

**CLIENT
USER GUIDE**

**FOR
BUSINESS BANKING**

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LOG IN

Enter you log-in credentials. Log-in credentials are case sensitive.

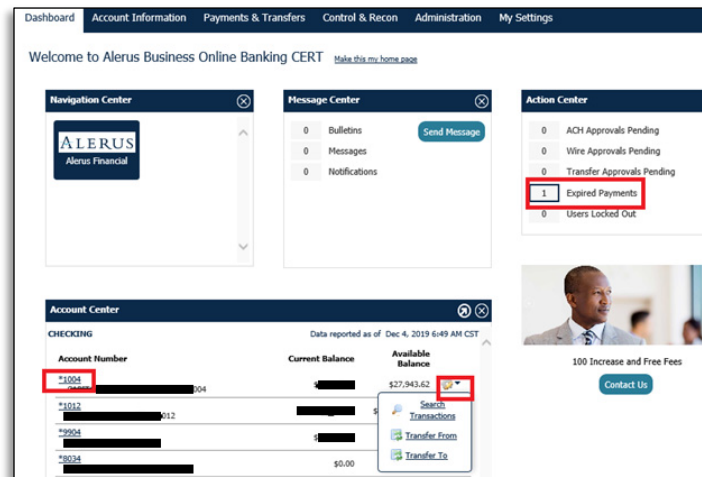
FORGOT PASSWORD

When selecting forgot password at the log-in screen, a *temporary* password will be emailed to you. **DO NOT** copy and paste the *temporary* password into the field. Please type the password in. When prompted to the next page to set the *new* password, the *old* password will be the *temporary* password that was sent over previously.

DASHBOARD

The Home Screen provides quick access to several functions in the form of widgets. You are able to delete, move, or add (previously deleted) widgets.

- Remove a widget by clicking on the “X” next the widget name.
- To add the widget back, click on the floating **Add Widget** button at the bottom of the page.
- To move a widget, simply click on the widget name and drag it to the desired location.



ACCOUNT CENTER (WIDGET)

Displays a list of accounts with a snapshot of the account balances. Click the account number link to get to the transaction history. Click the dropdown arrow to complete transaction search.

ACTION CENTER (WIDGET)

Displays a list of actions that require your attention, (e.g., click **Expired Payment** to go directly to the Payment screen to view the detailed information or users locked out). You are able to review users that need assistance.

MESSAGE CENTER (WIDGET)

Displays bulletins, messages, and notifications sent to you. Click **Send Messages** to quickly compose and send messages to the bank.



ACCOUNT INFORMATION

From the Account Information tab, you are able to access various accounts functions.



QUICK VIEW

Displays a list of all accounts entitled to you. You can view account history, balances, and complete transaction searches.

BALANCE REPORTING

Allows for the creation of report templates to generate reports across multiple accounts. Report templates can be created and customized based on your needs.

TRANSACTION SEARCH

Use to search for specific transactions by account number or by dates.

NACHA DETAIL FILE REPORT

Allows for the generation of NACHA detail file report.

NACHA NOTIFICATION OF CHANGE REPORT

Allows for the generation of NACHA notification of change.

REPORT DELIVERY

Allows for the generation of reports for any of your company services, such as Balance Reporting, NACHA Detail File Report, NACHA Notification of Change Report, or NACHA Return File Report.

ALERTS

Allows you the ability to create and view balance alerts.

TRANSACTION GROUP

DEPOSIT STATEMENTS

Use to access depository statements up to seven years by accounts.

COMMERCIAL LOAN STATEMENTS

Use to access loan statements up to seven years by accounts.



PAYMENTS & TRANSFERS

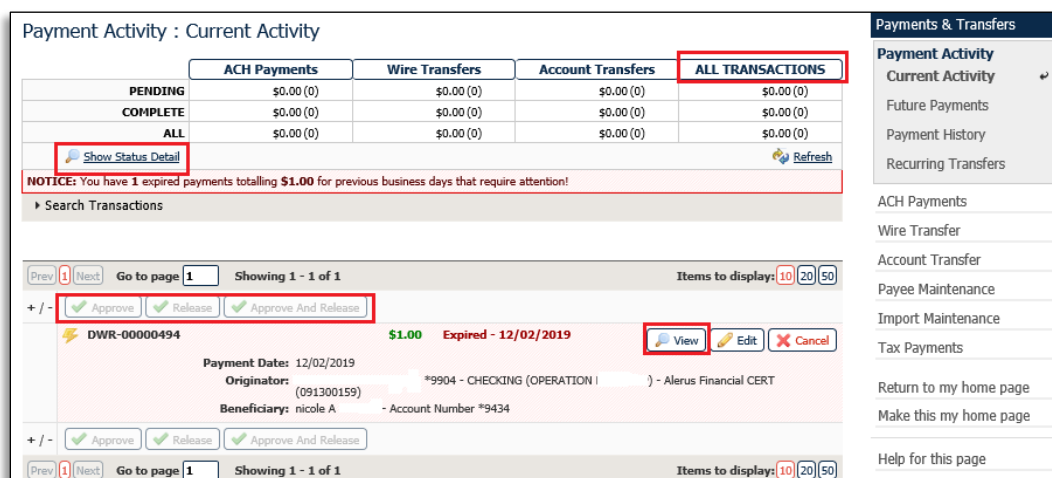
From the Payments & Transfer tab you are able to access various payment options as defined in your permission settings.



PAYMENT ACTIVITY

Current Activity displays all payments (ACH, Wire, and Account Transfer) that have been initiated by company users for the current day. Click on the individual tabs (ACH/Wires/Account Transfers) or All Transactions tab to review transaction status, edit pending transactions, as well as take action to approve, release, and/or reject payments. You can also view past activity and future dated activity from the vertical menu on the left.

- **Approve** - Use to approve transactions, as per your rights and permissions. This will also show up in the Action Center widget on the main screen for any payments to be approved.
- **View** - Use to view access summary details on the indicated transaction.



ACH PAYMENTS

Allows for the creation of live ACH batches either from existing templates or free-form (without a template). If a template is used, the batch can be specified to be created one time — for the current processing day, a future processing day, or on a recurring basis — according to a schedule that is defined. See *ACH User Guide*.

WIRE TRANSFER

Allows for the creation of multiple wire types.

- **USD Domestic** wires send U.S. dollar wires to ABA financial institutions.
- **USD International** wires send U.S. dollar wires to SWIFT BIC financial institutions.
- **Foreign Exchange (FX)** wires send foreign currency to SWIFT BIC financial institutions. See *Wire User Guide*.



ACCOUNT TRANSFER

Use to initiate funds transfers 24/7. Transfers can be one-time, single transactions for today or you can schedule your transfer to occur in the future. The system allows for scheduling recurring transfers and the ability to transfer funds from multiple debit accounts to a single credit account or from a single debit account to multiple credit accounts. Click the **Add Another** button to add multiple accounts (debit or credit).

LOAN PAYMENTS

Select the loan in the transfer to account dropdown box to transfer, then click the **Select Payment** drop down to display payment type (interest only, P&I payment, etc.).

- Choose **Regular P&I** for the following loan payments:
 - Regular scheduled interest payment.
 - Regular schedule principal and interest payment.
 - Regular scheduled payment plus additional principal.
 - Partial payment toward regular scheduled payment, but not enough to fully satisfy the payment.
- Choose **Principal** for additional principal payment only, not part of a billed payment.
- Choose **Interest** for additional interest payment, not part of a billed payment.

Account Transfer

The cutoff time for Account Transfers is 11:00 PM CST. All current day processing must be complete by this time.

Current Progress: 1 Request 2 Review 3 Complete

Select Accounts

	Amount	Memo	Payment Instruction
* Transfer From Account: CHECKING (USD)	0.00		
Add Another			
* Transfer To Account: 6001 - LOAN (0.00		Select Payment
Add Another			

Transfer Details

* Date: 12/13/2019

Notify Me: Pending Actions: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

Securing Options: None Selected

Request Transfer Reset

PAYEE MAINTENANCE

Payee Maintenance provides the ability to create and edit all payees for services such as wires and ACH. *See Wire User Guide.*

IMPORT MAINTENANCE

Allows you to import Payee ACH Batch Files into the system.

TAX PAYMENTS

Allows for the creation of tax payments as live ACH batches. Payments may be initiated either from existing templates or free-form (without a template). *See ACH User Guide.*



CONTROL & RECON (STOP PAYMENTS)

Allows you to request your financial institution to activate a stop payment instruction for individual checks or ranges of consecutive checks written on a particular account. If a stop payment already exists or the item has already been paid, the system will notify you.

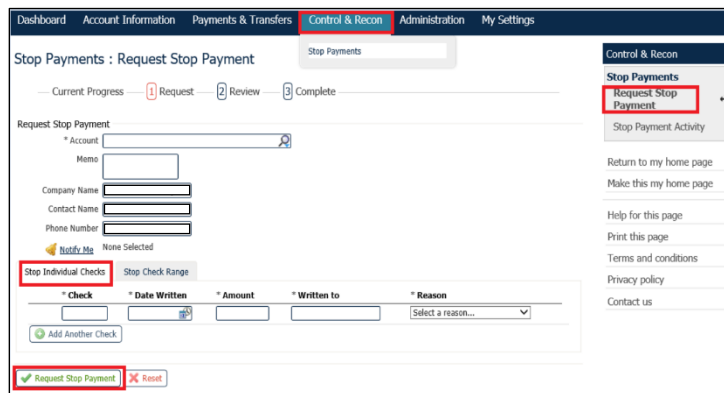


ADDING A STOP PAYMENT

From the Request Stop Payment screen, enter all the required information from the check(s) that have been stopped.

- Click the **Account** box and a list of available accounts will be displayed.
- Click the **Notify Me** link. Use this set of checkboxes to select the conditions under which a notification should be generated. The user creating this stop payment request is the recipient. A checkmark in the box means that a notification will be delivered when the stop payment request is in the related condition.
- Click **Stop Individual Checks** to add a single check.
- Click **Stop Check Range** to add a range of checks. Enter the check information.
- Click **Request Stop Payment**.
- Click **Complete** on the Confirmation Screen, a message will be displayed indicating that stop payment has been accepted.

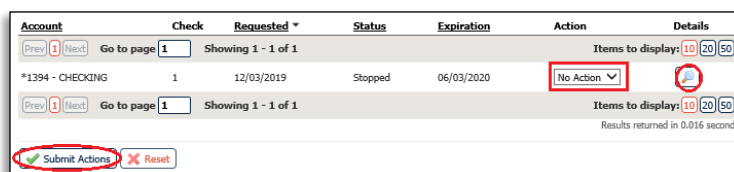
Stop payments are good for six months. Stop payments on electronic transactions need to be called in to the Client Service Center.



DELETING A STOP PAYMENT

Use to delete existing stop payments. From the main menu, select **Control & Recon > Stop Payment > Stop Payment Activity**.

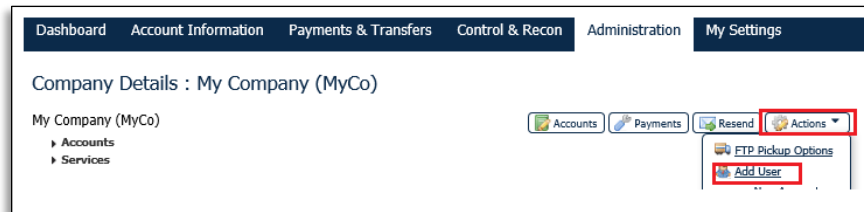
- View the detail on the stop payment by clicking on the magnifying glass.
- Cancel/delete stop payments by clicking on the **Action** drop down menu > select **Cancel > Submit Action** to complete the request.





ADMINISTRATION

The Administration tab is only accessible to you with Admin rights. From this tab admins are able to maintain existing and add new users, grant user rights to various services, reset passwords, and deactivate and delete users.



EXISTING USER PASSWORD RESET

If a user needs a password reset, click on the **Action** tab assigned to the user, select **Password > Email > Submit**. The user should not copy and paste the *temporary* password into the field. They should type the *temporary* password in when the page comes to resetting the *new* password. The *old* password is the *temporary* password that was sent.

ADDING A USER

- Click on the Administration tab
- Click **Administration**
- On the Company Detail screen click **Actions**
- Select **Add User**
 - You can also clone a user or copy services from a user. Select **Actions** on the user you want to clone or copy services, select **Clone user or copy services**. Update user ID, name, email address, etc. *Follow steps in User Detail section below.*
- Enter ALL information on the Create Users screen, then click **Save**.

Note: All fields denoted with * are required fields, see *User Detail* section.

USER DETAIL

This page allows administrators to create, edit, or clone their own or other users' profile information.

- When adding a new user, all fields displayed below are available for entry.
- When editing an existing user, certain fields, such as the user ID, cannot be modified.
- When cloning a new user, a selection of fields is copied from the original user (the one being cloned) and displayed in the new user's fields. Fields such as "first and last name" should be changed to reflect the new user. Cloning includes a unique section used for determining whether services and certain permissions associated with the original user should be copied to the new user.

CONTACT INFORMATION

- **User ID** – This is an identifiable word that is associated with name of the user.
- **First Name** – This is the first name of the user.
- **Last Name** – This is the last name of the user.
- **Administrative User** - This box will enable this user to grant permissions to and edit other users' profiles.
- **Lock Profile Fields** – DO NOT check.
- **Enable Date** – A date for the user's profile to take effect within the system.



- **Email Address** – Enter the user’s email address. The test button, when selected will cause the system to send a message to the user’s email address.
- **Encrypted Report Password** – This is a unique password that will be needed when an encrypted PDF file or report is emailed to the user.
- **Phone Number** – The user’s contact number.
- **Message Enabled Cell Phone Number** – This should be done when the user first logs in, it is the user’s SMS-enabled cell phone number. DO NOT enable on user’s behalf.
- **Terms and Condition** – This should be done when the user first logs in. DO NOT check the terms and conditions on behalf of the user.
- **Message Enabled Cell Phone** – Enter the user’s phone number to receive SMS or OTP.
- **Fax Number** – This is the user’s fax number.
- **Business Unit** - Leave blank.
- **Address/City/State/Postal Code/Country** – This is the company address.
- **Time Zone** – This is the time zone for the company location.
- **Language** – English is the default language.
- **Answer the two security questions** – Required.

Create User : Sye Inc (Sye6379)

Contact Information

* User ID

* First Name

* Last Name

Administrative User

Lock Profile Fields from company edit?

* Enable Date

* Email Address

* Encrypted Report Password

Phone Number

Enable SMS Messages

Terms and Conditions By clicking here, I agree to the [Terms and Conditions](#).

Alerus Business Online Banking CERT
To opt-out at any time, send **STOP** to 99453. To receive more information, send **HELP** to 99453.
Message and Data Rates May Apply. Number of Messages Varies Per User. Account holder authorizes charges to appear on wireless bill or be deducted from prepaid balance.
Tier One Carriers: AT&T, Verizon, T-Mobile, Sprint, Metro PCS, U.S. Cellular
To Contact Support: Customer Service

Message Enabled Cell Phone Number

Fax Number

Business Unit

Street Address

City

SET PASSWORD

Set a temporary password. The user will be prompted create a new password, unique to them, upon first log-in. This field appears when creating a user only.

ONLINE BULLETIN SERVICE

Users receive notifications for services to which they are assigned.

SMS NOTIFICATION

SMS notification is available to select which days of the weeks and which hours available notifications are to be sent. Left and right arrows select the time field to adjust and the up and down arrows scroll through the time.



MAINTAINING USER'S PROFILE

Online administrators are able to perform maintenance on a user's profile by clicking on the Actions menu next to the user's name, then selecting the appropriate actions such as edit user's profile, changing password, adding services, payments, cloning a user (copying all permissions and rights to a new user), and deleting users, etc.

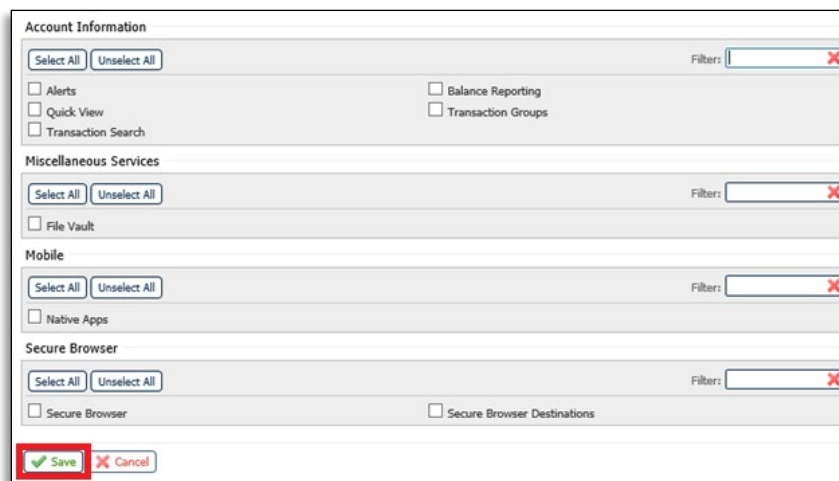


ADDING USERS SERVICES

- Once the user has been created, click the **Action** tab next to the user's name and select **Services**.



- Check all necessary services on the User Services screen and click **Save**.



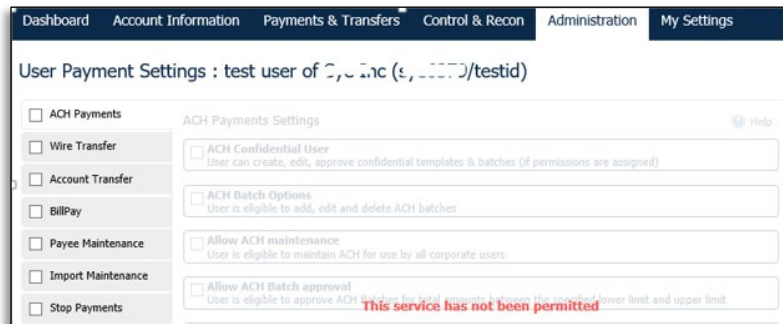


ASSIGNING USER LIMITS

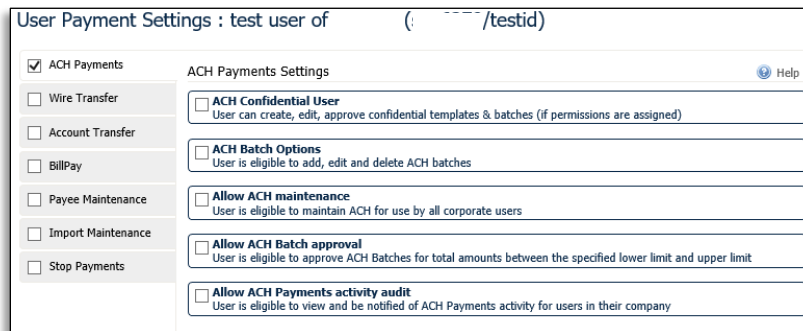
- Use the Payments option to grant user's access to payment services such as ACH payments, wire transfers, account transfer, payee maintenance (wire & ACH), import maintenance, and stop pay.
- From the Company Detail screen, select the user, click on the drop down menu on the Actions tab next to the user's name, and then select **Payments**.



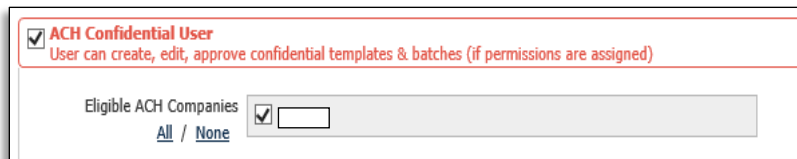
- Use the Payment screen to enable or cancel service and set limits for individual users. Along the left side of the screen the user will be presented with the different payment services, check the box next to the payment type then click the service. The setting screen for the selected service will activate and display the options available for the company.



ACH ACCESS



- ACH Confidential** – Use to restrict the user's access to confidential ACH batches, (e.g., executive payroll file).





- **ACH Batch Option** - Use to define a user’s abilities to add, edit, or delete ACH batches. Check the boxes under ACH entry option based on user’s access. **Note:** options with the definition “*must*” will further restrict the user, (e.g., if the user does not need to use exiting templates, and are allowed to create the batch templates, DO NOT check “user must use existing templates”).

Check your company name (e.g., Sye Inc) to assign ACH specific limits to the user, or company limits will be cascaded down to the user.

ACH Batch Options
User is eligible to add, edit and delete ACH batches

ACH Entry Options

Allow ACH Manual Entry

Allow ACH Edit

Allow ACH Reject

Allow ACH Cancel

Allow ACH Reverse

User must use existing templates
User must use existing ACH Batch Templates to create transactions

Transaction File Import
User is eligible to import ACH batches

User must use existing payees
User must use existing payees to create an ACH Batch (Free Form, From Templates, and Import)

Users must use transactions that are defined in the template
Users must use transactions that are defined in the template. They can delete/remove transactions from the batch but cannot add new ones.

Sye Inc

- **Total Batch Count** – Number of batches the user is allowed to submit daily.
- **Total Transaction Amount** – For example, if a company limit is \$5,000, the user can be assigned a lower limit than the company’s limit of \$5,000.
- **Single Batch Amount** – Restrict user from submitting a single batch over a set amount.

<input checked="" type="checkbox"/> Sye Inc	
Total Daily Batch Count (Credit) * Limit: <input type="text" value="1000"/> Max: 1000	Total Daily Batch Count (Debit) * Limit: <input type="text" value="1000"/> Max: 1000
Total Daily Transaction Amount (Credit) * Limit: <input type="text" value="5,000.00"/> Max: \$5,000.00	Total Daily Transaction Amount (Debit) * Limit: <input type="text" value="5,000.00"/> Max: \$5,000.00
Single Batch Amount (Credit) * Limit: <input type="text" value="5,000.00"/> Max: \$5,000.00	Single Batch Amount (Debit) * Limit: <input type="text" value="5,000.00"/> Max: \$5,000.00
Single Batch Entry Amount (Credit) * Limit: <input type="text" value="5,000.00"/> Max: \$5,000.00	Single Batch Entry Amount (Debit) * Limit: <input type="text" value="5,000.00"/> Max: \$5,000.00

- **Single Batch Entry Amount (Dual Control)** – Check if the user requires one or two approvers to submit a batch. Enter .01 and the user will need an approver for all batches submitted.

Single Batch Entry Amount

Require 1 approver(s) above

Require 2 approver(s) above

- **Debit/Credit Entry** – Determines what types of batch the user is allowed to submit.

Debit/Credit Entry

Eligible Credit SEC Codes All / None

<input checked="" type="checkbox"/> Business Tax Payment (CCD+TXP) <input checked="" type="checkbox"/> Business (CCD) <input checked="" type="checkbox"/> Child Support (CCD+DED)	<input checked="" type="checkbox"/> Payroll (PPD) <input checked="" type="checkbox"/> Individual (PPD) <input checked="" type="checkbox"/> Extended Addenda (CTX)
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Eligible Debit SEC Codes All / None

<input checked="" type="checkbox"/> 80 Character Addenda (CCD) <input checked="" type="checkbox"/> Extended Addenda (CTX)	<input checked="" type="checkbox"/> Physical Auth (PPD) <input checked="" type="checkbox"/> Internet Auth (WEB)
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Allow Mixed Batches



- **Offset Accounts** – Click the **Offset Accounts** link to assign an offset account to a user. The accounts selected will be displayed in the box.

- **Allow ACH Maintenance** – Allows the user access to maintain ACH batches for ALL users.
- **Allow ACH Batch Template** – The user will be able to maintain batch templates created by ALL users.
- **Allow ACH Batch approval** - Allows a user to approve ACH batches if dual control is turned on. Check the box next to the company name then enter an upper and lower amount. Select a batch type to further restrict the user’s approval access.

- **Allow ACH Payments Activity Audit** - Allows a user access to view the ACH audit log for all users.

WIRE – USER PERMISSIONS

- **Wire Transfers Options** - Check the option to determine if a user is allowed access to edit, reject, or cancel wires.

- **Free-Form Transfers** – Allow users the ability to create a one-time wire from scratch, without utilizing a pre-defined template or existing payee.
- **Semi-Repetitive Wire Transfers** – Allows user access to create semi-repetitive wires.
- **Repetitive Wire Transfers** – Allows users the ability to create repetitive wires.
- **Transaction File Import** – Allow users the ability to import a file for wire processing.



ACCOUNT PERMISSIONS

- **Select Accounts** - Click on **Select Accounts** to add access that can be used for wire submission.
- **USD/FX** - Check **USD** or **FX** to allow a user access to submit wires in USD or foreign currency.
- **Daily Transaction Limits** – Used to assign wire limits to users.
- **Dual Control** - Check the appropriate **Require Approver** box to require one or two approvers for wires above a certain amount.

Account Permissions

Accounts [Select Accounts](#)
No Items Selected.

USD FX

Daily Transaction Debit Amount per Account
* Limit: Max: \$9,999,999.99

Daily Transaction Count per Account
* Limit: Max: 9999999999999999

Single Transaction Debit Amount
* Limit: Max: \$9,999,999.99

Require 1 approver(s) above

Require 2 approver(s) above

- **Allow Wire Transfer Maintenance** – Allow users maintenance on wire templates.
- **Allow Import Map Maintenance** - Leave unchecked, this is not used.
- **Select Accounts** – Click **Select Accounts** to assign account access to wire templates.

Allow Wire Transfer Maintenance
User is eligible to maintain templates and file maps for use by all corporate users

Allow Wire Template maintenance
User can create, edit, and delete repetitive and semi-repetitive templates

Allow Import Map maintenance
User can create, edit, and delete wire import file maps

Account Permissions

Accounts [Select Accounts](#)
No Items Selected.

- **Allow Wire Transfer Approval** – Allow users the ability to approve wires, enter lower and upper limits ranges for approval.
- **Select Accounts** – Click **Select Accounts** to assign account access for approval.
- **USD/FX** – Used to determined type of wires user is able to approve, U.S. dollar wires or wires in foreign currency.

Allow Wire Transfer approval
User is eligible to approve Wire Transfers for amounts between the specified lower limit and upper limit

Account Permissions

Accounts [Select Accounts](#)
No Items Selected.

USD FX

Debit Amount Range
Lower Limit (\$)
Upper Limit (\$)

- **Allow Wire Transfer Activity Audit** - Allow a user the ability to view wire transfer activity for all users.

Allow Wire Transfer activity audit
User is eligible to view and be notified of Wire Transfer activity for users in their company



BILL PAYMENT

- **Bill Payment** – Allow user access to the bill payment service.
- **Admin User Access (Level 2)** – Assign admin bill pay rights to a user. The user will have ability to approve payments for ALL bill pay users.
- **User Access (Level 3)** – A user will need approval on payments.
- **Select Accounts** – Allow select account users bill payment access.

BillPay Settings

Allow BillPay Service Access
User is permitted to access the BillPay site

Admin User Access (Level 2)
User is able to access Bill Pay, add/edit profiles, and entitle user access to Bill Pay.

User Access (Level 3)
User is able to access Bill Pay but has no administrative privileges.

Account Permissions

Accounts [Select Accounts](#)

No Items Selected.

PAYEE MAINTENANCE

- **Allow Payee Maintenance** – Users can add, maintain, or delete payees.
- **Allow Payee Maintenance Activity Audit** – Users are eligible to view existing payees.

Payee Maintenance Settings

Allow Payee Maintenance
User can create, maintain and delete payees for use by all corporate users

Allow Payee Maintenance activity audit
User is eligible to view existing payees

IMPORT MAINTENANCE

- **Allow Data Import** – Allow users the ability to import ACH batch, wire templates, and payee from an external source into business banking.
- **Allow Import Maintenance Activity Audit** – Allows user the ability to view and be notified of import activities.

Import Permissions

Allow data import
User is eligible to import payees, ACH batch templates and/or Wire templates

Allow Import Maintenance activity audit
User is eligible to view and be notified of import activity for users in their company

STOP PAYMENTS

- **Allow Stop Payment Entry** – Allows users the ability to add to a specific account.
- **Select Accounts** – Click link to add accounts.
- **Allow Stop Payment Activity Audit** – Allow users the ability to audit stop payment activities.

Stop Payment Settings

Allow Stop Payment entry
User is eligible to create stop payment requests based on account permissions specified below

Account Permissions

Accounts [Select Accounts](#)

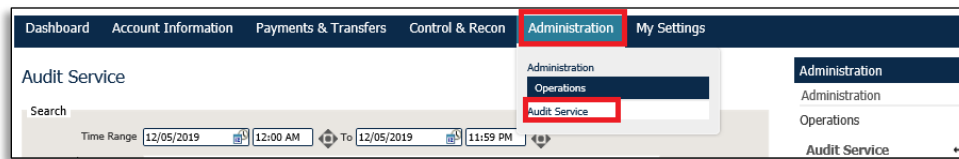
No Items Selected.

Allow Stop Payment activity audit
User is eligible to view and be notified of Stop Payment activity for users in their company



AUDIT SERVICE

Allows admin users to review lists events and exceptions that have occurred during a user's log-on session. Access the audit service from the Administration Menu, then click **Audit Service**.



SEARCH OPTION

Admin users are able to perform a search using the following options:

- **Time Range** – Click the calendar/clock icon to select the “From” date/time and the “To” date/time, for a specific audit period.
- **Audit Categories** – Check the category to audit. **Note:** at least one service must be selected.
 - Company maintenance
 - Account maintenance
 - Login and timeouts
 - Transactions
 - File transfer
 - User maintenance
 - Service maintenance
 - TTY sessions
 - Bank maintenance
- Use the Advance option to complete audits per User ID
 - **Users ID** (optional) – Click on the magnifying glass to select the User ID from the list.
 - **Target Users** (optional) – Click on the magnifying glass to search the events that were initiated and affect a company, aside from the initiating company. Enter the affected company ID and/or the affected user ID of to view audit events.
 - **Note:** The Advanced Search fields are optional, and not required to return a result.

MY SETTINGS



MY PROFILE

Allows you access to view and update your personal data, including name, email address, phone number, etc. You can enable SMS messaging and update security questions.

MY HISTORY

Display the history of files and notifications sent to you.

SECURE MESSAGING

Allows you the ability to securely send and receive messages to and from the bank.



SUBSCRIPTIONS

Subscriptions determine the type of notifications, as well as the format to be sent to users throughout the company. This page allows for subscriptions to various services to be enabled to a company for distribution to users.

FILE VAULT

Stores files/documents for your access.

SECURE BROWSER

Use to install Secure Browser. *See Secure Browser Guide.*

DUAL CONTROL

The example shown here is for wire transfer service; the same applies for transfer and ACH. This can only be done by the admin user.

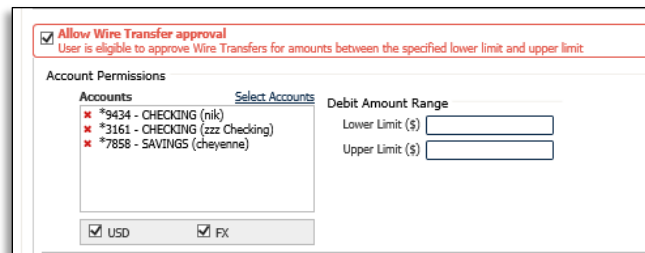
- On the user's profile, click **Actions > Payments > Wire Transfer**



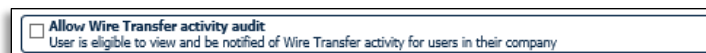
- From the Wire Transfer settings, check the **Require 1 approve(s)**, then enter an amount.



- On the authorized user's profile, check **All Wire Transfer approval** box > **Select Accounts** to add the accounts for which user is allowed to approved.



- Check **Allow Wire Transfer activity audit** box.



- When the user submits a wire transfer (ACH/transfer), the system will display a message on the Wire Transfer confirmation screen.

