



# Online Cash Manager

## Company Administrator Guide

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# User Management

## User Set-Up

Welcome to Mission Bank! Our website is [www.missionbank.bank](http://www.missionbank.bank).

Online Cash Manager allows businesses to have individual logins for multiple users using one company profile.

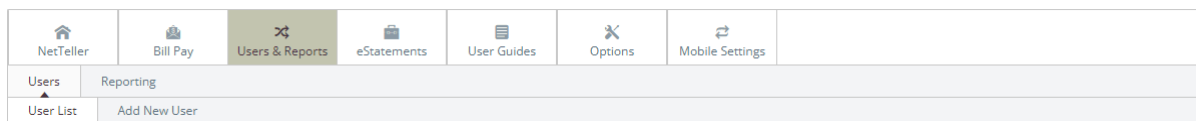
One or more company administrators (“admins”) are established by Mission Bank and the admins can:

- Add additional users
- Manage the services to which users are entitled
- Determine the accounts to which users have access
- Set any dollar-limits that may be necessary
- Reset user passwords in case of lock-out

This guide provides an overview of setting up and managing users. There is a separate guide for users called the **Online Banking Basics Guide** that covers the features of Online Cash Manager.

## Adding Users

Go to the Users & Reports tab and from there you can view and change existing users or add new users.



### *User Settings*

After choosing Add New User, the admin can create a profile for the new user – below is a sample of the *User Settings* screen. Some things to note:

- An email address is required for each new user.
- A Wire Password is required, but not used. Enter any 4-digit number.
- The only limit that applies to Online Cash Manager is the Transfer Limit.
- For security purposes, new users will be held pending bank verification.
  - The system generates an email to the company admin’s email address and to Mission Bank when a new user has been added.
  - Mission Bank will verify addition of the new user(s) and release them to log in.

Cash User Settings ?

\* Denotes required field

\* User Name: Donald Duck

\* Email Address: DDuck@emailaddress.com ✓

Administration: No

Wire Password: \*\*\*\*

View Position/Activity Report:

Hold User:

Mobile Phone Number: [ ][ ][ ]

Wireless Provider Address: [ ] Carrier Search

**Enable Remote Deposit Access for this User**

Daily ACH Limit: [ ] Per Wire Limit: [ ] .00

Transfer Limit: \$5,000.00 Daily Wire Limit: [ ] .00

Dual Wire Control:  Dual Wire Control Limit: [ ] .00

Display / Download ACH   
 Work with ACH   
 Import Transaction  
 Full ACH Control   
 Upload ACH   
 Update Transaction  
 Initiate ACH   
 Delete ACH   
 Restricted Batch Access  
 Initiate Same Day ACH

Cancel Submit

Designate what type of administration function the new user should have by selecting:

- *Y - Full Administration* to give full access to set up new users and assign entitlements
- *N - No Administration* to restrict all user administration
- *P - Partial Administration* allows limited functionality access, but no user administration
- *V - View Only* allows visibility to users' access and functions, but no modifications

If your company uses Mission Bank's remote deposit service and you would like a user to have single sign-on from online banking to the remote deposit screens check the box to "Enable Remote Deposit Access for this User" (see above).

### Default Settings

After building the new user's profile and setting limits, the next screen allows you to determine the type of information the user can view, actions the user can perform, and the accounts available to the user. These are global settings that can be refined further at the account level.

Cash User Setting ?

User: DonaldDu01

<input checked="" type="checkbox"/> Transaction Inquiry	<input type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload Positive Pay
<input type="checkbox"/> Statement Inquiry	<input type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work Positive Pay Items
<input checked="" type="checkbox"/> Current Day Balance	<input type="checkbox"/> Define Rep Wires	<input type="checkbox"/> Download ARP File
<input checked="" type="checkbox"/> Prior Day Balance	<input type="checkbox"/> Edit Rep Wires	<input type="checkbox"/> Upload ARP
<input checked="" type="checkbox"/> Stop Inquiry	<input type="checkbox"/> Transmit Wires	<input type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Stop Additions	<input checked="" type="checkbox"/> Bill Payment	<input checked="" type="checkbox"/> Transfers
<input type="checkbox"/> Passport	<input type="checkbox"/> View Rates	<input type="checkbox"/> Order Checks
<input type="checkbox"/> No Balance View	<input checked="" type="checkbox"/> ES	
<input type="checkbox"/> Work ACH Exceptions		

Select Accounts

<input type="checkbox"/> Select All	
<input type="checkbox"/> Savings Account	<input checked="" type="checkbox"/> General Account

Cancel Submit

### Account Settings

The user's default settings will automatically carry down to the account level, with the exception of eStatements (View Electronic Documents) – they are assigned to users at the account level.

To modify settings at the account level, choose the account from the drop-down menu at the top of the screen and refine the settings.

Cash User Settings ?

User: DonaldDu01

View Access For Account: General Account

<input checked="" type="checkbox"/> Transaction Inquiry	<input type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload ARP File
<input type="checkbox"/> Statement Inquiry	<input type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Current Day Balance	<input type="checkbox"/> Define Rep Wires	<input type="checkbox"/> Download ARP File
<input checked="" type="checkbox"/> Prior Day Balance	<input type="checkbox"/> Edit Rep Wires	<input checked="" type="checkbox"/> Transfer To
<input checked="" type="checkbox"/> Stop Inquiry	<input type="checkbox"/> Transmit Wires	<input checked="" type="checkbox"/> Transfer From
<input checked="" type="checkbox"/> Stop Additions	<input type="checkbox"/> View Electronic Documents	
<input checked="" type="checkbox"/> Bill Pay	<input type="checkbox"/> Order Checks	
<input checked="" type="checkbox"/> View Transfers	<input type="checkbox"/> No Balance View	<input type="checkbox"/> Work ACH Exceptions

Cancel Submit

Once the bank releases a new user, the user will receive a setup email containing a secure link for them to establish their login credentials. New users have seven days to select the link and establish credentials, or the link becomes inactive. Company admins can resend the link to a user.

Cash User Listing ?			
User Name	Online Banking ID	Status	
Daisy Duck	DaisyDuck	Active	Select option... ▼
Donald Duck	Verification email sent	New	Select option... ▼

## Password Resets

If a user tries more than three times to log in using an incorrect password, that user will be locked out of online banking. A company admin can reset locked users.

From Manage Users > User List, locate the locked user, choose User Settings from the menu, and assign the user a new (temporary) Online Banking Password.

Cash User Settings ?

\* Denotes required field

\* User Name

\* Email Address

Online Banking ID

Online Banking Password

Note: Leave blank to keep current Password

Confirm Password

After logging in with the temporary password, the user will be prompted to create a new, confidential password.

# Business Bill Pay

Within Business Bill Pay, company admins can control which users have access, who is allowed to make payments, which payments the user can make, and assign maximum payment amounts. User entitlements for Business Bill Pay are managed separately from user entitlements in online banking.

Business Bill Pay has an optional direct deposit feature that is ideal for companies with only a few employees – you can send wages and reimbursements electronically at a very low cost. Contact Mission Bank if you would like to activate Business Bill Pay’s direct deposit feature.

## Enrollment

In order to use Business Bill Pay, a company admin must first activate the service by clicking the Bill Pay tab and users must have Bill Payment as an entitlement in their Default Settings (see Default Settings image above).

The first time you go into Business Bill Pay you’ll choose your primary, or default, account. Other accounts can be added by going to Options > Manage Bill Pay Accounts within Business Bill Pay.

NetTeller Bill Pay Users & Reports eStatements User Guides Options Mobile Settings

Mission Bank 888-965-7783 (regular banking hours) | 24-Hour Voice Response 877-507-5355 | Lost/Stolen Debit Card 888-297-3416

For same-day processing, your payment must be entered before noon Pacific time on a Mission Bank business day. Deletions or edits of scheduled payments must be made before 8am Pacific time on the payment’s Process Day.

**The daily limit for electronic payments to individuals using their email address is \$2,500 per day. The daily limits for electronic payments to individuals using their bank account information are \$3,500 per transaction and \$6,000 per day. The daily limit for transfers to your bank account(s) at other financial institutions is \$6,000 per day.**

**Required:** Please select the account from which you most often pay your bills. This will be your default account when setting up new payments. You will still have the option to choose to pay bills from your other accounts.

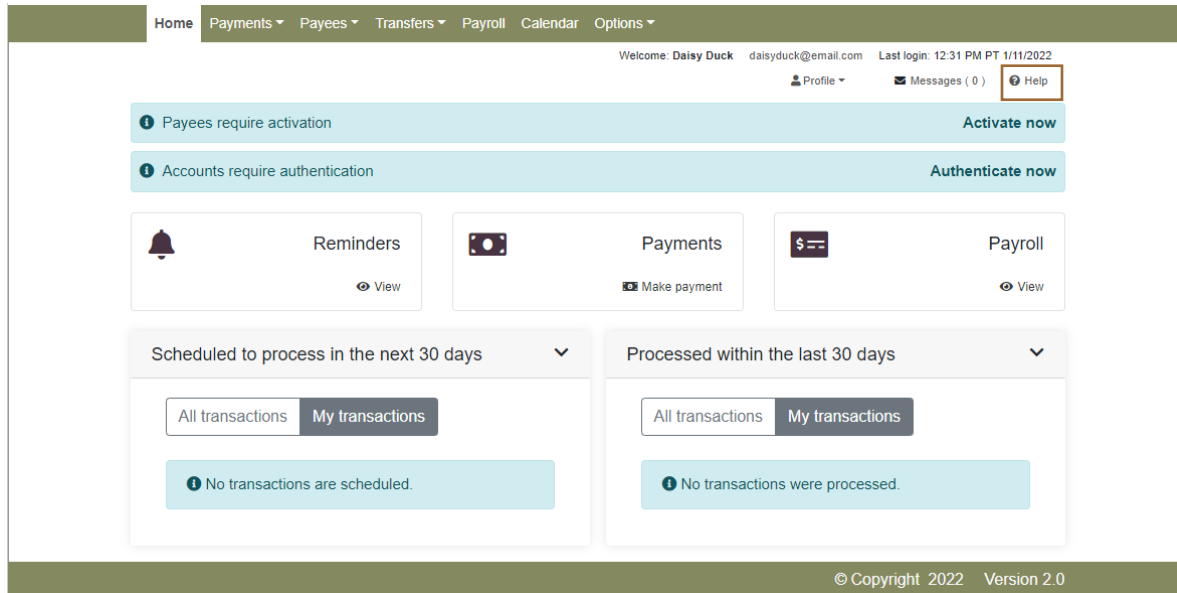
General Account

Continue

At first login, the company admin will establish a Business Bill Pay profile for themselves, including:

- Challenge Questions and Answers – when performing certain activities, such as adding a new payee, you will be presented with one of your challenge questions, which you must answer.
- Security Key – this is not a password, only an authentication method. Must contain 6 characters with letters and numbers.
- Disclosure acceptance – some key features of the site are listed and the “I accept” button needs to be clicked in order to proceed into the bill pay site.

The home screen provides a snapshot of all Bill Pay activity and there may be alerts if any actions are needed. You'll also find a comprehensive Business Bill Pay tutorial under “? Help” in the upper right corner of the screen.

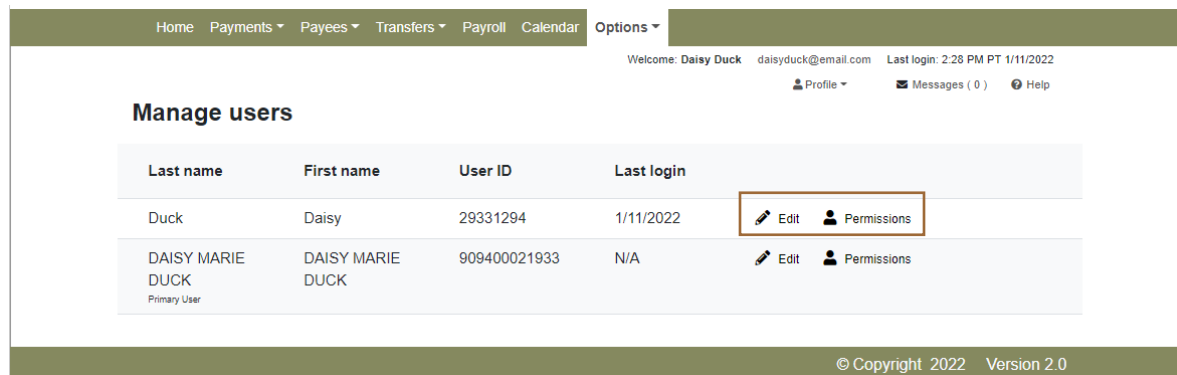


## Managing Users

Bill Pay users are managed under Options > Manage Users. When performing activities in Manage Users you will be presented with challenge questions prior to being allowed access.

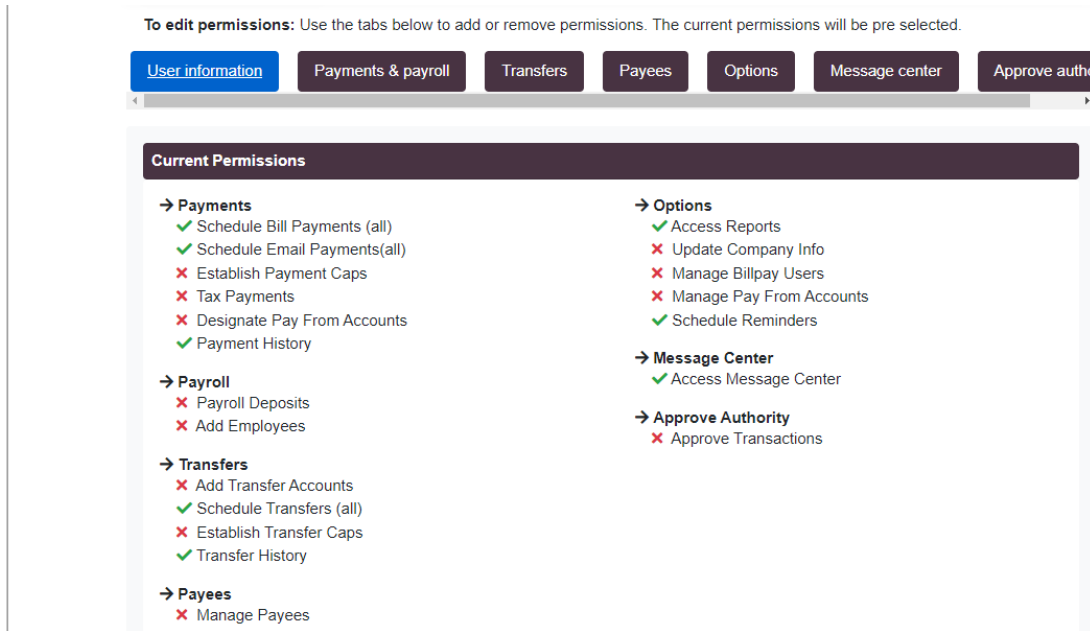
*Please Note: A new user must select the Bill Pay tab, create their challenge questions and answers, and security key before you will see them listed under Manage Users.*

Initially, the master company profile appears (shown in CAPS below) and also the profile of the admin that activates Business Bill Pay. Do not edit or delete the company profile. The admin's profile automatically allows them to perform all functions.



Users may need permission adjustments, depending on the requirements of your company. There are options at the user level to either edit the user profile or manage user permissions.

The example below shows the default settings that are automatically applied to any users that are added after the admin user.



To adjust user permissions, click the desired category from the tabs at the top, and make any needed changes (for detailed instructions, see the tutorial located under “? Help” in the upper right corner of the screen).

***Please note:** If a new account is added to Business Bill Pay after the initial set-up, you must go to Manage Users > Permissions > Payments & payroll > Designate Pay from Accounts and add the account to all users authorized to make either payments or transfers from that account.*

There is a separate guide for users called the **Business Bill Pay Guide** that covers the features and process for making payments through Business Bill Pay.



# eStatements

## Enrollment

As an alternative to paper, and to eliminate the risk of mail theft or loss, notices and electronic statements with images are available online. To enroll, a company administrator must click on the eStatements tab and complete the enrollment screen.

You may choose to receive your statements for your account(s) delivered via email and made available online through this site. To enroll your account(s) please follow the steps outlined below:

1. Account(s) and Document Enrollment  
All available documents for all active accounts: [Details](#)
2. Please review the following email address. If not correct, please update it in the space shown.
3. Please read the disclosure below. You must scroll to the bottom of the disclosure before agreeing to the terms listed

**Mission Bank  
Electronic Banking Account  
Statement Disclosure and Agreement**

This Electronic Banking Account Statement Disclosure and Agreement ("Agreement") is made between you and Mission Bank and provides your request and consent to receive statements, notices, and documents for your Mission Bank account(s) by electronic delivery. These electronic statements, notices, and documents are called "electronic statements". This Agreement is in addition to the terms and conditions described in the Mission Bank Internet Banking Disclosure and Electronic Fund Transfer Act Disclosures and corresponding Fee Schedule.

By clicking on "I Agree" below, you agree that we may provide you with your periodic banking account statements, including, but not limited to any future disclosures, amendments, privacy policies, letters, correspondence, and any other notices that may be legally required to be provided to you, in electronic form. Once enrolled in the electronic statements service you will receive your next statements, notices, and documents electronically only. By clicking "I Agree" you also demonstrate that you are able to open the sample statement that can be accessed by the link below.

**ELIGIBILITY FOR ELECTRONIC STATEMENTS.** You must be enrolled in our online banking product in order to sign up for and view electronic statements. All account types for which the bank generates periodic statements are eligible for electronic statements. For a statement, which contains the information for more than one account ("Combined Statement"), the lead account must be linked to online banking and enrolled in electronic statements to allow display of the Combined Statement.

**MULTIPLE ONLINE IPS.** Electronic statements can only be set up for an account under one online banking ID. If you wish for your electronic statements notifications to go to more than one person for an account that that party must be set up on the individual's Mission Bank ID. All IP's under control may access to eStatements.

I agree to the listed terms.

[Click here to see a sample document.](#)

After successfully completing the enrollment screen, an *Enrollment Confirmation* will appear and you will receive your statements electronically, beginning with the next scheduled statement.

## Additional Recipients

eStatements can also be sent securely to outside email addresses, such as to an accountant or other interested party. You choose which accounts and documents should go to outside recipients and you create their Username and Access PIN, which you provide to the Additional Recipient.

Statements are generated after the cycle closes and an email is sent to additional recipients notifying them the statements are ready for retrieval. The user then logs in to a secure site using their assigned credentials and can save or print statements and check images.

## Employee Access

eStatements can be added to users by going to Manage Users. Choose the appropriate user and go to their Account Settings, then from the view accounts drop-down menu choose the account(s) and check View Electronic Documents.

# Options

The Options tab in Online Cash Manager allows users to manage their sign-on ID and password, display options, and set alerts for themselves. If a user has administrative rights, they can also access Mission Bank’s mobile app.

Full or partial admins can change the company email address (typically the email address of one of the administrators), found under Personal options. Account names and the appearance order of accounts can be changed by full or partial admins under Account options.

## Alerts

Alerts are a very effective way of managing or monitoring certain activities in your accounts. They are set up by individual users, and the user has their choice of delivery methods for alerts: email, at login, or text message. User email addresses and/or mobile phone numbers and mobile carriers for Alerts are managed in Personal Settings. We encourage you to explore and use alerts.

NetTeller	Bill Pay	Users & Reports	eStatements	User Guides	Options	Mobile Settings
Personal	Account	Display	Alerts	Mobile Settings		
Alerts Listing	Events	Balance	Item	Personal		
Mission Bank 888-965-7783 (regular banking hours)   24-Hour Voice Response 877-507-5355   Lost/Stolen Debit Card 888-297-3416						
<b>Current Event Alerts</b>			<a href="#">Edit Event Alerts</a>			
<b>When the following Occurs:</b>			<b>Alert Me:</b>			
There are currently no Event Alerts set up.						
<b>Current Balance Alerts</b>			<a href="#">Add Balance Alerts</a>			
<b>When Balance In:</b>	<b>Goes:</b>	<b>Amount:</b>	<b>Alert Me:</b>	<b>Edit Alert</b>	<b>Delete Alert</b>	
There are currently no Balance Alerts set up.						
<b>Current Item Alerts</b>			<a href="#">Add Item Alert</a>			
<b>When An Item clears:</b>	<b>Account:</b>	<b>Alert Me:</b>	<b>Edit Alert</b>	<b>Delete Alert</b>		
There are currently no Item Alerts set up.						
<b>Current Personal Alerts</b>			<a href="#">Add Personal Alert</a>			
<b>On the Following date:</b>	<b>Remind me of:</b>	<b>Alert Me:</b>	<b>Edit Alert</b>	<b>Delete Alert</b>		

## Mobile Settings

Users with full or partial administrative rights are able to enroll in mobile banking. iPhone, iPad, and Android smartphone users can activate mobile banking from the Mobile Settings tab or you can go directly to your device's app store, search for Mission Bank Mobile and download the app.

NetTeller	Bill Pay	Users & Reports	eStatements	User Guides	Options	Mobile Settings
Personal	Account	Display	Alerts	Mobile Settings		
Web Mobile Settings						
Mission Bank 888-965-7783 (regular banking hours)   24-Hour Voice Response 877-507-5355   Lost/Stolen Debit Card 888-297-3416						
Attention iPhone, iPad and Android phone users - Mission Bank has mobile banking apps! Please visit the Apple or Google app store and download.						
<b>Mobile Web Settings</b> ?						
Enable web access for your mobile device <input checked="" type="checkbox"/>						
Receive Text Message Alerts Yes						
**Standard wireless carrier charges apply**						
Mobile Phone Number						
Select your wireless provider Select Option						
Only selected accounts will show in the mobile account listing. These settings will not affect transfers or previously selected accounts in bill pay or mobile deposit.						
<input type="checkbox"/> General Account						
<input type="checkbox"/> Savings Account						
Submit Cancel						

**Please note:** An admin will need to update this screen in Online Cash Manager if any new accounts are added to the relationship, or they will not be visible on the mobile app.