

Adding New Sub-User Commercial Services in OLB

Adding New Sub-User Commercial Services

The Add Sub-User - Commercial services page appears after you have added new sub-user information into the system (and after specifying Business Bill Payment access, if your institution offers that service). This page only lists accounts, services, and limit amounts assigned to the Focus Customer, which must be set by the Sub-User Administrator.

NOTE: The sub-user is limited to those access levels assigned to the Focus Customer.

A limit amount is the maximum dollar amount of credit transactions the user or anyone with access to the user may have in process at one time. Sub-users also inherit the Focus Customer's limit amounts. The Sub-User Administrator can change the limit amount to an equal or lower amount for all new sub-users. If, however, the limit entered is greater than the Focus Customer's limit amount, the system will use the Focus Customer's limit amount.

The system will not allow approval of a transaction if the transaction amount exceeds this limit amount. Limits will be for a processing period and will be checked while 1) approving a batch, or 2) processing a batch. If a batch fails in this case, the batch will be unscheduled and an in-session notification will be sent to the Focus Customer and sub-user(s). The failed batch will also be reported to your financial institution on a daily report.

To add new sub-user commercial services, do the following.

1. Complete the Add a New Sub-User process as outlined in adding a new sub-user.

The first page in the Add Sub-User - Commercial Services process appears.

2. Enter limit amounts in the **Limit Amount \$** fields, which may include ACH Credit and EFTPS. If you leave a field blank, the system assigns the Focus Customer's limits to the sub-user's services. If you enter a limit amount greater than that of the Focus Customer's, the system presents an error on this page.

NOTE: The ACH Debit service checks the ACH Debit limit amount, and the ACH Credit service checks the ACH Credit limit amount. The NACHA Import service checks both the ACH Credit and ACH Debit limit amounts.

3. Select access levels in the **Access Level** lists, which may include ACH Credit PPD, ACH Credit CCD, ACH Credit CTX, and EFTPS. The ACH Credit/EFTPS access levels are as follows.

ACH Credit/EFTPS Access Levels

Access Level	Description
None (default)	No access to the commercial service.
View	Allows the user only to view ACH transactions.
Approve Only	Allows the user to approve ACH transactions, but not view, create, modify, or delete them.
Create	Allows the user to view, create, modify, and delete ACH transactions, but not approve them. Another authorized user must approve the ACH transactions.
Create + Approve Other	Allows the user to view, create, modify, and delete ACH transactions, and approve any ACH transactions the user did not create or last modify.
Full	Allows the user to view, create, modify, delete, and approve ACH transactions.

4. To allow the sub-user to create ACH batches with settlement the same day the batch is submitted, select **Same Day ACH Credit**. This option is present only if the institution offers Same Day ACH settlement and the Focus Customer has been configured for Same Day ACH.
5. Select the accounts to which the sub-user will have access.
6. Click **Submit**. The second page of the Add Sub-User - Commercial Services page appears.
7. Enter the ACH Debit limit amounts in the **Limit Amount \$** fields, which may include the following.
 - a) ACH Debit PPD
 - b) ACH Debit CCD
 - c) ACH Debit RCK
 - d) ACH Debit TEL
 - e) ACH Debit WEB

- f) ACH Debit ARC
- g) ACH Debit BOC
- h) ACH Debit CTX

If you leave a field blank, the system assigns the Focus Customer's limits to the sub-user's services.

NOTE: The ACH Debit service checks the ACH Debit limit amount, and the ACH Credit service checks the ACH Credit limit amount. The NACHA Import service checks both the ACH Credit and ACH Debit limit amounts.

8. Select the access levels for ACH Debit services in the Access Level fields.

The ACH Debit access levels are as follows:

Access Level	Description
None (default)	No access to the commercial service.
View	Allows the user only to view ACH transactions.
Approve Only	Allows the user to approve ACH transactions, but not view, create, modify, or delete them
Create	Allows the user to view, create, modify, and delete ACH transactions, but not approve them. Another authorized user must approve the ACH transactions.
Create + Approve Other	Allows the user to view, create, modify, and delete ACH transactions, and approve any ACH transactions the user did not create or last modify.
Full	Allows the user to view, create, modify, delete, and approve ACH transactions.

9. To allow the sub-user to create ACH batches with settlement the same day the batch is submitted, select **Same Day ACH Debit**. This option is present only if the institution offers Same Day ACH settlement and the Focus Customer has been configured for Same Day ACH.

10. Select the accounts to which the sub-user will have access.
11. Click **Submit**. The third page of the Add Sub-User - Commercial Services page appears.
12. Enter the limit amount in the **Wires** field. If you leave this field blank, the system assigns the Focus Customer's limit. If you enter a limit amount greater than that of the Focus Customer, the system will present an error on this page.

NOTE: The ACH Debit service checks the ACH Debit limit amount, and the ACH Credit service checks the ACH Credit limit amount. The NACHA Import service checks both the ACH Credit and ACH Debit limit amounts.

13. Select the access level for NACHA Import in its **Access Level** field.

The NACHA Import access levels are as follows:

Access Level	Description
None (default)	No access to the commercial service
View	Allows the user only to view NACHA Import transactions.
Approve Only	Allows the user to approve NACHA Import transactions, but not view, create, modify, or delete them.
Create	Allows the user to view, create, modify, and delete NACHA Import transactions, but not approve them. Another authorized user must approve the NACHA Import transactions.
Create + Approve Other	Allows the user to view, create, modify, and delete ACH transactions, and approve any NACHA Import transactions the user did not create or last modify.
Full	Allows the user to view, create, modify, delete, and approve NACHA Import transactions.

14. Select the allowed NACHA transaction types.
15. Select the allowed SEC (Standard Entry Class) codes.
16. To enable importing of balanced ACH batches, select **Balanced Batches** if available.

17. To allow the sub-user to create NACHA Import batches with settlement the same day the batch is submitted, select **Same Day NACHA Import**. This option is present only if the institution offers Same Day ACH settlement and the Focus Customer has been configured for Same Day ACH.
18. Select the access level for Wire Transfers in its **Access Level** list.

The Wire Transfer access levels are as follows:

Access Level	Description
None (default)	No access to the commercial service.
View	Allows the user only to view wire transfers.
Approve Only	Allows the user to approve wire transfers, but not view, create, modify, or delete them. Also allows the user to approve wire transfer templates, but not view, create, modify, or delete them.
Use Templates	Allows the user to view, create, modify, and delete wire transfers using existing templates only.
Create	Allows the user to view, create, modify, and delete wire transfers, but not approve them. Another authorized user must approve the wire transfers.
User Templates + Approve	Allows the user to view and use existing wire transfer templates only. The user can also approve any wire transfers.
Template Mgr	Allows the user to view, create, modify, delete, and approve wire transfer templates.
Template Mgr + Approve	Allows the user to view, create, modify, and delete, and approve wire transfer templates. Also allows the user to approve any wire transfers.

Access Level	Description
Create + Template Mgr	Allows the user to view, create, modify, and delete wire transfers, but not approve wire transfers. Also allows the user to view, create, modify, delete, and approve wire transfer templates.
Create + Approve Other	Allows the user to view, create, modify, and delete wire transfers and approve any wire transfer the user did not create or last modify.
User Templates + Approve Other	Allows the user to view and use existing wire transfer templates only. The user can also approve any wire transfers the user did not create or last modify.
Template Mgr + Approve Other	Allows the user to view, create, modify, delete, and approve wire transfer templates. The user can also approve any wire transfer the user did not create or last modify.
Create + Template Manager + Approve Other	Allows the user to view, create, modify, and delete wire transfers; view, create, modify, delete, and approve wire transfer templates; and approve any wire transfers the user did not create or last modify.
Full	Allows the user to view, create, modify, delete, and approve any wire transfers. Also allows the user to view, create, modify, and delete and approve wire transfer templates.

19. Select the access level for Incoming Wire Transfers in its **Access Level** field.

The Incoming Wire Transfer access levels are as follows:

Access Level	Description
None (default)	Does not allow the user to view incoming wire transfer history.

Access Level	Description
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View	Allows the user to view incoming wire transfer history only.
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20. Select the access level for Check Reconciliation in its **Access Level** field. The Check Reconciliation (Positive Pay) access levels are as follows.

NOTE: Under dual control, modifications are highlighted as “proposed”, and will need to be approved by another sub-user administrator before the changes becomes effective.