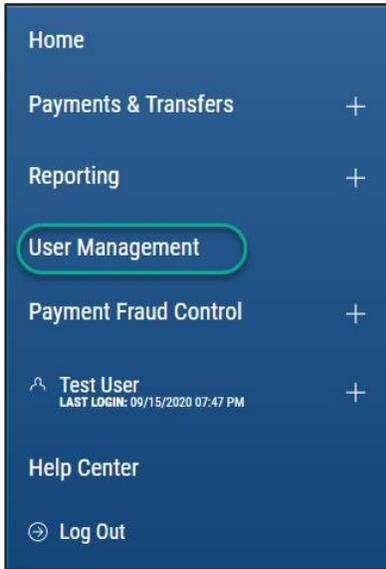


Quick Reference Guide – User Management

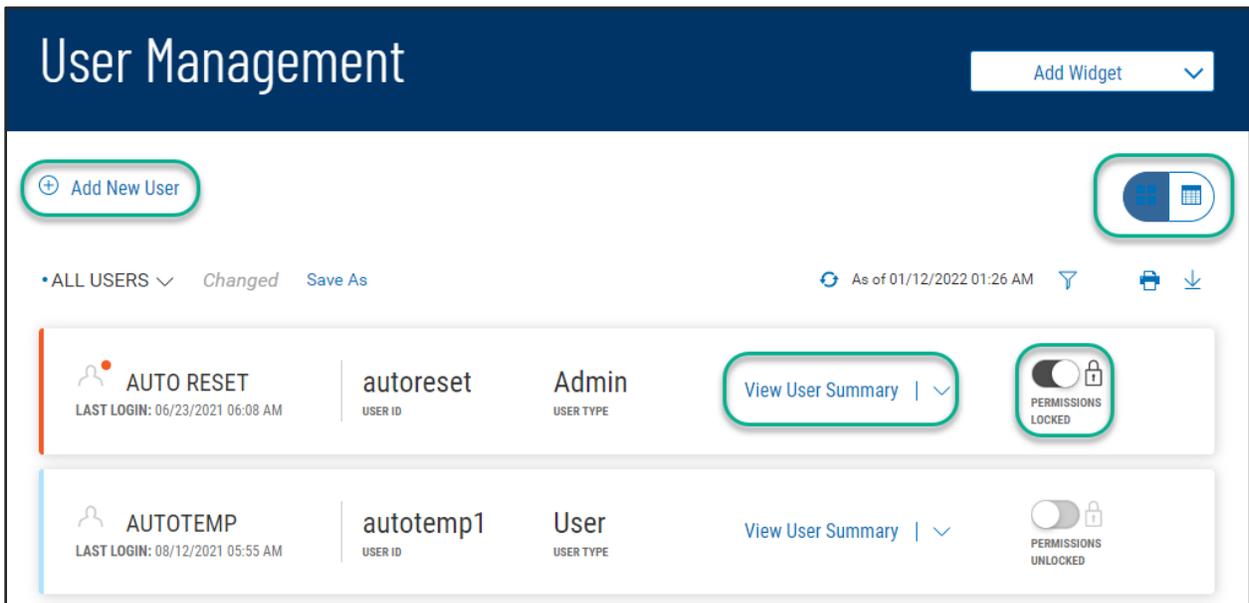
For corporate administrative users, the User Maintenance widget on the User Management workspace provides you the tools to view, add, update, lock and unlock users in your company. The Audit Report widget on this workspace provides you the audit trail of user activities of all users in your company.



User Maintenance

The User Maintenance widget is pinned to the workspace. You have the option to toggle between a list view or a tile view of the User Maintenance widget. Both views provide a summary list of all users, a link to add new user, a single-click ability to lock or unlock a user, the ability to modify a user's permission and the ability to view detailed user information:

Tile View:



Quick Reference Guide – User Management

List View:

The screenshot shows the 'User Management' interface. At the top, there is a dark blue header with the title 'User Management' and an 'Add Widget' button. Below the header, there is a '+ Add New User' button and a widget control icon. The main content area shows a list of users under the heading 'ALL USERS'. The list has columns for 'ACTIONS', 'LOGIN STATUS', 'USER NAME', 'USER ID', 'USER TYPE', and 'LAST LOGIN'. The first user, 'auto reset', is highlighted, and a context menu is open over it, showing options: 'View', 'Modify', 'Delete', 'Copy User', and 'Reset Password'. The 'Locked' status for this user is circled in red.

ACTIONS	LOGIN STATUS	USER NAME	USER ID	USER TYPE	LAST LOGIN
...	Locked	auto reset	autoreset	Admin	06/23/2021 06:08 AM
View	Unlocked	autotemp	autotemp1	User	08/12/2021 05:55 AM
Modify	Unlocked	auto	autotemp2	User	06/23/2021 07:06 AM
Delete	Unlocked	auto	autotemp20	User	10/11/2021 11:24 AM
Copy User					
Reset Password					

As with standard capabilities, the list view(s) in User Maintenance can be personalized by you – sort data in a column, display desired columns, arrange order of columns and filter data. You can save multiple personalized views for later use. Data can be printed and exported.

Quick Reference Guide – User Management

Add a new user

From the Add New User link of either the list view or the tile view:



Follow the workflow that guides you through – defining user information, permissioning services and accounts, assigning limits (if required), then reviewing all the setup information before finalizing the new user.

Define information related to the new user –

If user password is assigned by the Customer Administrator, you are assisted by the display of password complexity requirements.

A screenshot of the 'DEFINE USER' form. The form is divided into two columns. The left column is titled 'DEFINE USER' and contains three sections: 'USER INFORMATION' with fields for 'USER ID' (123sample, 9/12), 'USER NAME' (Sample User, 11/40), and 'CONTACT NAME' (Sample User, 11/40); 'PASSWORD' with two fields for password entry; and 'REPEAT NEW PASSWORD' with one field. Below these fields are four green checkmarks with text: 'Password requires at least one letter, one number and one special character', 'Password cannot contain Customer ID, or User ID.', 'Password must be between 6 and 8 characters.', and 'The password fields must match.' The right column is titled 'CONTACT INFORMATION' and contains fields for 'EMAIL' (sample.user@none.com, 20/255) and 'PHONE' (Optional). Below these is a link '> Add Contact Fields'. The bottom section is titled 'ADMIN SETTINGS' and contains 'ENABLE DATE' (09/17/2020) and 'USER TYPE' (User). At the bottom right of the form are 'Cancel' and 'NEXT' buttons.

Quick Reference Guide – User Management

If user password is set to be systematically generated, an email is sent to the user when the new user profile is finalized.

DEFINE USER

USER INFORMATION	CONTACT INFORMATION
USER ID <input type="text" value="123sample"/> 9/12	EMAIL <input type="text" value="sample.user@none.com"/> 20/255
USER NAME <input type="text" value="Sample User"/> 11/40	PHONE Optional <input type="text"/>
CONTACT NAME <input type="text" value="Sample User"/> 11/40	Add Contact Fields
PASSWORD System Generated Password <input checked="" type="checkbox"/> Send password via email	ADMIN SETTINGS ENABLE DATE <input type="text" value="09/17/2020"/> ▾
	USER TYPE <input type="text" value="User"/> ▾

[Cancel](#) [NEXT](#)

Your financial institution may permit a corporate administrative user to create other administrative users. If so, User Type - "Admin" will be available for selection in the dropdown.

USER TYPE
 ▾
Admin
User

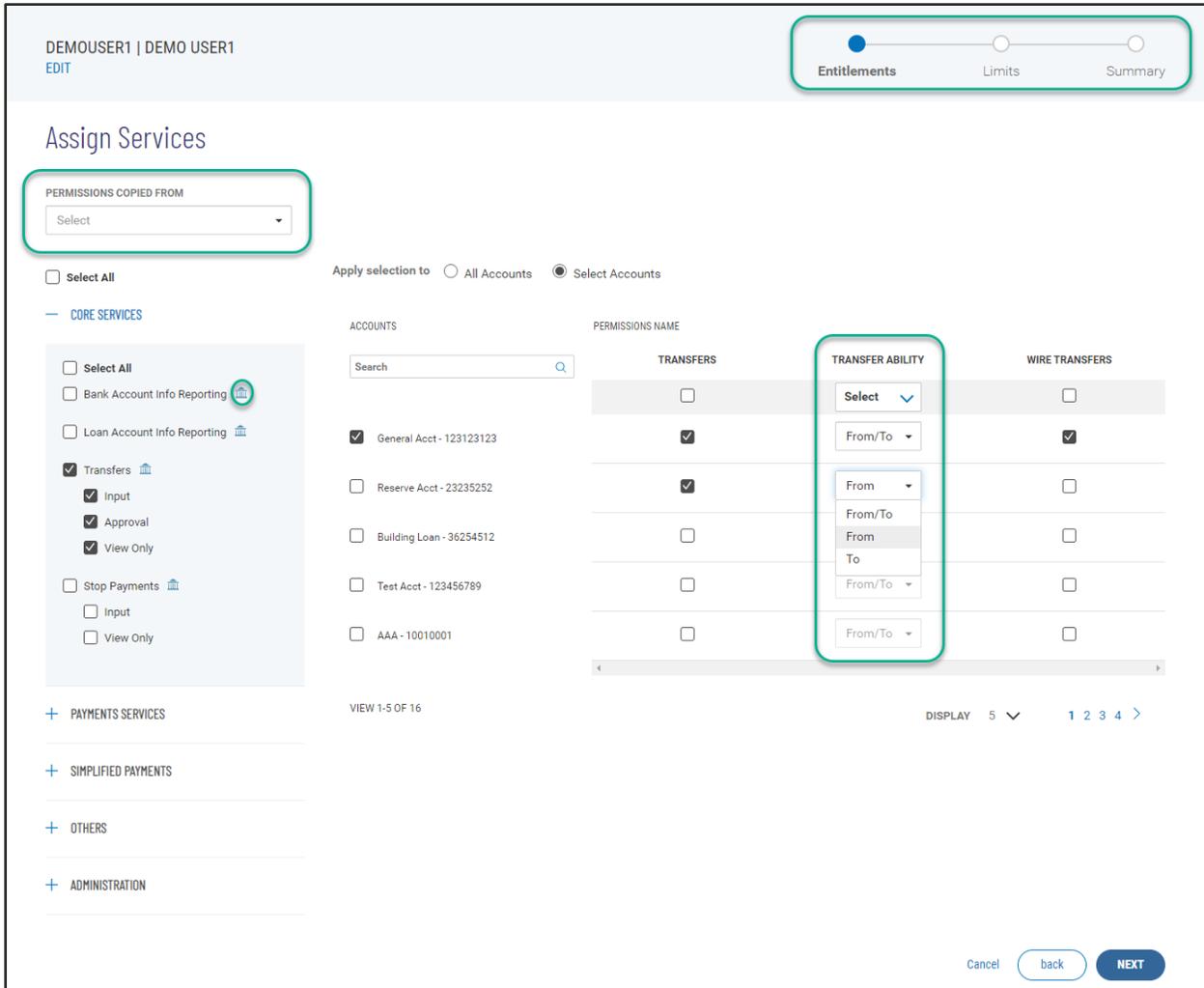
Otherwise the User Type is fixed to just User.

USER TYPE

ⓘ Please contact your financial institution if you wish to update User Type

Quick Reference Guide – User Management

Next, continue to permit the user to various services and accounts. You have the ability to copy the permission details from an existing user or continue to set permission individually. Services with this  icon need Account Level Permissions. Account Transfers require From/To direction setting –



DEMOUSER1 | DEMO USER1
EDIT

Entitlements Limits Summary

Assign Services

PERMISSIONS COPIED FROM
Select

Select All Apply selection to All Accounts Select Accounts

CORE SERVICES

- Select All
- Bank Account Info Reporting 
- Loan Account Info Reporting 
- Transfers 
 - Input
 - Approval
 - View Only
- Stop Payments 
 - Input
 - View Only

ACCOUNTS

Search

ACCOUNTS	PERMISSIONS NAME	TRANSFERS	TRANSFER ABILITY	WIRE TRANSFERS
<input checked="" type="checkbox"/> General Acct - 123123123		<input checked="" type="checkbox"/>	Select From/To	<input type="checkbox"/>
<input type="checkbox"/> Reserve Acct - 23235252		<input checked="" type="checkbox"/>	From From/To	<input type="checkbox"/>
<input type="checkbox"/> Building Loan - 36254512		<input type="checkbox"/>	From To	<input type="checkbox"/>
<input type="checkbox"/> Test Acct - 123456789		<input type="checkbox"/>	From/To	<input type="checkbox"/>
<input type="checkbox"/> AAA - 10010001		<input type="checkbox"/>	From/To	<input type="checkbox"/>

VIEW 1-5 OF 16 DISPLAY 5 1 2 3 4

Cancel back NEXT

Quick Reference Guide – User Management

If permitted service(s) requires user limit assignment, you will be guided to the Assign Limits step. User limits cannot exceed the Customer (company) level limits.

TESTUSER | TESTUSER
[EDIT](#)

Entitlements
Limits
Summary

Assign Limits

ACH Transaction Date Limits

Defer to company limits Set user limits by company

	INITIATION	APPROVAL
Overall Combined Limits	\$ <input type="text" value="9,999,999,999.99"/> <small>Maximum 9,999,999,999.99</small>	\$ <input type="text" value="9,999,999,999.99"/> <small>Maximum 9,999,999,999.99</small>

Transfer Limits

Defer to customer limits

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	\$ <input type="text" value="30,000.00"/> <small>Maximum 30,000.00</small>	\$ <input type="text" value="20,000.00"/> <small>Maximum 20,000.00</small>	<input type="text" value="30"/> <small>Maximum 30</small>

Wire Transfer Limits

Defer to customer limits Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION
Overall Combined Limits	\$ <input type="text" value="30,000.00"/> <small>Maximum 30,000.00</small>	\$ <input type="text" value="20,000.00"/> <small>Maximum 20,000.00</small>	\$ <input type="text" value="30,000.00"/> <small>Maximum 30,000.00</small>	\$ <input type="text" value="20,000.00"/> <small>Maximum 20,000.00</small>

Cancel
[back](#)
[NEXT](#)

Alternatively to assigning overall user level ACH limits, your financial institution may require user limits at the ACH Company ID level. In such scenario, the user ACH Transaction Date Limit will be as shown below:

Assign Limits

ACH Transaction Date Limits

Defer to company limits Set user limits by company

	INITIATION	APPROVAL
Overall Combined Limits	\$ <input type="text" value="9,999,999,999.99"/> <small>Maximum 9,999,999,999.99</small>	\$ <input type="text" value="9,999,999,999.99"/> <small>Maximum 9,999,999,999.99</small>

Company	Initiation	Approval
My Company	\$ <input type="text" value="60,000.00"/> <small>Maximum 60,000.00</small>	\$ <input type="text" value="66,000.00"/> <small>Maximum 66,000.00</small>
Atlas	\$ <input type="text" value="10,000.00"/> <small>Maximum 10,000.00</small>	\$ <input type="text" value="10,000.00"/> <small>Maximum 10,000.00</small>

VIEW 1-2 OF 2
DISPLAY 2 ▼
1

Quick Reference Guide – User Management

Some financial institutions are configured to offer additional layer of user account level limits on transfers and wires limits.

Transfer Limits

Defer to customer limits
 Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	\$ 30,000.00 Maximum 30,000.00	\$ 20,000.00 Maximum 20,000.00	30 Maximum 30
Account 11 - ****2233	\$ 15,000.00 Maximum 20,000.00	\$ 7,000.00 Maximum 10,000.00	1 Maximum 4
Capital Account - ****0003	\$ 20,000.00 Maximum 30,000.00	\$ 20,000.00 Maximum 20,000.00	10 Maximum 10

When Wire Transfers Freeform Initiation service is enabled for the user on the Assign Services page, Freeform wire initiation control can be set by each account for a user.

Wire Transfer Limits

Defer to customer limits
 Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION	ALLOW FREEFORM
Overall Combined Limits	\$ 30,000.00 Maximum 30,000.00	\$ 20,000.00 Maximum 20,000.00	\$ 30,000.00 Maximum 30,000.00	\$ 20,000.00 Maximum 20,000.00	<input checked="" type="checkbox"/>
Account 11 - ****2233	\$ 10,000.00 Maximum 30,000.00	\$ 5,000.00 Maximum 20,000.00	\$ 20,000.00 Maximum 30,000.00	\$ 10,000.00 Maximum 20,000.00	<input type="checkbox"/>
Capital Account - ****0003	\$ 20,000.00 Maximum 30,000.00	\$ 10,000.00 Maximum 20,000.00	\$ 30,000.00 Maximum 30,000.00	\$ 20,000.00 Maximum 20,000.00	<input checked="" type="checkbox"/>

Quick Reference Guide – User Management

If your financial institution configuration allows it, user limits can be pinned to customer limits – FI Administrator needs only to adjust the customer level limits, all users with limits pegged (pinned) to the customer limits would adjust accordingly.

Assign Limits

ACH Transaction Date Limits

Defer to company limits

	INITIATION	APPROVAL
Overall Combined Limits	\$ <input type="text" value="9,999,999,999.99"/> <small>Maximum 9,999,999,999.99</small>	\$ <input type="text" value="9,999,999,999.99"/> <small>Maximum 9,999,999,999.99</small>

Company	Initiation	Approval
My Company	\$ <input type="text" value="60,000.00"/> <small>Maximum 60,000.00</small>	\$ <input type="text" value="66,000.00"/> <small>Maximum 66,000.00</small>
Atlas	\$ <input type="text" value="10,000.00"/> <small>Maximum 10,000.00</small>	\$ <input type="text" value="10,000.00"/> <small>Maximum 10,000.00</small>

VIEW 1-2 OF 2 DISPLAY 2 ▾ 1

Transfer Limits

Defer to customer limits Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	\$ <input type="text" value="30,000.00"/> <small>Maximum 30,000.00</small>	\$ <input type="text" value="20,000.00"/> <small>Maximum 20,000.00</small>	<input type="text" value="30"/> <small>Maximum 30</small>
Account 11 - ****2233	\$ <input type="text" value="20,000.00"/> <small>Maximum 20,000.00</small>	\$ <input type="text" value="10,000.00"/> <small>Maximum 10,000.00</small>	<input type="text" value="4"/> <small>Maximum 4</small>
Capital Account - ****0003	\$ <input type="text" value="30,000.00"/> <small>Maximum 30,000.00</small>	\$ <input type="text" value="20,000.00"/> <small>Maximum 20,000.00</small>	<input type="text" value="10"/> <small>Maximum 10</small>

VIEW 1-2 OF 2 DISPLAY 2 ▾ 1

Wire Transfer Limits

Defer to customer limits Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION	ALLOW FREEFORM
Overall Combined Limits	\$ <input type="text" value="30,000.00"/> <small>Maximum 30,000.00</small>	\$ <input type="text" value="20,000.00"/> <small>Maximum 20,000.00</small>	\$ <input type="text" value="30,000.00"/> <small>Maximum 30,000.00</small>	\$ <input type="text" value="20,000.00"/> <small>Maximum 20,000.00</small>	<input checked="" type="checkbox"/>
Account 11 - ****2233	\$ <input type="text" value="30,000.00"/> <small>Maximum 30,000.00</small>	\$ <input type="text" value="20,000.00"/> <small>Maximum 20,000.00</small>	\$ <input type="text" value="30,000.00"/> <small>Maximum 30,000.00</small>	\$ <input type="text" value="20,000.00"/> <small>Maximum 20,000.00</small>	<input checked="" type="checkbox"/>
Capital Account - ****0003	\$ <input type="text" value="30,000.00"/> <small>Maximum 30,000.00</small>	\$ <input type="text" value="20,000.00"/> <small>Maximum 20,000.00</small>	\$ <input type="text" value="30,000.00"/> <small>Maximum 30,000.00</small>	\$ <input type="text" value="20,000.00"/> <small>Maximum 20,000.00</small>	<input checked="" type="checkbox"/>

VIEW 1-2 OF 2 DISPLAY 2 ▾ 1

Loan Limits

Defer to customer limits

ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
\$ <input type="text" value="100,000.00"/> <small>Maximum 100,000.00</small>	\$ <input type="text" value="10,000.00"/> <small>Maximum 10,000.00</small>	<input type="text" value="20"/> <small>Maximum 20</small>

Quick Reference Guide – User Management

Review the entire new user setup, before finalizing. Click 'SAVE' to create the new user –

123SAMPLE | SAMPLE USER
EDIT

Entitlements
Limits
Summary

Review User Information

USER DETAILS

User Information

USER ID
123sample

CONTACT NAME
Sample User

[Go to User Details](#)

Contact Information

USER NAME
Sample User

EMAIL
sample.user@none.com

ENABLE DATE
28-Aug-2019

PHONE
(555) 123-5555

USER TYPE
Admin

ENTITLEMENTS

Core Services

BR - SAME DAY RPT.
Account History
Cash Position Worksheet
Same Day Report

TRANSFERS

Approval
Input
Report

STOP PAYMENTS

Stop Payments
Stop Reports

Payments Services

LOANS
Loan Approvals
Loan Customer Report Service
Loan Draw Service
Loan Payment Service

WIRE TRANSFERS

Wire Import
Wire Pending Approvals
Wire Template Approval
Wire Input
Wire Report
Wire Templates

FOREIGN EXCHANGE

Foreign Exchange

Account Permissions

ACCOUNTS	PERMISSIONS NAME				
	BR - Same Day Rpt.	Transfers	Stop Payments	Loans	Wire Transfers
First Account - 123123123	✓	✓	✓		✓
Building Account - 23235252	✓	✓	✓		✓
Building Loan - 36254512	✓			✓	
Capital Account - 123456789	✓	✓	✓		✓
Operating Account - 10010001	✓	✓	✓		✓

Viewing 1-5 of 12 Display 5 per page < Page 1 of 3 >

[Go to Entitlements](#)

LIMITS

Transfer Limit - Account

ACCOUNT TYPE	ENTRY/TXN	ENTRY/DAY	MAX # PER DAY
From/To	888,888.88	888,888,888.99	999

Wire Limit - Account

ENTRY/TXN	ENTRY/DAY	APPROVAL/TXN	APPROVAL/DAY
999,999,999.00	999,999,999.00	999,999,999.00	999,999,999.00

Loan Limit - Account

ENTRY/TXN	ENTRY/DAY	MAX # PER DAY	APPROVAL/TXN	APPROVAL/DAY
99,999,999.99	99,999,999.99	999	0.00	0.00
APPROVAL TYPE	None			

[Go to Limits](#)

Cancel Back Save

Quick Reference Guide – User Management

VIP Token Management

If your financial institution and your company utilize the VIP token, you are able to assign/register the token serial number to the user without needing to contact your financial institution.

DEFINE USER

USER INFORMATION

USER ID 6/12

USER NAME 12/40

CONTACT NAME 15/40

PASSWORD

PASSWORD *****

REPEAT NEW PASSWORD *****

- ✔ The password first character must be a letter, it must contain at least 6 characters and no more than 8 characters and no characters other than letters, numbers and the underscore may be used
- ✔ Password cannot contain Customer ID, or User ID.
- ✔ Password must be between 6 and 8 characters.
- ✔ The password fields must match.

CONTACT INFORMATION

EMAIL 26/255

PHONE Optional

> Add Contact Fields

ADMIN SETTINGS

ENABLE DATE ▾

USER TYPE User ▾

VIP TOKEN SETTINGS

TOKEN SERIAL NUMBER [Modify](#)

! Token pending activation. The user will be asked to activate the token next time they are challenged.

[Cancel](#) [NEXT](#)

Quick Reference Guide – User Management

Dual control of user administration

If Dual Control is enabled, when any user is created/modified, approval from a second Corporate Administrator is required. The user account awaiting approval is identified in the User Maintenance widget:

- Needs Approval status = you have the ability to approve this user account
- Pending Approval status = requires another admin user to approve

The screenshot shows the 'User Maintenance' widget with a list of users. The 'Needs Approval' status for the 'test' user is highlighted with a red box. The 'Pending Approval' status for the 'janice' user is also highlighted with a red box. The 'Approved' status for the 'aaron' and 'abccorp' users is shown in blue. The 'View User Changes' link for the 'test' user is highlighted with a red box.

USER NAME	USER ID	APPROVAL STATUS	USER TYPE	ACTIONS	PERMISSIONS
TEST	test	Needs Approval	User	View User Changes	UNLOCKED
JANICE	tsancs3	Pending Approval	Admin	View User Changes	UNLOCKED
AARON	aaron	Approved	Admin	View User Summary	LOCKED
ABCCORP	abccorp	Approved	User	View User Summary	UNLOCKED

The screenshot shows the 'User Maintenance' widget with a table of users. The 'Needs Approval' status for the 'test' user is highlighted with a red box. The 'Pending Approval' status for the 'janice' user is also highlighted with a red box. The 'View Changes' link in the 'ACTIONS' column for the 'test' user is highlighted with a red box.

ACTIONS	LOGIN STATUS	USER NAME	USER ID	APPROVAL STATUS	USER TYPE	LAST LOGIN
...	Unlocked	test	test	Needs Approval	User	01/05/2022
View Changes	Unlocked	janice	tsancs3	Pending Approval	Admin	-
Copy User	Locked	aaron	aaron	Approved	Admin	10/07/2021
Reset Password	Unlocked	abccorp	abccorp	Approved	User	01/04/2022
...						

Click on the View User Changes link, the approving Corporate Administrator may review the changes on the User Detail Screen before taking action to approve or reject.

Quick Reference Guide – User Management

< Changes Awaiting Approval

Action Type: Change By User: Olha 03/25/2021 09:27 AM

TEST | TEST

Review User Changes

USER DETAILS

<p>User Information</p> <p>USER ID test</p> <p>USER NAME test</p> <p>CONTACT NAME test</p> <p>PASSWORD *****</p>	<p>Contact Information</p> <p>EMAIL [redacted]@ne.com</p> <p>CITY Los Angeles</p> <p>ADDRESS beverly hills 90210</p> <p>ZIP 90210</p>	<p>User Settings</p> <p>ENABLE DATE 23 Aug 2021</p> <p>USER TYPE User</p>
---	--	--

ENTITLEMENTS

Core Services

BANK ACCOUNT INFO REPORTING Bank Account Info Reporting	LOAN ACCOUNT INFO REPORTING Loan Account Info Reporting	TRANSFERS Input Import Approval View Only	STOP PAYMENTS Input View Only
--	--	---	-------------------------------------

Payments Services

LOANS Draw Payment View Only	ACH Initiate Payment ACH Reversal Template Approval Define Import Map ACH Totals Pass-Thru Approval	Approve Payment Template Management Payment & Template View Only Import Pass-Thru Pass-Thru Activity View Only	
---------------------------------------	---	---	--

WIRE TRANSFERS

Template Initiation Payment Approval Template Approval Define Import Map	Free-Form Initiation Template Management Import View Only	PAYEE DIRECTORY Manage Payee Approve Payee View Only
---	--	---

Account Permissions

ACCOUNTS	ACCOUNT TYPE	PERMISSIONS NAME				
		TRANSFERS	TRANSFER ABILITY	BANK ACCOUNT INFO REPORTING	LOANS	WIRE TRANSFERS
Capital Account - ****0003	DDA	⊙	From/To From/To	⊙	⊙	⊙
Commercial Loan - ****0004	LOC	⊙	From/To	⊙	⊙	⊙
Commercial Loan - ****0004	IL	⊙	From/To	⊙	⊙	⊙
Payroll Account - ****0002	DDA	⊙	From/To From/To	⊙	⊙	⊙
test - ****0001	DDA	⊙	From/To From/To	⊙	⊙	⊙

VIEW 1-10 OF 10 DISPLAY 10 ▾ 1

ACH Permissions

ACH SENDER ID 320456799	PERMISSIONS Consumer-Collections Consumer-Payments Corporate-Collections Corporate-Payments Employee-Payments Tax Payment
††††††††††	Consumer-Collections Consumer-Payments Corporate-Collections Corporate-Payments Employee-Payments Tax Payment

VIEW 1 OF 1 DISPLAY All ▾ 1

LIMITS

Transfer Limits

Account	Entry/Day	Entry/Transaction	Max # Per Day
Overall Combined Limits	99,999.99	20,000.00	20

Account	Entry/Day	Entry/Transaction	Max # Per Day
Overall Combined Limits	100.00	100.00	100

Wire Transfer Limits

Account	Entry/Day	Entry/Transaction	Approval/Day	Approval/Transaction
Overall Combined Limits	10.00	10.00	10.00	10.00

Account	Entry/Day	Entry/Transaction	Approval/Day	Approval/Transaction
Overall Combined Limits	.00	.00	.00	.00

Loan Limits

ENTRY/TRANSACTION	ENTRY/DAY	MAX # PER DAY
8,888,888.00	10,000.00	999
99,999,999.99	100,000.00	20

APPROVE
reject
cancel

Quick Reference Guide – User Management

Audit Report

User activities are itemized in a list view, in order of Date and Time with the latest on top. Most frequently used query selections are provided in quick filters for your convenience. Deleted users are reported as Inactive.

The screenshot displays the 'AUDIT REPORT' interface. At the top, there are two main filter sections: 'USER ID' and 'DATE AND TIME'. The 'USER ID' section shows '8 Users Selected' with a dropdown menu containing checkboxes for 'NewEwan', 'newuser', 'NewUser2', 'NewUser3', 'piggy', 'Piotr (Inactive)', and 'QA2LEE'. The 'DATE AND TIME' section shows 'Last 7 Days' with a dropdown menu containing options for 'Today', 'Yesterday', 'Last 7 Days', 'Last 30 Days', 'This Month', 'Last Month', and 'Custom Range'. Below these filters, there is a table with columns for 'ACTION TAKEN' and 'DESCRIPTION'. The table contains several rows of activity logs, including 'Loan Transaction Report Displayed', 'Widget: ACH Pass-Thru', 'Widget: Simplified Payments', 'Widget: Payments', 'Workspace: Payment Center', 'Domestic Wire From (Test Account 1 10010001) Benef...', 'Domestic Wire Bank Trace (2021071000024) Debit Am...', 'Workflow: Review Payment', and 'Domestic Wire From (Test Account 1 10010001) Benef...'. At the bottom of the interface, there is a 'VIEW 1-10 OF 145' indicator and a 'DISPLAY 10' dropdown menu.

As with standard list view capabilities, you can control and personalize the list:

- Choose which columns are displayed or hidden, change the column order
- Filter the data, choose a column for the data sort order
- Save a useful combination of column and data settings for later reuse
- Print the list content or export it to a CSV file