

Virtual Account Management

Reference Guide: User Registration, Administration & Access Control

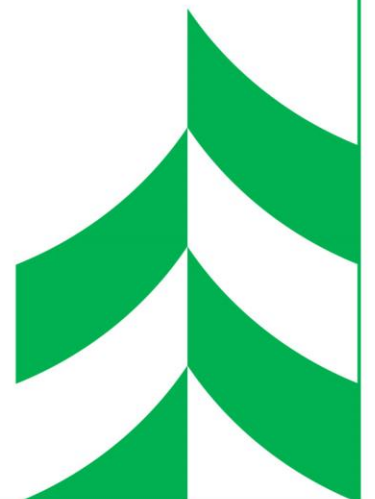


Table of Contents

User Registration, Administration & Access Control	3
Overview	3
Sign In and Security	3
New User Registration	3
Administrator Role: Creating a New User	4
Administrator Role: Modify Registration.....	5
New User Role: Creating User Account.....	7
New User Role: Multi-Factor Authentication Setup	10
Administrator Role: Approve New User	12
Managing User Accounts	14
Edit a User	14
Approve User Edit.....	15
Reset User Password	16
Reset MFA: Administrator	16
Reset MFA: User	17
User & Access Management (Permission Groups)	18
Initiate a Permission Group Change Request	18
Approve a Permission Group Change Request	19
Deactivate User	22
Re-instate User	24
Roles and Entitlements	25

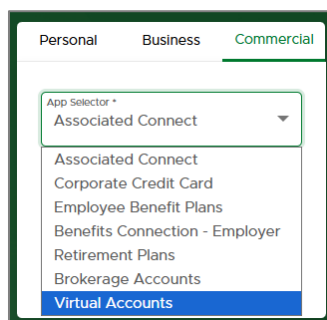
User Registration, Administration & Access Control

Overview

This guide provides step-by-step instructions for registering as a new user, creating and managing sign in credentials, setting up security questions and resetting passwords.

Sign In and Security

Access Virtual Account Management directly from Associated Bank's website:
AssociatedBank.com/Commercial

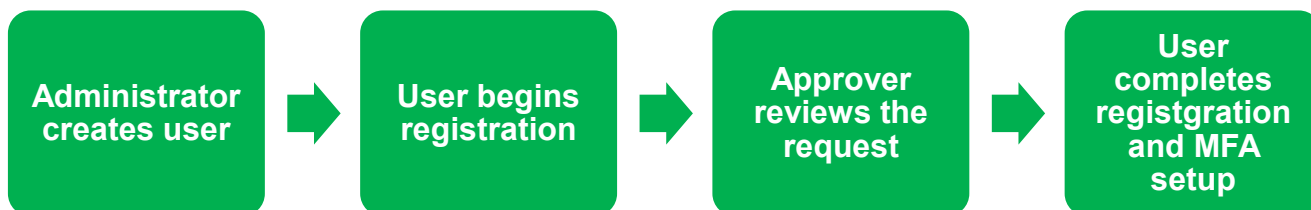


When accessing Virtual Account Management, you will be required to verify your identity. Sign in with your username and password, then verify your identity through multi-factor authentication (MFA).

New User Registration

The new user registration process involves actions performed by an administrator, the new user and an approver. The administrator initiates the process by creating the new user in the Virtual Account Management platform. After the user is created, the new user receives an email containing a link to begin setting up their profile.

Once the user submits their registration information, the request is routed to an approver for review. The approver cannot be the same individual who initiated the request. After the request is approved, the system sends an email notification to the user confirming the approval and prompting them to complete the registration process, including setting up multi-factor authentication (MFA).



Administrator Role: Creating a New User

- From the Virtual Account Management platform, select the **System Maintenance** menu in the upper right-hand corner, then under **Users**, select **New Registration**.

The screenshot shows the 'System Maintenance' interface. At the top right, there are links for 'Help' and 'Log Off'. Below this, the 'System Maintenance' title is centered. The main content area is divided into two columns. The left column is titled 'Users' and contains a list of options: 'New Registration' (highlighted with a green box), 'New Registration Queue', 'Approve New Registration', and 'Approve'. Below this is an 'Audit' section. The right column is titled 'Approve Transaction Groups' and contains a 'File Import Template' section with two options: 'New Account Holder File Import Template' and 'New Transaction File Import Template'.

- Enter the new user details.
- Complete the * required fields.

The screenshot shows the 'Pre-Registration' form. At the top, it says 'Pre-Registration' and 'Please enter the Pre-Registration details'. Below this is a 'Mandatory Field(s)' section. The form is divided into several sections: 'Vertical' (with a dropdown menu showing '1031 Client Exchange'), 'User Details' (with fields for Last Name, First Name, Middle Name(s), Email, and Confirm Email, all marked with red asterisks), 'System Type' (with a dropdown menu showing 'Please Select Item' and a 'GO' button, marked with a red asterisk), and 'Administrator' (with a dropdown menu showing 'Please Select Item', marked with a red asterisk). Below these sections is a note: 'Please select at least one Client Code for this Pre Registration'. At the bottom, there are two buttons: 'Select ALL Client Codes' and 'Deselect ALL Client Codes'. A 'Confirm' button is located at the bottom right of the form.

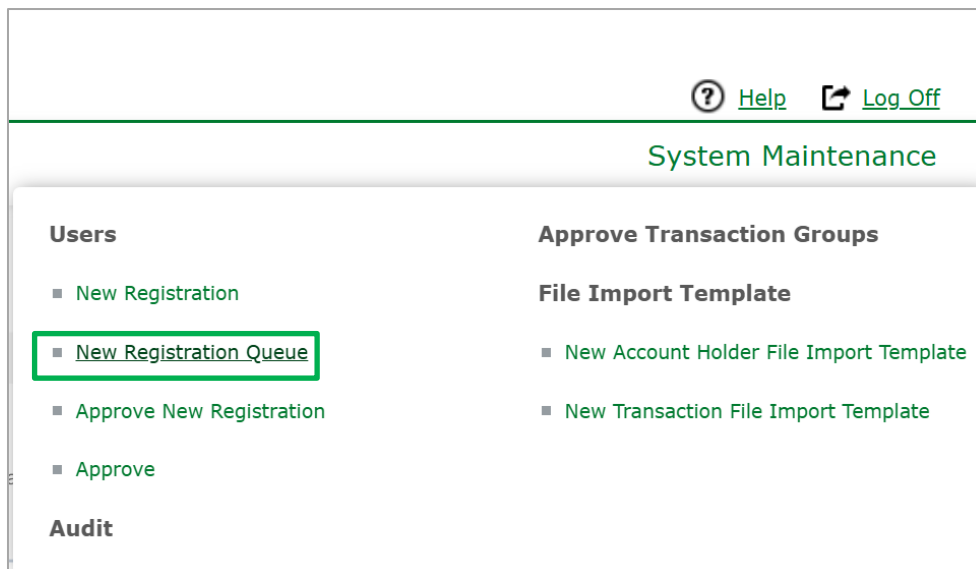


4. From the System type drop-down, select **SSO MFA**.
 - A. *Support only* is not an available option—do not select.
5. Select **GO** to proceed.
6. Select **No** for **Administrator**.
 - A. Selecting Yes will delete the user’s registration. If this happens, a new registration must be submitted.
 - B. To create a new **System Administrator** registration or modify an existing user to **System Administrator** please contact your assigned Client Experience team member or Treasury Management Customer Care at 800-270-2707, option 2.
7. **Client Code** will default to appropriate selection.
 - A. This information is system generated during set up.
8. Select **Confirm** to continue or **Previous** to make edits.
 - A. This step will generate email to user(s) to complete **User Registration**.

Administrator Role: Modify Registration

If incorrect or incomplete information is entered during a new user setup process, the registration must be deleted and a new user registration must be created.

1. Navigate to the **System Maintenance** menu, then select **New Registration Queue**.



2. Search for the new user by their **Full Name**.



3. Under the **Delete** column, select the circle next to that record, then select **Delete** selected at the bottom of the screen.

The screenshot shows a web application interface with a navigation bar at the top containing 'Accounts', 'Transactions', 'Reports', and 'System Maintenance'. The main content area is titled 'New Registration Queue' and includes a search filter section with 'Full Name' and 'Location Code' input fields, and 'Search' and 'Clear Search Results' buttons. Below the search section is a table with the following data:

Full Name	Userkey	Location Code	Vertical	System Type	Administrator	InputBy	InputDate	Delete
New Registration	771A5 48DAE 244AD 82C4F	100001		SSO MFA	No	ABCTester1		<input type="checkbox"/>

Below the table, a confirmation dialog is displayed: 'You are about to delete Pre-Registered User New Registration. Do you want to proceed?' with 'Yes' and 'No' buttons.

4. An alert message will appear requesting confirmation.
 - A. Select **Yes** to proceed or **No** to return.

The screenshot shows a web application interface with a navigation bar at the top containing 'Accounts', 'Transactions', 'Reports', and 'System Maintenance'. The main content area is titled 'Pre-Registration Queue' and includes a search filter section with 'Full Name' and 'Location Code' input fields, and 'Search' and 'Clear Search Results' buttons. Below the search section is a table with the following data:

Full Name	Userkey	Location Code	Vertical	System Type	Administrator	InputBy	InputDate	Delete
Test Registration	771A5 48DAE 244AD 82C4F	100001		SSO MFA	No	ABCTester1		<input type="checkbox"/>

Below the table, a confirmation dialog is displayed: 'You are about to delete Pre-Registered User Test Registration. Do you want to proceed?' with 'Yes' and 'No' buttons.

5. Once a user is deleted, their Registration must be recreated. Follow the **Creating a New User** steps above to register the user again.

New User Role: Creating User Account

Once the new user receives a registration email, they must initiate the registration process by following the steps outlined below.

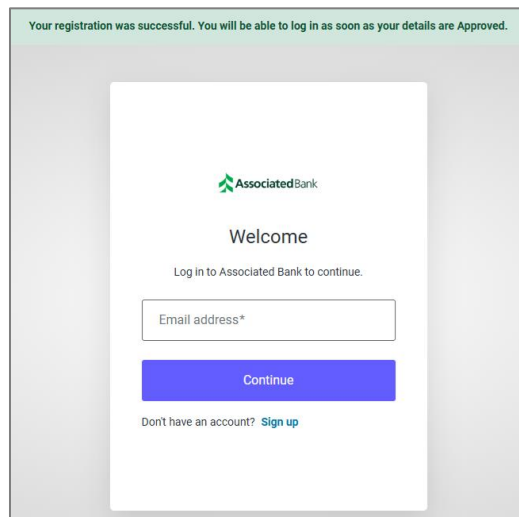
1. From the user registration email, click on the link to begin registration.
2. Enter the **UserKey** from the user registration email.

Note: The **UserKey** will expire 30 days after issuance. If it expires, the user registration must be deleted and a new user registration must be submitted to obtain a new **UserKey**. The Administrator should follow the **Modify Registration** steps above to delete and register new users.

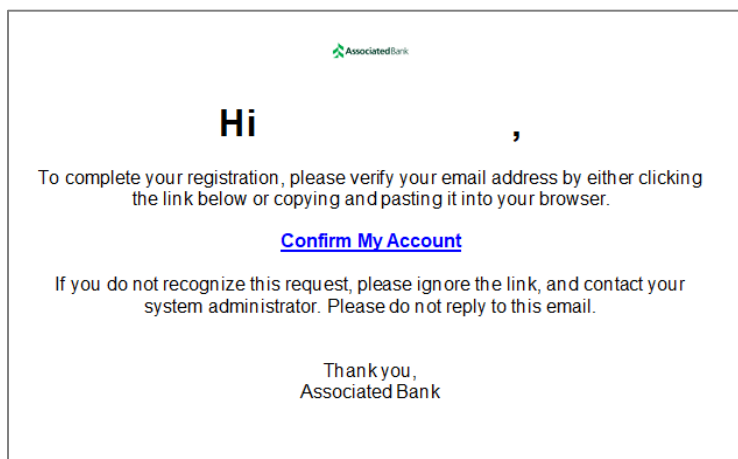
3. Complete the required * fields to create a **Username** and **Password**.

4. Click **Next** to create security questions.
 - A. For security questions 1. & 2., you'll be prompted to select from the predetermined drop-down list.
 - B. For security question 3., you'll create your own question.
 - a) Requirements.
 2. 4–20 characters, alphanumeric and spaces only.
 3. Answers must all be different.
 4. Answers cannot contain username or password.
 5. Not case sensitive.

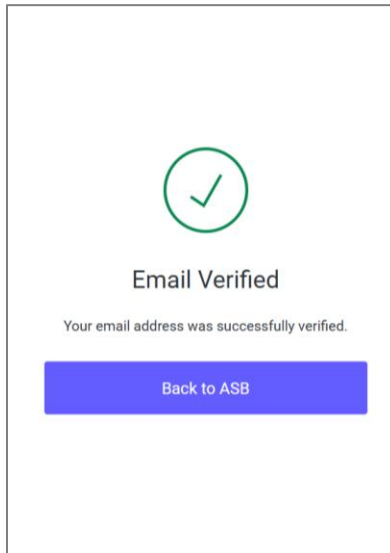
6. Cannot contain “password” or “secret” or QWERTY 5-char sequences.
5. Click **Next**.
6. Review information and select **Finish** to submit for approval.
7. Once submitted, registration is complete and will be sent to the Administrator(s) for approval (if necessary).
8. Once registration is approved, an email confirmation will be sent to the email address provided during registration.



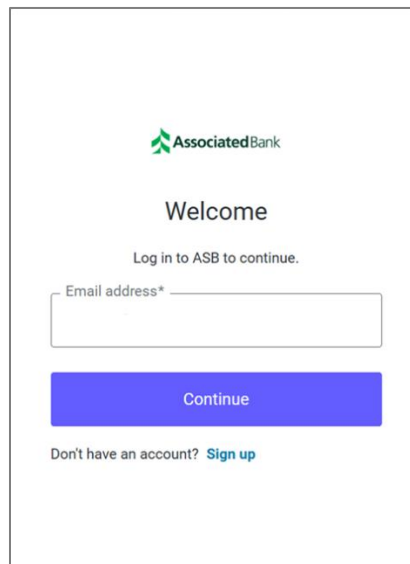
9. After receiving the approval confirmation email, click on the link to navigate to the Virtual Account Management log in page.
10. Enter your email address, click **Continue**.
11. Upon the first log in attempt, the platform will automatically send a verification email to the registered email address.
 - A. Click the **Confirm My Account** link to complete verification.



12. If successful, a confirmation message will appear indicating the email address has been verified.

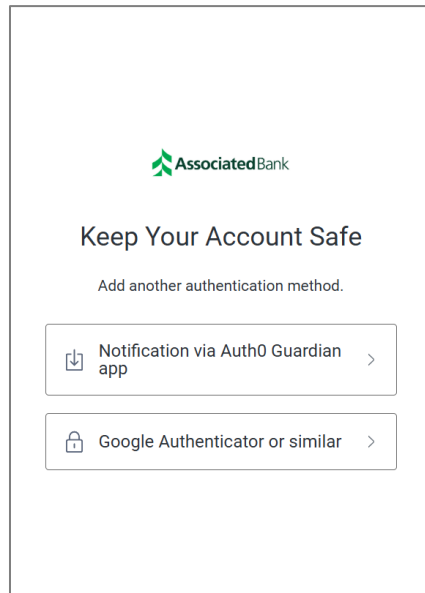


A. You will then be directed back to the log in page.

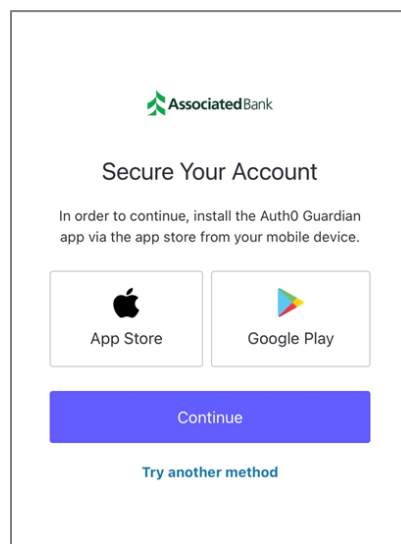


New User Role: Multi-Factor Authentication Setup

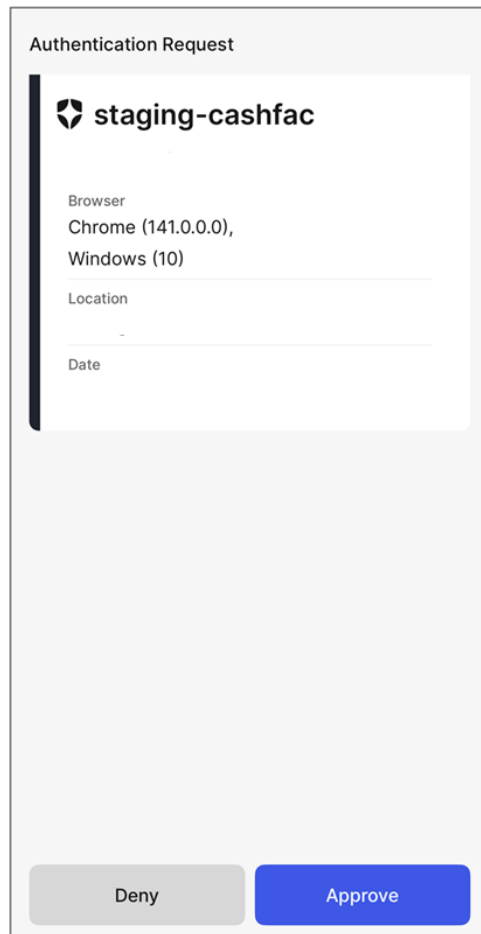
1. The user must sign in again using their new credentials. This will trigger the authentication setup process.



2. Download the **Guardian App** from **Apple® App Store** or **Google Play®**.
 - A. Follow the in-app instructions to complete account setup.



- When prompted, **Approve** the Authentication Request notification.

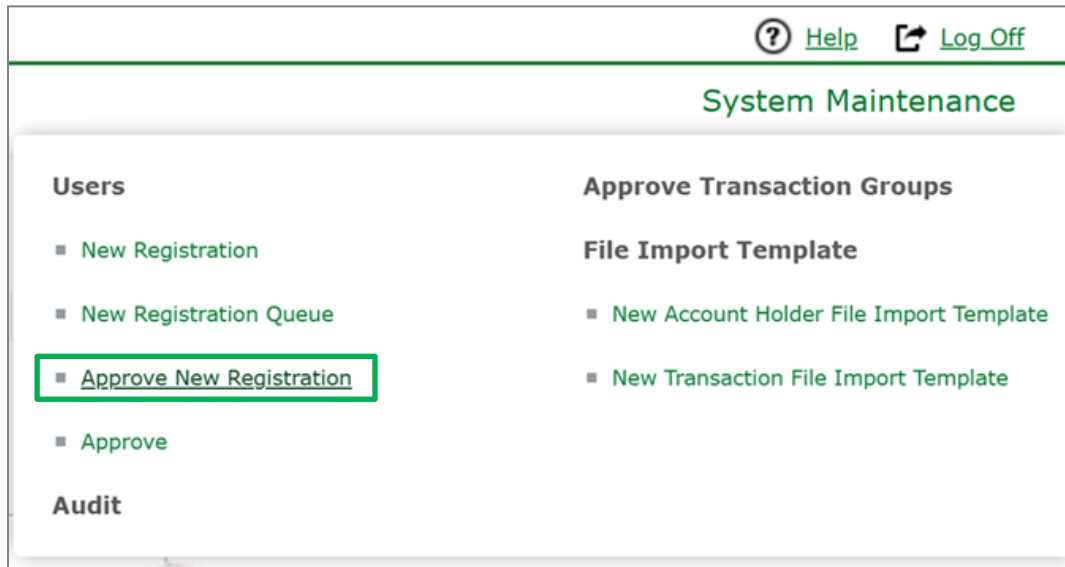


- All future sign in attempts require authentication via the **Guardian App**, when prompted.

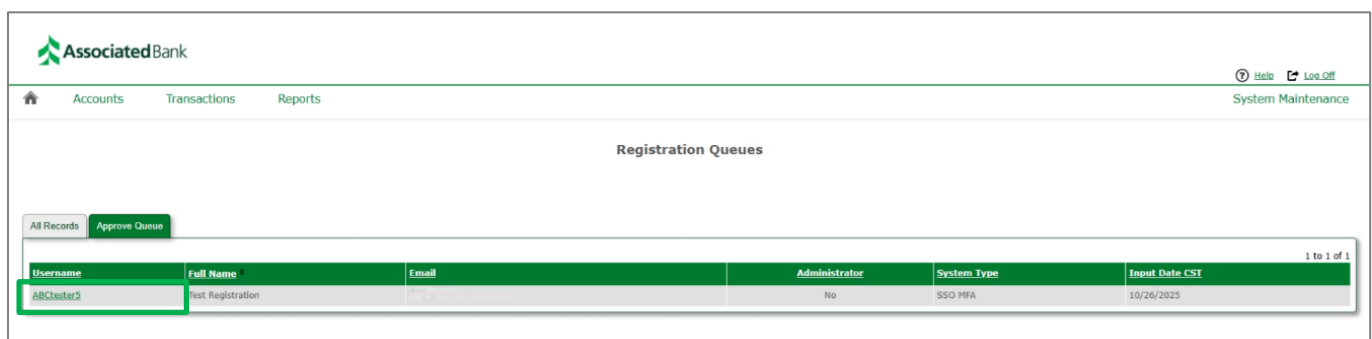
Administrator Role: Approve New User

Once the user completes the registration link, the request will be routed back to the Approval Queue within the VAM platform. An authorized user with the appropriate access must then review and approve the registration, including assigning the appropriate permission group.

1. From the Virtual Account Management platform, navigate to the **System Maintenance** menu in the upper right-hand corner, then select **Approve New Registration** under **Users** heading.



2. Navigate to the **Approve Queue** tab.
3. Click the hyperlink under **Username** to open and review details.



4. Review all details.

5. Assign a **Permission Group** from the drop-down.

A. Refer to [Roles and Entitlements Chart](#) for a description of roles and entitlements.

6. Select **Confirm**.

7. If changes are needed, the user Pre-Registration must be deleted.

A. Go to the **System Maintenance** menu, then select **Pre-Registration Queue**.

B. User search fields to locate user by Full Name.

C. Select Delete next to record to remove it, then select Delete Selected at the bottom of the screen.

8. Users will receive notification once the registration is approved.

Managing User Accounts

Edit a User

1. Navigate to the **System Maintenance** menu, then select **Users**.

The screenshot shows the 'System Maintenance' menu. The 'Users' option is highlighted with a green box. Below it, there are two columns of sub-options:

- Users** (highlighted)
 - Pre-Registration
 - Pre-Registration Queue
 - Approve User Registration
 - Approve
- Approve Transaction Groups
- File Import Template
 - New Account Holder File Import Template
 - New Transaction File Import Template

2. Search by **Username** or **Full Name**.

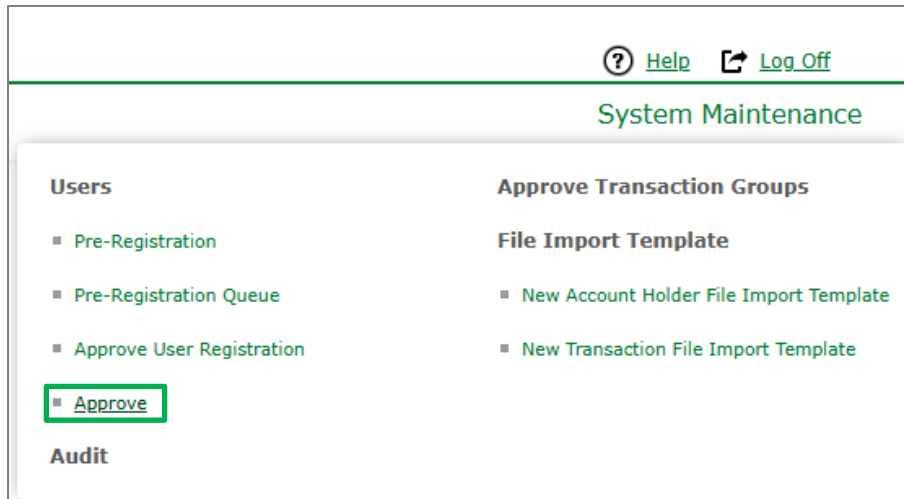
Note: Search by using an asterisk as a wild card.

The screenshot shows the 'User Maintenance' search interface. It includes a search prompt: 'Please enter details into at least one field to filter results'. Below this are two input fields: 'Username' and 'Full Name'. To the right of these fields are two buttons: 'Search' and 'Clear Search Results'.

3. Click the hyperlink under **Username** to open the record.
 - A. Update fields as needed (e.g. Name, Email Address, Permission Group).
 - B. Include **Reason for Change**.
 - C. Select **Confirm**.
 - D. Click **Pass for Approval**.

Approve User Edit

1. Navigate to the **System Maintenance** menu and under **Users**, click **Approve**.



2. Select the **Release Queue** tab to review account related transactions.
3. Click the hyperlink under **Username** to open and review details.
 - A. To approve, select **Release**. To decline, select **Decline**.

The screenshot shows the 'Associated Bank' logo at the top left. The navigation bar includes 'Accounts', 'Transactions', and 'Reports'. On the right, there are links for 'Help' and 'Log Off', and a 'System Maintenance' link. The main heading is 'User Queues'. Below this, there are tabs for 'All Records', 'Declined Queue', 'Approve Queue', and 'Release Queue'. The 'Release Queue' tab is selected. A table displays the following data:

Username	Full Name	Transaction Group	Permission Group	Active	Action Status	Insert By Insert Date CST	Edited By Edited Date CST	Deleted By Deleted Date	Auth. By Auth. Date
ABC1stest1	Test User	EXHTR	ADEXI	Yes	User Edit Release Queue		10/26/2025		

Page 1 of 6 of 6

Reset User Password

1. Log in to Associated Bank.com then select **Virtual Account Management** from the drop-down.
2. From the log in screen, enter your **Email Address**.
3. Select **Continue**.
4. Select **Forgot Password?**

Associated Bank

Enter Your Password

Log in to ASB to continue.

Edit

Password*

[Forgot password?](#)

Continue

Don't have an account? [Sign up](#)

5. Follow the prompts to reset your password.

Note: During password lockout, a message may appear instructing the user to contact the Administrator; however, this functionality is currently unavailable. Follow the steps above to proceed with a password reset.

Reset MFA: Administrator

1. Go to the **System Maintenance** menu, then select **Users**.

System Maintenance

Users

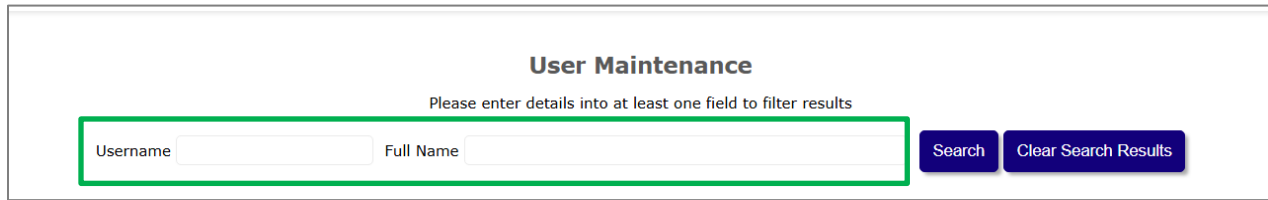
- Pre-Registration
- Pre-Registration Queue
- Approve User Registration
- Approve
- Audit

Approve Transaction Groups

File Import Template

- New Account Holder File Import Template
- New Transaction File Import Template

2. Use the search fields to locate the user by **Username** or **Full Name**.

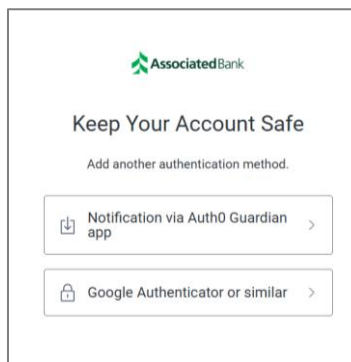


The screenshot shows a search interface titled "User Maintenance". Below the title is a prompt: "Please enter details into at least one field to filter results". There are two input fields: "Username" and "Full Name". To the right of these fields are two buttons: "Search" and "Clear Search Results". A green rectangular box highlights the two input fields.

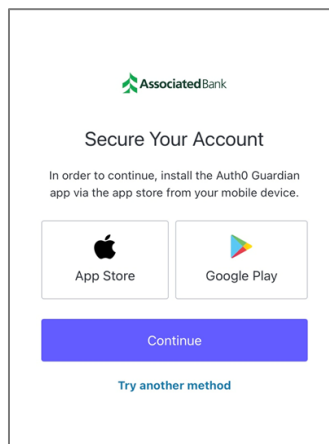
3. Click the hyperlink under **Username** to open the record.
4. Select **Reset MFA**.

Reset MFA: User

1. From the sign in screen, enter your **Email Address**.
2. Select **Continue**.
3. Enter your **Password**.
 - A. The sign in will trigger the authentication setup process.



1. Download **Guardian App** from **Apple App® Store** or **Google Play®**.
 - A. Follow in-app instructions to complete the installation and setup.



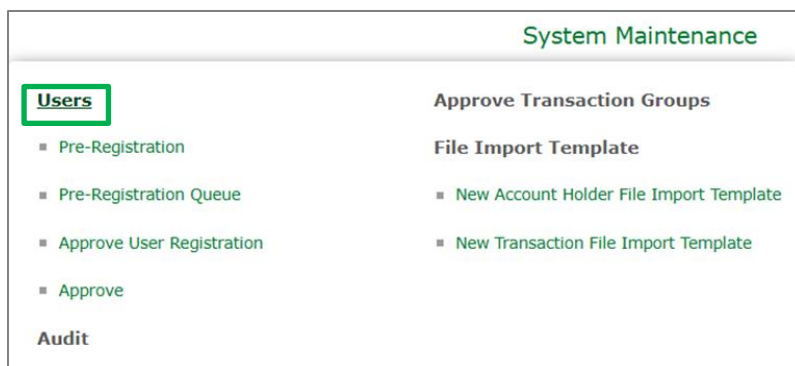
User & Access Management (Permission Groups)

User permission groups control the level of access a user has within the Virtual Account Management platform. Changes to a user's permission group requires two authorized users to process, one to request the change and one to review and approve.

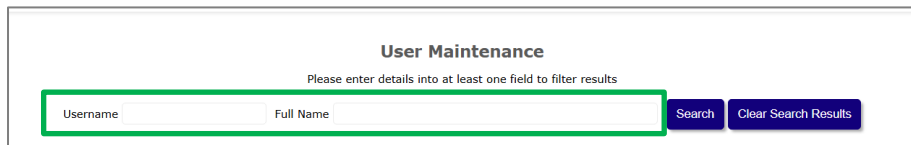
Initiate a Permission Group Change Request

Authorized users can submit a request to create or modify a user permission group. After the request is submitted, it is routed to an approver for review.

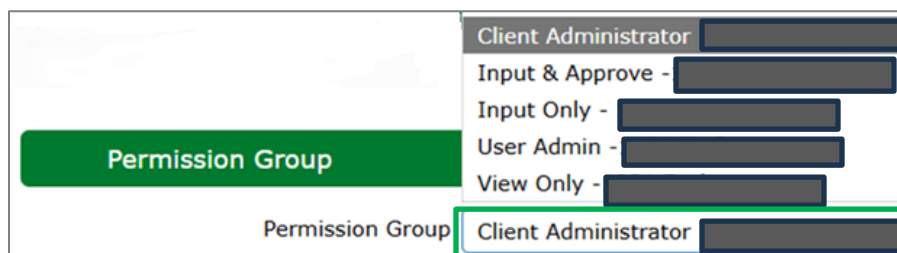
1. Go to the **System Maintenance** menu, then select **Users**.



2. Use the search fields to locate user by **Username** or **Full Name**.



3. Click the hyperlink under **Username** to open the record.
4. Update fields as needed (e.g. Name, Email Address, Permission Group).
5. Select **Permission Group** from the drop-down. Refer to [Roles and Entitlements chart](#) for a description of roles and entitlements.

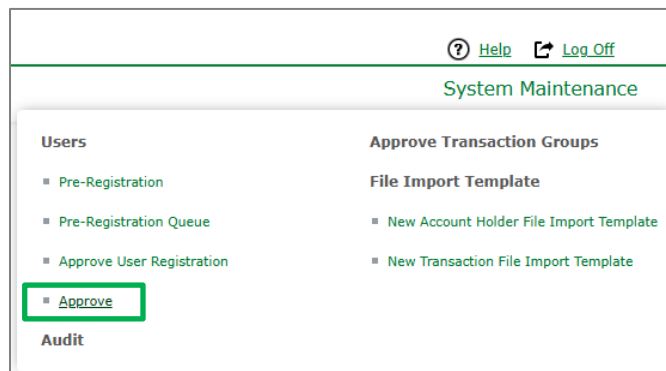


6. Under **User Details**, enter **Reason for Change**.
7. Select **Confirm**.
8. Review that the information is accurate and select **Pass for Approval**.

Approve a Permission Group Change Request

After submission, the request is sent to the approver. Approvers review submitted requests to ensure requested permission group is appropriate for the user's role.

1. Navigate to the **System Maintenance** menu and under **Users**, click **Approve**.



2. Navigate to the **Release Queue** tab to review account related transactions.

The screenshot shows the 'Associated Bank' interface. The 'User Queues' section is active, and the 'Release Queue' tab is selected. Below the tabs is a table with the following data:

Username	Full Name	Transaction Group	Permission Group	Active	Action Status	Insert By Insert Date CST	Edited By Edited Date CST	Deleted By Deleted Date	Auth. By Auth. Date
ABC1ster1	Test User	EXHTR	ADEXI	Yes	User Edit Release Queue		10/26/2023		

Navigation tabs include: All Records, Declined Queue, Approve Queues, and Release Queue (highlighted). The page number '1 to 6 of 6' is visible in the bottom right corner.

3. Click the **Username** hyperlink to open and review details.

Username	Full Name	Transaction Group	Permission Group	Active	Action Status	Input Date CST	Edited Date CST	Deleted Date	Auth By Auth Date
ABCTester1	Test User	EXHTR	ADEXI	Yes	User Edit Release Queue		10/26/2025		

A. To approve, select **Release**. To decline, select **Decline**.

Edited User Details

Edited Field(s)

Vertical
Vertical: 1031 Client Exchange

User Details
Username: ABCTester2
Full Name:
Email:
Permission Group: System Administrator - Exchange
Transaction Group:

Client Codes

System Details
System Type: SSO MFA

Status Details
Active: Yes
System Administrator: No
User Revoked: No
Status: Release Queue
Edited By:
Edited Date CST: 10/26/2025 10:04:00 AM

[Return To User Queues](#) [Release](#) [Decline](#)

B. # symbol indicates field(s) that have been edited or modified.

Edit User

Please edit the User details

*** Mandatory Field(s)**

Vertical

Vertical: 1031 Client Exchange

User Details

Username: ABCTester1

Full Name: ABC Test User *

Email: / *

Confirm Email: *

Reason for Change: EDIT USER *

Status

Active: Yes

User Revoked: No

Alternate Password Lock: No

Locked: No

System Administrator: Yes

Please select at least one Client Code for this User *

Client Codes

[Select ALL Client Codes](#) [Deselect ALL Client Codes](#)

<input type="checkbox"/> 003284	<input checked="" type="checkbox"/> 100001	<input type="checkbox"/> ABC001	<input type="checkbox"/> JUN114
<input checked="" type="checkbox"/> MID001	<input type="checkbox"/> PAT882	<input type="checkbox"/> STO005	<input type="checkbox"/> WIM333

System Details

System Type: SSO MFA - Administrator

Transaction Group

Transaction Group: *

Permission Group

Permission Group: *

[Return To User Maintenance](#)[Edit Registration Details](#)[Delete](#)[Confirm](#)

[Revoke](#)[Reset MFA](#)

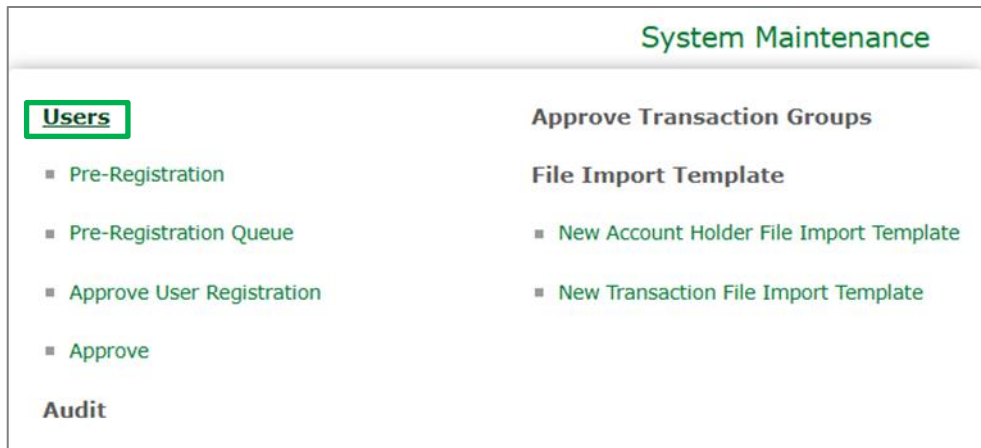
Note: The initiator will receive an automated email confirming the approver has acted.



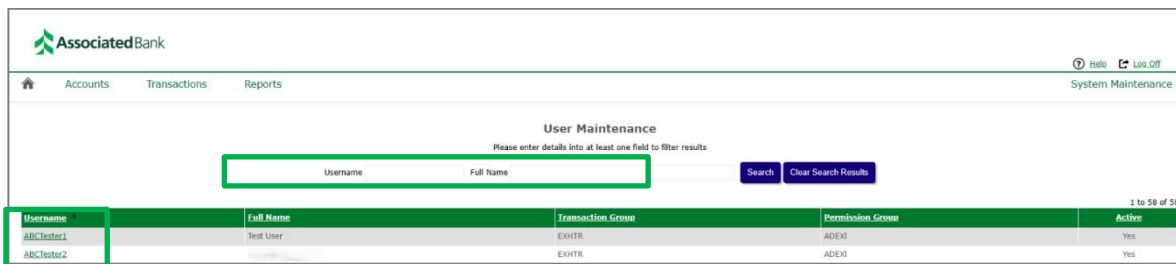
Deactivate User

Deactivating a user prevents the user from accessing the Virtual Account Management platform while retaining their account information and history. The user can be reactivated later if access needs to be restored.

1. Go to the **System Maintenance** menu, then select **Users**.



2. User search fields to locate user by **Username** or **Full Name** OR click the **Username** hyperlink to open record.



3. Enter **Reason for Change** under **User Details**.
4. Select **Revoke**.

Note: Selecting Delete will remove all user history from the system

Edit User

Are you sure this User should be revoked? Do you want to proceed?

* Mandatory Field(s)

Vertical

Vertical

User Details

Username

Full Name *

Email *

Confirm Email *

Reason for Change *

Status

Active

User Revoked

Alternate Password Lock

Locked

System Administrator

Please select at least one Client Code for this User *

Client Codes

System Details

System Type

Transaction Group

Transaction Group *

Permission Group

Permission Group *

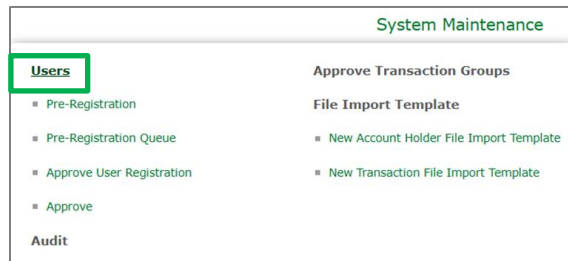
5. Select “Yes” or “No” to Revoke user.

Note:

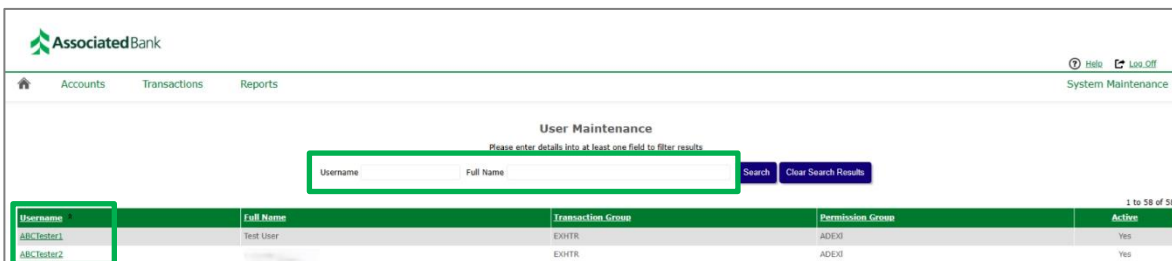
- To retain user history, opt to **Revoke** over **Delete**.
- To temporarily suspend user, use **Revoke** instead of **Delete** (e.g. leave of absence or extended time off).
- Immediately **Revoke** users who no longer require access (e.g. termination).

Re-instate User

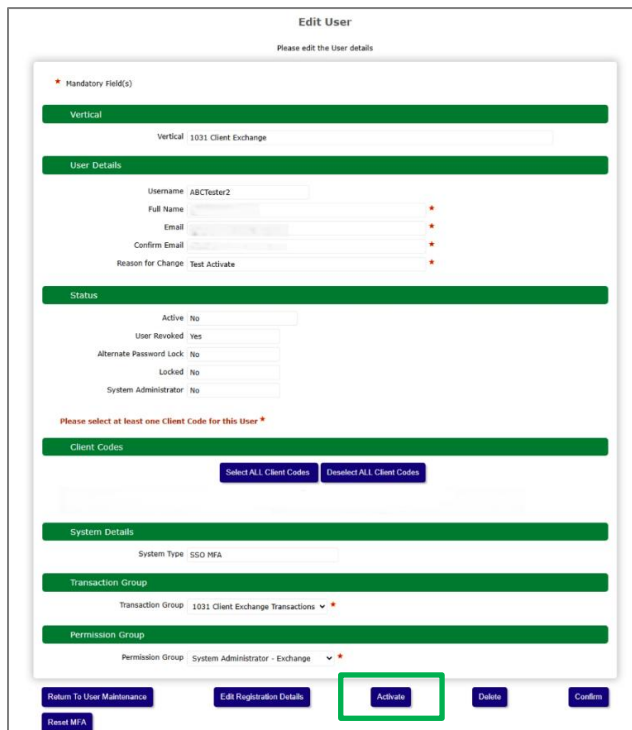
1. Go to the **System Maintenance** menu, then select **Users**.



2. Use the search fields to locate user by **Username** or **Full Name** OR click the **Username** hyperlink to open record.



3. Under **User Details**, enter **Reason for Change**.
4. Select **Activate**.



5. Select **Yes** or **No** to activate the user by selecting the appropriate prompt.



Roles and Entitlements

User roles determine the level of access and functions a user performs within the system. The chart below outlines the permissions assigned to each user role, including the functions that are available or restricted.

- When assigning roles, ensure responsibilities are appropriately separated so that actions requiring approval can be performed by both an initiator and an approver.
- Please contact Treasury Management Customer Care at 800-270-2707, option 2, for access and entitlement assistance. If you create a new Client Administrator with the System Administrator rights in the VAM platform yourself, the platform will delete the registration.
- If you create a new Client Administrator with System Administrator rights to the Virtual Account Management platform yourself, the platform will automatically delete the registration.

Guide to Roles and Entitlements							
Role	Client Administrator w/System Administrator Assignment	Client Administrator w/o System Administrator Assignment	Input & Approve	Input Only	Approve Only	View Only	User Admin Only
Create New Account Holder(s)	☑	☑	☑	☑	✗	✗	✗
Approve New Account Holder(s)	☑	☑	☑	✗	☑	✗	✗
Create New Account(s)	☑	☑	☑	☑	✗	✗	✗
Approve New Account(s)	☑	☑	☑	✗	☑	✗	✗
Create Transaction(s)	☑	☑	☑	☑	✗	✗	✗
Approve Transaction(s)	☑	☑	☑	✗	☑	✗	✗
Create Recurring Transaction(s)	☑	☑	☑	☑	✗	✗	✗
Approve Recurring Transaction(s)	☑	☑	☑	✗	☑	✗	✗



Guide to Roles and Entitlements							
Role	Client Administrator w/System Administrator Assignment	Client Administrator w/o System Administrator Assignment	Input & Approve	Input Only	Approve Only	View Only	User Admin Only
Create Batch Import Template(s)	☑	☑	☑	☑	✗	✗	✗
Approve Batch Import Template(s)	☑	☑	☑	✗	☑	✗	✗
Create Transaction Template(s)	☑	☑	☑	☑	✗	✗	✗
Approve Transaction Templates	☑	☑	☑	✗	☑	✗	✗
Create Multi/Fund Allocation(s)	☑	☑	☑	☑	✗	✗	✗
Approve Multi/Fund Allocation(s)	☑	☑	☑	✗	☑	✗	✗
View Accounts Holders & Account(s)	☑	☑	☑	☑	☑	☑	✗
View Report(s)	☑	☑	☑	☑	☑	☑	✗
Pre-register User(s)	☑	✗	✗	✗	✗	✗	☑
Approve Registration(s)	☑	✗	✗	✗	✗	✗	☑
Extract Reporting Data	☑	☑	☑	✗	✗	☑	✗
User Administration	☑	☑	✗	✗	✗	✗	☑