*WEST*consin Business Connect
Business User Guide

The following instructions will provide you with step-by-step details on how to add business users and managing user access. If you have any questions or need additional assistance, please reach out to Business Services directly. If you are a business owner and would like to apply for Business Connect, CLICK HERE. If you are a business that currently uses Business Connect and have questions, CLICK HERE.

INFO

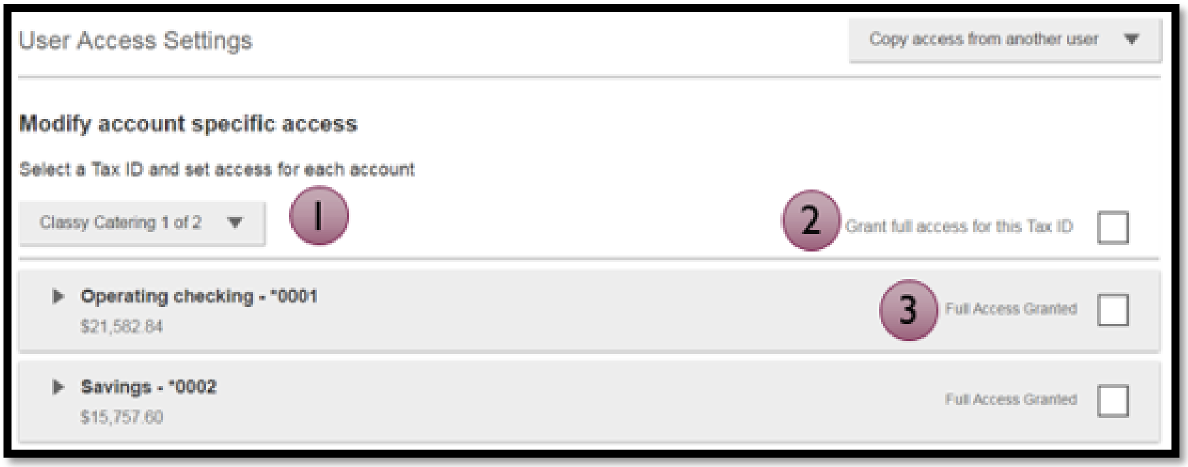
Business Administrators can set up additional users as Business Users via "Manage Users". Any adjustments or changes needed to a Business User's profile, must be done by a Business Administrator on the *WEST*consin Business Connect account. Both Primary and Secondary Business Administrators can make changes to other Secondary Business Administrator permissions based and permissions they are currently assigned. When new services or accounts (including loans) are added to any accounts associated to the Business Connect profile, the Primary Business Administrator will need to assign permission to Secondary Business Administrators and/or Business Users to access the new service/account.

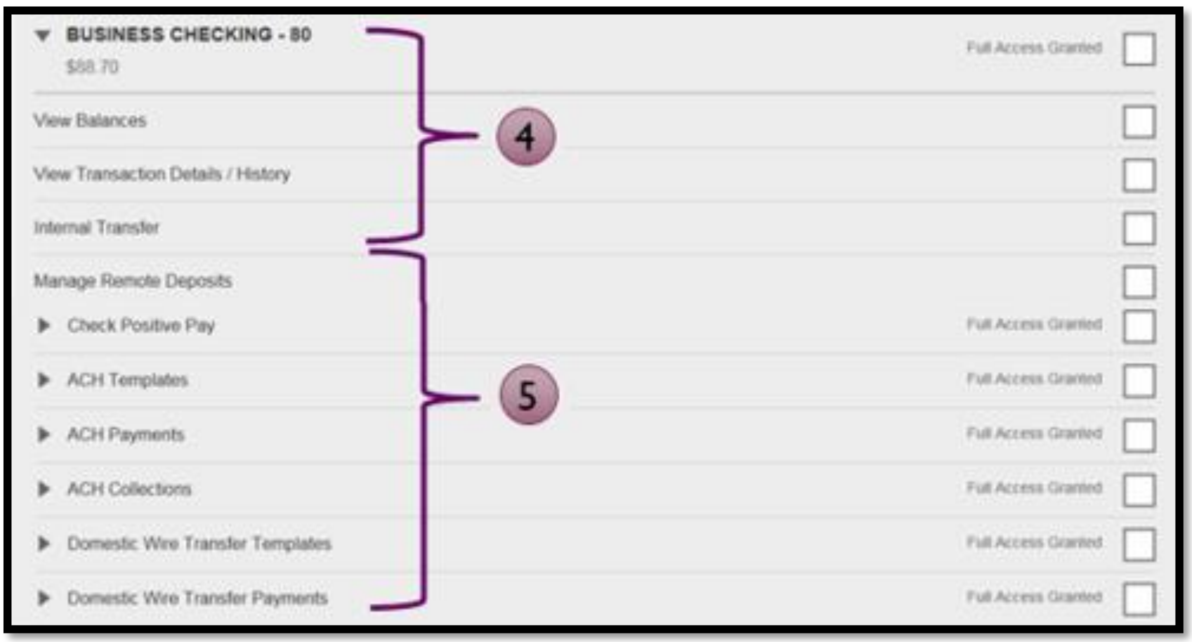
ADD A BUSINESS USER

1. **Login** to *WEST*consin Business Connect
2. **Click** Additional Services menu > **click** "Manage Users"
3. **Click** "Add a user"
4. **Enter** Business User's first name, last name, phone # and email address
   - Email address entered is used to send login instructions to the user
   - The Business User gets two emails; one with their username and one with their password
     - For more information, see Initial Login & Registration Guide
   - The phone number entered is used to receive the one-time verification code
     - Phone extensions do not work

SET ACCOUNT SPECIFIC ACCESS SETTINGS

1. If the business has multiple Tax IDs, **select** one to view suffixes associated with it
2. **Grant** full access to all suffixes within the selected Tax ID, if desired
3. **Grant** full access to a specific suffix within the selected Tax ID, if desired
   - Expand permissions for a specific suffix by clicking the down arrow located to the left of the suffix
4. **Grant** general permissions to suffixes
5. **Grant** granular permissions to manage mobile(remote) deposit, check positive pay, payment reports, and/or approve ACH and Wire templates as well as initiate and/or approve ACH and Wire payments
   - Permissions for Credit Cards and Loans vary from the other suffixes





Basic permissions for Checking, Savings, and Money Market 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
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

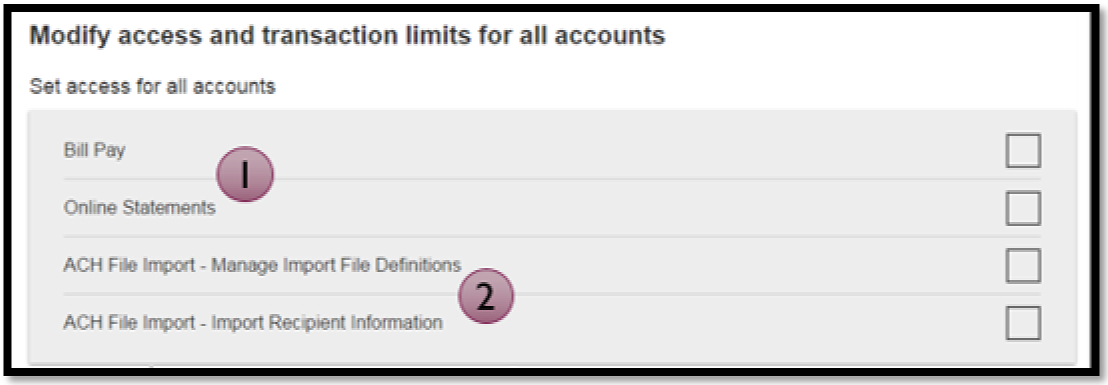
Payment permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to…
ACH Templates	Manage ACH Templates	Create and edit templates for ACH payments
	Approve ACH Templates	Approve new and edited ACH templates
ACH Payments	Create Ad Hoc ACH Payments	Create a one-time ACH payments file
	Create ACH Payments Using Templates	Create an ACH payments file using a template
	Approve ACH Payments	Approve ACH payments
ACH Collections	Create Ad Hoc ACH Collections	Create a one-time ACH collections file
	Create ACH Collections using Templates	Create an ACH collections file using a template
	Approve ACH Collections	Approve ACH collections
ACH File Pass-Through	Create ACH File Pass-Through	Upload a NACHA-formatted ACH file for pass through
	Approve ACH File Pass-Through	Approve a NACHA-formatted ACH file for pass through
Domestic Wire Templates	Manage Domestic Wire Templates	Create and edit templates for domestic wires
	Approve Domestic Wire Templates	Approve new and edited domestic wire templates
Domestic Wire Transfer Payments	Create Ad Hoc Domestic Wire Transfer Payments	Create a one-time domestic wire
	Create Domestic Wire Transfers Using Templates	Create a domestic wire using a template
	Approve Domestic Wire Transfer Payments	Approve domestic wires

SET ACCESS FOR ALL SUFFIXES

Give the Business User access to certain functionality for **all** suffixes

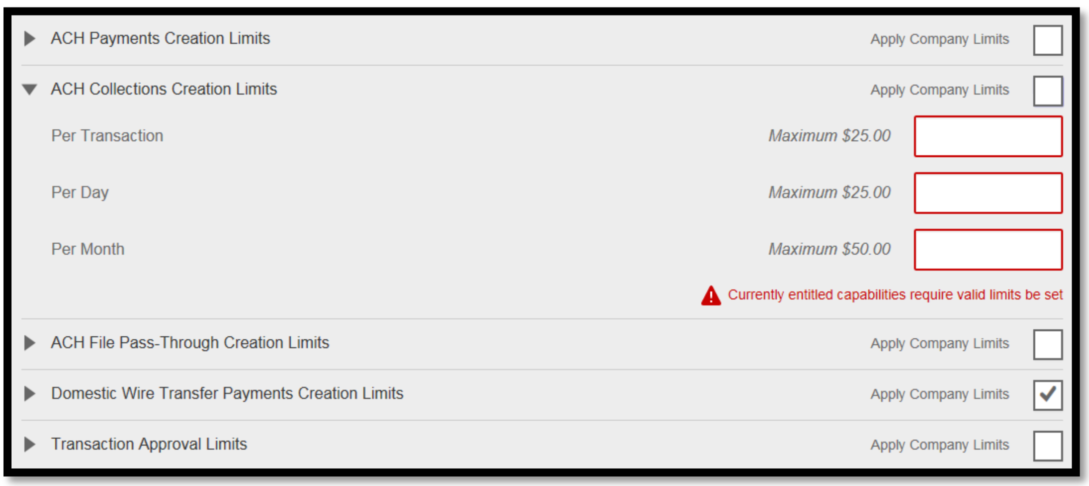
1. **Add-on products** Bill Pay and Online Statements
    - For Online Statements, at least one suffix must have "View Transaction Details/History" selected
2. **ACH File Import:**
    - Displays only if this is assigned by *WEST*consin Credit Union when creating/updating the *WEST*consin Business Connect account
    - Manage Import File Definitions – allows the Business User to create the file map that defines the data in the imported file
    - Import Recipient Information – allows the Business User to import the delimited or NACHA file for ACH payments



SET TRANSACTION TYPE AND APPROVAL LIMITS FOR ALL SUFFIXES

For each permission granted, limits must be established. Check “Apply Company Limits” to grant the maximum limits approved by *WEST*consin Credit Union or choose to enter a lesser amount per Business User.

- Required limits are boxed in red when permission is expanded
- Limit cannot exceed the company limit approved by *WEST*consin Credit Union (Company limits are shown in grey when permission is expanded-see below)



Feature	Types of Limits
ACH Payments	Per Transaction, Per Day, Per Month
ACH Collections	Per Transaction, Per Day, Per Month
ACH File Pass-Through	Per File, Per Day, Per Month
Domestic Wire Creation	Per Transaction, Per Day, Per Month
Transaction Approval Limits	ACH Payments Approval Per Transaction, ACH Collections Approval Per Transaction, ACH File Pass-Through Approval Per File, Domestic Wire Approval Per Transaction,

SET ACH TRANSACTION TYPES FOR ALL SUFFIXES

If ACH Payments and/or Collections access is given for any suffix, the Business Administrator sets access for which transaction types the Business User sees when creating templates or payments

✓ **Click** Save; if there is another Business Administrator, they must approve the Business User before the Business User is able to access the *WEST*consin Business Connect account

MANAGING ACCESS

Business Administrators and Business Users show on the “Manage Users” screen, in alphabetical order. Secondary Business Administrator and Business Users’ names appear as blue hyperlinks indicating they’re editable; the Primary Business Administrator’s name shows in black and is not editable. Only *WEST*consin Credit Union can edit the Primary Business Administrator.

Status descriptions:

- **Active –**able to access *WEST*consin Business Connect
- **Setup Pending Approval*/** –**Administrator adds a Business User; approval by another Administrator is required before the Business User receives login credentials via email
- **Update Pending Approval** –** Administrator makes changes to a Secondary Business Administrator or Business User’s profile; approval by another Business Administrator is required before the Secondary Business Administrator or Business Users’ permissions are updated
- **On Hold –** Access toggle is set to No; Business User cannot access *WEST*consin Business Connect
- **Declined* –** Administrator declines the Business User account creation in the approval workflow

** Option for Business Users Only*

*** n/a for single Business Administrator companies*

Options for an Active Secondary Business Administrator or Business User:

- **Print user details** – full printout of all the Business Administrator’s or Business User’s access and limits
- **Edit user access**– change anything except the Secondary Business Administrator’s or Business User’s name
- **Copy user** – select to copy this Business User’s permissions for a new Business User
- **Reset password** – sends a temporary password to the phone number on file via call or text
- **Generate access code** – delivers a one-time verification code for login

  Delete user – (*Option for Business Users Only)* permanently deletes the Business User from *WEST*consin Business Connect
- **Grant access** toggle slides to ‘No’ to change Secondary Business Administrators’ or Business Users’ status to blocked

Options for a Locked Secondary Business Administrator or Business User:

- **Print user details** – full printout of all the Business Administrator’s or Business User’s access and limits
- **Edit user access**– change anything except the Secondary Business Administrator’s or Business User’s name
- **Copy from user*** – select to copy this Business User’s permissions for a new user

- **Reset password and Unlock Business User*** – unlock the Business User and send a temporary password to the Business User's phone via call or text
- **Unlock user*** – unlock Business User, advise them to login with last known password
- **Delete user*** – permanently deletes the Business User from *WEST*consin Business Connect
- **Access** toggle slides to No to change status to blocked*

  ** Option for Business Users Only*