SMALL BUSINESS USER GUIDE

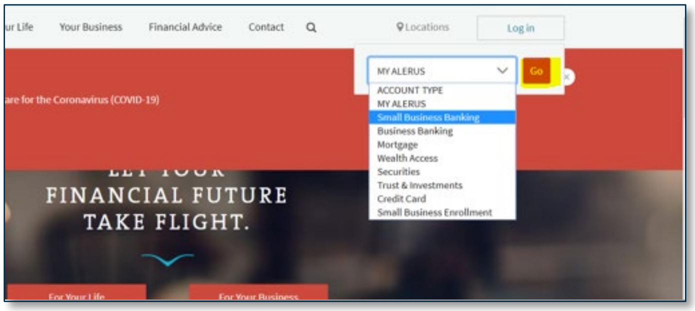
FOR SMALL BUSINESS BANKING

ALERUS

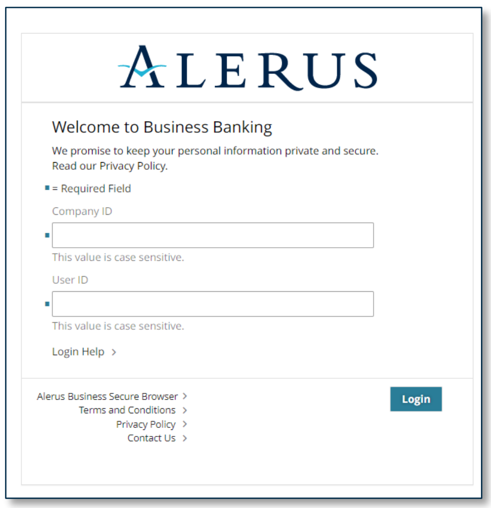
TABLE OF CONTENTS

INITIAL LOG-IN

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



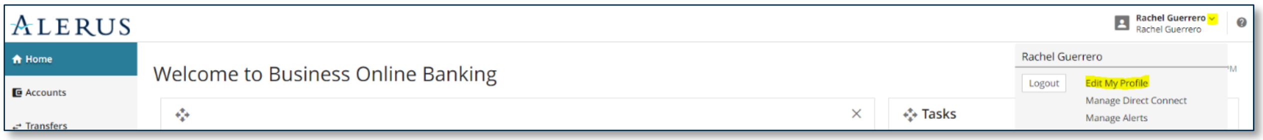
That will bring you to the small business banking log-in page. Enter your **Company ID** and **User ID**, click **Login**.



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.**

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**.



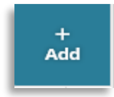
Within the Edit My Profile screen, ALL USERS should ensure their email address is valid. **A one-time passcode will be sent to the email address they have listed on each subsequent log-in**, unless SMS messages are enabled.

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)

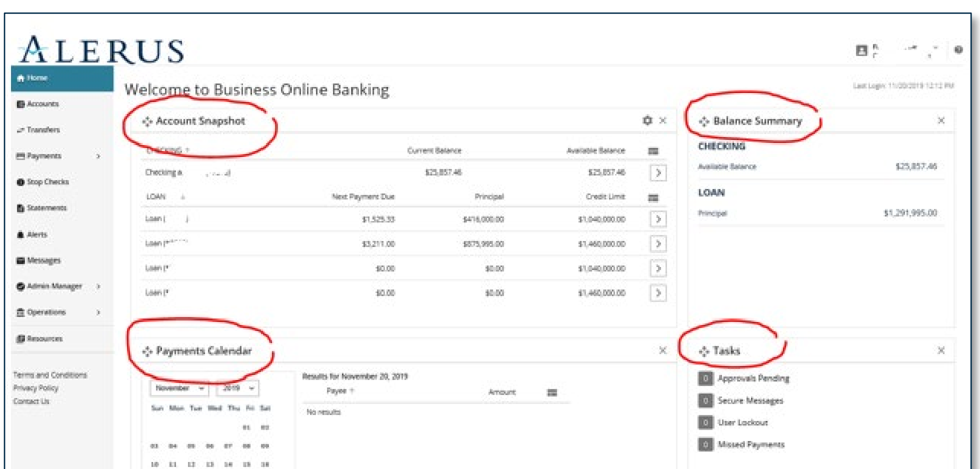
Allows you to quickly create transfers between accounts.

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.

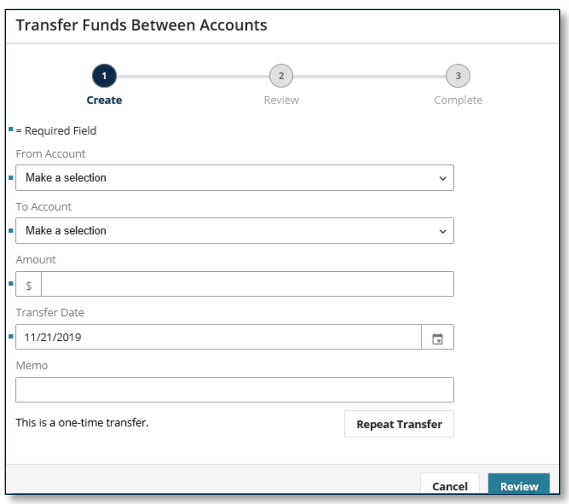
Quick access to other services such as stop payment, transfer, and history is also available from this screen.

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

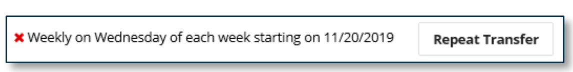
Enter all the required fields. ***Note:*** Memo is for user use only.



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.

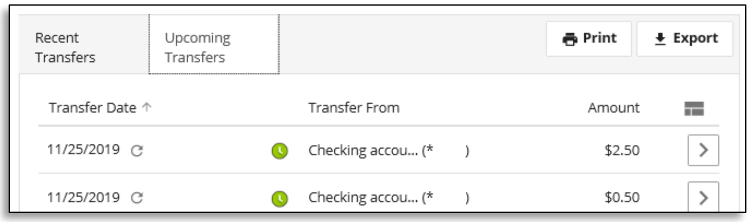


REVIEW

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.



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

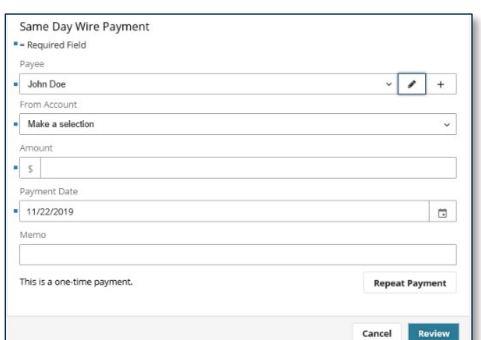
The cutoff time for payments is 4 p.m. CT.

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.



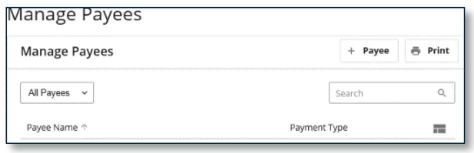
CANCEL WIRE PAYMENT

- 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.

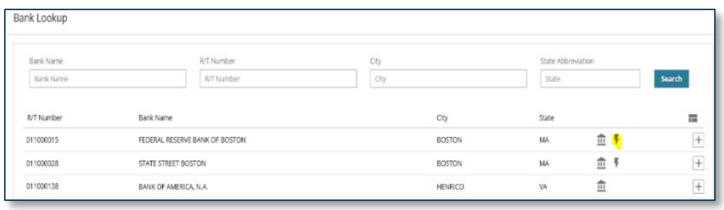
ADD PAYEES/BENEFICIARIES

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.

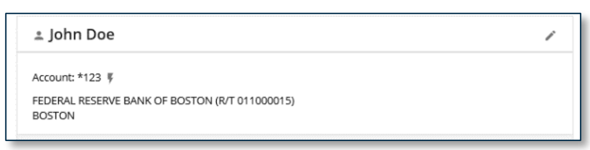


Note: Use the Bank Lookup feature to locate the payee's bank or enter the routing/ABA number provided. Banks denoted with the lightning bolt are allowed to accept wire payments; click the "+" to select the bank. Check the **Pay Via Same Day Payments – Wire Transfer** box, click **Save** or **Cancel.**



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**.

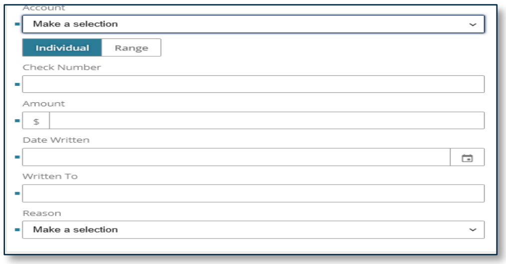


STOP CHECKS

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.

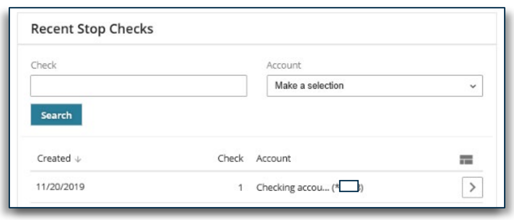
ADD A STOP PAYMENT

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



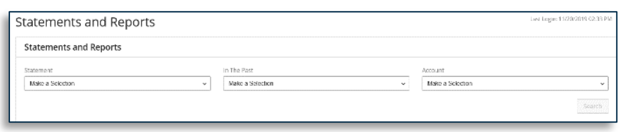
RECENT STOP CHECKS/CANCEL STOP PAYMENT

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.



STATEMENTS

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



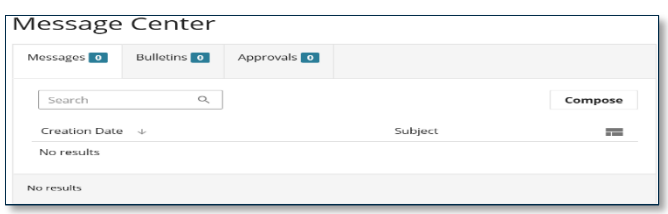
ALERTS

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.



ADMIN MANAGER

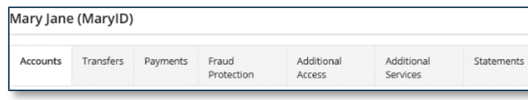
This option is available to admin users. Admins are able to add new users and nickname available accounts.

ADD A USER

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

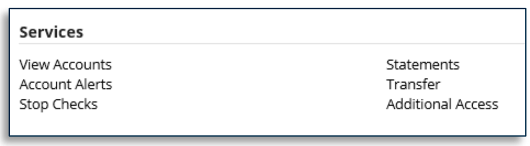
ASSIGN USER RIGHTS

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



SERVICES

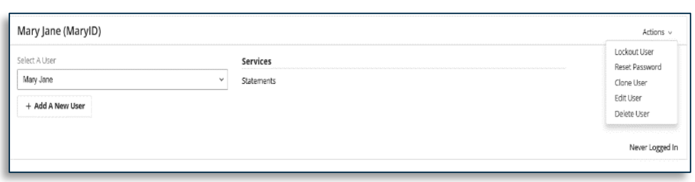
This section displays the list of services available to the user.



DISPLAY ADMINISTRATIVE RIGHTS

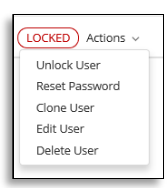
USER MAINTENANCE

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.



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.



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.

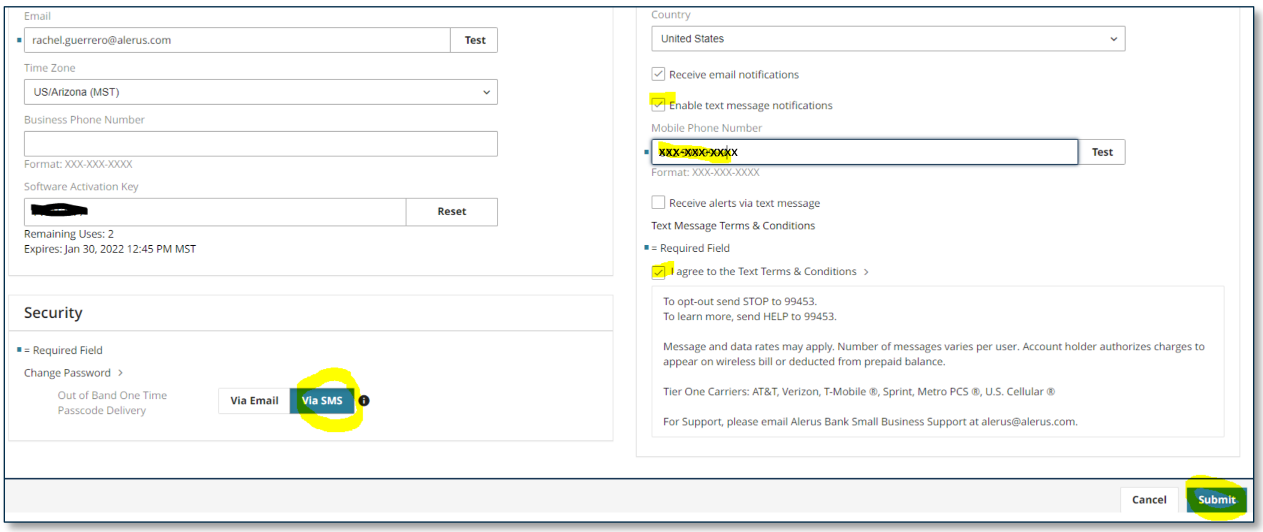
PAYMENT ACTIVITY

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.

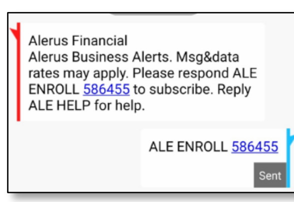
ENROLLING IN SMS MESSAGING

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

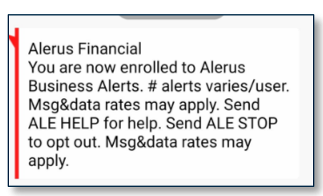
Click the **Enable text message notifications** box, enter your mobile phone number, then click the **I agree to the Text Terms & Conditions** box. You will then have the option to select **Via SMS** for “Out of Band One-Time Passcode Delivery.” Click **Submit**.



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

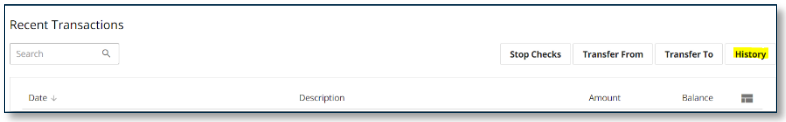


Once the text reply has been sent, you will receive a confirmation text that enrollment is complete. You will now receive the One-Time Passcode via text message.

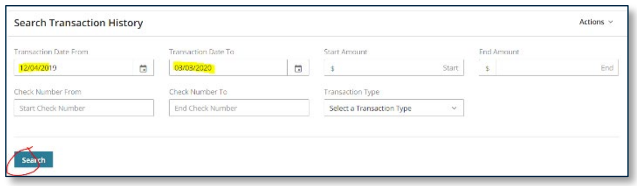


EXPORTING ACCOUNT ACTIVITY TO A FILE

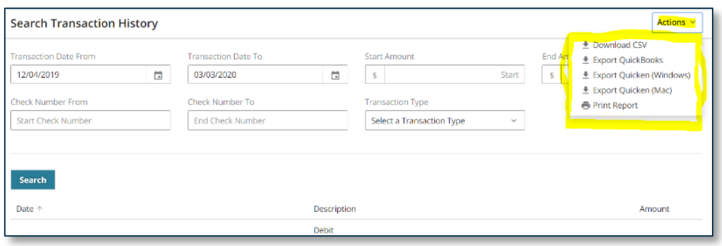
Log in to small business banking and go to the Accounts screen. Select the account you want to create the transaction file for from the “Select an Account” drop-down window. Click **History**.



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



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



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