Managing a User Role and Authorized User

Businesses that have Online ACH Origination or Online Wire Transfers must first create a user role prior to creating a new user. Once a role is established, it may be assigned to 1 or more users. Any changes made to a user role is automatically applied to all users in that role.

Creating a User Role

1. In the navigation menu, click or tap **Manage Users**> **Add/Edit Roles**.
2. Click or tap **Create Role**.
3. Enter a **Role Name**.
4. (Optional) Enter a **Description**.
5. Click or tap **OK**. The Policy Saved page confirms the policy changes.

User Role: **Allowed Transactions**

1. Click or tap the name of the **Transaction Type** for which you are creating an action.
    a. **Transaction Types**. Note: not all transaction types will be available. Transaction types available will depend on the transactions and features enabled for the business.
        i. ACH Batch
        ii. ACH Collection
        iii. Domestic Wire
        iv. EFTPS
        v. International Wire
        vi. Payroll
        vii. Funds Transfer
        viii. Stop Payment
        ix. Check Reorder
2. Toggle transaction type to **Enabled**
3. Input **User Rights**
    a. View Capabilities
        i. All- able to view all transactions created for this transaction type
        ii. Role- able to view all transactions created for this transaction type by someone in the same role
        iii. Own- only able to view transactions that they created
        iv. None
    b. **Approval Limits**- Amounts and Counts
        i. Per Transaction
        ii. Daily Per Account
        iii. Daily
        iv. Monthly
    c. Allowed Actions
        i. Click Kebab menu

d. Click Edit
e. Enable **Operation Rights**
    i. Draft
    ii. Draft Restricted
    iii. Approve
    iv. Cancel
f. Amount
    i. Select/input allowable amount that the user may draft
g. If Applicable, Subsidiaries
    i. Select appropriate businesses that the user may initiate a transaction for.
h. Account
    i. Select accounts the user is allowed to link to the transaction.
i. Draft Hours
    i. Draft Hours allows you to designate the day or time frame that a user has access to draft or approve a specific type of transaction.
    ii. Click Add Draft Hours

4. Click **Submit**
5. **Repeat** 3-5 for each Transaction type that the user role should have access to.
6. Click **Save**

User Role: **Allowed Features**

1. Click or tap the name of the **Features** for which you would like users in the role to have access to.
    a. **General Online Banking Rights**
        i. Account Alerts
        ii. Card Rewards
        iii. Statements
        iv. Card Management
        v. Information Reporting- can be expanded to select reports
        vi. Mobile Capture
        vii. CC Auto Pay
        viii. Loan Auto Pay
        ix. Enable Direct Connect
    b. **ACH Rights**
        i. Commercial Payments
        ii. Access to all payment templates
        iii. Can view all recipients
        iv. Manage Recipients
        v. Allow one-time recipients
        vi. Enable Same Day ACH Credits
        vii. Enable Same Day ACH Debits
        viii. Enable Same Day Ach Payroll
    c. **Bill Pay Rights**
        i. Enable Bill Pay
        ii. Enable Bill Pay Administration

1. Enable bill pay administration allows a user to do everything within bill payer that the admin user can do.

   d. **Manage User Rights**
      i. Manage Users
      ii. Manage User Roles
      iii. Show SEC Code Policy Element (specific to ACH)
   e. **Positive Pay Rights**
      i. Enable Centrix Positive Pay
      ii. Positive Pay
   f. **Wire Rights**
      i. Commercial Payments
      ii. Access to all payment templates
      iii. Allow one-time recipients
      iv. Can view all recipients
      v. Manage Recipients
2. Click **Save**
3. Click **Close** on pop up

User Role: **Accounts**

1. Click or tap the name of the **Accounts tab**
2. Select **View, Deposit, and Withdraw** for each account the user role should have access to
   a. If the user(s) in this role will be approving ACH Payments, Tax Payments, ACH Payroll, Domestic Wires, International Wires, and Bill Pay, **Withdraw** must be enabled for the appropriate accounts.
   b. If the user(s) in this role will be approving ACH Collections or making deposits through mobile or desktop check deposit, **Deposit** must be enabled for the appropriate accounts.
   c. If the user(s) in this will be utilizing mobile deposit or desktop check deposit, **View** must be enabled on the appropriate accounts.
3. Click **Save**
4. Click **Close** on pop up

Creating an Authorized User

1. In the navigation menu, click or tap **Manage Users**> **Add/Edit Users**.
2. **Input** the following fields
    a. First Name
    b. Lake Name
    c. Email Address
    d. Phone Country
    e. Phone
    f. Login ID
    g. Password
    h. Confirm Password
    i. Select appropriate Role from User Role drop down.
3. Click **Save** New User Details
4. Provide **Login ID and Password** to user