Mechanics Bank

Business Online Banking

User Administration Guide

Table of Contents

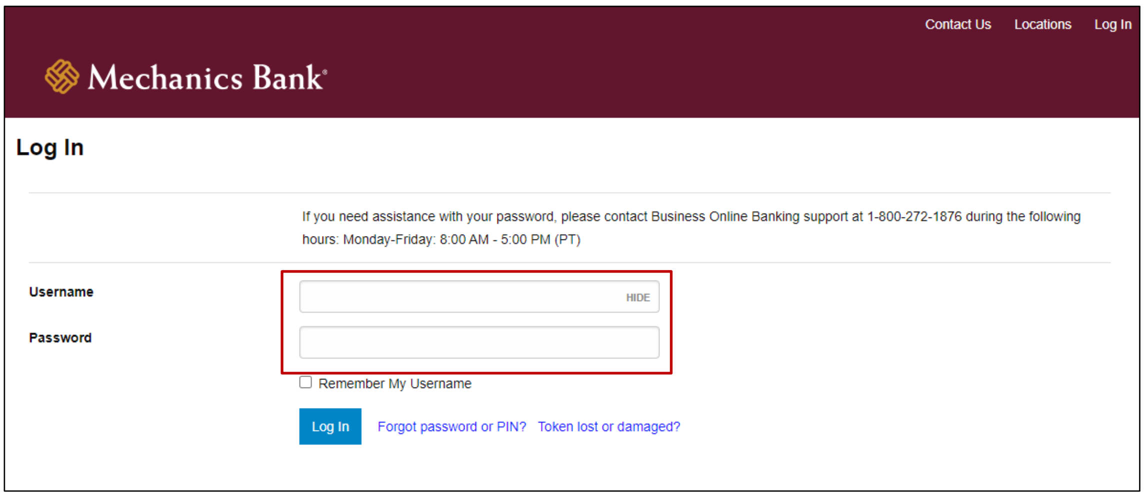
Launching Business Online Banking ... 3
Adding a New User ... 4
Assigning Template Access ... 10
  ACH Transfer Template Access ... 10
  Wire Transfer Template Access ... 11
Template Approval ... 12
  ACH Template Approval ... 12
  Wire Template Approval ... 13
Deleting a User ... 14
Changing a User ... 16
Security Level/Role Assignment Guide ... 17

Launching Business Online Banking

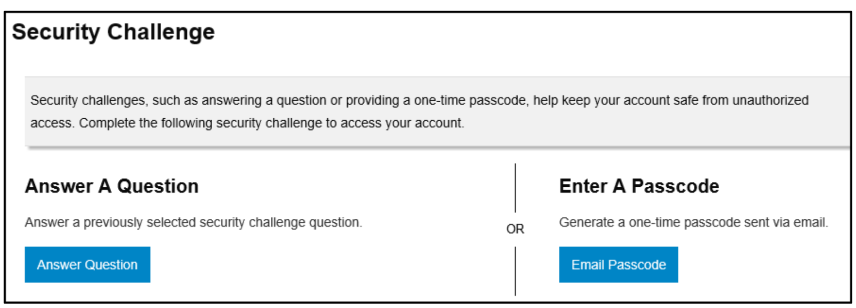
- Access our website www.mechanicsbank.com to log in to Business Online Banking
- On the right side of the page, select **Log in** then choose **Business Online Banking** from the menu options
- On the **Log In** page enter your **Username** and **Password**

  ☞ **Note:** *Security token users ONLY*- your password should be a combination of the number generated from your security token plus your 4-digit PIN number.
- Click **Log In**

  ☞ **Note:** Security token users will see a **Site Verification** box and will need to validate the verification code in order to proceed.



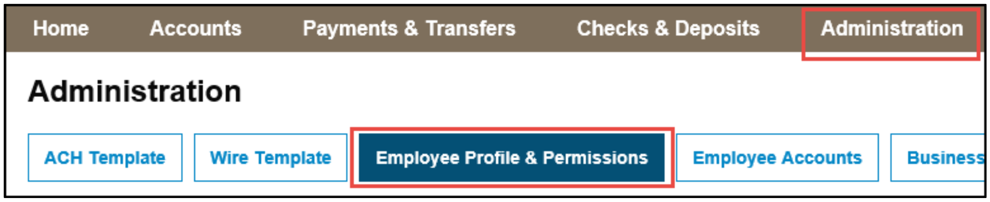
- You may be prompted with a **Security Challenge**; complete the Security Challenge in order to continue the log in process by either answering a security challenge question or by entering a one-time passcode received via email



This guide was established to assist Business Online Banking Administrators with User Administration rights; Adding, Changing or Deleting access rights for employees with lower security levels. **The Administrative options you see with your User ID and Password are based on your own security levels and the services your company has been approved for through Business Online Banking; you may not see all of the fields described in this guide**.

Adding a New User

- From the **Administration** menu, select **Employee Profile & Permissions**

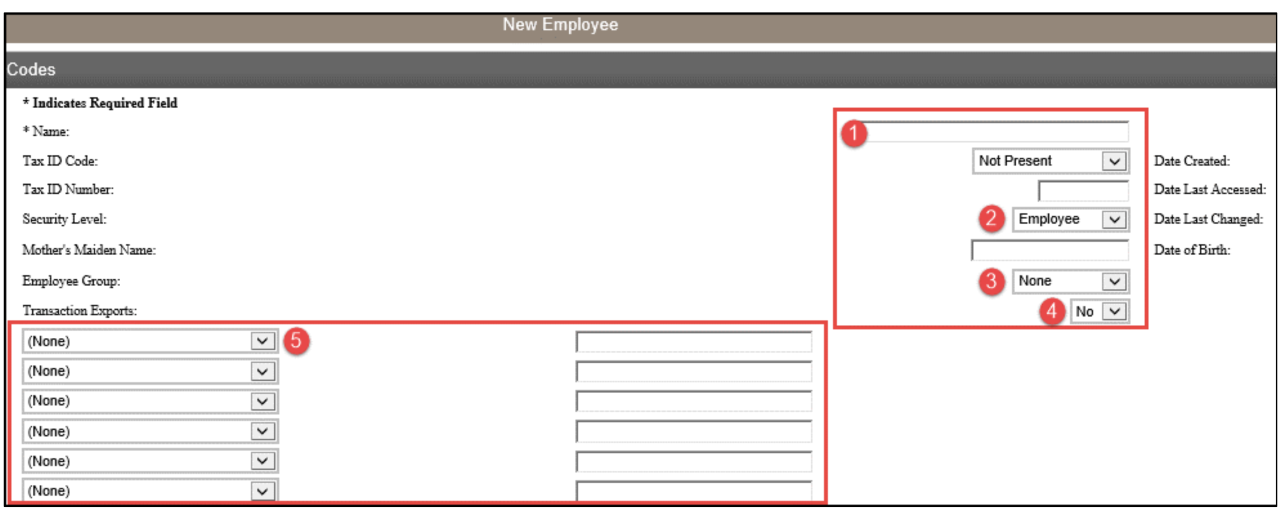


- From the **Select User Criteria** menu, select **New Employee** and then click **Submit**

☞ **Note:** When adding a new employee, complete setup by clicking "Finish". Leaving new employee setup incorrectly may result in error, leaving the record non-editable for a period of time.

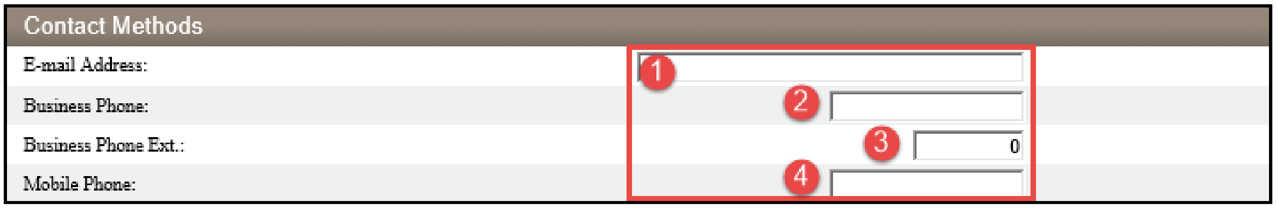
- **Codes** section:
  1. **Name:** Enter the users first and last name
  2. **Security Level:** Select the desired Security Level for the user – Employee, Supervisor, or Administrator *(Refer to the Role Assignment Guide section)*

     ☞ **Note:** You can only add a user with a lower security level then your own.
  3. **Employee Group:** Select the desired Employee Group that you would like the user to be classified under; if Employee Groups have been established
  4. **Transaction Exports:** Select Yes to allow the user access to export transactions and account information to an external application *(e.g. Intuits QuickBooks or Microsoft Excel, etc.)*; or if you do not want to allow access select No
  5. **Additional Fields:** Can be used to enter additional identifying information for the user; select an option from the drop down menu and then type the related information in the corresponding field to the right

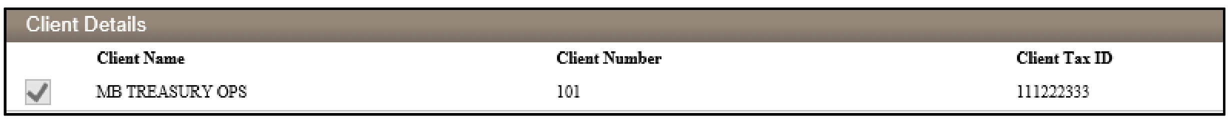


- **Contact Methods** section:
  1. **E-mail Address:** Enter the users email address

     ☞ **Note:** Must enter a valid email address in order for the user to be able to utilize the Forgot Password/PIN function.
  2. **Business Phone:** Enter the users business phone number
  3. **Business Phone Ext:** Enter the users business phone extension
  4. **Mobile Phone:** Enter the users mobile phone number



- **Client Details** section: Skip this section; defaults to the primary Company information



- **Security** section:
  1. **Username:** Enter a unique username

     ☞ **Note:** The username is case sensitive and should be 6 to 12 characters with no special characters.
  2. **Change Password:** Click the link to create and confirm a temporary password for the user; click **Submit** when finished, to return to the previous page

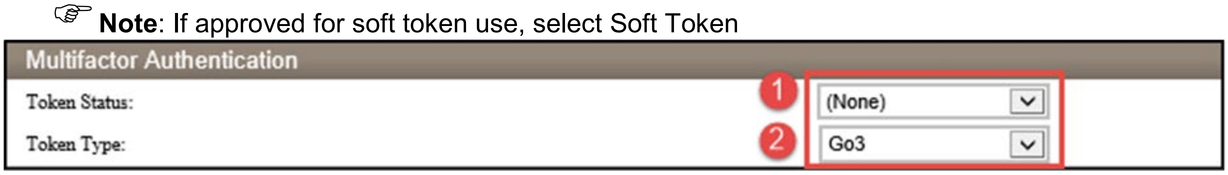
     ☞ **Note:** Password must be 9 to 17 characters and contain at least one upper case alpha (letter), one lower case alpha (letter), one numeric (number), one special character and is case sensitive. Also, cannot contain the word Fiserv or Password.
  3. **PIN:** Leave blank

     ☞ **Note:** User creates their own PIN when registering their token, if applicable *(for Security Token users ONLY).*

- **Multifactor Authentication** section *(for Security Token users ONLY)*:
  1. **Token Status:** Select Pending Enablement

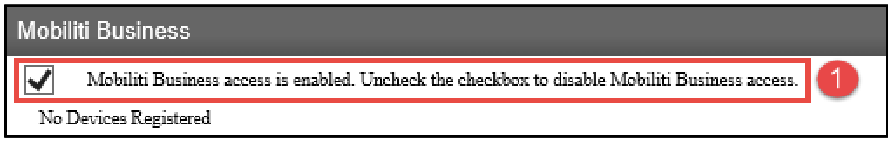
     ☞ **Note:** Select None for <u>non-security token users</u>
  2. **Token Type:** Select Go3

     ☞ **Note**: If approved for soft token use, select Soft Token



- **Mobiliti Business** section:
  1. Check the box to allow the user access to Mobile Banking services

     ☞ **Note:** ONLY for clients who have Mobile Banking services enabled.



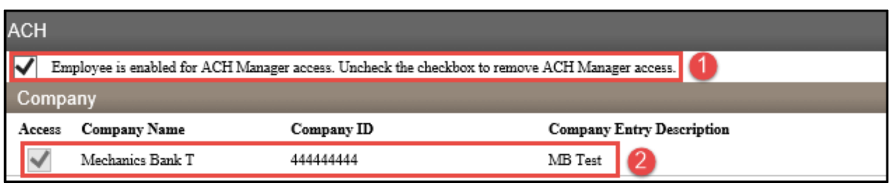
- **Role Assignment** section:
  1. **Role Name:** Select the appropriate Role for the user from the drop down menu

     ☞ **Note:** Role Name selected should correspond with the Security Level previously selected for the user.

- **ACH** section:
  1. Check the box to allow the user access to ACH Origination services

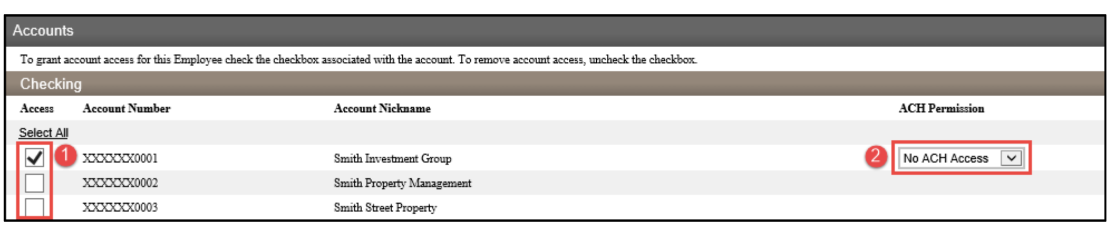
     ☞ **Note:** If the user needs to be tied to multiple ACH Companies, or if the user should NOT be set up with the dual control requirement for ACH Origination, you must contact the Bank for assistance.

  2. **Company:** Skip this section; defaults to the primary Company information

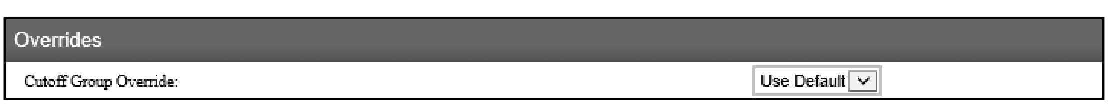


- **Accounts** section:
  1. **Access:** Check the box next to the account(s) that you wish the user to have access to through Business Online Banking
  2. **ACH Permission:** Select the applicable ACH Origination access next to the account(s)

     ☞ **Note:** ONLY for clients who have subscribed to the ACH service.

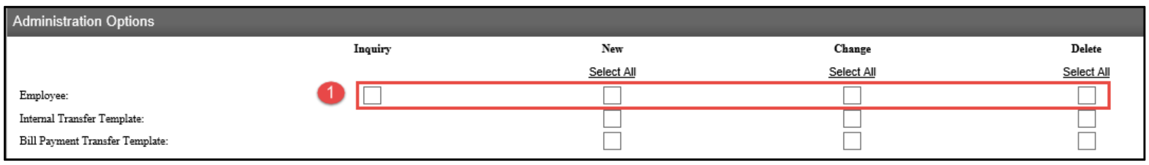


- **Overrides** section: Skip this section; leave at Use Default



- **Administration Options** section:
  1. **Employee:** Check the boxes to allow the user to Inquire, Add, Change or Delete other users on the Business Online Banking system with lower security levels than their own; if you do not want to allow access leave the boxes unchecked

     ☞ **Note:** Only users with a Security Level of Administrator or above, will be able to use the Employee administration function.
  2. **Internal Transfer Template:** Option not currently in use
  3. **Bill Payment Transfer Template:** Option not currently in use



- **Approval Options** section:
  1. **Review Internal Transfers:** Select Yes to require an approval by another user prior to the internal transfer being submitted to the Bank for processing; or if you do not want to require an approval select No
  2. **Approve Transfers:** Select Yes if you want to allow the user to be able to approve internal transfers initiated by other online users; or if you do not want the user to be able to approve transfers select No

     ☞ **Note:** Users set up with a Security Level of Employee cannot be granted approval rights.

- **Funds Transfer Options** section:
  1. **Inquire Transfers:** Select Yes to allow the user access to inquire on internal (or bill pay) fund transfers; or if you do not want the user to have access select No
  2. **Initiate Transfers:** Select Yes to allow the user access to initiate internal (or bill pay) fund transfers; or if you do not want the user to have access select No
  3. **Review Bill Payment Transfers:** Option not currently in use

- **Bill Payments** section: Skip; option not currently in use

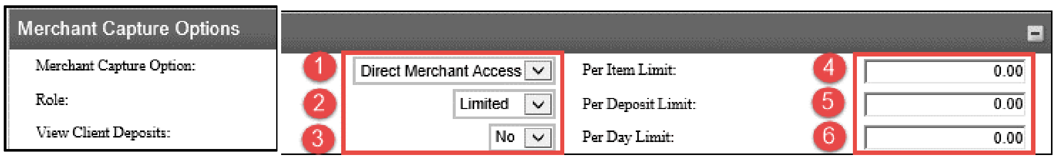
  ☞ **Note:** To grant a user access to the Bill Pay service, see Funder Transfer Options section AND Interface Specification section.

- **Merchant Capture Options** section:
  1. **Merchant Capture Option:** Select Yes to allow the user access to Merchant Capture (Remote Deposit Capture); or if you do not want the user to have access select No

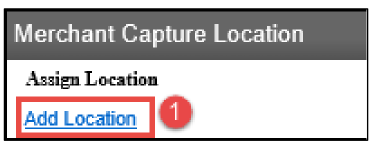
  ☞ **Note:** ONLY for clients who have subscribed to the Merchant Capture (Remote Deposit Capture) service.
  2. **Role:** Select Approver to allow the user to scan, view, approve and submit deposits; or select Limited to allow the user to scan deposits only

3. **View Client Deposits:** Select Yes to allow the user to view deposits within the Merchant Capture (Remote Deposit Capture) application; or if you do not want the user to have access select No
4. **Per Item Limit:** Enter the maximum dollar amount you will allow the user to deposit per item if less than the limits established for the Company
5. **Per Deposit Limit:** Enter the maximum dollar amount you will allow the user to deposit per deposit if less than the limits established for the Company
6. **Per Day Limit:** Enter the maximum dollar amount you will allow the user to deposit per day if less than the limits established for the Company

☞ **Note:** The user will not be authorized to exceed the limits established for the Company.



- **Merchant Capture Location** section:
  1. **Assign Location:** Click Add Location to select and assign a location to the user if applicable

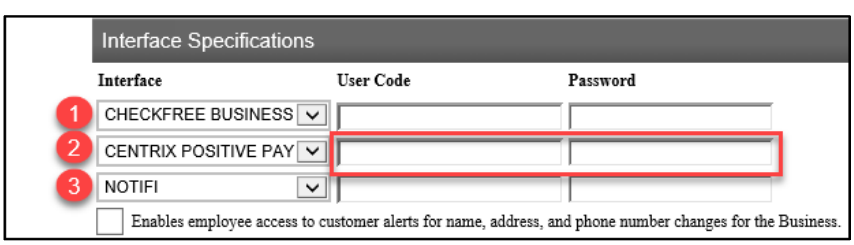


- **Stop Payments** section:
  1. **Inquiry:** Select Yes to allow the user access to inquire on existing stop payments; or if you do not want the user to have access select No
  2. **New:** Select Yes to allow the user access to place new stop payments online; or if you do not want the user to have access select No

- **Interface Specifications** section:
  1. Select **Checkfree Business** from Interface drop down menu to allow user access to Business Bill Pay (leave User Code and Password fields blank); or if you do not want the user to have access leave at None

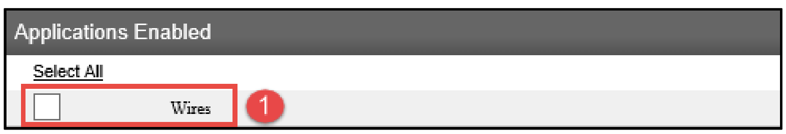
     ☞ **Note:** ONLY for clients who have subscribed to the Business Bill Pay service.
  2. Select **Centrix Positive Pay** from the Interface drop down menu to allow the user access to Centrix Positive Pay; user must first be set up in the Centrix system (enter the User Code and Password that was created for the user in Centrix)

     ☞ **Note:** ONLY for clients who have subscribed to the Centrix Positive Pay service.
  3. Select **Notifi** to allow user access to the Alerts function (user will be able to manage alerts; i.e. transaction based alerts, security alerts, etc.)

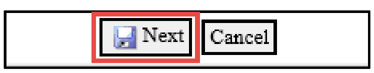


- **Electronic Documents** section:
    1. **Document:** Check the boxes next to the document type to allow the user access to view the applicable document online

- **Wires** section: Skip this section; unless you are enrolled in the Wire Manager application
    1. Check the box to grant the user access ONLY if you are enrolled in the Wire Manager application; otherwise leave the box unchecked



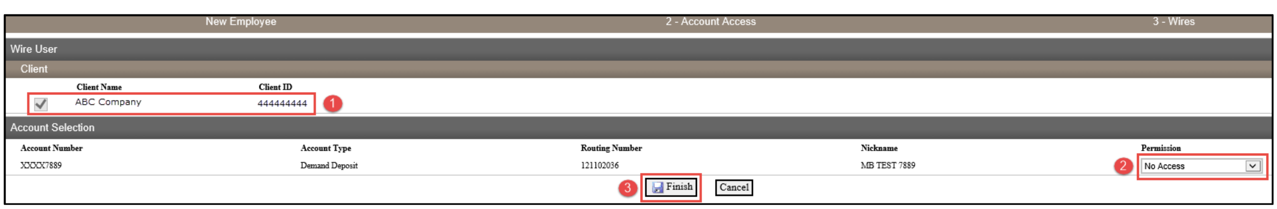
- Click **Next** to continue



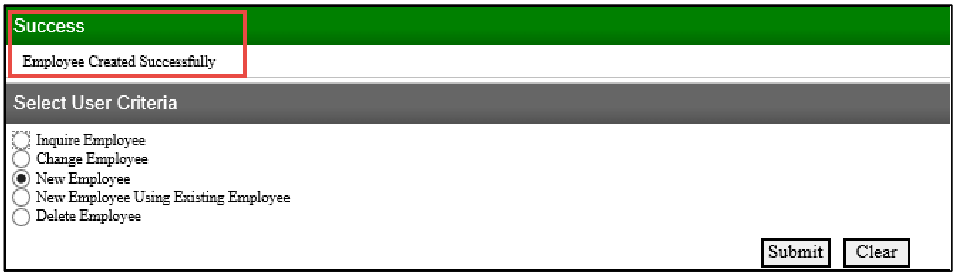
- After the system has completed the process of adding the accounts to the user and saving the users profile, click **Finish**
- If you checked the **Wires** box for access to the Wire Manager application, then click **Next** instead to continue to the Wire User screen
    1. **Company:** Skip this section; defaults to the primary Company information

       ☞ **Note:** If the user needs to be tied to multiple Wire Companies, or if the user should NOT be set up with the dual control requirement for Wire Origination, you must contact the Bank for assistance.
    2. **Wire Permission:** Select the applicable Wire Origination access next to the account(s)

       ☞ **Note:** ONLY for clients who have subscribed to the Wire service.
    3. Click **Finish**



- A confirmation message will display; **Success – Employee Created Successfully**



Important: **Once the user has been set up in Business Online Banking, it is necessary to grant the user access to any ACH & Wire templates, if applicable *(see the Assigning Template Access section below for instructions).***

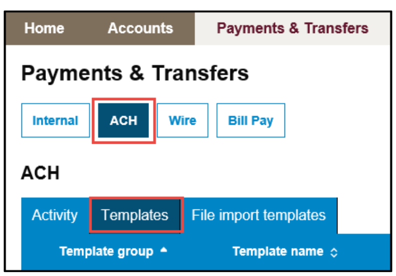
Assigning Template Access

ACH Transfer Template Access

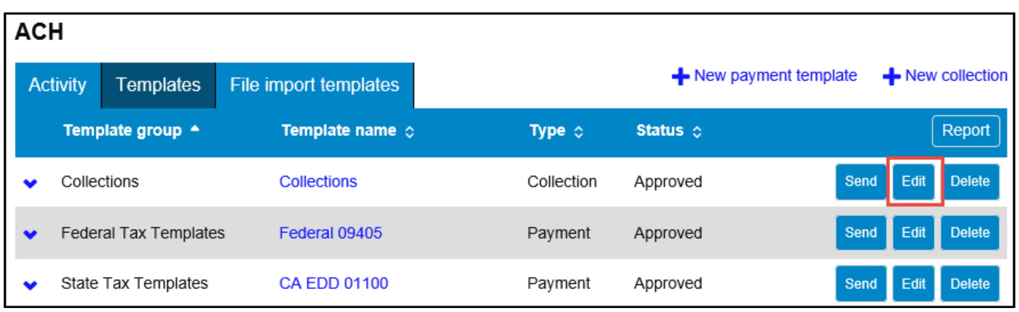
- After a new user or ACH Transfer template is added, it is necessary to grant user access to the template before it can be used to initiate a transfer

  ☞ **Note:** Only the Sr. Administrator or users that have Template Administration rights can assign template access.
- From the **Payments & Transfers** menu, select **ACH**, and then select the **Templates** tab

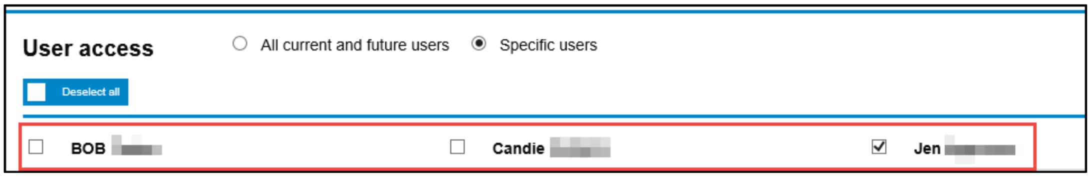
  ☞ **Note:** Select the File import templates tab instead of Templates if applicable



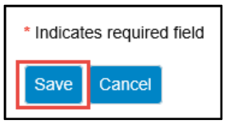
- From the template list click on the **Edit** next to the applicable template



- In the **User Access** section, check the box next to the user to grant the user access to the template



- When finished, click the **Save** button at the bottom of the screen

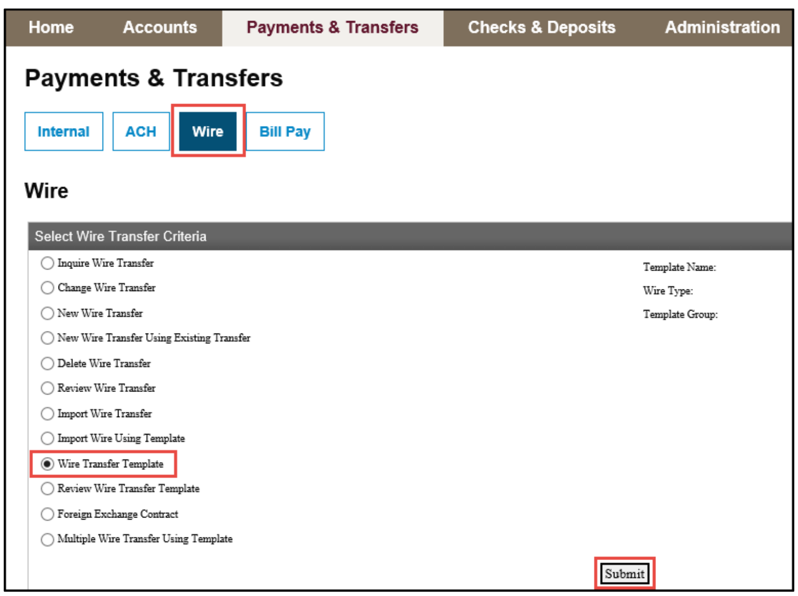


Wire Transfer Template Access

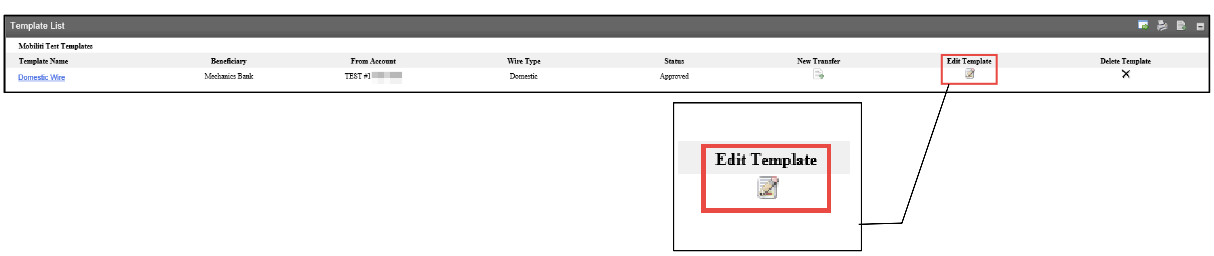
- After a new user or Wire Transfer template is added, it is necessary to grant user access to the template before it can be used to initiate a transfer

☞ **Note:** Only the Sr. Administrator or users with Template Administration rights can assign template access.

- From the **Payments & Transfers** menu, select **Wire**, and then select the **Wire Transfer Template** option and click **Submit**

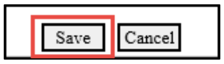


- From the **Template List** click on the **Edit Template** icon, next to the applicable template



- In **User Access** section, check the box next to the user to grant the user access to the template

- When finished, click the **Save** button at the bottom of the screen



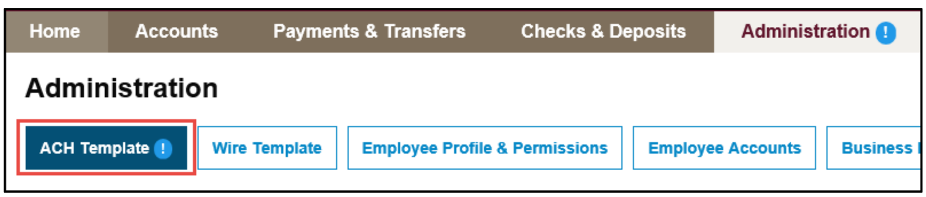
Template Approval

ACH Template Approval

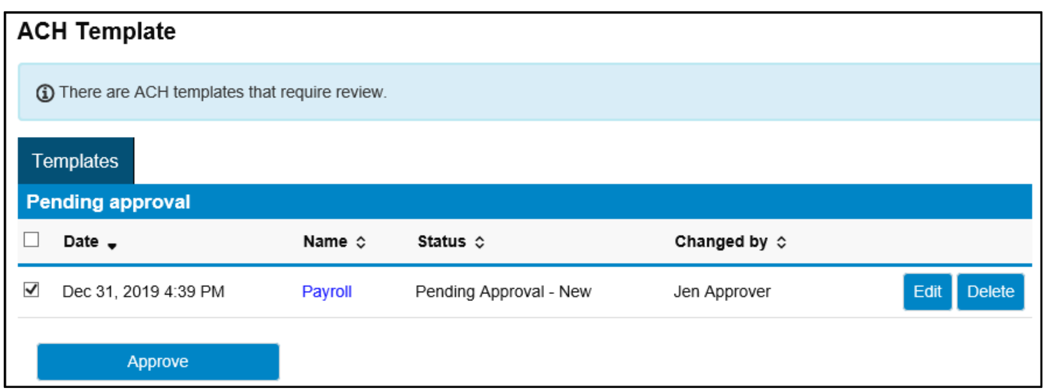
- After a new ACH Transfer template is added, it may be necessary to approve the template before it can be used to initiate a transfer

  ☞ **Note:** Only the Sr. Administrator or users that have Template Administration rights can approve new templates, if the template approval option is required.

- From the **Administration** menu, select **ACH Template**



- If there are any templates requiring an approval, they will appear under **Pending Approval**; you can click on the template to view the template details and when ready to approve, simply check the box next to the template and then click **Approve**

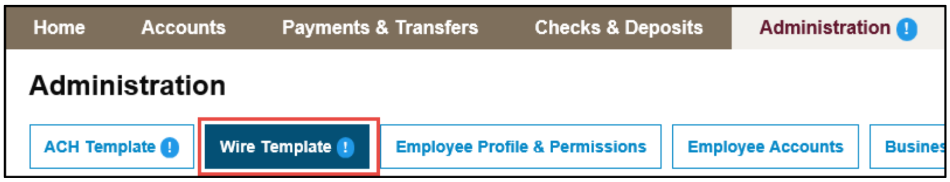


Wire Template Approval

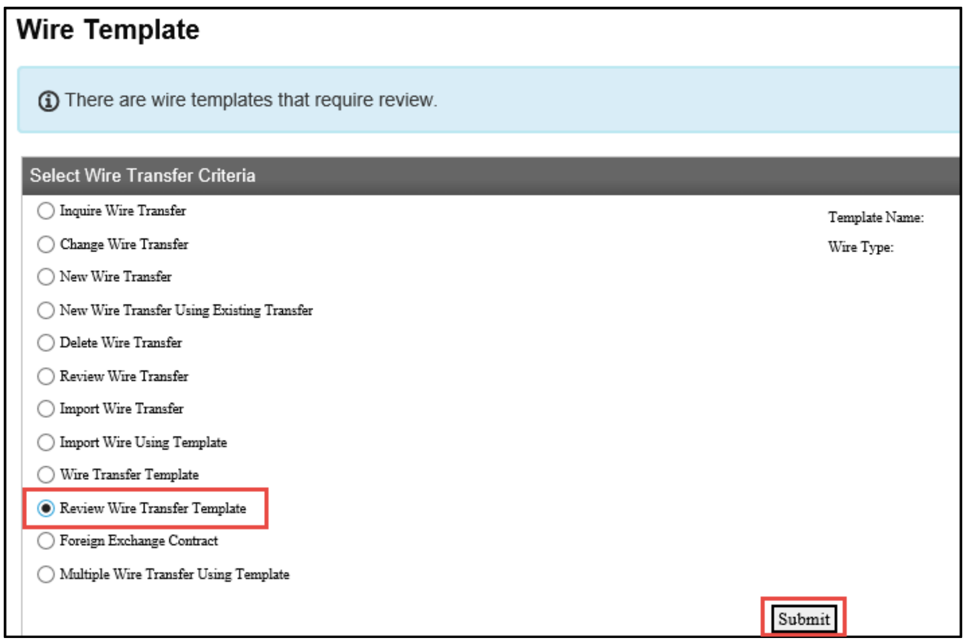
- After a new Wire Transfer template is added, it may be necessary to approve the template before it can be used to initiate a transfer

  ☞ **Note:** Only the Sr. Administrator or users that have Template Administration rights can approve new templates, if the template approval option is required.

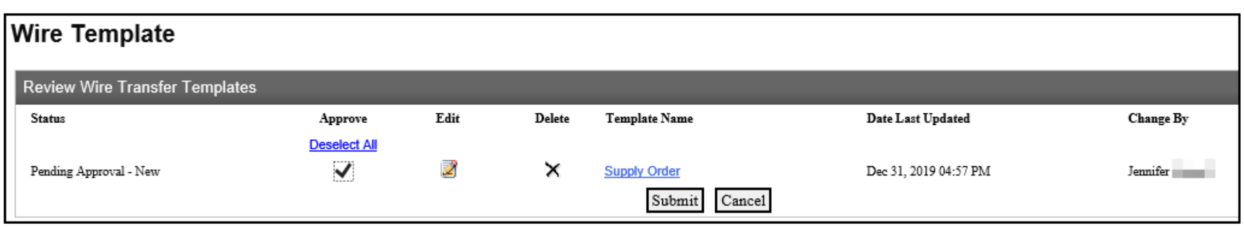
- From the **Administration** menu, select **Wire Template**



- Select **Review Wire Transfer Template** and then click **Submit**

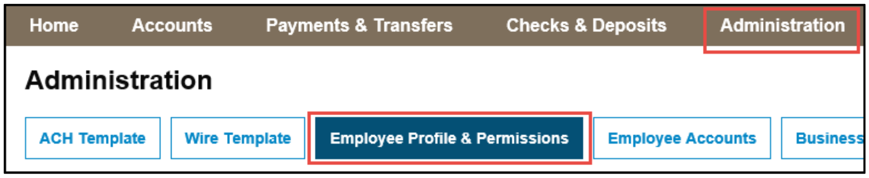


- If there are any templates requiring an approval, they will appear under **Review Wire Transfer Templates**; you can click on the template to view the template details and when ready to approve, simply check the Approve box next to the template and then click **Submit**

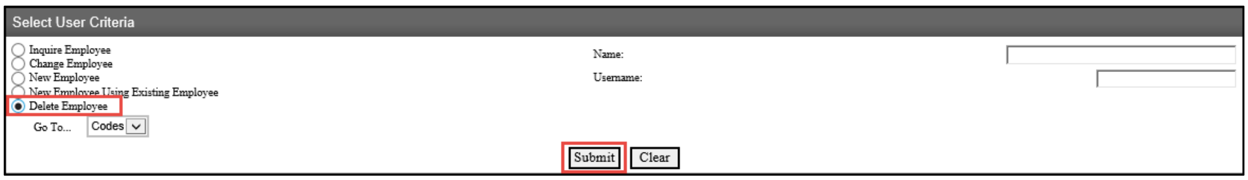


Deleting a User

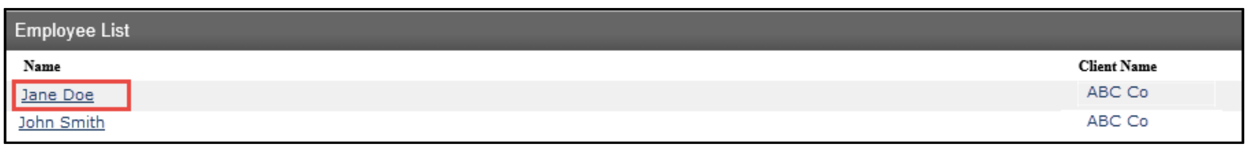
- From the **Administration** menu, select **Employee Profile & Permissions**



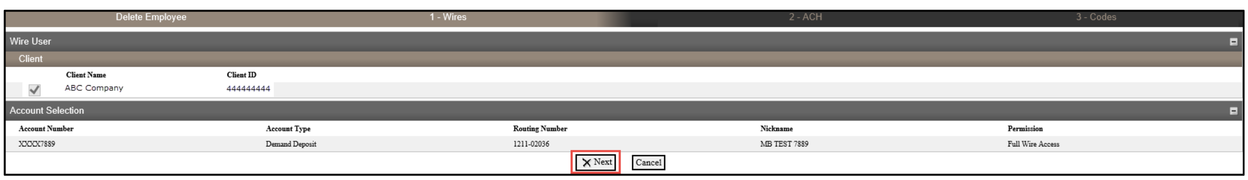
- From the **Select User Criteria** menu, select **Delete Employee** and then click **Submit**



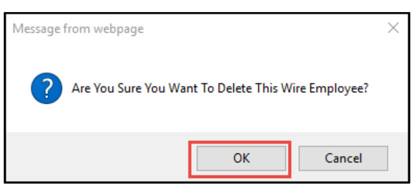
- Select the users name from the list of results



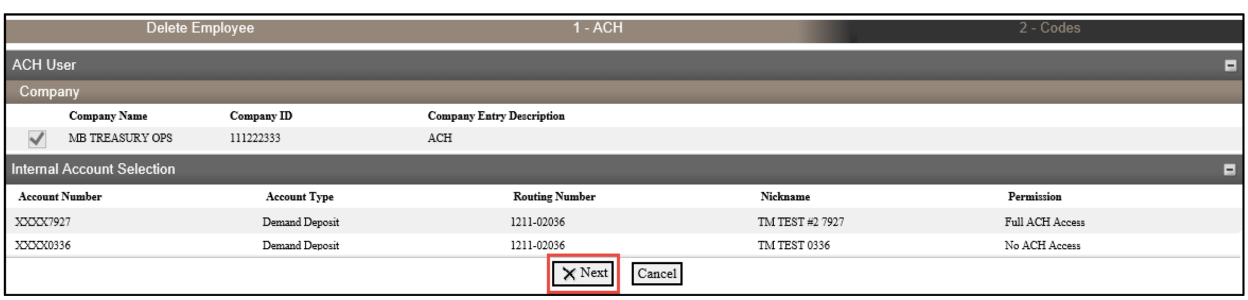
- If the user had Wire Manager access the below screen will display; click **Next** to continue



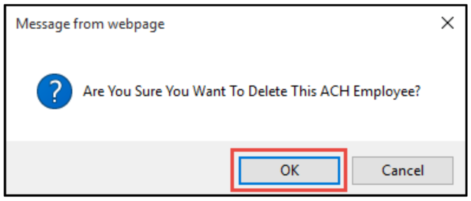
- The below message will display; select **OK** to continue



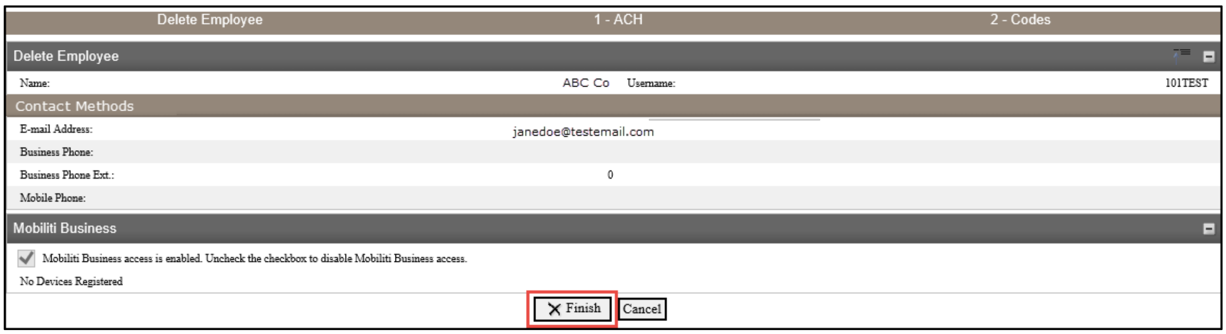
- If the user had ACH access the below screen will display; click **Next** to continue



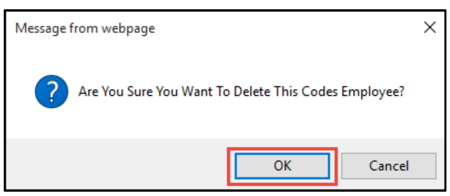
- The following message displays; select **OK** to continue



- A final Codes screen will display; click **Finish** to continue



- The below message will display; select **OK** to continue

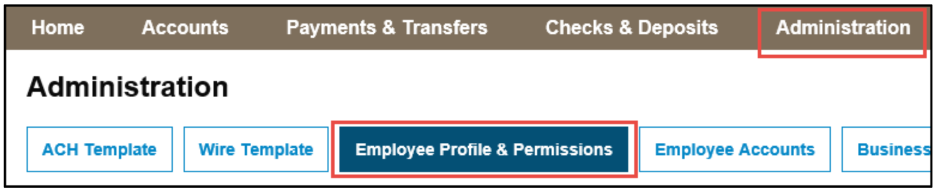


- A confirmation message will display; **Success – Employee Deleted Successfully**

Changing a User

- From the **Administration** menu, select **Employee Profile & Permissions**

  ☞ **Note:** When updating user permissions, complete maintenance by clicking “Save”. Leaving an employee record incorrectly may result in error, leaving it non-editable for a period of time.

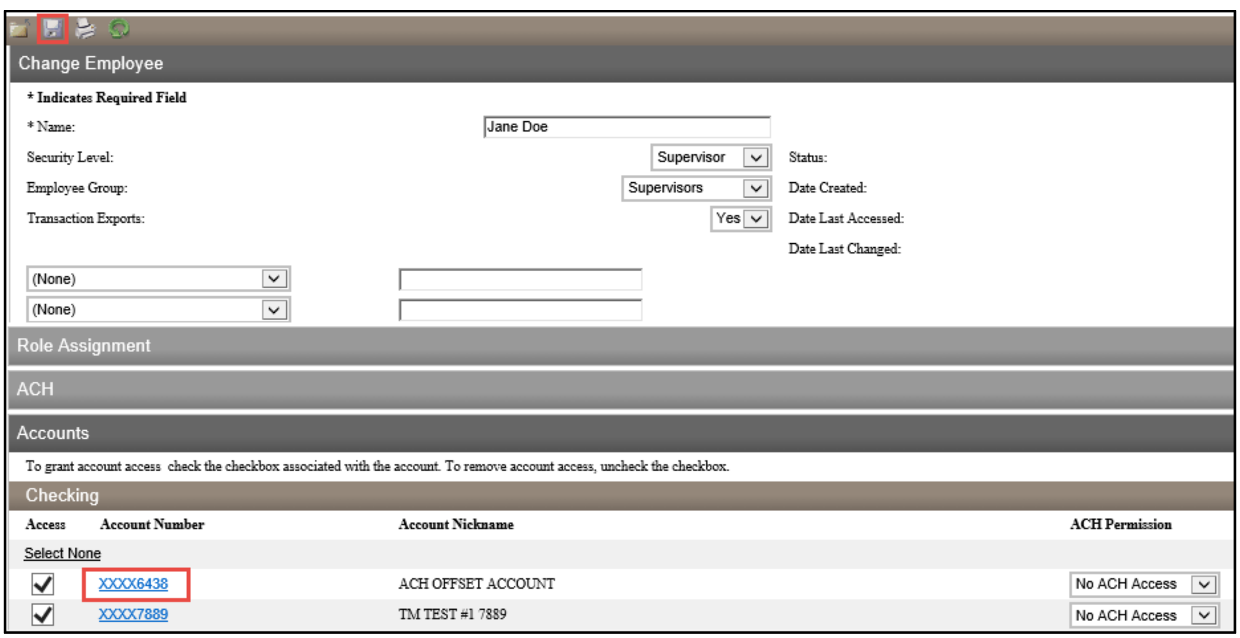


- From the **Select User Criteria** menu, select **Change Employee** and then click **Submit**

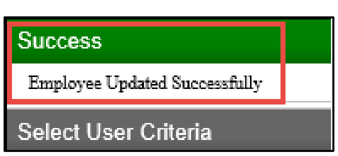
  ☞ **Note:** To change the wire transfer user permissions, change the **Go To** drop down from **Codes** to **Wires**.

- Make the necessary changes to the users profile and once completed click the **Save** icon

  ☞ **Note:** To change the user permissions for a specific account, click on the **Account Number** link to make the changes and then click the **Save** icon.



- A confirmation message will display; **Success – Employee Updated Successfully**



Security Level/Role Assignment Guide

Users who have a Security Level of Senior Administrator, Administrator, or Supervisor can view the Administration menu. The Security Level/Role Assignment is specified in each users profile with varying levels of authority as illustrated in the table below. The Security Level should match the Role Assignment in the user's profile.

A Senior Administrator will be set up by the Bank based on the completed request form(s) received from the company. The Senior Administrator will have the highest access level rights and is responsible for setting up all other users. The Senior Administrator also has the option of establishing an Administrator who can set up users and assign access rights.

	Senior Administrator	Administrator	Supervisor	Employee
Hours of Access	**24 x 7**	**24 x 7**	**24 x 7**	**24 x 7**
User Administration* *(Creating/changing users and their access rights)*	Can Add, Change, and Delete all other users	Can add, change, and delete users with a security level of Supervisor or Employee, as specified in the users profile.	Cannot add, change, or delete any users or user rights	Cannot add, change, or delete any users or user rights
Access to Business Online Banking Features *(i.e. Stop Payments, Internal Transfers, Account Inquiry, etc.)*	Full access to all features and services	As specified in the users profile	As specified in the users profile	As specified in the users profile
Access to Accounts	Full access to all accounts	As specified in the users Account Access profile	As specified in the users Account Access profile	As specified in the users Account Access profile
Transfer Review/Approval Authority *(Authority to review and approve account transfers, Wire and ACH Transfers)*	Can approve transfers initiated by other users	Can approve transfers initiated by other users, as specified in the users profile	Can approve transfers initiated by other users, as specified in the users profile. Bill Payments submitted by a Supervisor will require approval from an Administrator or Sr. Administrator.	Cannot approve any transfers. Bill Payments submitted by an Employee will require approval from an Administrator or Sr. Administrator.
Template Administration *(Templates are pre-defined forms for Wire and ACH Transfers or Positive Pay file mapping)*	Can add, change or delete templates	Can add, change or delete templates, as specified in the users profile	Can add, change or delete templates, as specified in the users profile	Cannot administer templates
Positive Pay Exception Processing & Authorization Rules	Can approve exception items and add, change or delete ACH Authorization Rules	Can approve exception items and add, change or delete ACH Authorization Rules, as specified in the users profile	Can approve exception items and add, change or delete ACH Authorization Rules, as specified in the users profile	Cannot approve exception items or add, change, or delete ACH Authorization Rules

**Users added to the Positive Pay system may have user administration access and other permissions within the Positive Pay application based on the permissions granted by an Administrator, regardless of their security level in Business Online.*

For further assistance with Administrative functions, please contact Treasury Operations at 800.272.1876.