Client Guide

Online Business Banking

Overview

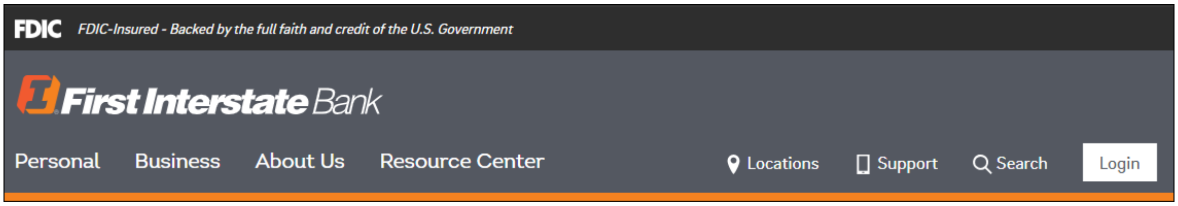
View real-time balance and transaction information, transfer funds, manage payments, download electronic statements, and much more – securely and conveniently – from your desktop, laptop, smartphone, or tablet.

Table of Contents

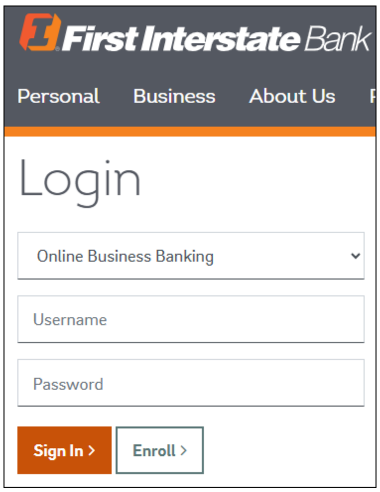
Enrollment

Enroll online at **firstinterstate.com.** It's easy — and works like this:

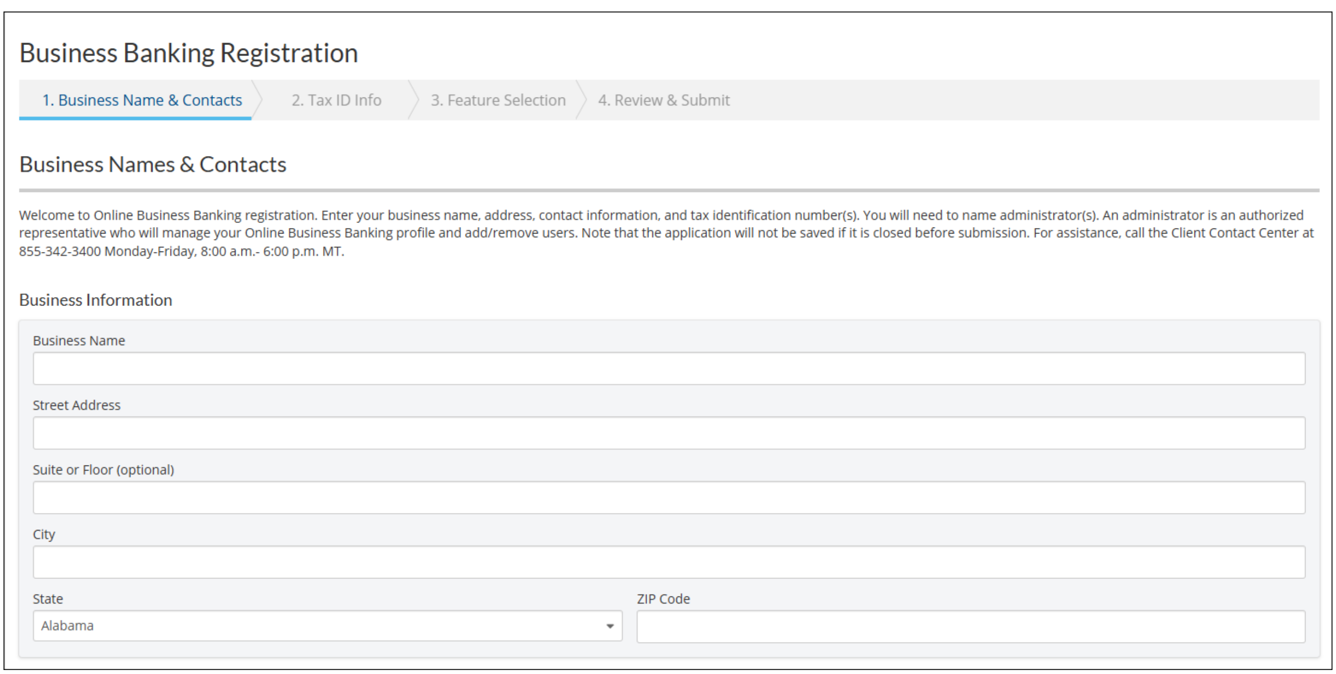
1. Navigate to firstinterstate.com, click the Login button.



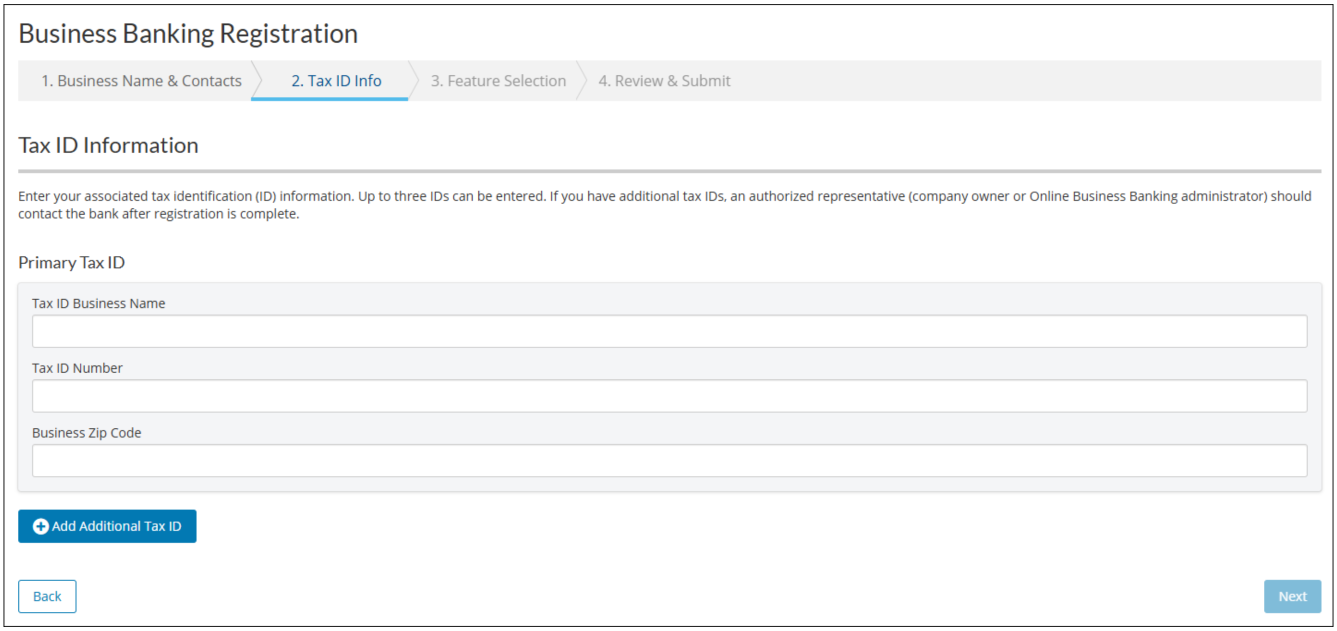
2. Select **Online Business Banking** from the dropdown menu, click **Enroll**.



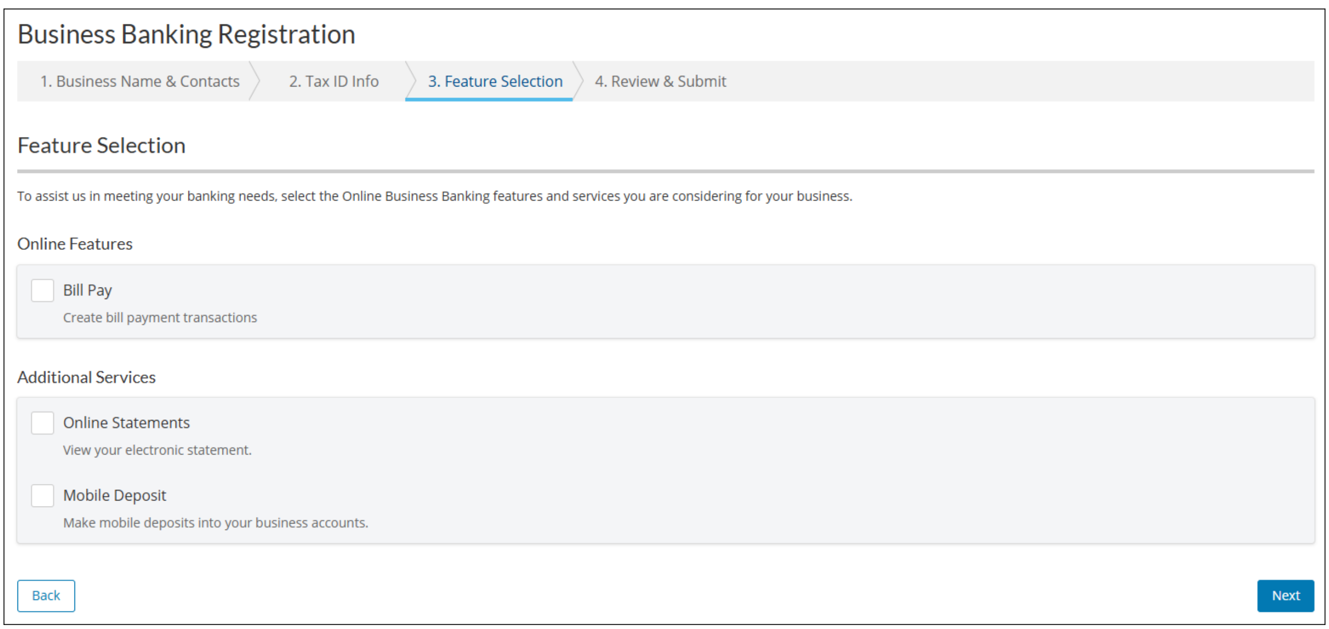
3. On the Business Name & Contacts tab, enter **business name and address, business contact information, primary administrator information, and a secondary administrator information**, if applicable. Click **Next**.



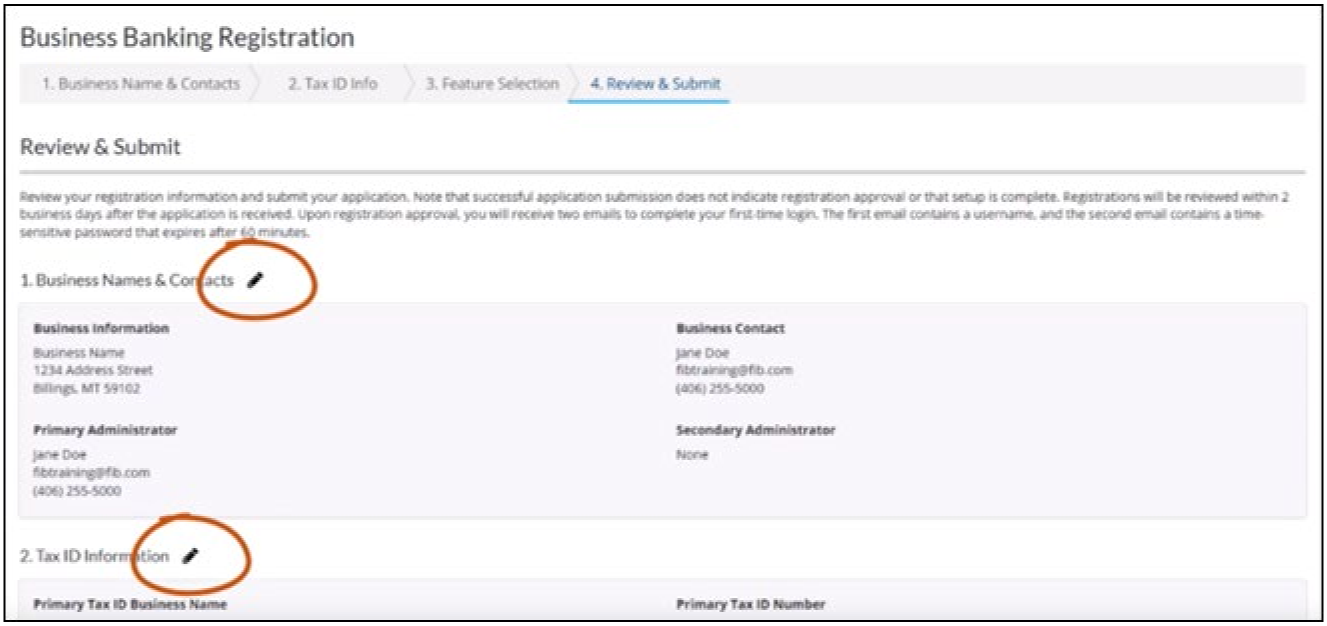
4. On the Tax ID Info tab, enter **business name, Tax ID number and zip code** for up to **three entities** that you would like included in the Online Business Banking profile. Click **Next**.



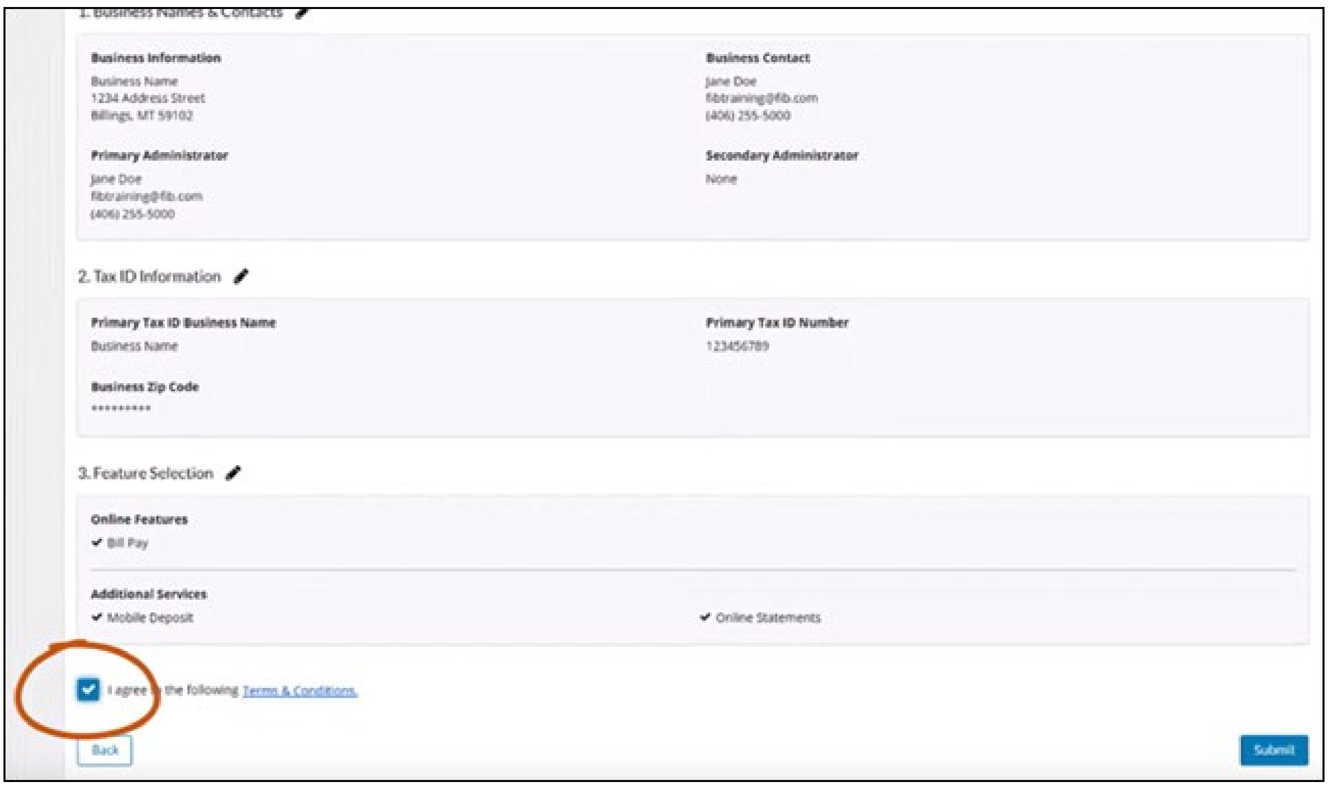
5. On the Features Selection tab, select what features you would like to take advantage of; **Bill Pay, Online Statements and/or Mobile Deposit**. Click **Next**.



6. On the Review & Submit tab, review all details for accuracy and make any necessary changes.



7. **Review and accept Terms & Conditions**. Click **Submit**.



8. An email will be sent to the designated administrators for next steps within two business days.

First Time Login

User first-time login to Online Business Banking

1. Receive two emails with login credentials.
2. Log in with system-generated username and password.
3. Accept Terms and Conditions.
4. Validate identity (i.e. MFA).
5. Change the username.
6. Change the password.
7. Enjoy the benefits and ease of Online Business Banking!

Key Points
Once your Online Business Banking registration has been approved, the Primary Admin and Secondary Admin(s) receive two emails: one with a username and one with a temporary password. The username and password are both system-generated, random values.

The business admins must change the username and password during initial login.

Once the admin receives both credentials, they should navigate to firstinterstatebank.com, select the **Login** button then **Online Business Banking** from the drop down. They can also click on the link in the email to access and manage First Interstate Bank accounts and users.

The same process applies when a Primary Admin or Secondary Admin sets up a new business user.

Business Banking First Time Login
Enrollment happens prior to and outside of the first-time login
User changes the system-generated username and password
Phone call is the only option for One Time Passcode and the number is not editable

1. **Receive emails with login credentials**
   Every new Admin and/or Business User will receive two emails from support@fib.com. The subject line is “You have been granted access to Online Banking”.

a.

First Interstate Bank

Test User,

You have been granted access to business online banking at First Interstate Bank. Your login credentials will be sent via two separate communications.

Your Username is hob7399yl55u3p5mo3x9

Once you have received both credentials, you may click here: https://secure.firstinterstate.com/tob/live/usp-core/app/login/consumer to access accounts and services for Danielle's Test Business. You will need your phone with the number ending in 1409 to verify your identity.

If you have any questions regarding your access, please contact your Company Administrator(s) directly.

Thank You,
First Interstate Bank

b.

First Interstate Bank

Test User,

You have been granted access to business online banking at First Interstate Bank. Your login credentials will be sent via two separate communications.

Your Password is f29vx5

This password will expire in 60 minutes.

Once you have received both credentials, you may click here: https://secure.firstinterstate.com/tob/live/usp-core/app/login/consumer to access accounts and services for Danielle's Test Business. You will need your phone with the number ending in 1409 to verify your identity.

If you have any questions regarding your access, please contact your Company Administrator(s) directly.

Thank You,
First Interstate Bank

2. **Go to login screen**
    a. Click the link in the email or navigate to Firstinterstatebank.com and select the Login button then Online Business Banking from the drop down.

    b. Copy the username from the email and paste into the Username field.

    c. Copy the password from the other email and paste into the Password field. *Tip: Ensure there are no spaces at the end of your username and/or password before selecting Login.*

3. **Accept Terms and Conditions**
   You must review and accept the Online Business Banking Terms and Conditions, which display as a PDF that you may download and print. You will be unable to access Online Business Banking if you decline.

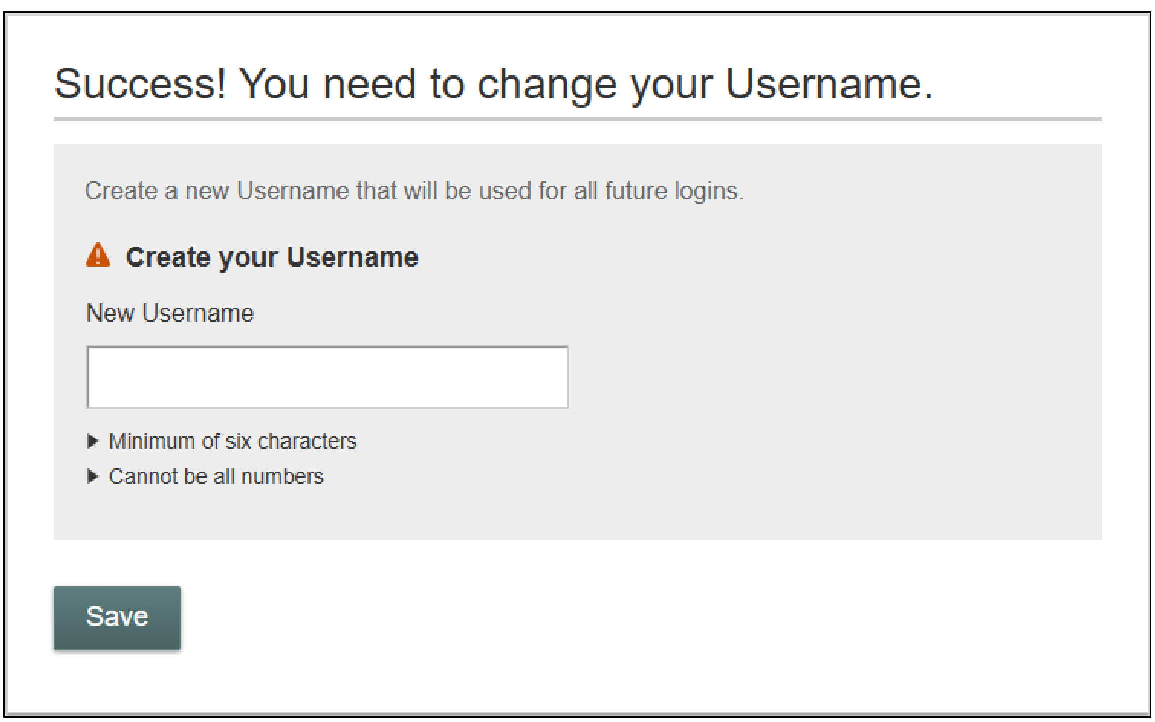
4. **Validate identity**
   The business admin or user must confirm their identity during the initial login, as well as future logins if a device isn't recognized.

   a. Select Call Me
      This is the only verification option for the initial login. Additional options may be added in My Settings later. The call goes to the number associated with the business admin or user, not the phone for the main business profile.

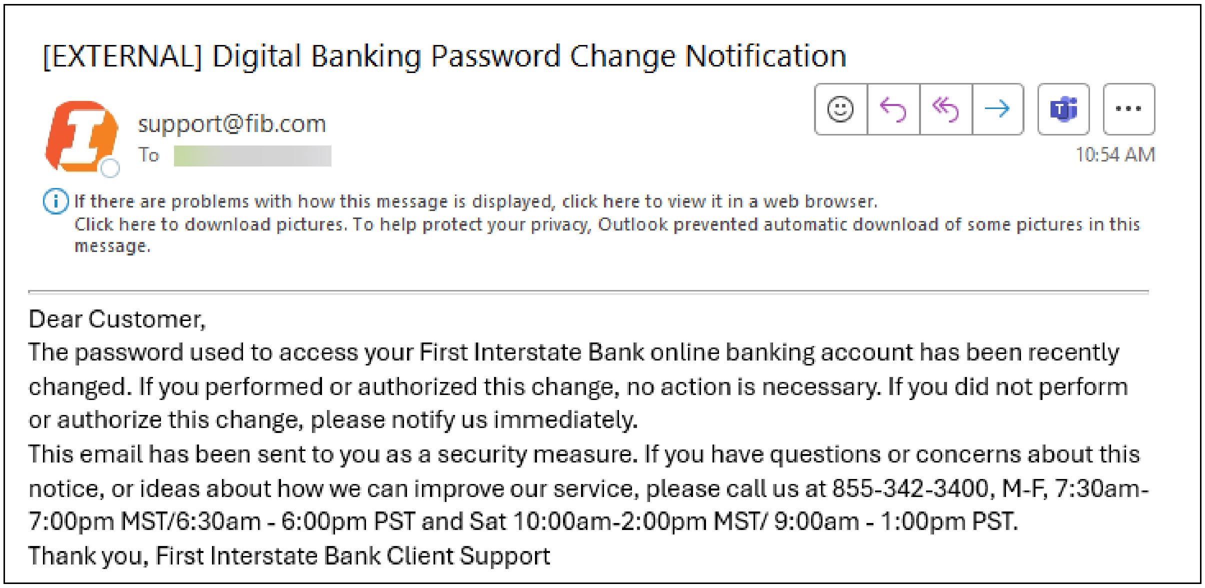
   b. Enter the 6-digit code
      The code expires after 10 minutes.

   c. Register your device
      Select "Yes, register my private device" to bypass this screen for future logins.
      Select "No, this is a public device" is using a public device. You will be prompted to confirm your identity the next time you login on that specific device.

5. **Change Temporary Username**
   The business admin or user must change their username as well during the initial login. Requirements are stated on screen.



6. **Receive Security Notification**
   You will receive an email notification that your Username has been changed from Support@fib.com.


[EXTERNAL] Digital Banking Password Change Notification

support@fib.com

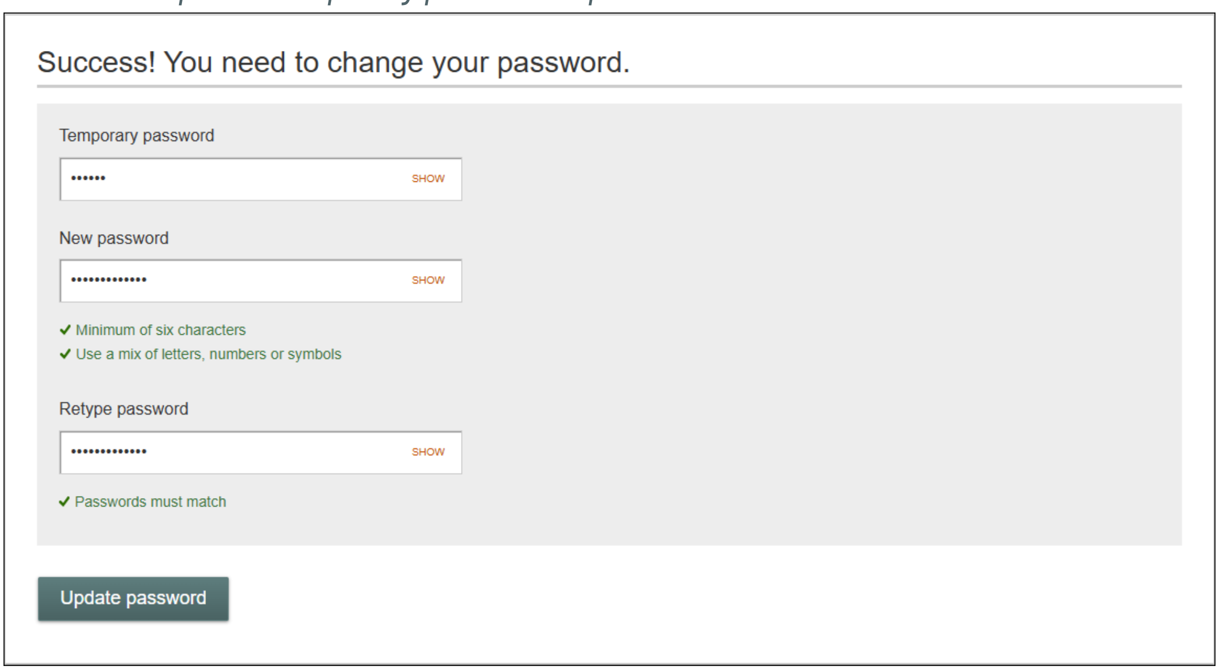
To

10:54 AM

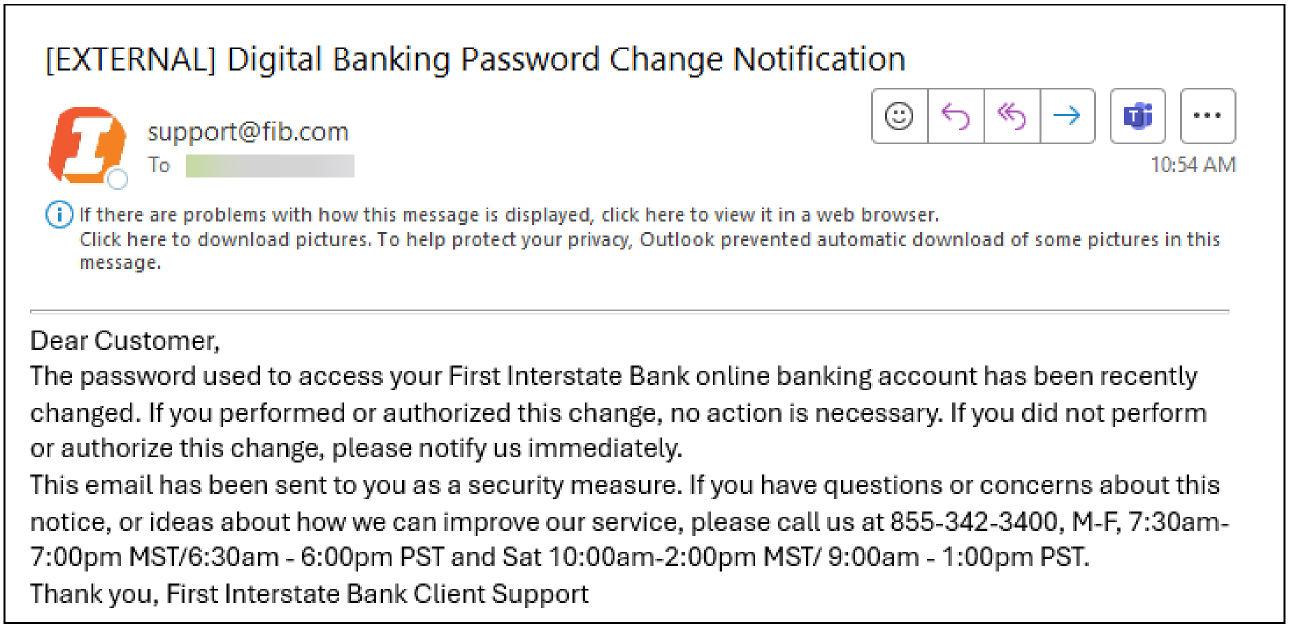
If there are problems with how this message is displayed, click here to view it in a web browser.
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Dear Customer,
The password used to access your First Interstate Bank online banking account has been recently changed. If you performed or authorized this change, no action is necessary. If you did not perform or authorize this change, please notify us immediately.
This email has been sent to you as a security measure. If you have questions or concerns about this notice, or ideas about how we can improve our service, please call us at 855-342-3400, M-F, 7:30am-7:00pm MST/6:30am - 6:00pm PST and Sat 10:00am-2:00pm MST/ 9:00am - 1:00pm PST.
Thank you, First Interstate Bank Client Support

7. **Change Temporary Password**
   The business admin or user must change their password upon initial login. Requirements are stated on screen. *Tip: The temporary password expires in 60 minutes.*



8. **Receive Security Notification**
   You will receive an email notification that your Password has been changed from Support@fib.com.



[EXTERNAL] Digital Banking Password Change Notification

support@fib.com
To

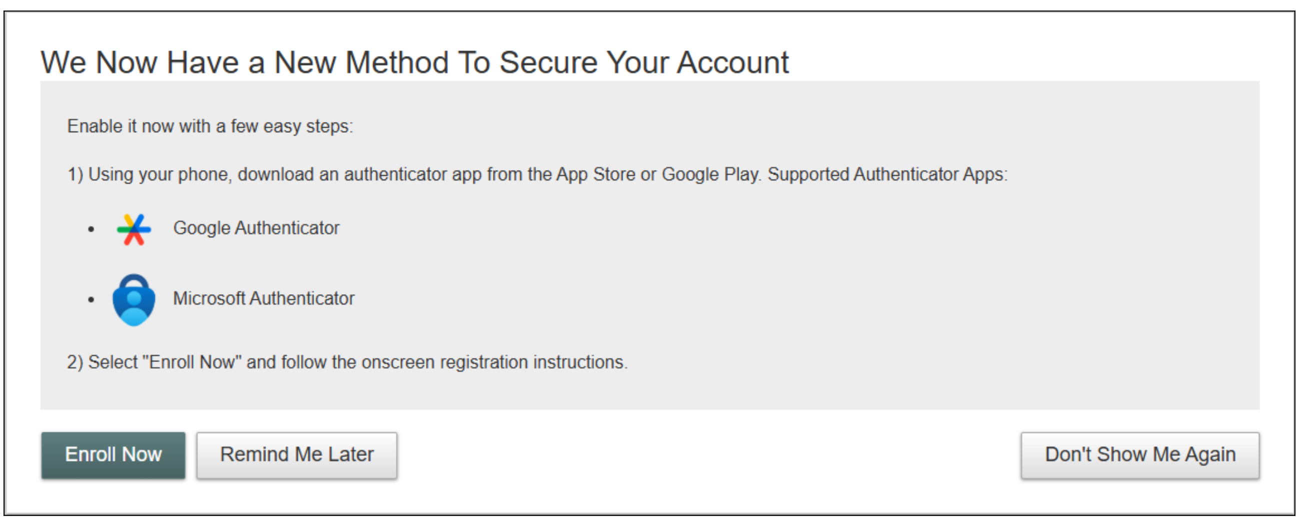
10:54 AM

If there are problems with how this message is displayed, click here to view it in a web browser.
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Dear Customer,
The password used to access your First Interstate Bank online banking account has been recently changed. If you performed or authorized this change, no action is necessary. If you did not perform or authorize this change, please notify us immediately.
This email has been sent to you as a security measure. If you have questions or concerns about this notice, or ideas about how we can improve our service, please call us at 855-342-3400, M-F, 7:30am-7:00pm MST/6:30am - 6:00pm PST and Sat 10:00am-2:00pm MST/ 9:00am - 1:00pm PST.
Thank you, First Interstate Bank Client Support

For future logins, if the computer is not recognized, the user must verify their identity. Options not available at first time login that may show if the user set it up in My Settings:

- **Text Me** – Available if you have your phone number enabled for text verification in My Settings.
- **Additional phone number** – Available if you have added an additional phone number in My Settings.
- **Email Me** – Will send the code to your primary email in My Settings.
- **Authenticator** – You will be prompted to enable this upon your next login but are not required to do so. Authenticator may be enabled/disabled in the future in My Settings.



We Now Have a New Method To Secure Your Account

Enable it now with a few easy steps:

1) Using your phone, download an authenticator app from the App Store or Google Play. Supported Authenticator Apps:

- Google Authenticator
- Microsoft Authenticator

2) Select "Enroll Now" and follow the onscreen registration instructions.

Enroll Now | Remind Me Later | Don't Show Me Again

Mobile App Login

The Business Mobile login experience varies depending on whether the user goes directly to the mobile app or if the user has already logged into Online Business Banking web.

New User Directly to Mobile App (Figures 1-4)

- Enter the system-generated username and password sent via two (2) emails.
- Confirm identity via MFA with "Call me" option. (Text and email are not options.)
- Change the temporary password.

Note: Users should log into Online Business Banking via web browser to review and accept Online Business Banking Terms & Conditions before accessing the app for the first time. If this step is skipped, an error will redirect the user back to Online Business Banking web.

User Already Logged into Online Business Banking web (Figures 1-3)

- Enter username and password (which were updated upon initial login to Online Business Banking web).
- Confirm identity through call or text. (Email is not an option.)
  - "Call me" - always an option.
  - "Text Me" - option if enabled in Online Business Banking web.

Note: The Business Mobile App is the same app as the consumer mobile app.

Figure 1

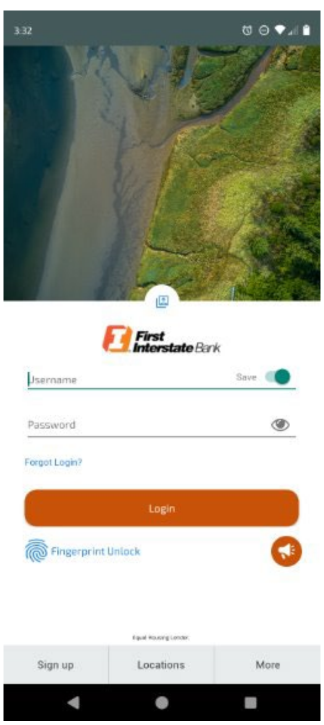


Figure 2

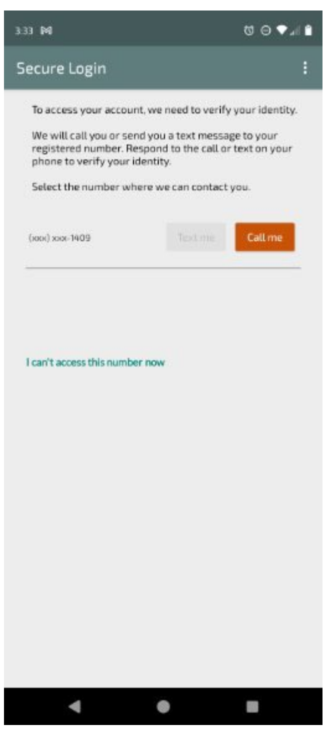


Figure 3

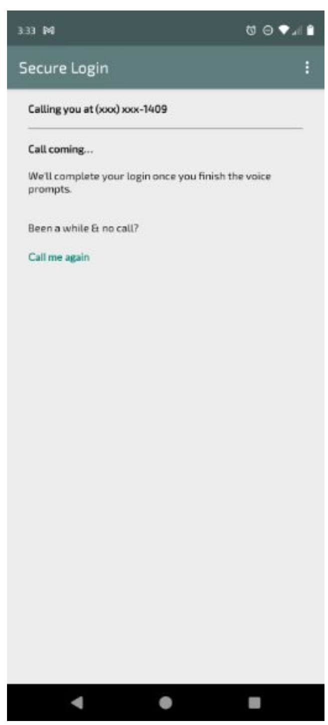
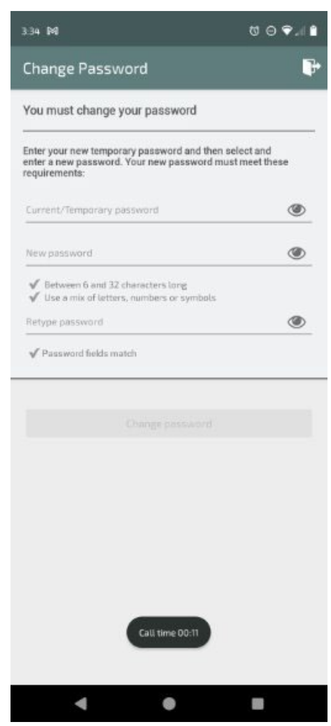
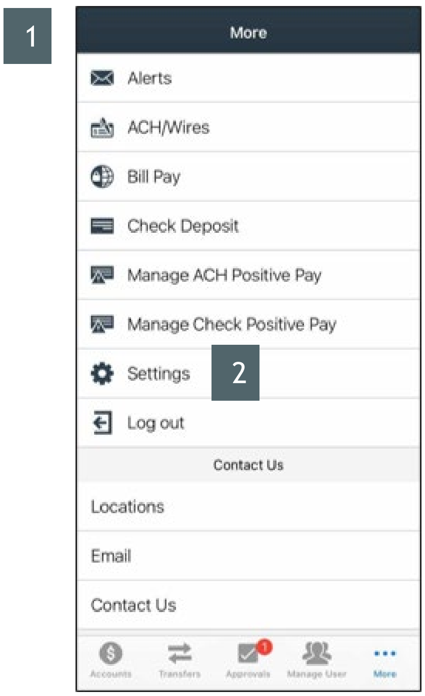


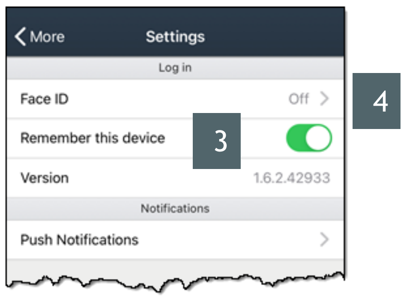
Figure 4

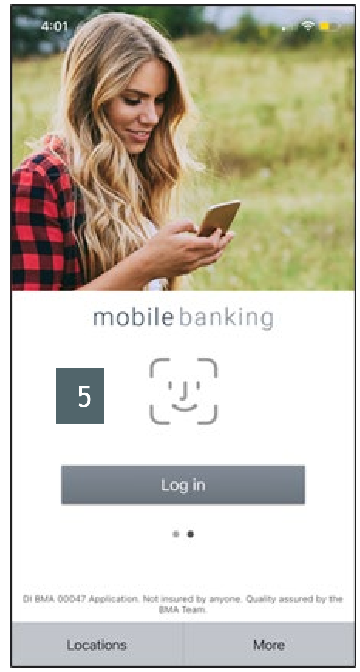


Enable Face ID for future logins

1. Select the More menu.
2. Select Settings.
3. Toggle “Remember this device” to ON to bypass login MFA.
4. Toggle Face ID to ON to use Face ID instead of username/password.
5. On the login screen, slide left/right to switch between username/password and Face ID.







Web and Mobile Feature Comparison

FEATURES	Business Banking Web	Business Banking Mobile
Login		
Username/Password	✓	✓
Update temporary password (new users)	✓	✓
Update username (new users)	✓	
Face ID (iOS)		✓
Fingerprint ID/Touch ID		✓
Save username		✓
Forgot Password	✓	✓
Disclosure (T&Cs) presented at first login	✓	
Authentication for Login		
Call	✓	✓
Text	✓	✓
Authenticator App	✓	
Email	✓	
Accounts		
View all TINs/accounts	✓	✓
View account name/nickname	✓	✓
View available/current balance	✓	✓
View full transaction history	✓	up to 180 days
Search for transaction	✓	✓
Adjust date range	✓	
Export transaction history	✓	
Transfers (between accounts at FI)		
Current day transfers	✓	✓
Future transfers	✓	

Recurring transfers	✓	
Approvals		
Users	✓	✓
Email notification	✓	✓
Dual approval	✓	✓
Authentication for Approvals		
Call me	✓	✓
Text me	✓	✓
Fingerprint ID/Touch ID		✓
Face ID (iOS)		✓
User management		
Add users	✓	
Edit users	✓	
View user details	✓	✓
Place/remove holds	✓	✓
Reset password	✓	✓
Generate access code	✓	✓
Unlock users	✓	✓
Approve users	✓	✓
Alerts/Notifications		
Email	✓	
Push notification		✓
Manage alerts based on account activity	✓	✓
Manage System notifications (activity)	✓	
Timeout		
10-20 minutes	✓	
5 minutes		✓
Settings		

Remember device		✓
Enable Fingerprint ID/Touch ID		✓
Enable Face ID (iOS)		✓
Enable push notifications		✓
Change email	✓	
Change username	✓	
Change password	✓	
Text enable phone	✓	
Enter additional phone numbers	✓	
Create account nicknames	✓	
Online Statements	✓(Full functionality)	✓(Partial view)
Business Bill Pay	✓	

Basic Navigation

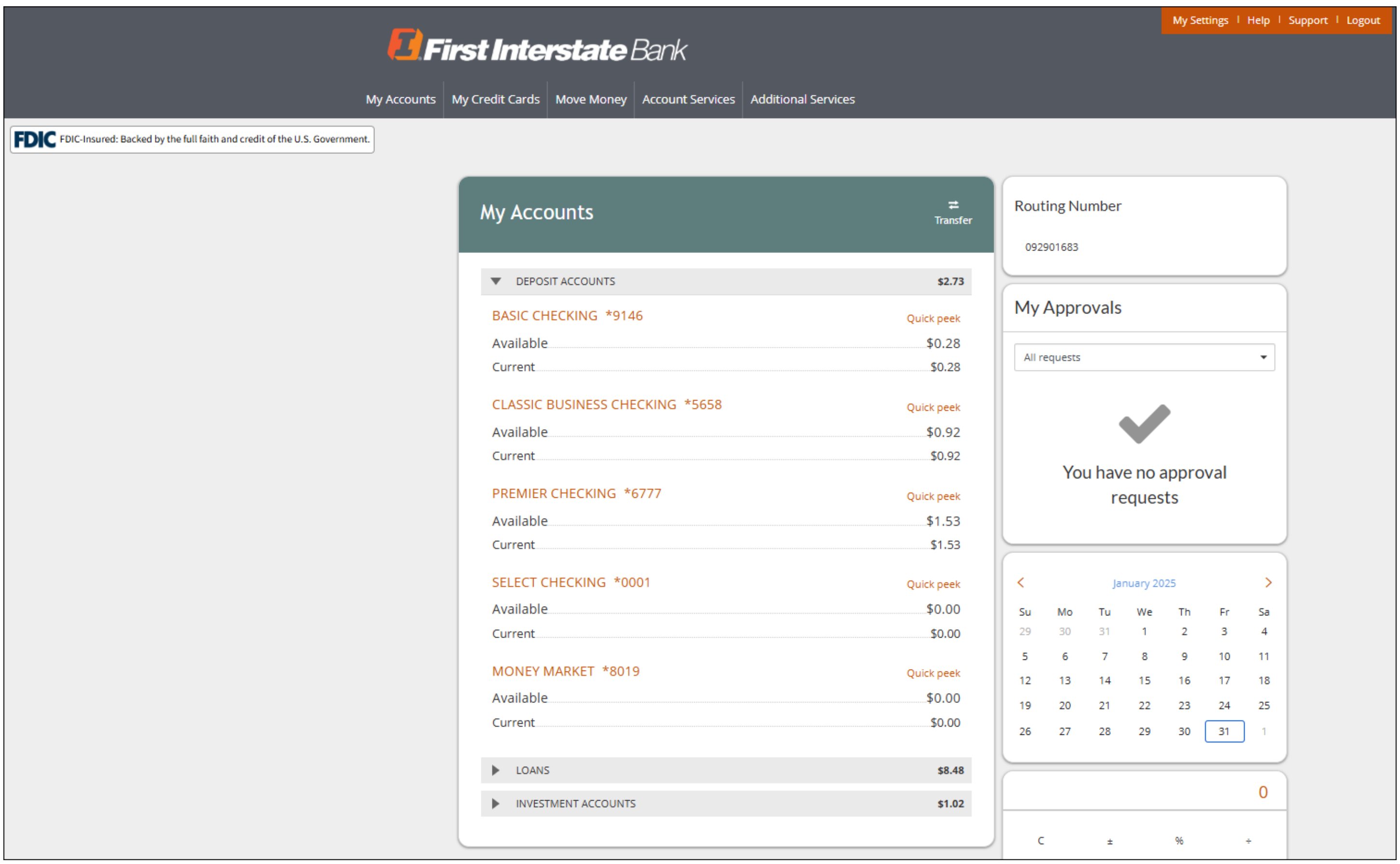
Primary Admins and Secondary Admins have full access to **all accounts and services** for the business profile. Business Admins manage business users; business users' access is based on the entitlements granted.

My Accounts

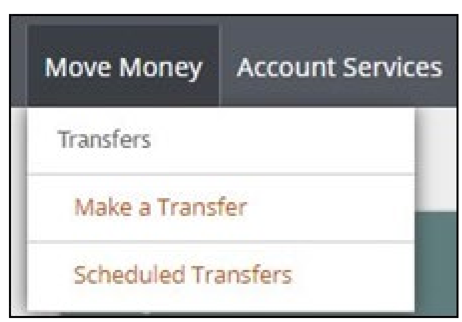
Displays a filtered list of accounts. From here you can view available balances, hover over an account for a "quick peek ", or click an account name to view details. The Details screen provides transaction history and export options.

My Approvals

If the business has more than one Admin, approval is required when a Business Admin adds or edits a business user.



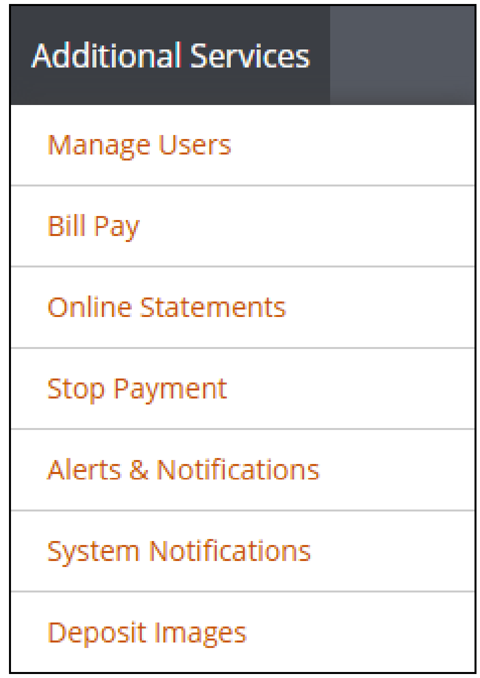
Move Money*



Make a Transfer - From here you can make internal transfers between your accounts at First Interstate Bank.

Scheduled Transfers - From here you can manage future and recurring internal transfers.

Additional Services*



Manage Users - Allows you to add users with unique permissions on a per account basis.

Bill Pay - Allows you to enroll or manage online bill pay. Bill Pay is not available in the mobile app at this time.

Online Statements - Allows you to enroll or view and manage online statements. Up to 24 months is available.

Stop Pay – Use this option to place a real time stop payment on a paper check.

Alerts and Notifications – Allows you to set up email alerts for account activity.

System Notifications – Provides the ability to suppress emails automatically generated by Online Business Banking, such as approval emails.

Deposit Images – Provides the ability to view, download, or print physical deposit images.

Settings & Support

My Settings - From here you can edit your password, User ID, email, phone, account nicknames, etc.

Help - This contains answers to common questions.

Support - Displays First Interstate Bank contact information and hours.

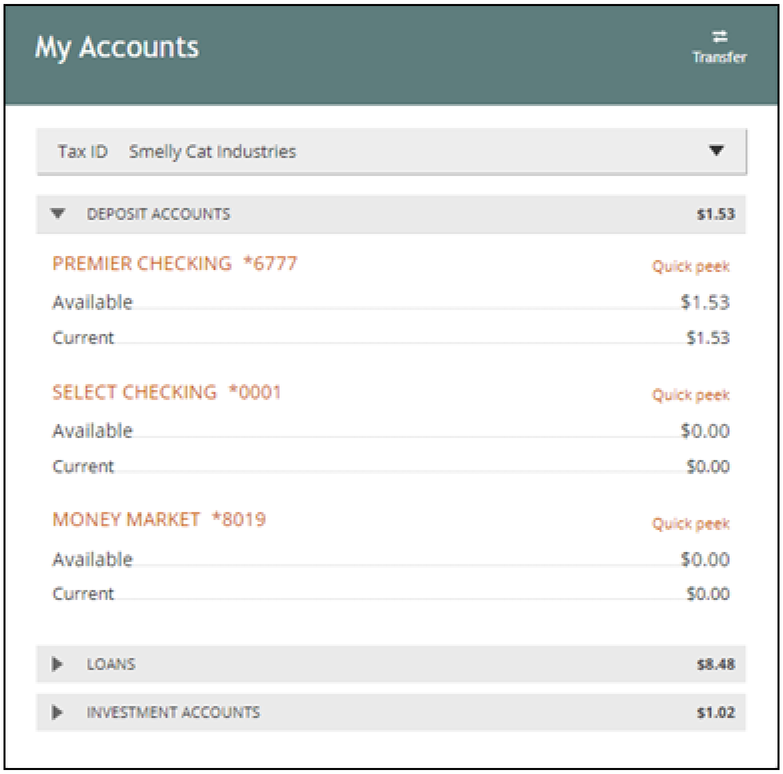
Logout - Used to properly end the Online Business Banking session. You will be automatically logged out after 20 minutes of inactivity.

*Access to options within these menus depends on the user's entitlements.

My Accounts

The My Accounts widget on the home page is universally important to all businesses. Deposit and loan accounts are available for reconciliation, research, and reporting purposes.

My Accounts: Displays a filtered list of accounts. From here you can view balances, hover over an account for a "quick peek “, or select an account to view more details.



The selected TIN determines the Deposit and Loan accounts that display OR select View All Tax IDs to see all deposit/loan accounts together, if applicable.

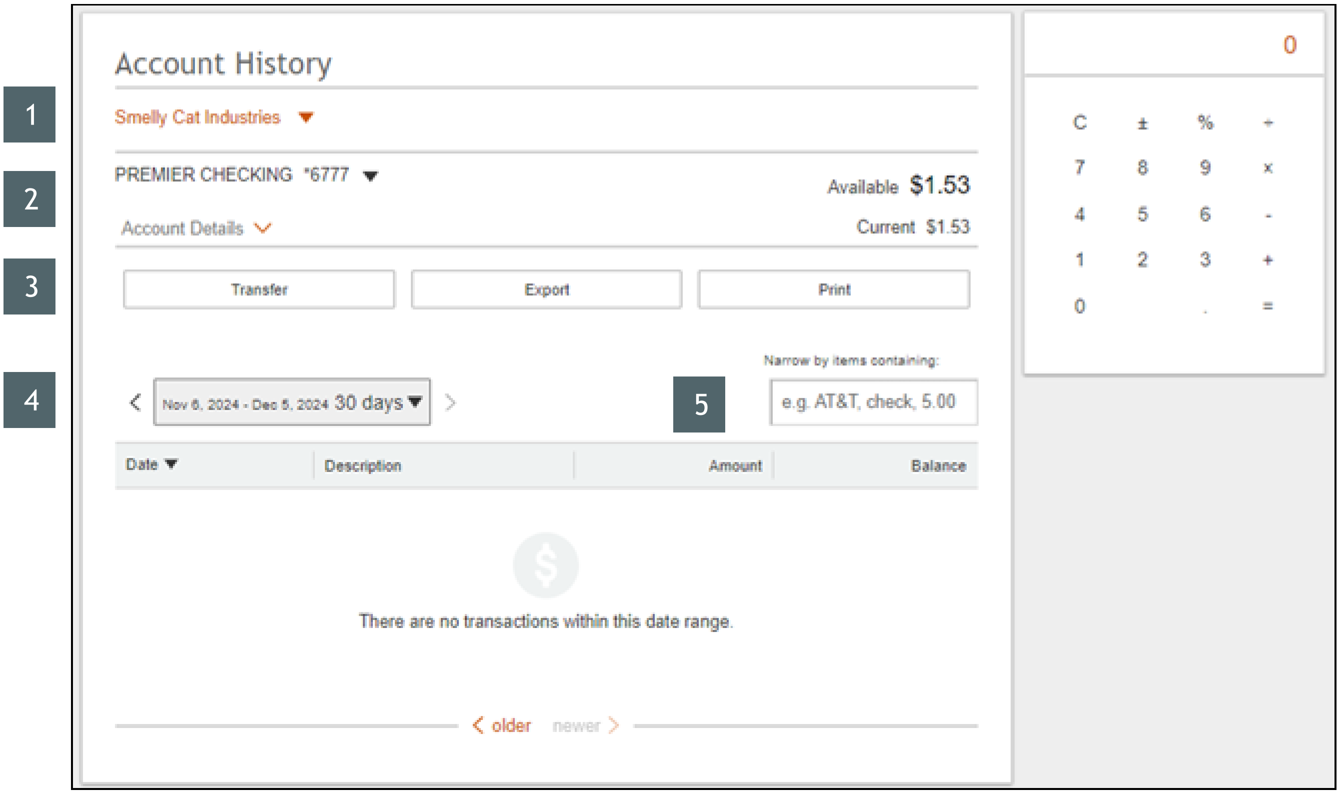
Note: Business Admins can see all TINs and all accounts within each TIN.
Business Admins can set up business users with access to all accounts or narrow by TIN and account, if applicable.

Account Details

1. Jump to another TIN
2. Jump to another account
3. Transfer money (internal), Export transactions (formats below), Print the page
    - CSV – format for downloading into a spreadsheet
    - OFX – format that’s accepted for importing to Quicken and QuickBooks
    - QFX – Web Connect for Quicken
    - QBO – Web Connect for QuickBooks

4. Change the date range – up to 24 months of history is available

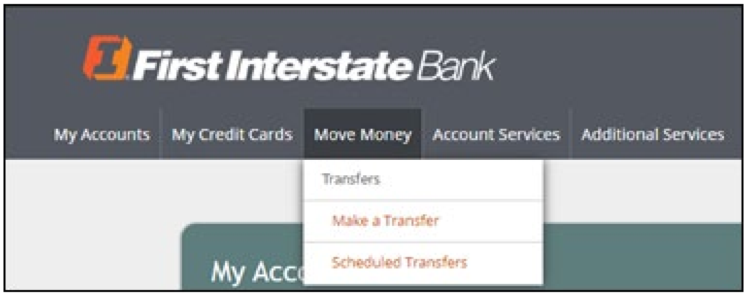
5. Search for a transaction – good for research purposes



Transfers

Online Business Banking provides the ability to transfer money between your First Interstate Bank business accounts including future-dated and Recurring transfers.

Internal transfer functionality is under Move Money.
The “Internal Transfer” permission is needed to perform transfers.

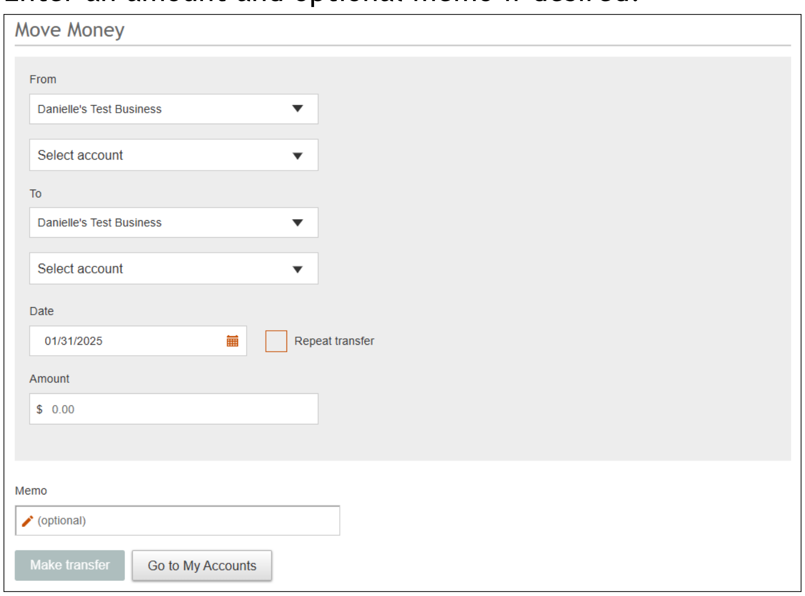


Request a Loan Advance / Make a Loan Payment

Only available if the business has an eligible loan. Business users must have the necessary entitlements.

Make a Transfer

1. Select the From Tax ID, if applicable and From Account.
2. Select the To Tax ID, if applicable and To Account.
3. The Date defaults to current day, but you may select a date up one year out.
   a. Current day transfers cannot be cancelled or edited once confirmed.
4. Select Repeat Transfer to make it a recurring transfer if desired.
5. Enter an amount and optional memo if desired.

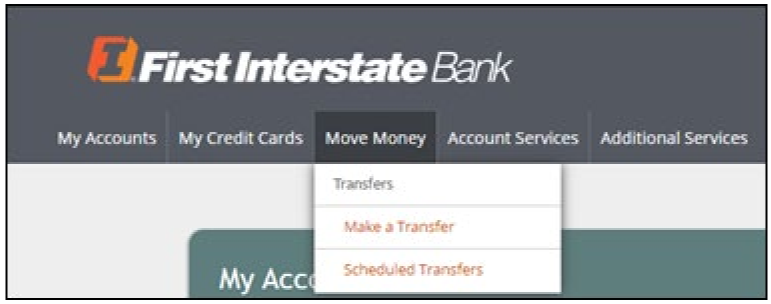


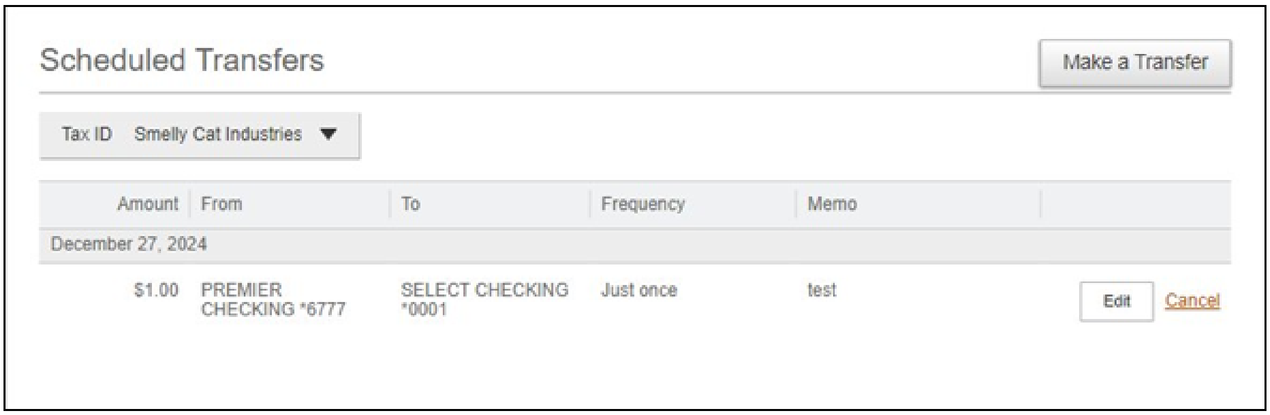
Primary Admin see all eligible accounts; Secondary Admin and business users see accounts where the “Internal Transfer” permission has been granted.

Scheduled Transfers

Users can visit the Scheduled Transfers page to manage future-dated transfers and recurring transfers.

1. Click Scheduled Transfers in the Move Money menu.
2. Select the desired Tax ID.
3. View the transfers.
   Edit or cancel future-dated transfers.
   Delete expired transfers.

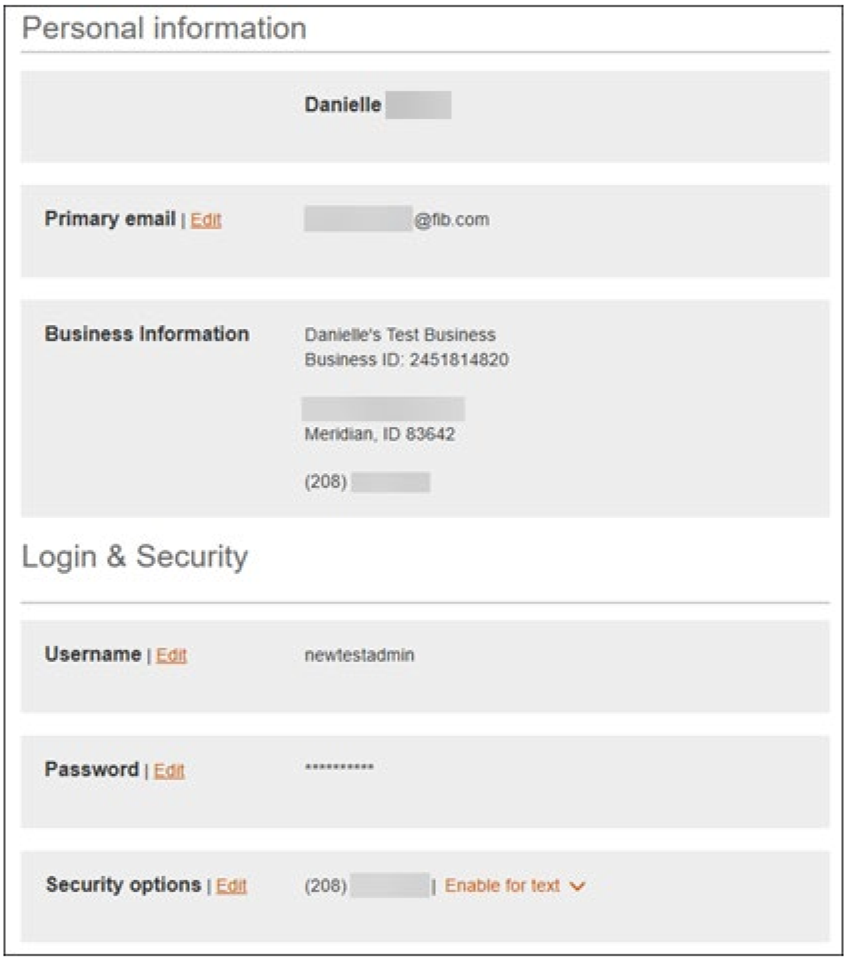




Only accounts for which the admin or user is entitled will display.

My Settings

My Settings allows business admin and users to manage their profile.



Personal Information

Primary Email - used for system-generated notifications, user-elected alerts, and login MFA. One allowed per user.

Business Information – view information for the business profile

Login & Security

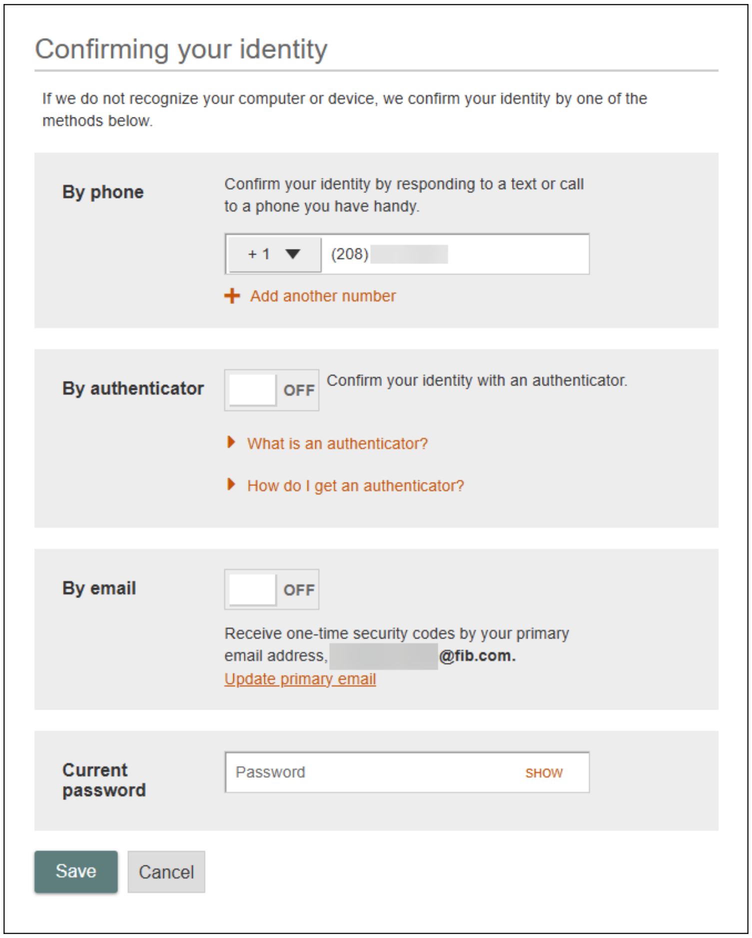
These settings impact login authentication and in-session authentication for approvals.

Username - change your username

Password -change your password

Security Options – enable text or add an additional phone number for MFA. Click Edit for more options (next page).

Security Options



By phone - manage phone numbers for MFA.

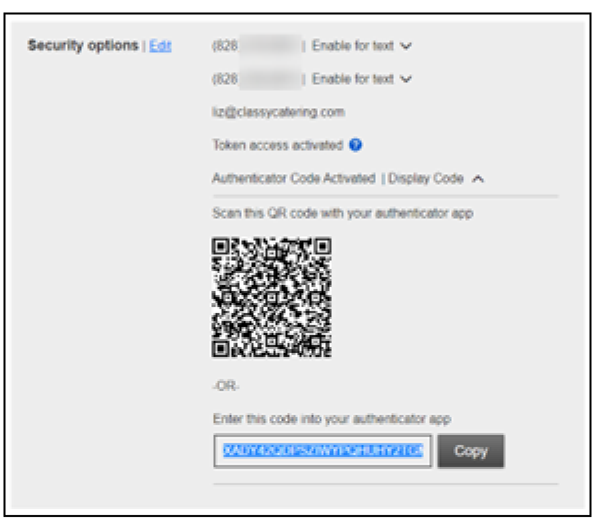
Authenticator – an app the user downloads to generate a one-time access code (Google Authenticator and Microsoft Authenticator are suggested).

By email – toggle on to use email for login MFA, not an option for approving users.

Enter your password to save changes.

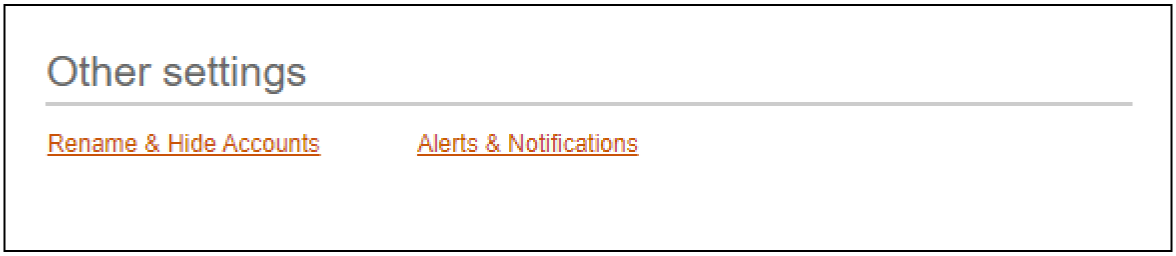
By Authenticator Enabled

If enabled, you have an additional step to setting up an Authenticator. Open the app on your phone and either scan the QR code on the Personal Information screen OR enter the code manually into your authenticator app.



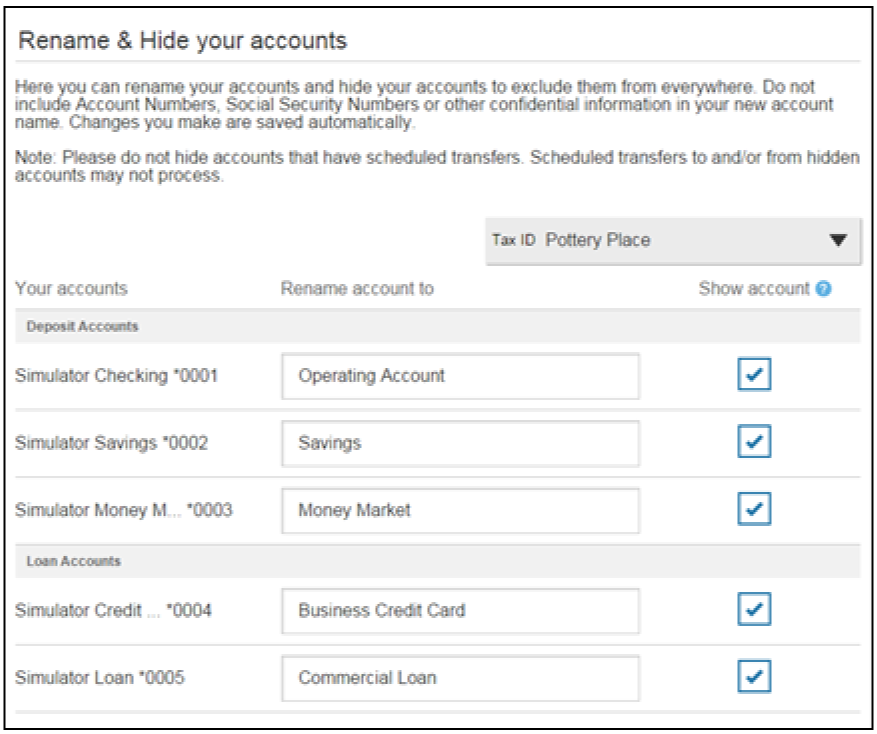
Other Settings

Available options depend upon your role (Admin or Business User).



Rename & Hide your accounts

Only Primary and Secondary Admin(s) see the "Rename & Hide your accounts" option at the bottom of My Settings. If an Admin selects to Hide an account, no business users will have the ability to view the account, even if they have been entitled account access.



Select the Tax ID to see all linked accounts, if applicable.

Rename accounts to help distinguish accounts with nicknames.

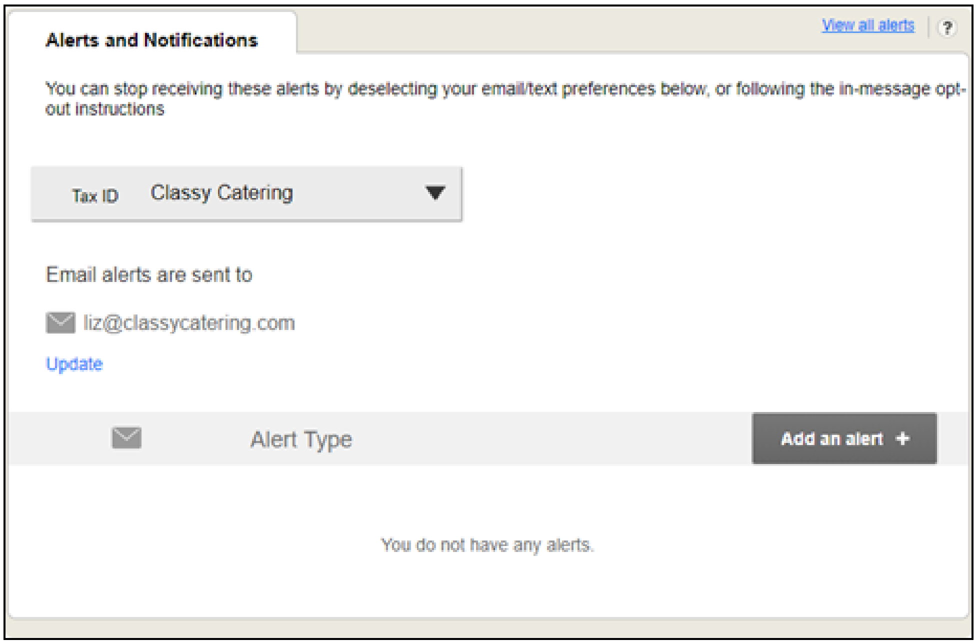
Hide an account throughout Business Banking by unchecking "Show Account".

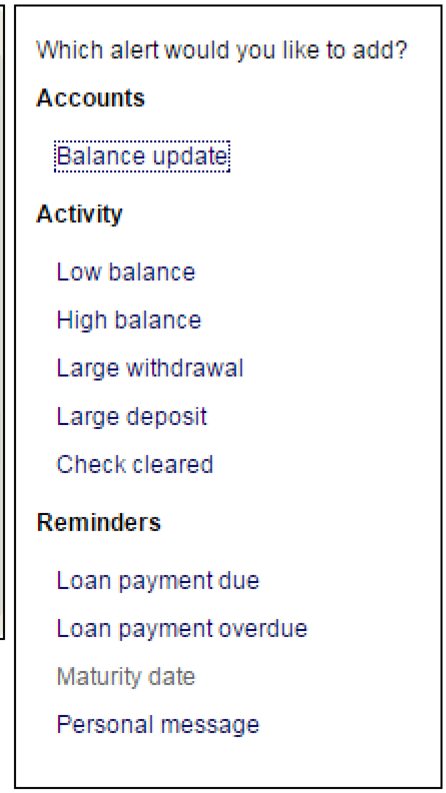
Accounts display in alphabetic order and cannot be rearranged.

Alerts & Notifications

Alerts keep businesses informed on account activity and tasks to do in Business Banking.

Access Alerts & Notifications via the **Additional Services** menu or in **My Settings**. This option is available to all Business Admins and Business Users.





When are alerts sent?

Periodically throughout the day. Account activity alerts are typically sent 40 minutes after a transaction occurs.

System Notifications

Access System Notifications via the **Additional Services** menu. This option is available to all Business Admins and Business Users.

These emails notifications are for activity that happens in Online Business Banking (e.g. New or Changed User versus alerts that are for account activity) and the user controls which notifications they receive. To opt-out, simply unselect the box and click Save.

Note: Alerts are sent via email to the email address in My Settings. Text alerts are NOT an option in Online Business Banking at this time. You can enable Push Notifications in the Mobile App.

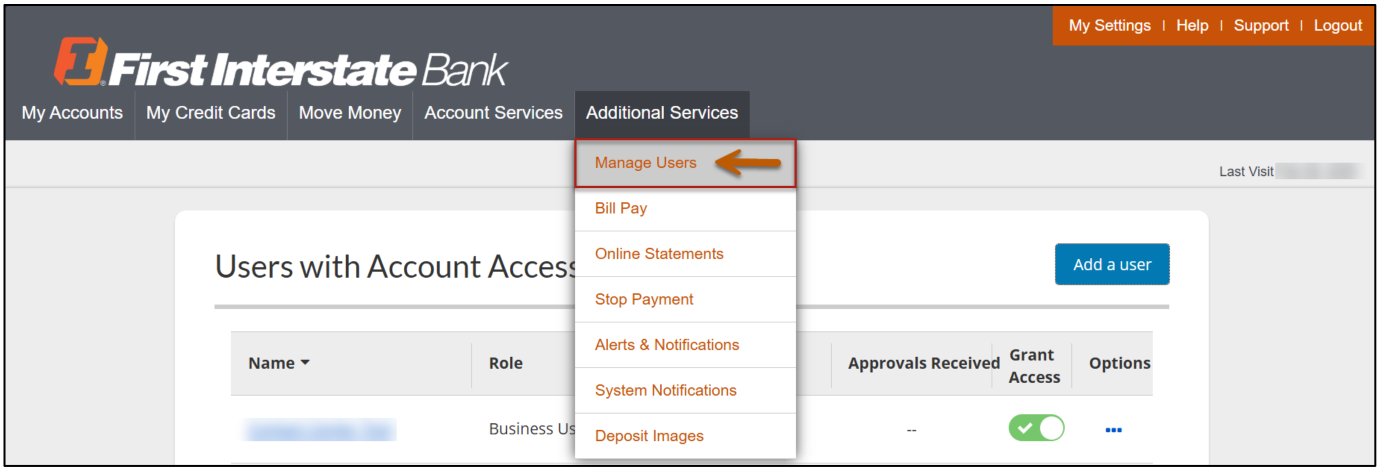
User Management & Entitlements

First Interstate Bank must create the Primary Admin and Secondary Admin(s) for your Online Business Banking accounts. These Admins can then create other employees as Online Business Banking users via the "Manage Users" option.

Add a User

1. Go to the Additional Services menu > Manage Users
2. Click Add a user
3. Enter user details
   a. **Phone number** - used for multi-factor authentication. Phone number extensions are not allowed.
   b. **Email address** – used to send the temporary username and password.
4. Assign account access (aka Entitlements) - Entitlements refer to the permissions and access levels granted to users within Online Business Banking.
   a. Grant full access to all accounts, if desired.
   b. Grant full access to a specific account, if desired.
   c. "Select user to clone" is available for Primary Admins when creating a new user; this option changes to "Copy my access" for Secondary Admins.

Feature	Grants access to
View Balances	See the account and its balance in My Accounts
View Transaction Details/History	Select an account in My Accounts to see, filter, search, export transactions
Stop Payments	Submit a Stop Payment on a paper check under Additional Services
Internal Transfer	Make an Internal Transfer under Move Money **Must have access to at least one other account*
Mobile Deposit	Make mobile deposits to an account as well as see deposit images. • If a business is not set up in OBB to process mobile deposits, they will be unable to view deposit images. • If a business is set up in OBB to process mobile deposits, Business Users and Secondary Admin must have mobile deposit entitlements to view deposit images.
Bill Pay	Enroll and manage Bill Pay for the business; Permissions may differ based on the user's OBB role (Admin vs. Business User). **Bill Pay is not available in the mobile app at this time and must be accessed via web browser.*
Online Statements	Enroll or view and manage online statements for the business. **Must also be granted access to the account to enroll or manage preferences.*
Loans	Make a payment to a loan from an internal account* Transfer money from a loan to an internal account* **External payments and transfers are not supported.*


My Settings | Help | Support | Logout
First Interstate Bank
My Accounts
My Credit Cards
Move Money
Account Services
Additional Services
Manage Users
Bill Pay
Online Statements
Stop Payment
Alerts & Notifications
System Notifications
Deposit Images
Last Visit
Users with Account Access
Add a user
Name
Role
Approvals Received
Grant Access
Options
Business Us
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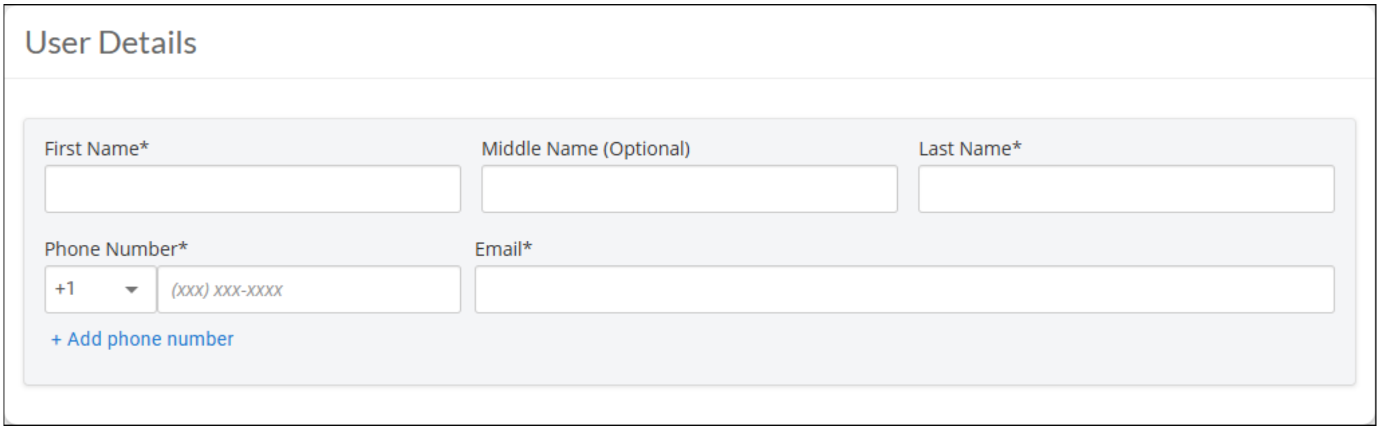
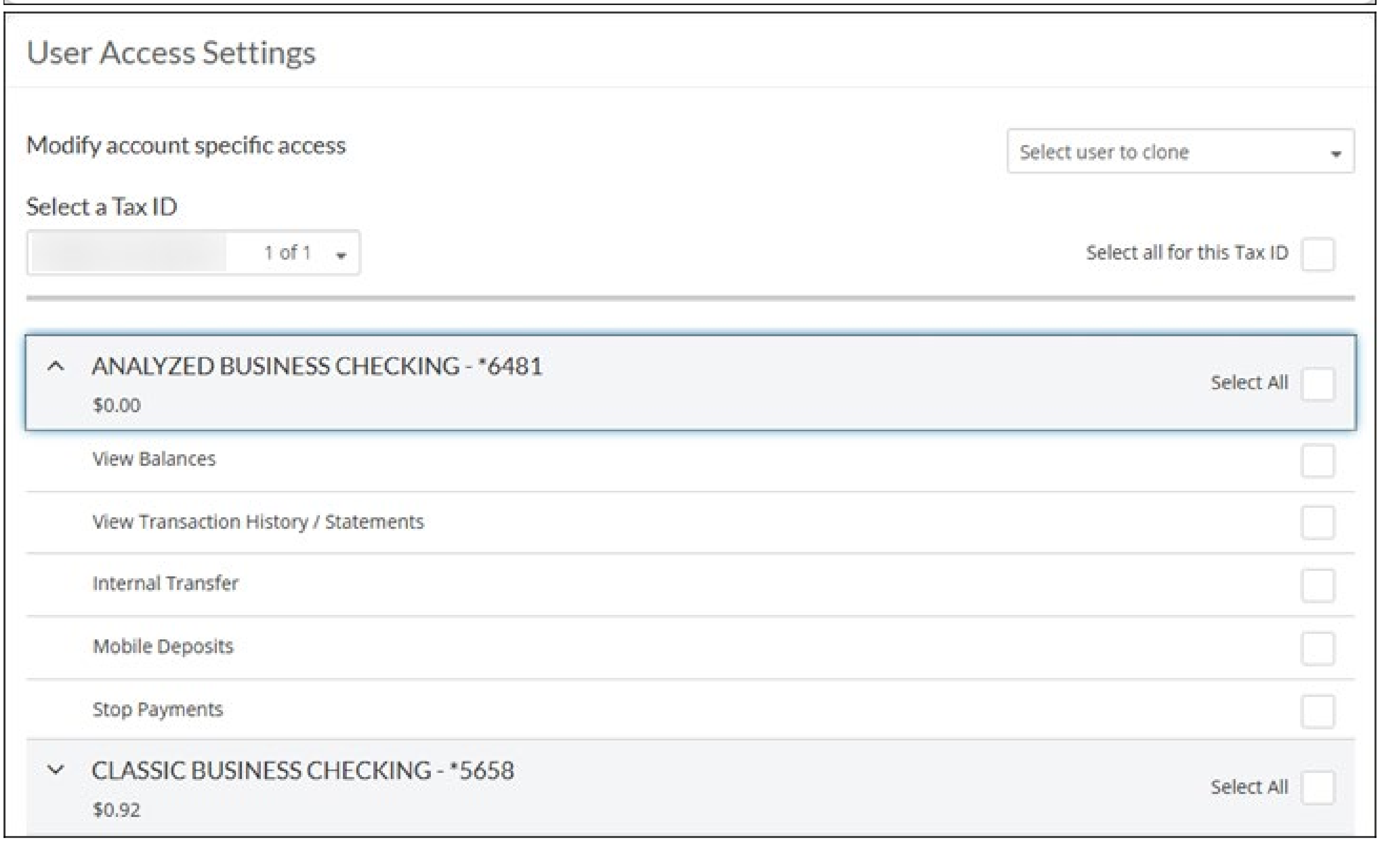

User Details
First Name*
Middle Name (Optional)
Last Name*
Phone Number*
+1
(xxx) xxx-xxxx
Email*
+ Add phone number


User Access Settings
Modify account specific access
Select user to clone
Select a Tax ID
1 of 1
Select all for this Tax ID
ANALYZED BUSINESS CHECKING - *6481
$0.00
Select All
View Balances
View Transaction History / Statements
Internal Transfer
Mobile Deposits
Stop Payments
CLASSIC BUSINESS CHECKING - *5658
$0.92
Select All

Existing User Management

The Manage Users screen displays a list of Admins and Business Users for your business. When managing users, keep in mind:

- Only First Interstate can create or delete a Primary or Secondary Admin.
- Primary Admins and Secondary Admins have full access to **all accounts and services** for the business profile.
- The Primary Admin can make changes to a Secondary Admin, but only First Interstate can create or delete a Secondary Admin.
- The Primary Admin can create, edit, and delete Business Users.
- A Secondary Admin can make changes to another Secondary Admin but only First Interstate create new or delete existing Secondary Admin.
- A Secondary Admin can create, edit, and delete Business Users.
- A Secondary Admin can only grant entitlements that they themselves have been granted.
- Business Users cannot manage Admin or other Business Users.

User status descriptions

- **Active -** user can access Online Business Banking
- **Active with warning icon* -** an Admin edited a user's profile; user remains active and can continue to log into Online Business Banking and perform tasks based on existing entitlements; new entitlements must be approved by another Admin
- **Setup Pending Approval* -** an Admin added a new user; must be approved by another Admin before receiving login credentials via email
- **On Hold -** if the access toggle is set to **No** the user cannot access Online Business Banking.
- **Update Approval Declined* -** an Admin declined this user in the approval workflow

* N/A for businesses with only a Primary Admin (i.e. no Secondary Admins)

Management Options for an Active User

- **Print details** – full printout of all the user's access and limits
- **Edit user access** – change anything except the user's name
- **Copy user** – copy user's permissions to a new user (only for the Primary Admin)
- **Reset password** – sends a temporary password to the user's phone via call or text
- **Generate access code** – delivers a one-time access code on the screen that the Admin gives the user if needed during login (not for payment approvals)
- **Delete user** – permanently deletes the user (only available for Business Users)
- Slide Access toggle to **No** to change status to **On Hold** (temporary hold)

Management Options for a Locked User - same as above except

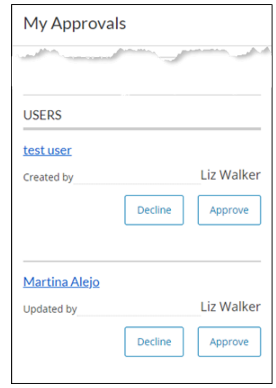
- No **Reset password** and **Generate access code** options
- **Reset password and Unlock user** – unlocks the user and sends a new temporary password to the user's phone via call or text
- **Unlock user** – unlocks user so they can login with original password

User Approval

If approval is required for user additions and edits, approvers go to the **My Approvals** widget on the Online Business Banking home page.

When are user approvals required?

When there's at least one other administrator at the business who can approve the user.



Who can approve users?

Primary admin and secondary admins.

What happens when a user profile needs approval?

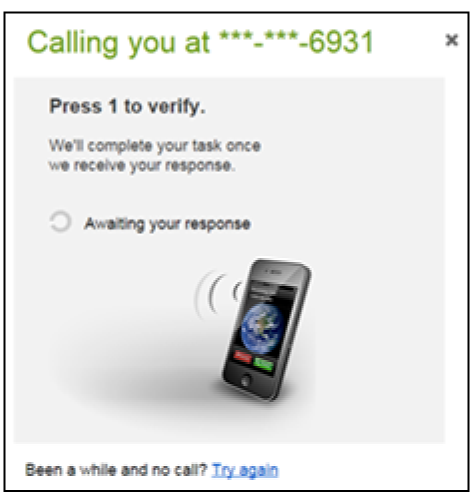
New user status is "Setup Pending Approval."
Email notifications are sent to Business Admin(s).
The user appears in the My Approvals widget.

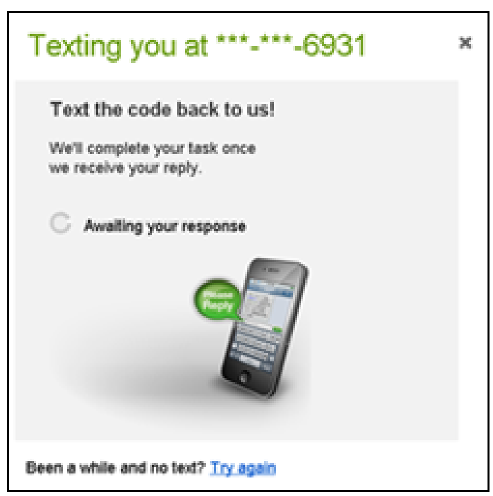
Steps to Approve a User

1. Go to My Approvals widget.
2. Click the user's name to review details.
3. Select Approve.
4. Complete authentication.

To approve, the approver must pass identity verification.

- Call Me - answer the phone and press "1" per the automated instructions. Text Me - receive the text and reply with the security code. *This is only available if you have enabled text verification in My Settings.*





The identity verification window times out after 5 minutes. It automatically closes when authentication is complete. If the approver manually closes it, approval will not go through.

If authentication is successful, the system sends the user two (2) emails with username and password, and the user's status changes to Active.

If approver selects Decline, User status is "Setup Approval Declined" on the Manage Users screen.
A business admin can update the user and resubmit for approval or delete the user.

Users requiring approval stay on My Approvals widget indefinitely.

Web Connect & Express Web Connect

Web Connect

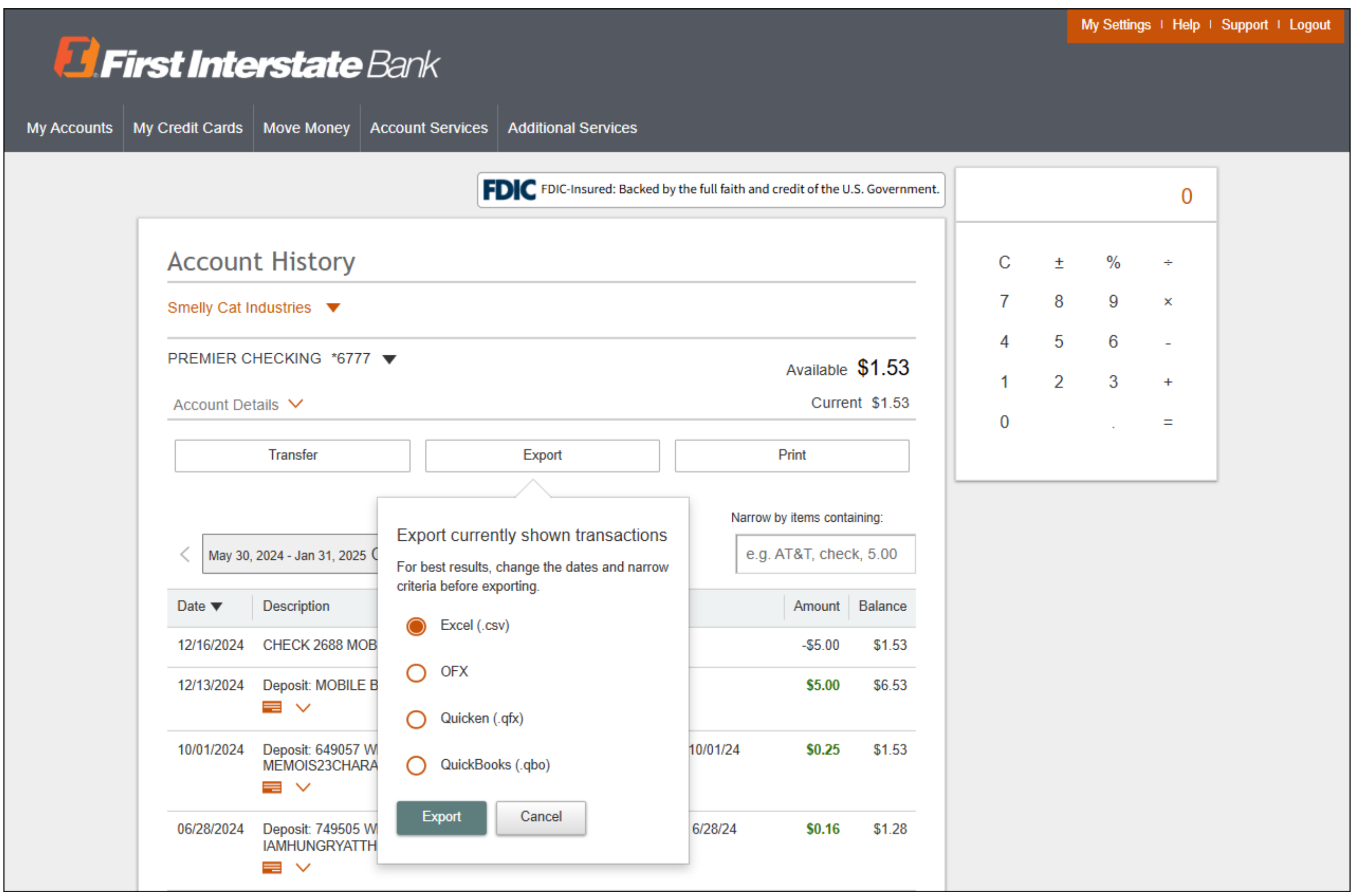
Enables users to export cleared transactions from Online Business Banking to Quicken and QuickBooks. It is supported by QuickBooks Desktop, QuickBooks Online, and Quicken. Web Connect does not require entering bank credentials in Quicken or QuickBooks.

Key Features

- No manual data entry
- Automatic reconciliation
- Prevents duplicate transactions
- Easy-to-use file import
- Automatic account setup on first download

Steps to Initiate Web Connect Download

1. After logging into Online Business Banking select an account on the My Accounts screen
2. Adjust date range and/or filter transactions if desired
3. Click the Export link
4. Choose the download format (.qbo for QuickBooks, .qfx for Quicken)
5. Click Export button
6. Import the downloaded file into Quicken or QuickBooks



Express Web Connect

Express Web Connect referred to as "Express Web Connect" in Quicken and "Quicken Connect" in Quicken for Mac, enables users to import cleared transactions directly within Quicken or QuickBooks Online. Express Web Connect is not available for QuickBooks Desktop.

Setting Up Express Web Connect

Exact steps may vary slightly depending on your specific software version and financial institution.

1. Launch your financial software (Quicken or QuickBooks Online).
2. Navigate to the section for adding or managing accounts.
3. Initiate the process to add a new account or update an existing one.
4. Search for First Interstate Bank by typing its name in the provided search field.
5. Select First Interstate Bank from the list of results.
6. Enter your online banking credentials (username and password) when prompted.
7. If required, follow any additional security steps (e.g., entering a one-time password).
8. Select the specific accounts you wish to connect to your financial software.
9. For existing accounts, link them to the corresponding accounts in your software. Avoid creating new accounts unless necessary.
10. Confirm the connection and authorize the data sharing.
11. Once connected, transaction downloads may begin:
    - **Quicken:** Often starts automatically but may require manual initiation depending on the version and connection type.
    - **QuickBooks Online:** Usually requires manual initiation for the first download. QuickBooks Online automatically downloads transactions nightly. You can manually refresh for the latest transactions.
12. Review and categorize the downloaded transactions as needed.

Important Highlights

- Web Connect requires manual file download and import from Online Business Banking into Quicken/QuickBooks.
- Express Web Connect offers automatic updates without logging into Online Business Banking each time.
- Exact steps may vary depending on the software version.
- Additional security measures may be presented to the client during the enablement of Express Web Connect such as multi-factor authentication (MFA) via text or call.

Intuit Support

The following support links may assist with common QuickBooks or Quicken questions or errors. Intuit handles most reported issues directly and should be able to determine if any action is needed from the bank. This could include situations like resetting online banking credentials or addressing problems related to information available within Online Business Banking.

QuickBooks Online (all variations) or **QuickBooks Self Employed**

- Support can be reached at quickbooks.intuit.com/learn-support

Quicken

Quicken Online

- Support methods can be located at quicken.com/support

Express Web Connect

- Support methods can be located at quicken.com/support

Note: Intuit support may refer you to First Interstate for assistance to resolve an error. First Interstate representatives can be reached at 855-342-3400.
