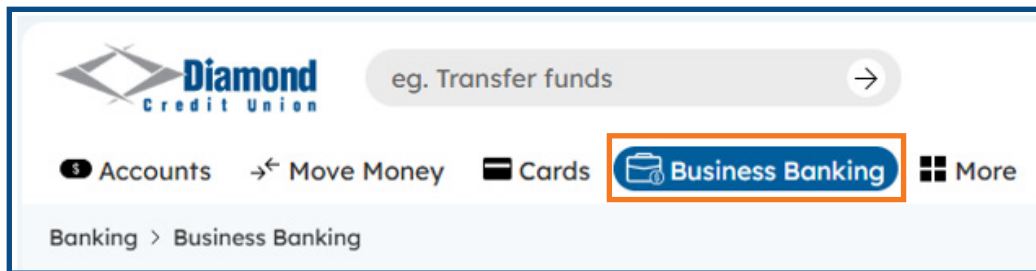


# Business Digital Banking Entitlements




Diamond Credit Union's Digital Banking for Business is a powerful tool that allows our business members to efficiently manage their business.

- The Entitlement feature allows business members to grant Digital Banking access to any individual, even non-authorized signers.
- Adding Roles to accounts through Digital Banking allows trusted employees to process transactions within the limits set within the role.
  - The Role function can be used to establish access rights to business accounts categorized by specific job functions.
  - Access can be granted to bookkeepers, accountants, etc. -even if these roles are filled by non-authorized signers.
  - Roles can be customized with privileges and limits specific to each business.

## Add a User to Diamond Business Digital Banking Accounts



After Logging in to Digital Banking, Select Business Banking.

<div>Manage</div> <div>  Role Management          User Management       </div>	<p>Select <i>Role Management</i>.</p>
<div>  Add a new role         </div> <div>Related links</div> <div> <a href="#">Change Password</a>  <a href="#">User management</a> </div>	<p>To the far right of the <i>Role Management</i> screen, select <i>Add a new role</i>.</p>

Add new role

Create role

Set general role privileges

Set role limits

Business name

Enter role name

Enter role description

Select a role to use as template

Basic Role

Create Role and Continue

The business name will appear here.

Enter the title of the role you are adding. For Example: Accountant

Enter a description of the role. For example: XYZ Accounting Firm, LLC.

Select a template for your role, or use an existing role to use as a template.

Click *Create Role and Continue*.

Business Members can set general role privileges for the following categories:

- Account Information
- Reports
- Settings
- Support
- Transfers/Payments

Create role

Set general role privileges

Set role limits

Business name

#0000988736 - Moon Unit LLC TEST

Manage role

Accountant1

Manage permissions for the following features.

Click on the Access Status for each row to toggle its value

# Business Digital Banking Entitlements

To view all available features under each role privilege, click *View all features*.

Type to search for a feature	Q	Access status
Account Information	<a href="#">View all features</a>	<input type="radio"/>
Operate on Account Information		<input checked="" type="radio"/>
View Account Information		<input checked="" type="radio"/>

## Account Information

Available features

Account Information

Operate on Account Information

☐ Export/download account statements

☐ Print account statements

☒ Raise account/transaction inquiry (Mandatory) ⓘ

☐ View Account Information

☐ Access e-Statements

☒ Account settings (Mandatory) ⓘ

☒ Activities since last login (Mandatory)

☒ Transaction Search (Mandatory) ⓘ

☒ View account summary and details (Mandatory) ⓘ

☐ View transaction annotations/notes

☐ View check images

Turn features on and off by checking the radio button. These permissions can be edited at any time if role requirements change.

Note: ⓘ Indicates this feature is not currently available.

## Reports

Available features

Reports

Business Reports

☐ ACH Online Generation Report

☒ Business Activity Report

☒ User-defined Report (Mandatory)

Report Generator

☒ Manage reports (create/edit/delete) (Mandatory) ⓘ

☐ Run reports ⓘ

Note: ⓘ Indicates this feature is not currently available.

# Business Digital Banking Entitlements

## Settings

Available features

Settings

Manage Business Settings

☒ Manage business address
 ☒ Manage multi-approval settings
 ☒ Manage roles

☒ Manage sub-users

Personal Settings

☒ Alerts Settings - Delivery medium (Mandatory)
 ☒ Alerts Settings - Do-not-disturb period (Mandatory)
 ☒ Contact Information Settings (Mandatory)

☒ Settings - OTP Delivery Medium (Mandatory)
 ☒ Username/Password (Mandatory)

View Business Settings

☒ View business address
 ☒ View role limits
 ☒ View role permissions

☒ View role settings
 ☒ View roles
 ☒ View sub-users

## Support

Support	View all features	<input checked="" type="checkbox"/>
Tickets		<input checked="" type="checkbox"/>

## Transfer/Payments

Available features

Transfers/Payments

Manage Transfers/Payments

☐ Manage Bill Pay

Transfer between internal accounts


☒ Transfers within company's accounts

Transfer funds outside the FI

☐ Stop check payment

View transfer information

☐ Access/View Bill Pay
 ☒ View scheduled transfers (Mandatory)

Note:  Indicates this feature is not currently available.

# **Diamond** Credit Union Business Digital Banking Entitlements

Once you've selected customized access for your role, click *Save & Proceed*.

Transfers/Payments <a href="#">View all features</a>	⊖
Manage Transfers/Payments	<input type="radio"/>
Transfer between internal accounts	<input checked="" type="radio"/>
Transfer funds outside the FI	<input type="radio"/>
View transfer information	<input checked="" type="radio"/>

Note: Please ensure the user(s) is set up on other necessary systems, so they may effectively access all digital banking features.

[Back](#) [Save & Proceed](#)

Next, you will click on *Set role limits*. Role limits are currently assigned by Diamond Business Digital Banking  
This completes the process to create a new role within Business Digital Banking.

Create role Set general role privileges [Set role limits](#)

Business name

#0000988736 - Moon Unit LLC TEST

Manage role Test 3

Set limits for this user role

[Back](#) [Set role limits](#)

## Add or Manage a User

Select User Management

Manage

[Role Management](#) [User Management](#)

# Business Digital Banking Entitlements

## To Add a New User

Click *Add a new user*.

### User management

Business

#0000988736 - Moon Unit LLC TEST

+ Add a new user

Active users New authorized signers Invited users Locked users Deactivated users

### Add new user

Please provide the following for the user to be added.

Business

#\*\*\*\*\*942 - Monica Billpayer Test Business Aco

First Name Last name

Email address

Phone number

United States(+1)

Please select the role for the user to be assigned to:

Assign role

Select role

Note: Please ensure the user(s) is set up on other necessary systems, so they may effectively access all digital banking features.

Select account access for this user

This user will only be allowed access to the selected accounts.

☐ Membership Share Savings Account (S0100) - Savings Account

☐ Business Easy Checking Account (S6000) - Checking Account

☐ Platinum Corp Rewards Credit Card-0318 (L6800) - Credit Card Account

☐ Platinum Corp Rewards Credit Card-0342 (L6801) - Credit Card Account

☐ Platinum Corp Rewards Credit Card-0359 (L6802) - Credit Card Account

Add user

Complete the name, email address and phone number fields for the user being added.

Select the role to be assigned to the new user.

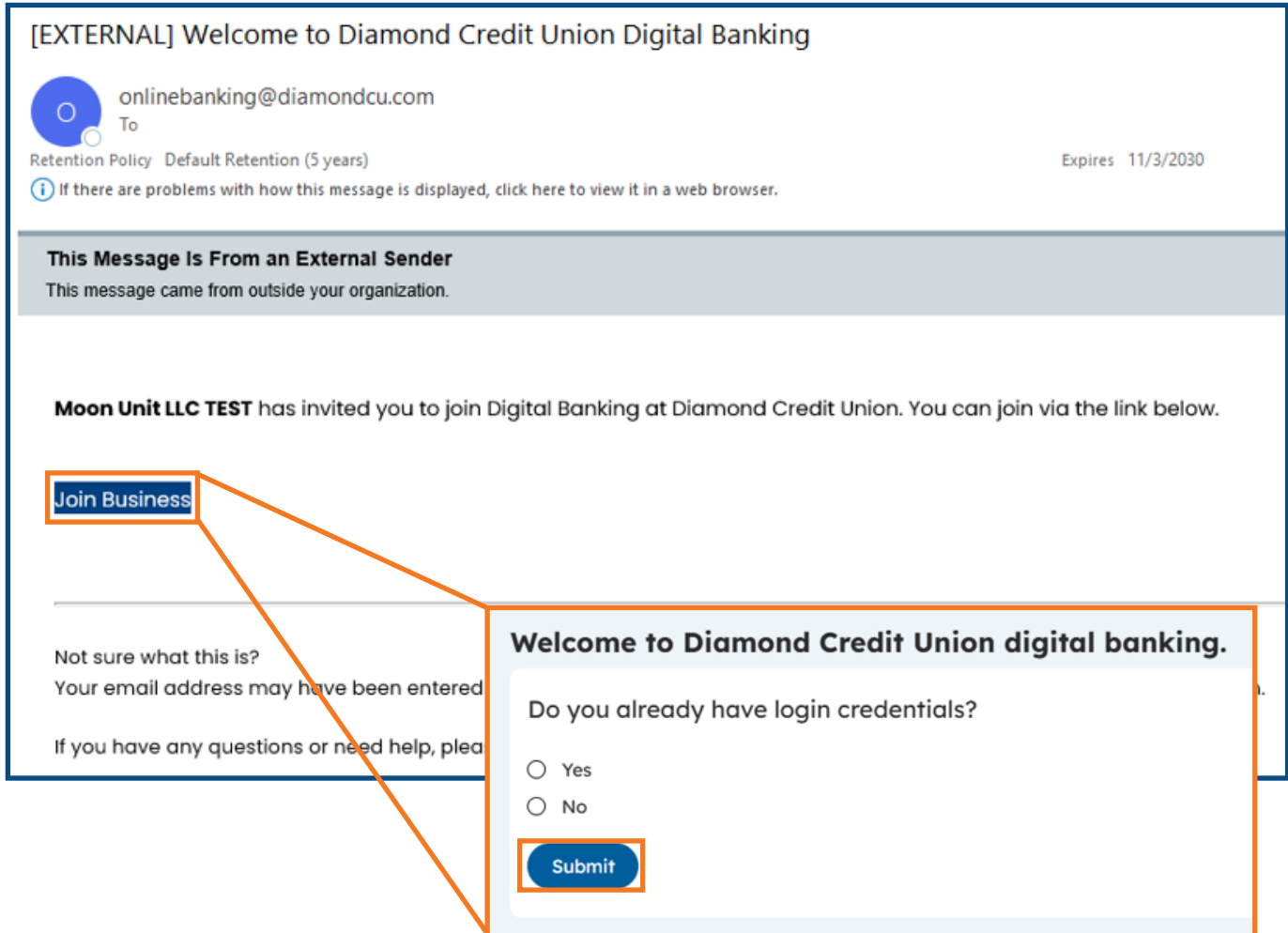
Select the accounts the user will be able to access via Digital Banking.

Click *Add user*.


# **Diamond** Credit Union Business Digital Banking Entitlements

## New User Confirmation


The new user will receive an emailed invitation to join the Business Digital Banking account.



[EXTERNAL] Welcome to Diamond Credit Union Digital Banking

 onlinebanking@diamondcu.com  
To

Retention Policy Default Retention (5 years) Expires 11/3/2030

 If there are problems with how this message is displayed, click here to view it in a web browser.

**This Message Is From an External Sender**  
This message came from outside your organization.

**Moon Unit LLC TEST** has invited you to join Digital Banking at Diamond Credit Union. You can join via the link below.

**Join Business**

Not sure what this is?  
Your email address may have been entered

If you have any questions or need help, please

**Welcome to Diamond Credit Union digital banking.**

Do you already have login credentials?


☐ Yes  
☐ No

**Submit**

- If the user is an established user of Diamond's Digital Banking, they should select *Yes* to add the Business Digital Banking to their existing access.
- If the user has not registered for Diamond's Digital Banking, they should select *No* to begin the process of choosing login credentials.
- Click *Submit*.



# **Diamond** Credit Union Business Digital Banking Entitlements

**Enroll into Digital Business Banking**Already enrolled? Log in

Terms and Conditions

**DIAMOND CREDIT UNION'S CONSUMER ONLINE AND ELECTRONIC SERVICES AGREEMENT**

READ THIS SERVICES AGREEMENT AND DISCLOSURE STATEMENT CAREFULLY AND PRINT A COPY FOR YOUR FILES.

THIS SERVICES AGREEMENT PERMITS DIAMOND CREDIT UNION AND THE CUSTOMER TO DELIVER CERTAIN INFORMATION TO EACH OTHER ELECTRONICALLY INSTEAD OF ON PAPER OR "IN WRITING." THE INFORMATION WHICH MAY BE DELIVERED ELECTRONICALLY INCLUDES, BUT IS NOT LIMITED TO, NOTICES, DISCLOSURES AND OTHER INFORMATION REQUIRED BY FEDERAL LAW.

In this Agreement, the words "you" or "your" mean the consumer or business that has enrolled in Diamond Credit Union's Electronic Banking Services and "we", "us" or "our" refers to Diamond Credit Union. "Account" or "accounts" refer to your Diamond Credit Union accounts that you have designated for use with the Services.

If you consent to our online/electronic banking services agreement and disclosure statement, print or request a copy of the document, click to agree and proceed with your enrollment. By your consent you agree that we may provide you with all disclosures, notices and other communications (the "documents") about Online Banking, Mobile Banking, Bill Pay and the Services, including the Online/Electronic Banking Services Agreement and any future amendments, in electronic form. You may download or print the documents from your electronic device. (At your request, we will provide you with a paper copy of any of the disclosures you have agreed to without a fee.) You have the right to withdraw

☐ I consent to electronic document delivery and the terms and conditions for digital banking services.

Next

The user must consent to the Terms and Conditions for Business Digital Banking--even if they were an established user of Digital Banking. Select the radio button, and click *Next*.

### Existing Users:

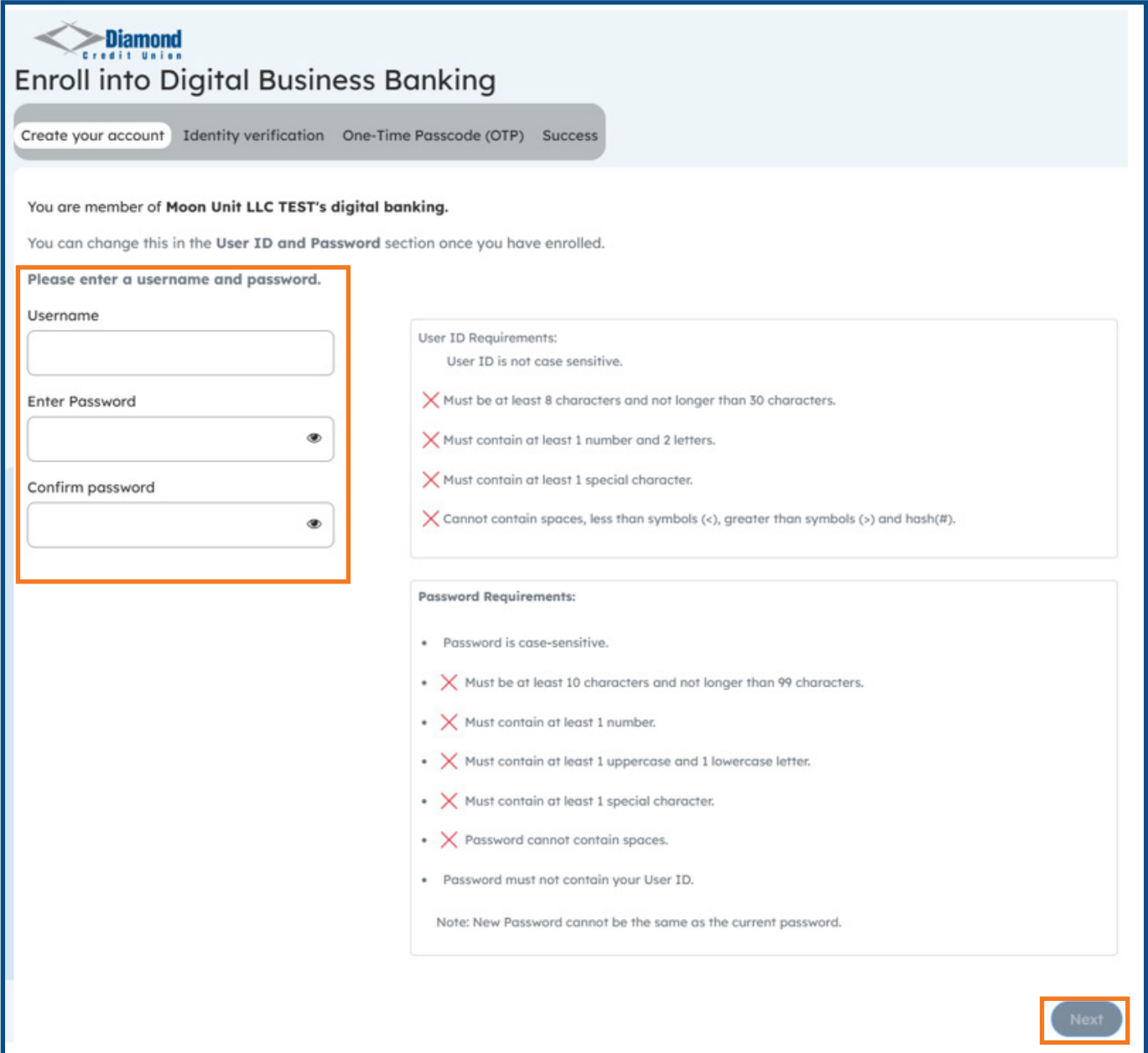
After accepting the *Terms and Conditions*, the new user will see the Business accounts they were granted access to when they log in to Digital Banking.



# **Diamond** Credit Union Business Digital Banking Entitlements

## New Users:

New users will be prompted to establish a *Username and Password* to log in to Digital Banking. Credential requirements will display to guide the new user. When they've selected an acceptable *Username and Password*, they will click *Next* to log in to Digital Banking. See screenshot on the next page for username and password requirements.



**Enroll into Digital Business Banking**

Create your account Identity verification One-Time Passcode (OTP) Success

You are member of **Moon Unit LLC TEST's** digital banking.

You can change this in the **User ID and Password** section once you have enrolled.

**Please enter a username and password.**

Username

Enter Password

Confirm password

**User ID Requirements:**

- User ID is not case sensitive.
- ✗ Must be at least 8 characters and not longer than 30 characters.
- ✗ Must contain at least 1 number and 2 letters.
- ✗ Must contain at least 1 special character.
- ✗ Cannot contain spaces, less than symbols (<), greater than symbols (>) and hash(#).

**Password Requirements:**

- Password is case-sensitive.
- ✗ Must be at least 10 characters and not longer than 99 characters.
- ✗ Must contain at least 1 number.
- ✗ Must contain at least 1 uppercase and 1 lowercase letter.
- ✗ Must contain at least 1 special character.
- ✗ Password cannot contain spaces.
- Password must not contain your User ID.

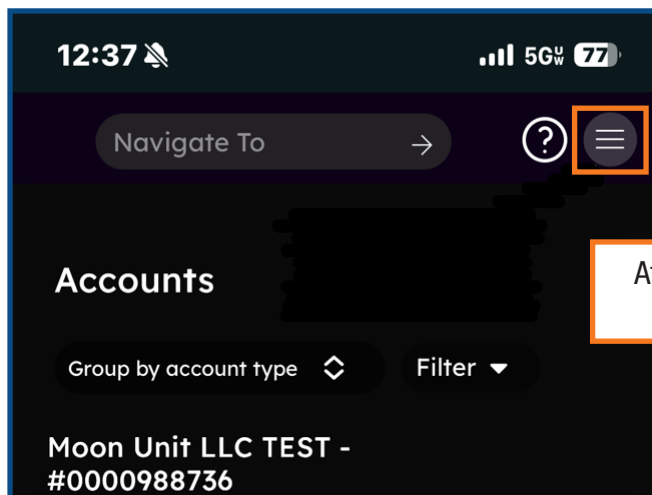
Note: New Password cannot be the same as the current password.

Next

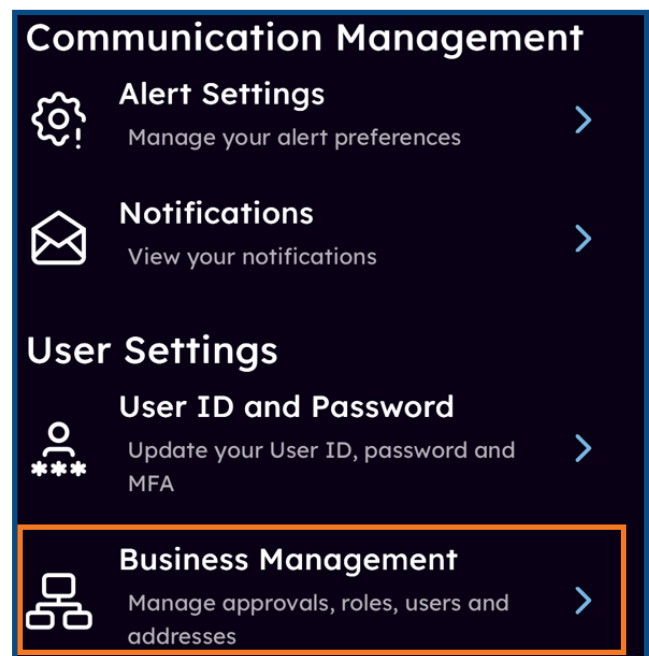
Diamond Credit Union's Digital Banking for Business is a powerful tool that allows our business members to efficiently manage their business.

- The Entitlement feature allows business members to grant Digital Banking access to any individual, even non-authorized signers.
- Adding Roles to accounts through Digital Banking allows trusted employees to process transactions within the limits set within the role.
  - The Role function can be used to establish access rights to business accounts categorized by specific job functions.
  - Access can be granted to bookkeepers, accountants, etc. -even if these roles are filled by non-authorized signers.
  - Roles can be customized with privileges and limits specific to each business.

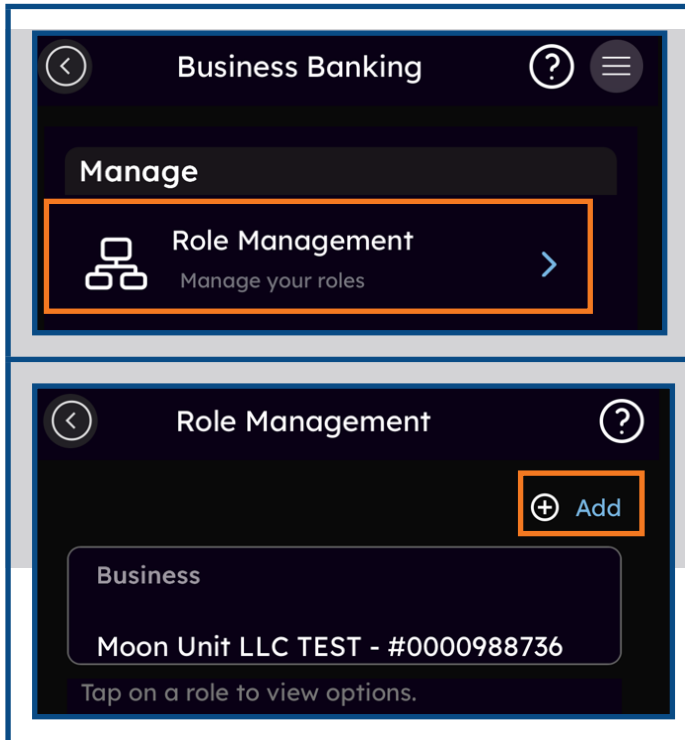
### Add a User to Diamond Business Digital Banking Accounts (Mobile)



After Logging in to Digital Banking,  
Click on the Hamburger Menu.



Select Business Management to  
manage roles and users.



Select *Role Management*.

Select *+ Add* to begin creating the new role.

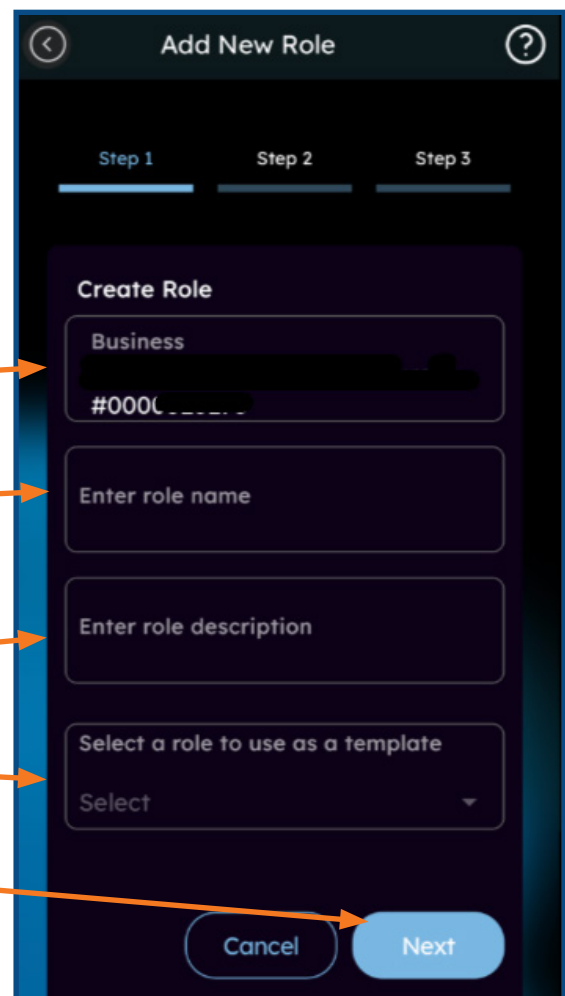
The business name will appear here.

Enter the title of the role you are adding. For Example: Accountant

Enter a description of the role. For example: XYZ Accounting Firm, LLC.

Select a template for your role, or use an existing role to use as a template.

Click *Next*.



Step 1 Step 2 Step 3

**Create Role**

Business  
#0000

Enter role name

Enter role description

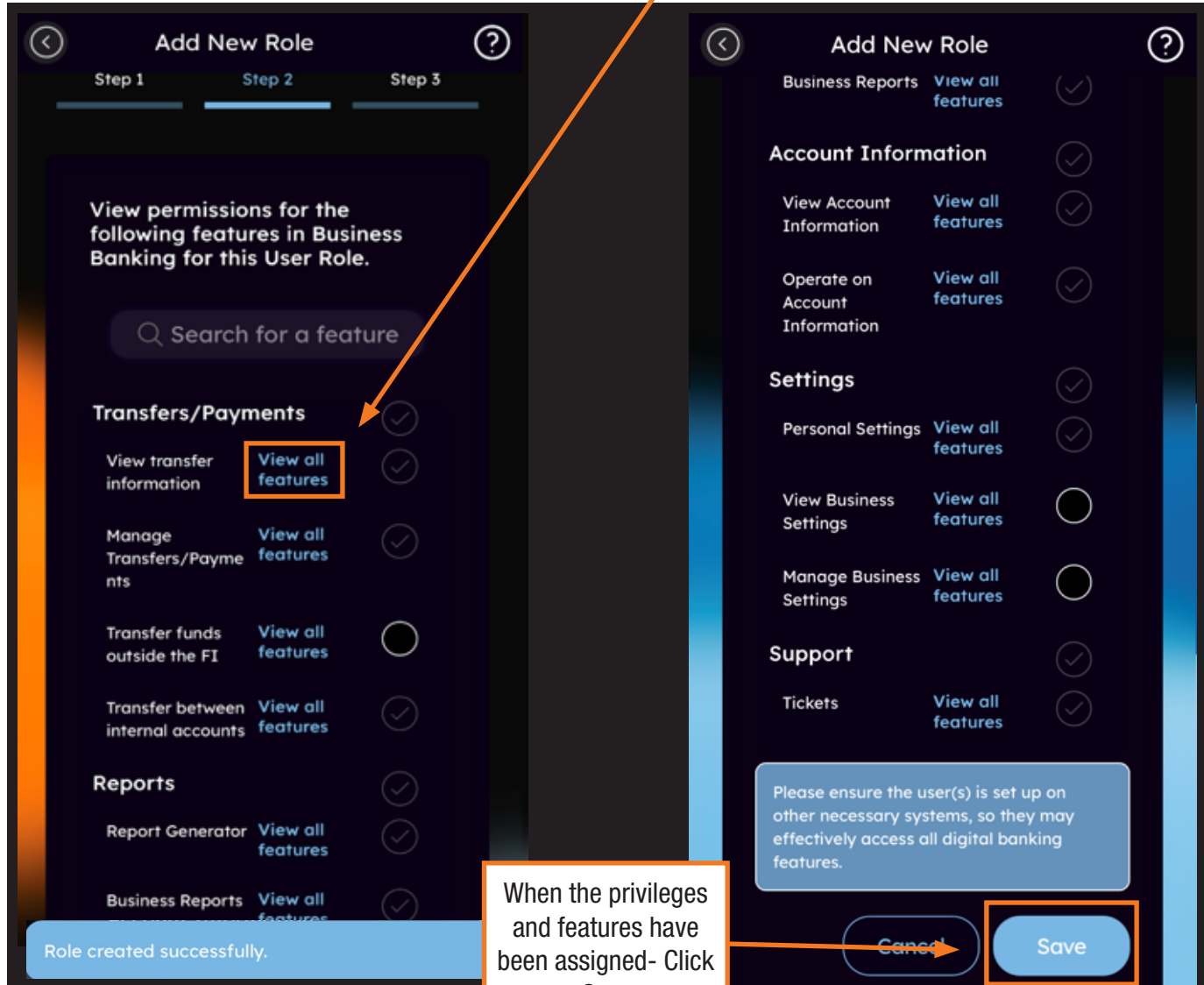
Select a role to use as a template  
Select

Cancel Next

Business Members can set general role privileges for the following categories:

- Account Information
- Reports
- Settings
- Support
- Transfers/Payments

Custom access privileges can be set for each user added. To add additional features under each category, select *View all features*. Turn features on/off by checking each item you'd like the role to access. These can be edited at any time in the future as your role requirements change.



**Add New Role**

Step 1 Step 2 Step 3

View permissions for the following features in Business Banking for this User Role.

Search for a feature

**Transfers/Payments**

- View transfer information **View all features**
- Manage Transfers/Payments **View all features**
- Transfer funds outside the FI **View all features**
- Transfer between internal accounts **View all features**

**Reports**

- Report Generator **View all features**
- Business Reports **View all features**

**Account Information**

- View Account Information **View all features**
- Operate on Account Information **View all features**

**Settings**

- Personal Settings **View all features**
- View Business Settings **View all features**
- Manage Business Settings **View all features**

**Support**

- Tickets **View all features**

Please ensure the user(s) is set up on other necessary systems, so they may effectively access all digital banking features.

Role created successfully.

Cancel Save

When the privileges and features have been assigned- Click **Save**.



# Business Digital Banking Entitlements: Mobile

## Account Information .....

You may require your role to have detailed access to your account statements and account information.

## Reports .....

You may require your role to prepare reports based on your account activity.

## Settings .....

You may wish to require additional role settings.

## Support .....

You may require your role to submit a help ticket based on your account activity.

## Transfer/Payments .....

You may require your role to prepare reports based on your account activity.

### Set Role Limits:

Currently, role limits are automatically assigned by Diamond Business Digital Banking.

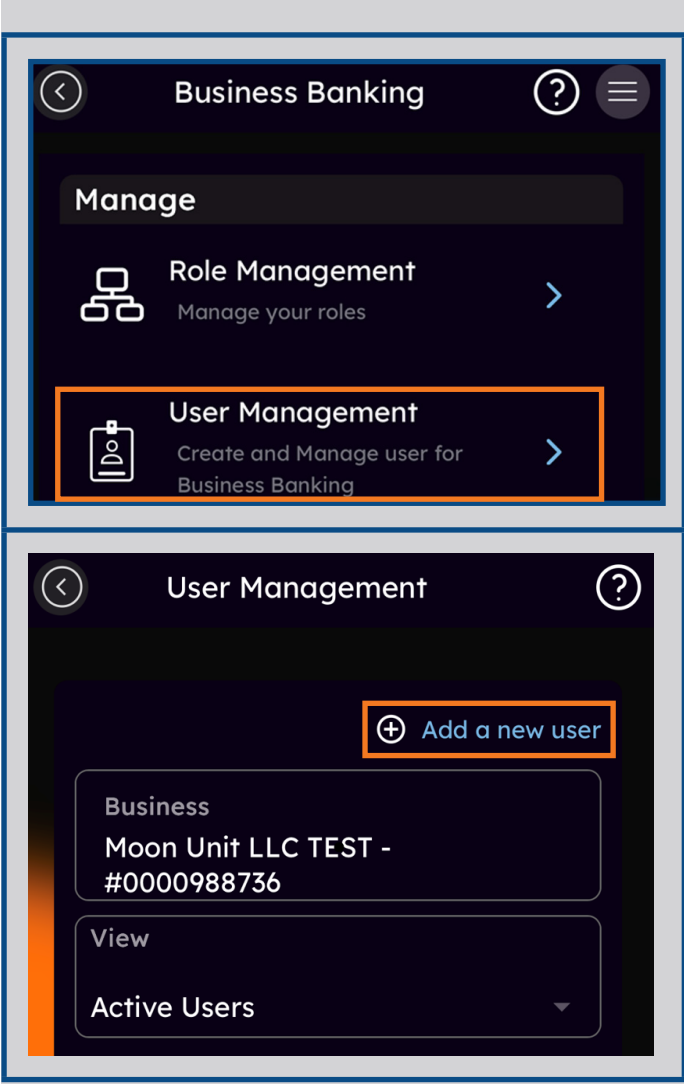
Click **Save**.

The new role is created.

Role Permission has been updated successfully.

### Add a User to the New Role

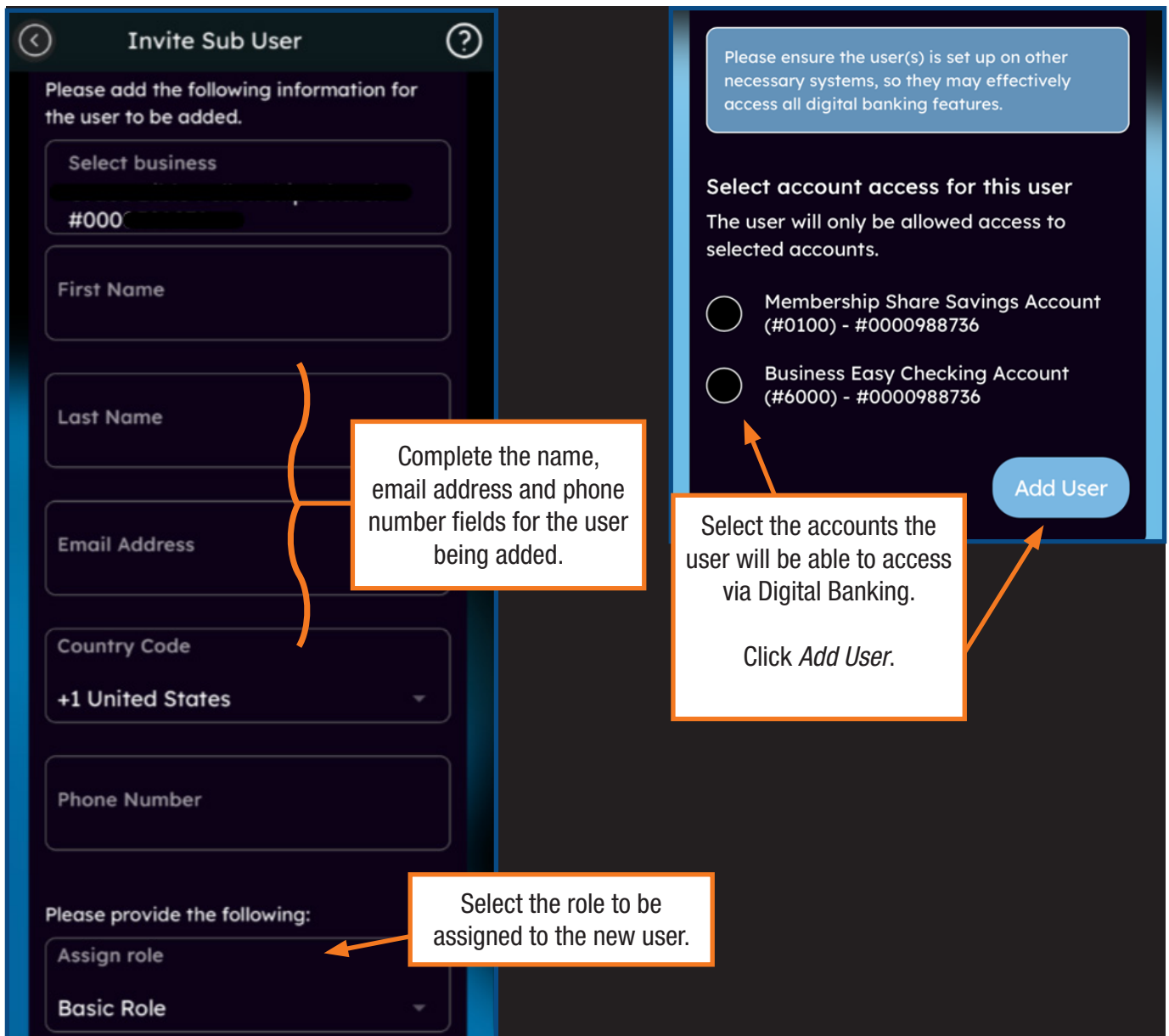
Now that the role has been created, a unique user will need to be assigned to that role. The user will have account access privileges to the business accounts they've been granted access to.



The screenshot shows two mobile app screens. The top screen is titled "Business Banking" and features a "Manage" section with two options: "Role Management" (Manage your roles) and "User Management" (Create and Manage user for Business Banking). The "User Management" option is highlighted with an orange box. The bottom screen is titled "User Management" and features a "+ Add a new user" button, which is also highlighted with an orange box. Below this button, there is a "Business" section with the text "Moon Unit LLC TEST - #0000988736" and a "View" section with a dropdown menu labeled "Active Users".

Select *User Management*.

Select *+ Add a new user*.



**Invite Sub User**

Please add the following information for the user to be added.

Select business  
#000

First Name

Last Name

Email Address

Country Code  
+1 United States

Phone Number

Please provide the following:

Assign role  
Basic Role

Please ensure the user(s) is set up on other necessary systems, so they may effectively access all digital banking features.

**Select account access for this user**  
The user will only be allowed access to selected accounts.

☐ Membership Share Savings Account (#0100) - #0000988736

☐ Business Easy Checking Account (#6000) - #0000988736

**Add User**

Complete the name, email address and phone number fields for the user being added.

Select the accounts the user will be able to access via Digital Banking.

Click *Add User*.


Select the role to be assigned to the new user.




### New User Confirmation

The new user will receive an emailed invitation to join the Business Digital Banking account.

[EXTERNAL] Welcome to Diamond Credit Union Digital Banking

 onlinebanking@diamondcu.com  
To

Retention Policy Default Retention (5 years) Expires 11/3/2030

 If there are problems with how this message is displayed, click here to view it in a web browser.

**This Message Is From an External Sender**  
This message came from outside your organization.

**Moon Unit LLC TEST** has invited you to join Digital Banking at Diamond Credit Union. You can join via the link below.

[Join Business](#)

Not sure what this is?  
Your email address may have been entered

If you have any questions or need help, please

**Welcome to Diamond Credit Union digital banking.**

Do you already have login credentials?

☐ Yes  
☐ No

[Submit](#)

- If the user is an established user of Diamond's Digital Banking, they should select *Yes* to add the Business Digital Banking to their existing access.
- If the user has not registered for Diamond's Digital Banking, they should select *No* to begin the process of choosing login credentials.
- Click *Submit*.



# Business Digital Banking Entitlements: Mobile

A screenshot of a web page for Diamond Credit Union's "Enroll into Digital Business Banking". The page has a light blue header with the Diamond Credit Union logo on the left and a link "Already enrolled? Log in" on the right. Below the header, there's a section titled "Terms and Conditions" with a horizontal line underneath. The main content area is titled "DIAMOND CREDIT UNION'S CONSUMER ONLINE AND ELECTRONIC SERVICES AGREEMENT" and includes a sub-header "READ THIS SERVICES AGREEMENT AND DISCLOSURE STATEMENT CAREFULLY AND PRINT A COPY FOR YOUR FILES." The text of the agreement follows, explaining the electronic delivery of information and the user's consent. At the bottom, there is a radio button next to the text "I consent to electronic document delivery and the terms and conditions for digital banking services." and a "Next" button to its right. The entire form area is enclosed in a blue border.

The user must consent to the Terms and Conditions for Business Digital Banking--even if they were an established user of Digital Banking. Select the radio button, and click *Next*.

## Existing Users:

After accepting the *Terms and Conditions*, the new user will see the Business accounts they were granted access to when they log in to Digital Banking.



# Business Digital Banking Entitlements: Mobile

## New Users:

New users will be prompted to establish a *Username and Password* to log in to Digital Banking. Credential requirements will display to guide the new user. When they've selected an acceptable *Username and Password*, they will click *Next* to log in to Digital Banking. See screenshot below for username and password requirements.

**Diamond Credit Union**

## Enroll into Digital Business Banking

Create your account Identity verification One-Time Passcode (OTP) Success

You are member of **Moon Unit LLC TEST's** digital banking.

You can change this in the **User ID and Password** section once you have enrolled.

Please enter a username and password.

Username

Enter Password

Confirm password

User ID Requirements:

User ID is not case sensitive.

- ✗ Must be at least 8 characters and not longer than 30 characters.
- ✗ Must contain at least 1 number and 2 letters.
- ✗ Must contain at least 1 special character.
- ✗ Cannot contain spaces, less than symbols (<), greater than symbols (>) and hash(#).

Password Requirements:

- Password is case-sensitive.
- ✗ Must be at least 10 characters and not longer than 99 characters.
- ✗ Must contain at least 1 number.
- ✗ Must contain at least 1 uppercase and 1 lowercase letter.
- ✗ Must contain at least 1 special character.
- ✗ Password cannot contain spaces.
- Password must not contain your User ID.

Note: New Password cannot be the same as the current password.

Next