

Business Online Banking

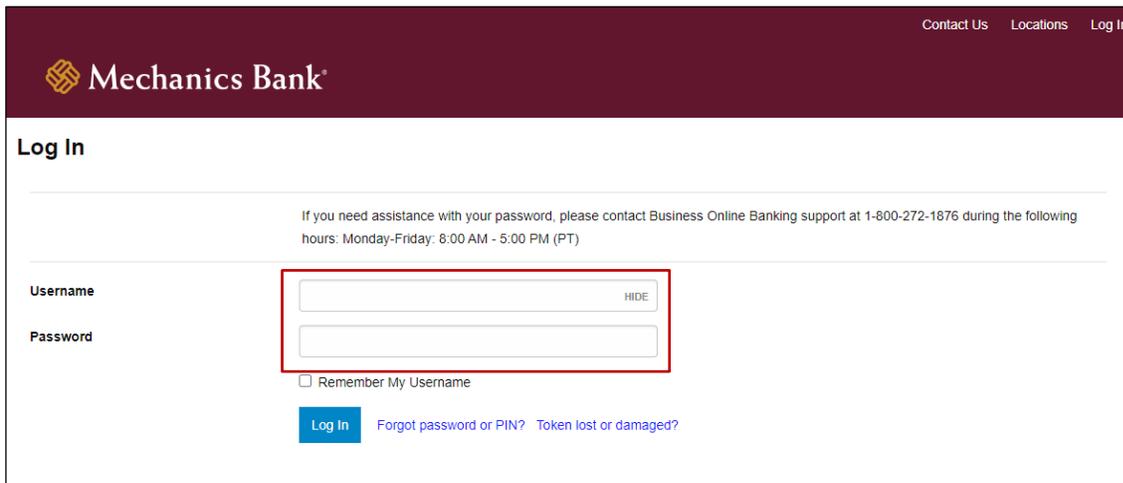
User Administration Guide

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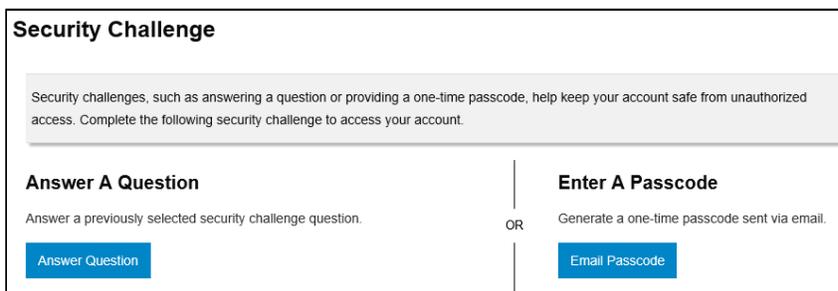
Launching Business Online Banking

- 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.



The screenshot shows the Mechanics Bank website header with navigation links for Contact Us, Locations, and Log In. Below the header is the Mechanics Bank logo. The main content area is titled "Log In" and contains a message: "If you need assistance with your password, please contact Business Online Banking support at 1-800-272-1876 during the following hours: Monday-Friday: 8:00 AM - 5:00 PM (PT)". There are two input fields: "Username" and "Password". The "Password" field has a "HIDE" button next to it. Below the input fields is a checkbox labeled "Remember My Username". At the bottom of the form is a blue "Log In" button and two links: "Forgot password or PIN?" and "Token lost or damaged?". A red box highlights the Username and Password input fields.

- 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



The screenshot shows the "Security Challenge" page. It has a title "Security Challenge" and a message: "Security challenges, such as answering a question or providing a one-time passcode, help keep your account safe from unauthorized access. Complete the following security challenge to access your account." Below this message are two options: "Answer A Question" and "Enter A Passcode". The "Answer A Question" option includes the text "Answer a previously selected security challenge question." and a blue "Answer Question" button. The "Enter A Passcode" option includes the text "Generate a one-time passcode sent via email." and a blue "Email Passcode" button. The two options are separated by a vertical line and the word "OR".

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

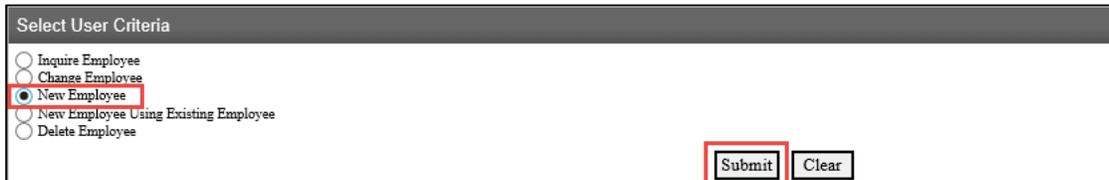
- From the **Administration** menu, select **Employee Profile & Permissions**



The screenshot shows a navigation bar with the following items: Home, Accounts, Payments & Transfers, Checks & Deposits, and Administration. The Administration menu is expanded, showing options: ACH Template, Wire Template, Employee Profile & Permissions (highlighted with a red box), Employee Accounts, and Business.

- 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.



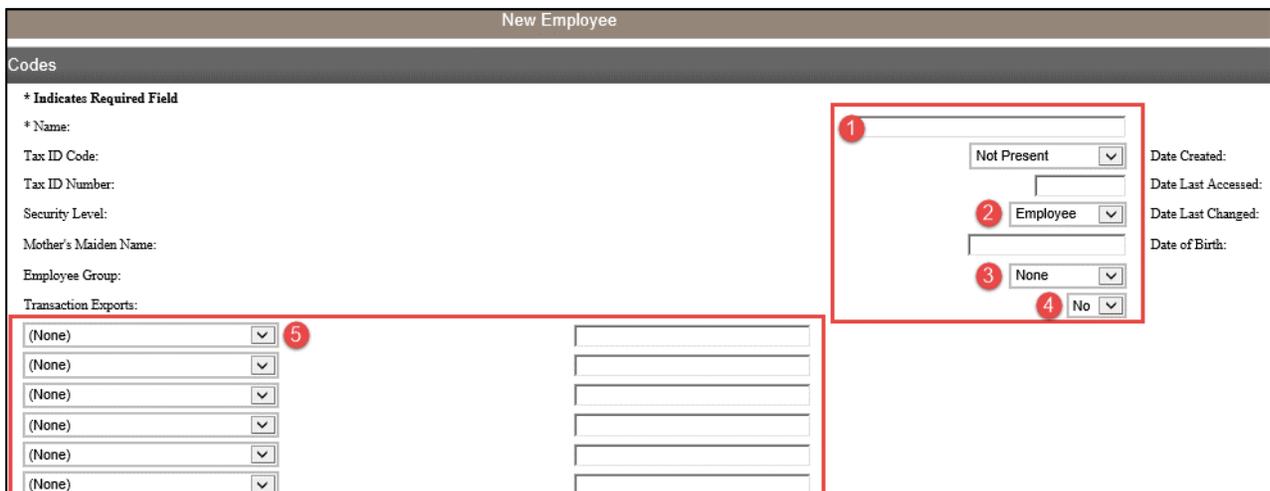
The screenshot shows the 'Select User Criteria' form with the following options: Inquire Employee, Change Employee, New Employee (selected and highlighted with a red box), New Employee Using Existing Employee, and Delete Employee. The Submit and Clear buttons are at the bottom right, with Submit highlighted by a red box.

- Codes** section:

- Name:** Enter the users first and last name
- 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 than your own.

- Employee Group:** Select the desired Employee Group that you would like the user to be classified under; if Employee Groups have been established
- 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
- 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



The screenshot shows the 'New Employee' form with a 'Codes' section. The form includes the following fields and callouts:

- 1:** A text input field for the user's name.
- 2:** A dropdown menu for 'Security Level' with 'Employee' selected.
- 3:** A dropdown menu for 'Employee Group' with 'None' selected.
- 4:** A dropdown menu for 'Transaction Exports' with 'No' selected.
- 5:** A dropdown menu for 'Additional Fields' with '(None)' selected.

Other fields include Tax ID Code, Tax ID Number, Security Level, Mother's Maiden Name, Employee Group, Date Created, Date Last Accessed, Date Last Changed, and Date of Birth.

- **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

| Contact Methods | |
|----------------------|--------------------------------|
| E-mail Address: | <input type="text"/> |
| Business Phone: | <input type="text"/> |
| Business Phone Ext.: | <input type="text" value="0"/> |
| Mobile Phone: | <input type="text"/> |

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

| Client Details | | | |
|-------------------------------------|-----------------|---------------|---------------|
| | Client Name | Client Number | Client Tax ID |
| <input checked="" type="checkbox"/> | MB TREASURY OPS | 101 | 111222333 |

- **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*).

| Security | |
|------------------------|--|
| * Username: | <input type="text"/> Change Password |
| PIN: | <input type="text"/> |
| Terms Acceptance Date: | |

- **Multifactor Authentication** section (*for Security Token users ONLY*):

1. **Token Status:** Select Pending Enablement

 **Note:** Select None for non-security token users

2. **Token Type:** Select Go3

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

| Multifactor Authentication | |
|----------------------------|-------------------------------------|
| Token Status: | <input type="text" value="(None)"/> |
| Token Type: | <input type="text" value="Go3"/> |

- **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.

Mobiliti Business

Mobiliti Business access is enabled. Uncheck the checkbox to disable Mobiliti Business access. 1

No Devices Registered

- **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.

Role Assignment

* Role Name

(None) 1

[Add Role](#)

- **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

ACH

Employee is enabled for ACH Manager access. Uncheck the checkbox to remove ACH Manager access. 1

Company

| Access | Company Name | Company ID | Company Entry Description |
|-------------------------------------|------------------|------------|---|
| <input checked="" type="checkbox"/> | Mechanics Bank T | 444444444 | MB Test 2 |

- **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.

Accounts

To grant account access for this Employee check the checkbox associated with the account. To remove account access, uncheck the checkbox.

Checking

| Access | Account Number | Account Nickname | ACH Permission |
|---|----------------|---------------------------|---|
| <input checked="" type="checkbox"/> 1 | XXXXXXXX0001 | Smith Investment Group | 2 No ACH Access 2 |
| <input type="checkbox"/> | XXXXXXXX0002 | Smith Property Management | |
| <input type="checkbox"/> | XXXXXXXX0003 | Smith Street Property | |

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

Overrides

Cutoff Group Override: 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

| | Inquiry | New | Change | Delete |
|---------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Employee: | <input type="checkbox"/> | Select All | Select All | Select All |
| Internal Transfer Template: | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Bill Payment Transfer Template: | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

- **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.

| | | |
|----------------------------|--------------------------|----|
| Review Internal Transfers: | <input type="checkbox"/> | No |
| Approve Transfers: | <input type="checkbox"/> | No |

- **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

| | | |
|--------------------------------|--------------------------|----|
| Inquire Transfers: | <input type="checkbox"/> | No |
| Initiate Transfers: | <input type="checkbox"/> | No |
| Review Bill Payment Transfers: | <input type="checkbox"/> | No |

- **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.

| | |
|--------------------|----|
| Initiate Payments: | No |
|--------------------|----|

- **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 Options | | | |
|--------------------------|---------------------------------|--------------------|---------------|
| Merchant Capture Option: | 1 Direct Merchant Access | Per Item Limit: | 4 0.00 |
| Role: | 2 Limited | Per Deposit Limit: | 5 0.00 |
| View Client Deposits: | 3 No | Per Day Limit: | 6 0.00 |

- **Merchant Capture Location** section:

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

| Merchant Capture Location | |
|------------------------------|----------|
| Assign Location | |
| Add Location | 1 |

- **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

| Stop Payments | |
|---------------|-------------|
| Inquiry: | 1 No |
| New: | 2 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)

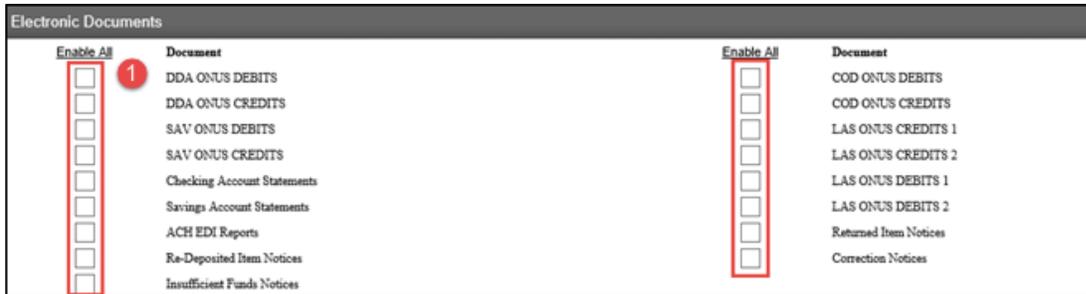
 **Note:** ONLY for clients who have subscribed to the Centrix Positive Pay service.

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.)

| Interface Specifications | | |
|-------------------------------|-----------|----------|
| Interface | User Code | Password |
| 1 CHECKFREE BUSINESS | | |
| 2 CENTRIX POSITIVE PAY | | |
| 3 NOTIFI | | |

Enables employee access to customer alerts for name, address, and phone number changes for the Business.

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



| Enable All | Document | Enable All | Document |
|--------------------------|-----------------------------|--------------------------|-----------------------|
| <input type="checkbox"/> | DDA ONUS DEBITS | <input type="checkbox"/> | COD ONUS DEBITS |
| <input type="checkbox"/> | DDA ONUS CREDITS | <input type="checkbox"/> | COD ONUS CREDITS |
| <input type="checkbox"/> | SAV ONUS DEBITS | <input type="checkbox"/> | LAS ONUS CREDITS 1 |
| <input type="checkbox"/> | SAV ONUS CREDITS | <input type="checkbox"/> | LAS ONUS CREDITS 2 |
| <input type="checkbox"/> | Checking Account Statements | <input type="checkbox"/> | LAS ONUS DEBITS 1 |
| <input type="checkbox"/> | Savings Account Statements | <input type="checkbox"/> | LAS ONUS DEBITS 2 |
| <input type="checkbox"/> | ACH EDI Reports | <input type="checkbox"/> | Returned Item Notices |
| <input type="checkbox"/> | Re-Deposited Item Notices | <input type="checkbox"/> | Correction Notices |
| <input type="checkbox"/> | Insufficient Funds Notices | <input type="checkbox"/> | |

- **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



| Select All | Wires |
|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |

- Click **Next** to continue



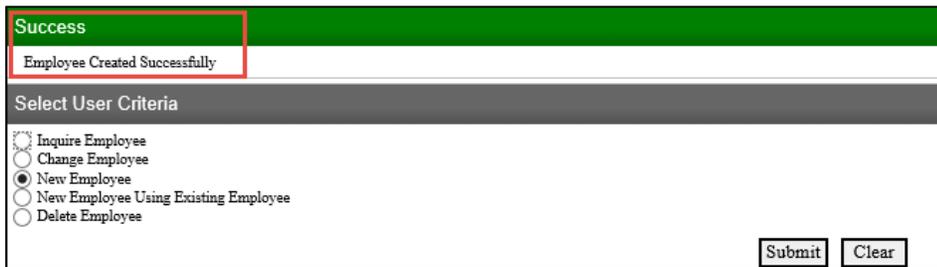
- After the system has completed the process of adding the accounts to the user and saving the users profile, click **Finish**
- If you checked the **Wires** box for access to the Wire Manager application, then click **Next** instead to continue to the Wire User screen

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**



| Client | | Account Selection | | Permission |
|-------------|-----------|-------------------|----------------|----------------|
| Client Name | Client ID | Account Number | Account Type | Routing Number |
| ABC Company | 444444444 | XXXX1889 | Demand Deposit | 121102036 |
| | | Nickname | Permission | |
| | | MB TEST 7889 | No Access | |

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



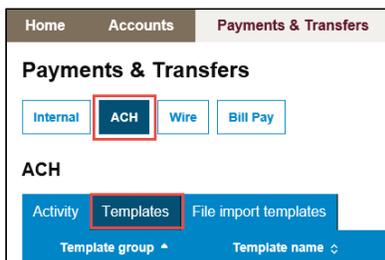
The screenshot shows a green success banner at the top with the text "Success" and "Employee Created Successfully". Below this is a section titled "Select User Criteria" with five radio button options: "Inquire Employee", "Change Employee", "New Employee" (which is selected), "New Employee Using Existing Employee", and "Delete Employee". At the bottom right of the form are "Submit" and "Clear" buttons.

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

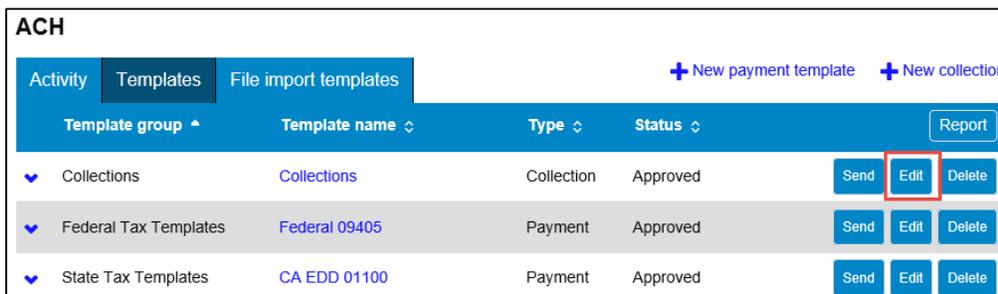
ACH Transfer Template Access

- 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



The screenshot shows the "Payments & Transfers" menu with sub-tabs for "Internal", "ACH", "Wire", and "Bill Pay". The "ACH" tab is selected and highlighted with a red box. Below the "ACH" tab are sub-tabs for "Activity", "Templates", and "File import templates". The "Templates" tab is also highlighted with a red box. At the bottom, there are dropdown menus for "Template group" and "Template name".

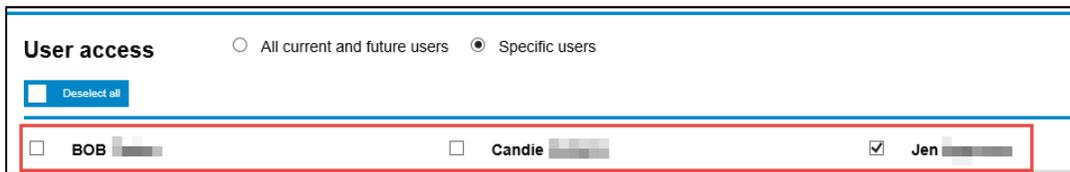
- From the template list click on the **Edit** next to the applicable template



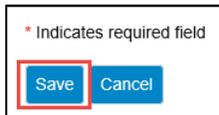
The screenshot shows a table of ACH templates. The "Edit" button for the "Collections" template is highlighted with a red box. The table has columns for Template group, Template name, Type, Status, and a Report button. There are also links for "+ New payment template" and "+ New collection".

| Template group | Template name | Type | Status | Report |
|-------------------------|---------------|------------|----------|------------------|
| ▼ Collections | Collections | Collection | Approved | Send Edit Delete |
| ▼ Federal Tax Templates | Federal 09405 | Payment | Approved | Send Edit Delete |
| ▼ State Tax Templates | CA EDD 01100 | Payment | Approved | Send Edit Delete |

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

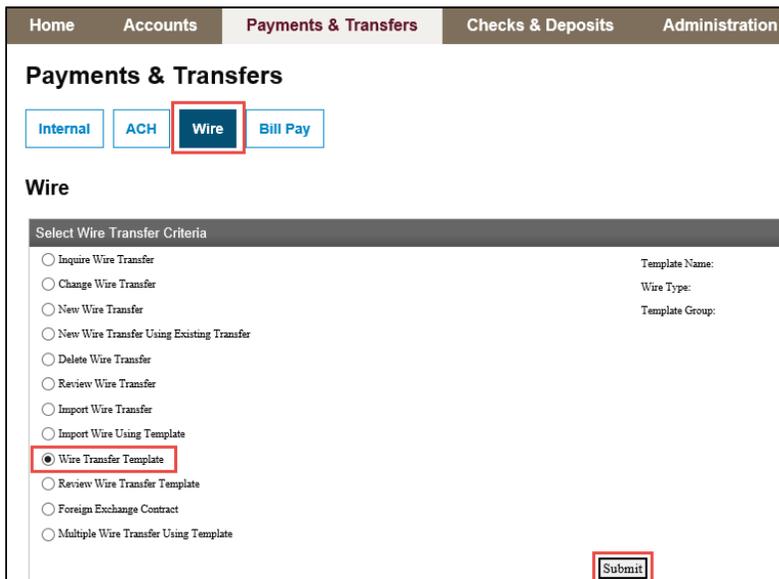


- When finished, click the **Save** button at the bottom of the screen



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**

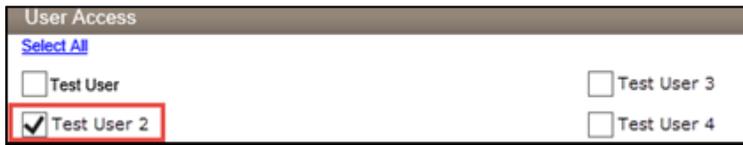


- From the **Template List** click on the **Edit Template** icon , next to the applicable template

| Template Name | Beneficiary | From Account | Wire Type | Status | New Transfer | Edit Template | Delete Template |
|---------------|----------------|--------------|-----------|----------|--------------|---|-----------------|
| Domestic Wire | Mechanics Bank | TEST #1 | Domestic | Approved | ➔ |  | X |



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



The screenshot shows a 'User Access' section with a 'Select All' link. Below it are four checkboxes for 'Test User', 'Test User 2', 'Test User 3', and 'Test User 4'. The checkbox for 'Test User 2' is checked and highlighted with a red box.

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

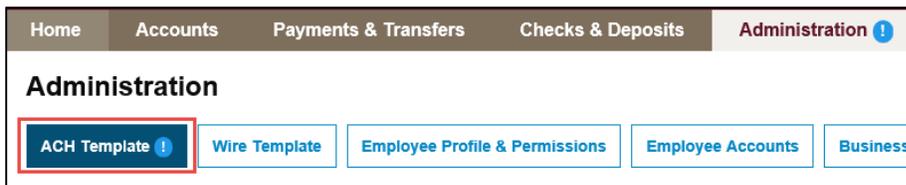


The screenshot shows two buttons: 'Save' and 'Cancel'. The 'Save' button is highlighted with a red box.

Template Approval

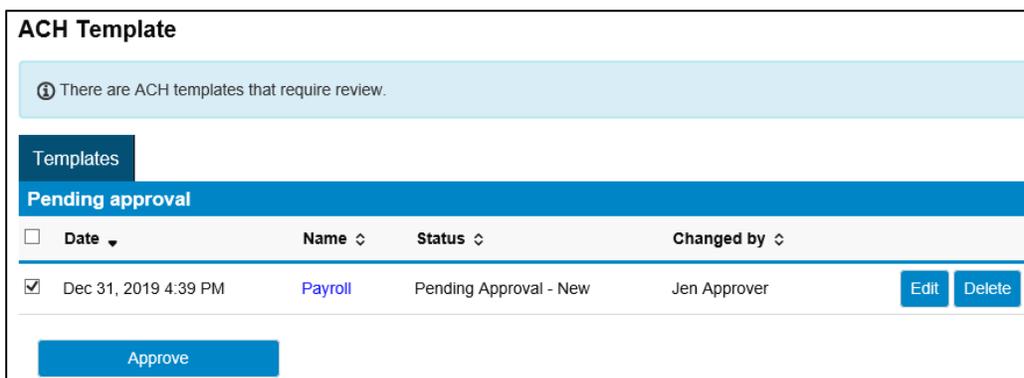
ACH Template Approval

- 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**



The screenshot shows the 'Administration' menu with several options: 'ACH Template !', 'Wire Template', 'Employee Profile & Permissions', 'Employee Accounts', and 'Business'. The 'ACH Template !' option is highlighted with a red box.

- 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**



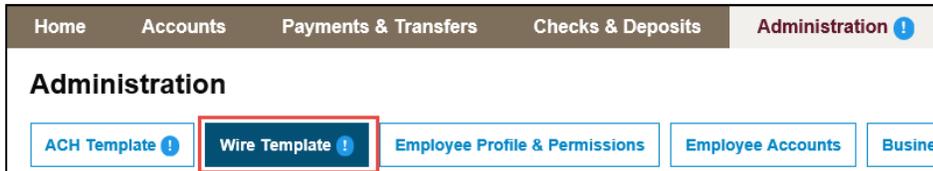
The screenshot shows the 'ACH Template' section with a notification: 'There are ACH templates that require review.' Below this is a 'Templates' section with a 'Pending approval' header. A table lists the pending templates:

| <input type="checkbox"/> | Date ▾ | Name ⇅ | Status ⇅ | Changed by ⇅ | |
|-------------------------------------|----------------------|---------|------------------------|--------------|---|
| <input checked="" type="checkbox"/> | Dec 31, 2019 4:39 PM | Payroll | Pending Approval - New | Jen Approver | Edit Delete |

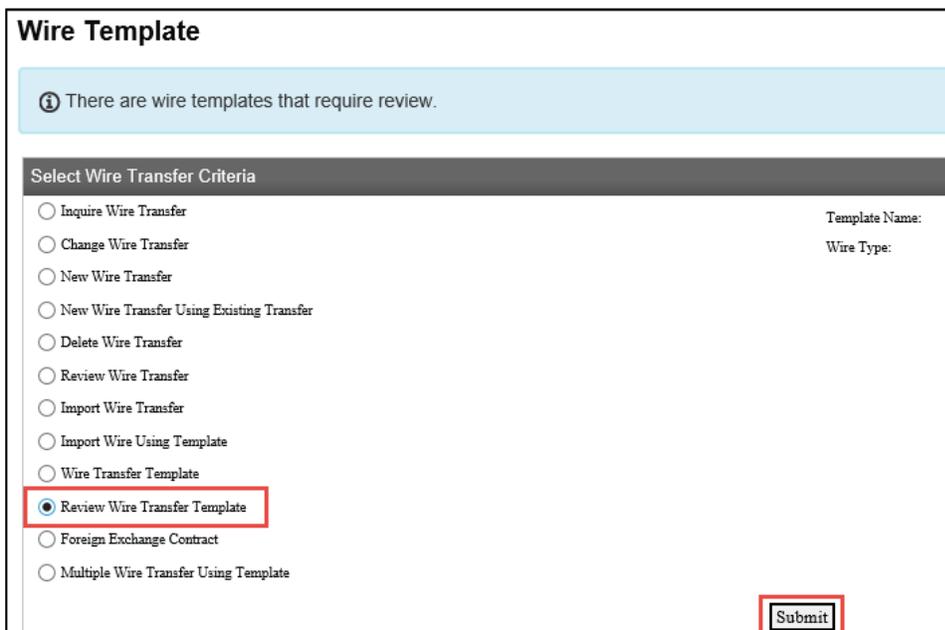
At the bottom of the table is an 'Approve' button.

Wire Template Approval

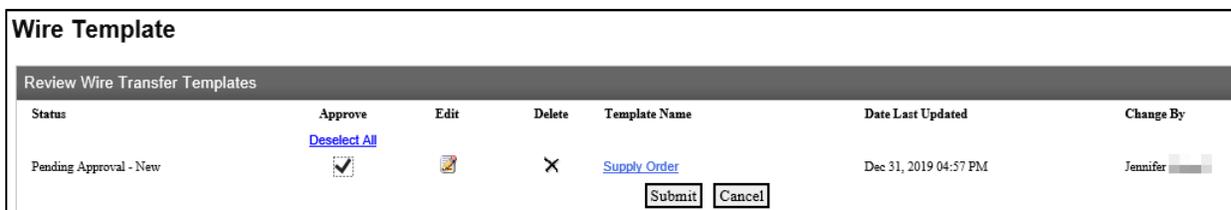
- After a new Wire Transfer template is added, it may be necessary to approve the template before it can be used to initiate a transfer
 - ☞ **Note:** Only the Sr. Administrator or users that have Template Administration rights can approve new templates, if the template approval option is required.
- From the **Administration** menu, select **Wire Template**



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

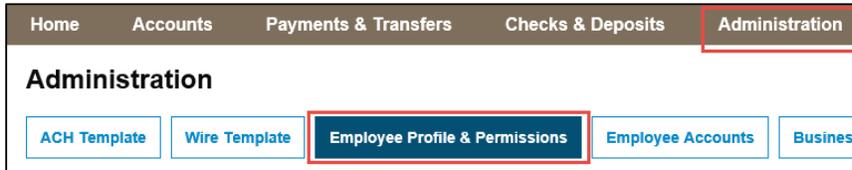


- If there are any templates requiring an approval, they will appear under **Review Wire Transfer Templates**; you can click on the template to view the template details and when ready to approve, simply check the Approve box next to the template and then click **Submit**



Deleting a User

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



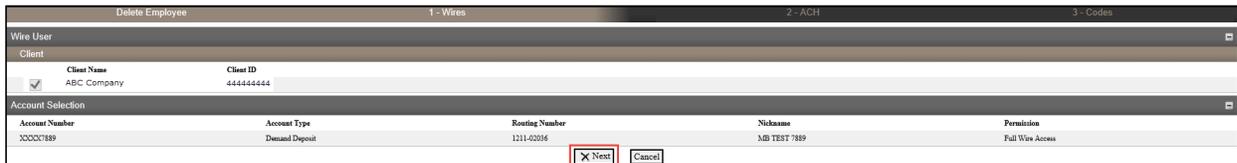
- From the **Select User Criteria** menu, select **Delete Employee** and then click **Submit**



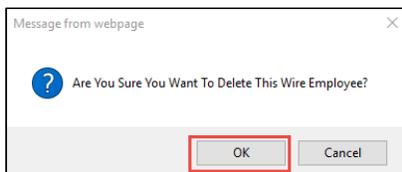
- Select the users name from the list of results



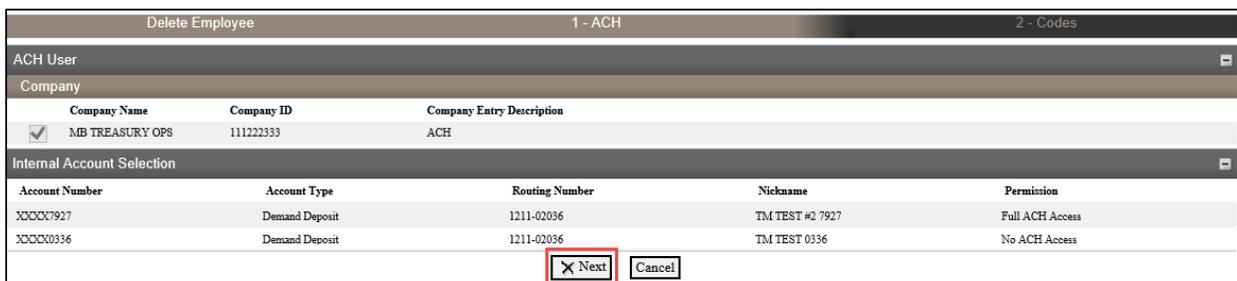
- If the user had Wire Manager access the below screen will display; click **Next** to continue



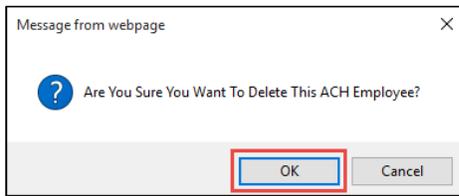
- The below message will display; select **OK** to continue



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



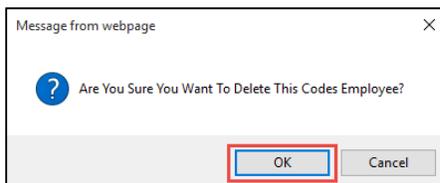
- The following message displays; select **OK** to continue



- 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.



The screenshot shows a navigation bar with the following items: Home, Accounts, Payments & Transfers, Checks & Deposits, and Administration. The Administration menu is expanded, showing sub-items: ACH Template, Wire Template, Employee Profile & Permissions (highlighted with a red box), Employee Accounts, and Business.

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

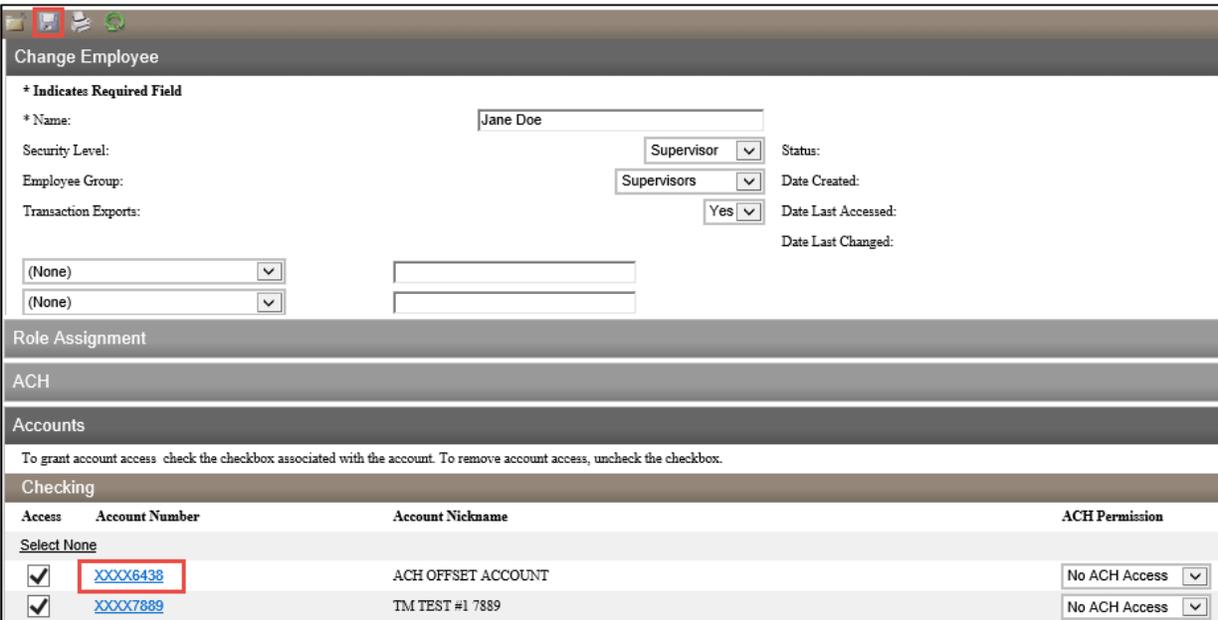
 **Note:** To change the wire transfer user permissions, change the **Go To** drop down from **Codes** to **Wires**.



The screenshot shows the 'Select User Criteria' form. The 'Change Employee' radio button is selected and highlighted with a red box. Other options include 'Inquire Employee', 'New Employee', 'New Employee Using Existing Employee', and 'Delete Employee'. There are input fields for 'Name' and 'Username', and a 'Go To' dropdown menu currently set to 'Codes'. 'Submit' and 'Clear' buttons are at the bottom.

- 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.



The screenshot shows the 'Change Employee' form for 'Jane Doe'. It includes fields for Name, Security Level, Employee Group, Transaction Exports, Status, Date Created, Date Last Accessed, and Date Last Changed. Below these is the 'Role Assignment' section, followed by 'ACH' and 'Accounts' sections. The 'Accounts' section contains a table for checking account access:

| Access | Account Number | Account Nickname | ACH Permission |
|-------------------------------------|--------------------------|--------------------|----------------|
| <input checked="" type="checkbox"/> | XXXX6438 | ACH OFFSET ACCOUNT | No ACH Access |
| <input checked="" type="checkbox"/> | XXXX7889 | TM TEST #1 7889 | No ACH Access |

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



The screenshot shows a green success message box with the text 'Success' and 'Employee Updated Successfully'. Below the message is a button labeled 'Select User Criteria'.

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* <i>(Creating/changing users and their access rights)</i> | 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>(i.e. Stop Payments, Internal Transfers, Account Inquiry, etc.)</i> | 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 <i>(Authority to review and approve account transfers, Wire and ACH Transfers)</i> | 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 <i>(Templates are pre-defined forms for Wire and ACH Transfers or Positive Pay file mapping)</i> | 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.