<u>Online Banking Administration / Sub-sign on User setup</u>

The following are the User Setup directions. If you require more information, you can always access the Help section while logged into your Online Banking. You may also contact our Client Service Center (978) 452-1300.

<u>User Setup:</u> Must be completed by the Business Administrator.
The Administrator can set up employees, accountants, etc. to access all or some of the functionality available. The Administrator is responsible for adding, editing, deleting and monitoring the Users.

Note:

- If the Administrator is locked out of Online Banking, they will need to contact the Digital Banking Department to be reset.
- If the Sub User is locked out of Online Banking, they will need to contact the Administrator to be reset.

Setup Steps:
Sign onto your Online Banking with your Sign-On ID & Password.

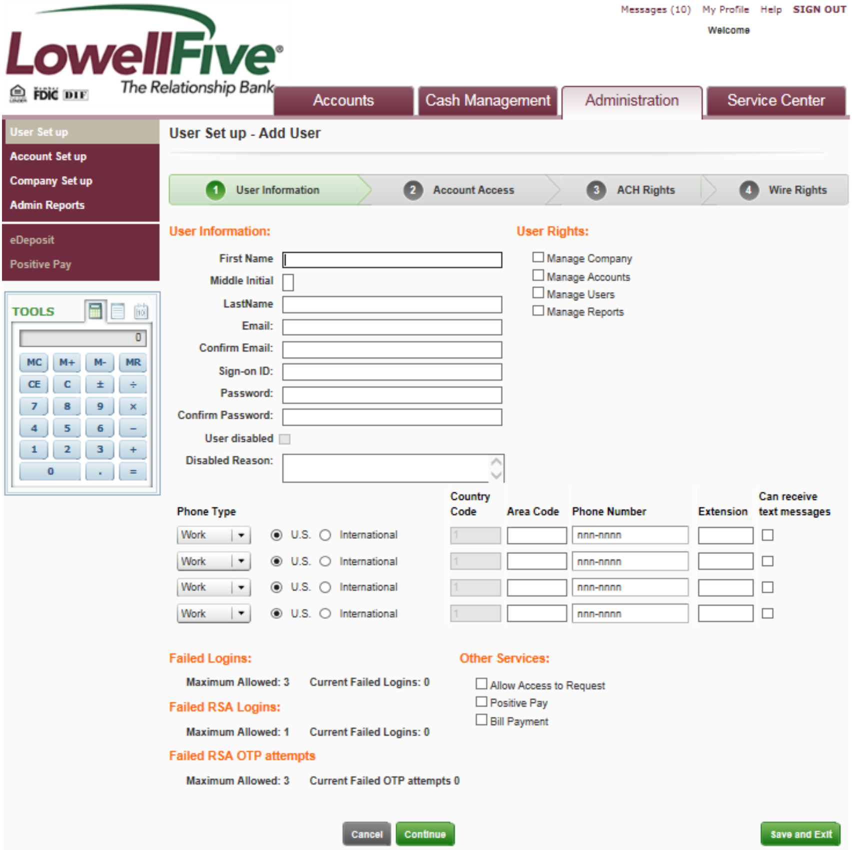
- **Click on the 'Administration' tab on the top menu bar.**
- **Click on the 'Add New User' button on the bottom right of the screen.**

The 'User Setup - Add User' page will appear.

- **The Business Administrator needs to complete the sections below for each User.**

User Information Section:

- Enter the User's Name, Email Address, Sign-On ID and Password. The Email and Password need to be entered twice.
- Do not select Disable User or enter a Disabled Reason.
- Enter Phone Numbers for the User.



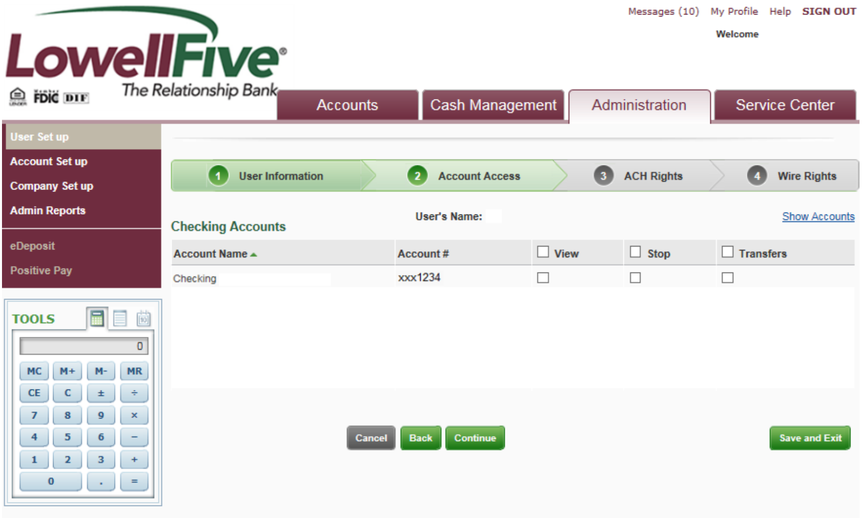
User Rights Section:

- Manage Company — allows user to edit transaction limits
- Manage Accounts — allows user to edit account descriptions
- Manage Users — allows user to edit all other sub users
- Manage Reports — allows user to view reports

Other Services Section:

- Allow Access to Request includes Requests for: Deposit Acct, ATM/Debit Card, Check Re-Order, Loan Acct, Safe Deposit, and Address Change.
- Positive Pay (only applicable if feature is active)
- Bill Payment (additional maintenance may be required)

Once the information is completed, click the Continue button.



Account Access Section (per account):

- View allows user to view an account
- Stop allows user to place a Stop Payment
- Transfers allows user to transfer funds

Note: For security purposes, account numbers are masked. To view the full account number, click the Show Accounts hyperlink, and then enter your Online Banking Password.

If adding ACH Rights, click the Continue button and skip to the Adding ACH Rights section below for further instructions.

If adding Wire Rights, click the Continue button and skip to the Adding ACH Rights section below for further instructions.

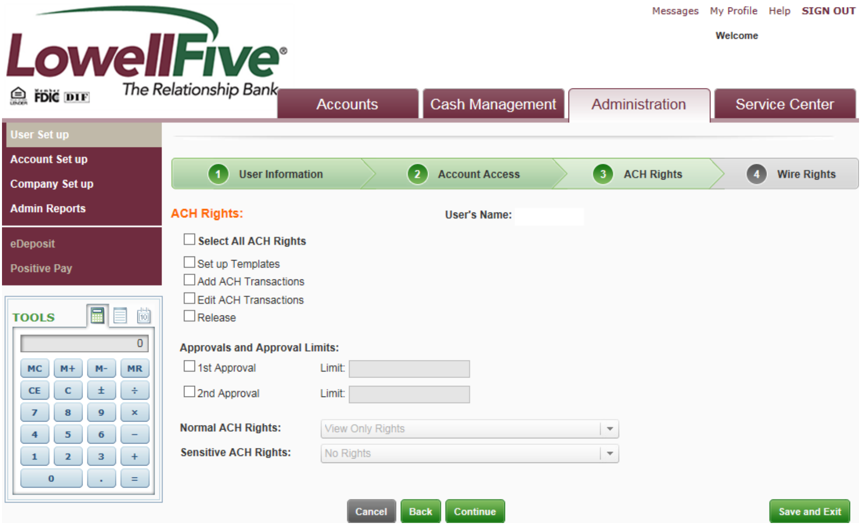
Note: In order to access the ACH Access and Wire Access Rights sections the main Business must be set up for our Cash Management services.

Once the information is completed, click the Save and Exit button to save this User. *Reminder: Edits/Changes to Sub Users will trigger Transaction Monitoring. Please follow the prompts to complete setup.

The new user is now setup!

Note: If the new user was granted Bill Payment access additional maintenance may be required. New users default to permission Level 3. The Business Administrator has the option to change the user's permission level from Level 3 to Level 2. *See Bill Payment Access section for further instructions.

Adding ACH Rights



ACH Rights Section:

- Select All ACH Rights — assigns ALL rights below to the user
- Set up Templates — allows user to add, edit, or delete ACH templates
- Add ACH Transactions — allows user to add ACH transaction sets
- Edit ACH Transactions — allows user to edit existing ACH sets
- Release — allows user to release ACH batches

Approvals and Approval Limits Section:

- 1st Approval — Check box if the user can complete the first approval step for an ACH set. You must also type a dollar LIMIT. The user can then enter a first approval for an ACH set with transactions totaling up to the specified limit.

- 2nd Approval — Check box if the user can complete either the first or the second approval step for an ACH set. You must also type a dollar LIMIT value. The user can then enter a first or second approval for an ACH set with transactions totaling up to the specified limit.

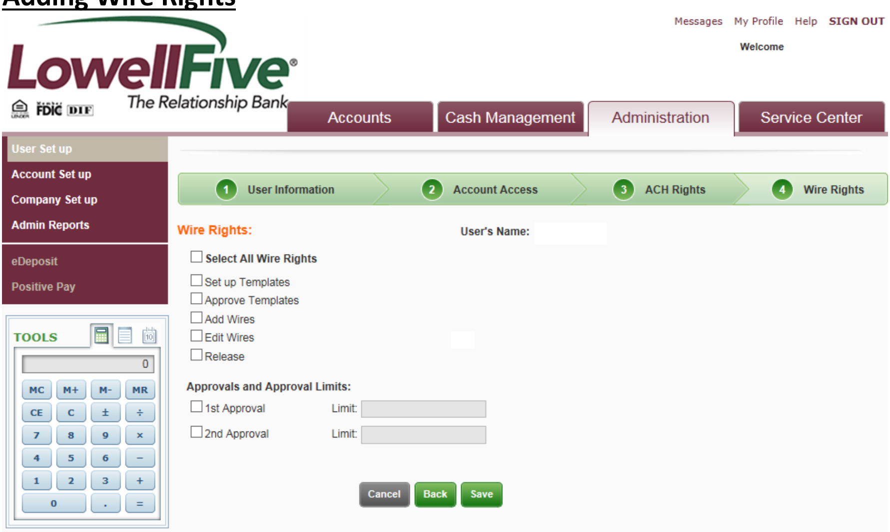
Normal ACH Rights dropdown list:
Select the appropriate option indicating if the user can change data in an ACH set or template where the security is not set to Sensitive.

• View Only Rights	user will not have access to change anything
• Change Amounts Only	allows user to only edit amounts
• Change Everything Except Account Information	allows user to change everything except account information
• Change Everything	allows user to edit existing ACH sets

Sensitive ACH Rights dropdown list:
Select the appropriate option indicating if the user can change data in an ACH set or template where the security is set to Sensitive.

• No Rights	user will not have access to change anything
• Change Amounts Only	allows user to only edit amounts
• Change Everything Except Account Information	allows user to change everything except account information
• Change Everything	allows user to edit existing ACH sets

Adding Wire Rights



Wire Rights Section:

• Select All Wire Rights	assigns ALL rights below to the user
• Set Up Templates	allows user to add, edit, or delete Wire templates
• Approve Templates	allows user to approve wire templates

- Add Wires allows user to add wires
- Edit Wires allows user to edit wires
- Release allows user to release wires

Approvals and Approval Limits Section:

- 1st Approval Check if the user can complete the first approval step for a wire template or wire. You must also type a dollar LIMIT value. The user can then enter a first approval for a wire template or wire with a specified amount up to the indicated limit.

- 2nd Approval Check box if the user can complete either the first or the second approval step for a wire template or wire. You must also type a dollar LIMIT value. The user can then enter a first or second approval for a wire template or wire with a specified amount up to the indicated limit.

Adding Bill Payment Access

Once the new user is created, have them login to Online Banking with their new user credentials.

- **Click on the 'Cash Management' tab on the top menu bar.**
- **Click on the 'Pay your bills' hyperlink**

First time users will see the 'Welcome to Online Bill Pay!' page.

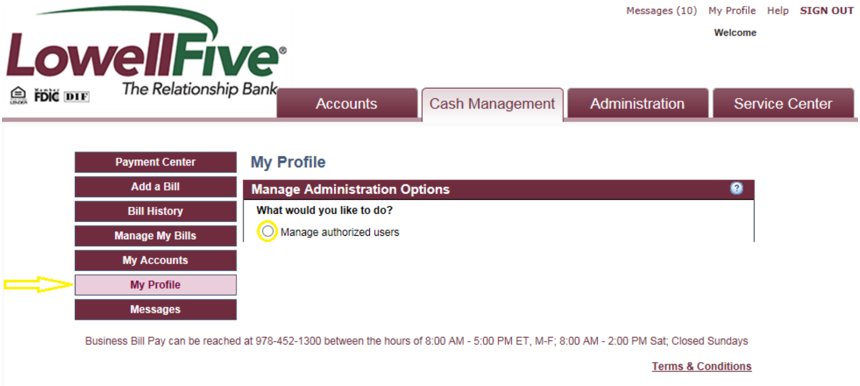
- **Click on 'Get Started' button to proceed.**

Once the user has completed this step, the Business Administrator has the option to change the user's permission level.

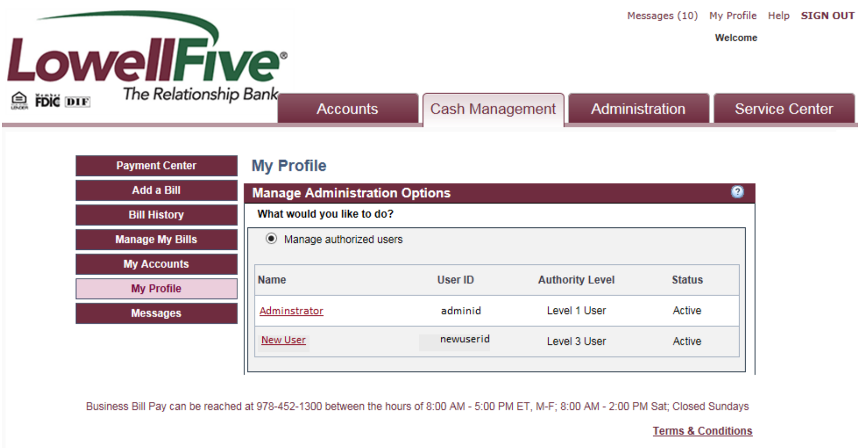
Note: This can only occur AFTER the new user has logged into bill pay to establish access.

The Business Administrator will need to login to their online banking again.

- **Click on the 'Cash Management' tab on the top menu bar.**
- **Click on the 'Pay your bills' hyperlink.**
- **Click on 'My Profile' button (left).**
- **Click 'Manage authorized users' radio button.**



- **Click the user's 'Name' hyperlink.**



In the **Authority Level** drop down.

- **Select 'Level 2 User'** (Level 3 User selected by default)

In the **Account Access** box.

- **Select accounts to allow bill payment access**
- **Click 'Save Changes'**

Authority Level Access Descriptions

There is only ONE Level 1 user. This is the Online Banking Administrator. They alone will have control over adding new users.

The following table provides an overview of the authorized tasks and features for each user level.

Items marked with an asterisk (*) indicate that the user must have account access to perform the task.

Payment Center and Bill History	**Level 1**	**Level 2**	**Level 3**
Approve a payment	Yes	Yes,* **for Level 3**	No
Change or cancel an approved (pending) payment	Yes	Yes*	No
Change or cancel an unapproved payment	Yes	Yes*	Yes*
Financial software export	Yes	Yes	Yes
Schedule a single payment in approved (pending) status	Yes	Yes*	No
Schedule a single payment in unapproved status	No	No	Yes*
Set the preferred account	**Yes**	**Yes**	**Yes**

Manage Bills and Add a Bill	**Level 1**	**Level 2**	**Level 3**
Add a biller	Yes	Yes	Yes
Add, change, or cancel an automatic payment (recurring payment or Automatic e-bill payment)	Yes	Yes*	No
Add, update, or delete bill reminders	Yes	**Yes**	Yes
Cancel e-bill service	Yes	Yes	Yes, unless Automatic payment is active
Change or delete a biller	Yes	Yes	Yes, unless there are pending payments

Manage Bills and Add a Bill	**Level 1**	**Level 2**	**Level 3**
File a bill and update filed details	Yes	Yes	Yes
Request e-bill service activation	Yes	Yes	Yes
View bill detail and bill history	Yes	Yes	Yes

Additional note: Level 2 Users can manage their own information and the information for all Level 3 Users. Level 3 Users can only manage their own information.