



USER GUIDE

TCCU Online for Business

User Admin

Version 0.01.01.01.2023

Table of Contents

-Login Experience.....Pages 3-14

-Detailed Guide: Manage Users.....Pages 15-17

-Billpay Users.....Pages 18-20

Login Experience

TCCU Online for Business

First-time Login to TCCU Online for Business

1. Receive two emails with login credentials.
2. Log in with system-generated username and password.
3. Validate identity via a one-time passcode sent to a phone.
4. Change username and password.
5. Enjoy the benefits and ease of TCCU Online for Business!

Step 1: Receive emails with login credentials

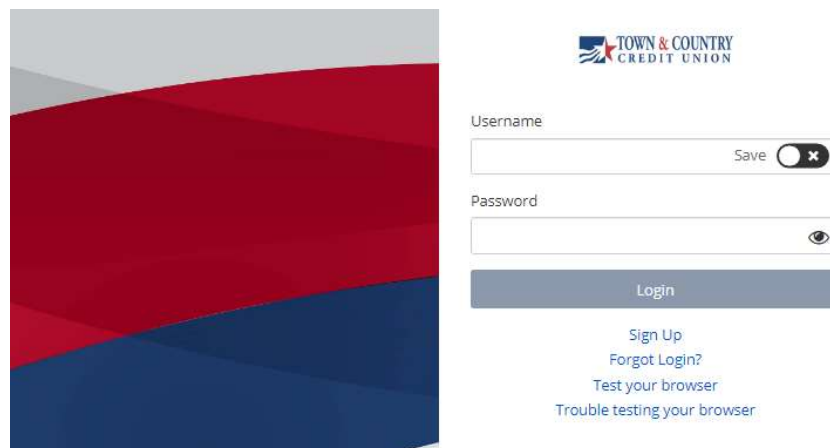
The subject of both emails is "You have been granted access to Online Banking". Two separate emails will be received from eservices@townandcountry.org with your username in one email and the password in the second (arrival time may vary for which one comes first). If you did not receive one or both of the emails, please contact us at 800-872-6358 and request to speak with either a Digital Services Specialist or Business Services Specialist.

Step 2: Go to login screen

The login screen for TCCU Online for Business is the same as the login screen for TCCU Online for Retail Users.

Note: Sub-users will use these same steps to complete their first login.

1. Click the link in the email to the Town and Country Credit Union website.
2. Copy the username provided in the email and paste it to the username field.
3. Copy the password from the other email and paste that into the password field.
4. You will then be prompted to accept our Master Electronic Services Agreement. Please review the agreement and 'Accept' or 'Decline'. Please note: Declining will mean you cannot have online access.



The screenshot shows the TCCU Online login interface. At the top right is the TCCU logo. Below it are two input fields: 'Username' and 'Password'. The 'Username' field has a 'Save' toggle switch to its right. The 'Password' field has a visibility icon (an eye) to its right. Below the input fields is a blue 'Login' button. Underneath the button are four links: 'Sign Up', 'Forgot Login?', 'Test your browser', and 'Trouble testing your browser'.

Step 3: Multifactor Authentication (MFA)

Authentication during the initial login is required, as well as future logins when the device isn't recognized. *Note: the very first login will only allow the verification code to be received to the phone number on file, additional verification methods may be enabled by going into 'My Settings' once you are logged in.*

1. Click Call Me

- Answer the phone call and listen for the 6 digit access code

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-8240

Call me

Questions?

- ▶ [I can't access one of these options.](#)
- ▶ [Why must I complete this step again?](#)

2. Enter the code; expires after 10 minutes and consists of 6 random digits

3. Register the device:

- a. Select "Yes, register my **private** device" This will prevent MFA from populating when logging in from the specific device. *Note: View the next page for a graphic.*
 - i. If you are logging onto a public device always select "No, this is a **public** device" This will present the MFA screen at the next login from this device.

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

📞 Within a minute, you'll receive a verification code at (xxx) xxx-8240.

Enter code

▶ [Didn't get the code?](#)

📘 Save time by registering this device.

If this is your personal device, register it now. We won't need to contact you the next time you log in.

Yes, register my **private** device

No, this is a **public** device

Questions?

▶ [I can't access one of these options.](#)

▶ [Why must I complete this step again?](#)

Step 4: Forced Credentials Change

It is required to change the temporary username and password upon initial login.

1. Create a username, per the requirements shown on the screen, then select 'Save'

Success! You need to change your Username.

Create a new Username that will be used for all future logins.

⚠️ **Create your Username**

New Username

DSTest3

- ✓ This Username is available.
- ✓ Minimum of six characters
- ✓ Cannot be all numbers

Save

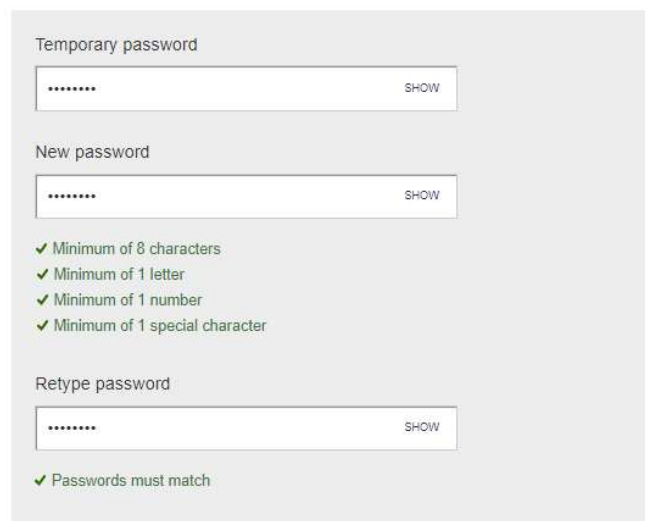
2. Copy the password again from the email again and paste it into the Temporary Password field.

3. Create a new password:

- Minimum of 8 characters
- Minimum of 1 letter
- Minimum of 1 number
- Minimum of 1 special character

4. Click "Update Password"

Success! You need to change your password.



The screenshot shows a password change form with the following elements:

- Temporary password:** A text input field containing seven dots, with a "SHOW" button to its right.
- New password:** A text input field containing seven dots, with a "SHOW" button to its right.
- Validation checks:** Four green checkmarks with the following text:
 - ✓ Minimum of 8 characters
 - ✓ Minimum of 1 letter
 - ✓ Minimum of 1 number
 - ✓ Minimum of 1 special character
- Retype password:** A text input field containing seven dots, with a "SHOW" button to its right.
- Match check:** A green checkmark with the text "✓ Passwords must match".

Update password

Login Issues/Troubleshooting

PERMISSIONS DISCLAIMER: ANY NEW SECONDARY ADMIN (USERS ADDED BY TCCU) WILL NEED TO HAVE CERTAIN PERMISSIONS GRANTED BY THE PRIMARY ADMIN.

Issue: The two emails for the first login with the username and password were not received.

Resolution:

1. Check the Junk Email folder.
2. If the emails are not there: Contact Town and Country Credit Union at 800-872-6358 and request to speak with either a Business Services Specialist or a Digital Services Specialist. If you are a sub-user contact your Company Administrator to verify the e-mail on file is correct.
3. For sub-users: Company Administrator to look up the sub-user's profile in TCCU Online for Business > Manage users and make any updates if necessary.

Issue: Forgotten password

Resolution:

1. Select "Forgot username or password" within the login box.
2. Enter the phone number that we have on file.
3. Enter the username.
4. Choose "Send me a new password"

5. You will receive a phone call or text (depending on what you have enabled) with your new temporary password. Listen carefully to the figures provided and write down the temporary password. The phone call will come from 800-872-6358.

6. Follow the on screen prompts to change your password.

Note: Graphics for this process are on the following page

Password Change Process

The Username and/or Password you entered does not match our records. Try again.

Username Save

Password

Login

1 [Sign Up](#)
[Forgot Login?](#) →
Test your browser
Trouble testing your browser

Can't access your account?

Provide the following information and we'll send you a temporary password.

Phone number +1 2

This phone number must be already added to your account.

Username 3

[I forgot my username](#) 4

↓ 5 Answer the phone call and write down the provided temporary password.

Success! You need to change your password.

Temporary password

New password

- ✓ Minimum of 8 characters
- ✓ Minimum of 1 letter
- ✓ Minimum of 1 number
- ✓ Minimum of 1 special character

Retype password

✓ Passwords must match

6

Login Issues/Troubleshooting

Issue: The one-time passcode isn't coming to the phone via call or text.

Resolution:

1. Contact Town and Country Credit Union to verify the contact information is correct.
2. Attempt to reinitiate the phone call or text.
3. For sub-users, contact your company's Administrator to look up the profile in TCCU Online for Business>Additional Services > Manage Users and make an update if needed (Town and Country Credit Union cannot make these updates) *Note: Graphic with instructions for this step are below.*



Select the Three dots in the far right hand column for the necessary user

My Accounts Move Money Credit Card Account Services Additional Services Reports

Accounts

DEPOSIT ACCOUNTS

FREE CHECKING 0101

Available

Current

Manage Users

Stop Pay Form

Business Check Capture

Alerts and Notifications

System Notifications

eStatements

Check Reorder

Print details

Edit user access

Copy user

Reset password

Generate access code

Delete user

Manage User Details and Access Settings

User Details

First Name* Tester

Middle Name (Optional)

Last Name* Tester

Phone Number* (800) 872-6358

Email* testemail@towmandcountry.org

Login Issues/Troubleshooting

Issue: Unable to access listed MFA Options

Resolution:

Note: The below instructions are intended for Primary and Secondary Admins. If you are a sub-user, please contact your company's administrator for assistance. They may be required to call on your behalf as the appropriate verification information for sub-users is not available to Town and Country Credit Union unless they are listed as a responsible party of some sort under the business with transaction authority.

1. When the Secure Login page populates select "I can't access one of these options"
2. Call 800-872-6358 and inform the agent that you need a verification code in order to verify your login to your TCCU Online for Business account.
3. The agent will ask various verification questions in order to manually verify you before providing the verification code.
4. Enter the verification code into the appropriate box.
5. Select to either register the private device or not to if it is a public device.

Note: A graphic for this process can be found on the next page.

Ongoing Logins

For future logins, if the computer is not recognized, validating identity will be required. (Some options below may not be available at first log in).

- **Text Me** button
- **Call Me** button

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-8240

Text me Call me

Questions?
▶ [I can't access one of these options.](#)

If the user is unable to access the provided MFA option, utilize the instructions on the following page. Call 800-872-6358 for assistance, an agent will need to provide you with the access code after you have been verified.

Unable to Access MFA Graphic Workflow

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-8240

Text me

Call me

Questions?

[I can't access one of these options.](#)

If you don't have access to the verification option(s) listed on this page, you may contact us at 1-800-872-6358 and we will help you access your account.

[Enter your verification code](#)

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

Enter your verification code below

Enter code

[I want to try a different method](#)

i Save time by registering this device.

If this is your personal device, register it now. We won't need to contact you the next time you log in.

Yes, register my **private** device

No, this is a **public** device

Detailed Guide: Manage Users

If your business has specific roles that may benefit from direct online access, this section is for you. The user management provided allows you to customize the permissions for your users based on their role.

To access this option navigate to "Additional Services" > Manage Users.

Add a User

1. Click "Add a user"
2. Fill in the user's information: First Name, Last Name, Phone Number, Email. The Middle Name is optional.
3. Select the appropriate Tax ID from the dropdown if applicable.
4. If the permission settings for the user already exist under an existing user, save yourself some time by selecting a user to clone under the dropdown on the upper right corner.
5. If the user's role was not a clone, establish access and permissions. Check the boxes next to any permission that you would like to grant to the user, leave the boxes unchecked for permissions that the user does not need.
6. Once the permissions are set up click "Save"
7. The user will receive two emails. One with a temporary user name and another with a temporary password. Use the login steps provided in the beginning of this document for assistance with the first time login process.

User Options

Once a user is created they can be edited through the Manage Users menu. Access can be removed by clicking the checkmark slider. Additional maintenance can be performed by selecting the ellipsis under "Options".



The options provided are: Print details, Edit user access, Copy user, Reset password, Generate access code.

Print Details:

Provides a printable screen with the permissions and contact details of the selected user.

Edit User Access:

Directs the user to the User Access Settings screen. This allows you to change the user's permission after their profile has been created.

Copy User:

Directs the user to the Add User and User Access Settings screen. This option is best used to quickly duplicate one user's permission and create a new user.

Reset Password:

Allows an Admin to send a temporary password to a Business User. The temporary password will come in the form of a phone call if the user has not logged on to verify their email.

Generate Access Code:

Allows an Admin to generate an access code to help a user bypass MFA if they do not have access to their MFA device.

Delete User

This option is only available on Business User profiles. Secondary Users may have their access revoked only by a Primary Admin. Secondary Admins may only be removed if a responsible party contacts the credit union to have them removed.

Manage Users- Bill Pay

Primary and Secondary Business Online Admins are able to adjust the permissions allowed to their Business Users. This page also allows the admins to adjust the user's information.

Note: Do not adjust the User ID.

Note: In order for a Business User profile to appear under this manage user screen they must be provided Bill Pay access via Additional Services > Manage Users > Options (three dots)

Manage users

Last name	First name	User ID	Last login		
TESTER	TESTER	1719yaMnqBKK 0Y	6/7/2023	 Edit	 Permissions
DIGITAL SERVICES TESTER <small>Primary User</small>	DIGITAL SERVICES TESTER	444444444	N/A	 Edit	 Permissions

Editing Permissions:

There are five permission categories: Payments, Transfers, Payees, Options, and Approve Authority.

Payments

- Schedule Bill Payments
- Schedule Email Payments
- Establish Payment Caps
- Designate Pay From Accounts
- Payment History

Transfers

- Add Transfer Accounts
- Schedule Transfers
- Establish Transfer Caps
- Transfer History

Payees

- Manage Payees

Options

- Access Reports
- Update Company Info
- Manage Billpay Users
- Manage Pay From Accounts
- Schedule Reminders

Approve Authority

- Approve Transactions

Bill Pay Operating Systems and Technical Support

With the sensitive information involved with online Bill Payments a robust security protocol is necessary. As this is the case there are certain web browser and operating system requirements to allow Bill Pay to operate properly. The below information is intended to assist with troubleshooting.

Operating Systems

iPay will only support manufacturer supported operating systems for:

- Windows
- Mac OS
- iOS – iPhone and iPad
- Android

Browsers

To support the security measures we have in place to keep your data safe, we require the use of a modern browser. As new versions of browsers are released, we will deprecate support for older versions.

- Google Chrome should automatically update, and major updates are released approximately every 12 weeks. If Chrome is two versions older than the current stable channel version, bill pay applications may not be accessible.
- Mozilla Firefox should automatically update, and major updates are released approximately every 12 weeks. If Firefox is two versions older than the current stable channel version, bill pay applications may not be accessible.
- Microsoft Edge will be supported at the latest version only. Bill pay applications may not be accessible on older Microsoft Edge versions, 60 days after a new version is released.
- Apple Safari currently only sees major upgrades during the Fall. Bill pay applications may not be accessible on older Safari versions, 60 days after a new version is released.

Microsoft Internet Explorer no longer receives feature updates and does not support modern web application security; therefore, we do not support Internet Explorer with our bill pay applications.