



Online Banking Conversion
Business Member Accounts

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Troubleshooting Business Registration Process

Master User versus Sub User

Master User: Person who primarily accesses online banking for the member.

Access to the accounts and/or different functionality contained within the online banking platform can be restricted by roles. This is controlled by the Master User

NOTE: As the "Master User" this individual will have master access to set up Roles/Users/Payees and other online banking functionality that a business owner may not want everyone to have. It is encouraged that this person is a business owner and authority on the business account

Sub User: Individual set up by the "Master User" who can access the business via the new online banking platform with their own log in credentials. Sub Users can be other signers on the account, an assistant or secretary, an accountant...anyone who the Master User would like to have access to the business account via the new online banking platform.

Access to the accounts and/or functionality contained within the online banking platform can be restricted by roles this too is controlled by the Master User

The full procedures for the 1st time log in process for businesses can be found here:

[Business_User_1st_login](#)

The full procedures for the registration process for the Sub Users can be found here:

[Sub_User_Registration](#)

Member received another out of Band Authentication upon 2nd log in

This is expected and should be the last time which the member receives the MFA request provided they have not switched that setting.

Member is having issues with the Mobile Application

The member will need to go into their application "store" for their device and update the application.

Why Can't I view my personal accounts with my business accounts

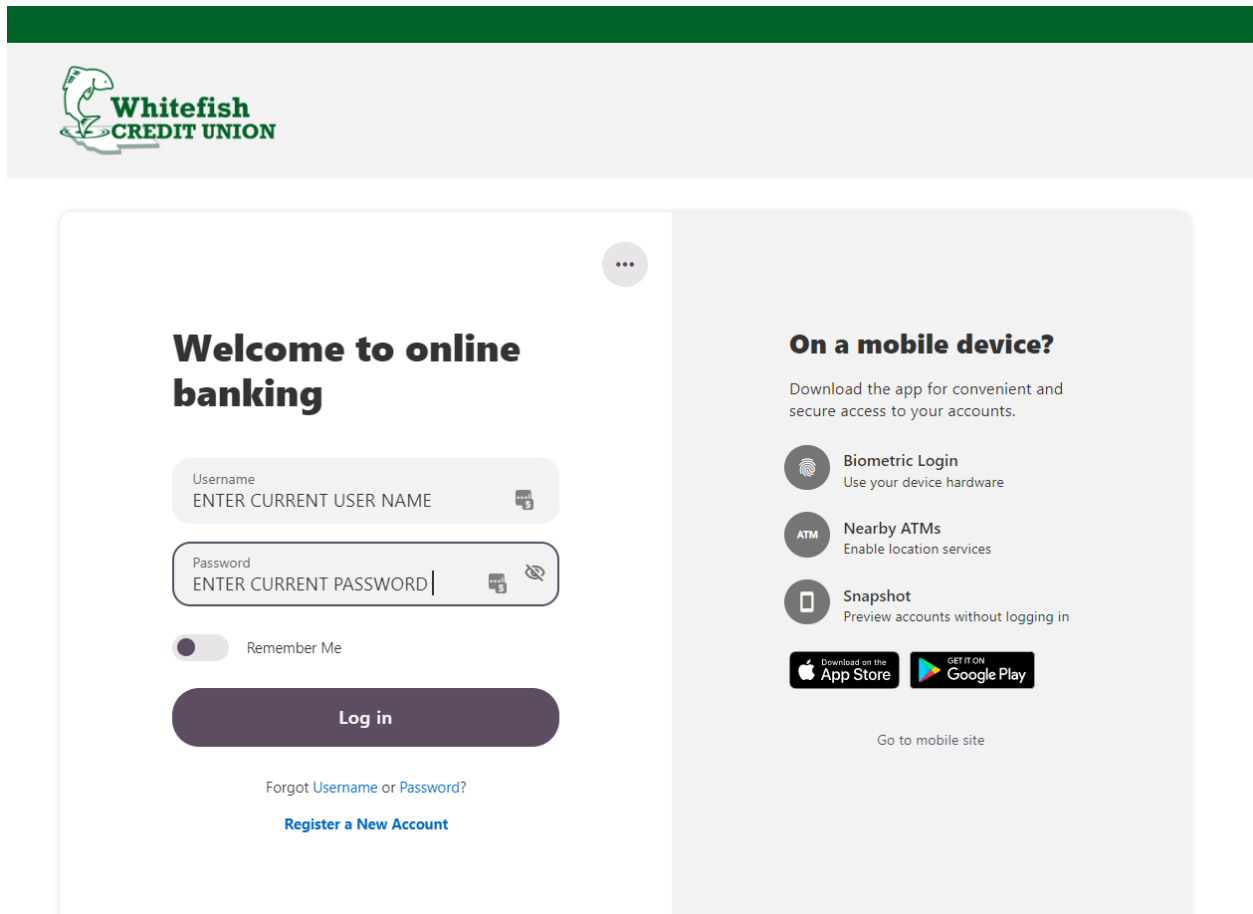
The member's log on credentials are based on SSN or TIN, a member who has both a business account with Whitefish Credit Union and a personal account with Whitefish Credit Union can not access both online banking profiles.

Business Master User Registration experience with Screen Shots

According to the Alkami system the "Master User" will be the business name

Authorized Signers of the business first time log in experience will be very similar to the Retail first time log in experience

Business First time log in screen shots



Click "create Password"

Similarly, to the retail registration, the password of the business members will not be sent to Alkami. Therefore, the business member can "create" the same password they currently use.



Secure your account

Whitefish Credit Union requires you to create a new password before you log in.

Create new password

Return to login

Agree to the disclosure

Step 1 of 4

Disclosure for Business Registration

BUSINESS ONLINE BANKING AGREEMENT AND DISCLOSURE

This Business Online Banking Agreement and Disclosure ("Agreement") describes rights and obligations as a user of the Business Online Banking service, which may also include Bill Pay service, ACH Origination service and Wire Transfer service and other services available here. Agreement also describes the rights and obligations of Whitefish Credit Union. Please read this Agreement carefully. By requesting and using each of the Services, Member agrees to comply with all applicable terms and conditions of this Agreement.

This Agreement amends and becomes a part of the following agreements and/or account disclosures provided by the Credit Union to Member: (i) All About Your Account(s) Terms & Disclosures and (ii) the Business Account Disclosures, as applicable. If there is a conflict between this Agreement and the Depository Agreements, the terms of this Agreement shall govern with respect to the Services described herein.

(Please read this Agreement and retain it for your records)

I. ONLINE BANKING SERVICES

I Agree

Continue

The Business Owner will need to enter the necessary information to verify the account
Please note the "Social Security Box" has now been updated to state "Social Security Number/TIN"

Click Continue once the information is entered

Step 2 of 4

Verify your identity

The following information is used to verify you have an account with Whitefish Credit Union and that you are the owner of the account. We match your answers against our records. Questions marked with * are required.

Username

CURRENT USER NAME



Social Security Number

ENTER BUSINESS TIN



Invalid Social Security Number

ZIP Code

ENTER ZIP CODE OF ADDRESS ON FILE AT WCU



Continue

Depending on the contact information on file the member will receive an out of band authentication code either by email, text, or phone call. In the example the business member only had home phone # and email address which is why the text or SMS option is not displaying

Step 3 of 4

Password reset method

Email
A one-time code will be sent to your email address.

Voice Call
You will get a call that reads a one-time code to you.

Continue

Business Member will select the method they wish to receive the code to and click continue

Voice Call
You will get a call that reads a one-time code to you.

Select Phone Number
(***) ***_*858

Continue

Once the code is received, the member will be prompted to enter it; and click verify

Step 4 of 4

Verification code

A 6-digit code has been sent to your phone number (***) ***_*858.

5 6 0 1 4 2

Code Will Expire In 5 Minutes

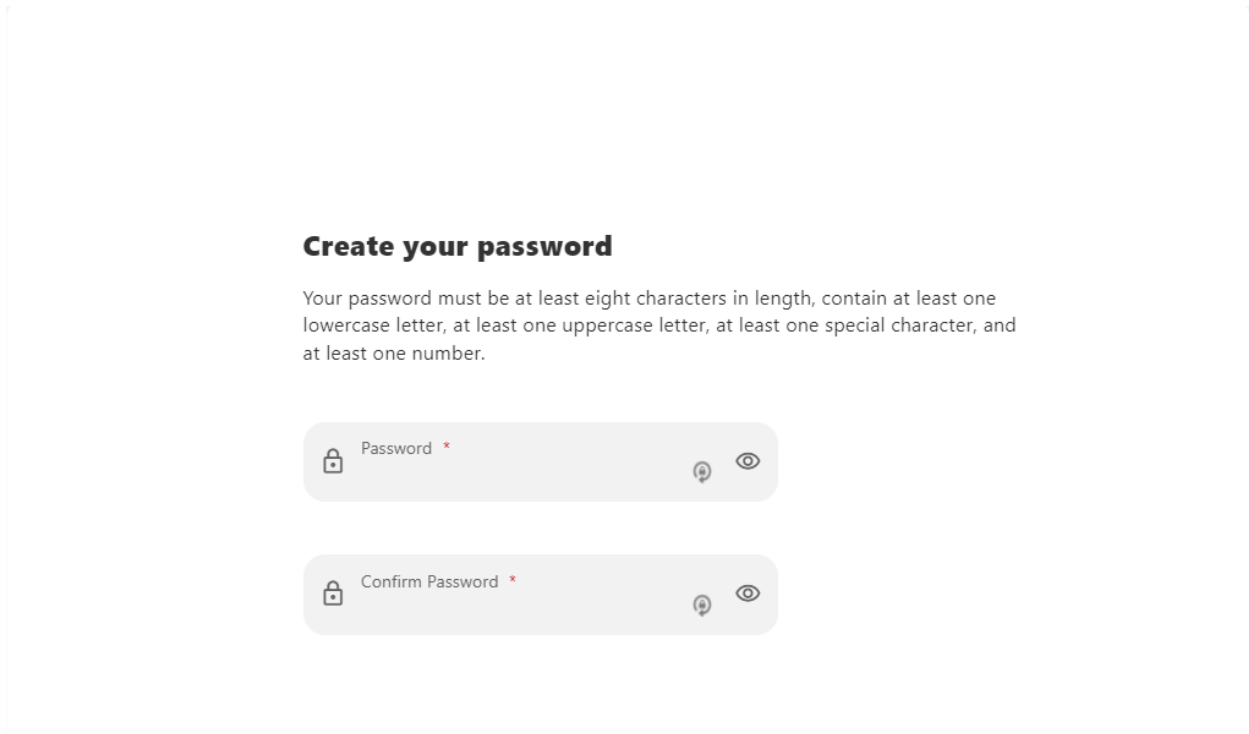
[Resend code](#) or [Change method](#)

Verify

The sub user will navigate to the Whitefish Credit Union Website and click the log in button

The Subuser will enter in the username which was set up by the Business Owner and should have been shared with the sub user.

The sub user will enter in the temporary password provided in the email and click enter



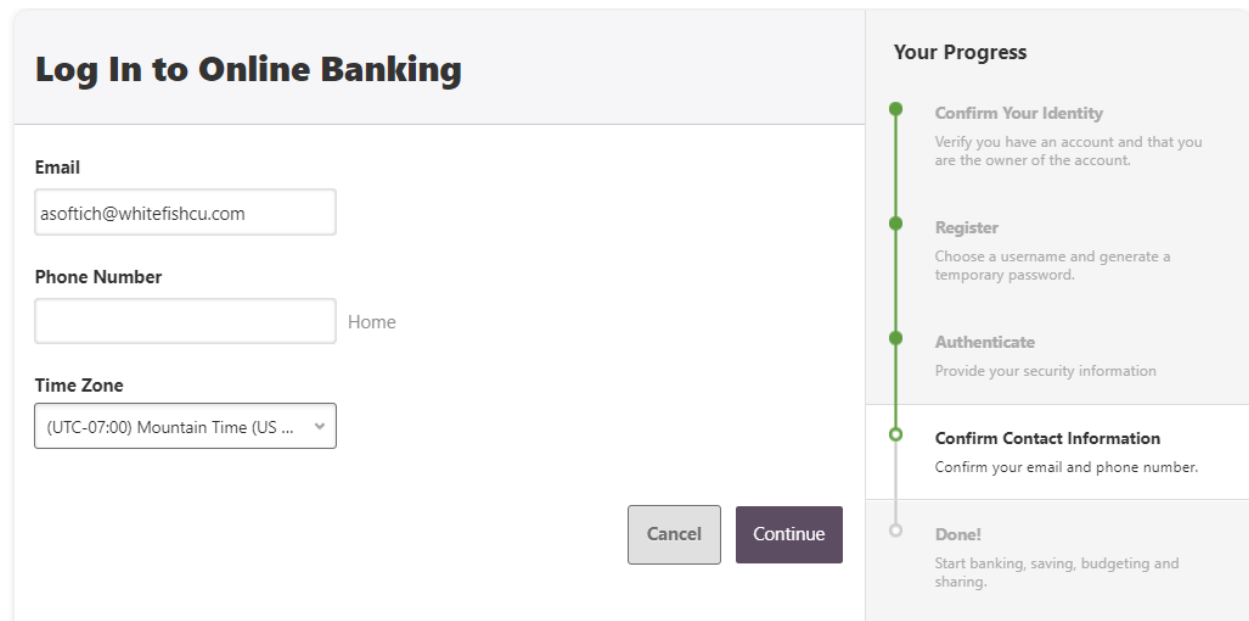
Create your password

Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, at least one special character, and at least one number.

Form fields:

- Field 1: Password * (with a lock icon and a visibility toggle icon)
- Field 2: Confirm Password * (with a lock icon and a visibility toggle icon)

The sub user will be prompted to create their own password and click continue



Log In to Online Banking

Email
asoftich@whitefishcu.com

Phone Number
Home

Time Zone
(UTC-07:00) Mountain Time (US ...)

Your Progress

- Confirm Your Identity**
Verify you have an account and that you are the owner of the account.
- Register**
Choose a username and generate a temporary password.
- Authenticate**
Provide your security information
- Confirm Contact Information**
Confirm your email and phone number.
- Done!**
Start banking, saving, budgeting and sharing.

Buttons: Cancel, Continue

The Subuser will need to confirm and or provide the needed/missing contact information and click continue

In this example, the business owner did not provide a home phone # for the Subuser, therefore the Subuser will need to provide it.

Log In to Online Banking

Get Started with Online Banking

- Complete Profile**
Add your photo and other personal info to your profile.
- View Accounts**
View your accounts and balances.
- Customize Settings**
Customize your online banking experience with your favorite theme.

Your Progress

- Confirm Your Identity**
Verify you have an account and that you are the owner of the account.
- Register**
Choose a username and generate a temporary password.
- Authenticate**
Provide your security information
- Confirm Contact Information**
Confirm your email and phone number.
- Done!**
Start banking, saving, budgeting and sharing.

At this point the Subuser has successfully completed the online banking log in process and can select any of the tiles to explore the new online banking

Business Admin Functionalities

Business Admin

Authorizations | Payees | Roles | Users

Authorization Requests

ACH

External Transfers

Internal Transfers

Wires

Sort By: Date

DATE | ACCOUNTS | AMOUNT | STATUS

PENDING REQUESTS

You have no pending ACH authorization requests.

Authorization: If the Master User has set up a Sub user with restricted limits and if that Sub user attempts to set up a Business ACH and/or Business Wire (when it is made available to the business members) that is over their limit, the ACH or wire item will appear on this tab. The Master User must approve all items that are pending otherwise they will not be sent.

Payee: The Recipient of the ACH or wire. Before a Master User or a Sub User creates an ACH template or business wire, a payee must be set up. Payees can be employees or vendors, whomever the business is trying to pay.

Roles: A Role is a group of featured permissions, accounts and transaction limits that are applied to sub users. Roles determine the set of features a sub user is allowed to use, the accounts they have permissions to view and access as well as limitations a sub user has.

Users: Individuals who are assigned to the roles defined out above

NOTE: Sub Users can not be set up via the mobile application.

Things to Remember:

A *Role* must be created before a Sub user is assigned to that role

A *Payee* must be created before a Business ACH or Business Wire is set up

ROLES

Setting up a Role

To add a new role:

1. Click the *Roles* tab in the Business Admin widget.
2. Click the *Add a Role* button.
3. The *Add a new role* window will display.
4. Enter a *Name* for a new role.
5. **Enter a *Description* for the new role.**
6. Click the *Create Role* button to add the new role or click the *Cancel* button to close the: Add a new role window without adding the new role.
7. A success message will display, indicating that the new role has been added.



Role Added success message

After a role is defined, the role must be edited for permissions. See next page for details.

Adding Permissions to a Role

Changes to permissions may be immediately applied to business users.

Note: Business users that are in a session will need to refresh the page and may need to log out and log back in before the changes are displayed.

To assign role permissions:

1. Click the *Roles* tab in the Business Admin widget.
2. Select the role to assign permissions to.
3. Click the *Edit* (pencil) icon next to the Permissions section.

Note: Click the expanded bulleted list button (displayed with a red box for location reference only) to view descriptions for all permissions.

4. Click a blank checkbox next to the permission to add to the role, click a checked checkbox next to the permission to remove from the role, or click the *Select All* link above the permissions category to add all permissions within that category to the role.

Note: To view a description of the permission, hover over the checkbox or click the list icon to view descriptions for all business banking permissions.

5. Click the *Save Changes* button to save new permissions assigned to a role, or click the *Cancel* button to exit permissions edit mode.
6. A success message will display indicating the settings have been saved.

Now a Master User or Sub User with Role permissions must set up Account Permissions

1. Click the *Add Accounts* button.

Note: Each section will display additional information appropriate to the section. The following image has been condensed and is for example purposes only.

2. The Assign Account Permissions window will display.
3. Click the checkbox next to each account permission to add to the role or click the *Select All* link to add all account permissions to the role.
4. Click the *Choose Accounts* button to select the accounts to add to the role or click the *Cancel* button to close the Assign Account Permissions window without adding new accounts and account permissions to the role.
5. The Assign Accounts to this Role window will display.
6. Select the accounts to add to the role or click the *Select All* link to add all accounts to the role.

Note: If the business has added external accounts, the business user must click the *External* tab and select external accounts to add to the role.

7. Click the *Assign Accounts* button to assign accounts and account permissions to the role or click the *Cancel* button to close the Assign Accounts to this Role pop up window without adding accounts and account permissions to the role.

Note: If a selected account is not eligible for a permission based on the rules established by your FI (for example, a loan account is not permitted as a source account for a wire) the Alkami platform will allow you to select the permission, however, it will not be applied to the account.

8. A success message will display indicating the accounts and account permissions have been added to the role.

Now Limitations Restrictions must be applied to the Role

Whitefish Credit Union Max Limit Table

ACH PAYMENTS	DAILY	WEEKLY	MONTHLY
Max limit ⓘ	\$5,000.00	\$25,000.00	\$100,000.00

All Limits assigned to a role must be equal to or less than the table above

NOTE: a Master User can restrict a Role to the limit they so choose. If a Sub User assign to that role attempts to set up a Business ACH or Business Wire that is over that limit. The Master User or a Sub User with Authorization must approve the transaction before it will be sent. Click here to view how to authorize a transaction that is over a Sub User's threshold.

1. Click a blank checkbox next to the transaction category to add to the role or click a checked checkbox next to the transaction category to remove from the role.
2. Enter the limit amount for each duration.
3. Click the *Save Changes* button to save changes made to the limits or click the *Cancel* button to exit edit mode without making changes.
4. A success message will display indicating the changes have been saved.

Editing a Role

To edit a role:

1. Click the *Roles* tab in the Business Admin widget.
2. Select a role from the role list.
3. Click the *Edit* (pencil) icon next to the section name to edit.

Note: Each section will display additional information appropriate to the section. The following image has been condensed and is for example purposes only.

4. Make the desired edits and click the *Save Changes* button to save the changes or click the *Cancel* button to exit edit mode of the section without saving the changes.

Note: The Description section is used in the following image as an example.

5. A success message will display indicating that the changes have been saved.

Deleting a Role

Note: If a role is currently assigned to a sub user, the role cannot be deleted until all sub users with the role are assigned another role.

To delete a role:

1. Click the *Roles* tab in the Business Admin widget.
2. Select a role from the role list.
3. Click the *Delete Role* link.
4. The *Are you sure?* confirmation window will display.
5. Click the *Yes, delete role* button to confirm role deletion or click the *Cancel* button to close the *Are you sure?* window without deleting the role.
6. A success message will display indicating the role has been deleted.

SUB USERS

Setting up a Sub User

To create a new sub user:

1. Click the *Users* tab in the Business Admin widget.
2. Click the *Add a User* button.
3. The Add a new user window will display.
4. Enter a Username using a minimum of 6 characters.
5. Click the *Check Availability* button.

Note: Usernames must be unique. If the username entered is in use, an error message will display and the system will prevent the master user from assigning duplicate usernames.



6. Enter the new sub user's First Name.
7. Enter the new sub user's Last Name.
8. Enter the new sub user's Email address.
9. Select the new sub user's Role from the dropdown menu.

10. Click the *Create User* button to create the new sub user or click the *Cancel* button to close the Add a new user window without adding the new sub user.
11. A success message displays indicating the new sub user has been successfully created.

Editing Sub Users Permissions—Sub User is locked

A master user can edit a sub user's contact information (name, email, phone, and address) and role. Additionally, a master user, or a sub user with the Manage Users and Roles permission, can edit a sub user's status or reset a sub user's password or security questions.

Edit a Sub User's Status

Icons that indicate a sub user's status will display next to their name in the user list and include Locked () or Frozen (). If a sub user's status is Active, no icon will display.

Important: Changing a sub user's status does not reset their password.

To edit a sub user's status:

1. Click the *Users* tab in the Business Admin widget.
2. Select the sub user from the user list.
3. Click the *Edit* (pencil) icon next to the status.
4. Click the *radio* button next to the sub user's new status.

Note: Sub users cannot be changed to a Locked status. Statuses include:

- Active - Sub users in an Active status are able to log in and access online banking. If a sub user is Active, a master user can change the sub user's status to Frozen.
- Locked - Sub users in a Locked status have locked themselves out of online banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access online banking. If a sub user is Locked, a master user can change the sub user's status to Active.
- Frozen - Sub users in a Frozen status have been set to Frozen by a master user and are unable to log in or access online banking. If a sub user is Frozen, a master user can change the sub user's status to Active.
- Disabled - Sub users in a Disabled status have been set to Disabled by an FI admin user and are unable to log in and access online banking. Sub users in a Disabled status will not display in Business Admin. Once a sub user's status is

changed to Disabled, the sub user's status cannot be changed by a master user.

5. Click the *Save Changes* button to save the changes or click the *Cancel* button to exit edit mode of the section without saving the changes.
6. A success message will display indicating the sub user's status has been successfully updated.

Resetting a Sub User's Password

NOTE: if the Sub User is not an authorized signer on the account Whitefish Credit Union will need to direct the sub user back to the Mast user for assistance to get their password reset.

To reset a sub user's password:

1. Click the *Users* tab in the Business Admin widget.
2. Select the sub user from the user list.
3. Click the *Edit* (pencil) icon next to the Reset Password section.
4. Click the *radio* button next to the email address or phone number (SMS) that will receive the temporary password.

Note: Select Other to send the temporary password to another email address or phone number.

5. Enter a reason why the sub user's password is being reset.
6. Click the *Save Changes* button to send the temporary password or click the Cancel button to exit without sending the temporary password.

Note: If the sub user's account is locked, a message will display indicating the password reset will also unlock the sub user's account.

7. A success message will display indicating the temporary password has been successfully sent.

Resetting a Sub User's Security Question

To reset a sub user's security questions:

1. Click the *Users* tab in the Business Admin widget.
2. Select the sub user from the user list.
3. Click the *Edit* (pencil) icon next to the Reset Security Questions section.
4. Enter a reason why the sub user's security questions are being reset.

5. Click the *Submit* button to reset the sub user's security questions or click the *Cancel* button to exit without resetting the sub user's security questions.
6. A success message will display indicating the sub user's security questions have been successfully reset.

Deleting a Sub user

To delete a sub user:

1. Click the *Users* tab in the Business Admin widget.
2. Select the sub user from the user list.
3. Click the *Delete User* link.
4. Click the *Yes, delete user* button to delete the sub user from the system or click the *Cancel* button to close the *Are you sure?* confirmation window without deleting the sub user.
5. A success message will display indicating the sub user has been successfully deleted.

Authorizing Transactions

Desktop

To authorize a transaction:

1. The Business Admin widget defaults to display the Authorizations tab.
2. Select the *transaction type* to view transactions within the transaction type that are in a Needs Authorization status.

Note: The ACH transaction type is used as an example.
3. Click the checkbox next to the transaction to authorize.
4. Click the *Authorize* button to approve and submit the transaction to your financial institution for processing.
5. A success message will display, indicating the transaction has been successfully authorized.

Mobile

To authorize a transaction using a mobile device:

1. Tap the transaction to view the transaction's details.

Note: The ACH transaction type is used as an example.
2. The ACH Request Details screen will display.

3. Tap the *Authorize* button.

Payees

Creating a New Payees—Desktop

To create a new payee:

1. Click the *Payees* tab in the Business Admin widget.
2. Click the *Add A Payee* button.
3. The *Add A New Payee* window will open.
4. Select the type of payee to create (Person or Business).
5. Enter the Name of the payee.

Note: Payee names must be 22 characters or less.

6. Enter the payee's Email.
7. Enter the Payee ID (optional).

Note: The Payee ID is an optional field that is used as an identification mechanism for each payee. Business users can either create their own Payee ID or leave the field blank, allowing for Alkami to create the Payee ID for them. The auto-generated Payee ID is a combination of the payee's first and last name, and a tracking number. The auto-generated Payee ID will always be unique, allowing for differentiation and tracking across the business' payees.

8. Click the *Add Address* button to expand the address section and add the address.

Important: Payees are required to have an address in order to add or edit a domestic or international wire payment method. This is required to facilitate Office of Foreign Assets Control (OFAC) checks.

9. Select the payee's Country from the dropdown menu.
10. Enter the payee's Address.
11. Enter the payee's Postal Code.
12. Enter the payee's City.
13. Click the *Add phone number* button to expand the section and add a phone number (optional).
14. Click the *Add website* button to expand the section and add a website (optional).
15. Select a payee group.

Note: The Employees, Vendors, and Customers groups are default and Alkami generated. Click the Create Group (+) icon to create a new group. If a new group is created while adding a payee, the payee will be assigned to the newly created group and the group will be available to select for other payees.

16. Click the *Add payee* button.

17. A success message will display indicating the payee has been successfully added.

Now a Master User or a Sub User with the proper authorization must add a payment method to the payee

Creating a New Payees—Mobile

To create a new payee:

1. Tap the *Payees* tab in the mobile Business Admin widget.
2. Tap the *Add A Payee* button.
3. The Add Payee screen will display.
4. Enter the Name of the payee.

Note: Payee names must be 22 characters or less.

5. Enter the Payee ID of the payee.

Note: The Payee ID entered will be prominently displayed with the actual payee name, for easy recognition. The Payee ID will also be displayed in the funding account dropdown, when the business user goes to schedule a wire transfer or ACH template.

6. Tap the *Country field* and select the *payee's country*.
7. Enter the Address of the payee.
8. Enter the Address 2 of the payee, such as an apartment number (optional).
9. Enter the City of the payee.
10. Tap the *State field* and select the *payee's state*.
11. Enter the Zip code of the payee.
12. Enter the Phone Number of the payee (optional).
13. Tap the *Save changes* button.

Now a Master User or a Sub User with the proper authorization must add a payment method to the payee

Adding a Payment Method to a Payee—Desktop (ACH)

To add a payment method:

1. Click the *Payees tab* in the Business Admin widget.
2. Select the payee from the payee list.
3. The Payee Details screen will display.
4. Click the *Add Payment Method (+)* button in the top right corner of the Payment Methods section.
5. The Add payment method window will display.
6. Select the ACH, Wire Transfer (domestic), or International Wire (international) payment method type.
7. The Add payment methods window will display additional fields (Beneficiary Account and Institution Information) depending on the payment method selected.

Note: The business user must enter the payee's address before adding a payment method if required by your Financial Institution.

o ACH:

- a. Enter the payee's nine-digit financial institution Routing (transit) Number.
- b. Select an *Account Type* (checking or savings) from the dropdown menu.
- c. Enter the payee's Account Number.
- d. Enter a Nickname for the payee.
- e. Click the *ID number* button to add an ID number (optional).

Note: The ID number is a business-designated employee, customer, or vendor identification number that may be displayed on the payee's statement by the receiving financial institution.

- f. Click the *Save* button to save the payment method or click the *Close (X)* button in the top right corner to close the Add payment method window without adding the payment method.