



**FHLBank**  
Chicago

# eBanking MSA Guide

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# MSA Roles and Responsibilities

## Overview

Member Security Administrators (MSAs) have full access to the user administration functionality. As an MSA, you are responsible for Authorized User access at your institution such as user setup, authorization, limit maintenance, suspensions, deletions, and disseminating information to your institution's Authorized Users. This guide describes those duties and provides a base of information from which you can draw on.

## Approval of New Users

Authorized Users that have been initially set up by an MSA require approval from a second MSA. On the Home page, a notification will be displayed to the MSA indicating pending approvals. From the Administration Home page, click on the Authorized User's name to review and approve personal information, roles, and limits. If any of the information needs to be changed, the MSA should modify the information, review, and re-submit. Another MSA is required to approve those changes.

## Suspensions and Terminations

MSAs are responsible for reclaiming the hard token or deleting the soft token from an employee that has been suspended or terminated and for accessing eBanking and modifying the suspended or terminated employee's transaction permissions. A terminated employee with a token that has been suspended or deleted will no longer be able to access eBanking.

## Periodic Review

MSAs should periodically review and update profile information as needed as it is used by the FHLBank Chicago for notifications and mailings. The MSA is responsible for making changes to any user's information in a timely manner. After the necessary modifications and submissions, another MSA must approve. One MSA may modify a second MSA's account for appropriate (as determined by your institution) transactional roles, and a third MSA must approve those modifications. MSAs cannot approve their own pending authorizations. Your institution is responsible for assigning transactional roles to specific personnel and maintaining eBanking security of Authorized User access and transaction authority. Every institution must provide an online annual recertification of all online authorization permissions. MSAs are notified when this process is initiated each year.



## Add a User

New Authorized Users can be set up with one or more roles. Leaving roles unchecked will enable view only access to all modules for all products and services for which your institution participates. An Authorized User can have one or more transaction roles with an access device (token) to initiate transactions with FHLBank Chicago either via eBanking or by telephone.

### Setting up Profile Information Wizard Step 1

- ✓ Select "Add User" from the administration drop-down.
- ✓ The first step in setting up a new user is the Profile information section. FHLBank Chicago uses this information to send tokens, promotional mater, and to contact users. FHLBank Chicago respects your privacy, and the privacy of the users, and will not share this information with a third party unless required bylaw.

Personal Information	Mailing Address
Prefix* <input type="text"/>	Address Line 1* <input type="text"/>
First Name* <input type="text"/>	Address Line 2 <input type="text"/>
Last Name* <input type="text"/>	Country* <input type="text" value="United States"/>
eBanking ID* <input type="text"/>	City* <input type="text"/>
	State* <input type="text"/>
	ZIP* <input type="text"/> ZIP+4 <input type="text"/>

Contact Information	
Email* <input type="text"/>	Fax <input type="text"/>
Phone* <input type="text"/>	Ext. <input type="text"/>
Cell Phone <input type="text"/>	

Internal User

\* Asterisk indicates required field.

## Setting up Profile Information Wizard Step 1 (cont)

Mandatory fields are indicated by the asterisk and should be completed in the following format.

**Personal Information**

Prefix\*

First Name\*  **A**

Last Name\*  **A**

eBanking ID\*  **B**

**Contact Information**

Email\*  **C** Fax:

Phone\*  Ext.

Cell Phone

Internal User

**Mailing Address**

Address Line 1\*  **D**

Address Line 2

Country\*

City\*

State\*

ZIP\*  ZIP+4

- A** First name, Last name should be entered the way you intend it to appear on the site. We recommend entering names with the first letters capitalized.
- B** Login IDs cannot exceed 12 characters. Please use first initial and last name, if available (i.e., msmith). If not, please use first initial, middle initial, and last name (i.e., msmith). The system will display an error if you have chosen an ID which already exists.
- C** Email address should be in a format that does not contain spaces before or after the “@” symbol and must not contain special characters such as # \$ % ^ ( ) - .
- D** Mailing address is the destination to which FHLBank Chicago will send access devices (tokens) and promotional material. The address cannot be a P.O. Box.



# Setting Permissions

## Wizard Step 2

Select the roles for which the new Authorized User should be authorized. Administration permissions for the Member Security Administrator and execute Legal Agreements are controlled by FHLBank Chicago only. Note: For a view-only role, do not check boxes indicating roles; select next and you'll follow instructions for Wizard Step 4.

### **A** Collateral

Allows the Authorized User to submit Qualified Collateral Report (QCR) via the eBanking QCR page or upload a loan listing file. Pledge and Release allows the Authorized User to submit collateral pledge and release forms.

### **B** Safekeeping

Allows an Authorized User to instruct FHLBank Chicago to settle securities from a member's FHLBank Chicago safekeeping account.

### **C** Account

Allows and authorized use to initiate, approve, or view wire transfer activity. Authorized Users will be able to initiate transactions from the selected FHLBank Chicago demand investment deposit accounts via eBanking or by calling FHLBank Chicago at (855)345-2244, or (855) FHLB-CHI option2.

## **D**Funding

Allows the Authorized User to initiate advances and letters of credit. Only letters of credit for public unit deposits (PUD) may be initiated online. Authorized Users may initiate transactions via eBanking or by calling FHLBank Chicago at (855) 345-2244, or (855) FHLB- CHI option 1/

## **E**Community Investment

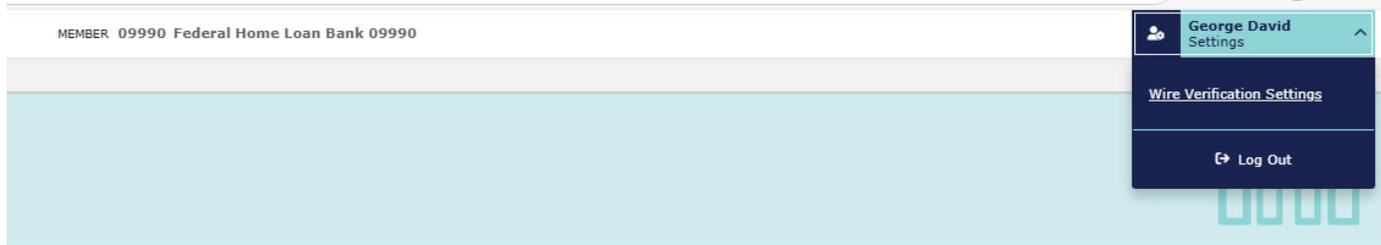
Allows an Authorized User to access the AHP and/or DPP online systems.



# Wires Access

## Wizard Step 3

A member can be Single or Dual authorized based on what the MSA has set up and approved in the Wire Verification Settings screen. If Single, the MSA only needs to set up **A** - Initiate Limits. If Dual, the MSA should setup both **A** - Initiate and **B** - Approval limits as needed.

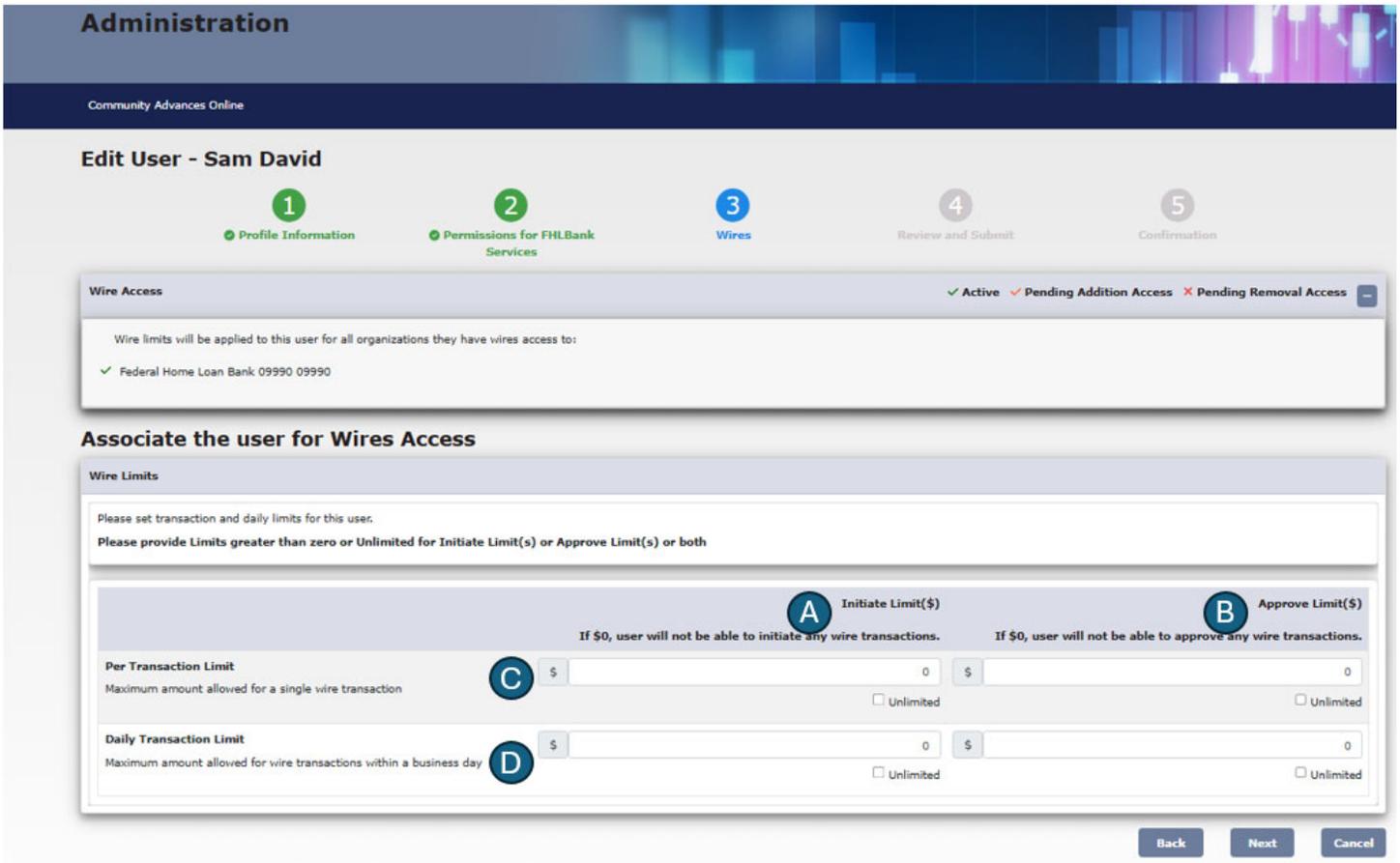


**A – Initiate Limits (\$):** The total amount that the user can submit for a wire

**B – Approve Limits (\$):** The total amount that the user can approve for a wire

**C – Per Transaction Limit:** The total amount a user can submit or approve on a single wire transaction

**D – Daily Transaction Limit:** the total amount that a user can submit or approve for the day for all wires



# Review and Submit Wizard Step 4

Upon completion of the Authorized User set up, the MSA may review the profile information, roles, and wire limits. Approved role selections by two MSAs are indicated by a green checkmark, yellow indicates pending approval by another MSA, and red X's indicate no authority or read only. Edits may be made by selecting the Back button.

Review user roles and wire limit setup before approving

Federal Home Loan Bank 09990 09990

**Authorization Permissions**

<b>Administration</b> <ul style="list-style-type: none"><li>✗ Member Security Administrator (MSA)</li><li>✗ Execute Legal Agreements</li></ul>	<b>Accounts</b> <ul style="list-style-type: none"><li>✓ Wires</li></ul>	<b>Collateral</b> <ul style="list-style-type: none"><li>✗ Submit QCR and Listing</li><li>✗ Pledge and Release</li><li>✗ Collateral Verification Review</li></ul>
<b>Funding</b> <ul style="list-style-type: none"><li>✗ Advance Transact</li><li>✗ LC Transact</li></ul>	<b>Safekeeping</b> <ul style="list-style-type: none"><li>✗ Transact</li></ul>	<b>Community Investment</b> <ul style="list-style-type: none"><li>✗ AHP Online</li><li>✗ DPP Analyst</li><li>✗ DPP Admin</li></ul>

**Access Permissions**

✓ Accounts	✓ Collateral	✓ Funding
✓ Capital Stock	✓ Safekeeping	✗ Community Investment
✗ MPFÁ® Program	✓ Information and Documents	✓ Knowledge Center

**Wire Access** ✓ Active ✓ Pending Addition Access ✗ Pending Removal Access

Wire limits will be applied to this user for all organizations they have wires access to:

- ✓ Federal Home Loan Bank 09990 09990

**Wire Limits**

	Initiate Limit(\$)	Approve Limit(\$)
Per Transaction Limit	\$ 10,000	\$ 10,000
Daily Transaction Limit	\$ 10,000	\$ 41,000

Back Submit Cancel

## Approving Permissions

Once the first MSA has submitted permissions, a second MSA will need to approve any pending additions, edits or deletions/suspensions. When reviewing the Administration screen, the user can see any pending approval or pending deletion or suspensions indicated by the status as "Pending MSA Approval" and the orange checkmark or X to indicate the pending approval or deletion.

Select the pending user by clicking on their name

Accounts - Collateral - Funding - Capital Stock - Reports - Safekeeping - Administration - Help

## Administration

Collateral Review Online Community Advances Online

Effective Date: 11/29/2016

eBanking Services Agreement  
 Wires

Collateral  
 Safekeeping

Advances  
 Letters of Credit

Action	Name	Last Login	Status	Administration	Accounts	Collateral	Funding	Capital Stock	Safekeeping
Select	Test1	Tom	Pending MSA Approval	Execute Legal Agreements	Wires	Submit QCR and Listing	Advance Transact	LOC Transact	Access

- ✓ Approved
- ✓ Pending Approval
- ✗ Pending (Deletion/Suspension)

✓ Review all pending approvals, if all pending changes are satisfactory the MSA will select "Approve" Please note that any changes regarding wire limits require separate approval

### Tom Test1 Details

Back

**Profile Information**

Name	Ms. Tom Test1	Mailing Address	433 W Van Buren Chicago, IL 60607 United States	Phone	312 552-5700
eBanking ID	testtom123			Cell Phone	-
Email	alismelko@gmail.com			Fax	-

**Federal Home Loan Bank 09990 09990** (pending modification) Approve

**Authorization Permissions**

<b>Administration</b> ✗ Member Security Administrator (MSA) ✗ Execute Legal Agreements	<b>Accounts</b> ✓ Wires	<b>Collateral</b> ✓ Submit QCR and Listing ✓ Pledge and Release ✗ Collateral Verification Review
<b>Funding</b> ✗ Advance Transact ✗ LC Transact	<b>Safekeeping</b> ✗ Transact	<b>Community Investment</b> ✗ AHP Online ✗ DPP Analyst ✗ DPP Admin

**Access Permissions**

✓ Accounts ✓ Capital Stock ✗ MPFA Program	✓ Collateral ✓ Safekeeping ✓ Information and Documents	✓ Funding ✗ Community Investment ✓ Knowledge Center
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**Wire Access** Active ✓ Pending Addition Access ✗ Pending Removal Access

✓ Federal Home Loan Bank 09990 09990

**Wire Limits** (pending modification) Approve

	Initiate Limit(\$)	Approve Limit(\$)
Per Transaction Limit	\$ 10,000,000	\$ 10,000,000
Daily Transaction Limit	Unlimited	Unlimited

✓ Upon approval, all pending authorizations transition to an active state, enabling the user to utilize the associated permissions.

## View Only

After your MSA sets you up as an Authorized User, you will receive an email from MemberSupport@fhlbc.com (with the subject line “Welcome to eBanking! | FHLBank Chicago”) that contains instructions on how to set up your eBanking account.

Download the Microsoft Authenticator App and follow the instructions in the e-mail.

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**From:** [eBanking-Test@fhlbc.com](mailto:eBanking-Test@fhlbc.com) <[eBanking-Test@fhlbc.com](mailto:eBanking-Test@fhlbc.com)>  
**Sent:** Wednesday, December 10, 2025 10:43 AM  
**To:** Rajbir Kaur <[rkaur@ceiamerica.com](mailto:rkaur@ceiamerica.com)>  
**Subject:** Welcome to eBanking! | FHLBank Chicago  
Welcome to eBanking with the Federal Home Loan Bank of Chicago!

In order to log-in and get started, you will first need to set-up your account on our security authentication platform, Microsoft Authenticator.

By following the link below to fhlbc.com, you'll find an overview of the instructions on how to download the Microsoft Authenticator app on your smartphone, register through your computer, and log-into eBanking. In addition, the step-by-step instructions for both iPhone and Android devices will help guide you through the process:

<https://www.fhlbc.com/news/details/2023/04/17/microsoft-authenticator-launches-today-ebanking-and-ahp-online-login>

If you still need help, contact our Member Support team at [membersupport@fhlbc.com](mailto:membersupport@fhlbc.com) or 1.855.345.2244, option 0.

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## Logging in to eBanking

Your e-mail, password and Authenticator device are used to access eBanking.

For new eBanking users, [visit fhlbc.com](https://www.fhlbc.com) and click the “Login” button on the upper right-hand corner of the page, enter your credentials, and on the Application Homepage click “Launch”. From there, follow [our step-by-step instructions](#).

## Transactional Access

With the exception of wire transactions, all Authorized Users, regardless of their assigned roles, may view transaction initiation screens, enter data, and progress through the wizards. However, a user may only submit transactions if the MSA has authorized him or her to do so. Some home pages and links will only appear if the member participates in the program or product and the user has been authorized, including the Mortgage Partnership Finance® (MPF®) Program and competitive Affordable Housing Program (AHP).

*Note: For a view-only role, do not check boxes indicating authorization permissions*

If an MSA grants an individual wire permissions, the use of a security device (B2C soft or hard token) will be required. The B2C soft token security device will be sent by FHLBank Chicago automatically when they are set up with wires access and will be sent to the user via email which was set up by the MSA in their profile information. If the user prefers a hard token, they will need to send an email to [MemberSupport@fhlbc.com](mailto:MemberSupport@fhlbc.com) indicating they want a hard token and provide the physical address they would like the token to be sent to.

Hard tokens are sent with information for activating the device and should arrive within 24- 48 hours of the second MSA's approval.

### HELPFUL INFORMATION

- Make sure your SPAM filters allow emails from [MemberSupport@FHLBC.COM](mailto:MemberSupport@FHLBC.COM)
- Use the link to eBanking in the email and bookmark it for easy access in the future.
- Authorized Users requiring a token replacement for any reason other than token expiration, will be subject to a Replacement Token fee as described in Schedule A of the Member Products and Credit Policy.



# Administration Home

All Authorized Users are displayed on the Administration Home page and may have their profiles and permissions edited, suspended, deleted, or reviewed by the MSAs. Alternatively, an Administration Summary Report details each Authorized User's roles selected. Each module is listed with the applicable roles selected. MSAs will be required to periodically review and update profile and permissions information for their Bank's users; this information is also used by the FHLBank Chicago for notifications and mailings.

Effective Date : 11/29/2016 **A**

eBanking Services Agreement  
 Wires

Collateral  
 Safekeeping

Advances  
 Letters of Credit

Action	Name	Last Login	Status	Execute Legal	Accounts		Collateral			Funding		Capital Stock		Safekeeping	
					Access	Wires	Submit QCR and Listing	Pledge And Release	Collateral Verification Review	Access	Advance Transact	LOC Transact	Access	Access	SK Transact
Select	David, George	01/07/2026	Active	<b>C</b> ✓	✓		✓			✓		✓		✓	
Select	David, Sam	12/17/2025	Active		✓	✓	✓			✓		✓		✓	
Select	Fang, salos	12/17/2025	Active	✓	✓		✓			✓		✓		✓	

## A - Effective Date

Set by FHLBank Chicago, identifies the date transactroles become effective and Authorized Users may begin to initiate transactions or call-in requests. Only those authorized individuals may initiate transactions whether online or via phone with FHLBank Chicago.

## B - Administration

An Authorized User role, designated in the eBanking Corporate Certificate of Authority and Certificate of Incumbency, set up only by FHLBank Chicago Member Support. Roles allow an MSA to add, modify, maintain, and delete Authorized User accounts, setup wire authorizations. Transactional roles may be assigned by MSAs.

## C - Execute Legal Agreements

An Authorized User role set up only by FHLBank Chicago Member Support indicating that an individual is authorized to execute FHLBank Chicago legal agreements pursuant to the eBanking corporate certificate of Authority and Certificate of Incumbency.

## D - Status

Indicates the Authorized User capability along with the established authorities. Status descriptions are Active, Suspend, Delete, Waiting for Approval Active (Pending deletion), Waiting for Approval Active (Pending Modification), Waiting for Approval Active (Pending Suspension), and Waiting for Approval new (Pending Activation).

Effective Date : 11/29/2016

eBanking Services Agreement  
 Wires

Collateral  
 Safekeeping

Advances  
 Letters of Credit

Action	Name	E Last Login	Status	Administration		Accounts		Collateral			Funding		Capital Stock	Safekeeping		Co
				Execute Legal	MSA Agreements	Access	Wires	Access	Submit QCR and Listing	Pledge And Release	Collateral Verification Review	Access	Advance Transact	LOC Transact	Access	Access
Select	David, George	01/07/2026	Active	✓		✓	✓				✓		✓	✓		
Select	David, Sam	12/17/2025	Active			✓	✓	✓			✓		✓	✓		
Select	Fang, sales	12/17/2025	Active	✓		✓	✓				✓		✓	✓		

## E - Last Login

The date an Authorized User last accessed eBanking. Blanks indicate the Authorized User has not logged in to eBanking.

## F - Accounts

This role allows Authorized Users to view or to perform and verify wire transactions. Authorized Users with transact permission will be able to initiate transactions from the selected FHLBank Chicago demand investment deposit accounts via eBanking or by calling FHLBank Chicago at (855) 345-2244, or (855) FHLB-CHIoption2.

## G - Collateral

Authorized Users may view or conduct certain collateral functions such as import Qualified Collateral Report (QCR) or loan listing files; submit collateral Pledge and Release forms.

## H - Funding

Allows the Authorized User to initiate advances and PUD Letters of credit. Authorized Users will be able to initiate transactions via eBanking or by calling FHLBank Chicago at (855) 345- 2244, or (855) FHLB-CHI option1.

## I - Safekeeping

Provides the ability to instruct FHLBank Chicago to settle securities from a member's FHLBank Chicago safekeeping account.

## J - Community Investment (not shown)

Provides Authorized Users access to the AHP and DPP online systems.

## Action

A drop down that allows the MSA to “View,” “Edit,” “Suspend,” or “Delete” an Authorized User’s profile data and permissions.

### Need Help?

We’re here to assist you with eBanking questions.

Phone: (855) 345-2244 or (855) FHLB-CHI, option 0.

Email: [MemberSupport@FHLBC.com](mailto:MemberSupport@FHLBC.com)