



Online Banking

Company Administrator Guide

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User Management

Welcome to Mission Bank! Our website is www.missionbank.bank.

The optional user management feature of Online Banking allows businesses to have individual logins for multiple users using one company profile.

If your company enrolls in this feature, one or more company administrators (“admins”) are initially established, and the admins can:

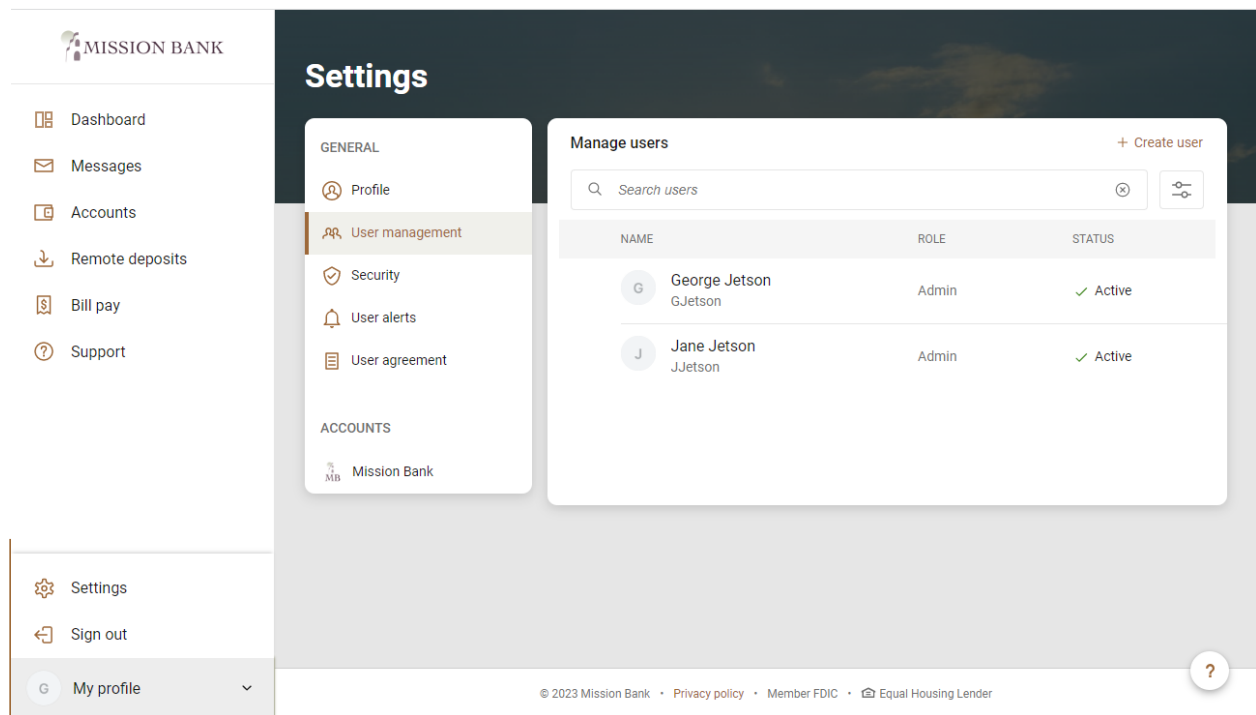
- Add additional users
- Manage the services to which the users are entitled
- Determine the accounts for which the users have access
- Set any dollar-limits that may be necessary
- Reset user passwords in case of lock-out

This guide provides an overview of setting up and managing users. There is a separate guide for users called the **Online Banking Basics Guide** that highlights some key features of Online Banking.

Adding Users

User Management is located under **My Profile > Settings** in a company admin’s profile.

Any existing users are listed, and a new user is added by selecting **+ Create User**.



The screenshot shows a 'Create user' form with the following fields and values:

- First name: Elroy
- Last name: Jetson
- Email: elroyj@jetsonent.com
- User role: User

A dropdown menu for 'User role' is open, showing the following options:

- User
- Viewer
- Admin

A 'Create user' button is located at the bottom of the form. A note below the form states: 'New users will be created using your organization's default set of permissions. You can edit a user's permissions at any time by going to their user profile.'

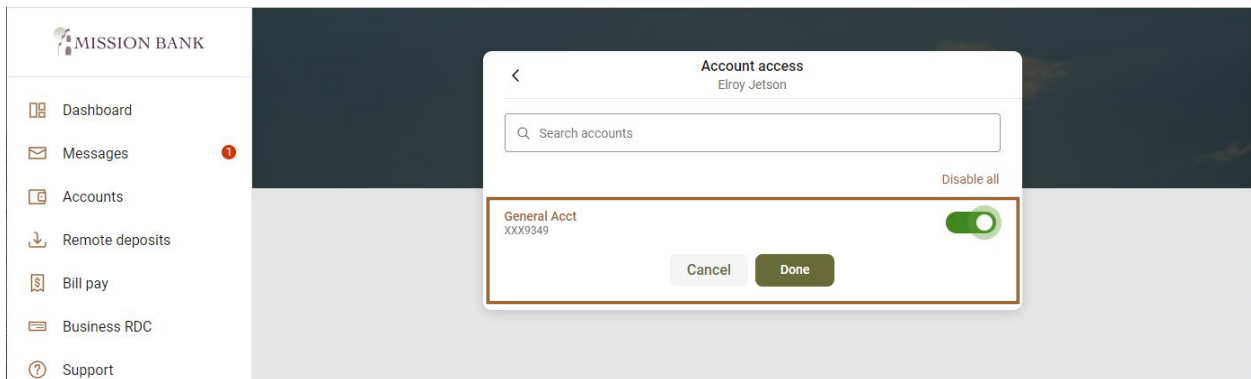
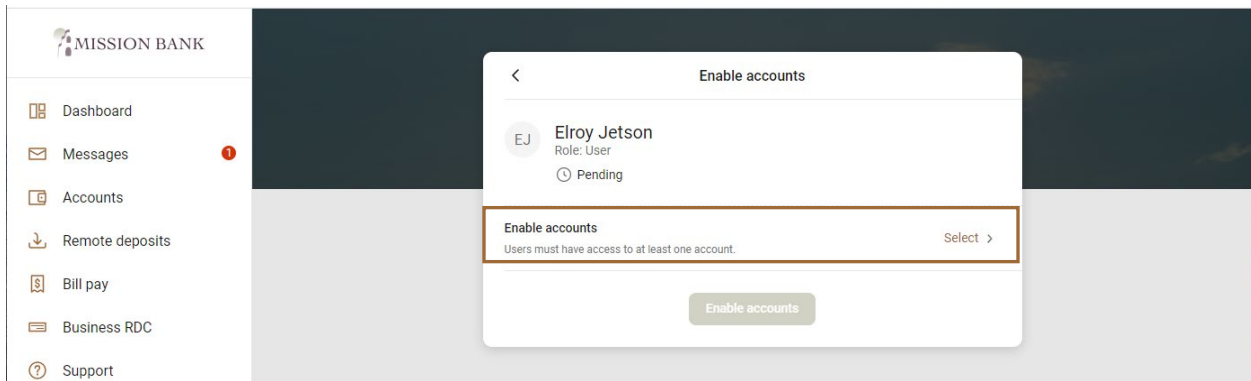
The available roles in Online Banking are:

- **User:** Can view and modify their own password information; cannot modify personal settings; if entitled, can view eStatements for their authorized accounts.
- **Viewer:** Can access User Management to view entitlements for existing users; cannot modify passwords or unlock users; cannot modify personal settings; if entitled, can view eStatements for their authorized accounts.
- **Admin:** Can access User Management to add new users and establish entitlements, can edit entitlements for existing users; can unlock and reset passwords for users.

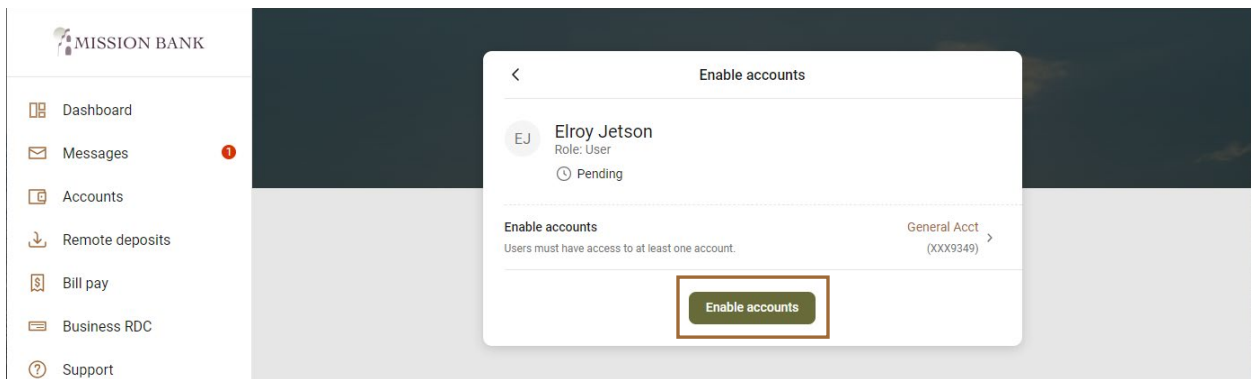
As a guard against unauthorized activity, the admin is required to authenticate the request by entering their password when adding a new user.

The screenshot shows a login screen for 'MISSION BANK'. The screen displays the bank logo and the text 'Confirm your credentials to continue'. Below this is a 'Password' field with a masked password and a 'Confirm password' button.

A newly added user is in pending status and accounts can be added to the user's profile.

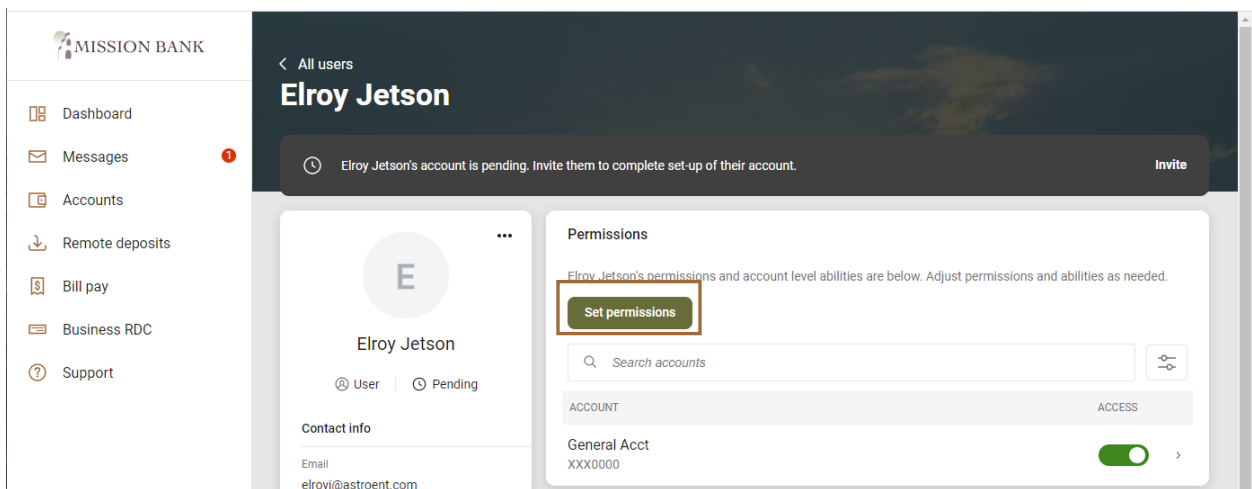
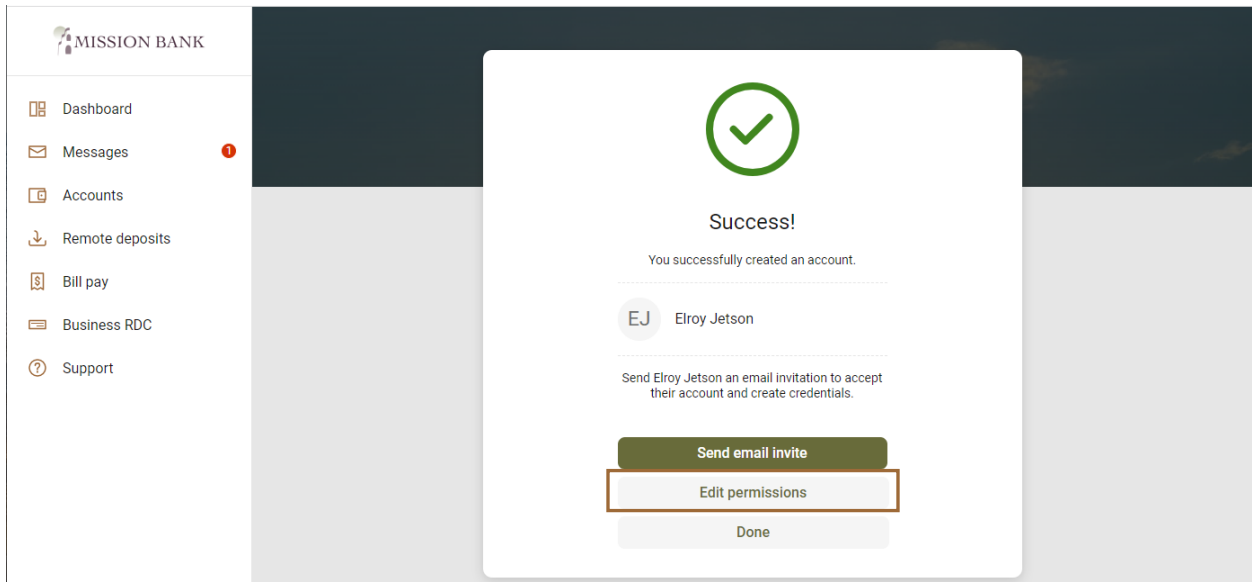


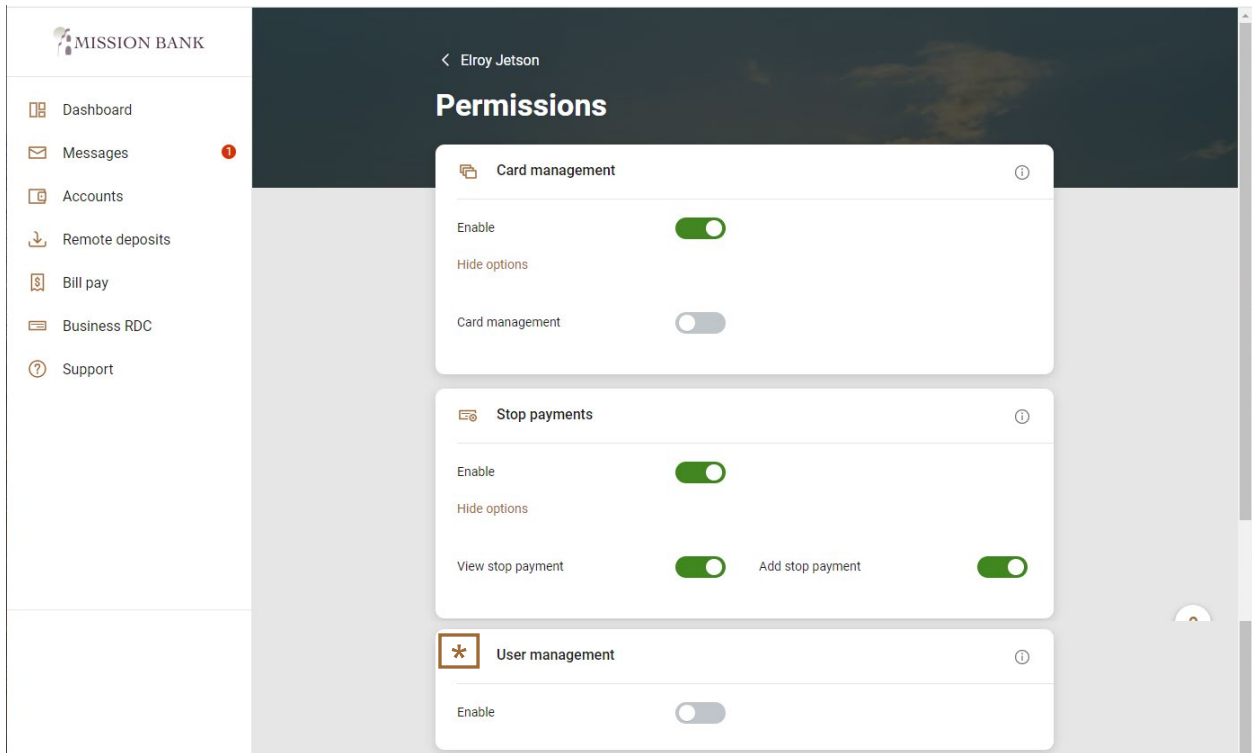
Click Enable Accounts once more to verify selections.



Please note: Accounts and Permissions can also be added in Manage Users.

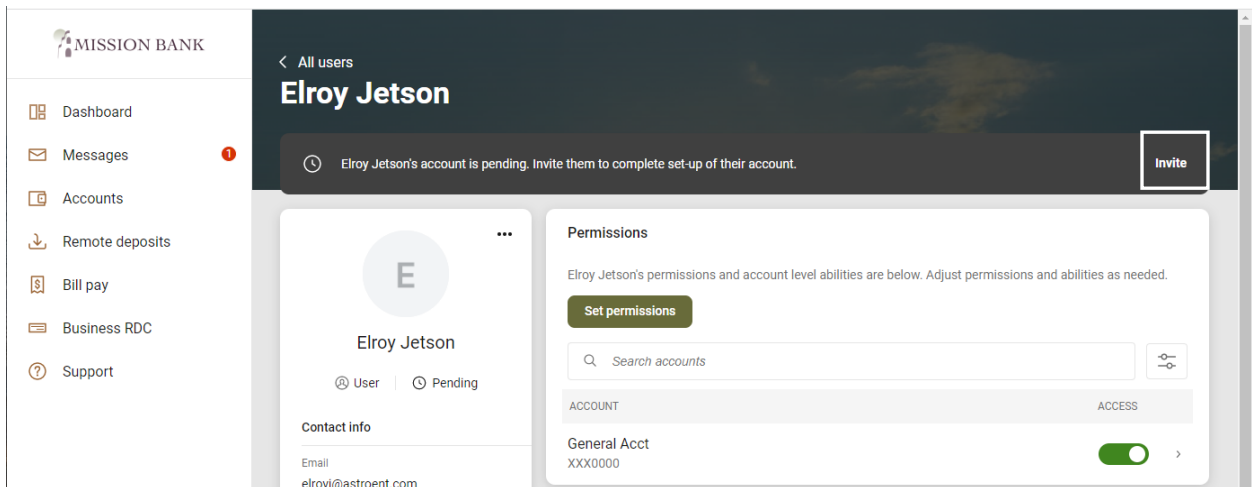
The new user is ready to have permissions added to the accounts that have been enabled.





* The User Management permission should only be activated for users with the Admin or Viewer role.

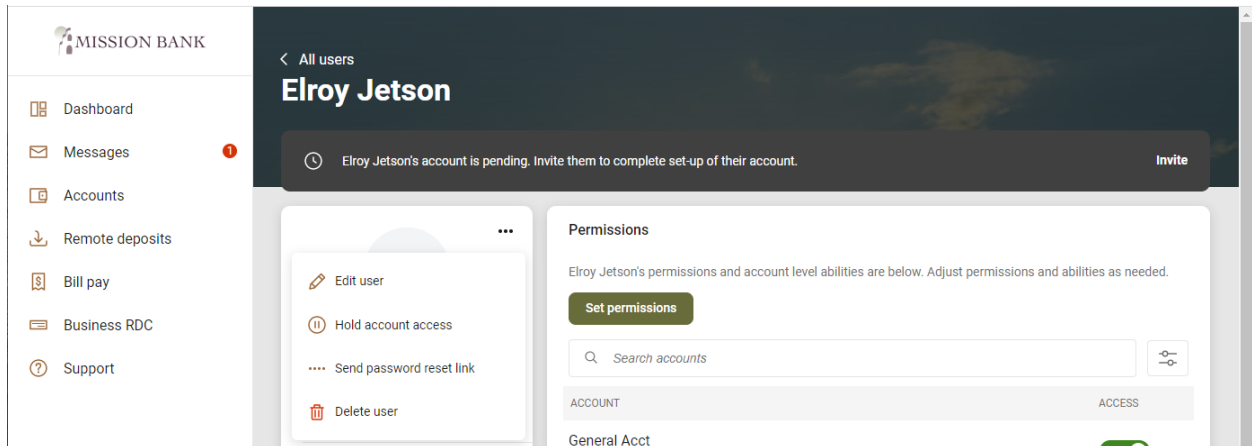
The final step in adding a user is to invite them to complete the setup of their account.



Password Resets

If a user tries more than three times to log in using an incorrect password, that user will be locked out of Online Banking. A company admin can reset locked users.

In **User Management**, select the **...** next to the locked user's name to send a password reset link.



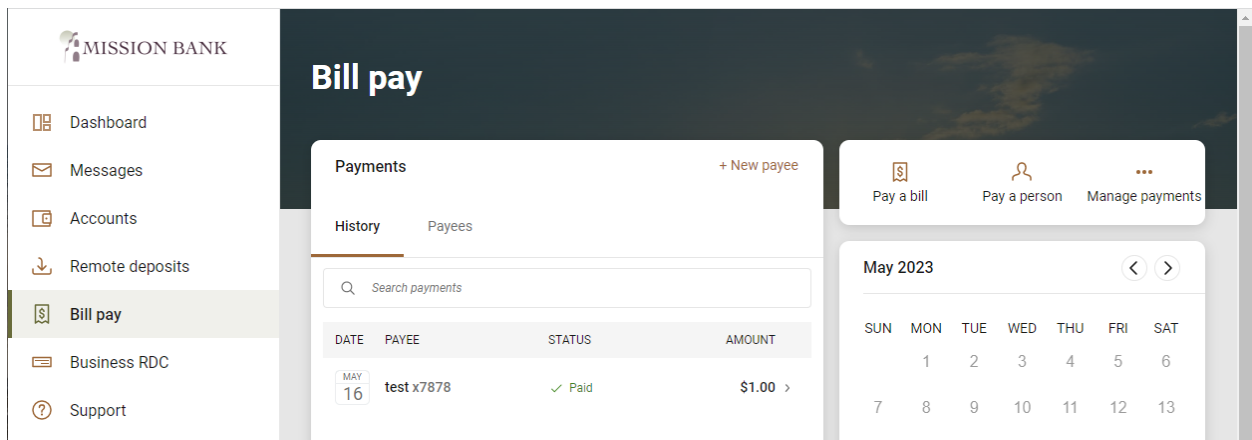
Business Bill Pay

Within Business Bill Pay, company admins can control which users have access, which payments the user can make, and assign maximum payment amounts. User entitlements for Business Bill Pay are managed separately from user entitlements in Online Banking.

Business Bill Pay also has an optional direct deposit feature that is ideal for companies with only a few employees – you can send wages and reimbursements electronically at a very low cost. If you are interested in adding Direct Deposit, contact Mission Bank.

Enrollment

Mission Bank enrolls customers that wish to use the optional Business Bill Pay service. After users are enrolled by the bank, a company admin can assign appropriate entitlements to the user by going to Manage Payments.

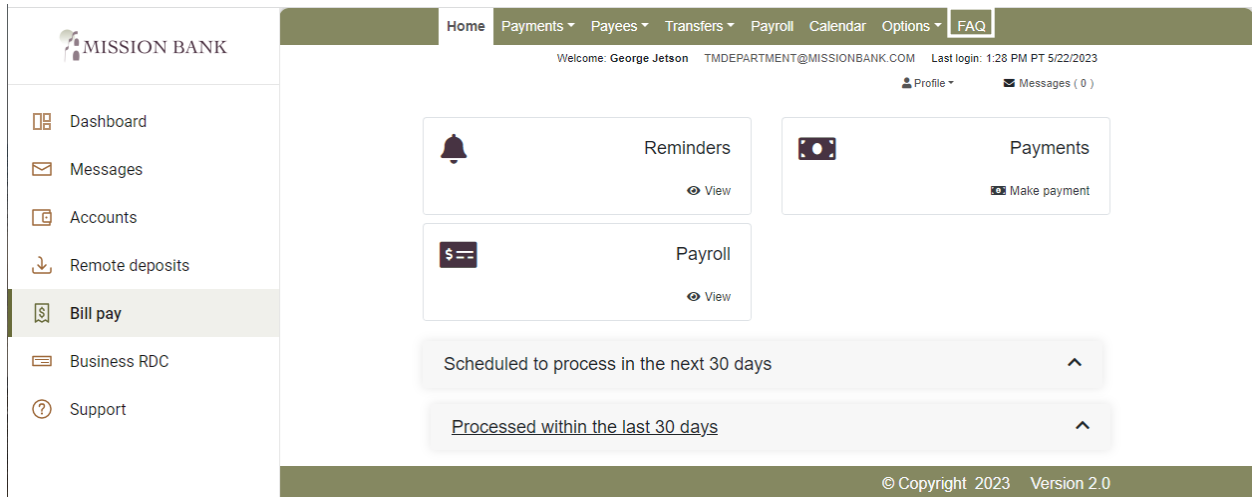


At their first login, the company admin will establish a Business Bill Pay profile for themselves, including:

- Challenge Questions and Answers – when performing certain activities, such as adding a new payee, you will be presented with one of your challenge questions, which you must answer.
- Security Key – this is not a password, only an authentication method. Must contain 6 characters with letters and numbers.
- Disclosure acceptance – some key features of the site are listed and the “I accept” button needs to be clicked to proceed into Business Bill Pay.

A primary, or default, account will be set up during enrollment. Other accounts can be added to Business Bill Pay by going to Options > Manage Bill Pay Accounts.

The home screen provides a snapshot of all Bill Pay activity and there may be alerts if any actions are needed. There is a comprehensive Business Bill Pay tutorial under “FAQ” in the upper menu bar.

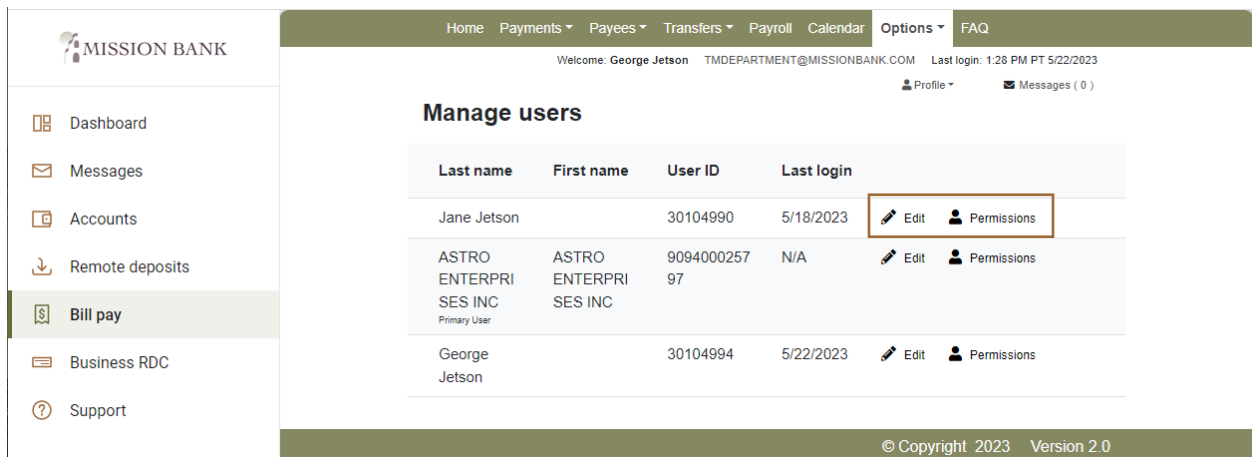


Managing Users

Bill Pay users are managed under Options > Manage Users. When performing activities in Manage Users you will be presented with challenge questions prior to being allowed access.

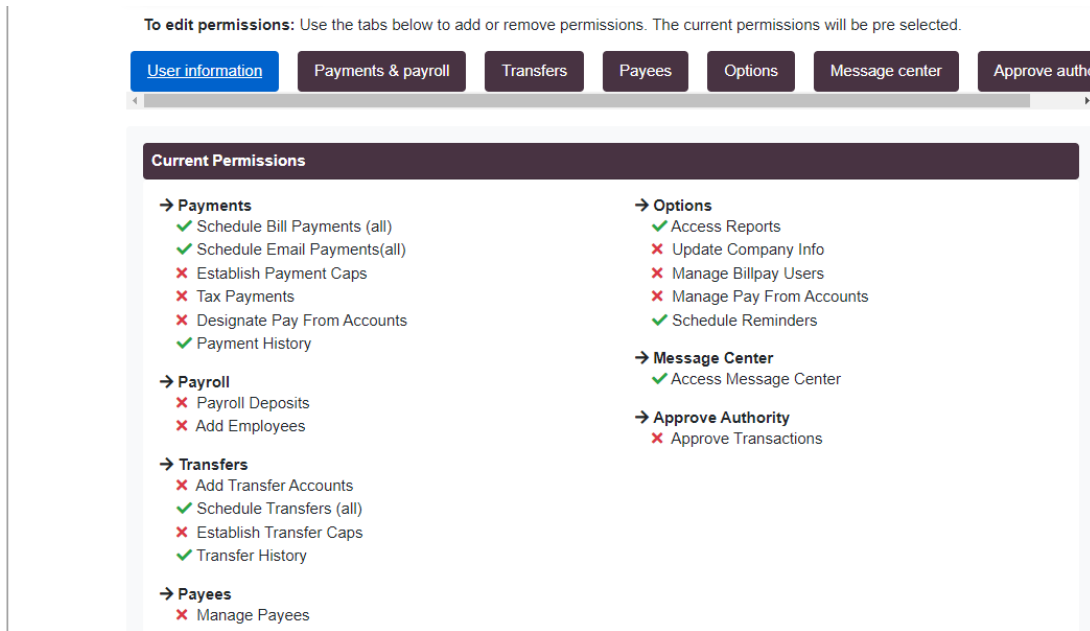
The master company profile appears (shown in CAPS below), along with the profiles of users that are enrolled in Business Bill Pay.

Do not edit or delete the company profile. The admin’s profile automatically allows them to perform all functions.



Users may need permission adjustments, depending on the requirements of your company. There are options at the user level where the admin can edit the user profile or manage user permissions.

The example below shows the default settings that are automatically applied to any users that are added after the admin user.



To adjust user permissions, click the desired category from the tabs at the top, and make any needed changes (for detailed instructions, see the tutorial located under FAQ on the upper menu bar).

***Please note:** If a new account is added to Business Bill Pay after the initial set-up, you must go to Manage Users > Permissions > Payments & Payroll > Designate Pay from Accounts and add the account to all users authorized to make either payments or transfers from that account.*

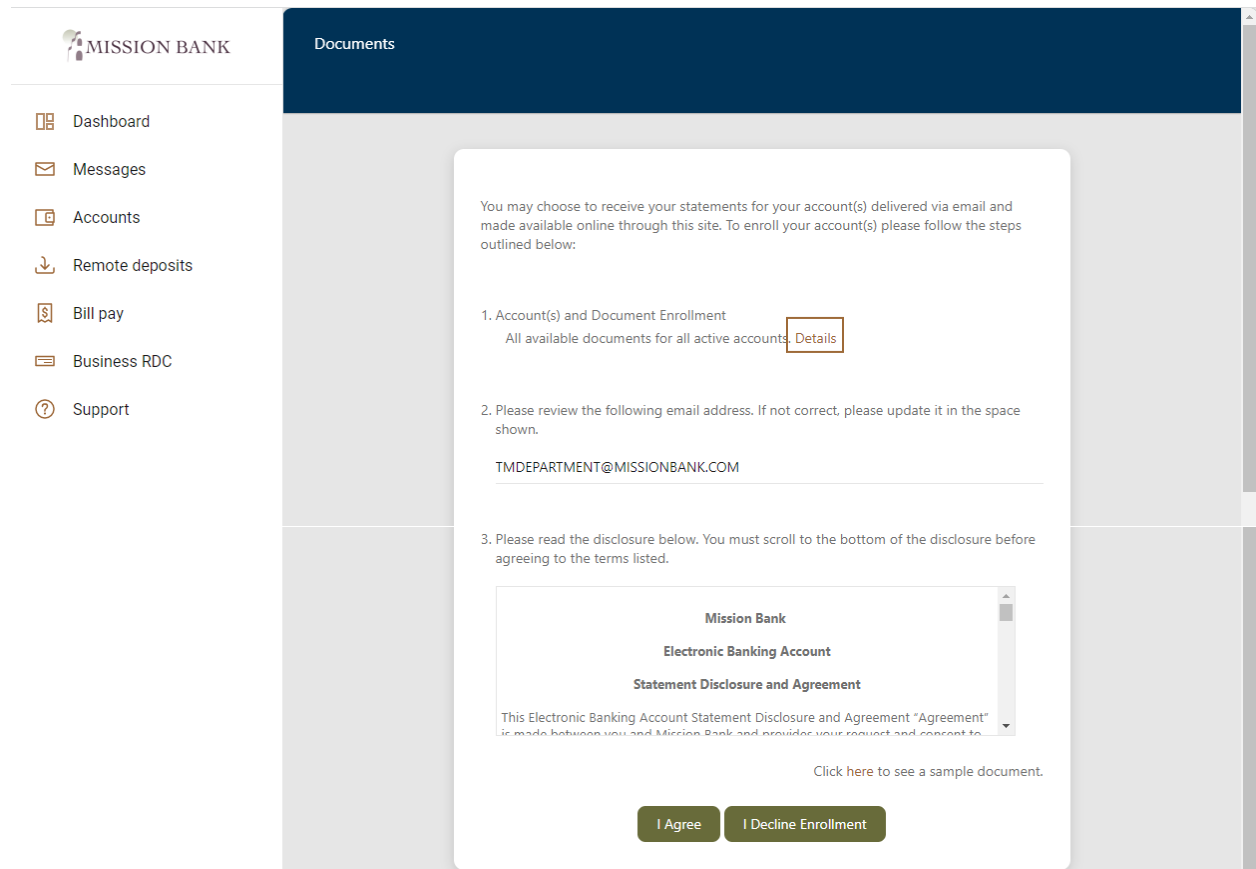
There is a separate **Business Bill Pay Guide** for users that covers the features and process for making payments through Business Bill Pay.

eStatements

Enrollment

As an alternative to paper, and to eliminate the risk of mail theft or loss, notices and electronic statements with images are available online. To enroll, a company administrator must click on the eStatements tab and complete the enrollment screen.

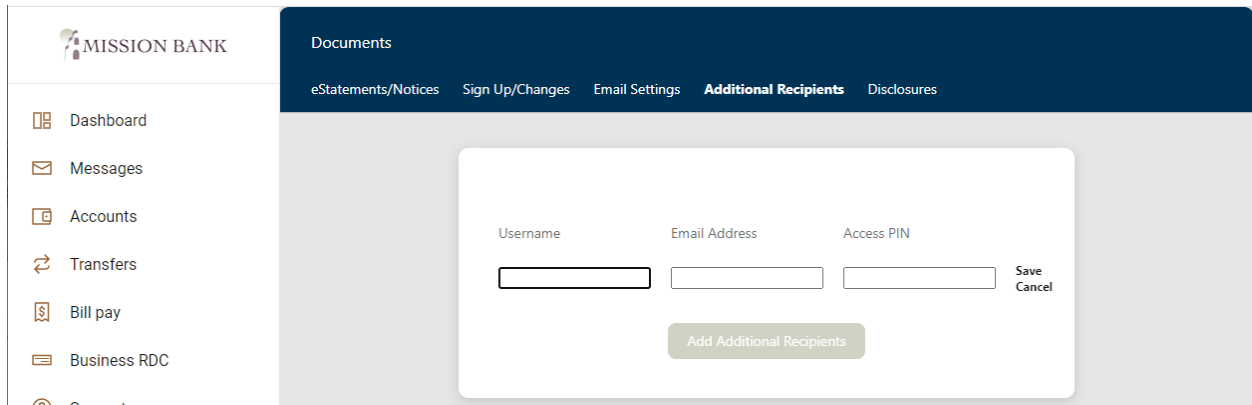
Accounts to enroll may be selected by clicking on Details, as shown below.



After successfully completing the enrollment screen, an *Enrollment Confirmation* will appear and you will receive your statements electronically, beginning with the next scheduled statement.

Additional Recipients

eStatements can also be sent securely to outside email addresses, such as to an accountant or other interested party. You choose which accounts and documents should go to outside recipients and you create their Username and Access PIN, which you provide to the Additional Recipient.



The screenshot shows the 'Additional Recipients' page in the Mission Bank system. The page has a dark blue header with the 'MISSION BANK' logo on the left and a navigation menu on the right containing 'eStatements/Notices', 'Sign Up/Changes', 'Email Settings', 'Additional Recipients', and 'Disclosures'. A left sidebar lists various account management options: 'Dashboard', 'Messages', 'Accounts', 'Transfers', 'Bill pay', and 'Business RDC'. The main content area features a white form with three input fields labeled 'Username', 'Email Address', and 'Access PIN'. To the right of these fields are 'Save' and 'Cancel' buttons. Below the form is a green button labeled 'Add Additional Recipients'.

Statements are generated after the cycle closes and an email is sent to additional recipients notifying them the statements are ready for retrieval. The additional recipient then logs into a secure site using their assigned credentials and can save or print statements and check images.