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.

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

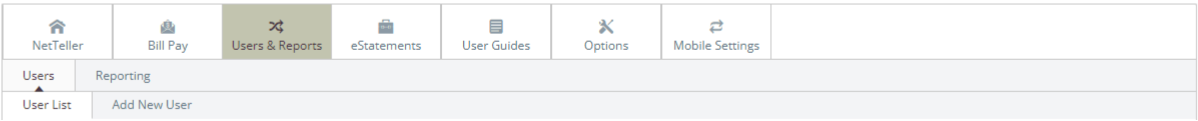
One or more company administrators ("admins") are established by Mission Bank and the admins can:

- 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

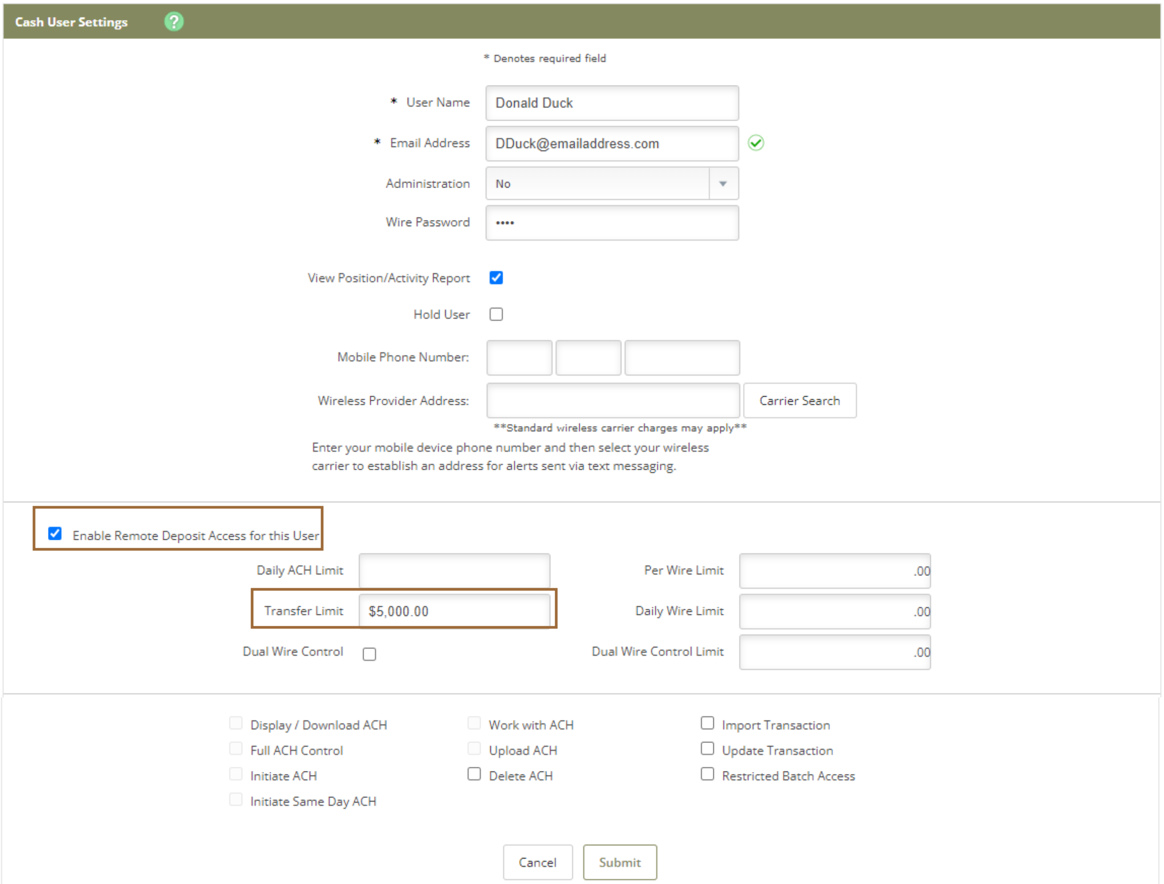
Go to the Users & Reports tab and from there you can view and change existing users or add new users.



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.



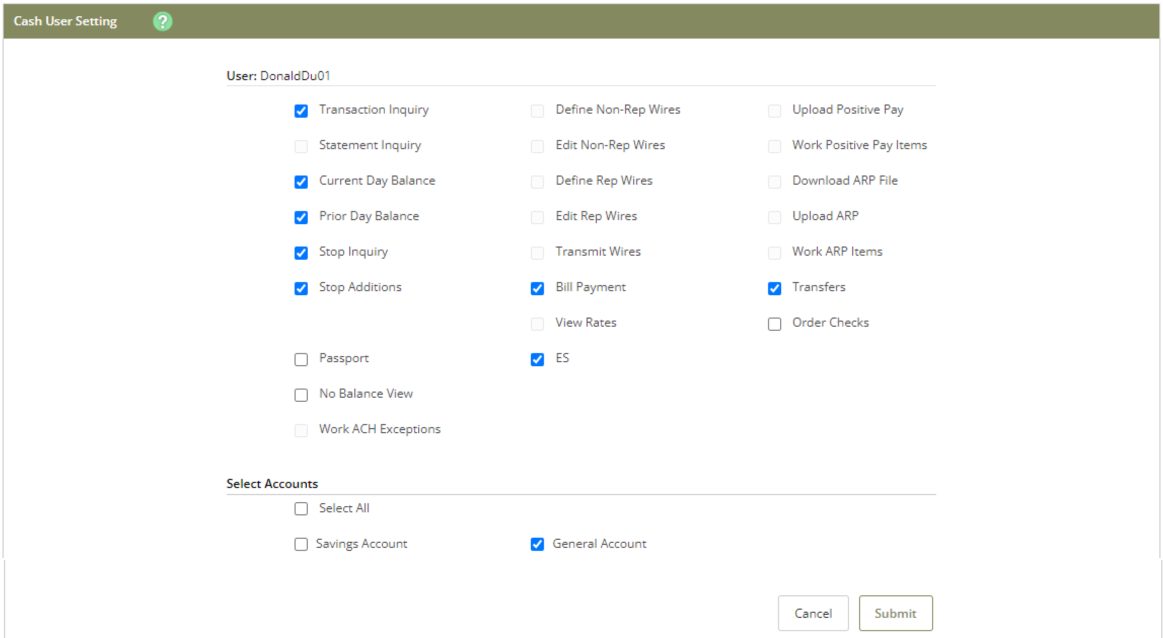
Designate what type of administration function the new user should have by selecting:

- *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

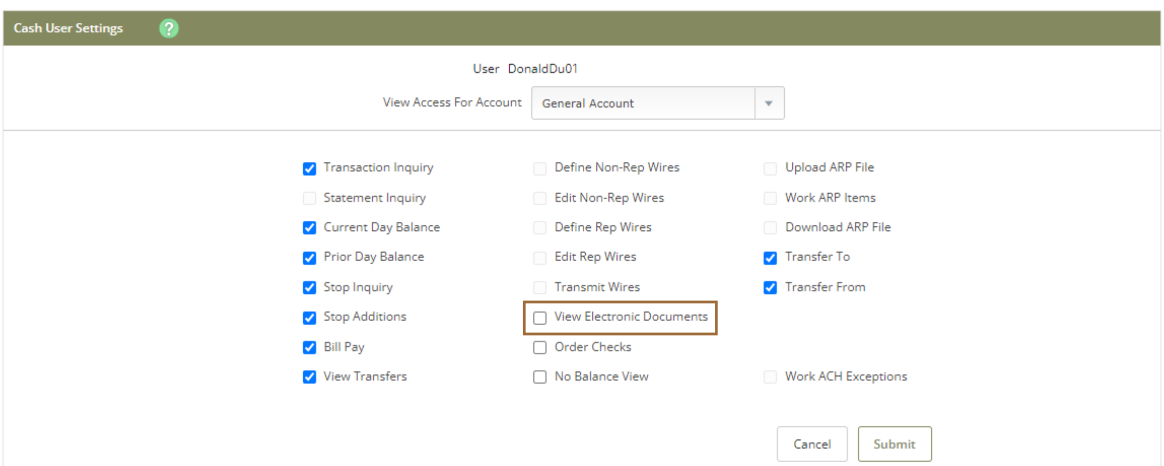
After building the new user's profile and setting limits, the next screen allows you to determine the type of information the user can view, actions the user can perform, and the accounts available to the user. These are global settings that can be refined further at the account level.



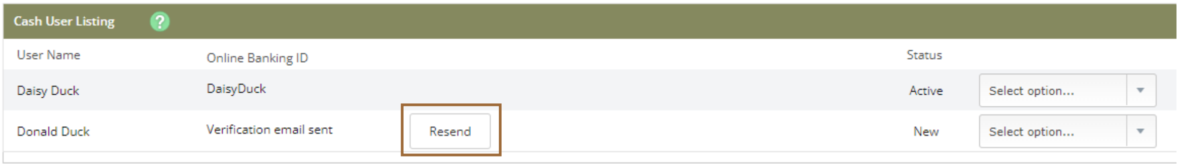
Account Settings

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.



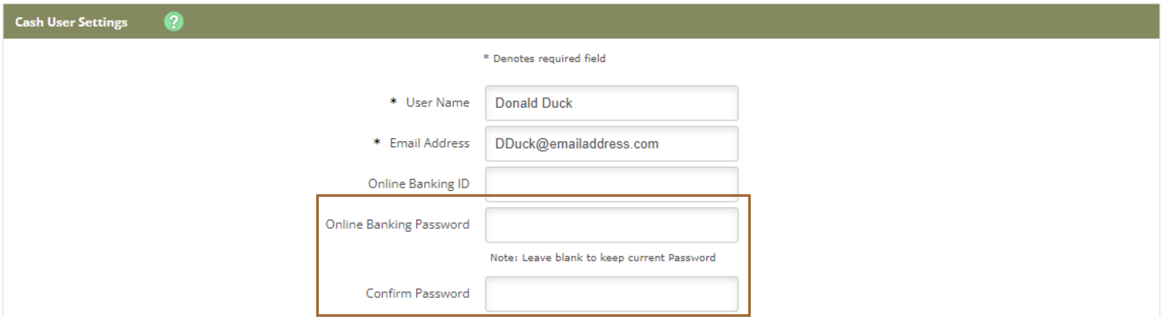
Once the bank releases a new user, the user will receive a setup email containing a secure link for them to establish their login credentials. New users have seven days to select the link and establish credentials, or the link becomes inactive. Company admins can resend the link to a user.



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.



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

Business Bill Pay

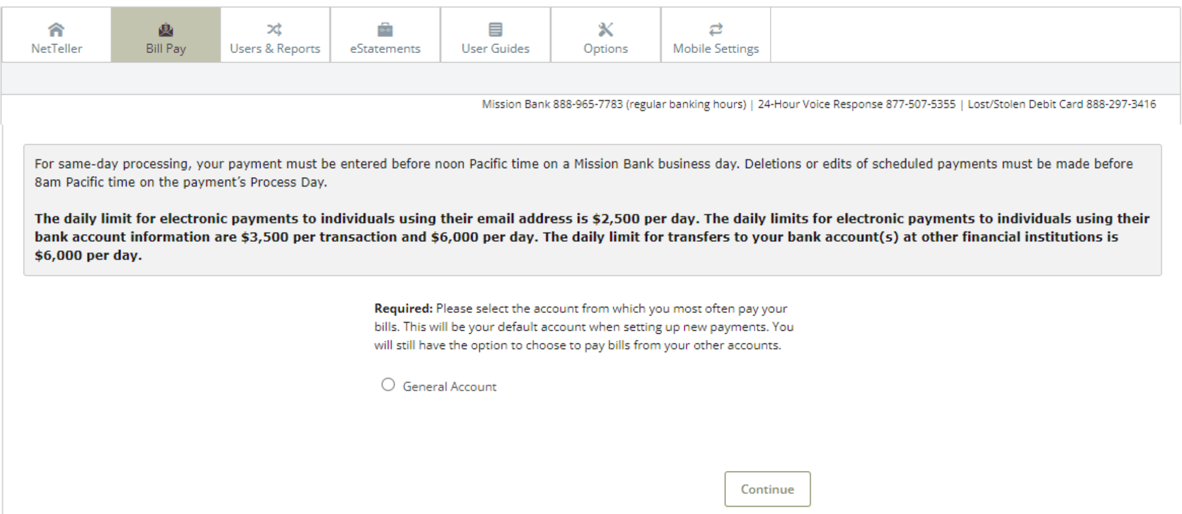
Within Business Bill Pay, company admins can control which users have access, who is allowed to make payments, which payments the user can make, and assign maximum payment amounts. User entitlements for Business Bill Pay are managed separately from user entitlements in online banking.

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).

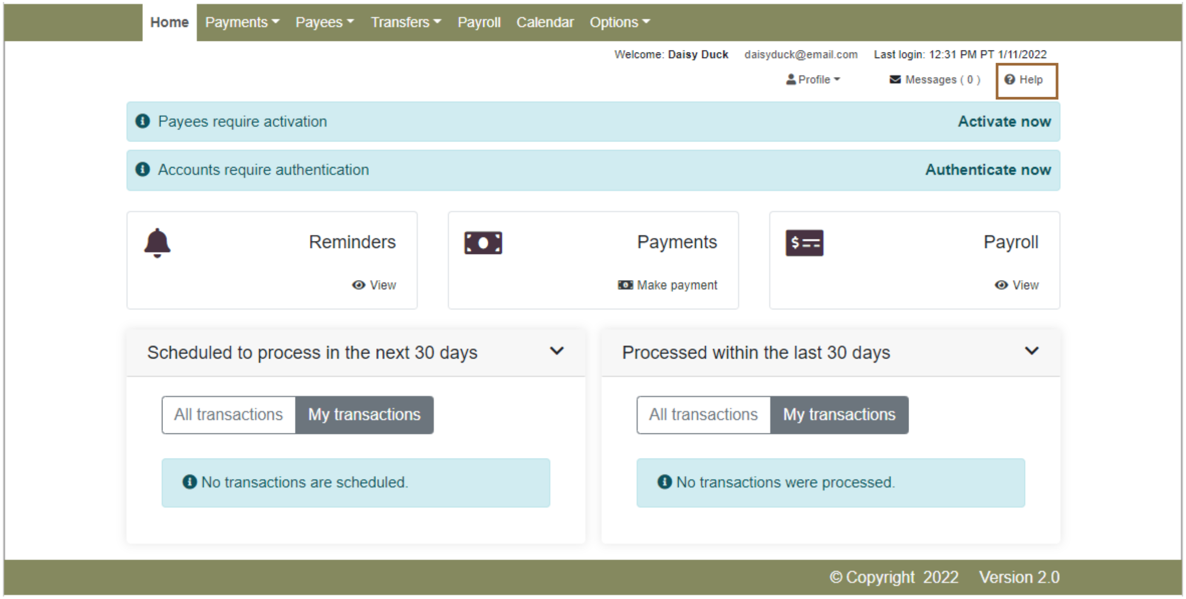
The first time you go into Business Bill Pay you'll choose your primary, or default, account. Other accounts can be added by going to Options > Manage Bill Pay Accounts within Business Bill Pay.



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.

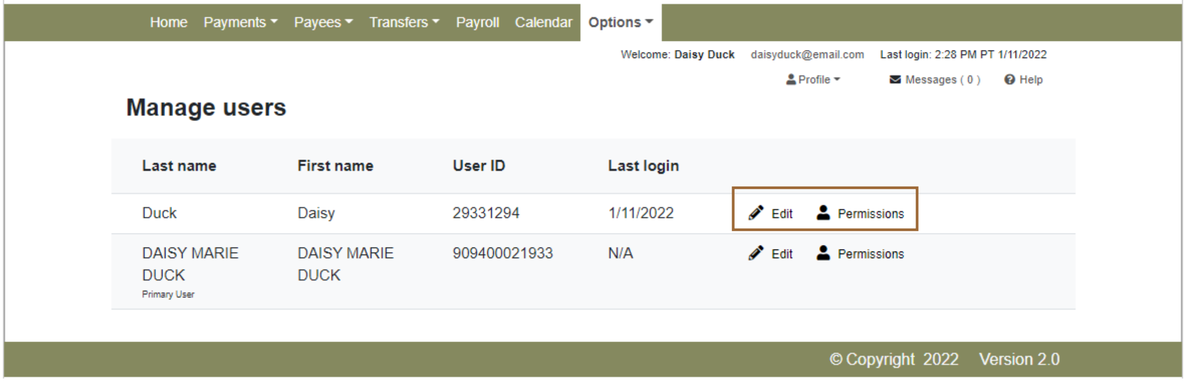


Managing Users

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.

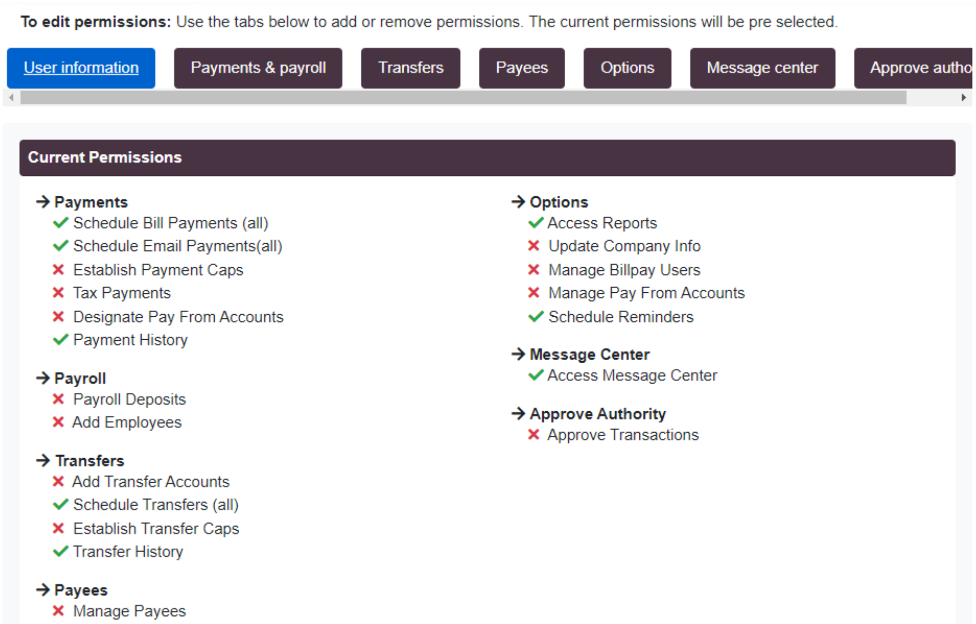
Please Note: *A new user must select the Bill Pay tab, create their challenge questions and answers, and security key before you will see them listed under Manage Users.*

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).

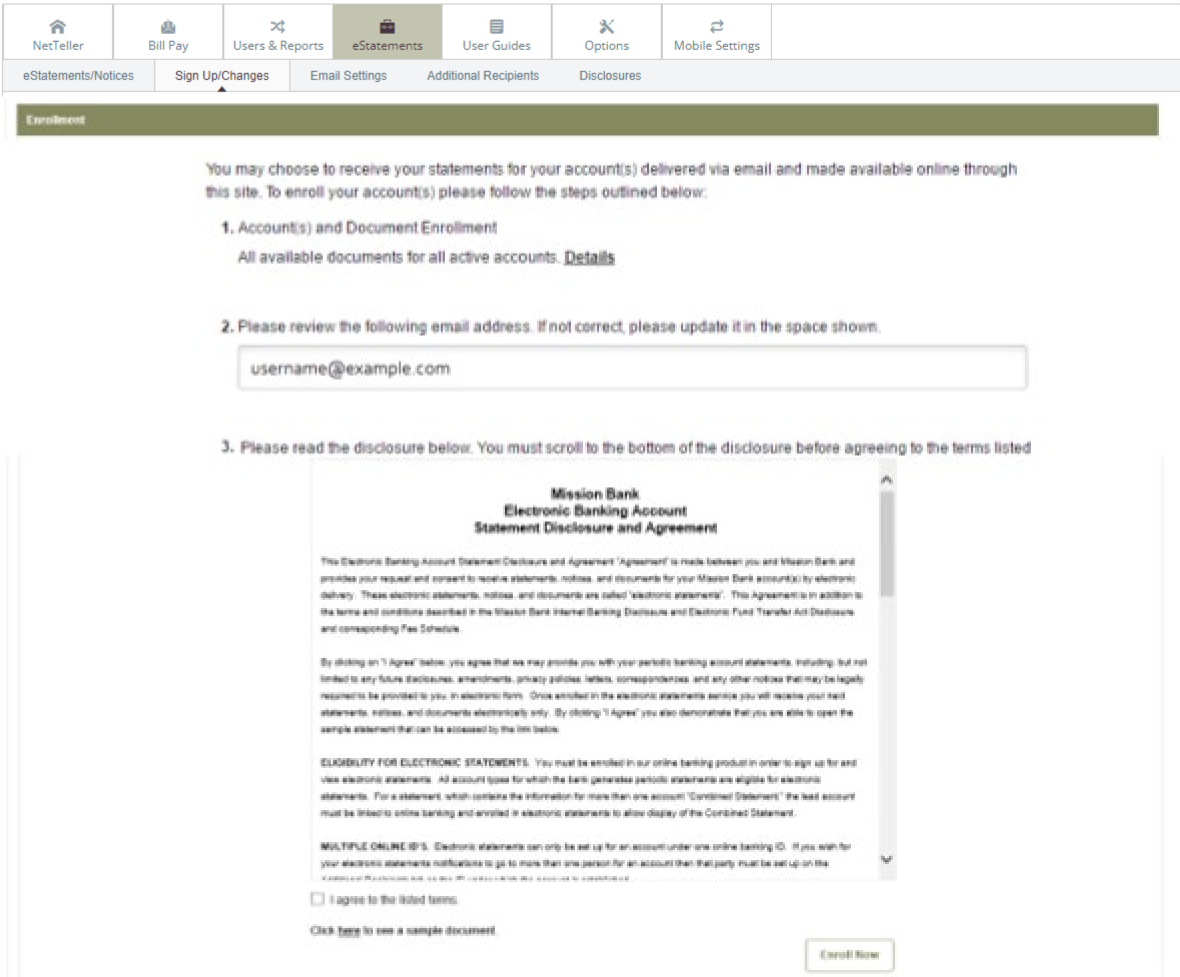
Please note: *If a new account is added to Business Bill Pay after the initial set-up, you must go to Manage Users > Permissions > Payments & payroll > Designate Pay from Accounts and add the account to all users authorized to make either payments or transfers from that account.*

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

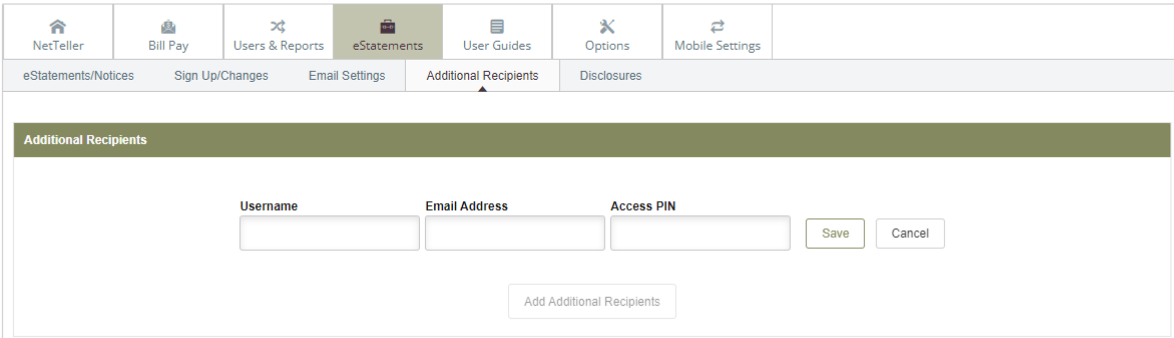
As an alternative to paper, and to eliminate the risk of mail theft or loss, notices and electronic statements with images are available online. To enroll, a company administrator must click on the eStatements tab and complete the enrollment screen.



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

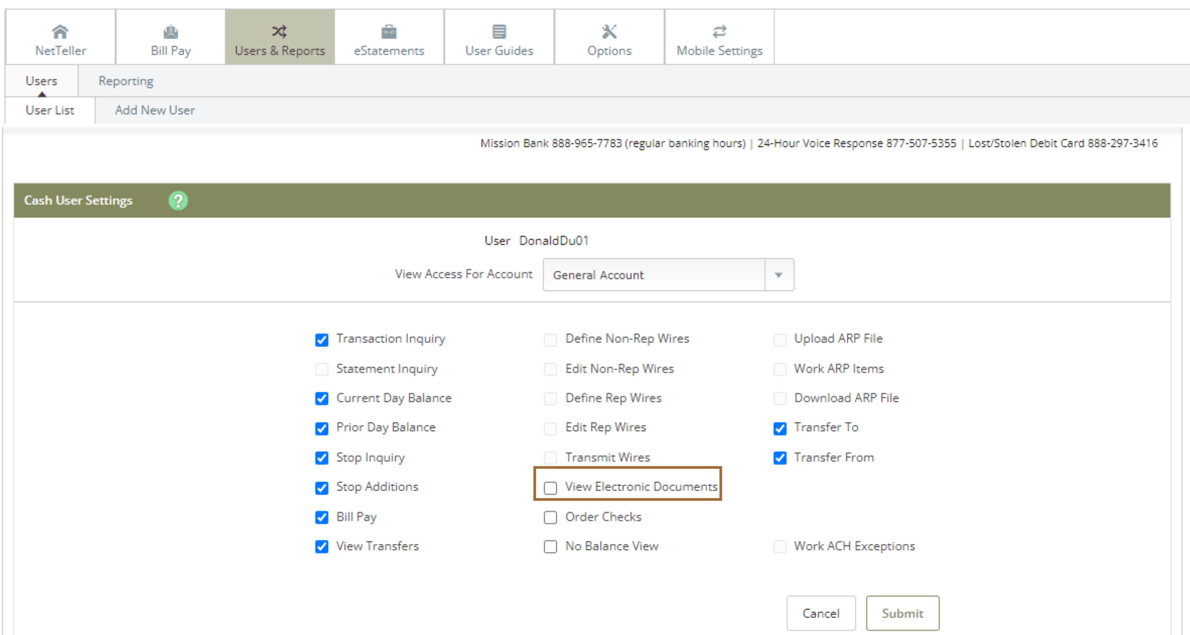
eStatements can also be sent securely to outside email addresses, such as to an accountant or other interested party. You choose which accounts and documents should go to outside recipients and you create their Username and Access PIN, which you provide to the Additional Recipient.



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.



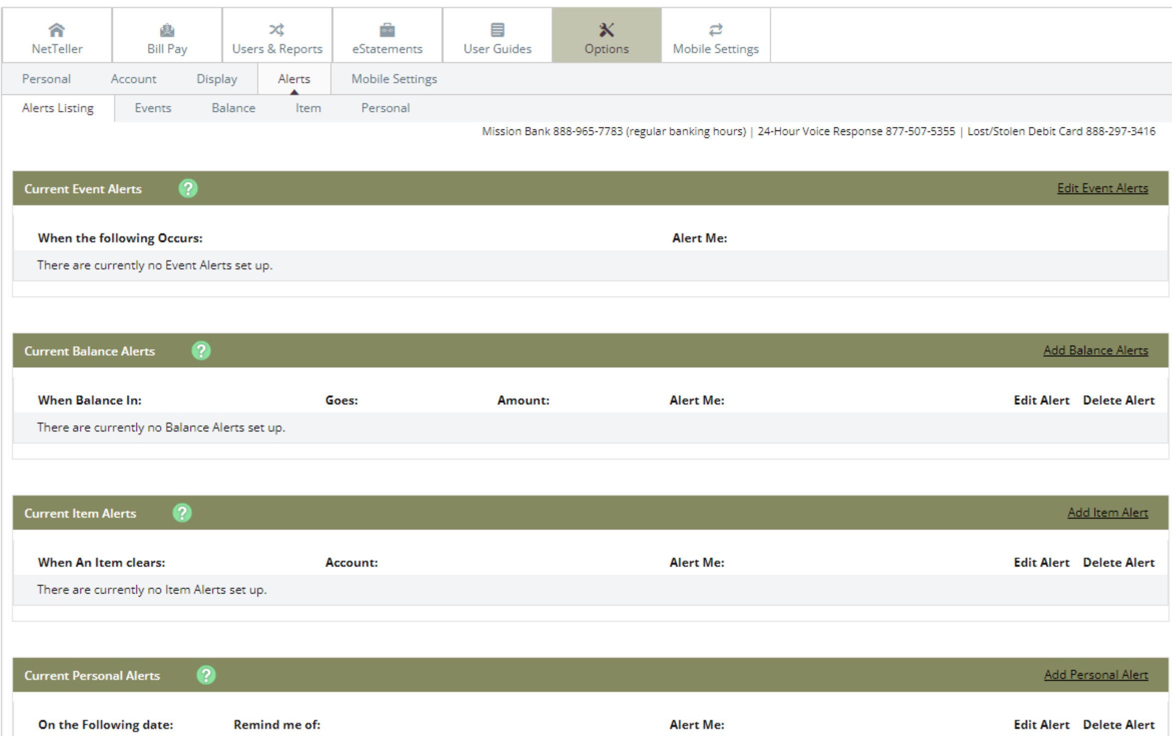
Options

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.

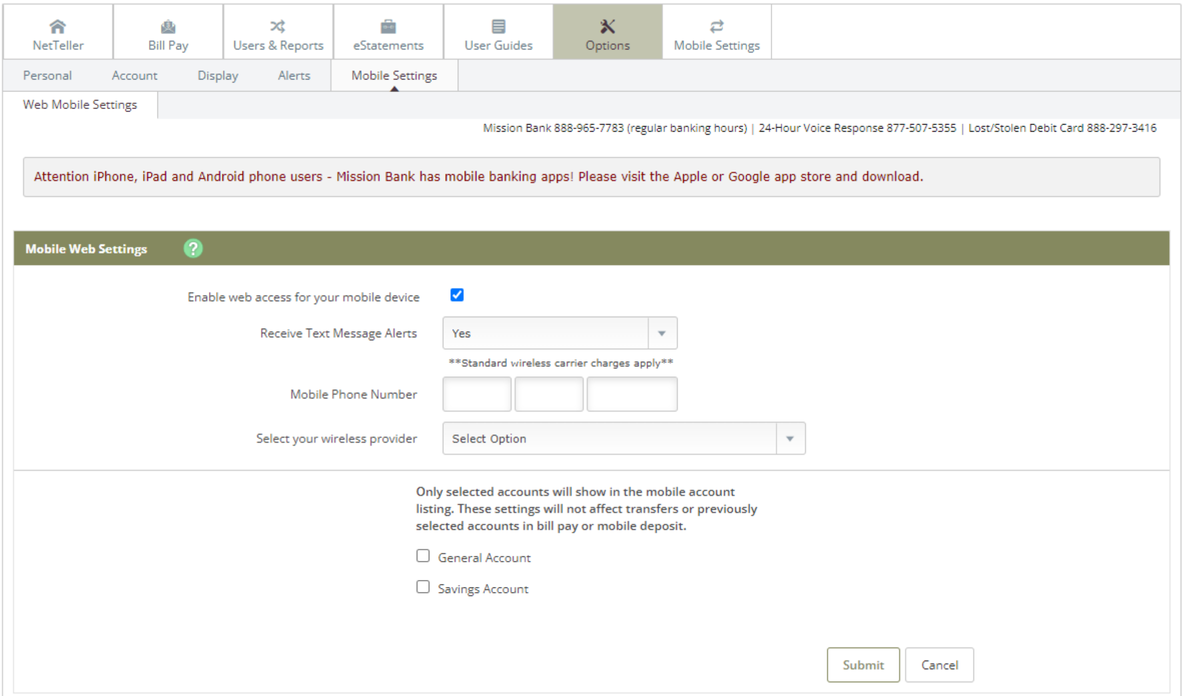
Alerts

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.



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.



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.*