

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



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<u>Welcome</u>

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.

	R N	Personal Business	More Login
l Banking	Loans	Tools and Services	See Started
Checking	Commercial Loans	Online Business Banking	
Savings	Term Loans	Business Banking App	Login to Business Banking
Certificates	Lines of Credit	Business Bill Pay	Login to PIB MLO
		Association Autobacks	

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'.

dayair.org says
You are now leaving this website, headed to a third party website not operated by this site.
We are not responsible for the content of this new site, nor are we in control of any transactions that occur outside of our site.
Please review the new site's privacy and security policies, as they may differ from those of this site.
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.

PIB┇	Personal Internet Branch Legin	
	LOGIN	
Company ID:		
Employee ID:		



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

Password:			
]			
	-		
Back Login	2		

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**.

CONFIGURE SEC	URITY QUESTIONS		
Nav passecry has been			2003
This feature sets you on NOT the same sets you	surger the second to question that will be used to access your r score to access your actual transfs (It's My Bir 247).		# T
Question One:			
What is your mothe	G malden name?		
Question One Annue			
Question Tierz			
What is your favori	a pat?	-	
Question Tire Armier	10		
Quedon Three			
What is your tavori	s \$170077	*	
Question three Areas	97.		
CONTRACTOR OFFICE			

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).

dit your own PIB profile, or manage profiles for other employee	is who need access to It's My Biz 247 online bank
Create New Profile 🕇	
Visited Pages Log 🕑	
JANEADMIN (logged in)	
JOHNSMITH	
SUZIE PASSWORD ONLY	



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.

PIB₿	Personal Internet Branch Dashboard Summary
ABC COMPANY (ABC COMPA	NY)
Edit your own PIB profile, or manage pro Create New Profile + Visited Pages Log \Theta	files for other employees who need access to It's My Biz 247 online banking.
JANEADMIN (logged in) administrator	

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

PIB 🛃	Personal Internet Branch User Management	Lagar X
CREATE A NEW EMPLOYEE	11.14yBit 247.	
Employee D		
Enal Address		
the second		
C Full Administrator		
Full Administrator Full Administrator Reset Passwords If's My Big 247 Access Only		

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.



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.

F	Rusines	e Login
	Jusilies	S LUYIII
Enter you	ur account p	bassword to sign in.
A Pleas to co perm	e contact yo nfigure your o ission profile	ur account administrator online banking
Password		
		••• •
Bac	k	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.

ingkopen "johnamith" has been added auconshilly. If th	is user will be logging into It's My Bit 247 , be sure to configure the	ir permissions below.	
JOHNSMITH			
JOHNSMITH ameyers@cuanswers.com Profile Type: It's My Illiz 247 Access Only			
ACPENSIONE PERSON annyers@cuanswers.com Profile type: Bit My Bit 247 Access Only Cot			
JOHNSMIH anyeng Quaseer.com Putie Tase In My Bis 247 Access Only Edit Device Login & Device Management	2.Money Management	3.Account Management	4.08 Pay Management

- <u>Login & Device Management</u> grants permissions for the days and times a user can have this access, and from how many devices the user can access online banking.
- <u>Money Management</u> 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.
- <u>Account Management</u> grants access to activities affecting the entire membership, such as opening new savings and checking accounts, viewing e-Statements, and viewing the Message Center.
- <u>Bill Payment</u> 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*.

JOHNSMITH com Profile Type: It's My Biz 247 Access Only Edit Delete	
1: Login & Device Management Control when this user can log into It's My Biz 247. You can even control which, and how many, devices this user can use to access business accounts.	



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



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	Allow It's My Biz 247 access on which days
Limit Access by Time of Day	Sunday.
Device Registration	Monday
	Tuesday
	Wednesday
	E 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.

Decide when this employee can use onlin Men will be employee be about to access offer a alread to be to be to only work employees togging accomptom. Deading by time of day affects all days of the week	ie banking, arling' More incontently, during what period should the employee not be an unlike they are at work, then bet this to a time period that matches their
	My timezone is:
Limit Access by Time of Day	(GMT-05:00) Eastern Time
	Allow access to any account at these times: Early Morning (12:00AM - 4:59AM) Morning (5:00AM - 11:59AM) Afternoon (12:00FM - 7:59FM) Evening (8:00FM - 11:59FM)



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.

Limit Access by Day of Week Limit Access by Time of Day	Require this employee to register devices? Ves
Device Registration	● No
	How many devices can be registered for this user?*
	No Limit
	Manage 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.

MONEY MANAGEMENT	
What transactions will be allowed, and what will b aver of security by requiring another confirmation	e blocked? For features you want to the employee to be able to use, you can add an extra code.
Transfer Within Account	Allow this employee to transfer money within the business' primary membership?
	O Yes
	Require a confirmation code for this type of transaction?
	Restrict the total dollar amount that can be transferred?
	O Yes
	😑 No
	Restrict amount per transfer to:

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.

Decide what this employee banking.	can do when they log in to online	
will you allow new savings, checking, amployee? Do you want them to be a nformation such as your company ac requiring a confirmation code.	and certificate accounts to be opened by this bet to apply for loans online? See and change account dress? You can also add an extra layer of security by	
Open Savings/Checking Accounts	Allow this employee to open savings/checking accounts?	
Purchase CD	O Yes	
Account Information Changes	● No	
View E-Statements		
Allow Voting	Require a confirmation code for this?	
View Secure Message Center	O Yes	
Change Statement Style	Ο Νο	
Change Statement Style		



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 Will you allow this employee to access Bill Pay through	they log in to online banking. • BizLink 247 ? You can also add an extra layer of security by requiring a confirmation code.
BII Pyr Access	Allow this employee to log into Bill Pay? Ves No Require a confirmation code for this? Yes No

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 N	4y Biz 247 online banking.
Create New Profile +	
Visited Pages Log 🗿	
JANEADMIN (logged in) administrator	
JOHNSMITH	
standard user	
SUZIE PASSWORD ONLY	



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.



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 🗙 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.

davair@memberreach.com	S Reply	Keply All	-> Forward	
То			Fri 10/23/2020	0 1:28 PI
Phish Alert			de Get more	add-ins
Your password for It's My Biz 247 online banking has l log in to It's My Biz 247 with this password and chang done on your request, contact your company's online	been reset. Here is your te e to a permanent passwor banking security administ	emporary passwor d that only you kn rator or the credit	d: AX4140275J. F ow. If this reset v union directly.	Please was no
Your password for It's My Biz 247 online banking has l log in to It's My Biz 247 with this password and chang done on your request, contact your company's online Day Air Credit Union A Better Banking Experience 3501 Wilmington Pike, Kettering OH 45429	been reset. Here is your te e to a permanent passwor banking security administ	emporary passwor d that only you kn rator or the credit	d: AX4140275J. F ow. If this reset v union directly.	Please was not
Your password for It's My Biz 247 online banking has lo og in to It's My Biz 247 with this password and chang done on your request, contact your company's online Day Air Credit Union A Better Banking Experience 3501 Wilmington Pike, Kettering OH 45429 888-329-2472 www.dayair.org	been reset. Here is your te e to a permanent passwor banking security administ	emporary passwor d that only you kn rator or the credit	d: AX4140275J. F ow. If this reset v union directly.	Please was no

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
- 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