

Digital Banking

Business User Guide

Business User Settings

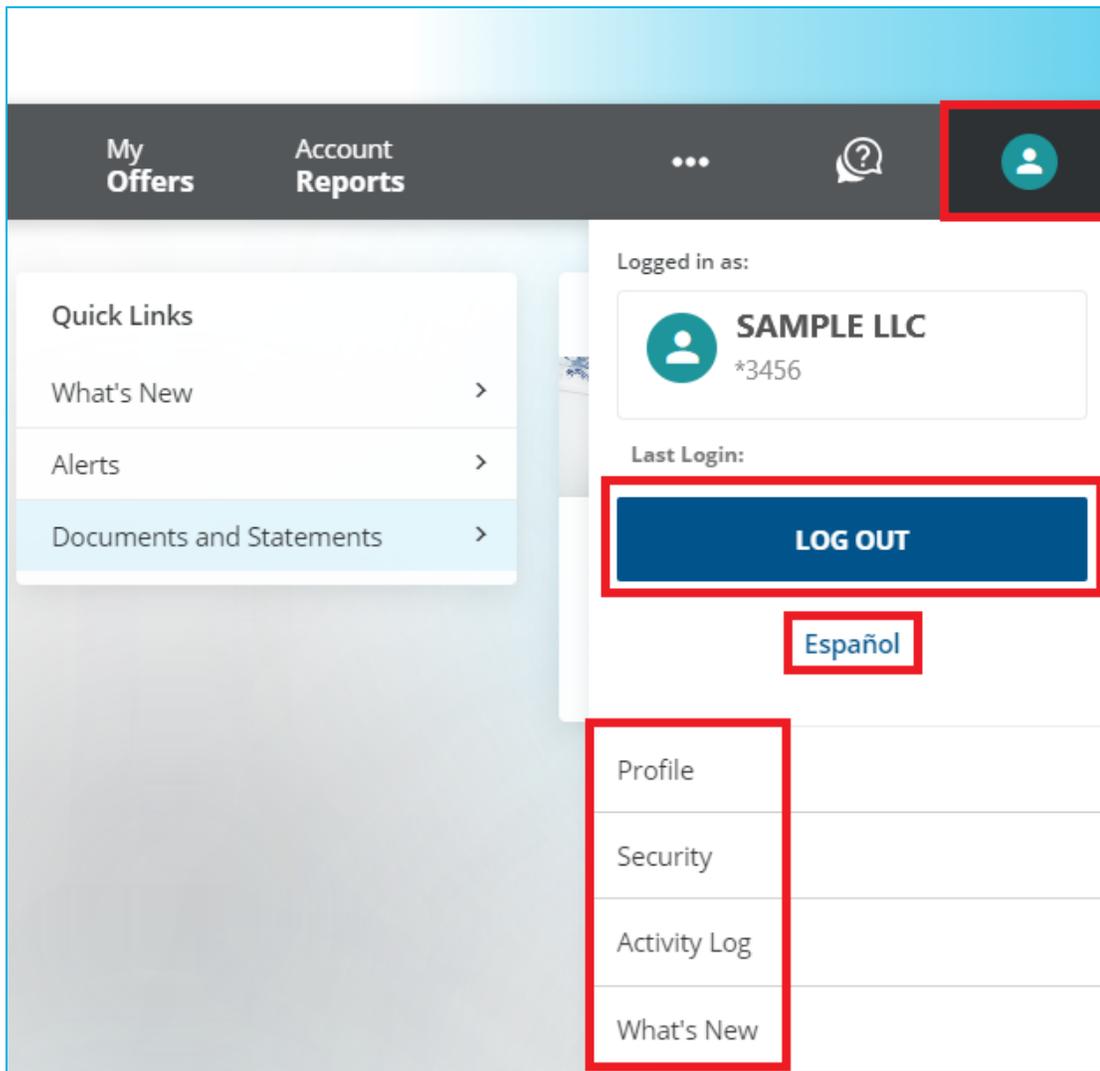
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User Settings

The **User Settings** menu contains the **Logout** and the **Español** buttons that toggle the Digital Banking platform between Spanish and English. Additionally, the **User Settings** menu offers the following features:

- **Profile:** Add or change your business profile photo and update Contact Information.
- **Security:** Change Username or Password and set up Two Factor Authentications.
- **Activity Log:** Search for and view Digital Banking activities such as logins and profile changes.



Profile

The **Profile** tab contains three sub-tabs.

1. **Contact Information:** allows you to change your **Primary/Secondary Email** address and your **Home, Mobile, and Work Phone** as well as update your **Primary Address**.
2. **Preferences:** allows you to enable **Animations** in relevant graphical elements.

Contact Information Tab

The **Personal Details** tab allows you to change your **Profile Image, Primary and Secondary Emails,** and **Home, Mobile, and Cell Phone** numbers, and **Primary Address**.

The screenshot shows the 'Profile' settings page with two tabs: 'Contact Information' (active) and 'Preferences'. Under 'Profile Image', there is a placeholder icon and a red-bordered 'Add photo' button. The 'Personal Details' section contains several input fields: 'Primary Email' (sample@additionfi.com, Verified), 'Secondary Email (optional)', 'Home Phone (optional)' ((407) 896-9411, Edited), 'Mobile Phone (optional)', and 'Work Phone (optional)'. The 'Primary Address' section includes fields for 'Address' (1000 PRIMERA BLVD), 'Address 2 (optional)', 'City' (LAKE MARY), 'Country' (United States), 'State' (FL), and 'ZIP Code' (32746-2194). A red-bordered warning box at the bottom states: 'Please note, after saving your changes you will need to click 'Verify' above in order to use the updated contact info for security validation (MFA)'. At the bottom are 'SAVE CHANGES' and 'CANCEL' buttons.

After changing your **Primary Email, Home Phone, or Mobile Phone**, click the **Verify** button, and the system will prompt you to validate security.

To validate security:

1. Select the **Delivery Method**.
2. Click the **Request Code** button.
3. Enter the **Verification Code** and click the **Next** button.

Personal Details

Primary Email
sample@additionfi.com **Verify**

Security Validation

A 6 digit verification code has been sent to your email account. Enter the code here to verify your access to the email account.

Delivery Method: Email
Email: sample@additionfi.com

REQUEST CODE **CANCEL**

Security Validation

To protect the security of your account, please enter the 6-digit Verification Code below.

Delivery Method: Email
Email: sample@additionfi.com

Verification Code: 1 2 3 4 5 6

NEXT **CANCEL** Request New Code

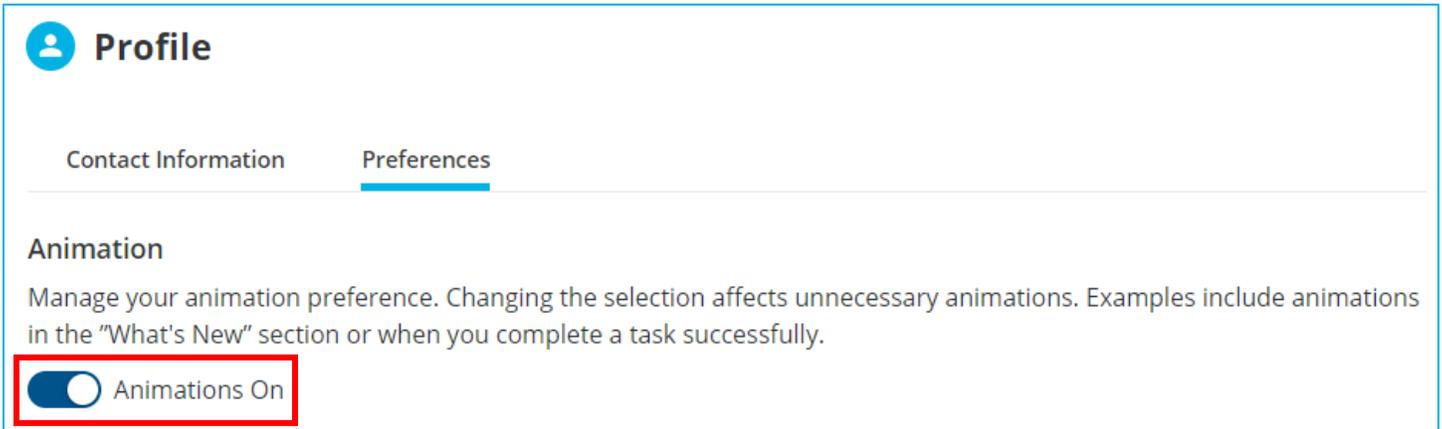
Primary Email
sample@additionfi.com
Verified

Verifying email addresses and phone numbers enables these contact methods to be used immediately for any **multi-factor authentication** (MFA). If these contact methods are not verified, you will not be able to use them for MFA. Click the **Save Changes** button to save changes that do not require security validation, such as the profile photo, work phone, and address.

Note: Changing information while viewing one account will not update the information on your other accounts that you are attached to. You must update your information on each account separately.

Preferences Tab

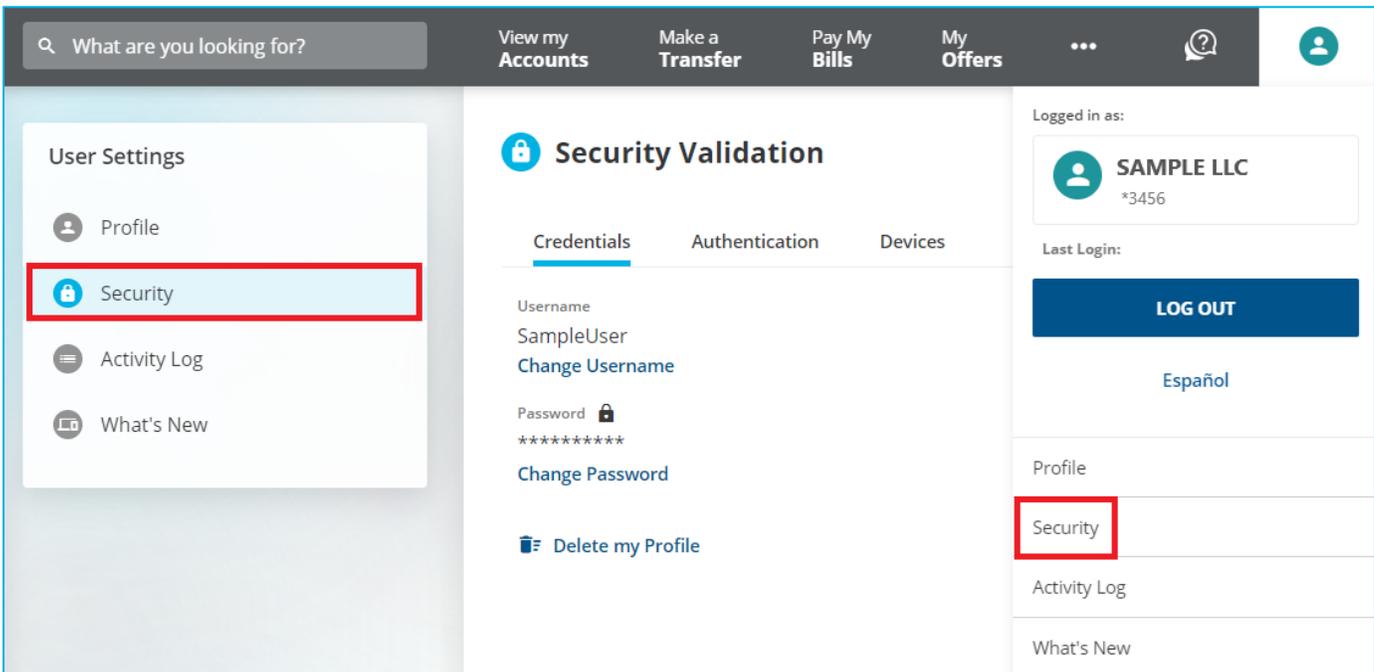
The **Preferences** tab can be used to turn off **Animations**. Animations appear when you submit a transfer, a travel notice, or view cards in the **What's New** section. By default, **Animations** are turned on. If turned off, by selecting the slider button, then animations will display as a static picture.



The screenshot shows the 'Profile' section with the 'Preferences' tab selected. Under the 'Animation' heading, there is a descriptive paragraph and a toggle switch labeled 'Animations On'. The toggle switch is currently turned on and is highlighted with a red rectangular box.

Security

The **Security Validation** page allows you to change your username and password, update your Authentication settings, and manage your allowable devices. Click the **User Settings** icon and select **Security** from the drop-down menu to access the **Security Validation** page. The **Credentials** tab opens by default.



The screenshot shows the top navigation bar with options like 'View my Accounts', 'Make a Transfer', 'Pay My Bills', and 'My Offers'. A search bar is on the left. Below the navigation, there is a 'User Settings' menu on the left with 'Security' highlighted by a red box. The main content area is titled 'Security Validation' and has three tabs: 'Credentials', 'Authentication', and 'Devices'. The 'Credentials' tab is active, showing fields for 'Username' (SampleUser) and 'Password' (masked with asterisks). On the right, there is a 'Logged in as:' section for 'SAMPLE LLC' with a 'LOG OUT' button and a language selector set to 'Español'. At the bottom right, a vertical menu lists 'Profile', 'Security' (highlighted with a red box), 'Activity Log', and 'What's New'.

Credentials Tab

Click the **Change Username** button and follow the prompts to update your Digital Banking username. Click the **Change Password** button and follow the prompts to update your Digital Banking password.

The screenshot displays the 'Security Validation' interface with the 'Credentials' tab selected. The main page shows the current username 'SampleUser' and a masked password. Two modal windows are open: 'Change Password' and 'Change Username'. Red arrows point from the 'Change Username' and 'Change Password' buttons on the main page to their respective modal windows. The 'Change Password' modal includes fields for 'Old Password', 'New Password', and 'Confirm New Password', along with a list of password requirements. The 'Change Username' modal includes a 'Change Username' field and a list of username requirements. Both modals have 'SAVE' and 'CANCEL' buttons.

Security Validation

Credentials Authentication Devices

Username
SampleUser
Change Username

Password

Change Password

Delete my Profile

Change Password

Changing credentials will require you to re-register for biometric (face or fingerprint) login.

Old Password

New Password

Confirm New Password

SAVE

CANCEL

Change Password must:

- Have at least 8 characters
- Not exceed 32 characters
- Contain at least one letter
- Contain at least one number
- Only contain letters, numbers, and the following special characters: !@#\$%^&*()'-+[]{};':",./?<>_~

Strength:
Avoid passwords that are easy to guess or used with other websites.

Change Username

Changing credentials will require you to re-register for biometric (face or fingerprint) login.

Change Username

Username must:

- Have at least 8 characters
- Not exceed 32 characters
- Only contain letters, numbers, and the following special characters: !@#\$%^&*()'-+[]{};':",./?<>_~

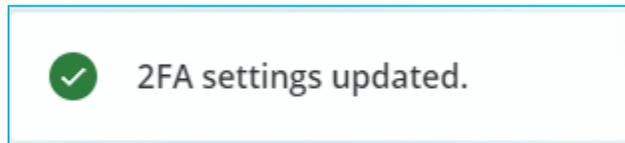
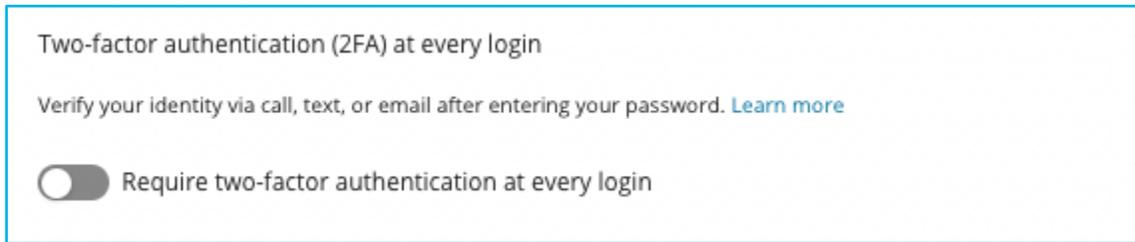
SAVE

CANCEL

Two-Factor Authentication (2FA) at Every Login

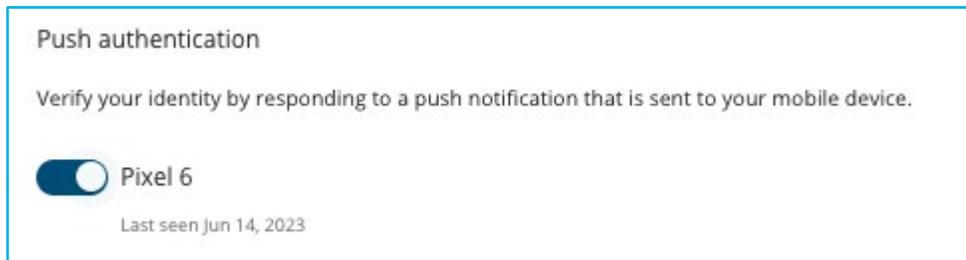
Two-Factor Authentication is a security feature that requires you to enter a validation code when you attempt to log in to Digital Banking. Digital Banking allows you to indicate if you wish to receive two-factor authentication at every login. To activate two-factor authentication at every login, click **Set Up** and complete the steps below.

1. Click the **slider** next to **Require Two Factor Authentication at every login**.
2. The system will display a message indicating the setting was changed.



Push Authenticator

With push authentication, Digital Banking sends an access code to your mobile device to verify your identity. To activate push authentication, click **the slider button** to the left of the device in which Push Authentication is being enabled.



Google Authenticator

Google Authenticator enables you to verify your identity using a unique code generated by the Google Authenticator app. When using Google Authenticator, other less secure methods such as text, email, or voice are **disabled**.

To enable **Google Authenticator**:

1. Click the Activate Google Authenticator button.
2. The MFA security Validation screen will display. You must successfully authenticate MFA to proceed.
3. Once validated, additional instructions will display. A QR code to download the Google Authenticator app on either iOS or Android will display along with instructions on how to authenticate and begin to use.
 - a. This step works with other authenticator apps such as Microsoft Authenticator and Authy.
4. You will need to download the Google Authenticator app and enter the 6-digit numeric code displayed on the app.
5. After entering the 6-digit code, click submit to save and enable.

Authenticator App ✕

Download an Authenticator App on your mobile device (iOS and Android), and use it to scan the QR code (barcode) or type the text code provided manually. You may use compatible apps like Google Authenticator, Microsoft Authenticator and Authy.



IBFXEJKROFSH2OKUFFZWIMSDPFJGW6LR

Enter your 6-digit numeric code

SUBMIT

6. Once the Google Authenticator has been successfully validated, you will be asked to enter an authentication code from the app with each login from either the desktop or mobile app.

Devices

The **Devices** tab displays a list of the devices registered to access your Digital Banking account. Click **Edit Name** to rename the device. For example, if you access the account from your home desktop, you may want to rename the device "Home."

The screenshot shows the 'Security Validation' interface with the 'Devices' tab selected. It displays a list of registered devices. The first device is 'Windows', last seen on April 18, 2024, located in Lake Mary, FL, US. Below the device name is a blue 'EDIT NAME' button. The second device is also 'Windows', last seen on April 18, 2024, located in Lake Mary, FL, US.

Registered Devices	
<p>Windows Last seen April 18, 2024</p> <p>First Seen Apr 18, 2024</p> <p>EDIT NAME</p>	Lake Mary, FL, US
<p>Windows Last seen April 18, 2024</p>	Lake Mary, FL, US

Activity Log

The **Activity Log** displays a list of all the logins, changes, logoffs, etc., that occur within the Digital Banking platform. The log includes the activity date and time, the activity occurred, the results, the IP Address from which the action occurred, and the system type (such as Windows). Please notify Addition Financial if any activities look unfamiliar.

You may click an activity to expand it and review the activity details.

Wednesday, May 08		
Logoff Success	Windows	05/08/24 2:40 PM
IP 123.45.678.910		
Login Success	Windows	05/08/24 2:40 PM
Logoff Success	Windows	05/08/24 11:17 AM
Login Success	Windows	05/08/24 11:17 AM

What's New Tab

The **What's New** tab provides a brief snapshot of key features and quick links to access them.

What's New

Learn how to get the most out of your digital banking experience below.

Digital Banking

- Alerts**
How do you want to be alerted?
- External Accounts**
Yes, linking other accounts is possible!
- Multi-factor Authentication**
Added Security That You Control
- Online Statements**
Enroll in Online Statements
- Profile Update**
Keep In Touch!
- Savings Goal**
Create a Savings Goal in Just a Few Seconds!