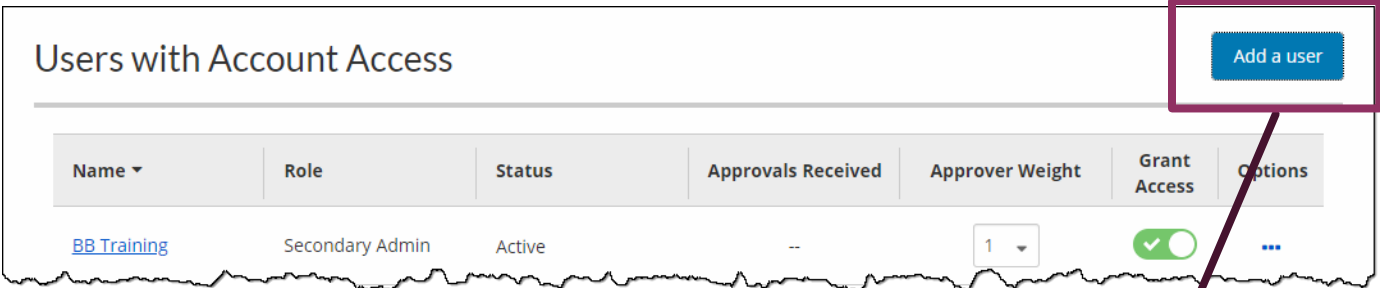


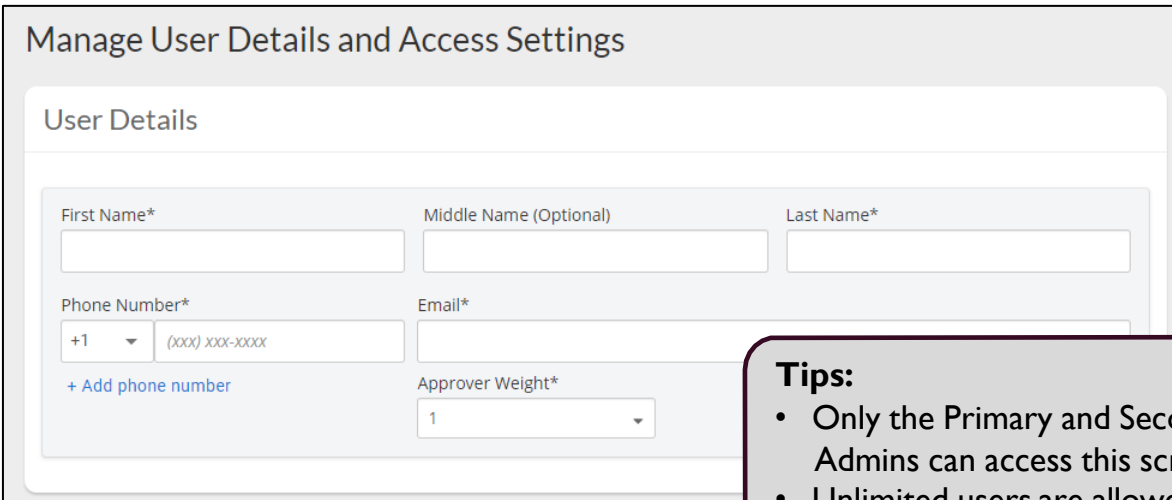
Your FI sets up Primary Admins and Secondary Admins. These Admins set up other employees as Business Banking users via the Entitlements function, aka “Manage Users”.

Important! Your FI can also add, edit, and delete business users. See the [FI Manage Business Users quick help guide](#) for details.



Add a User

1. Go to Additional Services menu > **Manage Users** screen.
2. Select **Add a user** button.



Tips:

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

3. Enter user details:
 - **Phone number** - used to get a one-time passcode for initial login. International numbers are supported but not phone extensions. FI sets max # allowed (up to 4).
 - **Email** - where the username and password are sent. Only 1 allowed.
 - **Approver Weight** – applicable if the user will approve ACH/wire payments, templates and/or other business users.

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. Permission options for Credit Cards and Loans are the same.

* payment options may vary for these accounts; controlled by the FI in Admin Platform.

User Access Settings

Select user to clone ▼

Modify account specific access

Select a Tax ID and set access for each account

Classy Catering 1 of 2 ▼ 1

2 Select all for this Tax ID

<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 60%;"> <p>▶ Checking - *0001 (\$364,594.18)</p> </div> <div style="width: 35%; text-align: right;"> 3 Select All <input type="checkbox"/> </div> </div>
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 60%;"> <p>▶ Savings - *0002 \$203,759.01</p> </div> <div style="width: 35%; text-align: right;"> 4 Select All <input type="checkbox"/> </div> </div>
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 60%;"> <p>▶ Money Market - *0003 (\$8,864.40)</p> </div> <div style="width: 35%; text-align: right;"> 5 Select All <input type="checkbox"/> </div> </div>
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 60%;"> <p>▶ Credit Card - *0004 \$250,691.73</p> </div> <div style="width: 35%; text-align: right;"> 5 Select All <input type="checkbox"/> </div> </div>
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 60%;"> <p>▶ Building Loan - *0005 \$133,459.85</p> </div> <div style="width: 35%; text-align: right;"> 5 Select All <input type="checkbox"/> </div> </div>

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. Stop pay is host-dependent.
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 Credit Cards and Loans vary from the other accounts:
 - Loans do not have Stop Pay, Internal Transfer, ACH or Wires.

▼ Checking - *0001 (\$43,632.42)	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"/>

▼ **Commercial loan - *0005**

\$50,495.00



Full Access Granted

View balances

View Transaction Details / History

▼ **Loans**

Full Access Granted

Make Loan payment

Request Loan Advance

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 – interface-dependent
Internal Transfer	n/a	Make a Transfer under Move Money; must have at least one other account provisioned for this

Many SSOs require that at least one account is entitled to View Balances and/or View History.

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

These permissions are not assigned on a per account basis.

ACH File Import

- Two options display if ACH Import is enabled for the business. See the ACH Import quick help guide for details.

Approve User

- Grants the ability to approve new user setups and changes to users.
- Shows only if the FI has enabled “Manage User – Entitlements” feature for the business’s experience.

SSO products

- List varies based on FI offering and assigned business experience.
- Examples: Bill Pay, Invoice and Accounting, Remote Deposit, Online Statements.

Reports

- Reports available with the core solution and then enabled per experience in Admin Platform: Multi-Account Report, Payments Reports, and User Activity Report.
- Any or all selected reports enables the Reports option in the main menu.



Set access for all accounts

ACH File Import - Import Recipient Information	<input type="checkbox"/>
ACH File Import - Manage Import File Definitions	<input type="checkbox"/>
Approve User	<input type="checkbox"/>
Bill Pay	<input type="checkbox"/>
Invoicing and Accounting	<input type="checkbox"/>
Multi-Account Report	<input type="checkbox"/>
Payments Reports	<input type="checkbox"/>
Remote Deposit	<input type="checkbox"/>
User Activity Report	<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 when payments initiated by this user will require dual approval. Dual approval is required for any transaction that exceeds the threshold limit. Company approval thresholds are set by the FI. 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 ?

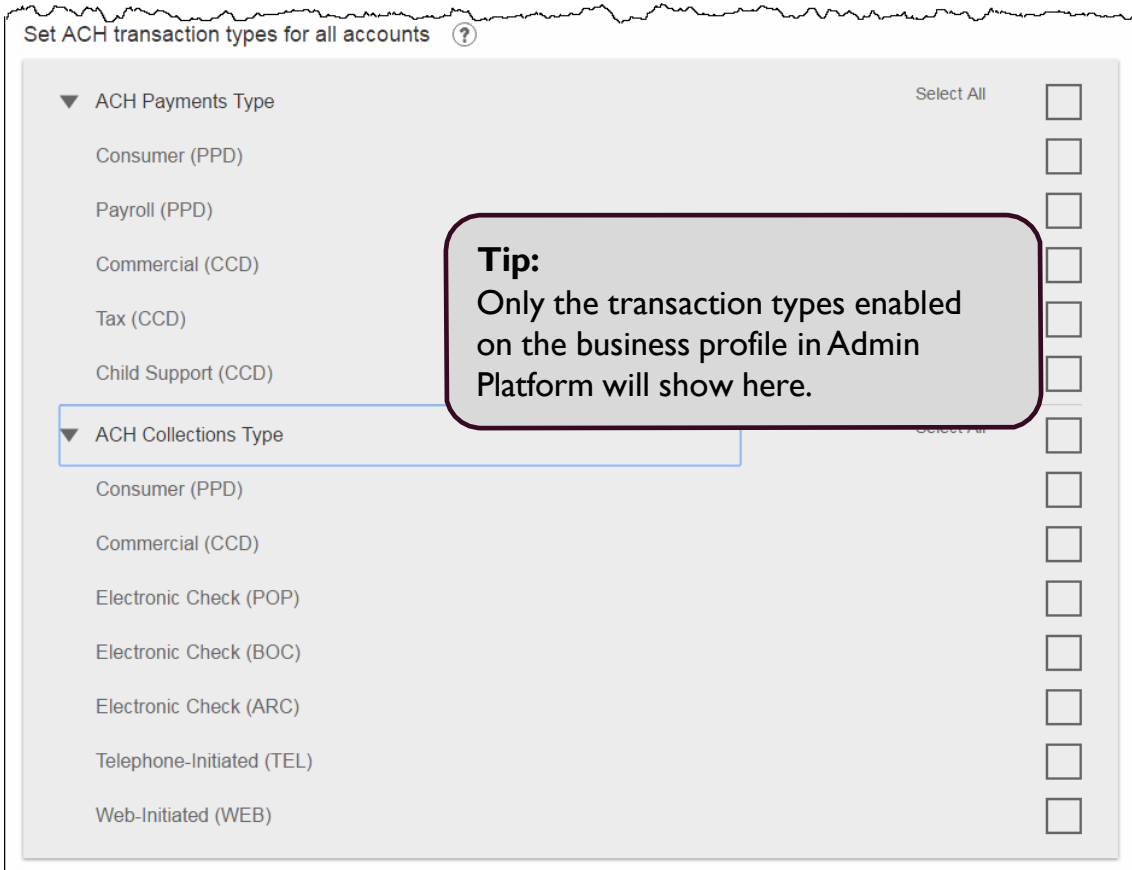
▼ Transaction Approval Thresholds	Apply Company Thresholds	<input type="checkbox"/>
ACH Payments Approval Threshold per Transaction	<i>Maximum \$25,000.00</i>	<input type="text"/>
ACH Collections Approval Threshold per Transaction	<i>Maximum \$10,000.00</i>	<input type="text"/>
Domestic Wire Payments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

Tip: A transaction type where the FI sets the approval threshold limit to \$0 **will not appear** here.

For example, in this screenshot, the FI set the ACH File Pass-Through approval threshold to \$0, which means ALL those transactions require approval. The system doesn't allow the business to override that.

Set ACH transaction types for all accounts

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



Set ACH transaction types for all accounts ?

▼ ACH Payments Type Select All

- Consumer (PPD)
- Payroll (PPD)
- Commercial (CCD)
- Tax (CCD)
- Child Support (CCD)

▼ ACH Collections Type Select All

- Consumer (PPD)
- Commercial (CCD)
- Electronic Check (POP)
- Electronic Check (BOC)
- Electronic Check (ARC)
- Telephone-Initiated (TEL)
- Web-Initiated (WEB)

Tip:
Only the transaction types enabled on the business profile in Admin Platform will show here.

Last, the Business Admin clicks Save (not shown). User approval may be required – see the “Approve a Business User” quick help guide.

Once a user is created, and approved if needed, the financial institution receives this email (emails also sent when users are edited and deleted).

Digital Insight

DI Training,
User Create activity has been detected for your Business Banking customer, Classy Catering. The activity was performed on the profile of Merry Baker by Liz Walker.

Thank You,
Digital Insight

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 active and can access Business Banking
- **Active with warning icon** – this user’s profile has been edited and changes need to be approved; user is active and can still log in and perform tasks based on existing entitlements
- **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** – Grant Access toggle is set to OFF; user cannot access Business Banking.
- **Setup Pending Approval** – this user was added and must be approved before receiving login credentials via email
- **Setup Approval Declined** – an approver at the business declined this new user setup
- **Update Approval Declined** – an approver at the business declined an edit made to this user profile

Users with Account Access

Add a user

Name ▾	Role	Status	Approvals Received	Approver Weight	Grant Access	Options
BB Training	Secondary Admin	Active	--	1 ▾	<input checked="" type="checkbox"/>	...
Bill Murray	Business User	Setup Approval Declined	--	1 ▾	--	...
Greta Smith	Secondary Admin	⚠ Active	0 / 1	--	<input checked="" type="checkbox"/>	...
Roger Moore	Business User	⚠ Update Pending Approval	0 / 1	--	--	...

Approvals Received: the FI sets the number of approvals required for new and edited users. This column shows how many approvals have been received vs required. See the “Approve a Business User” quick help guide for more info.

Manage Users

For existing users, the **Approver Weight** must be edited here. Go to Options for other edits and management options.

Options for an Active User:

- **Print details** – full printout of all the user’s access and limits
- **Edit user access** – change anything except the user’s name
- **Copy user** – create a new user with this user’s permissions (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
- Slide **Access** toggle to No to change status to On Hold (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

Users with Account Access

[Add a user](#)

Name	Role	Status	Approvals Received	Approver Weight	Grant Access	Options
BB Training	Secondary Admin	Active	--	1	<input checked="" type="checkbox"/>	...
Bill Murray	Business User	Setup Approval Declined		1	--	...
Greta Smith	Secondary Admin	⚠ Active		--	<input checked="" type="checkbox"/>	...
Roger Moore	Business User	⚠ Update I Approval		--	--	...

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