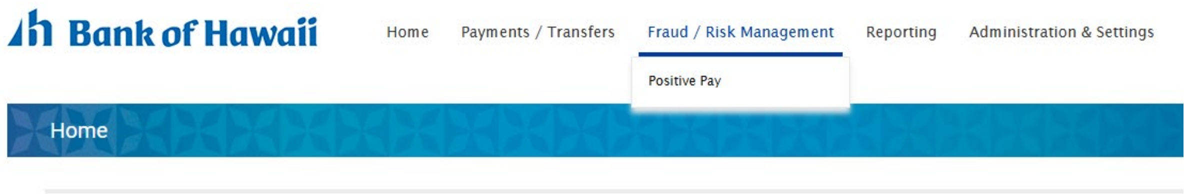
Bank of Hawaiʻi
Positive Pay and Accounts Reconciliation Conversion:

POSITIVE PAY GENERAL NAVIGATION REFERENCE GUIDE

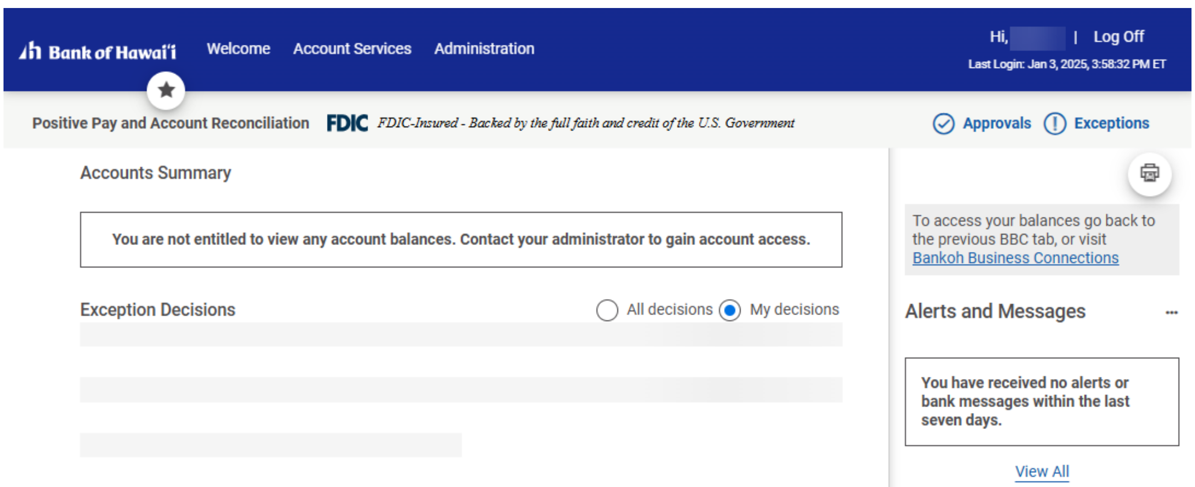
Company User Sign On Through Single Sign On (SSO)

About Sign On

Account Reconciliation and Positive Pay will be accessed through a Single Sign On (SSO) from Bankoh Business Connections (BBC). Companies and users entitled to the Positive Pay entitlement in BBC will see a Positive Pay link in their menu bar that initiates a SSO to the Account Reconciliation and Positive Pay service.



After clicking on the Positive Pay link, a new browser tab will open that will bring you to the Positive Pay and Account Reconciliation service.



Please note that this service is only used for Positive Pay and Account Reconciliation and is not used for real time balance reporting or money movement. Navigate back to BBC for non-Positive Pay and Account Reconciliation Services.

Company User Login Credentials

Company User ID Requirements

- Must exactly match the User ID from BBC. This requirement is to ensure the SSO between BBC and Positive Pay and Account Recon is in sync.
- Should be at least four characters in length but no more than 26. Should include a combination of two of the following types of characters:
    - **Letters:** A through Z, upper and/or lower-case. User IDs are not case sensitive.
    - **Numbers:** 0 through 9.
- Cannot be the same ID assigned to another user in the same company.

Note: *Spaces and special characters are not supported.*

Welcome

About the Welcome Page

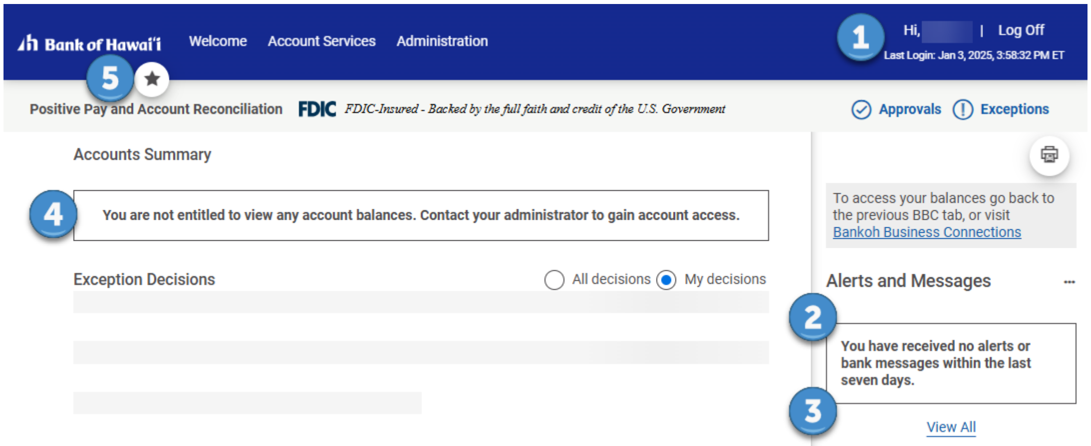
The **`Welcome`** page appears upon a company user's successful sign on and provides an at-a-glance view of important information.

There are two types of **`Welcome`** pages: Welcome and Dashboard.

Welcome Page Components

Item Number	Item Description
1	**Welcome message:** User first and last name with last login date and time.
2	**Message Center:** Links to view mail and alert messages and send secure mail.
3	**Bulletins:** Short messages posted by the financial organization.
4	**Account Balances:** Not Applicable. Navigate back to BBC to view your account balances.
5	**Favorites:** Links to frequently used functions or pages.

Welcome Page Sample



Communications

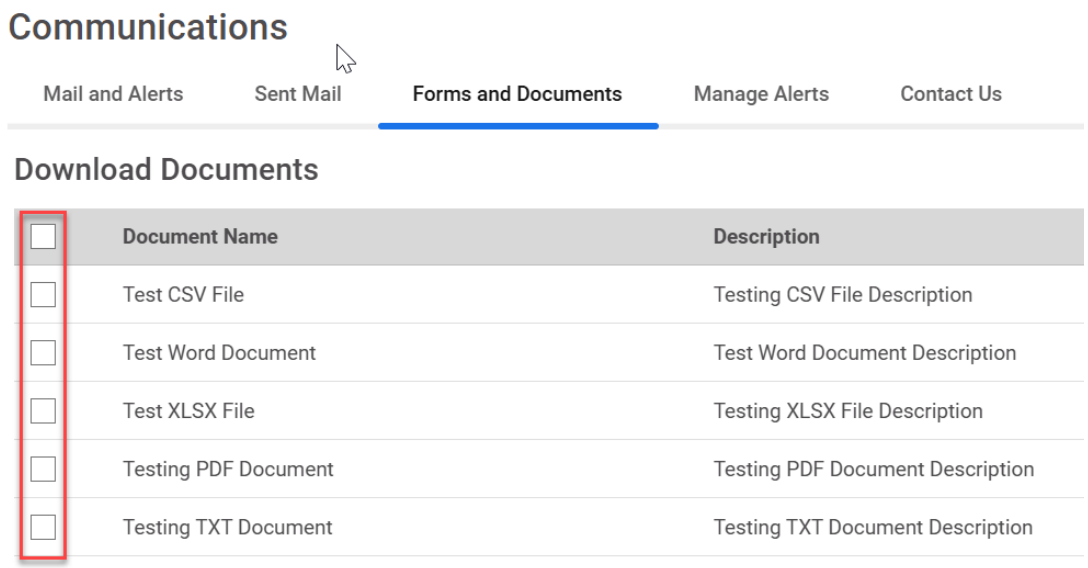
About Mail and Alerts

Customers should contact Bank of Hawaiʻi Cash Management Servicing directly at cmsrequest@boh.com or by phone at 808-694-8021 or toll free at 844-232-0118. Do not use the Contact Us through the Positive Pay and Account Reconciliation application.

Downloading Forms and Documents

1. Click **Administration > Communications** > **Forms and Documents**
2. Click the checkbox next to the **Document Name** column for the document you want to download.

Download Documents Page Sample



Self-Administration

Changing My Password - Company Users

Because Positive Pay and Account Reconciliation is accessed through Single Sign On through BBC, you will not know your password nor need to change it.

Changing My E-mail Addresses - Company Users

1. Click **Administration > Self Administration > Personal Preferences**.

2. Click the edit icon link beside the e-mail address you want to change.

3. **Enter primary e-mail address** or **enter secondary e-mail address** field, type the e-mail address. Up to 100 alphanumeric characters are allowed.

4. Click **Update**

Adding My Telephone Numbers - Company Users

All users are required to have at least one telephone number, either land line or mobile. Up to six phone numbers are allowed.

1. Click **Administration > Self Administration > Manage contact preferences**.

2. Click the **Add** link. This link does not appear if you already have six telephone numbers defined.

3. Complete the **Telephone** fields and then click **Save changes**:

Label	`Home`, `Work`, `Work2`, `Mobile`, `Mobile2`, and `Other`. Each label can be used once. If enabled for your company, domestic mobile telephone numbers can be used to receive alert notifications. Message and data rates may apply; see your carrier for details.
Country/region	The numeric country code associated with the telephone number. Select from a list of country names. These are mapped to the appropriate one to three-digit country code.
Area/city code and local number	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.
Extension (optional)	Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric 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…`".

4. If available, click the **Use with alerts** option beside a mobile phone number so it appears as a delivery option for the alerts that are available for SMS/text message delivery. This option can only be assigned to one mobile device at a time.

   Note: *A welcome message is sent to the selected mobile number after you set up your first alert for SMS/text delivery.*

5. Click **Add**.

   If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company.

Changing My Telephone Numbers - Company Users

All users are required to have at least one telephone number, either landline or mobile. Users can choose to have up to six phone numbers.

1. Click **Administration > Self Administration > Manage contact preferences**.
2. Click the **Edit** link beside the number you want to change.
3. Change the **Telephone** fields as needed and then click **Save changes**:

Label	`Home`, `Work`, `Work2`, `Mobile`, `Mobile2`, and `Other`. Each label can be used once. If enabled for your company, domestic mobile telephone numbers can be used to receive alert notifications. Message and data rates may apply; see your carrier for details.
Country/region	The numeric country code associated with the telephone number. Select from a list of country names. These are mapped to the appropriate one to three-digit country code.
Area/city code and local number	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.
Extension (optional)	Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric 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…`".

4. If available, click the **Use with alerts** option beside a domestic mobile phone number so it appears as a delivery option for the alerts that are available for SMS/text message delivery. This option can only be assigned to one mobile device at a time.

   Note: *If this option is already assigned to a domestic mobile number and you are reassigning it to a different domestic number, the new number is automatically opted-in, and your subscribed text message alerts are updated to reflect the new number. If this option is not already assigned to a domestic number, a welcome message is sent to the selected mobile number after you set up your first alert for SMS/text delivery.*

5. Click **Update**

If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company.

Deleting My Telephone Numbers - Company Users

1. Click **Administration > Self Administration > Manage contact preferences**.

2. Click the **Delete** link beside the number you want to delete. If the number you delete is the only destination set up to receive mandatory alerts, then your primary e-mail address is automatically set up to receive mandatory alerts after the number is deleted.

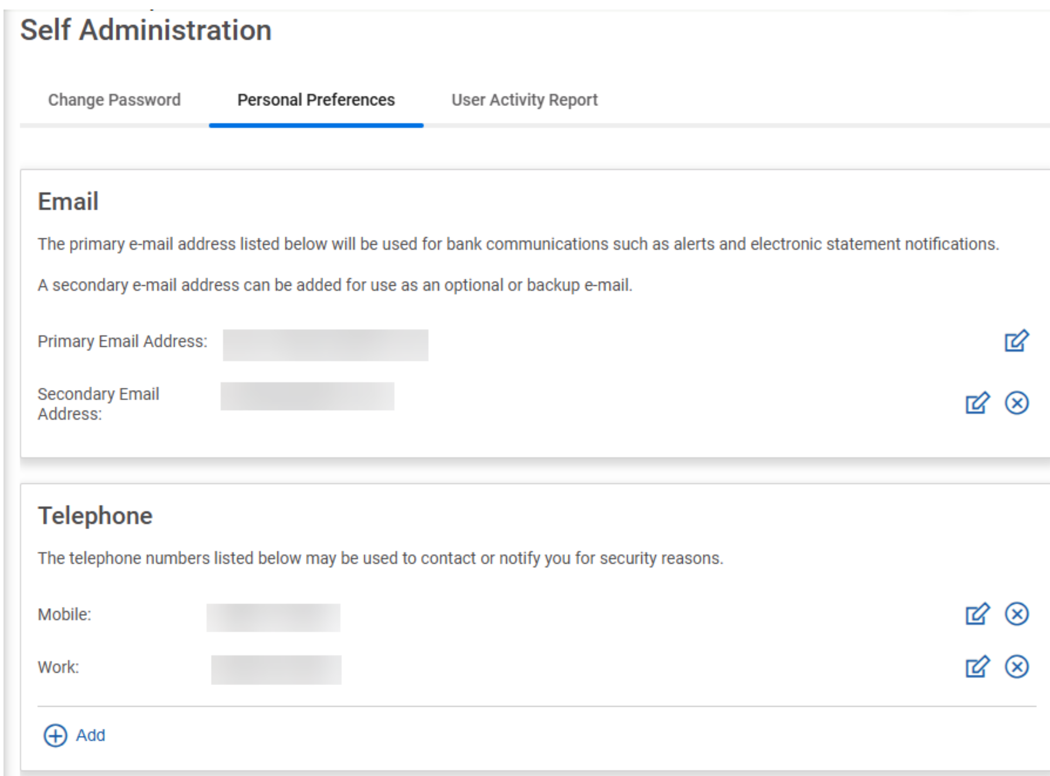
   Note: *The Delete link does not appear if only one telephone number is set up.*

   2.1 If you selected to delete a mobile number that is set up to receive text message alerts, click **Delete number**.

3. Click **Delete**.

   If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company.

Personal Preferences Page Sample



Stopping Text Message Delivery from a Mobile Device

1. Reply with `stop` to any text message alert you receive.

Re-enrolling a Mobile Device for Text Message Delivery

If you have stopped SMS/text message delivery to your mobile device, you can re-enroll it by completing the steps in this task.

1. Delete the mobile phone number.

2. Re-add the mobile phone number.

   Note: *Ensure you select the Use with alerts option when re-adding the domestic mobile phone number. This option can only be assigned to one mobile device at a time.*

3. Change your alert subscriptions so that one or more alerts are set up to be delivered to the mobile phone number.

Supported Telephone Control Codes

Telephone control codes can be used for companies that do not allow direct dialing of an extension.

For example, if the phone system plays a message and requires pressing the pound key (#) to reach an extension, you can account for the message and pound key by including the appropriate control codes. The following control codes are allowed:

- Digits 0-9
- Pound (#)
- Star (*)
- Comma (,) - short pause (about 2 seconds)
- Period (.) - long pause (about 5 seconds)

Control codes are not masked or hidden. Extensions continue to be preceded by the "x" character, with no spaces; example: (414) 286-2489 x,#..00000

About Favorites

Favorites are hyperlinks to frequently used pages (up to five pages). A company user's entitlements determine the pages available for selection.

Once created, favorites are available on the **`Welcome`** page or the **`Shortcuts`** panel on the **`Dashboard`**.

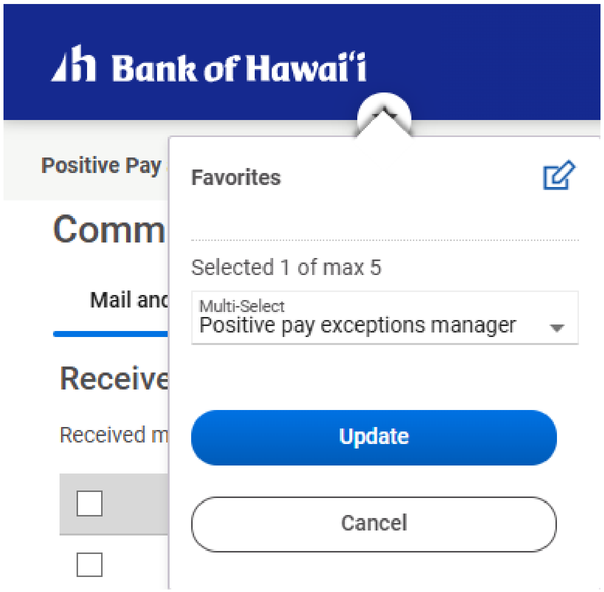
Adding Favorites

1. Click the **star icon in the upper left corner then click on the edit icon**.

2. Use the drop down to select up to 5 pages to favorites, then select a page you want to add as a favorite.

3. Click **Update**.

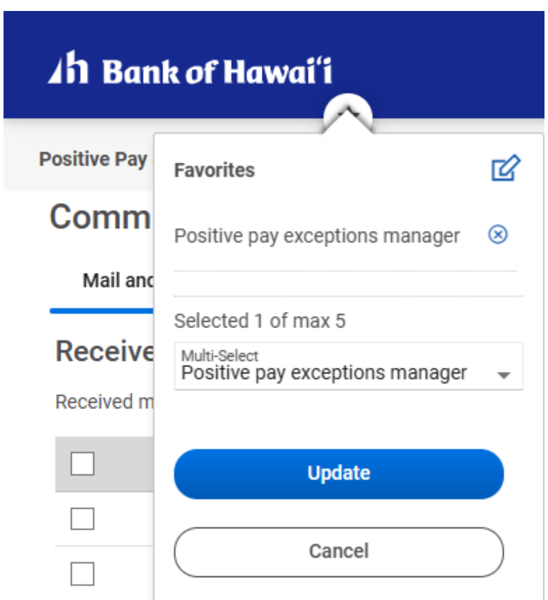
Manage Favorites Page Sample



Deleting Favorites

1. Click the **star icon in the upper left corner then click on the edit icon**.
2. Click the X icon beside the favorite you want to delete.

Manage Favorites Page Sample



Viewing Activity - Company Users

Company users who have the Administration role can view activity for all users. Company users who do not have the Administration role can only view their own activity.

1. Click **Administration > Self Administration > User Activity Report**.

2. Complete the following fields and then click **Generate report**:

Output to	Accept the default **Screen** option or select **CSV file**.
Function	Select one or more **Function** options. ***Note:*** *Service entitlements determine the functions available for selection. Use Ctrl-click or command-click (Macintosh) to select multiple items.*
User ID	**All users**, **Enter user ID**, or **Specific user**.
Date range	**Specific date** or **From/To** range.

Company Administration

Unlocking a Company User

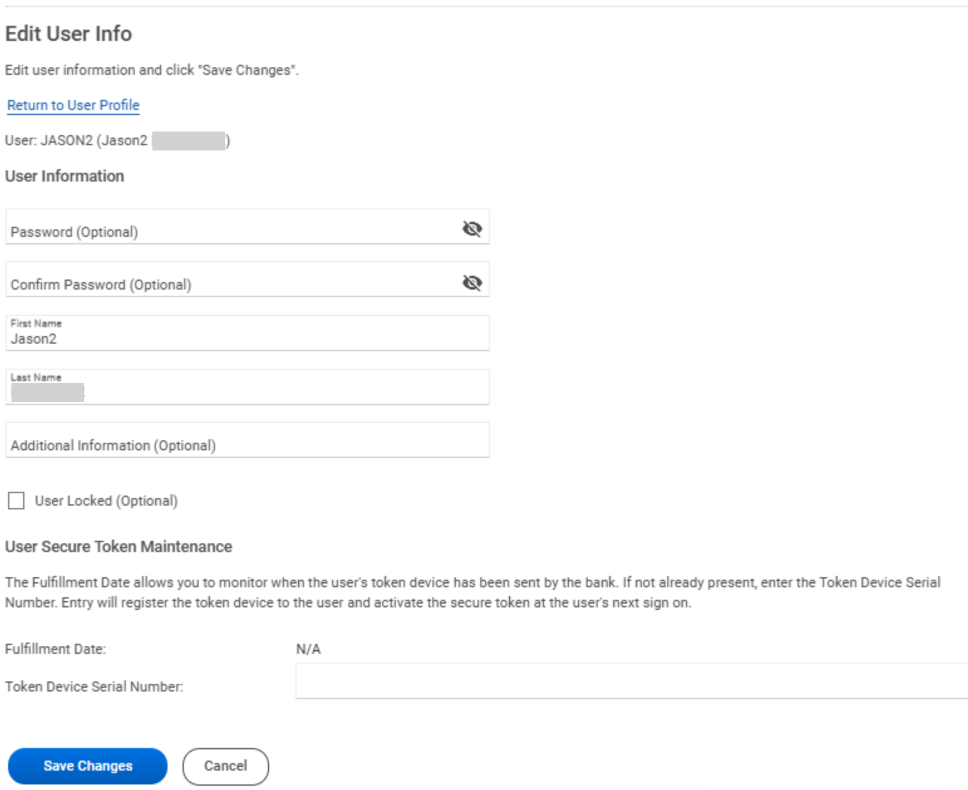
1. Click **Administration > Company Administration > Manage users**.

2. Click the **System access** link beside the user who you want to unlock.

3. Clear the **User Locked** check box and then click **Save Changes**.

4. Passwords do not need to be reset due to use of SSO and Token Device Serial Number is Not Applicable.

User Profile - Edit User Information Page Sample



Changing a Company User's Password (**Not Applicable**)

Changing a Company User's Telephone Number

1. Click **Administration > Company Administration > Manage users**.
2. Click the link in the **User ID** column for the user you want to change.
3. Click the **Edit Contact Information** link.
4. Change the **User Telephone Number** fields as needed:

Label	`Home`, `Work`, `Work2`, `Mobile`, `Mobile2`, and `Other`. Each label can be used once. If enabled for your company, domestic mobile telephone numbers can be used to receive alert notifications. Message and data rates may apply; see your carrier for details.
Country/region	The numeric country code associated with the telephone number. Select from a list of country names. These are mapped to the appropriate one to three-digit country code.

Area/city code and local number

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.

Extension (optional)

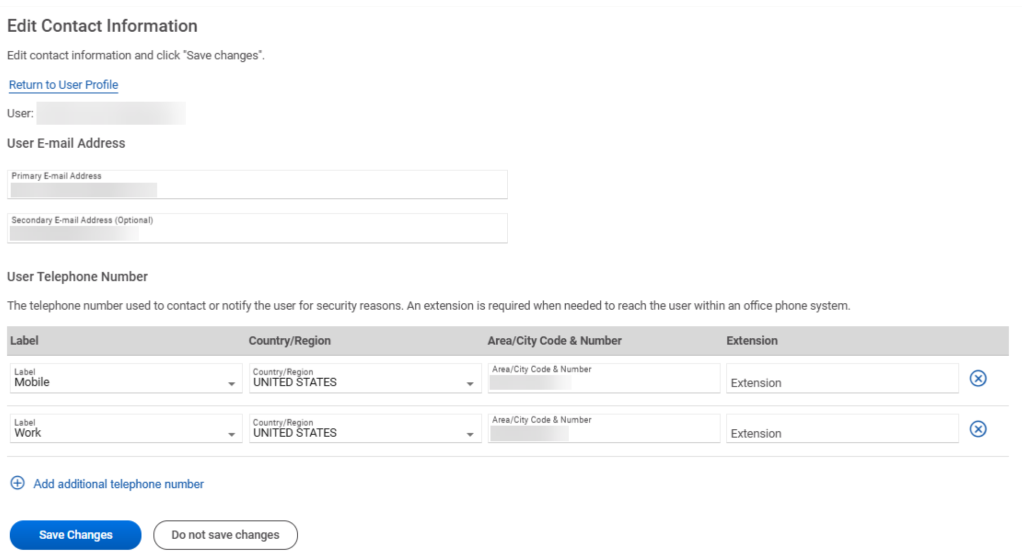
Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed.

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…"`.

User Profile - Edit Contact Information Page Sample



5. Click **Save Changes**.

6. If your company requires multiple approvals for Administration, click **Submit**.

   Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled. The changes to the user profile become effective once the required number of approvals is received.

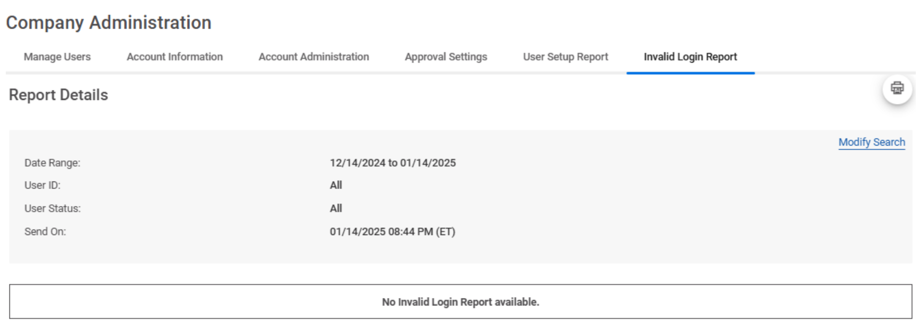
Viewing Unsuccessful Company User Login Attempts

The invalid login report should normally be blank as the SSO would not normally allow for invalid logins.

1. Click **Administration > Company Administration > Invalid Login Report**.
2. Select an **Output to** option.
    - Screen (HTML)
    - CSV file
    - PDF
3. Select a **Date range** option:
    - Specific date
    - From/To
4. Select a **User ID** option:
    - All users
    - Specific user

    4.1 Select a **User status** option: All, Locked, Unlocked
5. Click **Generate report**.

Invalid Login Report Page Sample



User Profiles

About Company User Profiles

A profile consists of a user's contact information, roles, entitled services and accounts, and limits. Profiles are created and managed by company administrators.

The company user creation process is divided into stages:

Stage	Description
Profile	The user's demographic information, including e-mail and phone number.
Roles	The role or roles user has in the company (Administration, Approval, and/or Setup).
Services and Accounts	The services and accounts the user can use and, if applicable, the user ID required for accessing an external service, such as Commercial Capture Xpress (CCX).
Limits	The user-specific limits for ACH, Wire, and Bill Pay services (depending on which services are enabled for the user).
Verification	A page that gives Administrators an opportunity to review the profile information before saving or submitting it.

User profiles are automatically saved after each stage is completed. Completed stages appear as hyperlinks on the progress bar which can be clicked to make changes if necessary. Administrators can save a user profile at any point in the creation process and complete the setup later. Saved user profiles appear in the **Manage Saved Users** section on the `User Administration` page and remain there until the profile is completed or deleted.

Adding Company Users

1. Click **Administration > Company Administration > Manage users**.
2. Click **Create new user**.
3. Complete the **User Information** and **User Telephone Number** fields and then click **Continue**:

User ID	A user identification number. See the Company User ID Requirements section for details.
Password	A temporary password the user only uses once at their first sign-on. See the Company Password Requirements section for details.
Confirm password	The password that was typed into the **Password** field.
First name	The user's first name (up to 80 alphanumeric characters).
Last name	The user's last name (up to 80 alphanumeric characters).
Primary e-mail address	The user's main e-mail address (up to 100 alphanumeric characters).
Secondary e-mail address (optional)	The user's back-up e-mail address (up to 100 alphanumeric characters).
Additional information (optional)	Descriptive text about the user (up to 30 alphanumeric characters).

Label	`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.
Country/region	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.
Area/city code and local number	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.
Extension (optional)	Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric 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 Company. Please press 1 to…`".

4. **Optional:** Select one or more **User Role** options:
    - Allow this user to setup templates
    - Allow this user to approve transactions
    - Grant this user administration privileges
5. Click **Continue**.
6. **Optional:** Enable services and assign accounts:

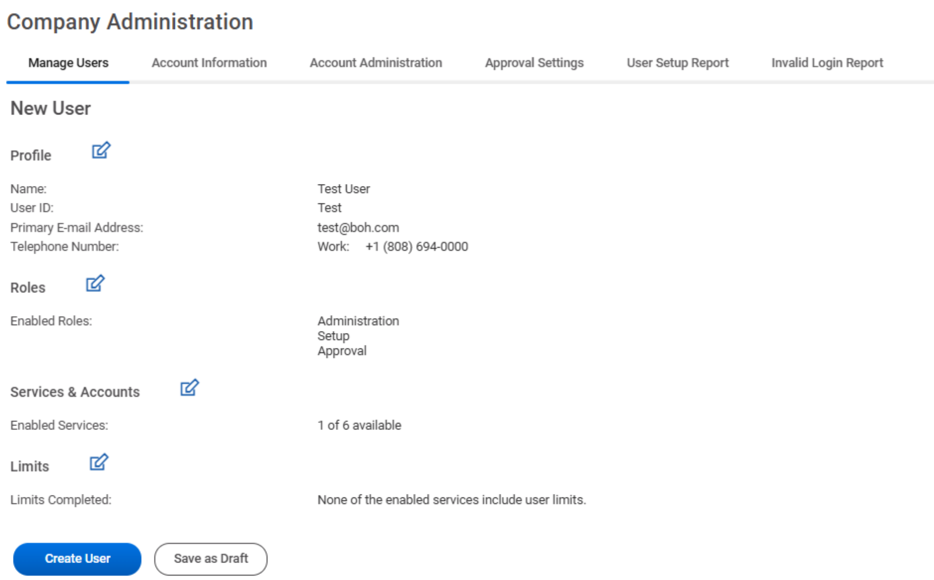
    6.1 Click the **Add** link beside each service to entitle and if applicable, select the accounts to entitle and/or enter the user's ID for any external application.
7. Click **Continue**.

9. If the services enabled do not have limits, click **Continue**.

10. Verify the user's profile as needed and then click **Create User**.

    For companies that do not require multiple approvals for Administration, clicking **Create User** creates and activates the user. For companies that require multiple approvals for Administration, clicking **Create User** submits the user profile for approval by other Administrators in the company.

New User - Verification Page Sample



Copying Company Users

1. Click **Administration > Company Administration > Manage users**.

2. Click **Create new user**.

3. Complete the **User Information** and **User Telephone Number** fields and then click **Continue**:

User ID	A user identification number. See the Company User ID Requirements section for details.
Password	A temporary password the user only uses once at their first sign-on. See the Company Password Requirements section for details.
Confirm password	The password that was typed into the **Password** field.
First name	The user's first name (up to 80 alphanumeric characters).
Last name	The user's last name (up to 80 alphanumeric characters).
Primary e-mail address	The user's main e-mail address (up to 100 alphanumeric characters).

Secondary e-mail address (optional)	The user's back-up e-mail address (up to 100 alphanumeric characters).
Additional information (optional)	Descriptive text about the user (up to 30 alphanumeric characters).
Label	`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.
Country/region	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.
Area/city code and local number	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.
Extension (optional)	Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric 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 Company. Please press 1 to…`".

4. Select the user to copy:

    4.1 Select the **Copy user** radio button or click the **Select user** link.

    4.2 Click the **User ID** of the user you want to copy and then click **Copy user**.

    4.3 Click **Continue**.

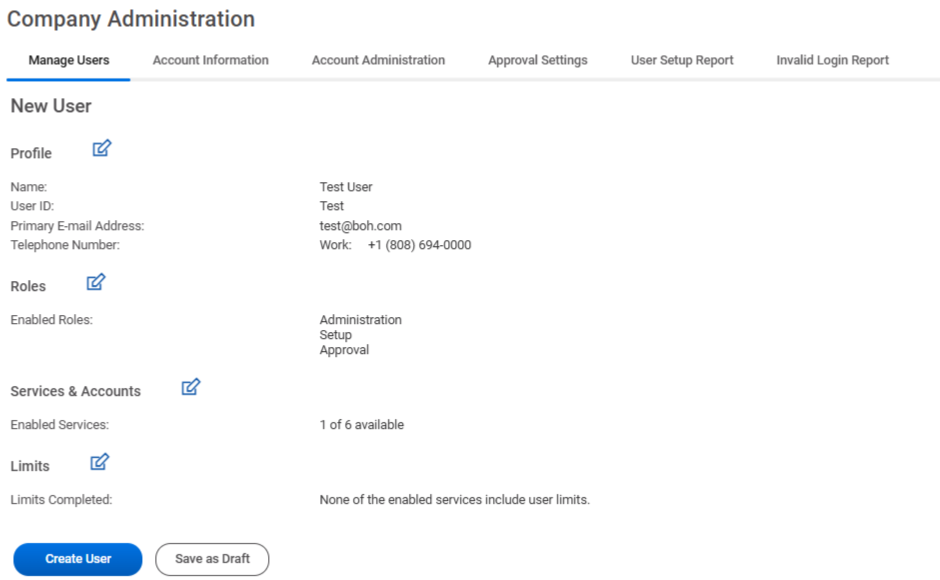
5. Click **Continue**.

7. If the services enabled do not have limits, click **Continue**.

8. Verify the user's profile as needed and then click **Create User**.

   For companies that do not require multiple approvals for Administration, clicking **Create User** creates and activates the user. For companies that require multiple approvals for Administration, clicking **Create User** submits the user profile for approval by other Administrators in the company.

New User - Verification Page Sample



Deleting Company Users

Company user profiles cannot be recovered once deleted. If your company requires multiple approvals for user administration, a user profile that is pending changes cannot be deleted until all the required approvals have been received for the changes or the change request is canceled.

1. Click **Administration > Company Administration > Manage Users**.

2. Click the link in the **User ID** column for the user you want to delete.

3. Click the **Delete User** link for the user you want to delete.

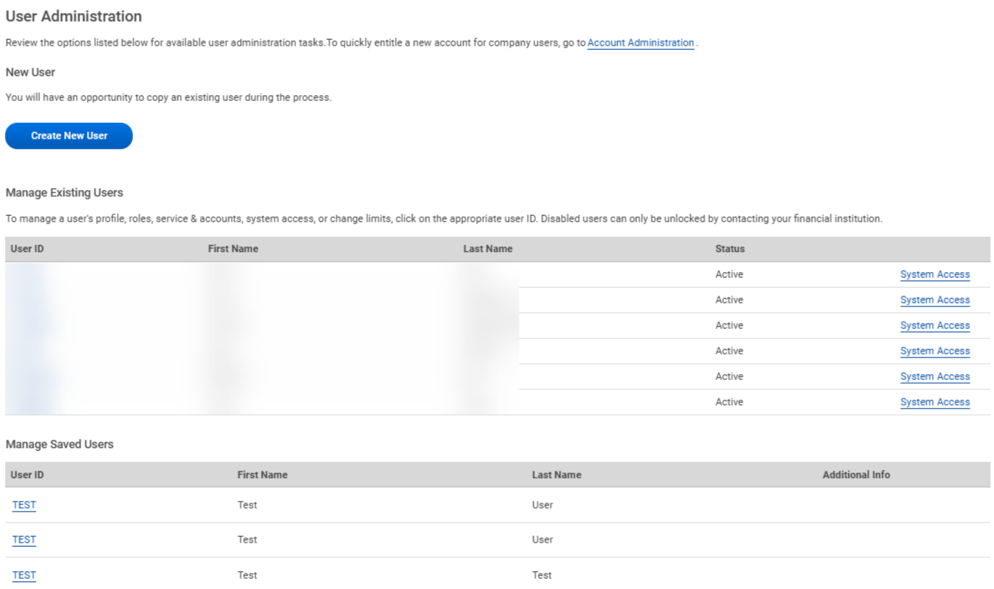
4. Click **Delete User**.

User Administration - Delete User Page Sample

About Saved Company User Profiles

Saved users are new user profiles that have been saved in an incomplete state. New user profiles are automatically saved at each stage in the user creation process. Saved user profiles appear under the **Manage Saved Users** section on the **Company Administration** page until the setup is complete or they are deleted. Saved profiles cannot be used to sign on to the system until the setup is complete. Saved profiles cannot be copied.

User Administration Page Sample



Completing Saved Company User Profiles

1. Click **Administration > Company Administration > Manage Users**.
2. In the **Manage Saved Users** section, click the link in the **User ID** column for the company user you want to complete.
3. Follow the steps in the Adding Company Users or Copying Company Users section of this document.

Deleting Saved Company User Profiles

1. Click **Administration > Company Administration > Manage Users**.
2. In the **Manage Saved Users** section, click the **Delete** link beside the company user you want to delete.
3. Verify the information as needed and then click **Delete User**.

Approving Company User Changes

1. Click **Administration > Company Administration > Approve user changes**.
2. Select one or more company user changes to approve and then click **Approve**.

   The changes to the user profile become effective once the required number of approvals is received.

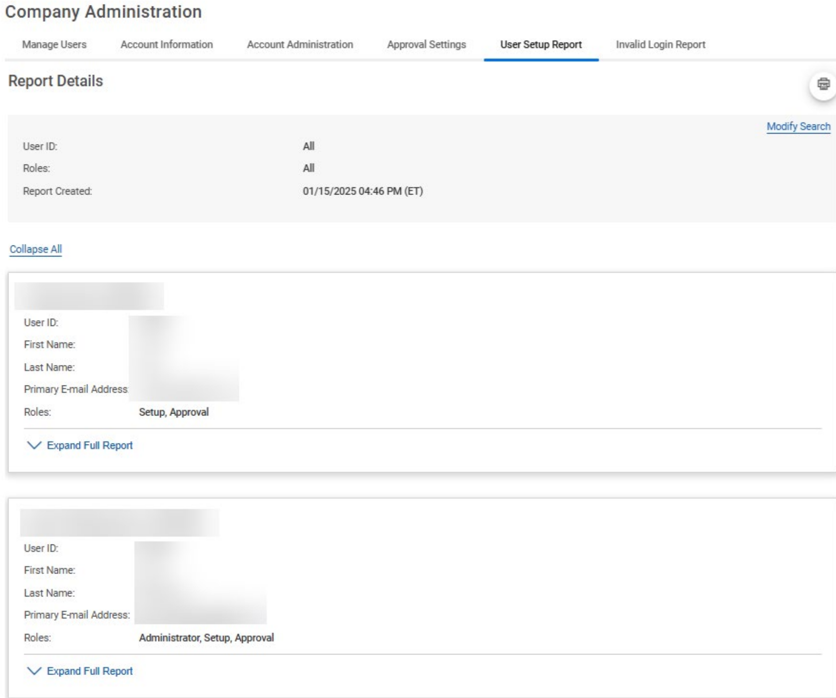
Canceling Company User Changes

1. Click **Administration > Company Administration > Approve user changes**.
2. Click the link in the **User ID** column for the user whose changes you want to cancel.
3. Click the **Cancel user profile request** link.
4. Verify the user information as needed and then click **Cancel request**.

Viewing Profile Details for Company Users

1. Click **Administration > Company Administration > User setup report**.
2. Select an **Output to** option.
    - Screen (HTML)
    - CSV file
    - PDF
3. Select a **User ID** option:
    - All users
    - Specific user
4. Select a **Report by role** option:
    - All
    - User
    - Setup
    - Administration
    - Approval
5. Click **Generate report**.

User Setup Report Page Sample



Roles and Service and Account Entitlements

About Company User Roles

Roles allow companies to divide responsibilities among their users and reduce the risk of fraud.

There are three roles that can be assigned to a company user:

1. Setup
2. Approval
3. Administration

A company user can have one or more roles assigned or none.

	A user without an assigned role can enter issues, view reconciliation statements, and view decisions made on exceptions for services and accounts to which they are entitled.

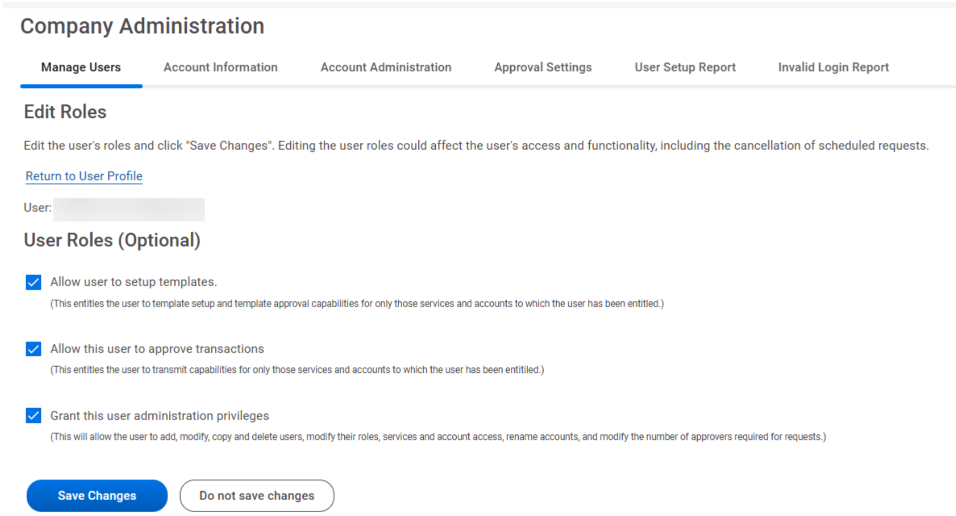
The material contained in this Guide is for your information only and is not intended for distribution. The materials and information are considered confidential and proprietary.

	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 Recon Positive Pay Advantage services.
	A user with the Approval role can approve issues, issue files, decisions made on exceptions, and decision files for services and accounts to which they are entitled.
	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. Administrators can also rename accounts, reset passwords, and modify the number of approvals required for requests. When a company is set up on Account Recon Positive Pay Advantage 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.

Changing a Company User's Roles

1. Click **Administration > Company Administration > Manage users**.
2. Click the link in the **User ID** column for the user whose roles you want to change.
3. Click the **Edit Roles** link.
4. Add or remove the **User Role** options as needed:
    - Allow this user to setup templates
    - Allow this user to approve transactions
    - Grant this user administration privileges
5. Click **Save Changes**.

User Profile - Edit Roles Page Sample



About Entitlements - Company Users

Entitlements provide companies with another control to divide responsibilities among their users and reduce the risk of fraud. For instance, one company user could be tasked with entering transactions while another is responsible for approving/transmitting them.

There are two types of entitlements:

1. Service
2. Account

As the names suggest, service entitlements grant access to services and account entitlements grant access to accounts. For many services these entitlements work together to give company users full access to a service and its features. For services that have associated account entitlements, if a company user is only entitled to the service but not the accounts, the menu navigation for the service is visible but access to the pages is limited and the service is unusable.

A company's administrator is responsible for assigning entitlements to its users.

Service Entitlements

Service entitlement names typically match or reflect the service name to which it provides access. For example, Stop Payment is the service entitlement name for the Stop Payment service. Access to some services, such as Positive Pay, are controlled through multiple service entitlements.

Account Entitlements

Account entitlement names indicate what they allow a company user to do. The service entitlement determines the account entitlements a company user sees.

Note: *No account entitlement is needed to import or approve check issue files.*

Dependent Services

Dependent services are services that must be enabled together. For example, when enabling the Positive Pay Exception Maintenance service for a company user the Positive Pay service must also be enabled.

If Enabled	Also Enable
Positive Pay Issue Maintenance	Positive Pay
Positive Pay Exception Maintenance	Positive Pay
Payee Positive Pay	Positive Pay
Positive Pay Exception Correction	Positive Pay and Positive Pay Exception Maintenance

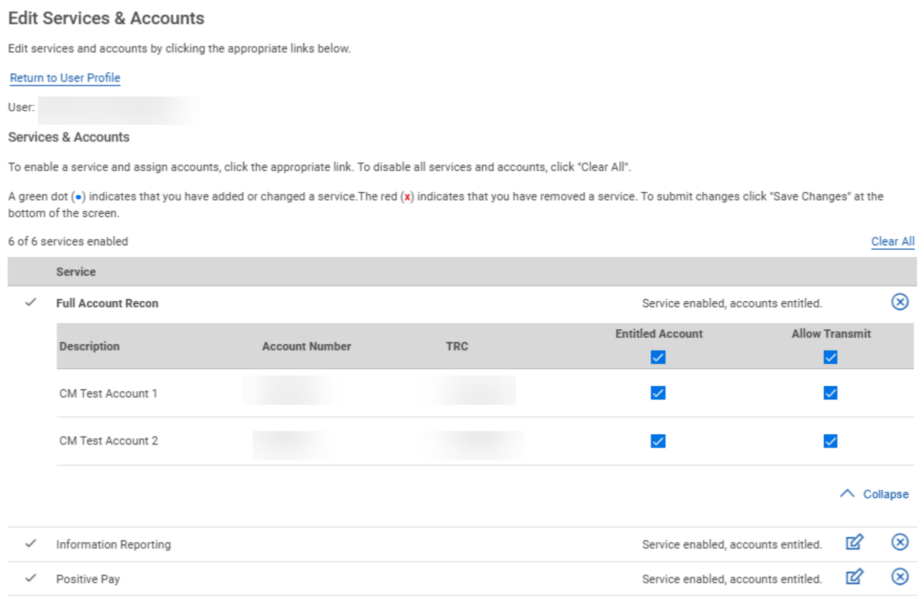
Note: *The service in the right column must be enabled for the service in the left column to have any effect on the user's entitlements.*

Adding Service and Account Entitlements

1. Click **Administration > Company Administration > Manage Users**.
2. Click the link in the **User ID** column for the user you want to change.
3. Click the **Edit Services and Accounts** link.
4. Click the **Add** link beside each service to enable and if applicable, select the accounts to entitle and/or enter the user's ID for any external application.

   4.1 Click **Save Changes** for each enabled service.
5. Click **Save Changes**.
6. If your company requires multiple approvals for user administration, click **Save Changes**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled. The changes to the user profile become effective once the required number of approvals is received.

User Profile - Edit Services & Accounts Page Sample



Removing Service and/or Account Entitlements

1. Click **Administration > Company Administration > Manage Users**.

2. Click the link in the **User ID** column for the user you want to change.

3. Click the **Edit Services and Accounts** link.

4. Do one or more of the following:

   - To remove a service and its entitled accounts, click the **Change** link beside the service and then click the **Remove** link.

   - To remove account entitlements for a service, click the **Change** link beside the service, select the accounts to remove, and then click **Save Changes**.

5. Click **Save Changes**.

Entitling New Accounts to Services

1. Click **Administration > Company Administration > Account Administration**.

2. Select from the following options and then click **Go**:

User	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**.

Account	Contains all accounts in the company. Accounts are shown in ad drop down list and a **Search** box appears beside the **Account** drop-down so that a specific account can be more easily located.

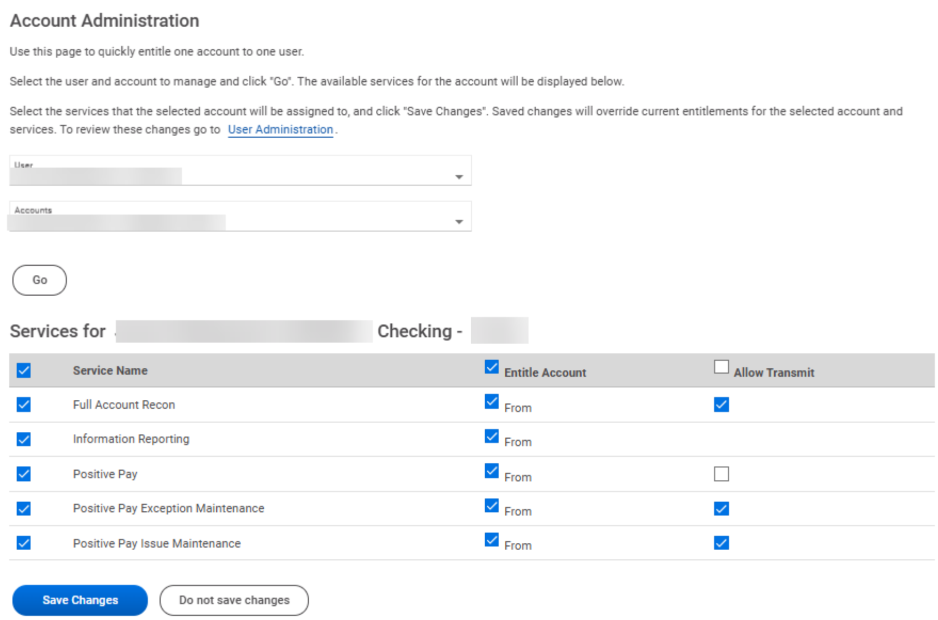
3. Assign service and account entitlements as appropriate:

Service	Service entitlement names typically match or reflect the service to which it provides access. Some services may have sub-entitlements that determine access to specific tasks or features.
Entitle Account	For account reconciliation and positive pay services, this account entitlement allows a company user to view outstanding issues, stale issues, exception decisions, status on issues, and enter and update issues for the selected account (depending on the services entitled). For other services, this account entitlement allows a company user to view an account and its activity and create transactions/requests from/for the selected account. ***Note:*** *For the Internal Transfer and Multiple Account Transfer services, From and To check boxes allow you to choose whether a company user can transfer money from and/or to a specific account.*
Allow Transmit	For account reconciliation and positive pay services, this account entitlement allows a company user to approve and make decisions on exceptions for the selected account and allows those with the Approval role to approve manually entered issues for the selected account (depending on the services entitled). For other services, this account entitlement allows a company user with the Approval role to approve transactions for the selected account. ***Note:*** *The Allow Transmit column only appears when the transmit function is applicable to the service and the selected company user has the Approval role.*
Approve	Allows a company user to submit a request to close or modify an account.

Note: *The Entitle Account, Allow Transmit, and/or Approve account entitlements may not be applicable for some services.*

4. Click **Save Changes**.

Express Account Management Page Sample

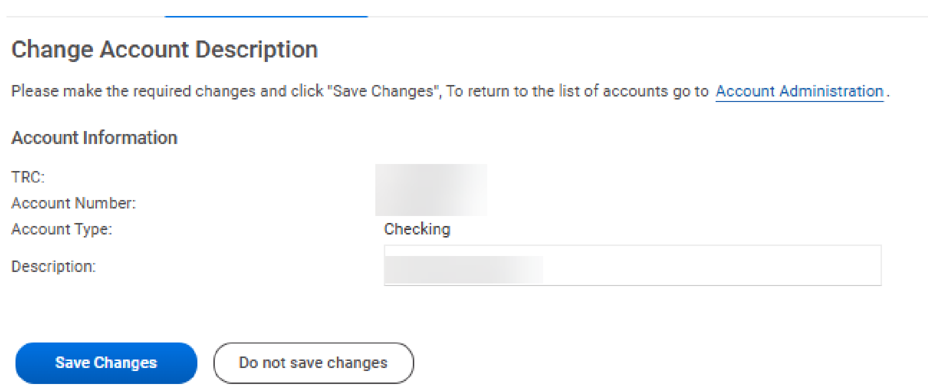


Changing an Account Description

Account descriptions (nicknames) help company users to more easily identify specific accounts when they are used in transactions. Account numbers should not be used for account nicknames.

1. Click **Administration > Company Administration > Manage account information**.
2. Click the link in the **Description** column for the account you want to change.
3. In the **Description** field, type a name or description (up to 80 alphanumeric characters).
4. Click **Save Changes**.

Change Account Description Page Sample



Approvals

About Approvals

Multiple approvals help companies reduce the risk of fraud by ensuring a change or transaction is approved by more than one company user before it is processed.

Administration

Multiple approvals can be required for company user profile additions, changes, and deletions.

Transactions

Multiple approvals can be required to send a transaction and can be based on transaction amount. The number of approvals required can vary based upon the dollar amount of a request. Companies with multiple users can require transactions to be approved by users other than the ones who entered them, provided the setting is available for the service. The number of approvals required for a service should not be greater than the number of users authorized to approve/transmit the transactions.

Multiple approvals can be set uniquely by service.

Issues and Decisions

Multiple approvals can be required for exception decisions, imported decision files, issues, and imported issue files. The number of approvals required should not be greater than the number of users authorized to approve the issues/decisions.

Requiring Multiple Approvals for Transactions

1. Click **Administration > Company Administration > Manage approval settings**.
2. In the **Approvals Required for Transactions** section, define the approval settings for the service:

Request Amount	Type the amount of the transaction.
Approvals If Less or Equal	Type the number of approvals required when the transaction amount is less than or equal to the **Request Amount**.
Approvals If Greater	Type the number of approvals required when the transaction amount exceeds the **Request Amount**.

3. **Optional:** If applicable, require transactions to be approved by users other than the users who entered them.

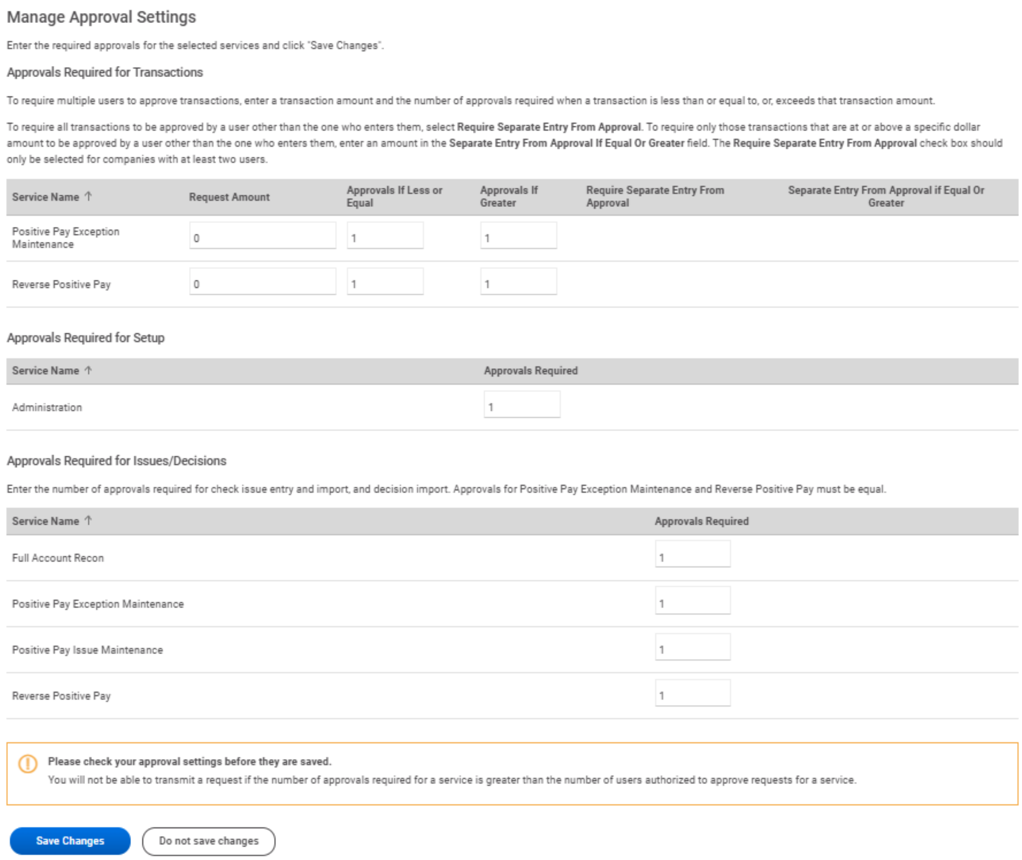
    3.1 Review your company's scheduled transactions and determine if any have been approved by the entry user (e.g., user who created the schedule). If a scheduled transaction has been approved by the entry user, have that user delete and recreate the schedule.

Warning: *If this is step is not performed, then the scheduled transactions with an approval applied by the entry user will fail and be placed in the approval queue where the additional approval(s) can be applied.*

3.2 Click the **Require Separate Entry From Approval** option. Services that have a checkmark (✓) are required by the financial organization to have this control and cannot be changed.

4. Click **Save Changes**.

Approvals Administration Page Sample



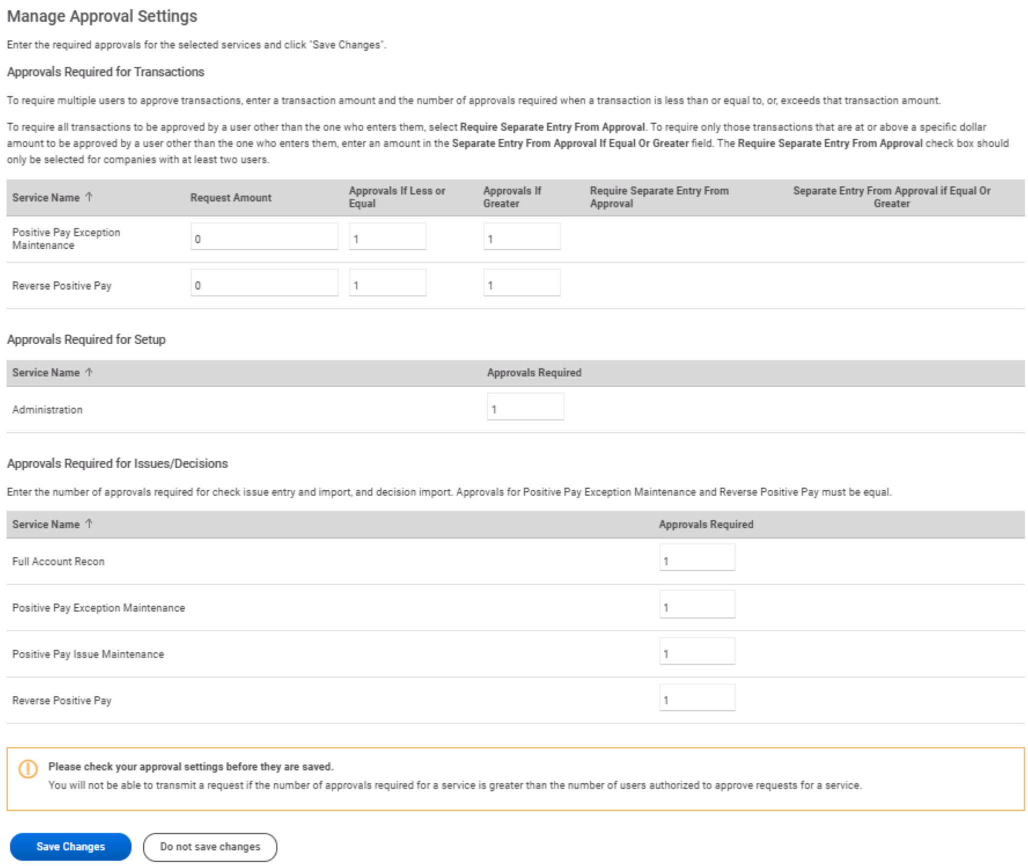
Requiring Multiple Approvals for Company User Administration

1. Click **Administration > Company Administration > Manage approval settings**.

2. In the **Approvals Required for Setup** section, in the **Approvals Required** field beside **Administration**, type the number of approvals required for user additions, changes, and deletions. Up to nine approvals can be required.

3. Click **Save Changes**.

Approvals Administration Page Sample



Manage Approval Settings

Enter the required approvals for the selected services and click "Save Changes".

Approvals Required for Transactions

To require multiple users to approve transactions, enter a transaction amount and the number of approvals required when a transaction is less than or equal to, or, exceeds that transaction amount.

To require all transactions to be approved by a user other than the one who enters them, select **Require Separate Entry From Approval**. To require only those transactions that are at or above a specific dollar amount to be approved by a user other than the one who enters them, enter an amount in the **Separate Entry From Approval If Equal Or Greater** field. The **Require Separate Entry From Approval** check box should only be selected for companies with at least two users.

Service Name ↑	Request Amount	Approvals If Less or Equal	Approvals If Greater	Require Separate Entry From Approval	Separate Entry From Approval if Equal Or Greater
Positive Pay Exception Maintenance	0	1	1		
Reverse Positive Pay	0	1	1		

Approvals Required for Setup

Service Name ↑	Approvals Required
Administration	1

Approvals Required for Issues/Decisions

Enter 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.

Service Name ↑	Approvals Required
Full Account Recon	1
Positive Pay Exception Maintenance	1
Positive Pay Issue Maintenance	1
Reverse Positive Pay	1

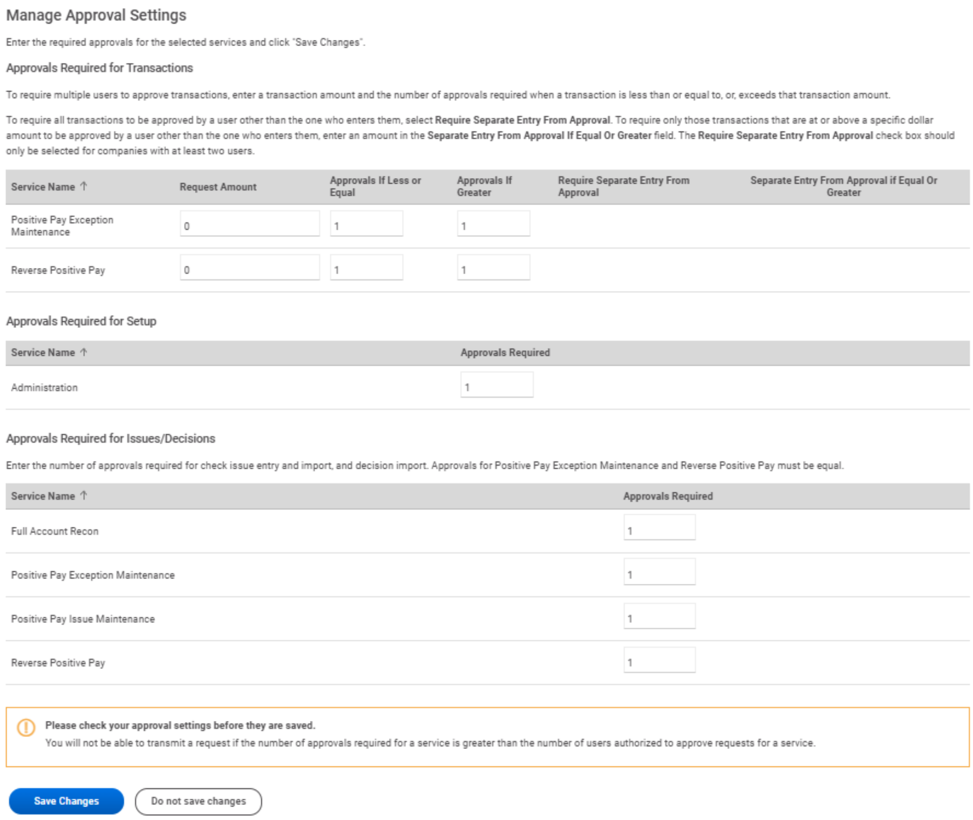
Please check your approval settings before they are saved.
You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for a service.

Save Changes | Do not save changes

Requiring Multiple Approvals for Issues and Decisions

1. Click **Administration > Manage approval settings**.
2. In the **Approvals Required For Issues/Decisions** section, in the **Approvals Required** field, type the number of approvals required for each service. Up to nine approvals can be required.
3. Click **Save Changes**.

Approvals Administration Page Sample



Service Administration

Changing the Company Stale Date - Full Reconciliation

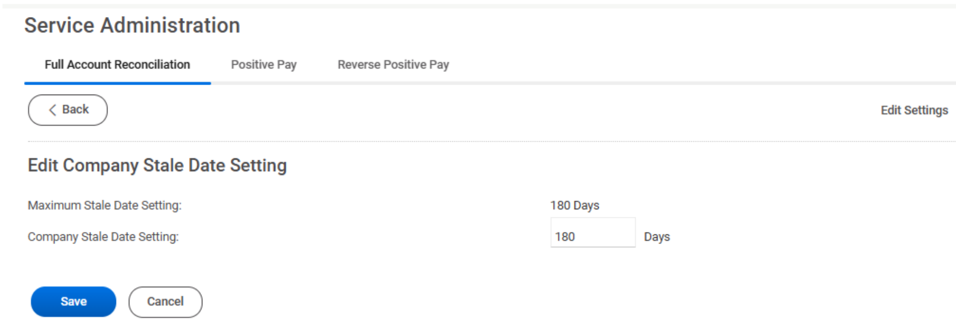
The stale date is the number of days after which a check written for the corresponding account is considered stale.

1. Click **Administration > Service Administration > Full Account Reconciliation Settings**.
2. Click the **Edit** link.
3. In the **Company stale date setting** field, type the new setting.

   The company stale date cannot exceed the days defined for the **Maximum stale date setting**. If the new company stale date is more restrictive than the stale date setting for an individual account, then the stale date setting for that account is automatically updated to match the new company stale date setting.

4. Click **Save Changes**.

Full Account Recon Administration - Edit Company Stale Date Setting Page Sample



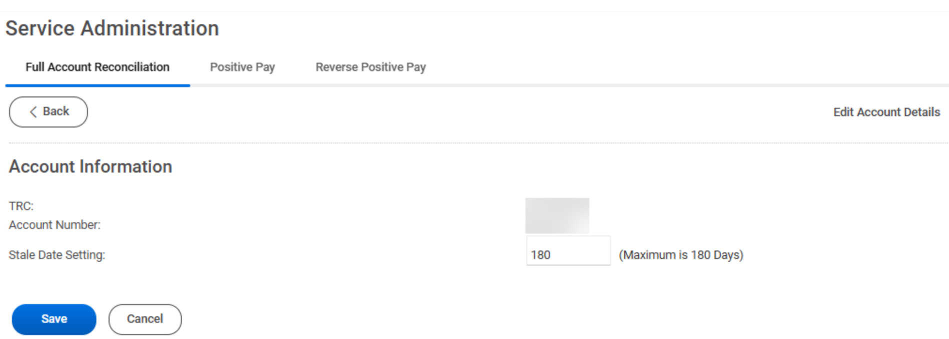
Changing the Account Stale Date - Full Reconciliation

The stale date is the number of days after which a check written for the corresponding account is considered stale.

1. Click **Administration > Service Administration > Full Account Reconciliation Settings**.
2. Click the link in the **Account** column for the account you want to change.
3. In the **Stale date setting** field, type the new setting.

   The account stale date cannot exceed the days defined for the company.
4. Click **Save**.

Full Account Recon Administration - Edit Account Details Page Sample



Changing the Company Stale Date - Positive Pay

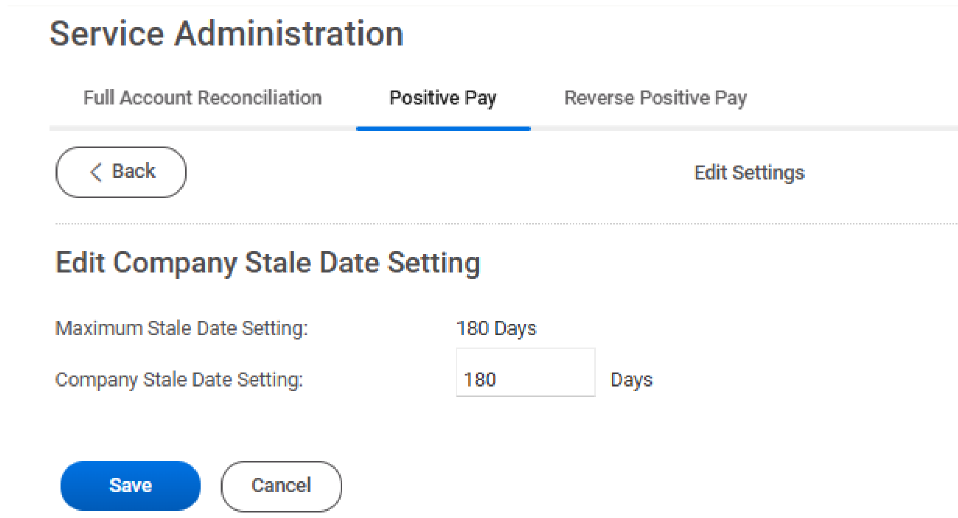
The stale date is the number of days after which a check written for the corresponding account is considered stale.

1. Click **Administration > Service Administration >Positive Pay settings**.
2. Click the **Edit** link.
3. In the **Company stale date setting** field, type the new setting.

The company stale date cannot exceed the days defined for the **Maximum Stale Date Setting**. If the new company stale date is more restrictive than the stale date setting for an individual account, then stale date setting for that account is automatically updated to match the new company stale date setting.

4. Click **Save**.

Positive Pay Administration - Edit Company Stale Date Setting Page Sample



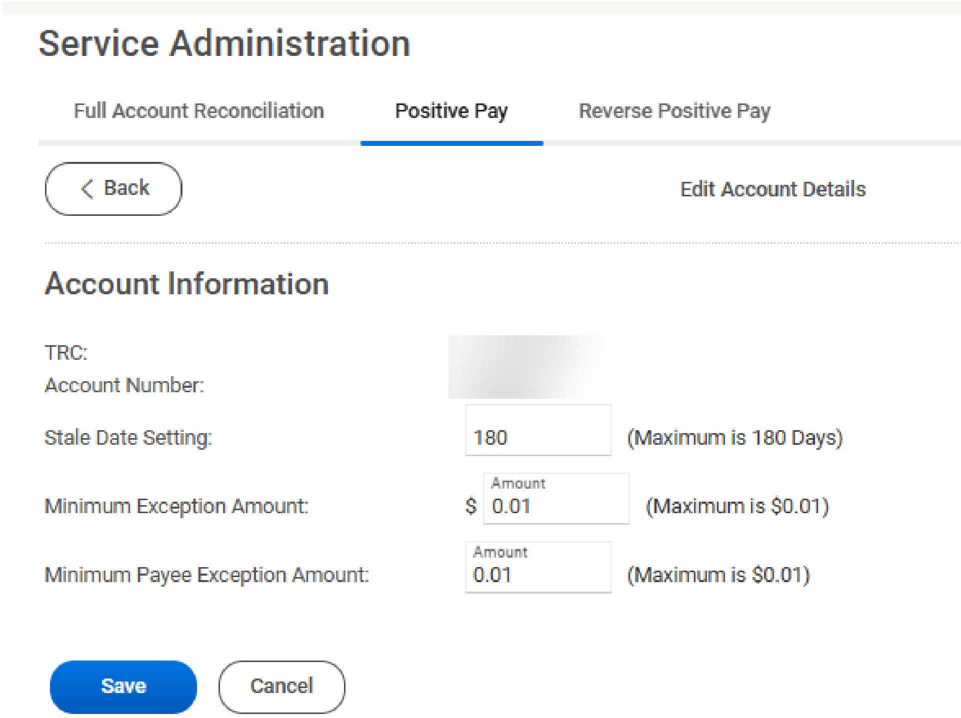
Changing the Account Stale Date - Positive Pay

The stale date is the number of days after which a check written for the corresponding account is considered stale.

1. Click **Administration > Service Administration > Manage Positive Pay Settings**.
2. Click the link in the **Account** column for the account you want to change.
3. In the **Stale Date Setting** field, type the new setting.

   The account stale date cannot exceed the days defined for the company.
4. Click **Save**.

Positive Pay Administration - Edit Account Positive Pay Settings Page Sample

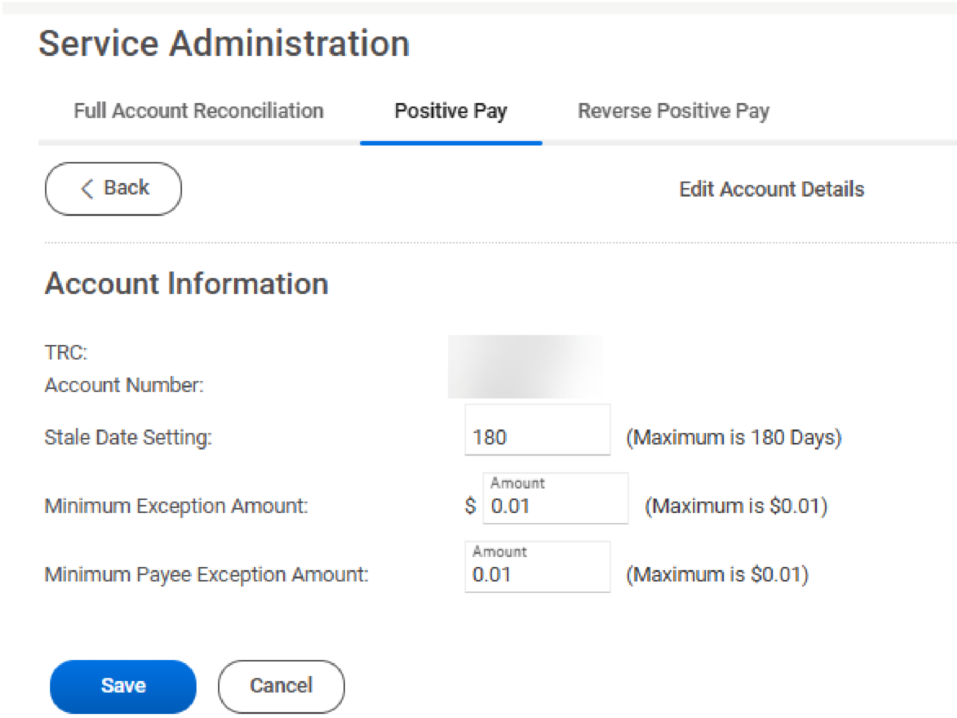


Changing the Minimum Exception Amount - Positive Pay

The minimum exception amount is the minimum dollar amount for exception generation. For example, if the minimum dollar amount is set to $10, exceptions are generated for items that are equal to or greater than $10.

1. Click **Administration > Service Administration > Positive Pay settings**.
2. Click the link in the **Account** column for the account you want to change.
3. In the **Positive pay exception minimum amount** field, type the new amount.
4. Click **Save**.

Positive Pay Administration - Edit Account Positive Pay Settings Page Sample

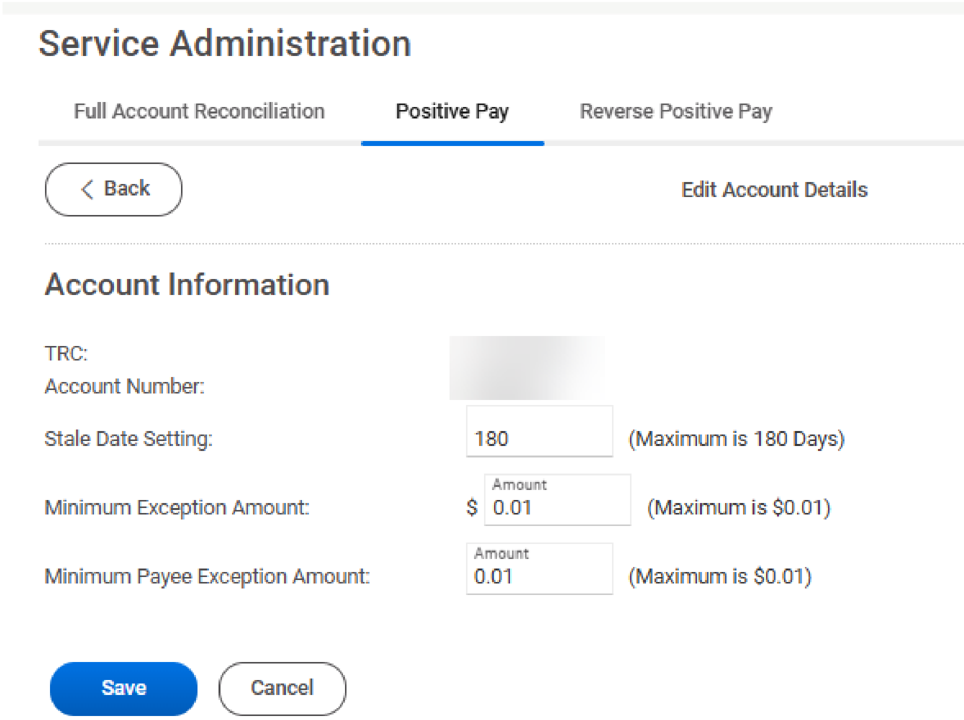


Changing the Minimum Payee Exception Amount - Positive Pay

The minimum payee exception amount is the minimum dollar amount for payee exception generation. For example, if the minimum dollar amount is set to $10, payee exceptions are generated for items that are equal to or greater than $10.

1. Click **Administration > Service Administration > Positive Pay settings**.
2. Click the link in the **Account** column for the account you want to change.
3. In the **Payee Exception Minimum Amount** field, type the new amount.
4. Click **Save**.

Positive Pay Administration - Edit Account Positive Pay Settings Page Sample



Changing the Minimum Exception Amount - Reverse Positive Pay

The minimum exception amount is the minimum dollar amount for exception generation. For example, if the minimum dollar amount is set to $10, exceptions are generated for items that are equal to or greater than $10.

1. Click **Administration > Service Administration > Reverse Positive Pay settings**.
2. Click the link in the **Account** column for the account you want to change.
3. In the **Reverse Positive Pay minimum exception amount** field, type the new amount.
4. Click **Save changes**.

Reverse Positive Pay Administration - Edit Account Settings Page Sample