

# Exchange

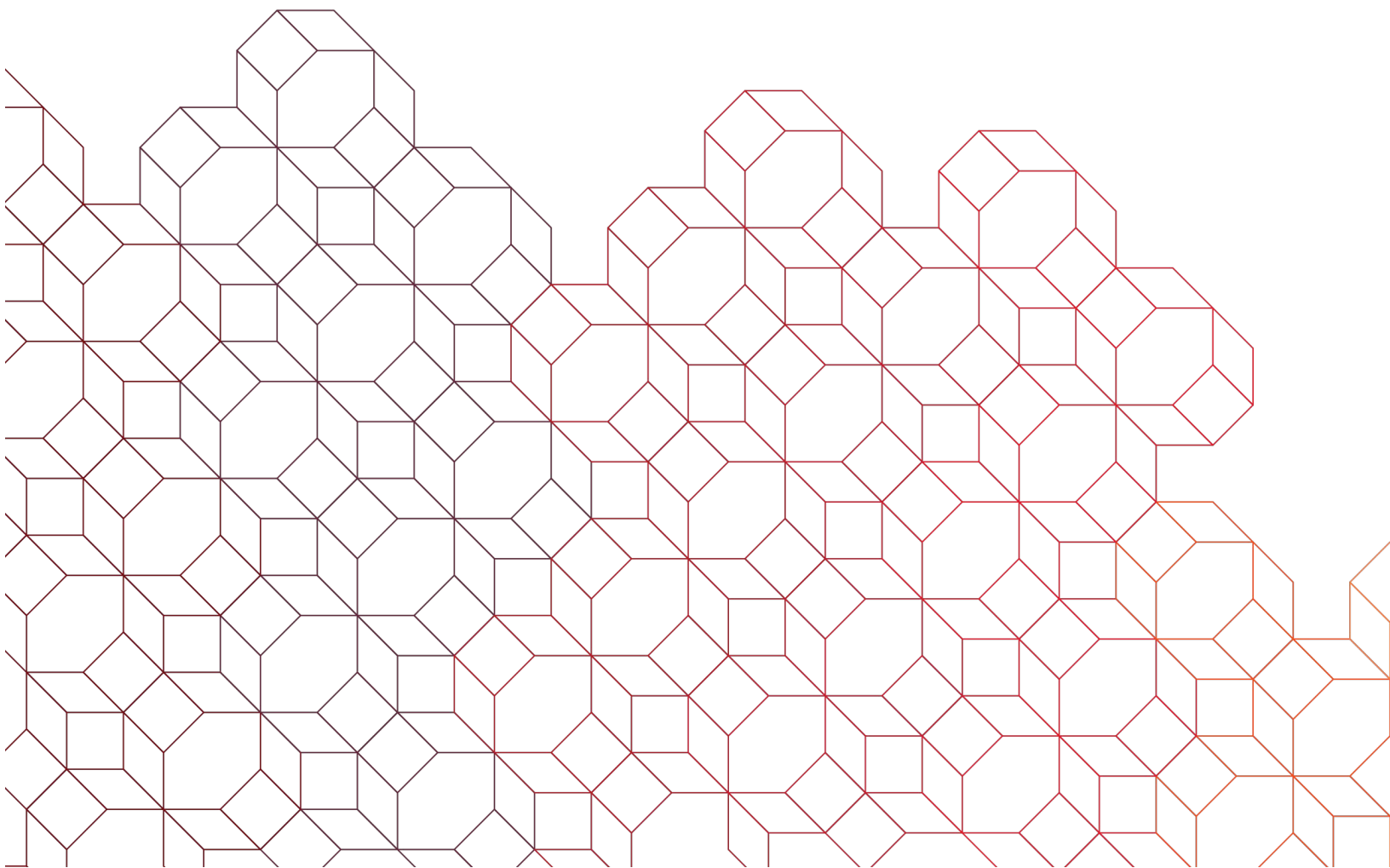


## User Administration

This Quick Reference Guide will assist you with instruction for creating or modifying users within the application. User Administration allows you to assign detailed permission and functionality to users at your company. Use the table of contents below to navigate to different topics within this guide. Some permissions shown in this guide may not be used by your company.

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# User Administration

User Administration is a tool that allows **Exchange** Administrators to create and modify company user access to the system.

To create or modify a User, from the **Administration** menu, select **User Administration**.

Home / User Administration

## User Administration

Find a User

You can search based on the user's information.

[+ Add a new user](#)

Username	Name	UserType	Email	
CC1ADMIN4	CC1ADMIN4 CC1ADMIN41	COMPANY_ADMIN	a8i0c4-.....com	>
C2C1ADMIN10	C2C1ADMIN10 C2C1ADMIN10	COMPANY_ADMIN	a8i0c4-.....com	>
CC1ADMIN2	CC1ADMIN2 CC1ADMIN2	COMPANY_ADMIN	a8i0c4-.....com	>
CC1ADMIN3	CC1ADMIN3 CC1ADMIN3	COMPANY_ADMIN	a8i0c4-.....com	>
CC1ADMIN10	CC1ADMIN10 CC1ADMIN10	COMPANY_ADMIN	a8i0c4-.....com	>
CC1ADMIN1	CC1ADMIN1 CC1ADMIN1	COMPANY_ADMIN	a8i0c4-.....com	>
C2C1USER9	C2C1USER9 C2C1USER9	COMPANY_USER	a8i0c4-.....com	>

The User Administration landing page displays all users setup under your company.

- You can view current user permissions by clicking the arrow to the right of the user information.
- You may also search for a user by Username, Name or Email.
- To create a user, click the "Add a new user" link.



# Create a New User

## Setup a user

### User Profile

**User Info**

Custcode: BIZ1CUST013      Customer name: Biz1Cust013

First name \*      Last name \*

Email \*      Phone \*

**Profile**

Username \*      User type \* (User)

Cancel      Next

To begin:

- Input the user's "First Name", "Last Name", "Email" address and "Phone" number.
- Create a "Username". It must be 5-20 characters long with no spaces or special characters. If a duplicate username is detected in the system, a warning message will appear instructing that a duplicate exists and another username must be created.
- Select the "User type" of a User or Administrator. An administrator can have ability to create and edit users or other functions.
- Once all required fields have been completed, click "Next" which is now enabled.

## Edit their purchased products

Select the user's purchased products and services

**Exchange Platform**

Alerts *No configurations needed*

**Treasury**

ACH Positive Pay

Billpay

Payments & Reporting

Statements

## Setup a user

### Edit their purchased products

Select the user's purchased products and services

Exchange Platform

Treasury

Back      Next

Products are grouped into categories.

- Click the arrow to the right of a category to list those products your company has elected in order to permission access to other users.
- Once expanded, click the slider bar next to the products the user is to have permission. Additional steps to the user setup process are necessary for most products once selected.
- Once all permissions and settings are complete and depending on products available, click "Next" or "Save". Clicking "Save" will be the final step.

Product Category Chart		
<b>Exchange Platform</b>	Alerts Mobile	
<b>Treasury</b>	ACH Positive Pay Bill Payment Corporate Card Payments Payments & Reporting	Positive Pay Item Research Statements
<b>Wealth</b>	Unity Platform	



# Create a New User – Business Bill Payment

**Billpay**

Select the accounts you would like to assign for BillPay.

All accounts	Selected accounts																												
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th><input type="checkbox"/> Bank ID</th> <th>Account number</th> <th>Account name</th> <th>System</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> 018</td> <td>0130000023</td> <td>Payroll Account</td> <td>IM</td> </tr> <tr> <td><input type="checkbox"/> 018</td> <td>00000130000026</td> <td>Smbiz Line of Credit No Allowance</td> <td>ALS</td> </tr> <tr> <td><input type="checkbox"/> 018</td> <td>0130000022</td> <td>Operating Account</td> <td>IM</td> </tr> <tr> <td><input type="checkbox"/> 018</td> <td>00000130000027</td> <td>Smbiz Line of Credit Takedown</td> <td>ALS</td> </tr> <tr> <td><input type="checkbox"/> 018</td> <td>00000130000025</td> <td>Smbiz Loan Credit Allowance</td> <td>ALS</td> </tr> <tr> <td><input type="checkbox"/> 018</td> <td>0130000021</td> <td>General Account</td> <td>IM</td> </tr> </tbody> </table>	<input type="checkbox"/> Bank ID	Account number	Account name	System	<input type="checkbox"/> 018	0130000023	Payroll Account	IM	<input type="checkbox"/> 018	00000130000026	Smbiz Line of Credit No Allowance	ALS	<input type="checkbox"/> 018	0130000022	Operating Account	IM	<input type="checkbox"/> 018	00000130000027	Smbiz Line of Credit Takedown	ALS	<input type="checkbox"/> 018	00000130000025	Smbiz Loan Credit Allowance	ALS	<input type="checkbox"/> 018	0130000021	General Account	IM	
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<input type="checkbox"/> 018	00000130000025	Smbiz Loan Credit Allowance	ALS																										
<input type="checkbox"/> 018	0130000021	General Account	IM																										

**Payments (select all)**

Designate Pay From Accounts

Establish Payment Caps

Payment History

Payroll Deposits

Schedule Bill Payments

Schedule Email Payments

**Transfers (select all)**

Add Transfer Accounts

Establish Transfer Caps

Schedule Transfers

Transfer History

**Message Center (select all)**

Access Message Center

**Payees (select all)**

Manage Payees

**Options (select all)**

Access Reports

Manage BillPay Users

Manage Pay From Accounts

Schedule Reminders

Update Company Info

**Approve Authority (select all)**

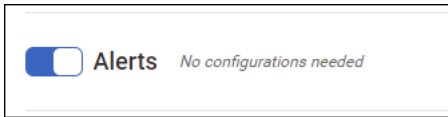
Approve Transactions

If your company subscribes to the Business Bill Payment service, additional steps are required to finish granting access.

- Select which accounts the user will be allowed to debit for Bill Pay transactions.
- Select functions the user is allowed within Business Bill Payment. Refer to the entitlement glossary in the Resource Center for these Bill Pay definitions.



## Create a New User – Alerts



If your company subscribes to the Alerts service, the only step needed is clicking the slider to enable the service.

## Create a New User – Statements

If your company subscribes to the Statements service, additional steps are required to finish granting access.

- Select accounts the user is to have permission to view by selecting the checkbox next to the account number. You may use the checkbox found in the column headings to select all accounts.
- If deposit accounts were selected, both “AA” and “DDA” are automatically chosen. Unselect either option if permission is not needed.

Statements

Select the account you would like to assign for Statements and select the statement type(s) where necessary

Search by account name or number

All accounts		Selected accounts			
<input type="checkbox"/>	Bank ID	Account Number	Account Name	System	Statement type
<input type="checkbox"/>	018	0170000021	General Account	IM	<input type="checkbox"/> AA <input type="checkbox"/> DDA
<input type="checkbox"/>	018	0170000022	Operating Account	IM	<input type="checkbox"/> AA <input type="checkbox"/> DDA
<input type="checkbox"/>	018	0170000023	Payroll Account	IM	<input type="checkbox"/> AA <input type="checkbox"/> DDA

[Collapse Statements ^](#)



# Create a New User – ACHAlert Positive Pay

If your company subscribes to the ACHAlert Positive Pay service, additional steps are required to finish granting access.

- Under the “User Settings” tab make selections necessary for this user.

ACH Positive Pay

1. **User Settings** 2. Credit Notify 3. Debit Notify

System Roles  This user is the default primary contact for ACH Positive Pay

Audit Report

Notification Delivery Report

Consolidated Transaction History View

Under the “Credit Notify” and “Debit Notify” tabs:

- Select the accounts the user may view or act on.
- Select all actions, the user is permitted to.

1. User settings 2. **Credit notify** 3. Debit notify

Select the account you would like to assign for ACH Positive Pay

Search by account name or number

All accounts Selected accounts

<input checked="" type="checkbox"/>	Bank ID	Account number	Account name	System
<input checked="" type="checkbox"/>	009	1234567890	OPERATING	IM

Credit notify

- Act on approved List
- Blocked list
- Notification rules report
- Act on blocked list
- Change transaction status
- Transaction history
- Approved list
- Notification rules
- Decision dual approval
- Blocked list dual approval
- Approved list dual approval

1. User settings 2. Credit notify 3. **Debit notify**

Select the account you would like to assign for ACH Positive Pay

Search by account name or number

All accounts Selected accounts

<input checked="" type="checkbox"/>	Bank ID	Account Number	Account Name	System
<input checked="" type="checkbox"/>	009	1234567890	OPERATING	IM

Debit notify

- Act on approved List
- Blocked list
- Notification rules report
- Act on blocked list
- Change transaction status
- Transaction history
- Approved list
- Notification rules
- Decision dual approval
- Blocked list dual approval
- Approved list dual approval



# Create a New User – Payments & Reporting

Payments & Reporting

*Click next to make changes to this product on the following screen*

Collapse Payments & Reporting ^

Cancel Next

If your company subscribes to any service within Payments & Reporting, additional steps are required to finish granting access. Payments & Reporting contains: Check Positive Pay, ACH, Wires, Stop Payments, Transfers and Balance Reporting type services. For permission definitions, please refer to the entitlements glossary in the Resource Center.

- Complete any steps for other products on this page.
- Expand "Payments & Reporting".
- Click "Next" for Payments and Reporting detail permissioning.

### Modify User

#### User Information

\* User ID  
TMMTESTER5

\* User Name  
tmm tester

The top portion lets you know which user you are creating. The titles shown on the right provide a map of where you are in the payments and reporting setup and will scroll down the page as you do.

- Use "Enable all Permissions" to turn on all Company elected services for this user. It is recommended to review all permissions and adjust as needed.

#### Permissions

Enable all Permissions

#### Payment Settings

Must select beneficiaries from Contact Center for payments and templates

This setting only applies to Payroll and Expense Reimbursement. Standard ACH payments, Wire payments and Real-Time Payment Requests always require selection from the Contact Center.

Allow FX Payments to be made in :

USD Only     Allow FX

If "USD-Only" is selected, then international payments can only be initiated in USD currency. If "Allow FX" is selected, then International payments may be initiated in any supported currency (including USD) for your company.

- If your company has access to Payments, after you create the user profile, "Payment Settings" must be determined.
- By default, foreign currency wire origination is selected "Allow FX", if user is to submit "USD Only" wires, click the radio button.

- User Information
- Other Company Information
- Permissions
- Approvals
- Assign Accounts
- Additional Bank Services

Permissions must be set for each service the user will have ability to view or take action. Continue to scroll down the screen to set permissions.  
**NOTE: Do not** click the "Save" or "Done" buttons until **ALL** changes are made.



# Create a New User – Payments & Reporting

## Administration

Enable All

**User is an Administrator**  
This permission allows the user to manage Users, Bank Account Settings, Recipien... [More](#)

**Add/Edit Entries to Address Book**  
This permission allows the user to manage Address Book Entries. Alerts included ... [More](#)

## Payments

Enable All

**Pay Employees (Direct Deposit)**  
This permission allows the user to manage Payroll, Child Support Payments, Payro... [More](#)

**Send Electronic Payments (Non-Expedited)**  
This permission allows the user to manage Recurring Corporate Collections, Recur... [More](#)

**Send Expedited Payments (Wire Transfer)**  
This permission allows the user to manage Recurring Wire - Domestic Payments, Re... [More](#)

**Send Loan Payments and Drawdowns**  
This permission allows the user to manage Loan Draw, Loan Payment, Recurring Loa... [More](#)

**Submit Account Transfers**  
This permission allows the user to manage Recurring Transfers, Transfer Payments... [More](#)

Use the sliders next to each service to permission for the user. Using "Enable All" above each section will select all services under that group. For definitions, please refer to the entitlements glossary in the Resource Center.

## Risk Management

Enable All

**Manage Check Positive Pay**  
This permission allows the user to manage Check Issue/Void, Reverse Positive Pay... [More](#)

**Submit Stop Payments**  
This permission allows the user to manage Place Stop, Cancel Stop.

## Information Reporting

Enable All

**View Account Balances and Transactions**  
This permission allows the user to manage QuickBooks (OFX format), CS Basic Expo... [More](#)

Continue to enable permissions, using the sliders next to each service or "Enable All" above each service section to select all options under that group. For definitions, please refer to the entitlements glossary in the Resource Center.





# Create a New User – Payments & Reporting

## Approvals

### Approve Permissions and Limits

Enable All

#### Approve Payments

This permission allows the user to approve Wire - International, Wire - Domestic... [More](#)

Auto Approval

	Daily	Transaction	Batch
Pay Employees	<input type="text"/>	<input type="text"/>	<input type="text"/>
Electronic Payments	<input type="text"/>	<input type="text"/>	<input type="text"/>
Expedited Payments	<input type="text"/>	<input type="text"/>	

#### Approve Account Transfers

This permission allows the user to approve Transfer Payments, Recurring Transfer... [More](#)

Auto Approval

	Daily	Transaction
Account Transfers	<input type="text"/>	<input type="text"/>

#### Approve Loan Payments and Drawdowns

This permission allows the user to approve Recurring Loan Draws, Loan Payment, L... [More](#)

Auto Approval

	Daily	Transaction
Loan Payments	<input type="text"/>	<input type="text"/>
Loan Drawdowns	<input type="text"/>	<input type="text"/>

As with service permissions, use the sliders next to each "Approval" permission or "Enable All" to allow Approval ability for all services listed under "Approvals". "Auto Approval" is not automatically enabled when "Enable All" is selected.

"Auto Approval" = registers one approval upon entry of a transaction. In the case of internal transactions like transfers and loans, in most cases, approval when entering is the only approval needed. However, in the case of external payments like ACH and wires, there a second user is required to approve those payments.

For definitions, please refer to the entitlements glossary in the Resource Center.

Limits indicate the maximum value of a payment that the user can approve. Input appropriate limits for the user. Leaving the limit fields blank equals "**unlimited**" limits.

- A Daily Limit is the maximum total value of all payments that can be approved on a given value date.
- A Transaction Limit indicates the maximum amount of a single transaction. This limit applies to both wire and batch payments.
- A Batch Limit is the maximum amount of all items in a batch. This limit is not applicable to wire payments.

Continue to enable service approval ability by using the sliders next to each "Approve" service and setting limits where necessary.

For definitions, please refer to the entitlements glossary in the Resource Center.

#### Approve Positive Pay Items

This permission allows the user to approve Positive Pay Processing, Reverse Posi... [More](#)

Auto Approval

#### Approve Stop Payments

This permission allows the user to approve Place Stop, Cancel Stop.

Auto Approval

#### Approve Address Book Entries

This permission allows the user to approve Address Book Entries.

Auto Approval

#### Approve Users

This permission allows the user to approve Users.

Auto Approval



## Create a New User – Payments & Reporting

### Assign Accounts

The user will have access to the accounts assigned to the specific payment type.

Assign All Current and Future Accounts
  Manually Assign Accounts

Account	Stop Payments	Pay Employees	Electronic Payments	Expedited Payments	Loan Payments and Drawdowns	Acc Tran
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DEMO Line01 - No All...						<input type="checkbox"/>
DEMO Loan02 - Credit...						<input type="checkbox"/>
DEMO Operating Acco...						<input type="checkbox"/>
DEMO Payroll Account...						<input type="checkbox"/>

Lastly, accounts must be assigned to each payment service including stop payments and positive pay. You must associate Checking and Loan accounts to the services that require them.

- “Manually Assign Accounts” is set by default to make manual selections. Click individual check boxes under each service by account or select a service group to apply all accounts available for the service.
- You may select “Assign All Current and Future Accounts” which will assign all current accounts shown to all services and you will not have to return to User Maintenance to make new account assignments; they will be added automatically for you. **Note:** You can change the “Assign All Current & Future Accounts” option if you want to add new account assignments manually.

For definitions, please refer to the entitlements glossary in the Resource Center.

### Additional Bank Services

The absence of Additional Bank Services permissions is due to company or profile entitlements.

Save

- Other services may be available and appear in “Additional Bank Services”. In this image those are not available to this company.
- Once all permissions and settings are complete, click “Save”. This will save the changes for the Payments & Reporting services. It is important to click the “Save” button before moving forward.
- A success message is displayed at the top that the payments & reporting permissions were added.
- Click “Done” in the bottom right corner to complete the new user setup.

Done

Respond to the message pop up accordingly that follows.



# Create a New User – User Created

Home / User Administration

## User Administration

**Find a User**

You can search based on the user's information. [+ Add a new user](#)

Username

Name

Email

[Clear all fields](#) [Search](#)

Username	Name	UserType	Email	
TMMTESTER1	TMM TESTER	COMPANY_ADMIN	email@email.com	>
TMMTESTER2	TMM Tester	COMPANY_ADMIN	email@email.com	>

- The new user is setup and will appear in the user list.
- An activation email is sent to the user's email address used during user creation. The user will then activate their account and set their password.



## User Administration – Modify User

## User Summary

BC19USER4 BC19USER4 ...

[Edit User Info](#)

Customer Name Biz1Cust019	Phone 5555555555	Username BC19USER4	Email email@email.com
Custcode BIZ1CUST019	User type Company User		

Security ...

[Reset MFA contact points](#)

Products and Services

[Edit products and services](#)

Exchange Platform ▼

Treasury ▼

Wealth ▼

[View products and services >](#)

After searching and selecting the user, the user's profile and a summary of permitted Products and Services is displayed.

- In the User Summary section, you can edit the user profile by clicking the "Edit User Info" link. By clicking the ellipsis to the right of the user's name, you may "Copy" or "Delete" the user.
  - If copying a user, all permissions for the copied user are mirrored, it is HIGHLY recommended to follow the steps outlined for creating a new user and validate the permissions are what is preferred for the new user.
- Under Security, you can click the link "Reset MFA contact points" to reset the user's multi-factor authentication which will require the user to establish a phone number for one-time passcode. The ellipsis allows you to reset the user's password, lock or unlock access.
- To edit user permissions and settings, click "Edit products and services" link.
- If you would like to only view the user's permissions, click "View products and services".



# User Administration – Modify User

When editing the user profile, only fields available for edit are First or Last name, Email, Phone and User type.

- Make necessary edits and once changes are made, click "Next".
- You will be directed to "Edit their purchased products" screen, unless changes are needed, click "Next".
- Changes are saved, click "Done" to the message that follows.

### User Profile

---

#### User Info

Custocode: BIZ1CUST013      Customer name: Biz1Cust013

First name *	Last name *
test	test
Email *	Phone *
a8i0c4.....com	

---

#### Profile

Username \*: testtest10      User type \*: User

Products that your company has elected are grouped into categories.

- Click the arrow to the far right of each category to expand.
- Click the "Expand Product" link next to the product/service when necessary to edit. **Note: For Payments & Reporting, you must "expand" the product, it will change the save button to next. Click next to make changes.**
- Edit permissions and settings as needed, following the same steps as a new user to finish the changes.

### Edit their purchased products

Select the user's purchased products and services

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#### Exchange Platform

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#### Treasury

Payments & Reporting Expand product section in order to make changes to this product on the following screen

Statements

