

**SMALL BUSINESS
USER GUIDE**

**FOR
SMALL BUSINESS BANKING**

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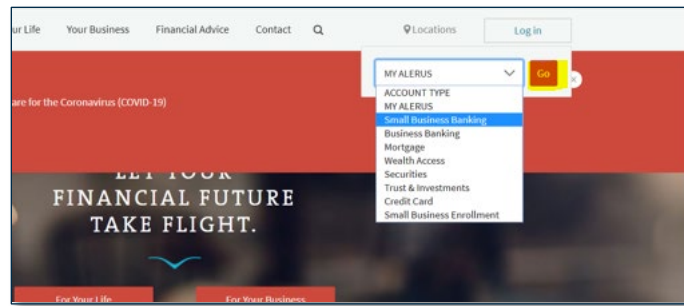


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INITIAL LOG-IN

Go to **Alerus.com**, click **Log in**, select **Small Business Banking**, then click **Go**.



That will bring you to the small business banking log-in page. Enter your **Company ID** and **User ID**, click **Login**.

A screenshot of the Alerus Business Banking login page. The page features the Alerus logo at the top, followed by the heading 'Welcome to Business Banking'. Below this, there is a promise to keep personal information private and secure, with a link to the Privacy Policy. A legend indicates that a blue square icon next to a field name means it is a required field. There are two input fields: 'Company ID' and 'User ID', both marked as required. Below each field is a note: 'This value is case sensitive.' There is a 'Login Help >' link. At the bottom, there are links for 'Alerus Business Secure Browser >', 'Terms and Conditions >', 'Privacy Policy >', and 'Contact Us >'. A blue 'Login' button is positioned on the right side of the page.

On the next screen, enter your **temporary password** and click **Login**.

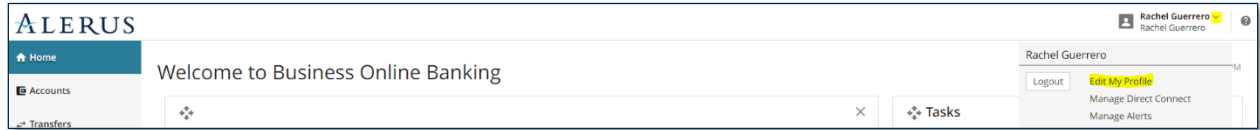
You will then be prompted to set up a PIN (password). Create your PIN (password), confirm your PIN (password), and click **Submit**.

A screenshot of the Alerus Setup PIN page. The page features the Alerus logo at the top, followed by the heading 'Setup PIN'. Below this, there is a message explaining that for security reasons, the user has been set up for Out-of-Band-Authentication and will be asked for a PIN and a One-Time Passcode. The One-Time Passcode will be sent via email or SMS text, depending on the options set in the user's profile after the PIN is entered. There are two input fields: 'New PIN' and 'Confirm PIN', both marked as required. Below the 'New PIN' field is a note: 'PIN must be between 6 and 30 characters in length and contain special characters.' A blue 'Submit' button is positioned at the bottom right of the page.



IMPORTANT!

ALL USERS should edit their profile. Click the “**expand arrow**” next to your name (on right side of page), then select **Edit My Profile**.



Within the Edit My Profile screen, ALL USERS should ensure their email address is valid. **A one-time passcode will be sent to the email address they have listed on each subsequent log-in,** unless SMS messages are enabled.

SUBSEQUENT LOG-INS

- Got to **Alerus.com**, click **Log in**, select **Small Business Banking**, then click **Go**.
- Enter your **Company ID** and **User ID**, click **Login**.
- Enter your **Password**, click **Login**.
- Enter your **One-Time Passcode** sent to you via email (default) or SMS message if elected, click **Login**.



HOME SCREEN

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

- To remove a widget, click the “X” next to the widget name.
- To add the widget back, click on the floating “add button” (as shown here) on the right side of the page.
- To move a widget, click on the widget name and drag it to the desired location.



ACCOUNT SNAPSHOT (WIDGET)

Displays a list of accounts with a snapshot of the account balances. Click the “>” next to the account to view more detail about each account listed.

BALANCE SUMMARY (WIDGET)

Provides a summary for five accounts. If there are more than five accounts you will have to remove an account in order to add another. Click the “>” next to the account to view more details.

PAYMENT CALENDAR (WIDGET)

Displays scheduled wire payments or transfers.

TASKS (WIDGET)

Provides notification about tasks that require your attention. You only see tasks for actions you are allowed to perform. Select the task name to go directly to the screen where that action can be performed.

QUICK TRANSFER (WIDGET)

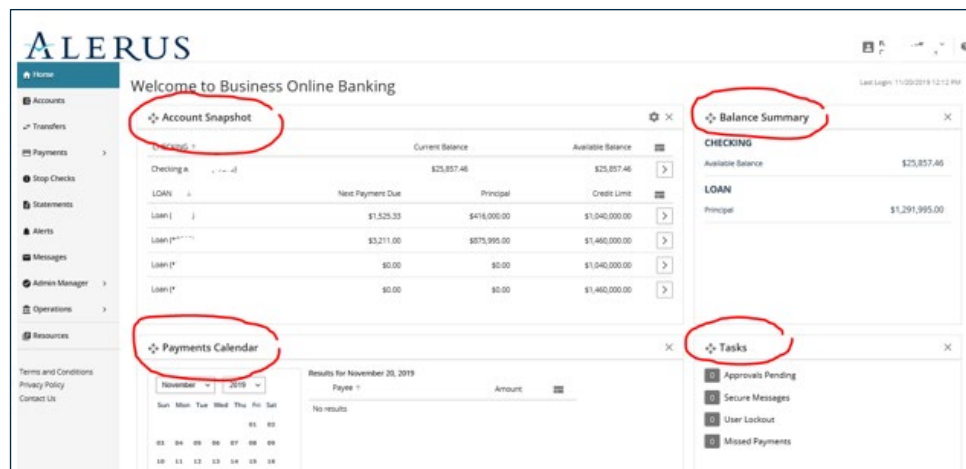
Allows you to quickly create transfers between accounts.

STOP CHECK (WIDGET)

Allows you to add a single stop payment or a range of checks.

RECENT HISTORY (WIDGET)

Displays your account history. The information displayed can be sorted based on date, description, or amount by clicking on the title of each column.





ACCOUNTS

A quick view of account information such as current, available, and memo balances. Transactions can be sorted by date, description, or amount order by clicking on the appropriate column.

Quick access to other services such as stop payment, transfer, and history is also available from this screen.

The screenshot shows the 'Accounts' page for a 'Checking account (*7318) ONLINE'. It displays a table with columns for Current Balance, Available Balance, Hold, and Memo. Below this is a 'Recent Transactions' section with a search bar and buttons for 'Stop Checks', 'Transfer From', 'Transfer To', and 'History'. A table of transactions is visible, including a 'Statement Balance' of \$XX,XXX.XX and a 'Stop Payment Fee' of -\$22.00.

TRANSFERS

Allows you to transfer between accounts. You are able to view recent and upcoming scheduled transfers. The cut-off time is 11 p.m. CT.

ADDING A TRANSFER

Enter all the required fields. **Note:** Memo is for user use only.

The screenshot shows the 'Transfer Funds Between Accounts' form. It has a progress indicator with three steps: 1. Create, 2. Review, and 3. Complete. The form includes fields for 'From Account' and 'To Account' (both with 'Make a selection' dropdowns), 'Amount' (with a '\$' symbol), 'Transfer Date' (set to 11/21/2019), and 'Memo'. There is a 'Repeat Transfer' button and 'Cancel' and 'Review' buttons at the bottom.

REPEAT TRANSFER

Transfers can be established as “reoccurring” by clicking on **Repeat Transfer** to schedule the frequency, duration, and specific transfer details. Click **Save** to continue or **Cancel** to quit.

Once the repeat transfer has been added, it will be displayed as shown here. Click the “X” to cancel the established transfer.

The screenshot shows a notification for a repeat transfer: 'Weekly on Wednesday of each week starting on 11/20/2019'. There is a red 'X' icon to the left of the text and a 'Repeat Transfer' button to the right.



REVIEW

To review the transfer details, click **Edit** to make changes or **Complete** to save and continue. The system will display “Quick Message” at the top of the screen to confirm the transfer.

MODIFY EXISTING TRANSFERS

Modify or cancel transfers by clicking **Upcoming Transfers** and then clicking the “>” next to the transfer amount to access the Account Transfer Detail screen.

Recent Transfers	Upcoming Transfers		Print	Export
Transfer Date ↑	Transfer From	Amount		
11/25/2019 ↻	Checking accou... (*)	\$2.50		>
11/25/2019 ↻	Checking accou... (*)	\$0.50		>

From the Account Detail screen:

- **Download** - Downloads the transfer detail to a printer or a CSV file.
- **Cancel** - Cancel one occurrence within the series of an existing transfer.
- **Edit Series** – Edits all scheduled transfers within the series.
- **Cancel Series** – Cancels all scheduled transfers within the series.

PAYMENTS

The cutoff time for payments is 4 p.m. CT.

CREATE A WIRE

Use the Payment option to create wire transfers. Wires can be scheduled for the same day or may be future dated.

- From the main menu, click **Payments > Make a Payment**
- Select the payee from the dropdown menu or click the “+” to create a new payee. To edit a payee, click the pencil icon.
- Click **Cancel** or **Review** to continue.
- Verify the information is correct.
- Click **Complete**.
 - A One-Time Passcode will be generated and sent to the user. They will enter the **One-Time Passcode** and click **Authenticate** to complete the wire submission.

Note: The memo area is a user option only.

Same Day Wire Payment

Required Field

Payee
John Doe [pencil] [plus]

From Account
Make a selection [dropdown]

Amount
\$ [input]

Payment Date
11/22/2019 [calendar]

Memo
[input]

This is a one-time payment. Repeat Payment

[Cancel] [Review]



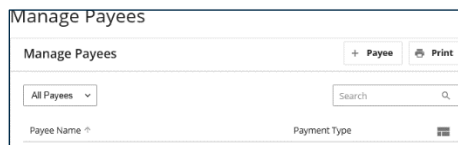
CANCEL WIRE PAYMENT

- From the Home screen, click on the date on the calendar.
- From the search results, click on the arrow next to the wire amount.
- From the Same Day Payment Detail screen, the user is able to edit payment, cancel payment, or view the status history.

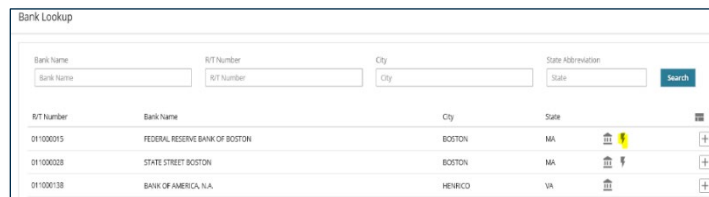
ADD PAYEES/BENEFICIARIES

Add new payee, delete, or edit existing payee, as well as search for a specific payee.

- From the Payment menu.
- Click **Manage Payees > Payee**.
- Enter all the payee’s contact and banking information in the fields provided.

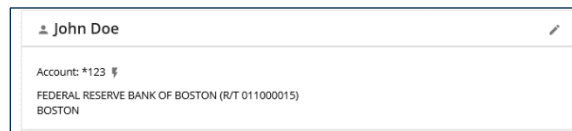


Note: Use the Bank Lookup feature to locate the payee’s bank or enter the routing/ABA number provided. Banks denoted with the lightning bolt are allowed to accept wire payments; click the “+” to select the bank. Check the **Pay Via Same Day Payments – Wire Transfer** box, click **Save** or **Cancel**.



EDIT/DELETE PAYEES/BENEFICIARIES

- From the Payment menu, select **Manage Payees**.
- Select your payee from the list of payees.
- Click the “>” next to the payee’s name.
- On the Detail screen, click the edit pencil to display the payee’s information.
- Update the details for the payee as required
- Click **Save** or **Delete**.



STOP CHECKS

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. When the request is placed through this system, before actually placing the stop request, the system determines whether the check has already been paid or if it already has a stop payment instruction in place, and if so, does not accept the request. Otherwise, the system activates a stop payment instruction and displays a confirmation of the instruction. Optional notification messages, delivered to the user who initiated the request, provide processing status.



ADD A STOP PAYMENT

In the Stop Checks section, enter all the required information and hit **Cancel** or **Review**. Click **Edit** to make changes or **Complete** to continue.

Account: Make a selection
Individual Range
Check Number:
Amount: \$
Date Written:
Written To:
Reason: Make a selection

RECENT STOP CHECKS/CANCEL STOP PAYMENT

You are able to search for recent stop payments by check number or account number. From the Search Results, click the “>” next to the Stop Payment to view stop payment detail or cancel/stop the payment.

Recent Stop Checks
Check: Account: Make a selection
Search
Created ↓ Check Account
11/20/2019 1 Checking account... (<input type='text'/>)

STATEMENTS

Allows you the ability to access monthly statements. Click the drop down to select the account type, period, and account number. Click **Search**.

Statements and Reports
Statement: Make a selection in the Year: Make a selection Account: Make a selection
Search

ALERTS

Set up notification on specific events that have occurred during the user’s current login session.

MESSAGES

Use message center:

- **Messages** – send messages to the bank.
- **Bulletins** – alerts and notification sent by the bank.
- **Approvals** – list items that need to be approved.

Message Center
Messages 0 Bulletins 0 Approvals 0
Search Compose
Creation Date ↓ Subject
No results
No results



ADMIN MANAGER

This option is available to admin users. Admins are able to add new users and nickname available accounts.

ADD A USER

- Click **Add A New User**.
- From the Add a New User screen, enter all the required information.
- Click **Save**.

Select A User

▼

+ Add A New User

ASSIGN USER RIGHTS

Assign user rights once the user has been created. Click on each tab to toggle/assign rights to the user.

Mary Jane (MaryID)

Accounts	Transfers	Payments	Fraud Protection	Additional Access	Additional Services	Statements
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SERVICES

This section displays the list of services available to the user.

Services

View Accounts	Statements
Account Alerts	Transfer
Stop Checks	Additional Access

DISPLAY ADMINISTRATIVE RIGHTS

Administrative Permissions

User Maintenance	Accounts
Transfers	Fraud Protection
Additional Access	Administrative Permissions
Account Update	

USER MAINTENANCE

On the Admin Manager tab, click **Users**, select the user from the drop down list. Admins are able to assign user permissions. To perform user maintenance, click the **Actions** drop down option.

Mary Jane (MaryID)

Select A User: Mary Jane

+ Add A New User

Services: Statements

Actions ▼

- Lockout User
- Reset Password
- Clone User
- Edit User
- Delete User

Never Logged In

LOCK USER

An admin can lock or unlock user's access. The user will receive an error and be notified to contact their online admin to reset their credentials.

LOCKED Actions ▼

- Unlock User
- Reset Password
- Clone User
- Edit User
- Delete User



OPERATIONS

FRAUD PROTECTION ACTIVITY

Allows the admin user to view recent stop checks. The user is able to search by various options. From the search results, click the “>” to view check detail or cancel stop payment.

PAYMENT ACTIVITY

Allows the admin user to view recent or upcoming payments/wires. The user is able to search by various options. From the search results click the “>” next to the view stop payment detail or cancel/edit scheduled payment/wire.

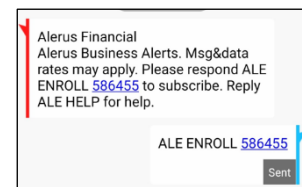
ENROLLING IN SMS MESSAGING

To enable SMS messages, go to the Edit My Profile screen.

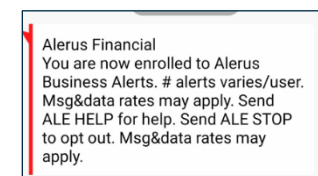
Click the **Enable text message notifications** box, enter your mobile phone number, then click the **I agree to the Text Terms & Conditions** box. You will then have the option to select **Via SMS** for “Out of Band One-Time Passcode Delivery.” Click **Submit**.

The screenshot shows the 'Edit My Profile' interface. On the left, there are fields for Email (rachel.guerrero@alerus.com), Time Zone (US/Arizona (MST)), Business Phone Number, and Software Activation Key. On the right, there are fields for Country (United States), Mobile Phone Number (with a yellow highlight), and checkboxes for 'Receive email notifications', 'Enable text message notifications', and 'Receive alerts via text message'. Below these is a section for 'Text Message Terms & Conditions' with a yellow highlight on the 'I agree to the Text Terms & Conditions' checkbox. At the bottom, there are two buttons: 'Via Email' and 'Via SMS' (highlighted with a yellow circle). A 'Submit' button is highlighted with a yellow box at the bottom right.

You will then receive a text message to the phone number entered asking to confirm enrollment. Respond with **ALE ENROLL “xxxxxxx”** (those six digits will be given to you).



Once the text reply has been sent, you will receive a confirmation text that enrollment is complete. You will now receive the One-Time Passcode via text message.





EXPORTING ACCOUNT ACTIVITY TO A FILE

Log in to small business banking and go to the Accounts screen. Select the account you want to create the transaction file for from the “Select an Account” drop-down window. Click **History**.

Date	Description	Amount	Balance
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Enter in the date range for the transactions you want to import, then click **Search**.

Transaction Date From: 12/04/2019
Transaction Date To: 08/03/2020
Start Amount: \$
End Amount: \$
Check Number From: Start Check Number
Check Number To: End Check Number
Transaction Type: Select a Transaction Type

After the transaction results appear, click **Actions** and select the applicable file type.

Transaction Date From: 12/04/2019
Transaction Date To: 08/03/2020
Start Amount: \$
End Amount: \$
Check Number From: Start Check Number
Check Number To: End Check Number
Transaction Type: Select a Transaction Type

Actions:

- Download CSV
- Export QuickBooks
- Export QuickBooks (Windows)
- Export QuickBooks (Mac)
- Print Report

The file will appear at the bottom of the screen. Click to open the file and save the file where needed.