Business Admin

User Guide *for* **Business**

Version 1.0

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Overview

This Business Admin guide outlines the tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation of services such as ACH Origination, Online Wires, and Business Reports. Business Admin also serves as the hub for Authorizations, Payees, Roles, and User Management.

How it Works

User Management

This feature allows Master Users or administrators to create, manage , and assign roles to Sub Users within business online banking. It ensures that each user has the appropriate access and permissions based on their role within the organization.

Manage Payees

Enables businesses to add, edit, and delete payees for various types of payments. It streamlines the process of managing recipients such as ACH Origination and Online Wires.

Authorizations

Provides a secure way to manage and approve transactions. It allows businesses to set authorization workflows, ensuring that transaction are reviewed and approved by designated individuals before being processed.

Business Reports

This tool offers comprehensive reporting capabilities, allowing businesses to generate and view detailed reports on their financial activities. It helps in tracking transactions, monitoring account balances, and analyzing financial data for better decision making.

1. Gettings Started

This guide will help you understand the essential aspects of using Business Admin, ensuring a smooth and secure process. Our goal is to provide clear guidance on your role and responsibilities while addressing any exceptions with transparency and efficiency. By following best practices and security measures, you can maximize the benefits of Business Admin and enhance your overall banking experience.

2. User Management

There are two easy ways to create a Sub User by either creating a new user or by copying an existing user. Each option is explained in detail below.

2.1 Create a User

To create a new sub user:

Tools + Reports > User Management

1. Click the **Users** tab.
2. Click the **Get Started** below or **plus (+)** button next to the Search box in the top right.
3. The *Create New User* window will display. You may select to add a **New User** or **Copy a User** and copy the permissions and accounts from an existing user.

   We will first demonstrate the **New User** option.

4. Enter *Basic Information* for the new user under **Personal Information**: First & Last Name, Email, Phone (Primary & Secondary & Office Phone Number).
5. Enter in the **Username** for the sub user.

   Note: Usernames must be unique. If the username entered is in use, an error message will display, and the system will prevent the Company Admin from assigning duplicate usernames.

6. Continue, by entering in the **Address** for the sub user, if desired. Hit **next** when complete.
7. Enter the **Permission, Limits, and Feature Flags** for the new user. Hit **next** when complete.

   Permissions include:

   - Administration
   - Feature Access
   - Payment Types
   - Payment Destination
   - Templates
   - Receivables

Understanding Authorization Types

There are 4 Levels of Authorization:

Submit Only
The user can only submit transactions but cannot authorize them.

Authorization Only
The user can authorize transactions but cannot submit them.

Submit + Authorize
The user can both submit and authorize transactions.

Dual-Authorization (Checkbox)
The user has equal authority to approve or deny transactions, typically requiring multiple approvals.

For additional guidance, refer to the outlined below in the **Authorizations** section.

Note: You can edit the permissions once you create the user.

8. In the *Accounts* Window, hit **Select Accounts** to display a list of accounts for that sub user. Select the accounts you would like applicable for the sub user and hit **Select Accounts**.

   Note: Online banking will display a success message with the number of Accounts added for the sub user. Under the text there is an option to add/remove accounts for that sub user.

9. The *Account Permissions* screen will appear with account level permissions. **Select the wanted account level permissions** by selecting each individual permission or by using the **Select All** option to automatically select all fields. Hit **next** when complete.

   Note: You can edit the permissions once you create the user.

10. The *Review Information* screen appears, which allows you to review and edit all entries made. To edit a category hit the **Edit** (pencil icon) button next to the category name.

    Categories include: Basic Information, Permissions, Accounts, & Account permissions.

11. One you select **submit** you will be asked to complete a verification code. Click **Send Code** to receive a code to your master user's email.
12. Enter in the Code and select **Verify**.

13. A success message will display indicating the sub user has been successfully added.

2.2 Copy a User

To copy an existing sub user:

Tools + Reports > User Management

1. Click the **Users** tab.
2. Click the **plus (+)** button next to the Search box in the top right.
3. The *Create New User* window will display. Select **Copy a User**.
4. In the drop-down menu, choose the user who you wish to copy, then either:

   Check **Permissions & Limits** to copy that user's permissions and limits.

   OR

   Check **Account Access** to copy the users Access permissions.

   a. Click **Next** when complete.

5. Enter *Basic Information* for the new user under **Personal Information**: First & Last Name, Email, Phone (Primary & Secondary & Office Phone Number).
6. Enter in the **Username** for the sub user.

   Note: Usernames must be unique. If the username entered is in use, an error message will display, and the system will prevent the master user from assigning duplicate usernames.

7. Enter in the **Address** for the sub user, if desired. Select **Next** when complete.
8. A List of **Permissions and Limits** displays. Since you are copying a user, these fields should be prepopulated with data from the copied user. You may edit the permissions and limits as many times as you like. Select **Next** when complete.

   Note: You can edit the permissions once you create the user.

9. The following page displays **Accounts selected in the cloned user.** You may add or remove accounts by selecting the Add/Remove Accounts option.
10. The **Account Permissions** screen will appear with account level permissions. Select the wanted account level permissions by selecting each individual permission or by using the **Select All** to automatically select all fields. Since you are copying a user, the fields should be pre-populated. Click **Next** when complete.

    Note: You can edit the permissions once you create the user.

11. The *Review Information* screen appears, which allows you to review and edit all of the entries made. To edit a category hit the **Edit** (pencil icon) button next to the category name.

Review Information Categories:

- Basic Information
- Permissions
- Accounts
- Account Permissions

12. When completed with reviewing your copied sub users' details, click **Submit.** Then a Verification code will be sent to the master user to verify identity. Once you receive the code, enter the code into the *Enter Code* field and click **Verify.**

13. A success message will display indicating the new copied user has been created.

2.3 View + Edit Permissions

To view or edit a sub user's permissions:

Tools + Reports > User Management

1. Click the **Users** tab.

2. Select the User who you would like to view/edit permissions for by clicking on their name.

Once you are within a sub user, you will be able to view and edit their Personal Information, General Permissions, Payment Permissions, and their account level permissions.

1. Click the three dots (…) next to personal information to open a drop-down menu displaying options such as: Edit Details, Change Status, Create Similar user, Reset Password, and Delete User.

2. You can edit permissions by selecting the **Manage Permissions** or **Manage Accounts** options and updating the applicable permissions and/or accounts as shown below.

2.4 Delete a User

To delete a user:

Tools + Reports > User Management

1. Click the **Users** tab.

2. Find the sub user you are going to delete and select the three dots (...) next to their name.

3. Select **Delete User** from those options.

4. A notification will appear to ask if you would like to delete this user.

   Note: Once you delete a sub user, you cannot undo it.

5. Select **Delete**.

2.5 Freezing / Unfreezing

Under the Status column, you can see the account status for that sub user.

Note: Freezing a sub user will prohibit the user to login or access online banking.

To change the status of a user (Active / Frozen):

Tools + Reports > User Management

1. Click the **Users** tab.
2. Find the user you are going to freeze/unfreeze and select the three dots next to their name and select **Change Status**.
3. Select **Frozen** to Freeze that sub user's access or Select Active to unfreeze the sub user's access. Then select **Save**. You will then be required to authenticate this request with an authorization code. Select **Send Code**.
4. Once you receive the code, enter it into the Enter Code field and click **Verify**.
5. A success message will display indicating the status change was completed.
6. Verify that the sub user has been switched to frozen by seeing the icon change from **Active** (green) **to Frozen** (blue).

2.6 Password Resets

To reset a sub user password:

Tools + Reports > User Management

1. Click the **Users** tab.
2. Find the sub user you are going to change the password for and select the three dots (...) next to their name.

   A drop-down menu will appear with the following options:

   - Change Status
   - Create Similar User
   - **Reset Password**
   - Delete User
3. Select **Reset Password** from those options. The *Reset Password* page will appear.

4. Select the method to receive a new password and **fill out the reason** for the new password if needed. Select **Send New Password** when complete.

5. A verification screen will appear, and you must verify the code that was sent.

   Note: Once verified, the sub user will get instructions on how to change their password.

6. A success message indicating that the Password was successfully reset.

3. Manage Payees

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 the platform. You can set up a payee (or several) for your business by accessing the Payee's page, located within Business Admin. From here, users who are assigned the Manage Payees permission can add, edit, and delete payees.

3.1 Add a Payee

To add a Payee:

Transfer + Pay > Manage Payees

1. From the **Payees** option within Business Admin, click **Get Started** or **Add a Payee**.
2. A new window will open, select **Person** or **Business.**
3. Enter the **Name, Payee ID** (if applicable), **and Address**.
4. Choose a user group (ie. Employees, Vendors, Customers, etc.)
5. Click **Add Payee.**
6. You will then be required to authenticate this request with an authorization code. Select **Send Code**.
7. Once you receive the code, enter it into the Enter Code field and click **Verify**.
8. A success message will display indicating the status change was completed.

Note: After selecting the individual Payee, use the **pencil icon** to edit the Payee details and use the **Delete User** link to remove the payee.

3.2 Add a Payment Method

A payment method is a set of payment instructions related to specific types of payments (either ACH Origination or Online Wires) that will be used by the business to simplify the payment process. Once a payment method is added to a payee, that payee will then be eligible for payments related to the added payment method.

To add a Payment Method:

Transfer + Pay > Manage Payees

1. From the **Payees** option, **select the payee** you created from the payee list.
2. Scroll to the Payment Methods section and click the **(+)** icon next to **Payment Methods** to
3. Choose the **Method of payment** from the drop-down menu.
4. Complete the **required information** for the chosen payment method (Account Number, Routing Number, Account Type, etc.).
5. Click **Add Payment Method.**

Note: Use the **pencil icon** to edit Payment Details and use the **Delete Payment** link to remove.

4. Authorizations

Authorizations are used when your company or a designated sub user is set up with dual control. Additionally, Authorizations are used when a user submits a transfer, ACH file, or Wire for an amount higher than the cumulative dollar amount that can be submitted without additional authorization.

To Authorize or Reject requests:

Transfer + Pay > Authorizations

1. Business Admin defaults to display **Authorizations.**
2. Select the **transaction** type to view transactions that are in the **Needs Authorization Status**.
3. Then you can choose to **authorize** or **reject**.

5. Business Reports

Business Reports provides you with the ability to access Standard Reports and create Custom Reports. Custom Report generation tools provide the ability to generate new reports to yield new insights on your ACH details and transaction history.

The four main areas include:

Quick Filter Cards

Quick Filter Cards are located above the Balance Trend chart on the Business Reports Dashboard. The Quick Filter Cards show the current balance of all of the business user's deposit accounts and loans. If you click on a Quick Filter Card, the Balance Trend chart will be instantly filtered to show only trends for those accounts (all other filter settings remain the same). The Quick Filter Card selection will cascade to the Balance Trend chart, Transaction Summary, and the Transaction Overview.

Balance Trend

The Balance Trend chart is a line chart at the center of the dashboard that shows the trend in deposit account balances for a selected set of accounts over a selected period of time.

Transaction Overview

The Transaction Overview is a high-level bar chart connected to the bottom of the Balance Trend chart on the Business Reports Dashboard. The Transaction Overview chart will display the sum of total debits and credits for the selected deposit accounts on a daily basis for the selected Date Range. The selected accounts and the selected time period are inherited from the options used for the Balance Trend chart.

5.1 Create a Custom Report

Reports will show you standard reports that are generated by Heartland Bank. You will also be able to run your own custom reports.

To create a custom report:

Tools + Reports > Business Reports

1. Within Business Reports, select the **Create Custom Report** button.
2. Then, select the **Custom Report type** and the selected Custom Report type will display with default columns.
3. Click the **Edit** (pencil) icon next to the report name to add the name of the report. **Enter the name** of the report and click the Accept (checkmark) button to save.
4. The **Add/ Remove Column** button will allow you to add or remove columns from the Custom Report by checking the boxes next to the column to add (if the box is blank) or remove (if the box is checked) the associated column.
5. Click the **Update** button to save the changes or click the Cancel button to close the window without saving the changes.
6. Click the **Save Dynamic Report**, enter a name, description, date range, and share type and select to receive a notification via email when the report is ready.
7. Click the **Save** button to create the new Custom Report or click the Cancel button to close the Custom Report without saving.

5.2 Edit a Custom Report

To Edit a Custom Report, **select the report** you would like to edit, and then click the appropriate **Edit** (pencil) icons. Once all edits have been completed, click the **Update Dynamic Report** button.

5.3 Delete a Custom Report

Use the **Delete** icon (trash can) to remove the Custom Report.

Resources

Resources are links to other User Guides and any other resources related to the topic of this guide.

- N/A

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