



# SUB-USER MANAGEMENT

INTERNET BANKING RESOURCE FOR OUR  
CUSTOMERS FROM OUR PARTNER



.....  
IB\_262 / PRINTED ON OCTOBER 9, 2019  
.....

MEMBER FDIC

# Contents

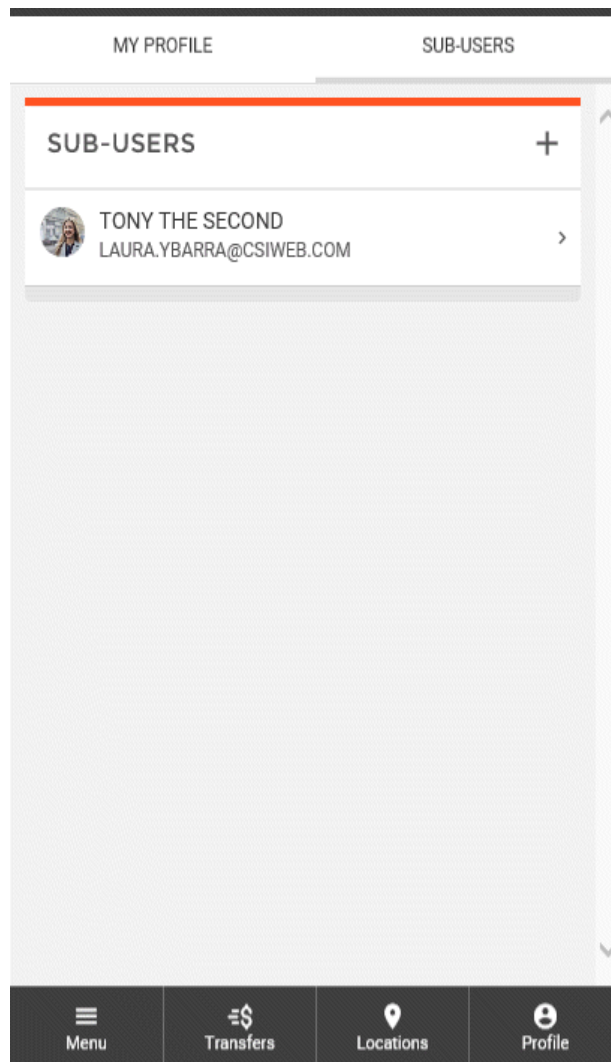
<b>Sub-User Management</b>	<b>2</b>
Create New Sub-User .....	2
Editing a Sub-User .....	7
Adding an Authenticator .....	11

# Sub-User Management

## Create New Sub-User

The **Sub-Users** page is where you can see all existing sub-users or create new sub-users.

To begin creating a new sub-user, click on the + button near the top right of the page. This will bring up the **Create New Sub-User** wizard that will help guide you through the process of creating a new sub-user.



The first step in creating a new sub-user is entering the necessary user information, including:

- Full Name
- Email Address
- Display Name
- Invite Answer

**CREATE NEW SUB-USER** [X]

COPY EVERYTHING FROM... [→]

If you wish to copy account access and permissions from an existing sub-user, you may select that sub-user here.

---

FULL NAME required

EMAIL ADDRESS required

DISPLAY NAME required

INVITE ANSWER required

---

**Admin Sub-User**

With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.

---

Give All Owner's Accounts

**CREATE SUB-USER**

Once all required fields have been filled out, you can click **Create Sub-User** at the bottom of the screen to proceed.

Other fields that may be displayed but are not required are:

- Admin Sub-User
- Give All Owner's Accounts
- Can Modify Transaction Category Name
- Deposit Capture

**CREATE NEW SUB-USER** [X]

COPY EVERYTHING FROM... [→]

If you wish to copy account access and permissions from an existing sub-user, you may select that sub-user here.

---

FULL NAME  
JACK JONES

EMAIL ADDRESS  
JACKJONES@TESTEMAIL.COM

DISPLAY NAME  
JACK JR.

INVITE ANSWER  
TEST

---

**Admin Sub-User**

With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.

---

Give All Owner's Accounts

**CREATE SUB-USER**

The last section of information is the **Has Access To** section. This is where you can grant your sub-user access to accounts. To grant access to accounts, click the **+** button.

CREATE NEW SUB-USER
✕

**Admin Sub-User**

With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.

**Give All Owner's Accounts**

With this permission enabled, the sub-user will be given access to all of the owner's accounts, including the permissions and limits for those accounts.

**Can Modify Transaction Category Name**

With this permission enabled, the sub-user will have the ability to both add and modify categories assigned to account transactions.

**Deposit Capture**

Requires additional authentication for remote deposit capture

HAS ACCESS TO: ^

+ Grant Access to Accounts

CREATE SUB-USER

The **Select Accounts** screen will be displayed listing all available accounts.

If you'd like to grant access to all accounts at once, select the **All Accounts** option. Otherwise, check the boxes to the right of the accounts to grant them access.

Once accounts have been selected, you can click **Continue** to return to the previous page.

SELECT ACCOUNTS
✕

All Accounts <small>Use all accounts listed below</small>	<input type="checkbox"/>
*Test Account <small>*9901</small>	<input type="checkbox"/>
123 Checking <small>*3601</small>	<input type="checkbox"/>
123 Checking 2 <small>*4401</small>	<input type="checkbox"/>
Checking <small>*8501</small>	<input type="checkbox"/>
Savings <small>*2720</small>	<input type="checkbox"/>
0153 Loan <small>*4443</small>	<input type="checkbox"/>
Loan <small>*0031</small>	<input type="checkbox"/>
Loan <small>*9774</small>	<input type="checkbox"/>
Loan <small>*7262</small>	<input type="checkbox"/>
Loan	<input type="checkbox"/>

CONTINUE →

All accounts that have been selected will display. You can click on the **Remove** link to remove an account from the list. Once all information, settings, and accounts have been set, you can click the **Create Sub-User** button to complete the process.

The screenshot shows a modal window titled "CREATE NEW SUB-USER" with a close button (X) in the top right corner. The form contains several sections:

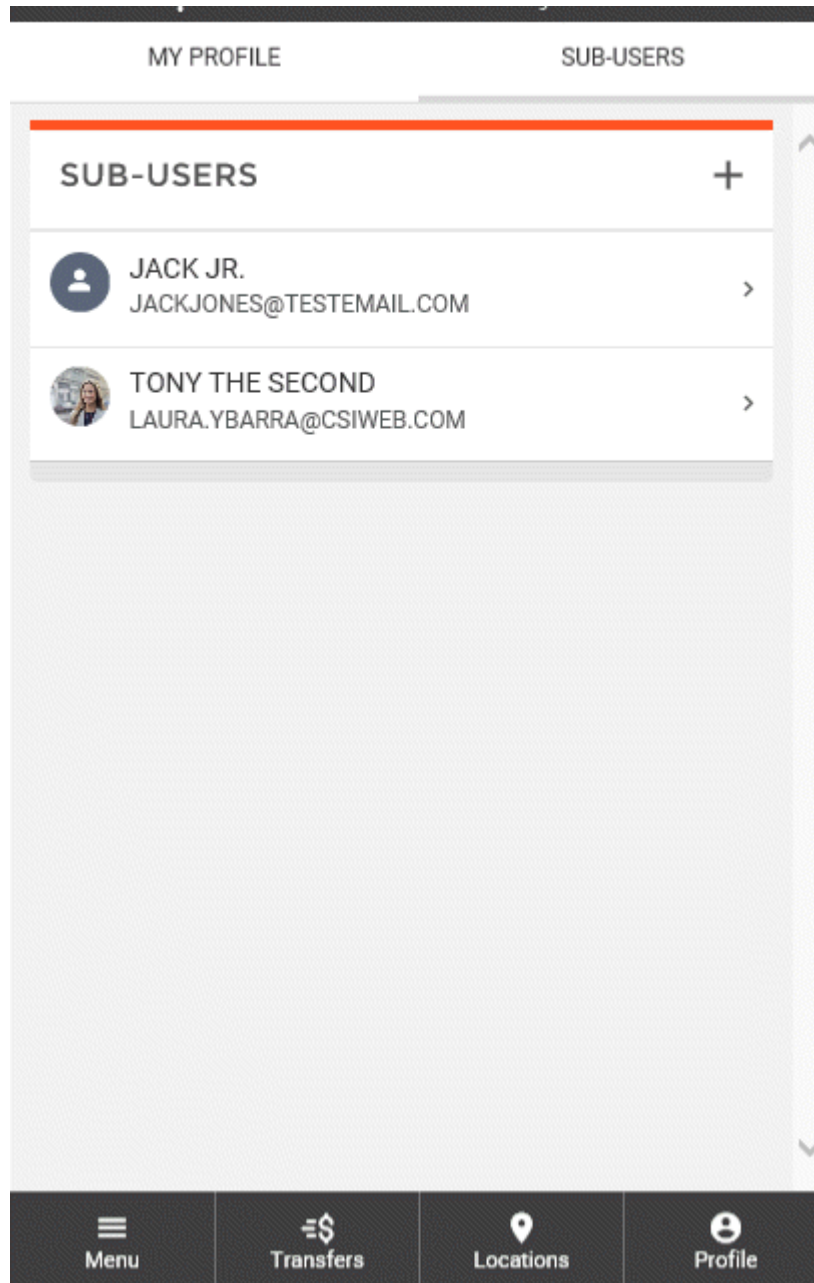
- Admin Sub-User**: A radio button (unchecked) with the description: "With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users."
- Give All Owner's Accounts**: A radio button (unchecked) with the description: "With this permission enabled, the sub-user will be given access to all of the owner's accounts, including the permissions and limits for those accounts."
- Can Modify Transaction Category Name**: A radio button (unchecked) with the description: "With this permission enabled, the sub-user will have the ability to both add and modify categories assigned to account transactions."
- Deposit Capture**: A radio button (unchecked) with the description: "Requires additional authentication for remote deposit capture"
- HAS ACCESS TO:**: A dropdown menu (expanded) showing a list of accounts with "Remove" links next to each:
  - 123 Checking (\*3601) Remove
  - Savings (\*2720) Remove
  - 0153 Loan (\*4443) Remove
- CREATE SUB-USER**: A large green button at the bottom of the form.

Upon finishing the process, you will see a success message, letting you know that the sub-user was created.

From this screen, you can add another sub-user, edit the new sub-user, or close the window to exit the wizard.

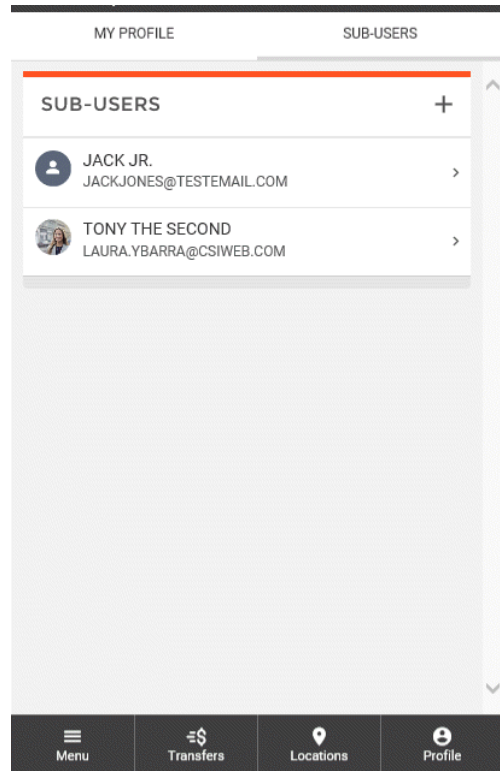
The screenshot shows the same modal window after successful completion. It features a large green checkmark and the text "SUB-USER CREATED". Below this, there are two buttons: "ADD ANOTHER SUB-USER" and "EDIT NEW SUB-USER". At the bottom of the modal, there is a red bar with the text "CLOSE".

The new sub-user will be listed in the **Sub-Users** grid.



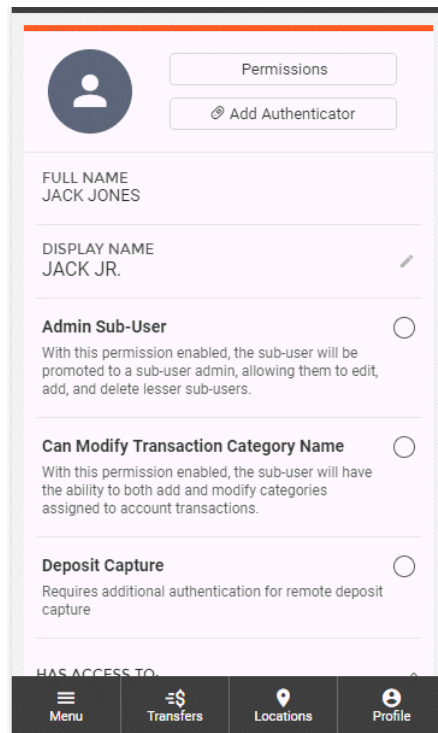
## Editing a Sub-User

To edit a sub-user, select the sub-user from the list that you wish to edit.



Here, you can view sub-user information, user settings, and account permissions.

Text entry fields that are editable are marked with a pencil icon.





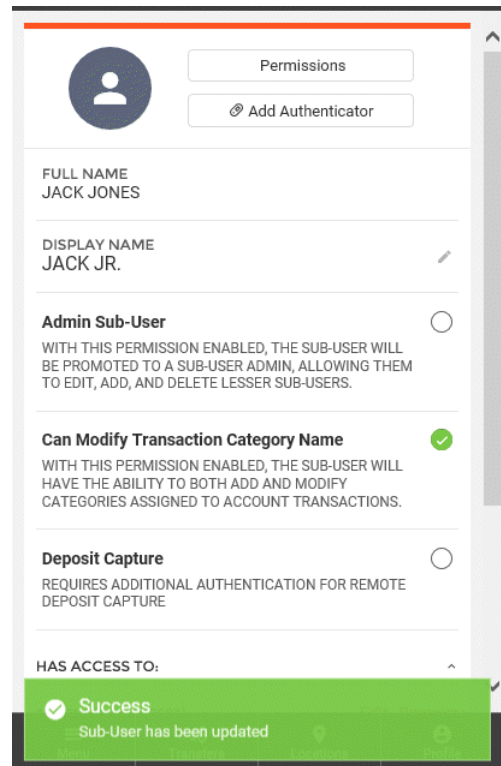
Making changes to a field will trigger the system to save the changes immediately and a **Success** message will be displayed at the bottom of the screen.

Account permissions can be edited by clicking the **Permissions** button or by clicking on the **Edit** button of the desired account.

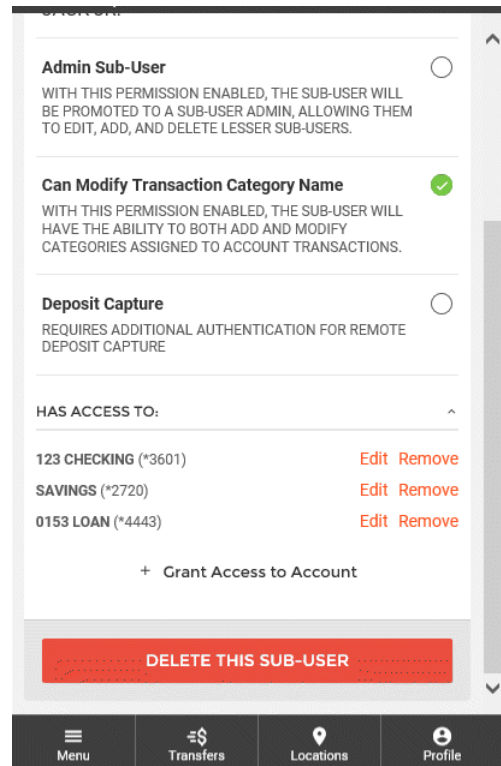
Account access can be removed by clicking the **Remove** button for the desired account.

Access can be granted to additional accounts by clicking the **Grant Access to Account** button and selecting the desired account(s).

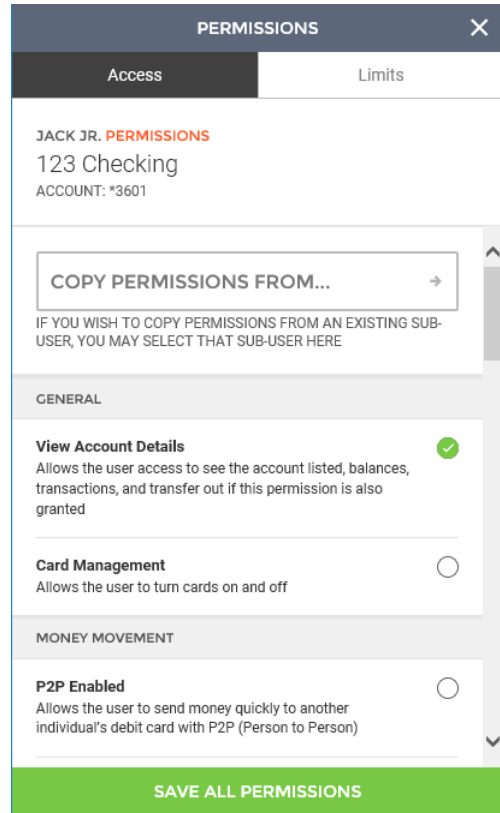
Sub-users can be deleted by clicking the **Delete this Sub-User** button.



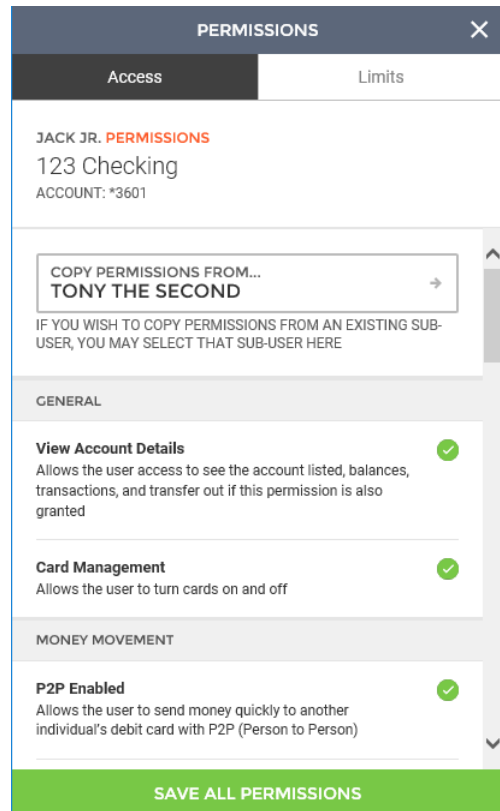
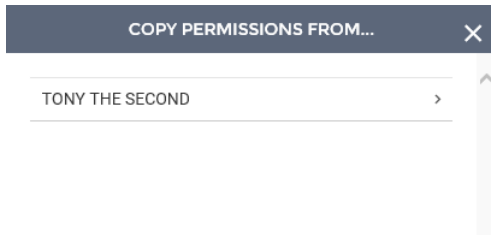
When editing account permissions, account access and limits can be edited.



If you would like to copy permissions from another sub-user for this account, click the **Copy Permissions From** button.



Select the sub-user you would like to use and their settings will be set for the sub-user being edited.



Account limits can be set by clicking **Edit** button within the credit/debit/limit field and entering the desired amount. Amounts cannot exceed the max amounts seen under each limit description.

Once all changes have been made, click the **Save All Permissions** button.

A **Success** message will be displayed at the bottom of the screen.

**PERMISSIONS**

Access Limits

JACK JR. PERMISSIONS  
123 Checking  
ACCOUNT: \*3601

ACH BATCH

**Batch Limit** Credit  
Limits the dollar amount of credits and debits submitted per batch by the user ..... \$0 /  
Max C: \$5,000.00 / D: \$6,000.00 Debit \$0 /

**Daily** Credit  
Limits the dollar amount of credits and debits submitted daily by the user ..... \$0 /  
Max C: \$3,000.00 / D: \$4,000.00 Debit \$0 /

ACH TAX PAYMENT

**Daily** Limit  
Limits the dollar amount of tax payments submitted daily by the user ..... \$0 /

**SAVE ALL PERMISSIONS**

**PERMISSIONS**

Access Limits

JACK JR. PERMISSIONS  
123 Checking  
ACCOUNT: \*3601

EXTERNAL TRANSFERS

**Transaction Limit** Inbound  
Limits the dollar amount of each external transfer submitted by the user ..... \$0 /  
Max I: \$0.00 / O: \$11,000.00 Outbound \$500.00 /

**Daily** Inbound  
Limits the dollar amount of external transfers submitted daily by the user ..... \$0 /  
Max I: \$0.00 / O: \$12,000.00 Outbound \$1000.00 /

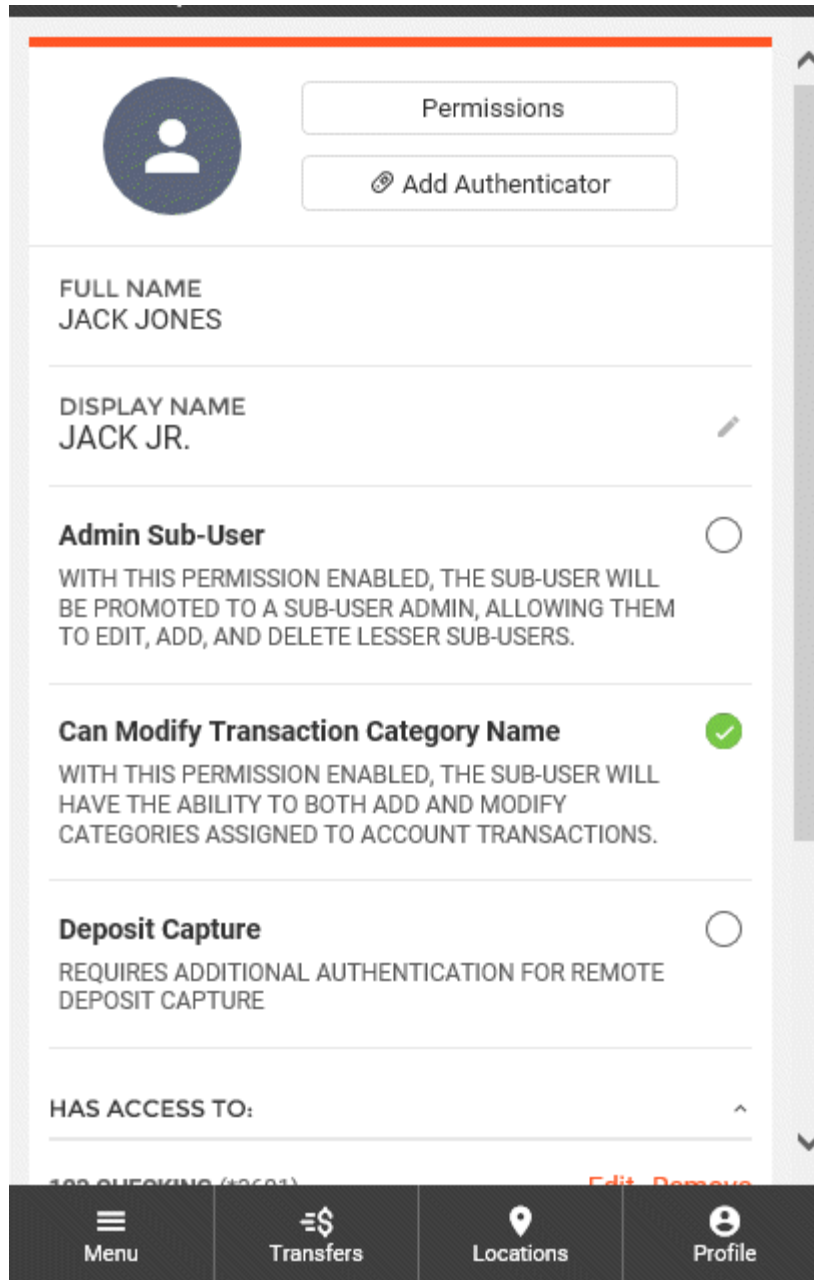
ACH BATCH

**Batch Limit** Credit

**Success**  
All permissions have been updated

## Adding an Authenticator

To add an authenticator to a sub-user, click the **Add Authenticator** button.



The New Authenticator screen will be displayed. The following fields are required:

- Nickname
- Serial Number
- Current Code

Authentication settings can be set prior to saving.

**NEW AUTHENTICATOR** ✕

**NICKNAME** required

The nickname is how the authenticator will be referenced elsewhere throughout the system.

**SERIAL NUMBER** →

Choose an authenticator from the list assigned

**CURRENT CODE** required

Enter the code displayed on the authenticator

---

**Require on Login**

Requires additional authentication for a sub-user when logging into digital banking

---

**iPay Subscriber**

Requires additional authentication for a sub-user to manage the Bill Pay profile

---

**iPay Payee**

Requires additional authentication for a sub-user to add or modify a Bill Pay payee

**SAVE**

Once all changes have been made, click the **Save** button.