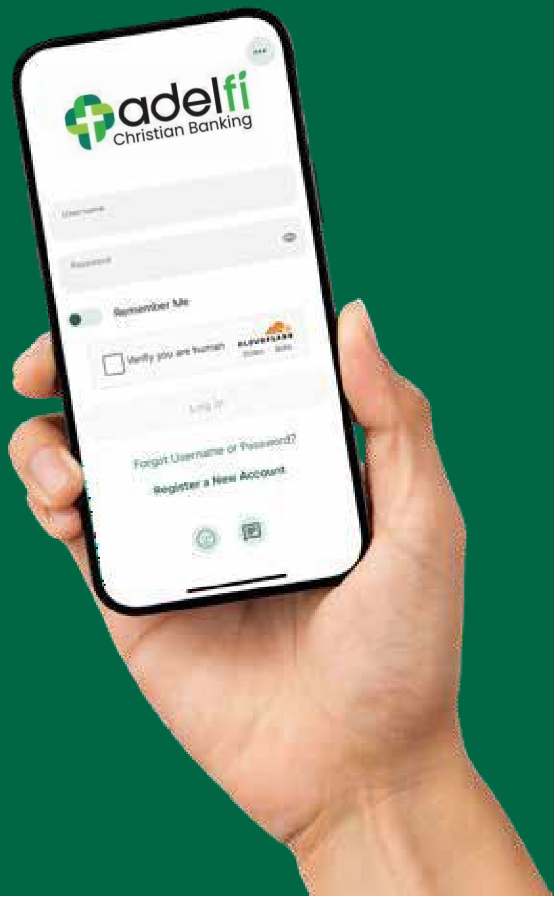
AdelFi's Business Banking User Guide:

Getting Started



Welcome to the AdelFi Credit Union Getting Started 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 community!

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Business Banking Overview

Our new Online Banking platform is focused on providing a digital banking experience to seamlessly review, monitor and manage finances. Business Online Banking offers advanced features like multiple users, ACH and wire transfers, transaction limits, and transaction approvals

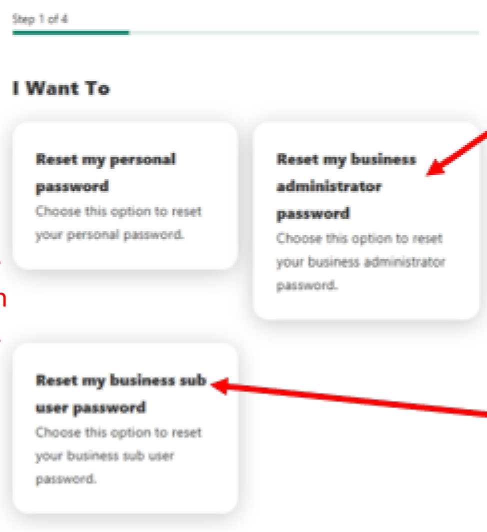
Existing Members

When logging in for the first time after the online banking update, enter your existing username and password, then select **Log In.**

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 below.

Password Criteria

- At least 10 characters
- One lowercase letter
- One uppercase letter
- One number
- One special character



Business Administrator

Ensure you select the correct user tile when resetting a password.

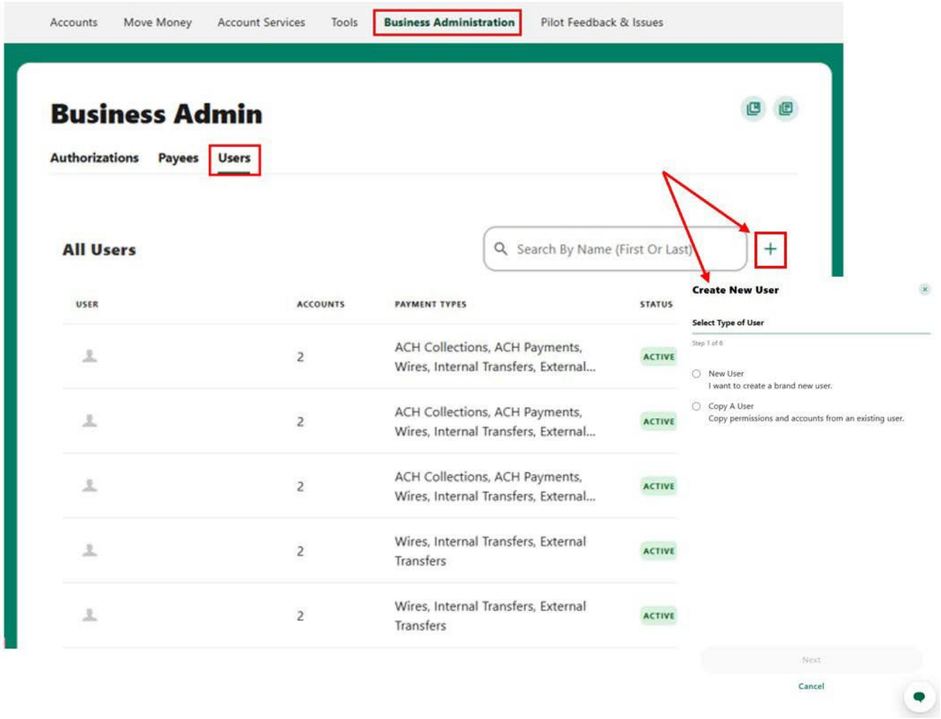
Sub User

Business Administration

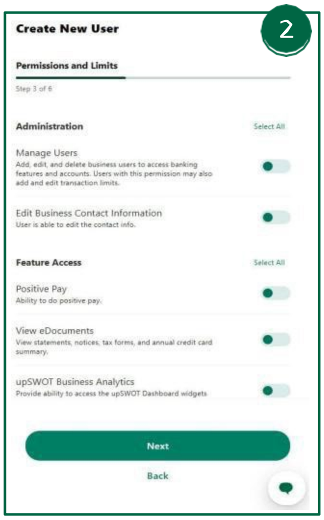
The Business Administration menu option is your central hub for managing your business' online banking experience. From here, you can access business reports and analytics. Create, edit, or delete users, and manage their permissions and transaction limits.

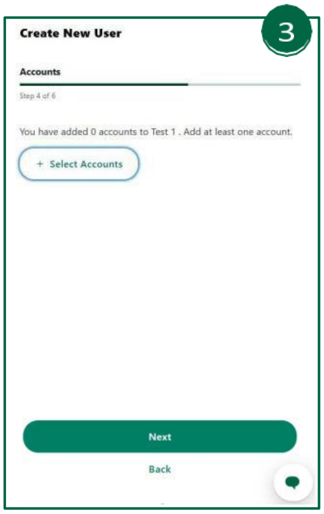
Create a User

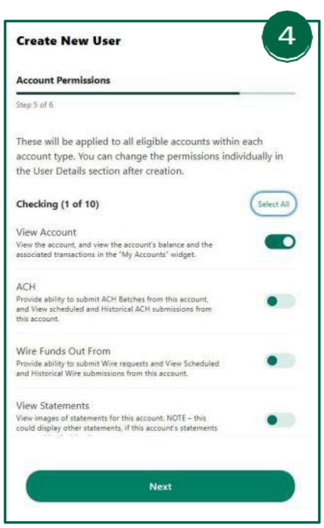
The Online Banking Administrator and those assigned to manage user permissions will be able to create new users for the accounts. From the **Users** tab, click the (+) button to add a user. Select New User or Copy User, then select Next.



1. Enter the user's information and create a username. Use the arrow to check username availability.
2. Assign permissions and limits.
3. Select the accounts the user can access.
4. Review the user's settings and permissions.
5. Click Submit.
6. The user will receive a verification code by email or phone and must complete the identity verification to activate their access.

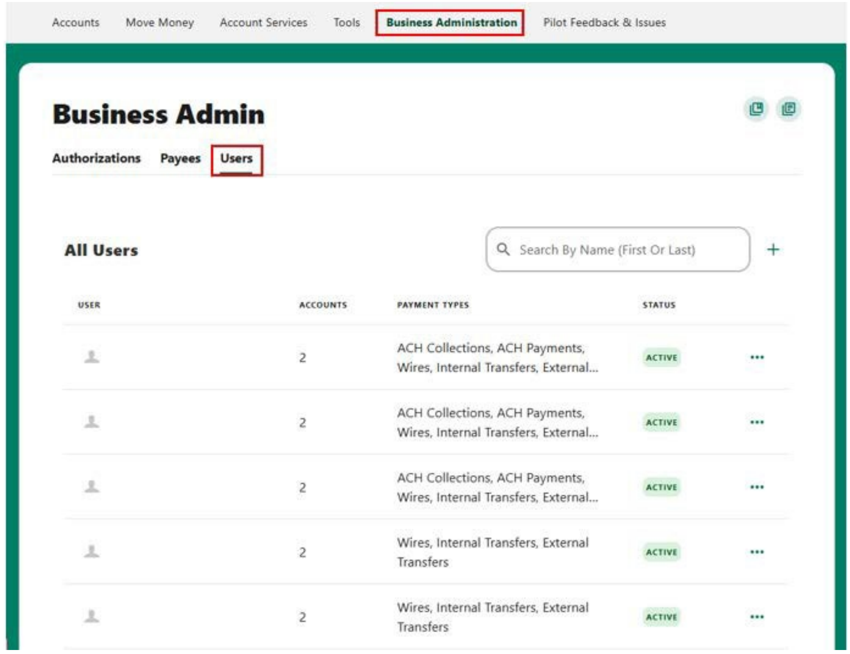






Manage Users & Permissions

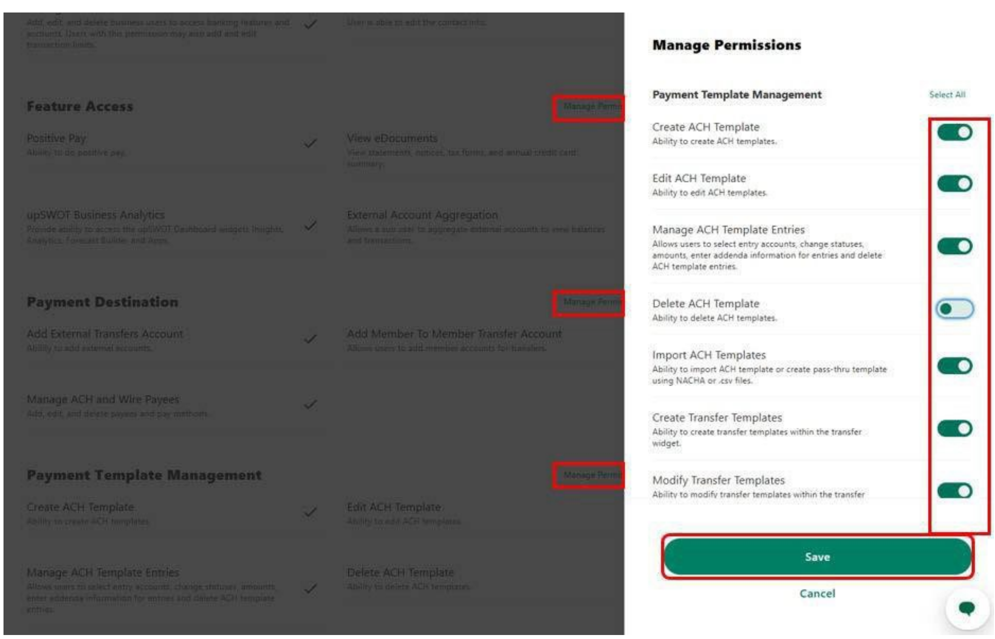
To manage and view your business sub users, click **Business Administration** then **Manage Users and Permissions**. Sub-users must have permissions defined to access business-specific services. You can assign permissions and limits at the same time when creating or managing a user.



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, click Manage Accounts or Manage Permissions from the summary page or by clicking any of the tabs at the top. You can also create a new sub-user by clicking on the "+" icon from the Users tab and assign permissions and limits at that time.

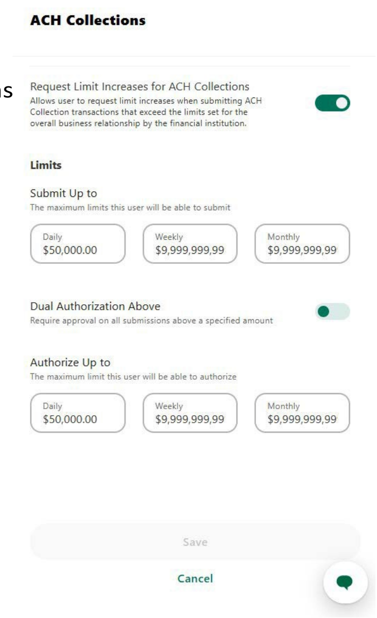
General Permissions

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. Use the slide-out menu to turn options on or off, the select Save to save your changes. Under Payment Permissions, set transaction limits and turn options on or off as needed.



Limits

Set limits when creating a new sub user, or update limits later from the Payment Permissions

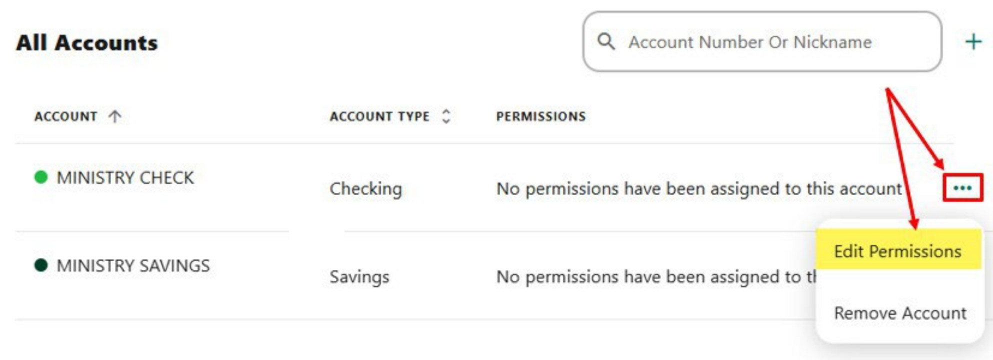


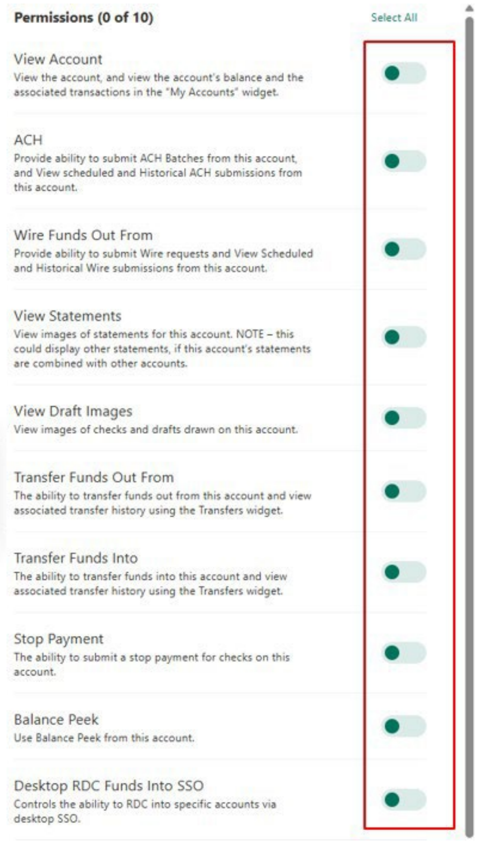
Limit	Description
Submission Limit	The maximum cumulative dollar amount that can be submitted by the user.
Dual Authorization Limit	When toggled on, this permission sets the limit the user can submit without dual authorization.
Authorization Limits	The maximum cumulative dollar amount that a user with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

From the Business Admin page, select a user, then choose Payment Permissions. Select Manage Permissions to edit users' transaction limits.

Account Access

To update general account access, go to the All Accounts view, select the ellipsis then Edit Permissions. Toggle the needed account access to the "On" position.





Sub-User Status

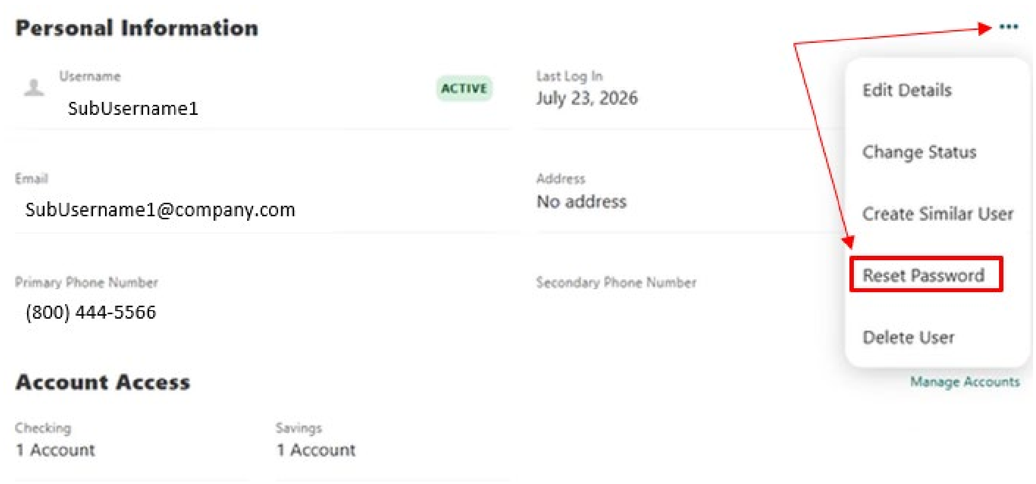
Online Banking Administrators and users with Manage User permissions can update a sub-user's contact information, reset passwords, and manage user status. To update a user's information, select the user from the Users list, open the ellipsis (3 dots) menu, click Edit Details. If possible, users should update their own contact information under Tools>Contact Information.

Administrators and authorized users can reset a sub-user's password or change their status by selecting the user from the Users list, opening the ellipsis menu, and choosing change status. The following statuses may be assigned to a user:

- **Active** - The user can sign in and access online banking
- **Locked** - The user is temporarily locked out after too many unsuccessful login attempts. Change the status to Active to restore access.
- **Frozen** - Administrators can freeze a user's profile when needed. Users with a Frozen status cannot sign in or access online banking. To restore access, change the user's status back to Active.
- **Disabled** - The user has been disabled by AdelFi and cannot access online banking. Disabled users do not appear in the Users list and can only be reactivated with assistance from AdelFi.

Reset a Sub User's Password

To reset a sub-user's password, go to the Users tab, select the user, and open the ellipsis menu. Verify the email address or phone number where the temporary password will be sent, optionally enter a reason for the reset, and then select Send New Password. The temporary password is valid for 24 hours.



Sub User – First time Log In

Sub Users are created by the Online Banking Administrator or an existing Sub User with Manage User permissions. See the Business Admin page above, for steps on creating a user.

Once the user receives their User ID and the temporary password, they can go to: https://secure.adelfibanking.com/Authentication

Next Steps:

- Sub User will enter the User ID and temp password provided to them
- Select the Reset Option, **Reset my business sub user password**
- Verify your identity
  - Required:
    - Username
    - Mobile Phone
    - Email
    - Last Name
- Select your password reset method
  - A Multifactor Authentication (MFA) code is sent to the member's selected contact method. Text messages come from 478109
- Enter the MFA code and click Verify
- Create a new password (At least 10 characters, One uppercase letter, One lowercase letter, One number)
- Verify Contact Information & E-Statements
- Read and Agree to the Online Banking Terms and Conditions (Do not continue if you do not agree)

**The temporary password is good for 24 hours; Admin can reset if needed.