

Administrator's Quick Start Guide

This document describes the process of getting started as a new **Administrator** in Business Digital Banking. Click the link(s) below to jump directly to each section.

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Important Information

Services are subject to terms and conditions. Please refer to your Business Digital Banking Agreement and related Service Descriptions for more information.

User Permissions

Each user has an individual set of rights, including:

- Rights to create payments and templates of specific Transaction Types.
- Limits on the transactions the user can approve.
- Rights to access specific accounts.
- Rights to features in digital and mobile banking.
- Transaction view capabilities.

These rights control what each user can do in digital and mobile banking. Manage these rights by giving users permissions needed to perform their jobs.

The rights, features, and accounts assigned to the user you create for your business are driven by your needs and factors such as the business structure, number of owners, and number of employees.

The following topics may not be applicable to all businesses in the Business Digital Banking system.

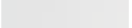
Creating a New User

1. Go to **Settings > Users**.
2. Click **Add User**.

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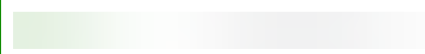
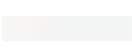
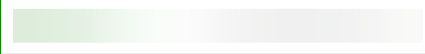
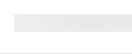
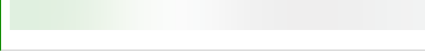
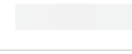


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User Management

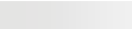
[Add User](#)

User	Email Address	Status	Last login
		Active	
		Active	
		Active	

3. Enter the user's Personal Details, Login Details and select a User Role (if applicable). All fields are required unless marked as optional.
4. Click **Save New User Details** when complete.



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New User Details

 All fields are required unless marked as optional.

PERSONAL DETAILS

First Name	Last Name	Email Address
Phone Country	Phone	
Select Country		

LOGIN DETAILS

Username	Password	Confirm Password

User Role (optional)
Unassigned

[Discard New User Details](#)[Save New User Details](#)

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Modifying a User's Information or Password

An Administrator cannot modify the user's personal details. The user may update their information by selecting Change Username in their Settings or contacting Exchange Bank Customer Care.

To update their password:

- **New Users:** During the first login process, the user will be prompted to set a password.
- **Existing Users:** Passwords may be updated by going to Settings > Security Preferences > Change Password. Users must enter current and new passwords.
- **Forgot Password:**
 - Have the user use the "Forgot Password" link on the sign in screen.
Note that their correct contact information must be in your business digital banking system for them to receive the option to reset their password. Their contact information can be updated once they access the system. Call Customer Care to update a user's information.
 - Call Exchange Bank Customer Care at 707.524.3000.

Unlocking a User

If a user of your business is locked out, you will be able to see that they are locked out under *Status* on the User Management page. There are two options to get them unlocked:

1. Have the user use the "Forgot Password" link on the sign in screen.
Note that their correct contact information must be in your business digital banking system for them to receive the option to reset their password. Their contact information can be updated once they access the system. Call Customer Care to update a user's information.
2. Call Exchange Bank Customer Care at 707.524.3000.

Deactivating a User

To deactivate a user:

1. Go to Settings > Users and locate the user.
2. Click on the Pencil icon to the right of the user's name.

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Good Morning, [User Name]

Accounts Commercial Payments & Transfers Services Statements Settings Log Off

User Management

Search Users

Add User

User	Email Address		Status	Last login	
[User Name]	[Email Address]	Users	Active	[Last Login]	[Edit Icon]
[User Name]	[Email Address]		Active	[Last Login]	[Edit Icon]
[User Name]	[Email Address]		Active	[Last Login]	[Edit Icon]

- Click on **Edit Status** under Status and select **Deactivate User**.



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Good Morning, [User Name]

Accounts Commercial Payments & Transfers Services Statements Settings Log Off

User Details

Status

Active

Cancel Deactivate User

Entitlements – Creating and Modifying User Roles

For certain business types, you can assign users to User Roles. This allows you to set up permissions by role, then assign users to that role.

Creating a User's Assigned Role

- Go to **Commercial > User Roles** and click on **Create Role**.
 - Clicking on the copy option next to an existing User Role will allow you to create a new User Role from an existing role as a base.



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Accounts **Commercial** Payments & Transfers Services Statements Settings Log Off

User

Search

User Role

- Payments/Collections
- Positive Pay
- Recipients
- User Roles**

Create Role

Name ^	Description	Users ^	
		1	
		1	
		1	
		None	

2. Enter a Role Name and click Ok.

New User Role

Role Name

TEST

Description (optional)

Cancel

Ok

3. A list of all **Transaction** options and limitations will display.
4. Select the Transaction from the left, toggle **Enabled on/off**, enter applicable **Rights** and **Allowed Actions** per type. Click **Save**.
 - a. Limits displayed below are examples (\$999,999,999.99 is maximum/unlimited – system limits do apply): **You will want to add a limit in each individual box.**

User Roles > TEST

Save

User Role Policy ⓘ

Transactions Features Accounts

Filter: All Enabled Disabled

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
\$400,000.00

Funds Transfer
Can view all transactions
Can Draft/Approve/Cancel
\$999,999,999.99

International Wire
Can view all transactions
Can Draft/Approve/Cancel
\$400,000.00

Stop Payment
Can view all transactions
Can Draft/Approve/Cancel

DOMESTIC WIRE

Enabled 

Rights Allowed Actions

☒ View

All

Approval Limits

Maximum Amount

Maximum Count

Per Transaction

\$

400,000.00

Daily Per Account

\$

400,000.00

50

Daily

\$

400,000.00

50

Monthly

\$

3,000,000.00

200

Modifying the User Role Entitlements

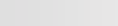
To change the entitlements assigned to each User Role (note – changes will apply to all assigned users):

1. Go to **Commercial > User Roles** (or click on *Manage User Roles* from User Details page).
2. Click on the Pencil icon to the right of the User Role's name.
 - a. Clicking on the copy option will allow you to create a new User Role from an existing role as a base.

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Good Morning, Accounts **Commercial** Payments & Transfers Services Statements Settings Log Off

User

Q Search

User Role

Payments/Collections

Positive Pay

Recipients

User Roles

Create Role

Name ^	Description	Users ^			
		1			
		1			
		1			
		None			

1. A list of all **Transaction** options and current limitations will display.
2. Select the Transaction from the left, toggle **Enabled on/off**, enter applicable **Rights** and **Allowed Actions** per type. Click **Save**.
 - a. Limits displayed below are examples (\$999,999,999.99 is maximum/unlimited – system limits do apply):

**** You can have the same User Role for multiple users****

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Good Morning, 

Accounts Commercial Payments & Transfers Services Statements Settings Log Off

User Roles > TEST **Save**

User Role Policy ⓘ

Transactions Features AccountsFilter: **All** Enabled DisabledCheck Reorder
Can view all transactions
Can Draft/Approve/CancelDomestic Wire
Can view all transactions
Can Draft/Approve/Cancel
\$400,000.00Funds Transfer
Can view all transactions
Can Draft/Approve/Cancel
\$999,999,999.99International Wire
Can view all transactions
Can Draft/Approve/Cancel
\$400,000.00Stop Payment
Can view all transactions
Can Draft/Approve/Cancel

DOMESTIC WIRE

Enabled **Rights** Allowed Actions☒ View

All

Approval Limits

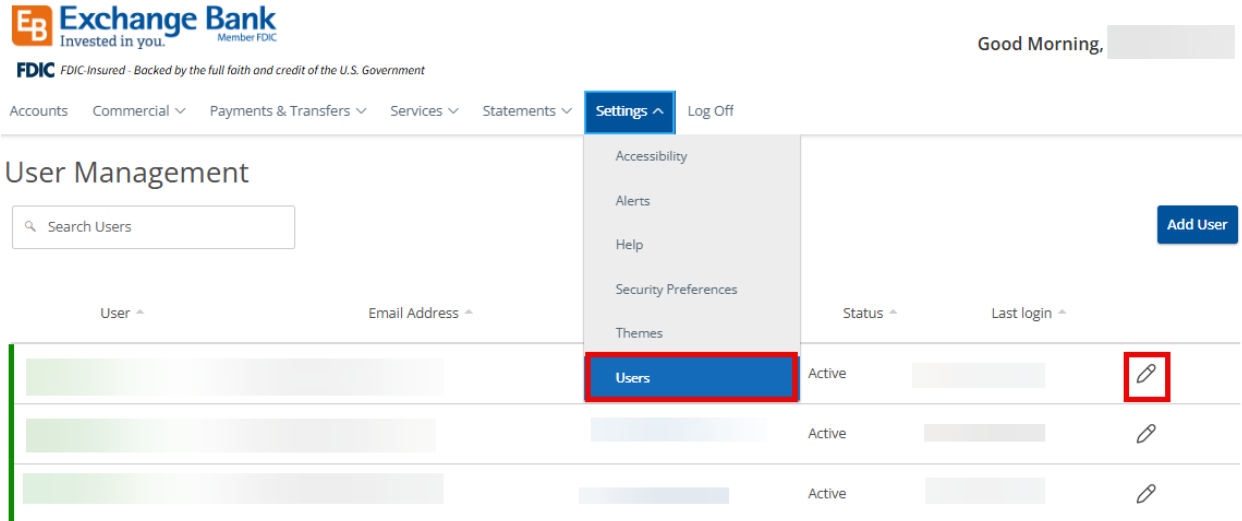
	Maximum Amount	Maximum Count
Per Transaction	\$ 400,000.00	
Daily Per Account	\$ 400,000.00	50
Daily	\$ 400,000.00	50
Monthly	\$ 3,000,000.00	200

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Modifying a User's Assigned Role

To change the User Role assigned to a user:

1. Go to **Settings > Users** and locate the user.
2. Click on the Pencil icon to the right of the user's name.



The screenshot shows the Exchange Bank Administrator's Quick Start Guide. The top navigation bar includes the Exchange Bank logo, the text "Good Morning, [User Name]", and a "Log Off" button. Below the navigation bar is a "User Management" section with a "Search Users" input field. A dropdown menu is open under the "Settings" button, showing options: Accessibility, Alerts, Help, Security Preferences, Themes, and **Users** (highlighted with a red box). The "Users" table has columns for "User", "Email Address", "Status", and "Last login". It lists three users, each with a pencil icon for editing. The first user's pencil icon is highlighted with a red box.

3. Select a new *Current User Role* from the drop down, then click **Update Role**.
 - a. To add a new or modify an existing User Role click **Manage User Roles** and see section above for more information.



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User Details

Status

Active

[Edit Status](#)

PERSONAL DETAILS

First Name

Last Name

Email Address

Phone Country

Phone

USER ROLE

[Manage User Roles](#)

Current Role

[Update Role](#)

USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
				...

[Cancel](#)

[Delete](#)