add a payee you need to decide whether the payment will be electronic or via paper check. While you may always prefer to do one method or the other, your payee must be able to receive electronic payments before you can pay via that method. In order to determine whether or not you will be paying this payee electronically, click the binoculars next to Search Electronic Payee List. When you do this, the following window will appear.



Enter the name of your payee in the name field and select the SEARCH button to identify your particular payee. You can see a sample of this in the following screen.

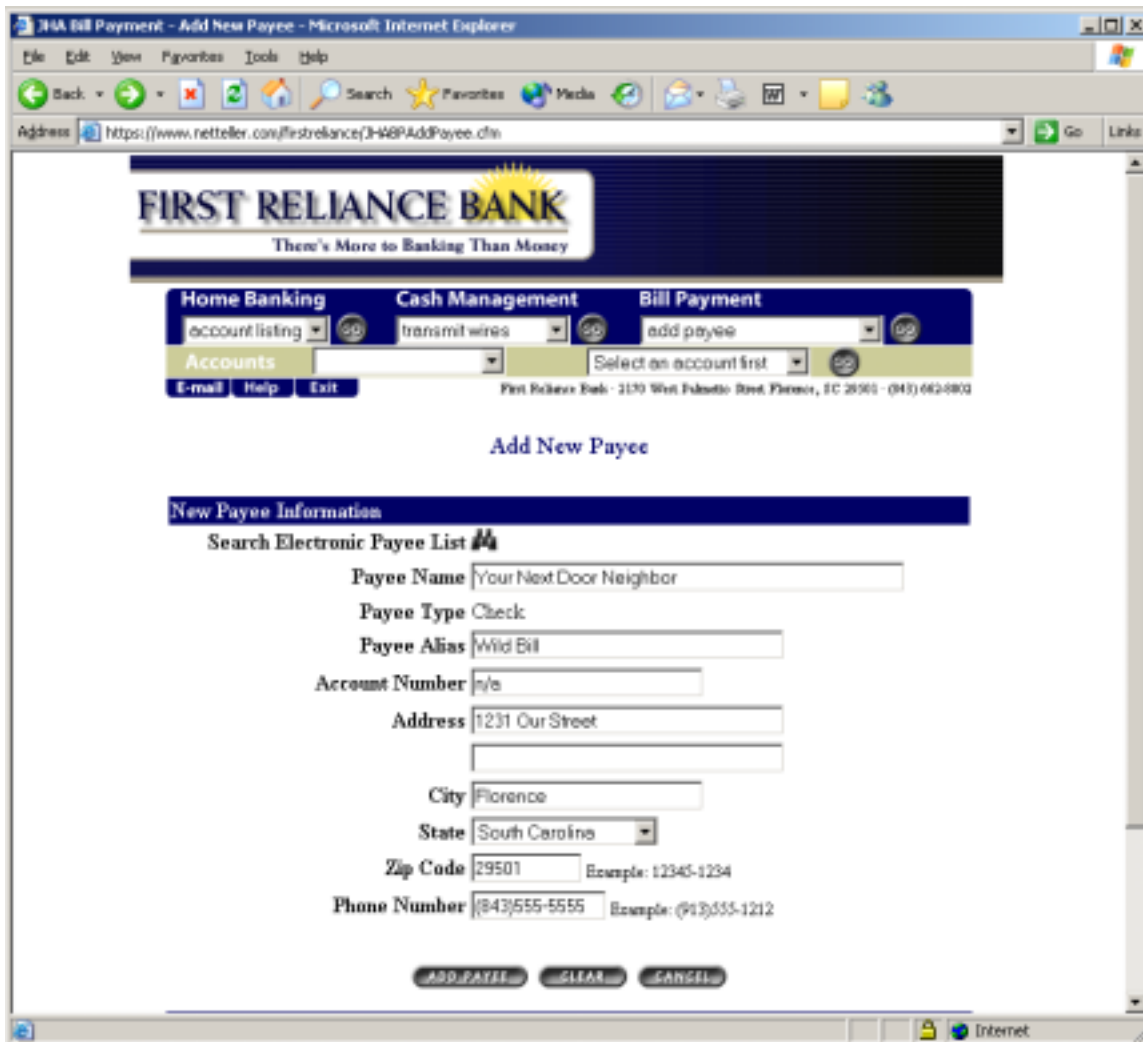


In this case I searched for “Citibank”. Above you can see the results that were returned. If you find your payee listed, you can select the payee from the list by clicking on the green check mark to the right of the name and proceed to the next screen. Else, you may press the close button and pay the bill via the paper check method. On the next page you will see what happens when you select Citibank Credit Card from the search results.



Here you can see “Citibank Credit Card” has been selected as the Payee and the method of payment is electronic. You are not allowed to edit the names of the electronic payees. You should now proceed to enter the account number, address, city, state, zip code, and phone number of the payee. This information should be entered directly from your bill if applicable. Once you are finished entering this information, you should click the button ADD PAYEE.

If you can’t find your payee in the list of electronic payees, you can always pay the payee by remitting payment via paper check. Just enter the name, alias, account number (us n/a if not needed), address, city, state, zip code, and phone number of the payee. You can see a sample screen on the following page. Notice the Payee Type has changed to “CHECK” rather than “ELECTRONIC” as in the previous example. Once you are finished entering this information, you should click the button ADD PAYEE.



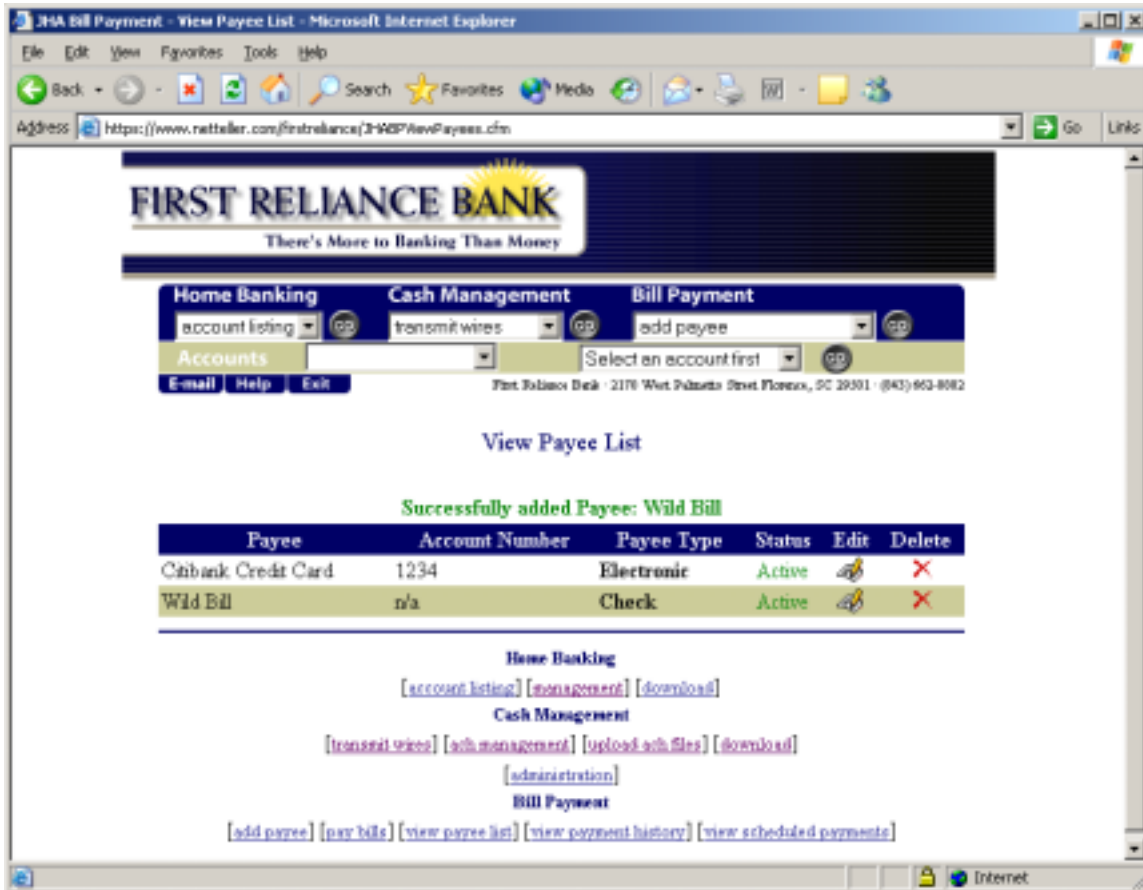
After clicking ADD PAYEE you will have successfully added your first payee. On the following page you will see the screen presented after you have added your first payee. There you will see the payee listed along with the Payee Type for your reference.

**You should consider the differences between electronic and check payee types.**

When you submit payment to a payee “**Electronically**”, the funds are subtracted from your account immediately and the payment arrives to the payee via electronic transmission within four days.

When you submit payment to a payee via “**Check**”, the funds are subtracted from your account when the check clears the bank, just like an ordinary handwritten check. The printed check is cut from our service bureau and mailed to your payee. The check will be sent via US Mail. Due to the unpredictable nature of mail delivery please allow up to ten days for delivery of your check. Check payments will typically arrive in four days, but aren’t guaranteed to arrive in that time period.

**Bill payments are processed each business day at 12:00 noon. You should add all bill payments before this time to insure they will be processed electronically or mailed if paying by check on the same day.**



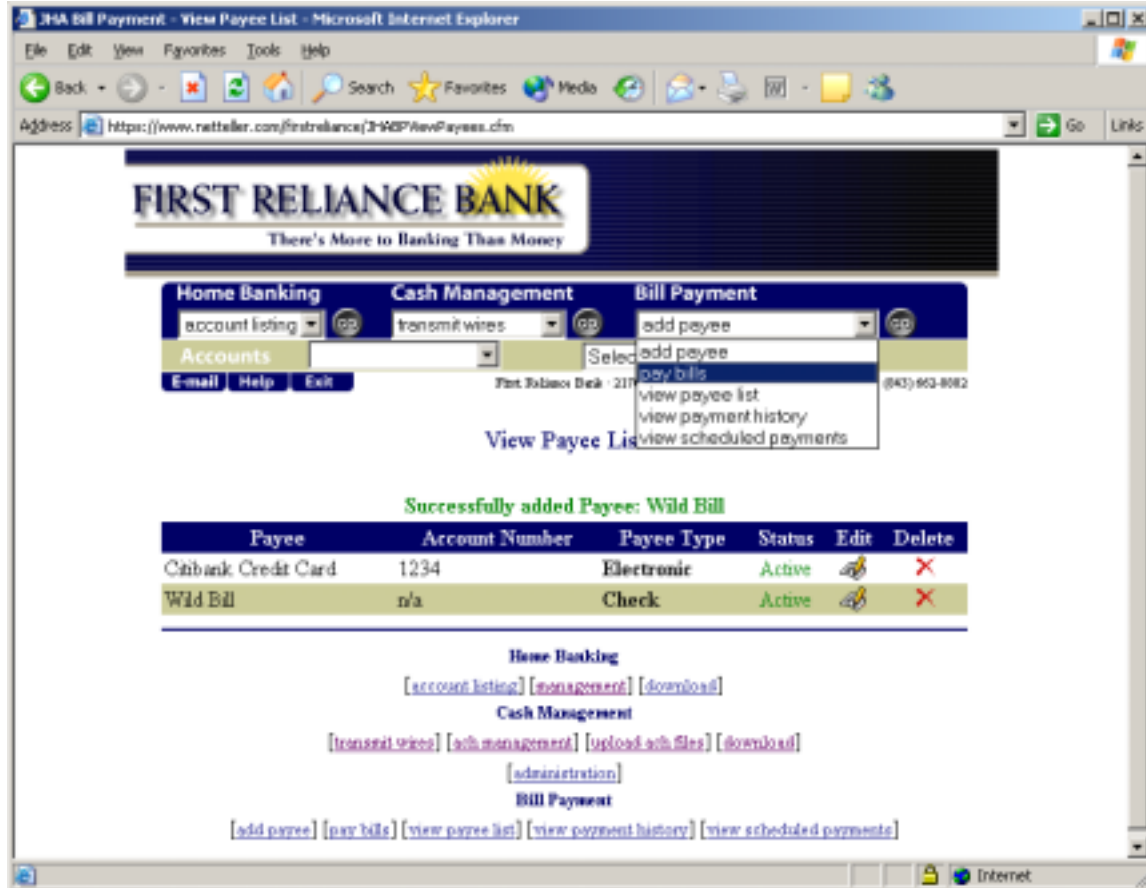
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411 Second Loop Road • Florence, South Carolina 29505 • Telephone (843) 656-5000 • Fax (843) 656-2101

[www.firstreliance.com](http://www.firstreliance.com)

## Pay Bills

The second step you should take when using eAccess Billpay, is to actually pay a bill.

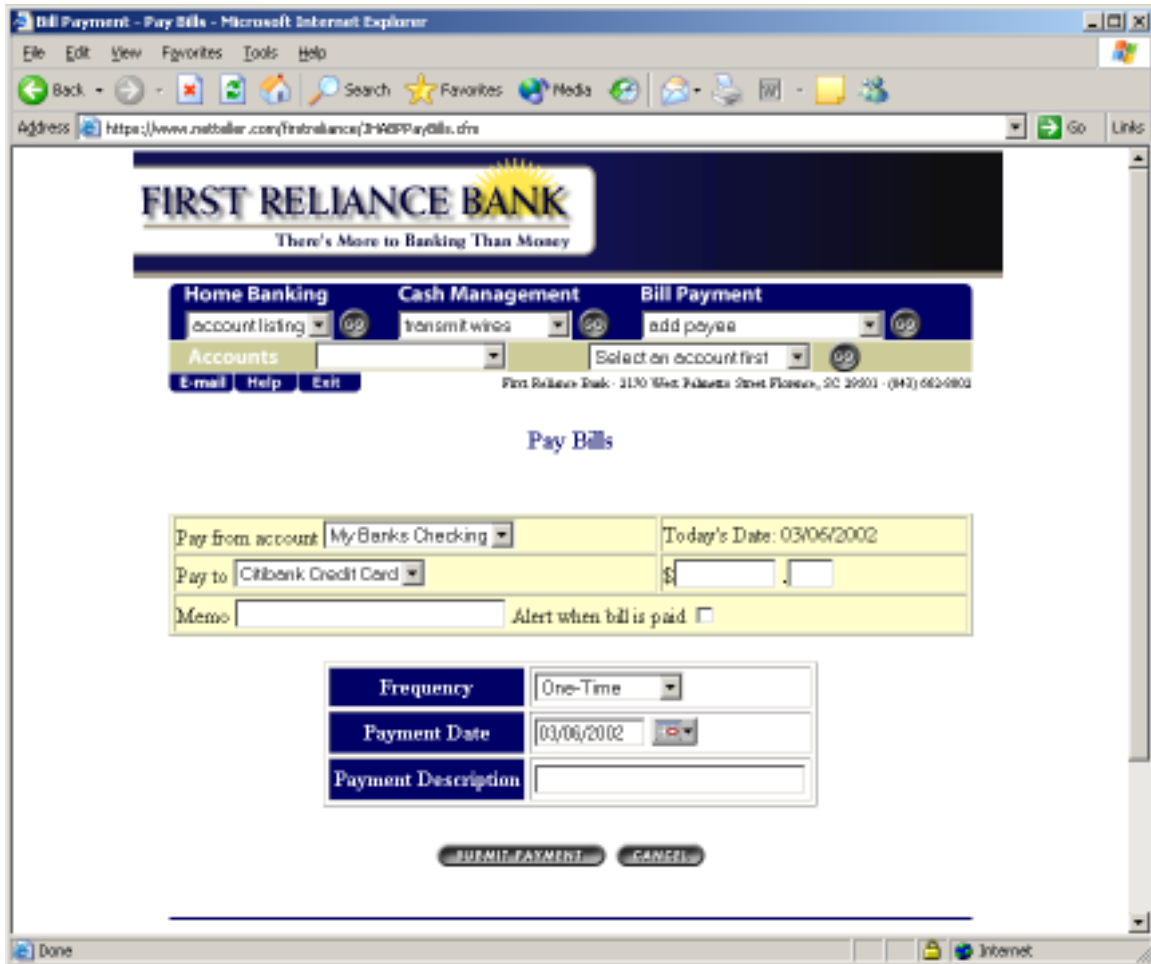


As shown in the figure above, select pay bills and click GO to proceed. The following steps should be followed to actually setup a bill for payment:

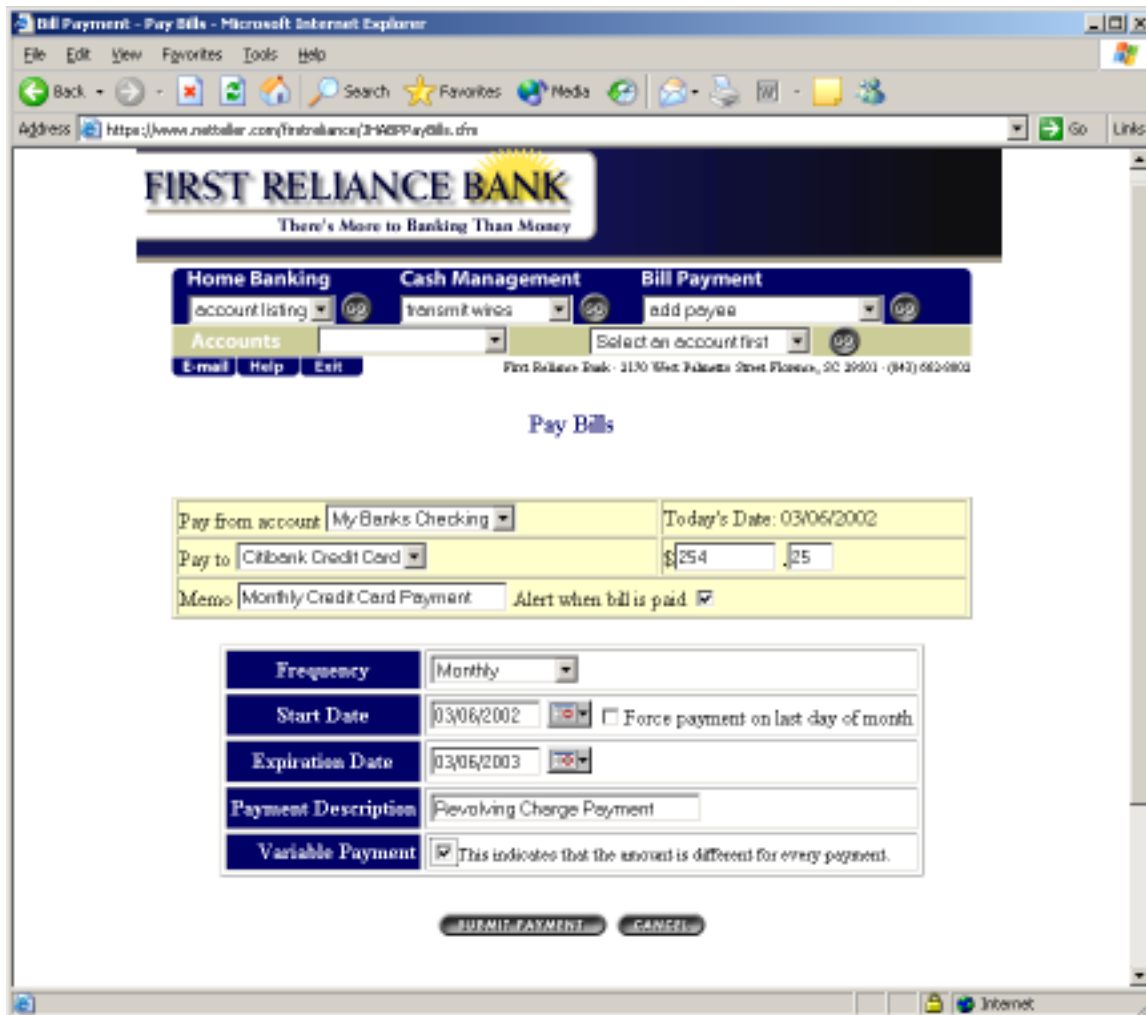
1. Select the account you would like to debit to pay the bill
2. In the Pay To field, select the payee who will be receiving the payment
3. Enter the dollar amount of the payment
4. Add any information you wish on the memo line as this will be printed on the check if you are not paying electronically
5. If you would like to be alerted when the bill is actually paid, check the Alert when bill is paid check box
6. Select the Frequency of the bill payment. This is a helpful way to remind yourself of upcoming payments
7. If you selected a recurring payment, enter the expiration date.
8. Enter an optional payment description
9. Check the variable payment check box if the amount of the bill will differ each month. An example of a variable bill would be your telephone bill. This option will prompt you for the current amount in a future month before you are prompted to pay the recurring bill.

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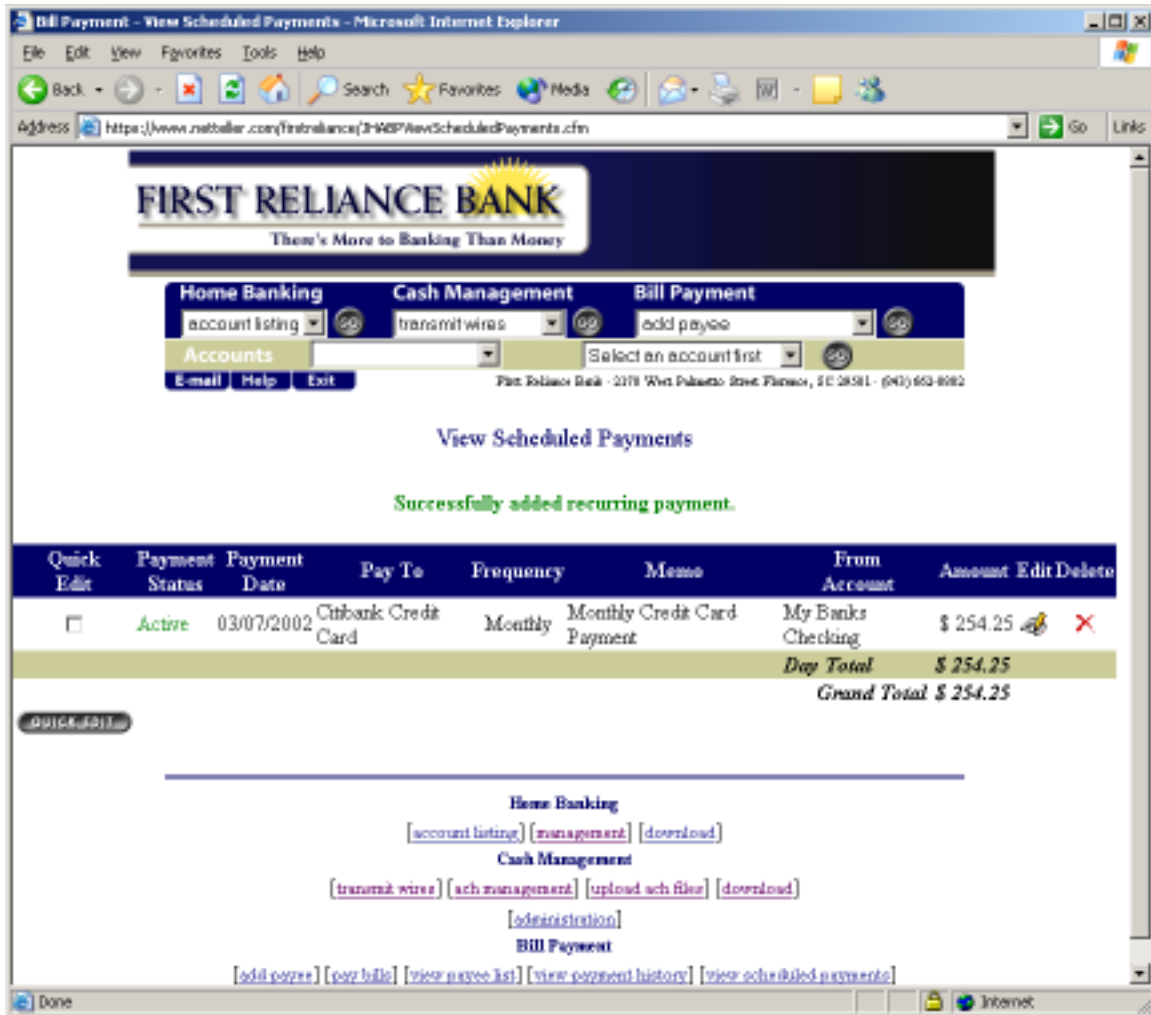


Once you have completed all fields on the screen you should click Submit Payment to actually complete the process of paying the bill. An example recurring payment screen has been completed on the following page.



In this example, a recurring monthly bill payment has been setup to send a variable payment each month to Citibank with payment being debited from My Banks Checking. The amount of this payment is \$254.25. You will be reminded to make this payment until 03/06/2003. Each month you will have to enter a new payment amount since the variable payment option was selected.

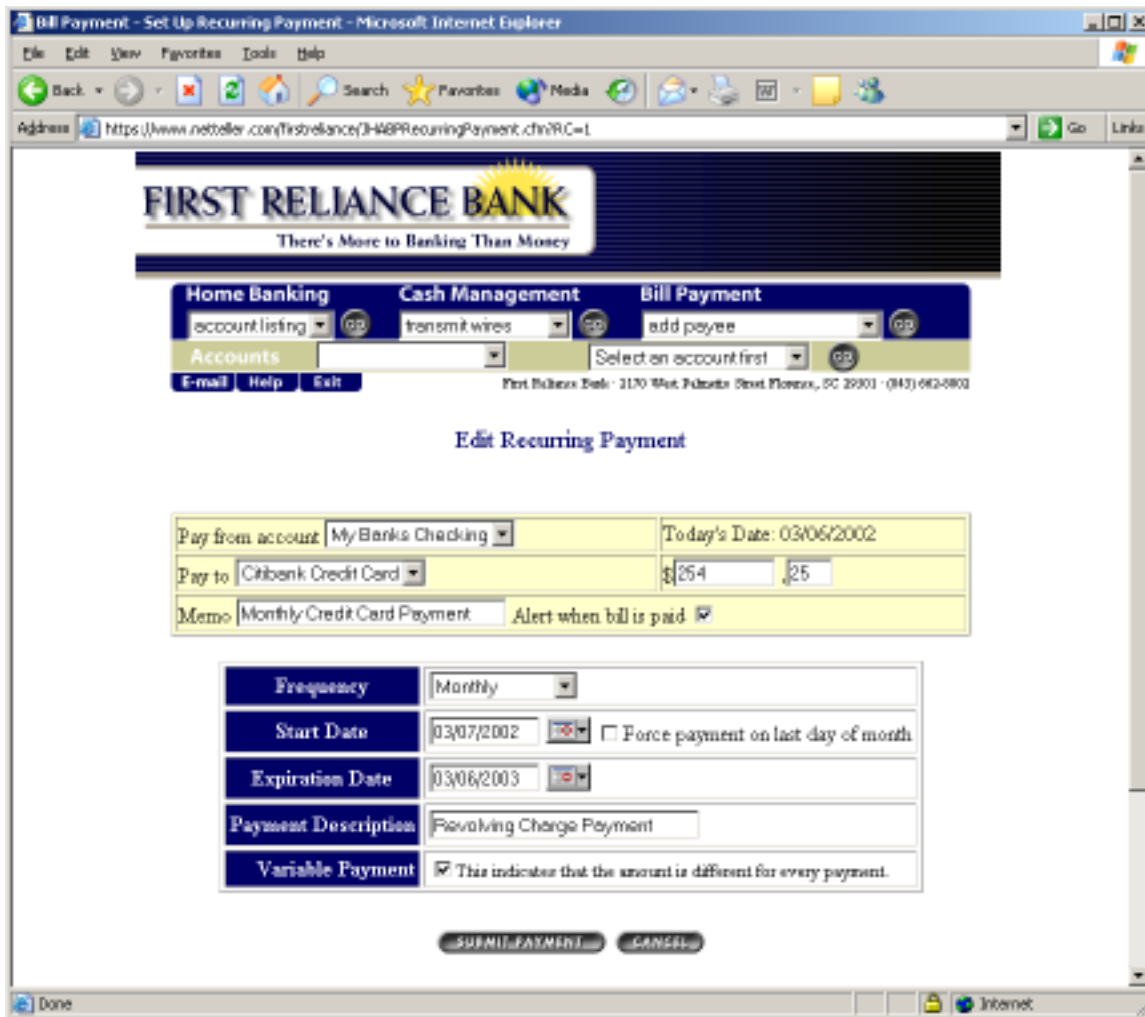
Once you are happy with your configured bill payment you can press Submit Payment to complete the process. You are free to edit or delete the payment anytime before the payment is actually processed.



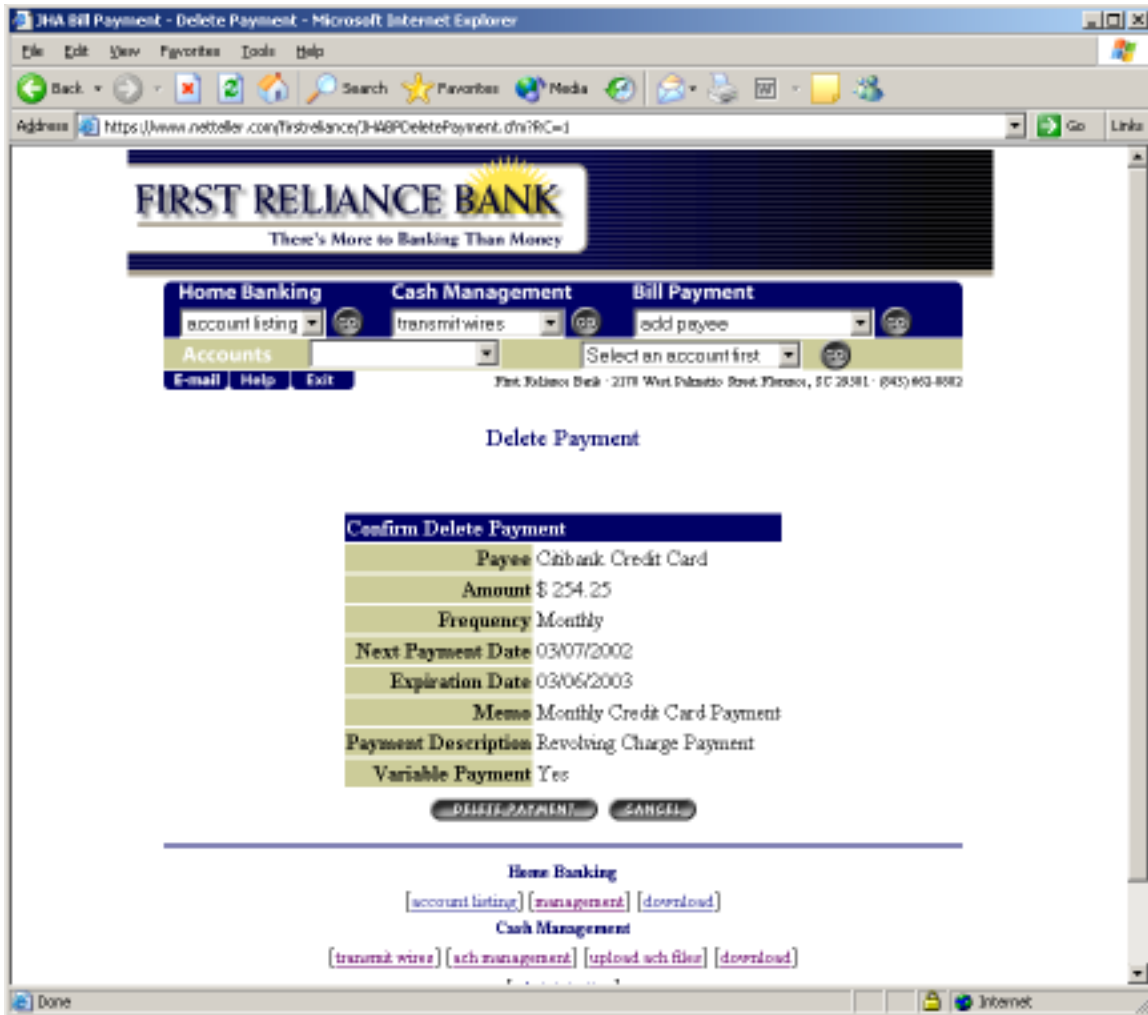
In the figure above you can see the scheduled payment to Citibank. This payment will be processed on the payment date shown above. You are free to edit or delete the payment before processing on 03/07/2002 in this example.

If you would like to edit the payment simply click on the edit icon next to the scheduled bill payment. You can also delete the payment by clicking on the X image.

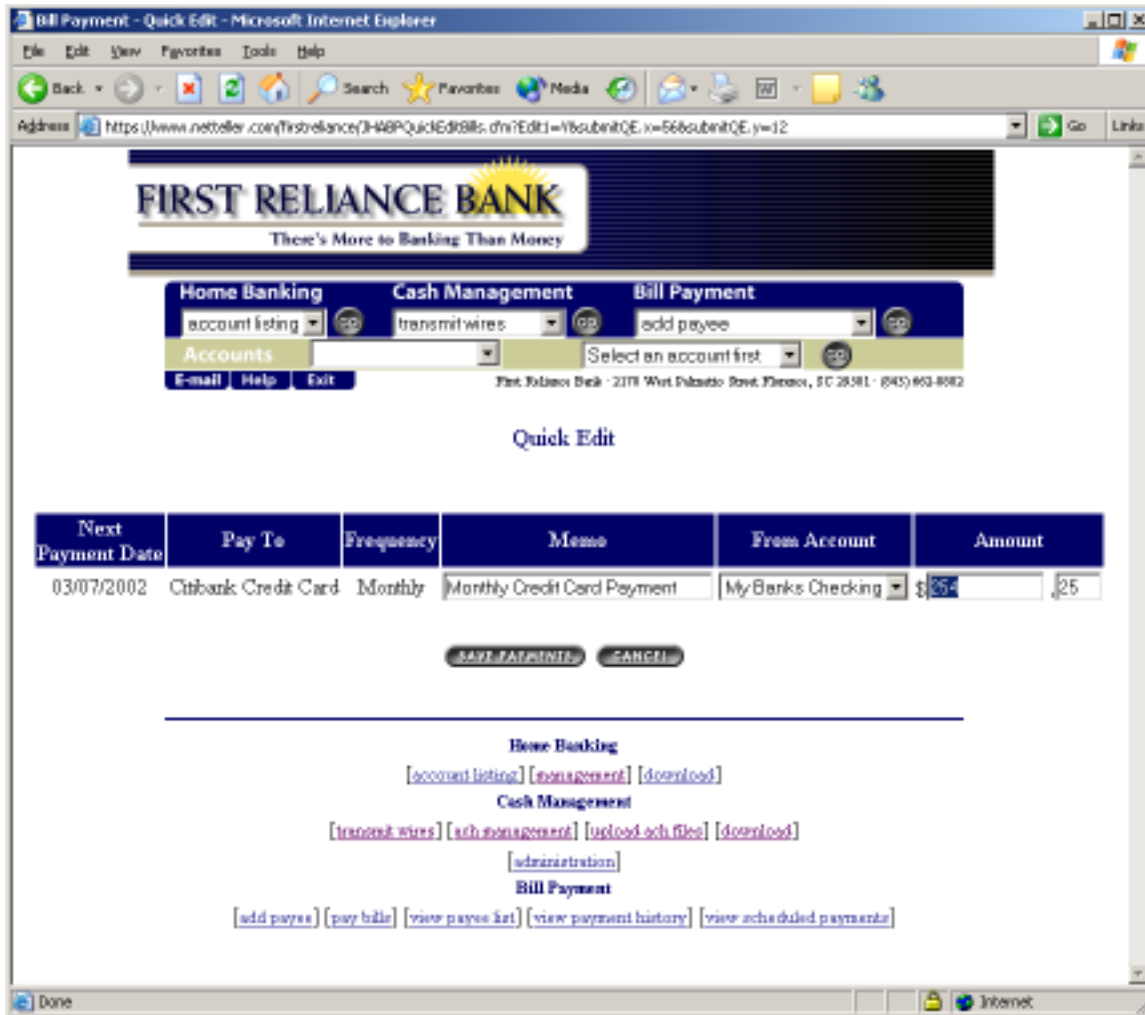
Notice that you are presented with the daily total of bill to be processed as well as a grand total if any future payments are scheduled.



By clicking on the edit icon, you are returned to the screen shown above. You are free to change any of the information before the payment is processed.



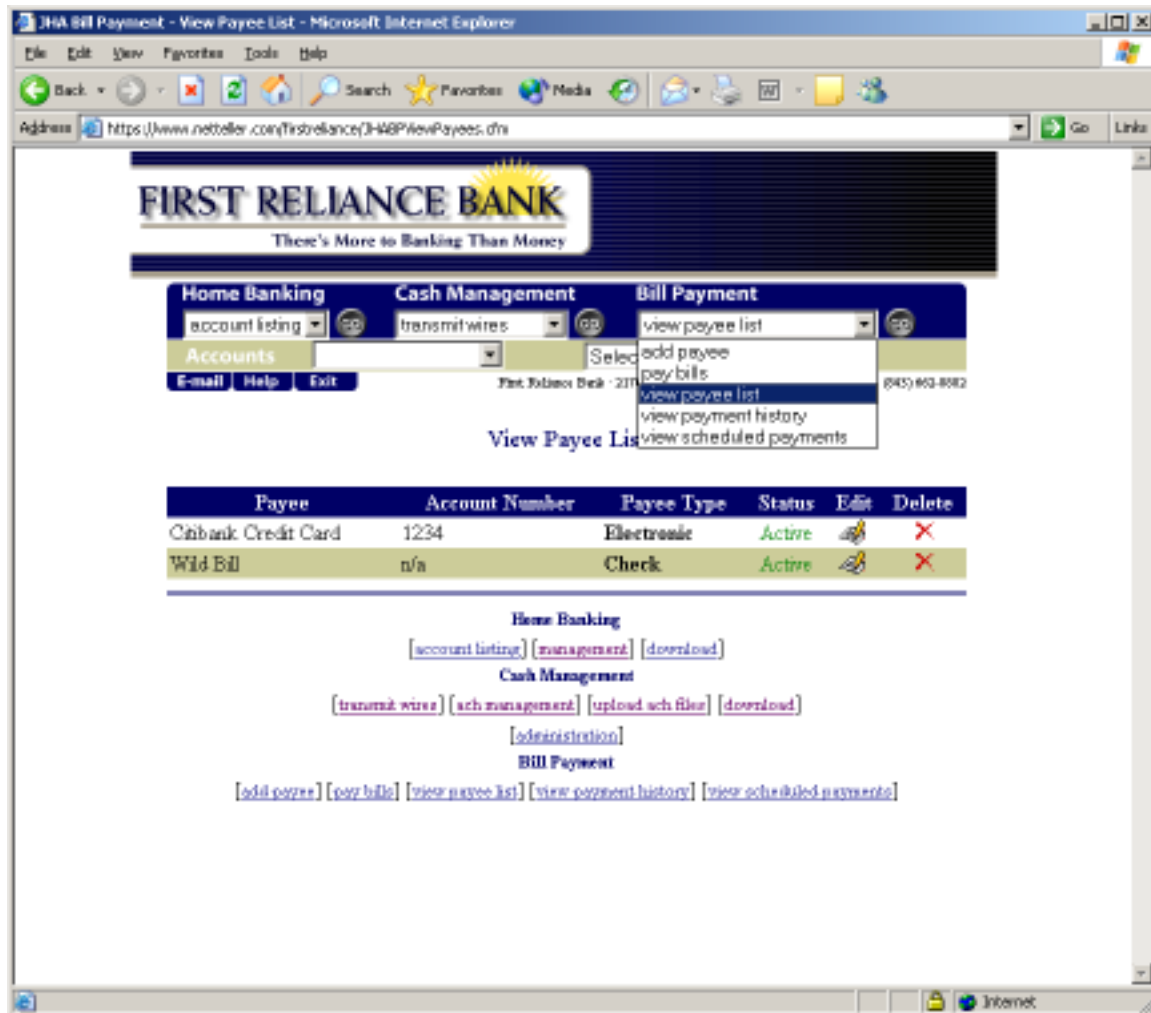
If you decide to delete the payment you are presented with the screen above. This will permanently remove the recurring payment from the database. You will no longer be prompted in the future to pay this bill. Simply click on Delete Payment to confirm the deletion of this payment.



By selecting the Quick Edit check box on each bill you would like to edit and then pressing the Quick Edit button, you will be allowed to change the memo, debited account, and the amount of the bill payment. After you have made your changes, you should Save the Payment(s) by clicking on the Save Payment(s) button.

## View Payee List

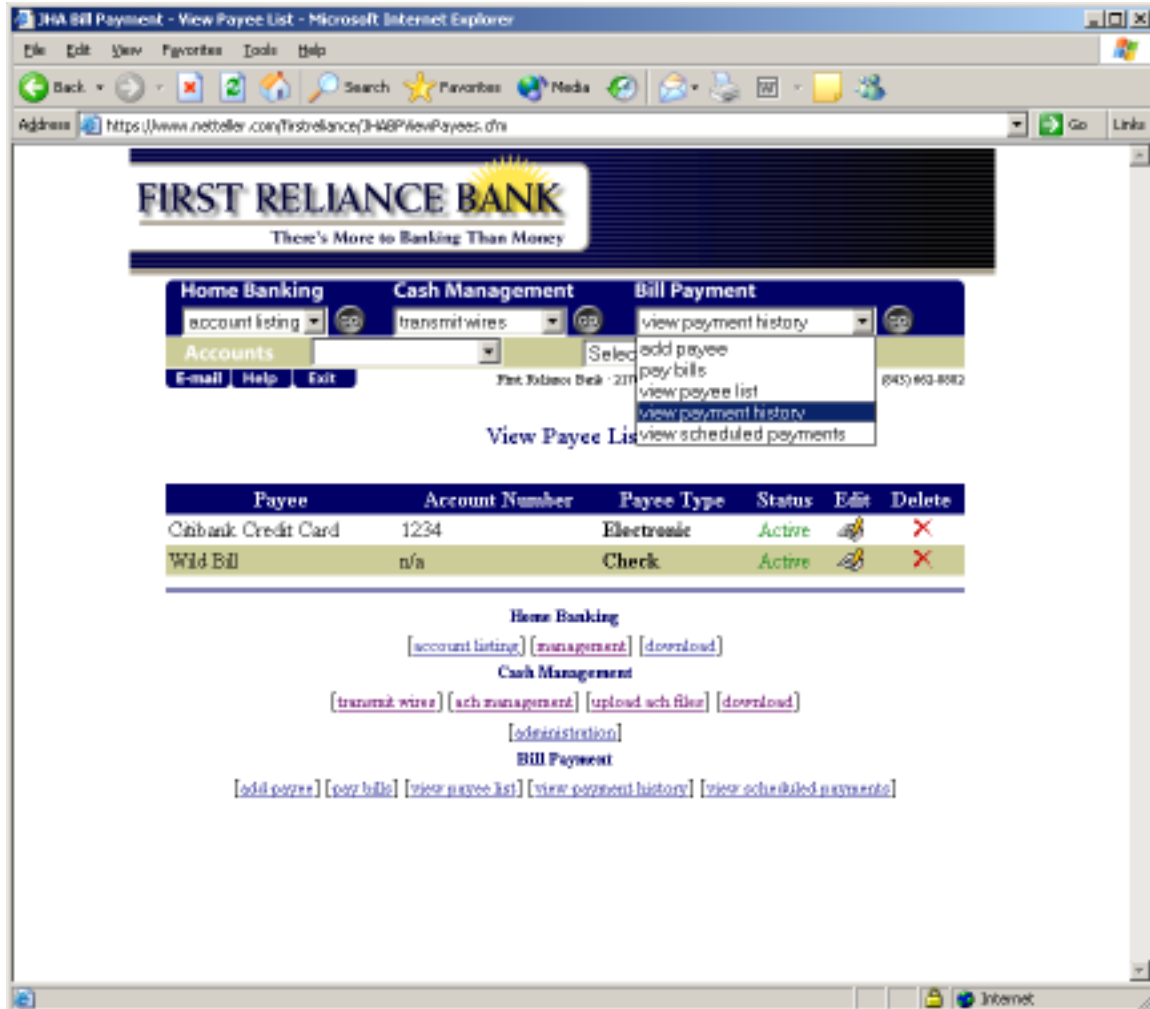
This option is used to view your current Payee List as shown below.



Each payee is listed along with your account number with the payee. You also can view the payee type and the status. The status is determined by the end date if the payee is setup as a recurring transaction. You can edit or delete any of your payees.

## View Payment History

This option is used to view all bills which have been paid with your Bill pay account.



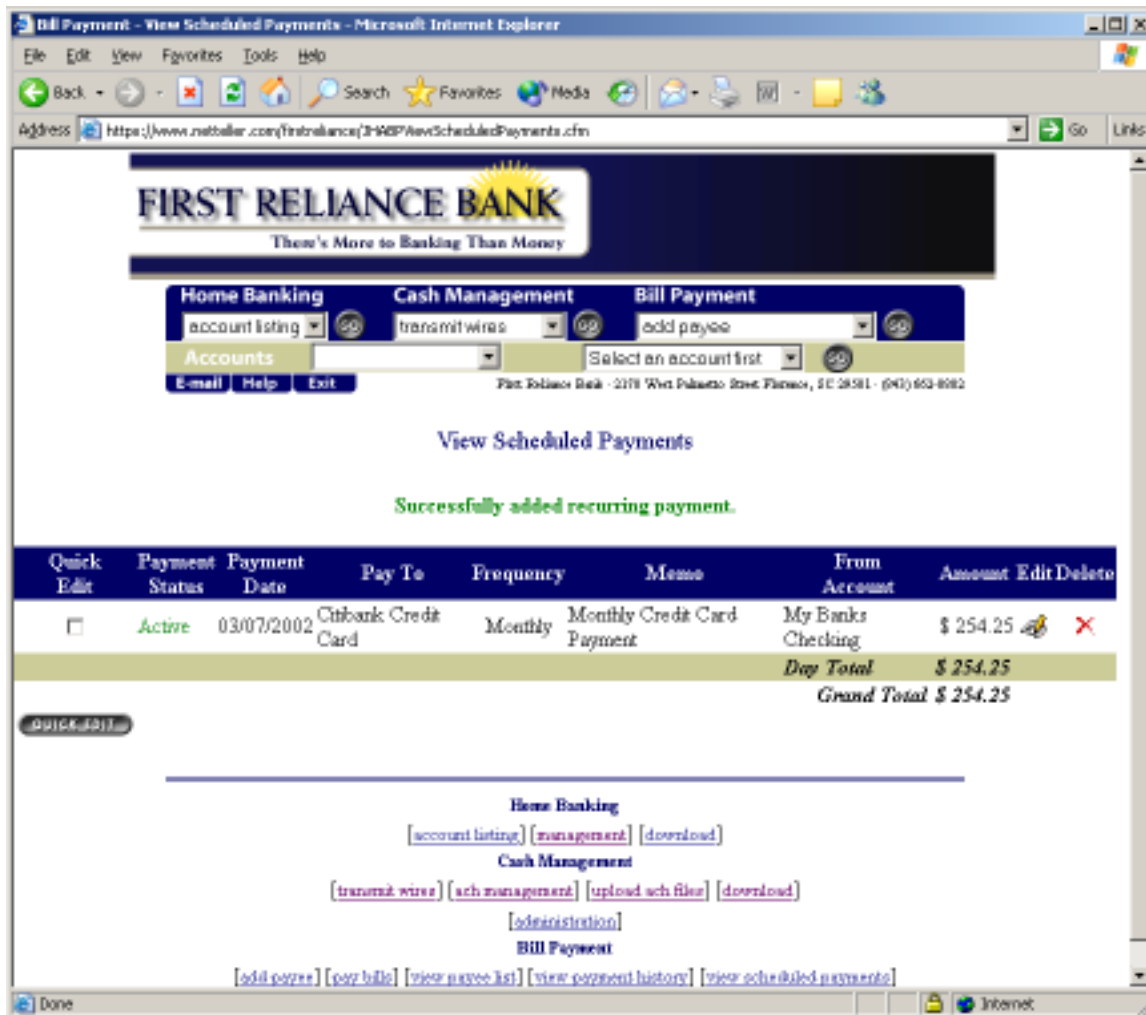
Click GO after selecting “View Payment History” to view the selection screen shown on the following page.



On the payment history screen you can use any of several options to view payments you have already made. You can filter your payment via payee, date range, or transaction amount. You can also sort the output in several ways. After making your selections click the Submit button to continue. You will not be able to view any payment history until after you have paid at least one bill and the transaction has been processed. **A bill scheduled for payment does not show up on the payment history screen until after it has been processed.**

## View Scheduled Payments

This will allow you to view all payments you have scheduled for payment. The screen below is indicative of what you will see on this screen.



In this case you can see one scheduled payment which will be process on 03/07/02. Remember, you can edit or delete this scheduled payment before it is processed on March 7<sup>th</sup>.

## Before you Begin

*eAccess* Online Banking services are best viewed with Microsoft Internet Explorer 4.0 and higher or Netscape Navigator 3.04 or higher. The browser must support 128-bit SSL encryption. If your browser does not support 128-bit, we suggest updating your browser to support 128-bit security. You can download an upgrade for your browser from either one of the following locations:

<http://www.microsoft.com/windows/ie/downloads/recommended/128bit/default.asp>

or

<http://www.netscape.com>

In order to get the maximum *eAccess* Online Banking experience, we *recommend* the following minimum system requirements for your PC:

PC with 300 MHz or higher processor clock speed recommended  
64 MB of RAM or higher  
50 MB of available hard drive space  
Super VGA (800 x 600) or higher resolution video adapter and monitor  
56 Kb/sec modem connection to your Internet service provider or AOL

If you have problems accessing our *eAccess* Online Banking system, please do not hesitate to contact us in one of the following ways:

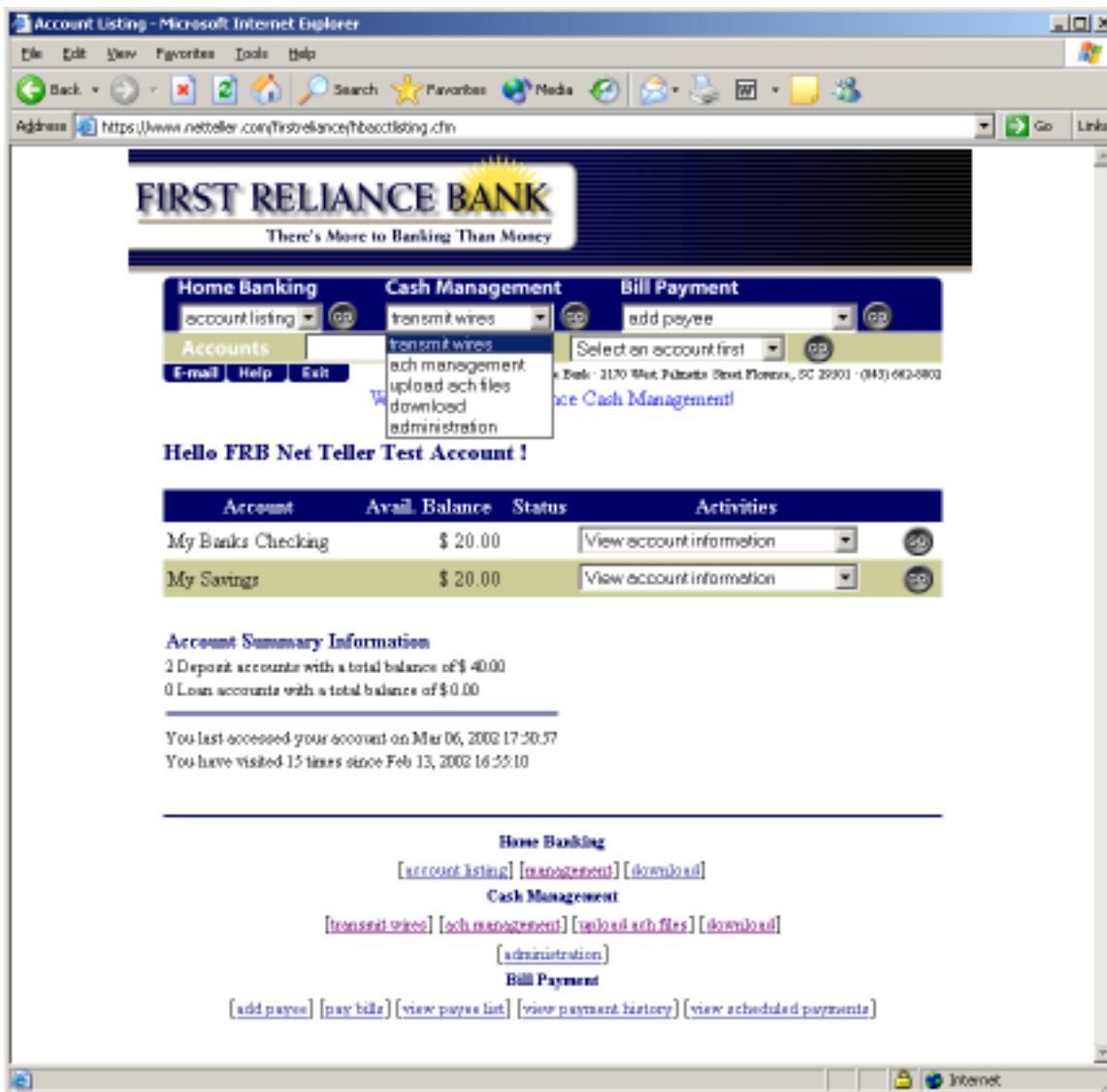
By Phone  
(843) 656-5000

By Email  
[support@firstreliance.com](mailto:support@firstreliance.com)

By Mail  
First Reliance Bank  
*eAccess* Online Banking  
2170 West Palmetto Street  
Florence, SC 29501

## eAccess Business Getting Started

eAccess Business can be accessed from the Cash Management menu on your eAccess account. By selecting the drop down menu, you will reveal five options including transmit wires, ach management, upload ach files, download, and the administration menu.

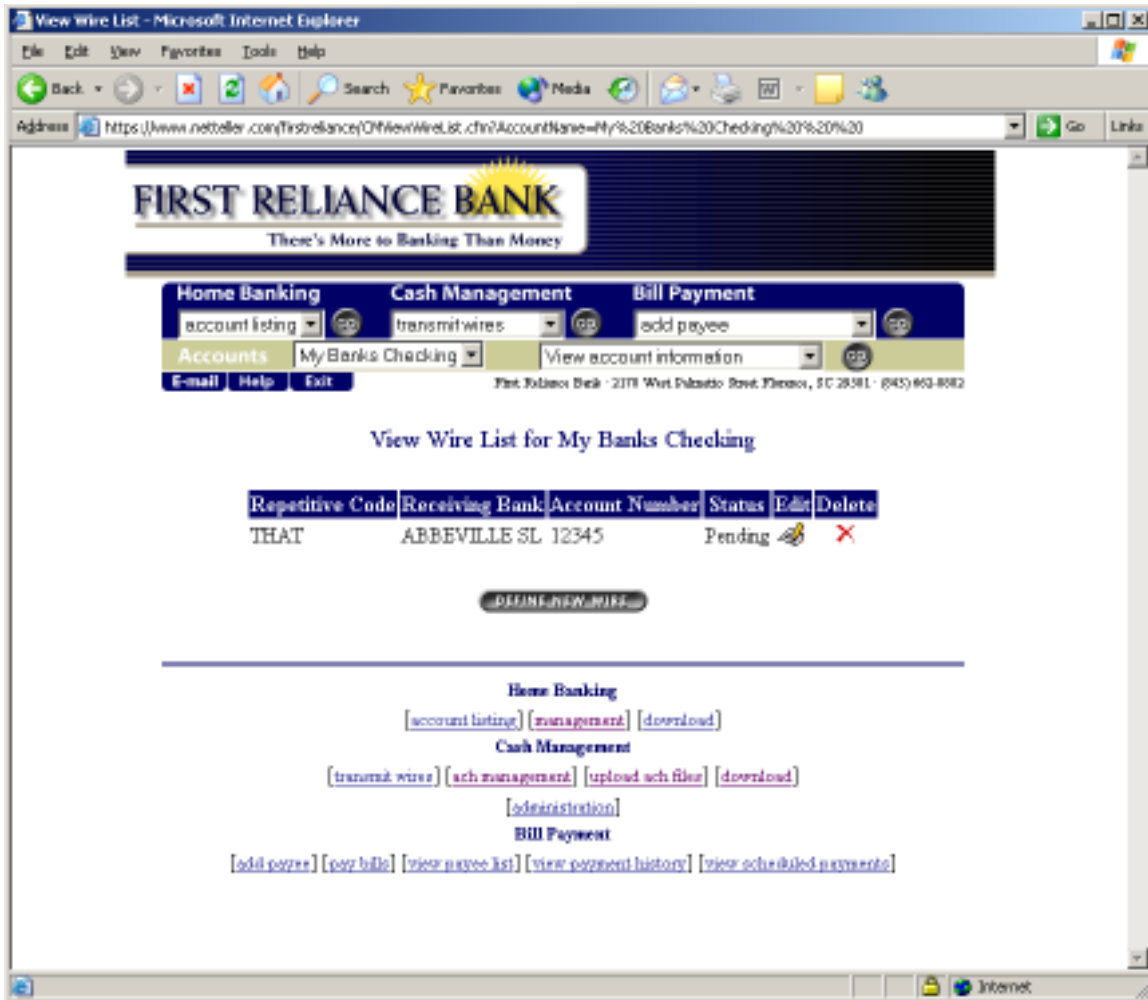


We will cover each of these main menu options in this user's guide. Depending on the configuration of your eAccess Business account, you may or may not be able to access some of the functionality described in this manual. If you would like to add any additional functionality not currently enabled for your business, please contact your business banker at First Reliance Bank.

## eAccess Business Creating a New Wire Transfer

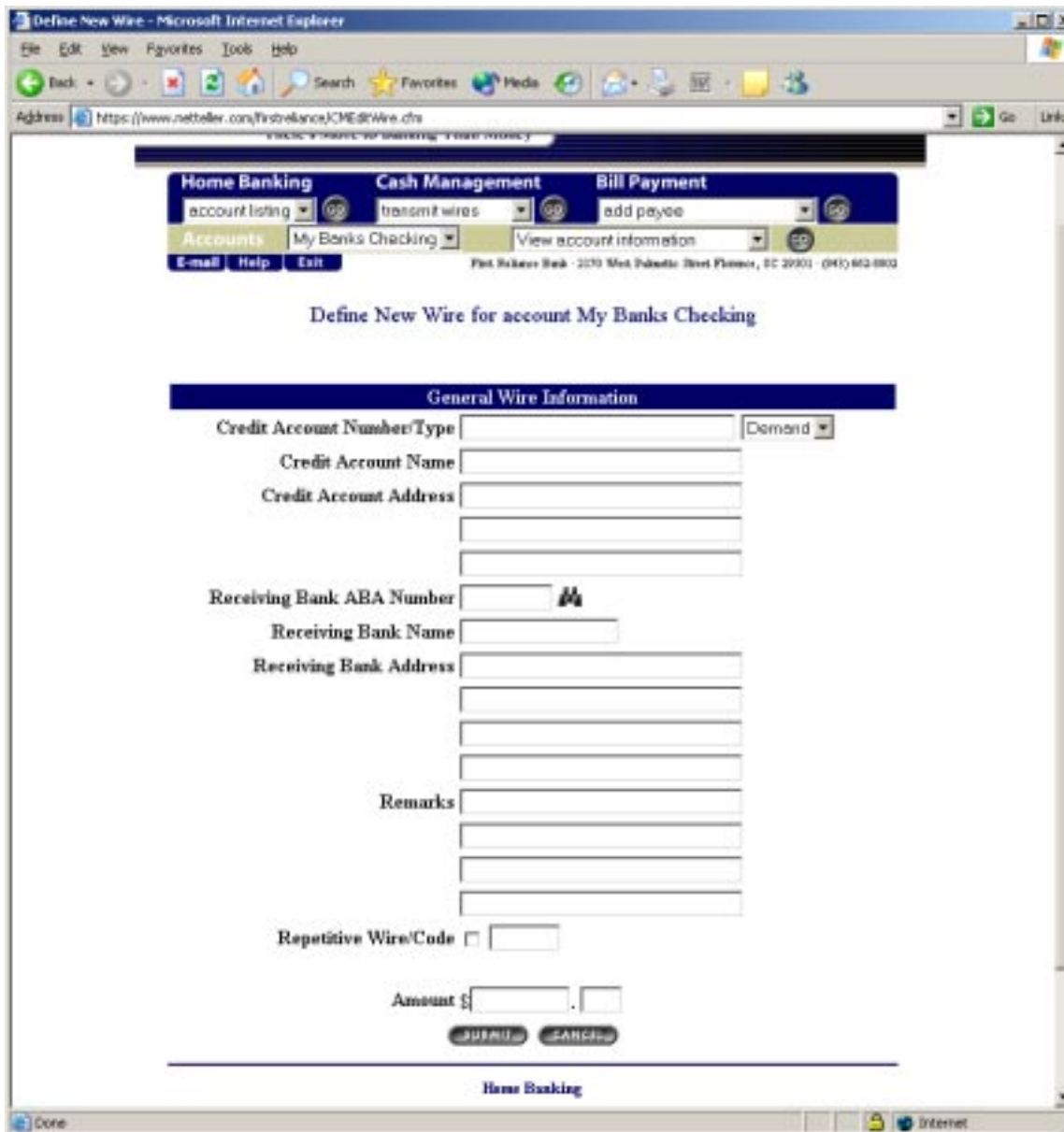


As shown on the screen above, you can create a wire by selecting one of your eAccess accounts and then selecting the “Work With Wire Instructions” menu option. On the following page we will actually step through the process of creating a wire transfer.



On the screen above, you can see the “Define New Wire” button. Click on this button to begin creating your new wire.

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This screen is used when you are going to create a new wire. From this screen you cannot verify or send a wire, but only create a new one.

Complete the following fields:

1. Credit Account Number: The account number of the person receiving the funds
2. Credit Account Type: The account type of the person or business receiving the funds
3. Credit Account Name: The name of the person or business receiving the funds
4. Credit Account Address: The address of the person receiving the funds
5. Receiving Bank ABA: The routing and transit number of the financial institution the receiver does business with. If the sender of the wire does not know the ABA number, you can select the search feature (binoculars) and have our system search for any matches we may have. If the routing/transit number is not found, the

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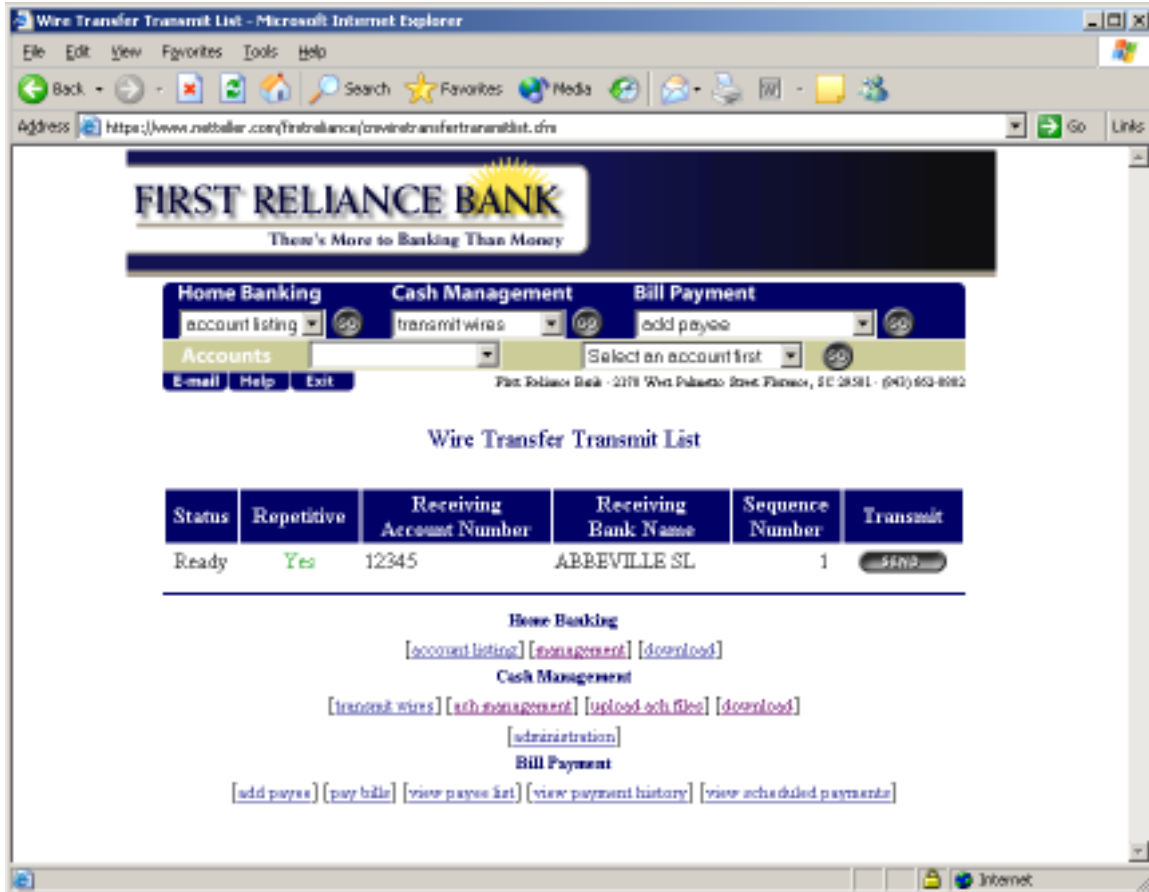
institution is not a member of the Federal Reserve and may not receive incoming wires.

6. Receiving Bank Address: This will pre-fill if the search feature is used. You must enter a street, city, state, and zip if the search feature is not used.
7. Remarks: Any additional information the receiver may need about this wire
8. Repetitive Wire Code: Select this box if you would like to use this wire over again without having to re-create it. You will enter a wire code to differentiate the wire. (Such as Daily or Monday)
9. Amount: The dollar amount of the wire. Wire limits and available funds are verified at the time the wire is being initiated or transmitted, not during wire setup.

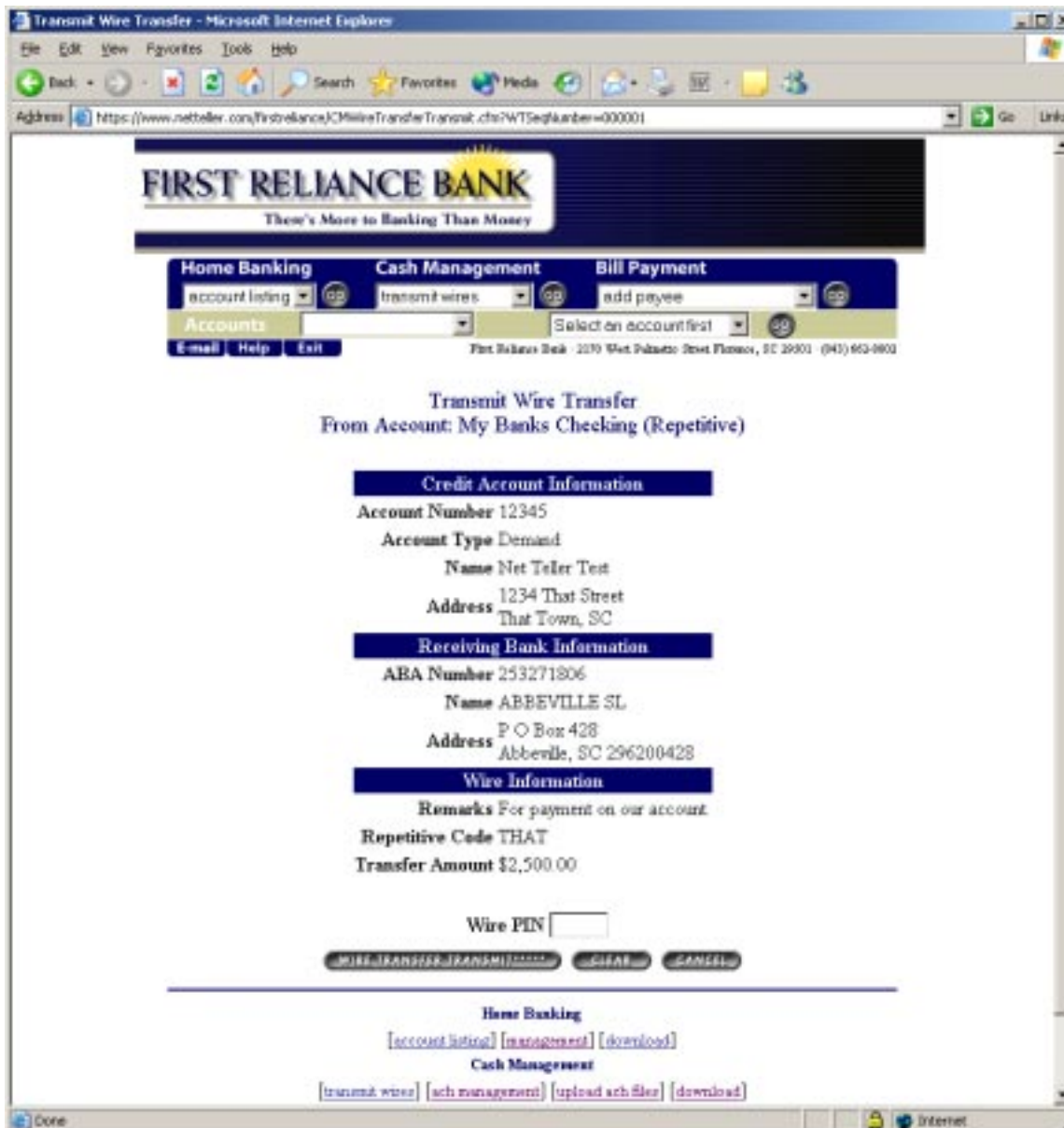
Once you have completed the fields, click on the Submit button so that the wire creation process will be completed. After a wire is created, you can choose to verify and send the wire.

## eAccess Business Transmit Wires

Under the Cash Management tab, select the option to transmit wires. This option appears only for users who have the ability to verify or initiate wire transfers. When this menu option is selected, you will be shown your current wire transfer list. You are given the option to send wires individually on this screen.



A list of available wires will be displayed to the user. Those wires with the word “SEND” under the Transmit column still need to be verified and sent to First Reliance Bank. The user that verifies the wires should not be allowed to make changes to any of the wire information. Click on SEND for the wire you would like to transmit. Here we will click on the SEND button and follow the transmission process on the following page.



If all of the wire transfer information is correct, then the user needs to enter a wire pin and select “WIRE TRANSFER TRANSMIT”. Once that has been done, the system verifies that the wire pin is correct, the user is within their wire limits (established by First Reliance Bank), and there is enough money in the account to send the wire.

If all of these requirements are met, the wire is sent to First Reliance Bank and can no longer be transmitted again during today’s business.



## Wire Status Codes

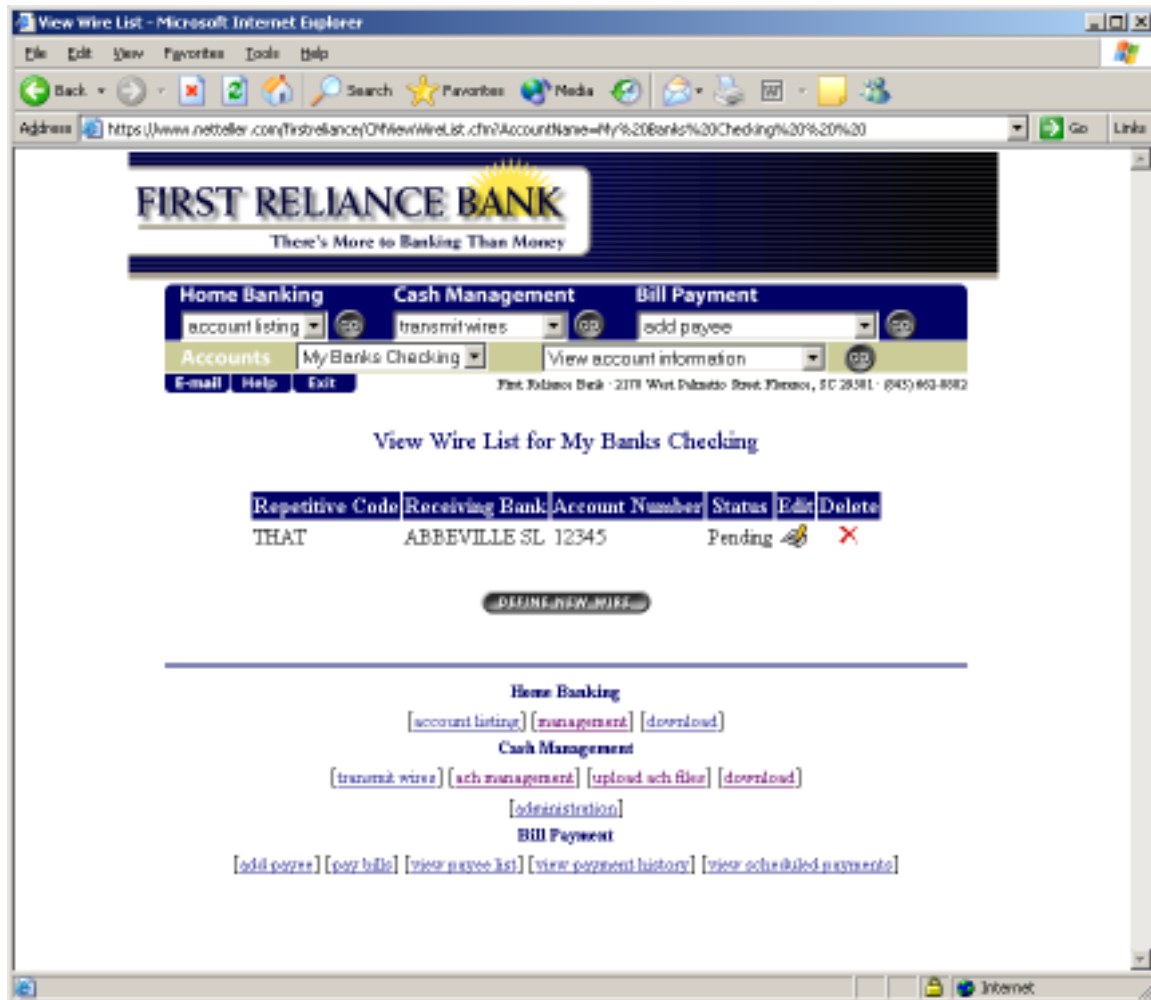
If you look under the Status column heading, you will see a wire transfer status code of “Ready”. Here are some other wire transfer codes you may see:

**Ready:** A wire has been entered into the cash management system and is waiting to be verified. Only someone with transmit wire authority can verify the wire and commence to send the wire transfer.

**Initiated:** The wire has been verified and has passed all authority levels as well as being memo posted. First Reliance Bank now has the wire on our system and will need to submit it to the receiving institution.

**Processed:** The financial institution has sent the wire to the Federal Reserve for processing

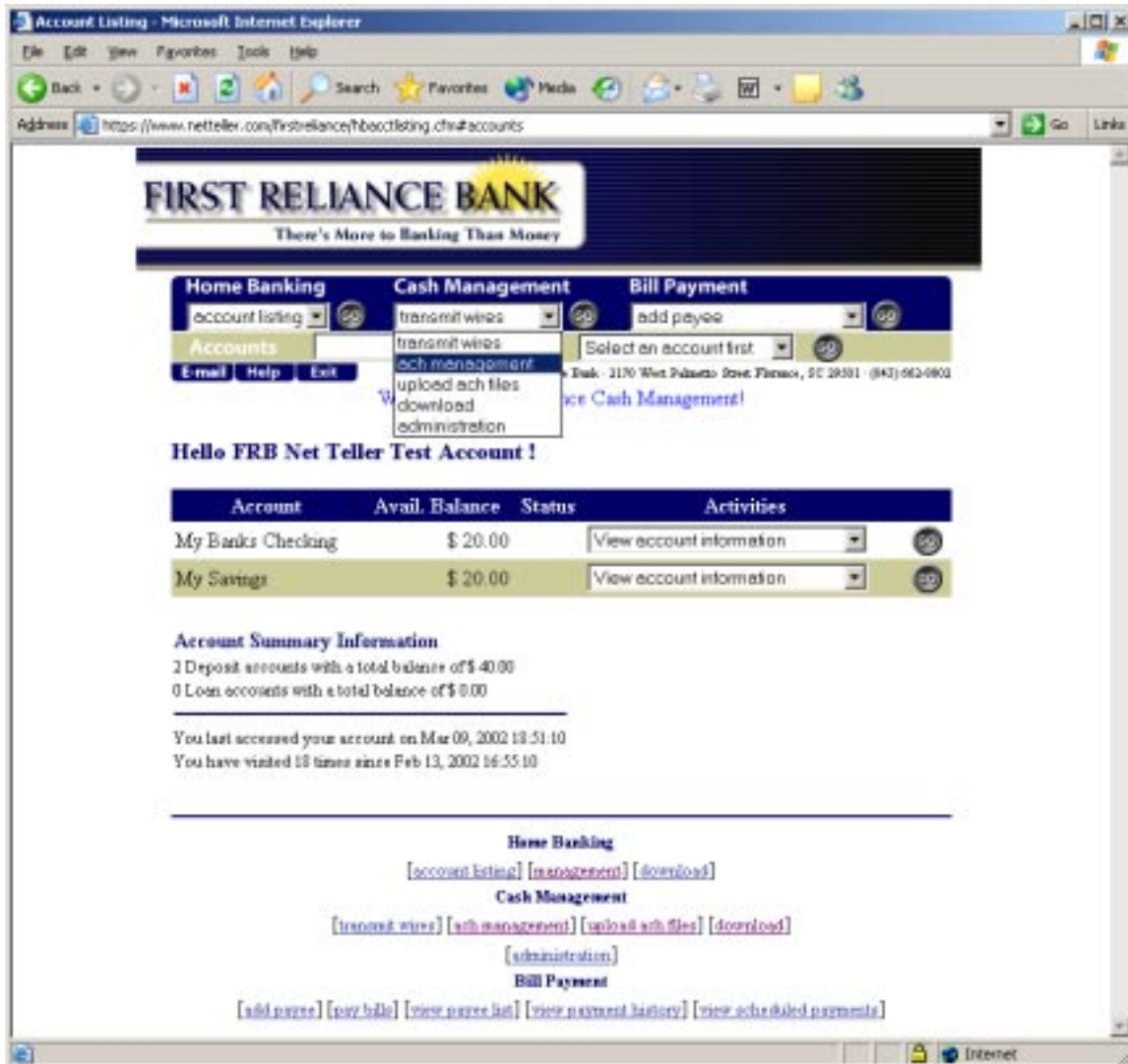
## Editing and Deleting a Wire Transfer



Notice on the screen above, you can edit or delete a wire on your wire list. To edit a particular wire, click on the edit icon underneath the Edit column heading beside the wire you wish to edit.

You can delete the wire by clicking on the delete icon underneath the Delete column heading beside the wire you wish to delete.

## eAccess Business ACH Management



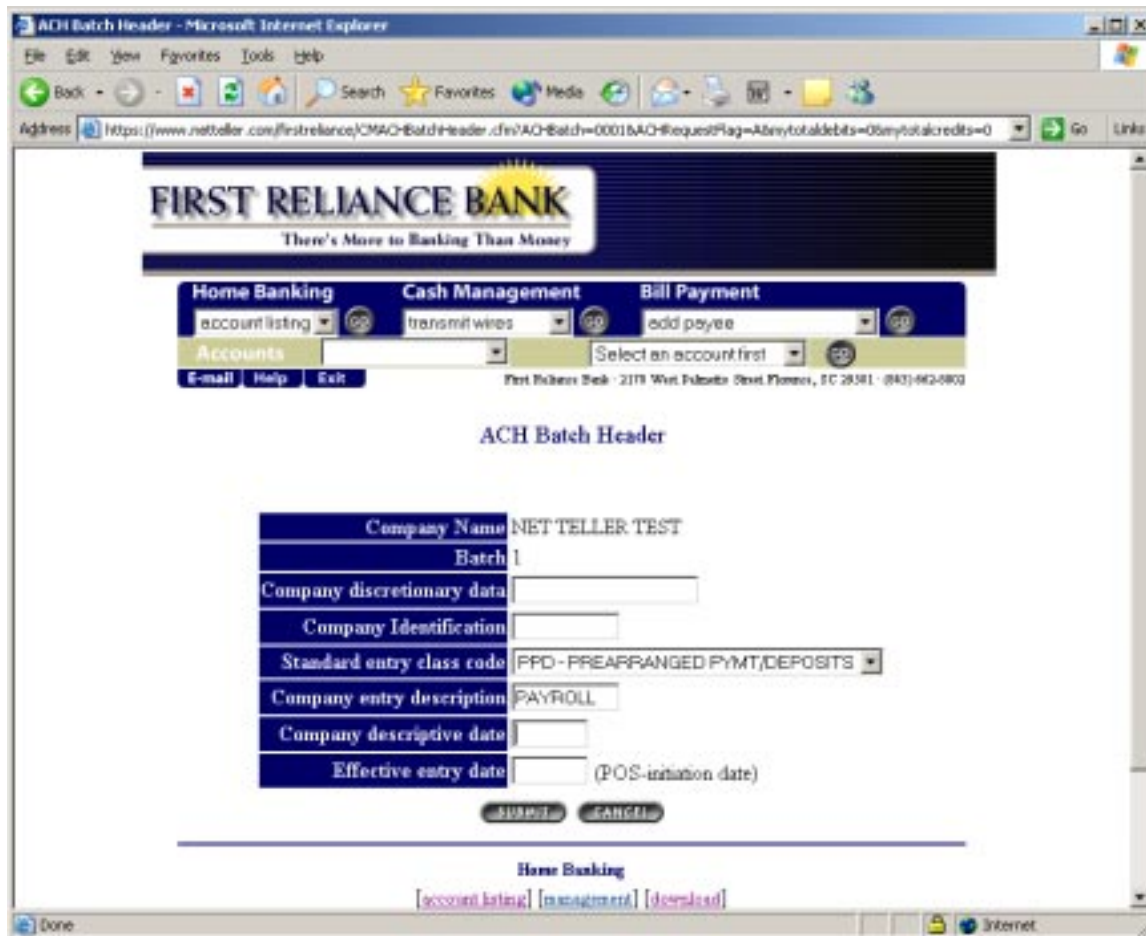
The screen shown above illustrates the selection of the “ACH Management” menu option under the Cash Management menu heading. This is where all of your ACH activities will begin. On the next page we will create your first ACH batch transaction.

## Creating an ACH Transaction



As you can see above, we have entered a batch number of “0001”. This naming sequence is arbitrary, and you are left to decide on how to name your batches.

To proceed, click on “Select Batch Add. / Crx..” These abbreviations stand for batch additions and corrections.



On this screen we will build the ACH batch header, which must accompany every group of balanced ACH debits and credits.

Complete the following fields:

1. Company Discretionary Data: Type the information that you would like recorded about the ACH transaction in the history of the account
2. Company Identification: Type your company ID number
3. Standard Entry Class Code: Click on the down arrow and select your standard entry class code as established by First Reliance Bank
4. Company Entry Description: Type your batch entry description
5. Company Descriptive Date: The date you would like associated with this transaction.
6. Effective Entry Date: Enter the effective date of your transaction (FORMAT: MMDDYY)

Click on the Submit button to create the ACH batch header, or Cancel to return to the previous screen without creating the header.

## Creating the ACH Detail Record

**Edit ACH Transaction**

**Batch Header**

Company Name NET TELLER TEST      Company Entry Description PAYROLL  
Batch Number 1      Standard Entry Class Code PPD  
Effective Date 03/11/2002

**Transaction Information**

Transaction Code 98 - PRENOTE OF DDA DEBIT  
Hold

Receiving DFI Identification Routing Number

DFI Account Number

Amount \$0.00

Individual Identification Number

Individual name

Addenda type 00 - No Addenda Information  
Addenda information

**Electronic Federal Tax Payment Section**

Electronic Federal Tax Payment

Tax Type Code ----- No Tax Type Code

Tax period end date(YYMM)

Tax information ID number  Tax amount \$0.00  
Tax information ID number  Tax amount \$0.00  
Tax information ID number  Tax amount \$0.00

**Fed EFTPS**

Bank On	Bank of America
07700277	60300000
64216014	23401000

On the screen above you can see the batch header we just created. You cannot modify the batch header from this page. In order to complete the ACH detail for this batch, following each of the steps below:

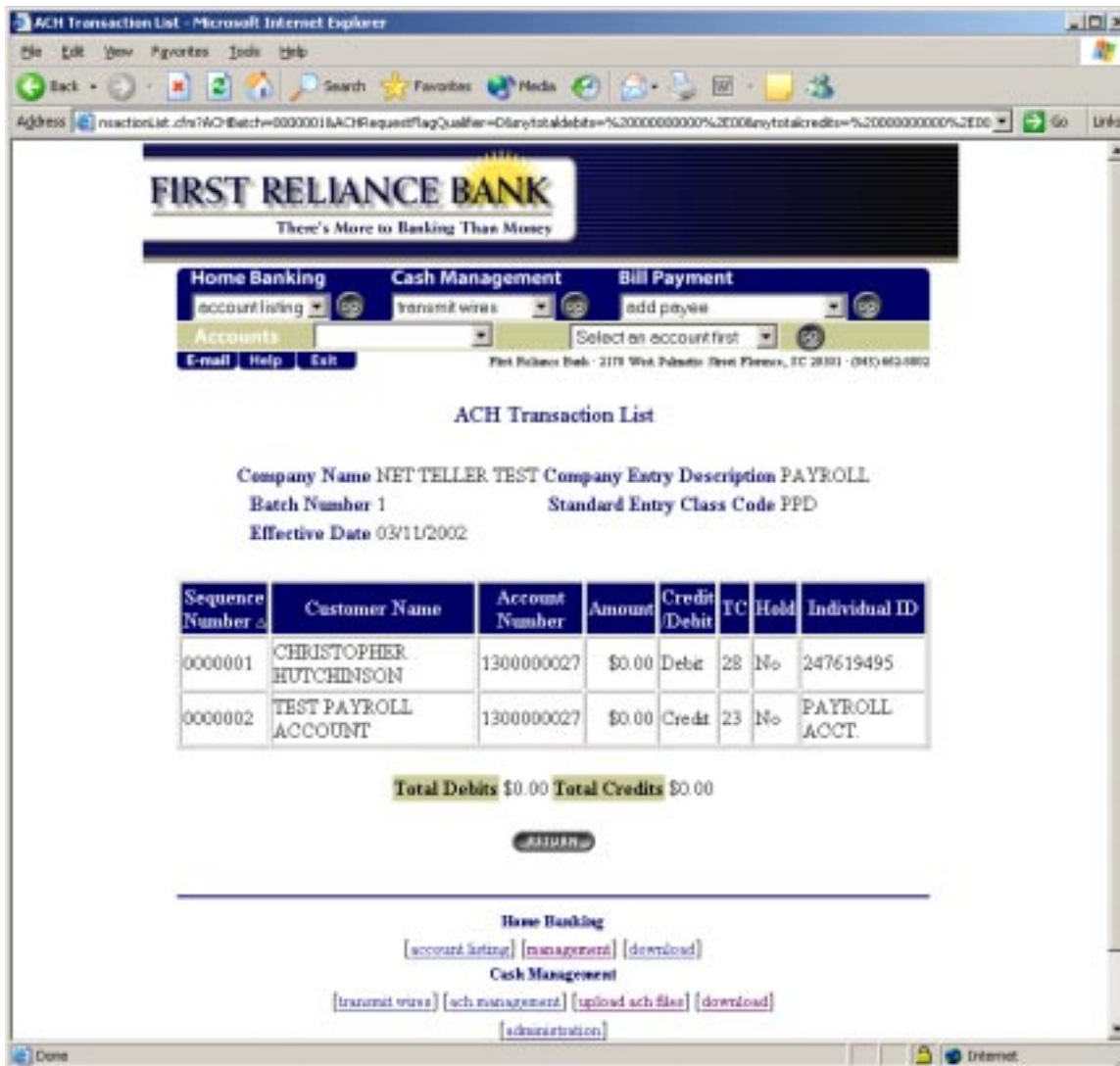
1. Transaction Code: The Federal Reserve ACH transaction code that identifies the type of transaction that is being sent.
2. Hold: does this transaction need to be included in this batch? If it does not, then select the box. This will not delete the transaction; just hold it out of the batch.
3. Receiving DFI: The routing and transit number of the receiving bank. If you aren't sure of the R/T number, you may use the search feature to locate the correct data for the financial institution.

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4. DFI Account Number: The checking or savings account number of the person receiving the money.
5. Amount: The dollar amount of the transaction item
6. Individual ID Number: Any reference number that represents the person receiving the funds. This could be a social security number , and employee ID number, etc.
7. Individual Name: The name of the person who is receiving the credit or debit.

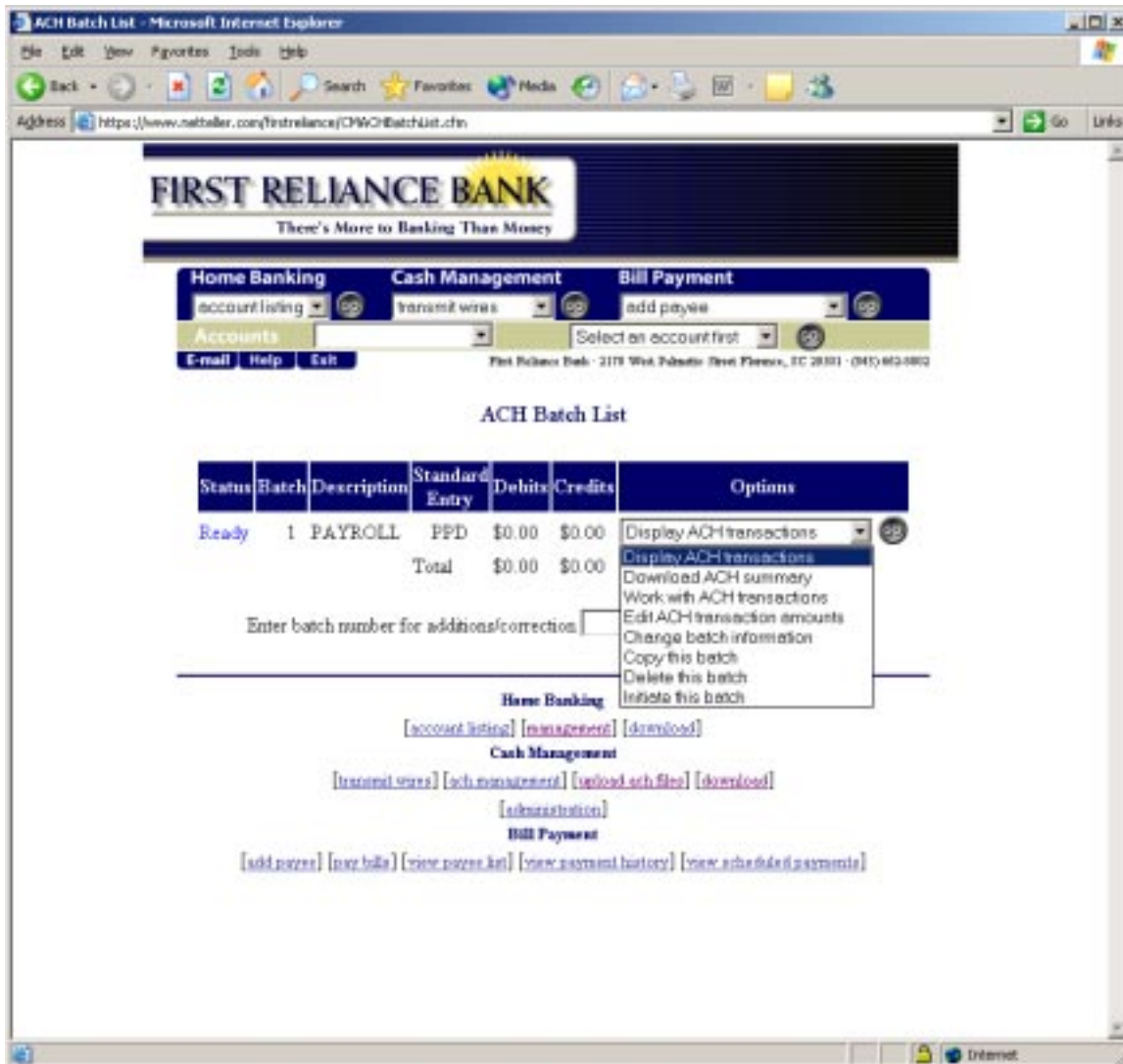
Once you have entered all of the above data, you may choose the “QUICK ADD” button, which will allow you to quickly add all the persons in the ACH batch. After you have completed the entire ACH batch, it is ready to be sent to First Reliance Bank for processing. Each batch must be in balance and have at least one debit and credit entry.



Here we are viewing the ACH transaction list. This is a summary screen showing all of the debit and credit entries I created for my test ACH transaction.

On the screen above, you can see a balanced (\$0.00 amount) prenote transaction which has been created as a test. You can select the Return button to go back to the main ACH activities screen. After clicking on the Return button you will be shown the screen on the following page.

## Creating the ACH Batch - Other Options



On the screen above you can see our completed ACH batch transaction. The Options menu has been selected now to show you all the activities you can perform on your newly created ACH batch.

1. Display ACH Transactions: Shows the detail of the batch as seen on the previous page of this manual
2. Download ACH Summary: Will allow you to download a PDF file containing all the transactions in this particular ACH batch. Adobe Acrobat Reader is required to view this ACH Batch Summary
3. Work with ACH Transactions: Will allow you to edit or delete individual transactions within your ACH batch
4. Edit ACH Transaction Amounts: Will allow you to quickly edit only the amounts of each individual transaction. This is convenient for recurring transactions which only need the amounts changed.

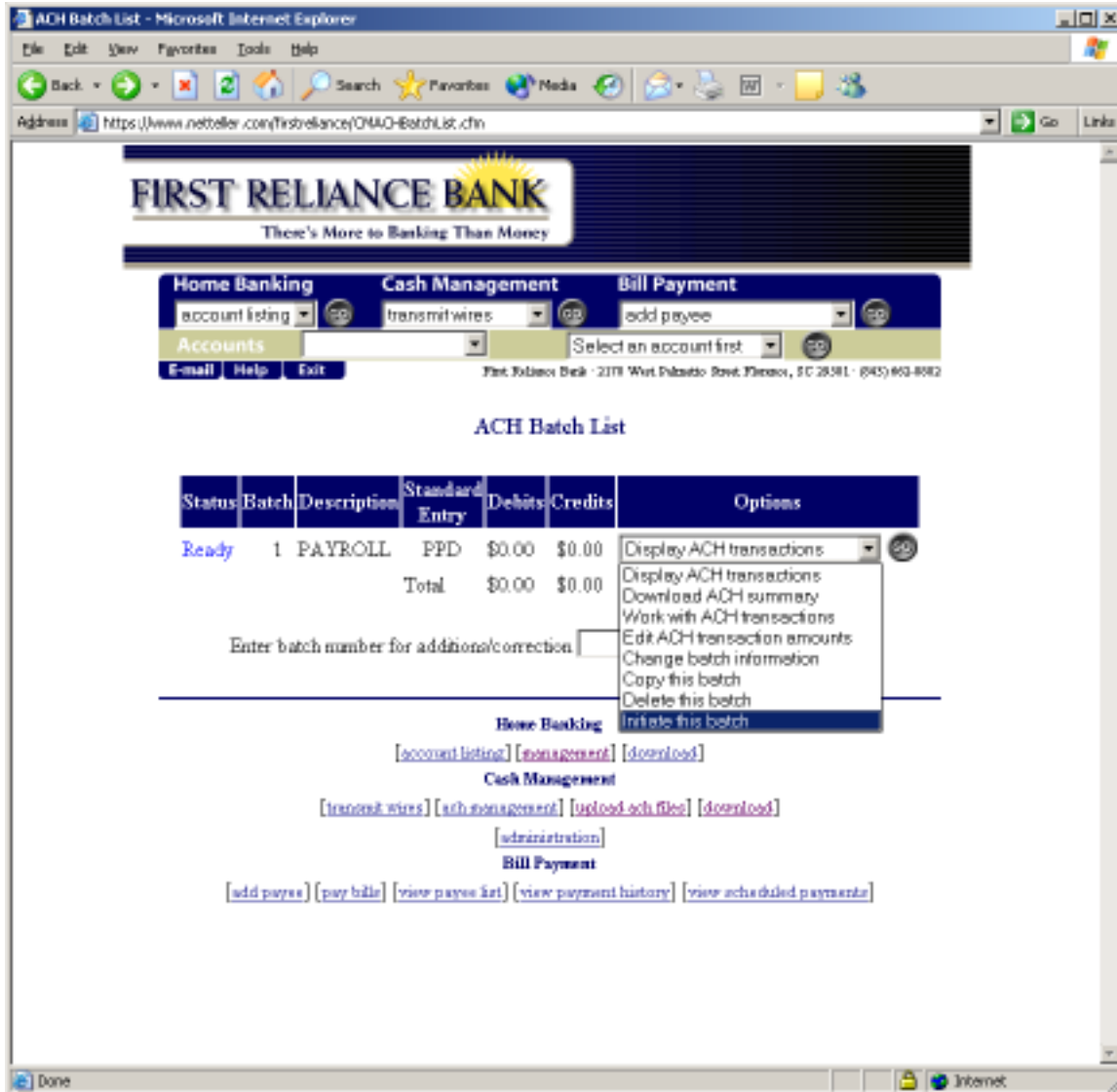
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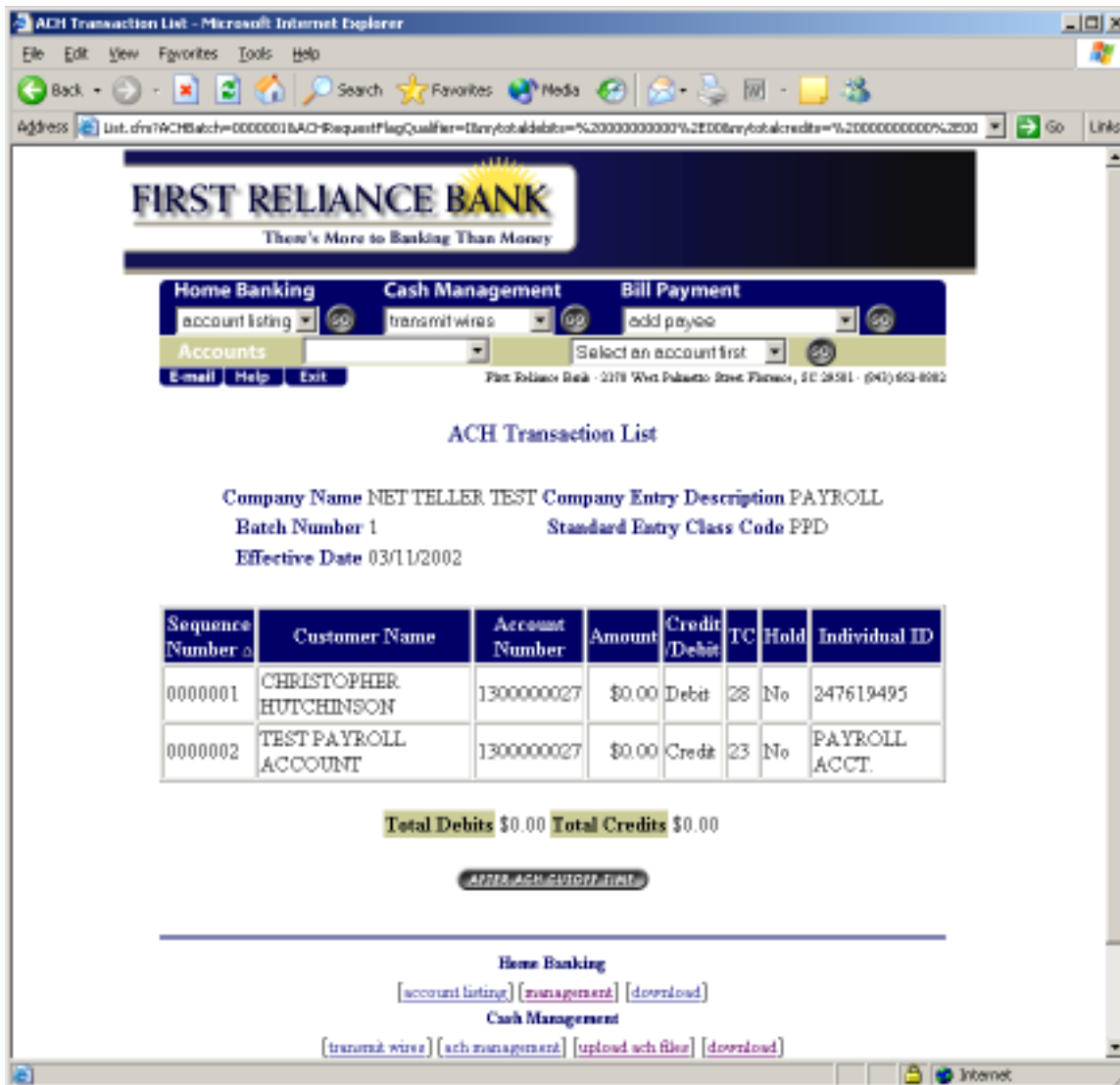
5. Change Batch Information: This will allow you to edit the batch header for this ACH batch
6. Copy This Batch: This option will allow you to create a duplicate copy of the current ACH batch
7. Delete This Batch: This option will delete the current batch after confirming your choice to delete it.
8. Initiate Batch: This is the option you take in order to transmit this ACH batch to First Reliance Bank. Once this option has been selected, you will be shown a preview of the batch before it is initiated.

On the following page we will initiate our test ACH batch.

## Initiating the ACH Batch

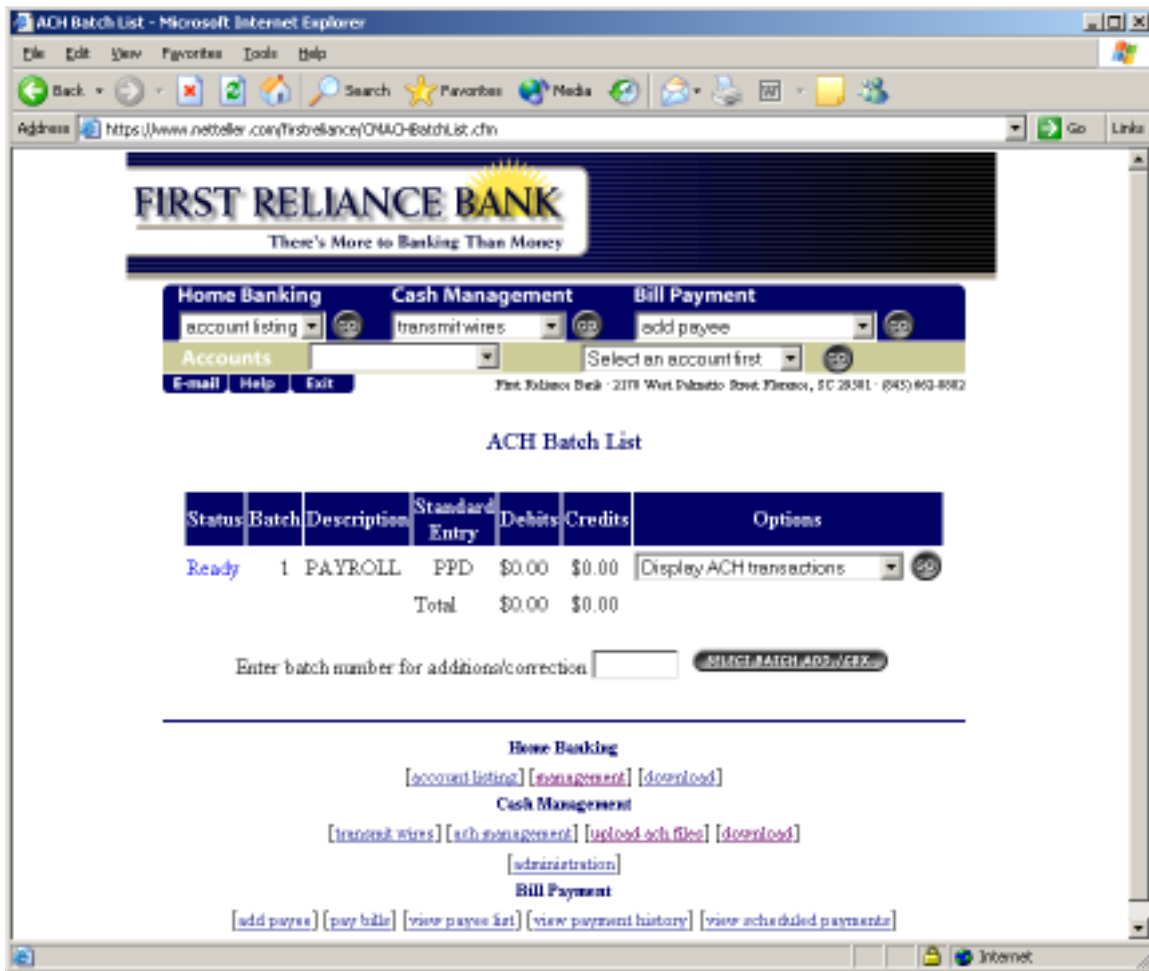


On the screen above I have selected to initiate this ACH batch. After clicking GO you will be prompted with the screen shown on the following page.



Here you are shown the details of the ACH batch transaction. Please verify the Effective Date and select the button “Confirm Initiate” at the bottom of the screen. In this case you see the “Confirm Initiate” button is not shown, but instead an “After ACH Cutoff Time” button is displayed. I am writing this manual after the allowed submission time for ACH transaction. Hence, it is not possible to initiate the transaction at this time. If you click on the button anyway, you will simply be returned to the previous screen.

If the “Confirm Initiate” button is presented and you click on the button, you will send the batch to First Reliance Bank. Your ACH creation and submission has been completed. First Reliance Bank will now receive the ACH batch and submit the transaction to the Fed.



## ACH Batch Status Codes

The following codes may appear under the Status column beside each of your ACH batches.

**Ready:** The batch has been created and is ready to be updated, changed, initiated, deleted, or worked with.

**Initiated:** The batch has been sent to First Reliance Bank and is waiting to be transmitted to the Fed. During this time, a batch cannot be used until it has been processed and returns to a “Ready” status. *You should never delete a batch that is in initiated status. Doing so will cause First Reliance Bank to not receive the ACH batch. You should not delete the ACH batch until the status has returned to ready.*

**Processed:** The ACH batch has been processed by First Reliance Bank and can no longer be updated until end of day processing has been completed. The batch will return to a ready status after processing.

**Uploaded:** The batch information was “uploaded” directly from another system by using the ACH Upload feature.

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## eAccess Business EFTPS (Electronic Federal Tax Payments) Creation

**Edit ACH Transaction**

**Batch Header**

Company Name NET TELLER TEST      Company Entry Description TAXES  
Batch Number 2      Standard Entry Class Code CCD  
Effective Date 03/12/2002

**Transaction Information**

Transaction Code 22 - AUTOMATED DDA DEPOSIT  
Hold

Receiving DFI Identification Routing Number

DFI Account Number

Amount \$0.00

Individual Identification Number

Individual name

**For EFTPS:**

Bank	Bank of America
011016220	081856080
04208126	23441808

**Addenda type** 00 - No Addenda Information  
Addenda information

**Electronic Federal Tax Payment Section**

Electronic Federal Tax Payment

Tax Type Code \*\*\*\*\* - No Tax Type Code

Tax period end date (YYMM)

Tax information ID number  Tax amount \$0.00  
Tax information ID number  Tax amount \$0.00  
Tax information ID number  Tax amount \$0.00

Home Banking

If you as the customer choose, you can sign up with the US Treasury to submit TT&L payments electronically from your business. You have to be signed up for this electronic service to use EFTPS for your tax payments.

In order to create a new EFTPS ACH payment, perform the following steps:

From the Cash Management menu, select ACH Management and create a new ACH batch. You will be presented with a screen similar to the one shown above.

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Complete the following fields:

1. Company Discretionary Data: Type the information that you would like recorded about the ACH transaction in the history of the account
2. Company Identification: Type your company ID number
3. Standard Entry Class Code: Click on the down arrow and select your standard entry class code as established by First Reliance Bank
4. Company Entry Description: Type your batch entry description
5. Company Descriptive Date: The date you would like associated with this transaction.
6. Effective Entry Date: Enter the effective date of your transaction (FORMAT: MMDDYY)

Click on Submit to create the ACH Batch Header, or Cancel to return to the previous screen without creating the header. The yellow box provides routing and account numbers for two Federal Reserve Banks commonly used for EFTPS payment reception. **Refer to the instructions you received from the Treasury when determining which routing and account numbers to use for your EFTPS payment.**

The Addenda record is left blank during setup and will be completed by First Reliance Bank once you have submitted the treasury item.

Be sure to check the Electronic Federal Tax Payment check box in the Electronic Federal Tax Payment Section of the screen shown on the previous page.

Select the appropriate Tax Type Code from the drop down list box. Refer to the instructions you received from the Treasury for more information.

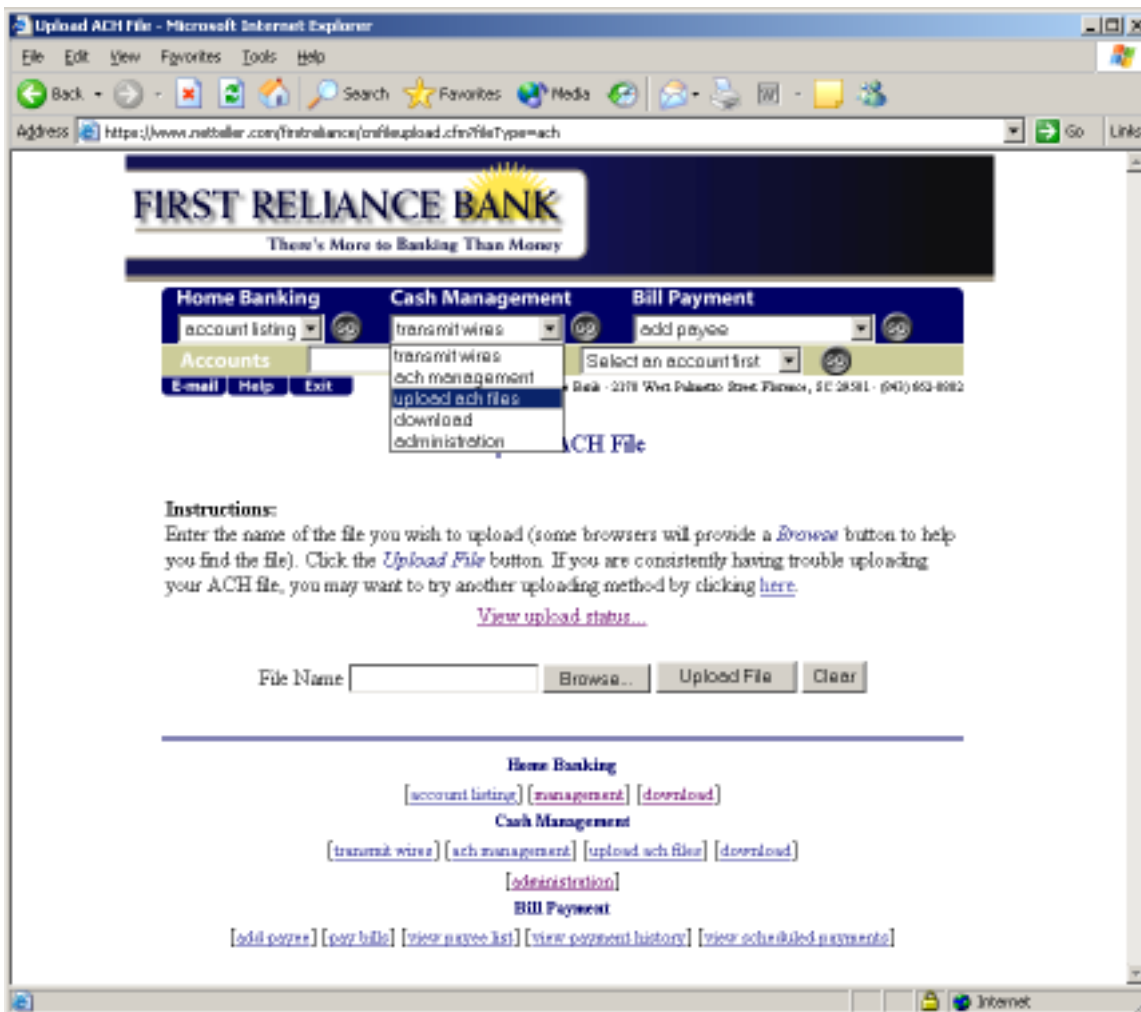
Enter the Tax Period End Date in the form YYMM.

If the tax payment has to be separated out into Social Security, Medicare, and Withholding, then the three amounts need to add up to the amount at the top of the page. Use the Tax Information ID Numbers supplied by the Treasury.

After completion of the entire ACH batch, it is ready to be sent to First Reliance Bank for processing. The batch must be in balance. After entering the EFTPS payment information, you must also add the debiting entry to your First Reliance Bank to balance the transaction.

In order to get the EFTPS batch to First Reliance Bank, the batch must be initiated after it is created just like all other ACH batches.

## eAccess Business Uploading an ACH Batch



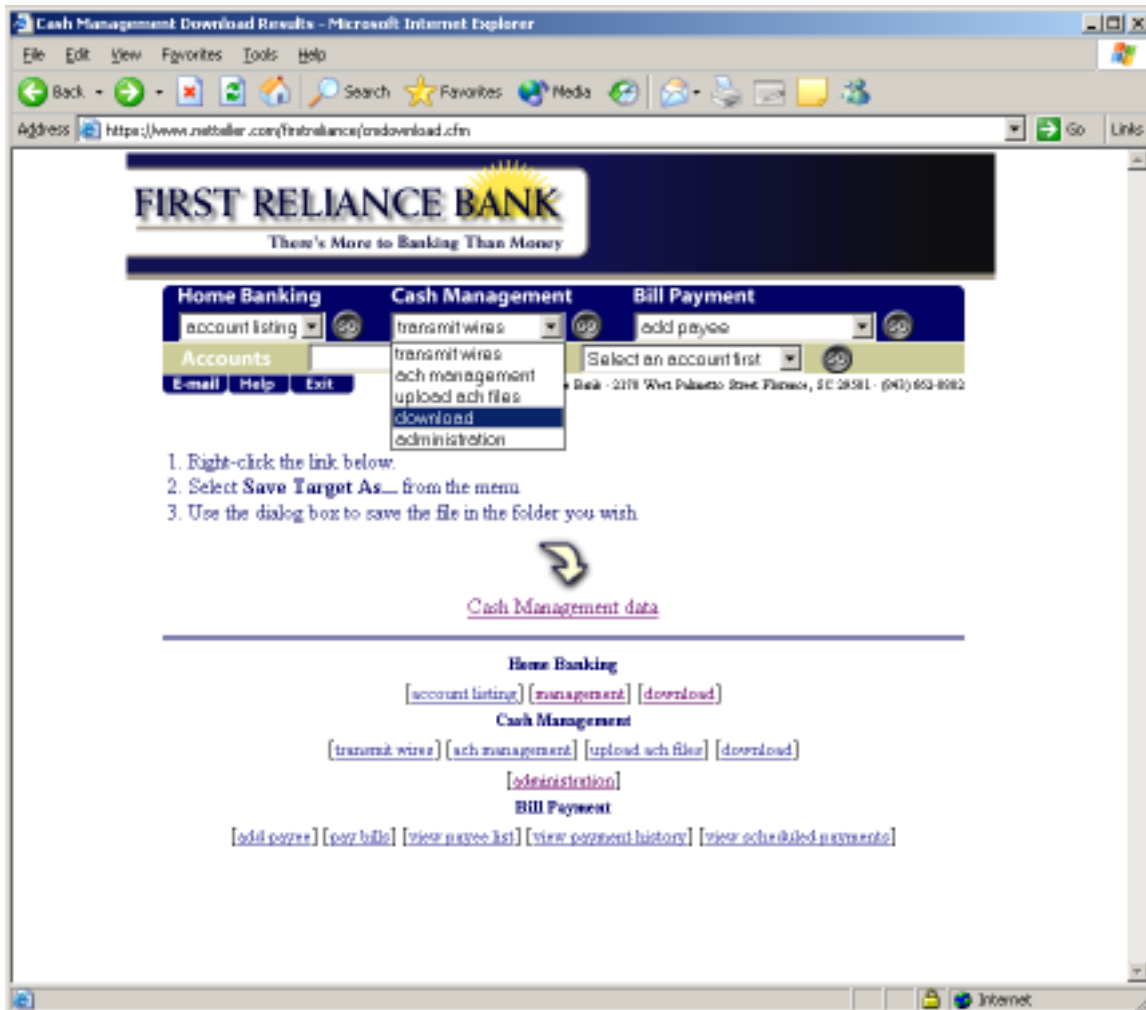
If you select Upload ACH Files from the Cash Management menu, you will be presented with the screen shown above. This feature is present to allow you to import a **NACHA formatted file** directly from your accounting or bookkeeping application on your PC. You can skip the entire ACH Batch creation process if your accounting application offers this functionality.

To use this function, simply export your ACH Batch transaction to a file on your PC. On this screen click the Browse button to search for your file. Once this has been completed, you may click the "Upload" button and the system will begin transmission.

The uploaded ACH batch file can now be Initiated and sent to First Reliance Bank for processing.

If you would like to consider using an accounting package similar to this, contact First Reliance Bank for more information.

## eAccess Business Download



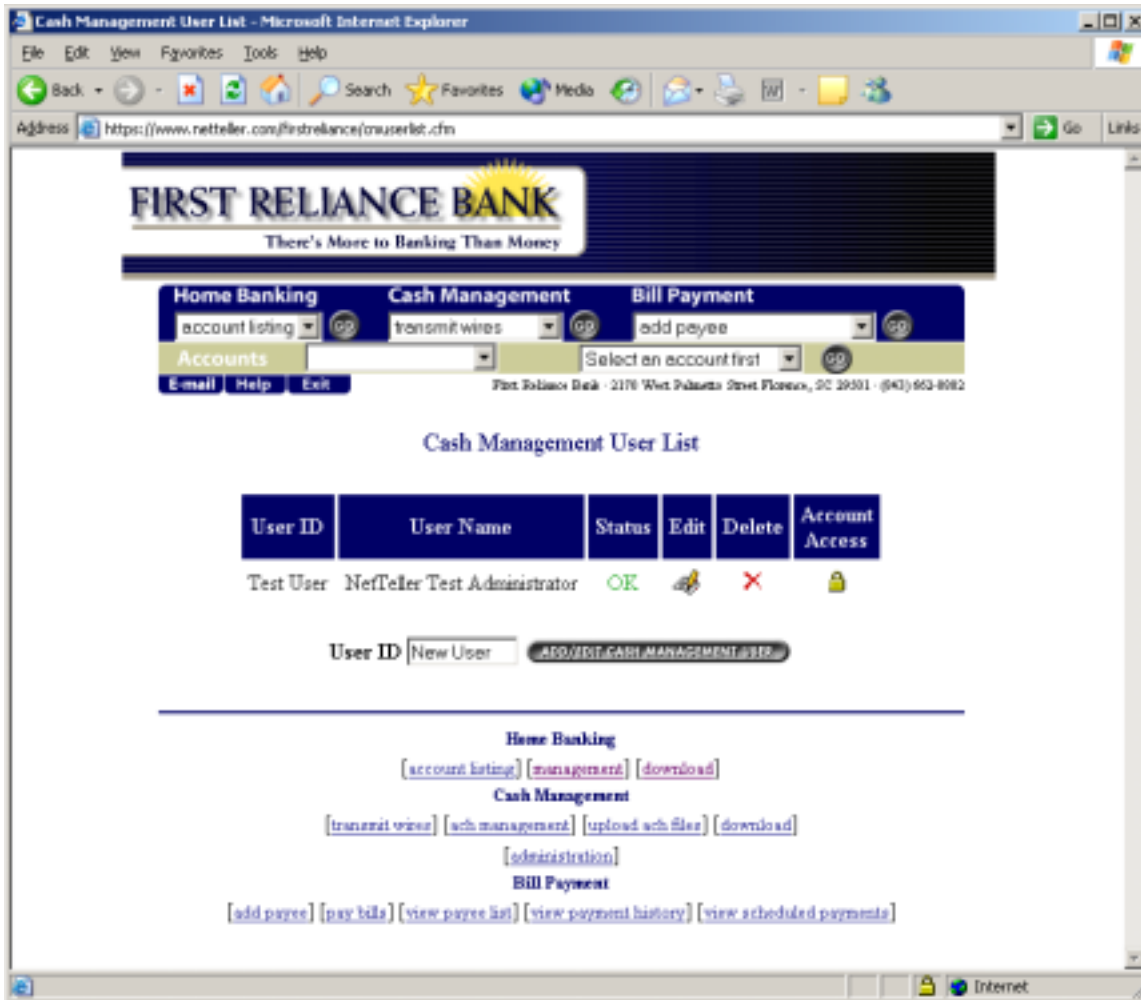
The Download option on the Cash Management menu will allow you to download the current business day balance and transaction information for all of your First Reliance Bank accounts configured on the eAccess system. This information will be current as of the last previous business day. You can save or print this information on your PC. Since the information is presented as a text file, you can import the data into many popular word processing and spreadsheet applications.

## eAccess Business User Administration

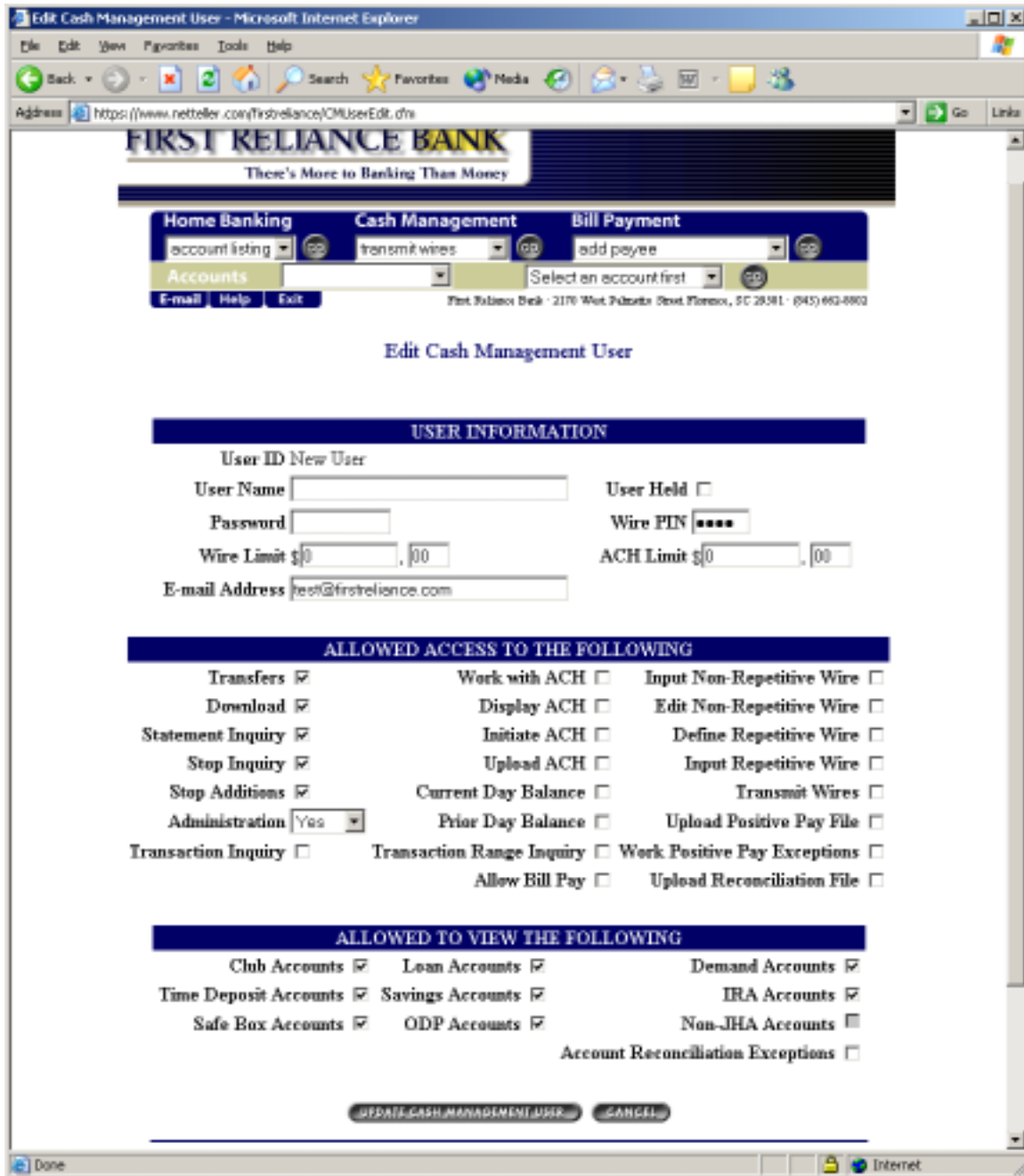


The screen above illustrates the Administration item listed under the Cash Management menu. This feature allows you to be able to set up other employees for cash management access as well as modify existing user's profiles. All detail is maintained on the host system at First Reliance Bank.

On the following page, we will begin the process of creating a new user and assigning access rights to the user.



On the screen above, we have typed the new user's name "New User" in the User ID field. We will proceed by clicking the Add/Edit Cash Management User button to the right.



We are now presented with the screen shown above. Fill in each of the following fields to complete the user configuration:

1. User Name: The full descriptive name of your user
2. User Held: Use this option if you wish to temporarily disable the user's access but not delete the user name
3. Password: Enter a 4 to 8 digit password for the new user; this password will be used when the user logs into eAccess business
4. Wire Pin: If the user will be allowed to create and initiate wire transfers, it is required that you assign the user a four digit pin

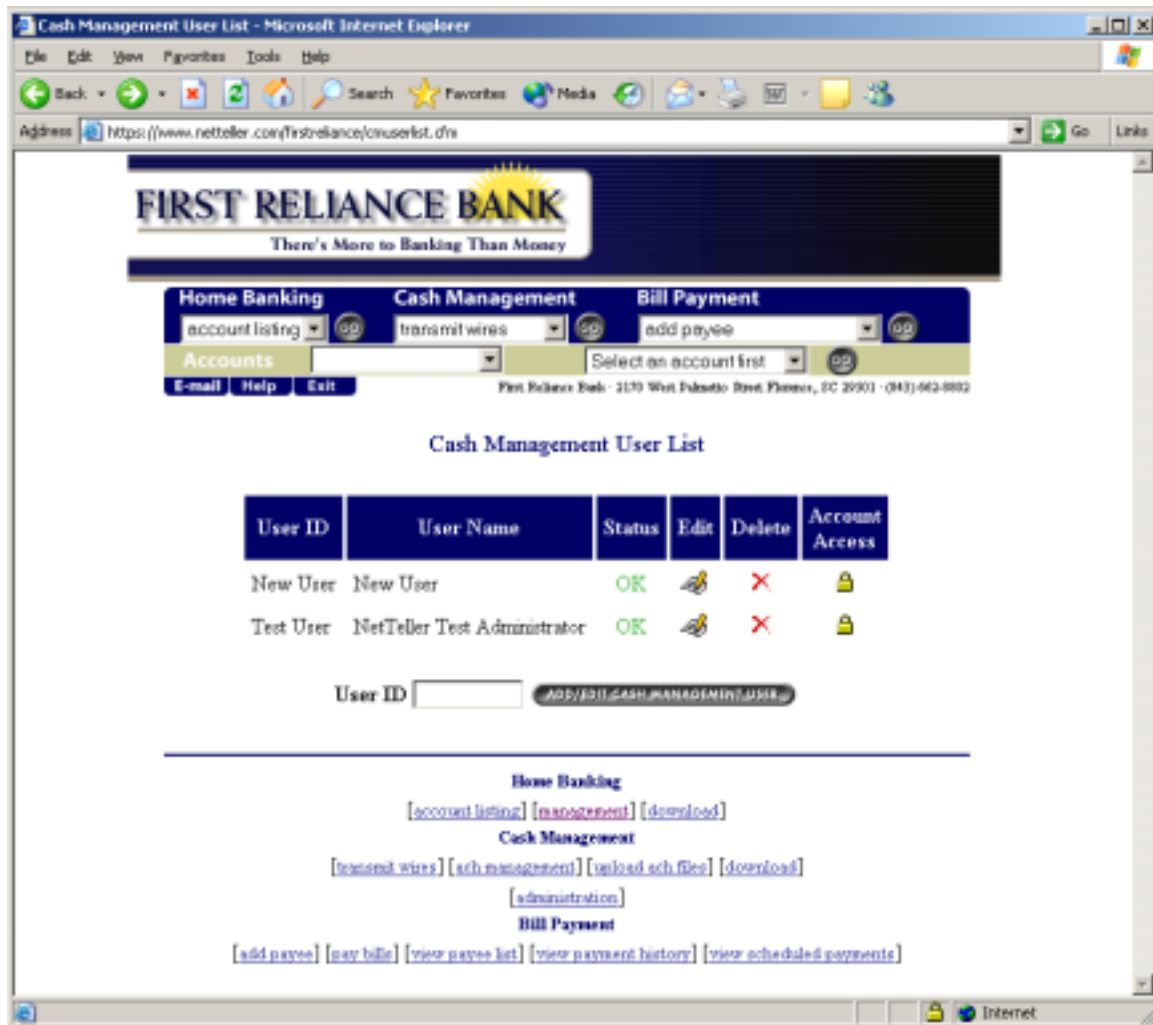
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5. Wire Limit: The largest dollar amount of the wire the user is authorized to work with
6. ACH Limit: The largest dollar amount ACH batch the user is authorized to work with
7. Email Address: The email address of the user
8. Allowed Access to the Following: Here you should check all the activities the new user is allowed to perform. They include transfers, downloads, statement inquiries, stop payment inquiries, stop payment creation or addition, administration roles, transaction inquiries, work with ACH, display ACH, initiate ACH, upload ACH, view current day balance, view prior day balance, view a transaction range, access to Billpay, input one time wires, edit one time wires, define repetitive wires, input repetitive wires, transmit wires, upload positive pay file, work positive pay exceptions, and upload reconciliation files.
9. Allowed to View the Following: Here you can control the business accounts your associates can view or access. These limitations include club accounts, loan accounts, demand accounts, time deposit accounts, savings accounts, IRA accounts, safe deposit box accounts, ODP accounts, other non-JHA accounts, and account reconciliation exceptions.

Once you have completed the configuration of your new user, you should double check the permissions granted to the new user. You can complete the user creation by clicking on Update Cash Management User.

**Be absolutely sure you do not grant the new user an Administrative role if you wish to limit his or her capabilities on the system. With administrative capabilities turn on, the user is free to change his or her account to add all abilities and access rights in the same manner you limited them when creating the new user!**



On the screen above you can now see the new user we created, “New User.” You can freely edit the user’s configuration by clicking on the edit icon below the column heading Edit next to the user’s name. You can also delete the user in the same manner by clicking on the delete icon.

If you wish to manually limit the user’s access to specific business accounts, you can click the Account Access icon to pick and choose which of your business’ accounts they will be able to access. These options are controlled by access levels you assigned when creating the user. For example, if you allowed only access to checking accounts, you may wish to use this option to allow access to only one specific checking account held by your business.