Harborstone

ONLINE BANKING GUIDE

Business Banking

Harborstone®
Credit Union

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Business Banking

Login Experience

User First-time Login to Business Banking:

1. Receive two emails with login credentials.
2. Login with system–generated username and password.
3. Accept Terms and Conditions.
4. Validate identity (i.e. MFA).
5. Change the username.
6. Change the password.
7. Enjoy the benefits and ease of Business Banking!

Key Points:

- Immediately after the financial institution 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 initial login.
- The same process applies when a Primary Admin or Secondary Admin sets up a **new business user.**

Exception: if the FI enables user screening, the emails go out after the FI approves the business admin or user via Admin Platform.

Online Banking First Time Login	Business Banking First Time Login
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 One Time Passcode	Phone call is the only option for One Time Passcode and the number is not editable

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Step 1: Receive Emails with Login Credentials

The system sends two emails to every new user. The From email address is set by your financial institution. The subject line is "You have been granted access to Online Banking."

Can my financial institution 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. "800-123-4568" = FI 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, pl⑤se 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

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Step 2: Go to Login Screen

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

1. Click the link in the email or just 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.

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Step 4: 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 is associated with the business user, not the phone on the main business profile.

2. Enter the 6-digit 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 5: Change the Temporary Username

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

Success! You need to change your username.

Create a new Username that will be used for all future logins.

⚠ **Create your Username**

New Username

▸ Minimum of six characters
▸ Cannot be all numbers

Save

Step 6: 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 screen.

Success! You need to change your password.

Temporary password

SHOW

New password

SHOW

▸ Minimum of six characters
▸ Use a mix of letters, numbers or symbols

Retype password

SHOW

▸ Passwords must match

Update password

Tip: The temporary password expires (duration set by the FI).

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For future logins, if the computer is not recognized, the user must verify their identity.

Options not available at first time login that may show if the user set it up in My Settings:

- **Active:** User is active and can access Business Banking

- **Text Me Button:** Shows if the user text enables their phone

- **Additional Phone Number:** Shows if the user adds additional numbers

- **Email Me:** Shows only if your financial institution allows email MFA

- **Token:** Shows only if your financial institution contracts for tokens and the user enters their Credential ID in My Settings

- **Authenticator:** Shows if the FI enables Timed OTP <u>and</u> the user has the Google Authenticator app or Microsoft Authenticator app and enables it in My Settings

Front End Overview

Main Navigation: My Accounts, Move Money, Additional Services, and Reports. 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.

My Accounts: 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.

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

Message of the Day and Calendar Widgets: If enabled in Online Banking, they will display in Business Banking as well.

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Move Money* > Transfers:

- **Active:** User is active and can access Business Banking

- **Make a Transfer:** Internal, aka intra-institution transfer. Cross-TIN transfers are core dependent.

- **Request Loan Advance:** An internal transfer to make a draw from a loan account

- **Make Loan Payment:** Internal transfer to pay a loan

- **Scheduled Transfers:** Manage future and recurring internal transfers
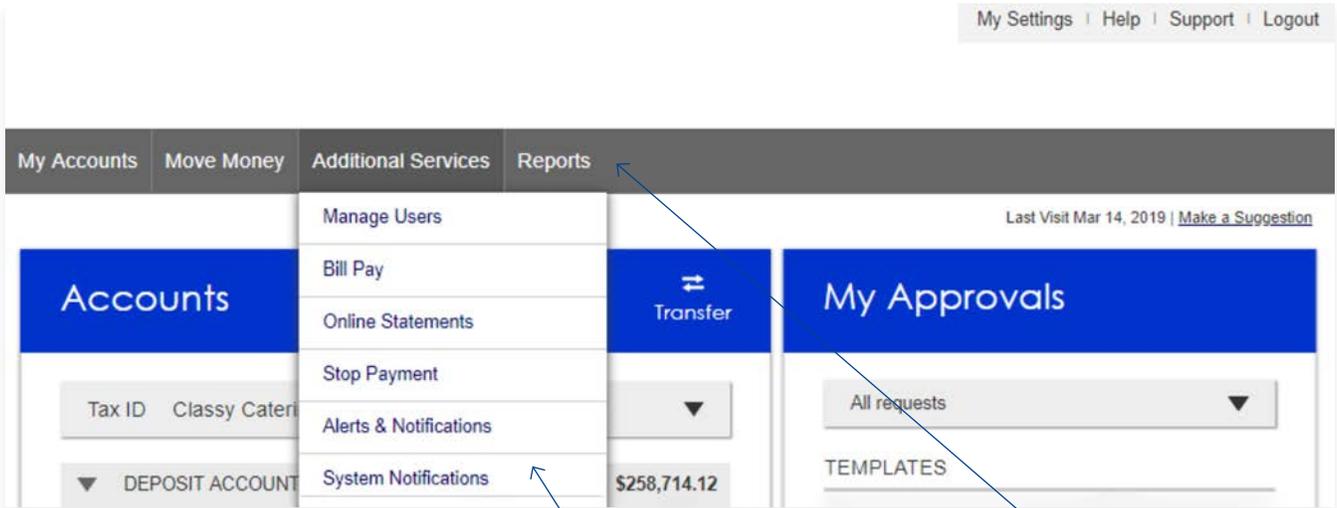
Move Money* > ACH/Wire Payments*:

- **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

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My Settings: Edit password, User ID, email, phone number, account nicknames, etc.
Help: Answers common questions.
Support: Look up the FI Support number and hours.
Logout: Properly end the Business Banking session; users are automatically logged out after 20 minutes of inactivity.

My Settings ｜ Help ｜ Support ｜ Logout

| My Accounts | Move Money | Additional Services | Reports |

Manage Users
Bill Pay
Online Statements
Stop Payment
Alerts & Notifications
System Notifications

Accounts

Last Visit Mar 14, 2019 | Make a Suggestion

⇄ Transfer

My Approvals

Tax ID   Classy Cateri

▼ DEPOSIT ACCOUNT

$258,714.12

All requests ▼

TEMPLATES

Additional Services*:
Manage Users: Add business users with unique permissions and limits on a per Tax ID, per account basis
SSO Options: For example, Bill Pay and Online Statements
Stop Pay: Place a real time stop payment on a check; core dependent
Alerts and Notifications: Set up email alerts on account activity
System Notifications: Suppress emails automatically generated by the system, such as approval emails

Reports: Run and export reports on ACH and wire templates and payments. *Available to Business Admins only.*

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

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Add Users

Your FI 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! Your FI 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:** Used to get a one-time passcode for initial login. International numbers are supported but not phone extensions. FI sets max # allowed (up to 4).
- **Email:** Where the username and password are sent. Only 1 allowed.
- **Approver Weight:** Applicable if the user will approve ACH/wire payments, templates and/or other business users.

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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 the FI in Admin Platform.

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

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Modify Account Specific Access *continued*

Expanded permissions for a specific account – see next two pages for descriptions.

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.

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Basic Permissions for Checking, Savings, and Money Market Accounts:

Feature	Task	Grants the 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

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

Permissions for Loan Accounts:

Feature	Task	Grants the 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
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

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Payments Permissions for Checking, Savings, and Money Market Accounts:

Feature	Task	Grants the 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

These permissions are not assigned on a per account basis.

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

Approve User
- Grants the ability to approve new user setups and changes to users.
- Shows only if the FI has enabled "Manage User – Entitlements" feature for the business's experience.

SSO Products
- List varies based on FI offering and assigned business experience.
- Examples: Bill Pay, Invoice and Accounting, Remote Deposit, Online Statements.

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

Set access for all accounts

ACH File Import - Import Recipient Information	☐
ACH File Import - Manage Import File Definitions	☐
Approve User	☐
Bill Pay	☐
Invoicing and Accounting	☐
Multi-Account Report	☐
Payments Reports	☐
Remote Deposit	☐
User Activity Report	☐

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Set Transaction and Approval Limits for All Accounts

For each permission granted above, limits must be established. Check **"Apply Company Limits"** to grant the maximum limits (set by the FI) or enter a lower amount.

See table below for options when each limit type is expanded. If your FI suppressed monthly limits, which applies to all ACH and wire payments, those fields do not show.

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 set by the FI.

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Set Approval Thresholds for All Accounts

Determines when payments initiated by this user will require dual approval. Dual approval is required for any transaction that exceeds the threshold limit. Company approval thresholds are set by the FI. The business admin can set the threshold limit to be the maximum amount displayed, or enter a value below that.

Set approval thresholds for all accounts (?)

▼ Transaction Approval Thresholds   Apply Company Thresholds ☐

ACH Payments Approval Threshold per Transaction	Maximum $25,000.00
ACH Collections Approval Threshold per Transaction	Maximum $10,000.00
Domestic Wire Payments Approval Threshold per Transaction	Maximum $25,000.00
International Wire Payments Approval Threshold per Transaction	Maximum $25,000.00

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

For example, in this screenshot, the FI 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.

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Set ACH Transaction Types for All Accounts

If ACH Payments and/or Collections access is granted, 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.

Once a user is created, and approved if needed, the financial institution receives this email (emails also sent when users are edited and deleted).

Digital Insight

DI Training,
User Create activity has been detected for your Business Banking customer, Classy Catering. The activity was performed on the profile of Merry Baker by Liz Walker.

Thank You,
Digital Insight

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Manage Users

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

- Primary Admin can edit a Secondary Admin's access.
- Secondary admins can manage other secondary admins; can only grant entitlements that they themselves have been granted.

User Status Descriptions:

- **Active:** User is active and can access Business Banking
- **Active with Warning Icon:** This user's profile has been edited and changes need to be approved; user is active and can still log in and perform tasks based on existing entitlements
- **FI Review Pending:** Applicable if your FI enables User Screening for Business Admin, Business Users, or both; it means the FI must approve new or edited users
- **On Hold:** Grant Access toggle is set to OFF; user cannot access Business Banking
- **Setup Pending Approval:** This user was added and must be approved before receiving 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:** the FI sets the number of approvals required for new and edited users. This column shows how many approvals have been received vs required. See the page 21 "Approve a Business User" quick help guide for more info.

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Manage Users *continued*

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

Options for an Active User:

- **Print Details:** 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:** Sends a temporary password to the user's phone via call or text
- **Generate Access Code:** 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:** 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 – same options as above except:

- No Reset password and Generate access code options
- **Reset Password and Unlock User:** Unlocks the user and sends a new temporary password to the user's phone via call or text
- **Unlock User:** Unlocks user so they can login with original password

Approve a Business User

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

WHEN are user approvals required?

When FI sets approval requirements for "User Add/Edit" to 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?

Primary admin, secondary admins, and users entitled to "Approve User."

WHAT happens when a user profile needs approval?

- New user status is "Setup Pending Approval."
- Email notifications are sent 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 My Approvals widget.

2. Click the user's name to review details.

3. Select Approve.

4. Complete authentication (see next page).

5. If approver doesn't have enough approval weight to satisfy required points, the user stays here until all points are received.

Approval Points: 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.

My Approvals **1**

USERS

test user **2**

Created by — Liz Walker

Decline | Approve **3**

0 of 1 received

Martina Alejo

Updated by — Liz Walker

Decline | Approve

0 of 1 received

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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.
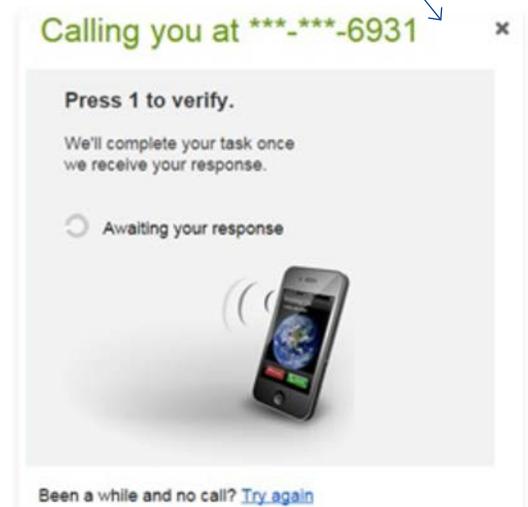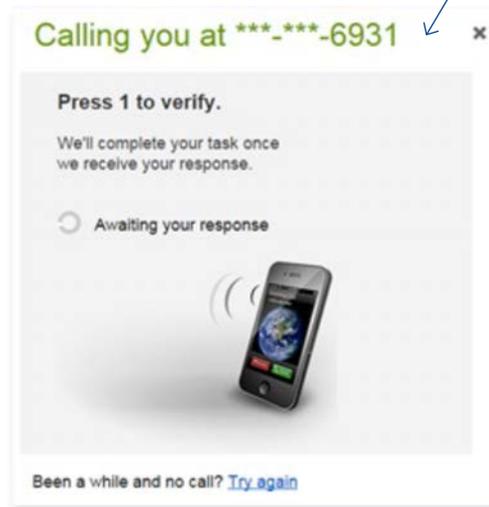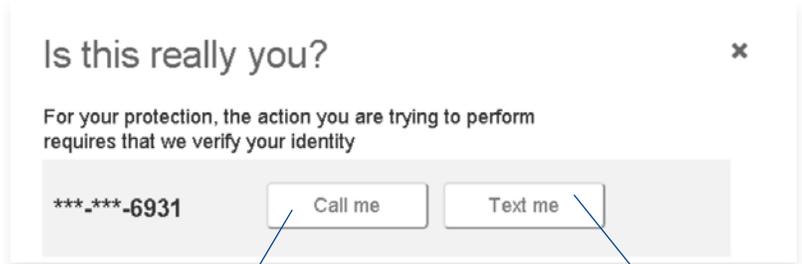
This window times out after 5 minutes.

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 username and password, and the user's status changes to Active.

Tips:

- The FI can choose to allow the creator of a user add or edit to also be the approver (called "enable creator approval").
- If your FI offers tokens, 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.

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