Business eBanking
User Guide

RABUN COUNTY BANK
MEMBER FDIC

If you have any questions, please contact
Business eBanking Support at 1-800-593-4345

Contents

About Business Online Banking

Overview

Business Online Banking is an online banking solution with the following features and functions:

- Multiple account type access — personal and business accounts for checking, savings, loan and line of credit
- Balance and information reporting with check imaging
- Data export to Quicken®, Microsoft Money®, and QuickBooks (via Web Connect). Web Connect is a download function in Business Online Banking allowing end users to download account information to their respective personal financial management software.
- Book/account transfers (internal) and reporting
- Wire transfer initiation and reporting
- ACH transaction initiation and reporting
- ACH federal and state tax payment initiation and reporting
- Bill payment initiation and reporting
- Loan payments and reporting
- File upload – NACHA pass thru and checks issued
- Downloadable reports
- Audit reporting

The purpose of this user guide set is to provide information on Business Online Banking services. Your Business Online Banking profile determines access to these services.

System Requirements

To successfully access and use Business Online Banking, a PC must meet the following minimum requirements.

Operating System	Macintosh® Browsers	Microsoft® Internet Explorer (IE) Browsers	Mozilla® Browsers
Windows XP® SP3	—	7, 8	Firefox 3.5, 3.6
Windows Vista® SP2	—	7, 8, 9	Firefox 3.5, 3.6
Windows 7 (32 & 64 bit)	—	7, 8, 9	Firefox 3.5, 3.6
Mac OS X 10.5 (Leopard™)	Safari 4.x, 5.x	—	Firefox 3.5, 3.6
Mac OS X 10.6 (Snow Leopard™)	Safari 4.x, 5.x	—	Firefox 3.5, 3.6

Browser configured to support:

- 128-bit encryption
- JavaScript
- Cookies
- Cascading Style Sheets
- Browser page cache should be set to get a new version every visit to the page

Hardware:

- 1 GHz Celeron processor
- 1024x768 SVGA resolution at 256 colors
- 500 MB RAM
- 128 Kbps (slowest DSL) or better

System Considerations

For the best possible Business Online Banking performance, please be advised of the following system considerations.

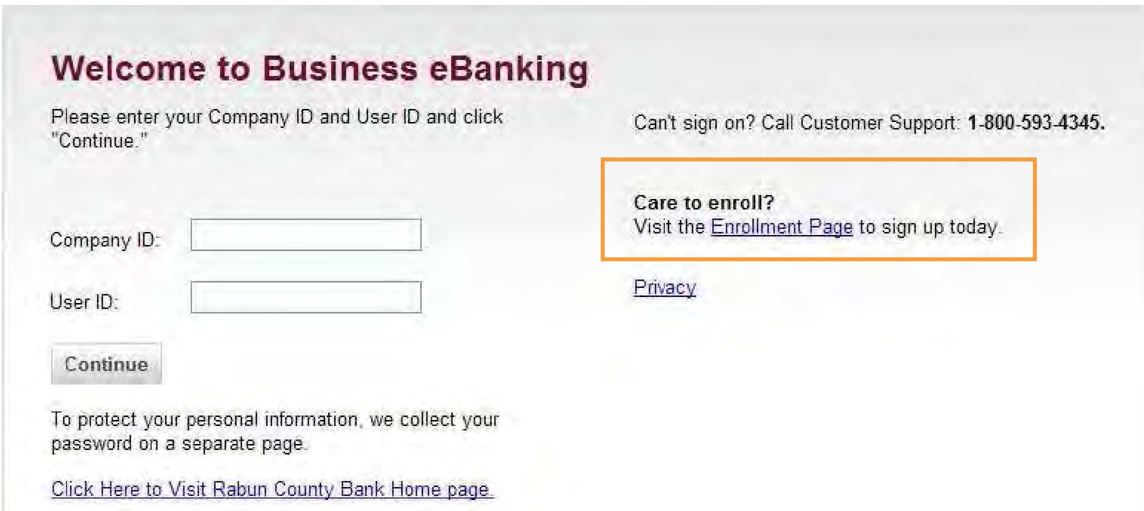
- Do not use apostrophes, question marks, semi-colons, or single quotes when entering data into the system.
- Numeric fields support the following characters: 0-9.
- Alphanumeric fields support the following characters: a-z, A-Z, 0-9.
- Alphanumeric fields, except for passwords and user IDs, can contain spaces.

Enrollment

Note: For security purposes, the company ID only appears on the *Enrollment – Confirmation* page and is not included in the Welcome e-mail after you complete your enrollment. Please make a note of this ID as it is needed for your sign-on to Business eBanking.

To enroll in Business eBanking, click the **Enrollment Page** link on the Business eBanking *Sign On* page.

Business eBanking *Sign On* Page



The *Enrollment* page is displayed.

Enrollment Page

Enrollment

Welcome to the Business eBanking!

Enter the information shown below and click "Continue." This information will be used to enroll you in internet banking. Please contact your bank if you would be more comfortable providing information about your company to a representative from the bank.

Login Credentials

Create the user ID and password you will use to log in.

User ID:

Enter password:

(Passwords are not case sensitive, are 6 to 12 characters long and must contain at least 1 letter and 1 number.)

Confirm password:

Company Information

Company name:

First name:

Last name:

Title (optional):

Telephone number:

Fax (optional):

Email address:

Address line 1: (No P.O. Boxes)

Address line 2 (optional):

City:

State/Province: Alabama

Zip code:

Country: United States

Bank branch (optional):

Bank reference ID (optional):

Tax ID number (optional):

Account Information (optional)

Select the 9-digit ABA or Transit Routing Code (TRC) and enter account information for each account you will be using. You may leave this blank if you would be more comfortable providing your account information to a representative from the bank. To add another account, click "Add another account."

ABA/TRC	Account Number	Description	Account Type

Add another account

Additional Banking Services

To assist us in meeting your banking needs, please select the banking services you are considering for your business. These services will not be included in your initial enrollment.

Select all • Deselect all

	Name	Description
☐	Tax payments	Pay state and federal taxes electronically
☐	Deli Sandwich Loans	Get a customized loan for your deli sandwich shop
☐	Wire	Initiate wire transfers.
☐	ACH	Collect money from your customers and pay employees, vendors, state taxes and federal taxes electroncially
☐	Credit Card	View credit card activity and make credit card payments.
☐	Positive Pay	Process Check Issue Files, NSF and other exceptions to your account.
☐	Quicken/QuickBooks Download	Download account information to Quicken or QuickBooks.
☐	Bill Payment	Save time and stamps by paying your bills electronically
☐	E-Statements	View your account statements online.

Continue

Exit enrollment process. If you choose to exit the enrollment process, you will lose the information you entered and will need to start the process again. If you need assistance, call: 1-888-555-1212

1. Enter your **User ID**.
2. Enter your **Password**.
3. Enter your password again in the **Confirm password** field.
4. Enter your **Company** name.
5. Enter your first and last **Name**.
6. Enter your **Title** (optional).
7. Enter your company **Phone** number.
8. Enter your company **Fax** number (optional).
9. Enter your company **Email address**, if applicable.
10. Enter your company **Address**, using two lines if necessary.

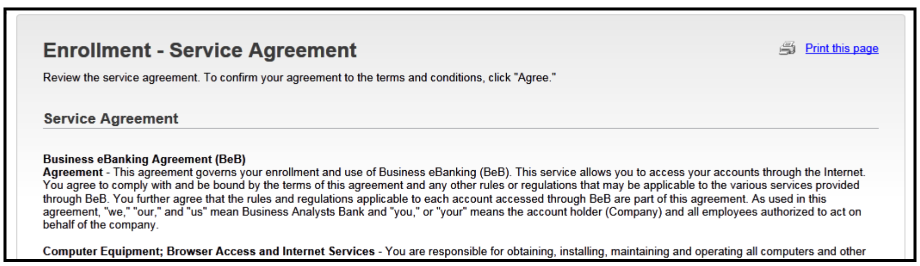
11. Enter the **City**.
12. Select a **State**/**Province**.
13. Enter the **Zip code**.
14. Select a **Country** (United States or Canada).
15. Enter the **Bank branch** (optional).
16. Enter the **Bank reference ID** (optional).
17. Enter the **Tax ID number** (optional).
18. Enter the **TRC**, your financial organization's Transit Routing Code. This number is used to identify your financial organization and can be found on your checks or checking account statement.
19. Enter your **Account Number**.
20. Enter a **Description**.
21. Select the **Account Type**: Checking or Savings.

    Note: Click **Add another account** to include an additional account in your enrollment.
22. If desired, select one or more banking services you are interested in using. Use the **Select all** link to select all banking services.

    Note: These services are available for use upon your initial sign on.
23. Click **Continue**.

The *Enrollment – Service Agreement* page is displayed.

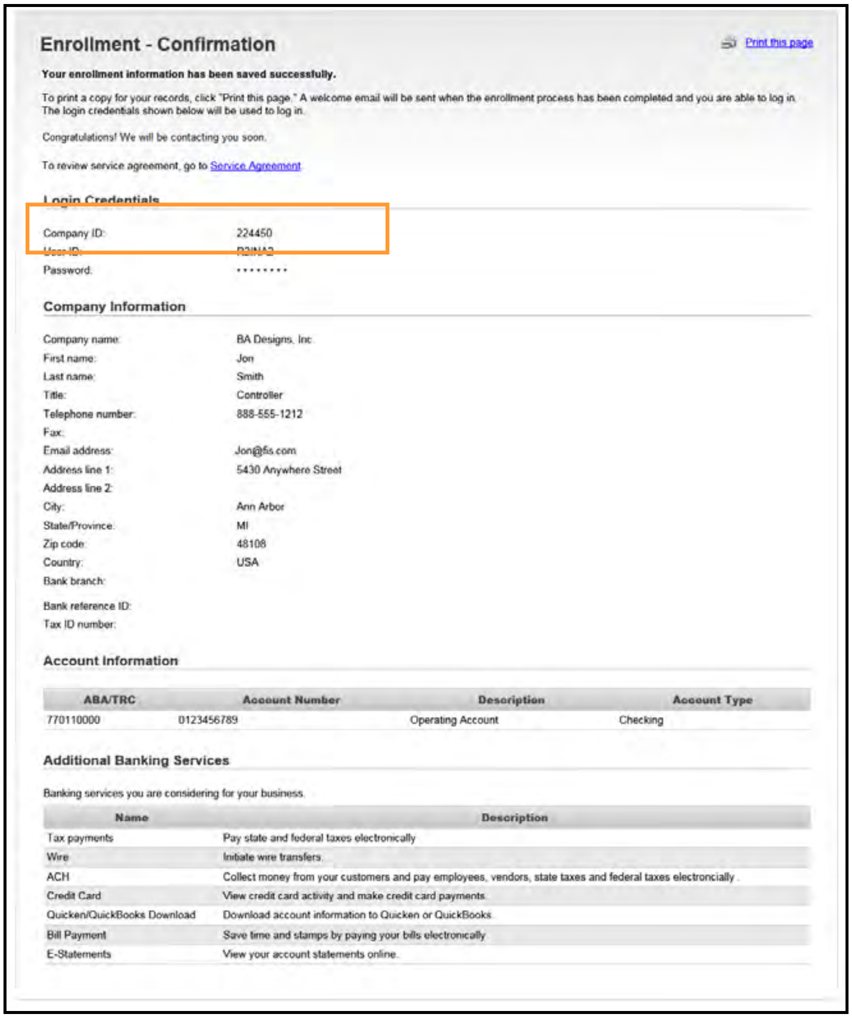
Enrollment – Service Agreement Page



24. Read the agreement and click **Agree**.

The *Enrollment – Confirmation* page is displayed with your Company ID.

Enrollment – Confirmation Page



Enrollment - Confirmation

Print this page

Your enrollment information has been saved successfully.

To print a copy for your records, click "Print this page." A welcome email will be sent when the enrollment process has been completed and you are able to log in. The login credentials shown below will be used to log in.

Congratulations! We will be contacting you soon.

To review service agreement, go to Service Agreement

Login Credentials

Company ID:	224450
User ID:	R2INA2
Password:	••••••••

Company Information

Company name:	BA Designs, Inc
First name:	Jon
Last name:	Smith
Title:	Controller
Telephone number:	888-555-1212
Fax:	
Email address:	Jon@fis.com
Address line 1:	5430 Anywhere Street
Address line 2:	
City:	Ann Arbor
State/Province:	MI
Zip code:	48108
Country:	USA
Bank branch:	
Bank reference ID:	
Tax ID number:	

Account Information

ABA/TRC	Account Number	Description	Account Type
770110000	0123456789	Operating Account	Checking

Additional Banking Services

Banking services you are considering for your business.

Name	Description
Tax payments	Pay state and federal taxes electronically
Wire	Initiate wire transfers.
ACH	Collect money from your customers and pay employees, vendors, state taxes and federal taxes electronically.
Credit Card	View credit card activity and make credit card payments.
Quicken/QuickBooks Download	Download account information to Quicken or QuickBooks.
Bill Payment	Save time and stamps by paying your bills electronically
E-Statements	View your account statements online.

If there are any issues concerning your enrollment request, you will be contacted by your financial organization.

Enrollment Field Descriptions

Field	Description
User ID	The user's identification number.
Enter password	The user's password.
Confirm password	Confirmation of the user's password.
Company name	The name of the company.
Name	The first and last name of the company contact.
Title	The title of the company contact.

Phone	The phone number of the company contact.
Fax	The fax number of the company contact.
Email address	The email address of the company contact.
Address, City, State, Zip, Country	The address of the company, including street address, city, state, zip code and country.
Bank branch	The financial organization branch for the company.
Bank reference ID	Reference identification number that is given to the potential user by the financial organization.
Tax ID number	Tax identification number.
TRC	Transit Routing Code. This number is used to identify the financial organization and can be found on checks or checking account statements.
Account Number	The company account number.
Description	Descriptive text for the account.
Account Type	Checking or savings

Password Requirements

The following password requirements apply to all Business Online Banking users.

- Must be at least eight characters in length but no more than 12.
- Must include a combination of two of the following types of characters:
  - **Letters**—A through Z, upper and/or lower-case. Passwords are not case sensitive.
  - **Numbers**—0 through 9
  - **Special characters**—Pound (#), dollar ($), or at sign (@).
- Cannot include more than three consecutive identical characters. For example, `t@llllama` is not allowed but `t@lllama` is.
- Cannot be the same as the associated user ID.
- Cannot be one of 15 previously used passwords. The exception to this requirement is temporary passwords issued by Business Online Banking Administration role users and the financial organization.

Password Expiration

Business Online Banking passwords expire every 90 days.

Password Changes

Business Online Banking users can only change their own password once per day using the *Change Password* page. This applies to all users regardless of their assigned Business Online role.

Subsequent Password Changes

If you have changed your own password using the *Change Password* page and need it changed again in the same day, you should contact your company's Administration role user or your financial organization for a temporary password.

Once you sign on to Business Online Banking using a temporary password, you are required to change it.

Login Attempts and Locked Accounts

Business Online Banking users are allowed three unsuccessful login attempts before their account is locked and access is prevented.

If your Business Online Banking account is locked it can be unlocked by:

- Administrator passwords are reset by the BeBCustomer Service Center. Customer Service Associates are available Monday through Friday from 7:00 am to 7:00 pm at 1-800-593-4345.
- Sub user passwords are reset by a user who has the Administration role.

Sign On

Business Online Banking *Sign On* authenticates a user.

New Users

A company's initial Administration role user is set up by Rabun County Bank. All subsequent company users are set up by the company's Administration role user directly in Business Online Banking.

For users signing on to Business Online Banking for the first time, the sign on process includes:

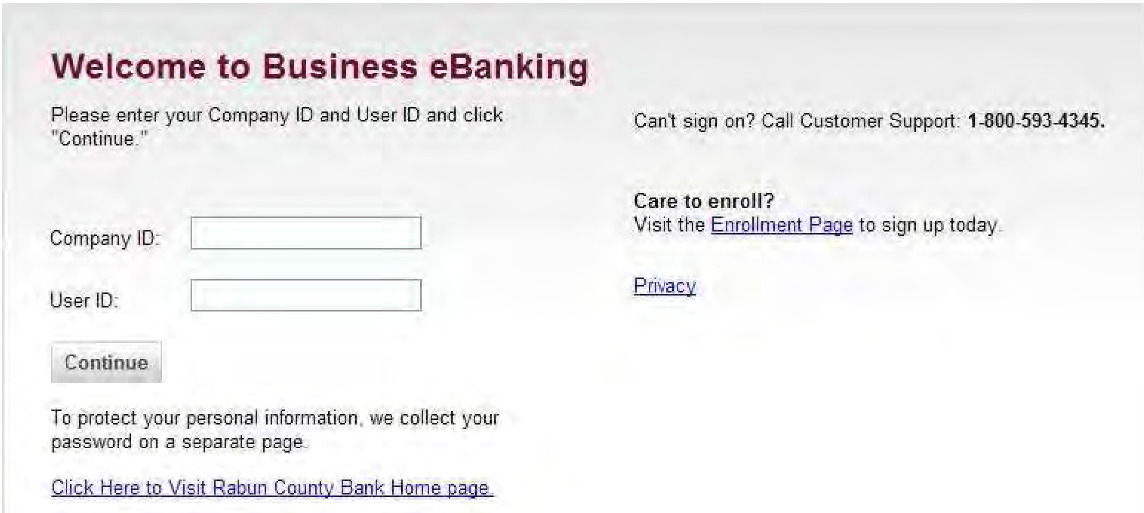
- Changing your initial password
- Setting up your Secure Sign On credentials

Initial Password Change

The first step in signing on to Business Online Banking for the first time includes changing your initial password, as follows:

1. On the *Sign On* page, enter your **Company ID**.
2. Enter your **User ID**.
3. Click **Continue**.

Sign On Page



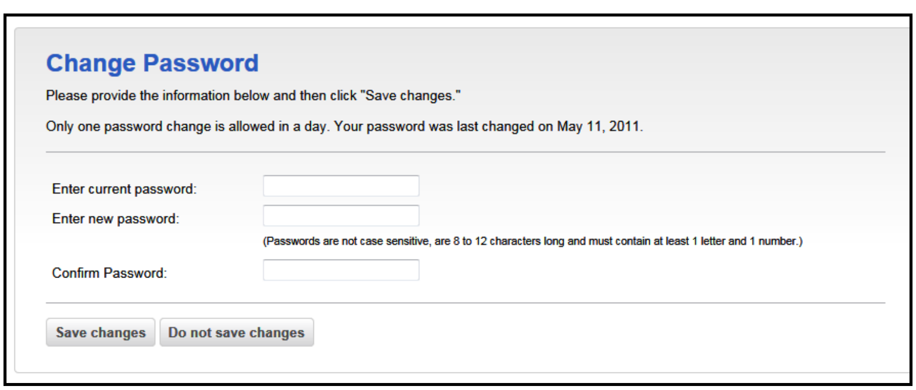
The *Password* page is displayed.

Password Page

4. Enter your initial **Password.**
5. Click **Sign on.**

The *Change Password* page is displayed.

Change Password Page



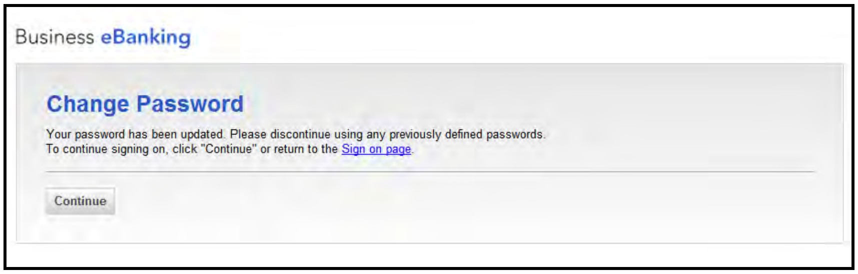
6. Enter a **New password** using the requirements in the *Password Requirements* section on page 5.

   Note: The characters you enter are masked and display as asterisks.

7. Re-enter your password in the **Confirm new password** field. This allows the system to verify that you know what you have entered.
8. Click **Save changes**.

If the two character strings you entered are the same, the *Change Password* confirmation page is displayed.

Change Password Confirmation Page



9. Click **Continue**.

The *Secure Sign On Introduction* page is displayed. Use this page to set up your Secure Sign On credentials, as described in the following *Secure Sign On Setup* section.

Secure Sign On Setup

The second step in signing on to Business Online Banking for the first time includes setting up your secure sign on credentials.

Secure Sign On provides added security by establishing your identity using a picture, personal phrase, and unique questions. These visual cues are displayed on the *Sign On Password* page as assurance that you have reached Business Online Banking and can safely enter your password.

The Secure Sign On setup process consists of the following steps:

- Setting up a picture and personal phrase
- Setting up confirmation questions
- Registering your computer
- Previewing and confirming your Secure Sign On information

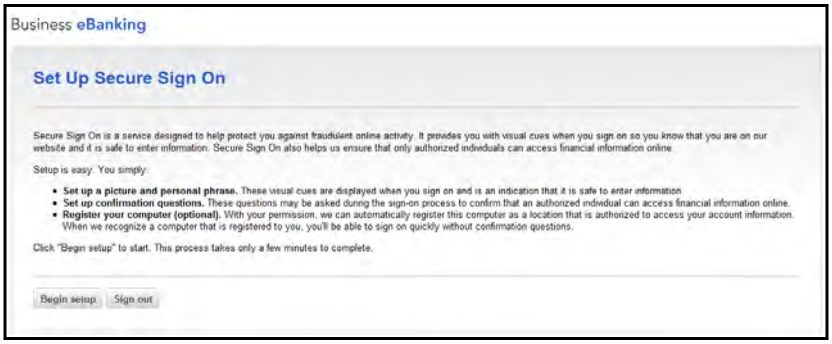
Setting Up a Picture and Personal Phrase

The first step in setting up your Secure Sign On credentials includes selecting your picture and personal phrase.

To setup a picture and phrase, do the following:

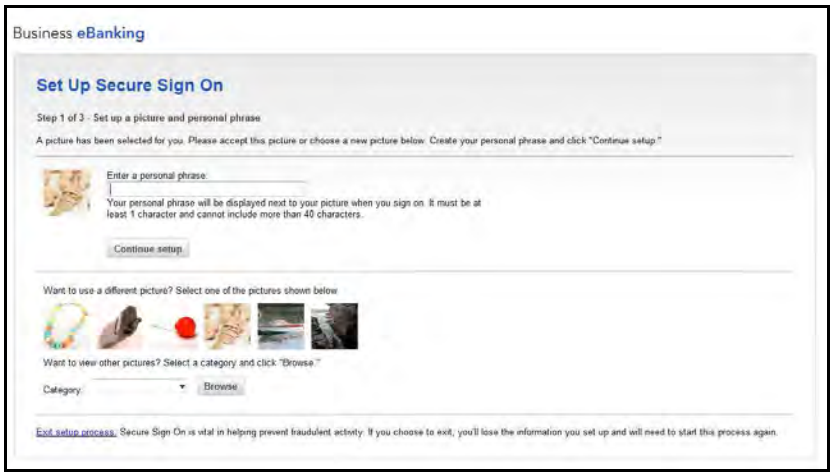
1. On the *Secure Sign On Introduction* page, click **Begin setup** to begin the setup process.

Secure Sign On Introduction Page



The *Secure Sign On Picture and Personal Phrase* page is displayed.

Secure Sign On Picture and Personal Phrase Page



2. A picture is pre-selected for you. You can choose to keep this picture, select another picture from those listed on the page, or select a picture category and click **Browse** to select a different picture.

If you choose to browse through a picture category, the *Secure Sign On Browse Picture Category* page is displayed.

The *Secure Sign On Browse Picture Catalog* page displays twelve pictures at a time. If you want to browse other pictures in the selected category, use the pagination links displayed below the pictures.

Note: As you navigate through categories or pages within categories, the pictures displayed on previously viewed pages may not be the same if the category or page is re-visited. The pictures are randomly generated each time a page is accessed.

Once you have located your desired picture, select the picture.

You may also keep your originally selected picture by clicking the link at the top of the page.

The *Secure Sign On Picture & Personal Phrase* page is redisplayed.

3. Type your phrase in the **Enter a personal phrase** field.
4. Click **Continue setup**.

The *Secure Sign On Confirmation Questions* page is displayed. Use this page to set up your confirmation questions and answers, as described in the following *Setting Up Confirmation Questions and Answers* section.

Setting Up Confirmation Questions and Answers

The second step in setting up your Secure Sign On credentials involves selecting four confirmation questions and answers.

The confirmation questions are displayed on the Business Online Banking *Sign on* page if you sign on from an unregistered computer. Answering the questions further confirms your identity and prevents unauthorized access to your personal information.

To set up your questions and answers, do the following:

1. On the *Secure Sign On Confirmation Questions* page, choose four confirmation questions and provide answers. Each answer must be:
    - At least one character long, but no longer than 40 characters.
    - Include no special characters.
    - Unique; do not provide the same answer for two or more answer fields.

Note: The answers are not case sensitive.

Secure Sign On Confirmation Questions Page

2. Click **Continue setup**.

The *Secure Sign On Computer Registration* page is displayed. Use this page to register your computer, as described in the following *Registering Your Computer* section.

Registering Your Computer

The third step in setting up your Secure Sign On credentials involves registering your computer.

Registering a computer places a browser cookie on the machine and enables Business Online Banking to recognize the computer as a trusted location. Once you register a computer, you are no longer asked to answer confirmation questions when you sign on from that computer, making the sign-on process more convenient.

Note: Registering public computers (for example, an Internet café or library) or computers used infrequently to access financial information online is not recommended. When using these computers, you are asked confirmation questions before signing on to protect your personal information.

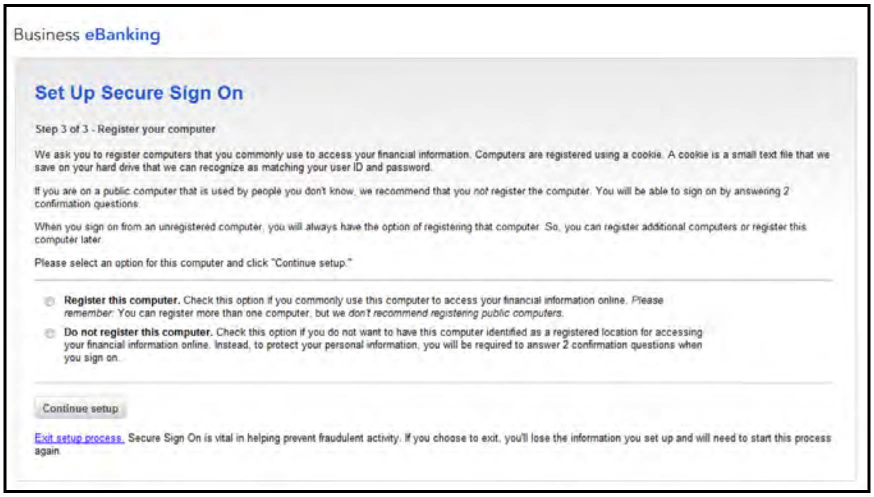
To register a computer, do the following:

1. On the *Secure Sign On Computer Registration* page, select the **Register your computer** option.

Note: If you select the **Do not register this computer** option, you are prompted to answer your confirmation questions before you can sign on to protect your personal information.

2. Click **Continue setup**.

Secure Sign On Computer Registration Page



The *Secure Sign On Preview* page is displayed. Use this page to review your Secure Sign On credentials, make changes if necessary, and confirm your setup as described in the following *Preview and Confirm Your Secure Sign On Information* section.

Preview and Confirm Your Secure Sign On Information

The last step in setting up your Secure Sign On credentials involves using the *Secure Sign On Preview* page to review your Secure Sign On credentials, make changes if necessary, and confirm your setup.

You cannot modify any selections after the setup process is successfully completed. If a change is needed after you complete your set up, you must have Secure Sign On removed from your profile. Initial primary Administration role users can contact Rabun County Bank to do this and non-administration role users can contact their company's Administration role user.

When you sign on to Business Online Banking after your Secure Sign On information has been removed, you must repeat the Secure Sign On setup process and choose different selections.

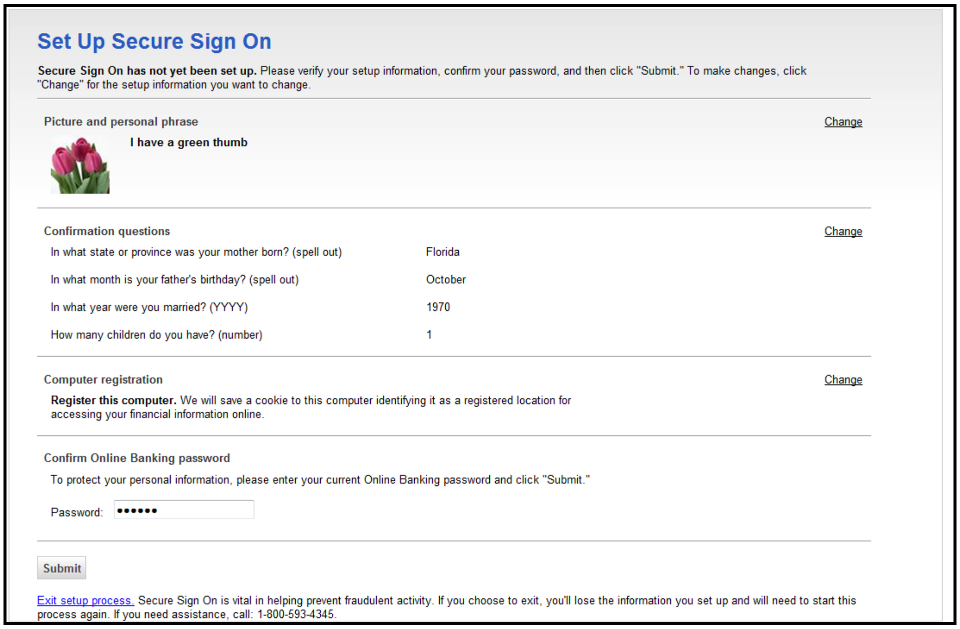
To preview, change, and confirm your setup, do the following:

1. Review your information. Click the appropriate **Change** link to modify your information if needed.

Note: If you make any changes, click **Continue setup** to return to the Secure *Sign On Preview* page. The page is refreshed to show your new selections.

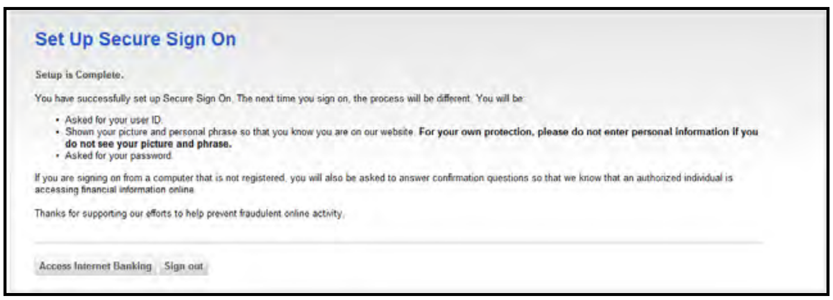
2. Re-enter your **Password**.
3. Click **Submit**.

Secure Sign On Preview Page



The *Secure Sign On Confirmation* page is displayed.

Secure Sign On Confirmation Page



4. Perform one of the following actions:
    - Click **Access Internet Banking** to sign on to Business Online Banking.
    - Click **Sign out** to return to the Business Online Banking *Sign On* page.

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Navigation

Menu Bar

The menu bar is located at the top of the application page and is always displayed. The menu bar consists of five main menus that group similar Business Online Banking services together.

Note: Access to the menus and submenus is dependent on the services offered through your entitlements.

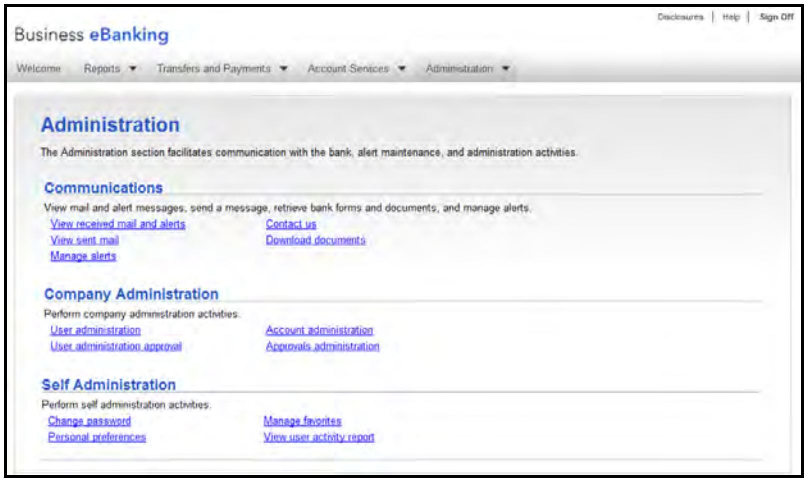
The main menus are:

- **Welcome**—allows you to access to the *Welcome* page. The *Welcome* page includes links to view unread mail and alert messages, next scheduled requests, favorites, saved reports, and account balance reports.

  Note: The Welcome tab does not include submenus.

- **Reports**—provides access to Account Reports, Deposit Account Reporting, Deposit Reporting, Loan Reports, Downloadable Reports, Statements and Documents, Wire Reports.
- **Transfers and Payments**—provides access to Scheduled Requests, Express Transfer, Book Transfer, Funds Transfer, Loans, Bill Pay (Business Bill Pay), ACH (Send Money, Collect Money, and ACH File Upload), and Wire.
- **Administration**—provides access to Communications, Company Administration, and Self Administration.

Administration Overview Page



Scroll Bars
Scroll bars are displayed when the information displayed on a selected page does not "fit" in the browser window. Click the directional arrows or drag the scroll bar to scroll through these pages.

If all columns of the report are not visible, use the scroll bars to move from left to right or up and down. Computer settings can also be adjusted to change the resolution of the standard screen view, resolution setting of 1024 x 768 is recommended. If there is no available data for a field, then the field remains empty.

Column Sorting
Where applicable, information can be sorted by clicking the desired column header. By default, the field names are sorted alphabetically or numerically in ascending order. Clicking the selected column name a second time sorts the accounts alphabetically or numerically in descending order.

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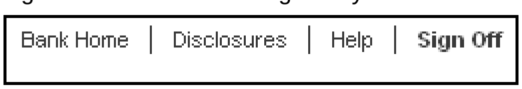
Confirmation Pages and Messages
When a selected task has been completed, a confirmation page or confirmation message is displayed. If you leave a task before the task is complete, the task is canceled and the entered data is not saved.

Quick Links

Quick Links allow you to quickly navigate to tasks that are commonly associated with the task you are currently performing. When available, Quick Links are displayed on the left navigation panel.

Utility Links

Utility Links are always available on the upper right-hand corner of each application page and allow you to visit our home page, view disclosure statements, access online help, to sign off Business eBanking at any time.



Help

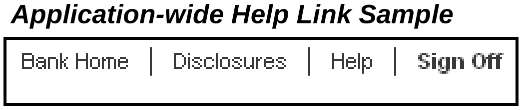
Help consists of application-wide help and page-specific help.

Application-wide help includes information (How Do I, Glossary, FAQs) for all the services entitled to you, and is always available by clicking the **Help** link on the upper right-hand corner.

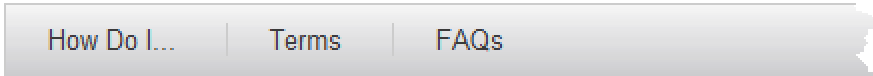
Page-specific help includes information related to the current page or task you are performing, and is accessible by clicking the **How Do I…**, **Terms**, or **FAQs** links located at the bottom of the page.

Note: Links to the **How Do I**, **Terms**, and **FAQ** help pages are not available for the *Welcome*, *Next Scheduled Requests*, and section overview pages.

Application-wide Help Link Sample



Page-specific Help Link Sample



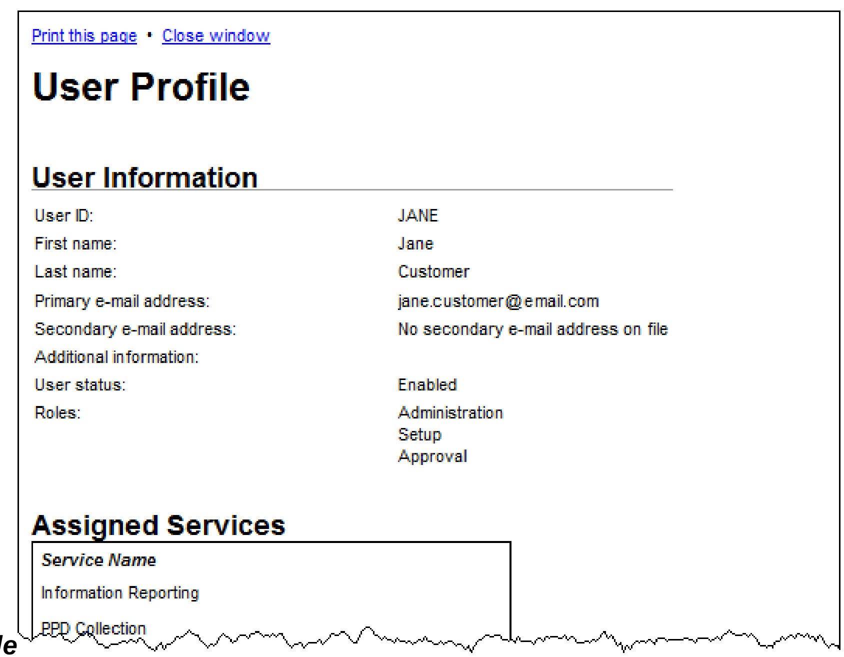
Print This Page

To print the data displayed on selected reports, history, or confirmation pages in a printer friendly format (with gridlines) click the **Print this page** link. A window opens displaying a preview of the printed page. Click **Print this page** to print the data or **Close window** to close the window without printing.

Note: Depending upon the amount of data on the page, the print orientation may need to be set to Landscape to capture all of the data. The **Print this page** link is not available on the Dashboard page.

Print This Page Example

Print Friendly Format

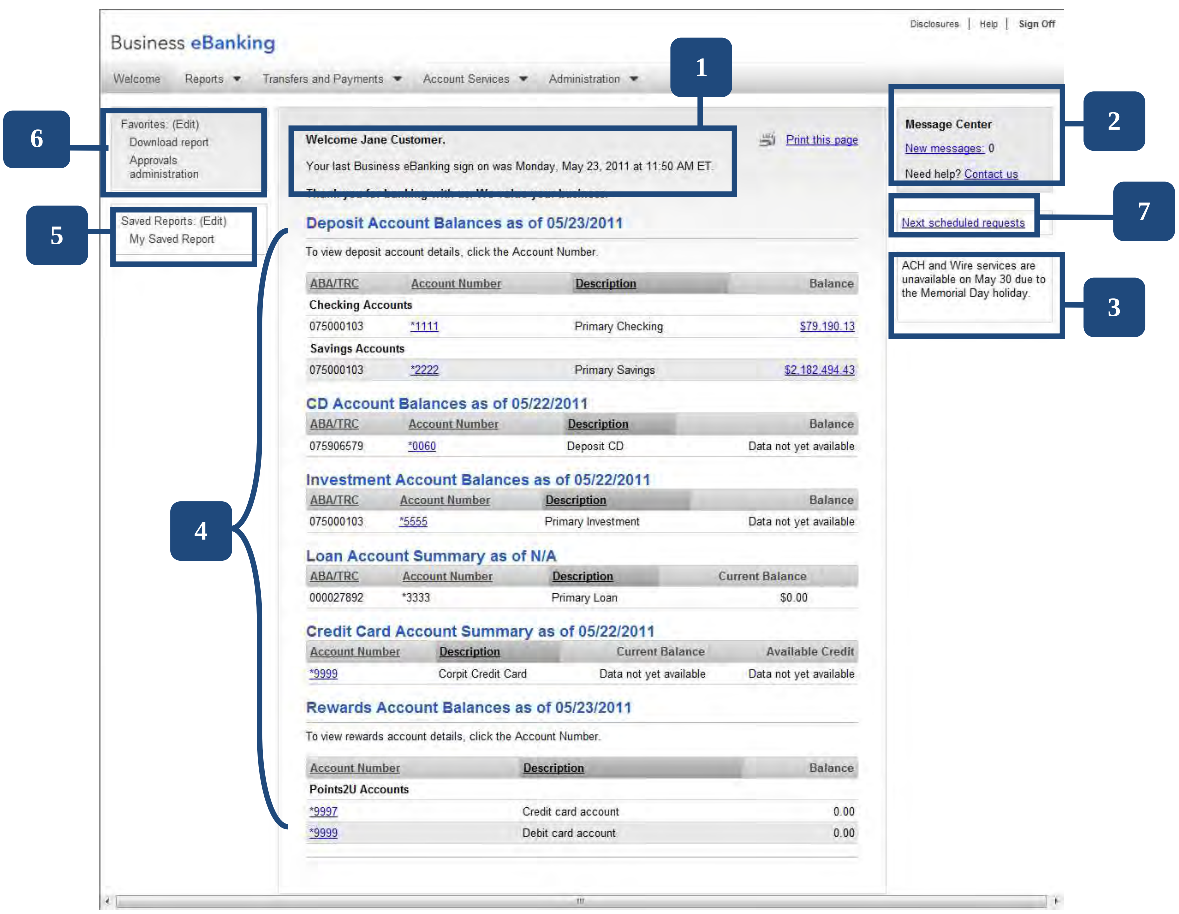


Example

Welcome

The *Welcome* page appears upon a user's successful login and includes the following information:

1. **Welcome message:** User first and last name with last login date and time.
2. **Message Center:** Links to view mail and alert messages, and send secure mail. See the *Communications* chapter on **Error! Bookmark not defined.** for details about how to manage alerts and send messages.
3. **Bulletins:** Short messages posted by the financial organization.
4. **Account Balances:** Account and balance information for some entitled accounts.
5. **Saved Reports:** Links to frequently used reports. See the *Business eBanking Reports* volume for details about creating saved reports.
6. **Favorites:** Links to frequently used functions or pages. See the *Manage Favorites* section on page **Error! Bookmark not defined.** of this document for details.
7. **Next scheduled requests:** Link to view scheduled transfers and payments. See the *Business eBanking Transfers and Payments–Volume 1* for details about scheduled requests.



Company Administration

Overview

Use **Company Administration** to manage your employee's access to banking services, accounts, and actions, and to rename your company's accounts, if desired.

Administration Role

Upon initial setup on Business Online Banking, a company is assigned a primary user who is assigned the Administration role. The primary user is entitled to all services and to all accounts associated with those services (per the company profile) upon initial sign on to Business Online Banking. The service and account entitlements may be modified, as desired (through User Setup). Please note, if a change is made to the company profile (i.e. added or deleted services) or the accounts associated with available services, the primary user is once again entitled to all services and all accounts associated with those services upon sign on into Business Online Banking after the change. Modifications made to the service and account entitlements prior to the company profile change no longer apply and need to be re-applied, if desired.

The primary user can add, edit, or delete Business Online Banking users and assign service level and account level entitlements to users (through User Setup) to allow access to the company's available services. The primary user may also create and entitle additional users to perform these functions by assigning the Allow Administration role to their user setup.

Note: Multiple users can be assigned the Administration role.

User Administration

Users can be created, modified, copied, or deleted by navigating through the user administration screen flow. Service level entitlements and account assignments may be assigned to or modified for individual users. A Copy User feature allows user entitlements to be copied from one user to another and assists in streamlining the setup of additional users.

The user administration process consists of entering user information and role assignments, assigning service level and account entitlements. Users only have access to those services and accounts that have been assigned to them by an Administrative user.

User Administration Approval

If your company requires multiple approvals for user adds, changes, and deletes, you can use the *User Administration Approval – Selection* page to perform several administrative functions including:

- Viewing pending user profile requests
- Approving pending user profile requests
- Canceling pending user profile requests

Account Administration

Text names (nicknames) can be created for accounts to help in easily identifying the accounts used in your online banking session. These nicknames do not change the name of the account at your financial organization; the names are meant to be more convenient in spotting your desired account within your online session.

User Administration

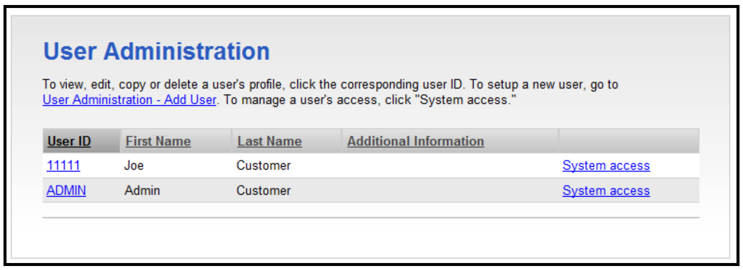
Use **User Administration** to add a new user or select an existing user to edit, copy, or delete. If your company requires multiple approvals for user adds, changes, and deletes, all required approvals must be received before the request is processed.

To access the *User Administration* page:

1) Click **Administration > User administration**.

   The *User Administration* page is displayed.

User Administration Page



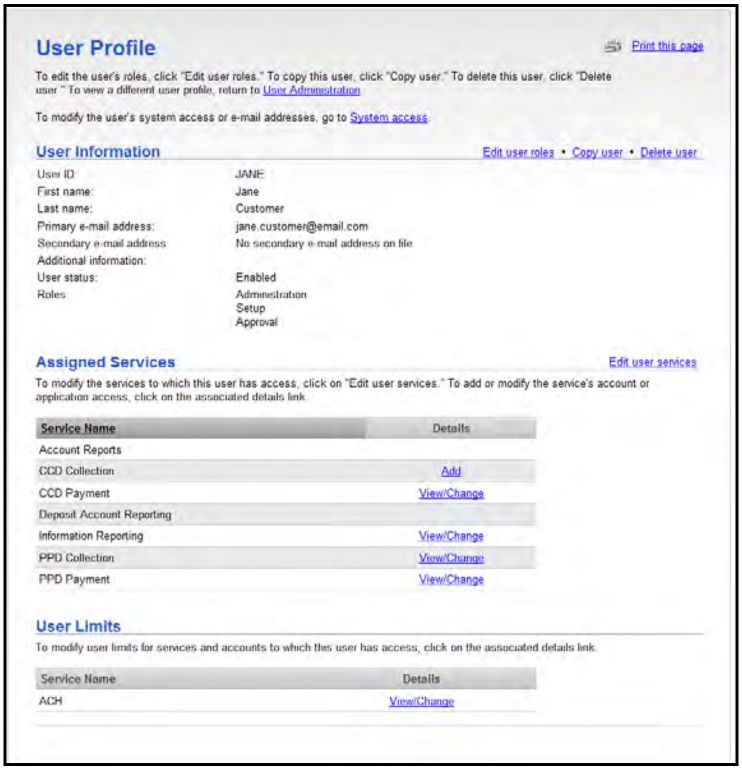
View a User Profile

To view details for a user's profile:

- Click the corresponding user ID.

  The *User Profile* page is displayed.

User Profile Page



Creating a New User

The user creation process includes:

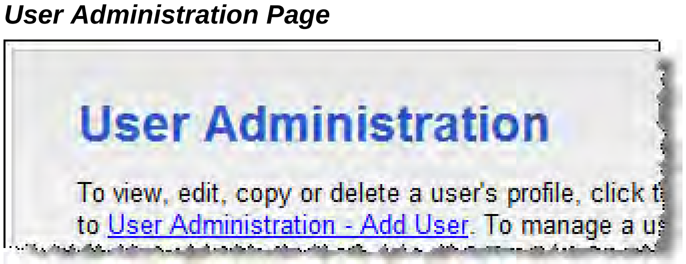
- Entering user information and assigning roles
- Adding services
- Adding account access to services
- Adding application access to services (applicable for File Download)
- Modifying limits (applicable for ACH, Wire, and Business Bill Payment)
- Submitting the user profile for approval (for companies requiring multiple approvals)

Use **User Administration – Add User** to begin the process of creating a new user. If your company requires multiple approvals for user administration, then the new profile cannot be used until all required approvals are received.

To access the *User Administration – Add User* page:

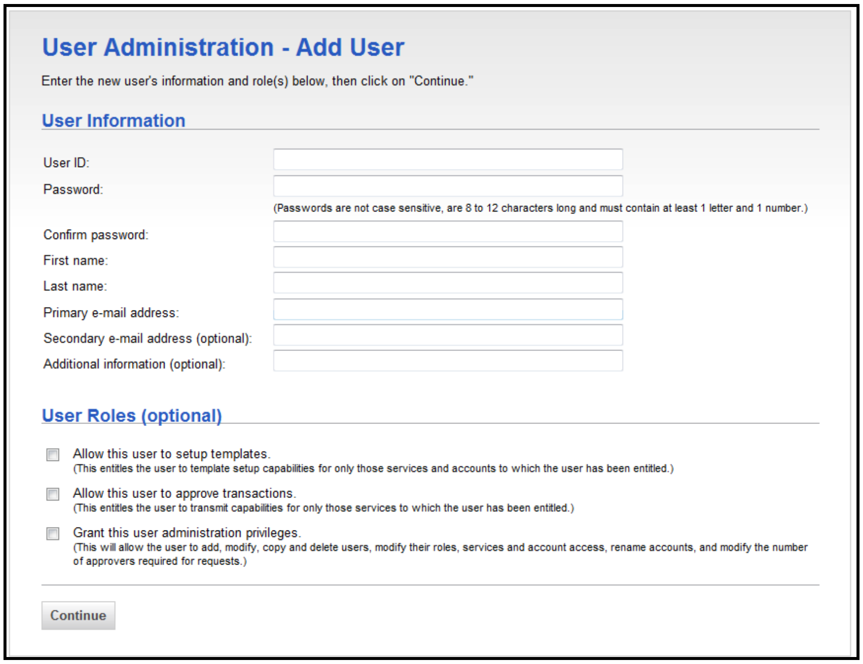
- On the *User Administration* page, click the **User Administration – Add User** link.

User Administration Page



The *User Administration – Add User* page is displayed.

User Administration – Add User Page


User Administration - Add User

Enter the new user's information and role(s) below, then click on "Continue."

User Information

User ID:

Password:

(Passwords are not case sensitive, are 8 to 12 characters long and must contain at least 1 letter and 1 number.)

Confirm password:

First name:

Last name:

Primary e-mail address:

Secondary e-mail address (optional):

Additional information (optional):

User Roles (optional)

Allow this user to setup templates.
(This entitles the user to template setup capabilities for only those services and accounts to which the user has been entitled.)

Allow this user to approve transactions.
(This entitles the user to transmit capabilities for only those services to which the user has been entitled.)

Grant this user administration privileges.
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

Continue

Entering User Information and Assigning Roles

The first step in creating a new user is entering general information about the user and assigning roles on the *User Administration – Add User* page, as follows:

1. Enter the **User ID**.
2. Enter the user's **Password**.
3. Re-enter the user's password in the **Confirm password** field.
4. Enter the user's **First name**.
5. Enter the user's **Last name**.
6. Enter the user's **Primary e-mail address**.
7. Enter the user's **Secondary e-mail address** (optional).
8. Enter **Additional information** (optional) for the user.
    - **We recommend this field be completed with a password or PIN for all users. This information will be used by Rabun County Bank to identify the user.**
9. Select one or more of the following **User Roles**:

   Allow this user to setup templates.

   Allow this user to approve transactions.

   Grant this user administration privileges.
10. Click **Continue**.

The *User Administration – Add User Services* page is displayed. Use this page to assign services, as described in the following *Adding Services* section.

Adding Services

The second step in creating a new user is adding services to the user's profile on the *User Administration – Add User Services* page.

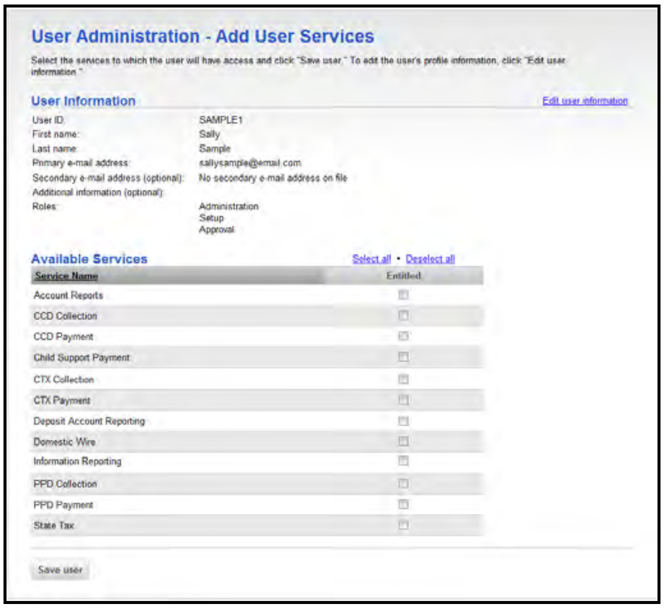
When a new service is added to a company's profile it must be entitled to the company users.

Note: Some services have dependencies on other services and must be enabled together.

You can add services as follows:

1. On the *User Administration – Add User Services* page, click the check box associated with each desired service. To entitle a user to all available services click the **Select all** link above the table header.

User Administration – Add User Services Page



2. Click **Save user**.

   The *User Profile* page is displayed.

User Profile Page

Note: The following links are not shown for companies that require multiple approvals for user administration: **Edit user roles**, **Copy user**, and **Delete user**.

If your company does not require multiple approvals for user administration, the user's profile is created and a confirmation message is displayed on the page. You can complete the user's setup by adding account access, application access (if applicable), and modifying service limits (if applicable), as described in the following sections.

If your company requires multiple approvals for user administration, the user profile is created only after all of the required approvals are received. You should complete the user's setup by adding account access, application access (if applicable), modifying service limits (if applicable), and then submitting the user profile for approval. Once you submit a user profile for approval, further changes cannot be made to it until all approvals have been received or the request is canceled.

Adding Account Access to Services

The third step in creating a new user is setting up account access to services on the *Account Access – Add* page. Account level entitlements are assigned for all users before a new service can be used. An **Add** link under the **Assigned Services** section indicates services that require account or application level access.

You can add account access as follows:

1. On the *User Profile* page, click the **Add** link associated with the service to assign account level access.

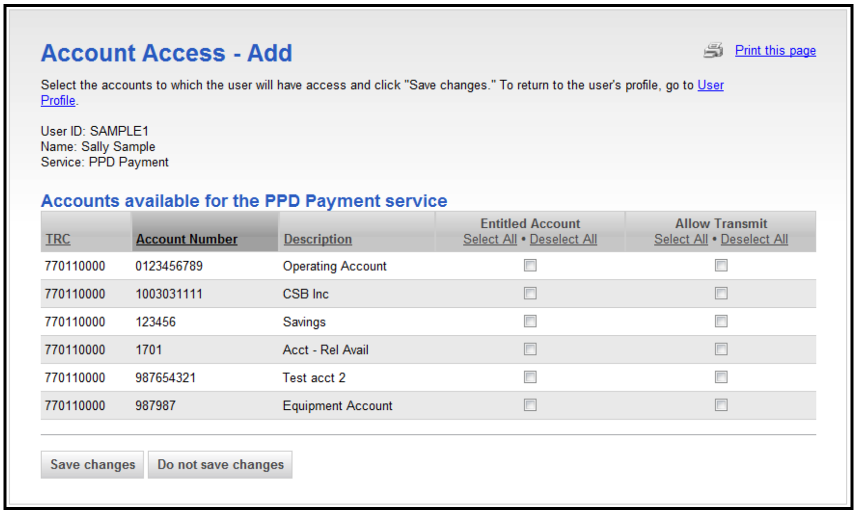
   Note: By clicking add on the service" Information Reporting" access can be given to one or all accounts enabled for your company.

User Profile Page

PPD Collection	Add
PPD Payment	Add

The *Account Access – Add* page is displayed.

Account Access – Add Page



Account Access - Add

Print this page

Select the accounts to which the user will have access and click "Save changes." To return to the user's profile, go to User Profile.

User ID: SAMPLE1
Name: Sally Sample
Service: PPD Payment

Accounts available for the PPD Payment service

TRC	Account Number	Description	Entitled Account Select All • Deselect All	Allow Transmit Select All • Deselect All
770110000	0123456789	Operating Account	☐	☐
770110000	1003031111	CSB Inc	☐	☐
770110000	123456	Savings	☐	☐
770110000	1701	Acct - Rel Avail	☐	☐
770110000	987654321	Test acct 2	☐	☐
770110000	987987	Equipment Account	☐	☐

Save changes | Do not save changes

2. Click the check box associated with each account to entitle account level access. Use the **Select All** link to entitle all accounts for the service.
3. Click **Save changes**.

The *User Profile* page is displayed with a confirmation message.

Adding Application Access to Services

If applicable, the fourth step in creating a new user is setting up application access to File Download through the *User Profile* page. If your company does not use File Download, proceed to the *Modifying Limits* section on page 29.

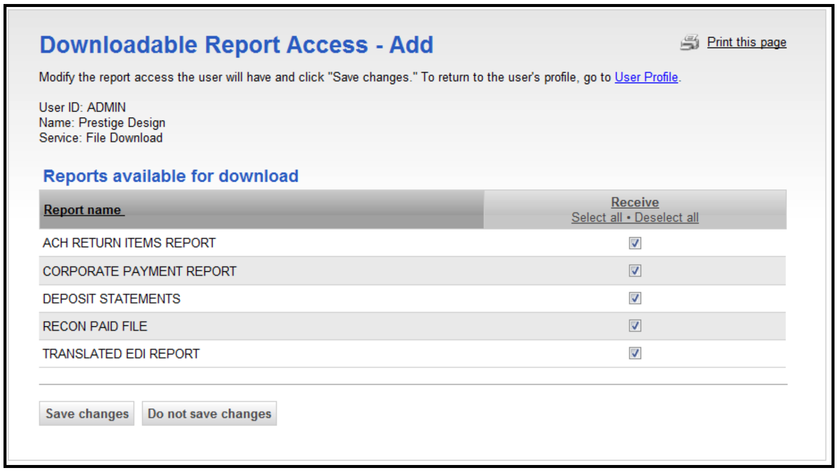
Adding File Download Access

To add File Download access:

1. On the *User Profile* page, click the **Add** link associated with the File Download service to assign application level access.

The *Download Report Access – Add* page is displayed.

Downloadable Report Access – Add Page



2. Click the check box associated with the application the user can download. Click the **Select All** link to select all of the check boxes.
3. Click **Save changes**.

The *User Profile* page is displayed with a confirmation message.

Modifying Limits

If applicable, the fifth step in creating a new user is modifying a user's daily maximum limit and account limits associated with Wire, ACH, or Business Bill Pay services through the *User Profile* page.

The user's limits cannot exceed the company limits. If a company limit is changed making it more restrictive than the end user limit, the end user limit is automatically set to the company limit. Excluded transactions will not be included in the cumulative totals used for limit filtering and will not be reflected in the Today's totals calculated in associated reports.

Modifying Wire Limits

Wire limit checking proceeds in the following order:

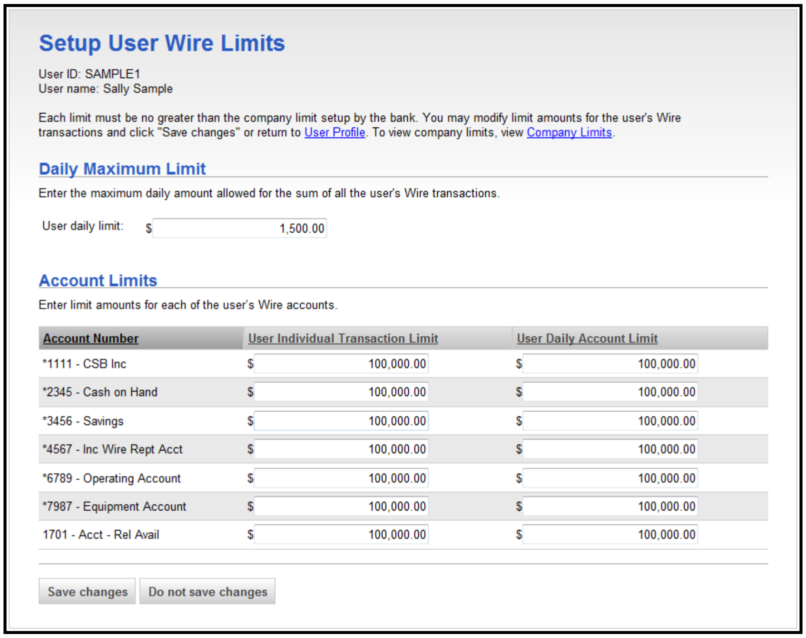
- User Daily Limit
- Company Daily Limit
- User Daily Account Limit
- Company Daily Account Limit
- User Transaction Limit
- Company Transaction Limit

To modify Wire limits:

1. Click the **View/Change** link associated with the Wire service.

The *Setup User Wire Limits* page is displayed.

Setup User Wire Limits Page



Setup User Wire Limits

User ID: SAMPLE1
User name: Sally Sample

Each limit must be no greater than the company limit setup by the bank. You may modify limit amounts for the user's Wire transactions and click "Save changes" or return to User Profile. To view company limits, view Company Limits.

Daily Maximum Limit

Enter the maximum daily amount allowed for the sum of all the user's Wire transactions.

User daily limit: $ 1,500.00

Account Limits

Enter limit amounts for each of the user's Wire accounts.

Account Number	User Individual Transaction Limit	User Daily Account Limit
*1111 - CSB Inc	$ 100,000.00	$ 100,000.00
*2345 - Cash on Hand	$ 100,000.00	$ 100,000.00
*3456 - Savings	$ 100,000.00	$ 100,000.00
*4567 - Inc Wire Rept Acct	$ 100,000.00	$ 100,000.00
*6789 - Operating Account	$ 100,000.00	$ 100,000.00
*7987 - Equipment Account	$ 100,000.00	$ 100,000.00
1701 - Acct - Rel Avail	$ 100,000.00	$ 100,000.00

Save changes | Do not save changes

2. Enter the **User daily limit** or select the **No Limit** option (if applicable). The **No Limit** options are only available if the company limit is set to Not Used.
3. Enter the **User Individual Transaction Limit** and **User Daily Account Limit** for each of the accounts, or check the **No Limit** check box (if applicable).
4. Click **Save changes**.

Modifying ACH Limits

ACH limit checking proceeds in the following order:

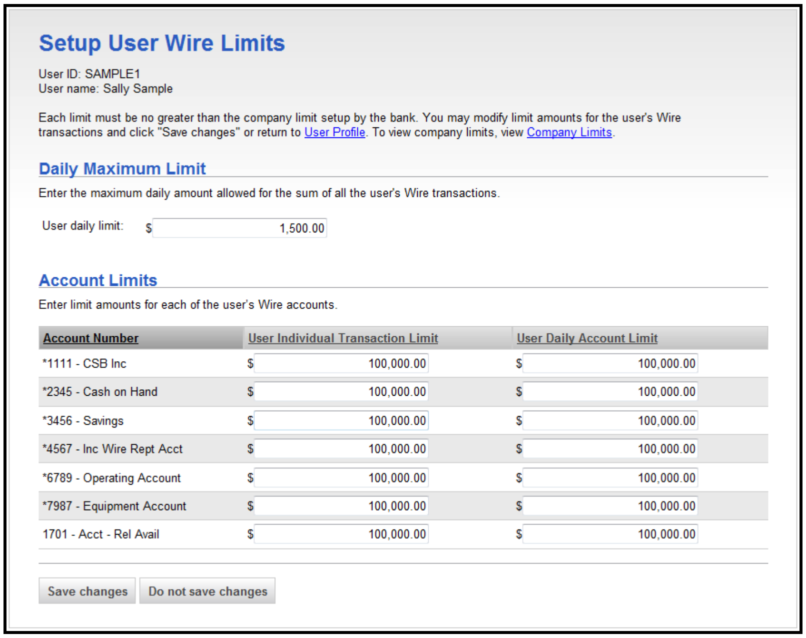
- User Daily Limit
- User ACH Service Limit
- User's Company Daily Limit
- User's Company ACH Service Limit
- User Daily Account Limit
- Company Daily Account Limit
- Company Transaction Detail Limit

To modify ACH limits:

1. Click the **View/Change** link associated with the ACH service.

The *Setup User ACH Limits* page is displayed.

Setup User ACH Limits Page



Setup User Wire Limits

User ID: SAMPLE1
User name: Sally Sample

Each limit must be no greater than the company limit setup by the bank. You may modify limit amounts for the user's Wire transactions and click "Save changes" or return to User Profile. To view company limits, view Company Limits.

Daily Maximum Limit

Enter the maximum daily amount allowed for the sum of all the user's Wire transactions.

User daily limit: $ 1,500.00

Account Limits

Enter limit amounts for each of the user's Wire accounts.

Account Number	User Individual Transaction Limit	User Daily Account Limit
*1111 - CSB Inc	$ 100,000.00	$ 100,000.00
*2345 - Cash on Hand	$ 100,000.00	$ 100,000.00
*3456 - Savings	$ 100,000.00	$ 100,000.00
*4567 - Inc Wire Rept Acct	$ 100,000.00	$ 100,000.00
*6789 - Operating Account	$ 100,000.00	$ 100,000.00
*7987 - Equipment Account	$ 100,000.00	$ 100,000.00
1701 - Acct - Rel Avail	$ 100,000.00	$ 100,000.00

Save changes | Do not save changes

2. Enter the **User daily limit** or select the **No Limit** option (if applicable). The **No Limit** options are only available if the company limit is set to Not Used.
3. Enter the **User Daily Service Limit** for each listed ACH service or select the **No Limit** option (if applicable).
4. Enter the **User Individual Transaction Limit** and **User Daily Account Limit** for each of the accounts, or check the **No Limit** check box.
5. Click **Save changes**.

The *User Profile* page is displayed.

Modifying Business Bill Payment Limits

Business Bill Payment limit checking proceeds in the following order:

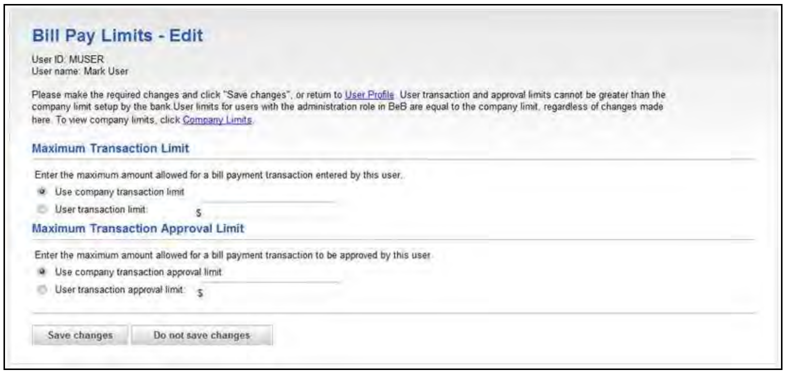
- User Transaction Limit
- User's Company Transaction Limit

To modify Bill Pay limits:

1. Click the **View/Change** link associated the Bill Pay service.

The Bill Pay Limits - Edit page is displayed.

Bill Pay Limits - Edit Page



2. Enter a specific **User bill payment transaction limit** or select the **Use company transaction limit** option. The **User transaction limit** determines the dollar amount a company user can enter for a bill payment transaction.
3. Enter a specific **User bill payment approval limit** or select the **Use company transaction approval limit** option. The **User transaction approval limit** determines the dollar amount a company user can approve for a bill payment transaction.
4. Click **Save changes**.

The *User Profile* page is displayed.

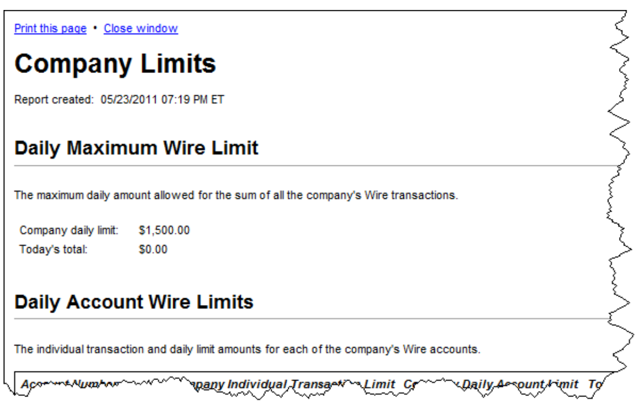
View Company Limits

To view your company's limit for ACH, Business Bill Pay, or Wire:

- Click the **Company Limits** link on the *Setup User ACH Limits, Setup User Bill Pay Limits*, or *Setup User Wire Limits* page.

The *Company Limits* page is displayed in a new browser window.

Company Limits Page



Dependent Services

The following table shows the services that must be enabled in conjunction with one another. For example, when enabling a user for Deposit Reporting, the Information Reporting service must also be enabled.

An asterisk (*) denotes services for which account access must be enabled.

Note: The service in the right column must be enabled for the service in the left column to have any effect on the user's entitlements.

If Enabled	**Also Enable**
One time wire transfer entry	*Domestic Wire
Foreign Currency International Wire	*Domestic Wire
Incoming Wire Report	Account Reports or Deposit Reporting or Deposit Account Reporting
USD International Wire	*Domestic Wire
Loan Advance	*Loan
Loan Payment	*Loan
Account Reports	*Information Reporting
Deposit Account Reporting	*Information Reporting
Deposit Reporting	*Information Reporting

Modifying an Existing User

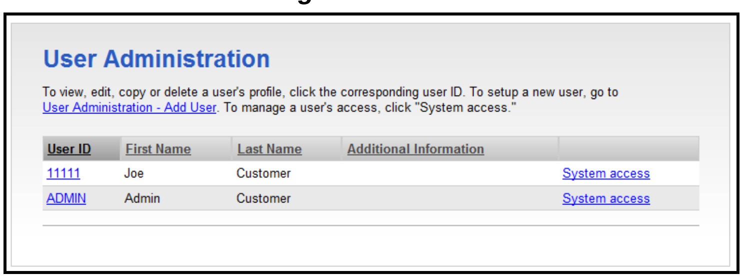
General user information, service level, account level entitlements, and user limits may be modified for existing users. In addition, the user's Secure Sign On settings may be modified through the *User Administration* page.

To access the *User Administration* page:

- Click **Administration > User administration**.

The *User Administration* page is displayed.

User Administration Page



Modifying User Information or System Access

The following user administration tasks do not require multiple approvals and can be performed through the *System Access – Edit* page:

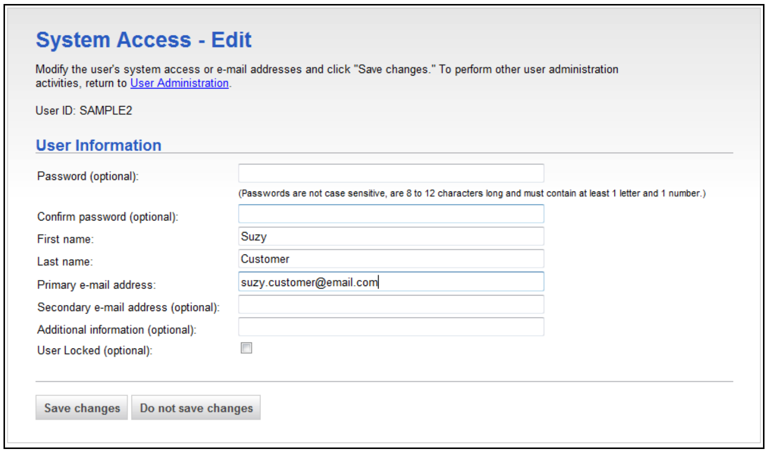
- Modifying user information
- Changing a user's password
- Unlocking a user
- Removing secure sign on (if applicable)
- Entering a token serial device number (if applicable)

To access the *System Access – Edit* page:

- On the *User Administration* page, click the **System access** link associated with the user.

The *System Access – Edit Page* is displayed.

System Access – Edit Page



Modifying User Information

To modify a user's name, e-mail address, or additional information:

1. On the *System Access – Edit* page, modify the user's information as needed.
2. Click **Save changes**.

A confirmation message is displayed.

Change a User Password

To change a user password:

1. On the *System Access – Edit* page, enter the new **Password**.
2. Re-enter the password in the **Confirm password** field.
3. Click **Save changes**.

A confirmation message is displayed.

Unlock a User

Users are allowed three login attempts before they are locked out of Business Online Banking. Users who are locked out can be unlocked by a user who has the Administration role.

To unlock a user:

1. On the *System Access – Edit* page, uncheck the **User Locked** option.
2. Click **Save changes**.

A confirmation message is displayed.

Removing Secure Sign On Settings

For Secure Sign On users, the user's secure sign on security settings (picture, personal phrase, and confirmation questions and answers) can be removed, redirecting the user to the Secure Sign On setup process the next time they sign on to Business Online Banking.

1. On the *System Access – Edit* page, click **Remove Secure Sign On settings**.

The system prompts you to verify the security settings removal.

2. Click **OK**.

A confirmation message is displayed.

Modifying User Roles

To modify a user's assigned roles:

1. On the *User Administration* page, click the **User ID** link for the desired user.

The *User Profile* page is displayed.

Note: If your company requires multiple approvals, only the **Copy user** and **User Administration** links are available for a user whose profile is pending changes.

User Profile Page

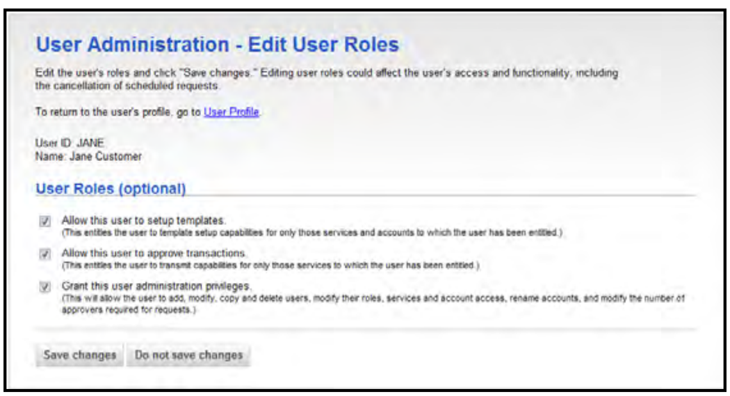
1. Click the **Edit user roles** link.

The *User Administration – Edit User Roles* page is displayed.

2. Click the **Edit user roles** link.

The *User Administration – Edit User Roles* page is displayed.

User Administration – Edit User Roles Page



3. Modify the following **User Roles** as needed:

Allow this user to setup templates.

Allow this user to approve transactions.

Grant this user administration privileges.

4. Click **Save changes**.

The *User Profile* page is displayed with a confirmation message.

User Profile Page

5. If your company requires multiple approvals for user administration, continue to make changes to the user profile or click **Save user**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled.

The *User Profile – Confirmation* page is displayed.

Changed items appear in bold green text with a green dot (●).

Deleted items appear in bold red text with a red X (✗).

Unchanged items appear in black text with a black checkmark (✓).

The changes to the Business Online Banking user profile become effective once the required number of approvals is received.

Modifying Service Entitlements

If a new service is added to a company's profile, then the new service must be entitled to the company users. Account level entitlements must also be assigned for all users before the new service can be used, as described in the following section on page 37.

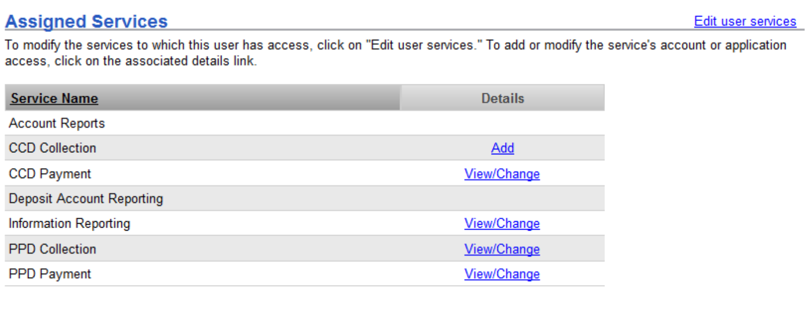
To modify a user's service entitlements:

1. On the *User Administration* page, click the **User ID** link for the desired user.

The *User Profile* page is displayed.

Note: If your company requires multiple approvals, only the **Copy user** and **User Administration** links are available for a user whose profile is pending changes.

User Profile Page



Assigned Services — Edit user services

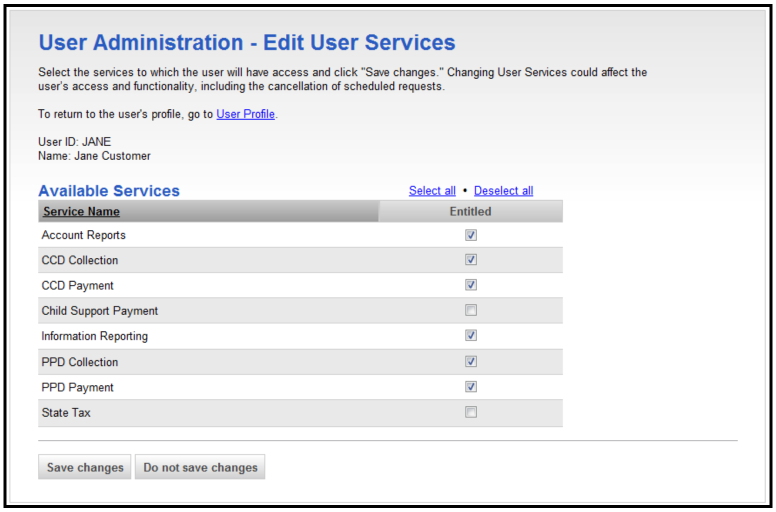
To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.

Service Name	Details
Account Reports	
CCD Collection	Add
CCD Payment	View/Change
Deposit Account Reporting	
Information Reporting	View/Change
PPD Collection	View/Change
PPD Payment	View/Change

2. Click the **Edit user services** link.

The *User Administration – Edit User Services* page is displayed.

User Administration – Edit User Services Page



3. Modify services by checking or unchecking each service. To entitle or unentitle a user to all available services click the **Select all** or **Deselect all** link above the table header.
4. Click **Save changes**.

The *User Profile* page is displayed with a confirmation message.

5. If your company requires multiple approvals for user administration, continue to make changes to the user profile or click **Save user**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled.

The *User Profile – Confirmation* page is displayed.

Changed items appear in bold green text with a green dot (●).

Deleted items appear in bold red text with a red X (X).

Unchanged items appear in black text with a black checkmark (✓).

The changes to the BeB user profile become effective once the required number of approvals is received.

Modifying Account Entitlements

If a new service is added to a company's profile, then the new service must be entitled to the company users as described in the previous section on page 36.

Account level entitlements must also be assigned for all users before the new service can be used.

Note: Not all services require account-level entitlements.

To modify account entitlements:

1. On the *User Administration* page, click the **User ID** link for the desired user.

The *User Profile* page is displayed.

Note: If your company requires multiple approvals, only the **Copy user** and **User Administration** links are available for a user whose profile is pending changes.

User Profile Page (Services)

Service Name	Details
Account Reports	
CCD Collection	Add
CCD Payment	View/Change
Deposit Account Reporting	
Information Reporting	View/Change
PPD Collection	View/Change
PPD Payment	View/Change

2. Click the **View/Change** or **Add** link.

The *Account Access – Edit* page is displayed.

Account Access – Edit Page

Account Access - Edit Print this page

Modify the account access the user will have and click "Save changes." Modifying account access could affect the user's access and functionality, including the cancellation of scheduled requests.

To return to the user's profile, go to User Profile.

User ID: JANE
Name: Jane Customer
Service: PPD Payment

Accounts available for the PPD Payment service

TRC	Account Number	Description	Entitled Account Select All • Deselect All	Allow Transmit Select All • Deselect All
770110000	0123456789	Operating Account	☑	☐
770110000	1003031111	CSB Inc	☑	☐
770110000	123456	Savings	☐	☐
770110000	1701	Acct - Rel Avail	☐	☐
770110000	987654321	Test acct 2	☐	☐
770110000	987987	Equipment Account	☐	☐

Save changes | Do not save changes

3. Entitle accounts to the user or remove account entitlements as needed.

To entitle **entry** capabilities for a selected account, click the **Entitled Account** check box associated with the desired account(s). Use the **Select all** link to select all accounts.

To entitle **approval/transmit** capabilities for a selected account(s), click the **Allow Transmit** check box associated with the desired account(s). Use the **Select all** link to select all accounts.

To **remove** entry, approval, or transmit capabilities for a selected account(s), de-select the appropriate check box associated with the desired account(s). To remove entry or transmit capabilities for all accounts, click the **Deselect all** link.

4. Click **Save changes**.

The *User Profile* page is displayed with a confirmation message.

5. If your company requires multiple approvals for user administration, continue to make changes to the user profile or click **Save user**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled.

The *User Profile – Confirmation* page is displayed.

Changed items appear in bold green text with a green dot (●).

Deleted items appear in bold red text with a red X (**X**).

Unchanged items appear in black text with a black checkmark (✓).

The changes to the Business Online Banking user profile become effective once the required number of approvals is received.

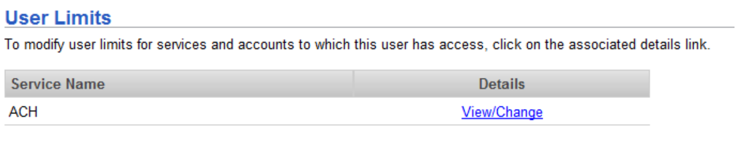
Modifying User Limits

1. On the *User Administration* page, click the **User ID** link for the desired user.

The *User Profile* page is displayed.

Note: If your company requires multiple approvals, only the **Copy user** and **User Administration** links are available for a user whose profile is pending changes.

User Profile Page (User Limits)



2. Click the **View/Change** link associated with the service.
3. Assign user limits as described in the *Modifying Limits* section on page 29.
4. Click **Save changes**.

The *User Profile* page is displayed with a confirmation.

5. If your company requires multiple approvals for user administration, continue to make changes to the user profile or click **Save user**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled.

The *User Profile – Confirmation* page is displayed.

Changed items appear in bold green text with a green dot (●).

Deleted items appear in bold red text with a red X (X).

Unchanged items appear in black text with a black checkmark (✓).

The changes to the Business Online Banking user profile become effective once the required number of approvals is received.

Deleting an Existing User

Existing users can be deleted; however, once deleted, the users cannot be recovered.

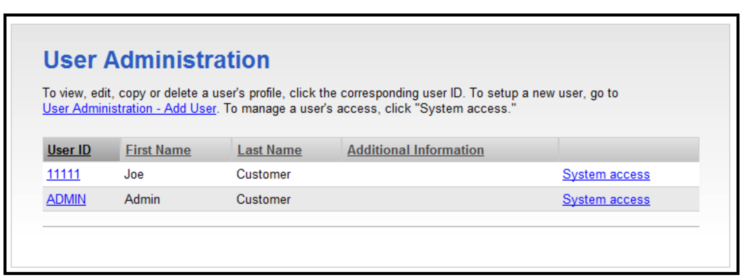
If your company requires multiple approvals for user administration, a user profile that is pending changes cannot be deleted until all of the required approvals have been received for the changes or the change request is canceled.

To delete an existing user:

1. Click **Administration > User administration**.

The *User Administration* page is displayed.

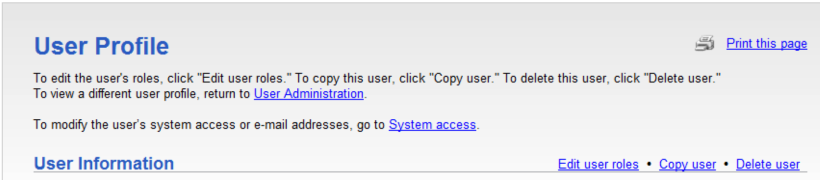
User Administration Page



2. Click the **User ID** link associated with the user.

The *User Profile* page is displayed.

User Profile Page



User Profile

Print this page

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user."
To view a different user profile, return to User Administration.

To modify the user's system access or e-mail addresses, go to System access.

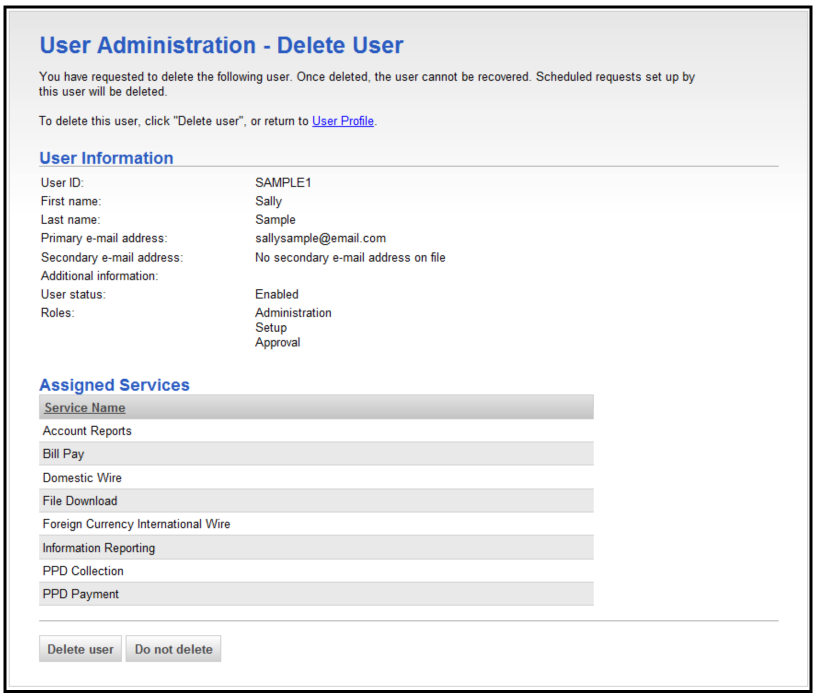
User Information Edit user roles • Copy user • Delete user

Note: If the user's profile is pending changes, only the **Copy user** and **User Administration** links are available.

3. Click the **Delete user** link.

The *User Administration – Delete User* page is displayed.

User Administration – Delete User Page



User Administration - Delete User

You have requested to delete the following user. Once deleted, the user cannot be recovered. Scheduled requests set up by this user will be deleted.

To delete this user, click "Delete user", or return to User Profile.

User Information

User ID:	SAMPLE1
First name:	Sally
Last name:	Sample
Primary e-mail address:	sallysample@email.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Administration Setup Approval

Assigned Services

Service Name
Account Reports
Bill Pay
Domestic Wire
File Download
Foreign Currency International Wire
Information Reporting
PPD Collection
PPD Payment

Delete user | Do not delete

4. Click **Delete user**.

If your company does not require multiple approvals for user administration, the *User Administration* page is displayed with the user removed from the existing users list.

If your company requires multiple approvals for user administration, the request is submitted for approval and the *User Administration* page is displayed. The user profile remains active until all of the required approvals are received.