

IMPORTANT INFORMATION: Granting Business Online Banking access to Sub Users is at the sole discretion of the designated Company Administrator, a duly authorized signer on the organization’s accounts. As the Company Administrator for your organization, by providing online banking access to Sub Users you are authorizing Sub Users for any or all of (but not limited to) the following:

- To have access to the organization’s financial information
- To initiate financial transactions for the organization on any or all of the accounts available via the service
- To set up additional Sub Users with any combination of these access settings

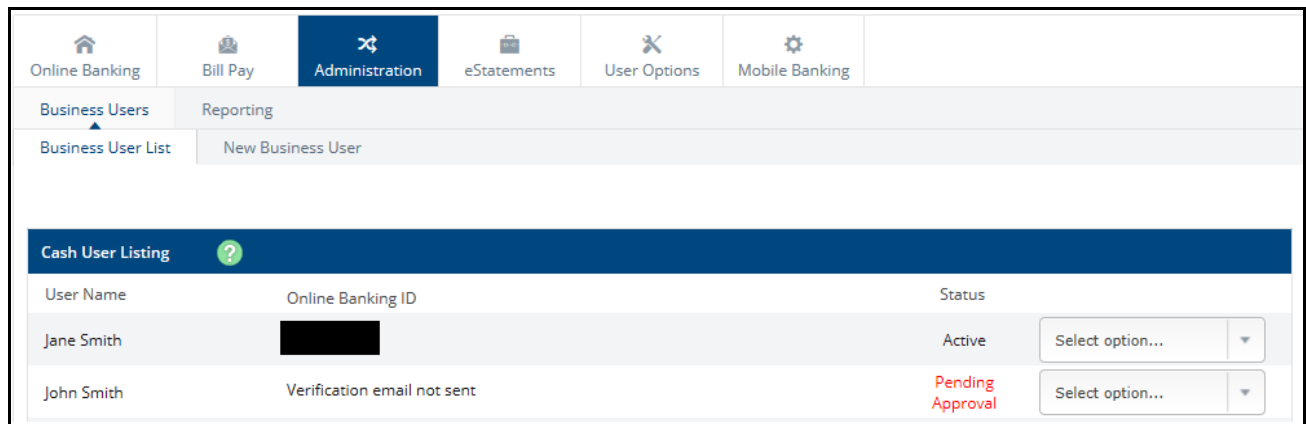
Therefore, please consider Sub User access settings carefully before assigning them. For complete details on your legal responsibilities, please see the Online Banking Agreement.

Let’s get started!

1. From the menu bar, click on the “Administration” tab to expose the “Business Users” tab.

(This tab will not be available to Sub Users if their Administration permissions are set to “NO.”)

- **Business User List** – will initially list only the Administrator established by the Bank. As the Administrator authorizes and creates additional Sub Users to the system, they will appear in this listing.
- **New Business User** – By clicking on this category, the Administrator will be able to create additional Sub Users and assign account and service access settings.



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2. To create a new Sub User, click on “New Business User.” The Cash User Settings screen will be displayed.

(PLEASE NOTE: The settings shaded in **Red** represent services not available in Business Online Banking. If you are interested in hearing about these services, please contact us.)

* Denotes required field

* User Name:

* Email Address:

Administration: No

Wire Password:

View Position/Activity Report:

Hold User:

Mobile Phone Number:

Wireless Provider Address:

Standard wireless carrier charges may apply

Enter your mobile device phone number and then select your wireless carrier to establish an address for alerts sent via text messaging.

Daily ACH Limit:

Transfer Limit:

Dual Wire Control:

Per Wire Limit: .00

Daily Wire Limit: .00

Dual Wire Control Limit: .00

Display / Download ACH
 Work with ACH
 Import Record
 Full ACH Control
 Upload ACH
 Update Record
 Initiate ACH
 Delete ACH
 Restricted Category Access
 Initiate Same Day ACH

3. You will use only the following fields on this screen. Please enter all information as follows:

- a. **User Name** – Enter the new Sub User’s name (ex. John Smith, Jane Smith).
- b. **Email Address** – Enter the email address for the new Sub User. This email address will be used to send the initial login information.
- c. **Administration** – Select the level of Administration rights you are giving to the Sub User:
 - i. **NO.** Cannot create/edit other Sub Users or Settings. This is the most common selection for Sub Users.
 - ii. **YES.** **WARNING:** Selecting “YES” provides Full administrative rights to the Sub User, including the ability to create/edit Sub Users, change settings such as Alias, Password, email and account settings, and enrollment for eStatements and mobile banking. *For security reasons, most businesses do not require more than a single Company (Full) Administrator.*
 - iii. **Partial.** Can change settings but not create/edit Sub Users.
 - iv. **View.** View only authority and cannot change any settings or Sub Users.

(Please see Page 4 of this Guide for more information on Administration settings.)

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- d. **View Position/Activity Report** – Please uncheck this box if it is checked.
- e. **Hold User** – Please leave this unchecked. If/when this box is checked, the Sub User will not be able to log in to Business Online Banking.
- f. **Mobile Phone Number** – This field is optional. If the Sub User is to be set up and able to receive Text Alerts, their mobile phone number should be entered.
- g. **Wireless Provider Address** – Required only if a mobile phone number was entered. Click “Carrier Search” to locate and select the user’s wireless carrier. This allows Text Alerts to be formatted correctly for the specific carrier.
- h. **Transfer Limit** – If you plan to allow the Sub User to make transfers, enter Sub User’s Transfer Limit here.

4. Click Submit to add the new Sub User.

5. On the next screen you will complete additional access settings and account selection for your new Sub User:

Cash User Setting – establishes what functions you authorize the Sub User can do. This will become the “Default” access setting for all of the accounts to which you authorize the Sub User to have access. (You will be able to modify this later.)

- Transaction Inquiry – when checked, allows Sub User to view list of transactions.
- Current Day Balance – when checked, allows Sub User to view current balance and activity totals.
- Prior Day Balance – when checked, allows Sub User to view balance and activity totals as of the previous business day.
- Stop Inquiry – when checked, allows Sub User to view information on existing stop payments.
- Stop Additions – when checked, allows User to enter new stop payments.
- Bill Payment – when checked, allows Sub User to access to Business Bill Pay and make payments.
- Transfers – when checked, allows Sub User to transfer money between accounts.

Select Accounts – Here you will select accounts to which you authorize the Sub User access.

The screenshot shows the 'Cash User Setting' page for user 'JohnSmit01'. It features a grid of checkboxes for various permissions. A red box highlights several permissions: Statement Inquiry, Define Non-Rep Wires, Edit Non-Rep Wires, Define Rep Wires, Edit Rep Wires, Transmit Wires, Upload Positive Pay, Work Positive Pay Items, Download ARP File, Upload ARP, Work ARP Items, Passport, View Rates, ES, and Order Checks. A legend box states 'RED shaded fields are not available in Business Online Banking.' At the bottom, there are 'Cancel' and 'Submit' buttons.

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6. Once you have made your selections, click Submit. You will be brought back to the Cash User Listing screen. This screen will have a message that the user has been saved but the user will be temporarily suspended pending bank approval. The Sub User will be approved within 1-2 business days.
7. To assign different access settings to each account to which your Sub User has access, or to authorize access to eStatements, select “Account Settings” from the “Select option...” drop down box associated with the Sub User’s User Name.
 - On the “View Access For Account” dropdown list, select the account you wish to change settings for.
 - Select “View Electronic Documents” for each account to which you want the Sub User to have eStatement access.
 - Click Submit.

Cash User Settings ?

User JohnSmit01

View Access For Account BUS CK xxxxx4321

<input checked="" type="checkbox"/> Transaction Inquiry	<input type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload ARP File
<input type="checkbox"/> Statement Inquiry	<input type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Current Day Balance	<input type="checkbox"/> Define Rep Wires	<input type="checkbox"/> Download ARP File
<input checked="" type="checkbox"/> Prior Day Balance	<input type="checkbox"/> Edit Rep Wires	<input checked="" type="checkbox"/> Transfer To
<input checked="" type="checkbox"/> Stop Inquiry	<input type="checkbox"/> Transmit Wires	<input checked="" type="checkbox"/> Transfer From
<input checked="" type="checkbox"/> Stop Additions	<input type="checkbox"/> View Electronic Documents	<input checked="" type="checkbox"/> View Transfers
<input checked="" type="checkbox"/> Bill Pay	<input type="checkbox"/> Order Checks	
<input type="checkbox"/> Work ACH Exceptions		

Cancel Submit

Please Note: The Company Administrator **and any** Sub User granted with View, Partial or Full Administration Rights will be able to access the Cash User Listing.

- Any Sub User granted Administrative Viewing rights can only view Sub Users’ settings.
 - Any Sub User granted Partial Administrative rights can view and change a Sub User’s settings but cannot create or edit.
 - The Administrator or any Sub User granted Full Administrative rights can view, edit, delete and create Sub Users for the Company.
8. **Congratulations!** You have set up your Sub User. Once the bank has activated this user, an email will be sent to the email address entered for this user. This email will contain a link for the user to follow and that will enable them to select their own user ID and password.