

Primary Admins and Secondary Admins are set up by Old National; these Admins set up other employees as Business Banking users via the Entitlements function, aka “Manage Users”.

### Add a User

1. Go to Manage Users.
2. Click Add a user.
3. Enter user details:
  - Phone number - used for multi-factor authentication. International phone numbers are allowed. Extensions are not allowed.
  - Email address - where the username and password are sent.
  - Approver Weight – applicable if the user will approve ACH/wire payments, templates, and/or other business users.

| Name ▼ | Role | Status | Approver Weight | Grant Access | Options |
|--------|------|--------|-----------------|--------------|---------|
|--------|------|--------|-----------------|--------------|---------|

Manage User Details and Access Settings

User Details

First Name\* Middle Name (Optional) Last Name\*

Phone Number\* Email\*

Approver Weight\*

#### Tips:

- Only the Primary Admin and Secondary Admins can access this screen.
- Unlimited users are allowed.

### Modify Account Specific Access

Permissions can be broad to very narrow. The hierarchy is TIN > Account > Feature > Task. See pages 4 and 5 for a list of all features and tasks.

1. If the business has multiple Tax IDs, select one to view linked accounts.
2. Grant full access to *all accounts within the selected TIN*, if desired.
3. Grant full access to *a specific account within the selected TIN*, if desired.
4. \*Permission options for Checking, Savings, and Money Market accounts are the same.
5. Permission options for Credit Cards and Loans are the same.

\* payment options may vary for these accounts; controlled by Old National Bank.

The screenshot shows a web interface titled 'User Access Settings'. At the top right is a dropdown menu labeled 'Select user to clone'. Below this is a section titled 'Modify account specific access' with the instruction 'Select a Tax ID and set access for each account'. A dropdown menu shows 'Classy Catering 1 of 2'. To the right is a checkbox labeled 'Select all for this Tax ID'. Below this is a list of accounts, each with a 'Select All' checkbox:

| Account Type  | Account ID | Balance        | Select All               |
|---------------|------------|----------------|--------------------------|
| Checking      | *0001      | (\$364,594.18) | <input type="checkbox"/> |
| Savings       | *0002      | \$203,759.01   | <input type="checkbox"/> |
| Money Market  | *0003      | (\$8,864.40)   | <input type="checkbox"/> |
| Credit Card   | *0004      | \$250,691.73   | <input type="checkbox"/> |
| Building Loan | *0005      | \$133,459.85   | <input type="checkbox"/> |

**Note:** “Select user to clone” (top right) appears to Primary Admins; this option changes to “Copy my access” for Secondary Admins.

**Modify Account Specific Access**

Expanded permissions for a specific account – see next two pages for descriptions.

6. Grant basic access to an account. Stop pay is host-dependent.
7. Grant access to manage and/or approve ACH and Wire templates as well as initiate and/or approve ACH and Wire payments.
8. Permissions for Credit Cards and Loans vary from the other accounts:
  - Loans do not have Stop Pay, Internal Transfer, ACH or Wires.

|                                            |                     |                          |
|--------------------------------------------|---------------------|--------------------------|
| ▼ <b>Checking - *0001</b><br>(\$43,632.42) | Full Access Granted | <input type="checkbox"/> |
| <hr/>                                      |                     |                          |
| View Balances                              |                     | <input type="checkbox"/> |
| View Transaction Details / History         |                     | <input type="checkbox"/> |
| Stop Payments                              |                     | <input type="checkbox"/> |
| Internal Transfer                          |                     | <input type="checkbox"/> |
| ▶ ACH Templates                            | Full Access Granted | <input type="checkbox"/> |
| ▶ ACH Payments                             | Full Access Granted | <input type="checkbox"/> |
| ▶ ACH Collections                          | Full Access Granted | <input type="checkbox"/> |
| ▶ ACH File Pass-Through                    | Full Access Granted | <input type="checkbox"/> |
| ▶ Domestic Wire Transfer Templates         | Full Access Granted | <input type="checkbox"/> |
| ▶ International Wire Transfer Templates    | Full Access Granted | <input type="checkbox"/> |
| ▶ Domestic Wire Transfer Payments          | Full Access Granted | <input type="checkbox"/> |
| ▶ International Wire Transfer Payments     | Full Access Granted | <input type="checkbox"/> |

|                                                 |                     |                          |
|-------------------------------------------------|---------------------|--------------------------|
| ▼ <b>Commercial loan - *0005</b><br>\$50,495.00 | Full Access Granted | <input type="checkbox"/> |
| <hr/>                                           |                     |                          |
| View balances                                   |                     | <input type="checkbox"/> |
| View Transaction Details / History              |                     | <input type="checkbox"/> |
| ▼ <b>Loans</b>                                  | Full Access Granted | <input type="checkbox"/> |
| Make Loan payment                               |                     | <input type="checkbox"/> |
| Request Loan Advance                            |                     | <input type="checkbox"/> |

Basic permissions for Checking, Savings, and Money Market accounts:

| Feature                          |     | Grants the access to...                                                                     |
|----------------------------------|-----|---------------------------------------------------------------------------------------------|
| View Balances                    | n/a | See the account and its balance in My Accounts                                              |
| View Transaction Details/History | n/a | Select an account in My Accounts to see, filter, search, export transactions                |
| Stop Payments                    | n/a | Submit a Stop Payment under Additional Services – interface-dependent                       |
| Internal Transfer                | n/a | Make a Transfer under Move Money; must have at least one other account provisioned for this |

Permissions for Loan accounts:

| Feature                          | Task                 | Grants the access to...                                                                                         |
|----------------------------------|----------------------|-----------------------------------------------------------------------------------------------------------------|
| View Balances                    | n/a                  | See the account and its balance in My Accounts                                                                  |
| View Transaction Details/History | n/a                  | Select an account in My Accounts to see, filter, search, export transactions                                    |
| Loans                            | Make Loan Payment    | Make a payment to this loan; enable at least one other account for Internal Transfer that's eligible for debits |
|                                  | Request Loan Advance | Draw money from this loan; enable at least one other account for Internal Transfer to receive the advance       |



**Set access for all accounts**

Give the user access to certain functionality for all accounts, i.e. some permissions are not assigned on a per account basis.

1. Add-on products(for example, Bill Pay and Online Statements).
  - For Online Statements, at least one account must have “View Transaction Details/History” selected.
2. Payments Reports
  - Gives access to the Reports main menu option.

**Set access for all accounts**

ACH File Import - Import Recipient Information

☐

ACH File Import - Manage Import File Definitions

☐

Bill Pay

☐

Business Mobile App

☐

Online Statements

☐

Payments Reports

☐**Note:**

- ACH File Import is not currently available



## Manage Users

Business Admins and Users show on the Manage Users screen, in alphabetical order.

- Primary Admin can edit a Secondary Admin's access.
- Secondary admins can manage other secondary admins; can only grant entitlements that they themselves have been granted.

### User status descriptions:

- **Active** – user can access Business Banking
- **\*Active with warning icon** – an Admin edited a user's profile; user remains active and can continue to log into Business Banking and perform tasks based on existing entitlements; new entitlements must be approved by another Admin.
- **\*Setup Pending Approval** – an Admin added a new user; must be approved by another Admin before receiving login credentials via email
- **FI Review Pending** – pending Old National approval
- **On Hold** – Access toggle is set to No; user cannot access Business Banking.
- **\*Update Approval Declined** – an Admin declined this user in the approval workflow
- **Setup Approval Declined** – an approver at the business declined this new user setup

\* n/a for single admin companies

| Users with Account Access        |                 |                          |                 |                                     |                     | <a href="#">Add a user</a> |
|----------------------------------|-----------------|--------------------------|-----------------|-------------------------------------|---------------------|----------------------------|
| Name ▾                           | Role            | Status                   | Approver Weight | Grant Access                        | Options             |                            |
| <a href="#">Brandy Hill</a>      | Secondary Admin | Active                   | 2 ▾             | <input checked="" type="checkbox"/> | <a href="#">...</a> |                            |
| <a href="#">Crash Test Dummy</a> | Business User   | Active                   | 1 ▾             | <input checked="" type="checkbox"/> | <a href="#">...</a> |                            |
| <a href="#">Professor X</a>      | Business User   | ⚠ Setup Pending Approval | --              | --                                  | <a href="#">...</a> |                            |
| <a href="#">Terry Blacksmith</a> | Secondary Admin | ⚠ FI Review Pending      | --              | --                                  | <a href="#">...</a> |                            |

## Manage Users

For existing users, the Approver Weight can only be edited here (not on the Details screen). Go to Options for other edits and management options.

### Options for an Active User:

- **Print details** – full printout of all the user's access and limits
- **Edit user access** – change anything except the user's name
- **Copy user** – create a new user with this user's permissions (only for the Primary Admin)
- **\*Reset password** – sends a temporary password to the user's phone via call or text
- **\*Generate access code** – delivers a one-time access code on the screen that the Admin gives the user if needed during login (not for payment approvals)
- **Delete user** – permanently deletes the user from Business Banking
- Slide **Access** toggle to No to change status to On Hold (temporary hold)

### Options for a Locked User – same options as above except:

- No Reset password and Generate access code options
- **\*Reset password and Unlock user** – unlocks the user and sends a new temporary password to the user's phone via call or text
- **\*Unlock user** – unlocks user so they can login with original password

Users with Account Access

| Name ▼                           | Role            | Approver Weight | Grant Access                        | Options |
|----------------------------------|-----------------|-----------------|-------------------------------------|---------|
| <a href="#">Brandy Hill</a>      | Secondary Admin | 2               | <input checked="" type="checkbox"/> | ...     |
| <a href="#">Crash Test Dummy</a> | Business User   | 1               | <input checked="" type="checkbox"/> | ...     |
| <a href="#">Professor X</a>      | Business User   | ...             | ...                                 | ...     |
| <a href="#">Terry Blacksmith</a> | Secondary Admin | ...             | ...                                 | ...     |

Print details

Edit user access

Copy user

Reset password

Generate access code

Delete user