BUSINESS ONLINE BANKING +PLUS

Administration User Guide

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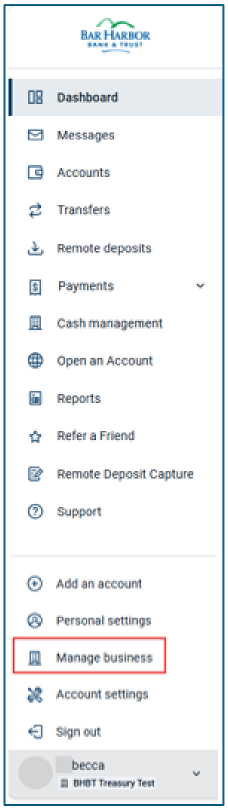
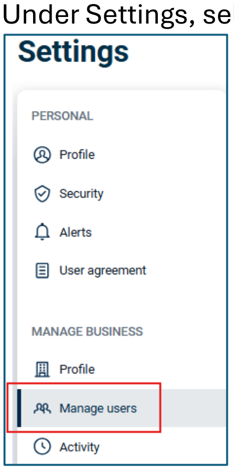
CREATE A NEW USER

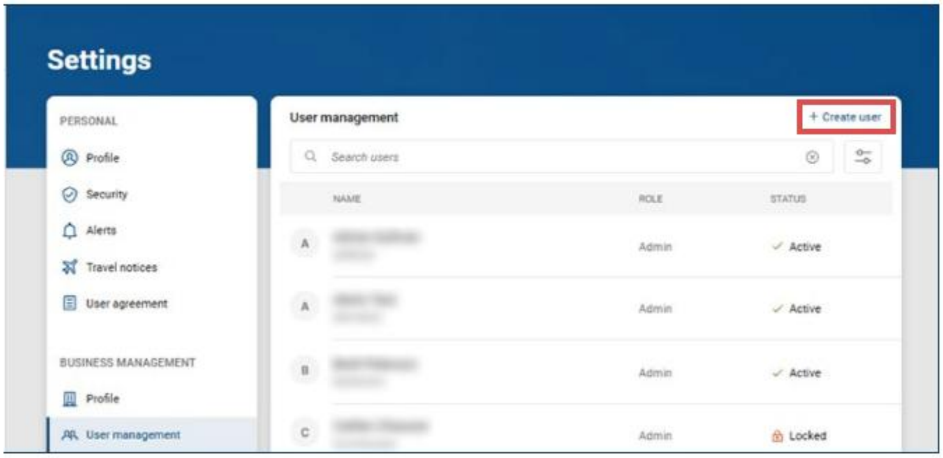
1. Select your profile and select **Manage business**
   Note: Options in your menu may vary depending on your company's setup.



2. Under Settings, select **Manage users** under **MANAGE BUSINESS**



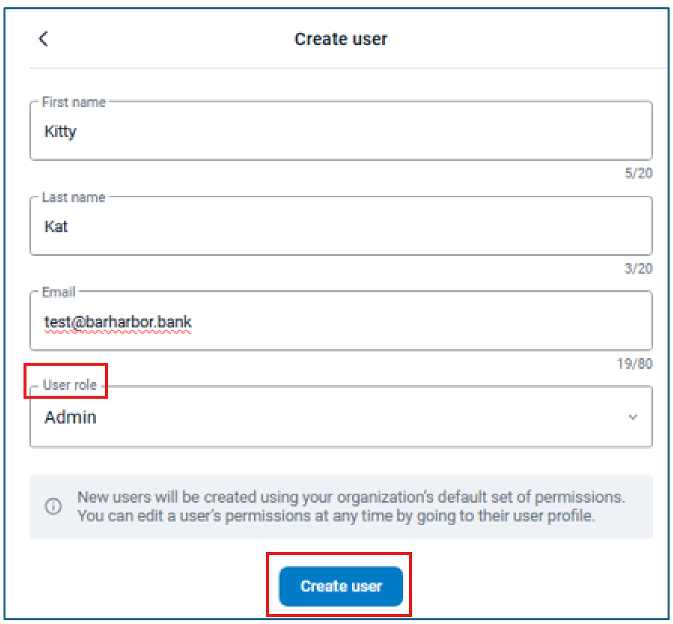
3. Under the Manage users list, all current users are listed. Select **+ Create user** at the top to add your new user.

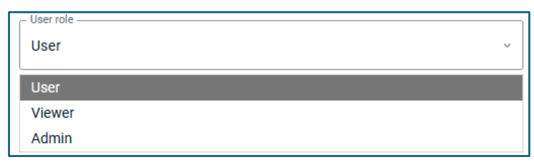


4. Enter user's **First name**, **Last name**, **Email address**, and select a **User role**.
    - **User**: can have customized permissions and account access but cannot manage other users
    - **Viewer**: view only access on specified accounts
    - **Admin**: can have customized permissions and account access as well as user management

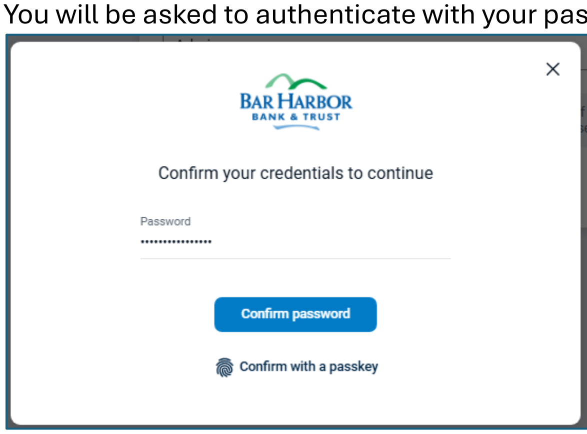
Note: *New users will be created using your organization's default set of permissions. You can edit a user's permissions at any time by going to their user profile.*

Select **Create user**

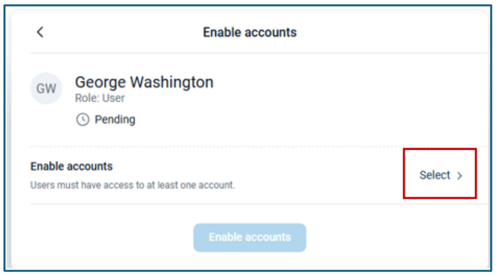




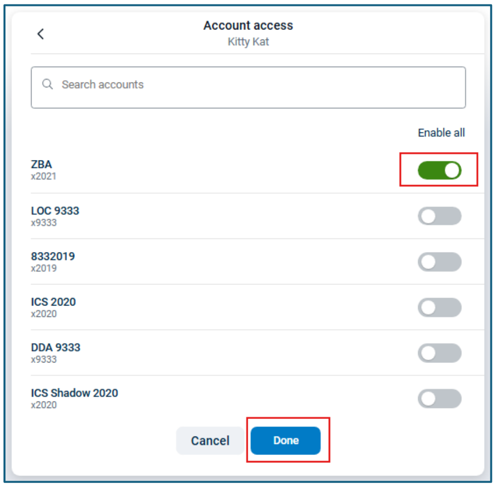
5. You will be asked to authenticate with your password. Enter your password and select **Confirm password**



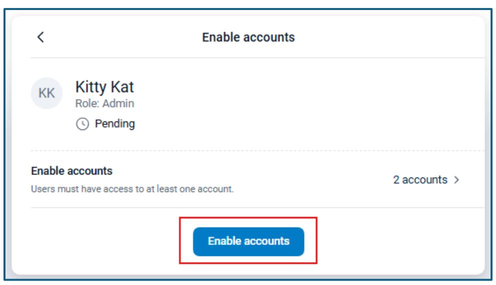
6. Select the account(s) the user should have access to:
    a. Click on **Select** to enable accounts



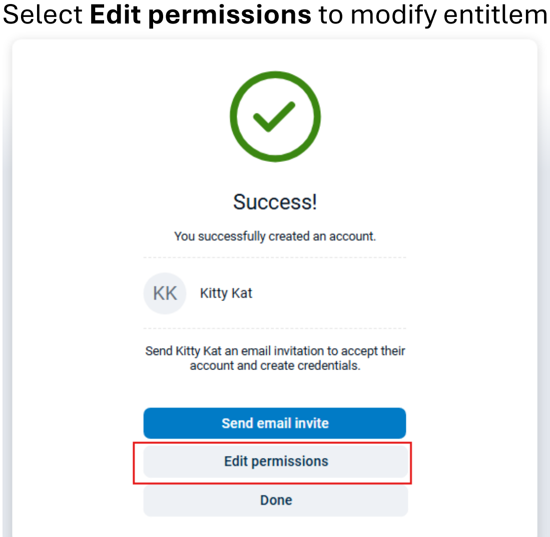
    b. Select the **toggle** for each account you'd like enabled. The toggle will turn green when it is enabled. Select **Done**



    c. Select **Enable accounts** to continue

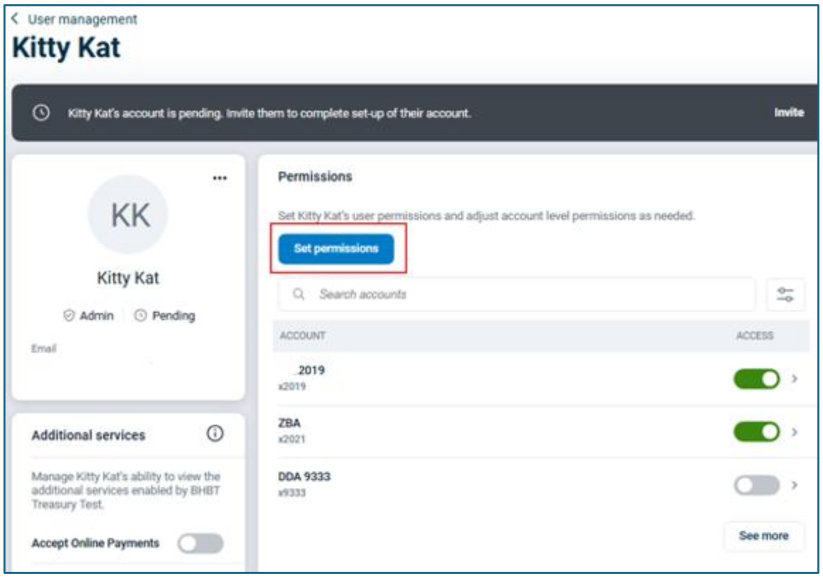


7. You will receive a confirmation of the newly created user account.
   Do **not** "Send email invite" yet. You will need to add the account level and user level service permissions first.
   Select **Edit permissions** to modify entitlements and account access prior to sending the email invite.

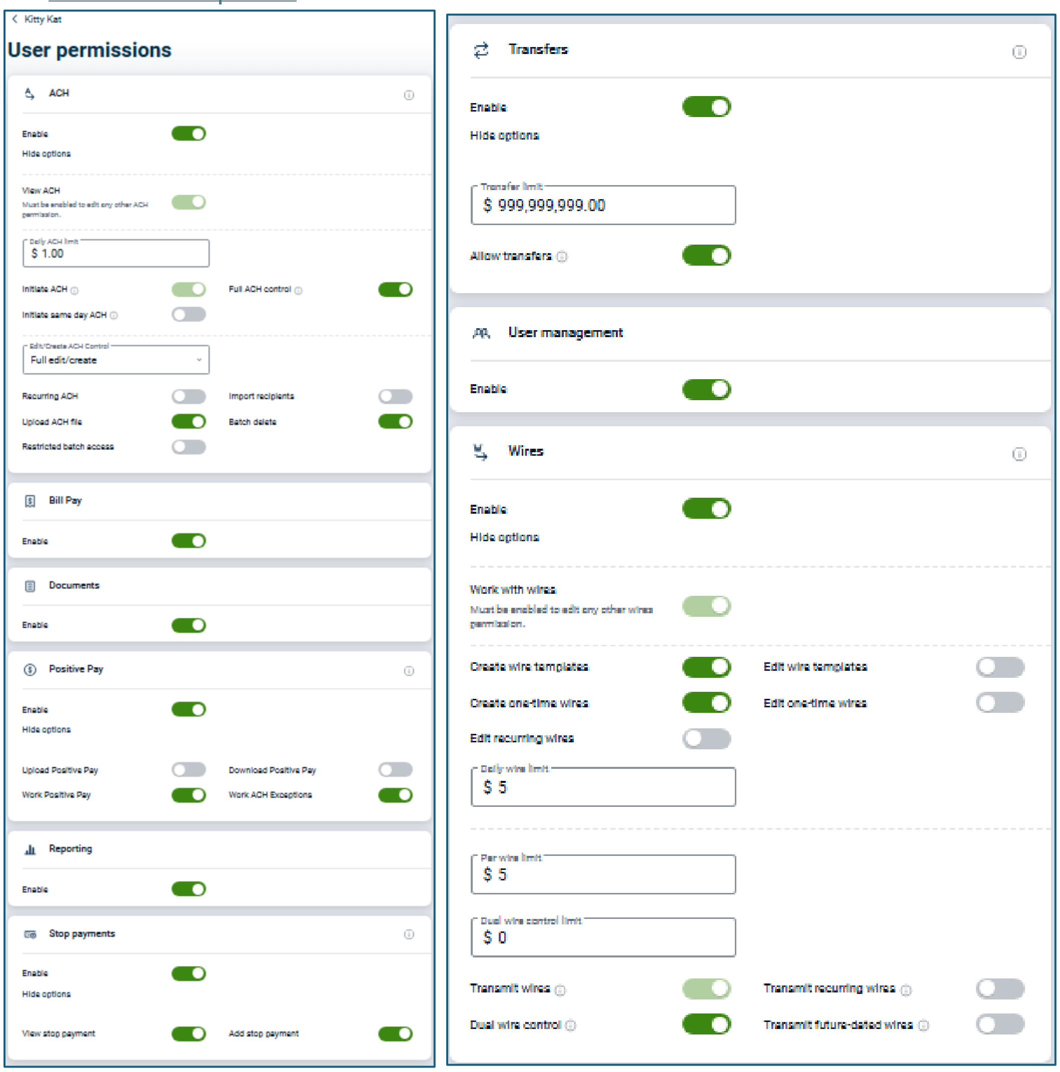


8. **USER PERMISSIONS**

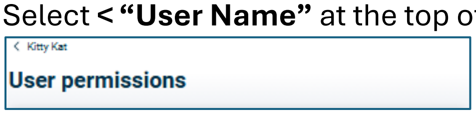
a. Select **Set permissions** to modify global entitlements for the user.



b. Toggle access for each service as needed. The toggle will turn green when it is enabled.
Note: Options in your menu may vary depending on your company's setup.
See Permission Options list for more detail.

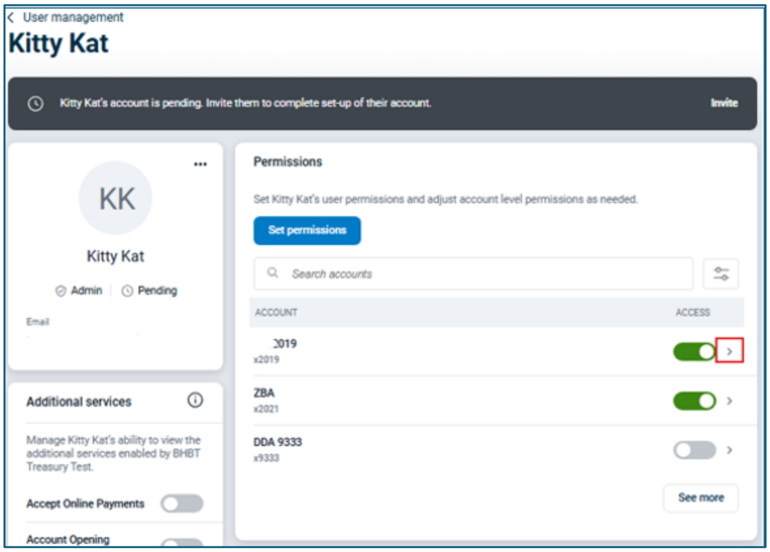


c. Select **< "User Name"** at the top of the page to return to the User management page



9. **ACCOUNT PERMISSIONS**

a. Select an **account** to adjust the global permissions at each account level.



b. Toggle access for each service on this specific account as needed. The toggle will turn **green** when it is enabled, and turn **gray** when disabled.

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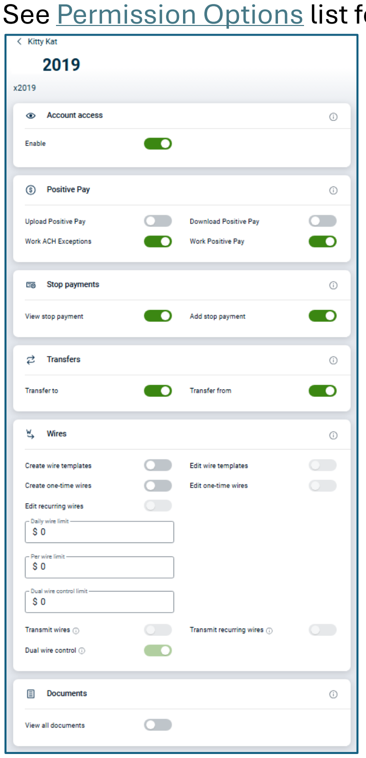
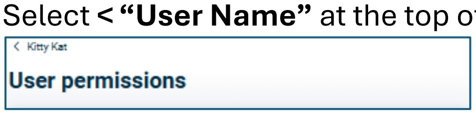
Caution: *It is important to closely review the permissions for each account and make sure any access that should not be enabled is disabled. The system will default enabling certain services.*

Tip: *Remember to enable "Documents" if you'd like your user to have access to electronic statements. The business' online admin will need to enroll in electronic statements before a user can enroll themselves into electronic statements. Once the admin has enrolled, the new user will be able to enroll.*

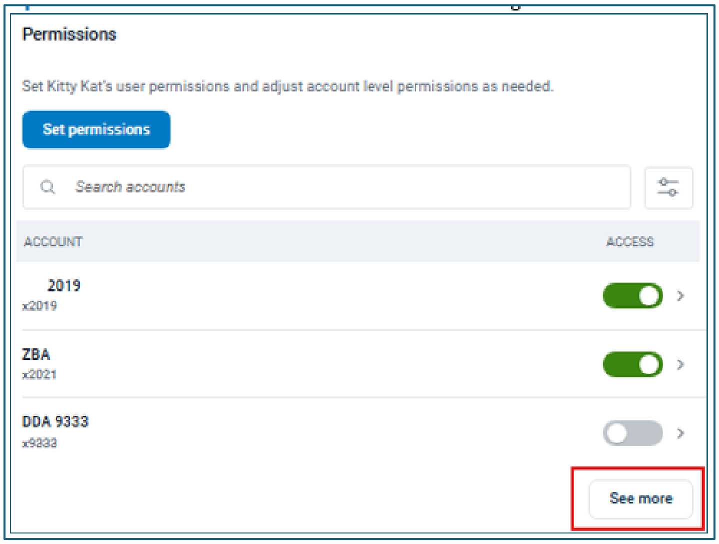
Note: Options in your menu may vary depending on your company's setup. See Permission Options list for more detail.



c. Select **< "User Name"** at the top of the page to return to the User management page



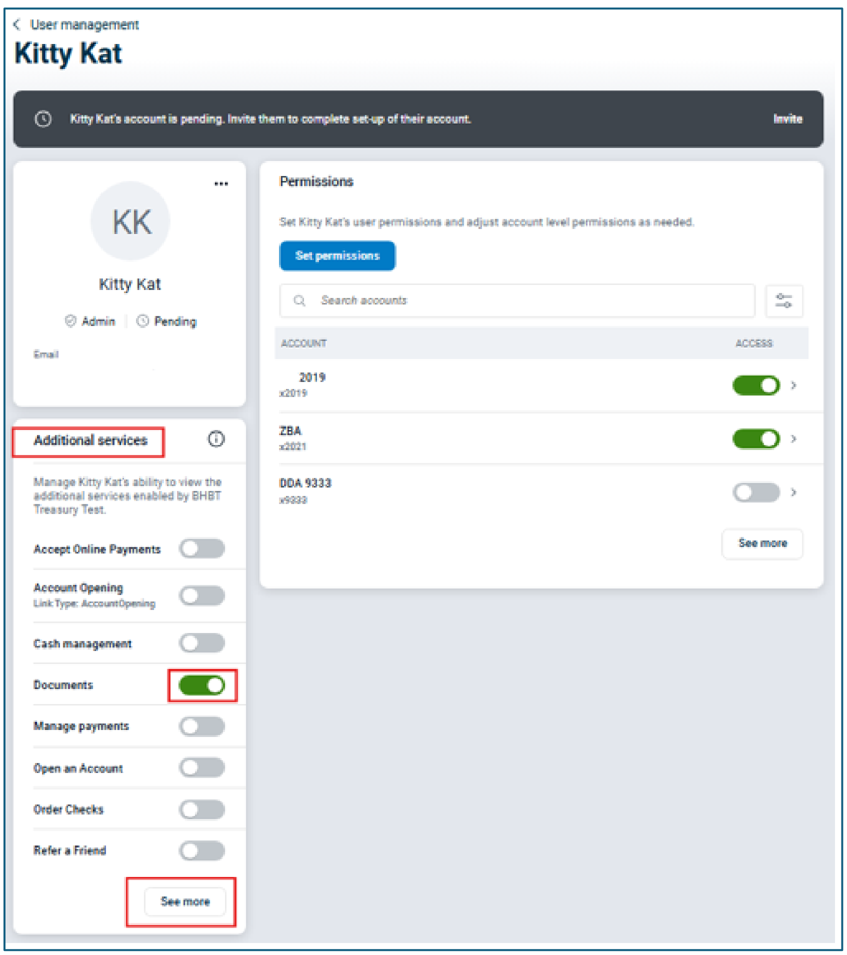
d. Repeat Account Permissions steps for each account.
Tip: Select "**See more**" for additional accounts to manage.



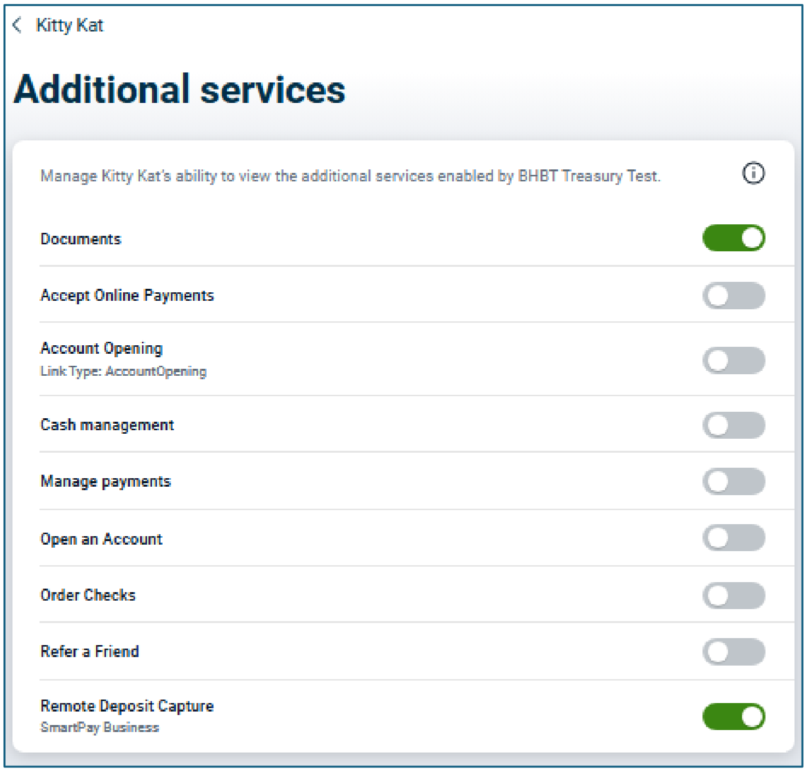
10. **ADDITIONAL SERVICES PERMISSIONS**

a. Under **Additional services**, toggle access for each additional service for your user. The toggle will turn **green** when it is enabled, and turn **gray** when disabled.
Note: Options in your menu may vary depending on your company's setup.

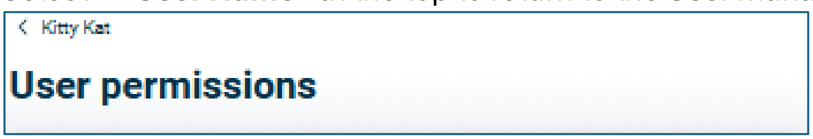
b. Select "**See more**" for additional services to enable.



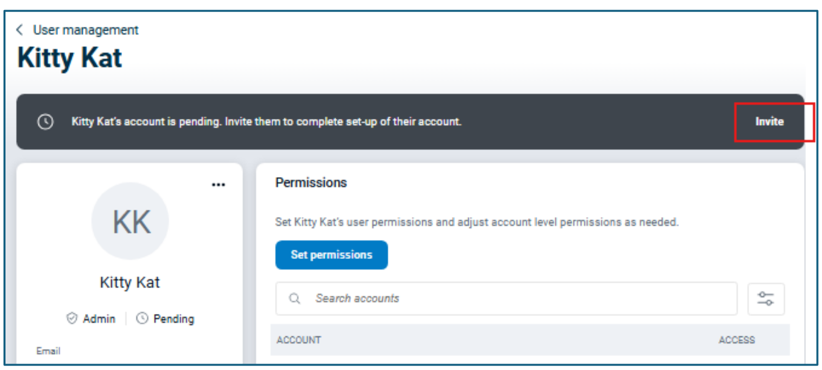
Remember to enable "**Documents**" if you would like your user to have access to electronic statements.
If your user should have access to Business Remote Deposit Capture, select **Remote Deposit Capture** so they can access this service.



c. Select **< "User Name"** at the top to return to the User management page

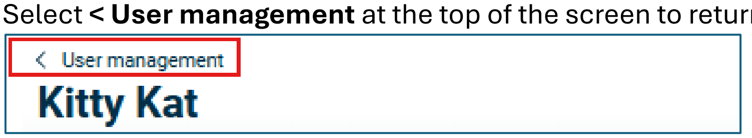


11. **USER INVITE TO ENROLL**
    a. Select **invite** to send the user an email with a link to set up their login credentials and enroll in business online.



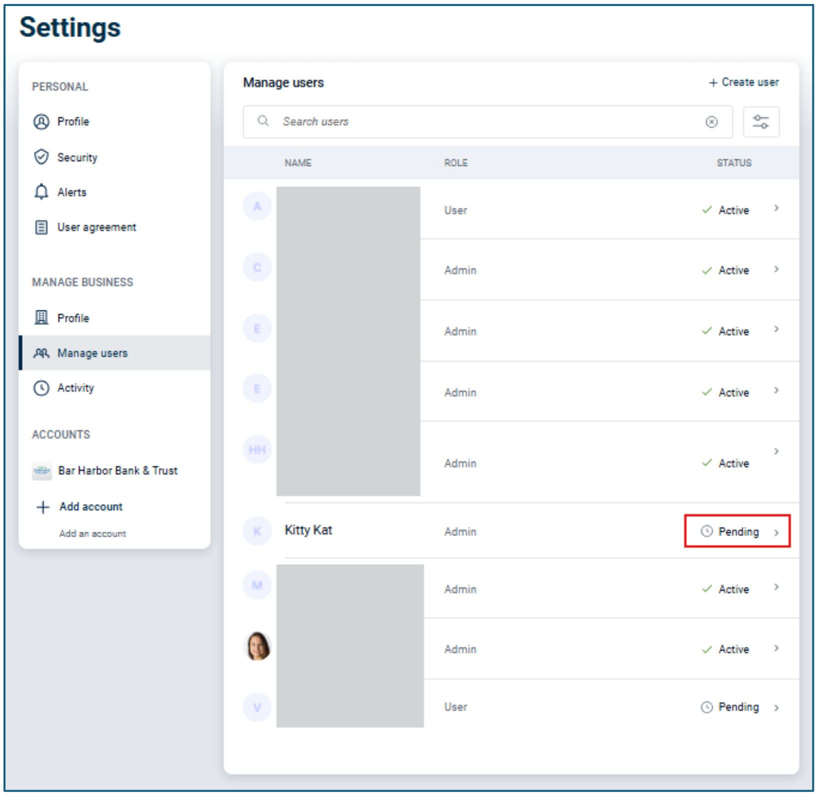
    b. You will receive a notice at the bottom of the screen next to your User profile picture and name "**Invitation sent successfully**."

    c. Select **< User management** at the top of the screen to return to the **Manage users** page.



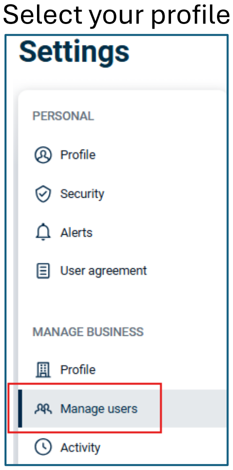
12. The new user will appear as **Pending** on the Manage users page. Their status will change to **Active** once they set up their credentials.

Note: You can modify permissions, account access, or manage the invite at any time by clicking the user's name. See the **Editing or Deleting a User** section for more information on permissions

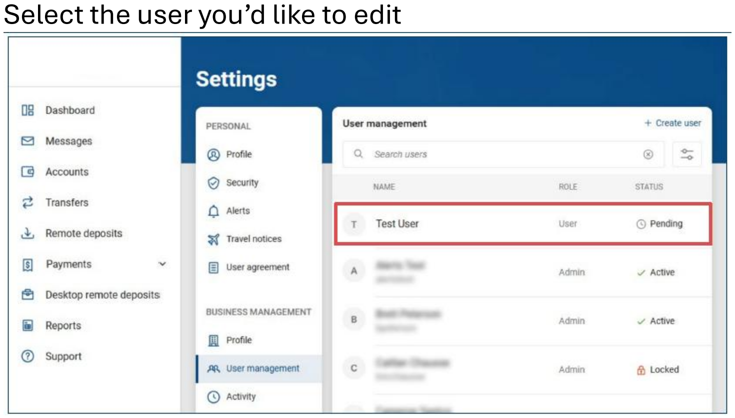


EDITING or DELETING a USER

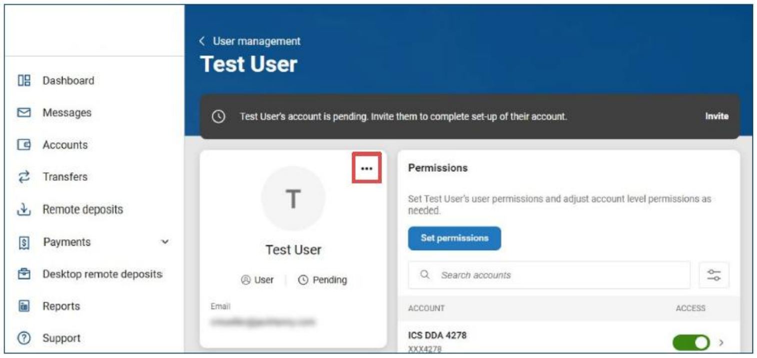
1. Select your profile and select **Manage business**

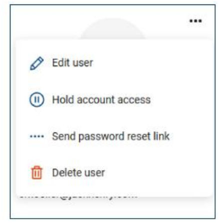


2. Under Settings, select **Manage users** under **MANAGE BUSINESS**
3. Select the user you'd like to edit

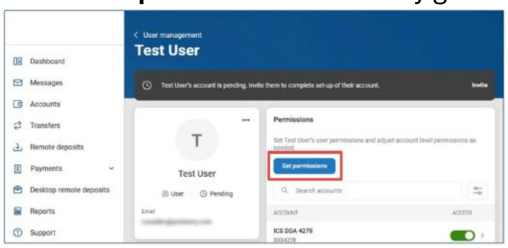


4. Edit User
   a. Select the **ellipsis** icon
      i. Select **Edit user** to change the user name, role, or email address
      ii. Select **Hold account access** to temporarily prevent them from logging in
      iii. Select **Send password reset** link to email them a link
      iv. Select **Delete user** to remove their access permanently.





   b. Select **Set permissions** to modify global entitlements.



      i. Toggle access for each service. The toggle will turn **green** when it is enabled, and turn **gray** when disabled.
      ii. Select **> User Name** to return to the Permissions page

PERMISSION OPTIONS

Note: Options may vary depending on your company's setup.

ACH

- **Enable**: Activates this feature for the user.
- **View ACH**: Must be enabled to edit any other ACH permission.
- **Daily ACH limit**: Maximum amount the user can initiate per day.
- **Initiate ACH**: Allows user to transmit ACH payments to the bank.
- **Initiate same day ACH**: Allows user to transmit same day ACH payments to the bank.
- **Full ACH Control**: Allows a user to initiate an ACH payment that they have created. If this is not activated, the user cannot initiate a payment they created. A second user must initiate it.
- **Edit/Delete ACH Control**:
  - **Full edit/create**: Allows the user to edit everything within a payment.
  - **Partial Edit**: User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.
  - **None**: User cannot Edit an ACH payment.
- **Recurring ACH**: Allows the user to set a recurring frequency for a payment.
- **Upload ACH file**: Allows the user to upload a NACHA formatted file.
- **Restricted batch access**: User can view payments that have been flagged as restricted.
- **Import recipients**: User can import a file containing recipient data to create a payment.
- **Batch delete**: User can delete an ACH payment.

Bill Pay

- **Enable**: Activates this feature for the user.

Documents

- **Enable**: Activates the ability for the user to enroll in electronic statements and notices.

Positive Pay

- **Enable**: Activates this feature for the user.
- **Upload Positive Pay**: Allows user to upload an issued items check file to the bank.
- **Work Positive Pay**: Allows user to pay or return issued item check exceptions.
- **Download Positive Pay**: Not applicable.
- **Work ACH Exceptions**: User can pay or return ACH exceptions items.

Reporting

- **Enable**: Activates this feature for the user.

Stop Payments

- **Enable**: Activates this feature for the user.
- **View Stop Payment**: User can only see existing stop payments.
- **Add stop payment**: User can create a stop payment.

Transfers

- **Enable**: Activates this feature for the user.
- **Transfer limit**: Maximum amount a user can transfer per day.

User Management

- **Enable**: Allows user to create, modify, and delete other users.

Wires

- **Enable**: Activates this feature for the user.

c. Select an account to modify the global permissions on a per account basis.
   i. Toggle access for each service. The toggle will turn **green** when it is enabled, and turn **gray** when disabled.
   ii. Select **> User Name** to return to **Permissions** page
d. Select User management to return to the **Mange users** list
e. For users who have not yet logged in, select **invite** to send them the enrollment email. They will receive an email with a link to establish their credentials
f. Select the **back arrow** to return to the Business Management page.

Unlock a Locked User

1. Select your profile and select **Manage Business**
2. Select the locked **user**
3. Select **Unlock** and review the confirmation

   Note: You can email the user a link to reset their password if they continue to have trouble. Otherwise, select **I'm done**.

Reset a User's Password

1. Select your profile and select **Manage Business**
2. Select the **user** to reset
3. Select the **ellipsis** (**...**) icon and select **.... Send password reset link** to email the user

Documents Enrollment (electronic statements)

- **Documents** must be turned on in the user Permissions section – refer to the **EDITING or DELETING a USER** section to toggle on as needed