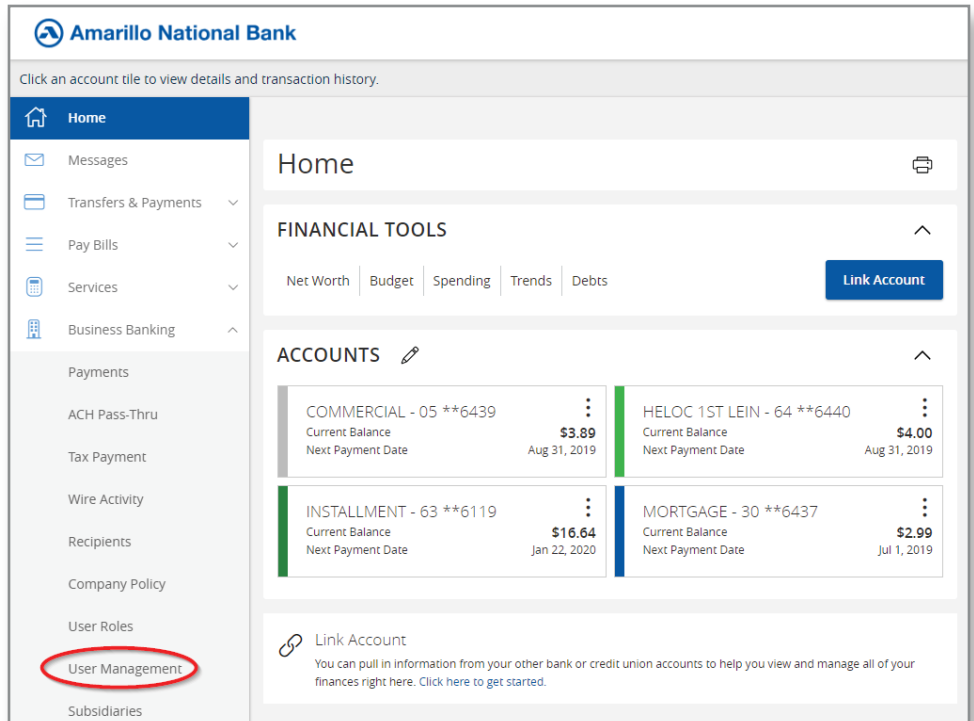


How to Create Users and Manage Permissions

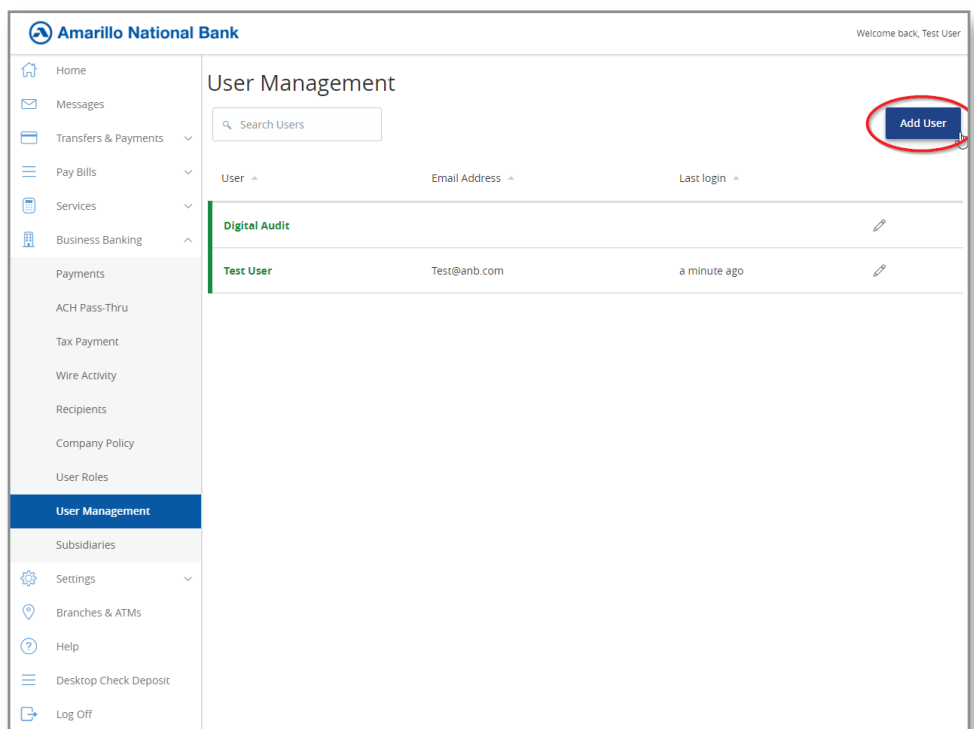
1. User Management

To add a new user, click on the business banking menu and select “User Management”



The user management screen will list all existing users. To manage a user, click the pencil icon to the right of their name.

To add a new user, click the “Add User” button in the upper right hand corner.



2. **Fill out the Required Fields.** Required fields are indicated by a red asterisk. Click Save to save and create the user.

Amarillo National Bank Welcome back, Test User

Home Messages Transfers & Payments Pay Bills Services Business Banking Payments ACH Pass-Thru Tax Payment Wire Activity Recipients Company Policy User Roles **User Management** Subsidiaries

New User

First Name * Jason **Last Name *** Tester
Email Address * Jason.Tester@company.com
Phone Country * United States **Phone *** (806)555-1234
Login ID * MyUsername
Password * **Confirm Password ***

* - Indicates required field

Cancel **Save**

First Name should not exceed 25 characters.
Last Name should not exceed 50 characters.
Login ID must be between 6 and 50 characters.
Login ID contains invalid characters.
Passwords do not match.
Must be between 5 and 15 characters
Must contain at least 1 number

You will receive a message saying the new user has been created

Amarillo National Bank Welcome back, Test User

Home Messages Transfers & Payments Pay Bills Services Business Banking Payments ACH Pass-Thru Tax Payment Wire Activity Recipients Company Policy User Roles **User Management** Subsidiaries

Jason

User Policy Overview

Transaction	Amount	Approval Limits	Draft	Approve	Cancel	View	
ACH Col	0,000,000.00		✓	✓	✓	Own	
ACH Passthru	\$120,000,000.00	999 / \$60,000,000.00 999 / \$500,000,000.00	✓	✓	✓	No	
ACH Payments	\$60,000,000.00	999 / \$60,000,000.00 999 / \$500,000,000.00	999 / \$60,000,000.00	✓	✓	✓	Own
Bill Payment							
Change Address		10 10 10	✓	✓	✓	Own	
Check Reorder		10 10 10	✓	✓	✓	Own	
EFTPS	\$60,000,000.00	999 / \$60,000,000.00 999 / \$100,000,000.00	999 / \$60,000,000.00	✓	✓	✓	Own

Save User

The user has been saved

Close

Amarillo National Bank Welcome back, Test User

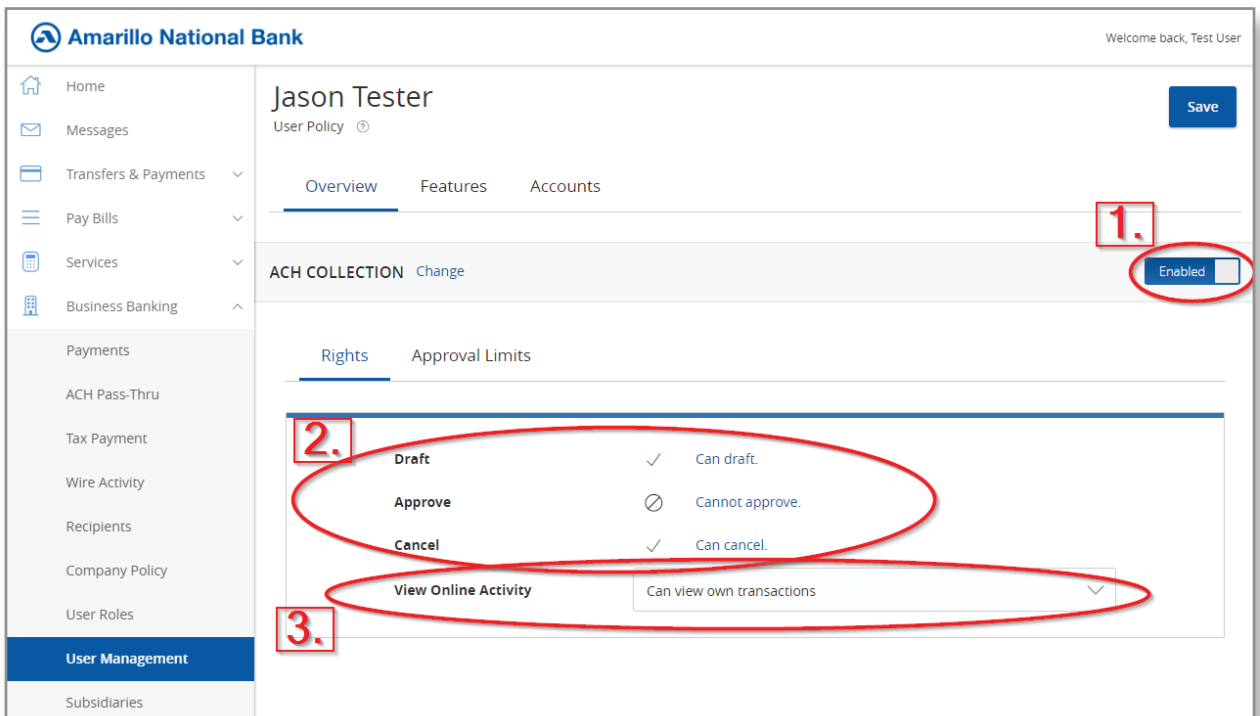
Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Collection	\$60,000,000.00	999 / \$60,000,000.00	999 / \$500,000,000.00	999 / \$60,000,000.00	✓	✓	✓	Own
ACH Passthru	\$120,000,000.00	999 / \$60,000,000.00	999 / \$500,000,000.00		✓	✓	✓	No
ACH Payments	\$60,000,000.00	999 / \$60,000,000.00	999 / \$500,000,000.00	999 / \$60,000,000.00	✓	✓	✓	Own
Bill Payment								
Change Address		10	10	10	✓	✓	✓	Own
Check Reorder		10	10	10	✓	✓	✓	Own
EFTPS	\$60,000,000.00	999 / \$60,000,000.00	999 / \$100,000,000.00	999 / \$60,000,000.00	✓	✓	✓	Own
Payroll	\$60,000,000.00	999 / \$60,000,000.00	999 / \$500,000,000.00	999 / \$60,000,000.00	✓	✓	✓	Own
Stop Payment		999	999	999	✓	✓	✓	Own
Transfer - External	\$5,000.00	999 / \$5,000.00	999 / \$100,000.00	999 / \$5,000.00	✓	✓	✓	Own
Transfer - Internal	\$999,999,999.99	999 / \$999,999,999.99	999 / \$999,999,999.99	999 / \$999,999,999.99	✓	✓	✓	Own

3. User Permissions

To set the new user's permissions return to the "User Management" menu. Click the pencil icon next to the user's name to manage permissions for that user.

The menu will default to the permissions for all the transaction types available to your company. Each transaction type is managed individually. You may not see every option pictured in the screenshot.

To edit a transaction type, click on the name of each transaction type on the left hand side.



1. Under each transaction type you can choose whether the feature is enabled or disabled for that user by clicking the slider.
2. For each transaction a user can be allow to Draft, Approve, and Cancel that type of transaction.
3. You can also determine whether someone can view only their own transactions, or the transactions of other employees. If you intend for someone to be able to approve the transactions of other employees, ensure they can view all company transactions.

For each transaction you can set a dollar limit maximum for the user in different categories of limit; the dollar amount limits are:

Per Transaction: The maximum a user can authorize for an individual transaction

Per Account per Day: The maximum cumulative dollar amount for all transactions for any one account in a given day.

Per Day: The maximum cumulative dollar amount for all transaction in a given day.

Per Month: The maximum cumulative dollar amount for all transaction in a given 30-day period

The bank will have set some limitations on your company, companies cannot override these limits through online banking. In order to set a limit higher than what the bank has authorized you will have to contact digital banking. If you attempt to set a limit higher than the company limit the bank has set for you, the site will give an error message.

The screenshot shows the user management interface for Jason Tester. The left sidebar contains navigation options: Home, Messages, Transfers & Payments, Pay Bills, Services, Business Banking, Payments, ACH Pass-Thru, Tax Payment, Wire Activity, Recipients, Company Policy, User Roles, User Management (highlighted), Subsidiaries, Settings, Branches & ATMs, Help, Desktop Check Deposit, and Log Off. The main content area is titled 'Jason Tester' and includes a 'Save User' button. Below the title are tabs for 'Overview', 'Features' (selected), and 'Accounts'. The 'FEATURES' section is divided into three categories: RIGHTS, SSO, and SYSTEM VALUES. Each category contains a list of features with checkboxes to enable or disable them. Enabled features are highlighted in dark blue.

Category	Feature Name	Status	Description
RIGHTS	Access Incoming/Outgoing Wire Alerts	Enabled	Access to all payment templates
	Allow one-time recipients	Enabled	Can view all recipients
	Manage Recipients	Disabled	Manage Users
	Recipient upload from batch	Enabled	View Wire Activity
SSO	feature.item.FeatureGroupCustUser/EnableRDC	Enabled	
SYSTEM VALUES	feature.item.FeatureUser/CFBusinessBillPayAdmin	Disabled	feature.item.FeatureUser/CFBusinessBillPaySubUser
	PFM Account Aggregation	Enabled	PFM Transaction Categorization and Widgets

The features tab gives you access to set permissions for common features. Each feature can be enabled or disabled by clicking that feature name. Enabled features appear in dark blue.

If you are granting a user ACH or Wire permissions, you often will want to grant the ability to Manage Recipients. This will allow them to enter and save the details of the individuals they will be paying or collecting from.

The screenshot shows the Amarillo National Bank user management interface for a user named Jason Tester. The interface includes a sidebar with navigation options like Home, Messages, Transfers & Payments, Pay Bills, Services, Business Banking, Payments, ACH Pass-Thru, Tax Payment, Wire Activity, Recipients, Company Policy, User Roles, User Management (highlighted), Subsidiaries, Settings, Branches & ATMs, Help, Desktop Check Deposit, and Log Off. The main content area shows the user's profile and the Accounts tab, which displays a table of accounts with their respective permissions.

Number	Name	View	Deposit	Withdraw
546439	COMMERCIAL - 05	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
546440	HELOC 1ST LEIN - 64	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
546119	INSTALLMENT - 63	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
546437	MORTGAGE - 30	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The accounts tab allows you to control what access each user has to each account. Enabled options are check marks, disabled options are circles with lines through them. Options with a padlock are disabled at the bank level, and cannot be enabled by your company.

The three available access levels are View, Deposit, and Withdraw. View controls visibility of the account within menus as well as the ability to view balances and transactions.

Deposit and Withdraw enable the permission for someone to move money into or out of the account. Keep in mind, a user still must be granted a transaction type such as funds transfer or wire transfer in order to actually move money. These options can be used to restrict permissions across all transaction types for a specific account.

