Guide to Setting Up Restricted Access to Online Bank and Credit Card Accounts

As part of our bookkeeping service, we need secure, view-only (read-only) access to your business bank accounts and credit cards. This allows us to download statements and verify transactions without the ability to move or transfer funds. This guide provides step-by-step instructions for setting up restricted access at several major financial institutions.

Before You Begin

When setting up our access, please use the following information when prompted:

Name: Zachary Hellman

Email: zack@taxpreptech.com

Phone: (347) 249-4990

> **Warning:** Please set up access for business accounts only. Do not grant access to personal accounts unless we have specifically requested it.
>
> **Info:** After setting up access, please send us the login credentials you created (username and password) via your secure Verifyle portal. Do not send credentials by regular email or text message.

Bank of America

Bank of America allows business account holders to create additional users with restricted permissions.

- Log in to your business account at bankofamerica.com
- Click the 'Business Service' tab
- Under "Account Management," find "User Maintenance" and click "Manage users"
- On the next page, click "Add new user"
- A window will pop up asking you to enter the new user's information:
  - Enter Zachary Hellman as the user name
  - Create any Online ID and password
  - Use zack@taxpreptech.com for the email address
- After creating the user, set the access level to "View Only" or the most restrictive option available
- Send us the Online ID and password you created via Verifyle

> **Info:** Bank of America allows you to set limits on how much access each user has. Please select view-only or read-only permissions so we can see statements and transactions but cannot initiate transfers.

American Express

American Express allows you to add account managers with limited access.

- Log in to your account at americanexpress.com
- Click "Account Services"
- Click "Manage Other Users"
- Click "Manage Account Managers" and then "Add Account Managers"
- Follow the prompts to add an account manager using our information (name, email, and phone listed above)

> **Info:** When selecting permissions, choose the most restrictive access level that still allows viewing statements and transaction history.

Chase

Chase allows business account holders to add authorized users or account managers through their online portal.

- Log in to your Chase business account at chase.com
- Navigate to Account Management or Administration settings
- Look for "Access & Security Manager" and click to add a new user
- When prompted for user information, enter:

  • Name: Zachary Hellman

  • Email: zack@taxpreptech.com

  • Phone: (347) 249-4990
- Select "See activity only" access or the most restrictive permission level available
- Send us the login credentials via Verifyle once the user has been created

> **Info:** Chase's user setup process may vary depending on your specific business account type. If you have difficulty finding the user management options, contact your Chase business banker for assistance.

Wells Fargo

Wells Fargo allows business account holders to add guest users with view-only access through their online banking platform.

- Log in to your business account at wellsfargo.com
- Navigate to the Account Access Management section
- Select "Add Guest User" to create a new user with limited access

- Set the access level to "View Only" — this allows us to see account activity and download statements without the ability to move funds
- Create a username and password for the guest user
- Send us the username and password via Verifyle

> **Info:** If prompted for an email address, use zack@taxpreptech.com

Capital One

Capital One does not currently support adding users with restricted access through their online portal. You will need to call Capital One directly to set up our access.

- Call Capital One Business Customer Service at (866) 750-0873
- Request to add an "Account Manager" to your account

  • Note: Do not request an "Authorized User" — that is a different designation with broader permissions. We only need Account Manager access to view statements and transactions.
- When the representative asks for the new user's information, provide:

  • Name: Zachary Hellman

  • Email: zack@taxpreptech.com

  • Phone: (347) 249-4990
- If a login profile is created, send us the credentials via Verifyle

> **Warning:** Capital One's process is handled by phone and may take a few days to complete. Please call during business hours for the shortest wait times.

Citibank

Citibank does not currently offer a secondary user profile with restricted access for most business accounts. There are two options:

Option 1 — Provide Direct Access: Some clients choose to share their primary login credentials with us so we can download statements and view transactions. If you are comfortable with this approach, send us your username and password via Verifyle.

Option 2 — Provide Statements Manually: If you prefer not to share your login, you can download your monthly statements from Citibank and upload them to your Verifyle portal each month.

> **Info:** If Citibank's policies have changed or your account type supports additional users, please contact your Citibank representative and inquire about adding a read-only user. Let us know what they say and we will help you get it set up.

City National Bank (CNB)

City National Bank offers multiple access levels for additional users, but the setup must be done through your relationship banker.

- Contact your CNB relationship banker directly
- Request to create a user profile with read-only or view-only access for your account
- When prompted, provide our information:
  - Name: Zachary Hellman
  - Email: zack@taxpreptech.com
  - Phone: (347) 249-4990
- Once the profile is created, send us the login credentials via Verifyle

> **Info:** CNB has several user access tiers. Ask your banker for the most restrictive level that still allows viewing account statements and transaction history.

Ally

Ally does not currently offer a restricted or view-only access option. According to Ally, any additional user must be added as a full account owner with complete access. There are two options:

Option 1 — Provide Direct Access: Share your Ally online login credentials with us via Verifyle so we can view account activity and download statements.

Option 2 — Provide Statements Manually: Download your monthly statements from Ally and upload them to your Verifyle portal each month.

> **Info:** If you prefer not to share your login credentials, monthly statement uploads work just as well — we simply need to be able to see your transactions. Upload statements as soon as they become available each month.

Other Banks and Credit Card Companies

If your bank or credit card company is not listed above, the general process is similar:

- Log in to your online banking account
- Look for "User Management," "Account Administration," "Manage Users," or a similar option in your settings
- Add a new user with view-only or read-only access
- Use our contact information (listed at the top of this guide) when prompted
- Send us the login credentials via Verifyle

If your bank does not support restricted access or you cannot find the option, contact your bank directly and ask about adding a read-only user. If that is not available, you can always upload your monthly statements to Verifyle instead.

Need Help?

If you run into any issues or need help setting up access for a bank not listed here, contact our office:

Email: zack@taxpreptech.com

Phone: (347) 249-4990