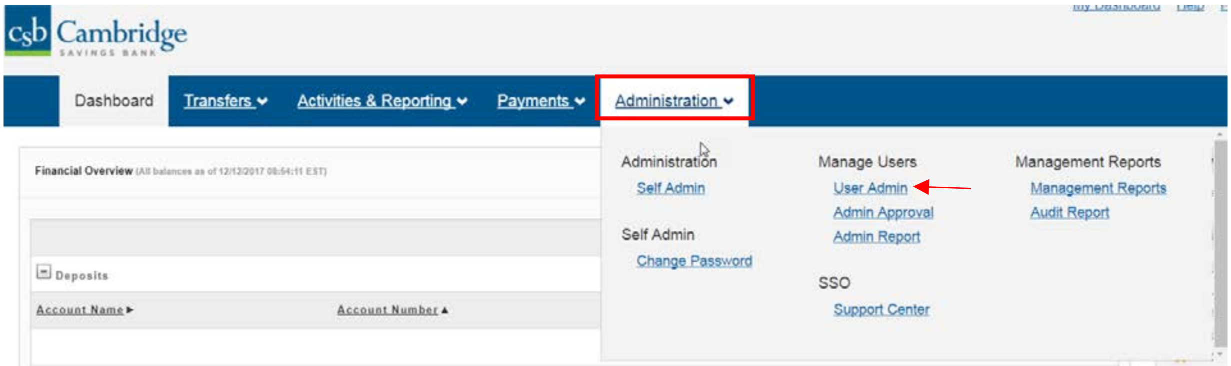
Creating a New Small Business Online Banking User

Only Company Administrators and/or Users who have been granted Administrator permissions will have the ability to create a new User profile in Business Online Banking. Instructions for how to create a new User in Business Online Banking are outlined below.

Step 1:

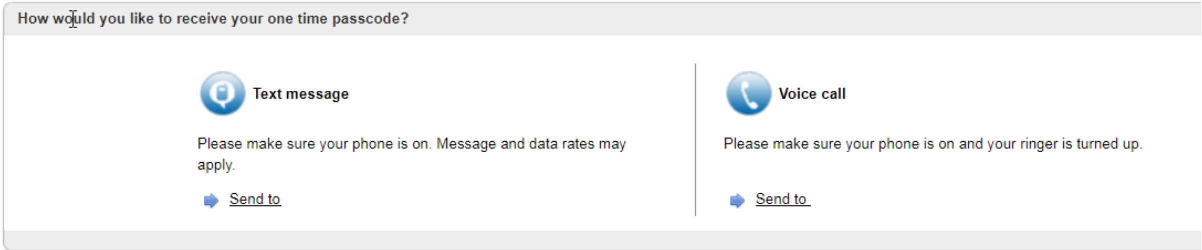
From the **Dashboard** homepage, click the ***Administration*** tab and select ***User Admin*** from the dropdown menu.



Step 2:

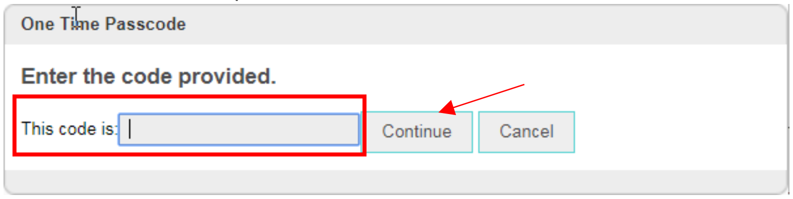
For security purposes, you will have to enter a One-Time Passcode before you're able to proceed with creating the new User.

From the screen below, select the method in which you want to receive your One-Time Passcode by clicking the ***Send to*** link under either Text Message or Voice Call. Please make sure your phone is on and accessible before you click the link.



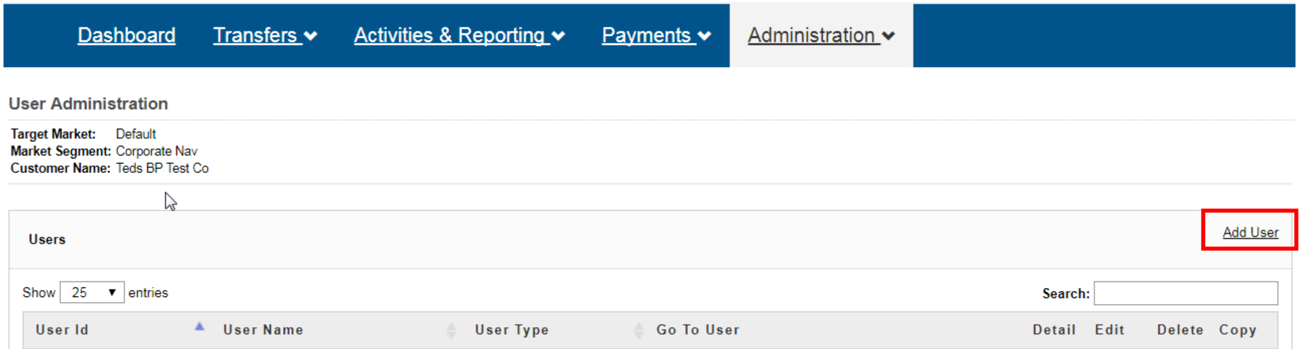
Step 3:

Your One-Time Passcode will be sent to you via the method you selected. **Enter** the code provided into the ***This code is*** field and click ***Continue*** to proceed.



Step 4:

From the **User Admin page**, click the ***Add User*** link located on the top right side of the page to get started.



Step 5:

On the **Add New User** page, the Company Administrator will need to:

1. Complete all of the required **User Login Information** fields that are highlighted in red

2. Check the ***Generate Password*** box

3. Select all of the appropriate User permissions under the **Service Info section** (Administrators will have the ability to copy permissions from another User by clicking the ***Copy permissions from an existing user*** drop down box and selecting the User from whom they want to copy permissions.)

4. Once all of the User information has been added, scroll to the bottom of the page and click the ***Submit*** button at the bottom of the page
   - A system generated email will be sent to the new User with their password information at this time.
   - The Administrator who set up the new user will need to provide the user with their User name.

Establishing User Permissions & Limits for non-Wire/ACH Users

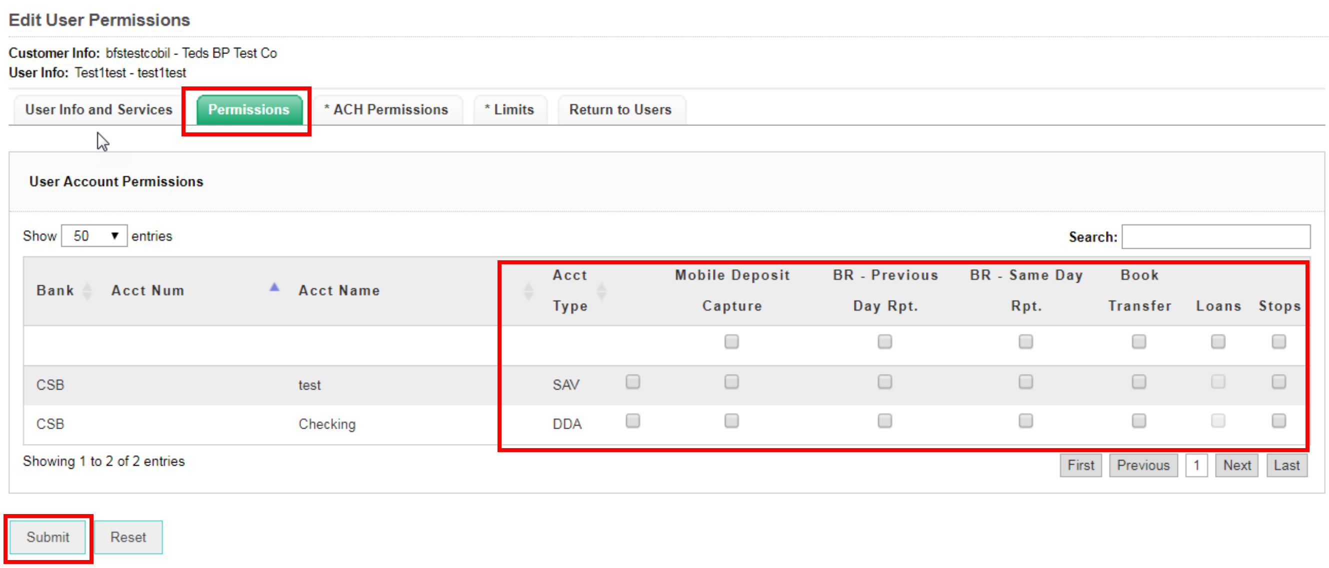
Company Administrators must establish User Permissions and User Limits for new User profiles by completing the required information on the ***Permissions/ACH Permissions*** and ***Limits*** tabs located at the top of the page.

Permission Terminology Notes:
Money Transfer permission: This grants Wire Transfer permissions SB Payment Admin and Small Business ACH: This grants ACH permissions *Company Administrators should uncheck the box next to Wire Approval and Payment Approvals (ACH) to remove access to that permissions from a User's profile.

Permissions Tab

To set the User's permissions, the Administrator must ***select*** which accounts the User has permission to access, as well as the capability within each account. Once the accounts and capabilities are selected, click the ***Submit*** button.

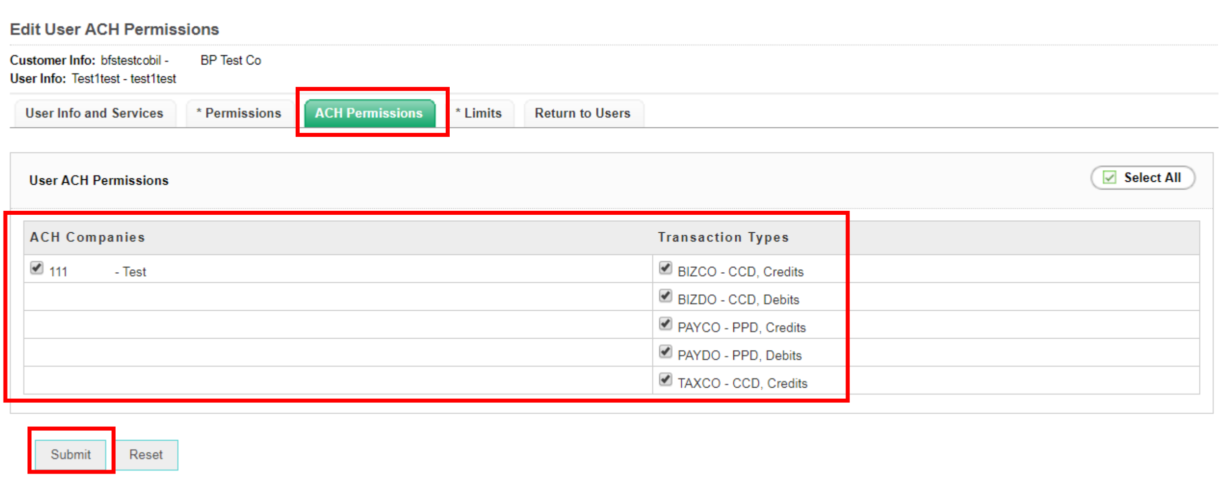
Important: If the User's profile was copied, there may already be checkmarks in some of the capabilities boxes. Please pay special attention to copied profiles to ensure that the appropriate permissions have been set. If copying an Admin profile, be sure to review the "User Type" and select either Admin or User, as appropriate. Please be aware that if you establish Admin profiles, these individuals will be authorized to establish or change other User's permissions.



ACH Permissions Tab:

The Administrator must select which ACH companies the User has permission to access (if applicable). Once selected, click the ***Submit*** button.

Important: If the User's profile was copied, there may already be checkmarks in some of the capabilities boxes. Please pay special attention to copied profiles to ensure that the appropriate permissions have been set. If copying an Admin profile, be sure to review the "User Type" and select either Admin or User, as appropriate.



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Limits Tab: Review and set limits for any permitted service where limits are appropriate.

The final step is for the Administrator to set the User's ***Book Transfer Limits*** as well as ***Wire Limits (if applicable)*** for the accounts permissioned above. Once the limits have been entered for each account, click the ***Submit*** button to complete the process. The administrator has successfully set up the user after this point.

If the User's profile was copied, there may already be limits established in some of the capabilities boxes. Please pay special attention to copied profiles to ensure that the appropriate permissions have been set.

Please Note:

- **For Small Business ACH Limits:** The *Entry/Day, Approval/Txn* and *Approval/Day* fields will be pre-populated based on the Company Limits. These can be changed at this point for each individual User.
- **For Small Business ACH Limits:** The *Approval Txn* and *Approval/Day* fields will be pre-populated, but the User will only have approval authority if they have been granted the permission *(see page 3).*
- **Wire Limits:** Limits will be pre-populated based on the Company Limits. These can be changed at this point for each individual User.
- **Wire Limits:** The *Approval Txn* and *Approval/Day* will be pre-populated, but the User will only have approval authority if they have been granted the permission *(see page 3).*

Small Business ACH Limits

ACH Company	Transaction Type	Entry/Txn	Entry/Day	Approval/Txn	Approval/Day
111	*Apply To All*				
Test Pre Fund	BIZCO - CCD, Credits	99,999,999.99	99,999,999.99	99,999,999.99	99,999,999.99
Test Pre Fund	BIZDO - CCD, Debits	99,999,999.99	99,999,999.99	99,999,999.99	99,999,999.99
Test Pre Fund	PAYCO - PPD, Credits	99,999,999.99	99,999,999.99	99,999,999.99	99,999,999.99
Test Pre Fund	PAYDO - PPD, Debits	99,999,999.99	99,999,999.99	99,999,999.99	99,999,999.99
Test Pre Fund	TAXCO - CCD, Credits	99,999,999.99	99,999,999.99	99,999,999.99	99,999,999.99

Book Transfer Limits

Wire Limits *Note: Customer Level Wire Limits are currently enabled for this Customer.*

Bank	Account	Account Name	Entry/Txn	Entry/Day	Approval/Txn	Approval/Day
Customer Level Limits			1.00	1.00	1.00	1.00
		Apply To All				
CSB	350	test infc	0.00	0.00	0.00	0.00
CSB	568	Checking	0.00	0.00	0.00	0.00

Submit Reset