



The Union Bank set up Primary Admins and Secondary Admins. These Admins set up other employees as Business Banking users via the Entitlements function, aka “Manage Users”.

Users with Account Access

[Add a user](#)

Name	Role	Status	Approvals Received	Approver Weight	Grant Access	Options
Amber Smith	Business User	Active	–	1	<input checked="" type="checkbox"/>	...

Add a User

Go to Additional Services menu > **Manage Users** screen.
Select **Add a user** button.

User Details

First Name*

Middle Name (Optional)

Last Name*

Phone Number* +1 (xxx) xxx-xxxx

+ Add phone number

Email*

Approver Weight* 1

Only Primary and Secondary Admins can access Manage Users.
Unlimited users are allowed.

Enter user details:

- **Phone number** – how the user gets a one-time passcode for initial login. International numbers allowed but not phone extensions. Up to 4 allowed.
- **Email** – how the user gets the initial username and password. Only 1 allowed.
- **Approver Weight** – number of approval votes if the user will approve ACH/wire payments, templates or business users.

Modify Account Specific Access

Permissions can be broad to very narrow. The hierarchy is TIN > Account > Feature > Task. See pages 4 and 5 for a list of all features and tasks.

1. If the business has **multiple Tax IDs**, select one to view linked accounts.
2. Grants full access to **all accounts** within the selected TIN.
3. Grants full access to a **specific account** within the selected TIN.
4. *Permission options for Checking, Savings, and Money Market accounts are the same.
5. Permission options for Credit Cards and Loans are the same.

* payment options may vary for these accounts.

The screenshot shows the 'User Access Settings' page. At the top right, a callout box states: "Select user to clone" available to Primary Admin; this option is "Copy my access" for Secondary Admins. Below this is a dropdown menu labeled 'Select user to clone'. The main section is titled 'Modify account specific access'. Underneath, there is a 'Select a Tax ID' section with a dropdown menu showing 'Top Notch Tutoring' (1 of 2), marked with a circled '1'. Below that is a checkbox labeled 'Select all for this Tax ID', marked with a circled '2'. The main area contains a list of accounts with checkboxes and account details:

- Operating Account - *0001 (\$110,990.50) - marked with a circled '3'
- Savings - *1002 (\$3,848,511.72) - marked with a circled '4'
- Payroll Account - *0111 (\$2,000.03)
- Credit Card - *0110 (\$4,389.32)
- Building Loan - *0005 (\$920,886.88) - marked with a circled '5'
- Line of Credit - *0500 (\$52,318.29)

Modify Account Specific Access

Expanded permissions for a specific account – see next two pages for descriptions.

6. Grant basic access to an account. Stop pay is host-dependent.
7. Grant access to ACH and Wire templates and/or payments.
8. Permissions for Credit Cards and Loans vary from the other accounts:
 - Loans do not have Stop Pay, Internal Transfer, ACH or Wires.

<input type="checkbox"/>	Operating Account - *0001	^
	\$110,990.50	
<input type="checkbox"/>	View Balances	
<input type="checkbox"/>	View Transaction History / Statements	
<input type="checkbox"/>	Internal Transfer	
<input type="checkbox"/>	Stop Payments	
<input type="checkbox"/>	ACH Templates	v
<input type="checkbox"/>	ACH Payments	v
<input type="checkbox"/>	ACH Collections	v
<input type="checkbox"/>	ACH File Pass-Through	v
<input type="checkbox"/>	Domestic Wire Transfer Templates	v
<input type="checkbox"/>	International Wire Transfer Templates	v
<input type="checkbox"/>	Domestic Wire Transfer Payments	v
<input type="checkbox"/>	International Wire Transfer Payments	v

<input type="checkbox"/>	Building Loan - *0005	^
	\$920,886.88	
<input type="checkbox"/>	View Balances	
<input type="checkbox"/>	View Transaction History / Statements	
<input type="checkbox"/>	Loans	^
<input type="checkbox"/>	Make Loan Payment	

Basic permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to...
View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Stop Payments	n/a	Submit a Stop Payment under Additional Services – interface-dependent
Internal Transfer	n/a	Make a Transfer under Move Money; must have at least one other account provisioned for this

Many SSOs require that at least one account is entitled to View Balances and/or View History.

Permissions for Loan accounts:

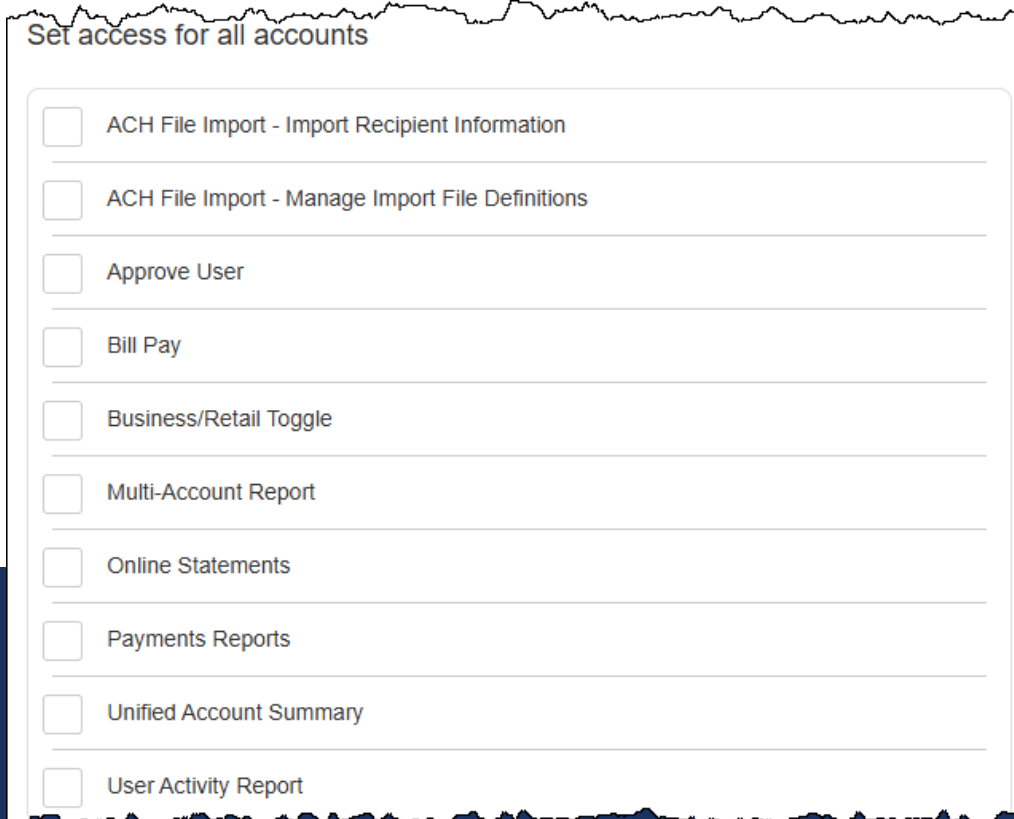
Feature	Task	Grants the access to...
View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Loans	Make Loan Payment	Make a payment to this loan; enable at least one other account for Internal Transfer that's eligible for debits
	Request Loan Advance	Draw money from this loan; enable at least one other account for Internal Transfer to receive the advance

Payments permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to...
ACH Templates	Manage ACH Templates	Create and edit templates for ACH payments
	Approve ACH Templates	Approve new and edited ACH templates
ACH Payments	Create Ad Hoc ACH Payments	Create a one-time ACH payments file
	Create ACH Payments Using Templates	Create an ACH payments file using a template
	Approve ACH Payments	Approve ACH payments
ACH Collections	Create Ad Hoc ACH Collections	Create a one-time ACH collections file
	Create ACH Collections using Templates	Create an ACH collections file using a template
	Approve ACH Collections	Approve ACH collections
ACH File Pass-Through	Create ACH File Pass-Through	Upload a NACHA-formatted ACH file for pass through
	Approve ACH File Pass-Through	Approve a NACHA-formatted ACH file for pass through
Domestic Wire Templates	Manage Domestic Wire Templates	Create and edit templates for domestic wires
	Approve Domestic Wire Templates	Approve new and edited domestic wire templates
International Wire Templates	Manage International Wire Templates	Create and edit templates for international wires
	Approve International Wire Templates	Approve new and edited international wire templates
Domestic Wire Transfer Payments	Create Ad Hoc Domestic Wire Transfer Payments	Create a one-time domestic wire
	Create Domestic Wire Transfers Using Templates	Create a domestic wire using a template
	Approve Domestic Wire Transfer Payments	Approve domestic wires
International Wire Transfer Payments	Create Ad Hoc International Wire Transfer Payments	Create a one-time international wire
	Create International Wire Transfers Using Templates	Create an international wire using a template
	Approve International Wire Transfer Payments	Approve international wires

Set access for all accounts

These permissions are not assigned on a per account basis. May vary based on your business's assigned experience.



Set access for all accounts

- ACH File Import - Import Recipient Information
- ACH File Import - Manage Import File Definitions
- Approve User
- Bill Pay
- Business/Retail Toggle
- Multi-Account Report
- Online Statements
- Payments Reports
- Unified Account Summary
- User Activity Report

ACH File Import – See the ACH Import quick help guide for details.

Approve User - Grants the ability to approve new user setups and changes to users. Tied to the “Manage User – Entitlements” feature in Experience Groups.

SSO (single sign-on) products - Examples: Bill Pay, Remote Deposit, Online Statements.

Reports - Multi-Account Report, Payments Reports, and User Activity Report. Any selected report enables the Reports main menu option.

Business/Retail Toggle - the option to link a retail Online Banking profile within Business Banking for users who have a dual relationship with your financial institution.

Unified Account Summary - Grants the option to see business and personal accounts in a single view. Toggle must be enabled for this widget to show on the Home page.

Wire Import (not showing) – See the Wire Import quick help guide for details.

Set transaction and approval limits for all accounts

For each payment permission granted, limits must be established. Check “Apply Company Limits” to grant the maximum limits or enter a lower amount. Union Bank may suppress monthly limits (applies to ACH and wires for all businesses).

Set transaction limits for all accounts i

ACH Payments Creation Limits	Apply Company Limits <input type="checkbox"/> v
ACH Collections Creation Limits	Apply Company Limits <input type="checkbox"/> v
ACH Pass-Through Creation Limits	Apply Company Limits <input type="checkbox"/> v
Domestic Wire Transfer Payments Creation Limits	Apply Company Limits <input type="checkbox"/> v
International Wire Transfer Payments Creation Limits	Apply Company Limits <input type="checkbox"/> v
Transaction Approval Limits	Apply Company Limits <input type="checkbox"/> v

Feature	Types of Limits
ACH Payments	Per Transaction, Per Day, Per Month
ACH Collections	Per Transaction, Per Day, Per Month
ACH File Pass-Through	Per File, Per Day, Per Month
Domestic Wire Creation	Per Transaction, Per Day, Per Month
International Wire Creation	Per Transaction, Per Day, Per Month
Transaction Approval Limits	ACH Payments Approval Per Transaction, ACH Collections Approval Per Transaction, ACH File Pass-Through Approval Per File, Domestic Wire Approval Per Transaction, International Wire Approval Per Transaction

Tips:

- Required limits are boxed in red.
- Limit cannot exceed the company limit.

Maximum \$100,000.00	<input style="border: 2px solid red;" type="text"/>
Maximum \$100,000.00	<input style="border: 2px solid red;" type="text"/>
Maximum \$200,000.00	<input style="border: 2px solid red;" type="text"/>

ⓘ Currently entitled capabilities require valid limits be set

Set approval thresholds for all accounts

Determines when payments initiated by this user will require dual approval. Dual approval is required for any transaction that exceeds the threshold limit. The business admin can set the threshold limit to be the maximum amount displayed, or enter a value below that.

Set approval thresholds for all accounts i

Transaction Approval Thresholds

Apply Company Thresholds 

ACH Payments Approval Threshold per Transaction	Maximum \$1,000.00	<input type="text"/>
ACH Collections Approval Threshold per Transaction	Maximum \$1,000.00	<input type="text"/>
ACH File Pass-Through Approval Threshold per File	Maximum \$0.00	<input type="text"/>
Domestic Wire Payments Approval Threshold per Transaction	Maximum \$50,000.00	<input type="text"/>
International Wire Payments Approval Threshold per Transaction	Maximum \$0.00	<input type="text"/>

Tip: A transaction type where The Union Bank sets the approval threshold limit to \$0 **will not appear** here.

For example, in this screenshot, the ACH File Pass-Through approval threshold is set to \$0, which means ALL those transactions require approval. The system doesn't allow the business to override that.

Set ACH transaction types for all accounts

If ACH Payments and/or Collections access is granted, the Business Admin sets access for which transaction types the user sees when creating templates or payments.

Set ACH transaction types for all accounts ⓘ

ACH Payments Type ^

- Consumer (PPD)
- Payroll (PPD)
- Commercial (CCD)
- Tax (CCD)
- Child Support (CCD)

Tip:
Only the transaction types enabled on the business profile in Admin Platform show here.

ACH Collections Type ^

- Consumer (PPD)
- Commercial (CCD)
- Electronic Check (POP)
- Electronic Check (BOC)
- Electronic Check (ARC)
- Telephone-Initiated (TEL)
- Web-Initiated (WEB)

Last, the Business Admin clicks **Save** (not shown). User approval may be required – see the “Approve a Business User” quick help guide.

Once a user is created, and approved if needed, the financial institution receives this email (emails also sent when users are edited and deleted).

DI Training,

User Create activity has been detected for your Business Banking customer, Classy Catering. The activity was performed on the profile of Merry Baker by Liz Walker.

Thank You,

Manage Users

Business Admins and Users show on the Manage Users screen, in alphabetical order.

- Primary Admin can edit a Secondary Admin's access.
- Secondary admins can manage other secondary admins; can only grant entitlements that they themselves have been granted.

User status descriptions:

- **Active** – user is active and can access Business Banking
- **Active with warning icon** – this user's profile has been edited and needs approval; user is active and can still log in and perform tasks based on existing entitlements
- **FI Review Pending** – with User Screening enabled, bank approves new/edited users
- **FI Review Declined** – if bank declines a user via User Screening
- **On Hold** – Grant Access toggle is set to OFF; user cannot access Business Banking.
- **Setup Pending Approval** – this user was added and must be approved before receiving login credentials via email
- **Update Pending Approval** – a new user setup was declined, and an Admin edited the profile to resubmit for approval
- **Setup Approval Declined** – an approver at the business declined this new user setup
- **Update Approval Declined** – an approver at the business declined an edit made to this user profile

Users with Account Access Add a user						
Name ▾	Role	Status	Approvals Received	Approver Weight	Grant Access	Options
Akil Taylor	Secondary Admin	Active	--	1 ▾	<input checked="" type="checkbox"/>	⋮
Bo Rizzley	Business User	⚠ Setup Pending Approval	0 / 1	--	--	⋮
Edwin Jelani	Business User	Active	--	1 ▾	<input checked="" type="checkbox"/>	⋮
Testing ZelleforBiz	Business User	⚠ Active	0 / 1	--	<input checked="" type="checkbox"/>	⋮
Yana Martin	Business User	On Hold	--	--	<input type="checkbox"/> ✕	⋮

Approvals Received: the FI sets the number of approvals required for new and edited users. This column shows how many approvals have been received vs required. See the “Approve a Business User” quick help guide for more info.

Manage Users

For existing users, the **Approver Weight** must be edited here. Go to Options for other edits and management options.

Options for an Active User:





- **Print details** – full printout of all the user’s access and limits
- **Edit user access** – change anything except the user’s name
- **Copy user** – create a new user with this user’s permissions (only for the Primary Admin)
- **Reset password** – sends a temporary password to the user’s phone via call or text
- **Generate access code** – delivers a one-time access code on the screen that the Admin gives the user if needed during login (not for payment approvals)
- **Delete user** – permanently deletes the user from Business Banking
- Slide **Grant Access** toggle to No to change status to On Hold (temporary hold)

Options for a Locked User – same options as above except:

- No Reset password and Generate access code options
- **Reset password and Unlock user** – unlocks the user and sends a new temporary password to the user’s phone via call or text
- **Unlock user** – unlocks user so they can login with original password

Users with Account Access Add a user

Name ▾	Role	Status	Approvals Received	Approver Weight	Grant Access	Options
Akil Taylor	Secondary Admin	Active	--	1 ▾	<input checked="" type="checkbox"/>	⋮
Bo Rizzley	Business User	▲ Setup Pending Appr...	0 / 1	--	<input type="checkbox"/>	⋮
Edwin Jelani	Business User	Activ		▾	<input checked="" type="checkbox"/>	⋮
Testing ZelleforBiz	Business User	▲ A		--	<input checked="" type="checkbox"/>	⋮
Yana Martin	Business User	On H		--	<input type="checkbox"/> ✕	⋮

-  Print details
-  Edit user access
-  Copy user
- Reset password
- Generate access code
-  Delete user