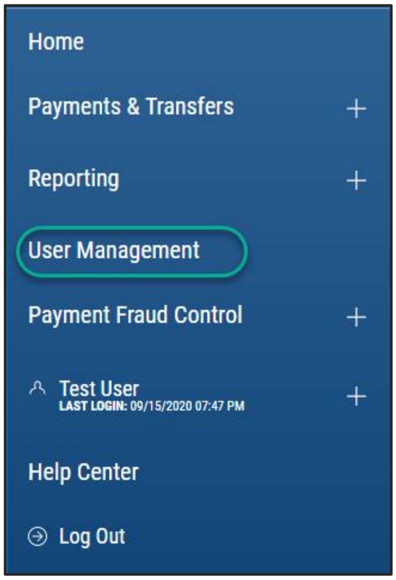
Quick Reference Guide – User Management

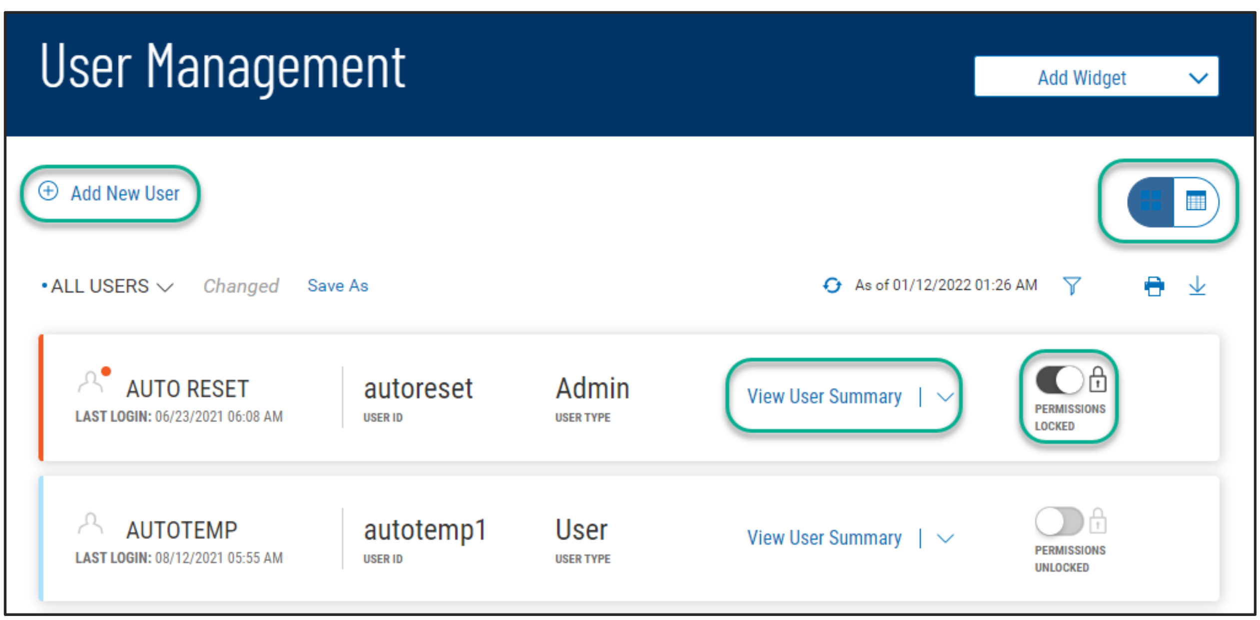
For corporate administrative users, the User Maintenance widget on the User Management workspace provides you the tools to view, add, update, lock and unlock users in your company. The Audit Report widget on this workspace provides you the audit trail of user activities of all users in your company.



User Maintenance

The User Maintenance widget is pinned to the workspace. You have the option to toggle between a list view or a tile view of the User Maintenance widget. Both views provide a summary list of all users, a link to add new user, a single-click ability to lock or unlock a user, the ability to modify a user's permission and the ability to view detailed user information:

<u>Tile View</u>:



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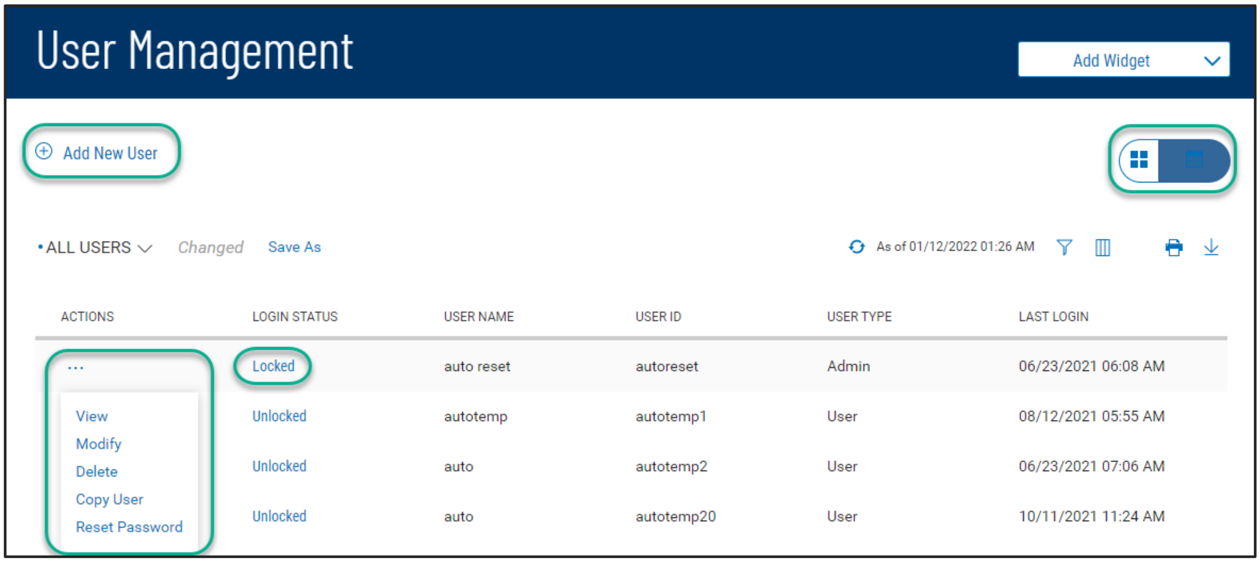
<u>List View</u>:



As with standard capabilities, the list view(s) in User Maintenance can be personalized by you – sort data in a column, display desired columns, arrange order of columns and filter data. You can save multiple personalized views for later use. Data can be printed and exported.

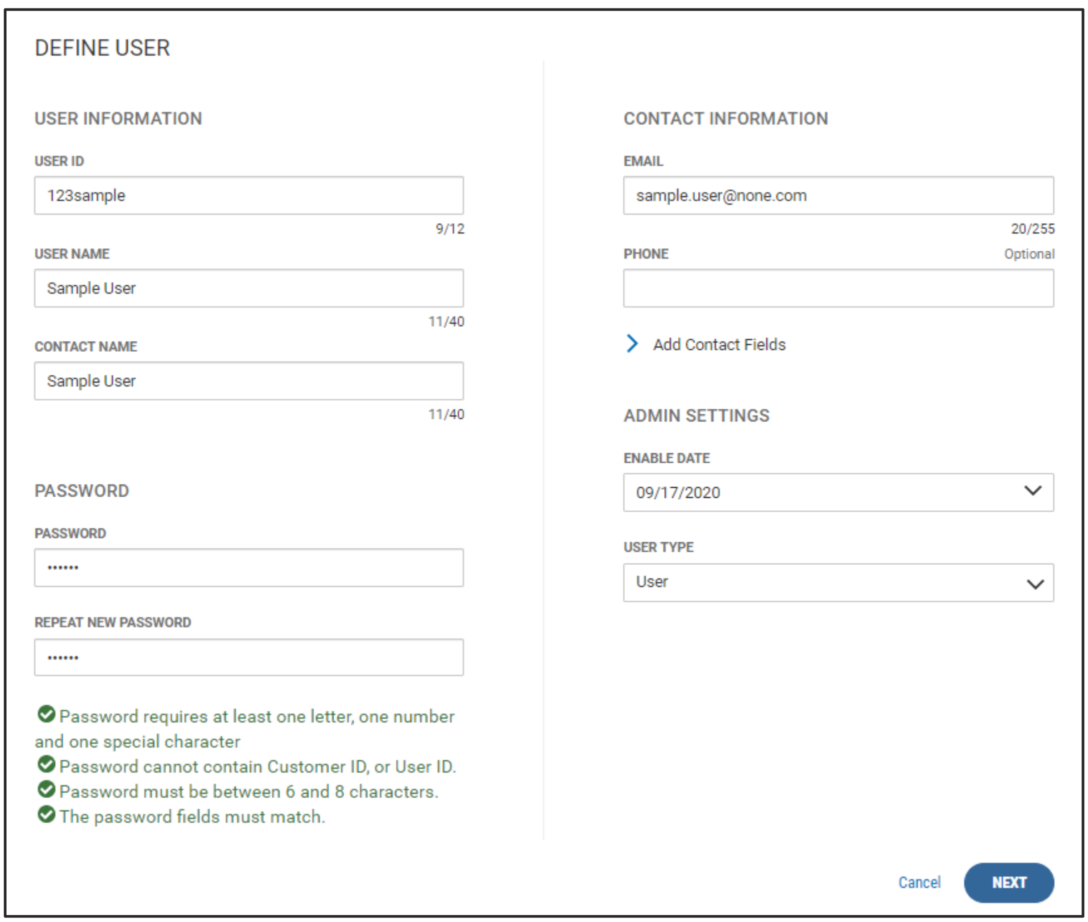
Add a new user

From the Add New User link of either the list view or the tile view:

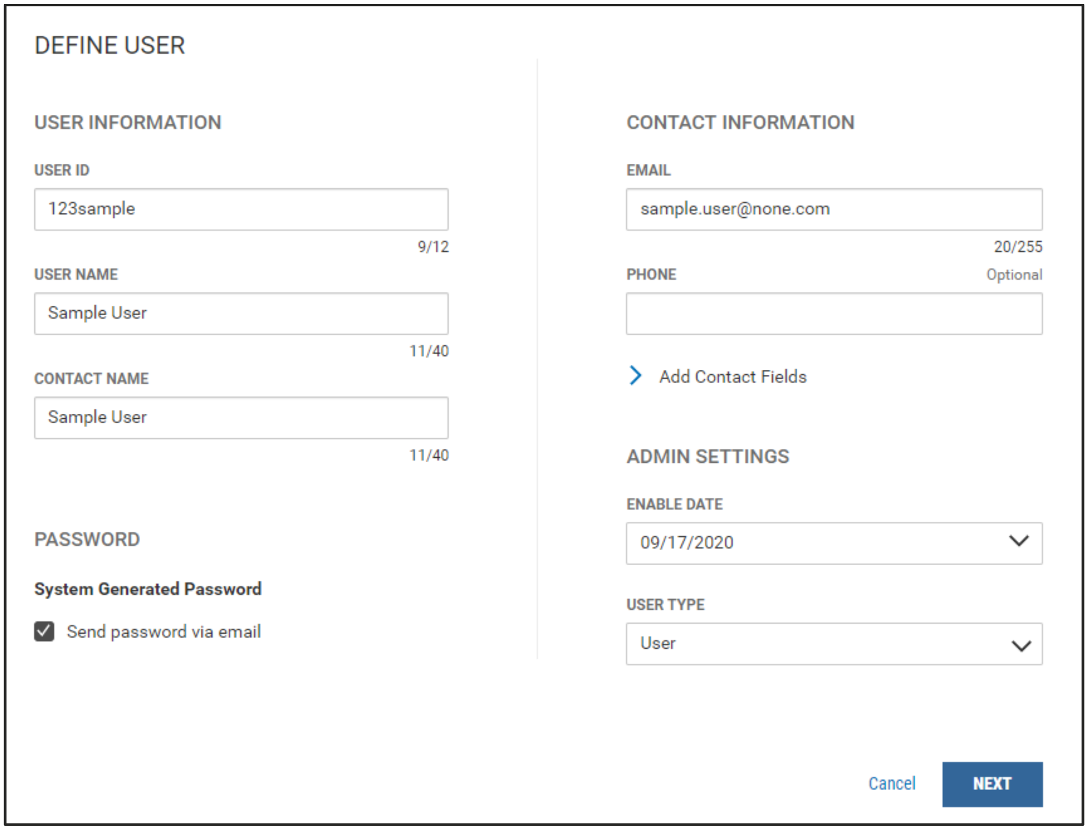
Follow the workflow that guides you through – defining user information, permissioning services and accounts, assigning limits (if required), then reviewing all the setup information before finalizing the new user.

Define information related to the new user –

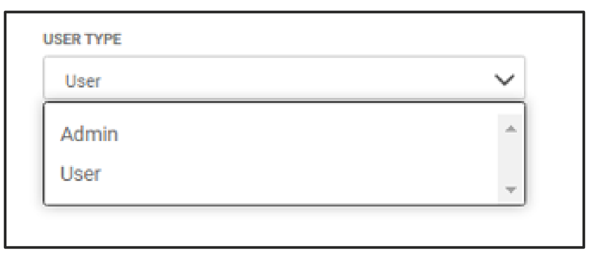
If user password is assigned by the Customer Administrator, you are assisted by the display of password complexity requirements.



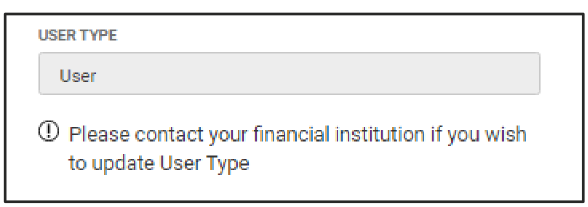
If user password is set to be systematically generated, an email is sent to the user when the new user profile is finalized.



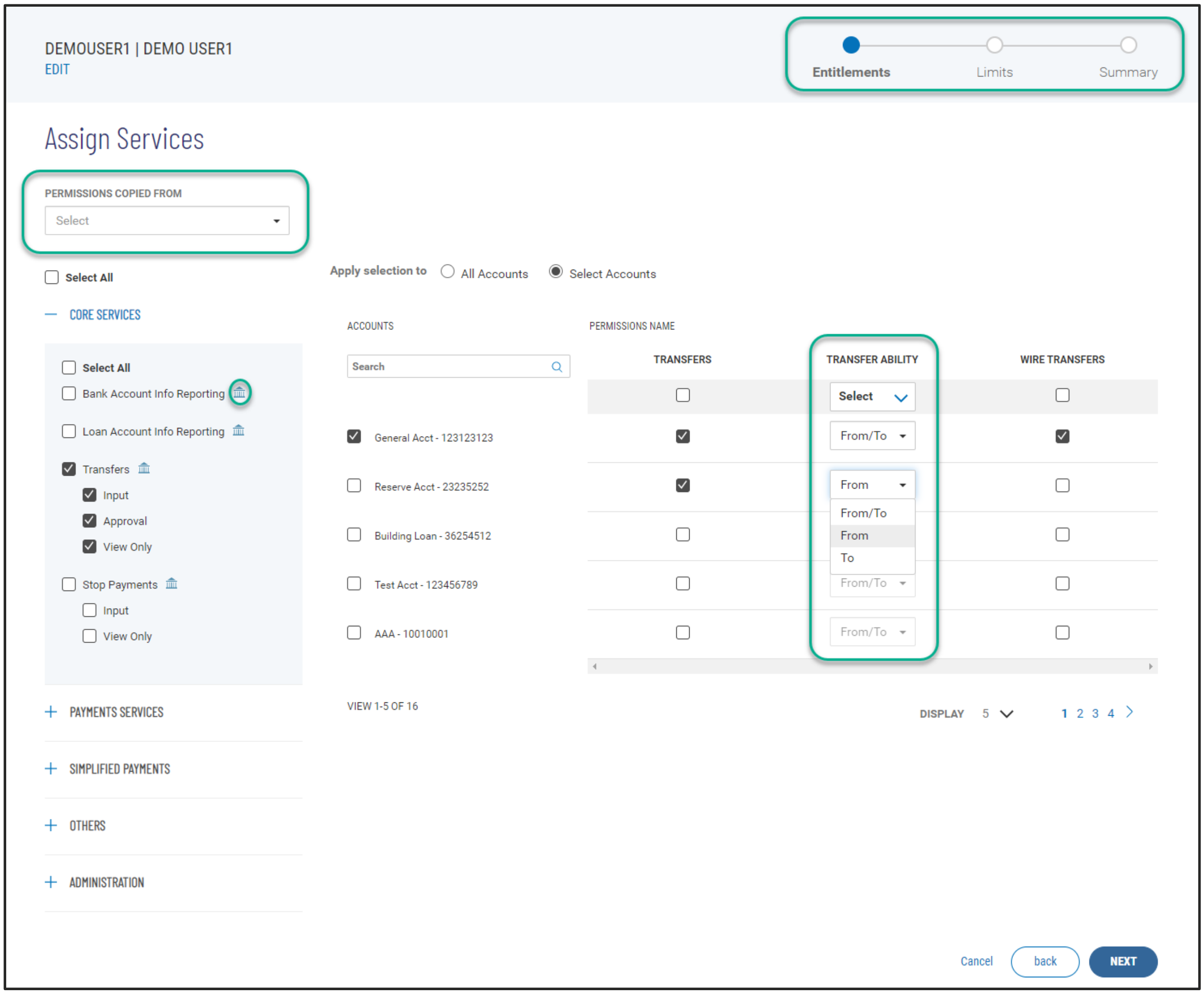
Your financial institution may permit a corporate administrative user to create other administrative users. If so, User Type - “Admin” will be available for selection in the dropdown.



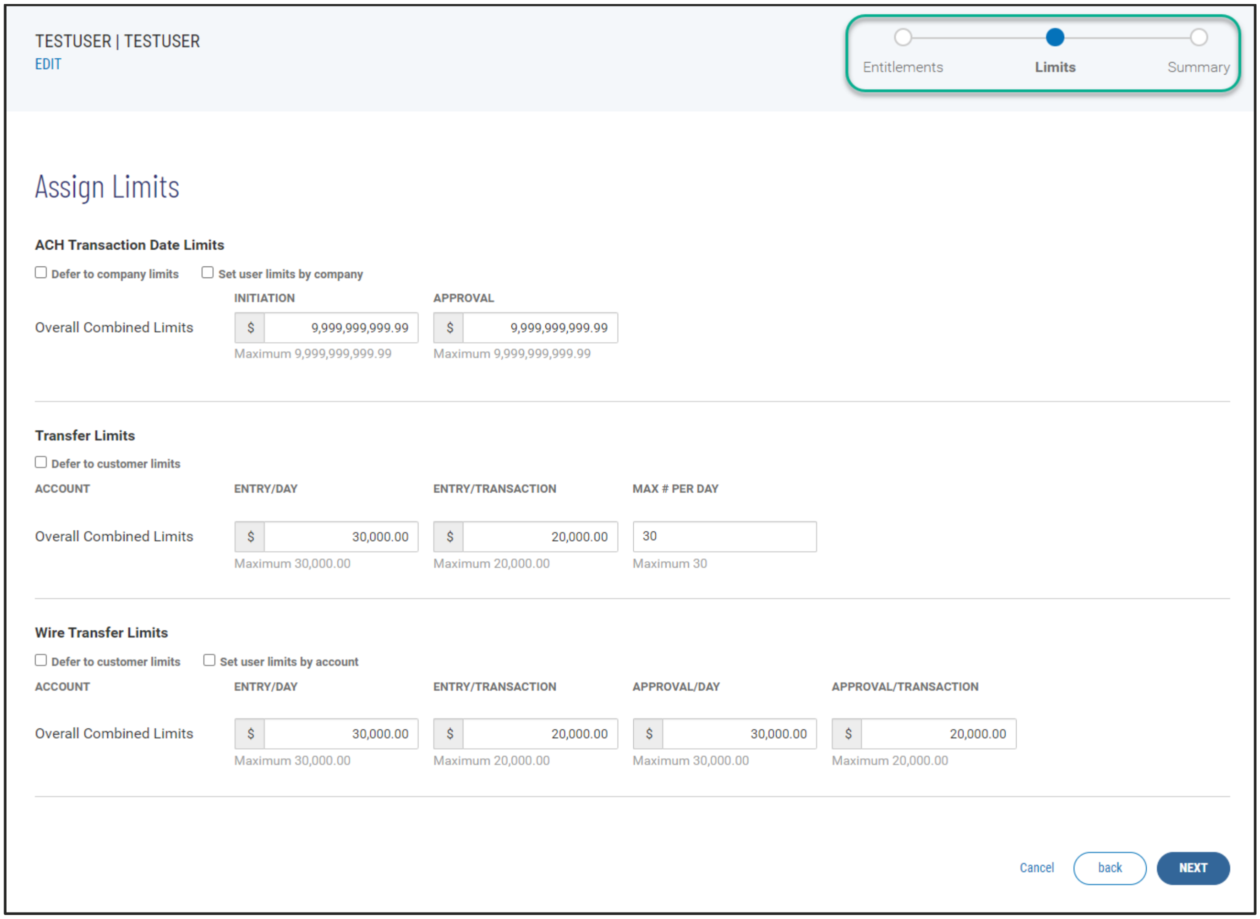
Otherwise the User Type is fixed to just User.



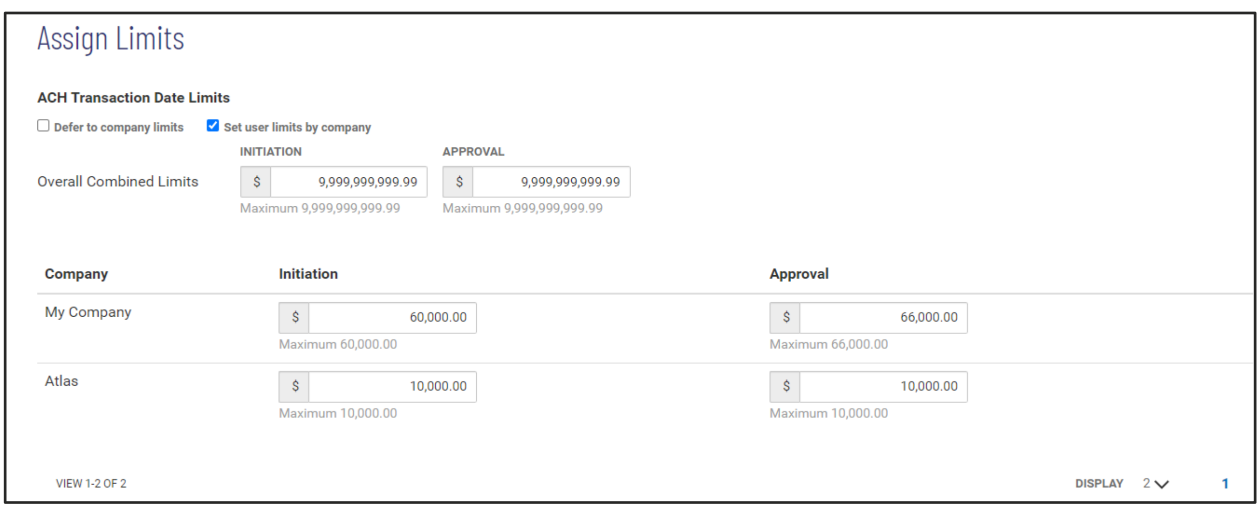
Next, continue to permit the user to various services and accounts. You have the ability to copy the permission details from an existing user or continue to set permission individually. Services with this icon need Account Level Permissions. Account Transfers require From/To direction setting –



If permitted service(s) requires user limit assignment, you will be guided to the Assign Limits step. User limits cannot exceed the Customer (company) level limits.



Alternatively to assigning overall user level ACH limits, your financial institution may require user limits at the ACH Company ID level. In such scenario, the user ACH Transaction Date Limit will be as shown below:



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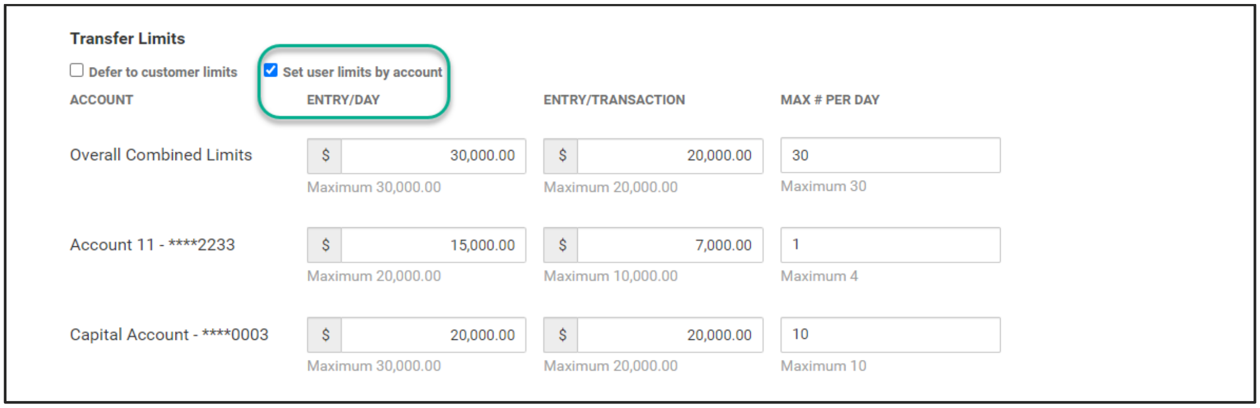
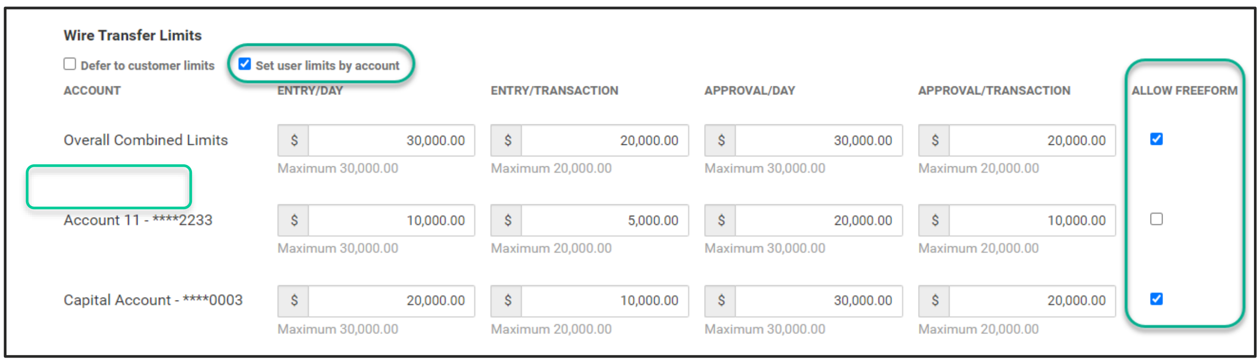
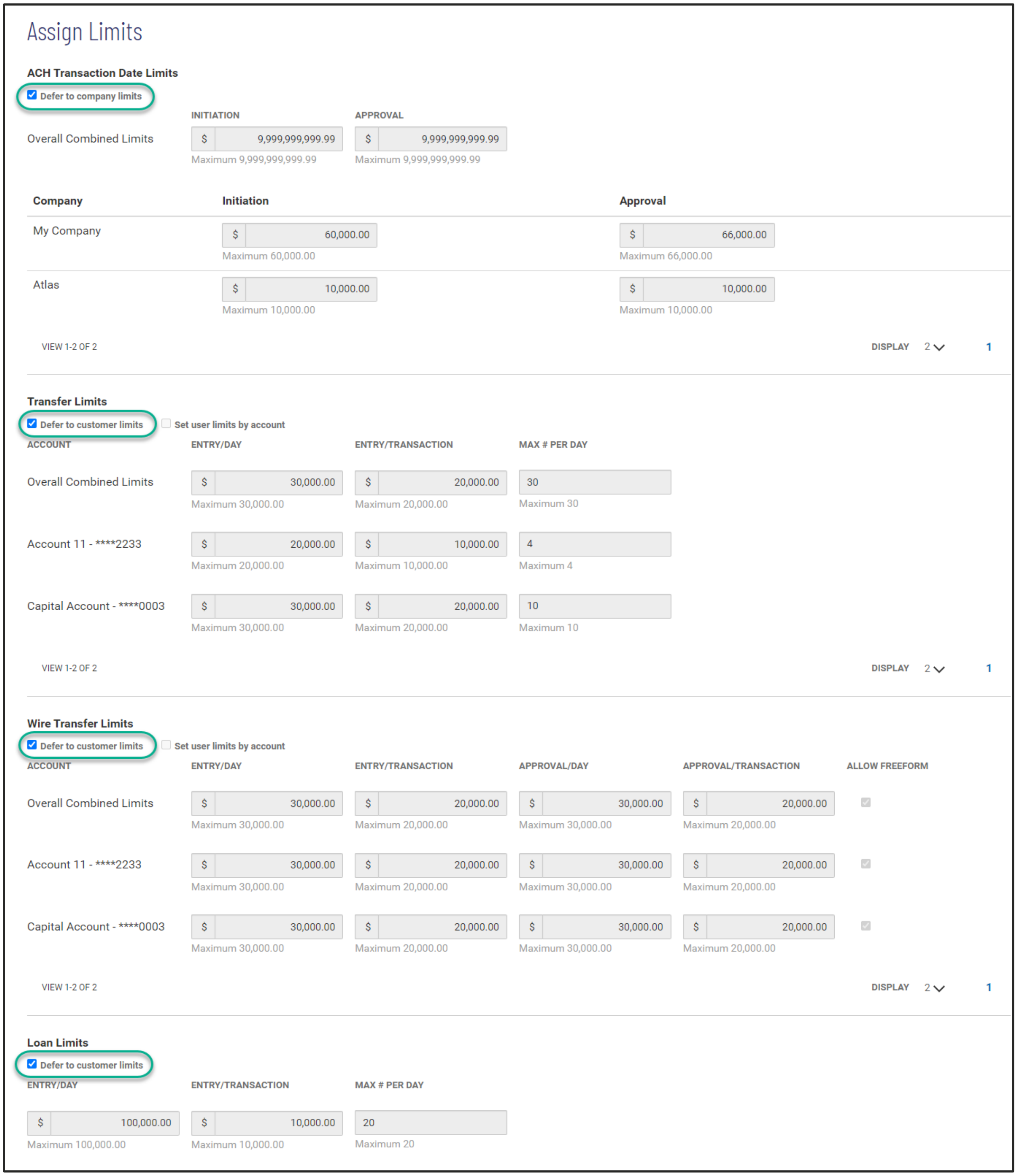
Some financial institutions are configured to offer additional layer of user account level limits on transfers and wires limits.



When Wire Transfers Freeform Initiation service is enabled for the user on the Assign Services page, Freeform wire initiation control can be set by each account for a user.



If your financial institution configuration allows it, user limits can be pinned to customer limits – FI Administrator needs only to adjust the customer level limits, all users with limits pegged (pinned) to the customer limits would adjust accordingly.



Assign Limits

ACH Transaction Date Limits

☑ Defer to company limits

	INITIATION	APPROVAL
Overall Combined Limits	$ 9,999,999,999.99 Maximum 9,999,999,999.99	$ 9,999,999,999.99 Maximum 9,999,999,999.99

Company	Initiation	Approval
My Company	$ 60,000.00 Maximum 60,000.00	$ 66,000.00 Maximum 66,000.00
Atlas	$ 10,000.00 Maximum 10,000.00	$ 10,000.00 Maximum 10,000.00

VIEW 1-2 OF 2 DISPLAY 2 1

Transfer Limits

☑ Defer to customer limits ☐ Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	$ 30,000.00 Maximum 30,000.00	$ 20,000.00 Maximum 20,000.00	30 Maximum 30
Account 11 - ****2233	$ 20,000.00 Maximum 20,000.00	$ 10,000.00 Maximum 10,000.00	4 Maximum 4
Capital Account - ****0003	$ 30,000.00 Maximum 30,000.00	$ 20,000.00 Maximum 20,000.00	10 Maximum 10

VIEW 1-2 OF 2 DISPLAY 2 1

Wire Transfer Limits

☑ Defer to customer limits ☐ Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION	ALLOW FREEFORM
Overall Combined Limits	$ 30,000.00 Maximum 30,000.00	$ 20,000.00 Maximum 20,000.00	$ 30,000.00 Maximum 30,000.00	$ 20,000.00 Maximum 20,000.00	☑
Account 11 - ****2233	$ 30,000.00 Maximum 30,000.00	$ 20,000.00 Maximum 20,000.00	$ 30,000.00 Maximum 30,000.00	$ 20,000.00 Maximum 20,000.00	☑
Capital Account - ****0003	$ 30,000.00 Maximum 30,000.00	$ 20,000.00 Maximum 20,000.00	$ 30,000.00 Maximum 30,000.00	$ 20,000.00 Maximum 20,000.00	☑

VIEW 1-2 OF 2 DISPLAY 2 1

Loan Limits

☑ Defer to customer limits

ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
$ 100,000.00 Maximum 100,000.00	$ 10,000.00 Maximum 10,000.00	20 Maximum 20

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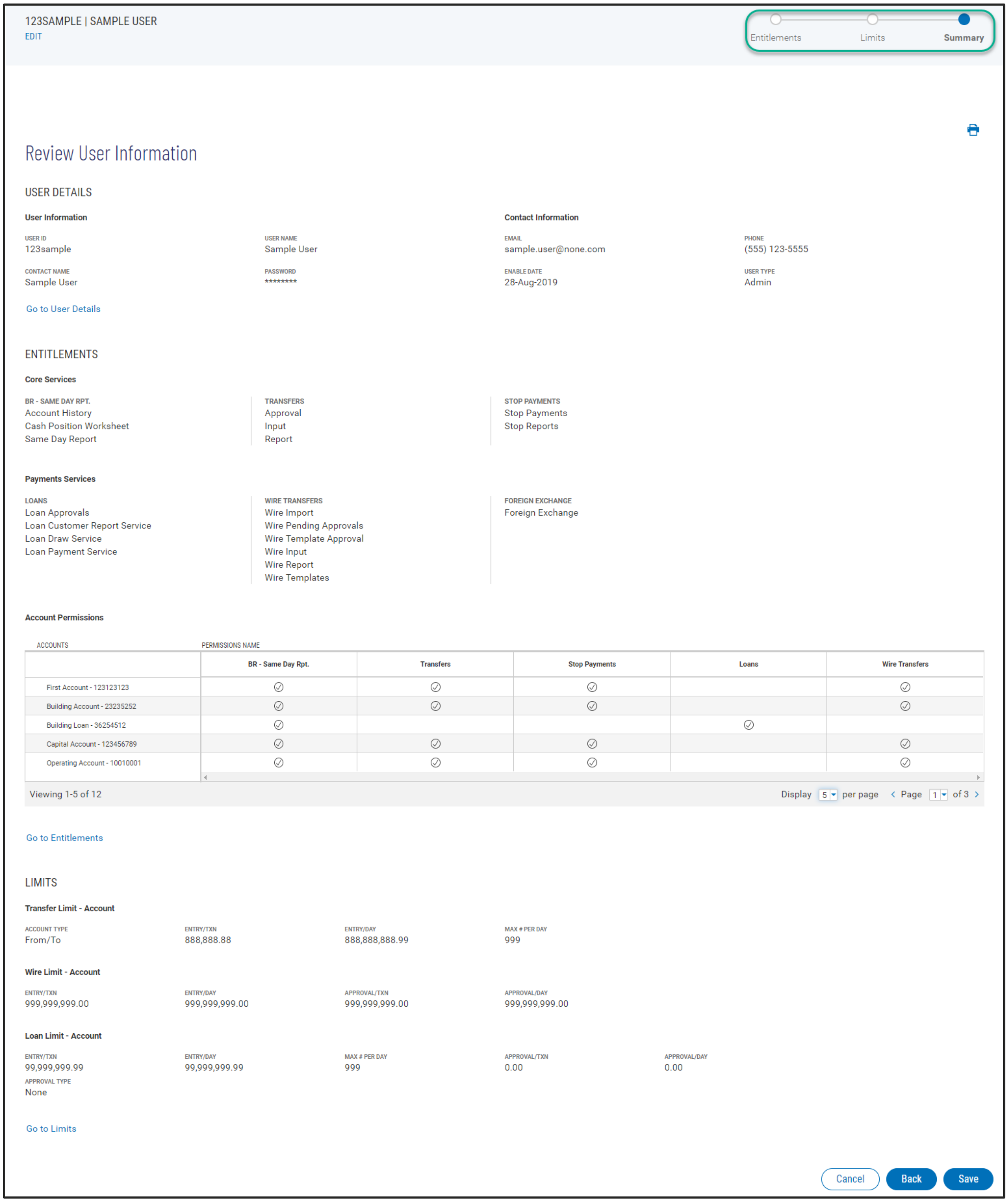
Review the entire new user setup, before finalizing. Click 'SAVE' to create the new user –



123SAMPLE | SAMPLE USER
EDIT

Entitlements Limits **Summary**

Review User Information

USER DETAILS

User Information

USER ID
123sample

USER NAME
Sample User

CONTACT NAME
Sample User

PASSWORD
****

Contact Information

EMAIL
sample.user@none.com

PHONE
(555) 123-5555

ENABLE DATE
28-Aug-2019

USER TYPE
Admin

Go to User Details

ENTITLEMENTS

Core Services

BR - SAME DAY RPT.
Account History
Cash Position Worksheet
Same Day Report

TRANSFERS
Approval
Input
Report

STOP PAYMENTS
Stop Payments
Stop Reports

Payments Services

LOANS
Loan Approvals
Loan Customer Report Service
Loan Draw Service
Loan Payment Service

WIRE TRANSFERS
Wire Import
Wire Pending Approvals
Wire Template Approval
Wire Input
Wire Report
Wire Templates

FOREIGN EXCHANGE
Foreign Exchange

Account Permissions

ACCOUNTS	PERMISSIONS NAME				
	BR - Same Day Rpt.	Transfers	Stop Payments	Loans	Wire Transfers
First Account - 123123123	✓	✓	✓		✓
Building Account - 23235252	✓	✓	✓		✓
Building Loan - 36254512	✓			✓	
Capital Account - 123456789	✓	✓	✓		✓
Operating Account - 10010001	✓	✓	✓		✓

Viewing 1-5 of 12   Display 5 per page   Page 1 of 3

Go to Entitlements

LIMITS

Transfer Limit - Account

ACCOUNT TYPE	ENTRY/TXN	ENTRY/DAY	MAX # PER DAY
From/To	888,888.88	888,888,888.99	999

Wire Limit - Account

ENTRY/TXN	ENTRY/DAY	APPROVAL/TXN	APPROVAL/DAY
999,999,999.00	999,999,999.00	999,999,999.00	999,999,999.00

Loan Limit - Account

ENTRY/TXN	ENTRY/DAY	MAX # PER DAY	APPROVAL/TXN	APPROVAL/DAY
99,999,999.99	99,999,999.99	999	0.00	0.00

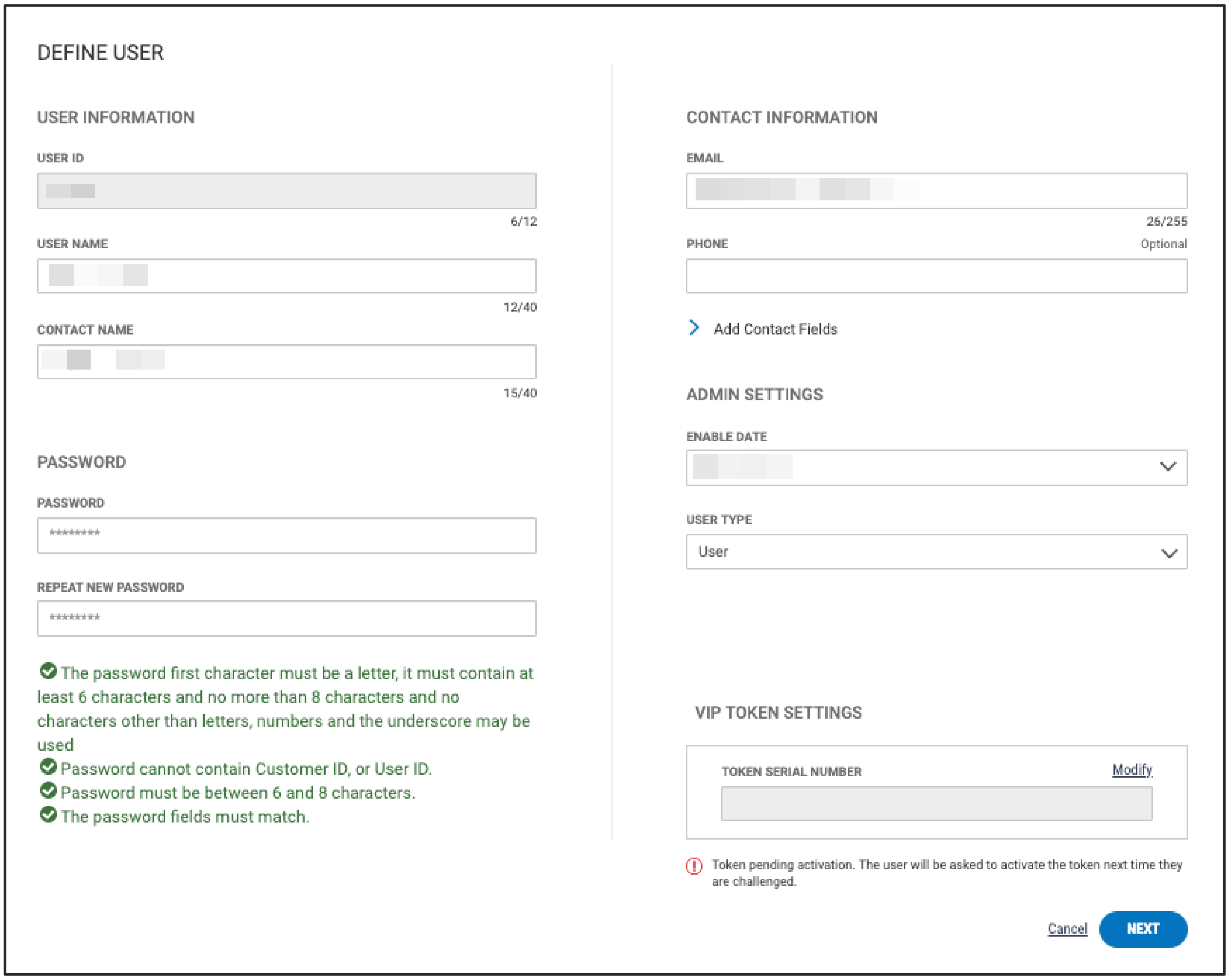
APPROVAL TYPE
None

Go to Limits

Cancel Back Save

VIP Token Management

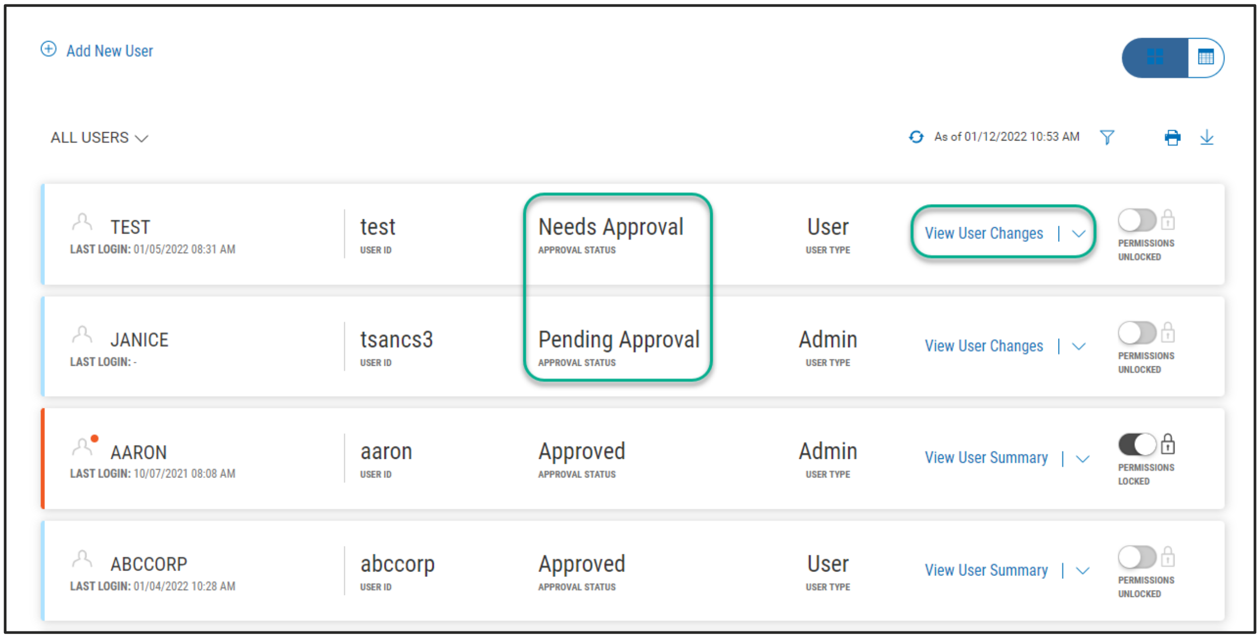
If your financial institution and your company utilize the VIP token, you are able to assign/register the token serial number to the user without needing to contact your financial institution.

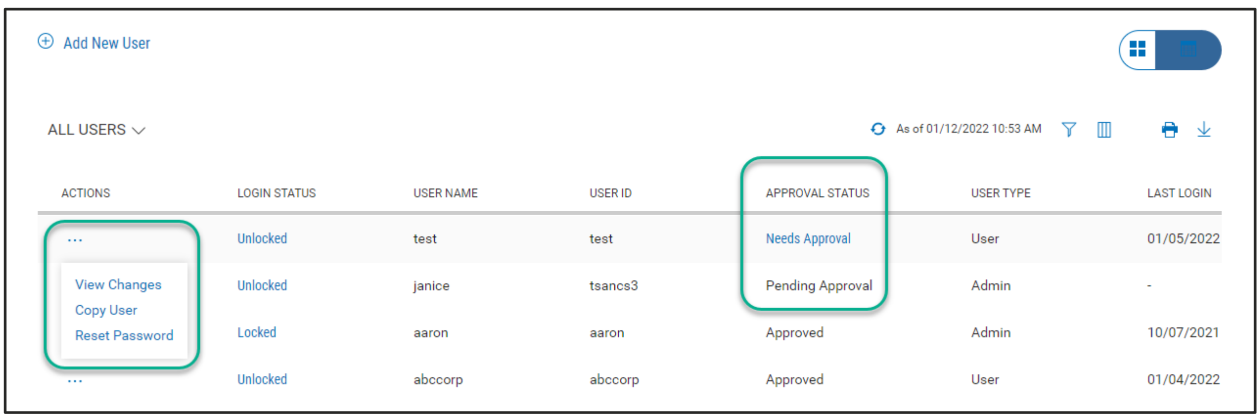


Dual control of user administration

If Dual Control is enabled, when any user is created/modified, approval from a second Corporate Administrator is required. The user account awaiting approval is identified in the User Maintenance widget:

- Needs Approval status = you have the ability to approve this user account
- Pending Approval status = requires another admin user to approve





Click on the View User Changes link, the approving Corporate Administrator may review the changes on the User Detail Screen before taking action to approve or reject.

Changes Awaiting Approval

Action Type: Change   **By User:** Olha 03/25/2021 09:27 AM

TEST | TEST

Review User Changes

USER DETAILS

User Information

USER ID
test

USER NAME
test

CONTACT NAME
test

PASSWORD
******

Contact Information

EMAIL
[illegible]ne.com

CITY
Los Angeles

ADDRESS
beverly hills 90210

ZIP
90210

User Settings

ENABLE DATE
23 Aug 2021

USER TYPE
User

ENTITLEMENTS

Core Services

BANK ACCOUNT INFO REPORTING
Bank Account Info Reporting

LOAN ACCOUNT INFO REPORTING
Loan Account Info Reporting

TRANSFERS
Input
Import
Approval
View Only

STOP PAYMENTS
Input
View Only

Payments Services

LOANS
Draw
Payment
View Only

ACH
Initiate Payment
ACH Reversal
Template Approval
Define Import Map
ACH Totals
Pass-Thru Approval
Approve Payment
Template Management
Payment & Template View Only
Import
Pass-Thru
Pass-Thru Activity View Only

WIRE TRANSFERS
Template Initiation
Payment Approval
Template Approval
Define Import Map
Free-Form Initiation
Template Management
Import
View Only

PAYEE DIRECTORY
Manage Payee
Approve Payee
View Only

Account Permissions

ACCOUNTS	ACCOUNT TYPE	PERMISSIONS NAME				
		TRANSFERS	TRANSFER ABILITY	BANK ACCOUNT INFO REPORTING	LOANS	WIRE TRANSFERS
Capital Account - ****0003	DDA	✓	~~From/To~~ From/To	✓	✓	✓
Commercial Loan - ****0004	LOC	✓	From/To	✓	✓	✓
Commercial Loan - ****0004	IL	✓	From/To	✓	✓	✓
Payroll Account - ****0002	DDA	✓	~~From/To~~ From/To	✓	✓	✓
test - ****0001	DDA	✓	~~From/To~~ From/To	✓	✓	✓

VIEW 1-10 OF 10   DISPLAY 10   1

ACH Permissions

ACH SENDER ID	PERMISSIONS
~~123456789~~	~~Consumer Collections~~ | ~~Consumer Payments~~ | ~~Corporate Collections~~ | ~~Corporate Payments~~ | ~~Employee Payments~~ | ~~Tax Payment~~
~~111111112~~	~~Consumer Collections~~ | ~~Consumer Payments~~ | ~~Corporate Collections~~ | ~~Corporate Payments~~ | ~~Employee Payments~~ | ~~Tax Payment~~

VIEW 1 OF 1   DISPLAY All   1

LIMITS

Transfer Limits

Account	Entry/Day	Entry/Transaction	Max # Per Day
Overall Combined Limits	~~30,000.00~~	~~20,000.00~~	~~20~~

Account	Entry/Day	Entry/Transaction	Max # Per Day
Overall Combined Limits	100.00	100.00	100

Wire Transfer Limits

Account	Entry/Day	Entry/Transaction	Approval/Day	Approval/Transaction
Overall Combined Limits	~~10.00~~	~~10.00~~	~~10.00~~	~~10.00~~

Account	Entry/Day	Entry/Transaction	Approval/Day	Approval/Transaction
Overall Combined Limits	.00	.00	.00	.00

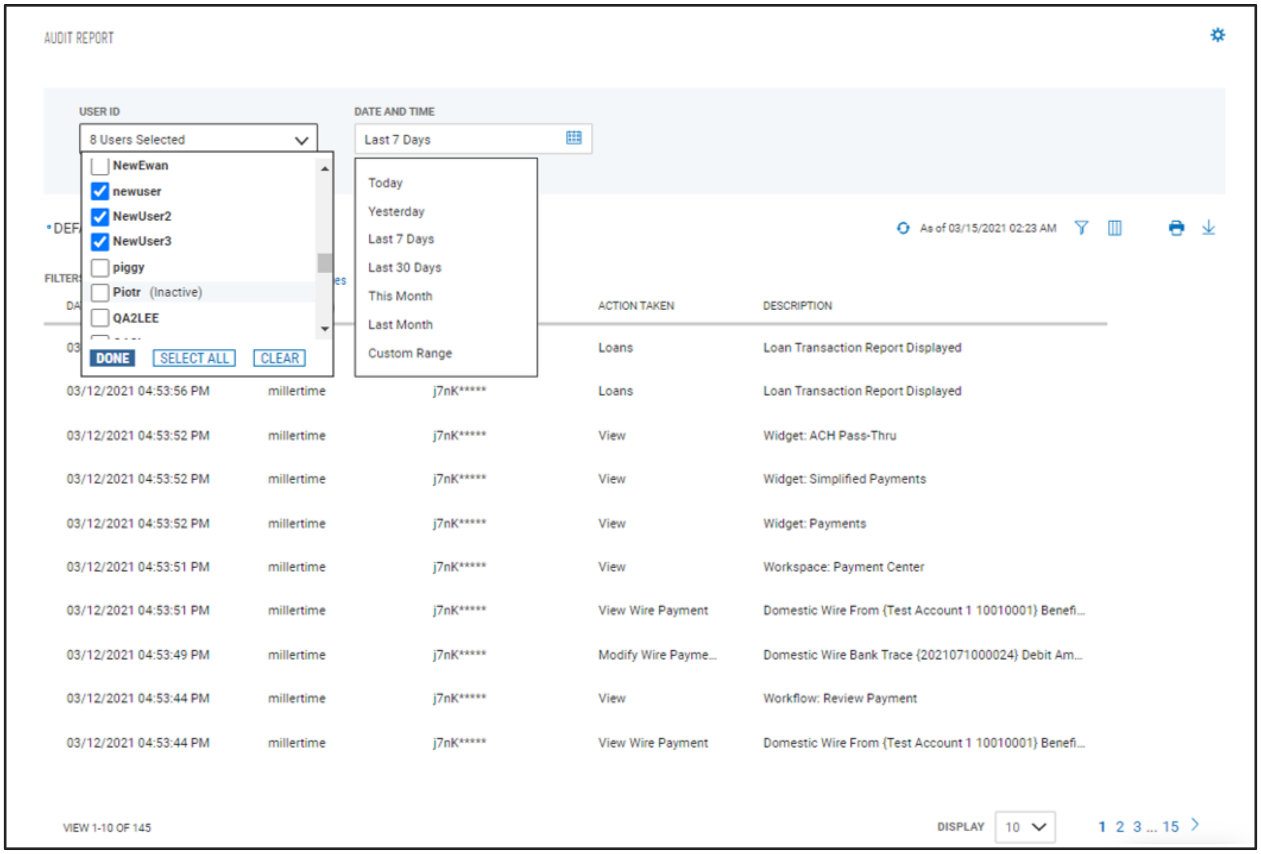
Loan Limits

ENTRY/TRANSACTION	ENTRY/DAY	MAX # PER DAY
8,888,888.00 ~~10,000.00~~	99,999,999.99 ~~100,000.00~~	999 ~~20~~

APPROVE   reject   cancel

Audit Report

User activities are itemized in a list view, in order of Date and Time with the latest on top. Most frequently used query selections are provided in quick filters for your convenience. Deleted users are reported as Inactive.



As with standard list view capabilities, you can control and personalize the list:

- Choose which columns are displayed or hidden, change the column order
- Filter the data, choose a column for the data sort order
- Save a useful combination of column and data settings for later reuse
- Print the list content or export it to a CSV file