Access control online banking
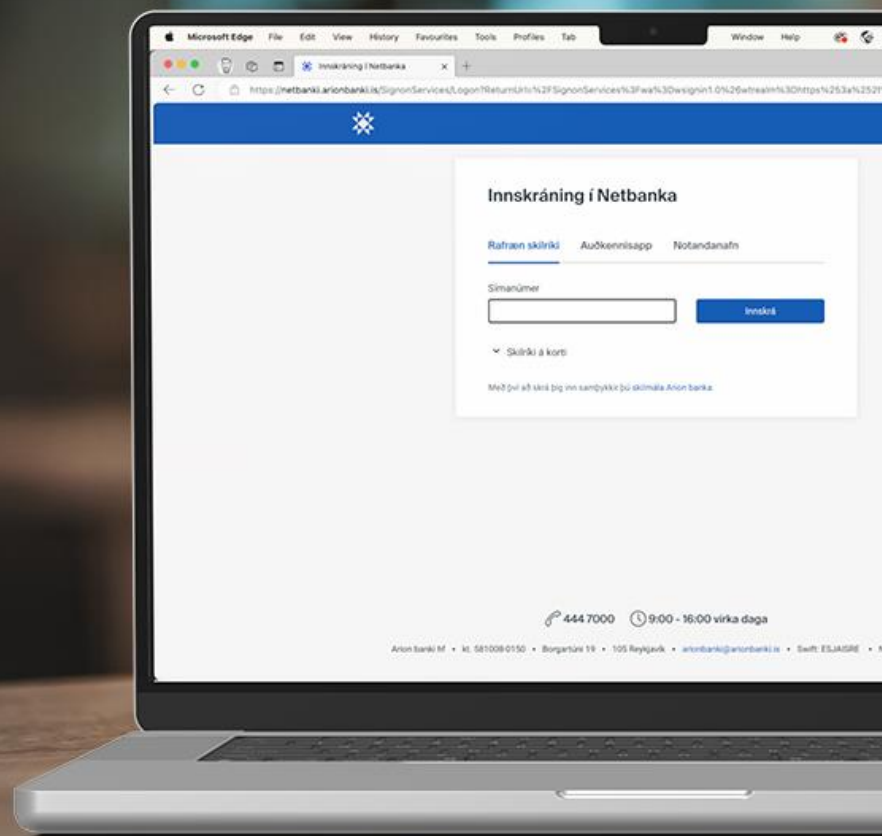
Access control in Arion Bank Online Banking

Introduction to the service

Master users at companies and organizations can easily keep track of all employee access to bank accounts through Access control in Arion Online Banking. The user interface is simple and easy to use. Employee access can be created, viewed, and managed in real time which improves security and transparency.

Each time access permissions are changed, or a new user is added, a notification is sent by e-mail to a selected supervisor. With Access control, the company's managing director (guarantor) is informed of all changes that are made for users. It is possible to create a list of online banking access and employees' authorizations for a company's accounts.

To set up access to online banking the application form needs to be signed by a person/persons holding the company's power of attorney.

The company's board selects a master access user who is authorized to create or make changes to online access. The user that the company has chosen must have a transfer authorization to the company's accounts, as the master access user authorizations are extensive.

A simple and convenient user interface where the following functions are available:
► Create new online banking access
► Change current online banking access
► Delete online banking access
► Change user rights to accounts and services in online banking
► Create accounts and order company cards

How to access the service in Arion Bank Online Banking

Once a Master Access Control contract has been signed and the service has been activated the master user then logs into the online bank at arionbanki.is, choose **Settings** and **Access Control** on the left bar.
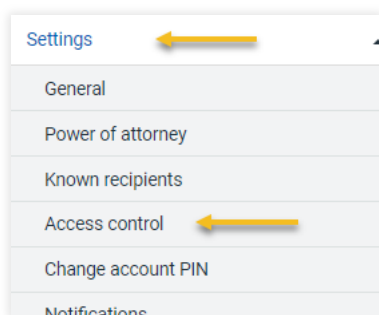
Create a new online banking user

To create a new online banking access for a user, select "**Create new user**".

Here you must fill in the blanks for the new user:

- ▶ It is a good idea to keep a similar structure for all usernames. For example, if the name of the company is yyy ehf, then the username would be yyy1 and the next employee would be yyy2 and so on. If the user already exists an error will appear.
- ▶ *If a username needs to be changed, the master user must create a new user.*
- ▶ *It is not possible to use specific Icelandic letters in the username.*
- ▶ If the user does not have an Icelandic ID-number (kennitala), check "User has no kennitala", then you must fill in the name, email address and phone number for the user.
- ▶ If a company needs to create a system user/B2B user, you need to put the kennitala for the company in the box ID number. Then you must fill in the email address and phone number of the employee to which you want to send the username and password.
- ▶ Finally select **Create user.**

A user is created with no user rights. When the user has been created you must select the appropriate user rights for the user. You need to click on **the three dots** on the far right of the page and select **Edit.**

Then you can select which accounts and user rights the user should have. You can choose **full access** or select **view or transfer** access for selected accounts. Select **Update**, to update the accounts for the user.

Next you must choose the **User rights** for the user, e.g. access to Claim service or unpaid bills. You can choose **full access** or **choose one or more**. Select **Update** to activate the access settings.

Employee access

User information

Name	E-mail address	
Username	Phone number	
ID number	ApprovalProcess	User with confirmation

TESTPBM

Print

Accounts   **User rights**   **ApprovalProcess**

☐ Full access

(660612-9980)

| Access	Description	Active
Creditcards	Check balance and transactions on credit cards	☑
Loans	Check bonds (loans, debts, guarantees and pledges)	☑
Unpaid bills	Check and pay unpaid bills	☑
Securities	Check balance and transactions on securities portfolios	☑
Electronic Documents	Check electronic documents	☑
Claims	Set up, register or cancel bill	☐
Tax statement	Check tax overview and send data to tax authorities	☐
Derivatives	Check FX and derivatives contracts	☐
Issued claims	Check issued bills	☐

Update

Username and password information

Once the user has been created, confirmation will appear on the screen.
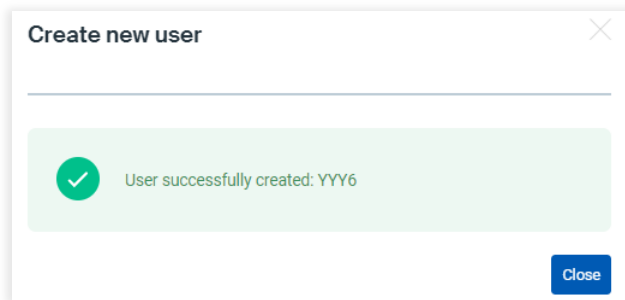
When a new user has been created the online bank system sends notification of the user's creation to both the user's e-mail address entered by the master user and to the guarantor. **The password is sent in an SMS to the newly created user**.

The announcement looks like this in the e-mail:
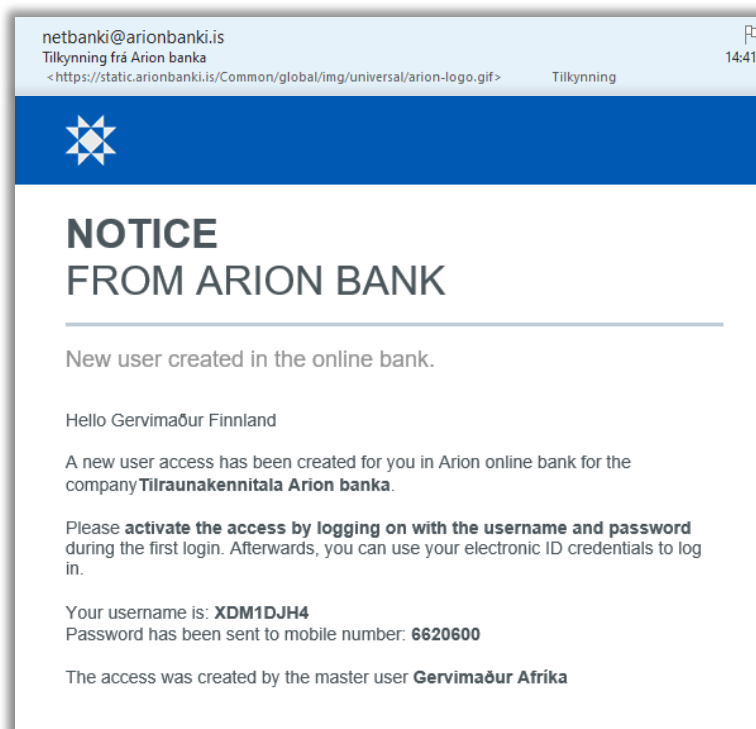
The new user must activate the access by logging on with the username and password during the first login. When a new online banking user logs into the online bank at arionbanki.is, for the first time, they must **create a new password**. When the user has completed the log in, the new username will appear in the summary in the Access control.

View a list of registered online banking users

The master user will have an overview of the company's registered online banking users in the online bank under **Access control**. The user's name is on the left-hand side and their username in the column next to it.

To find out more about which permissions and access each user has, click on **the three points** on the far right of the page and select **Edit**. An overview of the employee's current access is displayed with the option to review and change the employee's permissions. You can search for a user in the text field above the user list.

Overview and changes for user access controls

To add accounts and rights for users, select **Edit** (see screenshot above) to see which user rights the user has and connect the accounts or service that the user should gain access to.

► To remove access to accounts or user rights, uncheck the box and click **Update**
► To remove access to individual accounts, **uncheck both View and Transfer** and click **Update** to remove the account from the user's online bank
► If the user is only supposed to have **viewing access** to account(s), **uncheck Transfer** and click **Update**
► When the user's access controls are changed, information is sent by e-mail to the registered guarantor about the changes made.

User access overview

It is possible to have a complete overview of the company's online banking access in one document, accessible at the bottom of the page in Access controls, below the usernames. The document is in PDF format and is updated. You can also have an overview of the change history of users, also in PDF format.

Delete user access

When deleting user access, **click on the three dots** on the far right of the user in the Employee access overview (see image below). Click **Delete**. A comment appears asking if a user should be deleted and the master user needs to confirm.

The username is deleted immediately and the user in question cannot log in to the online bank after access has been deleted.

An e-mail is sent to both the master user and the guarantor that the username has been deleted.
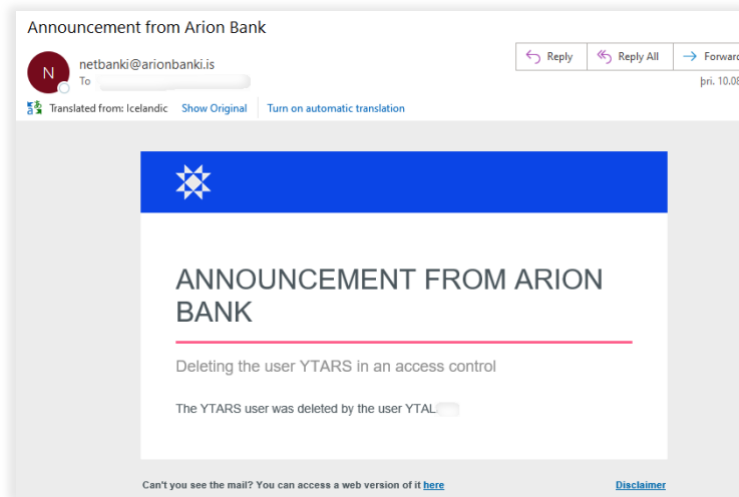
*__Note__ that once a user has been deleted, the master user no longer has access to the user's batch payment history.

Claim system in online banking

The master user can apply for **claim system** in the online bank on behalf of the company under **Claims** in the online bank.

Choose **Claims** and click on **Claimant overview** and the terms for the claim system will appear.
- ► The master user reads the terms, clicks on **I accept to the terms** and clicks on **Continue**
- ► Claim ID 001-0370 is established which indicates the setup of the billing
- ► The text key is automatically set to **07 – Innheimtukrafa** (Claim), which appears in the online banking of payer
- ► The print rule is automatically set to **No payment slip is printed**
- ► If there is need to change the configuration of a claim ID or create an new ID, it is possible to send an e-mail to corporate@arionbanki.is

The master user can then start to create claims and give other users access to Claim system in the user rights at the employee in question (see page 7).
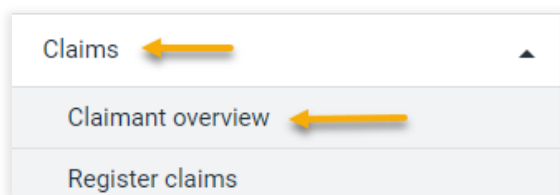
Approval process in online banking

If a company wants to join the approval process system for Online Banking, a master user must contact Arion Bank to sign the contract. The approval process will then be available in Online Banking in Access control.

The master user can register a user in the approval process in Access Control on the front page, select "ApprovalProcess", or select one user and click on the three dots on the user and select Edit. Then click on ApprovalProcess.

There are **two types of users**:
- ► **User without approval** (notandi án samþykktar): Online user who can create and pay a previously approved payment by another user
- ► **User with approval** (notanda með samþykkt): Online user who can create and pay a previously approved payment by another user and also register and accept a payment/batch by another user
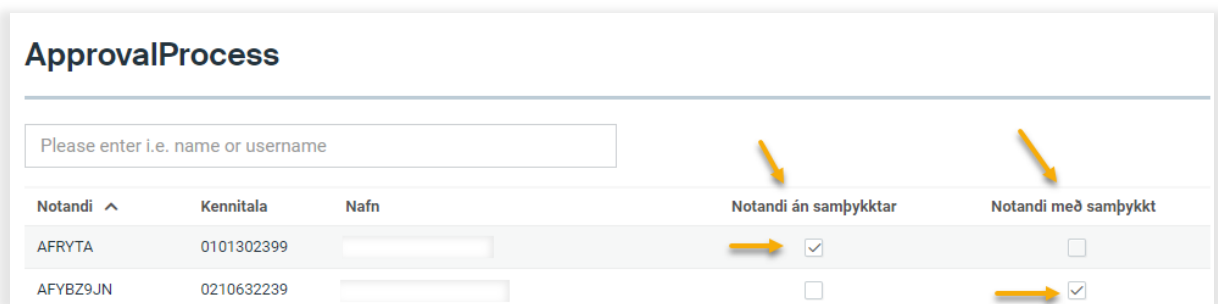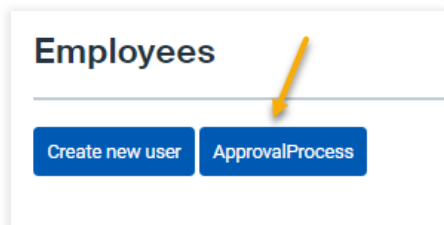
Select **Update** after selecting the type of user for the approval process.

It is also possible to select one user, edit the user and select *Approval Process*, and select type of user. Click update.

Products in online banking

The master user can create products in the Online bank by choosing **Products** on the left side of the Online bank.

There you can choose Savings accounts, Current accounts, or Currency accounts. The master used can also create a credit card if the company already has at least one credit card open. Select Credit cards and choose a card.

Products

Platinum business travel card with saga points

Ferðatryggingar: ☑ ☑ ☑ ☑ ☐ ☐
Vildarpunktar: **12 punktar**
Árgjald: **31.900 kr.**

Stofna

Nánar

Platinum business card with saga points

Ferðatryggingar: ☑ ☑ ☑ ☑ ☐ ☐
Vildarpunktar: **8 punktar**
Árgjald: **24.700 kr.**

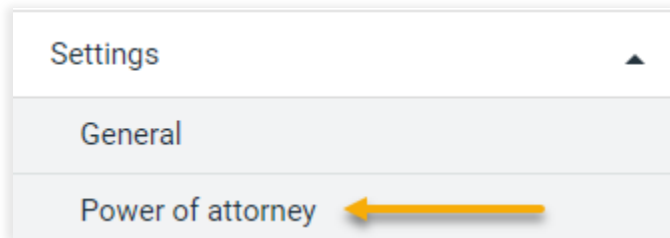**Stofna**

Nánar

Power of attorney and purchasing debit card

Power of attorney can be registered in the company´s accounts (ehf/hf companies) under Settings/Power of attorney then a debit card can be ordered.


Click on the three dots on the account for which the power of attorney is given and click **create debit card**.

Provide the email addresses and telephone numbers for the board members, **click submit** and the form with the proxy contract is automatically sent for electronic signing.

Overdraft – application in online banking – NEW

A master user can apply for an overdraft in online banking by clicking the three action points next to the account on the front-page overview or the **Change limit** button from the account movement overview:
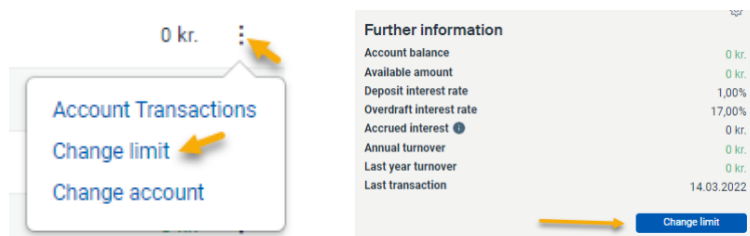
The master user must enter the amount, validity period and email address to receive a confirmation of the limit approval or rejection.

The master user chooses which parties will sign the application on behalf of the company. For hf. and ehf. companies the key user selects individuals from the company's board and the number of selected board members must be in accordance with the company's articles of incorporation.

For other forms of operation, master users enter the individuals' social security number and contact information and it is important that registrations are in accordance with the company's bylaws.

Creditcard solutions in online banking – NEW

The total credit card limit is available to view, and key users can create cards and change card limits, as long as they fit within the total limit.

The credit card page on the left menu of the online bank has also been updated. A notification is displayed to users if a total credit card limit is not available. If a total credit card limit has been defined, it will be displayed like the below example:
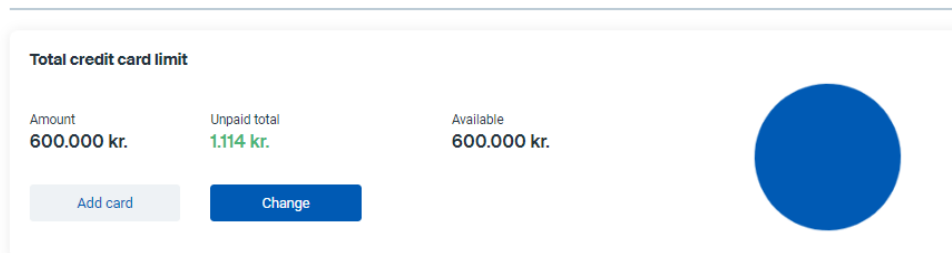
When the company is applying for the first credit card, the total credit card limit will be defined. The total limit will define the maximum total usage of all company credit cards. Master users can request a creation or change of the total limit of credit cards under "Credit cards" on the left side of the menu in the online bank. Approved applications must then be signed electronically by the person/persons holding the company's power of attorney.

Companies that already have a business credit card do not need to do anything, as their total limit is available and remains unchanged.

Credit card limit changed within total limit

Master users have full and unlimited access to change card limits as long as they fit within the company's total credit card limit. When changing individual card limits, there is no need for an electronic signature, as there is no change in the total credit limit or the terms and conditions.

Reset password - NEW

The master user can reset passwords for users. Click on the three dots next to the user and select **Reset password**.

A menu will appear where the master user must confirm that they want to reset the password for the chosen user. The user will then receive a new password in an SMS message and will have to change their password at the next login.

Help

At Arion Bank we care about our customers and do our best to provide outstanding service. If you require any assistance or further information, please contact the Call Center on (+354) 444 7000, webchat on Arion Bank website www.arionbanki.is, email us fyrirtaeki@arionbanki.is or talk to an advisor at one of our branches.