



Go-Live Date:
Monday, June 23!

Online & Mobile Banking Upgrade Guide

Important Dates

- Friday, June 20** Beginning at 4:00 PM CST and lasting through the morning of Monday, June 23 at 8:00 AM, all Online & Mobile Banking services will be in view-only mode while we update our system. You will have access to your accounts to view balances and transactions, but services such as transfers, bill pay, and mobile deposit will be unavailable.
- Monday, June 23** Our new online & mobile banking platform will be live! If you use the FBTC Mobile App and your automatic updates are turned off, you will be prompted to update to the latest version.

Account Access & Logging In For the First Time

You will still access Online Banking through our website, www.fb247.com. Please follow these instructions the first time you log in to the new Online Banking platform:

1. Enter your existing First Bank & Trust Co. User ID and Password.
 - a. Cash Management users: Enter your existing First Bank & Trust Co. User ID and Password and the last four digits of the business Taxpayer Identification Number (TIN) for the initial login. Please visit our [FAQs for Cash Management Users](#) for additional information.
2. Complete the Identity Verification steps and enter your security code. You may “trust” your device to bypass this step for future logins.
3. Update your username if desired, and create a new password.
4. Accept the updated Terms and Conditions. You MUST click to open the PDF before you can toggle your acceptance of the agreement.

Identity Verification – Temporary Identification Code

We have added an “Out of Band Authentication” security step, also known as Multi-Factor Authentication, to ensure the safety of your account(s). You will be asked to enter a six (6)-digit security code when logging in. Please select from the available options to receive your unique code via automated call or text.

To bypass the identity verification step during future logins, you may “trust” your computer or device. You may store up to five (5) trusted devices (computer, phone, tablet, etc.). Please be aware that clearing your cookies will result in the need to complete the identity verification step again.

Login Credentials

Please refer to the listed requirements when updating your password and/or username. If your previous password and/or username meet the requirements, you may choose to establish the same credentials for the new platform.

Mobile Banking App

If you currently use our Mobile Banking app for iPhone or Android, an update will be available **on Monday, June 23**. If you do not currently allow auto-updates on your mobile device, you will be prompted to initiate a download through the App Store or Google Play.



Mobile Banking icon looks like this.

Logging in with Biometric Authentication

If you would like to enable biometrics to login using face recognition (i.e. FaceID) or your fingerprint (i.e. TouchID), you will be prompted to “Save Login” during your first initial login. If you do not wish to use this feature, you may turn off the prompt within the Information Settings menu.

Mobile Deposit

Your enrollment will remain active if you currently use the Mobile Deposit feature in the app. If you want to enroll in our secure Mobile Deposit service, please request access within the app or by contacting the bank.

Online Bill Pay

There will be no changes to our Online Bill Pay service. Your scheduled payments will be sent without interruption, and all payees and payment histories will be included during the transition to the new platform. However, please remember that online & mobile banking will be in view-only mode during the weekend update, so we encourage you to complete any payment scheduling needs **before 4:00 PM CST on Friday, June 20**. You will have access to bill pay when online & mobile banking are available again the morning of Monday, June 23.

Transfers

Any scheduled or recurring transfers will continue without interruption following the transition to the new platform.

Text Alerts and Two-Way Text Banking

Text Alerts and Two-Way Text Banking services will be unavailable during conversion weekend. Any transaction or balance alerts set up prior to the conversion will resume starting at 8:00 AM CST on Monday, June 23.

E-Statements

You may update your preferred statement delivery method for each account at any time within the Statements menu. Use the Alerts option to enable notification through email or text message when your electronic documents are ready to review.

Cash Management - Additional Users

Please note: To ensure continued access for your team, please get in touch with one of our Treasury Management representatives at (877) 976-2265 to provide updated user information as requested.

Forgot Username or Password

If you ever find yourself forgetting your login credentials, select the Forgot Username or Password links located on the login screen, then follow the steps to unlock and reset your credentials.

Attention Quickbooks, Quicken, and Mint Users

We're upgrading our Digital Banking systems to better serve you! This update will require that you make changes to your QuickBooks or Quicken software. Please take action to ensure a smooth transition. Conversion instructions are available below.

1st Action Date: June 20, 2025, by 2:00 PM

A data file backup and a final transaction download should be completed by this date. Please make sure to complete the final download before this date because transaction history might not be available after the upgrade.

2nd Action Date: June 23, 2025

This is the action date for the remaining steps on the conversion instructions. You will complete the deactivate/reactivate process of your online banking connection to ensure that you get your current Quicken or QuickBooks accounts set up with the new connection.

Conversion instructions

Quicken – [click HERE](#)

QuickBooks Desktop – [click HERE](#)

QuickBooks Online – [click HERE](#)

Mint – [click HERE](#)

Intuit aggregation services may be interrupted for up to 3-5 business days. Users are encouraged to download a QFX/QBO file during this outage. The following services may not work during the outage:

- Quicken Win/Mac *Express Web Connect*
- QuickBooks Online *Express Web Connect*
- Mint

Please carefully review your downloaded transactions after completing the migration instructions to ensure no transactions were duplicated or missed on the register.