Inspire Business Online Banking

User Guide

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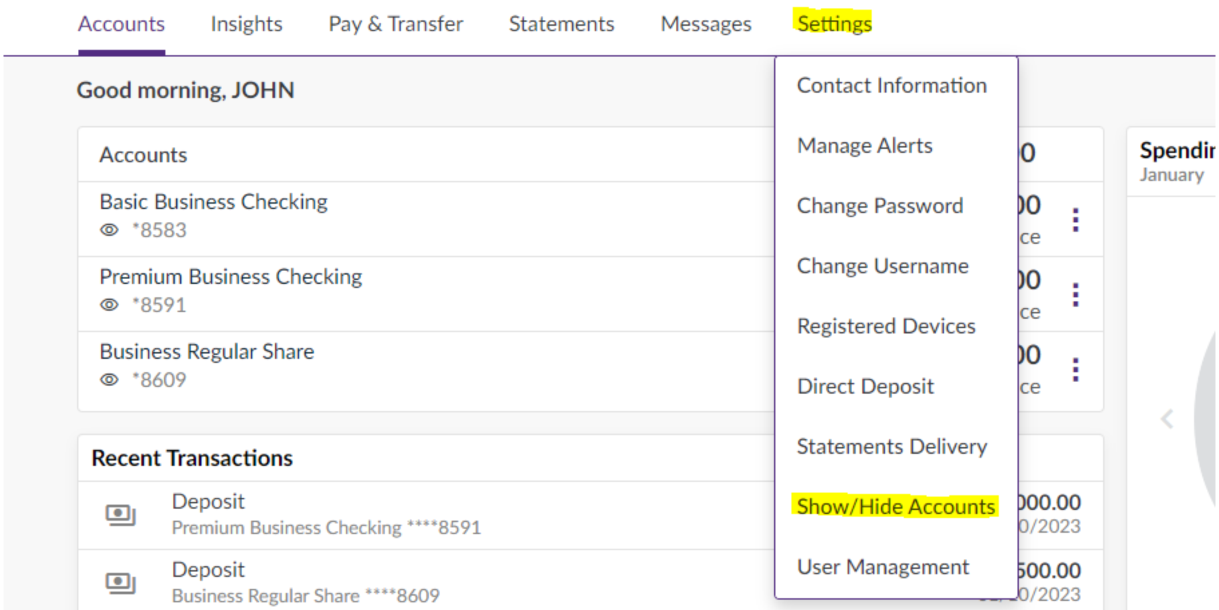
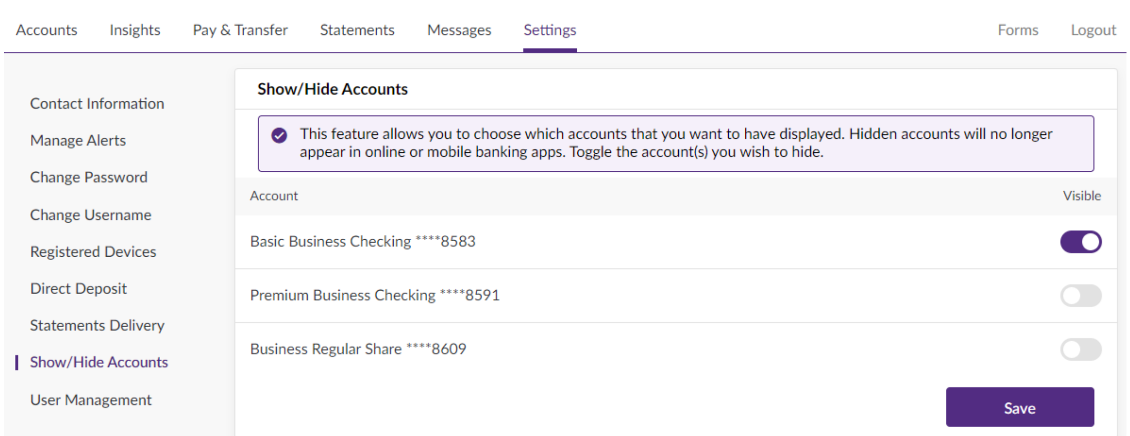
Show or Hide Accounts

Online and mobile banking app users may choose to hide certain accounts from displaying within their **Accounts** page. Perhaps the account in question is closed. Perhaps the account regularly receives money via transfer and hiding it from view is an attempt on the user's part to avoid any temptation to spend it. Whatever the reason, hiding an account is a simple process requiring minimal action from the user. It is detailed below.

1. Log into your online banking.
2. Click **Settings** in the menu at the top of the screen.
3. From the resulting list of options, click **Show/Hide Accounts**.



4. The resulting **Show/Hide Accounts** screen displays all user accounts that would normally appear on the online banking **Accounts** screen. Each line item contains an **Account** description and masked account number. At the end of the line is a button indicating whether or not the account in question is **Visible** in online banking. Each account defaults to a status of , meaning *Visible*. Remove an account from greater view by toggling its corresponding icon to a status of , meaning *Hidden*.



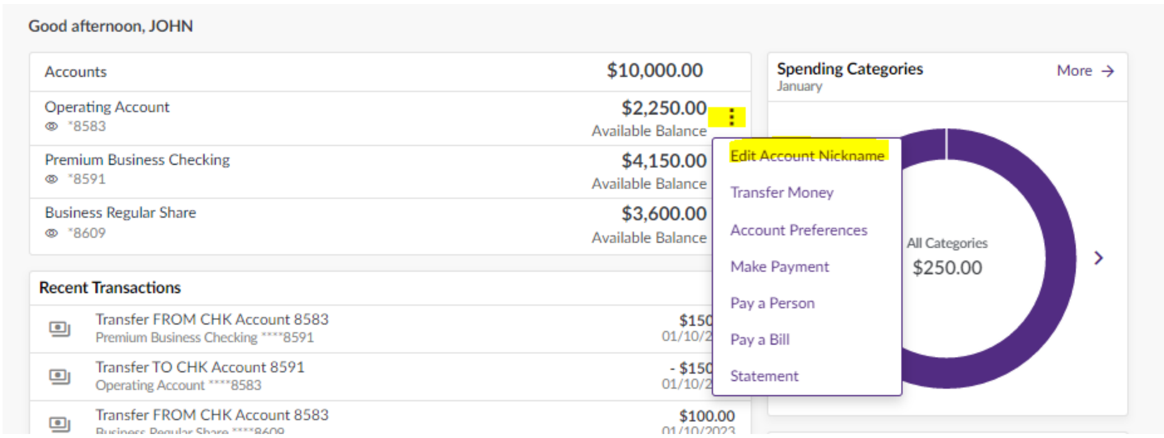
5. Click **Save** when finished.
6. Click **Accounts** in the menu at the top of the screen to verify that the selections properly took.
7. To reverse the process, merely return to **Settings > Show/Hide Accounts** and locate any currently hidden accounts you wish to reinstate, toggle them back on, then click **Save**.

Nicknaming Accounts

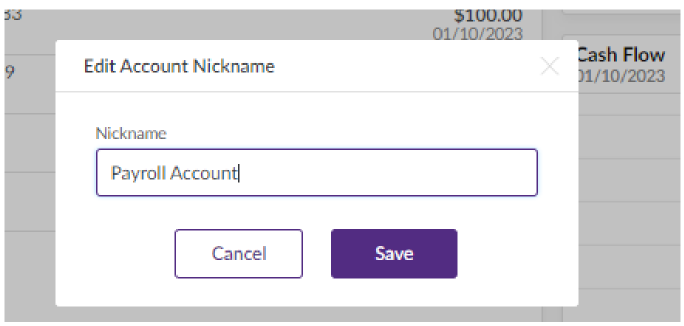
Online banking users have the ability to "nickname" their accounts inside online banking in order to easily manage or identify accounts.

How to Nick Name Accounts

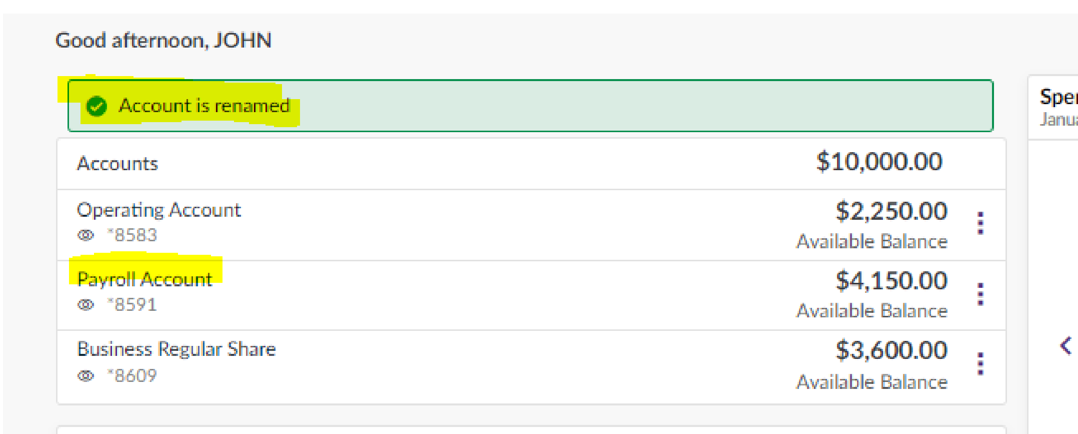
1. From the main dashboard, click on the three-dot icon next to the balance information
2. Click **Edit Account Nickname**



3. Enter the appropriate nickname for the account and hit save



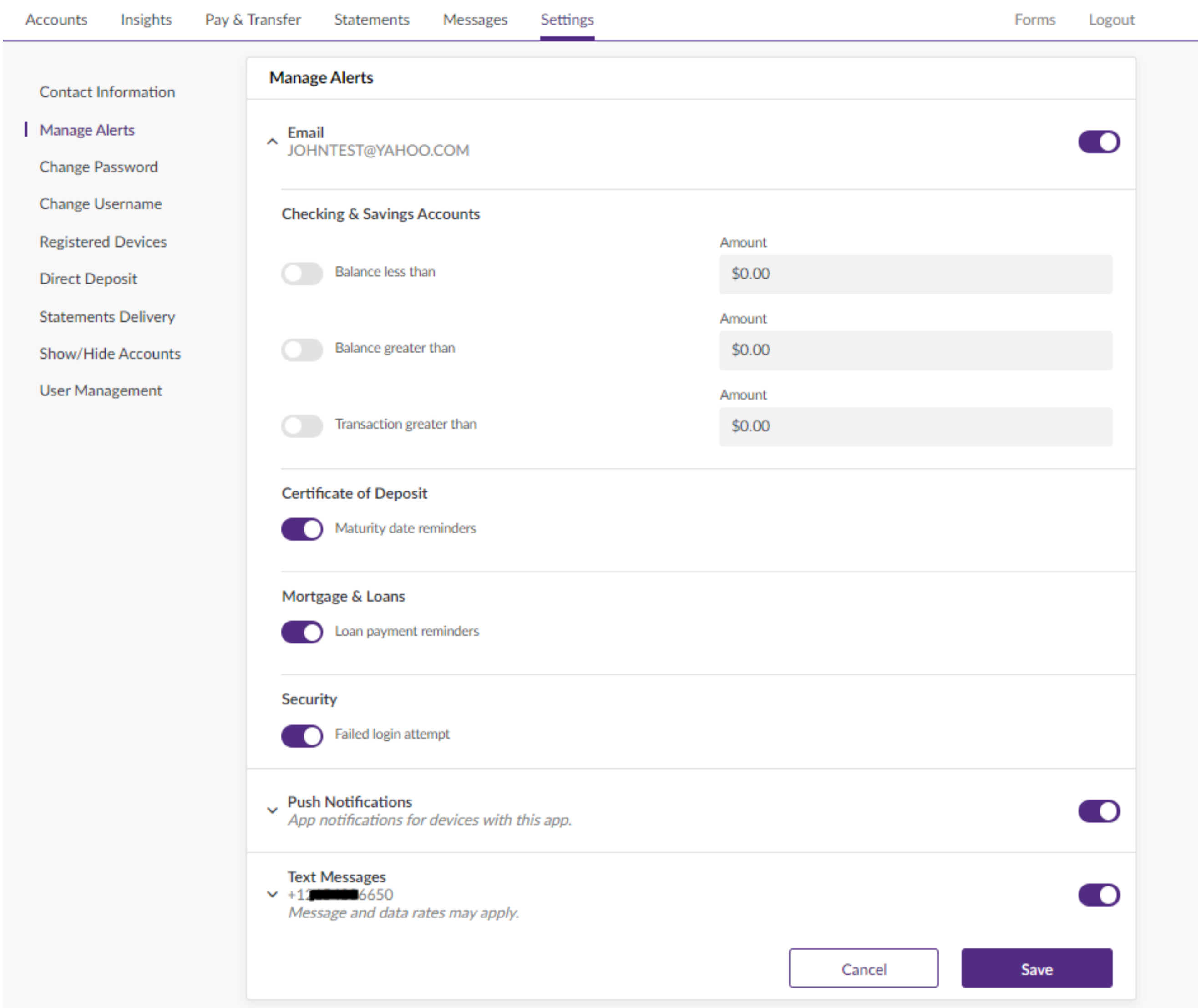
4. The account dashboard will be updated with the new nickname for the account**.**



Managing Alerts

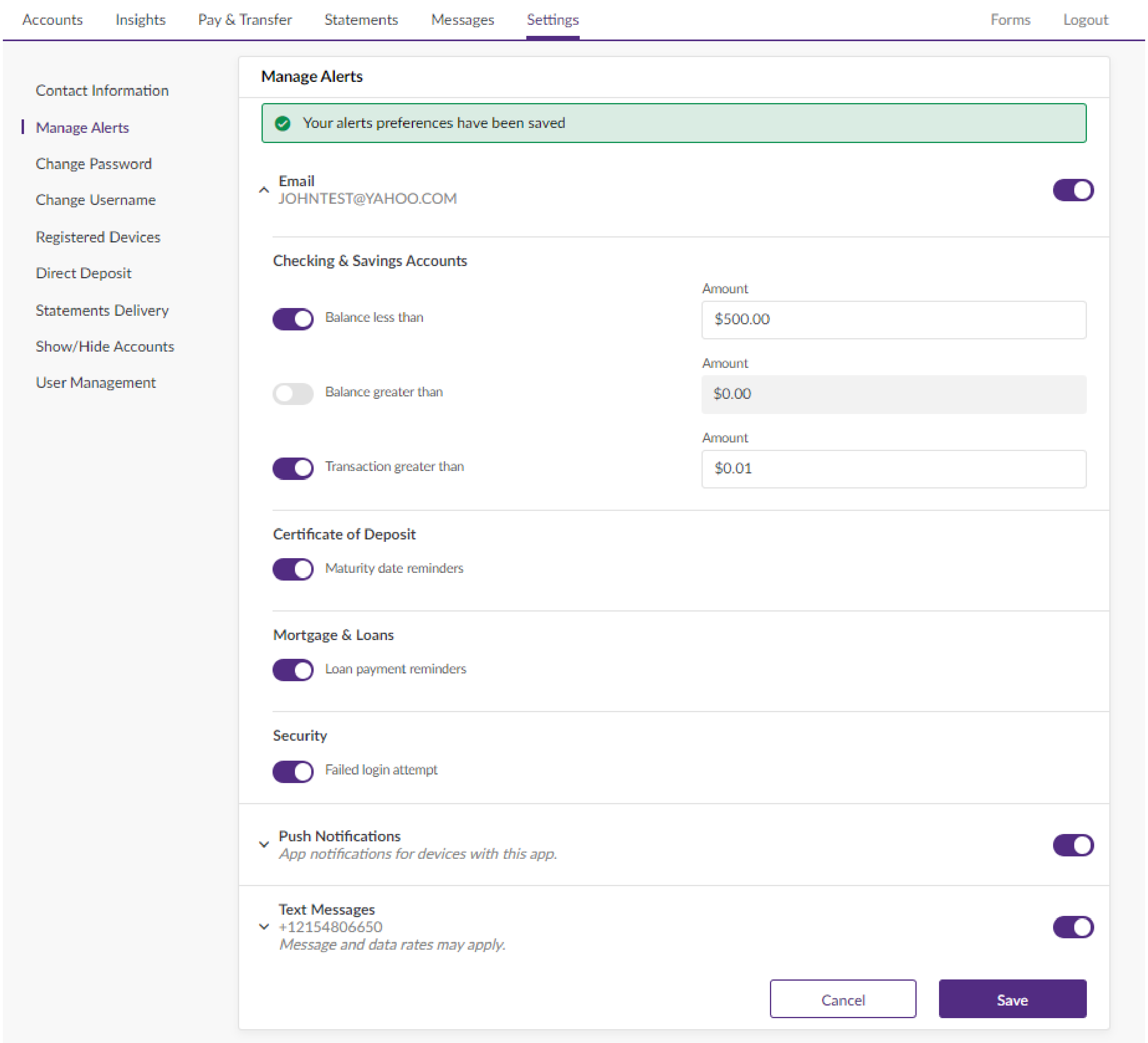
Online banking users may choose to receive alerts via text message or email if their account balance goes above or below a prescribed dollar amount - what is called a **Balance Alert** - or if a transaction within a specified amount range occurs - what is called a **Transaction Alert**. This document will walk users through the process of creating both types of online banking alert. The first four steps below are mandatory regardless of the type of alert being created.

1. Log into your online banking account.
2. Click **Settings** in the menu at the top of the screen.
3. From the resulting options, click **Manage Alerts**.
4. The resulting **Alerts** screen will display any existing alerts set up by default.
    a. All users will be defaulted for Certificate of Deposit Maturity reminders, Loan Payment Reminders, and Failed Login Attempts, for all methods of alerts (email, SMS, and Push)



Creating an Alert

1. To add additional alerts, such as **Balance Alerts** or **Transaction Alerts,** toggle on the appropriate alert option and set an alert threshold amount.
2. Click Save, to save your alert preferences



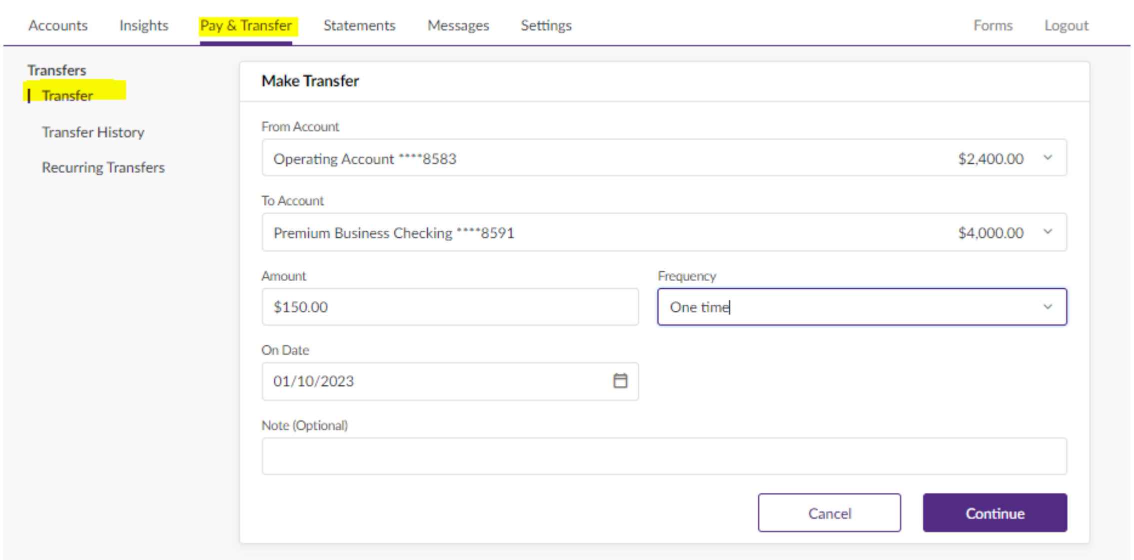
3. To Delete an alert, simply toggle off the appropriate alert or delivery method.

Internal Transfers

Online banking users schedule internal transfers, which is to say transfers of money from one owned account to another, from the **Pay & Transfer** tab. This document reviews internal transfers under multiple scenarios - one-time transfer, recurring transfer, current date, future date - as well as reviewing the **Pay & Transfer** tab's **Transfer History** and **Scheduled Transfers** tools.

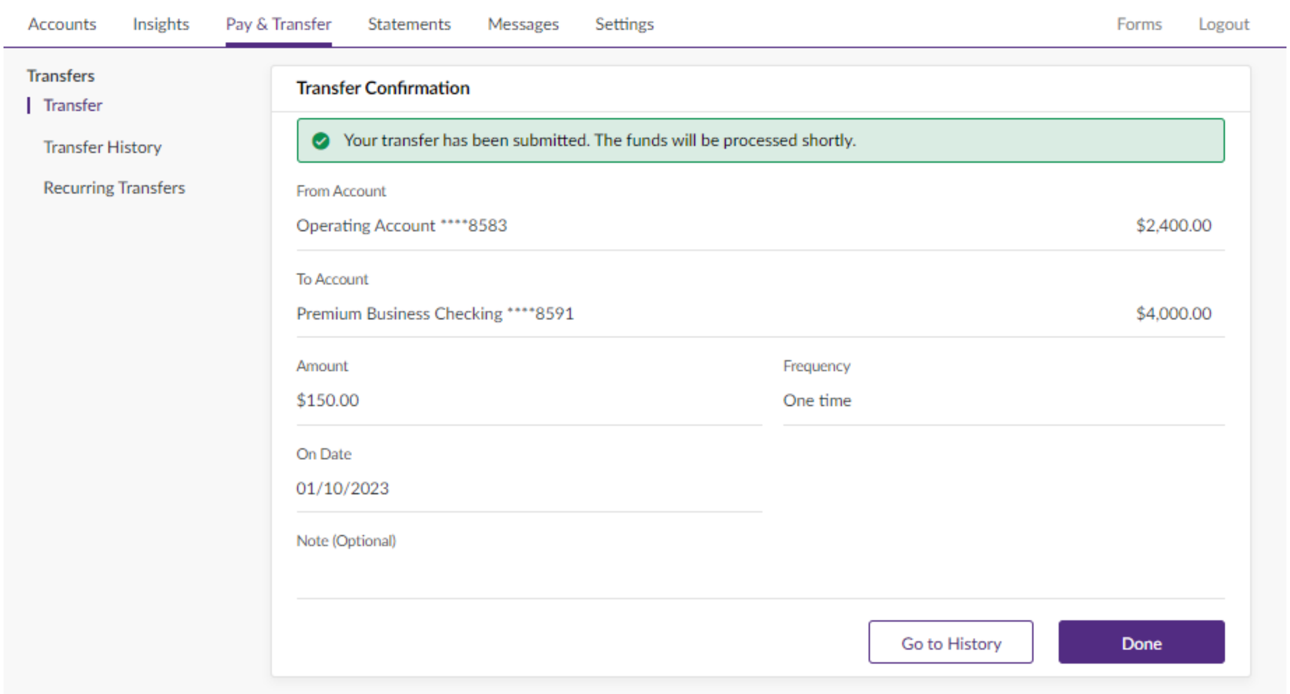
How to Setup Internal Transfers

1. From online banking, click the **Pay & Transfer** tab from the action bar at the top of the screen.
2. Select **Pay & Transfer**.
3. Select **Internal Transfer**.
4. The default option from within the **Internal Transfers** menu is **Single Transfer**, meaning a one-time or recurring transfer. Leave **Single Transfer** as the selection for this example.
5. Select the source of the internal transfer from the options in the **From Account** drop-down list.
6. Select the destination of the internal transfer from the options in the **To Account** drop-down list.
7. Enter the transfer **Amount**.
8. Open the **Frequency** drop-down list and select how often this internal transfer should occur. Choices include *One-Time, Monthly, Weekly, Daily,* etc. *One-Time* is the default value.



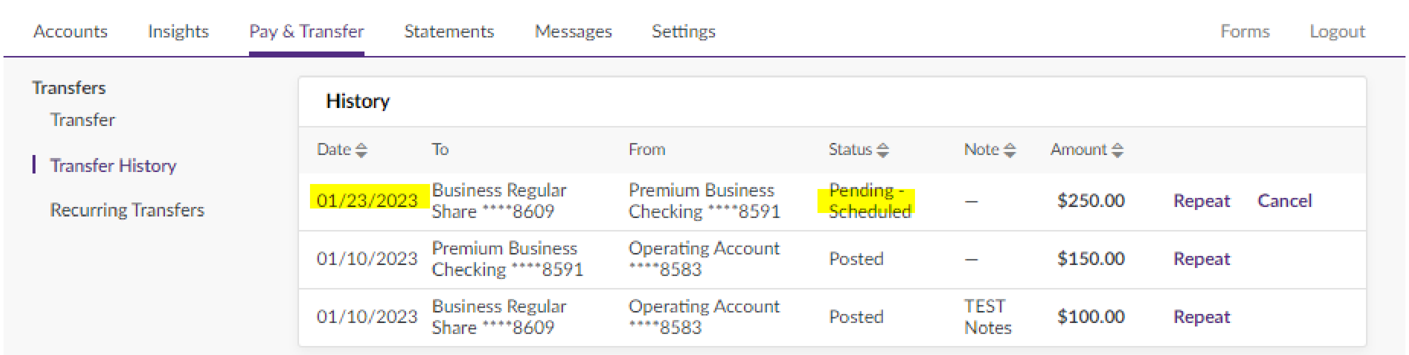
9. For *One-Time* transfers, enter the **Transfer Date** or select it using the Calendar tool. The transaction can be current or future dated.
   a. If any **Frequency** other than *One-Time* was selected - *Daily, Weekly, Monthly*, etc. - the single **Transfer Date** field is replaced by **Start Date** and **End Date** fields. These values define the term of the recurring transfer. Enter the **Start Date** and **End Date** manually or select them using the Calendar tool. The first transaction will occur on the **Start Date** and then reoccur on a date appropriate to the repeating **Frequency** - *Daily, Weekly, Monthly*, etc. - that was selected.

10. Click Continue to process (one-time) or schedule (future dated/reoccurring) the transfer
11. You will receive a message once the transfer has been submitted.



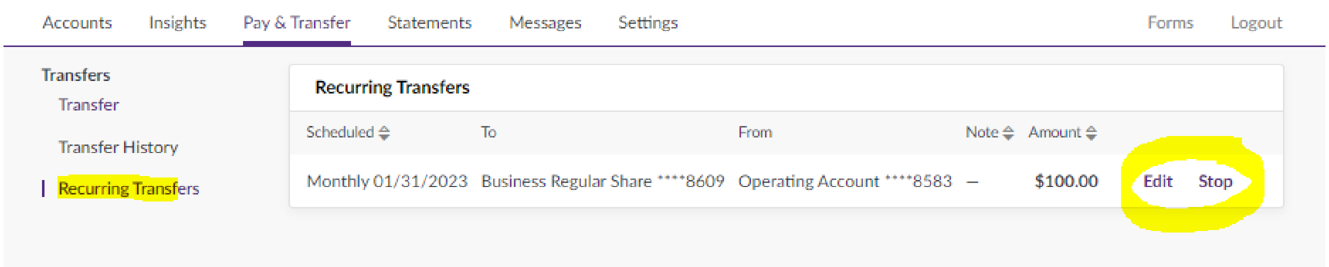
Transfer History Tab

Transaction history for internal transfers can be found in the **Pay & Transfer** tab within the straightforward **Transfer History** screen. Shown below are examples of how same day and future dated transactions appear. The same day transfer was immediately posted upon submission. The future dated transfer, by comparison, shows as *Pending - Scheduled*.



Reoccuring Transfers Tab

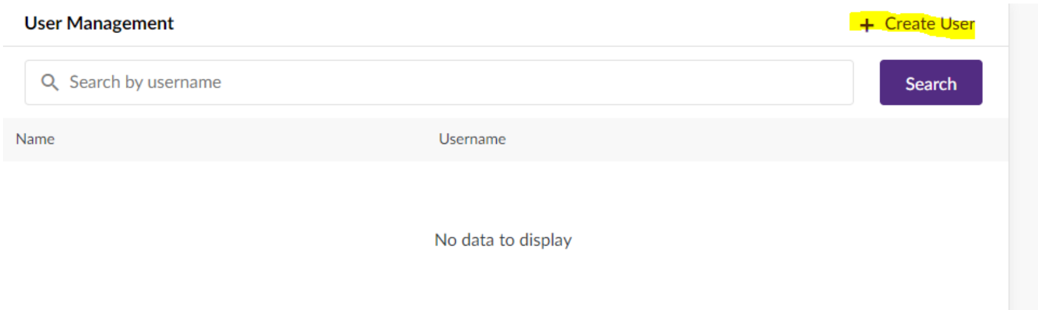
Recurring transfers can be reviewed, edited, or canceled if necessary from within the **Pay & Transfer** tab's **Reoccurring Transfers** screen. Click Edit, to edit the transfer, or Stop to cancel the transfer.



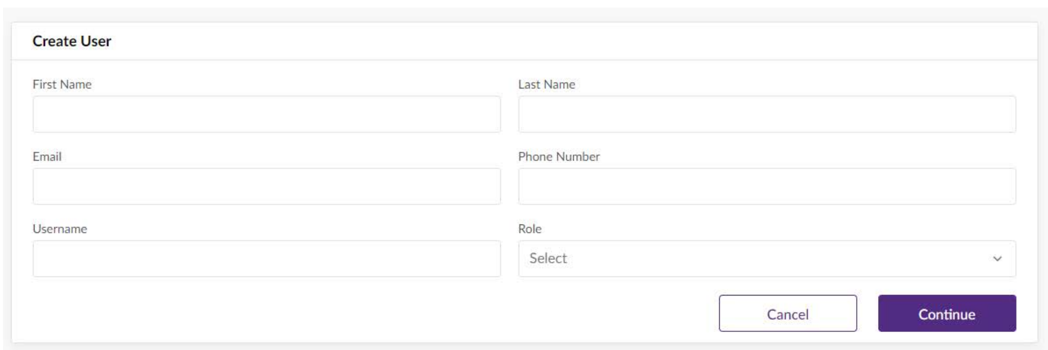
User Management

How to Create a User

1. To get started, navigate to **Settings > User Management.** Click **Create User +.**



2. Complete the user's First Name, Last name, Email, Phone number, **create a username** (cannot be an email address) and select their role. To learn more about Role's visit: **Role-Based Entitlements**.



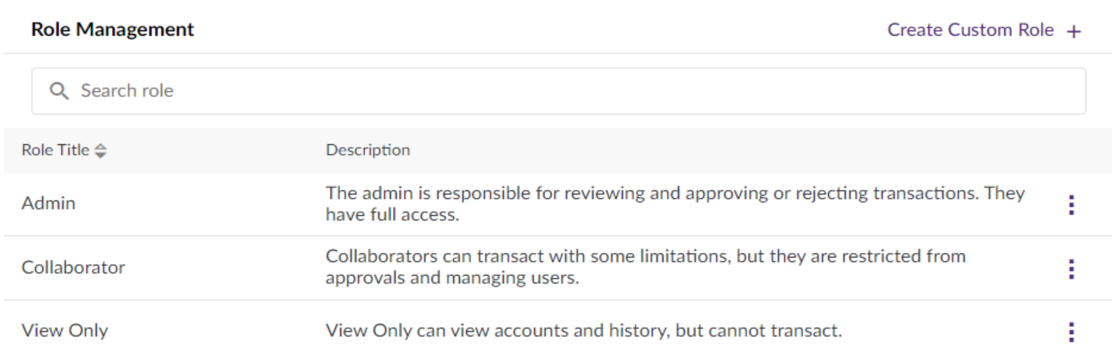
3. **Click Continue -** The User will receive a Welcome Email from Inspire Federal Credit Union and be promoted to setup a password.

Role-Based Entitlements

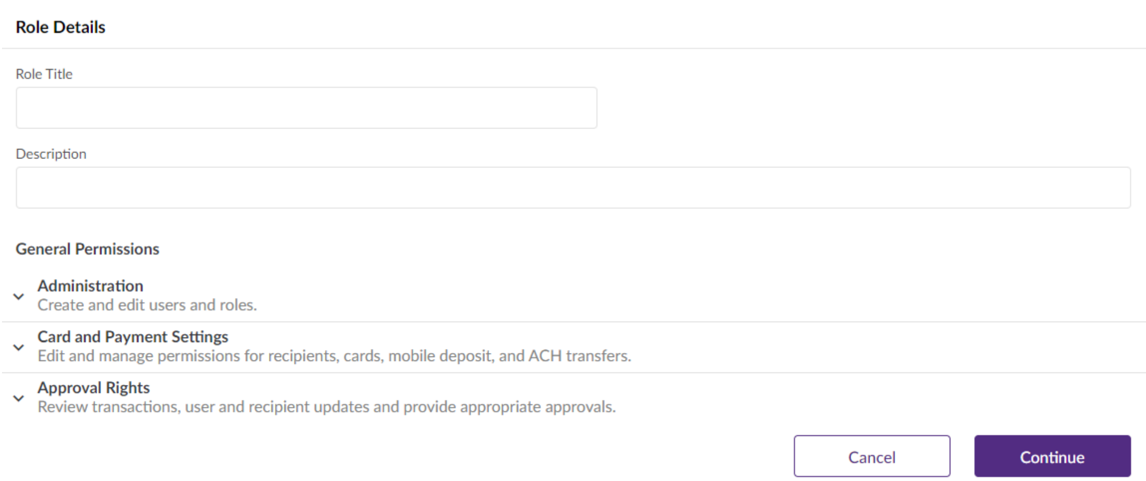
Entitlements are permissions assigned to online banking users which allows access to their accounts, usually the ability to **View** account information, to **Transact** on those accounts, or both. Mostly used for secondary users employed by business accounts are "role-based entitlements", a customizable advanced set of permissions that sets account access based on that user's specific role within the business or organization.

How to Create a Custom Role

1. To get started navigate to **Settings > User Management**. Click the **Role Management** tab. Here, you can either search for an existing role or create a custom role. Below are a list of existing roles.



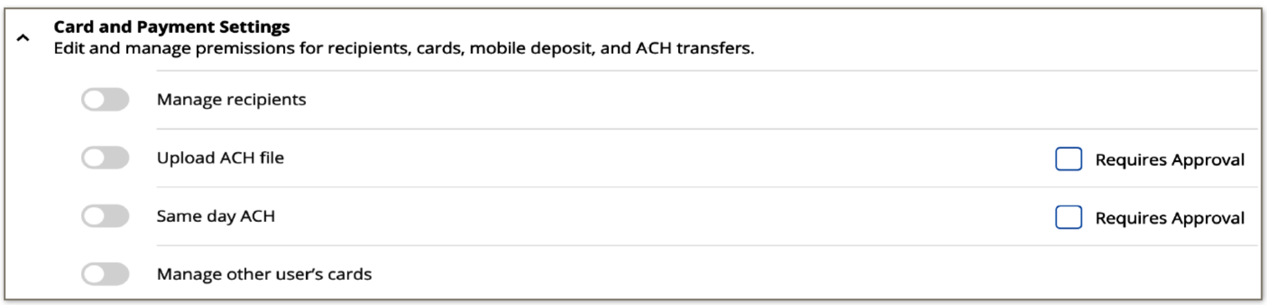
2. Click **Create Custom Role +**
3. Name the new role in the **Role Title** field and enter a brief **Description**.
4. Move to the **General Permission** section and click on the respective caret to expand each of the three permission areas:



a. General Permissions Breakdown:

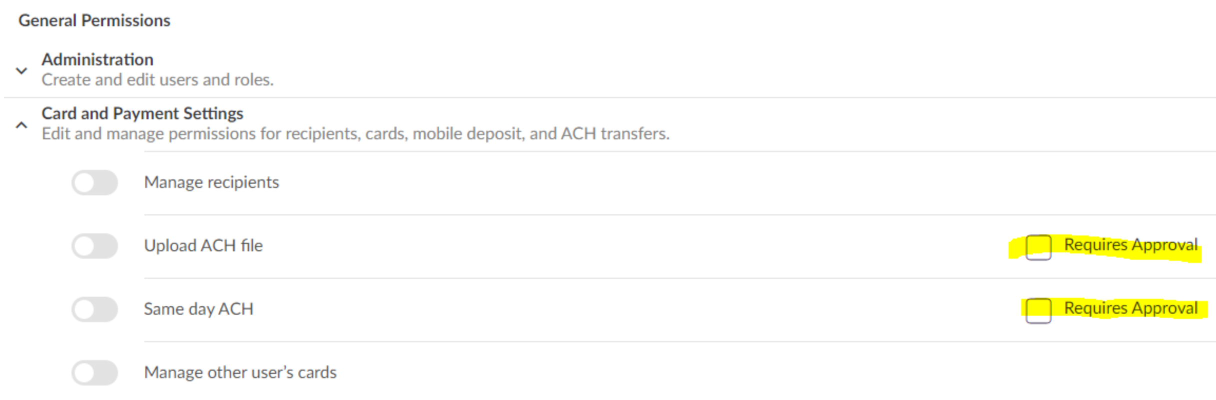
i. **Administration-** Selectable permissions within this area allow users who have this custom role to create and edit users and roles

ii. **Card and Payment Settings-** Selectable permissions within this area allow users who have this custom role to edit and manage permissions for recipients, cards, mobile deposit and ACH transfers.

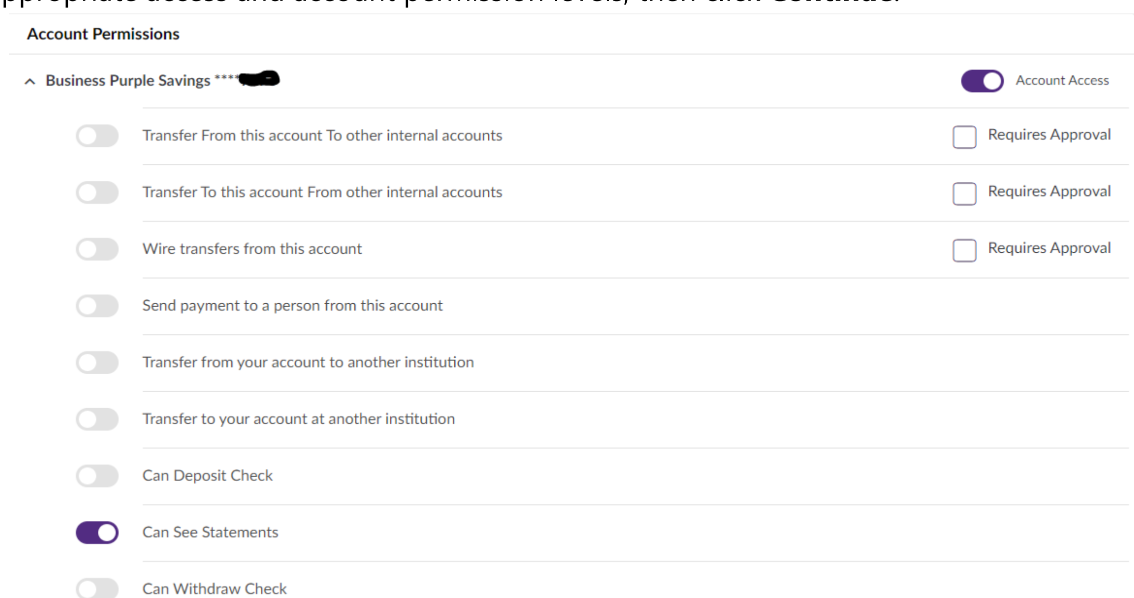


iii. **Approval Rights-** Selectable permission within this area allow users who have this custom role to review transactions, user and recipient updates, and provide appropriate approvals.

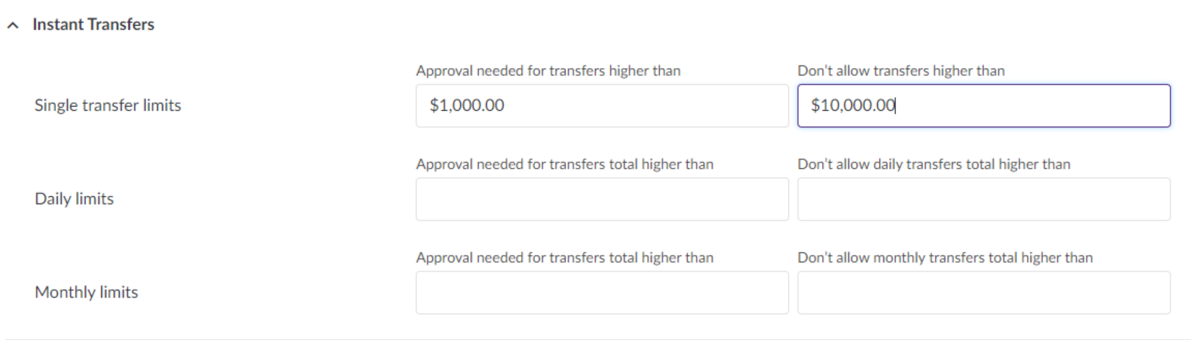
5. Toggle on (or off) the desired permissions. If using a copied existing role as the basis for you new one, some of the permissions will already be set to *Yes*. Certain permissions, for **example Card and Payment Settings > Upload ACH file**, will have a companion checkbox called **Requires Approval** in addition to the standard toggle button. Only check this box if users with this role should require admin approval when performing that specific task.



6. When you are satisfied with the parameters of the new role, click **Continue**. You will be taken to the **Account Permissions** screen, where all accounts owned by the business signer are displayed. In this section, you will toggle on (or off) the accounts for the role to view. Click the caret by the account name to open a series of additional toggles giving the users access. Toggle on or off to set all the appropriate access and account permission levels, then click **Continue**.



7. You will be taken to the final role setup screen, called **Role Transfer Limits**. Here are listed a number of transfer types users with this role will access to. Click the caret beside the transfer type name to open and set its details. Each transfer type will offer the following fields in which to set transaction amount limits:



   a. **Single Transfer Limits**

      i. **Approval needed for transfers higher than**- Enter an amount above which requires admin approval

      ii. **Don't allow transfers higher than**- Enter hard cap on a single transfer amount, regardless of approval.

   b. **Daily Limits**

      i. **Approval needed for transfer total higher than**- Enter the combined amount over the course of a single day, above which requires admin approval.

      ii. **Don't allow daily transfers total higher than**- Enter a hard cap on the combined transfer amount over the course of a single day, regardless of approval.

   c. **Monthly Limits**

      i. **Approval needed for transfers total higher than**- Enter the combined amount over the course of a given month, above which requires admin approval.

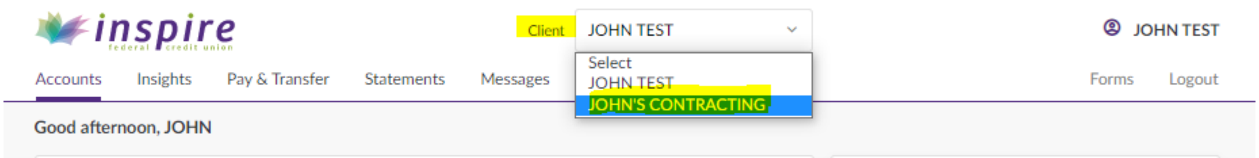
      ii. **Don't allow monthly transfer total higher than**- Enter a hard cap on the combined transfer amount over the course of a given month, regardless of approval.

8. When you have specified an amount on all the transfer limits that need one, click **Continue** to finalize the custom role.

Bill Pay - Adding and Editing a Bill Pay Biller

This document will review the processes of adding a new payee, also known as a biller, for demand use in online banking Bill Pay, as well as editing or deleting an existing one. Both processes are performed by the user from within online banking.

Note – Business Members with personal accounts can access bill pay from their personal profile and will have the option to pay bills from any checking account (personal or business). Business members with no personal accounts will need to toggle to the Business profile to access bill pay.



Adding A Bill Pay Biller

1. From online banking, click **Pay & Transfer** in the menu at the top of the screen
2. From the resulting options, select **Bill Pay**.
3. The screen opens to the Bill Pay tab called **Pay Bills**. Any billers already set up will display here, along with fields used to detail their transactions. If there are no existing billers, the screen will be essentially blank and a legend will read, "To get started, add a Biller." Click the **Add Biller** button to proceed.
4. OLB's Bill Pay database contains an expansive array of popular potential billers that filter down from a routine biller search. In the example below, we search for "Discover" and note several different results from which to choose, finally clicking to select "Discover Card" as the desired biller.
5. On the resulting details screen:
    a. Enter the proper billing **Account Number** pulled from your statement.
    b. Enter it a second time in the **Confirm Account Number** field.
    c. Enter the proper **Biller Zip Code**. **NOTE:** OLB already has preset details regarding zip code for each selectable payee and is looking first and foremost here for confirmation from the user. If the user enters a zip code that does not match those details and then clicks **Add**, OLB will return an error stating that the billing account information did not match the biller that was selected and expand the section so that the user can enter the full address and not just the zip code.
    d. Enter an optional **Nickname** for this biller to more easily identify it within the greater list.
    e. Enter an optional **Note** describing the payee if so desired.
    f. Click the proper **Alert Me** checkboxes to notify the user. Both boxes may also be left unchecked to indicate that no alerts are to be sent.
6. Click Add when the biller details are entered and correct. The new biller will appear in the list in the **Pay Bills** tab. From here, the particulars of the Bill Pay transaction (**Send** and **Deliver** dates, **Amount**,

From account) are specified and the payment is scheduled.

Editing or Deleting a Bill Pay Biller

Should you wish to update any details for an existing Bill Pay biller, up to and including deleting that biller entirely, follow the steps below:

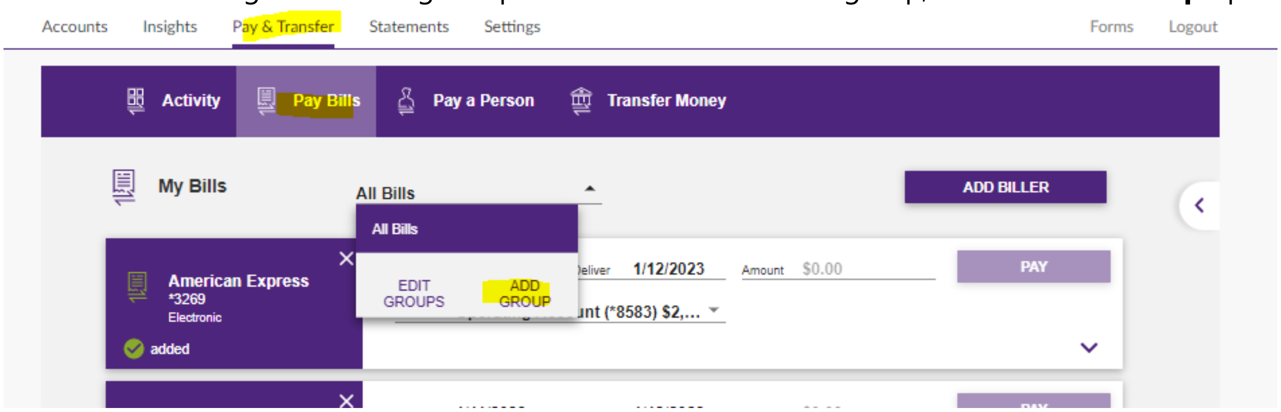
1. From online banking, click **Pay & Transfer** in the menu at the top of the screen.
2. From the resulting options, select **Bill Pay**
3. The screen opens to the Bill Pay tab called **Pay Bills**. Any billers already set up will display on this tab, along with fields used to detail their transactions. Locate the biller to be updated and click anywhere in the body of the line item to select it, changing its color from white to light blue
4. Selecting any line item reveals a pencil icon beside the biller name, as does clicking the arrow in the bottom corner of the biller description , which also expands the biller details for closer inspection. Whichever way the pencil icon is revealed, click it to open the selected biller for editing
5. The resulting **Update Biller** screen shows the following specifics on the biller, some of which are editable:
    a. **Biller Name** - Not editable
    b. **Delivery Method** - Not editable
    c. **Account Number** - Masked. Click the eye icon to reveal the full number or pencil to edit it.
    d. **Nickname** - Editable
    e. **Note** – Editable
    f. **Alert Me** - Both boxes are selectable or unselectable.
    g. **Via** - Both boxes are selectable or unselectable.
6. When the desired edits have been completed, click the **UPDATE** button.
7. If you wish to remove the biller entirely, click the **DELETE** button. **NOTE:** This is a permanent operation. In order to restore a deleted biller, it will need to be re-entered using the earlier process.

Bill Pay – Bill Pay Groups

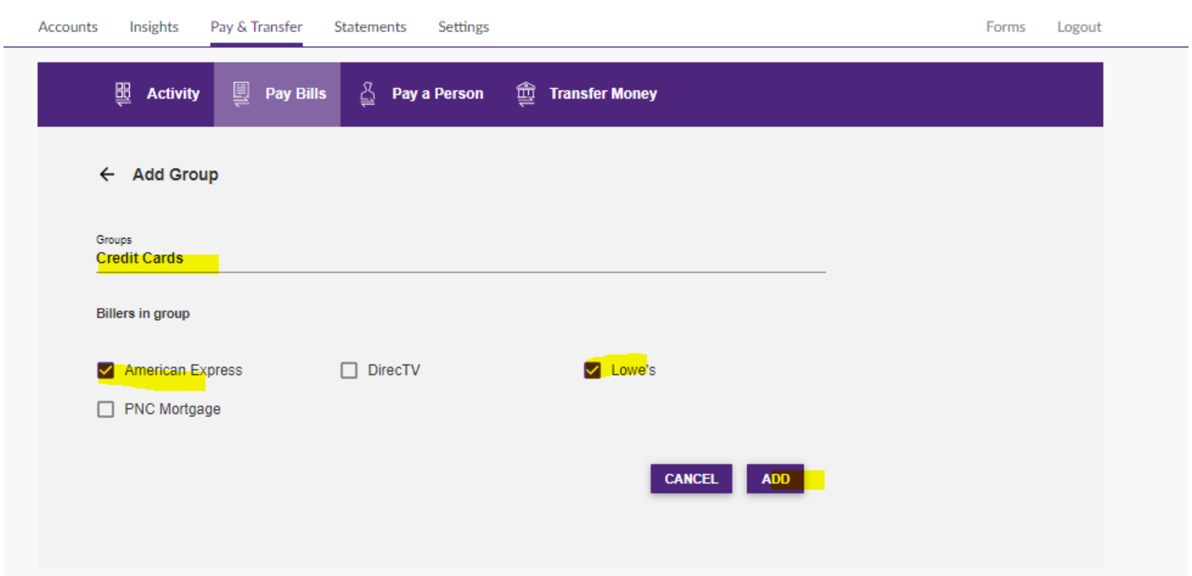
Once added, payees, also known as billers, exist in online banking Bill Pay permanently for the user's periodic use. With the **My Bills** display option set by default to *All Bills*, any billers already set up will display here, along with fields used to detail their transactions. This greater list can also be further organized into multiple groups of billers. When biller groups exist, they will be selectable from the **My Bills** drop-down list.

Adding a Biller Group

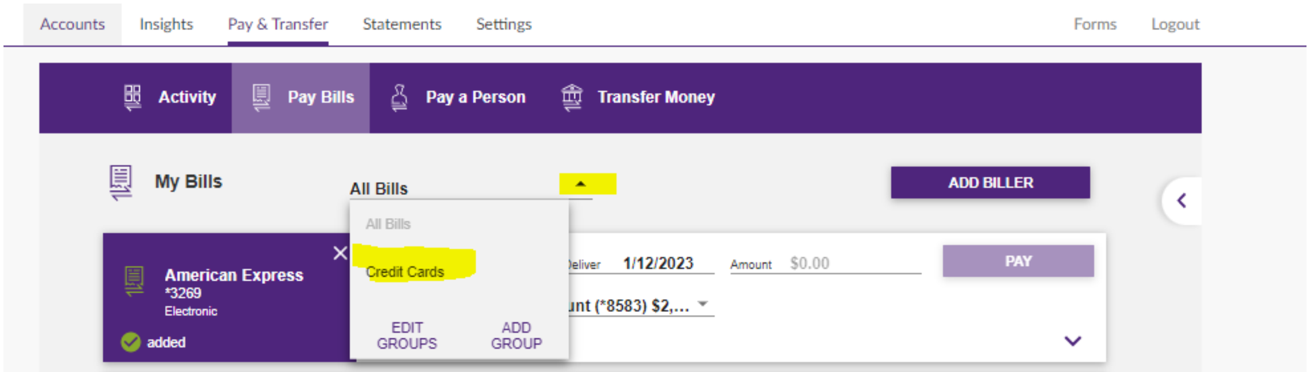
1. From online banking, click **Pay & Transfer** in the menu at the top of the screen
2. From the resulting options, select **Bill Pay**
3. The screen opens to the Bill Pay tab called **Pay Bills**. With the **My Bills** display option set by default to *All Bills*, any billers already set up will display here, along with fields used to detail their transactions. To organize existing independent billers into a new group, click the **Add Group** option



4. On the resulting **Add Group** screen, follow these three steps for each new group you wish to create
   a. Enter the new group's name in the **Groups** field.
   b. Check the corresponding box for each existing biller you wish to add to the new group
   c. Click **Add** at the bottom of the screen to create the new group

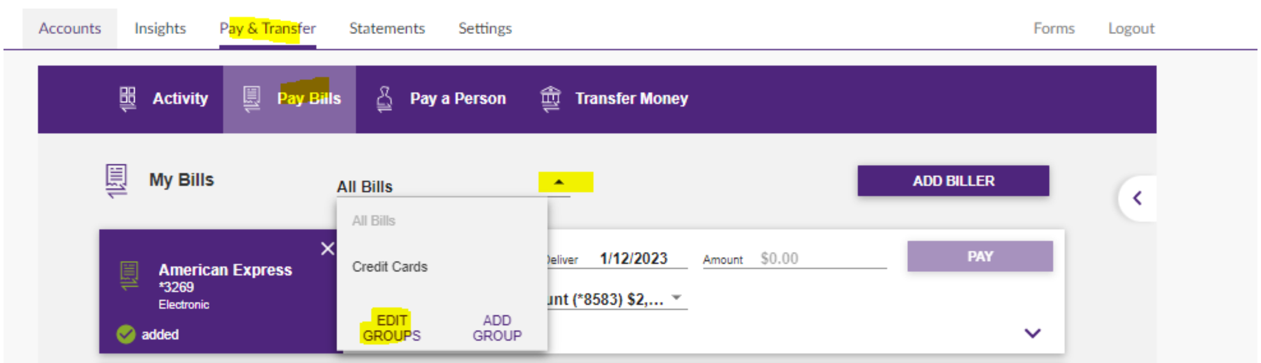


5. The new group appears afterward as a display option in the **My Bills** drop-down list. Clicking it will filter the list of active billers/payees to display only those contained in the selected group.

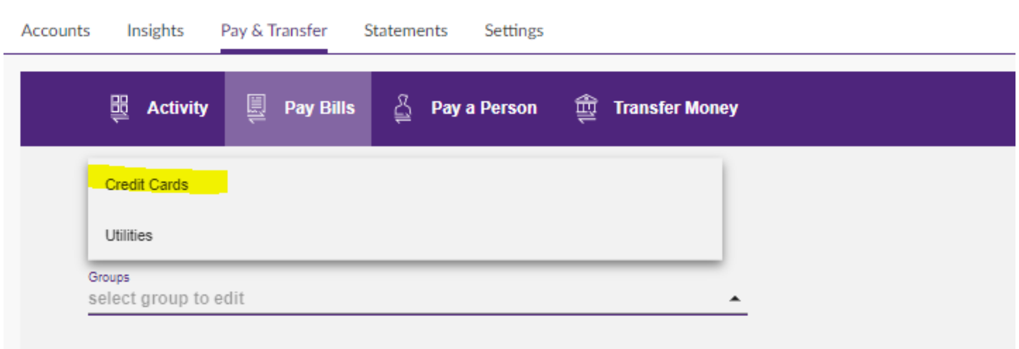


Editing a Biller Group

1. From online banking, click **Pay & Transfer** in the menu at the top of the screen.
2. From the resulting options, select **Bill Pay**.
3. The screen opens to the Bill Pay tab called **Pay Bills**. Click to open the **My Bills** drop-down list. To edit the name or roster of an existing biller group, click the **Edit Groups** option.



4. The resulting **Edit Groups** screen presents another drop-down list, labeled **Groups**. Open it and click to select the group to be edited.



5. The selected group appears here exactly how it displayed prior to being initially added. Its name and roster of members are both editable, either by clicking on the pencil icon and manually entering a different group name or by updating the included billers by selecting or deselecting their corresponding checkboxes as appropriate, or both.
6. When the desired edits have been completed, click **Update**
    a. To exit edit mode for this group without saving changes, click **Cancel**.
7. To remove this group from the **My Bills** drop-down list entirely, click **Delete**, and then click **Confirm**. The group is now gone, though the individual billers that once comprised it are left intact and viewable when the **My Bills** drop-down is set to *All Bills*.

ACH Origination

Coming Spring 2023!

Wire Origination

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Check Positive Pay

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