Business Online Banking

Company Administration – Adding a new user

Treasury Management

CALIFORNIA BANK OF COMMERCE

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Adding a New User

To begin click **Administration** > **Company Administration > Create New User**

Part 1: User Information

1. Enter the User's Information
   a. User ID

      User ID requirements

      - Should be at least four (4) characters in length but no more than twenty-six (26) characters.
      - Alpha-numeric: should include a combination of letters and numbers.
      - Cannot be the same User ID as another user in the company.

   b. Password and Confirm Password

      ! This will only be a temporary password. The user will need to update the password when logging in for the first time.

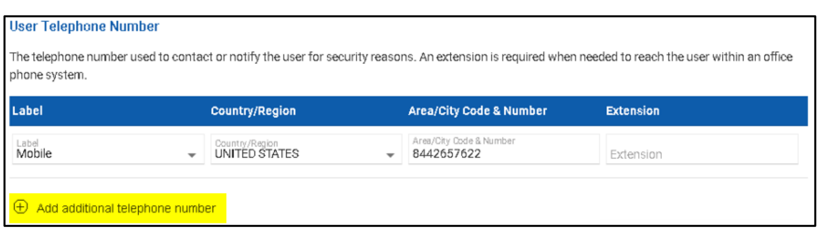
      Temporary Password requirements

      - Must be at least eight (8) characters in length, but no more than twelve (12) characters long.
      - Must include a combination of two of the following types of characters: letters, numbers (0 - 9), and a special character (# $ @).
      - Cannot include more than three consecutive identical characters. For example, "t@BBBBama" is not allowed, but "t@BBBama" is.
      - Cannot be the same as the associated user ID.

   c. First Name and Last Name in respective field box
   d. Primary E-mail Address and Secondary E-mail Address (Optional)
   e. Additional Information (Optional)- We recommend that you input a security code or identifier in this field. The Bank can use this information to authenticate your secondary users when they call the Bank for assistance.
2. Enter the User's Telephone Number(s)
   a. Label: **Work**, **Mobile** or **Home.**

      If the user plans on utilizing text messages for the One-Time Security code, set the label to ***Mobile.***

   b. Country/Region.
   c. Area/City Code & Number - enter the phone number without any spaces or special characters, digits only. For instance, "8442657622" instead of "(844) 265-7622."
   d. Extension (if applicable).
3. Click the **Add additional telephone number** if the user has more than one phone number.



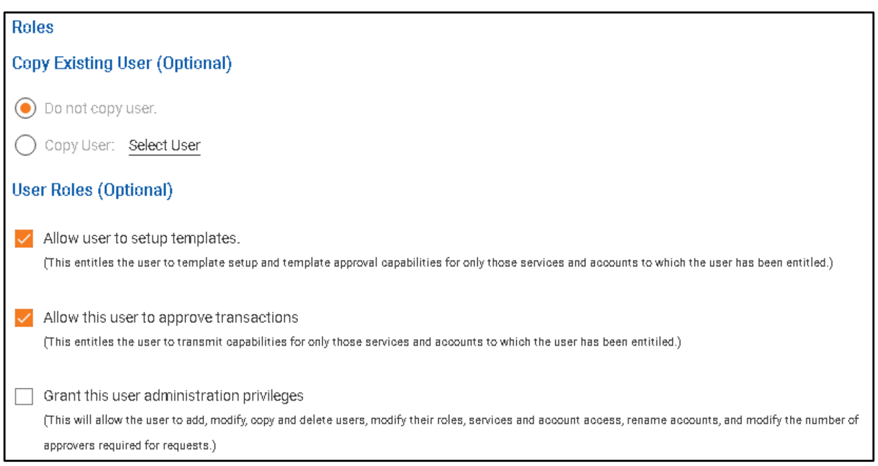
4. Once completed, click **Continue**
    a. At any point in the process, you can click on **Save as Draft** to continue working on this at a later time.

Part 2: Roles

1. Copy Existing User (optional)
    a. Do not copy user – allows you to continue creating the user with nothing prefilled. (This is the default selection)
    b. Copy user – You are allowed to select and "copy" a previously built user. This action will prefill all the options for the rest of this process, to mimic the copied user. Please note that if you "copy" an Administrator, the new user will also have all Administration privileges.
2. Select the appropriate Roles for the user.
    a. **(Setup Role)**: ***Allow user to setup templates*** - This will allow the user to set up the templates for money movement transactions (e.g. Wires, Internal, etc.).
    b. **(Approval Role)**: ***Allow this user to approve transactions*** - This will give the user the ability to approve money movement transactions. Users must have the Approval Role entitled to successfully transfer funds (e.g. internal transfers, wires, ACH).
    c. **(Admin Role)**: ***Grant this user administration privileges*** - This will give the user access to create and/or manage additional users, rename accounts, or modify company approval settings. ***NOTE: This will give them the same administrator and access as the Primary Administrator.**

! *If you are creating a "view-only" user, do not select any of the roles. User Roles are optional and are not required to continue to build user.*

3. Once the user roles have been selected, click **Continue**



Part 3: Services & Accounts

Enable the respective accounts and services for this user. To enable a service and assign accounts, you will click on the ⊕ on the same row of the specific service. If there are multiple accounts for a service, you will need to click the check box (☑) next to each account.

- **Entitled Account** – This will allow the user to have viewing and/or setup access to the account.
- **Allow Transmit** – This will allow the user to have the ability to approve a money movement transaction, in relation to the account. (Only users with the *Approval Role* will show this option)

Wire Domestic One Time — Service enabled, accounts entitled.

Description	Account Number	TRC	Entitled Account ☑	Allow Transmit ☑
Test Account	999999999	122243402	☑	☑

Part 4: Limits

If applicable, click on the edit icon (✎)to enter a specific limit for this user. If no limit is entered, the user will default to the company maximum limits.

Limits

Limits

ACH

Daily Maximum Limit

Enter the maximum daily amount for the sum of all user's ACH transactions. The limit must be no greater than the company limit set by the bank. View Company Limits .

$100,000.00 USD

Account Limits

Enter the limit amounts for each of the user's accounts.

Account Number	No Limit	User Daily Account Limit
*9999 - Test Account	☑	

Once completed, click **Continue.**

Part 5: Create User

1. You will now see a confirmation screen to verify the new user's setup. Verify the new user setup. Click on the ✎ to make any edits.
2. Click **Create User** to finish the setup.

You will need to provide the **Company ID**, **User ID**, **temporary Password and Additional Information (Optional Security Code)** to the new user, as this system will not send out any messages after the user is created. Please be sure to send this information securely, for your protection.

Part 6: Alerts

1. Read Received Alert Messages.
   - Click **Administration > Communications > Mail and Alerts**.
   - Click the link in the subject column for alert you want to read.
2. Subscribe to Account Alerts
   - Click **Administration > Communications > Manage Alerts.**
   - Click the **Account Alerts** Tab.
   - Select an **Account**.
   - Click the add icon beside the alert subscription you want to add. The table row expands, showing the alert description and delivery options.
   - If applicable, enter the alert criteria.
   - Click the check box beside each **Send To** option to which you want the alert sent. The **Send To** option does not appear if an email or mobile telephone (if applicable) is not defined.
   - Click Add.
3. Subscribe to Non-Account Alerts
   - Click **Administration > Communications > Manager Alerts.**
   - Click the **Non-Account** tab.
   - Click the add icon beside the alert subscription you want to add. The table row expands, showing the alert description and delivery options.
   - Click the check box beside each **Send To** option to which you want the alert sent. The **Send To** option does not appear if an email or mobile telephone (if applicable) is not defined.
   - Click add.
4. Subscribe to an Alert for Multiple Accounts
   - Click on **Administration > Communications > Manage Alerts.**
   - Click the **Multiple Accounts** Tab.
   - Select an **Alert Type**. The table row expands, showing the alert description and delivery options.
   - Click the check box beside each **Send To** option to which you want the alert sent. The **Send To** option does not appear if an email or mobile telephone (if applicable) is not defined.
   - Click the **View** drop-down and select the account type you want to see in the **Accounts** drop-down.

- Click the **Accounts** drop-down and select all accounts or specific accounts and then click **Add**.

5. Subscribe to Custom Alerts
    - Click **Administration > Communications > Manage Alerts.**
    - Click the **Custom** tab.
    - Click the **Add New Alert** link.
    - Type the **Subject** (up to 120 alphanumeric characters).
    - Type the **Alert Message** text.
    - Select one or more **Send to** options.
    - Select a **Frequency.**
    - If applicable, type or select a **Next Send On** Date
    - If applicable, type or select an **End On** option:
        - Continue indefinitely
        - Continue until this date
        - Continue for this many occurrences. Specify when you want to stop receiving the alert based on the number of times it is delivered.
        - Click **Add Alert**.

Part 7: Viewing Account Information

1. Viewing Account Information and Updating the Description
    a. Click **Administration > Company Administration > Account Information**.
    b. Click the link in the **Description** column for the account you want to view or change.
    c. Type a name or description (up to 80 alphanumeric characters) into the **Description** field.
    d. Click Save Changes. **Only admin users can see full account numbers.**

Company User Roles Reference Table

No role	A user without an assigned role can: • Enter transactions for services and accounts to which they are entitled • Enter issues, view reconciliation statements, and view decisions made on exceptions for services and accounts to which they are entitled.
Setup	A user with the Setup role can create and maintain templates for transfer and payment services and accounts to which they are entitled. This role is not applicable to account reconciliation or positive pay services. App
Approval	A user with the Approval role can: • Approve and transmit transactions for transfer and payment services and accounts to which they are entitled. • Approve issues, issue files, decisions made on exceptions, and decision files for services and accounts to which they are entitled.
Administration	A user with the Administration role is often referred to as an administrator. An administrator can create and maintain company user profiles. This includes assigning company users with their login credentials, roles, service and account entitlements, and transaction limits. Administrators can also rename accounts, reset passwords, and modify the number of approvals required for requests. When a company is set up on Digital One Business a user in the company is designated as the primary user and assigned the Administration role. The primary user is entitled to all services and to all accounts associated with those services based on the company's profile. A company can have multiple administrators.

Bill Pay Roles Reference Table

Administration	Administrator	Make Payments	Enter current day or future-dated transactions up to the company limit, regardless of any other limits set for the user
		Approve Payments	Approve any transaction up to the company limit, regardless of any other limits set for the user. Transactions can be approved in advance of their effective date.
		Add / Change Payees	Maintain details of payees.
		Make expedited payments	Make an expedited payment.
		Add / Change automatic rules	Set up recurring payments.
		View Payment Reports	View payment reports.
			View audit reports.

Setup	User	Add / Change Payees	Maintain payee details.
Approval	User	Approve Payments	Approve transactions up to their approval limit. Transactions can be approved in advance of their effective date.
User (No role)	User	Make Payments	Enter current-day or future-dated transactions up to their entry limit
		View Payment Reports	View payment reports.

Part 8: User Setup Report

View reporting of your users and their current access.

- Click **Administration > Company Administration > User Setup Report**