

# DIGITAL ONE BUSINESS ONLINE BANKING

## Administration Guide

### ABOUT DIGITAL ONE BUSINESS

Digital One Business is an online banking solution that offers a full suite of features designed to meet the needs of businesses of all sizes — micro business to large corporate clients.

Digital One Business' robust feature set includes: three information reporting services, full transaction initiation with internal and external transfers, ACH, wires, loan payments/advances, and bill payment. Multiple layers of security are available including approvals, limits, token and out-of-band approval.

For optimal system performance the use of Internet browser buttons is disabled in Digital One Business.

### MINIMUM SYSTEM REQUIREMENTS

A company user's computer must meet minimum system requirements to use Digital One Business.

#### BROWSER REQUIREMENTS

- 128-bit encryption
- JavaScript
- Cookies
- Cascading Style Sheets
- Browser page cache should be set to get a new version every visit to the page

#### HARDWARE REQUIREMENTS

- 1 GHz Celeron processor
- 1024x768 SVGA resolution at 256 colors
- 500 MB RAM
- 128 Kbps (slowest DSL) or better

# COMPANY USER SIGN ON

## ABOUT SIGN ON

Digital One Business Online Banking uses out-of-band authentication to reduce the risk of online identity theft. Out-Of-Band Authentication confirms a company user's identity through the use of a one-time security code. The interaction occurs outside the online channel through either an automated voice call or a text message.

## SIGNING ON - COMPANY USERS

1. Click the appropriate link to access Digital One Business Online Banking.
2. Complete the following fields:
  - Company ID: Your company's unique identification number.
  - User ID: Your unique user identification name/number.
3. Click **Continue**.
4. If prompted, complete additional authentication:
  - a. Click **Continue with Security Code**.
  - b. Choose the Phone Number to use and then choose call or test.
  - c. Click **Continue**.
  - d. Do one of the following:
    - If you chose to be contacted by phone, note the one-time security code shown on the screen and then type or speak the code into the phone once you receive your phone call.
    - If you chose to be contacted by text message, and the mobile phone number you selected matches a number on record, a text message containing a one-time security code is sent to your phone.
      - In the **One-time security code** field, type the one-time security code displayed on your mobile device and then click **Submit**.
5. Enter your password
6. Click **Sign In**.

# COMPANY USER LOGIN CREDENTIALS

## COMPANY USER ID REQUIREMENTS

- Should be at least eight characters in length but no more than 26.
- Should include a combination of two of the following types of characters:
  - **Letters:** A through Z, upper and/or lower-case. User IDs are not case sensitive.
  - **Numbers:** 0 through 9.
- Cannot be the same ID assigned to another user in the same company.

**Note:** Spaces and special characters are not supported.

## ABOUT COMPANY USER PASSWORDS

Digital One Business Online Banking uses strong password controls that require company users to use a combination of special characters, letters, and/or numbers.

Company users are required to change their password the first time they sign on.

## COMPANY USER PASSWORD REQUIREMENTS

The following password requirements apply to all Business Online Banking users.

- Must be 8 to 12 characters long.
- Must include at least three of the following: lower case letter, upper case letter, number, special character.
- Cannot include spaces.
- Cannot include a character that repeats more than 3 times.
- Can include the following characters: ! @ # \$ % ^ & \* ( ) \_ + = | / ? ; : . } { - [ ]
- Is case sensitive.
- Cannot be the same as the associated user ID.
- Cannot be one of 15 previously used passwords. The exception to this requirement is temporary passwords issued by company administrators or financial institutions.

## COMPANY USER PASSWORD EXPIRATION

Passwords expire 90 days from the date they were issued/created.

## COMPANY USER PASSWORD CHANGES

Business Online Banking users can change their own password once per day using either the Change Password page or Forgotten Password service. This applies to all users regardless of their assigned Business Online Banking role.

- If you have changed your own password using either the Change Password page or Forgotten Password service and need it changed again in the same day, you should contact your company administrator for a temporary password. Once you sign on to Business Online Banking using a temporary password, you are required to change it.

## PASSWORD ALERTS

Company users are automatically notified by e-mail when they change their password or their password is changed by an administrator.

## LOGIN ATTEMPTS AND LOCKED ACCOUNTS - COMPANY USER

Business Online Banking users are allowed three unsuccessful login attempts before their account is locked and access is prevented. If your Business Online Banking account is locked it can be unlocked by:

- Contacting one of your company's assigned administrators. The administrator may unlock an account to regain access and reset a password, if needed.
- Contacting Pathfinder Bank. If an administrator is locked out, they may contact the bank for a password reset, which will require a password change upon signing in.

# WELCOME PAGE

## ABOUT THE WELCOME PAGE

The **Welcome** page appears upon a company user's successful sign on and provides an at-a-glance view of important information.

## WELCOME PAGE COMPONENTS

Item Number	Item Description
1	The user greeting, the date and time the user last accessed the system, and Sign Off link.
2	The main navigation menu.
3	The favorites icon. User can click this to access links to their favorite pages.
4	The product name banner with global navigation links. This banner is displayed above every Digital One Business page. The Approvals link allows users to view pending approvals for transfers, transactions, templates, schedules, account reconciliation items, positive pay items, ACH/wire files, and user administration. The Exceptions link allows users to view and act on ACH and/or check positive pay exceptions awaiting decision or approval.
5	The Display options link allows users to choose the accounts they want displayed in the Account Summary section and the order in which they are displayed. The Balances link provides users with explanations of different balance types such as available and accessible.
6	The Account Summary section. Users can click the accounts to go to their entitled reporting service to view activity.
7	The Exception Decisions section shows ACH and/or check positive pay exceptions awaiting decision or approval. Users can click the exceptions to go to the Manage Exceptions page.
8	The Alerts and Message section where alerts, bank mail, and bulletin messages appear. Clicking an alert or mail message presents the message in a modal dialog window on the Welcome page. Users can click the View All link to go to the Received Mail and Alerts page. When a user has not received alerts and bank messages in the last seven days, the following message is displayed: You have received no alerts or bank messages within the last seven days.
9	All saved reports/searches. Saved reports are available to users who have the Deposit Account Reporting (Premium Reporting) service.
10	The Contact Us section includes your institution's contact information and bank home page link.
11	The footer area includes links to your institution's disclosure and privacy documents and any brandable footer content.

The screenshot shows the 'Digital One Business' welcome page. At the top, there is a navigation bar with 'My Brand' logo, a star icon, and menu items: 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The user's name 'Hi, Jane' and 'SignOff' are on the right, along with the last login time 'Last Login: Jun 9, 2020, 3:24:34 PM ET'. Below the navigation bar, the page is divided into sections. The 'Accounts Summary' section includes tabs for 'Checking', 'Savings', 'Certificate of Deposit', and 'Loan'. A table shows balances as of 06/09/2020 for an 'Inc Wire Rept Acct'. The 'Exception Decisions' section has tabs for 'Check' and 'ACH Positive Pay' and lists three transactions with their respective statuses. On the right, there is an 'Alerts and Messages' sidebar with messages like 'Sample Bulletin Message', 'Internal Transfer Failed', and 'Telephone Number Changed'. At the bottom, there are links for 'Disclosure' and 'Privacy Statement', a 'Contact Us' button, and the Equal Housing Lender logo.

**1** Hi, Jane | SignOff  
Last Login: Jun 9, 2020, 3:24:34 PM ET

**2** Administration

**3** My Brand

**4** Approvals Exceptions

**5** Display Options Balances

**6** Balances as of 06/09/2020

	Available Balance	Current Balance	Ledger Balance
Inc Wire Rept Acct ABA/TRC - 770110000 *4567	\$14.25	\$14.25	\$800.00

**7** Exception Decisions

Check ACH Positive Pay

Your cutoff time for decisioning exceptions is 02:45 PM ET.

*3247Payee Pos Pay acct 345678	Duplicate Item	\$333.00
*3247Payee Pos Pay acct 234567	No Issue Found	
*3247Payee Pos Pay acct 456789	No Issue Found	

**8** Alerts and Messages

- Sample Bulletin Message
- Sample Bulletin Message
- Internal Transfer Failed  
06/08/2020 06:54:54 PM (ET)
- Telephone Number Changed  
06/04/2020 10:07:56 AM (ET)  
[View All](#)

**9** Saved Reports

Jane's Saved Report

**10** Contact Us

**11** Equal Housing Lender

MEMBER FDIC

[Disclosure](#) | [Privacy Statement](#)

Figure 1: Welcome Page Sample

# ALERTS

## ABOUT ALERTS

Alerts are messages that inform company users that a specific event has taken place.

Alert messages are displayed in Digital One Business for 90 days, after which they are archived for three years. Alerts are not automatically deleted.

Alerts are delivered in Digital One Business optionally through e-mail and SMS text (if available).

Alerts are always sent to company users in their Digital One Business mailbox. Company users can also have alerts delivered to their primary and/or secondary e-mail address and/or mobile telephone number (if applicable).

There are many alerts available to help companies reduce the risk of fraud stay on top of account, transaction, and user activity. The combination of user roles, services, and account entitlements determine the alerts available to company users. Messages are delivered throughout the day depending on the topic and when the information is available. Mandatory alerts notify company users of important events and cannot be turned off. Mandatory alerts appear with a check mark and cannot be deleted.

The **Manage Alerts** page provides a central area for company users to manage their alert subscriptions. It includes the following categories of alerts: Account Alerts, Non-account Alerts, Multiple Accounts, and Custom Alerts.

Account Alerts are divided into the following subcategories:

- Balance and Activity
- Transfer and Payment
- Stop Payment & Positive Pay
- Statement and Document
- Wire Transfer

Non-account alerts are not sub-categorized. Custom alerts are notifications that company users define and are ideal for setting up reminders for something such as payroll.

## READ RECEIVED ALERT MESSAGES

1. Click Administration > Communications > Mail and Alerts.
2. Click the link in the **Subject** column for alert you want to view.

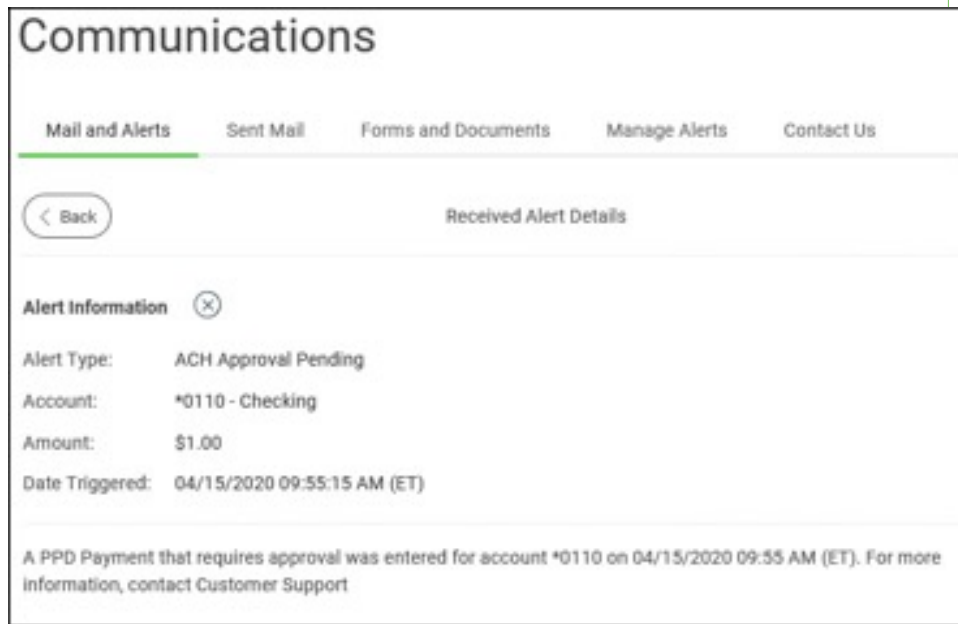



Figure 2: User Profile Activity Alert Page Sample

## SUBSCRIBE TO ACCOUNT ALERTS

1. Click **Administration > Communications > Manage Alerts**.
2. Click the **Account Alerts** tab.
3. Select an **Account**.
4. Click the add icon (  ) beside the alert subscription you want to add. The table row expands, showing the alert description and delivery options.
5. If applicable, enter alert criteria.
6. Click the check box beside each **Send To** option to which you want the alert sent.  
The **Send To** option does not appear if an email or mobile telephone (if applicable) is not defined.
7. Click **Add**.



**Communications**

Mail and Alerts   Sent Mail   Forms and Documents   **Manage Alerts**   Contact Us

**Manage Alerts**

Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in [Personal Preferences](#).

Account   Non-Account   Multiple Accounts   Custom

Account  
MINOR SAVINGS - Savings - \*9004

**Active**

**Transfer and Payment Alerts**

Transaction Failed ✎

Send To:  
julie.user@email.com

**Statement and Document Alerts**

Statement Available ✎

**Available**

**Balance and Activity Alerts**

**Check Presented**

Notifies you when a check with a specific check number is presented, based on the previous day's transactions.

Alert When:

Check Number  
1234

Send To:  
 Email   julie.user@email.com

+ Add Another

Add Cancel

Credit Posted +

Figure 3: Manage Alerts (Account) Page Sample

## SUBSCRIBE TO NON-ACCOUNT ALERTS

1. Click **Administration > Communications > Manage Alerts**.
2. Click the **Account Alerts** tab.
3. Select an **Account**.
4. Click the add icon ( + ) beside the alert subscription you want to add. The table row expands, showing the alert description and delivery options.
5. If applicable, enter alert criteria.
6. Click the check box beside each **Send To** option to which you want the alert sent.  
The **Send To** option does not appear if an email or mobile telephone (if applicable) is not defined.
7. Click **Add**.

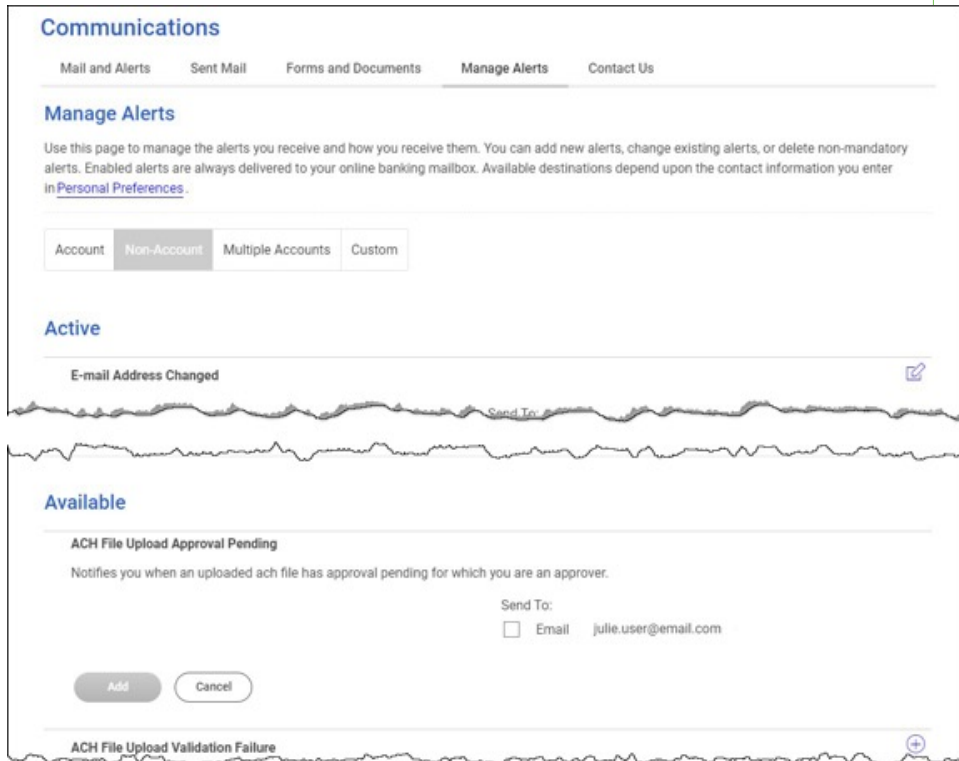


Figure 4: Manage Alerts (Non-Account) Page Sample

## SUBSCRIBE TO AN ALERT FOR MULTIPLE ACCOUNTS

1. Click **Administration > Communications > Manage Alerts**.
2. Click the **Multiple Accounts** tab.
3. Select an **Alert Type**. The table row expands, showing the alert description and delivery options.
4. Click the check box beside each **Send To** option to which you want the alert sent. The **Send To** option does not appear if an email or mobile telephone (if applicable) is not defined.
5. Click the **View** drop-down and select the account type you want to see in the **Accounts** drop-down.
6. Click the **Accounts** drop-down and select all accounts or specific accounts and then click **Add**.

Figure 5: Manage Alerts (Multiple Accounts) Page Sample

## SUBSCRIBE TO CUSTOM ALERTS

1. Click **Administration > Communications > Manage Alerts**.
2. Click the **Custom** tab.
3. Click the **Add New Alert** link.
4. Type the **Subject** (up to 120 alphanumeric characters).
5. Type the **Alert Message** text.
6. Select one or more **Send to** options.
7. Select a **Frequency**:
  - One time: Sends the alert once on a date in the future.
  - Weekly: Sends the alert on the same day each week. The date provided in the **Next Send On** field determines the day on which the alert is sent.
  - Every other week: Sends the alert on the same day every other week. The date provided in the **Next Send On** field determines the day on which the alert is sent.
  - Twice a month - the 15th and last day of the month: Sends the alert on the 15th and last day of the month.

- Monthly: Sends the alert on the same date every month. The date provided in the **Next Send On** field determines the day on which the alert is sent.
  - Monthly - last day of the month: Sends the alert on the last day of each month.
  - Every three months: Sends the alert on the same day every three months. The date provided in the **Next Send On** field determines the day on which the alert is sent.
  - Every three months - last day of the month: Sends the alert on the last day of the month, every three months.
  - Every six months: Sends the alert on same day every six months. The date provided in the **Next Send On** field determines the day on which the alert is sent.
  - Every six months - last day of the month: Sends the alert on the last day of the month, every six months.
  - Yearly: Sends the alert on the same date every year. The date provided in the **Next Send On** field determines the day on which the alert is sent.
  - Custom: Sends the alert on unique **Send On** dates. At least one date is required but up to 25 custom dates can be scheduled at one time.
8. If applicable, type or select a **Next Send On** date.
  9. If applicable, type or select an **End On** option:
    - Continue indefinitely
    - Continue until this date
    - Continue for this many occurrences. Specify when you want to stop receiving the alert based on the number of times it is delivered.
  10. Click **Add Alert**.

Figure 6: Manage Alerts Page Sample

## CHANGE ALERT SUBSCRIPTIONS

1. Click **Administration > Communications > Manage Alerts**.
2. Click the **Account, Non-Account, or Custom** tab.
3. For account alerts, select an **Account**.
4. For account and non-account alerts, click the edit icon (✎) beside the alert subscription you want to change. For custom alerts, click the more actions icon (⋮) and then click **Edit**.
5. Change the alert as needed and then click **Save** or **Save Changes** (depending on the alert type).

## DELETE ALERT SUBSCRIPTIONS

1. Click **Administration > Communications > Manage alerts**.
2. Click the **Account, Non-Account, or Custom** tab.
3. For account alerts, select an **Account**.
4. For account and non-account alerts, click the delete icon (✕) beside the alert subscription you want to delete. For custom alerts, click the more actions icon (⋮) and then click **Delete**.

# ACCOUNT ALERTS

## BALANCE AND ACTIVITY ALERTS

Balance and activity alerts may only be set for accounts that the company user has been granted access to.

Alert Name	Description	Mandatory/Optional
<b>Check Presented</b>	Notifies company users when a check with a specific check number is presented, based on the previous day's transactions.	Optional
<b>Credit Posted</b>	Notifies company users if a specific credit transaction with a specific amount posts, based on the previous day's transactions. An alert is sent for every transaction that matches the alert criteria.	Optional
<b>Debit Posted</b>	Notifies company users if a specific debit transaction with a specific amount posts, based on the previous day's transactions. An alert is sent for every transaction that matches the alert criteria.	Optional
<b>Maximum Balance</b>	Notifies company users daily when an account's balance is above the amount specified, based on the previous day's transactions.	Optional
<b>Maximum Balance</b>	Notifies company users daily when an account's balance is below the amount specified, based on the previous day's transactions.	Optional
<b>Minimum Balance</b>	Notifies company users daily when an account's balance is below the amount specified, based on the previous day's transactions.	Optional
<b>Negative Balance</b>	Notifies company users daily when an account's balance becomes negative based on the previous day's transactions.	Optional
<b>Returned Deposited Items</b>	Notifies company users when a deposited item has been returned to one of their accounts. This alert is sent for each returned deposited check even if all the checks are for the same account.	Optional

## TRANSFER AND PAYMENT ALERTS

Transfer and payments alert may only be set for accounts that the company user has been granted access for within the transaction limits they have been authorized to approve.

Alert Name	Description	Mandatory/Optional
<b>ACH Approval Pending</b>	Notifies company users when an ACH transfer requires approval.	Optional
<b>ACH Template Activity</b>	Notifies company users when an ACH template is added, edited, or deleted.	Optional
<b>ACH Template Approval</b>	Notifies company users when a request to add, edit, or delete an ACH template requires approval.	Optional
<b>ACH Transaction Approval Reminder</b>	Notifies company users about ACH transactions that are still pending approval 30 minutes before the processing window closes.	Optional
<b>Internal Transfer Approval Pending</b>	Notifies company users when a transfer between accounts held at their financial institution requires approval.	Optional
<b>Loan Advance Approval Pending</b>	Notifies company users when an advance on a loan requires approval.	Optional
<b>Loan Payment Approval Pending</b>	Notifies company users when a loan payment is pending	Optional
<b>Multiple Account Transfer Approval</b>	Notifies company users when a transfer from/to multiple accounts requires approval.	Optional
<b>Multiple Account Transfer Template</b>	Notifies company users when a Multiple Account Transfer template is added, edited, or deleted.	Optional
<b>Multiple Account Transfer Template Approval Pending</b>	Notifies company users when a request to add, edit, or delete a Multiple Account Transfer template requires approval.	Optional
<b>Outgoing ACH Transaction Status Changed</b>	Notifies company users when the status of an outgoing ACH transaction from the selected account changes.	Optional
<b>Scheduled ACH Approval Pending</b>	Notifies company users when a scheduled ACH request requires approval.	Optional
<b>Scheduled Internal Transfer Approval Pending</b>	Notifies company users when a scheduled transfer between accounts held at their financial organization requires approval.	Optional
<b>Scheduled Loan Payment Approval Pending</b>	Notifies company users when a scheduled loan payment requires approval.	Optional
<b>Scheduled Multiple Account Transfer Approval Pending</b>	Notifies company users when a scheduled transfer to/from multiple accounts requires approval.	Optional
<b>Transaction Failed</b>	Notifies company users when a transfer request from an account fails to process.	Mandatory

## WIRE TRANSFER ALERTS

Wire transfer alerts may only be set for accounts that the company user has been granted access for. Wire transfer access is an optional service that must be requested before the company has access to it.

Alert Name	Description	Mandatory/Optional
<b>Incoming Wire Report Available</b>	Notifies company users when an incoming wire report is available.	Optional
<b>Outgoing Wire Status Change</b>	Notifies company users when the status of an outgoing wire from a specific account	Optional
<b>Scheduled Wire Transfer Approval Pending</b>	Notifies company users when a scheduled wire transfer requires approval.	Optional
<b>Wire Transaction Approval Reminder</b>	Notifies company users about wire transactions that are still pending approval 30 minutes before the processing window closes. If a closing time is not defined then the alerts are generated at 11:30 PM (ET).	Optional
<b>Wire Transfer Approval Pending</b>	Notifies company users when a wire transfer requires approval.	Optional
<b>Wire Transfer Deleted</b>	Notifies company users when a wire is deleted.	Optional
<b>Wire Transfer Returned for Corrections</b>	Notifies company users when a wire transfer is returned by another user for corrections.	Optional
<b>Wire Transfer Template Activity</b>	Notifies company users when a wire transfer template is added, edited, or deleted.	Optional
<b>Wire Transfer Template Approval Pending</b>	Notifies company users when a request to add, edit, or delete a wire transfer template requires approval.	Optional



## STOP PAYMENT & POSITIVE PAY ALERTS

Stop payment and positive pay alerts may only be set for accounts that the company user has been granted access for. Positive Pay access is an optional service that must be requested before the company has access to it.

Alert Name	Description	Mandatory/Optional
<b>Stop Payment</b>	Notifies company users when a stop payment is requested.	Optional
<b>Stop Payment Cancellation</b>	Notifies company users when a request to stop a payment is cancelled.	Optional
<b>Positive Pay</b>	Notifies company users when an exception item requires their attention.	Optional
<b>Positive Pay Exception Reminder</b>	Notifies company users an hour before the close of their exception decision window that there are exception items without decisions.	Optional
<b>Reverse Positive Pay</b>	Notifies company users when an exception item requires their attention.	Optional
<b>Reverse Positive Pay Exception Reminder</b>	Notifies company users an hour before the close of their exception decision window that there are exception items without decisions.	Optional

## STATEMENT AND DOCUMENT ALERTS

Statement and document alerts may only be set for accounts that the company user has been granted access to.

Alert Name	Description	Mandatory/Optional
<b>Statement Available</b>	Notifies company users when an online statement is available for viewing.	Mandatory for Administrator role users
<b>Notice Available</b>	Notifies company users when a notice is available.	Mandatory for Administrator role users

## NON-ACCOUNT ALERTS

Non-account alerts may be set by any company user with access to alerts.

Alert Name	Description	Mandatory/Optional
<b>Account Closure</b>	Notifies company users when a checking or savings account is unavailable for use.	Optional
<b>Email Address Changed</b>	Notifies company users when their e-mail address is changed.	Mandatory
<b>File Download Available</b>	Notifies company users when a new file is available for download.	Optional
<b>Password Changed</b>	Notifies company users when a user's password is successfully changed.	Mandatory
<b>Welcome/SMS Opt In</b>	Welcome message for company users who opt in for SMS message alerts.	Mandatory
<b>Stop/SMS Opt Out</b>	Confirmation message for users who opt out of receiving text message alerts.	Mandatory
<b>Telephone Number Changed</b>	Notifies company users when they add or change a telephone number.	Mandatory
<b>Updated User Entitlements</b>	Notifies company users when their service entitlements have changed.	Optional
<b>User Profile Activity</b>	Notifies a company's administrator when a company user profile is added, changed, or deleted by another company administrator.	Optional
<b>User Profile Approval Pending</b>	Notifies a company's administrator when a request to add, change, or delete a company user profile requires approval.	Optional
<b>User Telephone Number Changed</b>	Notifies company administrators when another company user changes their telephone number.	Optional

# SELF ADMINISTRATION

## CHANGE A PASSWORD - COMPANY USERS

Company users can change their own password once per day.

1. Click Administration > Self Administration > Change Password.
2. Complete the following fields:
  - Current Password: Your existing password.
  - New Password: Create a password following the [Company User Password Requirements](#).
  - Confirm Password: The password typed into the **New Password** field.
3. Click **Update Password**

The screenshot shows a web interface titled "Self Administration". At the top, there are three tabs: "Change Password" (which is selected and underlined in green), "Personal Preferences", and "User Activity Report". Below the tabs, a message states: "Only one password change is allowed in a day. Your password was last changed on June 12, 2020". There are three input fields for passwords, each with a small eye icon to the right for toggling visibility. The fields are labeled "Current Password", "New Password", and "Confirm Password". At the bottom of the form, there are two buttons: a green "Update Password" button and a white "Cancel" button.

Figure 7: Change Password Page Sample

## LOCKED PASSWORDS

Company users with a locked or inactive status can reset their own password during their sign on to Digital One Business. Company users can change their own password once per day.

A locked user is someone who has entered their password incorrectly three times consecutively. An inactive user is someone who has not signed on to Digital One Business for 90 days (or 10 days with a temporary password).

**Note:** This function might not be available to some company users. A company user who is locked by a company administrator cannot unlock themselves.

If your Digital One Business is locked or inactive, a **Locked Password** page is displayed during your sign-on. Clicking **Continue** takes a company user through the authentication step (described in [Sign On - Company Users](#) section of this document) and then to a page where their password "can be reset.

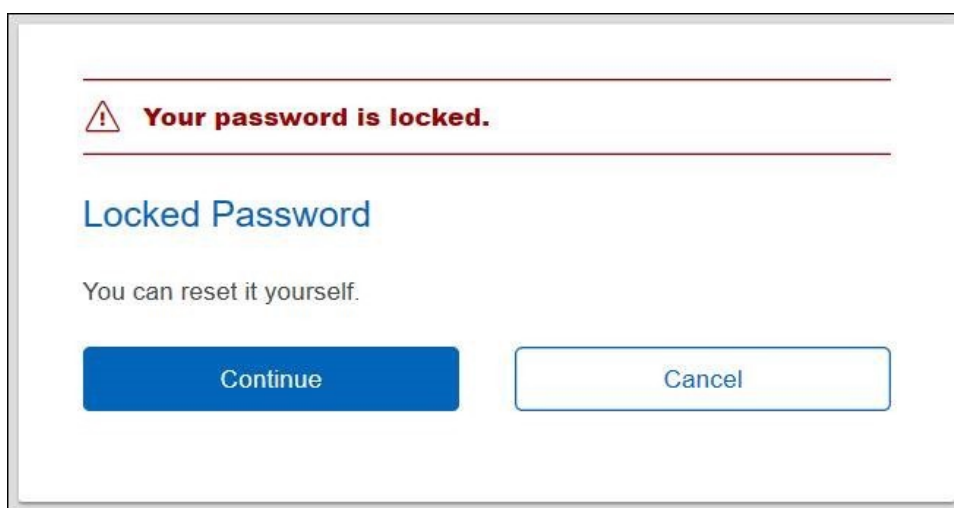



Figure 8: Locked Password Page Sample

## CHANGE E-MAIL ADDRESSES - COMPANY USERS

1. Click Administration > Self Administration > Personal Preferences.
2. Click the edit icon (  ) beside the email address you want to change.
3. Change the **Primary Email Address** and/or **Secondary Email Address** as needed.  
Up to 100 alphanumeric characters are allowed.
4. Click **Update**.

## ADD TELEPHONE NUMBERS - COMPANY USERS

All users are required to have at least one telephone number. Up to six phone numbers are allowed.


1. Click Administration > Self Administration > Personal Preferences
2. Click the **Add** link. This link does not appear if you have six telephone numbers defined.
3. Complete the following fields:
  - Phone Type: **Home, Work, Work2, Mobile, Mobile2, and Other**. Each type can be used once.
    - If enabled for your company, domestic mobile telephone numbers can be used to receive alert notifications. Message and data rates may apply; see your carrier for details.
  - Country/Region: The numeric country code associated with the telephone number. Select from a list of country names. These are mapped to the appropriate one to three-digit country code.
  - Telephone Number: The telephone number (up to 30 characters).
  - Extension (optional): For **Work** and **Work 2**. Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed.
    - Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed: Pound (#), Star (\*), Comma (short pause - approximately 2 seconds), Period (long pause - approximately 5 seconds).
    - Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.
    - For example, ..12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Example Bank. Please press 1 to...".
4. If available, click the **Use With Alerts** option beside a mobile phone number so it appears as a delivery option for the alerts that are available for SMS/text message delivery. This option can only be assigned to one mobile device at a time.

**Note:** A welcome message is sent to the selected mobile number after you set up your first alert for SMS/text delivery.

5. Click **Add**.


If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company

## CHANGE TELEPHONE NUMBERS - COMPANY USERS

1. Click Administration > Self Administration > Contact Preferences.
2. Click the edit icon (  ) link beside the number you want to change.
3. Change the telephone number as needed and then click **Update**.

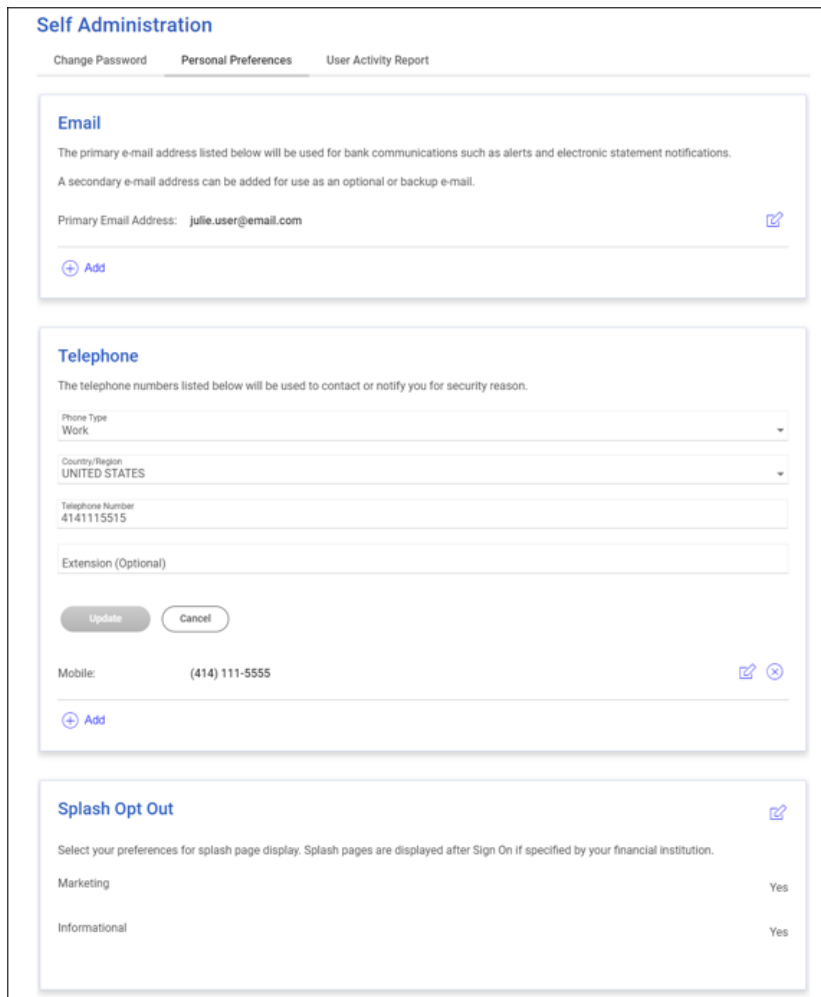
If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company.

## DELETE TELEPHONE NUMBERS - COMPANY USERS

1. Click Administration > Self Administration > Personal Preferences.
2. Click the delete icon (  ) beside the number you want to delete. If the number you delete is the only destination set up to receive mandatory alerts, then your primary email address is automatically set up to receive mandatory alerts after the number is deleted.

**Note:** The delete icon does not appear if only one telephone number is set up.

If you selected to delete a mobile number that is set up to receive text message alerts click **Delete**.













Self Administration		
Change Password	Personal Preferences	User Activity Report
<b>Email</b>		
The primary e-mail address listed below will be used for bank communications such as alerts and electronic statement notifications. A secondary e-mail address can be added for use as an optional or backup e-mail.		
Primary Email Address:	jullie.user@email.com	
 Add		
<b>Telephone</b>		
The telephone numbers listed below will be used to contact or notify you for security reason.		
Phone Type	Work	
Country/Region	UNITED STATES	
Telephone Number	4141115515	
Extension (Optional)		
 		
Mobile:	(414) 111-5555	 
 Add		
<b>Splash Opt Out</b> 		
Select your preferences for splash page display. Splash pages are displayed after Sign On if specified by your financial institution.		
Marketing		Yes
Informational		Yes

Figure 9: Personal Preferences Page Sample

## STOP TEXT MESSAGE DELIVERY FROM A MOBILE DEVICE

Reply with stop to any text message alert you receive.

## RE-ENROLL A MOBILE DEVICE FOR TEXT MESSAGE DELIVERY

If you have stopped SMS/text message delivery to your mobile device you can re-enroll it by completing the steps in this task.

1. Delete the mobile phone number.
2. Re-add the mobile phone number.

**Note:** Ensure you select the **Use With Alerts** option when re-adding the domestic mobile phone number. This option can only be assigned to one mobile device at a time.

3. Change your alert subscriptions so that one or more alerts are set up to be delivered to the mobile phone number.

## SUPPORTED TELEPHONE CONTROL CODES

Telephone control codes can be used for companies that do not allow direct dialing of an extension. For example, if the phone system plays a message and requires pressing the pound key (#) to reach an extension, you can account for the message and pound key by including the appropriate control codes. The following control codes are allowed:

- Digits 0-9
- Pound (#)
- Star (\*)
- Comma (,) - short pause (about 2 seconds)
- Period (.) - long pause (about 5 seconds)

Control codes are not masked or hidden. Extensions continue to be preceded by the "x" character, with no spaces; example: (414) 286-2489 x,#..00000

## ABOUT FAVORITES

Favorites are hyperlinks to frequently used pages (up to five pages). A company user's entitlements determine the pages available for selection.

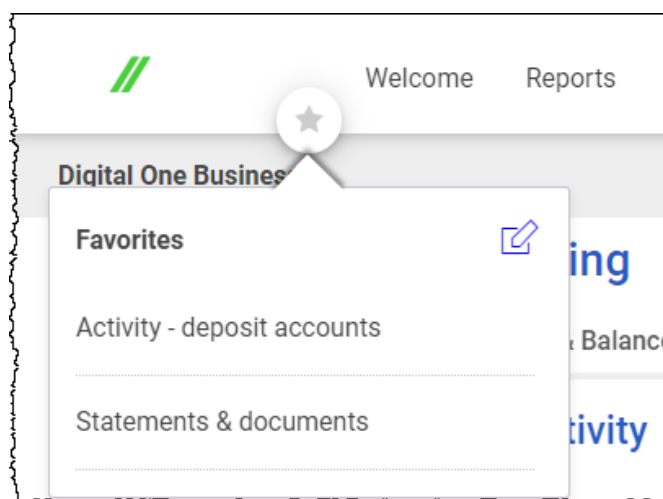



Figure 10: Favorites Sample

## ADD FAVORITES

1. Click the star icon (  ) displayed by the main navigation menu.
2. Click the **Multi-Select** drop-down and click the check box beside each page you want to add as a favorite. You can also find a page by typing the name into the **Search** field.
3. Click someplace outside of the **Multi-Select** drop-down and then click **Update**.

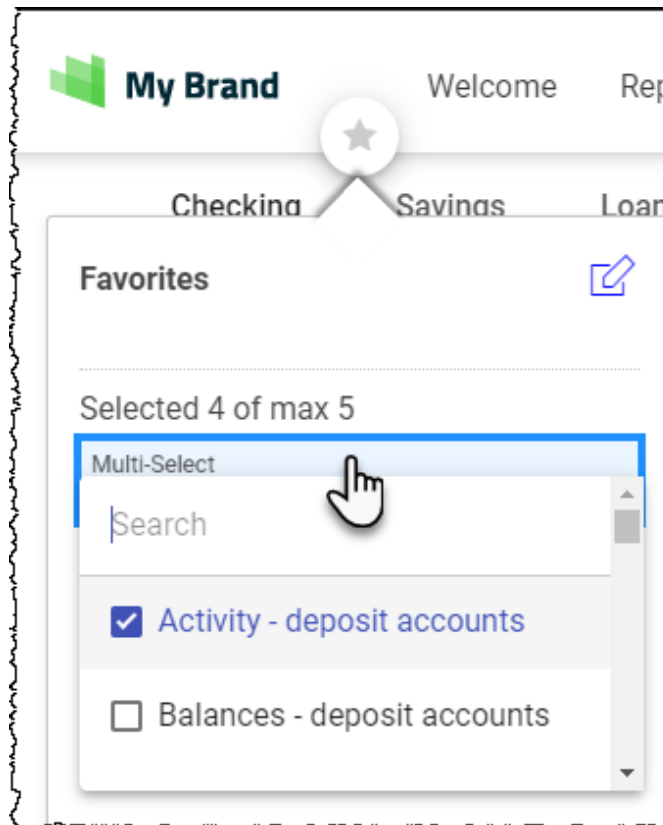





Figure 11: Favorites Sample

## DELETE FAVORITES

1. Click the star icon (  ) displayed by the main navigation menu.
2. Click the edit icon (  ) beside the **Favorites** heading.
3. Click the delete icon (  ) beside the favorite you want to delete.



## VIEW ACTIVITY - COMPANY USERS

Company users who have the Administration role can view activity for all users. Company users who do not have the Administration role can only view their own activity.

1. Click Administration > Self Administration > User Activity Report.
2. Complete the following fields:
  - Output To: Screen (HTML) or CSV.
  - Function: The actions taken by the user. Service entitlements determine the functions available for selection.
  - User ID (if available):
    - **All Users** - Include all users in the company.
    - **Enter User ID** - Type the ID of a specific user in the company.
    - **Specific User** - Select the user ID from the associated drop-down list.
  - Date:
    - **Specific Date** - Selected by default and defaults to the current date.
    - **Date Range** - Select or type from and to dates.
3. Click **Generate Report**



Date	User ID	User Name	IP Address	Device Type	Function
<a href="#">07/07/2020 04:13:50 PM (ET)</a>	JUSER	Julie User	192.168.1.1	Desktop	Delete message

Figure 12: User Activity Report Page Sample

# COMPANY ADMINISTRATION

## UNLOCK A COMPANY USER

Unlock a user's Digital One Business account.

1. Click Administration > Company Administration > Manage Users.
2. Click the **System Access** link beside the user whose account you want to unlock.
3. Clear the **User Locked** check box and then click **Save Changes**.
4. If applicable, contact your financial institution to have the company user's token PIN reset.

The screenshot displays the 'Edit User Information' page within the 'Company Administration' system. The page title is 'Company Administration' and the current view is 'System Access Details'. A navigation bar at the top includes links for 'Manage Users', 'Account Information', 'Account Management', 'Approval Settings', 'User Setup Report', and 'Invalid Login Re'. Below the navigation bar, there is a '< Back' button and a 'System Access Details' link. The main content area is titled 'Edit User Info' and contains the instruction 'Edit user information and click "Save Changes"'. A link 'Return to User Profile' is provided. The user is identified as 'User: TUSER (Tom User)'. The 'User Information' section includes input fields for 'Password (Optional)', 'Confirm Password (Optional)', 'First Name' (pre-filled with 'Tom'), and 'Last Name' (pre-filled with 'User'). There is also an 'Additional Information (Optional)' field with the value 'On leave until 10/10/2020'. At the bottom, there is an unchecked checkbox for 'User Locked (Optional)'. The page concludes with 'Save Changes' and 'Cancel' buttons.


Figure 13: User Profile - Edit User Information Page Sample

## CHANGE A COMPANY USER'S PASSWORD

1. Click Administration > Company Administration > Manage Users.
2. Click the **System access** link beside the user whose password you want to change.
3. Complete the following **User Information** fields:
  - Password: The user's password. See the [Company Password Requirements](#) section for details.
  - Confirm password: The password that was typed into the **Password** field.
4. Click **Save Changes**.

Figure 14: User Profile - Edit User Information Page Sample

## CHANGE A COMPANY USER'S TELEPHONE NUMBER

1. Click Administration > Company Administration > Manage Users.
2. Click the link in the **User ID** column for the user whose telephone number you want to change.
3. Click the edit icon (  ) beside the **Contact Information** heading.
4. Change the **User Telephone Number** fields as needed:
  - Label: **Home, Work, Work2, Mobile, Mobile2, and Other.** Each label can be used once.
    - If enabled for your company, domestic mobile telephone numbers can be used to receive alert notifications. Message and data rates may apply; see your carrier for details.
  - Country/Region: The numeric country code associated with the telephone number. Select from a list of country names. These are mapped to the appropriate one to three-digit country code.
  - Telephone Number: The telephone number separated by the one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.
  - Extension (optional): Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed.
    - Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed: Pound (#), Star (\*), Comma (short pause - approximately 2 seconds), Period (long pause - approximately 5 seconds).
    - Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.

- For example, .12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Example Bank. Please press 1 to...".

5. Click Save Changes.

6. If your company requires multiple approvals for Administration, click Submit.

Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled. The changes to the user profile become effective once the required number of approvals is received.

The screenshot displays the 'Company Administration' interface. At the top, there are navigation tabs: 'Manage Users', 'Account Information', 'Account Management', 'Approval Settings', 'User Setup Report', and 'Invalid Login Re >'. The main heading is 'Edit Contact Information', with a sub-instruction: 'Edit contact information and click "Save changes"'. Below this is a link 'Return to User Profile' and the text 'User: TUSER (Tom User)'. The 'User E-mail Address' section contains two input fields: 'Primary E-mail Address' (with the value 'tom.user@email.com') and 'Secondary E-mail Address (Optional)'. The 'User Telephone Number' section includes a descriptive paragraph and a table with columns for 'Label', 'Country/Region', 'Area/City Code & Number', and 'Extension'. Two rows are shown: 'Work' and 'Mobile', both with 'UNITED STATES' as the country and specific area codes. Below the table is a link to 'Add additional telephone number'. At the bottom are two buttons: 'Save Changes' and 'Do not save changes'.

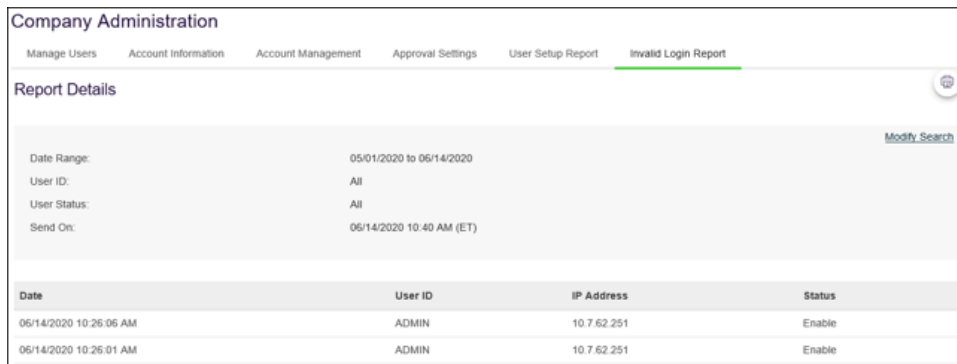
Label	Country/Region	Area/City Code & Number	Extension
Work	UNITED STATES	4141115555	Extension
Mobile	UNITED STATES	4141115544	Extension

Figure 15: User Profile - Edit Contact Information Page Sample

## VIEW UNSUCCESSFUL COMPANY USER LOGIN ATTEMPTS

Company administrators should consider reviewing invalid/unsuccessful login attempts regularly for suspicious activity.

1. Click Administration > Company Administration > Invalid Login Report.
2. Complete the following fields:
  - Output To: **Screen (HTML), CSV file, or PDF.**
  - Date: Specific Date or Date Range.
  - Filter: All Users or Specific User.
3. Click **Generate report.**



The screenshot displays the 'Invalid Login Report' page within the 'Company Administration' system. The page includes a navigation menu with options like 'Manage Users', 'Account Information', 'Account Management', 'Approval Settings', 'User Setup Report', and 'Invalid Login Report'. Below the navigation, there is a 'Report Details' section with the following information:

- Date Range: 05/01/2020 to 06/14/2020
- User ID: All
- User Status: All
- Send On: 06/14/2020 10:40 AM (ET)

A 'Modify Search' link is located to the right of the report details. Below this, a table lists the login attempts:

Date	User ID	IP Address	Status
06/14/2020 10:26:06 AM	ADMIN	10.7.62.251	Enable
06/14/2020 10:26:01 AM	ADMIN	10.7.62.251	Enable

Figure 16: Invalid Login Report Page Sample

# USER PROFILES

## ABOUT COMPANY USER PROFILES

A profile consists of a user's contact information, roles, entitled services and accounts, and limits. Profiles are created and managed by company administrators.

The company user creation process is divided into stages:

Stage	Description
<b>Profile &amp; Roles</b>	The user's demographic information, including e-mail and phone number. The <b>role or roles</b> user has in the company (Administration, Approval, and/or Setup).
	Notifies company users if a specific credit transaction with a specific amount posts, based on the previous day's transactions. An alert is sent for every transaction that matches the alert criteria.
<b>Services and Accounts</b>	The services and accounts the user can use and, if applicable, the user
<b>Limits</b>	The user-specific limits for ACH, Wire, and Bill Pay services (depending on which services are enabled for the user).
<b>Verification</b>	A page that gives Administrators an opportunity to review the profile information before saving or submitting it.

User profiles are automatically saved after each stage is completed. Administrators can save a user profile at any point in the creation process and complete the setup later. Saved user profiles appear in the Manage Saved Users section on the User Administration page and remain there until the profile is completed or deleted.

## ADD COMPANY USERS

1. Click Administration > Company Administration > Manage Users.

2. Click **Create New User**.

3. Complete the **User Information** fields:

- User ID: A user identification number. See the [Company User ID Requirements](#) section for details.
- Password: A temporary password the user only uses once at their first sign-on. See the [Company Password Requirements](#) section for details.
- Confirm Password: The password that was typed into the **Password** field.
- First Name: The user's first name (up to 80 alphanumeric characters).
- Last Name: The user's last name (up to 80 alphanumeric characters).
- Primary E-mail Address: The user's main email address (up to 100 alphanumeric characters).
- Secondary E-mail Address (optional): The user's back-up email address (up to 100 alphanumeric characters).
- Additional Information (optional): Descriptive text about the user (up to 30 alphanumeric characters).

4. Complete the **User Telephone Number** fields:

- Label: **Work, Work 1, Mobile, Mobile 1, Home,** and **Other.** Each label can be used once, for a maximum of six phone numbers. At least one telephone number is required.
- Country/Region: Used for the numeric country code associated with the telephone number. Select from a listing of country names, which are mapped to the appropriate one to three-digit country code.
- Area/City Code & Number: The telephone number. Up to 30 characters are allowed.
- Extension (optional): Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed.
  - Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed:
    - Pound (#)
    - Star (\*)
    - Comma (short pause - approximately 2 seconds)
    - Period (long pause - approximately 5 seconds)
  - Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.
  - For example, ..12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Example Company. Please press 1 to...".

5. Click **Continue.**

6.

7. **Optional:** Copy the roles, services, and account entitlements of an existing user to the new user:

- a. Click **Copy User.**
- b. Click the **Select User** link.
- c. Click the radio button beside the user you want to copy and then click **Copy User.**

8. **Optional:** Select one or more **User Roles:**

- Allow this user to setup templates
- Allow this user to approve transactions
- Grant this user administration privileges




9. Click **Continue.**

10. Optional: Enable Services & Accounts:

Click the add icon (⊕) beside each service to entitle and if applicable, select the accounts to entitle and/or enter the user's ID for any external application.

11. Click **Continue**.

12. If applicable, change the ACH, wire, and/or bill payment limits:

- a. If applicable, click the edit icon (  ) beside the **ACH** limits to change them:
  - User Daily Limit: The maximum allowable cumulative amount of all successful transactions in a given day for a group of ACH services.
  - User Daily Service Limit: The maximum allowable cumulative amount of all successful transactions in a given day for a particular ACH service.
  - User Daily Account Limit: The maximum allowable cumulative amount of all successful ACH transactions on a per account basis in a given day.
- b. If applicable, click the edit icon (  ) beside the **Wire** limits to change them:
  - User Daily limit: The maximum allowable cumulative amount of all successful transactions in a given day for a group of wire services.
  - User Daily Service Limit: The maximum allowable cumulative amount of all successful transactions in a given day for a particular wire service.
  - User Daily Account Limit: The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day.
  - User Individual Transaction Limit: The maximum allowable amount for each transaction for a particular account.
- c. If applicable, click the edit icon (  ) beside the **Bill Payment** limits to change them:
  - User Transaction Limit: The maximum allowable amount a company user can enter for a bill payment transaction.
  - User Transaction Approval Limit: The maximum allowable amount a company user can approve for a bill payment transaction entered by another user.

**Note:** Users given the Administration role automatically inherit the company's transaction limits. In this instance the limits cannot be changed.

13. If the services enabled do not have limits, click **Continue**.

14. Verify the user's profile as needed and then click **Create User**.

For companies that do not require multiple approvals for Administration, clicking **Submit** creates and activates the user. For companies that require multiple approvals for Administration, clicking **Create User** submits the user profile for approval by other Administrators in the company.



**Company Administration**

Manage Users | Account Information | Account Management | Approval Settings | User Setup Report | Invalid Login Report

**New User**

**Profile**

Name: djkj djkj  
 User ID: jdhjdhkj  
 Primary E-mail Address: abc@abc.com  
 Telephone Number: Work: +1 (734) 272-4948

**Roles**

Enabled Roles: Administration  
 Setup  
 Approval

**Services & Accounts**

Enabled Services: 1 of 22 available

**Limits**

Limits Completed: Wire

Figure 17: New User - Verification Page Sample

## DELETE COMPANY USERS

Company user profiles cannot be recovered once deleted. If your company requires multiple approvals for user administration, a user profile that is pending changes cannot be deleted until all of the required approvals have been received for the changes or the change request is canceled.

1. Click Administration > Company Administration > Manage Users.
2. Click the link in the **User ID** column for the user you want to delete.
3. Click the delete icon ( ) beside the **User Information** heading.
4. Review the information as needed and then click **Delete User**.

## ABOUT SAVED COMPANY USER PROFILES

Saved users are new user profiles that have been saved in an incomplete state. New user profiles are automatically saved at each stage in the user creation process. Saved user profiles appear under the **Manage Saved Users** section on the **User Administration** page until the setup is complete or they are deleted. Saved profiles cannot be used to sign on to the system until the setup is complete. Saved profiles cannot be copied.

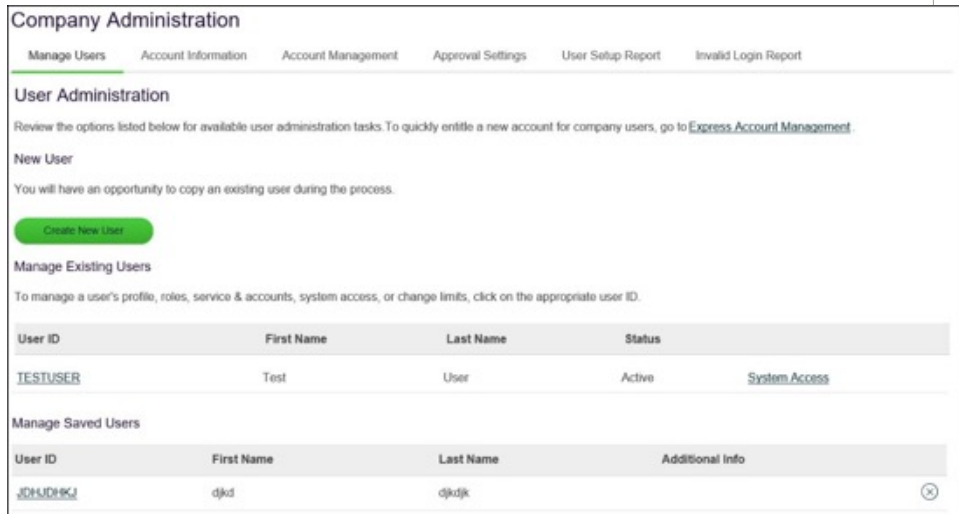



Figure 18: User Administration Page Sample

## COMPLETE SAVED COMPANY USER PROFILES

1. Click **Administration > Manage users**.
2. In the **Manage Saved Users** section, click the link in the **User ID** column for the company user you want to complete.
3. Follow the steps in the [Adding Company Users](#) or [Copying Company Users](#) section of this document.

## DELETE SAVED COMPANY USER PROFILES

1. Click **Administration > Manage users**.
2. In the **Manage Saved Users** section, click the delete icon (  ) beside the company user you want to delete.
3. Verify the information as needed and then click **Delete User**.

## APPROVE COMPANY USER CHANGES

1. Click **Approvals > Users**.
  2. Select one or more company user changes to approve and then click **Approve**.
- The changes to the user profile become effective once the required number of approvals is received.

Business eBanking default Approvals

Approvals

Transfers Transactions Templates Scheduled Requests Exceptions Files **Users**

Approvals - Users

Unapproved User Profiles

<input type="checkbox"/>	User ID	First Name	Last Name	Approval Status	Approval Action Pending
<input type="checkbox"/>	<a href="#">ADDUSER</a>	add	user	1 of 1 Received	Add User
<input type="checkbox"/>	<a href="#">ADMIN</a>	Ankit	Sharma	1 of 1 Received	Edit User
<input type="checkbox"/>	<a href="#">ANKIT45</a>	ankit34	sharma445	1 of 1 Received	Add User
<input type="checkbox"/>	<a href="#">ARUN56</a>	ankit56	sharma	1 of 1 Received	Add User
<input type="checkbox"/>	<a href="#">NEWUSER</a>	new	user	1 of 1 Received	Add User

Approve Contact Us

Figure 19: Approvals - Users Page Sample

## CANCEL COMPANY USER CHANGES

1. Click **Approvals** > **Users**.
2. Click the link in the **User ID** column for the user whose changes you want to cancel.
3. Click the **Cancel user profile request** link.
4. Verify the user information as needed and then click **Cancel Request**.

## VIEW PROFILE DETAILS FOR COMPANY USERS

1. Click **Administration** > **User Setup Report**.
2. Select an **Output To** option: **Screen (HTML)**, **CSV file**, or **PDF**.
3. Select a **User ID** option: **All Users** or **Specific User**.
4. Select a **Report By Role** option: **All**, **User**, **Setup**, **Administration**, or **Approval**.
5. Click **Generate Report**.
6. If applicable, click the **Download** link beside the report on the **Search User Setup Reports** page.

**Company Administration**

Manage Users   Account Information   Account Management   Approval Settings   **User Setup Report**   Invalid Login Report

**Report Details** Modify Search

User ID: TEST33  
 Roles: All  
 Report Created: 06/15/2020 03:27 AM (ET)

[Expand All](#)

**ldh kldkd (TEST33)**

User ID: TEST33  
 First Name: ldh  
 Last Name: kldkd  
 Primary E-mail Address: abc@abc.com  
 Roles: Administrator, Setup, Approval

**Assigned Services**

Listed below are the assigned services that do not require entitlements.  
 No applications entitled for this service.

**Assigned Services and Account Entitlements**

Listed below are the assigned services with account entitlements for this user.

CCD Collection

TRC	Account	Description	Entitled Account	Allow Transmit
793000003	*3123	testing acct	✓	✓

Figure 20: User Setup Report Page Sample

## TRANSACTION LIMITS

### ABOUT TRANSACTION LIMITS

Limits help reduce the risk of fraud by allowing companies to restrict the amount of money their users can collect, pay, or wire.

Company limits are set by the financial institution and apply to all users in a particular company. User limits only apply to a particular user in a company and override the company-defined limits when they are more restrictive. A company user's limits cannot exceed the company limits. If a company limit is changed so it is more restrictive than a user's limit, the user limit is automatically set to the company limit.

### LIMIT TYPES

Limit Name	Description	Service
<b>Daily cumulative</b>	The maximum allowable cumulative amount of all successful transactions in a given day for a group of services.	ACH, Wire
<b>Daily by service</b>	The maximum allowable cumulative amount of all successful transactions in a given day for a particular service.	ACH, Wire

Limit Name	Description	Service
<b>Daily by account</b>	The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day. Each account can have two cumulative limits: one for all ACH transactions and one for all Wire transactions.	ACH, Wire
<b>Daily by account - by transaction</b>	The maximum allowable amount for each transaction for a particular account.	Bill Payment, Wire
<b>Maximum transaction approval</b>	The maximum allowable amount for a bill payment transaction to be approved by a user.	Bill Payment

### ACH LIMIT HIERARCHY

Limits can be defined by service, account, and transaction. ACH limit checking proceeds in the following order:

1. User Daily Limit
2. User ACH Service Limit
3. User's Company Daily Limit
4. User's Company ACH Service Limit
5. User Daily Account Limit
6. Company Daily Account Limit
7. Company Transaction Detail Limit

### WIRE LIMIT HIERARCHY

Limits can be defined by service, account, and transaction. Wire limit checking proceeds in the following order:

1. User Daily Limit
2. Company Daily Limit
3. User Daily Account Limit
4. Company Daily Account Limit
5. User Transaction Limit
6. Company Transaction Limit




### BILL PAYMENT HIERARCHY

Bill Payment limit checking proceeds in the following order:

1. User Transaction Limit
2. User's Company Transaction Limit

### CHANGE TRANSACTION LIMITS

1. Click Administration > Company Administration > Manage Users.
2. Click the link in the User ID column for the user you want to change.
3. If applicable, change the ACH, wire, and/or bill payment limits:

- a. If applicable, click the edit icon (  ) beside the **ACH** limits to change them:
- User Daily Limit: The maximum allowable cumulative amount of all successful transactions in a given day for a group of ACH services.
  - User Daily Service Limit: The maximum allowable cumulative amount of all successful transactions in a given day for a particular ACH service.
  - User Daily Account Limit: The maximum allowable cumulative amount of all successful ACH transactions on a per account basis in a given day.
- b. If applicable, click the edit icon (  ) beside the **Wire** limits to change them:
- User Daily limit: The maximum allowable cumulative amount of all successful transactions in a given day for a group of wire services.
  - User Daily Service Limit: The maximum allowable cumulative amount of all successful transactions in a given day for a particular wire service.
  - User Daily Account Limit: The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day.
  - User Individual Transaction Limit: The maximum allowable amount for each transaction for a particular account.
- c. If applicable, click the edit icon (  ) beside the **Bill Payment** limits to change them:
- User Transaction Limit: The maximum allowable amount a company user can enter for a bill payment transaction.
  - User Transaction Approval Limit: The maximum allowable amount a company user can approve for a bill payment transaction entered by another user.
- Note:** Users given the Administration role automatically inherit the company's transaction limits. In this instance the limits cannot be changed.
4. If multiple approvals are required for administration changes, do one of the following:
- If you are done making changes to the limits, click **Submit**.
  - If you have more changes to make to the limits, click **Continue**.

# ROLES AND SERVICE AND ACCOUNT ENTITLEMENTS

## ABOUT COMPANY USER ROLES

Roles allow companies to divide responsibilities among their users and reduce the risk of fraud. There are three roles that can be assigned to a company user:

1. Setup
2. Approval
3. Administration

A company user can have one or more roles assigned or none.

Limit Name	Description
No role	A user without an assigned role can: <ul style="list-style-type: none"><li>• Enter transactions for services and accounts to which they are entitled</li><li>• Enter issues, view reconciliation statements, and view decisions made on exceptions for services and accounts to which they are entitled.</li></ul>
Setup	A user with the Setup role can create and maintain templates for transfer and payment services and accounts to which they are entitled. This role is not applicable to account reconciliation or positive pay services. App
Approval	A user with the Approval role can: <ul style="list-style-type: none"><li>• Approve and transmit transactions for transfer and payment services and accounts to which they are entitled.</li><li>• Approve issues, issue files, decisions made on exceptions, and decision files for services and accounts to which they are entitled.</li></ul>
Administration	A user with the Administration role is often referred to as an administrator. An administrator can create and maintain company user profiles. This includes assigning company users with their login credentials, roles, service and account entitlements, and transaction limits. Administrators can also rename accounts, reset passwords, and modify the number of approvals required for requests. When a company is set up on Digital One Business a user in the company is designated as the primary user and assigned the Administration role. The primary user is entitled to all services and to all accounts associated with those services based on the company's profile. A company can have multiple administrators.

## BILL PAY ROLES

The Digital One Business role assigned to a company user determines their Bill Pay role.

Digital One Business Role	Bill Pay Role	Bill Pay Privilege	Available Task
<b>Administration</b>	Administrator	Make Payments	Enter current day or future-dated transactions up to the company limit, regardless of any other limits set for the user
		Approve Payments	Approve any transaction up to the company limit, regardless of any other limits set for the user. Transactions can be approved in advance of their effective date.
		Add / Change Payees	Maintain details of payees.
		Make expedited payments	Make an expedited payment.
		Add / Change automatic rules	Set up recurring payments.
		View Payment Reports	View payment reports. View audit reports.
<b>Setup</b>	User	Add / Change Payees	Maintain payee details.
<b>Approval</b>	User	Approve Payments	Approve transactions up to their approval limit. Transactions can be approved in advance of their effective date.
<b>User (No role)</b>	User	Make Payments	Enter current-day or future-dated transactions up to their entry limit
		View Payment Reports	View payment reports.

**Note:** Payments created by company users who do not have the Approval or Administration role require approval by someone else in their company; none of the payments are auto-approved. Additionally, a company user who has the Administration role in Digital One Business is automatically given access to all accounts set up in the Bill Pay system regardless of their Bill Pay account entitlements in Digital One Business.



## CHANGE A COMPANY USER'S ROLES

1. Click Administration > Company Administration > Manage Users.
2. Click the link in the User ID column for the user whose roles you want to change.
3. Click the edit icon ( ) beside the Roles heading.
4. Add or remove the User Role options as needed:
  - Allow this user to setup templates
  - Allow this user to approve transactions
  - Grant this user administration privileges
5. Click Save changes.

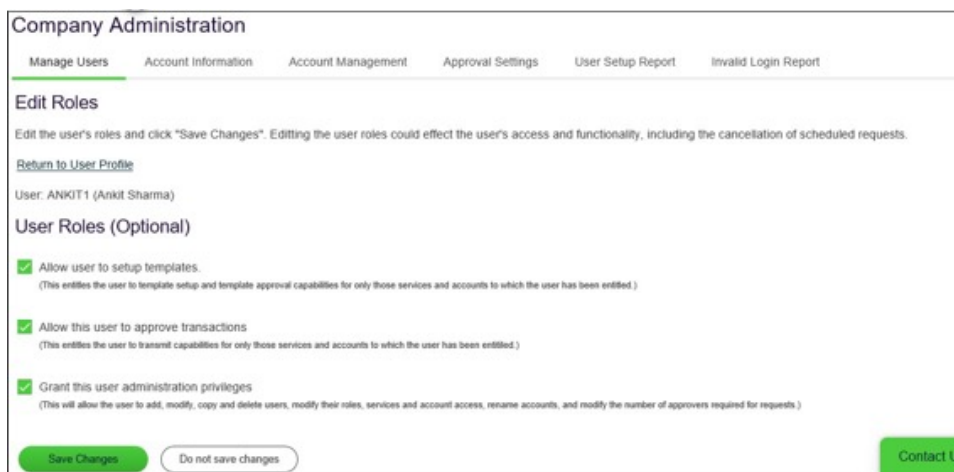


Figure 21: User Profile - Edit Roles Page Sample

## ABOUT ENTITLEMENTS - COMPANY USERS

Entitlements provide companies with another control to divide responsibilities among their users and reduce the risk of fraud. For instance, one company user could be tasked with entering transactions while another is responsible for approving/transmitting them.

There are two types of entitlements:

1. Service
2. Account

As the names suggest, service entitlements grant access to services and account entitlements grant access to accounts. For many services these entitlements work together to give company users full access to a service and its features. For services that have associated account entitlements, if a company user is only entitled to the service but not the accounts, the menu navigation for the service is visible but access to the pages is limited and the service is unusable.

A company's administrator is responsible for assigning entitlements to its users.

## SERVICE ENTITLEMENTS

Service entitlement names typically match or reflect the service name to which it provides access. For example, Internal Transfer is the service entitlement name for the Internal Transfer service. Access to some services, such as Deposit Account Reporting and Positive Pay, are controlled through multiple service entitlements.

Service entitlement names typically match or reflect the service name to which it provides access. For example, Stop Payment is the service entitlement name for the Stop Payment service.

## ACCOUNT ENTITLEMENTS

Account entitlement names indicate what they allow a company user to do. The service entitlement determines the account entitlements a company user sees.

Account Entitlement	Function
<b>Entitled Account</b>	Allows a company user to: <ul style="list-style-type: none"> <li>• View an account and its activity and create transactions from the selected account. For the Account Management service, this allows a company user to initiate a request to modify and/or close an account.</li> <li>• View outstanding issues, stale issues, exception decisions, and status on issues for the selected account.</li> </ul>
<b>Entitle Product</b>	Allows a company user to initiate a request to open an account.
<b>Approve</b>	Allows the end user to approve a request to open, modify, and/or close an account.
<b>Allow Decision/Approve</b>	Allows a company user to approve and make decisions on exceptions for the selected account. This entitlement is applicable to account reconciliation and positive pay services.
<b>Allow Entry</b>	Allows a company user to enter and update issues for the selected account. This entitlement is applicable to account reconciliation and positive pay services.
<b>Allow Approve</b>	Allows a company user with the Approval role to approve manually entered issues for the selected account. This entitlement is applicable to account reconciliation and positive pay services.
<b>Allow Transmit</b>	Allows a company user with the Approval role to approve transactions for an account to which they are entitled.
<b>Receive</b>	Specific to the File Download service. While not technically an account entitlement, this entitlement allows company users to download specific reports.
<b>Entitled To Account</b>	Specific to the Internal Transfer and Multiple Account Transfer services. Allows a company user to view an account, completed transfers, and create transactions to transfer money to it.
<b>Entitled To Account</b>	Specific to the Internal Transfer and Multiple Account Transfer services. Allows a company user to view an account, completed transfers, and create transactions to transfer money from it.

**Note:** No account entitlement is needed to import or approve check issue files.



## DEPENDENT SERVICES

Dependent services are services that must be enabled together. For example, when enabling the Deposit Reporting service for a company user the Information Reporting service must also be enabled. For example, when enabling the Positive Pay Exception Maintenance service for a company user the Positive Pay service must also be enabled.




If Enabled	Also Enable
<b>Incoming Wire Report</b>	Account Reports or Deposit Reporting or Deposit Account Reporting
<b>Loan Advance</b>	Loan
<b>Loan Payment</b>	Loan
<b>Account Reports</b>	Information Reporting
<b>Deposit Account Reporting</b>	Information Reporting
<b>Deposit Reporting</b>	Information Reporting
<b>Imaging Returns</b>	Information Reporting
<b>Positive Pay Issue Maintenance</b>	Positive Pay
<b>Positive Pay Exception Maintenance</b>	Positive Pay
<b>Payee Positive Pay</b>	Positive Pay
<b>Positive Pay Exception Correction</b>	Positive Pay and Positive Pay Exception Maintenance

**Note:** The service in the right column must be enabled for the service in the left column to have any effect on the user's entitlements.

## ADD SERVICE AND ACCOUNT ENTITLEMENTS

1. Click Administration > Company Administration > Manage Users.
2. Click the link in the **User ID** column for the user you want to change.
3. Click the edit icon (  ) beside the **Edit Services & Accounts** heading.
4. Click the add icon (  ) beside each service to enable and, if applicable, select the accounts to entitle and/or enter the user's ID for any external application.
5. Click **Save Changes**.
6. If your company requires multiple approvals for user administration, click **Submit**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled. The changes to the user profile become effective once the required number of approvals is received.

## REMOVE SERVICE AND/OR ACCOUNT ENTITLEMENTS

1. Click Administration > Company Administration > Manage users.
2. Click the link in the **User ID** column for the user you want to change.
3. Click the edit icon (  ) beside the **Edit Services & Accounts** heading.
4. Do one or more of the following:
  - a. To remove a service and its entitled accounts, click the delete icon (  ) beside it.
  - b. To remove account entitlements for a service, click the edit icon (  ) beside the service and then select the accounts to remove.
5. Click **Save Changes**.

## ENTITLE NEW ACCOUNTS TO SERVICES

1. Click Administration > Company Administration > Account Management.
2. Click the **User** drop-down and select a user. All user profiles in the company except for saved user profiles are included. Users are shown in alphabetical order in this format: **first name last name - user ID**.
3. Click the **Search** drop-down and choose an account. Contains all accounts in the company. Accounts are shown in alphabetical order in this format: **account description - account type - masked account number**. If more than 10 accounts are available, then a **Search** link appears beside the **Account** drop-down so that a specific account can be more easily located.
4. Click **Go**.
5. Assign service and account entitlements as appropriate:
  - Service: Service entitlement names typically match or reflect the service to which it provides access. Some services may have sub-entitlements that determine access to specific tasks or features.
  - Entitle Account: For account reconciliation and positive pay services, this account entitlement allows a company user to view outstanding issues, stale issues, exception decisions, status on issues, and enter and update issues for the selected account (depending on the services entitled).
    - For other services, this account entitlement allows a company user to view an account and its activity, and create transactions/requests from/for the selected account.
    - **Note:** For the Internal Transfer and Multiple Account Transfer services, **From** and **To** check boxes allow you to choose whether a company user can transfer money from and/or to a specific account.

- Allow Transmit: For account reconciliation and positive pay services, this account entitlement allows a company user to approve and make decisions on exceptions for the selected account and allows those with the Approval role to approve manually entered issues for the selected account (depending on the services entitled).
  - For other services, this account entitlement allows a company user with the Approval role to approve transactions for the selected account.
- **Note:** The **Allow Transmit** column only appears when the transmit function is applicable to the service and the selected company user has the Approval role.
- Approve: Allows a company user to submit a request to close or modify an account.

**Note:** The **Entitle Account**, **Allow Transmit**, and/or **Approve** account entitlements may not be applicable for some services.

## 6. Click **Save Changes**.

**Company Administration**

Manage Users Account Information **Account Management** Approval Settings User Setup Report Invalid Login Re >

**Express Account Management**

Select the user and account to manage and click "Go". The available services for the account will be displayed below.

Select the services that the selected account will be assigned to, and click "Save Changes". Saved changes will override current entitlements for the selected account and services. To review these changes go to [User Administration](#).

User  
New User - NEWUSER

Search  
ACCESS CHECKING - Checking - \*9992

Go

**Services for New User (NEWUSER) - Checking - \*9992**

Service Name	Entitle Account	Allow Transmit
<input checked="" type="checkbox"/> CCD Collection	<input checked="" type="checkbox"/> From	<input checked="" type="checkbox"/>
<input type="checkbox"/> CCD Payment	<input type="checkbox"/> From	<input type="checkbox"/>
<input type="checkbox"/> e USD Intl	<input type="checkbox"/> From	<input type="checkbox"/>
<input type="checkbox"/> Wire USD Intl Template Based	<input type="checkbox"/> From	<input type="checkbox"/>

Save Changes Do not save changes

Figure 22: Express Account Management Page Sample

## CHANGE AN ACCOUNT DESCRIPTION

Account descriptions (nicknames) help company users to more easily identify specific accounts when they are used in transactions. Account numbers should not be used for account nicknames.

1. Click Administration > Company Administration > Account Information.
2. Click the link in the **Description** column for the account you want to change.
3. Type a name or description (up to 80 alphanumeric characters) into the **Description** field.
4. Click **Save Changes**.

**Company Administration**

Manage Users   **Account Information**   Account Management   Approval Settings   User Setup Report

### Change Account Description

Please make the required changes and click "Save Changes". To return to the list of accounts go to [Account Administration](#).

**Account Information**

TRC:	123456
Account Number:	0000001679
Account Type:	CreditCard
Description:	<input type="text" value="credit card account"/>

Figure 23: Change Account Description Page Sample

## APPROVALS

### ABOUT APPROVALS

Multiple approvals help companies reduce the risk of fraud by ensuring a change or transaction is approved by more than one company user before it is processed.

- Administration: Multiple approvals can be required for company user profile additions, changes, and deletions.
- Transactions: Multiple approvals can be required to send a transaction and can be based on transaction amount. The number of approvals required can vary based upon the dollar amount of a request. Companies with multiple users can require transactions to be approved by users other than the ones who entered them, provided the setting is available for the service. The number of approvals required for a service should not be greater than the number of users authorized to approve/transmit the transactions. Multiple approvals can be set uniquely by service.
- Templates: Multiple approvals can be required for ACH and Wire template additions, changes, and deletions. Multiple approvals can be set uniquely by service.
- Issues and Decisions: Multiple approvals can be required for exception decisions, imported decision files, issues, and imported issue files. The number of approvals required should not be greater than the number of users authorized to approve the issues/decisions.

## REQUIRE MULTIPLE APPROVALS FOR TRANSACTIONS

1. Click Administration > Company Administration > Approval Settings.
2. In the **Approvals Required for Transactions** section, define the approval settings for the service:
  - Request Amount: Type the amount of the transaction.
  - Approvals If Less or Equal: Type the number of approvals required when the transaction amount is less than or equal to the Request Amount.
  - Approvals If Greater: Type the number of approvals required when the transaction amount exceeds the **Request Amount**.
3. **Optional:** If applicable, require transactions to be approved by users other than the users who entered them.
  - a. Review your company's scheduled transactions and determine if any have been approved by the entry user (e.g., user who created the schedule). If a scheduled transaction has been approved by the entry user, have that user delete and recreate the schedule.
    - CAUTION: If this step is not performed, then the scheduled transactions with an approval applied by the entry user will fail and be placed in the approval queue where the additional approval(s) can be applied.
  - b. Click the **Require Separate Entry From Approval** option. Services that have a checkmark (  ) are required by the financial institution to have this control and cannot be changed.
4. Click **Save Changes**.

**Company Administration**

Manage Users Account Information Account Management **Approval Settings** User Setup Report Invalid Login Report

### Manage Approval Settings

Enter the required approvals for the selected services and click "Save Changes".

#### Approvals Required for Transactions

For transactions, enter an amount and indicate the required approvals if the request amount is less than or equal to or greater than the amount.

To require transactions to be approved by a user other than the one who enters them, select **Require Separate Entry From Approval**. This should only be selected if the company has atleast two users.

Service Name ↑	Request Amount	Approvals If Less or Equal	Approvals If Greater	Require Separate Entry From Approval
CCD Collection	\$500.00 USD	1	1	<input type="checkbox"/>

#### Approvals Required for Setup

Service Name ↑	Approvals Required
Administration	1

#### Approvals Required for Issues/Decisions

Enter the number of approvals required for check issue entry and import, and decision import. Approvals for Positive Pay Exception Maintenance and Reverse Positive Pay must be equal.

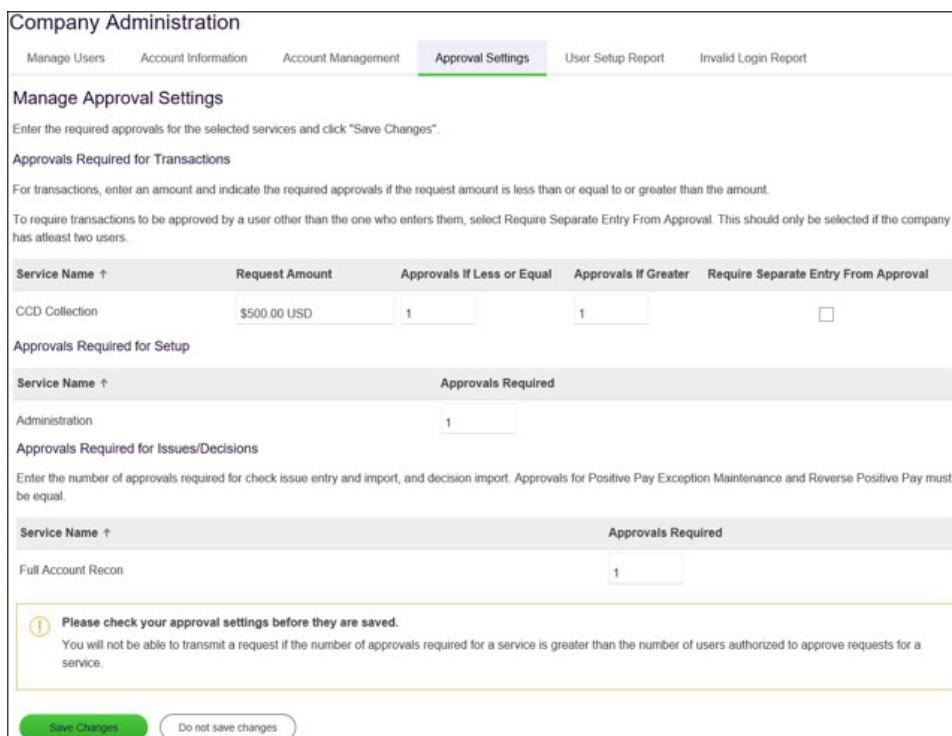
Service Name ↑	Approvals Required
Full Account Recon	1

**ⓘ Please check your approval settings before they are saved.**  
You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for a service.

Figure 24: Approvals Administration Page Sample

## REQUIRE MULTIPLE APPROVALS FOR COMPANY USER ADMINISTRATION

1. Click Administration > Company Administration > Approval Settings.
2. Go to the **Approvals Required for Setup** section and then type the number of approvals required for user additions, changes, and deletions into the **Approvals Required** field beside **Administration**. Up to nine approvals can be required.
3. Click **Save Changes**.



Service Name ↑	Request Amount	Approvals If Less or Equal	Approvals If Greater	Require Separate Entry From Approval
CCD Collection	\$500.00 USD	1	1	<input type="checkbox"/>

Service Name ↑	Approvals Required
Administration	1

Service Name ↑	Approvals Required
Full Account Recon	1

**Please check your approval settings before they are saved.**  
You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for a service.

Figure 25: Manage Approval Settings Page Sample

## REQUIRE MULTIPLE APPROVALS FOR TEMPLATES

1. Click Administration > Company Administration > Approval Settings.
2. Go to the **Approvals Required for Setup** section and then type the number of approvals required for each service for template additions, changes, and deletions into the **Approvals Required** field. Up to nine approvals can be required.
3. Click **Save Changes**.

## REQUIRE MULTIPLE APPROVALS FOR TEMPLATES

1. Click Administration > Company Administration > Approval Settings.
2. Go to the **Approvals Required For Issues/Decisions** section and then type the number of approvals required for each service into the **Approvals Required** field. Up to nine approvals can be required.
3. Click **Save Changes**.