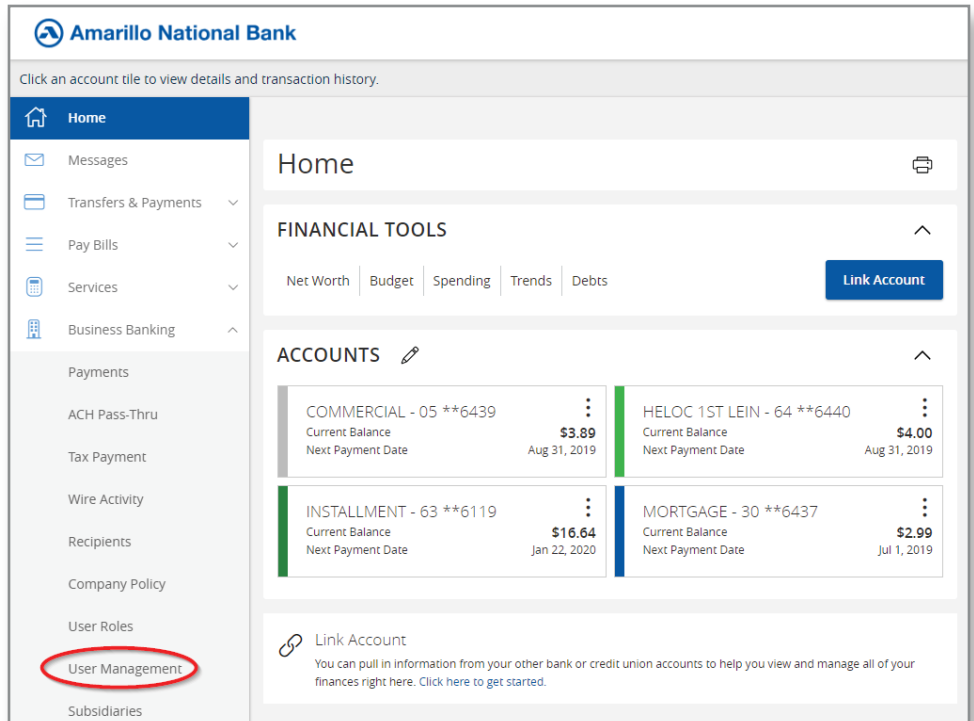# How to Create Users and Manage Permissions
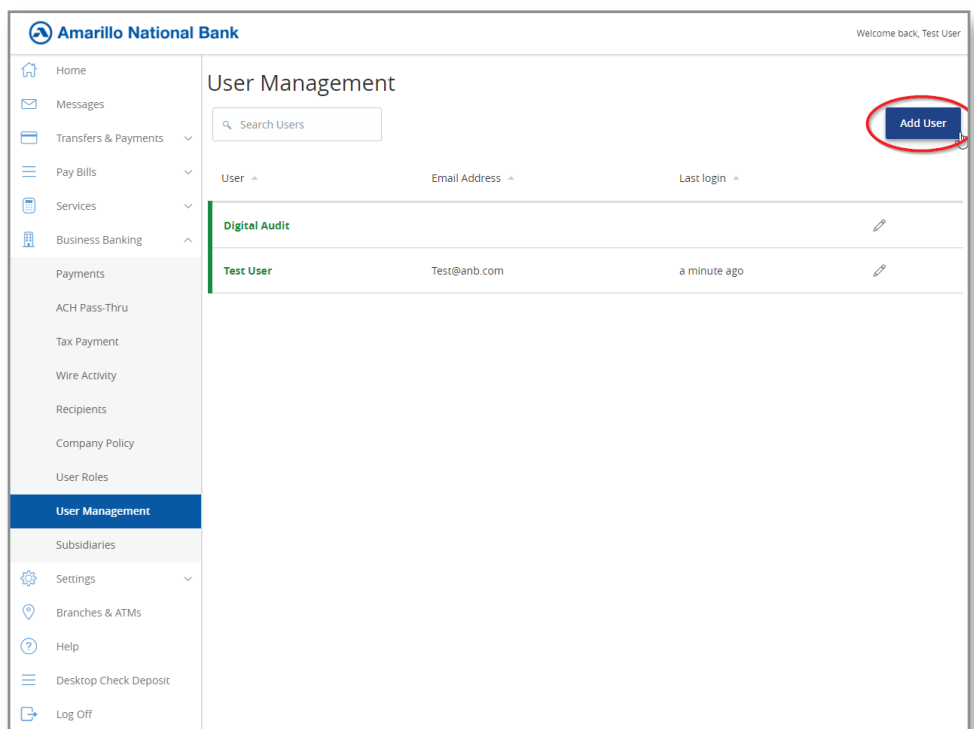
1. User Management

To add a new user, click on the business banking menu and select "User Management"

The user management screen will list all existing users. To manage a user, click the pencil icon to the right of their name.

To add a new user, click the "Add User" button in the upper right hand corner.

2. Fill out the Required Fields.

Required fields are indicated by a red asterisk. Click Save to save and create the user.

You will receive a message saying the new user has been created

	Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
	Services								
	Business Banking ⌄								
	Payments	ACH Collection	$60,000,000.00	999 / $60,000,000.00	999 / $500,000,000.00	999 / $60,000,000.00	✓	✓	✓	Own
	ACH Pass-Thru								
	Tax Payment	ACH Passthru	$120,000,000.00	999 / $60,000,000.00	999 / $500,000,000.00		✓	✓	✓	No
	Wire Activity	ACH Payments	$60,000,000.00	999 / $60,000,000.00	999 / $500,000,000.00	999 / $60,000,000.00	✓	✓	✓	Own
	Recipients	Bill Payment								
	Company Policy	Change Address		10	10	10	✓	✓	✓	Own
	User Roles								
	User Management	Check Reorder		10	10	10	✓	✓	✓	Own
	Subsidiaries	EFTPS	$60,000,000.00	999 / $60,000,000.00	999 / $100,000,000.00	999 / $60,000,000.00	✓	✓	✓	Own
	Settings ⌄	Payroll	$60,000,000.00	999 / $60,000,000.00	999 / $500,000,000.00	999 / $60,000,000.00	✓	✓	✓	Own
	Branches & ATMs	Stop Payment		999	999	999	✓	✓	✓	Own
	Help								
	Desktop Check Deposit	Transfer - External	$5,000.00	999 / $5,000.00	999 / $100,000,000.00	999 / $5,000.00	✓	✓	✓	Own
	Log Off	Transfer - Internal	$999,999,999.99	999 / $999,999,999.99	999 / $999,999,999.99	999 / $999,999,999.99	✓	✓	✓	Own

3. User Permissions

To set the new user's permissions return to the "User Management" menu. Click the pencil icon next to the user's name to manage permissions for that user.

The menu will default to the permissions for all the transaction types available to your company. Each transaction type is managed individually. You may not see every option pictured in the screenshot.

To edit a transaction type, click on the name of each transaction type on the left hand side.
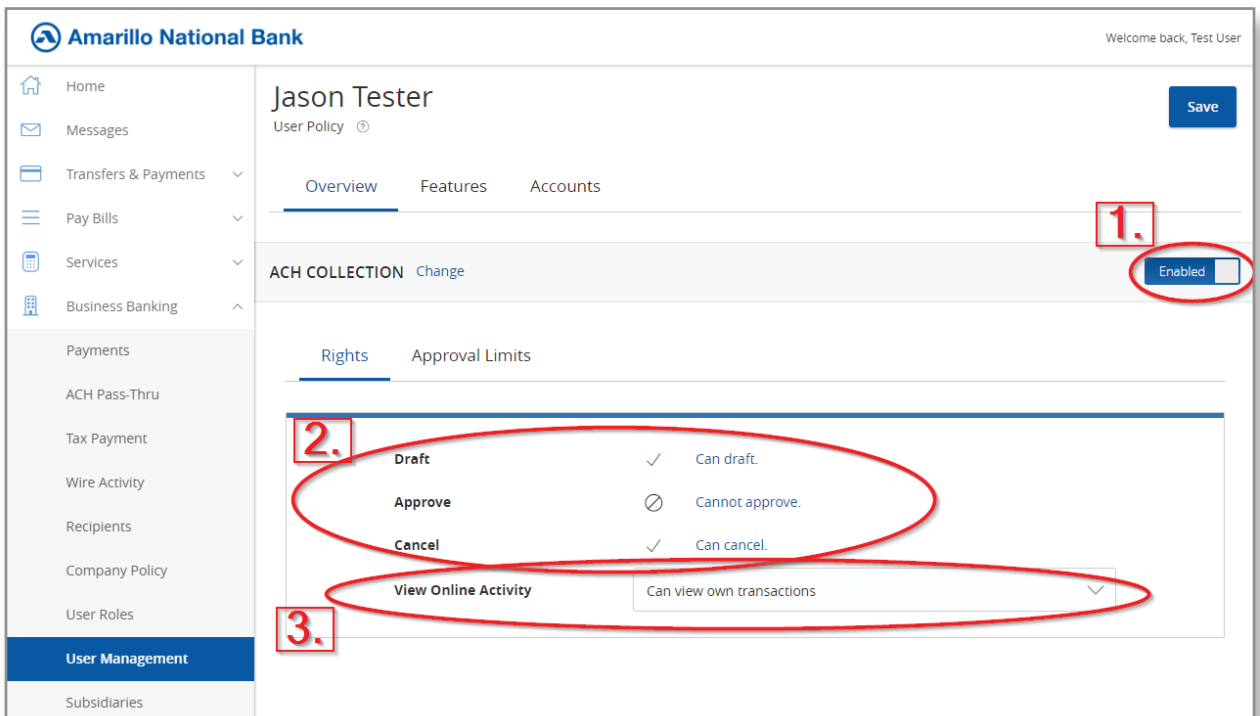
1. Under each transaction type you can choose whether the feature is enabled or disabled for that user by clicking the slider.

2. For each transaction a user can be allow to Draft, Approve, and Cancel that type of transaction.

3. You can also determine whether someone can view only their own transactions, or the transactions of other employees. If you intend for someone to be able to approve the transactions of other employees, ensure they can view all company transactions.

For each transaction you can set a dollar limit maximum for the user in different categories of limit; the dollar amount limits are:

Per Transaction: The maximum a user can authorize for an individual transaction

Per Account per Day: The maximum cumulative dollar amount for all transactions for any one account in a given day.

Per Day: The maximum cumulative dollar amount for all transaction in a given day.

Per Month: The maximum cumulative dollar amount for all transaction in a given 30-day period

The bank will have set some limitations on your company, companies cannot override these limits through online banking. In order to set a limit higher than what the bank has authorized you will have to contact digital banking. If you attempt to set a limit higher than the company limit the bank has set for you, the site will give an error message.

The features tab gives you access to set permissions for common features. Each feature can be enabled or disabled by clicking that feature name. Enabled features appear in dark blue.

If you are granting a user ACH or Wire permissions, you often will want to grant the ability to Manage Recipients. This will allow them to enter and save the details of the individuals they will be paying or collecting from.

The accounts tab allows you to control what access each user has to each account. Enabled options are check marks, disabled options are circles with lines through them. Options with a padlock are disabled at the bank level, and cannot be enabled by your company.

The three available access levels are View, Deposit, and Withdraw. View controls visibility of the account within menus as well as the ability to view balances and transactions.

Deposit and Withdraw enable the permission for someone to move money into or out of the account. Keep in mind, a user still must be granted a transaction type such as funds transfer or wire transfer in order to actually move money. These options can be used to restrict permissions across all transaction types for a specific account.