Treasury Management Administrator

User Guide

BankTennessee

www.banktennessee.com

Advanced Business Administrator

Advanced Business Administration is a tool used by Company Administrators to manage their sub-users' access, permissions, and authorities. Company Administrators are set up by the bank granting them the authority to create, manage, and delete sub users without contacting the bank.

Advance Business Administrators are considered authorized signers for the company. To obtain access to your company's accounts online, please contact the bank and a representative of the bank will assist you in getting set up as an administrator for your company.

Contents

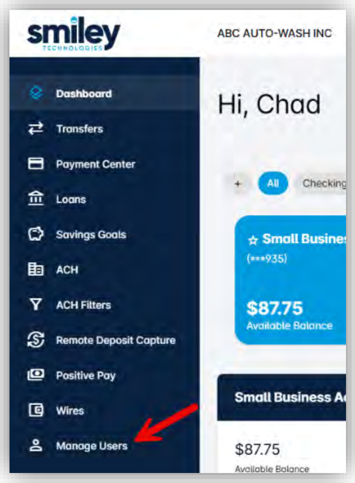
Manage Users:

Company Administrators can:

- Create New Users
- Grant Authorities to Services
- Grant Permissions to Accounts
- Maintain Existing Users
- Remove Users

Create New User

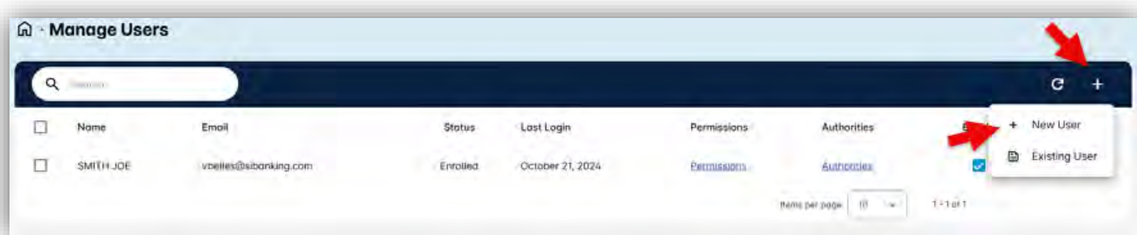
From your digital banking dashboard, select **Manage Users**.



From **Manage Users**, select the **plus (+)** sign to create a new user.

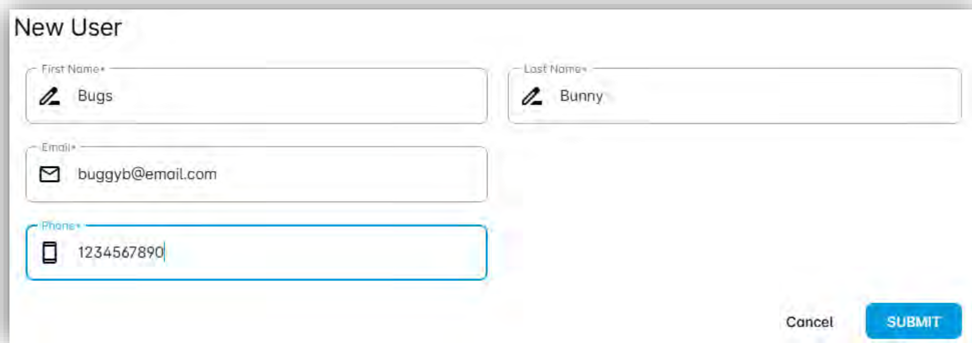
From here, create a new user or add an existing user that you already manage from another company.

Select **New User.**



Complete the **New User** fields then hit **Submit**.

The contact information entered here will be used for **Multi Factor Authentication**.



A new user profile has been partially created.

Grant Authorities

After submitting a new user, the **Authorities** screen will appear. By default, the company's authorized authorities will be applied to the new user. These defaults can be kept or adjusted according to company policies. Once the appropriate authorities are set, click **Submit.**

Authority Options:

- **Dual – Authority Transfers** - Please contact the bank if you are interested in dual control for transfers.
  - **Create/Edit Transfers**: User can initiate a new transfer request.
  - **Edit Others' Transfers**: User can alter transfer requests initiated by others.
  - **Delete Submitted Transfers**: User can cancel a transfer request initiated by others.
  - **Approve Transfers:** (dropdown)
    - **Cannot Approve**: Prevents user from approving transfer requests.
    - **One Approver**: User can approve any transfer request, even their own, resulting in sole control for the user.
    - **Two Approvers**: User can approve transfer requests initiated by others.
- **ACH Authorities** - Please contact the bank if you are interested in ACH Services.
  - **Require Security PIN**: Requires additional MFA to submit approved ACH Batch.
  - **Auto Submit Batches**: Allows recurring batches to auto-submit. The customer can decide, per batch, whether to have the batch go to a submitted status automatically when the recurring batch generates.
  - **International ACH**: User can initiate an international ACH batch.
  - **Send Notifications on Batch Submit**: Sends email notice to the user when ACH batch has been completed.
  - **View Batches**: User can view all ACH activity.
  - **Create/Edit Batches**: User can initiate an ACH batch or edit an ACH batch that was previously initiated.
  - **Edit Other Users' Batches**: User can edit any initiated batch.
  - **Approve ACH Batches** (dropdown)
    - **Cannot Approve**: Prevents user from approving ACH batches.
    - **One Approver**: User can approve any ACH batch, even their own, resulting in sole control for the user.
    - **Two Approvers**: User can approve ACH batches initiated by others.
- **ACH Credits** (sending money to others)
  - **PPD Credits**: User can initiate ACH batches with SEC Code of PPD.
  - **CCD Credits**: I User can initiate ACH batches with SEC Code of CCD.
  - **CTX Credits**: User can initiate ACH batches with SEC Code of CTX.
  - **EFTPS Credits**: User can initiate ACH batches with SEC Code of EFTPS.
    We do not currently support EFTPS Credits.
  - **Batch Limit:** Maximum per-batch dollar limit user can approve.
  - **Daily Limit**: Maximum per-day limit user can approve.

NOTE: These transaction limits DO NOT apply to the initiation of a transaction. All **Create** sub-users can initiate without limit. These are approval limits will be required to submit an ACH batch for processing.

- **ACH Debits** (pulling money from others)
  - **PPD Debits**: User can initiate ACH batches debited with SEC Code of PPD.
  - **CCD Debits**: User can initiate ACH batches debited with SEC Code of CCD.
  - **CTX Debits**: User can initiate ACH batches debited with SEC Code of CTX.
  - **Batch Limit**: Maximum per-batch approval limit.
  - **Daily Limit**: Maximum per-day approval limit.
    NOTE: These transaction limits DO NOT apply to the initiation of a transaction. All **Create** sub-users can initiate without limit. These are approval limits will be required to submit an ACH batch for processing.
- **Wire Authorities**
  - **Create Wires**: User can initiate a new wire request.
  - **Approve Wires**: User can approve a new wire request.
  - **International Wires**: User can initiate international wires.
  - **Approval Limit**: Maximum per-wire dollar limit user can approve.
  - **Daily Release Limit**: Maximum per-day dollar limit the user can release.
    NOTE: The purpose of the separation between **Approval** and **Release** limits is to allow a group of sub-users to establish and approve several wires under dual control, while allowing a separate review and release by a third sub-user who may be identified as an executive leader, for example.
- **Miscellaneous Authorities** - Please contact the bank if you are interested in these services.
  - **Positive Pay Approver**: User can decision exception items processed through the Positive Pay service.
  - **Positive Pay Uploader**: User can input and upload whitelist items to the Positive Pay service.
  - **ACH Filter Manager**: User can input and adjust the current whitelist of SEC and ACH IDs in the ACH Filter service.
  - **ACH Filter Approver**: User can decision exception items processed through the ACH Filter service.
  - **Remote Deposit Capture**: User can make remote deposits using the bank's RDC service.
  - **Require Secure PIN** – Requires sub-user to use MFA when logging into online banking (text or email options available)

Authorities have now been granted for this new user.

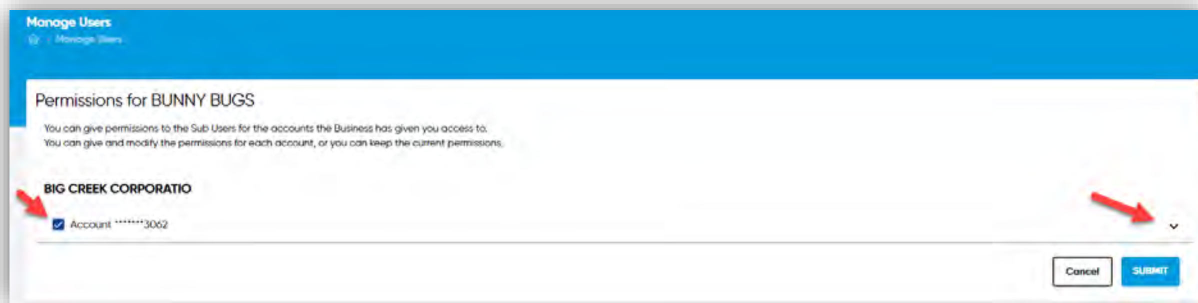
NOTE: You may only grant authorities to your users established by the company. If more authority is needed above what you have currently been approved for, please contact the bank.

Grant Permissions

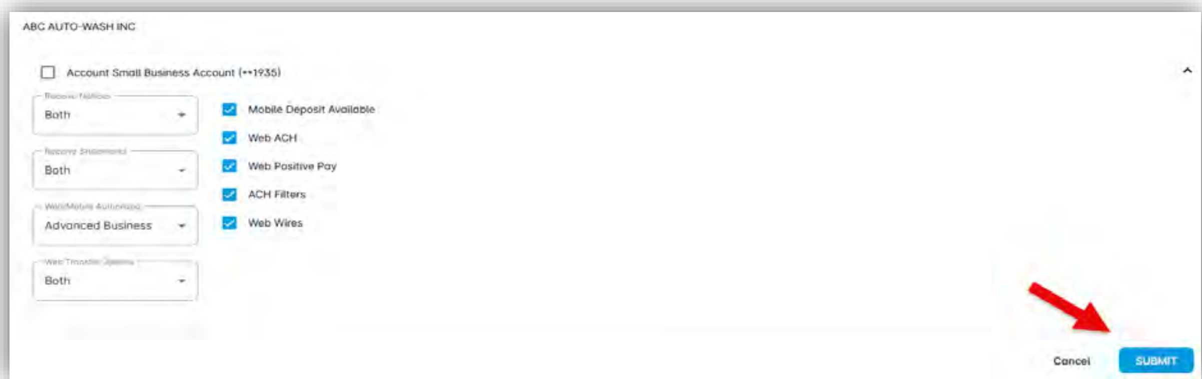
Once authorities are granted a **Permissions** screen will display. This will list the accounts that you currently administer for your company. Grant access for your new user to the accounts that they need permission for.

Select the **Account(s)** that you would like to give permissions to for this user.

From the dropdown, grant further permissions related to this account.



Once all permissions have been granted, select **Submit**.



Permissions Options

- **Receive Notices:** This drop-down option determines the delivery method of Notices to the user.
    - **None**: No notices sent.
    - **Paper**: Notices printed and mailed to user's address on file and available to view in online banking.
    - **E-Notices**: Email notices sent to the user and available to view in online banking.
    - **Both**: Notices mailed, emailed and available in online banking.
- **Receive Statements:** This drop-down option determines the delivery method of Statements to the user.
    - **None:** No statements sent. Statements available to view in online banking.
    - **Paper**: Statements printed and mailed to the user's address on file and available to view in online banking.
    - **E-Statements**: Reminder email sent to the user and available to view in online banking.
    - **Both**: Statements mailed, emailed, and available in online banking.
- **Web/Mobile Authorized**: This drop-down establishes the overall authority of the user.
    - **None:** Unused, prevents access.
    - **Inquiry and Transfer**: User can view accounts and make internal transfers between assigned accounts only.
    - **Inquiry**: User can view accounts and transaction history only.
    - **Advanced Business:** Required for all users who will have access to any treasury service (ACH, Wires, Positive Pay, ACH Filter, RDC).
- **Web Transfer Options** This drop-down establishes web transfer options
    - **Debit:** User can initiate debit transfers ONLY.
    - **Credit:** User can initiate credit transfers ONLY.
    - **Both:** User can initiate transfers both debit and credit transfers.
- **Mobile Deposit Available**: User can make mobile deposits to this account.
- **Web ACH**: User can access the ACH service on this account.
- **Web Positive Pay**: User can access the Positive Pay service on this account.
- **ACH Filters:** User can access the ACH Filter service on this account.
- **Web Wires**: User can access the Wires service on this account.

Permissions have now been granted to this user.

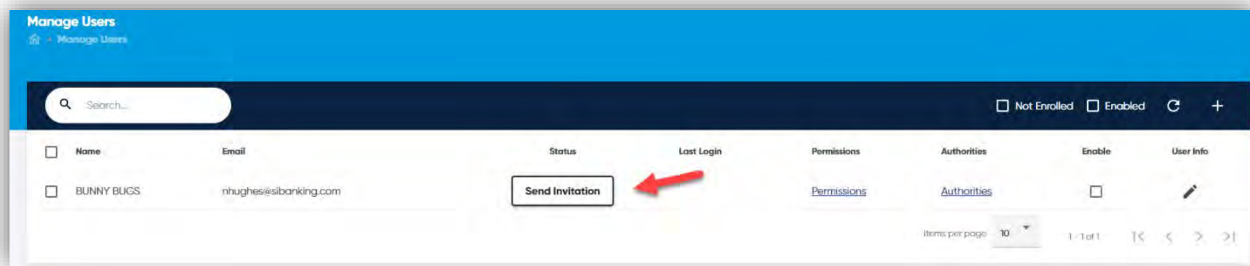
Note: You can only grant permissions to accounts that you currently administer for your company. If more accounts are desired, please contact the bank.

Send Invitation

The new user has been fully created.

To complete their enrollment, select **Send Invitation**.

An email will be sent to the user with instructions on how to complete their enrollment.

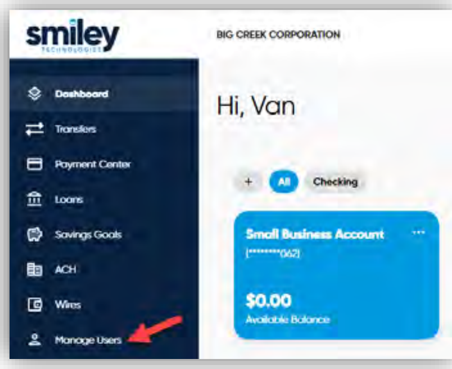


Existing User

Each company managed by an Administrator has unique sub-users, however, a single sub-user can be added to multiple companies. The **Manage User** list includes all sub-users that are managed by the administrator for that company.

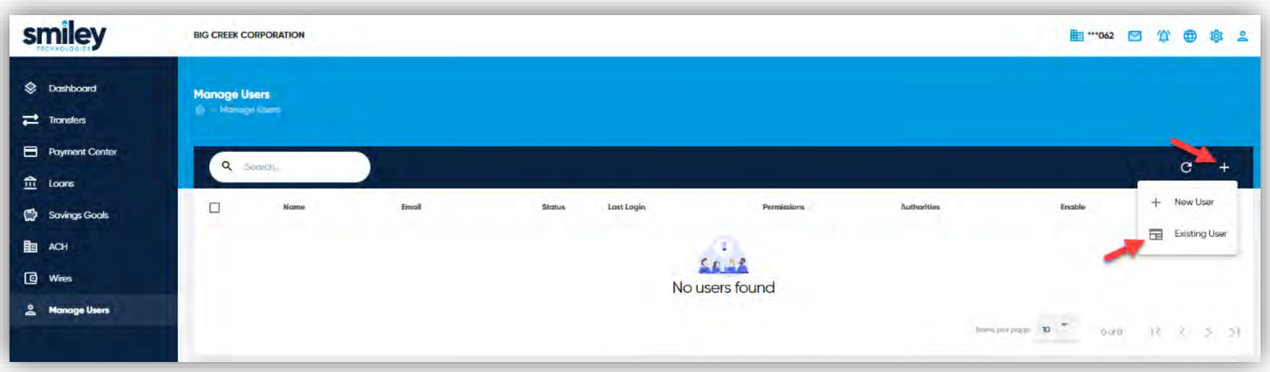
For example, I manage John Smith for ABC Company, but I want to add him as a user to XYZ Company. Because I already manage John Smith at ABC, I can simply add him as a user to XYZ. John will then log in with his existing credentials and access XYZ.

From your digital banking dashboard, select **Manage Users**.



From **Manage Users**, select the **plus (+)** sign to create a new user.

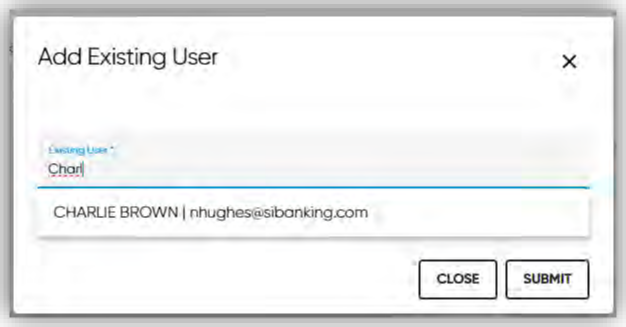
Select **Existing User.**



From the **Add Existing User** pop up window, start typing the name of the user you would like to add. A list of existing users will populate.

Select the user you would like to add and hit **submit**.

NOTE: Only sub-users managed by the Administrator will appear.



The existing user is now ready to be assigned **Authorities** and **Permissions** for the company they were just added to.

Select the **Permissions** link to assign account permissions for the existing user.

Select the **Authorites** link to assing company authorities for the existing user.

Whether an invitation needs to be sent depends on whether the user has completed enrollment. If necessary, send any invitations. If not, the existing user will now have access to the current company you are managing.

Maintain Existing Users

A company administrator can maintain the following:

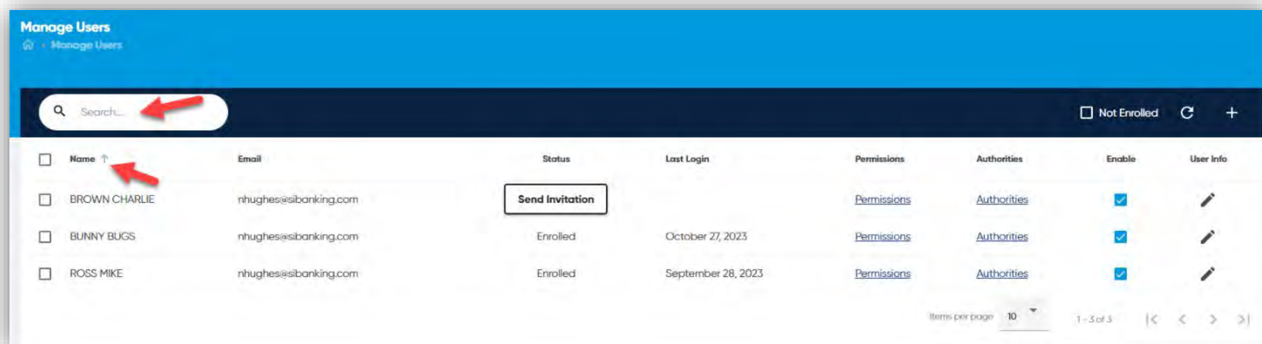
- Permissions/Authorities
- Enable/Disable
- User Information

Permissions and Authorities

From the **Manage Users** page, locate the user you need to maintain.

You can locate by searching from the search box or by sorting alphabetically from the **Name** column heading.

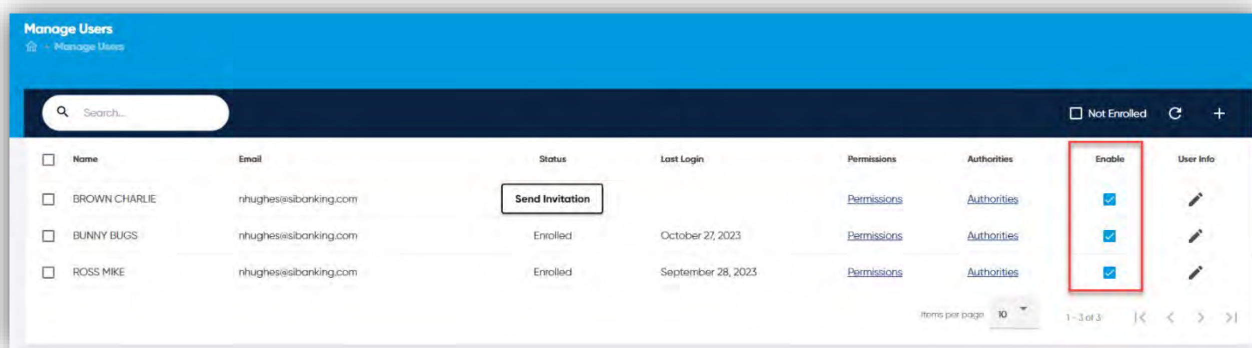
Once all permissions have been granted, select **Submit**.



Enable/Disable

Enable or Disable users by checking the **Enable** box.

Checked means they are Enabled and ready to log in, unchecked means they are disabled and cannot currently log in.



NOTE: If a user is disabled, they will be disabled across all companies. By selecting enable/disable you are maintaining that user's ability to log in across all companies.

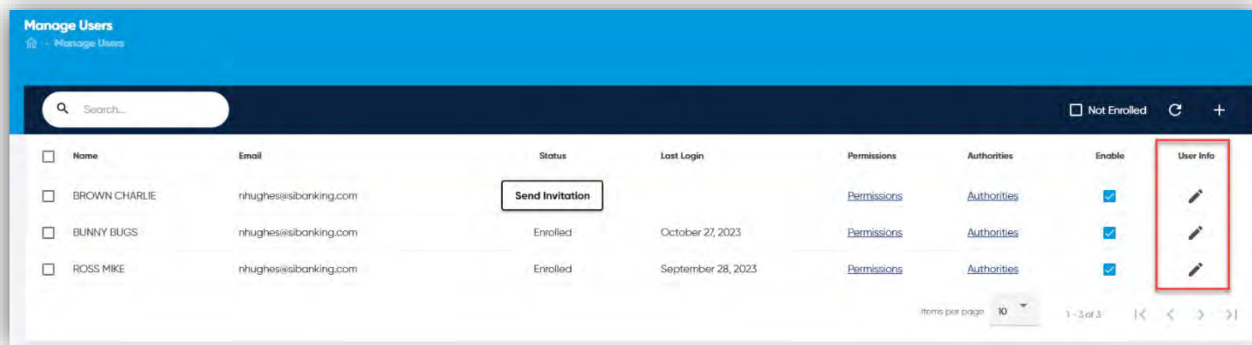
NOTE: If a user forgets their password, make sure they are enabled and instruct them to use the **Forgot password** option on the log in screen. If a user forgets their security question answers, the administrator will need to contact the bank on their behalf to get them reset.

User Information

To edit a user's contact information, click the **Pencil Icon** next to the user.

Edit the user's information and click **Submit**.

The contact information entered here will be used for Multi Factor Authentication.

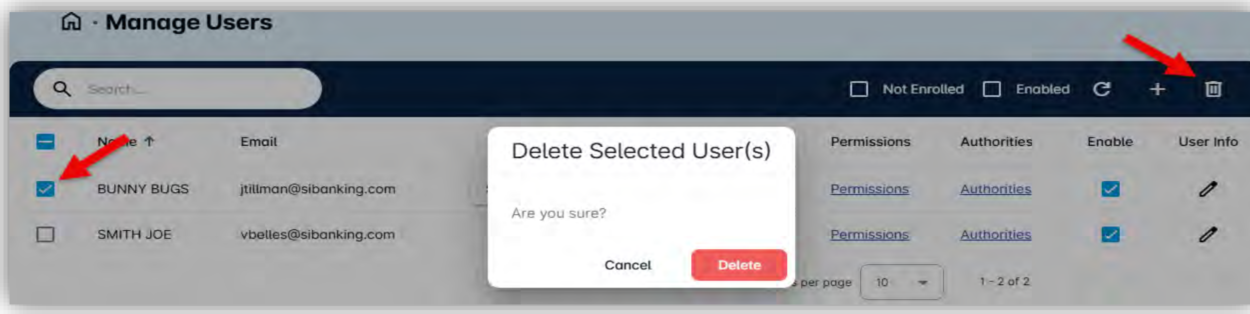


Remove Users

On the **Manage Users** page, select the user(s) you would like to remove.

A **Trash Can** will appear with the number of users you have selected to remove.

Click the **Trash Can**. Validate that you are sure you want to remove these users by selecting **Delete.**



The user(s) have been removed from this company.

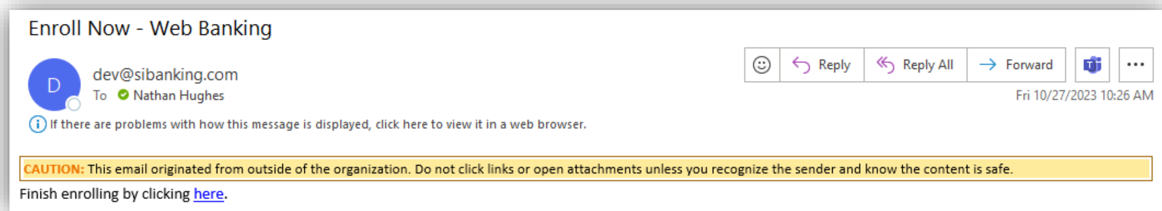
NOTE: You are only removing the user from the company you are currently managing. If you need to remove this user from all companies you manage, you will need to do so for each company.

New User Enrollment

- Register
- Enroll Now
- Log In

Register

New users will receive an email like the following with the invitation to complete enrollment.



Complete the registration form with the required fields and select **Register**.

- ✓ Username
- ✓ Email
- ✓ Password
- ✓ Confirm Password

Passwords require the following:

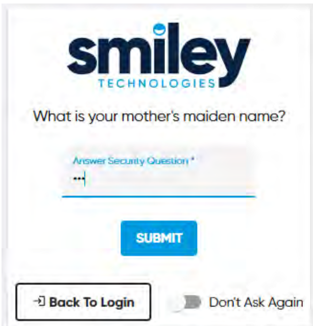
- ✓ Must be at least 10 characters
- ✓ Must have at least one uppercase letter
- ✓ Must have at least one lowercase letter

Enroll Now

Complete the security questions and select **Save**.

Log In

You will then be prompted to enter one of three security questions you just created. Enter that answer and click submit.



You are now logged in to your company's Digital Banking.

If you have any questions regarding access, please reach out to one of your company administrators.