

D.L. Evans | BANK

BUSINESS ONLINE BANKING

Administrative Rights

| TABLE OF CONTENTS

Creating a Role.....	4
Creating a New User.....	14
Employee Account Access.....	23

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 15 minutes of inactivity.

For additional assistance you may contact the D.L. Evans Bank Customer Support Team at 1-833-393-0022. (Monday – Thursday, 8:00am – 5:30pm and Friday, 8:00am-6:00pm MST)

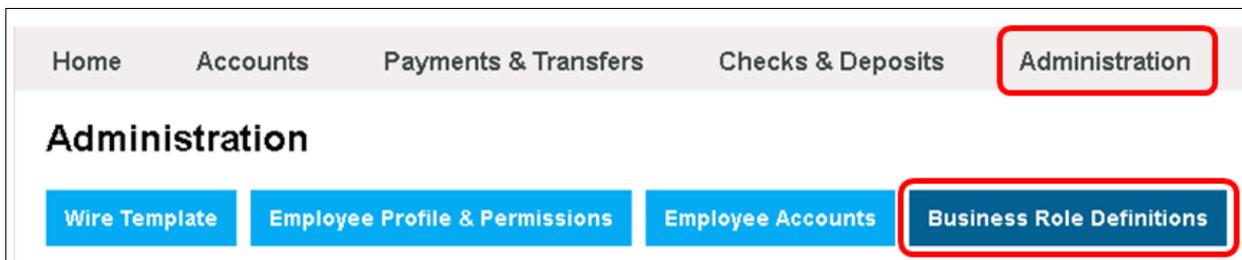
| CREATING A ROLE

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

A screenshot of a web form titled 'Business Roles'. The form is divided into three sections: 'New Role', '1-Authorities', and '2-Codes'. The '1-Authorities' section is active and shows 'Step 1 - Authorities'. It includes fields for 'View Type' (set to 'Corporate') and 'Role Authority' (set to 'User'). Below these is the 'Application Access' section, which contains four rows of dropdown menus: 'ACH' (set to 'Custom'), 'Domestic Wires' (set to 'Custom'), 'Positive Pay' (set to 'Custom'), and 'International Wires' (set to 'Custom'). At the bottom of the form are 'Next' and 'Cancel' buttons.

Continued on Next Page ▶

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**.

Continued on Next Page ▶

Updated 11/2020

Step 2 – Codes:

Complete the following fields.

Name



Step 2 - Codes

Name:

Institution Number:

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 – Administration 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" Administration 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" Administration 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" Administration Option

Continued on Next Page ▶

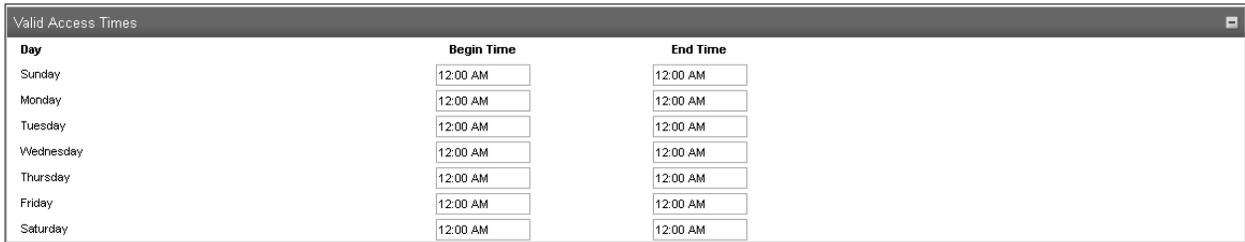
Transaction View



View Type:	Corporate
Role Authority:	User
Client Assignment:	[188839]
Administration Option:	User
Transaction View:	Standard

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

Valid Access Times

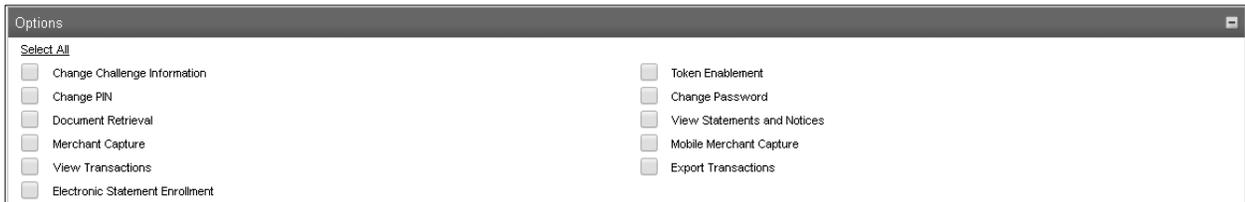


Day	Begin Time	End Time
Sunday	12:00 AM	12:00 AM
Monday	12:00 AM	12:00 AM
Tuesday	12:00 AM	12:00 AM
Wednesday	12:00 AM	12:00 AM
Thursday	12:00 AM	12:00 AM
Friday	12:00 AM	12:00 AM
Saturday	12:00 AM	12:00 AM

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, 6:00pm Central Time = 5:00pm Mountain Standard Time.

Options



<input type="checkbox"/> Change Challenge Information	<input type="checkbox"/> Token Enablement
<input type="checkbox"/> Change PIN	<input type="checkbox"/> Change Password
<input type="checkbox"/> Document Retrieval	<input type="checkbox"/> View Statements and Notices
<input type="checkbox"/> Merchant Capture	<input type="checkbox"/> Mobile Merchant Capture
<input type="checkbox"/> View Transactions	<input type="checkbox"/> Export Transactions
<input type="checkbox"/> Electronic Statement Enrollment	

Mark the applicable boxes.

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, if applicable

Document Retrieval

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

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.

Continued on Next Page ▶

Electronic Statement Enrollment

Currently unavailable

Token Enablement

Recommended – 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.

Mobile Merchant Capture

Allows the user to make mobile deposits. Recommended if you are enrolled in Business Mobile Deposit.

Export Transactions

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

Online Administration Options

Function	Inquiry	Change	New	Delete
	Select All	Select All	Select All	Select All
Roles:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Client Account:	<input type="checkbox"/>	<input type="checkbox"/>		
User:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
User Account:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Merchant Capture Location:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Back Next Finish Cancel

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 on accounts

User

Ability to inquire, change, create, or delete users

User Account

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

Click **Next**.

Continued on Next Page ▶

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
Reverse ACH Transfers:	Select All	Select All
Review ACH Transfers:		<input checked="" type="checkbox"/>
View Incoming Transfers:	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Export ACH Data:		<input checked="" type="checkbox"/>
Unbalanced ACH File:		<input type="checkbox"/>
Review ACH Templates:		<input type="checkbox"/>

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

General		
Function	Inquiry	Allowed
Reverse ACH Transfers:	Select All	Select All
Review ACH Transfers:		<input type="checkbox"/>
View Incoming Transfers:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Export ACH Data:		<input checked="" type="checkbox"/>
Unbalanced ACH File:		<input type="checkbox"/>
Review ACH Templates:		<input type="checkbox"/>

Input and approve – mark the boxes as shown below:

General		
Function	Inquiry	Allowed
Reverse ACH Transfers:	Select All	Select All
Review ACH Transfers:		<input checked="" type="checkbox"/>
View Incoming Transfers:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Export ACH Data:		<input checked="" type="checkbox"/>
Unbalanced ACH File:		<input type="checkbox"/>
Review ACH Templates:		<input type="checkbox"/>

ACH Reporting

Currently unavailable

Continued on Next Page ▶

ACH Templates

ACH Templates							
Function	Inquiry	Change	New	Delete	Import	Recurring	Template
	Select All						
Payroll:	<input type="checkbox"/>						
Prearranged Payment:	<input type="checkbox"/>						
Prearranged Deposit:	<input type="checkbox"/>						
Corporate Credit:	<input type="checkbox"/>						

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).

ACH Templates							
Function	Inquiry	Change	New	Delete	Import	Recurring	Template
	Select All						
Payroll:	<input checked="" type="checkbox"/>						
Prearranged Payment:	<input type="checkbox"/>						
Prearranged Deposit:	<input checked="" type="checkbox"/>						

Review/Approve only access

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

ACH Templates							
Function	Inquiry	Change	New	Delete	Import	Recurring	Template
	Select All	Select All	Select All	Select All	Select All	Select All	Select All
Payroll:	<input checked="" type="checkbox"/>	<input type="checkbox"/>					
Prearranged Payment:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prearranged Deposit:	<input checked="" type="checkbox"/>	<input type="checkbox"/>					

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).

ACH Templates							
Function	Inquiry	Change	New	Delete	Import	Recurring	Template
	Select All						
Payroll:	<input checked="" type="checkbox"/>						
Prearranged Payment:	<input type="checkbox"/>						
Prearranged Deposit:	<input checked="" type="checkbox"/>						

Click **Next**.

Continued on Next Page ▶

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

Wires	
Select All	
<input checked="" type="checkbox"/>	Review Wire Transfers
<input checked="" type="checkbox"/>	View Incoming Wire Transfers
<input type="checkbox"/>	Review Wire Templates

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.

Function	Inquiry Select All	Change Select All	New Select All	Delete Select All	Import Select All	Recurring Select All	Template Select All
Domestic Wire:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Domestic Corresponding Wire:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wire Transfer Templates:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Review/Approve only access

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

Function	Inquiry Select All	Change Select All	New Select All	Delete Select All	Import Select All	Recurring Select All	Template Select All
Domestic Wire:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Domestic Corresponding Wire:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wire Transfer Templates:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Click **Next**.

Continued on Next Page ▶

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:

Positive Pay	
Select All	
<input checked="" type="checkbox"/>	Import Issues File
<input type="checkbox"/>	Review Exception Items
<input checked="" type="checkbox"/>	Change Import Exceptions

Review only access – mark the boxes as shown below:

Positive Pay	
Select All	
<input type="checkbox"/>	Import Issues File
<input checked="" type="checkbox"/>	Review Exception Items
<input type="checkbox"/>	Change Import Exceptions

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

Positive Pay	
Select All	
<input checked="" type="checkbox"/>	Import Issues File
<input checked="" type="checkbox"/>	Review Exception Items
<input checked="" type="checkbox"/>	Change Import Exceptions

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

Positive Pay Templates/Maintenance				
Function	Inquiry	Change	New	Delete
	Select All	Select All	Select All	Select All
File Import Templates:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Issue Items:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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](#)

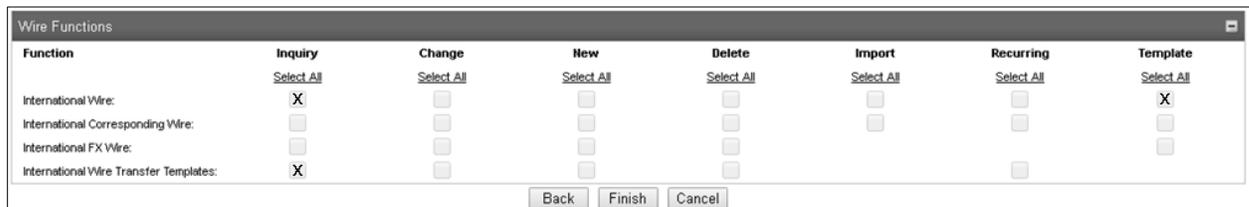
Foreign Currency Purchases Allowed

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.

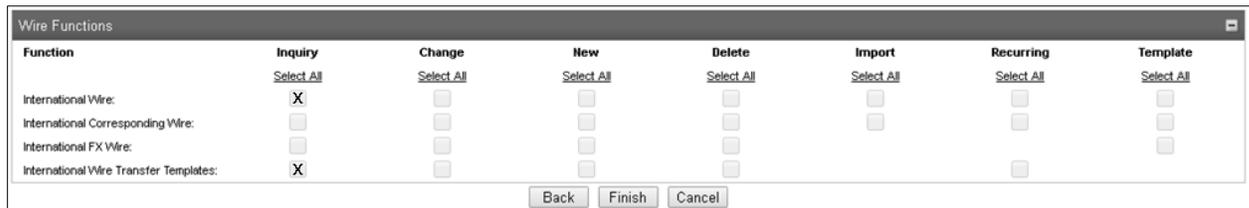
Input only access – mark the boxes as shown below:



Function	Inquiry	Change	New	Delete	Import	Recurring	Template
	Select All	Select All	Select All	Select All	Select All	Select All	Select All
International Wire:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
International Corresponding Wire:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
International FX Wire:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
International Wire Transfer Templates:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Back Finish Cancel

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



Function	Inquiry	Change	New	Delete	Import	Recurring	Template
	Select All	Select All	Select All	Select All	Select All	Select All	Select All
International Wire:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
International Corresponding Wire:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
International FX Wire:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
International Wire Transfer Templates:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

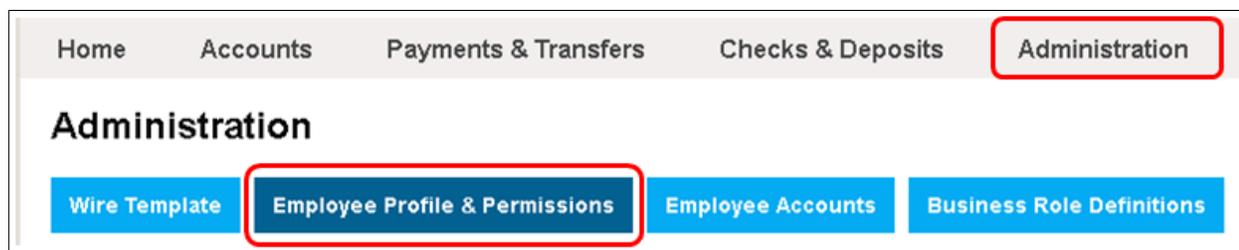
Back Finish Cancel

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.

Continued on Next Page ▶

Mother's Maiden Name

Enter the user's Mother's Maiden Name. This is used to verify the user if they call in to our customer support for assistance. 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 our customer support for assistance. If the user would rather not provide this as a security question and answer, please follow the instructions under "Additional Fields" below or leave blank.

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 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.

Continued on Next Page ▶

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.

NOTE: Avoid using special characters (!@#'.\$,&,) in the Access ID as the user will not be able to access Business Bill Pay.

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. Re-enter the password in the second box to confirm it.

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

PIN

Leave blank. 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.

Continued on Next Page ▶

ACH

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

ACH	
<input type="checkbox"/>	Employee is not enabled for ACH Manager access. Check the checkbox to grant ACH Manager access.

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 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.

	Inquiry	New Select All	Change Select All	Delete Select All
Employee:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Internal Transfer Template:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACH Transfer Template:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tax Transfer Template:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wire Transfer Template:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bill Payment Transfer Template:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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.

Continued on Next Page ▶

ACH Transfer Template

Not applicable

Tax Transfer Template

Not applicable

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 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.

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.

Continued on Next Page ▶

File Transfer Option

Not applicable

Limits and Thresholds

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

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 Options

Merchant Capture Option

No – indicates the user cannot create deposits through Business Capture or Business Mobile Deposit

Yes – indicates the user can create deposits through Business Capture or Business Mobile Deposit

Role

Limited – indicates that a deposit created by this user requires an approval before it will be submitted for processing. If selected, the user cannot approve other users' deposits.

Approver – indicates the user can create and submit deposits for processing without a second approval. User can also approve other users' deposits.

View Client Deposits

No – indicates the user can only see deposits created by them.

Yes – indicates the user can see deposits created by any user

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.

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.

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.

Continued on Next Page ▶

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

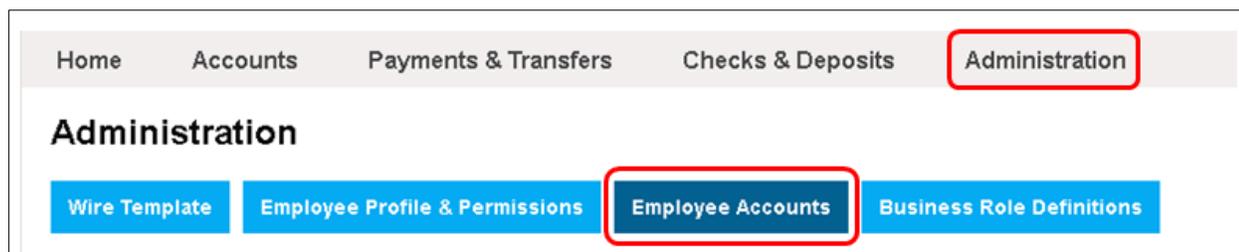
Ability to view PDF notices regarding loan payments.

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 Employee Name to view the accounts the user can either currently access or be given access to.

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 under the Add column, the user has not been given access to the account.

Add 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 by displaying a green checkmark icon  in the Status column.

Click **Done**. You will then be brought back to the Employee Account Access screen for the user.

Modify Existing Account Access

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

Remove Account Access

Click on the Delete  icon next to the account you would like to remove from the user's access. The text for that account will be crossed out. Click **Submit**. The system will indicate if the account(s) has been removed successfully by displaying a green checkmark icon  in the Status column.

Click **Done**. You will then be brought back to the Employee Account Access screen for the user.

Continued on Next Page 

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 through Business Capture or Business Mobile Deposit

Account Options

Note - Business Capture-Only Users: If you want the user to have access to only make deposits and not see any account information, all options listed below 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

Continued on Next Page ▶

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-Only Users: If you only want the user to have access to make deposits and not have any other access, all options listed below should be NO. The Loan Payment option is not applicable.

Overdrafts Allowed

Not applicable. Either selection of the dropdown will not change the access as this option is unavailable.

Loan Payment

You may have the ability to choose different options; however, this is managed 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

Continued on Next Page ▶

Limits and Thresholds

Transfer Review Threshold

Not applicable

Daily Transfer Limit

Not applicable

ACH Review Threshold

Not applicable – limits are based on the client

ACH Daily Limit

Not applicable – limits are based on the client

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.

Continued on Next Page ▶

Positive Pay Options

Note - Business Capture-Only Users: If you only want the user to have access to make deposits and not have any other access, all options listed below 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-Only Users: If you only want the user to have access to make deposits and not have any other access, all options listed below should be NONE.

Inquiry

Indicates if the user can view existing Stop Payments

Add

Indicates if the user can add new Stop Payments

Access Group Override Specifications

Note - Business Capture-Only Users: If you only want the user to have access to make deposits and not have any other access, all options listed below should be NONE.

Document Retrieval

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

Export Transactions

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

Positive Pay

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

Continued on Next Page ▶

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.