eTreasury+ Administration
Quick Reference Guide

People's United Bank

Add a New User

User profiles are automatically saved after each step in the setup process is completed. Administrators can use the **Save as draft** link to save user profiles at any point in the setup process and complete the setup at a later time if necessary. Saved user profiles remain saved until the setup is complete or they are deleted.

1. Click **Administration > Manage users**.
2. Click **Create new user**.
3. Define the **User Information** fields:

Field	Description
User ID	The user's unique identifier. Up to 26 alphanumeric characters are allowed.
Password	The user's password. Up to 12 alphanumeric characters are allowed. A password is not required for Secure Token users.
Confirm password	Confirm the user's by typing it again. Not required for Secure Token users.
First name	The user's first name. Up to 80 alphanumeric characters are allowed.
Last name	The user's last name. Up to 80 alphanumeric characters are allowed.
Primary e-mail address	The user's primary e-mail address. Up to 100 alphanumeric characters are allowed.
Secondary e-mail address (optional)	The user's back-up e-mail address. Up to 100 alphanumeric characters are allowed.
Additional information (optional)	More details about the user. Up to 30 alphanumeric characters are allowed.

4. Define the **User Telephone Number** fields:

Field	Description
Label	Work, Work 1, Mobile, Mobile 1, Home, and Other. Each label can be used once, for a maximum of six phone numbers. At least one telephone number is required.
Country/region	Used for the numeric country code associated with the telephone number. Select from a listing of country names, which are mapped to the appropriate one to three-digit country code.
Area/city code and local number	Enter the telephone number separated by the one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.
Extension (optional)	Required when an extension is needed to reach the user within an office phone system. Up to 16 characters are allowed. Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed: • Pound (#) • Star (*) • Comma (short pause – approximately 2 seconds) • Period (long pause – approximately 5 seconds) Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information. For example, **..12345.** This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Example Bank. Please press 1 to…"

5. Click **Continue**.

6. Click one or more of the following **User Roles**:
   - **Allow this user to setup templates**
   - **Allow this user to approve transactions**
   - **Grant this user administration privileges**

7. Click **Continue**.

8. Click the **Add** link next to each service to which you want the user to be entitled. If a service requires accounts to be entitled, the row expands in the table to reveal the accounts that can be entitled for that service. Additionally, if a service interfaces with another application that requires an external ID, such as Remote Deposit Check Capture (RDC), the row expands and includes a text field for the user to enter that ID.

9. If available, click the check boxes for each account to which you want the user to be entitled for the services you added, and/or enter the user's ID for any external application and then click **Save changes**. Clicking the **Clear all** link located above the service table opens the Clear Services & Accounts Confirmation dialog where you can remove all enabled services and account entitlements for the profile if desired

10. Click **Continue**.

11. If you enabled services that do not have limits, go to the next step. If you enabled an ACH, Wire, and/or the Bill Pay service, modify the limits as appropriate. Limits set at the user level only apply to that user and override the company-defined limits. Users cannot have a higher limit than the company. If user limits are not defined, then company level limits apply**.**

Limit	Description
User daily limit	The maximum allowable cumulative amount of all successful transactions in a given day, for a group of services (ACH or Wire).
User Daily Service Limit	The maximum allowable cumulative amount of all successful transactions in a given day for a particular ACH or Wire service.
User Daily Account Limit	The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day. Each account can have two cumulative limits: one for all ACH transactions and one for all Wire transactions.
User Individual Transaction Limit	The maximum allowable amount for each transaction for a particular account. This limit only applies to Wire.
User transaction limit	The maximum allowable amount a company user can enter for a bill payment transaction.
User transaction approval limit	The maximum allowable amount a company user can approve for a bill payment transaction.

12. Click **Continue**.

13. Review the user's profile and then click **Submit**. Changes can be made by clicking the "Change" links on the left side of the page. For companies that do not require multiple approvals for Administration, clicking **Submit** creates and activates the user. For companies that require multiple approvals for Administration, clicking **Submit** submits the user profile for approval by other Administrators in the company

Note: If a **Secure Token** is enabled, a token device **must be requested** for the user once the setup is completed and saved. You can request a token for the new user by using the Contact Us messaging center found under the Administration Tab. The user will not be able to sign on to eTreasury until they receive their token device. Once requested, the token device will be received within two business days.

Copy a User

For security purposes, this copy feature does not include User ID, Name, Telephone, or Password information.

1. Click **Administration > Manage users**.

2. Click **Create new user**.

3. Define the **User Information** fields:

Field	Description
User ID	The user's unique identifier. Up to 26 alphanumeric characters are allowed.
Password	The user's password. Up to 12 alphanumeric characters are allowed. A password is not required for Secure Token users.
Confirm password	Confirm the user's by typing it again. Not required for Secure Token users.
First name	The user's first name. Up to 80 alphanumeric characters are allowed.
Last name	The user's last name. Up to 80 alphanumeric characters are allowed.
Primary e-mail address	The user's primary e-mail address. Up to 100 alphanumeric characters are allowed.
Secondary e-mail address (optional)	The user's back-up e-mail address. Up to 100 alphanumeric characters are allowed.
Additional information (optional)	More details about the user. Up to 30 alphanumeric characters are allowed.

4. Define the **User Telephone Number** fields:

Field	Description
Label	Work, Work 1, Mobile, Mobile 1, Home, and Other. Each label can be used once, for a maximum of six phone numbers. At least one telephone number is required.
Country/region	Used for the numeric country code associated with the telephone number. Select from a listing of country names, which are mapped to the appropriate one to three-digit country code.
Area/city code and local number	Enter the telephone number separated by the one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.
Extension (optional)	Used to reach users at office phone systems that do not support direct dialing.

5. Click **Continue**.
Result: The New User - Roles page is displayed.

6. Click **Copy user** and then click the **Select user** link.
Result: The Copy Existing User dialog is displayed and shows the user profiles that can be copied. Details for a particular profile can be viewed by clicking the link in the **User ID** column.

7. An existing user's roles, services, and account entitlements can be copied to the new user by clicking the radio button next to the **User ID** and then clicking **Copy user**.
Result: The Copy Existing User - Details dialog is displayed and provides a summary of the user being copied.

8. Click **Copy user**.
Result: The selected user's configuration is copied to the new user and the Copy Existing User - Details dialog is closed. The New User - Roles page shows the name and roles of the copied user. The roles for the new user can be changed as needed.

9. Click **Continue**.
Result: The New User - Services & Accounts page is displayed and shows the user name, services, and account entitlements of the copied user. A green check mark appears next to each added service with the message "Service enabled, accounts entitled." If the service enabled does not require accounts to be entitled, the message "Service enabled, accounts not applicable." appears. The services and account entitlements can be changed for the new user as needed.

10. Click **Continue**.
Result: Depending on the services you enabled for the user in the previous step, one or more of the following pages are displayed: New User - Limits, New User - ACH Limits, New User - Wire Limits, and New User - Bill Pay Limits.

11. If you enabled services that do not have limits, go to the next step.
If you enabled an ACH, Wire, and/or the Bill Pay service, modify the limits as appropriate. Limits set at the user level only apply to that user and override the company-defined limits. Users cannot have a higher limit than the company. If user limits are not defined, then company level limits apply.

Limit	Description
User daily limit	The maximum allowable cumulative amount of all successful transactions in a given day, for a group of services (ACH or Wire).
User Daily Service Limit	The maximum allowable cumulative amount of all successful transactions in a given day for a particular ACH or Wire service.
User Daily Account Limit	The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day. Each account can have two cumulative limits: one for all ACH transactions and one for all Wire transactions.
User Individual Transaction Limit	The maximum allowable amount for each transaction for a particular account. This limit only applies to Wire.
User transaction limit	The maximum allowable amount a company user can enter for a bill payment transaction.
User transaction approval limit	The maximum allowable amount a company user can approve for a bill payment transaction.

12. Click **Continue**.

13. Review the user's profile and then click **Submit**. For companies that do not require multiple approvals for Administration, clicking **Submit** creates and activates the user. For companies that require multiple approvals for Administration, clicking **Submit** submits the user profile for approval by other Administrators in the company.

Note: If a **Secure Token** is enabled, a token device **must be requested** for the user once the setup is completed and saved. You can request a token for the new user by calling Client Support at 866-831-5717, or by using the Contact Us messaging center found under you Administration Tab. The user will not be able to sign on to eTreasury until they receive their token device. Once requested, the token device will be received within two business days.

Delete a User

A user profile cannot be recovered once deleted.

1. Click **Administration > Manage users**.
2. Click the **User ID** for the user you want to delete.
3. Click the **Delete user** link.
4. Review the user information as needed and then click **Delete user**. The user profile is not removed until all required approvals are received.

Assign or Modify User Roles

1. Click **Administration > Manage users**.
2. Click the link in the **User ID** column that is associated with the user.
3. Click the **Edit Roles** link.
4. Click one or more of the following **User Roles**:
    - Allow this user to setup templates
    - Allow this user to approve transactions
    - Grant this user administration privileges
5. Click **Save changes**.

   If multiple approvals are required for administration, further changes cannot be made until all approvals have been received or the request is canceled.

Assign or Modify Services

Some services require account level entitlements before they can be used.

1. Click **Administration > Manage users**.

2. Click the link in the **User ID** column that is associated with the user.

3. Click the **Edit Services & Accounts** link.

4. Do one of the following:
   - Click the **Add** link to entitle a service. If the service requires accounts to be entitled, the row expands in the table to reveal the accounts that can be entitled for that service. Click **Save changes**.
   - Click the **Remove** link to disable a particular service and remove the associated account entitlements.
   - Click the **Change** link to modify the accounts entitled to the service. Clicking the **Clear all** link opens a dialog where the Administrator can remove all service and account entitlements for the user profile.

5. Click **Save changes**.

   If multiple approvals are required for administration, further changes cannot be made until all approvals have been received or the request is canceled.

Express Account Management

If your company requires multiple approvals for Administration, changes cannot be made to a user profile that has changes pending until the pending changes have received all required approvals.

1. Click **Administration > Express account management**

2. Select from the following options:

Option	Description
User	Contains all user profiles in the company except for saved user profiles. Users are shown in alphabetical order in this format **first name last name - user ID**.
Amount	Contains all accounts in the company. Accounts are shown in alphabetical order in this format **account description - account type - masked account number**. If more than 20 accounts are available, then a **Search** link appears next to the **Account** drop-down so that a specific account can be more easily located.

3. Click **Go**.

4. Click the **Entitle Account** and **Allow Transmit** checkboxes as appropriate.
   The **Allow Transmit** column only appears when the transmit function is applicable to the service and the selected company user has the Approval role. The **Entitle Account** and/or **Allow Transmit** checkboxes appear grayed out for services that have not been enabled by a company Administrator. Once a service is enabled the **Entitle Account** and/or **Allow Transmit** check boxes can be clicked

5. Click **Save changes**.

Assign or Modify Account Entitlements

1. Click **Administration > Manage users**.

2. Click the link in the **User ID** column that is associated with the user.

3. Click the **Edit Services & Accounts** link.

4. Do one of the following:
   - Click the **Add** link to entitle a service. If the service requires accounts to be entitled, the row expands in the table to reveal the accounts that can be entitled for that service. Click **Save changes**.
   - Click the **Remove** link to disable a particular service and remove the associated account entitlements.
   - Click the **Change** link can to modify the accounts entitled to the service. Clicking the **Clear all** link opens a dialog where the Administrator can remove all service and account entitlements for the user profile

5. Click **Save changes**.

View User Setup

The User Setup Report is used to view user information, roles, entitlements, and limits for company users.

1. Click **Administration > User setup report**.

2. Select an output format.

3. Select a **User ID** option: All users or Specific user. If the Specific user option is selected, click the associated drop-down and select a user ID.

4. Select a **Report by role** option: View all roles or a specific role.

5. Click **Generate report**.

Setup User ACH and/or Wire Limits

This topic provides instructions for setting up/modifying a user's daily maximum limit and account limits associated with the Wire and/or ACH services. The amount of each successful wire transaction is attributed to the user who provided the transaction's final approval. If a limit is modified between the time that a transaction is submitted and approved/transmitted, the limit amount that exists at the time of transmission will be used.

ACH and/or Wire limit checking proceeds in the following order: User Daily Limit, Company Daily Limit, User Daily Account Limit, Company Daily Account Limit, and Company Transaction Detail Limit.

1. Click **Administration > Manage users**.
2. Click the link in the **User ID** column that is associated with the user.
3. Click the **Edit** link next to the service you want to change.
4. Modify the following limits as needed:

Limit	Description
User daily limit	The maximum allowable cumulative amount of all successful transactions in a given day, for a group of services (ACH or Wire).
User Daily Service Limit	The maximum allowable cumulative amount of all successful transactions in a given day for a particular ACH or Wire service.
User Daily Account Limit	The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day. Each account can have two cumulative limits: one for all ACH transactions and one for all Wire transactions.
User Individual Transaction Limit	The maximum allowable amount for each transaction for a particular account. This limit only applies to Wire.
User transaction limit	The maximum allowable amount a company user can enter for a bill payment transaction.

5. Click **Save changes**.

Approve a User Profile Request

The Approve User Changes page is used to Approve User Setup creations or edits when multiple approvals are required.

1. Click **Administration > Approve user changes**.
2. Select the user profile requests you want to approve or click the **Select** all link and select all requests.
3. Optional: Click the User ID to view the details for a user profile request. Changed items appear in bold green text with a green dot. "Add" appears in bold green text for an account that has been entitled for use and/or transmission. When a user daily limit is changed to zero, only the green dot is displayed. Deleted items appear in bold red text with a red X. "Remove" appears in bold red text for an account that has been un-entitled for use and/or transmission. Previously entitled items appear in black text with a black checkmark.
4. Click **Approve**.

The changes to the user profile become effective once the required number of approvals is received.

Cancel a User Profile Request

The Approve User Changes page is used to Cancel User Setup creations or edits when multiple approvals are required.

1. Select **Administration > Approve user changes**.
2. Select the User ID for the request you want to cancel.
3. Select the Cancel user profile request link.
4. Review the request information as needed and then click **Cancel request**.

Set User Profile Approvals

The Approvals Administration page is used to set the number of approvals required when adding, editing, and deleting user profiles.

1. Click **Administration > Manage approval settings**.
Result: The Approvals Administration page is displayed.

2. Under **Approvals Required for Setup**, type the number of approvals required for Administration.

3. Click **Save changes**.
Result: The page is refreshed and a confirmation is displayed at the top of the page.

Set Issues/Decisions Approvals

The Approvals Administration page is used to set the number of approvals required for check issue entry and import, and decision import. Approvals for Positive Pay Exception Maintenance and Reverse Positive Pay must be equal.

1. Click **Administration > Manage approval settings**.

2. Under **Approvals Required for Issues/Decisions**, type the number of approvals required for each of the applicable services.

3. Click **Save changes**.
   Result: The page is refreshed and a confirmation is displayed at the top of the page.

Set Transaction Approvals

The Approvals Administration page is used to set the number of approvals required when sending an ACH, Wire, Internal Transfer, and/or Multiple Account Transfer transaction.

1. Click **Administration > Manage approval settings**.
2. Under **Approvals Required for Transactions**, type the transaction amount for a service as needed.
3. Type the number of approvals required when a transaction is less than or equal to the **Transaction Amount**, as needed.
4. Type the number of approvals required when a transaction exceeds the **Transaction Amount**, as needed.
5. Click **Save changes**.

Require Separate Users for Entry and Approval

The Approvals Administration page is used to require transactions to be approved by a different user than the one who enters them. This control should only be selected for companies with at least two users.

1. Click **Administration > Manage approval settings**.
2. Click the **Require Separate Entry From Approval** option.
3. Click **Save changes**.
   Result: The page is refreshed and a confirmation is displayed at the top of the page.

Set Template Approvals

The Approvals Administration page is used to set the number of approvals required when adding, editing, and/or deleting ACH (Payments, Collections, State Tax, Federal Tax, and Child Support Payment), Multiple Account Transfer, and Template Based Wire templates.

1. Click **Administration > Manage approval settings**.
2. Under **Approvals Required for Setup**, type the number of approvals required for each of the applicable services.
3. Click **Save changes**.

Rename an Account

The Change Account Description page is used to add or change the nickname (text name) for your account.

1. Click **Administration > Manage account information**.
2. Click the account **Description** you want to change.
3. Type the account description.
4. Click **Save changes**.

View User Activity

The User Activity Report is used to view user activity for a selected date or date range. Use the User Activity Report Criteria page to choose the user functions you want to include in the User Activity Report.

1. Click **Administration > View user activity report**.
2. Select a **Function**.
3. If available, specify a **User ID**.
4. Specify the date range of the report using one of the following options:
   - Specific date
   - From/To
5. Click **Generate report**.

   To view activity details, click the date.

   To filter the report, click the Filter link.
   Result: The User Activity Filter Report criteria page is displayed.

Reset a User Token Device Personal Identification Number (PIN)

The System Access - Edit page is used to reset an Internet Banking user's token device Personal Identification Number (PIN).

1. Click **Administration > Manage users**.
2. Click the **System access** link associated with the user whose token device you want to register.
3. Click the **Clear Token PIN** link.
   Result: A Clear Token page is displayed on top of the System Access – Edit page.
4. Perform one of the following actions:
   - Click the Clear Pin button to reset the User's Token Device PIN.
     Result: The User's PIN cleared successfully – confirmation message is displayed at the top of the page.
   - Click the Do Not Clear Pin button to cancel the request.

   Note: Once a user's Token PIN has been reset, the user will need to define a new PIN for their token the next time they sign into eTreasury by clicking the Set Up Secure Token Sign link on the Passcode page.

View Invalid Log in Attempts

The Invalid Login Report is used to view invalid sign on attempts for a selected date or date range.

1. Click **Administration > Invalid login report**.
2. Select an output format.
3. Specify the date range using one of the following options:
   - Specific date
   - From/To.
4. Select a **Filter by** option: Include all users or a specific user.
5. Select a **User status** option: Include users who are locked, not locked, or all.
6. Click **Generate report**.

Account Alerts

The Manage Alerts page allows you to manage your account alert subscriptions and choose how you receive the alerts. Alerts are always sent to your online banking mailbox. To have alerts delivered to your primary or secondary e-mail address and/or mobile telephone number (if applicable), you must set up those delivery options on the Manage Contact Preferences page.

Note: Alert subscriptions that are mandatory cannot be deleted. Mandatory alert subscriptions always appear with a checkmark before the name instead of a check box and do not have a **Delete** link.

To access the Account Alerts page, do the following

1. Click **Administration > Manage alerts**.
2. Click the **Account Alerts** tab.

Add an Account Alert

To add an account alert, do the following:

1. Click **Administration > Manage alerts**.
2. Click the **Account Alerts** tab.
3. Select an account.
4. Click the **Add** link next to the alert subscription you want to add. The table row expands, showing the alert description and delivery options.
5. Enter alert criteria if applicable
6. Click the check box associated with each **Send To** option to which you want the alert sent. The **Send To** column does not appear if you do not have an e-mail or mobile telephone (if applicable) defined.
7. Click **Add alert**

Add or Delete Multiple Account Alerts

1. Click **Administration > Manage alerts**.
2. Click the **Account Alerts** tab.
3. Click the **Set Up Account Alerts** link.
4. Click the **Alert** arrow, select an alert, and then click **Go**.
5. Select the **Destinations** as appropriate.
6. Select or de-select the **Accounts** as appropriate.
7. Click **Save changes**.

Change an Account Alert

1. Select an account.
2. Click the **Change** link next to the alert subscription you want to modify.
3. Modify the alert criteria as needed.
4. Change the **Send To** options as appropriate. The **Send To** column does not appear if you do not have an e-mail or mobile telephone (if applicable) defined.
5. Click **Save alert**.

Delete an Account Alert

1. Select an account.
2. Click the **Delete link** next to the alert subscription you want to delete.