

Primary Admins and Secondary Admins are set up by your FI; these Admins set up other employees as Business Banking users via the Entitlements function, aka “Manage Users”.

Add a User

1. Go to Additional Services menu > Manage Users.
2. Click Add a user.
3. Enter user info at the top.
 - Email address is used to send login instructions to the user.
 - The user gets 2 emails with username and password
 - Phone number is used for multi-factor authentication.
 - Phone extensions don’t work with MFA

Users with Account Access

Zoya Kapoor	Active
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+ Add a user

Manage User Details and Access Settings

User Details

First name	Middle name (optional)	Last name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone number	Email	
<input type="text" value="(xxx) xxx-xxxx"/>	<input type="text"/>	

Tips:

- Only the Primary Admin and Secondary Admins can access this screen.
- Unlimited users are allowed.

Modify Account Specific Access

Permissions can be broad to very narrow. The hierarchy is TIN > Account > Feature > Task. See pages 4 and 5 for a list of all features and tasks.

1. If the business has multiple Tax IDs, select one to view linked accounts.
 2. Grant full access to *all accounts within the selected TIN*, if desired.
 3. Grant full access to *a specific account within the selected TIN*, if desired.
 4. *Permission options for Checking, Savings, and Money Market accounts are the same.
 5. Select permissions for loans if applicable.
- * payment options may vary for these accounts

The screenshot displays the 'User Access Settings' page. At the top right, there is a dropdown menu labeled 'Select user to clone'. Below this is the section 'Modify account specific access' with the instruction 'Select a Tax ID and set access for each account'. A dropdown menu shows 'Classy Catering 1 of 2' (labeled 1). To its right is a checkbox labeled 'Select all for this Tax ID' (labeled 2). Below this are five account rows, each with a 'Select All' checkbox (labeled 3):

- ▶ **Checking - *0001** (\$364,594.18)
- ▶ **Savings - *0002** (\$203,759.01)
- ▶ **Money Market - *0003** (\$8,864.40)
- ▶ **Credit Card - *0004** (\$250,691.73)
- ▶ **Building Loan - *0005** (\$133,459.85)

A blue bracket groups the first three accounts (Checking, Savings, Money Market) under label 4. Another blue bracket groups the last two accounts (Credit Card, Building Loan) under label 5.

Note: “Select user to clone” (top right) appears to Primary Admins; this option changes to “Copy my access” for Secondary Admins.

Modify Account Specific Access

Expanded permissions for a specific account – see next two pages for descriptions.

6. Grant basic access to an account.
7. Grant access to manage and/or approve ACH and Wire templates as well as initiate and/or approve ACH and Wire payments.
8. Permissions for Loans vary from the other accounts:
 - Loans do not have Stop Pay, Internal Transfer, ACH or Wires.

<p>▼ Checking - *0001 (\$43,632.42)</p>	Full Access Granted	<input type="checkbox"/>
View Balances		<input type="checkbox"/>
View Transaction Details / History		<input type="checkbox"/>
Stop Payments		<input type="checkbox"/>
Internal Transfer		<input type="checkbox"/>
▶ ACH Templates	Full Access Granted	<input type="checkbox"/>
▶ ACH Payments	Full Access Granted	<input type="checkbox"/>
▶ ACH Collections	Full Access Granted	<input type="checkbox"/>
▶ ACH File Pass-Through	Full Access Granted	<input type="checkbox"/>
▶ Domestic Wire Transfer Templates	Full Access Granted	<input type="checkbox"/>
▶ International Wire Transfer Templates	Full Access Granted	<input type="checkbox"/>
▶ Domestic Wire Transfer Payments	Full Access Granted	<input type="checkbox"/>
▶ International Wire Transfer Payments	Full Access Granted	<input type="checkbox"/>

<p>▼ Commercial loan - *0005 \$50,495.00</p>	Full Access Granted	<input type="checkbox"/>
View balances		<input type="checkbox"/>
View Transaction Details / History		<input type="checkbox"/>
▼ Loans	Full Access Granted	<input type="checkbox"/>
Make Loan payment		<input type="checkbox"/>
Request Loan Advance		<input type="checkbox"/>

Basic permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to...
View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Stop Payments	n/a	Submit a Stop Payment under Additional Services
Internal Transfer	n/a	Make a Transfer under Move Money; must have at least one other account provisioned for this

Permissions for Loan accounts:

Feature	Task	Grants the access to...
View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Loans	Make Loan Payment	Make a payment to this loan; enable at least one other account for Internal Transfer that's eligible for debits
	Request Loan Advance	Draw money from this loan; enable at least one other account for Internal Transfer to receive the advance

Payments permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to...
ACH Templates	Manage ACH Templates	Create and edit templates for ACH payments
	Approve ACH Templates	Approve new and edited ACH templates
ACH Payments	Create Ad Hoc ACH Payments	Create a one-time ACH payments file
	Create ACH Payments Using Templates	Create an ACH payments file using a template
	Approve ACH Payments	Approve ACH payments
ACH Collections	Create Ad Hoc ACH Collections	Create a one-time ACH collections file
	Create ACH Collections using Templates	Create an ACH collections file using a template
	Approve ACH Collections	Approve ACH collections
ACH File Pass-Through	Create ACH File Pass-Through	Upload a NACHA-formatted ACH file for pass through
	Approve ACH File Pass-Through	Approve a NACHA-formatted ACH file for pass through
Domestic Wire Templates	Manage Domestic Wire Templates	Create and edit templates for domestic wires
	Approve Domestic Wire Templates	Approve new and edited domestic wire templates
International Wire Templates	Manage International Wire Templates	Create and edit templates for international wires
	Approve International Wire Templates	Approve new and edited international wire templates
Domestic Wire Transfer Payments	Create Ad Hoc Domestic Wire Transfer Payments	Create a one-time domestic wire
	Create Domestic Wire Transfers Using Templates	Create a domestic wire using a template
	Approve Domestic Wire Transfer Payments	Approve domestic wires
International Wire Transfer Payments	Create Ad Hoc International Wire Transfer Payments	Create a one-time international wire
	Create International Wire Transfers Using Templates	Create an international wire using a template
	Approve International Wire Transfer Payments	Approve international wires

Set access for all accounts

Give the user access to certain functionality for all accounts, i.e. some permissions are not assigned on a per account basis.

1. ACH File Import:
 - Manage Import File Definitions – allows the user to create the map that defines the data in the imported file
 - Import Recipient Information – allows the user to import the delimited or NACHA file
2. Add-on products(for example, Bill Pay and Online Statements).
 - For Online Statements, at least one account must have “View Transaction Details/History” selected.
3. Payments Reports
 - Gives access to the Reports main menu option.

Set access for all accounts

ACH File Import - Import Recipient Information	1	<input type="checkbox"/>
ACH File Import - Manage Import File Definitions		<input type="checkbox"/>
Bill Pay		<input type="checkbox"/>
Business Mobile App	2	<input type="checkbox"/>
Online Statements		<input type="checkbox"/>
Payments Reports	3	<input type="checkbox"/>

Set transaction and approval limits for all accounts

For each permission granted above, limits must be established. Check “Apply Company Limits” to grant the maximum limits (set by the FI) or enter a lower amount. See table below for options when each limit type is expanded. If your FI suppressed monthly limits, which applies to all ACH and wire payments, those fields do not show.

Set transaction limits for all accounts ?

▶ ACH Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ ACH Collections Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ ACH File Pass-Through Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ Domestic Wire Transfer Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ International Wire Transfer Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ Transaction Approval Limits	Apply Company Limits	<input type="checkbox"/>

Feature	Types of Limits
ACH Payments	Per Transaction, Per Day, Per Month
ACH Collections	Per Transaction, Per Day, Per Month
ACH File Pass-Through	Per File, Per Day, Per Month
Domestic Wire Creation	Per Transaction, Per Day, Per Month
International Wire Creation	Per Transaction, Per Day, Per Month
Transaction Approval Limits	ACH Payments Approval Per Transaction, ACH Collections Approval Per Transaction, ACH File Pass-Through Approval Per File, Domestic Wire Approval Per Transaction, International Wire Approval Per Transaction

Tips:

- Required limits are boxed in red.
- Limit cannot exceed the company limit set by the FI.

Apply Company Limits

maximum \$100,000.00

maximum \$100,000.00

maximum \$500,000.00

⚠ Currently entitled capabilities require valid limits be set

Set approval thresholds for all accounts

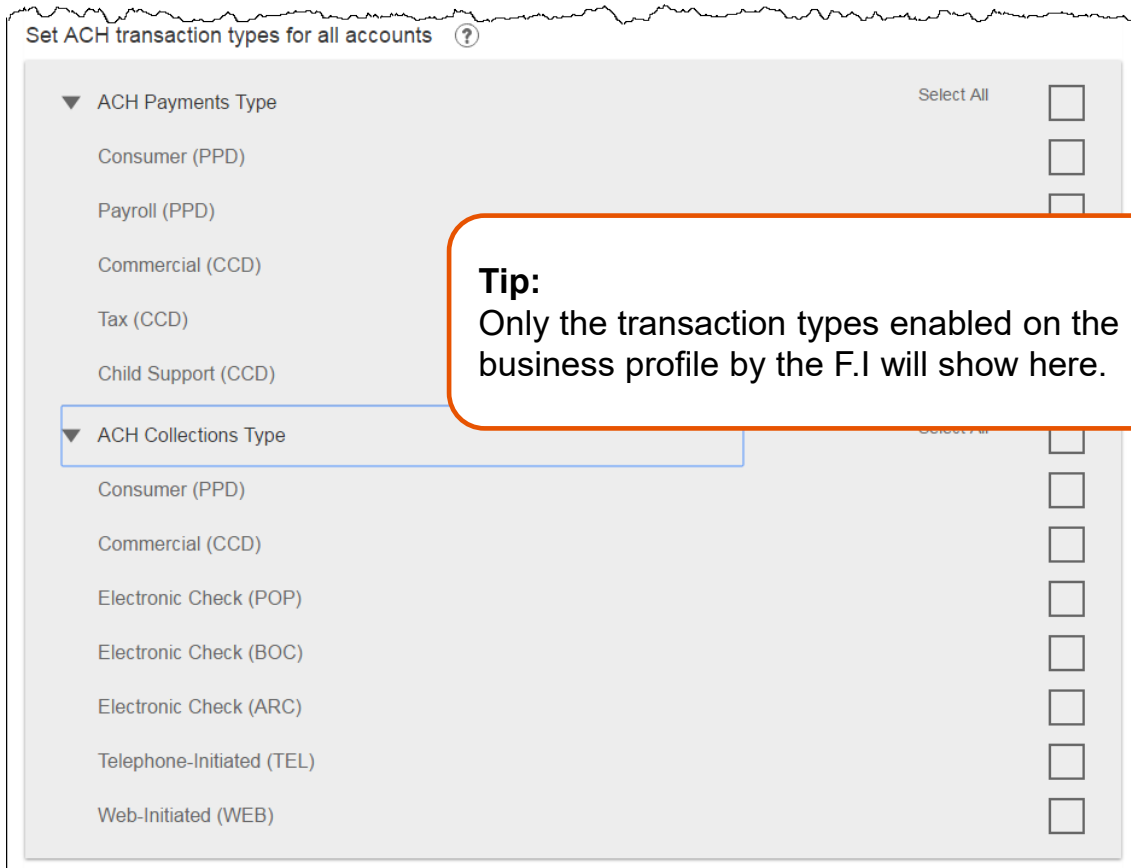
Determines thresholds for when payments initiated by this user will require dual approval. Dual approval is required for any transaction that exceeds the threshold limit. The business admin can set the threshold limit to be the maximum amount displayed or enter a value below that.

Set approval thresholds for all accounts ?

▼ Transaction Approval Thresholds	Apply Company Thresholds	<input type="checkbox"/>
ACH Payments Approval Threshold per Transaction	<i>Maximum \$25,000.00</i>	<input type="text"/>
ACH Collections Approval Threshold per Transaction	<i>Maximum \$10,000.00</i>	<input type="text"/>
Domestic Wire Payments Approval Threshold per Transaction	<i>Maximum \$25,000.00</i>	<input type="text"/>
International Wire Payments Approval Threshold per Transaction	<i>Maximum \$25,000.00</i>	<input type="text"/>

Set ACH transaction types for all accounts

If ACH Payments and/or Collections access is given for any account, the Business Admin sets access for which transaction types the user sees when creating templates or payments.



Last, the Business Admin clicks Save (not shown). If there are other Business Admins, the user must be approved (covered in "Approve a Business User" Training Guide).

Manage Users

Business Admins and Users show on the Manage Users screen, in alphabetical order.

- Primary Admin can edit a Secondary Admin’s access.
- Secondary admins can manage other secondary admins; can only grant entitlements that they themselves have been granted.

User status descriptions:

- **Active** – user is able to access Business Banking
- ***Active with warning icon** – an Admin edited a user’s profile; user remains active and can continue to log into Business Banking and perform tasks based on existing entitlements; new entitlements must be approved by another Admin.
- ***Setup Pending Approval** – an Admin added a new user; must be approved by another Admin before receiving login credentials via email
- **FI Review Pending** – applicable if your FI enables User Screening for Business Admin, Business Users, or both; it means the FI must approve new or edited users
- **On Hold** – Access toggle is set to No; user cannot access Business Banking.
- ***Update Approval Declined** – an Admin declined this user in the approval workflow

Users with Account Access + Add a user

Name ▼	Role	Status	Grant Access	Options
Alexis Colby	Secondary Admin	Active	YES <input checked="" type="checkbox"/>	Options ▼
Andre Johnson	Secondary Admin	⚠ FI Review Pending	--	Options ▼
DI University	Primary Admin	Active		
Harley Davidson	Business User	On Hold	<input type="checkbox"/> NO	Options ▼
Michael Jordan	Business User	⚠ Setup Pending Approval	--	Options ▼
Tanner Winters	Business User	⚠ Active	YES <input checked="" type="checkbox"/>	Options ▼

Manage Users

Manage Secondary Admins and Business Users via the Options link.

Options for an Active User:

- **Print user details** – full printout of all the user’s access and limits
- **Edit user** – change anything except the user’s name
- **Copy user** – select to copy this user’s permissions for a new user (shows only for the Primary Admin)
- ***Reset password** – sends a temporary password to the user’s phone via call or text
- ***Generate access code** – delivers a one-time access code on the screen that the Admin gives the user if needed during login (not for payment approvals)
- **Delete user** – permanently deletes the user from Business Banking (n/a for Secondary Admins; the FI must delete them)
- Slide **Access** toggle to No to change status to Disabled (temporary hold)

Options for a Locked User – same options as above except:

- No Reset password and Generate access code options
- ***Reset password and Unlock user** – unlocks the user and sends a new temporary password to the user’s phone via call or text
- ***Unlock user** – unlocks user so they can login with original password

** Options show only if the FI has enabled these features for businesses*

Users with Account Access + Add a user

Name ▼	Role	Status	Grant Access	Options
Bookkeeper Jones	Business User	On Hold	NO	Options ▼
Derek Hawes	Business User	Active	ES	Options ▼
Sally Burley	Business User	Active	ES	Options ▼
Xavier Volf	Secondary Admin	Active	ES	Options ▼

- Print user access details
- Edit user access
- Copy user
- Reset password
- Generate access code
- Delete user