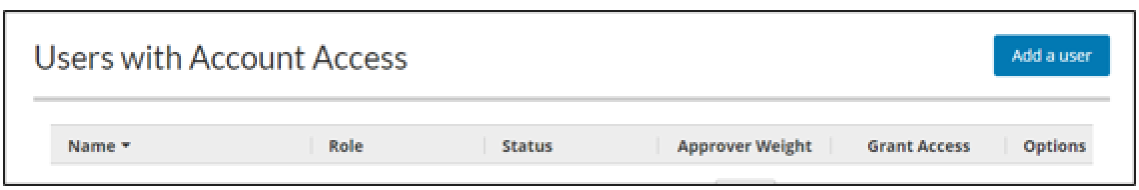
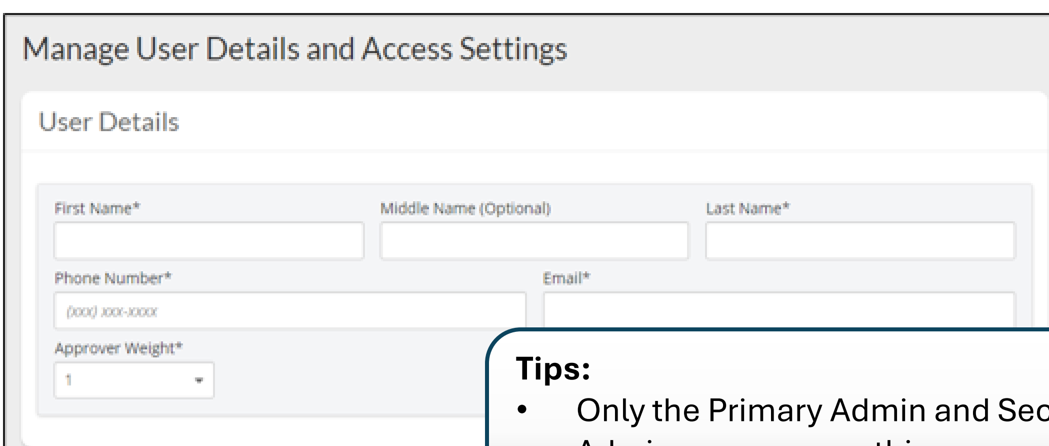
Primary Admins and Secondary Admins are set up by your FI; these Admins set up other employees as Business Banking users via the Entitlements function, aka “Manage Users”.

<u>Add a User</u>

1. Go to Manage Users.
2. Click Add a user.
3. Enter user details:
   - Phone number - used for multi-factor authentication. Extensions are not allowed.
   - Email address - where the username and password are sent.
   - Approver Weight – applicable if the user will approve ACH/wire payments and/or templates.





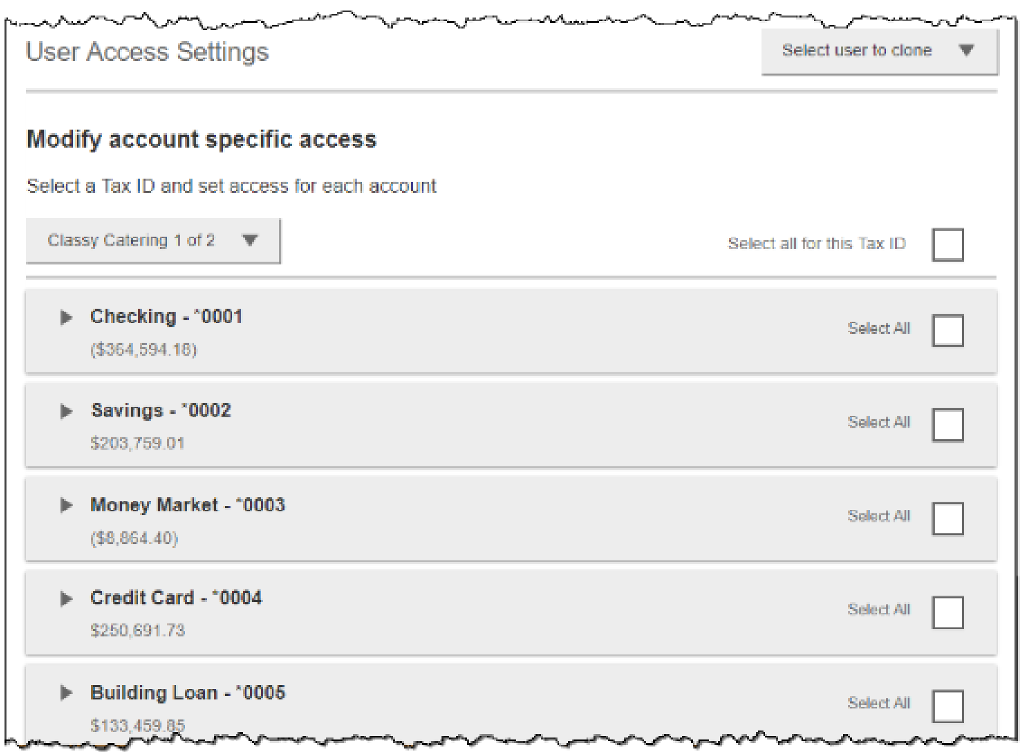
Tips:
- Only the Primary Admin and Secondary Admins can access this screen.
- Unlimited users are allowed.

Modify Account Specific Access

Permissions can be broad to very narrow. The hierarchy is TIN > Account > Feature > Task. See pages 4 and 5 for a list of all features and tasks.

1. If the business has multiple Tax IDs, select one to view linked accounts.
2. Grant full access to *all accounts within the selected TIN,* if desired.
3. Grant full access to *a specific account within the selected TIN,* if desired.
4. *Permission options for Checking, Savings, and Money Market accounts are the same.
5. Permission options for Credit Cards and Loans are the same.

* payment options may vary for these accounts; controlled by the FI in Admin Platform.

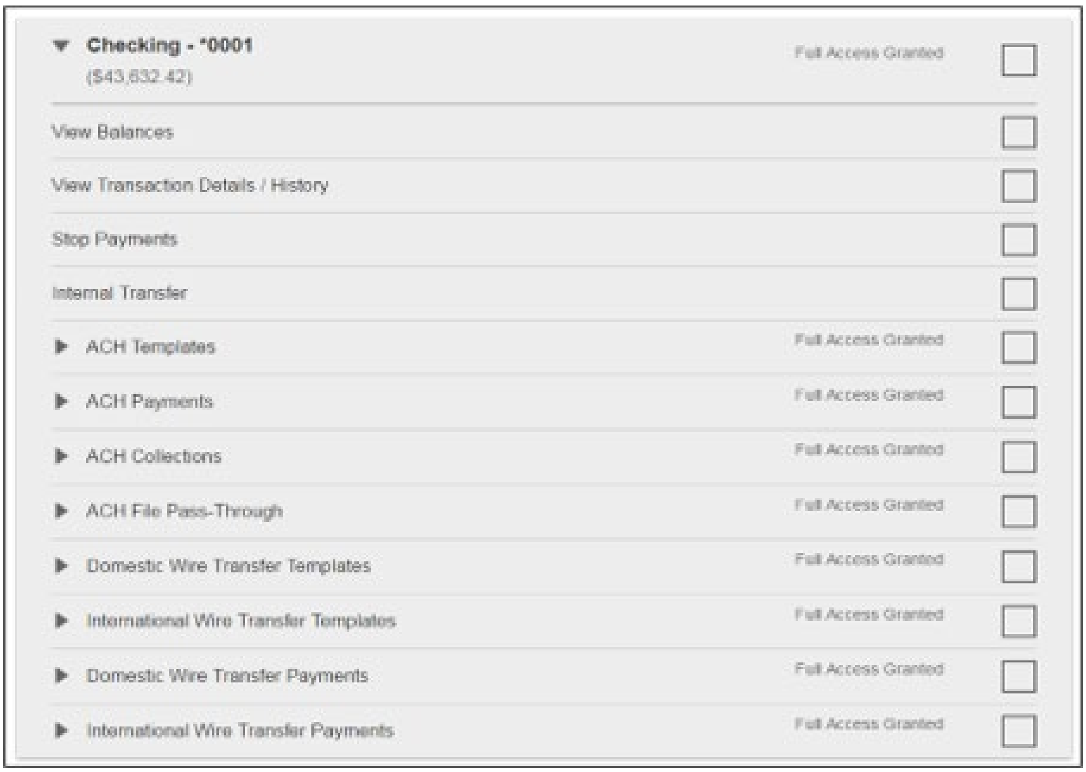


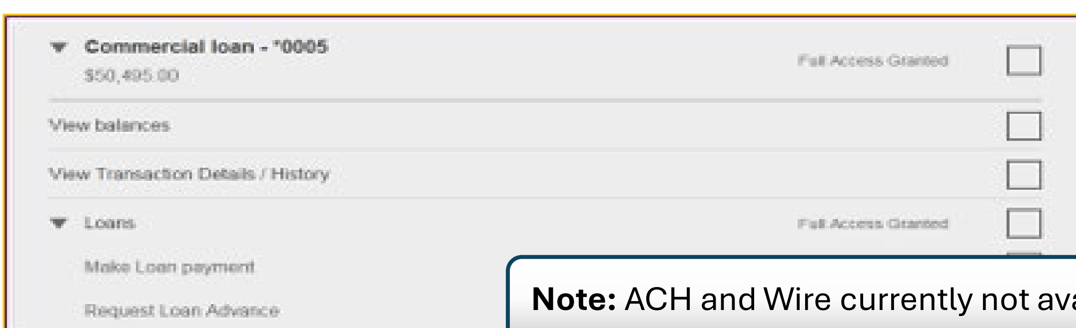
Note: “Select user to clone” (top right) appears to Primary Admins; this option changes to “Copy my access” for Secondary Admins.

Modify Account Specific Access

Expanded permissions for a specific account – see next two pages for descriptions.

6. Grant basic access to an account. Stop pay is host-dependent.
7. Grant access to manage and/or approve ACH and Wire templates as well as initiate and/or approve ACH and Wire payments.
8. Permissions for Credit Cards and Loans vary from the other accounts:
   - Loans do not have Stop Pay, Internal Transfer, ACH or Wires.





Note: ACH and Wire currently not available

Basic permissions for Checking, Savings, and Money Market accounts:

Feature		Grants the access to...
View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Stop Payments	n/a	Submit a Stop Payment under Additional Services – interface-dependent
Internal Transfer	n/a	Make a Transfer under Move Money; must have at least one other account provisioned for this

Permissions for Loan accounts:

Feature	Task	Grants the access to...
View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Loans	Make Loan Payment	Make a payment to this loan; enable at least one other account for Internal Transfer that's eligible for debits
	Request Loan Advance	Draw money from this loan; enable at least one other account for Internal Transfer to receive the advance

Set access for all accounts

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

1. Add-on products(for example, Bill Pay and Online Statements).
   - For Online Statements, at least one account must have “View Transaction Details/History” selected.
2. Payments Reports
   - Gives access to the Reports main menu option.

Set access for all accounts

- [ ] ACH File Import - Import Recipient Information
- [ ] ACH File Import - Manage Import File Definitions
- [ ] Bill Pay
- [ ] Business Mobile App
- [ ] Online Statements
- [ ] Payments Reports

Note:
- ACH File Import is not currently available

Manage Users

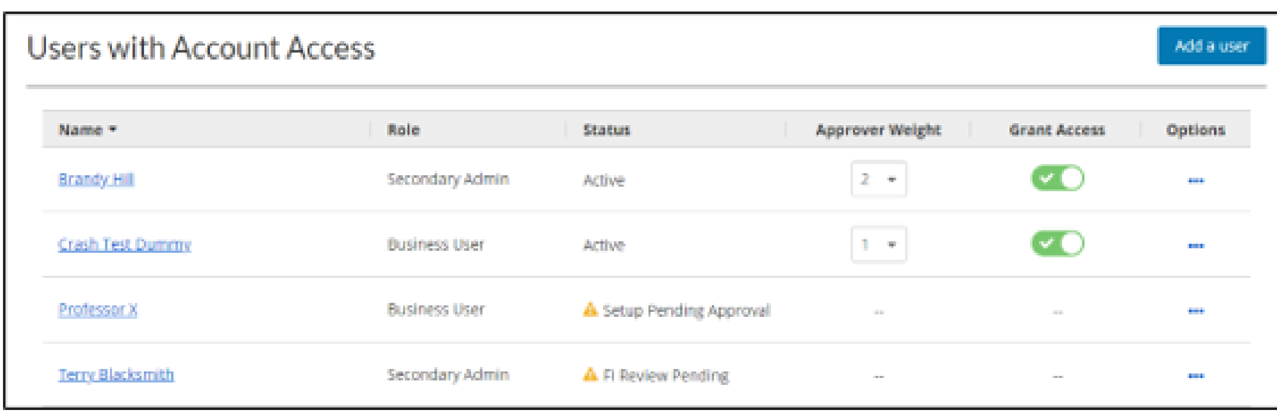
Business Admins and Users show on the Manage Users screen, in alphabetical order.

- Primary Admin can edit a Secondary Admin's access.
- Secondary admins can manage other secondary admins; can only grant entitlements that they themselves have been granted.

User status descriptions:

- **Active –** user can access Business Banking
- ***Active with warning icon –** an Admin edited a user's profile; user remains active and can continue to log into Business Banking and perform tasks based on existing entitlements; new entitlements must be approved by another Admin.
- ***Setup Pending Approval –** an Admin added a new user; must be approved by another Admin before receiving login credentials via email
- **FI Review Pending** – applicable if your FI enables User Screening for Business Admin, Business Users, or both; it means the FI must approve new or edited users
- **On Hold –** Access toggle is set to No; user cannot access Business Banking.
- ***Update Approval Declined –** an Admin declined this user in the approval workflow

** n/a for single admin companies*



Manage Users

For existing users, the Approver Weight can only be edited here (not on the Details screen). Go to Options for other edits and management options.

Options for an Active User:

- **Print details** – full printout of all the user's access and limits
- **Edit user access** – change anything except the user's name
- **Copy user** – create a new user with this user's permissions (only for the Primary Admin)
- ***Reset password** – sends a temporary password to the user's phone via call or text
- ***Generate access code** – delivers a one-time access code on the screen that the Admin gives the user if needed during login (not for payment approvals)
- **Delete user** – permanently deletes the user from Business Banking
- Slide **Access** toggle to No to change status to On Hold (temporary hold)

Options for a Locked User – same options as above except:

- No Reset password and Generate access code options
- ***Reset password and Unlock user** – unlocks the user and sends a new temporary password to the user's phone via call or text
- ***Unlock user** – unlocks user so they can login with original password

** Options show only if the FI has enabled these features for businesses*