Northern Bank

COMPANY ADMINISTRATOR USER GUIDE

Northern Bank Digital Banking

Account and feature permissions and limits carried over directly from the old system into the new system, but it's always worthwhile to review how each of your users are configured to make sure that nothing was missed.

One of the more noteworthy changes in the realm of user administration is that the new platform is built on group-level policies and permissions. By default, each of your users were migrated into a group-level policy with a name that matches their own. If you have users who need to have access to all the same features, accounts, and limits- it would make sense to create a group policy and add those users into that policy, rather than managing each user individually.

FIRST STEPS AS A COMPANY ADMINISTRATOR

How to Validate That Each User Has the Right Level of Access

1. After logging in successfully, click **Settings** to open the Settings tab.

2. Under **User Administration** click on **Policies** to open the Company Policy.

3. Click on **User Roles** to view all the roles that have been configured for your company. There will be one role for each of your users.

4. Click on the ✏ next to each user to view their permissions. This will open the **User Roles** page for that user.

5. Review each tab of the User Role as follows:

   Transactions: Shows the specific transaction types that are available to your company (ACH, Wires, Transfers, etc.) and whether they are enabled or disabled for that role.

   Also shows the Limits for each transaction type. Limits will always need to be less than or equal to the company limit.

   Features: Shows toggles for each feature or tile that you can configure for a user. Anything set to ✅ will be available to that user.

Accounts: Shows the list of accounts available and whether this user can view, deposit (or make a payment to in the case of a loan) and withdraw. Any accounts that are available to the company, but not exposed to this particular user will be available under the **Show unassigned accounts** link at the top right the list of accounts.

6. You may choose to re-name the group permission by clicking on the ✎ next to the role name.

7. Once you have made any required changes, click the **Save** button.

How to Confirm/Configure Bill Pay Access (if you previously used the bank's Business Bill Pay Service)

1. Click on **Money Movement** to open the Money Movement tab.

2. Under **Payments & Transfers** click **Business Bill Pay**.

3. If you had previously used the Business Bill Pay service, this will open Bill Pay in a new browser window. If you had not previously used Business Bill Pay, you will walk through the enrollment process.

4. After you have accessed Bill Pay, close the browser tab to return to online banking.

5. Click **Settings** to open the Settings tab.

6. Click **Business Bill Pay Admin** to configure any additional users/roles that you need to configure for Business Bill Pay.

7. Click **Submit.**

How to Re-Enroll in eStatements

1. Click **Services** to open the Services tab.

2. Under **Account Services**, click **eStatement Enrollment**.

3. Complete the PDF verification process (one time).

4. Once you have verified that you can open a PDF, enroll any accounts that you want to receive electronic statements for.

FIRST STEPS AS A USER

As a Company Admin, you may also need to configure the online banking system to work for you individually. This involves Setting up your Home Page, Setting Alerts, Reviewing Scheduled Transaction Activity and Setting Your Secure Access Code Delivery Methods.

How to Set Up Your Home Page

By Default, your Home Page will display a list of Priority Accounts so you can see all the accounts that are most valuable/important to you. This list is blank until you configure your first Priority Account.

1. From the Home Page click **View all accounts** to view a list of all the accounts available to you.
2. Find the specific account(s) that you are looking to add as Priority Accounts.
3. Next to each account that you want to show on your home page click ☆ to fill in the star and show that account.
4. You may also want to click ⋮ next to each account and click **Account Nickname** to view and set an easier to remember name for the account- a **Global Nickname** is available for all users at your company, a **User Nickname** is unique to each user.

How to Set Alerts

1. Click **Settings** to open the Settings tab.
2. Under **Security** click on Alert Settings.
3. Click ⊕ New Alert to start to configure an alert for an account (based on the balance in the account), history (based on transactions that post to your account), online transaction alerts (ACHs, Wires, etc.) or Reminder (based on time).
4. Indicate whether you want to receive the alert by Email, Voice Call, SMS Text, or Secure Message.
5. Click **Create Alert** to save each alert.

How to Review Scheduled Transaction Activity

1. Click on **Money Movement** to open the Money Movement tab.
2. Under **Payment Management & Reports** click **Online Activity.**
3. On the Online Activity page, review any **Single Transactions** or **Recurring Transactions**.
4. To schedule a new transaction, return to the **Money Movement** page.

5. Select the appropriate transaction type (Transfer Money for Account-Account transfers at Northern Bank), Loan Payment (to pay your Northern Bank loan), or Payments (for ACH or Wires).

6. Follow the workflow to configure your transaction.

How to Set Your Security Access Code Delivery Methods

1. Click **Settings** to open the Settings tab.

2. Under **Security** click 2-Factor Authentication.

3. Click to add a new contact phone number or email. (Note! Email cannot be used to receive a Secure Access Code for approving transactions, so you must ensure that you have a valid Voice or Text option.)

4. Add the appropriate contact information for the option you have selected and click **Save**.