BUSINESS ONLINE BANKING
Managing Your Users

ALERUS

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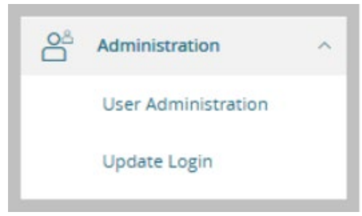
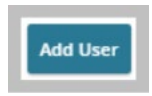
This guide will navigate the business online banking administrator through the steps for user administration. This guide will describe the steps for administrators of companies who DO NOT subscribe to ACH origination, online wire transfers, or enhanced information reporting.

Business online banking offers user administration. Each company will have one or more administrative users who can maintain users for their company's business online banking system.

Add New User

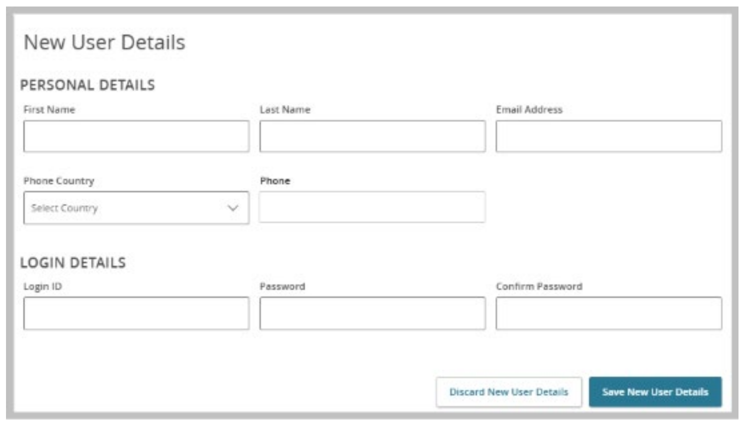


- On the side menu navigate to **Administration > User Administration**.
- Select **Add User** from the upper right side of the screen.



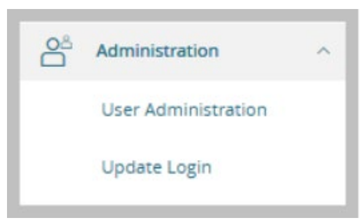
- Enter the New User Details:
  - First Name
  - Last Name
  - Email Address
  - Phone Country – select from the drop-down menu
  - Phone Number
- Log-in Details — Create a log-in ID for this user.
- Click **Save New User Details** to save the user profile.

Note: The log-in ID must be unique. Use a combination of letters and numbers that will be easy for the user to remember.



Edit Existing User

- On the left side menu navigate to **Administration > User Administration**.
- Click on the pencil on the right side of the user row.



Assign User Rights

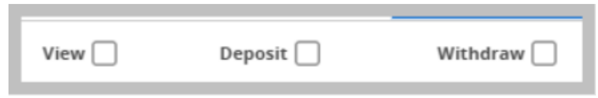
Select **Assign Rights** in the lower right corner of the screen. This will open the User Policy screen. From this page you will customize the accounts, features and transaction rights for the user. Be sure to **Save** as you navigate from tab to tab to ensure your changes are retained.

Accounts

Select the **Accounts** tab to review the rights for accounts available to the company online.

Select **Show unassigned accounts** to display all available accounts.

Add/remove accounts as desired for view, deposit, and withdraw ability. This can be done by selecting each individual account on the row, under the **View**, **Deposit,** or **Withdraw** heading as desired.



- To select all accounts for that feature, click on the box next to the desired ability.
  - The check icon indicates that functionality has been enabled for the account.
  - The “no” icon indicates that the functionality has been enabled for the account.
  - The lock icon indicates that the account is not able to perform that functionality.
- **View** – Allows the user to view transactions, search and export transactions and access statements for enabled accounts.
- **Deposit** - Allows the use to process transactions to deposit money into the account as enabled in the Features and Transactions tabs, [e.g., internal transfer, loan payment, ACH collection (ACH debit), ACH pass thru, or mobile deposit].
- **Withdraw** – Allows the user to process transactions to withdraw money from the account as enabled in the Features and Transactions tabs, [e.g., internal transfer, ACH batch (ACH credit), ACH pass thru, EFTPS, domestic wire, international wire, or stop payment].

Features

Select the **Features** tab to review the feature rights available to the company online. Enable or disable features as desired for the user.

- **Accounts** and **Accounts Container** – Allows the user to manage the accounts displayed on their home page.
- **Advanced eStatement Viewer** – Enables the Statement menu option, under Reporting in the left side menu.
- **Loan Payment TCT** – Enables the user to make payments to any loans enabled for deposit on the Accounts tab.
- **Positive Pay** – Enabled for positive pay users.
- **Enable Centrix Positive Pay** – Enables user to access the advanced positive pay options.
- **Manage Users** – User can add/edit users within business online banking.
- **Statement Image** – Enables the ability to view and export accounts statements marked **View** on the Accounts tab.
- **Mobile Capture** – Enables the ability to submit deposits using the mobile app.

Transactions

Select the accounts tab to review the rights for accounts available to the company online.

- **Funds Transfer** – This option defaults to the standard for the company. Rights can be adjusted as desired to customize user functionality.
  - **Draft, Approve, Cancel** – Selecting or unselecting the boxes will determine if the user can perform these functions for funds transfers.
  - **View** – This will default to Own, but can be changed to All, Account, or None.
  - **Approval Limits** – Default option is Unlimited, which means internal transfers can be processed based on the available balance in the withdraw account. These can be adjusted for the user as desired.
- **Stop Payment** – This option defaults to the standard for the company. Rights can be adjusted as desired to customize user functionality.
  - **Draft, Approve, Cancel** – Selecting or unselecting the boxes, will determine if the user can perform these functions for Stop Payments.
  - **View** – This will default to Own, but can be changed to All, Account, or None.

- **Approval Limits** – These will default to Unlimited, which means the user can submit unlimited stop payments on the accounts they are able to view on the Accounts tab.

Enabling User Log-ins

Once the user has been created, you will notice that the user is red. An Alerus team member will contact you to verify the new user entry and assist in enabling the business online connection. You may also contact the Treasury Management Solutions Center for assistance.