

Sub-User Administration in OLB Overview

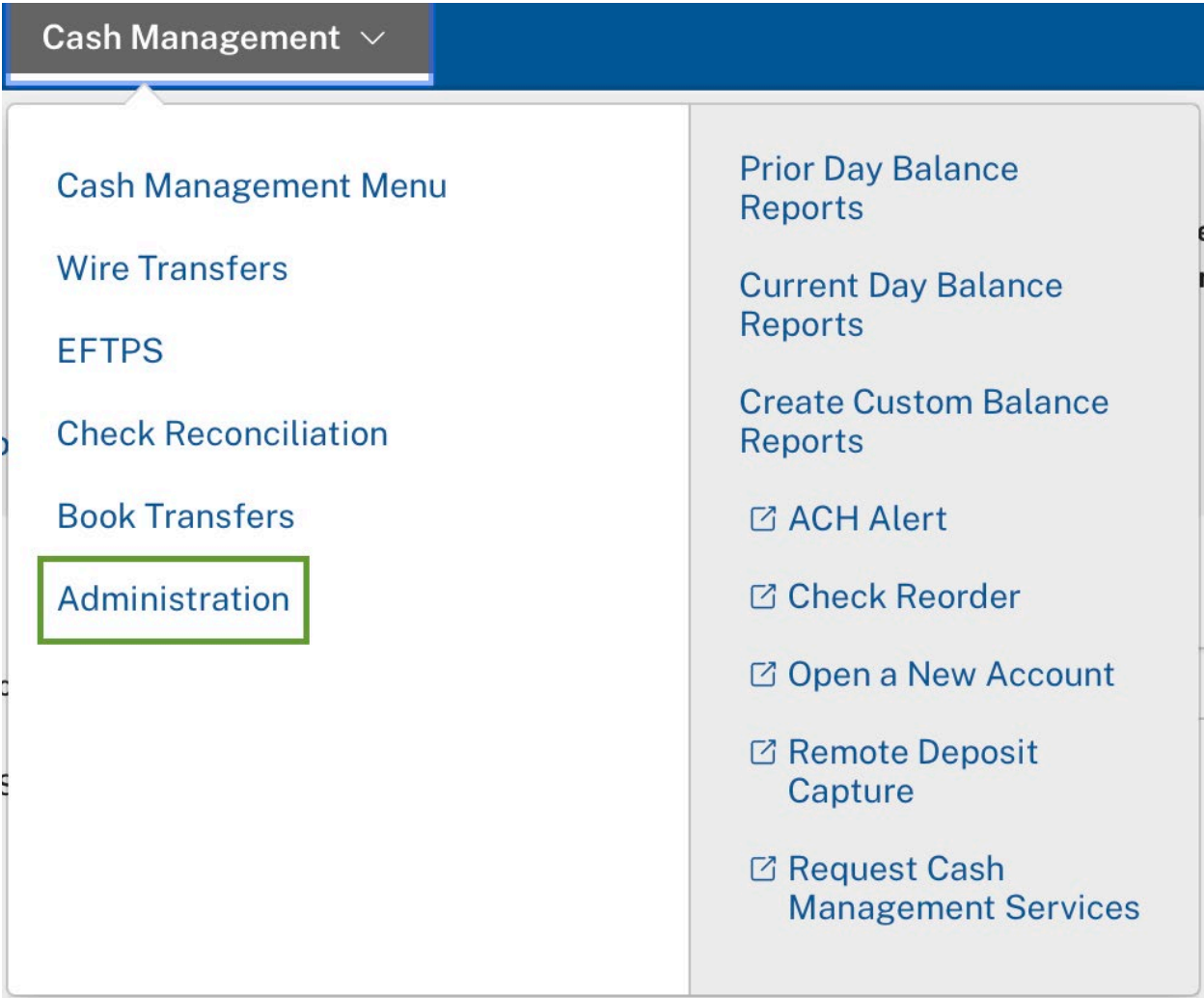
Sub-User Administration in OLB Overview

This document presents an overview of the Cash Management Sub-User Administration tool for financial institutions offering Apiture Online Business Banking services. It is intended for financial institutions and their employees to familiarize themselves with sub-user administration.

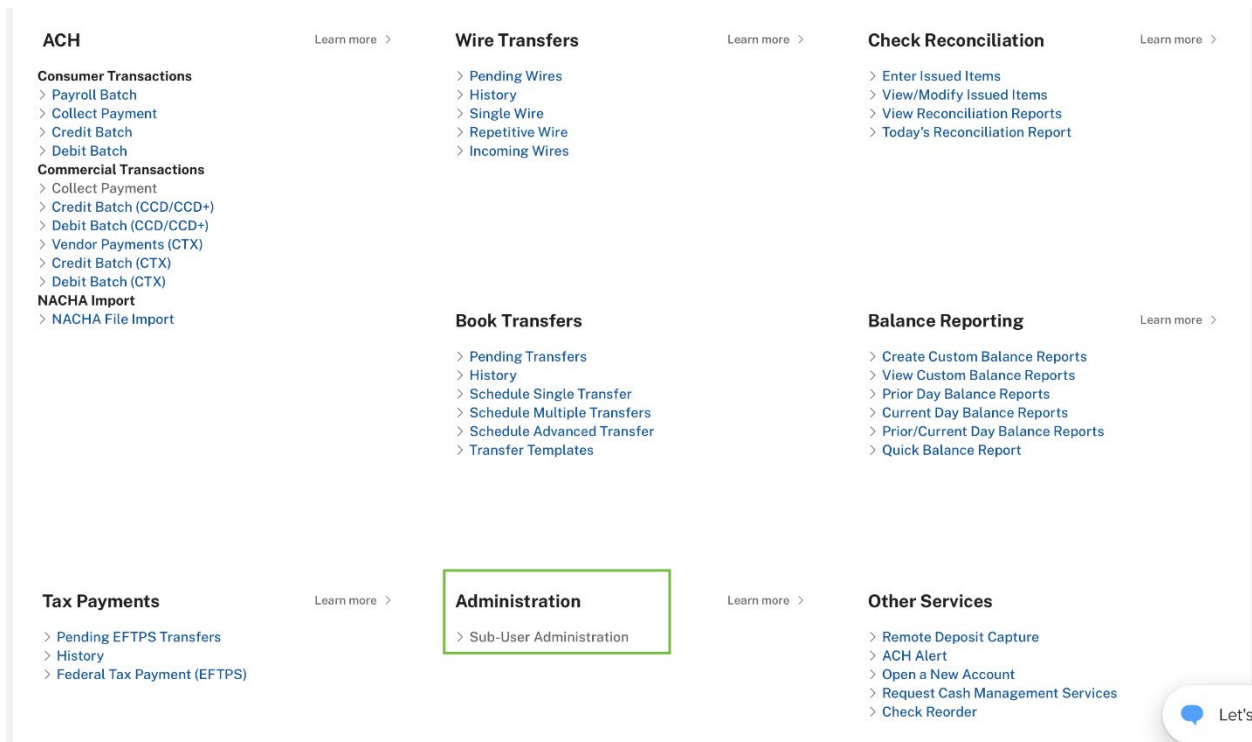
How can I locate Commercial Services?

The Administration module is accessible from the Cash Management menu or cash management page.

An additional **Administration** option appears in the Cash Management tab drop-down menu.



Sub-User Administration link appears on the Cash Management menu for users whose access IDs are set up as Sub-User Administrators.



Sub-User Administrators can carry out the following tasks.

- Create new sub-users or sub-user administrators.
- Assign access to accounts and basic privileges on the accounts to the sub-user.
- Assign commercial privileges and access levels to the sub-users.
- Modify a sub-user's information, services, or access levels.
- Approve or reject pending changes to the sub-user.
- Reset a sub-user's passcode.
- Disable or delete a sub-user's access ID.

Who Uses Sub-User Administration?

The primary users of the Sub-User Administration module are the Focus Customer and commercial users designated as Sub-User Administrators.

A Focus Customer is a business whose name, risk level, and Electronic Federal Tax Payment System (EFTPS) destination are used with the cash management service. The Focus Customer is typically the business owner of the accounts, who authorizes multiple employees (designated as sub-users) to use the cash management services with the business's accounts on behalf of the Focus Customer.

NOTE: Focus Customers can also be individuals who use Cash Management services on their own behalf (called “Self as Focus Customer”)—for example, a sole proprietor. In this situation, there are no sub-users using the Focus Customer’s accounts on behalf of the Focus Customer.

The Sub-User Administration module extends this functionality by allowing a Focus Customer to create Sub-User Administrators. (Focus Customers automatically have the Sub-User Administration privilege.)

Focus Customer / Sub-User Tree

Focus Customer



Name: ~~WorkForce, Inc.~~
Access ID: Business1
Account No: 123456, DDA
Tax ID No: 123-45-6789
Email: owner@business.com
EFTPS Destination: Example Bank
Privileges: Sub-User Administration



Sub-User Administrator



Name: Sub-User Admin
Access ID: Business2
Account No: 123456, DDA
Tax ID No: 321-54-9876
Email: admin@business.com
EFTPS Destination: Example Bank
Privileges: Sub-User Administration



Sub-Users



The Sub-User Administrator can create other administrators and sub-users on behalf of the Focus Customer, and can assign basic services and access levels for each commercial service per sub-user.

What Can Sub-Users Do?

A sub-user inherits many of the configuration attributes of the Focus Customer but is limited to those accounts, services, risk level limits, and access levels for a commercial service that were set for the Focus Customer.

For example, when a sub-user is created, the system assigns the Focus Customer's profile information (except for name, social security number, and email address) to the sub-user. The system also internally assigns the Focus Customer's appropriate Debit and Credit service classes and risk level limits to the sub-user when the Sub-User Administrator assigns commercial services to the sub-user. If the Sub-User Administrator does not assign a limit amount for a commercial service (for example, ACH Credit, ACH Debit, EFTPS, and Wire Transfers), the system assigns the sub-user the maximum limit available to the Focus Customer.

Sub-users also have access to a smaller set of online services compared to those of the Focus Customer. The following table summarizes the functions available to the Sub-User.

Allowable/Non-Allowable Sub-User Services

Tab/Page	Function	Sub-User Access?
Bills & Payments	Retail Bill Pay	No
Bills & Payments	Business Bill Pay	Yes
Services & Settings	Contact Us	Yes
Services & Settings	View Statements	Yes if access is enabled by FI
Services & Settings	Modify Account Access	No
Services & Settings	Modify Access & Services	No

Tab/Page	Function	Sub-User Access?
Services & Settings	Add Account	No
Services & Settings: Security Settings	Change Passcode	Yes
Services & Settings: Security Settings	Change Security Q&A	Yes
Services & Settings: Security Settings	Change Contact Information (Except for Name and Address Information)	Yes
Services & Settings: Display Settings	Account Nicknames	Yes
Services & Settings: Security Actions	Stop Check Payments (Depends on current access privs)	Yes
Services & Settings: Banking Services	Reorder Checks (Depends on current access privs)	Yes
Services & Settings: Banking Services	Request Documents	Yes

What Basic Services and Access Levels are Available to Sub-Users?

Sub-User Administrators can only assign the basic services and access levels to commercial services that have been granted to the Focus Customer by the institution, and in turn assigned to the Sub-User Administrator. For example, if an FI assigns Full privileges on ACH Credit transactions for the Focus Customer, then the Focus Customer assigns View privileges for the Sub-User Administrator, the Sub-User Administrator can only assign either View privileges (or None) to a sub-user.

The system will also internally assign the appropriate Debit and Credit service classes along with the risk level(s) of the Focus Customer when the Sub-User Administrator assigns commercial services to the sub-user.

Definitions, Acronyms and Abbreviations

Term	Definition
Balance Reporting	Balance Reporting allows a business to create balance reports on individual accounts or any combination of accounts. Reports can be created for the current day, for a prior day, or for the current and the prior day. This service also includes a Quick Balance report that provides the latest ledger and available balances.
Business Bill Payment	An optional service available to commercial clients that provides access via SSO to a third-party bill payment solution for Focus Customers and their sub-users.
CCD Credit	CCD Credit ACH transactions are for credit payments with a trading partner. This service is useful for corporate to corporate payments (vendor payments).
CCD Debit	CCD Debit ACH transactions are debits initiated by an originator (commercial user) to consolidate funds. CCD formatted transactions are not to be used for consumer payments. This service is useful for cash concentration and distributor payments.
Commercial Services	Services include Balance Reporting, ACH Debit & Credit batches, Wire Transfers, NACHA Import, Secure File Transfers, Business Bill Payment, and EFTPS.
CTX Credit	Corporate Trade Exchange (CTX) Credit ACH transactions allow corporations to make payments as part of a trading partner relationship through the Automated Clearing House (ACH) system. CTX payment format combines payment information and remittance information. The format supports up to 9999 optional addenda records per batch item. These addenda records can be used to capture the remittance information.
CTX Debit	Corporate Trade Exchange (CTX) Debit ACH transactions allow corporations to collect payments as part of a trading partner relationship through the Automated Clearing House (ACH) system. CTX payment format combines

Term	Definition
	payment information and remittance information. The format supports up to 9999 optional addenda records per batch item. These addenda records can be used to capture the remittance information.
Dual Control	Dual Control is an approval system that requires an authorized user to approve any changes to information made by another user.
EFTPS	Electronic Federal Tax Payment System (EFTPS) is a Cash Management service that allows a business to pay its Federal taxes by direct deposit. This service is especially useful for businesses that need to pay taxes on a quarterly basis.
FI	Financial Institution
Apiture Online Banking	The Online Banking application.
Apiture Online Business Banking	The Cash Management offering for Apiture Online Banking commercial users.
Focus Customer	A Focus Customer is the access ID of a person or business whose name, risk level limits, and EFTPS destination are used with the Cash Management service named in the service class. This is usually the business owner of the accounts used with the service. A Focus Customer who is also a sub-user administrator has the Customer Type 'Sub-User Admin-Focus'.
FXIM	Online Banking administration tool for FI administrators.
NACHA Import	National Automated Clearing House Association (NACHA) Import is a Cash Management service that allows a business to import NACHA-formatted single or multiple batches containing both Debit and Credit items mixed together at one time.

Term	Definition
PPD Credit	PPD Credit ACH transactions allow a business to make direct deposits into other people's accounts. This service is useful for small businesses that want to offer payroll direct deposit to their employees.
PPD Debit	PPD Debit ACH transactions allow a business to make direct withdrawals from other people's accounts, as long as they have permission from the account owners. This service is useful for small businesses that want to offer users the convenience of paying their monthly or yearly bills automatically.
Risk Limit	A risk limit amount is the maximum dollar amount of credit transactions the user or anyone with access to the Focus Customer may have in process at one time. Also called limit amounts.
Same Day ACH	An optional feature of Online Business Banking that allows ACH batches to be processed and settled on the day that they are submitted.
Secure File Transfer	Secure File Transfer allows a business to send files securely to the financial institution. This service is useful for businesses that create their ACH files in-house, or those that want to send spreadsheets to the financial institution for processing.
Sub-User	A commercial user who has been created and is being managed by the Focus Customer or a Sub-User Administrator. Sub-user privileges are limited to those services and privileges assigned to the Focus Customer. The Sub-User Administrator can further restrict the privileges of another sub-user.
Wire Transfers	Wire Transfers allows a commercial user to send wire transfer requests directly to the financial institution. For repetitive wire transfers, a repetitive wire transfer template is used to create recurring or occasional wire transfer requests. A wire transfer template is created, and then stored on the Wire Transfer Template table for future use.