

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

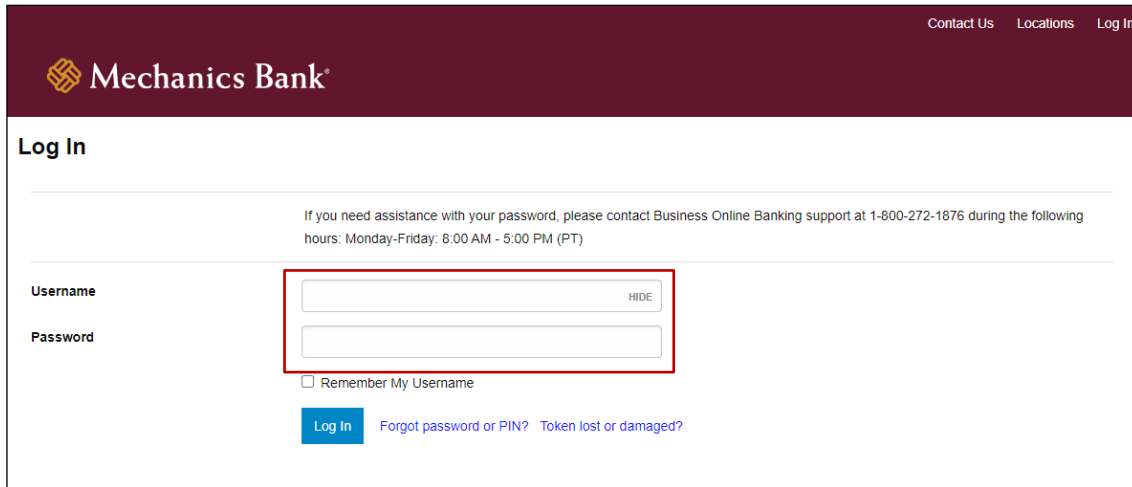
Deleting a User..... 15

Changing a User 17

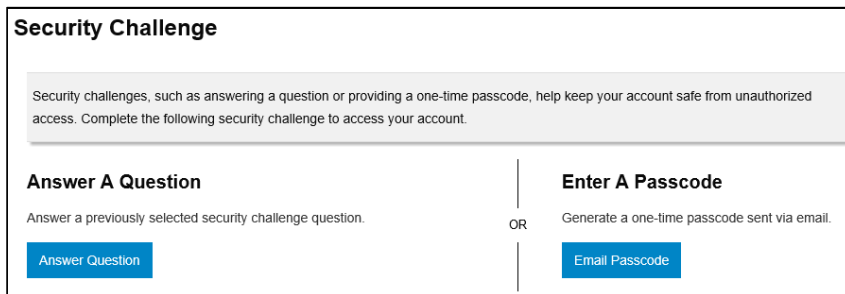
Security Level/Role Assignment Guide 18

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.



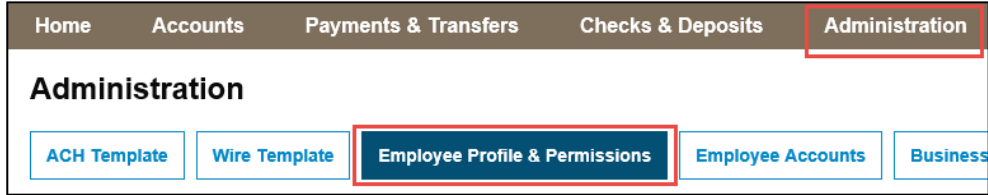
- You may be prompted with a **Security Challenge**; complete the Security Challenge in order to continue the log in process by either answering a security challenge question or by entering a one-time passcode received by email



This guide is designed to support Business Online Banking Administrators in managing user access. It provides instructions for adding, modifying, or removing access rights for employees with lower security levels. **The Administrative features available to you are determined by your individual security credentials and the specific services your company has been authorized to use within Business Online Banking. As a result, you may not see all the fields or options described in this guide.**

Adding a New User

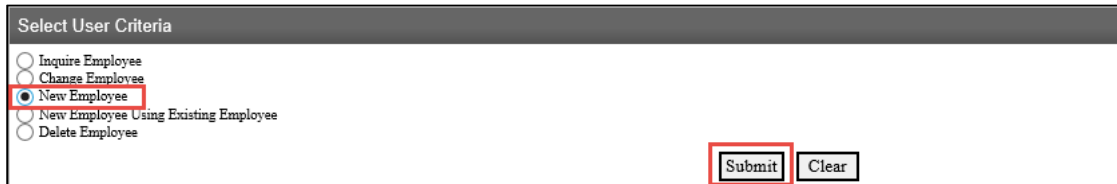
- From the **Administration** menu, select **Employee Profile & Permissions**



The screenshot shows the top navigation bar with tabs: Home, Accounts, Payments & Transfers, Checks & Deposits, and Administration. The Administration tab is selected and highlighted with a red box. Below the navigation bar, the 'Administration' section contains 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**

 **Note:** When adding a new employee, complete setup by clicking “Finish”. If the setup is left incomplete, it may cause errors and make the record temporarily non-editable.



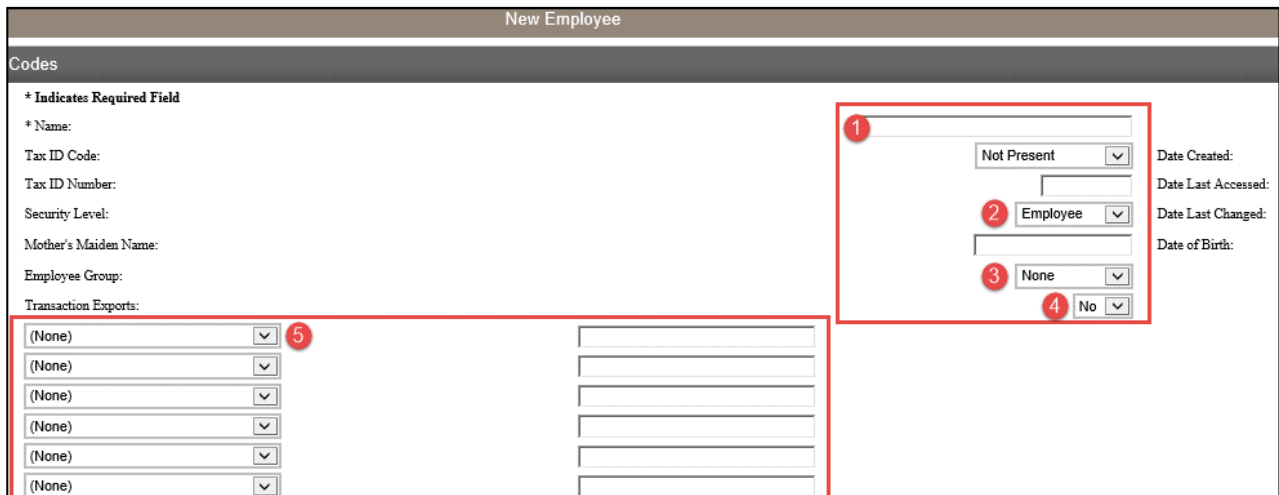
The screenshot shows the 'Select User Criteria' menu with radio button options: Inquire Employee, Change Employee, New Employee (selected and highlighted with a red box), New Employee Using Existing Employee, and Delete Employee. At the bottom right, the 'Submit' button is highlighted with a red box, next to a 'Clear' button.

- 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 than 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



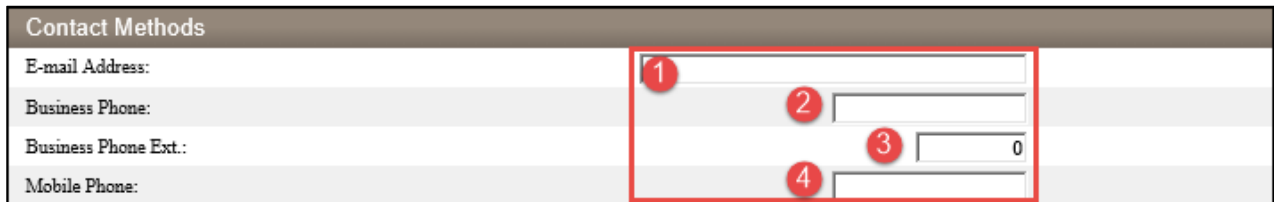
The screenshot shows the 'New Employee' form. The 'Codes' section is highlighted with a red box. It includes a legend: '* Indicates Required Field'. The form has several fields: Name, Tax ID Code, Tax ID Number, Security Level, Mother's Maiden Name, Employee Group, and Transaction Exports. The 'Transaction Exports' field is highlighted with a red box and a red circle with the number 5. To the right of the form, there are four dropdown menus: 1. Not Present, 2. Employee, 3. None, and 4. No. These are also highlighted with a red box. To the right of these dropdowns are labels for Date Created, Date Last Accessed, Date Last Changed, and Date of Birth.

- **Contact Methods** section:

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

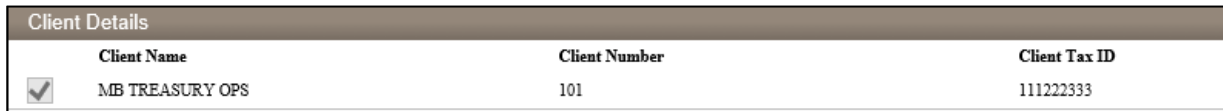
 **Note:** Must enter a valid email address in order for the user to be able to utilize the Forgot Password/PIN function.

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



The screenshot shows the 'Client Details' form with a table containing client information.

Client Name	Client Number	Client Tax ID
☒ MB TREASURY OPS	101	111222333

- **Security** section:

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

 **Note:** The username is case sensitive and should be 6 to 19 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 12 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, it 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.

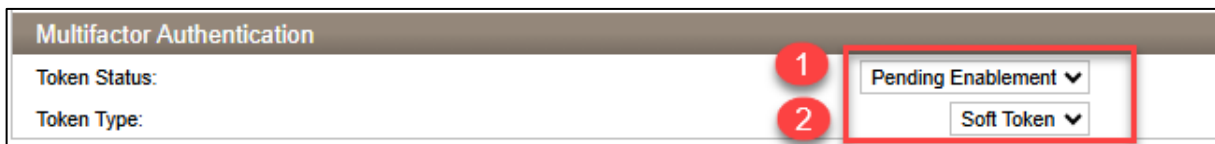
- **Multifactor Authentication** section (*for Security Token users ONLY*):

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

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

2. **Token Type:** Select Soft Token

 **Note:** If approved for hard token use, select Go3

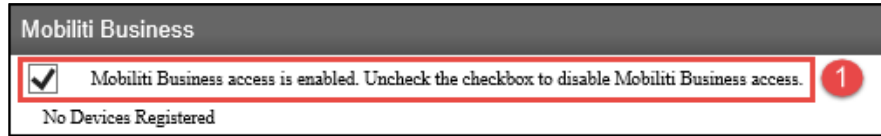


The screenshot shows the 'Multifactor Authentication' form with two dropdown menus. A red box highlights the 'Token Status' and 'Token Type' dropdowns. Red numbers 1 and 2 are placed over the dropdowns for Token Status and Token Type respectively.

- **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

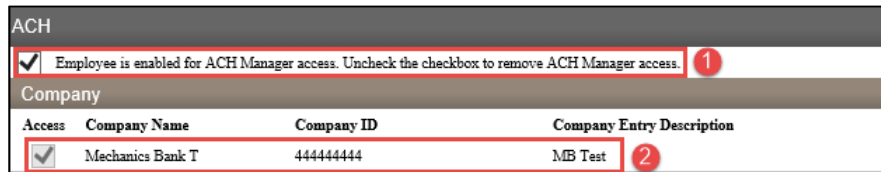
[Add Role](#)

- **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

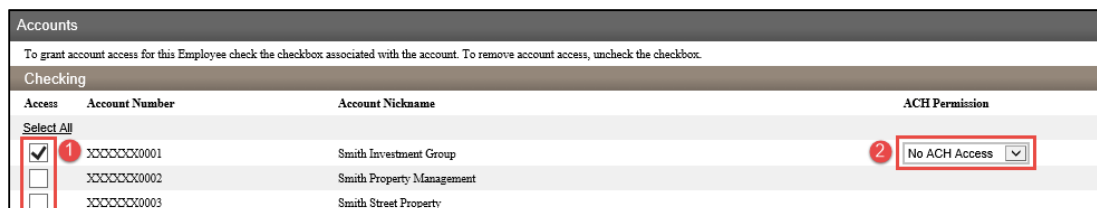
Access	Company Name	Company ID	Company Entry Description
☒	Mechanics Bank T	444444444	MB Test 2

- **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
☒ 1	XXXXXXXX0001	Smith Investment Group	No ACH Access 2
☐	XXXXXXXX0002	Smith Property Management	
☐	XXXXXXXX0003	Smith Street Property	

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



Overrides

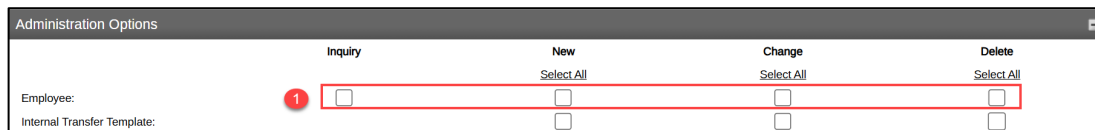
Cutoff Group Override: Use Default

- **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



The screenshot shows the 'Administration Options' window. It has a table with four columns: 'Inquiry', 'New', 'Change', and 'Delete'. Each column has a 'Select All' link. Below the table, there are two rows: 'Employee:' and 'Internal Transfer Template:'. The 'Employee:' row has four checkboxes, with the first one (under 'Inquiry') highlighted by a red box and a red circle with the number 1. The 'Internal Transfer Template:' row has three checkboxes, all of which are unchecked.

- **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.



The screenshot shows the 'Approval Options' window. It has two rows: 'Review Internal Transfers:' and 'Approve Transfers:'. Each row has a dropdown menu. The first dropdown menu (under 'Review Internal Transfers:') is highlighted by a red box and a red circle with the number 1. The second dropdown menu (under 'Approve Transfers:') is also highlighted by a red box and a red circle with the number 2. Both dropdown menus are set to '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 not currently in use
4. **Open Transfers:** Select Yes to allow access to open transfers option on the Business Online Home page and the Payments and Transfers page. To ensure access to open transfers feature, you will need to establish a value of Yes in one or more of the following options: Inquire Transfers and Initiate Transfers.



The screenshot shows the 'Fund Transfer Options' window. It has four rows: 'Inquire Transfers:', 'Initiate Transfers:', 'Review Bill Payment Transfers:', and 'Open Transfers:'. Each row has a dropdown menu. The first two dropdown menus (under 'Inquire Transfers:' and 'Initiate Transfers:') are highlighted by a red box and red circles with the numbers 1 and 2 respectively. Both dropdown menus are set to 'No'. The other two dropdown menus are also set to 'No'.

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

 **Note:** To grant a user access to the Bill Pay service, see Interface Specification section.



The screenshot shows the 'Bill Payments' window. It has one row: 'Initiate Payments:'. It has a dropdown menu set to '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 Direct Merchant Access

 **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
Role:	2 Limited
View Client Deposits:	3 No
Per Item Limit:	4 0.00
Per Deposit Limit:	5 0.00
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

 **Note:** The values available for selection will be established by Bank.

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:

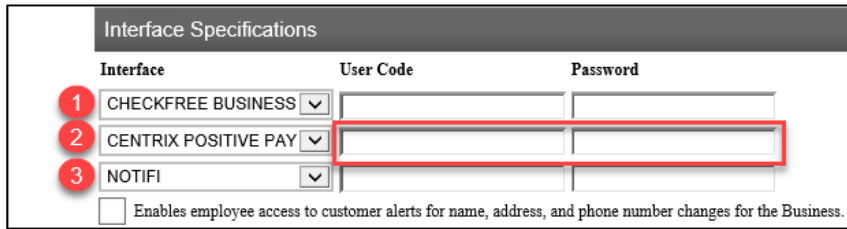
1. Select **Checkfree Business** from Interface drop down menu to allow user access to Business Bill Pay (leave User Code and Password fields blank); or if you do not want the user to have access leave at None

 **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
☐	DDA ONUS DEBITS	☐	COD ONUS DEBITS
☐	DDA ONUS CREDITS	☐	COD ONUS CREDITS
☐	SAV ONUS DEBITS	☐	LAS ONUS CREDITS 1
☐	SAV ONUS CREDITS	☐	LAS ONUS CREDITS 2
☐	Checking Account Statements	☐	LAS ONUS DEBITS 1
☐	Savings Account Statements	☐	LAS ONUS DEBITS 2
☐	ACH EDI Reports	☐	Returned Item Notices
☐	Re-Deposited Item Notices	☐	Correction Notices
☐	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



Applications Enabled

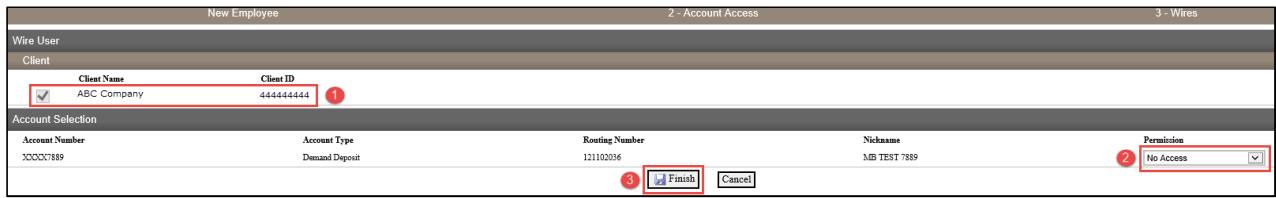
Select All

☐ Wires

- 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

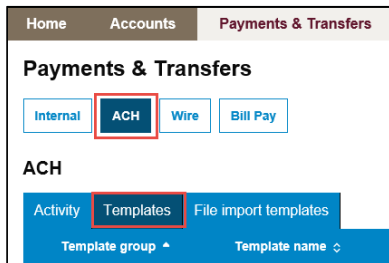
ACH Transfer Template Access

- 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

ACH

Activity **Templates** File import templates [+ New payment template](#) [+ New collection](#)

Template group ^	Template name ^	Type ^	Status ^	
▼ 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

☐ BOB	☐ Candie	☒ Jen
------------------------------	---------------------------------	---

- 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

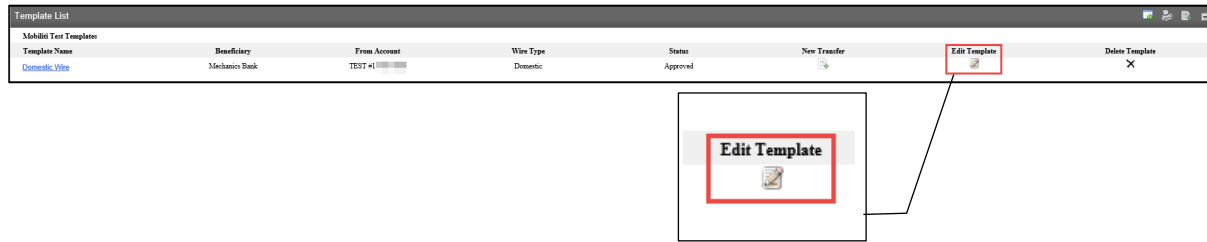
Payments & Transfers

Wire

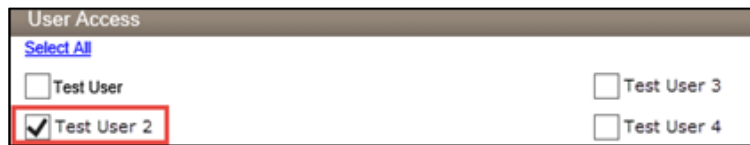
Select Wire Transfer Criteria

☐ Inquire Wire Transfer	Template Name:
☐ Change Wire Transfer	Wire Type:
☐ New Wire Transfer	Template Group:
☐ New Wire Transfer Using Existing Transfer	
☐ Delete Wire Transfer	
☐ Review Wire Transfer	
☐ Import Wire Transfer	
☐ Import Wire Using Template	
☒ Wire Transfer Template	
☐ Review Wire Transfer Template	
☐ Foreign Exchange Contract	
☐ Multiple Wire Transfer Using Template	

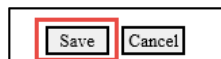
- From the **Template List** click on the **Edit Template** icon  , next to the applicable template



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



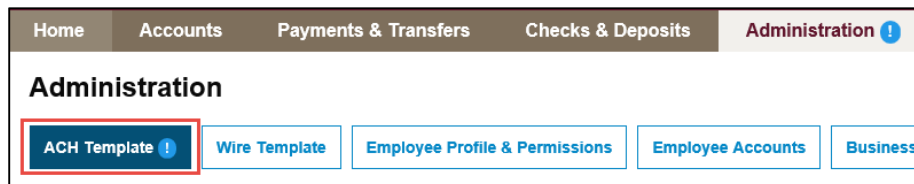
- When finished, click the **Save** button at the bottom of the screen



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**



- 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

☐	Date ▾	Name ▾	Status ▾	Changed by ▾	
☒	Dec 31, 2019 4:39 PM	Payroll	Pending Approval - New	Jen Approver	Edit Delete

[Approve](#)

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**

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

Administration

[ACH Template !](#) [Wire Template !](#) [Employee Profile & Permissions](#) [Employee Accounts](#) [Business](#)

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

Wire Template

ⓘ There are wire templates that require review.

Select Wire Transfer Criteria

☐ Inquire Wire Transfer
☐ Change Wire Transfer
☐ New Wire Transfer
☐ New Wire Transfer Using Existing Transfer
☐ Delete Wire Transfer
☐ Review Wire Transfer
☐ Import Wire Transfer
☐ Import Wire Using Template
☐ Wire Transfer Template
☒ **Review Wire Transfer Template**
☐ Foreign Exchange Contract
☐ Multiple Wire Transfer Using Template

Template Name:
Wire Type:

[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**

Wire Template

Review Wire Transfer Templates

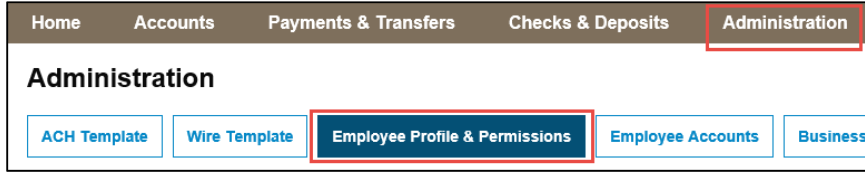
Status	Approve	Edit	Delete	Template Name	Date Last Updated	Change By
Pending Approval - New	Deselect All			Supply Order	Dec 31, 2019 04:57 PM	Jennifer

Submit

Cancel

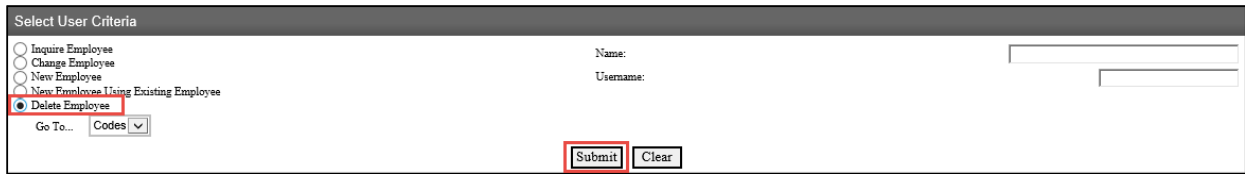
Deleting a User

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



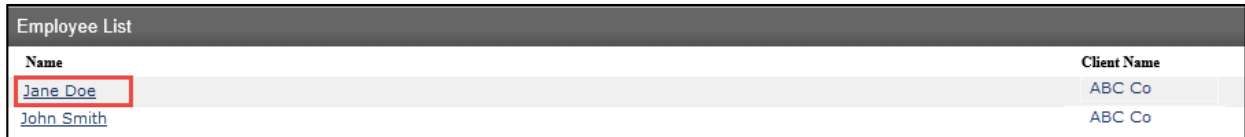
The screenshot shows the top navigation bar with tabs: Home, Accounts, Payments & Transfers, Checks & Deposits, and Administration. The Administration tab is selected. Below it, the 'Administration' section contains buttons for ACH Template, Wire Template, Employee Profile & Permissions (highlighted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

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



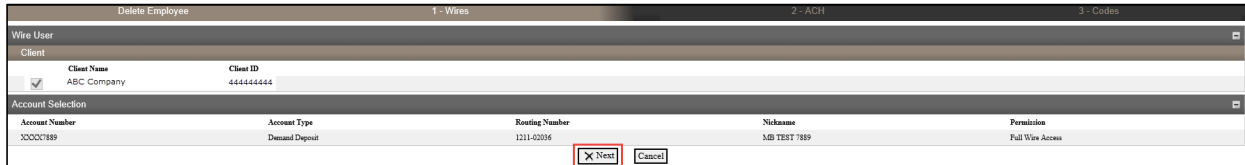
The screenshot shows the 'Select User Criteria' form. It has radio buttons for Inquire Employee, Change Employee, New Employee, New Employee Using Existing Employee, and Delete Employee (selected and highlighted with a red box). There are input fields for Name and Username. At the bottom, there is a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



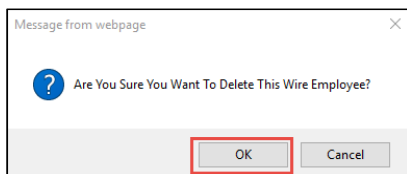
Name	Client Name
Jane Doe	ABC Co
John Smith	ABC Co

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



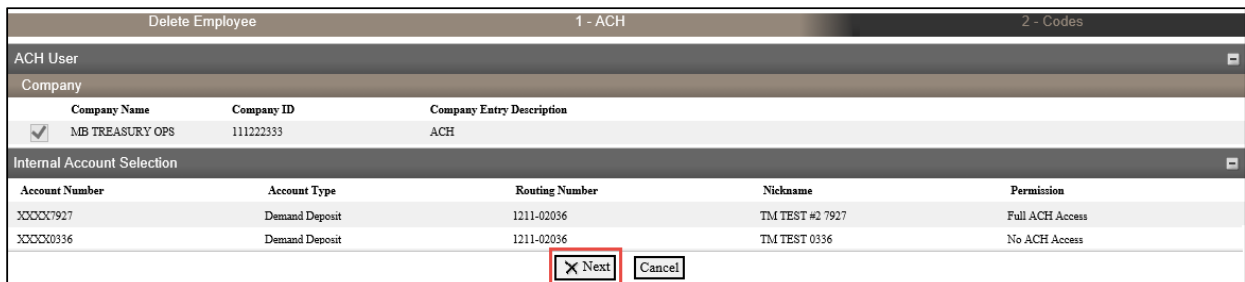
The screenshot shows the 'Delete Employee' screen for a Wire User. It has tabs for 1 - Wires, 2 - ACH, and 3 - Codes. The 'Wires' tab is selected. It shows a table with columns: Client Name, Client ID, Account Number, Account Type, Routing Number, Nickname, and Permission. The 'Client' section shows 'ABC Company' with Client ID '444444444'. The 'Account Selection' table has one row: 'XXXX789', 'Demand Deposit', '1211-02036', 'MB TEST 789', and 'Full Wire Access'. At the bottom, there is a 'Next' button (highlighted with a red box) and a 'Cancel' button.

- 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' screen for an ACH User. It has tabs for 1 - ACH and 2 - Codes. The 'ACH' tab is selected. It shows a table with columns: Company Name, Company ID, Company Entry Description, Account Number, Account Type, Routing Number, Nickname, and Permission. The 'Company' section shows 'MB TREASURY OPS' with Company ID '111222333' and Company Entry Description 'ACH'. The 'Internal Account Selection' table has two rows: 'XXXX7927', 'Demand Deposit', '1211-02036', 'TM TEST #2 7927', 'Full ACH Access' and 'XXXX0336', 'Demand Deposit', '1211-02036', 'TM TEST 0336', 'No ACH Access'. At the bottom, there is a 'Next' button (highlighted with a red box) and a 'Cancel' button.

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

Message from webpage

Are You Sure You Want To Delete This ACH Employee?

OK Cancel

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

Delete Employee	1 - ACH	2 - Codes
Delete Employee		
Name:	ABC Co	Username: 101TEST
Contact Methods		
E-mail Address:	janedoe@testemail.com	
Business Phone:		
Business Phone Ext.:	0	
Mobile Phone:		
Mobility Business		
☒ Mobility Business access is enabled. Uncheck the checkbox to disable Mobility Business access.		
No Devices Registered		
		Finish Cancel

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

Message from webpage

Are You Sure You Want To Delete This Codes Employee?

OK Cancel

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

Success

Employee Deleted Successfully

Select User Criteria

☐ Inquire Employee
☐ Change Employee
☐ New Employee
☐ New Employee Using Existing Employee
☒ Delete Employee

Name: _____
Username: _____

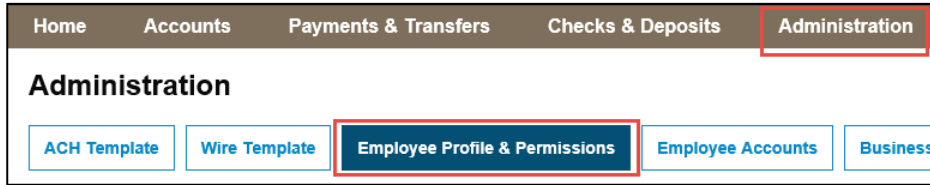
Go To... **Codes**

Submit **Clear**

Changing a User

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

 **Note:** When updating user permissions, complete maintenance by clicking “Save”. If the user maintenance is left incomplete, it may cause errors and make the record temporarily non-editable.



The screenshot shows the top navigation bar with the following tabs: Home, Accounts, Payments & Transfers, Checks & Deposits, and Administration. The Administration tab is highlighted with a red box. Below the navigation bar, the Administration section contains 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 **Change Employee** and then click **Submit**

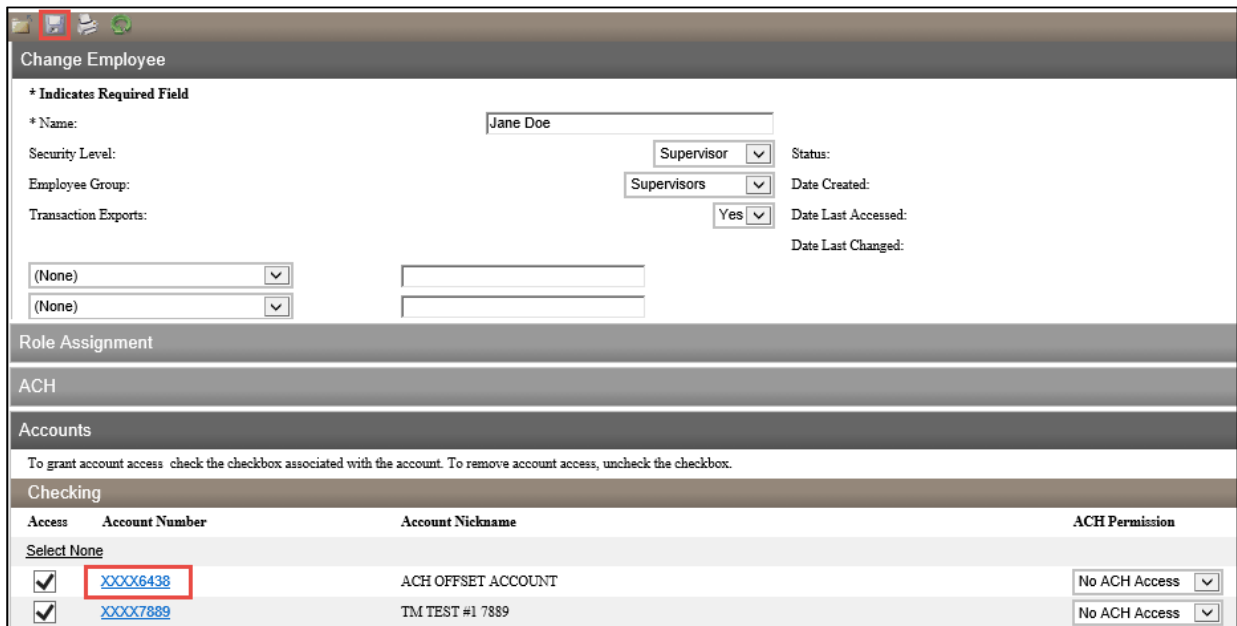
 **Note:** To change the wire transfer user permissions, change the **Go To** drop down from **Codes** to **Wires**.



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

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

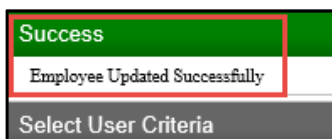
 **Note:** To change the user permissions for a specific account, click on the **Account Number** link to make the changes and then click the **Save** icon.



The screenshot shows the Change Employee form. It has a section for user information with fields for Name (Jane Doe), Security Level, Employee Group, Transaction Exports, Status, Date Created, Date Last Accessed, and Date Last Changed. Below this is a section for Role Assignment, which includes a table for ACH permissions. The table has columns for Access, Account Number, Account Nickname, and ACH Permission. The first row is for 'ACH OFFSET ACCOUNT' with account number 'XXXX6438' and 'No ACH Access' permission. The second row is for 'TM TEST #1 7889' with account number 'XXXX7889' and 'No ACH Access' permission. The 'Account Number' column is highlighted with a red box.

Access	Account Number	Account Nickname	ACH Permission
☒	XXXX6438	ACH OFFSET ACCOUNT	No ACH Access
☒	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 'Success' and '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.