



FIRSTNET ONLINE BANKING - CASH MANAGEMENT FREQUENTLY ASKED QUESTIONS

Can I use any Internet browser I want?

Any browser software will get you access to the FirstNet system. The browsers typically used are Internet Explorer and Netscape Navigator. Due to security limitations in older browser versions, you should be running (at a minimum) Internet Explorer 4.0 or Netscape Navigator 3.0.

How do I sign-on to FirstNet?

Go to First United Bank's website (www.FirstUnited.Net). Enter your login ID in the white box under "FirstNet Online Banking Login" on the left side of the menu bar. Click "Login".

How do I log into FirstNet?

FirstNet requires the use of a "Login ID" and a password. The initial password was mailed to you in your FirstNet Welcome Kit. The Login ID is the primary account number you designated in your Online Banking enrollment application.

How often should a password be changed?

It is recommended that you change your password often. There is no real requirement to change a password on FirstNet, but to keep your account completely secure, we recommend a new password every 60 - 90 days.

What are the requirements for a password?

A password on FirstNet must be at least five (5) characters, but no more than ten (10) characters long. The characters can be alpha or numeric. The password is case sensitive.

What should I do if I forget my password?

Contact a Customer Service Representative at First United Bank who will in turn contact the Data Processing Department. The DP department will e-mail you with your new "temporary" password. For security purposes, this temporary password will be required to be changed upon your first (next) sign-on.

How are accounts related on the system?

Accounts are related to your Online Banking System profile using the Customer Information File (CIF) at First United Bank. If you have multiple accounts on a CIF, those accounts will be related to your primary account after you have enrolled in the FirstNet Online Banking System.

Can other accounts (not in the natural relationship) be added to my profile?

Yes. Other accounts that are not naturally related may be added to the Online Banking profile. First United Bank will make every effort to insure that security is not compromised in adding additional accounts to your relationship.

What are the cutoff times for FirstNet?

Wire Transfer cutoff time is 1:30 PM, CST. All other requests entered into the Online Banking System by 3:00 PM will be processed that day. Requests after 3:00 PM will be processed the next business day.

If I make a transfer between two of my accounts, when does it take effect?

Online Banking transactions submitted prior to 3:00 P.M. Central Standard Time (CST) will take place that day. Transactions submitted after 3:00 P.M. CST will take place the next business day.

What if I make a transfer between two accounts and later decide that I want to cancel the transfer?

You may cancel a transfer as long as you do it before 3:00 P.M. CST on the business day that you made the transfer.

Can I export my account history into my accounting software?

You can export checking and savings account history into personal financial software such as Quicken® and Microsoft Money®. You can also export checking and savings account history into a spreadsheet.

What is SSL?

SSL is an acronym, which stands for Secure Socket Layer. Netscape Corporation has created the best-known secure server technologies. It uses a security protocol called Secure Socket Layer, which provides data encryption, server authentication, message integrity and optional client authentication for a TCP/IP connection. When a client program connects with a secure server, they exchange a “handshake” which initiates a secure session. With this protocol, the same server system can run both secure and insecure web servers simultaneously. This means an organization or company can provide some information to all users using no security, and other information that is secured. For example, a business that sells products online can have their storefront (merchandise catalog) unsecured, but ordering and payment documents or forms can be secure.

What is encryption?

Encryption software acts like the cable converter box on your television set. It scrambles the data with a secret code so that no one can make sense of it while it's being transmitted. When the data reaches its destination, the same software unscrambles the information.

Why is special security part of the Cash Management System?

The FirstNet Cash Management system allows a commercial customer of First United Bank to make ACH payments, wire transfers and payroll transactions. Some businesses have different employees who fulfill the various transactions for an account. The cookie that is placed on a PC for Cash Management purposes will insure that an employee performs their job functions at the same PC every day. They will be unable to log in from home and make transfers. This security is an added benefit to commercial customers.

What is a cookie?

A cookie is a small file sent to your web browser by a web server to record your activities on a particular website.

Why does FirstNet use cookies?

A cookie is another security feature of FirstNet and is only placed on computers using the Cash Management feature of the Online Banking System. The cookie placed on the PC is a way for the Online Banking System to identify the location and the user of the Cash Management System.