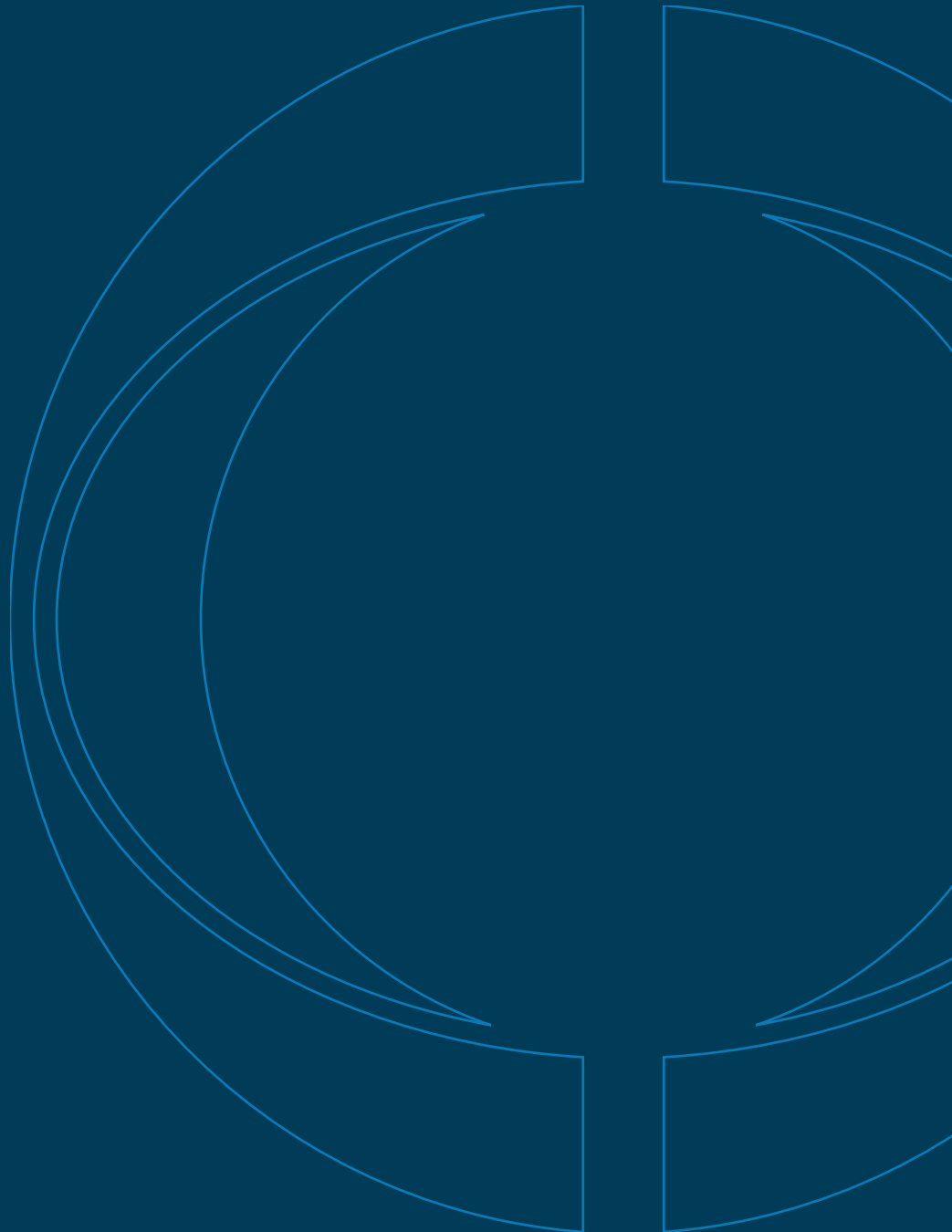


USER GUIDE:
USER CREATION & ADMINISTRATION

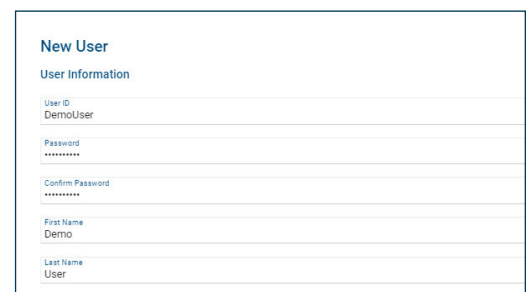
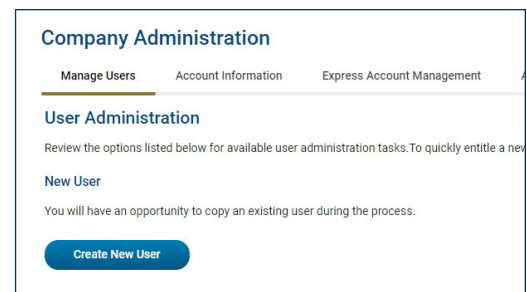
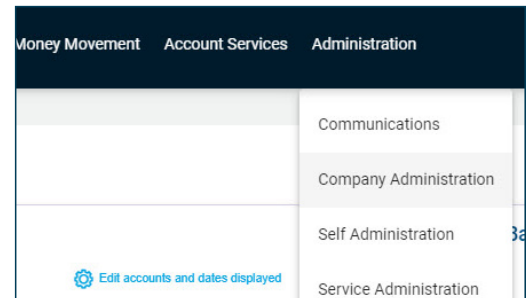


User Guide: User Creation & Administration

Create a User.

Perform the following steps in order.

- 1 Hover over **Administration** and click **Company Administration**.
- 2 Under **Manage Users**, click **Create New User**.
- 3 Enter a user ID, **temporary password**, **first name**, **last name**, **email address** and **telephone number**. The phonenumber will be used the first time the user logs in to authenticate them via mobile or voice code. For them to be able to authenticate via text, **Mobile** must be selected from the label drop-down menu. Click **Continue**.



(Cont'd on next page)

(cont'd) Create a User.

Perform the following steps in order.

4 On the next screen, you can **copy** an existing user's roles and entitlements. The new user's roles will populate according to the user copied.

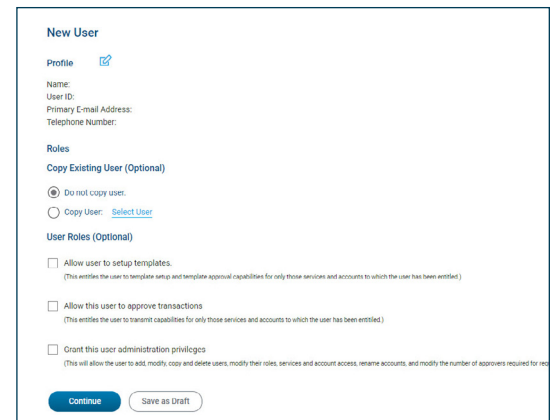
- If you do not have an existing user whose role or entitlements match what the new user should have, click **Do Not Copy User**.

Next you will assign the new user's roles, services and accounts.

5 Choose the **User Role**. (If you want to create a view-only user, see the next section.)

- **Allow this user to set up templates:** Allows user to set up and approve templates for services and accounts to which user is entitled.
- **Allow this user to approve transactions:** Allows user to approve transactions for services and accounts to which user is entitled.
- **Grant this user administration privileges:** Allows user to add, modify, copy and delete users, as well as modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests across all company services and accounts.

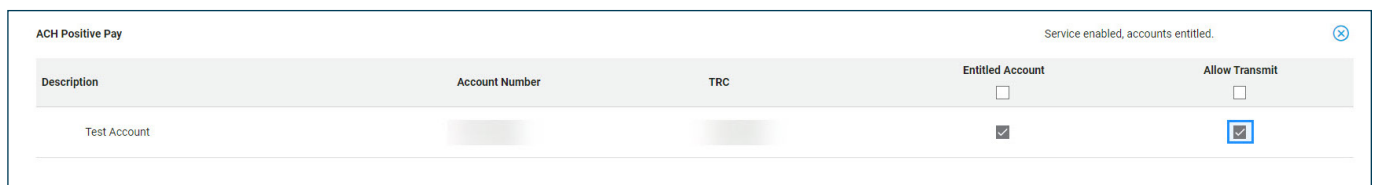
Click **Continue**.



6 Entitle Services & Accounts for the new user by clicking on the **(+)** by each service.



7 Under each service added, enable **Entitled Account** and/or **Allow Transmit** capabilities, as applicable. Then click **Continue** at the bottom of the page. Note: If the user does NOT have the approver role, the **Allow Transmit** column will not appear.

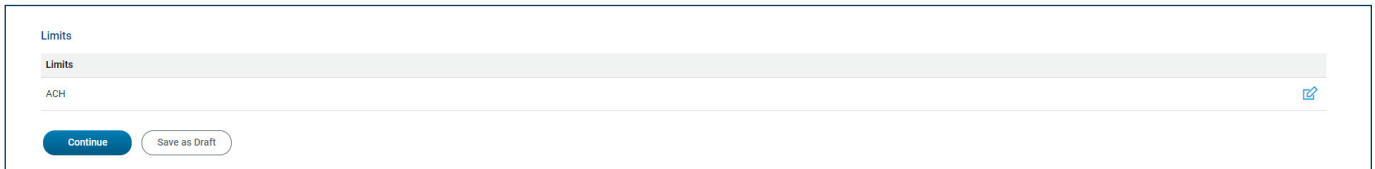


Description	Account Number	TRC	Entitled Account	Allow Transmit
Test Account	[Redacted]	[Redacted]	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>


(Cont'd on next page)

(cont'd) Create a User.

- 8 If the new user is an approver for ACH or wires, Limits must be set. Click the edit icon on the right.



Limits

Limits	
ACH	

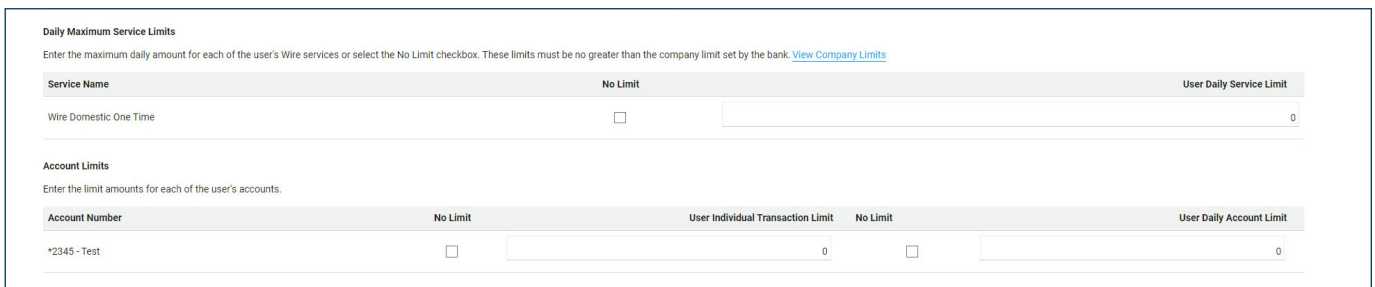
Continue Save as Draft

- 9 The user limit can be equal to or less than the company's daily limit. Limits apply as follows:

- **Company Limit:** Aggregate daily limit across accounts and services.
- **User Daily Limit:** Maximum allowed cumulative total of all successful transactions daily for group of services.
- **User Daily Service Limit:** Maximum allowed cumulative amount of all successful transactions daily per service.
- **User Individual Transaction Limit:** Maximum allowed amount per transaction per account.
- **User Individual Account Limit:** Maximum allowed cumulative amount of all successful transactions daily per account.

- 10 Check the box for **No Limit**, or enter limits for each field and click **Continue**.

- **Note:** If the user does NOT have the approver role, no limits are necessary.



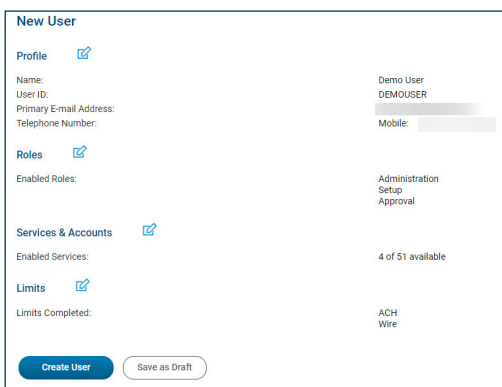
Daily Maximum Service Limits
Enter the maximum daily amount for each of the user's Wire services or select the No Limit checkbox. These limits must be no greater than the company limit set by the bank. [View Company Limits](#)

Service Name	No Limit	User Daily Service Limit
Wire Domestic One Time	<input type="checkbox"/>	0


Account Limits
Enter the limit amounts for each of the user's accounts.


Account Number	No Limit	User Individual Transaction Limit	No Limit	User Daily Account Limit
*2345 - Test	<input type="checkbox"/>	0	<input type="checkbox"/>	0

- 11 Verify the new user's details and click **Create User**. If successful, you'll see a **New User – Confirmation screen**.




New User


Profile 

Name: Demo User
User ID: DEMOUSER
Primary E-mail Address:
Telephone Number:
Mobile:
Roles 

Enabled Roles: Administration Setup Approval

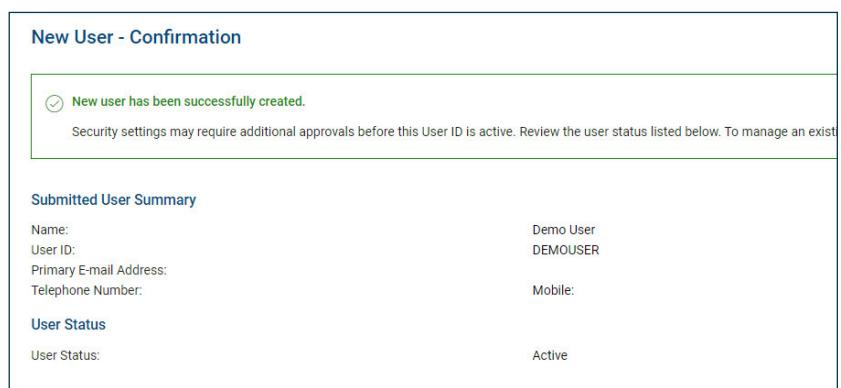
Services & Accounts 

Enabled Services: 4 of 51 available


Limits 

Limits Completed: ACH Wire

Create User Save as Draft



New User - Confirmation

 **New user has been successfully created.**
Security settings may require additional approvals before this User ID is active. Review the user status listed below. To manage an exist

Submitted User Summary

Name:	Demo User
User ID:	DEMOUSER
Primary E-mail Address:	
Telephone Number:	Mobile:
User Status	
User Status:	Active

Create a View-Only User.


To create a new view-only user, follow steps 1 to 4 from Create a User above, then:

- 1 Do not select a role under **User Roles**. Click **Continue**.
- 2 On the Services & Accounts page, click the **(+)** beside Deposit Account Reporting, Information Reporting and Statement and Documents.
- 3 Under Information Reporting and Statements and Documents, select **Entitled Account** for any accounts the user will need to be able to view. Then scroll down and click **Continue**.

Information Reporting			Service enabled, accounts entitled.
Description	Account Number	TRC	Entitled Account
BUSINESS SAVINGS			<input checked="" type="checkbox"/>

- 4 No limits are required for view-only users. Click **Continue** on the limits screen, verify the user's details and click **Create User**.
- 5 You'll see a **New User – Confirmation** screen.

New User - Confirmation

 **New user has been successfully created.**
 Security settings may require additional approvals before this User ID is active. Review the user status listed below. To manage an existing user, complete a saved user, or create a new user, go to [User Administration](#).

Submitted User Summary

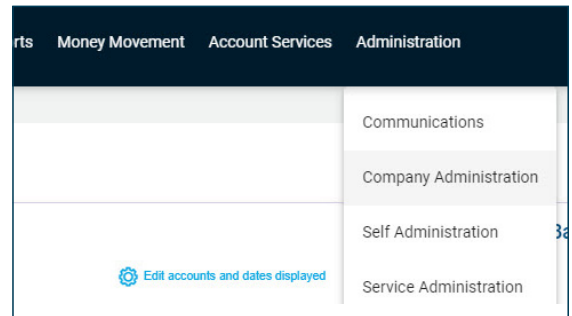
Name:	Demo User
User ID:	DEMOUSER
Primary E-mail Address:	
Telephone Number:	Mobile:

Company Administration.

In addition to creating new users, company admins can also delete, edit and lock other user profiles. They are also able to reset passwords if users lock themselves out of online banking. **NOTE: All company admins are able to edit their own account access and service entitlements.**

To edit an existing user:

- 1 Hover over **Administration** and click **Company Administration**.



- 2 Below the **Create New User** button there is **Manage Existing Users** where all of the users on the company profile (including active and inactive) are listed. Click on the user ID of the user you wish to change. Please note that any user given the admin role is able to change their own account access and service entitlements.

Manage Existing Users

To manage a user's profile, roles, service & accounts, system access, or change limits, click on the appropriate user ID. Disabled users can only be unlocked by contacting your financial institution.

User ID	First Name	Last Name	Status	
DEMOUSER	Demo	User	Active	System Access



- 3 To delete this user, click the **X** icon next to **User Information**. If you want to change their password or lock their profile, click the edit icon.

To edit their contact information, roles, services and accounts, or limits click the edit icon next to those sections.


User Profile

To edit the user's profile, click the appropriate edit link. To delete the user, click "Delete User". To modify the user's system access, click the appropriate link.


To view a different user profile, return to [User Administration](#).

User Information  

Name: Demo User
 User ID: DEMOUSER
 User Status: Active
 Token Device Fulfillment Date: N/A
 Token Device Serial Number:


Contact Information 

Primary E-mail Address: demouser@email.com
 Secondary E-mail Address: No secondary e-mail address on file
 Telephone Number: Mobile:

Roles 

Roles

Administration
 Setup
 Approval

Services & Accounts 

Service

ACH File Upload
 CCD Payment

(Cont'd on next page)

(cont'd) Company Administration.

- 4 If you would like to edit user entitlements by account instead of by user, click the **Express Account Management** tab in the **Company Administration** screen to display all available services for the desired account.

Company Administration

[Manage Users](#) [Account Information](#) **[Express Account Management](#)** [Approval Settings](#) [User Setup Report](#) [Invalid Login Report](#) [ACH File SEC Codes](#)

Express Account Management

Select the user and account to manage and click "Go". The available services for the account will be displayed below.

Select the services that the selected account will be assigned to, and click "Save Changes". Saved changes will override current entitlements for the selected account and services. To review these changes go to [User Administration](#).

User: Demo User - DEMOUSER

Search: Test 12345 - Checking

Services for Demo User (DEMOUSER) - Checking

<input type="checkbox"/>	Service Name	<input type="checkbox"/> Entitle Account	<input type="checkbox"/> Allow Transmit
<input type="checkbox"/>	Autobooks	<input type="checkbox"/> From	
<input checked="" type="checkbox"/>	Bill Pay	<input checked="" type="checkbox"/> From	
<input type="checkbox"/>	CCD Collection	<input type="checkbox"/> From	<input type="checkbox"/>
<input checked="" type="checkbox"/>	CCD Payment	<input checked="" type="checkbox"/> From	<input checked="" type="checkbox"/>

- 5 After making any changes to the profile, always be sure to click **Save Changes** at the bottom on the screen.

User: DEMOUSER (Demo User)

User Roles (Optional)

Allow user to setup templates.
(This entitles the user to template setup and template approval capabilities for only those services and accounts to which the user has been entitled.)

Allow this user to approve transactions
(This entitles the user to transmit capabilities for only those services and accounts to which the user has been entitled.)

Grant this user administration privileges
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

Company Administration Settings and Reports.

To edit the company’s approval settings for transactions, setup and positive pay decisions/issues, click the **Approval Settings** tab in **Company Administration**. Note that some controls are defaults set by the bank. If you have questions, or wish to make further edits to your company’s approval settings, please contact us.

Company Administration

Manage Users Account Information Express Account Management **Approval Settings** User Setup Report Invalid Login Report ACH File SEC Codes

Manage Approval Settings

Enter the required approvals for the selected services and click "Save Changes".

Approvals Required for Transactions

To require multiple users to approve transactions, enter a transaction amount and the number of approvals required when a transaction is less than or equal to, or, exceeds that transaction amount.

To require all transactions to be approved by a user other than the one who enters them, select **Require Separate Entry From Approval**. To require only those transactions that are at or above a specific dollar amount to be approved by a user other than the one who enters them, enter an amount in the **Separate Entry From Approval If Equal Or Greater** field. The **Require Separate Entry From Approval** check box should only be selected for companies with at least two users.

Service Name ↑	Request Amount	Approvals If Less or Equal	Approvals If Greater	Require Separate Entry From Approval	Separate Entry From Approval If Equal Or Greater
ACH File Upload	0	2	2	<input checked="" type="checkbox"/>	0

Approvals Required for Issues/Decisions

Enter the number of approvals required for check issue entry and import, and decision import. Approvals for Positive Pay Exception Maintenance and Reverse Positive Pay must be equal.

Service Name ↑	Approvals Required
Full Account Recon	1
Positive Pay Exception Maintenance	1
Positive Pay Issue Maintenance	1

Please check your approval settings before they are saved.
You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for a service.

Save Changes Do not save changes

To create reports containing users’ entitlements, roles and login activity, click either **User Setup Report** or **Invalid Login Report**, select your date range and user ID(s), and click **Generate Report**.

Company Administration

Manage Users Account Information Express Account Management Approval Settings **User Setup Report** **Invalid Login Report**

Invalid Login Report Criteria

Output To Screen (HTML)

Date

Specific Date

Date Range

From: 01/31/2024

To: 05/31/2024

Filter

All Users

User Status: All

Specific User

Generate Report