Associated Connect®

Reference Guide: 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

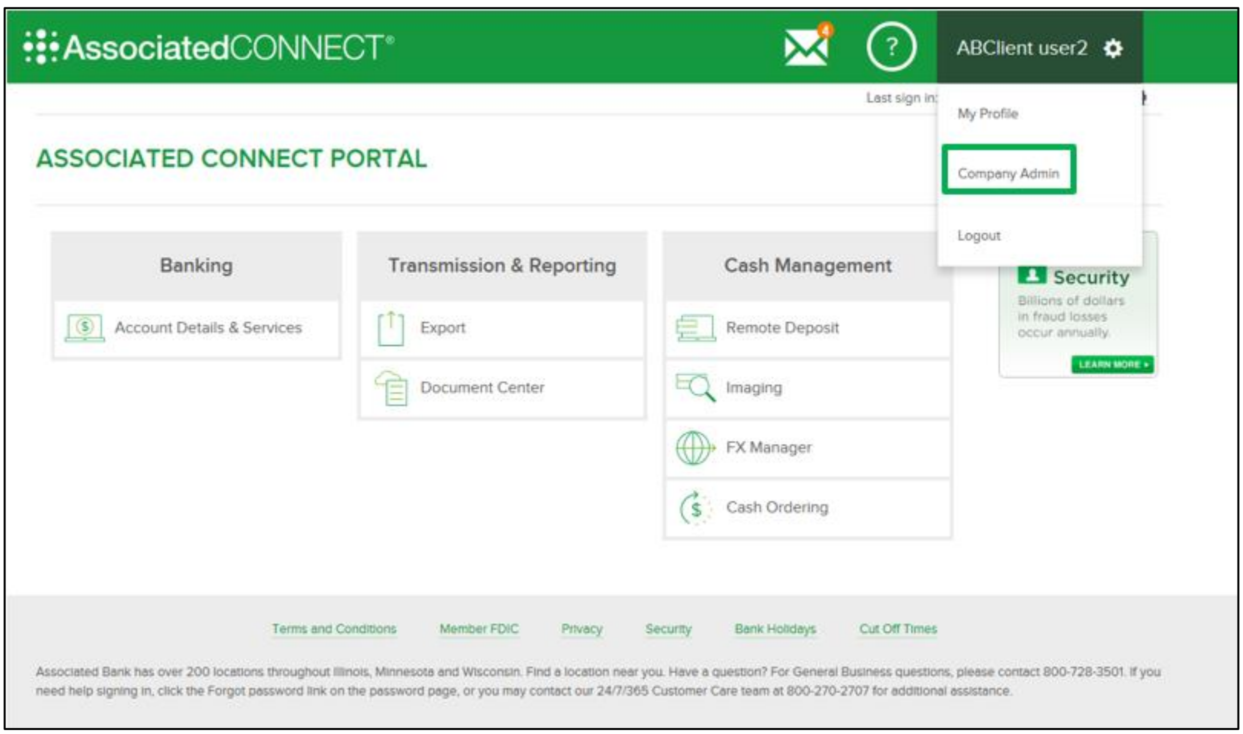
Note: *Users cannot be managed or created within the Associated Connect Mobile Application.*

Part 1: Adding a user to the Associated Connect Portal

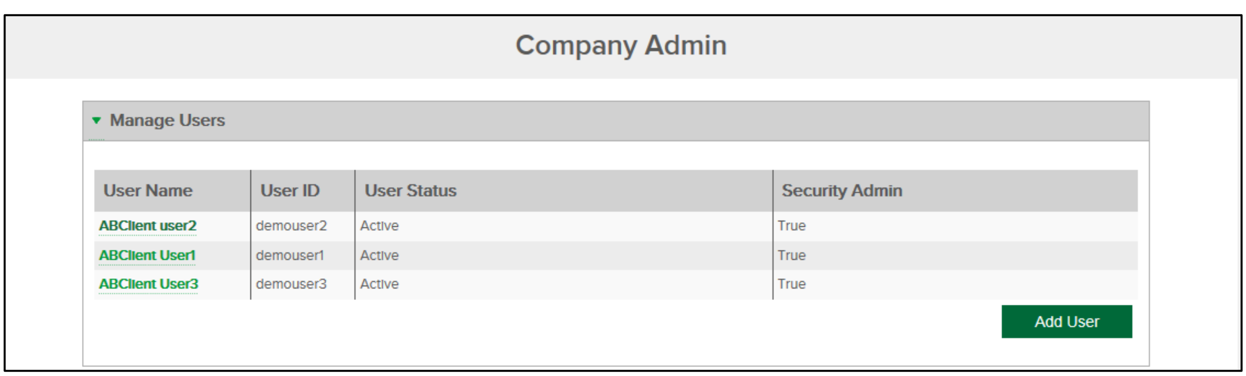
To create a new user, the Company Admin must enter information into two separate administrator sections in the system:

- **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**.

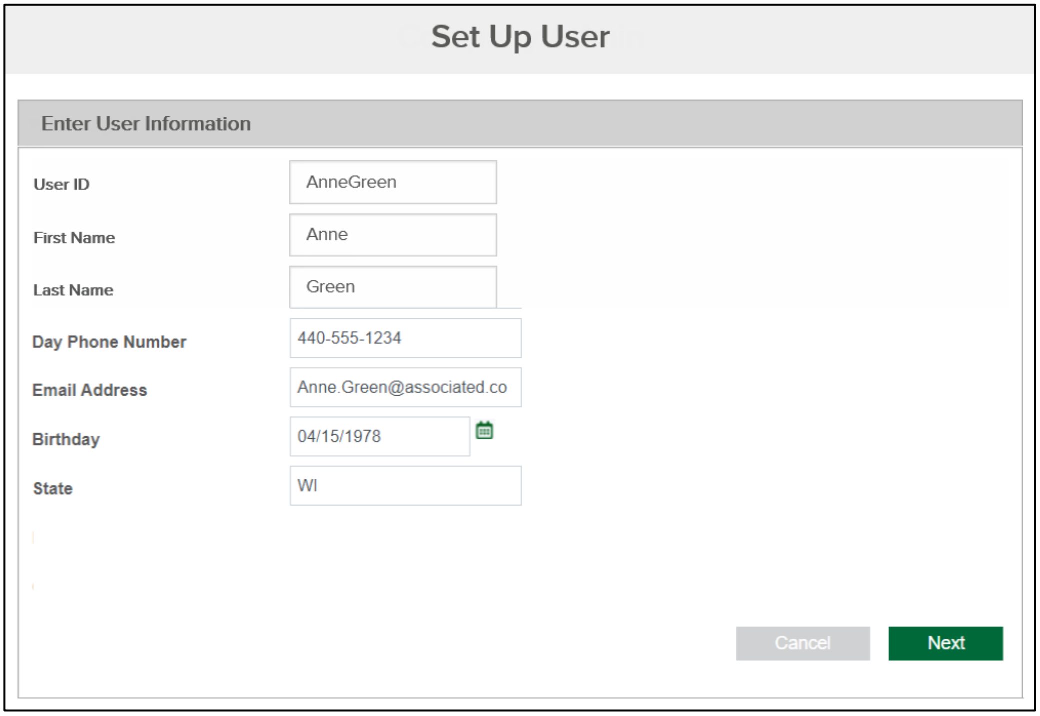


2. Under **Manage Users**, select **Add User**.



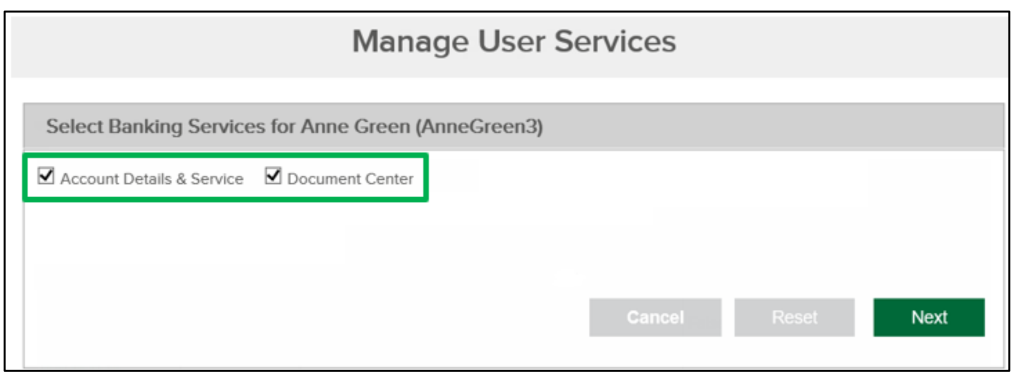
3. Enter the user's information. All fields are required. Select **Next** when complete.

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



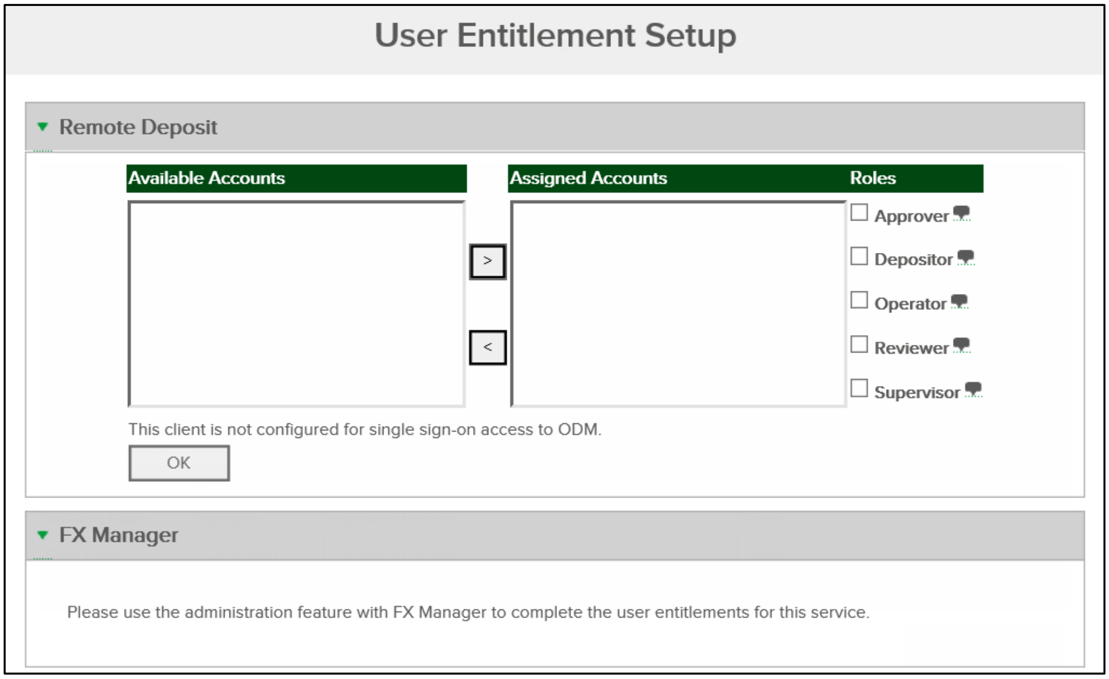
4. Entitle the new user to products and services in Associated Connect by selecting the check box next to the products and services the user should have access to.

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

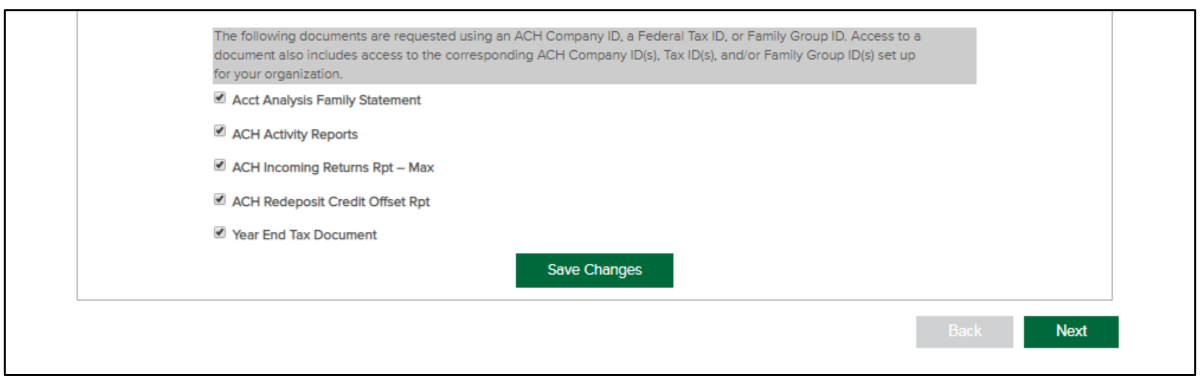


5. Select **Next** when complete.

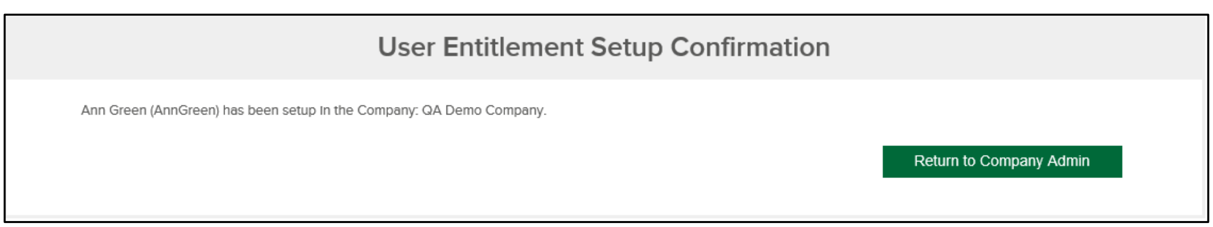
6. Once complete you may be asked for user entitlements based on the specific products and services. Fields and setup will vary from product to product.



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.

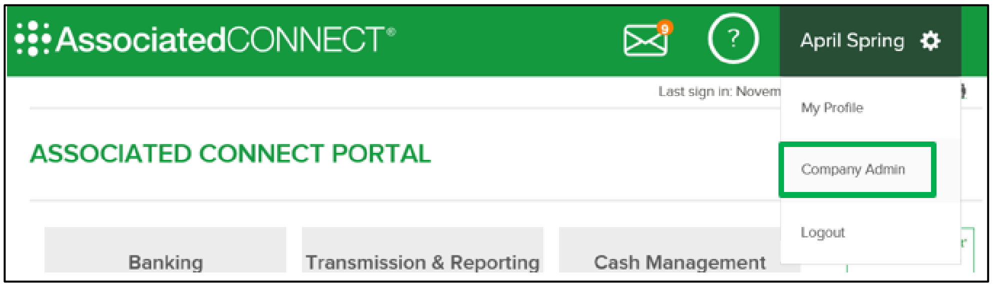


Note: *For users being entitled to Remote Deposit, a role will need to be selected for each user. Remote Deposit roles include AB Reviewer, AB Mobile Web Operator, AB Desktop Operator, AB Researcher and AB Approver. Bill Pay roles include Level 1 (Administrator), Level 2 (manage their information and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

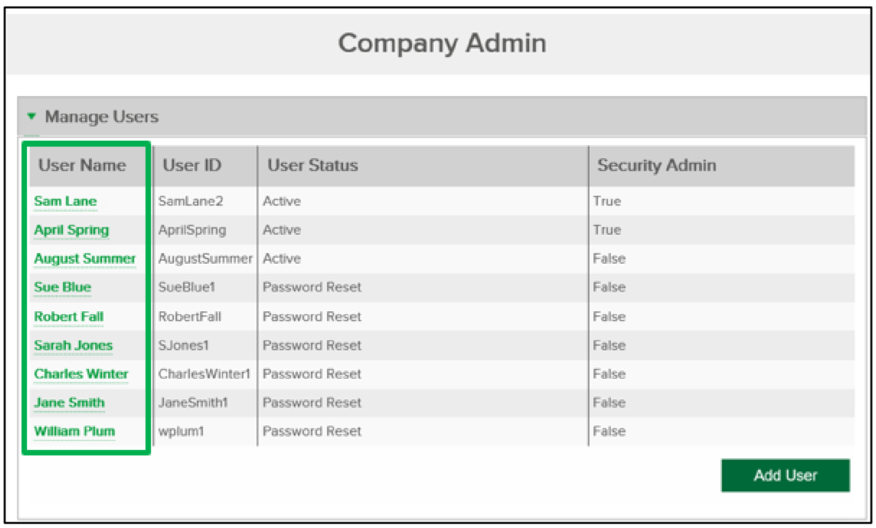
Part 2: Registering and Assigning Tokens in the Portal

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.

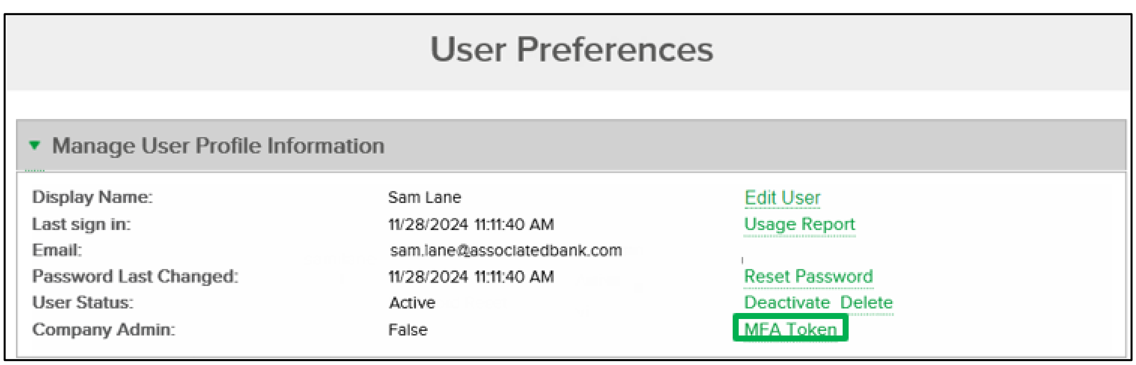
1. From the Associated Connect portal, select your name in the upper right-hand corner and then select **Company Admin.**



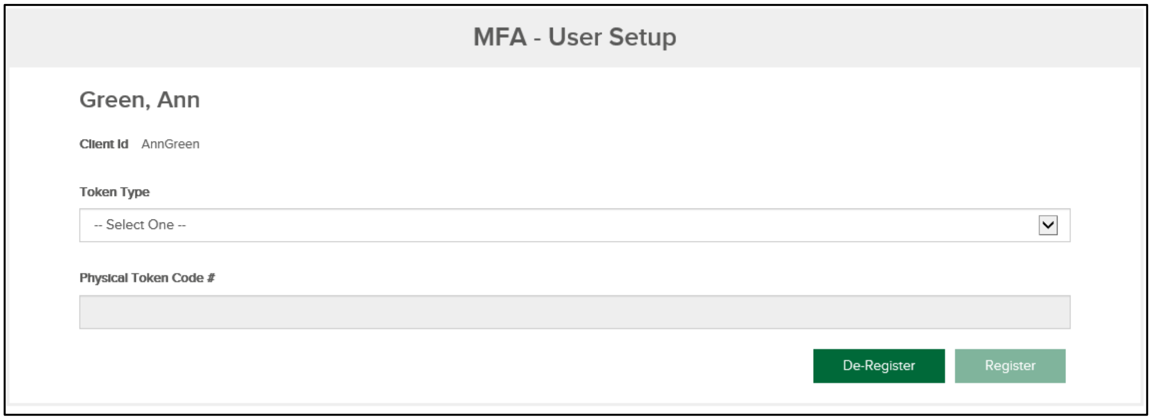
2. The **Company Admin** screen will be displayed. Select the User you would like to assign a token to.



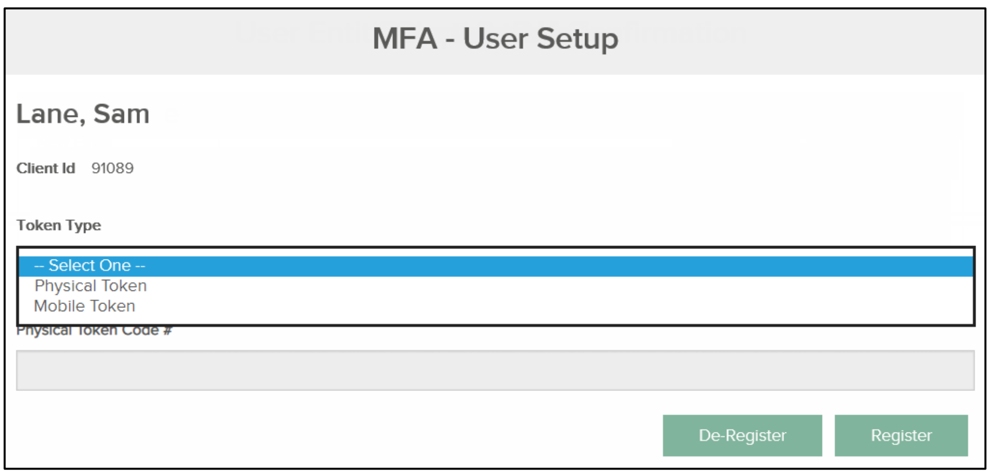
3. Select the **MFA Token** link noted under the **Manage User Profile Information** section.



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.*



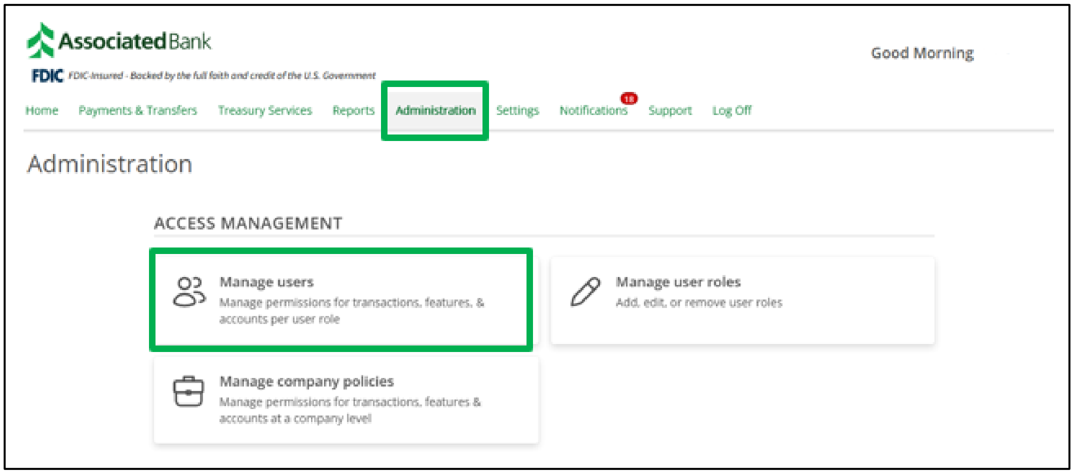
   Note: *For physical tokens only, enter the* ***Token Code*** *serial number shown on the back of the physical token device to be assigned to the user. The number will be formatted as "99-9999999-9" and can be found between the bar code and the label "DIGIPASS Go7."* ***Do not include the dashes when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

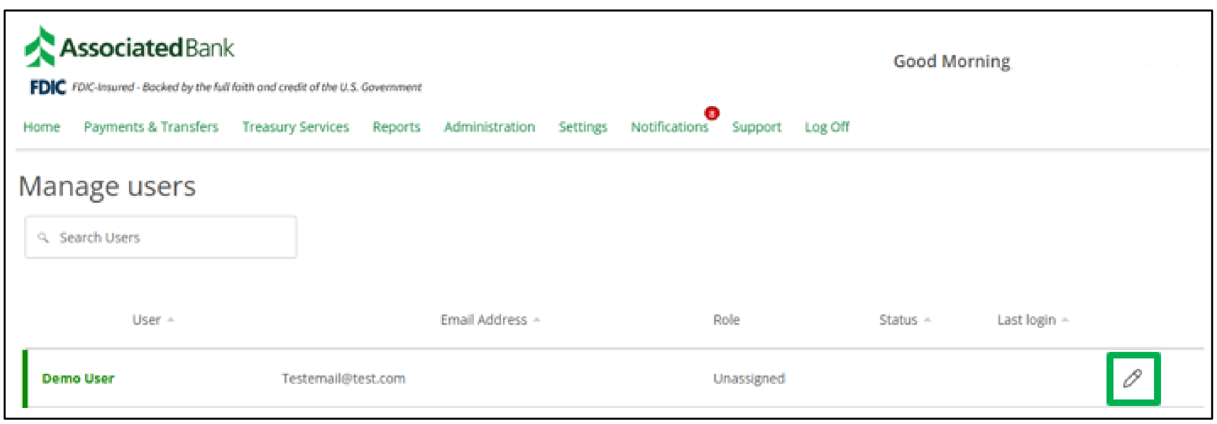
Part 3: Entitling products and services to a user in Account Details and Services

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



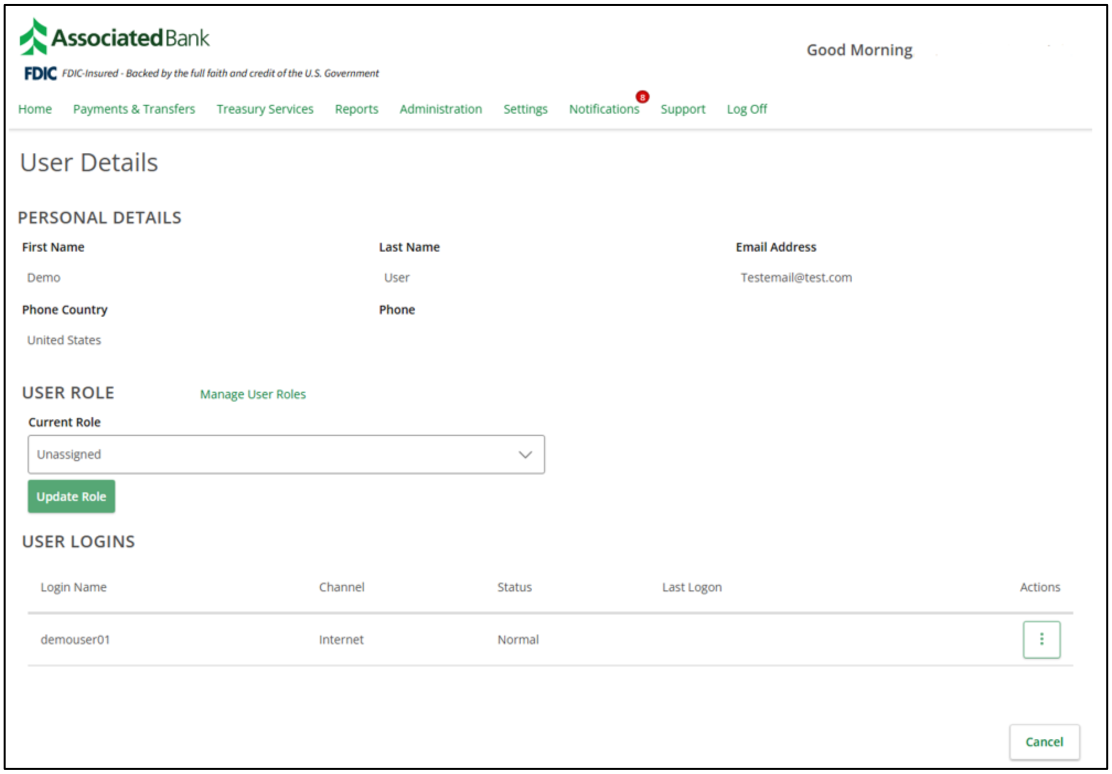
2. The user created within the portal will appear in the user list. Select the pencil icon to the right of the user to assign the user a role.

   Note: *If the user is not listed within the **Manage Users** tile, verify that the **Account Details & Services** checkbox was selected in the Company Admin user entitlements. Refer to step 4 in Part 1.*

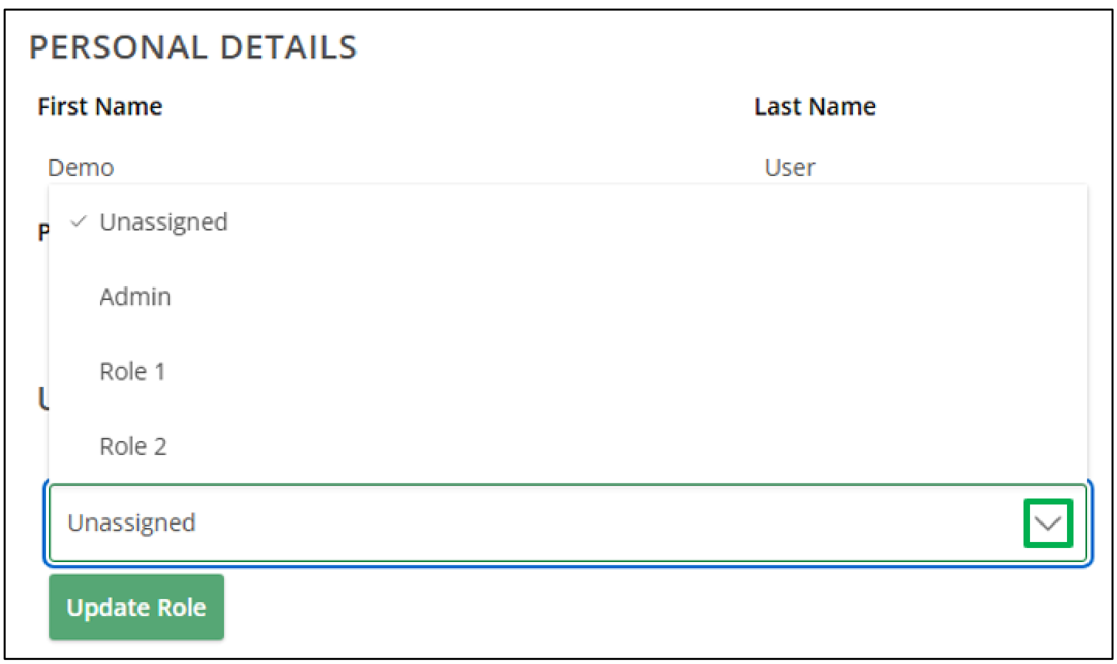


3. **User roles are entitlement templates.** They can be created ahead of time or at the time of updating a brand-new user.

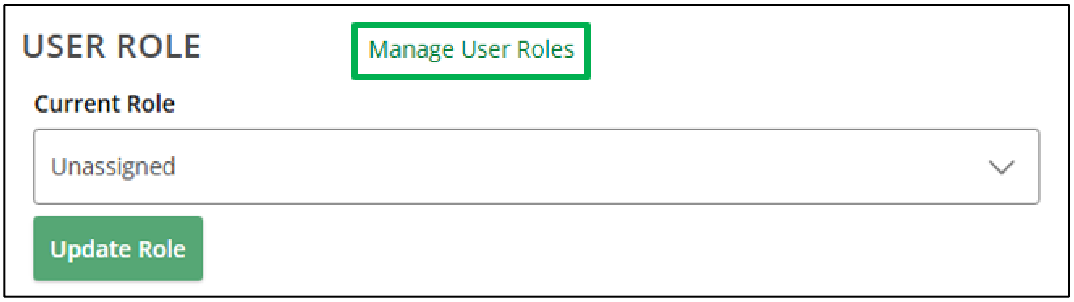
   Note: *Users must be assigned a role to log into the system.*



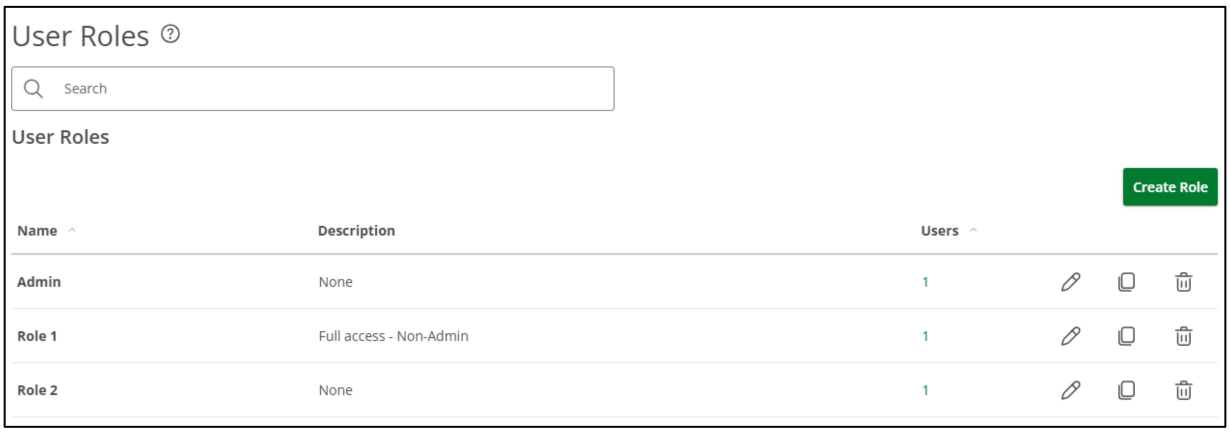
4. If user roles have been previously created, select the dropdown under **Current Role** and select a role to assign the user.



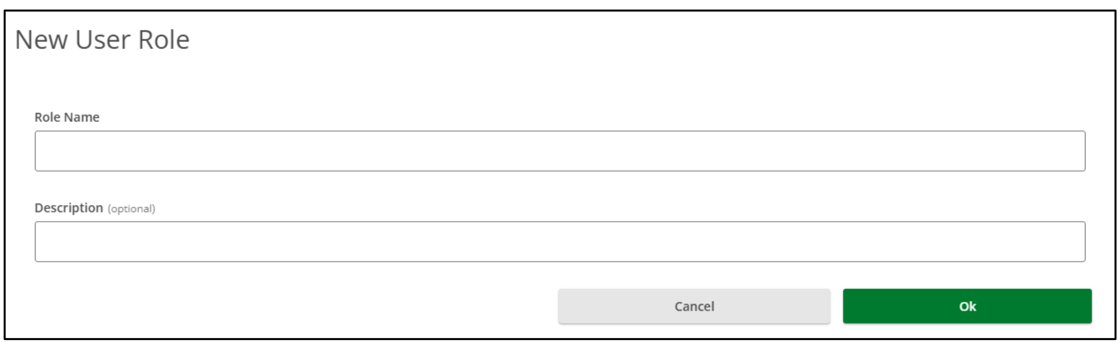
5. If no roles exist, a new one needs to be created, or an existing role needs to be modified. To do so, select **Manage User Roles.**



6. To create a new role, select **Create Role**.



7. Name the role and add an optional role description.

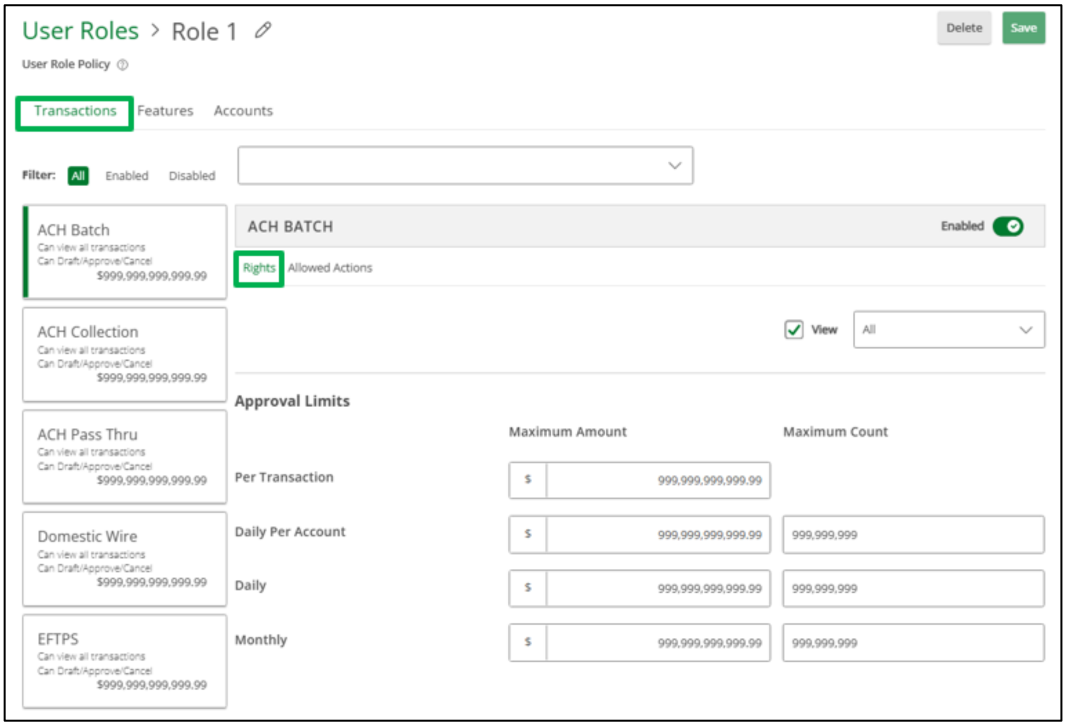


8. Role setup is divided into three sections (tabs):

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

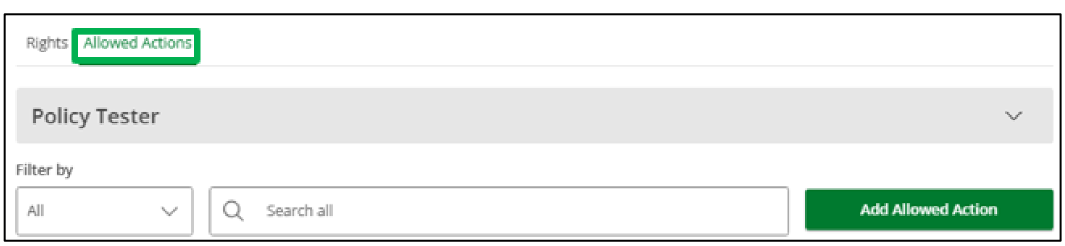
1. Select **Rights** to entitle user rights.

   Note: *If a user should have Company limits, leave the 9's. Company ACH and wire limits are set by the Bank.*



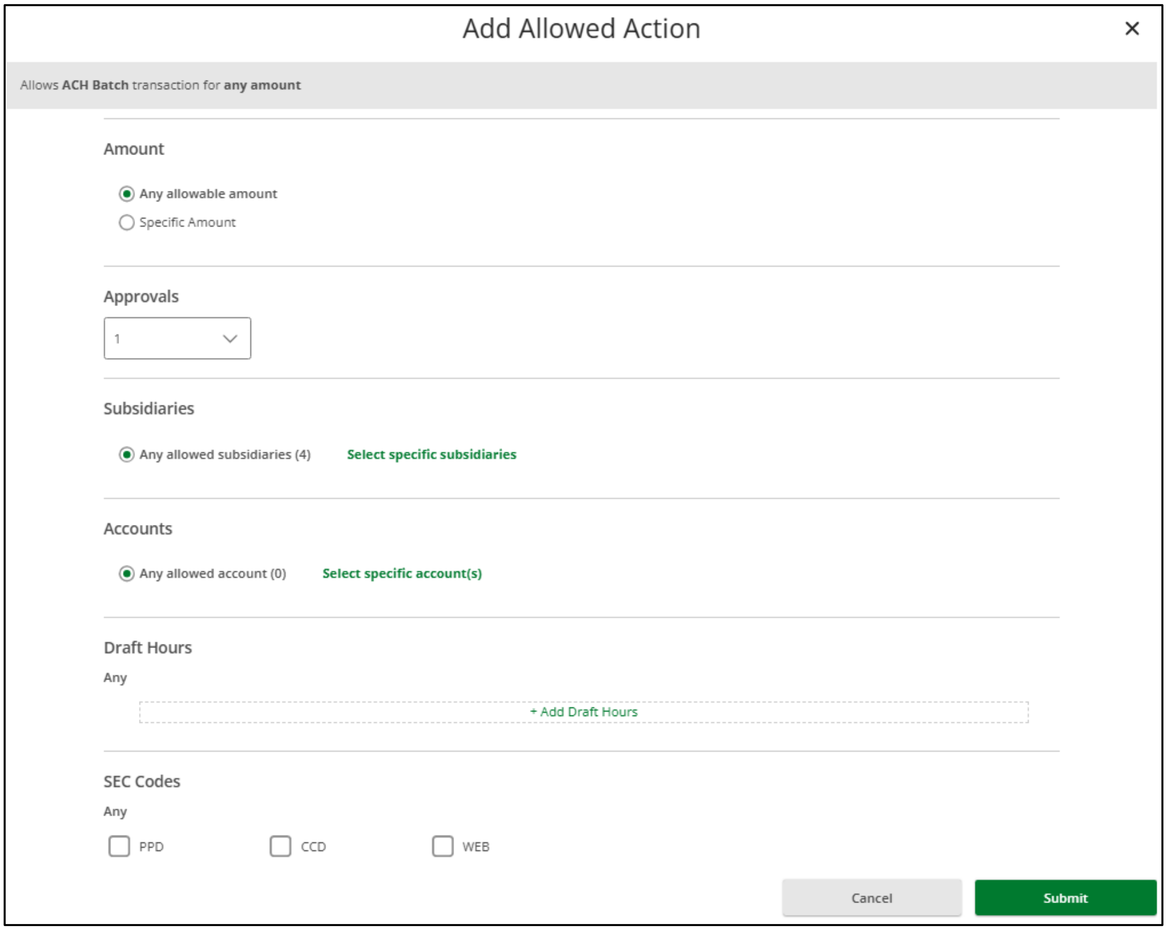
View Roles:
All **-** User can view transactions initiated by any user within the company.
Role **-** User can view transactions initiated by users who are assigned to the same user role
Account - User can view transactions initiated within accounts the user is entitled to.
Own - User can only view the user's own transactions
None **-** User cannot view any transactions.

2. Select **Allowed Actions** tab to limit access for very specific roles.



3. Users can create or approve transactions, set limits and enable accounts for this specific transaction type.

Ex. ACH Batch Allowed Actions. Entitlements may vary based on service.

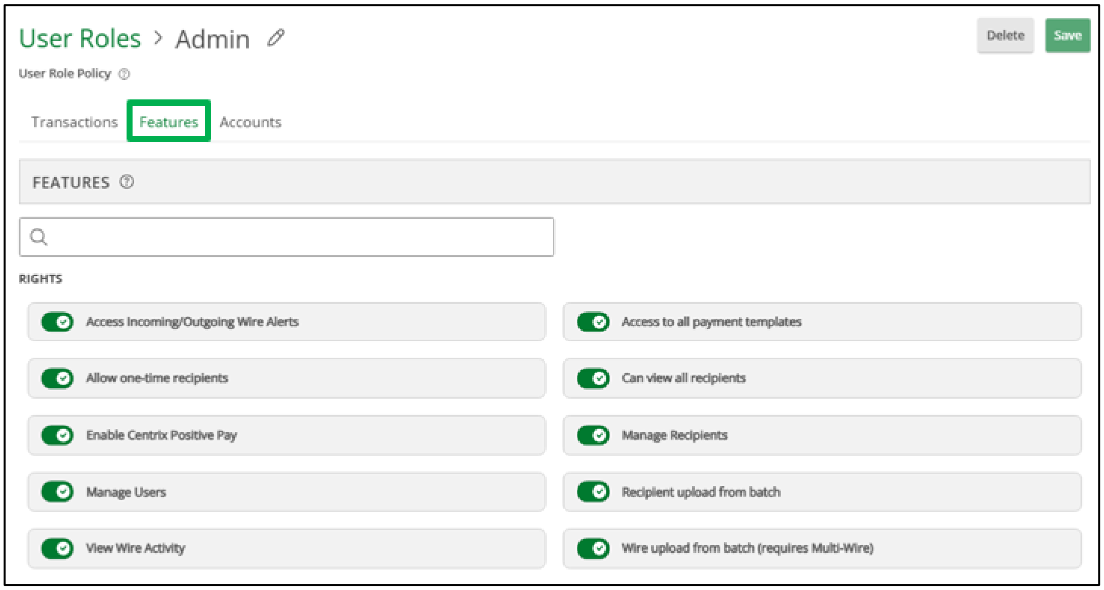


Note: *When Administrators are creating* ***Allowed Actions****:*

- *Only assign the approved offset account to the correct subsidiary.*
- *Users should only have one Allowed Action setting as multiple Allowed Actions can inadvertently override another.*

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.*

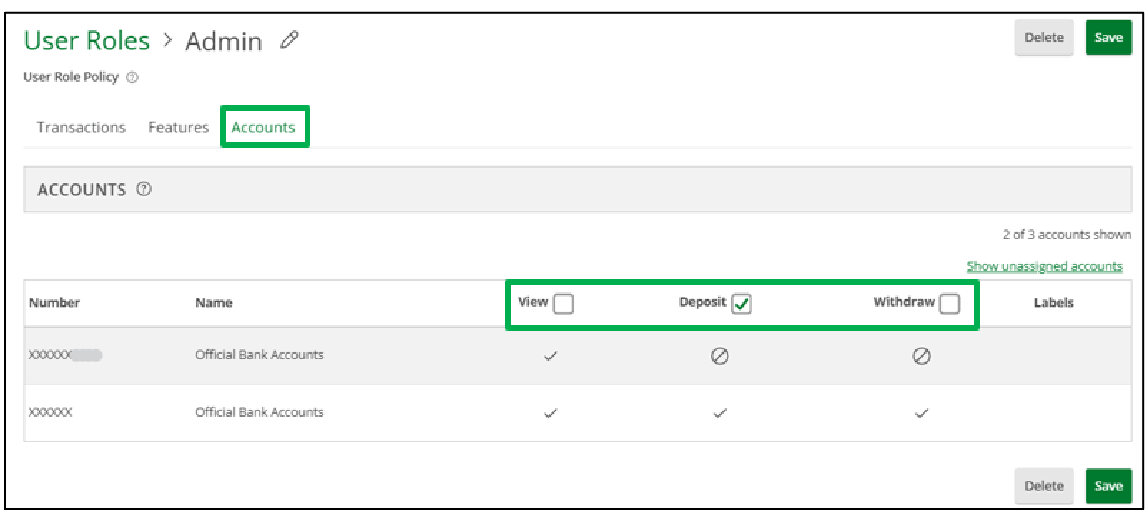
Ex. The rights that can be enabled for a user to manage companies' users, recipients, templates, etc.



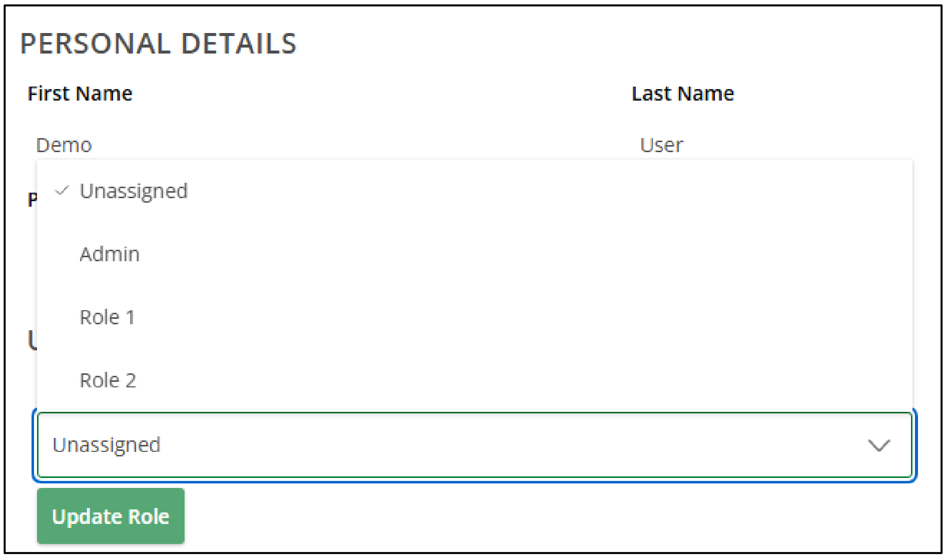
C) Accounts – Enable granular entitlements to the company's accounts.

1. Check the box for the entitlement the user should have:

   View: View balance and history for the account on the homepage and on the **Account Details** page.
   Deposit: Allows the user to generate credits to the account (including ACH payments and internal transfers).
   Withdraw: Allows the user to generate debits to the account (including stop payments, internal transfers, ACH and wires).



9. Once the role for this new user has been defined, assign the role to the user. Provide users with their User ID and they will be ready to sign in.



Entitlements

Transaction Rights

Entitlement	Explanation
ACH Batch	Create a commercial batch payment that credits funds to multiple recipients through the ACH Network.
ACH Collection	Create a debit to a recipient's account.
ACH Pass Thru	Create Single or Multi Batch uploads for all available SEC types
Domestic Wire	Send a wire transfer to a recipient in the United States.
EFTPS	Pay taxes (state or federal) via an ACH transaction using digital banking.
Funds Transfer	Transfer money between one Associated Bank account andanother Associated Bank account they have access to within Associated Connect.
International Wire	Send an international wire in USD.
Payroll	Create a payroll batch payment of several 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.

Feature Rights

Rights	Details
Access Incoming/Outgoing Wire Alerts	Receive and view alerts related to incoming and outgoing wire activity.
Access to all payment templates	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 Centrix Positive Pay	Integration with Fraud Service exception management.
Manage Recipients	Add, edit, and delete payment recipients in the recipient management module.
Manage Company Policy	Full company policy dashboard to manage entitlements across the organization.
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.
View Wire Activity	View Wire Activity page to monitor wire transaction status.
Wire upload from batch (requires multi-wire under Generated Transactions)	Upload wire transactions in bulk via a file.
Transactions	**Details**
Allow ACH Company Entry Description Entry	Customize the ACH Company Entry Description field on transactions.
Corporate	**Details**
Enable BAI report files	Separate entitlement toggle that controls whether users can download Information Reports in BAI format (BAI2).
Information Reporting	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 User Roles	Create, edit, and delete User Roles and their associated entitlements **NOTE:** *It's not recommended to add this entitlement to any users. This gives Company Administrator level access.*
Generated Transactions	**Details**
Enable multi-transfer	Allows the user role to initiate multiple internal transfers in a single session when transaction rights and limits permit it.
Enable multi-wire	Allows the user role to initiate multiple wire transfers in a single session when transaction rights and limits permit it.
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.
Enable ACH Reversal	Reverse an ACH payment that may have been submitted in error.
Custom Features	**Details**
Account Container	Required for the accounts display to be rendered properly.
Positive Pay	Enables the Fraud Services Application for the end user (should be enabled along with Enable Centrix Positive Pay)
Tax Payment	ACH tax payments.
Transaction Approvals	Transaction Approvals workflow — allows users to view and act on pending transaction approvals (only applicable if company uses dual-approval).

Information Reporting

Chart for Associated Connect information reporting, availability depends on the products and services provided 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 Activity Report Previous Day	Previous 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.
ACH Pass-thru File Uploads	Provides summary (file and batch level details) of all NACHA files submitted using ACH Passthru for a user-defined date or date range. Used for verification and reconciliation to validate that all expected files have been successfully uploaded and processed. (For transaction-level detail, refer to the third-party system of record that generated the original file.)
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.
Checks Paid Report Current Day	Current day details for check 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 check transaction.
Checks Paid Report Previous Days	Previous day details for check 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 check transaction.
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.
Wire Transfer Report Previous Days	Previous 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.