BUSINESS ONLINE BANKING
System Navigation Basics

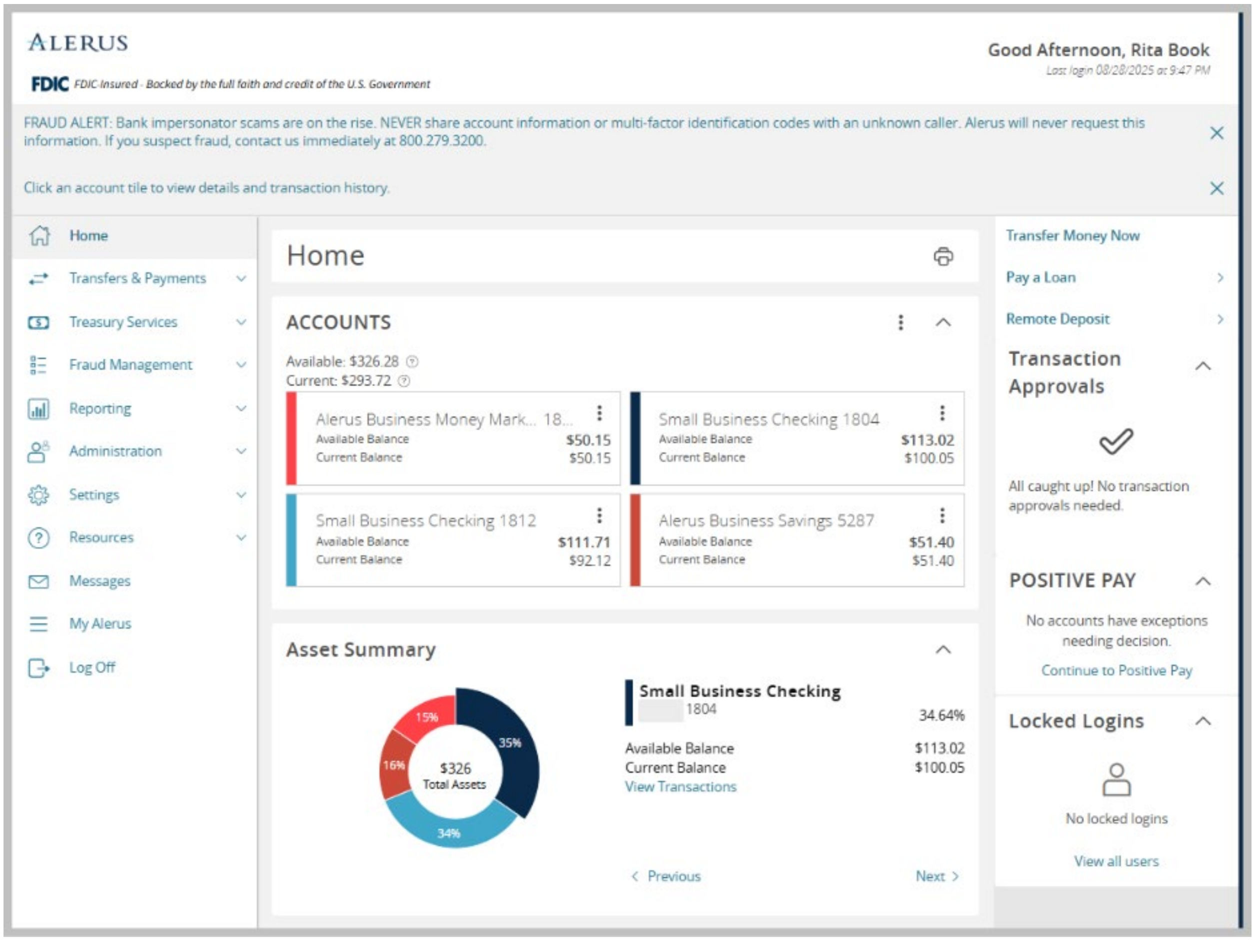
ALERUS

Treasury Management Solutions Center
800.279.3200 | treasury@alerus.com

Business online banking offers a unified user experience across desktop and mobile devices.

Navigating the Home Page

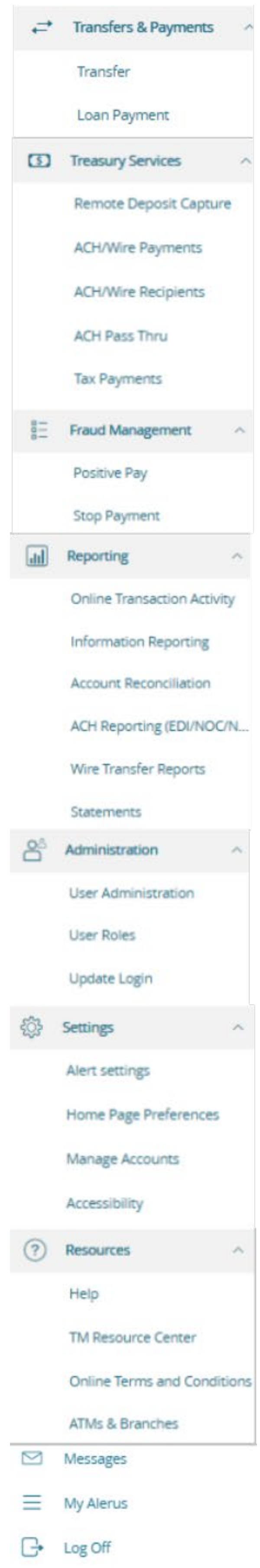
The home page displays a list of accounts, which can be grouped or hidden as needed. The right-side menu provides quick links to frequently used services. The left-side menu offers a full navigation panel for managing transactions and accessing reports.



Left-Side Menu

Features are customized based on your company and user access. Contact your treasury management consultant or the Treasury Management Solutions Center to learn more about any of the products or services listed here.

- **Transfers and Payments** – Conduct transfers between your accounts, make loan payments, or pay bills.
- **Treasury Services** – Access remote deposit capture, ACH origination, wire transfers, and tax payments.
- **Fraud Management** – Positive pay and stop payments access.
- **Reporting:**
  - **Online Activity Reporting** – Reporting for business online banking transactions (e.g., internal transfers, loan payments, ACH, wires, mobile deposits, and recurring transactions).
  - **Information Reporting** – Create custom reports. Reports can be run on a cadence or as needed. Report output options vary by report with possible options of pdf, csv, and BAI.
  - **Account Reconciliation** – Reconcile account activity through the positive pay system.
  - **ACH Reporting** – Access ACH returns, notifications of change, and EDI (reports of incoming ACH transactions that include addenda record information).
  - **Wire Transfer Reports** – Incoming and outgoing wire transfers reports.
  - **Statements** – Retrieve statements for multiple accounts. Statements can be viewed or downloaded as desired. Users can search for and download multiple accounts at the same time.
- **Administration** – Allows administrators to manage the users for the company.
- **Settings:**
  - **Alert Settings** – Users can create a variety of alerts, to be delivered via email, voice phone call, SMS text message, or secure messaging.
  - **Home Page Preferences** – Manage features on the home page.
  - **Manage Accounts** – Manage account features based on the home page view.
  - **Accessibility** – User can enable a high-contrast view.
- **Resources** – Access the Treasury Management Resource Center, which includes user guides, videos and other resources. Other resources include links to find an ATM or Alerus branch near you.
- **Messages** – Securely send and receive messages from our client service team. Unread messages will be indicated by a red bubble with the number of unread messages.
- **My Alerus** - Connects to the log-in dashboard.

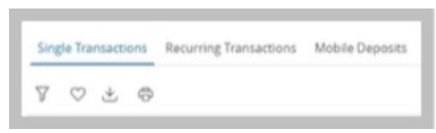


Account History

To view account history, select the account tile from the home page or Manage Accounts page. The system will display account history in order beginning with the most recent date. Adjust the display order by selecting date, description, or amount.

- **Search** – Use the magnifying glass icon to search for specific transaction(s) by entering the amount or description in the "Search transactions" option at the top of the transaction list.
- **Filter** – Use the filter option to narrow your search by date range, description, transaction type, amount, or check number.
- **Quick Transfer** – Use the quick transfer icon to conduct transfers. The system will default to the account you were viewing as the "To Account." Use the drop-down menu to choose a different account as needed.
- **Export** – Use the export icon to download transactions in .xls, .csv, .ofx, .qfx, or .qbo files. The download will include any transactions you have displayed. You can filter for specific transactions to export as needed.
- **Options** – Use the options icon to print a check image or the displayed transactions. You can also ask a question through secure messaging. This allows you to include details about the transaction in question. Responses will be available in the Messages menu on the lower left menu.

Online Transaction Activity



To view history of transactions, including internal transfers, loan payments, ACH origination, wire transfers, recuring transfers, and mobile deposits, go to **Reporting > Online Transaction Activity** on the left-side menu.

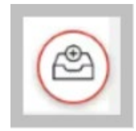
The view will default to the Single Transations tab; you can navigate to Recurring Transactions or Mobile Deposit as desired. Each page offers a menu of search options.

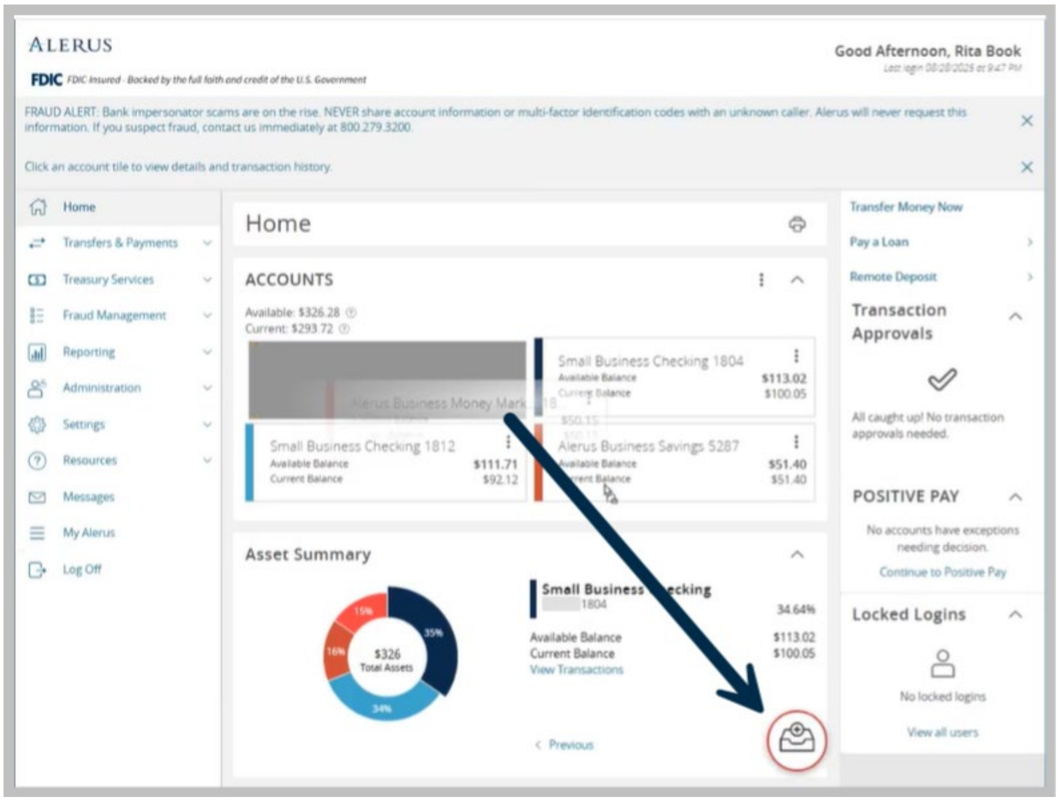
- **Filter —** Allows you to filter on your online transaction activity based on several factors.
- **Favorite** – If this filtered search is something you will look for often, you can favorite the search for future use.
- **Export** – Allows you to export transactions based on type, (i.e. ACH batch, ACH payment, ACH pass thru, domestic wire, funds transfer, or international wire.)
- **Print** – Allows you to print the information displayed.

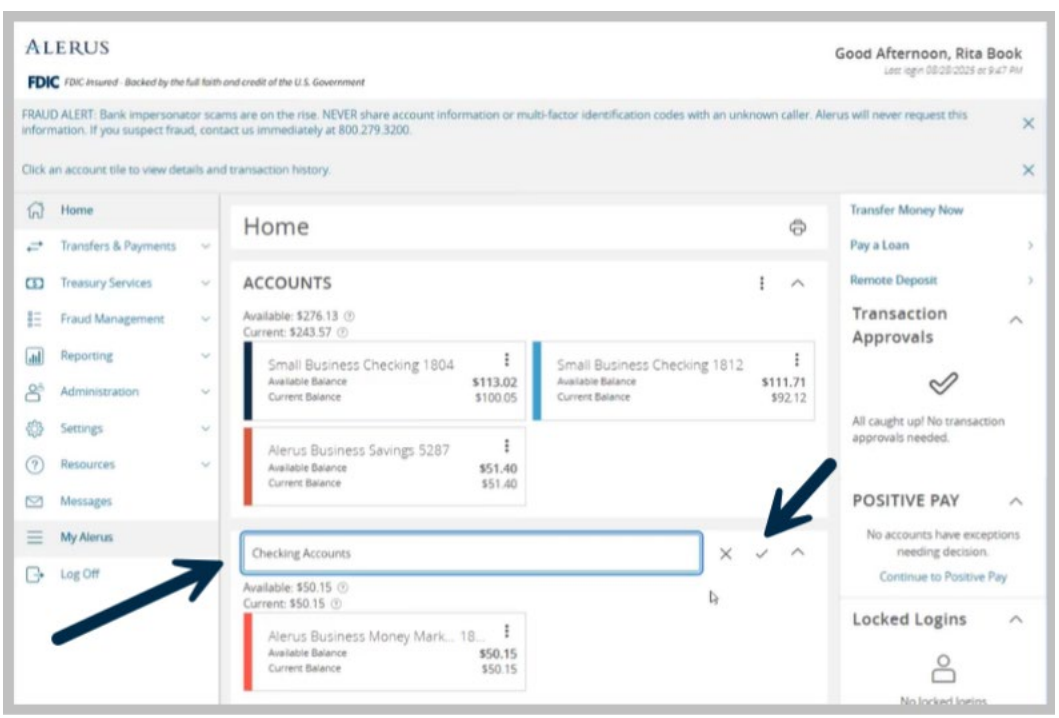
Account Display — Standard

With the standard display, users see a list of all accounts in tile format. These tiles can be moved and grouped as desired.

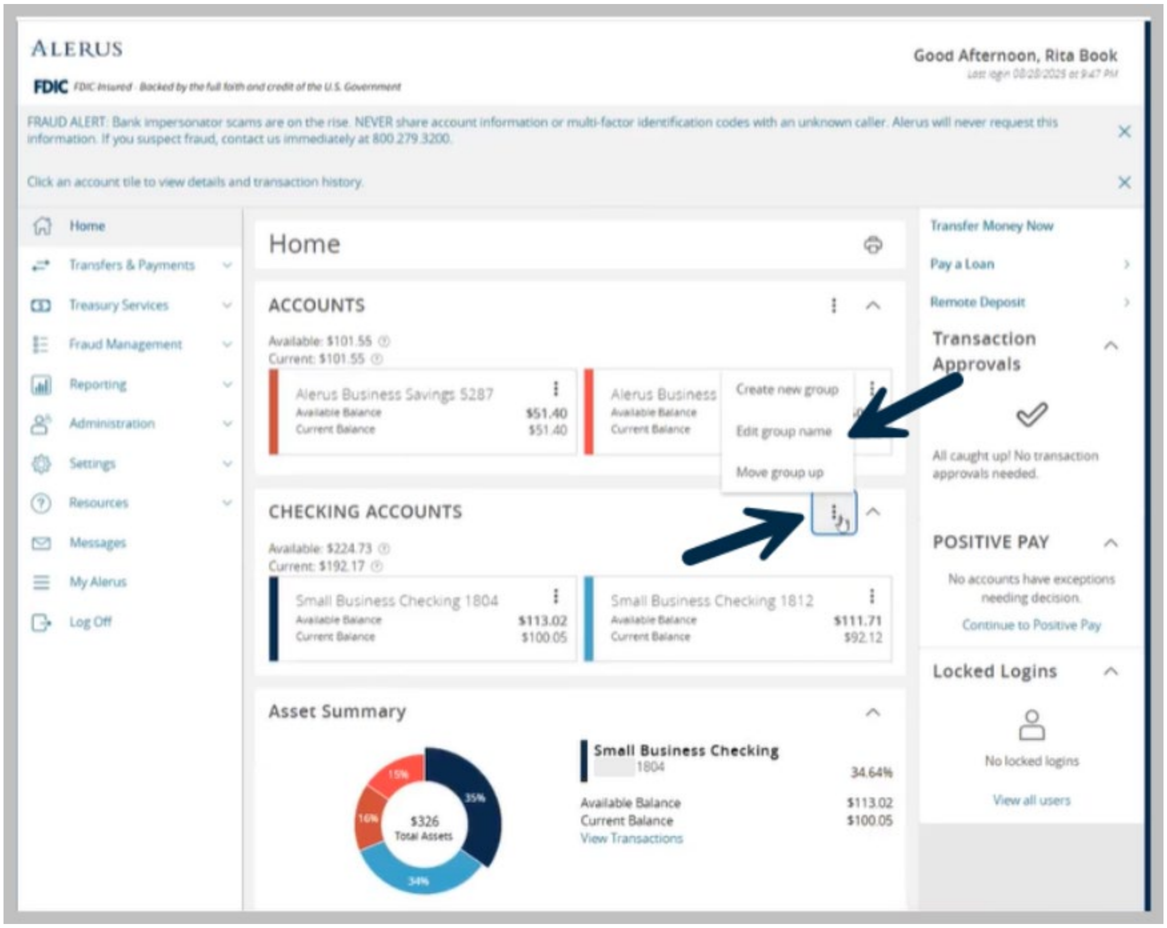
Users can drag and drop the tile into the inbox icon, which will begin a new group. Name the new group and click the check box to save. If you do not want to keep the new group, click the **X** to cancel the new group.





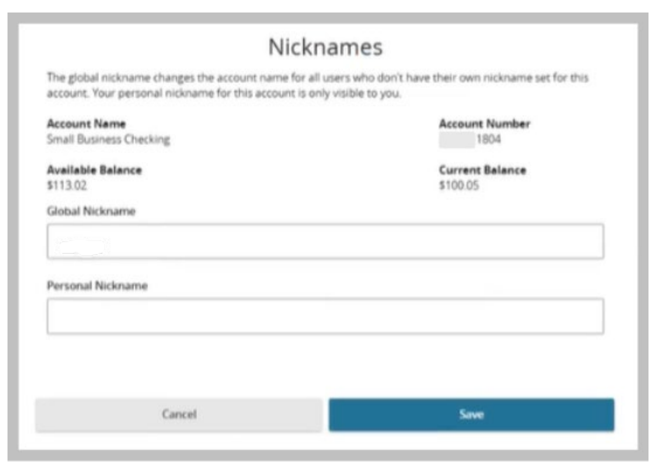


Update group names and change the order of groups by clicking the **ellipsis** (three dots) on the right side of the group name and selecting **Move group up** or **Move group down** as desired. You can also collapse the group so it is available but not expanded for display. Select the carrot to display accounts in a collapsed group.



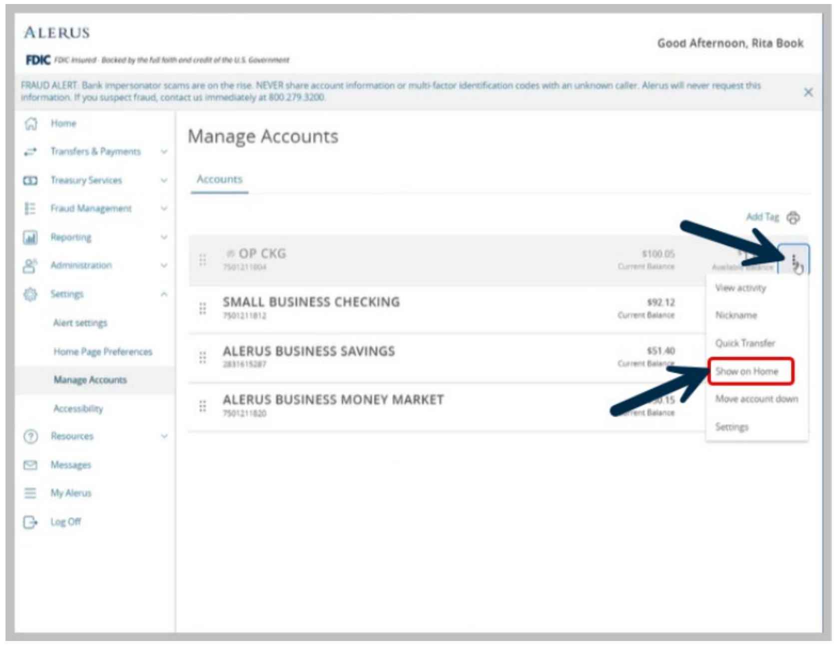
Account Nicknames

Users can manage account nicknames by clicking on the **ellipsis** on the account tile, and selecting **Nickname Account**. Business online banking administrators can create and change the global nickname, which will be reflected for all users in the company. Individual users can create their own nicknames that will be displayed only in their view.



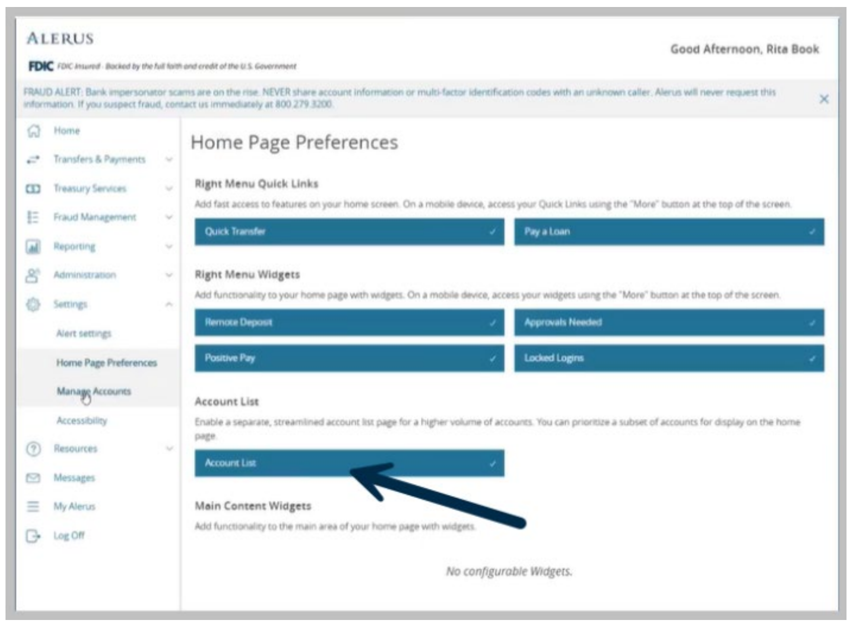
Manage Accounts

Select **Settings > Manage Accounts** on the left-side menu to view a list of accounts. From this screen you can access account transaction activity, update account nicknames, process an internal transfer, hide the account on the home page, move the account up or down in the list, and access the account settings. The account settings will display balances, interest rate, accrued interest, etc.



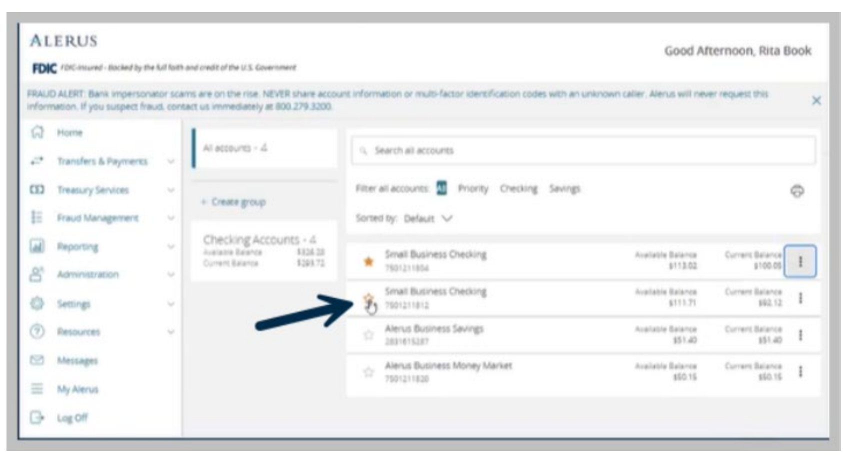
Account Display - Alternate Home Page Display Option

Users can create a list of prioritized accounts to display on the home page. Accounts not prioritized can be accessed from the **Settings > Manage Accounts** screen. Go to **Settings > Home Page Preferences** and click on the **Account List** tile to enable this alternative home page option.

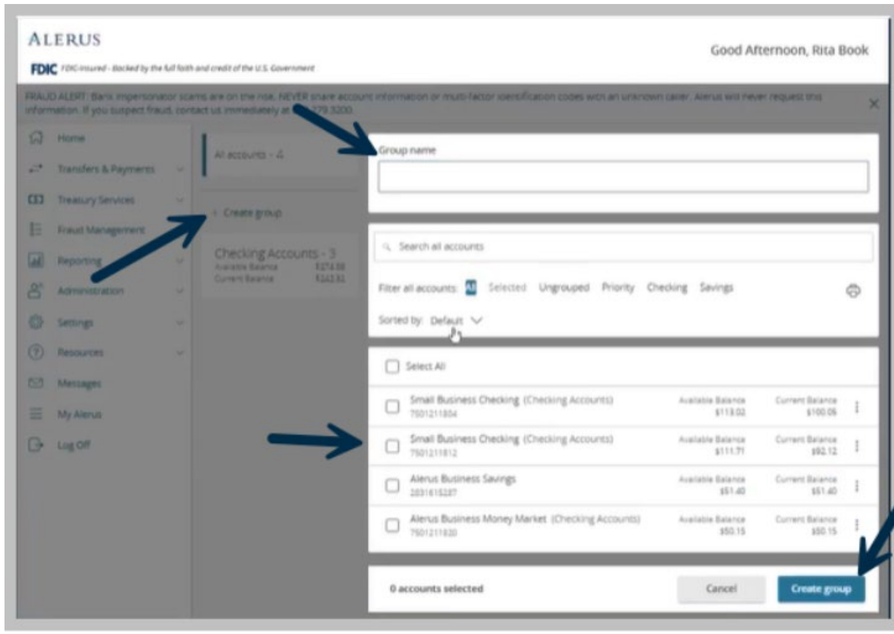


The home page will then display a message regarding establishing priority accounts. Click **View all accounts** at the bottom of the screen to begin prioritizing accounts.

Click the **star** on the left of the account row or select the **ellipsis** (three dots) on the right of the row and select **Make Priority**.



You can also group accounts for easy navigation. To create a group, select **+ Create group**. Name the group and select the accounts to include. If you don't see the accounts you need, you can filter in accounts based on several categories. After you have selected at least one account, select **Create group** in the lower right. The new group will display on the left side of the screen.

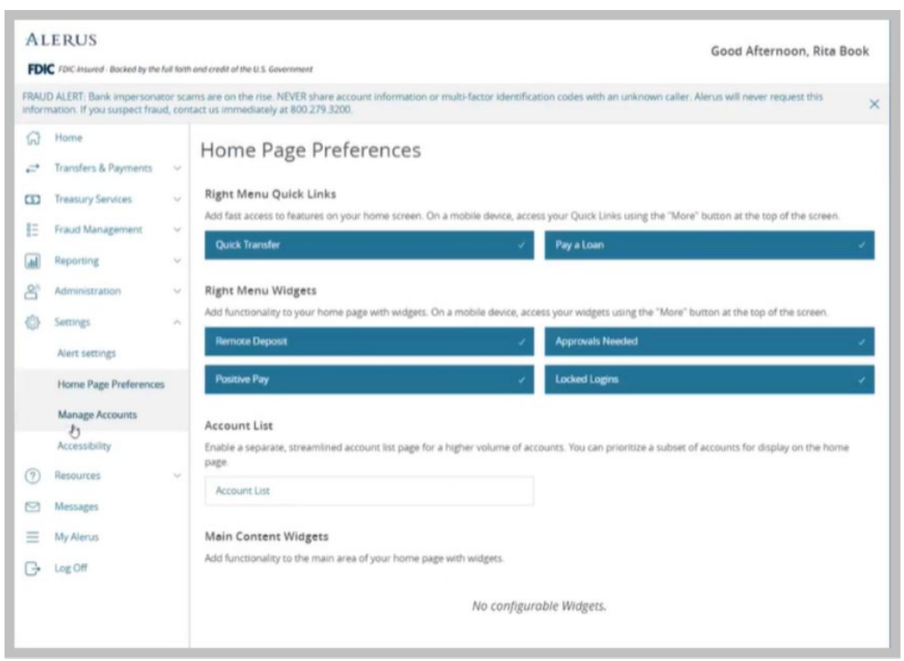


To add accounts to an existing group, click the **ellipsis** on the right side of the group name, then select **Edit Group**. You can rename the group and add or remove accounts as desired. Select **Save group** to retain changes.

Delete a group by selecting the **ellipsis** on the right side of the group name, then select **Delete Group**. To complete the request, click **Remove Group** on the pop-up screen. Accounts will continue to be available in the list on the right side of the screen.

Home Page Preferences

Customize how accounts are displayed and the quick links on the right-side menu. To update your home screen, select **Settings > Home Page Preferences**. Click on the elements you want to remove from the home screen. Blue indicates it is visible on the home screen; white indicates it is hidden. These can be turned on and off as needed.



Accessibility

If higher contrast of the business online banking display is desired, go to **Settings > Accessibility**, and click the box to **Enable high contrast mode**. This will change the colors to gray scale. Uncheck the box to revert back to standard display.