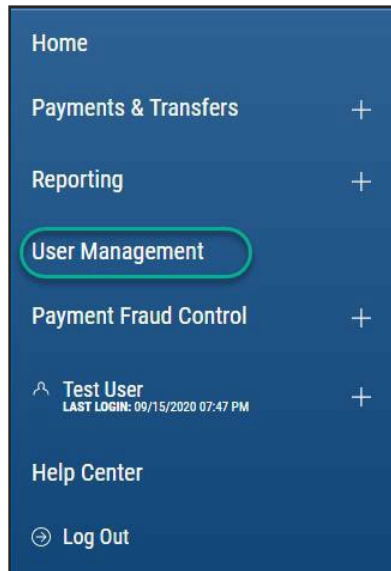


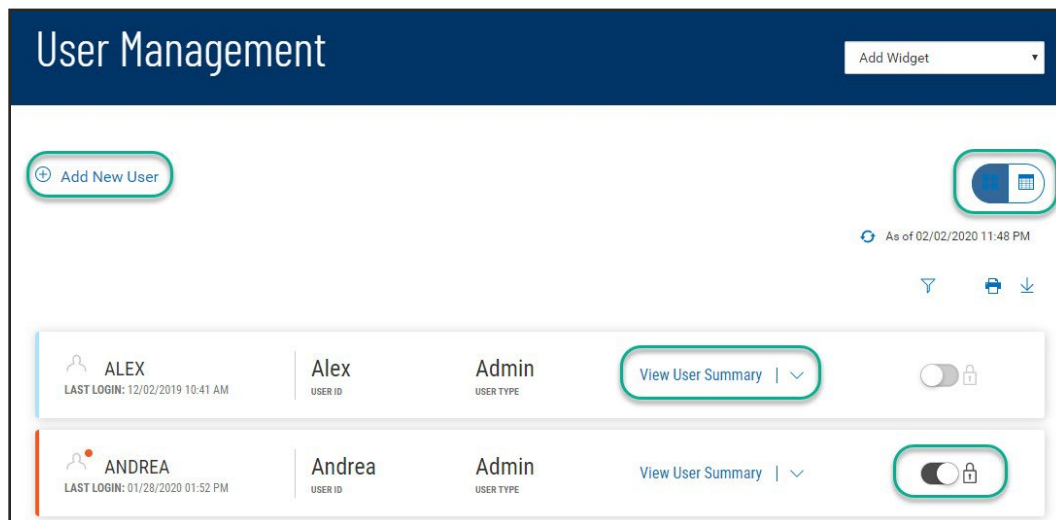
For corporate administrative users, the User Maintenance widget on the User Management workspace provides the tools to view, add, update, lock and unlock users. The Audit Report widget on this workspace provides an audit trail of user activities of all users in your company.



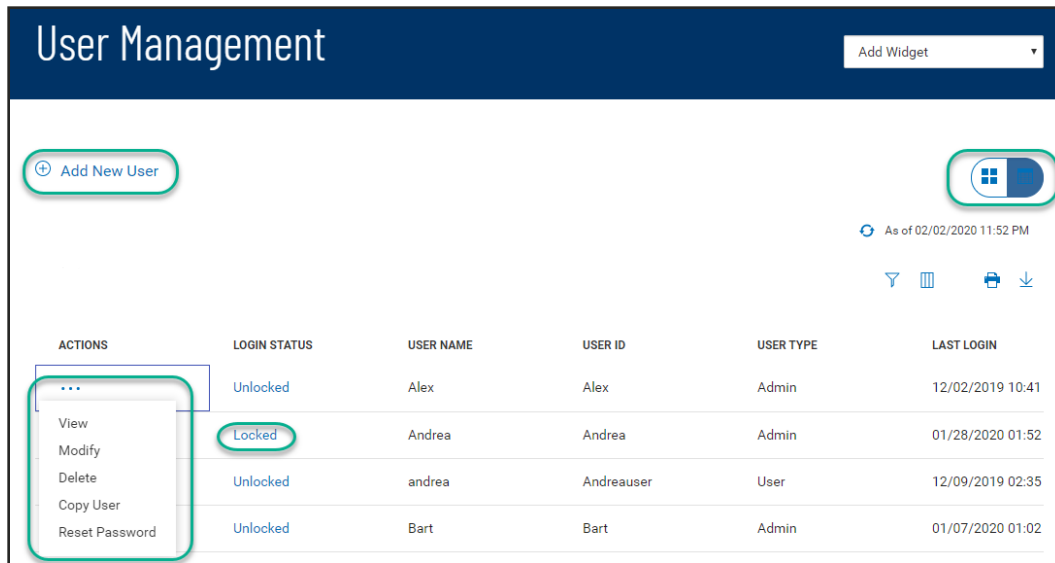
User Maintenance

The User Maintenance widget is pinned to the workspace with an option to toggle between a list view or a tile view of the User Maintenance widget. Both views provide a summary of all users, a link to add new user, a single-click ability to lock or unlock a user, the ability to modify a user's permission and the ability to view detailed user information:

Tile View:



List View:



The screenshot displays the 'User Management' interface. At the top, there's a header with the title 'User Management' and an 'Add Widget' button. Below the header, there's a '+ Add New User' button and a toggle switch. A date indicator shows 'As of 02/02/2020 11:52 PM'. Below this, there are icons for filter, table view, print, and download. The main content is a table with columns: ACTIONS, LOGIN STATUS, USER NAME, USER ID, USER TYPE, and LAST LOGIN. A context menu is open for the user 'Andrea', showing options: View, Modify, Delete, Copy User, and Reset Password. The 'Locked' status for Andrea is highlighted.

ACTIONS	LOGIN STATUS	USER NAME	USER ID	USER TYPE	LAST LOGIN
...	Unlocked	Alex	Alex	Admin	12/02/2019 10:41
View Modify Delete Copy User Reset Password	Locked	Andrea	Andrea	Admin	01/28/2020 01:52
	Unlocked	andrea	Andreauser	User	12/09/2019 02:35
	Unlocked	Bart	Bart	Admin	01/07/2020 01:02

As with standard capabilities, the list view(s) in User Maintenance can be personalized – sort data in a column, display desired columns, arrange order of columns and filter data. Each user may save multiple personalized views for later use. Data can be printed and exported.

Add a new user

From the Add New User link of either the list view or the tile view:

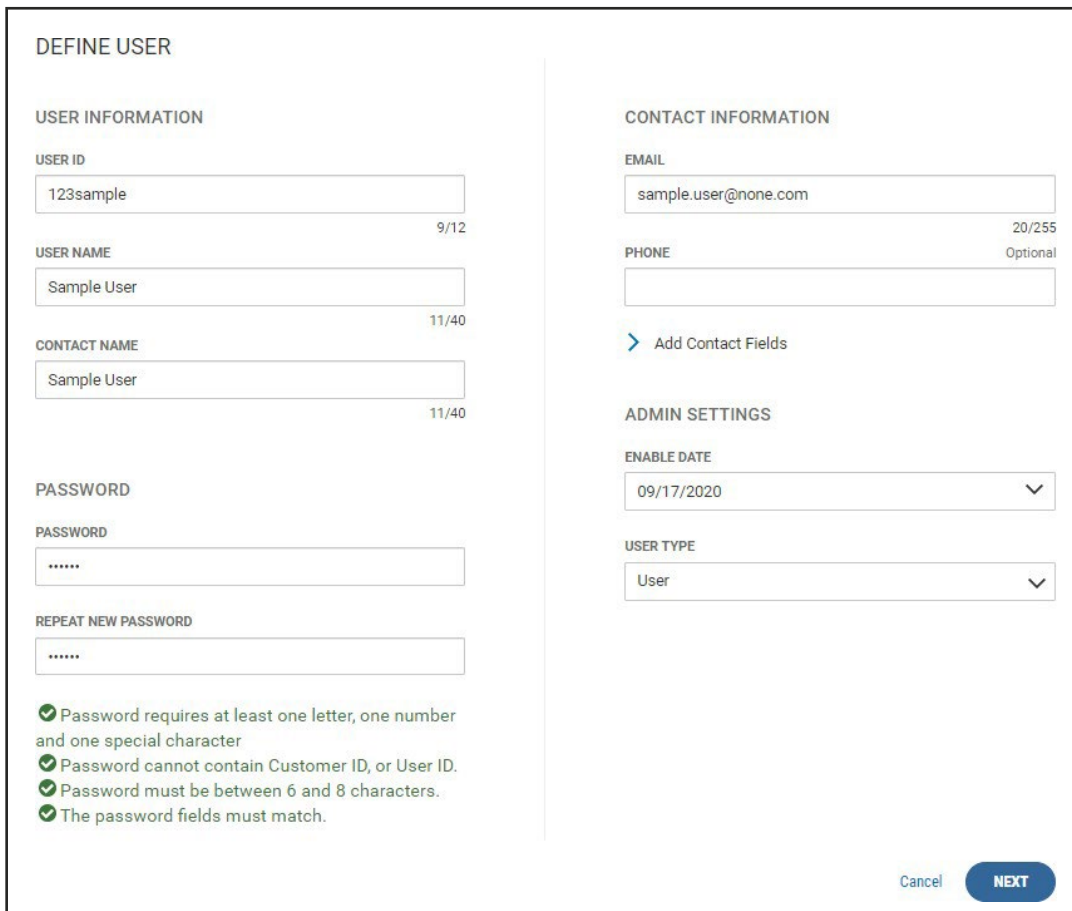


The screenshot shows the 'User Management' header with an 'Add Widget' dropdown. Below the header, there is a blue button labeled 'Add New User' with a plus icon.

Follow the workflow that guides you through – defining user information, permission services and accounts, assigning limits (if required), then reviewing all the setup information before finalizing the new user:

Define information related to the new user –

If user password is assigned by the Customer Administrator, the system displays the password complexity requirements.



The 'DEFINE USER' form is divided into two main sections: USER INFORMATION and CONTACT INFORMATION.

USER INFORMATION

- USER ID:** Text field with '123sample' and a character count of 9/12.
- USER NAME:** Text field with 'Sample User' and a character count of 11/40.
- CONTACT NAME:** Text field with 'Sample User' and a character count of 11/40.
- PASSWORD:** Text field with masked characters '*****'.
- REPEAT NEW PASSWORD:** Text field with masked characters '*****'.

CONTACT INFORMATION

- EMAIL:** Text field with 'sample.user@none.com' and a character count of 20/255.
- PHONE:** Text field with 'Optional' label.
- ADMIN SETTINGS:**
 - ENABLE DATE:** Dropdown menu with '09/17/2020'.
 - USER TYPE:** Dropdown menu with 'User'.

Password Complexity Requirements:

- ✓ Password requires at least one letter, one number and one special character
- ✓ Password cannot contain Customer ID, or User ID.
- ✓ Password must be between 6 and 8 characters.
- ✓ The password fields must match.

At the bottom right, there are 'Cancel' and 'NEXT' buttons.

If user password is set to be systematically generated, the process emails the user when the new user profile is finalized.

DEFINE USER

USER INFORMATION

USER ID

123sample

9/12

USER NAME

Sample User

11/40

CONTACT NAME

Sample User

11/40

PASSWORD

System Generated Password

☒ Send password via email

CONTACT INFORMATION

EMAIL

sample.user@none.com

20/255

PHONE

Optional

[Add Contact Fields](#)

ADMIN SETTINGS

ENABLE DATE

09/17/2020

▼

USER TYPE

User

▼

Cancel

NEXT

The financial institution may permit a corporate administrative user to create other administrative users. User Type - "Admin" are available for selection in the dropdown.

USER TYPE

User

▼

Admin

User


Otherwise, the User Type is fixed to User.

USER TYPE

User

ⓘ

Please contact your financial institution if you wish to update User Type

Next, continue to permit the user to various services and accounts. The user may copy the permission details from an existing user or continue to set permission individually. Services with this  icon need Account Level Permissions. Account Transfers require From/To direction setting –

DEMOUSER1 | DEMO USER1
EDIT

Entitlements
Limits
Summary





Assign Services

PERMISSIONS COPIED FROM
Select

☐ Select All

Apply selection to ☐ All Accounts ☒ Select Accounts

CORE SERVICES

☐ Select All
☐ Bank Account Info Reporting 
☐ Loan Account Info Reporting 
☒ Transfers 
☒ Input
☒ Approval
☒ View Only
☐ Stop Payments 
☐ Input
☐ View Only

+ PAYMENTS SERVICES
+ SIMPLIFIED PAYMENTS
+ OTHERS
+ ADMINISTRATION

ACCOUNTS

Search

PERMISSIONS NAME

TRANSFERS

TRANSFER ABILITY

WIRE TRANSFERS

<input checked="" type="checkbox"/> General Acct - 123123123	<input checked="" type="checkbox"/>	Select From/To From From To From/To From/To	<input type="checkbox"/>
<input type="checkbox"/> Reserve Acct - 23235252	<input checked="" type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/> Building Loan - 36254512	<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/> Test Acct - 123456789	<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/> AAA - 10010001	<input type="checkbox"/>		<input type="checkbox"/>

VIEW 1-5 OF 16

DISPLAY 5
1 2 3 4 >

Cancel back NEXT

If permitted service(s) requires user limit assignment, the process guides you to the Assign Limits step. User limits cannot exceed the Customer (company) level limits.

TESTUSER | TESTUSER
[EDIT](#)

Entitlements
Limits
Summary

Assign Limits

ACH Transaction Date Limits

INITIATION
\$ 99,999,999.99
Maximum 9,999,999,999.99

APPROVAL
\$ 99,999,999.99
Maximum 9,999,999,999.99

Transfer Limits

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	\$ 888,888,888.99 Maximum 888,888,888.99	\$ 888,888.88 Maximum 888,888.88	999 Maximum 999

Wire Transfer Limits

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION	ALLOW FREEFORM
Overall Combined Limits	\$ 9,999,999.99 Maximum 9,999,999.99	\$ 9,999,999.99 Maximum 9,999,999.99	\$ 9,999,999.99 Maximum 9,999,999.99	\$ 9,999,999.99 Maximum 9,999,999.99	<input checked="" type="checkbox"/>

Loan Limits

ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
\$ 200.00 Maximum 200.00	\$ 100.00 Maximum 100.00	999 Maximum 999

Cancel
[BACK](#)
[NEXT](#)

Alternatively, to assigning overall user level ACH limits, the financial institution may require user limits at the ACH Company ID level. In such scenario, the user ACH Transaction Date Limit will be as shown below:

ACH Transaction Date Limits

Apply limits to

☐ All Companies
☒ Select Companies

Company	Initiation	Approval
RACInc	\$ 10,000.00 Maximum 10,000.00	\$ 15,000.00 Maximum 15,000.00
My ACH Company	\$ 20,000.00 Maximum 20,000.00	\$ 30,000.00 Maximum 30,000.00

VIEW 1-2 OF 2
DISPLAY 2
1

Freeform wire initiation control also can be set by each account for a user.

TESTUSER | TESTUSER
EDIT

Entitlements
Limits
Summary

Assign Limits

Transfer Limits
☒ Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	\$ 000,000,000.99 Maximum 000,000,000.99	\$ 000,000.00 Maximum 000,000.00	999 Maximum 999
Payroll Account - ****0002	\$ 000,000,000.99 Maximum 000,000,000.99	\$ 000,000.00 Maximum 000,000.00	999 Maximum 999
Test Account 1 - ****0001	\$ 000,000,000.99 Maximum 000,000,000.99	\$ 000,000.00 Maximum 000,000.00	999 Maximum 999

VIEW 1-2 OF 2
DISPLAY 2 1

Wire Transfer Limits
☒ Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION	ALLOW FREEFORM
Overall Combined Limits	\$ 9,999,999.99 Maximum 9,999,999.99	\$ 9,999,999.99 Maximum 9,999,999.99	\$ 9,999,999.99 Maximum 9,999,999.99	\$ 9,999,999.99 Maximum 9,999,999.99	<input checked="" type="checkbox"/>
Payroll Account - ****0002	\$ 9,999,999.99 Maximum 9,999,999.99	\$ 9,999,999.99 Maximum 9,999,999.99	\$ 9,999,999.99 Maximum 9,999,999.99	\$ 9,999,999.99 Maximum 9,999,999.99	<input checked="" type="checkbox"/>
Test Account 1 - ****0001	\$ 9,999,999.99 Maximum 9,999,999.99	\$ 9,999,999.99 Maximum 9,999,999.99	\$ 9,999,999.99 Maximum 9,999,999.99	\$ 9,999,999.99 Maximum 9,999,999.99	<input checked="" type="checkbox"/>

VIEW 1-2 OF 2
DISPLAY 2 1

Cancel BACK NEXT

User limits can be pinned to customer limits – FI Administrator needs only to adjust the customer level limits, all users with limits pegged (pinned) to the customer limits would adjust accordingly.

Assign Limits

ACH Transaction Date Limits
☒ Defer to customer limits

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION
Overall Combined Limits	\$ 9,999,999,999.99 Maximum 9,999,999,999.99	\$ 9,999,999,999.99 Maximum 9,999,999,999.99

VIEW 1-2 OF 2

Transfer Limits
☒ Defer to customer limits

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	\$ 1,000.00	\$ 1,000.00	\$ 5.00

VIEW 1-2 OF 2

Wire Transfer Limits
☒ Defer to customer limits

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION	ALLOW FREEFORM
Overall Combined Limits	\$ 9,999,999,999.99 Maximum 9,999,999,999.99	\$ 9,999,999,999.99 Maximum 9,999,999,999.99	\$ 9,999,999,999.99 Maximum 9,999,999,999.99	\$ 9,999,999,999.99 Maximum 9,999,999,999.99	<input type="checkbox"/>

VIEW 1-2 OF 2

Loan Limits
☒ Defer to customer limits

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	\$ 5,000.00	\$ 5,000.00	\$ 10.00

VIEW 1-2 OF 2

Cancel BACK NEXT

Review the entire new user setup, before finalizing. Click 'SAVE' to create the new user –

123SAMPLE | SAMPLE USER
[EDIT](#)

Entitlements
Limits
Summary

Review User Information

USER DETAILS

User Information

USER ID 123sample	USER NAME Sample User	EMAIL sample.user@none.com	PHONE (555) 123-5555
CONTACT NAME Sample User	PASSWORD *****	ENABLE DATE 28-Aug-2019	USER TYPE Admin

[Go to User Details](#)

ENTITLEMENTS

Core Services

BR - SAME DAY RPT.
Account History
Cash Position Worksheet
Same Day Report

TRANSFERS

Approval
Input
Report

STOP PAYMENTS

Stop Payments
Stop Reports

Payments Services

LOANS
Loan Approvals
Loan Customer Report Service
Loan Draw Service
Loan Payment Service

WIRE TRANSFERS

Wire Import
Wire Pending Approvals
Wire Template Approval
Wire Input
Wire Report
Wire Templates

FOREIGN EXCHANGE

Foreign Exchange

Account Permissions

ACCOUNTS	PERMISSIONS NAME				
	BR - Same Day Rpt.	Transfers	Stop Payments	Loans	Wire Transfers
First Account - 123123123	✓	✓	✓		✓
Building Account - 23235252	✓	✓	✓		✓
Building Loan - 36254512	✓			✓	
Capital Account - 123456789	✓	✓	✓		✓
Operating Account - 10010001	✓	✓	✓		✓

Viewing 1-5 of 12

Display 5 per page < Page 1 of 3 >

[Go to Entitlements](#)

LIMITS

Transfer Limit - Account

ACCOUNT TYPE From/To	ENTRY/TXN 888,888.88	ENTRY/DAY 888,888,888.99	MAX # PER DAY 999
-------------------------	-------------------------	-----------------------------	----------------------

Wire Limit - Account

ENTRY/TXN 999,999,999.00	ENTRY/DAY 999,999,999.00	APPROVAL/TXN 999,999,999.00	APPROVAL/DAY 999,999,999.00
-----------------------------	-----------------------------	--------------------------------	--------------------------------

Loan Limit - Account

ENTRY/TXN 99,999,999.99	ENTRY/DAY 99,999,999.99	MAX # PER DAY 999	APPROVAL/TXN 0.00	APPROVAL/DAY 0.00
----------------------------	----------------------------	----------------------	----------------------	----------------------

APPROVAL TYPE
None

[Go to Limits](#)

Cancel
Back
Save

Page: 8 of 11

VIP Token Management

Assign/register the token serial number to the user without needing to contact your financial institution.

DEFINE USER

USER INFORMATION

USER ID

 6/12

USER NAME

 12/40

CONTACT NAME

 15/40

PASSWORD

PASSWORD

REPEAT NEW PASSWORD

✓ The password first character must be a letter, it must contain at least 6 characters and no more than 8 characters and no characters other than letters, numbers and the underscore may be used
 ✓ Password cannot contain Customer ID, or User ID.
 ✓ Password must be between 6 and 8 characters.
 ✓ The password fields must match.

CONTACT INFORMATION

EMAIL

 26/255

PHONE

 Optional

> Add Contact Fields

ADMIN SETTINGS

ENABLE DATE

USER TYPE

 User

VIP TOKEN SETTINGS

TOKEN SERIAL NUMBER

 [Modify](#)

ⓘ Token pending activation. The user will be asked to activate the token next time they are challenged.

[Cancel](#) [NEXT](#)

Dual control of user administration

If Dual Control is enabled, when any user is created/modified, approval from a second Corporate Administrator is required. The user in pending approval status is identified on the User Maintenance widget.

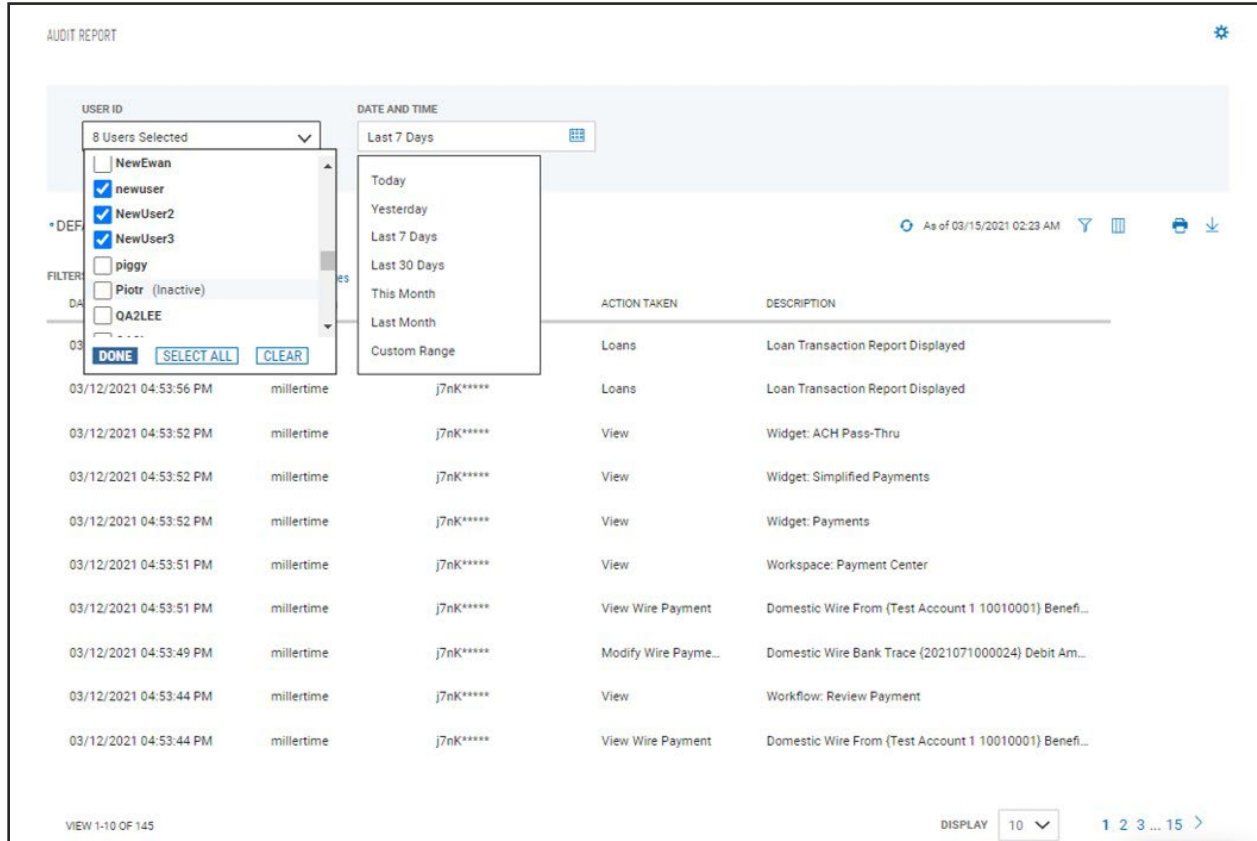
User Management					
Add New User					
As of 11/13/2019 03:36 PM					
LAST LOGIN: TOM SMITH	TomSmith	Needs Approval	Admin	View User Changes	
LAST LOGIN: OLIVER	Oliver	Needs Approval	Admin	View User Changes	
LAST LOGIN: MIA STONE	MiaStone	Needs Approval	Admin	View User Changes	
LAST LOGIN: EMMABROWN	EmmaBrown	Needs Approval	Admin	View User Changes	

Click on the View User Changes link, the approving Corporate Administrator may review the changes on the User Detail Screen before taking action to approve or reject.

Page: 10 of 11

Audit Report

- User activities are itemized in a list view, in order of Date and Time with the latest on top.
- Most frequently used query selections are provided in quick filters for your convenience.
- Deleted users are reported as Inactive.



The screenshot displays the 'AUDIT REPORT' interface. On the left, there is a 'USER ID' dropdown menu showing '8 Users Selected' with a list of users: NewEwan, newuser (checked), NewUser2 (checked), NewUser3 (checked), piggy, Piotr (Inactive), and QA2LEE. Below this is a 'FILTER' section with 'DA' and '03' filters. A 'DATE AND TIME' dropdown menu is open, showing options: Last 7 Days, Today, Yesterday, Last 7 Days, Last 30 Days, This Month, Last Month, and Custom Range. The main table has columns for 'ACTION TAKEN' and 'DESCRIPTION'. The table shows a list of activities for user 'j7nK*****' on 03/12/2021. At the bottom, it says 'VIEW 1-10 OF 145' and 'DISPLAY 10' with pagination links '1 2 3 ... 15 >'.

DATE AND TIME	USER ID	ACTION TAKEN	DESCRIPTION
03/12/2021 04:53:56 PM	j7nK*****	Loans	Loan Transaction Report Displayed
03/12/2021 04:53:52 PM	j7nK*****	Loans	Loan Transaction Report Displayed
03/12/2021 04:53:52 PM	j7nK*****	View	Widget: ACH Pass-Thru
03/12/2021 04:53:52 PM	j7nK*****	View	Widget: Simplified Payments
03/12/2021 04:53:52 PM	j7nK*****	View	Widget: Payments
03/12/2021 04:53:51 PM	j7nK*****	View	Workspace: Payment Center
03/12/2021 04:53:51 PM	j7nK*****	View Wire Payment	Domestic Wire From (Test Account 1 10010001) Benef...
03/12/2021 04:53:49 PM	j7nK*****	Modify Wire Payme...	Domestic Wire Bank Trace (2021071000024) Debit Am...
03/12/2021 04:53:44 PM	j7nK*****	View	Workflow: Review Payment
03/12/2021 04:53:44 PM	j7nK*****	View Wire Payment	Domestic Wire From (Test Account 1 10010001) Benef...

As with standard list view capabilities, a user may control and personalize the list:

- Choose which columns are displayed or hidden, change the column order
- Filter the data, choose a column for the data sort order
- Save a useful combination of column and data settings for later reuse
- Print the list content or export it to a CSV file