



Eagle Rock

BANK

BUSINESS BANKING **ONLINE & MOBILE** **REFERENCE GUIDE** *USERS*



November 2025

guide version

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Users

Users Overview

Depending on your company's size, ownership structure, and internal policies, Business Online Banking allows you to create multiple users with customized roles and responsibilities. Each user receives a unique login ID and password.

Users are assigned specific entitlements that control what they can and cannot do, such as:

- **Initiating or drafting payments**, and creating templates for designated transaction types
- **Setting approval limits**, including the number of approvals per day or maximum dollar amounts per transaction
- **Accessing accounts** across different entities
- **Managing recipients, users, and templates**

Authorized administrators can configure each user's access, features, and permissions based on their job requirements. These entitlements ensure users have the tools they need while helping you maintain control, security, and operational efficiency

User Management

The User Management page provides a centralized view of all your existing users, making oversight easy and efficient. From a desktop device, you can quickly create new users, adjust their entitlements, and manage employee access and activity on a day-to-day basis.

Click Manage Users.

Manage Users						
<div>Business User Entitlement Report</div> <div>Change Audit Report</div> <div>Add New User</div>						
<div>Users Without Changes</div> <div>Users With Changes</div> <div>Pending New Users</div>						
	Name	Username	Payee Management	ACH	Wires	Status
FT	finastra Tester	tomshen2	Enabled	Initiator	N/A	Active
MM	Mickey Mouse	tomshentest	Enabled	Initiator	N/A	Active
TS	Tom Shen (Admin)	tomshenbiz	Enabled	Approver, Initiator	Approver, Initiator	Active

Note: You cannot add or change your own entitlements.

Adding a User

An authorized user with Manage User Entitlements permissions can create a new user by setting up a profile, assigning a unique login ID, and establishing a password. The login ID must be in lowercase letters only, with no symbols. Once the user account and credentials are created, entitlements can be assigned to define the user's access and permissions.

The screenshot shows the 'Add a new user' form in the Eagle Rock Business Banking system. The form is a modal window with a close button (X) in the top right. It contains four steps: 1. User Login (First Name, Last Name, Login), 2. User Information (Last Name), 3. Address (Login), and 4. Confirmation (Password, Confirm Password). The 'Login' field has a note: 'Username must contain a number.' Below the form are radio buttons for 'Role' (Admin, Manager, Standard User) and 'Cancel' and 'Next' buttons. The background shows the 'Manage Users' interface with a table of users and a sidebar with buttons like 'Add New User' (circled in red), 'Change Audit Report', and 'Report'.

1. Click Add New User
2. Enter the user's: first name & last name
3. Create the user's: login ID & password
► **Note:** login IDs must contain a number
4. Select the user's role:

Admin: The user is able to create new users, edit existing users, and approve changes made by a Manager. The saved changes are immediate with no approval required.

Manager: The user is able to create new users, edit existing users, submit changes for approval to Admin or another Manager, approve changes made by another Manager

Standard User: The users cannot manage other users.

5. Click Next.

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Add a new user

1 **User Login**
Create a login and set up the password for the new user

2 **User Information**
Provide the contact information for your new user

3 **Address**
Provide the new user's address

4 **Confirmation**

Title

E-mail *

Phone Number *

Text Phone Number *

HRT Phone Number (Voice) *

HRT Phone Number (Text) *

HRT Email *

Cancel **Next**

6. Enter the user's title (this is optional)
7. Enter the user's email. This email address is used to send pending business payment approval notifications as well as inform users that a pending business payment has been approved, denied or deleted.
8. Enter the user's phone number.
9. Enter the user's text phone number.
10. Enter the user's HRT phone number.
11. Enter the user's HRT text phone number.
12. Enter the user's HRT email address.

► **Note:** The HRT (High Risk Transaction) phone number or email address is used to receive authorization codes for high-risk transactions. When prompted for HRT verification, users can select one of the notification methods listed here to receive their validation code. This contact information is also used for verification during login.

13. Click Next.

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Close

Add a new user

- ✓ User Login
Create a login and set up the password for the new user
- ✓ User Information
Provide the contact information for your new user
- 3 Address**
Provide the new user's address
- 4 Confirmation

Address *

Address continued

City *

State *

Zip Code *

Cancel Next

Eagle Rock Business Banking

Close

Add a new user

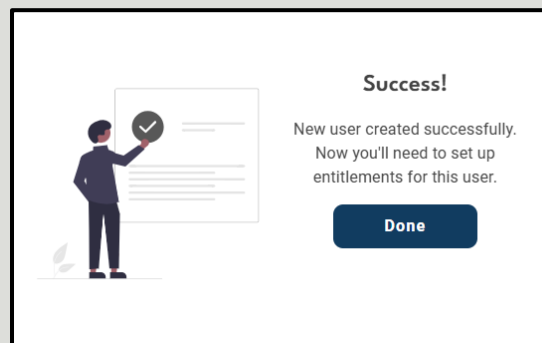
- ✓ User Login
Create a login and set up the password for the new user
- ✓ User Information
Provide the contact information for your new user
- ✓ Address
Provide the new user's address
- 4 Confirmation**

User Login	
First Name	Rocky
Last Name	Eagle
Login	rockye1
Role	Standard User

User Information	
E-mail	@eaglerock.bank
Phone Number	(507)
Text Phone Number	(507)
HRT Phone Number (Voice)	(507)
HRT Phone Number (Text)	(507)
HRT Email	@eaglerock.bank

Address	
Address	1960 1st Ave NE
Address continued	
City	Stewartville
State	MN
Zip Code	55976

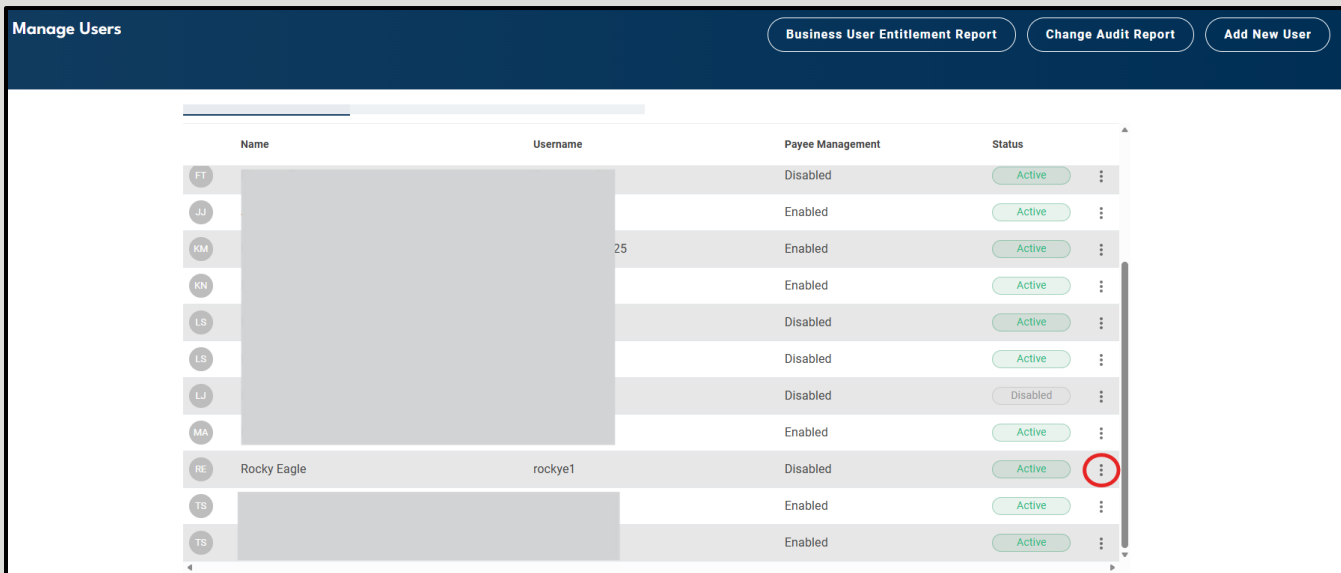
Cancel Create User



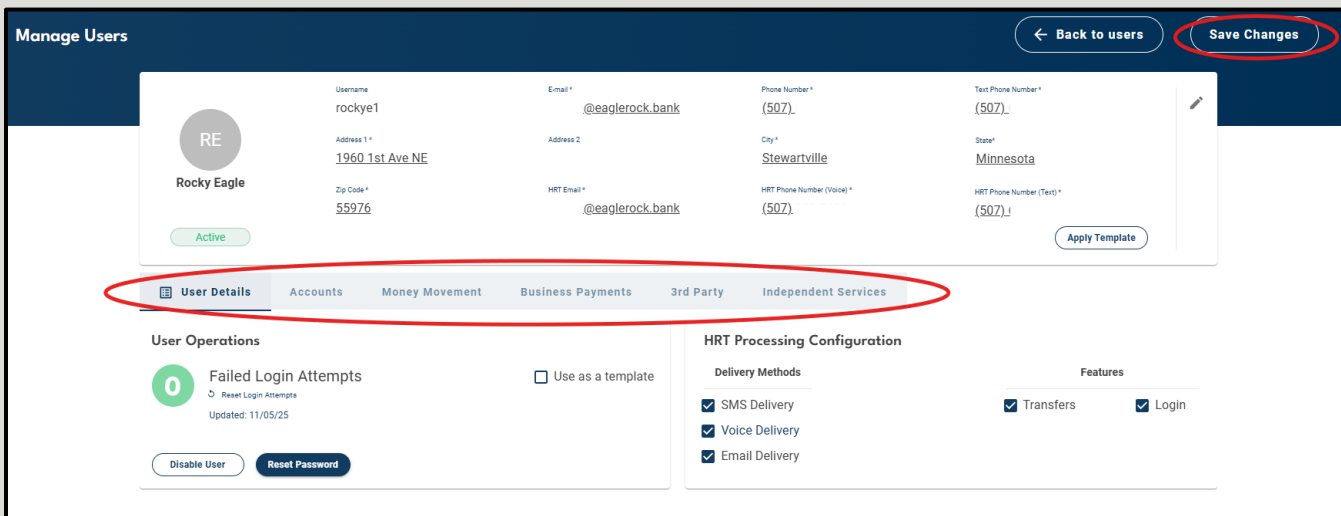
- Enter the user's address, city, state, and ZIP code.
- Click Next to proceed.
- Review confirmation screen for accuracy and then click Create User.
- Click Done.

Editing Users

Authorized users with the **Manage Users** entitlement can update user profiles at any time—ideal for changes in job titles, approval limits, or service access.



	Name	Username	Payee Management	Status
FT			Disabled	Active
JJ			Enabled	Active
KM		25	Enabled	Active
KN			Enabled	Active
LS			Disabled	Active
LS			Disabled	Active
LJ			Disabled	Disabled
MA			Enabled	Active
RE	Rocky Eagle	rockye1	Disabled	Active
TS			Enabled	Active
TS			Enabled	Active



Manage Users

← Back to users **Save Changes**

Rocky Eagle (Active)

Username: rockye1 | E-mail: @eaglerock.bank | Phone Number: (507) | Text Phone Number: (507)

Address 1: 1960 1st Ave NE | Address 2: | City: Stewartville | State: Minnesota

Zip Code: 55976 | HRT Email: @eaglerock.bank | HRT Phone Number (Voice): (507) | HRT Phone Number (Text): (507)

User Details | Accounts | Money Movement | Business Payments | 3rd Party | Independent Services

User Operations

0 Failed Login Attempts | Reset Login Attempts | Updated: 11/05/25 | Use as a template

Disable User | Reset Password

HRT Processing Configuration

Delivery Methods

☒ SMS Delivery | ☒ Voice Delivery | ☒ Email Delivery

Features

☒ Transfers | ☒ Login

Apply Template

Within Manage Users:

1. Click the : (three-dots) next to the user & select Edit User.
2. Navigate through the tabs to update entitlements:
3. Click Save Changes when you are finished.
4. Navigate through the tabs and utilize the checkboxes to enable and disable the appropriate settings for the user:

User Details: The user details tab is where you can edit a user's contact information. Click the pencil icon in the upper right corner to edit information.

Accounts: The Accounts tab includes entitlements to enable/disable accounts, view account history, show/hide balances, and show/hide account in the accounts dashboard.

Money Movement: The Money Movement tab includes entitlements to enable/disable Transfers, Smart Transfers, Cross Entity Transfers, Internal P2P and more. Click the “Options” link to view and edit applicable settings for the selected feature.

Business Payments: The Business Payments tab includes entitlements to enable/disable ACH, Wire and Federal Tax Payment services and their associated limits. Click the “Options” link to view and edit applicable settings for the selected feature.

3rd Party: The Money Movement tab includes entitlements to enable/disable A2A, P2P, Bill Pay, Remote Deposit Capture and more. Click the “Options” link to view and edit applicable settings for the selected feature.

Independent Services: The Independent Services tab includes entitlements to enable/disable E-forms, external URLs, eStatements, Card Management, Alerts, Secure Messaging, User Admin and more.

Restricting User Access

In the case where the Business Admin needs to prevent a user from logging in either temporarily or permanently, the user can be disabled. If the user needs to be deleted from the business, the Business Admin will need to contact Eagle Rock Bank.

► **Note:** *Managing Users on mobile devices is limited to enabling/ disabling users.*

Disable a User

Name	Username	Payee Management	Status
FT		Disabled	Active
JJ		Enabled	Active
KM		Enabled	Active
KN		Enabled	Active
LS		Disabled	Active
LS	L . Smith	Disabled	Active
LJ		Disabled	Disabled
MA		Enabled	Active
RE		Disabled	Active
TS		Enabled	Active
TS		Enabled	Active

Are you sure you want to disable this user?

Cancel

Confirm

Success!
User has been disabled

OK

Within Manage Users:

1. Click the three dots to the right of the user's name.
2. Click Disable User.
3. Click Confirm.
4. Click OK.

Unlocking a User

If an account holder enters their password incorrectly too many times, their account will be locked. The system default is six incorrect password attempts. The account holder can use the Forgot Password link on the main login page to reset their password, or the Business Admin can unlock their account.

RE	Rocky Eagle	rockye1	Disabled	Active	<div>Edit User</div> <div>View User</div> <div>Disable User</div>
TS		tsorenson	Enabled	Active	
TS		tomshencard	Enabled	Active	

User DetailsAccountsMoney MovementBusiness Payments3rd PartyIndependent Services

User Operations

0

Failed Login Attempts

Reset Login Attempts

Updated: 11/05/25

Use as a template

Disable User

Reset Password

HRT Processing Configuration

Delivery Methods

☒ SMS Delivery

☒ Voice Delivery

☒ Email Delivery

Features

☒ Transfers

☒ Login

Within Manage Users:

1. Click the three dots to the right of the user's name.
2. Click "Edit user"
3. Click "Reset Login Attempts".

HRT (High Risk Transaction) Processing Configuration

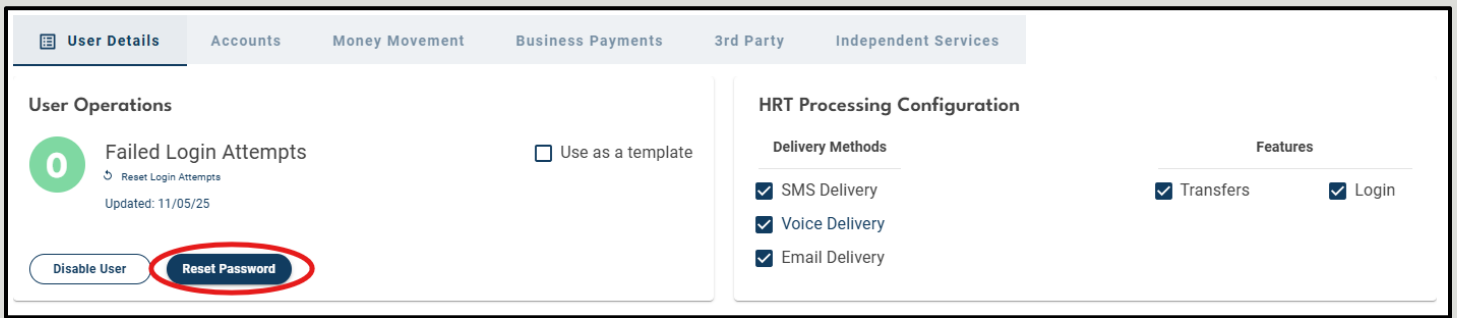
HRT authentication requires a user to enter security code for business payment transactions and other activities. Business Admins can manage features require this authentication, select delivery methods and manage credentials. HRT Authentication can be completed through several Delivery Methods including voice call and text message.

The screenshot displays the 'User Details' tab in a management interface. On the left, under 'User Operations', there is a section for 'Failed Login Attempts' showing a count of 0, a 'Reset Login Attempts' link, and an update date of 11/05/25. Below this are 'Disable User' and 'Reset Password' buttons. On the right, the 'HRT Processing Configuration' section is highlighted with a red border. It contains two subsections: 'Delivery Methods' with checkboxes for 'SMS Delivery', 'Voice Delivery', and 'Email Delivery' (all checked); and 'Features' with checkboxes for 'Transfers' and 'Login' (both checked). A 'Use as a template' checkbox is also present between the two main sections.

Within Manage Users:

1. Click the three dots to the right of the user's name.
2. Click "Edit user"
3. Enable/disable HRT delivery methods and which features require HRT with the checkboxes.

Resetting a User's Password



User Details | Accounts | Money Movement | Business Payments | 3rd Party | Independent Services

User Operations

0 Failed Login Attempts
↻ Reset Login Attempts
Updated: 11/05/25

☐ Use as a template

Disable User **Reset Password**

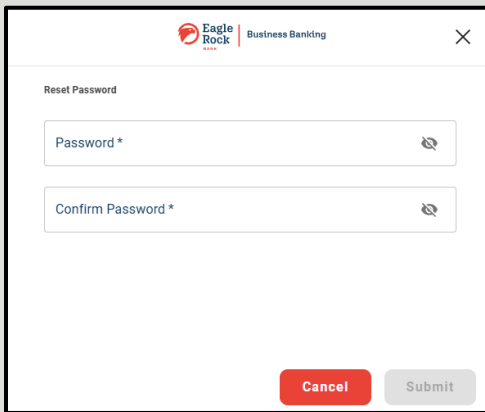
HRT Processing Configuration

Delivery Methods

- ☒ SMS Delivery
- ☒ Voice Delivery
- ☒ Email Delivery

Features

- ☒ Transfers
- ☒ Login



Eagle Rock Business Banking

Reset Password

Password *

Confirm Password *

Cancel **Submit**

Within Manage Users:

1. Click the three dots to the right of the user's name.
2. Click "Edit user".
3. Click the Reset Password.
4. Enter and confirm the new password.
5. Click Submit.