

Adding a New Sub-User in OLB

Adding a New Sub-User

The Sub-User Administration module allows the Focus Customer to create new Sub-User Administrators and sub-users. Sub-User Administrators, in turn, can create additional Administrators by entering new information or by changing a sub-user to Administrator status.

When the Administrator creates a sub-user, the sub-user automatically inherits all the profile attributes of the Focus Customer. For example, a newly created sub-user would have the same address, city, state, postal code, fax and phone number of the Focus Customer. The exceptions are the Access ID, Name, Social Security Number, and Email address, all of which must be set explicitly when creating a sub-user.

The sub-user can be granted access to the Focus Customer's accounts, basic services, and access levels to the commercial service. Sub-users also inherit the risk level limits from the Focus Customer for applicable services.

As for risk levels, the system allows the Sub-User Administrator to define separate sub-user risk level limits for each commercial service as long as they do not exceed the Focus Customer's risk level limits.

The sub-user risk limits are the limits they possess to create a transaction, such as an ACH batch, EFTPS batch, or wire transfer. The creator of a transaction is defined as the user who sets the settlement account and becomes the owner of that specific transaction. If the settlement account is changed on a transaction by a different user, the user who updated the settlement account becomes the owner of that transaction and that user's risk limit would apply. User risk limits are not applied to the approval of transactions.

If no risk level limits are defined when creating a sub-user, the system assigns the Focus Customer's risk levels to the sub-user.

To add a new Sub-User, do the following.

1. On the **Cash Management** tab, click **Administration**. The Sub-Users Administration page appears.

Cash Management ▾

- Cash Management Menu
- Wire Transfers
- EFTPS
- Check Reconciliation
- Book Transfers
- Administration**

- Prior Day Balance Reports
- Current Day Balance Reports
- Create Custom Balance Reports
- ACH Alert
- Check Reorder
- Open a New Account
- Remote Deposit Capture
- Request Cash Management Services

2. Click **Add a New Sub-User** in the Sub-Users Administration **I want to** menu. The Add New Sub-User page appears.

Overview Accounts ▾ Bills & Payments Move Money ▾ Cash Management ▾ ?

Cash Management

Sub-Users Administration

No Sub-users have been created yet. To add a new sub-user choose 'Add a New Sub-User' from the Actions menu.

I want to ▾
Add A New Sub-User

3. Enter a new access ID for the sub-user in the **Access ID** box.

Add New Sub-User

User Info

* At least one phone number must be entered

* Access ID: * Name: Mobile Phone:

* SSN: * Email: Alternate Phone #:

* Sub-User Administrator: Allows the user to administer the accounts and privileges of other sub-users.

* Temporary Passcode:

* Confirm Temporary Passcode:

Access Configuration

IP Address: This IP overrides the IP defined at focus customer level
comma-separated list, e.g. 63.245.17.250, 60.200.5.10, 45.168.40.*; 27.22.4-5.*
Note: Leave blank to enforce IP address restrictions assigned at the focus customer level.

Mobile Application Access: Allowed Not Allowed

Sub-User Admin-Focus IP Address:

NOTE: Use generic access IDs for your sub-users based on the sub-user's job responsibility, and use an abbreviation for your business name, as access IDs must be unique. For example, if the company name is Micro Systems, Inc., create an access ID for your payroll clerk as MSIPayroll. This allows a Sub-User Administrator to simply modify a sub-user's personal information if there is a change in personnel, while maintaining all the appropriate access and commercial services privileges.

4. In the **Name** box, enter the sub-user's name.
5. In the **SSN** box, enter the sub-user's social security number.
6. In the **Email** box, enter the sub-user's business email address.
7. In the **Mobile Phone** and/or **Alternate Phone #** boxes, enter a phone number. (At least one phone number is required.)
8. If you want to assign the Sub-User Administrator privilege to the sub-user, select **Sub-User Administrator**.
9. (Available only for Focus Customers that use secure file transfer) If you want to assign the Secure File Transfer privilege to the sub-user, select **Secure File Transfer**.
10. In the **Temporary Passcode** box, enter a temporary passcode, and then re-enter the passcode in the **Confirm Temporary Passcode** box. The sub-user will select a permanent passcode at first login.
11. If you want to restrict the locations of computers from which the sub-user is permitted to log in, enter the Internet Protocol (IP) address(es) in the Access Configuration section.
12. In the **IP Address** box, enter an IP address or range of addresses. Addresses can be entered as one or more of the following, separated by commas.
 - a) An explicit address (e.g., 45.168.40.9)
 - b) A range expressed by substituting two values separated with a hyphen for an octet (e.g., 45.168.40.9-12)—usable only for the last two octets

- c) A range expressed by substituting an asterisk for an octet (e.g., 45.168.40.*)—usable only for the last octet
- d) If nothing is entered, then an IP address restriction is not enforced for the sub-user.

NOTE: This setting overrides the **Focus Customer IP Address** setting, if any. If this field is left blank, the **Focus Customer IP Address** still applies to the sub-user. When both fields are blank, an IP address restriction is not enforced for the sub-user.

13. For each account the sub-user has access to, select the basic service on the **Basic Services** drop-down list. The sub-user is limited to those privileges that the Focus Customer has over an account. All or part of the following basic services are shown on the drop-down list (depending on the basic services available to the Focus Customer).

Basic Service	Description
None (default)	Does not allow the user to view account balances, balance reports, histories or authorize internal transfers.
Basic (View/Transfer Funds)	Allows the user to view account balances, balance reports, and histories as well as authorize internal transfers.
Transfer To	Allows the user to transfer funds to this account.
Loan Advance	Allows the user to increase the amount of a loan or a balance due by transferring money directly to another Internet banking account, such as a checking account.
View Only	Allows the user to view account balances, balance reports, and histories only.

14. If the Focus Customer has more than 20 accounts, click the **Next 20 >** button. The system saves the information on the previous screen(s) before presenting the next 20 accounts.

Access to Accounts

Please select the Basic Service level for each account this user can access online.

Click "**Help**" for an explanation of Basic Services options. Click "**Submit**" to process your selection.

Account Type	Account #	Account Name	Basic Services
Checking	1000058	Shane Green	<input type="checkbox"/> Basic (View/Transfer Funds) <input type="checkbox"/> View Only <input type="checkbox"/> Transfer To
Savings	77656381	Kristen Durham	<input type="checkbox"/> Basic (View/Transfer Funds) <input type="checkbox"/> View Only <input type="checkbox"/> Transfer To
Loan	8810653	White James	<input type="checkbox"/> Basic (View/Transfer Funds) <input type="checkbox"/> View Only <input type="checkbox"/> Transfer To

15. Click **Submit** to save the changes.

The Add Sub-User - Commercial Services page appears.