D.L. Evans | BANK

# BUSINESS ONLINE BANKING

## Administrative Rights

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**With Administrative Rights you will have the ability to add users and modify users' access. The following quick reference guide will take you step-by-step through the process.**

**For security purposes the system will automatically time out after 20 minutes of inactivity.**

**For additional assistance you may contact the D.L. Evans Bank Customer Support Team at 1-866-661-5463. Monday – Friday, 8:30am – 5:30pm MST**

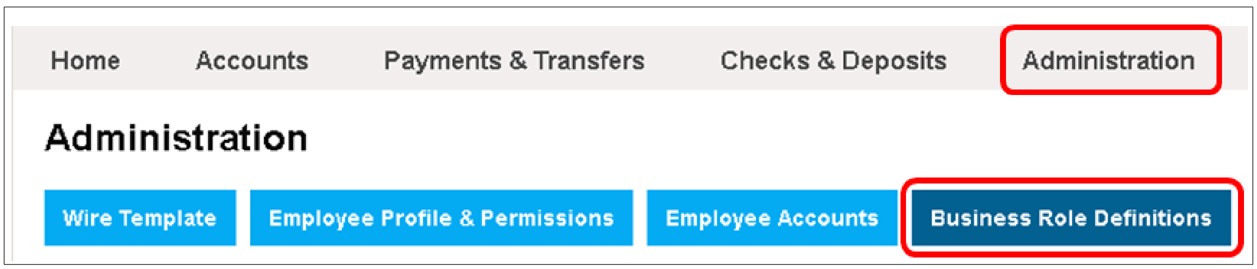
## CREATING A ROLE

Roles identify the different entitlements that can be assigned to each user. A user should be assigned to a single role; however, multiple roles can be utilized if necessary. If you have multiple users needing the same access, those users can be assigned the same role.

The role gives access to view accounts, input and/or approve ACH files, input and/or approve Wires, Positive Pay, and Deposit Checks. If you have been given Administrative Rights, you can grant these permissions through role creation as well as account settings.

If you do not have established roles, this would be the first step before setting up the user if you are granting permission for ACH and Wire access.

To begin, go to **Administration** then click on **Business Role Definitions**.

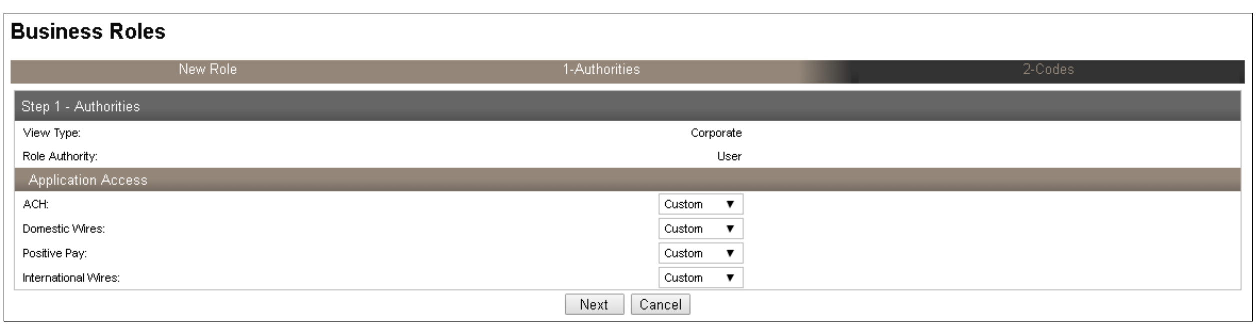



Click on **New Role** then **Submit**.

- **NOTE:** The following steps include all available products – ACH, Domestic Wires, International Wires, and Positive Pay. Some steps may not be applicable for your business.

### NEW ROLE

### Step 1 – Authorities: Application Access

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Choose the applicable options for the role.

**ACH**

**None**

If the user will not have ACH access

**Custom**

If the user’s ACH access should be restricted to input or approve only, or should be given access to only certain types of ACH files

**Full**

If the user will have full ACH access

**Domestic Wires**

**None**

If the user will not have Domestic Wire access

**Custom**

If the user’s Domestic Wire access should be restricted to input or approve only

**Full**

If the user will have full Domestic Wires access

**Positive Pay**

**None**

If the user will not have Positive Pay access

**Custom**

If the user’s Positive Pay access should be restricted to Inquire, Import/Template Maintenance, Maintenance, or Review only.

**Full**

If the user will have full Positive Pay access

**International Wires**

**None**

If the user will not have International Wire access

**Custom**

If the user’s International Wire access should be restricted to input or approve only

**Full**

If the user will have full International Wires access

Click **Next**.

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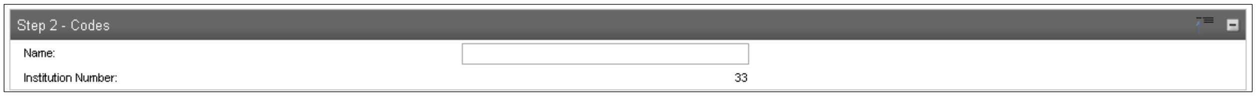
## Step 2 – Codes:

Complete the following fields.

### Name




Enter the name of the role. A role name is a description you create for the given authorities you will tie to a user. For example, "ACH User", "View Only", "Bookkeeper"

### Access – Administrative Option

Select the applicable option from the drop-down menu.

**User**

Provides basic user functionality

Unable to view other users' access

**Supervisor**

Provides basic user functionality and the ability to review outstanding transactions generated by other users that require approval

Establish new users and maintenance existing users that have a "User" Administrative Option

Cannot maintenance users with a "Supervisor" Administrative Option

**Administrator**

Provides basic user functionality and the ability to review outstanding transactions generated by other users that require approval

Establish new users and maintenance existing users that have a "User" or "Supervisor" Administrative Option

Cannot maintenance or create users with an "Administrator" Administrative Option

**Senior Administrator**

This option should not be selected and may not appear as an option

Establish new users and maintenance existing users that have a "User", "Supervisor", or "Administrator" Administrative Option

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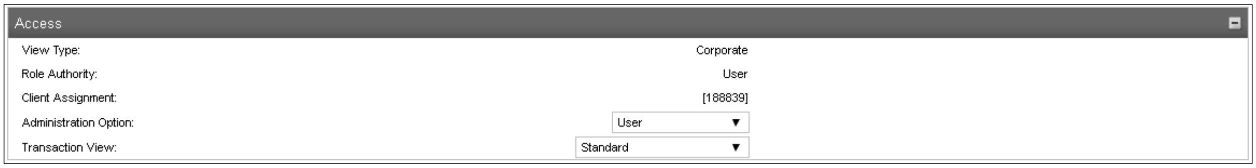
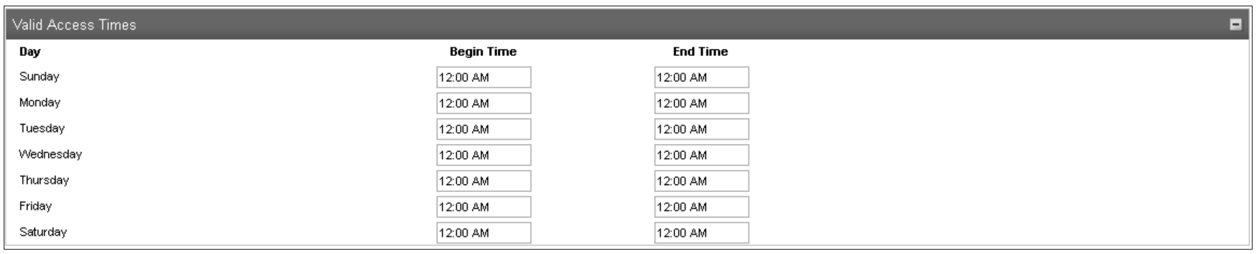
## Transaction View




This should always be changed to **Personal Financial Manager**.

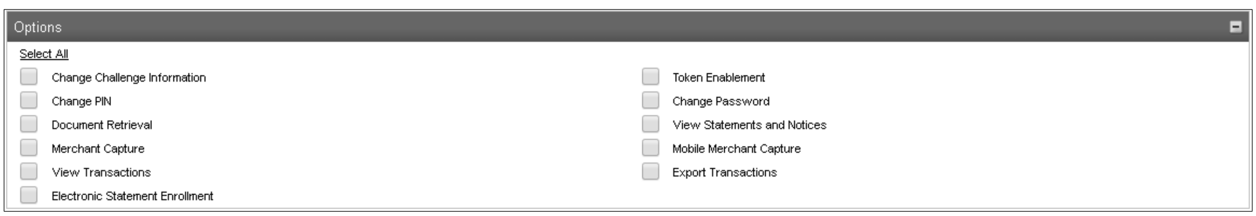
## Valid Access Times




The default is set to 24/7 access.

**Note:** If you change the valid access times, the time should be input based on the Central Time zone. For example, 3:00pm Central Time = 2:00pm Mountain Standard Time.

## Options




Mark the applicable boxes.

### Electronic Statement Enrollment

Currently unavailable

### Mobile Merchant Capture

Not applicable

### Change Challenge Information

Recommended – allows the user to change their security questions.

### Change PIN

Recommended – allows the user to change the PIN for their security token

### Document Retrieval

Allows the user to retrieve images of physical deposits and checks. This can be defined or restricted at the user level.

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**Merchant Capture**

Allows the user to Deposit Checks. This can be defined or restricted at the user level.

**View Transactions**

Allows the user to view transaction history. This can be defined or restricted at the user level.

**Token Enablement**

Allows the user to enroll (enable) their security token (would only be applicable if the user has a security token).

**Change Password**

Recommended – allows the user to change their password.

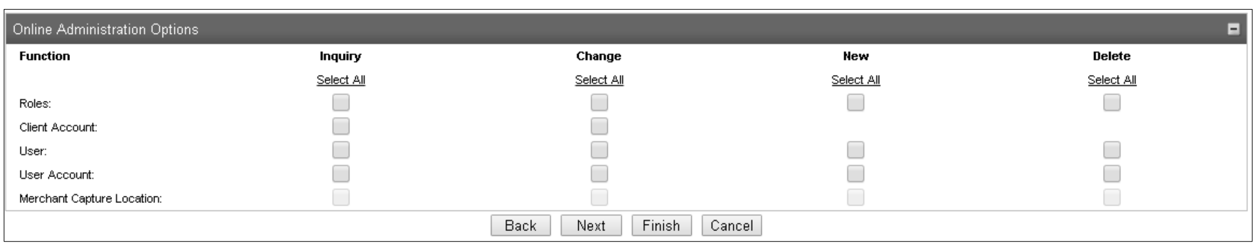
**View Statement Notices**

Allows the user to view text statements, eStatements, and other notices. This can be defined or restricted at the user level.

**Export Transactions**

Allows the user to export transactions into Quicken, QuickBooks, Microsoft Money, or CSV format files.

## Online Administrative Options




These functions enable users assigned to this role the ability to inquire, change, add, and/or delete roles in Business Online Administration. Select the desired checkboxes to grant access. This Administration option is applicable for Supervisors and Administrators.

**Roles**

Ability to inquire, change, create, or delete roles

**Client Account**

Ability to change the nickname and display group on accounts

**User**

Ability to inquire, change, create, or delete users

**User Account**

Ability to inquire, change, create, or delete user accounts

Click **Next**.

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## Step 3 – ACH:

Mark the applicable boxes. Boxes that cannot be marked are not available for selection or have not been granted access to the user.

### General

This grants the role the ability to input and/or review (approve) ACH files

**Input only access** – mark the boxes as shown below:

General

| Function | Inquiry | Allowed |
|---|---|---|
| | Select All | Select All |
| Reverse ACH Transfers: | | X |
| Review ACH Transfers: | | |
| View Incoming Transfers: | X | |
| Export ACH Data: | | X |
| Unbalanced ACH File: | | |
| Review ACH Templates: | | |

**Review/Approve only access** – mark the boxes as shown below:

General

| Function | Inquiry | Allowed |
|---|---|---|
| | Select All | Select All |
| Reverse ACH Transfers: | | |
| Review ACH Transfers: | | X |
| View Incoming Transfers: | X | |
| Export ACH Data: | | X |
| Unbalanced ACH File: | | |
| Review ACH Templates: | | |

**Input and approve** – mark the boxes as shown below:

General

| Function | Inquiry | Allowed |
|---|---|---|
| | Select All | Select All |
| Reverse ACH Transfers: | | X |
| Review ACH Transfers: | | X |
| View Incoming Transfers: | X | |
| Export ACH Data: | | X |
| Unbalanced ACH File: | | |
| Review ACH Templates: | | |

### ACH Reporting

Currently unavailable

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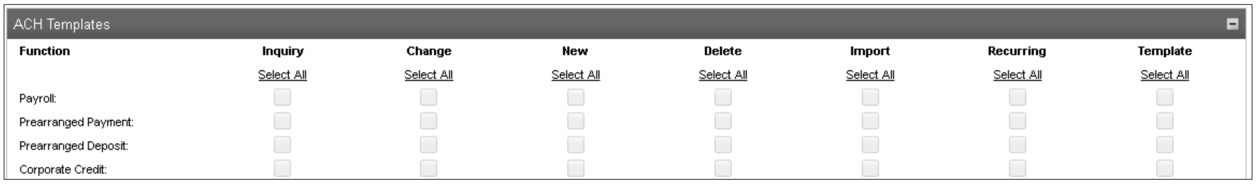
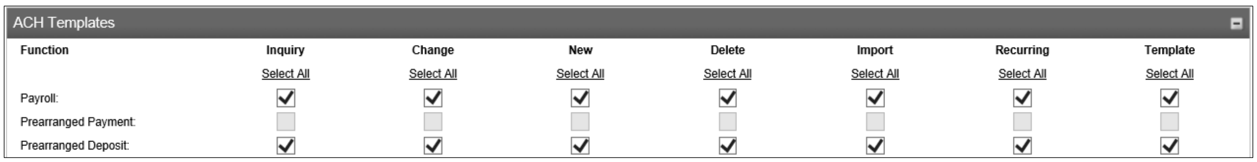
## ACH Templates




Mark the applicable boxes. Boxes that cannot be marked are not available for selection or have not been granted access to the user.

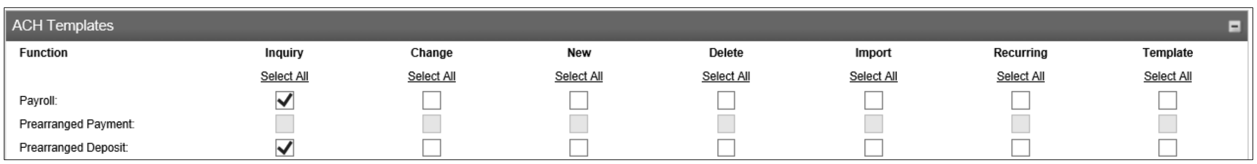
### Input only access

Mark the boxes for inquiry, change, new, delete, import, recurring, template, and transfer templates access for applicable ACH function(s).



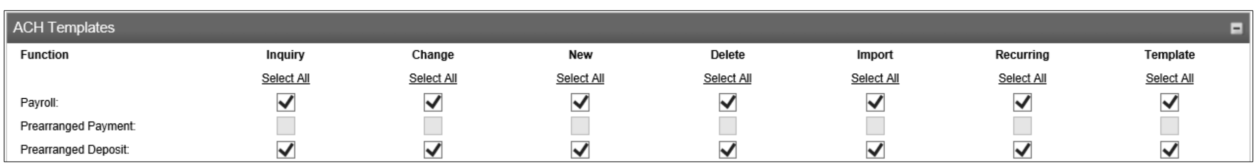

### Review/Approve only access

Mark the box for inquiry access for applicable ACH function(s).




### Input and Review/Approve access

Mark the boxes for inquiry, change, new, delete, import, recurring, template, and transfer templates access for applicable ACH function(s).




Click **Next**.

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## Step 4 – Domestic Wires:

Mark the applicable boxes. Boxes that cannot be marked are not available for selection or have not been granted access to the user.

### Wires

This grants the role the ability to review/approve wire transfers

#### Input only access


### Wire Reporting

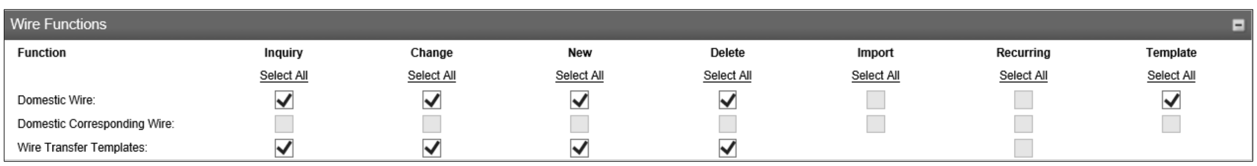
Currently unavailable

### Wire Functions

Mark the applicable boxes. Boxes that cannot be marked are not available for selection or have not been granted access to the user.

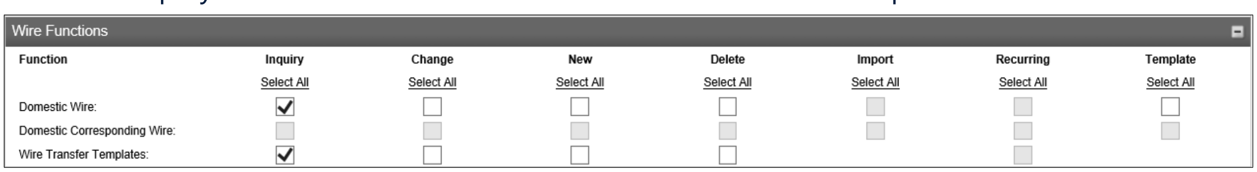
#### Input only access

Mark the inquiry, change, new, delete, and template boxes for the Domestic Wire and Wire Transfer Templates functions.




#### Review/Approve only access

Mark the inquiry boxes for the Domestic Wire and Wire Transfer Templates functions.




Click **Next**.

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## Step 5 – Positive Pay:

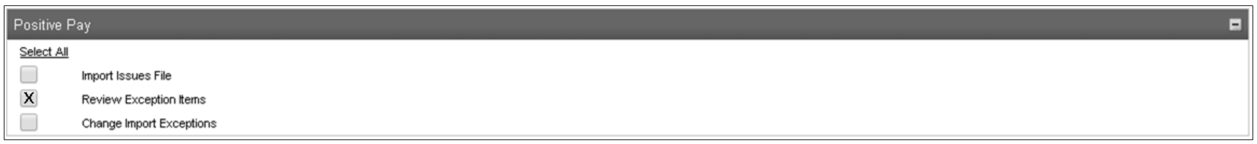
Mark the applicable boxes. Boxes that cannot be marked are not available for selection or have not been granted access to the user.

### Positive Pay

This grants the role the ability to import files, review items, and change exceptions.

**Input only access** – mark the boxes as shown below:


**Review only access** – mark the boxes as shown below:

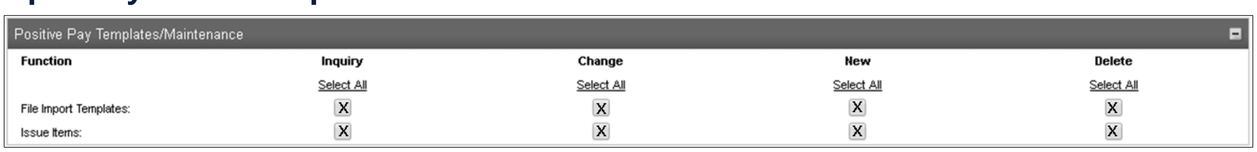



**Input and review access** – mark the boxes as shown below:


### Positive Pay Templates/Maintenance

This grants the role the ability to import files or enter single items. Mark the applicable boxes. Boxes that cannot be marked are not available for selection or have not been granted access to the user.

**Input only access or Input and review access**




### ACH Positive Pay

Currently unavailable.

Click **Next**.

**Continued on Next Page**

## Step 6 – International Wires:

Mark the applicable boxes. Boxes that cannot be marked are not available for selection or have not been granted access to the user.

### Wires

**Wires**

Select All

☐ Foreign Currency Purchases Allowed

The ability to send wires in foreign currency is currently unavailable.

### Wire Functions

Mark the applicable boxes. Boxes that cannot be marked are not available for selection or have not been granted access to the user.

**Input only access** – mark the boxes as shown below:

**Wire Functions**

| Function | Inquiry | Change | New | Delete | Import | Recurring | Template |
|---|---|---|---|---|---|---|---|
| | Select All | Select All | Select All | Select All | Select All | Select All | Select All |
| International Wire: | X | ☐ | ☐ | ☐ | ☐ | ☐ | X |
| International Corresponding Wire: | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| International FX Wire: | ☐ | ☐ | ☐ | ☐ | | | ☐ |
| International Wire Transfer Templates: | X | ☐ | ☐ | ☐ | | ☐ | |

Back Finish Cancel

**Review/Approve only access** – mark the boxes as shown below:

**Wire Functions**

| Function | Inquiry | Change | New | Delete | Import | Recurring | Template |
|---|---|---|---|---|---|---|---|
| | Select All | Select All | Select All | Select All | Select All | Select All | Select All |
| International Wire: | X | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| International Corresponding Wire: | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| International FX Wire: | ☐ | ☐ | ☐ | ☐ | | | ☐ |
| International Wire Transfer Templates: | X | ☐ | ☐ | ☐ | | ☐ | |

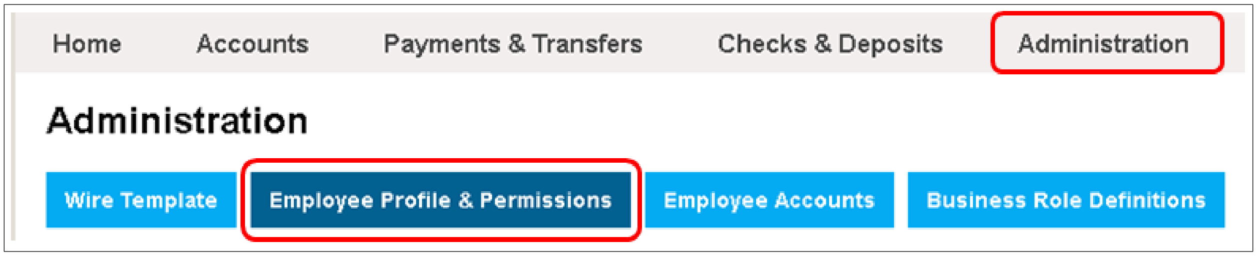
Back Finish Cancel

Click **Finish**. You will receive a message that states, "Record Updated Successfully".

## CREATING A NEW USER

The ability to define user access is established at the user level. If you have been granted administrative rights, you can establish new users and grant specific permissions.

To begin, go to **Administration** then click on **Employee Profile & Permissions**.




Click **New Employee** then **Submit**.

### Codes

#### Name

Enter the full name of the employee/user.

#### Security Level

Select the applicable Security Level, based on the user's duties.

**Employee**

Not authorized to review internal transfers.
Can only input payees and create bills. Bills entered by this level require approval.

**Supervisor**

Authorized to review internal transfers requiring additional approval only within their Employee Group.
Can only input payees and create bills. Bills entered by this level require approval.

**Administrator**

Authorized to review internal transfers requiring additional approval only within their Employee Group.
Can input payees and create bills. Bills entered by this level **do not** require approval. This level does not receive email notifications for bill pay items awaiting approval. Only the Company's Senior Administrator receives Bill Pay notification emails.

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**Mother's Maiden Name**

Enter the user's Mother's Maiden Name. This is used to verify the user if they call in to customer support. If the user would rather not provide this as a security question and answer, please follow the instructions under "Additional Fields" below. If left blank, the system will prompt for the user to complete the field when logging in for the first time.

**Date of Birth**

Enter the user's Date of Birth. This is used to verify the user if they call in to customer support. If the user would rather not provide this as a security question and answer, please follow the instructions under "Additional Fields" below.

**Employee Group**

Defaults to None.

**Transactions Exports**

If **Yes** is defined, the user will have the ability to export transactions to a 3rd party software such as QuickBooks, Quicken, Microsoft Money or in a CSV file format.

**Additional Fields**

Choose two of the following items from the drop-down menu. This is used to verify the user if they call in to customer support.

- City Born In?
- Favorite Color?
- Favorite Number?
- Favorite Date?

Or you can use the Free Form Question and enter the security question in the field to the right. Then in the next drop-down menu you will select Free Form Answer and enter the answer for security question in the field to the right.

**Contact Methods**

Enter the following information for the user.

- E-mail Address
- Business Phone
- Business Phone ext, if applicable
- Mobile Phone

**Client Details**

No input required for this section.

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## Security

Enter the following information for the user.

### Access ID

This is the username the user will use to login to the system with. Best practice is to create a unique user name that is not easily guessed, such as Dan2543. The access ID is case-sensitive. We recommend it to contain letters (upper and lowercase) and numbers.

If you receive an error message that the access ID must be unique this means that it is currently assigned to another user in our database.

### Change Password

Click on the Change Password hyperlink. This password will need to be provided to your user and they will be asked to change it at their first login.

To create a strong temporary password, enter a minimum of six characters, including letters, numbers, and a special character, such as @#$&. Avoid using *!`~^.

### PIN

No input required.

## Multifactor Authentication

This is applicable if the user has ACH or Wire access. IF the user does not have this access, skip to Role Assignment.

### Token Status

Select Pending Enablement from the drop-down menu.

### Token Type

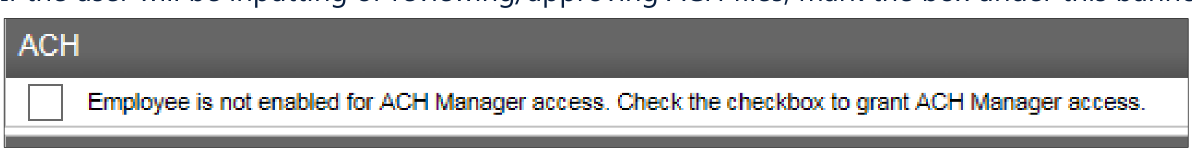
Select Go3 if the user will be utilizing a hard token. Select Soft Token if the user will be utilizing a soft token.

## Role Assignment

Select the applicable Role Name from the drop-down menu. The default role has basic access for information and account-to-account transfers, but does not have ACH, Wires, or Positive Pay.

## ACH

If the user will be inputting or reviewing/approving ACH files, mark the box under this banner.

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### Company

Once the box has been marked, the Company Names and IDs that have been enrolled in ACH will appear. If not all Company Names appear, you may not have been granted access to them, if you are not the Senior Administrator.

Mark the applicable Company Name(s).

### Accounts

Mark the applicable accounts the user will need access to, whether it is for transaction and balance inquiry, Deposit Checks, ACH, Wires, or Positive Pay.

If the user needs ACH access, select the appropriate access from the drop-down menu under ACH permission.

ACH access can only be given to checking and savings accounts.

### Overrides

Leave the option as "Use Default".

### Account Options

Not applicable

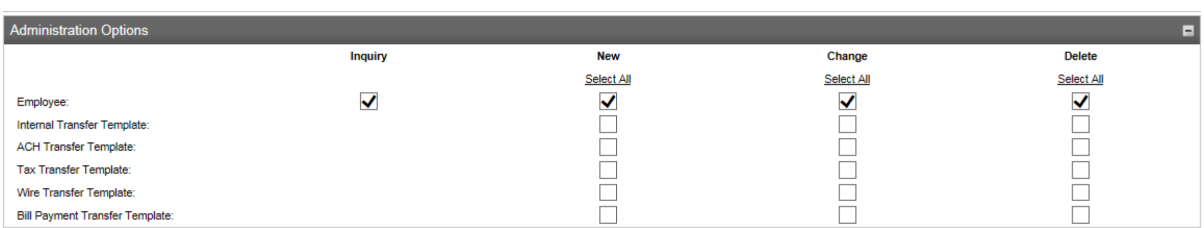
### Administration Options

**Note:** If the Security Level is set to Employee, this area will not display as the user does not have access to the Administration menu. Their level must be Supervisor or higher to grant access, and their Role must have these functions enabled.

#### Employee

This controls if a Supervisor or higher has access to users under the Administration menu. This allows the authorized user the ability to view, create, change, or delete other users.

Select each checkbox that applies.




#### Internal Transfers Templates

Not applicable.

#### ACH Transfer Template

Not applicable.

#### Tax Transfer Template

Not applicable.

Continued on Next Page

### Wire Transfer Template

Not applicable

### Bill Payment Transfer Template

Not applicable.

## Approval Options

### Review Internal Transfers

No – indicates no approval is required on internal transfers

Yes – indicates approval is required on internal transfers

### Review ACH Transfers

Not applicable

### Review Wires

Not applicable

### Approve Transfer

No – indicates the user does not have the ability to approve internal transfers that require a second approval.

Yes – indicates the user has the ability to approve internal transfers that require a second approval. This is only applicable to Supervisors and higher.

## Fund Transfer Options

### Inquire Transfer

Select Yes from the drop-down menu. This allows the user to access Deposit Checks, ACH Manager, Wire Manager, Positive Pay, and Bill Pay, in addition to account information.

### Initiate Transfer

Select Yes form the drop-down menu. This allows the user to access Deposit Checks, ACH Manager, Wire Manager, Positive Pay, and Bill Pay, in addition to account information.

The user cannot initiate a transfer unless they are given access at the account level and access to the transfer template(s).

### Review Bill Payment Transfer

Select Yes from the drop-down menu. This allows the user to review Bill Payments.

## File Transfer Option

Not applicable

## Limits and Thresholds

Not applicable as these limits are based off of the Company limits.

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### Bill Payments

#### Initiate/Delete Payments

Select Yes from the drop-down menu. This allows the user to access Bill Pay and initiate payments.

#### Inquiry

Leave as No – not applicable.

### Merchant Capture Location

Not applicable

### Stop Payments

#### Inquiry

No – indicates the user cannot see existing stop payments at the account level

Yes – indicates the user can see existing stop payments at the account level

#### New

No – indicates the user cannot create new stop payments at the account level

Yes – indicates the user can create new stop payments at the account level

### Interface Specifications

Not applicable

### Electronic Documents

This grants the user the ability to view items and documents online. Please check the boxes of the applicable documents that you would like the user to view. The account must be enrolled in eStatements in order to view the Checking and Savings eStatements/Notices or Loan Billing Statement or Notice in order to view these document types online.

#### Checking Debit Images

Ability to view physical debits that have posted to a Checking Account, such as checks that have posted to the account.

#### Checking Credit Images

Ability to view physical credits to a Checking Account, such as deposits that have posted to the account.

#### Savings Debit Images

Ability to view physical debits that have posted to a Savings Account, such as checks that have posted to the account.

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**Savings Credit Images**

Ability to view physical credits to a Checking Account, such as deposits that have posted to the account.

**Checking Account Statement**

Ability to view text statements that are similar to eStatements.

**Savings Account Statement**

Ability to view text statements that are similar to eStatements.

**Checking eStatement**

Ability to view PDF statements that contain images of debits and credits.

**Savings eStatement**

Ability to view PDF statements. Savings eStatements do not contain any images.

**Return Deposited Item Notice**

Ability to view PDF notices of checks that were deposited into an account that are being returned due to insufficient funds, stop payments, etc.
In order to view these notices, the account must be enrolled in eStatements.
A physical notice will also be mailed to the address on file, along with a copy of the check.

**Repurchase Agreement eStmt**

Ability to view PDF notice of daily interest paid to the account and the collateral used to insure the account balance.
In order to view these notices, the account must be enrolled in either eStatements or Daily Notifications.

**Checking Transfer Notice**

Ability to view PDF notices of ACH transfers completed on the account.
In order to view these notices, the account must be enrolled in either eStatements or Daily Notifications.

**COD Int/Rate/Maturity Notice**

Ability to view PDF notices regarding certificates of deposits.
In order to view these notices, the account must be enrolled in either eStatements or Daily Notifications.

**Loan Payment Notice**

Ability to view PDF notices regarding loan payments.
In order to view these notices, the account must be enrolled in either eStatements or Daily Notifications.

**Continued on Next Page**

**Loan Maturity Notice**

Ability to view PDF notices regarding loan maturity.

In order to view these notices, the account must be enrolled in either eStatements or Daily Notifications.

**Loan Rate/Escrow/Pymt Notice**

Ability to view PDF notices regarding loans.

In order to view these notices, the account must be enrolled in either eStatements or Daily Notifications.

**Checking NSF Notice**

Ability to view PDF notices regarding insufficient fund transactions.

In order to view these notices, the account must be enrolled in either eStatements or Daily Notifications.

**Checking Credit Back Notice**

Ability to view PDF notices regarding debit items credited back to the account.

In order to view these notices, the account must be enrolled in either eStatements or Daily Notifications.

**Loan Billing Statement**

Ability to view PDF notices regarding loan payments.

In order to view these notices, the account must be enrolled in either eStatements or Daily Notifications.

**Loan Billing Notice**

Ability to view PDF notices regarding loan payments.

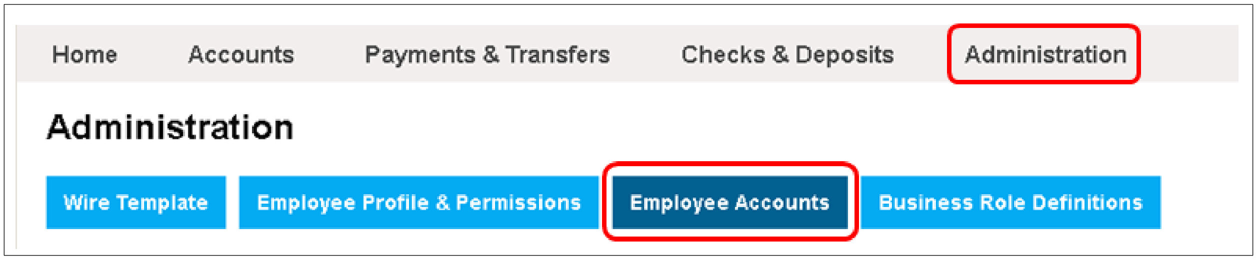
In order to view these notices, the account must be enrolled in either eStatements or Daily Notifications.

## EMPLOYEE ACCOUNT ACCESS

The ability to define account access is established at the account level. If you have been granted administrative rights, you can establish specific permissions for each account user has been given access.

After you have created the user and given them access to accounts, you may need to modify access to the account(s).

From the **Administration** tab, choose **Employee Accounts**.




Locate the user by either entering their Access ID or Employee Name or by clicking **Submit** and leaving these fields blank. Clicking **Submit** without entering any search criteria will allow you to view a list of all users available for modification.

Click on the Access ID to view the accounts and the assigned access given to the user.

If the Account Number is in blue, then the user has been granted access to this account in some form. If the Account Number is not blue and there is a box available to mark, the user has not been given access to the account.

When setting up a user for Deposit Checks, ensure you have granted access to the accounts the user has been authorized to make deposits to. You will also need to email dleach@dlevans.com indicating the user you are granting Remote Deposit Access to.

### Adding an Account

Mark the checkbox next to the account(s) access is being granted to. Click **Submit**.
The system will indicate if the account(s) was added successfully. Click **Submit** then click **Done**. You will be brought back to the Employee Account Access screen for the user.

### Modifying Account Access

Click on the Change icon next to the account you would like to change the user's access to.

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### Change Employee Account

The functions within this screen are for Deposit Checks access, transaction and balance information, Fund Transfer access, Limits & Thresholds (only applicable for Transfer Review Threshold), Positive Pay, Stop Payments, and other specifications.

#### Account Specifications

**Status**

Active – indicates the user account is active and can be accessed by the user.

Manual Lock – indicates the account is locked for the user and users cannot view the account.

**Merchant Capture Access Override**

Direct Merchant Access – indicates the user cannot make deposits to this account

No – indicates user cannot make deposits to this account

Yes – indicates user can make deposits to this account

#### Account Options

**Note: Business Capture Users**

If you only want the user to have access to make deposits and not see any account information, all of these options should be NO.

**Inquiry Detail**

Indicates if the user can view account balance information

**Presentments**

Indicates if the user can view presentments

**Transactions**

Indicates if the user can view transactions

**Incoming ACH**

Indicates if the user can view incoming ACH transactions

**Incoming Wire**

Indicates if the user can view incoming wire transfers

**ACH Item Search**

Indicates if the user can search for ACH files

**Exports**

Indicates if the user can export transactions and account information to an external application

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**Account Number Display**
Indicates if the balance information appears on the Home screen
All account numbers are masked, based on bank settings.

**Fund Transfer Options**

**Note: Business Capture Users**
If you only want the user to have access to make deposits and not have any other access, all of these options should be NO. The Loan Payment option is not applicable.

**Overdrafts Allowed**
Unavailable. You may have the option to change the drop-down to Yes; however, this option is not truly available.

**Loan Payment**
You may have the ability to choose different options; however, this is governed by the setting at the client level.
All – Indicates all types of loan payments can be initiated
Principal – Indicates only Principal loan payments can be initiated
Interest – Indicates only Interest loan payments can be initiated
Regular Payment – Indicates only regular loan payments can be initiated

**Tax Payment**
Not applicable

**Bill Payment**
Indicates if the user can initiate bill payments from this account

**Internal Transfer In**
Indicates if the user can transfer funds into this account from other accounts on Business Online Banking

**Internal Transfer Out**
Indicates if the user can transfer funds out of this account from other accounts on Business Online Banking

**ACH Transfer In**
Not applicable – this is determined through the user's ACH settings

**ACH Transfer Out**
Not applicable – this is determined through the user's ACH settings

**Wire Transfer Out**
Not applicable – this is determined through the user's wire settings

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### Limits and Thresholds

#### Transfer Review Threshold

The maximum dollar amount of a single internal transfer. If the amount exceeds the threshold, the transfer will pend for review. A value of 0 indicates no threshold is defined.

#### Daily Transfer Limit

The maximum dollar amount of all internal transfers issued in a day. If the accumulated transfer amount exceeds the limit, the transfer will pend for review. A value of 0 indicates no limit is defined.

#### ACH Review Threshold

The maximum dollar amount of a single ACH external transfer. If the amount exceeds the threshold, the transfer will pend for review. A value of 0 indicates no threshold is defined.

#### ACH Daily Limit

The maximum dollar amount of all ACH external transfers issued in a day. If the accumulated transfer amount exceeds the limit, the transfer will pend for review. A value of 0 indicates no limit is defined.

#### Wire Review Threshold

Not applicable – limits are based on the client

#### Wire Daily Transfer Limit

Not applicable – limits are based on the client

#### Bill Payment Review Threshold

Not applicable

#### Bill Payment Daily Limit

Not applicable

#### Minimum Account Balance

Indicates the minimum amount of funds that must remain in the account after completing a transfer. If the transfer will cause the account to go below the established minimum balance, the transfer will pend for review. A value of 0 indicates no limit is defined.

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## Positive Pay Options

**Note: Business Capture Users**

If you only want the user to have access to make remote deposits and not have any other access, all of these options should be NONE.

### Inquiry and Import/Template Maintenance

None – indicates the user cannot make or perform Positive Pay inquiries, file imports, or template maintenance functions

Inquiry – indicates the user can inquire into Positive Pay files or items

Import/Template Maintenance – indicates the user can import Positive Pay files and maintain templates

Inquiry & Template/Maintenance – indicates the user can inquire into Positive Pay files or items and can import Positive Pay files and maintain templates

### Maintenance and Review

None – indicates the user cannot review or maintain Positive Pay items

Maintenance – indicates the user can maintain Positive Pay files or items

Review – indicates the user can review Positive Pay items

Maintenance & Review – indicates the user can maintain and review Positive Pay items.

## Stop Payment Options

**Note: Business Capture Users**

If you only want the user to have access to make deposits and not have any other access, both of these options should be NO.

### Inquiry

Indicates if the user can inquire into existing Stop Payments

### Add

Indicates if the user can add new Stop Payments

## Access Group Override Specifications

**Note: Business Capture Users**

If you only want the user to have access to make deposits and not have any other access, do not mark any of these boxes.

### Document Retrieval

Allows the user to view physical credits and debits that have posted to the account.

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**Export Transactions**

Allows the user the ability to export transaction from this account.

**Positive Pay**

Not applicable – Accessed through the Positive Pay functions above and user role.

**View Presentments**

Enables user to view presentments associated with the account.

**View Statements and Notices**

Enables user to view statements and notices available for retrieval.

**View Transactions**

Enables user to view account balances.