

TREASURY MANAGEMENT

User Management

- Utilize the **User Management** menu to view the **User List**, **Create a User**, and edit user permissions.
- **User List:** Use the **User List** view to see the master list of users, edit their contact information, edit their permissions/entitlements, and approve or reject enrollments.
- To find a user, start typing the name or username in the filter box at the top of the page. The users available narrow down as you type until the matching user remains.
- **Actions:** The following options are available from the **User Management** menu on the **User List** page:
 - **Create User** - You can use the Create User option to give new employees access to your Business Online Banking.
 - **Edit User** - You can edit a user's permissions, limits for payment types, and delete them by clicking on their name.

Hi there!

PENNSYLVANIA CONSTRUCTION >

Accounts

Com Ckg 0001 x5987	\$8.93 Available	Penn Const 6823 x6823	\$7.45 Available	Penn Project 8745 x8745	\$22.44 Available
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Settings

PERSONAL

- Profile
- Security
- Alerts
- Travel notices
- User agreement

BUSINESS MANAGEMENT

User management + Create user

Search users

NAME	ROLE	STATUS
B Bailey Hagedorn	User	⌚ Pending
E Eric Hildebrandt ETH123	Admin	✓ Active
E Etest Etester Nonadmintest	User	✓ Active

TREASURY MANAGEMENT

User Roles Defined

- **Role:** Roles only apply to what a business user can do within User Management. The business user has an assigned role of Admin, Viewer, or User. A business user's role can be changed by a business admin.
- **Admin:** The Admin role gives a business user access to view or modify entitlements, set permissions for all business users, and manage business users (create, delete, etc.). They can also edit a business user's profile details. Business admins cannot change their own roles; however, they can update a fellow admin's role. User Management must be enabled for each business admin.
- **Viewer:** The Viewer role gives a business user access to view information in User Management. They have the same access as an a business admin, but they can't edit entitlements or set permissions. This role is ideal for auditors your institution works with. User Management must be enabled for each business viewer.
- **User:** The User role is for business members whose jobs involve performing day-to-day banking activities that don't require User Management rights. They can move money based on their entitlements and permissions, but they don't have access to use or view the User Management screen.

TREASURY MANAGEMENT

Create New User

- **Create User** - Click the + Create User in the upper right-hand corner of the User Management window.
- **User Information** - Enter the user's First and Last name, email address, and choose their role (User, Viewer, Admin). Once the information is filled out click "Create User". You will need to approve the user by putting in a text code.

The screenshot displays the 'User management' interface. At the top right, there is a '+ Create user' button. Below it is a search bar labeled 'Search users'. The main area shows the 'Create user' form with the following fields:

- First name:** Test (4/20)
- Last name:** User (4/20)
- Email:** treasurymanagement@nbofi.com (28/80)
- User role:** A dropdown menu with 'User' selected, and other options 'Viewer' and 'Admin' visible.

At the bottom right of the form, there is a 'Create user' button.

TREASURY MANAGEMENT

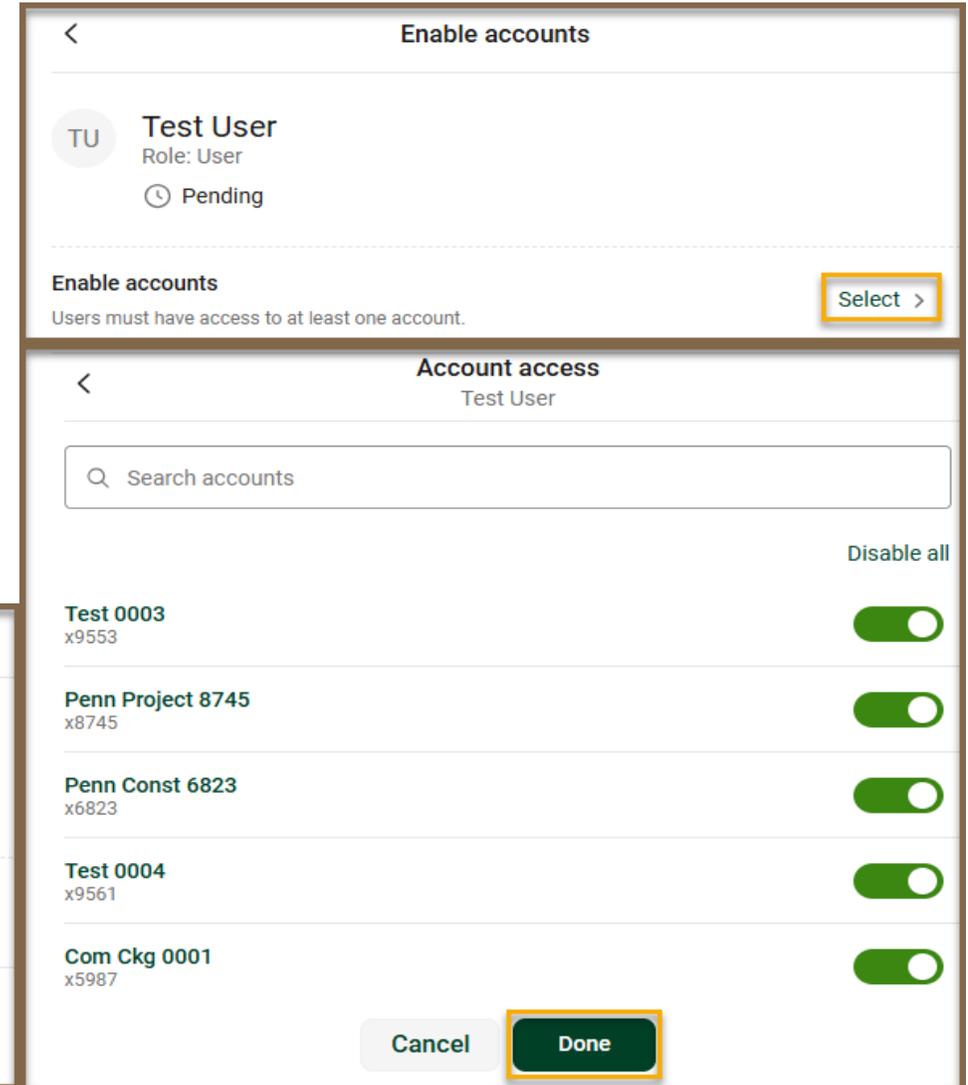
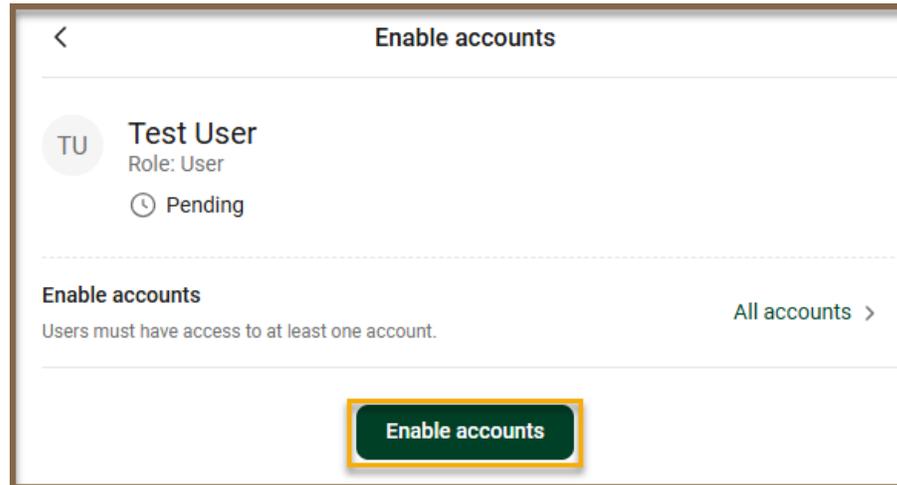
Create New User

Account Access

Enable accounts → **Select**, From the Account Access window you can choose which accounts a user has access to.

Select **Done** Once the accounts are selected that the user will have access to.

Choose **Enable accounts**.

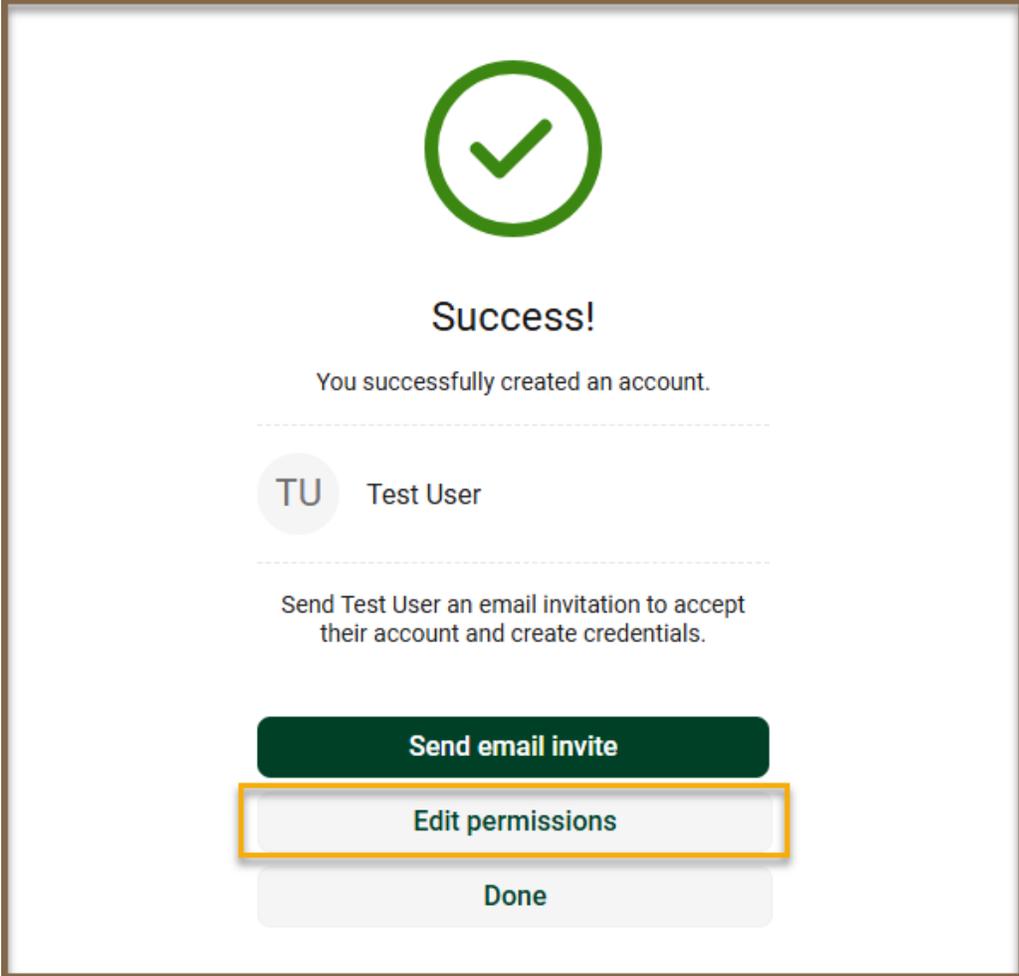


TREASURY MANAGEMENT

User Permissions

Adding User Permissions

Once accounts have been enabled, you will have the option to send a link for the new user to log in. It is highly recommended that you choose **Edit Permissions** before sending an invite.

A screenshot of a success message in a web application. At the top center is a green checkmark icon inside a circle. Below it, the word "Success!" is displayed in a bold, dark font. Underneath, a smaller line of text reads "You successfully created an account." A horizontal dashed line separates this from the user information below. On the left is a circular icon with the letters "TU" in a light gray circle, followed by the text "Test User". Another horizontal dashed line follows. Below that, the text "Send Test User an email invitation to accept their account and create credentials." is centered. At the bottom, there are three buttons stacked vertically: a dark green button with white text "Send email invite", a light gray button with dark text "Edit permissions" (which is highlighted with a yellow border), and a light gray button with dark text "Done".



Success!

You successfully created an account.

 Test User

Send Test User an email invitation to accept their account and create credentials.

[Send email invite](#)

[Edit permissions](#)

[Done](#)

TREASURY MANAGEMENT

User Permissions

General Permissions

Use the **Set Permissions** option to give the user overall permissions for the products associated with your Online Banking Site. This will also determine which accounts the user can be given product features and permissions for.

Once a permission/product is enabled the window will expand giving you an option to refine what the user is capable of (this includes transaction limits).

Note: Some permissions have an "i" in the upper-right-hand-corner. Clicking this will give a detailed explanation of what each permission does.

Permissions

Set Test User's user permissions and adjust account level permissions as needed.

[Set permissions](#)

Search accounts

ACCOUNT	ACCESS
Com Ckg 0001 x5987	<input checked="" type="checkbox"/> >
Penn Const 6823 x6823	<input checked="" type="checkbox"/> >
Penn Project 8745 x8745	<input checked="" type="checkbox"/> >

[See more](#)

TREASURY MANAGEMENT

ACH Permissions

- **View ACH:** User can view ACH Transactions/batches.
- **Daily ACH limit:** Maximum amount that the user can initiate per day.
- **Initiate ACH:** User can send ACH transactions/batches to the financial institution for processing.
- **Full ACH control:** User can take multiple actions within a batch without requiring action from second user.
- **Edit/Create ACH Control:** User can create and modify ACH batches.
- **Import recipients:** User can upload a fixed-position, CSV, or tab-delimited file into a batch which can only contain transaction items.
- **Upload ACH file:** User can upload ACH transactions.
- **Batch delete:** User can remove a single ACH batch or multiple ACH batches.
- **Restricted batch access:** User can create and view restricted batches/categories which are marked restricted at the time of entry or during edit.

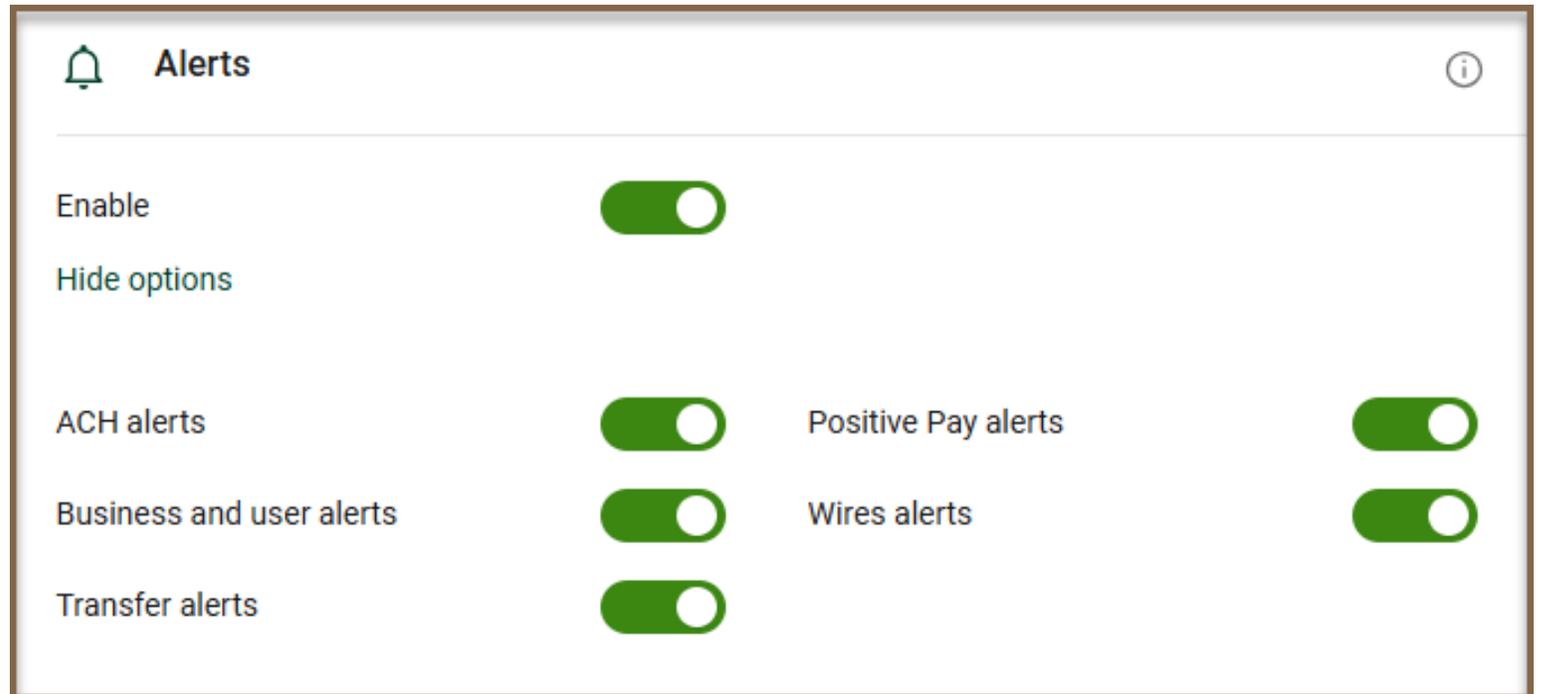
The screenshot shows the 'ACH' configuration page. At the top, there is a refresh icon and an information icon. The page is divided into sections by dashed lines. The first section contains 'Enable' (checked) and 'Hide options'. The second section contains 'View ACH' (checked) with a note: 'Must be enabled to edit any other ACH permission.'. The third section contains a 'Daily ACH limit' input field with the value '\$ 1.00'. The fourth section contains 'Initiate ACH' (checked), 'Initiate same day ACH' (unchecked), and 'Full ACH control' (unchecked). The fifth section contains an 'Edit/Create ACH Control' dropdown menu with 'Full edit/create' selected. The final section contains 'Recurring ACH' (checked), 'Upload ACH file' (checked), 'Restricted batch access' (checked), 'Import recipients' (checked), and 'Batch delete' (checked).

Permission	Status
Enable	Checked
Hide options	
View ACH	Checked
Daily ACH limit	\$ 1.00
Initiate ACH	Checked
Initiate same day ACH	Unchecked
Full ACH control	Unchecked
Edit/Create ACH Control	Full edit/create
Recurring ACH	Checked
Upload ACH file	Checked
Restricted batch access	Checked
Import recipients	Checked
Batch delete	Checked

TREASURY MANAGEMENT

Alerts

- **ACH alerts:** User can set ACH alerts.
- **Positive Pay alerts:** User can set Positive Pay alerts.
- **Business and user alerts:** User can set User Management alerts.
- **Wires alerts:** User can set Wires alerts.
- **Transfer alerts:** User can set Transfer alerts.



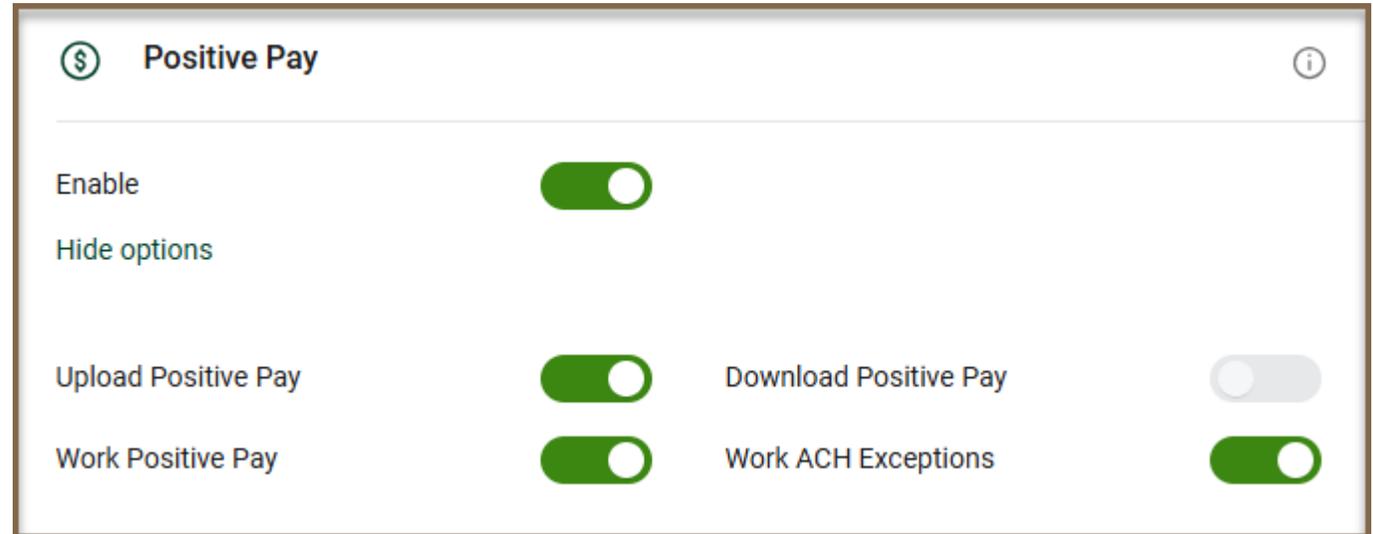
The screenshot shows the 'Alerts' settings page. At the top left is a bell icon and the title 'Alerts'. At the top right is an information icon. Below the title is a horizontal line. The settings are as follows:

Setting	Toggle
Enable	On
Hide options	Off
ACH alerts	On
Business and user alerts	On
Transfer alerts	On
Positive Pay alerts	On
Wires alerts	On

TREASURY MANAGEMENT

Positive Pay

- **Upload Positive Pay:** User can upload a Positive Pay file.
- **Download Positive Pay:** User can download the output file created by your financial institution.
- **Work Positive Pay:** User can work positive pay (check) exceptions.
- **Work ACH Exceptions:** User can decide to pay/return ACH exception items.



TREASURY MANAGEMENT

Stop Payments

- **View stop payment:** User can view the list of stop payment conditions already defined.
- **Add stop payment:** User is allowed to stop payment request additions.

Transfers

- **Transfer limit:** Maximum amount the user can send to another account per transfer.
- **Allow transfers:** User can initiate an internal funds transfer.

 Stop payments 

Enable

Hide options

View stop payment

Add stop payment

 Transfers 

Enable

Hide options

Transfer limit

\$ 9,999.00

Allow transfers 

TREASURY MANAGEMENT

Wires

- **Work with wires:** User can transfer wires.
- **Create wire templates:** User can create repetitive (aka template) wires.
- **Edit wire templates:** User can edit/modify repetitive (aka template) wires.
- **Create one-time wires:** User can create non-repetitive (aka single/one-time) wires.
- **Edit one-time wires:** User can edit/modify non-repetitive (aka single/one-time) wires.
- **Daily wire limit:** Maximum amount that the user can initiate per day.
- **Per wire limit:** Maximum amount that the user can initiate per wire.
- **Dual wire control limit:** Any wire over this amount requires a second user for approval.
- **Transmit wires:** User can transmit wires (applicable to ALL wire types, non-rep, rep, future-dated and recurring).
- **Dual wire control:** Require a second user to approve wires that are over the dual wire control limit.
- **Transmit future-dated wires:** User can transmit wires (non-rep or rep) as future-dated (i.e., effective date greater than the current day's date).

The screenshot shows a configuration page titled "Wires" with the following settings:

- Enable:** Toggle is ON (green).
- Hide options:** No toggle visible.
- Work with wires:** Toggle is ON (green). Subtext: "Must be enabled to edit any other wires permission."
- Create wire templates:** Toggle is ON (green).
- Edit wire templates:** Toggle is ON (green).
- Create one-time wires:** Toggle is ON (green).
- Edit one-time wires:** Toggle is ON (green).
- Edit recurring wires:** Toggle is OFF (grey).
- Daily wire limit:** Input field contains "\$ 999".
- Per wire limit:** Input field contains "\$ 10".
- Dual wire control limit:** Input field contains "\$ 0".
- Transmit wires:** Toggle is ON (green).
- Transmit recurring wires:** Toggle is OFF (grey).
- Dual wire control:** Toggle is ON (green).
- Transmit future-dated wires:** Toggle is ON (green).

TREASURY MANAGEMENT

Account Level Permissions

- Once you have set the general permissions, click on the **User's Name** and click on each account to set the permissions for that specific account.

Invite User

- After all permissions have been set you can invite the user. This will prompt an email with an enrollment link where the new user will set up their username and password.

< Test User

Permissions

Permissions

Set Test User's user permissions and adjust account level permissions as needed.

[Set permissions](#)

ACCOUNT	ACCESS
Com Ckg 0001 x5987	<input checked="" type="checkbox"/> >
Penn Const 6823 x6823	<input checked="" type="checkbox"/> >
Penn Project 8745 x8745	<input checked="" type="checkbox"/> >

[See more](#)



Test User's account is pending. Invite them to complete set-up of their account.

[Invite](#)