FORUM Business Online Banking

FORUM Business Online Banking has a new look but still offers the same level of service and security. Complete privacy, controlled through encryption and passwords, ensures only authorized access to your accounts. A personal computer with Internet access is all that is required to get started.

Within your office, you will be able to do everything from reviewing your balances, transferring funds, requesting stop payments to reviewing your corporate cash handling.

Getting started

Business Internet banking may be accessed from the FORUM Website at www.forumcu.com. Please check the website for the most current listing of Recommended System Requirements needed to view your accounts.

The functionality within Business Online Banking is dependent upon your Administrator status. All of the features described within this guide may or may not apply.

On FORUM’s Home Page you will see an icon to Log In, that will lead you to the Business Users log in site located on the bottom right side of the page; click on the hyperlink “Log In to Business Account Site”. The first window displayed will be the landing page to Sign-on to your Business Online Banking account.

The business owner will have received an assigned Sign-on ID and Password from the corporate administrator.
Sign-on ID Page – Select Enter to advance to next page.
Landing Page

Tool Bar Tabs include Accounts, Cash Management, Administration, and Service Center. Accounts Overview, Statements, Reports and Debit Card Alert links are located at the top left section for easy navigation.

Accounts Tab

The Accounts Overview page shows the list of accounts by product type, Checking, Savings, Certificates and Loans. Grand Total of all account balances is listed on the bottom right side of the page. Select Account Name hyperlink to see transaction details of each account.

Example: Account Transactions found by selecting Account Name hyperlink

Account Transactions page also has tabs for Reports or Stop Payments. Click Accounts Tab to go back to previous page.
**Advanced Search** will list transaction activity for the prior 2 year period.

**Enter Date Range – Search**
Output can be Printed or Exported
The Export Function is used to link to QuickBooks and Microsoft Money

Once the Date range of transactions are selected – Select Export > the "Export Options" Box will launch to select the export format.

Supported Formats - .csv, Excel, Money (Microsoft) and QuickBooks

Export Options

- CSV
- Excel
- Money Compatible
- QuickBooks
- Intuit Interchange Format (.lif)

Cancel  Continue
Stop Payments can be placed for a single item or a range of checks. Complete all fields listed to submit. A Stop Pay fee of $27.00 will post to the account. View Stop Payment Notice on the bottom of the page for other Stop Payment information. The Link(s) for a Stop Payment request can be found in the Transaction Activity page or the Service Center Tab.
Cash Management Tab

The Cash Management Tab will allow Transfers and Payments depending on available accounts and security. All users may not see all options listed below.

Transfers include options to Transfer from one account to another, Advance Funds, Transfer to an account that is not yours, Schedule Recurring Transfers, and Review Scheduled Transfers.

Payments include options to Make a Loan Payment, Pay your Bills (Business Bill Payment) and Review Scheduled Payments.

Transfer – options to initiate One Time Immediately, One Time in the Future, or Recurring based on selected Frequency. Select From Account and To Account from the drop down list, enter amount and select Continue.

Next Page – Select Confirm & Transfer button to initiate the Transfer.
Transfer to an Account that is not Yours – This option allows a member to transfer funds from a FORUM Business account to another account at FORUM Credit Union with different ownership. A Cross Account Enrollment form is required to request this service.

The Cross Transfer transaction works just like the example above where the member will select the “From Account” and “To Account” from a drop down list and input the dollar amount of the transfer, select frequency and submit.

Loan Payment – Options to initiate a One Time Immediately Payment, One time in the Future, or Recurring payment based on selected frequency. Payment types include Regular, Principal or Paydown.

Next Page - Select Confirm & Pay to initiate payment.
**Pay Your Bills** - Select to launch Business Bill Pay

<table>
<thead>
<tr>
<th>Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Pay your bills</td>
</tr>
</tbody>
</table>
Administration Tab

Managing Administrators and Sub-Users

Business User Requirements: Main Administrator

Business Online Banking users will have one identified "Administrator" per business profile.

- The "Administrator" will have the ability to create sub-user credentials for any additional employee, CPA, accountant, etc. that he/she wishes to have access to Business Online Banking.
- The Administrator will have the ability to grant different authorization levels and security profiles to all sub-users.
- The Administrator will be required to manage sub-user permissions and will unlock and reset passwords for sub-users as needed.
- FORUM's Commercial Group will manage changes to the identified Administrator for each business account.

Administrator Setup of Sub-User

Log into Business Online Banking

Administration

User Set up – Select Add New User
New User Set-Up Wizard – Page 1 of 2

Complete all fields for the new sub-user including name, email address, login credentials and User Rights.

User Information:
Complete fields for user name, email address, phone and provide Sign-On ID and Password. Once completed with the setup the new user will receive the login credentials via email.

Sign-On ID
Sign-On ID must not have special characters. Sign-On ID must be between 7 and 15 characters in length.
Password

**Password Rules**
Passwords are case sensitive. In addition, passwords:

- Must be between 12 and 15 characters long
- Must contain one or more alphabetic characters
- Must contain at least one lower case character
- Must contain at least one upper case character
- Must contain one or more numeric characters
- Must contain one or more special characters
  - These special characters are allowed: ! @ # $ % ^ & * ( ) [ ]
- Cannot contain a space or any special characters other than those listed above

User Rights

<table>
<thead>
<tr>
<th>Administrative Rights</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage Accounts</td>
</tr>
<tr>
<td>Manage Users</td>
</tr>
<tr>
<td>Manage Company</td>
</tr>
<tr>
<td>Manage Reports</td>
</tr>
</tbody>
</table>
**Example:**

![User Setup - Add User](image)

**New User Set-Up Wizard – Page 2 of 2**

Select the account access for this user and select “Save” to complete the setup process.
The Administration tab will show all Authorized Users set up for the business owner.

Selecting the Sign-on ID hyperlink will allow edits to the user profile.

Locked Image – Open Lock shows the status of the user profile. Closed Lock shows the user profile is locked up and will need to be reset.

**Unlock Sub-user Profile**

Login to Business Online Banking – Administration Tab – Lock image will be closed
Select user name hyperlink

Provide new password - Reset Failed Logins if needed – Save and Exit
 FAILED LOGINS CLEAR TO ZERO

Failed Logins: [ ] Reset

Maximum Allowed: 4  Current Failed Logins: 6

Failed Logins will clear to Zero
Service Center

The Service Center tab has options to create/receive Messages to FORUM, Profile, Page Preference and Stop Payments.

Messages – The Message Center is available to send or receive messages to FORUM.

My Profile – My Profile supports change password, email and phone numbers as needed. Password verification will be required for any profile change. A confirmation banner will display when the change has been completed.

Page Preferences - Page Preferences can be selected per user.
Category Maintenance:

Select “Add New Category” to customize list of income and expense items > Save

Sample Category List

<table>
<thead>
<tr>
<th>Category</th>
<th>Income/Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inventory</td>
<td>Expense</td>
</tr>
<tr>
<td>Utilities</td>
<td>Expense</td>
</tr>
<tr>
<td>Vendor Payments</td>
<td>Income</td>
</tr>
</tbody>
</table>

Apply Category to transaction item – Select hyperlink for transaction to categorize the item > Update

<table>
<thead>
<tr>
<th>Transaction Date</th>
<th>Description</th>
<th>Clr</th>
<th>Withdrawals</th>
<th>Deposits</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feb 1, 2019</td>
<td>Descriptive Withdrawal TEST</td>
<td>Cleared</td>
<td>$1.00</td>
<td></td>
<td>$3.28</td>
</tr>
</tbody>
</table>

* Amount: $1.00

Category: Utilities

Memo: Feb. Electric

Transaction Date: 2/1/2019 5:51:38 PM ET
Posted Date: 02/01/2019
Effective Date: 02/01/2019
Once transactions have been identified in member-defined categories, the Advance Search will show the category in a search. Any transactions exported from business online banking to a supported format will include the category information in the data.

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**Statements**

Enrollment in E-Statements will be established when you select the Statement link located on the Landing Page. Once you select the Statement Link, you will be asked to enroll in E-Statements. If you decline to receive E-Statements, you will not have the ability to access your monthly statements within online banking. July 2018 will be the first month that E-Statements will be available.

E-Statement Enrollment – Enter the Code from the eSign Document and select “I Agree”

Statement Notification – Email Address and Delivery Preference options will be presented. Select accounts to view in E-Statement and select **Next**.

Statement Notification Email Address Confirmation page will complete the enrollment process by selecting – **Enroll**

Choose the hyperlink to the statement to view – Combined Statements will link to the primary account, which is usually the Savings account.

**View Statement = Most Recent Month’s Statement**
**View History = Archived Statements**
Checking Statements - 0902
- View Statement
- View History

Savings Statements - 0341
- View Statement
- View History