Peoples Bank

Business Manager
Company Administrator's Guide

Peoples Bank Customer Support
800.584.8859

Revised 08/2012

Table of Contents

About Business Manager

Overview

Business Manager is an online banking solution with the following features and functions:

- Balance and information reporting with check and deposit item imaging
- Data exports to Quicken®, Microsoft Money®, and QuickBooks® (via Web Connect).
- Book and Express Transfers (internal) and reporting
- Domestic, Foreign Exchange, and USD Foreign wire transfer initiation and reporting
- ACH transaction initiation and reporting
- File upload – NACHA pass through
- ACH Federal and State tax payment initiation and reporting
- Child Support payment initiation and reporting
- Bill payment initiation and reporting
- Check re-order
- Stop payment initiation and reporting
- Positive Pay with exception reporting and check imaging
- Loan payments, advances, and reporting
- Electronic Statements (eStatements)
- Downloadable reports
- Audit reporting
- Multi-user administration controls for account and feature access
- Multi-user administration controls for dollar limits and approval requirements

The purpose of this user guide is to provide information on Business Manager features and functions. Your Business Manager profile determines access to these services.

Access Business Manager

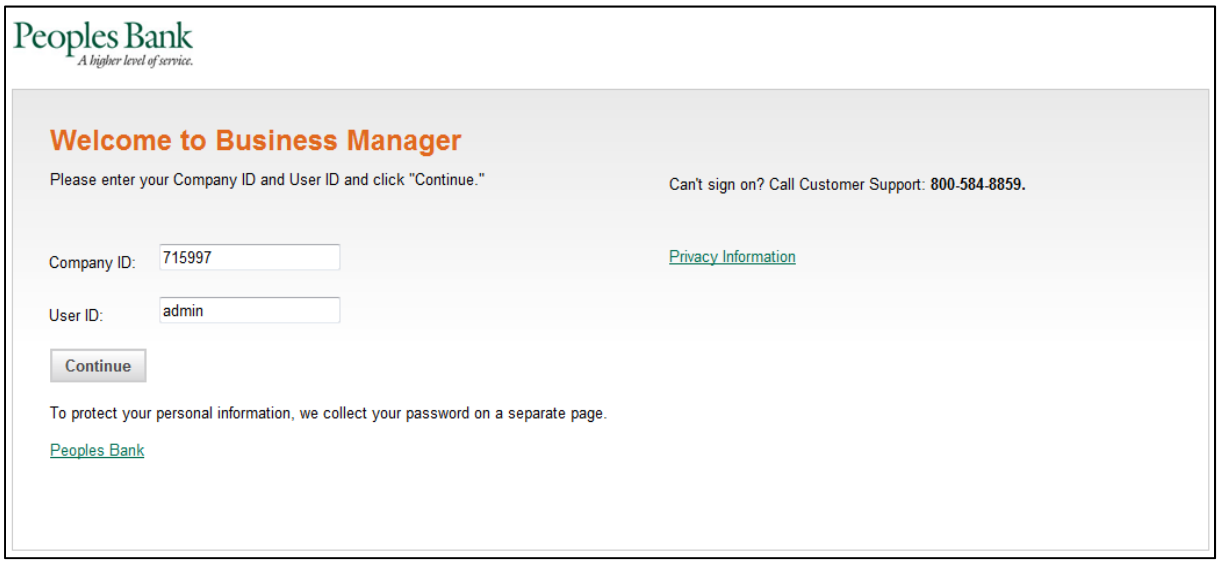
Business Manager users are required to establish a 3-part credential before they can access the Business Manager system. This is accomplished by using Secure Sign On which requires a Company ID, User ID, and User Password or by using Secure Token Sign on which requires a Company ID, User ID, and User Passcode. The sign on process that your company uses is specified by the bank and is determined based on the online transaction capabilities of each Company. During your initial training session with the bank, you will be advised of the sign on procedures that have been established for your company.

Secure Sign On

After you receive a Company ID, User ID and temporary password, you can sign in to Business Manager. The first time you sign in using your starter password, you will be prompted to change your password.

1. Through a supported Internet browser, go to https://peoplesbank-wa.ebanking-services.com
2. Enter your Company ID and User ID on the Business Manager sign on screen – part 1.
3. Click **Continue**

Sign On

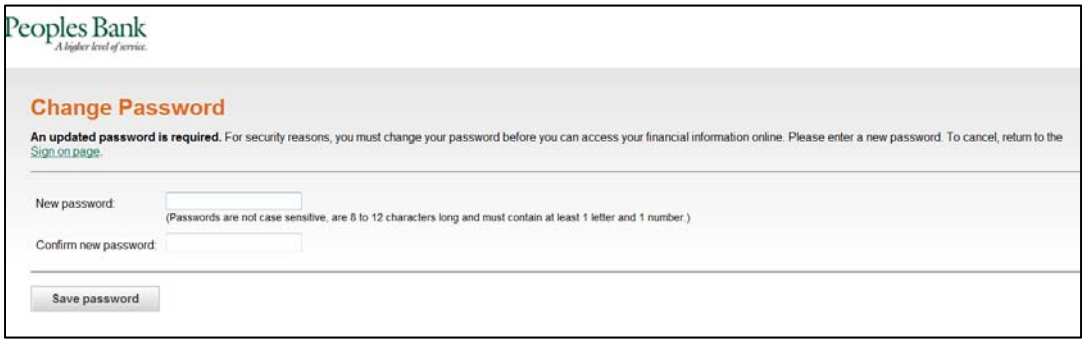


4. Enter the bank-issued temporary password
5. Click **Sign on**

Password

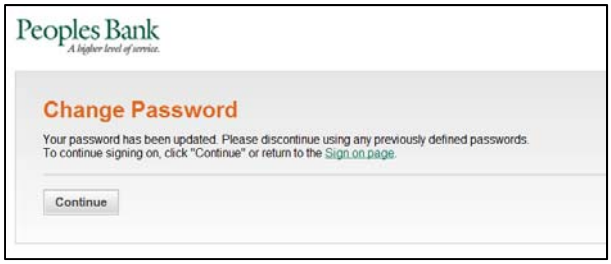
6. Enter new password; confirm new password
7. Click **Save password**

Change Password



8. Click **Continue** to continue signing in

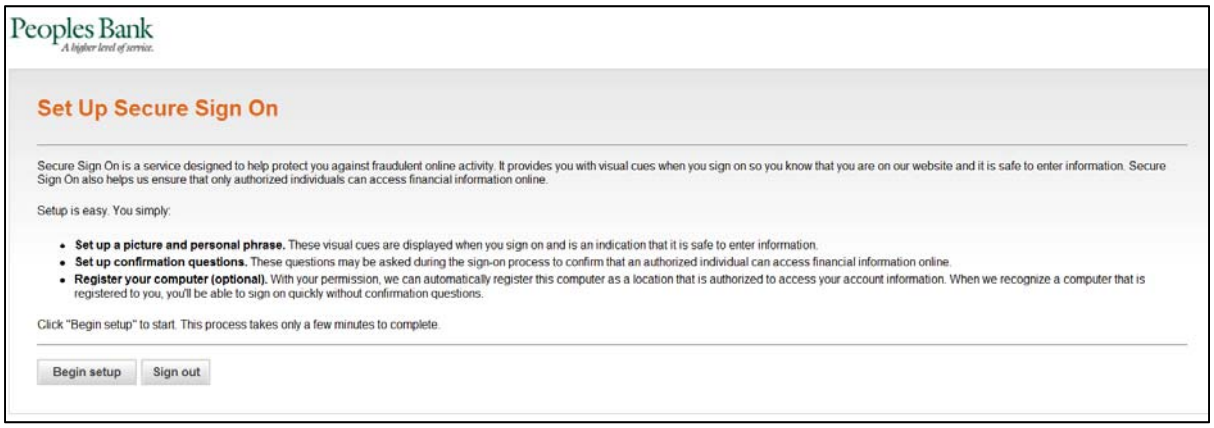
Change Password Confirmation



Set Up Secure Sign On

Each Business Manager user will establish multi-factor authentication credentials to help ensure only authorized individuals are accessing sensitive financial information online. Each user is required to complete the three-step process to set up the secure sign on feature before they can access the Business Manager system for the first time.

Set Up Secure Sign On – Introduction



Begin: Click **Begin setup** to complete the Secure Sign On feature requirements:

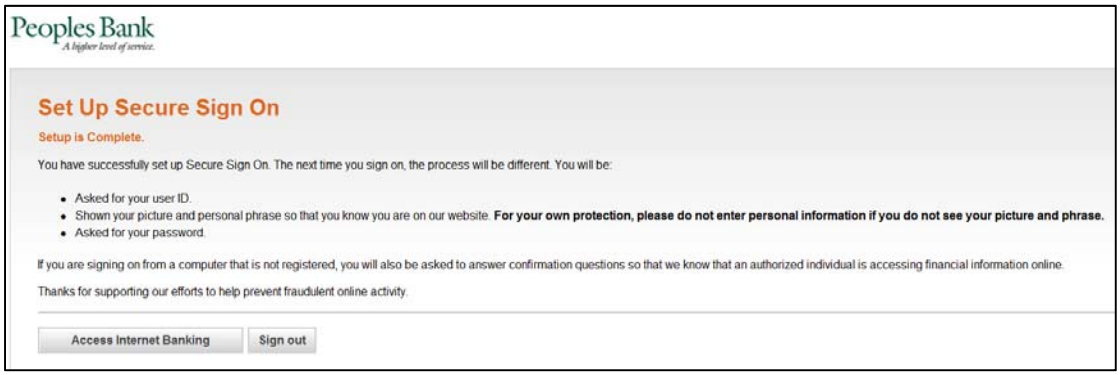
Step 1: Select a picture and personal phase.

Step 2: Select 4 confirmation questions and provide answers to those questions.

Step 3: Register your computer *(only if the computer you are on is a private computer)*.

Confirm: Verify the set up information you provided; enter your **password** and click **Submit** to finish the set up process.

Set Up Secure Sign On – Completion



Password Requirements

Passwords are required to be changed every 90 days and must meet the following criteria:

- 8-12 characters
- At least 1 alpha character
- At least 1 numeric character
- Passwords are not case sensitive
- Passwords can only be changed by a user once per day
- Cannot reuse any of the last 15 passwords
- Passwords can be significantly similar to previously used passwords

Password Expiration

Business Manager passwords expire every 90 days.

Password Changes

Business Manager users can only change their own password once per day using the *Change Password* page. This applies to all users regardless of their assigned Business Manager role within the system. If you have changed your own password using the *Change Password* page and need it changed again in the same day, you should contact your Company Administrator. Company Administrator's will need to contact Peoples Bank at 800-584-8859. Once you sign in to Business Manager using a temporary password, you are required to change it.

Login Attempts and Locked Accounts

Business Manager users are allowed three unsuccessful login attempts before their account is locked and access is restricted. If your Business Manager account is locked it can be unlocked by contacting your Company Administrator. Company Administrator accounts can be unlocked by contacting Peoples Bank at 800-584-8859.

Forgotten Password

The system allows you to recover access to Business Manager via the forgotten password link if the following criteria are met:

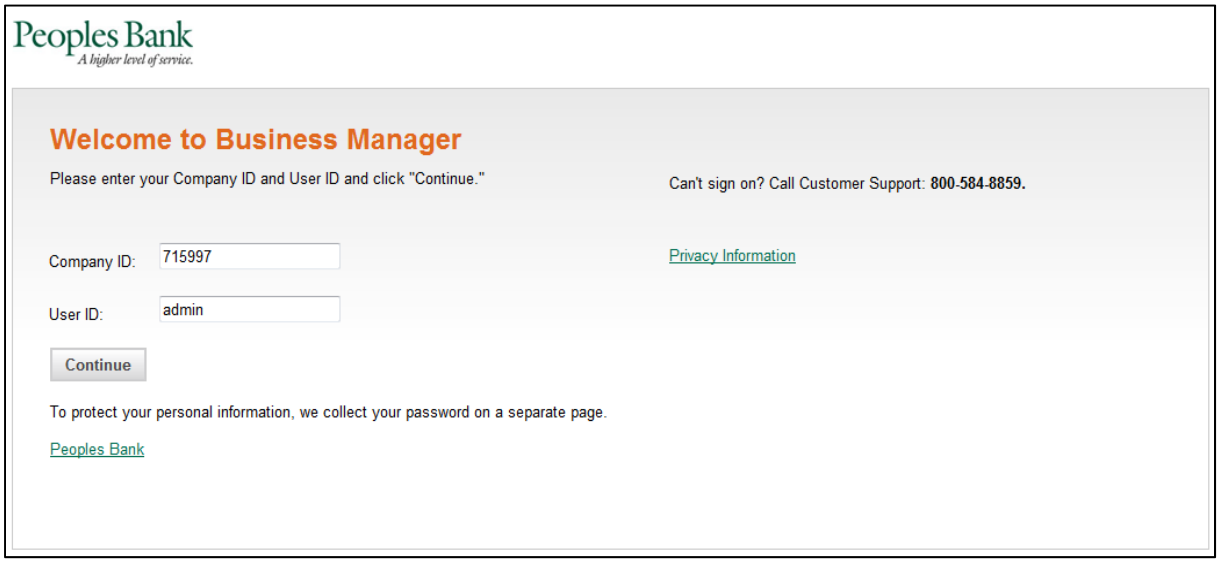
- Must have one successful login including establishing Secure Sign On question and answer pairs
- Must be accessing forgotten password link from a previously registered computer – the forgotten password link does not appear if the computer has not been registered

Secure Token Sign On

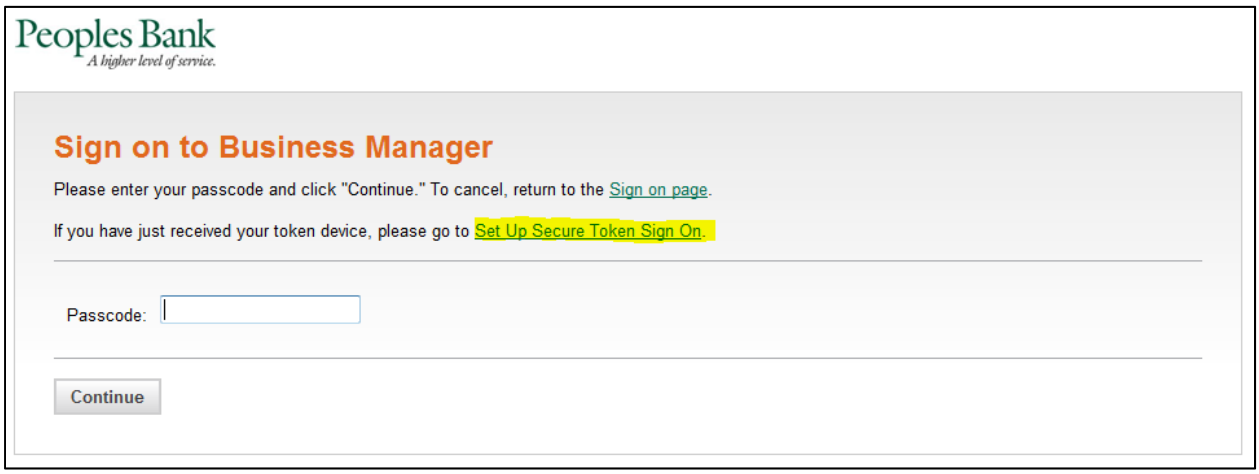
Secure Token Sign On is a feature that requires each Business Manager user to utilize a bank-registered token device for user authentication. Each user is required to complete the three-step process to set up the secure token sign on feature before they can access the Business Manager system for the first time.

After you receive a Company ID and User ID and you have been assigned a token, you can sign in to Business Manager. The first time you sign in, you will be prompted to validate your token and create and confirm your PIN.

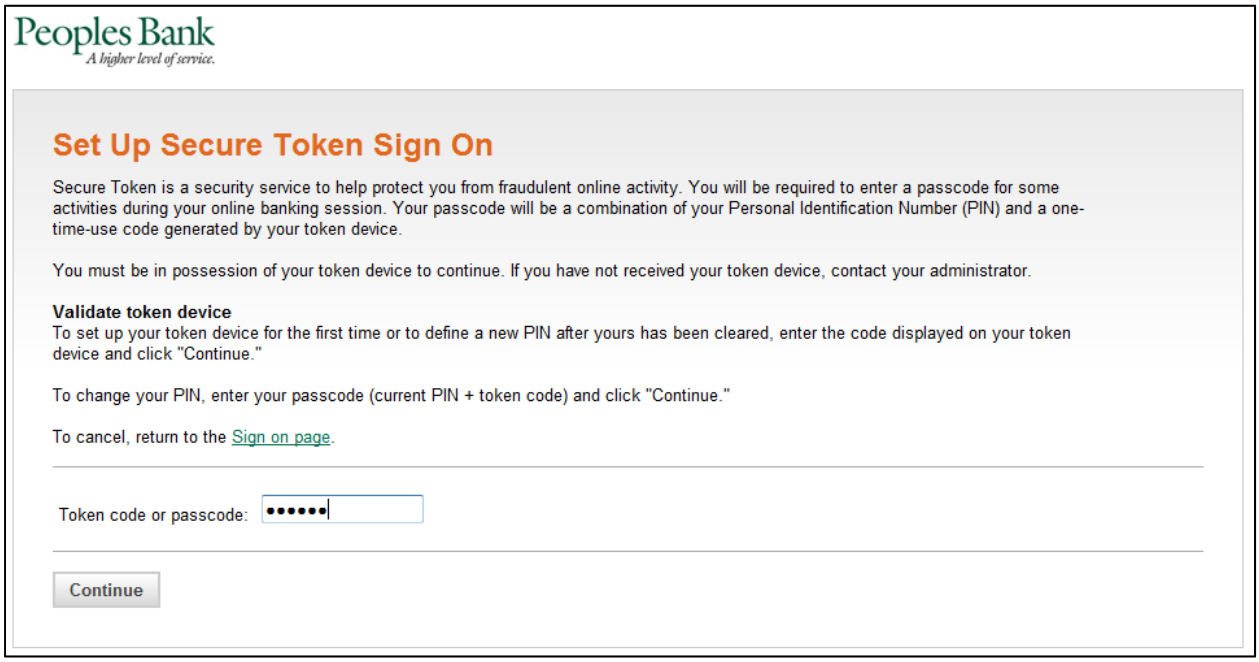
1. Through a supported Internet browser, go to https://peoplesbank-wa.ebanking-services.com
2. Enter your Company ID and User ID on the Business Manager sign on screen – part 1.
3. Click **Continue**



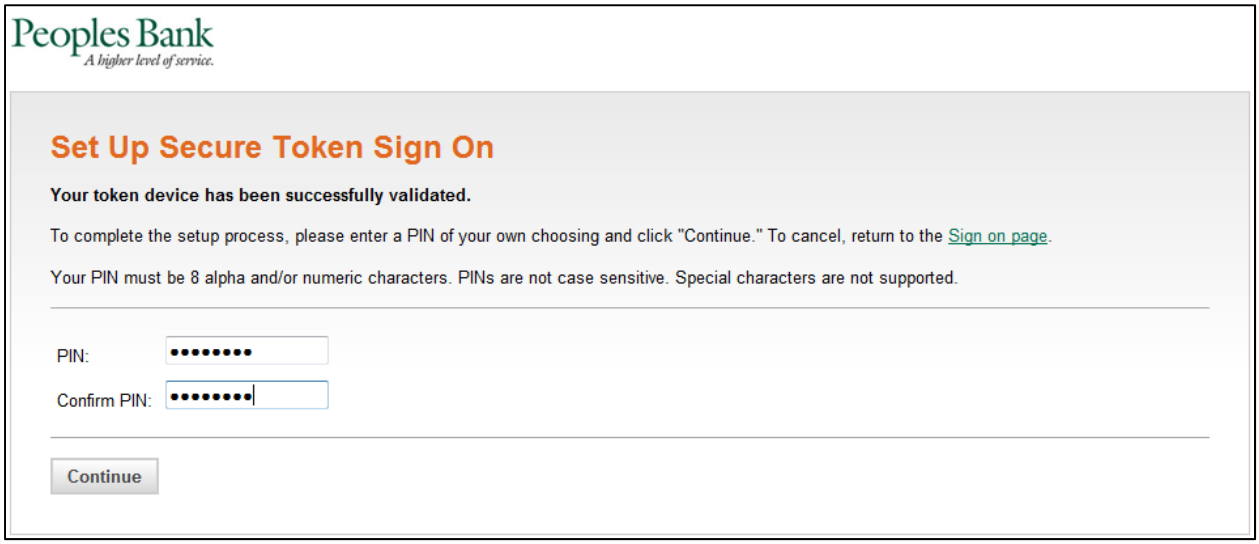
4. Click the **Set Up Secure Token Sign On** link



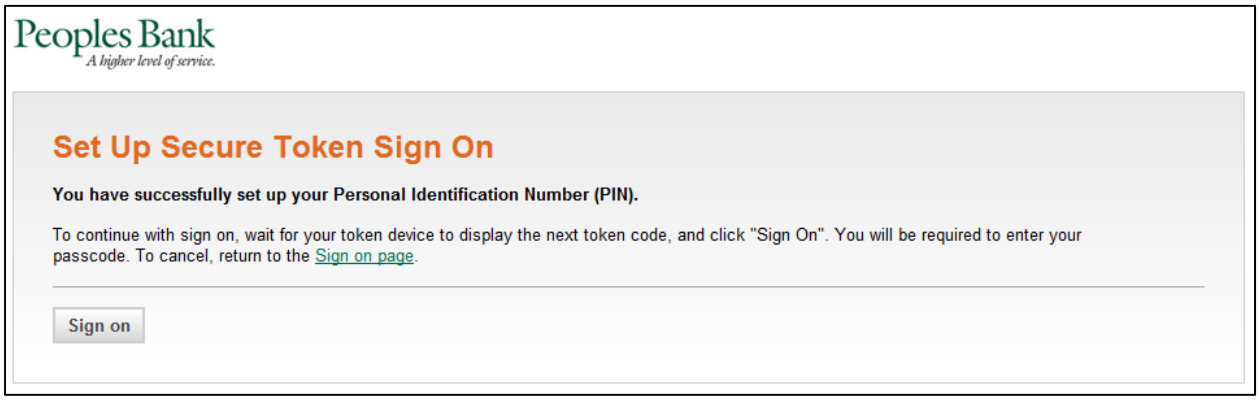
5. Enter the 6-digit token code from the token that has been assigned to you.
   Note: Token codes are only valid for 30 seconds.
6. Click **Continue** to set up a PIN



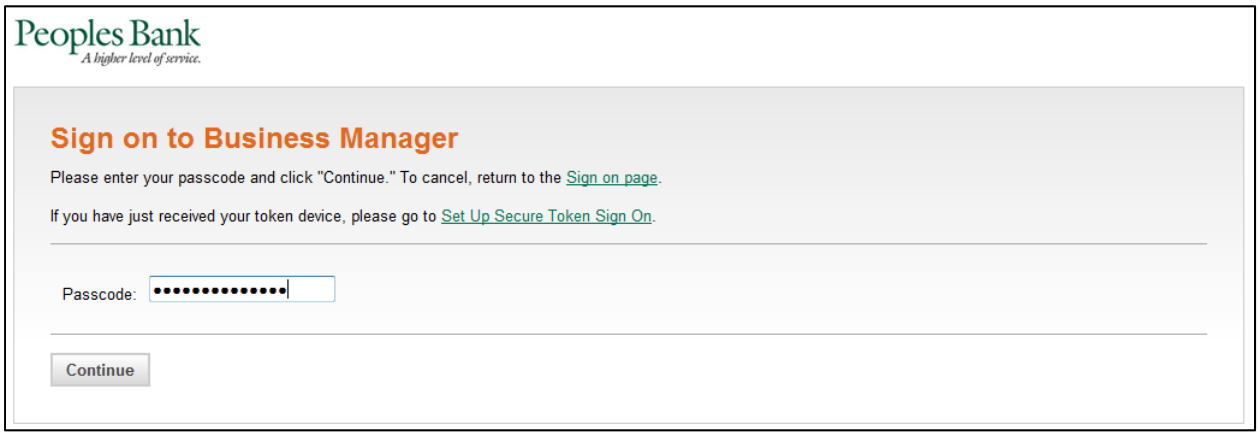
7. Enter an 8-digit PIN using the following criteria:
   a. Exactly 8 digits
   b. Alpha and/or numeric
   c. Not case sensitive
   d. No special characters
8. Confirm the 8-digit PIN that was just entered
9. Click **Continue** to finish the Secure Token Sign On process



10. Click **Sign on** to continue with the sign on process to access Business Manager.



11. Enter your 14-digit Passcode
    a. 8-digit PIN + 6-digit token code
    b. No spaces between PIN and token code
12. Click **Continue** to access Business Manager



Navigation

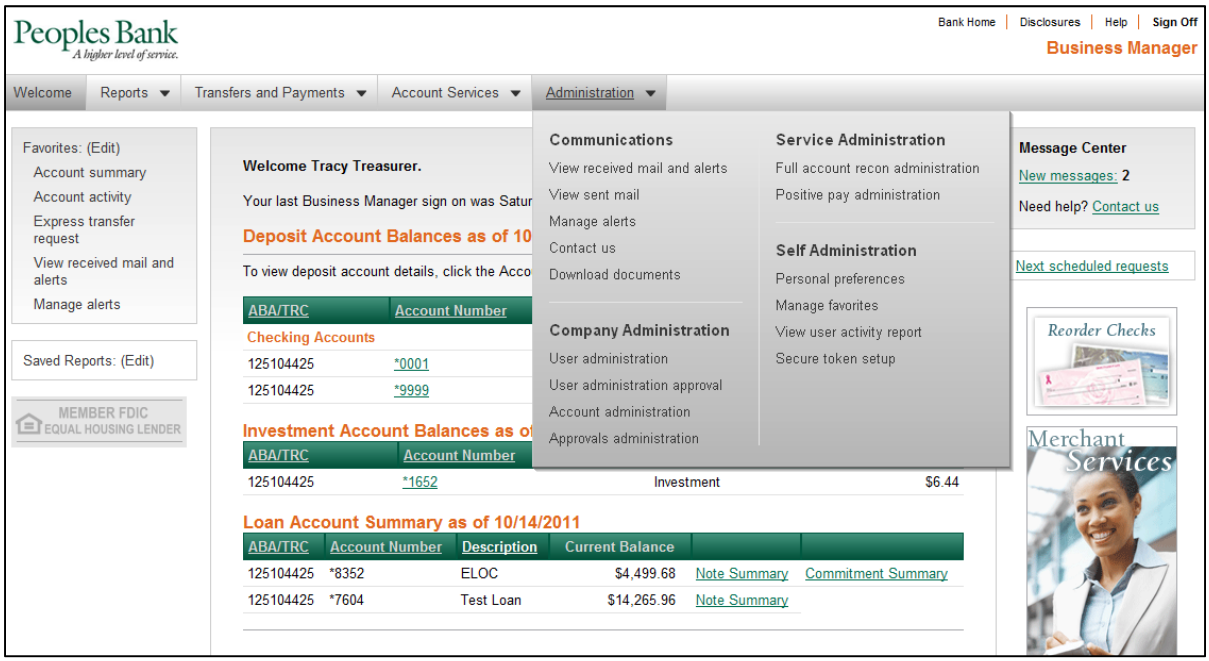
Menu

The menu bar is located at the top of the page and is always displayed. The menu bar consists of five main menus that group similar Business Manager services together. Moving your cursor to *hover over* one of the main menu links displays a pop-up, sub-menu with links to associated sub-menu options. *Clicking* a main menu link displays a section overview page with links to each sub-menu option.

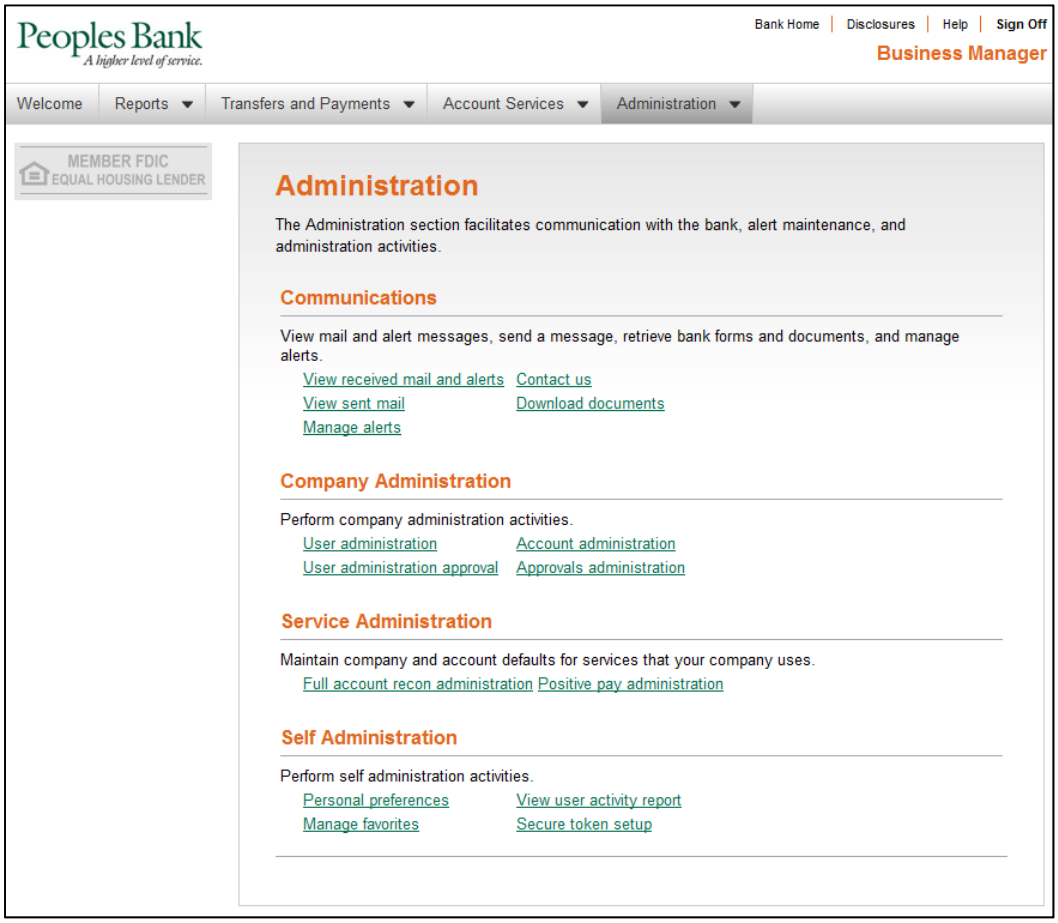
Note: Access to menus and sub-menus is dependent on your company's Business Manager profile and the services that each user is entitled to by the Company Administrator.

- **Welcome** – allows you to access the *Welcome* page. The *Welcome* page includes links to view unread mail and alert messages, next scheduled requests, favorites, saved reports, and account balance reports.
  Note: *The Standard Welcome Page is displayed on the following page and throughout this guide. The system also offers a Dashboard Welcome Page with selectable widgets for each user. Contact Peoples Bank for more information about turning on the Dashboard Welcome Page view for your company.*
- **Reports** – provides access to Account Reports, Deposit Account Reporting, Deposit Reporting, Loan Reports, Downloadable Reports, and Statements and Documents.
- **Transfers and Payments** – provides access to Scheduled Requests, Express Transfer, Book Transfer, Funds Transfer, Loans, Bill Pay, ACH (Send Money, Collect Money, ACH File Upload), and Wire.
- **Account Services** – provides access to Stop Payment, Check Reorder, Account Reconciliation, Deposit Reconciliation, and Positive Pay.
- **Administration** – provides access to Communications, Company Administration, Service Administration, and Self Administration.

Hovering over the menu link displays sub-menu with links to each sub-menu option



Clicking on a main menu link displays the section overview page with links for each sub-menu option



Column Sorting

Where applicable, information can be sorted by clicking the desired column header. By default, the field names are sorted alphabetically or numerically in ascending order. Clicking the selected column name a second time sorts the accounts alphabetically or numerically in descending order.

Confirmation Pages and Messages

When a selected task has been completed a confirmation page or confirmation message is displayed. If you leave a task before it is complete, the task is canceled and the entered data is not saved.

Quick Links

Quick Links allow you to quickly navigate to tasks that are commonly associated with the task you are currently performing. When available, Quick Links are displayed on the left navigation panel.

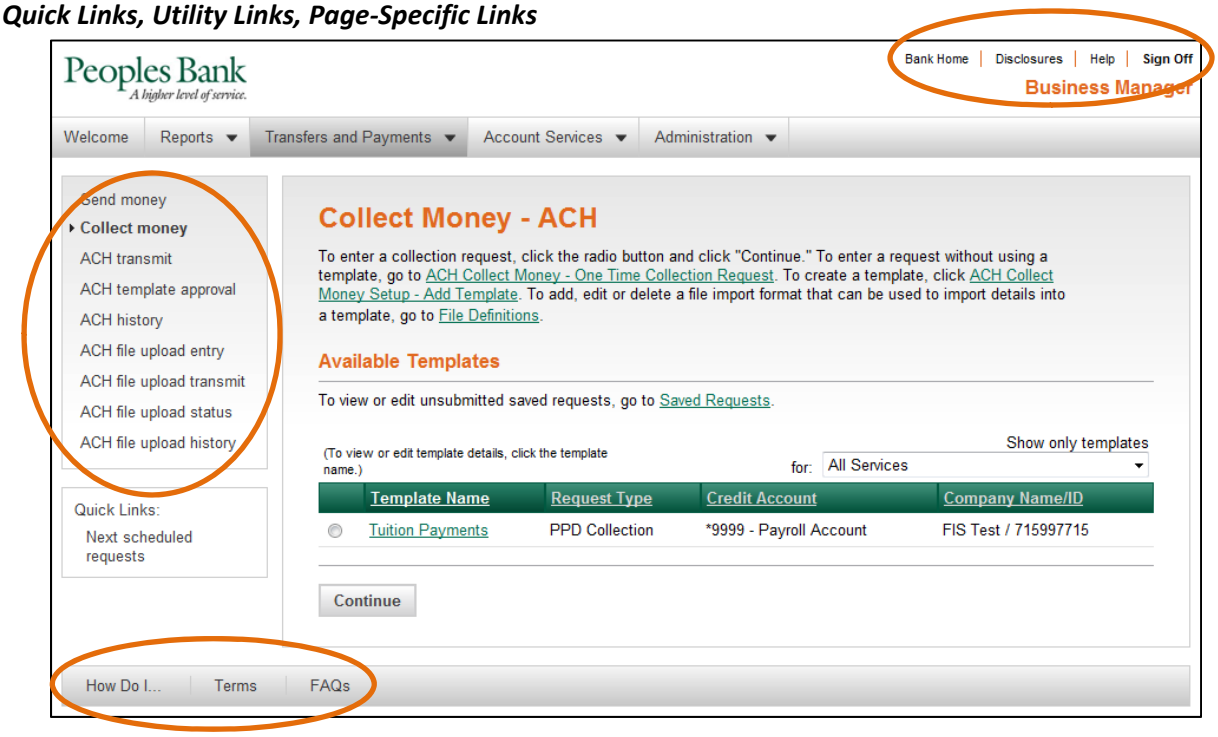
Utility Links

Utility Links are always available on the upper right corner of each page and allow you to visit our home page, view disclosure statements, access online help, or sign off of Business Manager at any time.

Page-Specific Links

Page-Specific Links are available in the lower left corner of all pages throughout the system except Welcome, Next Scheduled Request, and section overview pages.

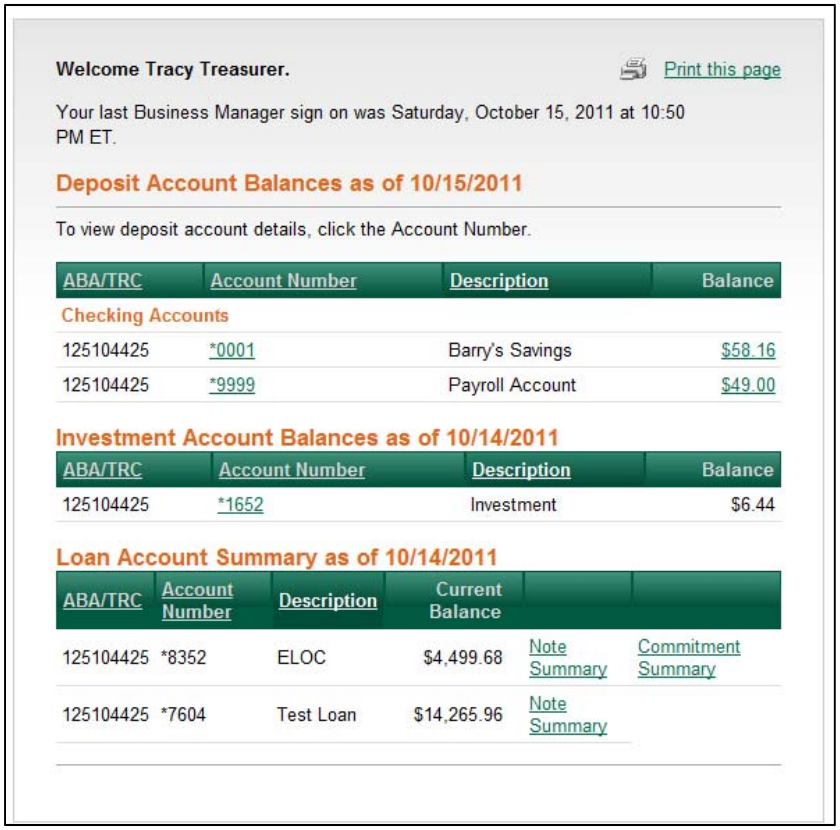
Quick Links, Utility Links, Page-Specific Links



Print This Page

To print the data displayed on selected reports, history, or confirmation pages in a printer-friendly format (with gridlines) click the Print this page link that appears in the upper right corner of the workspace. When clicked, a window opens displaying a preview of the printed page. Click Print this page to print the data or Close window to close the window without printing.

Print this page - example



Welcome Tracy Treasurer. Print this page

Your last Business Manager sign on was Saturday, October 15, 2011 at 10:50 PM ET.

Deposit Account Balances as of 10/15/2011

To view deposit account details, click the Account Number.

ABA/TRC	Account Number	Description	Balance
Checking Accounts			
125104425	*0001	Barry's Savings	$58.16
125104425	*9999	Payroll Account	$49.00

Investment Account Balances as of 10/14/2011

ABA/TRC	Account Number	Description	Balance
125104425	*1652	Investment	$6.44

Loan Account Summary as of 10/14/2011

ABA/TRC	Account Number	Description	Current Balance		
125104425	*8352	ELOC	$4,499.68	Note Summary	Commitment Summary
125104425	*7604	Test Loan	$14,265.96	Note Summary	

Notes

Company Administration

Use Company Administration to manage your employee's access to banking services, accounts, and actions, and to rename your company's accounts, if desired.

Administration Role

Upon initial setup on Business Manager, a company is assigned a primary user who is assigned the Administration role. The primary user is entitled to all services and to all accounts associated with those services (per the company profile) upon initial sign on to Business Manager. The service and account entitlements may be modified, as desired (through User Setup).

Note: If a change is made to the company profile (i.e. added or deleted services) or the accounts associated with available services, the primary user is once again entitled to all services and all accounts associated with those services upon sign on into Business Manager after the change. Modifications made to the service and account entitlements prior to the company profile change no longer apply and need to be re-applied, if desired.

The primary user can add, edit, or delete Business eBanking users and assign service level and account level entitlements to users (through User Setup) to allow access to the company's available services. The primary user may also create and entitle additional users to perform these functions by assigning the **Allow Administration** role to their user setup**.**

Note: Multiple users can be assigned the Administration role.

User Administration

Users can be created, modified, copied, or deleted by navigating through the user administration screen flow. Service level entitlements and account assignments may be assigned to or modified for individual users. A Copy User feature allows user entitlements to be copied from one user to another and assists in streamlining the setup of additional users.

The user administration process consists of entering user information and role assignments, assigning service level and account entitlements. Users only have access to those services and accounts that have been assigned to them by an Administrative user.

Account Administration

Text names (nicknames) can be created for accounts to help in easily identifying the accounts used in your online banking session. These nicknames do not change the name of the account at your financial organization; the names are meant to be more convenient in spotting your desired account within your online session.

Approvals Administration

Approval parameters can be set for transaction amounts for a service, which would require approvals when the amount is less than, equal to, or greater than the specified transaction amount.

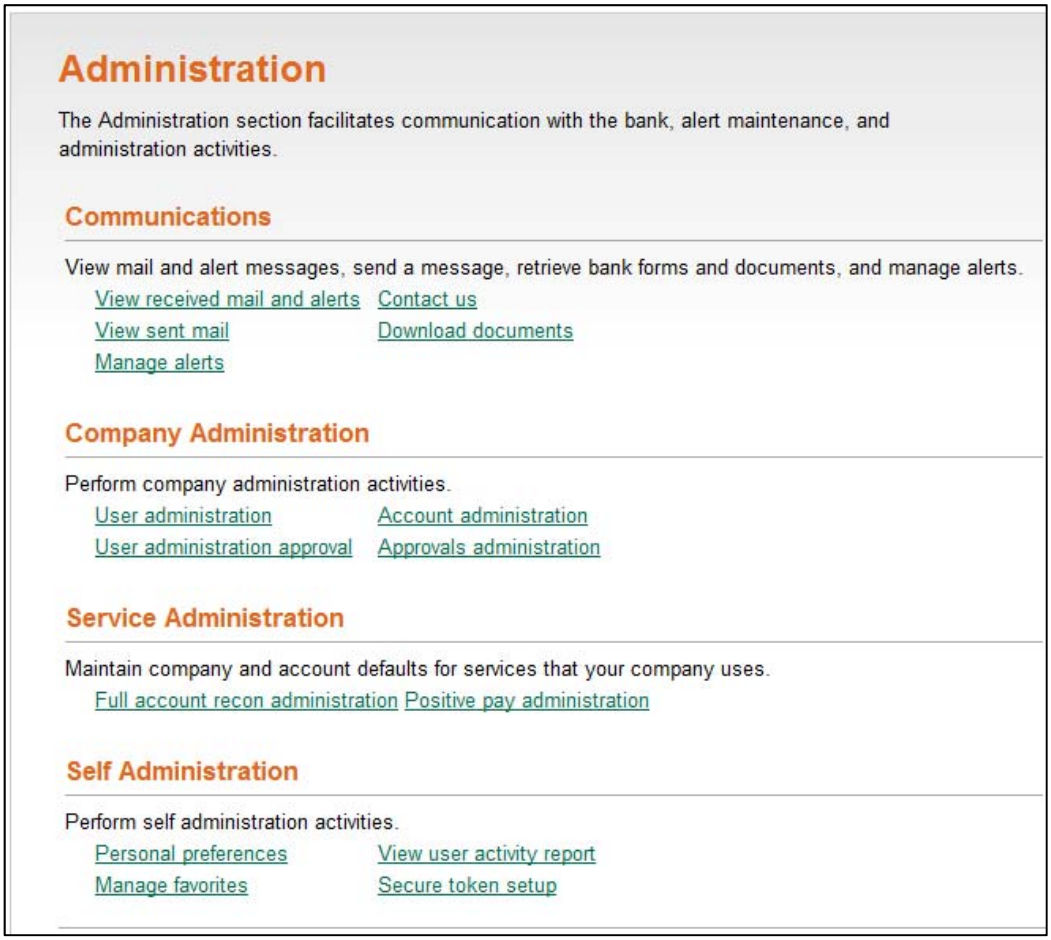
User Administration

Use User Administration to add a new user or select an existing user to edit, copy, or delete. If your company requires multiple approvals for user adds, changes, and deletes, all required approvals must be received before the request is processed.

To access the User Administration page:

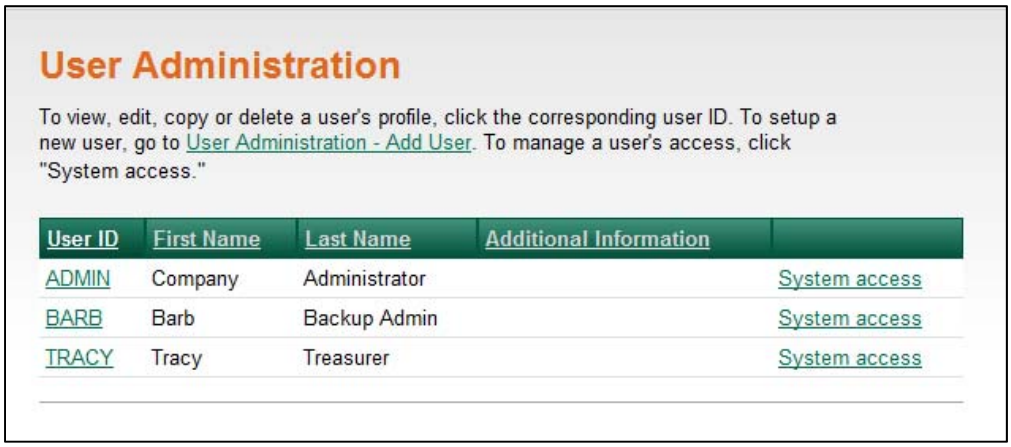
1. Click the Administration tab.

Administration Section Overview



2. Click the User administration link under **Company Administration**.

User Administration



User Administration

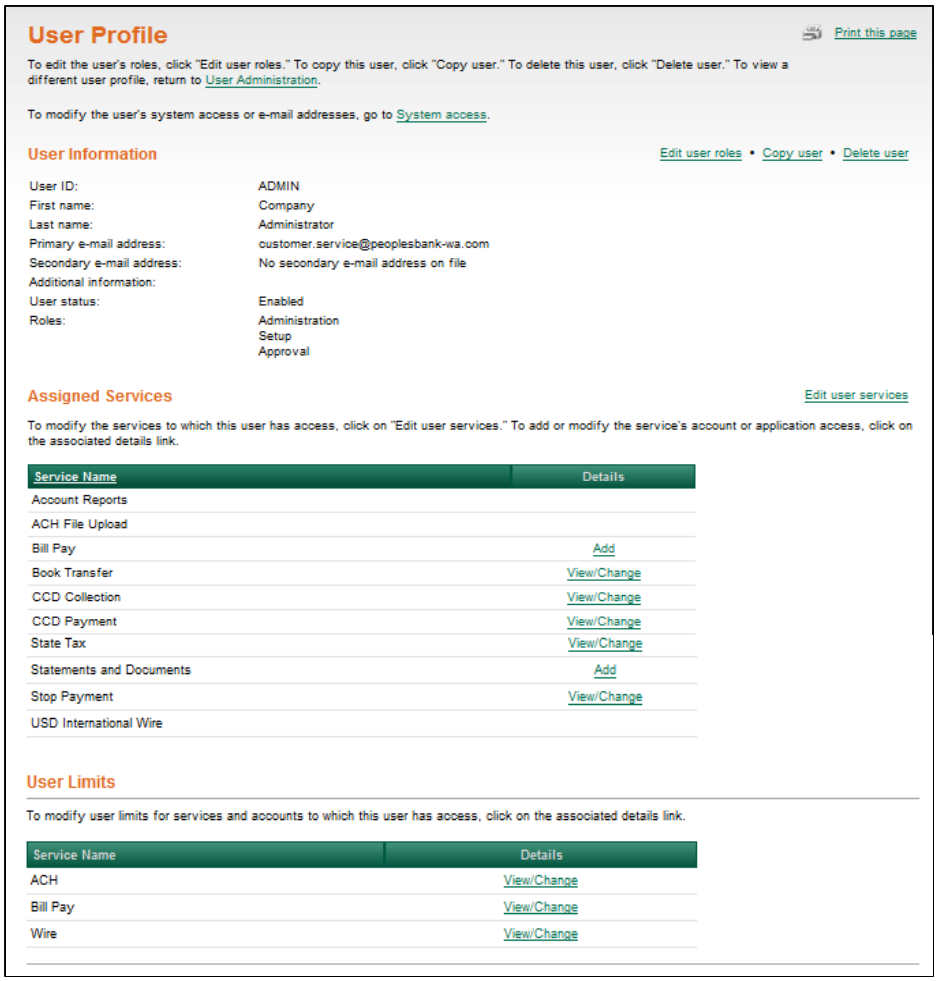
To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to User Administration - Add User. To manage a user's access, click "System access."

User ID	First Name	Last Name	Additional Information	
ADMIN	Company	Administrator		System access
BARB	Barb	Backup Admin		System access
TRACY	Tracy	Treasurer		System access

View a User Profile

To view details for a user's profile, click the corresponding User ID.

User Profile



User Profile

Print this page

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to User Administration.

To modify the user's system access or e-mail addresses, go to System access.

User Information

Edit user roles • Copy user • Delete user

User ID:	ADMIN
First name:	Company
Last name:	Administrator
Primary e-mail address:	customer.service@peoplesbank-wa.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Administration Setup Approval

Assigned Services

Edit user services

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.

Service Name	Details
Account Reports	
ACH File Upload	
Bill Pay	Add
Book Transfer	View/Change
CCD Collection	View/Change
CCD Payment	View/Change
State Tax	View/Change
Statements and Documents	Add
Stop Payment	View/Change
USD International Wire	

User Limits

To modify user limits for services and accounts to which this user has access, click on the associated details link.

Service Name	Details
ACH	View/Change
Bill Pay	View/Change
Wire	View/Change

Notes

Creating a New User

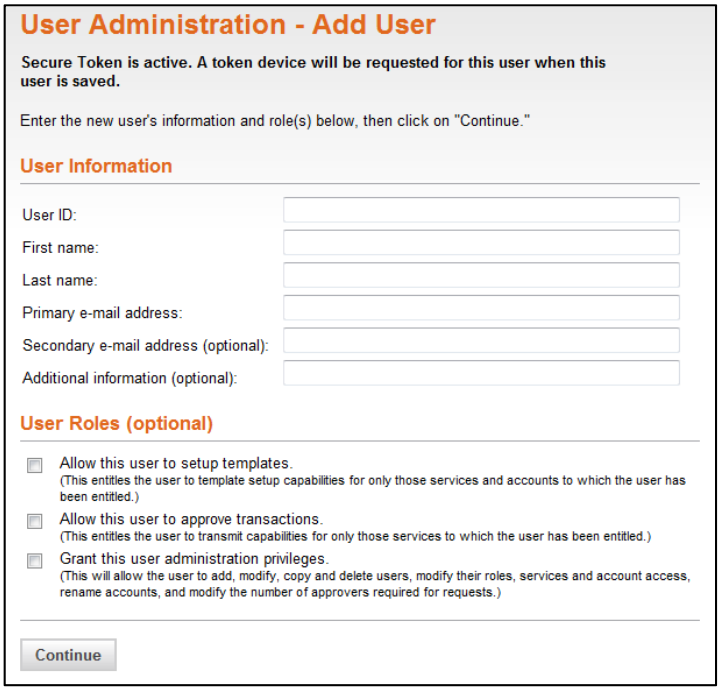
The user creation process includes:

- Entering user information and assigning roles
- Adding services
- Adding account access to services
- Adding application access to services (applicable for File Download and File Upload)
- Modifying limits (applicable for ACH, Wire, and Business Bill Payment)
- Submitting the user profile for approval (for companies requiring multiple approvals)

To begin the process of adding a user, on the *User Administration* page, click the User Administration – Add User link.

User Administration

User Administration – Add User



Entering User Information and Assigning Roles

The first step in creating a new user is entering general information about the user and assigning roles on the *User Administration – Add User* page, as follows:

1. Complete the following fields:

Field	Description
User ID	The user's identification.
Password	The user's starter password. Password must be 8 - 12 alphanumeric characters and must contain at least one letter and one number. Upon initial login to Business Manager, the user is prompted to create a new password.
Confirm password	The user password confirmation.
First name	The user's first name.
Last name	The user's last name.
Primary e-mail address	The user's primary e-mail address.
Secondary e-mail address	Optional. The user's secondary e-mail address.
Additional information	Optional. Descriptive text for the user.

2. Select one or more of the following User Roles (Optional):
   - Allow this user to setup templates.
   - Allow this user to approve transactions.
   - Grant this user administration privileges.
3. Click “Continue”.

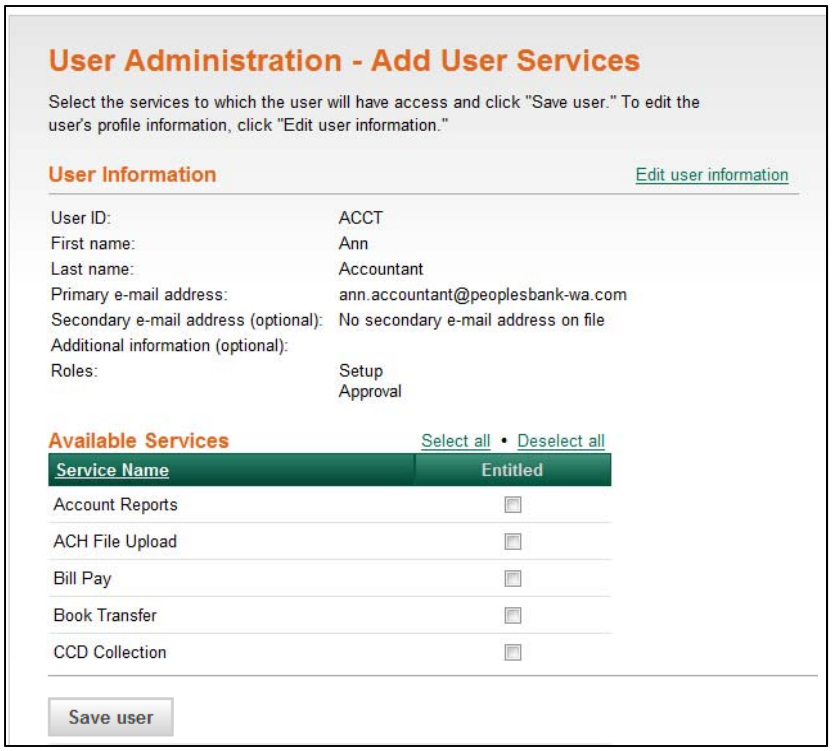
Adding Services

The second step in creating a new user is adding services to the user's profile on the *User Administration – Add User Services* page. When a new service is added to a company's profile it must be entitled to the company users. You can add services as follows:

1. On the *User Administration – Add User Services* page, click the check box associated with each desired service. To entitle a user to all available services click the Select all link above the table header.

Note: Some services have dependencies on other services and must be enabled together. Refer to the *Dependent Services* section on page 32 for a list of these services.

User Administration – Add User Services



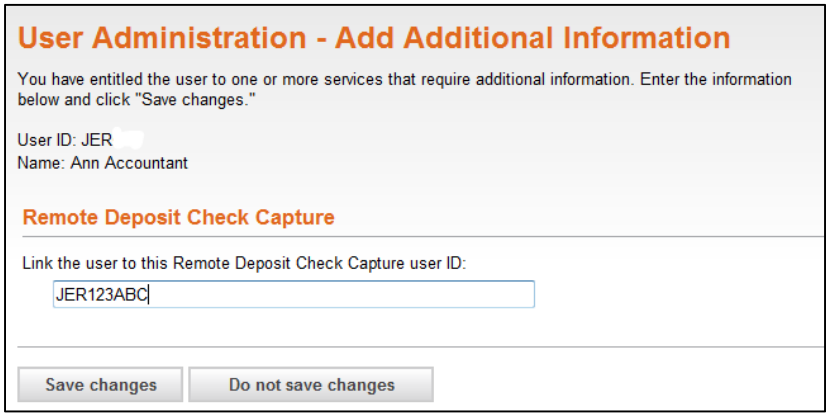
2. Click "Save user".

Adding Additional Information

If you are creating a new user that will access Remote Deposit Capture (RDC) through Business Manager, you will be prompted to enter the user's ID for the RDC system. The RDC User ID is entered so it can be linked to the user's Business Manager User ID to provide single sign on access to the RDC system. This is done using the *User Administration – Add Additional Information* page which appears after you have checked the "Entitled" box for the Remote Deposit Capture service and clicked "Save user".

1. On the *User Administration – Add Additional Information* page, enter the user's ID for the RDC Service.

User Administration – Add Additional Information Page



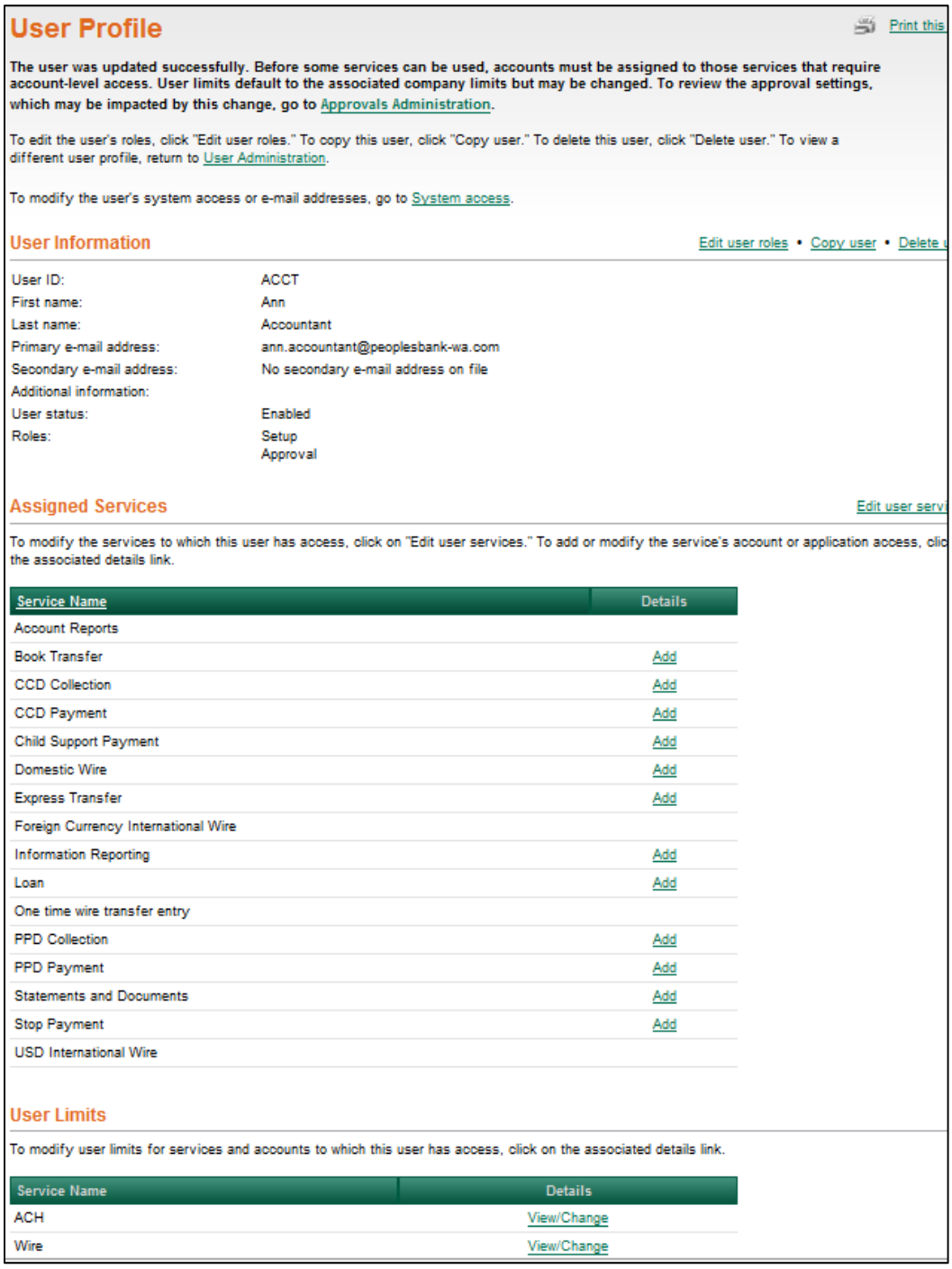
2. Click **Save changes**.

Note: The Remote Deposit Capture service will not be added to the Business Manager user's profile without a valid RDC user ID. If the RDC user ID that was entered is not valid, an error message will be displayed on the User Profile page indicating: **An update to an external system failed: Specified user id is not valid in external system.**

If you receive this error, verify that the following criteria have been met before trying to "link" the Business Manager user ID and the RDC user ID:

- The RDC user ID you entered was not entered incorrectly
- The RDC user ID you entered is not currently locked out of the RDC system
- The RDC has already signed in to the RDC system at least one time successfully
- The RDC user has changed their password from the temporary password that was assigned for initial login

User Profile



User Profile

Print this

The user was updated successfully. Before some services can be used, accounts must be assigned to those services that require account-level access. User limits default to the associated company limits but may be changed. To review the approval settings, which may be impacted by this change, go to Approvals Administration.

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to User Administration.

To modify the user's system access or e-mail addresses, go to System access.

User Information

Edit user roles • Copy user • Delete u

User ID:	ACCT
First name:	Ann
Last name:	Accountant
Primary e-mail address:	ann.accountant@peoplesbank-wa.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Setup Approval

Assigned Services

Edit user servi

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, clic the associated details link.

Service Name	Details
Account Reports	
Book Transfer	Add
CCD Collection	Add
CCD Payment	Add
Child Support Payment	Add
Domestic Wire	Add
Express Transfer	Add
Foreign Currency International Wire	
Information Reporting	Add
Loan	Add
One time wire transfer entry	
PPD Collection	Add
PPD Payment	Add
Statements and Documents	Add
Stop Payment	Add
USD International Wire	

User Limits

To modify user limits for services and accounts to which this user has access, click on the associated details link.

Service Name	Details
ACH	View/Change
Wire	View/Change

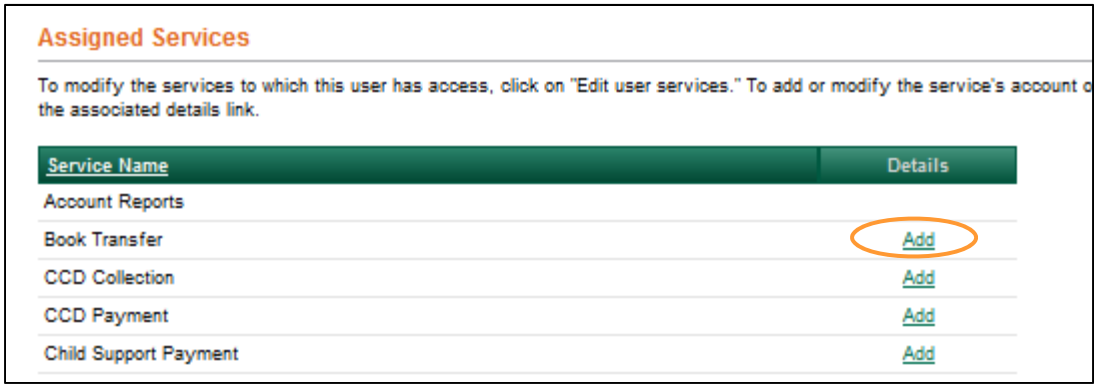
The user's profile is created and a confirmation message is displayed on the page. You can complete the user's setup by adding account access, application access (if applicable), and modifying service limits (if applicable), as described in the following sections.

Adding Account Access to Services

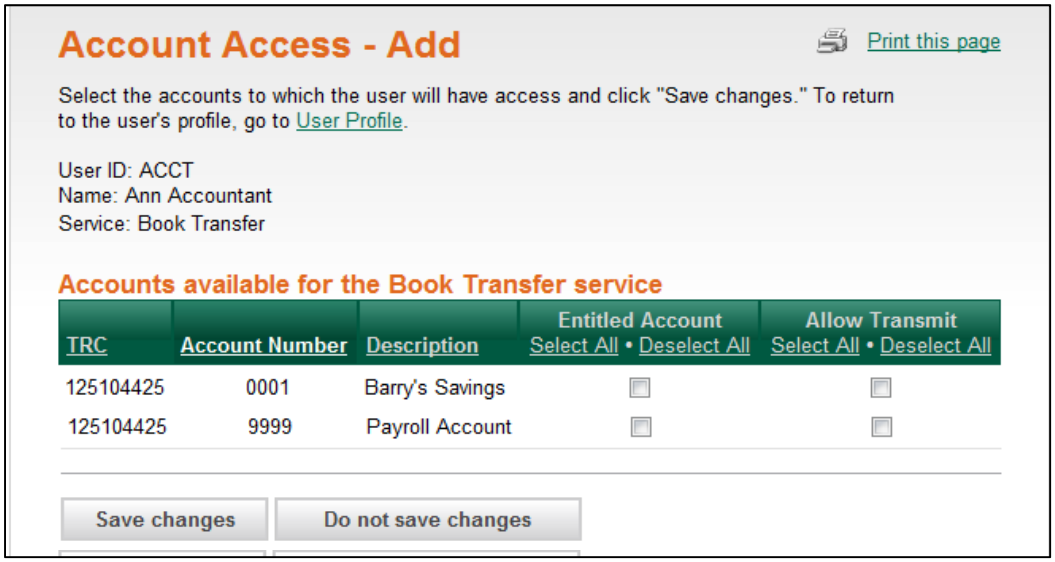
The third step in creating a new user is setting up account access to services on the *Account Access – Add* page. Account level entitlements are assigned for all users before a new service can be used. An Add link under the **Assigned Services** section indicates services that require account or application level access. You can add account access as follows:

1. On the *User Profile* page, click the Add link associated with the service to assign account level access.

User Profile



Account Access – Add



2. Click the check box associated with each account to entitle account level access. Use the **Select All** link to entitle all accounts for the service.

3. Click "Save changes".

Adding Application Access to Services

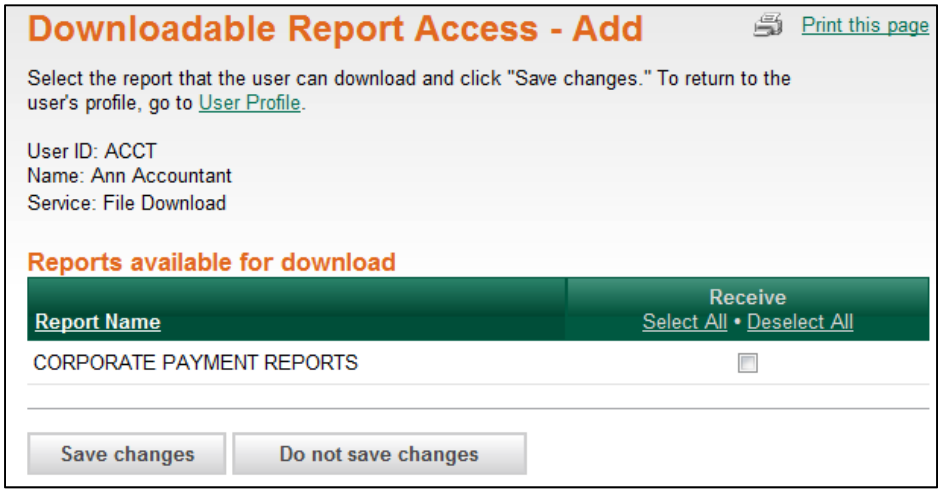
If applicable, the fourth step in creating a new user is setting up application access to File Download through the *User Profile* page. If your company does not use File Download, proceed to the *Modifying Limits* section below.

Adding File Download Access

On the *User Profile* page:

1. Click the Add link associated with the File Download service to assign application level access.

Application Download Access – Add



2. Click the check box associated with the application the user can download. Click the Select All link to select all of the check boxes.
3. Click Save changes".

Modifying Limits

If applicable, the fifth step in creating a new user is modifying a user's daily maximum limit and account limits associated with Wire, ACH, or Business Bill Pay services through the *User Profile* page. If your company does not use ACH, Wire, or Business Bill Pay, you have completed the steps required for creating a new user.

A user's limits cannot exceed the company limits. If a company limit is changed making it more restrictive than the end user limit, the end user limit is automatically set to the company limit. Excluded transactions will not be included in the cumulative totals used for limit filtering and will not be reflected in the Today's totals calculated in associated reports.

Modifying Wire Limits

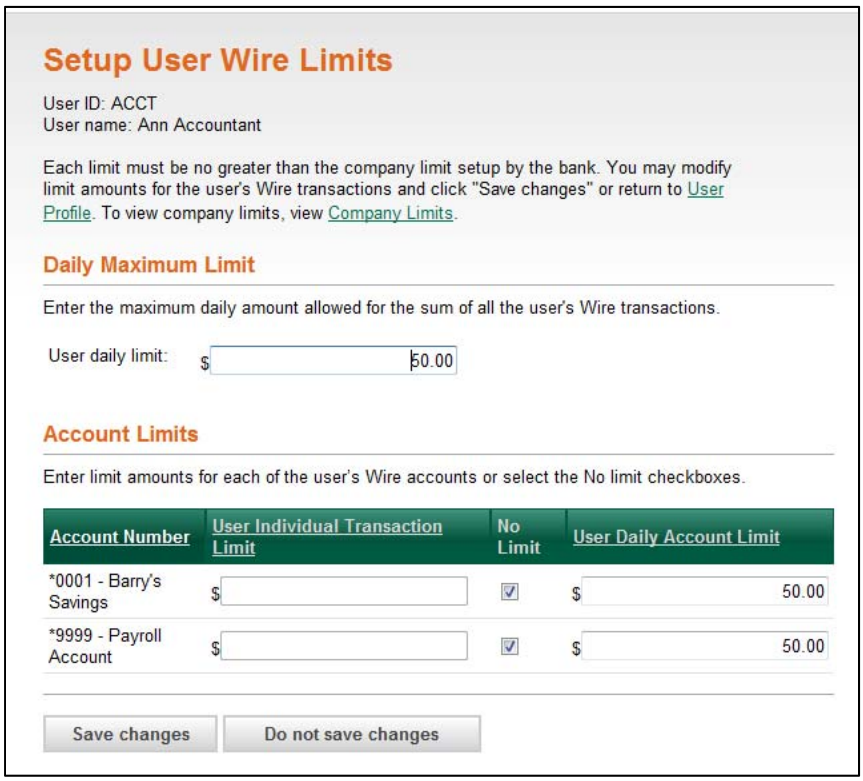
Wire limit checking proceeds in the following order:

- User Daily Limit
- Company Daily Limit
- User Daily Account Limit
- Company Daily Account Limit
- User Transaction Limit
- Company Transaction Limit

To modify Wire limits:

1. From the *User Profile* page, click the View/Change link associated with the Wire service.

Setup User Wire Limits



Setup User Wire Limits

User ID: ACCT
User name: Ann Accountant

Each limit must be no greater than the company limit setup by the bank. You may modify limit amounts for the user's Wire transactions and click "Save changes" or return to User Profile. To view company limits, view Company Limits.

Daily Maximum Limit

Enter the maximum daily amount allowed for the sum of all the user's Wire transactions.

User daily limit: $ 50.00

Account Limits

Enter limit amounts for each of the user's Wire accounts or select the No limit checkboxes.

Account Number	User Individual Transaction Limit	No Limit	User Daily Account Limit
*0001 - Barry's Savings	$	☑	$ 50.00
*9999 - Payroll Account	$	☑	$ 50.00

Save changes | Do not save changes

2. Enter the **User daily limit** or select the **No Limit** option (if applicable). The **No Limit** options are only available if the company limit is set to Not Used.
3. Enter the **User Individual Transaction Limit** and **User Daily Account Limit** for each of the accounts, or check the **No Limit** check box (if applicable).
4. Click "Save changes".

Modifying ACH Limits

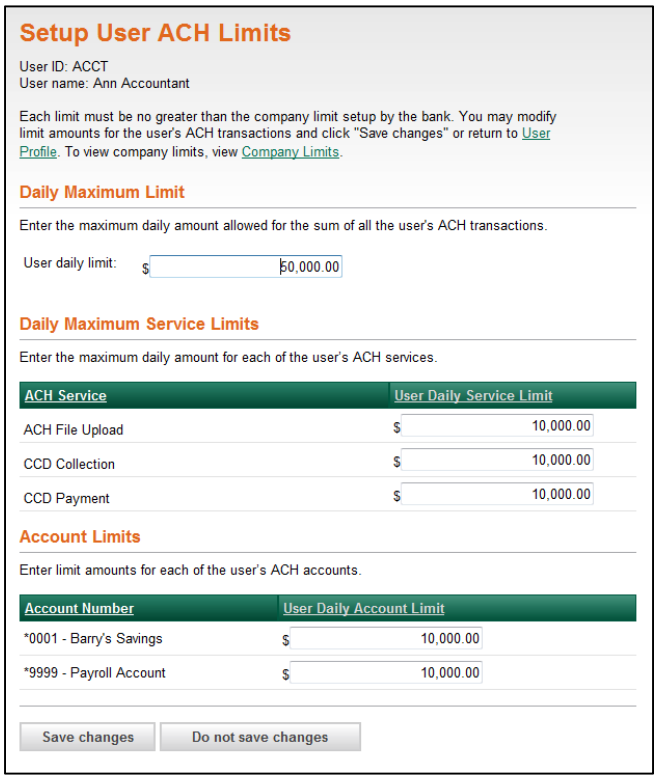
ACH limit checking proceeds in the following order:

- User Daily Limit
- User ACH Service Limit
- User's Company Daily Limit
- User's Company ACH Service Limit
- User Daily Account Limit
- Company Daily Account Limit
- Company Transaction Detail Limit

To modify ACH limits:

1. From the *User Profile* page, click the View/Change link associated with the ACH service.

Setup User ACH Limits



2. Enter the **User daily limit** or select the **No Limit** option (if applicable). The **No Limit** options are only available if the company limit is set to Not Used.
3. Enter the **User Daily Service Limit** for each listed ACH service or select the **No Limit** option (if applicable).
4. Enter the **User Individual Transaction Limit** and **User Daily Account Limit** for each of the accounts, or check the **No Limit** check box.
5. Click “Save changes”.

Modifying Business Bill Payment Limits

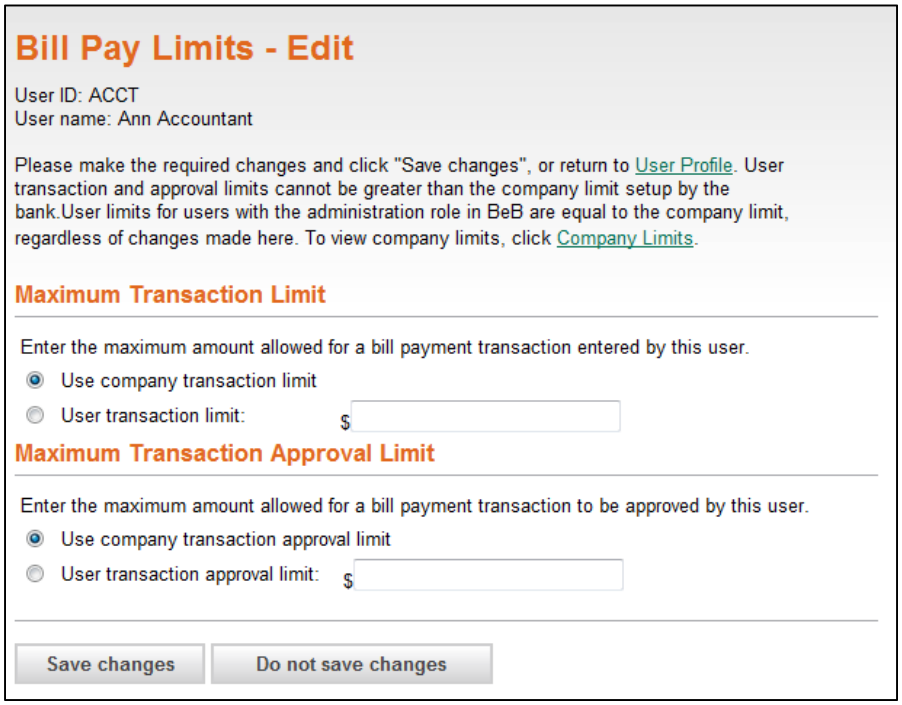
Business Bill Payment limit checking proceeds in the following order:

- User Transaction Limit
- User's Company Transaction Limit

To modify Bill Pay limits:

1. From the *User Profile* page, click the View/Change link associated the Bill Pay service.

Setup User Bill Pay Limits



2. Enter a specific **User transaction limit**, or select the **Use company transaction limit** option. The **User transaction limit** must be less than the company's transaction limit.
3. Click “Save Changes”.

View Company Limits

To view your company's limit for ACH, Business Bill Pay, or Wire:

- Click the **Company Limits** link on the *Setup User ACH Limits, Setup User Bill Pay Limits*, or *Setup User Wire Limits* page.

Company Limits

Print this page • Close window

Company Limits

Report created: 11/11/2008 05:30 PM ET

Daily Maximum ACH Limits

The maximum daily amount allowed for the sum of all the company's ACH transactions.

Company daily limit: $1,000.00
Today's total: $0.00

Service Name	Company Daily ACH Service Limit	Today's Total
Funds Transfer	$0.00	$0.00

Daily Account ACH Limits

The daily limit amounts for each of the company's ACH accounts.

Account Number	Company Daily Account Limit	Today's Total
*9903 - test1	$0.00	$0.00
*8989 - test3	$0.00	$0.00
*7888 - test2	$0.00	$0.00

ACH Transaction Detail Limits

The transaction detail limit for each ACH service.

Service Name	Company ACH Transaction Detail Limit
Funds Transfer	$0.00

Bill Pay Transaction Limit

The individual transaction limit for this company's Business Bill Pay transactions.

Transaction limit: $12,000.00

Dependent Services

The following table shows the services that must be enabled in conjunction with one another. For example, when enabling a user for Deposit Reporting, the Information Reporting service must also be enabled.

An asterisk (*) denotes services for which account access must be enabled.

Note: The service in the right column must be enabled for the service in the left column to have any effect on the user's entitlements.

If Enabled	Also Enable
Loan Advance	*Loan
Loan Payment	*Loan
Account Reports	*Information Reporting
Deposit Account Reporting	*Information Reporting
Deposit Reporting	*Information Reporting

Notes

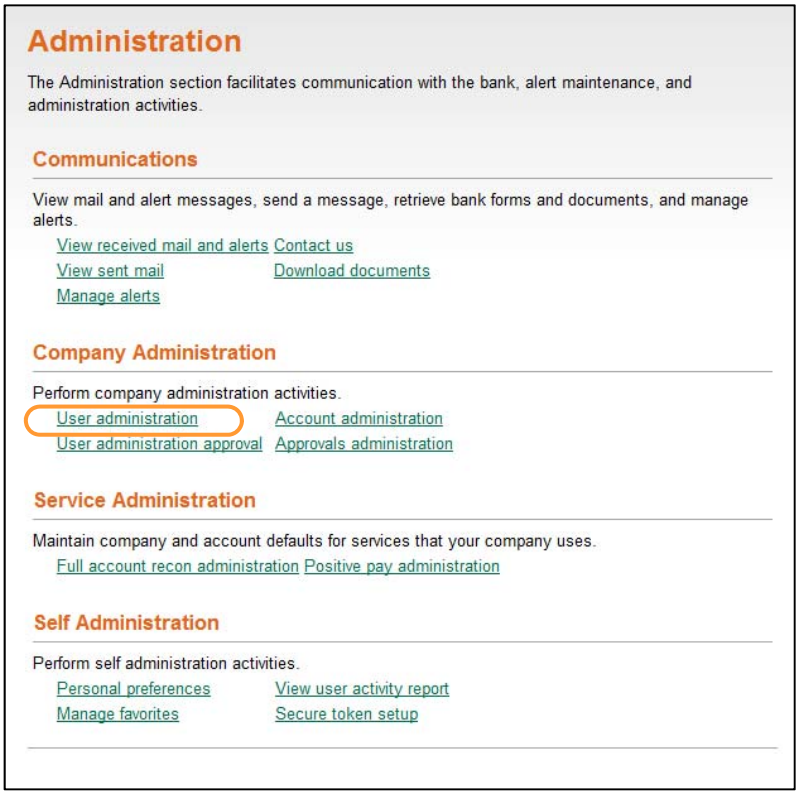
Modifying an Existing User

General user information, service level, account level entitlements, and user limits may be modified for existing users. In addition, the user's Secure Sign On and Secure Token Sign On settings may be modified through the *User Administration* page.

To access the *User Administration* page:

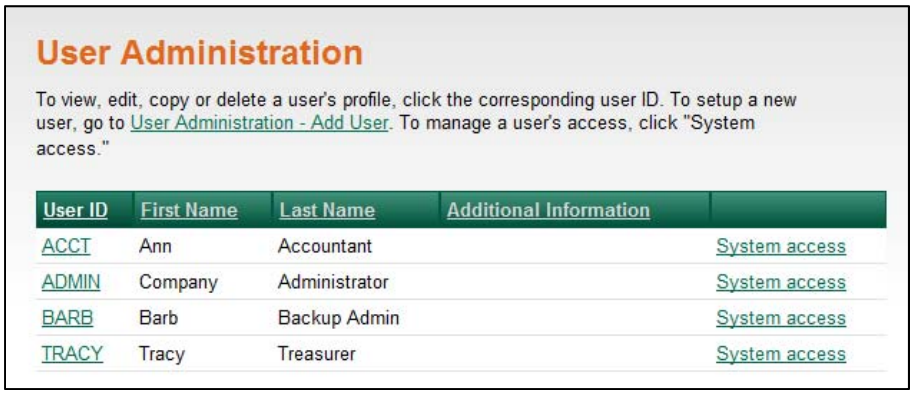
1. Click the **Administration** tab.

Administration Section Overview



2. Click the User administration link under **Company Administration**.

User Administration



User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to User Administration - Add User. To manage a user's access, click "System access."

User ID	First Name	Last Name	Additional Information	
ACCT	Ann	Accountant		System access
ADMIN	Company	Administrator		System access
BARB	Barb	Backup Admin		System access
TRACY	Tracy	Treasurer		System access

Modifying User Information or System Access

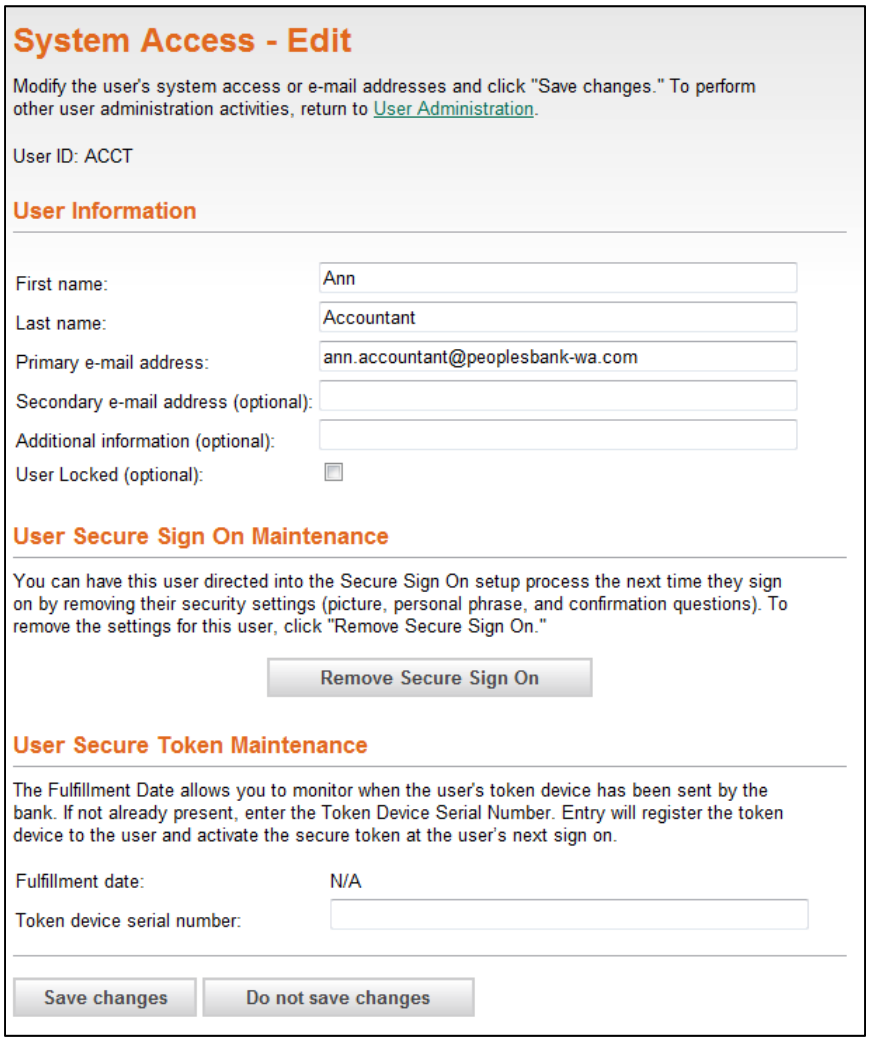
The following user administration tasks do not require multiple approvals and can be performed through the ***System Access – Edit*** page:

- Modifying user information
- Changing a user's password
- Unlocking a user
- Removing secure sign on (if applicable)
- Entering a token serial device number (if applicable)

To access the *System Access – Edit* page:

- On the *User Administration* page, click the System access link associated with the user.

System Access – Edit



Modifying User Information

To modify a user's name, e-mail address, or additional information:

1. On the *System Access – Edit* page, modify the user's information as needed.
2. Click “Save changes”.

A confirmation message is displayed.

Change a User Password

To change a user password:

1. On the *System Access – Edit* page, enter the new **Password**.
2. Re-enter the password in the **Confirm password** field.
3. Click “Save changes”.

A confirmation message is displayed.

Unlock a User

Users are allowed three login attempts before they are locked out of Business Manager. Users who are locked out can be unlocked by a user who has the Administration role.

To unlock a user:

1. On the *System Access – Edit* page, uncheck the **User Locked** option.
2. Click "Save changes".

A confirmation message is displayed.

Removing Secure Sign On Settings

For Secure Sign On users, the user's secure sign on security settings (picture, personal phrase, and confirmation questions and answers) can be removed, redirecting the user to the Secure Sign On setup process the next time they sign on to Business Manager.

1. On the *System Access – Edit* page, click "Remove Secure Sign On settings".
2. Click "OK" to confirm you want to remove secure sign on settings for this user.
3. Click "OK".

A confirmation message is displayed.

User Secure Token Maintenance

For Secure Token Sign On and/or Approval users, the user's token device serial number must be entered on the System Access page to "register" the token. Each token device can be registered to a single, specific user.

Note: The fulfillment date is the date the financial organization is sending the token device. This date can be used to monitor the fulfillment status of each user's token device.

1. On the *System Access – Edit* page, enter the user's **Token Device Serial Number**.
   Entry registers the token device to the user and activates Secure Token Sign On at the user's next sign on if Secure Token Sign On is enabled for your company.
2. Click **Save changes**.
3. Once the token device has been registered to a Business Manager user, contact Peoples Bank immediately to finalize registration.
4. Deliver the token device to the user.

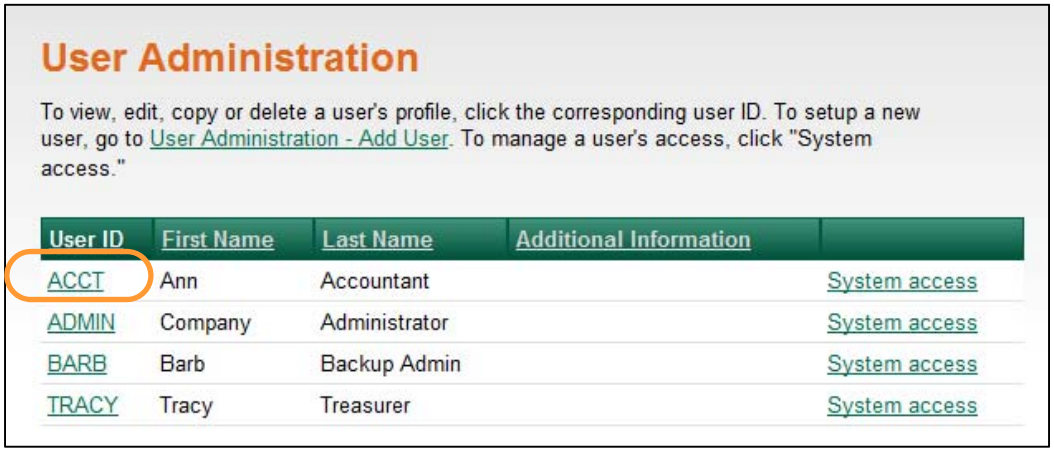
Note: The user will not be able to sign on to Business Manager without their token device if Secure Token Sign On is enabled for your company or Approve ACH and/or Wire transactions if Token Approval is enabled for your company.

Modifying User Roles

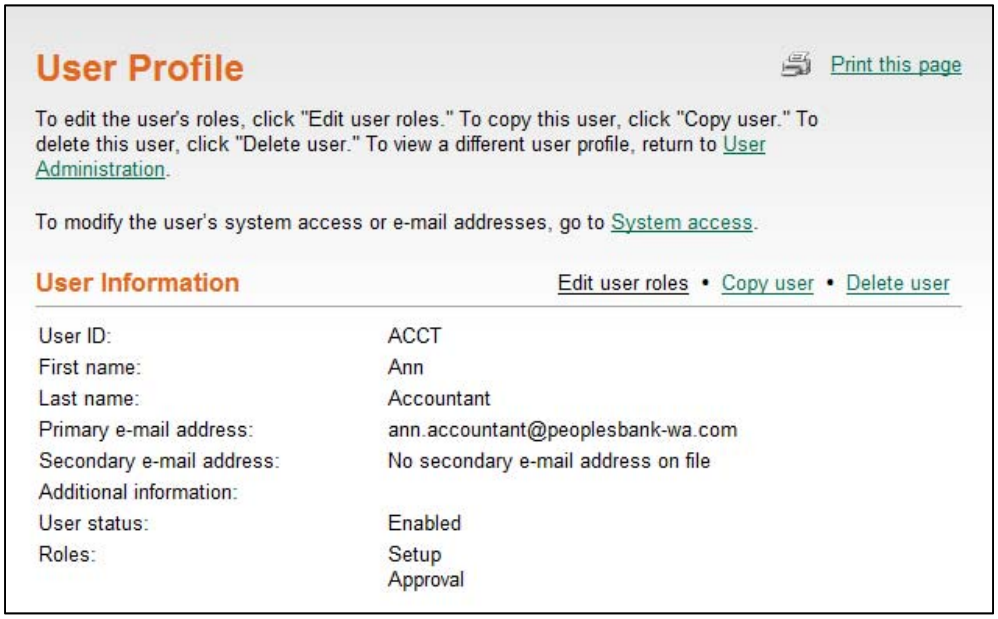
To modify a user's assigned roles:

1. On the *User Administration* page, click the User ID link for the desired user to display the *User Profile* page.

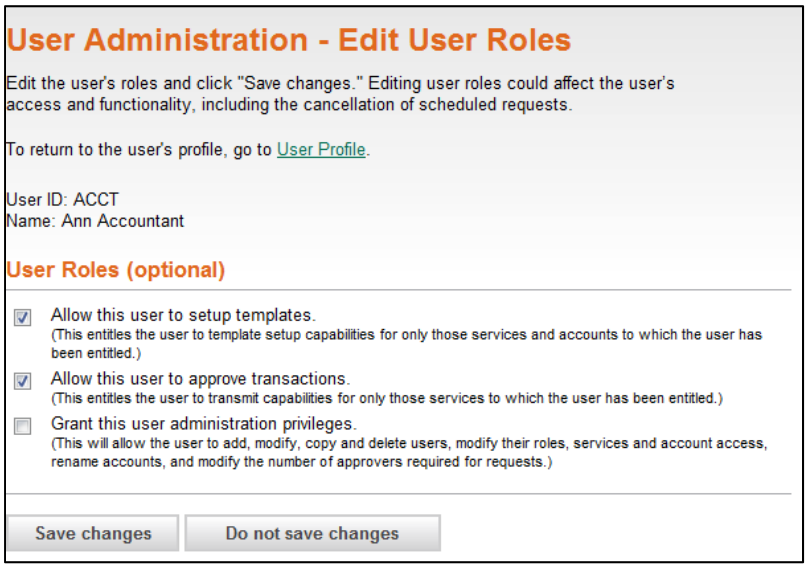
User Administration



2. Click the Edit user roles link.



User Administration – Edit User Roles



3. Modify the following **User Roles** as needed:

    - Allow this user to setup templates.
    - Allow this user to approve transactions.
    - Grant this user administration privileges.

4. Click “Save changes”.

The *User Profile – Confirmation* page is displayed.

- Changed items appear in bold green text with a green dot (●).
- Deleted items appear in bold red text with a red X (X).
- Unchanged items appear in black text with a black checkmark (✓).

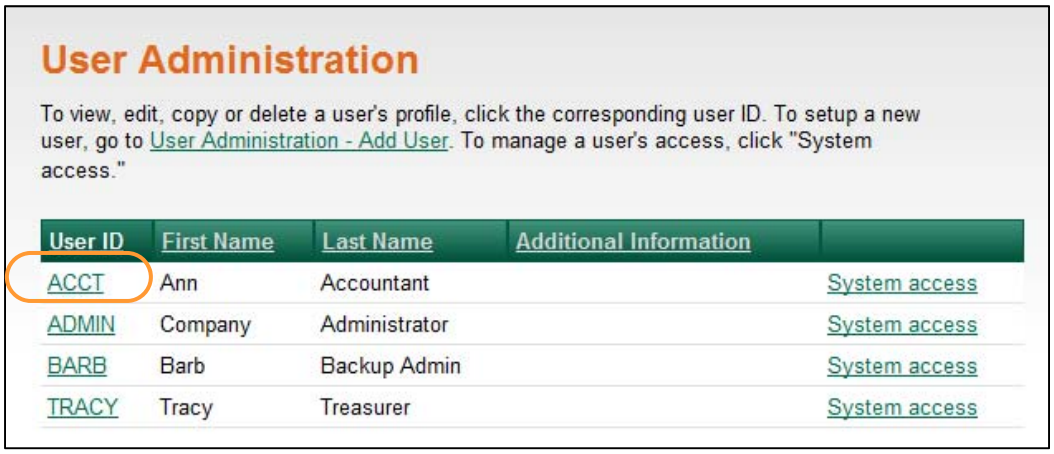
Modifying Service Entitlements

If a new service is added to a company’s profile, then the new service must be entitled to the company users. Account level entitlements must also be assigned for all users before the new service can be used, as described in the following section.

To modify a user's service entitlements:

1. On the *User Administration* page, click the User ID link for the desired user to display the *User Profile* page.

User Administration

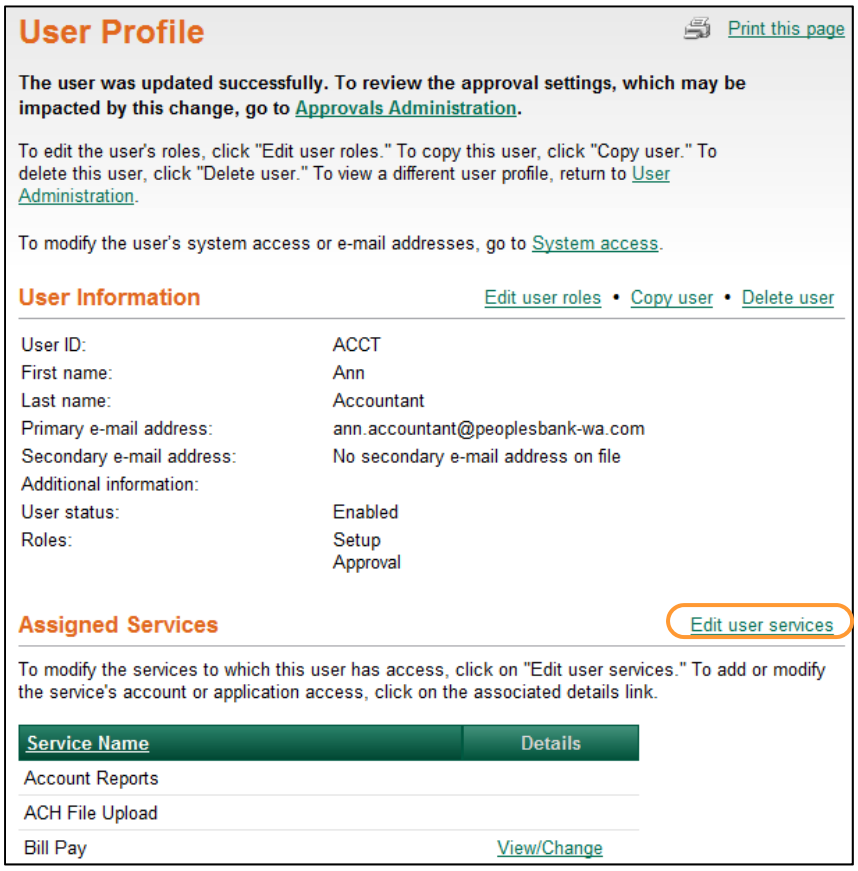


User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to User Administration - Add User. To manage a user's access, click "System access."

User ID	First Name	Last Name	Additional Information	
ACCT	Ann	Accountant		System access
ADMIN	Company	Administrator		System access
BARB	Barb	Backup Admin		System access
TRACY	Tracy	Treasurer		System access

User Profile



User Profile

Print this page

The user was updated successfully. To review the approval settings, which may be impacted by this change, go to Approvals Administration.

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to User Administration.

To modify the user's system access or e-mail addresses, go to System access.

User Information

Edit user roles • Copy user • Delete user

User ID:	ACCT
First name:	Ann
Last name:	Accountant
Primary e-mail address:	ann.accountant@peoplesbank-wa.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Setup Approval

Assigned Services

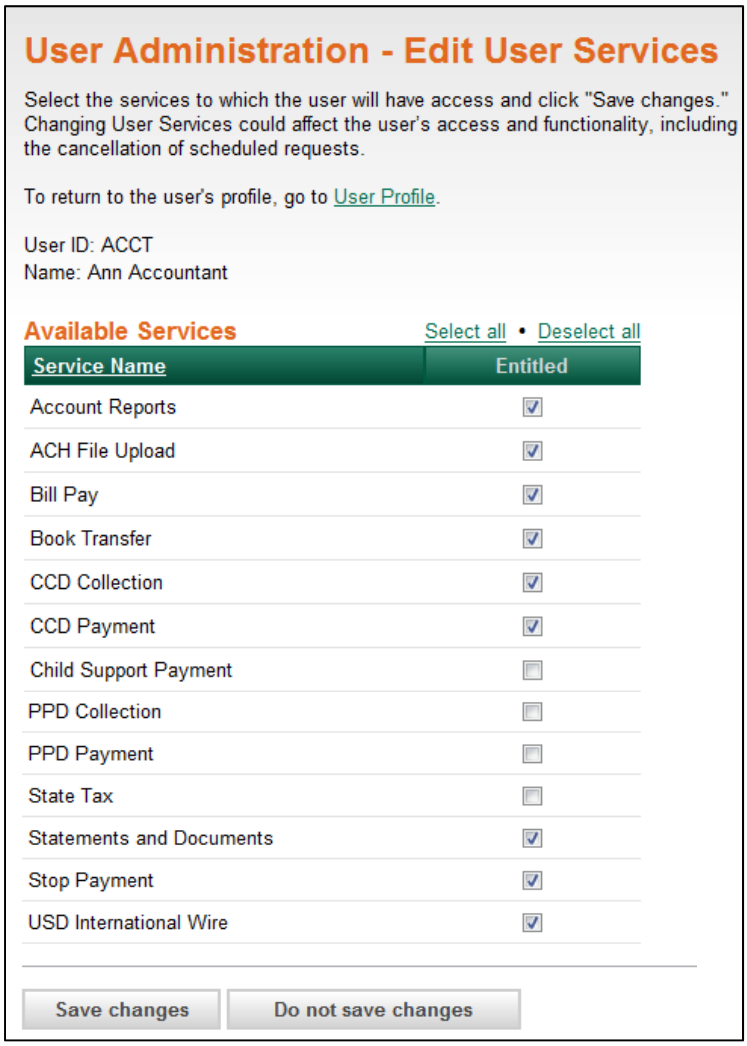
Edit user services

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.

Service Name	Details
Account Reports	
ACH File Upload	
Bill Pay	View/Change

2. Click the **Edit user services** link.

User Administration – Edit User Services



3. Modify services by checking or unchecking each service. To entitle or un-entitle a user to all available services click the Select all or Deselect all link above the table header.
4. Click "Save changes".

The *User Profile* page is displayed with a confirmation message.

- Changed items appear in bold green text with a green dot (●).
- Deleted items appear in bold red text with a red X (X).
- Unchanged items appear in black text with a black checkmark (✓).

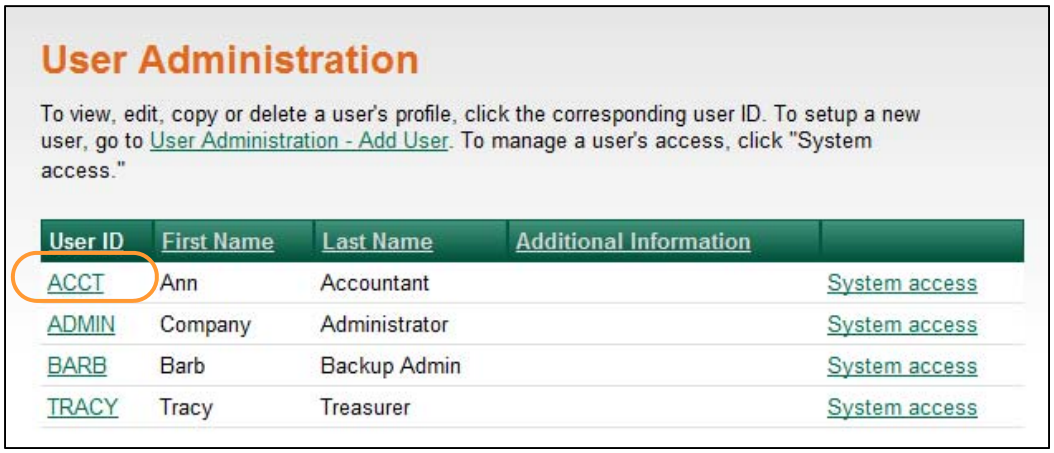
Modifying Account Entitlements

If a new service is added to a company's profile, then the new service must be entitled to the company users. Account level entitlements must also be assigned for all users before the new service can be used.

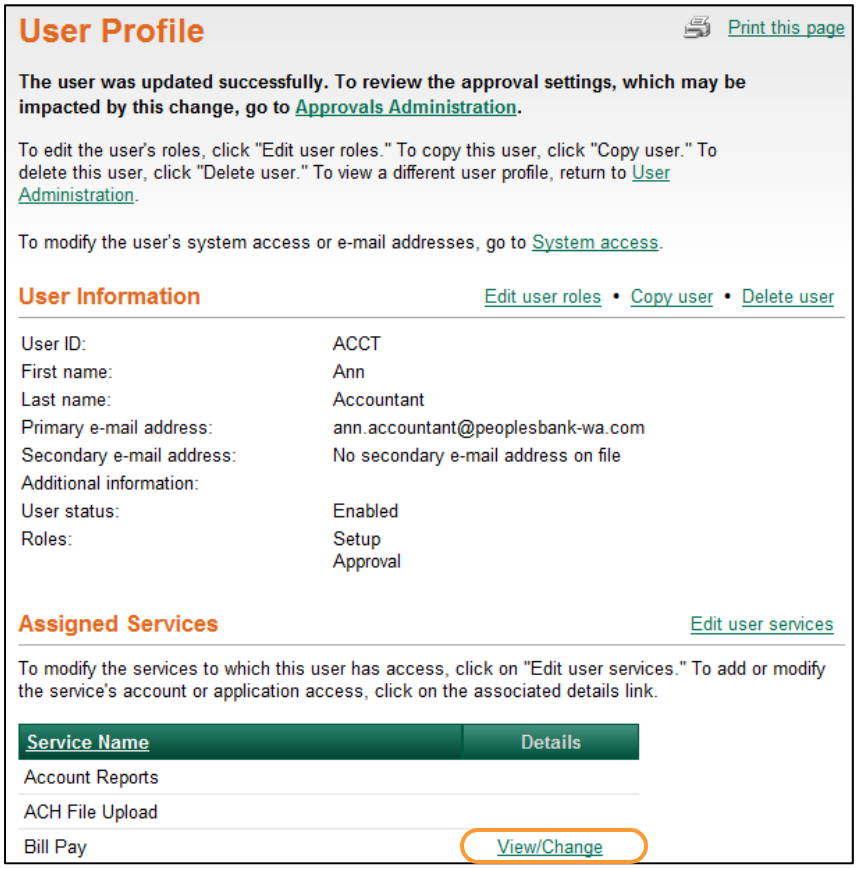
To modify account entitlements:

1. On the *User Administration* page, click the User ID link for the desired user to display the *User Profile* page.

User Administration

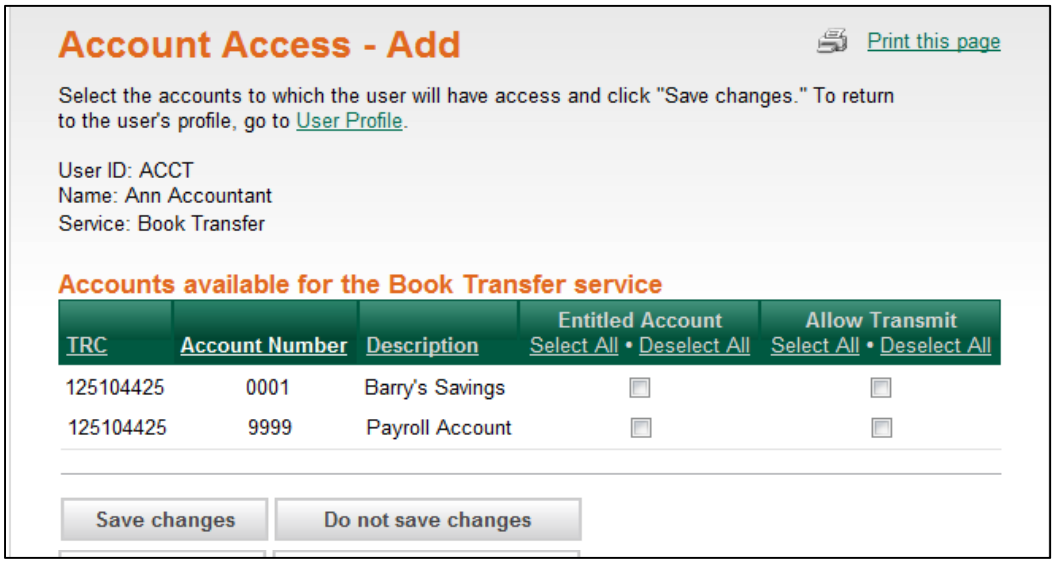


User Profile



2. Click the View/Change or Add link.

Account Access – Add (or Edit)



3. Entitle accounts to the user or remove account entitlements as needed.

To entitle **entry** capabilities for a selected account, click the **Entitled Account** check box associated with the desired account(s). Use the Select all link to select all accounts.

To entitle **approval/transmit** capabilities for a selected account(s), click the **Allow Transmit** check box associated with the desired account(s). Use the Select all link to select all accounts.

To **remove** entry, approval, or transmit capabilities for a selected account(s), de-select the appropriate check box associated with the desired account(s). To remove entry or transmit capabilities for all accounts, click the Deselect all link.

4. Click "Save changes".

The *User Profile* page is displayed with a confirmation message.

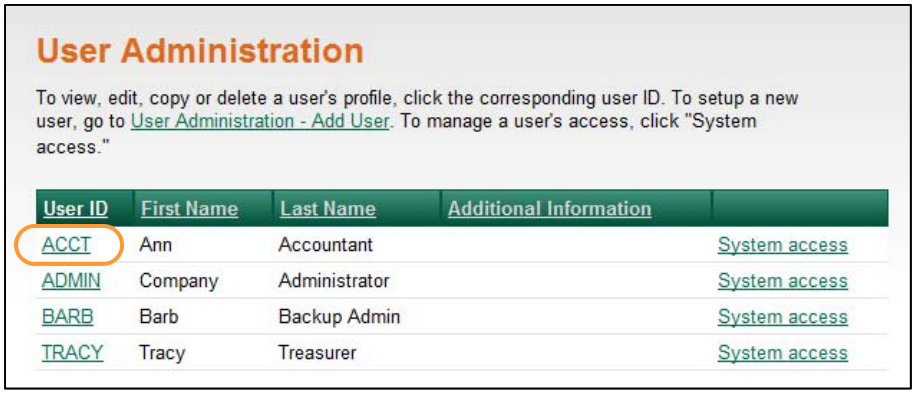
The *User Profile – Confirmation* page is displayed.

- Changed items appear in bold green text with a green dot (●).
- Deleted items appear in bold red text with a red X (X).
- Unchanged items appear in black text with a black checkmark (✓).

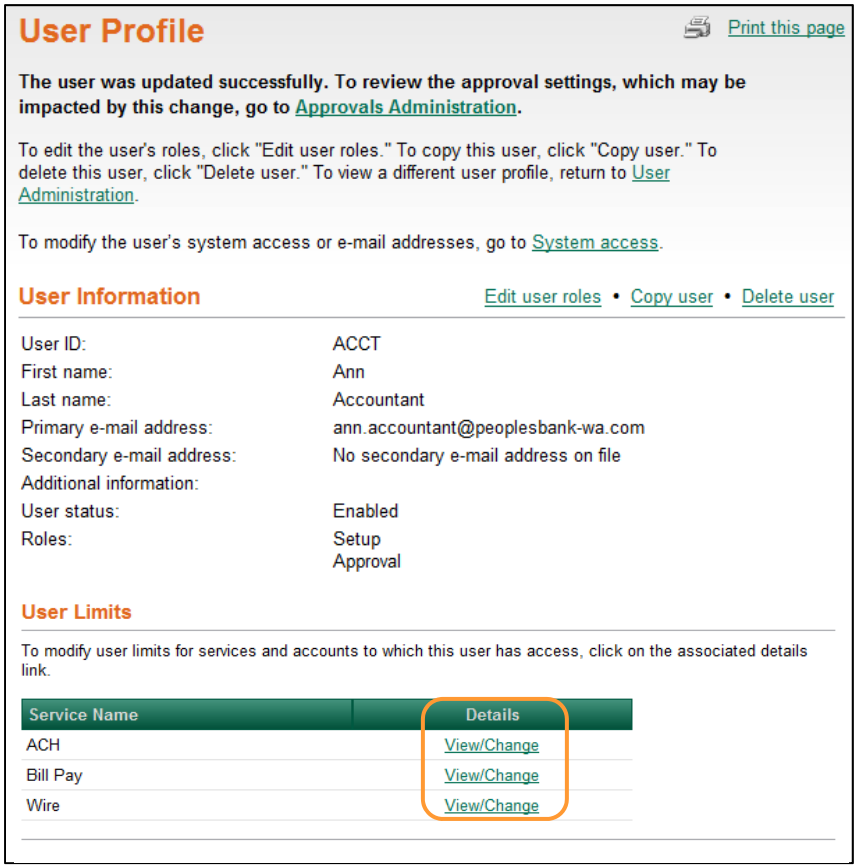
Modifying User Limits

1. On the *User Administration* page, click the User ID link for the desired user to display the *User Profile* page.

User Administration



User Profile



2. Click the **View/Change** link associated with the service.
3. Assign user limits as described in the *Modifying Limits* section.
4. Click “Save changes”.

The *User Profile* page is displayed with a confirmation.

- Changed items appear in bold green text with a green dot (●).
- Deleted items appear in bold red text with a red X (X).
- Unchanged items appear in black text with a black checkmark (✓).

Notes

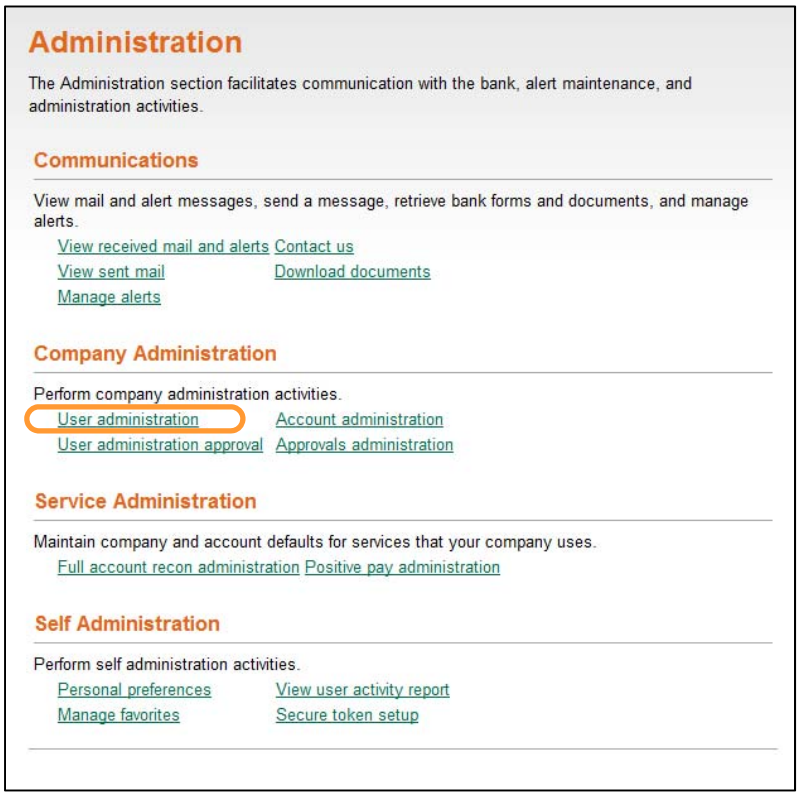
Copying an Existing User

To streamline the setup of a new user, you can copy an existing user's roles and entitlements to another user.

Note: All role assignments, service entitlements, account entitlements, and user limits are copied to the new user. Changes can be made to these assignments as needed. For security purposes, the copy feature does not include **User ID**, **Name**, or **Password** information.

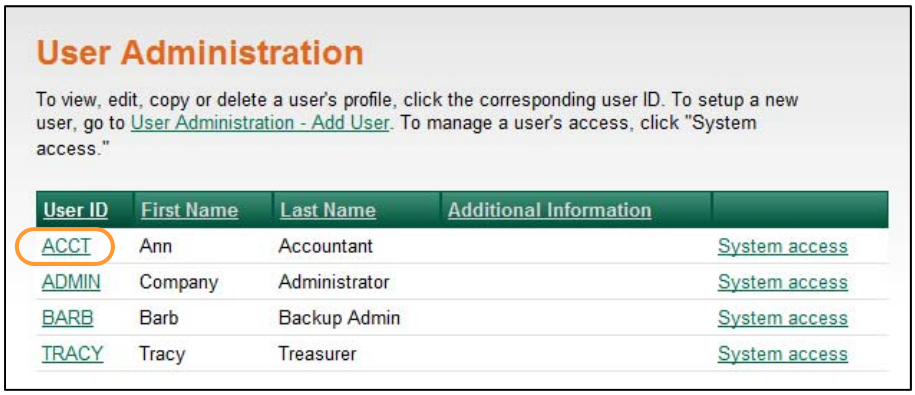
1. Click the **Administration** tab.

Administration Section Overview



2. Select the User Administration link under **Company Administration**.

User Administration



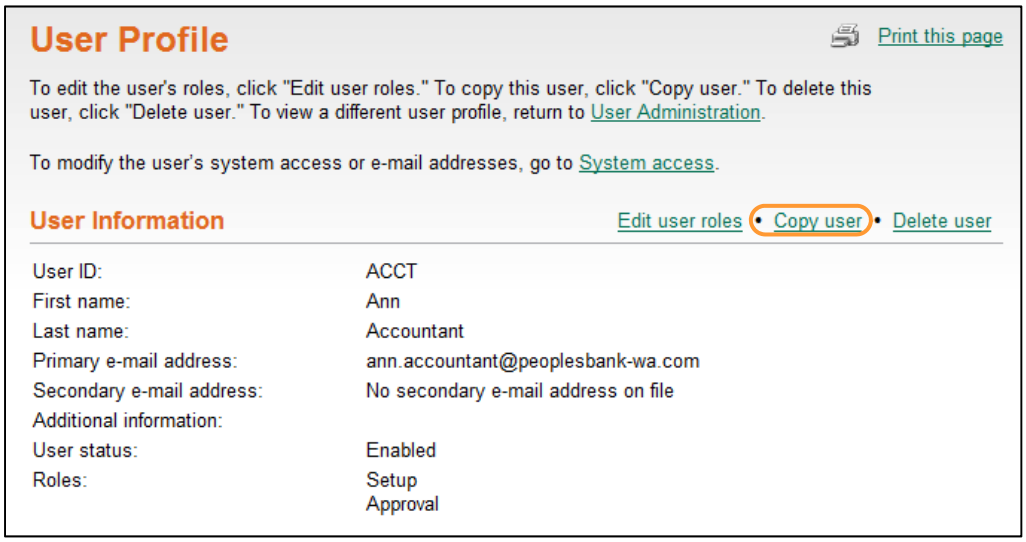
User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to User Administration - Add User. To manage a user's access, click "System access."

User ID	First Name	Last Name	Additional Information	
ACCT	Ann	Accountant		System access
ADMIN	Company	Administrator		System access
BARB	Barb	Backup Admin		System access
TRACY	Tracy	Treasurer		System access

3. Click the User ID link associated with the user.

User Profile



User Profile

Print this page

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to User Administration.

To modify the user's system access or e-mail addresses, go to System access.

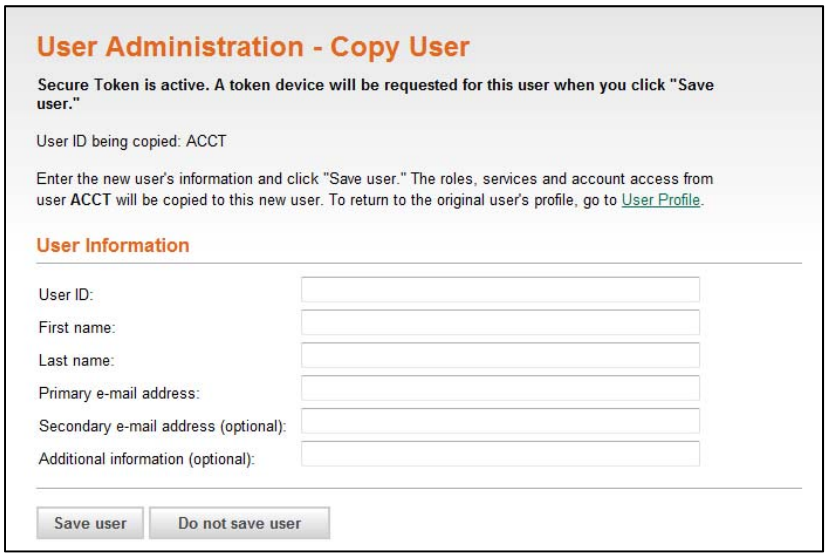
User Information

Edit user roles • Copy user • Delete user

User ID:	ACCT
First name:	Ann
Last name:	Accountant
Primary e-mail address:	ann.accountant@peoplesbank-wa.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Setup Approval

4. Click the Copy user link.

User Administration – Copy User



Note: The previous user setup page can be accessed by clicking the User Profile link at the top of the page.

5. Enter the **User ID**.
6. Enter the user's **Password**.
7. Re-enter the user's password in the **Confirm password** field.
8. Enter the user's **First name**.
9. Enter the user's **Last name**.
10. Enter the user's **Primary e-mail address**.
11. If desired, enter the user's **Secondary e-mail address**.
12. Enter **Additional Information** for the user.
13. Click **Save user**.

The *User Profile* page is displayed with confirmation message.

14. Continue to make changes to the user profile as described in the *Modifying an Existing User* section or click “Save user”.

A confirmation message is displayed.

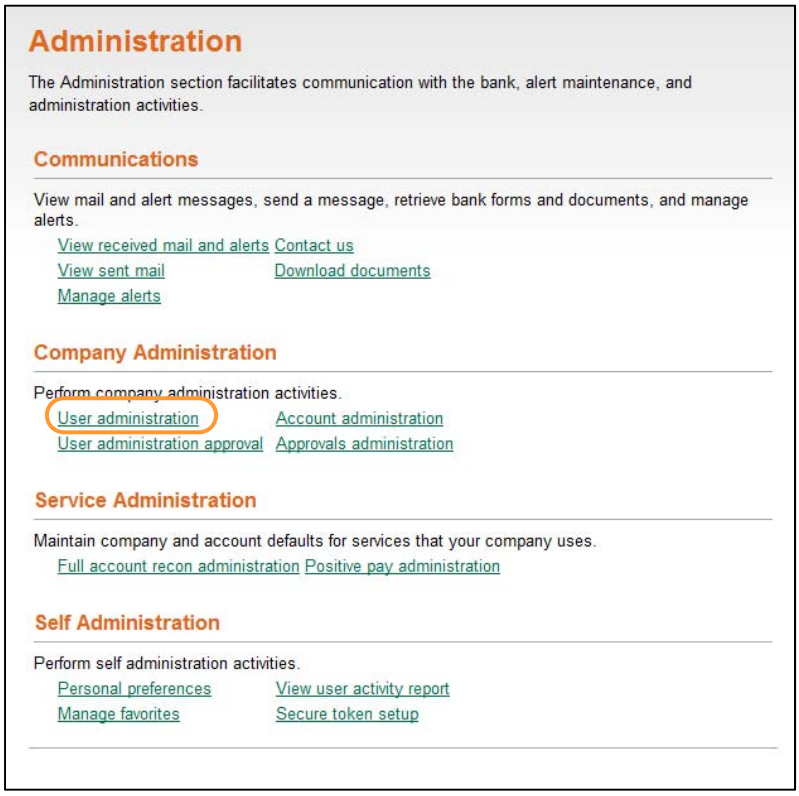
Deleting an Existing User

Existing users can be deleted; however, once deleted, the users cannot be recovered.

To delete an existing user:

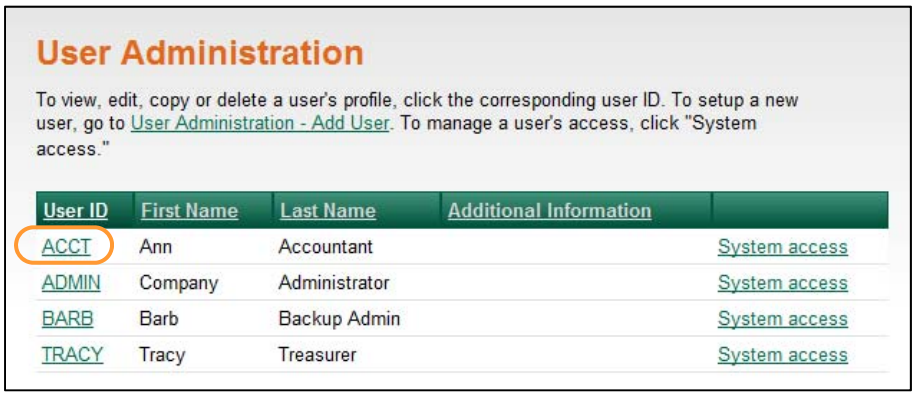
1. Click the **Administration** tab.

Administration Section Overview Page



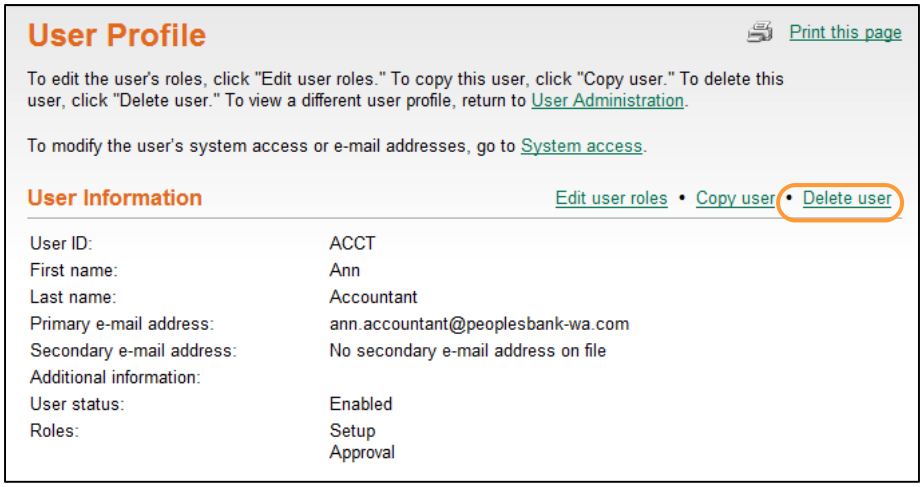
2. Click the User administration link under **Company Administration**.

User Administration



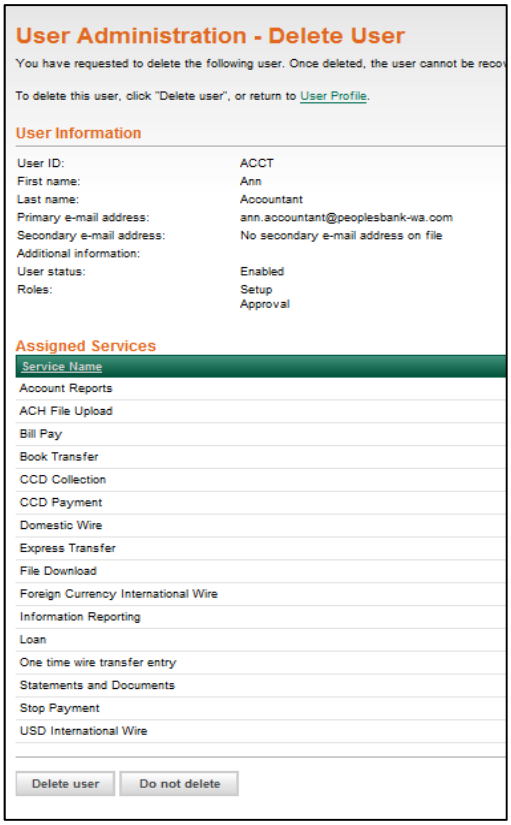
3. Click the User ID link associated with the user to display the *User Profile* page.

User Profile



4. Click the Delete user link.

User Administration – Delete User



5. Click **Delete user**.

The *User Administration* page is displayed with the user removed from the existing users list.

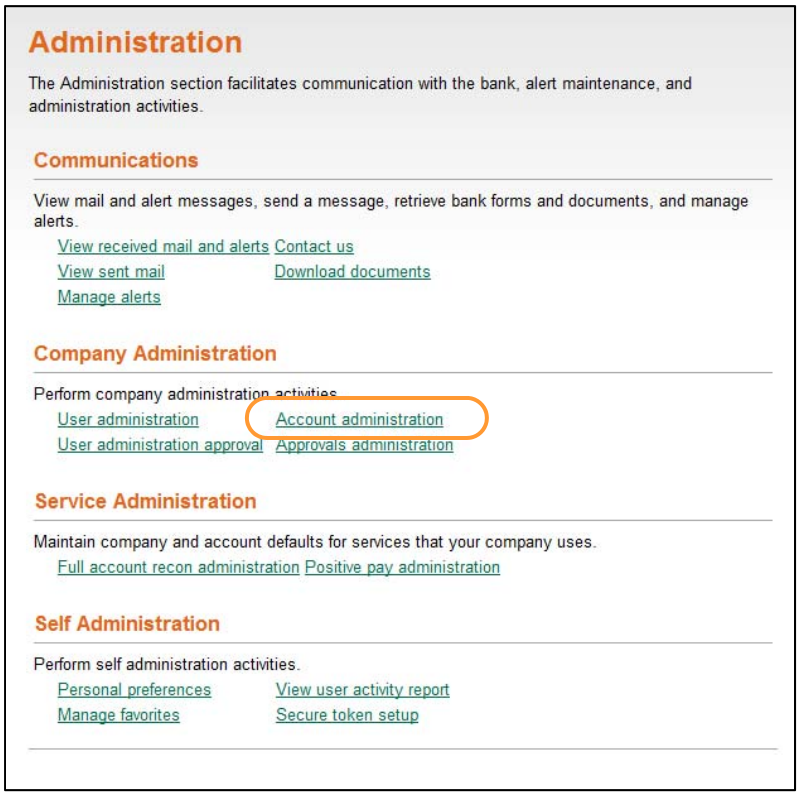
Account Administration

Use **Account Administration** to create or change a text name (nickname) for your accounts. Using a text name helps to easily identify the account when it is used in transactions.

To rename an account:

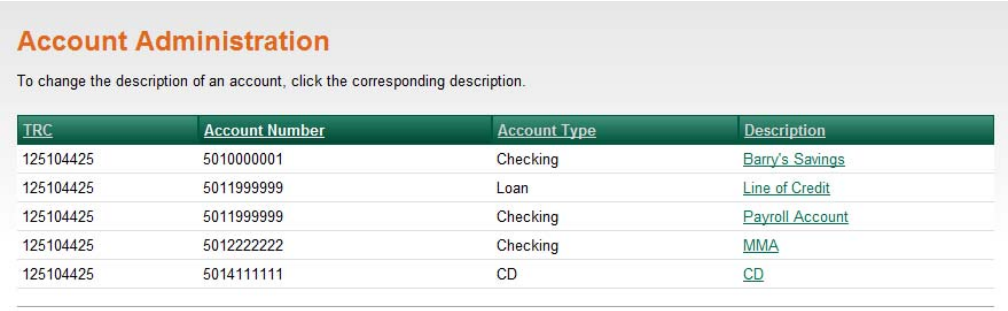
1. Click the **Administration** tab.

Administration Section Overview



2. Click the Account administration link under **Company Administration**.

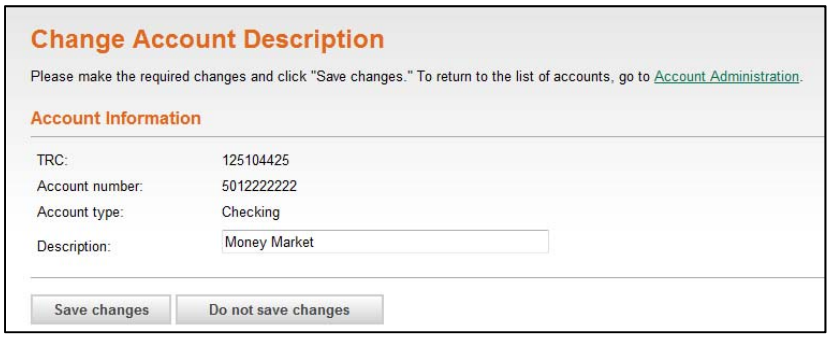
Account Administration



TRC	Account Number	Account Type	Description
125104425	5010000001	Checking	Barry's Savings
125104425	5011999999	Loan	Line of Credit
125104425	5011999999	Checking	Payroll Account
125104425	5012222222	Checking	MMA
125104425	5014111111	CD	CD

3. Click the **Description** link associated with the account.

Change Account Description



4. Enter the new description.
5. Click **Save changes**.

Note: Clicking **Do not save changes** cancels the name change.

The *Account Administration* page is displayed with a confirmation. The new name displays on all corresponding pages and reports.

Notes

Approvals Administration

Use **Approvals Administration** to specify the number of approvals required before a request is transmitted and sent for processing. The number of approvals required can vary based upon the dollar amount of a request. The number of approvers assigned should not be greater than the number of users authorized to approve/transmit the requests. By default, Peoples Bank requires two approvers for ACH PPD and CCD Payment/Collection and Wire transmit requests. All other services are set by default to a single approver for each transaction. Service approval requirements can be set by the company to be more stringent than the Bank's defaults but can never be less stringent than the Bank's default approval levels for the company.

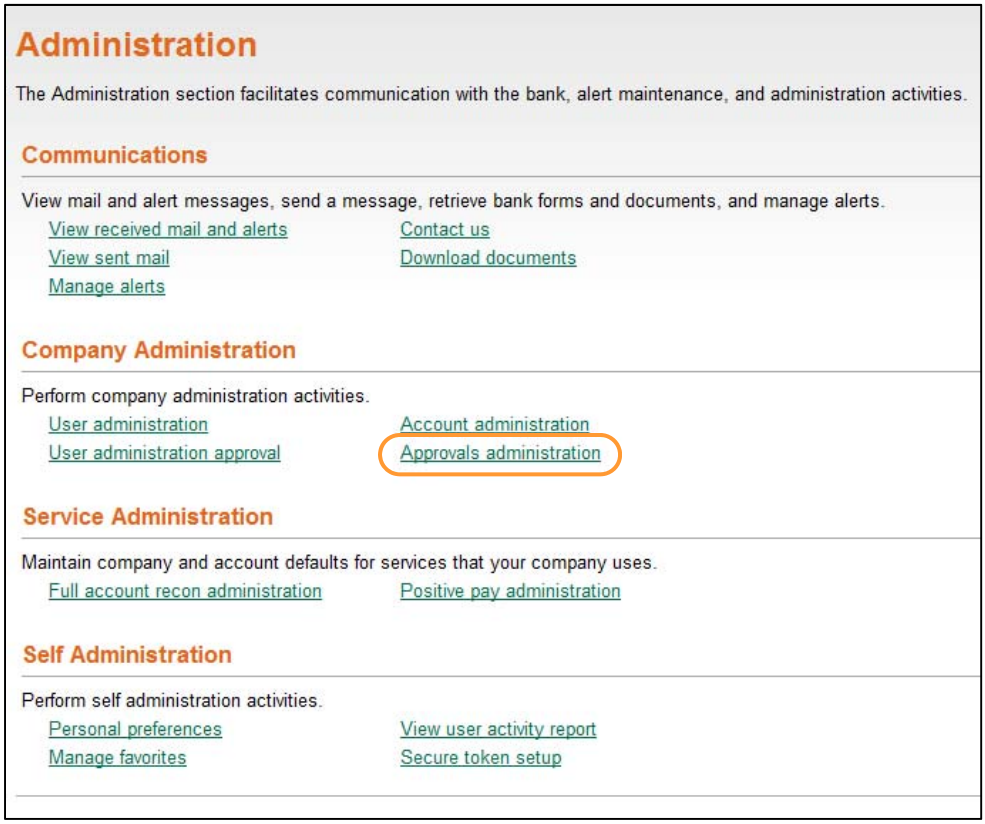
Multiple approvals can be set for the following Business Manager services:

- CCD Payment
- PPD Payment
- CCD Collection
- PPD Collection
- ACH File Upload
- Book Transfer
- Child Support Payment
- Express Transfer
- Federal Tax Payment
- Funds Transfer
- Loan Advance
- Loan Payment
- State Tax Payment
- Template-based Wire Transfer

To access the *Approvals Administration* page:

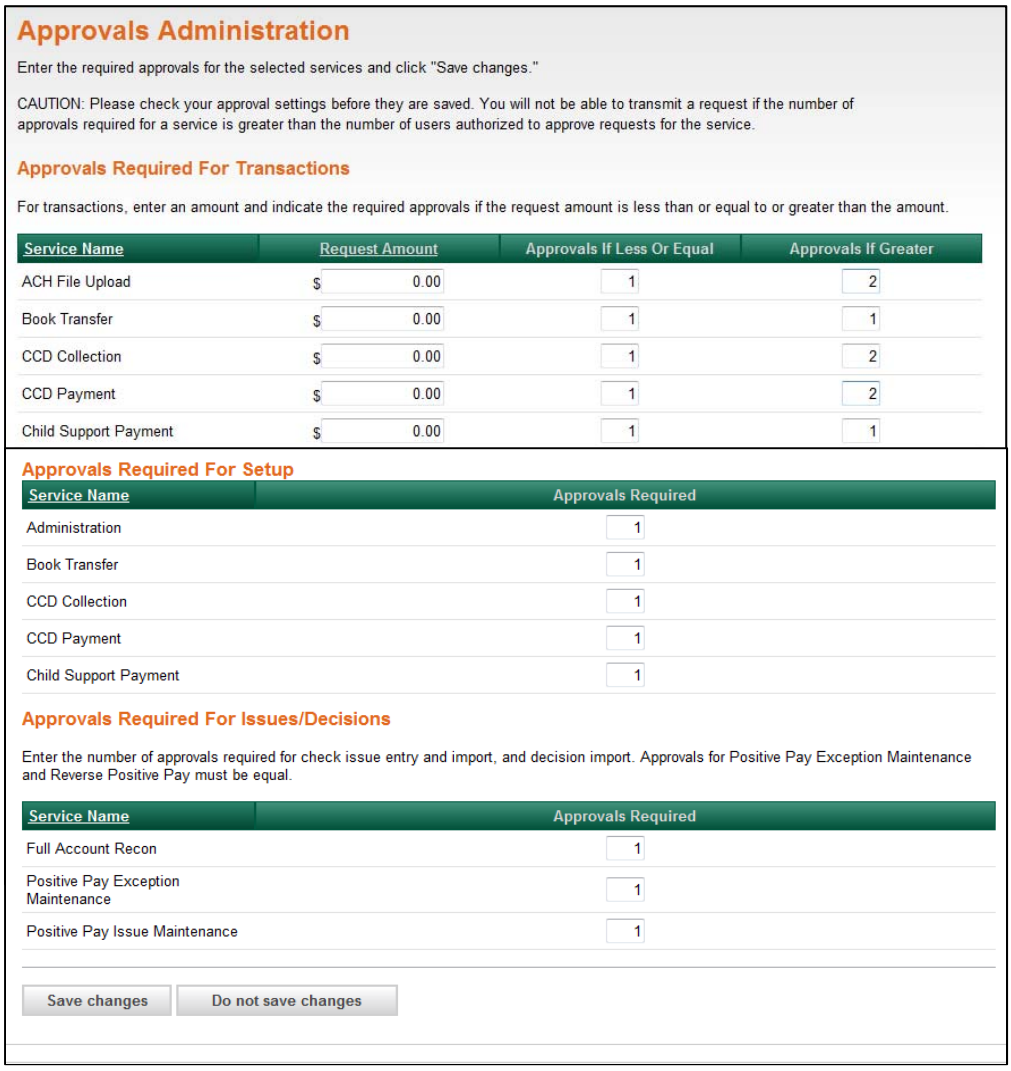
1. Click the **Administration** tab.

Administration Section Overview



2. Click the Approvals administration link under **Company Administration**.

Approvals Administration



Approvals Administration

Enter the required approvals for the selected services and click "Save changes."

CAUTION: Please check your approval settings before they are saved. You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for the service.

Approvals Required For Transactions

For transactions, enter an amount and indicate the required approvals if the request amount is less than or equal to or greater than the amount.

Service Name	Request Amount	Approvals If Less Or Equal	Approvals If Greater
ACH File Upload	$ 0.00	1	2
Book Transfer	$ 0.00	1	1
CCD Collection	$ 0.00	1	2
CCD Payment	$ 0.00	1	2
Child Support Payment	$ 0.00	1	1

Approvals Required For Setup

Service Name	Approvals Required
Administration	1
Book Transfer	1
CCD Collection	1
CCD Payment	1
Child Support Payment	1

Approvals Required For Issues/Decisions

Enter the number of approvals required for check issue entry and import, and decision import. Approvals for Positive Pay Exception Maintenance and Reverse Positive Pay must be equal.

Service Name	Approvals Required
Full Account Recon	1
Positive Pay Exception Maintenance	1
Positive Pay Issue Maintenance	1

Save changes | Do not save changes

Requiring Approvals for Transactions

The number of approvals for transactions is set under the **Approvals Required for Transactions** section on the *Approvals Administration* page, as follows:

1. Enter a **Request Amount** for each service and the number of required approvals if a request is initiated that is less than or equal to or greater than the request amount. The number of approvals required can vary based upon the dollar amount of a request.

2. Click “Save changes”.

The page refreshes and a confirmation message is displayed.

Requiring Approvals for User Administration

The number of approvals required for user administration (user profile additions, deletions, and changes) is set under the Approvals Required for Setup section on the *Approvals Administration* page, as follows:

1. Enter the number of **Approvals Required** for user **Administration**
2. Click “Save changes”.

The page refreshes and a confirmation message is displayed.

Requiring Approvals for Templates

The number of approvals required for template adds, changes, and deletions are set under the Approvals Required for Setup section on the *Approvals Administration* page, as follows:

1. For each service, enter the number of **Approvals Required**.
2. Click “Save Changes”.

The page refreshes and a confirmation message is displayed.

Approvals Administration Field Descriptions

Field	Description
Service Name	The name of the Business eBanking service.
Request Amount	The amount of the request.
Approvals If Less or Equal	The number of approvals needed when the dollar amount is less than or equal to the Request Amount.
Approvals If Greater	The number of approvals needed when the dollar amount exceeds the Request Amount.

Notes