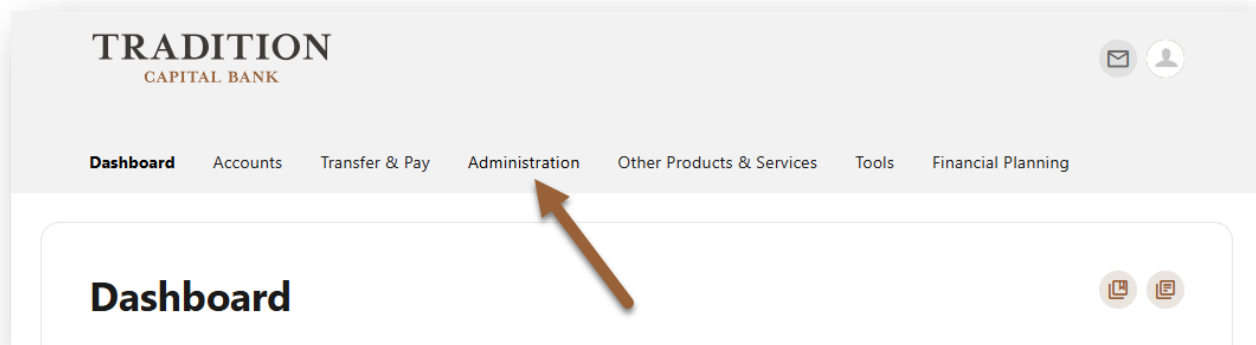


## BUSINESS ADMINISTRATION

//////

The Business Admin menu provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation for all other Business menus, such as Business ACH, Business Wires, and Business Reports. The Business Admin menu also serves as the hub for Authorizations, Payees, and User Management.



### Users

From the Users tab, you can view your business account users, their account access, and the types of payments utilized. From this tab, you can also control and assign user permissions. Assigning the permissions will control what users can view, change, navigate, and execute within the system. Users must have permissions defined to access business-specific services. You can assign permissions and limits at the same time when creating a sub user.

## Leanna Abramovich

Summary
General Permissions
Payment Permissions
Account Access

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### Personal Information ⋮

<p><small>Username</small> LEANNATEST</p>	<span style="background-color: #e8f5e9; padding: 2px 5px; border-radius: 3px;">ACTIVE</span>	<p><small>Last Log In</small> February 21, 2025</p>
<p><small>Email</small> [REDACTED]</p>	<p><small>Address</small> No address</p>	
<p><small>Primary Phone Number</small> No phone number</p>	<p><small>Secondary Phone Number</small> [REDACTED]</p>	
<p><small>Office Phone Number</small> [REDACTED]</p>		

### Account Access ➔ Manage Accounts

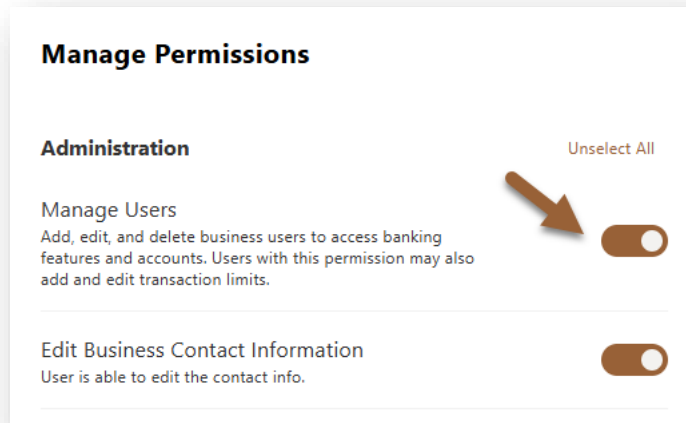
<p><small>Checking</small> 4 Accounts</p>	<p><small>Loans</small> 2 Accounts</p>
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<h3>General Permissions <span style="float: right;">➔ Manage Permissions</span></h3> <p><small>Administration</small> Manage Users • Edit Business Contact Information</p>	<h3>Payment Permissions <span style="float: right;">➔ Manage Permissions</span></h3> <p><small>ACH Collections</small> Submit &amp; Authorize</p>
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After clicking on a user in the Users tab, you will see a summary of their account access and permissions. To manage any users' permissions and accounts, you can do so by clicking on **Manage Accounts** or **Manage Permissions** from the summary page or by clicking any of the tabs at the top. You can also assign a new sub-user from the Users tab and assign permissions and limits at that time.

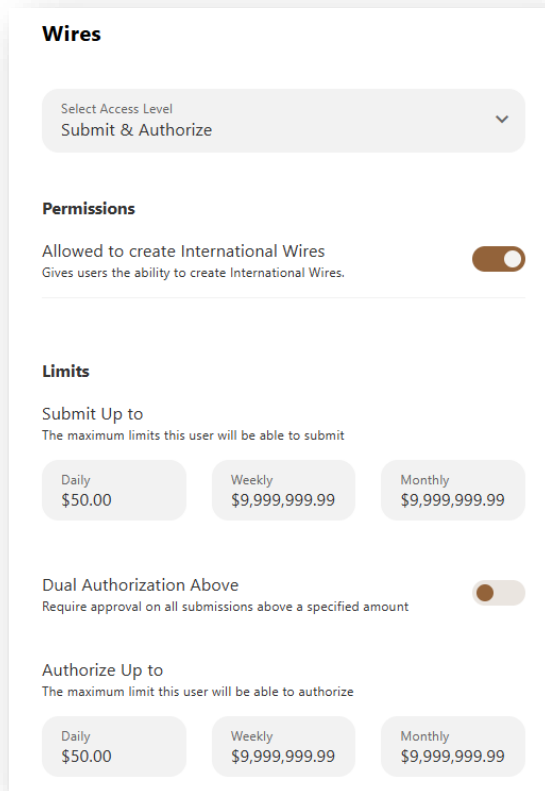
### General Permissions, Payment Permissions, Account Access

From these tabs you can edit any existing user's permissions and account access. You will select the **Manage Permissions** button next to the area you wish to update. From there a drawer will open with the areas of the page to update. You will update by turning the toggles on or off. For limits under the **Payment Permissions** tab, you will enter the limits as well as adjusting the toggles if needed.



## Limits

Limits can be assigned with permissions at the same time as creating a new sub user.



To assign limits to a user, in the Business Admin menu, you will select the user and click on the **Payment Permissions** tab. After clicking the **Manage Permissions** button you can edit the Access Level and Limits for that user.

Access Level	Description
No Access	User is unable to access any information. User does not have the ability to submit or authorize related transactions.
View	User is able to view information for the corresponding payment type. No other authority is granted.
Submit*	User is able to initiate transactions. A second level of approval is required. User is additionally able to access transaction history.
Authorize*	User is able to approve previously initiated transactions. Another user with submit access is required to initiate the transaction first. User is additionally able to access transaction history.
Submit and Authorize	User is able to initiate and approve transactions without additional approval. User is additionally able to access transaction history.

In the **Daily**, **Weekly**, and **Monthly** fields enter the maximum cumulative dollar amount that can be submitted during the corresponding timeframe. To grant the user full limit access, enter the desired daily limit and enter all 9's for the weekly and monthly values.

**Limits**

Submit Up to  
The maximum limits this user will be able to submit

Daily  
\$10,000.00

Weekly  
\$9,999,999,99

Monthly  
\$9,999,999,99

\*Users with only Submit or Authorize access levels require additional configuration. Toggle on **Dual Authorization Above** and enter a value of \$0.00 into the Daily, Weekly, and Monthly field.

Dual Authorization Above   
Require approval on all submissions above a specified amount

Daily  
\$0.00

Weekly  
\$0.00

Monthly  
\$0.00

## Create a User

You will need to login from a desktop to add, edit or delete users.

The screenshot shows the 'Business Admin' interface with the 'Users' tab selected. A table lists existing users, and a 'Create New User' drawer is open on the right side.

USER	ACCOUNTS	PAYMENT TYPES
Beth Rasmussen	6	ACH Collections, ACH Payments, Wires, Internal Transfers, Bill Pay
Jessy Bellinger	7	ACH Collections, ACH Payments, Wires, Internal Transfers, Bill Pay

**Create New User** (Step 1 of 6)

Select Type of User

- New User  
I want to create a brand new user.
- Copy A User  
Copy permissions and accounts from an existing user.

Next (3) | Cancel

1. Navigate to the **Users** tab within the Business Admin menu
2. Click the **plus sign (+)** to add a user. The add a new user drawer will open. Select if you are adding a **New User** or if you would like to **Copy a User**.
  - a. **Copy a User** is time saving if you want your new user to have the exact same permissions and accounts as an existing user.
3. Then select **Next**.
4. For **Copy a User** select a user to copy and what permission you want from that user.

**Create New User**

Select Type of User

Step 1 of 6

New User  
I want to create a brand new user.

Copy A User  
Copy permissions and accounts from an existing user.

Select a user to copy  
Leanna Abramovich

What permissions do you want from this user?

Permissions & Limits

Account Access

Next

Cancel

5. For both a **New User** build and **Copy a User** fill in the various user information on the following screens:

**Create New User** 1

**Basic Information**

Step 2 of 6

**Personal Information**

First Name  
Jane 4 / 50

Last Name  
Doe 3 / 50

Email  
jane.doe@gmail.com 18 / 70

Primary Number (Optional)  
(952) 555-5555

Mobile Number (Optional)  
(952) 555-5555

Office Number (Optional)  
(952) 555-5555

**Username**

**Next**

**Back**

1. You will enter the basic information for that user and select a username. The system will tell you if that username is available.

**Create New User** 2

**Permissions and Limits**

Step 3 of 6

**Administration** Select All

**Manage Users**  
Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.

**Edit Business Contact Information**  
User is able to edit the contact info.

**Feature Access** Select All

**Positive Pay**  
Ability to do positive pay.

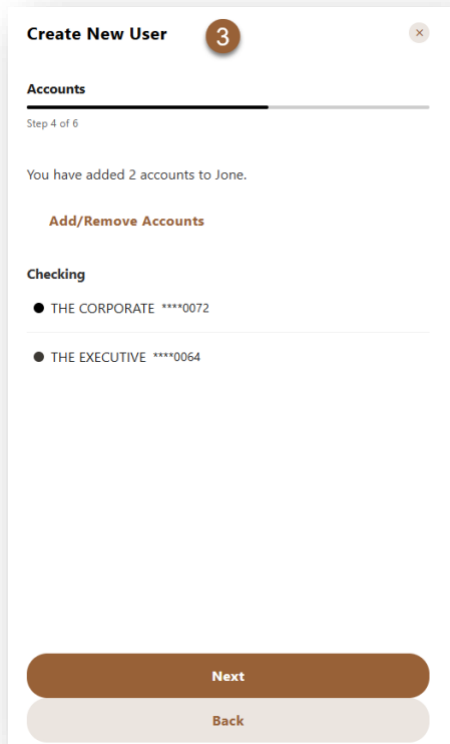
**View eDocuments**  
View statements, notices, tax forms, and annual credit card summary.

**Access Card Management**  
Ability to manage card.

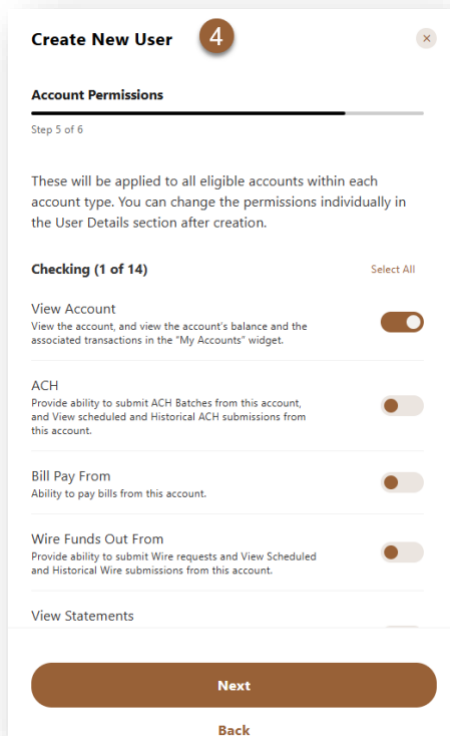
**Next**

**Back**

2. Next you will select the permissions and limits for the user you have created.



3. You will then add the accounts that you would like to be associated with the new user.



4. Lastly, you will assign account permissions and then review the information for your new user.
5. When you are finished, you will click Submit.
6. Please provide the user their username. Their password will automatically get sent to them by email.

## User Status

A primary administrator can edit a user’s contact information (name, email, phone, and address) and role by clicking the Info (ellipsis (3 dots) next to Personal Information section. Additionally, a primary administrator, or a user with the Manage Users and Roles permission, can edit a user’s status or reset a user’s password.

- **Active** - Users in an Active status are able to log in and access digital banking. If a user is Active, a primary administrator can change the user’s status to Frozen.
- **Locked** - 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 user is Locked, a primary administrator can change the user’s status to Active.
- **Frozen** - Users in a Frozen status have been set to Frozen by a primary administrator and are unable to log in or access digital banking. If a user is Frozen, a primary administrator can change the user’s status to Active.
- **Disabled** - Users in a Disabled status have been set to Disabled by Tradition Capital Bank and are unable to log in and access digital banking. Users in a Disabled status will not display in Business Admin. Once a user’s status is changed to Disabled, the user’s status cannot be changed by a primary administrator.

## Reset a User’s Password

Under the Users tab of the Business Admin menu, find the user from the user list.

The screenshot shows the 'Business Admin' interface with the 'Users' tab selected. A table lists users with columns for 'USER', 'ACCOUNTS', 'PAYMENT TYPES', and 'STATUS'. A search bar is present above the table. A context menu is open over the user 'Leanna Abramovich', showing options: 'Change Status', 'Create Similar User', 'Reset Password', and 'Delete User'. Red callout numbers '1' and '2' are placed over the ellipsis menu icon and the 'Reset Password' option, respectively.

USER	ACCOUNTS	PAYMENT TYPES	STATUS
Beth Rasmussen	6	ACH Collections, ACH Payments, Wires, Internal Transfers, Bill Pay	ACTIVE
Jessy Bellinger	7	ACH Collections, ACH Payments, Wires, Internal Transfers, Bill Pay	
Leanna Abramovich	6	ACH Collections, ACH Payments, Wires, Internal Transfers, Bill Pay	
Lizzie England	10	ACH Collections, ACH Payments, Wires, Internal Transfers, Bill Pay	

1. Click the **ellipsis** (three dots) next to the sub user.
2. Select Reset Password.

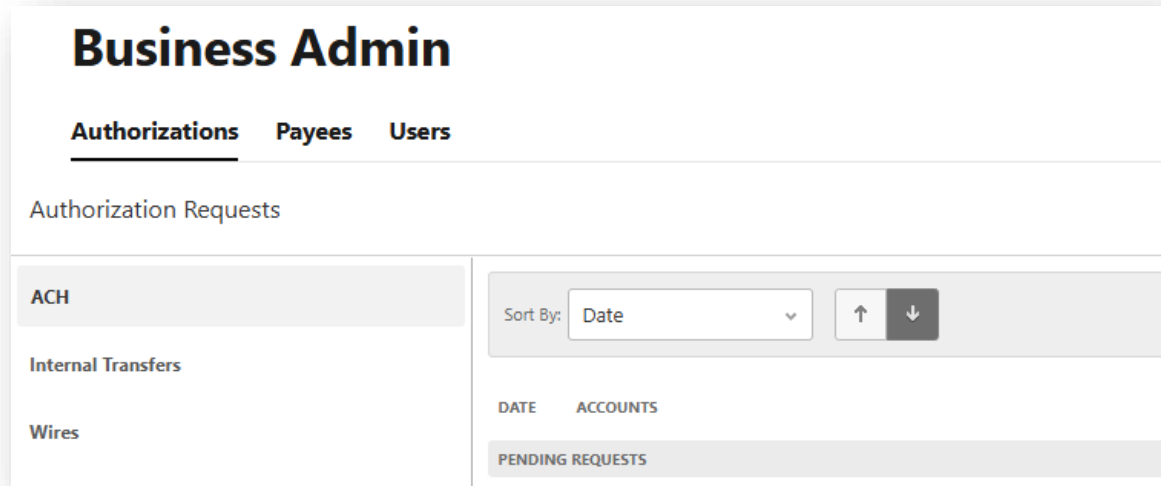
The screenshot shows a 'Reset Password' dialog box with a close button (X) in the top right corner. The main heading is 'Reset Password'. Below it is the instruction 'Select a method to receive a new password'. There are two radio button options: 'Email' (selected) and 'Text Message'. The 'Email' option has a callout '3' and the text 'A new password sent to your Email.' Below this is a text input field containing the email address 'beth.rasmussen@tradition.bank'. The next section is 'Reason for resetting password' with a callout '4' and a text input field containing 'Reason (Optional)'. At the bottom, there is a large brown button labeled 'Send New Password' with a callout '5' above it, and a smaller 'Cancel' button below it.

3. Give an email address where the sub user's password will be sent.
4. Enter an optional reason for why the password is being reset.
5. Click the **Send New Password** button to send the temporary password.

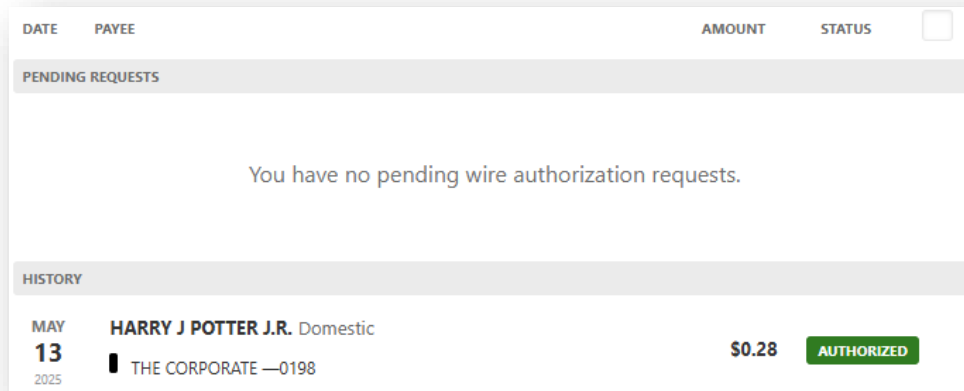
NOTE: A disabled user account cannot be used, and the password will not be able to be reset. If the user status is Frozen, please set it to Active before their password can be reset.

### Authorize or Reject Transfer Request

The Business Admin menu defaults to display the **Authorizations** tab.



1. Select the **transaction type** to view transactions that are in the **Needs Authorization Status**.
2. Decision the transaction submitted by selecting **authorize** or **reject** as applicable.
3. Recent transaction history displays below the pending requests to give a snapshot of the recent history.

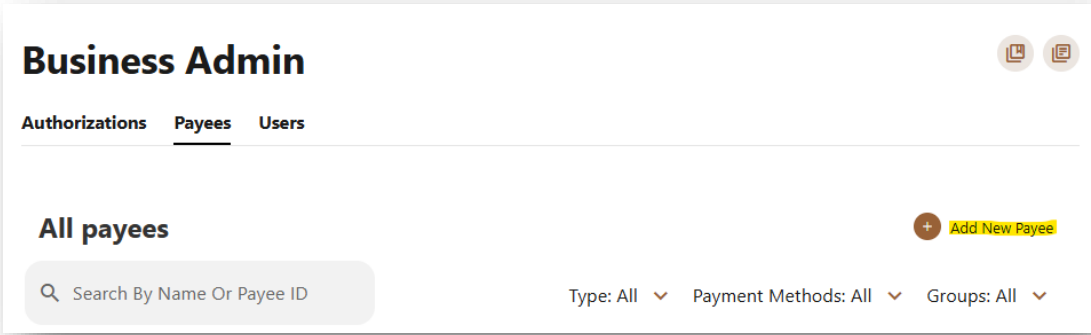


## Payee Management

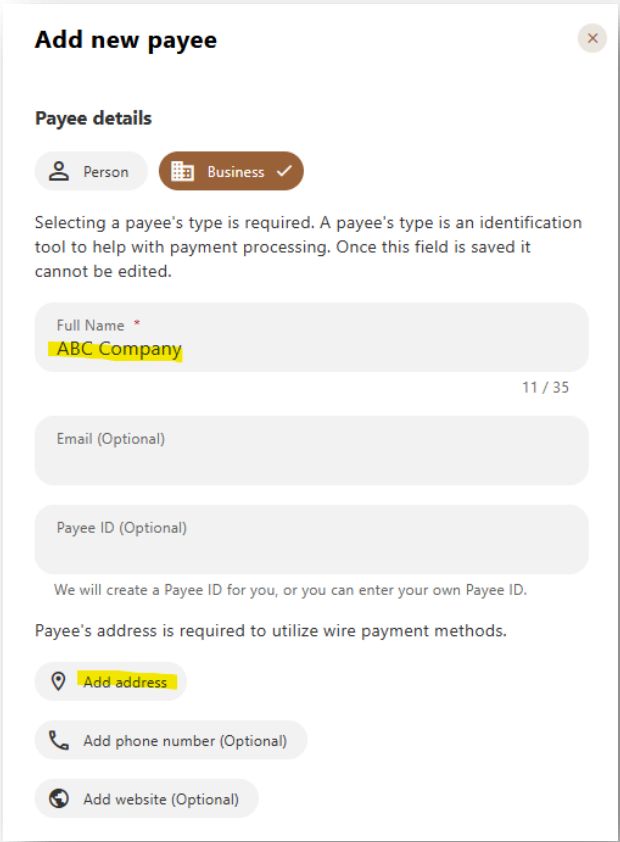
From the Payees tab, you can view established Payees, maintain the payment instructions, and add new Payees.

### Creating a new Payee

Select the plus symbol that notes “Add New Payee”



Complete general information on the Payee including, but not limited to:  
Personal vs Business  
Full Name  
Address



Select "Add Payee"

**Choose a group (Optional)**

Customers Employees TM OPs Vendors +

**Add payee**

Select "Add payment method"

✓

**ABC Company**  
Created successfully

**Add payment method**

Indicate ACH vs Wire.

**Add payment method** ✕

**Payment method type**

ACH

Domestic WIRE

International WIRE

Fill out the instructions and select “Save”

**Add payment method** ✕

**Payment method type**

ACH

Domestic WIRE

International WIRE

**Beneficiary Bank and account information**

**TRADITION CAPITAL BANK**  
Routing number: 091017471

Account type  
Checking ▼

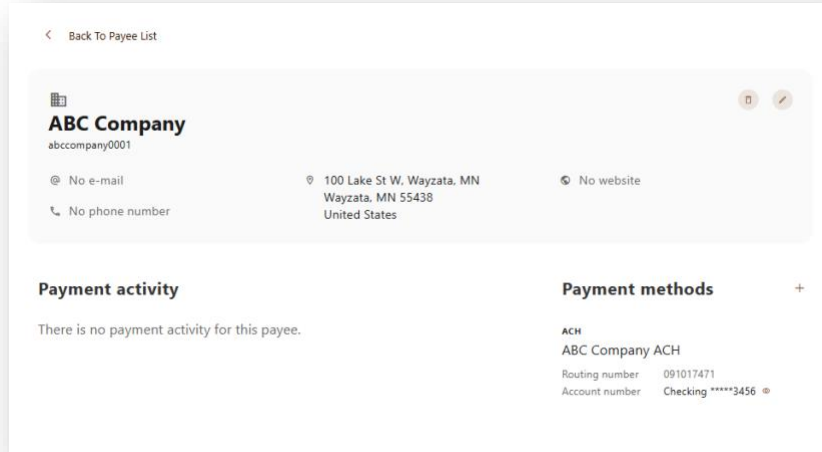
Account Number  
123456 6 / 17

Nickname  
ABC Company ACH ⓘ  
e.g. Primary ACH, Vendor Wire 15 / 100

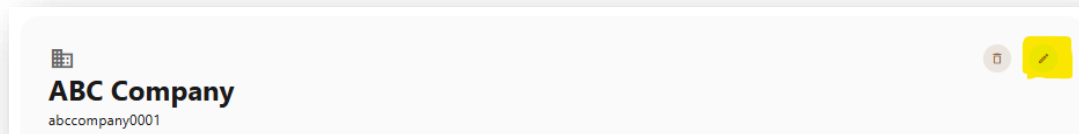
+ ID number

## Payee Profile and Maintenance

Selecting a Payee from the Payee List opens the details currently established. From this snapshot you can review or edit recent activity, current contact information, and payment methods.



To edit the information, select the pencil icon associated with the area you are performing maintenance.



To add more payment methods, select the plus symbol.

