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:

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

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

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Label</td>
<td>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.</td>
</tr>
<tr>
<td>Country/region</td>
<td>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.</td>
</tr>
<tr>
<td>Area/city code and local number</td>
<td>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.</td>
</tr>
</tbody>
</table>
| 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.

<table>
<thead>
<tr>
<th>Limit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>User daily limit</td>
<td>The maximum allowable cumulative amount of all successful transactions in a given day, for a group of services (ACH or Wire).</td>
</tr>
</tbody>
</table>

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:

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</tr>
</thead>
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</tr>
<tr>
<td>Password</td>
<td>The user's password. Up to 12 alphanumeric characters are allowed. A password is not required for Secure Token users.</td>
</tr>
<tr>
<td>Confirm password</td>
<td>Confirm the user’s by typing it again. Not required for Secure Token users.</td>
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<tr>
<td>Last name</td>
<td>The user’s last name. Up to 80 alphanumeric characters are allowed.</td>
</tr>
<tr>
<td>Primary e-mail address</td>
<td>The user’s primary e-mail address. Up to 100 alphanumeric characters are allowed.</td>
</tr>
<tr>
<td>Secondary e-mail address (optional)</td>
<td>The user’s back-up e-mail address. Up to 100 alphanumeric characters are allowed.</td>
</tr>
<tr>
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<td>More details about the user. Up to 30 alphanumeric characters are allowed.</td>
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</tr>
<tr>
<td>Country/region</td>
<td>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.</td>
</tr>
<tr>
<td>Area/city code and local number</td>
<td>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.</td>
</tr>
<tr>
<td>Extension (optional)</td>
<td>Used to reach users at office phone systems that do not support direct dialing.</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Limit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>User daily limit</td>
<td>The maximum allowable cumulative amount of all successful transactions in a given day, for a group of services (ACH or Wire).</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Limit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>User Daily Service Limit</td>
<td>The maximum allowable cumulative amount of all successful transactions in a given day for a particular ACH or Wire service.</td>
</tr>
<tr>
<td>User Daily Account Limit</td>
<td>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.</td>
</tr>
<tr>
<td>User Individual Transaction Limit</td>
<td>The maximum allowable amount for each transaction for a particular account. This limit only applies to Wire.</td>
</tr>
<tr>
<td>User transaction limit</td>
<td>The maximum allowable amount a company user can enter for a bill payment transaction.</td>
</tr>
<tr>
<td>User transaction approval limit</td>
<td>The maximum allowable amount a company user can approve for a bill payment transaction.</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>User</td>
<td>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.</td>
</tr>
<tr>
<td>Amount</td>
<td>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.</td>
</tr>
</tbody>
</table>
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:
   o 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.
   o Click the Remove link to disable a particular service and remove the associated account entitlements.
   o 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.


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:

<table>
<thead>
<tr>
<th>Limit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>User daily limit</td>
<td>The maximum allowable cumulative amount of all successful transactions in a given day, for a group of services (ACH or Wire).</td>
</tr>
<tr>
<td>User Daily Service Limit</td>
<td>The maximum allowable cumulative amount of all successful transactions in a given day for a particular ACH or Wire service.</td>
</tr>
<tr>
<td>User Daily Account Limit</td>
<td>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.</td>
</tr>
<tr>
<td>User Individual Transaction Limit</td>
<td>The maximum allowable amount for each transaction for a particular account. This limit only applies to Wire.</td>
</tr>
<tr>
<td>User transaction limit</td>
<td>The maximum allowable amount a company user can enter for a bill payment transaction.</td>
</tr>
</tbody>
</table>

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**.

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**.

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.
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.