Business eBanking

Administration

bankwithunited.com
COMPANY USER SIGN ON

About Sign On

Business eBanking has two authentication methods that reduce the risk of online identity theft: secure token authentication and out-of-band authentication. The authentication method companies use is determined by the financial organization. Secure token authentication confirms a company user's identity through the use of a personal identification number (PIN) and a token code generated by their token device. Out-Of-Band Authentication confirms a company user's identity through the use of a one-time security code. The interaction occurs outside the online channel through either an automated voice call or a text message.

Setting Up a New Token Passcode/PIN

1. Click the appropriate link to access Business eBanking.
2. On the Sign on page, fill in the following fields:
   
<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company ID</td>
<td>Your company’s identification number.</td>
</tr>
<tr>
<td>User ID</td>
<td>Your user identification number.</td>
</tr>
</tbody>
</table>
3. Click Continue.
4. Click the Set Up Secure Token Sign In link.
5. In the Token code or passcode field, type the code currently displayed on your token device and then click Continue.
6. Fill in the following fields:
   
<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>PIN</td>
<td>A personal identification number of your choosing. For valid PIN format, please refer to the material you received with your token device or contact your administrator.</td>
</tr>
<tr>
<td>Confirm PIN</td>
<td>Re-enter the personal identification number you have chosen.</td>
</tr>
</tbody>
</table>
7. Wait for your token device to display the next token code and then click Sign on.
8. In the Passcode field, type your PIN and the code currently displayed on your token device and then click Continue.
Signing On - Company Users

1. Click the appropriate link to access Business eBanking.

2. Fill in the following fields:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company ID</td>
<td>Your company's identification number.</td>
</tr>
<tr>
<td>User ID</td>
<td>Your user identification number.</td>
</tr>
</tbody>
</table>

3. Click Continue.

4. If prompted, complete additional authentication:

   4.1 Click Continue with Security Code.

   4.2 Choose a contact option: Phone or Text message (if applicable).

   4.3 Click Continue.

   4.4 Do one of the following:

   - If you chose to be contacted by phone, note the one-time security code shown on the screen and then type or speak the code into the phone once you receive your phone call.

   - If you chose to be contacted by text message, select a Country/region, fill in the Mobile phone number with your phone number, and then click Send Text Message. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone.

   - In the One-time security code field, type the one-time security code displayed on your mobile device and then click Submit.

5. Fill in the Password or Passcode field.

   Passcodes are only required for tokens. A passcode is combination of the company user’s personal identification number (PIN) followed by the token code currently shown on the company user’s token.

6. Click Sign In.
COMPANY USER LOGIN CREDENTIALS

Company User ID Requirements

- Should be at least eight characters in length but no more than 26.
- Should include a combination of two of the following types of characters:
  - **Letters**: A through Z, upper and/or lower-case. User IDs are not case sensitive.
  - **Numbers**: 0 through 9.
  - Cannot be the same ID assigned to another user in the same company.

*Note*: *Spaces and special characters are not supported.*

About Company User Passwords

*Business eBanking* uses strong password controls that require company users to use a combination of special characters, letters, and/or numbers. Company users are required to change their password the first time they sign on. Company users may also be prompted to set up a Personal Identification Number if their company uses tokens for sign on.

Company User Password Requirements

- Must be at least eight characters in length but no more than 12.
- Must include a combination of two of the following types of characters:
  - **Letters**: A through Z, upper and/or lower-case. Passwords are not case sensitive.
  - **Numbers**: 0 through 9
  - **Special characters**: Pound (#), dollar ($), or at (@)
  - Cannot include more than three consecutive identical characters. For example, t@@111ama is not allowed but t@111ama is.
  - Cannot be the same as the associated user ID.
  - Cannot be one of 15 previously used passwords. The exception to this requirement is temporary passwords issued by company administrators or financial organizations.

Company User Password Expiration

Passwords expire every 90 days.
Company User Password Changes

Company users can change their own password once per day. This applies to all company users regardless of their assigned role.

Subsequent Password Changes

Company users who have changed their own password and need it changed again in the same day should contact their company's administrator or financial institution for a temporary password. Once company users sign on using a temporary password they are required to change it.

Password Alerts

Company users are automatically notified by e-mail when they change their password or their password is changed by an administrator.

Login Attempts and Locked Accounts

Company users are allowed three unsuccessful login attempts before their account is locked and access is prevented.

A locked account can be unlocked by:

- A company user who has the Administration role. A password change is not required in this case.
- The company's financial institution. Company users are provided a temporary password and are required to change it upon signing on.

About Forgotten Password

Forgotten Password allows company users to create a new password if they have forgotten their password.

Creating a New Password Using Forgotten Password

1. Go to the sign on page and fill in the following fields:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company ID</td>
<td>Your company's identification number.</td>
</tr>
<tr>
<td>User ID</td>
<td>Your user identification number.</td>
</tr>
</tbody>
</table>

2. Click **Continue**.

3. On the password page, click the **reset it yourself** link.
4. Click **Continue with Security Code**.

5. Choose a contact option:
   - **Phone**
   - **Text message (if applicable)**

6. Click **Continue**.

7. Do one of the following:
   - If you chose to be contacted by phone, note the one-time security code shown on the screen and then type or speak the code into the phone once you receive your phone call.
   - If you chose to be contacted by text message, select a **Country/region**, fill in the **Mobile phone number** with your phone number, and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone.
   - In the **One-time security code** field, type the one-time security code displayed on your mobile device and then click **Submit**.

8. Fill in the following fields:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>New password</td>
<td>Create a password following the <strong>Company User Password Requirements</strong></td>
</tr>
<tr>
<td>Confirm password</td>
<td>The password typed into the <strong>New password</strong> field.</td>
</tr>
</tbody>
</table>

9. Click **Submit** and then **Continue**.

### About Tokens

A token is a device that generates a one-time, random authentication code which is paired with a company user-defined personal identification number (PIN) to form a passcode. The passcode is used by company users to sign on to Business eBanking and/or approve ACH transactions and/or wire transfers.

### Grace Setup Period

The grace setup period is the number of calendar days the financial organization and company administrators (if applicable) have to set up and distribute tokens to company users. Company users can continue to sign on using their password and approve transactions during the grace setup period. When a company's grace setup period ends, all of the users in the company are required to use their token device to sign on and/or approve transactions (if applicable).
Resetting Token PINs

Please contact your financial organization to reset your token PIN.
WELCOME

About the Welcome Page

The Welcome page appears upon a company user's successful sign on and provides an at-a-glance view of important information.

There are two types of Welcome pages: Welcome and Dashboard.

Welcome Page Components

<table>
<thead>
<tr>
<th>Item Number</th>
<th>Item Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Welcome message: User first and last name with last login date and time.</td>
</tr>
<tr>
<td>2</td>
<td>Message Center: Links to view mail and alert messages and send secure mail.</td>
</tr>
<tr>
<td>3</td>
<td>Bulletins: Short messages posted by the financial organization.</td>
</tr>
<tr>
<td>4</td>
<td>Account Balances: Account and balance information for some entitled accounts.</td>
</tr>
<tr>
<td>5</td>
<td>Saved Reports: Links to frequently used account searches.</td>
</tr>
<tr>
<td>6</td>
<td>Favorites: Links to frequently used functions or pages.</td>
</tr>
<tr>
<td>7</td>
<td>Next Scheduled Requests: Link to view scheduled transfers and payments.</td>
</tr>
</tbody>
</table>
Dashboard Page Components

The **Dashboard** page appears upon a company user's successful sign on and provides company users with information from various pages in small moveable windows called panels. Except for the **Recent Alerts & Messages** panel, the panels are optional and selected by company users. A company user's entitlements determine the panels available to them.

<table>
<thead>
<tr>
<th>Item Number</th>
<th>Item Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>Welcome message</strong>: User first and last name with last login date and time.</td>
</tr>
<tr>
<td>2</td>
<td><strong>Message Center</strong>: Included in the <strong>Recent Alerts &amp; Messages</strong> panel, provides links to view mail and alert messages, and send secure mail.</td>
</tr>
<tr>
<td>3</td>
<td><strong>Bulletins</strong>: Included in the <strong>Recent Alerts &amp; Messages</strong> panel, displays short messages sent by the financial organization.</td>
</tr>
<tr>
<td>4</td>
<td><strong>Account Balances</strong>: Included in the <strong>Important Account Balances</strong> panel, provides account and balance information for selected entitled accounts.</td>
</tr>
<tr>
<td>Item Number</td>
<td>Item Description</td>
</tr>
<tr>
<td>-------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>5</td>
<td><strong>Saved Reports:</strong> Included in the <strong>Shortcuts</strong> panel, includes links to saved searches and frequently used pages.</td>
</tr>
<tr>
<td>6</td>
<td><strong>Favorites:</strong> Included in the <strong>Shortcuts</strong> panel, includes links to frequently used functions or pages.</td>
</tr>
<tr>
<td>7</td>
<td><strong>Next Scheduled Requests:</strong> Included in the <strong>Next Scheduled Requests</strong> panel, provides a summary of scheduled transactions.</td>
</tr>
<tr>
<td>8</td>
<td><strong>New panel notification:</strong> Notifies company users whenever a new panel is available.</td>
</tr>
</tbody>
</table>

**Dashboard Page Sample**

**Dashboard Panel Catalog**

<table>
<thead>
<tr>
<th>Panel Name</th>
<th>Panel Description</th>
<th>Number of Copies Supported</th>
<th>Work Task</th>
</tr>
</thead>
<tbody>
<tr>
<td>Important Account Balances</td>
<td>Provides the balance for up to seven accounts per account type.</td>
<td>Over 100</td>
<td>Reporting</td>
</tr>
<tr>
<td>Recent Alerts &amp; Messages</td>
<td>Provides the last seven calendar days of alerts and messages sent by the financial organization. This panel is mandatory and cannot be deleted.</td>
<td>One</td>
<td>Administration</td>
</tr>
<tr>
<td>Shortcuts</td>
<td>Provides hyperlinks to favorite pages and saved reports.</td>
<td>One</td>
<td>Reporting</td>
</tr>
<tr>
<td>User Profiles Approval</td>
<td>Provides all user profiles that have outstanding approvals.</td>
<td>One</td>
<td>Administration</td>
</tr>
<tr>
<td>Exceptions Decision</td>
<td>Provides ACH exceptions that require approval or a decision.</td>
<td>One</td>
<td>Account Services</td>
</tr>
<tr>
<td>Panel Name</td>
<td>Panel Description</td>
<td>Number of Copies Supported</td>
<td>Work Task</td>
</tr>
<tr>
<td>----------------------</td>
<td>------------------------------------------------------------------------------------</td>
<td>-----------------------------</td>
<td>----------------------------</td>
</tr>
</tbody>
</table>
| Transfers & Payments Approval | Provides payment and transfer requests with outstanding approvals for the following services:  
   - ACH Payments and Collections  
   - ACH File Upload  
   - Wires  
   - Credit Card Payments  
   - Loan Payments  
   - Loan Advance  
   - External Transfers  
   - Internal Transfers  
   - Multiple Account Transfers  
   - Escrow Transfers | One | Transfers and Payments |
| Templates Approval   | Provides template requests with outstanding approvals for the following services:  
   - ACH Payments and Collections  
   - Wires  
   - Multiple Account Transfer | One | Transfers and Payments |
| Next Scheduled Requests | Provides a summary of scheduled transactions for entitled services and accounts. | One | Transfers and Payments |
| Recent Transactions  | Provides specific transactions from the last 30 calendar days for an entitled checking, savings, or credit card account. | Multiple | Reporting |
| Balance Snapshot     | Provides balances for a specific date in the past for entitled checking, saving, certificate of deposit (CD), and investment accounts. | Multiple | Reporting |
| Other Account Balances | Provides balance information for accounts external to Business eBanking, such as escrow or certificate of deposit account registry (CDARS). | One | Reporting |
| Calendar              | Provides scheduled transactions and custom alerts in a calendar view. | One | Transfers and Payments |
| Balance Trends        | Provides the trend of account balances over time depicted in a graph. | 100 | Reporting |

**About the Important Account Balances Panel**

When the Important Account Balances panel is added to the Dashboard it automatically shows a company user’s first seven checking accounts alphabetically by description. If a
company user has less than seven checking accounts, then savings accounts are shown alphabetically by description until the total number of accounts equals seven. Up to 100 copies of this panel can be added to the Dashboard so company users can view all entitled accounts if desired. The masked account numbers appear as hyperlinks that provide quick access to more detail. Drop-down arrows beside the account type heading also provide access to related tasks.

*Important Account Balances Panel Sample*

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Description</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking</td>
<td>Acct - Rel Avail, 1701</td>
<td>$877,785.05</td>
</tr>
<tr>
<td>Savings</td>
<td>ABC Savings, 3456</td>
<td>($14,520,611.77)</td>
</tr>
<tr>
<td>Investment Accounts</td>
<td>Inv3U201241304, 1304</td>
<td>Data not yet available</td>
</tr>
<tr>
<td>Loan Accounts</td>
<td>Loan 99040, 9040</td>
<td>$105,616,776.92</td>
</tr>
<tr>
<td>Credit Card Accounts</td>
<td>Company VISA Card, 5321</td>
<td>Data not yet available</td>
</tr>
</tbody>
</table>

*About the Recent Alerts & Messages Panel*

The *Recent Alerts & Messages* panel provides company users with the last seven calendar days of alerts and messages sent to them. The *Recent Alerts & Messages* panel is automatically added to the Dashboard and can be relocated on the page; however, it cannot be removed. Subject lines appear as hyperlinks that provide access to the content of alerts and messages.
About the Shortcuts Panel

The *Shortcuts* panel provides company users with quick access to frequently used pages and saved searches (if applicable).

About the User Profiles Approval Panel

The *User Profiles Approval* panel allows company users to view all user profiles that have outstanding approvals. Hyperlinks at the top of the panel allow a company user to view only those profiles requiring their approval or all profiles requiring approvals. Hyperlinks beside the profiles indicate the request type (add, edit, or delete) and can be clicked to take the appropriate action on the request.
About the Transfers & Payments Approval Panel

The Transfers & Payments Approval panel allows company users to view transfers and payments that need approval for the following services:

- ACH Payments and Collections
- ACH File Upload
- Wires
- Loan Payments
- External Transfers
- Internal Transfers
- Multiple Account Transfers

Hyperlinks at the top of the panel allow a company user to view only those transactions requiring their approval or all transactions requiring approvals. Hyperlinks beside the transactions can be clicked to approve the transactions.
### Transfers & Payments Approval Panel Sample

**Transfers & Payments Approval**

<table>
<thead>
<tr>
<th>Category</th>
<th>Transaction</th>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACH Payments and Collections</td>
<td>5789-Opera Annual-S</td>
<td>01/01/2014</td>
<td>$5.50</td>
</tr>
<tr>
<td>Wires</td>
<td>*2345-Major rep</td>
<td>02/19/2014</td>
<td>$43.00</td>
</tr>
<tr>
<td>Loan Payments</td>
<td>*9049-Loan</td>
<td>02/13/2012</td>
<td>$1.02</td>
</tr>
<tr>
<td>Loan Advances</td>
<td>*9040-Loan To:*1111-CSBI</td>
<td></td>
<td>$11.00</td>
</tr>
<tr>
<td>Multiple Account Transfers</td>
<td>*5789-Opera From: 1701-Aacct</td>
<td></td>
<td>$50.00</td>
</tr>
<tr>
<td></td>
<td>*5789-Opera To multiple accounts</td>
<td></td>
<td>$3.03</td>
</tr>
<tr>
<td>Internal Transfers</td>
<td>*3456-ABC S To: *5789-Opera</td>
<td></td>
<td>$75.78</td>
</tr>
<tr>
<td></td>
<td>*3456-ABC S To: *2345-Major</td>
<td></td>
<td>$100.00</td>
</tr>
<tr>
<td></td>
<td>*3456-ABC S To: *2345-Major</td>
<td></td>
<td>$111.00</td>
</tr>
<tr>
<td></td>
<td>*3456-ABC S To: *2345-Major</td>
<td></td>
<td>$111.00</td>
</tr>
<tr>
<td></td>
<td>*3456-ABC S To: *1111-CSBI</td>
<td></td>
<td>$1.01</td>
</tr>
<tr>
<td>External Transfers</td>
<td>1701-Aacct To: *9999-Anoth</td>
<td></td>
<td>$111.00</td>
</tr>
</tbody>
</table>

### About the Templates Approval Panel

The **Templates Approval** panel allows company users to view templates that need approval for the following services:

- ACH Payments and Collections
- Wires
- Multiple Account Transfer
Hyperlinks at the top of the panel allow a company user to view only those templates requiring their approval or all templates requiring approvals. Hyperlinks beside the templates indicate the request type (add, edit, or delete) and can be clicked to take the appropriate action on the request.

**Templates Approval Panel Sample**

![Templates Approval Panel Sample](image)

**About the Next Scheduled Requests Panel**

The Next Scheduled Requests panel allows company users to view scheduled requests. The drop-down arrow displayed next to the Next Scheduled Requests section heading can be clicked to take action on the requests.
About the Recent Transactions Panel

The Recent Transactions panel allows company users to view specific transactions from the last 30 calendar days for an entitled checking, savings, or credit card account. The Recent Transactions panel supports one account type. Company users can add multiple copies of the Recent Transactions panel to the Dashboard to view transactions for multiple accounts or different transaction types for the same account. When more than 25 transactions are available for the last 30 days for the selected transaction type, a message appears with a hyperlink that allows company users to go to a page to view them. Drop-down arrows beside the account type heading provides access to pages where more detail can be obtained. By default, the Recent Transactions panel does not include an account when it is added to the Dashboard. Company users are required to set up the panel with the account and transactions they want to view.

Recent Transactions Panel Sample

About the Balance Snapshot Panel

The Balance Snapshot panel allows company users to view balances for a specific date in the past for entitled Checking, Savings, certificate of deposit (CD), investment, and loan accounts.
By default, the Balance Snapshot panel does not include an account when it is added to the Dashboard. Company users are required to set up the panel with the account they want to view. The Balance Snapshot panel supports an unlimited number of accounts for each account type.

Once accounts are added to the Balance Snapshot panel, they are grouped by type and appear in the following order:

- Checking
- Savings
- Certificate of Deposit
- Investment
- Loan

When there are no transactions available for a particular category, then that category’s heading is not shown on the panel.

For checking, savings, and certificate of deposit accounts, the ledger balance is shown. For investment accounts, the ending balance is shown. For loan accounts, the sum of the balances for the loan’s notes is shown.

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**Balance Snapshot Panel Sample**

![Balance Snapshot Panel Sample](image)

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### About the Calendar Panel

The calendar panel highlights future dates on which scheduled transactions (not applicable to Account Recon and Positive Pay Advantage) and custom alerts are scheduled to occur. Company users can view transactions for entitled accounts for the following services:

- Multiple Account Transfer
- Internal Transfer
- External Transfer
- CCD Collection
- CCD Payment
• CTX Collection
• CTX Payment
• PPD Collection
• PPD Payment
• TEL Collection
• Loan (For loan accounts, the Loan Payment service must be entitled)
• Wire

*Calendar Panel Sample*

The highlighted dates can be clicked to view summarized transaction information and alert detail

*Calendar Detail Panel Sample*

*About the Balance Trends Panel*

The Balance Trends panel allows company users to view the trend of account balances over time for specific entitled accounts. Balances can be shown for each account selected or all
together in either a bar or line graph type. For the line graph, up to five accounts can be
selected. For the bar graph, up to three accounts can be selected. The Dashboard supports up to 100 copies of the Balance Trends so company users can add multiple copies of the panel to view the balance trends for all entitled accounts if desired. For checking, savings, and certificate of deposit accounts, the ledger balance is shown. For investment accounts, the ending balance is shown.

*Balance Trends Panel Sample*

![Balance Trends Panel Sample](image)

By default, the Balance Trends panel does not include accounts when it is added to the Dashboard. Company users are required to set up the panel with the accounts and graph type they want to view.

**About the Exceptions Decisions Panel**

The Exceptions Decision panel allows company users to view ACH exceptions for entitled accounts that require approval or a decision. Hyperlinks at the top of the panel allow a company user to view only those decisions requiring their approval or all decisions requiring approvals. Originating company names appear as hyperlinks that can be clicked to take the appropriate action.
The Dashboard Setup Tool is a setup wizard that appears after a company user successfully signs on. The Dashboard Setup Tool recommends panels to company users based on their assigned roles and entitlements and suggests how they could best use them.

The Dashboard Setup Tool only appears to new company users, company users who were given new roles or entitlements that provide access to more panels, or when new or enhanced panels are available. The use of the Dashboard Setup Tool is optional.

The following panels are always recommended to company users who are entitled to but not using them:

- Important Account Balances
- Calendar
- Recent Transactions
- Transfer and Payment Approval
- Exception Decision
- Shortcuts
Adding Panels to the Dashboard

1. Click Welcome.
2. Click the Add Info Panels link.
   Panels are categorized by work tasks in the left navigation so company users can more easily find panels with complementary functions.
3. Click the Add now button for each panel you want to add.
4. Click the Dashboard link to return to the Dashboard.

Adding Accounts and Custom Alerts to the Calendar Panel

1. Click Welcome.
2. On the Calendar panel, click the Edit information displayed link.
3. Choose to add accounts or custom alerts by clicking the Accounts or Custom Alerts tab.
4. Select the accounts you want to add and/or Show custom alerts in calendar option.
5. Click Save.
Changing the Accounts Shown on the Important Account Balances Panel

1. Click Welcome.

2. On the Important Account Balances panel, click the Edit accounts displayed link.

3. Click the check box beside each account you want included in the panel. Up to seven accounts can be selected for each account type. To view other account types, click the appropriate tab.

4. Click Save.

Adding an Account to the Recent Transactions Panel

1. Click Welcome.

2. On the Recent Transactions panel, click the Edit accounts and transactions link.

3. Choose the type of account to add by clicking the Checking, Savings, or Credit Card tab.

4. Select an Account and Transaction types option.

5. Click Save.

6. Click the Dashboard link to return to the Dashboard.

Adding Accounts to the Balance Snapshot Panel

1. Click Welcome.

2. On the Balance Snapshot panel, click the Edit accounts and dates link.

3. Choose the type of account to add by clicking the Checking, Savings, Certificate of Deposit, Investment, or Loan tab.

4. Select an Account option.

5. Select an As of option:
   - One month ago
   - One week ago
   - Previous year end. This option does not appear for companies that have less than 12 months of data available.
• Previous quarter end. The ending balance on the last business day of March (first quarter), June (second quarter), September (third quarter), and December (fourth quarter).

• Previous month end

• Previous business day end

**Note:** When a selected As of date falls on a non-processing day such as a weekend or holiday, then the previous business/processing day is used.

6. Click **Save**.

### Setting Up the Balance Trends Panel

1. Click **Welcome**.

2. On the **Balance Trends** panel, click the **Edit accounts displayed** link.

3. Select a **Graph type** option:
   - Line
   - Bar

4. Select a **Show multiple** option:
   - As individual accounts
   - As a total

5. Select one or more **Accounts** options. For the line graph, up to five accounts can be selected. For the bar graph, up to three accounts can be selected.

6. Select a **Date range** option:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specific range</td>
<td>Last 30 days, Last 3 months, Last 6 months, Last 12 months, or Last 18 months.</td>
</tr>
<tr>
<td>From/To</td>
<td>Type a custom date or date range or use the calendar icons to select the dates.</td>
</tr>
</tbody>
</table>

7. Click **Save**.
Moving Panels on the Dashboard

1. Click **Welcome**.

2. Click a panel's header and drag the panel to the desired location.
   
The mouse pointer changes to the move icon, indicating the panel can be moved. A dotted outline appears on the page, indicating the location to which the panel can be moved.

Deleting Panels from the Dashboard

1. Click **Welcome**.

2. On a panel's header, click the drop-down arrow (˅) and then click the **Delete this panel**.
MAIL AND ALERTS

About Mail and Alerts

Mail and alert messages are displayed for 90 days, after which they are archived for three years. Mail messages are automatically deleted after 90 days. Alerts are not automatically deleted.

Alerts are delivered in Business eBanking optionally through e-mail and SMS text (if available). Alerts are always sent to company users in their Business eBanking mailbox. Company users can also have alerts delivered to their primary and/or secondary e-mail address and/or mobile telephone number (if applicable).

There are many alerts available to company users to help reduce the risk of fraud and assist companies in staying on top of account, transaction, and user activity. Messages are delivered throughout the day depending on the topic and when the information is available. Mandatory alerts notify company users of important events and cannot be turned off. Mandatory alerts appear with a checkmark and cannot be deleted.

Alerts fall into one of three categories: Account Alerts, Non-account Alerts, and Custom Alerts. Account Alerts are divided into the following subcategories:

- Balance and Activity
- Transfer and Payment
- Account Reconciliation & Positive Pay
- Stop Payment
- Statement and Document
- Wire Transfer

Non-account alerts are not sub-categorized. Custom alerts are notifications that company users define and are ideal for setting up reminders for something such as payroll.

Account Alert Subscriptions

Balance and Activity Alerts

<table>
<thead>
<tr>
<th>Alert Name</th>
<th>Description</th>
<th>Mandatory/Optional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check Presented</td>
<td>Notifies you when a check with a specific check number is presented, based on the previous day's transactions.</td>
<td>Optional</td>
</tr>
<tr>
<td>Credit Posted</td>
<td>Notifies you if a specific credit transaction with a specific amount posts, based on the previous day's transactions. An alert is sent for every transaction that matches the alert criteria.</td>
<td>Optional</td>
</tr>
</tbody>
</table>
### Debit Posted
Notifies you if a specific debit transaction with a specific amount posts, based on the previous day's transactions. You will receive an alert for every transaction that matches the criteria.

**Note:** This alert is based on the previous day ledger balance - BAI Code 15.

**Mandatory/Optional:** Optional

### Maximum Balance
Notifies you daily when an account’s balance is above the amount specified, based on the previous day’s transactions.

**Note:** This alert is based on the previous day ledger balance - BAI Code 15.

**Mandatory/Optional:** Optional

### Minimum Balance
Notifies you daily when an account’s balance is below the amount specified, based on the previous day’s transactions.

**Note:** This alert is based on the previous day ledger balance - BAI Code 15.

**Mandatory/Optional:** Optional

### Negative Balance
Notifies you daily when an account’s balance becomes negative, based on the previous day’s transactions.

**Mandatory/Optional:** Optional

### New Balance Account
Notifies you when a new account has been defined.

**Mandatory/Optional:** Mandatory

### Transfer and Payment Alerts

<table>
<thead>
<tr>
<th>Alert Name</th>
<th>Description</th>
<th>Mandatory/Optional</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACH Approval Pending</td>
<td>Notifies you when an account has an ACH transfer approval pending for which you are an approver.</td>
<td>Optional</td>
</tr>
<tr>
<td>ACH File Upload Approval Pending</td>
<td>Notifies you when an uploaded ach file has approval pending for which you are an approver.</td>
<td>Optional</td>
</tr>
<tr>
<td>ACH Template Activity</td>
<td>Notifies you when an ACH template has been added, edited, or deleted.</td>
<td>Optional</td>
</tr>
<tr>
<td>ACH Template Approval Pending</td>
<td>Notifies you when an ACH template add, edit, or delete request has been submitted that requires your approval before the changes will be applied.</td>
<td>Optional</td>
</tr>
<tr>
<td>Multiple Account Transfer Approval Pending</td>
<td>Notifies you when there is an account that has a Multiple Account Transfer approval pending for which you are an approver.</td>
<td>Optional</td>
</tr>
<tr>
<td>Multiple Account Transfer Template Activity</td>
<td>Notifies you when a Multiple Account Transfer template has been added, edited, or deleted.</td>
<td>Optional</td>
</tr>
<tr>
<td>Multiple Account Transfer Template Approval Pending</td>
<td>Notifies you when a Multiple Account Transfer template add, edit, or delete request has been submitted that requires your approval before the changes will be applied.</td>
<td>Optional</td>
</tr>
<tr>
<td>Internal Transfer Approval Pending</td>
<td>Notifies you when there is an account that has an Internal Transfer approval pending for which you are an approver.</td>
<td>Optional</td>
</tr>
</tbody>
</table>
### Account Reconciliation & Positive Pay Alerts

<table>
<thead>
<tr>
<th>Alert Name</th>
<th>Description</th>
<th>Mandatory/Optional</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACH Positive Pay</td>
<td>Notifies you when there is an exception item for this that requires your attention.</td>
<td>Optional</td>
</tr>
<tr>
<td>ACH Positive Pay Exception Reminder</td>
<td>Notifies you an hour before your decisioning window closes when there are exception items that have not yet been decisioned</td>
<td>Optional</td>
</tr>
</tbody>
</table>

### Statement and Document Alerts

<table>
<thead>
<tr>
<th>Alert Name</th>
<th>Description</th>
<th>Mandatory/Optional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statement Available</td>
<td>Notifies you when you have an online statement available for viewing.</td>
<td>Mandatory only for Administration role users.</td>
</tr>
<tr>
<td>Notice Available</td>
<td>Notifies you when a notice is available for this account.</td>
<td>Optional</td>
</tr>
</tbody>
</table>

### Stop Payment Alerts

<table>
<thead>
<tr>
<th>Alert Name</th>
<th>Description</th>
<th>Mandatory/Optional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stop Payment</td>
<td>Notifies you when a stop payment is requested.</td>
<td>Optional</td>
</tr>
<tr>
<td>Stop Payment Cancellation</td>
<td>Notifies you when a stop payment is cancelled.</td>
<td>Optional</td>
</tr>
</tbody>
</table>

### Wire Transfer Alerts

<table>
<thead>
<tr>
<th>Alert Name</th>
<th>Description</th>
<th>Mandatory/Optional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incoming Wire Report Available</td>
<td>Notifies you when an incoming wire report for an account has been received.</td>
<td>Optional</td>
</tr>
<tr>
<td>Outgoing Wire Status Change</td>
<td>Notifies you when the status for an outgoing wire (from the selected account) changes.</td>
<td>Optional</td>
</tr>
</tbody>
</table>
### Wire Transfer Alerts

<table>
<thead>
<tr>
<th>Alert Name</th>
<th>Description</th>
<th>Mandatory/Optional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wire Transfer Approval Pending</td>
<td>Notifies you when there is an account that has a Wire Transfer approval pending for which you are an approver.</td>
<td>Optional</td>
</tr>
<tr>
<td>Wire Transfer Template Activity</td>
<td>Notifies you when a Wire Transfer template add, edit, or delete request has been submitted that requires your approval before the changes will be applied.</td>
<td>Optional</td>
</tr>
<tr>
<td>Wire Transfer Template Approval Pending</td>
<td>Notifies you when a Wire Transfer template has been added, edited, or deleted.</td>
<td>Optional</td>
</tr>
<tr>
<td>Wire Transfer Deleted</td>
<td>Notifies you when a Wire has been deleted.</td>
<td>Optional</td>
</tr>
<tr>
<td>Wire Transfer Returned for Corrections</td>
<td>Notifies you when a Wire has been returned by another user for corrections.</td>
<td>Optional</td>
</tr>
</tbody>
</table>

### Non-account Alert Subscriptions

<table>
<thead>
<tr>
<th>Alert Name</th>
<th>Description</th>
<th>Mandatory/Optional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Closure</td>
<td>Notifies you when an account is unavailable for use.</td>
<td>Optional</td>
</tr>
<tr>
<td>ACH File Upload Batch Suspended</td>
<td>Notifies you when a suspend status is received from ACH for an ACH File Upload batch.</td>
<td>Optional</td>
</tr>
<tr>
<td>ACH Notice of Change Received</td>
<td>Notifies you when an ACH Notice of Change file is received.</td>
<td>Optional</td>
</tr>
<tr>
<td>ACH Returns Report Available</td>
<td>Notifies you when an ACH Returns report is available.</td>
<td>Optional</td>
</tr>
<tr>
<td>E-mail Address Changed</td>
<td>Notifies you when your e-mail address is changed. The alert is delivered to your old e-mail address.</td>
<td>Mandatory</td>
</tr>
<tr>
<td>File Download Available</td>
<td>Notifies you when a new file is available for download.</td>
<td>Optional</td>
</tr>
<tr>
<td>&quot;Opt In&quot;</td>
<td>Welcome message for users who opts in for text message alerts.</td>
<td>Mandatory</td>
</tr>
<tr>
<td>&quot;Opt Out&quot;</td>
<td>Confirmation message for users who opt out of receiving text message alerts.</td>
<td>Mandatory</td>
</tr>
<tr>
<td>Password Changed</td>
<td>Notifies you when a user’s password is successfully changed.</td>
<td>Mandatory</td>
</tr>
<tr>
<td>Telephone Number Changed</td>
<td>Notifies you when you add or change a telephone number.</td>
<td>Mandatory</td>
</tr>
<tr>
<td>Updated User Entitlements Alert</td>
<td>Notifies you when your service entitlements have changed.</td>
<td>Optional</td>
</tr>
<tr>
<td>User Profile Activity</td>
<td>Notifies you when a user’s profile is added, changed, or deleted by one of your company’s administrators.</td>
<td>Optional</td>
</tr>
<tr>
<td>User Profile Approval Pending</td>
<td>Notifies you when a user profile add, edit, or delete request submitted by one of your company’s administrators requires your approval.</td>
<td>Optional</td>
</tr>
</tbody>
</table>
### Alert Name Table

<table>
<thead>
<tr>
<th>Alert Name</th>
<th>Description</th>
<th>Mandatory/Optional</th>
</tr>
</thead>
<tbody>
<tr>
<td>User Telephone Number Changed</td>
<td>Notifies you when one of your company users changes their telephone number. This alert is available to users with the Administration role.</td>
<td>Optional</td>
</tr>
<tr>
<td>Wire File Upload Approval Pending</td>
<td>Notifies you when an uploaded wire file has approval pending for which you are an approver.</td>
<td>Optional</td>
</tr>
<tr>
<td>Wire File Import Completed With Errors</td>
<td>Notifies you when an imported wire file process completed with errors.</td>
<td>Optional</td>
</tr>
<tr>
<td>Wire File Upload Failed</td>
<td>Notifies you when an uploaded wire file fails.</td>
<td>Optional</td>
</tr>
</tbody>
</table>

### Subscribing to Account and Non-account Alerts

1. Click **Administration > Manage alerts**.
2. Click the **Account Alerts** or **Non-account Alerts** tab.
3. For account alerts, select an account and click **Go**.
4. Click the **Add** link beside the alert subscriptions you want to add. The table rows expand, showing the alert description and delivery options.
5. If applicable, enter alert criteria.
6. Click the check box associated with each **Send To** option to which you want the alert sent. The **Send To** column does not appear if an e-mail or mobile telephone (if applicable) is not defined.
7. Click **Add alert** beside the alert subscriptions you want to add.

*Manage Alerts Page Sample*
### Subscribing to Custom Alerts

1. Click **Administration > Manage alerts**.
2. Click the **Custom Alerts** tab.
3. Click the **Add new alert** link.
4. In the **Subject** field, type the subject. Up to 120 alphanumeric characters.
5. In the **Alert message** field, type the message you want to include.
6. Select one or more **Send to** options.
7. Select a **Frequency** option:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>One time</td>
<td>Sends the alert once on a date in the future.</td>
</tr>
<tr>
<td>Weekly</td>
<td>Sends the alert on the same day each week. The date provided in the <strong>Next send on</strong> field determines the day on which the alert is sent.</td>
</tr>
<tr>
<td>Every other week</td>
<td>Sends the alert on the same day every other week. The date provided in the <strong>Next send on</strong> field determines the day on which the alert is sent.</td>
</tr>
<tr>
<td>Twice a month - the 15th and last day of the month</td>
<td>Sends the alert on the 15th and last day of the month.</td>
</tr>
<tr>
<td>Monthly</td>
<td>Sends the alert on the same date every month. The date provided in the <strong>Next send on</strong> field determines the day on which the alert is sent.</td>
</tr>
<tr>
<td>Monthly - last day of the month</td>
<td>Sends the alert on the last day of each month.</td>
</tr>
<tr>
<td>Every three months</td>
<td>Sends the alert on the same day every three months. The date provided in the <strong>Next send on</strong> field determines the day on which the alert is sent.</td>
</tr>
<tr>
<td>Every three months - last day of the month</td>
<td>Sends the alert on the last day of the month, every three months.</td>
</tr>
<tr>
<td>Every six months</td>
<td>Sends the alert on same day every six months. The date provided in the <strong>Next send on</strong> field</td>
</tr>
</tbody>
</table>
determines the day on which the alert is sent.

Every six months - last day of the month  Sends the alert on the last day of the month, every six months.

Yearly  Sends the alert on the same date every year. The date provided in the Next send on field determines the day on which the alert is sent.

Custom  Sends the alert on unique Send on dates. At least one date is required but up to 25 custom dates can be scheduled at one time.

8. If applicable, in the Next send on field, type the date on which the alert should be sent or click the icon and select a date.

9. If applicable, select an End on option:
   - Continue indefinitely
   - Continue until this date
   - Continue for this many occurrences. Specify when you want to stop receiving the alert based on the number of times it is delivered.

10. Click Add alert.

Manage Alerts Page Sample

Changing Alert Subscriptions

1. Click Administration > Manage alerts.

2. Click the Account Alerts, Non-account Alerts, or Custom Alerts tab.

3. For account alerts, select an account and click Go.

4. Click the Change link beside the alert subscription you want to change.
5. If applicable, change the alert criteria and change the **Send to** options as needed.

6. Click **Save alert**.

### Manage Alerts Page Sample

![Manage Alerts Page Sample]

#### Deleting Alert Subscriptions

1. Click **Administration** > **Manage alerts**.

2. Click the **Account Alerts**, **Non-account Alerts**, or **Custom Alerts** tab.

3. For account alerts, select an account and click **Go**.

4. Click the **Delete** link beside the alert subscription you want to stop receiving.
   
   4.1 For custom alerts, a **Delete Custom Alert** page appears after the **Delete** link is clicked. Review the alert as needed and then click **Delete alert**.
Sending Messages

1. Click **Administration > Contact us**.

2. Fill in or select the following options:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>To</td>
<td>Predefined contact list(s) for the financial organization.</td>
</tr>
<tr>
<td>Subject</td>
<td>What the message is about. Up to 120 alphanumeric characters are allowed.</td>
</tr>
<tr>
<td>Service (optional)</td>
<td>If the message pertains to a particular service, select it from a predefined list of entitled services.</td>
</tr>
<tr>
<td>Account (optional)</td>
<td>If the message pertains to a particular account for the selected service, select it from a predefined list of entitled accounts. Account numbers are masked for security.</td>
</tr>
<tr>
<td>Attachment (optional)</td>
<td>Click <strong>Browse</strong> to attach a document to the message. Up to 5 MB is supported for the attachment.</td>
</tr>
<tr>
<td>Message</td>
<td>Type the message content. Up to 10,000 alphanumeric characters are allowed.</td>
</tr>
</tbody>
</table>

3. Click **Send message**.
Reading Received Mail and Alert Messages

1. Click **Administration** > **Mail and alerts**.

2. Click the link in the **Subject** column for message you want to view.
Replied to Received Mail Messages

1. Click Administration > Mail and alerts.
2. Click the link in the Subject column for the message to which you want to reply.
3. Click Reply to message.
4. Optional: Select a Service to associate with the message.
5. Optional: Select an Account for the selected service.
6. Optional: Click Browse to attach a document to the message. The attached document cannot exceed 5 MB.
7. In the Message field, type a response to the message. 10,000 alphanumeric characters are allowed for the message including the original message text.
8. Click Send message.
Reading Sent Mail Messages

1. Click **Administration** > **Sent mail**.

2. Click the link in the **Subject** column for message you want to view.

---

**Received Mail - Reply**

Complete the information below and click “Reply to message,” or return to Received Mail - Message Detail. To associate an account with this message, select the Service and then the Account. To attach a file, click “Browse.”

- **To:**
- **Subject:**
- **Service (optional):**
- **Account (optional):**
- **Attachment (optional):**

**Message:**

```
----------- Original message -----------
From:      
To: 211165 - BANK
Subject: Sample Mail Message
This is a sample mail message. (10,000 characters maximum)
```

---

**Sent Mail - Message Detail**

Review sent message information, or return to Sent Mail. To delete this message, click “Delete message.”

- **Date:** 06/19/2014 01:55 PM (ET)
- **To:** BANK
- **Subject:** Sample Sent Mail

Sample sent message content:

---

**Delete message**
Deleting Sent Mail Messages

1. Click Administration > Sent mail.
2. Select the messages to delete and then click Delete messages.
3. Verify the messages as needed and then click Delete messages.

**Sent Mail - Delete Messages Verification Page Sample**

![Sent Mail - Delete Messages Verification](image)

Downloading Forms and Documents

1. Click Administration > Forms and documents.
2. Click the link in the Document Name column for the document you want to download.
3. On the file dialog box, click the appropriate button to save the document.

**Download Documents Page Sample**

![Download Documents](image)
**SELF ADMINISTRATION**

Changing My Password - Company Users

Company users can change their own password once per day.

1. Click **Administration > Mail and alerts**.

2. In the **Enter current password** field, type your current password.

3. In the **Enter new password**, type your new password.

4. In the **Confirm Password** field, type the new password again.

5. Click **Save changes**.

*Change Password Page Sample*

![Change Password Page Sample](image)

Changing My E-mail Addresses - Company Users

1. Click **Administration > Manage contact preferences**.

2. Click the **Change this address** link beside the e-mail address you want to change.

3. In the **Enter primary e-mail address** or **Enter secondary e-mail address** field, type the e-mail address. Up to 100 alphanumeric characters are allowed.

4. Confirm the e-mail address by typing it again into the **Confirm primary e-mail address** or **Confirm secondary e-mail address** field.

5. Click **Save changes**.
6. Click **Save changes**. If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company.

**Adding My Telephone Numbers - Company Users**

1. Click **Administration > Manage contact preferences**.

2. Click the **Add additional telephone number** link. This link does not appear if you already have six telephone numbers defined.

3. Fill in or select the following options:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Label</td>
<td>Home, Work, Work2, Mobile, Mobile2, and Other. Each label can be used once.</td>
</tr>
<tr>
<td>Country/region</td>
<td>Used for the numeric country code associated with the telephone number. Select from a list of country names. These are mapped to the appropriate one to three-digit country code.</td>
</tr>
<tr>
<td>Area/city code and local number</td>
<td>Enter the telephone number separated by the one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.</td>
</tr>
<tr>
<td>Extension (optional)</td>
<td>Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed. Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed:</td>
</tr>
<tr>
<td></td>
<td>• Pound (#)</td>
</tr>
<tr>
<td></td>
<td>• Star (*)</td>
</tr>
<tr>
<td></td>
<td>• Comma (short pause - approximately 2 seconds)</td>
</tr>
<tr>
<td></td>
<td>• Period (long pause - approximately 5 seconds)</td>
</tr>
</tbody>
</table>

Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.

For example, . . .12345. This example extension has a 10
second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Example Bank. Please press 1 to...".

4. Click Save changes.

5. Click Save changes.

If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company. Mobile numbers appear as a delivery option for the alerts that are available for text message delivery.

### Changing My Telephone Numbers - Company Users

1. Click Administration > Manage contact preferences.

2. Click the Change link beside the number you want to change.

3. Change the telephone number information as needed:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Label</td>
<td>Home, Work, Work2, Mobile, Mobile2, and Other. Each label can be used once.</td>
</tr>
<tr>
<td>Country/region</td>
<td>Used for the numeric country code associated with the telephone number. Select from a list of country names. These are mapped to the appropriate one to three-digit country code.</td>
</tr>
<tr>
<td>Area/city code and local number</td>
<td>Enter the telephone number separated by the one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.</td>
</tr>
<tr>
<td>Extension (optional)</td>
<td>Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed. Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed:</td>
</tr>
<tr>
<td></td>
<td>• Pound (#)</td>
</tr>
<tr>
<td></td>
<td>• Star (*)</td>
</tr>
</tbody>
</table>
Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.

For example, ..12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Example Bank. Please press 1 to...."

4. Click **Save changes**.

5. **Click Save changes**

If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company. Mobile numbers appear as a delivery option for the alerts that are available for text message delivery.

**Deleting My Telephone Numbers - Company Users**

1. **Click** Administration  >  Manage contact preferences.

2. **Click the Delete** link beside the number you want to delete. This link does not appear if only one telephone number is set up.

3. If you selected to delete a mobile number that is set up to receive text message alerts, do one of the following:
   - **If you are deleting your only mobile telephone number, click OK.** If you delete your only mobile telephone number, then your primary e-mail address is then automatically set up to receive mandatory alerts.
   - **If you are deleting only one of two mobile numbers, click Delete number.**

4. **Click Save changes**.

If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company.
Stopping Text Message Delivery from a Mobile Device

1. Text `stop` to 322-654 or reply with `stop` to any text message alert you receive.

Supported Telephone Control Codes

Telephone control codes can be used for companies that do not allow direct dialing of an extension.

For example, if the phone system plays a message and requires pressing the pound key (#) to reach an extension, you can account for the message and pound key by including the appropriate control codes. The following control codes are allowed:

- Digits 0-9
- Pound (#)
- Star (*)
- Comma (,) - short pause (about 2 seconds)
- Period (.) - long pause (about 5 seconds)

Control codes are not masked or hidden. Extensions continue to be preceded by the "x" character, with no spaces; example: (414) 286-2489 x,#..00000
Opting Out of Splash Pages

If enabled by your financial organization, you can choose to stop receiving informational and/or marketing splash pages.

1. Click Administration > Manage contact preferences.

2. Uncheck the Show informational splash pages and/or the Show marketing splash pages option.

3. Click Save changes.

About Favorites

Favorites are hyperlinks to frequently used pages (up to five pages). A company user's entitlements determine the pages available for selection.

Once created, favorites are available on the Welcome page or the Shortcuts panel on the Dashboard.

Adding Favorites

1. Click Administration > Manage favorites.
2. Select a page you want to add as a favorite.
   Only one favorite can be added at one time.

3. Click Add Favorite.

Deleting Favorites

1. Click Administration > Manage favorites.

2. Click the Delete Favorite link beside the favorite you want to delete.
Viewing Activity - Company Users

Company users who have the Administration role can view activity for all users. Company users who do not have the Administration role can only view their own activity.

1. Click Administration > Search user activity.

2. Select one or more Function options.

   Service entitlements determine the functions available for selection. Use Ctrl-click or command-click (Macintosh) to select multiple items.

3. If available, select a User ID option:
   - All users
   - Enter user ID
   - Specific user

4. Select a Date range option:
   - Specific date
   - From/to

5. Click Generate report.
COMPANY ADMINISTRATION

Unlocking a Company User

1. Click Administration > Manage users.
2. Click the System access link beside the user who you want to unlock.
3. Uncheck the User Locked option and then click Save changes.
4. If applicable, contact your financial organization to have the company user’s token PIN reset.

Changing a Company User's Password

1. Click Administration > Manage users.
2. Click the System access link beside the user whose password you want to change.
3. Fill in the following User Information fields:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Password</td>
<td>The user's password. See the Company Password Requirements section for details.</td>
</tr>
<tr>
<td>Confirm password</td>
<td>The password that was typed into the Password field.</td>
</tr>
</tbody>
</table>
Changing a Company User's Telephone Number

1. Click **Administration > Manage users**.

2. Click the link in the **User ID** column for the user you want to change.

3. Click the **Edit Contact Information** link.

4. Change the **User Telephone Number** options as needed:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Country/region</td>
<td>Used for the numeric country code associated with the telephone number. Select from a listing of country names, which are mapped to the appropriate one to three-digit country code.</td>
</tr>
<tr>
<td>Area/city code and local number</td>
<td>Enter the telephone number separated by the one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.</td>
</tr>
<tr>
<td>Extension (optional)</td>
<td>Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed. Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed:</td>
</tr>
</tbody>
</table>
• Pound (#)
• Star (*)
• Comma (short pause - approximately 2 seconds)
• Period (long pause - approximately 5 seconds)

Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.

For example, ..12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Example Bank. Please press 1 to...".

5. Click Save user.

6. If your company requires multiple approvals for Administration, click Submit.

Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled. The changes to the user profile become effective once the
required number of approvals is received.

Requesting a Replacement Token for a Company User

A replacement should only be requested when the user's original token device has been lost or broken.

1. Click **Administration > Manage users**.

2. Click the **System access** link beside the user whose token you want to replace.

3. Clear the serial number from the **Token device serial number** field and then click **Save changes**.

![User Profile - Edit User Information Page Sample](image)

Registering a Token for a Company User

Each token device is registered to a specific user.

**Note:** The fulfillment date is the date the financial organization is sending the token device. This date can be used to monitor the fulfillment status of each user's token device.

1. Click **Administration > Manage users**.

2. Click the **System access** link beside the user whose token you want to register.

3. In the **Token device serial number** field, type the token serial number.
4. Click **Save changes**.

   The token device is registered to the user and the user is required to use the token at their next sign on.

**User Profile - Edit User Information Page Sample**

![User Profile - Edit User Information](image)

### Viewing Unsuccessful Company User Login Attempts

Company administrators should consider reviewing invalid/unsuccessful login attempts regularly for suspicious activity.

1. Click **Administration > Invalid login report**.

2. Select an **Output to** option:
   - Screen (HTML)
   - CSV file
   - PDF

3. Select a **Date range** option:
   - Specific date
   - From/To
4. Select a User ID option:
   - All users
   - Specific user

4.1 Select a User status option: All, Locked, Unlocked

5. Click Generate report.

Invalid Login Report Page Sample

User Profiles

About Company User Profiles

A profile consists of a user's contact information, roles, entitled services and accounts, and limits. Profiles are created and managed by company administrators. The company user creation process is divided into stages:

<table>
<thead>
<tr>
<th>Stage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profile</td>
<td>The user's demographic information, including e-mail and phone number.</td>
</tr>
<tr>
<td>Roles</td>
<td>The role or roles user has in the company (Administration, Approval, and/or Setup).</td>
</tr>
<tr>
<td>Services and Accounts</td>
<td>The services and accounts to which the user is allowed to use and, if applicable, the user ID required for accessing an external service, such as Commercial Capture Xpress (CCX).</td>
</tr>
<tr>
<td>Limits</td>
<td>The user-specific limits for ACH, Wire, and Bill Pay services (depending on which services are enabled for the user).</td>
</tr>
<tr>
<td>Verification</td>
<td>A page that gives Administrators an opportunity to review the profile information before saving or submitting it.</td>
</tr>
</tbody>
</table>

During the user creation process, a progress bar is displayed so administrators can see how many stages they have completed and how many are remaining.
User profiles are automatically saved after each stage is completed. Completed stages appear as hyperlinks on the progress bar which can be clicked to make changes if necessary. Administrators can save a user profile at any point in the creation process and complete the setup at a later time. Saved user profiles appear in the Manage Saved Users section on the User Administration page and remain there until the profile is completed or deleted.

Adding Company Users

1. Click Administration > Manage users.
2. Click Create new user.
3. Fill in or select the User Information and User Telephone Number options:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>User ID</td>
<td>The user’s unique identifier. Up to 26 alphanumeric characters are allowed.</td>
</tr>
<tr>
<td>Password</td>
<td>The user’s password. See the Company Password Requirements section for details.</td>
</tr>
<tr>
<td>Confirm password</td>
<td>The password that was typed into the Password field.</td>
</tr>
<tr>
<td>First name</td>
<td>The user’s first name. Up to 80 alphanumeric characters are allowed.</td>
</tr>
<tr>
<td>Last name</td>
<td>The user’s last name. Up to 80 alphanumeric characters are allowed.</td>
</tr>
<tr>
<td>Primary e-mail address</td>
<td>The user’s main e-mail address. Up to 100 alphanumeric characters are allowed.</td>
</tr>
<tr>
<td>Secondary e-mail address (optional)</td>
<td>The user’s back-up e-mail address. Up to 100 alphanumeric characters are allowed.</td>
</tr>
<tr>
<td>Additional information (optional)</td>
<td>Descriptive text about the user. Up to 30 alphanumeric characters are allowed.</td>
</tr>
<tr>
<td>Label</td>
<td>Work, Work 1, Mobile, Mobile 1, Home, and Other. Each label can be used once, for a maximum of six phone numbers. At least one telephone number is required.</td>
</tr>
<tr>
<td>Country/region</td>
<td>Used for the numeric country code associated with the telephone number. Select from a listing of country names, which are mapped to the appropriate one to three-digit country code.</td>
</tr>
<tr>
<td>Area/city code and local number</td>
<td>Enter the telephone number separated by the one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Extension (optional)</td>
<td>Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed. Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed:</td>
</tr>
<tr>
<td></td>
<td>• Pound (#)</td>
</tr>
<tr>
<td></td>
<td>• Star (*)</td>
</tr>
<tr>
<td></td>
<td>• Comma (short pause - approximately 2 seconds)</td>
</tr>
<tr>
<td></td>
<td>• Period (long pause - approximately 5 seconds)</td>
</tr>
<tr>
<td></td>
<td>Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.</td>
</tr>
<tr>
<td></td>
<td>For example, ..12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as &quot;Hello. This is Example Bank. Please press 1 to...&quot;.</td>
</tr>
</tbody>
</table>

3.1 Click Continue.

4. **Optional**: Select one or more **User Role** options:
- Allow this user to setup templates
- Allow this user to approve transactions
• Grant this user administration privileges

5. Click Continue.

6. **Optional**: Enable services and assign accounts:
   
   6.1 Click the **Add** link beside each service to entitle and if applicable, select the accounts to entitle and/or enter the user’s ID for any external application.
   
   6.2 Click **Save changes**.

7. Click Continue.

8. If applicable, change the ACH, Wire, and/or Bill Payment limits:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>User daily limit</td>
<td>The maximum allowable cumulative amount of all successful transactions in a given day for a group of services (ACH or Wire).</td>
</tr>
<tr>
<td>User Daily Service Limit</td>
<td>The maximum allowable cumulative amount of all successful transactions in a given day for a particular ACH or Wire service.</td>
</tr>
<tr>
<td>User Daily Account Limit</td>
<td>The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day. Each account can have two cumulative limits: one for all ACH transactions and one for all Wire transactions</td>
</tr>
<tr>
<td>User Individual Transaction Limit</td>
<td>The maximum allowable amount for each transaction for a particular account. This limit only applies to Wire.</td>
</tr>
<tr>
<td>User transaction limit</td>
<td>The maximum allowable amount a company user can enter for a bill payment transaction.</td>
</tr>
<tr>
<td>User transaction approval limit</td>
<td>The maximum allowable amount a company user can approve for a bill payment transaction.</td>
</tr>
</tbody>
</table>

8.1 Click **Continue** after setting the limits for each service.

9. If the services enabled do not have limits, click **Continue**.

10. Verify the user’s profile as needed and then click **Submit**.

For companies that do not require multiple approvals for Administration, clicking **Submit** creates and activates the user. For companies that require multiple approvals for Administration, clicking **Submit** submits the user profile for approval by other Administrators in the company.
Copy Company Users

1. Click **Administration > Manage users**.

2. Click **Create new user**.

3. Fill in or select the **User Information and User Telephone Number** options:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>User ID</td>
<td>The user’s unique identifier. Up to 26 alphanumeric characters are allowed.</td>
</tr>
<tr>
<td>Password</td>
<td>The user’s password. See the <a href="#">Company Password Requirements</a> section for details.</td>
</tr>
<tr>
<td>Confirm password</td>
<td>The password that was typed into the <strong>Password</strong> field.</td>
</tr>
<tr>
<td>First name</td>
<td>The user’s first name. Up to 80 alphanumeric characters are allowed.</td>
</tr>
<tr>
<td>Last name</td>
<td>The user’s last name. Up to 80 alphanumeric characters are allowed.</td>
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<td>Primary e-mail address</td>
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</tr>
<tr>
<td>Additional information (optional)</td>
<td>Descriptive text about the user. Up to 30 alphanumeric characters are allowed.</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>--------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Label</td>
<td>Work, Work 1, Mobile, Mobile 1, Home, and Other. Each label can be used once, for a maximum of six phone numbers. At least one telephone number is required.</td>
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<tr>
<td>Country/region</td>
<td>Used for the numeric country code associated with the telephone number. Select from a listing of country names, which are mapped to the appropriate one to three-digit country code.</td>
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<tr>
<td>Area/city code and local number</td>
<td>Enter the telephone number separated by the one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.</td>
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<tr>
<td>Extension (optional)</td>
<td>Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed. Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed:</td>
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<td></td>
<td>• Pound (#)</td>
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Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.

For example, ..12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Example Bank. Please press 1 to...".
4. Click **Continue**.

5. Select the user to copy:
   5.1 Select the **Copy user** option and then click the **Select user** link.
   5.2 Select the **User ID** of the user you want to copy and then click **Copy user**.
   5.3 Click **Continue**.

6. Click **Continue**.

7. If applicable, change the ACH, Wire, and/or Bill Payment limits:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>User daily limit</td>
<td>The maximum allowable cumulative amount of all successful transactions in a given day for a group of services (ACH or Wire).</td>
</tr>
<tr>
<td>User Daily Service Limit</td>
<td>The maximum allowable cumulative amount of all successful transactions in a given day for a particular ACH or Wire service.</td>
</tr>
<tr>
<td>User Daily Account Limit</td>
<td>The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day. Each account can have two cumulative limits: one for all ACH transactions and one for all Wire transactions</td>
</tr>
<tr>
<td>User Individual Transaction Limit</td>
<td>The maximum allowable amount for each transaction for a particular account. This limit only applies to Wire.</td>
</tr>
<tr>
<td>User transaction limit</td>
<td>The maximum allowable amount a company user can enter for a bill payment transaction.</td>
</tr>
<tr>
<td>User transaction approval limit</td>
<td>The maximum allowable amount a company user can approve for a bill payment transaction.</td>
</tr>
</tbody>
</table>

7.1 Click **Continue** after setting the limits for each service.

8. If the services enabled do not have limits, click **Continue**.

9. Verify the user’s profile as needed and then click **Submit**.

   For companies that do not require multiple approvals for Administration, clicking **Submit** creates and activates the user. For companies that require multiple approvals for Administration, clicking **Submit** submits the user profile for approval by other Administrators in the company.
Deleting Company Users

Company user profiles cannot be recovered once deleted. If your company requires multiple approvals for user administration, a user profile that is pending changes cannot be deleted until all of the required approvals have been received for the changes or the change request is canceled.

1. Click Administration > Manage users.

2. Click the link in the User ID column for the user you want to delete.

3. Click the Delete user link for the user you want to delete.

4. Click Delete user.
About Saved Company User Profiles

Saved users are new user profiles that have been saved in an incomplete state. New user profiles are automatically saved at each stage in the user creation process. Saved user profiles appear under the Manage Saved Users section on the User Administration page until the setup is complete or they are deleted. Saved profiles cannot be used to logon to the system until the setup is complete. Saved profiles cannot be copied.
Completing Saved Company User Profiles

1. Click Administration > Manage users.

2. In the Manage Saved Users section, click the link in the User Id column for the company user you want to complete.

3. Follow the steps in the Adding Company Users or Copying Company Users section of this document.

Deleting Saved Company User Profiles

1. Click Administration > Manage users.

2. In the Manage Saved Users section, click the Delete link beside the company user you want to delete.

3. Verify the information as needed and then click Delete user.

Approving Company User Changes

1. Click Administration > Approve user changes.

2. Select one or more company user changes to approve and then click Approve.

   The changes to the user profile become effective once the required number of approvals is received.
Canceling Company User Changes

1. Click **Administration > Approve user changes**.

2. Click the link in the **User ID** column for the user whose changes you want to cancel.

3. Click the **Cancel user profile request** link.

4. Verify the user information as needed and then click **Cancel request**.
Viewing Profile Details for Company Users

1. Click **Administration > User setup report**.

2. Select an **Output to** option.
   - Screen (HTML)
   - CSV file
   - PDF

3. Select a **User ID** option:
   - All users
   - Specific user

4. Select a **Report by role** option:
• All
• User
• Setup
• Administration
• Approval

5. Click Generate report.
**Transaction Limits**

**About Transaction Limits**

Limits help reduce the risk of fraud by allowing companies to restrict the amount of money their users can collect, pay, or wire.

Company limits are set by the financial organization and apply to all users in a particular company. User limits only apply to a particular user in a company and override the company-
defined limits when they are more restrictive. A company user's limits cannot exceed the company limits. If a company limit is changed so it is more restrictive than a user's limit, the user limit is automatically set to the company limit.

Limit Types

<table>
<thead>
<tr>
<th>Limit Name</th>
<th>Description</th>
<th>Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily cumulative</td>
<td>The maximum allowable cumulative amount of all successful transactions in a given day for a group of services.</td>
<td>ACH, Wire</td>
</tr>
<tr>
<td>Daily by service</td>
<td>The maximum allowable cumulative amount of all successful transactions in a given day for a particular service.</td>
<td>ACH, Wire</td>
</tr>
<tr>
<td>Daily by account</td>
<td>The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day. Each account can have two cumulative limits: one for all ACH transactions and one for all Wire transactions.</td>
<td>ACH, Wire</td>
</tr>
<tr>
<td>Daily by account - by transaction</td>
<td>The maximum allowable amount for each transaction for a particular account.</td>
<td>Bill Payment, Wire</td>
</tr>
<tr>
<td>Maximum transaction approval</td>
<td>The maximum allowable amount for a bill payment transaction to be approved by a user.</td>
<td>Bill Payment</td>
</tr>
</tbody>
</table>

ACH Limit Hierarchy

Limits can be defined by service, account, and transaction. ACH limit checking proceeds in the following order:

1. User Daily Limit
2. User ACH Service Limit
3. User's Company Daily Limit
4. User's Company ACH Service Limit
5. User Daily Account Limit
6. Company Daily Account Limit
7. Company Transaction Detail Limit

Wire Limit Hierarchy

Limits can be defined by service, account, and transaction. Wire limit checking proceeds in the following order:

1. User Daily Limit
2. Company Daily Limit
3. User Daily Account Limit
4. Company Daily Account Limit
5. User Transaction Limit
6. Company Transaction Limit

Bill Payment Hierarchy

Bill Payment limit checking proceeds in the following order:
1. User Transaction Limit
2. User’s Company Transaction Limit

Changing Transaction Limits

1. Click Administration > Manage users.
2. Click the link in the User ID column for the user you want to change.
3. Click the Edit link beside service you want to change.
4. Change the ACH, Wire, and/or Bill Payment limits as needed:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>User daily limit</td>
<td>The maximum allowable cumulative amount of all successful transactions in a given day for a group of services (ACH or Wire).</td>
</tr>
<tr>
<td>User Daily Service Limit</td>
<td>The maximum allowable cumulative amount of all successful transactions in a given day for a particular ACH or Wire service.</td>
</tr>
<tr>
<td>User Daily Account Limit</td>
<td>The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day. Each account can have two cumulative limits: one for all ACH transactions and one for all Wire transactions</td>
</tr>
<tr>
<td>User Individual Transaction Limit</td>
<td>The maximum allowable amount for each transaction for a particular account. This limit only applies to Wire.</td>
</tr>
<tr>
<td>User transaction limit</td>
<td>The maximum allowable amount a company user can enter for a bill payment transaction.</td>
</tr>
<tr>
<td>User transaction approval limit</td>
<td>The maximum allowable amount a company user can approve for a bill payment transaction.</td>
</tr>
</tbody>
</table>

5. Click Save changes.
Roles and Service and Account Entitlements

About Company User Roles

Roles allow companies to divide responsibilities among their users and reduce the risk of fraud.

There are three roles that can be assigned to a company user:

1. Setup
2. Approval
3. Administration

A company user can have one or more roles assigned or none.

A user without an assigned role can enter transactions for services and accounts to which they are entitled.
A user with the Setup role can create and maintain templates for transfer and payment services and accounts to which they are entitled.

A user with the Approval role can approve and transmit transactions for transfer and payment services and accounts to which they are entitled.

A user with the Administration role is often referred to as an administrator. An administrator can create and maintain company user profiles. This includes assigning company users with their logon credentials, roles, service and account entitlements, and transaction limits. Administrators can also rename accounts, reset passwords, and modify the number of approvals required for requests.

When a company is set up on Business eBanking a user in the company is designated as the primary user and assigned the Administration role. The primary user is entitled to all services and to all accounts associated with those services based on the company's profile.

A company can have multiple administrators.

Changing a Company User's Roles

1. Click Administration > Manage users.

2. Click the link in the User ID column for the user whose roles you want to change.

3. Click the Edit Roles link.

4. Add or remove the User Role options as needed:
   - Allow this user to setup templates
   - Allow this user to approve transactions
   - Grant this user administration privileges

5. Click Save changes.
About Entitlements - Company Users

Entitlements provide companies with another control to divide responsibilities among their users and reduce the risk of fraud. For instance, one company user could be tasked with entering transactions while another is responsible for approving/transmitting them.

There are two types of entitlements:

1. Service
2. Account

As the names suggest, service entitlements grant access to services and account entitlements grant access to accounts. For many services these entitlements work together to give company users full access to a service and its features. For services that have associated account entitlements, if a company user is only entitled to the service but not the accounts, the menu navigation for the service is visible but access to the pages is limited and the service is unusable. A company’s administrator is responsible for assigning entitlements to its users.

Service Entitlements

Service entitlement names typically match or reflect the service name to which it provides access. For example, Internal Transfer is the service entitlement name for the Internal Transfer service. Access to some services, such as Deposit Account Reporting, are controlled through multiple service entitlements.
Account Entitlements

Account entitlement names indicate what they allow a company user to do. The service entitlement determines the account entitlements a company user sees.

<table>
<thead>
<tr>
<th>Account Entitlement</th>
<th>Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entitled Account</td>
<td>Allows a company user to view an account and its activity, and create transactions from the selected account.</td>
</tr>
<tr>
<td>Allow Transmit</td>
<td>Allows a company user with the Approval role to approve transactions for an account to which they are entitled.</td>
</tr>
<tr>
<td>Receive</td>
<td>Specific to the File Download service. While not technically an account entitlement, this entitlement allows company users to download specific reports.</td>
</tr>
</tbody>
</table>

Dependent Services

Dependent services are services that must be enabled together. For example, when enabling the Deposit Reporting service for a company user the Information Reporting service must also be enabled.

<table>
<thead>
<tr>
<th>If Enabled</th>
<th>Also Enable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incoming Wire Report</td>
<td>Account Reports or Deposit Reporting or Deposit Account Reporting</td>
</tr>
<tr>
<td>Loan Advance</td>
<td>Loan</td>
</tr>
<tr>
<td>Loan Payment</td>
<td>Loan</td>
</tr>
<tr>
<td>Account Reports</td>
<td>Information Reporting</td>
</tr>
<tr>
<td>Deposit Account Reporting</td>
<td>Information Reporting</td>
</tr>
<tr>
<td>Deposit Reporting</td>
<td>Information Reporting</td>
</tr>
</tbody>
</table>

*Note: The service in the right column must be enabled for the service in the left column to have any effect on the user's entitlements.*

Adding Service and Account Entitlements

1. Click Administration > Manage users.
2. Click the link in the User ID column for the user you want to change.
3. Click the Edit Services and Accounts link.
4. Click the Add link beside each service to enable and if applicable, select the accounts to entitle and/or enter
the user’s ID for any external application.

4.1 Click **Save changes** for each enabled service.

5. Click **Save changes**.

6. If your company requires multiple approvals for user administration, click **Submit**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled. The changes to the user profile become effective once the required number of approvals is received.

*User Profile - Edit Services & Accounts Page Sample*

Removing Service and/or Account Entitlements

1. Click **Administration** > **Manage users**.

2. Click the link in the **User ID** column for the user you want to change.

3. Click the **Edit Services and Accounts** link.
4. Do one or more of the following:
   - To remove a service that does not have entitled accounts, click the **Remove** link beside it.
   - To remove a service and its entitled accounts, click the **Change** link beside the service and then click the **Remove** link.
   - To remove account entitlements for a service, click the **Change** link beside the service, select the accounts to remove, and then click **Save changes**.

5. Click **Save changes**.

Entitling New Accounts to Services

1. Click **Administration  >  Express account management**.

2. Select a **User** option.
   
   Contains all user profiles in the company except for saved user profiles. Users are shown in alphabetical order in this format: first name last name - user ID.

3. Select an **Account** option.
   
   Contains all accounts in the company. Accounts are shown in alphabetical order in this format: account description - account type - masked account number.

4. Click **Go**.

5. Select the services and account entitlements as appropriate and then click **Save changes**.

Express Account Management Page Sample
Changing an Account Description

Account descriptions (nicknames) help company users to more easily identify specific accounts when they are used in transactions. Account numbers should not be used for account nicknames.

1. Click Administration > Manage account information.

2. Click the link in the Description column for the account you want to change.

3. In the Description field, type a name or description (up to 80 alphanumeric characters).

4. Click Save changes.

Change Account Description Page Sample

Approvals

About Approvals

Multiple approvals help companies reduce the risk of fraud by ensuring a change or transaction is approved by more than one company user before it is processed.

Administration

Multiple approvals can be required for company user profile additions, changes, and deletions.

Transactions

Multiple approvals can be required to send a transaction and can be based on transaction amount. The number of approvals required can vary based upon the dollar amount of a request. Companies with multiple users can require transactions to be approved by users other than the ones who entered them, provided the setting is available for the service. The number of approvals required for a service should not be greater than the number of users authorized to approve/transmit the transactions.
Multiple approvals can be set uniquely by service.

Templates

Multiple approvals can be required for ACH and Wire template additions, changes, and deletions.
Multiple approvals can be set uniquely by service.

Requiring Multiple Approvals for Transactions

1. Click Administration > Manage approval settings.

2. In the Approvals Required for Transactions section, define the approval settings for the service:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Request Amount</td>
<td>Type the amount of the transaction.</td>
</tr>
<tr>
<td>Approvals If Less or Equal</td>
<td>Type the number of approvals required when the transaction amount is less than or equal to the Request Amount.</td>
</tr>
<tr>
<td>Approvals If Greater</td>
<td>Type the number of approvals required when the transaction amount exceeds the Request Amount.</td>
</tr>
</tbody>
</table>

3. Optional: If applicable, to require transactions to be approved by users other than the users who entered them, click the Require Separate Entry From Approval option.

   Services that have a checkmark (✓) are required by the financial organization to have this control and cannot be changed.

4. Click Save changes.
Requiring Multiple Approvals for Company User Administration

1. Click Administration > Manage approval settings.

2. In the Approvals Required for Setup section, in the Approvals Required field beside Administration, type the number of approvals required for user additions, changes, and deletions. Up to nine approvals can be required.

3. Click Save changes.
Requiring Multiple Approvals for Templates

1. Click **Administration > Manage approval settings**.

2. In the **Approvals Required for Setup** section, in the **Approvals Required** field, type the number of approvals required for each service for template additions, changes, and deletions. Up to nine approvals can be required.

3. Click **Save changes**.
Approvals Administration

Enter the required approvals for the selected services and click "Save changes." If your company has settings for these, please check. You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for the service.

Approvals Required For Transactions

For transactions, enter an amount and indicate the required approvals if the request amount is less than or equal to or greater than the amount. To require transactions to be approved by a user other than the one who enters them, select Require Separate Entry From Approval. This should only be selected if your company has at least two users.

<table>
<thead>
<tr>
<th>Service Name</th>
<th>Request Amount</th>
<th>Approvals If Less Or Equal</th>
<th>Approvals If Greater</th>
<th>Require Separate Entry From Approval</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACH Vehicle Pay</td>
<td>$0.00</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OCC Collection</td>
<td>$0.00</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OCC Payment</td>
<td>$0.00</td>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Approvals Required For Setup

<table>
<thead>
<tr>
<th>Service Name</th>
<th>Approvals Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration</td>
<td>2</td>
</tr>
<tr>
<td>OCC Collection</td>
<td>2</td>
</tr>
<tr>
<td>OCC Payment</td>
<td>2</td>
</tr>
</tbody>
</table>

Save changes Do not save changes