

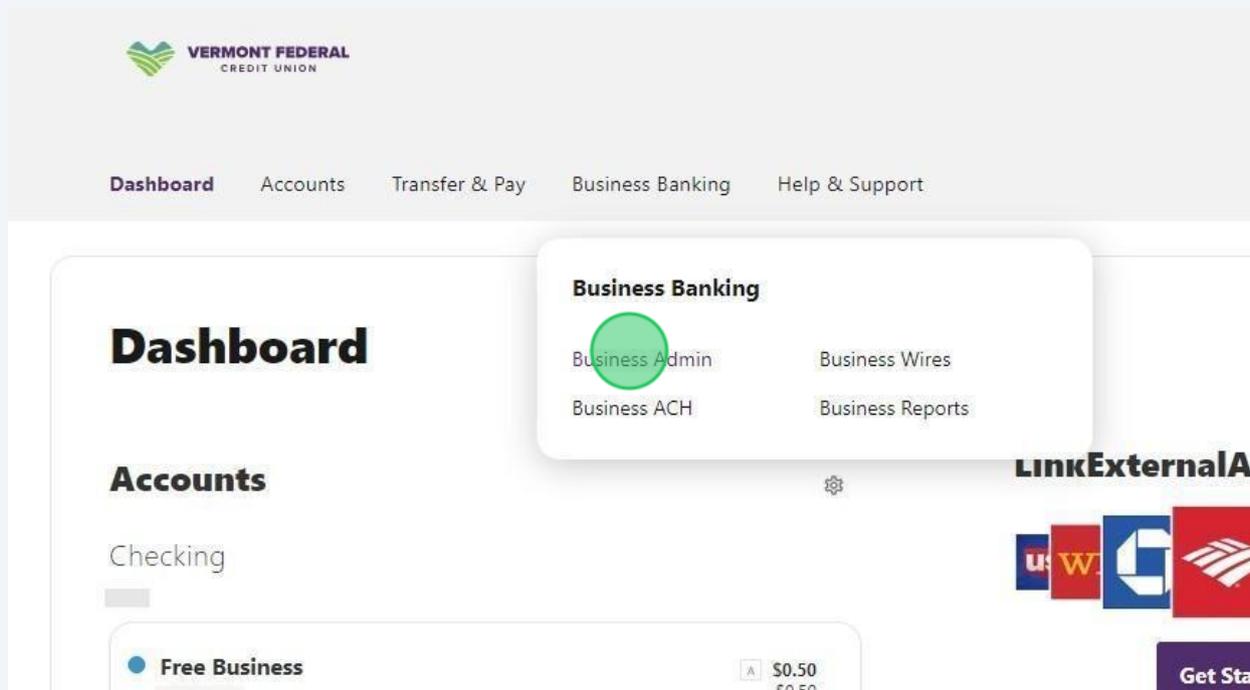
Getting Started: Create A New Business Sub User



Create A New Business Sub User

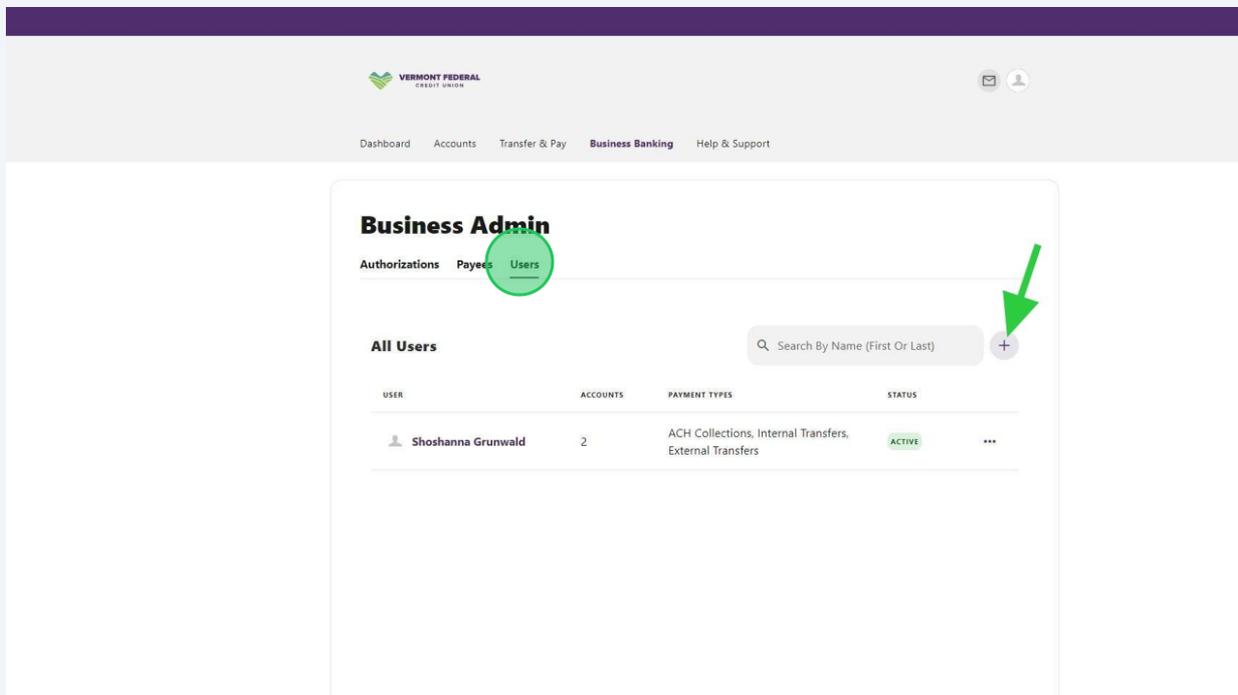
1 Log In to Your Account

- Navigate to the Login Page: [Vermont Federal Credit Union](#)
- Navigate to the **Business Banking** tab.
- Click on **Business Admin**



2 Adding New Business Users

- Click the **Users** tab
- Click the + button to Add a New User



The screenshot displays the Vermont Federal Credit Union Business Admin interface. The top navigation bar includes the Vermont Federal Credit Union logo, a search icon, and a user profile icon. Below the navigation bar, the main menu includes Dashboard, Accounts, Transfer & Pay, **Business Banking**, and Help & Support. The Business Admin section is active, showing tabs for Authorizations, Payees, and **Users**. The Users tab is highlighted with a green circle. Below the tabs, there is a search bar labeled "Search By Name (First Or Last)" and a green arrow pointing to a "+" button. Below the search bar, there is a table of users with the following columns: USER, ACCOUNTS, PAYMENT TYPES, and STATUS. The table contains one user entry: Shoshanna Grunwald, with 2 accounts, payment types of ACH Collections, Internal Transfers, and External Transfers, and a status of ACTIVE. A green arrow points to the "+" button in the top right corner of the Users section.

Business Admin

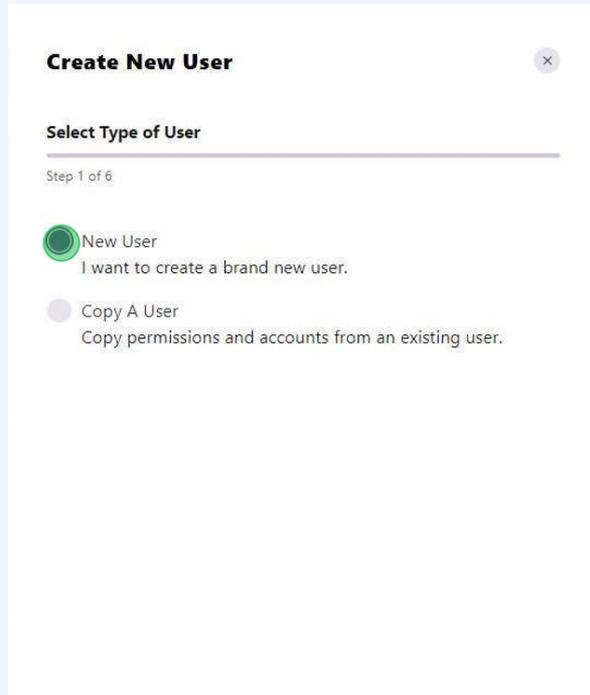
Authorizations Payees **Users**

All Users Search By Name (First Or Last) +

USER	ACCOUNTS	PAYMENT TYPES	STATUS
 Shoshanna Grunwald	2	ACH Collections, Internal Transfers, External Transfers	ACTIVE

3 Adding New Business Users

- Select the **New User** option
- Then click the **Next** button



The screenshot shows a dialog box titled "Create New User" with a close button (X) in the top right corner. Below the title is the heading "Select Type of User" and a progress indicator "Step 1 of 6". There are two radio button options: "New User" (selected) with the description "I want to create a brand new user." and "Copy A User" with the description "Copy permissions and accounts from an existing user."



Warning! You will need to verify that the username is not already in use. You do this by entering the text of the username, then pressing the arrow on the right side of the field. If you do not complete this step the "Next" button will not be selectable and you will not be able to move forward in the process.

Username



The screenshot shows a rounded rectangular input field with a dark border. Inside the field, the text "Username" is displayed above "test123a". On the right side of the field, there is a green circular button with a white right-pointing arrow.

Check username availability

5 Adding New Business Users

- Fill out all **Required** fields
- Fill out any **Optional** fields if needed
- Click the **Next** button

myviva telephone surrmas

Username

Username
test321

Username available

Address

Address 1 (Optional)
0 / 30

Address 2 (Optional)
0 / 30

City (Optional)

Next Let's talk!

Back

6 Setting Business User Permissions

- Select which permissions are applicable to your user using the sider buttons
- If all the permissions in a section apply, you can use the **Select All** button

Create New User ✕

Step 3 of 6

Administration

Manage Users **Select All**

Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.

Edit Business Contact Information

User is able to edit the contact info.

Feature Access **Select All**

7 Setting Business User Access Levels

- **No Access** - User cannot make actions
- **Submit** - User can submit transfers
- **Authorize** - User can authorize transfers
- **Submit & Authorize** - User can submit and authorize transfers

< **Internal Transfers** Close

Select Access Level
No Access ^

No Access 

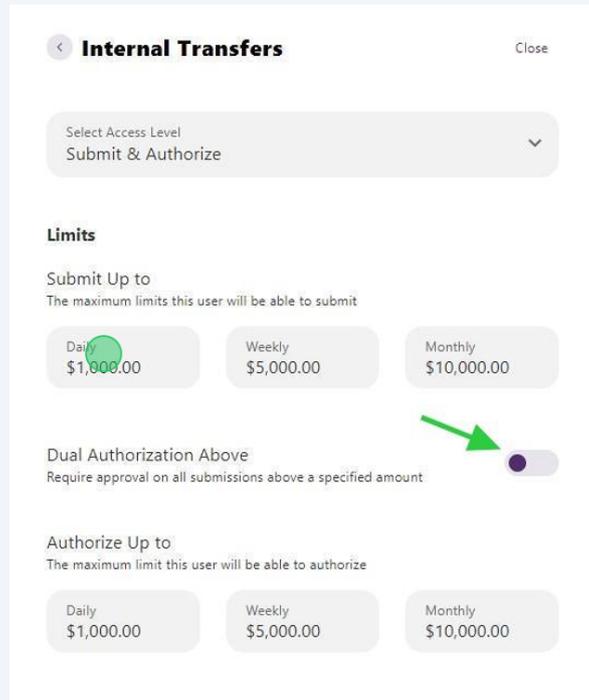
Submit

Authorize

Submit & Authorize

8 Setting Business User Limits

- Users with **Submission** and **Authorization** access require limits to be set
- Limits are set **Daily**, **Weekly**, and **Monthly**
- **You** can also require **Dual Authorization**



The screenshot shows a settings page titled "Internal Transfers" with a "Close" button in the top right. Below the title is a dropdown menu labeled "Select Access Level" with "Submit & Authorize" selected. The "Limits" section is divided into two parts: "Submit Up to" and "Authorize Up to". Each part has three buttons for "Daily", "Weekly", and "Monthly" with corresponding values: \$1,000.00, \$5,000.00, and \$10,000.00. The "Daily" button in the "Submit Up to" section is highlighted with a green circle. Below the "Submit Up to" section is a toggle switch labeled "Dual Authorization Above" with the subtext "Require approval on all submissions above a specified amount". A green arrow points to the toggle switch, which is currently turned off.

Internal Transfers Close

Select Access Level
Submit & Authorize

Limits

Submit Up to
The maximum limits this user will be able to submit

Daily \$1,000.00 Weekly \$5,000.00 Monthly \$10,000.00

Dual Authorization Above
Require approval on all submissions above a specified amount

Authorize Up to
The maximum limit this user will be able to authorize

Daily \$1,000.00 Weekly \$5,000.00 Monthly \$10,000.00

9 Setting Business User Limits

- **Note:** The system will display a warning message if you fill out limits left to right as **Daily** limits cannot be lower than **Weekly** or **monthly** limits
- This message will clear once all fields have been properly defined
- Once you have defined all applicable limits select **Apply**

Limits

Submit Up to
The maximum limits this user will be able to submit

Submission Limits
Weekly must be less than or equal to monthly.

Daily: \$1,000.00
Weekly: \$5,000.00
Monthly: \$10,000.00

Dual Authorization Above
Require approval on all submissions above a specified amount

Authorize Up to
The maximum limit this user will be able to authorize

Daily: \$0.00
Weekly: \$0.00
Monthly: \$0.00

Apply Let's talk!

Cancel

10 Setting Business User Limits

- Once you have selected all applicable permissions select **Next**

using NACHA or .csv files.

Receivables

Unselect All

Remote Deposit Capture

Ability to capture deposits.



Next



Let's talk!

Back

11 Adding Users to Business Accounts

- Next you will need to grant the user access to the individual accounts that they will need.

Create New User



Accounts

Step 4 of 6

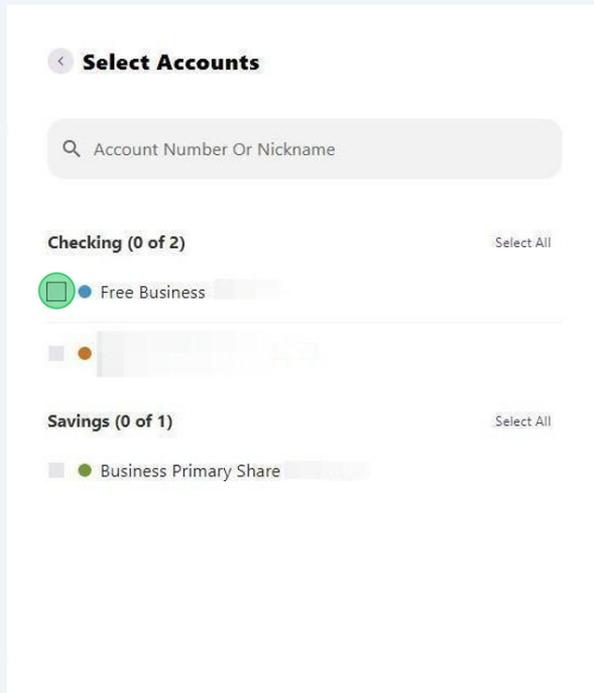
You have added 0 accounts to

Add at least one account.

+ Select Accounts

12 Adding Users to Business Accounts

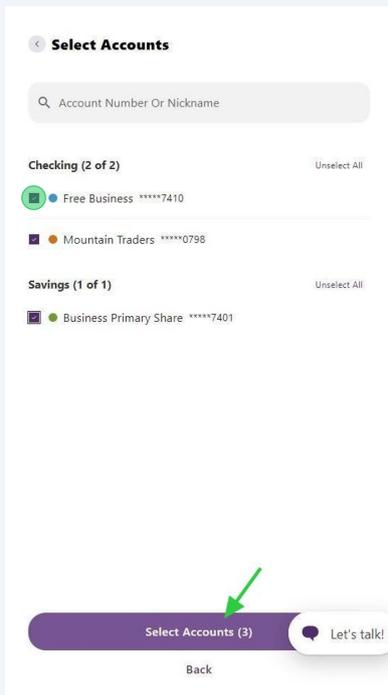
- Select all the accounts the user should have access to
- Once complete, click **Select Accounts**



The screenshot displays a 'Select Accounts' dialog box. At the top, there is a back arrow and the title 'Select Accounts'. Below this is a search bar with the placeholder text 'Account Number Or Nickname'. The interface is divided into two sections: 'Checking (0 of 2)' and 'Savings (0 of 1)'. Each section has a 'Select All' button. Under the 'Checking' section, there are two items: 'Free Business' with a green selection circle and a blue dot, and another item with a grey selection circle and an orange dot. Under the 'Savings' section, there is one item: 'Business Primary Share' with a grey selection circle and a green dot.

13 Adding Users to Business Accounts

- Select all the accounts the user should have access to
- Once Complete, click **Select Accounts**
- **Note:** The number in parenthesis indicates how many accounts you selected



14 Setting Business Account Permissions

- Select the account permissions using the slider buttons
- If all the permissions in a section apply, you can use the **Select All** button
- Once complete, click **Next**

Create New User [Close]

Step 3 of 6

These will be applied to all eligible accounts within each account type. You can change the permissions individually in the User Details section after creation.

Checking (1 of 12) [Select All]

View Account
View the account, and view the account's balance and the associated transactions in the "My Accounts" widget. [Toggle On]

ACH
Provide ability to submit ACH Batches from this account, and View scheduled and Historical ACH submissions from this account. [Toggle Off]

Bill Pay From
Ability to pay bills from this account. [Toggle Off]

Wire Funds Out From
Provide ability to submit Wire requests and View Scheduled and Historical Wire submissions from this account. [Toggle Off]

View Statements
View images of statements for this account. NOTE – this could display other statements, if this account's statements are combined with other accounts. [Toggle Off]

View Draft Images
View images of cleared and draft deposits on this account. [Toggle Off]

Next [Let's talk!]

Back



Tip! You can change the permissions for accounts individually in the **User Details** section after you have finished creating the user's account.

15 Creating a New Business User

- Review all user account information
- Select the pencil icon next to any section if you need to make updates
- Select **Submit** when complete

The screenshot shows a user profile form with the following sections:

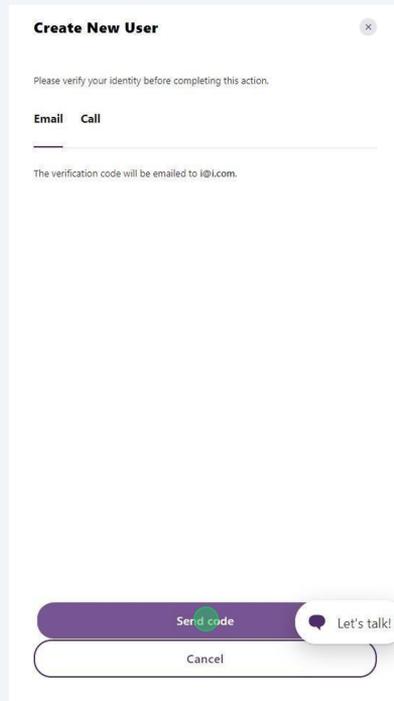
- Address:** A text input field containing "No address".
- Primary Phone Number:** A text input field containing "No phone number".
- Secondary Phone Number:** A text input field containing "No phone number".
- Permissions:** A section header with a pencil icon to its right, indicating it is editable.

At the bottom of the form is a purple bar containing three buttons:

- Submit:** A purple button with a green circle around the text.
- Let's talk!:** A white button with a speech bubble icon.
- Back:** A white button located below the purple bar.

16 Verifying Your Identity

- Click "**Send Code**"
- This will send the master user a two-factor authentication code to verify
- Select either **Email** or **Call**



Create New User ✕

Please verify your identity before completing this action.

Email **Call**

The verification code will be emailed to l@l.com.

Send code Let's talk!

Cancel

17 Verifying Your Identity

- Enter the code that was sent to via **Email** or **Call**
- If you have an issue, can click **Resend Code**
- Once complete, click **Verify**

Create New User ×

Please verify your identity before completing this action.

Email **Call**

The code will expire in 5 minutes.

Enter code

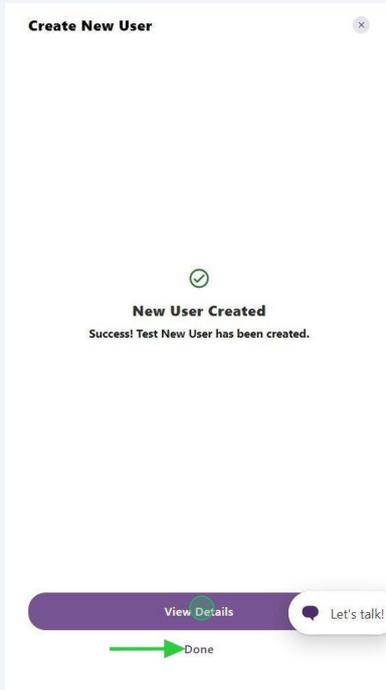
[Resend Code](#)

Verify Let's talk!

Cancel

18 Reviewing New Business Users

- Click **View Details** to navigate directly to the new user's account
- Click **Done** if you are finished creating the account.

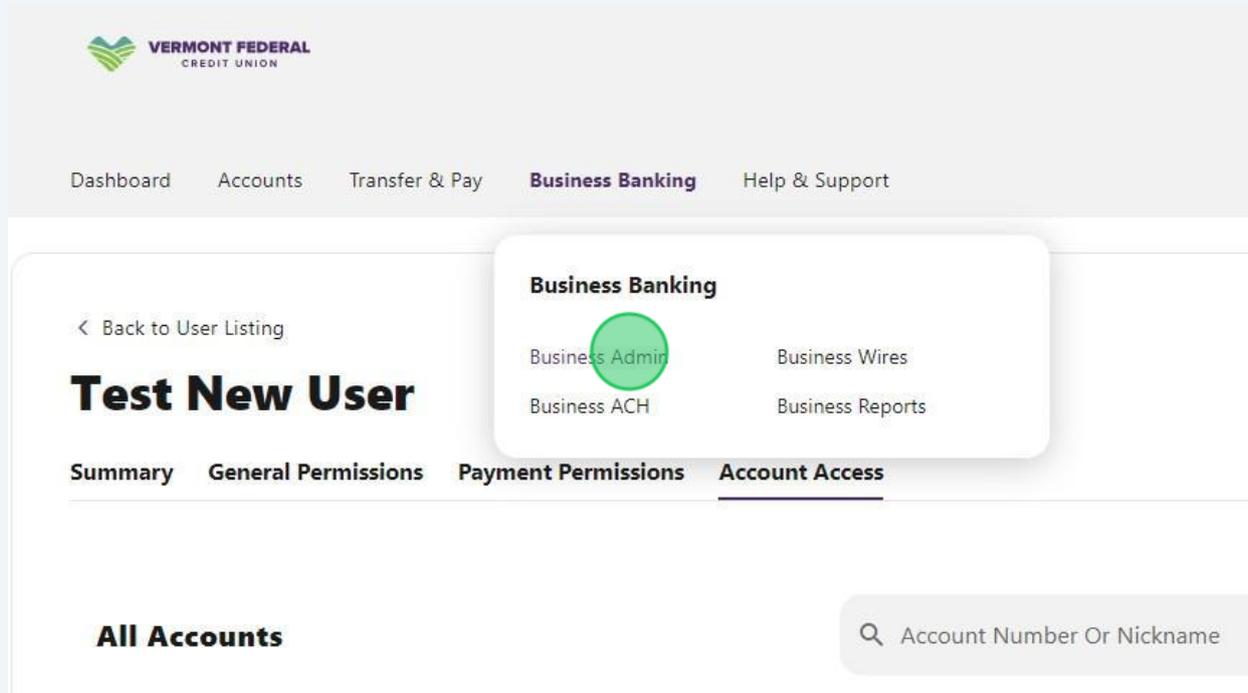


Tip! If you need to change the permissions for accounts individually use the view details section here, which selects the user you just created. Alternatively, if you need to do this at any time after user setup you can navigate to **Business Banking > Business Admin > Users > Select User's Name > Account Access.**

Copy An Existing User to Make A New User

19 Log In to Your Account

- Navigate to the Login Page: [Vermont Federal Credit Union](#)
- Navigate to the **Business Banking** tab.
- Click on **Business Admin**



The screenshot displays the Vermont Federal Credit Union Business Banking interface. At the top, the Vermont Federal Credit Union logo is visible. Below the logo, a navigation bar includes links for Dashboard, Accounts, Transfer & Pay, **Business Banking**, and Help & Support. The main content area features a 'Business Banking' dropdown menu with options: Business Admin (highlighted with a green circle), Business Wires, Business ACH, and Business Reports. A breadcrumb link '< Back to User Listing' is present. The title 'Test New User' is prominently displayed. Below the title, a tabbed interface shows 'Summary', 'General Permissions', 'Payment Permissions', and 'Account Access' (the active tab). At the bottom, there is a section titled 'All Accounts' and a search bar with the placeholder text 'Account Number Or Nickname'.

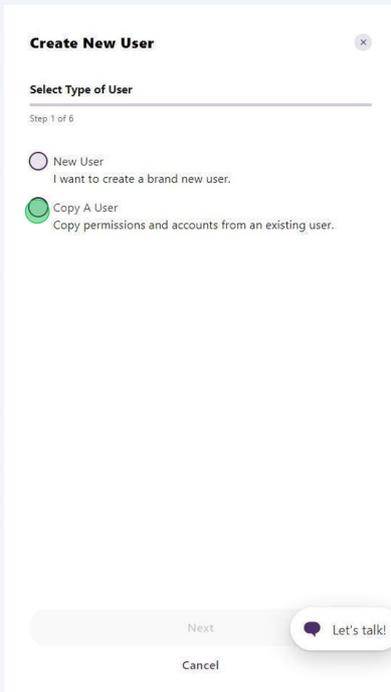
20 Copying Existing Business Users

- Click the **Users** tab
- Click the + button to **Copy a User**

The screenshot displays the Business Admin interface. At the top, a navigation bar includes links for Dashboard, Accounts, Transfer & Pay, Business Banking (highlighted), and Help & Support. Below this, the main content area is titled "Business Admin" and features three tabs: Authorizations, Payees, and Users (which is highlighted with a green circle). Under the Users tab, there is a section for "Authorization Requests". On the left side, a sidebar lists various transfer types: ACH, External Transfers, Internal Transfers, and Wires. On the right side, there is a "Sort By:" dropdown menu set to "Date", a button with up and down arrows, and a table header with columns for "DATE" and "ACCOUNTS". Below the header, a row labeled "PENDING REQUESTS" is visible.

21 Copying Existing Business Users

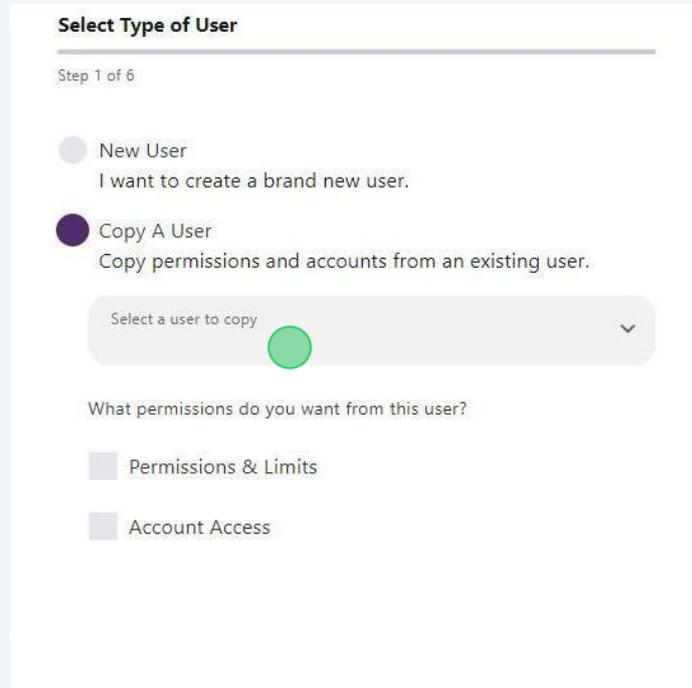
- Select the **Copy a User** option
- Then click the **Next** button



The screenshot shows a dialog box titled "Create New User" with a close button (X) in the top right corner. Below the title is a section header "Select Type of User" followed by a horizontal line and the text "Step 1 of 6". There are two radio button options: "New User" with the description "I want to create a brand new user." and "Copy A User" with the description "Copy permissions and accounts from an existing user." The "Copy A User" option is selected, indicated by a green circle. At the bottom of the dialog, there are three buttons: "Next" (disabled), "Let's talk!" (with a speech bubble icon), and "Cancel".

22 Copying Existing Business Users

- Select the **Copy a User** option
- Select the user you would like to copy from the dropdown menu
- Then click the **Next** button



Select Type of User

Step 1 of 6

New User
I want to create a brand new user.

Copy A User
Copy permissions and accounts from an existing user.

Select a user to copy

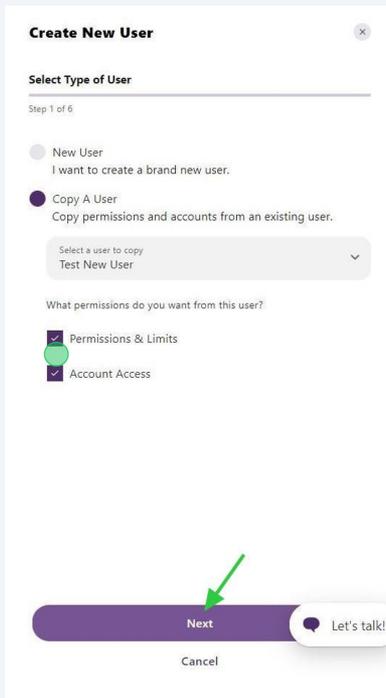
What permissions do you want from this user?

Permissions & Limits

Account Access

23 Copying User Permissions, Limits, & Access

- Select if you would like to copy **Permissions & Limits** and/or **Account Access** of the selected user.
- Click **Next**



Create New User ✕

Select Type of User

Step 1 of 6

New User
I want to create a brand new user.

Copy A User
Copy permissions and accounts from an existing user.

Select a user to copy
Test New User ▾

What permissions do you want from this user?

Permissions & Limits

Account Access

Next Let's talk!

Cancel

24 Copying Existing Business Users

- The only required fields you will need to fill out for a copied user are **First Name**, **Last Name**, and **Username**

Secondary Phone Number (Optional)

Office Phone Number (Optional)

Username

Username



Next



Let's talk!

Back



Warning! You will need to verify that the username is not already in use. You do this by entering the text of the username, then pressing the arrow on the right side of the field. If you do not complete this step the **Next** button will not be selectable and you will not be able to move forward in the process.

Username



Check username availability

26 Copying Existing Business Users

- Fill out all **Required** fields
- Fill out any **Optional** fields if needed
- Click the **Next** button

Secondary Phone Number (Optional)

Office Phone Number (Optional)

Username

Username
test3211



Username available

Next



Let's talk!

Back

27 Setting Copied User Permissions

- Review the user permissions and make any necessary changes
- Then select **Next**

Edit Business Contact Information
User is able to edit the contact info.

Feature Access Unselect All

View eDocuments
View statements, notices, tax forms, and annual credit card summary.

Access Card Management
Ability to manage card.

View Account Analysis Statements
Ability to view analysis statements.

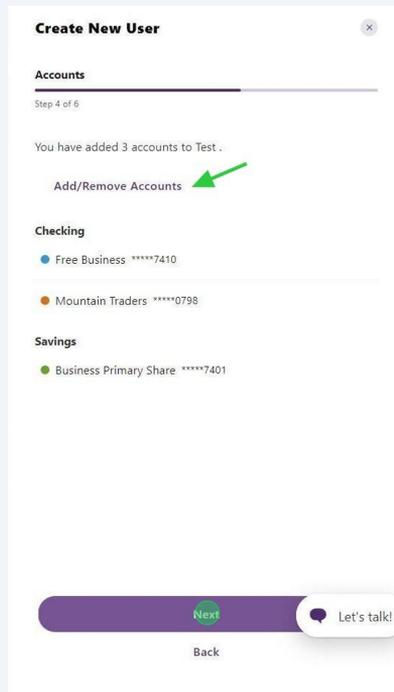
External Account Aggregation
Allows a sub-user to aggregate external accounts to view.

Next Let's talk!

Back

28 Adding Copied Users to Business Accounts

- Update any account access by clicking **Add/Remove Accounts**
- Then select **Next**



The screenshot shows a mobile application interface titled "Create New User" with a close button in the top right corner. A progress bar indicates "Accounts" as the current step, labeled "Step 4 of 6". Below the progress bar, a message states "You have added 3 accounts to Test...". A button labeled "Add/Remove Accounts" is highlighted with a green arrow. Underneath, there are two sections: "Checking" with two radio button options, "Free Business ****7410" (selected) and "Mountain Traders ****0798"; and "Savings" with one radio button option, "Business Primary Share ****7401". At the bottom, there is a purple bar with a "Next" button, a "Let's talk!" button with a speech bubble icon, and a "Back" button.

29 Setting Business Account Permissions

- Make any necessary updates to the account permissions.
- Once complete, click **Next**

These will be applied to all eligible accounts within each account type. You can change the permissions individually in the User Details section after creation.

Checking (12 of 12) Unselect All

View Account
View the account, and view the account's balance and the associated transactions in the "My Accounts" widget.

ACH
Provide ability to submit ACH Batches from this account, and View scheduled and Historical ACH submissions from this account.

Bill Pay From
Ability to pay bills from this account.

Wire Funds Out From
Provide ability to submit Wire requests and View Scheduled and Historical Wire submissions from this account.

View Statements
View images of statements for this account. NOTE – this could display other statements, if this account's statements are combined with other accounts.

Next Let's talk!

Back

30 Copying a Business User

- Review all user account information
- Select the pencil icon next to any section if you need to make updates
- Select **Submit** when complete

ADDRESS

No address

Primary Phone Number

No phone number

Secondary Phone Number

No phone number

Permissions



Submit

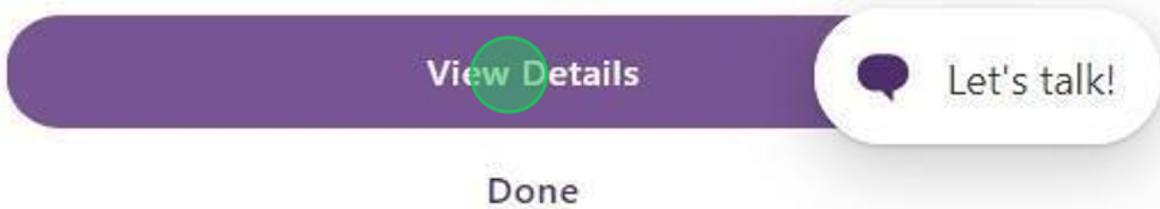


Let's talk!

Back

31 Reviewing Copied Business Users

- Click **View Details** to navigate directly to the new user's account
- Click **Done** if you are finished creating the account.



Tip! If you need to change the permissions for accounts individually use the view details section here, which selects the user you just created. Alternatively, if you need to do this at any time after user setup you can navigate to **Business Banking > Business Admin > Users > Select User's Name > Account Access**.