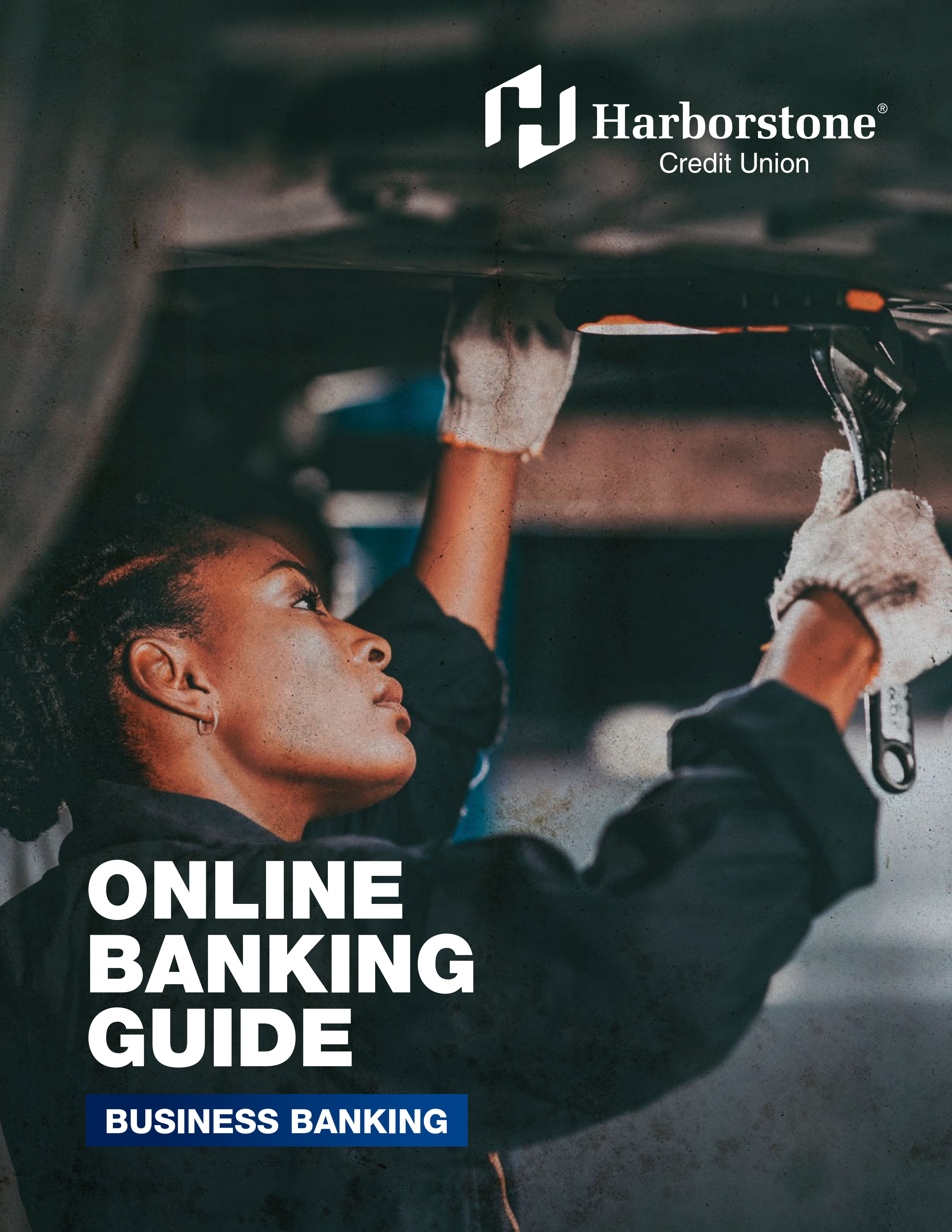
Harborstone®
Credit Union



ONLINE BANKING GUIDE

BUSINESS BANKING

TABLE OF CONTENTS

BUSINESS BANKING

Login Experience. 1

Front-End Overview 7

Add Users 10

Approve a User. 21

LOGIN EXPERIENCE

USER FIRST-TIME LOGIN TO BUSINESS BANKING:

1. Receive two emails with login credentials
2. Log in with system-generated username and password
3. Accept terms and conditions
4. Validate identity (i.e., multifactor authentication [MFA])
5. Change the username
6. Change the password
7. Enjoy the benefits and ease of Business Banking

KEY POINTS:

- Immediately after Harborstone Credit Union successfully sets up the business, the Primary Admin and Secondary Admin(s) **receive two emails: one with the username and one with the password.**
- The login screen for Business Banking is the **same login screen** for Online Banking.
- The username and password are both **system-generated, random values.**
- The business admins **must change the username and password** during the initial login.
- The same process applies when a Primary Admin or Secondary Admin sets up a **new business user.**

FIRST-TIME LOGIN:

Online Banking	Business Banking
Enrollment is part of the first-time login.	Enrollment happens prior to and outside of the first-time login.
User selects username and password.	User changes the system-generated username and password.
User can edit email/phone numbers for the one-time passcode.	Phone call is the only option for the one-time passcode, and the number is not editable.

STEP 1: RECEIVE EMAILS WITH LOGIN CREDENTIALS

The system sends two emails to every new user. Harborstone sets the From email address. The subject line is “You have been granted access to Online Banking.”

Can Harborstone customize these emails?

Only these elements of the email are custom:

1. “DI Training” = financial institution name
2. “Elizabeth Walker” = name of the Business Admin or User
3. “www.diutrain.com...” = URL to your Digital Banking login screen
4. “Classy Catering” = business name
5. “6931” = Last 4 digits of the person’s phone, used for MFA
6. “800-523-3641” = Harborstone Support number

DI Training 1

Elizabeth Walker, 2

You have been granted access to business online banking at DI Training. Your login credentials will be sent via two separate communications.

Your Username is 7kv1bi9n2q9a9jw9q044

3

Once you have received both credentials, you may click here: https://www.diutrain.com/tob/live/usp-core/app/login/consumer to access and manage DI Training accounts and users for Classy Catering. 4 You will need your phone with the number ending in 6931 to verify your identity.

If you have any questions regarding your access, please 5 contact us at 800-123-4568. 6

Thank You,
DI Training

DI Training

Elizabeth Walker,

You have been granted access to business online banking at DI Training. Your login credentials will be sent via two separate communications.

Your Password is ds9ex9

Once you have received both credentials, you may click here: https://www.diutrain.com/tob/live/usp-core/app/login/consumer to access and manage DI Training accounts and users for Classy Catering. You will need your phone with the number ending in 6931 to verify your identity.

If you have any questions regarding your access, please contact us at 800-123-4568.

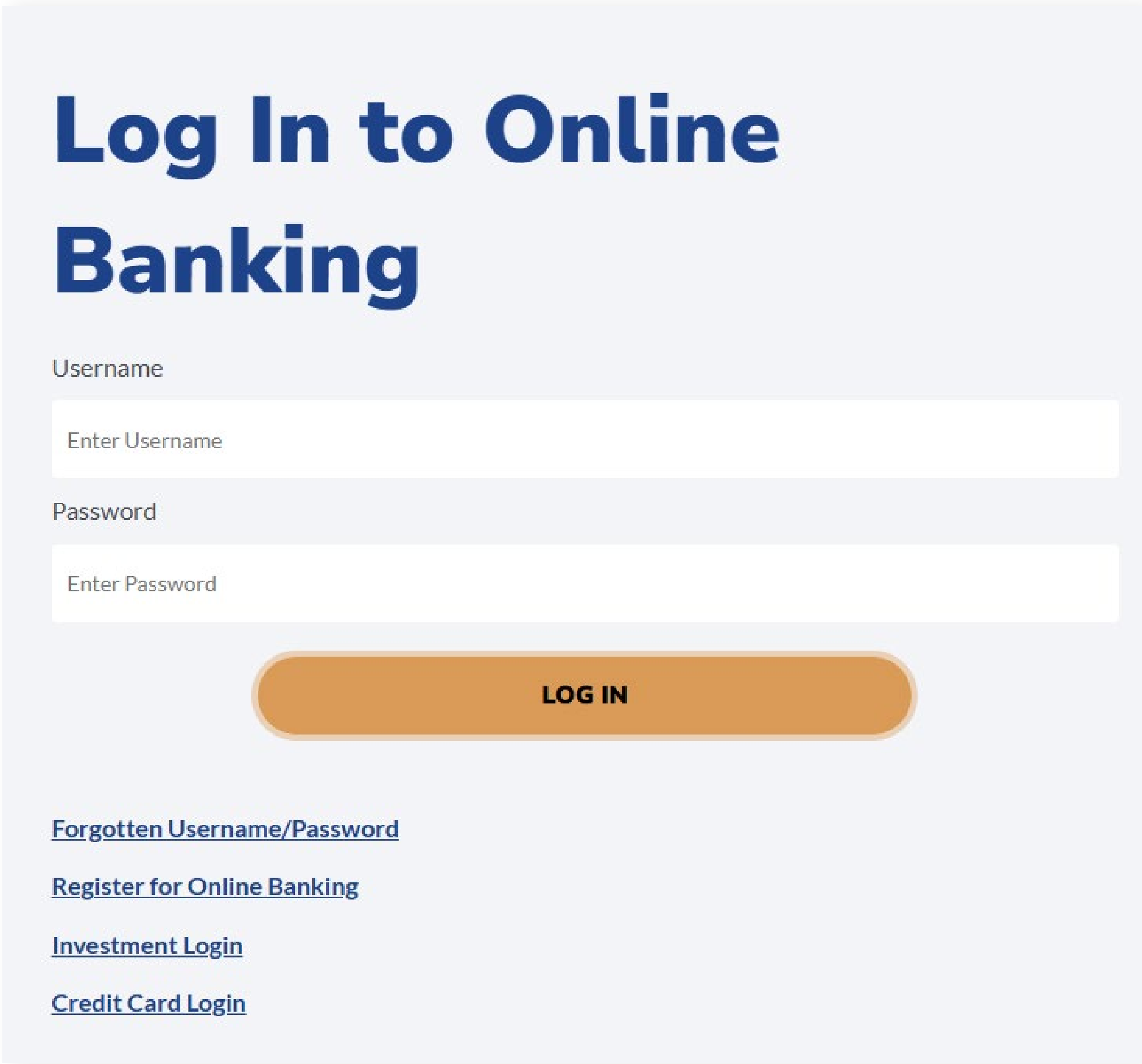
Thank You,
DI Training

STEP 2: GO TO LOGIN SCREEN

Only these elements of the email are custom:

The login screen for Business Banking is the **same login screen** for Online Banking.

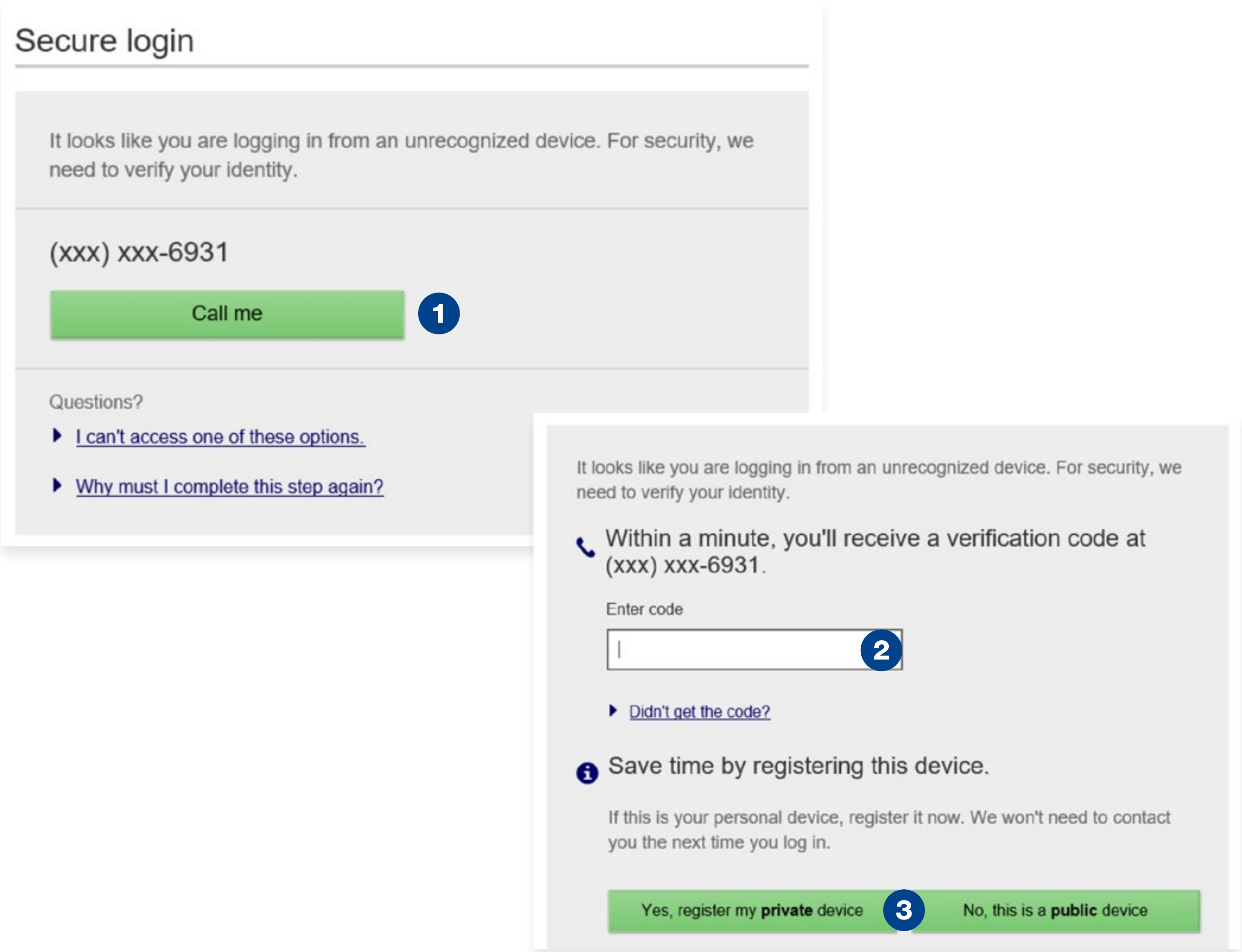
1. Click the link in the email or go there in a browser.
2. Go to the login screen under login experience.
3. Copy the password from the other email and paste into the Password field.



STEP 3: VALIDATE IDENTITY

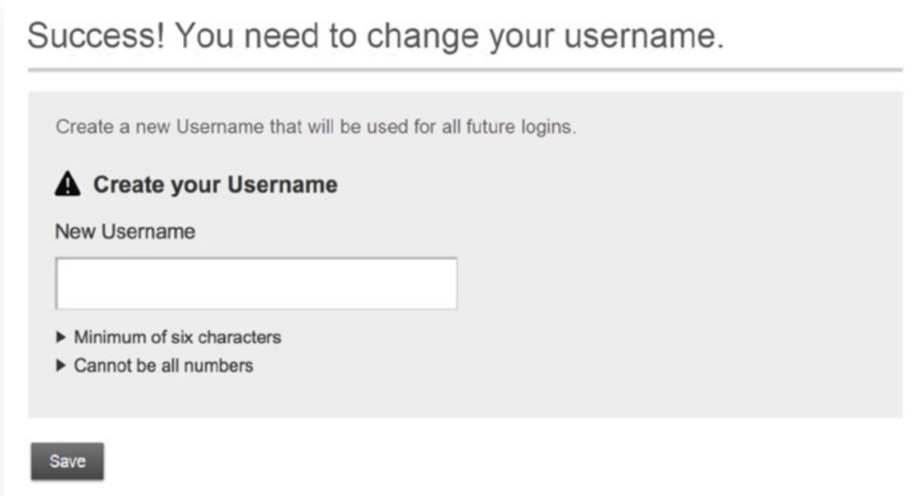
The business user must authenticate identity during the initial login as well as future logins when the computer isn't recognized.

1. **Click "Call me."**
   - The call goes to the number that is associated with the business user, not the phone on the main business profile.
2. **Enter the 6-digit code.**
   - The code expires after 10 minutes.
3. **Register the device.**
   - "Yes, register my **private** device" — bypasses this screen for future logins.
   - "No, this is a **public** device" — presents this screen at the next login.



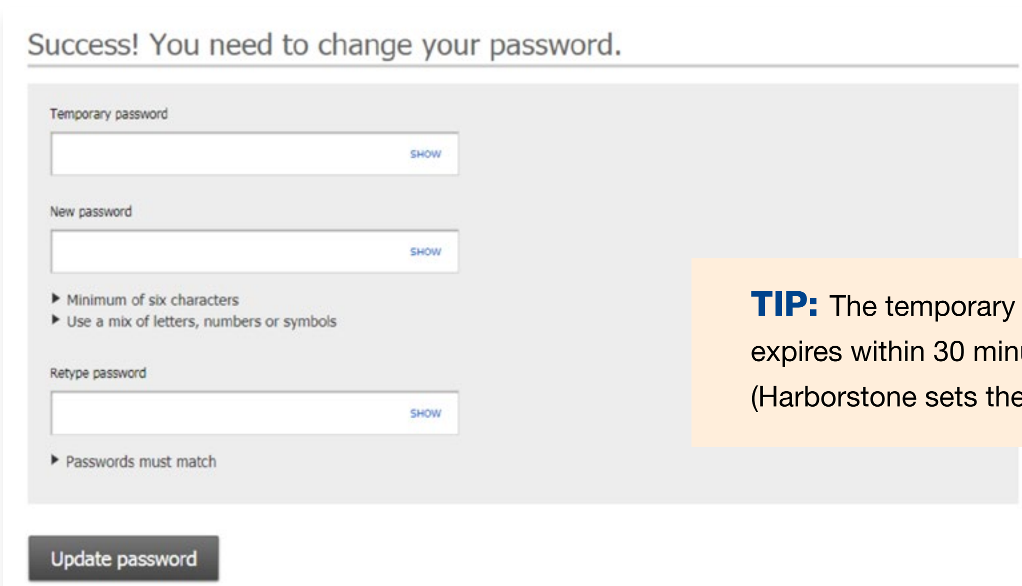
STEP 4: CHANGE THE TEMPORARY USERNAME

The business user must change their username as well during the initial login. Requirements are stated on the screen.



STEP 5: CHANGE THE TEMPORARY PASSWORD

The business user must change their password upon initial login. Requirements are the same as Online Banking and are stated on the screen.

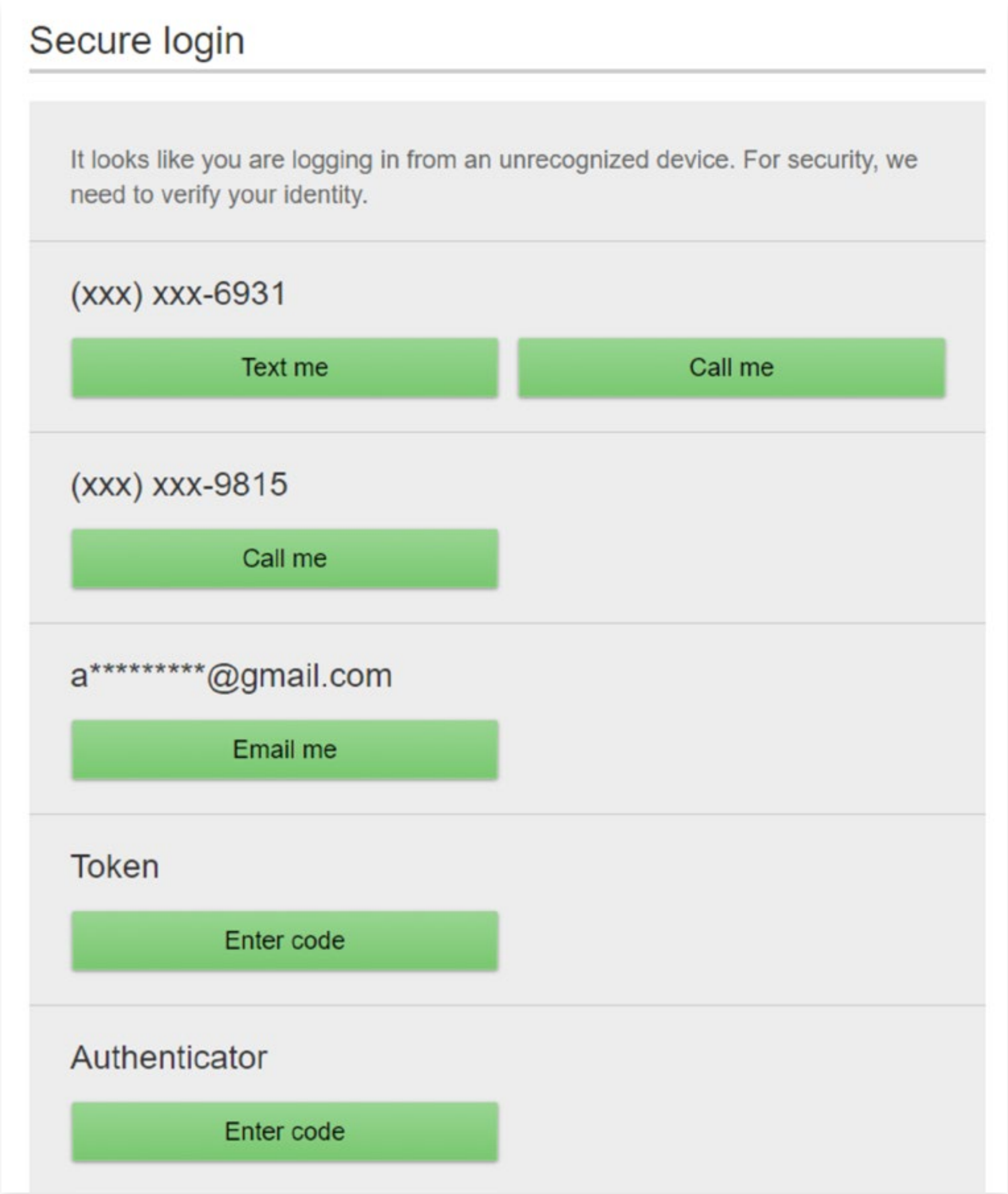


TIP: The temporary password expires within 30 minutes (Harborstone sets the duration).

FUTURE LOGINS:

For future logins, if the computer is not recognized, the user must verify their identity. Options not available during the first-time login, which may show if the user set it up in My Settings, are:

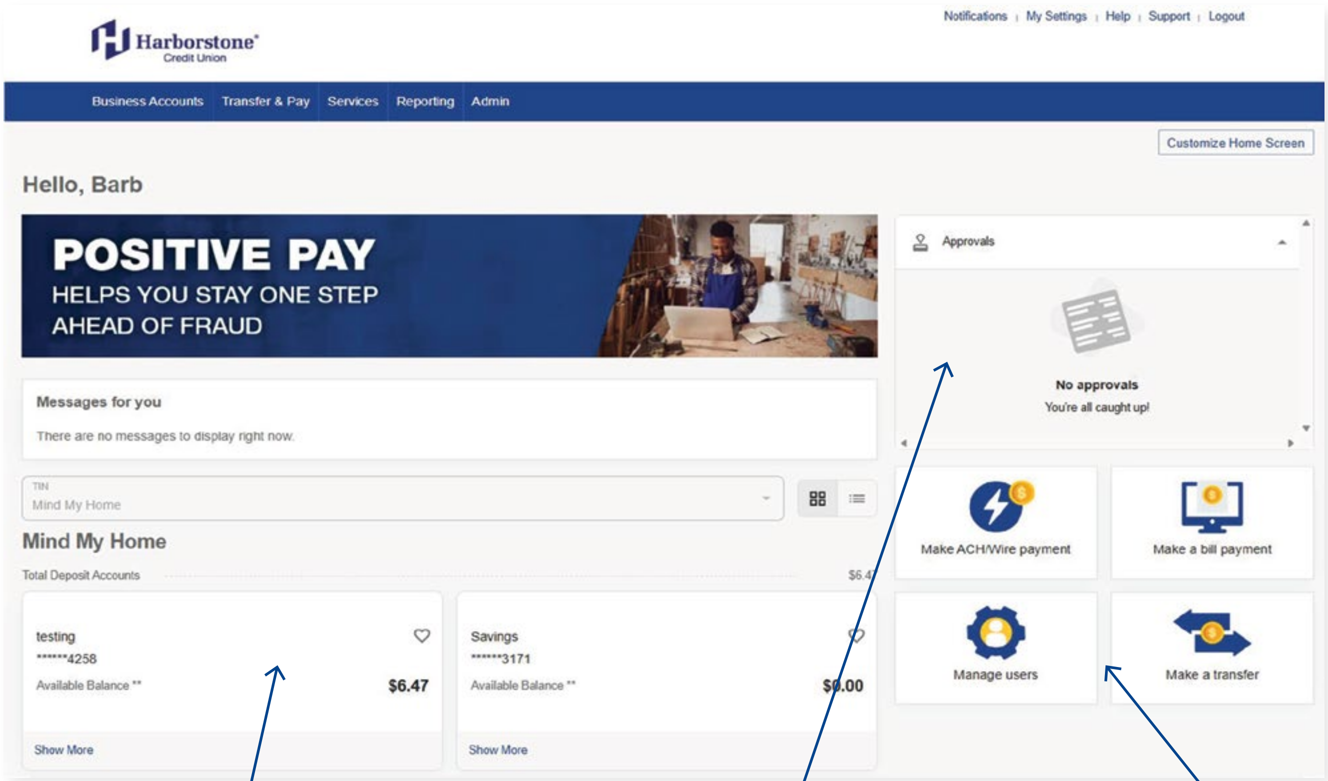
- **Active:** User is active and can access Business Banking.
- **Text Me Button:** This shows if the user text enables their phone.
- **Additional Phone Number:** This shows if the user adds additional numbers.
- **Email Me:** This is available for identity verification through the user's registered email address.
- **Token:** This is available when the user has a registered token and has entered their Credential ID in My Settings.
- **Authenticator:** This is available when the user has configured a compatible authenticator application, such as Microsoft Authenticator or Google Authenticator, in My Settings.



FRONT-END OVERVIEW

MAIN NAVIGATION: BUSINESS ACCOUNTS, TRANSFER & PAY, SERVICES, REPORTING, AND ADMIN

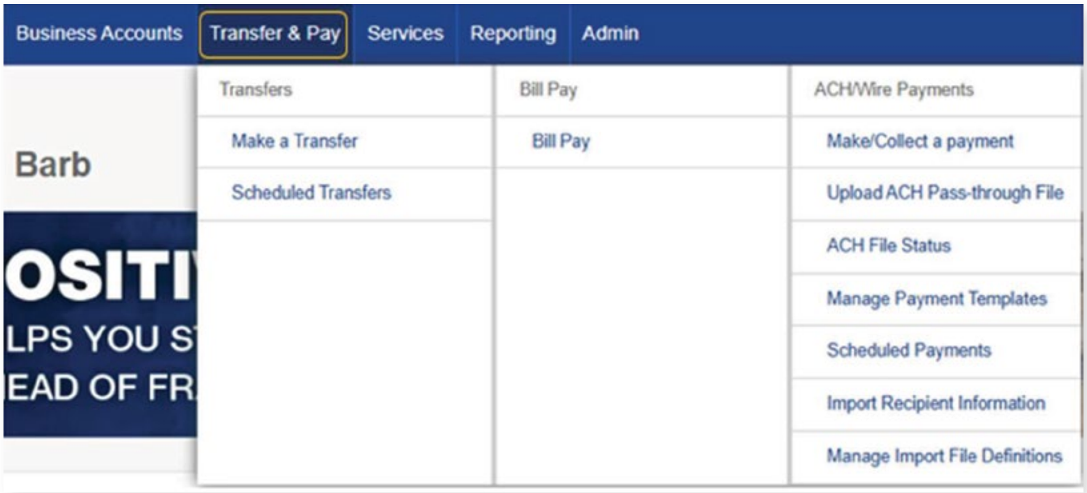
Primary Admins and Secondary Admins have full access to all accounts and services based on their segment. Business Admins manage other business users; business users' access is based on entitlements.



Business Accounts: The filtered list of Deposit and Loan accounts based on Tax ID selected. View available balance; hover over an account for a "quick peek"; click an account name to view details. The Details screen provides transaction history and export options.

Approvals: If dual approval is required for payments, ACH and Wires shows here. Templates requiring approval also show. If the business has more than one Admin, approval is required when a Business Admin adds or edits a business user.

Widgets: These are shortcuts for actions based on the access provided.



TRANSFER & PAY* > TRANSFERS:

- **Active:** User is active and can access Business Banking.
- **Make a Transfer:** This is an internal transfer. Cross-TIN transfers are core dependent.
- **Request Loan Advance:** This is an internal transfer to make a draw from a loan account.
- **Make Loan Payment:** This is an internal transfer to pay a loan.
- **Scheduled Transfers:** Manage future and recurring internal transfers.

TRANSFER & PAY* > ACH/WIRE PAYMENTS*:

- **Make/Collect a Payment:** Send an ad hoc or template-based ACH or Wire; collect funds via ACH ad hoc or template-based
- **Upload an ACH Pass-Through File:** Take a NACHA file, upload it into Business Banking, and pass directly to Admin Platform.
- **Manage Payment Templates:** Create and manage templates for ACH and Wire payments
- **Scheduled Payments:** Manage future and recurring ACH and Wire payments
- **Import Recipients:** Import ACH participants into Business Banking for initiation
- **Manage Import File Definitions:** Create an import map before going to Import Recipients

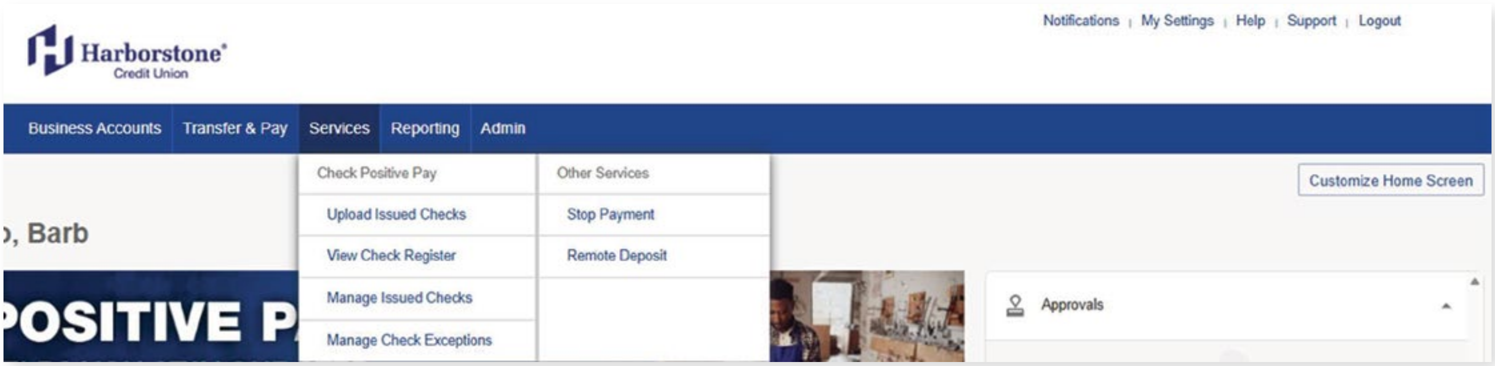
**Access to options within these menus depends on the business segment and the user's entitlements.*

My Settings: Edit password, user ID, email, phone number, account nicknames, etc.

Help: This answers common questions.

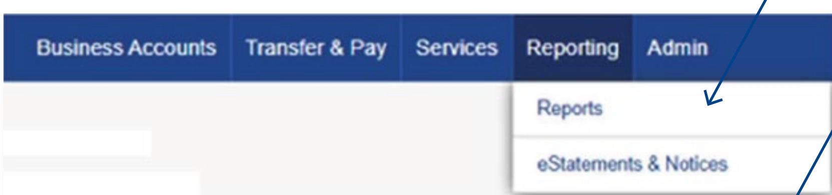
Support: Look up Harborstone's Support number and hours.

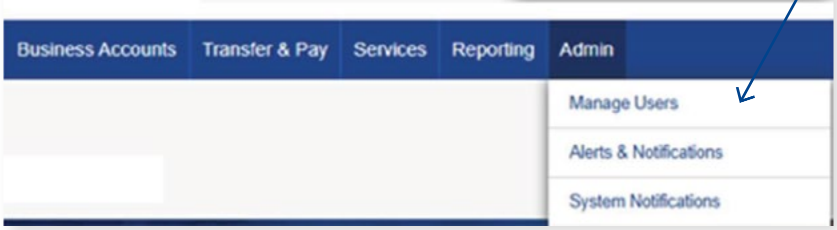
Logout: This properly end the Business Banking session; users are automatically logged out after 20 minutes of inactivity.



SERVICES*:

- **Check Positive Pay:** Upload check files and decision exceptions.
- **Stop Payment:** Place a real-time stop payment on a check.
- **Single Sign Ons (SSOs) Option:** Remote Deposit





REPORTING*:

Reports: Run and export reports on ACH as well as wire templates and payments.

Available to Business Admins only.

eStatements & Notifications: Online statements

ADMIN*:

Manage Users: Add business users with unique permissions and limits on a per-Tax-ID, per-account basis.

Alerts and Notifications: Set up email alerts on account activity.

System Notifications: Suppress emails that the system automatically generates, such as approval emails.

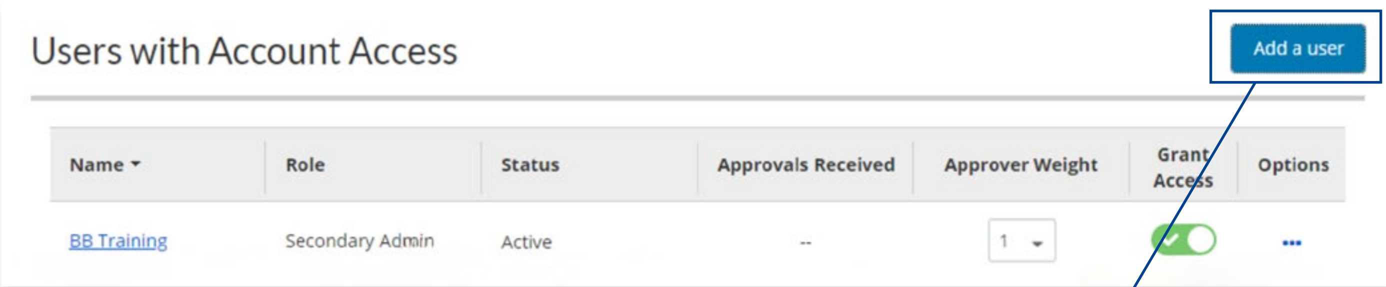
**Access to options within these menus depends on the business segment and the user's entitlements.*

ADD USERS

PRIMARY & SECONDARY ADMINS:

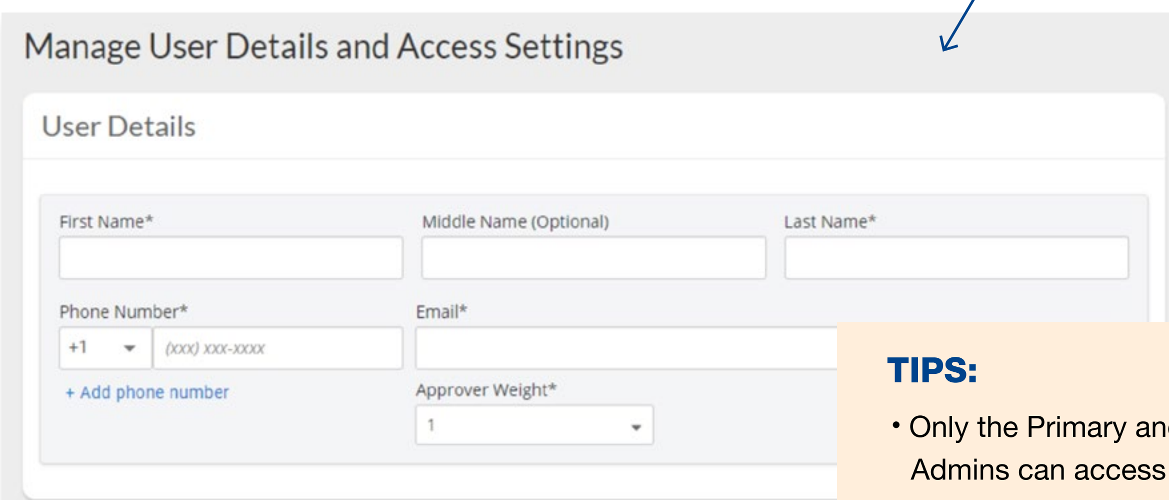
Harborstone sets up Primary Admins and Secondary Admins. These Admins set up other employees as Business Banking users via the Entitlements function, aka “Manage Users.”

IMPORTANT! Harborstone can also add, edit, and delete business users.



ADD A USER:

1. Go to Additional Services menu > **Manage Users** screen.
2. Select **Add a user** button.



TIPS:

- Only the Primary and Secondary Admins can access this screen.
- Unlimited users are allowed.

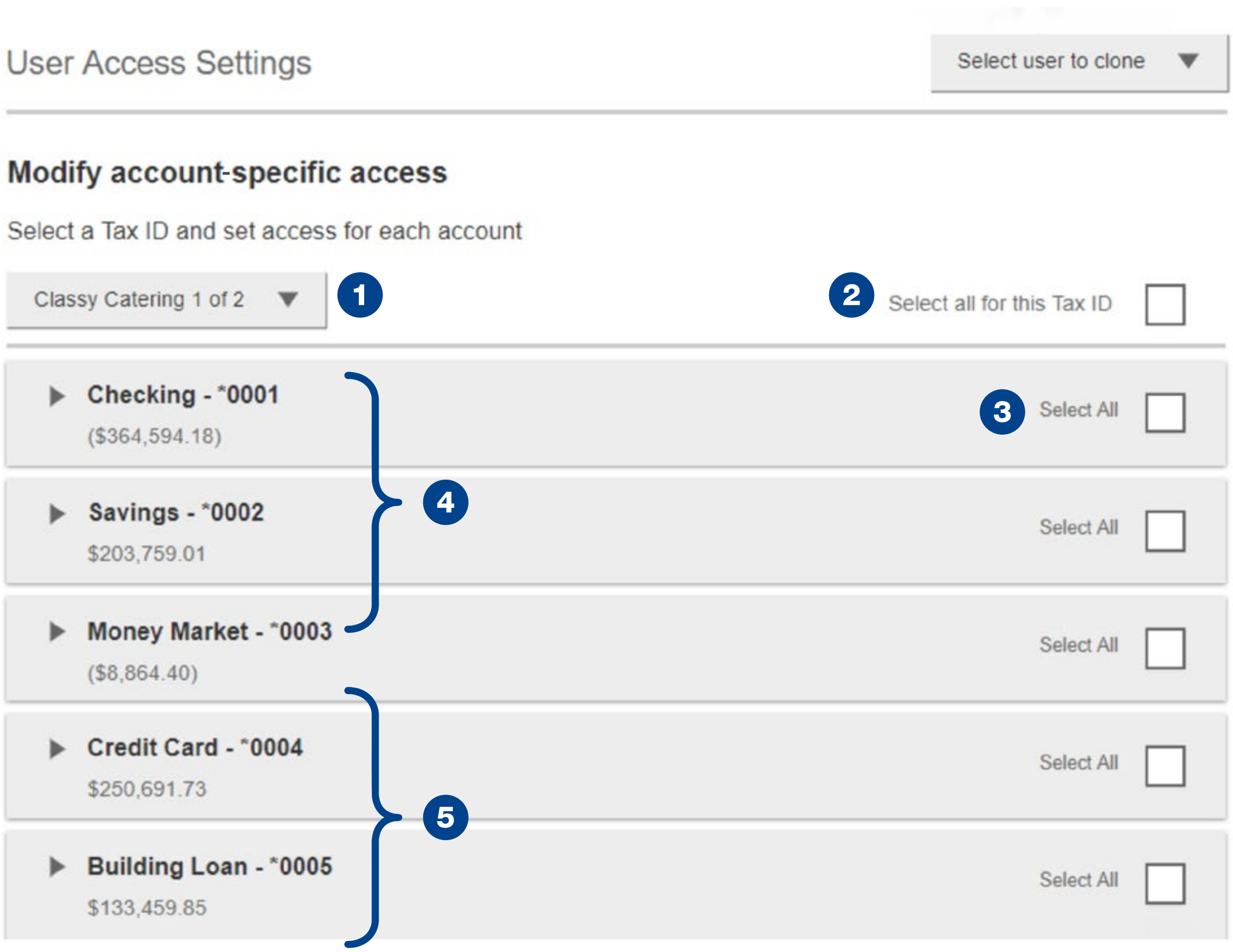
3. Enter user details:
   - **Phone Number:** Harborstone uses the phone number to send a one-time passcode for initial login. International numbers are supported but not phone extensions. Harborstone sets the maximum numbers allowed (up to 4).
   - **Email:** Harborstone will use the email to send the username and password. Only one email is allowed.
   - **Approver Weight:** This is applicable if the user will approve ACH/wire payments, templates, and/or other business users.

MODIFY ACCOUNT-SPECIFIC ACCESS:

Permissions can be broad to very narrow. The hierarchy is TIN > Account > Feature > Task. See page 13 and page 14 for a list of all features and tasks.

1. If the business has multiple Tax IDs, select one to view linked accounts.
2. Grant full access to *all accounts within the selected TIN,* if desired.
3. Grant full access to a *specific account within the selected TIN,* if desired.
4. Permission options for Checking, Savings, and Money Market accounts are the same.*
5. Permission options for Credit Cards and Loans are the same.

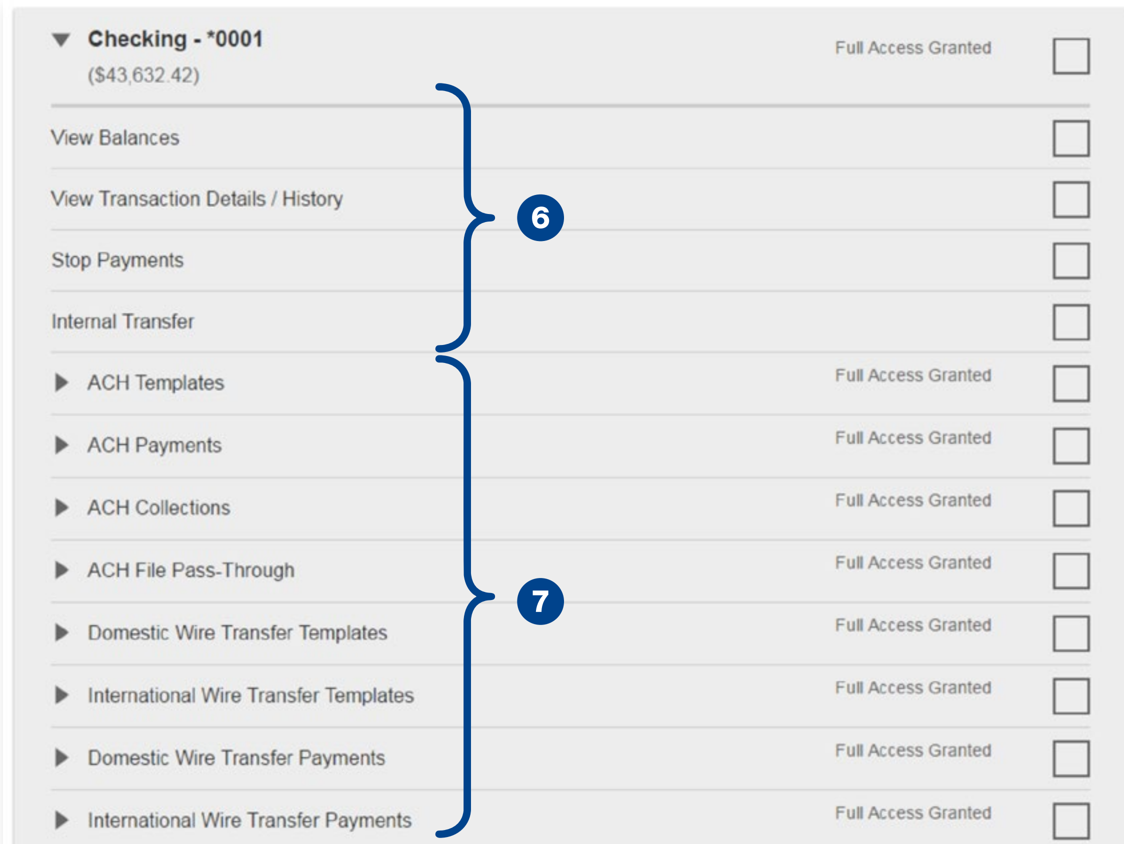
**Payment options may vary for these accounts; controlled by Harborstone in Admin Platform.*



NOTE: "Select user to clone" (top right) appears to Primary Admins; this option changes to "Copy my access" for Secondary Admins.

See the expanded permissions for a specific account (descriptions on next two pages).

6. Grant basic access to an account. Stop pay is host-dependent.
7. Grant access to manage and/or approve ACH and Wire templates as well as initiate and/or approve ACH and Wire payments.
8. Permissions for Credit Cards and Loans vary from the other accounts:
   - Loans do not have Stop Pay, Internal Transfer, ACH or Wires.



BASIC PERMISSIONS FOR CHECKING, SAVINGS, AND MONEY MARKET ACCOUNTS:

Feature	Task	Grants Access to . . .
View Balances	N/A	See the account and its balance in My Accounts.
View Transaction Details/History	N/A	Select an account in My Accounts to see, filter, search, export transactions.
Stop Payments	N/A	Submit a Stop Payment under Additional Services — interface-dependent.
Internal Transfer	N/A	Make a Transfer under Move Money; must have at least one other account provisioned for this.

NOTE: *Many SSOs require that at least one account is entitled to View Balances and/or View History.*

PERMISSIONS FOR LOAN ACCOUNTS:

Feature	Task	Grants Access to . . .
View Balances	N/A	See the account and its balance in My Accounts.
View Transaction Details/History	N/A	Select an account in My Accounts to see, filter, search, and export transactions.
Loans	Make Loan Payment	Make a payment to this loan; enable at least one other account for Internal Transfer that's eligible for debits.
	Request Loan Advance	Draw money from this loan; enable at least one other account for Internal Transfer to receive the advance.

PAYMENTS PERMISSIONS FOR CHECKING, SAVINGS, AND MONEY MARKET ACCOUNTS:

Feature	Task	Grants Access to . . .
ACH Templates	Manage ACH Templates	Create and edit templates for ACH payments.
	Approve ACH Templates	Approve new and edited ACH templates.
ACH Payments	Create Ad Hoc ACH Payments	Create a one-time ACH payments file.
	Create ACH Payments Using Templates	Create an ACH payments file using a template.
	Approve ACH Payments	Approve ACH payments.
ACH Collections	Create Ad Hoc ACH Collections	Create a one-time ACH collections file.
	Create ACH Collections using Templates	Create an ACH collections file using a template.
	Approve ACH Collections	Approve ACH collections.
ACH File Pass-Through	Create ACH File Pass-Through	Upload a NACHA-formatted ACH file for pass-through.
	Approve ACH File Pass-Through	Approve a NACHA-formatted ACH file for pass-through.
Domestic Wire Templates	Manage Domestic Wire Templates	Create and edit templates for domestic wires.
	Approve Domestic Wire Templates	Approve new and edited domestic wire templates.
International Wire Templates	Manage International Wire Templates	Create and edit templates for international wires.
	Approve International Wire Templates	Approve new and edited international wire templates.
Domestic Wire Transfer Payments	Create Ad Hoc Domestic Wire Transfer Payments	Create a one-time domestic wire.
	Create Domestic Wire Transfers Using Templates	Create a domestic wire using a template.
	Approve Domestic Wire Transfer Payments	Approve domestic wires.
International Wire Transfer Payments	Create Ad Hoc International Wire Transfer Payments	Create a one-time international wire.
	Create International Wire Transfers Using Templates	Create an international wire using a template.
	Approve International Wire Transfer Payments	Approve international wires.

SET ACCESS FOR ALL ACCOUNTS:

Harborstone does not assign these permissions on a per-account basis.

ACH File Import

- Two options display if ACH Import is enabled for the business.

Approve User

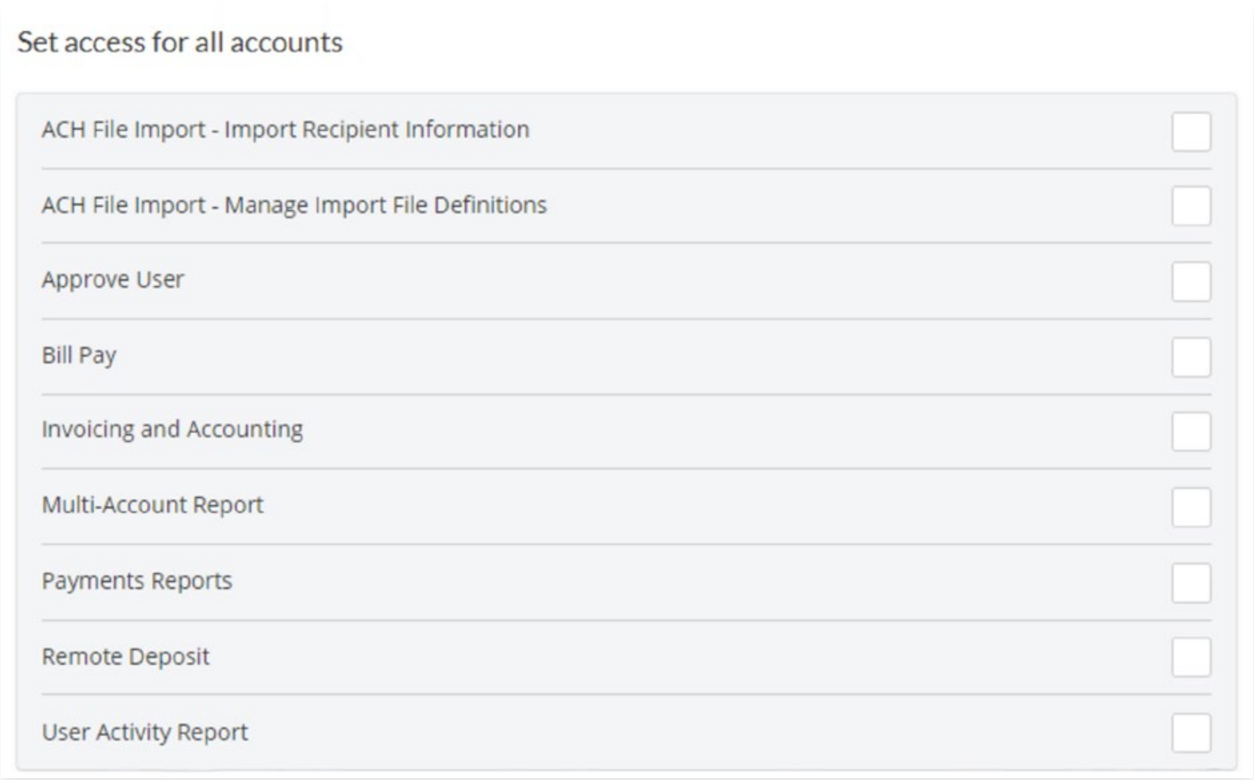
- This grants the ability to approve new user setups and changes to users.
- Harborstone has enabled the “Manage User — Entitlements” feature for designated Administrator(s) within the business’s online banking experience.

SSO Products

- Examples: Bill Pay, Invoice and Accounting, Remote Deposit, Online Statements

Reports

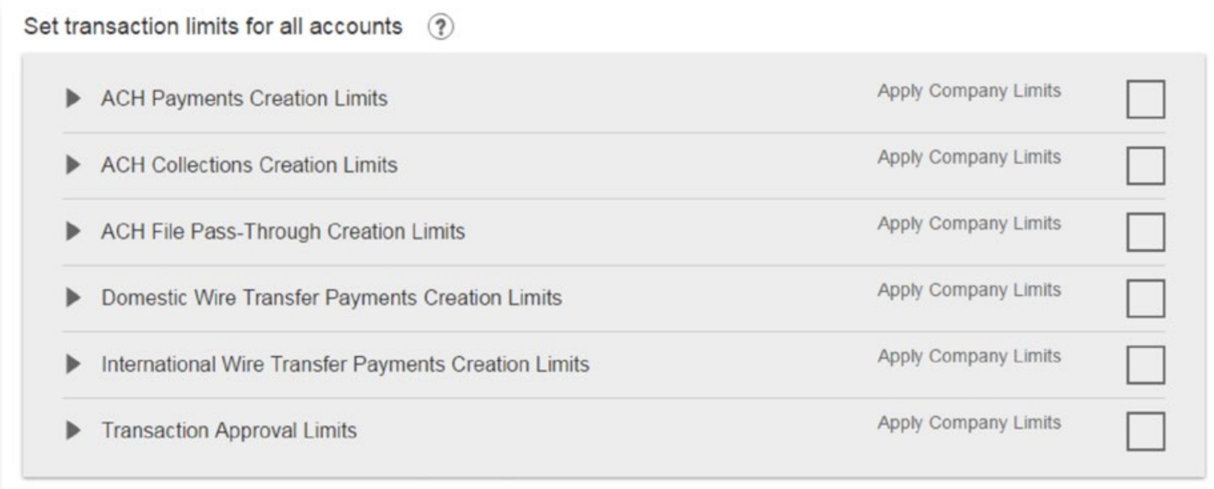
- Reports are available with the core solution and then are enabled per experience in Admin Platform: Multi-Account Report, Payments Reports, and User Activity Report.
- Any or all selected reports enable the Reports option in the main menu.



SET TRANSACTION AND APPROVAL LIMITS FOR ALL ACCOUNTS:

For each permission granted above, you must establish limits. Check **"Apply Company Limits"** to grant the maximum limits that Harborstone has established or enter a lower amount.

See the table below for options when each limit type is expanded. Harborstone does not suppress monthly limits for ACH and wire payments; therefore, monthly limit fields are displayed and available for review and maintenance.



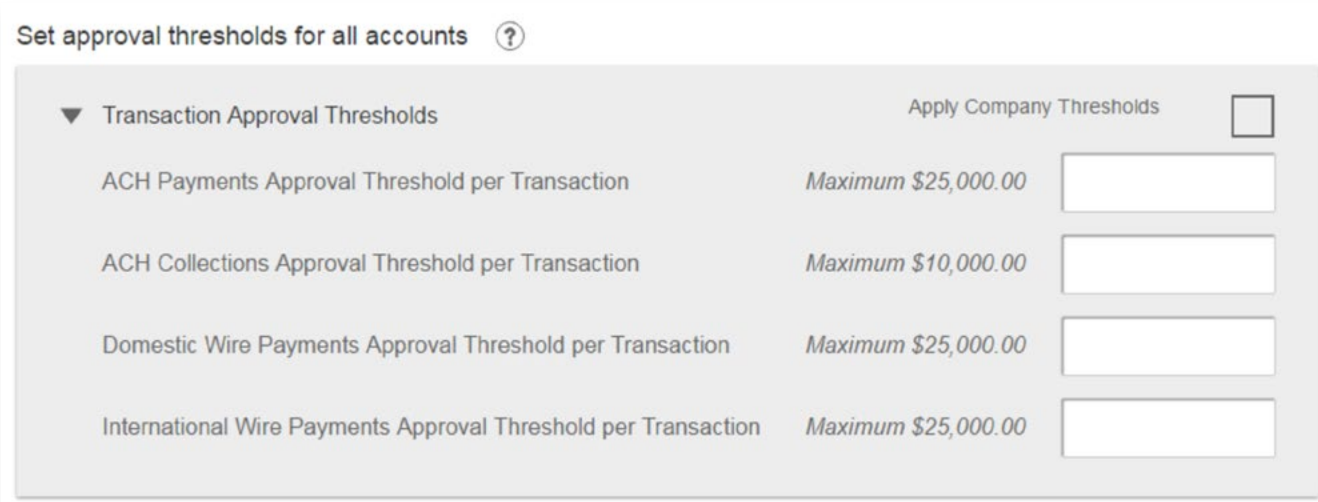
Feature	Types of Limits
ACH Payments	Per Transaction, Per Day, Per Month
ACH Collections	Per Transaction, Per Day, Per Month
ACH File Pass-Through	Per File, Per Day, Per Month
Domestic Wire Creation	Per Transaction, Per Day, Per Month
International Wire Creation	Per Transaction, Per Day, Per Month
Transaction Approval Limits	ACH Payments Approval Per Transaction, ACH Collections Approval Per Transaction, ACH File Pass-Through Approval Per File, Domestic Wire Approval Per Transaction, International Wire Approval Per Transaction

TIPS:

- Required limits are boxed in red.
- Limit cannot exceed the company limit that Harborstone sets.

SET APPROVAL THRESHOLDS FOR ALL ACCOUNTS:

This determines when user-initiated payments will require dual approval. Dual approval is required for any transaction that exceeds the threshold limit. Harborstone sets company approval thresholds. The business admin can set the threshold limit to be the maximum amount displayed or enter a value below that.

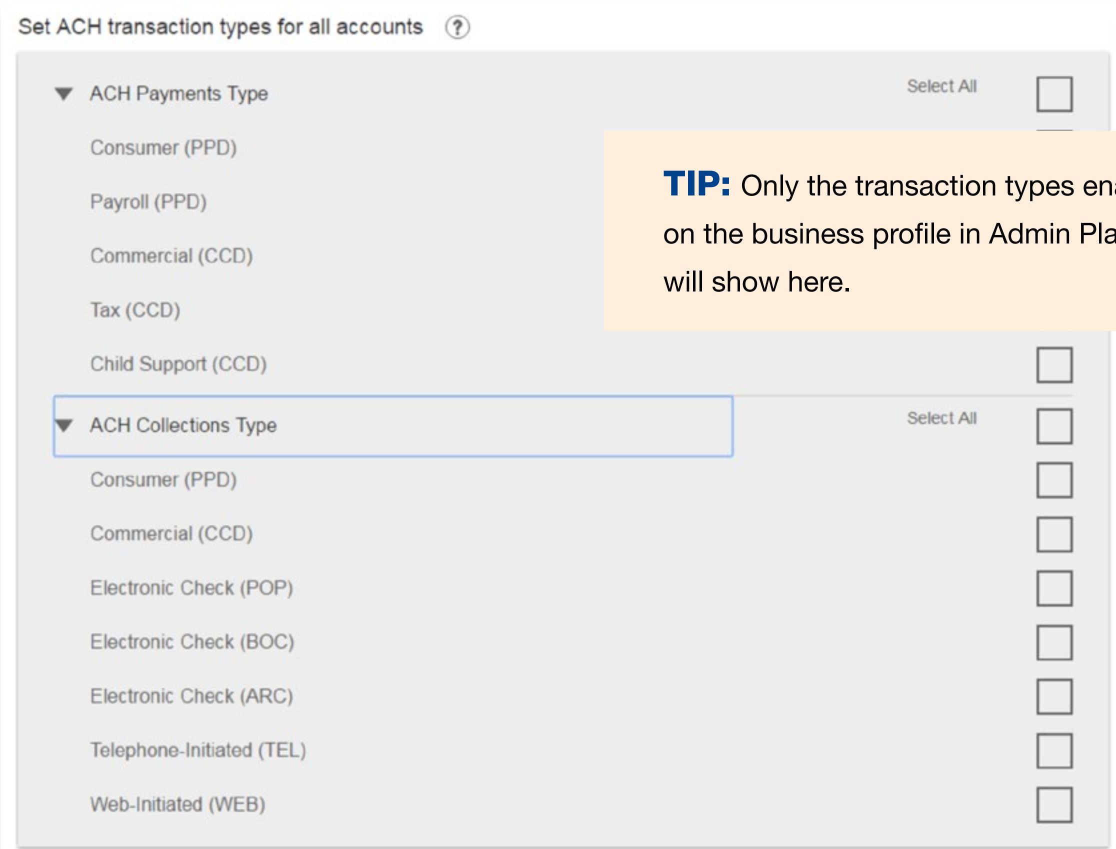


TIP: A transaction type where Harborstone sets the approval threshold limit to $0 will not appear here.

For example, in this screenshot, Harborstone set the ACH File Pass-Through approval threshold to $0, which means ALL those transactions require approval. The system doesn't allow the business to override that.

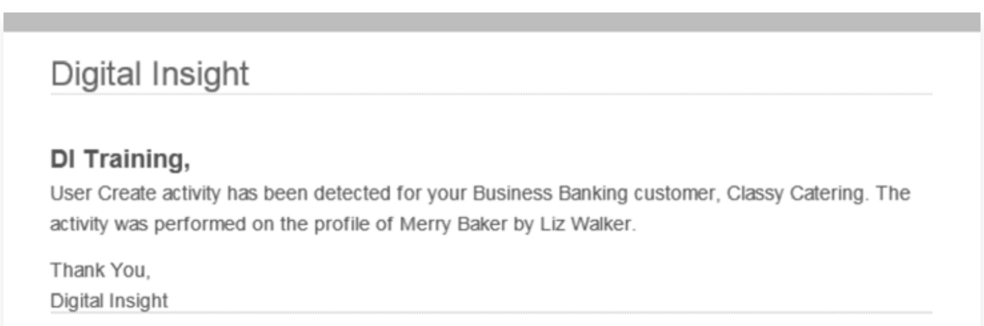
SET ACH TRANSACTION TYPES FOR ALL ACCOUNTS:

If Harborstone grants access to ACH Payments and/or Collections, the Business Admin sets access for which transaction types the user sees when creating templates or payments.



TIP: Only the transaction types enabled on the business profile in Admin Platform will show here.

Last, the Business Admin clicks Save (not shown). User approval may be required — see the [“Approve a Business User” quick help guide].



MANAGE USERS:

Business Admins and Users show on the Manage Users screen, in alphabetical order.

- The primary Admin can edit a Secondary Admin's access.
- Secondary Admins can manage other Secondary Admins; they can only grant entitlements that Primary Admin has granted them.

USER STATUS DESCRIPTIONS:

- **Active:** User is active and can access Business Banking.
- **Active with Warning Icon:** Admin has edited this user's profile and needs to approve changes; user is active and can still log in and perform tasks based on existing entitlements.
- **On Hold:** Grant Access toggle is set to OFF; user cannot access Business Banking.
- **Setup Pending Approval:** Admin added this user and must approve the user before they receive login credentials via email.
- **Setup Approval Declined:** An approver at the business declined this new user setup.
- **Update Approval Declined:** An approver at the business declined an edit made to this user profile.

Users with Account Access

Add a user

Name	Role	Status	Approvals Received	Approver Weight	Grant Access	Options
BB Training	Secondary Admin	Active	--	1		•••
Bill Murray	Business User	Setup Approval Declined	--	1	--	•••
Greta Smith	Secondary Admin	⚠ Active	0 / 1	--		•••
Roger Moore	Business User	⚠ Update Pending Approval	0 / 1	--	--	•••

APPROVALS RECEIVED: Harborstone sets the number of approvals required for new and edited users. This column shows how many approvals Admin has received or required. See the page 21 "Approve a Business User" quick help guide for more information.

MANAGE USERS, *CONTINUED*

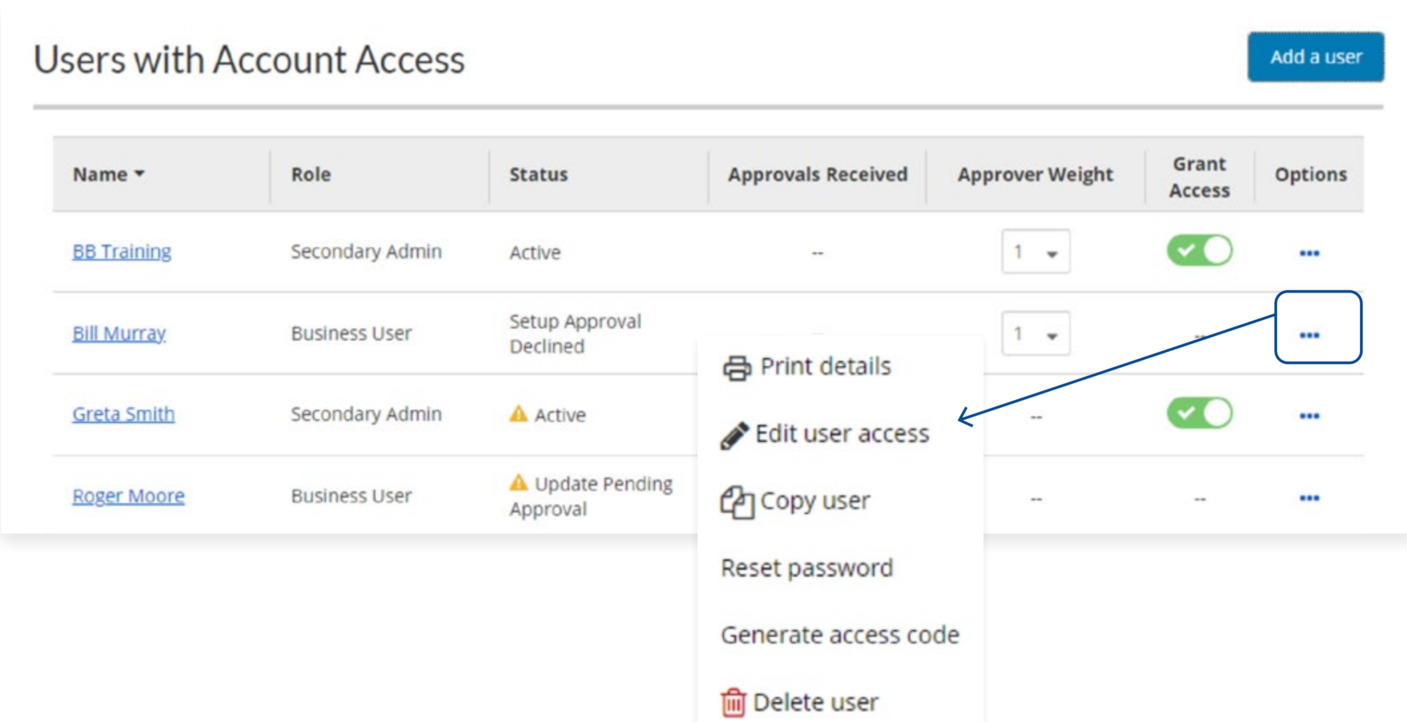
For existing users, Admin must edit the **Approver Weight** here. Go to Options for other edits and management options.

OPTIONS FOR AN ACTIVE USERS:

- **Print Details:** Get a full printout of all the user's access and limits.
- **Edit User Access:** Change anything except the user's name.
- **Copy User:** Create a new user with this user's permissions (only for the Primary Admin).
- **Reset Password:** This sends a temporary password to the user's phone via call or text.
- **Generate Access Code:** This delivers a one-time access code on the screen that the Admin gives the user if needed during login (not for payment approvals).
- **Delete User:** This permanently deletes the user from Business Banking.
- Slide **Access** toggle to No to change status to On Hold (temporary hold).

OPTIONS FOR A LOCKED USER — this includes the same options as above except:

- There is no Reset password and Generate access code options.
- **Reset Password and Unlock User:** This unlocks the user and sends a new temporary password to the user's phone via call or text.
- **Unlock User:** This unlocks user so they can log in with original password.



APPROVE A BUSINESS USER

APPROVALS:

If approval is required on user additions and edits, approvers go to the My Approvals widget on the Business Banking homepage.

WHEN ARE USER APPROVALS REQUIRED?

User approvals are required when Harborstone sets approval requirements for “User Add/Edit” to a value of 1 – 4 (zero indicates user approvals are waived), AND

When there’s at least one other person at the business who can approve the user.

WHO CAN APPROVE USERS?

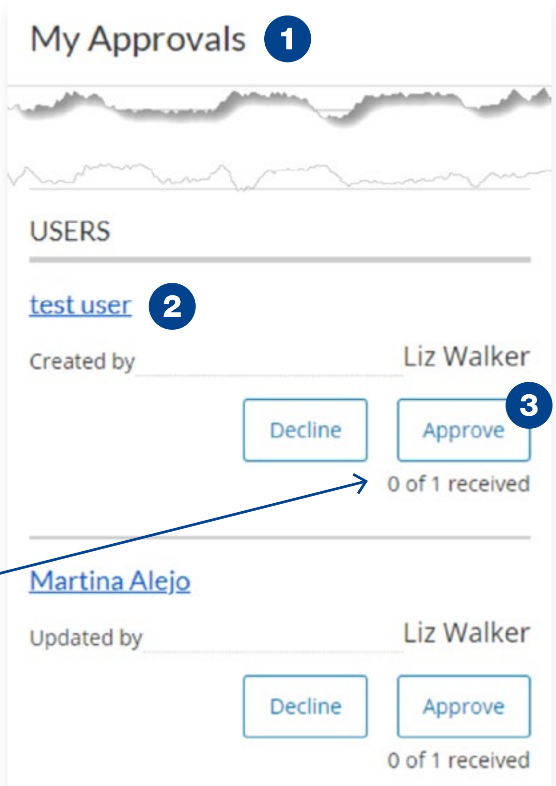
The Primary Admin, Secondary Admins, and users entitled to “Approve User” can approve users.

WHAT HAPPENS WHEN A USER PROFILE NEEDS APPROVAL?

- New user status is “Setup Pending Approval.”
- Harborstone sends email notifications to Business Admin(s) and users with approval entitlement.
- The user appears in the My Approvals widget.

STEPS TO APPROVE A USER:

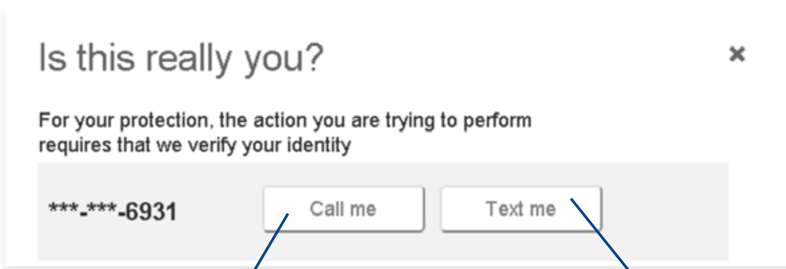
1. Go to the My Approvals widget.
2. Click the user’s name to review details.
3. Select Approve.
4. Complete authentication (see next page).
5. If the approver doesn’t have enough approval weight to satisfy required points, the user stays here until approval request receives all points.



Approval Points: These are points received vs votes required. Logic goes by points, not the number of approvers.
In this screen, only one point is needed to approve (0 of 1 received). This value can be 0-4.

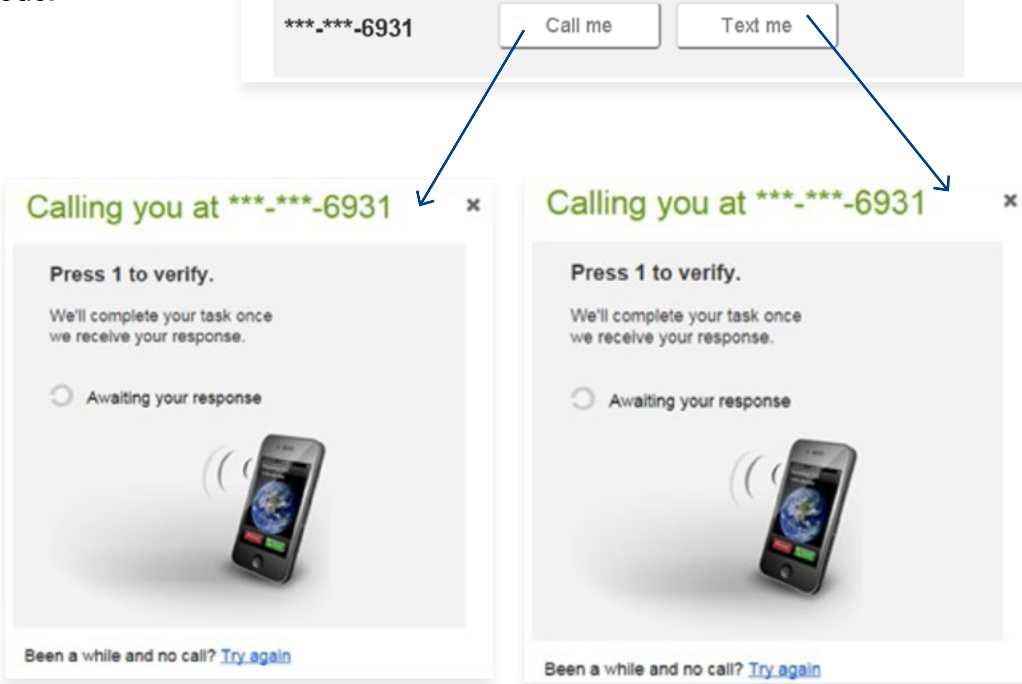
To approve, the approver must pass identity verification.

- **Call Me:** Answer the phone and press "1" per the automated instructions.
- **Text Me:** Receive the text and reply back with the security code.



This window times out after five minutes.

It automatically closes when authentication is complete. If the approver manually closes it, approval will not go through.



If **authentication is successful**, the system sends the user 2 emails with the username and password, and the user's status changes to Active.

TIPS:

- Harborstone can choose to allow the creator of a user add or edit to also be the approver (called "enable creator approval").
- The approver may enter a token code (not shown above).
- Users requiring approval stay on My Approvals widget indefinitely.

If approver selects **Decline:**

- User status is **"Setup Approval Declined"** on the Manage Users screen.
- A business admin can update the user and resubmit for approval or delete the user.