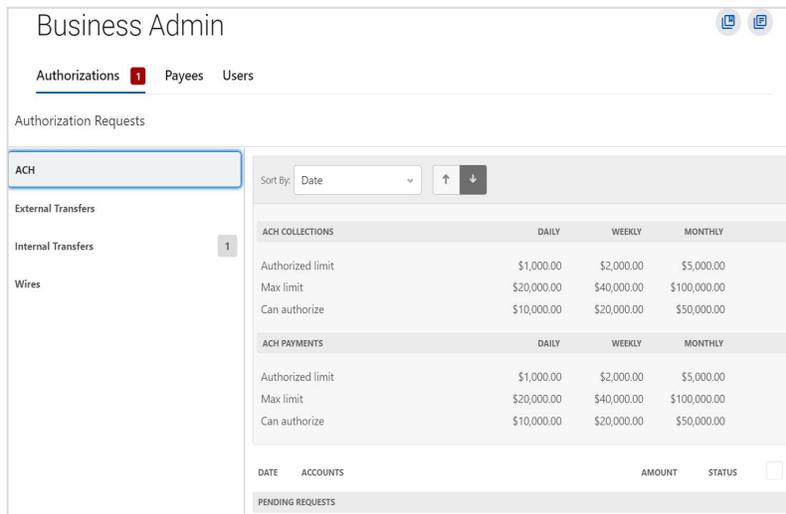


# Business Online Banking User Guide

## Overview

Broadview’s Business Online Banking system is designed with the business owner in mind. Business users can use the **Business Admin** feature to set up, maintain, and manage the business’s use of Broadview’s Business Online Banking. They system is the foundation for all other business widgets including **Business ACH**, **Business Wires**, and **Business Reports**. The **Business Admin** widget also serves as the hub for **Authorizations**, **Payees**, and **User Management**.

Business users can click **Business Admin** from the menu to access the **Business Admin** widget.



## Register for Business Online Banking

To register for Business Online Banking, master users can register themselves through Broadview’s website at [www.broadviewfcu.com](http://www.broadviewfcu.com) for basic online banking. For added features and entitlements, please reach out to Broadview’s Business Banking team at [broadviewbusinessbanking@broadviewfcu.com](mailto:broadviewbusinessbanking@broadviewfcu.com) or 518-464-5322.

## Business User Types

The terms used to describe a business user are:

- **Business user** - Business user is a general term for your business’ end user. This user type can be a master user or sub user in the business.
- **Master user** - The primary business user has permissions to grant access to sub users. The master user is an individual chosen by your company and registered with Broadview. You can only have one master user per business. If a business has co-owners, one is a master user and the other is a sub user who has all levels of **General**, **Payment**, and **Account** permissions.
- **Sub user** - Additional users in the business who are not registered by Broadview. Sub users can be assigned varying levels of permissions.

## First Time Login for Sub Users

The Sub User Login process can vary based on your configuration. Typically, when a business sub user logs in for the first time, Broadview's Business Online Platform gathers information to validate the sub user.

The sub user follows these steps to log in the first time:

1. Click a link provided by their Admin or through email.
2. Enter their username.
3. The system may prompt for a new username at login, create a username.
4. Click **Continue**.
5. In the **Create your password** window, create a password.
6. Enroll in Multi-factor Authentication (MFA).
7. Click **Enroll**.
8. Enter an email address and phone number to confirm contact information.
9. Enter verification information in the required fields that may include one or more of the following: **Mobile Number, Mother's Maiden Name, and Social Security Number**.
10. Click **Continue**.  
After a successful login, the user must confirm their contact information.
11. Click **Continue**. The **Get Started with Business Online Banking** page opens.

### Create a username

Create a unique, alphanumeric username between 6 and 30 characters in length.

Username \*  
aNewUsername

Username available

**Continue**

### Enroll in multi-factor authentication

For security reasons, we need you to enroll in multi-factor authentication to proceed. If you need to update your contact information, contact the call center.

Authenticate with the below email address

Email 2FA

jor\*\*\*om@  
 !\*\*\*@  
 aal\*\*\*ks@

**Enroll**

Dashboard Accounts Transfer & Pay Tools Business

### Log In to Online Banking

#### Get Started with Online Banking

Add your photo and other personal info to your profile.

**Complete Profile**

View your accounts and balances.

**View Accounts**

Customize your online banking experience with your favorite theme.

**Customize Settings**

#### Your Progress

- Confirm Your Identity  
Verify you have an account and that you are the owner of the account.
- Register  
Choose a username and generate a temporary password.
- Authenticate  
Provide your security information.
- Confirm Contact Information  
Confirm your email and phone number.
- Done!**  
Start banking, saving, budgeting and sharing.

**Need help?**

### Enter Verification Information

The following information will be used to verify you have an account with Idaho Central Credit Union and that you are the owner of the account.

Social Security Number \*  
333221111

Date Of Birth \*  
08/22/2023 (Today)  
MM/DD/YYYY

Mobile Phone \*  
(555) 555-2023

Mother's Maiden Name \*  
This-Is-Her-Name  
16 / 35

Custom Field 1 \*  
Really interesting information here  
35 / 35

Custom Field 2 \*  
Store identifying info 123456  
29 / 35

**Continue**

# Authorizations

Broadview’s Platform supports a security process called dual authorization. Dual authorization requires any payment request to be authorized by another business user prior to being sent for processing. Transactions that require dual authorization are ACH submissions and Wire transfers.

Only business users with the following **Payment Permissions** can authorize transactions:

- **Authorize ACH Collections**
- **Authorize ACH Payments**
- **Authorize Internal Transfers**
- **Authorize External Transfers**
- **Authorize Wires**

One of these permissions is required for business users to see the **Authorizations** tab in the **Business Admin** widget.

## Transaction Types and Requirements

In addition to **General** and **Payment** permissions, the business user must have the following requirements to authorize certain transactions:

Transaction Type	Requirements
ACH Collections	<ul style="list-style-type: none"> <li>● The <b>Authorize</b> permission.</li> <li>● Be permitted to the ACH transaction type used in the template (for example, the business user must be permitted to collect funds from a business, collect funds from consumers, perform telephone collections, and perform internet collections before they can view or authorize the transaction).</li> <li>● Be permitted to the ACH offset account used in the template.</li> <li>● Have sufficient daily, weekly, and monthly authorization limits.</li> </ul>
ACH Payments	<ul style="list-style-type: none"> <li>● The <b>Authorize</b> permission.</li> <li>● Be permitted to the ACH transaction type used in the template (for example, the business user must be permitted to the Consumer or Business payment type before they can view or authorize the transaction)</li> <li>● Be permitted to the ACH offset account used in the template.</li> <li>● Have sufficient daily, weekly, and monthly authorization limits.</li> </ul>
Wire	<ul style="list-style-type: none"> <li>● The <b>Authorize</b> permission.</li> <li>● Be permitted to the wire funding account.</li> <li>● Have sufficient daily, weekly, and monthly authorization limits.</li> </ul>
Transfers (Internal)	<ul style="list-style-type: none"> <li>● The <b>Authorize</b> permission.</li> <li>● Account permissions to the <b>Transfer Funds Into</b> and <b>Transfer Funds Out From</b> accounts used in the transaction.</li> <li>● Have sufficient daily, weekly, and monthly authorization limits.</li> </ul>
Transfers (External)	<ul style="list-style-type: none"> <li>● The <b>Authorize</b> permission.</li> <li>● Account permissions to the <b>Transfer Funds Into</b> and <b>Transfer Funds Out From</b> accounts used in the transaction.</li> <li>● Have sufficient daily, weekly, and monthly authorization limits.</li> </ul>

# Transaction Statuses

Broadview's Platform uses the following statuses:

Transaction Status	Definition
Needs Authorization	The ACH template, wire transfer, or account transfer exceeded the submitting business user's limits for the transaction type and must be authorized by a business user with <b>Authorize</b> permissions for the transaction type. Transactions with a <b>Deliver by Date</b> of today that have a <b>Needs Authorization</b> status but have not been authorized prior to Broadview's cutoff time for the transaction type are automatically marked <b>Expired</b> and can no longer be submitted for processing. Instead, the business user must submit a new request.
Authorized	The ACH template, wire transfer, or account transfer was successfully authorized.
Rejected	The ACH template, wire transfer, or account transfer was rejected by a business user with <b>Authorize</b> permissions for the transaction type.
Expired	The ACH template or wire transfer was not authorized prior to the date or time required.
Canceled	The ACH template, wire transfer, or account transfer was canceled by a business user and can't be submitted for processing.

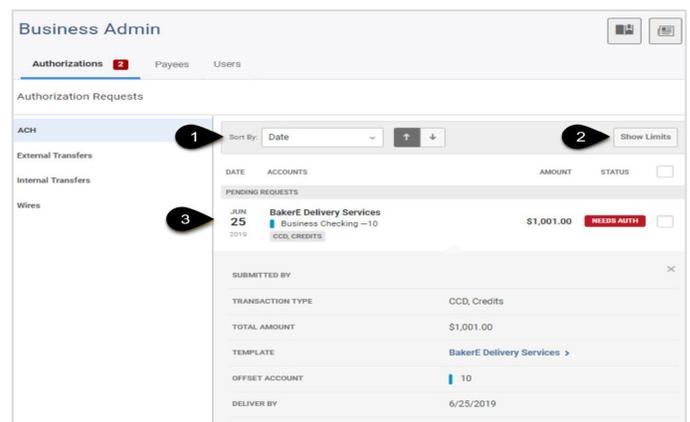
## Needs Authorization Transactions

In the **Business Admin** widget, use the **Authorizations** tab to authorize or reject transactions in a **Needs Authorization** status. You can do this on a desktop or mobile device. The number next to **Authorizations** indicates the number of transactions that are in a **Needs Authorization** status.

Using the desktop view, business users with the proper permissions can:

1. Sort pending authorizations by date, payee, or amount.
2. Click **Show Limits** to view your authorization limits.
3. Click a transaction to view details.

When using a mobile device, the **Business Admin** widget shows a **Pending Requests** window. The system lists transactions in a **Needs Authorization** status under the appropriate transaction type.



## Authorize a Transaction

This section describes how to authorize a transaction on the desktop application and in the mobile application.

### Authorize a Transaction (Desktop)

To authorize a transaction:

1. Open the **Business Admin** widget. The **Authorizations** tab opens by default.
2. Select the transaction type to view transactions that are in a **Needs Authorization** status.
3. Select the checkbox for the transaction to authorize.
4. Click **Authorize** to approve and submit the transaction to your financial institution for processing.
5. A success message indicates the transaction was authorized.

Business Admin

Authorizations **1** Payees Users

Authorization Requests

ACH

External Transfers

Internal Transfers **1**

Wires

Sort By: Date

INTERNAL TRANSFER	DAILY	WEEKLY	MONTHLY
Authorized limit	\$5,000.00	\$20,000.00	\$75,000.00
Max limit	\$50,000.00	\$200,000.00	\$750,000.00
Can authorize	\$25,000.00	\$100,000.00	\$500,000.00

DATE ACCOUNTS AMOUNT STATUS

PENDING REQUESTS

DATE	ACCOUNTS	AMOUNT	STATUS
JUN 30 2020	Corporate Operating Acct. —10 Lakefront Apts Operating Acct. —2	\$5,500.00	NEEDS AUTH

Authorization Total (0): \$0.00

Reject Authorize

## Authorize a Transaction (Mobile)

To authorize a transaction:

1. Tap the transaction to view the transaction's details. The **ACH Request Details** page opens.
2. Tap **Authorize**. The **Confirmation** page indicates the transaction was authorized.
3. Tap **Go Back to Pending Requests** to return to the **Pending Requests** page.

ACH Request Details

AMOUNT **\$1,001.00**

TEMPLATE BakerE Delivery Services

TRANSACTION TYPE CCD, Credits

COMPANY ENTRY DESCRIPTION delivery

SUBMITTED BY Dara Povlot

OFFSET ACCOUNT **Business Checking**

DELIVER BY 1 JUL 2019

BATCH ID 405

ⓘ Cut-off time: 05:00 PM (Central Standard Time)

Authorize

Reject

Pending Requests

The payments below require authorization prior to being submitted. Select a payment to view details and authorize/reject.

ACH

BakerE Delivery Services	<b>\$1,001.00</b>
Business Checking 10	2 JUL 2019
CCD, Credits	

BakerE Delivery Services	<b>\$1,001.00</b>
Business Checking 10	3 JUL 2019
CCD, Credits	

ⓘ Cut-off time: 05:00 PM (Central Standard Time)

Confirmation

✓

ACH Request successfully **authorized**

AMOUNT **\$1,001.00**

TEMPLATE BakerE Delivery Services

DELIVER BY 1 JUL 2019

TRANSACTION TYPE CCD, Credits

OFFSET ACCOUNT **Business Checking**

Go Back to Pending Requests

## Reject a Transaction

If a business user rejects a transaction, Broadview's Platform automatically recalculates that business user's daily, weekly, and monthly limits, and removes any deductions recorded against those limits for the transaction type.

## Reject a Transaction (Desktop)

To reject a transaction:

1. Open the **Business Admin** widget. The **Authorizations** tab opens by default. Transaction types with numbers next to them have transactions in a **Needs Authorization** status.
2. Select the transaction type to view transactions that are in a **Needs Authorization** status.
3. Select the checkbox for the transaction to reject.
4. Click **Reject**. The **Reject** window opens. The window name reflects transaction type being rejected.

**Reject ACH Payment**

JUN 27 2019 BakerE Delivery Services Business Checking -10 \$1,001.00  
CCD, CREDITS

REASON  
Type in a reason (optional)

An alert will be sent to the individual who scheduled the payment.

Cancel Reject Batch

Business Admin

Authorizations 1 Payees Users

Authorization Requests

ACH

External Transfers

Internal Transfers 1

Wires

Sort By: Date

INTERNAL TRANSFER	DAILY	WEEKLY	MONTHLY
Authorized limit	\$5,000.00	\$20,000.00	\$75,000.00
Max limit	\$50,000.00	\$200,000.00	\$750,000.00
Can authorize	\$25,000.00	\$100,000.00	\$500,000.00

DATE ACCOUNTS AMOUNT STATUS

PENDING REQUESTS

JUN 30 2019	Corporate Operating Acct. -10 Lakefront Apts Operating Acct. -2	\$5,500.00	NEEDS AUTH
ONE TIME	Once		

Authorization Total (0): \$0.00

Reject Authorize

5. In the **Reason** field, describe why you rejected the transaction request (for example, the wrong amount or wrong account).
6. Click **Reject**.  
A success message indicates the transaction was rejected. The system sends an email to the business user who submitted the request to inform them that the transaction was rejected and won't be processed.

## Reject a Transaction (Mobile)

To use a mobile device to reject a transaction:

1. Tap the transaction to view the transaction's details. The **ACH Request Details** window opens.
2. Tap **Reject**. The **Confirmation** window opens.
3. In the **Reason** field, describe why you rejected the transaction request (for example, the wrong amount or wrong account).
4. Tap **Yes, Reject**. The **Confirmation** window indicates the transaction was rejected.
5. Click **Go Back to Pending Requests** to return to the **Pending Requests** window.

Pending Requests

The payments below require authorization prior to being submitted. Select a payment to view details and authorize/reject.

ACH

BakerE Delivery Services	\$1,001.00
Business Checking 10	3 JUL 2019
CCD, Credits	

Cut-off time: 05:00 PM (Central Standard Time)

## Authorization Alerts

Depending on a sub user's permissions, the sub user can set alerts when an ACH template, wire, or account transfer request is submitted for approval. Business users who have subscribed to an alert see alerts on their dashboard as well.

## Payees

Before a business can submit a business ACH template or wire transfer, they must set up **Payees** (the recipients of the ACH or Wire transfer). To do this, business users use the **Business Admin** widget's **Payees** tab. From here, business users who are assigned the **Manage Payees** permission can add, edit, and delete payees.

**Caution:** Although the business user has added a payee, the payee must add a payment method otherwise they aren't eligible to be sent any payments.

## Create a New Payee (Desktop)

To create a new payee:

1. In the **Business Admin** widget, click the **Payees** tab.
2. Click **Add New Payee**. If a business does not have any payees set up, click **Get Started** to add the first payee. The **Add new payee** window opens.

- For **Payee details**, select **Person** or **Business**.
- In the **Full Name** field, enter the payee's name. Payee names can be no more than 22 characters, including spaces.
- Optional: In the **Email** field, enter the payee's email address.
- Optional: In the **Payee ID** field, enter the identification for the payee. Business users can either create their own Payee ID or leave the field blank. If the field is blank, Broadview creates a unique Payee ID. The auto-generated Payee ID is a combination of the payee's first and last name and a tracking number.
- Click **Add address** to expand the address section and add the address. Payees must have an address to add or edit a wire payment method. This includes only domestic payments and is required to facilitate Office of Foreign Assets Control (OFAC) checks.
- Optional: Click **Add phone number** to expand the section and add a phone number.
- Optional: Click **Add website** to expand the section and add a website.
- Optional: From **Choose a group**, select a payee group. The system generates the default **Employees**, **Vendors**, and **Customers** groups. Click + **Create Group** to create a new group. If a new group is created while adding a payee, the payee is assigned to the new group and the group is available to select for other payees.

Choose a group (Optional)

Employees   Tenants   Vendors   +

- Click **Add payee**.  
A success message indicates the payee was added.

Although the business user added a payee, the payee isn't eligible to be sent any payments until a payment method is added to the payee.

**Add new payee**

Payee details

Person   Business

Selecting a payee's type is required. A payee's type is an identification tool to help with payment processing. Once this field is saved it cannot be edited.

Full Name \*  
Jaye Smythe 11 / 22

Email (Optional)

Payee ID (Optional)

We will create a Payee ID for you, or you can enter your own Payee ID.

Payee's address is required to utilize wire payment methods.

Add address

Add phone number (Optional)

Add website (Optional)

Country (optional)

Address 1 (Optional) 0 / 35

Address 2 (Optional)

Postal Code (Optional) 0 / 10

City (Optional) 0 / 30

Add phone number (Optional)

Add website (Optional)

## Create a New Payee (Mobile)

To create a new payee:

- Tap the **Payees** tab in the mobile **Business Admin** widget.
- Tap **Add Payee**. The **Add Payee** window opens.
- From **Payee Details**, tap **Person** or **Business**.
- In the **Name** field, enter the payee's name. Payee names can be no more than 22 characters, including spaces.
- Optional: In the **Payee ID** field, enter the identification for the payee. Business users can either create their own Payee ID

Business Admin

AUTHORIZATIONS   **PAYEES**

Fancy Smith  
Fancy Smith >

Mike's Lawn Care LLC  
Mike's Lawn >

**Add Payee**

or leave the field blank. If the field is blank, the system creates a unique Payee ID. The auto-generated Payee ID is a combination of the payee's first and last name and a tracking number.

6. Tap the **Country** field and select the payee's country.
7. In the **Address** field, enter the payee's address.
8. Optional: Enter the **Address 2** of the payee, such as an apartment number.
9. In the **City** field, enter the payee's city.
10. Tap the **State** field and select the payee's state.
11. In the **Zip** field, enter the payee's Zip Code.
12. Optional: In the **Phone** field enter the payee's phone number.
13. Tap **Save changes**.

A success message indicates that the payee is added. Payees must have an address in the **Contact Info** section to add wire payment method. This is required to facilitate Office of Foreign Assets Control (OFAC) checks.

Although the business user has added a payee, the payee isn't eligible to be sent any payments until a payment method is added to the payee.

**Add new payee**

**Payee details**

Person Business

Selecting a payee's type is required. A payee's type is an identification tool to help with payment processing. Once this field is saved it cannot be edited.

Full Name  0 / 22

Email (Optional)

Payee ID (Optional)

We will create a Payee ID for you, or you can enter your own Payee ID.

Payee's address is required to utilize wire payment methods.

Add address

Add phone number (Optional)

Add website (Optional)

**Choose a group (Optional)**

Employees Vendors Customers +

Add payee

**ADDRESS**

Payee's address is required to utilize payment methods.

**COUNTRY**

Select country

**ADDRESS**

Enter address

**ADDRESS 2 (OPTIONAL)**

Enter apartment or floor

**CITY**

Enter city

**STATE**

Enter state

**ZIP**

Enter ZIP

**CONTACT INFO**

**PHONE (OPTIONAL)**

Enter phone number

Save changes

## Edit Payee Details (Desktop)

When a payee's name is changed, the change is automatically applied across the system. Menus, filters, and other areas are updated.

To edit a payee's details:

1. In the **Business Admin** widget, click the **Payees** tab.
2. Select the payee from the payee list to see their details.
3. Click **Edit**. The **Edit payee details** window opens.
4. Make the edits and click **Submit**. A success message indicates the payee is updated.

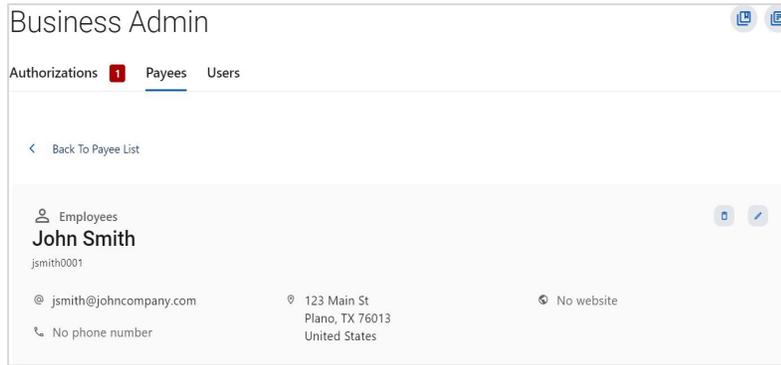
**Business Admin**

Authorizations **1** Payees Users

All payees + Add New Payee

Type: All Payment Methods: All Groups: All

NAME	PAYEE ID	GROUP	PAYMENT METHODS
John Smith	jsmith0001	Employees	.



## Edit Payee Details (Mobile)

When a business user changes a payee's name, the system automatically applies the change across the user interface. Menus, filters, and other areas are updated.

To edit a payee's details using a mobile device:

1. Tap the payee to edit from the payee list. The **Payee Details** window opens.
2. Make the edits and tap **Save changes**.

A success message indicates that the change is saved.

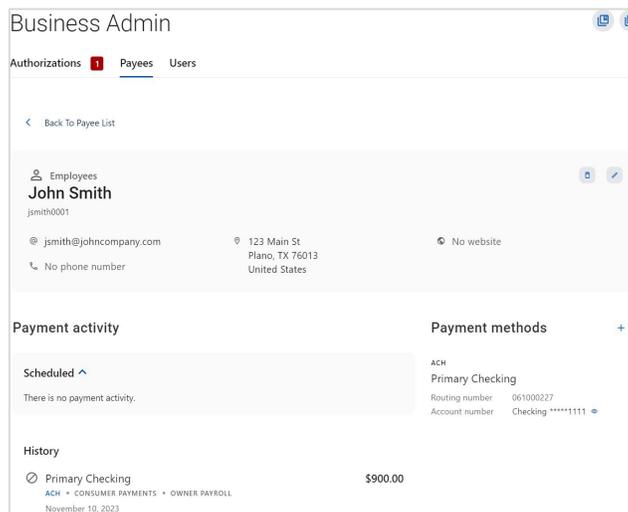


## View Payee Activity

To view scheduled payments and payment history for a payee:

1. In the **Business Admin** widget, click the **Payees** tab.
2. Click the payee from the payee list to open the details page. *You can't use a mobile device to view a payee's payment activity.*

If a payment requires authorization, the system displays the **Requires Authorization** message.



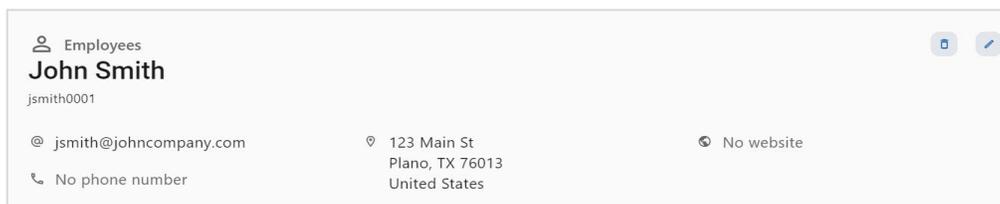
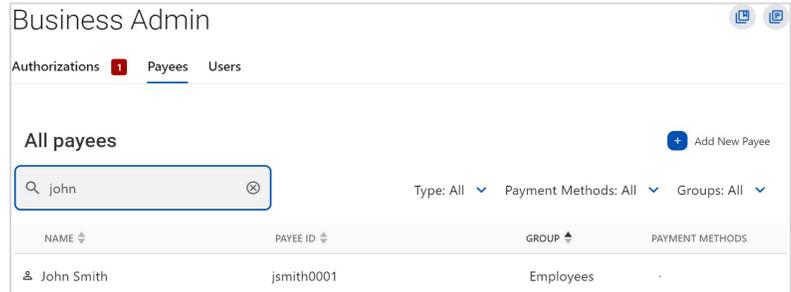
## Delete a Payee

A business user can't delete a payee that has a scheduled transaction in progress. Before deleting a payee, the system searches to see if there are any scheduled payments associated with the payee. If a business user adds a payee whose payee name and ID match a previously deleted payee, the previously deleted payee, along with the deleted payee's payment method and transaction information, are restored.

### Delete a Payee (Desktop)

To delete a payee:

1. Click the **Payees** tab.
2. Select the payee from the payee list.
3. Click  **Delete**. The **Delete payee** window opens.
4. If the system does not identify any scheduled payments, click **Yes, delete this payee** to delete the payee from the system.

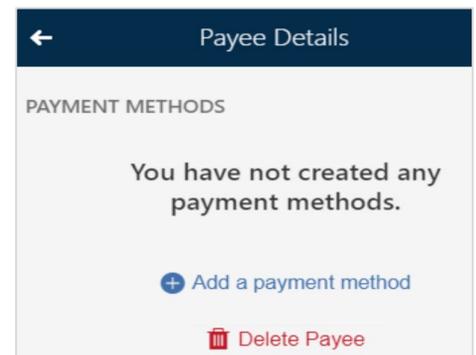


The **Payee Details** window opens, and the payee no longer appears in the payee list.

### Delete a Payee (Mobile)

To delete a payee:

1. Tap the payee to delete from the payee list. The **Payee Details** window opens.
2. Tap **Delete Payee**.
3. If the system does not identify any scheduled payments, click **Yes, delete payee**.  
A success message indicates the payee is deleted and the business user returns to the **Payee** tab.



## Payment Methods

A payment method is a set of payment instructions related to specific types of payments (either ACH or Wires) that Broadview's business banking widgets use to simplify the payment process. After a payment method is added to a payee, that payee is eligible for payments related to the added payment method. A business user can't use a mobile device to add or edit International Wire payment methods.

### Add a Payment Method

If a business user adds a payee whose payee name and ID match to a previously deleted payee, the previously deleted payee, along with the deleted payee's payment method and transaction information, are

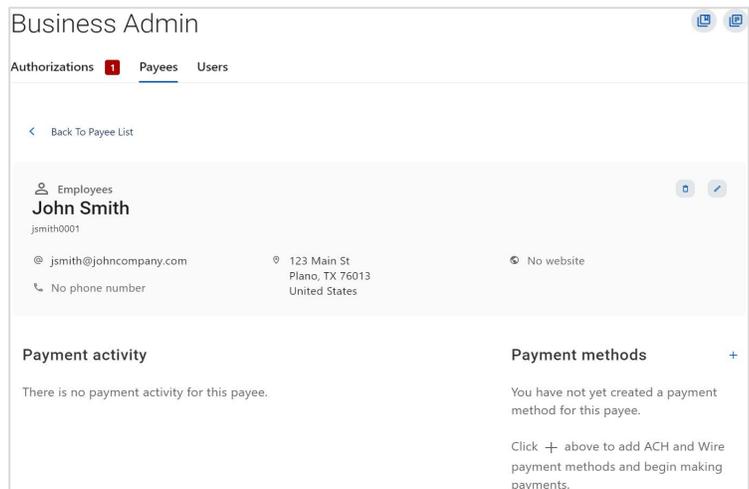
restored.

## Add a Payment Method (Desktop)

To add a payment method:

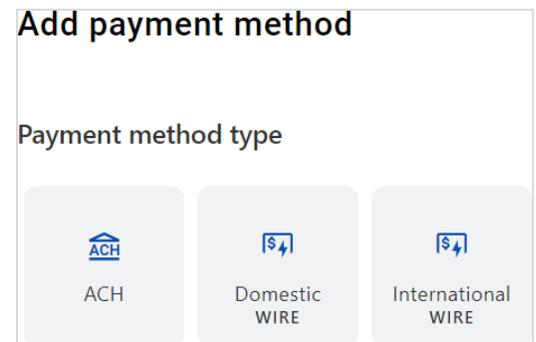
1. In the **Business Admin** widget, click the **Payees** tab.
2. Select the payee from the payee list to see their details.
3. In the **Payment methods** section, click + to add a payment method. The **Add payment method** window opens.
4. From the **Payment method type**, select **ACH** or **Wire**.

Depending on the payment method selected, the **Add payment methods** window shows additional fields: **Beneficiary Account** and **Institution Information**.



The business user must enter the payee's address before adding a payment method if required by Broadview.

- For **ACH**:
  - a. In the **Routing Number** field, enter the payee's nine-digit financial institution routing number.
  - b. In the **Account type** list, select **Checking** or **Savings**.
  - c. In the **Account Number** field, enter the payee's account number.
  - d. In the **Nickname** field, enter a nickname for the payee's account.
  - e. Optional: Click + **ID number** to add an ID number. The ID number is a business-designated employee, customer, or vendor identification number that appears on the payee's statement from the receiving financial institution.
  - f. Click **Save**.
- For **Domestic Wires**:
  - a. Optional: Select the **Add Intermediary FI** checkbox to add an intermediary financial institution. For some wire transfers, an intermediary institution might be required. Funds are first sent to the intermediary bank, which then transfers the funds to the payee's financial institution.
  - b. In the **Routing Number** field, enter the payee's nine-digit financial institution routing number.
  - c. In the **Account Number** field, enter the payee's account number.
  - d. In the **Nickname** field, enter a nickname for the payee's account.
  - e. Click **Save**.

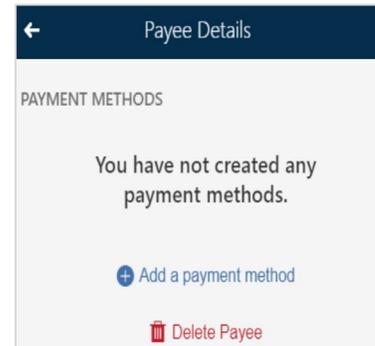


The **Payee Detail** window opens, and the new payment method is visible in the Payment Method section.

## Add a Payment Method (Mobile)

To add a payment method:

1. Tap the payee from the payee list. The **Payee Details** window opens.
2. Tap **Add a payment method**.
3. Tap **Method** to select the payment method. Select **ACH** or **Wire Transfer**.
4. In the **Payee ID** field, enter the payee ID.
5. In the **Routing Number** field, enter the payee's nine-digit financial institution routing number.
6. In **Account Number**, enter the payee's account number.
7. For **ACH**: Tap the **Account Type** field to select the payee's account type (Checking or Savings) from the menu.
8. For **ACH**: In the **ID Number** field, enter an ID Number. The ID Number is a business-designated employee, customer, or vendor identification number that can appear on the payee's statement from the receiving financial institution.
9. For **Wire Transfers**: In the **Intermediary FI Routing Number** field, enter the routing number. For some wire transfers, an intermediary institution is required. Funds are first sent to the intermediary bank, which then transfers the funds to the payee's financial institution. If your wire transfer instructions require an intermediary financial institution, enter the intermediary's nine-digit financial institution routing number.
10. Click **Add Payment Method**.  
A success message indicates the payment method was created.



## Edit a Payment Method

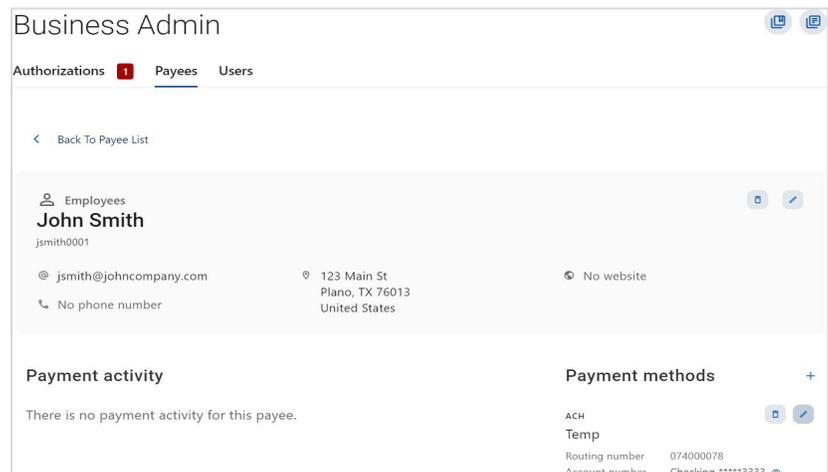
If a business user changes the payment method, the system automatically applies those changes to any pending or scheduled payments that use that payment method. For example, if the account number for a pending wire transfer or ACH is changed, the wire transfer or ACH is processed with the updated information. Payees must have an address saved in the **Contact Info** section prior to editing their payment method.

## Edit a Payment Method (Desktop)

To edit a payment method:

1. In the **Business Admin** widget, click the **Payees** tab.
2. Click a payee.
3. Hold the pointer over the payment method to edit and click  **Edit**. The **Edit payment method** window opens.
4. Update the fields as needed.
5. Click **Save**.

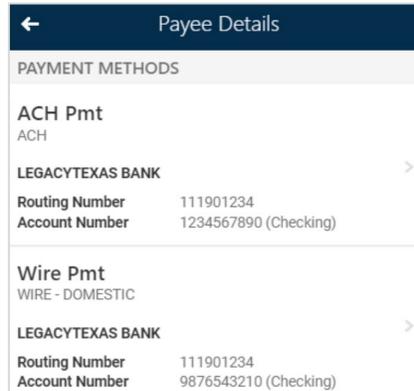
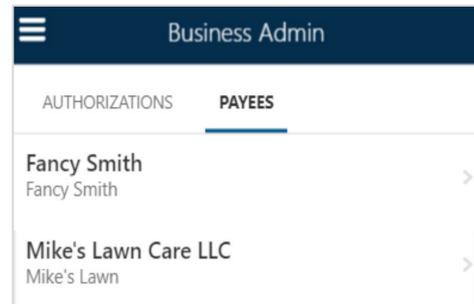
The **Payee Detail** window opens, and the edited payment method shows the changes in the **Payment Method** section.



## Edit a Payment Method (Mobile)

To use a mobile device to edit a payment method:

1. Tap the payee from the payee list.  
The **Payee Details** window opens.
2. Tap the payment method to edit.  
The **Edit Payment Method** window opens.
3. Update the fields as needed.
4. Click **Save Changes**.  
A success message indicates the payment method was updated.

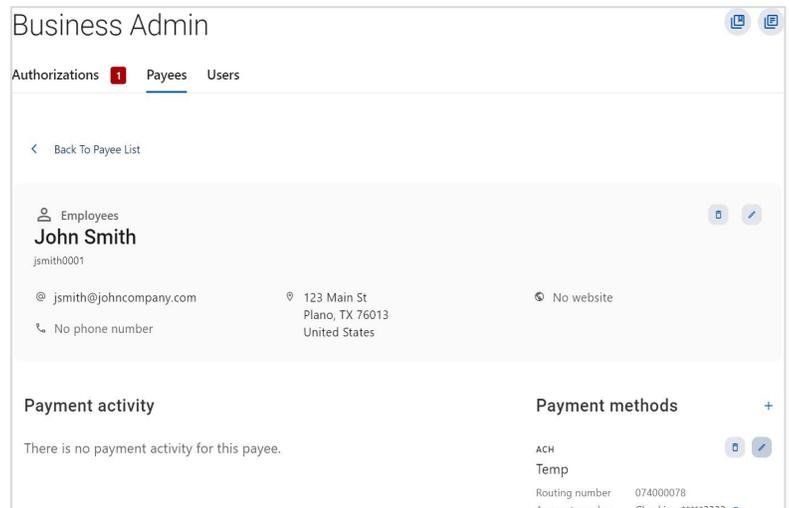


## Delete a Payment Method

You can't delete a payee that has a scheduled transaction in progress. Delete pending transactions that use the payment method, then delete the payment method. The system removes deleted payment methods from all templates. You can't use a mobile device to delete payment methods. To delete a payment method:

1. In the **Business Admin** widget, click the **Payees** tab.
2. Select the **Payee** from the payee list.
3. Hold the pointer over the payment method to edit and click  **Delete**. The **Delete payment method** window opens. Before deleting a payee, the system identifies whether there are any scheduled payments associated with the payee. If the system does not identify any scheduled payments, a confirmation window opens.
4. Click **Yes, delete**.

The **Payee Detail window** opens, and the deleted payment method is no longer visible in the **Payment Method** section.



## Payee Created or Edited Alerts

When a business user creates or updates a payee, the system sends a confirmation. The confirmation is sent through SMS or email based on the end user's preferences. The notification is sent to the end user who made the change. If the end user who made the change is not a master user, the end user's master user also receives the notification.

## Optional Payee Features

This section describes the optional features available for payees.

## Payee Address - Required or Optional

Broadview set **IsACHPayeeAddressRequired** to require the payee address fields for ACH payments and set **IsWirePayeeAddressRequired** to require the payee address fields for Wires.

## Users

Use the **Users** tab in the **Business Admin** Widget to create, manage, delete, freeze, and delete sub users, accounts, permission, and feature flags.

## Create a User

To create a sub user in the Alkami platform, you can create a new sub user and copy a user.

## Create a New Sub User

To create a new sub user:

1. Click the **Users** tab in the **Business Admin** widget.
2. Click **+** next to the Search box.
3. The **Create New User - Select Type of User** window opens.
4. From **Select Type of User**, select **New User**.
5. Click **Next**.
6. The **Create New User - Basic Information** window opens.
7. Fill in the following fields for the new user: **First Name, Last Name, Email, Primary Phone Number, Secondary Phone Number, and Office Phone Number**.
8. In the **Username** field, enter the username for the sub user. Usernames must be unique. They must be alphanumeric and can't contain spaces. If the username is in use, the system shows an error message and prevents the master user from assigning duplicate usernames.
9. In the **Address** field, enter the **Address** for the sub user.

The screenshot displays the 'Business Admin' interface. At the top, there are tabs for 'Authorizations', 'Payees', and 'Users'. Below the tabs, there is a search box labeled 'Search By Name (First Or Last)'. The main content area shows 'All Users'. Two modal windows are overlaid on the interface:

- Create New User - Select Type of User**: This window is at 'Step 1 of 6'. It has 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.' There are 'Next' and 'Cancel' buttons at the bottom.
- Create New User - Permissions and Limits**: This window is at 'Step 3 of 6'. It has a section for 'Administration' with 'Unselect All' and 'Manage Users' (checked). Below that is 'Manage Payment Company' (checked), 'Edit Business Contact Information' (checked), and 'Feature Access' with 'Unselect All'. Under 'Feature Access', 'Remote Deposit Capture' and 'View eDocuments' are checked. There are 'Next' and 'Back' buttons at the bottom.

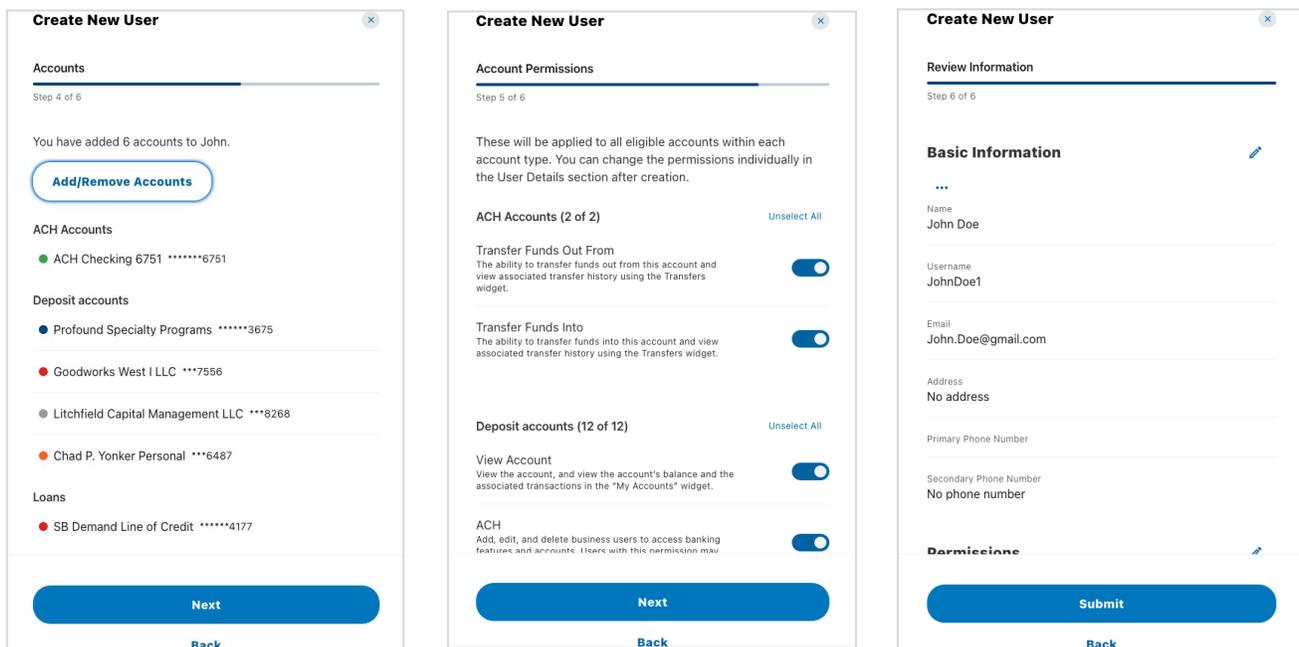
10. Click **Next**. The **Create New User - Permissions and Limits** window opens.
11. In the **Permission and Limits** section, set the permissions and limits for the new user.

You can edit the permissions after you create the user.

Permissions include:

- **Administration** - Whether the user can manage users, payment companies, and business contact information.
- **Feature Access** - Whether the user can manage debit and credit cards, eDocuments, and cards.
- **Payment Types** - Set transaction access limits.
- **Payment Destination** - Whether the user can manage ACH, Wire, and Bill Pay payees, add external accounts, and member accounts for transfers.
- **Templates** - Whether the user can create, edit, and manage payment templates.
- **Receivables** - Whether the user can capture deposits.

12. Click **Next**. The **Create New User - Accounts** window opens.
13. Click + **Select Accounts** to open a list of the sub user's accounts.



14. Select the checkboxes for the accounts that are applicable for the sub user and click on **Select Accounts**. The system shows a success message with the number of accounts added for the user. You can add or remove accounts for that user.
15. Click **Next**.  
The **Create New User - Account Permissions** window opens with account level permissions.
16. Click the toggles for the individual permissions or click **Select All** to automatically select all fields. See [Account Permissions](#) for a list of permissions that you can select. You can edit the permissions after you create the user. For more information on how to edit users account permissions see [Manage Payment Permissions](#).
17. Click **Next**.  
The **Create New User - Review Information** window opens.
18. To edit a category click **Edit**.
19. Edit fields as needed and click **Submit**.
20. If Broadview has Multi-factor Authentication (MFA) configured, click **Send Code** to send a code.
21. Enter the code and click **Verify**.  
After the system verifies your code, a success message indicates the sub user was added.

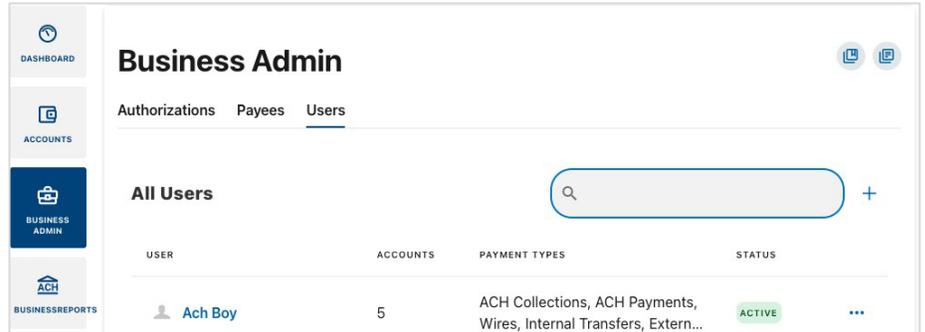
## Copy a User

To copy an existing sub user.

1. Click the **Users** tab in the **Business Admin** widget.
2. Click + next to the Search box.

The **Create New User- Select Type of User** window opens.

3. In **Select Type of User**, select **Copy A User**.
4. Select the user to copy.
5. Select the **Permissions & Limits** checkbox to copy that user's permissions and limits.
6. Select the **Account Access** checkbox to copy the user's Access permissions.
7. Click **Next**.
8. In the **Create New User - Personal Information** section, enter the information for the user as needed.
9. In the **Username** field, enter the sub user's username. Usernames must be unique. They must be alphanumeric and can't contain spaces. If the username is in use, the system shows an error message and prevents duplicate usernames.
10. In the **Address** fields, enter the sub user's address.
11. Click **Next**.  
A List of **Permissions and Limits** opens. Since you are copying a user, these fields are pre-populated. You can edit the permissions and limits.
12. 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  
John Doe

What permissions do you want from this user?

Permissions & Limits

Account Access

**Next**

Cancel

**Create New User**

Permissions and Limits

Step 3 of 6

**Administration** Unselect 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.

**Manage Payment Company**  
Allows a business user to add, edit, or delete a payment company.

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

**Feature Access** Unselect All

**Remote Deposit Capture**  
Ability to capture deposits.

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

**Next**

Back

**Create New User**

Personal Information

First Name  
Copy-John 9 / 50

Last Name  
Doe 3 / 50

Email  
CopyJohnDoe1@gmail.com 22 / 70

Primary Phone Number (Optional)

Secondary Phone Number (Optional)

Office Phone Number (Optional)

**Username**

Username  
CopyJohnDoe Username available

**Next**

Back

13. Use the **Create New User - Accounts** window to add or remove eligible accounts for the sub user.
14. Click **Next**.  
The **Create New User - Account Permissions** window opens with account-level permissions.

- Click the toggles for the individual permissions for the account or click **Select All** to select all fields. Since you are copying a user, the fields are pre-populated.
- Click **Next**. The **Create New User - Review Information window opens**. Use this window to review and edit all the entries.

**Create New User** (Step 4 of 6)

You have added 6 accounts to Copy-John.

**Add/Remove Accounts**

**ACH Accounts**

- ACH Checking 6751 \*\*\*\*\*6751

**Deposit accounts**

- Profound Specialty Programs \*\*\*\*\*3675
- Goodworks West I LLC \*\*\*7556
- Litchfield Capital Management LLC \*\*\*8268
- Chad P. Yonker Personal \*\*\*6487

**Loans**

- SB Demand Line of Credit \*\*\*\*\*4177

**Next** (button) | **Back** (link)

**Create New User** (Step 5 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.

**ACH Accounts (2 of 2)** (Unselect All)

- Transfer Funds Out From** (toggle on): The ability to transfer funds out from this account and view associated transfer history using the Transfers widget.
- Transfer Funds Into** (toggle on): The ability to transfer funds into this account and view associated transfer history using the Transfers widget.

**Deposit accounts (12 of 12)** (Unselect All)

- View Account** (toggle on): View the account, and view the account's balance and the associated transactions in the "My Accounts" widget.

**ACH** (toggle on): Add, edit, and delete business users to access banking features and accounts. Users with this permission may...

**Next** (button) | **Back** (link)

**Create New User** (Step 6 of 6)

**Review Information**

**Basic Information** (edit icon)

... (edit icon)

**Name**: Copy-John Doe

**Username**: CopyJohnDoe1

**Email**: CopyJohnDoe1@gmail.com

**Address**: No address

**Primary Phone Number**: No phone number

**Secondary Phone Number**: No phone number

**Submit** (button) | **Back** (link)

- To edit a category, click **Edit** next to the category name. When you finish reviewing the sub user's details, click **Submit**.

Broadview has Multi-factor Authentication (MFA) enabled, a verification code is sent to verify your identity.

- After you receive the code, enter it in the **Enter Code** field and click **Verify**. A success message indicates the new user was created.

## Manage Sub Users

Use the **Business Admin** widget to view and edit a sub user's permissions. From the **Business Admin** widget **Summary** tab, you can view and edit their **Personal Information**, **General Permissions**, **Payment Permissions**, and their account-level permissions.

To edit a sub user:

- Click the **Business Admin** widget.
- In **Business Admin**, click the **Users** tab.
- Click the sub user for which you want to edit or view permissions. The **Summary** tab opens.
- From the summary tab you can View User Details, Edit User Details, Manage General Permissions, Manage Payment Permissions, and Manage Account Access.

**Business Admin** - Back to User Listing

**John Doe**

Summary | General Permissions | Payment Permissions | Account Access

**Personal Information** (edit icon)

Username: JohnDoe1 (ACTIVE) | Last Log In: Never

Email: John.Doe@gmail.com | Address: No address

Primary Phone Number: No phone number | Secondary Phone Number: No phone number

**Account Access** (Manage Accounts)

ACH Accounts: 1 Accounts | Deposit accounts: 4 Accounts | Loans: 1 Accounts

**General Permissions** (Manage Permissions) | **Payment Permissions** (Manage Permissions)

Administration: Manage Payment Company - Manage Users - Edit Business Contact Information | ACH Collections: Submit & Authorize

Feature Access: Remote Deposit Capture - View eDocuments | ACH Payments: Submit & Authorize

## View User Details

View user details to see what the sub user is entitled to or to make changes to permissions.

1. In the **Business Admin** widget, click the **Users** tab and select the end user whose details you want to view.
2. Click the **Summary** tab. You can view **Personal Information, Account Access, General Permissions, and Payment Permissions.**
3. Click the ... three dots next to **Personal Information** to open a menu with the following options:
  - a. Edit Details - Edit personal information for the end user.
  - b. Change Status - Change an end user's status to Active or Frozen.
  - c. Create Similar User - Copy the permissions and accounts from an existing end user.
  - d. Reset Password - Select a method to send a new password to the end user.
  - e. Delete User - Delete the end user.

Personal Information	
Username JohnDoe1	ACTIVE
Last Log In Never	
Email John.Doe@gmail.com	Address No address
Primary Phone Number No phone number	Secondary Phone Number No phone number

- Edit Details
- Change Status
- Create Similar User
- Reset Password
- Delete User

4. In the **Account Access** section, click **Manage Accounts** to open the **Account Access** tab. Use this tab to add, modify, or delete accounts for that sub user.

Account Access		Manage Accounts
Business Checking 5 Accounts	Credit Card 1 Accounts	

5. In the **General Permissions** section, click **Manage Permissions** to open the **General Permissions** tab. Use this tab to grant General Permissions for that sub user.
6. In the **Payment Permissions** section, click **Manage Permissions** to open the **Payment Permissions** tab. Use this tab to edit the Payment Permissions for the sub user.

General Permissions		Manage Permissions
Administration Manage Users • Edit Business Contact Information		
Feature Access Manage Cards • Positive Pay • View eDocuments • Access Card Management		

Payment Permissions		Manage Permissions
ACH Collections Submit & Authorize		
ACH Payments Submit & Authorize		

## Edit User Details

To edit a user's personal information:

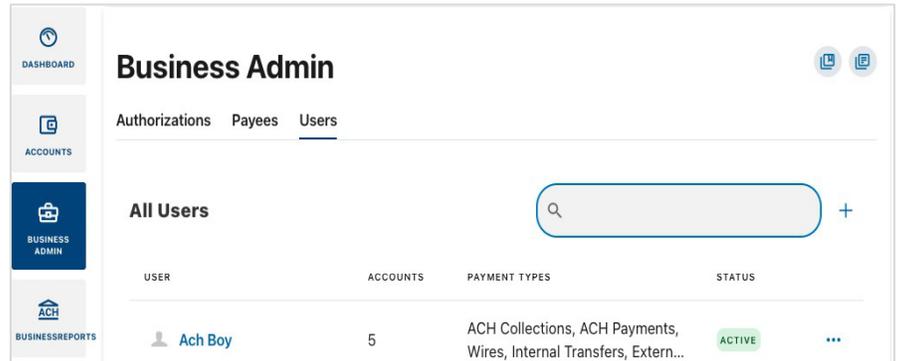
1. In the **Business Admin** widget, click the **Users** tab.
2. Click the sub user to edit. The **Summary** tab opens by default.
3. Click the ... three dots next to **Personal Information** and select **Edit Details.**
4. Modify the information as needed.
5. Click **Save.**

## Manage Payment Permissions

Use the **Business Admin** widget to edit a user's Payment Permission. You can set Access Level, Payment types, Permissions, and Limits for a user. Changes to permissions can be immediately applied to users.

To assign a sub user Payment Permissions:

1. In the **Business Admin** widget, click the **Users** tab.
2. Click the sub user for which you want to edit payment permissions.
3. Click the **Payment Permissions** tab.



After you open the **Payment Permissions** tab, you can see all the eligible permission categories, permissions, and limits for the sub user.

- **ACH Collections**
- **ACH Payments**
- **Wires**
- **Internal Transfers**
- **External Transfers**
- **Bill Pay**

The following tables describe the Payments Permissions for ACH Collections, ACH Payments, Wires, Internal Transfers, External Transfers, and Bill Pay.

Summary	General Permissions	Payment Permissions	Account Access
<b>ACH Collections</b> <a href="#">Manage Permissions</a>			
Access Level: Submit & Authorize			
<a href="#">Collect Funds from Businesses</a> <a href="#">Collect Funds from Consumers</a> <a href="#">Telephone Collections</a> <a href="#">Internet Collections</a>			
<a href="#">Access to Restricted Collection Templates</a> <a href="#">Same Day ACH Debits</a>			
<b>LIMITS</b>	<b>DAILY</b>	<b>WEEKLY</b>	<b>MONTHLY</b>
Submit Up To	\$20,000	\$40,000	\$100,000
Dual Authorization Above	\$1,000	\$2,000	\$5,000
Authorize Up To	\$10,000	\$20,000	\$50,000
<b>ACH Payments</b> <a href="#">Manage Permissions</a>			
Access Level: Submit & Authorize			
<a href="#">Consumer Payments</a> <a href="#">Business Payments</a> <a href="#">Access to Restricted Payment Templates</a>			
<b>LIMITS</b>	<b>DAILY</b>	<b>WEEKLY</b>	<b>MONTHLY</b>
Submit Up To	\$20,000	\$40,000	\$100,000
Dual Authorization Above	\$1,000	\$2,000	\$5,000
Authorize Up To	\$10,000	\$20,000	\$50,000

## ACH Collections Permissions

Permission Name	Description
ACH Collections Access Level	Determines the type of access a user has to ACH Collections. Options include: <b>No Access</b> , <b>View</b> , <b>Submit</b> , <b>Authorize</b> and <b>Submit and Authorize</b>
Collect Funds From Businesses	View, submit, and authorize ACH Templates to debit business accounts.
Collect Funds From Consumers	View, submit, and authorize ACH Templates to debit consumer accounts.
Access Restricted ACH Collection Templates	View, submit, and authorize ACH Templates designated for authorized users only.
Same Day ACH Debits	View, submit, and authorize ACH Templates for Same Day ACH Debits transactions.
ACH Collections Submit Up To	The maximum Daily, Weekly, and Monthly limits the user can submit.
ACH Collections Dual Authorization Above	Requires approval on all submissions above a specified amount.
ACH Collections Authorize Up To	The maximum Daily, Weekly and Monthly limits the user can authorize.

## ACH Payments Permissions

Permission Name	Description
ACH Payments Access Level	Determines the type of access a user has to ACH Payments. Options include: <b>No Access, View, Submit, Authorize</b> and <b>Submit and Authorize</b>
Consumer Payments	View, submit, and authorize ACH Consumer Payments Templates to credit consumer accounts for Payroll, Direct Deposit, Bonuses, refunds, and more.
Business Payments	View, submit, and authorize ACH Business Payment Templates to credit business for services and distribute or consolidate funds between businesses.
Access Restricted Payment Templates	View, submit, and authorize ACH Payment Templates.
Same Day ACH Credits	View, submit, and authorize Same Day ACH Credits transactions.
ACH Payments Submit Up To	The maximum Daily, Weekly, and Monthly limits the user can submit.
ACH Payments Dual Authorization Above	Requires approval on all submissions above a specified amount.
ACH Payment Authorize Up To	The maximum Daily, Weekly, and Monthly limits the user can authorize.

## Wire Permissions

Permission Name	Description
Wire Payment Access Level	Determines the type of access a user has to Wire Payments. Options include: <b>No Access, View, Submit, Authorize</b> and <b>Submit and Authorize</b>
Wires	View, submit, and authorize Wire Payments.
Wire Payment Submit Up To	The maximum Daily, Weekly, and Monthly limit the user can submit.
Wire Payment Dual Authorization Above	Requires approval on all submissions above a specified amount.
Wire Payment Authorize Up To	The maximum Daily, Weekly, and Monthly limits the user can authorize.

## Internal Transfers Permissions

Permission Name	Description
Internal Transfers Access Level	Determines the type of access a user has to Internal Transfers. Options include <b>No Access, Submit, Authorize</b> and <b>Submit and Authorize</b>
Transfer Submit Up To	The maximum Daily, Weekly, and Monthly limits the user can submit.
Transfer Dual Authorization Above	Requires approval on all submissions above a specified amount.
Transfer Authorize Up To	The maximum Daily, Weekly, and Monthly limits the user can authorize.

## External Transfers Permissions

Permission Name	Description
External Transfers Access Level	Determines the type of access a user has to External Transfers. Options include <b>No Access, Submit, Authorize</b> and <b>Submit and Authorize</b>
External Transfer Submit Up To	The maximum Daily, Weekly, and Monthly limits the user can submit for external transfers.

External Transfer Dual Authorization Above	Requires approval on all external transfer submissions above a specified amount.
External Transfer Authorize Up To	The maximum Daily, Weekly, and Monthly limits the user can authorize.

## Bill Pay Permissions

Permission Name	Description
Bill Access Level	Determines the type of access a user has to Bill Pay. Options include <b>No Access</b> and <b>Submit</b>
Bill Pay View Restricted Bill Pay Payees	View restricted Bill Pay payees.
Limits Submit Up To	The maximum limits the user can submit.

- Go to the category whose permissions you want to change and click **Manage Permissions**.
- From the Permission category panel, you can:
  - In **Select Access Level**, select the access level.
  - In **Payment Types**, select the checkboxes for the payment types.
  - In the **Permissions** section, click to toggle the permissions on or off.
  - In the **Limits** section, enter the **Daily**, **Weekly**, and **Monthly** limits.
- Click **Save**.  
A success message indicates the settings were saved.

## Manage General Permissions

You can add or remove a user's ability to access specific features. To edit a sub user's General Permissions:

- In the **Business Admin** widget, click the **Users** tab.
- Click the sub user whose permissions you want to edit.
- Click the **General Permissions** tab.
- Click **Manage Permissions** next to the permission that you want to edit. Permission categories include:
  - Administration**
  - Feature Access**
  - Payment Destination**
  - Payment Template Management**
  - Receivables**

The **Manage Permissions** window opens.

- From the **Manage Permissions** panel, you can click the toggles to turn permissions on and off.
- After delegating the permissions to the sub user, click **Save**. A success message indicates the sub user's permissions were updated.

## Administration

Permission Display Name	Permission Name	Description
Manage Users	ManageUsers	Add, edit, and delete business user's banking features and accounts. Business users with this permission can also add and edit transaction limits.
Manage Payment Company	ManagePaymentCompanies	The business user can add, edit, or delete a payment company.
Edit Business Contact Information	EditBusinessContactInformation	Business users can edit business contact information.

## Feature Access

Permission Display Name	Permission Name	Description
Manage Cards	ManageCards	View and update debit and credit cards associated with a user.
View eStatements	ViewEDocuments	View statements, notices, tax forms, and annual credit card summary.
Rewards	Rewards	Access Rewards.
Pay Loans	PayLoans	Make loan payments.
Reorder Checks	ReorderChecks	Reorder checks.
Access Card Management	AccessCardManagement	View and update credit cards associated with a user.
Remote Deposit Capture	RemoteDepositCapture	Users can make deposits through RDC. RDC users without this permission have read-only access.

## Payment Destination

Permission Display Name	Permission Name	Description
Manage ACH and Wire Payees	ManagePayees	Add, edit, and delete payees and payment methods including ACH and wires.
View Restricted Payees	ViewRestrictedPayees	View and manage restricted Bill Pay payees and their associated payments.
Add Member to Member Transfer Account	AddMemberToMemberTransferAccount	Users can add member accounts for transfers.
Add External Transfer Account	AddExternalTransferAccount	Add external accounts.
Manage Bill Pay Payees	ManageBillPayPayees	Business master user can restrict sub users' ability to add, edit, and delete a bill payee.

## Payment Template Management

Permission Display Name	Permission Name	Description
Create ACH Template	CreateACHTemplate	Create new templates using permitted ACH transaction types and offset accounts.
Modify ACH Template	EditACHTemplate	Change ACH template names, company entry descriptions, offset accounts and restrict template access.
Manage Template Entries	EditAndDeleteACHTemplateEntries	Define entry accounts, and change status, amounts, and other entry level details within an ACH template.
Delete ACH Templates	DeleteACHTemplate	Delete ACH Templates.
Import ACH Templates	ImportACHTemplates	Import templates or pass-through batches using NACHA or .csv files.
Create Transfer Templates	CreateTransferTemplates	Create transfer templates in the transfer widget.
Modify Transfer Templates	ModifyTransferTemplates	Modify transfer templates in the transfer widget.
Delete Transfer Templates	DeleteTransferTemplates	Delete transfer templates in the transfer widget.

## Receivables

Permission Display Name	Permission Name	Description
View Account Analysis Statements	ViewAccountAnalysisStatements	View historical Account Analysis Statements.

## Manage Account Access

You might need to update the access a user has to their account.

1. In the **Business Admin** widget, click the **Users** tab.
2. Click the sub user you whose permissions you want to edit. The **Summary** tab opens so you can view the details of the sub user before editing their permissions.
3. Click the **Account Access** tab to see the accounts that the sub user has access to use.
4. Find the account you want to edit and click the ... three dots. From the menu, click **Edit Permissions**.
5. From the **Permissions** panel, click the toggle to turn the permissions on or off.
6. After delegating the Account Permissions to the sub user, click **Submit**.

**Business Admin**

Authorizations Payees **Users**

All Users

USER	ACCOUNTS	PAYMENT TYPES	STATUS
Ach Boy	5	ACH Collections, ACH Payments, Wires, Internal Transfers, Extern...	ACTIVE

**John Doe**

Summary General Permissions Payment Permissions **Account Access**

**Personal Information**

Username: JohnDoe1 (ACTIVE) Last Log In: Never

Email: John.Doe@gmail.com Address: No address

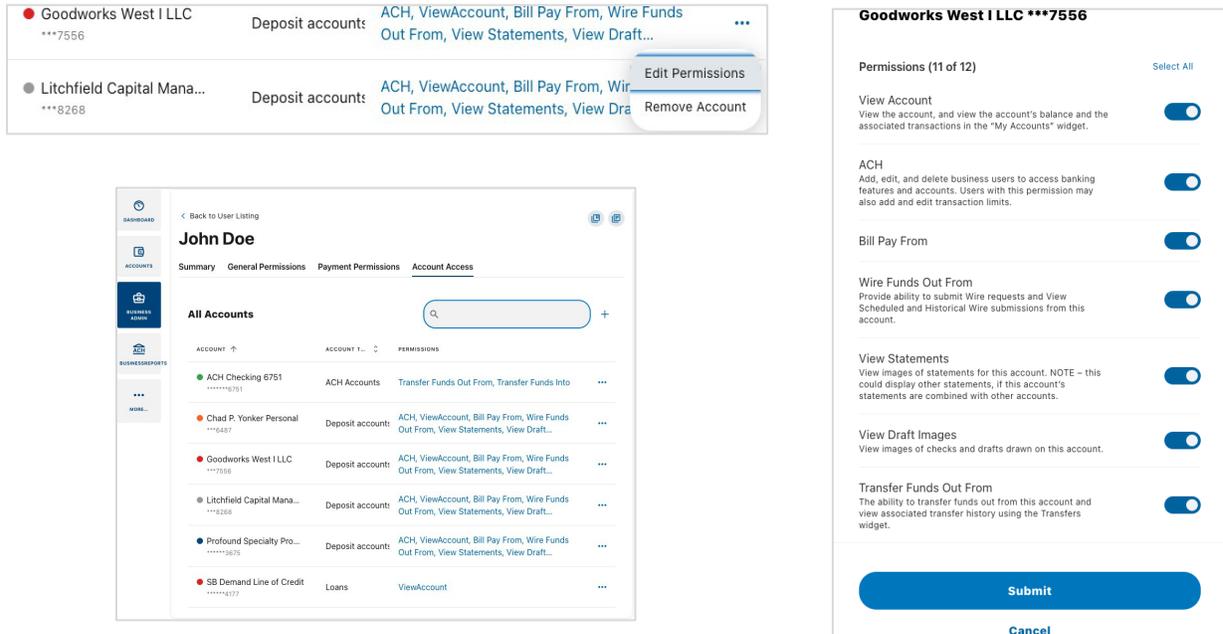
Primary Phone Number: No phone number Secondary Phone Number: No phone number

**Account Access**

ACH Accounts	Deposit accounts	Loans
1 Accounts	4 Accounts	1 Accounts

General Permissions Manage Permissions Payment Permissions Manage Permissions

A success message indicates the sub user's permissions were updated. Broadview's system indicates if you added or removed a permission. It also tracks the number of permissions selected.



## Account Permissions

The following is a list of Account Permissions that you can enable for a sub user:

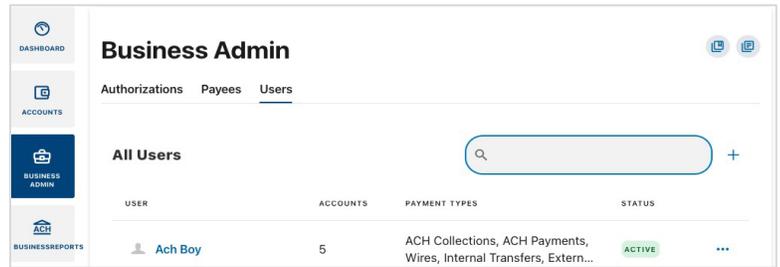
Permission Display Name	Permission Name	Description
ACH	ACH	Submit ACH Batches from this account, and view scheduled and Historical ACH submissions from this account.
Bill Pay From	BillPayFrom	Use Bill Pay from this account.
Balance Peek	BalancePeek	Use Balance Peek from this account.
One-Time Payment	OneTimePayment	Use One-Time Payment from this account.
Savings Goals	Goals	Use Savings Goals from this account.
Stop Payment	StopPayment	Submit a stop payment for checks on this account.
Transfer Funds Into	TransferFundsInto	Transfer funds into this account and view associated transfer history using the Transfers widget.
Transfer Funds Out From	TransferFundsOutFrom	Transfer funds out from this account and view associated transfer history using the Transfers widget.
View Account	ViewAccount	View the account and view the account's balance and the associated transactions in the My Accounts widget.
View Draft Images	ViewDraftImages	View images of checks and drafts drawn on this account.
View Statements	ViewStatements	View images of statements for this account. This can display other statements if this account's statements are combined with other accounts.
Wire Funds Out From	WireFundsOutFrom	Submit Wire requests and View Scheduled and Historical Wire submissions from this account.
RDC Funds Into	RDCFundsInto	The user can make deposits through Remote Deposit Capture. RDC users without this permission have read-only access.

## Delete a User

**Caution:** After you delete a sub user, you cannot undo it. To delete a user:

1. In the **Business Admin** widget, click the **Users** tab.
2. Find the sub user you want to delete.
3. Click the ... three dots next to their name and select **Delete User**.
4. To confirm that you want to delete the user, click **Delete**.

After deletion, Broadview's Platform shows a success message with the name of the sub user that was deleted.



## Freeze or Unfreeze a User

You can see if an account is frozen or active. A frozen sub user can't log in and can't access Business Online Banking.

To see the status of an account:

1. In the **Business Admin** widget, click the **Users** tab.
2. Go to the **Status** column to see the account status for the sub user.
  - The status for a Frozen user is listed in blue. **FROZEN**
  - The status for an Active user is listed in green. **ACTIVE**

## Freeze a User

A user must be Active for a business user with access to Business Admin to freeze their account.

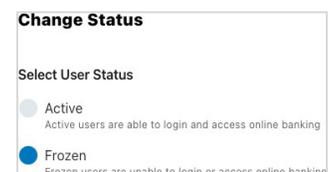
To freeze a business user:

1. In the **Business Admin** widget, click the **Users** tab.
2. Go to the user you want to freeze and click the ... three dots at the end of the row.
3. Click **Change Status**.
4. In **Select User Status**, select **Frozen** to freeze that sub user's account.
5. Click **Save**.



Broadview has Multi-Factor Authentication (MFA) configured, a message asks to send a verification code.

6. Click **Send Code**.
  7. After you receive the code, enter it in the **Enter Code** field and click **Verify**.
- A success message indicates the account was frozen.



8. Check the icon in the **Status** column to verify that the sub user is frozen.

## Activate a User

A User must be **Frozen** to activate their account. To activate a user:

1. In the **Business Admin** widget, click the **Users** tab.
2. Go to the user you are going to activate and click the ... three dots at the end of the row.
3. Click **Change Status**.
4. In **Select User Status**, click **Active** to unfreeze that sub user's account.
5. Click **Save**.

 John Doe	6	ACH Collections, ACH Payments, Wires, Internal Transfers, Extern...	FROZEN	...
 Junior P. Bacon	4	ACH Collections, ACH Payments, Wires, Internal Transfers, Extern...		
 LockBox SubUser	18	Wires		

**Change Status**

Select User Status

Active  
Active users are able to login and access online banking

Frozen  
Frozen users are unable to login or access online banking

Broadview has MFA configured, a message asks to send a verification code.

6. Click **Send Code**.
7. After you receive the code, enter it in the **Enter Code** field and click **Verify**. A success message indicates the account is Active.  
In the **Status** column, verify that the sub user is **Active**.

## Reset Password

If a user forgets a password, you might have to reset it. To reset a password:

1. In the **Business Admin** widget, click the **Users** tab.
2. Go to the sub user whose password you need to reset and click the ... three dots at the end of the row.
3. Click **Reset Password**.  
The **Reset Password** panel opens.
4. Select the method to receive a new password and enter the reason for the new password.
5. Click **Send New Password**.  
Broadview has MFA enabled, a verification window will open.
6. Verify the code that was sent to you.

 John Doe	6	ACH Collections, ACH Payments, Wires, Internal Transfers, Extern...	ACTIVE	...
 Junior P. Bacon	4	ACH Collections, ACH Payments, Wires, Internal Transfers, Extern...		
 LockBox SubUser	18	Wires		

**Reset Password**

Select a method to receive a new password

Email  
A new password sent to your Email.

Email  
John.Doe@gmail.com

Reason for resetting password

Reason (Optional)  
Forgot password

**Send New Password**

Cancel

The sub user gets instructions to change their password and a success message opens.

## Reporting and Alerts

With **Business Reports** enabled, your business users can create custom reports for **ACH Details**, **Transaction History**, and **Sub User** activity.

## Audit Events and Reporting

These reports display audit information.

### Audit Events Table

Audit Event	Description	Reports
Business Sub user Created	This event is captured when a business user creates a sub user.	User Audit
Business Sub user Edited	This event is captured when a business user edits a sub user.	User Audit
Business Sub user Deleted	This event is captured when a business user deletes a sub user.	User Audit
Master User Unlocked Sub User	This event is captured when a business user unlocks a sub user.	User Audit
Business Sub User Frozen	This event is captured when a business user freezes a sub user.	User Audit
Master User Unfroze Sub User	This event is captured when a business user reactivates a sub user.	User Audit
Payee Created	This event is captured when a business user creates a payee.	User Audit, Security Audit Report, User Audit History
Payee Updated	This event is captured when a business user updates a payee.	User Audit, Security Audit Report, User Audit History, User Audit, Monthly History
Payee Deleted	This event is captured when a business user deletes a payee.	User Audit Report, User Audit Monthly, History Admin Audit Report, User Audit History
Payee ACH Account Created	This event is captured when a business user creates an ACH account.	User Audit Report, User Audit, Monthly History, Admin Audit Report, Security Audit Report
Payee Wire Account Created	This event is captured when a business user creates a Payee Wire Account.	User Audit Report, User Audit, Monthly History, Security Audit Report, Admin Audit Report
Payee ACH Account Updated	This event is captured when a business user updates an ACH Account.	User Audit Report, User Audit, Monthly History, Admin Audit Report, Security Audit Report
Payee Wire Account Updated	This event is captured when a business user updates a payee wire Account.	User Audit Report, User Audit, Monthly History, Admin Audit Report, Security Audit Report
Payee ACH Account Deleted	This event is captured when a business user deletes a payee ACH Account.	User Audit Report, User Audit, Monthly History, Admin Audit Report, Security Audit Report

Payee Wire Account Deleted	This event is captured when a business user deletes a Payee Wire Account.	User Audit Report, User Audit, Monthly History, Admin Audit Report Security Audit Report
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## Business Admin Alerts

The **Business Admin** widget sends notifications for actions listed in the following table.

### New User

Alert Name	Alert Description
<b>New User Account Alert</b> Method: Email & SMS	The Business Admin New User Account Alert notifies the master user when a new business user Account has been created.

### Payee Alerts

Alert Name	Alert Description
<b>Payee Created Alert</b> Method: Email & SMS	Alert sent to notify the master user that a payee has been created.
<b>Payee Edited Alert</b> Method: Email & SMS	Alert sent to notify the master user that a payee has been edited.

### Authorization - Business Transfer Alert

Alert Name	Alert Description
<b>Business Transfer needs Authorization Alert</b> Method: Email & SMS	Alert notifies a master user who receives the alert if the end user making the transfer is a sub user.
<b>Business Transfer Authorized Alert</b> Method: Email & SMS	Alert notifies the end user that originated the transfer when the Business Transfer has been Authorized.
<b>Business Transfer Rejected By User Alert</b> Method: Email & SMS	Alert notifies both the end user who originated the transfer and the end user who rejected the transfer.
<b>Business Transfer Expired Alert</b> Method: Email & SMS	Alert notifies the end user who originated the Transfer.

### Authorization - Business ACH Templates Alerts

Alert Name	Alert Description
<b>ACH Template needs Authorization Alert</b> Method: Email & SMS	Alert is used to notify a business user who is allowed to authorize ACH requests that an ACH request requires their authorization.
<b>ACH Template Authorized Alert</b> Method: Email & SMS	Alert notifies a business user that an ACH batch template that they submitted has been authorized. This alert is sent to the master user and the business user who submitted the request.
<b>ACH Template Rejected By User Alert</b> Method: Email & SMS	Alert notifies a business user that an ACH template that they submitted has been rejected by another business user. This alert is sent to the master user, the business user who submitted the ACH template, and the business user who rejected the template request.
<b>ACH Template Expired Alert</b> Method: Email & SMS	Alert notifies a business user that an ACH batch template that they submitted was not authorized by Broadview's cutoff time or before the Deliver By date. This alert is sent to the master user and the business user who submitted the ACH template.

## Authorization - Wire Alert

Alert Name	Alert Description
<b>Wire Requires Authorization Alert</b> Method: Email & SMS	Alert notifies a business user who is allowed to authorize wire requests that a wire request requires their authorization. This alert is sent to business users with wire authorization permissions when a wire request that requires approval is executed.
<b>Wire Authorized Alert</b> Method: Email & SMS	Alert notifies a business user that a wire that they submitted has been authorized. This alert is sent to the business user who submitted the request.
<b>Wire Rejected by User Alert</b> Method: Email & SMS	Alert notifies a business user that a wire that they submitted has been rejected. This alert is sent to the business user who submitted the request.
<b>Wire Expired Alert</b> Method: Email & SMS	Alert notifies a business user that a wire that they submitted was not authorized by Broadview's cutoff time or before the Deliver By date, and has therefore expired. This alert is sent to the business user who submitted the wire request.

## Resources:

Business Support: [businesssupport@broadviewfcu.com](mailto:businesssupport@broadviewfcu.com)  
518-464-5373

Business Banking Team: [businessbanking@broadviewfcu.com](mailto:businessbanking@broadviewfcu.com)  
518-464-5322

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