Enhanced Business Internet Banking

Administrator Quick Start Guide

Welcome to Renasant Bank Enhanced Business Internet Banking (EBIB). This document will guide through the initial setup activities to enable your Users to use EBIB in an effective manner.

To contact our support experts, call **844.680.3739**, or email treasurysolutionssupport@renasant.com. Our team is available Monday through Friday, 7:00 AM CT/8:00 AM ET – 5:00 PM CT/6:00 PM ET.

EBIB Roles of Individuals in Your Organization

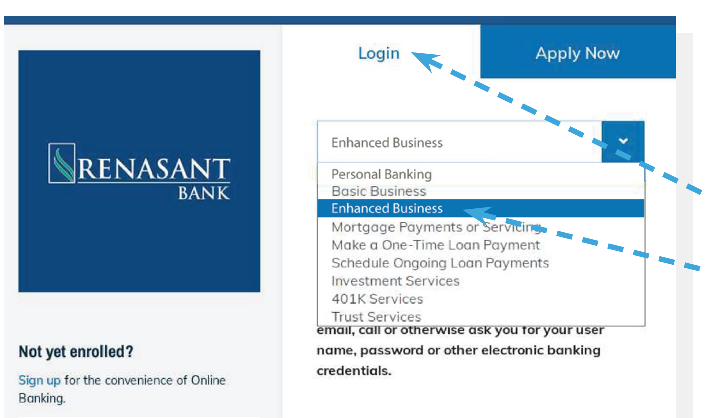
In this guide and in other EBIB materials, you will see the terms entitlements and roles. An entitlement is something a user is allowed to do in EBIB. Because EBIB can perform many banking functions, all users will not need the same entitlements. The term role indicates whether a user has administrative **entitlements**, which allow system management.

Administrator Role

- Can create other users, including other administrators.
- Establishes profiles for other users to control their entitlements, such as the EBIB functions they can access, the accounts they can view, the monetary limits of transactions they can generate, and their ability to approve the transactions of other users.
- All administrators are users. However, if an administrator will also use EBIB to conduct business tasks, Renasant Bank recommends the creation of a second, user-only profile for that individual.

User Role

- Cannot create other users.
- Can access the functions and accounts to which they have been entitled but no other functions or accounts.
- User entitlements should be closely aligned with the user's responsibilities, modified when responsibilities change, and eliminated promptly when no longer needed, or a user departs from the organization.
- Not all users are administrators. That entitlement has to be assigned by an administrator and should be limited to highly-trusted individuals.



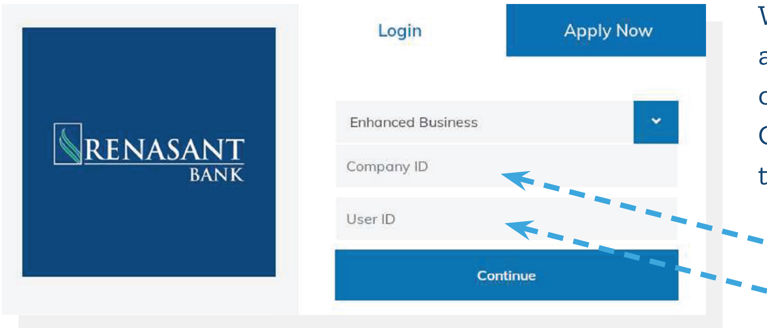
Getting Started - Administrator

To login, go to the Renasant home page (www.renasantbank.com), and under the Login tab select Enhanced Business.

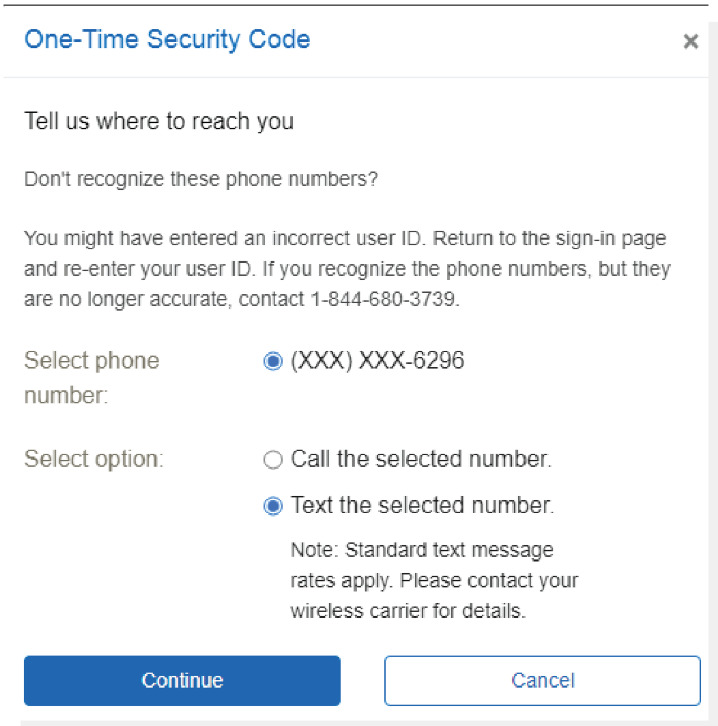
Login Tab

Select "Enhanced Business"

TIP: You can always access EBIB by this method. However, once you have logged in, you can also save EBIB as a bookmark or favorite.



We provided login credentials to the initial administrator named in the Service Criteria your organization provided. Login credentials consist of a Company ID, a User ID, and an initial password. Enter the first two on this page and click **Continue**.



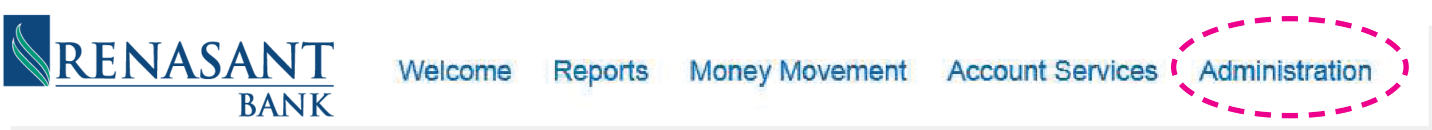
Because Renasant uses Out-of-Band authentication to protect your privacy, you will be prompted to generate a one-time security code.

To do this, select a phone number to receive a text or voice message, then select whether you want to receive the one-time code by call ("Call the selected number") or text ("Text the selected number").

Once you click **Continue**, the code will be sent to your phone, and you will be presented a new screen to enter the code.

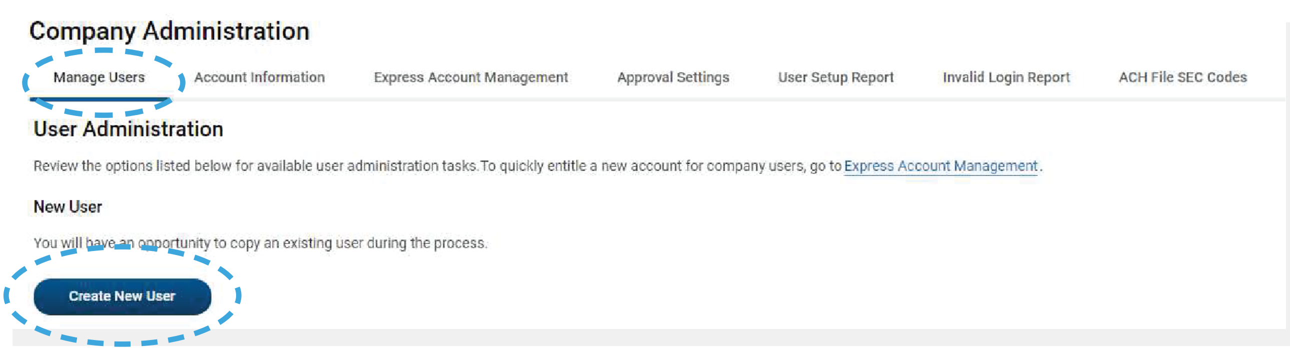
This will advance you to the next login screen to enter the third element of your login credential, your password. The first time you do this, use the temporary password we sent, and then you will be prompted to create your permanent password.

You are now logged in, and EBIB will open the **Welcome** page. Note that there are five service tabs – Welcome, Reports, Money Movement, Account Services, and Administration. For this guide, we will concentrate on the **Administration** tab.



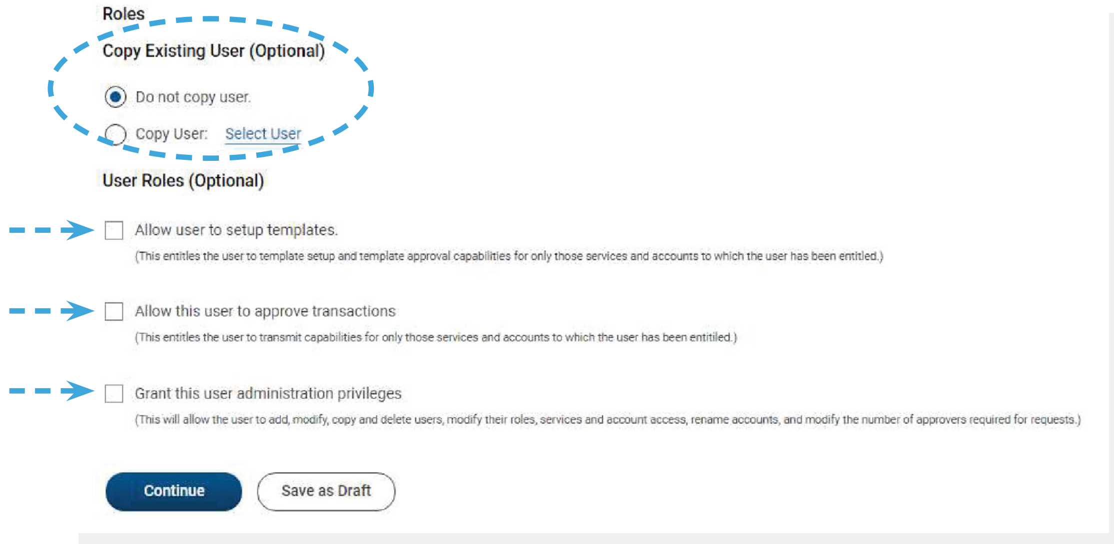
Create Users

From the **Welcome** page, click the **Administration** tab, which will provide a drop-down list where you will select **Company Administration**. Select **Manage Users**, and click on **Create New User**.



On the **Create New User** page, create a User ID and an Initial Password for the user, and then fill in the remainder of the user's information requested on the page (name, email, and phone number). Review the email address and phone number for accuracy, and then click **Continue**.

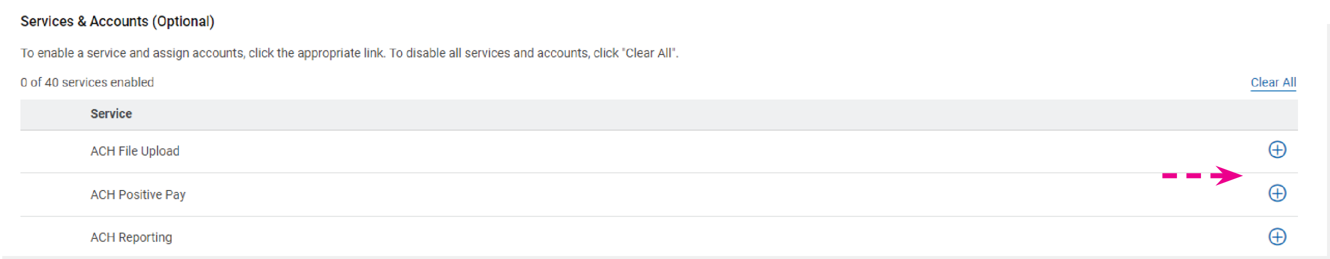
To quickly create a new user, copy the profile of an existing user. Even if the two users will have slightly different profiles, you can still auto-create based on another user then change entitlements to match the new user's needs.



This is also where you will decide whether the new user should receive entitlements to higher order functions, which are the ability to create Wire Transfer and ACH templates, approve transactions initiated by other Users, and function as an Administrator.

Click **Continue**.

The next page provides the list of services you can include in the user's entitlements. To add a service to the user, click the plus sign beside service. Then, a list of all your enrolled account numbers will presented to select which accounts the user can access.



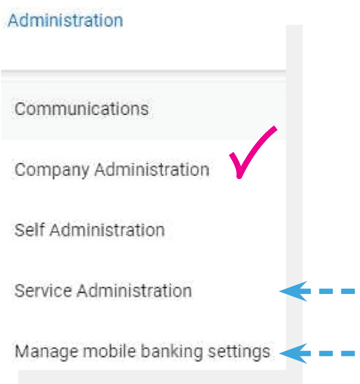
Click **Continue**, then click **Create User**. Repeat this process to continue adding new Users if needed. Now that you have created your users, open the **Company Administration** main page (**Welcome page** >> **Administration** >> **Company Administration**). Review the remainder of the tabs by comparing them to the Service Criteria document from your EBIB enrollment to ensure all of your services have been set up according to your instructions. In most cases, you can enter any necessary corrections within the tabs, or contact Treasury Solutions Support for assistance.

TIP: For transactions that require approval, you can adjust the number of approvals required. However, EBIB will not allow the number of approvers to be set below the bank's minimum standard.

TIP: The Invalid Login Report is not a component of setup, but reviewing it from time to time could help you become aware of users who might be having difficulty using EBIB.

Most company-level settings are contained in **Company Administration** under the **Administration** tab, which you have just completed.

The only other company-level setting is **Service Administration**, which is a limit-purpose function that allows you to set the number of days before you consider a Full Reconcilement or Positive Pay check to be considered stale. By default Renasant sets the stale period to 120 days, and it is not necessary to change unless you want to specify a different time period.

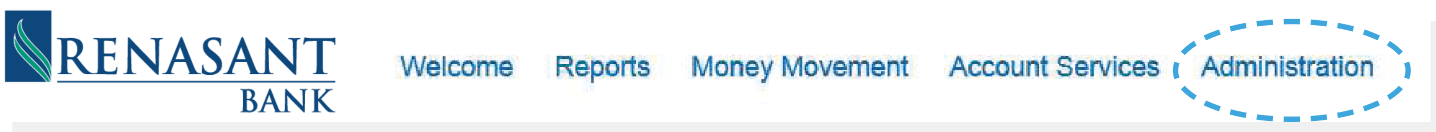


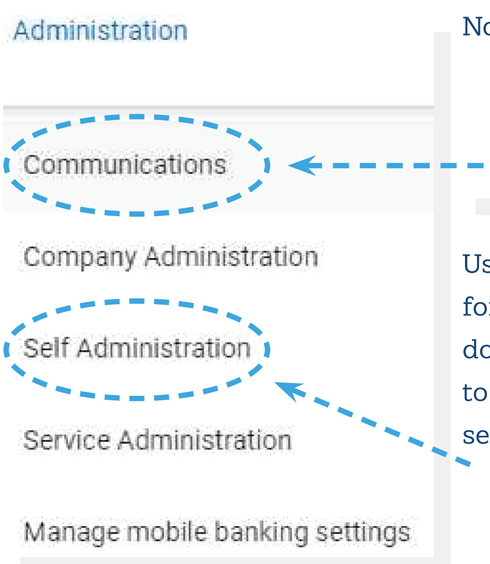
The final page under **Administration, Manage Mobile Banking Settings**, will be active if your organization has enrolled in mobile access to certain functions. Use this page to answer a brief list of questions about the EBIB features you want to activate on portable devices.

You are now ready to notify your Users of their Company ID (the same as yours), their User ID, and their initial passwords.

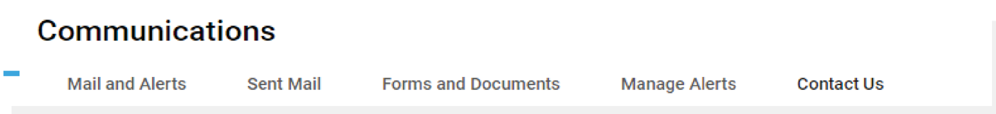
Getting Started - Users

Each user will login using the same login instructions as described above for Administrators and begin on the EBIB **Welcome** page. We will work within the **Administration** tab:

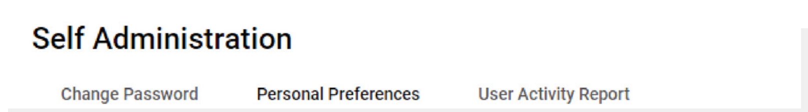




Now, we will concentrate on the user pages instead of the administrator pages.



Using the five tabs, you can read previously received bank email and alerts for up to 90 days, read messages you have sent to Treasury Solutions Support, download service guides and other documents, select the alerts you want to receive and how you want to receive them, or contact our support team securely.

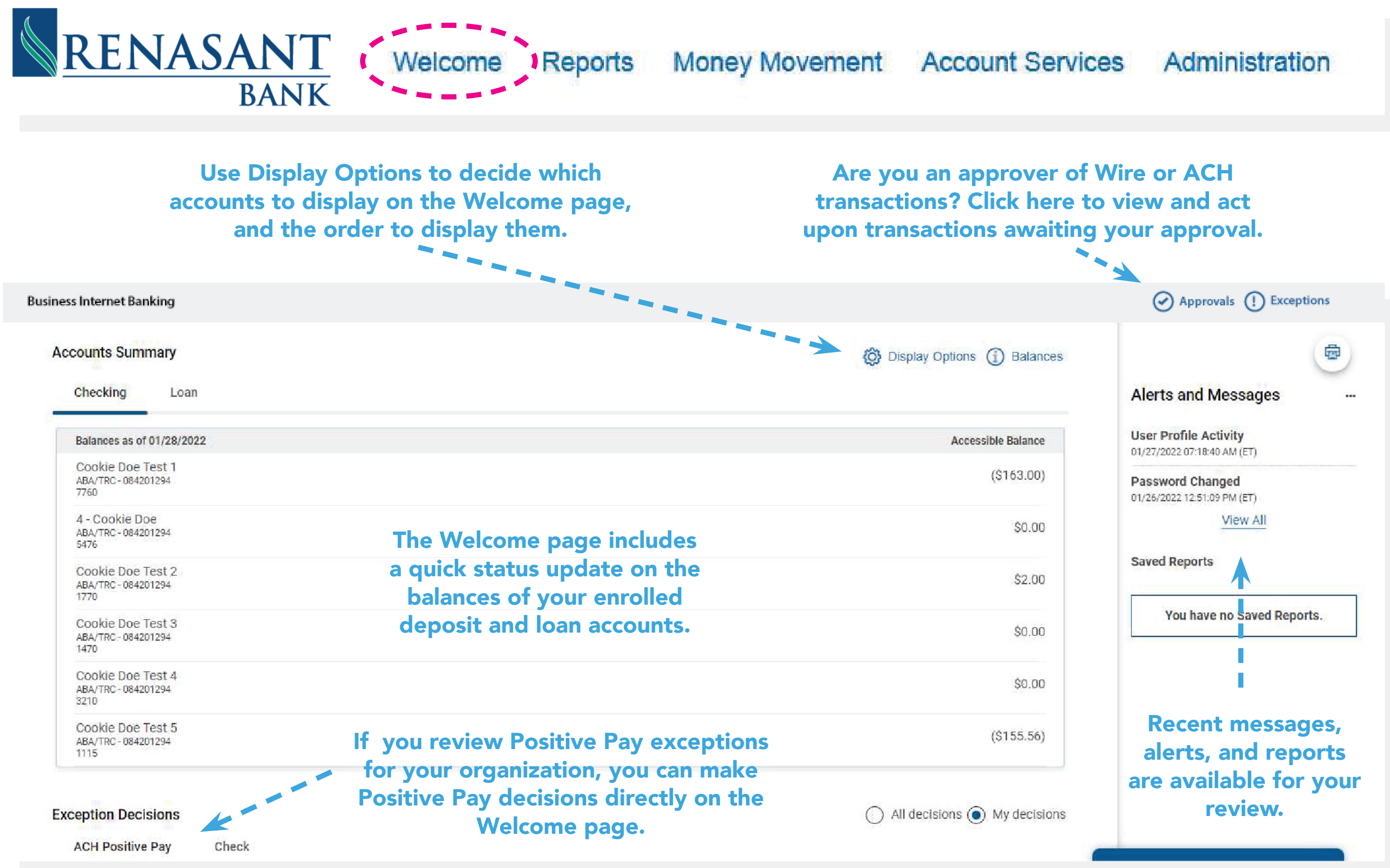


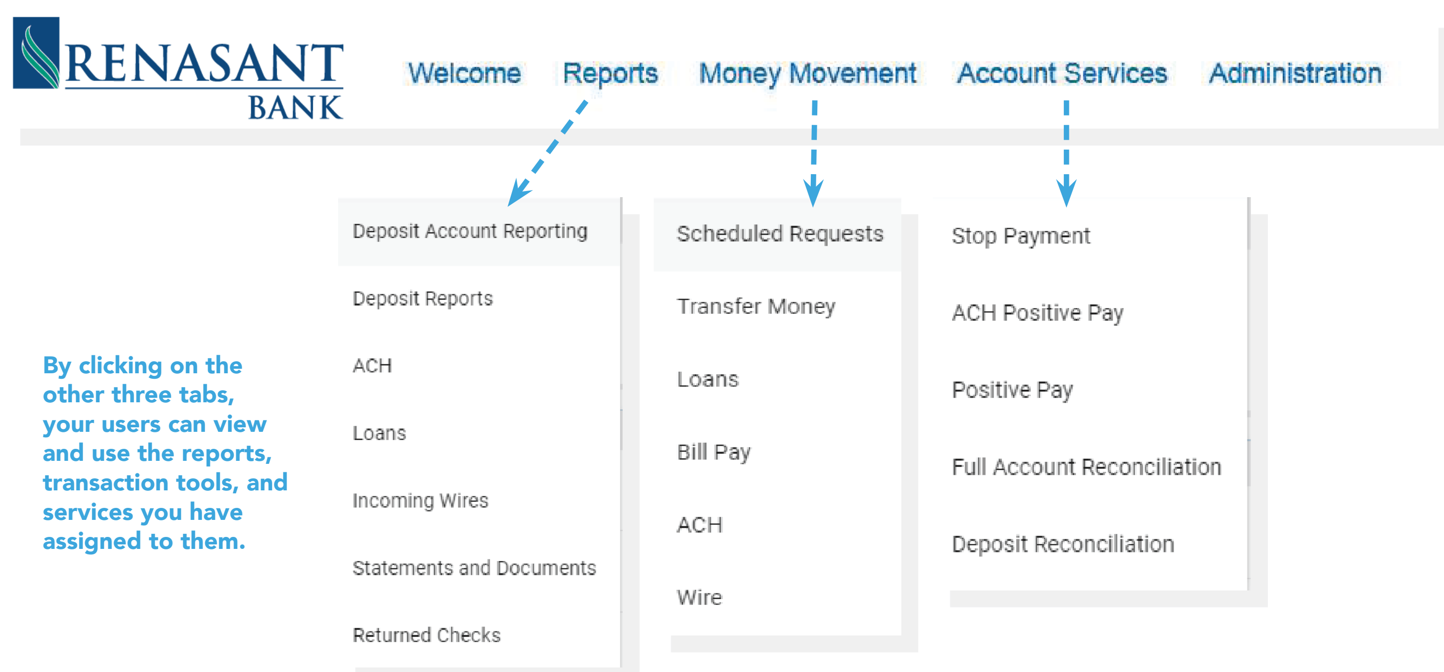
Under **Self Administration**, you can maintain your password, set preferences for phone numbers and email addresses, and view a report of activities you have conducted in EBIB.

User Functions

Each user will have uniquely assigned entitlements based on job responsibilities as assigned by an administrator. The ability to view accounts, generate transactions, approve transactions generated by other users, and other entitlements will differ from one user to the next.

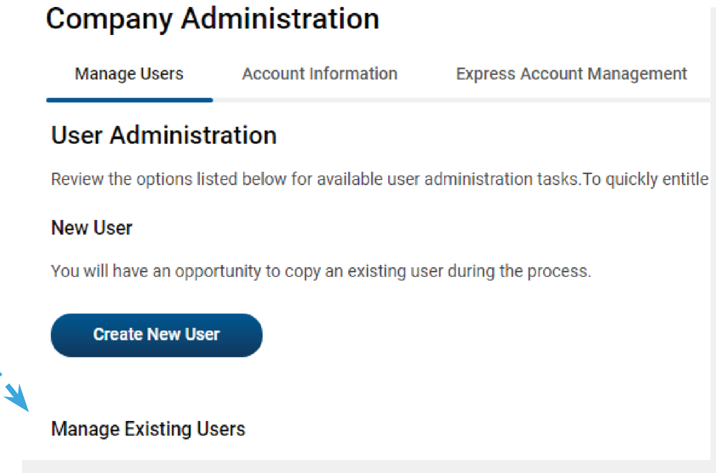
Next, navigate to the **Welcome** screen to identify some features that might be available to you:



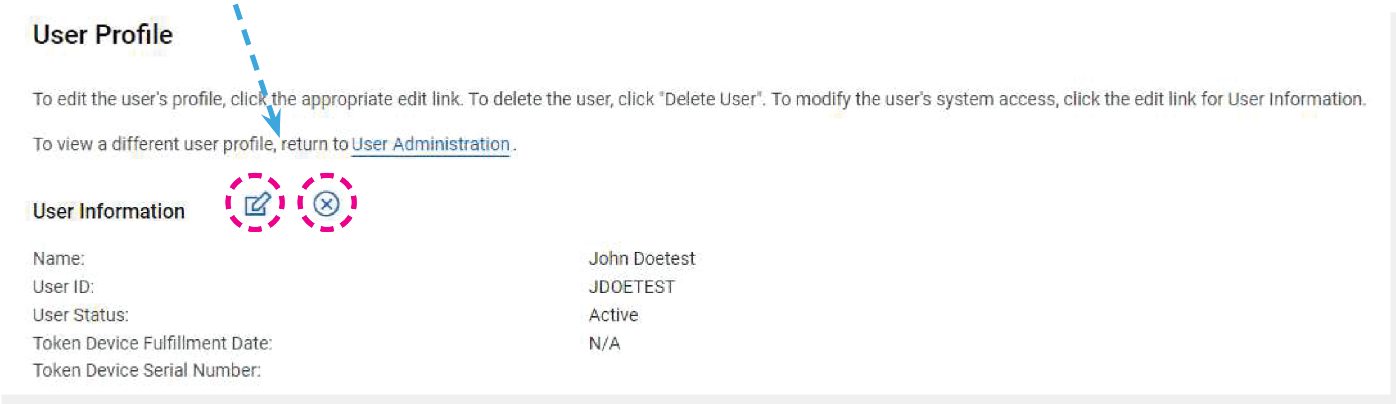


Deleting a User

As the administrator, you will need to delete entitlements for users who no longer need them, including users who have left your organization. To do this, go back to **Company Administration** and select **Manage Users**. Below the Create New User button, there is a list of existing users. Click on the user you want to edit.



Click the **pencil icon** to change of User's entitlements, or click the **X** icon to totally remove the User from EBIB.



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