BUSINESS ONLINE BANKING
Enhanced Administration

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 subscribe to **ACH origination, online wire transfers, or enhanced information reporting**.

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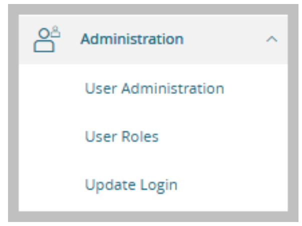
User Administration

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.

On the left menu navigate to **Administration > User Administration.**

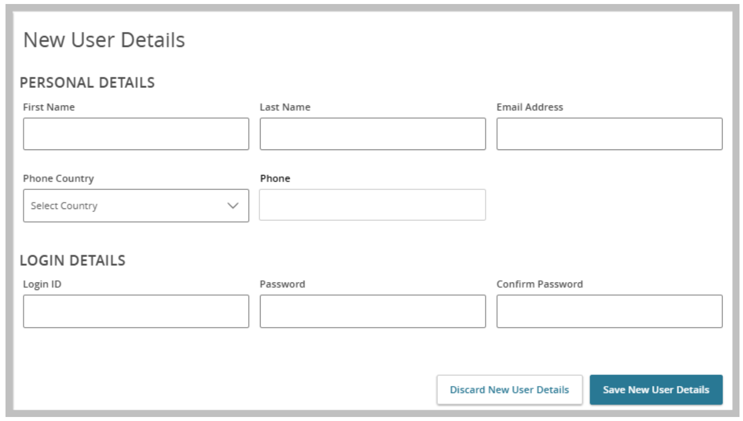


Select **Add User** from the upper right side of the screen.

New User Details

Enter the Personal Details:

- **First Name**
- **Last Name**
- **Email Address**
- **Phone Country** – select from the drop-down menu
- **Phone**

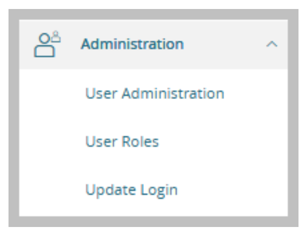


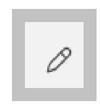
Note: *The log-in ID must be unique. Use a combination of letters and numbers that will be easy for the user to remember.*

Click **Save New User Details** to save the user profile.

Edit an Existing User

On the left side menu navigate to Administration > User Administration.





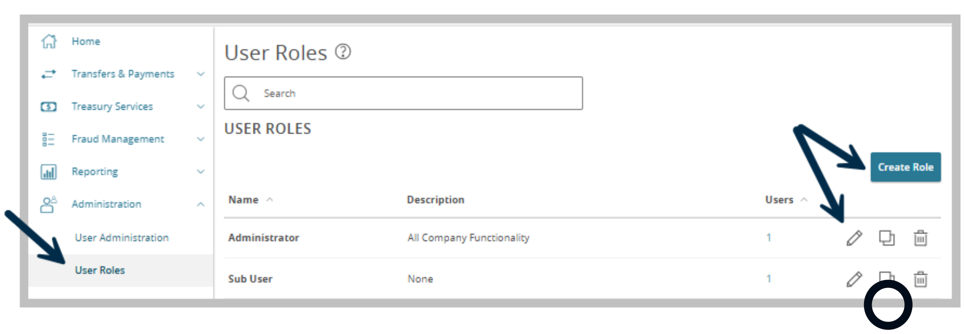
Click on the pencil on the right side of the user row.

Manage User Roles

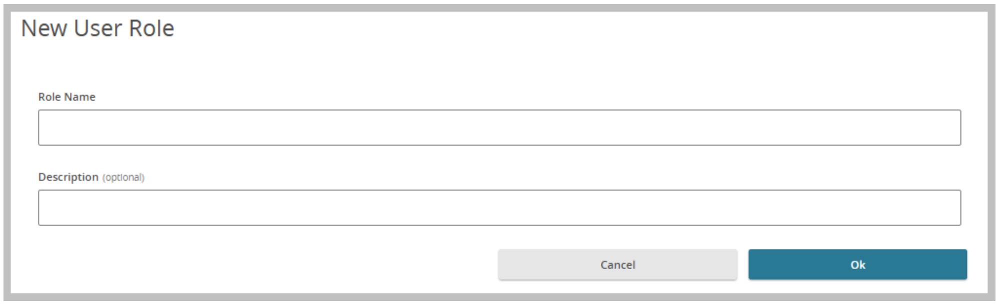
User roles allows the administrator to build feature rights for a particular group of team members, then assign the same role to those users. Anytime the role is updated in the future, all users assigned to that role will be updated accordingly.

Navigate to **Administration > User Roles**, then select either **Create Role**, or select the pencil to edit an existing role.

To copy a user role, click the icon that looks like two pieces of paper.



If creating a New User Role, name the user role, and enter a description if desired.



Review and enable/disable Transaction, Feature, and Account rights on the User Role 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.

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 circle with a line icon indicates that the functionality has been disabled for the account.
- The lock icon indicates that the account is not able to perform that functionality.

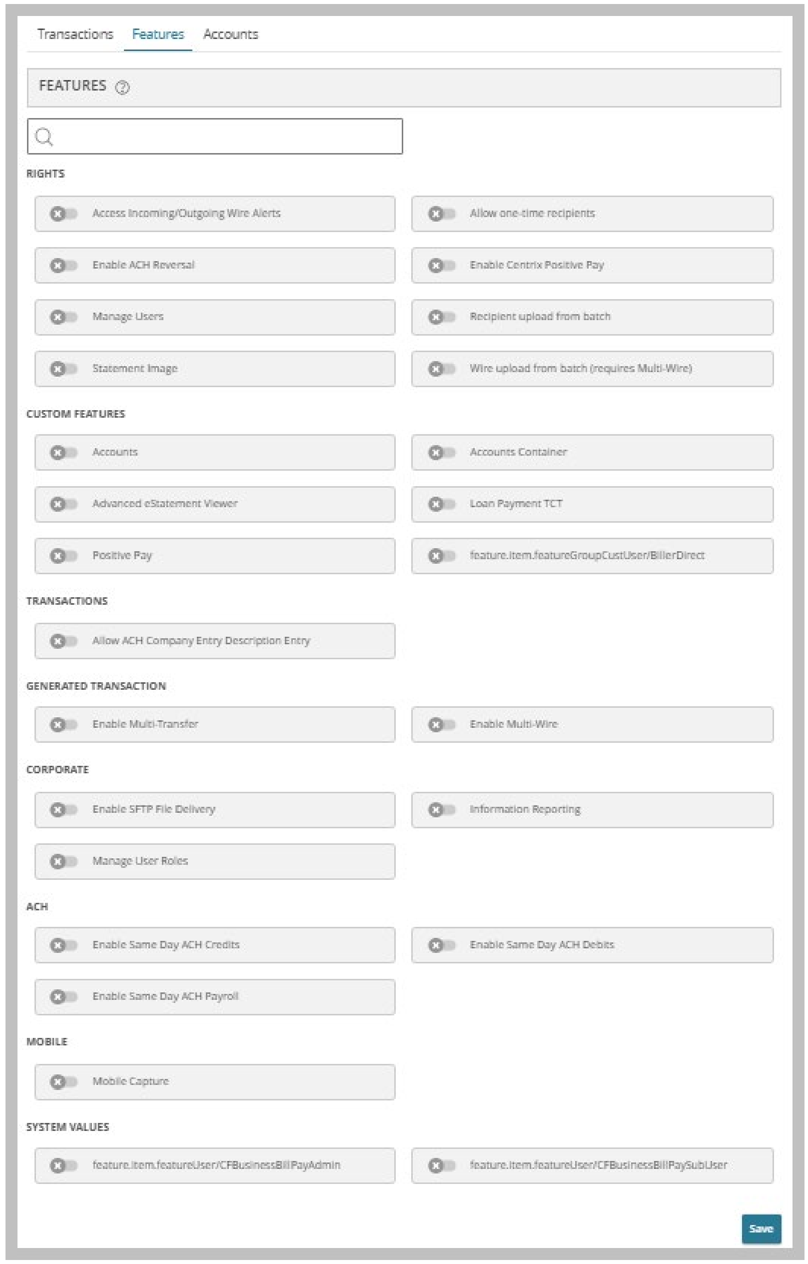
View will allow the user to view balances, transactions, search, and export transactions and access statements for enabled accounts.

Deposit will allow the user 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, mobile deposit).

Withdraw will allow 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, 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.



Rights

Access Incoming/Outgoing Wire Alerts – When enabled, the user will have the ability to review wires using the Wire Activity menu option.

Enable ACH Reversal – When enabled, the user will be able to process an ACH Reversal. This would only be possible for users who also have ACH Transaction ability.

Manage users – When enabled the user can add/edit users within Business Online Banking

Statement Image – When enabled the user will have ability to view and export account statements that are marked View on the Accounts tab.

Allow one-time recipients – When enabled, this will allow the user to process an ACH/Wire for a recipient without saving the recipient details for future use.

Enable Centrix Positive Pay – This should be enabled for positive pay users.

Recipient upload from batch – When enabled, the user can upload a recipient list from a file.

Wire upload from batch (requires Multi-Wire) - When enabled, the user can upload wire recipient/template details from a file.

Custom Features

Accounts and Accounts Container – These should be enabled so the user can manage the account display on their home page

Advanced eStatement viewer – This enables the Statement menu option for the user, under Reporting in the left menu.

Loan Payment TCT – When enabled the user can make payments to any loans that are enabled for Deposit on the Accounts tab.

Positive Pay – This should be enabled for positive pay users.

Transactions

Allow ACH Company Entry Description Entry – When enabled, user can enter the Company Entry Description when building an ACH file in business online banking.

Generated Transaction

Enable Multi – Transfer – When enabled, this will allow the user to build multiple transfers at the same time and build internal transfer templates.

Enable Multi – Wire – When enabled, this will allow the user to send multiple wires at the same time.

Corporate

Manage User Roles – When enabled, this will allow the user to manage user roles, to enable and disable features.

Information Reporting – When enabled, this will allow the user to access and run custom reports. If enabled, select which accounts this user role should be able to create/process.

ACH

Enable Same Day ACH Credits – When enabled this will allow the user to draft and approve same day ACH Credits (send funds to a recipient).

Enable Same Day ACH Debits – when enabled this will allow the user to draft and approve same day ACH Debits (withdrawing funds from a recipient to deposit to your business account).

Mobile

Mobile Capture – When enabled the user will have the ability to submit deposits using the mobile app.*

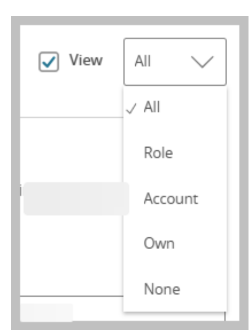
System Values

These will be automatically assigned by Alerus or the bill pay administrator for the company. Only one user can be assigned as the business bill pay administrator.
Business Bill Pay Admin
Business Bill Pay Sub User

Transactions

Select the transaction tab to review the rights for services available to the company online.

A View option can be controlled per transaction service.



ACH Batch Rights

ACH credits, or sending funds to a recipient.
View – This will default to all, but can be changed to own, account, or none.
Approval limits – These will default to the limit available to the company. They can be reduced if desired.
Allowed actions – This can be used to restrict ACH batch functionality by subsidiary, amount per file, account, SEC code and if the user can draft, approve or cancel.

ACH Collection Rights

ACH debits, or withdrawing funds from a recipient.
View – This will default to all, but can be changed to own, account, or none.
Approval limits - These will default to the limit available to the company. They can be reduced if desired.
Allowed actions – This can be used to restrict ACH batch functionality by subsidiary, amount per file, account, SEC code and if the user can draft, approve, or cancel.

ACH Pass Thru Rights

View – This will default to all, but can be changed to own, account, or none.
Approval limits – These will default to the limit available to the company. They can be reduced if desired.
Allowed actions – This can be used to restrict ACH batch functionality by amount per file, if the user can draft, approve, or cancel.

Domestic Wire Rights

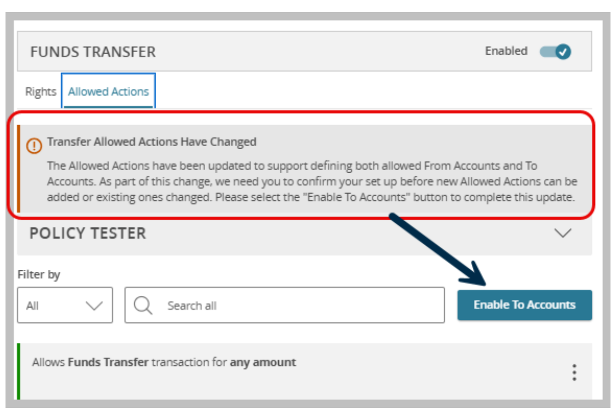
View – This will default to all, but can be changed to own, account, or none.
Approval limits – These will default to the limit available to the company. They can be reduced if desired.
Allowed actions – This can be used to restrict wire functionality by subsidiary, amount per transaction, account and if the user can draft, approve, or cancel.

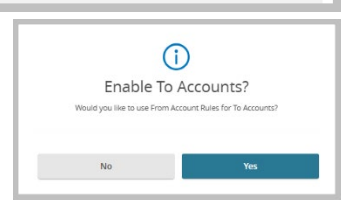
EFTPS Rights

View – This will default to all, but can be changed to own, account, or none.
Approval limits – These will default to the limit available to the company. They can be reduced if desired.
Allowed actions – This can be used to restrict ACH batch functionality by subsidiary, amount per file, account and if the user can draft, approve, or cancel.

Funds Transfer Rights

This option defaults to the standard for the company. Rights can be adjusted as desired to customize the user functionality.
View – This will default to All, but can be changed to own, account, or none.
Limits – These will default to 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.
Allowed actions - Draft, approve, or cancel by selecting or unselecting the box. Will determine if the user can perform these functions for funds transfers
Yes, will enable any accounts.





International Wire Rights

View – This will default to all, but can be changed to own, account, or none.
Approval limits – These will default to the limit available to the company. They can be reduced if desired.
Allowed actions – This can be used to restrict wire functionality by subsidiary, amount per transaction, account and if the user can draft, approve, or cancel.

Stop Payment Rights

This option defaults to the standard for the company. Rights can be adjusted as desired to customize the user functionality.
View – This will default to all, but can be changed to own, account, or none.
Maximum count – These will default to unlimited, which means the user can submit unlimited stop payments on the accounts if they are able to view the account on the Accounts tab.
Allowed actions - Draft, approve, or cancel by selecting or unselecting the box, will determine if the user can perform these functions for Stop Payments
Accounts – Default will enable all accounts that the user can view on the accounts tab.

Note: *Stop payments can only be placed on checking accounts.*

Adding a User Role to a User

User roles can be utilized for more than one user. This allows administrators to more easily define user roles across multiple users. Once the user role has been created, navigate to **Administration > User Administration**. Select the pencil on the right side of the user row. On the User Details screen, click on the **Current Role** field to access the user role listing. Select the appropriate user role then click **Update Role**.

Note: *The same role can be used for multiple users. This will give each of the users the same functionality and allow them to share ACH/wire templates and upload formats. The exception is for companies who utilize bill pay. In that situation, each bill pay user must have a unique user role.*

Enabling the My Alerus Log-in

Once the user has been created, you will notice that the user is red. An Alerus team member will reach out to verify the user creation and assist in enabling the My Alerus connection. You may call the Treasury Management Solutions Center for assistance if desired.