Exchange

User Administration

This Quick Reference Guide will assist you with instruction for creating or modifying users within the application. User Administration allows you to assign detailed permission and functionality to users at your company. Use the table of contents below to navigate to different topics within this guide. Some permissions shown in this guide may not be used by your company.

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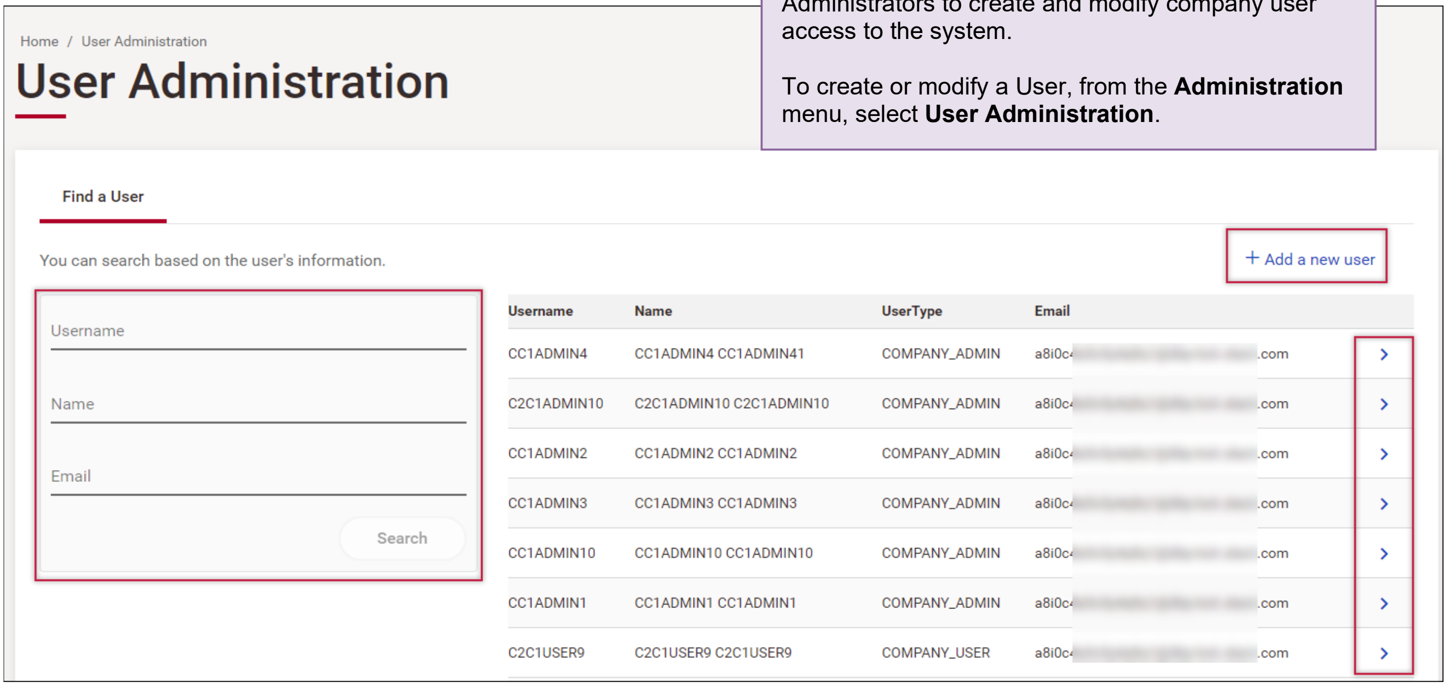
User Administration

User Administration is a tool that allows ***Exchange*** Administrators to create and modify company user access to the system.

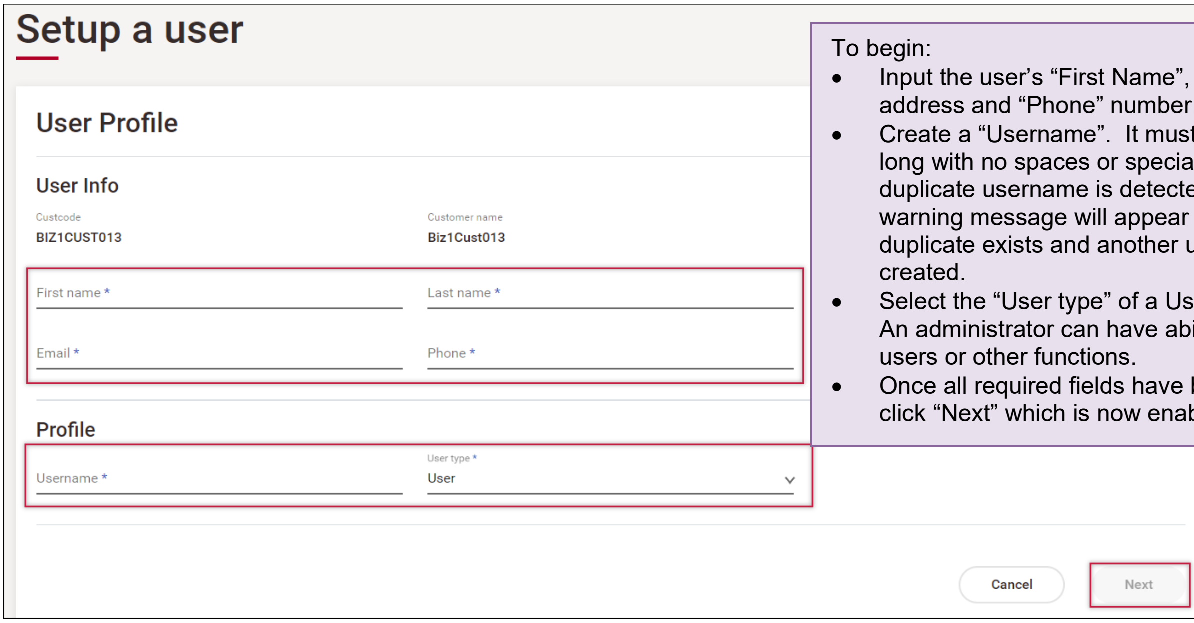
To create or modify a User, from the **Administration** menu, select **User Administration**.



The User Administration landing page displays all users setup under your company.

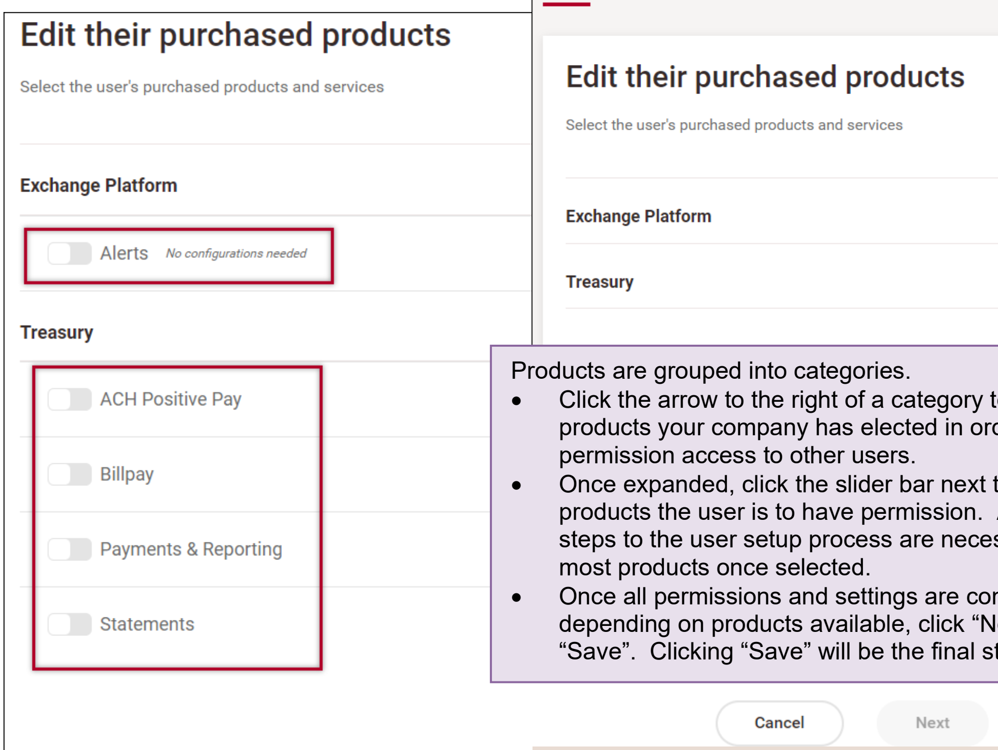
- You can view current user permissions by clicking the arrow to the right of the user information.
- You may also search for a user by Username, Name or Email.
- To create a user, click the “Add a new user” link.

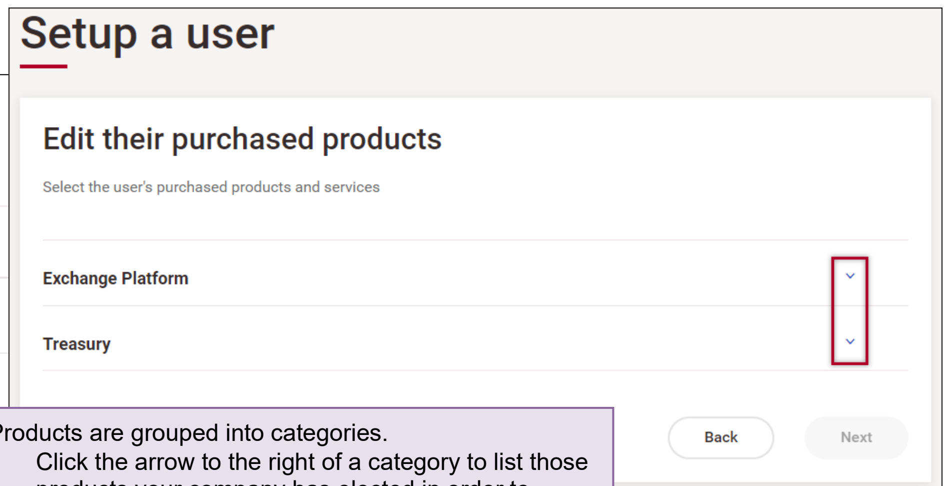
Create a New User



To begin:

- Input the user's "First Name", "Last Name", "Email" address and "Phone" number.
- Create a "Username". It must be 5-20 characters long with no spaces or special characters. If a duplicate username is detected in the system, a warning message will appear instructing that a duplicate exists and another username must be created.
- Select the "User type" of a User or Administrator. An administrator can have ability to create and edit users or other functions.
- Once all required fields have been completed, click "Next" which is now enabled.





Products are grouped into categories.

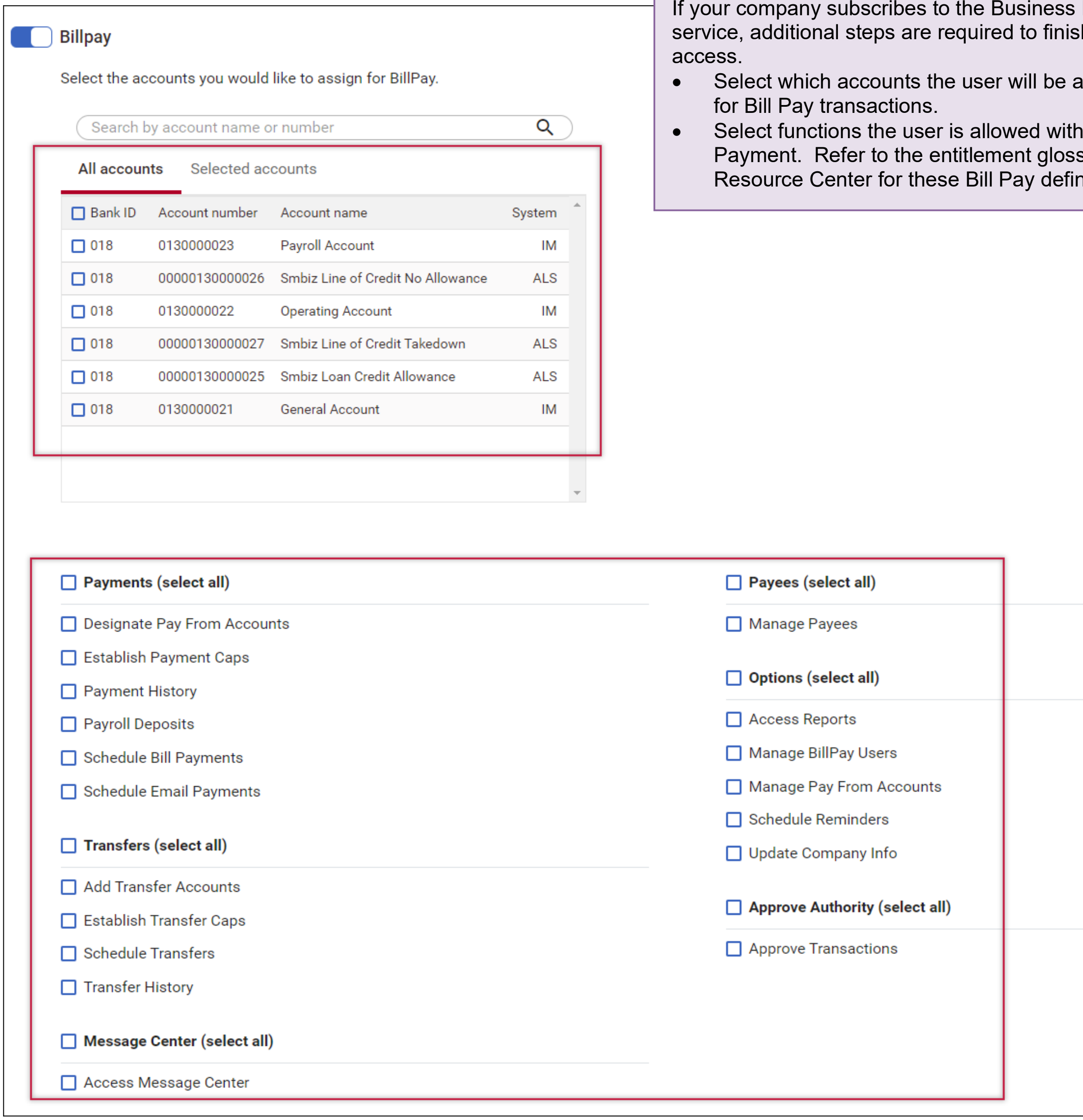
- Click the arrow to the right of a category to list those products your company has elected in order to permission access to other users.
- Once expanded, click the slider bar next to the products the user is to have permission. Additional steps to the user setup process are necessary for most products once selected.
- Once all permissions and settings are complete and depending on products available, click "Next" or "Save". Clicking "Save" will be the final step.

Product Category Chart		
Exchange Platform	Alerts Mobile	
Treasury	ACH Positive Pay Bill Payment Corporate Card Payments Payments & Reporting	Positive Pay Item Research Statements
Wealth	Unity Platform	

Create a New User – Business Bill Payment

If your company subscribes to the Business Bill Payment service, additional steps are required to finish granting access.

- Select which accounts the user will be allowed to debit for Bill Pay transactions.
- Select functions the user is allowed within Business Bill Payment. Refer to the entitlement glossary in the Resource Center for these Bill Pay definitions.



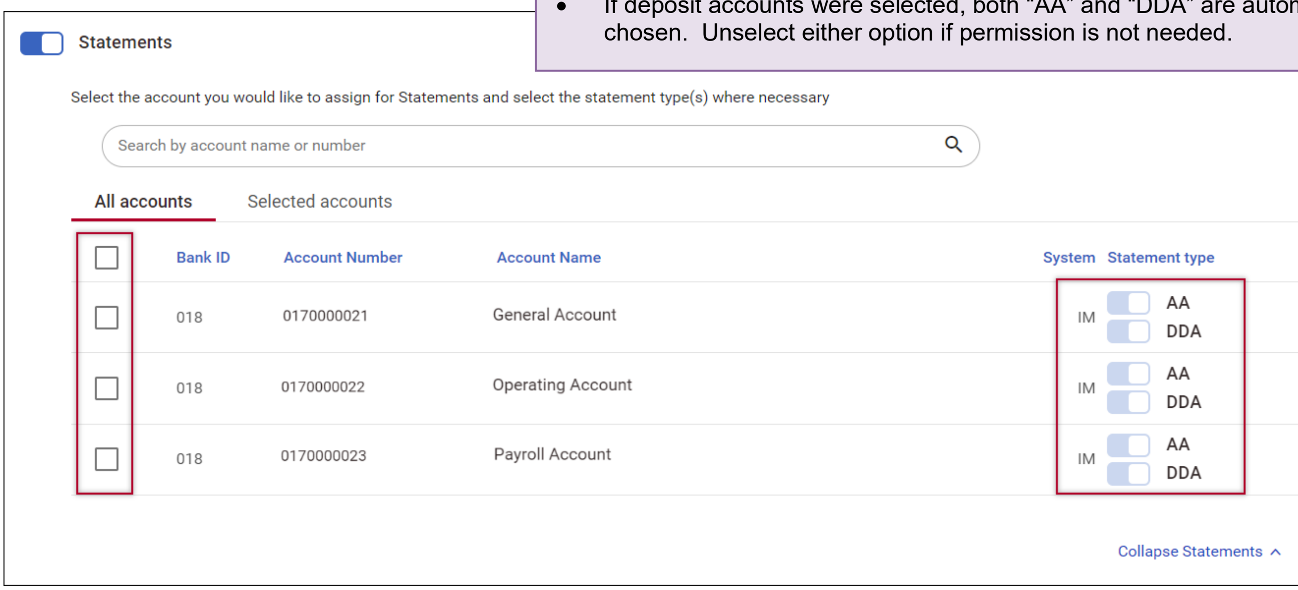
Create a New User – Alerts

If your company subscribes to the Alerts service, the only step needed is clicking the slider to enable the service.

Create a New User – Statements

If your company subscribes to the Statements service, additional steps are required to finish granting access.

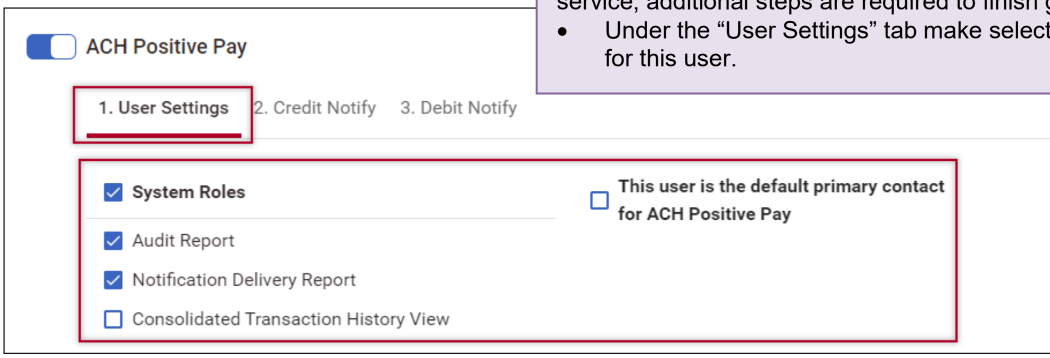
- Select accounts the user is to have permission to view by selecting the checkbox next to the account number. You may use the checkbox found in the column headings to select all accounts.
- If deposit accounts were selected, both "AA" and "DDA" are automatically chosen. Unselect either option if permission is not needed.



Create a New User – ACHAlert Positive Pay

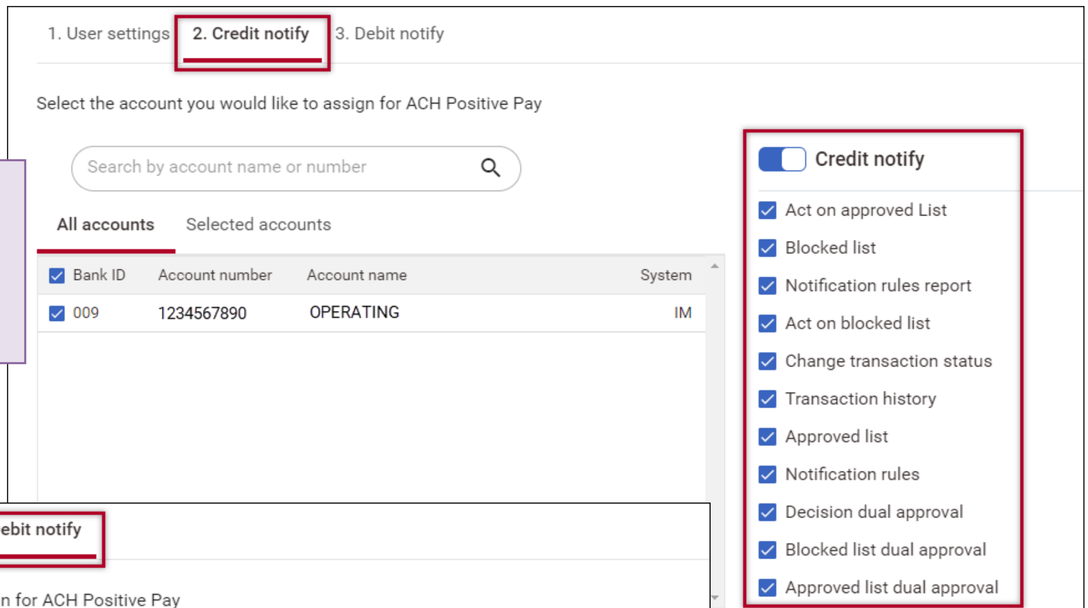
If your company subscribes to the ACHAlert Positive Pay service, additional steps are required to finish granting access.

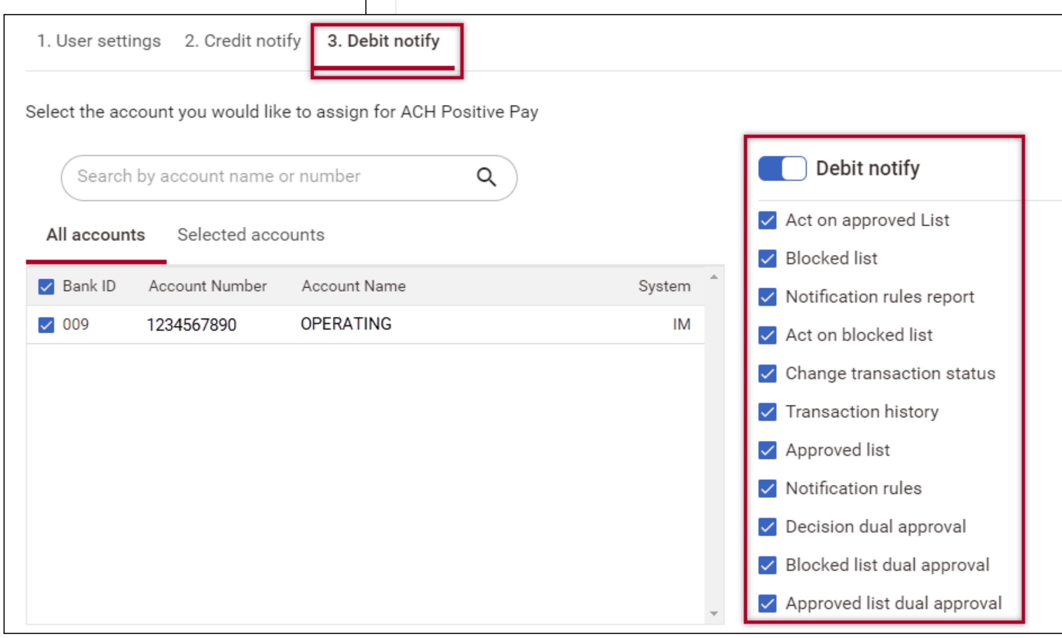
- Under the "User Settings" tab make selections necessary for this user.



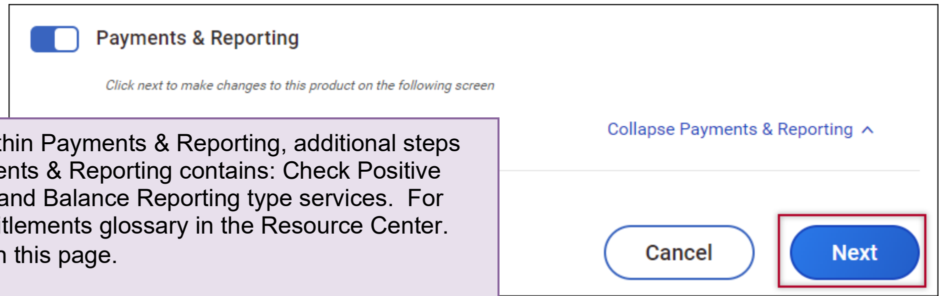
Under the "Credit Notify" and "Debit Notify" tabs:

- Select the accounts the user may view or act on.
- Select all actions, the user is permitted to.



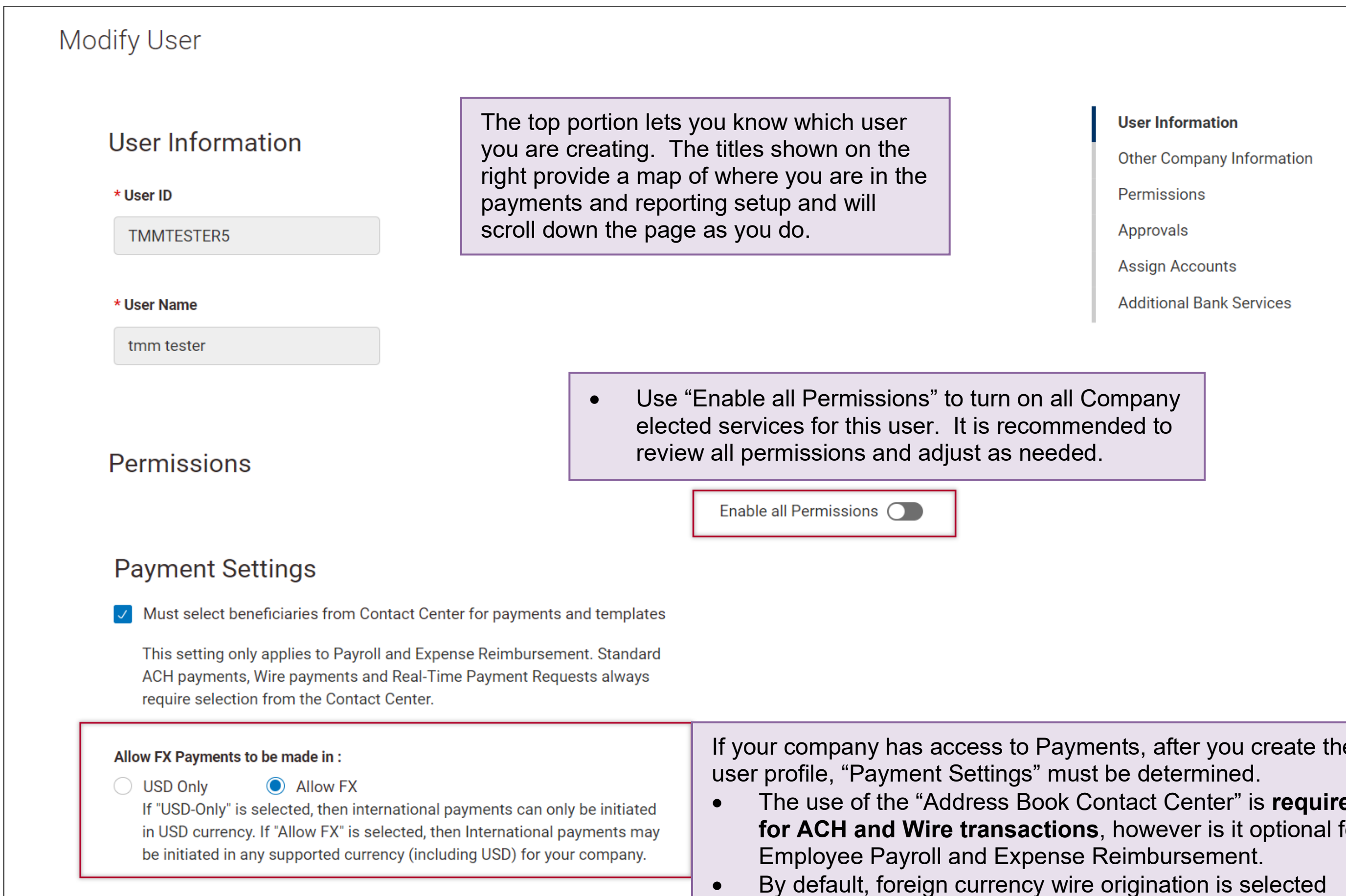


Create a New User – Payments & Reporting



If your company subscribes to any service within Payments & Reporting, additional steps are required to finish granting access. Payments & Reporting contains: Check Positive Pay, ACH, Wires, Stop Payments, Transfers and Balance Reporting type services. For permission definitions, please refer to the entitlements glossary in the Resource Center.

- Complete any steps for other products on this page.
- Expand "Payments & Reporting".
- Click "Next" for Payments and Reporting detail permissioning.



The top portion lets you know which user you are creating. The titles shown on the right provide a map of where you are in the payments and reporting setup and will scroll down the page as you do.

- Use "Enable all Permissions" to turn on all Company elected services for this user. It is recommended to review all permissions and adjust as needed.

If your company has access to Payments, after you create the user profile, "Payment Settings" must be determined.

- The use of the "Address Book Contact Center" is **required for ACH and Wire transactions**, however is it optional for Employee Payroll and Expense Reimbursement.
- By default, foreign currency wire origination is selected "Allow FX", if user is to submit "USD Only" wires, click the radio button.

Permissions must be set for each service the user will have ability to view or take action. Continue to scroll down the screen to set permissions.
NOTE: Do not click the "Save" or "Done" buttons until **ALL** changes are made.

Create a New User – Payments & Reporting

Administration

Enable All

User is an Administrator
This permission allows the user to manage Users, Bank Account Settings, Recipien... More

Add/Edit Entries to Address Book
This permission allows the user to manage Address Book Entries. Alerts included ... More

Payments

Enable All

Pay Employees (Direct Deposit)
This permission allows the user to manage Payroll, Child Support Payments, Payro... More

Send Electronic Payments (Non-Expedited)
This permission allows the user to manage Recurring Corporate Collections, Recur... More

Send Expedited Payments (Wire Transfer)
This permission allows the user to manage Recurring Wire - Domestic Payments, Re...
More

Send Loan Payments and Drawdowns
This permission allows the user to manage Loan Draw, Loan Payment, Recurring Loa...
More

Submit Account Transfers
This permission allows the user to manage Recurring Transfers, Transfer Payments... More

Use the sliders next to each service to permission for the user. Using "Enable All" above each section will select all services under that group.
For definitions, please refer to the entitlements glossary in the Resource Center.

Risk Management

Enable All

Manage Check Positive Pay
This permission allows the user to manage Check Issue/Void, Reverse Positive Pay... More

Submit Stop Payments
This permission allows the user to manage Place Stop, Cancel Stop.

Information Reporting

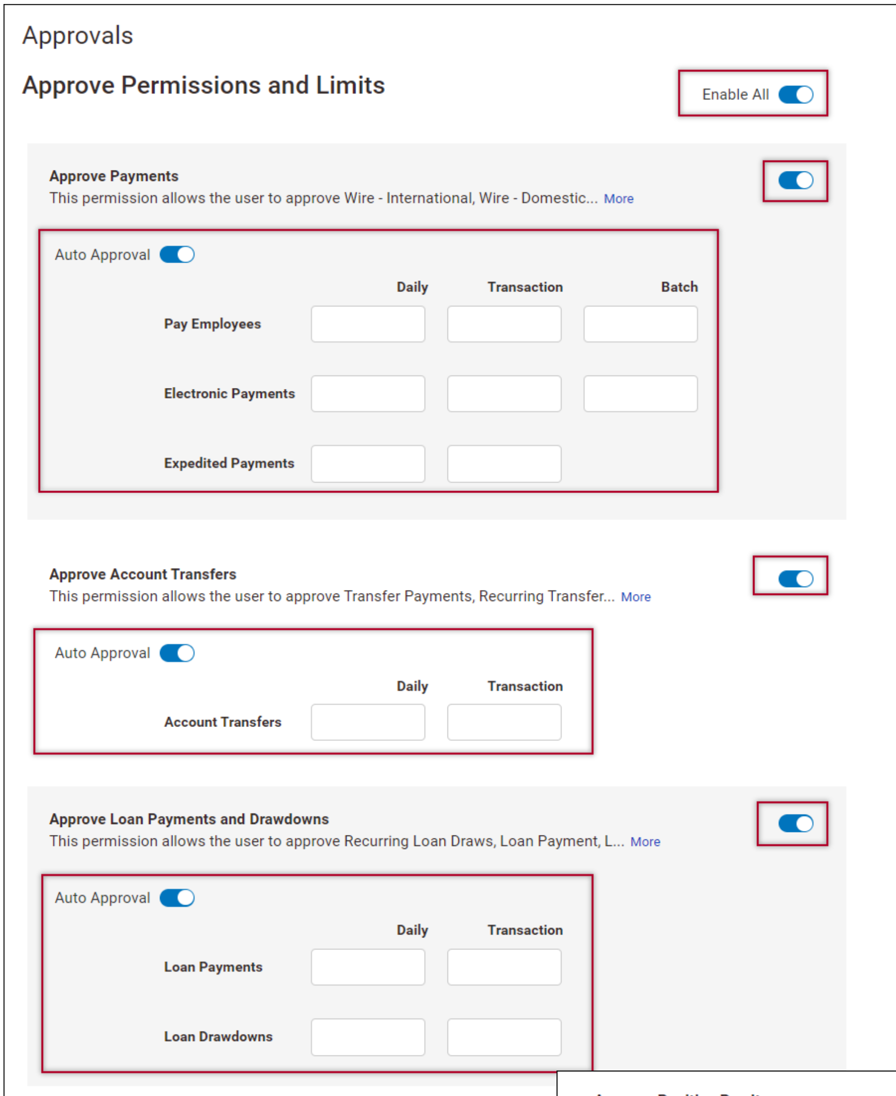
Enable All

View Account Balances and Transactions
This permission allows the user to manage QuickBooks (OFX format), CS Basic Expo...
More

Continue to enable permissions, using the sliders next to each service or "Enable All" above each service section to select all options under that group.

For definitions, please refer to the entitlements glossary in the Resource Center.

Create a New User – Payments & Reporting



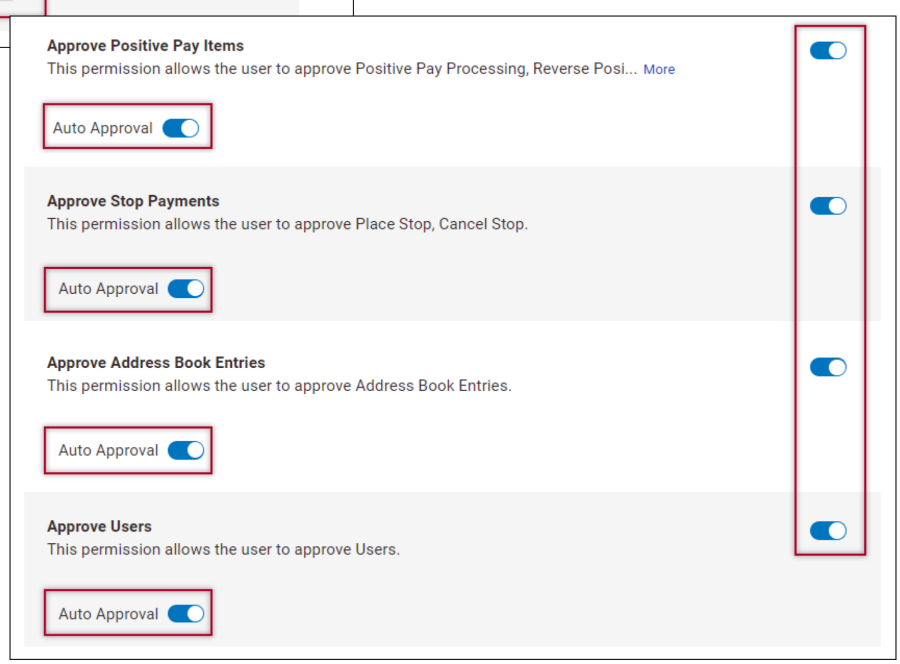
As with service permissions, use the sliders next to each "Approval" permission or "Enable All" to allow Approval ability for all services listed under "Approvals". "Auto Approval" is not automatically enabled when "Enable All" is selected.

"Auto Approval" = registers one approval upon entry of a transaction. In the case of internal transactions like transfers and loans, in most cases, approval when entering is the only approval needed. However, in the case of external payments like ACH and wires, there a second user is required to approve those payments.

For definitions, please refer to the entitlements glossary in the Resource Center.

Limits indicate the maximum value of a payment that the user can approve. Input appropriate limits for the user. Leaving the limit fields blank equals **"unlimited"** limits.

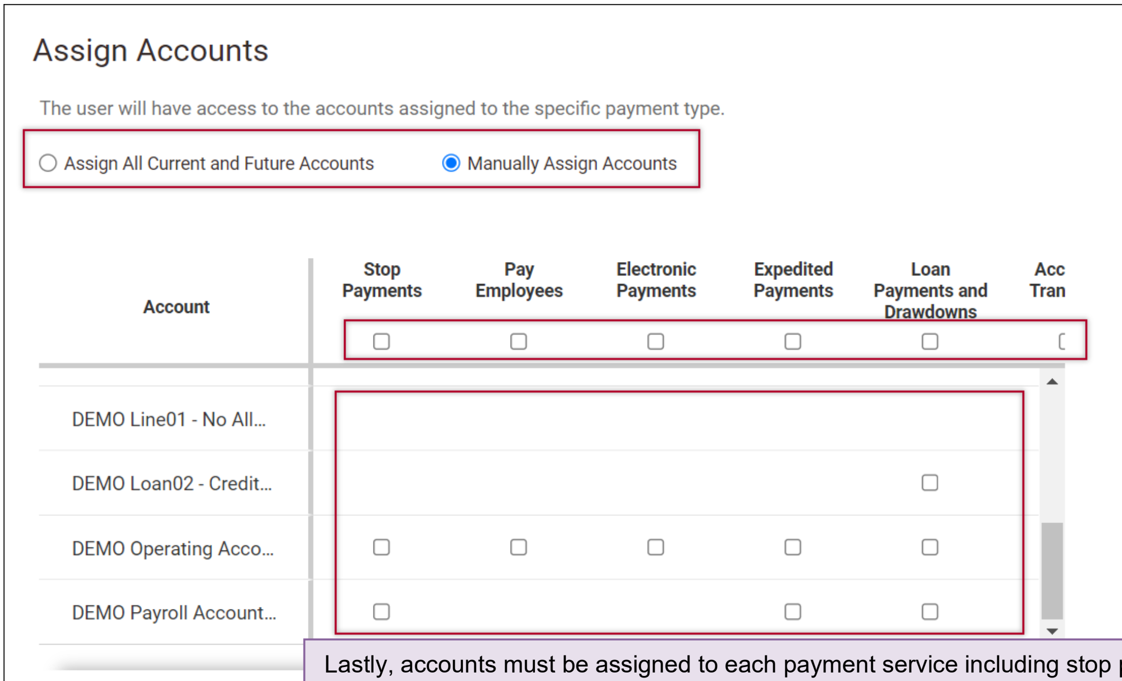
- A Daily Limit is the maximum total value of all payments that can be approved on a given value date.
- A Transaction Limit indicates the maximum amount of a single transaction. This limit applies to both wire and batch payments.
- A Batch Limit is the maximum amount of all items in a batch. This limit is not applicable to wire payments.



Continue to enable service approval ability by using the sliders next to each "Approve" service and setting limits where necessary.

For definitions, please refer to the entitlements glossary in the Resource Center.

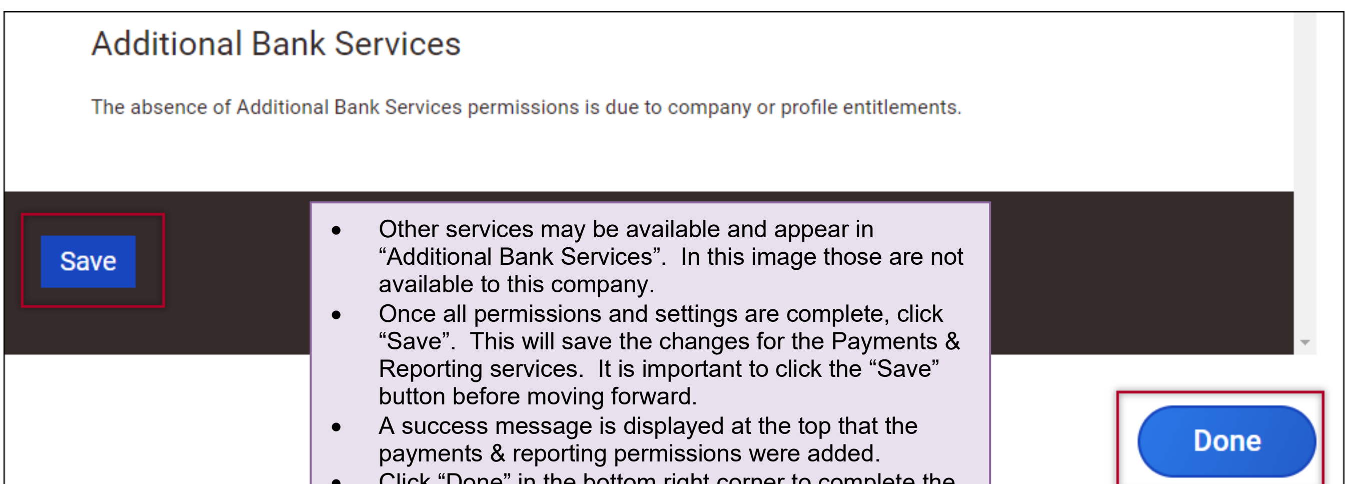
Create a New User – Payments & Reporting



Lastly, accounts must be assigned to each payment service including stop payments and positive pay. You must associate Checking and Loan accounts to the services that require them.

- “Manually Assign Accounts” is set by default to make manual selections. Click individual check boxes under each service by account or select a service group to apply all accounts available for the service.
- You may select “Assign All Current and Future Accounts” which will assign all current accounts shown to all services and you will not have to return to User Maintenance to make new account assignments; they will be added automatically for you. **Note:** You can change the “Assign All Current & Future Accounts” option if you want to add new account assignments manually.

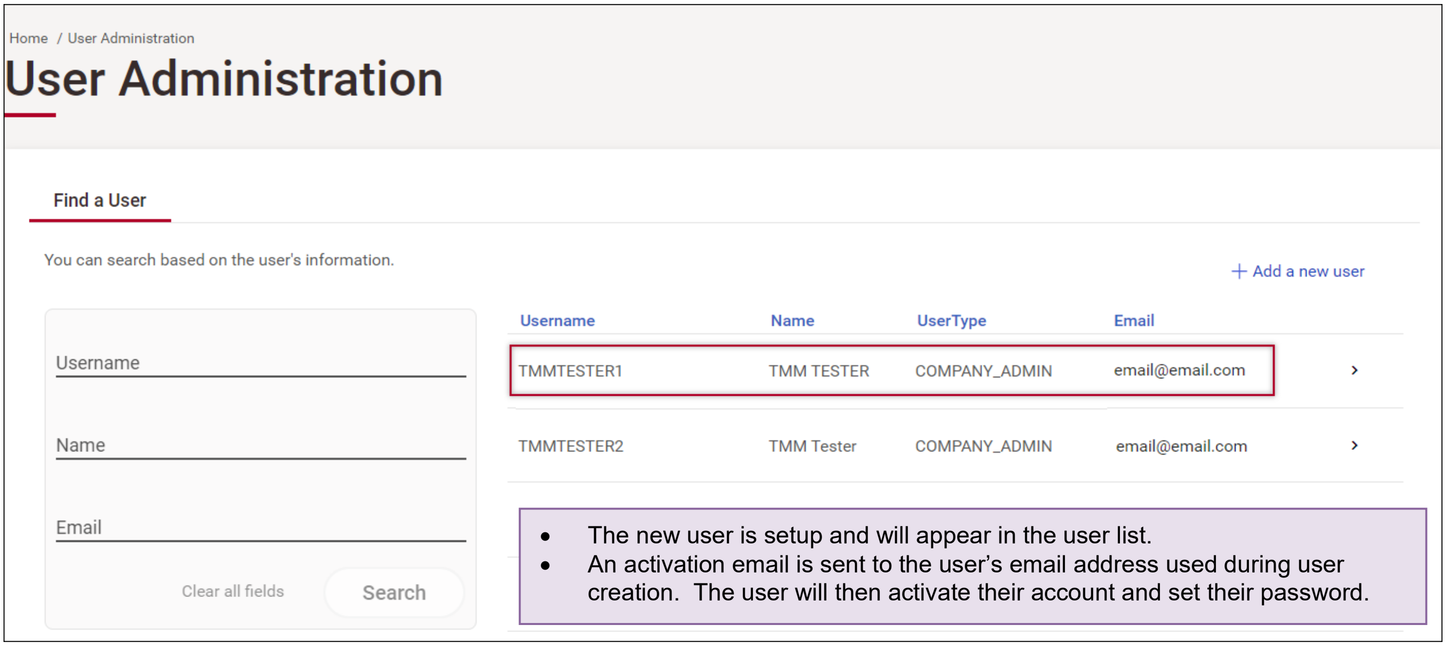
For definitions, please refer to the entitlements glossary in the Resource Center.



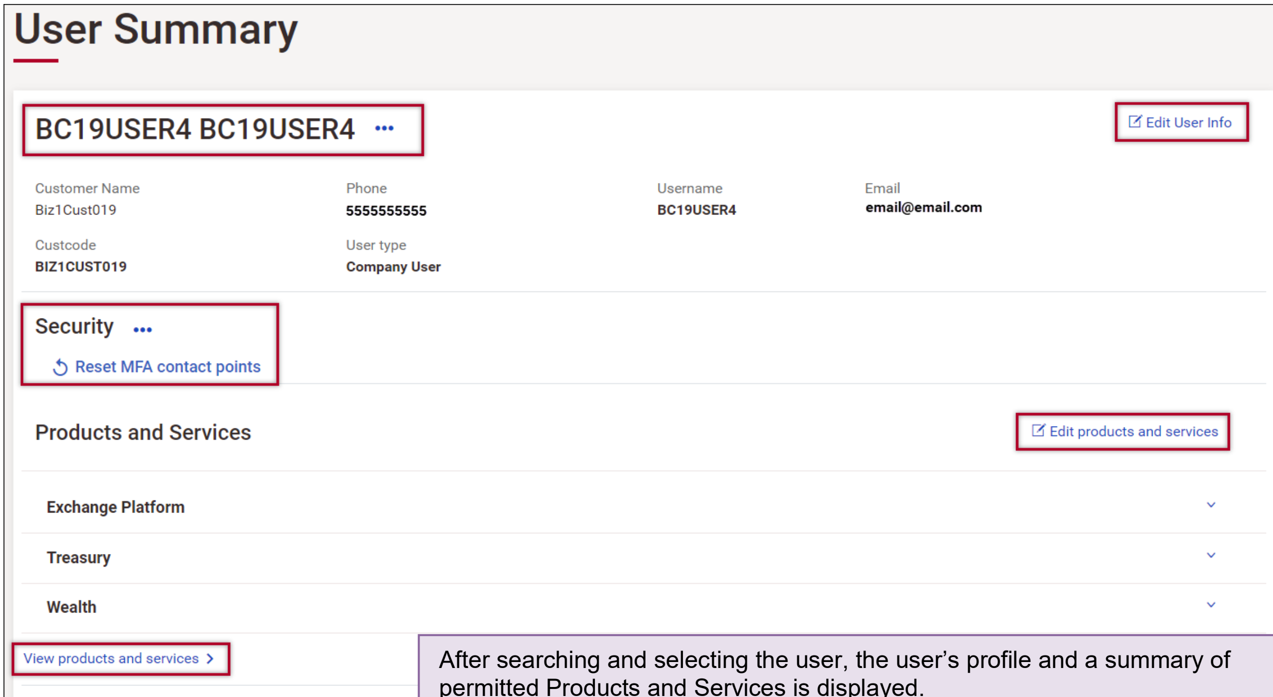
- Other services may be available and appear in “Additional Bank Services”. In this image those are not available to this company.
- Once all permissions and settings are complete, click “Save”. This will save the changes for the Payments & Reporting services. It is important to click the “Save” button before moving forward.
- A success message is displayed at the top that the payments & reporting permissions were added.
- Click “Done” in the bottom right corner to complete the new user setup.

Respond to the message pop up accordingly that follows.

Create a New User – User Created



User Administration – Modify User



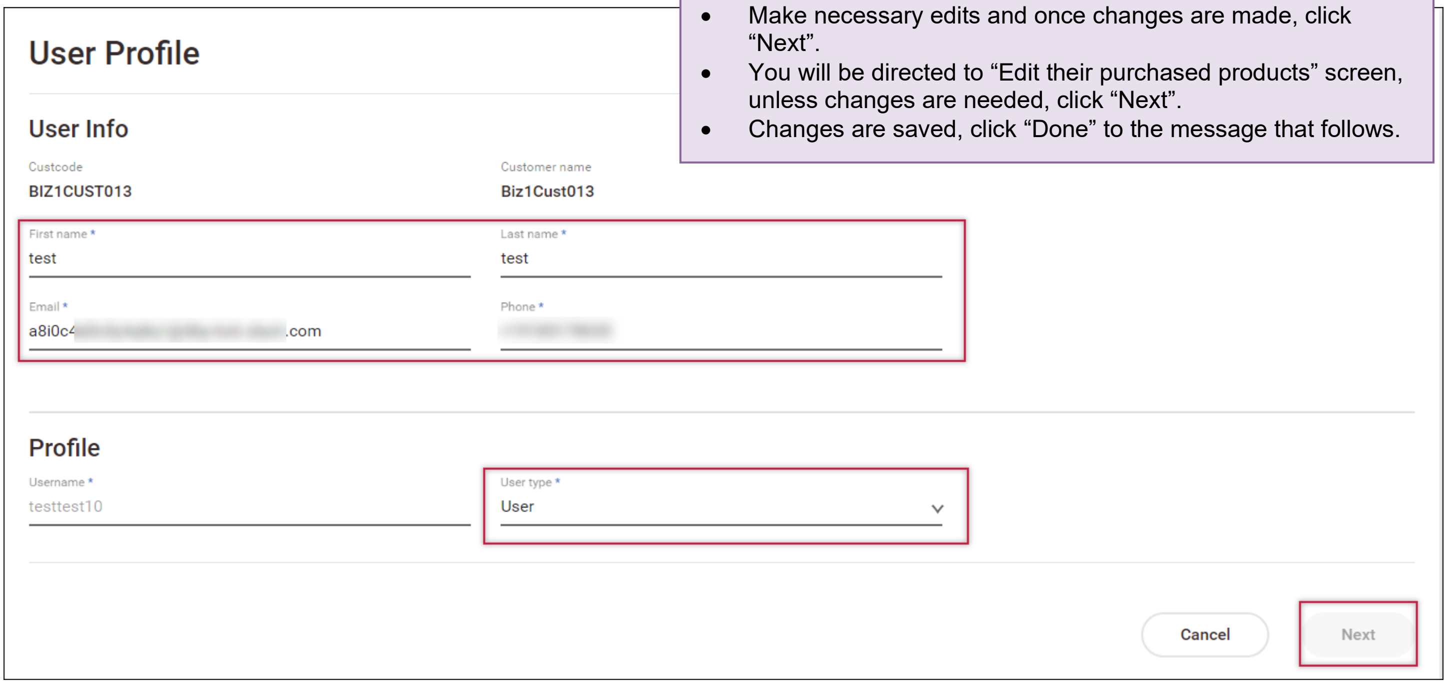
After searching and selecting the user, the user's profile and a summary of permitted Products and Services is displayed.

- In the User Summary section, you can edit the user profile by clicking the "Edit User Info" link. By clicking the ellipsis to the right of the user's name, you may "Copy" or "Delete" the user.
  - If copying a user, all permissions for the copied user are mirrored, it is HIGHLY recommended to follow the steps outlined for creating a new user and validate the permissions are what is preferred for the new user.
- Under Security, you can click the link "Reset MFA contact points" to reset the user's multi-factor authentication which will require the user to establish a phone number for one-time passcode. The ellipsis allows you to reset the user's password, lock or unlock access.
- To edit user permissions and settings, click "Edit products and services" link.
- If you would like to only view the user's permissions, click "View products and services.

User Administration – Modify User

When editing the user profile, only fields available for edit are First or Last name, Email, Phone and User type.

- Make necessary edits and once changes are made, click "Next".
- You will be directed to "Edit their purchased products" screen, unless changes are needed, click "Next".
- Changes are saved, click "Done" to the message that follows.



Products that your company has elected are grouped into categories.

- Click the arrow to the far right of each category to expand.
- Click the "Expand *Product*" link next to the product/service when necessary to edit. **Note: For Payments & Reporting, you must "expand" the product, it will change the save button to next. Click next to make changes.**
- Edit permissions and settings as needed, following the same steps as a new user to finish the changes.