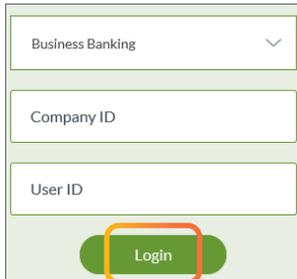


ADMINISTRATOR RESPONSIBILITIES

1. Log in to **USB Business Banking**



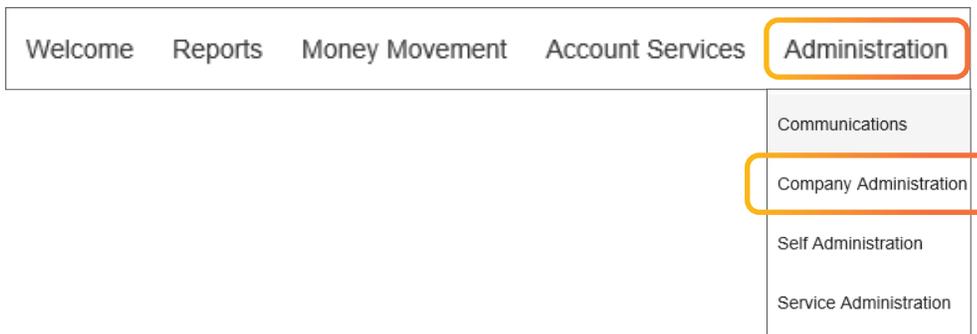
Business Banking

Company ID

User ID

Login

2. From the home page under the **Administration** tab, click **Company Administration**



Welcome Reports Money Movement Account Services Administration

Communications

Company Administration

Self Administration

Service Administration

ADMINISTRATOR RESPONSIBILITIES

The **Manage Users** tab allows the **Primary User** to **Create New Users, Modify and Delete Existing Users.**

Creating a New User

1. Click the **Create New User** tab to **create a new user.**



2. Complete all **New User** Information.

New User

User Information

User ID

Please enter User ID

Password

Confirm Password

First Name

Last Name

Primary E-mail Address

Secondary E-mail Address (Optional)

Additional Information (Optional)

Password is case sensitive. User will be prompted to change this password at first log in.

ADMINISTRATOR RESPONSIBILITIES

3. Enter the user's **Telephone Number** and then **Continue**.

NOTE: It is recommended to enter the user's mobile number, as it is the best contact in the event the user does not have access to their office number.

User Telephone Number

The telephone number used to contact or notify the user for security reasons. An extension is required when needed to reach the user within an office phone system.

Label	Country/Region	Area/City Code & Number	Extension
Label Work	Country/Region UNITED STATES	Area/City Code & Number	Extension

Please enter Telephone number

+ Add additional telephone number

Continue Save as Draft

4. Review **User Profile** and assign **User Roles**. Or to **copy an existing user**, select the **copy user and then click on the select user link**.

NOTE: The roles that are selected will drive the users' responsibilities.

Profile

Name: Joe Test
User ID: test1461
Primary E-mail Address: joetest@abcbank.com
Telephone Number: Work: +1 (203) 555-6712

Roles

Copy Existing User (Optional)

Do not copy user.
 Copy User: [Select User](#)

User Roles (Optional)

Allow user to setup templates.
(This entitles the user to template setup and template approval capabilities for only those services and accounts to which the user has been entitled.)

Allow this user to approve transactions
(This entitles the user to transmit capabilities for only those services and accounts to which the user has been entitled.)

Grant this user administration privileges
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

5. Click **Continue**.

ADMINISTRATOR RESPONSIBILITIES

6. Assign **Services and Accounts** by clicking the **plus sign**.

Services & Accounts (Optional)

To enable a service and assign accounts, click the appropriate link. To disable all services and accounts, click "Clear All".

0 of 33 services enabled Clear All

Service	
ACH File Upload	
ACH Positive Pay	
ACH Reporting	
CCD Collection	

7. If **accounts** are attached to the service, check **entitled account and/or allow transmit**.

NOTE: The **user roles** that were previously selected drive which services are permitted by the user. **Entitled Account** allows the user to upload files after upload files insert or enter transactions into the system and **Allow Transmit** allows the user to approve the transactions.

Service				
ACH File Upload +				
ACH Positive Pay Service enabled, accounts entitled. X				
Description	Account Number	TRC	Entitled Account	Allow Transmit
Test Account 1	123456789	221172241	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Test Account 2	987654321	221172241	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
WIRE TRANSFER TEST PT 76	6693098338	221172241	<input checked="" type="checkbox"/>	<input type="checkbox"/>
WIRE TRANSFER TESTING PT 175	6041991870	221172241	<input type="checkbox"/>	<input type="checkbox"/>

8. Click **Continue**.

ADMINISTRATOR RESPONSIBILITIES

9. If a service requires individual limits to be established, the **type of service under limits** will be listed. If individual limits are not entered the company limit set at the bank level will apply. Click on **the pencil icon**.

Limits	
Limits	
Wire	

10. Set the **limit amount** by the **service** or the **account**.

Wire

Daily Maximum Limit
Enter the maximum daily amount allowed for the sum of all the user's Wire transactions. The limit must be no greater than the company limit set by the bank [View Company Limits](#).

Daily Maximum Service Limits
Enter the maximum daily amount for each of the user's Wire services or select the No Limit checkbox. These limits must be no greater than the company limit set by the bank [View Company Limits](#)

Service Name	No Limit	User Daily Service Limit
Wire Domestic One Time	<input type="checkbox"/>	<input type="text" value="\$1,000.00 USD"/>

Account Limits
Enter the limit amounts for each of the user's accounts.

Account Number	No Limit	User Individual Transaction Limit	No Limit	User Daily Account Limit
*4321 - Test Account 2	<input type="checkbox"/>	<input type="text" value="\$10.00 USD"/>	<input type="checkbox"/>	<input type="text" value="\$10.00 USD"/>

11. Click **Continue**.

12. Verify that **Profile, Roles, Services & Accounts, and Limits are complete**, click **Create User**.

<input type="button" value="Create User"/>	<input type="button" value="Save as Draft"/>
--	--

13. A **New User Confirmation** will appear.

NOTE: The admin must provide the credentials to the new user after the profile has been created.

ADMINISTRATOR RESPONSIBILITIES

Manage Existing Users

1. Select the **User ID**, click on the **link**.

TEST123	asdghas	asdghasg	Active	System Access
TEST1461	Joe	Test	Active	System Access

2. To edit **User Information** click on the **pencil**.

User Information		
Name:	Joe Test	
User ID:	TEST1461	
User Status:	Active	

3. This allows the primary user to **update/change passwords, names, lock and unlock a user**.

NOTE: If the User **Locked Box** is checked, uncheck the box to unlock the user. If the primary user chooses to lock out a user, the box needs to be checked.

Password (Optional)
Confirm Password (Optional)
First Name Joe
Last Name Test
Additional Information (Optional)
<input type="checkbox"/> User Locked (Optional)

4. Click **Save Changes**.

<input type="button" value="Save Changes"/>	<input type="button" value="Cancel"/>
---	---------------------------------------

ADMINISTRATOR RESPONSIBILITIES

5. To **Delete** a use click on the **X**

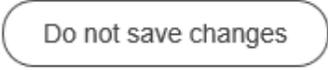
User Information		
Name:	Joe Test	
User ID:	TEST1461	
User Status:	Active	

6. A **notification** will pop up prompting the primary user to delete the profile.

Delete User Profile

 You have requested to delete the following user. Once deleted the user cannot be recovered. Scheduled requests set up by this user will be deleted.

7. Scroll to bottom of page and click on **Delete User**.

8. The primary user will receive a **confirmation** stating the user was successfully deleted.

 The user was deleted successfully.

To review the approval settings, which may be impacted by this change, go to [Approvals Administration](#)

9. To edit **Contact Information** select the **pencil icon**.

Contact Information	
Primary E-mail Address:	joetest@abcbank.com
Secondary E-mail Address:	No secondary e-mail address on file
Telephone Number:	Work: +1 (203) 555-6712

ADMINISTRATOR RESPONSIBILITIES

10. This allows the primary user to **update/change users' email address and telephone numbers.**

User E-mail Address

Primary E-mail Address
joetest@abcbank.com

Secondary E-mail Address (Optional)

User Telephone Number

The telephone number used to contact or notify the user for security reasons. An extension is required when needed to reach the user within an office phone system.

Label	Country/Region	Area/City Code & Number	Extension
Label Work	Country/Region UNITED STATES	Area/City Code & Number 2035556712	Extension

+ Add additional telephone number

11. Click **Save Changes.**

Save Changes Do not save changes

12. To edit **Roles** click on the **pencil icon.**

Roles 

Roles

Setup

Approval

ADMINISTRATOR RESPONSIBILITIES

13. This allows the primary user to **change/update the users roles**.

NOTE: The role drives the users responsibilities.

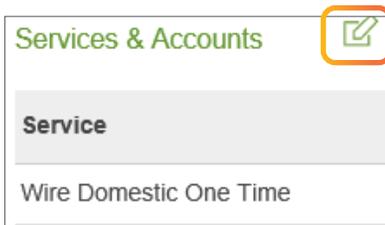
User Roles (Optional)

- Allow user to setup templates.
(This entitles the user to template setup and template approval capabilities for only those services and accounts to which the user has been entitled.)
- Allow this user to approve transactions
(This entitles the user to transmit capabilities for only those services and accounts to which the user has been entitled.)
- Grant this user administration privileges
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

14. Click **Save Changes**.



15. To edit **Services & Accounts** click on the **pencil icon**.



ADMINISTRATOR RESPONSIBILITIES

16. Click on the **plus sign** to make any **edits/changes to Services & Accounts**. The **Clear All** link disables all services and accounts.

Services & Accounts

To enable a service and assign accounts, click the appropriate link. To disable all services and accounts, click "Clear All".

A green dot (●) indicates that you have added or changed a service. The red (x) indicates that you have removed a service. To submit changes click "Save Changes" at the bottom of the screen.

1 of 33 services enabled

Service
ACH File Upload
ACH Positive Pay

Clear All

+

+

17. Click **Save Changes**.

Save Changes

Do not save changes

18. To edit **Limits** click on the **pencil icon**.

Limits

Service
ACH
Wire

✎

✎

19. The **primary user** can set the user's **daily maximum limit, but cannot be greater than the company limit set by bank**.

ACH Daily Maximum Limit

Enter the maximum daily amount for the sum of all user's ACH transactions. The limit must be no greater than the company limit set by the bank. [View Company Limits](#).

\$999.00 USD

ADMINISTRATOR RESPONSIBILITIES

20. If **No Limit** box is checked, the **dollar amount** is set to the company limit. If the primary user unchecks **No Limit** box, the primary user will assign a limit for that **specific service**.

ACH Daily Maximum Service Limits

Enter the maximum daily amount for each of the user's ACH services or select the No Limit checkbox. These limits must be no greater than the company limit set by the bank. [View Company Limits.](#)

Service Name	No Limit	User Daily Service Limit
ACH File Upload	<input type="checkbox"/>	0
CCD Collection	<input checked="" type="checkbox"/>	
CCD Payment	<input checked="" type="checkbox"/>	

21. If **No Limit** box is checked, the **dollar amount** is set to the company limit. If the primary user unchecks **No Limit** box, the primary user will assign a limit for that **specific account**.

Account Limits

Enter the limit amounts for each of the user's accounts.

Account Number	No Limit	User Daily Account Limit
*1870 - WIRE TRANSFER TESTING PT 175	<input type="checkbox"/>	0
*4321 - Test Account 2	<input type="checkbox"/>	0
*6789 - Test Account 1	<input checked="" type="checkbox"/>	
*8338 - WIRE TRANSFER TEST PT 76	<input checked="" type="checkbox"/>	

22. Click **Save Changes**.

ADMINISTRATOR RESPONSIBILITIES

Account Information tab allows the primary user to change the description of an account.

23. Click on the **Account Information tab**.

Company Administration

Manage Users **Account Information** Express Account Management Approval Settings User Setup Report Invalid Login Report ACH File SEC Codes

24. Under **Description**, select the **account to change**.

Description	Type	Account	ABA/TRC
<u>Loan Account</u>	Loan	00000123456	221172241
<u>Test Account 1</u>	Checking	123456789	221172241

25. **Rename** the account description, click **Save Changes**.

Account Information

TRC: 221172241
Account Number: 00000123456
Account Type: Loan

Description:

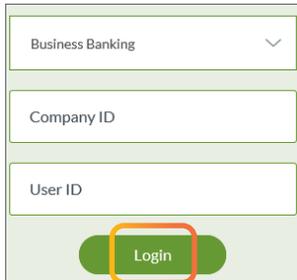
Save Changes Do not save changes

ADMINISTRATOR RESPONSIBILITIES

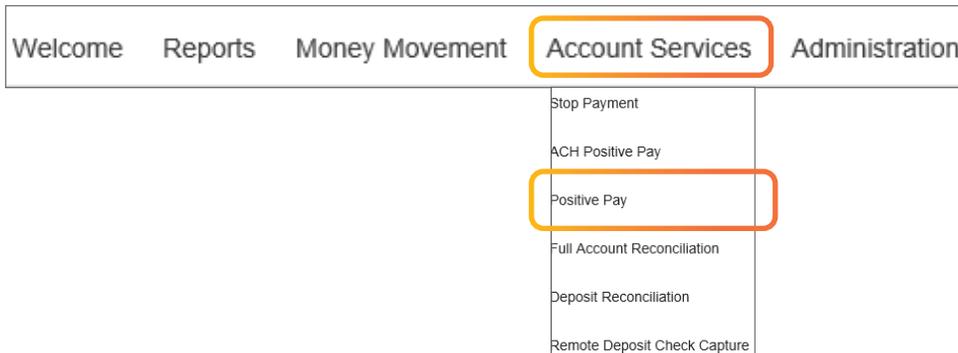
Positive Pay Set Up

Adding a File Definition. Please refer to your Check Issue File to complete the creation of the File Definition.

1. Log in to **USB Business Banking**



2. From the home page under the **Account Services** tab, click **Positive Pay**.



ADMINISTRATOR RESPONSIBILITIES

3. From the menu bar select **Import Issues**.

Positive Pay

Manage Exceptions Enter Issues **Import Issues** Import Decisions

4. Click on the **Add a file definition** link.

Import Issues / Manage File Formats

Add a file definition | [View the status of files imported in the last 40 calendar days](#)

5. Enter a **Definition Name and Definition Description**. Keep File Type on **Delimited**. Click **Next**.

① Description

Enter descriptive information to differentiate this definition from existing definitions.

Definition Name
Vendor Uploads

Description
test

File Contents: **Issues**

File Type:
 Delimited
 Fixed

Next

ADMINISTRATOR RESPONSIBILITIES

6. **Field Delimiter** and **Text Qualifier** stay as is.

Field Delimiter Comma (,)	▼
Text Qualifier Double Quote(")	▼

7. Select **Decimal included**. Please see example below from **Check Issue File**.

Amount Format:

Decimal included (i.e. 123.00)

Decimal not included (i.e. 123)

Example:

A	B	C	D
2/24/2020	5001	John Smith	\$3.19
2/24/2020	5002	Mary Jones	\$4.79
2/24/2020	5003	Martin Nilson	\$10.00
2/24/2020	5004	Daniel Diaz	\$1.50

ADMINISTRATOR RESPONSIBILITIES

8. Select appropriate **Date Format** from the drop down menu. Click **Next**.

Date Format
MM/DD/YYYY

Next Previous

Example:

A	B	C	D
2/24/2020	5001	John Smith	\$3.19
2/24/2020	5002	Mary Jones	\$4.79
2/24/2020	5003	Martin Nilson	\$10.00
2/24/2020	5004	Daniel Diaz	\$1.50

9. Enter **Default Values**. Click **Next**.

③ Default Field Values

Enter default values that will be applied to all issues in your import file.

ABA/TRC
221172241 Union Savings Bank's ABA Number

Account
Test Account 2 - Checking - *4321 Select appropriate account from dropdown

Issue Type
Issue Select Issue

Issue Action
Add Select Add

Next Previous

ADMINISTRATOR RESPONSIBILITIES

10. Enter **Field Properties**. Also, please see below the example of **Check Issue File**. Click **Complete**.

④ Field Properties

Enter the numeric order of the fields listed below as they would appear in your import file. For example, if the first field in your file is "ABA/TRC", and the second field fields as position number "1" and position number "2" to import.

Valid field properties are listed below for your reference.

Field Name	Position	Valid Field Values Within A File
Check Number	<input type="text"/>	position 2 Numeric only (0-9), 15 characters max
Amount	<input type="text"/>	position 4 Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	<input type="text"/>	position 1 Numeric date in specified format (for example, MMDDYY)
Debit/Credit (optional)	<input type="text"/>	position Debit, D, Credit, C
Payee (Optional)	<input type="text"/>	position 3 Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Example:

A ¹	B ²	C ³	D ⁴
2/24/2020	5001	John Smith	\$3.19
2/24/2020	5002	Mary Jones	\$4.79
2/24/2020	5003	Martin Nilson	\$10.00
2/24/2020	5004	Daniel Diaz	\$1.50

ADMINISTRATOR RESPONSIBILITIES

11. Click **Add File Definition**.

Add File Definition

[Import a file with an existing format](#)

① Description	Complete ▾
② Characteristics	Complete ▾
③ Default Field Values	Optional ▾
④ Field Properties	Complete ▾

Add File Definition Cancel

12. See **Positive Pay Reference Guide on how to Upload a Check Issue File**.

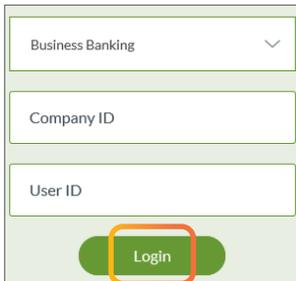
ADMINISTRATOR RESPONSIBILITIES

Remote Deposit Capture

Creating, Modifying and Deleting User Profiles for Businesses Using Remote Deposit.

NOTE: A user profile needs to be created already in BEB before creating a profile in Remote Deposit

1. Log in to **USB Business Banking**



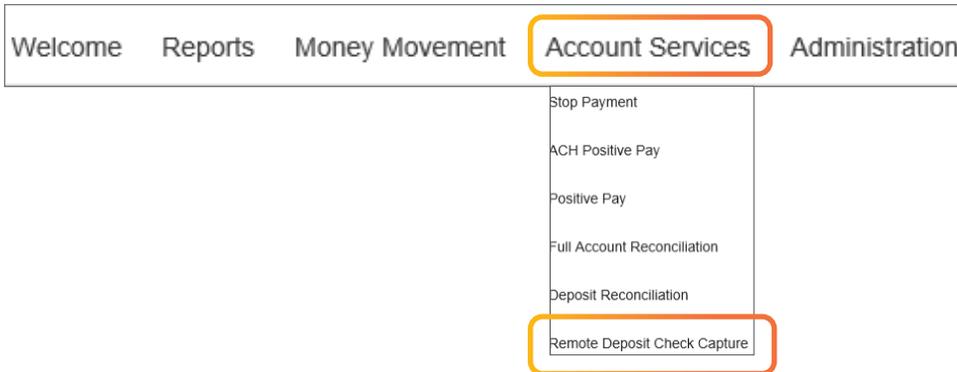
Business Banking

Company ID

User ID

Login

2. From the home page under the **Account Services** tab, click **Remote Deposit Check Capture**.



Welcome Reports Money Movement **Account Services** Administration

Stop Payment

ACH Positive Pay

Positive Pay

Full Account Reconciliation

Deposit Reconciliation

Remote Deposit Check Capture

3. From the menu bar click on **Administration**.

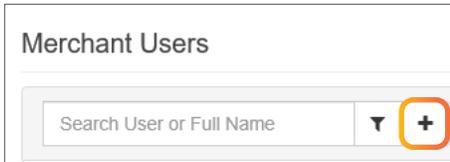


Union Savings Bank | REMOTE DEPOSIT

Administration Research Reports Help

ADMINISTRATOR RESPONSIBILITIES

4. Click on the **plus sign** to create a new user.



Merchant Users

Search User or Full Name ▼ **+**

5. Enter in all **required information**.



User: Test3 → The user name must be the same as the user name set up in BEB.

Full Name: Joe Test

Email: joetest@testbank.com

Timezone: Eastern Standard Time → Select Eastern Standard Time

Date Format: M/D/YYYY → Leave Blank

Time Format: h:mm:ss tt → Leave Blank

Scanner: Panini *I:Deal* → Select Appropriate Scanner

Phone Numbers → Leave Blank

6. To assign **Roles** click on the **three dots**.



Roles ▼ **⋮**

ADMINISTRATOR RESPONSIBILITIES

7. To assign a **Processor Role**, which allows the user to **create, submit and research deposits**, select the following and then click **Done**.

Select Roles

<input checked="" type="checkbox"/>	Advanced Operator	User's deposits will skip Merchant Deposit Review
<input type="checkbox"/>	Approver	User can reject/approve deposit flagged for review
<input checked="" type="checkbox"/>	Desktop Operator	User can capture deposits on a desktop
<input type="checkbox"/>	Mobile Web Operator	User can capture deposits using a mobile browser
<input type="checkbox"/>	Research Administrator	User can research and build queries
<input checked="" type="checkbox"/>	Researcher	User can run reports and research all deposits
<input type="checkbox"/>	Reviewer	User can run reports and research own deposits
<input type="checkbox"/>	User Manager	Merchant user role for managing existing users

Cancel Done

8. To assign an **Admin Role**, which allows the user to manage existing accounts, select **User Manager**. Click **Done**.

Select Roles

<input checked="" type="checkbox"/>	Advanced Operator	User's deposits will skip Merchant Deposit Review
<input type="checkbox"/>	Approver	User can reject/approve deposit flagged for review
<input checked="" type="checkbox"/>	Desktop Operator	User can capture deposits on a desktop
<input type="checkbox"/>	Mobile Web Operator	User can capture deposits using a mobile browser
<input type="checkbox"/>	Research Administrator	User can research and build queries
<input checked="" type="checkbox"/>	Researcher	User can run reports and research all deposits
<input type="checkbox"/>	Reviewer	User can run reports and research own deposits
<input checked="" type="checkbox"/>	User Manager	Merchant user role for managing existing users

Cancel Done

ADMINISTRATOR RESPONSIBILITIES

9. To assign **locations** click on the **three dots**.



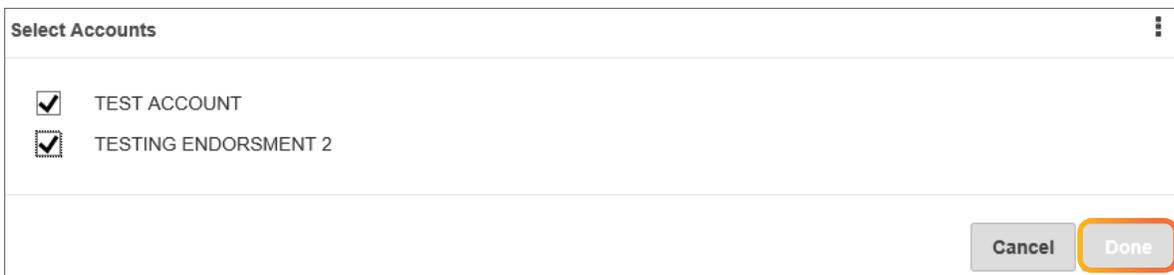
10. Select **Location**. If the company has multiple locations, select the appropriate one. Click **Done**.



11. To assign **Accounts** click on the **three dots**.



12. Select **Accounts** the primary user wishes to enable for the user. Click **Done**.

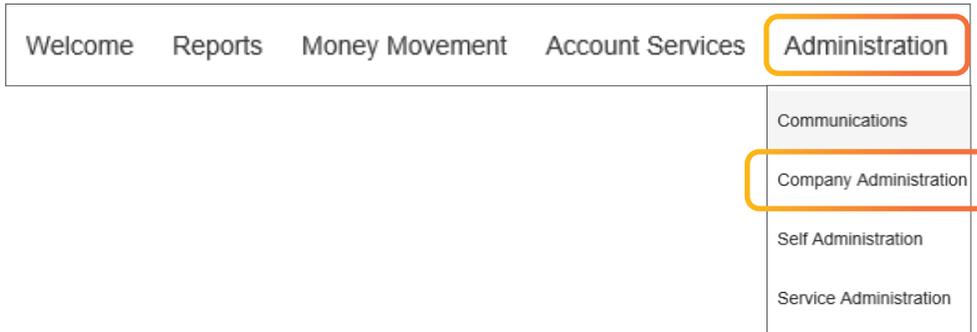


13. Click **Save**.



ADMINISTRATOR RESPONSIBILITIES

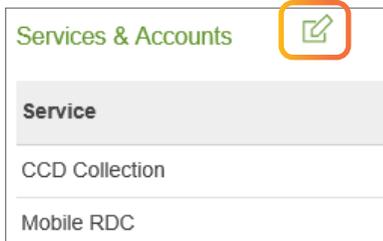
14. Go back into **BEB**. Under **Administration**, select **Company Administration**.



15. Select the the **user** that was just **created in Remote Deposit**.

TEST123	asdgfas	asdgasg	Active	System Access
---------	---------	---------	--------	-------------------------------

16. Scroll to **Services & Accounts**, click the **pencil icon**.



17. Scroll to **Remote Deposit Check Capture**, click the **plus sign**.

PPD Payment	+
Remote Deposit Check Capture	+
Statements and Documents	+

ADMINISTRATOR RESPONSIBILITIES

18. Click on the **pencil icon**.

Remote Deposit Check Capture Service enabled, accounts not applicable.  

19. Enter in the **User ID** that is used for **both BEB and Remote Deposit**. This will then attach both profiles together.

Remote Deposit Check Capture Service enabled, accounts not applicable. 

Link the user to this Remote Deposit Check Capture user ID:

 Collapse

20. Click **Save Changes** at bottom of the page.

To Delete or Disable a User in Remote Deposit.

1. When in **Remote Deposit**, under **Administration** select the **merchant user**.

NROSADOTEST
N Rosado

TEST3
Joe Test

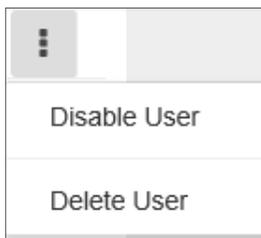
2. Go back up to the **top right** of the page, click on the **three dots**.

 **Administration** **Research** **Reports** **Help** 

Merchant Users 

ADMINISTRATOR RESPONSIBILITIES

3. Select **Disable User** (locks user out) or **Delete User**.



4. **Deleting** a user will prompt the primary user to select **OK**.

