



# Digital Banking

# Sub-User Support

Sign In and Profile Settings

# Digital Banking Sub-Users

Centier Digital Banking users can share their account access with others. Account owners can set specific account access and feature permissions. Below you will see answers to some questions you may have.

## 1. What permissions can owners allow or limit?

There are a number of customized permissions owners have access to. In the directions, you will find that they can allow access to:

- Specific Accounts
- P2P
- Transfers Ins and Out
- Bill Pay
- Mobile Deposit
- Transaction and Daily Limits for Inbound and Outbound Transactions
- Enhanced Authentication Settings

## 2. Does a sub-user have to be a client?

A sub-user does not have to be a client.

## 3. If a Sub-User also has their own personal accounts, can they request multi-TIN to see their personal accounts with the shared account(s) that they have access to?

As a Sub-User, clients will not be able to tie their personal digital banking account to their Sub-User digital banking account.

## 4. What should a Sub-User do if they are locked out?

When a Sub-User is locked out, an Admin on the Digital Banking account can unlock them as long as the Sub-User has successfully logged in for the first time. An Admin may be the account owner or another Sub-User that has been given Admin access. Otherwise, Sub-Users can call 1-888-236-8437.

# Shared Access Process: Sub-User Experience

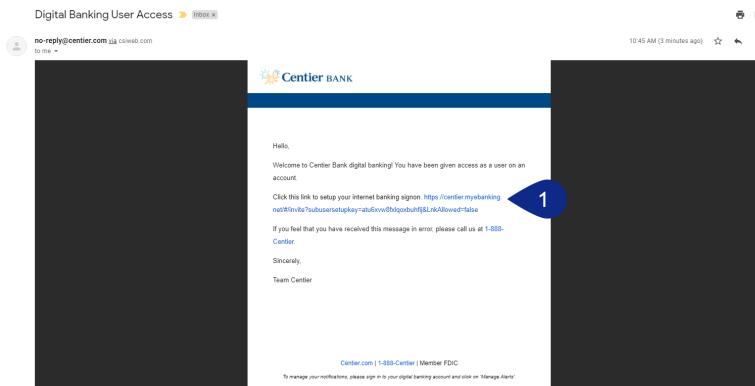
The steps below outline what you will experience when an account owner share Digital Banking account access with a sub-user. When an account owner adds you, they enter the following:

- Your Full Name
- Email Address
- Sub-User Name – this is the name that will display in the owner’s Digital Banking
- Invite Answer – the account owner will create a code that you will need to enter to gain access to Centier Digital Banking. Be sure that you have this code when you attempt to sign in. **You will be able to use the code for 24 hours.**

During this process the owner will also identify which accounts you have access to. They are also able to set additional permissions for feature use and transaction limits.

## Sign In to Digital Banking for the First Time

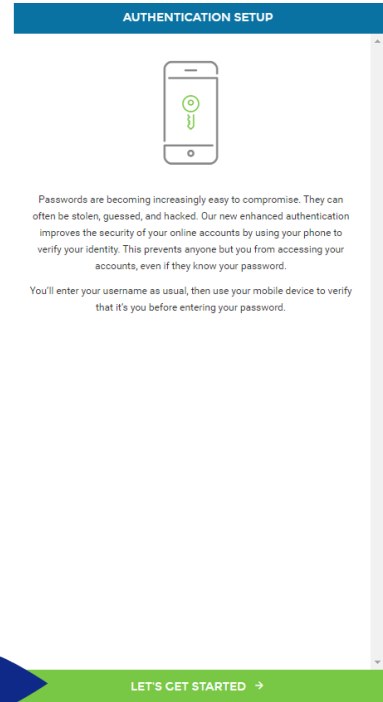
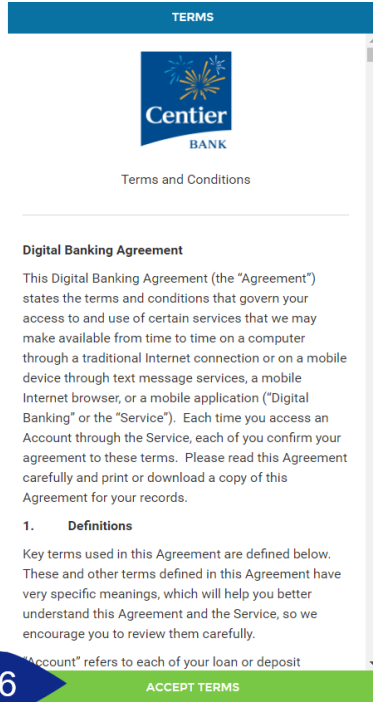
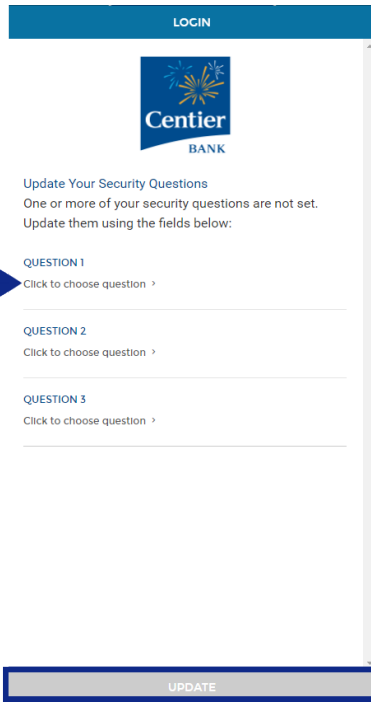
1. You will receive an email, click the **link** to launch the sign in screen.



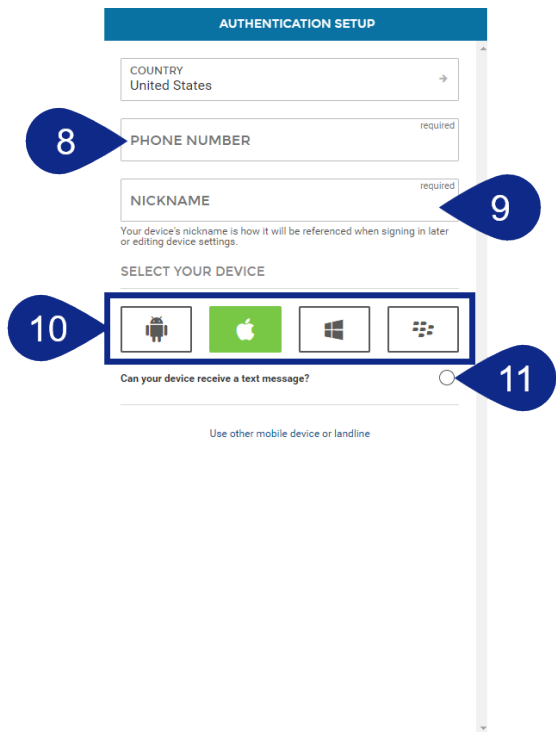
2. Enter the **Verification Code** the owner provided you, then click **Continue**. Remember, you have 24 hours to use this code.
3. Create a **Username** for yourself.
4. Create a **Password** and **Confirm** it. When you are satisfied, click **Submit**.

The "INVITE" screen features the Centier Bank logo and a text prompt: "Please enter your security code". Below the prompt is a text input field labeled "SECURITY CODE" with a "required" asterisk. A blue callout bubble with the number "2" points to this field. At the bottom, there is a "CONTINUE" button and a "Back to Sign In" link.The "INVITE" screen features the Centier Bank logo and a text prompt: "Enter your credentials". Below the prompt are three text input fields: "USERNAME", "NEW PASSWORD", and "CONFIRM PASSWORD", each with a "required" asterisk. Blue callout bubbles with numbers "3" and "4" point to the "USERNAME" and "NEW PASSWORD" fields, respectively. At the bottom, there is a "SUBMIT" button and a "Back to Sign In" link.

5. Set your **Security Questions** and **Answers**. These questions will be used to validate your identity in the future. When you are done, click **Update**.
6. Review the Terms and Conditions, then click **Accept Terms**.
7. Now you will authenticate your account, click **Let's Get Started** to begin.



8. Add your **Phone Number**.
9. Create a **Nickname** for your device.
10. Select the type of **device** you are using.
11. Select the **Can your device receive a text message** toggle if you are using a cell phone. If you are using a landline, you will NOT be able to receive a text message.



12. When you receive the text message or phone call you will be provided with a code. Enter the code into the **Verification Code** field, then click **Verify Device**.

13. You will see a confirmation screen where you are able to add another device. Click **Complete Setup** when you are satisfied.

14. You will be taken to the Digital Banking landing page. Notice the account will be listed in the body of the page.

15. Use the **Main Menu** to access features the account owner has given you permissions to. You can customize which are visible under **Manage Profile**. See the next section for more.

Account Type	Account ID	Balance	Next Due
INSTALLMENT LOAN	*0000-311	\$631.66	Next Due: \$175.00 on 05/04/2024
MORTGAGE LOAN	*0000-816	\$38,909.40	Next Due: \$409.74 on 10/01/2024
REVOLVING CREDIT LOAN	*1233-13	\$11,055.02	
INSTALLMENT LOAN	*0000-308	\$538.24	Next Due: \$100.00 on 06/11/2024
COMMERCIAL LOAN	*0000-19	\$5,000.00	Next Due: \$279.98 on 05/01/2024
MYBIZ CHECKING	*1011	\$0.00	
STATEMENT SAVINGS	*5693	\$150.00	Balance: \$150.00
COMMERCIAL LOAN		\$0.00	

## Manage Your Profile

1. Click **Manage Profile** from the main menu.
2. This loads a new screen that provides you with the ability to customize a number of settings. From this location you can:
  - a. Contact Information** - Change your phone number and email address. This information is directly associated with your Digital Banking access.
  - b. Credentials and Security** - Change your Username and Password. You can change your security questions and answers from this location. You can also see a history of your logins to the Digital Banking account.
  - c. Application Settings** – This area of the profile gives you an ability to reorder and rename accounts. You can hide the tiles that display on the landing page in this section.
  - d. App Appearance** – Customize the color of the app using the radio buttons.
  - e. Bill Pay Settings** – Depending on your access, you may be able to adjust settings in this location. Clients who want their Sub-Users to pay bills need to have Business Bill Pay.

