Business Banking User Guide

User Management

Contents

User management overview

Every user has an individual set of rights, including:

- Rights to create payments and templates of specific Transaction Types.
- Limits on the transactions the user can approve.
- Rights to access specific accounts.
- Rights to features in online and mobile banking.
- Transaction view capabilities.

These rights control what each user can do in online and mobile banking. Manage these rights by giving users the permissions that they need to perform their jobs.

The rights, features, and accounts assigned to the Business user you create for your business are driven by your needs and factors, such as the business structure, number of owners, and number of employees.

The following table includes examples of user transaction and feature rights for business structures:

Business structure examples			
Business structure	**Owners**	**Employees**	**Transaction and feature rights for individuals**
Sole proprietorship	1	5	• Owner: Draft and approve vendor payments and invoices, manage users. • Backup: Draft restricted for vendor payments and invoices.
Partnership	2	20	• Owner 1: Draft vendor payments and invoices, manage users. • Owner 2: Approve vendor payments and invoices, manage users. • Office manager: Draft restricted for vendor payments and invoices.

Business structure	Owners	Employees	Transaction and feature rights for individuals
Small or medium business	Multiple	200+	• Directors: Manage templates, approve payments, manage users. • Payables manager: Draft and approve vendor payments and invoices. • Receivables manager: Draft and approve collections. • Others: Draft restricted for vendor payments, invoices, and collections.
Large business	Shareholders	1000+	• Finance EVP: Manage templates, approve payments. • Payables manager: Draft and approve vendor payments and invoices. • Receivables manager: Draft and approve collections. • Others: Draft restricted for vendor payments, invoices, and collections.

Business user management

The Manage Users page lists all of the Business account users. You can view users as cards in a grid or as a list. The following illustrates the Manage Users page.

Sample Manage User page
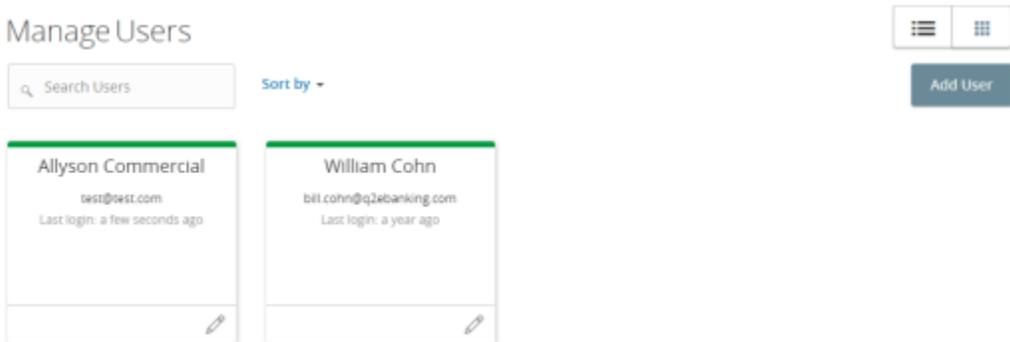
The following information appears for each user:

- Name
- Email address
- The time since the user last logged in
- Account lock status

Click the edit icon (✎) to view more User details. On the View User page, you can:

- See the phone number associated with the User
- Deactivate the User
- Assign Rights
- Delete the User

The card color indicates the account status.

Account status colors

Color	Status
Red	Account is locked.
Green	Account is unlocked.

How rights control payments and templates

A template is a defined set of instructions you can use for repeated payments or collections.

Note: The Manage Recipient right is required to be able to create a template.

There are two combinations of feature rights required to create a template:

Combinations of feature rights to create a template

Combinations	Allows you to
Manage Recipient and Manage Template	Create a template for any transaction type
Manage Recipient and Draft rights per transaction type	Create a template for the transaction types for which the User has Draft Rights.

The following table illustrates how the Draft rights for each Transaction Type and the Manage Templates feature control access to payments and templates when Manage Recipients for the User is enabled as well:

Rights for each Transaction Type

Draft right for Transaction Type	Manage Templates assigned	Manage Templates not assigned
Draft	• Create a payment for the Transaction Type where Draft is enabled. • Create a template from any Transaction Type. • Create a payment from any template and change any fields. • Edit any template. • Delete any template.	• Create a payment for the Transaction Type where Draft Rights are enabled. • Create a template for the Transaction Type where Draft Rights are enabled. • Create a payment from any assigned template or own template and change any fields. • Edit own templates for Transaction Types where Draft is enabled. • Edit assigned templates for Transaction Types where Draft is enabled.
Draft Restricted	Users can create a template, but cannot draft a payment from an existing template, or draft a one-time payment.	Create a payment from an assigned template and change the date, amount, and description.

Caution: Do not combine Draft Restricted and Manage Templates rights, as they conflict with each other.

Note: A user with Draft rights can create a template to access and edit the template. The only other users who can access the template are users who were granted permission to access the template in the template's Info and User Access Tab or users who have Manage Template Rights.

Creating and saving templates

You must have Draft rights to a Transaction Type and the Manage Recipients feature or Manage Templates and Manage Recipients features assigned to create a template. After a payment is drafted, it must be approved. Rights also control who can approve a drafted payment.

Note: The Manage Recipient right is required to be able to create a template.

You must have rights to an account to include it in a payment or template:

Required account rights for payment types	
Payment type	**Required account right**
• ACH Payment • ACH Batch • Payroll • Domestic Wire • International Wire • Tax Payment	Withdraw
• ACH Receipt • ACH Collection	Deposit

The rights required for an ACH PassThru payment depend on the file's contents.

Rights to Transaction Types

After selecting a user, the Overview tab on the User page appears with the approval limits and other details for each Transaction Type. The following example illustrates the Overview tab:

Overview tab example

The Draft rights for each Transaction Type include the following rights:

Draft rights for Transaction Types

Icon	Right	Permission
✓	Draft	• Create a draft. • Create a template of the specified Transaction Type.
ⓘ	Draft Restricted	• Create a draft based on an assigned existing template, and change the amount, settlement date, and description.
⊘	None	• Cannot create a draft. • Transaction Type does not appear in the New Payments list.

The Approve rights for each Transaction Type include the following:

Approve rights for Transaction Types

Icon	Right	Permission
✓	Approve	Approve a draft.
⊘	None	User can't approve a draft.

The Cancel rights for each Transaction Type include the following:

Cancel rights for Transaction Types

Icon	Right	Permission
✓	Cancel	Cancel an existing draft or an approved, but unprocessed transaction.
⊘	None	User can't cancel.

The View Rights control which transactions are visible in the Activity Center. However, without the proper View Rights, you may not be able to approve or cancel a draft or transaction.

The rights for each Transaction Type include the following:

View rights for Transaction Types

Icon	Right	Permission
	View Own	Can view your own activity, but cannot view activity by any other users.
	View All	View activity of all other users.
	View None	User can't view activity by any user or User Role.

Rights to access features

Certain features are assigned to each specific user. Depending on your account configuration, the features may include some or all of the following:

Feature access

Feature name	Allows you to
Manage Templates	Create new templates of any Transaction Type, Edit any existing templates of any Transaction Type, and Delete any existing templates. Manage Recipient Rights must also be enabled to create a Template or edit existing templates.
Manage Recipients	Create, edit, and delete recipients.
Manage Subsidiaries	Create, edit, and delete subsidiaries.
Manage Users	Add and delete users and edit Transaction Types, features, and accounts for any user.

Feature name	Allows you to
Statement Image	View statement images.
Allow One-Time Recipient	User can add a recipient for one-time payments. However, the recipient will not be saved.
Can View Existing Recipients	Users can view existing recipients for one-time payments.

Caution: Because a user who has the Manage Users feature assigned can change his or her own rights and limits, you should limit the number of users who have the Manage Users feature assigned.

Depending on the combination of features, the user can perform different actions:

Feature access combinations

Feature name	Allows you to
Allow One-Time Recipient	Allows the user to create a one-time recipient in a one-time payment flow that is not saved. If this feature and Manage Recipients are enabled, then the user can create a recipient as a permanent record or click or tap **OK** to add them as a one-time recipient. If this is not enabled and Manage Recipients is enabled, the user can only select **Create Recipient** as a permanent record.

If both this feature and Manage Recipients are not enabled, the user cannot see the existing recipient list when drafting a one-time payment unless "Can view all recipients" is enabled. "Can view all recipients" allows the user to see the existing list when making a one-time payment. |

Feature name	Allows you to
Can View Existing Recipients	Allows the user to only pick from the existing recipient list when making a one-time payment. If this feature and Manage Recipients are enabled, then the user can see all recipients in a one-time payment flow and create new permanent recipient records in the workflow. If this is enabled and Manage Recipients is not enabled, the user can see all recipients in a one-time payment flow, but cannot create new permanent recipient records in the workflow. If this feature is disabled and Manage Recipients is enabled, the user can see all recipients in a one-time payment flow and create new recipient records in the workflow. If this feature and Manage Recipients are disabled, the user cannot see all recipients in a one-time payment flow and cannot create new recipient records in the workflow. If *Allow one-time recipient* is on, the user can create a one-time recipient (**OK** button appears) in the one-time payment flow.

Depending on your account configuration, you may be able to access other features on the Features tab of the User Policy page. These features can include custom forms or access to other services that we provide. The rights have different effects on payments:

Effects of rights on payments

Enabled feature rights	New template	Template edit	One-time payment
Manage Recipients and Draft rights	Can see and choose from the entire recipient list to create and save a template or draft a payment (after saving the template).	Can see and choose from the entire recipient list to create and save a template.	Can see and choose from the entire recipient list to create a payment.
Can Access Existing Recipients and Draft right	Not applicable since Manage Recipients and Draft or Manage Templates are required to save a new template.	Can see and choose from the entire recipient list to edit the template for Draft only (saving is not possible).	Can see and choose from entire recipient list to create a payment.

Enabled feature rights	New template	Template edit	One-time payment
Allow One Time Recipients and Draft rights	Not applicable, as permanent recipients' records are required for templates.	Not applicable, as permanent recipients' records are required for templates.	Cannot see recipient list, but can create a one-time recipient (not saved as a permanent record) to create a payment.