
Administration

User Guide



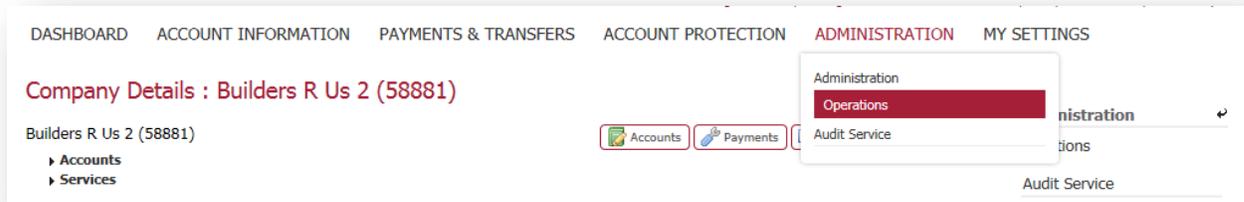
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Administration at a Glance

This page displays the summary information about the current user's company and users, providing details and options to customize services and permissions.



Company Details

The first heading under the Company Details area is the company name, with the company ID, also listed in parenthesis.

- **Accounts-** Accounts associated with the company will be displayed when clicked. This provides an "at a glance" review of all accounts.
- **Services** - Services associated with the company are displayed when clicked. This provides an "at a glance" review of all services, including, the sub services that are associated with the company.
- **User Quick Link** - Links for all company users are provided to "jump" to a user's service permissions in an instance. This is especially handy with a large company with hundreds of users.
- **Accounts** - Selecting this button will display all accounts pertaining to the company, allowing for accounts to be searched and edited. New accounts must be created by a bank administrator.
- **Payments** - The payments area allows for payment limits to be set for services like ACH, Wire Transfers, and Account Transfers on a company level. The maximum limits are determined by a bank administrator.
- **Resend** - Resend allows for the resending of distribution notifications to the intended users. These notifications detail out service transactions such as ACH Batches, Account Transfers and Wire Transfers.
- **Actions** - Company actions give the user a variety of additional options to select from, including the ability to edit a company, setup and adjust FTP pickup and delivery options, as well as adding a new company user.

Users

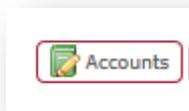
The first heading under the User Details area is the user name, with the user ID, also listed in parenthesis.

Note: A user that is an administrative user will be indicated with the words "Administrator" listed to the right of the User Name/ID.

- **User Details** - User details are displayed here, including the users email address, phone number, as well as display the enabled date, which is the date the account was created, and the last time the user logged in.
- **Services** - Services associated with the user are displayed when clicked. This provides an "at a glance" review of all services, including, the sub services that are associated with the company. Services that can be adjusted will display a "pencil" icon for editing the service preferences, and/or a "briefcase" for editing accounts for the specific service.
- **Edit** - This allows for the users preferences to be edited.
- **Password** - The password button allows for the users password to be reset, by providing a new password.
- **Services** - The service area allows for the enabling or disabling or service permissions for the user.
- **Payments** - The payments area allows for payment limits to be set for services like ACH, Wire Transfers, and Account Transfers on a company level. The maximum limits are determined by a company administrator.
- **Resend** - Resend allows for the resending of distribution notifications to the intended users. These notifications detail out service transactions such as ACH Batches, Account Transfers and Wire Transfers.
- **Actions** - User actions gives a variety of options to select from, including cloning a user, deleting a user, deactivating a user and adjust the users notification subscriptions.

Account Maintenance

Upon entering Account Maintenance, the "Search Accounts" section will be the active at the top of the page. All accounts associated with this company will automatically be displayed 10 at a time. If no accounts exist, the account list will be empty.



Search Accounts

The Search Accounts function supports the following options:

- **Account Number** - Enter a full or partial account number. If the full account number is not known, any portion of the number can be entered to narrow the search.
- **Account Description** - Enter a full or partial description for the account. If the full account description is not known, any portion can be entered to narrow the search. The Account Description search is case insensitive.
- **Account Type** - Each account is set up as one of a set of account types that have been pre-defined for the bank. Select either the "All" radio button (default) to search for the account across all defined types or the "Selected" button to see a list of the available account types from which to select. These are displayed as checkboxes so that more than one can be selected.
- **Advanced Search Criteria** - Beneath the above search fields, is a link to "Advanced" search criteria. These are:
 - **Bank SWIFT** - This field provides a select list of defined SWIFT IDs. In those cases where a bank has been defined with a SWIFT ID, the system will support searching for all accounts that this company has defined for the bank with the selected SWIFT BID identifier.
 - **Currency** - This field provides a select list of defined currencies. The field causes the system search for all accounts that this company has defined using this currency. The system default is USD, so generally no currency selection is required.
 - **Bank ABA** - This field provides a select list of defined ABA numbers. If the full ABA is not known, any portion of the number can be entered. The field causes the system to search for all accounts that this company has defined using the select ABA.
- The number of search results displayed per page can be adjusted by selecting among the available options of **10**, **20** or **50**. Additionally, search results can be sorted by **Bank, Account Number, Type, Account Description, or Currency**, and can be sorted in **ascending** or **descending** order. These sorts can be selected from either the display control sentence in the Search Accounts section of the page or the search results column headings.
- Selecting the **Search Accounts** button will cause the system to perform the search according to the criteria entered or selected in the fields described above. Accounts matching the search criteria will be displayed, detailing out the Bank, Account Number, Type of Account, Account Description, and Currency type. Hovering over the "i" icon will reveal when the account was last edited.

Edit

The edit function  allows the user to change the Account Description to any available account listed. This allows for custom account naming for quick recognition.

Creating a New User

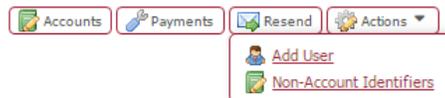
As the company admin you have two options when creating a new user.

- You may create new user from scratch, by clicking **Actions, Add user**. When Adding a new User, all fields displayed are available for entry.

Company Details : Builders R Us 2 (58881)

Builders R Us 2 (58881)

- ▶ Accounts
- ▶ Services



- Or clone a user by clicking **Actions, Clone User**, under the profile you wish to clone. When Cloning a new User, a selection of fields are copied from the original user (the one being cloned) and displayed in the new User's fields. Fields such as First and Last Name should be changed to reflect the new User. Cloning includes a unique section used for determining whether Services and certain Permissions associated with the original User should be copied to the new User.



Field Help

Contact Information:

- **User ID** – This is an identifiable word that is associated with name of the User. This can be the User name, an abbreviation or any word.
- **First Name** – This is the first name of the User.
- **Last Name** – This is the last name of the User.
- **Administration User** - This box will enable this User to grant permissions to and edit other users' profiles.
- **Enable Date** – A date for the User's profile to take effect within the system.
- **Desktop Last Login** – The last Desktop login date will be displayed. The Test button, when selected will cause a message to be sent to the User's Desktop.
- **Email Address** – Enter the User's email address. The Test button, when selected will cause the system to send a message to the User's email address.
- **Encrypted Report Password** – This is a unique password that will be needed when an encrypted PDF file or report is emailed to the User.
- **Phone Number** – The User's contact number.
- **Message Enabled Cell Phone Number** – The User's SMS-enabled cell phone number.
- **Fax Number** – This is the User's Fax Number
- **Business Unit** - This is the type of business unit for this company. Primarily used to identify large companies that have multiple divisions or functions, and may have more than one listing within the system.
- **Address/City/State/Postal Code/Country** – This is the company address.
- **Time Zone** – This is the time zone for the company location.
- **Language** – English is the default language.
- **Ignore Password Expiration** – Check this box to enable or leave blank to ensure that the User is prompted to change their password after a set period of time.
- **Authentication Type** – Various authentications are available for use based on how the company was set up. The Bank Default authentication will be an option, based on how the Bank was set up. Check with the Bank administrator to identify the Bank security settings.

Advanced:

- **Thousand Delimiter** – This function determines the character used when displaying amounts in the thousands.
- **Decimal Delimiter** - This function determines the character used as the separator between whole and partial currency amounts.
- **Web Date Input Format** – The date can be displayed in either North American format or International format.

Set Password:

Set a temporary password. The User will be prompted create a new password, unique to them, upon first log in. This field appears when Creating a User, only.

Online Bulletin Service:

Users receive notifications for services to which they are assigned. Once a User is authorized, the type and format of notification is to be selected from the Bulletin Channel. Notifications can also be sent via Cell Phone.

SMS Notification:

SMS Notification is available to select which days of the weeks and which hours available notifications are to be sent. Left and Right arrows select the time field to adjust and the Up and Down arrows scroll through the time.

Cloning Preferences:

Do not copy permissions from user / Copy service permissions from user – This checkbox button controls whether the new User will be entitled to the services currently entitled to the original User. Selecting “**Do not copy permissions...**” will result in the new User having no entitled services such that an administrator must individually entitle services to the User.

- Selecting “**Copy service permissions...**” will result in another option to copy additional permissions, as described below:
- Selecting “**Copy account permissions...**” checkbox will result in the new User automatically being entitled to the accounts associated with the original User.
- Selecting “**Copy SFT Permissions...**” checkbox will result in the new User automatically being entitled to the SFT Send and / or Receive entitlements associated with the original User.

Assigning Services

Services are assigned by clicking on **Services** under the user **Actions**. Services are provided based upon the services that are purchased by the company. The services must be enabled on a company level, in order to allow the service to be active for a

User. Select All/Unselect All is also available, as well as a Filter area. Type in any part of a word, within the Filter area, to find a particular service. Once finished, click Save.

Please see the **Services Glossary** document for a complete breakdown of available services.

Setting User Limits

User limits are set by clicking on **Payments** under the user **Actions**. Use this screen to configure payment services for company users. Company administrators configure the service settings based upon the user's needs. Once determined and set, the service will be ready for use. Users who are not company administrators will not have access to this area.

ACH Payments Settings Help

- ACH Batch Options
User is eligible to add, edit and delete ACH batches

ACH Entry Options

- Allow ACH Manual Entry
- Allow ACH Edit
- Allow ACH Reject
- Allow ACH Cancel
- Allow ACH Reverse

User must use existing templates
User must use existing ACH Batch Templates to create transactions

Transaction File Import

Company Services Available

These services are available for configuration by a company administrator:

- ACH Payments
- Wire Transfer
- Account Transfer
- Payee Maintenance
- Import Maintenance
- Stop Payments
- ACH Positive Pay
- Check Positive Pay

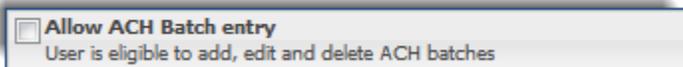
Note: These services will only appear if a bank user has enabled the service for the company AND the company administrator has enabled the service for the user.

ACH User Payment Settings

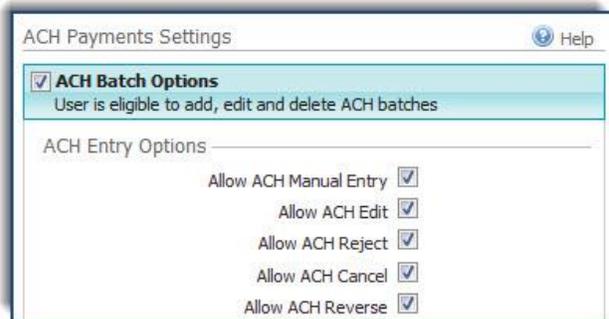
To entitle a user to ACH payments, first select the **Actions** button on the targeted user's profile page. Select the **Payments** option for the list provided. Once the administrator selects the box beside **ACH Payments**, the settings pane to the right will become active and display the options available for the administrator.

Allow ACH Batch Entry

If this user will be allowed to create live ACH batches, select the box beside **Allow ACH Batch Entry**. The section will expand to present the administrator with more options.



To begin, select what actions the user may perform during batch creation and maintenance.



If this user should not be allowed to create free form batches, select the box beside **User must use existing templates**. When selected, this user will only be able to create live ACH batches from templates.



Select the box beside **Transaction File Import** if this user is to be allowed to import files containing ACH transactions for processing.

When **User must user existing payees** is selected, the user will not be allowed to create payees during batch creation or maintenance.

Next, the administrator will enable ACH Companies for the user to utilize for ACH transaction. Select the check box beside the **ACH Companies** that should be

accessible to the user. Once an ACH Company is selected, the screen will expand to present the administrator with more settings.

Transaction File Import
User is eligible to import ACH batches

Model ACH Co _____

Second ACH Co _____

Initially, the administrator will see the batch and transaction limit fields with prepopulated numbers. These numbers have been copied from the User Default Settings entered by the financial institution. If needed, the administrator can customize the totals for this user by clearing the current numbers in the field and entering new numbers. The maximum amounts allowed for each field will be displayed to the right in italics.

Model ACH Co _____

Total Daily Batch Count (Credit) * Limit: <input type="text" value="20"/> Max: <i>20</i>	Total Daily Batch Count (Debit) * Limit: <input type="text" value="20"/> Max: <i>20</i>
Total Daily Transaction Amount (Credit) * Limit: <input type="text" value="100,000.00"/> Max: <i>\$100,000.00</i>	Total Daily Transaction Amount (Debit) * Limit: <input type="text" value="100,000.00"/> Max: <i>\$100,000.00</i>
Single Batch Amount (Credit) * Limit: <input type="text" value="75,000.00"/> Max: <i>\$75,000.00</i>	Single Batch Amount (Debit) * Limit: <input type="text" value="75,000.00"/> Max: <i>\$75,000.00</i>
Single Batch Entry Amount (Credit) * Limit: <input type="text" value="25,000.00"/> Max: <i>\$25,000.00</i>	Single Batch Entry Amount (Debit) * Limit: <input type="text" value="25,000.00"/> Max: <i>\$25,000.00</i>

The administrator can determine the maximum number of Credit batches and Debit batches which may be created for this ACH Company in one day, and enter that number beside its respective Total Daily **Batch Count**. It is important to remember that the sum of all batches created by this user may not exceed the numbers entered here.

Next, the maximum dollar amount that may be processed by the user for this ACH Company in one day will be entered independently for Credit and Debit in the **Total Daily Transaction Amount** field.

Please keep in mind that the 'Daily Total' fields check limits based on the creation date and therefore it is possible for limits to be exceeded on payment dates.

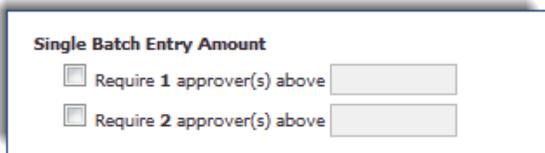
Example 1: A user has a \$100 Total Daily Transaction Amount limit. Today, the user creates \$75 transaction with a payment date of the 15. Next, the user tries to create a \$35 transaction with a payment date of the 16th. The user would receive an error message stating that he/she has exceeded his/her limit. This is because the user tried to create payments totaling \$110 in one day, when his/her daily limit is \$100.

Example 2: A user has a \$100 Total Daily Transaction Amount limit. Today, the user creates a \$75 transaction with a payment date of the 15th. The next day, the user creates a \$60 transaction with a payment date of the 15th. The user would not receive any errors because he/she did not create payments exceeding a total of \$100 in any one day.

In the Credit and Debit fields for **Single Batch Amount**, the administrator will place a limit on the dollar amount the user is allowed to include in one batch.

Lastly, the administrative user can determine the maximum amount that one transaction in batch may be. In the **Single Batch Entry Amount** field, the user will enter the dollar amount that a single transaction may not exceed.

Below the batch and transaction limits, the options under Single Batch Entry Amount allow the administrator to implement approval limits. When checked, these fields require that ACH batches above the amount entered in the text field must be approved by an authorized user. These fields work together to determine how many independent approvers must review the user's work.



The image shows a screenshot of a web form titled "Single Batch Entry Amount". It contains two rows of controls. The first row has a checkbox labeled "Require 1 approver(s) above" followed by a text input field. The second row has a checkbox labeled "Require 2 approver(s) above" followed by a text input field. Both checkboxes are currently unchecked.

- **Require 1 approver:** When this field is enabled, all batches over the amount entered in the text field must receive one (1) approval from a user other than the initiator. If the amount in the text box is 0.00, all ACH batches initiated for the particular ACH Company must be approved.
- **Require 2 approvers:** When this field is enabled, all batches over the amount entered in the text field must receive approval from two (2) separate users, neither of which may be the initiator. If the amount in the text box is 0.00, all ACH batches initiated for the ACH Company must be approved by two separate users.
- If **both** require approver fields are enabled, but the amounts differ, then the batches greater than the Require 1 Approver amount but lower than the Require 2 Approvers amount will need only 1 approval. Batches greater than the Require 2 Approvers will require two approvals.

Example: Both options are checked and Require 1 Approval has a \$100 value, and Require 2 Approvals has a \$200 value.

- Batches from \$.01 to \$100 would need no approvals, because these amounts are below or right at the limit.
- Batches from \$100.01 to \$200 would need 1 approval.
- Batches from \$200.01 and up will need 2 approvals.

Below the default approval limits, the administrator may select Debit and Credit batch options. If the **Allow Credit** box is selected, the user will be able to create credit only batches. If the Allow Debit box is selected, the user will be allowed to create debit only batches. If the Allow Mixed Credit and Debit box is selected, the user will be able to create mixed batches, which include both credit and debit transactions. If Allow Mixed is checked but not Allow Credit and Allow Debit, the user will only be able to initiate mixed batches.

Debit/Credit Entry

- Allow Credit
- Allow Debit
- Allow Mixed Debit and Credit

The above process should be completed for all ACH Companies entitled to the user.

Allow ACH Maintenance

Users who will be allowed to perform ACH maintenance that will affect the whole company must have the **Allow ACH Maintenance** entitlement checked. After this has been selected, the administrator will be presented with more options.

Allow ACH maintenance
User is eligible to maintain ACH for use by all corporate users

To permit a user to create, edit, and delete templates for a company, select the box beside **Allow ACH Batch Template maintenance**. Once selected, the **User must use existing payees** sub-permission will display. If enabled, this user will be able to create templates, but may not create a payee during template creation.

Allow ACH Batch Template maintenance
User is eligible to maintain ACH Batch Templates for all users in their company

User must use existing payees
User must use existing payees to create ACH Batch Templates

A user who will be able to create, edit, and delete file maps for the company must have the box beside **Allow Import Map maintenance** selected.

Allow Import Map maintenance
User is eligible to maintain import ACH Payments import maps to be used by all users in their company

Allow ACH Payments service administration

This option will only display if the company user being edited is an administrator. Selecting **Allow ACH Payments service administration** will allow this company user to entitle other company users to ACH Payments.

Allow ACH Payments service administration
User is eligible to entitle the ACH Payments service to other users in their company

Allow Batch Approval

Based on company and user settings, some batches will require that another 'pair of eyes' review the transactions. Please keep in mind that an approver may never be the same individual as the initiator. To allow a user to review and approve batches created by others, select Allow ACH Batch Approval. At this time, the screen will expand to present the administrator with more options.

Allow ACH Batch approval
User is eligible to approve ACH Batches for total amounts between the specified lower limit and upper limit

Model ACH Co _____

Lower Limit (\$)

Upper Limit (\$)

First the administrator will select which batches the user will be able to approve by clicking the check box beside the ACH Company name. Below the name, the administrator will specify upper and lower approval limits.

If no limits are entered, this user will be able to approve any and all batches created. If an amount is entered in the **Lower Limit**, only batches that exceed this amount will be presented to the user for approval. If an amount is entered for the **Upper Limit**, batches exceeding this amount will not be presented to this user.

Example: Lower Limit is \$500 and Upper Limit is \$1000

- o Batches from \$.01 - \$500 may not be approved by this user because it has not reached his/her \$500 threshold.
- o Batches from \$500.01 - \$1000 will be presented to this user for approval.
- o Batches \$1000.01 and more may not be approved by this user because it exceeds his/her \$1000 threshold.

Allow ACH Audit

If this entitlement is enabled, this user will be able to view company activities that he/she is not necessarily entitled to. For instance, a user who is not entitled to maintain templates but is entitled to audit activity will be able to view templates, but not interact with them. Select Allow ACH Audit to provide the user with auditing capabilities.

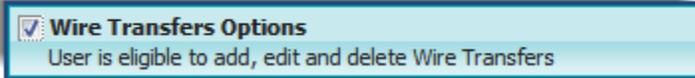


Wire User Payment Settings

To entitle a user to Wire Transfers, first select the **Actions** button on the targeted user's profile page. Select the **Payments** option for the list provided. Select the box beside the **Wire Transfer tab** to see the settings pane become active and display the options available for the user.

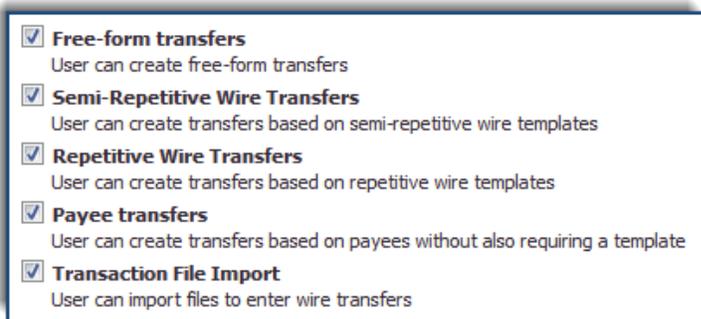
Wire Transfers Options

If this user will be allowed to create live wire transfers, select the box beside **Wire Transfers Options**. The section will expand to present the administrator with more options.



Wire Entry Options

First, the administrative user will select how the company user will be allowed to create wire transfers by selecting one, multiple, or all creation methods below.



Select the box beside **Free-form Transfers** if the user should be allowed to initiate wires from 'scratch', or without utilizing an existing template or payee.

Select **Semi-Repetitive Wire Transfers** if the company user should be allowed to create live wires by utilizing a semi-repetitive template.

If the user should be allowed to initiate live wires from fully repetitive templates, select the box beside **Repetitive Wire Transfers**.

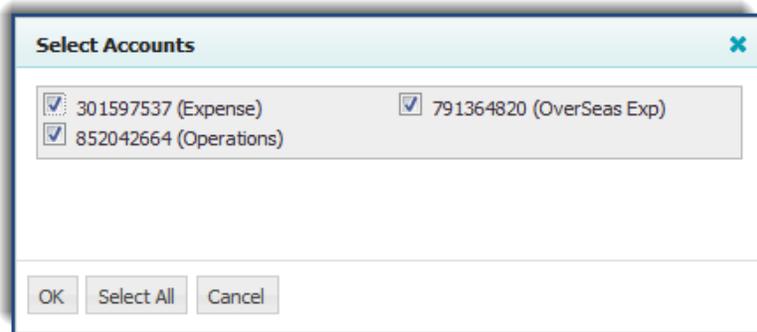
Company users who will be creating wires based on the information of a payee that has been previously saved to the company's payee table will require that **Payee Transfers** be enabled.

Lastly, if the user should be allowed to create live wires by importing a file that contains wire transfers, select **Transaction File Import**.

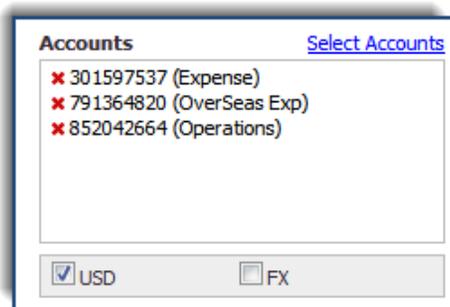
Account Permissions

The administrative user will now permit the company user to wire debit accounts.

To add accounts, click the **Select Accounts** hyperlink. At this time, a window will populate that displays all accounts available for wire transfers. The user may select the check box next to each individual account, or enable all available accounts simultaneously by clicking the **Select All** button at the bottom of the window.



Once all selections have been made, click **OK**. The administrative user will see the selected accounts, displayed in numerical order, on company user's the accounts list. Each account will have a red **X** icon beside it that allows the administrative user to remove an account from the list.



If the financial institution allows the creation of Foreign Exchange (FX) wires, the administrative user will see two options presented under the accounts list; USD and FX. If the box beside **USD** is selected, the company user will be able to create wires sending

USD. If the box beside **FX** is selected, the company user will be able to create wires sending foreign currency.

To the right of the account settings, the administrative user will be able to establish a **Daily Transaction Debit Amount per Account** field. The value entered in this field will determine the maximum dollar amount the company user can wire out of a permitted debit account in one day. To the right of the field, as a reference, the administrative user will see the highest value allowed presented in italics.

Next, the administrative user may enter a value for the **Daily Transaction Amount per Account**. The number entered in this field will act as the maximum number of transactions that the company user can create from a debit account in one day. To the right, as a reference, the administrative user will see the highest value that will be accepted in this field.

The screenshot shows a form with three main sections:

- Daily Transaction Debit Amount per Account**: A text input field containing "1,000,000.00" with a maximum value of "\$1,000,000.00" shown in italics to the right.
- Daily Transaction Count per Account**: A text input field containing "20" with a maximum value of "20" shown in italics to the right.
- Single Transaction Debit Amount**: A text input field containing "1,000,000.00" with a maximum value of "\$1,000,000.00" shown in italics to the right.

Below these sections are two checkboxes with associated text input fields:

- Require 1 approver(s) above [text input field]
- Require 2 approver(s) above [text input field]

The **Single Transaction Debit Amount** field allows the administrative user to determine the maximum dollar amount that a single transaction may not exceed. Once again, the administrative user will see the maximum value allowed for this field presented in italics to the right.

The last wire entry settings the administrative user may establish for the company user are the approval limits. When checked, these fields require that wire transfers made by the company user exceeding the amount entered in the text field must be reviewed and approved by another authorized user; who is entitled to approve wire transfers. These fields work together to determine how many independent approvers must review the initiating user's work.

- **Require 1 approver:** When this field is enabled, all wires over the amount entered in the text field must receive one (1) approval from a user other than the initiator. If the amount in the text box is 0.00, all transfers initiated must be approved.

- **Require 2 approvers:** When this field is enabled, all wires over the amount entered in the text field must receive approval from two (2) separate users, neither of which may be the initiator. If the amount in the text box is 0.00, all transfers initiated must be approved by two separate users.
- If **both** require approver fields are enabled, but the amounts differ, then the transfers greater than the *Require 1 Approver* amount but lower than the *Require 2 Approvers* amount will need only 1 approval. Batches greater than the *Require 2 Approvers* will require two approvals.

Example: Both options are checked and *Require 1 Approval* has a \$100 value, and *Require 2 Approvals* has a \$200 value.

- Wire transfers from \$.01 to \$100 would need no approvals, because these amounts are below or right at the limit.
- Wire transfers from \$100.01 to \$200 would need 1 approval.
- Wire transfers from \$200.01 and up will need 2 approvals.

If the administrative user would like one or more accounts to be treated different or independent from the accounts and rules created above, he/she may select **Add Permission Set**. At this time, a new company user permission set will display and present every field that was available for the original set.

Single Transaction Debit Amount

* Limit: 1,000,000.00 Max: \$1,000,000.00

Require 1 approver(s) above

Require 2 approver(s) above

Add Permission Set

To begin, the administrative user will select the accounts that these new rules will be applied to. Accounts may only have a single permission set applied at a time. Therefore, any account(s) selected for a previous permission set will not be presented for selection when the user clicks **Select Accounts**. If the user has added account(s) to a previous permission set, but would like to include it for a new permission set, go to the permission set containing the account number(s) and select the red **X** delete icon. Then click the **Select Accounts** hyperlink and select the account(s) to be included in the new permission set.

Account Permissions

Accounts [Select Accounts](#)

- ✘ 301597537 (Expense)
- ✘ 852042664 (Operations)

USD FX

Daily Transaction Debit Amount per Account
* Limit: Max: \$1,000,000.00

Daily Transaction Count per Account
* Limit: Max: 20

Single Transaction Debit Amount
* Limit: Max: \$1,000,000.00

Require 1 approver(s) above

Require 2 approver(s) above

Accounts [Select Accounts](#)

- ✘ 791364820 (OverSeas Exp)

USD FX

Daily Transaction Debit Amount per Account
* Limit: Max: \$1,000,000.00

Daily Transaction Count per Account
* Limit: Max: 20

Single Transaction Debit Amount
* Limit: Max: \$1,000,000.00

Require 1 approver(s) above

Require 2 approver(s) above

At this time, the user may enter values for each field just as s/he did for the initial permission set. Also, the user may create as many permission sets as needed. All additional permission sets, specifically those created by selecting the Add Permission Set button, may be deleted by selecting the red **X** icon located to the left of the list of accounts.

Allow Wire Transfer Maintenance

If the company user will be allowed to perform maintenance that will affect the whole company, select **Allow Wire Transfer Maintenance**. Once enabled, the section will expand to display more options.

Allow Wire Transfer Maintenance
User is eligible to maintain templates and file maps for use by all corporate users

Should the company user require the ability to create, edit, and delete semi-repetitive and repetitive templates, select the box beside **Allow Wire Template maintenance**.

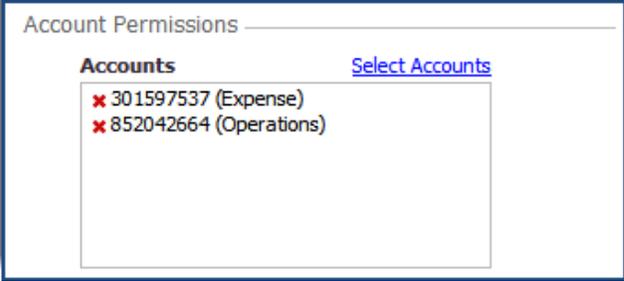
Select the box beside **Allow Import Map maintenance** if the company user will be allowed to create, edit, and delete wire import file maps.

Allow Wire Template maintenance
User can create, edit, and delete repetitive and semi-repetitive templates

Allow Import Map maintenance
User can create, edit, and delete wire import file maps

Account Permissions

The last setting allows the administrative user to select on which debit accounts the company user will be able to perform maintenance. Because templates include a debit account, this setting will effectively determine what templates the user can create and have access to. If a template is created utilizing a debit account for which the company user does not have permission, he/she will not be displayed information regarding that template; unless the user has auditing abilities.



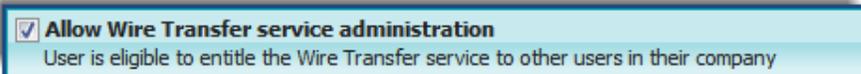
The screenshot shows a window titled "Account Permissions". Inside the window, there is a section labeled "Accounts" with a "Select Accounts" hyperlink to its right. Below the "Accounts" label is a list of two accounts, each preceded by a red "X" icon:

- ✘ 301597537 (Expense)
- ✘ 852042664 (Operations)

To add accounts, click the **Select Accounts** hyperlink. At this time, a window will populate that displays all accounts available for wire transfers. The user may select the check box next to each individual account, or enable all available accounts simultaneously by clicking the **Select All** button at the bottom of the window. Once all selections have been made, click **OK**. The administrative user will see the selected accounts, displayed in numerical order, on company user's the accounts list. Each account will have a red **X** icon beside it that allows the administrative user to remove an account from the list.

Allow Wire Transfer service administration

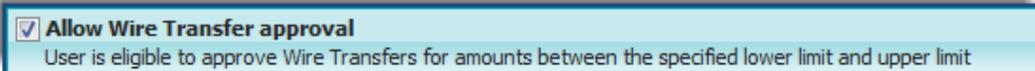
This option will only display if the company user being edited is an administrator. Selecting **Allow Wire Transfer service administration** will allow this company user to entitle other company users to the Wire Transfers service.



The screenshot shows a checkbox that is checked, with the label "Allow Wire Transfer service administration". Below the checkbox, the text reads: "User is eligible to entitle the Wire Transfer service to other users in their company".

Allow Wire Transfer approval

Based on company and user settings, some wires will require that another 'pair of eyes' review the transfer. Please keep in mind that an approver may never be the same individual as the initiator. To allow a user to review and approve wire transfers created by others, select **Allow Wire Transfer approval**. At this time, the screen will expand to present the administrator with more options.



The screenshot shows a checkbox that is checked, with the label "Allow Wire Transfer approval". Below the checkbox, the text reads: "User is eligible to approve Wire Transfers for amounts between the specified lower limit and upper limit".

Account Permissions

This setting allows the administrative user to select the debit accounts for which the company user may make approval decisions. Because wires must be funded from a debit account, this setting will effectively determine which wires will be presented to the company user for approval. If a wire is created utilizing a debit account for which the user does not have permission, s/he will not be given the opportunity to approve the wire.

Debit Amount Range

Next, the administrator will specify upper and lower approval limits of the company user.

If no limits are entered, this user will be able to approve any and all wires created. If an amount is entered in the **Lower Limit**, only wire transfers that exceed this amount will be presented to the user for approval. If an amount is entered for the **Upper Limit**, wires exceeding this amount will not be presented to this user.

Example: Lower Limit is \$500 and Upper Limit is \$1000

- Batches from \$.01 - \$500 may not be approved by this user because it has not reached his/her \$500 threshold.
- Batches from \$500.01 - \$1000 will be presented to this user for approval.
- Batches \$1000.01 and more may not be approved by this user because it exceeds his/her \$1000 threshold.

If the administrative user would like one or more accounts to be treated different or independent from the accounts and rules created above, he/she may select **Add Permission Set**. At this time, a new company user permission set will display and present every field that was available for the original set.

Single Transaction Debit Amount

* Limit: 1,000,000.00 Max: \$1,000,000.00

Require 1 approver(s) above

Require 2 approver(s) above

To begin, the administrative user will select the accounts that these new rules will be applied to. Accounts may only have a single permission set applied at a time. Therefore, any account(s) selected for a previous permission set will not be presented for selection when the user clicks **Select Accounts**. If the user has added account(s) to a previous permission set, but would like to include it for a new permission set, go to the permission set containing the account number(s) and select the red **X** delete icon. Then

click the **Select Accounts** hyperlink and select the account(s) to be included in the new permission set.

The screenshot displays the 'Account Permissions' configuration interface. It is divided into two main sections, each representing a different permission set.

Top Section:

- Accounts:** A list of selected accounts: 301597537 (Expense) and 852042664 (Operations). A 'Select Accounts' link is present.
- Currency:** USD, FX
- Daily Transaction Debit Amount per Account:** * Limit: 1,000,000.00 Max: \$1,000,000.00
- Daily Transaction Count per Account:** * Limit: 20 Max: 20
- Single Transaction Debit Amount:** * Limit: 1,000,000.00 Max: \$1,000,000.00
 - Require 1 approver(s) above
 - Require 2 approver(s) above

Bottom Section:

- Accounts:** A list of selected accounts: 791364820 (OverSeas Exp). A red 'X' icon is to the left of the list, and a 'Select Accounts' link is present.
- Currency:** USD, FX
- Daily Transaction Debit Amount per Account:** * Limit: 75,000.00 Max: \$1,000,000.00
- Daily Transaction Count per Account:** * Limit: 5 Max: 20
- Single Transaction Debit Amount:** * Limit: 25,000.00 Max: \$1,000,000.00
 - Require 1 approver(s) above 5,000.00
 - Require 2 approver(s) above

At this time, the user may enter values for each field just as s/he did for the initial permission set. Also, the user may create as many permission sets as needed. All additional permission sets, specifically those created by selecting the Add Permission Set button, may be deleted by selecting the red **X** icon located to the left of the list of accounts.

Allow Wire Transfer activity audit

If this entitlement is enabled, this user will be able to view company activities that he/she is not necessarily entitled to. For instance, a user who is not entitled to maintain templates but is entitled to audit activity will be able to view templates, but not interact with them. Select **Allow Wire Transfer activity audit** to provide the company user with auditing capabilities.

Allow Wire Transfer activity audit
User is eligible to view and be notified of Wire Transfer activity for users in their company

Account Transfer User Payment Settings

To entitle a user to Account Transfers, first select the **Actions** button on the targeted user's profile page. Select the **Payments** option for the list provided. Select the box beside the **Account Transfers** tab to see the settings pane become active and display the options available for the user.

Allow Account Transfer Entry

Checking this option allows for the user to initiate account transfers, edit account transfers, schedule recurring account transfers, as well as receive account transfer activity notifications.

Allow Account Transfer entry
User is eligible to add, edit and delete Account Transfers

- **Accounts** – Accounts must be added before the service is available for use. The Select Accounts link will display available accounts to be added. Accounts can be removed by selecting the red X next to the account.
- **Credit/Debit** - Accounts must be designated debit and/or credit to permit the account for use in account transfer initiations.
- **Daily Transaction Amount per Account** - This field defines the maximum dollar amount available for a company user, per each account. The maximum company limit is displayed next to the input field.
- **Daily Transaction Count per Account** - This field defines the maximum number of transactions available for a company user, per each account, on a daily basis. The maximum company limit is displayed next to the input field.
- **Single Transaction Amount** - This field defines the maximum amount available for a company user, per each account and each transaction. The maximum company limit is displayed next to the input field.
 - **Require 1 approver:** When this field is enabled, all transfers over the amount entered in the text field must receive one (1) approval from a user other than the initiator. If the amount in the text box is 0.00, all transfers initiated must be approved.
 - **Require 2 approvers:** When this field is enabled, all transfers over the amount entered in the text field must receive approval from two (2) separate users, neither of which may be the initiator. If the amount in the text box is 0.00, all transfers initiated must be approved by two separate users.
 - If **both** require approver fields are enabled, but the amounts differ, then the transfers greater than the *Require 1 Approver* amount but lower than the *Require 2 Approvers* amount will need only 1 approval. Batches greater than the *Require 2 Approvers* will require two approvals.

Single Transaction Amount

* Limit: Max: \$999,999,999.99

Require 1 approver(s) above

Require 2 approver(s) above

Note: Approval limits can be left blank so that all account transfers will need approval by this user.

Add a Permission Set - Accounts can be added by clicking the Select Accounts link. All available accounts will be displayed for selection. Check the account to be enabled and added to the permission set. Accounts can be removed by selecting the red X next to the account.

Allow Account Transfer Maintenance

This option allows this user to entitle the account transfer service to subsequent users. Account transfer settings can then be applied to new and/or existing users, however administrative users cannot enable permissions to their own account.

Allow Account Transfer Maintenance
User is eligible to maintain maps for use by all corporate users

Allow Account Transfer Approval

Enabling this option allows the user to approve account transfers based on the lower and upper limits set for the accounts selected.

Allow Account Transfer approval
User is eligible to approve Account Transfers for amounts between the specified lower limit and upper limit

Account Permissions

Accounts <i>No Items Selected.</i>	Select Accounts	Amount Range
		Lower Limit (\$) <input type="text"/>
		Upper Limit (\$) <input type="text"/>

- **Account Permissions** - Limits set here define the user's daily limits for accounts selected. To customize different limits for different accounts, select the Add a Permission button, and additional limit fields will be displayed.
 - **Accounts** – Accounts must be added before the service is available for use. The **Select Accounts** link will display available accounts to be added.
 - **Amount Range:** For example, if the Lower Limit is set to \$800 and Upper Limit is set to \$100,000, then any account transfer created within that range will be approved by this user. Any amount lower or higher, would not need to be approve by this user.
 - **Lower Limit (\$)** – Use this optional text field if the user is required to approve ACH batches above a defined amount.
 - **Upper Limit (\$)** – Use this optional text field if the user is required to approve ACH batches below a defined amount.

Note: Lower and upper limits can be left blank so that all account transfers can be approved by this user.

Allow Account Transfer Activity Audit

This option enables the user to view and be notified of account transfer activity by other company users.

Allow Account Transfer activity audit
User is eligible to view and be notified of Account Transfer activity for users in their company

Payee Maintenance User Payment Settings

To entitle a user to **Payee Maintenance**, first select the **Actions** button on the targeted user's profile page. Select the **Payments** option for the list provided. Select the box beside the **Payee Maintenance** tab to see the settings pane become active and display the options available for the user.

Payee Maintenance allows for the creation and customization of payees for use with payment services. Only company administrators can enable the following permissions for other company users. It is recommended that permissions are established in such a manner that allows for full processing coverage.

Payee Maintenance Settings

 Help

Allow Payee Maintenance
User can create, maintain and delete payees for use by all corporate users

Allow Payee Maintenance activity audit
User is eligible to view existing payees

Allow Payee Maintenance

By enabling the checkbox, users will be entitled to create, edit, and delete payees. Permissions allow for payee management functions within ACH and Wires, including:

- Payee creation in ACH batch initiation.
- Payee maintenance functions in batch templates.
- 'Save as Payee' function in wire transfer initiation.
- 'Edit Payee' functions in wire transfer initiation, processing and wire template maintenance.

Allow Payee Maintenance Activity Audit

By enabling the checkbox, users are enabled to view existing payee maintenance records for the entire company.

Note: If the user is also permitted to the ACH and Wires services, with payee maintenance enabled, the user will have access to the payee database to populate ACH and Wire initiation and template maintenance. However, the user will not have access to add, change or delete payees.

Import User Payment Settings

To entitle a user to **Import Maintenance**, first select the **Actions** button on the targeted user's profile page. Select the **Payments** option for the list provided. Select the box beside the **Import Maintenance** tab to see the settings pane become active and display the options available for the user.

Import Maintenance allows for the upload of Payee, ACH Batch Templates and Wire Templates files for use with the system. Enabling the options here, on the user level, will allow for the following services to be available to the specified user

Import Permissions Help

- Allow data import**
User is eligible to import payees, ACH batch templates and/or Wire templates
 - Can import payees**
Can create new payee records by importing CSV, XML or fixed width files
 - Can import ACH batch templates**
Can create new ACH batch templates by importing CSV, XML or fixed width files
 - Can import wire templates**
Can create new wire templates by importing CSV, XML or fixed width files
- Allow Import Maintenance activity audit**
User is eligible to view and be notified of import activity for users in their company

Allow Data Import

Enabling this option gives the user selected the ability to import payees, ACH batch templates and/or wire templates.

- Can import payees - Allows for the creation of new payee records by importing file types such as .CSV, XML or fixed width files.
- Can import ACH batch templates - Allows for the creation of new ACH batch templates by importing file types such as .CSV, XML or fixed width files.
- Can import wire templates - Allows for the creation of wire templates by importing file types such as .CSV, XML or fixed width files

Allow Import Maintenance Activity Audit

This allows view only access to import activity. This means that the specified user cannot interact with imports in any way, other than just view what files have been imported.

Note: The user receives notifications for all import activity. Enabling this will allow for the specified user to receive all import activity across the company.

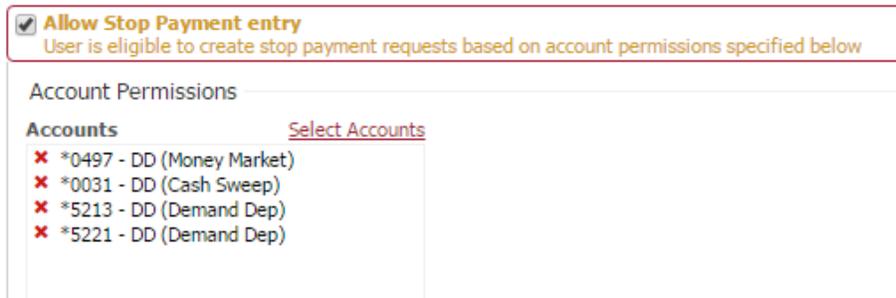
Stop Payment User Payment Settings

To entitle a user to **Stop Payments**, first select the **Actions** button on the targeted user's profile page. Select the **Payments** option for the list provided. Select the box beside the **Stop Payments** tab to see the settings pane become active and display the options available for the user.

Stop Payments gives the user the ability to stop payment requests for specified accounts. Enabling options here will allow for this service to be permitted to this user.

Allow Stop Payment Entry

By enabling the checkbox, users are eligible to create stop payment requests based on the account permissions. Accounts must be added to the account permissions for this feature to work.



Allow Stop Payment entry
User is eligible to create stop payment requests based on account permissions specified below

Account Permissions

Accounts [Select Accounts](#)

- *0497 - DD (Money Market)
- *0031 - DD (Cash Sweep)
- *5213 - DD (Demand Dep)
- *5221 - DD (Demand Dep)

Allow Stop Payment Activity Audit

By enabling the checkbox, it allows view only access to Stop Payment activity. User receives notifications for all Stop Payment activity.

Check Positive Pay User Payment Settings

To entitle a user to **Check Positive Pay**, first select the **Actions** button on the targeted user's profile. Select the **Payments** option from the list provided. Select the box beside the **Check Positive Pay** tab to see the settings pane become active and display the options available for the user.

Allow Check Positive Pay Issue Entry

By enabling the checkbox, users are eligible to enter issued checks based on account permissions. Account permissions must be added for this feature to work.

- **Allow Issue File Import:** By enabling the checkbox, users are eligible to import issued checks based on account permissions

Allow Check Positive Pay issue entry
User is eligible to enter issued checks based on account permissions specified below

Allow Issue File Import
Allow user to import files to enter issued checks

Account Permissions

Accounts [Select Accounts](#)

- ✘ *0497 - DD (Money Market)
- ✘ *0031 - DD (Cash Sweep)
- ✘ *5213 - DD (Demand Dep)
- ✘ *5221 - DD (Demand Dep)

Allow Check Positive Pay Decisioning

By enabling the checkbox, users are eligible to decision exception items based on the account permissions and amount ranges that are specified. Account permissions must be added for this feature to work.

Allow Check Positive Pay decisioning
User is eligible to decision exception items based on the account permissions and amount ranges specified below

Account Permissions

Accounts [Select Accounts](#)

No Items Selected.

Amount Range

Lower Limit

Upper Limit

Allow Check Positive Pay Decision Approval

By enabling the checkbox, users are eligible to approve Check Positive Pay decisions for amount between the specified lower limit and upper limit. Account permissions must be added for this feature to work.

Allow Check Positive Pay decision approval
User is eligible to approve Check Positive Pay decisions for amounts between the specified lower limit and upper limit

Account Permissions

Accounts [Select Accounts](#)

No Items Selected.

Amount Range

Lower Limit

Upper Limit

Allow Check Positive Pay Activity Audit

User is eligible to view and be notified of Check Positive Pay decision activity for users in their company.

Secure Browser Installation

All users will need to be provided with a **software activation key** before they can install the **Secure Browser**, which will need to be provided to them by an admin user.

The software activation key for all users can be found by first selecting the **Actions** button on the targeted user's profile page. Select the **Edit** option from the list provided and locate the **Software Activation Key**.



This key may be used up to three times for a single user and may be reset by an admin user.

Once the user has received their software activation key, please refer them to the Secure Browser Download instructions.

Remove a User

To remove a user, select the **Actions** button on the targeted user's profile. Select the **Delete User** option from the list provided.

