User Guide

DEFINING USER ROLES

community state bank

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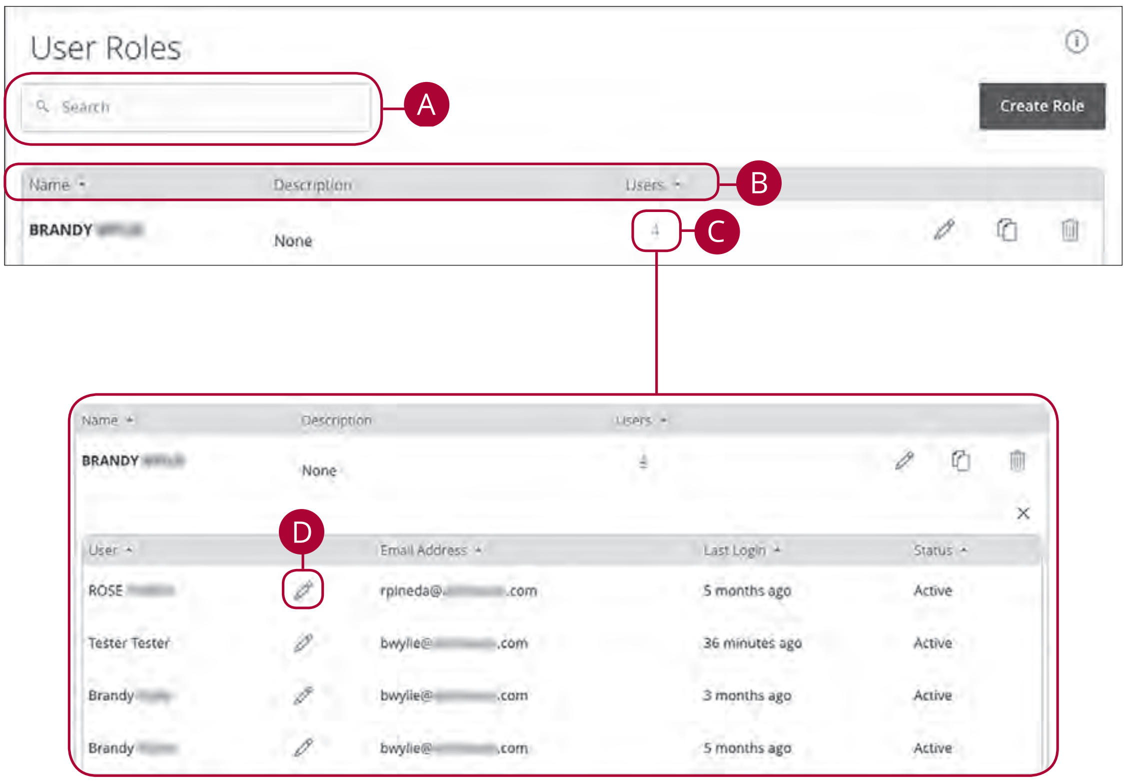
User Roles Overview

User roles are the restrictions placed to shape a user's privileges, depending on the responsibilities a user has. Some users may have the ability to draft a transaction, while others can approve it.



In the **Settings** tab, click **User Roles**.

A. You can use the search bar to find specific user roles.

B. Clicking the ▲ icon next to a column title allows you to sort user roles by name, description or users.

C. The number under the Users column indicates how many users are assigned to this role. Click the number to see who is assigned to a specific role.

D. You can change the role a user is assigned to by clicking the icon.

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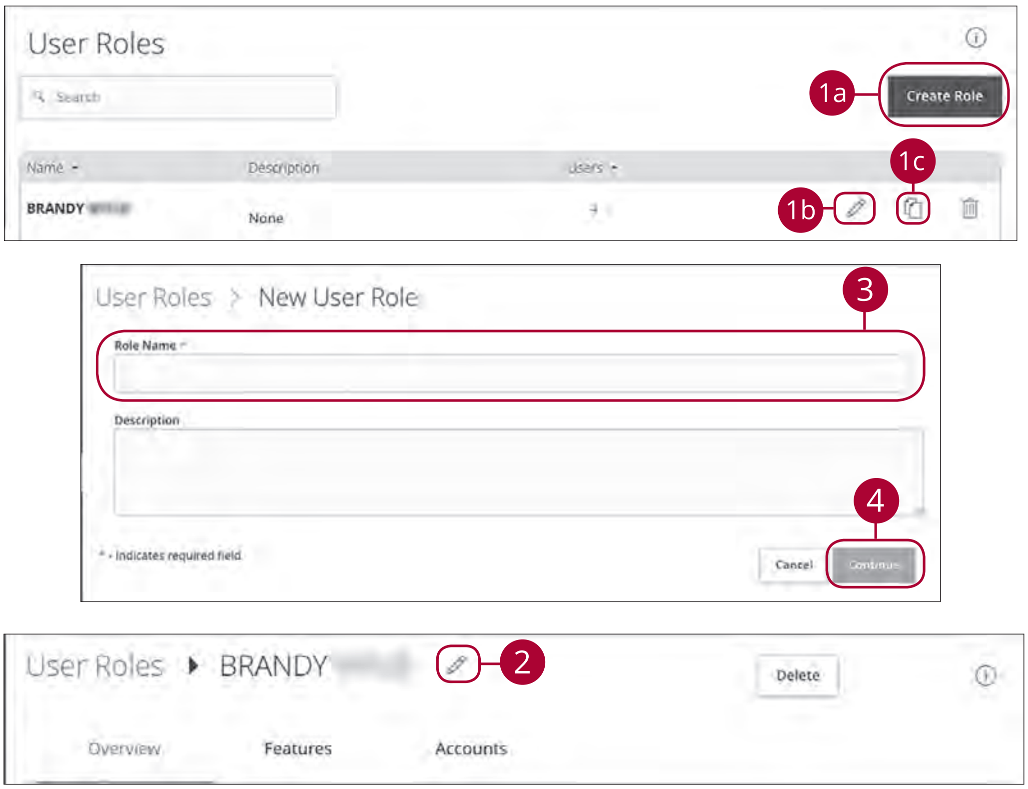
Creating, Editing or Copying a User Role

To begin editing or creating a user role, you must decide what privileges and responsibilities a particular user has. You can then write a description of the role and give it a unique name.



In the **Settings** tab, click **User Roles**.

1. Decide if you are making a new role, editing an existing role or copying a role.

- **a.** Click the **Create Role** button if you are making a new user role.
- **b.** Click the icon to edit an existing role.
- **c.** Click the icon to copy and adjust an existing role.

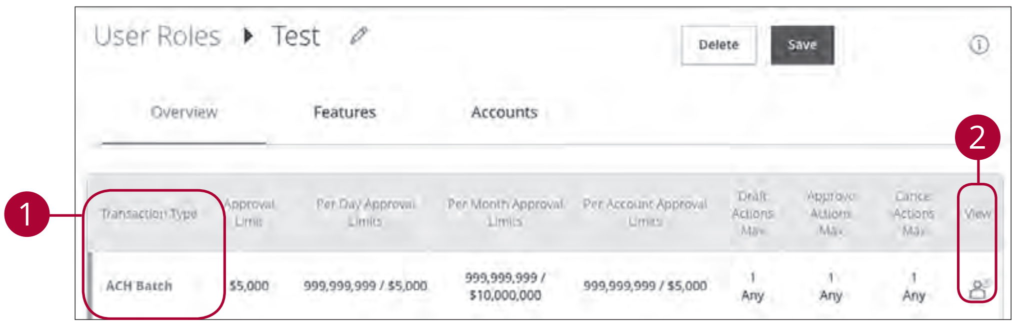
2. (Optional) If you are editing an existing user role, edit the role name by clicking the icon.

3. Enter a role name if you are making a new role or copying a role.

4. Click the **Continue** button.

Part 1 of 7: Establishing Transaction Type Rights

You can start assigning or editing a user's rights in the Overview tab, which helps you decide which responsibilities and limitations a user should have regarding certain transactions. Here, you can change a user's approval limits and decide which transaction types they can view, draft, approve or cancel.

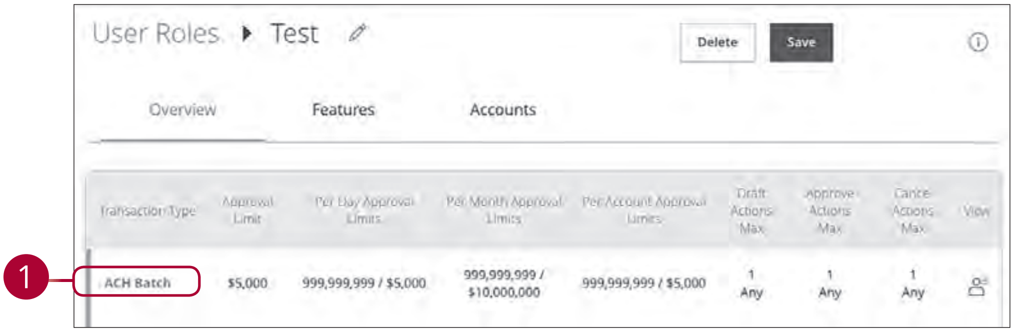


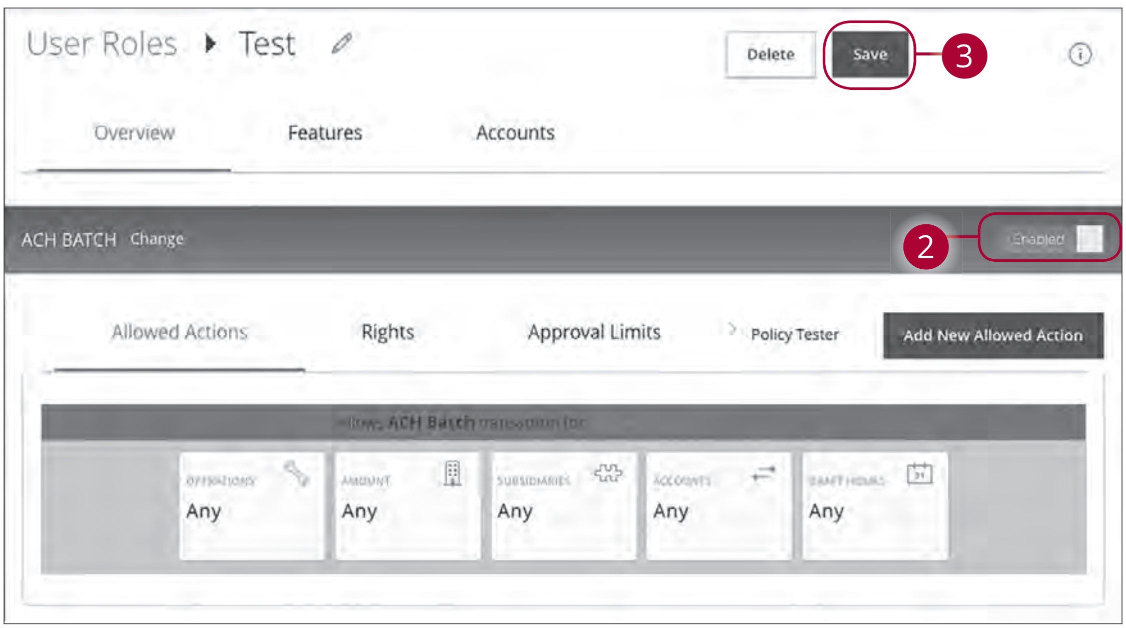
1. Choose a type of transaction to assign rights for under the Transaction Type column.
2. Click the icon under the View column to change which transaction activity a user can view.
   - Can view only their activity.
   - Can view activity of all users.
   - Can view transactions by others in this role.
   - Cannot view activity of any user.

Note: Users must have the icon enabled to approve transactions.

Part 2 of 7: Disabling a Transaction Type

If a user should not have access to a certain transaction type, such as payroll or international wires, an authorized user can disable those rights for individual users.

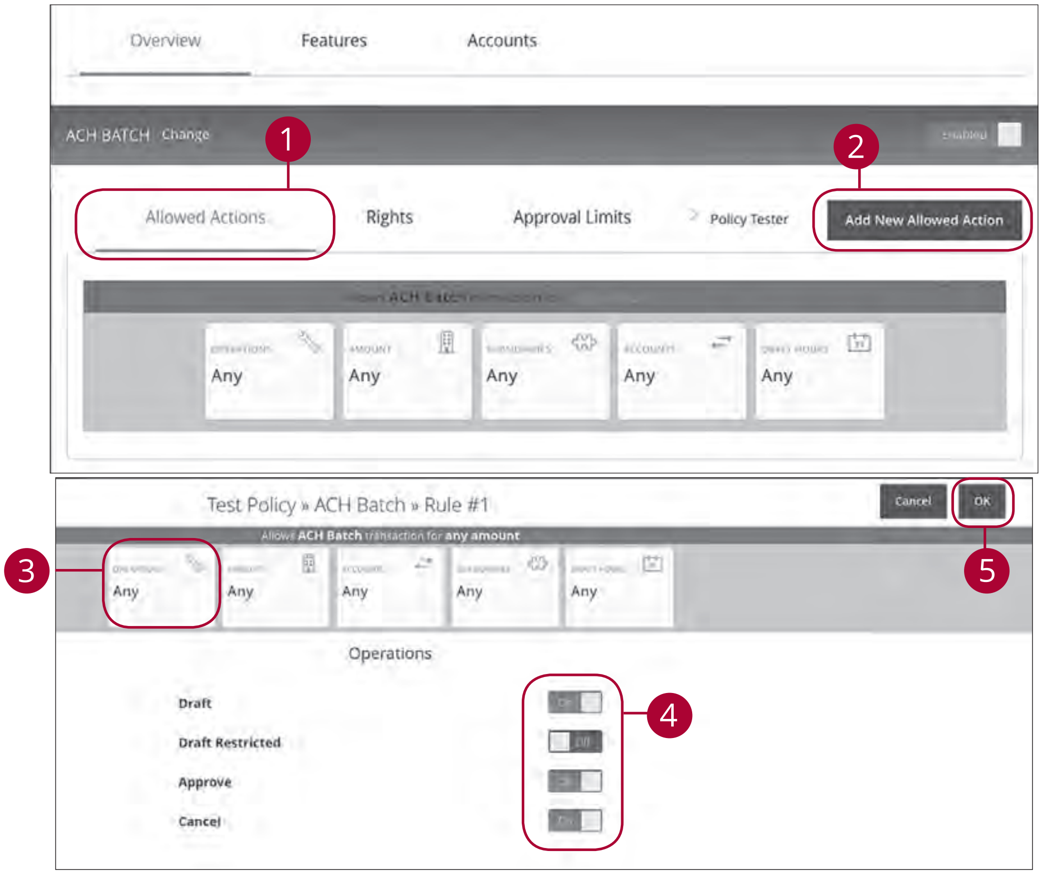




1. Select the transaction type to disable in the Overview tab.
2. Toggle the switch to “Disabled” for that specific transaction.
3. Click the **Save** button when you are finished making changes.

Part 3 of 7: Enabling Operation Rights.

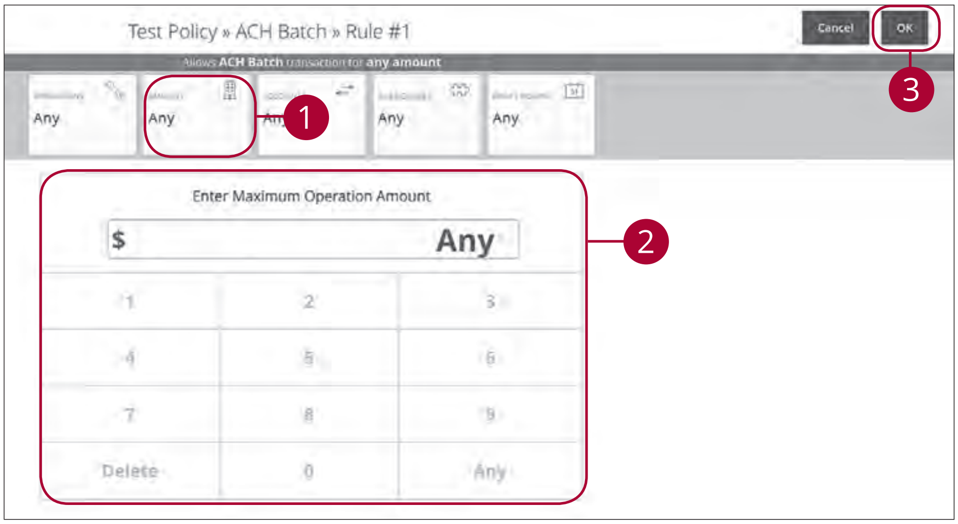
You can select the allowed operations a user can perform when handling a transaction, such as drafting, approving or cancelling rights.



1. Click the Allowed Actions tab.
2. (Optional) If you need to add new actions, click the **Add New Allowed Action** button.
3. Click the Operations action to begin making restrictions to the action.
4. Toggle the On/Off switch to “On” or “Off” depending on if a user can perform a specific operation.
    - **Draft**: Create a transaction or template that needs approval from an authorized user.
    - **Draft Restricted**: Generate a drafted transaction based on an existing template that is assigned to them or adjusted the amount, settlement, date or description.
    - **Approve**: Send or accept drafted transactions.
    - **Cancel**: Reject a drafted or unprocessed transaction.
5. Click the **OK** button when you are finished making changes.

Part 4 of 7: Choosing the Maximum Draft Amount

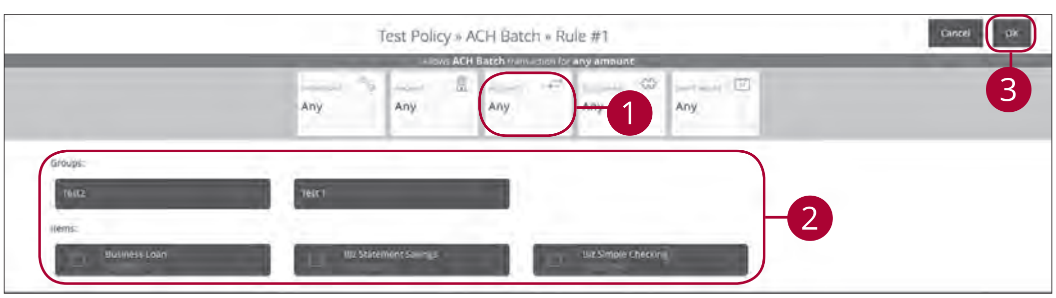
If you have Manage Company Policy rights, you can choose the maximum amount of funds that can be drafted per transaction. This cannot exceed the Company Policy.



1. Click the Amount action.
2. Enter the maximum draft amount using the number pad or click the **Any** button for an unlimited amount.
3. Click the **OK** button when you are finished making changes.

Part 5 of 7: Enabling Allowed Accounts

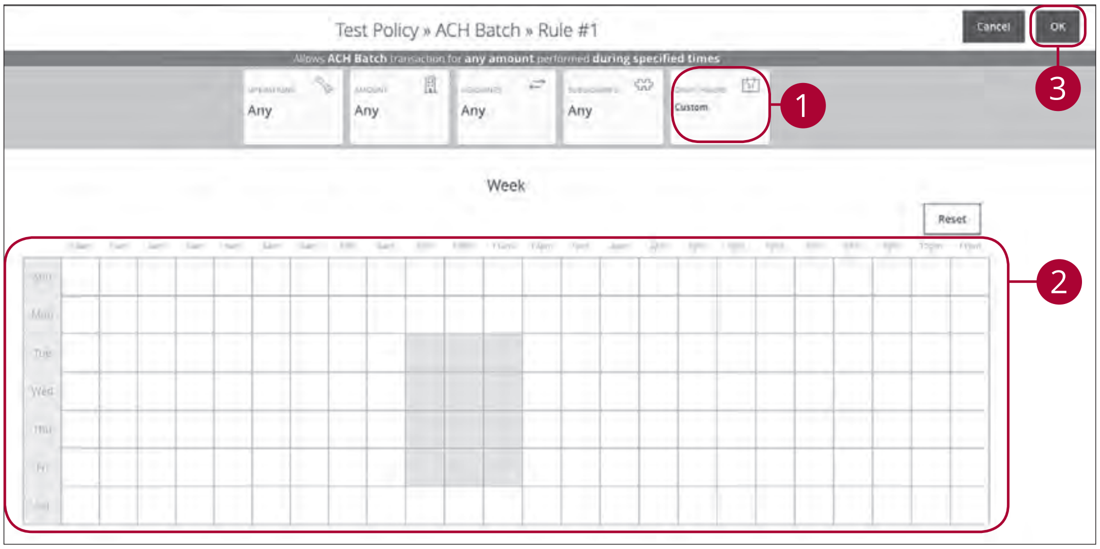
The Accounts tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction histories and making deposits or withdrawals.



1. Click the Accounts action.
2. Select the group or accounts the user has authorization to use.
3. Click the **OK** button when you are finished making changes.

Part 6 of 7: Choosing Drafting Hours

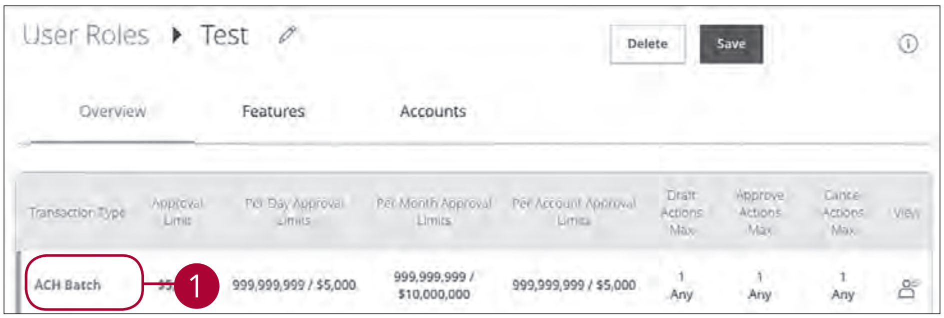
You can also decide the time frame a user can create or draft transactions. This allows you to closely monitor when transactions occur or when drafted transactions need approval.

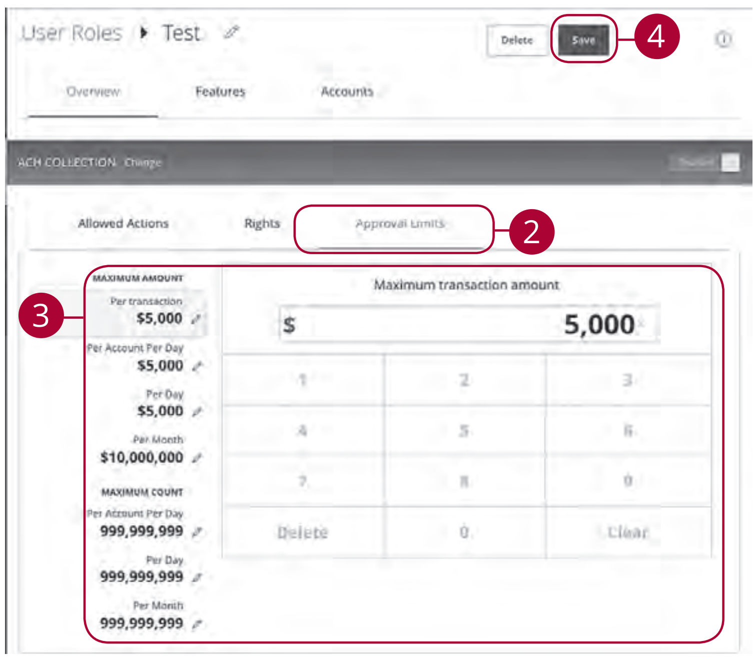


1. Click the Draft Hours action.
2. Click the boxes to select the hours a user can draft or send a transaction.
3. Click the **OK** when you are finished.

Part 7 of 7: Editing Approval Limits for a Transaction Type

To give you peace of mind, a user's approval limits can be adjusted, so you never have to worry about the amount or number of transactions they make. You can set these restrictions for a daily and monthly basis as well as per account.

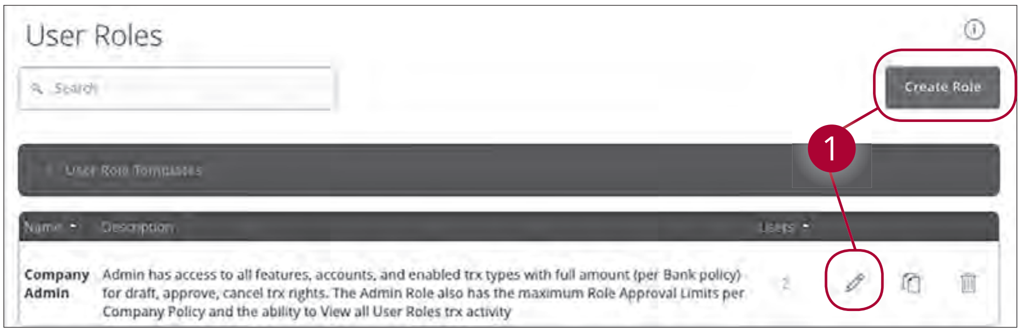


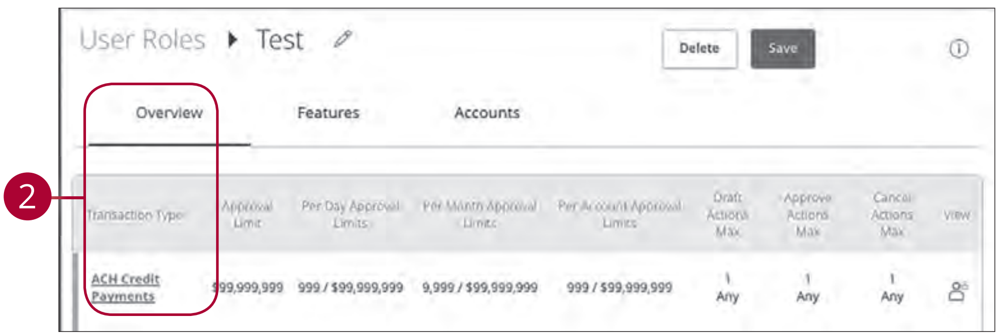


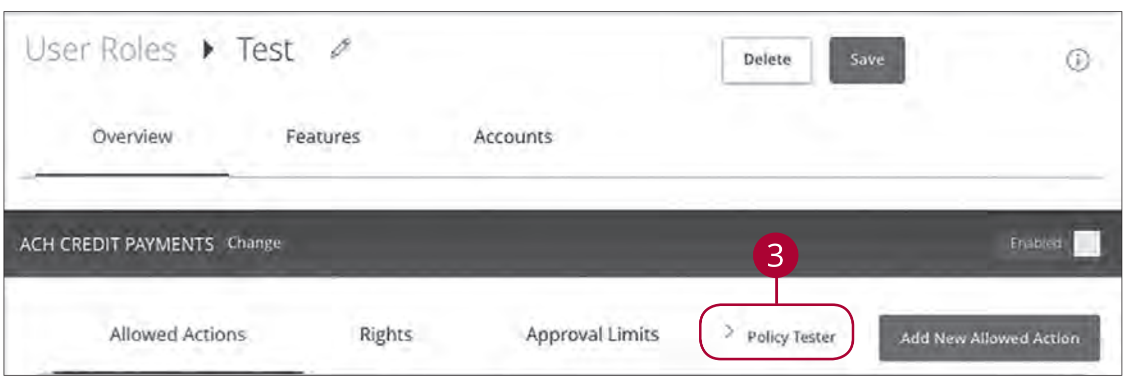
1. Select a transaction type in the Overview tab to edit a user's approval limits.
2. Click the Approval Limits tab.
3. Click the icon to edit the maximum amounts a user can approve or draft and the maximum number of transactions a user can perform. Enter the amount or count using the keypad.
4. Click the **Save** button when you are finished making changes.

User Role Policy Tester

The Policy Tester gives you the ability to test possible actions before making the changes within the User Role. This allows you to see if the user is able to perform a certain transaction based on the Bank Policy, Company Policy and User Role Policy.

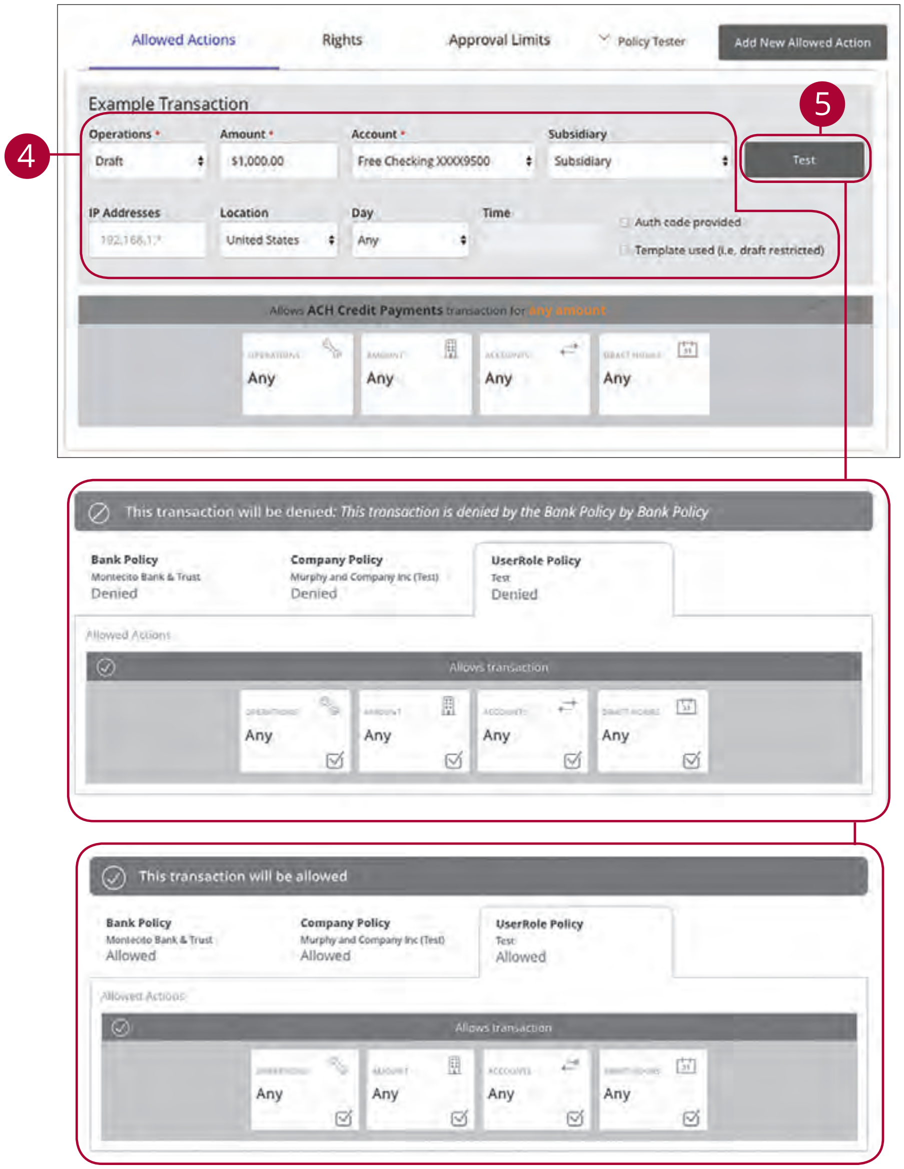






In the **Settings** tab, click **User Roles**.

1. Click the icon next to an existing user role or click the **Create Role** button and follow the steps on page 8 to create a new user role.
2. Select the transaction type in the Overview tab that you would like to run a test on.
3. Click the Policy Tester tab.

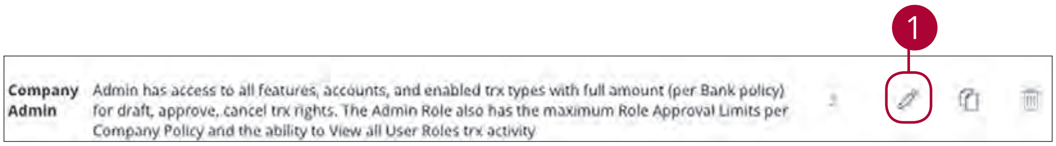


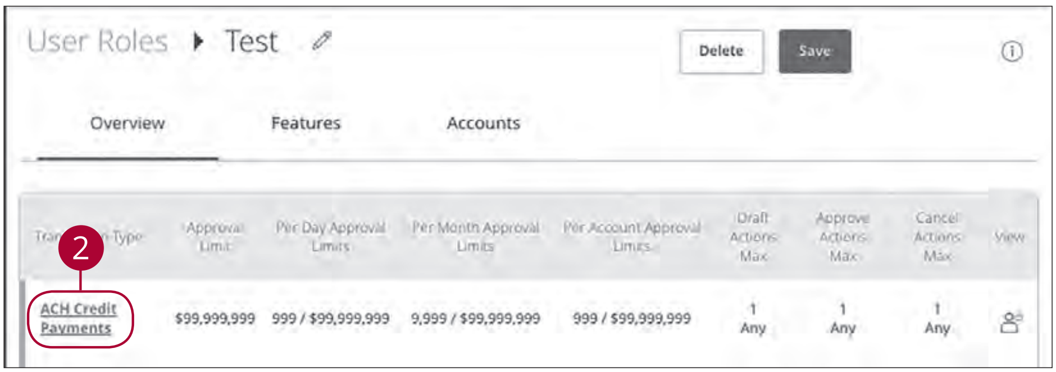
4. Create a sample transaction to test the user's policy.

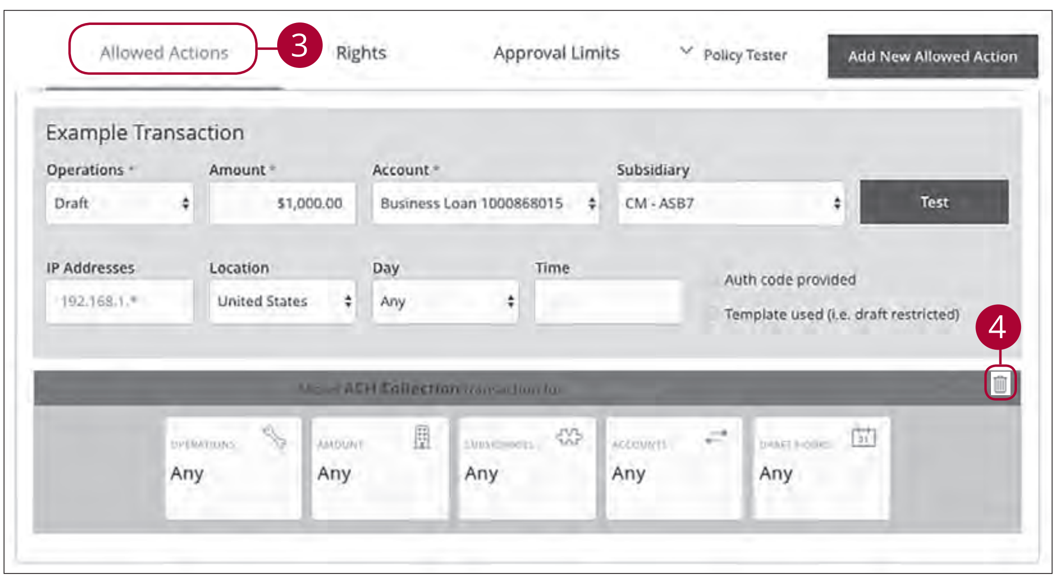
5. Click the **Test** button. You can then see whether the user can perform the transaction.

Deleting Allowed Actions

You may need to delete a list of allowed actions within a specific transaction type.





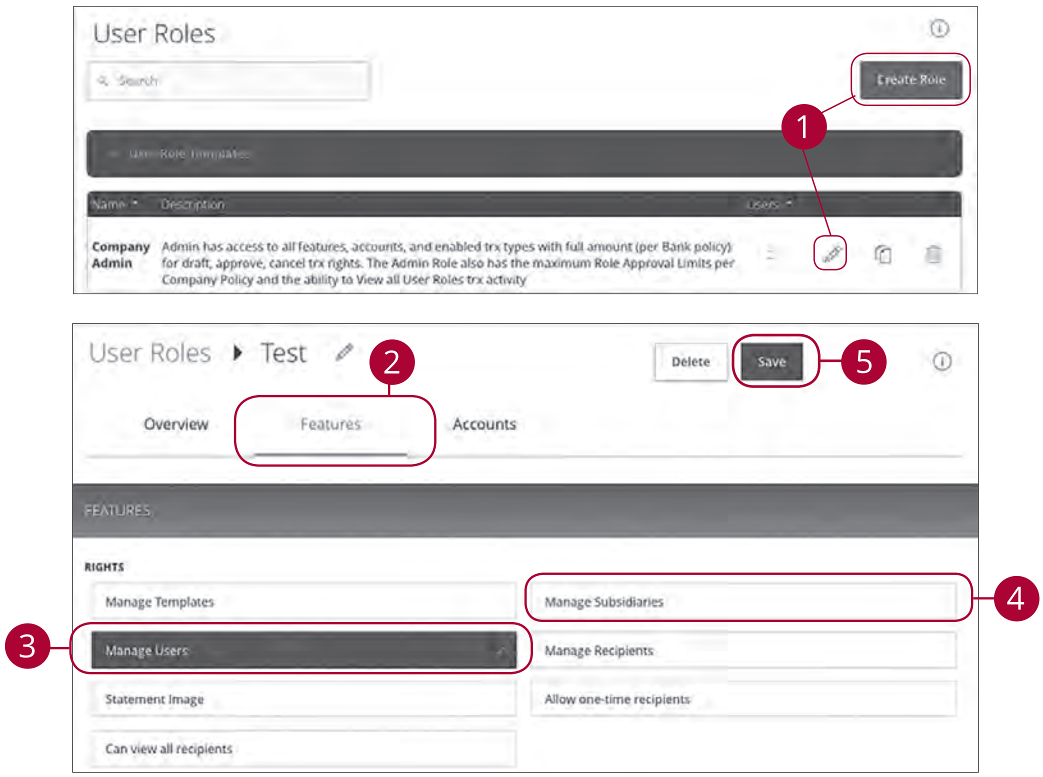


In the **Settings** tab, click **User Roles**.

1. Click the icon next to an existing user role.
2. Click on the appropriate transaction type.
3. Click the Allowed Actions tab.
4. Click the icon to delete the transaction's specific allowed actions.

Establishing Rights to Access Features

When assigning user rights, the Features tab lets you control who can edit templates or manage users, subsidiaries or recipients. Depending on their User Policy or job duties, some users may have different responsibilities than others.



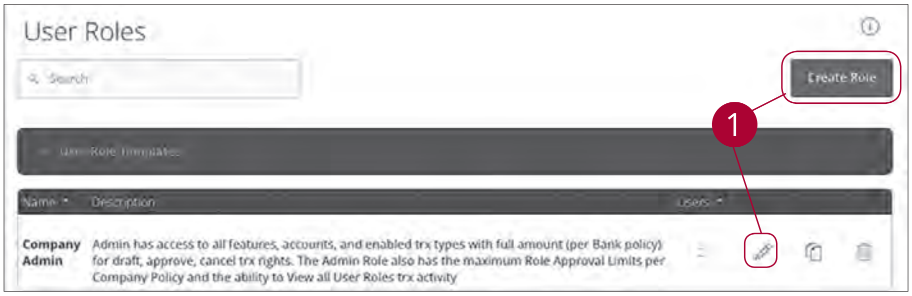
In the **Settings** tab, click **User Roles**.

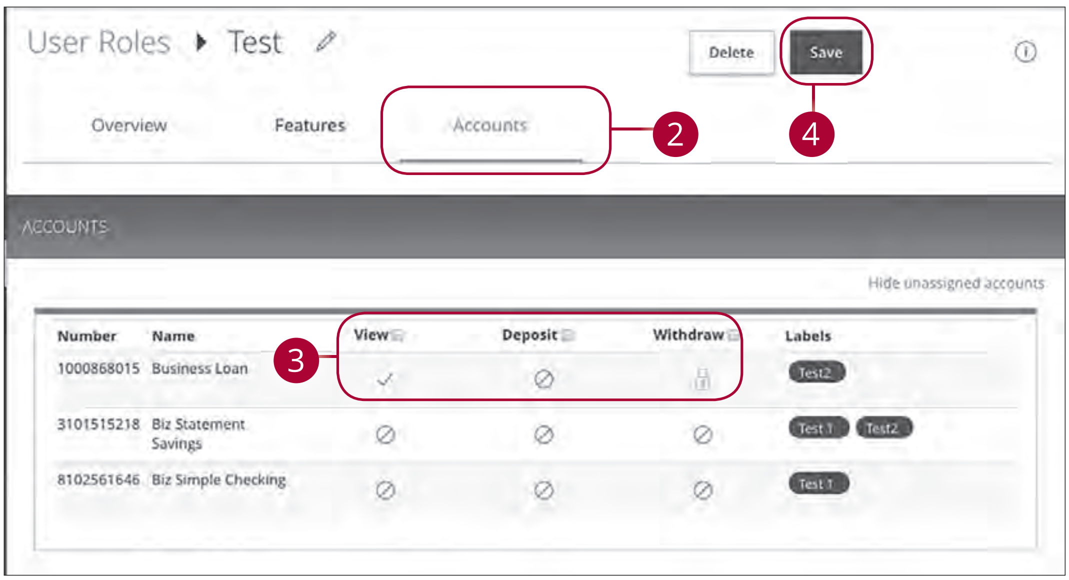
1. Click the icon next to an existing user role or click the **Create Role** button and follow the steps on page 8 to create a new user role.
2. Click the Features tab.
3. Enable a feature by clicking on a specific right. Dark boxes with a check mark indicate that the feature is active.
4. Disable a feature by clicking on it to make the box white.
5. Click **Save** when you are finished making changes.

Note: If Manage Users right is assigned to a user, they can change their own rights. Be sure to limit which users have this feature.

Establishing Rights to Access Accounts

The Accounts tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction histories and making deposits or withdrawals.





In the **Settings** tab, click **User Roles**.

1. Click the icon next to an existing user role or click the **Create Role** button and follow the steps on page 8 to create a new user role.
2. Click the Accounts tab.
3. Edit a user's ability to view, deposit to or withdraw from a specific account.
   - User right is active.
   - User right is disabled.
   - User right is locked and cannot be edited.
4. Click the **Save** button when you are finished making changes.

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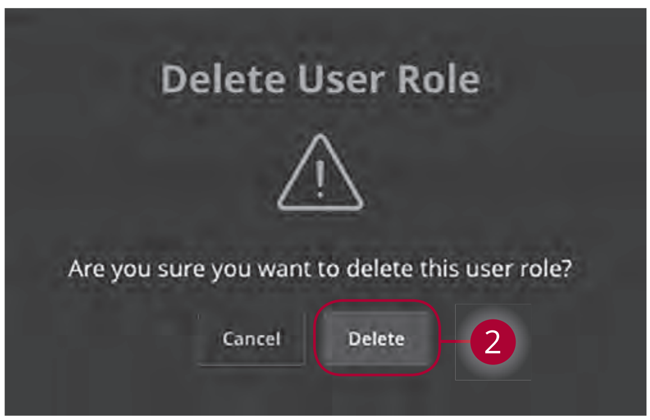
Deleting a User Role

If you are assigned the Manage Users right, you have the ability to permanently delete a user role that is no longer needed.



In the tab, click **User Roles**.

1. Click the icon to delete a specific user role.
2. Click the **Delete** button to complete the deletion.

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Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. After establishing a Company Policy with your accountant or financial advisor, new users can be created with their own unique login IDs and passwords.

Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

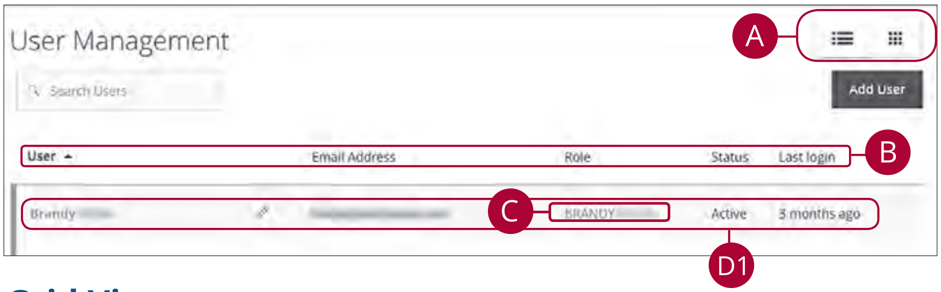
- Sending or drafting payments and creating templates for certain transaction types.
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction.
- Accessing specific accounts.
- Managing recipients, users and templates.

Authorized users can set up the features, accounts and rights each user needs to do their job. Establishing these rights gives users permission to perform specific tasks, helping you manage your business and making it run as smoothly as possible.

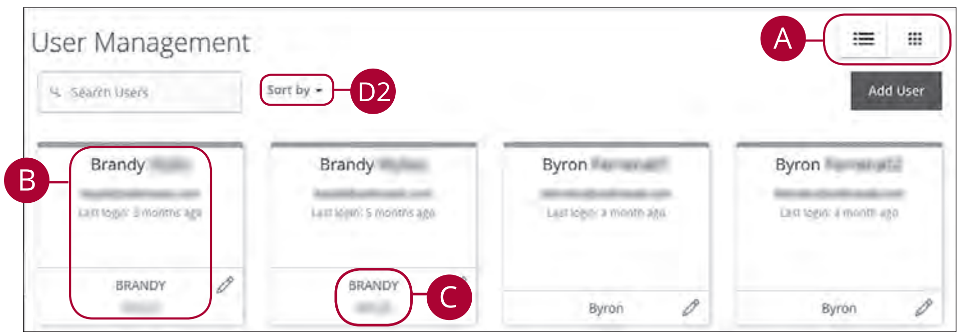
User Management Overview

The User Management page lets you view all your existing users and their contact information in one easy place. From here, you can create users, edit rights and oversee your employees on a day-to-day basis.

List View



Grid View



In the **Settings** tab, click **Users**.

A. This page is available in two views: List or Grid. Toggle between them to find your preference.

B. The following information presents for each user:

- Name
- Email address
- Last login time
- Applied user role

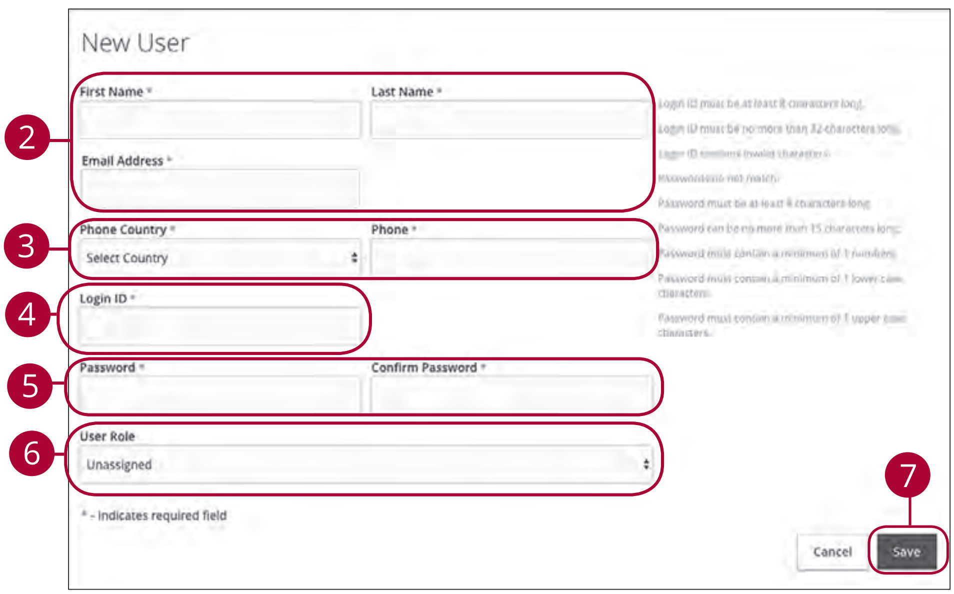
C. You can click on a user role to make edits.

D. You can sort out your users, if necessary. There are a few options depending on if you are viewing the page in List or Grid view:

1. In List view, you can sort users in alphabetical or reverse alphabetical order, by email address, role, status or last login order by clicking the ▲ icon next to the Users column.
2. If you are using Grid view, you can sort users in alphabetical or reverse alphabetical order by clicking the “Sort by” Link.

Adding a New User

Each employee needs their own specific login ID and password to give them access to your business's online banking. This allows you to manage your business banking at multiple levels.



In the **Settings** tab, click **Users**.

1. Click the **Add User** button in the top right corner.
2. Enter the user's first and last name and email address.
3. Select the user's country using the "Phone Country" drop-down and enter their phone number.
4. Create a unique login ID for the new user.
5. Enter a password following our guidelines and confirm it in the provided space.
6. Select the appropriate user role using the drop-down.
7. Click the **Save** button when you are finished.

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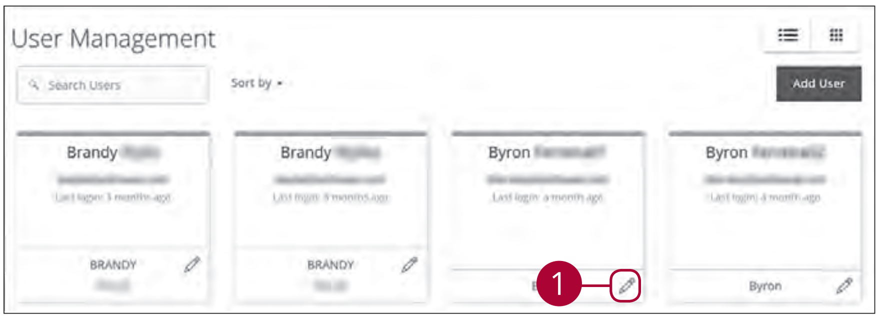
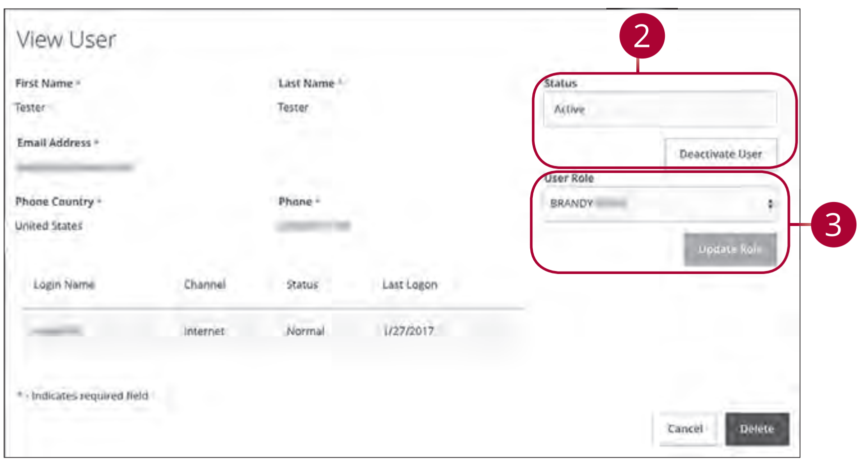
Editing a User

Authorized users with the Manage Users right can make changes to existing users at any time. This is especially beneficial if someone's job title changes, and their approval limits and responsibilities need to be adjusted.





In the **Settings** tab, click **Users**.

1. Find the user you want to edit and click the icon.
2. Activate or deactivate a user by clicking either the **Activate User** or **Deactivate User** button under "Status."
3. Select a different user role using the "User Role" drop-down. Click the **Update Role** button when you are finished making changes.

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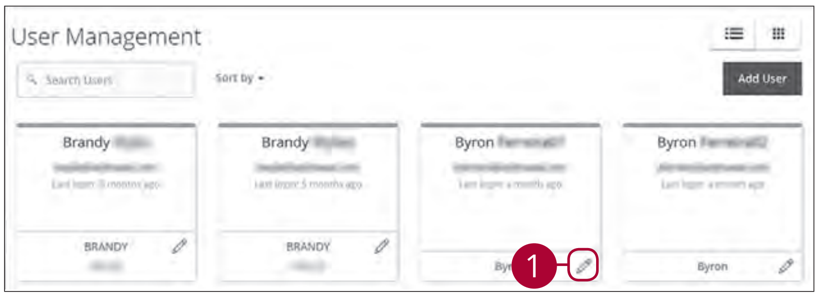
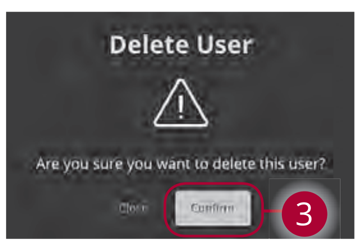
Deleting a User

If you are assigned the Manage Users right, you have the ability to permanently delete a user that is no longer needed. This deletes their contact information from the User Management page and deactivates their Business Online Banking login ID, but it does not erase the data from an existing payment using that person.





In the **Settings** tab, click **Users**.

1. Find the user you want to remove and click the icon.
2. Click the **Delete** button.
3. Click the **Confirm** button to permanently remove a user.