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### **Q: What is a Focus Customer?**

A: A Focus Customer is the entity (a business or individual) whose name, commercial service limit amounts, and Electronic Federal Tax Payment System (EFTPS) destination are used with cash management services. The Focus Customer is usually the business owner of the accounts used with the service. To set up your company as a Focus Customer, contact Liberty Bank for assistance.

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### **Q: What is a sub-user and a Sub-User Administrator?**

A: A business's employees act as sub-users and are authorized to use the cash management services with the Focus Customer's accounts on behalf of the Focus Customer.

A Sub-User Administrator has special privileges to create, modify, disable, and delete other Sub-User Administrators and sub-users on behalf of the Focus Customer. Sub-User Administrators can assign basic services, and access levels for each commercial service per sub-user.

Note: All Focus Customers automatically have Sub-User Administrator privileges.

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### **Q: What is the difference between an agent and a sub-user?**

A: An agent is a commercial customer who has been given access to multiple Focus Customers and their accounts by your financial institution. A sub-user is a commercial customer who is created and managed by a Sub-User Administrator and is limited to the privileges of the Focus Customer.

Focus Customers can have sub-users, but agents cannot. Agents, however, can have services that were not granted to the Focus Customer. For example, Liberty Bank could give an agent EFTPS privileges to handle transactions for multiple Focus Customers, even if the Focus Customer does not have the service. Sub-users, on the other hand, are limited to a subset of services assigned to the Focus Customer.

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### **Q: What can or can't a sub-user do on the system?**

A: A sub-user inherits the configuration attributes of the Focus Customer but is limited to those accounts, services, limit amounts, and access levels for a commercial service that were established for the Focus Customer. Sub-users also have access to a smaller set of functions compared to those of the Focus Customer.

Sub-users have access to the following:

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- Nickname accounts
  - Change passcodes
  - Change Security Q/A
  - Update Email Address
  - Stop Payments (depends on current access privileges)
  - Reorder Checks (depends on current access privileges)
  - Request Documents
  - User Preferences & Contact Us
  - Business Bill Payment (depends on current access privileges)
- Sub-users do not have access to the following services:
- Retail Online Bill Pay. Only the Focus Customer can use the retail Online Bill Pay service.
  - Account Services
  - Change Address Information
  - Add/Remove Online Account
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**Q: Can sub-users use the Automated Passcode Reset feature?**

A: Yes.

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**Q: If a Sub-User Administrator resets another sub-user's passcode, is the temporary passcode subject to the passcode requirements that are in place for Liberty Bank?**

A: The passcode reset process generates a randomized temporary passcode, which meets security requirements. Note: All temporary passcodes expire in 30 minutes. Once the temporary passcode has been sent to the sub-user, the sub-user must create a new passcode when logging in to the system. In this way, only the sub-user knows his or her own passcode.

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**Q: Do Sub-User Administrators have to set up the Security Question and Answer for new sub-users?**

A: No. The first time sub-users log in to the system with their access IDs, they will be forced to select a security question and corresponding answer to the question.

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**Q: What steps should I take if a sub-user no longer works for my company?**

A: The sub-user's access ID should be disabled immediately to prevent any unauthorized access to the company's accounts. Ideally, the sub-user access ID for the former employee should be reassigned to another employee (see [Modifying Sub-User Information](#)) rather than deleted, as deleting an access ID affects any pending commercial transactions originated and/or approved by the sub-user. Note: A sub-user's access ID cannot be re-assigned once it is deleted.

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