



SUB-USER MANAGEMENT

INTERNET BANKING RESOURCE FOR OUR
CUSTOMERS FROM OUR PARTNER



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IB_262 / PRINTED ON OCTOBER 16, 2019
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MEMBER FDIC

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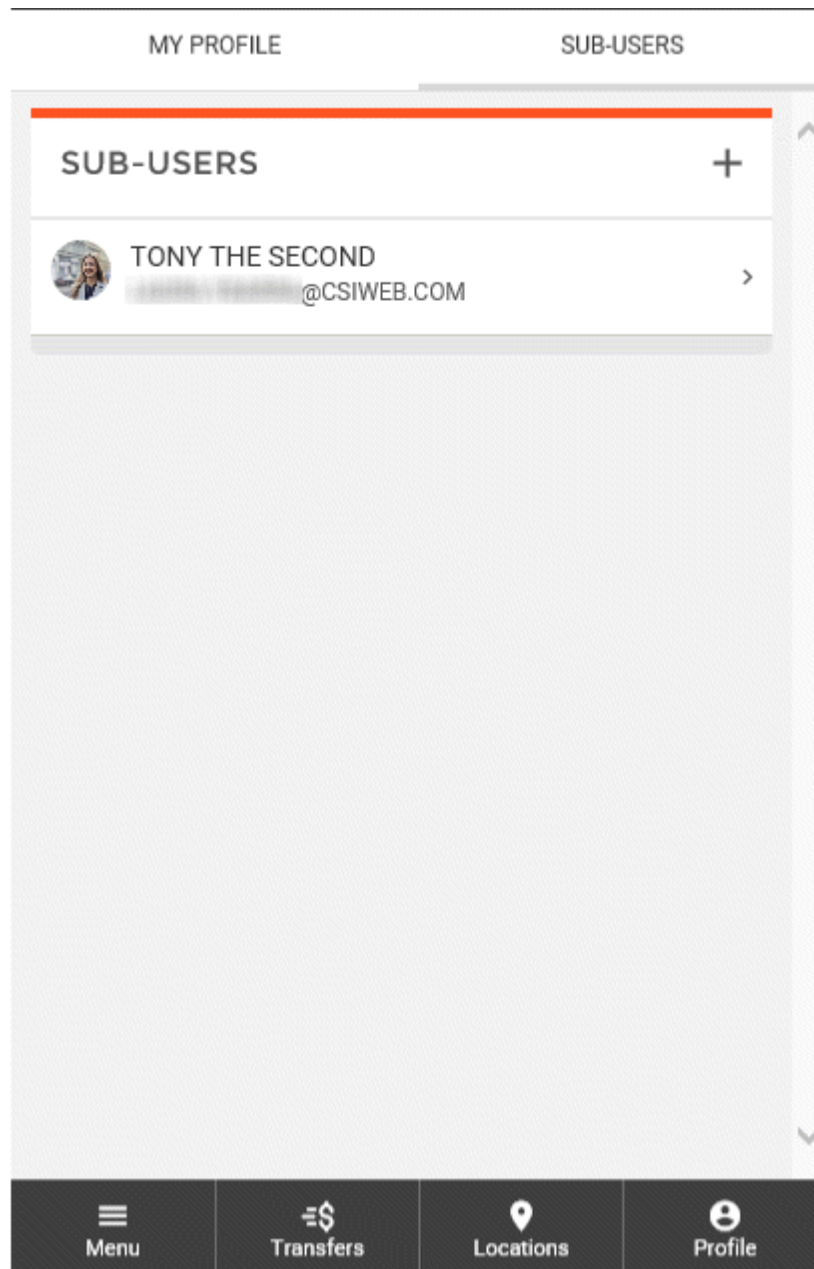
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Sub-User Management

Create New Sub-User

The **Sub-Users** page is where you can see all existing sub-users or create new sub-users.

To begin creating a new sub-user, click on the + button at the top right of the page. This will bring up the **Create New Sub-User** wizard that will help guide you through the process of creating a new sub-user.



The first step in creating a new sub-user is entering the necessary user information, including:

- Full Name
- Email Address
- Display Name
- Invite Answer

CREATE NEW SUB-USER ✕

COPY EVERYTHING FROM... →

If you wish to copy account access and permissions from an existing sub-user, you may select that sub-user here.

FULL NAME required

EMAIL ADDRESS required

DISPLAY NAME required

INVITE ANSWER required

Admin Sub-User

With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.

Give All Owned Accounts

CREATE SUB-USER

CREATE NEW SUB-USER ✕

COPY EVERYTHING FROM... →

If you wish to copy account access and permissions from an existing sub-user, you may select that sub-user here.

FULL NAME
JACK JONES

EMAIL ADDRESS
JACKJONES@TESTEMAIL.COM

DISPLAY NAME
JACK JR.

INVITE ANSWER
TEST

Admin Sub-User

With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.

Give All Owner's Accounts

CREATE SUB-USER

Other fields that may be displayed but are not required are:

- Admin Sub-User
- Give All Owner's Accounts
- Can Modify Transaction Category Name
- Deposit Capture

CREATE NEW SUB-USER ✕

Admin Sub-User

With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.

Give All Owner's Accounts

With this permission enabled, the sub-user will be given access to all of the owner's accounts, including the permissions and limits for those accounts.

Can Modify Transaction Category Name

With this permission enabled, the sub-user will have the ability to both add and modify categories assigned to account transactions.

Deposit Capture

Requires additional authentication for remote deposit capture

HAS ACCESS TO: ^

+ Grant Access to Accounts

CREATE SUB-USER

The last section is the **Has Access To** section. This is where you can grant your sub-user access to accounts. To grant access to accounts, click the + button.

The Select Accounts screen will be displayed listing all available accounts. If you'd like to grant access to all accounts at once, select **All Accounts**. For specific accounts, check the boxes to the right of the accounts to grant them access.

The screenshot shows a mobile application screen titled "SELECT ACCOUNTS" with a close button (X) in the top right corner. The screen displays a list of accounts, each with a checkbox to its right. The accounts listed are:

Account Name	Account ID	Selection
All Accounts	Use all accounts listed below	<input type="checkbox"/>
*Test Account	*9901	<input type="checkbox"/>
123 Checking	*3601	<input type="checkbox"/>
123 Checking 2	*4401	<input type="checkbox"/>
Checking	*8501	<input type="checkbox"/>
Savings	*2720	<input type="checkbox"/>
0153 Loan	*4443	<input type="checkbox"/>
Loan	*0031	<input type="checkbox"/>
Loan	*9774	<input type="checkbox"/>
Loan	*7262	<input type="checkbox"/>
Loan		<input type="checkbox"/>

At the bottom of the screen, there is a grey bar with the text "CONTINUE" and a right-pointing arrow.

Once accounts have been selected, you can click **Continue** to return to the previous page.

All accounts that have been selected will display. You can click on the **Remove** link to remove an account from the list.

Once all information, settings, and accounts have been set, you can click the **Create Sub-User** button to complete the process.

CREATE NEW SUB-USER
✕

Admin Sub-User

With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.

Give All Owner's Accounts

With this permission enabled, the sub-user will be given access to all of the owner's accounts, including the permissions and limits for those accounts.

Can Modify Transaction Category Name

With this permission enabled, the sub-user will have the ability to both add and modify categories assigned to account transactions.

Deposit Capture

Requires additional authentication for remote deposit capture

HAS ACCESS TO: ^

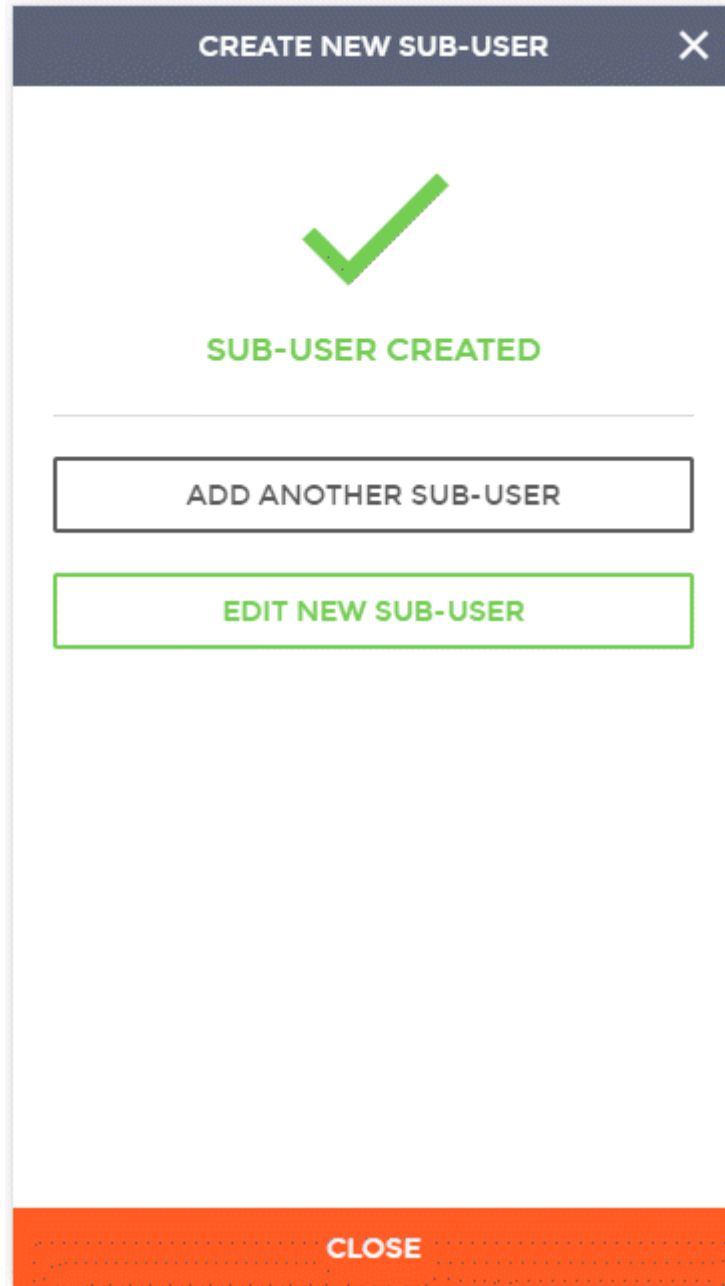
123 Checking (*3601)	Remove
Savings (*2720)	Remove
0153 Loan (*4443)	Remove

CREATE SUB-USER

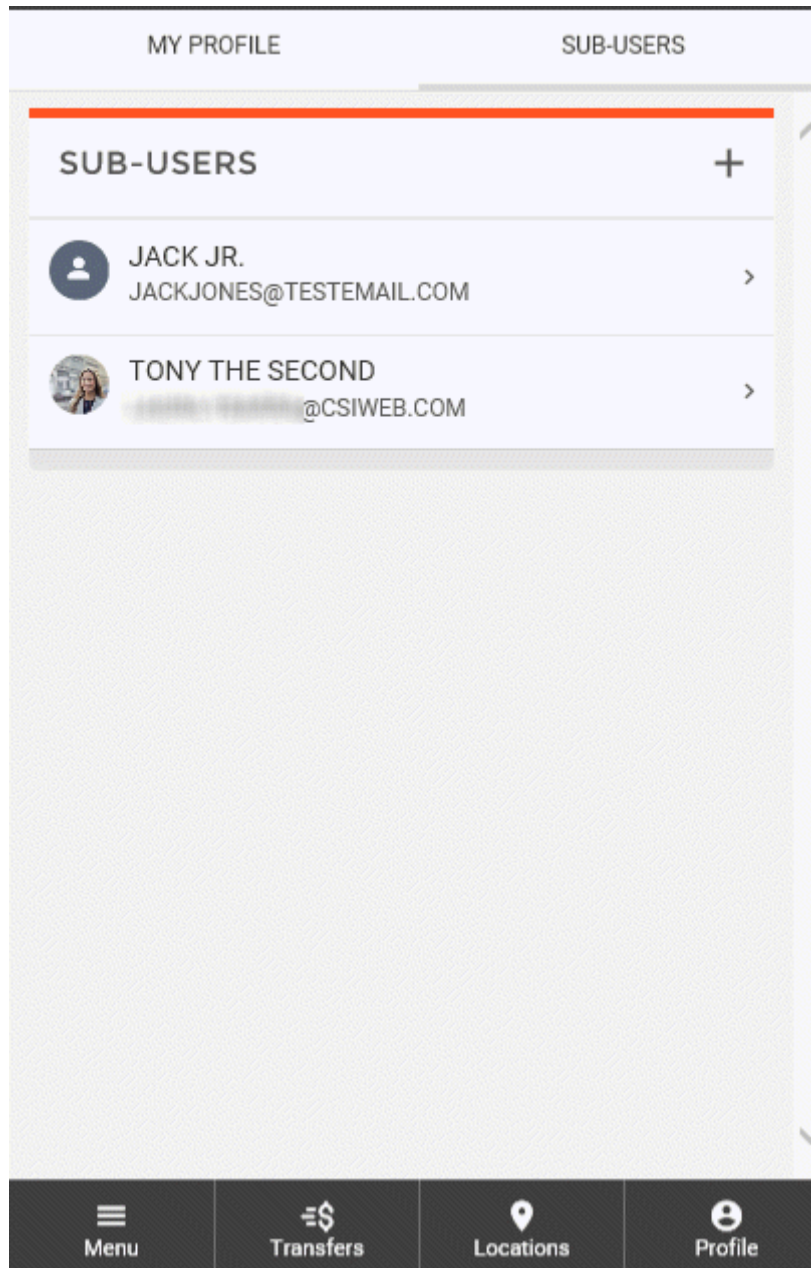
Upon finishing the process, you will see a **Success** message, letting you know that the sub-user was created.

Sub-User Management

From this screen, you can add another sub-user, edit the new sub-user, or close the window to exit the wizard.

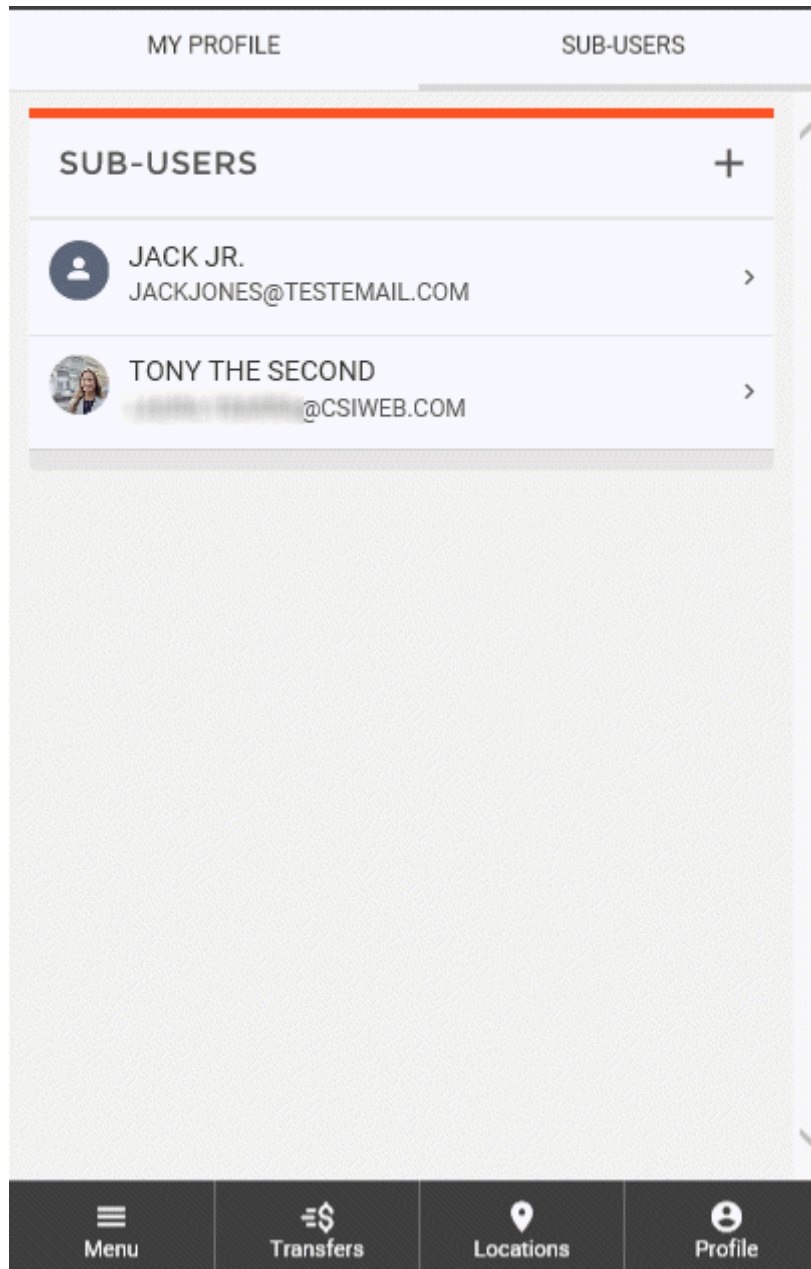


The new sub-user will be listed in the **Sub-Users** grid.



Editing a Sub-User

To edit a sub-user, select the sub-user from the list that you wish to edit.



Here, you can view sub-user information, user settings, and account permissions. Text entry fields that are editable are marked with a **Pencil** icon.

- Account permissions can be edited by clicking the **Permissions** button or by clicking on the **Edit** button of the desired account.

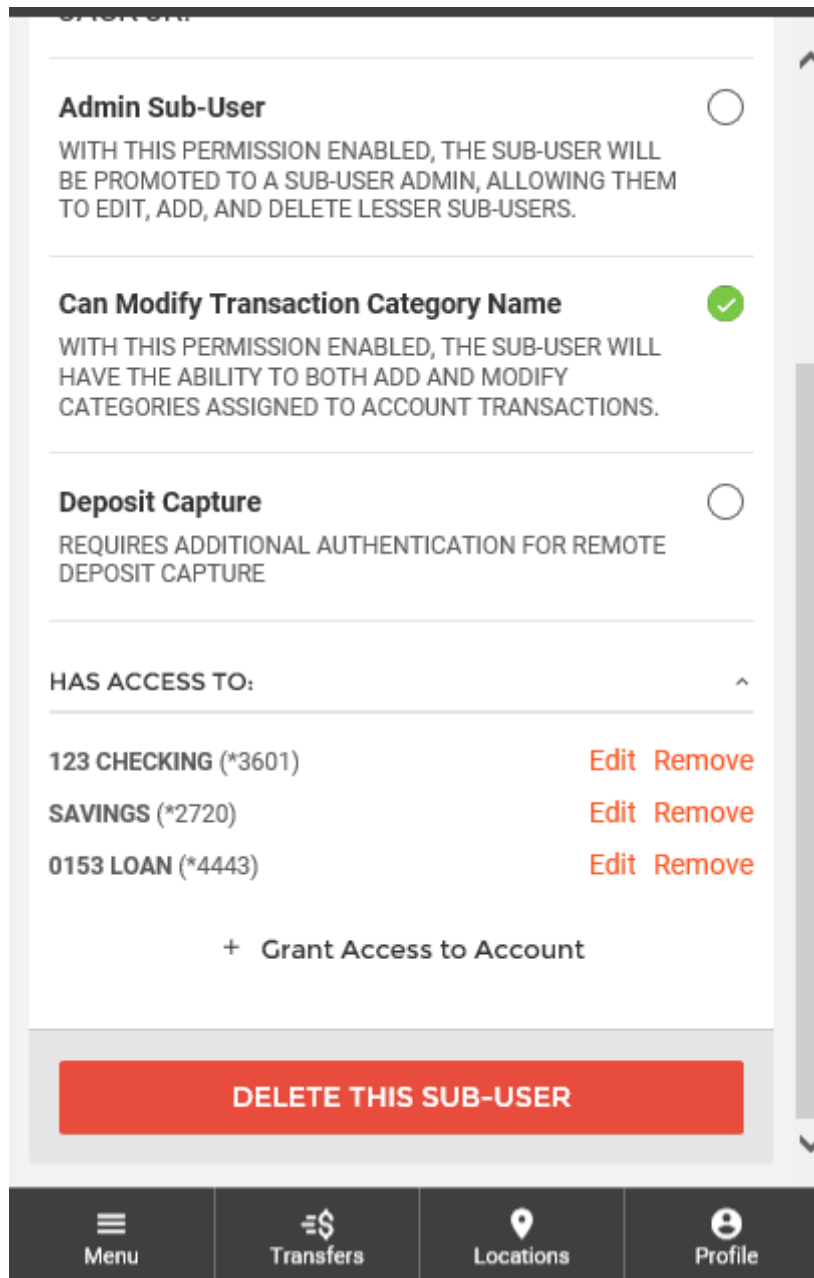
The screenshot displays a mobile application interface for sub-user management. At the top, there is a profile icon and two buttons: "Permissions" and "Add Authenticator". Below this, the user's full name is listed as "JACK JONES". The display name is "JACK JR.", with a pencil icon indicating it is editable. Three permissions are listed, each with a radio button:

- Admin Sub-User**: With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.
- Can Modify Transaction Category Name**: With this permission enabled, the sub-user will have the ability to both add and modify categories assigned to account transactions.
- Deposit Capture**: Requires additional authentication for remote deposit capture.

At the bottom, a navigation bar contains four items: "Menu", "Transfers", "Locations", and "Profile".

Sub-User Management

- Account access can be removed by clicking the **Remove** button for the desired account.
- Access can be granted to additional accounts by clicking the **Grant Access to Account** button and selecting the desired account(s).
- Sub-users can be deleted by clicking the **Delete this Sub-User** button.



Making changes to a field will trigger the system to save the changes immediately and a **Success** message will be displayed at the bottom of the screen.

The screenshot displays a user management interface. At the top left is a circular profile icon. To its right are two buttons: "Permissions" and "Add Authenticator". Below this is a section for user details:

- FULL NAME**: JACK JONES
- DISPLAY NAME**: JACK JR. (with an edit icon)

Below the details are three permission settings, each with a radio button and a descriptive text:

- Admin Sub-User** (radio button): WITH THIS PERMISSION ENABLED, THE SUB-USER WILL BE PROMOTED TO A SUB-USER ADMIN, ALLOWING THEM TO EDIT, ADD, AND DELETE LESSER SUB-USERS.
- Can Modify Transaction Category Name** (checked radio button): WITH THIS PERMISSION ENABLED, THE SUB-USER WILL HAVE THE ABILITY TO BOTH ADD AND MODIFY CATEGORIES ASSIGNED TO ACCOUNT TRANSACTIONS.
- Deposit Capture** (radio button): REQUIRES ADDITIONAL AUTHENTICATION FOR REMOTE DEPOSIT CAPTURE

At the bottom, there is a section labeled "HAS ACCESS TO:" with a dropdown arrow. Below this is a green success banner with a checkmark icon, the text "Success", and "Sub-User has been updated". At the very bottom, there are four navigation tabs: "Menu", "Transactions", "Locations", and "Profile".

When editing account permissions, account access and limits can be edited.

If you would like to copy permissions from another sub-user for this account, click the **Copy Permissions From** button.

PERMISSIONS

Access Limits

JACK JR. PERMISSIONS
123 Checking
ACCOUNT: *3601

COPY PERMISSIONS FROM... →

IF YOU WISH TO COPY PERMISSIONS FROM AN EXISTING SUB-USER, YOU MAY SELECT THAT SUB-USER HERE

GENERAL

View Account Details
Allows the user access to see the account listed, balances, transactions, and transfer out if this permission is also granted

Card Management
Allows the user to turn cards on and off

MONEY MOVEMENT

P2P Enabled
Allows the user to send money quickly to another individual's debit card with P2P (Person to Person)

SAVE ALL PERMISSIONS

Select the sub-user you would like to use.

COPY PERMISSIONS FROM... ✕

TONY THE SECOND >

↑
↓

Their settings will be set for the sub-user being edited.

PERMISSIONS [X]

Access Limits

JACK JR. PERMISSIONS
123 Checking
ACCOUNT: *3601

COPY PERMISSIONS FROM...
TONY THE SECOND →

IF YOU WISH TO COPY PERMISSIONS FROM AN EXISTING SUB-USER, YOU MAY SELECT THAT SUB-USER HERE

GENERAL

- View Account Details** ✓
Allows the user access to see the account listed, balances, transactions, and transfer out if this permission is also granted
- Card Management** ✓
Allows the user to turn cards on and off

MONEY MOVEMENT

- P2P Enabled** ✓
Allows the user to send money quickly to another individual's debit card with P2P (Person to Person)

SAVE ALL PERMISSIONS

Account limits can be set by clicking **Edit** button within the credit/debit/limit field and entering the desired amount. Amounts cannot exceed the max amounts seen under each limit description.

<
PERMISSIONS
×

Access
Limits

JACK JR. PERMISSIONS

123 Checking

ACCOUNT: *3601

ACH BATCH

Batch Limit	Credit
Limits the dollar amount of credits and debits submitted per batch by the user	\$0 ✓
Max C: \$5,000.00 / D: \$6,000.00	
	Debit
	\$0 ✓

Daily	Credit
Limits the dollar amount of credits and debits submitted daily by the user	\$0 ✓
Max C: \$3,000.00 / D: \$4,000.00	
	Debit
	\$0 ✓

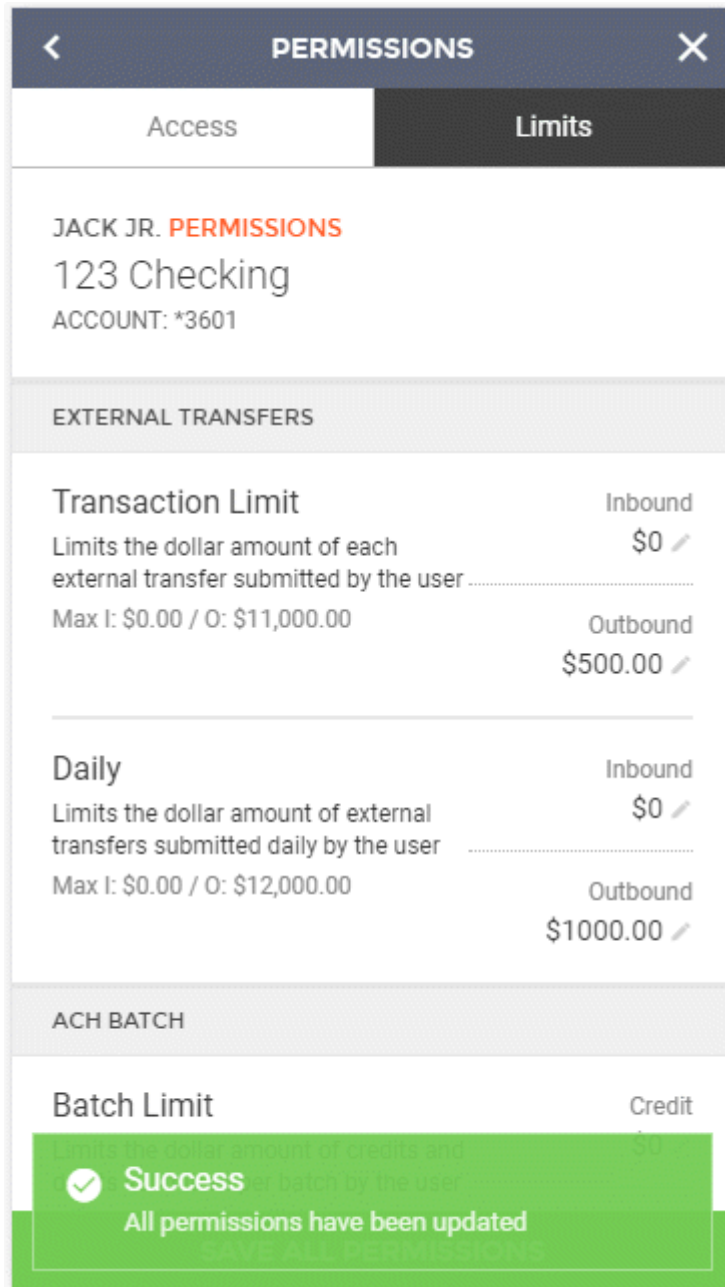
ACH TAX PAYMENT

Daily	Limit
Limits the dollar amount of tax payments submitted daily by the user	\$0 ✓

SAVE ALL PERMISSIONS

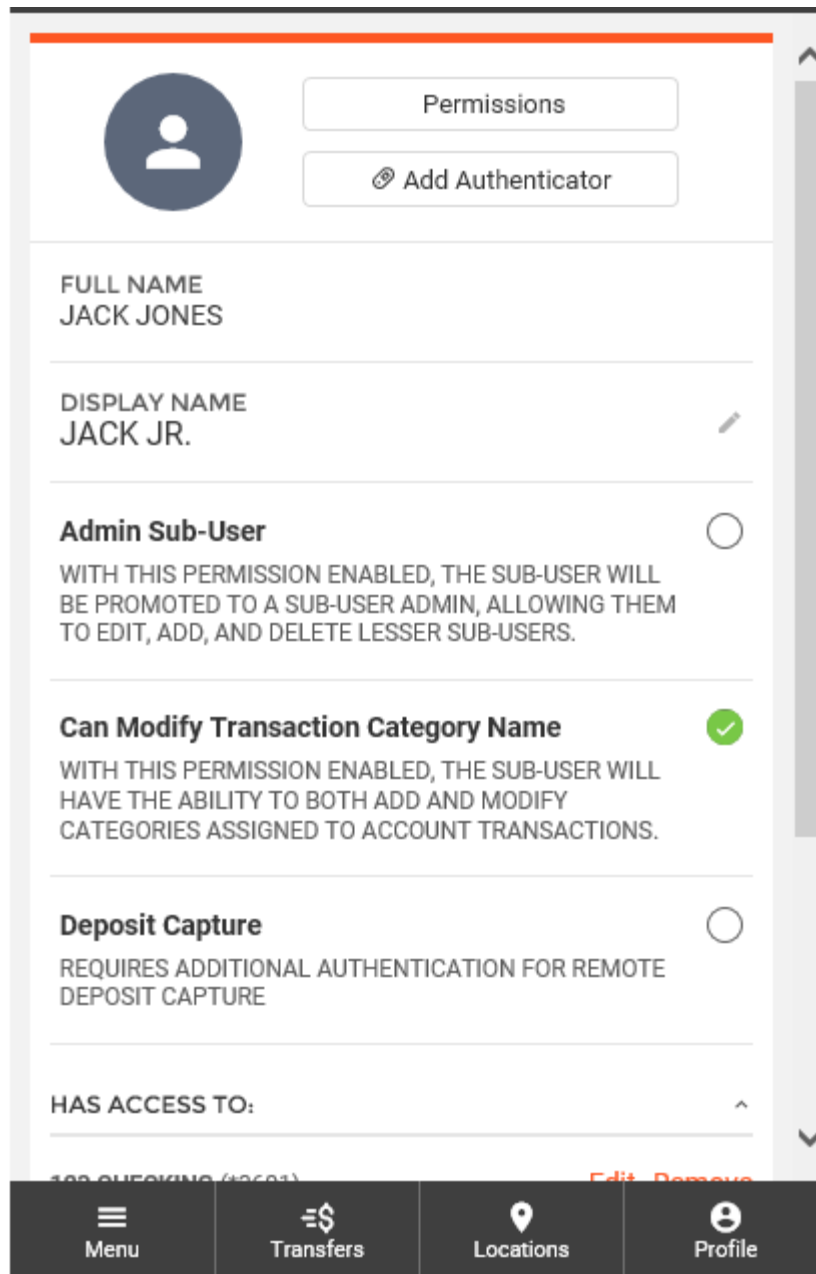
Once all changes have been made, click the **Save All Permissions** button.

A **Success** message will be displayed at the bottom of the screen.



Adding an Authenticator

To add an authenticator to a sub-user, click the **Add Authenticator** button.



Sub-User Management

The **New Authenticator** screen will be displayed. To add an authenticator, the following fields are required:

- Nickname
- Serial Number
- Current Code

Authentication settings can be set prior to saving.

NEW AUTHENTICATOR X

NICKNAME required

The nickname is how the authenticator will be referenced elsewhere throughout the system.

SERIAL NUMBER →

Choose an authenticator from the list assigned

CURRENT CODE required

Enter the code displayed on the authenticator

Require on Login

Requires additional authentication for a sub-user when logging into digital banking

iPay Subscriber

Requires additional authentication for a sub-user to manage the Bill Pay profile

iPay Payee

Requires additional authentication for a sub-user to add or modify a Bill Pay payee

SAVE

Once all changes have been made, click the **Save** button.