

Business Administrator User Guide

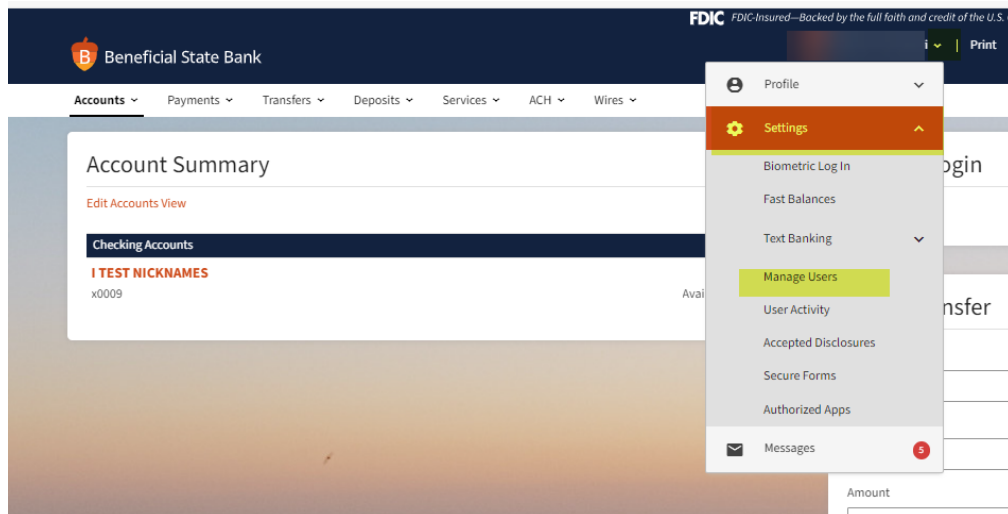
Table of Contents

Adding users	1
Updating Users	3
Removing Users	3
Password Resets	3
Unlocking Users	3
Entitlements	4
Transfer Templates	10
Transfer Approvals	15

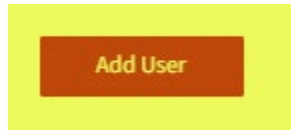
As a Business Administrator, you have the capability to add, update, remove, entitle, unlock and assign a temporary password for your business users.

Adding users

1. Click the Manage Users submenu under the Settings menu.



- Click on the Add User button on the Users module.



- Populate the required fields in the Edit User module.
 - Username: Usernames must be between 9 and 26 characters in length and may be made up of letters, numerals, and special characters (~!@#\$%^&*()_+={}|;:?,./). Usernames cannot contain the user's first or last name. Usernames are not case sensitive.
 - Password: Passwords cannot contain the user's first or last name. Passwords must be 9 to 32 characters long and must contain all of the following:
 - A lowercase letter (a-z),
 - An uppercase letter (A-Z),
 - A digit (0-9), and
 - A special character (~!@#\$%^&*()[]{}<>_+={}/\.,;: `'"?).
 - First Name: Required
 - Last Name: Required
 - Email Address: Required
 - Mobile Phone: Required
- Click the SAVE button.

User Details

<p>Username AshaGyawali</p> <p>Temporary Password *****</p> <p>Confirm Password *****</p> <p>Status <input checked="" type="radio"/> Active <input type="radio"/> Disabled <input type="radio"/> Locked</p> <p>Personal Information</p> <p>Title (Optional) _____</p> <p>First Name Test</p> <p>Middle Name (Optional) _____</p> <p>Last Name Joe</p> <p>Suffix (Optional) _____</p> <p>Birth Date (Optional) MM/DD/YYYY</p> <p>Social Security Number (Optional) _____</p>	<p>Contact Information</p> <p>Email Address itbs@beneficialstate.com</p> <p>Home Phone (Optional) 510 909 3837</p> <p>Mobile Phone 510 909 3837</p> <p>Work Phone (Optional) _____) _____ ext. _____</p> <p>Home Address</p> <p>Address Line 1 (Optional) 1438 webster st</p> <p>Address Line 2 (Optional) _____</p> <p>City (Optional) oakland</p> <p>State (Optional) _____</p> <p>ZIP Code (Optional) 94612</p>
--	---

Updating Users

To update a user:

1. Click the Manage Users submenu under the Settings menu.
2. Locate the user in the Users module and click the edit (pencil) icon.
3. Update the user details in the Edit User module. Populate all required fields.
4. Click the Save button.

Removing Users

To remove a user:

1. Click the Manage Users submenu under the Settings Menu.
2. Locate the user in the Users module and click the delete icon.

Password Resets

Users can click the Forgot Password link on the sign in page to reset their password. They will be required to enter their username, email address, last name, and mobile phone number (optional). If the information is verified, the user will be required to complete the OTP challenge.

If the user does not have the ability to reset their own password:

1. Click the Edit User icon on the Users module.
2. In the Edit User module, check the Reset Password checkbox.
3. Change the user status to Active (if locked or disabled).
4. Populate the Temporary Password and Confirm Password fields and click the Save button.
5. Share the password you entered with the user. This password does not expire.
6. The user will be required to establish a new password upon logging in.

Unlocking Users

If the user is locked out of online banking due to incorrect password entries:

1. Click the Edit User icon on the Users module.
2. In the Edit User module, check the Reset Password checkbox.
3. Change the user status to Active (if locked or disabled).
4. Request for the user to login.

If the user has been locked out due to failed OTP challenge, contact our Customer Care Team for assistance.

Entitlements

To assign or update user entitlements:

1. Click the Entitlement (key) icon on the Users module.
2. On the Entitlements page, check the checkbox to enable a feature, select the number of required approvals from the dropdown, or enter the limit.

Entitlements For Test Joe

Copy Entitlements From

No User Selected ▼

Entitlement	Limit	☐
Accounts		
		☑
BAI2 Export		☑
Deposit Checks		☑
Maximum Transaction Limit	\$ 7500.00	7,500.00
Maximum Daily Limit	\$ 7500.00	7,500.00
Merchant Source Capture		☐

Accounts Feature Entitlements

- BAI2 Export: Export transactions in BAI2 format.
- Deposit Checks: Deposit check via mobile app.
- Deposit Checks Maximum Transaction Limit: Maximum deposit amount per check.
- Deposit Checks Maximum Daily Limit: Maximum deposit amount per day.
- Merchant Source Capture: Deposit checks via Merchant Source Capture.
- Open Accounts: Open account via Instant Open.
- Risk Management Services: Access to ACH Alert for Check and ACH Positive Pay.
- Stop Payments: Stop payment on a check or range of checks.

ACH Feature Entitlements

- Per-Transaction Step-Up Challenge Threshold: Transactions greater than this amount will trigger a challenge event for the user.
- Review Threshold for a Credit Transaction: Credit transactions greater than this amount and less than the hard limit will require approval.
- Hard Limit for a Credit Transaction: Credit transactions greater than this amount cannot be initiated.
- Review Threshold for a Debit Transaction: Debit transactions greater than this amount and less than the hard limit will require approval.
- Hard Limit for a Debit Transaction: Debit transactions greater than this amount cannot be initiated.
- Review Threshold for a Batch Credit: Credit batches greater than this amount and less than the hard limit will require approval.
- Hard Limit for a Batch Credit: Credit batches greater than this amount cannot be initiated.
- Review Threshold for a Batch Debit: Debit batches greater than this amount and less than the hard limit will require approval.
- Hard Limit for a Batch Debit: Debit batches greater than this amount cannot be initiated.
- Number of Approvals Required: Define the number of approvals required for the business.
- ACH Pass-Thru: Upload NACHA file(s) for ACH Pass-Thru.
 - Number of Approvals Required: Define the maximum number of approvals required for ACH Pass-Thru.
 - Allow Third Party: Permit the pass-thru for offset accounts that are not held at the bank.
 - Maximum Daily User Credit: Maximum daily user credit amount for 3rd party ACH pass-thru files.
 - Maximum Daily User Debit: Maximum daily user debit amount for 3rd party ACH pass-thru files.
 - Approve and Reject: Approve and reject ACH Pass-Thru files.
 - Upload: Upload ACH Pass Thru files.
- Approve and Reject: Approve and reject ACH batches.
- Authorized ACH Companies: Permit access to utilize listed ACH Company.
- Initiate: Initiate ACH batch.
 - Daily Review Threshold for User Credit Transactions (by Effective Date): Credit transactions greater than this daily amount and less than the hard limit on the effective date will require approval for the user.
 - Daily Hard Limit for User Credit Transactions (by Effective Date): Credit transactions greater than this daily amount on the effective date cannot be initiated by the user.



- Daily Review Threshold for Business Credit Transactions (by Effective Date): Credit transactions greater than this daily amount and less than the hard limit on the effective date will require approval for the business.
- Daily Hard Limit for Business Credit Transactions (by Effective Date): Credit transactions greater than this daily amount on the effective date cannot be initiated by the business.
- Daily Review Threshold for User Debit Transactions (by Effective Date): Debit transactions greater than this daily amount and less than the hard limit on the effective date will require approval for the user.
- Daily Hard Limit for User Debit Transactions (by Effective Date): Debit transactions greater than this daily amount on the effective date cannot be initiated by the user.
- Daily Review Threshold for Business Debit Transactions (by Effective Date): Debit transactions greater than this daily amount and less than the hard limit on the effective date will require approval for the business.
- Daily Hard Limit for Business Debit Transactions (by Effective Date): Debit transactions greater than this daily amount on the effective date cannot be initiated by the business.
- Monthly Review Threshold for User Credit Transactions (by Effective Date): Credit transactions greater than this monthly amount and less than the hard limit on the effective date will require approval for the user.
- Monthly Hard Limit for User Credit Transactions (by Effective Date): Credit transactions greater than this monthly amount on the effective date cannot be initiated by the user.
- Monthly Review Threshold for Business Credit Transactions (by Effective Date): Credit transactions greater than this monthly amount and less than the hard limit on the effective date will require approval for the business.
- Monthly Hard Limit for Business Credit Transactions (by Effective Date): Credit transactions greater than this monthly amount on the effective date cannot be initiated by the business.
- Monthly Review Threshold for User Debit Transactions (by Effective Date): Debit transactions greater than this monthly amount and less than the hard limit on the effective date will require approval for the user.
- Monthly Hard Limit for User Debit Transactions (by Effective Date): Debit transactions greater than this monthly amount on the effective date cannot be initiated by the user.
- Monthly Review Threshold for Business Debit Transactions (by Effective Date): Debit transactions greater than this monthly amount and less than the hard limit on the effective date will require approval for the business.
- Monthly Hard Limit for Business Debit Transactions (by Effective Date): Debit transactions greater than this monthly amount on the effective date cannot be initiated by the business.



- Daily Review Threshold for User Credit Transactions (by Initiate Date): Credit transactions greater than this daily amount and less than the hard limit on the initiation date will require approval for the user.
- Daily Hard Limit for User Credit Transactions (by Initiate Date): Credit transactions greater than this daily amount on the initiation date cannot be initiated by the user.
- Daily Review Threshold for Business Credit Transactions (by Initiate Date): Credit transactions greater than this daily amount and less than the hard limit on the initiation date will require approval for the business.
- Daily Hard Limit for Business Credit Transactions (by Initiate Date): Credit transactions greater than this daily amount on the initiation date cannot be initiated by the business.
- Daily Review Threshold for User Debit Transactions (by Initiate Date): Debit transactions greater than this daily amount and less than the hard limit on the initiation date will require approval for the user.
- Daily Hard Limit for User Debit Transactions (by Initiate Date): Debit transactions greater than this daily amount on the initiation date cannot be initiated by the user.
- Daily Review Threshold for Business Debit Transactions (by Initiate Date): Debit transactions greater than this daily amount and less than the hard limit on the initiation date will require approval for the business.
- Daily Hard Limit for Business Debit Transactions (by Initiate Date): Debit transactions greater than this daily amount on the initiation date cannot be initiated by the business.
- Monthly Review Threshold for User Credit Transactions (by Initiate Date): Credit transactions greater than this monthly amount and less than the hard limit on the initiation date will require approval for the user.
- Monthly Hard Limit for User Credit Transactions (by Initiate Date): Credit transactions greater than this monthly amount on the initiation date cannot be initiated by the user.
- Monthly Review Threshold for Business Credit Transactions (by Initiate Date): Credit transactions greater than this monthly amount and less than the hard limit on the initiation date will require approval for the business.
- Monthly Hard Limit for Business Credit Transactions (by Initiate Date): Credit transactions greater than this monthly amount on the initiation date cannot be initiated by the business.
- Monthly Review Threshold for User Debit Transactions (by Initiate Date): Debit transactions greater than this monthly amount and less than the hard limit on the initiation date will require approval for the user.

- Monthly Hard Limit for User Debit Transactions (by Initiate Date): Debit transactions greater than this monthly amount on the initiation date cannot be initiated by the user.
- Monthly Review Threshold for Business Debit Transactions (by Initiate Date): Debit transactions greater than this monthly amount and less than the hard limit on the initiation date will require approval for the business.
- Monthly Hard Limit for Business Debit Transactions (by Initiate Date): Debit transactions greater than this monthly amount on the initiation date cannot be initiated by the business.
- Recurring: Schedule recurring batches.
- Manage Batches & Participants: Manage ACH participants/payees.
 - Manage Denied Users: Ability to deny specific business users access to the batch.
 - Manage Participant Distributions: Ability to add or modify ACH participant distributions to more than one account.
- Manage Restricted Batches: Ability to classify batch as restricted and deny permission to business users that do not have this entitlement.
- One-Time Approval for Recurring Batch: Override approval for each instance of a recurring batch.
- SEC Codes
 - PPD Credit - Consumer Credit: Permit access to PPD Credit SEC code.
 - PPD Debit - Consumer Debit: Permit access to PPD Debit SEC code.
 - CCD Credit - Non-consumer Credit: Permit access to CCD Credit SEC code.
 - CCD Debit - Non-consumer Debit: Permit access to CCD Debit SEC code.
 - CTX Debit - Corporate Trade Exchange Debit: Permit access to CTX Credit SEC code.
 - CTX Credit - Corporate Trade Exchange Credit: Permit access to CTX Debit SEC code.
 - Child Support Payments: Permit access to create child support batch.
 - PPD - Consumer Transaction: Permit access to PPD for Pass-Thru batch.
 - CCD - Corporate Credit Dispute: Permit access to CCD for Pass-Thru batch.
 - Corporate Trade Exchange: Permit access to CTX for Pass-Thru batch.
 - Consumer Initiated Exchange: Permit access to CTX for Pass-Thru batch.
 - CCD - Child Support Payments: Permit access to child support payments for Pass-Thru batch.

Bill Pay Feature Entitlements

- Bill Pay: Permit access to BillPay services.

SecureNow Tokens Feature Entitlements

- Manage SecureNow Token Devices: Manage devices for soft tokens.
- Manage SecureNow Token Licenses: Manage licenses for soft tokens.

Transfer Feature Entitlements

- Maximum Transaction Limit: Maximum transfer amount.
- Maximum Daily Limit: Maximum transfer amount per day.
- Unlinked and External Transfer Per-Transaction Step-up Challenge Threshold: Transactions greater than this amount will trigger a challenge event for the user.
- Number of Approvals Required: Number of approvals required for a transfer.
- Allow Transfers without a Template: Initiate transfers without using transfer template.
- Manage Templates: Manage transfer templates.
- Manage Unlinked Accounts: Make transfers to other account holders at the bank.

Wires Feature Entitlements

- Number of Approvals Required: Number of approvals required for a wire.
- Approve and Reject: Approve and reject wires initiated by other users.
- Initiate: Initiate wires.
 - Maximum Transaction Review Threshold: Define the maximum transaction dollar amount for the business.
 - Maximum Transaction Hard Limit: Define the maximum transaction dollar amount for the business.
 - Per-Transaction Step-up Challenge Threshold: Wires greater than this amount will trigger a challenge event for the user.
 - Maximum Daily User Review Threshold: Wires greater than this amount will and less than the daily hard limit for the user will require approval.
 - Maximum Daily User Hard Limit: Wires greater than this daily amount for the user cannot be initiated.
 - Maximum 7-Day Rolling Limit: Maximum 7-day dollar amount for all wires.
 - Maximum 30-Day Rolling Limit: Maximum 30-day dollar amount for all wires.
 - Recurring: Schedule recurring wires.
- Manage Payees: Manage wire payees.
- Wire Types
 - Domestic: Initiate domestic wires.
 - Freeform: Initiate one-time wires.
 - International: Initiate international wires.
 - Use Foreign Currency: Initiate foreign currency wires.

Zelle Feature Entitlements:

- Permit the user access to Zelle.

Account Level Entitlements

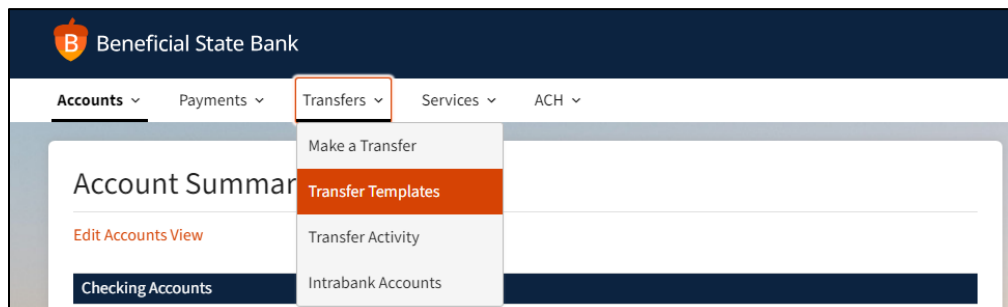
- View: Select the accounts to which the user should have view access.
- Stop Payments: Select the accounts to which the user should have stop payment access.
- Transfer From: Select the accounts the user should be able to use as a transfer source.
- Transfer To: Select the accounts the user should be able to use as a transfer destination.
- ACH From: Select the accounts for the user to select as an offset account for a credit batch.
- ACH To: Select the accounts for the user to select as an offset account for a debit batch.
- Wires: Select the accounts the user should be able to use for wires.

Profile Entitlements

- Bill Pay Access: Permit ability for users to access bill payments. Users with this entitlement can initiate but not approve.
- Bill Pay Approval: Permit ability to approve bill payments. Note: Bill Pay Access entitlement must also be selected.

Transfer Templates

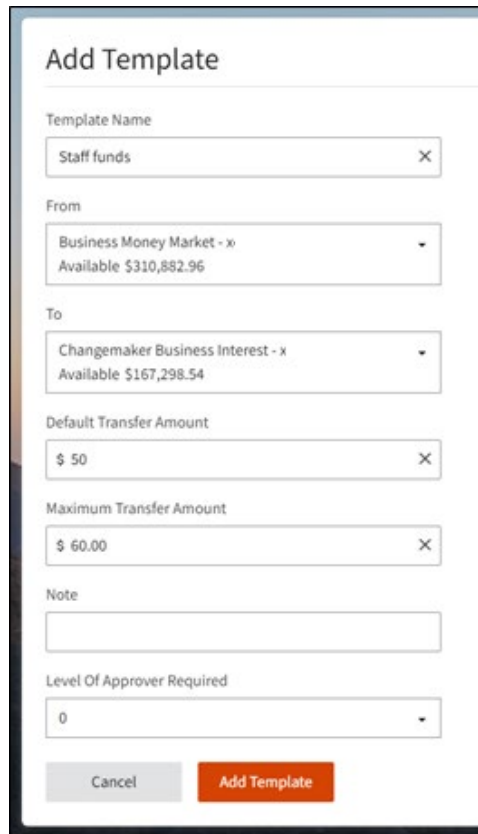
1. Log in to Create Digital.
2. Navigate to Transfers → Transfer Templates.



3. Click on “Add New Template.”



4. Create your template



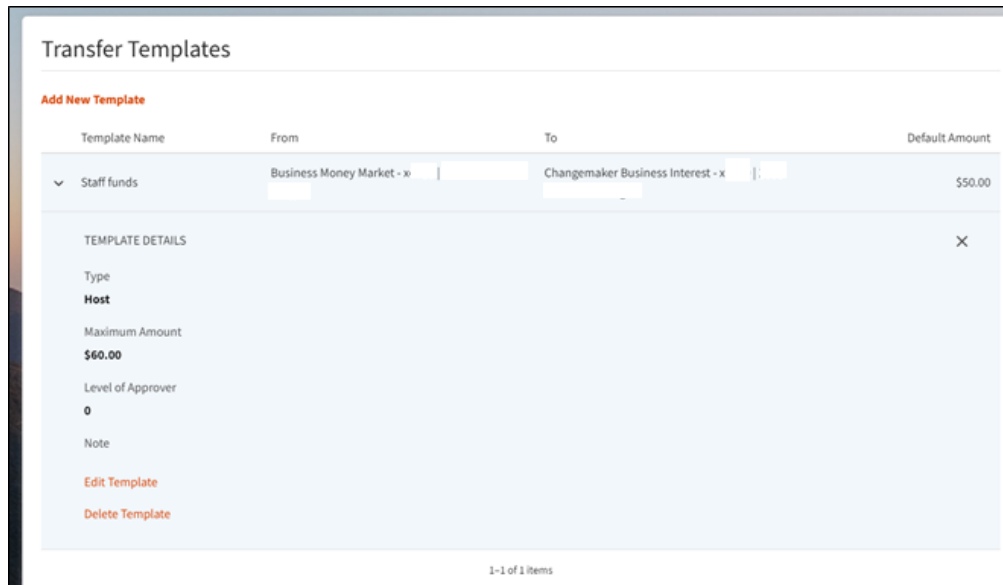
The screenshot shows a form titled "Add Template" with the following fields and values:

- Template Name:** Staff funds
- From:** Business Money Market - x (Available \$310,882.96)
- To:** Chagemaker Business Interest - x (Available \$167,298.54)
- Default Transfer Amount:** \$ 50
- Maximum Transfer Amount:** \$ 60.00
- Note:** (Empty text box)
- Level Of Approver Required:** 0

Buttons at the bottom: Cancel (grey), Add Template (orange).

- **Default Transfer Amount** cannot be greater than **Maximum Transfer Amount**. Create Digital has a validation on these values.
- **Level Of Approver Required**. Value can be 0, 1 or 2.
 - 0 = No approval required.
 - 1 = Requires another business user to approve.
 - 2 = Requires 2 business users to approve.

5. After creation, the user can manage the template. “Edit” or “Delete.”



Transfer Templates

[Add New Template](#)

Template Name	From	To	Default Amount
Staff funds	Business Money Market - x	Changemaker Business Interest - x	\$50.00

TEMPLATE DETAILS ✕

Type

Host

Maximum Amount
\$60.00

Level of Approver
0

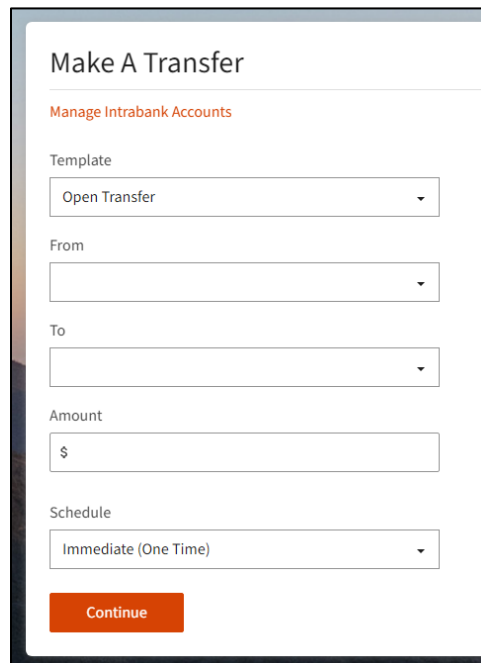
Note

[Edit Template](#)

[Delete Template](#)

1-1 of 1 items

6. Use the template.
 - a. Navigate to Transfers → Make a Transfer.



Make A Transfer

[Manage Intranbank Accounts](#)

Template
Open Transfer

From

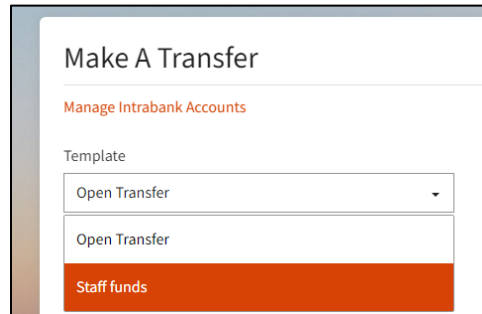
To

Amount
\$

Schedule
Immediate (One Time)

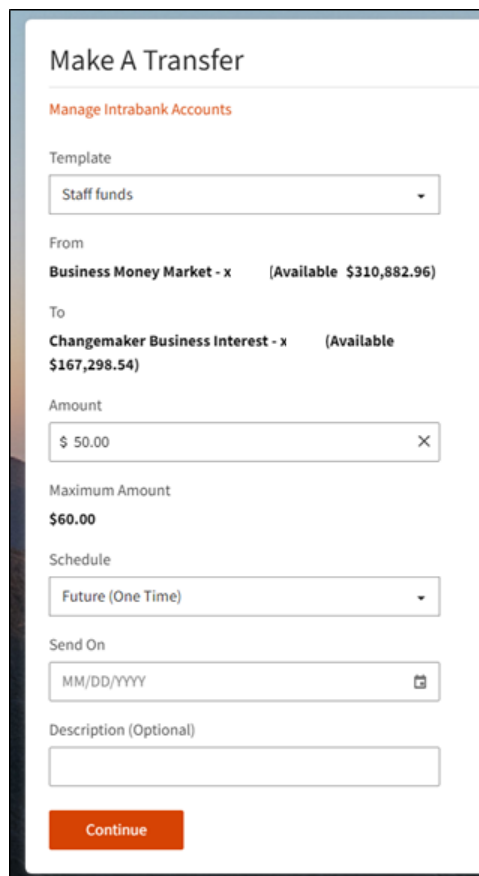
[Continue](#)

b. Select your template.



The screenshot shows the 'Make A Transfer' interface. Under the heading 'Manage Intradbank Accounts', there is a 'Template' dropdown menu. The menu is open, showing three options: 'Open Transfer', 'Open Transfer', and 'Staff funds'. The 'Staff funds' option is highlighted with an orange background.

c. Verify the values and schedule options.



The screenshot shows the 'Make A Transfer' interface with the following details:

- Template:** Staff funds
- From:** Business Money Market - x (Available \$310,882.96)
- To:** Changemaker Business Interest - x (Available \$167,298.54)
- Amount:** \$ 50.00
- Maximum Amount:** \$60.00
- Schedule:** Future (One Time)
- Send On:** MM/DD/YYYY
- Description (Optional):** (Empty text box)
- Continue** button

- a. Continue and confirm your transfer.

Review Transfer

Please review the following transfer.

From
Business Money Market - x (Available \$310,882.96)

To
Changemaker Business Interest - x (Available \$167,298.54)

Amount
\$50.00

Schedule
Future (One Time)

Send On
10/02/2024

Estimated Delivery Date
10/02/2024

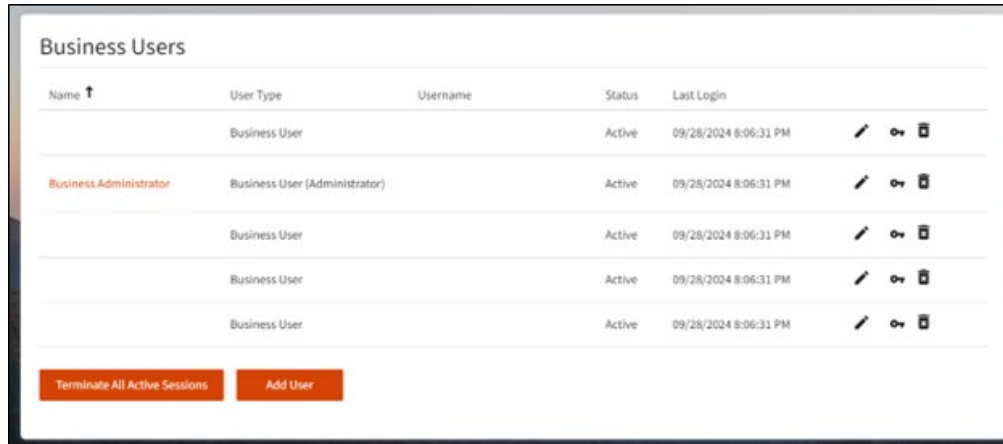
[Edit Transfer](#)

Note: If the **Number of Approval Required** Entitlement for Transfers is set to 1 or 2, this transfer will require approval even though was not defined when the template was created.
















Transfer Approvals

To approve transfers if the entitlement for transfers is set to 1 or 2, users will need to:

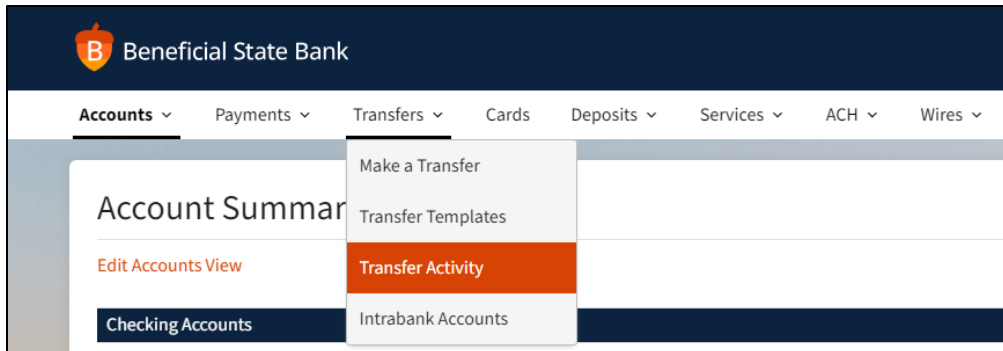
1. Ask another business user to approve the transfer, usually an Admin will have this authority.
2. Ask your business user to request another user to approve those transfers. You can confirm if the business has additional users by looking at “Business Details” on the “Business Users” module.



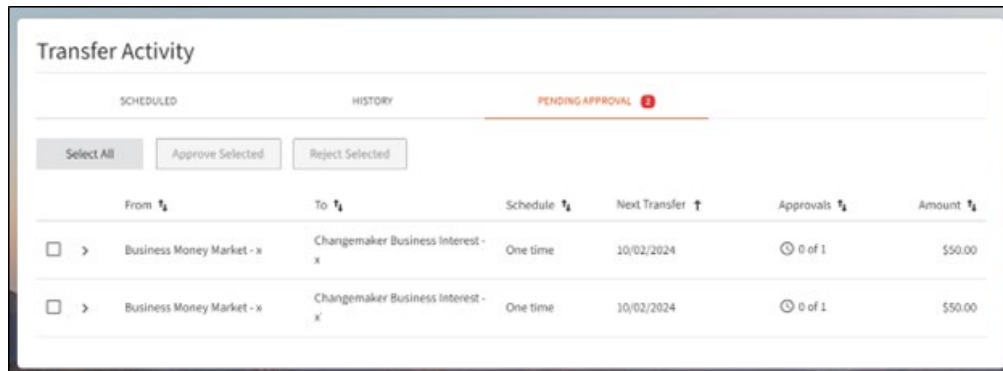
The screenshot shows a table titled "Business Users" with the following columns: Name (with an upward arrow), User Type, Username, Status, Last Login, and a set of action icons (edit, deactivate, delete). The table contains five rows of user data. At the bottom of the table are two buttons: "Terminate All Active Sessions" and "Add User".

Name ↑	User Type	Username	Status	Last Login	
	Business User		Active	09/28/2024 8:06:31 PM	  
Business Administrator	Business User (Administrator)		Active	09/28/2024 8:06:31 PM	  
	Business User		Active	09/28/2024 8:06:31 PM	  
	Business User		Active	09/28/2024 8:06:31 PM	  
	Business User		Active	09/28/2024 8:06:31 PM	  

3. Once the business users log into Online Banking follow these steps:
 - a. Navigate to Transfers → Transfer Activity.

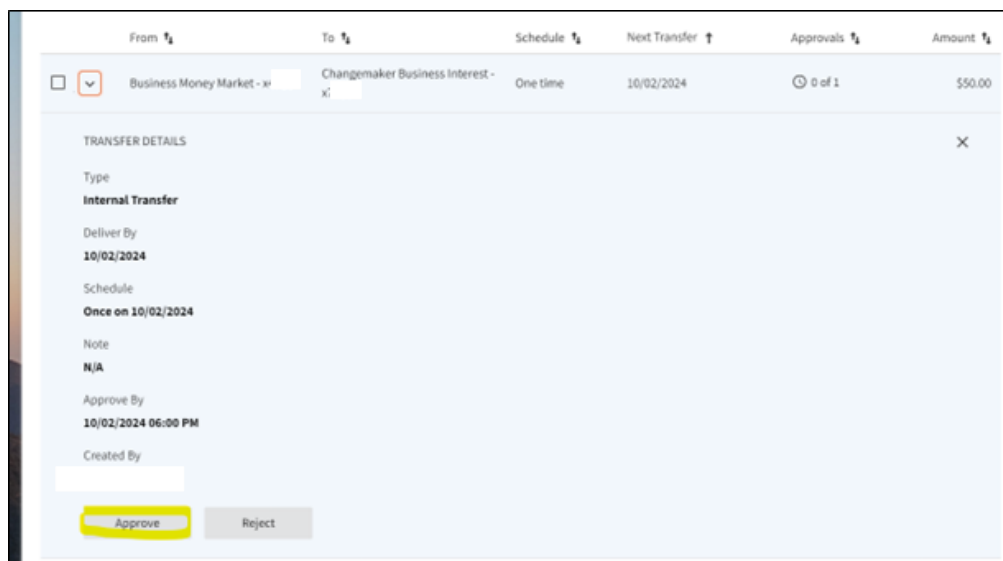


b. Switch to the “Pending Approval” tab.



Transfer Activity						
SCHEDULED		HISTORY		PENDING APPROVAL 2		
Select All		Approve Selected		Reject Selected		
From	To	Schedule	Next Transfer	Approvals	Amount	
<input type="checkbox"/> > Business Money Market - x	Changemaker Business Interest - x	One time	10/02/2024	0 of 1	\$50.00	
<input type="checkbox"/> > Business Money Market - x	Changemaker Business Interest - x	One time	10/02/2024	0 of 1	\$50.00	

c. Select the transfer you want to approve. There are 2 options to do this:
 i. Expand the transfer details and click on “Approve.”



From	To	Schedule	Next Transfer	Approvals	Amount
<input type="checkbox"/> <input checked="" type="checkbox"/> Business Money Market - x	Changemaker Business Interest - x	One time	10/02/2024	0 of 1	\$50.00

TRANSFER DETAILS X

Type
Internal Transfer

Deliver By
10/02/2024

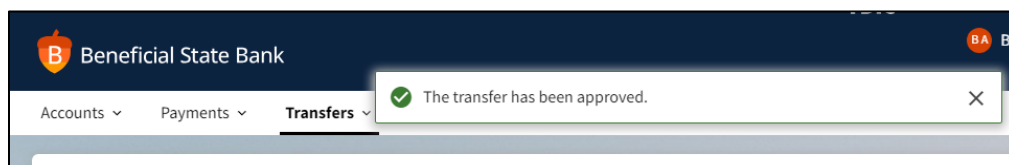
Schedule
Once on 10/02/2024

Note
N/A

Approve By
10/02/2024 06:00 PM

Created By
[Redacted]

▪ After clicking “Approve,” the user will get the following message.

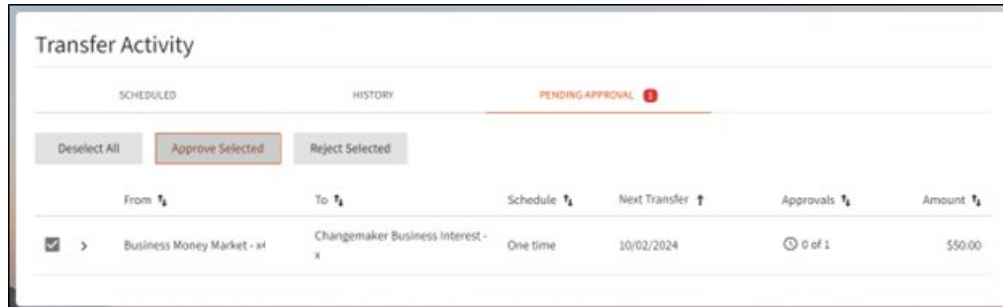


Beneficial State Bank

Accounts ▾ Payments ▾ **Transfers** ▾

✓ The transfer has been approved.

- ii. Select the checkbox and click on “Approve Selected” (this can be used to approve multiple transfers at the same time).



- After clicking “Approve,” the user will get a confirmation message.