



DAYAIRSM

CREDIT UNION

a better banking experience
for your business.

Personal Internet Branch
Multi-User Login
(PIB MLO)
User Guide

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Welcome

Welcome to Personal Internet Branch Multi-user Login (PIB MLO)! Designed for the special needs of businesses, **Biz Link 247** and its companion PIB MLO allow a business owner to have separate logins for each employee, with each employee having individual permissions in online banking.

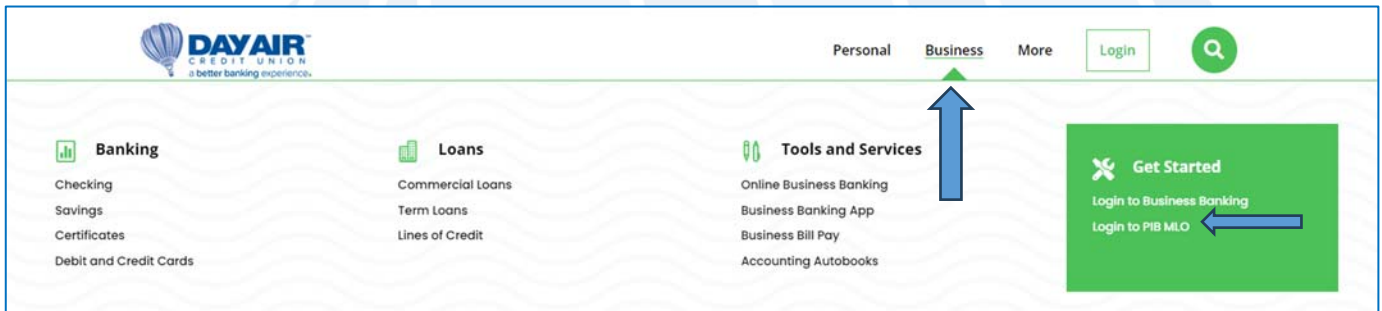
What is PIB MLO?

PIB MLO (Personal Internet Banking Multi-User Login) is the online security tool that businesses can use to have complete control over access to their **Biz Link 247** account. Using PIB MLO, businesses can add and remove users and define their permissions. They can also use this tool to reset their employees' **Biz Link 247** passwords.

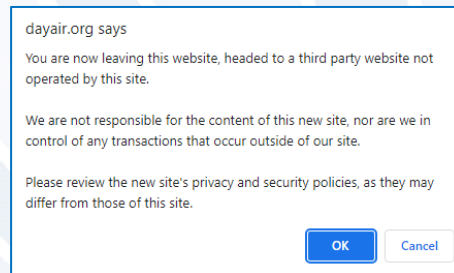
Setting up Administrator in PIB MLO

PIB MLO can be directly accessed from Day Air's homepage (www.dayair.org) as seen below.

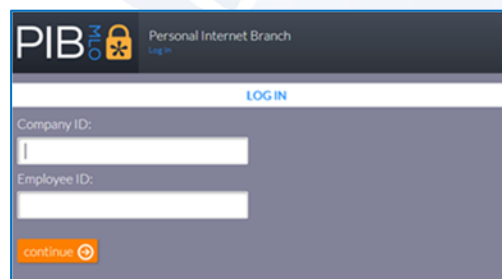
PIBMLO can also be accessed by clicking the 'Manage My Security' bar at the top of the page in **Biz Link 247** once a user is logged in to **Biz Link 247**. The 'Manage My Security' option is available only to users who have PIB MLO access and are full administrator users.



Once the 'Login to PIB MLO' option has been selected, a message will appear letting you know that you are leaving the site. Select 'OK'.



The first screen that will appear is the secure login. Input your Company ID and Employee ID that was assigned to you by the credit union.

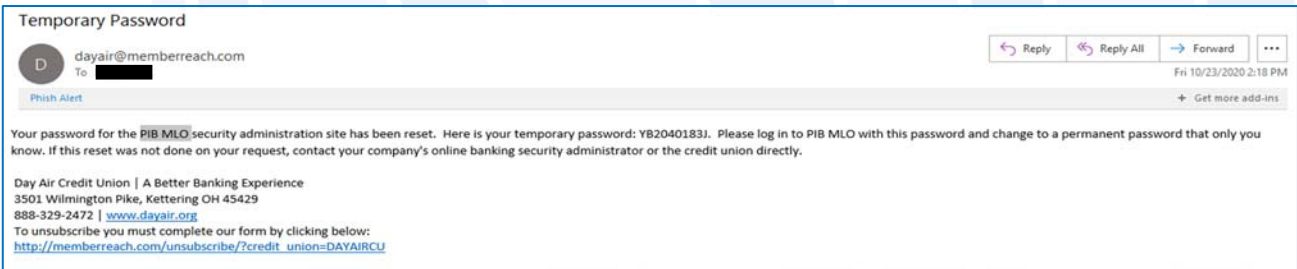


The second screen that appears will prompt the user to enter their temporary password.

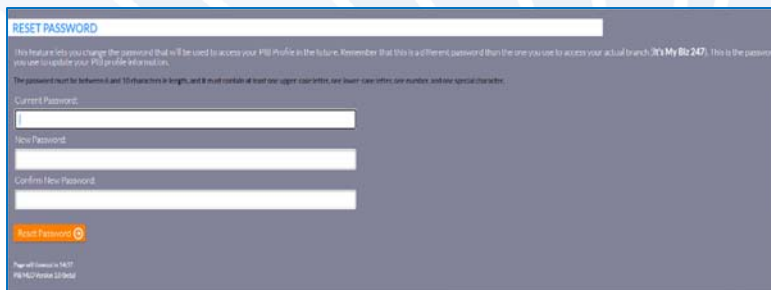


Your temporary password was emailed to you by the credit union and is valid for 24 hours. See example email below.

If you do not log in within 24 hours, you will need to contact the credit union to have them reset your password.



Once your temporary password is accepted, you will be prompted to create a new password.




After a new password is created, the user will be prompted to set up 3 security questions.

This password and challenge question answers are for PIB MLO only. They are separate from the passwords and challenge question answers that will be set up for **Biz Link 247**.



Once the security questions and answers are saved, the user will be taken to the PIBMLO homepage. This page will show all current users for **Biz Link 247** (labeled as Standard Users), Reset Passwords (Credentials Administrator) and PIBMLO (labeled as Administrator).

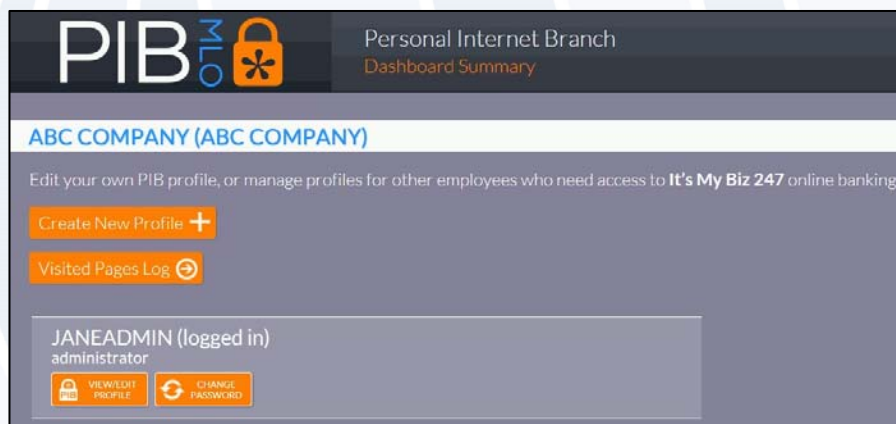


Creating Additional Users for Biz Link 247 in PIB MLO

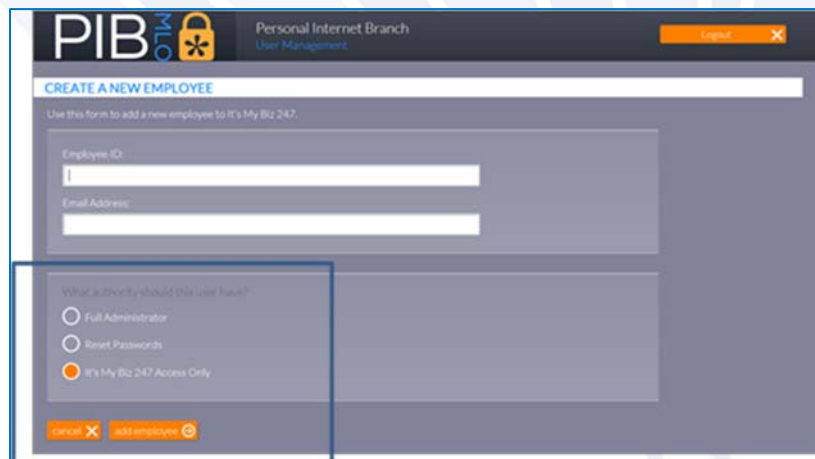
Once the administrator logs into PIB MLO, he or she will see a list of profiles. Initially, there may only be the administrator profile. If additional users were added during account opening, these will also appear in the listing.

IMPORTANT: A separate profile will need to be created for each user needing access to **Biz Link 247**.

To add a new profile in PIB MLO, the administrator selects *Create New Profile*.



Then the administrator will be prompted to create an Employee ID, enter the employees email address, and select the authority of the user.



There are three PIB MLO security levels:

1. Full Administrator – This user has access to **Biz Link 247** and **PIB MLO**.

2. Reset Passwords – This user has access to reset **Biz Link 247** passwords in PIB MLO.
3. **Biz Link 247** Access Only – This user does not have access to PIB MLO.

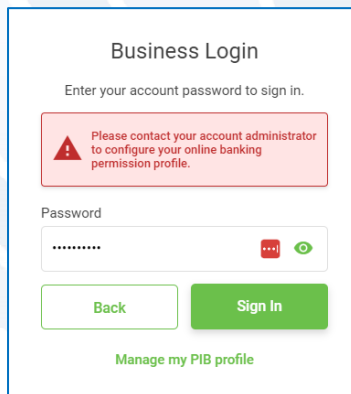


Full Administrator
 Reset Passwords
 It's My Biz 247 Access Only

Generally, you will select **Biz Link 247 Access Only**, unless you are creating another PIB MLO administrator or want to entrust another employee to be able to reset passwords.

Once all the information has been entered, the administrator will select '*Add Employee*'.

Important Note: At this point you have only created the user profile and generated a temporary password that was sent to the newly added users' email. If you do not proceed to set up the individual permissions on the profile, the user will get the following message when they attempt to log in.



Business Login

Enter your account password to sign in.

Please contact your account administrator to configure your online banking permission profile.

Password

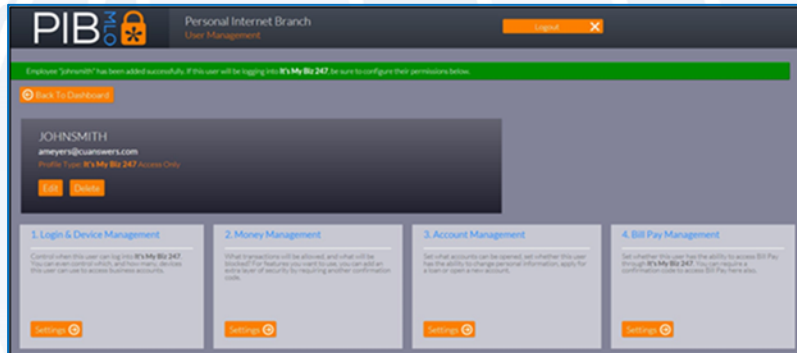
.....

[Back](#) [Sign In](#)

[Manage my PIB profile](#)

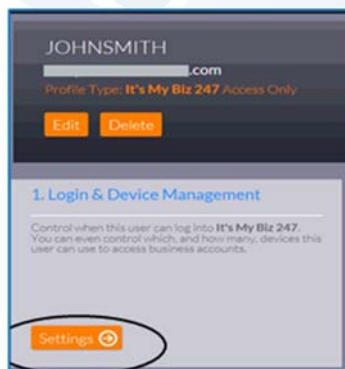
After selecting 'Add Employee' The next screen that appears is the User Management homepage.

Since the individual permissions for each user are assigned by the profile. When a profile is set up via PIB MLO, all permissions and access are set to 'off' or "no" by default. The administrator will need to go through and select what permissions each user should have.

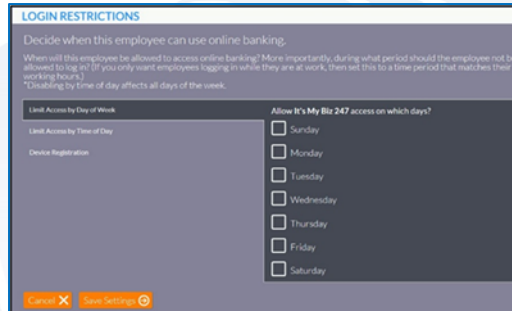


- Login & Device Management grants permissions for the days and times a user can have this access, and from how many devices the user can access online banking.
- Money Management grants access to activities handling the funds of the membership, such as transferring money between accounts, setting up an ACH distribution, and placing stop payment orders.
- Account Management grants access to activities affecting the entire membership, such as opening new savings and checking accounts, viewing e-Statements, and viewing the Message Center.
- Bill Payment this feature is currently not available for use through **Biz Link 247**.

A user added by PIB MLO must be granted access to **Biz Link 247** (days and times allowed). To do this, the administrator will select the 'Settings' button under *Login and Device Management*.



The screen will default to the *'Limit Access by Day of Week'* section. No days are selected by default.



LOGIN RESTRICTIONS

Decide when this employee can use online banking.

When will this employee be allowed to access online banking? More importantly, during what period should the employee not be allowed to log in? (If you only want employees logging in while they are at work, then set this to a time period that matches their working hours.)
*Disabling by time of day affects all days of the week.

Limit Access by Day of Week

Limit Access by Time of Day

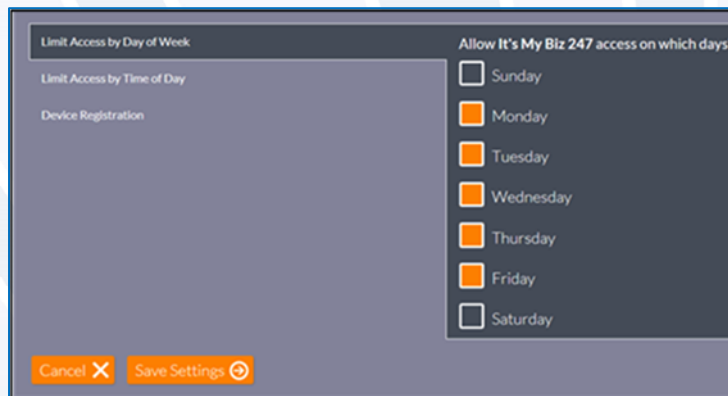
Device Registration

Allow It's My Biz 247 access on which days?

Sunday
 Monday
 Tuesday
 Wednesday
 Thursday
 Friday
 Saturday

Cancel X Save Settings ↻

To grant this user access online banking, select which days the user will be able to access online banking.



Limit Access by Day of Week

Limit Access by Time of Day

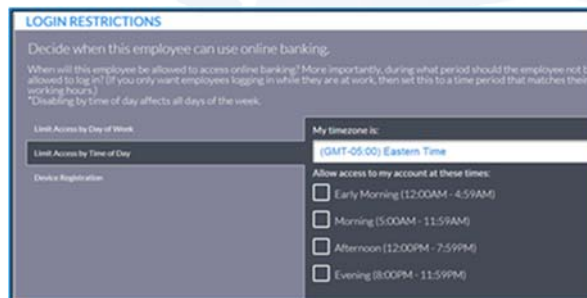
Device Registration

Allow It's My Biz 247 access on which days?

Sunday
 Monday
 Tuesday
 Wednesday
 Thursday
 Friday
 Saturday

Cancel X Save Settings ↻

Next the administrator must indicate which hours of the day the user can access online banking. To do this the administrator selects the *'Limit Access by Time of Day'* tab.



LOGIN RESTRICTIONS

Decide when this employee can use online banking.

When will this employee be allowed to access online banking? More importantly, during what period should the employee not be allowed to log in? (If you only want employees logging in while they are at work, then set this to a time period that matches their working hours.)
*Disabling by time of day affects all days of the week.

Limit Access by Day of Week

Limit Access by Time of Day

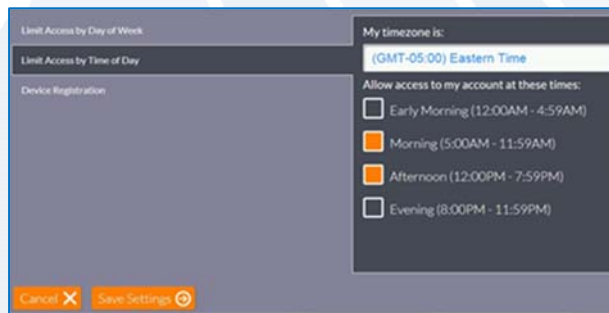
Device Registration

My timezone is:
 (GMT-05:00) Eastern Time

Allow access to my account at these times:

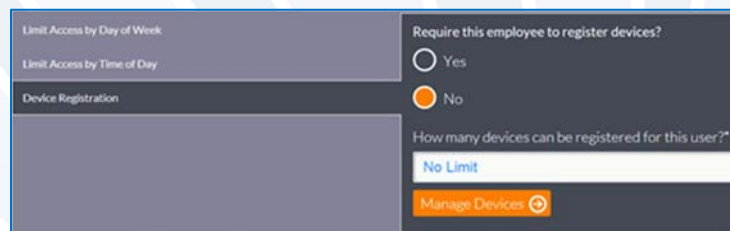
Early Morning (12:00AM - 4:59AM)
 Morning (5:00AM - 11:59AM)
 Afternoon (12:00PM - 7:59PM)
 Evening (8:00PM - 11:59PM)

Here the administrator selects the time of day that this user will be able to access online banking. In the following example, “Morning” and “Afternoon” times were selected since that covers 5 AM to 7:59PM (which includes office hours).



Now that the administrator has made all necessary selections in this section, the administrator saves the changes by selecting *Save Settings*.

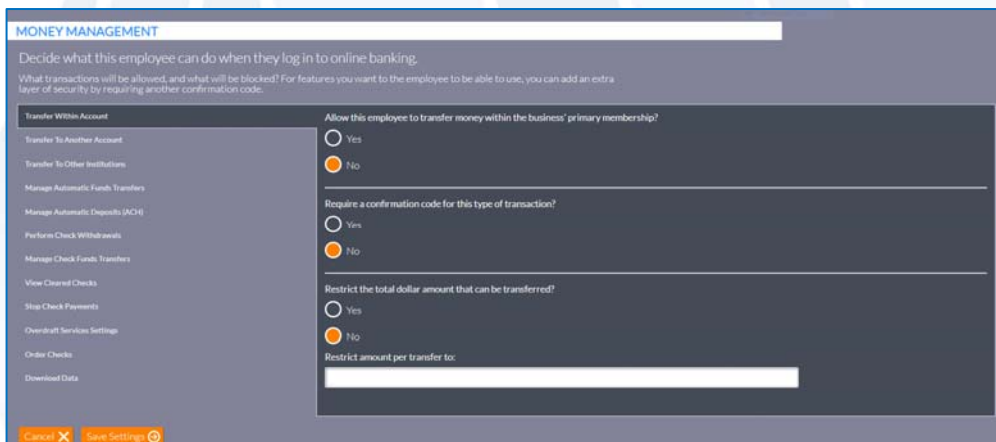
NOTE: The third line in this section, *Device Registration*, allows the administrator to restrict access to online banking to browsers in specific devices.



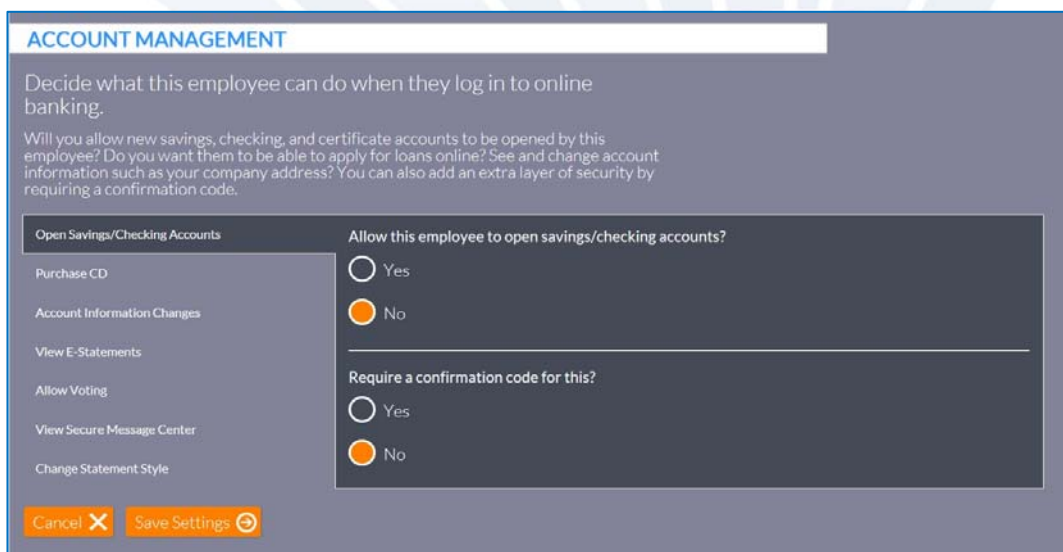
Now that the administrator has set the “Login and Device Management” access for this user, it is time to set the user’s activity permissions. At this point this user has the same access as a user with the *View-Only* permissions until the administrator grants additional permissions.

Using the other sections of the dashboard (Money Management, Account Management and Bill Pay Management), the administrator can grant additional permissions to a user.

Below is an example of the details of the *Money Management* section, which controls permissions for what kind of transactions a user can perform in **Biz Link 247**. Note that all permissions are set to *No*, until changed. Make sure to go through each tab under Money Management to define permissions.



Below is an example of the details of the Account Management section, which controls what account maintenance items a user can perform in **Biz Link 247**. Note that all permissions are set to *No*, until changed. Make sure to go through each tab under Money Management to define permissions.



Below is an example of the details of the Bill Pay Management section, which controls if a user has access to Bill Pay **Biz Link 247**. Note that all permissions are set to *No*, until changed. Make sure to go through each tab under Money Management to define permissions.

BILL PAY MANAGEMENT

Decide what this employee can do when they log in to online banking.
Will you allow this employee to access Bill Pay through **BizLink 247**? You can also add an extra layer of security by requiring a confirmation code.

Bill Pay Access	<p>Allow this employee to log into Bill Pay?</p> <p><input type="radio"/> Yes</p> <p><input checked="" type="radio"/> No</p> <hr/> <p>Require a confirmation code for this?</p> <p><input type="radio"/> Yes</p> <p><input checked="" type="radio"/> No</p>
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Cancel X
Save Settings ↻

Resetting Passwords

An Administrator can reset **Biz Link 247** password and PIB MLO passwords in PIB MLO. The administrator logs in to PIB MLO and selects the *Reset Credentials* option on the users' profile.

ABC COMPANY (ABC COMPANY)

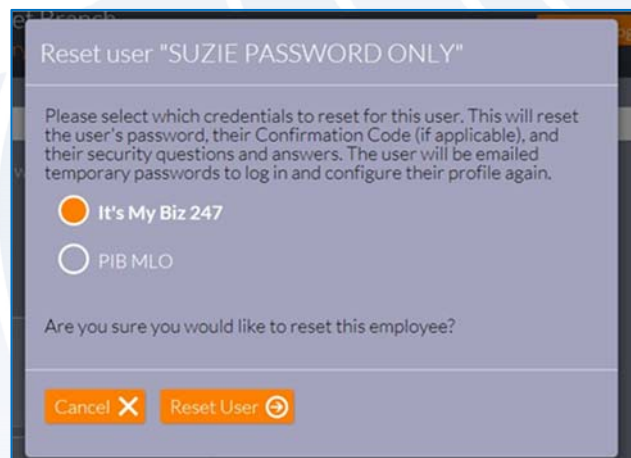
Edit your own PIB profile, or manage profiles for other employees who need access to **It's My Biz 247** online banking.

Create New Profile +

Visited Pages Log ↻

<p>JANEADMIN (logged in) administrator</p> <p>VIEW/EDIT PROFILE CHANGE PASSWORD</p>
<p>JOHNSMITH standard user</p> <p>VIEW/EDIT PROFILE RESET CREDENTIALS TURN OFF PROFILE</p>
<p>SUZIE PASSWORD ONLY credentials administrator</p> <p>VIEW/EDIT PROFILE RESET CREDENTIALS TURN OFF PROFILE</p>

If the user (whose password is being reset) also has access to PIB MLO, there will be an option on which password needs to be reset – **Biz Link247** or PIBMLO.



Reset user "SUZIE PASSWORD ONLY"

Please select which credentials to reset for this user. This will reset the user's password, their Confirmation Code (if applicable), and their security questions and answers. The user will be emailed temporary passwords to log in and configure their profile again.


It's My Biz 247

PIB MLO

Are you sure you would like to reset this employee?

Cancel X Reset User ↻

Otherwise, only the **Biz Link 247** option will be available.



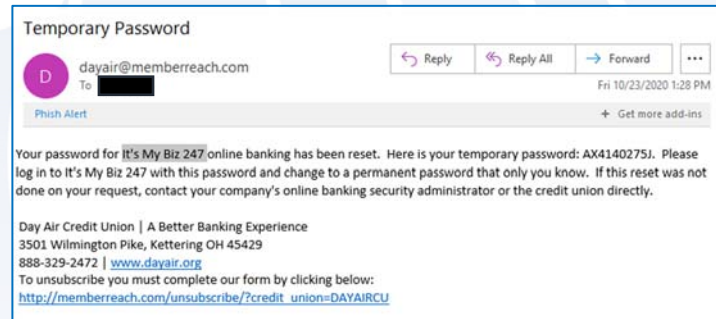
Reset user "JOHNSMITH"

This will reset the user's **Its My Biz 247** password, their Confirmation Code (if applicable), and their security questions and answers. The user will be emailed a temporary password to log in and configure their profile again. Are you sure you would like to reset this employee?

Cancel X Reset User ↻

Important: When the password is reset in this manner, the challenge questions and the confirmation code are deleted and must be reset the next time the user logs in. If a device is registered, it will become unregistered. A new registration code must be entered to register the device during the next login.

The password will be reset, and a new temporary password will be sent to the email address associated with the profile. All temporary passwords (initial or reset) will expire after 24 hours. When the user logs into **Biz Link 247**, they will be required to change their password. Temporary passwords are auto generated. A sample of this email is shown below.



Resetting Administrators PIB MLO Password

There are three ways that an Administrators PIB MLO passwords can be reset:

1. Within PIB MLO administrators can reset other administrators PIB MLO passwords
2. Within PIB MLO administrators can reset their own PIB MLO passwords (if they feel it is compromised and know the current password) by select "Change Password" once logged into PIB MLO
3. A credit union associate can also reset the password and a temporary password will be sent to the users