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## Overview

The Sub-User Administration module is a management tool that allows a business owner (also known as a *Focus Customer*) to set up employees as sub-users. Each sub-user is authorized to use online [cash management services](#) with the business's accounts on behalf of the business owner.

The Sub-User Administration module also allows a business owner to set up sub-users as administrators. A Sub-User Administrator can create other administrators and sub-users on behalf of the business owner and can carry out the following functions:

- 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 a sub-user.
- Modify a sub-user's information, services, or access levels.
- Reset a sub-user's passcode.
- Require a sub-user to select a new security question(s) and answer(s) when they next log on to Internet Banking.
- Assign access restrictions on the IP address(es) from which the sub-user can log on to Internet Banking.
- Disable or delete a sub-user's access ID.
- Approve/reject pending changes made by another sub-user administrator.
- Sub-users inherit many of the configuration attributes of the Focus Customer but are limited to those accounts, services, limit amounts, and access levels for commercial services that were set up for the Focus Customer.

For example, when a Sub-User Administrator creates a sub-user, the system assigns the Focus Customer's profile information (except name, social security number, and email address) to the new sub-user. If the Sub-User Administrator does not assign a limit amount for a commercial service, the system assigns the sub-user the maximum limit available to the Focus Customer.

## Adding New Sub-Users

The Sub-User Administration module provides pages to create new Sub-User Administrators and sub-users. When a Sub-User Administrator creates a sub-user, the sub-user automatically inherits all of 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 as the Focus Customer. The exceptions are the Access ID, Name, Social Security, and Email Address, which must be set when creating a sub-user. The Sub-User Administrator can also give Administrator privileges to a sub-user.

The system automatically carries over the Focus Customer's accounts, basic services, access levels to commercial services, and limit amounts to the sub-user. The Sub-User Administrator, in turn, can set commercial services and access levels equal to or lower than those set for the Focus Customer when creating sub-users.

### To create a new sub-user:

1. On the Cash Management Menu, click **Sub-User Administration**.  
*The Sub-Users Administration page appears.*
2. On the Sub-Users Administration page, click **Add A New Sub-User** in the main I want to menu.  
*The Add New Sub-User page appears.*
3. On the Add New Sub-User page, enter the following required information:
  - In the Access ID box, enter a new access ID for the sub-user. The Access ID should have at least five alphanumeric (a-z, A-Z, 0-9) characters and is case-sensitive (that is, "Apple" and "apple" are two different access IDs).

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**Tip:** Use generic access IDs for your sub-users based on the sub-user's job responsibility, and use an abbreviation of your business name, as access IDs must be unique. For instance, if the company name is *Micro Systems, Inc.*, create an access ID for your payroll clerk as "MSI Payroll". 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 account access and commercial services privileges. Also, you are allowed to use pseudo-social security numbers in the SSN field; for example, 999-99-9999.

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- In the **Name** box, enter the sub-user's name.
  - In the **SSN** box, enter the sub-user's social security number or enter all 9's
  - In the **Email** box, enter the sub-user's email address.
  - In the **Mobile Phone** or the **Alternate Phone** box, enter a phone number for the sub-user. Either or both can be entered, but at least one number is required.
4. If you want to assign Sub-User Administrator privileges to the new sub-user, click the check box next to Allows the user to administer the accounts and privileges of other sub-users.
  5. To assign secure file transfer privileges to the sub-user, click the check box next to Allows the user to send secure files to Liberty Bank.



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6. In the Temporary Passcode box, enter a temporary passcode, and then re-enter the passcode in the Confirm Temporary Passcode box.

**Note:** Passcodes are case-sensitive. The icon **A** appears next to the Passcode fields to alert you if your keyboard has Caps Lock set to on.

All temporary passcodes expire in two (2) days. The sub-user must log in and change their temporary passcode within this 2-day window, or the account will be locked.

7. In the IP Address box, edit the Internet Protocol (IP) address or range of addresses of the sub-user's computer(s) allowed to access Online Banking. Addresses can be entered as one or more of the following, separated by commas:
  - An explicit address (e.g., 45.168.40.9)
  - 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
  - A range expressed by substituting an asterisk for an octet (e.g., 45.168.40.\*)--usable only for the last octet

For reference in setting an appropriate IP address, you can click the View details of last 10 logins link. It opens a pop-up window that lists the IP addresses used for the sub-user's most recent Online Banking logins.

If this field is left blank, the Sub-User Admin-Focus IP Address restriction inherited from the focus customer is enforced for the sub-user. If the focus customer has not set an IP address restriction then no IP Address restriction is enforced for the sub-user.

8. In the Basic Services list, select the basic service for each account you want the sub-user to have access to.

**Note:** The sub-user is limited to those basic services that the Focus Customer has over an account. If the Focus Customer only has *View Only* privileges over a checking account, the sub-user or Sub-User Administrator will be limited to *View Only* (or *None*) on the list.

9. If the Focus Customer has more than 20 accounts, click the Next 20 button. The system saves the information on the previous page(s) before presenting the next 20 accounts.
10. Review the information, and then click Submit to save the information.  
*You have successfully created a new sub-user or Sub-User Administrator. Next, you must add access levels to commercial services.*

## About Basic Services

*Basic services* are account privileges that allow a sub-user to carry out specific functions, such as viewing account balances, transferring funds internally from an account, etc. Sub-users inherit the basic service privileges from the Focus Customer. The available privileges appear on the Basic Services list.



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For example, if a Focus Customer has *View Only* privileges over an account, the Sub-User Administrator and other sub-users are limited to *View Only* privileges (or *None*).

The basic services are defined as follows:

Basic Service	Description
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 Online Banking account, such as a checking account.
View Only	Allows the user to view account balance, balance reports, and histories only.
No View Documents	Prevents a user who has View privileges from viewing account e-documents.
None	Does <i>not</i> allow the user to view account balances, balance reports, or histories. The user is also not allowed to authorize internal transfers.

### Adding Sub-User Commercial Services

Adding commercial services for a new sub-user is a three-step process. After you have added new sub-user information into the system, Online Business Banking leads you through a series of pages where the various services are configured and enabled:

1. Add ACH Credit and EFTPS services
2. Add ACH Debit services
3. Add NACHA Import, Wire Transfer, , Business Bill Payment and Check Reconciliation services  
These pages provide only the accounts, services, and limit amounts assigned to the Focus Customer, which must be set by the Sub-User Administrator.

**Note:** In a dual control environment with changes that are pending, additional changes to the pending items or to closely related items are blocked. On the Modify Sub-User pages, such items appear as grayed-out and cannot be selected until the pending changes are either approved or rejected.

#### To add new commercial services:

On each of the three Add Sub-User - Commercial Services pages, do the following:

1. In the Limits table, enter the limit amount for the listed commercial service. For example, enter the limit amount for *ACH Credit Batches* in its corresponding Limit Amount box.

**NOTE:** Sub-user Administrators can only set the limit amount to a value equal to or less than that of the Focus Customer's. If you enter a limit amount greater than that of the Focus



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Customer's, the system will present an error on this page. For NACHA Imports, the system checks both the ACH Credit and ACH Debit limit amounts.

2. In the Access to Commercial Services table, select the access level on the list for each of the services.

Sub-users who have ACH Credit services will have the Same Day ACH Credit option. Sub-users who have ACH Debit services will have the Same Day ACH Debit option. Enable these options to allow the sub-user to create ACH Credit and Debit batches that can be processed and settled on the day they are approved.

Sub-users that have NACHA Import as a commercial service will have additional options in the NACHA Import column:

- Transaction Type. Select the type(s) of ACH transactions allowed for this sub-user -- Credits, Debits, or Both.
- Allowed SEC Codes. Select the code(s) allowed for this sub-user. The set of SEC codes listed can vary depending on the service class privileges of the Focus Customer.
- Balanced Batches. Enable this option to allow balanced batches.
- Same Day NACHA Import Credit / Same Day NACHA Import Debit. Enable these options to allow the sub-user to create NACHA import batches that can be processed and settled on the day they are approved.

3. For each service, click the appropriate checkbox(es) to apply it to an account.

**NOTE:** If you selected Full or Enter Only on the Access Level list and have multiple accounts, you must have at least *one* of your accounts selected, or else the system will generate an error message. This also applies to wire transfers. If you selected anything except None, you must have at least *one* account selected for the service.

For access levels Approve Only, View, or None, the system will generate an error if any of your accounts *are* selected as these levels do not require specific account privileges.

4. Click Submit to save your changes.  
*You have successfully added the sub-user's commercial services.*

In a dual-control environment, pending changes will need to be approved by another sub-user administrator or your Financial Institution before they take effect.

### About Access Levels

*Access levels* refers to the privileges that allow a sub-user to carry out cash management transactions, such as originating or approving ACH Credit batches for direct deposit payrolls.

Sub-User Administrators can only assign the 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 Liberty Bank assigns *Full* privileges on ACH Credit transactions for the Focus Customer, then the Focus Customer assigns *View* privileges for the Sub-User



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Administrator, the Sub-User Administrator can only assign either *View* privileges (or *None*) to a sub-user.

The access levels for the ACH Credit, EFTPS, ACH Debit and NACHA Import services are defined as follows:

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

The access levels for the Wire Transfers service are defined as follows:

Access Level	Description
None (default)	No access to the service.
View	Allows the user to view transactions made with the service, but not enter, approve, modify, or delete them.
Approve Only	Allows the user to approve transactions for the service, 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.
Enter Only	Allows the user to view, enter, modify, or delete transactions for the service, but not approve them. Another authorized user must approve the transactions.
Use Templates + Approve	Allows the user to view and use existing wire transfer templates. The user can also approve transactions for the service, but not view, create, modify, or delete them.
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, delete, and approve wire transfer templates. The user can also approve transactions for the service, but not view, create, modify, or delete them.
Enter + Template Mgr	Allows the user to view, enter, modify, and delete transactions for the service. Also allows the user to view, create, modify, delete, and approve wire transfer templates.
Enter + Approve Other	Allows the user to view, enter, modify, and delete transactions for the service, and approve any transactions the user did not enter or last modify.
Use Templates + Approve Other	Allows the user to view, and use existing wire transfer templates only. The user can also approve any transactions the user did not enter 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 transfers the user did not enter or last modify.
Enter + Template Mgr + Approve Other	Allows the user to view, enter, modify, and delete transactions for the service, and approve any wire transfers the user did not enter or last modify. The user can also view, create, modify, delete, or approve wire transfer templates.
Full	Allows the user to view, enter, modify, delete, and approve any transactions for the service. The user may also view, create, modify, delete, and approve wire transfer templates.

The access levels for the Business Bill Payment service are defined as follows:

Access Level	Description
Level 1	Allows the user the highest level of access. All bill payment functions and most administrative functions are available.
Level 2	Allows the user a subset of bill payment and administrative capabilities.
Level 3	Allows the user limited access to business bill payment and no administrative capabilities.

## Approving Pending Changes

The Sub-User Changes Pending Approval page lists pending changes to sub-user accounts that need to be either approved or rejected.

All sub-user accounts that have pending changes are listed, by Access ID. When multiple changes are pending for a given sub-user, they may be grouped into different "change types" identified in the Pending Changes column, listed on separate rows.

Column	Description
<b>Access ID</b>	Access ID of the sub-user with pending changes. Click the Access ID link to go to the View Sub-User Information page, showing the sub-user's current settings.
<b>Name</b>	Name of the sub-user with pending changes.
<b>Modified By</b>	Access ID of the sub-user administrator who initiated the pending change.
<b>Pending Changes</b>	Change type of the pending change(s), such as "NACHA Import". A single change type can represent one or more modified fields/settings.
<b>Actions</b>	<p>I want to menus that allow you to work with pending changes:</p> <ul style="list-style-type: none"> <li>• <b>View Details:</b> Goes to a modified View Sub-User Information page, which shows both current and proposed values for fields that are subject to dual control.</li> <li>• <b>Approve:</b> Approves all changes of the change type shown in that table row. (This link does not appear if the current user is the sub-user administrator shown under Modified By. Dual control does not permit changes to be approved by the same person who initiated them.)</li> <li>• <b>Reject:</b> Rejects all changes of the change type shown in that table row. The initiator is always permitted to reject his or her pending changes.</li> </ul>

### To approve or reject pending changes:

1. On the Cash Management Menu, click the Sub-User Changes Pending Approval link.  
*The Sub-User Changes Pending Approval page appears.*
2. For the sub-user you want to change, click View Details in the I want to menu to see the pending changes.  
*The View Sub-User Information page appears, showing current and proposed values.*



3. Click Approve or Reject in the I want to menu to approve or reject all the proposed new values highlighted on the page.  
*A confirmation page appears, showing just the pending changes.*
4. Click Submit.  
*The View Sub-User Information page appears, showing the changed value(s).*

Additional pending changes may exist for the same sub-user. If so, they are still listed on the Sub-User Changes Pending Approval page.

It is possible to approve or reject pending changes without first viewing detailed information, using the Approve or Reject actions in the Actions column of the Sub-User Changes Pending Approval page. (The Approve action does not appear where the current user is the sub-user administrator shown under Modified By.)

## Modifying Sub-User Information

The Sub-User Administration module provides pages to modify a sub-user's information and account status. The Sub-User Administrator can modify the following information:

- **Basic User Information.** A Sub-User Administrator can modify a sub-user's information, such as name, social security number, mobile and alternate phone numbers and email address, but not access ID. The Sub-User Administrator cannot change the address, city, state, postal code, date of birth, main phone or fax numbers as these are inherited from the Focus Customer.
- **Passcode.** A Sub-User Administrator can reset a passcode by assigning a sub-user a temporary passcode that expires after two (2) days. The sub-user will be required to change this temporary passcode when logging in to the system within this timeframe. After the sub-user sets a new passcode, the system automatically generates a Passcode Change Notification and sends it to the sub-user's external email address.  
The Sub-User Administrator also has access to buttons that perform the following functions:
- **Disable/Enable.** The Sub-User Administrator can disable the access ID of a sub-user. If the sub-user is disabled, any scheduled transactions by the sub-user will still be processed. The Sub-User Administration page will show a "Disabled" icon next to the access ID to indicate the sub-user's disabled state. Once a sub-user is disabled, the Modify Sub-User Information page shows an Enable button to re-enable (that is, activate) the access ID.
- **Delete.** The Sub-User Administrator can delete the access ID of the sub-user. If the sub-user is deleted, any dependent transactions that have not begun (for example, scheduled account transfers, ACH batches, wire transfers, etc.) will be canceled. Pending transactions that were created by the deleted sub-user will be unscheduled and not processed.  
Note: In a dual-control environment with changes that are pending, additional changes to the pending items or to closely related items are blocked. On the Modify Sub-User pages,

such items appear as grayed-out and cannot be selected until the pending changes are either approved or rejected.

### To modify a sub-user's information:

1. On the Cash Management Menu, click Sub-User Administration.  
*The Sub-Users Administration page appears.*
2. On the Sub-User Administration page, click the Modify Sub-User Information action in the I want to menu for the access ID.  
*The Modify Sub-User - User Information page appears.*
3. On the Modify Sub-User - User Information page, modify any of the following information, if necessary:
  - Name
  - Social Security Number
  - Email address
  - Mobile Phone number
  - Alternate Phone number
  - Sub-User Administration privileges
  - Secure File Transfer privileges
4. If the sub-user needs a passcode reset, enter a temporary passcode in the Temporary Passcode box, and then re-enter the passcode in the Confirm Temporary Passcode box. The temporary passcode will expire in 2 days if the sub-user does not log in to the system and change it.  
  
**Note:** Passcodes are case-sensitive. The icon **A** appears next to the Passcode fields to alert you if your keyboard has Caps Lock set to on.
5. Click the Clear Security Q&A check box if you want to require the sub-user to select a new security question(s) and answer(s) the next time he or she logs in to Online Banking.
6. A Clear Security Code check box is available if a one-time PIN (security code) has been generated and sent to the sub-user, but has not been used to log in. Click this check box to clear the code and allow the sub-user to start over.

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**Tip.** If the sub-user has entered an incorrect PIN three times in a row and is now in "Disabled" status, click Enable to both clear the security code and re-enable the sub-user.

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7. In the IP Address box, edit the Internet Protocol (IP) address or range of addresses of the sub-user's computer(s) allowed to access Online Banking. Addresses can be entered as one or more of the following, separated by commas:
  - An explicit address (e.g., 45.168.40.9)
  - 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
  - A range expressed by substituting an asterisk for an octet (e.g., 45.168.40.\*)--usable only for the last octet

For reference in setting an appropriate IP address, you can click View details of last 10 logins. It opens a pop-up window that lists the IP addresses used for the sub-user's most recent Online Banking logins.

If this field is left blank, the Sub-User Admin-Focus IP Address restriction inherited from the Focus Customer is enforced for the sub-user. If the Focus Customer has not set an IP address restriction, then no IP Address restriction is enforced for the sub-user.

8. If necessary, do one of the following:
  - If you want to disable the sub-user, click Disable.  
*The Modify Sub-User Information View page appears with a Disabled icon next to the access ID. You can re-enable the sub-user at any time by clicking the Enable button.*
  - If you want to delete the sub-user, click Delete.  
*The Delete Confirmation page appears with a list of pending transactions. Click Submit to complete the deletion process. The sub-user's access ID will be marked as deleted and all transactions initiated or approved by the sub-user will be unscheduled. An in-session notification will be sent to the Focus Customer and the sub-user of the unscheduled transactions.*

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**Tip.** Because deleting a sub-user can affect pending commercial transactions, do not delete an access ID if only the sub-user information is changed (for instance, if you have a new payroll clerk). Simply modify the sub-user name, social security number, and email address, and set a temporary passcode with the new employee information. Note: A sub-user's access ID *cannot* be reassigned once it is deleted.

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9. Click Submit to complete your changes.  
*You have successfully modified the sub-user's information.*  
In a dual-control environment, pending changes will need to be approved by another sub-user administrator before they take effect.

## Disabling Sub-Users

Sub-User Administrators can *disable* sub-users on the system at any time. This makes the sub-user's access ID inactive for use. The sub-user will no longer be able to log in to the system until his or her access ID is *enabled* (that is, activated) again by a Sub-User Administrator. Any previously scheduled transactions initiated by the disabled sub-user will continue to be processed.

You can reassign a disabled sub-user's access ID by changing the name, tax ID number, security verification question and answer.

**Note:** If Liberty Bank disables and then re-enables the Focus Customer, the Focus Customer must manually re-enable all sub-users.

### To disable a sub-user:

1. On the Cash Management Menu, click Sub-User Administration.  
*The Sub-Users Administration page appears.*
2. On the Sub-Users Administration page, click the Modify Sub-User Information action in the I want to menu for the access ID.  
*The Modify Sub-User - User Information page appears.*
3. Click Disable.  
*A Confirmation page appears. You have successfully disabled the sub-user.*  
You can enable the access ID at any time by clicking Enable, or you can reassign the access ID to another sub-user.

## Deleting Sub-Users

Sub-User Administrators can *delete* sub-users on the system. This makes the sub-user's access ID inactive for use. Any previously scheduled transactions initiated or approved by the deleted sub-user will not be processed.

### To delete a sub-user:

1. On the Cash Management Menu, click Sub-User Administration.  
*The Sub-Users Administration page appears.*
2. On the Sub-Users Administration page, click the Modify Sub-User Information action in the I want to menu for the access ID.  
*The Modify Sub-User - User Information page appears.*
3. Click Delete.  
*The system checks for all transactions the deleted sub-user was involved in and presents a confirmation page.*

4. On the Delete Sub-User Confirmation page, review the transactions that were initiated or approved by the sub-user. The system will unschedule these transactions and not process them. Click Submit to complete the deletion process.  
*A Deletion Confirmation page appears.*

## Modifying Sub-User Access to Accounts

The Sub-User Administration module provides pages to change a sub-user's access to accounts. In this case, the Sub-User Administrator can only remove or lower the basic privileges for an account that were given to the Focus Customer.

For example, if a Sub-User Administrator lowers the access to accounts from *Full* to *View Only*, any dependent transactions that have not begun processing will be unscheduled due to the access change. An in-session notification will be sent to the Focus Customer and the sub-user of all unscheduled batches.

**Note:** In a dual control environment with changes that are pending, additional changes to the pending items or to closely related items are blocked. On the Modify Sub-User pages, such items appear as grayed-out and cannot be selected until the pending changes are either approved or rejected.

### To modify a sub-user's basic access to accounts:

1. On the Cash Management Menu, click Sub-User Administration.  
*The Sub-Users Administration page appears.*
2. On the Sub-Users Administration page, click the Modify Access to Accounts action in the I want to menu next to the access ID.  
*The Modify Sub-User - Access to Accounts page appears.*
3. On the Modify Sub-User page under Access to Accounts, select a new basic service in the Basic Services list for each account, if necessary. You can select more than one basic service for an account by Ctrl-clicking. Click [here](#) for descriptions of each basic service.
4. If more than 20 accounts are present, click the Next 20 button. The changes on the previous page(s) will be saved.
5. Click Submit to save your changes.
6. If you lowered or removed access to an account, a warning page appears with a list of scheduled transactions that will be unscheduled. Review the list of pending transactions.
7. On the Confirmation page, click Submit again to complete the process. An in-session notification will be sent to the Focus Customer and the sub-user of all unscheduled batches.  
*You have successfully modified the sub-user's access to accounts.*  
In a dual-control environment, pending changes will need to be approved by another sub-user administrator or your financial institution before they take effect.

## Modify Access to Business Bill Payment

The Sub-User Administration module provides pages to change a sub-user's access to the Small Business Bill Payment service.

### **To modify a sub-user's Small Business Bill Payment access:**

1. On the Cash Management menu, click Sub-User Administration.  
*The Sub-Users Administration page appears.*
2. On the Sub-Users Administration page, click the Modify Access to Business Bill Payment action in the sub-user's Actions | I want to menu.  
*The Modify Sub-User - Access to Business Bill Payment Accounts page appears.*

**Note:** In a dual-control environment with changes that are pending, additional changes to the pending items or to closely related items are blocked. On the Modify Sub-User pages, such items appear as grayed-out and cannot be selected until the pending changes are either approved or rejected.

3. On the Modify Sub-User - Access to Business Bill Payment Accounts page, make a selection from Access Level list.
4. If you have multiple accounts and would like to apply the access level to all of them, click Select All Accounts. Otherwise, select the individual accounts to which the Small Business Bill Payment access level change should apply.
5. Click Submit to save your changes.  
*You have successfully modified a sub-user's access to Small Business Bill Payment.*

In a dual-control environment, pending changes will need to be approved by another sub-user administrator or your financial institution before they take effect.

The View Sub-User Information page appears, showing the modifications. Further editing of the sub-user is possible using the Modify options in the I want to menu.