

## Adding a Business Banking Sub-User

**Note:** Only the Company Administrator can access the "Manage Users" function

### Steps to add a Sub-user:

1. Upon login, go to the *Additional Services* menu and then select *Manage Users*.
2. Click *+Add a user*.
3. Enter new sub-user information.
  - Email address is used to send login instructions to the user.
    - The sub-user gets 2 separate emails with username and password. These temporary credentials are both system-generated, random values.
  - Phone number is used for multi-factor authentication (MFA).
    - Phone extensions do not work with MFA

Users with Account Access + Add a user

### Manage User Details and Access Settings

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#### User Details

First Name	Middle Name (Optional)	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone Number	Email	
<input type="text" value="(xxx) xxx-xxxx"/>	<input type="text"/>	

### User Access: Settings and Permissions

Permissions can be broad to very narrow. The hierarchy is Tax ID > Account > Feature > Task.

1. If the business has multiple Tax IDs, select one to view linked accounts.
2. Grant full access to all accounts within the selected Tax ID, if desired by choosing the "Select All" option. (full access includes view and transfer, account history and mobile app remote deposit)

### User Access Settings

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#### Modify account specific access

Select a Tax ID and set access for each account

Navigant Credit Union 2 of 2 Select all for this Tax ID

▶ NCU OLB Test Checking 1 - *7002 \$84.12	Select All <input type="checkbox"/>
▶ NCU OLB Test Ck 2 - *3009 \$95.86	Select All <input type="checkbox"/>

3. Expand the account(s) to view the available permissions. You may get as granular as you wish to when granting access to each account.

View Balances	<input checked="" type="checkbox"/>
View Transaction History / Statements	<input checked="" type="checkbox"/>
Internal Transfer	<input checked="" type="checkbox"/>
Manage Remote Deposits	<input checked="" type="checkbox"/>

**Tip:** Using the “Select user to clone” option (top right) offers a shortcut when building additional user profiles.

### Grant sub-user access to additional services (if applicable to your business)

Give the sub-user access to certain functionality for all accounts, i.e. some permissions are not assigned on a per account basis.

#### 1. Add-on products

- Bill Payment, Business Mobile App, Check Reorder, Electronic/Online Statements & Remote Deposit (listed below if they are applicable to your business)

Set access for all accounts	
Bill Pay	<input type="checkbox"/>
Business Mobile App	<input type="checkbox"/>
Check Reorder	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>
Remote Deposit	<input type="checkbox"/>

Once you’ve made your selections, Click **SAVE**, and the sub-user will be sent their enrollment emails.

For Steps to add ACH Processing Permission

[CLICK HERE](#)

For Steps to add Wire Processing Permission

[CLICK HERE](#)

## Adding ACH Processing Permissions:

**Note:** Not all business administrators will see all options, as they may not apply to certain Business Banking clients.

Select and expand the Business checking account tab to manage ACH / ACH File Pass-Through permissions.

### Manage ACH Templates

Grant access to each User to: Add, Edit and Delete templates.

- Select All Tab grants full access or select the individual box for each authority you would like to grant access to.

▼ ACH Templates	Select All	<input type="checkbox"/>
Manage ACH Templates		<input type="checkbox"/>
Approve ACH Templates		<input type="checkbox"/>

### Manage ACH Payments

Grant access to each User to send a one-time ACH Payment (Ad Hoc), initiate ACH Payments using a Template and/or Approve ACH Payments.

- Select All Tab grants full access or select the individual box for each authority you would like to grant access to.

▼ ACH Collections	Select All	<input type="checkbox"/>
Create Ad Hoc ACH Collections		<input type="checkbox"/>
Create ACH Collections using Templates		<input type="checkbox"/>
Approve ACH Collections		<input type="checkbox"/>

### Manage ACH Collections

Grant access to each User to make a one-time ACH Collection (Ad Hoc), initiate ACH Collections using a Template and/or Approve ACH Collections.

- Select All Tab grants full access or select the individual box for each authority you would like to grant access to.

▼ ACH Collections	Select All	<input type="checkbox"/>
Create Ad Hoc ACH Collections		<input type="checkbox"/>
Create ACH Collections using Templates		<input type="checkbox"/>
Approve ACH Collections		<input type="checkbox"/>

### Manage ACH File Pass-Through (If applicable)

Grant access to each User to upload a secure NACHA ACH formatted file.

- Select All Tab grants full access or select the individual box for each authority you would like to grant access to.

▼ ACH Collections	Select All	<input type="checkbox"/>
Create Ad Hoc ACH Collections		<input type="checkbox"/>
Create ACH Collections using Templates		<input type="checkbox"/>
Approve ACH Collections		<input type="checkbox"/>

### Set Transaction Limit setting

The transaction limit can be set to a specific user amount: Equal to or Lower than the company limits.

- Select Apply Company Limits or choose specific dollar amounts per Transaction, Per Day and Per Month.

**Set transaction limits for all accounts** ?

▼ ACH Payments Creation Limits Apply Company Limits

Per Transaction	Maximum \$100.00	<input type="text" value="\$100.00"/>
Per Day	Maximum \$100.00	<input type="text" value="\$100.00"/>
Per Month	Maximum \$200.00	<input type="text" value="\$200.00"/>

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▼ ACH Collections Creation Limits Apply Company Limits

Per Transaction	Maximum \$100.00	<input type="text"/>
Per Day	Maximum \$100.00	<input type="text"/>
Per Month	Maximum \$200.00	<input type="text"/>

### Set Approval Limit setting

The Approval thresholds can be set to specific user-level functionality and transaction limits. They are required for Dual Control. The transaction limits can be set to equal to or lower than the company approved limits.

**Important Note:** For clients using Dual Control, the approver’s sub-user profile must include limits in this section.

- Select Apply Company Limits to use the Company threshold limits or apply individual user limits.

▼ Transaction Approval Limits Apply Company Limits

ACH Payments Approval Limit Per Transaction	Maximum \$100.00	<input type="text" value="\$100.00"/>
ACH Collections Approval Limit Per Transaction	Maximum \$100.00	<input type="text" value="\$100.00"/>
ACH File Pass-Through Approval Limit Per File	Maximum \$8,000.00	<input type="text" value="\$100.00"/>

### Setting ACH transaction types

- Expand the section under the “Set ACH transaction types” and Select All to allow the company approved transactions type codes.

**Set ACH transaction types for all accounts** ?

▼ ACH Payments Type Select All

Consumer (PPD)	<input checked="" type="checkbox"/>
Payroll (PPD)	<input checked="" type="checkbox"/>
Commercial (CCD)	<input checked="" type="checkbox"/>

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▼ ACH Collections Type Select All

Consumer (PPD)	<input checked="" type="checkbox"/>
Commercial (CCD)	<input checked="" type="checkbox"/>

ⓘ Please entitle services for at least one account before saving.

**Save** **Cancel**

Once you’ve made your selections, Click **SAVE**, and the sub-user will be sent their enrollment emails.

## Adding Sub-User Wire Transfer Permissions:

Select and expand the Business checking account tab to manage Wire Transfer permissions

### Manage Wire Templates

**Note:** International Wire submission is only accepted when US Intermediary Bank and International Swift Code information is available. BB International wires are sent in US funds only.

Grant access to each User: to Add, Edit and Delete templates.

- Select All Tab grants full access or select the individual box for each authority you would like to grant access to.

▼ Domestic Wire Transfer Templates	Select All	<input type="checkbox"/>
Manage Domestic Wire Templates		<input type="checkbox"/>
Approve Domestic Wire Templates		<input type="checkbox"/>
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▼ International Wire Transfer Templates	Select All	<input type="checkbox"/>
Manage International Wire Templates		<input type="checkbox"/>
Approve International Wire Templates		<input type="checkbox"/>

Grant access to each User to create a one-time(Ad Hoc) Wire transfer payment, Create Wire Payments using a Templates and/or Approve Wire Payments.

- Select All Tab grants full access or select the individual box for each item you would like to grant access to.

▼ Domestic Wire Transfer Payments	Select All	<input type="checkbox"/>
Create Ad Hoc Domestic Wire Transfer Payments		<input type="checkbox"/>
Create Domestic Wire Transfer Payments Using Templates		<input type="checkbox"/>
Approve Domestic Wire Transfer Payments		<input type="checkbox"/>
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▼ International Wire Transfer Payments	Select All	<input type="checkbox"/>
Create Ad Hoc International Wire Transfer Payments		<input type="checkbox"/>
Create International Wire Transfer Payments Using Templates		<input type="checkbox"/>
Approve International Wire Transfer Payments		<input type="checkbox"/>

### Set Transaction Approval Limit Setting

The transaction limit can be set to a specific user amount: Equal to or Lower than the company limits.

- Select Apply Company Limits or choose specific dollar amount per Transaction, Per Day and Per Month.

▼ Domestic Wire Transfer Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
Per Transaction	Maximum \$15,000.00	<input type="text"/>
Per Day	Maximum \$15,000.00	<input type="text"/>
Per Month	Maximum \$30,000.00	<input type="text"/>
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▼ International Wire Transfer Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
Per Transaction	Maximum \$60.00	<input type="text"/>
Per Day	Maximum \$60.00	<input type="text"/>
Per Month	Maximum \$100.00	<input type="text"/>

## Set Approval Threshold Settings

The Approval thresholds can be set to specific user-level functionality and transaction limits. They are required for Dual Control clients. The transaction limits can be set to equal to or lower than the company approved limits.

**Important Note:** For clients using Dual Control, the approver's sub-user profile must include limits in this section.

- Select Apply Company Thresholds to use the Company thresholds limit or apply each user limit.

Set approval thresholds for all accounts ?

▼ Transaction Approval Thresholds Apply Company Thresholds

Domestic Wire Payments Approval Threshold per Transaction	Maximum \$15,000.00	<input type="text" value="\$1.00"/>
International Wire Payments Approval Threshold per Transaction	Maximum \$60.00	<input type="text" value="\$1.00"/>

i Please entitle services for at least one account before saving.

Once all permissions and entitlements have been added, click **SAVE**.