

Managing Business Users

Purpose: This job aid provides a quick reference on how businesses administrators manage business users.

1. Login to the Business Portal

- a. Select your profile name on the top right side of the homepage
- b. Select “Settings”
- c. Select “Users”

2. Adding Users

- a. Select the “Add User” button on the “Users” homepage.
- b. Enter the user’s information in the required fields on the “User Details” view.
 - i. User ID
User Id's must be 9 to 26 characters long and can only contain lowercase letters (a-z), uppercase letters (A-Z), digits (0-9) and special characters (~!@#\$\$%^&()_+=={}|:;?.,.).*
 - ii. Temporary Password
Passwords must be 12 to 32 characters long and must contain all of the following: a lowercase letter (a-z), an uppercase letter (A-Z), a digit (0-9), and a special character (~!@#\$\$%^&()[]{}<>_+==\.,;`'"?).*
 - iii. Confirm Password
 - iv. Status: Active
 - v. Enter First and Last Name
 - vi. Enter E-mail Address
 - vii. Mobile Phone
 - viii. Complete optional fields
- c. Select “Save”.
- d. Set Entitlements for the user.
 - i. Select the “Copy Entitlements from” drop-down menu to copy entitlements from an existing user, if applicable.
 - ii. Check the “This user is a Business Administrator” box if the user is a business administrator and should be granted all entitlements for the business.
 - iii. Check/Uncheck the appropriate Entitlement permissions if the user is not a business administrator.
 - Accounts
 - ACH
 - Bill Pay
 - Cards
 - Entitlements
 - Transfers
 - Wires
 - Zelle
- e. Under the Accounts section, select the “All Entitlements” or check the appropriate entitlements individually for each account that the business has.

- f. Select the appropriate checkbox to allow the business user to manage the business profile.
- g. Select "Save".

3. Editing Users

- a. Select the "Edit" (pencil) icon on the "Users" homepage for the desired user.
- b. Edit fields, as necessary
- c. Select "Save".

4. Reset Password

- a. Select the "Edit" (pencil) icon on the "Users" homepage for the desired user.
- b. Select the "Active" radial button.
- c. Enter a temporary password
Passwords must be 12 to 32 characters long and must contain all of the following: a lowercase letter (a-z), an uppercase letter (A-Z), a digit (0-9), and a special character (~!@#\$%^&()[]{}<>_+ -=\.,;`'"?).*
- d. Confirm the password
- e. Select "Save"

5. Editing Entitlements

- a. Select the "Key" icon on the Users" homepage for the desired user.
- b. Edit entitlements, as necessary.
- c. Select "Save".

6. Deleting Users

- a. Select the "Delete" (trashcan) icon on the Users" homepage for the desired user.
- b. Select "OK" on the confirmation popup.

7. Viewing User Activity

- a. Select your profile name on the top right side of the homepage.
- b. Select "Settings".
- c. Select "User Activity".

Business Entitlements

Purpose: This job aid provides a line-by-line explanation of Business Entitlements.

Accounts

BAI2 Export

Check the box beside BAI2 Export if your FI will allow this business user to export account and transaction data into a BAI2 formatted file. When allowed, the user can import the file into a 3rd party system outside of your Financial Institution.

Deposit Checks

Select the box beside Deposit Checks to allow this business user to deposit checks. When checked, additional data fields display requesting for the values to be entered. The values in the fields here will have the default values for the business, however they can be entered or edited by typing the amount in the field. Set the limits for mobile deposits. How much can the business user do through mobile capture?

A dash in any entry field indicates that the amount has not been limited by the financial institution.

Merchant Source Capture (RDC)

Select the box beside Merchant Source Capture to allow the business user to make electronic deposits of checks by running them through a tabletop scanner. When checked, other fields open where the limits can be set.

Risk Management Services (Positive Pay)

Check the box beside Risk Management Services to enable the business user to use Positive Pay. The entitlement will give the business user access to the positive pay management screens which will interact with the transaction authorization system (TAS). Additional entitlements may be applied in the Positive Pay system.

Stop Payments

Check the box beside Stop Payments if this business user needs to make stop payments.

Bill Pay

Select Bill Pay if the business user will be able to pay bills in the system. Selecting Bill Pay gives the business user access to the bill payment's menu.

Cards

Check the box beside Cards if the business user will be able to manage the business credit cards. The application for managing business cards is called SpendTrack.

ACH

See pages 7-12 for Entitlements specific to ACH.

Entitlements

Check the box beside Manage Users to allow the business user to manage other users. This entitlement allows the business user to add, edit, or delete another business user. A user who can manage others is called a “business manager” in Configure Digital.

Example: A new employee is hired. When “Manage Users” is checked, a business manager can add the new employee as a new user and give them the appropriate entitlements for their role.

Transfers

Check the box beside Transfers to set the limits for transfers that are internal, that is between accounts within your financial institution.

A dash in any entry field indicates that the amount has not been limited by the financial institution. In the case of internal transfers, most businesses would be able to transfer any amount between their internal accounts. If this is not the case for this business user, enter the limits here.

Leave Maximum Transaction Limit with dash or enter the maximum amount the business user can move between accounts.

Leave Maximum Daily Limit with dash or enter the maximum amount the business user can move per day.

Select Unlinked and External Transfer Per-Transaction Step-up Challenge Threshold to set the dollar amount at which the user would receive an in-session SecureNow Multi-Factor Authentication in order to do a transfer to an unlinked or external account.

The Number of Approvals Required field applies to transfer templates which a business user can create to simplify the transfer process. Select a number from the drop-down menu to indicate how many approvals will be required for someone at the business to create a transfer template: 0,1, or 2.

Check the box beside Allow Transfers without a Template to allow the business user to do an open transfer — without using a template. When transfers without a template are allowed, the business can pick the FROM account and the TO account and enter the values manually. The business administrator can give this entitlement to the appropriate users.

Select the approval level from the drop-down menu in the Maximum Approval Level field. The approval level here applies to transfer templates only. Select the appropriate level

required for any transfer generated from a template: 0, 1, or 2. Each approver is assigned a level. When someone makes a transfer from the template with an approver level of 2, only those users that have an approver level of 2 will be able to approve the transfers.

Select the box beside Manage Templates to allow this business user to manage transfer templates.

Select the box beside Manage Unlinked Accounts to allow customers at the same FI to share account information with each other.

Example: Customer A & Customer B are both at the same XYZ Bank, but they do not share any accounts or have a relationship on the core. Check this box to allow customers to share information. Then, Customer A can go to Manage Unlinked Accounts to add Customer B's account to a list of accessible accounts through the Make a Transfer function, Customer A can deposit money into that account. This is the only thing they can do with it. No other information coming from the system, such as balances or transactions, can be seen.

To add the account, Customer A will be required to validate the account by entering Customer B's first and last name, along with the account number and account type

Wire

See pages 13-14 for Entitlements specific to Wires.

Zelle

Check the box beside Zelle to allow the business user to send and receive money in real time through Zelle. Zelle Small Business provides business to business, business to consumer, and consumer to business real time transfer capability.

Accounts

The Accounts section lists all of the accounts associated with the tax identification number for this business. Select the "All Entitlements" or check the appropriate entitlements individually. Repeat for each account that the business user should have access to.

For each account:

- Select checkbox by All Entitlements to allow the business to have all entitlements for this business
- Select the checkbox by eStatement Preference to allow the business to indicate that it prefers eStatements over mailed statements.
- Select the checkbox by Stop Payments if the business can may stop payment on this account.
- Select the checkbox by View to allow the business to view account details, including transactions.

- Select the checkboxes by “ACH From” and “ACH To” to allow the business to send ACH transactions from this account.
- Select the checkbox by Bill Pay to allow the business to do Bill Pay from this account. Select the checkboxes by “Transfer From” and “Transfer To” to allow the business to make internal transfers.
- Select the checkbox by Wires to allow the business to do Wires from these accounts.
- Select the checkbox by Zelle to allow the business to use accounts within Zelle.

Profiles

Check the appropriate boxes to allow the business user to manage various aspects of the business profile.



ACH Entitlements

Purpose: This job aid provides a line-by-line explanation of ACH Entitlements.

A dash in any entry field indicates that the amount has not been limited by the financial institution. If this is not the case for this business, enter the appropriate limits in the entry field.

Per-Transaction Step-up Challenge Threshold

Enter an amount in the data field, Per-transaction Step-up Challenge Threshold. When a single transaction in an ACH batch exceeds the amount defined in this field, a security challenge will be required before the batch is initiated. The system will be monitored to ensure that no transactions in the batch exceed the limit. When the transaction amount is exceeded, the business user will receive a security challenge.

Review Threshold for a Credit Transaction

Enter an amount in the data field Review Threshold for a Credit Transaction. This is the amount at which a single credit transaction in the ACH batch will go into a review queue for approval. When a transaction goes above this threshold amount, it will go into a review queue. A business user with approval permissions will be notified by text or email that a transaction is waiting for their approval.

Hard Limit for a Credit Transaction

Enter an amount in the Hard Limit for a Credit Transaction data field. This is the limit at which a credit transaction will not be created if the dollar amount is exceeded. The user will receive a message on the screen indicating that the batch will not be completed.

Note that the Review Threshold must always be less than or equal to the Hard Limit amount. The system will be monitored to ensure that no transactions in the batch exceed the limit whether review threshold or hard limit.

Example: The hard limit for a credit transaction is set at \$10,000 for a business. Then a credit transaction above \$10,000 will not be created. The user will receive a message that the batch will not be created.

Review Threshold for a Debit Transaction

Enter an amount in the data field Review Threshold for a Debit Transaction. This is the amount at which a single debit transaction in the ACH batch will go into a review queue for approval. When a transaction goes above this threshold amount, it will go into a review queue. The appropriate person will be notified by text or email that a transaction is waiting for their approval.

Hard Limit for a Debit Transaction

Enter an amount in the Hard Limit for a Debit Transaction data field. This is the limit at which a

debit transaction will not be created if the dollar amount is exceeded. The user will receive a message on the screen indicating that the batch will not be completed.

Note that the Review Threshold must always be less than or equal to the Hard Limit amount.

Review Threshold for Batch Credits

Enter an amount in the Review Threshold for a Batch Credit data field. This refers to the amount for the entire batch. If the batch credit exceeds the threshold amount, then the batch will go into a review queue.

Hard Limit for a Batch Credit

Enter an amount in the Hard Limit for a Batch Credit data field. This amount sets the limit for a batch credit. If it exceeds a certain dollar amount, the batch will not be generated. It will be stopped.

Review Threshold for a Batch Debit

Enter an amount in the Review Threshold for a Batch Debit data field. This refers to the amount for the entire batch. If the batch debit exceeds the threshold amount, then the batch will go into a review queue.

Hard Limit for a Batch Debit

Enter an amount in the Hard Limit for a Batch Debit data field. This amount sets the limit for a batch debit. If it exceeds a certain dollar amount, the batch will not be generated. It will be stopped.

Number of Approvals Required

Select the number of approvals required from the drop-down menu: 0, 1, or 2. When a batch exceeds a review threshold limit, this setting controls how many approvals are required at the business level prior to processing the ACH batch.

ACH Pass-Thru

Check the box beside ACH Pass-Thru to allow the business to upload and process ACH files. In Create and Configure Digital, the business can upload NACHA files for processing through ACH.

Example: A business uses an external system to run its payroll. The system creates an ACH file that the business needs to process. Configure Digital's ACH Pass-Thru feature allows the business to upload and process these files as ACH Pass-Thru files

Select the Number of Approvals Required from the drop-down menu. This is the number of individuals in the business that are required to approve ACH Pass Thrus before processing the batch.

Example: A business uses an external system to run its payroll. The system creates an ACH file that the business needs to process. Configure Digital's ACH Pass-Thru feature allows the business to upload and process these files as ACH Pass-Thru files

Select the checkbox beside Approve and Reject if this business will be able to approve and reject its own ACH Pass-Thru batches.

ACH Reversal

Check the box to allow the user to be able to reverse ACH batches.

Approve and Reject

Check the box to allow the user to be able to Approve and Reject ACH batches.

Authorized ACH Companies

Check the box beside each business entity the user is allowed to initiate ACH batches.

Initiate ACH Batch by Effective Date

Under Initiate, enter the limits for initiating an ACH Batch by the Effective Date in the data fields provided. All ACH transactions have an Effective Date which is the date when the transaction will happen. The system will be monitored to ensure that no transactions in the batch exceed the limit. The data fields are divided by Users for the Review Threshold and Hard Limit; for Debit and Credit transactions; and for Daily and Monthly.

Daily User Credit

Enter the daily limit in the data field for one user to initiate an ACH credit transaction in the data field *Daily Review Threshold for User Credit Transactions by Effective Date*. When this amount is exceeded for the user, the ACH batch will go into a review queue to await approval.

Example: An individual at the business creates an ACH transaction on Friday with an effective date on Monday. As the user creates other ACH transactions, they accumulate by user and by effective date. The daily review threshold for this user credit transactions by effective date is \$10,000. A user created a \$3000 transaction effective for Monday. That transaction will not go into a review queue because it is less than the threshold. Later, the same user creates another \$8000 credit transaction for Monday. The user has accumulated a total of \$11,000 in credit transactions for that effective date,

exceeding the \$10,000 threshold. Therefore, the \$8000 credit transaction goes into the review queue. At least one other business employee must approve the batch before it can be processed.

Enter the daily amount in the data field for one business user to initiate an ACH credit transaction in the data field *Daily Hard Limit for User Credit Transactions by Effective Date*. This is the daily amount at which if exceeded the batch be stopped. The hard limit must be greater than or equal to the review threshold.

Daily User Debit

Enter the daily amount in the data field for one business user to initiate an ACH debit transaction in the data field *Daily Review Threshold for User Debit Transactions by Effective Date*. This is the amount, when exceeded, the batch will go into a review queue to await approval.

Enter the daily amount in the data field for one business user to initiate an ACH debit transaction in the data field *Daily Hard Limit for User Debit Transactions by Effective Date*. This is the daily amount at which if exceeded the batch be stopped. The hard limit must be greater than or equal to the review threshold.

Monthly User Credit

Next, repeat the above process for *Monthly Limits by Effective Date*. Enter the monthly limits. The user or business over a monthly period cannot exceed the total aggregate amount.

Enter the *Monthly Review Threshold for User Credit Transactions by Effective Date*. This is the aggregate monthly amount for one user for credit transactions. When this amount is exceeded for the user, the ACH batch will go into a review queue to await approval.

Enter the *Monthly Hard Limit for User Credit Transactions by Effective Date* This is the monthly amount for one user for credit transactions. When this amount is exceeded by one user, the batch will be stopped. The Hard Limit should be greater than or equal to the Review Threshold for User Credit Transactions.

Monthly User Debit

Enter the *Monthly Review Threshold for User Debit Transactions by Effective Date*. This is the monthly aggregate amount for one user for debit transactions. When this amount is exceeded by the user, the ACH batch will go into a review queue to await approval.

Enter *Monthly Hard Limit for User Debit Transactions by Effective Date*. This is the monthly amount for one user for debit transactions. When this amount is exceeded by one user, the batch will be stopped. The Hard Limit should be greater than or equal to the Review Threshold for User Debit Transactions.

Initiate ACH Batch by Initiate Date

Daily User Credit

Enter the daily limit in the data field for one user to initiate an ACH credit transaction in the data field *Daily Review Threshold for User Credit Transactions by Initiate Date*. When this

amount is exceeded for the user, the ACH batch will go into a review queue to await approval. Enter the *Daily Hard Limit for User Credit Transactions by Initiate Date*. This is the daily amount for one user. When exceeded, the batch will be stopped. The hard limit must be greater than or equal to the review threshold.

Daily User Debit

Enter the limit for *Daily Review Threshold for User Debit Transactions by Initiate Date*. When this amount is exceeded for one business user for a debit transaction, the batch will go into a review queue to await approval.

Enter the *Daily Hard Limit for User Debit Transactions by Initiate Date*. This is the daily amount for one user for a debit transaction. When exceeded, the batch will be stopped. The Hard Limit must be greater than or equal to the Review Threshold.

Daily Business Credit Enter the Daily Review Threshold for Business Debit Transactions by Initiate Date. What is the daily limit for initiating ACH debit transactions for the whole business? Enter the daily Review Threshold limit that will cause the batch to go into a review queue.

Monthly User Credit

Next, repeat the above process for Monthly Limits by Initiate Date. Enter the monthly limits. The user or business over a monthly period cannot exceed the total aggregate amount.

Enter the *Monthly Review Threshold for User Credit Transactions by Initiate Date*. This is the aggregate monthly amount for one user for credit transactions. When this amount is exceeded for the user, the ACH batch will go into a review queue to await approval.

Enter the Monthly Hard Limit for User Credit Transactions by Initiate Date. This is the monthly amount for one user for credit transactions. When this amount is exceeded by one user, the batch will be stopped. The Hard Limit should be greater than or equal to the Review Threshold for User Credit Transactions.

Monthly User Debit

Enter the *Monthly Review Threshold for User Debit Transactions by Initiate Date*. This is the aggregate monthly amount for one user for debit transactions. When this amount is exceeded for the user, the ACH batch will go into a review queue to await approval.

Enter the *Monthly Hard Limit for User Debit Transactions by Initiate Date*. This is the monthly amount for one user for debit transactions. When one user exceeds this amount, the batch will be stopped. The Hard Limit should be greater than or equal to the Review Threshold for User Debit Transactions.

Manage Batches and Participants

Check the *Manage Batches and Participants* if the user can set up new participants or change existing participants within the system.

Check the box next to Manage Denied Users if the user can deny other users access to certain items. For example, the business could deny users access to an ACH template used for payroll.

Check the box beside Manage Participants Distributions if the business user can set up distributions of employee paychecks to several accounts. For example, an employee gets a \$2000 paycheck and has \$200 deposited to a savings account. This entitlement allows the business user to manage these types of distributions.

Manage Restricted Batches

Check the box next to Manage Restricted Batches, if the business user can add and edit restricted batches such as a payroll batch.

SEC Codes

Check the boxes of the SEC Codes that should be available to this business user when it works with ACH batches. SEC Codes, or Standard Entry Class Codes, are different types of ACH transactions that businesses can create.

- PPD Credit - Consumer Credit

- PPD Debit - Consumer Debit

- CCD Credit – Non-Consumer Credit

- CCD Debit - Non-Consumer debit

Wire Entitlements

Purpose: This job aid provides a line-by-line explanation of Wire Entitlements.

A dash in any entry field indicates that the amount has not been limited by the financial institution. If this is not the case for this business, enter the appropriate limits in the entry field.

Approve and Reject

Check the Approve and Reject checkbox if this user will be able to approve and reject wire transfers.

Initiate

Check the Initiate checkbox to allow the user to initiate or originate wire transfers

The wire limits for the business are listed in the left column. These limits are set by the financial institution. User limits cannot exceed these limits.

Enter the limits for the user in the fields provided. If the business administrator wants to review every wire the user makes before it goes out, set these limits to zero

Enter the amount for the *Maximum Transaction Review Threshold*. This is the amount at which a single wire transaction will go into a queue to be reviewed before processing.

Example: If a business has a maximum transaction threshold of \$2000, a \$1500 transaction will not go into the review queue. However, if the business does another wire that day for \$3000, the business now has accumulated \$4500 in wire transfers. This exceeds the \$2000 transaction threshold amount. The \$3000 transaction needs to be reviewed, so it goes into the review queue awaiting approval.

Enter the amount for the *Maximum Transaction Hard Limit*. What is the maximum amount allowed for one wire transaction for this business? If the hard limit is exceeded, the wire will be stopped. This amount must be greater than or equal to the Maximum Transaction Review Threshold.

Enter the *Per-Transaction Step-Up Challenge Threshold*. This is the amount at which the business user will receive an additional security challenge to verify their identity when initiating a wire, if a token has been assigned to the user.

Enter the *Maximum Daily User Review Threshold*. This is the total daily amount of wire transfers for one user. If the user exceeds this amount for the day, the wire goes into the review queue for approval.

Enter the *Maximum Daily User Hard Limit*. This is the amount for a user. If this number is exceeded by a user in one day, the wire is stopped. This amount must be greater than or equal

to the Maximum Daily User Review Threshold.

Enter the *Maximum 7-Day Rolling Limit*. This is the total amount of wire transfers the user do in 7 days.

Enter the *Maximum 30-Day Rolling Limit*. This is the total amount of wire transfers the user do in 30 days.

Recurring

Check the Recurring checkbox if the user will be able to set up recurring wires.

Manage Payees

Select the box beside Manage Payees if the user can manage wire payees or beneficiaries for the business. This permission allows the user access to see and manage payee details.

Wire Types

Set the entitlements for Wire Types Check Domestic if the business user can do wires within the United States.

Check Freeform to allow the business user to select who they will send the wire to. This allows the business user to complete all the information for the beneficiary: where the wire goes, the financial institution of the wire payee, or beneficiary. If unchecked, the business user must send wire transfers to a wire payee, or beneficiary already in the system.

Select the box beside International to allow the business user to send wires to a foreign country.