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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.

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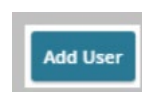
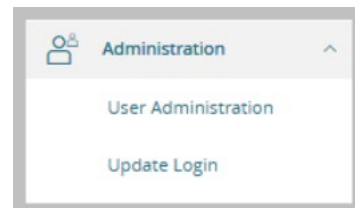
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Business online banking offers user administration. Each company will have one or more administrative users who can maintain users for their company's business online banking system.

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.

 A screenshot of the 'New User Details' form. It is divided into two sections: 'PERSONAL DETAILS' and 'LOGIN DETAILS'.

PERSONAL DETAILS includes fields for First Name, Last Name, Email Address, Phone Country (a dropdown menu), and Phone.

LOGIN DETAILS includes fields for Login ID, Password, and Confirm Password.

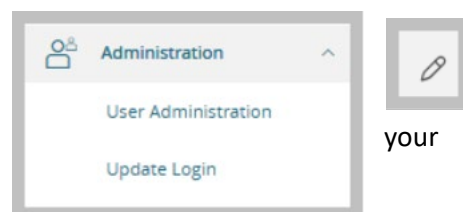
At the bottom right, there are two buttons: 'Discard New User Details' and 'Save New User Details'.

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 changes are retained.



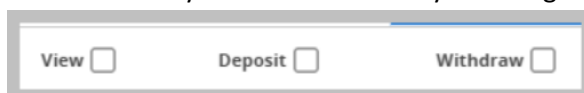
Accounts

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

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

 A screenshot of the 'Accounts' tab in a web application. At the top, there are tabs for 'Transactions', 'Features', and 'Accounts'. Below the tabs is a header 'ACCOUNTS' with a help icon. A blue arrow points to a button labeled 'Show unassigned accounts'. To the right of this button is the text 'accounts shown'. Below the button is a table with columns: 'Number', 'Name', 'View' (with a checkbox), 'Deposit' (with a checkbox), and 'Withdraw' (with a checkbox).

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.



View	Deposit	Withdraw
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- 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 disabled 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, 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 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 Transactions 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 All, but can be changed to Own, 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 All, but can be changed to Own, 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.

The screenshot displays the 'User Management' interface. On the left is a sidebar with navigation links: Home, Transfers & Payments, Treasury Services, Fraud Management, Reporting, Administration, User Administration, Update Login, Settings, Resources, Messages (with 117 unread), My Alerus, and Log Off. The main area is titled 'User Management' and includes a search bar labeled 'Search Users' and an 'Add User' button. Below this is a table with columns for 'User', 'Email Address', and 'Last login'. The table lists five users: an unnamed user (2 months ago), Jamie (5 months ago), Jessica (a month ago), Joe I (4 months ago), and Kathleen (highlighted in red). Each row has an edit icon (pencil) on the right.

User	Email Address	Last login
		2 months ago
Jamie		5 months ago
Jessica		a month ago
Joe I		4 months ago
Kathleen		
Mallory		