

Business Online Banking

User Administration Guide

Table of Contents

Launching Business Online Banking 3

Adding a New User 4

Assigning Template Access 10

 ACH Transfer Template Access 10

 Wire Transfer Template Access 11

Template Approval..... 12

 ACH Template Approval..... 12

 Wire Template Approval..... 13

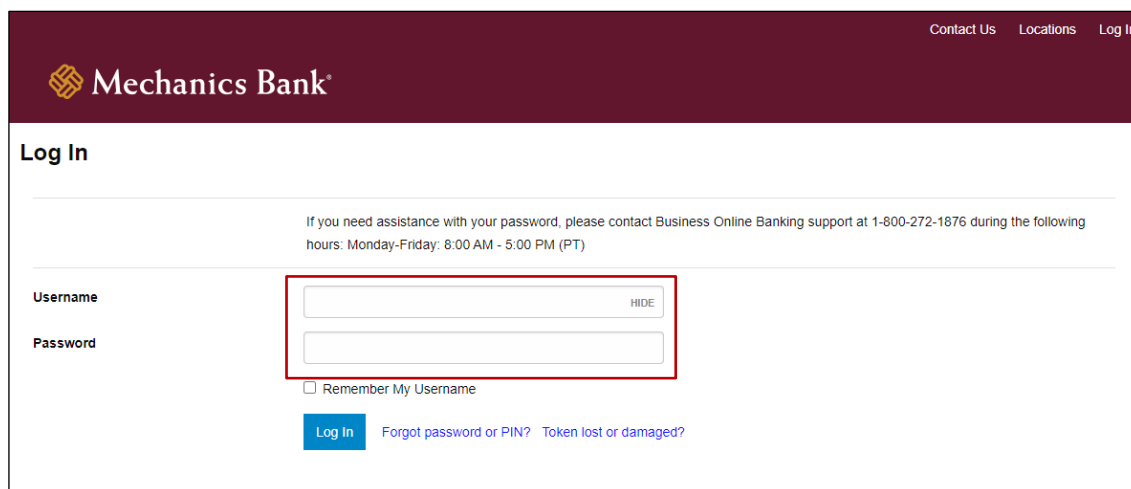
Deleting a User 14

Changing a User 16

Security Level/Role Assignment Guide 17

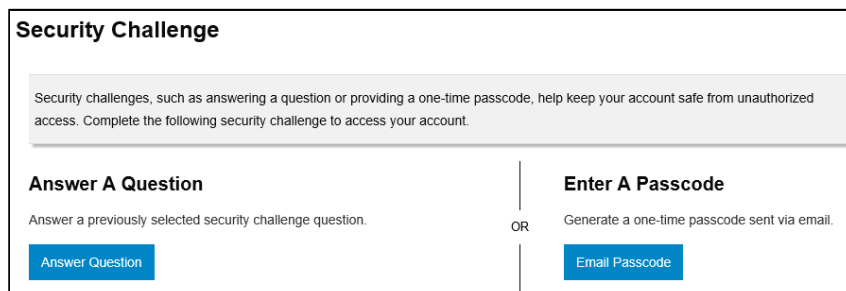
Launching Business Online Banking

- Access our website www.mechanicsbank.com to log in to Business Online Banking
- On the right side of the page, select **Log in** then choose **Business Online Banking** from the menu options
- On the **Log In** page enter your **Username** and **Password**
 - ☞ **Note:** Security token users **ONLY**- your password should be a combination of the number generated from your security token plus your 4-digit PIN number.
- Click **Log In**
 - ☞ **Note:** Security token users will see a **Site Verification** box and will need to validate the verification code in order to proceed.



The screenshot shows the Mechanics Bank Log In page. At the top, there are links for "Contact Us", "Locations", and "Log In". The Mechanics Bank logo is on the left. Below the logo, the text "Log In" is displayed. A message states: "If you need assistance with your password, please contact Business Online Banking support at 1-800-272-1876 during the following hours: Monday-Friday: 8:00 AM - 5:00 PM (PT)". There are two input fields: "Username" and "Password". The "Password" field has a "HIDE" button next to it. Below the input fields is a checkbox labeled "Remember My Username". At the bottom, there is a blue "Log In" button and a link that says "Forgot password or PIN? Token lost or damaged?".

- You may be prompted with a **Security Challenge**; complete the Security Challenge in order to continue the log in process by either answering a security challenge question or by entering a one-time passcode received via email



The screenshot shows the Mechanics Bank Security Challenge page. At the top, the text "Security Challenge" is displayed. Below it, a message states: "Security challenges, such as answering a question or providing a one-time passcode, help keep your account safe from unauthorized access. Complete the following security challenge to access your account." There are two options: "Answer A Question" and "Enter A Passcode". The "Answer A Question" option has a subtext "Answer a previously selected security challenge question." and a blue "Answer Question" button. The "Enter A Passcode" option has a subtext "Generate a one-time passcode sent via email." and a blue "Email Passcode" button. The two options are separated by a vertical line with the word "OR" in the middle.

This guide was established to assist Business Online Banking Administrators with User Administration rights; Adding, Changing or Deleting access rights for employees with lower security levels. **The Administrative options you see with your User ID and Password are based on your own security levels and the services your company has been approved for through Business Online Banking; you may not see all of the fields described in this guide.**

- From the **Administration** menu, select **Employee Profile & Permissions**

- From the **Select User Criteria** menu, select **New Employee** and then click **Submit**


- **Codes** section:

-  **Note:** You can only add a user with a lower security level then your own.

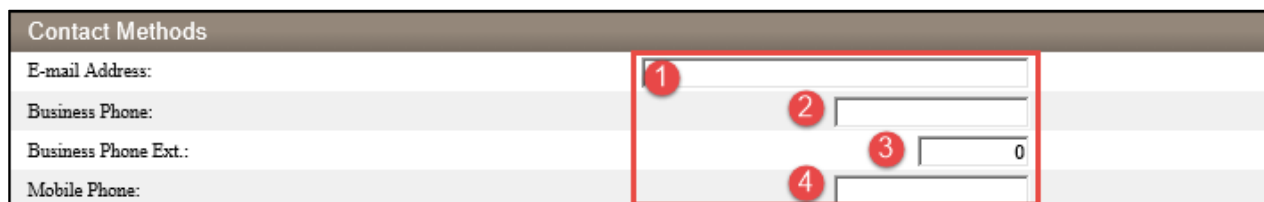
- Page 4 of 17

- **Contact Methods** section:

1. **E-mail Address:** Enter the users email address

 **Note:** Must enter a valid email address in order for the user to be able to utilize the Forgot Password/PIN function.

2. **Business Phone:** Enter the users business phone number
3. **Business Phone Ext:** Enter the users business phone extension
4. **Mobile Phone:** Enter the users mobile phone number




The screenshot shows the 'Contact Methods' form with four input fields. A red box highlights the first three fields: E-mail Address, Business Phone, and Business Phone Ext. Red numbers 1, 2, 3, and 4 are placed over the input fields for E-mail Address, Business Phone, Business Phone Ext, and Mobile Phone respectively.

- **Client Details** section: Skip this section; defaults to the primary Company information


Client Details		
Client Name	Client Number	Client Tax ID
<input checked="" type="checkbox"/> MB TREASURY OPS	101	111222333

- **Security** section:


1. **Username:** Enter a unique username

 **Note:** The username is case sensitive and should be 6 to 12 characters with no special characters.

2. **Change Password:** Click the link to create and confirm a temporary password for the user; click **Submit** when finished, to return to the previous page

 **Note:** Password must be 9 to 17 characters and contain at least one upper case alpha (letter), one lower case alpha (letter), one numeric (number), one special character and is case sensitive. Also, cannot contain the word Fiserv or Password.

3. **PIN:** Leave blank


 **Note:** User creates their own PIN when registering their token, if applicable (*for Security Token users ONLY*).




The screenshot shows the 'Security' form with three input fields: Username, PIN, and Terms Acceptance Date. A red box highlights the Username and PIN fields. Red numbers 1, 2, and 3 are placed over the input fields for Username, PIN, and Terms Acceptance Date respectively. A blue link labeled 'Change Password' is visible next to the PIN field.

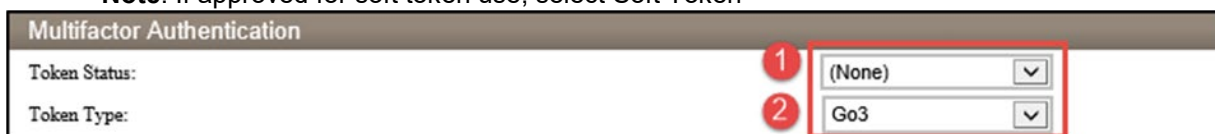
- **Multifactor Authentication** section (*for Security Token users ONLY*):

1. **Token Status:** Select Pending Enablement

 **Note:** Select None for non-security token users

2. **Token Type:** Select Go3


 **Note:** If approved for soft token use, select Soft Token

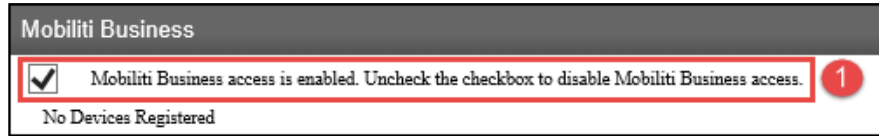


The screenshot shows the 'Multifactor Authentication' form with two dropdown menus: Token Status and Token Type. A red box highlights both dropdown menus. Red numbers 1 and 2 are placed over the dropdown menus for Token Status and Token Type respectively.

- **Mobiliti Business** section:

1. Check the box to allow the user access to Mobile Banking services

 **Note:** ONLY for clients who have Mobile Banking services enabled.




Mobiliti Business

☒ Mobiliti Business access is enabled. Uncheck the checkbox to disable Mobiliti Business access. 1

No Devices Registered

- **Role Assignment** section:

1. **Role Name:** Select the appropriate Role for the user from the drop down menu

 **Note:** Role Name selected should correspond with the Security Level previously selected for the user.



Role Assignment

* Role Name

(None) 1

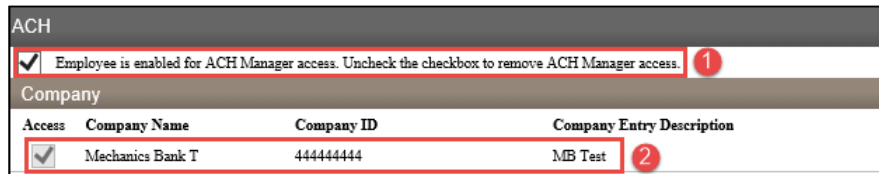
[Add Role](#)

- **ACH** section:

1. Check the box to allow the user access to ACH Origination services

 **Note:** If the user needs to be tied to multiple ACH Companies, or if the user should NOT be set up with the dual control requirement for ACH Origination, you must contact the Bank for assistance.

2. **Company:** Skip this section; defaults to the primary Company information



ACH

☒ Employee is enabled for ACH Manager access. Uncheck the checkbox to remove ACH Manager access. 1


Company

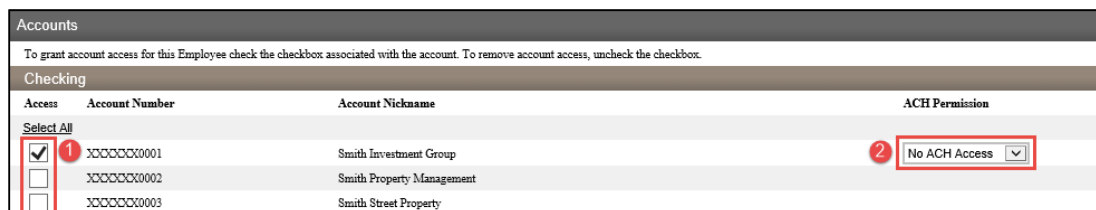
Access	Company Name	Company ID	Company Entry Description
<input checked="" type="checkbox"/>	Mechanics Bank T	444444444	MB Test 2

- **Accounts** section:

1. **Access:** Check the box next to the account(s) that you wish the user to have access to through Business Online Banking

2. **ACH Permission:** Select the applicable ACH Origination access next to the account(s)

 **Note:** ONLY for clients who have subscribed to the ACH service.



Accounts

To grant account access for this Employee check the checkbox associated with the account. To remove account access, uncheck the checkbox.

Checking

Access	Account Number	Account Nickname	ACH Permission
<input checked="" type="checkbox"/> 1	XXXXXXXX0001	Smith Investment Group	No ACH Access 2
<input type="checkbox"/>	XXXXXXXX0002	Smith Property Management	
<input type="checkbox"/>	XXXXXXXX0003	Smith Street Property	

- **Overrides** section: Skip this section; leave at Use Default



Overrides

Cutoff Group Override: Use Default

- **Administration Options** section:

1. **Employee:** Check the boxes to allow the user to Inquire, Add, Change or Delete other users on the Business Online Banking system with lower security levels than their own; if you do not want to allow access leave the boxes unchecked



Note: Only users with a Security Level of Administrator or above, will be able to use the Employee administration function.

2. **Internal Transfer Template:** Option not currently in use
3. **Bill Payment Transfer Template:** Option not currently in use

Administration Options				
	Inquiry	New	Change	Delete
		Select All	Select All	Select All
Employee:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Internal Transfer Template:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bill Payment Transfer Template:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- **Approval Options** section:

1. **Review Internal Transfers:** Select Yes to require an approval by another user prior to the internal transfer being submitted to the Bank for processing; or if you do not want to require an approval select No
2. **Approve Transfers:** Select Yes if you want to allow the user to be able to approve internal transfers initiated by other online users; or if you do not want the user to be able to approve transfers select No



Note: Users set up with a Security Level of Employee cannot be granted approval rights.

Approval Options	
Review Internal Transfers:	<input type="button" value="1"/> No <input type="button" value="2"/>
Approve Transfers:	<input type="button" value="2"/> No <input type="button" value="2"/>

- **Funds Transfer Options** section:

1. **Inquire Transfers:** Select Yes to allow the user access to inquire on internal (or bill pay) fund transfers; or if you do not want the user to have access select No
2. **Initiate Transfers:** Select Yes to allow the user access to initiate internal (or bill pay) fund transfers; or if you do not want the user to have access select No
3. **Review Bill Payment Transfers:** Option not currently in use

Fund Transfer Options	
Inquire Transfers:	<input type="button" value="1"/> No <input type="button" value="2"/>
Initiate Transfers:	<input type="button" value="2"/> No <input type="button" value="2"/>
Review Bill Payment Transfers:	<input type="button" value="3"/> No <input type="button" value="2"/>

- **Bill Payments** section: Skip; option not currently in use



Note: To grant a user access to the Bill Pay service, see Funder Transfer Options section AND Interface Specification section.

Bill Payments	
Initiate Payments:	No <input type="button" value="2"/>

- **Merchant Capture Options** section:


1. **Merchant Capture Option:** Select Yes to allow the user access to Merchant Capture (Remote Deposit Capture); or if you do not want the user to have access select No



Note: ONLY for clients who have subscribed to the Merchant Capture (Remote Deposit Capture) service.

2. **Role:** Select Approver to allow the user to scan, view, approve and submit deposits; or select Limited to allow the user to scan deposits only

3. **View Client Deposits:** Select Yes to allow the user to view deposits within the Merchant Capture (Remote Deposit Capture) application; or if you do not want the user to have access select No
4. **Per Item Limit:** Enter the maximum dollar amount you will allow the user to deposit per item if less than the limits established for the Company
5. **Per Deposit Limit:** Enter the maximum dollar amount you will allow the user to deposit per deposit if less than the limits established for the Company
6. **Per Day Limit:** Enter the maximum dollar amount you will allow the user to deposit per day if less than the limits established for the Company

 **Note:** The user will not be authorized to exceed the limits established for the Company.

Merchant Capture Options			
Merchant Capture Option:	1 Direct Merchant Access	Per Item Limit:	4 0.00
Role:	2 Limited	Per Deposit Limit:	5 0.00
View Client Deposits:	3 No	Per Day Limit:	6 0.00

- **Merchant Capture Location** section:

1. **Assign Location:** Click Add Location to select and assign a location to the user if applicable

Merchant Capture Location	
Assign Location	
Add Location	1


- **Stop Payments** section:

1. **Inquiry:** Select Yes to allow the user access to inquire on existing stop payments; or if you do not want the user to have access select No
2. **New:** Select Yes to allow the user access to place new stop payments online; or if you do not want the user to have access select No

Stop Payments	
Inquiry:	1 No
New:	2 No

- **Interface Specifications** section:

1. Select **Checkfree Business** from Interface drop down menu to allow user access to Business Bill Pay (leave User Code and Password fields blank); or if you do not want the user to have access leave at None

 **Note:** ONLY for clients who have subscribed to the Business Bill Pay service.

2. Select **Centrix Positive Pay** from the Interface drop down menu to allow the user access to Centrix Positive Pay; user must first be set up in the Centrix system (enter the User Code and Password that was created for the user in Centrix)

 **Note:** ONLY for clients who have subscribed to the Centrix Positive Pay service.

3. Select **Notifi** to allow user access to the Alerts function (user will be able to manage alerts; i.e. transaction based alerts, security alerts, etc.)

Interface Specifications		
Interface	User Code	Password
1 CHECKFREE BUSINESS		
2 CENTRIX POSITIVE PAY		
3 NOTIFI		

☐ Enables employee access to customer alerts for name, address, and phone number changes for the Business.

- **Electronic Documents** section:


1. **Document:** Check the boxes next to the document type to allow the user access to view the applicable document online



Enable All	Document	Enable All	Document
<input type="checkbox"/>	DDA ONUS DEBITS	<input type="checkbox"/>	COD ONUS DEBITS
<input type="checkbox"/>	DDA ONUS CREDITS	<input type="checkbox"/>	COD ONUS CREDITS
<input type="checkbox"/>	SAV ONUS DEBITS	<input type="checkbox"/>	LAS ONUS CREDITS 1
<input type="checkbox"/>	SAV ONUS CREDITS	<input type="checkbox"/>	LAS ONUS CREDITS 2
<input type="checkbox"/>	Checking Account Statements	<input type="checkbox"/>	LAS ONUS DEBITS 1
<input type="checkbox"/>	Savings Account Statements	<input type="checkbox"/>	LAS ONUS DEBITS 2
<input type="checkbox"/>	ACH EDI Reports	<input type="checkbox"/>	Returned Item Notices
<input type="checkbox"/>	Re-Deposited Item Notices	<input type="checkbox"/>	Correction Notices
<input type="checkbox"/>	Insufficient Funds Notices		

- **Wires** section: Skip this section; unless you are enrolled in the Wire Manager application

1. Check the box to grant the user access ONLY if you are enrolled in the Wire Manager application; otherwise leave the box unchecked



Select All	Wires
<input type="checkbox"/>	<input type="checkbox"/>


- Click **Next** to continue



- After the system has completed the process of adding the accounts to the user and saving the users profile, click **Finish**

- If you checked the **Wires** box for access to the Wire Manager application, then click **Next** instead to continue to the Wire User screen

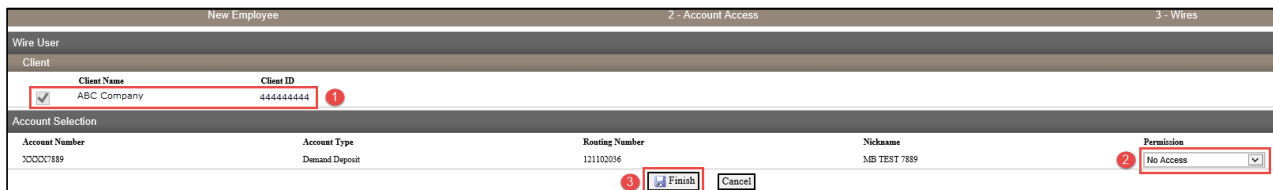
1. **Company:** Skip this section; defaults to the primary Company information

 **Note:** If the user needs to be tied to multiple Wire Companies, or if the user should NOT be set up with the dual control requirement for Wire Origination, you must contact the Bank for assistance.

2. **Wire Permission:** Select the applicable Wire Origination access next to the account(s)

 **Note:** ONLY for clients who have subscribed to the Wire service.

3. Click **Finish**



New Employee		2 - Account Access		3 - Wires	
Wire User					
Client					
Client Name	Client ID				
ABC Company	444444444				
Account Selection					
Account Number	Account Type	Routing Number	Nickname	Permission	
333333889	Demand Deposit	121102036	MB TEST 7889	No Access	
				Finish	Cancel

- A confirmation message will display; **Success – Employee Created Successfully**




The screenshot shows a green banner at the top with the text "Success" and "Employee Created Successfully". Below this is a section titled "Select User Criteria" with five radio button options: "Inquire Employee", "Change Employee", "New Employee" (which is selected), "New Employee Using Existing Employee", and "Delete Employee". At the bottom right of the form are "Submit" and "Clear" buttons.

Important: Once the user has been set up in Business Online Banking, it is necessary to grant the user access to any ACH & Wire templates, if applicable (*see the Assigning Template Access section below for instructions*).

Assigning Template Access

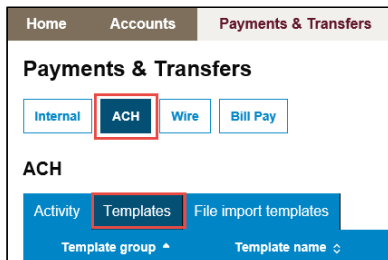
ACH Transfer Template Access

- After a new user or ACH Transfer template is added, it is necessary to grant user access to the template before it can be used to initiate a transfer

 **Note:** Only the Sr. Administrator or users that have Template Administration rights can assign template access.

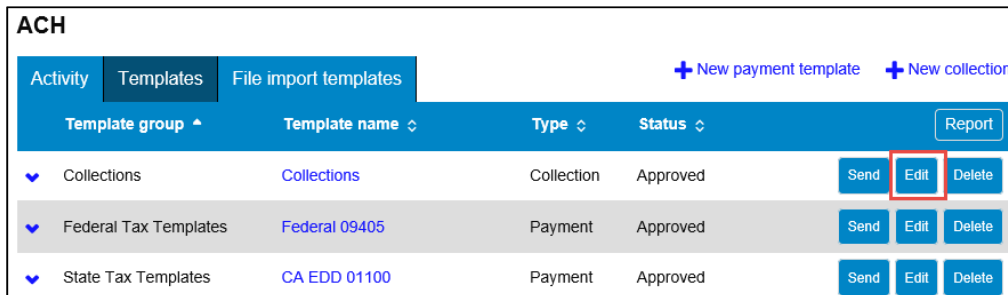
- From the **Payments & Transfers** menu, select **ACH**, and then select the **Templates** tab

 **Note:** Select the File import templates tab instead of Templates if applicable



The screenshot shows the "Payments & Transfers" menu with tabs for "Internal", "ACH", "Wire", and "Bill Pay". The "ACH" tab is selected. Below the "ACH" tab are sub-tabs for "Activity", "Templates", and "File import templates". The "Templates" sub-tab is selected. At the bottom, there are dropdown menus for "Template group" and "Template name".

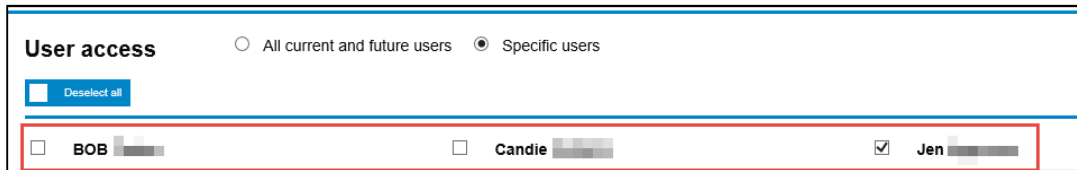
- From the template list click on the **Edit** next to the applicable template



The screenshot shows the "ACH" section with tabs for "Activity", "Templates", and "File import templates". The "Templates" tab is selected. There are links for "+ New payment template" and "+ New collection". Below the tabs is a table with columns: "Template group", "Template name", "Type", "Status", and a "Report" button. The table lists three templates: "Collections", "Federal Tax Templates", and "State Tax Templates". Each row has "Send", "Edit", and "Delete" buttons. The "Edit" button for the "Collections" template is highlighted with a red box.

Template group	Template name	Type	Status	Report
▼ Collections	Collections	Collection	Approved	Send Edit Delete
▼ Federal Tax Templates	Federal 09405	Payment	Approved	Send Edit Delete
▼ State Tax Templates	CA EDD 01100	Payment	Approved	Send Edit Delete

- In the **User Access** section, check the box next to the user to grant the user access to the template




User access ☐ All current and future users ☒ Specific users

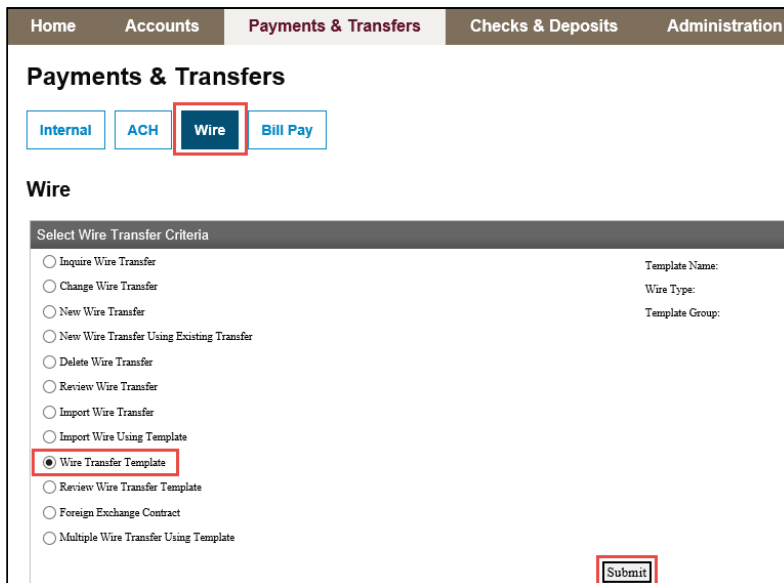
<input type="checkbox"/> BOB [redacted]	<input type="checkbox"/> Candie [redacted]	<input checked="" type="checkbox"/> Jen [redacted]
---	--	--

- When finished, click the **Save** button at the bottom of the screen

* Indicates required field

Wire Transfer Template Access

- After a new user or Wire Transfer template is added, it is necessary to grant user access to the template before it can be used to initiate a transfer
-  **Note:** Only the Sr. Administrator or users with Template Administration rights can assign template access.
- From the **Payments & Transfers** menu, select **Wire**, and then select the **Wire Transfer Template** option and click **Submit**



Home Accounts **Payments & Transfers** Checks & Deposits Administration

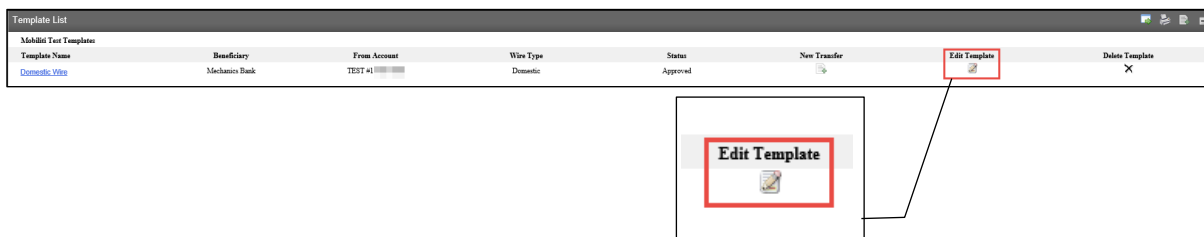
Payments & Transfers

Wire




Select Wire Transfer Criteria


<input type="radio"/> Inquire Wire Transfer <input type="radio"/> Change Wire Transfer <input type="radio"/> New Wire Transfer <input type="radio"/> New Wire Transfer Using Existing Transfer <input type="radio"/> Delete Wire Transfer <input type="radio"/> Review Wire Transfer <input type="radio"/> Import Wire Transfer <input type="radio"/> Import Wire Using Template <input checked="" type="radio"/> Wire Transfer Template <input type="radio"/> Review Wire Transfer Template <input type="radio"/> Foreign Exchange Contract <input type="radio"/> Multiple Wire Transfer Using Template	Template Name: Wire Type: Template Group:
--	---

- From the **Template List** click on the **Edit Template** icon , next to the applicable template

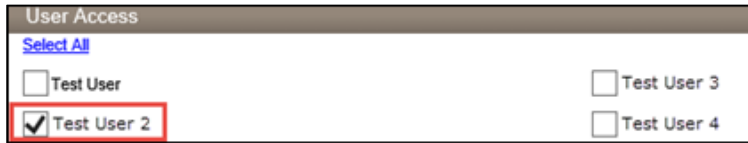


Template List

Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
Domestic Wire	Mechanics Bank	TEST #1 [redacted]	Domestic	Approved			

Edit Template 

- In **User Access** section, check the box next to the user to grant the user access to the template



The 'User Access' dialog box contains a 'Select All' link and four checkboxes for users: 'Test User', 'Test User 2', 'Test User 3', and 'Test User 4'. The checkbox for 'Test User 2' is checked and highlighted with a red box.


- When finished, click the **Save** button at the bottom of the screen

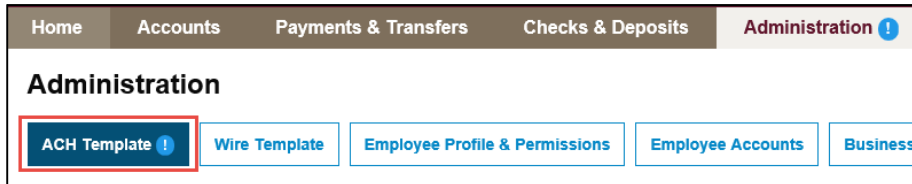


Two buttons, 'Save' and 'Cancel', are shown at the bottom of the screen. The 'Save' button is highlighted with a red box.

Template Approval

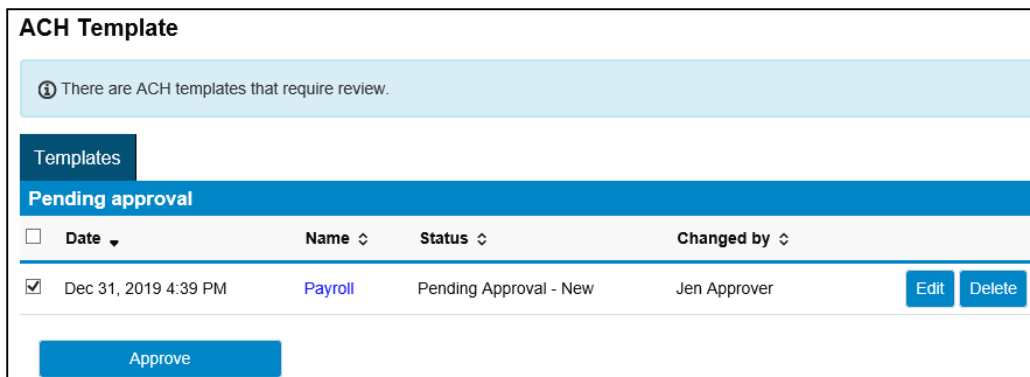
ACH Template Approval

- After a new ACH Transfer template is added, it may be necessary to approve the template before it can be used to initiate a transfer
 -  **Note:** Only the Sr. Administrator or users that have Template Administration rights can approve new templates, if the template approval option is required.
- From the **Administration** menu, select **ACH Template**



The 'Administration' menu is shown with several options: 'ACH Template' (highlighted with a red box), 'Wire Template', 'Employee Profile & Permissions', 'Employee Accounts', and 'Business'.

- If there are any templates requiring an approval, they will appear under **Pending Approval**; you can click on the template to view the template details and when ready to approve, simply check the box next to the template and then click **Approve**




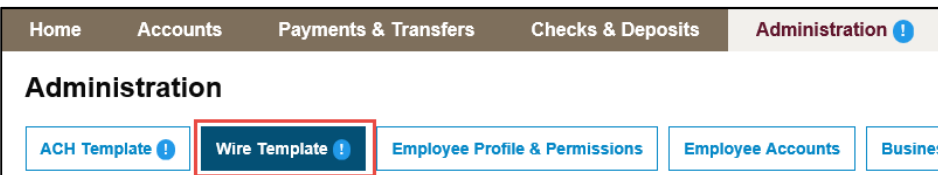
The 'ACH Template' screen shows a notification: 'There are ACH templates that require review.' Below this, a 'Templates' tab is active, and a 'Pending approval' section is highlighted. A table lists the pending templates:

<input type="checkbox"/>	Date ▾	Name ▾	Status ▾	Changed by ▾	
<input checked="" type="checkbox"/>	Dec 31, 2019 4:39 PM	Payroll	Pending Approval - New	Jen Approver	Edit Delete

At the bottom of the screen, there is an 'Approve' button.

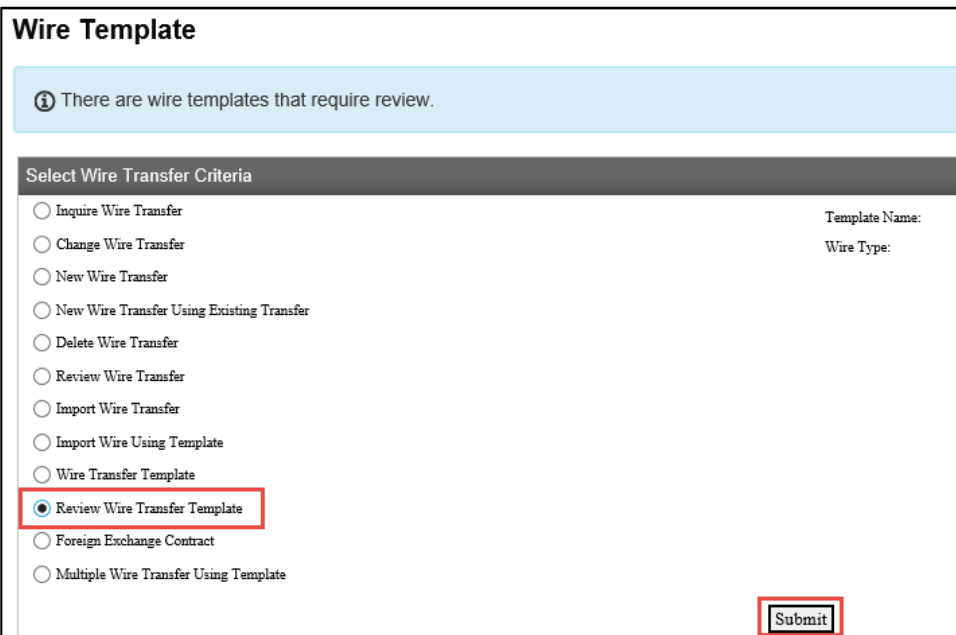
Wire Template Approval

- After a new Wire Transfer template is added, it may be necessary to approve the template before it can be used to initiate a transfer
 -  **Note:** Only the Sr. Administrator or users that have Template Administration rights can approve new templates, if the template approval option is required.
- From the **Administration** menu, select **Wire Template**



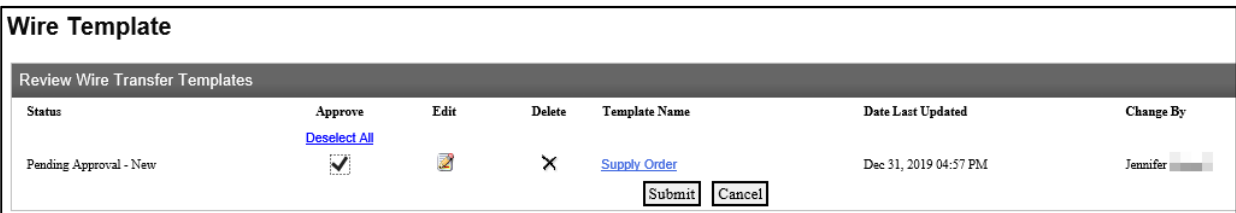
The screenshot shows the 'Administration' menu with several options. The 'Wire Template' option is highlighted with a red box.

- Select **Review Wire Transfer Template** and then click **Submit**






The screenshot shows the 'Wire Template' selection screen. The 'Review Wire Transfer Template' option is selected and highlighted with a red box. The 'Submit' button is also highlighted with a red box.

- If there are any templates requiring an approval, they will appear under **Review Wire Transfer Templates**; you can click on the template to view the template details and when ready to approve, simply check the Approve box next to the template and then click **Submit**

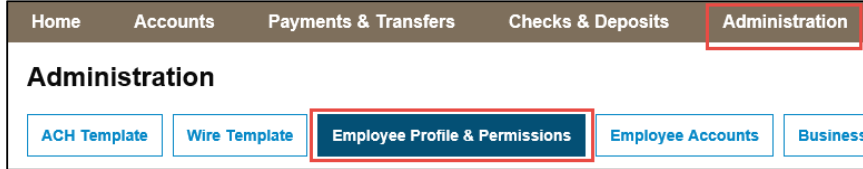


The screenshot shows the 'Review Wire Transfer Templates' table. The table has columns for Status, Approve, Edit, Delete, Template Name, Date Last Updated, and Change By. A row is shown for 'Pending Approval - New' with a checked 'Approve' box and a 'Submit' button.

Status	Approve	Edit	Delete	Template Name	Date Last Updated	Change By
Pending Approval - New	<input checked="" type="checkbox"/>			Supply Order	Dec 31, 2019 04:57 PM	Jennifer 

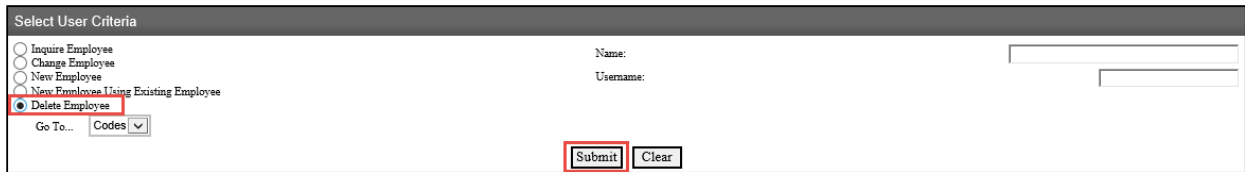
Deleting a User

- From the **Administration** menu, select **Employee Profile & Permissions**




The screenshot shows the top navigation bar with 'Home', 'Accounts', 'Payments & Transfers', 'Checks & Deposits', and 'Administration'. The 'Administration' menu is open, showing options: 'ACH Template', 'Wire Template', 'Employee Profile & Permissions' (highlighted with a red box), 'Employee Accounts', and 'Business'.

- From the **Select User Criteria** menu, select **Delete Employee** and then click **Submit**



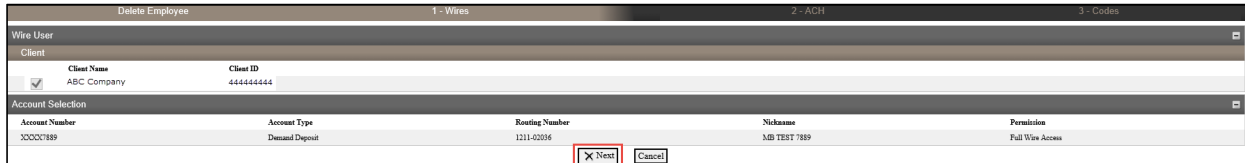
The screenshot shows the 'Select User Criteria' form. Under the 'Go To...' section, 'Delete Employee' is selected with a radio button. The 'Submit' button is highlighted with a red box. There are also 'Clear' and 'Codes' buttons.

- Select the users name from the list of results



Name	Client Name
Jane Doe	ABC Co
John Smith	ABC Co

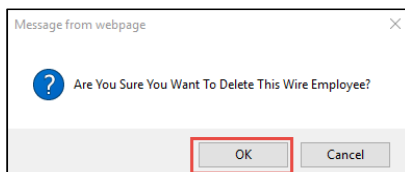
- If the user had Wire Manager access the below screen will display; click **Next** to continue



The screenshot shows the 'Delete Employee' screen for a 'Wire User'. It displays client information (ABC Company, Client ID 444444444) and a table of account selections. The 'Next' button is highlighted with a red box.

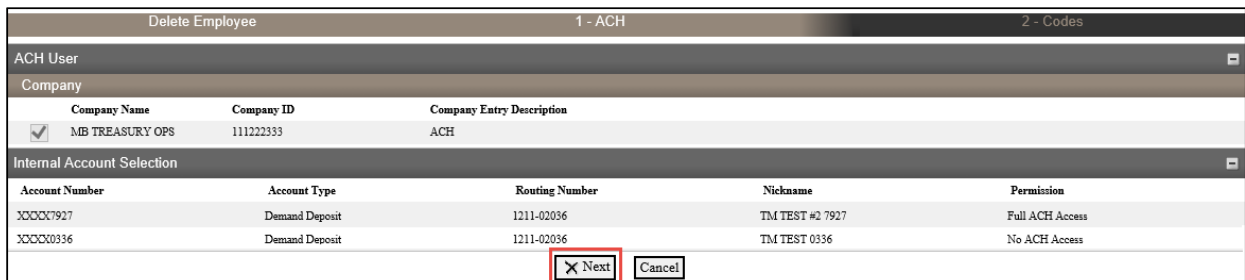
Account Number	Account Type	Routing Number	Nickname	Permission
XXXX7889	Demand Deposit	1211-02036	MB TEST 7889	Full Wire Access

- The below message will display; select **OK** to continue



The screenshot shows a confirmation message box with the text 'Are You Sure You Want To Delete This Wire Employee?'. The 'OK' button is highlighted with a red box.

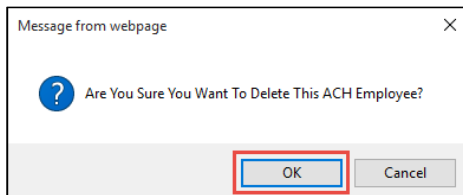
- If the user had ACH access the below screen will display; click **Next** to continue




The screenshot shows the 'Delete Employee' screen for an 'ACH User'. It displays company information (MB TREASURY OPS, Company ID 111222333) and a table of internal account selections. The 'Next' button is highlighted with a red box.

Account Number	Account Type	Routing Number	Nickname	Permission
XXXX7927	Demand Deposit	1211-02036	TM TEST #2 7927	Full ACH Access
XXXX0336	Demand Deposit	1211-02036	TM TEST 0336	No ACH Access

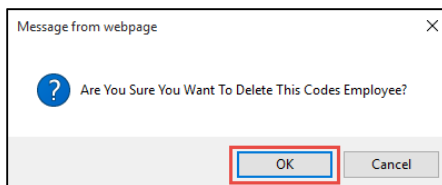
- The following message displays; select **OK** to continue



- A final Codes screen will display; click **Finish** to continue

A screenshot of the "Delete Employee" screen. The screen has a header with "Delete Employee", "1 - ACH", and "2 - Codes". Below the header, there are sections for "Contact Methods" and "Mobility Business". The "Contact Methods" section includes fields for "Name" (ABC Co), "Username" (101TEST), "E-mail Address" (janedoe@testemail.com), "Business Phone", "Business Phone Ext." (0), and "Mobile Phone". The "Mobility Business" section has a checkbox labeled "Mobility Business access is enabled. Uncheck the checkbox to disable Mobility Business access." which is checked. Below this, it says "No Devices Registered". At the bottom right, there are two buttons: "Finish" and "Cancel". The "Finish" button is highlighted with a red rectangle.

- The below message will display; select **OK** to continue




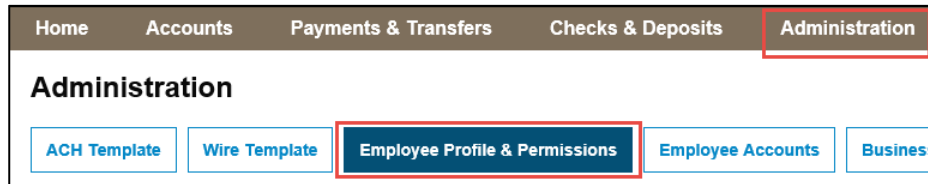
- A confirmation message will display; **Success – Employee Deleted Successfully**

A screenshot of the "Success" message screen. The top section is green with the word "Success" in white. Below it, a red-bordered box contains the text "Employee Deleted Successfully". The main section is titled "Select User Criteria" and contains a list of radio buttons: "Inquire Employee", "Change Employee", "New Employee", "New Employee Using Existing Employee", and "Delete Employee". The "Delete Employee" option is selected. To the right of the list are fields for "Name:" and "Username:". Below the list is a "Go To..." label and a dropdown menu showing "Codes". At the bottom right, there are two buttons: "Submit" and "Clear".

Changing a User


- From the **Administration** menu, select **Employee Profile & Permissions**

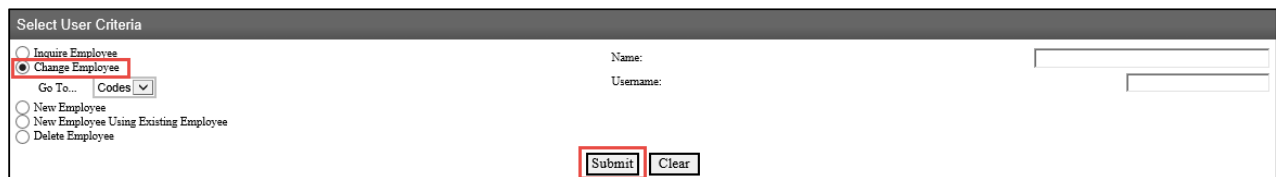
 **Note:** When updating user permissions, complete maintenance by clicking “Save”. Leaving an employee record incorrectly may result in error, leaving it non-editable for a period of time.




The screenshot shows the top navigation bar with tabs: Home, Accounts, Payments & Transfers, Checks & Deposits, and Administration. The Administration tab is selected. Below it, the 'Administration' section contains buttons for ACH Template, Wire Template, Employee Profile & Permissions (highlighted with a red box), Employee Accounts, and Business.


- From the **Select User Criteria** menu, select **Change Employee** and then click **Submit**

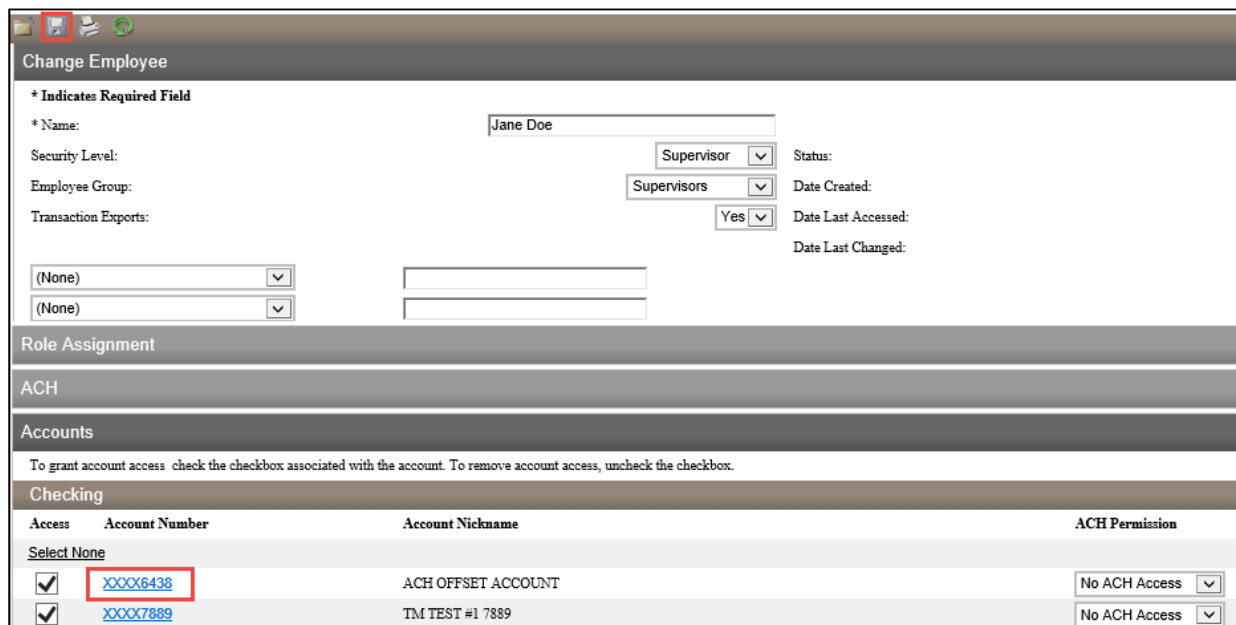
 **Note:** To change the wire transfer user permissions, change the **Go To** drop down from **Codes** to **Wires**.



The screenshot shows the 'Select User Criteria' form. Under the 'Go To...' dropdown, 'Codes' is selected. The 'Change Employee' radio button is selected and highlighted with a red box. The 'Submit' button is also highlighted with a red box. Other options include 'Inquire Employee', 'New Employee', 'New Employee Using Existing Employee', and 'Delete Employee'. There are input fields for Name and Username.

- Make the necessary changes to the users profile and once completed click the **Save** icon 

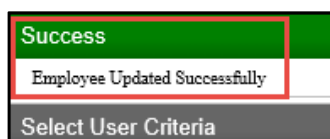
 **Note:** To change the user permissions for a specific account, click on the **Account Number** link to make the changes and then click the **Save** icon.



The screenshot shows the 'Change Employee' form. It includes fields for Name (Jane Doe), Security Level, Employee Group, Transaction Exports, Supervisor, Supervisors, Status, Date Created, Date Last Accessed, and Date Last Changed. Below these is the 'Role Assignment' section, which includes a table for account permissions. The table has columns for Access, Account Number, Account Nickname, and ACH Permission. Two accounts are listed: 'XXXX6438' (ACH OFFSET ACCOUNT) and 'XXXX7889' (TM TEST #1 7889). Both have 'No ACH Access' selected. The 'Save' icon is highlighted in the top left corner.

Access	Account Number	Account Nickname	ACH Permission
<input checked="" type="checkbox"/>	XXXX6438	ACH OFFSET ACCOUNT	No ACH Access
<input checked="" type="checkbox"/>	XXXX7889	TM TEST #1 7889	No ACH Access

- A confirmation message will display; **Success – Employee Updated Successfully**



The screenshot shows a green 'Success' message box with the text 'Employee Updated Successfully'. Below the message box is a button labeled 'Select User Criteria'.

Security Level/Role Assignment Guide

Users who have a Security Level of Senior Administrator, Administrator, or Supervisor can view the Administration menu. The Security Level/Role Assignment is specified in each users profile with varying levels of authority as illustrated in the table below. The Security Level should match the Role Assignment in the user's profile.

A Senior Administrator will be set up by the Bank based on the completed request form(s) received from the company. The Senior Administrator will have the highest access level rights and is responsible for setting up all other users. The Senior Administrator also has the option of establishing an Administrator who can set up users and assign access rights.

	Senior Administrator	Administrator	Supervisor	Employee
Hours of Access	24 x 7	24 x 7	24 x 7	24 x 7
User Administration* (Creating/changing users and their access rights)	Can Add, Change, and Delete all other users	Can add, change, and delete users with a security level of Supervisor or Employee, as specified in the users profile.	Cannot add, change, or delete any users or user rights	Cannot add, change, or delete any users or user rights
Access to Business Online Banking Features (i.e. Stop Payments, Internal Transfers, Account Inquiry, etc.)	Full access to all features and services	As specified in the users profile	As specified in the users profile	As specified in the users profile
Access to Accounts	Full access to all accounts	As specified in the users Account Access profile	As specified in the users Account Access profile	As specified in the users Account Access profile
Transfer Review/Approval Authority (Authority to review and approve account transfers, Wire and ACH Transfers)	Can approve transfers initiated by other users	Can approve transfers initiated by other users, as specified in the users profile	Can approve transfers initiated by other users, as specified in the users profile. Bill Payments submitted by a Supervisor will require approval from an Administrator or Sr. Administrator.	Cannot approve any transfers. Bill Payments submitted by an Employee will require approval from an Administrator or Sr. Administrator.
Template Administration (Templates are pre-defined forms for Wire and ACH Transfers or Positive Pay file mapping)	Can add, change or delete templates	Can add, change or delete templates, as specified in the users profile	Can add, change or delete templates, as specified in the users profile	Cannot administer templates
Positive Pay Exception Processing & Authorization Rules	Can approve exception items and add, change or delete ACH Authorization Rules	Can approve exception items and add, change or delete ACH Authorization Rules, as specified in the users profile	Can approve exception items and add, change or delete ACH Authorization Rules, as specified in the users profile	Cannot approve exception items or add, change, or delete ACH Authorization Rules

*Users added to the Positive Pay system may have user administration access and other permissions within the Positive Pay application based on the permissions granted by an Administrator, regardless of their security level in Business Online.

For further assistance with Administrative functions, please contact Treasury Operations at 800.272.1876.