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Managing Users

Within Online Banking

Bedias: 22201 Hwy. 90 North • P.O. Box 99 • Bedias, Texas 77831 • 936.395.2141
Kurten Banking Center: P.O. Box 168 • Kurten, Texas 77862 • 979.589.2407

Manage Users

The Manage Users functionality allows an online banking user(s) at the business the ability to setup and manage all the online banking users the business customer may need for their cash management services. The online banking user that has this ability must have the 'Manage Users' privilege assigned to their user by FSBB. To request this ability please contact a FSBB Representative at (936) 395-2141 or (979) 589-2407.

Adding or Modifying a Sub User

To add a sub-user, complete the following steps:

1. Access the Cash Management screen within Online Banking, by logging in and clicking the Cash Management Tab.
2. Click on Manage Users
3. The User Management screen will display as shown below.

Cash Management - User Management

Below is a list of the customer's users that you are entitled to manage.

[Add New User](#)

| Customer's Users | | | | | | | | | |
|------------------|-----------|------------|-----------|------------|--------------|--------------|-------------|----------------|---|
| First Name | Last Name | Username | CM Access | ACH Upload | ACH Maintain | ACH Initiate | ACH Approve | Wire Transfers | Action |
| Harry | Arnold | harnold | Yes | Yes | Yes | Yes | Yes | Yes | Update Delete |
| Jack | Fullen | jfullen | Yes | Yes | Yes | Yes | Yes | Yes | Update Delete |
| Adam | Levine | alevine | No | No | No | No | No | No | Update Delete |
| Melody | Middleton | mmiddleton | No | No | No | No | No | No | Update Delete |
| Irene | Rich | fimobile | No | No | No | No | No | No | Update Delete |
| Steve | Thomas | sthomas | Yes | Yes | Yes | Yes | Yes | Yes | Update Delete |
| Van | Tuck | vtuck | No | No | No | No | No | No | Update Delete |
| Demo | User | demouser | No | No | No | No | No | No | Update Delete |

Viewing 1 - 8 of 8

4. Click the 'Add New User' link
5. This will require you to request and input a security code. A security code is required for the Manage Users functionality because of the administrator rights inherent in this role and the security factors associated with it.
6. Once the code has been input the Add New Users Screen will appear

Cash Management - Add Cash Management User

Please fill in the required information for the new user

| | |
|--|--------------------------|
| Username | <input type="text"/> |
| Password | <input type="password"/> |
| FirstName | <input type="text"/> |
| LastName | <input type="text"/> |
| Email | <input type="text"/> |
| <input type="button" value="Cancel"/> <input type="button" value="Add"/> | |

7. After you have entered the required information click Add

8. This will take you to a screen where you can add additional users, or update the user you have just entered as shown below

Cash Management - Add Cash Management User

You have successfully added the user below:

FirstName Nancy
LastName Schoen
Username richcoowner
Email kbarclay@btapps.com

You can [add](#) another user or [manage](#) your users if you desire.

9. Keep in mind at this point, the user that you have just created does not have any ACH privileges or limits assigned to them.
10. If you want to continue adding additional users click the 'Add' link at the bottom of the window
11. If you want to manage this user and add specific ACH privileges and limits, click the 'Manage' link at the bottom of the window.
12. If you click the 'Manage' link the following screen will appear

Cash Management - Update Cash Management User (richcoowner)

The screenshot shows a web interface for updating a user. At the top, there are tabs for 'Authorization', 'Profile', 'Services', 'Cash Management', 'Accounts', and 'Activity Log'. A 'Save' button is in the top right corner. The main content area displays the following information and options:

- User ID: 48
- User Name: richcoowner (text input field)
- Status: Active (dropdown menu)
- Last Login: N/A
- Password: Keep Current Password, Use New Password (with an empty password input field below)
- Login Security Code: N/A
- Reset Security Questions: Keep Existing Questions, Reset Questions - forces user to enter new questions on next login

13. The following will walk through each of the tabs on the Update Cash Management User screen.
- Authorization Tab:** Typically, when adding a new sub-user, there is not anything that needs to be touched on this screen, because the user name and password were already created during the add user process. Ongoing maintenance is usually what you will use this screen for. Resetting passwords, unlocking accounts, etc.

In the User Name field you will see the user name that you entered when you created this user. Note that you are able to edit the user name if need be. An example of when you might change the user name is if the business employee who is currently using this login leaves their employment. The business user administrator can update this user name to reflect the name of the new employee who will be taking over this login.

In the status field, there are 3 different statuses that can be used.

- Active: means that the user has the ability to log into online banking and their account is enabled.

- Disabled: means that the user does not have the ability to log into online banking. Their account has been disabled This status would be used if the employee of the business that was using this user name was no longer employed by the business
- Locked: means that the user has attempted to login too many times with an incorrect password. They are not able to log in to online banking as long as the status is locked. The user must call the 'manage users' administrator at the business (not FSBB) and have their status changed to Active.

If the sub-user needs to have their password reset, select the 'Use New Password' option. The new password must conform to the password policy set by the financial institution. The password that is created by the manage user administrator is considered to be a temporary password. The sub-user will be required to create a permanent password the next time they log in.

Additionally, on this screen the manage users administrator has the ability to reset the sub-users security questions. If the questions are reset, the sub-user will be required to configure and answer 5 new security questions the next time they log into online banking.

Profile Tab: The profile screen is where the name of the business user employee is found. Additionally, you will see the email address for this employee. The email address that is input here is where the 'Forgot Your Password' email will be sent if the employee uses that feature. It is also the email address where the security code for accessing online banking will be sent.

Cash Management - Update Cash Management User (richcopres)

The information below indicates the name of the person using this User ID. Only one person can use this User ID.

First Name

Last Name

Email

Most Recent Profile Review by User 11/1/2013 10:40:20 AM CDT

Keep Existing Date

Reset Date - forces user to review profile on next login

All sub users will be forced to review their email address at login on the same interval that the rest of the FSBB's Online Banking Users will. However, if you want the sub-user to be forced to review and validate their email address outside the configured time frame you can select the 'Reset Date- forces user to review profile on next login' option. When this option is selected, the user will be presented with the profile information immediately after logging into online banking. The user must review and/or correct any information on this screen and click 'Save' in order to get into the rest of online banking.

Services Tab: The services tab is where bill pay functionality is either enabled or disabled for the sub-user. Also if the sub-user is going to have the ability to make internal transfers between online accounts for the business, then an internal transfer limit must be set for this user on the Services tab.

Cash Management - Update Cash Management User (richcoples)

The service level settings for the user are listed below.

Bill Pay Availability Use system setting (enabled)
 Disabled (bypass system setting) - never show link
 Enabled (bypass system setting) - always show link

Bill Pay Enrollment Registered Not Yet Registered

Bill Pay Id

IntTran Limit Per Transfer (leave blank for system default of \$1,000.00)

Cash Management Tab: After a sub-user has been setup by the manage users administrator, the cash management tab in the online banking is automatically 'enabled' for the sub-user. Meaning, that when the sub-user logs into online banking they will see the Cash Management tab. However, the sub-user does not have any specific ACH rights assigned to them at this point, so if they attempted to access the cash management screens in online banking they will receive an error telling them that they do not have the authority to access these screens. Until the manage users administrator updates the ACH rights and limits for the sub-user will the sub-user be able to perform any type of cash management service

Cash Management - Update Cash Management User (richcoples)

Cash Management User can access Cash Management functionality
 Disabled

ACH Rights

- Upload (User can view and upload ACH files.)
- Maintenance (User can view/edit participants, templates, and batches. User can delete ACH files.)
- Initiate (User can view ACH files and submit ACH batches.)
- Approve (User can approve existing ACH files and submitted batches.)

ACH File Type User can submit the following types of ACH files:
 Debits only (1 CR allowed)
 Credits only (1 DR allowed)
 Both Debits and Credits

Customer Limits To see customer limits, click on the [Customer](#) tab.

User ACH Exposure Limit

User ACH Exposure Days

Wire Transfers User can view and request wire transfers
 Enabled
 Disabled

User Wire Limit

Auth Email Address

Auth Mobile Number

Auth Security Code N/A

Below, each of the various risk settings and ACH rights that can be configured for a sub-user are defined. A risk setting is used to minimize the potential loss for your institution.

ACH Rights

- Upload: The ability for the sub-user to securely upload into online banking an ACH file that was created by a 3rd party software
- Maintenance: The ability for the sub-user to add, view and edit ACH participants; add, edit and maintain ACH templates; enter ACH amounts. This sub-user does not have the ability to submit the batch to FSBB for processing, nor approve it.
- Initiate: the ability for the sub-user to view ACH batches created by a sub-user with the maintenance privilege, assign an effective date for the batch and submit the batch to FSBB. This sub-user does not have the ability to edit the ACH batch in any way.
- Approve: The ability to view ACH batches submitted by the sub-user with the initiate privilege and approve it for the processing by FSBB. This sub-user does not have the ability to edit the ACH batch in any way.

ACH File Types: define the type of files the sub-user will be able to submit. For example, a credit batch (1 DR allowed) would be used if this sub-user's only functionality was to create direct deposit of payroll batches. In this case, the batch would consist of multiple credit entries but only 1 offsetting debit entry. If the sub-user needs to have access to multiple debit and credit entries you would want to allow them the 'Both Debits and Credits' option

Risk Settings:

- User ACH Exposure Limit: The maximum dollar amount of ACH batches, both Debit and Credit, which this user can originate.
- User ACH Exposure Days: The total number of days assigned to the exposure limit. These two settings work in conjunction with each other. For example, if the user has been set with a \$15,000 exposure limit and 5 exposure days, it means that the user has up to 5 days to utilize the total exposure limit of \$15,000. If they created one batch for \$15,000 on day 1, then they would not be able to create anymore ACH batches until day 6 when the exposure limit and exposure days have refreshed.

Wire Transfers can either be enabled or disabled for this sub-user. When wire transfers are enabled, it simply allows this sub-user the ability to submit an online form with wire instructions. Once the form has been received by FSBB it should be handled and processed as any other wire transfer request coming in from another avenue. If a sub-user has been given access to submit a wire transfer request, you must enter a 'User Wire Limit'. This limit does NOT check the available balance in the accounts. The only thing it does is verify that the wire transfer request submitted was not for an amount greater than the limit set.

Security Code Delivery Methods: Any sub-user must have at least one delivery method configured for them. The cash management screens and functionality can only be accessed once a security code has been entered. If both the email address and the mobile number for the sub-user are configured, then the sub-user will have the ability to select which delivery method they want to use to receive the code. If only one method has been configured, then they will not have a choice and must have access to either their email or text message (whichever is configured) in order to retrieve the code and access cash management.

Accounts Tab: The accounts tab is where the accounts that the sub-user will have access to for either internal transfers, bill pay and cash management services will be configured.

Cash Management - Update Cash Management User (richcopres)

The accounts available to the user and their settings can be set below.

| Name | Description | Category | Credits | Debits | E-Delivery | Hide Details | Action |
|------------------|--------------|----------|-------------------------------------|-------------------------------------|--------------------------|--------------------------|------------------------|
| Checking (*4198) | NOW-PERSONAL | Deposit | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Remove |

Add Accounts

To give a sub-user access to accounts, click on the 'Add Accounts' button on the bottom of the screen. This will display a screen with the business customer's accounts listed. The first thing you will need to do is select the accounts that you want the sub-user to have access to, and then click 'Submit'.

Select Accounts to Add

Select which accounts to allow the user access to below.

| Name | Description | Category | Add |
|------------------|-----------------|----------|-------------------------------------|
| *4198 | REGULAR SAVINGS | Deposit | <input type="checkbox"/> |
| Checking (*4198) | NOW-PERSONAL | Deposit | <input checked="" type="checkbox"/> |

Viewing 1 - 2 of 2

Submit **Cancel**

Once you have done this, it will take you to a screen where you can define specific debit and credit privileges regarding internal transfers, the ability to view the account balance and history, etc.

Cash Management - Update Cash Management User (richcopes)

The accounts available to the user and their settings can be set below.

| Name | Description | Category | Credits | Debits | E-Delivery | Hide Details | Action |
|------------------|----------------------|----------|--------------------------|--------------------------|--------------------------|--------------------------|--------|
| Checking (*4198) | NOW-PERSONAL Deposit | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Remove |

Add Accounts

The following describes the functionality of each of the available account privileges:

Credits: This will allow the sub-user the ability to make an internal transfer TO this account.

Debits: This will allow the sub-user the ability to make an internal transfer FROM this account

E-Delivery: This option will allow the sub-user to receive an email notification whenever the account statement is available for viewing within online banking

Hide Details: This option will hide the account balance and account history from the sub-user

Activity Log Tab: This screen provides an online audit trail, viewable by the manage user's administrator, of all the online banking activity generated by the sub-user.

Cash Management - Update Cash Management User (richcopes)

The most recent log entries for this user are listed below.

| Event Date | Activity | IP Address | User Manager | Details |
|-------------------------|---|--------------|--------------|---------|
| 11/1/2013 2:18:57 PM CD | Transfers - User viewed active transfers | 12.203.24.66 | | |
| 11/1/2013 2:18:54 PM CD | Logon - Success | 12.203.24.66 | | |
| 11/1/2013 2:18:38 PM CD | Transfers - User viewed active transfers | 12.203.24.66 | | |
| 11/1/2013 2:18:27 PM CD | Cash Management User Management - User manager update | 12.203.24.66 | nschoen | |
| 11/1/2013 2:17:20 PM CD | Transfers - User viewed active transfers | 12.203.24.66 | | |
| 11/1/2013 2:17:16 PM CD | Logon - Success | 12.203.24.66 | | |
| 11/1/2013 2:14:39 PM CD | Transfers - User viewed active transfers | 12.203.24.66 | | |
| 11/1/2013 2:14:32 PM CD | Transfers - User viewed active transfers | 12.203.24.66 | | |
| 11/1/2013 2:14:26 PM CD | Cash Management User Management - User manager update | 12.203.24.66 | nschoen | |
| 11/1/2013 2:14:20 PM CD | Transfers - User viewed active transfers | 12.203.24.66 | | |

Viewing 1 - 10 of 123

Deleting a Sub-User

To delete a sub-user, complete the following steps:

1. Access the cash management screens, by logging into Online Banking and selecting the Cash Management tab.
2. Access the Manage Users screens
3. Click on the 'Delete' link for the sub-user you wish to delete

Cash Management - User Management

Below is a list of the customer's users that you are entitled to manage.

[Add New User](#)

| First Name | Last Name | Username | CM Access | ACH Upload | ACH Maintain | ACH Initiate | ACH Approve | Wire Transfers | Action |
|------------|------------|-------------|-----------|------------|--------------|--------------|-------------|----------------|---|
| Harry | Arnold | harnold | Yes | Yes | Yes | Yes | Yes | Yes | Update Delete |
| Karen | Barclay | richcopres | Yes | Yes | Yes | Yes | Yes | No | Update Delete |
| Pam | Cunningham | richcohrmgr | Yes | No | No | No | No | No | Update Delete |
| Jack | Fullen | jfullen | Yes | Yes | Yes | Yes | Yes | Yes | Update Delete |
| Adam | Levine | alevine | No | No | No | No | No | No | Update Delete |
| Melody | Middleton | mmiddleton | No | No | No | No | No | No | Update Delete |
| Liz | Moyer | richcobkpg | Yes | No | No | No | No | No | Update Delete |
| Jeff | Page | richcoops | Yes | No | No | No | No | No | Update Delete |
| Irene | Rich | fimobile | No | No | No | No | No | No | Update Delete |
| Nancy | Schoen | richcoowner | Yes | No | No | No | No | No | Update Delete |

Viewing 1 - 10 of 13

You will receive a screen warning you that you are about to delete the user. Click 'cancel' or 'delete' to confirm.

Accounts Transfers Bill Pay MoneyDesktop **Cash Management** Messages (0) Alerts (0)

ACH Participants Expired ACH Participants ACH Batch Templates Edit Batch Submit Batch Upload ACH File ACH Files Wires Manage Users

Reports

Cash Management - Delete Cash Management User

You are about to delete the user listed below. Click "Delete" to permanently remove this user.

FirstName Harry

LastName Arnold

Username harnold

Email harnold@ibtapps.com