



Online Banking

User Management Quick Start Guide

Create New Users in Midland Business Access

Accounts Home Page

To create a new user, click the 3 dashes in the upper left-hand corner.



Midland 

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Click an account tile to view details and transaction history.

Home

Accounts Home Page

Click on 'Business Banking.'



Home



Transfers & Payments



Business Banking



Services



Settings



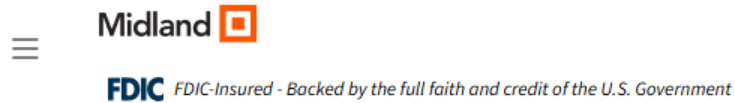
Messages



Log Off

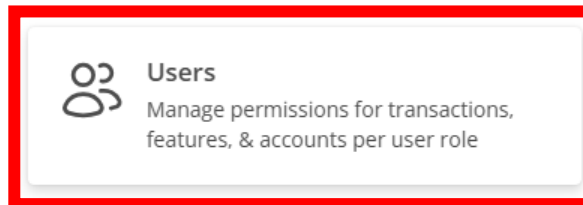
Business Management Screen

Click 'Users.'



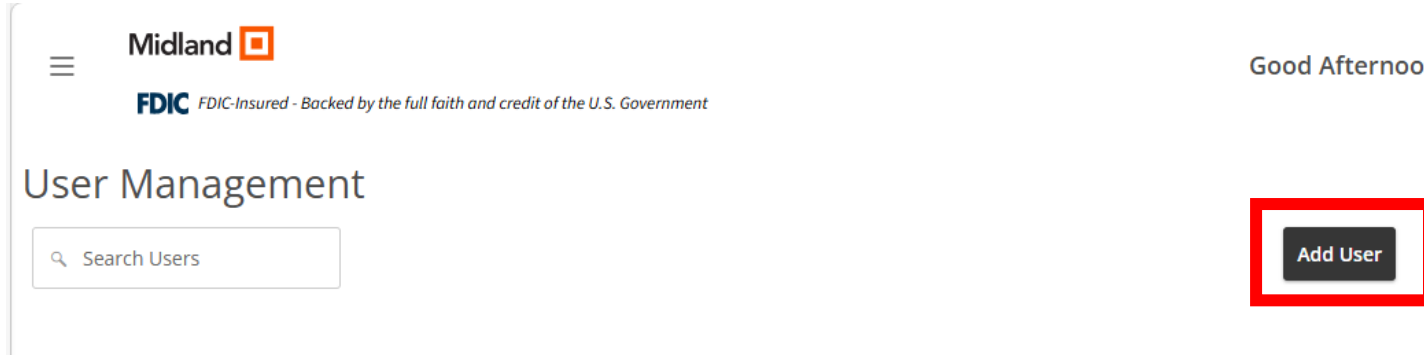
Business Banking

BUSINESS MANAGEMENT



User Management Screen

Click 'Add User.'



New User Details

Fill out 'Personal Details' and 'Login Details' for the new user.

New User Details

 All fields are required unless marked as optional.

PERSONAL DETAILS

First Name

Last Name

Email Address

Phone Country

Phone

LOGIN DETAILS

Login ID

Password

Confirm Password

User Role (optional)

Discard New User Details

Save New User Details

Add New User Role

To add a new user role, click 'User Roles'

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Good Afternoon, Han

HomeTransfers & PaymentsBusiness BankingServicesSettingsMessagesLog Off

Business Banking

PAYMENTS & TRANSFERS

 **Positive Pay**
Validate check payments & automate check processing

 **Payments**
An advanced workflow to send or collect wire, ACH, and other one-time or recurring payments

 **Recipients**
Create & manage recipients of commercial payments

 **ACH Reporting**
This is for NOC's and Returns Reporting

 **Tax Payments**
Pay federal or state taxes

BUSINESS MANAGEMENT

 **Reports**
Access PDF, CSV, and BAI reports on online banking activity

 **Users**
Manage permissions for transactions, features, & accounts per user role

 **Policies**
Manage permissions for transactions, features & accounts at a company level

 **User Roles**
User Roles

Add New User Role

Click on 'Create Role.'

User Roles ?

User Roles

[Create Role](#)

Name ^

Description

Users ^

New User Permissions

Assign Transaction Rights, Feature Rights, and Accounts. Click 'Save.'



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Good Afternoon,

New User

User Policy (?)

Transactions

Features

Accounts

Filter: All Enabled Disabled

ACH Batch

Can view all transactions
Can Draft/Approve/Cancel

\$5.00

ACH Collection

Can view all transactions
Can Draft/Approve/Cancel

\$5.00

ACH Payment

Can view all transactions
Can Draft/Approve/Cancel

\$9,999,999,999,999.99

ACH Receipt

Can view all transactions
Can Draft/Approve/Cancel

\$9,999,999,999,999.99

Change of Address

ACH BATCH

Enabled ☒

Rights

☒ Draft

☒ Approve

☒ Cancel

☒ View

All 

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$5.00	
Daily Per Account	\$50.00	10
Daily	\$5.00	10
Monthly	\$500.00	1,000

New User Permissions

To Edit an existing user find that user and click the pencil.

Locate the user you want to edit and click the pencil icon next to their name.

TEST USER	CUSTOMERSERVICE@MIDLANDSB.COM	TEST USER	Active	
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- Click Manage User Roles to assign or update a user's permissions.
- To assign the same permissions as another user, click the Current Role dropdown, select the user whose role you want to mirror, and then click Update Role.

User Details

Status
Active
[Edit Status](#)

PERSONAL DETAILS

First Name	Last Name	Email Address
TEST	USER	CUSTOMERSERVICE@MIDLANDSB.COM
Phone Country	Phone	
	() -	

USER ROLE

Current Role

TEST USER

Update Role

Manage User Roles

USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
MSBTTESTUSER	Internet	Password Change Required		

New User Transaction Permissions

Transactions: Set transaction limits for the various services available to the user.

User Roles > TEST USER 

Delete

Save

User Role Policy 

Transactions

Features

Accounts

Filter:

All

 Enabled Disabled

ACH Batch

 Disabled

ACH Collection

 Disabled

ACH Pass Thru

 Disabled

ACH Payment

 Disabled

ACH Receipt

 Disabled

Change of Address

 Disabled

ACH BATCH

Disabled 

☒ View

All



Transaction Disabled

Please enable this transaction type above in order to set limits

New User Feature Permissions

Features: Enable or disable the features the user can access.

[Home](#) [Transfer Payments](#) [Business Banking](#) [Services](#) [Settings](#) [Messages](#) [Log out](#)

Transactions **Features** Accounts

FEATURES ?

RIGHTS

☐ Access Incoming/Outgoing Wire Alerts

☐ Allow one-time recipients

☐ Enable Centrix Positive Pay

☐ Manage Users

☒ Statement Image

☐ Wire upload from batch (requires Multi-Wire)

☐ Access to all payment templates

☐ Can view all recipients

☐ Manage Recipients

☐ Recipient upload from batch

☐ View Wire Activity

TRANSACTIONS

☒ Allow ACH Company Entry Description Entry

New User Accounts Permissions

Accounts: Select the accounts the Primary Admin wants the user to access.

User Roles > TEST USER 

Delete

Save

User Role Policy 

Transactions

Features

Accounts

ACCOUNTS 

3 of 4 accounts shown

[Show unassigned accounts](#)

Number	Name	View ☐	Deposit ☐	Withdraw ☐	Labels
4567	Test Loan	✓	✓	⊘	
7938	Payroll	✓	✓	✓	
7946	Operating	✓	✓	✓	

Micro Businesses

To create a new user, click 'Users.'



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[Home](#) [Transfers & Payments](#) [Services](#) **[Settings](#)** [Messages](#) ⁵ [Log Off](#)

Settings

MESSAGES & ALERTS



Alert Settings

Manage transaction, balance and security alerts

SECURITY



Update Password

Change your password for online banking



Update Login ID

Update your login ID for online banking



Users

Manage permissions for transactions, features, & accounts per user role



2-Factor Authentication

Update your delivery methods for two-step login authentication

Micro Businesses

To edit a new user, click the pencil icon.

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Home

Transfers & Payments

Services

Settings

Messages5

Log Off

Good Afternoon, Hannah Ingram

User Management

Search Users

Add User

User ^	Email Address ^	Last login ^	
Hannah		4 days ago	

Micro Businesses

When edits are complete, click 'Assign Rights' at the bottom right.

User Details

Status
Active
Edit Status

PERSONAL DETAILS

First Name Hannah	Last Name	Email Address
Phone Country United States	Phone	

USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
hannahmicro	Internet	Normal	8/24/2026	⋮
hannahmicro	Internet	Normal	8/6/2026	⋮
hannahmicro	Internet	Normal	7/30/2026	⋮

CancelDeleteAssign Rights

Micro Businesses

Assign rights for new users.

Hannah

Save

User Policy ⓘ

Transactions Features Accounts

Filter: All Enabled Disabled

Change of Address

Can view own transactions
Can Draft/Approve/Cancel

CHANGE OF ADDRESS

Enabled ☒

Rights

Check Reorder

Can view own transactions
Can Draft/Approve/Cancel

☒ Draft

☒ Approve

☒ Cancel

☒ View

Own

Funds Transfer

Can view own transactions
Can Draft/Approve/Cancel
\$99,999,999,999.98

Approval Limits

Daily Per Account

Daily

Monthly

Maximum Count

9,999

9,999

99,999

Stop Payment

Can view own transactions
Can Draft/Approve/Cancel

Micro Businesses

Assign rights for new users.

FEATURES

RIGHTS

☐ Access to all payment templates

☐ Manage Recipients

☒ Statement Image

☐ Can view all recipients

☒ Manage Users

PERSONAL FINANCIAL MANAGEMENT (PFM)

☒ PFM Account Aggregation

☒ PFM Transaction Categorization and Widgets

☒ PFM Widget Budget

☒ PFM Widget Cash Flow

☒ PFM Widget Debts

☒ PFM Widget Investments

☒ PFM Widget Link Account

☒ PFM Widget Net Worth

☒ PFM Widget Spending

☒ PFM Widget Trends

☒ PFM Widgets Only

CUSTOM FEATURES

