BUSINESS ONLINE BANKING
COMPANY ADMINISTRATOR USER GUIDE

Online Banking Help is a great tool to assist you in navigating thru Salem Co-operative Bank's Business Online Banking system.
Click the Help menu button in the upper right corner between *My Profile* and *Sign Out* for a more in-depth User Guide. On the Table of Contents page, you can click on the item you would like more information on and it will bring you directly to that page.

ACCOUNTS

The **Accounts** tab allows you to view balances of all your business accounts, manage transaction activity, view, print, export activity, and request reports. Under **Tools** you have the use of a calculator, the ability to add notes and view a current calendar.

CASH MANAGEMENT

The **Cash Management** tab allows you to transfer funds between your accounts, set up bill payments, and schedule Salem Co-operative Bank loan payments.

ADMINISTRATION

The **Administration** tab allows you to define and manage your business, user setup, and request administration reports. It displays all users, their status and access level, and if a user is locked out. You can also add or disable a user from this screen.

SERVICE CENTER

The **Service Center** tab allows you to compose, view and manage your business messages, change your business profile and page preferences, issue stop payments and delete an account.

EXCESSIVE OR INCORRECT PASSWORDS AND/OR FAILED LOGINS

Excessive or Incorrect Passwords gives you instructions on how to handle when an Admin or Business User get locked out of online banking.

BILL PAYMENT

Bill Payment provides instructions on how to enroll, set up a bill and reset a password.

ACCOUNTS

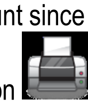
ACCOUNTS OVERVIEW

The Accounts Overview screen gives a snapshot of all of your business accounts.

- The Accounts Overview Screen displays after you sign into your Business Online Banking.
- To return to the Accounts Overview Page at any time, click on the **Accounts** tab at the top of any page.
- The Accounts Overview page lists **Summary Descriptive** and **Balance Information** for all of your accounts. The **Date and Time** that balance information was last updated displays at the top of the page.
- **Pay Now** allows you to make a Salem Co-operative Bank Loan Payment by clicking the button located in the **NEXT Payment** column for the account. Click **Continue** to display a confirmation page for the payment processed.
- Click the link for any account listed under the **Account Name** field to request the **Transaction Activity** page for the selected account.

TRANSACTION ACTIVITY

Transaction Activity shows all activity on a specified business account since your last statement.

- To **Print Summary Account Information**, click the Print icon  in the upper corner of the page.
- To request an inquiry for only one type of transaction click the down arrow next to the **DISPLAY** field in the **All Transactions** drop down and select the transaction type.
- Click the **Account Details** link, under the print icon to view detailed information for the account displayed. To close the pop-up, click the X in the upper right corner of the pop up box.
- The **Hide Pending** box, located just below the **Posted Column**, hides all pending transactions.
- **Add Transaction**, on the right of the screen, adds a transaction to your Online Register. A required field is marked with an asterisk. Click **Save**.
- To note a transaction as **Reconciled** and mark a transaction as cleared, click the checkbox in the column labeled with **R** (The checkbox does not appear for pending transactions.)
- To **Export,** click the icon at the top or bottom of the page. On the Export Options pop-up, select the correct option and click **Continue.** When the 'Export To' pop-up window displays, select the options for the export process and click **Export,** or click **Cancel** to exit without exporting data.

ADVANCED RESEARCH

Advanced Search allows you to search for transaction activity posted to any business account. The account currently selected for the search is identified at the top of the page along with balance information for the account. To Print Summary Account information, click the Print icon on the upper right corner of the page.

REPORTS

The **Reports** navigation link is displayed on the left when the **Account** tab is selected at the top of the business online banking page. Click this link to display the Reports page, listing all business reports provided.

- The following reports are available:

  Balance Detail – All report balances for all accounts.
  Balance Summary and History Report – Selected balances for date range
  Business Sub User Transfer Summary – Transfer activity for Sub Users

Category Detail – Transaction Detail for each category
Category Summary – Transaction summary for each category
Statement Detail – Activity since last statement
Statement Summary – Summary Statement of Account

- To **Export Reports** select the format of the file from the dropdown list next to the **EXPORT** field, select the format and click **Export.** A file Download window will display prompting you to open or save the export file to your workstation.
- To **Print a Report** click the print icon . On your workstation's print menu, make appropriate selections and click **OK**. You may print only the current report page or all report pages.

CASH MANAGEMENT

The **Cash Management** tab allows the business customer to initiate the following Cash Management Functions:

TRANSFER

- Transfer funds from one account to another.
- Schedule recurring transfers
- Review scheduled transfers

PAYMENT FUNCTION

- Make a loan payment
- Set up automatic payments
- Review scheduled payments
- Online Bill Pay

ADMINISTRATION

When your business is enrolled in Business Online Banking, an Administrator (Admin) will be set up for your business. This Administrator will have access to set up other users for the account(s) you choose as described in the following section.

The **Administration tab** provides access to high level system functions. The options available on the **Administration Menu** include:

- **User Set Up** allows the Admin to assign users the ability to access the system and account information.
- **Account Set up** allows the Admin to give the user the ability to add or delete accounts.
- **Company Set up** is currently not active.
- **Admin Reports** provides a link to access the Admin Reports page.

USER SETUP

The Company Administrator can add subsequent business users that can access the company's accounts via Business Online Banking. The Administrator has the responsibility to assign each new user a Sign-On ID and Password along with specific functionality rights.

RISK MANAGEMENT TIP

- **Admins can give users access to all or some of the functionalities available. It is important to understand that assigning certain functions to subsequent users gives the user access rights to financial information.**
- **Admins need to manage all users to ensure that only the appropriate access is assigned to them.**
- **If the user changes roles, resigns or is terminated, the Admin must disable or delete the user's access.**

ADD NEW USER

- Click Add New User at the bottom right of the Set Up page
- When the **User Information** page displays, type in:
    - The **User's Name**
    - **Assign** the user a Sign-on ID
    - **Enter** a Temporary Password for the new user and confirm it.

USER RIGHTS

- **Click** on the box next to each user rights you want to give the user access to (You can give view only access).
- **Manage Company -** gives the user access to the accounts function in the Administration module.
- **Manager Accounts -** gives user access to the User Setup function in the Administration module. (It is recommended that you reserve this functionality for only the highest level employees or owners).
- **Manage Users -** gives users access to Company Setup function in the Administration module.
- **Manage Report -** gives the user access to Reports in the Administration module.
- **Disable User Checkbox -** denies a user access to the Online Banking system without deleting them.
- **Phone Type –** is where you input cell, work or home and the phone number and any extension.

ACCOUNT ACCESS

This page only displays if one or more accounts are defined for the business.

- **View** – allows the user to view data for specific accounts, select the view checkbox in the row identifying the account.
- **Stop*** – allows a user to issue Stop Payments for the account.
- **Transfers*** – allows a user to request fund transfers to/from an account.
- Click **Save and Exit** to create the user and return to the User Set up page.

NOTE: * recommended that you reserve this functionality for only the highest level employees or owners

EDIT USER

- **Go** the User Setup page
- **Click** on the User's Sign-on ID hyperlink you wish to edit
- **Make** the changes you desire from the Edit User Screen
- **Click** Continue for other options OR

- **Click** 

DISABLE USER

- **Go** the User Setup page
- **Check** the box **User disabled**
- **Click** 

ACCOUNT SETUP

ADD NEW ACCOUNT:

- **Click** on 

- If there are subsidiary companies a dropdown list displays at the top of the page. Select the name of the company you wish to add the new account to.
- Enter the **Account Number, Account Nickname** and **Account Type**.
- Click **Submit** or **Cancel** to return to Account Set up.
- Once the Account is approved by the Bank it will display in online banking.

DELETING AN ACCOUNT:

CAUTION: IF THIS IS THE ONLY ACCOUNT IN ONLINE BANKING, YOU WILL DELETE YOUR ONLINE BANKING ACCESS

- **Click** on the "trashcan" icon  to the left of the account number
- **Account Setup – Delete an Account** page displays with the Account Number, Account Type and Account Nickname.
- **Click Yes Delete -** to remove the account and its related information from online banking or **Click No** to return to the Account Set up page.
- Click **OK** when the Delete Account Complete information displays.

EDIT AN ACCOUNT:

- Go to the **Account Set Up Page** under Administration.
- Click on the **Account Name** hyperlink and complete the following information:
    - **Account Name** – if you want to change the name of the account that appears on the *Balances* page, type in the new name here.
    - **Allow Transfers** – select from the drop down list if transfers may be requested **To** or **From** this account, in **Both** directions, or if **No** transfers are allowed.
    - **Maximum Single Transfer** – enter the maximum dollar amount that may be requested for each transfer.
    - **Maximum Total Transfers Per Day** – enter the total dollar amount that can be transferred to/from this account each day.
    - **Maximum Number Transfers Per Day** – enter the total number of transfers that can be processed for this account each day.

- Click **Save** to save the changes to the account set up or **Cancel** to return to the Account Set up page.

ADMIN REPORTS

If you have Manage Reports user rights, you may click the Administration tab followed by the Admin Reports link (left side of screen) to access the Administration Reports page.

REPORTS:

- **Admin Business Change Activity -** a summary or detail for all changes made to the user, account and company business administrator.
- **Business Activity -** the report summarizes activity for different types of bill payments. You may define parameters for this report.
- **User Profile Report -** lists each user who can access your business account(s) and all rights assigned to the user.

SERVICE CENTER

The Service Center page is used to view and respond to messages from Salem Co-operative Bank, manage the online account profile, page preferences, submit online request forms, perform optional request functions and issue stop payment requests.

MESSAGES

The business online banking system provides a **secure** messaging feature that allows you to send, receive and delete messages from Salem Co-operative Bank.

MY PROFILE

On this page you can change your sign-on password, modify your email address, change your security question and request additional options. You can always click the **My Profile** hyperlink on the top of every page in the business online banking system to go back to My Profile.

PAGE PREFERENCES

You can use this page to change your page display options and manage all the income and expense categories for your transactions.

STOP PAYMENTS

Use this page to enter Stop Payment requests. The check number, date, amount, and payee must be exact. See this page for more details on Stop Payments.

EXCESSIVE OR INCCORECT PASSWORDS AND/OR FAILED LOGINS

- If a **Business User** is locked out due to excessive incorrect passwords and/or failed logins, they must contact their Company Administrator. The Company Administrator will give the user a new temporary password and reset them.

- If the **Company Administrator** is locked out due to excessive incorrect passwords and/or failed logins, they must call Salem Co-operative Bank's Deposit Services department at 603-893-3333 who will give them a new password and reset them.

- You will be prompted to choose five questions that only you know the answers to. These questions will only be used if unusual or uncharacteristic behavior is detected. **Most of the time you won't notice that the security feature is even there…but it will still be protecting you 24/7.** To learn more, please visit www.salemcoop.com under Other Services.

- If the **Company Administrator is locked out** of Business Online Banking due **to RSA Authentication**, they must call Salem Co-operative Bank's Deposit Services department at 603-893-3333.

- If a **Business User is locked out of RSA Authentication**, they must contact their Company Administrator. The Company Administrator must call Salem Co-operative Bank's Deposit Services department at 603-893-3333.

- Deposit Services staff will inform the Company Administrator when they can go in and reset the user.
- To do this the Administrator must:
    - Go to the User Setup page
    - Select the **Edit** link for the user you wish to edit
    - Under RSA Authentication Lockout, click the box next to **Reset**
    - Click **Continue**

- **SIGN OUT -** To exit or quit from the system. **Always use this when signing off.**

BILL PAYMENT

Once you are enrolled in Online Banking, you may sign up for the Bill Payment service anytime you wish. A Salem Co-operative Bank checking account is all that is required. The cut-off time for most bill payments is 10:00 PM est. When using Bill Payment, remember there is always **Help** just one click away in the upper right corner of the *Welcome to Online Bill Pay* screen as well as all subsequent screens.

HERE IS HOW TO BEGIN PAYING YOUR BILLS ONLINE…

HOW TO ENROLL:
- Sign onto **Online Banking**
- Click on **Cash Management**
- Click on **Pay My Bills**
- Click on **Enroll**
- Fill out the **Enrollment Form**
- **Print** a copy of the form for yourself. Remember to **Save** your sign-on and password for Bill Payment
- Within 2 BUSINESS DAYS you will be contacted by the Bank for the last 4 digits of the account(s) you would like set up in Bill Payment
- Once you have been enrolled, the Bank will send you a confirmation email.

ONCE YOU HAVE BEEN NOTIFIED YOU ARE ENROLLED:
- Sign onto **Online Banking**
- Click on **Cash Management**

- Click on **Pay My Bills**
- Sign onto **Business Bill Payment**
- Go to the **Payment Center**
- Click on **Add a Bill**
- Click on **Add a Company** or **Person to Pay**
- Type in the **Name of Company**
- A screen will appear asking for an account number, fill in the account number and click **Confirm Account Number**. You may add a nickname for your account if you choose. Click **Add Bill**
- Click **Finish**
- If the screen comes up asking for the company name, account, number and address, complete the information and click **Add Bill**
- Click **Finish**
- You will receive an email stating you that you have added a new biller in Bill Payments

ADMINISTRATOR (LEVEL 1) TO RESET THEIR OWN PASSWORD:

- Sign onto **Online Banking**
- Click on **Cash Management**
- Click on **Pay My Bills**
- On the **Welcome to Business** Bill Payment page
  - Click on **Forgot you user ID** or **Password** on the right side of the screen
  - Enter your **User ID, First and Last Name**, Click continue
  - Answer the Questions, **Click Continue**
  - Enter a New Password and Confirm it, **Click Save Changes**
  - You will come to a screen stating your password has been changed. **Click Finished**
  - This will bring you back to the **Sign On Screen**

ADMINISTRATOR TO RESET LEVEL 2 OR LEVEL 3 USER PASSWORDS:

- Sign onto **Online Banking**
- Click on **Administration Tab**
  - **Choose Level 2 or Level 3** in the drop down box
  - Click **Edit**
  - **Enter** your password
  - Enter a **New Temp Password**
  - **Confirm** Temp password
  - Click **Save Changes**
  - You will be brought to a **Finished** screen
  - Have the Level 2 or Level 3 user **Sign In** with the Temp Password