Business Banking Guide

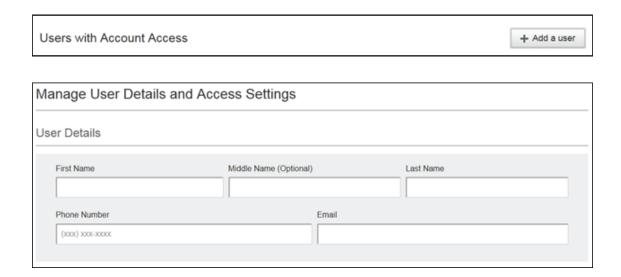


Adding a Business Banking Sub-User

Note: Only the Company Administrator can access the "Manage Users" function

Steps to add a Sub-user:

- 1. Upon login, go to the Additional Services menu and then select Manage Users.
- 2. Click +Add a user.
- 3. Enter new sub-user information.
 - Email address is used to send login instructions to the user.
 - The sub-user gets 2 separate emails with username and password. These temporary credentials are both system-generated, random values.
 - Phone number is used for multi-factor authentication (MFA).
 - Phone extensions do not work with MFA



User Access: Settings and Permissions

Permissions can be broad to very narrow. The hierarchy is Tax ID > Account > Feature > Task.

- 1. If the business has multiple Tax IDs, select one to view linked accounts.
- 2. Grant full access to all accounts within the selected Tax ID, if desired by choosing the "Select All" option. (full access includes view and transfer, account history and mobile app remote deposit)



3. Expand the account(s) to view the available permissions. You may get as granular as you wish to when granting access to each account.



Tip: Using the "Select user to clone" option (top right) offers a shortcut when building additional user profiles.

Grant sub-user access to additional services (if applicable to your business)

Give the sub-user access to certain functionality for all accounts, i.e. some permissions are not assigned on a per account basis.

- 1. Add-on products
 - Bill Payment, Business Mobile App, Check Reorder, Electronic/Online Statements & Remote Deposit (listed below if they are applicable to your business)



Once you've made your selections, Click SAVE, and the sub-user will be sent their enrollment emails.

For Steps to add ACH Processing Permission CLICK HERE

For Steps to add Wire Processing Permission CLICK HERE

Adding ACH Processing Permissions:

Note: Not all business administrators will see all options, as they may not apply to certain Business Banking clients.

Select and expand the Business checking account tab to manage ACH / ACH File Pass-Through permissions.

Manage ACH Templates

Grant access to each User to: Add, Edit and Delete templates.

• Select All Tab grants full access or select the individual box for each authority you would like to grant access to.

*	ACH Templates	Select All	
	Manage ACH Templates		
	Approve ACH Templates		

Manage ACH Payments

Grant access to each User to send a one-time ACH Payment (Ad Hoc), initiate ACH Payments using a Template and/or Approve ACH Payments.

• Select All Tab grants full access or select the individual box for each authority you would like to grant access to.



Manage ACH Collections

Grant access to each User to make a one-time ACH Collection (Ad Hoc), initiate ACH Collections using a Template and/or Approve ACH Collections.

• Select All Tab grants full access or select the individual box for each authority you would like to grant access to.



Manage ACH File Pass-Through (If applicable)

Grant access to each User to upload a secure NACHA ACH formatted file.

• Select All Tab grants full access or select the individual box for each authority you would like to grant access to.



Set Transaction Limit setting

The transaction limit can be set to a specific user amount: Equal to or Lower than the company limits.

• Select Apply Company Limits or choose specific dollar amounts per Transaction, Per Day and Per Month.



Set Approval Limit setting

The Approval thresholds can be set to specific user-level functionality and transaction limits. They are required for Dual Control. The transaction limits can be set to equal to or lower than the company approved limits.

Important Note: For clients using Dual Control, the approver's sub-user profile must include limits in this section.

• Select Apply Company Limits to use the Company threshold limits or apply individual user limits.



Setting ACH transaction types

• Expand the section under the "Set ACH transaction types" and Select All to allow the company approved transactions type codes.



Once you've made your selections, Click SAVE, and the sub-user will be sent their enrollment emails.

Adding Sub-User Wire Transfer Permissions:

Select and expand the Business checking account tab to manage Wire Transfer permissions

Manage Wire Templates

Note: International Wire submission is only accepted when US Intermediary Bank and International Swift Code information is available. BB International wires are sent in US funds only.

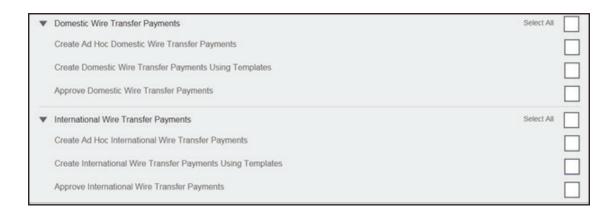
Grant access to each User: to Add, Edit and Delete templates.

• Select All Tab grants full access or select the individual box for each authority you would like to grant access to.



Grant access to each User to create a one-time(Ad Hoc) Wire transfer payment, Create Wire Payments using a Templates and/or Approve Wire Payments.

• Select All Tab grants full access or select the individual box for each item you would like to grant access to.



Set Transaction Approval Limit Setting

The transaction limit can be set to a specific user amount: Equal to or Lower than the company limits.

• Select Apply Company Limits or choose specific dollar amount per Transaction, Per Day and Per Month.

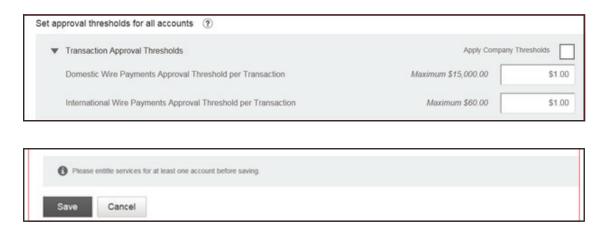


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Once all permissions and entitlements have been added, click **SAVE**.