Business Digital Banking
User Guide

Table of Contents
Select a title or page number to jump to the section

Introduction

The Business Digital Banking experience has been designed for today, including the same experience and functionality no matter the device or access method you choose to use. With a fresh look, its enhanced security features and improvements for managing your accounts, viewing transactions, and moving money simplifies the work and time required to take care of your business.

Our Digital Banking services have simple navigation taking you right to what matters most. Quick Action widgets let you perform a variety of tasks while keeping tabs on all your accounts. Choose from more than 40 alerts with text messaging, email, inbox, and push delivery options. You can also access eDocuments to view eStatements, eNotices, and eTax Documents from any device or screen size.

Protect your identity and accounts with enhanced security features like Multi-Factor Authentication and one-time passcodes, even when you're on the go. Our downloadable Mobile Banking app has been designed to match all the same functionality as though you are logging in using a web browser.

This guide provides detailed instructions on navigating and working with our Digital Banking experience.

Many instructions in this guide are specifically directed to a Customer System Administrator (CSA). A CSA is an employee of the business who has been granted access to manage all the users with access to Digital Banking for the business. Each business has at least one CSA. The business may entitle as many CSAs as it needs.

Use the navigation above to jump to the information you need or print this guide to keep as a handy resource.

Access Management and Security
Signing In

Web Browser

After navigating to our website, find the **Sign In** button in the upper right-hand corner of the screen. Select Business Banking from the drop down menu. Enter your Username and Password.

If you have forgotten your Username or Password, please contact a Customer System Administrator (CSA) for your business. If your CSA is unable to resolve the issue, please contact a Digital Banking Customer Care representative. You will find the phone number and hours for Customer Care in the **Contact Us** page on our website.

You may select **Remember Me** if you would like your browser to remember your Username when you return. Do not select this option when using a publicly accessible or shared computer.

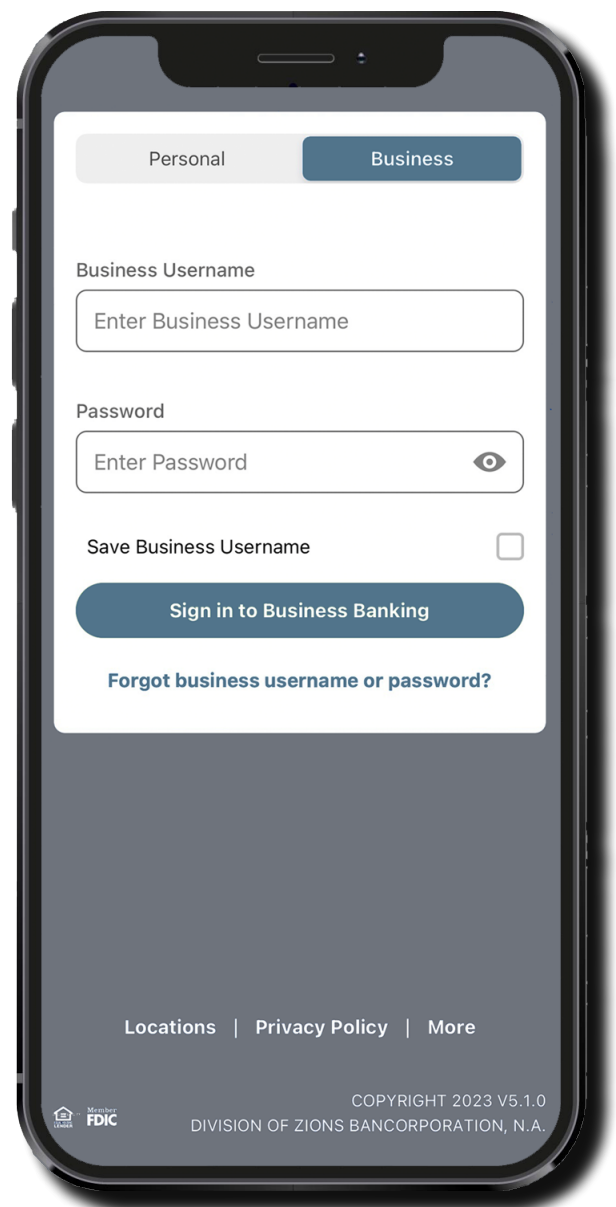After entering your Username and Password, select **Sign in**.

Mobile

To access our Mobile Banking application, first visit your device's app store (Apple® App Store or Google Play®) and search for our Mobile Banking application. Follow the steps for your device to install the app.

Once installed, launch the application, select Business at the top of the screen, and enter your Username and Password. You have the option to show your Password to ensure it is entered correctly. Select **Sign in to Business Banking**.

If you have forgotten your Username or Password, please contact a Customer System Administrator (CSA) for your business. If your CSA is unable to resolve the issue, please contact a Digital Banking Customer Care representative. You will find the phone number and hours for Customer Care by selecting, **More** on the bottom of the app screen.

You may select **Save Business Username** to have the application remember your Username for faster access in the future. You may be able to enable biometric security options for Mobile Banking after successfully entering your Username and Password. These options are device specific. More information on Biometrics is available in this guide in the Mobile Banking section.

Personal	Business

Business Username

Enter Business Username

Password

Enter Password

Save Business Username

Sign in to Business Banking

Forgot business username or password?

Locations | Privacy Policy | More

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First Time Sign In

When a Digital Banking customer successfully signs in to the application the first time, they will be required to complete important steps necessary to secure their account and grant access to Digital Banking.

Multi-Factor Authentication
Multi-Factor Authentication (MFA) is an electronic authentication method in which a user is granted access to a website or application only after successfully presenting two or more credentials. Users will need to set up and confirm their MFA destinations on their first sign in. An MFA destination is an email, SMS-enabled mobile phone/device, or phone call where the user can receive a One-Time Passcode (OTP). An OTP will be sent to an MFA destination and entered by the user as a security measure for certain activities.

At least one MFA destination is required for all Digital Banking users. The MFA destinations available on first sign in are based on the contact information your Customer System Administrator (CSA) entered when creating your account. Additional or alternate MFA destinations may be added during the first time sign in or managed any time in the Digital Banking application.

> **Pro-Tip:** *For added security and faster access, users are encouraged to set up a mobile phone that can receive SMS text messages as an MFA destination.*

To set up your Multi-Factor Authentication destination during your first time sign in:

- Enter your Username and Password
- Select **Sign In**
- Choose Email, SMS, or Phone
- Select **Next**
- Choose the email address, SMS-enabled mobile number, or phone number where you want the passcode sent
  - You may or may not have the option to enter a different destination at this point
- Select **Send Passcode**
- Without closing the Verification page, retrieve the Verification code from the selected destination
  - You may Copy the code if sent via Email or SMS
- Return to the Verification page and enter or paste the code in the Enter Passcode field
- Select **Verify Passcode**

Congratulations! You have set up your first MFA destination. At this point you may add additional destinations or continue to view your account. When you choose to continue, a dialog box will ensure you are done setting up your MFA destination. Select **Yes** to continue.

New Digital Banking users will then be prompted to reset their password. Enter the Password provided by your CSA. Enter a new Password that meets the requirements listed on the screen. Confirm the Password by re-entering it. Select **Submit**.

You will be presented with our E-Sign Consent for Execution and Delivery of Electronic Documents ("Consent") and the Digital Banking Service Agreement ("DBSA"). You will be required to review and agree to the Consent first and then review and agree to the DBSA second. You can scroll through these two documents before you agree and/or you can click on the hyperlinks to each applicable document and review the terms before you agree. Both I Agree boxes must be checked before you can select **Accept**. Once accepted, you will automatically be taken to your Digital Banking accounts screen.

Accounts
Accounts Page

The Accounts page of Digital Banking displays the accounts a user has access to view or manage. Account Options on the top left allows for transaction downloads of multiple accounts and the ability to hide or unhide available accounts from view. Accounts can also be favorited and will show at the top of the list under the "Favorites" section, which is helpful for keeping frequently referenced accounts towards the top of the list. Quick Actions on the right, provides a way to transfer funds from this landing page. Secure Messages also display on the right for easy access.

Export Transactions
Selecting **Account Options**, **Export Transactions** allows a user to export any transactions from a specified date range from one or more accounts.

- Select which accounts you would like to export from. You will only be able to export transactions from accounts you have been granted access to
- Select the data type of Transactions and/or Daily Balances
- Select to either export transactions since the last download (if applicable) or enter a specific date range
- Choose the export file type. You may select from the following options:
  > Web browser: PDF, CSV, OFX, Quickbooks, Quicken (OFX, Quickbooks, and Quicken do not support exporting Daily Balances)
 > Mobile: PDF

Your file will download to your device in the selected format once **Download** is selected. It may take extra time to generate and download the file if the data spans multiple transactions, accounts, or a wide date range. Please be patient while the information is compiled.

Quick Actions
If a user has access to process transfers for the business, Make a Quick Transfer under Quick Actions will allow them to make a transfer from the Accounts page.

- Enter the transfer details
- Select Advanced Options if you want to make the transfer recurring
- Select Next
- Review details and add a note (not required)
- Select **Submit**

You can then create another transfer or select **All Done** to close the dialog.
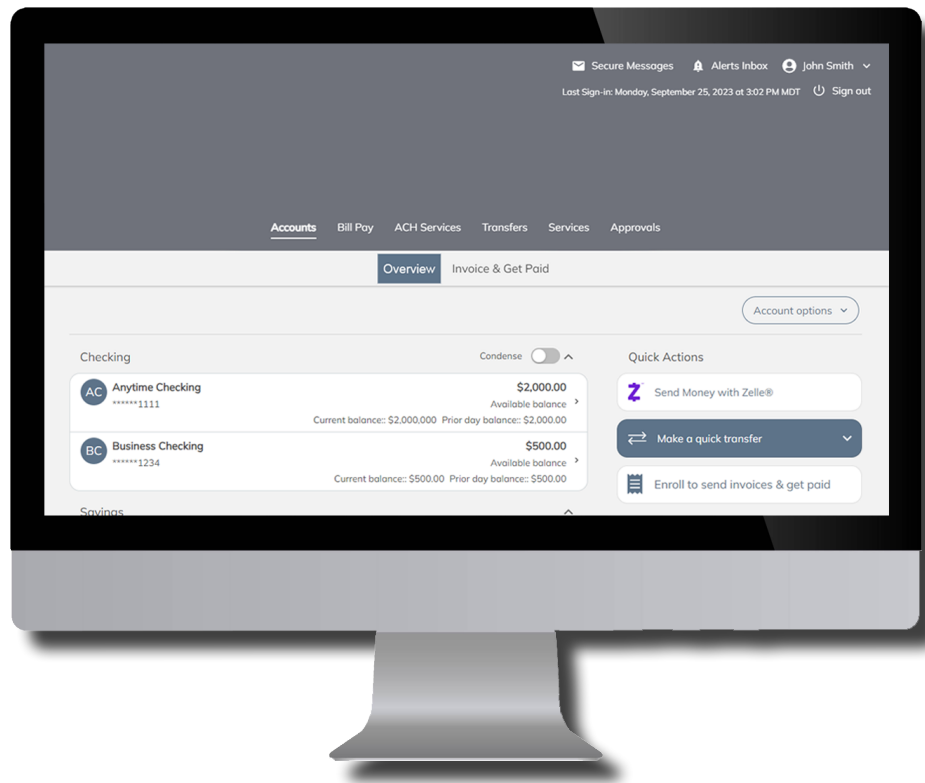
Bill Pay

Bill Pay allows users with access to pay business expenses. Users can create Payees (web browser only), make payments, manage bills, and view upcoming and processed payments.

When first accessing **Bill Pay**, users must accept the updated terms and conditions of the Bill Payment Service Agreement.

The **Payment Center** displays Payees, reminders, pending payment approvals, and recent payments. Payees may be organized into groups by selecting **Add/Manage Groups**. Links provide quick access to the most important tools in Bill Pay.

Add a Bill is where users enter information to start making payments to a Payee.

Bill History provides a search function for previous Bill Pay transactions.

Users may update biller information, set up reminders or automatic payments, or delete a biller under **Manage My Bills**.

Detailed information about the Bill Pay account may be accessed in **My Accounts** and **Administration**.

Messages provides a way for users to seek support (web browser only).
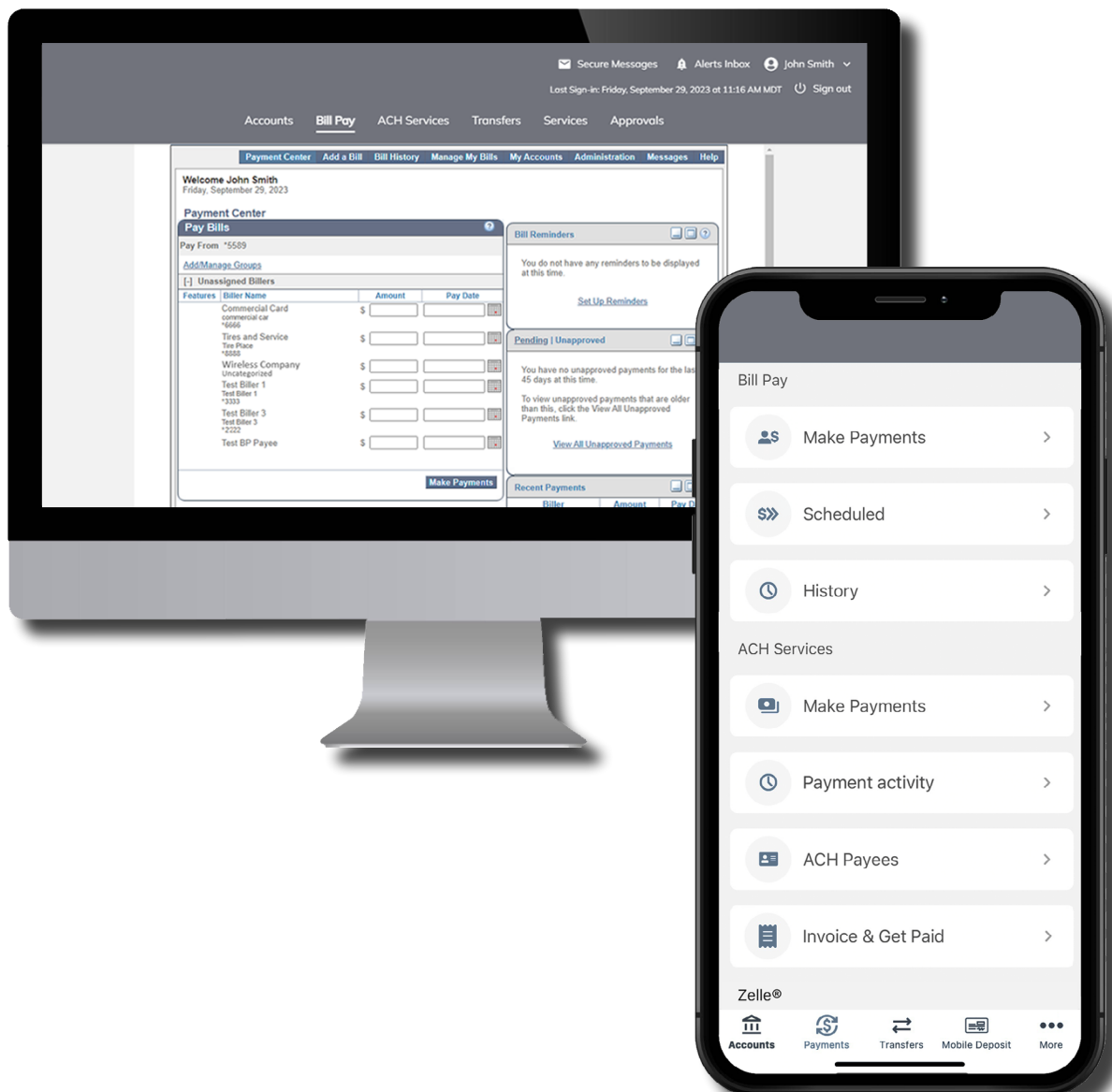
ACH Services

The Business Digital Banking experience makes it easy to create and manage your ACH Direct Deposit payments. This section will review the steps to add Payees, make a payment, view upcoming and historical payments, and place controls for payment approvals. You will find our ACH Services to be intuitive and easy to navigate and use. You can even make payments for next business day delivery, when entered before cutoff times.

Creating Recipients

On a desktop browser, after Selecting the ACH Services tab, you will see the Quick Actions panel on the right side of the screen, Select the **Add an ACH Payee** button. You will see the same Quick Actions panel in the ACH Payees sub-tab. In the Mobile Banking app select **Payments**; under ACH Services select **ACH Payees**, then select **Add an ACH Payee**.

Follow the on-screen prompts to create a new Payee. (Note: If you discover you are on the wrong screen and need to create a Transfer Account instead of an ACH Payee, you can follow the link on the first Add a Payee screen.) Here are a few things to keep in mind when adding an ACH Payee:

- Make sure you fill out all the required fields marked with an asterisk
- The Nickname field can be used to clearly differentiate this Payee from others
- The default funding account must be a business account type
- ACH Payees can be assigned to Groups to easily identify them on the Make Payments screen
- When you input the routing number, validate the name of the financial institution that appears
- Once the ACH Payee is created, you will not be able to later view or edit the full routing number and account number; be sure they are entered correctly at creation

If an ACH Payee wants payment split between multiple accounts, select the **Add Secondary Account** button. You will have the option to allocate the default payment by a set dollar amount or percentage. If a dollar amount is selected, the entire payment amount must always be more than the allocated amount for the secondary account. (You can always change the amount from the default when making a payment.)

After creating a Payee, a process known as ACH Prenote occurs. Prenotes are zero-dollar entries that precede the first live payment. This helps to verify the entered account information. This process is automatic but may take up to three business days to complete. You will not be able to make a payment to an ACH Payee until the process has completed.

Managing ACH Payees

Limited Payee information can be edited after they have been added. To edit a Payee, navigate to the ACH Services page and select **ACH Payees**. Each Payee will display under their assigned group or the general People category.

To manage an ACH Payee, choose one from the list. From the Payee screen you can:

- Add the Payee to a Group, if not previously assigned
- Review historical Payment Activity
- View their Primary Account Information
- View or Add a Secondary Account
- Edit certain Payee information (limited to changing a Nickname, Recipient Identification Number, and Group assignment)
- Delete a Payee

Creating Payments

To create a payment in the Business Digital Banking experience, first select the **ACH Services** tab. The landing page for ACH Services is the Make Payments screen. To make a payment:

- Select the source account for payment – this must be a business account type
- Enter a Payment Date – this date can be the next business day if entered prior to cutoff
- Type a Description for the payment
- Enter payment amounts for each Payee
- Select **Recurring payment** to set up automatically recurring payments
- Select **Submit payments** on the right-hand side or bottom of the screen
- Review & confirm the payment details
- Select **Confirm & pay**

You will then be able to View confirmation details, View activity, or Download details of the payment. If your business uses Dual Authorization, and an approval is required for ACH Payments, the users designated as approvers will receive an alert notification. Their Approvals menu will display a badge indicating the number of pending approvals. When selected, transactions needing approval will be listed by expiration. Ensure the approval is provided prior to the time indicated.

To view upcoming payments, select the **Activity** sub-tab. You can edit payment details by selecting the payment, if the payments are not yet being processed. If edits are made, you will need to select **Submit payments** again and approvals may be required, if applicable. To cancel a payment, select the **Cancel payments** link. A pop-up window will ask you to confirm the selection.
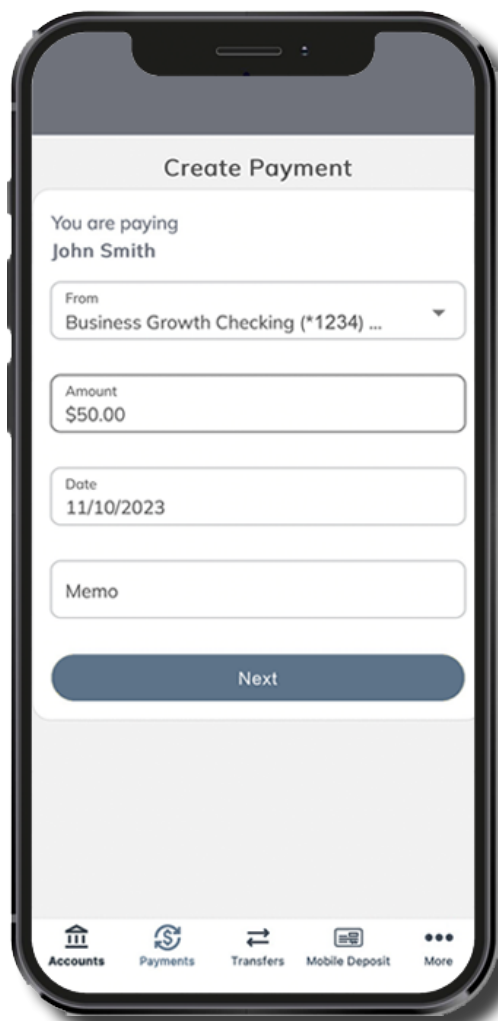
Past payments that were completed, cancelled, or rejected are available in the Activity sub-tab. Select a payment to view details.

Templates

Templates are a quick and easy way to create a repeated payment. The template will remember the Source Account, Description, ACH Payees, and individual payment amounts.

To save a Template, first enter all the required payment details on the Make Payments screen. Once a Payment amount is added to at least one Payee, the Save as a New Template link in Recipient Template activates. Select the link, enter a Template Name, and select **Save**. If your business uses Dual Authorization, ACH Direct Deposit template creation, edit, and deletion may be subject to approvals, based on the configuration for your business.

To use a Recipient Template, click on the drop-down menu. Select the desired template and enter a payment date. If necessary, adjust payment amounts. Select Submit Payments to complete the payment. Recipient Templates can be edited, saved as a new template, or deleted.

Zelle®

Zelle® is a fast, convenient, and easy way for small businesses to send, request, and receive money directly between eligible bank accounts in the U.S. If your customers use Zelle® within their bank's online or mobile banking app, they can send payments directly to your bank account with just your email address or U.S. mobile phone number. With Zelle®, money typically arrives within minutes.

There is no fee at this time to send and receive payments with Zelle® for small business. Fees may be subject to change at any time.

Enrolling in Zelle®

Business Checking Accounts are eligible for Zelle® enrollment. Entitled users can enroll directly from the browser or mobile app.

In the browser view, select Send Money with Zelle® from the Accounts landing page. In the mobile app, select Quick Actions, then Send Money with Zelle®. To enroll, you will choose which email address or U.S. mobile phone number you will use in Zelle®. The email address or mobile phone number must be unique and not associated to any other Zelle® account. If you currently use Zelle® for personal banking, you will need to complete the enrollment process with a different email or mobile phone number for your business account.

You will be required to complete an OTP verification to confirm your enrollment method. The final step in the enrollment process includes selecting the business checking account that will be used to send and receive funds.

Each business entitled CSA user will need to complete the Zelle® enrollment process if they will send or request money with a business account. Only one source account can be used across the business and will be the same for all enrolled users.

Sending, Requesting, and Receving Money with Zelle®

When using Zelle® with a small business account, you can only send money to and receive money from customers that are enrolled in Zelle® through their bank's online or mobile banking app.

After accessing Zelle® through the browser or mobile app, you will see the options to Send, Request, and Split. Select the desired function and follow the on-screen directions to complete the payment or request. You can also send and request money using Zelle® QR Codes. Find your QR Code from the main Zelle® screen.

There are send and request limits when using Zelle®. To view your business's limits, select the question mark next to the word Limit found on the Send screen. Split the bill requests count as one transaction towards overall request limits. Each limit applies to each individual user account that is entitled and enrolled in Zelle® with the business. Businesses should exercise caution in allowing multiple users

User Entitlements

Business account users with Full or Custom Entitlements for a Zelle® eligible account can enroll in Zelle®. At a minimum, users must have Money Movement Internal Transfers To and From entitlements for a Zelle® eligible account. Users must also have User Management and Zelle® access through User Management & Approvals entitlements.

Users who do not have sufficient account access or entitlements will receive an error message if they try to enroll.

Invoicing, Payment Acceptance, and Accounting

Small businesses can easily manage their invoices and accept payments online, over the phone, or in person. Additionally, they can categorize their expenses and manage their books. Digital Banking Small Business Invoicing, Payment Acceptance, and Accounting is seamlessly integrated into the Digital Banking platform.

Enrolling in Send Invoices & Get Paid

Business Checking Accounts are eligible for enrollment. Customer System Administrators (CSAs) have the required entitlements to enroll the business. Once a business has been enrolled by one CSA, all CSAs and Fully Entitled Users will automatically have access.

In the browser view, select **Enroll in Send Invoices & Get Paid** from the Accounts landing page. In the mobile app, select **Quick actions**, then **Enroll in Send Invoices & Get Paid**. Personal details provided during the enrollment process should be specific to the primary business owner, not the CSA completing the enrollment (if different than business owner).

Once enrollment questions have been completed, you are taken to the Invoice & Get Paid dashboard. You can begin reviewing the available features while waiting for payment enablement.

User Entitlement
Custom Entitled users must be granted access to Invoice & Get Paid. A CSA can edit a User and give them Full Access to Digital Invoicing & Accounting on the Banking services page. If your business upgrades to Accounting, and you want Custom entitled users to utilize all Accounting features, you will need to grant full access to the desired account(s) on the Account access page in User Management.

Invoicing

You can create, send, and track invoices from the Invoicing menu option. Whether it is a single invoice or recurring, you can customize the invoice template with your business's color, logo, and more. Create estimates that can be transitioned to invoices if needed.

Manage customers by creating and/or importing them. You can view and edit customer details and view invoices associated with each customer.

Payment Link

Each business that enrolls in Invoice & Get Paid receives a unique and secure web page Payment Link customers can use to submit payments. Your Payment Link can be shared via email or text, and also by downloading a unique QR code. You can manually enter the payment details and submit payment on behalf of the customer by using the **Enter payment details** option.

Edit your Payment Link settings and add your business logo and select which type of payment your customers will be making (Payment, Donation, or Contribution).

Accounting

Accounting allows you to automate accounting entries, access real-time financial reports, keep track of customer balances, add accounts from other financial institutions, and export reports for your accountant. After enrolling in Invoice & Get Paid, add the Accounting feature through the **Accounting** menu option. Review the feature details, including the monthly cost, then select **Activate Autobooks**.

Transfers

Business Digital Banking allows you to transfer money to a Friend Account (another account at your bank) or send Wires. This section will review the steps to add transfer accounts, transfer money, view historical transfers and wires, and place controls for transfer approvals.

Adding a Transfer Account

To add a Transfer Account in Business Digital Banking select the **Transfers** tab and navigate to the Transfer Accounts sub-tab. Under Quick Actions select **Add a Transfer Account**.

Follow the on-screen prompts to add an account. (Note: If you discover you are on the wrong screen and would like to add a Payee instead of a transfer account, follow the link on the first Add a Transfer Account screen.)

When adding a Company account, you will be prompted to enter the company's Wire Account Information. When adding a person, you may enter Wire Account Information or your Friend's Bank Information. Carefully enter the account information on the second screen.

Transferring Money

The Business Digital Banking experience makes it easy to transfer funds. From the main landing page of the application, select **Make a Quick Transfer** under Quick Actions. Alternatively, you can select the **Transfers** tab and follow these steps to make a Transfer:

- Select where the payment will come From
- Select the account the payment will go To
- Enter the payment Amount
- Enter the Arrive By Date
- Select **Advanced Options** or turn **Recurring** on to access additional options for the Transfer
  - Recurring payments will include a minimum Balance Threshold option, which can be entered to ensure funds are available for the Transfer
- Select **Next**
- Add a note, if desired
- Select **Submit**
- Review the Confirmation details and select to **Make Another Transfer** or if you are **All Done**
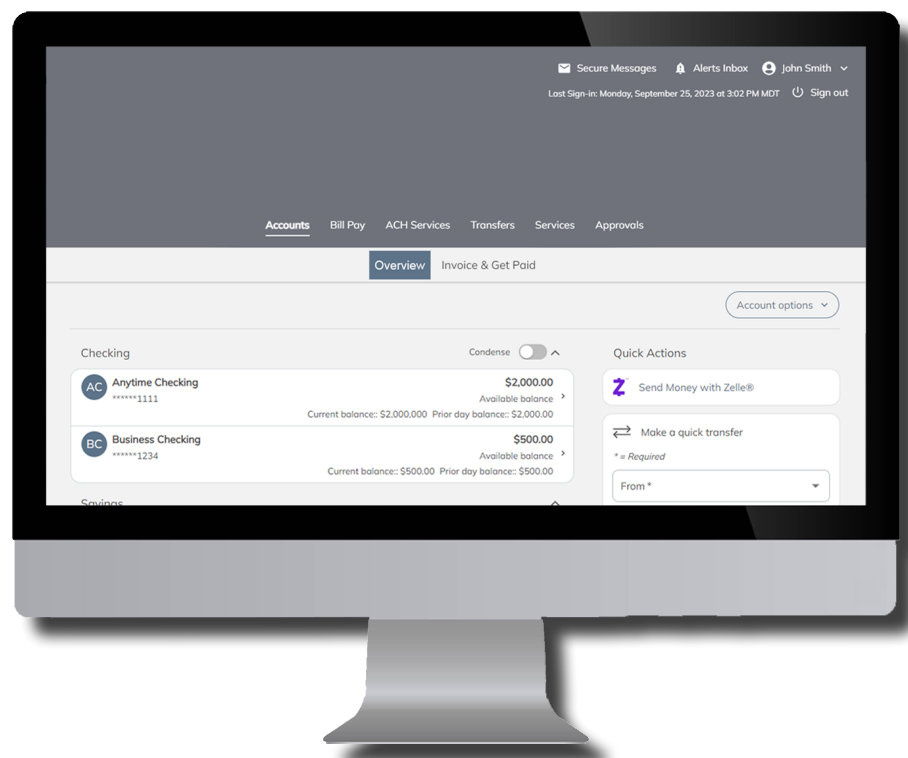
Transferring Money Continued

Scheduled Transfers appear on the right-hand side of the screen on the Transfer Money sub-tab in a desktop browser; scroll to the bottom of the page on the downloadable Mobile Banking app. Select the transfer to view details. You may be able to edit or delete the transfer if it is not yet in process. The Activity sub-tab shows all transfers for the displayed date range. Use the search feature to find a specific transfer.

If your business uses Dual Authorization and an approval is required for a Transfer or Wire, the users designated as approvers will receive an alert notification. Their Approvals menu will display a badge indicating the number of pending approvals. When selected, transactions needing approval will be listed by expiration. Ensure the approval is provided prior to the time indicated.

Sending a Wire Transfer

To enroll an account for Wire Transfer access, select the **Transfers** tab and follow the link for Wires Enrollment on the right side of the screen of the Transfer Money and Transfer Accounts sub-tabs. Please note that Wires Enrollment processing can take up to two business days.

Wire Transfers

To send a Wire Transfer in the Business Digital Banking experience, select **Wire Transfers** from the right-hand side of the screen on the Transfer Money or Wire Templates sub-tabs in a desktop browser. In the Mobile Banking application, select Transfers, Transfer Money, then Wire Transfers.

- Select the account to wire money From
- Select the account to wire money To
- Enter the Amount to send
- Enter the Arrive By Date
- Select recurring options, if needed
  - Recurring payments will include a minimum Balance Threshold option, which can be entered to ensure funds are available for the Transfer
- Select **Next**
- Review & Confirm the wire details, add Memos and a Note if desired
- Select **Submit**
- You will be required to enter a One-Time Passcode to confirm your identity

Wire Templates

Wire Templates allow you to enter all of the details for a Wire Transfer, including the From account, To account, Payment Amount, Memos, and a Note. Give your Wire Template a memorable name. Select **Next**. You will then be asked to confirm the Wire Transfer details. Select **Save**.

To send a new transfer from a Wire Template, select **Transfers** and navigate to the Wire Transfer Templates sub-tab. Select **Begin New Transfer** on the Template from the Wire Transfer Templates list. The Wire Transfer form will be prefilled with the details you specified for the Template. You can edit details for the transfer; however, the dollar amount cannot exceed that specified in the Template. Select **Next**, review the Wire Transfer details and select **Next**. Confirm your identity with a One-Time Passcode.

Self Service Tools

Business Digital Banking offers several tools and links to important information on the Services tab. Digital Resources provide quick access to the Agreement Center and multiple Financial Calculators, which can be used to manage personal finances, business needs, retirement savings, loans, and more.

eDocuments
The eDocuments page is accessible from the Services tab or from the account details page after selecting Manage Account. You can View and Download eStatements and eNotices. Historical statements are available back to 2016. eTax Documents are available for the last three years.

The Preferences screen allows you to manage your eDocuments settings. If available, you can opt out of paper Statements and Notices by account or all at once. The ability to change Preferences for eDocuments requires the user be a CSA.

If you have a Multi-Party Addendum in effect, meaning you use one sign in to view combined information of accounts from different profiles (business and personal), you will only have access to the eDocuments for accounts of the main profile (Primary Company) you are signed in to. Linked accounts will need to be signed in to individually to view their eDocuments.

Applications
On the Services tab of the Business Digital Banking experience, you will find links to our most used applications and new account offerings, including Wires, Checking Accounts, Savings Accounts, Credit Cards, and Loans.

Card Services
Card Alerts allow you to receive alerts on certain purchases made with your debit or credit card so you can monitor your account and respond quickly to potential fraud. Mobile Card Fraud Alerts are text messages sent to your SMS text enabled device to confirm debit and credit card transactions. A reply of Yes or No lets us determine if a transaction is valid or if it should be blocked. Signing up for either service is quick and easy in Business Digital Banking.

Travel Notifications are a great way to ensure you avoid card disruption during a scheduled trip. Simply enter the details of your travel, including Travel Dates and Destinations. Select the Cards you will use on your trip and provide an Optional Contact person in the case of suspicious activity during your stay. This is particularly useful when traveling abroad. Select **Submit** after entering trip details to create the Travel Notification.

Secure Messages

For services that are unavailable on the Services tab or less time sensitive, Secure Messages provides a secure way to get in contact with the right team to resolve a concern or problem. You can also provide feedback directly to the bank.

To access, look for the Secure Messages link in the upper right-hand corner of every screen in your desktop browser window. For Mobile Banking, select the **More** menu button on the bottom of the app and then select **Secure Messages** from the top of the list.

Enter a descriptive Subject line and a Topic from the drop-down menu. There is no limit on the length of a message, so make sure you provide as much information as possible. Secure Messages are received and answered by the next business day.

Alerts

Your Business Digital Banking experience has expanded functionality and availability of Alert types and delivery methods.

Alerts Inbox

To access your Alerts, find and select the **Alerts Inbox** link in the upper right-hand corner of every screen in your desktop browser window. A badge appears next to the Alerts icon indicating the number of unread messages. For Mobile Banking, select the **More** menu button on the bottom of the app and then select **Alerts Inbox** from the list. A badge on the More button indicates you may have new Alerts. Select **More** to view the badge next to Alerts Inbox to know how many unread Alerts are available.

Select an Alert to read the full message. Unread Alerts in the list have a bolded subject line. Use the Search bar to find messages. Alerts can be left in the Inbox or deleted. You can select multiple individual messages or click the **Select All** check box and **Mark As Read** or **Delete all** at once. Beware that deleted messages cannot be restored. Messages are unable to be archived and will be deleted after an established period of time.

To manage your Alert Settings, select the **Manage My Alerts** button.

Alert Settings

Business Digital Banking offers two types of Alerts, Optional and Mandatory. Optional Alerts may be turned on or off depending on your preference. You can also use Quiet Time Settings to pause Optional Alerts for a specified period of time. You cannot opt out of Mandatory Alerts, which will be sent to your on-file email address. You may, however, select and edit other destinations. The Global Alert Preferences in the top right provides an overall alert contact preference setup for all alerts and notifications. Preferences can be managed for each individual alert as well.

A Fanout Alert is a broad communication for a general audience. These are used for certain account and activities the bank has designated. A CSA can choose which users receive Fanout Alerts when managing user entitlements, specifically in the User Management & Approvals section. Like other Alerts, any user can edit their own destination preferences.

You can access Alerts Settings by clicking on your personal profile icon in the upper right-hand corner of the screen on a desktop browser or the Mobile Banking application. Select **Alert Settings**. Alternatively, you can select the **Manage My Alerts** button from the Alerts Inbox.

All types of Alerts have customizable delivery options. To View and Edit delivery options, select an alert to open its details. The following delivery methods are available:

- **Email** – You can choose to have Alerts sent to the email address associated with your profile. Mandatory Alerts will always be sent to the email on file. See the My Profile section for instructions on how to update this email address

- **SMS Text** – Available when a text-enabled mobile phone is associated with your profile. See the My Profile section for instruction on how to add a mobile phone to your profile (Note that to use a mobile phone as an alert destination, the SMS checkbox must be selected in the Contact Information section.)

- **Inbox** – This option refers to the Alerts Inbox available when signed in to your account

- **Push** – These are notifications that appear on a mobile device. A registered device that has the Mobile Banking application installed must first be associated with your account for this option

Create an Alert

The Business Digital Banking experience makes it possible to create six different types of customized Alerts. You can create alerts for: Account Balances, Balance Thresholds, Account Credits, Checks Cleared, Transaction Amounts, and Reminders.

Create a **Custom Alert** by selecting the button on the Alert Settings screen. Select the Alert category and select **Next**. Follow the prompts for triggering the Alerts. Select the delivery methods and select **Save**. You can manage, Edit, and Delete the Custom Alert in Alert Settings.

Profile and Preferences

The Business Digital Banking experience has two sections for managing your personal settings and preferences. Both are accessed by selecting the personal profile icon in the upper right-hand corner of your browser or Mobile Banking application.

My Profile

Manage your contact information and security by selecting **My Profile**. Options available depend on access privileges granted by your Customer System Administrator (CSA). Contact your CSA if you have concerns about your access.

Personal
The Personal tab displays your Name, Address, and Contact Information.

- Select **Edit Name** to change your display name
- For Address changes, contact your CSA
- Select **Edit Contact** to add or change email addresses and phone numbers. Note that to use a mobile phone as an alert destination, the SMS checkbox must be selected in the Contact Information section.

If you are unable to edit your personal information, please contact your CSA and have them make changes for you.

Business
The Business tab displays the Name, Address, Phone, and Contact name for the business. This information is set up at account opening. To make changes, please visit a branch or contact Customer Care.

Security
You can update your Username, change your Password, and manage your Multi-Factor Authentication (MFA) Destinations here. You can also enable verification via a one-time passcode (OTP) with every sign-in.

To change your Username, select **Update Username**. Enter your current Business Digital Banking Password. If you have forgotten your password, please contact your CSA for a Password Reset. New usernames must be 6-30 characters, only use lowercase alphabetic characters, and not include spaces nor certain special characters. For added security, combine both numeric and alphabetical characters. If you change your username, it will no longer be valid nor available for reuse in the future. When you save a username change you will automatically be signed out. When signing back in you will need to use your new credential.

To change your Password, select **Update Password**. Enter your current Business Digital Banking Password (if you have forgotten your password, please contact your CSA for a Password Reset instead). Follow the Password requirements on the screen to create your new Password.

Security Continued

To manage your MFA Destinations, select Change MFA. For your security, this area is protected and requires verification before proceeding. Follow the prompts to receive and enter an OTP.

- Select **Add Another Email** to add an additional email to your MFA Destinations. Enter the Email Address and select **Send Passcode**. Check the email address for a Verification Alert. Enter the OTP in Business Digital Banking and select **Verify Passcode**. Remove email addresses by selecting the remove icon to the right. Select **Continue** to verify the selection.
- SMS-enabled phone numbers improve the security of receiving OTPs and may receive codes faster than email. It is recommended you add an SMS-enabled phone number to your MFA Destinations. To do so, select **Add Another SMS** and enter the phone number, including area code. You will receive a text message with the OTP. Enter the code in Business Digital Banking and select **Verify Passcode**. Remove SMS by selecting the remove icon to the right. Select **Continue** to verify the selection.
- Phone Call allows you to receive a call with a verbal message containing the OTP. To receive a call, select **Add Another Phone** and enter the phone number, including area code. You will receive a phone call with the OTP. Enter the code in Business Digital Banking and select Verify Passcode. Remove Phone numbers by selecting the remove icon to the right. Select **Continue** to verify the selection.

My Preferences

Account Preferences allow you to control which accounts are available to use in Digital Banking. Select an account type to view the available accounts. Select an account to manage its Availability. To make an account unavailable in Digital Banking, select the toggle switch so it moves to the left. Now it will not appear on the Accounts tab and it will not be an option for Bill Pay, ACH Services, Transfers, and Wires.

Mobile Devices associated with your account display on the My Preferences screen. Any mobile device that has been used to sign in to Digital Banking is registered and appears here. Select a device to view additional information.

When selecting a device in a desktop browser you will have the option to a Remove a Device and Disable Biometric Authentication (if the device has been Enabled). A confirmation dialog appears to confirm the action, as it cannot be undone.

When selecting a device within the mobile app, in addition to being able to remove a device, you can also Enable and Disable Biometric Authentication. Select the **Enable/Disable Biometric Authentication** toggle switch so it moves to the right or left. A dialog box will appear, select **Enable/Disable** to continue. Biometrics can also be Enabled on the Sign In screen of the Mobile Banking application.

Biometrics

The Business Digital Banking application supports Face ID® for iPhone®, Touch ID® for iPhone®, and Android™ Fingerprint. Biometrics are set up and managed by the device, not the Digital Banking application. The app will recognize when biometrics are available and use the options you have set up on your phone. If no biometric data is available for the device, it will not be available for Mobile Digital Banking.

When enabled, you will have the option to use biometrics to confirm your identity to sign in to the Mobile Banking application. This eliminates the need to enter a Username or Password for faster account access. Just select **Sign In with Biometrics**.

If you are using the single mobile app for business and personal accounts, and already use biometrics (e.g., Face ID) with your personal username, you will need to perform your first business sign-in manually with your credentials and select Enable Biometrics for the business username.

User Management

The Business Digital Banking experience offers flexibility for businesses to provide account access to their staff. User privileges can be customized to provide access to specific accounts and features to match business needs. From view only to full account entitlement, you are in control of your business banking resources.

There are a few important terms to describe roles and privileges in Business Digital Banking:

Fully Entitled Users
These individuals have full access to all account information and money movement options. Depending on the Business Digital Banking features available, they can view, manage, and download account information, use Bill Pay features, enact ACH Direct Deposit Payments, and Transfer funds. In short, these users have full access to the accounts on the profile.

Custom Entitled Users
Custom entitlement allows a business to restrict users to only have access to certain accounts and transaction types. Access can be restricted to a View Only capacity of the business accounts or expanded to any number of specific accounts and banking capabilities. Daily, weekly, monthly, and transaction limits can be placed on money movement access.

Customer System Administrators
Every Business Digital Banking account must have at least one Customer System Administrator (CSA). This is an important role as a CSA manages all the users for the business. They can create new users, edit existing user access, reset passwords, update usernames, lock user accounts, and create additional CSAs. They are a main point of contact for the business when working with the branch or Customer Care – they represent your business to the bank. It is important to consider these facts when delegating someone as your CSA.

A business can assign as many CSAs as it needs; however, every CSA has the same privileges and can potentially expose the business to additional risk. While a user with a custom entitlement can be designated as a CSA, that user would have the ability to edit their own access and grant themselves full entitlement. A business should carefully consider who can act as a CSA.

Additionally, as defined in the Digital Banking Service Agreement, CSAs have responsibility for regularly reviewing users and entitlements to ensure that settings are appropriate and desired by the business for each user. To reduce risk, it is recommended that any user who should no longer have any access be deleted from the business profile. To ensure that important communications and alerts are received, ensure that contact information is complete and up to date. Use limits to set parameters for each user's transfer and payment features.
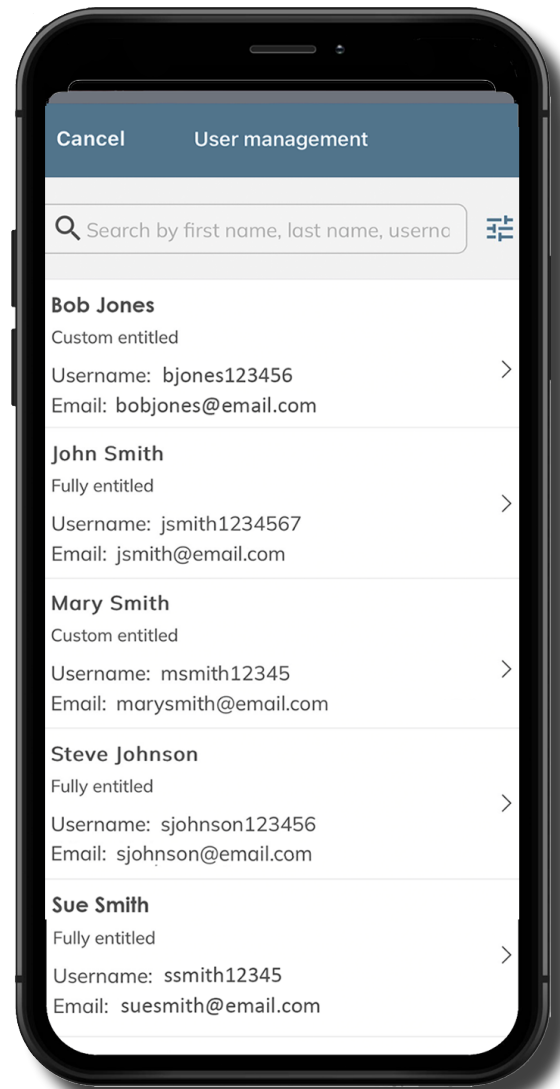
Adding a User

To create a new user account in Business Digital Banking, a Customer System Administrator (CSA) will first select their personal profile icon in the upper right corner of the desktop browser website or in the mobile application. Next, select Users.

You will be prompted to verify your identity with a One-Time Passcode (OTP). Choose a Multi-Factor Authentication (MFA) destination from the list and select **Next**. Retrieve the OTP from the MFA destination and enter it in the Enter Passcode field.

Select the **Add or Copy a User** button.

Select Add New User to create a new user account from scratch, or select Copy an Existing User to duplicate entitlements from a selected account user. Copied entitlements can be edited, if needed. Fill out all required fields marked with an asterisk in the Add A New User or Copy a User form.

Personal Information
Follow the instructions in selecting a Username.

Assign a generic, memorable Password. Users will be prompted to select a new, unique password when they first sign in. This temporary Password you select is time sensitive. Provide the new User with their Username and temporary Password. Ensure the new User promptly signs in to the application and creates their own new password. If the new User fails to do so, a CSA may need to reset their Password.

Address
A Physical Address is not required to create a new User but may be useful for future verification purposes.

Contact Information
An Email address is required and will be the primary contact method for Multi-Factor Authentication (MFA) and Alerts. While a Mobile Phone is not required to add a User, it is strongly recommended to improve account security and ensure timely delivery of One-Time Passcodes. Users may be provided the option to add additional MFA destinations during their first-time sign in.

Entitlement
Select Full Entitlement if you want to grant the User access to all accounts and banking services, including those added in the future. Select Custom Entitlement to restrict access to certain accounts, capabilities, services, and add limits.

Custom Entitlement Options
Account Access
Use the drop down to choose if the user will have Full, Custom, or No Access to each business account listed. Full Access allows the User to view, manage, and use the account with approved banking services. Custom access allows you to restrict a user's ability to view or manage the account. You can also enable Money Movement features and set amount limits.

Banking Services
Select the Banking Services the User can access. You can grant either Full or No Access to use Mobile Deposits, Add, or Edit Recipients for payments and transfers, use Business Bill Pay, view the Business Profile in My Profile, or Edit their own Username and Contact Information in Digital Banking. Note that if No Access is granted for Recipients, then the user will only be able to use existing Transfer Accounts and Payees but will not be able to edit them or add new ones. If No Access is granted for Edit User Profile, only a CSA will be able to make contact information updates for the User.

User Management & Approvals

To entitle a User as a CSA, select the **Allow User Management** toggle switch to move it to the right. Users with both full and custom entitlement can be designated as a CSA; however, a CSA has the ability to change their own Business Digital Banking entitlements.

If Dual Authorization is enabled, select which features, if any, you would like this User to be able to approve by selecting each toggle switch.

Dual Authorization
A business can enable Dual Authorization at the time they enroll in Business Digital Banking. This allows the business to enact controls over Money Movement features by requiring a second User to authorize ACH Direct Deposit payments, Wire Transfers, Fund Transfers, Transfers to a Friend, and Stop Payment requests. If this feature is not available and you would like to enable it for your business, please contact Customer Care.

User Information

A Customer System Administrator (CSA) can manage all Users in Business Digital Banking and assist with most common requests and actions. Select your personal profile icon in the upper right corner of the desktop browser website or in the mobile application. Next, select **Users**.

You will be prompted to verify your identity with a One-Time Passcode (OTP). Choose a Multi-Factor Authentication (MFA) destination from the list and select **Next**. Retrieve the OTP from the MFA destination and enter it in the Enter Passcode field.

On the Users screen you will see basic information for each User for your business. Users have designations below their name identifying them as Fully Entitled or Custom Entitled users. You can also see each Username and their primary Email address for Business Digital Banking. You can filter, search, and sort the user list.

To manage a User, select one from the list. You will then see an overview screen with their information. The following information and actions are available on this screen

Security
The Security tab allows you to manage a User's credentials.

Lock User
Selecting this option Locks a User's account and prohibits them from signing in to Business Digital Banking. A User locked by a CSA can only be unlocked by a CSA; Customer Care and Branch employees will not remove a lock placed by a CSA. Select **Unlock User** to allow the User to access Business Digital Banking again.

Reset Password
If a User has forgotten their Password, as a CSA you are the primary contact to have the Password reset. Select the **Reset Password** button. The screen updates and displays a Password Reset PIN. You will need to provide this PIN to the User.

The User will receive an email with a link to reset their Password. They will enter the reset PIN you provided and follow the steps to create a new Password. The reset PIN is time sensitive; ensure the User promptly resets their password. If the PIN expires, you will need to reset the Password again and provide the new PIN.

Update Username
You can update a Username by selecting the Update Username button. Enter your Business Digital Banking Password to confirm your identity, enter the New Username, and Confirm the Username.

Account Access
This tab displays the entitlements granted to the User. If the User has Custom Entitlement, all details will be listed, including account access and transaction limits for each account.

Banking Services
This tab displays the access granted to each Banking Service.

User Management & Approvals
This tab displays if the User is a CSA and details which Money Movement capabilities they have been set up to approve (if Dual Authorization is enabled).

Entitlement reports can be exported for all users, or individual users. Select the download cloud icon from the main users screen or from each users' profile.

Edit and Delete a User

A Customer System Administrator (CSA) can Edit and Delete business Users. Select your personal profile icon in the upper right corner of the desktop browser website or in the mobile application. Next, select **Users**.

You will be prompted to verify your identity with a One-Time Passcode (OTP). Choose a Multi-Factor Authentication (MFA) destination from the list and select **Next**. Retrieve the OTP from the MFA destination and enter it in the Enter Passcode field.

Edit
CSAs can edit any aspect of a User's entitlement.

To Edit a User, select a User from the list. Select the **Edit** button near their name. Follow the steps outlined in Adding a User to make changes. When complete, select **Submit**.

Delete
Deleting a User is a permanent action and cannot be undone.

To Delete a User from Business Digital Banking, select them from the list. Select the **Delete** button near their name. A pop-up dialog asks you to confirm the action. Select **Continue** to delete the User.