Associated Connect®

Reference Guide: Business Administration

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Associated Connect Access

Associated Connect provides secure, single sign-on access to your business and commercial banking services through AssociatedBank.com/Business or AssociatedBank.com/Commercial.

Available Services

Once signed in, users can access a wide range of online banking functions:

Banking	Account Balances, ACH Origination Check Inquiry, Image Search, Positive Pay, Stop Payments, Transfers and Wire Transfers
Account Summary	View balances and transaction details
Cash Management	Bill Pay*, Cash Ordering, Checkview, FX Manager, Lockbox, Remote Deposit and Trade Services
Transmission and Reporting	Document Center, Export Tools and File Transfer

*Some services within the bill payment service have service charges. Please refer to the Business Fee Schedule or the applicable Checking Product Disclosure for details. (1276)

Sign-In and Security

Access to Associated Connect requires identity verification through one of two methods:

High-Risk Services	• Sign in with your username and password. • Verify identity using multi-factor authentication (MFA) with a unique access code from a mobile or physical token.
Low-Risk Services	• Sign in with your username and password. • Verify identity using a unique access code sent by text message (SMS) to your registered mobile number.

For help with tokens, see the Multi-Factor Authentication and Password Management Guide or contact Customer Care at 800-728-3501.

Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit AssociatedBank.com/disclosures for Terms and Conditions for your service. (1406)

Create New User

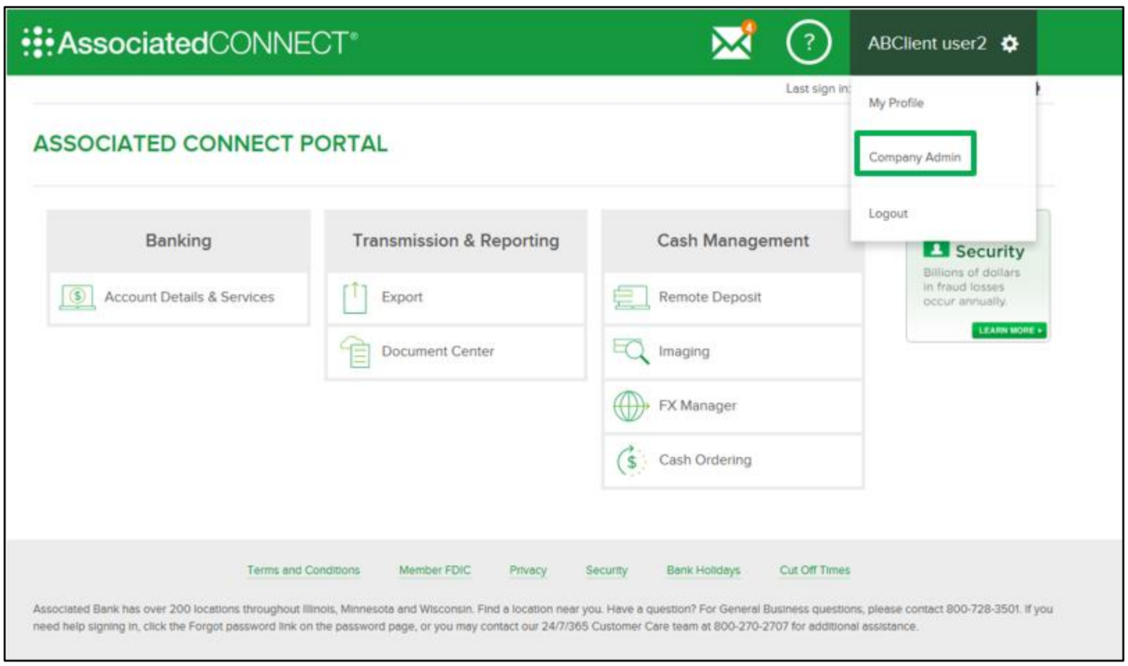
Note: *Users cannot be managed or created within the Associated Connect Mobile Application.*

Part 1: Adding a user to the Associated Connect Portal

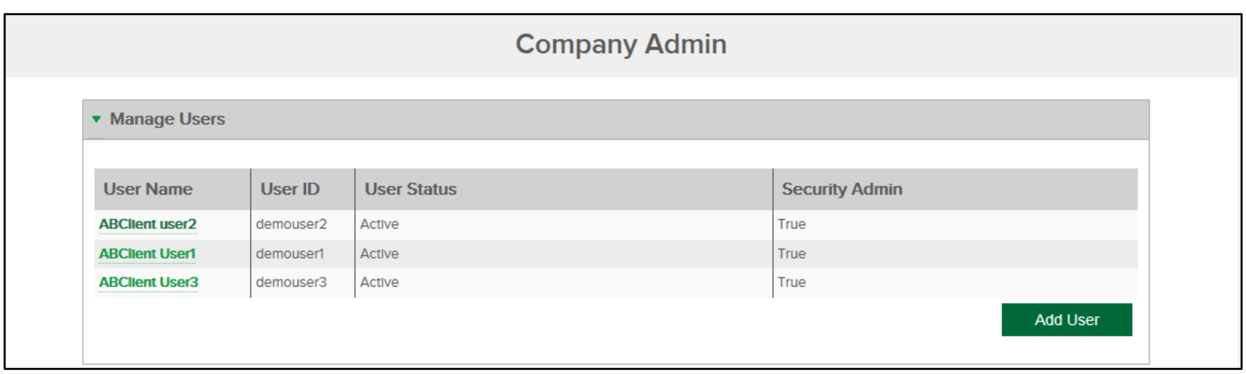
To create a new user, the Company Administrator must enter information into two or more separate administrator sections in the system:

- **Associated Connect Portal** – User creation, Document Center and Export entitlements, token registration and other Services.
- **Account Details and Services** – User entitlements.

1. In the **Associated Connect Portal**, select **Company Admin**.

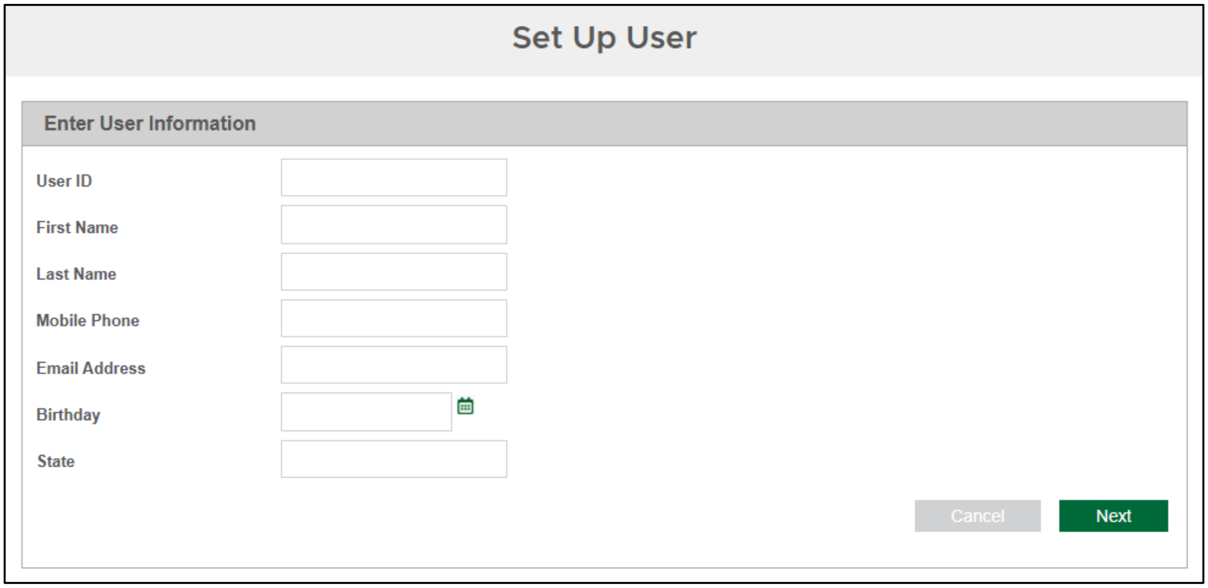


2. Under **Manage Users**, select **Add User**.



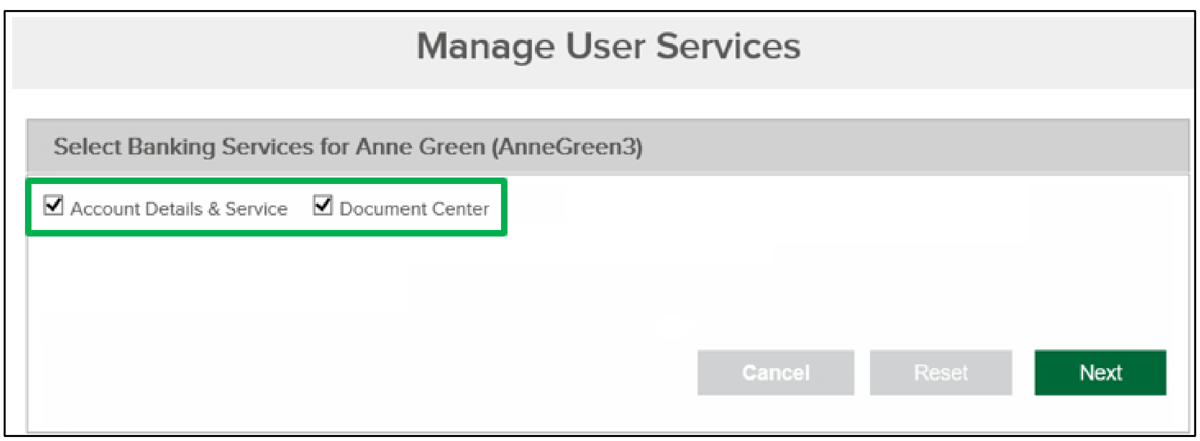
3. Enter the user's information. All fields are required. Select **Next** when complete.

   Note: *Each User ID must be unique to your company.* ***Provide the User ID to the new user.***



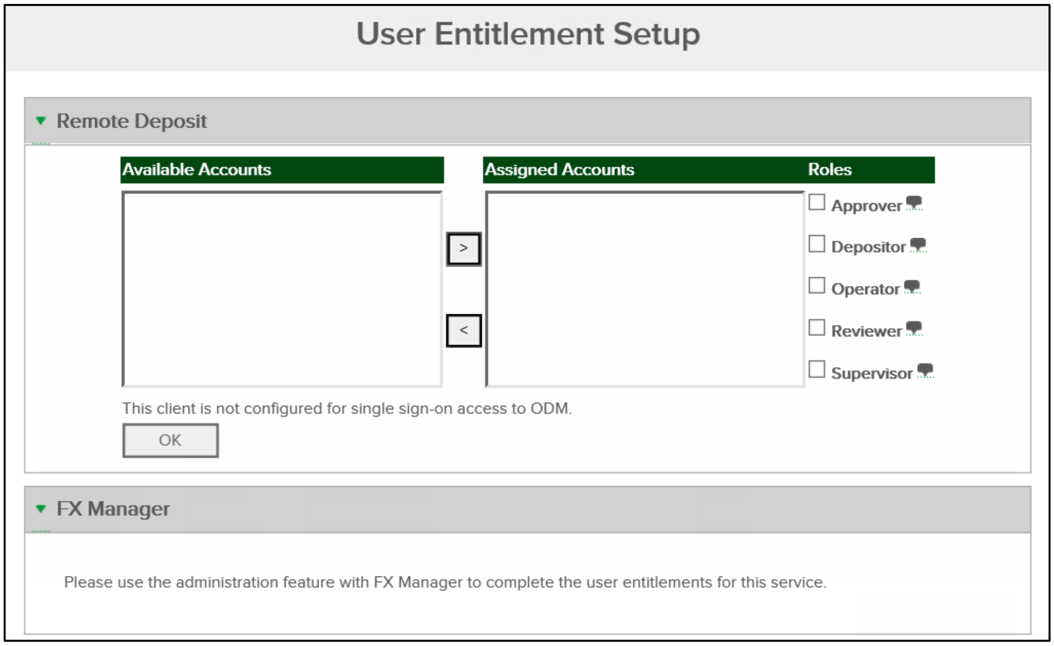
4. Entitle the new user to products and services in Associated Connect by selecting the check box next to the products and services the user should have access to.

   Notes: *Enable* ***Account Details and Services*** *to give access to Information Reporting, Transfers, Recipients, ACH Payments, Wire Payments and Fraud Control. It defaults as un-checked.*

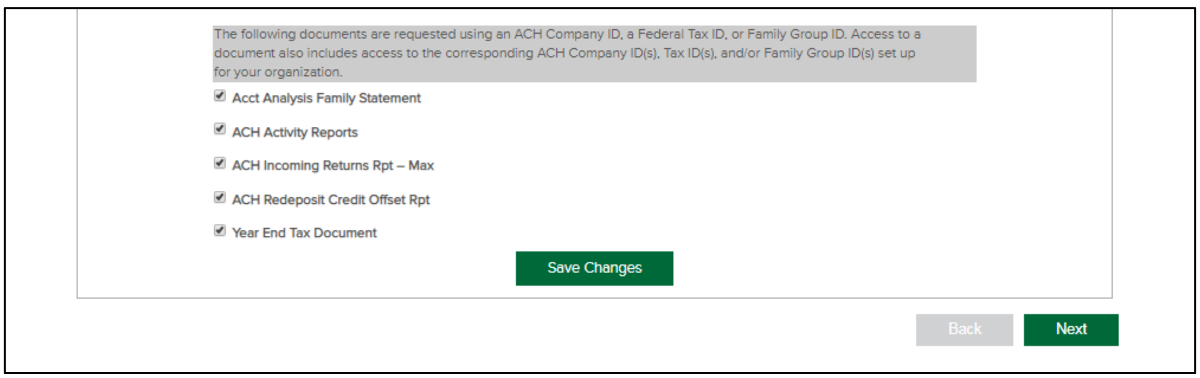


5. Select **Next** when complete.

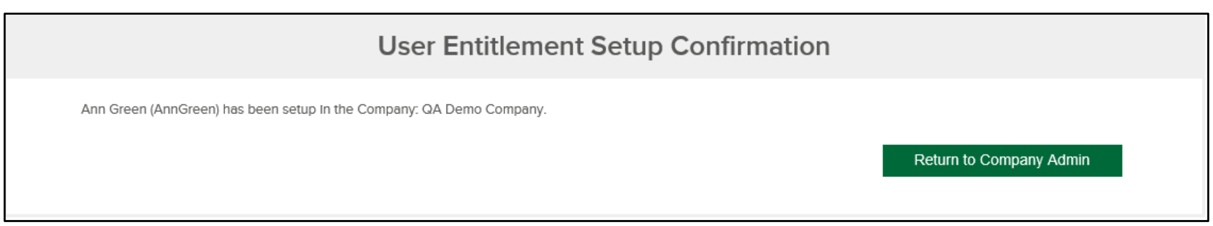
6. Once complete, you may be asked for user entitlements based on the specific products and services. Fields and setup will vary from product to product.



7. Once you've completed the entitlements for a specific product or service, select **Next** to begin the entitlement process for the next product or service. If you've completed all your user entitlements, select **Save Changes.**



8. Once all your products and services are entitled for your new user, you'll receive confirmation of the user setup. From here, you can return to the Company Admin Portal.

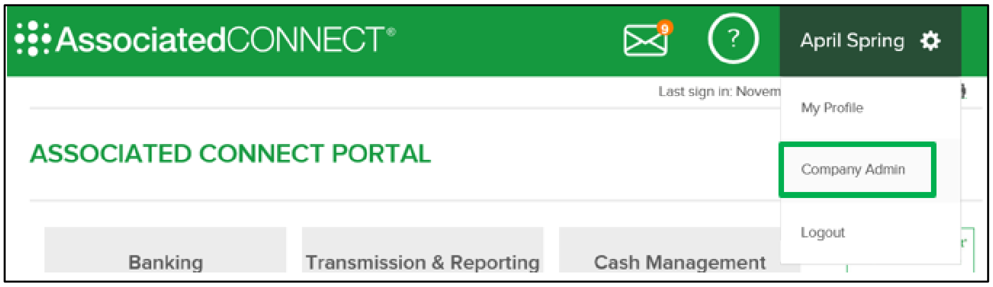


Note: *For users being entitled to Remote Deposit, a role will need to be selected for each user. Remote Deposit roles include AB Reviewer, AB Mobile Web Operator, AB Desktop Operator, AB Researcher and AB Approver. Bill Pay roles include Level 1 (Administrator), Level 2 (manage their information and level 3 users) and Level 3 (only manage their own information). Additional details on each role can be found in the corresponding product guide.*

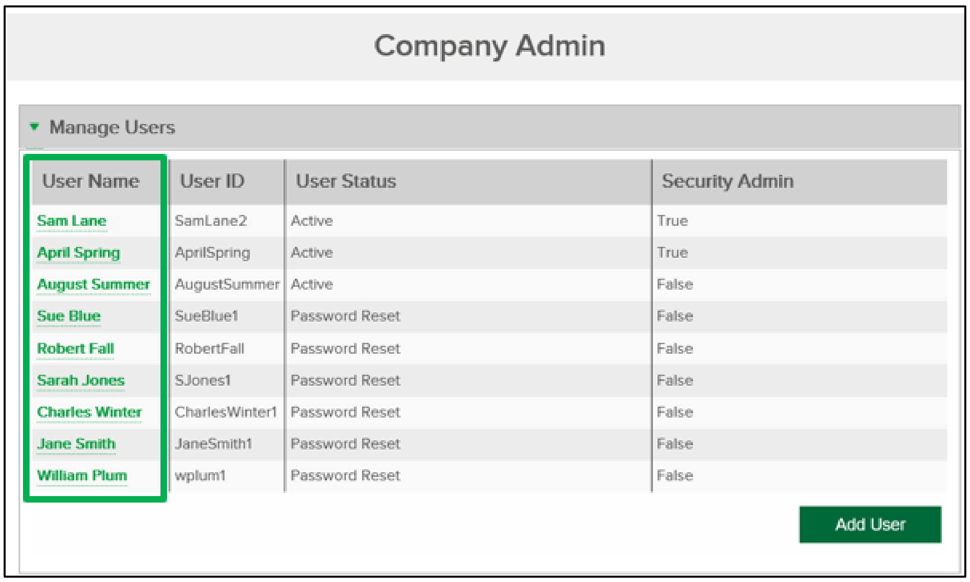
Part 2: Registering and Assigning Tokens in the Portal

The Company Administrator will be required to register each user for either a physical or mobile token if the company profile has access to high-risk products and services.

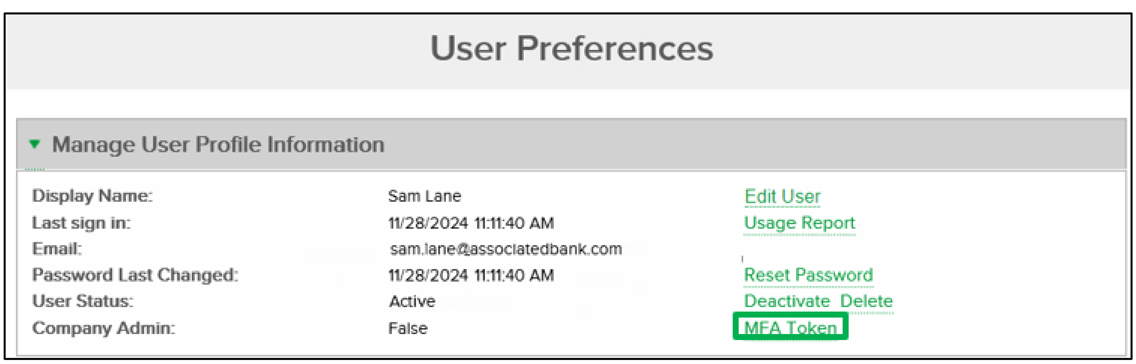
1. From the Associated Connect portal, select your name in the upper right-hand corner and then select **Company Admin.**



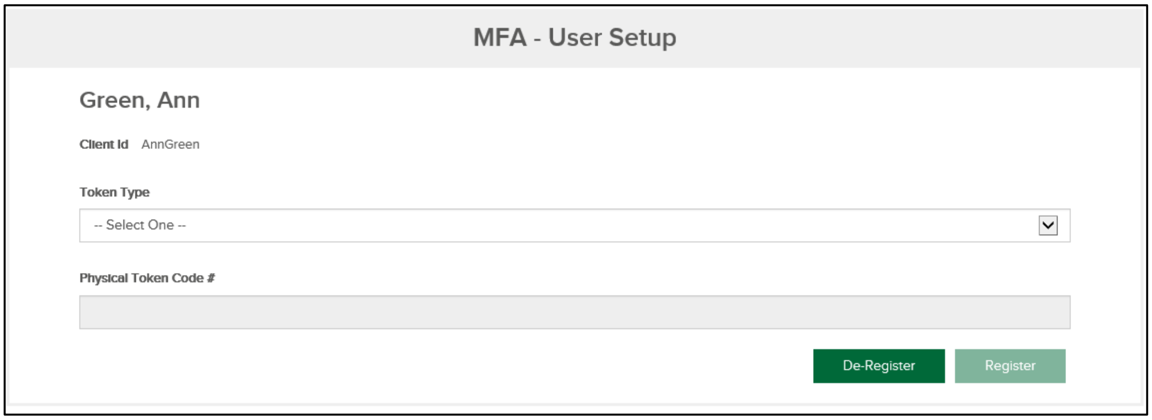
2. The **Company Admin** screen will be displayed. Select the User you would like to assign a token to.



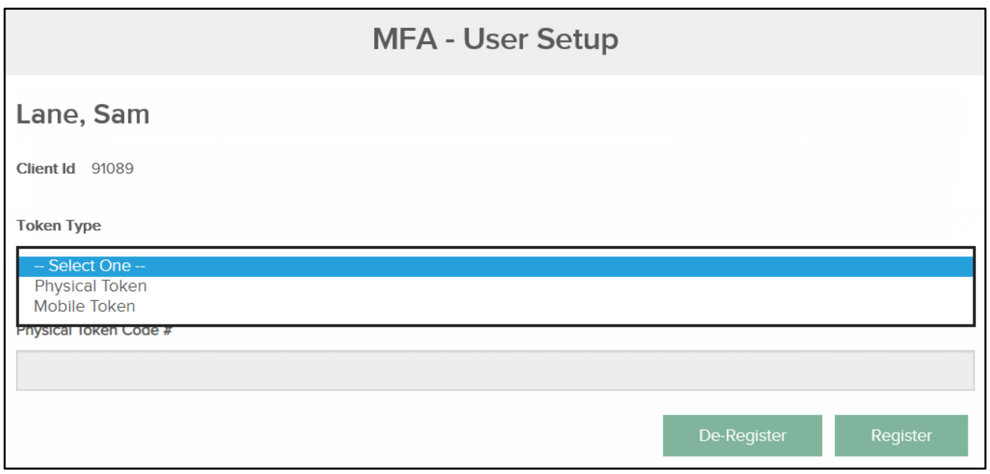
3. Select the **MFA Token** link noted under the **Manage User Profile Information** section.



4. The **MFA – User Setup** screen will display.



5. Select the type of token to be assigned to the user, either a **Physical Token** or a **Mobile Token**.
Note: *If a user already has a token registered in the system, you must de-register that token before registering a new token or switching to a different token type. Directions on how to de-register a token can be found in the* ***Managing Users*** *section of this guide.*



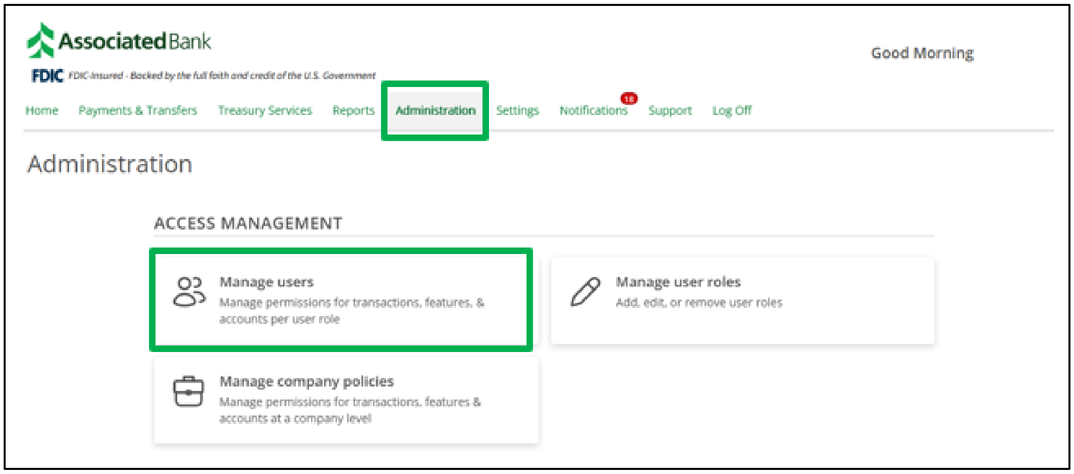
Note: *For physical tokens only, enter the* ***Token Code*** *serial number shown on the back of the physical token device to be assigned to the user. The number will be formatted as "99-9999999-9" and can be found between the bar code and the label "DIGIPASS Go7."* ***Do not include the dashes when registering your physical token.***

6. Select **Register** and a message indicating a successful registration should be displayed.

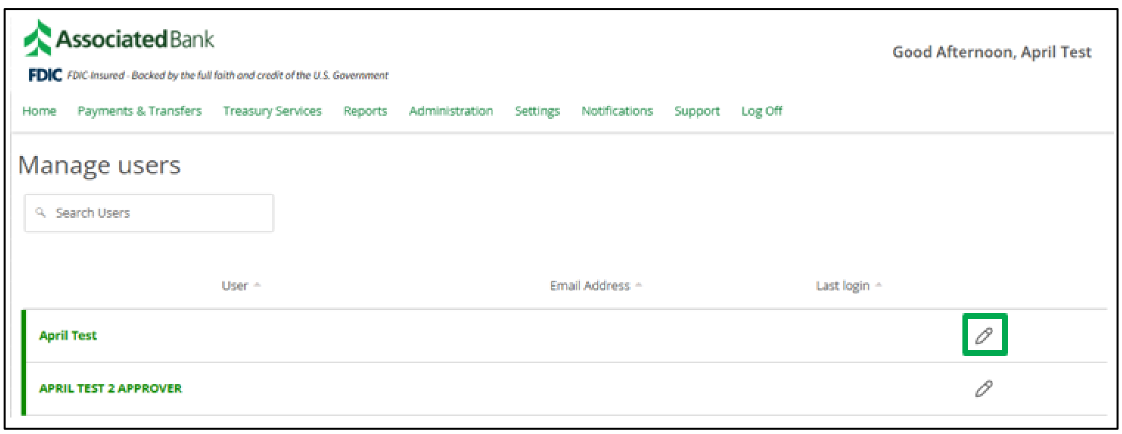
7. The registration will be confirmed. You'll be prompted to go to the **Manage Users** page which can be selected if you choose to review the user setup, or you may close the page. From the Associated Connect Portal, you'll go to **Account Details and Services** to entitle products and services such as Transfers, ACH, Wires and Fraud Services to the user.

Part 3: Entitling products and services to a user in Account Details and Services

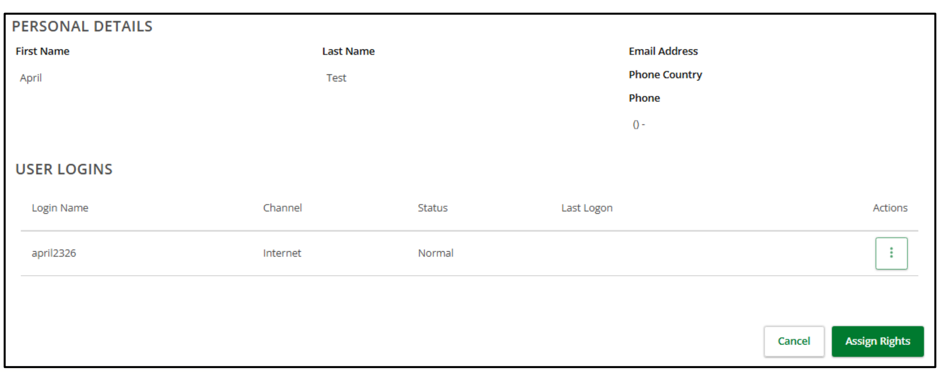
1. To complete the new user setup, go to **Account Details and Services** and under the **Administration** tab, select **Manage users**.



2. The user created within the portal will appear in the user list. Select the pencil icon to the right of the user to assign the user a role.



3. Select **Assign Rights**.

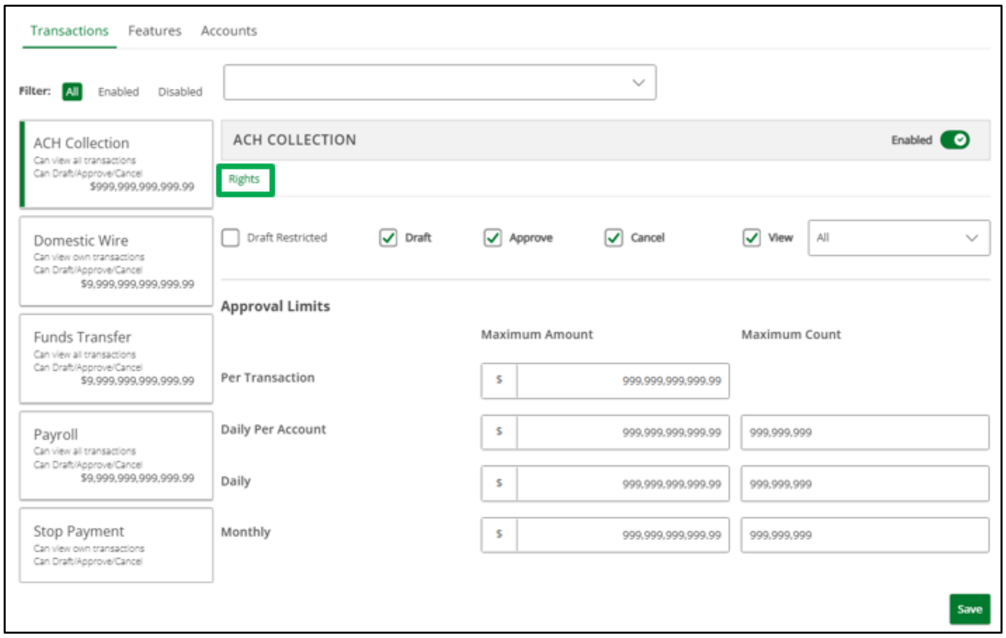


4. Role setup is divided into three sections (tabs):

A) Transactions- Entitles user rights for payments, transfers, and stop payments and allows individual approval limits to be applied.

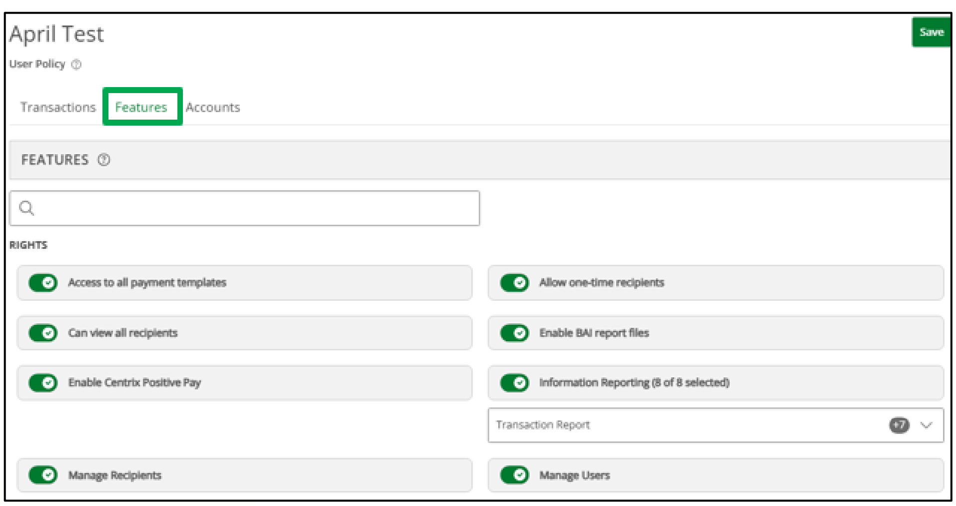
1. Select **Rights** to entitle user rights.

   Note: *If a user does not have a payment limit, leave the 9's to give the user the company limits. Company ACH and Wire limits are set by the Bank.*



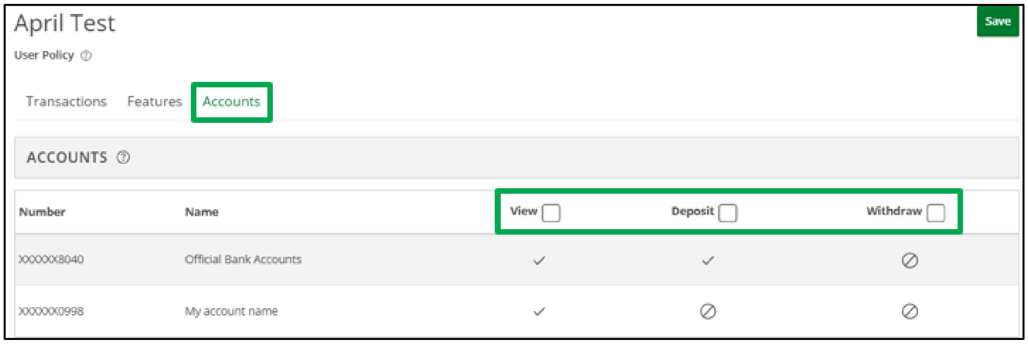
B) Features – Entitles advanced ACH and Wire functionality, loan transfers, and additional treasury services such as Fraud Prevention.

   Note: *See Feature Index at the back of the guide.*

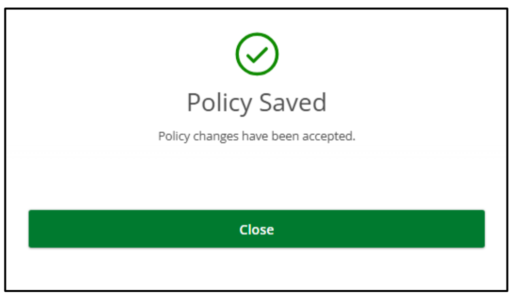


C) Accounts – Enables ability to view, deposit or withdraw from specific accounts.

- **View:** View balance and history for the account on the homepage and on the **Account Details** page.
- **Deposit:** Deposit funds into account - including online originated payment services.
- **Withdraw:** This includes ACH, wires and stop payments.



5. Save the users policy/setup.



User Entitlement Index

Transactions

Entitlement	Allows user to:
ACH Batch	Create a commercial batch payment that credits funds to multiple recipients.
ACH Collection	Create a debit payment to a recipient account.
Domestic Wire	Send a wire transfer to a recipient in the United States.
Funds Transfer	Transfer money between Associated Bank accounts to which the user has access within Associated Connect.
International Wire	Send an international wire in USD.
Payroll	Pay employees by creating a batch payment of credits to multiple recipient accounts.
Stop Payment	Request a stop payment for an individual check or a series of checks that have not yet been presented for payment.

Features

Note: *All Entitlements may not be available, depending on which services enabled to the company.*

Rights	**Details**
Access to all payment templates	Visibility and use of all payment templates, not just those the user created.
Allow one-time recipients	Send payments to recipients not saved in the recipient list for one-time use.
Can view all recipients	View all recipients in the system, including those created by other users.
Enable BAI report files	Separate entitlement toggle that controls whether users can download Information Reports in BAI format (BAI2).
Information Reporting	Access to Corporate Reports / Information Reporting for account balance and transaction data. **Note:** *Review all guide entitlements, as ALL will be automatically assigned to new users.* *See list of reports under Information Reporting below.
Manage Recipients	Add, edit, and delete payment recipients in the recipient management module.
Manage Users	Manage sub-users within the company, including editing users and assigning roles. **NOTE:** *It is not recommended to add this entitlement to any users. This gives Company Administrator level access.*
Recipient upload from batch	Upload recipients in bulk via a batch/file upload process.
Transactions	**Details**
Allow ACH Company Entry Description Entry	Customize the ACH Company Entry Description field on transactions.
ACH	**Details**
Enable Same Day ACH Credits	Submit eligible ACH credit transactions for same-day settlement.
Enable Same Day ACH Debits	Submit eligible ACH debit transactions for same-day settlement.
Enable Same Day ACH Payroll	Submit eligible ACH payroll transactions for same-day settlement.

Custom Features	Details
Account Container	Required for the accounts display to be rendered properly.
Positive Pay	Enables the Fraud Services Application (should be enabled along with Enable Centrix Positive Pay)
Tax Payment	Enables ACH tax payments .
Transaction Approvals	Enables the Transaction Approvals workflow — allows users to view and act on pending transaction approvals (only applicable if your company uses dual-approval).

Information Reporting

Chart for Associated Connect information reporting, availability depends on the products and services enabled for the company.

The reports in bold are automatically entitled to every company.

ACH Activity Report Current Day	Current day details for ACH transactions posted to selected deposit account(s) showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description for each posted ACH transaction.
ACH Online Origination	Include Tracking ID, further details vary by specific transaction type.
Balance and Activity Statement Current Day	Summary of current day balance information for deposit account(s) providing Opening Ledger Balance, Opening Available Balance, Total Credits (count and amount), Total Debits (count and amount), Closing Available Balance, and Closing Ledger Balance. Includes information for each account and each posted transaction, showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description.
Balance and Activity Statement Previous Day	Summary of previous day balance information for deposit account(s) providing Opening Ledger Balance, Opening Available Balance, Total Credits (count and amount), Total Debits (count and amount), Closing Available Balance, and Closing Ledger Balance. Includes information for each account and each posted transaction, showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description.

Company User Activity Report	Report of all digital banking activity for a selected User for a selected date or date range. **Note:** *this report can be filtered to include only specific transaction types. If not filtered, this report includes all transaction types and other general online banking activities.*
Transaction Report	Report of all (excluding ACH or wire) transactions submitted through the digital banking system. Specific details vary by transaction type, but all include Tracking ID to facilitate further inquiry.
User Defined Report Current Day	Current day details for specific transaction types posted to selected accounts showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description for each posted transaction. The user can select the transaction types using BAI Codes to be included in the report.
User Defined Report Previous Days	Previous day details for specific transaction types posted to selected accounts showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description for each posted transaction. The user can select the transaction types using BAI Codes to be included in the report.
Wire Online Origination	Report of all Domestic and/or International Wire Transfers submitted through the digital banking system. Domestic Wires provides all details including Tracking ID, Batch ID, Drafted By User, Approved By User, Status, Beneficiary Details, Payment Details, Beneficiary Financial Institution Details, Receiving Financial Institution details, and Intermediary Financial Institution Details. International Wires provides Tracking ID, Batch ID, Drafted By User, Approved By User, Status, Beneficiary Details, Payment Details including Currency Code, exchange rate and USD Amount, Beneficiary Financial Institution Details including IBAN or SWIFT/BIC, Receiving FI details, and Intermediary Financial Institution Details.

Wire Transfer Report Current Day	Current day details for wire transactions posted to selected deposit account(s) showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description for each posted Wire Transfer transaction.