



Business online banking.

User guide.

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Welcome to STCU business online banking!

This guide provides you with important information about your account security and some of the platform's key features.

With STCU business online banking, you'll have the ability to administer enrolled accounts, check account balances, transfer funds, deposit checks, process ACH and wire transactions, use Positive Pay for fraud protection, and more.

As part of your registration for business online banking, STCU will entitle a "Business Admin" at your business to establish user credentials and to enable the use of system administration and entitlement functions. The Business Admin can use their account to create additional users for your business.

As you begin to use STCU business online banking, you are welcome to contact STCU at (509) 344-2200, (877) 304-7185 toll-free, or email business@stcu.org with any questions.

We look forward to working with you as partners in the success of your business!

Register.

1. Visit stcu.org and click the purple "Log in" button.
2. Select "Sign up for services."
3. Choose "Business online banking" to begin your registration. (You will receive your registration confirmation within 1 business day of submission. Login credentials will be emailed to you.)
4. Once registration is complete, download STCU's Business Banking mobile app. For mobile devices that support it, you can enable face or fingerprint authentication to make future logins easier.

Login.

1. Visit stcu.org, click the purple "Log in" button in the top right corner of the screen, and then select "Business online banking" or download and then login from the STCU Business Banking mobile app.
2. After the business login page loads, please enter the following information:
 - Username – This value is unique to each user.
 - Password – Users will be prompted to create a new password when they first log in.

See additional "Security tips" at the end of this guide.

Disclosures and security code.

Users will be prompted upon first login to accept STCU's Business Electronic Services Agreements and enter a randomly generated security code. You should not be prompted to enter a security code during future logins unless you have cleared your cookies or are using a new or different device.

Business users will be prompted to enter a security code each time for ACH and wire payment initiation and approval. Choose the method of delivery — text or phone call — that is most convenient and secure for you.

Forgot password? Locked out?

Business users must contact their Business Admin if they have forgotten their username, or password, or have been locked out of the system. Business Admins are welcome to call STCU at (509) 344-2200 or (877) 304-7185 toll-free for assistance.

Multi-user access.

STCU business online banking gives you control over who should have access to your accounts, and what limitations you want for each person. You can authorize multiple account users with very specific levels of access.

STCU will initially add and entitle the Business Admin for account access. Once entitled, the Business Admin can then use the "Manage users" feature in business online banking to create, entitle, and manage other business users by following the steps below:

1. Log into STCU business online banking.
2. Click on the "Manage users" button on the left-side bar menu.
Note: Once a business user is established in the system, the Business Admin may click the three-dot menu next to the "Status" column to view or edit their entitlements. STCU recommends that the Business Admin requests at least one other Business Admin be entitled at your company to assist with user management and entitlement.
3. Click on the "Add new user" button in the top right corner of the "Manage users" page.
4. Complete the listed "User information" fields for the business user. Required fields will be marked onscreen with an asterisk (*). For security and easier administration, enter a unique "Username" for the business user in the "Login" field.
Note: The HTR "Security" phone and SMS/text numbers entered will be used to send the user their security code, if prompted, when logging into business online banking as part of step-up authentication.
5. Click the "Create user" button at the bottom of the screen. Scroll to the newly created user and click the three-dot menu next to the "Status" column and select "Edit user." Click on the "Accounts" tab on the screen to begin completing steps #7-10. Note: STCU recommends you click the "Save changes" button in the top right corner periodically while completing the following steps.

6. Optional: Click the graphic on the “Manage users” page to select and upload an avatar for each business user.
7. To entitle users:
 - a. First select the accounts that you would like the user to have access to by clicking the button to enable/disable a feature/setting. Then use the checkboxes to enable/disable the feature for each account. Under the Money Movement, Business Payments, and Deposit & Billpay menus click “Options” to view and edit applicable settings for the selected feature.
 - b. Select a top button to enable/disable a feature/setting. Use the checkboxes to enable/disable the feature for each account. (If applicable) click “Options” to view and edit limits, services, and other settings. Use the horizontal arrow buttons (< >) to access each settings tab.
 - c. Click the applicable “HRT Processing Configuration” (Security) checkboxes.
 - d. Review user’s contact information at the top of the screen and make any required edits by clicking the pencil icon.

Important notes

Login information.

- Login = Username.
- Password. Business Admin will enter a temporary password for the user, they will be prompted to reset it upon first login.

Money movement.

Transfer Cross Entity. If entitled, enables the business user to transfer between two accounts associated with the same Company ID.

Check management.

Check Image. Enables the entitled user to view check images.

Other.

- Alerts. Indicates whether the entitled user may set up account and security alerts.
- User Administration. Indicates whether the entitled user may set up other Business Admins.

8. Click “Save changes” after enabling all the above needed user entitlements.
9. Once a user’s entitlements have been enabled, the Business Admin will need to provide their username, and temporary password.
10. Users will be prompted to create a new password when they first log into business online banking. **Note:** The “Manage user” screen also enables the Business Admin to lock and unlock business users accounts.

Menus and features.

When you log into business online banking, you’ll see a sidebar menu on the left of your screen. If you’ve used STCU online banking before, many of the features for accounts, transfers, and billpay will be familiar.

Below is an introduction to STCU's business online banking menus and some of the enhanced features designed especially for businesses.

Only your entitled features will display in the business online banking menu navigation. If your business would like to include any additional features to your business online banking service, please have your Business Admin contact STCU at (509) 344-2200 or (877) 304-7185 toll-free. Additional fees may apply.

Menus.

Left side-bar menu. When you log into business online banking, you'll see a side bar menu on the left side of your screen.

Top right auxiliary/settings menu. Select the arrow next to the image at the top right of your screen to access additional menu options. Under this menu, users can enable alerts, customize settings (including change account order and set up text banking), find a branch or ATM location, contact us securely, view disclosures, access "Self-service" tools, view credit card rewards, and more.

Features.

Account management.

- **Accounts.** Initial page that displays upon login. Summary view of account balances for deposits, loans, and credit card accounts. Each account tile displays both available and current balance. Select any account to view account details and transactions.
- **Account details.** Tap any transaction to get transaction details. Search transactions, apply filters, and view account information.
- **Reports.** Create detailed reports on account debit and credit transactions, for easy and quick review.
- **Statements.** View statements online.

Money movement.

- **Deposit a check (mobile app only).** Save a trip to the credit union by depositing a check from your mobile device. Just tap, snap, and go!
- **Transfers - between STCU accounts.** Select the "Create Transfer" button to make a one-time (immediate or scheduled) or recurring transfers between your STCU business accounts. View and manage transfers on this page.
- **Automatic transfers.** Contact STCU to help set up automatic transfers for loans or other payments that may be subject to late fees. Automatic transfers check for available funds once a day for 7 days, beginning with your original transfer date, until the payment can be made.

- **Loan payments.** Select the “Create Transfer” button to make immediate, one-time or recurring payments from your STCU deposit account to your STCU loan accounts.
- **Billpay for business.*** Pay bills anytime, anywhere. Review your history of payments. Set up recurring payments and pay invoices.
 - **Invoice payments.** Whereas a standard bill payment requires the amount and date, an invoice payment allows you to include details such as invoice numbers, credits, adjustments, and discounts.

To make a payment with an invoice, follow the instructions below:

1. Click a biller in the “Pay to” column.
2. Select the “Add invoice” link.
3. Enter the required information for the “Add Invoice” screen. (“Description” is an optional field. The text entered in the “Description” field will be printed on the check for the biller to see). To add another invoice for the same biller, select “Add Invoice” again. You can add up to 40 invoices per payment. To remove an invoice, select “Remove this invoice.”
4. Click “Make this payment.” If an address for the biller is needed, the “Enter address” window appears. Enter the biller’s address and click “Continue.”
5. Review the information and click “Continue.”

Note: You can modify and cancel the payment by selecting it in the Billpay “Activity” area.
6. Click “Close.”

Business administration.

- **Business approvals.** Protect your business accounts by requiring additional approvals before payments are sent.
- **Manage users.** Business Admins can view all existing users, create new users and edit entitlements. See the above “Multi-user access” section for more details.

Additional services.

- **Stop payment.** Stop payment on a check.*
- **Check reorder.** Reorder checks through our partner Deluxe.*
- **Secure messaging.** Need assistance? Send us a secure message.

*Additional fees may apply.

Recommended security controls for ACH and wires.

STCU recommends the use of one of the below dual controls for ACH and wire transactions. STCU’s business support team can enable the following approval control of your choice for your business.

Single approval: Dual control of outgoing ACH and wire transactions will ensure that no funds are released from your accounts without approval from at least one individual from your company (not the submitter). The first person is responsible for creating the request (submitter), while the second person checks and approves the activity (approver).

Multiple approval: Dual control of outgoing ACH and wire transactions will ensure that no funds are released from your accounts without approval from at least two individuals from your company (not the submitter). The first person is responsible for creating the request (submitter), while the other two individuals check and approve the activity (approvers).

The above controls can help mitigate fraud by preventing one user from having complete system access with no additional oversight. Without it, for example, a user with a compromised login could submit fraudulent ACH or wire transactions, and no other users would be required to approve outgoing ACH or wire transaction.

If you elect to use security procedures other than those we recommend:

- The security procedures you choose to use should be comparable and “commercially reasonable” to those recommended by STCU; and
- In the event your elected security procedures provide less protection against unauthorized transactions or activity than the security procedures recommended by STCU, you shall hold STCU harmless from and against all losses and liabilities relating directly or indirectly to your use of such security procedures.

Recommended operating systems and browsers.

STCU recommends that you use the most current version of your preferred operating system and browser when using STCU business online banking. Below is a list of our system requirements: • Windows: any Microsoft-supported version that supports a browser listed below.

- macOS: any Apple supported version that supports a browser below.
- iOS: either of the two most recent versions.
- Android: either of the two most recent versions.

Browsers (either of the two most recent versions):

- Google Chrome.
- Microsoft Edge.
- Safari.
- Mozilla Firefox.

Internet Explorer is not fully supported, so we recommend you use a different browser.

Note: Cookies and JavaScript must be enabled.

Security tips.

The STCU business online banking system is strong and secure. However, it is critical that every business use the best possible tools and strategies to protect themselves against online crooks or internal fraud.

There's no easy way to stop all online fraud, but with diligence and a system of internal checks and balances, you can greatly reduce your risk. Here are some steps that can help:

Limit access to your business accounts.

- Grant online banking access to as few people and computers as your business really needs.
- Limit employee permissions. For example, limit higher-risk online transactions to trusted employees who need the access to complete their normal job duties, and limit the dollar amounts for these transactions.
- Consider dual control. For example, set up ACH and wire transfers to require one employee to initiate and another employee to authorize them.

Log in with care.

- Create individual logins. Each person who accesses your business accounts online must have their own login credentials. That makes it easier to track business account activity, providing greater accountability.
- Require strong passwords. Each person authorized to access your business accounts online should choose the strongest password they can remember. It should be nine to 24 characters long and include uppercase and lowercase letters, as well as numbers and special characters.
- Make sure you're really logging onto STCU's site. Open your browser and type "www.stcu.org" into the address bar. Your browser should show a padlock icon indicating a secure connection. Or download and login through the STCU Business Banking mobile app.

Keep viruses at bay.

- Keep software and operating systems up to date. Software makers issue fixes for security weaknesses in their programs. Regularly check for and install these updates.
- Practice "safe surfing." Put anti-virus and anti-spyware software on each computer used to access business accounts online and update the software regularly. Don't let employees visit websites at high risk for viruses and malware (such as social media sites).
- Educate employees about not opening attachments in unsolicited emails or emails that they were not expecting. Use firewalls to keep outsiders off your network. Prohibit any online banking from a public computer or unsecure network.

Finish strong.

- Click the "Log out" button when you're done using STCU business online banking. Every time.

- Review your accounts daily. Look for unexpected or unusual activity.

Suspect fraud? Call us!

- Call STCU immediately if you suspect any unauthorized activity on your business online banking account. Our numbers are (509) 326-1954 Washington, (208) 619-4000 Idaho, or (800) 858-3750 toll-free.

Add select business services you need.

If your business would like to add any of the following services to your business online banking account, please have your Business Admin contact STCU at (509) 344-2200 or (877) 304-7185 toll-free. Additional fees may apply.

- **Positive Pay.** Fraud protection with Positive Pay.*
- **Remote Deposit Capture (desktop/full site only).** With a desktop scanner and secure internet connection, you can deposit checks on your schedule without having to leave the office. Save time, scan and save check images for easy reporting, and improve cash flow and access to funds — all with no monthly fee.
- **Business payments (ACH and wire):**
 - o **ACH payments/collections:** Single or batch ACH for credit, debit and mixed. Workflow includes initiation, approval and processing.
 - o **Wire transfers:** Single domestic, international and recurring wire payments with workflow that include initiation, approval and processing.*
- **Payroll services.** Pay employees accurately and on time, make deductions, and file taxes in just a few clicks with SurePayroll, an STCU partner.
- **Merchant services.** Provides your business with 24/7 merchant support, a free savings assessment, advanced fraud prevention, and real-time analysis of customer data to make your point-of-sale transactions smarter and more efficient.

Disclosures.

*Additional fees may apply.

What do you think?

Your suggestions and questions provide valuable feedback for improving business online banking. Please email us at **business@stcu.org** or send us a secure message in online banking, referencing Business Product Support.

If you experience a problem, please let us know what action you were taking when something went wrong. Details such as which browser you were using are helpful in identifying the issue.

If you need support with your personal or nonbusiness account, or have questions about transactions, feel free to contact STCU in one of the following ways:

(509) 344-2200 Washington

(208) 619-4001 Idaho

(877) 304-7185 toll free

LiveChat instant messaging.

Available 7:30 a.m. to 5:30 p.m. Monday through Thursday, and 7:30 a.m. to 6 p.m. Fridays. Start chatting from the “Contact” page of **stcu.org**.

Secure message.

Available from STCU business online banking or the Business Banking mobile app.

Visit any STCU branch location.

See the “Locations” page on **stcu.org**.