Given the constantly evolving nature of technology and the widespread issue of fraud, protecting your account information is more crucial than ever. The treasury management team at First Carolina Bank is responding by implementing two key updates to your business online banking experience: **Unified Identity Service (UIS)** and **Progressive Web App (PWA)**.

UIS replaces our current multi-factor authentication system with new industry-standard authentication methods designed to defend against various online takeover threats, including credential stuffing and phishing. In addition, once you set up UIS, you will no longer need to enter a company ID to log in to business online banking, and if you have multiple profiles you are managing, you will be able to do so all under one identity.

PWAs are essentially websites that perform like downloadable apps, so **it will replace our current native mobile app** with a responsive, browser-based mobile experience. The benefit of such an experience is a significantly faster development process—once changes are made to the application, they become available on all platforms at the same time, creating instant consistency and eliminating the need to republish native apps. With a PWA, the question of "Do I have the most recent version downloaded?" is a thing of the past.

Below are answers to important questions you may have about both updates:

UIS FAQs

Why is First Carolina Bank making this change?
As we work with you to mitigate fraud, the UIS upgrade will replace the basic multi-factor authentication service and security questions with a platform that is more robust.

What must be done to prepare for this change?
On April 23, 2025 at 11AM EST/10AM CST, the process will begin with an email from the treasury management platform. The link in the email will only work for seven days, so you will want to be ready when it hits your inbox. Once you click the link, you will have 45 minutes to complete the process, which will require you to make a new username and password and choose a two-factor authentication (2FA) method.

What are the requirements for creating a new username?
Usernames must be between 4 and 64 characters in length. Usernames can contain letters (a-z), numbers (0-9), dashes (-), underscores (_), apostrophes ('), and periods (.) and can begin or end with non-alphanumeric characters except periods (.) and spaces. Usernames cannot contain more than

one period (.) in a row, accents, accented letters, ampersands (&), equal signs (=), brackets (), plus signs (+), at signs (@), or commas (,).

Can I use my current login ID?
Usernames now need to be unique across all of our online banking platforms. In some cases, a new username will have to be chosen. Using a combination of your existing login ID and company ID will help keep your username unique and familiar at the same time.

What are the requirements for creating a new password?
Passwords must be between 8 and 64 characters in length. Passwords must not match or contain your username and must not begin or end with a space.

What do I do if I have multiple Treasury logins?
If your same email address is tied to multiple companies, you will receive an individual email for each company. The first email link clicked will prompt you through the steps to create your new username. When you click the link in the second (or third, etc.) email, you will be able to use the "Already have a Treasury Bank ID?" login option to link an additional account. Upon entering your username that you created the first time, your accounts will be linked together under that one identity. For subsequent logins, you will be able to choose which company you want to access.

Can I use the "Don't ask for codes again while using this browser" feature?
Yes, the "remember this browser" feature is linked to the browser used when setting up 2FA. If a brute-force attack or login from another browser occurs, 2FA will prompt for validation. Access will not be granted until successfully validating from an established 2FA method.

Will I still need to use my Symantec token when initiating an ACH or wire?
There are no changes to that process. You will still need to enter your token code + 4-digit PIN.

PWA FAQs

Why is First Carolina Bank making this change?
With this upgrade, we'll be providing a host of upgraded functionality in partnership with our core provider, Jack Henry. Notable elements include responsive design characteristics by devise, a fresh look and feel, and a more efficient development process that will enable faster releases of new features and fixes.

What must be done to prepare for this change?
Before beginning to use the PWA, you should complete the upgrade to UIS. Our PWA will be available for you to use starting on April 23, 2025, the same day the UIS credential emails will be sent. As we encourage users to transition to the PWA, we are able to continue hosting the native app, and we will do so for a period of one month. We are currently planning to sunset the native app on May 23, 2025 at which point the PWA will be the only way to access the mobile experience of business online banking.

Will the PWA have all the same functionality as the native app?
Yes! In addition, you will see features to create greater consistency with your desktop business online banking experience, including dashboard customization, All Accounts view, and advanced filtering functionalities.

How do I access the new mobile experience?
To access the mobile experience, please use the following link: **https://treasury.jackhenry.com/pwa/firstcarolinabank**. You can also scan the QR code below.

Unlike our native app, PWAs must be "bookmarked" through your mobile browser and added to your home screen, at which point the PWA can be organized and used the same way our native app is. *Please note, you should log in to the new mobile experience before bookmarking it—do not bookmark the login page.* To add to your home screen on an iOS device, select the "Share" icon at the bottom of the page and choose "Add to Home Screen." On an Android device, select "Settings" (the three dot icon) on Chrome and choose "Install App" followed by "Install" when prompted by the Install App Modal.

What devices and browsers are compatible with the new mobile experience?
The mobile experience can be accessed on any device that has access to a web browser and is compatible with the last two versions of most all modern browsers, including Chrome and Safari. Internet Explorer and other obsolete browsers are not supported. Tablet users will experience an improvement from our current native app, and Jack Henry plans to continue adding features and enhancements over time to even better support tablet users.

Will the PWA have facial and fingerprint authentication options?
Yes, your device's biometric data can be used in the PWA via UIS login, as long as you have enabled passkeys for login.

Can I receive push notifications through the PWA?
No, the PWA will not offer push notification functionality.

Is the new app as secure as the current native app?
Yes! PWAs are just as secure as native apps. All the same security standards and practices that apply to the current desktop and mobile apps will apply here as well. All data is encrypted in transit and at rest.

What if I have additional questions about these changes?

We're here to help! Please contact our treasury management team at treasurymanagement@firstcarolinabank.com or via sending a secure message within your business online banking portal.