



CARTER COUNTY BANK AND MOUNTAIN COMMUNITY BANK ARE DIVISIONS OF BANK OF TENNESSEE MEMBER FDIC

Business Online Banking User Management

Bank of Tennessee Online Banking provides you with flexible options for accessing your business accounts electronically – anytime, anywhere. Understanding how to fully utilize all the tools available with this service can help you effectively manage your time and finances. One area you may be unfamiliar with is that you have administrative authority to manage Online Banking users in your organization. Our system allows you to have up to 2 administrators. These administrators can add new users, remove access or edit user rights at any time.

Why Would I Need To Add A New User?

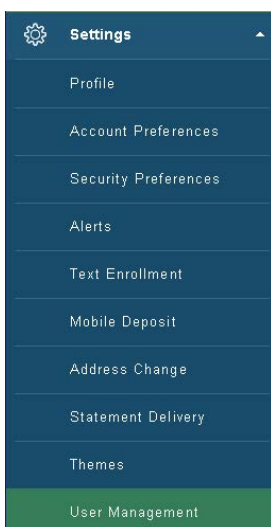
Delegating authority and having back up personnel is a great reason to add a new user. Every business has employees who take time away, whether it's a planned vacation or a sick day with short notice. Online Banking can help you make sure the financial needs of your business are handled. Just imagine if only one person was assigned to handle payroll and they were out of the office for several weeks unexpectedly!

You could also add your CPA or check handler as users with "View Only" access to keep an eye on balances without having the ability to make transfers between accounts.

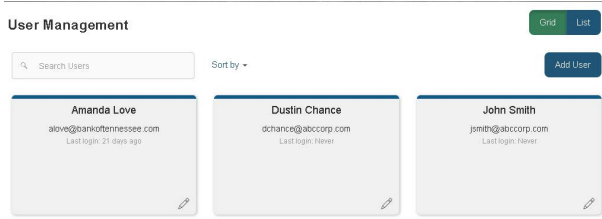
Getting Started Is Easy!

Follow these quick steps to add a new user.

- 1) Log in to Business Online Banking
- 2) Select "User Management" from the Settings menu.



3) Click "Add User". Note: You can edit an existing user by clicking on the Pencil icon on the user's display box.



4) Enter the new user's information and click on "Save".

New User

FIRST NAME * LAST NAME *

E-MAIL ADDRESS *

PHONE COUNTRY * PHONE *

LOGIN ID *

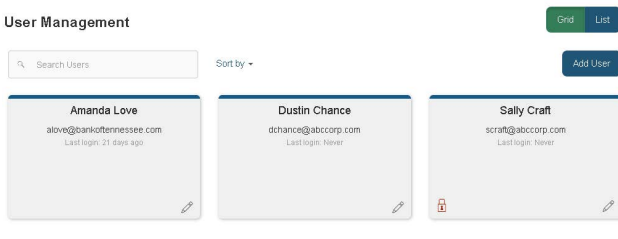
PASSWORD * CONFIRM PASSWORD *

* - Indicates required field

Login ID must be at least 4 characters long.
 Login ID must be no more than 50 characters long.
 Login ID contains invalid characters.
 Passwords do not match.
 Password must be at least 8 characters long.
 Password can be no more than 15 characters long.
 Password must contain a minimum of 1 numbers.
 Password must contain a minimum of 1 lower case characters.
 Password must contain a minimum of 1 upper case characters.

5) You will receive an automated email response that a new user was created.

6) Continue editing the user's rights by clicking the Edit (pencil) icon. The new user will be in a disabled status (indicated in red) until verified.



7) Click "Assign Rights"

View User

FIRST NAME * LAST NAME *

E-MAIL ADDRESS *

PHONE COUNTRY * PHONE *

Login Name	Channel	Status	Last Logon
dchance123	Internet	Password Change Required	

* - Indicates required field

8) Allow or Remove rights for the user on each tab. You can change tabs by simply clicking each one. The "Overview" tab allows you to add rights for each Transaction type. The limits are inherited from the Company level, but can be changed individually by clicking the coordinating Transaction type.

Transaction Type	Limit	Per Day	Per Month	Per Account	Draft	Approve	Cancel	View
ACH Collection	\$100	99 / \$100	99 / \$100	99 / \$100	✓	✓	✓	
ACH Passthru	\$100	99 / \$100	99 / \$100	0 / \$0	✓	⊘	✓	
ACH Payment - Single	\$100	99 / \$100	99 / \$100	99 / \$100	⊘	⊘	⊘	
ACH Payments	\$100	99 / \$100	99 / \$100	99 / \$100	✓	⊘	✓	
ACH Receipt - Single	\$100	99 / \$100	99 / \$100	99 / \$100	✓	✓	✓	

10) You'll receive a communication via email or a phone call to verify that the new user is valid and ready to be activated. Once confirmed, the new user will receive a welcome email from customer care with log in credentials and instructions.

Need Help?

We are happy to help you! Simply contact your Relationship Manager or contact our Customer Care Department at 877.378.9500.