



First
Carolina Bank

TREASURY MANAGEMENT UPDATES: UIS & PWA

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.

IMPORTANT DATES:

Wednesday, April 23, 2025: An email to begin UIS transition process will be sent, and the PWA will become available for use. The transition to UIS must be completed before accessing the PWA.

Friday, May 23, 2025: The PWA will become the standard access option for business online banking.