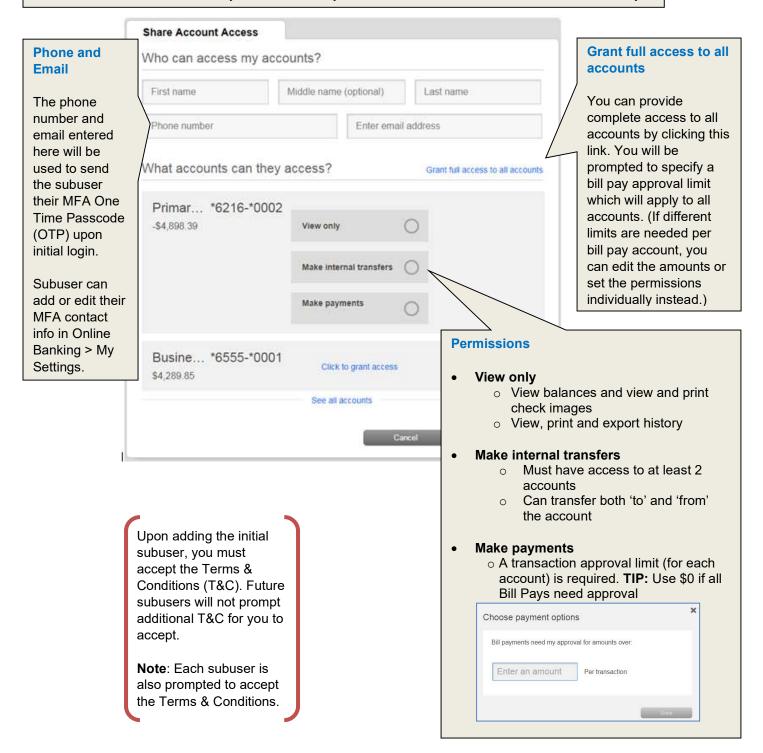


Shared Access

Share Access With Others allows you to assign login credentials to a trusted friend or family member to access your accounts with Embassy Bank For the Lehigh Valley. You decide what accounts they can see, and what level of access they have: View Only, Make Internal Transfers, or Transfers and Bill Pay.







Subuser's Initial Login to Online Banking

Two emails are sent when a subuser is added:

- One to the subuser with instructions on how to login
- One to the Account Holder confirming the addition of subuser (not shown here)

The subuser will be prompted for an OTP (verification code), the terms and conditions, and to change their password prior to being able to access Online Banking.

After changing their password, the subuser will receive an email confirmation.

From: info@firstamericanishere.com [mailto:info@firstamericanishere.com]

Sent: Thursday, April 09, 2015 8:08 AM

To: Cheney, Sondra

Subject: You've been granted online account access

Sondra,

ABC HOMEOWNERS ASSOC INC has given you access to their online banking account at First Am Your temporary login credentials are:

Username: sondra.cheney07215

Password: aquf4s

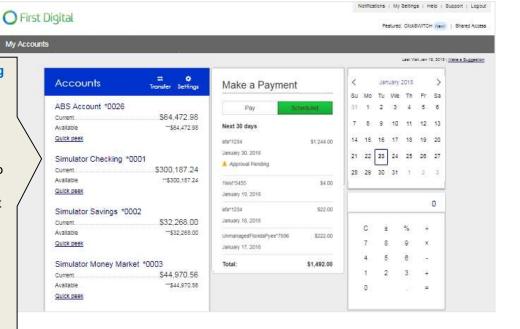
Click here to set up your act unt https://www.firstamericanishere.com. You'll need your phone with the in "9722" to verify your identity.

Thanks,

First American Bank

Username and Password

The subuser's username and password are auto-generated. The subuser is forced to change their password upon initial login. The username can be changed via My Settings.



Subuser's View of Online Banking

Subusers do not have any other main navigation button (other than **My Accounts**).

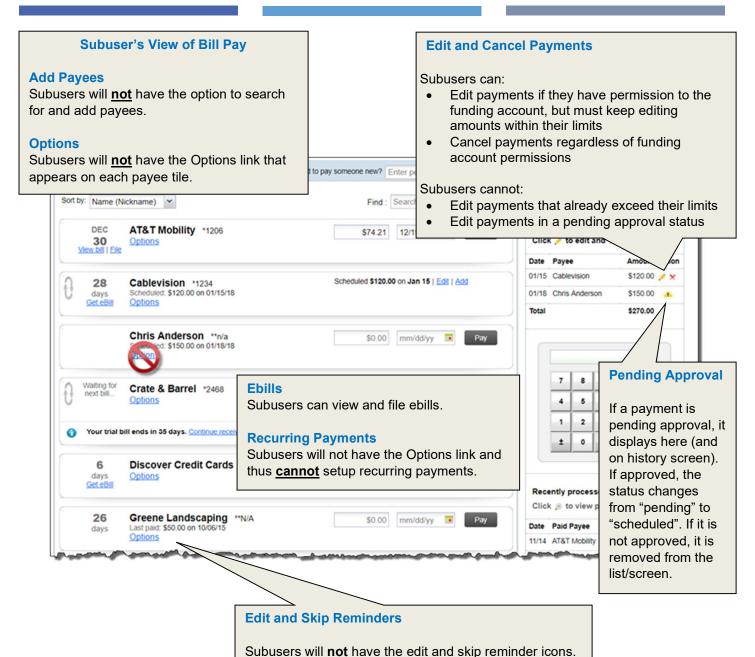
They can use the **Bill Pay Widget** to make a payment or click the "Go to payments" link in the Bill Pay Widget to get to the **Bill Pay UI**.

Subusers can edit their login and MFA contact information via the **My Settings** link.

NOTE: Subusers cannot view third party services (i.e. Online Statements, Money Management, External Transfers/Zelle®, etc.) or view Online Banking via Mobile Apps.







Greene Landscaping **N/A

Last paid: \$50.00 on 10/06/15 Options | History

. 26 [▶]

days



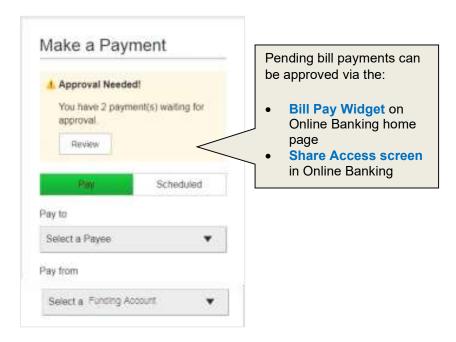


How Account Holders Approve Bill Payments

When there is a bill payment needing approval, the Account Holder will receive an email. They can also see the payments via the **Bill Pay Widget** on Online Banking home page, and the **Share Access** screen in Online Banking.

The Account Holder can see payments needing approval on the Bill Pay UI screen but they cannot approve from this screen.







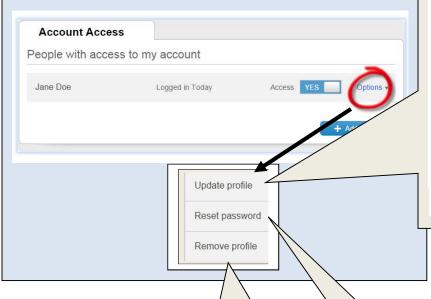
This payment wasn't approved by the time the Bill Pay vendor needed to begin processing the payment, so the date shows in red. The message shows the new deliver by date that will be used if the Account Holder approves it.





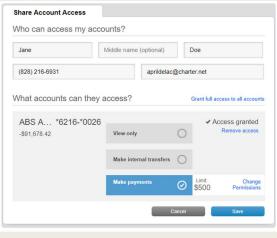
How Account Holders Manage and Delete Subusers

Account Holders manage their subusers via Online Banking > Additional Services > Share Access with Others. On this screen, they have 3 options for managing subusers as well as the ability to temporarily disable a subuser's access via the Access toggle.



Update Profile

Account Holders can edit a subuser's profile, manage their permissions and remove access altogether from this screen.



Remove Profile

Only Account Holders can delete subusers. An email is sent to both the subuser and the Account Holder notifying them of the deletion.



Reset Password

The system generates and displays a temporary password on screen, which expires after 30 minutes. The Account Holder should communicate the new password to the subuser. The subuser is prompted to change this password on their next login. Note: When a subuser's password is reset, both the Account Holder and the subuser are notified via email.

