# ONLINE BANKING ADMINISTRATOR GUIDE

This guide will walk you through the process of creating and maintaining access for your company's users. All steps outlined in this guide are completed by the Company Online Banking Adminstrator. Please contact us at 888-896-2577 with any questions.

wheatland bank
DIVISION OF GLACIER BANK

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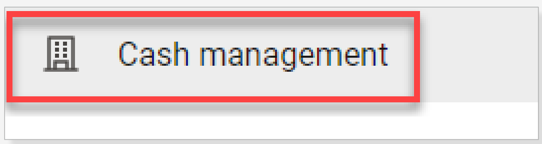
# Logging into Online Banking

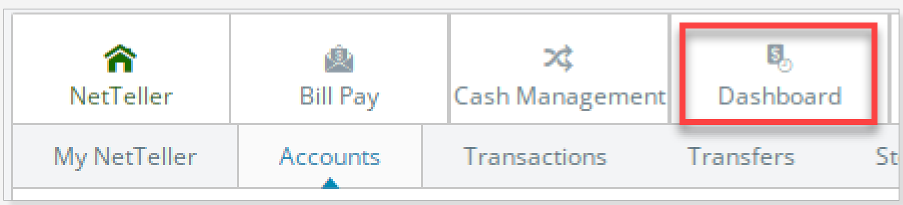
When you first log into Online Banking, you will be in our new online banking system. We have a helpful Online Banking User Guide to help you navigate the new system.

You will complete most of the basic online banking functions in the updated online banking system. These include viewing account and transaction information (balances, statements, stop payments, check order) along with making transfers between your accounts.

When you are ready to conduct your Bill Pay or other Cash Management transactions, click the **Cash management** option in the left pane of the new online banking system. This will take you into the prior system. All the functionality is the same as it was before.



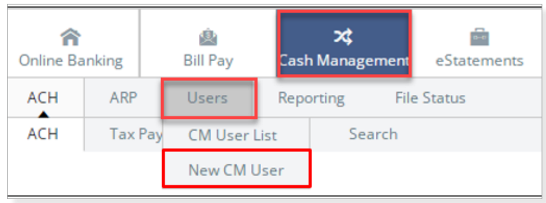

When you are ready to switch back to the new online banking system, click the **Dashboard** button in the top row.



# Add New Online Banking User

## Step 1

In Online Banking, click **Cash Management > Users > New CM User**.

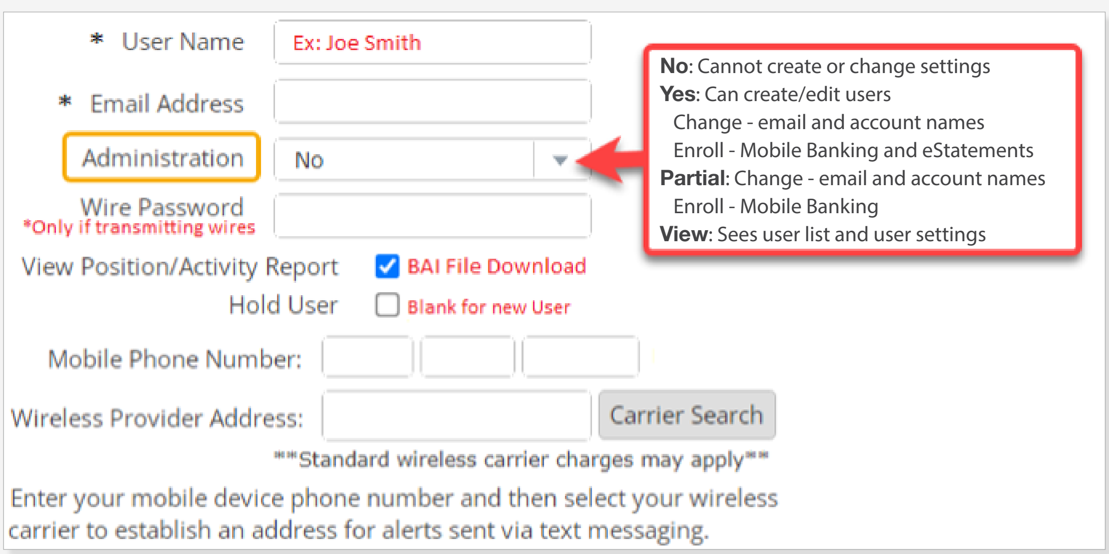



## Step 2

Complete the **Cash User Settings**.

- **User Name** – Enter the user's Full Name (First and Last name).
- **Administration** – Assign the level of authority a user has regarding making changes for a company. This access should be limited.
  - **No** – User cannot create or edit users or change settings.
  - **Yes** – User can create and edit users, change company email address and account nicknames and register company for Mobile Banking and Electronic Statements.
  - **Partial** – User can change company email address, account nicknames and register company for Mobile Banking. User cannot create or edit users or enroll the company in Electronic Statements.
  - **View** – User can view existing User Settings. The user cannot create or edit users or change other Online Banking settings.
- **Wire Password** – For transmitting outgoing domestic wires.

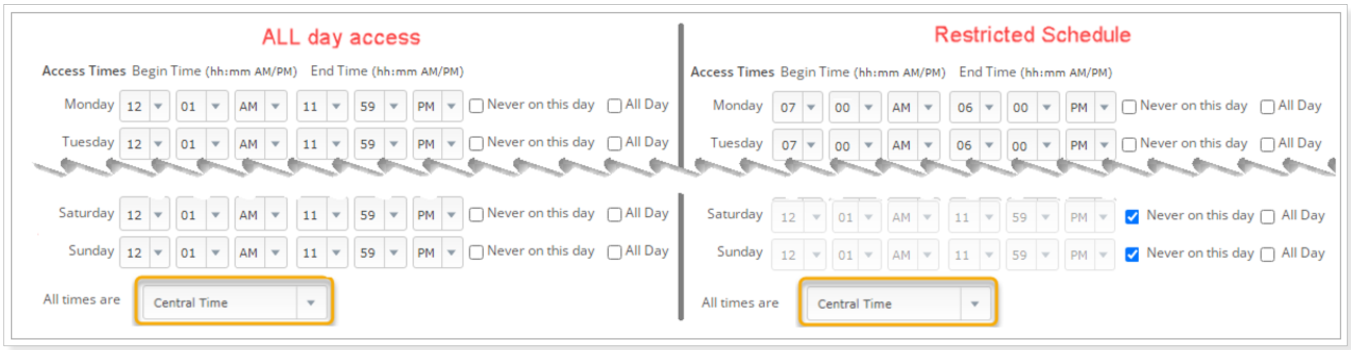
  ⚠ ***Note:** This is a four-digit numerical password.*
- **View Position/Activity Report** – To access BIA Download file (if applicable).
- **Hold User** – Prevents the user from having online access. Leave blank for new user.
- **Mobile Phone Number** – For alerts sent via text messaging.
- **Wireless Provider Address** – Wireless carrier for Mobile Phone Number. Click **Carrier Search** if needed.



## Step 3

Edit the daily **Access Times** to indicate which days and times the user can access Online Banking.
**Skip** this section if you wish to allow **ALL day access**.

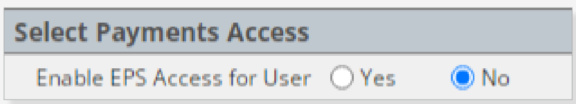
**Online Security:** Limiting online access to match the user's work schedule can enhance security and protect online information from *external threats* during unusual or unnecessary hours.




⚠ ***Note:** Update to your local Time Zone.*

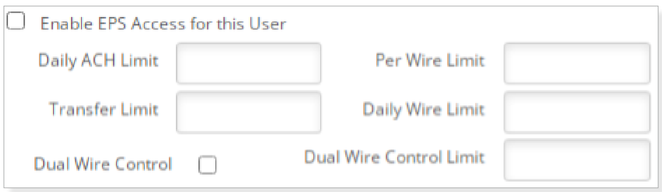
## Step 4

Select Payments Access is our Remote Deposit Capture and Payment Services solution. Select **Yes** to **Enable EPS Access for this User** if the user will scan checks or schedule payments.




## Step 5

Enter amounts in the appropriate limit fields for this user, up to your Company Maximum Limit.




- **Daily ACH Limit** – Maximum amount the user can initiate in ACH transactions per day.
- **Transfer Limit** – Maximum amount the user can transfer between viewable Glacier Family of Banks accounts.
- **Per Wire Limit** – Maximum amount the user can initiate per wire.
- **Daily Wire Limit** – Maximum amount the user can initiate per day for all wire transfers.
- **Dual Wire Control** – Requires two users to transmit a wire.

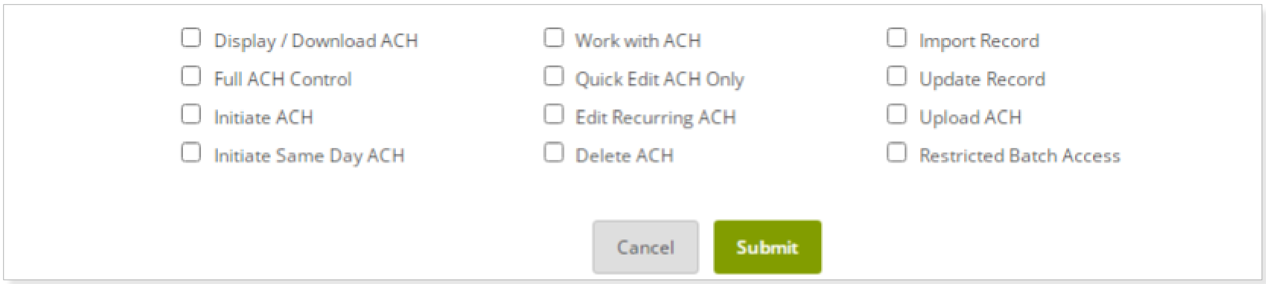
**Online Security:** Utilizing **Dual Wire Control** enhances security against *external threats*.
⚠ ***Note:** Dual control is highly recommended and may be required by the bank.*

- **Dual Wire Control Limit** – If Dual Wire Control is enabled, any wire over this amount will require a second user to transmit the wire.

  ⚠ ***Note:** Highly recommend leaving **Dual Wire Control Limit*** blank *($0) to require dual action on all wires.*

# Step 6

Check the box(es) to enable the applicable **ACH Entitlements** for this user. Refer to the ACH Entitlement Scenarios section of this guide to view various scenarios for a new user. After checking all applicable entitlements, click **Submit** at the bottom of the screen.




- **Display/Download ACH** – View ACH batches and download batch information in PDF or NACHA format.
- **Full ACH Control** – Determines if a user can perform multiple actions within a batch without requiring action from a second user. This entitlement will allow the user to initiate a one-time or recurring ACH transaction.
  - **Unchecked** – A second user will need to initiate a batch.
  - **Checked** – The user creating/editing the batch can also initiate the batch.

**Online Security:** Utilizing **Full ACH Control** enhances security against *external threats*.
⚠ ***Note:*** *Full ACH control is highly recommended and may be required by the bank.*

- **Initiate ACH** – Sends an ACH batch to the bank for processing.
- **Initiate Same Day ACH** – Sends an ACH batch to the bank for Same Day processing if submitted before 2 pm Mountain Time. *Additional fee may apply.

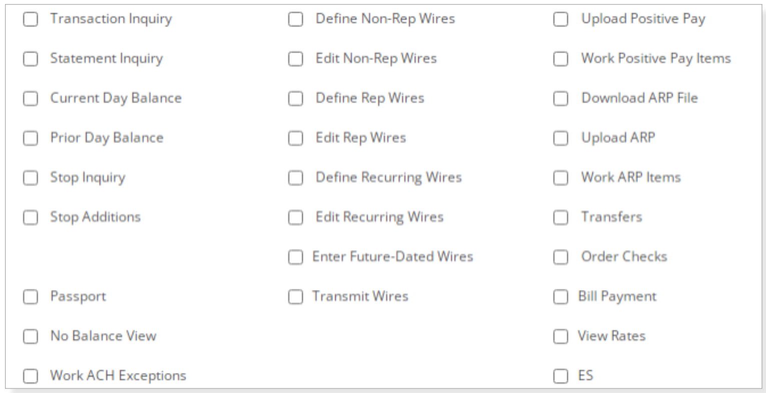
  ⚠ ***Note:*** *User must have Initiate ACH selected.*
- **Work with ACH** – Create and modify ACH batches.
- **Upload ACH** – Upload a NACHA formatted file produced from an accounting software.
- **Delete ACH** – Delete an ACH batch.

  ⚠ ***Note:*** *Deleted batches cannot be restored.*
- **Quick Edit ACH Only** – User can only edit transaction amounts.

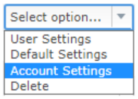
  ⚠ ***Note:*** *Only Work with ACH or Quick Edit ACH Only can be selected, not both.*
- **Edit Recurring ACH** – Create and modify recurring ACH batches based on a selected frequency.
- **CM Reports** – View various transaction reports for account(s) and time frames. Save reports to pull the report at any time without having to reenter search criteria information.
- **Import Record** – Upload a fixed-position, CSV or tab-delimited file. The file can only contain transaction items, no header or footer information.
- **Update Record** – Updates only the dollar amount of transactions within a batch by uploading a fixed-position, CSV or tab-delimited file.
- **Restricted Batch Access** – Create and view restricted batches/categories.

# Step 7

The next screen shows the **User Entitlements**. Refer to the User Entitlement Scenarios section of this guide to view the entitlements to select for a new user in various scenarios.




⚠ ***Note:** If returned to the CM User List, locate the new user and select Default Settings to access User Entitlement fields.*




- **Transaction Inquiry** – View account transactions.
- **Statement Inquiry** – View statement activity.
- **Current Day Balance** – View the current day balance information.
- **Prior Day Balance** – View the prior day balance information.
- **Stop Inquiry** – View stop payment on the account.
- **Stop Additions** – Add a stop payment request on the account.
- **Passport** – N/A, not utilized.
- **No Balance View** – Restricts the user's view of any account balances while viewing transactions.

  ⚠ ***Note:** This right will also need to be checked in the Account Entitlements screen for each applicable account.*
- **Work ACH Exceptions** – Work ACH Positive Pay exception items.
- **Define Non-Rep Wires** – Create non-repetitive wire transfers.
- **Edit Non-Rep Wires** – Edit non-repetitive wire transfers.
- **Define Rep Wires** – Create repetitive wire transfers.
- **Edit Rep Wires** – Edit repetitive wire transfers.
- **Define Recurring Wires** – Create recurring wire.
- **Edit Recurring Wires** – Edit recurring wires.
- **Enter Future-Dated Wires** – Initiate a wire with a future date up to 14 days in advance.
- **Transmit Wires** – Transmit wire transfers to the bank for processing.
- **Upload Positive Pay** – N/A, not utilized.
- **Work Positive Pay Items** – N/A, not utilized.
- **Download ARP File** – Download an Account Reconciliation/Positive Pay file (i.e. Cleared Checks, Outstanding Checks).
- **Upload ARP** – Upload an Account Reconciliate/ Positive Pay file to report checks issued.
- **Work ARP Items** – Work Account Reconciliation/ Positive Pay items (i.e. suspicious checks).
- **Transfers** – Schedule funds transfer between viewable Glacier Family of Banks accounts.

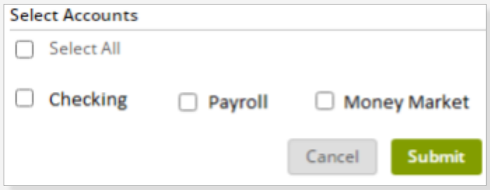
  ⚠ ***Note:** Further restrictions on whether the user can transfer from or to an account are defined at the account level.*
- **Order Checks** – N/A, not utilized.
- **Bill Payment** – Pay bills through the bank's Bill Pay system.

  ⚠ ***Note:** Refer to the Enable User Bill Pay Access section of this guide for additional rights.*
- **View Rates** – N/A, not utilized.
- **ES** – N/A, not utilized.

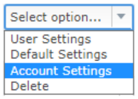
# Step 8

The accounts available for this Company are listed in the **Select Accounts** section of this screen. After checking all applicable entitlements, click **Submit** at the bottom of the screen and you will be returned to the CM User List displaying all users.

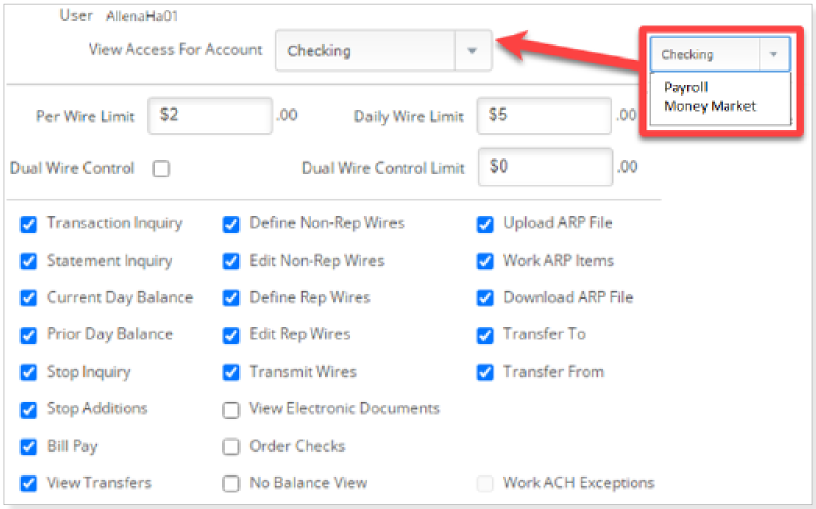
⚠ ***Note:** If you check more than one account, you will further define the entitlements for each account on the next screen in the **Account Settings**.*



# Step 9




By default, all User Entitlements selected on the previous screen are applied to each account. If there is a need to customize or restrict access for a certain account, locate the new user in the list and, from the **Select option…** drop-down, select **Account Settings** to adjust the **Account Entitlements** as needed. These entitlements are all the things the user *could do* on a *specific account*. Refer to previous sections of this guide for field details. After reviewing the entitlements for each account, click **Submit** at the bottom of the screen.




- **View Access For Account** – Select the account from the drop-down list.
- **Wire Limits & Dual Wire Control** – These fields default from the maximum limits set up on the **Wire Transfer Initiation** section.
  - o Change the limits to $0.00 to remove the user's access to initiate a wire on the selected account.
  - o Remove the check from the Dual Wire Control box to disable dual control. Change the amount in the Dual Wire Control Limit to set the maximum amount that the user can initiate a wire without requiring dual control.
- **View Electronic Documents** – If enrolled in eStatements, user can view eStatement and check images for each account selected.
- **No Balance View** – Restricts the user's view of account balances for each selected account.
- **Transfer To/From** – If user has transfer rights enabled, box is checked to allow them to transfer to and from this account. Uncheck to restrict.
- Check/uncheck the box(es) to enable/disable the entitlements for this user for the selected account.
- Repeat these steps for each account in the drop-down list.

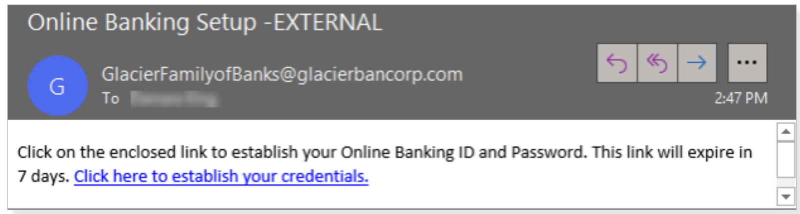
# Step 10

After clicking **Submit**, you are directed back to the **CM User List** screen. Click **Send** to notify the new user about their new online banking access.

## Automated New User Email

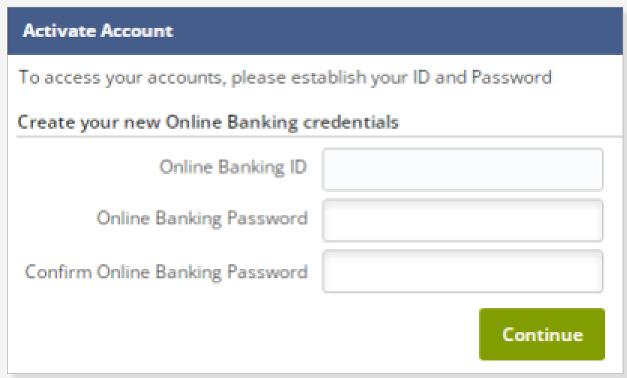
### Step 1

The user will receive an email containing a link to establish their credentials.




### Step 2

The user will be prompted to enter an **Online Banking ID** and **Password** and complete other first-time login prompts.



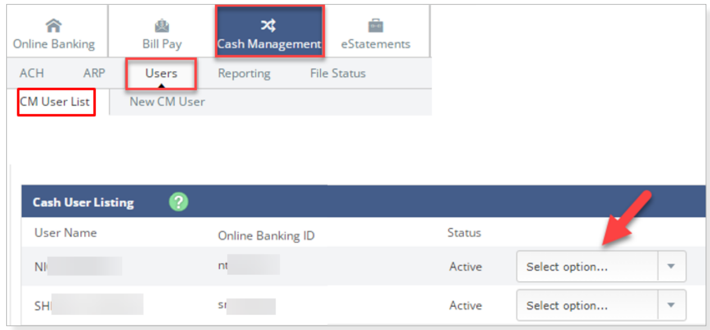

## New User Instructions

The following best practices information is helpful to communicate to new users:

To protect your online access:

- **USER IDs and PASSWORDS** should include letters, numbers and special characters. Example: $unnyD@y$9
  - o Avoid using your email, name, or business name as part of your ID.
  - o Avoid reusing IDs and passwords from other websites that you access. Keep credentials unique.
- **SECURITY TOKEN** must be registered within 15 days. This app will provide a random 6-digit code for each login.
  - o Download VIP Access from your smart phone's apps library.
- **IP RESTRICT** may be utilized by your company, which allows users to only login from authorized internet addresses.
  - o If your address is not recognized, you will receive the error *"Attempting to login from an unknown source."*
  - o Work with your Admin or bank to get your IP address added to the authorized list.
- **BE CAUTIOUS** of unsolicited emails with files or links requesting you to update personal or login information.
  - o Call your bank to verify if unexpected correspondence is legitimate.

## Edit User Online Banking Access




### Step 1

In Online Banking, click **Cash Management > Users > CM User List**.

### Step 2

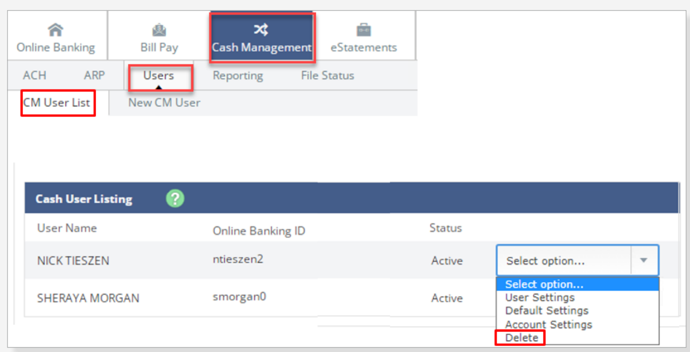
From **Select option…** choose the settings you wish to edit.

- **User Settings** – Name, email address, passwords, mobile number, Time/Day schedule, limits and ACH rights
- **Default Settings** – Viewing, transfer, stop payment, bill payment access and accessible accounts
- **Account Settings** – Access rights allowed per account

### Step 3

After changes are applied, click **Submit**.

## Disable or Delete User Online Banking Access



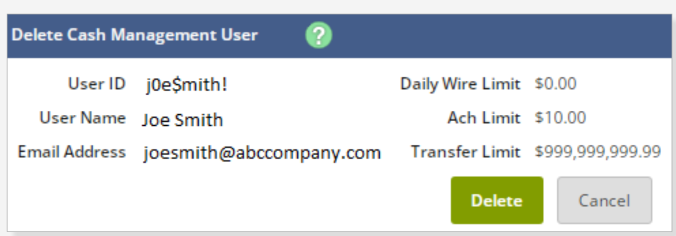

### Step 1

In Online Banking, click **Cash Management > Users > CM User List > Delete**.

### Step 2

In the next screen, click **Delete** to confirm deletion.

⚠ ***Note:*** *If the user has access to [Bill Pay]() or [EPS SmartPay Remote Deposit]() access, delete the user from those systems.*

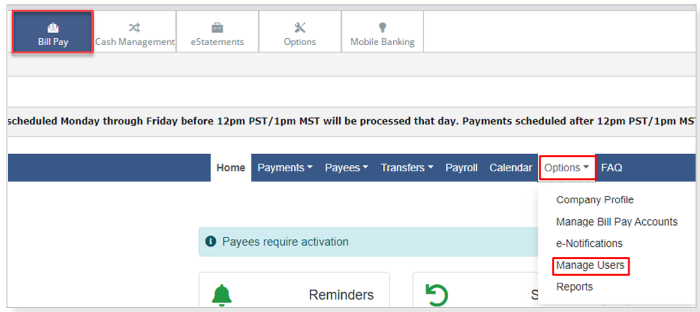


# Enable User Bill Pay Access

⚠ ***Note:** The new user must first log in to Online Banking and complete the Bill Pay Enrollment prior to the Administrator setting up Bill Pay rights.*

## Step 1

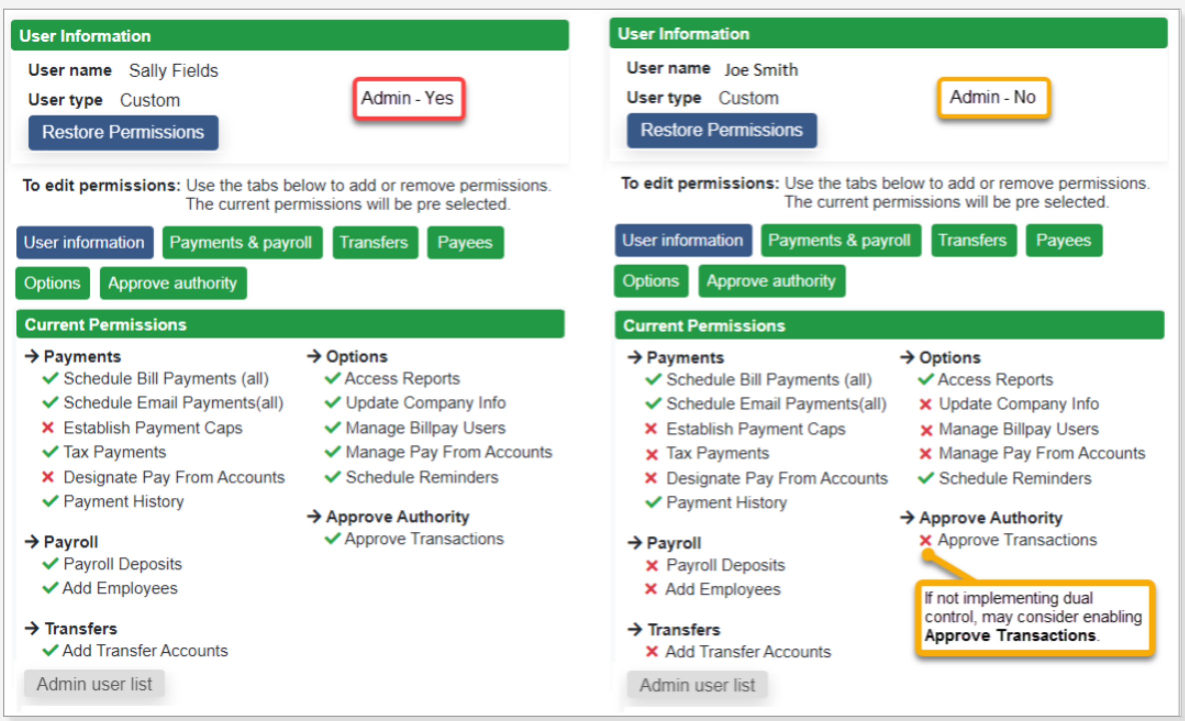
In Online Banking, click **Bill Pay > Options > Manage Users**.




## Step 2

The **Current Permissions** section of the **User Information** screen displays the default permissions for the user. Users that have not been designated as an Administrator will have limited access. Additional access can be granted as needed. Refer to the Bill Pay Permission Detail section of this guide to view the entitlement descriptions.

- **Administrator** – Payments will process without delay.
- **Non-Administrator** – Payments will need secondary approval unless Approve Transactions is enabled under Approve Authority.




## Step 3

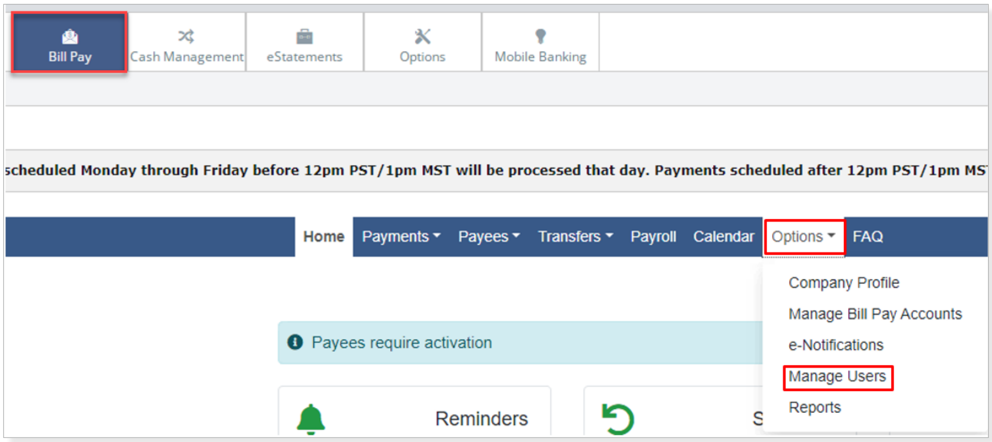
Click the corresponding tab to edit the Permission settings. Refer to the Bill Pay Permission Detail section of this guide for detailed description of each permission.

Click **Save** after editing the Permissions.

# Edit User Bill Pay Access

## Step 1

In Online Banking, click **Bill Pay > Options > Manage Users**.
Answer your **Security Question**.

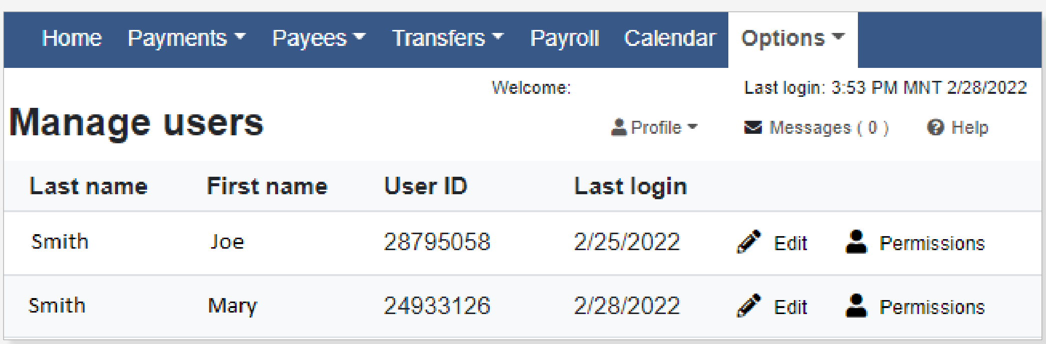



## Step 2

Select one of the following:

- **Edit** – Change name, User ID, email, mobile phone.
- **Permissions** – Change access rights. Refer to the Bill Pay Permission Detail section of this guide for Permission definitions.

Make edits and click **Save**.

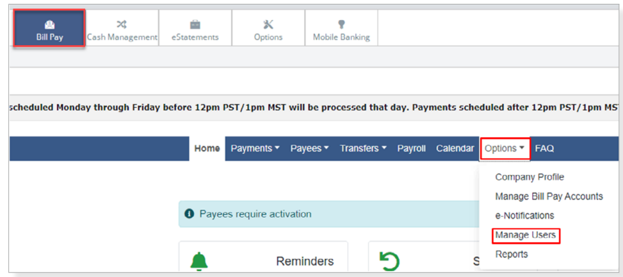


## Unlock a Bill Pay User

### Step 1

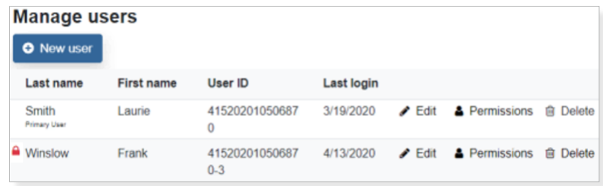
In Online Banking, click **Bill Pay > Options > Manage Users**.

Answer your **Security Question**.



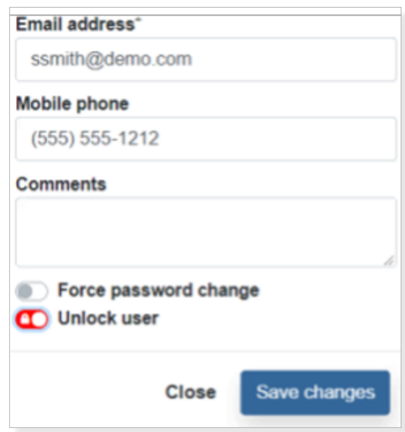

### Step 2

Select **Edit** next to the individual's name that shows the **red padlock**.




### Step 3

On the bottom of the Edit user screen, click on **Unlock User**, then click **Save changes**.

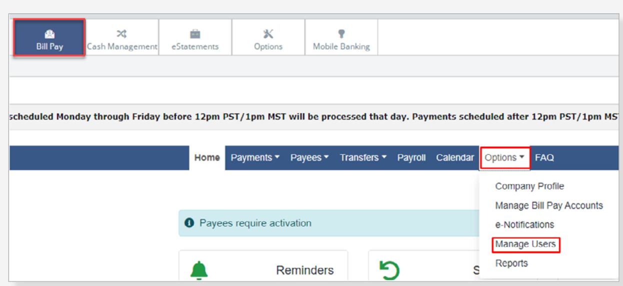



## Disable or Delete User Bill Pay Access

### Step 1

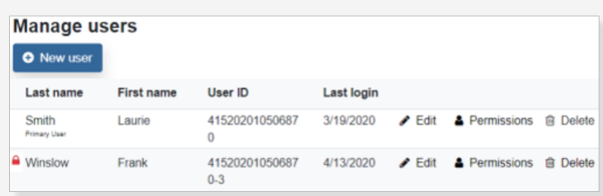
In Online Banking, click **Bill Pay > Options > Manage Users**.

Answer your **Security Question**.




### Step 2

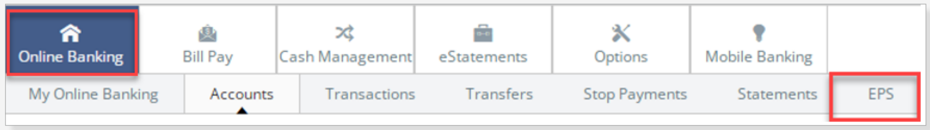
Select **Delete** next to the individual's name in the list.



# Enable User EPS SmartPay User Access

## Step 1

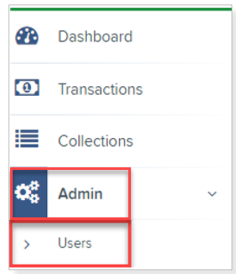
In Online Banking, click **EPS**.




## Step 2

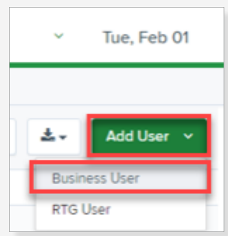
In the new screen, click **Admin > Users** in the left menu.

⚠ ***Note:*** *If* ***Admin*** *is not an option in this screen, contact the bank.*




## Step 3

Click **Add User > Business User** in the right side of the screen.

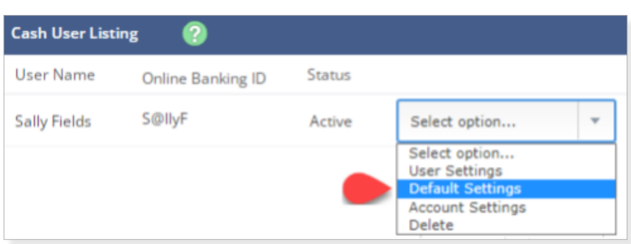



## Step 4

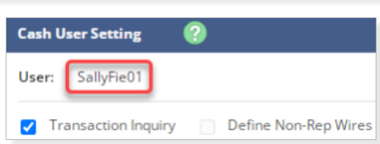
Complete the **Add User Settings** section.

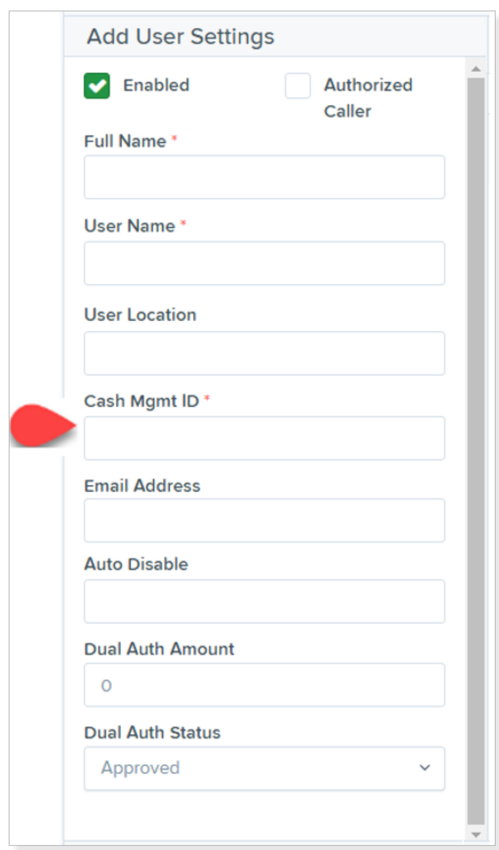
- **Enabled** – If checked, user is Enabled.
- **Full Name** – The full name of the user (first and last).
- **User Name** – The user's name for logging in to EPS.
  - o Best practice is to use the same User Name as their Online Banking User Name.
- **Cash Mgmt ID** – The Online Banking User.

  ⚠ ***Note:*** *This field must match the User in the* ***Default Settings*** *screen located in Online Banking under Cash Management > Users > CM User List > Default Settings.*




- **Email Address** – Email address for the user.

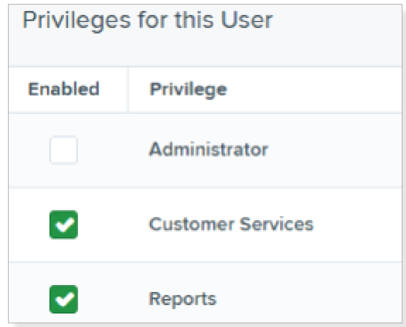


## Step 5

Select the **Privileges for this User**, then click **Add**.

- **Administrator** – Only enable to set user as an Administrator.
- **Customer Services** – Allows user to process transactions.
- **Reports** – Allows user to pull reports.




## Step 6

The **Roles** and **Locations** sections are now displayed.

- Click the **arrow** next to each section to expand ∨ or collapse ∧ and see available options.

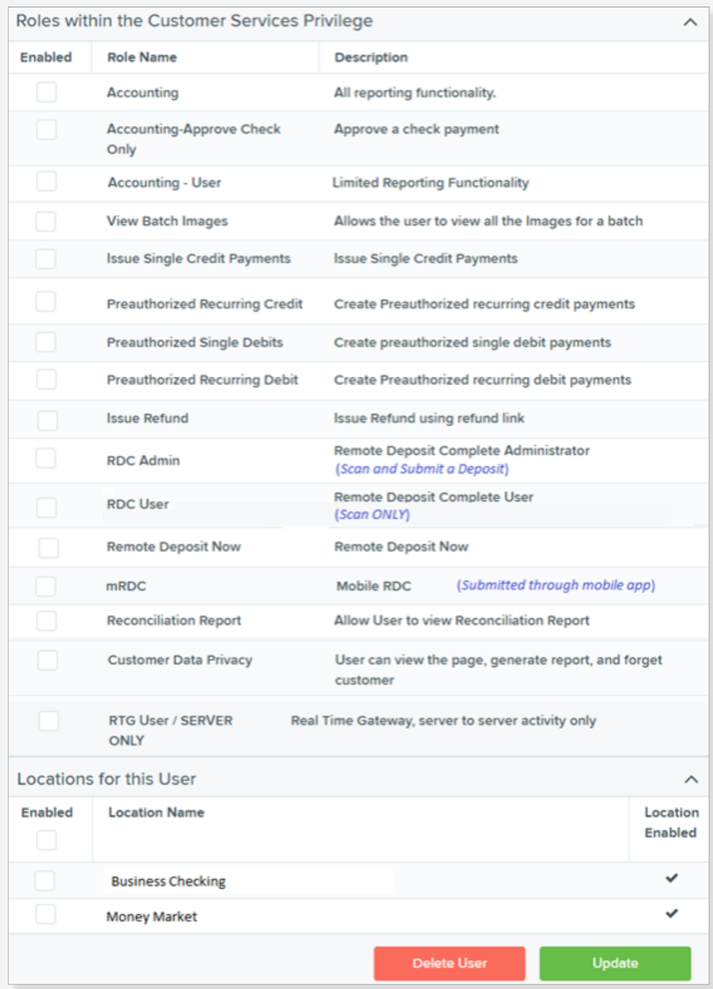
⚠ ***Note:** Administrators will only be able to expand Roles in which the Privilege is enabled for the company.*

- Check the **Enabled** box for roles (features) the user will access.
- Check the **Enabled** box for locations (accounts) the user will access.

⚠ ***Note:** Check the box under **Enabled** to turn on all accounts or select each one individually.*

Refer to the [EPS SmartPay User Scenarios] section of this guide to view the entitlements to select for a new user in various scenarios.

Select **Update** to finish assigning roles and locations for this user.



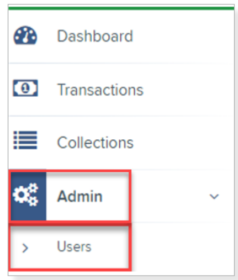
# Edit User EPS SmartPay Access

## Step 1

In Online Banking, click **EPS**.

In the new screen, click **Admin > Users** in the left menu.

⚠ ***Note:*** *If* ***Admin*** *is not an option in this screen, contact the bank.*




## Step 2

Click **Edit** next to the user.

Change any of the **Update User Settings**, **Privileges for this User**, **Roles** and **Locations for this User** sections.

Click **Update**.

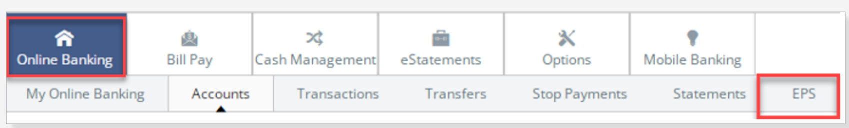
⚠ ***Note:*** *The email address field is in the Update User Settings Section.*

| View | Edit | User Name | Full Name |
|---|---|---|---|
| | | 1st Guest 1 | 1st Bank Guest 1 |
| | | 1st Guest 2 | 1st Bank Guest 2 |
| | | 1st Guest 3 | 1st Bank Guest 3 |
| | | 1st Guest 4 | 1st Bank Guest 4 |
| | | 1st Guest 5 | 1st Bank Guest 5 |

# Disable or Delete User EPS SmartPay Access

## Step 1

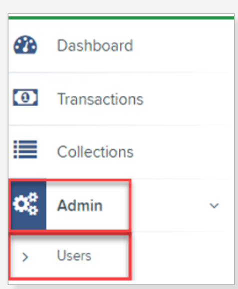
In Online Banking, click **EPS**.




## Step 2

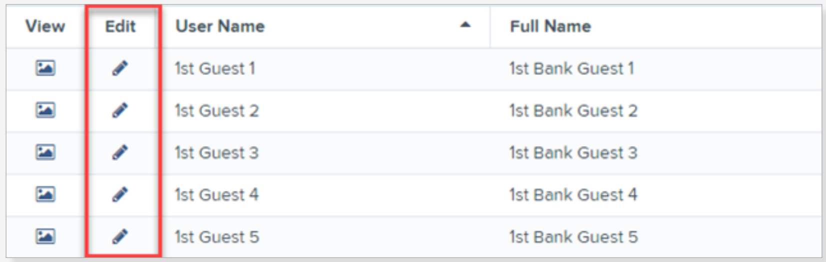
In the new screen, click **Admin > Users** in the left menu.

⚠ ***Note:*** *If Admin is not an option in this screen, contact the bank.*



## Step 3

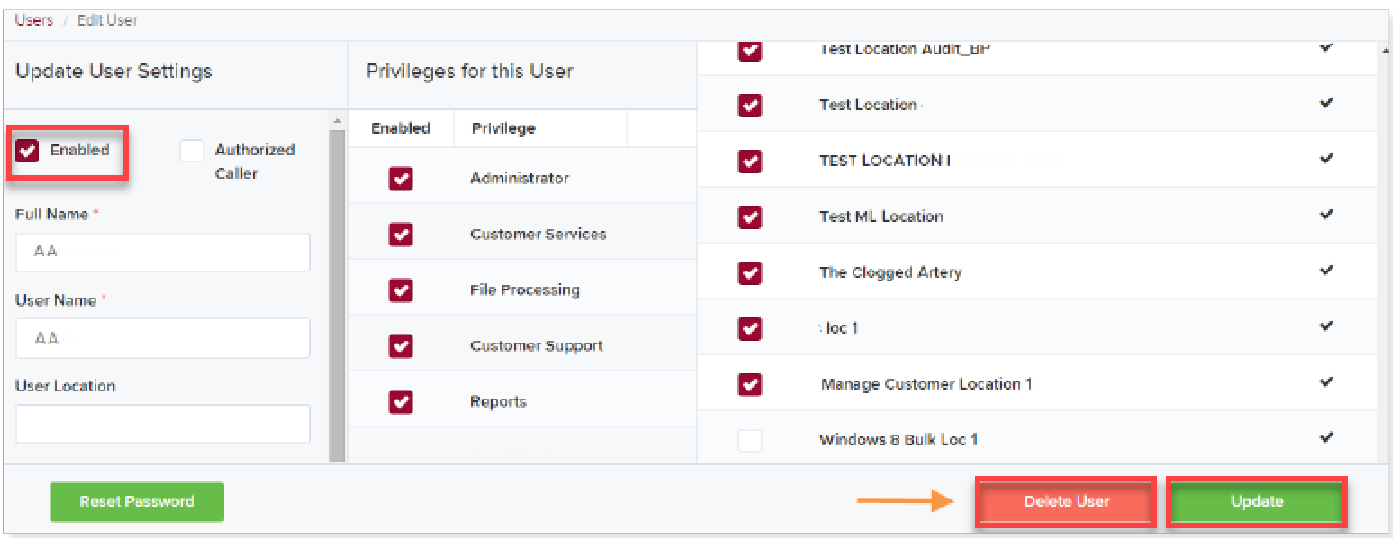
Click **Edit** next to the user.




## Step 4

Complete the following steps:

- **Disable User** – Uncheck the **Enabled** box in the **Update User Settings** section to disable the user. Click **Update** to save the changes.
- **Delete User** – Click **Delete User**. Click **Yes** when the confirmation screen appears.



## Cutoff Time for Transaction Processing

The cutoff times for our electronic services are listed below. Contact the bank if you have any questions regarding these cutoff times. All times are Mountain Time.

- **ACH** – 5:00 pm MT
- **Same Day ACH** – 2:00 pm MT
- **Bill Pay** – 1:00 pm MT
- **Wire Transfer** – 4:15 pm MT

## ACH Entitlement Scenarios

The following indicate the entitlements to select for a new user in various scenarios:

### Scenario 1 – Full Control

**Single User processing ACH transactions:**

(Processing payroll or collecting payments)

| | | | |
|---|---|---|---|
| ☑ Display / Download ACH | ☑ Work with ACH | ☐ Quick Edit ACH Only | ☐ Import Record |
| ☑ Full ACH Control | ☐ Upload ACH | | ☐ Update Record |
| ☑ Initiate ACH | ☑ Delete ACH | | ☐ Restricted Batch Access |
| ☑ Initiate Same Day ACH | | | |

### Scenario 2 – Dual Control

**Two users processing ACH transactions:**

(User enters / Owner initiates payroll)

| | | | |
|---|---|---|---|
| ☑ Display / Download ACH | ☑ Work with ACH | ☐ Quick Edit ACH Only | ☐ Import Record |
| ☐ Full ACH Control | ☐ Upload ACH | | ☐ Update Record |
| ☑ Initiate ACH | ☑ Delete ACH | | ☐ Restricted Batch Access |
| ☑ Initiate Same Day ACH | | | |

### Scenario 3 – Using Accounting Software to produce file:

| | | | |
|---|---|---|---|
| ☑ Display / Download ACH | ☑ Work with ACH | ☐ Quick Edit ACH Only | ☑ Import Record |
| ☑ Full ACH Control | ☑ Upload ACH | | ☑ Update Record |
| ☑ Initiate ACH | ☑ Delete ACH | | ☐ Restricted Batch Access |
| ☑ Initiate Same Day ACH | | | |

### Scenario 4 – Only allowed to enter/update payroll:

| | | | |
|---|---|---|---|
| ☑ Display / Download ACH | ☑ Work with ACH | ☐ Quick Edit ACH Only | ☐ Import Record |
| ☐ Full ACH Control | ☑ Upload ACH | | ☐ Update Record |
| ☐ Initiate ACH | ☑ Delete ACH | | ☐ Restricted Batch Access |
| ☐ Initiate Same Day ACH | | | |

### Scenario 5 – User who only approves batches:

| | | | |
|---|---|---|---|
| ☑ Display / Download ACH | ☐ Work with ACH | ☐ Quick Edit ACH Only | ☐ Import Record |
| ☐ Full ACH Control | ☐ Upload ACH | | ☐ Update Record |
| ☑ Initiate ACH | ☐ Delete ACH | | ☐ Restricted Batch Access |
| ☑ Initiate Same Day ACH | | | |

### Scenario 6 – User who only enters payroll amounts:

| | | | |
|---|---|---|---|
| ☑ Display / Download ACH | ☐ Work with ACH | ☑ Quick Edit ACH Only | ☐ Import Record |
| ☐ Full ACH Control | ☐ Upload ACH | | ☐ Update Record |
| ☐ Initiate ACH | ☐ Delete ACH | | ☐ Restricted Batch Access |
| ☐ Initiate Same Day ACH | | | |

## Online Banking Entitlement Scenarios

The following indicate the entitlements to select for a new user in various scenarios:

**Scenario 1**
**Full access to accounts:**

| | | |
|---|---|---|
| ☑ Transaction Inquiry | ☐ Define Non-Rep Wires | ☐ Upload Positive Pay |
| ☑ Statement Inquiry | ☐ Edit Non-Rep Wires | ☐ Work Positive Pay Items |
| ☑ Current Day Balance | ☐ Define Rep Wires | ☐ Download ARP File |
| ☑ Prior Day Balance | ☐ Edit Rep Wires | ☐ Upload ARP |
| ☑ Stop Inquiry | ☐ Transmit Wires | ☐ Work ARP Items |
| ☑ Stop Additions | ☑ Bill Payment | ☑ Transfers |
| | ☐ View Rates | ☐ Order Checks |
| ☐ Passport | ☐ ES | |
| ☐ No Balance View | | |
| ☐ Work ACH Exceptions | | |

**Scenario 2**
**Create and transmit wire transfers:**

| | | |
|---|---|---|
| ☐ Transaction Inquiry | ☑ Define Non-Rep Wires | ☐ Upload Positive Pay |
| ☐ Statement Inquiry | ☑ Edit Non-Rep Wires | ☐ Work Positive Pay Items |
| ☐ Current Day Balance | ☑ Define Rep Wires | ☐ Download ARP File |
| ☐ Prior Day Balance | ☑ Edit Rep Wires | ☐ Upload ARP |
| ☐ Stop Inquiry | ☑ Transmit Wires | ☐ Work ARP Items |
| ☐ Stop Additions | ☐ Bill Payment | ☐ Transfers |
| | ☐ View Rates | ☐ Order Checks |
| ☐ Passport | ☐ ES | |
| ☐ No Balance View | | |
| ☐ Work ACH Exceptions | | |

**Scenario 3**
**Access to transactions only:**

| | | |
|---|---|---|
| ☑ Transaction Inquiry | ☐ Define Non-Rep Wires | ☐ Upload Positive Pay |
| ☑ Statement Inquiry | ☐ Edit Non-Rep Wires | ☐ Work Positive Pay Items |
| ☑ Current Day Balance | ☐ Define Rep Wires | ☐ Download ARP File |
| ☑ Prior Day Balance | ☐ Edit Rep Wires | ☐ Upload ARP |
| ☑ Stop Inquiry | ☐ Transmit Wires | ☐ Work ARP Items |
| ☐ Stop Additions | ☐ Bill Payment | ☐ Transfers |
| | ☐ View Rates | ☐ Order Checks |
| ☐ Passport | ☐ ES | |
| ☐ No Balance View | | |
| ☐ Work ACH Exceptions | | |

**Scenario 4**
**Positive Pay access (must have account level access too):**

| | | |
|---|---|---|
| ☐ Transaction Inquiry | ☐ Define Non-Rep Wires | ☐ Upload Positive Pay |
| ☐ Statement Inquiry | ☐ Edit Non-Rep Wires | ☐ Work Positive Pay Items |
| ☐ Current Day Balance | ☐ Define Rep Wires | ☑ Download ARP File |
| ☐ Prior Day Balance | ☐ Edit Rep Wires | ☑ Upload ARP |
| ☐ Stop Inquiry | ☐ Transmit Wires | ☑ Work ARP Items |
| ☐ Stop Additions | ☐ Bill Payment | ☐ Transfers |
| | ☐ View Rates | ☐ Order Checks |
| ☐ Passport | ☐ ES | |
| ☐ No Balance View | | |
| ☑ Work ACH Exceptions | | |

# EPS SmartPay User Scenarios

The following indicate the entitlements to select for a a new user in various scenarios:

### Scenario 1 Deposit Admin

Review reports and view deposits.

Roles within the Customer Services Privilege

| Enabled | Role Name | Description |
|---|---|---|
| ☑ | Accounting | All reporting functionality. |
| ☐ | Accounting-Approve Check Only | Approve a check payment |
| ☐ | Accounting - User | Limited Reporting Functionality |
| ☑ | View Batch Images | Allows the user to view all the Images for a batch |
| ☐ | RDC Admin | Remote Deposit Complete Administrator (*Scan and Submit a Deposit*) |
| ☐ | RDC User | Remote Deposit Complete User (*Scan ONLY*) |
| ☐ | Reconciliation Report | Allow User to view Reconciliation Report |

### Scenario 2 Scanner

Scan and submit deposits, view reports.

Roles within the Customer Services Privilege

| Enabled | Role Name | Description |
|---|---|---|
| ☑ | Accounting | All reporting functionality. |
| ☐ | Accounting-Approve Check Only | Approve a check payment |
| ☐ | Accounting - User | Limited Reporting Functionality |
| ☑ | View Batch Images | Allows the user to view all the Images for a batch |
| ☑ | RDC Admin | Remote Deposit Complete Administrator (*Scan and Submit a Deposit*) |
| ☐ | RDC User | Remote Deposit Complete User (*Scan ONLY*) |
| ☑ | Reconciliation Report | Allow User to view Reconciliation Report |

### Scenario 3 ACH

Allows user to process ACH transactions.

Roles within the Customer Services Privilege

| Enabled | Role Name | Description |
|---|---|---|
| ☑ | Accounting | All reporting functionality. |
| ☐ | Accounting-Approve Check Only | Approve a check payment |
| ☐ | Accounting - User | Limited Reporting Functionality |
| ☑ | Issue Single Credit Payments | Issue Single Credit Payments |
| ☑ | Preauthorized Recurring Credit | Create Preauthorized recurring credit payments |
| ☑ | Preauthorized Single Debits | Create preauthorized single debit payments |
| ☑ | Preauthorized Recurring Debit | Create Preauthorized recurring debit payments |
| ☑ | Issue Refund | Issue Refund using refund link |

# Bill Pay Permission Detail

The information in this section details all of the entitlements that are available for users using the Bill Pay system. Refer to the Enable User Bill Pay Access section of this guide to grant entitlements.

**Payments & Payroll**

- **Schedule Bill Payments** – Users can schedule payments to “all” payees unless settings are changed to “specific” payees.
- **Schedule Email Payments** – Users can schedule payments to “all” email payees unless settings are changed to “specific” email payees.
  ⚠ ***Note:*** *Email Payees receive payments directly deposited into their bank accounts.*
- **Establish Payment Caps** – No limits on payment amounts.
  To restrict amount authority for a user, select and designate maximum payment amount.
  ⚠ ***Note:*** *Payment cap can be applied to “all” or “specific” payees.*
- **Tax Payments** – Access link to Electronic Federal Tax Payment Systems (EFTPS).
- **Designate Pay From Accounts** – Payments can be issued from all company accounts.
  To restrict accounts the user can make payments from, select this right and designate accounts.
- **Payment History** – Search and view payment history.
- **Payroll Deposits** – Schedule and process payroll deposits (Click plus (+) to grant access, minus (-) to remove access).
- **Add Employees** – Enter and edit employees within payroll (Click plus (+) to grant access, minus (-) to remove access).

**Transfers**

- **Add Transfer Accounts** – Create a new transfer account.
- **Schedule Transfer** – “all” transfer accounts available to schedule transfers for, unless this is changed to “specific” transfer accounts.
- **Establish transfer caps** – No limits on transfer amounts.
  To restrict transfer amount authority for a user, select this right and designate transfer cap amount.
  ⚠ ***Note:*** *Transfer cap can be applied to “all” or “specific” transfers.*
- **Transfer history** – Search and view payment history.

**Payees**

- **Manage Payees** – Enter and update payee information.

**Options**

- **Access Reports** – Search and view reports such as Payments Processed, Payment Changes, Payments Stopped, Payees Added, Transfers Processed.
- **Update Company Info** – Dual signatures can be turned on/off on the Company Profile page.
- **Manage Bill Pay Users** – Edit individual’s user rights.
  ⚠ ***Note:*** *High Risk – Recommend only assigning this right to owners or managers.*
- **Manage Pay From Accounts** – Add, edit or delete new Pay From Accounts.

**Schedule Reminders** – Set custom reminders.

**Approve Authority** – Only Administrators have access to Approve Transactions by default.

# **Troubleshooting** Login Errors

If the user encounters login errors, collect the **Information Message** that is displayed on their screen and refer to the appropriate resolution below and on the following pages.

## Invalid Online Banking ID or Password

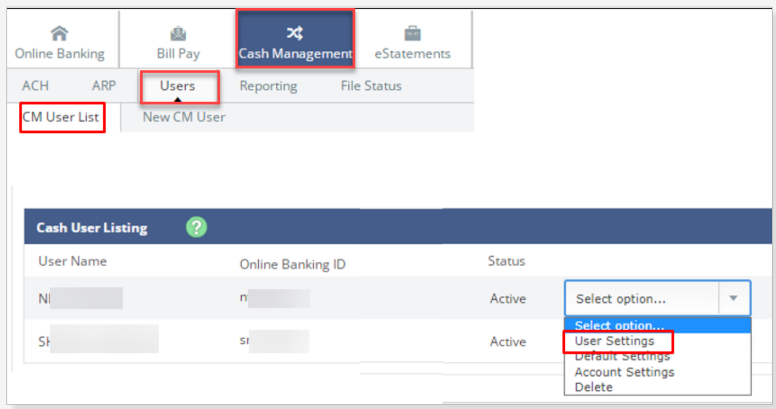
| **Information Message:** | Invalid Online Banking ID or Password |
|---|---|

**Resolution:**

- Confirm they are typing their correct **ID.**
- Verify the user Status is **Locked.**
- Provide a temporary password. (*A temporary password can still be provided if they are in Active status.)

### Step 1

In Online Banking, click **Cash Management > Users > CM User List > Select options... > User Settings**.

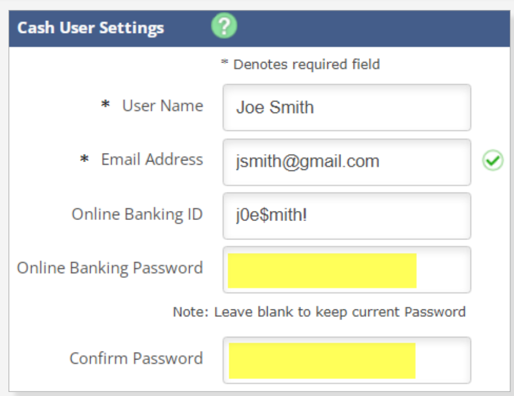



### Step 2

Type in a new password in the highlighted password fields. Then scroll to the bottom and click **Submit**.

The user's Status will update to **Reset**. Provide the temporary password to the user.

They will not be able to reuse any of their last 4 passwords when prompted to personalize their password.



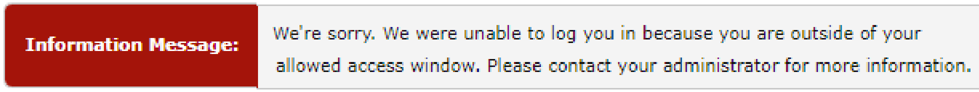

## Attempting to Login from Unknown Source

| **Information Message:** | Attempting to login from unknown source. |
|---|---|

**Resolution:**

- Collect the IP address from that user's computer. The IP address can be collected from: http://www.whatismyip.com Sample IP Address: 69.134.15.47
- Contact the bank to request the new IP address be added to the authorized address list.

# Outside of Your Allowed Access Window



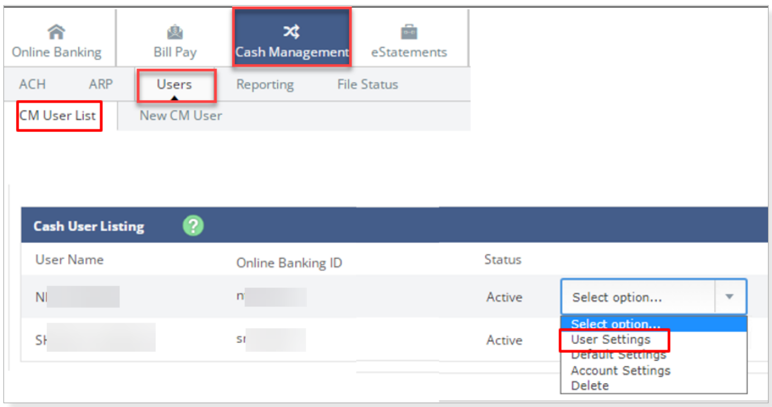

**Resolution:**

Review user's login schedule; adjust as needed.

**Online Security:** We recommend expanding hours to better match the user's login needs rather than allowing All Day hours. This security feature protects online information from external threats during unusual or unnecessary hours.

## Step 1

In Online Banking, click **Cash Management > Users > CM User List > Select options... > User Settings**.




## Step 2

Edit the daily **Access Times**, then scroll to the bottom and click **Submit**.

⚠ ***Note:*** *Make sure the correct time zone is selected.*

Example: If this user attempts logging in at 7:58 am or on a Saturday/Sunday, they would receive the login error.