BUSINESS ADMINISTRATION

Users, Roles, Permissions, Limits, Sub Users

Online Banking offers businesses the ability to appoint a master user, create roles with custom permissions and transaction limits, and assign sub users to those roles.

USERS

Digital Banking is available for Master Users and Sub Users.

Master User

A master user administers the Digital Banking Services for the business and can add sub users. A master user must:

1) Be an Authorized Person on ORNL FCU's Business Resolution AND
2) Have documented authority to act on behalf of the business. Examples include a business owner, officer, partner, member, manager, director, or legal representative.

A master user must meet both of these requirements.

The first individual to set up the business's Digital Banking will become the master user. There is only one master user per business account. It is the business's responsibility to ensure master user and sub user access are kept current.

Responsibilities of a Master User

The duties of the master user include but are not limited to:
- Granting, managing, supervising, and removing all sub users' access to Digital Banking.
- Determining which accounts, functions, and limits to assign each sub user.
- Approving transaction authorization requests submitted by sub users.
- Assigning and resetting usernames and passwords for a sub user.
- Serving as the main contact for receipt of information relating to the account and the sub users' use of Digital Banking Services.
- Adhering to the Business Online and Mobile Banking Agreement.

Sub User

A sub user is granted access to Business Digital Banking by the master user or other sub user with sufficient role permissions to do so. There may be more than one sub user with varying levels of permissions granted.

A sub user may or may not be an authorized signer on the account. A sub user that is not an authorized signer may only access the account through Digital Banking; the Credit Union will not be able to provide support.

Responsibilities of a Sub User

The sub user is responsible for performing the duties assigned by the master user within the limitations of their role and to adhere to the Business Online and Mobile Banking Agreement.

ROLES

The first step in adding a sub user is to create a role. A role is a group of permissions that control the features and limits available to sub users. A master user can add, edit, and delete roles as needed. Once a role has been added, you can use the edit icon (pencil) to modify the role or use the delete link (trash) to remove a role.

To add a new role:
1) Select **Roles** within Business Admin.
2) Select **Add a Role**.
3) Enter a **Name.**
4) Enter a **Description** of the role.
5) Once you are finished, click **Create Role**.

PERMISSIONS

Assigning the permissions to a role will control what sub users can view, change, navigate, and execute within the system. Users must have permissions defined to access specific services.

There are two types of role permissions in Business Admin:

- *Role Level permissions* - permissions that apply to the sub user and typically turn on or off specific functionality for that sub user

- *Account Level permissions* - permissions that apply to the sub user's account and typically turn on or off specific functionality for a given account

Assign one, some, or all permissions to a role. If a role is given access to "Manage Users and Roles" any sub user assigned to this role will be able to grant access to other Sub users, set account access, and set limits as if they were the master user.

To assign role permissions:
1) Select **Roles** within Business Admin.
2) Select the desired role from the left-hand pane.
3) Select the **Edit** (pencil) icon next to PERMISSIONS.
4) **Check** the boxes to grant permissions.
5) Select **Save Changes.**

Note: Permissions shown may not match exactly the permissions that are available to you.

To assign account (share) level permissions to a Role:

1) Select **Roles** within Business Admin.
2) Scroll to the Accounts and Limits section and click the **Edit** (pencil) icon.
3) Select **Add Accounts**. The assign account permissions window will display.
4) Select the account permissions to assign to the accounts; click **Choose Accounts**. The Assign Accounts window will display.
5) Select the Internal and External accounts to assign the permissions to
6) Click **Assign Accounts**.
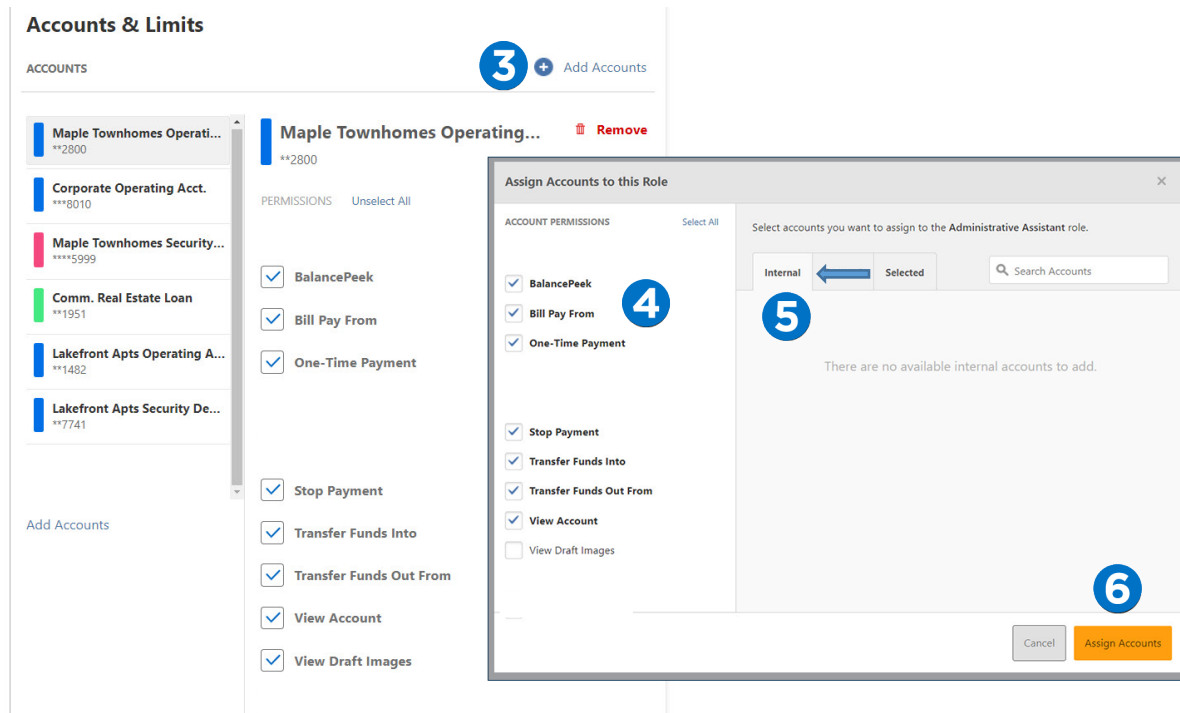
LIMITS

Limits are assigned at the Role level and are calculated separately for each individual user assigned to the Role.

Setting limits can determine single or dual authorization for certain transactions. Dual authorization can act as added protection against possible fraud. A master user may allow a sub user to have an authorization approval limit that is separate from their transaction limits. Limits and dual authorization may not be available for use with all money movement features within the Business Digital Banking platform.

Internal transfer limits include the amount set for Member to Member transfers (transfer out to non-related ORNL FCU members).

Limit	Description
Authorized Limit (Daily, Weekly, Monthly)	The "Authorized" limit is the maximum cumulative dollar amount a single authorization transaction can be processed without requiring a secondary (dual authorization) approval. • If only this limit is set, any transaction exceeding this limit will be denied processing. • A limit of "0.00" means that NO transactions will not be authorized by the Sub user alone.
Maximum Limit (Daily, Weekly, Monthly)	The "Maximum" limit is the highest total cumulative dollar amount that can be submitted for a transaction. • If this limit is set, any amounts between the "authorized limit" and the "maximum limit" will require dual authorization approval. • Any transaction exceeding this limit will be denied processing. • Any transaction that does not receive dual authorization approval by the end of the banking day will be expired. • If this limit is set, then the "Authorized" limit also needs to be set at an amount lesser than the "Maximum" limit.
Can Authorize Limit (Daily, Weekly, Monthly)	The "Can Authorize" limit is the total maximum cumulative dollar amount that a Sub user with authorization rights can approve for another user. • This limit may be set independently or in conjunction with the "Authorized" and the "Maximum" limit. • If this limit is set, then the Sub user will have the ability to approve any transaction submitted by other users up to the "Can Authorize" limit.

Examples of how limits work:

Limit Type	Daily Limit	Weekly Limit	Monthly Limit
Authorized	$0.00	$0.00	$0.00
Maximum	$250.00	$750.00	$2000.00
Can Authorize	$0.00	$0.00	$0.00

The Sub user must get dual authorization for <u>ALL</u> transactions up to the Maximum limit, but no transaction can exceed the Maximum.

Limit Type	Daily Limit	Weekly Limit	Monthly Limit
Authorized	$100.00	$300.00	$1000.00
Maximum	$250.00	$750.00	$2000.00
Can Authorize	$0.00	$0.00	$0.00

The Sub user can do transactions on their own (single authorization) up to the Authorized limit. They must get dual authorization for actions above their Authorized limit up to their total Maximum limit.

Limit Type	Daily Limit	Weekly Limit	Monthly Limit
Authorized	$100.00	$300.00	$1000.00
Maximum	$250.00	$750.00	$2000.00
Can Authorize	$200.00	$500.00	$1500.00

The Sub user has permission for single authorization up to their authorized limit and dual authorization transactions up to their maximum limit. The Sub user can also give authorization approval for transactions up to their "can authorize" limit.

Limit Type	Daily Limit	Weekly Limit	Monthly Limit
Authorized	$0.00	$0.00	$0.00
Maximum	$0.00	$0.00	$0.00
Can Authorize	$5000.00	$7500.00	$15,000.00

The Sub user has NO transaction authority limits. However, the Sub user does have permission to provide authorization to other users up to the total of their "can authorize" limit.

To assign limits to a role:

1) Navigate to Roles within Business Admin.
2) Scroll to the **Limits** section and click the **Edit** (pencil) icon.
3) Enter the Daily, Weekly, and Monthly limits for each payment method.
4) Select **save changes**.

Note: External Transfers are not available for business accounts at this time.

LIMITS

Select and apply limits to the methods you want enabled for this role.

METHOD	DESCRIPTION		DAILY	WEEKLY	MONTHLY
☑ External	Authorized limit		50	25000	100000
	Max limit		50	25000	100000
	Can authorize		50	25000	100000
☑ Internal	Authorized limit		50	25000	100000
	Max limit		50	25000	100000
	Can authorize		50	25000	100000

Authorized limit: Max amount that can be submitted without additional authorization or approval.

Max limit: Max amount users with this role are able to submit.

Can authorize: Max amount users with this role can authorize for other users.

4 Save Changes   Cancel

SUB USERS

Now that a role is created, a sub user can be created and assigned to the role.

Create a Sub User

The master user can add, edit, or delete sub users.

1) On **Users** within Business Admin, click **Add a User**.
2) The add a new user window will display. Enter the **Username**, **First Name, Last Name, and Email**.
3) In the Role drop-down menu, select the **Role** you just created.
4) Click **Create User**.

Business Admin   **1** ⊕ Add a User

Authorizations   Payees   Roles   **Users**

All Users

Adriana Ramos
Chief Financial Officer

Dara Povlot
Chief Financial Officer

Brad Ramos
Sales Executive

Sharon Highfield
Administrative Assistant

Blake Johnson
Administrative Assistant

Beth Sutton
Administrative Assistant

Clark Gable
Executive Assistant

Add a new user ×

Username *   [Username]
⚠ Please enter at least 6 characters. **2**

First Name *   [First name]

Last Name *   [Last name]

Email *   [Email]
A temporary password will be sent to the above email address.

Role *   [Chief Financial Officer ▾] **3**

Cancel   Create User **4**

The new sub user will receive an email with a temporary password, and will be prompted to change their password on first login. The master user will provide the username.

Use the pencil icon to edit the sub user's contact information, change roles, and reset a password. Use the Delete User link to remove the sub user out of the system.

Sub User Status

A master user can edit a sub user's contact information (name, email, phone, and address) and role. Additionally, a master user, or a sub user with the **Manage Users and Roles** permission, can edit a sub user's status or reset a sub user's password.

- *Active* - Sub users in an Active status are able to log in and access Digital Banking. If a Sub user is Active, a Master user can change the Sub user's status to Frozen.
- *Locked* - Sub users in a Locked status have locked themselves out of Digital Banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access Digital Banking. If a sub user is Locked, a master user can change the sub user's status to Active.
- *Frozen* - Sub users in a Frozen status have been set to Frozen by a master user and are unable to log in or access Digital Banking. If a sub user is Frozen, a master user can change the sub user's status to Active.
- *Disabled* - Sub users in a Disabled status have been set to Disabled by ORNL Federal Credit Union and are unable to log in and access Digital Banking. Sub users in a Disabled status will not display in Business Admin. Once a sub user's status is changed to Disabled, the sub user's status cannot be changed by a Master user.

Reset a Sub User's Password

1) Under **Users** within Business Admin, **select** the sub user from the user list.
2) Click the **Edit** (pencil) icon next to the *Reset Password* section.
3) Explain why the sub user's password is being reset.
4) Click the **Save Changes** button to send the temporary password.

A disabled sub user account cannot be used, and the Credit Union will not be able to reset the password. If the sub user status is Frozen, set it to Active before resetting the password.

Authorize or Reject Transfer Request (Available in Mobile and Online Banking)

1) Business Admin defaults to display **Authorizations**.

2) Select the **transaction type** to view transactions that are in the **Needs Authorization Status**.

3) Then you can choose to **authorize or reject**.

Note: External Transfers are not available for business accounts at this time.