

# Peoples Bank

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## **Business Manager Company Administrator's Guide**

**Peoples Bank Customer Support  
800.584.8859**

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# About Business Manager

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## Overview

Business Manager is an online banking solution with the following features and functions:

- Balance and information reporting with check and deposit item imaging
- Data exports to Quicken®, Microsoft Money®, and QuickBooks® (via Web Connect).
- Book and Express Transfers (internal) and reporting
- Domestic, Foreign Exchange, and USD Foreign wire transfer initiation and reporting
- ACH transaction initiation and reporting
- File upload – NACHA pass through
- ACH Federal and State tax payment initiation and reporting
- Child Support payment initiation and reporting
- Bill payment initiation and reporting
- Check re-order
- Stop payment initiation and reporting
- Positive Pay with exception reporting and check imaging
- Loan payments, advances, and reporting
- Electronic Statements (eStatements)
- Downloadable reports
- Audit reporting
- Multi-user administration controls for account and feature access
- Multi-user administration controls for dollar limits and approval requirements

The purpose of this user guide is to provide information on Business Manager features and functions. Your Business Manager profile determines access to these services.

# Access Business Manager

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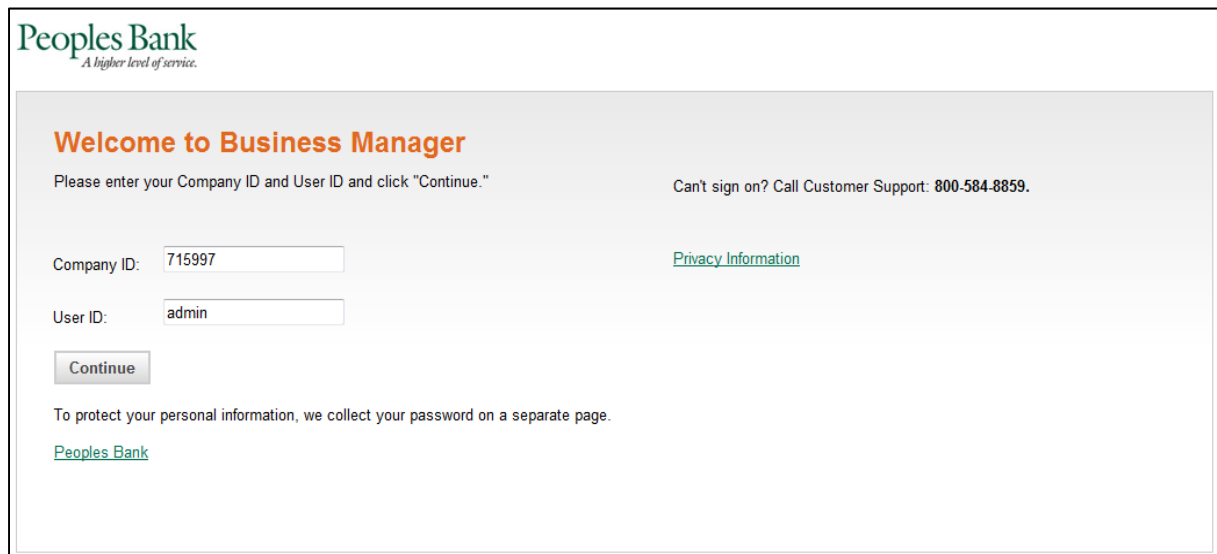
Business Manager users are required to establish a 3-part credential before they can access the Business Manager system. This is accomplished by using Secure Sign On which requires a Company ID, User ID, and User Password or by using Secure Token Sign on which requires a Company ID, User ID, and User Passcode. The sign on process that your company uses is specified by the bank and is determined based on the online transaction capabilities of each Company. During your initial training session with the bank, you will be advised of the sign on procedures that have been established for your company.

## Secure Sign On

After you receive a Company ID, User ID and temporary password, you can sign in to Business Manager. The first time you sign in using your starter password, you will be prompted to change your password.

1. Through a supported Internet browser, go to <https://peoplesbank-wa.ebanking-services.com>
2. Enter your Company ID and User ID on the Business Manager sign on screen – part 1.
3. Click **Continue**

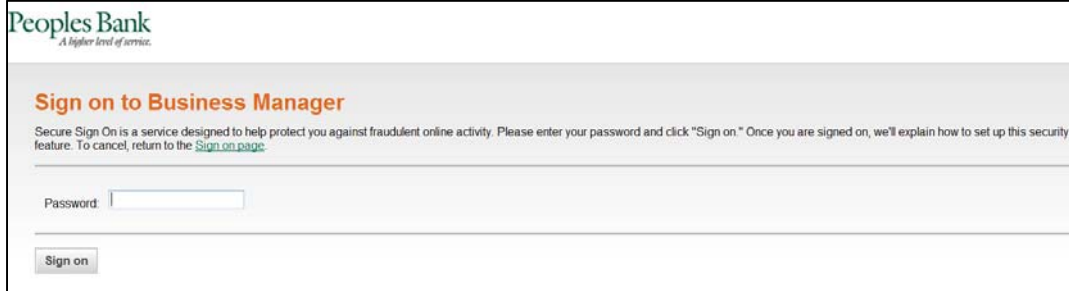
### Sign On



The screenshot shows the 'Welcome to Business Manager' sign-on page for Peoples Bank. At the top left is the Peoples Bank logo with the tagline 'A higher level of service.' Below the logo, the heading 'Welcome to Business Manager' is displayed in orange. Underneath, a prompt asks the user to 'Please enter your Company ID and User ID and click "Continue."' To the right of this prompt, there is a link for 'Privacy Information' and a note that says 'Can't sign on? Call Customer Support: 800-584-8859.' The sign-on fields are labeled 'Company ID:' and 'User ID:'. The 'Company ID' field contains the value '715997' and the 'User ID' field contains the value 'admin'. Below these fields is a 'Continue' button. At the bottom of the page, there is a disclaimer: 'To protect your personal information, we collect your password on a separate page.' followed by a link to 'Peoples Bank'.

4. Enter the bank-issued temporary password
5. Click **Sign on**

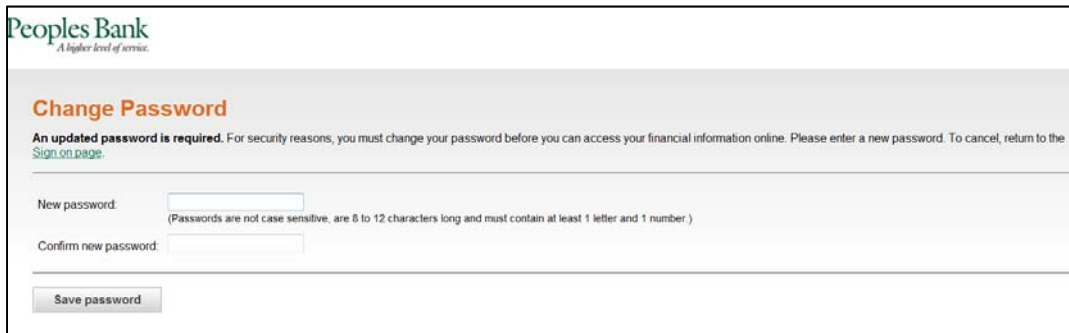
### **Password**



The screenshot shows the 'Sign on to Business Manager' page of Peoples Bank. At the top is the Peoples Bank logo with the tagline 'A higher level of service.' Below the logo, the title 'Sign on to Business Manager' is displayed in orange. A paragraph of text explains that Secure Sign On is a service to protect against fraudulent activity and instructs the user to enter their password and click 'Sign on.' Below this text is a 'Password:' label followed by a text input field. At the bottom left is a 'Sign on' button.

6. Enter new password; confirm new password
7. Click **Save password**


### **Change Password**



The screenshot shows the 'Change Password' page of Peoples Bank. At the top is the Peoples Bank logo with the tagline 'A higher level of service.' Below the logo, the title 'Change Password' is displayed in orange. A paragraph of text states that an updated password is required for security reasons and instructs the user to enter a new password. Below this text are two text input fields: 'New password:' and 'Confirm new password:'. A note in parentheses specifies that passwords are not case sensitive, are 6 to 12 characters long, and must contain at least 1 letter and 1 number. At the bottom left is a 'Save password' button.

8. Click **Continue** to continue signing in

### **Change Password Confirmation**




The screenshot shows the 'Change Password Confirmation' page of Peoples Bank. At the top is the Peoples Bank logo with the tagline 'A higher level of service.' Below the logo, the title 'Change Password' is displayed in orange. A paragraph of text informs the user that their password has been updated and instructs them to click 'Continue' to continue signing on. Below this text is a 'Continue' button.

## **Set Up Secure Sign On**

Each Business Manager user will establish multi-factor authentication credentials to help ensure only authorized individuals are accessing sensitive financial information online. Each user is required to complete the three-step process to set up the secure sign on feature before they can access the Business Manager system for the first time.

## Set Up Secure Sign On – Introduction



### Set Up Secure Sign On

Secure Sign On is a service designed to help protect you against fraudulent online activity. It provides you with visual cues when you sign on so you know that you are on our website and it is safe to enter information. Secure Sign On also helps us ensure that only authorized individuals can access financial information online.

Setup is easy. You simply:

- **Set up a picture and personal phrase.** These visual cues are displayed when you sign on and is an indication that it is safe to enter information.
- **Set up confirmation questions.** These questions may be asked during the sign-on process to confirm that an authorized individual can access financial information online.
- **Register your computer (optional).** With your permission, we can automatically register this computer as a location that is authorized to access your account information. When we recognize a computer that is registered to you, you'll be able to sign on quickly without confirmation questions.

Click "Begin setup" to start. This process takes only a few minutes to complete.

**Begin:** Click **Begin setup** to complete the Secure Sign On feature requirements:


**Step 1:** Select a picture and personal phrase.

**Step 2:** Select 4 confirmation questions and provide answers to those questions.

**Step 3:** Register your computer (*only if the computer you are on is a private computer*).

**Confirm:** Verify the set up information you provided; enter your **password** and click **Submit** to finish the set up process.

## Set Up Secure Sign On – Completion



### Set Up Secure Sign On

**Setup is Complete.**

You have successfully set up Secure Sign On. The next time you sign on, the process will be different. You will be:

- Asked for your user ID.
- Shown your picture and personal phrase so that you know you are on our website. **For your own protection, please do not enter personal information if you do not see your picture and phrase.**
- Asked for your password.

If you are signing on from a computer that is not registered, you will also be asked to answer confirmation questions so that we know that an authorized individual is accessing financial information online.

Thanks for supporting our efforts to help prevent fraudulent online activity.

## Password Requirements

Passwords are required to be changed every 90 days and must meet the following criteria:

- 8-12 characters
- At least 1 alpha character
- At least 1 numeric character
- Passwords are not case sensitive
- Passwords can only be changed by a user once per day
- Cannot reuse any of the last 15 passwords
- Passwords can be significantly similar to previously used passwords

## Password Expiration

Business Manager passwords expire every 90 days.

## Password Changes

Business Manager users can only change their own password once per day using the *Change Password* page. This applies to all users regardless of their assigned Business Manager role within the system. If you have changed your own password using the *Change Password* page and need it changed again in the same day, you should contact your Company Administrator. Company Administrator's will need to contact Peoples Bank at 800-584-8859. Once you sign in to Business Manager using a temporary password, you are required to change it.

## Login Attempts and Locked Accounts

Business Manager users are allowed three unsuccessful login attempts before their account is locked and access is restricted. If your Business Manager account is locked it can be unlocked by contacting your Company Administrator. Company Administrator accounts can be unlocked by contacting Peoples Bank at 800-584-8859.

## Forgotten Password

The system allows you to recover access to Business Manager via the forgotten password link if the following criteria are met:

- Must have one successful login including establishing Secure Sign On question and answer pairs
- Must be accessing forgotten password link from a previously registered computer – the forgotten password link does not appear if the computer has not been registered

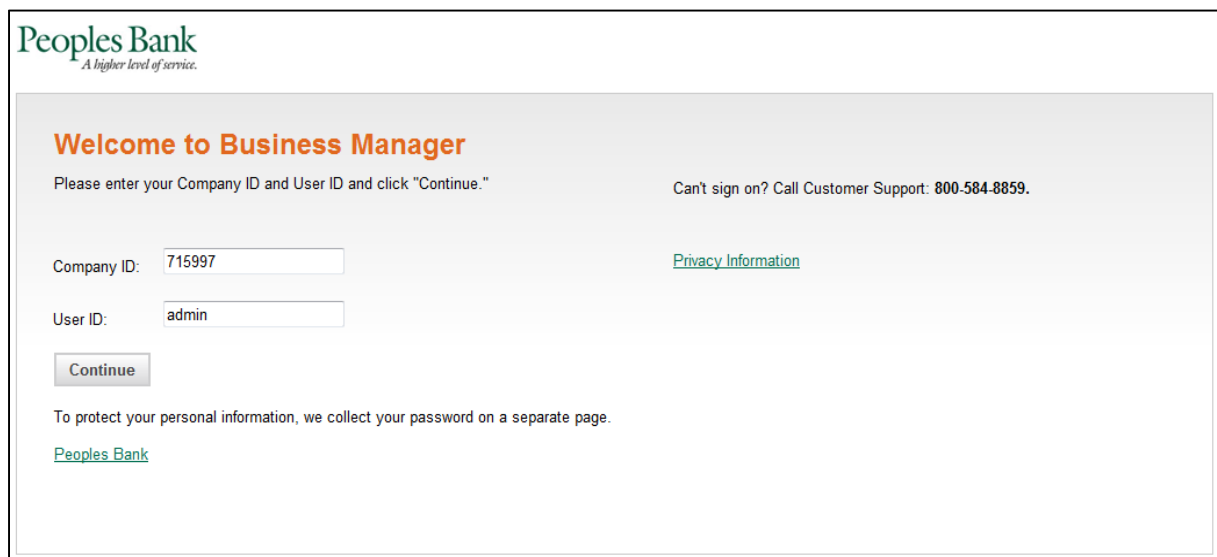


## Secure Token Sign On

Secure Token Sign On is a feature that requires each Business Manager user to utilize a bank-registered token device for user authentication. Each user is required to complete the three-step process to set up the secure token sign on feature before they can access the Business Manager system for the first time.

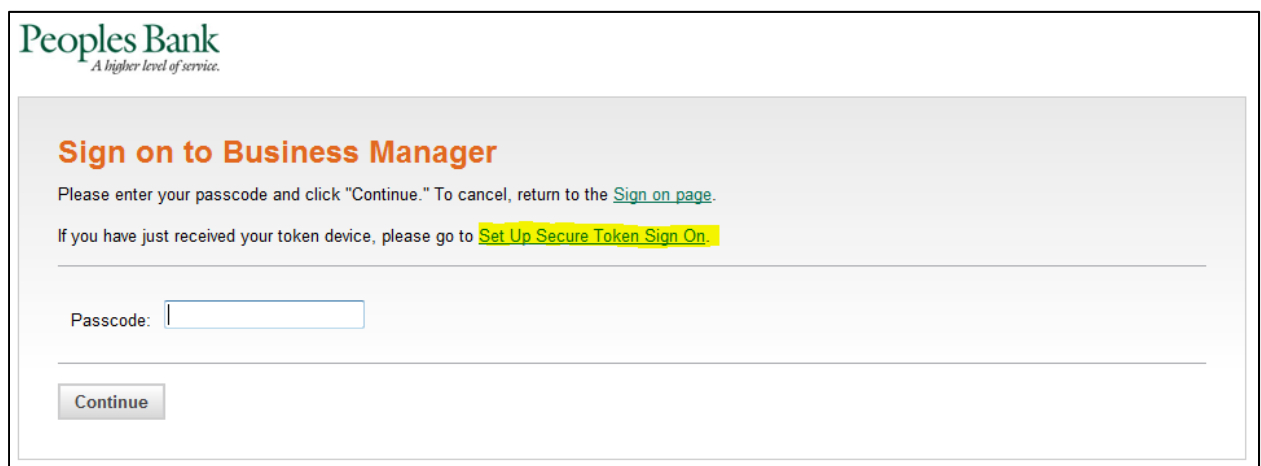
After you receive a Company ID and User ID and you have been assigned a token, you can sign in to Business Manager. The first time you sign in, you will be prompted to validate your token and create and confirm your PIN.

1. Through a supported Internet browser, go to <https://peoplesbank-wa.ebanking-services.com>
2. Enter your Company ID and User ID on the Business Manager sign on screen – part 1.
3. Click **Continue**




The screenshot shows the 'Welcome to Business Manager' login screen. At the top left is the Peoples Bank logo with the tagline 'A higher level of service.' Below the logo, the heading 'Welcome to Business Manager' is displayed in orange. The instructions state: 'Please enter your Company ID and User ID and click "Continue."' To the right, there is a link for customer support: 'Can't sign on? Call Customer Support: 800-584-8859.' The form contains two input fields: 'Company ID:' with the value '715997' and 'User ID:' with the value 'admin'. Below these fields is a 'Continue' button. A link for 'Privacy Information' is located to the right of the input fields. At the bottom, a note states: 'To protect your personal information, we collect your password on a separate page.' followed by a link to 'Peoples Bank'.

4. Click the **Set Up Secure Token Sign On** link



The screenshot shows the 'Sign on to Business Manager' screen. At the top left is the Peoples Bank logo with the tagline 'A higher level of service.' Below the logo, the heading 'Sign on to Business Manager' is displayed in orange. The instructions state: 'Please enter your passcode and click "Continue." To cancel, return to the [Sign on page](#).' Below this, a note says: 'If you have just received your token device, please go to [Set Up Secure Token Sign On](#).' The form contains a single input field labeled 'Passcode:'. Below the input field is a 'Continue' button.

5. Enter the 6-digit token code from the token that has been assigned to you.  
**Note:** Token codes are only valid for 30 seconds.
6. Click **Continue** to set up a PIN



### Set Up Secure Token Sign On

Secure Token is a security service to help protect you from fraudulent online activity. You will be required to enter a passcode for some activities during your online banking session. Your passcode will be a combination of your Personal Identification Number (PIN) and a one-time-use code generated by your token device.

You must be in possession of your token device to continue. If you have not received your token device, contact your administrator.

**Validate token device**  
To set up your token device for the first time or to define a new PIN after yours has been cleared, enter the code displayed on your token device and click "Continue."

To change your PIN, enter your passcode (current PIN + token code) and click "Continue."

To cancel, return to the [Sign on page](#).

Token code or passcode:

7. Enter an 8-digit PIN using the following criteria:
  - a. Exactly 8 digits
  - b. Alpha and/or numeric
  - c. Not case sensitive
  - d. No special characters
8. Confirm the 8-digit PIN that was just entered
9. Click **Continue** to finish the Secure Token Sign On process



### Set Up Secure Token Sign On

**Your token device has been successfully validated.**


To complete the setup process, please enter a PIN of your own choosing and click "Continue." To cancel, return to the [Sign on page](#).

Your PIN must be 8 alpha and/or numeric characters. PINs are not case sensitive. Special characters are not supported.

PIN:

Confirm PIN:

10. Click **Sign on** to continue with the sign on process to access Business Manager.




### Set Up Secure Token Sign On

You have successfully set up your Personal Identification Number (PIN).

To continue with sign on, wait for your token device to display the next token code, and click "Sign On". You will be required to enter your passcode. To cancel, return to the [Sign on page](#).

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11. Enter your 14-digit Passcode
- a. 8-digit PIN + 6-digit token code
  - b. No spaces between PIN and token code
12. Click **Continue** to access Business Manager



### Sign on to Business Manager

Please enter your passcode and click "Continue." To cancel, return to the [Sign on page](#).

If you have just received your token device, please go to [Set Up Secure Token Sign On](#).

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Passcode:

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# Navigation

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## Menu

The menu bar is located at the top of the page and is always displayed. The menu bar consists of five main menus that group similar Business Manager services together. Moving your cursor to *hover over* one of the main menu links displays a pop-up, sub-menu with links to associated sub-menu options. *Clicking* a main menu link displays a section overview page with links to each sub-menu option.

**Note:** Access to menus and sub-menus is dependent on your company's Business Manager profile and the services that each user is entitled to by the Company Administrator.

- **Welcome** – allows you to access the *Welcome* page. The *Welcome* page includes links to view unread mail and alert messages, next scheduled requests, favorites, saved reports, and account balance reports.  
**Note:** *The Standard Welcome Page is displayed on the following page and throughout this guide. The system also offers a Dashboard Welcome Page with selectable widgets for each user. Contact Peoples Bank for more information about turning on the Dashboard Welcome Page view for your company.*
- **Reports** – provides access to Account Reports, Deposit Account Reporting, Deposit Reporting, Loan Reports, Downloadable Reports, and Statements and Documents.
- **Transfers and Payments** – provides access to Scheduled Requests, Express Transfer, Book Transfer, Funds Transfer, Loans, Bill Pay, ACH (Send Money, Collect Money, ACH File Upload), and Wire.
- **Account Services** – provides access to Stop Payment, Check Reorder, Account Reconciliation, Deposit Reconciliation, and Positive Pay.
- **Administration** – provides access to Communications, Company Administration, Service Administration, and Self Administration.

**Hovering over the menu link displays sub-menu with links to each sub-menu option**

The screenshot shows the Peoples Bank Business Manager interface. The top navigation bar includes links for Bank Home, Disclosures, Help, and Sign Off. The main navigation bar has tabs for Welcome, Reports, Transfers and Payments, Account Services, and Administration. The Administration tab is selected, and a sub-menu is displayed with the following options:

- Communications**
  - View received mail and alerts
  - View sent mail
  - Manage alerts
  - Contact us
  - Download documents
- Company Administration**
  - User administration
  - User administration approval
  - Account administration
  - Approvals administration
- Service Administration**
  - Full account recon administration
  - Positive pay administration
- Self Administration**
  - Personal preferences
  - Manage favorites
  - View user activity report
  - Secure token setup

The main content area shows a welcome message for Tracy Treasurer, followed by deposit account balances, investment account balances, and a loan account summary as of 10/14/2011. The loan account summary table is as follows:

ABA/TRC	Account Number	Description	Current Balance	
125104425	*8352	ELOC	\$4,499.68	<a href="#">Note Summary</a> <a href="#">Commitment Summary</a>
125104425	*7604	Test Loan	\$14,265.96	<a href="#">Note Summary</a>

**Clicking on a main menu link displays the section overview page with links for each sub-menu option**

The screenshot shows the Peoples Bank Business Manager interface with the Administration section overview page. The page includes a description of the Administration section and links to various sub-menu options.

**Administration**  
The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

**Communications**  
View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.  
[View received mail and alerts](#) [Contact us](#)  
[View sent mail](#) [Download documents](#)  
[Manage alerts](#)

**Company Administration**  
Perform company administration activities.  
[User administration](#) [Account administration](#)  
[User administration approval](#) [Approvals administration](#)

**Service Administration**  
Maintain company and account defaults for services that your company uses.  
[Full account recon administration](#) [Positive pay administration](#)

**Self Administration**  
Perform self administration activities.  
[Personal preferences](#) [View user activity report](#)  
[Manage favorites](#) [Secure token setup](#)

## Column Sorting

Where applicable, information can be sorted by clicking the desired column header. By default, the field names are sorted alphabetically or numerically in ascending order. Clicking the selected column name a second time sorts the accounts alphabetically or numerically in descending order.

## Confirmation Pages and Messages

When a selected task has been completed a confirmation page or confirmation message is displayed. If you leave a task before it is complete, the task is canceled and the entered data is not saved.

## Quick Links

Quick Links allow you to quickly navigate to tasks that are commonly associated with the task you are currently performing. When available, Quick Links are displayed on the left navigation panel.

## Utility Links

Utility Links are always available on the upper right corner of each page and allow you to visit our home page, view disclosure statements, access online help, or sign off of Business Manager at any time.

## Page-Specific Links

Page-Specific Links are available in the lower left corner of all pages throughout the system except Welcome, Next Scheduled Request, and section overview pages.

### Quick Links, Utility Links, Page-Specific Links

The screenshot displays the Peoples Bank Business Manager interface. At the top right, utility links include 'Bank Home', 'Disclosures', 'Help', and 'Sign Off', with 'Business Manager' highlighted. A main navigation bar contains 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. On the left, a 'Quick Links' panel lists tasks such as 'Send money', 'Collect money', 'ACH transmit', 'ACH template approval', 'ACH history', 'ACH file upload entry', 'ACH file upload transmit', 'ACH file upload status', and 'ACH file upload history'. The main content area is titled 'Collect Money - ACH' and includes instructions for entering collection requests, a section for 'Available Templates' with a table of templates, and a 'Continue' button. The footer contains 'How Do I...', 'Terms', and 'FAQs' links.

Template Name	Request Type	Credit Account	Company Name/ID
<input checked="" type="radio"/> Tuition Payments	PPD Collection	*9999 - Payroll Account	FIS Test / 715997715

## Print This Page

To print the data displayed on selected reports, history, or confirmation pages in a printer-friendly format (with gridlines) click the [Print this page](#) link that appears in the upper right corner of the workspace. When clicked, a window opens displaying a preview of the printed page. Click [Print this page](#) to print the data or [Close window](#) to close the window without printing.

### Print this page - example

Welcome Tracy Treasurer.

Your last Business Manager sign on was Saturday, October 15, 2011 at 10:50 PM ET.

[Print this page](#)

#### Deposit Account Balances as of 10/15/2011

To view deposit account details, click the Account Number.

ABA/TRC	Account Number	Description	Balance
<b>Checking Accounts</b>			
125104425	<a href="#">*0001</a>	Barry's Savings	<a href="#">\$58.16</a>
125104425	<a href="#">*9999</a>	Payroll Account	<a href="#">\$49.00</a>

#### Investment Account Balances as of 10/14/2011

ABA/TRC	Account Number	Description	Balance
125104425	<a href="#">*1652</a>	Investment	\$6.44

#### Loan Account Summary as of 10/14/2011

ABA/TRC	Account Number	Description	Current Balance	Note Summary	Commitment Summary
125104425	*8352	ELOC	\$4,499.68	<a href="#">Note Summary</a>	<a href="#">Commitment Summary</a>
125104425	*7604	Test Loan	\$14,265.96	<a href="#">Note Summary</a>	

## Notes

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# Company Administration

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Use Company Administration to manage your employee's access to banking services, accounts, and actions, and to rename your company's accounts, if desired.

## Administration Role

Upon initial setup on Business Manager, a company is assigned a primary user who is assigned the Administration role. The primary user is entitled to all services and to all accounts associated with those services (per the company profile) upon initial sign on to Business Manager. The service and account entitlements may be modified, as desired (through User Setup).

**Note:** If a change is made to the company profile (i.e. added or deleted services) or the accounts associated with available services, the primary user is once again entitled to all services and all accounts associated with those services upon sign on into Business Manager after the change. Modifications made to the service and account entitlements prior to the company profile change no longer apply and need to be re-applied, if desired.

The primary user can add, edit, or delete Business eBanking users and assign service level and account level entitlements to users (through User Setup) to allow access to the company's available services. The primary user may also create and entitle additional users to perform these functions by assigning the **Allow Administration** role to their user setup.

**Note:** Multiple users can be assigned the Administration role.

## User Administration

Users can be created, modified, copied, or deleted by navigating through the user administration screen flow. Service level entitlements and account assignments may be assigned to or modified for individual users. A Copy User feature allows user entitlements to be copied from one user to another and assists in streamlining the setup of additional users.

The user administration process consists of entering user information and role assignments, assigning service level and account entitlements. Users only have access to those services and accounts that have been assigned to them by an Administrative user.

## Account Administration

Text names (nicknames) can be created for accounts to help in easily identifying the accounts used in your online banking session. These nicknames do not change the name of the account at your financial organization; the names are meant to be more convenient in spotting your desired account within your online session.

## Approvals Administration

Approval parameters can be set for transaction amounts for a service, which would require approvals when the amount is less than, equal to, or greater than the specified transaction amount.

## User Administration

Use User Administration to add a new user or select an existing user to edit, copy, or delete. If your company requires multiple approvals for user adds, changes, and deletes, all required approvals must be received before the request is processed.

To access the User Administration page:

1. Click the Administration tab.

### Administration Section Overview

### Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

#### Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)  
[View sent mail](#) [Download documents](#)  
[Manage alerts](#)

#### Company Administration

Perform company administration activities.

[User administration](#) [Account administration](#)  
[User administration approval](#) [Approvals administration](#)

#### Service Administration

Maintain company and account defaults for services that your company uses.

[Full account recon administration](#) [Positive pay administration](#)

#### Self Administration

Perform self administration activities.

[Personal preferences](#) [View user activity report](#)  
[Manage favorites](#) [Secure token setup](#)

2. Click the [User administration](#) link under **Company Administration**.

## User Administration

### User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#). To manage a user's access, click "System access."

User ID	First Name	Last Name	Additional Information
<a href="#">ADMIN</a>	Company	Administrator	<a href="#">System access</a>
<a href="#">BARB</a>	Barb	Backup Admin	<a href="#">System access</a>
<a href="#">TRACY</a>	Tracy	Treasurer	<a href="#">System access</a>

## View a User Profile

To view details for a user's profile, click the corresponding [User ID](#).

### User Profile

#### User Profile

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

[Edit user roles](#) • [Copy user](#) • [Delete user](#)

**User Information**

User ID: ADMIN  
First name: Company  
Last name: Administrator  
Primary e-mail address: customer.service@peoplesbank-wa.com  
Secondary e-mail address: No secondary e-mail address on file  
Additional information:  
User status: Enabled  
Roles: Administration  
Setup  
Approval

**Assigned Services**

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.

Service Name	Details
Account Reports	
ACH File Upload	
Bill Pay	<a href="#">Add</a>
Book Transfer	<a href="#">View/Change</a>
CCD Collection	<a href="#">View/Change</a>
CCD Payment	<a href="#">View/Change</a>
State Tax	<a href="#">View/Change</a>
Statements and Documents	<a href="#">Add</a>
Stop Payment	<a href="#">View/Change</a>
USD International Wire	

**User Limits**

To modify user limits for services and accounts to which this user has access, click on the associated details link.

Service Name	Details
ACH	<a href="#">View/Change</a>
Bill Pay	<a href="#">View/Change</a>
Wire	<a href="#">View/Change</a>

## Notes

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# Creating a New User

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The user creation process includes:

- Entering user information and assigning roles
- Adding services
- Adding account access to services
- Adding application access to services (applicable for File Download and File Upload)
- Modifying limits (applicable for ACH, Wire, and Business Bill Payment)
- Submitting the user profile for approval (for companies requiring multiple approvals)

To begin the process of adding a user, on the *User Administration* page, click the [User Administration – Add User](#) link.

## ***User Administration***

### User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#). To manage a user's access, click "System access."

User ID	First Name	Last Name	Additional Information
<a href="#">ADMIN</a>	Company	Administrator	<a href="#">System access</a>

## ***User Administration – Add User***

### User Administration - Add User

Secure Token is active. A token device will be requested for this user when this user is saved.

Enter the new user's information and role(s) below, then click on "Continue."

#### User Information

User ID:	<input type="text"/>
First name:	<input type="text"/>
Last name:	<input type="text"/>
Primary e-mail address:	<input type="text"/>
Secondary e-mail address (optional):	<input type="text"/>
Additional information (optional):	<input type="text"/>

#### User Roles (optional)

☐ Allow this user to setup templates.  
(This entitles the user to template setup capabilities for only those services and accounts to which the user has been entitled.)

☐ Allow this user to approve transactions.  
(This entitles the user to transmit capabilities for only those services to which the user has been entitled.)

☐ Grant this user administration privileges.  
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

## Entering User Information and Assigning Roles

The first step in creating a new user is entering general information about the user and assigning roles on the *User Administration – Add User* page, as follows:

1. Complete the following fields:

Field	Description
User ID	The user's identification.
Password	The user's starter password. Password must be 8 - 12 alphanumeric characters and must contain at least one letter and one number. Upon initial login to Business Manager, the user is prompted to create a new password.
Confirm password	The user password confirmation.
First name	The user's first name.
Last name	The user's last name.
Primary e-mail address	The user's primary e-mail address.
Secondary e-mail address	Optional. The user's secondary e-mail address.
Additional information	Optional. Descriptive text for the user.

2. Select one or more of the following User Roles (Optional):
  - Allow this user to setup templates.
  - Allow this user to approve transactions.
  - Grant this user administration privileges.
3. Click "Continue".

## Adding Services

The second step in creating a new user is adding services to the user's profile on the *User Administration – Add User Services* page. When a new service is added to a company's profile it must be entitled to the company users. You can add services as follows:

1. On the *User Administration – Add User Services* page, click the check box associated with each desired service. To entitle a user to all available services click the Select all link above the table header.

**Note:** Some services have dependencies on other services and must be enabled together. Refer to the *Dependent Services* section on page 32 for a list of these services.

### *User Administration – Add User Services*

**User Administration - Add User Services**

Select the services to which the user will have access and click "Save user." To edit the user's profile information, click "Edit user information."

**User Information** [Edit user information](#)

User ID: ACCT  
First name: Ann  
Last name: Accountant  
Primary e-mail address: ann.accountant@peoplesbank-wa.com  
Secondary e-mail address (optional): No secondary e-mail address on file  
Additional information (optional):  
Roles: Setup, Approval

**Available Services** [Select all](#) • [Deselect all](#)

Service Name	Entitled
Account Reports	<input type="checkbox"/>
ACH File Upload	<input type="checkbox"/>
Bill Pay	<input type="checkbox"/>
Book Transfer	<input type="checkbox"/>
CCD Collection	<input type="checkbox"/>

[Save user](#)

2. Click "Save user".

### *Adding Additional Information*

If you are creating a new user that will access Remote Deposit Capture (RDC) through Business Manager, you will be prompted to enter the user's ID for the RDC system. The RDC User ID is entered so it can be linked to the user's Business Manager User ID to provide single sign on access to the RDC system. This is done using the *User Administration – Add Additional Information* page which appears after you have checked the "Entitled" box for the Remote Deposit Capture service and clicked "Save user".

1. On the *User Administration – Add Additional Information* page, enter the user's ID for the RDC Service.

## User Administration – Add Additional Information Page

### User Administration - Add Additional Information

You have entitled the user to one or more services that require additional information. Enter the information below and click "Save changes."

User ID: JER  
Name: Ann Accountant

#### Remote Deposit Check Capture

Link the user to this Remote Deposit Check Capture user ID:

2. Click **Save changes**.

**Note:** The Remote Deposit Capture service will not be added to the Business Manager user's profile without a valid RDC user ID. If the RDC user ID that was entered is not valid, an error message will be displayed on the User Profile page indicating: **An update to an external system failed: Specified user id is not valid in external system.**

If you receive this error, verify that the following criteria have been met before trying to "link" the Business Manager user ID and the RDC user ID:

- The RDC user ID you entered was not entered incorrectly
- The RDC user ID you entered is not currently locked out of the RDC system
- The RDC has already signed in to the RDC system at least one time successfully
- The RDC user has changed their password from the temporary password that was assigned for initial login



## User Profile

### User Profile

The user was updated successfully. Before some services can be used, accounts must be assigned to those services that require account-level access. User limits default to the associated company limits but may be changed. To review the approval settings, which may be impacted by this change, go to [Approvals Administration](#).

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

#### User Information

[Edit user roles](#) • [Copy user](#) • [Delete user](#)

User ID:	ACCT
First name:	Ann
Last name:	Accountant
Primary e-mail address:	ann.accountant@peoplesbank-wa.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Setup Approval

#### Assigned Services

[Edit user services](#)

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click the associated details link.

Service Name	Details
Account Reports	
Book Transfer	<a href="#">Add</a>
CCD Collection	<a href="#">Add</a>
CCD Payment	<a href="#">Add</a>
Child Support Payment	<a href="#">Add</a>
Domestic Wire	<a href="#">Add</a>
Express Transfer	<a href="#">Add</a>
Foreign Currency International Wire	
Information Reporting	<a href="#">Add</a>
Loan	<a href="#">Add</a>
One time wire transfer entry	
PPD Collection	<a href="#">Add</a>
PPD Payment	<a href="#">Add</a>
Statements and Documents	<a href="#">Add</a>
Stop Payment	<a href="#">Add</a>
USD International Wire	

#### User Limits

To modify user limits for services and accounts to which this user has access, click on the associated details link.

Service Name	Details
ACH	<a href="#">View/Change</a>
Wire	<a href="#">View/Change</a>

The user's profile is created and a confirmation message is displayed on the page. You can complete the user's setup by adding account access, application access (if applicable), and modifying service limits (if applicable), as described in the following sections.

## Adding Account Access to Services

The third step in creating a new user is setting up account access to services on the *Account Access – Add* page. Account level entitlements are assigned for all users before a new service can be used. An [Add](#) link under the **Assigned Services** section indicates services that require account or application level access. You can add account access as follows:

1. On the *User Profile* page, click the [Add](#) link associated with the service to assign account level access.


### User Profile

**Assigned Services**

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or the associated details link.

Service Name	Details
Account Reports	
Book Transfer	<a href="#">Add</a>
CCD Collection	<a href="#">Add</a>
CCD Payment	<a href="#">Add</a>
Child Support Payment	<a href="#">Add</a>

### Account Access – Add

**Account Access - Add**  [Print this page](#)

Select the accounts to which the user will have access and click "Save changes." To return to the user's profile, go to [User Profile](#).

User ID: ACCT  
Name: Ann Accountant  
Service: Book Transfer

**Accounts available for the Book Transfer service**

TRC	Account Number	Description	Entitled Account Select All • Deselect All	Allow Transmit Select All • Deselect All
125104425	0001	Barry's Savings	<input type="checkbox"/>	<input type="checkbox"/>
125104425	9999	Payroll Account	<input type="checkbox"/>	<input type="checkbox"/>

Save changesDo not save changes

2. Click the check box associated with each account to entitle account level access. Use the **Select All** link to entitle all accounts for the service.
3. Click "Save changes".

## Adding Application Access to Services

If applicable, the fourth step in creating a new user is setting up application access to File Download through the *User Profile* page. If your company does not use File Download, proceed to the *Modifying Limits* section below.

### Adding File Download Access

On the *User Profile* page:

1. Click the Add link associated with the File Download service to assign application level access.

#### Application Download Access – Add

**Downloadable Report Access - Add** [Print this page](#)

Select the report that the user can download and click "Save changes." To return to the user's profile, go to [User Profile](#).

User ID: ACCT  
Name: Ann Accountant  
Service: File Download

**Reports available for download**

Report Name	Receive <a href="#">Select All</a> • <a href="#">Deselect All</a>
CORPORATE PAYMENT REPORTS	<input type="checkbox"/>

[Save changes](#) [Do not save changes](#)

2. Click the check box associated with the application the user can download. Click the Select All link to select all of the check boxes.
3. Click "Save changes".

## Modifying Limits

If applicable, the fifth step in creating a new user is modifying a user's daily maximum limit and account limits associated with Wire, ACH, or Business Bill Pay services through the *User Profile* page. If your company does not use ACH, Wire, or Business Bill Pay, you have completed the steps required for creating a new user.

A user's limits cannot exceed the company limits. If a company limit is changed making it more restrictive than the end user limit, the end user limit is automatically set to the company limit. Excluded transactions will not be included in the cumulative totals used for limit filtering and will not be reflected in the Today's totals calculated in associated reports.

## Modifying Wire Limits

Wire limit checking proceeds in the following order:

- User Daily Limit
- Company Daily Limit
- User Daily Account Limit
- Company Daily Account Limit
- User Transaction Limit
- Company Transaction Limit

To modify Wire limits:

1. From the *User Profile* page, click the [View/Change](#) link associated with the Wire service.

## Setup User Wire Limits

### Setup User Wire Limits

User ID: ACCT  
User name: Ann Accountant

Each limit must be no greater than the company limit setup by the bank. You may modify limit amounts for the user's Wire transactions and click "Save changes" or return to [User Profile](#). To view company limits, view [Company Limits](#).

#### Daily Maximum Limit

Enter the maximum daily amount allowed for the sum of all the user's Wire transactions.

User daily limit: \$

#### Account Limits

Enter limit amounts for each of the user's Wire accounts or select the No limit checkboxes.

Account Number	User Individual Transaction Limit	No Limit	User Daily Account Limit
*0001 - Barry's Savings	\$ <input type="text"/>	<input checked="" type="checkbox"/>	\$ <input type="text" value="50.00"/>
*9999 - Payroll Account	\$ <input type="text"/>	<input checked="" type="checkbox"/>	\$ <input type="text" value="50.00"/>

2. Enter the **User daily limit** or select the **No Limit** option (if applicable). The **No Limit** options are only available if the company limit is set to Not Used.
3. Enter the **User Individual Transaction Limit** and **User Daily Account Limit** for each of the accounts, or check the **No Limit** check box (if applicable).
4. Click "Save changes".

## Modifying ACH Limits

ACH limit checking proceeds in the following order:

- User Daily Limit
- User ACH Service Limit
- User's Company Daily Limit
- User's Company ACH Service Limit
- User Daily Account Limit
- Company Daily Account Limit
- Company Transaction Detail Limit

To modify ACH limits:

1. From the *User Profile* page, click the View/Change link associated with the ACH service.

## Setup User ACH Limits

### Setup User ACH Limits

User ID: ACCT  
User name: Ann Accountant

Each limit must be no greater than the company limit setup by the bank. You may modify limit amounts for the user's ACH transactions and click "Save changes" or return to [User Profile](#). To view company limits, view [Company Limits](#).

#### Daily Maximum Limit

Enter the maximum daily amount allowed for the sum of all the user's ACH transactions.

User daily limit: \$

#### Daily Maximum Service Limits

Enter the maximum daily amount for each of the user's ACH services.

ACH Service	User Daily Service Limit
ACH File Upload	\$ <input type="text" value="10,000.00"/>
CCD Collection	\$ <input type="text" value="10,000.00"/>
CCD Payment	\$ <input type="text" value="10,000.00"/>

#### Account Limits

Enter limit amounts for each of the user's ACH accounts.

Account Number	User Daily Account Limit
*0001 - Barry's Savings	\$ <input type="text" value="10,000.00"/>
*9999 - Payroll Account	\$ <input type="text" value="10,000.00"/>

2. Enter the **User daily limit** or select the **No Limit** option (if applicable). The **No Limit** options are only available if the company limit is set to Not Used.
3. Enter the **User Daily Service Limit** for each listed ACH service or select the **No Limit** option (if applicable).
4. Enter the **User Individual Transaction Limit** and **User Daily Account Limit** for each of the accounts, or check the **No Limit** check box.
5. Click "Save changes".

## Modifying Business Bill Payment Limits

Business Bill Payment limit checking proceeds in the following order:

- User Transaction Limit
- User's Company Transaction Limit

To modify Bill Pay limits:

1. From the *User Profile* page, click the [View/Change](#) link associated the Bill Pay service.

## Setup User Bill Pay Limits

### Bill Pay Limits - Edit

User ID: ACCT  
User name: Ann Accountant

Please make the required changes and click "Save changes", or return to [User Profile](#). User transaction and approval limits cannot be greater than the company limit setup by the bank. User limits for users with the administration role in BeB are equal to the company limit, regardless of changes made here. To view company limits, click [Company Limits](#).

#### Maximum Transaction Limit

Enter the maximum amount allowed for a bill payment transaction entered by this user.

☒ Use company transaction limit

☐ User transaction limit: \$

#### Maximum Transaction Approval Limit

Enter the maximum amount allowed for a bill payment transaction to be approved by this user.

☒ Use company transaction approval limit

☐ User transaction approval limit: \$

2. Enter a specific **User transaction limit**, or select the **Use company transaction limit** option. The **User transaction limit** must be less than the company's transaction limit.
3. Click "Save Changes".

## View Company Limits

To view your company's limit for ACH, Business Bill Pay, or Wire:

- Click the **Company Limits** link on the *Setup User ACH Limits*, *Setup User Bill Pay Limits*, or *Setup User Wire Limits* page.

## Company Limits

[Print this page](#) • [Close window](#)

### Company Limits

Report created: 11/11/2008 05:30 PM ET

#### Daily Maximum ACH Limits

The maximum daily amount allowed for the sum of all the company's ACH transactions.

Company daily limit: \$1,000.00

Today's total: \$0.00

<i>Service Name</i>	<i>Company Daily ACH Service Limit</i>	<i>Today's Total</i>
Funds Transfer	\$0.00	\$0.00

#### Daily Account ACH Limits

The daily limit amounts for each of the company's ACH accounts.

<i>Account Number</i>	<i>Company Daily Account Limit</i>	<i>Today's Total</i>
*9903 - test1	\$0.00	\$0.00
*8989 - test3	\$0.00	\$0.00
*7888 - test2	\$0.00	\$0.00

#### ACH Transaction Detail Limits

The transaction detail limit for each ACH service.

<i>Service Name</i>	<i>Company ACH Transaction Detail Limit</i>
Funds Transfer	\$0.00

#### Bill Pay Transaction Limit

The individual transaction limit for this company's Business Bill Pay transactions.

Transaction limit: \$12,000.00

## Dependent Services

The following table shows the services that must be enabled in conjunction with one another. For example, when enabling a user for Deposit Reporting, the Information Reporting service must also be enabled.

An asterisk (\*) denotes services for which account access must be enabled.

**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.

If Enabled	Also Enable
Loan Advance	*Loan
Loan Payment	*Loan
Account Reports	*Information Reporting
Deposit Account Reporting	*Information Reporting
Deposit Reporting	*Information Reporting



## Notes

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# Modifying an Existing User

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General user information, service level, account level entitlements, and user limits may be modified for existing users. In addition, the user's Secure Sign On and Secure Token Sign On settings may be modified through the *User Administration* page.

To access the *User Administration* page:

1. Click the **Administration** tab.

## **Administration Section Overview**

**Administration**

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

---

**Communications**

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)  
[View sent mail](#) [Download documents](#)  
[Manage alerts](#)

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**Company Administration**

Perform company administration activities.

[User administration](#) [Account administration](#)  
[User administration approval](#) [Approvals administration](#)

---

**Service Administration**

Maintain company and account defaults for services that your company uses.

[Full account recon administration](#) [Positive pay administration](#)

---

**Self Administration**

Perform self administration activities.

[Personal preferences](#) [View user activity report](#)  
[Manage favorites](#) [Secure token setup](#)

2. Click the [User administration](#) link under **Company Administration**.

## User Administration

### User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#). To manage a user's access, click "System access."

User ID	First Name	Last Name	Additional Information
<a href="#">ACCT</a>	Ann	Accountant	<a href="#">System access</a>
<a href="#">ADMIN</a>	Company	Administrator	<a href="#">System access</a>
<a href="#">BARB</a>	Barb	Backup Admin	<a href="#">System access</a>
<a href="#">TRACY</a>	Tracy	Treasurer	<a href="#">System access</a>

### Modifying User Information or System Access

The following user administration tasks do not require multiple approvals and can be performed through the **System Access – Edit** page:

- Modifying user information
- Changing a user's password
- Unlocking a user
- Removing secure sign on (if applicable)
- Entering a token serial device number (if applicable)

To access the *System Access – Edit* page:

- On the *User Administration* page, click the [System access](#) link associated with the user.

## System Access – Edit

### System Access - Edit

Modify the user's system access or e-mail addresses and click "Save changes." To perform other user administration activities, return to [User Administration](#).

User ID: ACCT

#### User Information

First name:	<input type="text" value="Ann"/>
Last name:	<input type="text" value="Accountant"/>
Primary e-mail address:	<input type="text" value="ann.accountant@peoplesbank-wa.com"/>
Secondary e-mail address (optional):	<input type="text"/>
Additional information (optional):	<input type="text"/>
User Locked (optional):	<input type="checkbox"/>

#### User Secure Sign On Maintenance

You can have this user directed into the Secure Sign On setup process the next time they sign on by removing their security settings (picture, personal phrase, and confirmation questions). To remove the settings for this user, click "Remove Secure Sign On."

#### User Secure Token Maintenance

The Fulfillment Date allows you to monitor when the user's token device has been sent by the bank. If not already present, enter the Token Device Serial Number. Entry will register the token device to the user and activate the secure token at the user's next sign on.

Fulfillment date:	<input type="text" value="N/A"/>
Token device serial number:	<input type="text"/>

## Modifying User Information

To modify a user's name, e-mail address, or additional information:

1. On the *System Access – Edit* page, modify the user's information as needed.
2. Click "Save changes".

A confirmation message is displayed.

## Change a User Password

To change a user password:

1. On the *System Access – Edit* page, enter the new **Password**.
2. Re-enter the password in the **Confirm password** field.
3. Click "Save changes".

A confirmation message is displayed.

## Unlock a User

Users are allowed three login attempts before they are locked out of Business Manager. Users who are locked out can be unlocked by a user who has the Administration role.

To unlock a user:

1. On the *System Access – Edit* page, uncheck the **User Locked** option.
2. Click “Save changes”.

A confirmation message is displayed.

## Removing Secure Sign On Settings

For Secure Sign On users, the user's secure sign on security settings (picture, personal phrase, and confirmation questions and answers) can be removed, redirecting the user to the Secure Sign On setup process the next time they sign on to Business Manager.

1. On the *System Access – Edit* page, click “Remove Secure Sign On settings”.
2. Click “OK” to confirm you want to remove secure sign on settings for this user.
3. Click “OK”.

A confirmation message is displayed.

## User Secure Token Maintenance

For Secure Token Sign On and/or Approval users, the user's token device serial number must be entered on the System Access page to “register” the token. Each token device can be registered to a single, specific user.

**Note:** The fulfillment date is the date the financial organization is sending the token device. This date can be used to monitor the fulfillment status of each user's token device.

1. On the *System Access – Edit* page, enter the user's **Token Device Serial Number**.  
Entry registers the token device to the user and activates Secure Token Sign On at the user's next sign on if Secure Token Sign On is enabled for your company.
2. Click **Save changes**.
3. Once the token device has been registered to a Business Manager user, contact Peoples Bank immediately to finalize registration.
4. Deliver the token device to the user.

**Note:** The user will not be able to sign on to Business Manager without their token device if Secure Token Sign On is enabled for your company or Approve ACH and/or Wire transactions if Token Approval is enabled for your company.

## Modifying User Roles


To modify a user's assigned roles:

1. On the *User Administration* page, click the User ID link for the desired user to display the *User Profile* page.

### User Administration

User Administration			
To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to <a href="#">User Administration - Add User</a> . To manage a user's access, click "System access."			
User ID	First Name	Last Name	Additional Information
<a href="#">ACCT</a>	Ann	Accountant	<a href="#">System access</a>
<a href="#">ADMIN</a>	Company	Administrator	<a href="#">System access</a>
<a href="#">BARB</a>	Barb	Backup Admin	<a href="#">System access</a>
<a href="#">TRACY</a>	Tracy	Treasurer	<a href="#">System access</a>

2. Click the Edit user roles link.

User Profile		 <a href="#">Print this page</a>
To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to <a href="#">User Administration</a> .		
To modify the user's system access or e-mail addresses, go to <a href="#">System access</a> .		
User Information		<a href="#">Edit user roles</a> • <a href="#">Copy user</a> • <a href="#">Delete user</a>
User ID:	ACCT	
First name:	Ann	
Last name:	Accountant	
Primary e-mail address:	ann.accountant@peoplesbank-wa.com	
Secondary e-mail address:	No secondary e-mail address on file	
Additional information:		
User status:	Enabled	
Roles:	Setup Approval	

## User Administration – Edit User Roles

### User Administration - Edit User Roles

Edit the user's roles and click "Save changes." Editing user roles could affect the user's access and functionality, including the cancellation of scheduled requests.

To return to the user's profile, go to [User Profile](#).

User ID: ACCT  
Name: Ann Accountant

#### User Roles (optional)

☒ Allow this user to setup templates.  
(This entitles the user to template setup capabilities for only those services and accounts to which the user has been entitled.)

☒ Allow this user to approve transactions.  
(This entitles the user to transmit capabilities for only those services to which the user has been entitled.)

☐ Grant this user administration privileges.  
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

3. Modify the following **User Roles** as needed:

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

4. Click "Save changes".

The *User Profile – Confirmation* page is displayed.

- Changed items appear in bold green text with a green dot (●).
- Deleted items appear in bold red text with a red X (✗).
- Unchanged items appear in black text with a black checkmark (✓).

## Modifying Service Entitlements

If a new service is added to a company's profile, then the new service must be entitled to the company users. Account level entitlements must also be assigned for all users before the new service can be used, as described in the following section.

To modify a user's service entitlements:

1. On the *User Administration* page, click the User ID link for the desired user to display the User Profile page.

## User Administration


### User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#). To manage a user's access, click "System access."

User ID	First Name	Last Name	Additional Information
<a href="#">ACCT</a>	Ann	Accountant	<a href="#">System access</a>
<a href="#">ADMIN</a>	Company	Administrator	<a href="#">System access</a>
<a href="#">BARB</a>	Barb	Backup Admin	<a href="#">System access</a>
<a href="#">TRACY</a>	Tracy	Treasurer	<a href="#">System access</a>

## User Profile

### User Profile

 [Print this page](#)

The user was updated successfully. To review the approval settings, which may be impacted by this change, go to [Approvals Administration](#).

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

**User Information** [Edit user roles](#) • [Copy user](#) • [Delete user](#)

User ID:	ACCT
First name:	Ann
Last name:	Accountant
Primary e-mail address:	ann.accountant@peoplesbank-wa.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Setup Approval

**Assigned Services** [Edit user services](#)

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.

Service Name	Details
Account Reports	
ACH File Upload	
Bill Pay	<a href="#">View/Change</a>

2. Click the **Edit user services** link.



## User Administration – Edit User Services

### User Administration - Edit User Services

Select the services to which the user will have access and click "Save changes."  
Changing User Services could affect the user's access and functionality, including the cancellation of scheduled requests.

To return to the user's profile, go to [User Profile](#).

User ID: ACCT  
Name: Ann Accountant

**Available Services** [Select all](#) • [Deselect all](#)

Service Name	Entitled
Account Reports	<input checked="" type="checkbox"/>
ACH File Upload	<input checked="" type="checkbox"/>
Bill Pay	<input checked="" type="checkbox"/>
Book Transfer	<input checked="" type="checkbox"/>
CCD Collection	<input checked="" type="checkbox"/>
CCD Payment	<input checked="" type="checkbox"/>
Child Support Payment	<input type="checkbox"/>
PPD Collection	<input type="checkbox"/>
PPD Payment	<input type="checkbox"/>
State Tax	<input type="checkbox"/>
Statements and Documents	<input checked="" type="checkbox"/>
Stop Payment	<input checked="" type="checkbox"/>
USD International Wire	<input checked="" type="checkbox"/>

3. Modify services by checking or unchecking each service. To entitle or un-entitle a user to all available services click the [Select all](#) or [Deselect all](#) link above the table header.
4. Click "Save changes".

The *User Profile* page is displayed with a confirmation message.

- Changed items appear in bold green text with a green dot (●).
- Deleted items appear in bold red text with a red X (✗).
- Unchanged items appear in black text with a black checkmark (✓).

## Modifying Account Entitlements

If a new service is added to a company's profile, then the new service must be entitled to the company users. Account level entitlements must also be assigned for all users before the new service can be used.

To modify account entitlements:

1. On the *User Administration* page, click the User ID link for the desired user to display the *User Profile* page.

### User Administration


## User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#). To manage a user's access, click "System access."

User ID	First Name	Last Name	Additional Information
<a href="#">ACCT</a>	Ann	Accountant	<a href="#">System access</a>
<a href="#">ADMIN</a>	Company	Administrator	<a href="#">System access</a>
<a href="#">BARB</a>	Barb	Backup Admin	<a href="#">System access</a>
<a href="#">TRACY</a>	Tracy	Treasurer	<a href="#">System access</a>

### User Profile

## User Profile

 [Print this page](#)

The user was updated successfully. To review the approval settings, which may be impacted by this change, go to [Approvals Administration](#).

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

### User Information

[Edit user roles](#) • [Copy user](#) • [Delete user](#)

User ID:	ACCT
First name:	Ann
Last name:	Accountant
Primary e-mail address:	ann.accountant@peoplesbank-wa.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Setup Approval

### Assigned Services

[Edit user services](#)


To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.

Service Name	Details
Account Reports	
ACH File Upload	
Bill Pay	<a href="#">View/Change</a>

2. Click the View/Change or Add link.

### Account Access – Add (or Edit)

## Account Access - Add

 [Print this page](#)

Select the accounts to which the user will have access and click "Save changes." To return to the user's profile, go to [User Profile](#).

User ID: ACCT  
Name: Ann Accountant  
Service: Book Transfer

### Accounts available for the Book Transfer service

TRC	Account Number	Description	Entitled Account <a href="#">Select All</a> • <a href="#">Deselect All</a>	Allow Transmit <a href="#">Select All</a> • <a href="#">Deselect All</a>
125104425	0001	Barry's Savings	<input type="checkbox"/>	<input type="checkbox"/>
125104425	9999	Payroll Account	<input type="checkbox"/>	<input type="checkbox"/>

3. Entitle accounts to the user or remove account entitlements as needed.

To entitle **entry** capabilities for a selected account, click the **Entitled Account** check box associated with the desired account(s). Use the [Select all](#) link to select all accounts.

To entitle **approval/transmit** capabilities for a selected account(s), click the **Allow Transmit** check box associated with the desired account(s). Use the [Select all](#) link to select all accounts.

To **remove** entry, approval, or transmit capabilities for a selected account(s), de-select the appropriate check box associated with the desired account(s). To remove entry or transmit capabilities for all accounts, click the [Deselect all](#) link.

4. Click "Save changes".

The *User Profile* page is displayed with a confirmation message.

The *User Profile – Confirmation* page is displayed.

- Changed items appear in bold green text with a green dot (●).
- Deleted items appear in bold red text with a red X (✗).
- Unchanged items appear in black text with a black checkmark (✓).

## Modifying User Limits

1. On the *User Administration* page, click the User ID link for the desired user to display the *User Profile* page.

### User Administration


### User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#). To manage a user's access, click "System access."

User ID	First Name	Last Name	Additional Information
<a href="#">ACCT</a>	Ann	Accountant	<a href="#">System access</a>
<a href="#">ADMIN</a>	Company	Administrator	<a href="#">System access</a>
<a href="#">BARB</a>	Barb	Backup Admin	<a href="#">System access</a>
<a href="#">TRACY</a>	Tracy	Treasurer	<a href="#">System access</a>

### User Profile

### User Profile

 [Print this page](#)

The user was updated successfully. To review the approval settings, which may be impacted by this change, go to [Approvals Administration](#).

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

**User Information** [Edit user roles](#) • [Copy user](#) • [Delete user](#)

User ID:	ACCT
First name:	Ann
Last name:	Accountant
Primary e-mail address:	ann.accountant@peoplesbank-wa.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Setup Approval

**User Limits**

To modify user limits for services and accounts to which this user has access, click on the associated details link.

Service Name	Details
ACH	<a href="#">View/Change</a>
Bill Pay	<a href="#">View/Change</a>
Wire	<a href="#">View/Change</a>

2. Click the **View/Change** link associated with the service.
3. Assign user limits as described in the *Modifying Limits* section.
4. Click "Save changes".

The *User Profile* page is displayed with a confirmation.

- Changed items appear in bold green text with a green dot (●).
- Deleted items appear in bold red text with a red X (✗).
- Unchanged items appear in black text with a black checkmark (✓).

## Notes

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# Copying an Existing User

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To streamline the setup of a new user, you can copy an existing user's roles and entitlements to another user.

**Note:** All role assignments, service entitlements, account entitlements, and user limits are copied to the new user. Changes can be made to these assignments as needed. For security purposes, the copy feature does not include **User ID**, **Name**, or **Password** information.

1. Click the **Administration** tab.

## Administration Section Overview

### Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

#### Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)  
[View sent mail](#) [Download documents](#)  
[Manage alerts](#)

#### Company Administration

Perform company administration activities.

[User administration](#) [Account administration](#)  
[User administration approval](#) [Approvals administration](#)

#### Service Administration

Maintain company and account defaults for services that your company uses.

[Full account recon administration](#) [Positive pay administration](#)

#### Self Administration

Perform self administration activities.

[Personal preferences](#) [View user activity report](#)  
[Manage favorites](#) [Secure token setup](#)

2. Select the User Administration link under **Company Administration**.

## User Administration

### User Administration


To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#). To manage a user's access, click "System access."

User ID	First Name	Last Name	Additional Information
<a href="#">ACCT</a>	Ann	Accountant	<a href="#">System access</a>
<a href="#">ADMIN</a>	Company	Administrator	<a href="#">System access</a>
<a href="#">BARB</a>	Barb	Backup Admin	<a href="#">System access</a>
<a href="#">TRACY</a>	Tracy	Treasurer	<a href="#">System access</a>

3. Click the [User ID](#) link associated with the user.

## User Profile

### User Profile

 [Print this page](#)

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

**User Information**[Edit user roles](#) • [Copy user](#) • [Delete user](#)

User ID:	ACCT
First name:	Ann
Last name:	Accountant
Primary e-mail address:	ann.accountant@peoplesbank-wa.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Setup Approval

4. Click the [Copy user](#) link.



## User Administration – Copy User

### User Administration - Copy User

Secure Token is active. A token device will be requested for this user when you click "Save user."

User ID being copied: ACCT

Enter the new user's information and click "Save user." The roles, services and account access from user **ACCT** will be copied to this new user. To return to the original user's profile, go to [User Profile](#).

#### User Information

User ID:	<input type="text"/>
First name:	<input type="text"/>
Last name:	<input type="text"/>
Primary e-mail address:	<input type="text"/>
Secondary e-mail address (optional):	<input type="text"/>
Additional information (optional):	<input type="text"/>

**Note:** The previous user setup page can be accessed by clicking the [User Profile](#) link at the top of the page.

5. Enter the **User ID**.
6. Enter the user's **Password**.
7. Re-enter the user's password in the **Confirm password** field.
8. Enter the user's **First name**.
9. Enter the user's **Last name**.
10. Enter the user's **Primary e-mail address**.
11. If desired, enter the user's **Secondary e-mail address**.
12. Enter **Additional Information** for the user.
13. Click **Save user**.

The *User Profile* page is displayed with confirmation message.

14. Continue to make changes to the user profile as described in the *Modifying an Existing User* section or click "Save user".

A confirmation message is displayed.

# Deleting an Existing User

Existing users can be deleted; however, once deleted, the users cannot be recovered.

To delete an existing user:

1. Click the **Administration** tab.

## Administration Section Overview Page

### Administration

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[Manage alerts](#)

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Perform company administration activities.

[User administration](#) [Account administration](#)  
[User administration approval](#) [Approvals administration](#)

#### Service Administration

Maintain company and account defaults for services that your company uses.

[Full account recon administration](#) [Positive pay administration](#)

#### Self Administration

Perform self administration activities.

[Personal preferences](#) [View user activity report](#)  
[Manage favorites](#) [Secure token setup](#)

2. Click the [User administration](#) link under **Company Administration**.

## User Administration

### User Administration


To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#). To manage a user's access, click "System access."

User ID	First Name	Last Name	Additional Information
<a href="#">ACCT</a>	Ann	Accountant	<a href="#">System access</a>
<a href="#">ADMIN</a>	Company	Administrator	<a href="#">System access</a>
<a href="#">BARB</a>	Barb	Backup Admin	<a href="#">System access</a>
<a href="#">TRACY</a>	Tracy	Treasurer	<a href="#">System access</a>

3. Click the User ID link associated with the user to display the *User Profile* page.

### User Profile

## User Profile

 [Print this page](#)

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

### User Information

[Edit user roles](#) • [Copy user](#) • [Delete user](#)

User ID:	ACCT
First name:	Ann
Last name:	Accountant
Primary e-mail address:	ann.accountant@peoplesbank-wa.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Setup Approval

4. Click the Delete user link.

### User Administration – Delete User

## User Administration - Delete User

You have requested to delete the following user. Once deleted, the user cannot be recovered.

To delete this user, click "Delete user", or return to [User Profile](#).

### User Information

User ID:	ACCT
First name:	Ann
Last name:	Accountant
Primary e-mail address:	ann.accountant@peoplesbank-wa.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Setup Approval

### Assigned Services

Service Name
Account Reports
ACH File Upload
Bill Pay
Book Transfer
CCD Collection
CCD Payment
Domestic Wire
Express Transfer
File Download
Foreign Currency International Wire
Information Reporting
Loan
One time wire transfer entry
Statements and Documents
Stop Payment
USD International Wire

Delete user

Do not delete

5. Click **Delete user**.

The *User Administration* page is displayed with the user removed from the existing users list.

# Account Administration

Use **Account Administration** to create or change a text name (nickname) for your accounts. Using a text name helps to easily identify the account when it is used in transactions.

To rename an account:

1. Click the **Administration** tab.

## Administration Section Overview

### Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

#### Communications

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[View sent mail](#) [Download documents](#)  
[Manage alerts](#)

#### Company Administration

Perform company administration activities

[User administration](#) [Account administration](#)  
[User administration approval](#) [Approvals administration](#)

#### Service Administration

Maintain company and account defaults for services that your company uses.

[Full account recon administration](#) [Positive pay administration](#)

#### Self Administration

Perform self administration activities.

[Personal preferences](#) [View user activity report](#)  
[Manage favorites](#) [Secure token setup](#)

2. Click the [Account administration](#) link under **Company Administration**.

## Account Administration

### Account Administration

To change the description of an account, click the corresponding description.

TRC	Account Number	Account Type	Description
125104425	5010000001	Checking	<a href="#">Barry's Savings</a>
125104425	5011999999	Loan	<a href="#">Line of Credit</a>
125104425	5011999999	Checking	<a href="#">Payroll Account</a>
125104425	5012222222	Checking	<a href="#">MMA</a>
125104425	5014111111	CD	<a href="#">CD</a>

3. Click the **Description** link associated with the account.

## Change Account Description

### 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:	125104425
Account number:	5012222222
Account type:	Checking
Description:	<input type="text" value="Money Market"/>

4. Enter the new description.
5. Click **Save changes**.

**Note:** Clicking **Do not save changes** cancels the name change.

The *Account Administration* page is displayed with a confirmation. The new name displays on all corresponding pages and reports.

## Notes

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# Approvals Administration

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Use **Approvals Administration** to specify the number of approvals required before a request is transmitted and sent for processing. The number of approvals required can vary based upon the dollar amount of a request. The number of approvers assigned should not be greater than the number of users authorized to approve/transmit the requests. By default, Peoples Bank requires two approvers for ACH PPD and CCD Payment/Collection and Wire transmit requests. All other services are set by default to a single approver for each transaction. Service approval requirements can be set by the company to be more stringent than the Bank's defaults but can never be less stringent than the Bank's default approval levels for the company.

Multiple approvals can be set for the following Business Manager services:

- CCD Payment
- PPD Payment
- CCD Collection
- PPD Collection
- ACH File Upload
- Book Transfer
- Child Support Payment
- Express Transfer
- Federal Tax Payment
- Funds Transfer
- Loan Advance
- Loan Payment
- State Tax Payment
- Template-based Wire Transfer

To access the *Approvals Administration* page:

1. Click the **Administration** tab.

### **Administration Section Overview**

## Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

### Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#)[Contact us](#)

[View sent mail](#)[Download documents](#)

[Manage alerts](#)

### Company Administration

Perform company administration activities.

[User administration](#)[Account administration](#)

[User administration approval](#)[Approvals administration](#)

### Service Administration

Maintain company and account defaults for services that your company uses.

[Full account recon administration](#)[Positive pay administration](#)

### Self Administration

Perform self administration activities.

[Personal preferences](#)[View user activity report](#)

[Manage favorites](#)[Secure token setup](#)

2. Click the [Approvals administration](#) link under **Company Administration**.



## Approvals Administration

### Approvals Administration

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

CAUTION: 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 the service.

#### 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.

Service Name	Request Amount	Approvals If Less Or Equal	Approvals If Greater
ACH File Upload	\$ 0.00	1	2
Book Transfer	\$ 0.00	1	1
CCD Collection	\$ 0.00	1	2
CCD Payment	\$ 0.00	1	2
Child Support Payment	\$ 0.00	1	1

#### Approvals Required For Setup

Service Name	Approvals Required
Administration	1
Book Transfer	1
CCD Collection	1
CCD Payment	1
Child Support Payment	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
Positive Pay Exception Maintenance	1
Positive Pay Issue Maintenance	1

Save changes

Do not save changes

## Requiring Approvals for Transactions

The number of approvals for transactions is set under the **Approvals Required for Transactions** section on the *Approvals Administration* page, as follows:

1. Enter a **Request Amount** for each service and the number of required approvals if a request is initiated that is less than or equal to or greater than the request amount. The number of approvals required can vary based upon the dollar amount of a request.
2. Click "Save changes".

The page refreshes and a confirmation message is displayed.

## Requiring Approvals for User Administration

The number of approvals required for user administration (user profile additions, deletions, and changes) is set under the Approvals Required for Setup section on the *Approvals Administration* page, as follows:

1. Enter the number of **Approvals Required** for user **Administration**
2. Click “Save changes”.

The page refreshes and a confirmation message is displayed.

## Requiring Approvals for Templates

The number of approvals required for template adds, changes, and deletions are set under the Approvals Required for Setup section on the *Approvals Administration* page, as follows:

1. For each service, enter the number of **Approvals Required**.
2. Click “Save Changes”.

The page refreshes and a confirmation message is displayed.

### ***Approvals Administration Field Descriptions***

Field	Description
Service Name	The name of the Business eBanking service.
Request Amount	The amount of the request.
Approvals If Less or Equal	The number of approvals needed when the dollar amount is less than or equal to the Request Amount.
Approvals If Greater	The number of approvals needed when the dollar amount exceeds the Request Amount.

## Notes

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