Oregon State
Credit Union®

YOUR DIGITAL BANKING CHECKLIST - BUSINESS MEMBERSHIPS

A step-by-step guide to help you log in for the first time and get started.

Visit www.oregonstatecu.com/business-checklist for how-to videos and more resources.

- ☐ **LOG IN FOR THE FIRST TIME**
- ☐ **REVIEW YOUR DASHBOARD AND ACCOUNT VIEW**
- ☐ **REVIEW/RE-ESTABLISH SUB USERS AND PERMISSIONS**

(After you're logged in, some members may also need to complete the steps below)

- ☐ **LINK/RELINK INTERNAL AND EXTERNAL ACCOUNTS**
- ☐ **REVIEW / RE-ESTABLISH YOUR SCHEDULED TRANSFERS**
- ☐ **REVIEW / RE-ESTABLISH BILL PAY AND EBILLS**
- ☐ **ESTABLISH / RE-ESTABLISH ACCOUNT ALERTS**
- ☐ **ESTABLISH / RE-ESTABLISH CARD MANAGEMENT (WITH YOUR PERSONAL MEMBERSHIP)**
- ☐ **CONNECT/RECONNECT QUICKBOOKS® OR QUICKEN®**

☐ LOG IN FOR THE FIRST TIME

You can log in for the first time from our website **oregonstatecu.com** or using our mobile app.

Apple (iPhone/iPad) users

- For Apple users who have their apps set to update automatically, the app will update in the late evening of July 20. Otherwise, you'll tap to update the app manually and instantly.

Android users

- Visit your preferred app store and download our new app in seconds

Business Administrators/Sub Users (Use these steps if you used our previous digital banking platform and your credentials were used for logging in).

Steps to get started:

1. Enter your current business credentials — make sure they are the same username and password you used to previously access digital banking
2. You will be prompted to update your password the first time you log in
3. Read and accept the Terms and Conditions to change your password
4. Choose the business account type that best fits your needs
5. Verify your identity by filling in your business information
6. Reset your password by receiving a code via phone call or text message
7. Confirm your identity by inputting the code
8. Create your new password
9. Read and accept the Terms and Conditions (you will only be asked this once)
10. Now you're logged in!

New business digital banking users (If you're a business member and have never used digital banking before, you'll need to complete a couple of quick steps to register).

Steps to get started:

1. Click the Register A New Account button
2. You'll be asked if you'd like to register for an individual or a business account. Select the business option.
3. Confirm your identity by providing key information
4. Set your password by receiving a code via phone call or text message
5. Confirm your identity by inputting the code
6. Create your password
7. Read and accept the Terms and Conditions (you will only be asked this once)
8. Now you're logged in!

Helpful Tip: Enable biometric login (Face ID or fingerprint) in your mobile app for faster, secure access.

☐ REVIEW YOUR DASHBOARD AND ACCOUNT VIEW

WHAT YOU'LL NOTICE RIGHT AWAY

When you log in using your business membership credentials, your new dashboard organizes all your business accounts in one place. Accounts are organized by type, making it easy to find the information you need, including:

- Business Checking
- Business Savings
- Business Credit Cards
- Business Loans

Click any account to view balances, transaction history, account details, and more.

WHEN YOU LOG IN USING YOUR PERSONAL MEMBERSHIP

Our new platform is person-centric, which means if you have a personal account at the credit union and log in with those credentials, you'll have access to all your personal memberships and accounts.

WHEN YOU LOG IN USING YOUR BUSINESS MEMBERSHIP

To access your business accounts, features, and administrative tools, you'll log in using your business membership credentials.

OPTION TO ACCESS ALL YOUR MEMBERSHIPS WITH ONE LOGIN

You have an available option to manage all your personal and business membership accounts with one login, easily toggling between them (no matter which credentials you choose to use). If you're interested in this feature, please contact us and we'll be happy to help set this up for you!

ACCESS YOUR BUSINESS BANKING TOOLS

The Business Banking menu provides quick access to the business services available to your organization. Because every business is different, your Business Banking menu is customized based on the services you're enrolled in. Depending on your setup, you may see options such as:

- Desktop Remote Deposit Capture
- Business Admin
- Business Reports
- Business Wires
- Business ACH

VIEW YOUR STATEMENTS

To access your statements, select **Accounts & Loans** from the navigation menu. On mobile devices, tap the three-dot menu to access Accounts & Loans. Then select **Statements & Tax Forms**.

- Your delivery method stays the same (paper or eStatements)
- Sub Users will keep access to the statements you set previously

CUSTOMIZE YOUR VIEW TO FIT YOUR NEEDS

You're in control of how your dashboard looks.

You can:

- **Rename** accounts (ex: "Payroll Checking")
- **Reorder** accounts by priority
- **Hide** accounts you don't use often

Helpful Tip: Take a minute after your first login to organize your accounts — it makes everyday banking faster and easier.

☐ REVIEW/RE-ESTABLISH SUB USERS AND PERMISSIONS

Take time to review your business sub users and their permissions in the **Business Admin** section under the **Business Tools** tab in the top navigation bar.

You *will* need to log in via our website and note, add, edit permission, or add/delete sub users (this functionality is not available in the app).

TO VIEW OR EDIT A SUB USER'S PERMISSIONS

You can choose exactly what each sub user is able to view and actions they can complete down to the individual account level, based on business needs and their individual responsibilities.

Steps to get started:

1. Go to **Business Tools** in the top navigation
2. Select **Business Admin**
3. Select the **User** tab and click the user you want to edit/view permissions for
4. Select the sub user you want to review, the **Summary** tab will open giving an overview of the sub user's information and permissions
5. Select the **General Permissions, Payment Permissions**, or **Account Access** tabs to review or edit the relevant permission type
6. Click **Manage** [permission type] to edit the permissions in that category
7. Once permissions have been updated click **Save**

IF YOU NEED TO ADD A NEW SUB USER

Sub users allow you to grant specific permissions to people within your business who need access as part of their role.

Steps to get started:

1. Go to **Business Tools** in the top navigation
2. Select **Business Admin**
3. Select the **User** tab and click the + icon next to the search bar
4. Choose **New User** to create a new sub user, or choose **Copy a User** to copy the permissions of an existing user
5. Enter the new sub user's information and assign them a username
6. Review and establish user permissions and transaction limits
7. Select accounts the new sub user will have access to
8. Review and establish account specific permissions
9. Final review of new sub user information and permissions and click **Submit**
10. Creating a new sub user or editing permissions requires authentication, so you need to select to receive a code via email, text, call, or token
11. Your new sub-user has been created. Share the username you assigned with the new user and have them follow the first-time log in instructions for Business Administrators/Sub Users to complete their first-time login and account setup

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☐ LINK/RELINK INTERNAL AND EXTERNAL ACCOUNTS

Get a 360-degree view of your finances by linking accounts you have at other banks and credit unions. Once connected, you'll be able to view your external accounts alongside your Oregon State Credit Union accounts in one convenient place.

Steps to get started:

1. From the Dashboard, select **Link External**

Accounts beneath the Credit Score widget

2. In the mobile app, select **Open or Link an Account**

Choose from the three options that best fits your needs:

OPTION 1 - ADD AN EXTERNAL ACCOUNT *(PREFERRED METHOD)*

Sign in using the credentials from your other financial institution. This is the fastest way to connect your account and allows you to begin making transfers immediately.

1. Select **Add an External Account**
2. Review and accept the **Terms and Conditions**
3. Sign in to Plaid using your phone number
4. Enter the verification code sent via text message
5. Select **Add New Account**
6. Search for your financial institution or select it from the list
7. Enter the username and password you use with that financial institution
8. Complete any additional identity verification if prompted
9. Select the account(s) you'd like to connect
10. Select **Done**

Refresh your Dashboard and you'll see your linked accounts displayed under **External Accounts**, below your Oregon State Credit Union accounts.

OPTION 2 - MANUALLY ADD AN EXTERNAL ACCOUNT

Enter your routing number and account number to begin the verification process. Verification may take up to three business days, after which you'll be able to make transfers to and from the account.

1. Select **Manually Add Account**
2. Enter your routing number and account number
3. Follow the prompts to begin verification
4. Watch for the micro-deposit verification process to complete
5. Once verified, your account will be available for transfers and account viewing

OPTION 3 - SEND MONEY TO ANOTHER OSCU MEMBER

Connect to another OSCU member's account so you can easily transfer money between accounts. The recipient will be notified of the connection by email.

1. Select **Send money to another Oregon State Credit Union Member**
2. Enter recipient last name or business name
3. Under **Account details** select **Account** as the verification method
4. Select the account type, enter the account number, and the Share ID
5. Select the **Save Account For Future Use** box if you want to save this account information for future transfers.

Refresh your Dashboard and you'll see your linked accounts displayed under **External Accounts**, below your Oregon State Credit Union accounts.

☐ REVIEW/RE-ESTABLISH YOUR SCHEDULED TRANSFERS

RE-ESTABLISH EXTERNAL TRANSFERS

If you set up any recurring or one-time transfers to an external account (outside of OSCU) through digital banking, you'll need to set them up again.

Note: This only applies to transfers you originally created in digital banking — not transfers set up in a branch, over the phone, or through bill pay.

Steps to review or re-establish your transfers:

1. If you are using a web browser, hover over **Move Money**
    - If you are using the mobile app, tap the three dots to access the **More** menu at the bottom-right, tap **Move Money**
2. Select **Transfers & Payments**
3. Select the account you want to transfer **from** and **to**
4. Enter the transfer amount

5. Choose a date (or set up recurring transfers)

6. Review and confirm

REVIEW AND CONFIRM ALL OTHER TRANSFER SETTINGS

Most of your other scheduled payment and transfer settings are expected to convert to the new system, so you can keep everything running without interruption. **However, we recommend you confirm your settings look accurate for the following transfer types:**

- **Internal transfers:** Any scheduled transfers between your own OSCU accounts.
- **Transfers to other OSCU members:** Any scheduled transfers you've set up to other OSCU members will continue to be available in the new platform. You'll be able to easily identify these transfers when reviewing your transfer settings.

Simply visit the **Move Money** section on the top navigation (or bottom navigation in the mobile app) and double check everything is set up as expected.

☐ REVIEW OR RE-ESTABLISH BILL PAY AND EBILLS

Pay special attention to your **Bill Pay** settings in the **Move Money** section to avoid missed or unexpected payments.

REVIEW YOUR BILL PAY SETTINGS

Bill Pay allows you to schedule payments to companies like utilities, subscriptions, and other service providers. If you previously used bill pay with OSCU, we expect most of your settings to convert to the new system. **However, we recommend you use the steps below to confirm everything looks accurate.**

STEPS TO REVIEW YOUR BILL PAY SETTINGS

1. If you are using a web browser, hover over **Move Money**

   • If you are using the mobile app, tap the three dots to access the **More** menu at the bottom-right, tap **Move Money**

2. Select **Bill Pay**

3. Select **Manage Billers** and review your list of billers. If a biller you previously used is missing, you'll need to add it again

4. Select **Settings** to review or edit your default payment method and notification preferences

5. Enter the amount you want to pay in the payment field

6. Once you've confirmed everything looks correct, you're ready to make payments

NEED TO ADD A MISSING BILLER?

1. If you are using a web browser, hover over **Move Money**

- If you are using the mobile app, tap the three dots to access the More menu at the bottom-right, tap Move Money

2. Select **Bill Pay**

3. Use the **Add New Billers** widget to search for a biller to add

4. Provide the information requested by the biller such as bill account number and zip code

5. If your biller is not listed you can add them manually by selecting **Add Biller Manually** and providing the account information

6. Now your biller is ready

MAKE A PAYMENT

1. If you are using a web browser, hover over **Move Money**

   • If you are using the mobile app, tap the three dots to access the **More** menu at the bottom-right, tap **Move Money**

2. Select **Bill Pay**

3. Select **Pay Bills**

4. Select the biller you want to pay

5. Enter the payment information

6. Select **Pay Now**

7. Review or edit the payment information

8. Select **Pay Total**

9. Your payment is scheduled

Helpful Tips: You'll see whether a payment is sent electronically or by check.

Delivery timelines will be shown before you confirm.

- Electronic: 1–2 business days
- Check: 5–7 business days

SET UP EBILLS

eBills allow participating companies to send your bill directly into Bill Pay, so you can view the amount due and schedule payments from one place.

Steps to get started:

1. If you are using a web browser, hover over **Move Money**
   - If you are using the mobile app, tap the three dots to access the **More** menu at the bottom-right, tap **Move Money**
2. Select **Bill Pay**
3. Make sure the company has already been added as a biller in Bill Pay
4. Select **Manage Billers**
5. Locate the biller and look for the **Link eBill** option (if Link eBill is not displayed, that company may not support eBills)
6. Select **Link eBill**
7. Enter the account number found on your bill
8. Select **Continue**
9. Once setup is complete, your eBills will appear within Bill Pay when available

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☐ ESTABLISH / RE-ESTABLISH ACCOUNT ALERTS

Account alerts and notifications, including card and transaction alerts, won't carry over to the new platform — so you'll need to set them up again after logging in. Before setting up alerts, you'll need to enable text messaging if you'd like to receive alerts by SMS.

Enable SMS Notifications (Optional)

1. If you are using a web browser, select your **profile icon** in the upper-right corner, then select **Settings**
   - If you are using the mobile app, tap the three dots at the bottom-right to access the More menu, then tap on Settings
2. Select **Contact**
3. Select the edit icon next to your mobile phone number
4. Check the box to enable SMS text messages to this number
5. Select **Send a code via text**
6. Verify your phone number by providing the code sent to your mobile number
7. You will be sent a secondary alphanumeric code to confirm your mobile number, input that code
8. Select **Confirm Code**
9. You will now see the status as **Confirmed**
10. Select **Save Changes**
11. You're all set! Now you can receive alerts and notifications via SMS text message

STEPS TO SET UP ALERTS

1. If you are using a web browser, hover over **Tools** in the top navigation.
   - If you are using the mobile app, tap the three dots at the bottom-right to access the **More** menu, then tap on **Tools**
2. Select **Alerts**
3. Choose the **alert type** from the list on the left side. For account specific alerts, select the account from the drop down menu
4. Set up the alert using the toggle
5. Choose the delivery method for the alert
6. Confirm the contact information for the alert
7. Select **Save**

☐ ESTABLISH / RE-ESTABLISH CARD MANAGMENT (ALERTS & CONTROLS)

If you used the card management tool in our previous digital banking platform, card management features will no longer be available when you log in using your business membership credentials. We are working to bring back this access in the future and can offer this immediate solution:

Please log in with your personal membership credentials and you will be able to setup and manage both your personal and business cards from your personal digital banking profile.

If you do not currently have a personal membership with Oregon State Credit Union, we are happy to open this for you so that you can enjoy this feature, as well as the many other benefits of a personal membership account.

After logging in with your personal membership credentials, you can setup/re-setup your card alerts and controls (including business cards) with the following steps:

STEPS TO SET UP CARD ALERTS

1. While logged into your personal membership account using a web browser, hover over **Cards & Checks** in the top navigation.

    - While logged into your personal membership account using the mobile app, tap the three dots at the bottom-right to access the **More** menu, then tap on **Cards & Checks**

2. Select **Card Management**
3. Choose the card you'd like to manage
4. Select **Alerts and Controls**
5. Select **Manage Card Alerts**
6. Configure the transaction alerts using the different toggles
7. Choose the delivery method for the alert (you will only have to do this once)

STEPS TO SET UP CARD CONTROLS

1. If you are using a web browser, hover over **Cards & Checks** in the top navigation.

    - If you are using the mobile app, tap the three dots at the bottom-right to access the **More** menu, then tap on **Cards & Checks**

2. Select **Card Management**
3. Choose the card you'd like to manage
4. Select **Alerts and Controls**
5. Select **Manage Card Controls**
6. Configure the card controls using the different toggles

STEPS TO SET UP TRAVEL NOTICES

1. If you are using a web browser, hover over **Cards & Checks** in the top navigation.

    - If you are using the mobile app, tap the three dots at the bottom-right to access theMore menu, then tap on **Cards & Checks**

2. Select **Card Management**
3. Choose the card you'd like to manage
4. Select **Travel Notices**
5. Input the dates and location of your travel
6. Select **Save**

☐ CONNECT/RECONNECT QUICKBOOKS OR QUICKEN

If you used QuickBooks, Quicken, or other Intuit tools in our previous digital banking platform, your connection will need to be re-established in the new platform.

Follow these steps for setting up your Intuit tools:

OREGONSTATECU.COM/QUICKBOOKS-DESKTOP

OREGONSTATECU.COM/QUICKBOOKS-ONLINE

OREGONSTATECU.COM/QUICKEN

REVIEW THE FULL CHECKLIST ONLINE

Check out how-to videos and additional resources!

SCAN THE QR CODE BELOW

or visit **oregonstatecu.com/business-checklist**

NEED HELP?

- **Call us** at (541) 714-4000 or (800) 732-0173
  Monday – Friday, 8:30am – 5:30pm
- Chat with us on our website by clicking the chat icon
- Visit a branch