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Business Online Banking Guide
Sub Users for a Business Log in

Contents

What is a Sub User:

A Sub User is a user who is given a log in with varying permission and limits for a business. A Sub User does not need to be on the account at All One to be added as a sub user. When setting up a sub user you want to ensure you are granting the correct permissions based on this users role within you business.

Creating a Sub User:

1. Select “Business Admin” and click on Users.
2. If there are existing Sub Users, click the “+” icon next to the Search box.
3. If there are no existing Sub Users, click Create User.
4. Scroll through the Basic Information section and input the requested information and click Next (some fields are marked optional), the following are required:
    a. First Name
    b. Last Name
    c. Email
    d. Username
5. Scroll through the Permission and Limits section and next to each option you can either select all under the category or individually select the permission for the Sub User to have.
6. Once all desired permissions and limits are selected, click Next.
7. On the Accounts slide you will be able to see any accounts the Sub User is added to, to begin adding them to account click Select Accounts.

A checklist of all of the business’ accounts will show with boxes to check on the left for which accounts the Sub User will be given access to.

8. Select all desired accounts by checking them off.
9. Click Select Account(s) and then Next.
10. On the Account Permissions slide you can scroll through and select all under the account type or individually select permission under each account type.
11. Once all desired accounts are selected, click Next.
12. On the Review Information slide you will scroll through the information ensuring all the information is accurate, matching how the business would like the Sub User set up you can click Submit.

13. If something needs to be changed you can click the pencil icon and it will bring you back into the slide it belongs to, and you can update and click through the tabs once done.
14. To create a new user, select Text or Call and then Send Code and then type in the code in the “Enter Code” field then click Verify.

A “Success” message indicates the new user was created.

Setting Permissions for a Sub User:

1. Select “Business Admin” and click on Users.
2. Click on the name of the Sub User you are looking to set permissions for. A summary of the Sub User record will pop up, scroll down to view current General and Payment Permissions.
3. To edit these, click Manage Permissions next to either General or Payment Permissions.
4. This page will break down all the permissions in that category and can click Manage Permissions next to one of the categories to edit the permissions.
5. Click on the tab at the end of the row for the permission to update it to be on or off and click Save.
6. Repeat steps 4-5 for all changes needed to be made to the Sub Users permissions.

Password Reset or Username Change:

1. The Business Member/Master User would be the only one who could reset passwords for the Sub Users.
2. Select “Business Admin” and click on Users.
3. Go to the Sub User whose password you need to reset and click the 3 dots at the end of the row.
4. Click on Reset Password.
5. Select the Contact method for which the password reset will be sent to and click Send New Password.
6. To reset their password, select Text or Call and then Send Code and then type in the code in the “Enter Code” field then click Verify.
7. The Sub User will receive instructions to change their password, and a “Success” message will open.

Freeze/Unfreeze a Sub User:

1. To freeze a Sub User, select “Business Admin” and click Users.
2. For the Sub User you are looking to freeze, click on the 3 dots at the end of the row and select Change Status
3. Click Frozen to make it so the Sub User cannot log in or access online banking, then click Save.
4. To verify, select Text or Call and then Send Code, type in the code in the “Enter Code” field then click Verify. A message on the screen will confirm the account was frozen.
5. To unfreeze a Sub User, select “Business Admin” and click Users.
6. For the Sub User you are looking to unfreeze, click on the 3 dots at the end of the row and select Change Status.
7. Click Active to make it so the Sub User is able to log in and access online banking, then click Save.
8. To verify, select Text or Call and then Send Code, type in the code in the “Enter Code” field then click Verify. A message on the screen will confirm the account was activated.

Authorization/Rejection How To:

1. The following Payment Permissions need to be in place for the Business member to be able to see the Authorizations tab in OLB and authorize transactions: a. Authorize ACH Collections b. Authorize ACH Payments c. Authorize Internal Transfers d. Authorize External Transfers e. Authorize Wires
2. To Authorize a Transaction on a Desktop, select Business Admin and the “Authorizations” tab opens by default.
3. Select the transaction type with a notification next to it to view transactions with a “Needs Authorization” status.
4. Select the checkbox for the transaction you want to authorize.
5. Click Authorize to approve and submit the transaction to AOCU for processing. A message confirms the transaction is authorized.
6. To Authorize a Transaction on the Mobile, tap the transaction to view its details. The ACH Request Details page opens.
7. Tap Authorize. The Confirmation page confirms the transaction was authorized.
8. Tap Go Back to Pending Requests to return to the Pending Requests page.
9. To Reject a Transaction on the Desktop, select Business Admin and the “Authorizations” tab opens by default.
10. Select the transaction type with a notification next to it to view transactions with a “Needs Authorization” status.
11. Select the checkbox for the transaction to be rejected.
12. Click Reject. The Reject window opens, displaying the name of the transaction type being rejected.
13. In the “Reason” field, describe why you rejected the transaction request (for example, the incorrect amount or wrong account).
14. Click Reject. A message confirms the transaction is rejected. The system sends an email to the business user who submitted the request, informing them that the transaction was rejected and won’t be processed.
15. To Authorize a Transaction on the Mobile app, tap the transaction to view its details. The ACH Request Details window opens.
16. Tap Reject. The Confirmation window opens.
17. In the “Reason” field, describe why you’re rejecting the transaction request (for example, the wrong amount or wrong account).
18. Tap Yes, Reject. The Confirmation window confirms the transaction is rejected.
19. Click Go Back to Pending Requests to return to the Pending Requests window.

If you have any questions please do not hesitate to contact Member Service at 800-649-4646, visit your local branch, or e-mail us at info@all-onecu.com