

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 Manage Users.
2. Click Add a user.
3. Enter user details:
  - Phone number - used for multi-factor authentication. Extensions are not allowed.
  - Email address - where the username and password are sent.
  - Approver Weight – applicable if the user will approve ACH/wire payments and/or templates.

Name	Role	Status	Approver Weight	Grant Access	Options
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Manage User Details and Access Settings

User Details

First Name\* Middle Name (Optional) Last Name\*

Phone Number\* Email\*

Approver Weight\*

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

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

The screenshot shows the 'User Access Settings' page for a user named 'Classy Catering 1 of 2'. The page title is 'User Access Settings' and there is a dropdown menu 'Select user to clone' in the top right. The main heading is 'Modify account specific access' with the instruction 'Select a Tax ID and set access for each account'. Below this, there is a dropdown menu for 'Classy Catering 1 of 2' and a checkbox labeled 'Select all for this Tax ID'. The main content area lists five account types, each with a 'Select All' checkbox:

Account Type	Balance	Select All
▶ Checking - *0001	(\$364,594.18)	<input type="checkbox"/>
▶ Savings - *0002	\$203,759.01	<input type="checkbox"/>
▶ Money Market - *0003	(\$8,864.40)	<input type="checkbox"/>
▶ Credit Card - *0004	\$250,691.73	<input type="checkbox"/>
▶ Building Loan - *0005	\$133,459.85	<input type="checkbox"/>

**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.

▼ <b>Checking - *0001</b> (\$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"/>

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

**Note:** ACH and Wire currently not available

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

Feature		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

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



**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. Add-on products(for example, Bill Pay and Online Statements).
  - For Online Statements, at least one account must have “View Transaction Details/History” selected.
2. Payments Reports
  - Gives access to the Reports main menu option.

**Set access for all accounts**ACH File Import - Import Recipient Information ACH File Import - Manage Import File Definitions Bill Pay Business Mobile App Online Statements Payments Reports **Note:**

- ACH File Import is not currently available



## 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 can 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

\* n/a for single admin companies

Users with Account Access						Add a user
Name	Role	Status	Approver Weight	Grant Access	Options	
<a href="#">Brandy Hill</a>	Secondary Admin	Active	2	<input checked="" type="checkbox"/>	...	
<a href="#">Crash Test Dummy</a>	Business User	Active	1	<input checked="" type="checkbox"/>	...	
<a href="#">Professor X</a>	Business User	⚠ Setup Pending Approval	--	--	...	
<a href="#">Terry Blacksmith</a>	Secondary Admin	⚠ FI Review Pending	--	--	...	

## Manage Users

For existing users, the Approver Weight can only be edited here (not on the Details screen). 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

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

Users with Account Access Add a user

Name	Role	Approver Weight	Grant Access	Options
Brandy Hill	Secondary Admin	2	<input checked="" type="checkbox"/>	...
Crash Test Dummy	Business User	1	<input checked="" type="checkbox"/>	...
Professor X	Business User	--	--	...
Terry Blacksmith	Secondary Admin	--	--	...

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

