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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 logon).

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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 (multiuser 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 61.

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 61**), 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 29 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 42 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 47 for more details.

# Frequently Asked Questions

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 systemgenerated 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. (See page 16.)
- 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.



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 Logg	ging In
Business Login	
Enter your account password to sign in.	
Password	
Back Sign In	
Forgot Password 🔸 Manage my PIB pro	file

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	)
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 · Manage my PIB profile	

Back Sign In Forgot Password · 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 58** 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 61** for more information on device registration.

## Multi-Factor Authentication for BizLink 247

An additional feature that can be configured for additional security at login is multi-factor authentication.

Require that the member request a code for authentication to online banking; these are also referred to as "one-time passcodes" or two-factor authentication. Members can opt to register their device so that authorization isn't required each time they log in.



This activation and configuration of the number of days between registrations is configured on the second screen accessed via **Tool #569 Online/Mobile/Text Banking VMS Config**, then Online Banking Password and Security Features.

Tool #569, then "Online/Mobile/Text Banking VMS Config," then Enter



 Business Banking Multi-Login

 Remember my device feature for desktop/mobile web:

 Expire device registration after
 30
 days (0=Expire after every login, 1-998=actual # of days, 999=never expire)

 Remember my device feature for mobile app
 Expire device registration after
 30
 days (0=Expire after every login, 1-998=actual # of days, 999=never expire)

On this screen select designate the number of days the device registration will be active on the member's device before they will need to register via MFA (999 is never expire). Then use Update (F5) to save the changes. When you are ready to activate this feature, return to this screen to activate if for business banking (or both, if you are also activating it for standard online banking).

Only emails are supported for MFA authentication. This is the email that is used for password resets. Phone numbers are not recorded in the system for individual users for business banking, so text authentication is not supported.

## MFA One-Time Passcode at Login and Device Registration Frequently Asked Questions (FAQ)

Learn more about one-time passcode MFA at login in the knowledge base:

- 1. <u>Will my credit union be able to activate multi-factor authentication (MFA) for business online banking ("BizLink 247")? How is MFA different for this environment?</u>
- 2. <u>With multi-factor authentication (MFA)</u>, what situations would cause a member who had already registered their device with a one-time passcode to need to register it again?

- 3. <u>I see you can set online banking MFA (multi-factor authentication) to require device</u> registration after a set number of days. What happens if my credit union changes this number of days in the CU\*BASE configuration?
- 4. <u>My credit union is activating multi-factor authentication (MFA) during online banking login.</u> <u>Can we now discontinue members having to answer their security questions?</u>
- 5. <u>Can you send a one-time passcode for multi-factor authentication (MFA) for BizLink 247 via</u> <u>text message?</u>
- 6. <u>When I activate multi-factor authentication (MFA) during logon at my credit union, can I</u> <u>turn it on for just some of my memberships?</u>
- 7. Could "Incognito Mode" impact Multi-Factor Authentication (MFA) functionality?
- 8. How do I control the costs I incur with multi-factor authentication (MFA) text messages?
- 9. <u>Are there costs associated with offering multi-factor authentication (MFA) via online banking?</u>

## 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         SUZTESMITH           Email address         suzie@abccompany.com         (Must have email to send passwork)	ords)
Online Banking	MLO
Available services  None View only Intra-member transfers All Send online banking password Time zone on services the member usually logs in 5-0 Eastern Standard (5-	Is administrator Can reset credentials Send MLO password
	F

## "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

	Home Pay & Transfer - Business Services -		OWNER
XYZ COMPANY You are using BIZLink247 Business Banking	Favorite Accounts	\$	News & Information
Share Accounts \$181,702.98 Certificates \$12,000.00	000 REGULAR SHARE Available Balance	\$48.99	Be part of our Business Member
Loans \$500.00 Credit Cards \$1,582.62	005 SUB SHARE ACCOUNT Available Balance	\$16.93	New! Merchant Services More ways to lower fees. Let us crunch > the numbers.
View Full Account Summary	076 BUSINESS CHECKING 2 Available Balance	\$5,500.00	SCU Business Products
700 VISA PLATINUM -	081 NON PROFIT CHECKING Available Balance	\$166,132.06	Business checking & savings solutions > for large or small local businesses.
Credit Card \$0.00 Current Balance	300 12 MO TERM SHARE CER Balance	\$10,000.00	S Commercial Loans With a variety of financing solutions, including term loans and lines of credit
\$7,000.00 Available Balance	301 06 MO TERM SHARE CER Balance	\$2,000.00 ***	Pay Bills Bill Pay Businesses Edition
Per New	660 SHARE SECURED Balance	\$500.00	Pay and keep track of all your business > bills in one place.
	700 VISA PLATINUM Balance	\$0.00	List Example
\$1,000.00 \$500.00	780 COMMERCIAL LOAN Balance	\$0.00	New! Merchant Services
Payment Due 2/3/22 Loan Balance	See Full Account Summary		Download Cleared Checks
	Vour Equarita Easturas	~	Account

## "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:





**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.

Session 0 CU*BASE e Edit Tools H	GOLD - ABC CREDIT UNION lelp						
Vork wit	h Online Bank	ing Busine	ss Mem	bers			
ccount	COMPANY		Use a	ngreement date Mar 29	, 2012		
Company ID			🗹 Gr	ant access to account on	ine Reas	son D82 🔍	
	Employee ID	Status	Is MLO Admin	Can Reset Passwords	Has Email		
Edit Registered PCs	Delete     Security Access	<u>Reset Online Bankin</u> Deactivate Employe	g Credentials	Reset MLO <u>C</u> redentia  Activate Employee	ls 🔨 🗸		
Registered <u>r</u> es	E Security Access	Dedeuvate Employe	-	Enployee			
							_
<i>i</i> Activating	or deactivating an employee	affects both PIB MLO	security and onli	ne banking access.			
date							
d							
						FR (5207)	5/01

#### Entry Business Banking Screen

- 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.
  - NOTE: Numbers are not allowed for this field when the member logs in. Do not enter anything but alpha characters.
  - 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*BA File Edit Tools Work w Account	Ith Online Bank	ing Busine	ss Mem	bers Agreement date Mar 29,	, 2012	
	Employee ID	Status	Is MLO Admin	Can Reset Passwords	Has Email	
Edit	■ Delete	Reset Online Bankin	g Credentials	■ Reset MLO <u>C</u> redentia	ls 🛧 🗸	
Registered F	Cs ■ <u>S</u> ecurity Access	Deactivate Employee	3	■ <u>A</u> ctivate Employee		
i Activati	ng or deactivating an employee	affects both PIB MLO s	ecurity and onli	ne banking access.		
Update						
Add	11 🛓 🖋 i ? @					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-logon)**.



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

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

Tool #523 Membership Designation Configuration (Detail)

#### Warning Message



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)

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).

File Edit Tools Help            Open New Membership Selection         Corp ID       01         Branch #       01         Main OFFICE         SSN/TIN       321         Name         Open date       Mar. 96, 2022         Membership type       Individual         Oprindation       Mrdividual         Englasses       Fee amount	₩ Session 0 - ABC TEST CREDIT UNION	<b>a</b> - • •
Open New Membership Selection         Corp ID       01       ABC TEST CREDIT UNION         Branch #       01       - MAIN OFFICE         SSN/TIN       321         Name       Open date         Open date       Mar. 96, 2022         Membership type       Individual         Organization       MI OFTICE         Membership designation       MI Organization         Membership designation       MI OF Individual	File Edit Tools Help	
Corp ID       01       ABC TEST CREDIT UNION         Branch #       01       - MAIN OFFICE         SSN/TIN       321         Name       -         Open date       Mar. 96, 2022         Membership type       Individual Organization         Membership designation       MI I ID. 90	Open New Membership Selection	
Corp ID       01       ABC TEST CREDIT ONLOW         Branch #       01       - MAIN OFFICE         SSN/TIN       321         Name       -         Open date       Mar. 96, 2022         Membership type       Individual         Organization       MIL Q. Individual         Membership designation       MIL Q. Individual         Membership designation       Fee amount		
SSN/TIN     321       Name     Open date       Membership type     Individual       Organization       Membership designation       ME       Endividual       Endividual	Corp ID 01 ABC TEST CREDIT UNLUN	
SSN/TIN     321       Name     Open date     Mar. 08, 2022       Membership type     Individual     Oprganization       Membership designation     Mrl I I I I I I I I I I I I I I I I I I I		
Name       Open date     Mar. 08, 2022       Membership type     Individual       Ogranization       Membership designation     MI       Image: Construction     Image: Construction       Membership type     Fee amount       10.00	SSN/TIN 321	
Open date     Har Br, 2022       Membership type     Individual       Membership designation     Individual       Image: State Sta	Name	
Membership designation MI Q Individual	Open date Mar U6, 2022	
Fee amount 10.00	Membership designation	
	Fee amount 10.00	
	United Fields	
Unlock Fields	Uniock Fields	
Unlock Fields ケーントルーディン 2 の		FB (2428) 3/08/2

### Going Forward: Move Existing Memberships

For existing memberships, the Unlock Fields button can be used to open the Designation field so that you can change it to the one associated with **BizLink 247**.

Below "Lock Fields" is shown since the change was made previously. This is "Unlock Fields" when you enter the screen.

₩ Session 0 - ABC CREDIT UNION	
Update Membership	Organization
Date opened Sep 14, 2020 🗰 [MMDDYYYY] Account base Branch # 25 💽	Solutions Scan e-Document
	Required Information
COMPANY DBA name Charter date Jan 01, 1990 🗰 [MMDDYYYY]	Image: Designation     Image: Designation     Image: Designation     Image: Designation       Designation     Image: Designation     Image: Designation     Image: Designation       Dissolved date     Designation     Image: Designation     Image: Designation
Address #1 Address #2 NUM 556	Home type Own ORent
State MI ZIP code 5 0000	Address maintained by employee ib on boobboob
County Date moved to 00000000 🛗 [MMDDYYYY] C Certify address	Driver's license BUSINESS State HI Other ID IIZATION Deny membership Last contacted 00000000  (main [MMDDYYYY] Last maintained Aug 17, 2022
Contact Numbers Ext Label	Comments
1. 9         01         Brian Cell         Q           2. 9         11         Business         Q	☐International ☐Text messages ☐Wrong # ☐Mobile ☐Daytime # ☑Nighttime #
More contact numbers exist Go!	International Text messages Wrong # Mobile Daytime # Nighttime #
Skip Unlock Fields I	More Contact #s Custom Fields Change to Individual
← → ↑	(2432) 11/08/22

## 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.

		Home Pay & Transfer +		OWNER						
XYZ COMPANY You are using BizLink247 Bush	ness Banking	Loan Rate Board					News	& Information		
Share Accounts	\$181,702.98	It is easy to apply for a loan the type and term you are i	It is easy to apply for a loan online. Just click the Loans button to start your application. Choose the type and term you are interested in applying for and complete the loan request. If you don't see						>	
Certificates Loans Credit Cards	\$12,000.00 \$500.00 \$1.582.62	the type of loan or term de Once you complete the loa application and pull a cred	sired please co n application a t report to dete	ntact a member s member service i rmine the interest	ervice representative representative will prot t rate. You will be cor	e at (800)844-5440 ocess the itacted by a CU		New! Merchant Services More ways to lower fees. Let us crunch the numbers.	>	
		representative when the ap	plication has b	een processed.			SCU E	SCU Business Products		
View P	ull Account Summary	Loan Type	APR as low as	Description			8	Checking & Savings Business checking & savings solutions	>	
700 VISA PLATINUM	- 😐	Construction Line of Credit Undeveloped Land Loan	2.890%	Great Rates! Flexi Great Rates! Flexi	ble Terms! Available 24/ ble Terms! Available 24/	7!		Commercial Loans		
Credit Card	\$0.00	BUSINESS LOAN	3.290%	Great Rates! Flexi	ble Terms! Available 24/	7!	S	With a variety of financing solutions, including term loans and lines of credit	>	
	\$7,000.00 Available Balance	BIZ LOAN	3.000%	Great Rates! Flexi	ble Terms! Available 24/	7! >	Pay B	ills		

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: <u>https://store.cuanswers.com/product/rateboard-api-key/</u>

## Scenario A The Business Uses PIB MLO to Add Users and Set Permissions

In this scenario, the credit union configures an initial PIB MLO administrator user for the business, and that administrator manages adding new users and to assign permissions for both **BizLink 247** and PIB MLO.

In this scenario, either the business or the credit union can reset passwords (for both **BizLink 247** and PIB MLO). Password resets are covered in more detail beginning on **Page 49**.

## Setting Up an Initial Full PIB MLO Administrator in CU\*BASE

With this scenario, the credit union must first set up a PIB MLO administrator user in CU\*BASE. Then this administrator logs on to PIB MLO to add any additional users that need access to either **BizLink 247** or PIB MLO.

To add the initial PIB MLO administrator, the credit union begins at the entry business banking screen shown below.

<ul> <li>Session 0 CU*BASE GOLD - ABC CREDIT L</li> <li>File Edit Tools Help</li> </ul>	INION				
Work with Online	Banking Busine	ess Mem	bers		
Account Company ID ABC COMPANY	COMPANY	Use a ⊽ Gr	agreement date Mar 29 ant access to account onl	<b>, 2012</b> line Reason	n <b>D82</b> Q
Employee ID	Status	Is MLO Admin	Can Reset Passwords	Has Email	
■Ed <u>i</u> t ■Delete	■ <u>R</u> eset Online Bankir	ng Credentials	■ Reset MLO <u>C</u> redentia	ls 🛧 🗸	
■ Registered <u>P</u> Cs ■ <u>S</u> ecurity Ac	cess Deactivate Employe	e	<u>Activate Employee</u>		
7 Activating or deactivating ar	ı employee affects both PIB MLO	security and onli	ne banking access.		
	. ,				
ndato					
dd					
	? @				FR (52 <u>07) 5/01/1</u>

- 1. Use Add (F6) to advance to the screen where you enter the information about the user.
- 2. Fill in the Employee ID and email address for the user. An email address is required to receive initial and reset password emails.

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 passw	vords)
Online Banking	MLO
Available services @ None @ View only @ Intra-member transfers @ All	Is administrator
Send online banking password	Can reset credentials
Time zone off-set (where the member usually logs in) 5- Q Eastern Standard (5-)	Send MLO password
Update/Add	
	FR (5211) 4/24/14

- 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.



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*BA File Edit Tools	SE GOLD - ABC CREDIT UNION Help					
Work wi	ith Online Banl	king Busine	ss Mem	bers		
Account Company ID	Company ABC Company		Use a ⊽ Gr	agreement date Mar 29 ant access to account onl	, 2012 ine Reasor	n D82 <mark>@</mark>
TANEADIGTU	Employee ID	Status	Is MLO Admin	Can Reset Passwords	Has Email	
Edit Registered P	■ <u>D</u> elete Cs ■ <u>S</u> ecurity Access	Reset Online Bankin     Deactivate Employee e affects both PIB MLO e	g Credentials	Reset MLO <u>C</u> redentia <u>A</u> ctivate Employee ne banking access.	ls ↑↓	
←→个	II 📕 🖋 i ? @					FR (5207) 5/01/14

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 49** 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 though 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.

							ist Q)	Manage My Security	htact Us Help
		Home Pa	y & Transfer 🔸	Business Service	es - Go Mot	oile - Ne	w Accounts -		OWNER 💼 -
XYZ COMPANY You are using BizLink247 Busine	Info Center	Accounts	New Accounts	Pay Bills	Documents	Transfers		News & Inform	ation
Share Accounts	\$181,702.98	000 REGU Available B	ILAR SHARE alance			ę	\$48.99	Be part of ou Community: I	ness Newsletter r Business Member > New
Certificates	\$12,000.00							Now! Mar	chant Services
Loans	\$500.00	005 SUB S	SHARE ACCOUNT				16.02	More ways to	lower fees. Let us crunch
Credit Cards	\$1,582.62	Available B	alance				\$10.95	uie numbers.	
View Full	Account Summary	076 BUSI Available B	NESS CHECKING 2 alance			\$5,5	500.00	SCU Business I	Products

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₿₿	Personal Internet Branch Login
	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 Req	quired)
LOG IN	
Password:	
What is your mother's maiden name?	
Back Login      O     I forgot my password!     O	

## 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.



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

PIB	Personal Internet Branch User Management	Logout X
CREATE A NEW EMPLOYEE		
Use this form to add a new employee to <b>Bi</b>	zLink 247.	
Employee ID:		
Email Address		
and authority should the user have		
Full Administrator		
BizLink 247 Access Only		
Cancel X 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 47**).



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).

	onal Internet Branch <sup>Management</sup>	Logout X	
Seck To Dashboard			
AMANDA EMPLOYEE a s@c s.com Profile Type: BizLink 247 Access Only Edit Delete			
Login & Device Management     Control when this user can log into BizLink 247. You can     even control which, and non wany, 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 sailly 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 BinLink 47 You can require a confirmation code to access Bill Pay here also.
Settings \varTheta	Settings 🕘	Settings \varTheta	Settings 🕘



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.

	sonal Internet Branch age Employee Security
LOGIN RESTRICTIONS	
Decide when this employee can use onlir	ie banking.
When will this employee be allowed to access online ba in? (If you only want employees logging in while they ar "Disabling by time of day affects all days of the week.	anking? More importantly, during what period should the employee not be allowed to log re at work, then set this to a time period that matches their working hours.)
Limit Access by Day of Week	Allow BizLink 247 access on which days?
Limit Access by Time of Day	Sunday
Device Registration	Monday
	Tuesday
	Wednesday
	Thursday
	Friday
	Saturday
Cancel X Save Settings 🕥	

Example: Detail of the Login & Device Management section

2. 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.

PIBE Personal Inte Manage Employ	ernet Branch ee Security
LOGIN RESTRICTIONS	
Decide when this employee can use online banking When will this employee be allowed to access online banking? Mor in? (If you only want employees logging in while they are at work, th "Disabling by time of day affects all days of the week.	g. e importantly, during what period should the employee not be allowed to log een set this to a time period that matches their working hours.)
Limit Access by Day of Week	Allow <b>BizLink 247</b> access on which days?
Limit Access by Time of Day	Sunday
Device Registration	<ul> <li>Monday</li> <li>Tuesday</li> <li>Wednesday</li> <li>Thursday</li> <li>Friday</li> <li>Saturday</li> </ul>
Cancel 🗙 Save Settings \ominus	

3. 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 ban When will this employee be allowed to access online banking? allowed to log in? (If you only want employees logging in while t working hours.) *Disabling by time of day affects all days of the week.	<b>king.</b> More importantly, during what period should the employee not be they are at work, then set this to a time period that matches their
Limit Access by Day of Week	My timezone is:
Limit Access by Time of Day	(GMT-05:00) Eastern Time
Device Registration	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)

4. 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	My timezone is:
Limit Access by Time of Day	(GMT-05:00) Eastern Time
Device Registration	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 🧿	

- 5. 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 61**. This feature is not available in CU\*BASE. The administrator can skip this line.

Limit Access by Day of Week	Require this employee to register devices?
Limit Access by Time of Day	O Yes
Device Registration	
	How many devices can be registered for this user?*
	No Limit
	Manage Devices \varTheta

6. 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 de banking.	o when they log in to online
What transactions will be allowed, and what employee to be able to use, you can add an e confirmation code.	will be blocked? For features you want to the xtra layer of security by requiring another
Transfer Within Account	Allow this employee to transfer money within the business' primary membership?
	O Yes
	<mark>●</mark> No
Manage Automatic Funds Transfers	
Manage Automatic Deposits (ACH)	Require a confirmation code for this type of transaction?
Perform Check Withdrawals	O Yes
	No No
View Cleared Checks	Restrict the total dollar amount that can be transferred?
Stop Check Payments	O Yes
Overdraft Services Settings	● No
Order Checks	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 58**. Briefly, if the "Yes" box is selected, the user must enter a code to complete an activity, such as transferring funds.



ACCOUNT MANAGEMENT	ACCOUNT MANAGEMENT	
Decide what this employee can d banking.	o when they log in to online	
Will you allow new savings, checking, and ce employee? Do you want them to be able to a information such as your company address? requiring a confirmation code.	rtificate accounts to be opened by this pply for loans online? See and change account You can also add an extra layer of security by	
Open Savings/Checking Accounts	Allow this employee to open savings/checking accounts?	
Purchase CD	O Yes	
Account Information Changes	⊖ No	
	·	
	Require a confirmation code for this?	
View Secure Message Center	Yes	
Change Statement Style	No No	
Cancel 🗙 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 58**. Briefly, if the "Yes" box is selected, the user must enter a code to complete an activity.

Example: Detail of the	e Bill Pay Management section
	ernet Branch yee Security
BILL PAY MANAGEMENT	
Decide what this employee can do when they log Will you allow this employee to access Bill Pay through <b>BizLink 2</b> 4	in to online banking. 17? You can also add an extra layer of security by requiring a confirmation code.
Bill Pay Access	Allow this employee to log into Bill Pay?           Yes           No
	Require a confirmation code for this?
Cancel 🗙 Save Settings 🕑	

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 49**.

## 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.

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 passw	ords)
Online Banking	MLO
Available services  None  View only  Intra-member transfers  All	🔲 ls administrator
Send online banking password         Time zone off-set (where the member usually logs in)         5-          Q         Eastern Standard (5-)	Can reset credentials Send MLO password
Update/Add	
$\boldsymbol{\leftarrow} \boldsymbol{\rightarrow} \boldsymbol{\uparrow} \amalg \triangleq \mathscr{S} \hspace{0.1cm} i \hspace{0.1cm} ? \hspace{0.1cm} @ \hspace{0.1cm}$	FR (5211) 4/24/14

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

Session 0 CU*BASE GOLD - ABC CREDIT UNION					
Work with Online Banki	ing Busine	ss Mem	bers		
Accou		Use a ⊽ Gr	igreement date Mar 29 ant access to account onl	, 2012 ine Reaso	on <b>D02</b>
Employee ID	Status	Is MLO Admin	Can Reset Passwords	Has Email	
	HCTIVE	N	T	Y	
Edit Registered PCs Cs Control of the second secon	I Reset Online Bankin I Deactivate Employee affects both PIB MLO t	g Credentials	Reset MLO <u>C</u> redentia <u>A</u> ctivate Employee ne banking access.	is 🔨 🦊	
← → ↑ ॥ ≞ ♂ i ? @					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 49** 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.

Employee ID	Status	Is MLO Admin	Can Reset Passwords	Has Email	
ESMITH	Active	N	N	Ŷ	
		-			
it <b>Delete</b>	■ <u>R</u> eset Online Bank	ing Credentials	■ Reset MLO <u>C</u> redentia	ls 🛧 🕹	
gistered <u>P</u> Cs	Deactivate Employ	ee	■ <u>A</u> ctivate Employee		
Activating or deactivating an emp	loyee affects both PIB ML	D security and onli	ne banking access.		

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.

Session 1 CU*BASE GOLD - ABC CREDIT UNION File Edit Tools Help			
Work with Online Banking Bus	iness 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			
Access on Monday	V		
Access on Saturday			
Access on Sunday			
Access on Thursday			
Access on Vedneeday			
Access Offernoons			
Access Farlu AM			
Access Evenings			
Access Mornings			
Allow voting			
Allow Statement Style Changes			
Apply for loans			
ACH Distribution Updates			
AFT Updates			
A2A Transfer Requests			999,999,999
Change to Reg E opt in/out choice			
			<b>↑</b> ↓
Update			
F > T II = 0 1 ? @			FR (5209) 4/24/14

User with View-Only Access in "BizLink 247"

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.

* Session 2 CU*BASE GOLD - CU*ANSWERS TEST CREDIT UNION (CU) File Edit Tools Help			
Work with Online Banking Busi	ness Members		
Work with Online Banking Busi	ness 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			
Access on Monday			
Access on Saturday			
Access on Sunday	V		
Access on Thursday			
Access on Tuesday	V		
Access on Wednesday			
Access Afternoons			
Access Early AM			
Access Evenings			
Access Mornings			
Allow voting			
Allow Statement Style Changes			
Apply for loans			
ACH Distribution Updates			
AFT Updates			
A2A Transfer Requests			999,999,999
Change to Reg E opt in/out choice	N.		
			^↓
Update			
< → ↑ II ≞ & i ? @			CU (5209) 4/23/14

User with All Permissions in **BizLink 247** 

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

Session 2 CU*BASE GOLD - CU*ANSWERS TEST CREDIT UNION (CU) File Edit Tools Help			
Work with Online Banking Bus	iness Members		
Account ABC COMPANY	Employee ID JANEADMIN		
		# (DC        <b>)</b>	(0, 11, 11, 11)
GMT offset factor 5- a Eastern Standard (5-)	Require PC registration	# of PCs allowed 9	(9 = No limit)
Service Description	Allowed Service	Uses Confirmation Code	Uses an Amount Limit
Courtesy Check			999,999,999
CFT Updates			
Electronic Bill Pay Access			
Estatement Viewing			
Inter (other) member transfer			999,999,999
Intra (within) member transfer			999,999,999
Open Savings/Checking Accounts			
Ordering Checks			
Personal Information Unanges			
Purchase Certificates			
QUICKDOOKS uuwniudu Stan Daumant in Chacke			
Lieu Checke	<b>V</b>		
liew Secure Message Center			
	ت		^↓
Update			
← → ↑ II ≞ ℓ i ? @			CU (5209) 4/23/14

- 4. 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 58** 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 57**.

## 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.



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	Personal Internet Branch Dashboard Summary	
	-	
ABC COMPANY (ABC COMPA	NY)	
Reset credentials for other employees to	access <b>It's My Biz 247</b> online banking.	
SUZIE PASSWORD (logged in) credentials administrator		
JANEADMIN administrator		
JOHNSMITH		
standard user		

## 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.

Busin	ess Login
Enter your account security qu	t password & answer the lestion to sign in.
Password	
	0
What is your most ur	nique characteristic?
	Ø
Back	Sign In
Forgot Password	• Malvie 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.

### CU\*BASE Reset of Online Banking Password

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

1. Access the entry business banking screen in CU\*BASE.



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

Session 0 CU*BASE GOLD - ABC CREDIT UNION		
Reset Online Banking Cr	edentials	
Account ABC COMPANY		
Company ID ABC COMPANY	Employee ID JANEADMIN	
Last logged in date May 06, 2014	Last logged in time 10.30.11	
Choosing Confirm will reset the online banking pas	sword. The new password will be sent to:	
Challenge questions will be deleted.		
Confirmation code will be deleted.		
cl.:		
Confirm-		
		EB (5212) 5/06/14

- 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 53** for an example of this email.
  - 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 58.** For more information, on device registration, refer to **Page 61**.

### 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.

ABC COMPANY (ABC COMPANY)	
Edit your own PIB profile, or manage profiles for other employees who need access to <b>It's I</b>	My Biz 247 online banking.
Create New Profile 🕂	
Visited Pages Log 🗿	
JANEADMIN (logged in) administrator	
JOHNSMITH	
SUZIE PASSWORD ONLY credentials administrator	

What a Full Administrator Sees in PIB MLO

What a Credential Administrator Sees in PIB MLO

DIRE	Personal Internet Branch	
	Dashboard Summary	
ABC COMPANY (ABC COMPAI	NY)	
Edit your own PIB profile, or manage profiles for	other employees who need access to <b>BizLink 247</b> online i	banking.
SUZIE PASSWORD (logged in) credentials administrator CHANGE PASSWORD		
JANEADMIN administrator CRESET CREDENTIALS		
JOHNSMITH standard user CREDENTIALS		

- 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 58.** For more information, on device registration, refer to **Page 61**.



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
PIB₅₽	Personal Internet Branch Log In
	LOG IN
Password:	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 51** 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 57**.

### 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).

ABC COMPANY (ABC COMPANY)	
Edit your own PIB profile, or manage profiles for other employees who need access to <b>It's I</b>	My Biz 247 online banking.
Create New Profile 🕂	
Visited Pages Log \ominus	
JANEADMIN (logged in) administrator	
VIEWEDIT CHANGE PROFILE PASSWORD	
SUZIE PASSWORD ONLY	

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

RESET PASSWORD
This feature lets you change the password that will be used to access your PIB Profile in the future. This is the password you use to update your PIB profile information.
The password must be between 6 and 10 characters in length, and it must contain at least one upper-case letter, or
Current Password:
New Password:
Confirm New Password:
Cancel 🗙 Reset Password 🎯

### CU\*BASE Reset of the PIB MLO Password

An employee at the credit union can also reset the company PIB MLO password in CU\*BASE.

1. Access the entry business banking screen in CU\*BASE.

Session 0 CU*BASE GOLD - ABC CREDIT UNION File Edit Tools Help					
Work with Online Banki	ng Busine	ss Mem	bers		
Account ABC COMPANY Company ID ABC COMPANY		Use a ⊽ Gr	agreement date 0/00/0 ant access to account onl	000 ine Reason	D02 Q
Employee ID	Status	Is MLO Admin	Can Reset Passwords	Has Email	
JANEADMIN JOHNSMITH SUZIE PASSWORD	Active Active Active	N N	N Y	Y Y Y	
		-			
Ed <u>i</u> t <u>D</u> elete	Reset Online Bank.	Credentials	Reset MLO <u>C</u> redentia	ls 🛧 🔶	
Registered PCs Security Access	Deactivate Employee		Activate Employe		

2. Select the Employee ID and Reset MLO Credentials.



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.



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.



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



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.

	XYZ COMPANY	
$\geq$	Message Center	>
0	Account Information	>
С.	Contact Preferences	>
ô	Change Password	>
0	Change Security Questions	>
щ	Change Confirmation Code	>

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

ur husiness user configuration requires a confirmation	n oode as an additional security prote
is code works like a second password for specific on	line banking features.
Security Tips	
<ul> <li>Your personalized code should be unique and no Employee ID, or Password.</li> </ul>	thing similar to your Company ID,
<ul> <li>Use any combination of letters &amp; numbers, up to sensitive.</li> </ul>	20 characters. This code is not case-
0	
Confirmation Code	
Current Confirmation Code	
Enter Current Confirmation Code	0
New Confirmation Code	
Enter New Confirmation Code	0
Retype Confirmation Code	
Retype Confirmation Code Retype New Confirmation Code	0

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.

PIB	Personal Internet Branch Manage Employee Security	Logout 🗙
LOGIN RESTRICTIONS		_
Decide when this employee	can use online banking.	
When will this employee be allowed to employee not be allowed to log in? (If y period that matches their working hou *Disabling by time of day affects all da	o access online banking? More importantly, during what period should the you only want employees logging in while they are at work, then set this to a ti urs.) ays of the week.	
	Require this employee to register devices?	
	O Yes	
Device Registration		
	How many devices can be registered for this user?*	
	1	
	Manage Devices 🧿	

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.

LOGIN RESTRICTIONS		
Decide when this employee can use online b		
When will this employee be allowed to access online banki allowed to log in? (If you only want employees logging in w working hours.) *Disabling by time of day affects all days of the week.	ng? More importantly, during what period should the employee not be nile they are at work, then set this to a time period that matches their	
Limit Access by Day of Week	Require this employee to register devices?	
Limit Access by Time of Day	e Yes	
Device Registration		
	How many devices can be registered for this user?*	
	2	~
	Manage Devices 📀	

- 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.

	No Devices Configured	ut 🗙
LOGIN RESTRICTIONS Decide when this employee can use online	There are currently no devices configured for this employee but Device Registration is enabled for their profile. Would you like to configure devices now? This employee will not be able to log in to <b>It's My Biz 247</b> until devices are configured.	—
When will this employee be allowed to access online bank employee not be allowed to log in? (If you only want employer period that matches their working hours.) "Disabling by time of day affects all days of the week.	Later 🗙 Yes, let's configure devices 🕥	
Limit Access by Day of Week		
Limit Access by Time of Day		
Device Registration		
	1	
	Manage Devices \varTheta	

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

PIB₅₿		Add New Device		ut 🗙
DEVICE MANAGEMENT	_	Device Description:		
Manage a User's Registered [	Devices	20 characters here	×	
				A123B432). Co
		Cancel 🗙 Add Device 🕑		passivoi us anu
			_	
🕝 Back				

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.

	Degister Prowser
	Register Browser
You bro ban	u are required to register your device's wser to access online banking. Online iking was unable to find the persistent cookie to validate this registration.
Regis encry compi of i bankii	tration allows online banking to store an pted, secure, persistent, cookie on your uter. This cookie acts as one component dentification when logging into online ng. Would you like to register this device browser?
	Do not register public or shared computers.
Select	device to register
EMP	LOYEE DEVICE
Device	Activation Code
	Register Browser

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

browser to banking w cookie	access online banking. Online as unable to find the persistent to validate this registration.
Registration encrypted, s computer. Th of identific banking. Wo	allows online banking to store an ecure, persistent, cookie on your is cookie acts as one componer attion when logging into online uld you like to register this device browser?
! Do not	register public or shared computers.
Select device	to register
EMPLOYEE	DEVICE
Device Activat	tion 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.)

PIB₅₽	Personal Internet Branch Manage Employee Security	
DEVICE MANAGEMENT		
The device has been added successfully.		
Manage a User's Registered When adding a device you'll be asked because they'll need it the first time th	l Devices to enter a name for the employee's device (like "John' ney log in to online banking. (Remember email isn't a s	's iPad") and then we'll give ecure way to send private
20 CHARACTERS HERE Last Used: 4/17/2014		
Reset Device 🕢 Remove Devic		
Reset Device 🕥 Remove Devic		
<b>e</b> Back		

### What the credit union employee can do in CU\*BASE

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**.

₩ Session 3 CU*BASE GOLD - ABC CREDIT UNION File Edit Tools Help			
Work with Online Banking Bus	iness Members		
Account ABC COMPANY Company ID ABC COMPANY	Employee ID JOHNSMI IN		
Administrator or Can reset passwords	Require PC registration	# of PCs allowed 1	(9 = No limit)
Service Description	Allowed Service	Uses Confirmation Code	Uses an Amount Limit
Access on Noturday			
Access on Sundau			
Access on Thursday			
Access on Tuesday			
Access on Vednesdau			
Access Afternoons			
Access Early AM			
Access Evenings			
Access Mornings			
Allow voting			
Allow Statement Style Changes			
Apply for loans			
ACH Distribution Updates			
AFT Updates			
A2A Transfer Requests			999,999,999
Change to Reg E opt in/out choice			
Update			<b>↓ ↓</b>
< → ↑ !! ≜ ℓ i ? @			FR (5209) 4/25/14

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

COUNT COMPANY mpany ID ABC COMPANY	ng Busine	SS Mem Use a © Gr	DETS Igreement date 0/00/00 ant access to account onl	900 ine Reaso	on <b>D02</b>
Employee ID NEADMIN HINSMITH ZIE PASSWORD	Status Active Active Active	Is MLO Admin Y N N	Can Reset Passwords V N Y	Has Email Y Y Y Y	
Edit Delete Registered PCs Security Access	Reset Online Bankin, Deactivate Employee	g Credentials	Reset MLO <u>C</u> redentia     Activate Employee	ls 🔨 🗸	

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

★ Session 3 CU*BASE GOLD - ABC CREDIT UNION File Edit Tools Help		
Work with Registered Devices		
Account ABC COMPANY		
Company ID ABC COMPANY	Employee ID JOHNSMITH	
PC Name WORK COMPUTER	Last Used Date Last Used Time Apr 25, 2014 13:00:06	
■ Delete	^ ↓	
← → ↑ II ≛ ♂ i ? @		FR (5208) 4/25/14

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 Banki	ng Busine	ss Mem	bers		
Account ABC COMPANY Company ID ABC COMPANY		Use a <b>⊠</b> Gra	greement date Apr 24 ant access to account onl	, 2014 ine Reason	D02 Q
Employee ID JANEADHIN JUHNSMITH SUZTE PASSNORD	Status Active Active Active	Is MLO Admin Y N N	Can Reset Passwords Ÿ N Ÿ	Has Email V V V	
Edit     Edit     Edit     Registered PCs     Security Acce	<u>Reset Onfine Ban</u> Deactivate Emplo	king the lovee yee security and onli	Reset Security Emplo <u>Activate Employee</u> ne banking access.	yee 🛧 🕹	
Update Add ← → ↑ Ⅱ ≞ ♂ i ? @					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.

Session 3 CU*BASE GOLD - ABC CREDIT UNION File Edit Tools Help					
Work with Online Bank	ing Busine	ss Mem	bers		
Account ABC COMPANY Company ID ABC COMPANY		Use a IV Gra	greement date Apr 24 ant access to account onl	, 2014 ine Reason	D02 Q
Employee ID JANEADMIN JOHNSMITH SUZIE PASSUORD	Status Active Active Suspended	Is MLO Admin Y N N	Can Reset Passwords Y N Y	Has Email Y Y Y	
Edit Edit Registered PCs Escurity Access  Activating or deactivating an employee  Undate	Esset Online Ban Deactivate Emplo	king Employee yee security and onli	■ Reset Security Emp <u>lo</u> ■ <u>A</u> ctivate Employee ne banking access.	yee 🛧 🗸	
Add					
← → ↑ □ ≞ ℓ i ? @					FR (5207) 4/25/14

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.

Edit your own PIB profile, or manage profiles for other employees who need access to <b>BizLin</b>
Create New Profile 🕂
Visited Pages Log 🕘
TEST (logged in) administrator
standard user

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.

Session 3 CU*BASE GOLD - ABC CREDIT UNION File Edit Tools Help					
Work with Online Bank	ing Busine	ss Mem	bers		
Account ABC COMPANY Company ID ABC COMPANY		Use a <b>⊠</b> Gr	greement date Apr 24 ant access to account onl	, 2014 ine Reaso	n <b>D02</b> Q
Employee ID	Status	Is MLO Admin	Can Reset Passwords	Has Email	
JANEADMIN JOHNSMITH SUZIE PASSWORD TEST USER	Active Active Active Active	Y N N	Y N Y	Y Y Y	
	HL LIVE				
<ul> <li>Edit</li> <li>Delete</li> <li>Registered PCs</li> <li>Security Access</li> </ul>	<ul> <li><u>R</u>eset Online Ban</li> <li>Deactivate Emplo</li> </ul>	king Employee yee	<ul> <li>Reset Security Emplois</li> <li><u>A</u>ctivate Employee</li> </ul>	yee 🛧 🤸	
<i>i</i> Activating or deactivating an employee	affects both PIB MLO	security and onli	ne banking access.		
Update					
Add					
← → ↑ II ≞ ♂ i ? @					FR (5207) 4/25/14

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.

Back To Dashboard
AMANDA EMPLOYEE ; rs@( s.com Profile Type: <b>BizLink 247</b> Access Only Edit Delete
1. Login & Device Management
Control when this user can log into <b>BizLink 247</b> . You can even control which, and how many, devices this user can use to access business accounts.
Settings 🕘

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