



# BizLink 247

Business Online Banking

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Revised: December 4, 2023

**BizLink 247** supplies online banking features designed for the personal business owner. This solution gives the owner a multi-login solution for their business membership. Target this service to members with multiple employees who need login privileges to online banking and want to customize the features each employee has in online banking.

This booklet covers the configuration, setup, and use of **BizLink 247**, business online banking. It also covers the security tool used to control access to **BizLink 247**, PIB MLO (multi-user login).

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# Introduction

## BizLink 247 and PIB MLO

This introductory section explains the way that **BizLink 247** and PIB MLO provide your business members with a robust multi-user online banking experience backed by permissions-based security.

### What Is “BizLink 247?”



If your credit union is pursuing relationships with businesses, **BizLink 247** should become an integral part of your credit union's business services portfolio.

Designed for the special needs of the larger business, **BizLink 247** and its companion PIB MLO (multi-user login) allow a business owner to have separate logins for each employee, with each employee having individual permissions in online banking. Permissions can be granted either through CU\*BASE or PIB MLO and are listed on the following page.

If you are familiar with **It's Me 247**, the standard online banking product for members, learning how to use **BizLink 247** will be easy, as the business version is remarkably similar to the member version.

### What is PIB MLO?



PIB MLO (multi-user login) is the online security tool that businesses can use to have complete control over access to their **BizLink 247** account. Through the use of PIB MLO, businesses can add users and define their permissions. They can also use this tool to reset their employees' **BizLink 247** passwords.

PIB MLO is easily accessed from within **BizLink 247** or via a separate URL. PIB MLO has separate password and challenge questions from **BizLink 247** to provide additional security.

- ▷ Credit unions can continue to assist businesses using PIB MLO. All the activities (adding users, setting permissions, and resetting passwords) that can be done in PIB MLO can also be done in CU\*BASE. One exception is device registration which is covered on **Page 59**.

The activities in and access to **BizLink 247** that can be controlled by PIB MLO and CU\*BASE are listed on the following page.

# Setup and Access Options

## Three Options to Consider

Three options are available for setting up users, assigning permissions, and resetting passwords for **BizLink 247**. They are covered in more detail later in the booklet.

### Scenario A: Company Uses PIB MLO for **BizLink 247** (Credit Union Still Can Support)

With this option companies control the access each user has in **BizLink 247**. Using PIB MLO, they can add user profiles, set permissions, and reset passwords. In this scenario, PIB MLO is the lock that the company uses to control access to their online banking account.

**Benefits of Scenario A:** If the company selects to use PIB MLO, your credit union will only need to set up an initial administrator user in CU\*BASE. Then the business will have a user who can log into PIB MLO and manage online banking access, including adding additional users and resetting passwords. This also allows the business to use the device registration feature (see **Page 59**), which is only available through PIB MLO.

- ▷ NOTE: Technically, control does not rest solely in the hands of the business. Although your credit union may choose not to use this authority, CU\*BASE will still provide your credit union with control over all users via CU\*BASE.

Refer to **Page 27** for more details.

### Scenario B: Credit Union Uses CU\*BASE for **BizLink 247**

If your credit union selects to control the access to **BizLink 247**, your credit union can use CU\*BASE to create profiles for all of the users needing access to **BizLink 247**, granting each user permissions, and assisting with all the password resets. Going forward, CU\*BASE is used to add and remove additional permissions or users.

**Benefits of Scenario B:** In this scenario, the company is not given access to PIB MLO. Instead, CU\*BASE is the lock controlling access to online banking.

Refer to **Page 40** for more details.

### Scenario C: Business Uses PIB MLO to Reset Passwords and Credit Union Handles Setup and Permissions

If your credit union selects to control the access to **BizLink 247**, your credit union can use CU\*BASE to add all of the company users needing access to **BizLink 247**, granting each user their permissions, and assisting with password resets.

However, you can also set up a company user with password reset privileges only to assist with the resetting of **BizLink 247** passwords. This way the company will not have to call your credit union to reset a password.

**Benefits of Scenario C:** In this scenario, the credit union is responsible for all of the setup of users and permissions. However, the company can still reset **BizLink 247** passwords, should a user forget one.

Refer to **Page 45** for more details.

# Frequently Asked Questions

## (FAQ)

Below are some of the commonly asked questions about **BizLink 247**.

- [What is the maximum number of employee IDs that you can set up with a membership using BizLink 247?](#)
- [Is there a standard temporary password setting for BizLink 247?](#)
- [Can you "jump" from one account to another in BizLink 247 without logging into the second account?](#)
- [What features are available in BizLink 247 but not in It's Me 247?](#)
- [Does BizLink 247 allow inter-member transfers \(transfers to other accounts at my credit union\) with any other configuration other than a Transfer Control List?](#)
- [My member is in BizLink 247 and is getting the following message when creating a username or a security question answer: "Please select a different word or phrase for your answer. Your current choice may be offensive to some." What can I do to assist the member?](#)

# Feature Comparison

## Permissions-Based Versus Available to All

This section covers the different permissions that must be assigned to a business employee versus the ones that all users receive by default. In this manner, you can selectively grant employees access to the features that give the most access to change features in your account or alter transaction records.

### Activities that are Permission Based in **BizLink 247**

All of these activities are available to administrator ("All") users.

- ▷ Permission to each of these online banking features can also be granted on an as-needed basis to users who do not have administrator-level access.

These permissions can be granted through either PIB MLO or via the **BizLink 247** CU\*BASE screens.

**Important Note:** Some of these activities require that the credit union configure, activate, and provide access to **BizLink 247**, so the activities available vary from business to business.

- ▷ **Transfers (within membership)** – Permissions can be granted to allow **intra**-membership transfers.
- ▷ **Transfers (to other memberships)** – Permissions can be granted to allow transfers to other memberships.
- ▷ **Automatic Funds Transfer** – Permissions can be granted to schedule and maintain Automated Funds Transfers (AFTs).
- ▷ **Account to Account Transfers** – Permission can be granted to make A2A accounts (if the membership and credit union are configured to allow them).
- ▷ **Message Center** – Permission can be granted to view the messages in the Message Center. The reason that this is permission based is that these messages might include sensitive data such as eNotices.
- ▷ **Contact Preferences** - Permission can be granted to change the contact preference, which indicates the way that the business wishes to be contacted by the credit union. This included email, phone, or fax.
- ▷ **Overdraft Services** – Permissions can be granted to change the selection for overdraft services.
- ▷ **eStatements** – Permissions can be granted to view eStatements. The reason this is permission-based is that it also includes enrollment and unenrollment. This also stops the user from viewing eStatements.
- ▷ **ACH Distribution Maintenance** – Permissions can be granted to distribute and maintain ACH distributions. **NOTE:** Early ACH posting (the ability to post incoming ACH debits) is also



controlled by this permission. (If an employee does not have this permission, they will see that the ACH is pending but will not be able to post it.)

- ▷ **Cleared Checks** – Permissions can be granted to view cleared checks. The thinking behind this is that it controls which employees have access to the business information included on a check.
- ▷ **Transaction Downloads** – Permissions can be granted to download financial data to a .CSV file, Quicken, etc. This permission allows all configured download types.
- ▷ **Check Funds Transfers** – Permissions can be granted to make check funds transfers.
- ▷ **Check Requests** – Permissions can be granted to schedule check requests.
- ▷ **Stop Payments** – Permissions can be granted to allow a user to request stop payments on a check.
- ▷ **Account Nicknames** – Permissions can be granted to allow a user to nickname a sub account. This is account-specific permission and is associated with certain activities, such as downloads.
- ▷ **Certificate Purchase** – Permissions can be granted to allow a user to open certificates.
- ▷ **Savings/Checking Rate Opening** – Permissions can be granted to allow a user to open savings/checking accounts.
- ▷ **Link to “Biz Services” bill pay (powered by iPay) website** – Permission can be granted so users can access a login screen to log into a separate bill pay website. (This also requires the credit union to have an iPay business bill pay account.)
- ▷ **“Pay Bills” bill pay (powered by Payveris)** – Permission can be granted so users can access the built-in bill pay pages. (This requires the credit union to have a relationship with Payveris)
- ▷ **Use Autobooks (powered by Autobooks)** – Gives access to an external service with a direct login into the business Autobooks account. (The entry is on the “Biz Services” tab.)
- ▷ **Printed Statement Style Maintenance** – Permission can be granted so users can select a different statement style, such as a large print style if this feature is offered by your credit union
- ▷ **Order Checks** – Permissions can be granted so users can order checks.
- ▷ **Voting** – Permissions can be granted so users can vote (one vote per membership).

## Features Available to All Users in BizLink 247

**BizLink 247** is a full-featured online banking product and new features are added as the product matures.

Besides the “all” permissions and “intra member transfer access” users, you can also create default or “view-only” users. This type of user by default receives the ability to do the all activities you would associate with business banking, except the list of permission-based activities listed previously. Many of these activities are view only or based on the individual and not the company. However, as **BizLink 247** has matured, this “view-only” user has come to include additional activities that you might associate with making a change to the membership.

Any of the previous permission-based activities covered previously can always be added to a default “view only” employee on an as-needed basis. Below is a subset of the activities that all users may perform in **BizLink 247**.

**Important Note:** Some of these activities require that the credit union configure, activate, and provide access to **BizLink 247**, so the activities available vary from business to business.

- ▷ **Password Maintenance** – All users can change their default password to one they can remember. At any time, the user can change their password.
- ▷ **Challenge Questions/Answers** – All users can set up and maintain the answers to their challenge questions and answers.
- ▷ **Account Summary** – All users can view account balances and detail.
  - NOTE: If Off Trial Balance (OTB) accounts are used by the membership and the feature is activated so that you can view them in online banking, all users can view the accounts and details.
- ▷ **Account Information Maintenance** – Users can perform maintenance to existing accounts, such as changing the redemption method on a certificate, changing how dividends are paid, or bumping a certificate to a higher rate.
- ▷ **Helpful Links** – The helpful links that your credit union posts online can be viewed by all users.
- ▷ **Login History** – All users can see a listing of the times they logged on to business banking.
- ▷ **Rate Boards** – All users can review savings/checking, certificate, and loan rate boards.
- ▷ **Loan Coupons** – All users can print loan coupons from the loan detail.
- ▷ **Time Out Notification** – All users are notified after inactivity to warn that they have three minutes until they are automatically logged out.
- ▷ **Dividend/Interest Summary** – All users can view interest and dividends for the accounts in the membership.
- ▷ **View Rates on the Rate Boards** – All users can view the rates on the rate boards. Permission must be granted to open allowed accounts online.
- ▷ **Biz Watch for ACH** – All users can post and return ACH items stopped for review by the membership's enrollment in Biz Watch for ACH.

## Additional Features Only Available in BizLink 247

These features are only available in **BizLink 247** and require special setup and configuration.

However, you do not have to grant permissions specific to **BizLink 247**. Once access is granted in online banking, all “view only” users have access.

Each has a separate booklet, available on the reference page.

- ▷ Positive Pay (powered by eDOC Innovations)
- ▷ Biz Watch for ACH

## Features Not Available in BizLink 247

The following is a list of features not available to any users of **BizLink 247** that are available to users of **It's Me 247**. Some are not included because of alternative security measures baked into business banking. Others are features not yet available in the business banking toolkit.

**Important Note:** Since new features are added to online banking regularly, this may not be a comprehensive list. However, it does include many basic features not available in business banking.)

- ▷ **Username** - In **BizLink 247** there are four authentications to log in (company name, username, password, and challenge question answer). Usernames are not used in business banking. Because of this, your setting to allow usernames in online banking is disregarded by **BizLink 247**.
- ▷ **Default password** settings (for example last four digits of the member's Social Security Number) are not followed by **BizLink 247** because business banking uses unique system-generated passwords for each user.
- ▷ **Custom passwords** are also not supported. The system, not the credit union employee sets the passwords in business banking.
- ▷ **Skip Pay** – Business members cannot participate in any skip-pay programs you offer to members.
- ▷ **See/Jump** – Jumping to or seeing other memberships (without logging into that account) is not permitted when using **BizLink 247**. If the business owner has a personal membership with the credit union, the member will need to separately log into this account.
- ▷ **Sign up for e-Alerts/e-Notices (online)** – Business banking users cannot enroll in e-Notices or set up an e-Alert online. Instead, an employee at the credit union will add these enrollments in CU\*BASE.
- ▷ **Apply for a loan online** -- Businesses cannot apply for a loan through **BizLink 247**. Instead, business owners should be directed to apply directly at the credit union.
- ▷ **CU\*Talk Audio Response Banking and Text Banking**. At the current time, phone banking and text banking are not available to **BizLink 247** members.
- ▷ **Private Message request** – In **It's Me 247**, this feature allows a member to request that a loan officer or member service professional call them (but they cannot indicate the reason for

the call). Companies using **BizLink 247** should be directed to call the credit union directly for assistance.

- ▷ **Display of credit score** – The display of the most recent credit score on file is configured in the ARU/Online Banking configuration. Business banking users will not see the score.
- ▷ **Display of Qualified Dividend account activity** – The display of a member's progress toward qualifying for a higher dividend will not be shown to business banking users.
- ▷ **Reminder to change password** – In **It's Me 247** members are reminded every 30 days to change their password. Users of business banking are not given this reminder.
- ▷ **My Virtual StrongBox** – Business banking members cannot store critical documents online using the My Virtual Strongbox feature.
- ▷ **Money Desktop** – Access to the Personal Financial Management (PFM) website is not available for business users.
- ▷ **Tiered Services** – None of the Tiered Services pages or the Tiered Service badge will appear in **BizLink 247**.
- ▷ **Wrong email address window** – When an email is marked as invalid a window appears immediately upon a member logging into **It's Me 247**. With **BizLink 247** there are controls on personal information changes, and this window is not shown.
- ▷ **New member password** – In CU\*BASE, credit unions can select to have a new member password "number of days," where new members have a configured number of days (up to seven) to log in to online banking. This feature is not used in **BizLink 247**. (This is a security feature. All temporary passwords in **BizLink 247** are valid for 24 hours.)
- ▷ **First-time activation via text/one-time password** – in **It's Me 247** you can configure that a member activates their account with a one-time text or email. This is not available to **BizLink 247** business users. Instead, a multi-factor login provides added security.
- ▷ **CU\*BASE Auditing Dashboards/Reports** – Two auditing tools use to evaluate changes in password or lack of login are not currently structured to report on memberships using business banking. This is the Call List for Stale or Disabled Passwords report accessed via **Tool #161 Audit Disabled/Inactive PIN/PWs Rpt.** and the PIN/Password Member History accessed via **Tool #505: Member PIN/Password Change History**.

Additionally, business members using **BizLink 247** cannot access the product through a MAP/MOP Online Membership Application/Opening. Because they have PIB MLO, they do not accept a PIB credit union default.

## Additional Controls Available in **BizLink 247**

With **Biz Link 247**, you can control the access of business employees with, these additional auditing tools. These permissions are also granted to the user in PIB MLO or the **BizLink 247** CU\*BASE screens.

- ▷ **Access Days** - Permissions can be granted so users can only access business banking during specific days.
- ▷ **Access Times** - Permissions can be granted so users can only access business banking during specific times.

- ▷ **Confirmation Code** – Permissions can be granted so users can set their own confirmation code. A confirmation code is used to confirm certain activities listed previously.
- ▷ **Device Configuration** - Permissions can be granted so users can register specific devices that must be used for accessing online banking.

# The User Experience

## What Different Members Might See Online

The screens in **BizLink 247** look remarkably similar to **It's Me 247**. However, access to some areas can be restricted based on the user's permissions. The following examples are what a user will view online

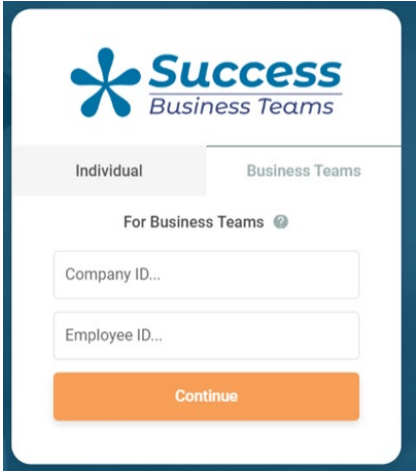
### Logging into **BizLink 247**

For business banking, you must enter four credential information pieces: Company ID, Employee ID, password, and security question answer.

On the first login screen, the user enters the Company ID and Employee ID are entered. These are the same as with PIB MLO.

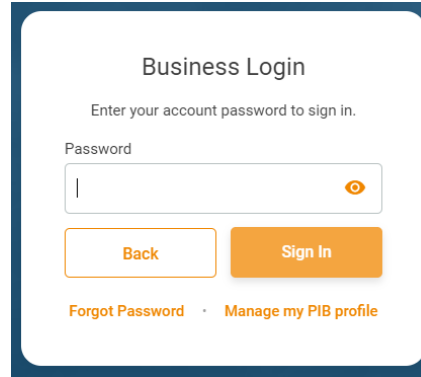
- ▷ NOTE: Alternatively, you can also have your users use a separate URL to navigate to a separate login with only the "Business" option.

*BizLink 247 Login*

The screenshot shows the BizLink 247 login interface. At the top is the Success Business Teams logo. Below it are two tabs: 'Individual' and 'Business Teams'. The 'Business Teams' tab is selected. Under this tab, there is a heading 'For Business Teams' with a help icon. Below the heading are two input fields: 'Company ID...' and 'Employee ID...'. At the bottom is an orange 'Continue' button.

The first time a user logs into **BizLink 247** the user will enter the temporary password and will not be asked for a challenge question answer (since none have been set up yet). The password and challenge questions are unique to **BizLink 247**.

### Second Screen (First Time Logging In)

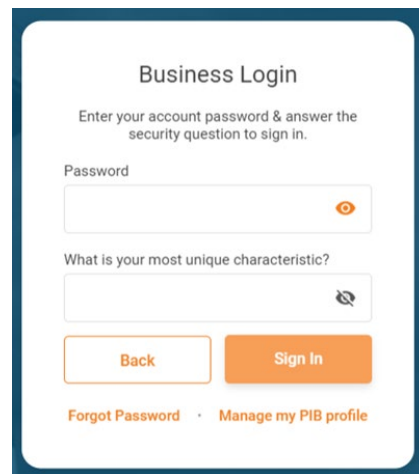
A screenshot of the 'Business Login' screen for first-time users. The title 'Business Login' is at the top. Below it, the instruction 'Enter your account password to sign in.' is displayed. A 'Password' label is above a text input field. To the right of the input field is an eye icon. Below the input field are two buttons: 'Back' and 'Sign In'. At the bottom, there are two links: 'Forgot Password' and 'Manage my PIB profile'.

After that the user will then be presented with the Online Banking Use Agreement. This will only be presented one time and this user will accept it for the entire membership.

The first time any user logs into **BizLink 247**, they will be prompted to set up a permanent password and challenge question answers.

The second time (shown below), the user also enters a security question answer.

### Second Screen (After First Time Logging In)

A screenshot of the 'Business Login' screen for subsequent logins. The title 'Business Login' is at the top. Below it, the instruction 'Enter your account password & answer the security question to sign in.' is displayed. There are two input fields: the first is labeled 'Password' and has an eye icon; the second is labeled 'What is your most unique characteristic?' and has a lock icon. Below the input fields are two buttons: 'Back' and 'Sign In'. At the bottom, there are two links: 'Forgot Password' and 'Manage my PIB profile'.

If the user is required to set up a confirmation code, they will also be asked to set up their confirmation code during the login process. See **Page 56** for more details on the confirmation code. If the user is required to register a device, they will also be required to register their device during the login process. See **Page 59** for more information on device registration.

## Different Types of Users

When configuring a member, you can by default set them up as a “View-Only,” “Intra-member transfers” or “All” user. The example below shows the setup in CU\*BASE, but as covered in the previous section, this setup can also be performed in PIB MLO.

Session 1 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

### Work with Online Banking Business Members

Account: ABC COMPANY

Employee ID: SUZIESMITH

Email address: suzie@abccompany.com (Must have email to send passwords)

Online Banking	MLO
<p>Available services: <input checked="" type="radio"/> None <input type="radio"/> View only <input type="radio"/> Intra-member transfers <input type="radio"/> All</p> <p><input type="checkbox"/> Send online banking password</p> <p>Time zone onset (when the member usually logs in): 5:00 Eastern Standard (EST)</p>	<p><input type="checkbox"/> Is administrator</p> <p><input type="checkbox"/> Can reset credentials</p> <p><input type="checkbox"/> Send MLO password</p>

Update/Add

Navigation icons: back, forward, up, down, print, link, info, help, email

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## “All” Permissions User

One setting you can give to a user is “all” access, otherwise known as administrator access. This user can do all activities in **BizLink 247**, including all of the permission-based activities on page 8.

This includes viewing the Message Center, e-Statements, and accessing bill pay. The user can view balances, make transfers, open accounts, and all other allowed permissions.

- **Important Note:** Some of these activities require that the credit union configure, activate, and provide access to **BizLink 247**, so the activities available vary from business to business.

*Example: Account Summary - User with “All” Permissions*

The screenshot displays the BizLink 247 interface for a user with 'All' permissions. The top navigation bar includes links for 'CU Business Edition', 'Find a Branch', 'Assist (FAQ)', 'Manage My Security', 'Contact Us', and 'Help'. The main header shows the 'BIZLINK 247' logo and navigation tabs: 'Home', 'Pay & Transfer', 'Business Services', 'Go Mobile', and 'New Accounts'. The user is logged in as 'OWNER'.

The main content area is divided into three columns:

- Left Column (XYZ COMPANY):** Displays account balances for 'Share Accounts' (\$181,702.98), 'Certificates' (\$12,000.00), 'Loans' (\$500.00), and 'Credit Cards' (\$1,582.62). It also shows a '700 VISA PLATINUM' credit card with a current balance of \$0.00 and an available balance of \$7,000.00, with a next payment due on Feb 28, 2022. A '660 SHARE SECURED' loan is shown with a payment due of 2/3/22 and a loan balance of \$500.00.
- Middle Column (Favorite Accounts):** Lists various accounts with their available balances: 000 REGULAR SHARE (\$48.99), 005 SUB SHARE ACCOUNT (\$16.93), 076 BUSINESS CHECKING 2 (\$5,500.00), 081 NON PROFIT CHECKING (\$166,132.06), 300 12 MO TERM SHARE CER (\$10,000.00), 301 06 MO TERM SHARE CER (\$2,000.00), 660 SHARE SECURED (\$500.00), 700 VISA PLATINUM (\$0.00), and 780 COMMERCIAL LOAN (\$0.00).
- Right Column (News & Information):** Includes sections for 'SCU Business Newsletter', 'New! Merchant Services', 'SCU Business Products' (Checking & Savings, Commercial Loans), 'Pay Bills' (Bill Pay Businesses Edition), 'List Example', and 'Download Cleared Checks'.

## “View-Only” User (Default User)

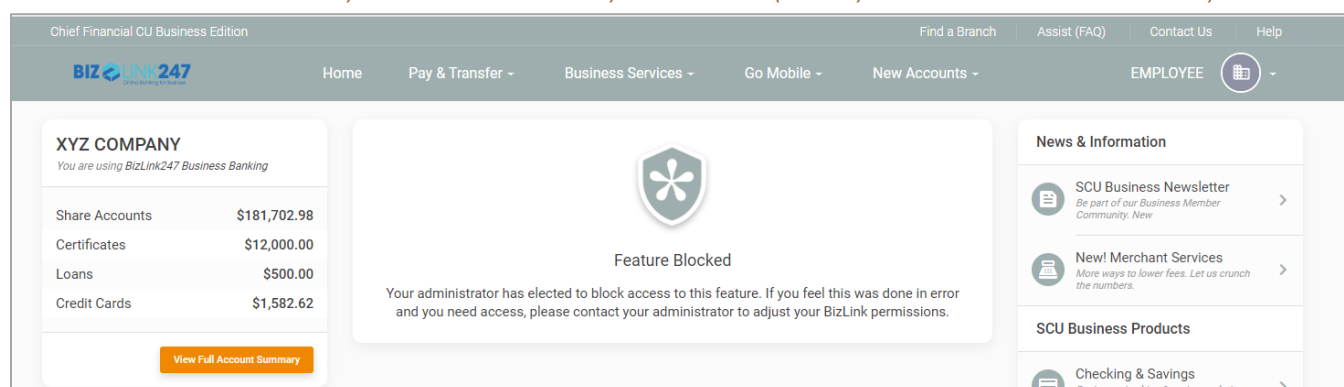
By default, a “view-only” user does not have any of the permission-based activities granted that are listed on page 8. This includes viewing the Message Center, e-Statements, and accessing bill pay. By default, this user’s access is limited to office hours, 8 AM to 5 PM, Monday to Friday. (Of course, additional hours and permissions can be granted, as is shown in this booklet. These are the default settings upon creation.)

- ▷ **Important Note:** Some of these activities require that the credit union configure, activate, and provide access to **BizLink 247**, so the activities available vary from business to business.

With this access, the user can only view account balances and details of the transactions. The user has access to the “New Accounts” tab to view the rate board and view details of available products; however, this user cannot open new sub accounts. The user does not have access to the Secure Message Center and cannot view e-Statements.

If the user attempts to perform an action for which he or she does not have permission, for example transferring funds, the user will receive the following message:

### *Account Summary – User with “View Only” Permissions (Activity Without Permissions Selected)*



**NOTE:** While this user is called a “View Only” user, a better term might be “Default” user. This user is allowed to do all of the default activities that all users are allowed to do. **There is no actual view-only setting** stored on the employee’s record. Instead, the system sets all of the features to “off” by default. You can then adjust individual permissions as needed.

Due to the continual development of new features, this body of activities includes some activities that may not be considered “view only.” Refer to the listing earlier in the booklet for an idea of all the various types of activities available to this type of member.

## “Intra-Member Transfer Access” User

One setting you can give to a user is intra-member transfer access. The user with “Intra Member Transfer Access” has the default permissions of the “view only” user with one exception: these employees are also granted permission so they can make transfers from one sub account to another sub account within the membership.

# Set Up Company ID

The first thing your credit union will need to do in CU\*BASE is set up a Company ID for the business.

When a user logs into **BizLink 247**, the user enters four pieces of information: the Company ID, an Employee ID, a password, and an answer to a challenge question. This step sets up the company name (Company ID). This must be done one time for each business. **It is important to enter and save the Company ID before adding any users.**

First access the business banking screens:

1. Use **Tool #14 Member Personal Banker**.
2. Enter the member's account number and use Enter.
3. Select *Online Banking/ARU (activate, change PIN/password; view transaction history)* and press Enter.

Or

1. Use the Speed Sequence: **PIN**.
2. Enter the member's account number.
3. Use Enter.

Because this membership's designation is configured for business banking, you will access the **BizLink 247** screens instead of the standard password reset screen.

## Entry Business Banking Screen

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

### Work with Online Banking Business Members

Account COMPANY Use agreement date **Mar 29, 2012**

Company ID  ☒ Grant access to account online Reason **D02**

Employee ID	Status	Is MLO Admin	Can Reset Passwords	Has Email

☐ Edit    ☐ Delete    ☐ Reset Online Banking Credentials    ☐ Reset MLO Credentials  
☐ Registered PCs    ☐ Security Access    ☐ Deactivate Employee    ☐ Activate Employee

**i** Activating or deactivating an employee affects both PIB MLO security and online banking access.

Update  
Add

FR (5207) 5/01/14

4. Type the company name in the *Company ID* field at the top of the screen. This field is not case-sensitive and does not require special characters.
  - o The field is twenty characters long; however, be mindful that this will need to be entered every time someone logs into both **BizLink 247** and PIB MLO.

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

### Work with Online Banking Business Members

Account COMPANY Use agreement date **Mar 29, 2012**

Company ID ABC COMPANY ☒ Grant access to account online Reason **D02**

Employee ID	Status	Is MLO Admin	Can Reset Passwords	Has Email

☐ Edit    ☐ Delete    ☐ Reset Online Banking Credentials    ☐ Reset MLO Credentials  
☐ Registered PCs    ☐ Security Access    ☐ Deactivate Employee    ☐ Activate Employee

**i** Activating or deactivating an employee affects both PIB MLO security and online banking access.

Update  
Add

FR (5207) 5/01/14

5. Use *Update* to save the Company ID. You are now ready to add the first user.

**Question:** What do I do if I change this member back to use **It's Me 247**?

**Answer:** The Company ID is saved in the Username field. After changing the Membership Designation, either instruct the member to use the Company ID as their username to log into online banking or clear the username.

# Moving Members to BizLink 247

## Two Strategies to Move Members

The online banking platform the membership uses is based on the membership designation associated with the membership. Therefore, there are two strategies your credit union can use when moving members to the **BizLink 247** online banking platform.

### Reconfigure an Existing Membership Designation and Move a Group of Members

One strategy that allows you to move a group of members to **BizLink 247** is to take an existing membership assigned to business members to change the online banking system used by these members. Use this strategy when you are ready to move many members at one time to the **BizLink 247** platform.

To do this, use **Tool #523 Membership Designation Configuration** to edit an existing membership designation. For the **Online system to use** field, select **Business (multi-logout)**.

▷ NOTE: The *Business (single-logout)* option is not supported at this time.

*Tool #523 Membership Designation Configuration (Detail)*

Session 0 CU\*BASE GOLD - Configure Membership Designations

Code ZR CHANGE

Membership designation **CORPORATION-BIZ/CC**

Used for membership type(s) ☐ Individual (MI) ☒ Organization (MO)

Label for: Primary name **CORPORATION** ☐ Eliminate account access via Teller "Currently Serving"

Joint owner name **REG AGENT** ☐ Eliminate account access via Teller "Currently Serving"

Misc owner name **Misc Owner** ☒ Eliminate account access via Teller "Currently Serving"

DBA name **DBA** ☐ Print DBA name on correspondence

Business credit card (CC) statement options ☒ Individual CC statements only ☐ Summary CC statements only

Online banking system to use ☐ Standard (single-logout) ☒ Business (multi-logout) ☐ Business (single-logout)

☐ Exempt from Reg E opt-in/out requirements

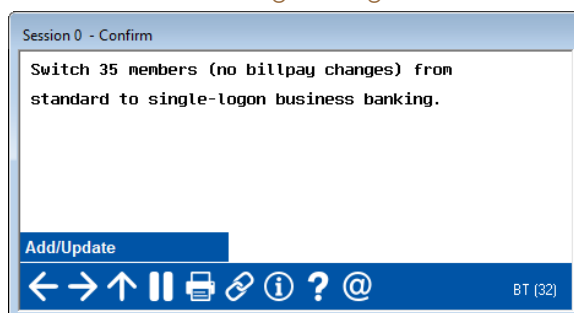
Procedures

Navigation icons: back, forward, up, down, print, search, help, info, @

FR (6731)

A warning message will appear alerting you to the number of members that will be converted to **BizLink 247**.

### Warning Message

A warning message dialog box titled "Session 0 - Confirm". The message text reads: "Switch 35 members (no billpay changes) from standard to single-logon business banking." Below the message is an "Add/Update" button. At the bottom is a navigation bar with icons for back, forward, up, down, print, link, info, help, and email, along with the text "BT (32)".

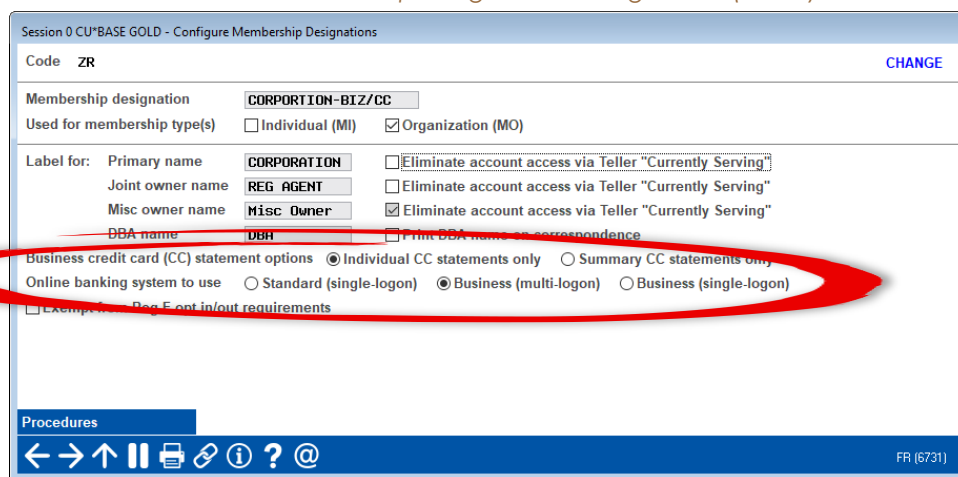
Use **Add/Update** to complete the move. These members will be directed to your **BizLink 247** platform the next time they log in.

## Create New Membership Designations for Members and Move Individual Members

A strategy that allows you to be more personalized in the move is to first create a new membership designation that is designated as a using **BizLink 247** and then change the designation assigned to each individual membership to this designation code. This allows you to move members one at a time. You may wish to begin your conversion using this strategy.

First create a new membership designation assigned to your **BizLink 247** members by using **Tool #523 Membership Designation Configuration**. For the **Online system to use** field, select **Business (multi-logon)**.


### Tool #523 Membership Designation Configuration (Detail)

A screenshot of the "Tool #523 Membership Designation Configuration (Detail)" window. The window title is "Session 0 CU\*BASE GOLD - Configure Membership Designations". The "Code" field is "ZR" with a "CHANGE" button. The "Membership designation" field is "CORPORATION-BIZ/CC". The "Used for membership type(s)" section has checkboxes for "Individual (MI)" and "Organization (MO)", with "MO" selected. The "Label for:" section has fields for "Primary name" (CORPORATION), "Joint owner name" (REG AGENT), "Misc owner name" (Misc Owner), and "DBA name" (DBA). There are checkboxes for "Eliminate account access via Teller 'Currently Serving'" and "Print DBA name on correspondence". The "Business credit card (CC) statement options" section has radio buttons for "Individual CC statements only" (selected) and "Summary CC statements only". The "Online banking system to use" section has radio buttons for "Standard (single-logon)", "Business (multi-logon)" (selected), and "Business (single-logon)". There is a checkbox for "Example: Reg E opt in/out requirements". A red oval highlights the "Business (multi-logon)" radio button. At the bottom is a "Procedures" button and a navigation bar with icons and the text "FR (6731)".

After this designation is created, then assign its membership designation code to the memberships your credit union wishes to move to **BizLink 247**. This can be done by entering the Membership Designation that is associated with **BizLink 247** when setting up the membership (see below), or by changing the code on existing membership (keep reading for more about that).

Open date **Mar 08, 2022**

Membership type ☒ Individual ☐ Organization

Membership designation **MI**  Individual

Fee amount **10.00**



# Other Features to Consider

## What Else is Different with **BizLink 247** Business Banking?

### What About Bill Pay?

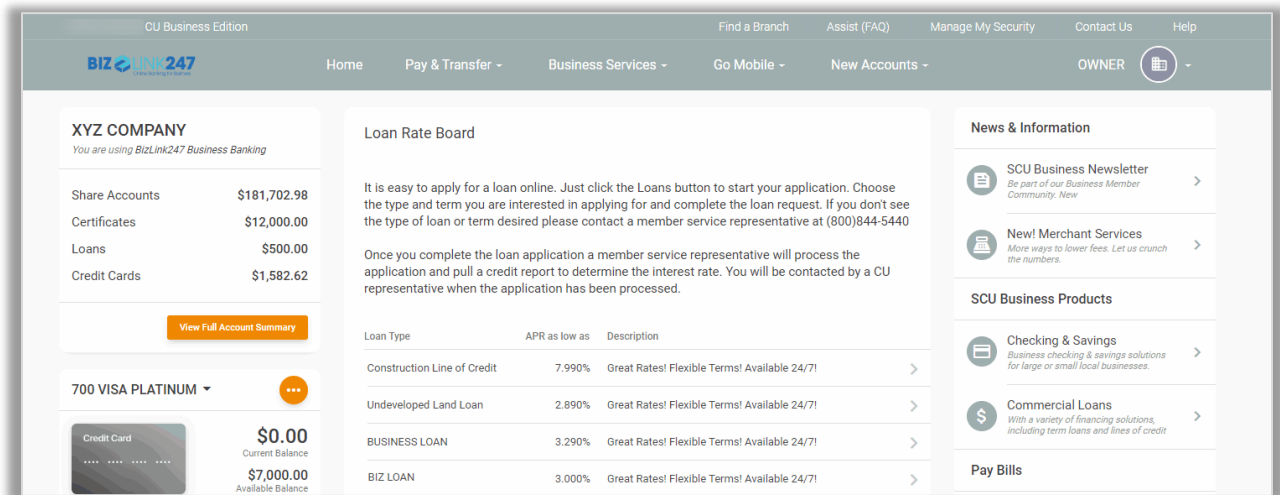
If a membership changes from **It's Me 247** to **BizLink 247**, the member will be required to unenroll from bill pay and enroll in bill pay in the new platform.

This is in part due to the fact that different bill pay solutions are offered in the **BizLink 247** platform, but also is a result of a different architecture in the platforms when it relates to bill pay and the member's login credentials.

Likewise, when a member moves from **BizLink 247** to **It's Me 247**, they will be required to unenroll (and then enroll) in bill pay. (NOTE: They will also be required to unenroll from Person to Person (P2P).

### What About Rate Boards?

Starting with the 23.05 release, CU\*BASE lets you configure your online banking rate boards for savings, certificate, and loan products, so that products are shown only in **BizLink 247** business online banking, or in **It's Me 247** online banking, or both.



When setting up a product to appear in online banking (via **Tool #506 Member Rate Maintenance** for savings or certificate products, and via **Tool #470 Loan Product Configuration** for loan products), you'll see checkboxes to activate the product in standard online banking, business banking (multi-login), or both.

- ▷ NOTE: There is only one sales text message per product. So for generic products that work the same for businesses and individuals, you can create a single product for display in both platforms. But if you wish to customize your sales text based on the audience, we recommend building unique products for your business members.

## A Note About External Rate Boards

If you have created external rate boards on your credit union's website (outside of online banking itself) that pull from your CU\*BASE configuration, special handling will be necessary to accommodate different products based on platform.

*NOTE: No action is needed unless you want your external rate board to conditionally display products based on the new flag. By default **external rate boards will show all products** configured for online banking display, and will ignore the new functionality.*

- ▷ If you use CU\*Answers Web Services to host your website, contact them for assistance.
- ▷ If your website is not hosted by CU\*Answers Web Services, and you wish to explore being able to offer a separate rate board for your business products, submit a request for a custom project via the store: <https://store.cuanswers.com/product/rateboard-api-key/>



3. In the *Online Banking* section, indicate the access this user will receive in **BizLink 247**. Select one of the following:

- **All permissions** – Twenty-four-hour access (all times) on all days (Sunday to Saturday) is allowed. All permissions are granted (no transaction limits or confirmation code required). The user can do all activities that are permission based, such as e-Statements or set up automated transfers. See listing of permission-based on page 8. This user can also do all activities that do not require permissions.
- **View-only (Default)** – Users can log in from 5 AM to 7:59 PM Monday to Friday only. The user CANNOT do restricted activities that are permission-based. (See listing of permission-based on page 8.) This user can do all activities that do require permissions.
- **Intra-member transfers** – User can do all activities of the view-only (default) user (see previous). In addition, this user has the permission to transfer funds between sub accounts of the membership (no transaction limits or confirmation code required).
- **None** – No access to **BizLink 247** is granted. This would be selected if the company does not want its administrator user to have access to **BizLink 247**.

**NOTE:** Access and permissions can be adjusted once the user is added. Refer to the Appendix for a complete permission listing. These permission changes can be made in either PIB MLO or CU\*BASE.

4. Check *Send online banking password* if the user is to have **BizLink 247** access.

5. On the MLO side of the screen, select all of the options (see below):
  - Is administrator
  - Can reset credentials
  - Send MLO password

With these three checkboxes, you are granting this administrator full privileges to PIB MLO. This means that this user can add new users and edit all users' permissions to **BizLink 247**. This also grants this user the ability to reset passwords (both PIB MLO and **BizLink 247**).

- In the example below, this user will not receive access to **BizLink 247** since the setting is set to "None." This is an option for the business if they don't want the administrator to have access to online banking. Businesses can also select to grant their administrator (or any user) access. In this case, they would select a different setting for the Online Banking section.
- The MLO section controls the user's access to PIB MLO. In the example below, the administrator is getting full permissions since all three boxes are checked. You can also create Credential Administrators. This is covered more in Scenario C.

The screenshot shows a software window titled "Session 0 CU\*BASE GOLD - ABC CREDIT UNION" with a menu bar (File, Edit, Tools, Help). The main heading is "Work with Online Banking Business Members". Below this, account details for "718682 ABC COMPANY" are shown. The "Employee ID" is "JANEADMIN" and the "Email address" is "jadmin@abccompany.com". A note states "(Must have email to send passwords)".

There are two main sections: "Online Banking" and "MLO".

The "Online Banking" section has radio buttons for "Available services": "None" (selected), "View only", "Intra-member transfers", and "All". Below this is a checkbox for "Send online banking password" which is unchecked. At the bottom of this section is a "Time zone off-set (where the member usually logs in)" set to "5-" and "Eastern Standard".

The "MLO" section has three checked checkboxes: "Is administrator", "Can reset credentials", and "Send MLO password".

At the bottom left is a button labeled "Update/Add". At the bottom right is a status bar with navigation icons and the text "FR (5211) 5/01/14".

6. Use *Update/Add* (F6) to add the user.

When the administrator is added, the user will appear like this in the listing:

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

## Work with Online Banking Business Members

Account  COMPANY Use agreement date **Mar 29, 2012**

Company ID  ABC COMPANY ☒ Grant access to account online Reason **DD2**

Employee ID	Status	Is MLO Admin	Can Reset Passwords	Has Email
JANEADMIN	Active	Y	Y	Y

☐ Edit    ☐ Delete    ☐ Reset Online Banking Credentials    ☐ Reset MLO Credentials    ☐ Registered PCs    ☐ Security Access    ☐ Deactivate Employee    ☐ Activate Employee

↑ ↓

**i** Activating or deactivating an employee affects both PIB MLO security and online banking access.

Update  
Add

← → ↑ ↓ ⌂ 🔍 ? @

FR (5/20/14)

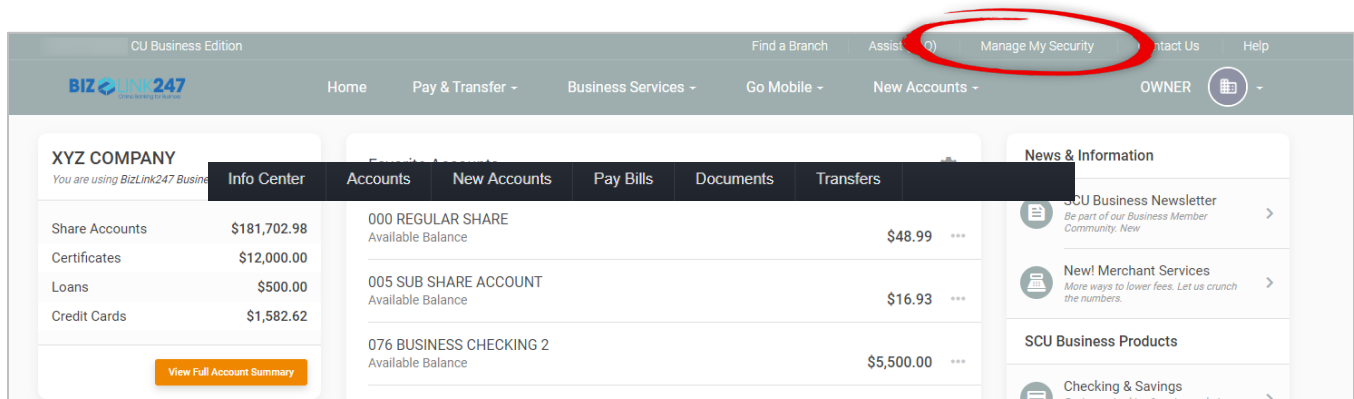
Once this user is added, the PIB MLO password will be sent to the email address provided. If checked, the **BizLink 247** password will be sent as well in a separate email. (See the section beginning on **Page 47** for an example of the emails that are sent.)

- **IMPORTANT:** All temporary passwords (initial or reset) expire after 24 hours. At that point, the password will need to be reset. When the administrator is added, this will generate a password. A person at the business will need to ensure that the administrator is also given the Company ID and the Employee ID assigned to the administrator. All three items (Company ID, Employee ID, and password) will be needed for login.

## Administrator Logs into PIB MLO

At this point, the administrator can access PIB MLO. If the user does not have access to **BizLink 247**, the administrator accesses through a separate website.

If the user has access to **BizLink 247**, PIB MLO is accessed by clicking the *Manage My Security* bar at the top of the page (as shown below). This *Manage My Security* link is available only to users who have PIB MLO access and are full administrator users. Credentials administrators (which are covered in more detail in Scenario C) will not have access in this manner.



When the administrator clicks on *Manage My Security*, the user will open a separate browser with the login screen for PIB MLO. If the user uses a URL specifically for PIB MLO, the user will also access this login screen.

*First Login Screen*

**PIB MLO**

Personal Internet Branch  
Log In

**LOG IN**

Company ID:

Employee ID:

continue

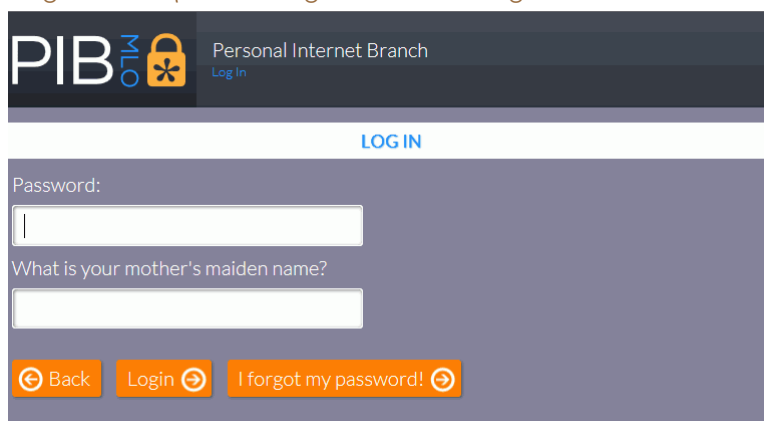
On the first screen, the administrator enters the Company ID and Employee ID exactly as they were entered in CU\*BASE (including spaces).

On the **second** login screen, the administrator enters the password that was sent via the Temporary Password email. The first time the user logs into PIB MLO, the user will move to a screen where they can set up a permanent password and challenge question answers.

- This password and challenge question answers only apply to PIB MLO. A separate password and challenge question answers will be set up for **BizLink 247**.

Once the challenge questions are created, the administrator will be required to enter an answer along with the password each time he or she logs into PIB MLO. (This will be the procedure for all users logging into PIB MLO.)

*Second Login Screen (Second Login - With Challenge Question Answer Required)*



The screenshot shows the PIB MLO login interface. At the top, there's a header with the PIB MLO logo and a lock icon, and the text "Personal Internet Branch" with a "Log In" link. Below the header is a "LOG IN" button. The main form area has a "Password:" label followed by a text input field. Below that is a label "What is your mother's maiden name?" followed by another text input field. At the bottom of the form are three buttons: "Back" (with a left arrow), "Login" (with a right arrow), and "I forgot my password!" (with a circular arrow icon).

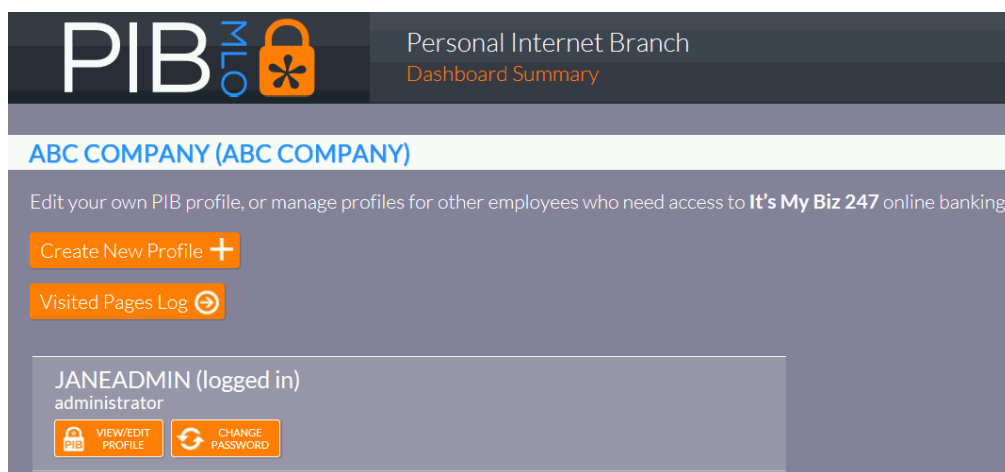
## Creating additional Users for **BizLink 247** in PIB MLO

This section covers adding users in PIB MLO. All users added in this manner will appear in the Business Banking screens in CU\*BASE as well. (Because of this, the credit union can assist the business regardless of who sets up the users.)

Once the administrator logs into PIB MLO, he or she will see a list of profiles. Initially, there may only be the administrator profile (as shown below). If additional users were added in CU\*BASE, these will also appear in the listing.

- **IMPORTANT:** A separate profile will need to be created for each user needing access to **BizLink 247**.

1. To add a new profile in PIB MLO, the administrator clicks *Create New Profile*.



The screenshot shows the PIB MLO dashboard after login. The header includes the PIB MLO logo and a lock icon, and the text "Personal Internet Branch" with a "Dashboard Summary" link. Below the header is a section for "ABC COMPANY (ABC COMPANY)". The main content area has a heading "Edit your own PIB profile, or manage profiles for other employees who need access to **It's My Biz 247** online banking." Below this heading are two buttons: "Create New Profile +" and "Visited Pages Log" (with a circular arrow icon). At the bottom, there's a box showing the user "JANEADMIN (logged in)" with the role "administrator". Below this box are two buttons: "VIEW/EDIT PROFILE" (with a lock icon) and "CHANGE PASSWORD" (with a circular arrow icon).



2. Then the administrator enters an Employee ID and email address and selects the authority of the user. (See below and the following page)

Personal Internet Branch  
User Management

Logout

### CREATE A NEW EMPLOYEE

Use this form to add a new employee to BizLink 247.

Employee ID:

Email Address:

What authority should this user have?

☐ Full Administrator

☐ Reset Passwords

☒ BizLink 247 Access Only

Cancel Add Employee

There are three PIB MLO security levels: *Full Administrator*, *Reset Passwords*, or *BizLink 247 Access Only*. Generally, you will select “**BizLink 247 Access Only**,” unless you are creating another PIB MLO administrator or a credentials administrator (**See Page 45**).

What authority should this user have?

☐ Full Administrator

☐ Reset Passwords

☒ BizLink 247 Access Only

3. To complete the adding of the **BizLink 247** user with PIB MLO, the administrator clicks *Add Employee*. This will generate an email with the user's password. NOTE: Access to **BizLink 247** is not granted at this point.

**IMPORTANT:** When the administrator adds a user, this will generate a password. All temporary passwords (initial or reset) expire after 24 hours. At that point, the password will need to be reset. A person at the business will need to ensure that each user is also given the Company ID and the Employee ID (assigned to each user). All three items (Company ID, Employee ID, and password) will be needed for login. This will need to be coordinated with the assigning of permissions to the user.

## Adding “BizLink 247” Access and Permissions Using PIB MLO

This section covers how to grant access and permissions for **BizLink 247** using PIB MLO.

Each user must have a profile in PIB MLO to access **BizLink 247**. The individual permissions for each user are assigned to the profile. When a profile is set up via PIB MLO, all permissions and access are set to off or “no” by default.

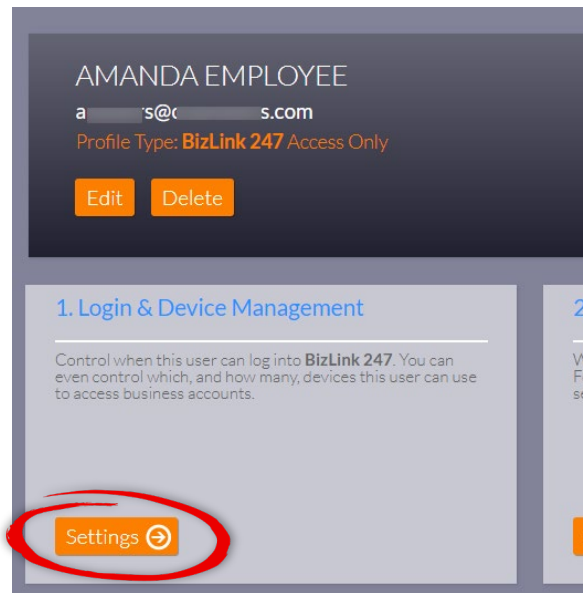
Once the user is added, the administrator will see the permissions view (as shown below).

1. **Login & Device Management** grants permissions for the days and times a user can have this access, and from how many devices the user can access online banking.
2. **Money Management** grants access to activities managing the funds of the membership, such as transferring money between accounts, setting up an ACH distribution, and placing stop payment orders.
3. **Account Management** grants access to activities affecting the entire membership, such as opening new savings and checking accounts, viewing e-Statements, and viewing the Message Center.
4. **Bill Payment** Allows the user to access the bill pay. Depending on the bill pay provider relationship, the user may use built-in bill pay screens (required relationship with Payveris) or Biz Bill Pay (which provides a link to an external website to log into and a relationship with iPay).

The screenshot displays the PIB MLO User Management interface. At the top, the PIB MLO logo is on the left, and 'Personal Internet Branch User Management' is on the right, with a 'Logout' button. Below the header, a 'Back To Dashboard' button is visible. The main content area shows a user profile for 'AMANDA EMPLOYEE' with email 'a@s.com' and 'Profile Type: BizLink 247 Access Only'. There are 'Edit' and 'Delete' buttons for this profile. Below the profile, there are four permission management sections, each with a 'Settings' button:

- 1. Login & Device Management**: Control when this user can log into BizLink 247. You can even control which, and how many, devices this user can use to access business accounts.
- 2. Money Management**: What transactions will be allowed, and what will be blocked? For features you want to use, you can add an extra layer of security by requiring another confirmation code.
- 3. Account Management**: Set what accounts can be opened; set whether this user has the ability to change personal information, apply for a loan or open a new account.
- 4. Bill Pay Management**: Set whether this user has the ability to access Bill Pay through BizLink 247. You can require a confirmation code to access Bill Pay here also.

Example: Detail of the Login & Device Management section




1. A user added by PIB MLO must be granted access to **BizLink 247** (days and times allowed). To do this, the administrator will select the *Settings* button under *Login and Device Management*.

The screen will default to the *Limit Access by Day of Week* section. No days are selected by default.

A screenshot of the 'LOGIN RESTRICTIONS' configuration screen. The header includes the 'PIB MLO' logo and a padlock icon, with the text 'Personal Internet Branch' and 'Manage Employee Security'. The main heading is 'LOGIN RESTRICTIONS' in blue. Below it, the instruction reads: 'Decide when this employee can use online banking. When will this employee be allowed to access online banking? More importantly, during what period should the employee not be allowed to log in? (If you only want employees logging in while they are at work, then set this to a time period that matches their working hours.) \*Disabling by time of day affects all days of the week.' There are three tabs: 'Limit Access by Day of Week' (selected), 'Limit Access by Time of Day', and 'Device Registration'. The 'Limit Access by Day of Week' section contains a list of days with checkboxes: Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, and Saturday. At the bottom are 'Cancel' and 'Save Settings' buttons.

- To grant this user access to online banking during standard office hours, the administrator will select Monday to Friday. The boxes will change to appear filled in.

**PIB** **ML**  Personal Internet Branch  
Manage Employee Security

### LOGIN RESTRICTIONS

Decide when this employee can use online banking.

When will this employee be allowed to access online banking? More importantly, during what period should the employee not be allowed to log in? (If you only want employees logging in while they are at work, then set this to a time period that matches their working hours.)  
\*Disabling by time of day affects all days of the week.

**Limit Access by Day of Week**

**Limit Access by Time of Day**

**Device Registration**

**Allow BizLink 247 access on which days?**

☐ Sunday

☒ Monday

☒ Tuesday

☒ Wednesday

☒ Thursday

☒ Friday

☐ Saturday

**Cancel** **Save Settings**

- Next, the administrator must indicate which hours of the day the user can access online banking. To do this the administrator selects *Limit Access by Time of Day*.

**LOGIN RESTRICTIONS**

Decide when this employee can use online banking.

When will this employee be allowed to access online banking? More importantly, during what period should the employee not be allowed to log in? (If you only want employees logging in while they are at work, then set this to a time period that matches their working hours.)  
\*Disabling by time of day affects all days of the week.

**Limit Access by Day of Week**

**Limit Access by Time of Day**

**Device Registration**

**My timezone is:**

**(GMT-05:00) Eastern Time**

**Allow access to my account at these times:**

☐ Early Morning (12:00AM - 4:59AM)

☐ Morning (5:00AM - 11:59AM)

☐ Afternoon (12:00PM - 7:59PM)

☐ Evening (8:00PM - 11:59PM)

**Cancel** **Save Settings**

- Here the administrator selects the time of day that this user will be able to access online banking. In the following example, "Morning" and "Afternoon" times were selected since they cover 5 AM to 7:59 PM (which includes office hours).

Limit Access by Day of Week

Limit Access by Time of Day

Device Registration

My timezone is:

(GMT-05:00) Eastern Time

Allow access to my account at these times:

☐ Early Morning (12:00AM - 4:59AM)

☒ Morning (5:00AM - 11:59AM)

☒ Afternoon (12:00PM - 7:59PM)

☐ Evening (8:00PM - 11:59PM)

Cancel X Save Settings ➔

- Now that the administrator has made all changes in this section, the administrator saves the changes using *Save Settings*.
- NOTE: The third line in this section, *Device Registration*, allows the administrator to restrict access to online banking to browsers on specific devices. Device registration is covered in more detail on **Page 59**. This feature is not available in CU\*BASE. The administrator can skip this line.

Limit Access by Day of Week

Limit Access by Time of Day

Device Registration

Require this employee to register devices?

☐ Yes

☒ No

How many devices can be registered for this user?\*

No Limit

Manage Devices ➔

- Now that the administrator has set the "Login and Device Management" access of this user, it is time to set the user's activity permissions. At this point, this user has the same access as a user with the *View-Only* permissions you can grant in CU\*BASE. For more information on what View-Only access looks like in **BizLink 247** refer to **Page 14**.

# Setting Additional BizLink 247 Permissions using PIB MLO

Using the other sections of the dashboard (Money Management, Account Management, and Bill Pay Management), the administrator can grant additional permissions to a user.

Following is an example of the details of the *Money Management* section, which manages permissions for the user to transfer money, manage automated fund transfers, etc.

Example: Detail of the Money Management section

MONEY MANAGEMENT

Decide what this employee can do when they log in to online banking.  
What transactions will be allowed, and what will be blocked? For features you want to the employee to be able to use, you can add an extra layer of security by requiring another confirmation code.

Transfer Within Account

Transfer To Another Account

Transfer To Other Institutions

Manage Automatic Funds Transfers

Manage Automatic Deposits (ACH)

Perform Check Withdrawals

Manage Check Funds Transfers

View Cleared Checks

Stop Check Payments

Overdraft Services Settings

Order Checks

Download Data

Allow this employee to transfer money within the business' primary membership?

☐ Yes

☒ No

Require a confirmation code for this type of transaction?

☐ Yes

☒ No

Restrict the total dollar amount that can be transferred?

☐ Yes

☒ No

Restrict amount per transfer to:

In this section, there are additional security controls on activity including transaction dollar maximums and the requirement of a confirmation code. For more information on the confirmation code, refer to **Page 56**. Briefly, if the “Yes” box is selected, the user must enter a code to complete an activity, such as transferring funds.

Example: Detail of the Account Management section

ACCOUNT MANAGEMENT

Decide what this employee can do when they log in to online banking.  
Will you allow new savings, checking, and certificate accounts to be opened by this employee? Do you want them to be able to apply for loans online? See and change account information such as your company address? You can also add an extra layer of security by requiring a confirmation code.

Open Savings/Checking Accounts

Purchase CD

Account Information Changes

View E-Statements

Allow Voting

View Secure Message Center

Change Statement Style

Allow this employee to open savings/checking accounts?

☐ Yes

☒ No

Require a confirmation code for this?

☐ Yes

☒ No

Cancel X

Save Settings

The Account Management section allows you to indicate whether the user can open a new sub account or certificate or perform actions related to the entire membership. This is where you can enable a user to view e-Statements

In this section, there are additional security controls on activity including transaction dollar maximums and the requirement of a confirmation code. For more information on the confirmation code, refer to **Page 56**. Briefly, if the “Yes” box is selected, the user must enter a code to complete an activity.

*Example: Detail of the Bill Pay Management section*

The screenshot shows the 'BILL PAY MANAGEMENT' section of the 'Personal Internet Branch' interface. The header includes the 'PIB' logo and a lock icon. The main heading is 'BILL PAY MANAGEMENT'. Below it, a sub-heading reads: 'Decide what this employee can do when they log in to online banking. Will you allow this employee to access Bill Pay through BizLink 247? You can also add an extra layer of security by requiring a confirmation code.' The form is divided into two main sections. The left section is titled 'Bill Pay Access' and contains a large, empty text area. The right section is titled 'Allow this employee to log into Bill Pay?' and contains two radio button options: 'Yes' (selected) and 'No'. Below this, there is a section titled 'Require a confirmation code for this?' with two radio button options: 'Yes' and 'No' (selected). At the bottom left, there are two buttons: 'Cancel' with a close icon and 'Save Settings' with a save icon.

The Bill Pay Management section gives the user to access the iPay Business Bill Pay login screen or access to bill pay embedded into the **BizLink 247** pages (powered by Payveris). (For Biz Bill Pay, the user will then need to enter credentials to log into bill pay.)

# Scenario B

## The Credit Union Uses CU\*BASE to Add Users and Set Permissions

In Scenario B, the credit union retains the control of adding **BizLink 247** users and defining what permissions they have in online banking.

In this scenario the credit union also manages password resets in CU\*BASE, should a user forget their password. Password resets are covered on **Page 47**.

## Business Responsibility with Scenario B

When your credit union adds users for the business, this will generate a password for each user which will only be valid for a twenty-four-hour period. After that time, a new password will need to be generated for the user.

A person at the business will need to ensure that each user is also given the Company ID and the Employee ID (assigned to each user). All three items (Company ID, Employee ID, and password) will be needed for login.

## Adding Users for **BizLink 247** Only with CU\*BASE

With this scenario, you would add users in CU\*BASE and would not check the boxes in the MLO section (so the user does not have access to PIB MLO). The user below is set up to have view-only access to **BizLink 247** only.

The screenshot shows the 'Work with Online Banking Business Members' window in the CU\*BASE GOLD - ABC CREDIT UNION application. The window has a menu bar (File, Edit, Tools, Help) and a title bar. The main content area is divided into sections for user information and permissions.

**Account:** ABC COMPANY

**Employee ID:** SUZIESMITH

**Email address:** suzie@abccompany.com (Must have email to send passwords)

**Online Banking:**

- Available services: ☐ None, ☒ View only, ☐ Intra-member transfers, ☐ All
- ☒ Send online banking password
- Time zone off-set (where the member usually logs in): 5- Eastern Standard (5-)

**MLO:**

- ☐ Is administrator
- ☐ Can reset credentials
- ☐ Send MLO password

At the bottom, there is an 'Update/Add' button and a row of navigation icons (back, forward, up, down, search, etc.). The status bar at the bottom right shows 'FR (5211) 4/24/14'.



The previous user will appear on the entry screen like this:

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

### Work with Online Banking Business Members

Account: [ ] COMPANY Use agreement date: Mar 29, 2012

Company ID: ABC COMPANY ☒ Grant access to account online Reason: D02

Employee ID	Status	Is MLO Admin	Can Reset Passwords	Has Email
SUZIESMITH	Active	N	N	Y

■ Edit ■ Delete ■ Reset Online Banking Credentials ■ Reset MLO Credentials  
■ Registered PCs ■ Security Access ■ Deactivate Employee ■ Activate Employee

**i** Activating or deactivating an employee affects both PIB MLO security and online banking access.

Update  
Add

← → ↑ ↓ ⌂ ? @

FR (5207) 5/01/14

Once this user is added, the password for **BizLink 247** will be sent to the email address provided. (See the section beginning on **Page 47** for an example of the email that is sent.)

- **IMPORTANT:** All temporary passwords (initial or reset) expire after 24 hours. At that point, the password will need to be reset. When your credit union adds a user, this will generate a password. A person at the business will need to ensure that this user is also given the Company ID and the Employee ID (assigned to each user). All three items (Company ID, Employee ID, and password) will be needed for login.

Follow these steps to set up additional users. Each user who needs access to **BizLink 247** will need to be added to have a profile in CU\*BASE.

This next section covers adding additional access or permissions to a user using CU\*BASE.

## Further defining BizLink 247 User Permissions with CU\*BASE

You can use CU\*BASE to further define a user's permissions.

1. To do this, select the user on the entry screen and then *Security Access*.

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

### Work with Online Banking Business Members

Account: COMPANY Use agreement date: Mar 29, 2012

Company ID: ABC COMPANY ☒ Grant access to account online Reason: D02

Employee ID	Status	Is MLO Admin	Can Reset Passwords	Has Email
SUZTESMITH	Active	N	N	Y

■ Edit ■ Registered PCs ■ Delete ■ Security Access ■ Reset Online Banking Credentials ■ Deactivate Employee ■ Reset MLO Credentials ■ Activate Employee

**i** Activating or deactivating an employee affects both PIB MLO security and online banking access.

Update Add

Navigation icons: back, forward, up, down, home, search, etc.

FR (5207) 5/01/14

2. This will take you to a screen where you can add access (days and times allowed) and all permissions (such as viewing e-Statements).

In the example following, we have added a user with *View Only Access*.

- **As noted earlier in the booklet, this means that the user is granted Default access.**

As you can see, this user has been granted access Monday through Friday during the morning and afternoon, which cover office hours.

No other permission-based activities have been granted, although you can still change any of the default settings for the profile.

### User with View-Only Access in "BizLink 247"

Session 1 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

## Work with Online Banking Business Members

Account            ABC COMPANY  
 Company ID ABC COMPANY Employee ID SUZIESMITH

☐ Administrator or ☐ Can reset passwords ☐ Require PC registration # of PCs allowed 9 (9 = No limit)  
 GMT offset factor 5- Eastern Standard (5-)

Service Description	Allowed Service	Uses Confirmation Code	Uses an Amount Limit
Access on Friday	<input checked="" type="checkbox"/>		
Access on Monday	<input checked="" type="checkbox"/>		
Access on Saturday	<input type="checkbox"/>		
Access on Sunday	<input type="checkbox"/>		
Access on Thursday	<input checked="" type="checkbox"/>		
Access on Tuesday	<input checked="" type="checkbox"/>		
Access on Wednesday	<input checked="" type="checkbox"/>		
Access Afternoons	<input checked="" type="checkbox"/>		
Access Early AM	<input type="checkbox"/>		
Access Evenings	<input type="checkbox"/>		
Access Mornings	<input checked="" type="checkbox"/>		
Allow voting	<input type="checkbox"/>		
Allow Statement Style Changes	<input type="checkbox"/>		
Apply for loans	<input type="checkbox"/>	<input type="checkbox"/>	
ACH Distribution Updates	<input type="checkbox"/>	<input type="checkbox"/>	
AFT Updates	<input type="checkbox"/>	<input type="checkbox"/>	
A2A Transfer Requests	<input type="checkbox"/>	<input type="checkbox"/>	999,999,999
Change to Reg E opt in/out choice	<input type="checkbox"/>		

Update

FR (5209) 4/24/14

In the example below, you can see what a user with **BizLink 247 All Permissions** receives. **This what was also called administrator access.** All the *Allow Service* checkboxes are selected, which includes granting access to all times and all days.

### User with All Permissions in BizLink 247

Session 2 CU\*BASE GOLD - CU\*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

## Work with Online Banking Business Members

Account            ABC COMPANY  
 Company ID ABC COMPANY Employee ID JANEADMIN

☐ Administrator or ☐ Can reset passwords ☐ Require PC registration # of PCs allowed 9 (9 = No limit)  
 GMT offset factor 5- Eastern Standard (5-)

Service Description	Allowed Service	Uses Confirmation Code	Uses an Amount Limit
Access on Friday	<input checked="" type="checkbox"/>		
Access on Monday	<input checked="" type="checkbox"/>		
Access on Saturday	<input checked="" type="checkbox"/>		
Access on Sunday	<input checked="" type="checkbox"/>		
Access on Thursday	<input checked="" type="checkbox"/>		
Access on Tuesday	<input checked="" type="checkbox"/>		
Access on Wednesday	<input checked="" type="checkbox"/>		
Access Afternoons	<input checked="" type="checkbox"/>		
Access Early AM	<input checked="" type="checkbox"/>		
Access Evenings	<input checked="" type="checkbox"/>		
Access Mornings	<input checked="" type="checkbox"/>		
Allow voting	<input checked="" type="checkbox"/>		
Allow Statement Style Changes	<input checked="" type="checkbox"/>		
Apply for loans	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
ACH Distribution Updates	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
AFT Updates	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
A2A Transfer Requests	<input checked="" type="checkbox"/>	<input type="checkbox"/>	999,999,999
Change to Reg E opt in/out choice	<input checked="" type="checkbox"/>		

Update

CU (5209) 4/23/14

- Use the down arrow (lower right) to view the additional **BizLink 247** permissions that can be granted.

Service Description	Allowed Service	Uses Confirmation Code	Uses an Amount Limit
Courtesy Check	<input checked="" type="checkbox"/>	<input type="checkbox"/>	999,999,999
CFT Updates	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Electronic Bill Pay Access	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Estatment Viewing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Inter (other) member transfer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	999,999,999
Intra (within) member transfer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	999,999,999
Open Savings/Checking Accounts	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Ordering Checks	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Personal Information Changes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Purchase Certificates	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Quickbooks download	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Stop Payment in Checks	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
View Checks	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
View Secure Message Center	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

- Check additional boxes to add additional permissions and use *Update* to complete and return to the original screen.
  - Some of these permissions allow you to require that a confirmation code is entered before the user can complete the activity in online banking (such as entering a code to finalize a transfer of funds). See **Page 56** for more information about confirmation codes. By default, this is unchecked.
  - Some activities have an amount limit. This is per transaction. By default, this is set to 999,999,999, which means no limit.

## Change User to Have PIB MLO Access

The permissions screen in CU\*BASE allows you to change the user to be a PIB MLO administrator and/or to grant the user the ability to change passwords in PIB MLO. To do this check the *Administrator and/or can reset passwords* checkboxes) in the MLO section. These permissions are covered in more detail in Scenario A.

If you add a user to PIB MLO at a later time, you must manually reset that person's PIB MLO password to send them one via email. See the PIB MLO password reset section starting on **Page 55**.

# Scenario C

## The Credit Union Adds Users in CU\*BASE and the Business Credential Administrator Resets Passwords in PIB MLO

In this third scenario, your credit union has control over adding users and assigning permissions via CU\*BASE but gives the business control over resetting passwords. You may determine that you want the business to assume this risk of resetting passwords for **BizLink 247**. Or you may just decide that this procedure is best managed by the business since they are more familiar with the users and can more easily verify the user's identity.

This is done by giving the business a user with PIB MLO "credentials administrator" access. This user can log into PIB MLO to reset users' **BizLink 247** (and PIB MLO) passwords but cannot add users or grant permissions.

This credentials administrator does not have to be granted access to **BizLink 247**. (This is done by simply not granting the user access to online banking.)

This type of user will not be able to access the login screen for PIB MLO from within **BizLink 247** and will need to be supplied a URL for access.

### Adding a Credentials Administrator in CU\*BASE

To set up this user, you will add this user in CU\*BASE, with a few differences in the **MLO section**:

- Check *Can reset credentials* so that the user can reset **BizLink 247** passwords.
- Check *Send MLO Password* checkbox so the user receives an email with the temporary password for PIB MLO.
- Do **not** check the *Is administrator* checkbox.

You can select whether to allow access to **BizLink 247**. The following example shows a PIB MLO credentials administrator with no access to online banking.

Session 2 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

### Work with Online Banking Business Members

Account: ABC COMPANY

Employee ID: SUZIE PASSWORD

Email address: suzie@abccompany.com (Must have email to send passwords)

Online Banking

Available services: ☒ None ☐ View only ☐ Intra-member transfers ☐ All

☐ Send online banking password

Time zone off-set (where the member usually logs in): 5- Eastern Standard (5-)

☐ Is administrator

☒ Can reset credentials

☒ Send MLO password

Update/Add

FR (5211) 4/24/14

When the credentials administrator logs into PIB MLO, the user will view the page as shown below. The only action this user can take is to reset credentials for **BizLink 247** (and PIB MLO). This user can also change his or her PIB MLO password.

*What a Credentials Administrator Sees in PIB MLO*

PIB MLO

Personal Internet Branch

Dashboard Summary

ABC COMPANY (ABC COMPANY)

Reset credentials for other employees to access **It's My Biz 247** online banking.

SUZIE PASSWORD (logged in)  
credentials administrator

CHANGE  
PASSWORD

JANEADMIN  
administrator

RESET  
CREDENTIALS

JOHNSMITH  
standard user

RESET  
CREDENTIALS

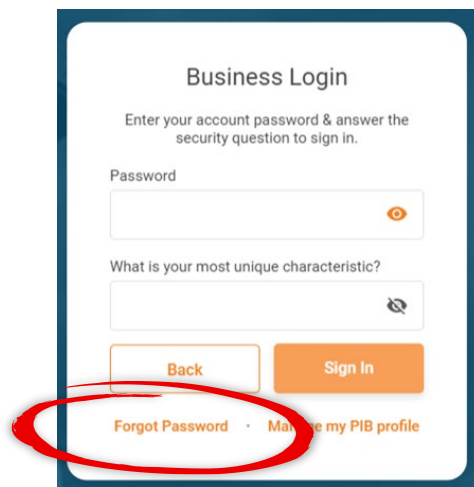
# Resetting Passwords

## Resetting the **BizLink 247** Online Banking Password

There are three ways that a **BizLink 247** password can be reset: by the user, in CU\*BASE by the credit union, or in PIB MLO by a full or credentials administrator.

### User Reset of Online Banking Password

The user can reset his or her password at any time using the "Forgot Password" link on the second login page.



Business Login

Enter your account password & answer the security question to sign in.

Password

What is your most unique characteristic?

Back Sign In

[Forgot Password](#) [Maintain my PIB profile](#)

The user will move to a screen where the user must enter the answer to all three challenge questions. They will then advance to the Password Reset screen where they can change the password.

An employee at the credit union can reset a user's online banking password in CU\*BASE.

- ## Entry Online Banking Screen

2. Select the Employee ID and *Reset Online Banking Credentials*.

3. Use *Confirm* (F16). The password will be reset and a new online banking password will be sent to the email address associated with the profile. See **Page 51** for an example of this email.

- 48



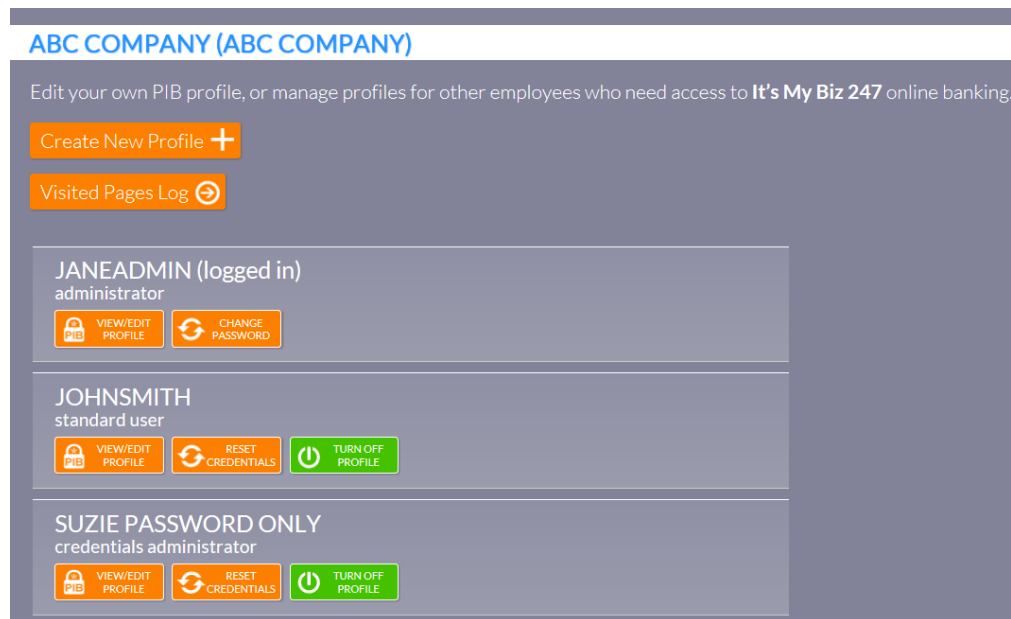
registered, it will become unregistered. A new registration code must be entered to register the device during the next login. For more information on the confirmation code, refer to **Page 56**. For more information, on device registration, refer to **Page 59**.

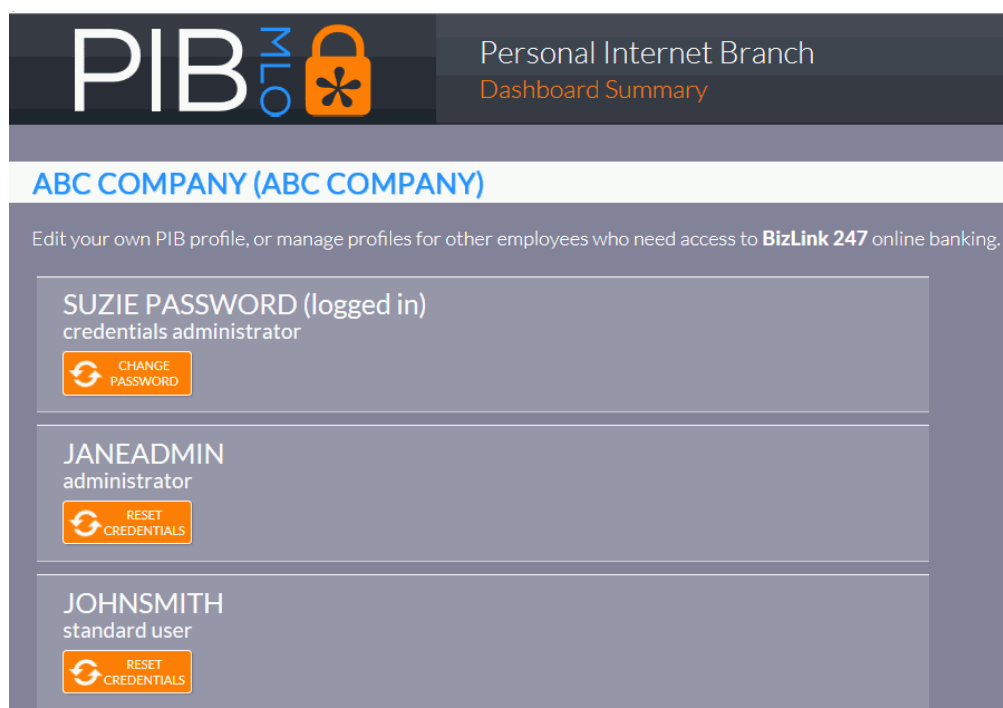
## PIB MLO Reset of Online Banking Password

If the company accountant, for example, has trouble logging into **BizLink 247**, the PIB MLO administrator (full administrator or password reset only) can reset the password for this user.

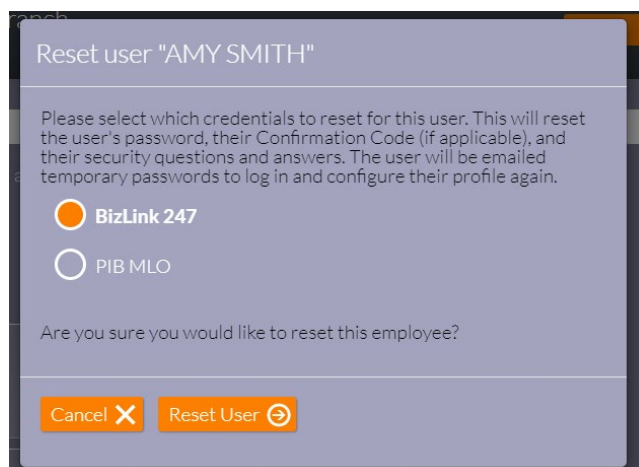
What the administrator sees in PIB MLO depends on the user's access. Below is a picture of what the full administrator sees and what the credentials administrator sees.

*What a Full Administrator Sees in PIB MLO*

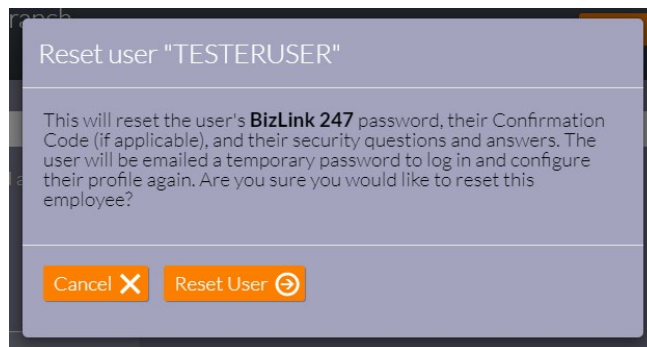




1. To reset the **BizLink 247** password, the administrator clicks the *Reset Credentials* button.
2. If the user (whose password is being reset) also has access to PIB MLO, select to reset the **BizLink 247** password.

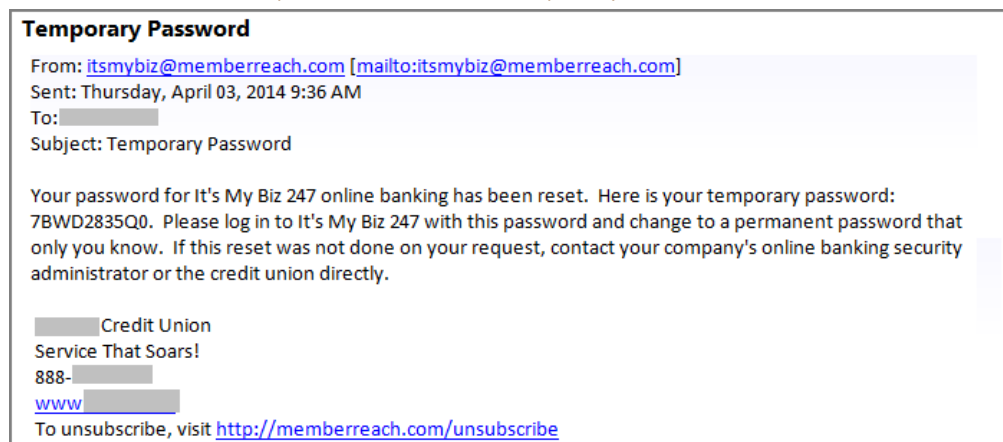


Otherwise, only the **BizLink 247** option will be available.



3. Select *Reset User*.
4. The password will be reset, and a new password will be sent to the email address associated with the profile. A sample of this email is shown on the next page.
  - When the password is reset in this manner, the challenge questions and the confirmation code are deleted and must be reset the next time the user logs in. If a device is registered, it will become unregistered. A new registration code must be entered to register the device during the next login. For more information on the confirmation code, refer to **Page 56**. For more information, on device registration, refer to **Page 59**.

*Example of "BizLink 247" Temporary Password email*



All temporary passwords (initial or reset) will expire after 24 hours. When the user logs into **BizLink 247**, they will be required to change their password. Temporary passwords are auto generated, and the system does not follow the pattern of **It's Me 247** (assign the last four SSNs, for example).

### Requirements for Permanent Passwords

When the user creates a permanent password, the password they create must follow the requirements for **It's Me 247**. If the credit union requires strong passwords for **It's Me 247** (3 of 4 of these: one upper case letter, one lower case letter, one number, one special character), the member will need to create a strong password for **BizLink 247** will as well. If this is not a requirement for **It's Me 247**, it will also not be required for **BizLink 247**.

## Resetting the PIB MLO Password

There are four ways that PIB MLO passwords can be reset.

PIB MLO administrators (full and credentials only) can reset their own PIB MLO passwords if they feel it is compromised and know the current password. They can use the “I forgot my password” link on the second login screen or select “Change Password” once they are logged into PIB MLO.

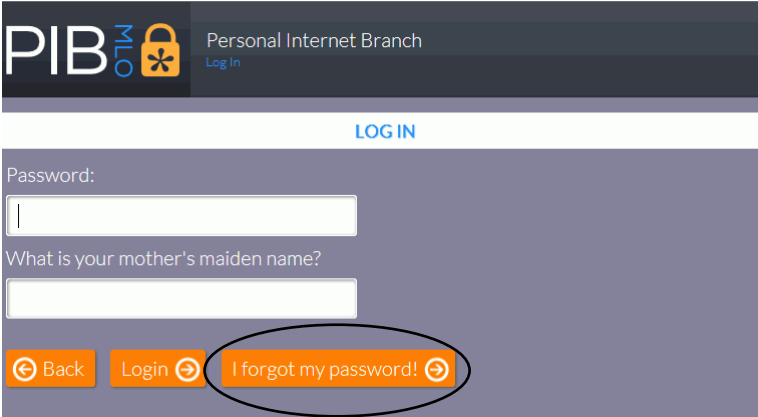
Both types of administrators can use PIB MLO to change the PIB MLO password for another user.

Additionally, an employee at your credit union can also reset the password in CU\*BASE.

### Reset of PIB MLO Password from the Login Screen

To change **his or her own PIB MLO password**, the full or credentials administrator clicks the “I forgot my password” link on the second login screen.

*Second Login Screen*



PIB MLO Personal Internet Branch Log In

LOG IN

Password:

What is your mother's maiden name?

Back Login **I forgot my password!**

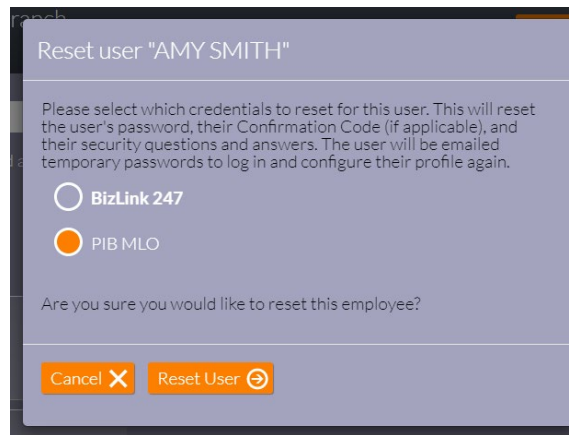
The administrator then moves to a screen where they must enter the answer to all three security questions. They will then advance to a screen where they can change the password.

### Resetting the PIB MLO Password within PIB MLO

The administrator follows the steps for changing the **BizLink 247** password using PIB MLO starting on **Page 49** and clicks *Reset Credentials*.

However, this time the administrator selects to change the PIB MLO password. (This option is only available if the user has access to PIB MLO.)

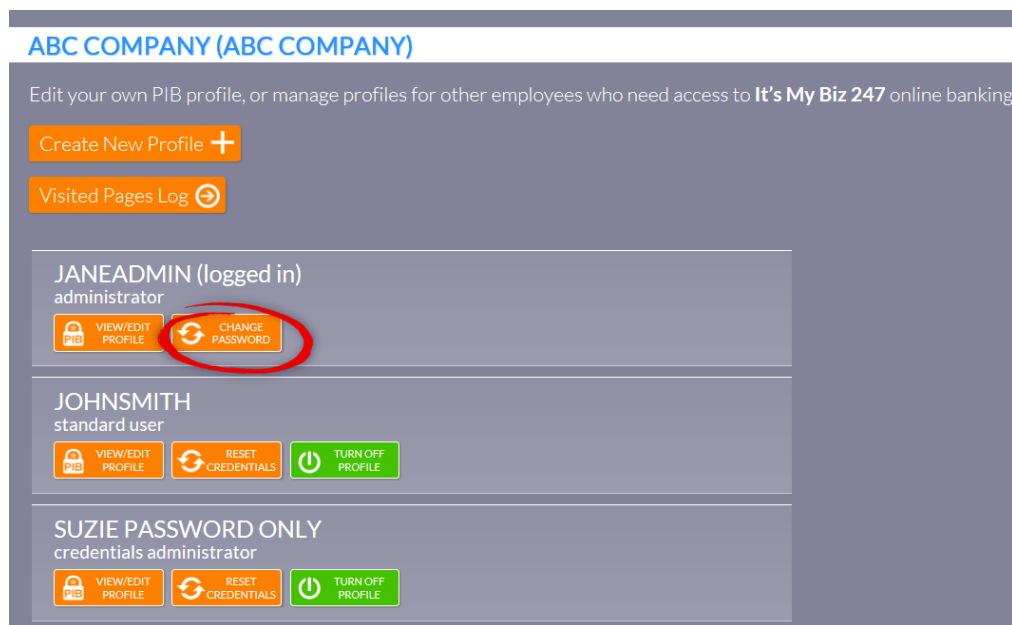
To change **another user's PIB MLO password**, the administrator (full or administrator) clicks *Reset Credentials*. This time the administrator selects PIB MLO and then *Reset User*.



The password will be reset, and the confirmation questions (PIB MLO only) will be deleted. A password will be sent to the email address associated with the profile. A sample of this email is shown on **Page 55**.

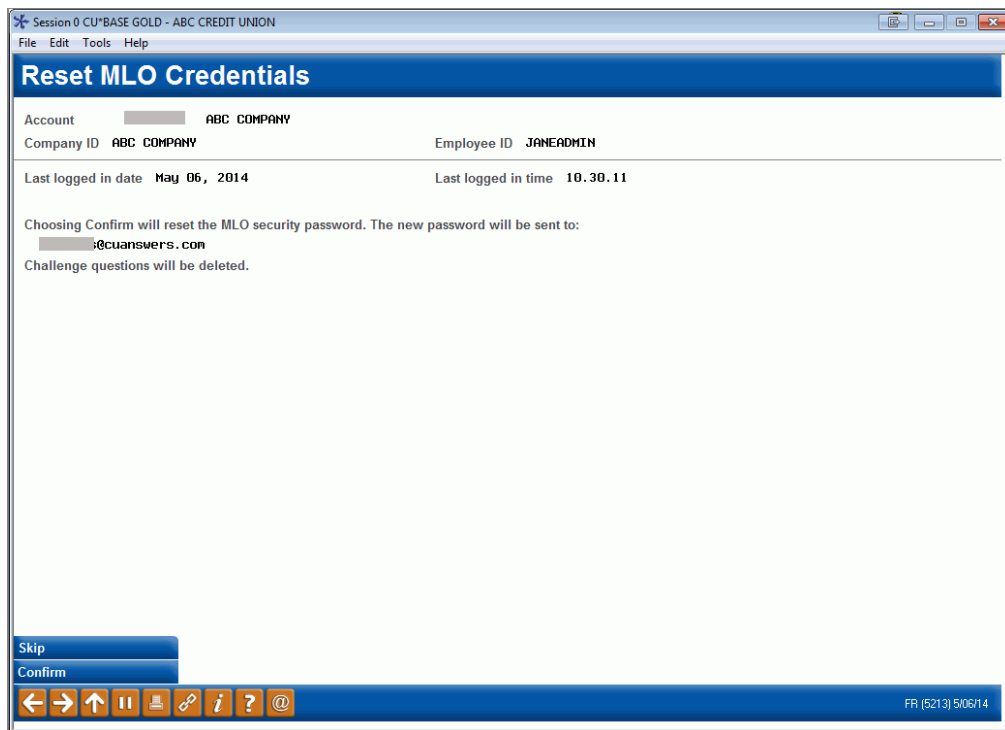
## Reset of Administrator's Own Password using PIB MLO

To change **his or her own PIB MLO password** once logged into PIB MLO, the administrator clicks the *Change Password* button (not the *Reset Credentials* button).



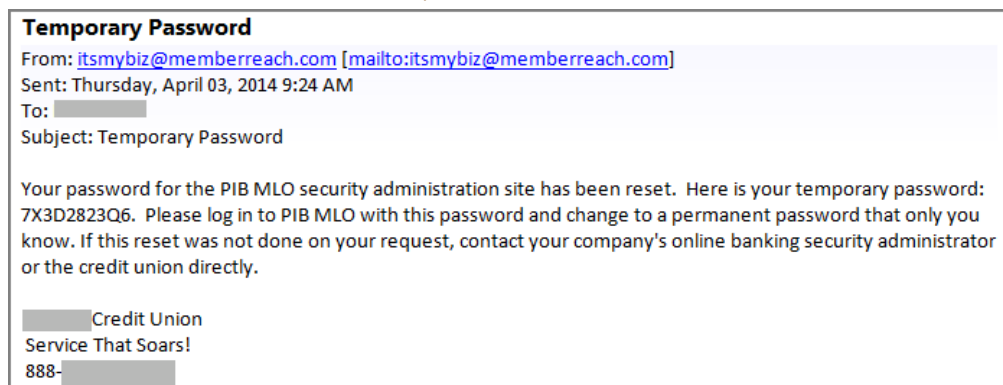
The administrator enters the new password and then clicks *Reset Password*. The administrator advances to the *Reset Password* screen.





3. Use **Confirm** (F16). The password will be reset. A password will be sent to the email address associated with the profile. A sample of this email is shown on the next page.

*Example of PIB MLO email*



All temporary passwords (initial or reset) will expire after 24 hours. They are auto generated and do not follow any specific rules, such as the last four SSNs. When the user logs into PIB MLO, the user will be required to change his or her password.

When the user creates a permanent password for PIB MLO, the password must follow strong password requirements, be the required number of characters (6 to 10), and include one upper case letter, one lower case letter, one number, and one special character.

It is recommended that the PIB MLO password be different than the **BizLink 247** password.

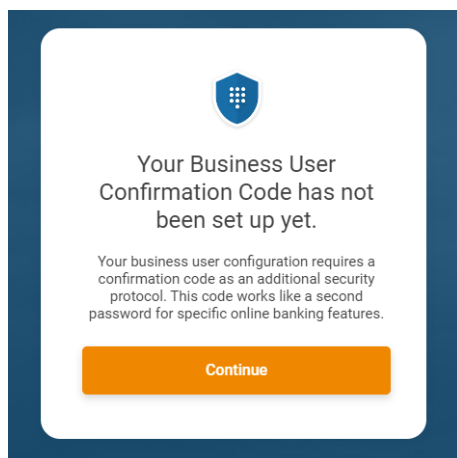
# Additional Security Controls

## Confirmation Code

Users can be set up so that a confirmation code is required to complete an action, such as making a transfer. This requirement can be configured in the permission settings using either CU\*BASE or PIB MLO.

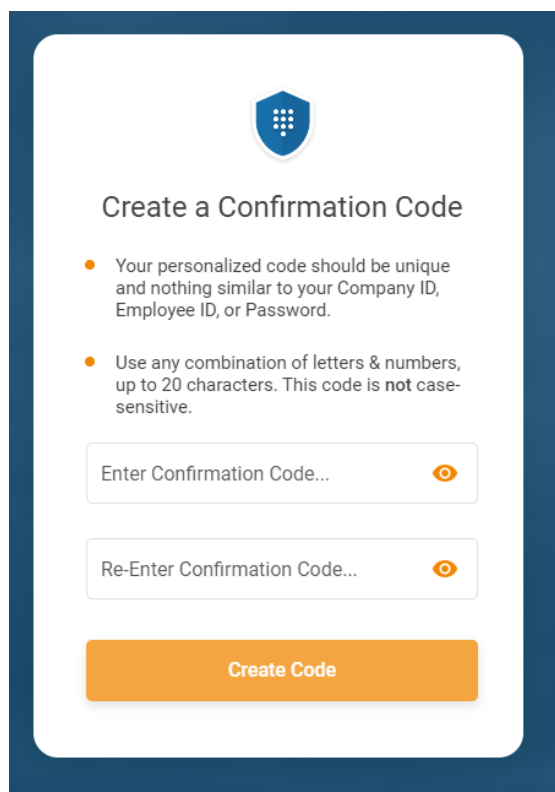
The confirmation code is set up by the user when they first log into **BizLink 247** (or if the code is set up later, the following time they log into online banking).

When the user logs first into **BizLink 247**, the user is presented with the following screen.



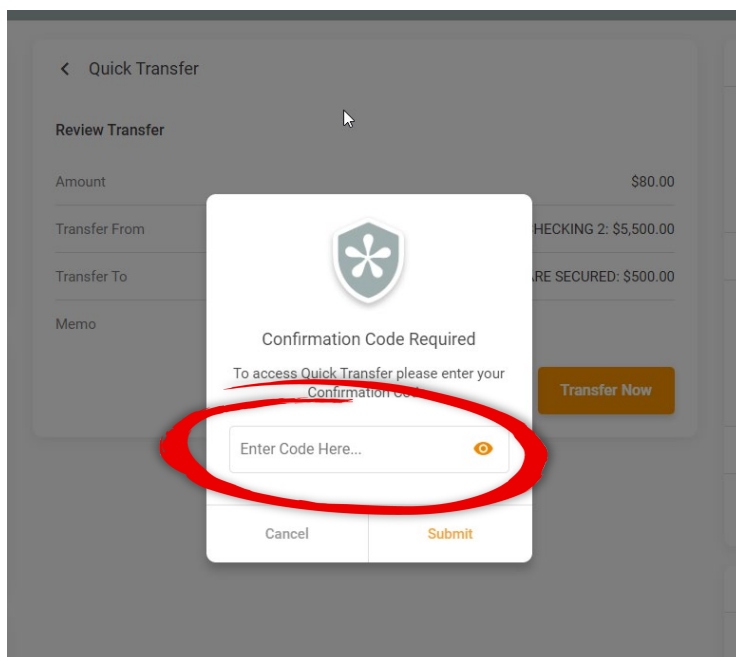


The user enters the confirmation code, confirms the code by reentering it, and then clicks *Set My Code*.



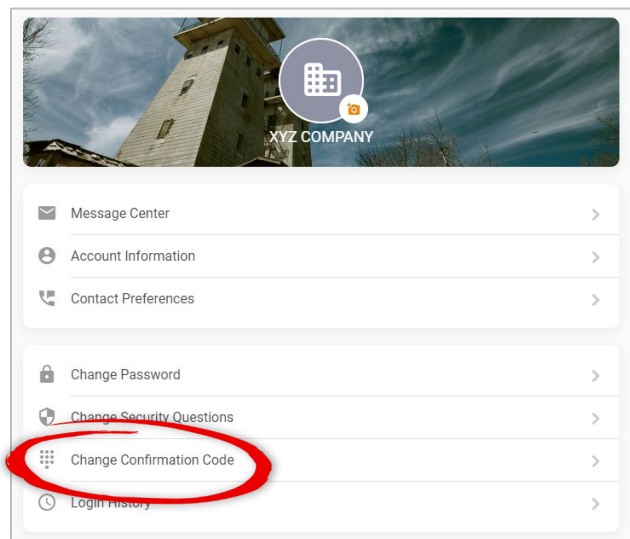
The screen is titled "Create a Confirmation Code" and features a blue shield icon with a grid pattern. Below the title, there are two bullet points: "Your personalized code should be unique and nothing similar to your Company ID, Employee ID, or Password." and "Use any combination of letters & numbers, up to 20 characters. This code is **not** case-sensitive." Below the text, there are two input fields: "Enter Confirmation Code..." and "Re-Enter Confirmation Code...", each with a small orange eye icon to its right. At the bottom, there is a large orange button labeled "Create Code".

Then each time the user performs an action requiring a confirmation code, the user will be presented with a field to enter it.



The dialog box is titled "Confirmation Code Required" and features a green shield icon with a flower-like pattern. Below the title, there is a line of text: "To access Quick Transfer please enter your Confirmation Code". Below this text, there is an input field labeled "Enter Code Here..." with a small orange eye icon to its right. At the bottom, there are two buttons: "Cancel" and "Submit". The dialog box is overlaid on a background screen titled "Quick Transfer" which shows a "Review Transfer" section with fields for "Amount", "Transfer From", "Transfer To", and "Memo". A "Transfer Now" button is visible on the right side of the background screen.

If at any time, users feel their confirmation code was compromised, they can select *Change Confirmation Code* in the “Settings” area to change their confirmation code.



The following screen appears allowing them to enter a different confirmation code. Knowledge of the previous confirmation code is required.

A screenshot of the 'Change Your Business User Confirmation Code' screen. At the top, it says 'Change Your Business User Confirmation Code'. Below that, a message states: 'Your business user configuration requires a confirmation code as an additional security protocol. This code works like a second password for specific online banking features.' There is a 'Security Tips' section with two bullet points: 'Your personalized code should be unique and nothing similar to your Company ID, Employee ID, or Password.' and 'Use any combination of letters & numbers, up to 20 characters. This code is not case-sensitive.' Below this is the 'Confirmation Code' section, which contains three input fields: 'Current Confirmation Code' with the placeholder 'Enter Current Confirmation Code...', 'New Confirmation Code' with the placeholder 'Enter New Confirmation Code...', and 'Retype Confirmation Code' with the placeholder 'Retype New Confirmation Code...'. Each input field has an orange eye icon to its right.

When a user's password is reset, the confirmation code is **cleared**, and the user must enter a new confirmation code the next time they log into **BizLink 247**.

## Registering Devices

In PIB MLO in the **Login & Device Management** section, you can select to restrict the access of a user to **BizLink 247** to a set number of device(s). This feature cannot be configured in CU\*BASE. In CU\*BASE you can only view and delete registered devices.

- What is actually counted is the browser/device combination. If a user is configured for two devices and uses two different browsers (for example Internet Explorer and Mozilla) on the same computer, this qualifies as two “devices” in PIB MLO.

**Important:** When a user's password is reset, the device registration is cancelled. In this case, the business will need to generate another registration code for the user and the user will be prompted to enter a new code the next time he or she logs into **BizLink 247**.

## Device Registration Step by Step

Following are the steps an administrator and user will need to follow to register a device.

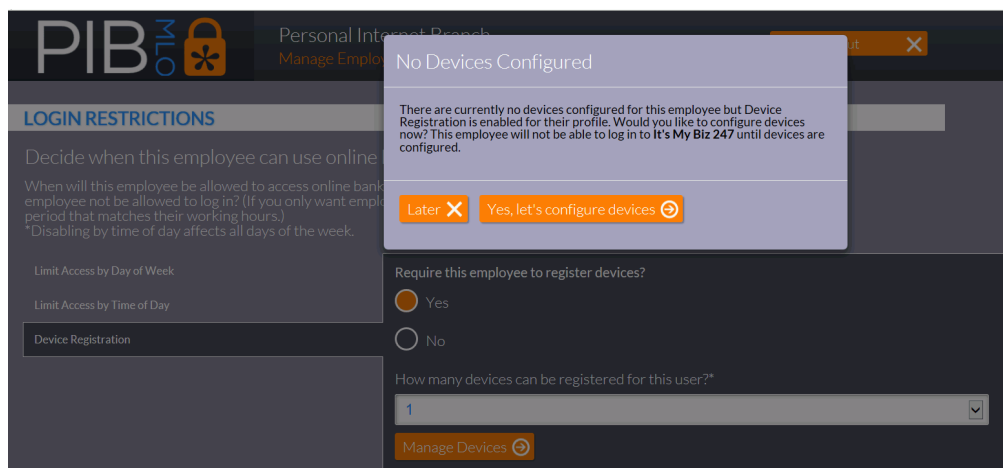
This is the default permission for Device registration. The permission is not activated (set to “No”), meaning that this user is not required to register any devices.

The screenshot shows the 'LOGIN RESTRICTIONS' form in the PIB MLO interface. The header includes the PIB MLO logo, 'Personal Internet Branch', 'Manage Employee Security', and a 'Logout' button. The form title is 'LOGIN RESTRICTIONS'. Below the title, there is a section titled 'Decide when this employee can use online banking.' with a description: 'When will this employee be allowed to access online banking? More importantly, during what period should the employee not be allowed to log in? (If you only want employees logging in while they are at work, then set this to a time period that matches their working hours.)' and a note: '\*Disabling by time of day affects all days of the week.' There are three radio button options: 'Limit Access by Day of Week', 'Limit Access by Time of Day', and 'Device Registration'. The 'Device Registration' option is selected. To the right of these options, there is a section titled 'Require this employee to register devices?' with two radio button options: 'Yes' and 'No'. The 'No' option is selected. Below this, there is a text input field labeled 'How many devices can be registered for this user?\*' with the value '1' entered. At the bottom right, there is a 'Manage Devices' button with a gear icon.

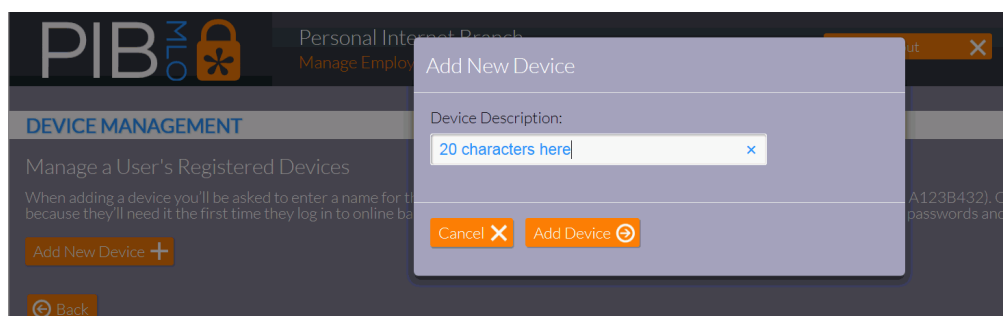
In the example below, the user has now been limited to two devices. “Yes” is selected for the feature to activate it and two devices are allowed.

This screenshot shows the same 'LOGIN RESTRICTIONS' form as the previous one, but with changes. The 'Device Registration' option is still selected. However, in the 'Require this employee to register devices?' section, the 'Yes' radio button is now selected. Additionally, the text input field for 'How many devices can be registered for this user?\*' now contains the value '2'. The 'Manage Devices' button remains at the bottom right.

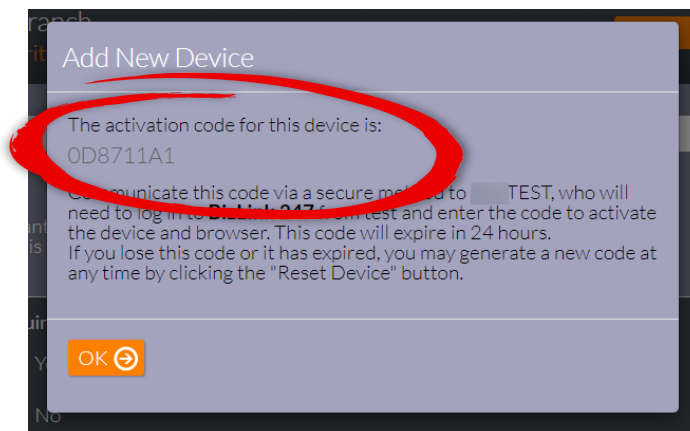
1. The administrator clicks *Manage Devices* to begin the process of generating the device registration code. This code is used by the user the next time they log into **BizLink 247**. (More screenshots of this process are shown later.)
2. Then the administrator clicks “Yes, let’s configure devices” as shown below.



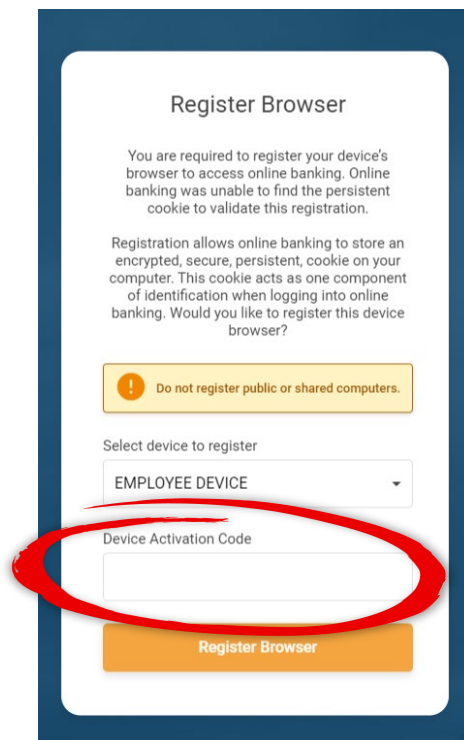
3. The administrator enters a device description (twenty characters maximum) and clicks *Add Device*.



4. The administrator is presented with the activation code, which must be manually given to the **BizLink 247** user. The activation codes are valid for 24 hours, so the user will have a limited time to log on to **BizLink 247** and register the device.



The next time the user logs into **BizLink 247**, they will be prompted to enter this activation code to register the computer or device and browser as shown below.



**Register Browser**

You are required to register your device's browser to access online banking. Online banking was unable to find the persistent cookie to validate this registration.

Registration allows online banking to store an encrypted, secure, persistent, cookie on your computer. This cookie acts as one component of identification when logging into online banking. Would you like to register this device browser?

**!** Do not register public or shared computers.

Select device to register

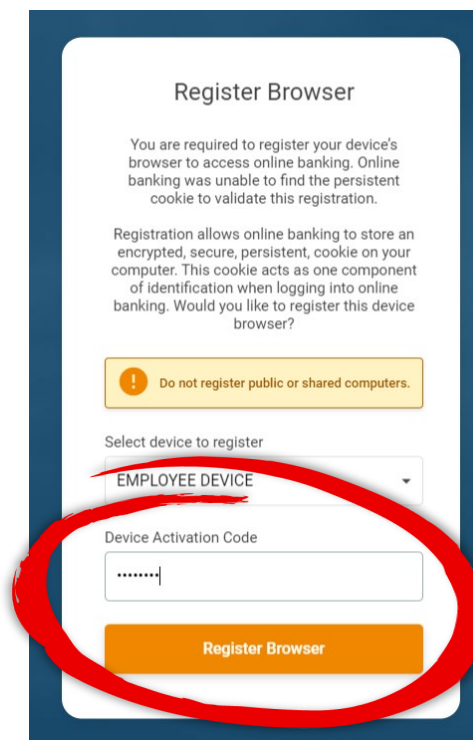
EMPLOYEE DEVICE

Device Activation Code

Register Browser

A red oval highlights the 'Device Activation Code' input field.

The user enters the activation code on the screen and clicks Register Browser.



**Register Browser**

You are required to register your device's browser to access online banking. Online banking was unable to find the persistent cookie to validate this registration.

Registration allows online banking to store an encrypted, secure, persistent, cookie on your computer. This cookie acts as one component of identification when logging into online banking. Would you like to register this device browser?

**!** Do not register public or shared computers.

Select device to register

EMPLOYEE DEVICE

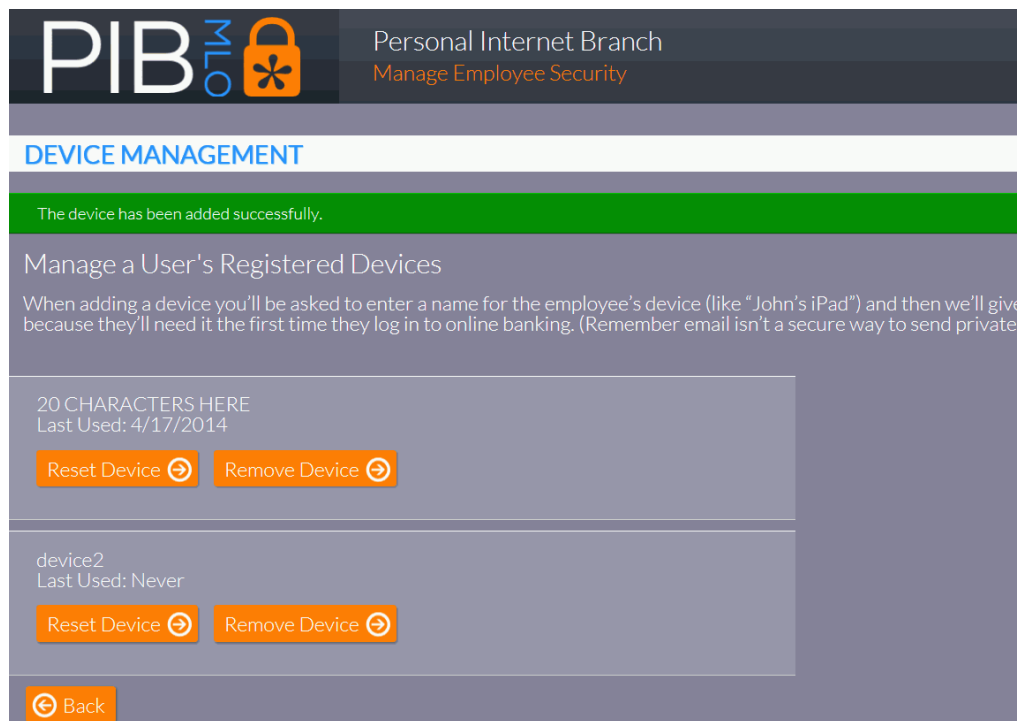
Device Activation Code

.....

Register Browser

A red oval highlights the 'Device Activation Code' input field, which now contains seven dots representing the entered code.

By clicking *Manage Devices* again in PIB MLO, the administrator can see that the device is registered. (In the example below, two devices are registered.)

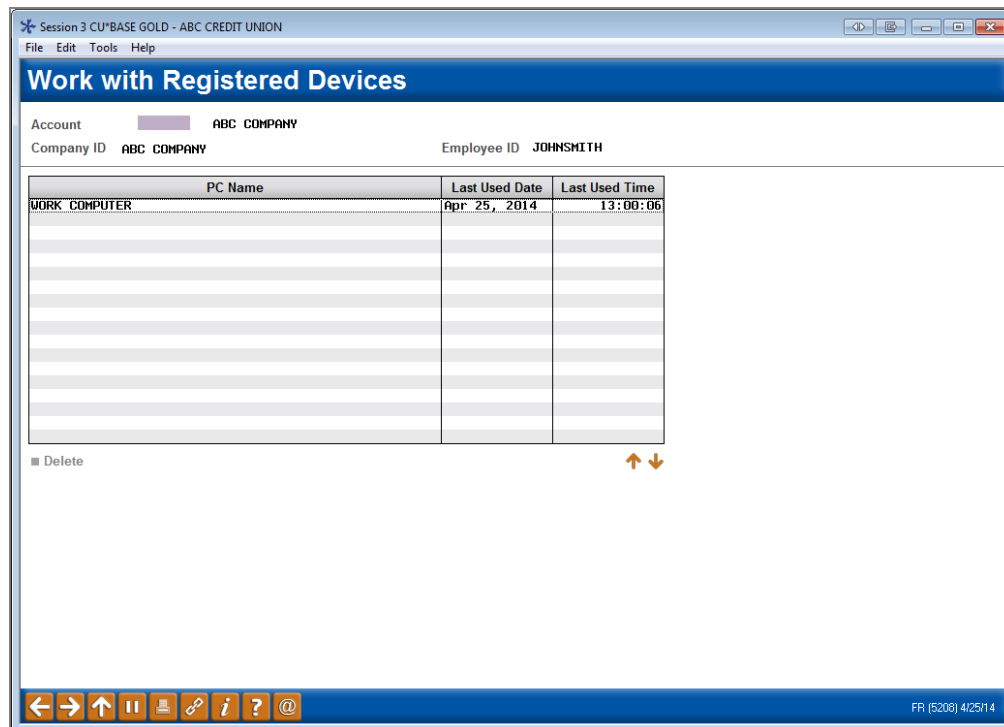


You cannot assign registration codes in CU\*BASE. CU\*BASE simply indicates whether the user must use registered devices. If *Require PC Registration* is checked on the screen shown below, the user can only use certain devices to log into **BizLink 247**.

To view the registered devices, select the user on the entry Business Banking screen and then *Registered PCs*.

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This will show a listing of the devices that are registered for the user.



From this screen, you can only delete a device. You will be presented with a confirmation screen. For the user to register a new device a registration code will need to be generated by the PIB MLO administrator.

## Suspend/Deactivate Users

You can suspend or reactivate a user by using either CU\*BASE or PIB MLO. Suspending a user does not delete them, however. It simply makes them temporarily inactive. The permissions are held and are not deleted. At a later time, the user can be reactivated with all of the original permissions.

For the complete removal of a profile, it must be deleted. Deletion of a profile is covered at the end of this booklet

To deactivate a user in CU\*BASE, select it and then *Deactivate Employee*.



Session 3 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

## Work with Online Banking Business Members

Account  ABC COMPANY Use agreement date Apr 24, 2014

Company ID  ABC COMPANY ☒ Grant access to account online Reason  D02

Employee ID	Status	Is MLO Admin	Can Reset Passwords	Has Email
JANEADMIN	Active	Y	Y	Y
JOHNSMITH	Active	N	N	Y
SUZIE PASSWORD	Active	N	Y	Y

☐ Edit    ☐ Delete    ☐ Reset Online Banking Employee    ☐ Reset Security Employee    ☐ Deactivate Employee    ☐ Activate Employee

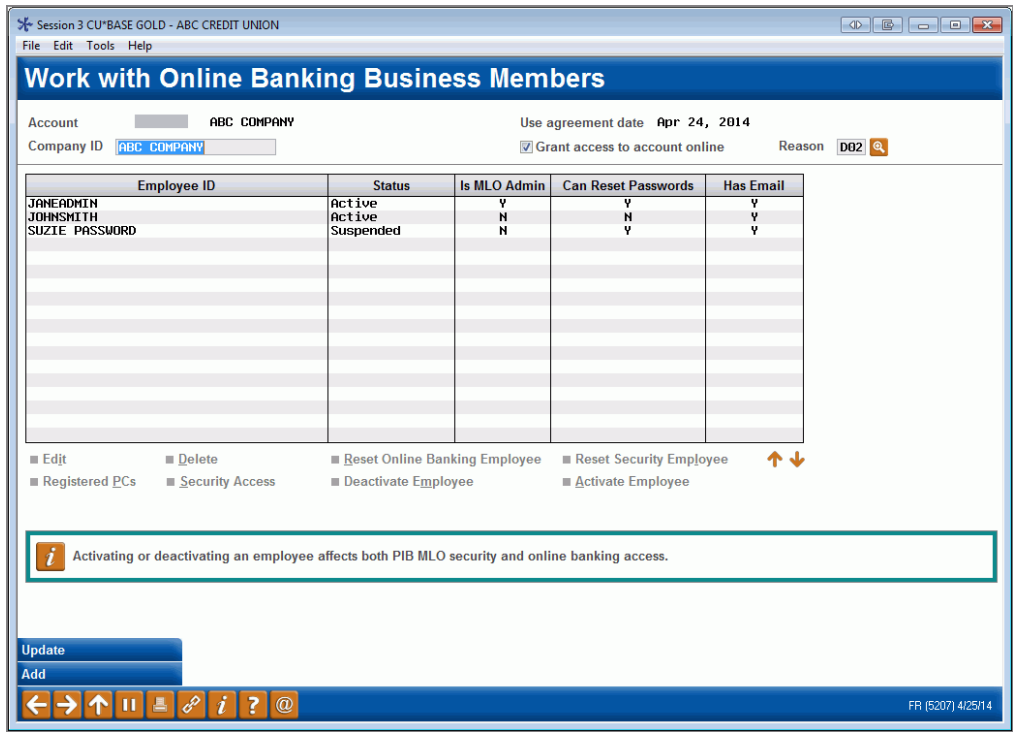
**i** Activating or deactivating an employee affects both PIB MLO security and online banking access.

Update  
Add

FR (5207) 4/25/14

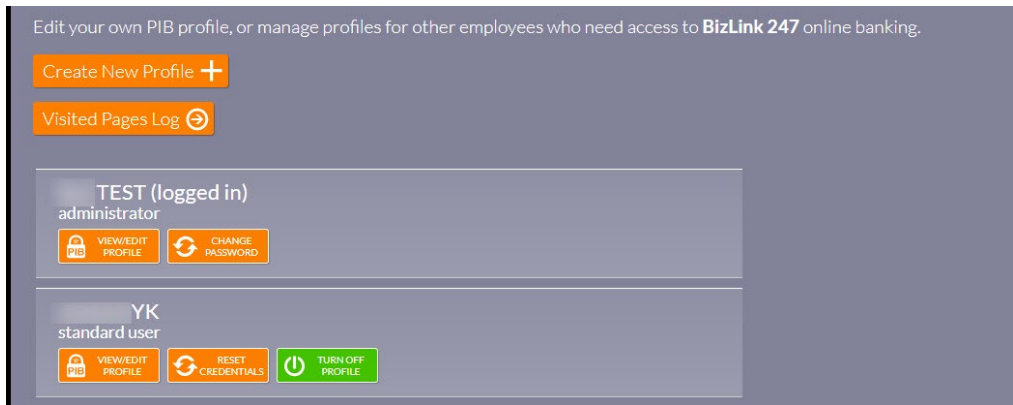
You will be presented with a confirmation screen. Confirm the suspension and you will return to the initial listing with this user deactivated.

Here we can see that a user is suspended.

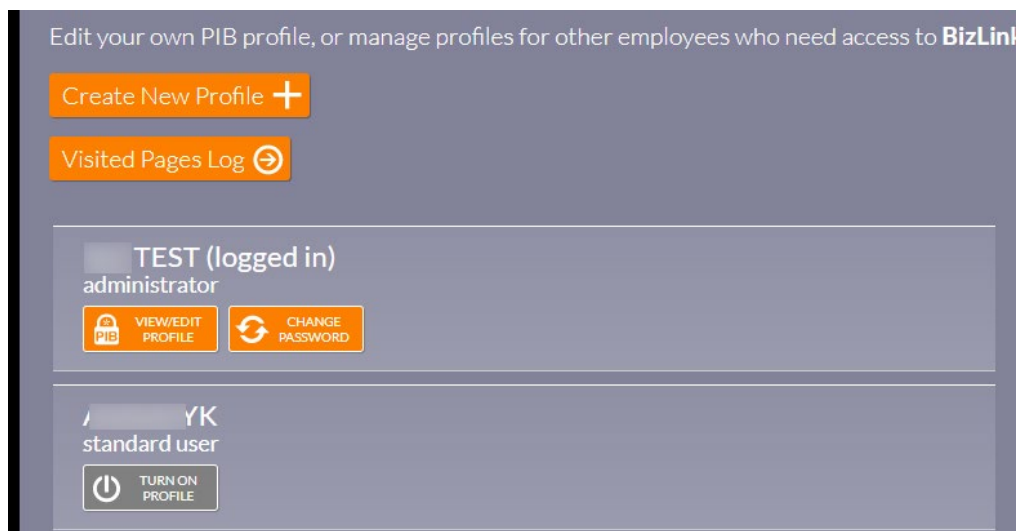


To reactivate a user in CU\*BASE, select the suspended user, and then select *Reactivate Profile*. You will be presented with a confirmation screen. Confirm the activation and you will return to the screen with the user activated.

To deactivate a user in PIB MLO select *Turn Off Profile* next to the user.



You will be presented with a confirmation screen. The profile will appear turned off as in the image below.



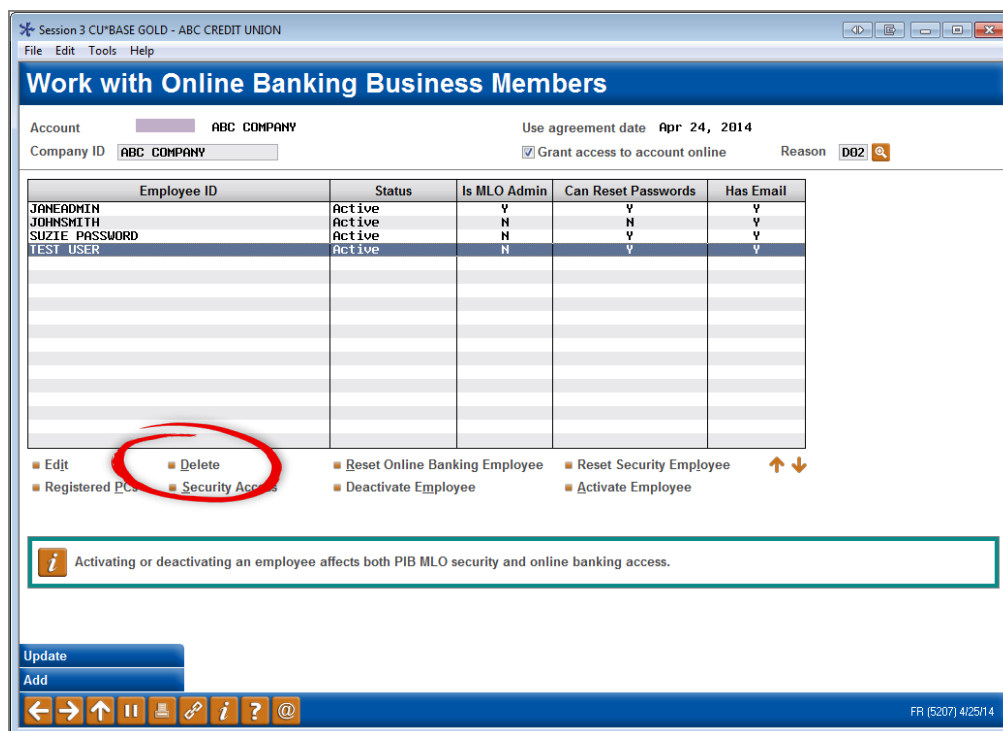
To reactivate the user in PIB MLO, select *Turn On Profile*.

You will again be presented with a confirmation screen. Once you accept this confirmation, the user will return to active status.

## Delete Users

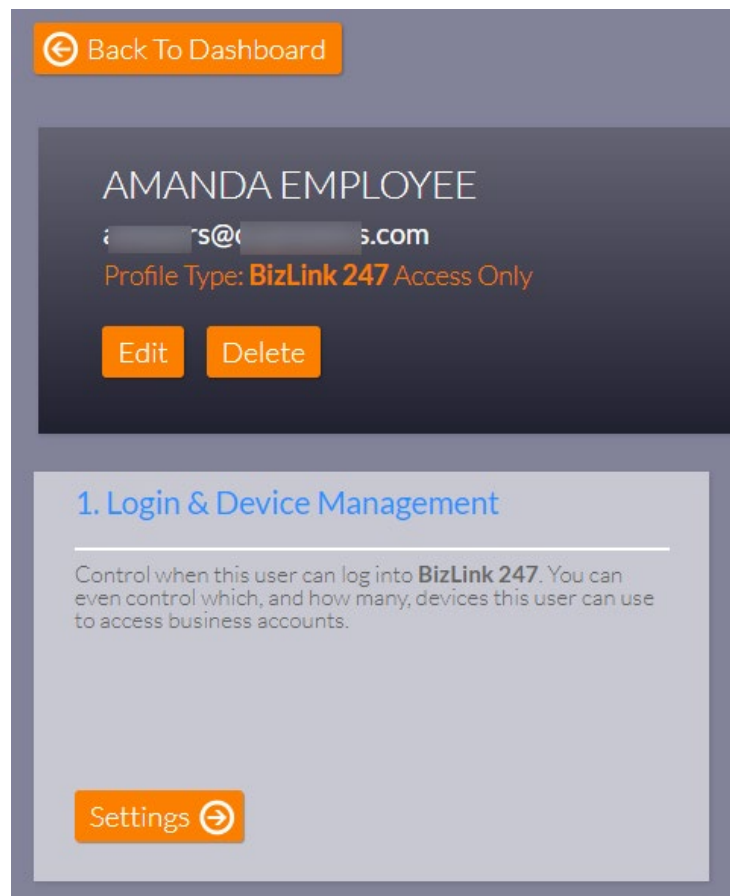
To completely remove a profile, you must delete it. You can do this in CU\*BASE or PIB MLO.

To do this in CU\*BASE, select the profile and *Delete*.



You will be presented with a confirmation screen. Confirm the deletion and you will return to the listing of the remaining users with this user deleted.

The company administrator can also delete a user in PIB MLO by selecting to view a profile and then clicking the *Delete* button.



They will be presented with a confirmation screen to confirm the deletion.