



ONLINE BANKING MANUAL
— FOR —
BUSINESS MASTER USERS



Business Administration

Authorizations Payees Roles Users

All Users



Guy Somebody
Payroll



Mr. Business



John Doe
Accounting

USERNAME

Allbusine



Mr. Business
Vice President

NAME

Steven B



Mrs. Business
CEO

CONTACT INFO

EMAIL

WELCOME TO ONLINE BANKING FOR BUSINESSES

Running your business is about to get easier.

That's because our online banking platform for businesses is robust and built for convenience. Thanks to a set of enhanced financial tools and online widgets, you can customize your online experience, authorize other users, set up all types of payments and transfers, and so much more.

Please reference this manual for setting up and managing all aspects of your business banking experience. If you need further assistance, call us at **(800) 235-3228, ext. 8331**, or email **CommercialServices@veridiancu.org**.



ACCOUNTS WIDGET

You can customize your accounts by assigning them nicknames and special colors. Inside the *Accounts* widget, select an account and click on the pencil icon to the right of the account name.



eDOCS WIDGET

With the *eDocs* widget, you can access a wide range of digital documents, such as *eStatements* and *eNotices*.



NOTIFICATIONS

On the *Notifications* tab inside your *Settings* widget, you can set up special alerts, including notifications regarding balances, transactions, security, ACH and wire payments, and more.



CHECKING SERVICES WIDGET

With this widget, you can request a stop payment (for a fee) or order checks online.



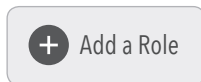
BUSINESS ADMINISTRATION WIDGET

With our handy *Business Administration* widget, you can set up roles, users and payees, while creating custom permissions that allow authorized users to perform tasks, approve items and view documents.

SETTING UP ROLES:

You can set up customized permissions and access for other users associated with your business. You must create a role before you can create a user to assign to that role.

1. Click the **"Roles"** tab and then click the **"Add a Role"** button. Fill in the name of the role (such as *"Accountant"*) and a description of the role (such as *"Views statements and check copies"*)



2. From the **"Roles"** tab, click on the role you just established to display its details in the window on the right. Then click any **pencil icon** to customize details or permissions for people assigned to that role. Master users should check all permissions if they want full access. Save your changes.



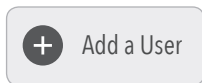
3. Below that, click the **pencil icon** and set permissions by selecting the accounts you want assigned to the role you're creating. Save your changes.
4. Below that, click the **pencil icon** to set limits for the various methods enabled for this role. You can set authorized and maximum limits for daily, weekly and monthly intervals. Save your changes.

5. To delete a role, click on the **"Delete Role"** link at the bottom of the role window.



SETTING UP USERS:

1. Create a user by clicking the **"Users"** tab, click the **"Add a User"** button and fill in all fields (including selecting a role you have already established). A password is emailed to the new user. **This password is valid for 24 hours.** Once it expires, the master user must send a new password to the user.



2. From the **"Users"** tab, you can edit user details or reset a password by clicking on any **pencil icon** in the user window. You can only assign one role per user.



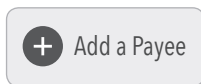
3. To delete a user, click **"Delete User"** at the bottom of the user window.



SETTING UP PAYEES:

If you're enrolled in a business package and you qualify for wire payments, here's how you set up payees for use with bill pay, wire transfers and ACH payments.

1. Click on the **"Payees"** tab and select **"Add Payee."**



2. Enter a name and nickname for the payee and click **"Create Payee."**

3. Choose a category (such as **"Taxes"**) and add or edit details by clicking on a **pencil icon**. You can even add a profile image for the payee.



4. Determine a payment method by selecting **"Add a Payment Method"** and fill in the details. You must also select a method (such as **"ACH"**) and enter specifics such as a routing number, account number and more.

5. Select **"Add Payment Method"** to save.

EDITING EXISTING PAYEES:

To edit any existing payee, simply click on the payee's name to display them in the payee window to the right. Then, click any **pencil icon** to add information or make changes.



SETTING UP AUTHORIZATIONS:

This is how you approve things like pending ACH payments, wire payments, and internal and external transfers. To approve something, simply select the box to the right of the transaction and choose whether to reject or authorize it.

Please note that there are limits for external transfers – \$2,000 daily and \$10,000 monthly.

RESETTING SECURITY INFO:

Within the *Users* tab, you can reset your users' passwords and security questions with a few quick clicks.



BILL PAY WIDGET

Within the *Bill Pay* widget, we have many ways for your business to pay and manage bills. (Please note that any payees you have set up in our existing bill payment service will be imported and managed by the master user).



WIRE PAYMENTS WIDGET

Make and manage wire payments within online banking. (Please note that you must have a payee set up in the *Business Administration* widget before you can send a wire payment. See *"Setting Up Payees"* in the *Business Administration* section to learn more.)

MAKING A PAYMENT:

1. Select the **"Classic"** tab
2. Choose a payee
3. Select the account you're using
4. Assign a category
5. Set an amount. Select **"Show Limits"** to display the maximum daily, weekly and monthly limits.
6. Select the date you want the wire delivered, and record any special notes for the payee within the *"Originator to Beneficiary"* text field.
7. Verify the details and click **"Confirm Payment"**

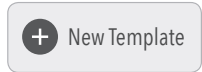


ACH PAYMENTS WIDGET

Manage your ACH payments right from your computer. Click on the *ACH Payments* widget to get started. (Please note that you must have a payee set up in the *Business Administration* widget before you can send a wire payment. See “*Setting Up Payees*” in the *Business Administration* section to learn more.)

CREATING A TEMPLATE WITHOUT IMPORTING AN ACH FILE:

1. If you would like to create a template and save it for future use, click on a **“New Template”** button.
2. Fill in the fields on the form that pop up. The *Offset Account* is the account that’s debited to cover transactions like payroll. Click **“Create Template.”**
3. From the *ACH Payments* screen, click on the template you want displayed in the window to the right. Click **“Add Payees”** to add payees to the template, then click **“Assign Payees.”**
4. In the templates window, you can make adjustments, such as adding or deleting payees, changing amounts or marking each payment as *Active*, *On Hold* or *PreNote*.
5. Review and submit the information.



CREATING A TEMPLATE BY IMPORTING AN ACH FILE:

1. If you want to import payees from a file, click the **"ACH Import"** button.

 ACH Import

2. If you want to make ACH payments and save the template for future use, click **"Create a template"** and fill in the field.

Create a Template

If you would like to import an ACH file without saving the template or payees for future use, click **"One-time pass-thru"** and fill in the fields. (Note that the *Offset Account* is the account debited to cover transactions like payroll).

One-time pass-thru

Click **"Continue."**

3. Upload your ACH files (txt, csv and NACHA-formatted files are accepted).
4. Review and submit the information.
5. From the *ACH Payments* screen, click on the template you want displayed in the window to the right. That window to the right shows all the people in the template.

By clicking on pencil icons, you can add or delete payees, change amounts and mark each payment as *Active*, *On Hold* or *PreNote*.



GENERATING ACH AND WIRE PAYMENT REPORTS:

If you would like to create reports of your ACH and wire payment activity, you can search records and sort results from the History tab inside either widget. Your transaction history is retained within online banking for two years.

ONLINE BANKING USER LOG

Passwords are automatically generated for each user.
For security purposes, usernames and passwords should be changed immediately.

1

Employee name: _____

Username: _____

2

Employee name: _____

Username: _____

3

Employee name: _____

Username: _____

4

Employee name: _____

Username: _____

5

Employee name: _____

Username: _____

6

Employee name: _____

Username: _____

ONLINE BANKING USER LOG

Passwords are automatically generated for each user.
For security purposes, usernames and passwords should be changed immediately.

7

Employee name: _____

Username: _____

8

Employee name: _____

Username: _____

9

Employee name: _____

Username: _____

10

Employee name: _____

Username: _____

11

Employee name: _____

Username: _____

12

Employee name: _____

Username: _____

