

Getting Started: How to Create or Give Access to a Sub User



1 Step 1: Log into Your Business Account

1. Log into your business account using your credentials via the online banking. online.vermontfederal.org

2. Navigate to and click on "**Business Banking**" then select "**Business Admin**" and click on "**Users.**"

A screenshot of the Vermont Federal Credit Union Business Banking dashboard. The top navigation bar includes "Dashboard", "Accounts", "Transfer & Pay", "Business Banking", "Tools", and "Help & Support". The main content area shows a "Dashboard" heading, followed by "Accounts" and "Checking" sections. A "Business Banking" dropdown menu is open, highlighting "Business Admin" with a green circle. Below the menu, there are logos for "us", "W", "G", and "VFCU". A "Get Started" button is visible in the bottom right corner. A table entry for "VFCU Business Checking Test" shows a balance of \$79.69.

2 Step 2: Add a New User


Click on the **+** (plus) icon




Dashboard Accounts Transfer & Pay **Business Banking** Tools Help & Support

Business Admin

Authorizations Users

All Users

Search By Name (First Or Last) 

USER	ACCOUNTS	PAYMENT TYPES	STATUS	
	5	None	ACTIVE	...
	5	None	ACTIVE	...
	5	None	ACTIVE	...

3

Select the "New User" box.

Transfer & Pay Business Banking Tools Help & Support

Admin

Search By Name (First Or Last)

ACCOUNTS	PAYMENT TYPES	STATUS
5	None	ACTIVE
5	None	ACTIVE
5	None	ACTIVE
5	None	ACTIVE

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.

Next

Cancel

4

Fill out the required information, including creating a **username** for the sub user. (The username should be provided to the sub user by the person who is creating the new sub user profile)

The screenshot shows a 'Create New User' form overlaid on a dark sidebar. The sidebar contains navigation links: 'Transfer & Pay', 'Business Banking', 'Tools', and 'Help & Support'. Below these is a search bar with the text 'Search By Name (First Or Last)'. The main form has the following fields:

- Secondary Phone Number (Optional)
- Office Phone Number (Optional)
- Username**
 - Username (highlighted with a green circle)
- Address**
 - Address 1 (Optional) 0 / 30
 - Address 2 (Optional) 0 / 30
 - City (Optional) 0 / 30

5

Click "Check username availability"

This screenshot shows the 'Create New User' form with the 'Username' field filled with 'HallTest'. A green circle highlights the 'Check username availability' button located below the username input. The sidebar and other form fields are visible in the background.

6 Step 3: Set Permissions and Limits

1. On the "Permissions and Limits" page, assign the appropriate access for the sub user.

The image shows a banking interface with a dark sidebar on the left and a main content area on the right. The sidebar includes navigation links for 'Pay', 'Business Banking', 'Tools', and 'Help & Support', along with a search bar and a table of accounts. The main content area displays a 'Create New User' modal with a progress indicator at 'Step 3 of 6'. The modal is divided into 'Administration' and 'Feature Access' sections, each with a 'Select All' button. Under 'Administration', the 'Edit Business Contact Information' toggle is highlighted with a green circle. Under 'Feature Access', three toggles are visible: 'View eDocuments', 'Access Card Management', and 'View Account Analysis Statements'.

Navigation: Pay, Business Banking, Tools, Help & Support

Search: Search By Name (First Or Last)

ACCOUNTS	PAYMENT TYPES	STATUS
5	None	ACTIVE
5	None	ACTIVE
5	None	ACTIVE

Create New User

Step 3 of 6

Administration

Select All

Manage Users
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

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.

7

1. You can assign access in the following areas: (open each area to see what access is included)

- **Administrative Access**
 - **Feature Access**
 - **Payment Type Access**
 - **Payments Destination and Receivables**
- *(You also have the option to grant full access to the sub user.)*

The screenshot displays a user management interface. On the left, a dark sidebar contains a search bar labeled "Search By Name (First Or Last)" and a table with a "STATUS" column. The table lists three entries, each with the status "ACTIVE" and two asterisks (**). On the right, the main content area shows settings for "External Account Aggregation", which is currently disabled. Below this, the "Payment Types" section is active, showing "Internal Transfers" with a green circle and right arrow, and "External Transfers" and "Bill Pay" both with "NO ACCESS" and right arrows.

STATUS
ACTIVE **
ACTIVE **
ACTIVE **

External Account Aggregation
Allows a sub user to aggregate external accounts to view balances and transactions.

Payment Types
Select transaction access limits

Internal Transfers

External Transfers

Bill Pay

8 Click "Select Accounts"

The screenshot shows a 'Create New User' dialog box with a progress bar indicating 'Step 4 of 6' under the 'Accounts' section. The text reads: 'You have added 0 accounts to Eddie. Add at least one account.' Below this is a button labeled '+ Select Accounts' which is circled in green. In the background, a table of accounts is visible with columns for ACCOUNTS, PAYMENT TYPES, and STATUS.

ACCOUNTS	PAYMENT TYPES	STATUS
5	None	ACTIVE
5	None	ACTIVE
5	None	ACTIVE

9 Select the **accounts** you want to grant access to the sub-user, then set the account permissions.

The screenshot shows an account selection interface. At the top is a search bar labeled 'Account Number Or Nickname'. Below are two sections: 'Checking (0 of 1)' and 'Credit Cards (0 of 4)'. Under 'Credit Cards', there are three entries: 'Business Checking Test', 'Business', and 'Visa Business'. The 'Visa Business' entry has a selection checkbox circled in green. Other entries include 'Business' and 'Visa Business' with their respective account numbers.

Account Type	Account Name	Account Number
Checking	Business Checking Test	*****
Credit Cards	Business	*****2716
Credit Cards	Visa Business	*****0093
Credit Cards	Visa Business	*****3250
Credit Cards	Visa Business	*****3268

10 Step 4: Review and Submit

1. After assigning permissions, click "**Next.**"
2. Review all the entered information to ensure accuracy and click "**Submit.**"

The screenshot shows a web application interface with a dark sidebar on the left and a light main content area on the right. The sidebar contains navigation links: "Pay", "Business Banking", "Tools", and "Help & Support". Below these is a search bar with the text "Search By Name (First Or Last)". A table with columns "ACCOUNTS", "PAYMENT TYPES", and "STATUS" is visible in the sidebar, with rows showing "5", "None", and "ACTIVE".

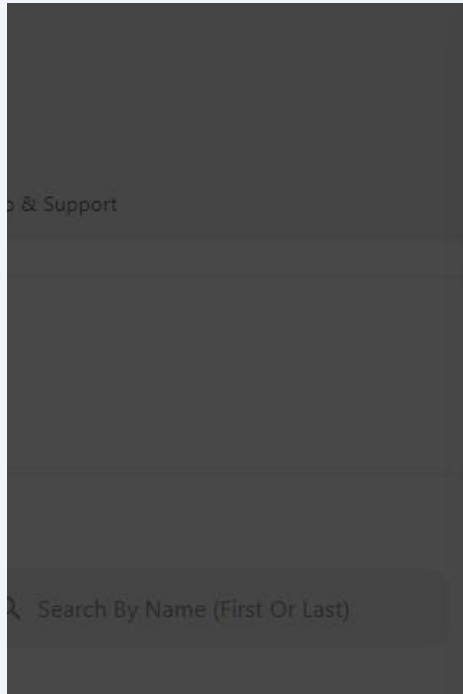
The main content area displays a "Create New User" modal window. The modal has a title bar with a close button (X) and a "Review Information" section. Below this, it indicates "Step 6 of 6". The "Basic Information" section includes the following fields:

- Name: Eddie Hall
- Username: HallTest
- Email: digitalsolutions@vermontfederal.org
- Address: No address
- Primary Phone Number: No phone number
- Secondary Phone Number: No phone number

At the bottom of the modal, there are two buttons: a green "Submit" button and a dark purple "Back" button.

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Select your preferred verification method (via email or SMS) and **verify** your identity



Create New User ✕

Please verify your identity before completing this action.

Text **Email** **Call**

The verification code will be emailed to b***e@vermontfederal.org.

12 Step 5: Manage Sub User Profiles

1. Once your identity is verified, you can **view the newly added user profiles**.
2. From this page, you can **edit, manage access, or change permissions** as needed.

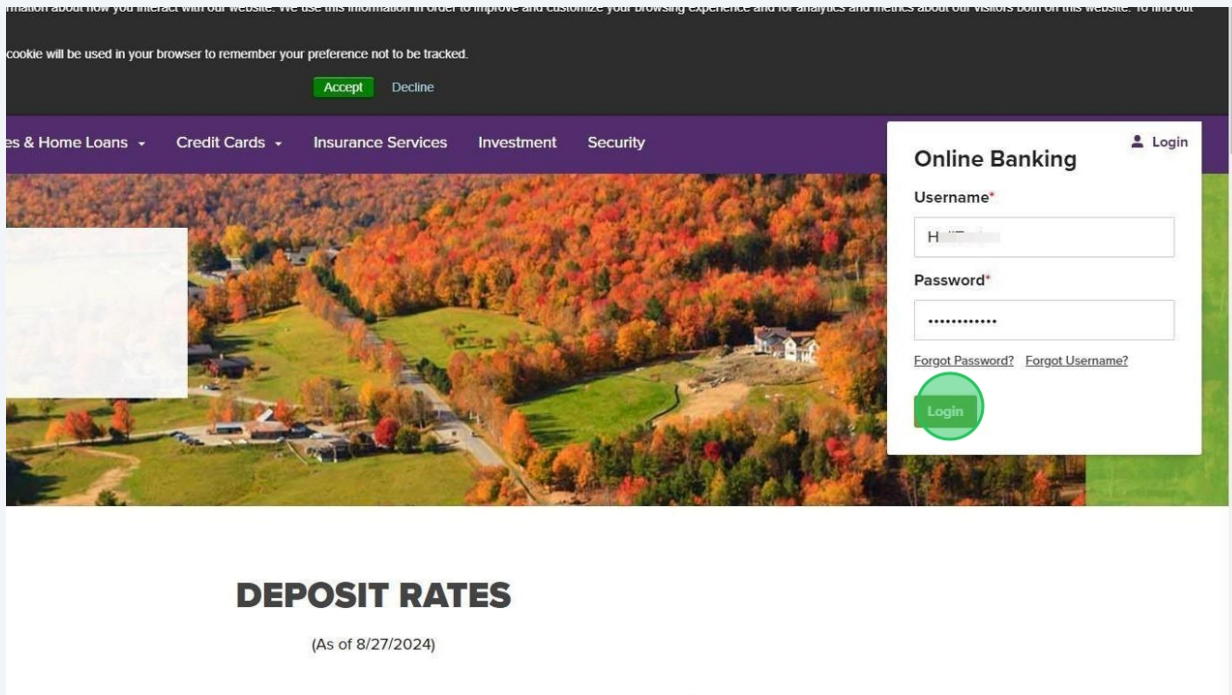
The screenshot displays the Vermont Federal Credit Union Business Banking interface. At the top, the logo for Vermont Federal Credit Union is visible on the left, and a user profile icon is on the right. Below the logo, a navigation menu includes Dashboard, Accounts, Transfer & Pay, Business Banking (highlighted), Tools, and Help & Support. The main content area shows a sub-user profile for 'Ed [REDACTED]'. The 'Payment Permissions' tab is selected and highlighted with a green circle. The interface is divided into two sections: Administration and Feature Access. Under Administration, 'Manage Users' is listed with a description and a 'Manage Permissions' link. 'Edit Business Contact Information' is also listed with a checkmark indicating it is enabled. Under Feature Access, 'View eDocuments' is listed with a description and a 'Manage Permissions' link. 'Access Card Management' is also listed with a checkmark indicating it is enabled.

13 Sub User Login Setup -STEPS

1. The sub user will need to receive the username from the master business user.
2. The sub user will receive a temporary password via email that will expire within 24 hours.

14 Step 7: Sub User First-Time Login

1. The sub user need to open the Vermont Federal Credit Union website or download the mobile app and select "**Login.**"



The screenshot shows the Vermont Federal Credit Union website. At the top, there is a navigation menu with links for "Savings & Home Loans", "Credit Cards", "Insurance Services", "Investment", and "Security". A purple banner with the text "Online Banking" and a "Login" button is visible. Below the banner is a large image of a golf course with autumn foliage. In the foreground, there is a white box with the text "DEPOSIT RATES (As of 8/27/2024)".

cookie will be used in your browser to remember your preference not to be tracked.

Accept Decline

es & Home Loans Credit Cards Insurance Services Investment Security

Online Banking Login

Username*

H

Password*

.....

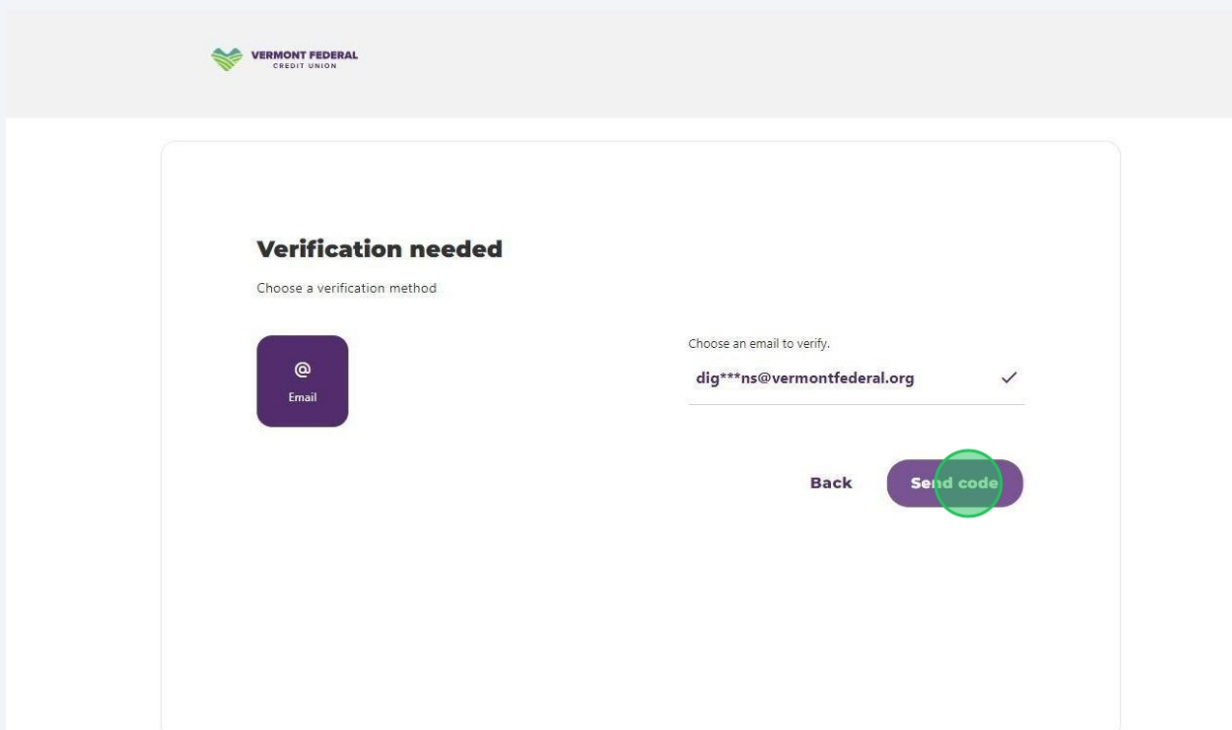
Forgot Password? Forgot Username?

Login

DEPOSIT RATES

(As of 8/27/2024)

15 They will **verify** their identity via a code sent to their email



The screenshot shows the Vermont Federal Credit Union website. At the top, there is a navigation menu with links for "Savings & Home Loans", "Credit Cards", "Insurance Services", "Investment", and "Security". A purple banner with the text "Online Banking" and a "Login" button is visible. Below the banner is a large image of a golf course with autumn foliage. In the foreground, there is a white box with the text "DEPOSIT RATES (As of 8/27/2024)".

VERMONT FEDERAL CREDIT UNION

Verification needed

Choose a verification method

Email

Choose an email to verify.

dig***ns@vermontfederal.org ✓

Back Send code

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They will then create a **new password** and gain access to online banking.

Create your password

Your password must be at least ten characters in length, contain at least one lowercase letter, at least one uppercase letter, at least one special character, and at least one number. Only the following special characters are allowed: _ ~ @ # \$ % ^ & * + = ` { } : ; ! . ?

Password *
••••••••

Password Strength Is Fair 

Confirm Password *
••••••••

Matches

Continue

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New added sub user can now access online banking.

Note: If you encounter any issues, please contact member support for assistance (888) 252-0202. Thank you!

The screenshot displays the Vermont Federal Credit Union online banking dashboard. At the top left is the Vermont Federal Credit Union logo. To the right is a user profile icon. Below the logo is a navigation menu with the following items: Dashboard, Accounts, Transfer & Pay, Business Banking, Tools, and Help & Support. The main content area is divided into several sections. On the left, there is a 'Dashboard' section with a 'Transfer & Pay' overlay menu. The overlay menu contains 'Bill Pay', 'Transfers', and 'Add Account For Transfers'. Below this is the 'Accounts' section, followed by 'Credit Cards' which shows a balance of \$0.00. There are three credit cards listed: 'CONTROL Visa Business' (ending in 2716), 'Visa Business' (ending in 0093), and 'Visa Business' (ending in 3250). Each card has a 'Pay' button and a balance of \$0.00 with an available balance of \$1,000.00. On the right side, there is a 'View External Account' section with logos for various banks and a 'Get Started' button. Below that is a 'Last 15 days' section with a gear icon and a message: 'There has been no activity to report for the last 15 days.'