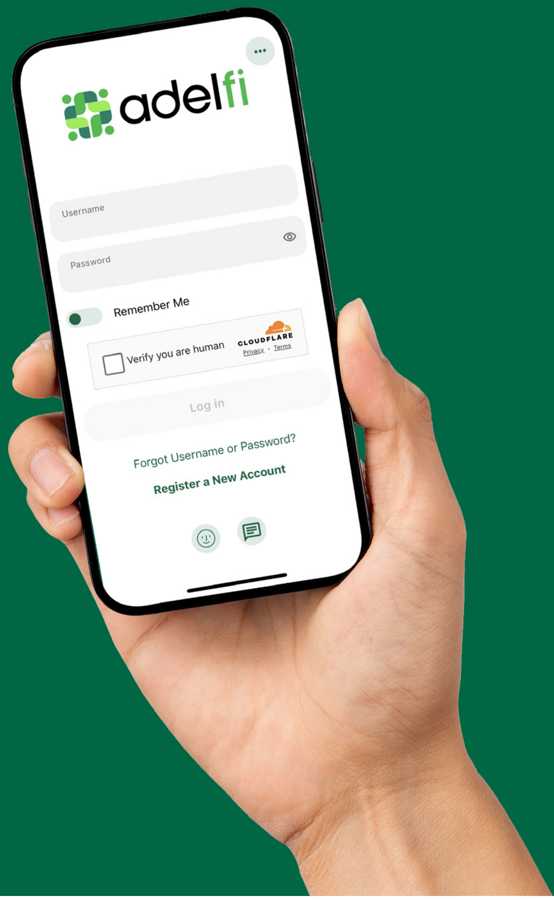
# AdelFi's Business/ Non-Profit Banking User Guide:

# **Getting Started**




Welcome to the AdelFi Banking Online User Guide!

We're excited to introduce our upgraded online banking platform, designed to enhance your digital banking experience. Our goal is to provide you with a convenient, user-friendly environment that allows you to manage your personal and business finances anytime, anywhere.

This guide will help answer your questions as you navigate our new banking platform. Thank you for being a part of the AdelFi Banking community!

adelfi

Better banking. Higher purpose.

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# Business Banking Overview

Our new Business Banking platform is focused on providing a digital banking experience to seamlessly review, monitor and manage finances of your business. Businesses have unique online banking requirements that are not available in retail banking, such as: multiple users with specific roles, Business ACH and Business Wires, Transaction limits and Authorizations.

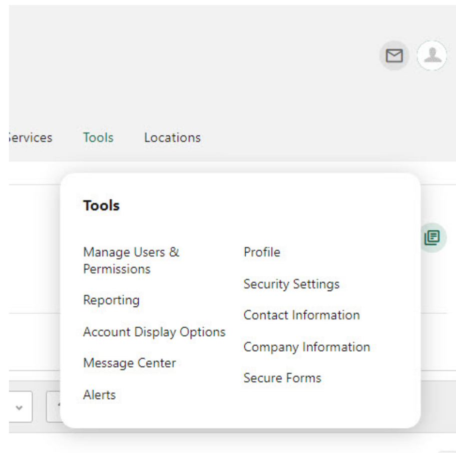
# Existing Members

If you already have a username for online banking, it will remain the same for the new platform. Simply enter your username and old password, then click "Login."

When prompted to reset your password, a one-time temporary passcode will be generated and sent to you via SMS, voice call, or email. After entering the one-time temporary passcode, you will be prompted to create a new password, which must also meet the minimum requirements listed above.

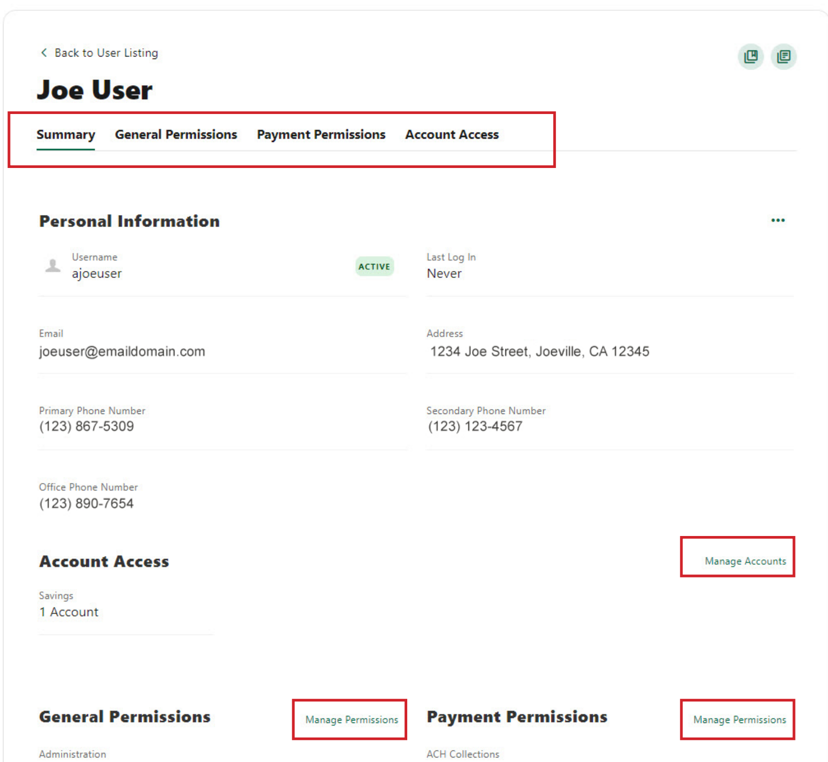
# Business Administration Tool Tab

The Business Admin Tools Tab provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation for all other Business menus, such as Business ACH, Business Wires, view Users, set Permissions and access Business Reports. The Business Admin menu also serves as the hub for Authorizations, Payees, and User Management.




# Manage Users & Permissions

To manage and view your business account sub users, click the **Tools** tab, then the **Manage Users and Permissions**. Here you can view your business account users, the number of their accounts, and the types of payments utilized. From this tab, you can also control and assign user permissions. Assigning the permissions will control what sub-users can view, change, navigate, and execute within the system. Sub-users must have permissions defined to access business-specific services. You can assign permissions and limits at the same time when creating a sub-user.



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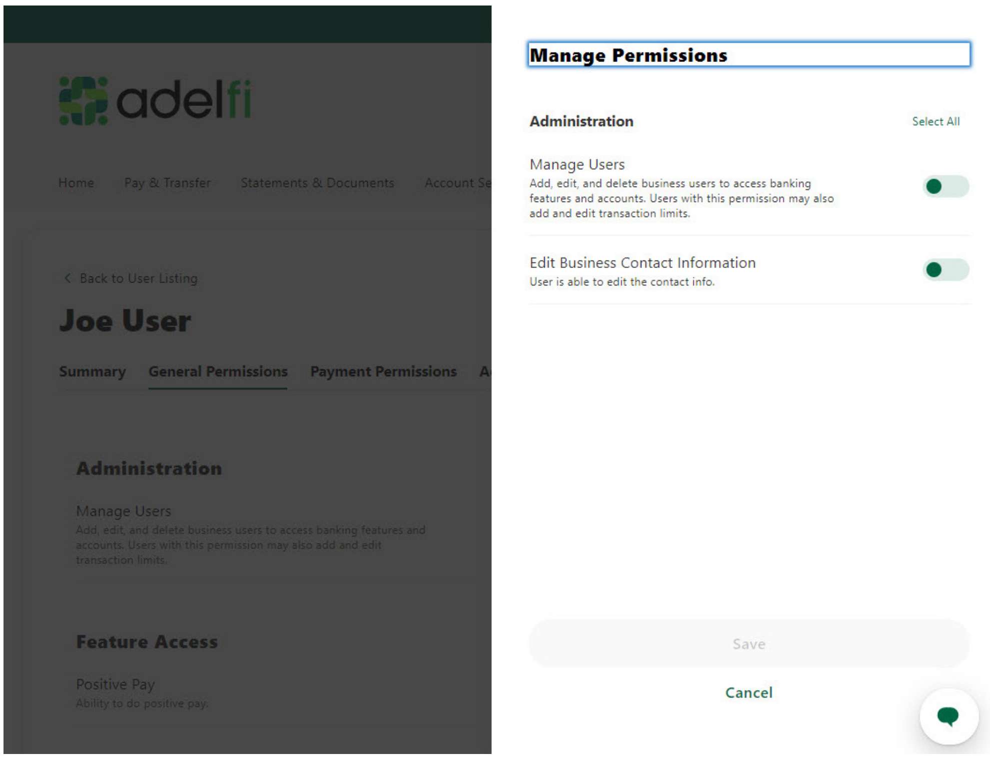
After clicking on a user in the Users tab, you will see a summary of their accounts access and permissions. To manage any users' permissions and accounts, you can do so by clicking on **Manage Accounts** or **Manage Permissions** from the summary page or by clicking any of the tabs at the top. You can also assign a new sub-user by clicking on the **"+" icon** from the Users tab and assign permissions and limits at that time.

# General Permissions, Payment Permissions, Account Access

From these tabs you can edit any existing user's permissions and account access. You will select the **Manage Permissions** button next to the area you wish to update. From there a side menu will open with the areas of the page to update. You will update by turning the toggles on or off. For limits under the **Payment Permissions** tab, you will enter in the limits as well as adjusting the toggles if needed.

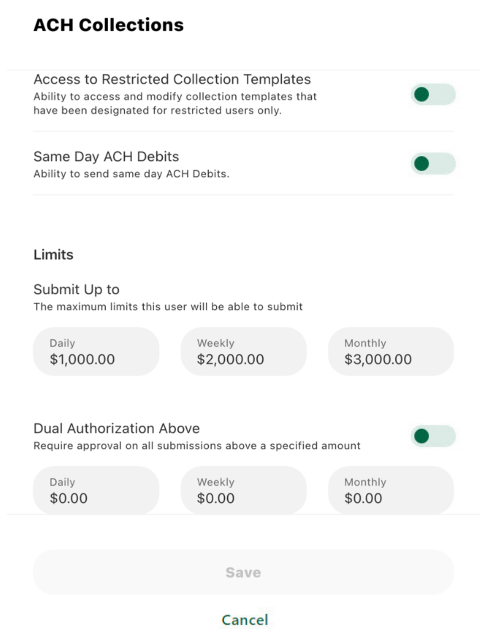



# Limits

Limits can be assigned with permissions at the same time when creating a new sub user. For existing sub-users, you can manage their limits on the payments permission tab.

| Limit | Description |
|---|---|
| Submission Limit | The maximum cumulative dollar amount that can be submitted by the user. |
| Dual Authorization Limit | When toggled on, this permission sets the limit the user can submit without dual authorization. |
| Authorization Limits | The maximum cumulative dollar amount that a user with authorization permission can approve. |

To assign limits to a user, in the Business Admin page, you will select the user and click on the Payment Permissions tab. After clicking the Manage Permissions button you can edit the limits on that user.



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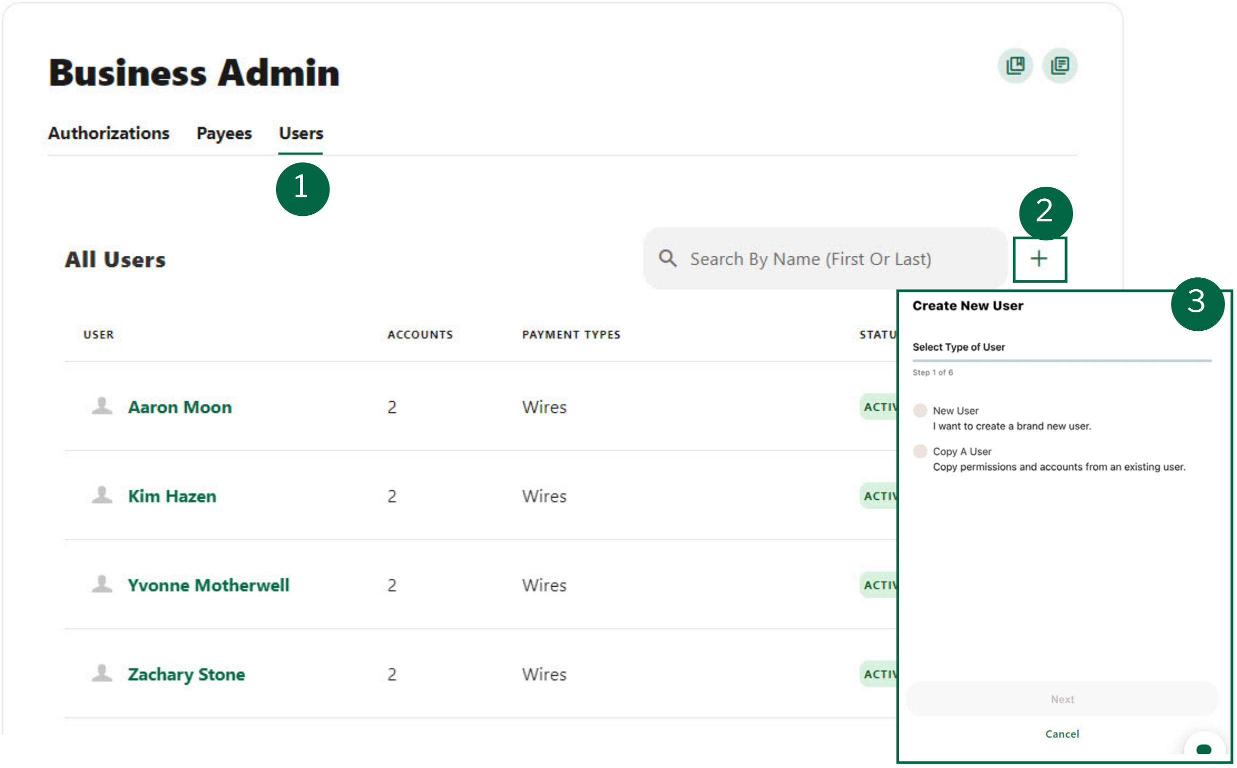
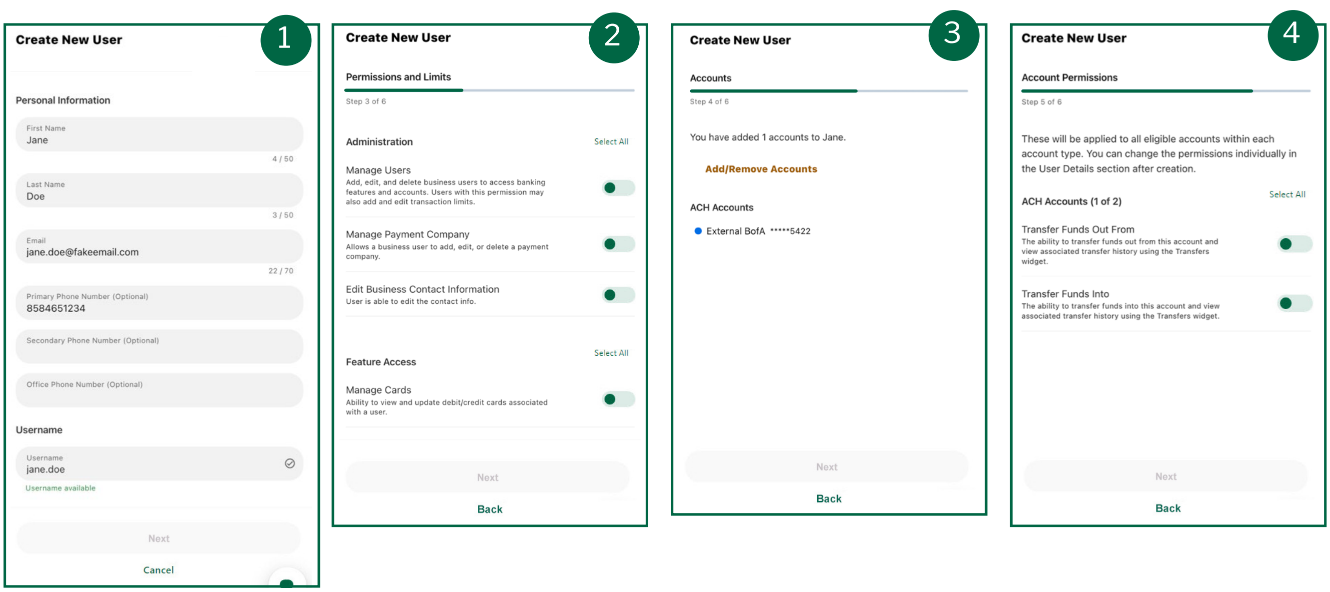
# Create a User

The Online Banking Administrator and those assigned to manage user permissions (indicated with the crown on the profile) will be able to create new users for the accounts. Please note, you will need to login from a desktop to add, manage or delete users. On the **Users** tab (Tools > Manage Users & Permissions), click the **plus sign (+)** to add a user. The add a new user side menu will open. Select if you are adding a **New User** or if you would like to **Copy** a User. Then select **Next**.




1. You will enter the basic information for that user and select a username. The system will tell you if that username is available by clicking on the far right arrow.
2. Next you will select the permissions and limits for the user you have created.
3. You will then add the accounts that you would like to be associated with the new user.
4. Lastly, you will assign account permissions and then review the information for your new user.
5. When you are finished, you will click Submit.
6. Once the user is created, they will need to verify their identity with the code sent to them either via email or by phone to finalize the completion of adding a user.



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# Sub-User Status

An Online Banking Administrator or those assigned to manage user permissions can edit a sub-user’s contact information (name, email, phone, and address) and role by clicking the pencil icon next to Contact Info section. It is preferred, if the sub user can log in that they change their own contact information under Tools>Contact Information. Additionally, an Online Banking Administrator, or a sub-user with the Manage Users and Roles permission, can edit a sub user’s status or reset a sub user’s password.

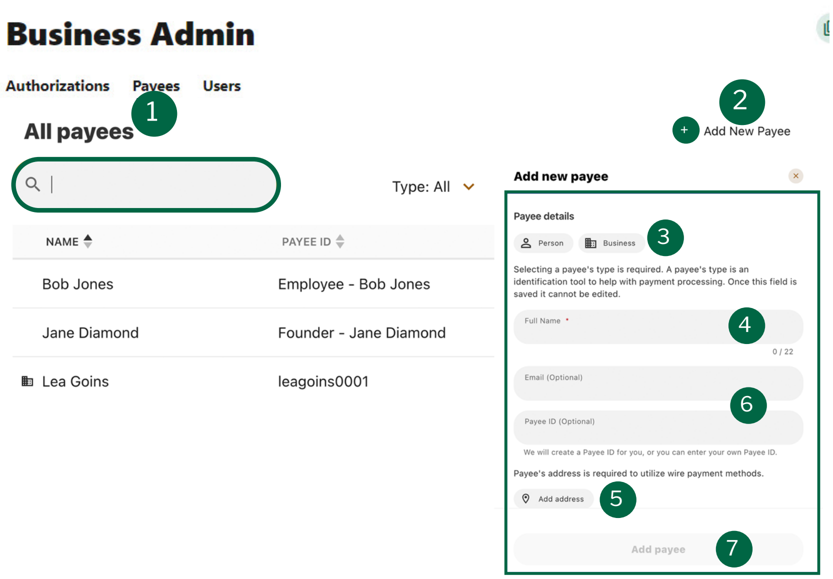
- **Active** - Sub users in an Active status are able to log in and access online banking. If a sub user is Active, a Online Banking Admin (or sub-user with manage user access) can change the sub user’s status to Frozen.
- **Locked** - Sub users in a Locked status have locked themselves out of online banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access online banking. If a sub user is Locked, a Online Banking Admin (or sub-user with manage user access) can change the sub user’s status to Active.
- **Frozen** - Sub users in a Frozen status have been set to Frozen by a Online Banking Admin (or sub-user with manage user access) and are unable to log in or access online banking. If a sub user is Frozen, a Online Banking Admin can change the sub user’s status to Active.
- **Disabled** - Sub users in a Disabled status have been set to Disabled by AdelFi and are unable to log in and access online banking. Sub users in a Disabled status will not display under the user list. Once a sub user’s status is changed to Disabled, the sub user’s status cannot be changed by a Online Banking Admin (or sub-user with manage user access).

# Reset a Sub User’s Password

Under the **Users** tab of the Business Admin menu, find the sub user from the user list, click the **ellipsis** (three dots) next to the sub user. Confirm the email address where the sub user’s password will be sent and you may enter a reason into the “reason for resetting password” field. This field is optional. Click the **Send New Password** button to send the temporary password.

# Add a Payee

Before a business ACH template or wire transfer can be submitted, you must set up Payees (the recipients of the ACH or wire transfer) in Online Banking. You can set up a payee (or several) for your business by accessing the **Pay & Transfer** tab and selecting **Manage Payee**, located within the Business Admin menu. From here, users who are assigned the Manage Payees permission can add, manage, and delete payees.




On the **Payees** tab within the Business Admin page, click **Add New Payee**. A new side menu will open where you will enter the payee’s details. You must select if the payee is a **Person** or a **Business**. Then enter the payee’s **Full Name** and **Address**. You can enter information in the other optional fields to further classify the payee, if desired. Lastly, you will click **Add Payee**. Payee ID is an optional field but can be used by the business to nickname the payee for future use.

The user creating the payee needs to confirm their identity via a secure code before finalizing the creation of the payee.

After selecting the payee, use the pencil icon to edit the Payee Details and use the trashcan icon to Delete a Payee.



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# Add a Payment Method

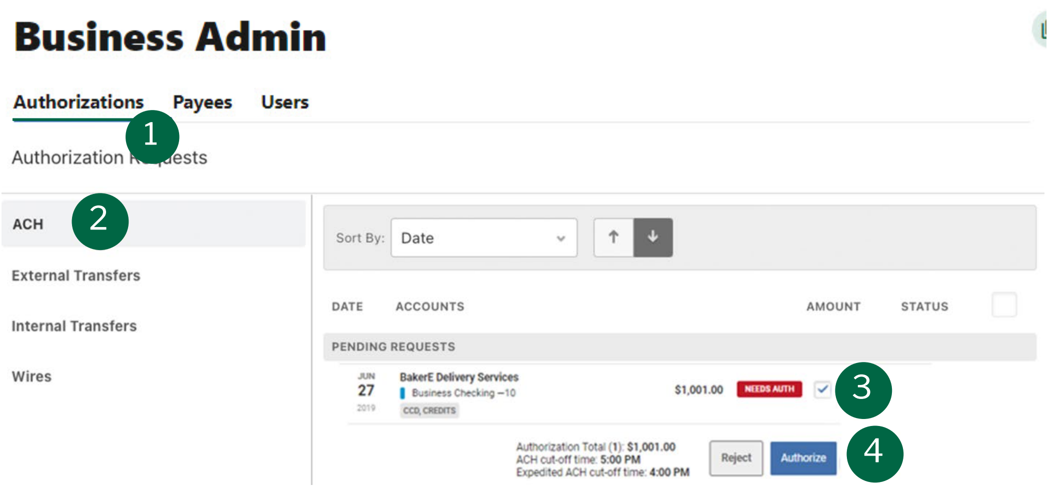
A payment method is a set of payment instructions related to specific types of payments (either ACH or wires). Once a payment method is added to a payee, that payee will then be eligible for payments related to the added payment method. You can also view them from the Send Wires or Process ACH page.

On the **Payees** page, select the payee you created from the payee list. Scroll to the Payment methods section and click the **plus sign** to add a payment method. Choose the **Payment method type** by selecting one of the tiles. **Complete the required information** for the chosen payment method (Payee's type, Routing Number, Account type, Account Number, etc.). Click **Save**.

Use the pencil icon next to the payment method to make edits to that method and use the trash can icon to Delete a Payment Method.

# Authorize or Reject Transfer Request

The Authorizations tab can be found by selecting the **Pay & Transfer** Tab, then **Pending Approvals**. Select the **transaction type** to view transactions that are in the **Needs Authorization Status**. Then you can choose to **authorize** or **reject**.



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