

Quick Reference Guide – Customer Admin

The Digital Banking IQ™ Premier (DBIQ-P) Customer Admin service provides FI Administrators with the capability to manage (business) customer and user accounts, service permissions, report permissions, and transaction limits.

Customer Level Management

To access the Customer Admin service, log into the DBIQ-P FI Admin application, and select Corporate Users from the service group dropdown menu, and then the Customer Admin service tab.

The screenshot shows the 'Customer Administration' page. At the top, there's a navigation bar with 'Corporate Users' selected. Below it, a 'Customer Search' section has dropdowns for 'Customer Code' and 'Customer Name', with an 'AND' operator and a 'Search' button. The main area is titled 'Customers' and includes links for 'Accounts', 'Customer Numbers', 'Reports', and 'Add Customer'. A table lists customers with columns for 'Customer Code', 'Customer Name', 'Segment Code', 'Address', 'Go to Customer', 'Detail', 'Edit', and 'Delete'. The table contains five rows of customer data.

Customer Code	Customer Name	Segment Code	Address	Go to Customer	Detail	Edit	Delete
aaaaaa	aaaaaa	CORPORATE	111 Main Street Riverside, CA 92504	Accts Users			
abccorp	ABC Corporation	CORPORATE	Main Street	Accts Users			
ABCCorp001	ABC Corporation 001	CORPORATE	123 Cash Street	Accts Users			
ABCCorp002	ABC Corporation 002	CORPORATE	123 Cash Street	Accts Users			
ABCCorp003	ABC Corporation 003	CORPORATE	123 Cash Street	Accts Users			

Customer Numbers

The first step in adding a new customer is to add the “Customer Number” (also known as the “CIF”) associated with the customer on the core banking system. This number is important because it ties the customer information on DBIQ-P to corresponding customer information on the core banking system.

The screenshot shows the 'Customer Numbers' page. It has a navigation bar with 'Accounts', 'Customer Numbers', 'Reports', and 'Add'. Below the navigation bar is a 'Search:' field. At the bottom, there are links for 'Go to Customer', 'Detail', and 'Edit'.

To add a new customer number, click the “Customer Numbers” link at the top of the customer list in the Customer Admin service. This brings up the Customer Numbers page, where you can search for existing customer numbers and add new customer numbers. To add a new customer number, fill out the Number field with the desired number, and then fill out the Name field with a name you would like to associate with the customer number and click “Add”.

The screenshot shows the 'Add' button and a table of customer numbers. The 'Add' button is located next to the 'Name (40)' field. The table has columns for 'Number (20)', 'Name (40)', 'Edit', 'View', and 'Delete'.

Number (20)	Name (40)	Edit	View	Delete
1111111	Premier Inc			

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The screenshot shows the 'Customer Admin' interface. At the top, there is a navigation bar with tabs: 'Corporate Users', 'Customer Admin' (selected), 'Emulate', and 'Emulation Report'. Below the navigation bar, the 'Customer Numbers' section is displayed. It includes a message: 'Added Customer Number 111111111 - Premier Inc'. Below this is a search bar with fields for 'Number' and 'Name', and a 'Search' button. Below the search bar is a table of customer numbers. The table has columns: 'Customer Number', 'Name', 'Edit', 'View', and 'Delete'. The table contains one row with the number '111111111' and the name 'Premier Inc'. Below the table is a 'Return to Customer Admin' button.

Customer Number	Name	Edit	View	Delete
111111111	Premier Inc			

Adding A New Customer

Once the number is added click “Return to Customer Admin”, then click “Add Customer” to continue with the process of adding a new customer.

The screenshot shows the 'Customer Admin' interface with the 'Add Customer' button highlighted. The interface includes a search bar and a table of customer numbers. The table has columns: 'Customer Number', 'Detail', 'Edit', and 'Delete'. The table contains one row with the number '111111111' and the name 'Premier Inc'. Below the table is a 'Return to Customer Admin' button.

Customer Number	Detail	Edit	Delete
111111111	Premier Inc		

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Add Customer

[Customer Info](#) [Return to Customers](#)

Customer Login Information

* Customer Code (12)

* Customer Password (12)

* Retype Password (12)

* Enable Date (10)

Customer Contact Information

* Contact Name (40)

Telephone (25)

Fax Number (25)

Miscellaneous Data (25)

E-Mail (255)

Customer Name and Address

* Customer Name (40)

* Address 1 of 2 (40)

Address 2 of 2 (40)

City (25)

State or Province (25)

Postal Code (20)

Company Tax ID (9 or 10)

Additional Information

Merchant ID (6)

Affiliate Bank

Billing 1 of 2 (22)

Billing 2 of 2 (22)

* Market Segment

* Customer Number (20)

Secondary Administrative Approval ☐ Yes ☒ No

User Experience

Customer: IFS Product Management | Requested By: Doug Morgan | Requested Time: Thu Sep 10 21:30:24 EDT 2020

On the Add Customer page, enter the required information, and any optional information as desired. The Customer Code is important because it becomes the Customer ID that end user will be using to access the system as well as User ID and Password. Customer Code can be up to 12 alphanumeric characters and must be unique in the system. Typically, a shortened version of the business name, the primary business CIF or tax ID could be used for the Customer Code.

Depending on system configuration, you may or may not be asked to enter a customer level password.

“Enable Date” represents the date which end users for the customer could begin logging into the system. End users will be blocked from accessing the system before that date.

“Customer Name” and “Address 1 of 2” are customer level fields that represent the business actual name and physical address, and are used for such things as Wire Transfer originator information.

“Contact Name” is the name of the primary contact at the customer for interaction with bank personnel.

“Market Segment” represents a package of products and services that are available to the customer. Market segments are usually defined as part of the system implementation process with help from Bottomline consultants. Common uses are to create a package of services typically used by corporations and a different package of services used by small businesses. Select the segment appropriate for the customer being added.

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“Customer Number” is also commonly known as “CIF” and represents the ID of the customer on the core banking system. Search for and select the appropriate customer number for this customer.

Customer Contact Information

Select Customer Number [Close](#)

Number	Name	Action
11111111	Premier Inc	Use

Miscellaneous Data (25)

E-Mail (255)

Additional Information

Merchant ID (6)

Affiliate Bank

Billing 1 of 2 (22)

Billing 2 of 2 (22)

* Market Segment

* Customer Number (20)

Secondary Administrative Approval ☐ Yes ☒ No

“User Experience” is the type of user interface the customer will access—the older BFS user interface, or the new DBIQ-Premier user interface. Select “Premier” as the user experience option, and further content in this guide assumes the added customer has this setting.

User Experience

When all the information is complete, click the Submit button. When the customer is created in the system, the customer management view will appear with the Accounts tab selected.

Account Permissions

Customer Info: PremierInc - Premier Inc
Market Segment: Premier Corp

[Customer Info](#) [Accounts](#) [Services](#) [Permissions](#) [ACH Companies](#) [Approval Reqs](#) [Limits](#) [Reports](#) [Users](#) [Return to Customers](#)

Search for Accounts [Add Account](#)

IFSPM1 Banks AND Account Number

Search Results

Show entries

	Account Number	Account Name	Account Type	Bank	Currency	Edit	Delete
☐	0010000001	Concentration Account	DDA	IFSPM1	USD		
☐	0010000002	Accounts Payable	DDA	IFSPM1	USD		
☐	0010000003	Payroll	DDA	IFSPM1	USD		
☐	0010000004	Commercial LOC	LN	IFSPM1	USD		
☐	0010000007	Disbursement Account	DDA	IFSPM1	USD		

Showing 1 to 5 of 5 entries

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Account Permissions

On the Accounts tab, you can search for or add new accounts to associate with the customer. Accounts must be added to the system before they can be accessed by the customer. To add a new account to the system, click the Add Account link to bring up the Add Account popup page.

The screenshot shows the 'Add Account' popup page. It is divided into two main sections: 'Account Information' and 'Enable Imaging'.

Account Information:

- * Bank: IFSPM1 - Demo Bank (dropdown)
- * Account Number (34): [empty text box]
- * Account Name (40): [empty text box]
- * Currency: USD - US Dollar (dropdown)
- * Account Type: DDA - Demand Deposit Account (dropdown)
- DPV Account ID (34): [empty text box]
- Account Nickname: [empty text box]

Enable Imaging:

Unselect All

Previous Day Report Images	☒
Same Day Report Images	☒
Account History Images	☒
BR Multi-Day Activity Report Images	☒
BR Previous Day Quick Reports Images	☒
BR Same Day Quick Reports Images	☒
Exception Report Images	☒
Exception Report Images	☒
Reverse Pos Pay Images	☒
Reverse Pos Pay Images	☒
Stop Payment Images	☒
Stop Pay Report Images	☒
BR Statement Report Images	☒
Deposit Item Detail Data Images	☒

Enable Additional Settings:

Select All

Deposit Item Detail Data	☒
ACH Pre-funding	☐
Interactive Voice Response	☐
Allows Drafts In Wires	☐

Buttons: Add, Clear, Cancel

Fill out the required Account Information and the optional information as desired. DPV Account ID can be used if the account number on the core banking system is different than the account number being displayed to the end user in Premier. Bottomline consultants will help with the account number mapping strategy if one is required. If not, this field can be left empty. The Account Nickname field can be set here, and can be modified by corporate administrators in the Premier user interface.

If the account is expected to support check imaging, typically you would check all of the Enable Imaging checkboxes (Select All). In addition, if deposit item detail reporting is supported, check the Deposit Item Detail checkbox. Interactive Voice Response and Drafts in Wires are no longer supported, so those boxes can be left unchecked. If ACH Prefunding is set up, then a check box for ACH Prefunding will be shown. Do not select this box unless this account is the account to be used to receive prefunding transfers. Typically, that is a single unique account in a system, so the ACH Prefunding checkbox should most likely not be checked.

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To associate accounts with the customer, search for the desired account number(s), select the checkbox for each desired account on the account list, then click Submit.

Permitted Accounts

Show 25 entries

Search:

☒	Account Number	Account Name	Account Type	Bank	Currency	Edit	Delete
☒	0010000001	Concentration Account	DDA	IFSPM1	USD		
☒	0010000002	Accounts Payable	DDA	IFSPM1	USD		
☒	0010000003	Payroll	DDA	IFSPM1	USD		
☒	0010000004	Commercial LOC	LN	IFSPM1	USD		
☒	0010000007	Disbursement Account	DDA	IFSPM1	USD		

Showing 1 to 5 of 5 entries

First

Previous

1

Next

Last

Submit

Reset

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Service Permissions

Once the desired accounts are added and associated with the customer, the next step is to give the appropriate “service” permissions to the customer. Clicking on the “Services” tab in Customer Admin brings up the list of available services within the customer’s Market Segment. By default, all services within the market segment are selected. Unselect (or select) the appropriate services. Scroll all the way to the bottom of the page and click Submit.

Edit Customer Services

Customer Info: abccorp - ABC Corporation
Market Segment: Corporate Market Segment

Customer Info Accounts Services Permissions ACH Co

Service Info

☐ SELECT ALL

☒ [ACH](#)

- ☒ ACH Batch Activation
- ☒ ACH Batch Approval
- ☒ ACH Batch Maintenance
- ☒ ACH Exception Report
- ☒ ACH Participant Maintenance
- ☒ ACH Report
- ☒ ACH Reversals
- ☒ ACH Transaction Approval

☒ [Positive Pay](#)

- ☒ Positive Pay File Import

☐ [SB Payment Admin](#)

- ☐ Payee Setup
- ☐ Payment Activity Report
- ☐ Payment Admin
- ☐ Payment Approvals
- ☐ Payment Reversal

☒ [Security Center](#)

- ☒ Password Report

☐ [Small Business ACH](#)

- ☐ Payment Report
- ☐ Payments
- ☐ Tax Payments
- ☐ Tax Report

☒ [Stops](#)

- ☒ Stop Payment
- ☒ Stop Reports

Submit Reset

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Account to Service Permissions

After accounts and services have been permitted to the customer, the next step is to permit specific accounts to be used with specific services. To access the account permissions page, click on the Permissions tab within Customer Admin. The account-service permissions matrix will be displayed with a list of all the accounts and each service or function in the system. Check the permission boxes for each account and service as appropriate for the customer. Once all selections have been made, click Submit.

Edit Customer Account Permissions
Customer Info: PremierInc - Premier Inc
Market Segment: Premier Corp

[Customer Info](#) [Accounts](#) [Services](#) [Permissions](#) [ACH Companies](#) [Approval Reqs](#) [Limits](#) [Reports](#) [Users](#) [Return to Customers](#)

Customer Account Permissions
Show 50 entries Search:

Bank	Acct Num	Acct Name	Acct Type	BR - Previous Day Rpt.	BR - Same Day Rpt.	Book Transfer From	Book Transfer To	Loans	Money Transfer	Positive Pay	Stops
				☐	☐	☐	☐	☐	☐	☐	☐
IFSPM1	0010000001	Operating Account (USD)	DDA	☒	☒	☒	☒	☒	☒	☒	☒
IFSPM1	0010000002	Payroll Account (USD)	DDA	☒	☒	☒	☒	☒	☒	☒	☒
IFSPM1	0010000003	Capital Account (USD)	DDA	☒	☒	☒	☒	☒	☒	☒	☒
IFSPM1	0010000004	Commercial Loan (USD)	LN	☒	☒	☒	☐	☒	☐	☐	☐
IFSPM1	0010000007	Disbursement Account (USD)	DDA	☒	☒	☒	☒	☒	☒	☒	☒

Showing 1 to 5 of 5 entries First Previous 1 Next Last

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ACH Company Permissions

For customers with ACH payments functionality, one or more ACH Companies must be created and permitted to the customer. To add and manage ACH Companies, select the ACH Companies tab.

ACH Company Administration

Customer Info: PremierInc - Premier Inc
Market Segment: Premier Corp

Customer Info Accounts Services Permissions **ACH Companies** Approval Reqs Limits Reports Users Return to Customers

ACH Companies [Add ACH Company](#)

Show 10 entries Search:

Company ID	Company Name	Pre-funding	Detail	Edit	Delete
111111111	Premier Inc	No			

Showing 1 to 1 of 1 entries

First Previous 1 Next Last

To add an ACH Company, click the link to “Add ACH Company”. Set the ACH Company ID, ACH Company Name, and set the future date limit (number of days ahead that a customer can create ACH payments).

Choose whether payments will require approval or not. Choices for approval requirements for ACH Companies include:

- no approval required (“None”),
- whether the same user must approve their own payments (“Same User Required” – not recommended),
- whether the same user may approve their own payments (“Same User Allowed”) or
- whether another user must approve payments (“Different User Required”).

Typically, None or Different User Required are commonly used.

Check the box to Allow Same Day ACH Payments for this ACH Company ID if the customer wishes to use this ACH Company ID to send same day ACH payments.

Check the box to Allow Balanced Batch Import for this ACH Company ID if the customer will be using this ACH Company ID to import NACHA formatted external file into DBIQ-P and the external file contains an offset transaction per batch. This flag instructs the system to ignore the offset entry in user origination permissions validation and limits calculations.

ACH Company Creation

* Company ID (10)

* Company Name (16)

* Future Date (0-365)

* Enable Pre-funding ☐ Yes ☒ No

* Approval

* Allow Same Day ACH Payments ☐

* Allow Balanced Batch Import ☐

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Depending on the system configuration, each ACH Company for a customer may need to be associated with at least one offset account. If presented with an Offset Account selection list, select the appropriate accounts that are valid for use with this ACH Company.

Transaction Types define the NACHA Standard Entry Class codes that are available for use with the ACH Company. Select the appropriate codes from the list, then click Add to add the new ACH Company and associate it with the customer.

Offset Accounts			
☐ Permit for Offset	Bank	Account Number	Account Name
☒	25253636	123123123	Checking
☐	25253636	123456789	Alternate Checking
☐	25253636	23235252	savings account

Transaction Types	
☐ Permit Tran Type	Transaction Types
☒	CCD w/Addenda, Credits
☐	CCD w/Addenda, Debits
☐	CCD w/Addenda, Mixed Credits and Debits
☐	IAT w/Addenda, Credits
☐	IAT w/Addenda, Debits
☒	PPD w/Addenda, Credits
☐	PPD w/Addenda, Debits
☐	PPD w/Addenda, Mixed Credits and Debits
☒	Tax Payment
☐	Telephone-Initiated Entries, Debits
☐	WEB w/Addenda, Debits

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Approval Requirements

The next step in customer setup is to establish approval requirements for various payment types. Click on the “Approval Reqs” tab in Customer Admin to view the Approval Requirements page. In the ACH Approval Requirements section, set the approval requirement on ACH templates for this customer. When a template is created or modified, the changes need to be approved based on this requirement. The choices (“None”, “Same User Required” – not recommended, “Same User Allowed”, “Different User Required”) are the same as for ACH Payments, but approval requirements for ACH payments are set per-company on the ACH Company add/edit page on the ACH Companies tab.

ACH Approval Requirements

Customer Level Approval Requirements for ACH

Customer Level Approval Requirements for Pass-Thru Files:

Customer Level Template Approval Default:

When checked, Reset All Template Approval Requirements will change the template approval requirement for all users, all companies and all transaction types for this customer to the customer level default. If the template approval requirement is changed to None, this will update the state of any templates pending approval to Template Approved.

WARNING: Customer PremierInc has no Users permitted to ACH Template Approval

The checkbox for “Reset All Template Approval Requirements” is used when changing the approval requirement for a customer. For example, if the customer had previously required approvals on ACH Templates, and needed to have approvals turned off, then checking the reset box would change any template pending approval to no longer require approval. For the original setup of a customer, checking the reset box will have no effect.

Customer Level Small Business Payee Approval Default is the setting that determines whether changes to DBIQ-P payees would require approval. If the customer does not have Simplified Payment services, this setting can be ignored.

Customer Level Transfer Approval Requirements sets whether account transfers require approval. Choices are “None” and “Different User Required”.

Transfer Approval Requirements

Customer Level Approval Requirements for Transfers

Customer Level Approval Requirements for Transfers:

Customer Level Approval Requirements for Wires has three selections. One for “repetitive” or template-based wire payments, one for “free-form” wire payments, and one for creating or updating wire templates. Choices for each are “None”, “One Approver” and “Two Approvers”.

Wire Approval Requirements

Customer Level Approval Requirements for Wire

Repetitive Wires:

Free-Form Wires:

Template Approval:

Once the selections are made in all sections, click Save. Even though some fields may be pre-filled on the approval requirements screen, selections do not go into effect unless the Save button is clicked.

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Transaction Limits

On the Limits tab in Customer Admin, set the customer-level overall limits over all users. Depending on the customer level service permissions, appropriate limit sections will appear. The default, pre-filled limit values are based on settings in the Target Market service. These limits may be adjusted by customer.

Limits available for setting include Loans, Transfers, Wire Transfer, Customer Overall ACH limits or Overall ACH Company limits (bank level configuration), and Mobile Deposit limits (bank level configuration).

Customer Limits
Customer Info: Abccorp - ABC Corporation
Market Segment: Sample

Customer InfoLink Cust NumbersAccountsServicesPermissionsACH CompaniesApproval ReqsLimitsReportsUsersReturn to Customers

Customer Level Loan Limits

	Entry/Txn	Entry/Day	Max # Per Day
All Accounts	10,000.00	100,000.00	20

Customer Level Book Transfer Limits

Note: Limits Apply To "From" Accounts Only.

	Entry/Txn	Entry/Day	Max # Per Day
All Accounts	10,000.00	100,000.00	20

Customer Level Wire Limits

Note: Customer Level Wire Limits are currently enabled for this Customer.

Entry/Txn	Entry/Day	Approval/Txn	Approval/Day	Last Modified
10,000.00	100,000.00	10,000.00	100,000.00	AndreaB AndreaAdmin 02/10/2021 11:34:57 EST

Customer Level Wire Settings

☒ Enable International Wires☐ Enable Extended Remittance

Customer Level Overall Daily ACH Limits (per effective entry day)

Total Initiation Limit	777,777.00	Total Approval Limit	888,888.00
☒ Apply Overall Limits to Customer (Set limits here) ☐ Apply Overall Limits to ACH Company (Set limits on ACH Companies tab)			

Customer Level Mobile Deposit Limits

	User Per Deposit Limit	Customer Daily Deposit Limit
All Accounts	10,000.00	20,000.00

SubmitReset

In addition to limits, depending on system configuration, there may be customer level wire transfer settings available to enable the customer to send international wires ("Enable International Wires" checkbox) and to enable extended remittance information in wires ("Enable Extended Remittance").

When all settings are selected as desired, click the "Submit" button.

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Reports

If the customer has permissions to ERD Reports or Online Statements, then a Reports tab will appear. In the ERD Reports section, select reports appropriate for the customer by checking the “Associate report type” checkbox. ERD Report selections take effect immediately. It is not necessary to click “Submit” to save the changes.

Report name	Associate report type	Accounts
ACH NOC Report	☒	Accounts
Account Analysis Statement TEXT	☐	Accounts
Account Analysis Statement HTML	☒	Accounts
Test	☐	Accounts

To assign specific accounts for a selected report, click on the Accounts link for the report. This will bring up an account selection modal. Highlight the desired accounts on the left in the “Available Accounts” box and press the right arrow to move those accounts to the right to the “Associated Accounts” box. Click Submit when all the desired accounts have been selected.

Available Accounts	Associated Accounts
0010000004 - Commercial LOC (USD) - Demo B	0010000001 - Concentration Account (USD) - De 0010000002 - Accounts Payable (USD) - Demo B 0010000003 - Payroll (USD) - Demo Bank 0010000007 - Disbursement Account (USD) - De

In the Customer Statement Permissions section, the account-statement permissions matrix will be displayed with a list of all the accounts and each available statement type. Check the permission boxes for each account and statement type as appropriate for the customer. Once all selections have been made, click Submit.

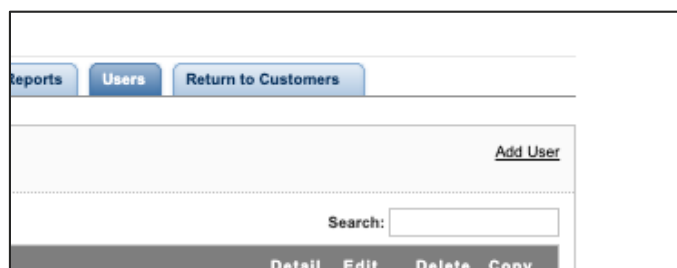
Bank	Acct Num	Acct Name	Acct Type	DDA	Loan
IFSPM1	0010000001	Operating Account	DDA	☒	☐
IFSPM1	0010000002	Payroll Account	DDA	☒	☐
IFSPM1	0010000003	Capital Account	DDA	☒	☐
IFSPM1	0010000004	Commercial Loan	LN	☐	☒
IFSPM1	0010000007	Disbursement Account	DDA	☒	☐
IFSPM1	0020000004	Commercial Loan	IL	☐	☒
IFSPM1	0030000004	Commercial Loan	LOC	☐	☐

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User Level Management

Once the customer is created and all customer-level permissions and limits are set, you can add users under the customer. Users inherit the permissions and limits defined at the customer level, but can be further restricted within those limits if desired.

To add a new user, select the “Users” tab and click the “Add User” link.



The Add New User page will display. Fill out the required user information and any optional information desired.

A screenshot of the 'Add New User' page. The page is titled 'Add New User' and shows 'Customer Info: PremierInc - Premier Inc'. There are three tabs: 'User Info and Services', 'Return to Users', and 'Return to Customers'. The 'User Info and Services' tab is selected. The page is divided into two main sections: 'User Login Information' and 'Service Info'.
User Login Information:
- * User Code (12): JoeSmith
- * User Password (8): [Redacted]
- * Retype User Password (8): [Redacted]
User Name and Address:
- * User Name (40): Joe Smith
- Address 1 of 2 (40): 123 Any Street
- Address 2 of 2 (40): [Redacted]
- City (25): Atlanta
- State or Province (25): GA
- Postal Code (20): 34534
User Contact Information:
- * Contact Name (40): Joe Smith
- Telephone (25): [Redacted]
- Fax Number (25): [Redacted]
- Miscellaneous Data (25): [Redacted]
- * E-Mail (255): [Redacted]
Additional Information:
- * Enable Date (10): 09/15/2020
- * User Type: Admin
- * Dashboard Style: Permission-Driven
Service Info:
- Copy permissions from existing user: -- None --
- ☐ SELECT ALL
- ☒ ACH
- ☒ ACH Batch Activation
- ☒ ACH Batch Approval
- ☒ ACH Batch Maintenance
- ☒ ACH Batch Template Approval
- ☒ ACH Import
- ☒ ACH Import
- ☒ ACH Pass-Thru
- ☒ ACH Pass-Thru Report
- ☒ ACH PassThru
- ☒ ACH PT Approval
- ☒ ACH Positive Pay
- ☒ Exception Decisions
- ☒ Payment Rules
- ☒ View Only
- ☒ Administration
- ☒ Admin Approval
- ☒ Audit Report
- ☒ User Admin
- ☒ ALERTS
- ☒ Alerts
- ☒ Book Transfer
- ☒ Account Transfers
- ☒ Book Approval
- ☒ Book Import
- ☒ Book Transfer Report
- ☒ BR - Previous Day Rot.
- ☒ Transaction Download
- ☒ BR - Same Day Rot.

Depending on system configuration, you may or may not be asked to enter a user password. If so, then the password must meet the password complexity guidelines for your financial institution. If not, then the system will generate a password for the new user. In either case, this password is only for one-time use, and the user will be required to change the password the first time they log in.

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User address fields are pre-filled based on the address information for the customer.

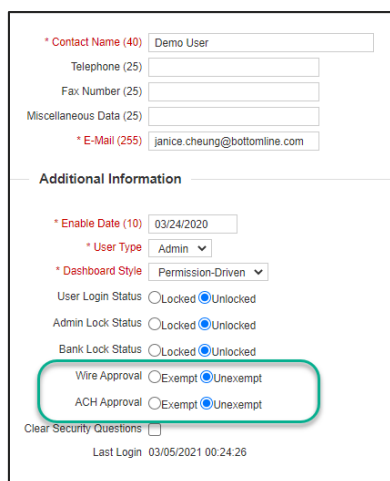
“Contact Name” is pre-filled based on the contact information for the customer.

The user email address is an important field as this address is used to send the user login information for security validation.

“Enable Date” represents the date which the user could begin logging into the system. The user will be blocked from accessing the system before that date.

“User Type” offers the choice of “Admin” or “User”. An Admin has the option for access to certain functions in the system, such as User Administration and Audit Reporting, to which regular users do not have access. The first user added to a customer is commonly designated an Admin. Further users are designated as admins or regular users based on their individual roles.

Authorized users can be exempted from ACH and Wires Approval Requirements set for the customer that would apply to other users.



The screenshot shows a user creation form. At the top, there are fields for "Contact Name (40)" (pre-filled with "Demo User"), "Telephone (25)", "Fax Number (25)", "Miscellaneous Data (25)", and "E-Mail (255)" (pre-filled with "janice.cheung@bottomline.com"). Below these is a section titled "Additional Information". It contains fields for "Enable Date (10)" (pre-filled with "03/24/2020"), "User Type" (a dropdown menu set to "Admin"), and "Dashboard Style" (a dropdown menu set to "Permission-Driven"). There are also radio button options for "User Login Status" (Locked/Unlocked), "Admin Lock Status" (Locked/Unlocked), "Bank Lock Status" (Locked/Unlocked), "Wire Approval" (Exempt/Unexempt), and "ACH Approval" (Exempt/Unexempt). A "Clear Security Questions" checkbox is at the bottom left, and the "Last Login" timestamp "03/05/2021 00:24:26" is at the bottom right. A green rounded rectangle highlights the "Wire Approval" and "ACH Approval" options.

Service permissions are presented on the initial user-add screen. The services presented for selection are those to which the customer has permission. You can select individual services from the list, or select another user from whom to copy the service permissions. If you select a user to copy from, then user account permissions and limits are also copied.

Once all desired fields are filled, press Submit. If the user creation is successful, you will receive a confirmation message and, depending on the user service permissions, tabs will appear for Permissions, ACH Permissions, Limits and Reports.



The screenshot shows the "Edit User Permissions" screen. At the top, it displays "Customer Info: PremierInc - Premier Inc" and "User Info: JoeSmith - Joe Smith". Below this is a row of tabs: "User Info and Services", "Permissions", "* ACH Permissions", "* Limits", "* Reports", "Return to Users", and "Return to Customers". The "Permissions" tab is currently selected. An asterisk (*) before the "ACH Permissions", "Limits", and "Reports" tabs indicates they must be visited before the user setup is complete.

These tabs allow navigation through the various screens needed to administer end users. An asterisk in front of the tab label indicates that tab must be visited and values submitted before the user setup is complete. The “Return to Users” tab leaves the context of this particular user and returns you to the list of users for the customer. The “Return to Customers” tab leaves the context of this customer and returns you to the list of customers for the financial institution.

Quick Reference Guide – Customer Admin

Account Service Permissions

The next step in setting up a new user is to permit specific accounts to be used with specific services. To access the account permissions page, click on the Permissions tab. The account-service permissions matrix will be displayed with a list of all the accounts and each service or function in the system. Checkboxes will be available to select if they are checked at the customer level. Check the permission boxes for each account and service as appropriate for the user. Once all selections have been made, click Submit.

Edit User Permissions
Customer Info: PremierInc - Premier Inc
User Info: JoeSmith - Joe Smith

[User Info and Services](#) [Permissions](#) [* ACH Permissions](#) [* Limits](#) [* Reports](#) [Return to Users](#) [Return to Customers](#)

User Account Permissions
Show 50 entries Search:

Bank	Acct Num	Acct Name	Acct Type	Mobile Deposit Capture	BR - Previous Day Rpt.	BR - Same Day Rpt.	Book Transfer	Loans	Money Transfer	Positive Pay	Stops
				☐	☐	☐	☐	☐	☐	☐	☐
IFSPM1	0010000001	Operating Account (USD)	DDA	☐	☒	☒	☒	☒	☒	☒	☒
IFSPM1	0010000002	Payroll Account (USD)	DDA	☐	☒	☒	☒	☐	☒	☒	☒
IFSPM1	0010000003	Capital Account (USD)	DDA	☐	☒	☒	☒	☐	☒	☒	☒
IFSPM1	0010000004	Commercial Loan (USD)	LN	☐	☒	☒	☒	☒	☐	☐	☐
IFSPM1	0010000007	Disbursement Account (USD)	DDA	☐	☒	☒	☒	☐	☒	☒	☒

Showing 1 to 5 of 5 entries First Previous 1 Next Last

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ACH Permissions

If a user is permitted to ACH payments, a tab for setting ACH company and transaction type permissions will appear.

Select the ACH Companies and Transaction Types to which the user should have access. If the user is allowed to generate “Freeform” ACH payments, that is payments generated directly rather than from a template, check the box for “Allow Freeform”.

In addition, set the template approval requirement for the user. Different users within a single customer may have different requirements as to whether changes they make to ACH templates require approval or not. After all selections are made, press Submit.

Edit User ACH Permissions
Customer Info: Abccorp - ABC Corporation
User Info: demouser - Demo User

User Info and ServicesPermissions**ACH Permissions*** Limits* ReportsReturn to UsersReturn to Customers

User ACH PermissionsSelect All

ACH Companies	Allow Freeform	Transaction Types	Template Approval Action
☒ 1951234567 - ShopperX	☒	☒ CCD w/Addenda, Credits	None
		☒ CCD w/Addenda, Debits	None
		☐ CCD w/Addenda, Mixed Credits and Debits	None
		☐ IAT w/Addenda, Credits	None
		☐ IAT w/Addenda, Debits	None
		☒ PPD w/Addenda, Credits	None
		☒ PPD w/Addenda, Debits	None
		☐ PPD w/Addenda, Mixed Credits and Debits	None
		☒ Tax Payment	None
		☒ Telephone-Initiated Entries, Debits	None

SubmitReset

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User Limits

If a user is permitted to any function that requires limits, a Limits tab will appear. The limits tab contains various sections depending on the functions to which the user is permitted.

The ACH User Overall Limits section sets the user's daily initiation and approval limits. Select between two options when setting the user limits: (1) an overall set of user limits that govern the aggregate of all ACH Companies, (2) a set of limits specific to each ACH Company. Both cannot be set to a value greater than the customer limit.

When overall limits are selected, the limit fields “pre-fill” with the customer level limits, and

The screenshot shows the 'ACH User's Overall Limits' form. The 'All Companies' radio button is selected and circled in red. The form displays two columns: 'Initiation Limit per Effective Entry Date' and 'Approval Limit per Effective Entry Date'. Both fields are pre-filled with '777,777.00' and '888,888.00' respectively, with a maximum value of '9,999,999,999.99' shown below each. Below these fields are sections for 'Book Transfer Limits', 'Wire Limits', and 'Loan Limits', each with a dropdown arrow. At the bottom are 'Submit' and 'Reset' buttons.

ACH User's Overall Limits	
☒ All Companies ☐ Select Companies	
Initiation Limit per Effective Entry Date	Approval Limit per Effective Entry Date
777,777.00	888,888.00
Maximum: 9,999,999,999.99	Maximum: 9,999,999,999.99
▼ Book Transfer Limits	
▼ Wire Limits	
▼ Loan Limits	
Submit Reset	

or

The screenshot shows the 'ACH User's Overall Limits' form with the 'Select Companies' radio button selected and circled in red. The form displays a table with columns: 'ACH Company', 'Initiation Limit per Effective Entry Date', and 'Approval Limit per Effective Entry Date'. Two companies are listed: '1951234567 - ShopperX' and '1954567890 - Trading Place'. Each company has its own limit fields pre-filled with values like '100,000.00' and '150,000.00', with a maximum value of '.00' shown below each.

ACH User's Overall Limits		
☐ All Companies ☒ Select Companies		
ACH Company	Initiation Limit per Effective Entry Date	Approval Limit per Effective Entry Date
1951234567 - ShopperX	100,000.00	150,000.00
	Maximum: .00	Maximum: .00
1954567890 - Trading Place	200,000.00	300,000.00
	Maximum: .00	Maximum: .00

The Book Transfer Limits section sets the user's transaction and daily total limits, as well as designating which accounts can be the source("From") and/or destination ("To") for a transfer. The limit fields “pre-fill” with the customer level limits, and the source/destination options available are those set at the customer level.

The screenshot shows the 'Book Transfer Limits' form. A note at the top right states 'Note: Limits Apply To "From" Accounts Only.' The form has three main sections. The first section has columns: 'Entry/Txn', 'Entry/Day', and 'Max # Per Day'. The second section has columns: 'Bank', 'Account', 'Account Name', and 'Acct Type'. The third section is a table with columns: 'Bank', 'Account', 'Account Name', and 'Acct Type'. The 'Acct Type' column has a dropdown menu with 'From/To' selected. The 'Apply To All' checkbox is checked.

Book Transfer Limits			
Note: Limits Apply To "From" Accounts Only.			
Entry/Txn	Entry/Day	Max # Per Day	
All Accounts	50,000.00	100,000.00	
Bank	Account	Account Name	Acct Type
Apply To All ☒			
IFSPM1	0010000001	Operating Account	From/To
IFSPM1	0010000002	Payroll Account	From/To
IFSPM1	0010000007	Disbursement Account	From/To

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The Wire Limits section sets the user's transaction and overall entry and approval limits for wire transfers. The limit fields "pre-fill" with the customer level limit and cannot be set to a value greater than the customer limit. In addition, the "Allow Freeform" checkbox determines whether a user is allowed to create "Freeform" wire transfers, or whether they are restricted to using a template to create wire transfers.

Wire Limits					
Note: Customer Level Wire Limits are currently enabled for this Customer.					
Customer Level Limits	100,000.00	100,000.00	100,000.00	100,000.00	
	Entry/Txn	Entry/Day	Approval/Txn	Approval/Day	Allow Freeform
All Accounts	100,000.00	100,000.00	100,000.00	100,000.00	☒

The Loan Limits section sets the user's transaction and overall entry and approval limits for loan payments and draws. The limit fields "pre-fill" with the customer level limit and cannot be set to a value greater than the customer limit.

Loan Limits			
Limits Apply when account is used as a "From" Account.			
	Entry/Txn	Entry/Day	Max # Per Day
Apply To All			
All Accounts	10,000.00	100,000.00	20

Once all fields are set as desired you MUST click the Submit button to save the entries. Even though the various limits fields are "pre-filled" with the customer level values, no limits are actually set for the user until the Submit button is clicked and the entries are saved.

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Reports

If a user is permitted to have Statement permissions, the account-statement permissions matrix will be displayed with a list of all the accounts and each available statement type. Check the permission boxes for each account and statement type as appropriate for the customer. Once all selections have been made, click Submit.

User Statement Permissions

Show 25 entries Search:

Bank	Acct Num	Acct Name	Acct Type	Analysis statement	Regular Statement
				☐	☐
25253636	23235252	savings account	11232323 ☐	☐	☐
25253636	36254512	Loan Account	236323 ☐	☐	☐
25253636	123123123	Checking	1123236 ☐	☐	☐
25253636	123456789	Alternate Checking	1123236 ☐	☐	☐

Showing 1 to 4 of 4 entries First Previous 1 Next Last

Submit

If a user is permitted to the ERD report function, a Reports tab will appear. This tab allows the user to see various reports. Only reports permitted to the customer appear in the list. Selecting the “Associate report type” checkbox for the ERD report sets the permission. There is no Submit button required to save the selections. No account permission is required for ERD reports at the user level. A user will see all ERD reports for all accounts associated with that report at the customer level.

Edit User Permissions

Customer Info: PremierInc - Premier Inc
User Info: JoeSmith - Joe Smith

User Info and Services Permissions ACH Permissions Limits **Reports** Return to Users Return to Customers

ERD Report Permissions * Broadcast Reports

Show 25 entries Search:

Report name	Associate report type
	☐
ACH NOC Report	☒
Account Analysis Statement HTML	☒

Showing 1 to 2 of 2 entries First Previous 1 Next Last