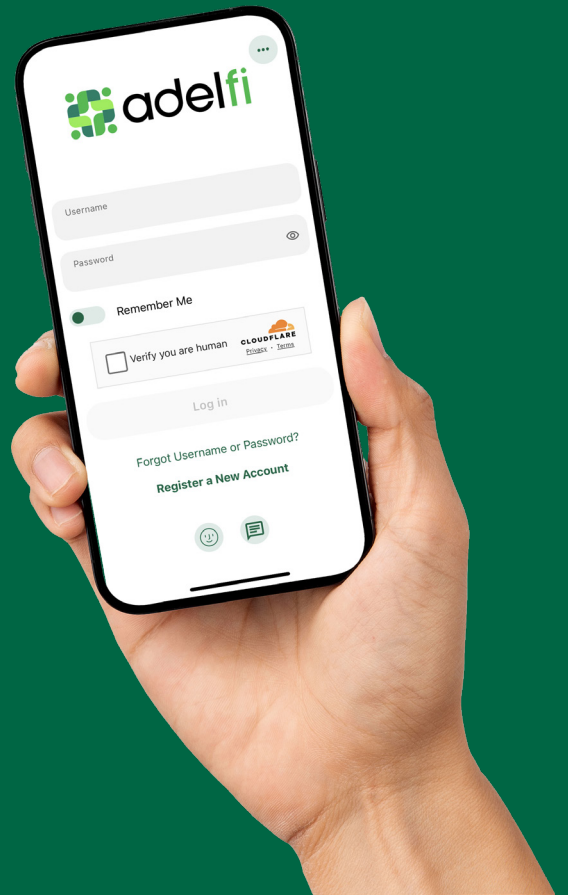


# AdelFi's Business/ Non-Profit Banking User Guide: Getting Started



Welcome to the AdelFi Banking Online User Guide!

We're excited to introduce our upgraded online banking platform, designed to enhance your digital banking experience. Our goal is to provide you with a convenient, user-friendly environment that allows you to manage your personal and business finances anytime, anywhere.

This guide will help answer your questions as you navigate our new banking platform. Thank you for being a part of the AdelFi Banking community!





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## Business Banking Overview

Our new Business Banking platform is focused on providing a digital banking experience to seamlessly review, monitor and manage finances of your business. Businesses have unique online banking requirements that are not available in retail banking, such as: multiple users with specific roles, Business ACH and Business Wires, Transaction limits and Authentication.

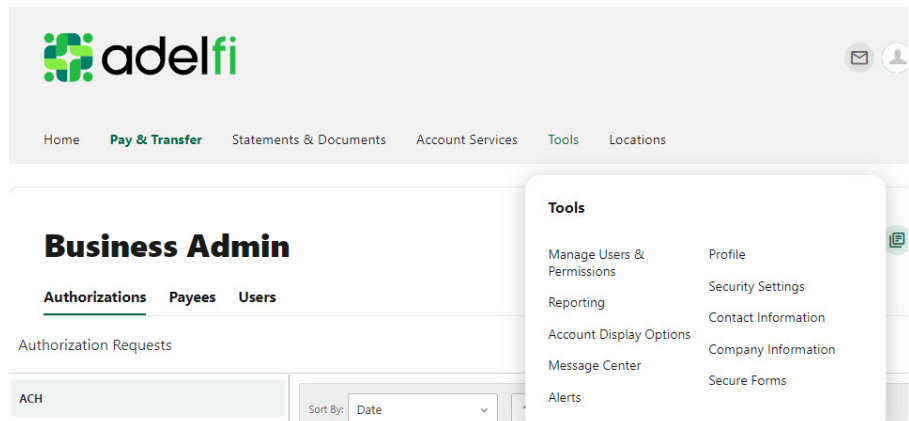
## Existing Members

If you already have a username for online banking, it will remain the same for the new platform. Simply enter your username and old password, then click "Login."

When prompted to reset your password, a one-time temporary passcode will be generated and sent to you via SMS, voice call, or email. After entering the one-time temporary passcode, you will be prompted to create a new password, which must also meet the minimum requirements listed above.

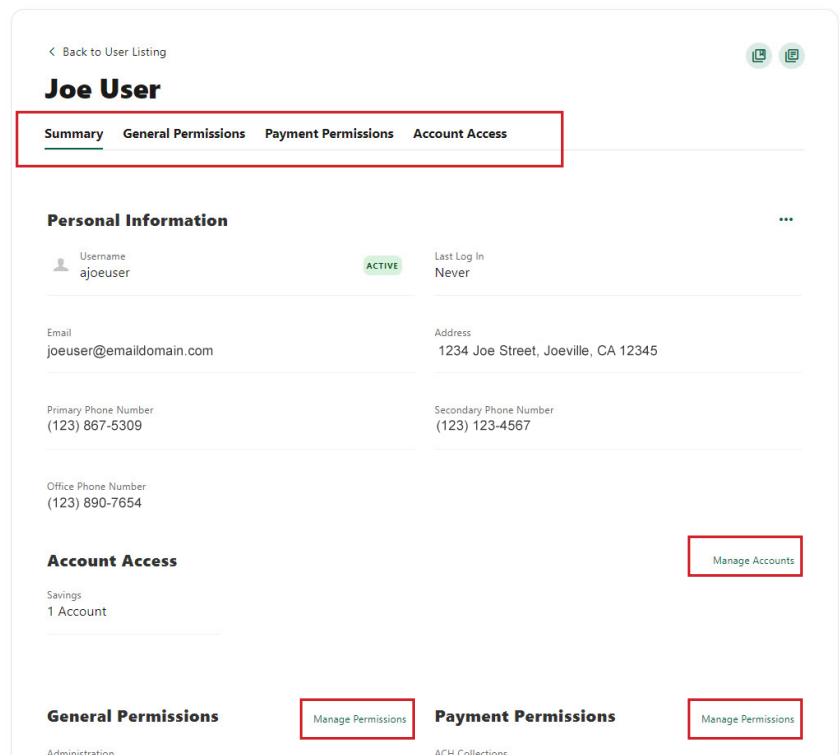
## Business Administration Menu

The Business Admin menu provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation for all other Business menus, such as Business ACH, Business Wires, and Business Reports. The Business Admin menu also serves as the hub for Authorizations, Payees, and User Management.



## Users

From the Users tab, you can view your business account users, the number of their accounts, and the types of payments utilized. From this tab, you can also control and assign user permissions. Assigning the permissions will control what users can view, change, navigate, and execute within the system. Users must have permissions defined to access business-specific services. You can assign permissions and limits at the same time when creating a sub user.





After clicking on a user in the Users tab, you will see a summary of their accounts and permissions. To manage any users' permissions and accounts, you can do so by clicking on **Manage Accounts** or **Manage Permissions** from the summary page or by clicking any of the tabs at the top. You can also assign a new sub-user from the Users tab and assign permissions and limits at that time.

## General Permissions, Payment Permissions, Account Access

From these tabs you can edit any existing user's permissions and account access. You will select the **Manage Permissions** button next to the area you wish to update. From there a drawer will open with the areas of the page to update. You will update by turning the toggles on or off. For limits under the **Payment Permissions** tab, you will enter in the limits as well as adjusting the toggles if needed.

The screenshot shows the 'Manage Permissions' drawer for a user named 'Joe User'. The drawer is titled 'Manage Permissions' and has a 'Select All' button. It contains two sections: 'Administration' and 'Feature Access'. Under 'Administration', there are two items: 'Manage Users' (Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.) and 'Edit Business Contact Information' (User is able to edit the contact info.). Both items have a toggle switch that is currently turned on. Under 'Feature Access', there is one item: 'Positive Pay' (Ability to do positive pay.). At the bottom of the drawer are 'Save' and 'Cancel' buttons.

## Limits

Limits can be assigned with permissions at the same time when creating a new sub user.

Limit	Description
Authorized limit	The maximum cumulative dollar amount that can be submitted without additional authorization. A limit of "0.00" means that ANY transaction scheduled by users with this role will require approval.
Max limit	The maximum cumulative dollar amount that can be submitted.
Can Authorize	The maximum cumulative dollar amount that a user with authorization rights can approve.

To assign limits to a user, in the Business Admin menu, you will select the user and click on the Payment Permissions tab. After clicking the Manage Permissions button you can edit the limits on that user.

### ACH Collections

The screenshot shows the 'ACH Collections' settings drawer. It has two items: 'Access to Restricted Collection Templates' (Ability to access and modify collection templates that have been designated for restricted users only.) and 'Same Day ACH Debits' (Ability to send same day ACH Debits.). Both items have a toggle switch that is currently turned on. Below these items is a section titled 'Limits' with a sub-header 'Submit Up to' and a description 'The maximum limits this user will be able to submit'. There are three buttons: 'Daily \$1,000.00', 'Weekly \$2,000.00', and 'Monthly \$3,000.00'. Below this is another section titled 'Dual Authorization Above' with a sub-header 'Require approval on all submissions above a specified amount'. There are three buttons: 'Daily \$0.00', 'Weekly \$0.00', and 'Monthly \$0.00'. At the bottom of the drawer are 'Save' and 'Cancel' buttons.



## Create a User

The Master Users (indicated with the crown on the profile) will be able to create new users for the accounts (indicated with a briefcase). Please note, you will need to login from a desktop to add, edit or delete users. On the **Users** tab within the Business Admin menu, click the **plus sign (+)** to add a user. The add a new user drawer will open. Select if you are adding a **New User** or if you would like to **Copy** a User. Then select **Next**.

**Business Admin**

Authorizations Payees **Users**

**All Users**

Search By Name (First Or Last)

USER	ACCOUNTS	PAYMENT TYPES	STATUS
<b>Adel Evans</b>	2	Wires, ACH Collections	ACTIVE
<b>Joe Evans</b>	3	ACH Collections, ACH Payments	ACTIVE
<b>Angelica Evans</b>	4	Internal Transfers, Wires	ACTIVE
<b>Tony Evans</b>	2	Wires	ACTIVE

**Create New User**

Select Type of User

Step 1 of 6

☐ New User  
I want to create a brand new user.

☐ Copy A User  
Copy permissions and accounts from an existing user.

Next

Cancel

1. You will enter the basic information for that user and select a username. The system will tell you if that username is available.
2. Next you will select the permissions and limits for the user you have created.
3. You will then add the accounts that you would like to be associated with the new user.
4. Lastly, you will assign account permissions and then review the information for your new user.
5. When you are finished, you will click Submit.

**Create New User**

Personal Information

First Name  
Jane

Last Name  
Doe

Email  
jane.doe@fakeemail.com

Primary Phone Number (Optional)  
8584651234

Secondary Phone Number (Optional)

Office Phone Number (Optional)

Username

Username  
jane.doe

Username available

Next

Cancel

**Create New User**

Permissions and Limits

Step 3 of 6

Administration

Manage Users  
Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.

Manage Payment Company  
Allows a business user to add, edit, or delete a payment company.

Edit Business Contact Information  
User is able to edit the contact info.

Feature Access

Manage Cards  
Ability to view and update debit/credit cards associated with a user.

Next

Back

**Create New User**

Accounts

Step 4 of 6

You have added 1 accounts to Jane.

Add/Remove Accounts

ACH Accounts

External BoFA \*\*\*\*\*5422

Next

Back

**Create New User**

Account Permissions

Step 5 of 6

These will be applied to all eligible accounts within each account type. You can change the permissions individually in the User Details section after creation.

ACH Accounts (1 of 2)

Transfer Funds Out From  
The ability to transfer funds out from this account and view associated transfer history using the Transfers widget.

Transfer Funds Into  
The ability to transfer funds into this account and view associated transfer history using the Transfers widget.

Next

Back



## Sub-User Status

A master user can edit a sub user's contact information (name, email, phone, and address) and role by clicking the pencil icon next to Contact Info section. Additionally, a master user, or a sub user with the Manage Users and Roles permission, can edit a sub user's status or reset a sub user's password.

- **Active** - Sub users in an Active status are able to log in and access online banking. If a sub user is Active, a master user can change the sub user's status to Frozen.
- **Locked** - Sub users in a Locked status have locked themselves out of online banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access online banking. If a sub user is Locked, a master user can change the sub user's status to Active.
- **Frozen** - Sub users in a Frozen status have been set to Frozen by a master user and are unable to log in or access online banking. If a sub user is Frozen, a master user can change the sub user's status to Active.
- **Disabled** - Sub users in a Disabled status have been set to Disabled by AdelFi and are unable to log in and access online banking. Sub users in a Disabled status will not display in Business Admin. Once a sub user's status is changed to Disabled, the sub user's status cannot be changed by a master user.

## Reset a Sub User's Password

Under the **Users** tab of the Business Admin menu, find the sub user from the user list, click the **ellipsis** (three dots) next to the sub user. Give an email address where the sub user's password will be sent and explain why the password is being reset. Click the **Send New Password** button to send the temporary password.

Please note, a disabled sub user account cannot be used, and the password will not be able to be reset. If the sub user status is Frozen, please set it to Active before their password can be reset.

## Add a Payee

Before a business ACH template or wire transfer can be submitted, you must set up Payees (the recipients of the ACH or wire transfer) in the platform. You can set up a payee (or several) for your business by accessing the **Payees** tab, located within the Business Admin menu. From here, users who are assigned the Manage Payees permission can add, edit, and delete payees.

On the **Payees** tab within the Business Admin menu, click **Add New Payee**. A new drawer will open where you will enter the payee's details. You must select if the payee is a **Person** or a **Business**. Then enter the payee's **Full Name** and **Address**. You can enter information in the other optional fields to further classify the payee, if desired. Lastly, you will click **Add Payee**.

**Business Admin**

Authorizations **Payees** Users

**All payees** 1

Search:  Type: All ▾

NAME	PAYEE ID
Bob Jones	Employee - Bob Jones
Jane Diamond	Founder - Jane Diamond
Lea Goins	leagoins0001

+ Add New Payee 2

**Add new payee**

Payee details 3

Person Business

Selecting a payee's type is required. A payee's type is an identification tool to help with payment processing. Once this field is saved it cannot be edited.

Full Name 4 0 / 22

Email (Optional) 6

Payee ID (Optional)

We will create a Payee ID for you, or you can enter your own Payee ID.

Payee's address is required to utilize wire payment methods.

Add address 5

Add payee 7

After selecting the payee, use the pencil icon to edit the Payee Details and use the trashcan icon to Delete a Payee.



## Add a Payment Method

A payment method is a set of payment instructions related to specific types of payments (either ACH or wires) that will be used by the business banking menus to simplify the payment process. Once a payment method is added to a payee, that payee will then be eligible for payments related to the added payment method.

On the **Payees** tab, select the payee you created from the payee list. Scroll to the Payment methods section and click the **plus sign** to add a payment method. Choose the **Payment method type** by selecting one of the tiles. **Complete the required information** for the chosen payment method (Payee's type, Routing Number, Account type, Account Number, etc.). Click **Save**.

Use the pencil icon next to the payment method to make edits to that method and use the trashcan icon to Delete a Payment Method.

## Authorize or Reject Transfer Request

The Business Admin menu defaults to display the **Authorizations** tab. Select the **transaction type** to view transactions that are in the **Needs Authorization Status**. Then you can choose to **authorize** or **reject**.

**Business Admin**

Authorizations Payees Users

1 Authorization Requests

2 ACH

External Transfers

Internal Transfers

Wires

Sort By: Date

DATE	ACCOUNTS	AMOUNT	STATUS
PENDING REQUESTS			
JUN 27 2019	BakerE Delivery Services Business Checking -10 <small>(CCD, CREDITS)</small>	\$1,001.00	NEEDS AUTH <input checked="" type="checkbox"/>

Authorization Total (1): \$1,001.00  
ACH cut-off time: 5:00 PM  
Expedited ACH cut-off time: 4:00 PM

3 ☒

4