HORICON BANK'S

ascend

BUSINESS ADMIN GUIDE

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Introduction to Business Admin

The Business Admin (Manage Users and Roles) permission allows management of users (aka sub users) assigned to the business. The Business Admin has access to authorizations, roles, and users in the Business Banking Business Admin area of Horicon Bank’s ASCEND digital banking (see Figure 1 - Business Admin).

NOTE: On the ASCEND mobile app, the Business Banking and Business Admin area only contain Authorizations and Payees. The Roles and Users are not available. To access Roles and Users on a smartphone or tablet, please login using a browser instead.

Every business is required to have one master user who automatically receives all the permissions that the business receives. Users are any additional users under the business. A user may receive permissions that include all the permissions of a master user (including Business Admin) or they may have the least permissions possible.

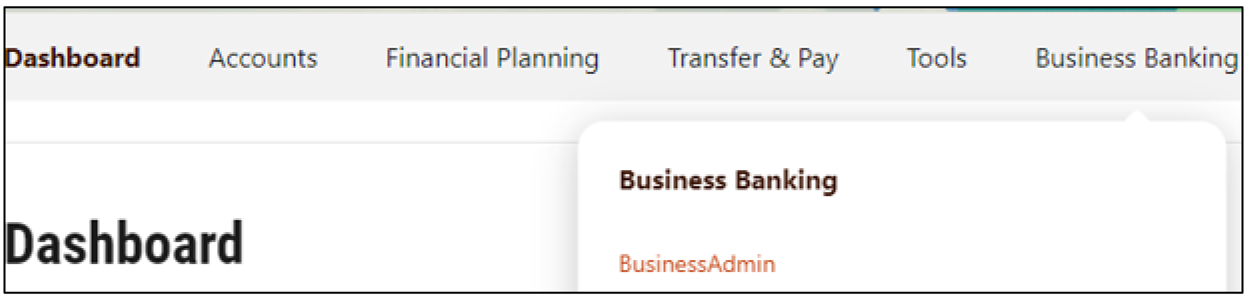


Figure 1 - Business Admin

Roles Introduction

The Roles tab (see Figure 2 - Roles Tab) allows creating permissions that can be assigned to one or multiple users. Users are managed in the users tab. Users must have one role assigned to them.

Assigning the permissions to a role will control what users can view, change, navigate, and execute within the system. Users must have permissions defined to access business-specific services.

There are two types of role permissions in Business Admin:

- Role Level permissions - permissions that apply to the User and typically turn on or off specific functionality for that User.
- Account Level permissions - permissions that apply to the User's account and typically turn on or off specific functionality for a given account.

Creating Roles

Click on the Roles tab to begin. Helpful instructions appear the first time (see Figure 3 - Intro to Roles).

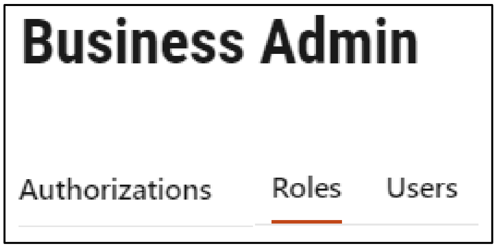
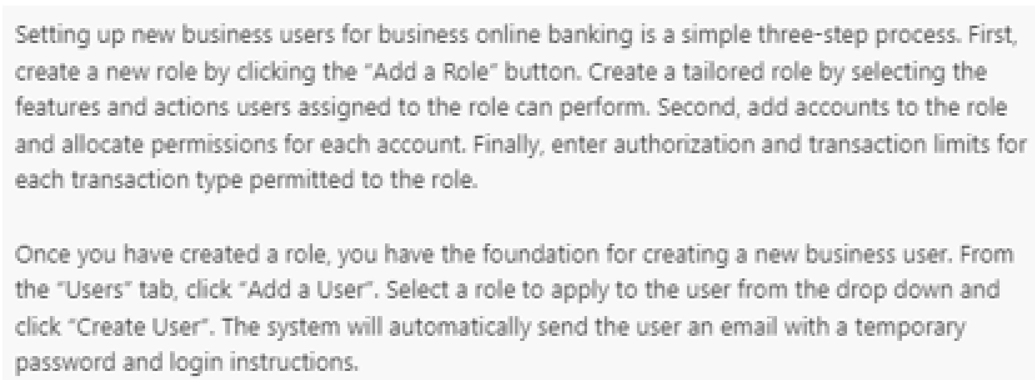


Figure 2 - Roles Tab


Setting up new business users for business online banking is a simple three-step process. First, create a new role by clicking the "Add a Role" button. Create a tailored role by selecting the features and actions users assigned to the role can perform. Second, add accounts to the role and allocate permissions for each account. Finally, enter authorization and transaction limits for each transaction type permitted to the role.

Once you have created a role, you have the foundation for creating a new business user. From the "Users" tab, click "Add a User". Select a role to apply to the user from the drop down and click "Create User". The system will automatically send the user an email with a temporary password and login instructions.

Figure 3 - Intro to Roles

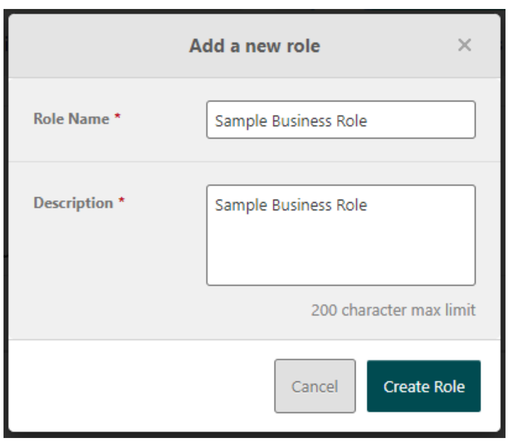


Figure 4 - Add New Role

Click the Add a Role button (see figure 4 – Add New Role). Once you create a role you will need to enter a verification code.

Next you can edit the permissions, accounts, and limits for the newly created role (see Figure 5 - Business Role). At the top right it indicates which users are assigned the role (none right now). The pencil icon on the right allows you to edit. The list radio button allows you to see the permission name or the permission name with a description (see Figure 6- Role Permissions – with descriptions). If you don't make any changes the role will remain as is with no permissions, no accounts, and zero for limits.

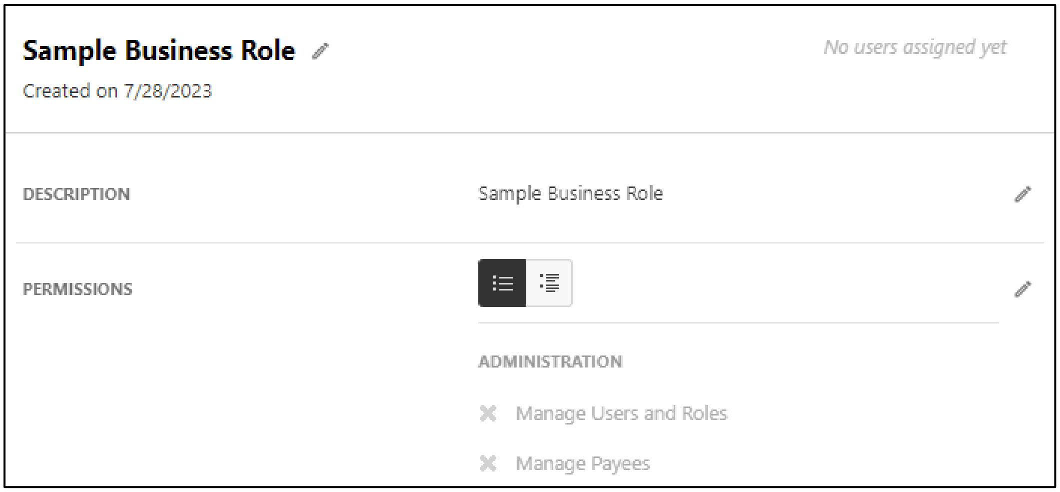


Figure 5 - Business Role

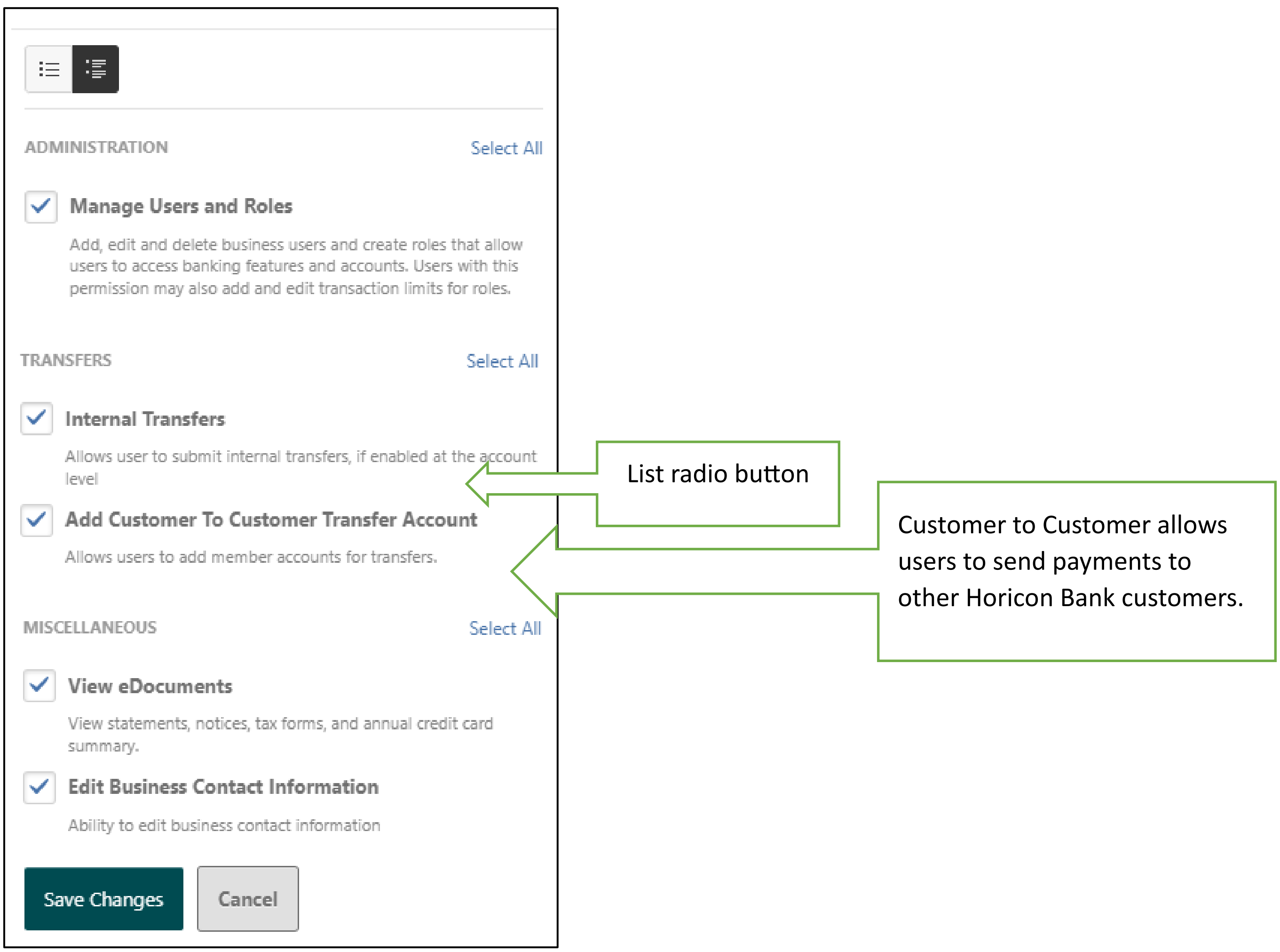


Figure 6- Role Permissions – with descriptions

Selecting Accounts and Account Permissions for Roles

Click on the Add Accounts button and an accounts permission window will appear. Next click on the Assign Accounts button and the window will widen to show permission on the left and accounts on the right (see Figure 7 - Account Permissions with Accounts).

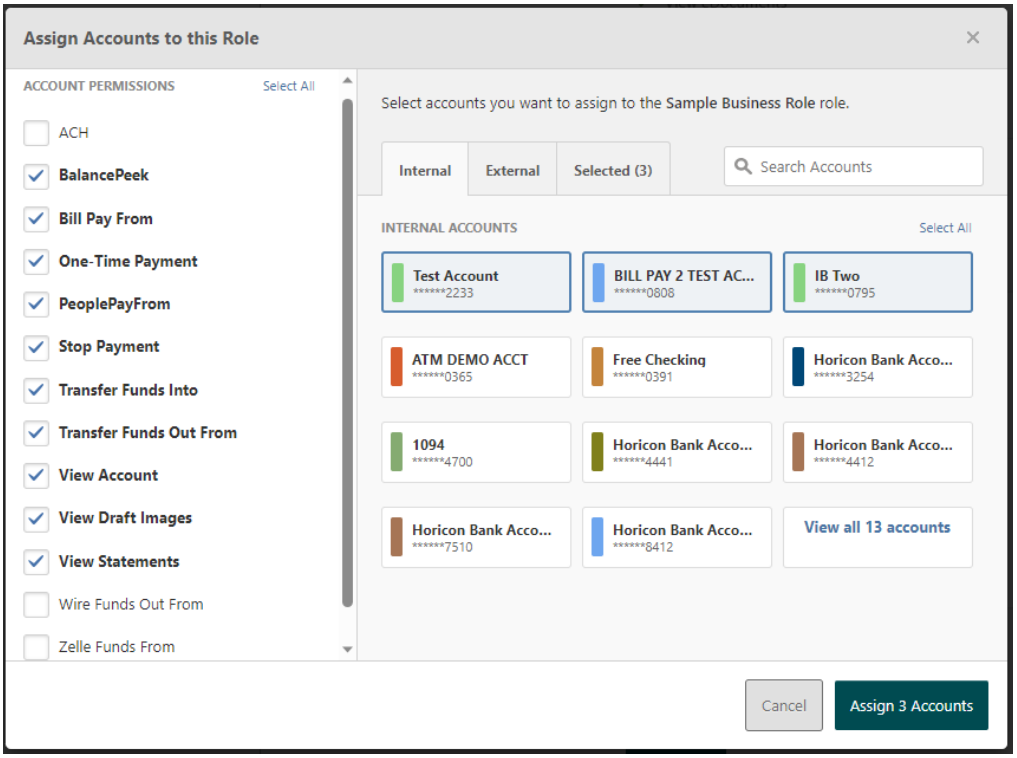


Figure 7 - Account Permissions with Accounts

Select only one account on the right if the permissions will be different from account to account or select several if the account permissions are all the same. The permissions will be applied to all the selected accounts, however, they can be individually altered on the next screen as needed (see Figure 8 - Altering Individual Account Permissions). After clicking the button to Assign Accounts, the permissions will save. Click on the account to make permissions change to ONLY that account and save as needed (see Figure 9-Account Permissions Altered for one Account).

Figure 8 - Altering Individual Account Permissions

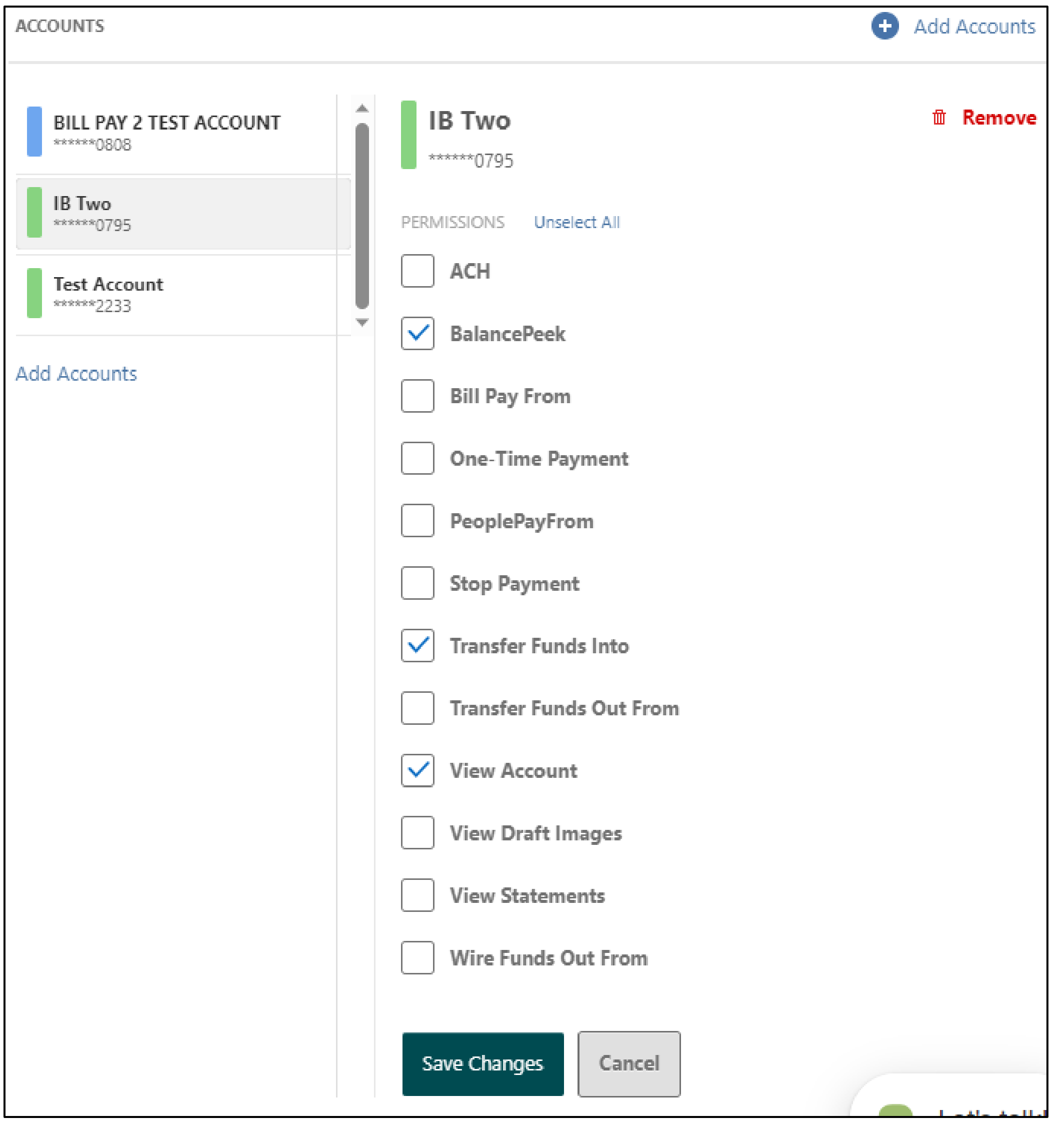


Figure 9- Account Permissions Altered for one Account

Setting Role Limits

Limits can be set for the ability to make transfers with and without another user's approval. Edit the Limits Section and enter amounts as needed. Keep in mind that zero indicates that the user will not be able to transfer. Anything below the authorized limit, the user can perform without needing approval. Anything above the Max limit will reject the request. In the example (see Figure 10 - Transfer Limits), the user can make a transfer below $500 per day, $2,500 per week, or $12,500 per month without the need of an approval. They can submit a transfer up to $1,000 per day, $5,000 per week, or $25,000 per month with some other user's approval.

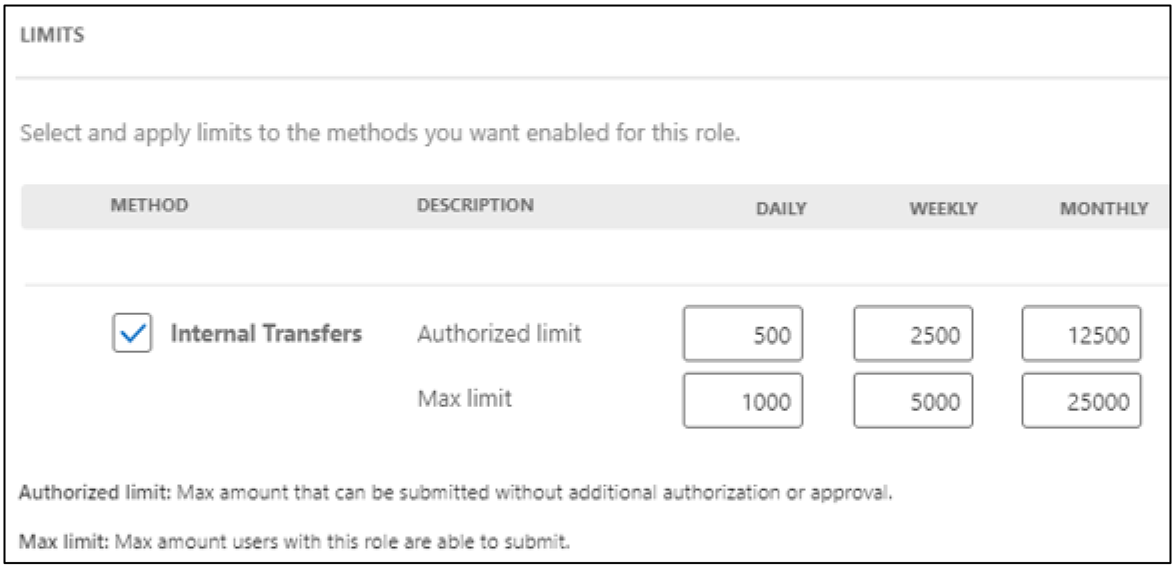


Figure 10 - Transfer Limits

Once the role assignments are finalized, then you can assign users or create users to assign the new role.

Keep in mind that your default role should be the least possible permissions you are willing to give a newly created user. You can always a different role to the user.

Creating Users and Assigning Roles

Click to the Users tab and then click Add New User to begin (see Figure 11 - Add New User). Fill in the Username and click the check Availability button below to confirm the username is not already in use. If you receive a green checkmark then proceed to fill in the rest of the info.

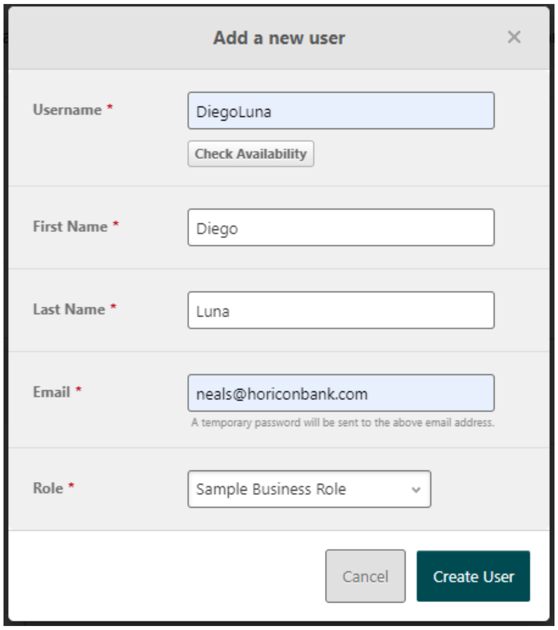
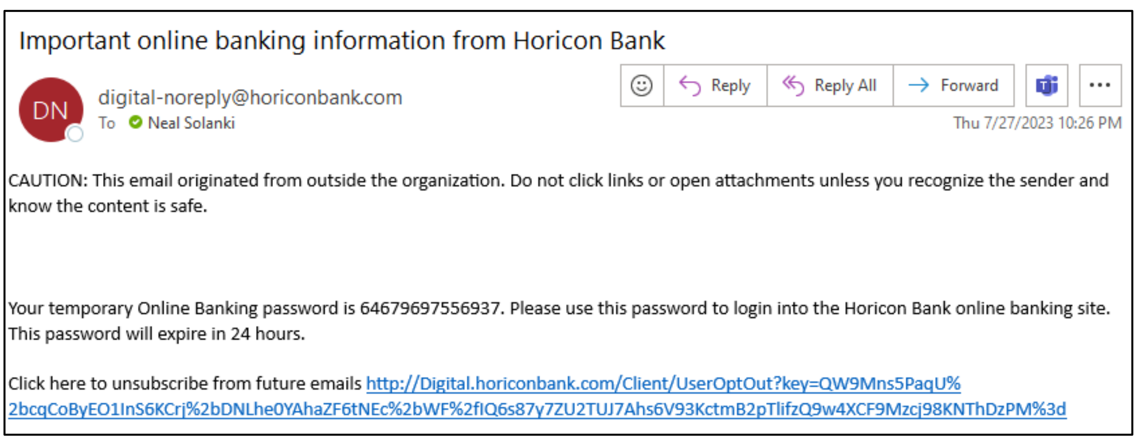


Figure 11 - Add New User

A verification code will need to be entered before the user is created. Once the verification code is entered, the user will receive a temporary password via email (see Figure 12 - User Temporary Password Email).


Important online banking information from Horicon Bank

digital-noreply@horiconbank.com
To Neal Solanki
Reply Reply All Forward
Thu 7/27/2023 10:26 PM

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Your temporary Online Banking password is 64679697556937. Please use this password to login into the Horicon Bank online banking site. This password will expire in 24 hours.

Click here to unsubscribe from future emails http://Digital.horiconbank.com/Client/UserOptOut?key=QW9Mns5PaqU%2bcqCoByEO1InS6KCrj%2bDNLhe0YAhaZF6tNEc%2bWF%2fIQ6s87y7ZU2TUJ7Ahs6V93KctmB2pTlifzQ9w4XCF9Mzcj98KNThDzPM%3d

Figure 12 - User Temporary Password Email

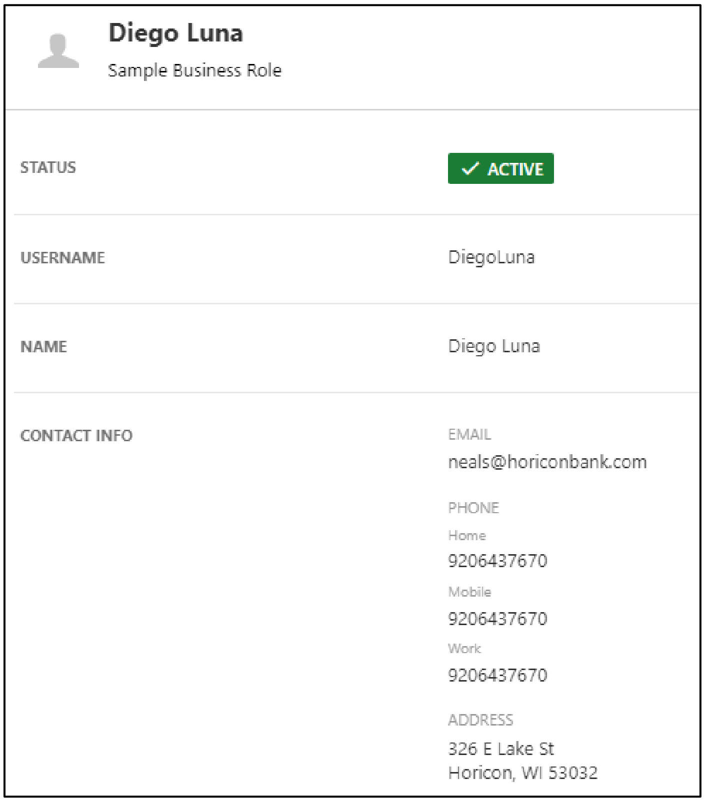


Figure 13 - Fill in All Contact Info

Please fill in the new user's phone and address information including a mobile number (see Figure 13 - Fill in All Contact Info**). Click the edit pencil icon in the CONTACT INFO section. This is particularly important for Bill Pay access. Bill Pay requires all 3 pieces of information to be filled out, otherwise the user will not be able to access Bill Pay.**

Approving Needed Authorizations

The Authorizations section allows items that need approvals to be reviewed and accepted. When a user tries to submit a transfer above their authorized limit, but below the max limit, an authorization from another user is needed. The transfer status shows as "needs authorization" (see Figure 14- Authorization Needed).

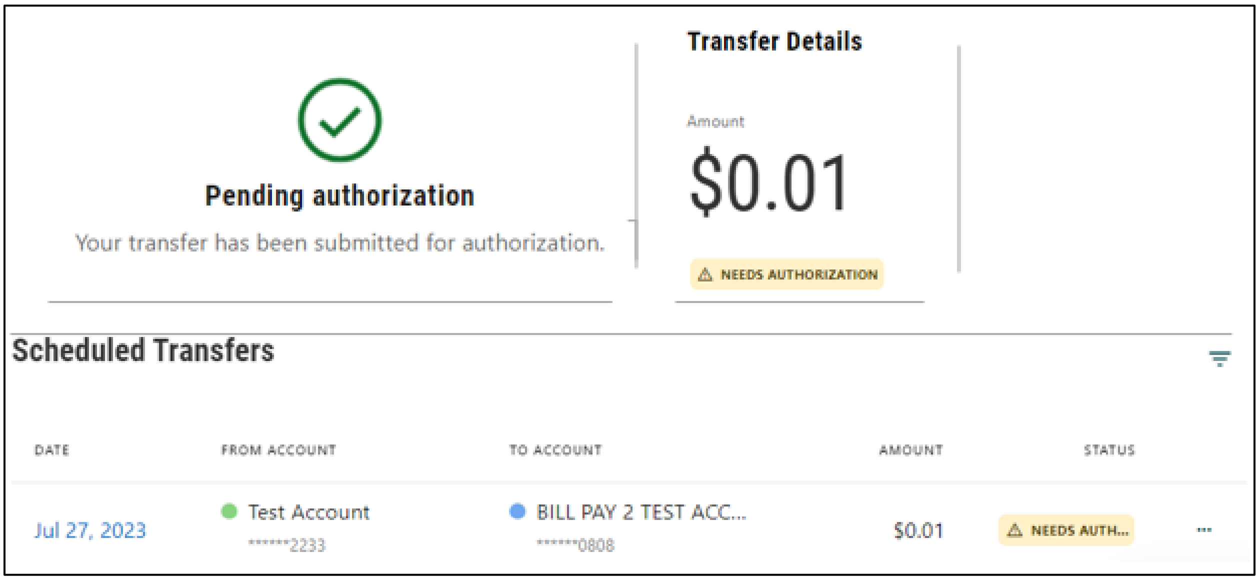


Figure 14- Authorization Needed

Notifications for other business users will appear in their dashboard and the Business Banking tab under the Authorizations tab (see Figure 15- Authorizing).

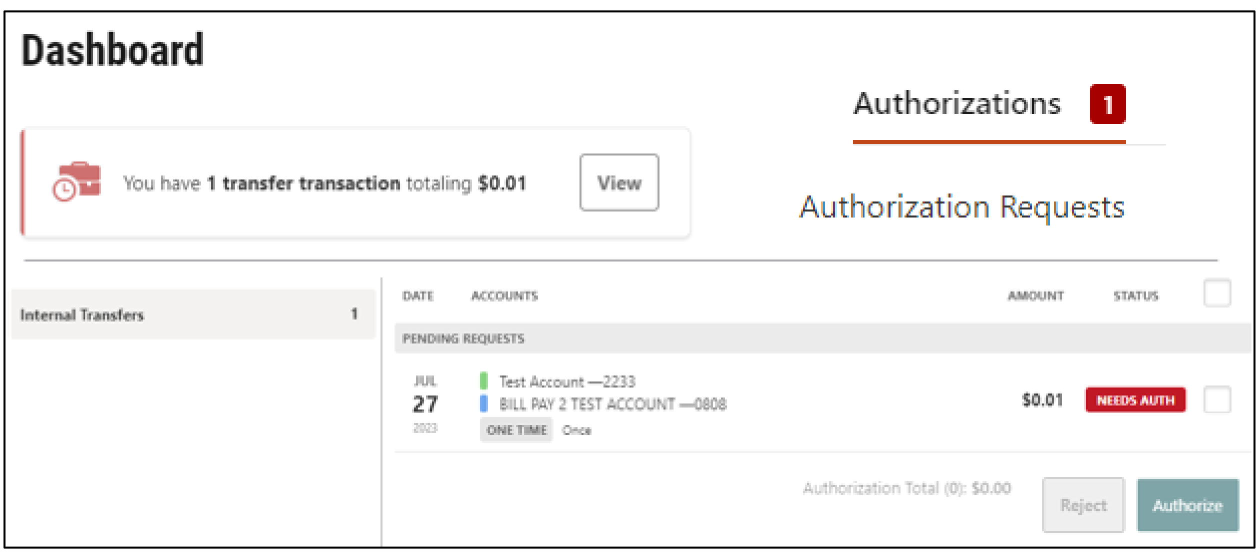


Figure 15- Authorizing

Managing User's Status - active, locked, frozen, or disabled

Business Admins can manage user's roles (permissions, accounts, and limits), freeze their login, unlock their login, reset their password, create new ones, and delete them as well.

Hover over the Business Banking tab and click Business Admin. Then select the Users tab.

To unlock or freeze a user, select the user then edit the status. Select unlock to allow the user to attempt entering their password. A user with too many consecutive failed password attempts will change to the locked status. The Business Admin can unlock them or the user can unlock themselves using the Forgot Password link at the login screen. A Business Admin can also freeze a user so that they cannot login until the Business Admin unfreezes them.

NOTE: unlocking a user does NOT reset their password, however, resetting the password will automatically unlock them.

Resetting Passwords

Users can reset their own password using the forgot password feature on the login page.

Business Users can also reset user passwords by selecting the user and clicking on the edit pencil next to Reset Password. Select the method to receive the temporary password. NOTE: if the user was in the locked status, a password reset will automatically unlock them.

If they are in the frozen status, a Business Admin must set them to active status and then they can have their password reset. A user in the disabled status will not even appear for the business admin to view. The business admin must contact Horicon Bank to have that user enabled.

Frequently Asked Questions (FAQ)

Can I reset my own password without calling the bank?

Yes. Use the "Forgot Username or Password?" link on the Horicon Bank's Ascend login page or app.

Can I reset my password if I am locked out?

Yes. Use the "Forgot Username or Password?" link on the Horicon Bank's Ascend login page or app.

If I make changes to a role, does that effect all sub users?

Making changes to a role will change the permissions to any sub user assigned to that role, but other sub users in other roles will not be affected.

Do I have to create a new role for every user?

If any users permissions need to differ in ANY way, then you will need to create a different role for each user. For example, if you have 3 users. User 1 will have all permissions, 1 account, and the highest limits. User 2 will have all permissions except admin, 2 accounts, and the highest limits. User 3 will have all permissions except admin, 3 accounts, and no ability to transfer. In this case you will need to create 3 roles.

Will any users automatically receive any new accounts?

No. The Master User will be granted the new account automatically but will have to add the new account to roles to allow it for users.