

# Business Online Banking

User Administration Guide

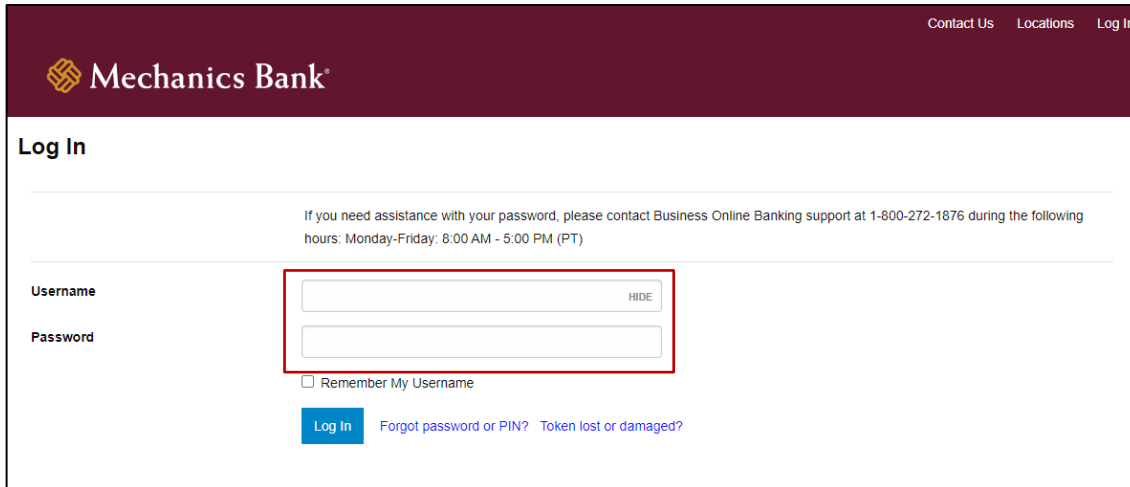
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# Table of Contents

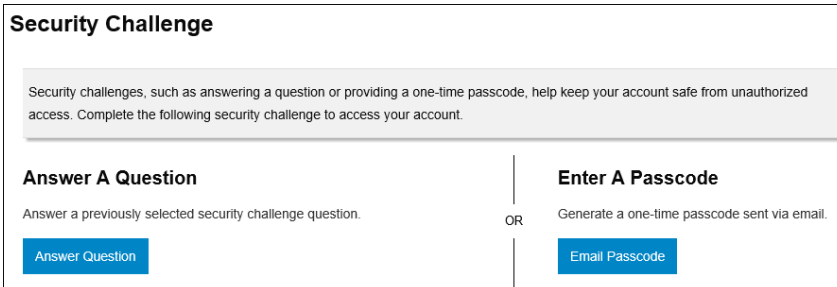
- Launching Business Online Banking ..... 3
- Adding a New User ..... 4
- Assigning Template Access ..... 10
  - ACH Transfer Template Access ..... 10
  - Wire Transfer Template Access ..... 11
- Template Approval ..... 12
  - ACH Template Approval ..... 12
  - Wire Template Approval ..... 13
- Deleting a User ..... 14
- Changing a User ..... 16
- Security Level/Role Assignment Guide ..... 17

## Launching Business Online Banking

- Access our website [www.mechanicsbank.com](http://www.mechanicsbank.com) to log in to Business Online Banking
- Under the **Sign In** header, choose **Business Online Banking** from the drop down menu
- 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.



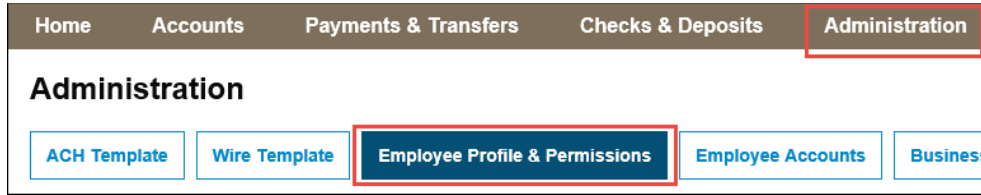
- You may be promoted with a **Security Challenge**; complete the Security Challenge in order to continue the log in process by either answering a security challenge question or by entering a one-time passcode received via email



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.**

## Adding a New User

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



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

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



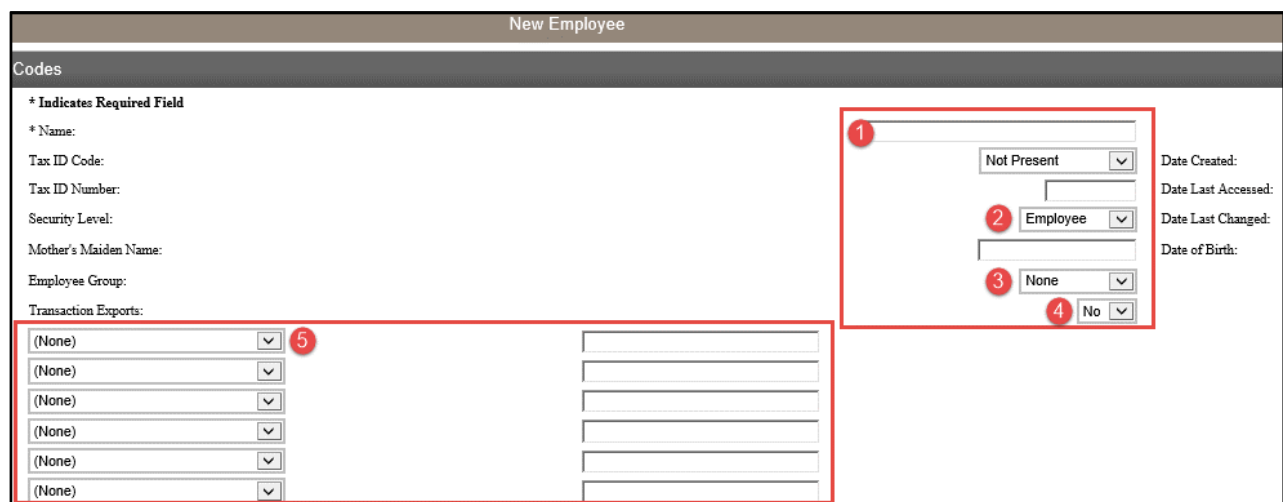
The screenshot shows a 'Select User Criteria' form with several radio button options: Inquire Employee, Change Employee, New Employee (selected and highlighted with a red box), New Employee Using Existing Employee, and Delete Employee. At the bottom right, there are 'Submit' and 'Clear' buttons, with 'Submit' highlighted by a red box.

- Codes** section:

- Name:** Enter the users first and last name
- Security Level:** Select the desired Security Level for the user – Employee, Supervisor, or Administrator  
(Refer to the [Role Assignment Guide](#) section)

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


- Employee Group:** Select the desired Employee Group that you would like the user to be classified under; if Employee Groups have been established
- Transaction Exports:** Select Yes to allow the user access to export transactions and account information to an external application (e.g. *Intuits QuickBooks* or *Microsoft Excel*, etc.); or if you do not want to allow access select No
- Additional Fields:** Can be used to enter additional identifying information for the user; select an option from the drop down menu and then type the related information in the corresponding field to the right



The screenshot shows the 'New Employee' form. The 'Codes' section includes a legend: '\* Indicates Required Field'. Fields include: \* Name, Tax ID Code, Tax ID Number, Security Level, Mother's Maiden Name, Employee Group, and Transaction Exports. The 'Additional Fields' section has a table with 6 rows, each with a dropdown menu (all set to '(None)') and a text input field. Numbered callouts are present: 1 points to the Name field; 2 points to the Security Level dropdown (set to 'Employee'); 3 points to the Employee Group dropdown (set to 'None'); 4 points to the Transaction Exports dropdown (set to 'No'); 5 points to the first dropdown in the Additional Fields table.

- **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


Contact Methods	
E-mail Address:	<input type="text"/>
Business Phone:	<input type="text"/>
Business Phone Ext.:	<input type="text"/> 0
Mobile Phone:	<input type="text"/>

- **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*).


Security	
* Username:	<input type="text"/> <a href="#">* Change Password</a>
PIN:	<input type="text"/>
Terms Acceptance Date:	<input type="text"/>

- **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

Multifactor Authentication	
Token Status:	<input type="text"/> (None) <input type="button" value="v"/>
Token Type:	<input type="text"/> Go3 <input type="button" value="v"/>

- **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	44444444	MB Test <span style="border: 1px solid red; border-radius: 50%; padding: 2px 5px;">2</span>

- **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"/> <span style="border: 1px solid red; border-radius: 50%; padding: 2px 5px;">1</span>	XXXXXXXX0001	Smith Investment Group	<span style="border: 1px solid red; border-radius: 50%; padding: 2px 5px;">2</span> No ACH Access <span style="border: 1px solid red; border-radius: 50%; padding: 2px 5px;">2</span>
<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 currently not in use

Administration Options	Inquiry	New	Change	Delete
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"/>	<input type="checkbox"/>
Bill Payment Transfer Template:	<input type="checkbox"/>	<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="checkbox"/> No
Approve Transfers:	<input type="checkbox"/> No

- **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 no currently in use

Fund Transfer Options	
Inquire Transfers:	<input type="checkbox"/> No
Initiate Transfers:	<input type="checkbox"/> No
Review Bill Payment Transfers:	<input type="checkbox"/> No

- **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:	<input type="checkbox"/> No


- **Merchant Capture Options** section:

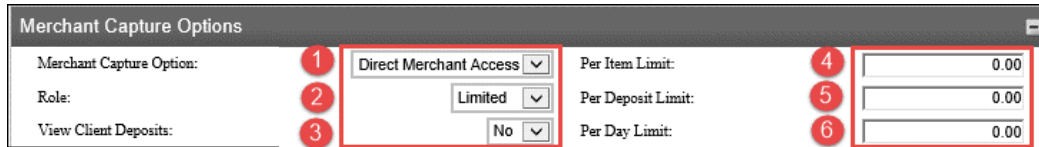
1. **Merchant Capture Option:** Select Yes to allow the user access to Merchant Capture (Remote Deposit Capture); or if you do not want the user to have access select No

 **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
5. **Per Deposit Limit:** Enter the maximum dollar amount you will allow the user to deposit per deposit
6. **Per Day Limit:** Enter the maximum dollar amount you will allow the user to deposit per day

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

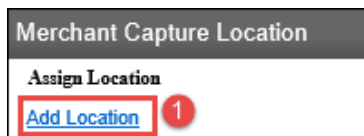


The screenshot shows the 'Merchant Capture Options' form with the following fields and values:

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



The screenshot shows the 'Merchant Capture Location' form with the 'Assign Location' section. The 'Add Location' button is highlighted with a red box and a red circle with the number 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



The screenshot shows the 'Stop Payments' form with the following fields and values:

Inquiry:	1 No
New:	2 No

- **Interface Specifications** section:

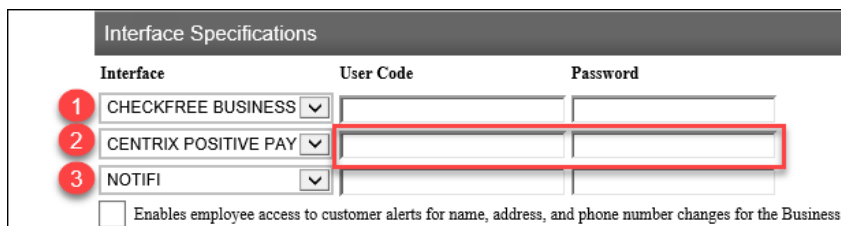
1. Select **Checkfree Business** from Interface drop down menu to allow user access to Business Bill Pay (leave User Code and Password fields blank); or if you do not want the user to have access leave at None

 **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.)



The screenshot shows the 'Interface Specifications' form with the following fields and values:

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




- 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

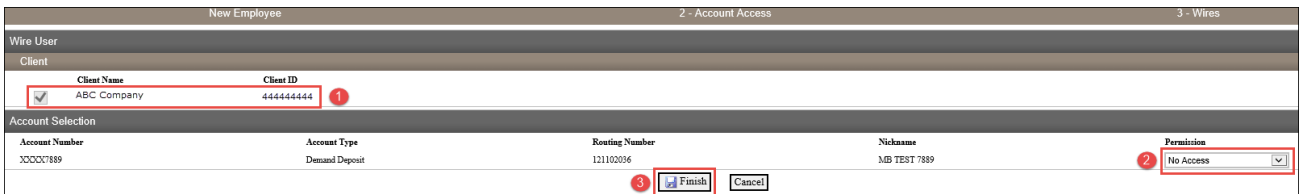
1. **Company:** Skip this section; defaults to the primary Company information

 **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.

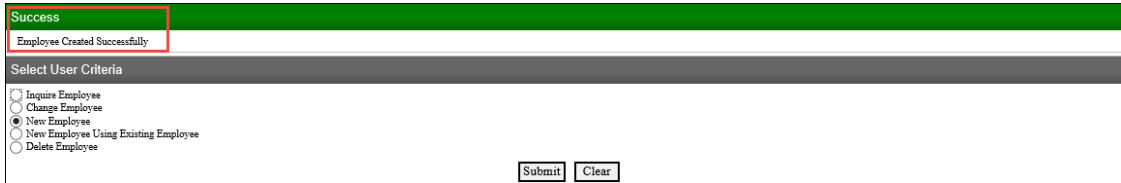
2. **Wire Permission:** Select the applicable Wire Origination access next to the account(s)

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

3. Click **Finish**



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

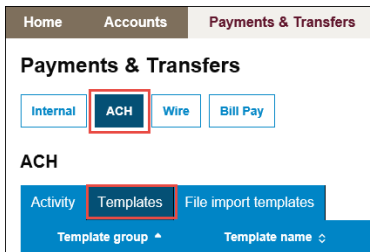


**Important:** Once the user has been set up in Business Online Banking, it is necessary to grant the user access to any ACH & Wire templates, if applicable (see the *Assigning Template Access* section below for instructions).

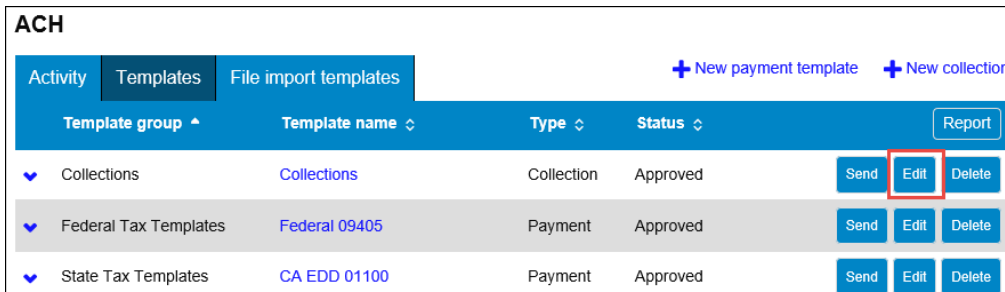
## Assigning Template Access

### 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

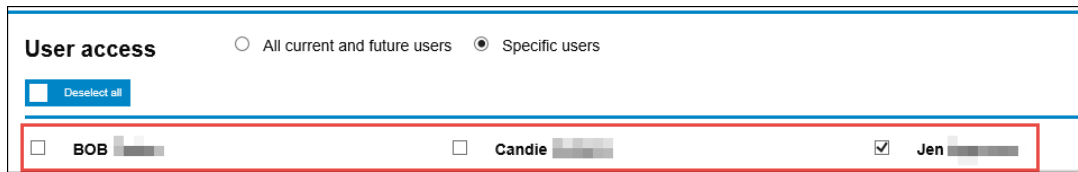


- From the template list click on the **Edit** next to the applicable template



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

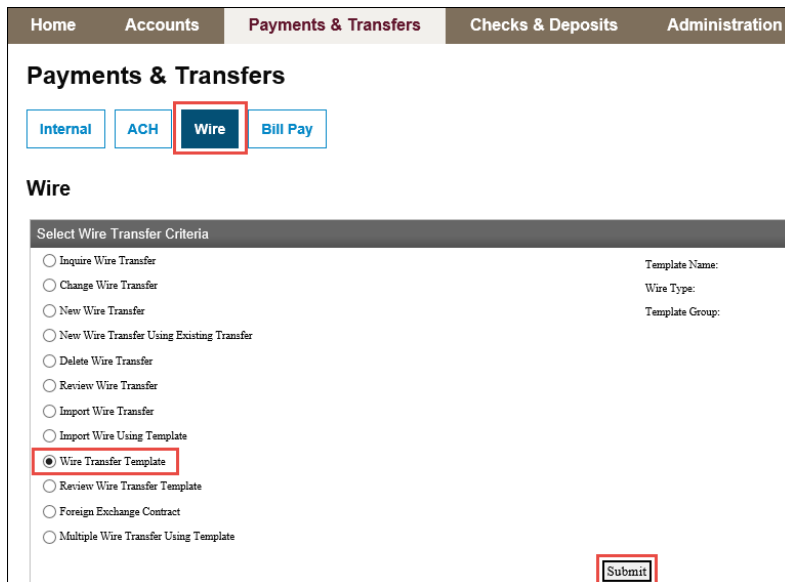


- When finished, click the **Save** button at the bottom of the screen

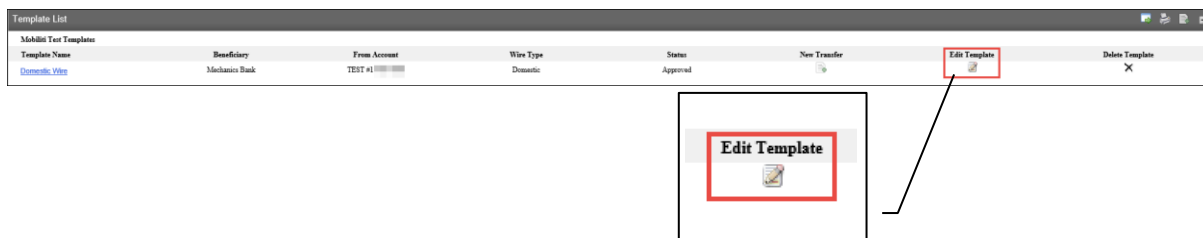


## Wire Transfer Template Access

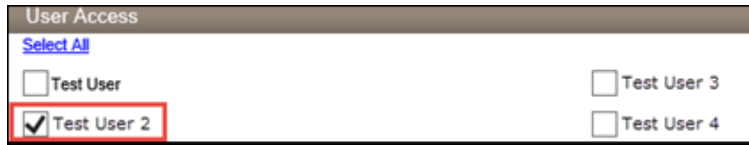
- After a new user or Wire Transfer template is added, it is necessary to grant user access to the template before it can be used to initiate a transfer
-  **Note:** Only the Sr. Administrator or users with Template Administration rights can assign template access.
- From the **Payments & Transfers**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



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



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



User Access

[Select All](#)

Test User  Test User 3


Test User 2  Test User 4

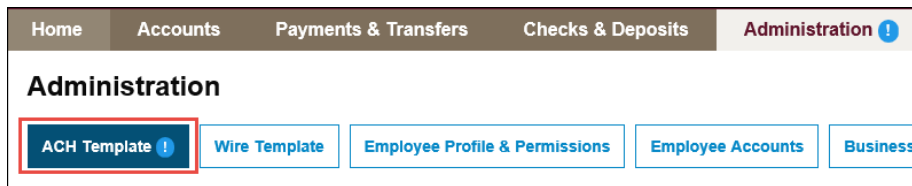
- When finished, click the **Save** button at the bottom of the screen



## Template Approval

### ACH Template Approval

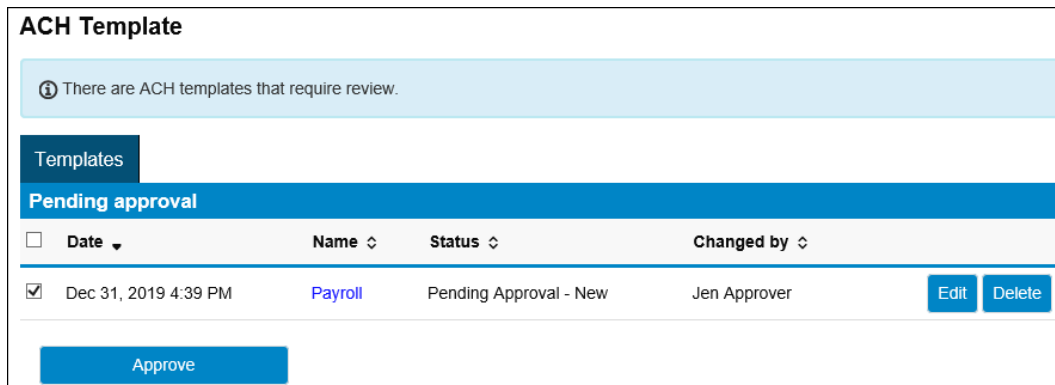
- After a new ACH Transfer template is added, it may be necessary to approve the template before it can be used to initiate a transfer
  -  **Note:** Only the Sr. Administrator or users that have Template Administration rights can approve new templates, if the template approval option is required.
-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




Home Accounts Payments & Transfers Checks & Deposits Administration !

**Administration**

- 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**



**ACH Template**

 There are ACH templates that require review.

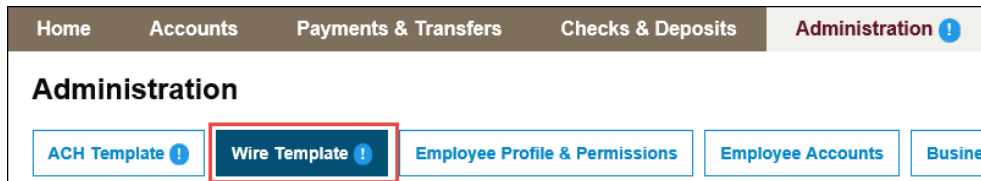
Templates

**Pending approval**

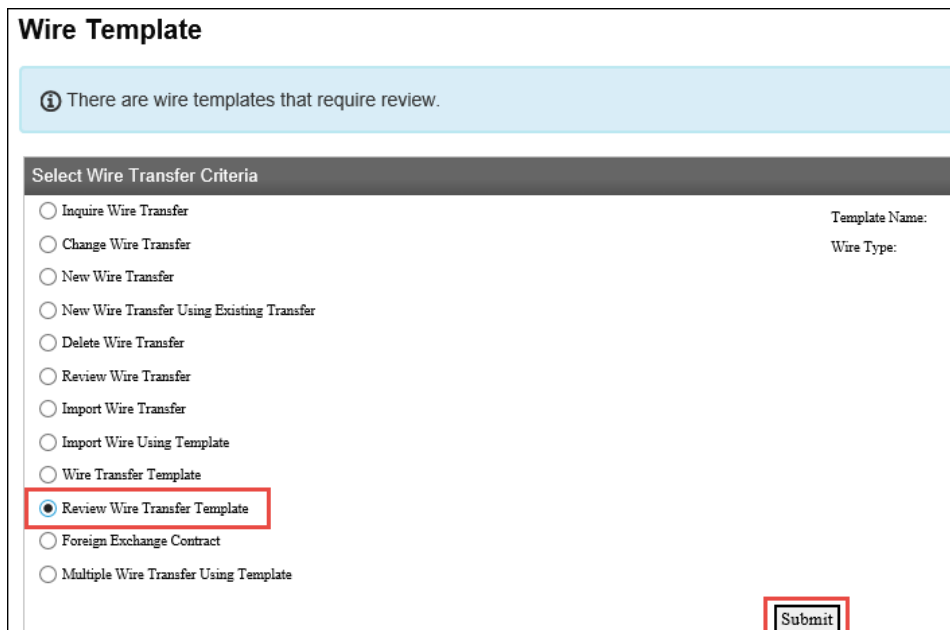
<input type="checkbox"/>	Date ▾	Name ▾	Status ▾	Changed by ▾	
<input checked="" type="checkbox"/>	Dec 31, 2019 4:39 PM	Payroll	Pending Approval - New	Jen Approver	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

## Wire Template Approval

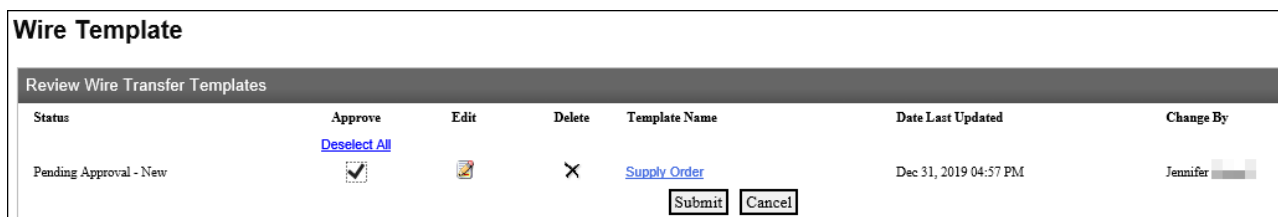
- After a new Wire Transfer template is added, it may be necessary to approve the template before it can be used to initiate a transfer
  - Note:** Only the Sr. Administrator or users that have Template Administration rights can approve new templates, if the template approval option is required.
- From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



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

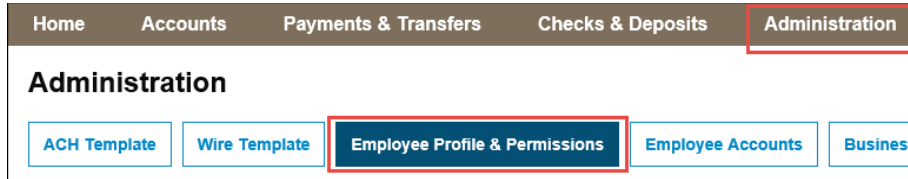


- If there are any templates requiring an approval, they will appear under **Review Wire Transfer Templates**; you can click on the template to view the template details and when ready to approve, simply check the Approve box next to the template and then click **Submit**



## Deleting a User

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



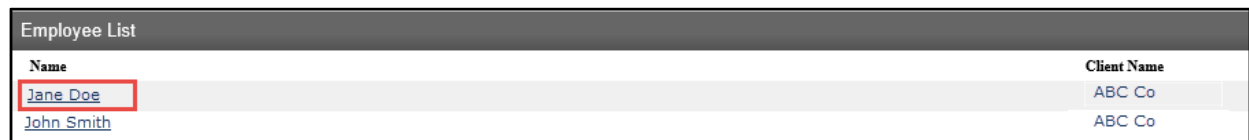
The screenshot shows the top navigation bar with tabs: Home, Accounts, Payments & Transfers, Checks & Deposits, and Administration. The Administration tab is selected. Below it, a sub-menu contains buttons for ACH Template, Wire Template, Employee Profile & Permissions (highlighted with a red box), Employee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

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



The screenshot shows the 'Select User Criteria' form. It has radio buttons for: Inquire Employee, Change Employee, New Employee, New Employee Using Existing Employee, and Delete Employee (selected and highlighted with a red box). There are input fields for Name and Username. At the bottom, there is a 'Go To...' dropdown, a 'Codes' dropdown, and 'Submit' and 'Clear' buttons. The 'Submit' button is highlighted with a red box.

- Select the users name from the list of results



The screenshot shows the 'Employee List' table. It has two columns: Name and Client Name. The first row is 'Jane Doe' with 'ABC Co' as the client name. The second row is 'John Smith' with 'ABC Co' as the client name. The 'Jane Doe' row is highlighted with a red box.

Name	Client Name
Jane Doe	ABC Co
John Smith	ABC Co

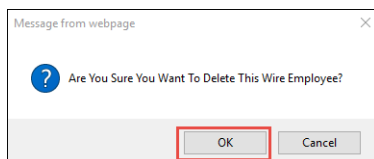
- If the user had Wire Manager access the below screen will display; click **Next** to continue



The screenshot shows the 'Delete Employee - Wire User' screen. It has a 'Client' section with 'ABC Company' selected. Below it is an 'Account Selection' table. At the bottom, there is a 'Next' button (highlighted with a red box) and a 'Cancel' button.

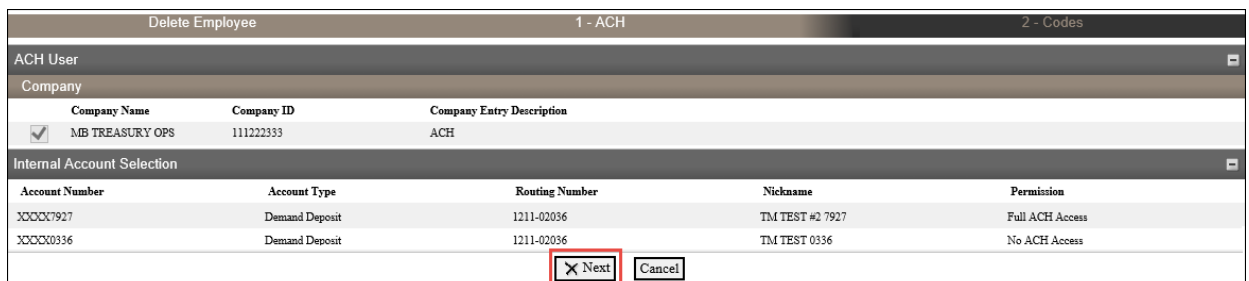
Account Number	Account Type	Routing Number	Nickname	Permission
XXXXX189	Demand Deposit	1211-02036	MB TEST 789	Full Wire Access

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



The screenshot shows a 'Message from webpage' dialog box. It contains a question mark icon and the text 'Are You Sure You Want To Delete This Wire Employee?'. At the bottom, there are 'OK' and 'Cancel' buttons. The 'OK' button is highlighted with a red box.

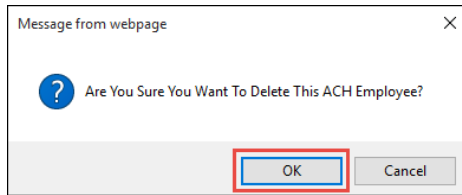
- If the user had ACH access the below screen will display; click **Next** to continue



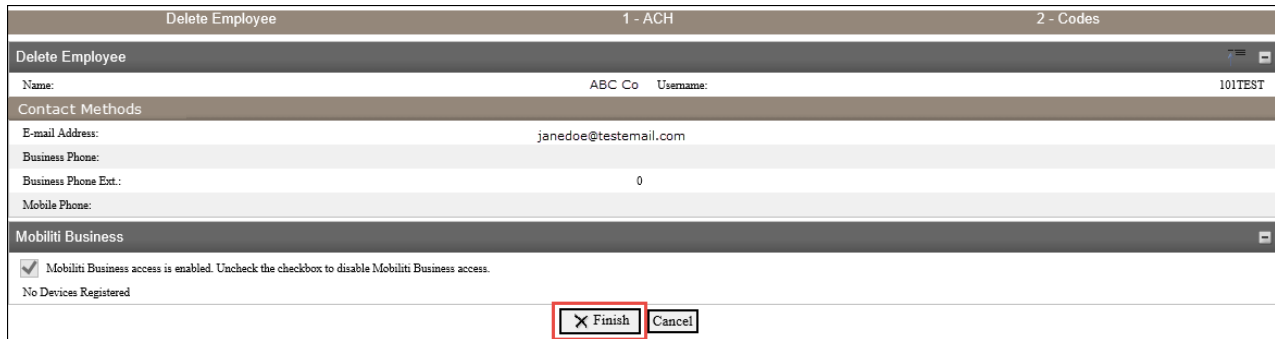
The screenshot shows the 'Delete Employee - ACH User' screen. It has a 'Company' section with 'MB TREASURY OPS' selected. Below it is an 'Internal Account Selection' table. At the bottom, there is a 'Next' button (highlighted with a red box) and a 'Cancel' button.

Account Number	Account Type	Routing Number	Nickname	Permission
XXXXX7927	Demand Deposit	1211-02036	TM TEST #2 7927	Full ACH Access
XXXXX0336	Demand Deposit	1211-02036	TM TEST 0336	No ACH Access

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



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



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

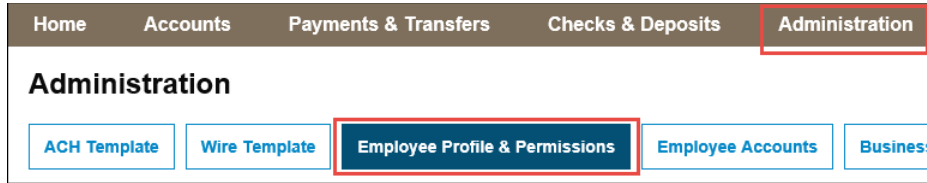


- A confirmation message will display; **Success – Employee Deleted Successfully**




## Changing a User

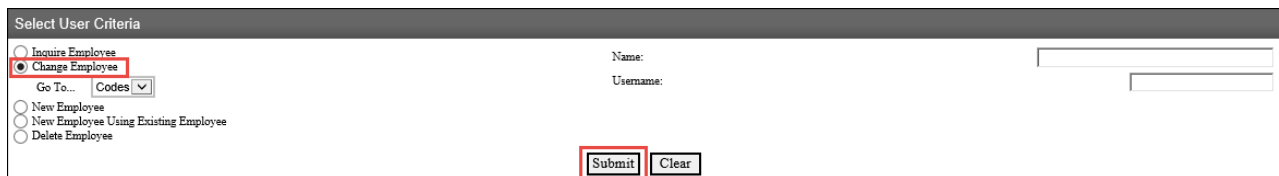
- From the **Administration** menu, select **Employee Profile & Permissions**




The screenshot shows the top navigation bar with 'Administration' highlighted in red. Below it, the 'Administration' section contains several buttons: 'ACH Template', 'Wire Template', 'Employee Profile & Permissions' (highlighted in red), 'Employee Accounts', and 'Business'.


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

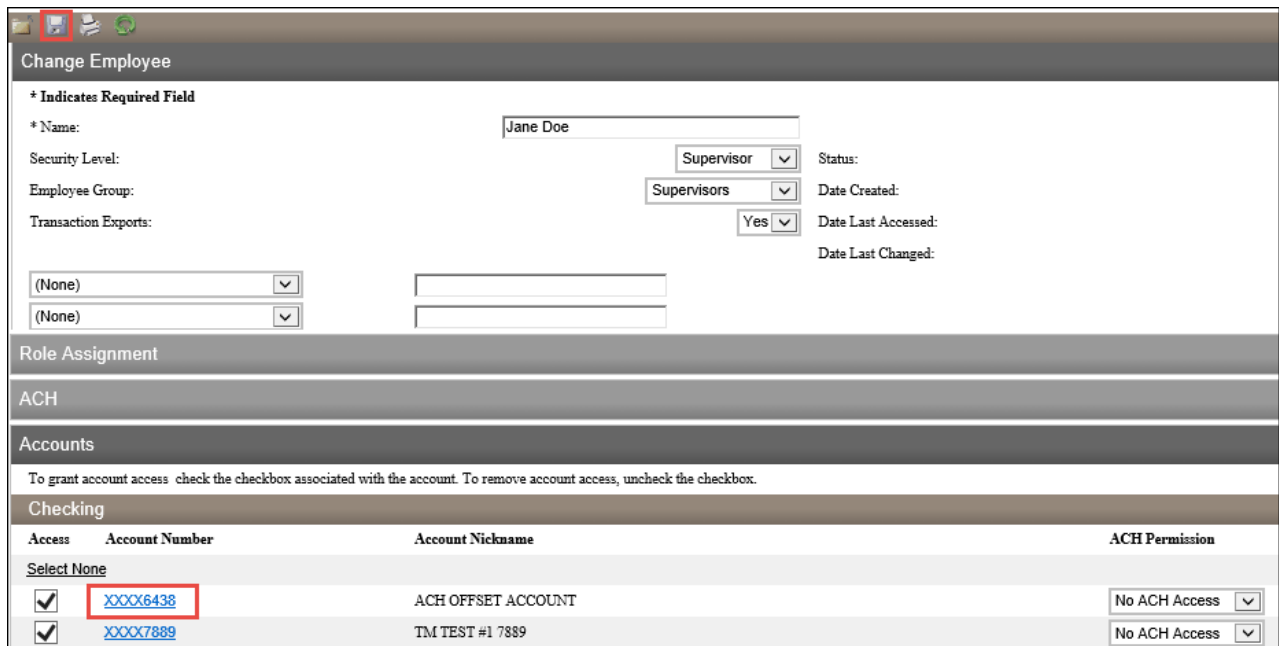
 **Note:** To change the wire transfer user permissions, change the **Go To** drop down from **Codes** to **Wires**.



The screenshot shows the 'Select User Criteria' form. The 'Change Employee' radio button is selected and highlighted in red. The 'Go To...' dropdown menu is set to 'Codes'. The 'Submit' button is also highlighted in red.

- 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. The user's name is 'Jane Doe'. The form includes fields for Security Level, Employee Group, Transaction Exports, Supervisor, Status, Date Created, Date Last Accessed, and Date Last Changed. Below these fields is a 'Role Assignment' section with a table for account access.

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

- 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 is the 'Select User Criteria' form, which is the same as the one shown in the previous step.



## 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
<b>Hours of Access</b>	<b>24 x 7</b>	<b>24 x 7</b>	<b>24 x 7</b>	<b>24 x 7</b>
<b>User Administration*</b> <i>(Creating/changing users and their access rights)</i>	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
<b>Access to Business Online Banking Features</b> <i>(i.e. Stop Payments, Internal Transfers, Account Inquiry, etc.)</i>	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
<b>Access to Accounts</b>	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
<b>Transfer Review/Approval Authority</b> <i>(Authority to review and approve account transfers, Wire and ACH Transfers)</i>	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.
<b>Template Administration</b> <i>(Templates are pre-defined forms for Wire and ACH Transfers or Positive Pay file mapping)</i>	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
<b>Positive Pay Exception Processing &amp; Authorization Rules</b>	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.**