Business Access Administration Guide

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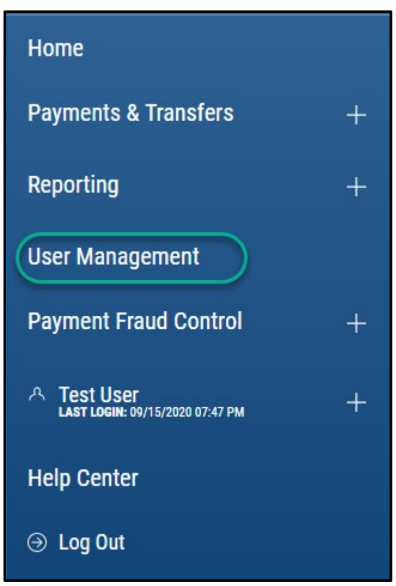
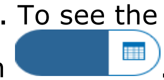
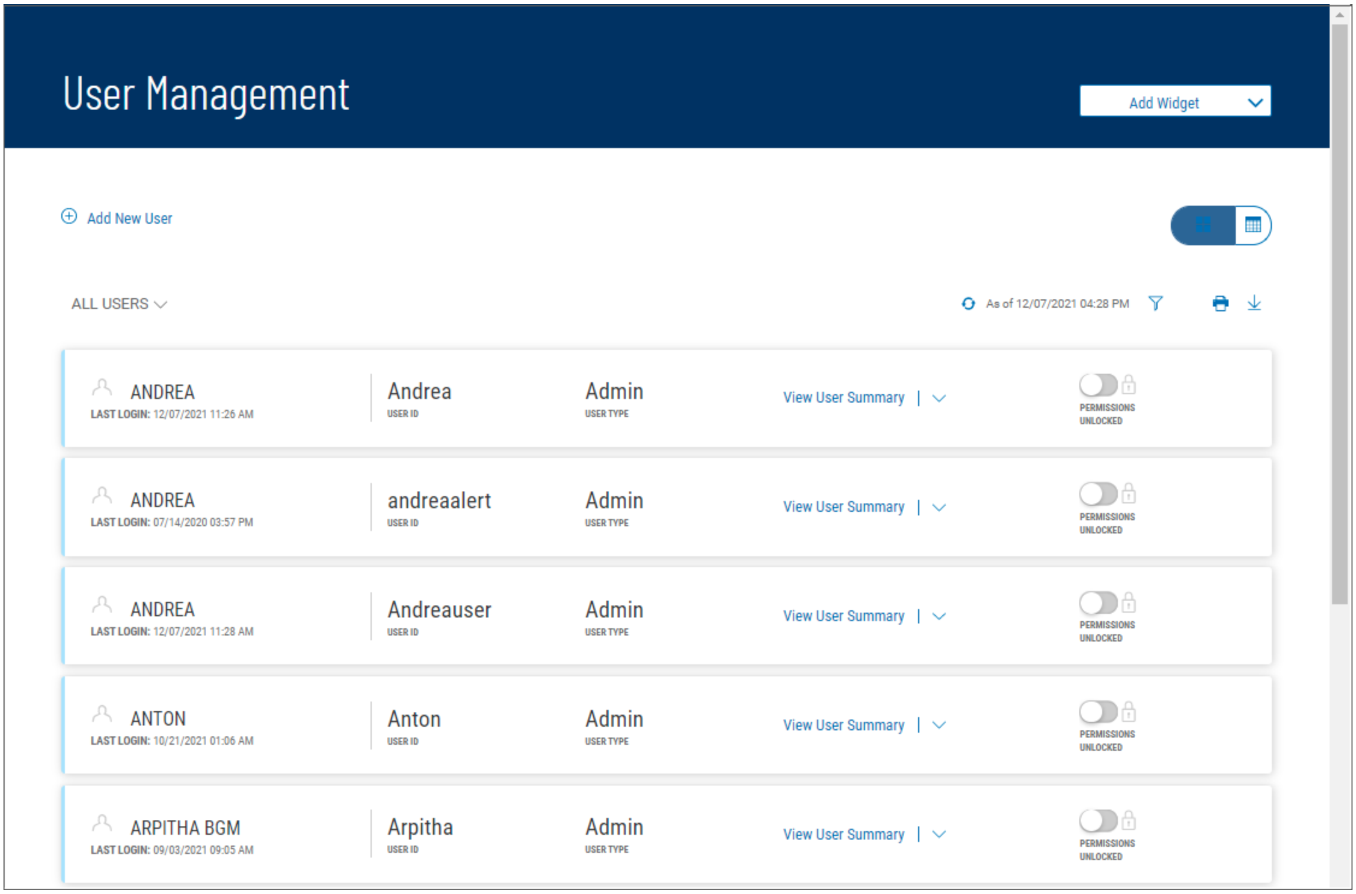
Business | Wealth Management | Personal

Table of Contents

User Management



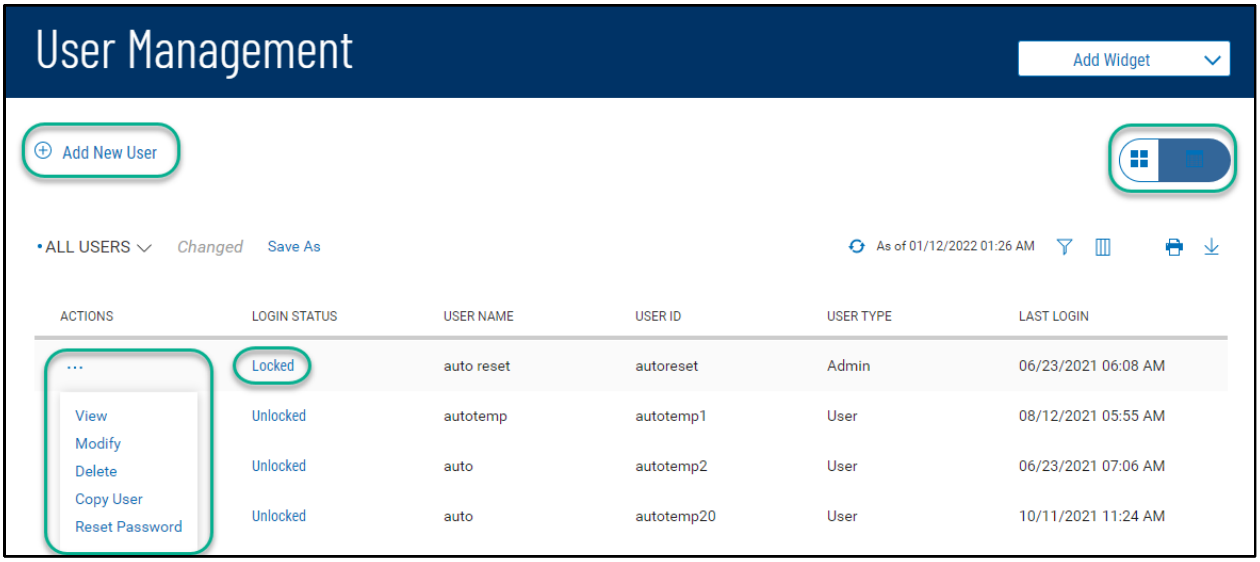
You can change the format in which User Management information is displayed. To see the information displayed in Tiles rather than List format, click the left side of the List/Tiles icon .



- To unlock locked a user in Tiles view, slide the **Locked** indicator to the left.

- To lock an unlocked user in Tiles view, slide the **Unlocked** indicator to the right.

<u>List View</u>:



As with standard capabilities, the list view(s) in User Maintenance can be personalized by you – sort data in a column, display desired columns, arrange order of columns and filter data. You can save multiple personalized views for later use. Data can be printed and exported.

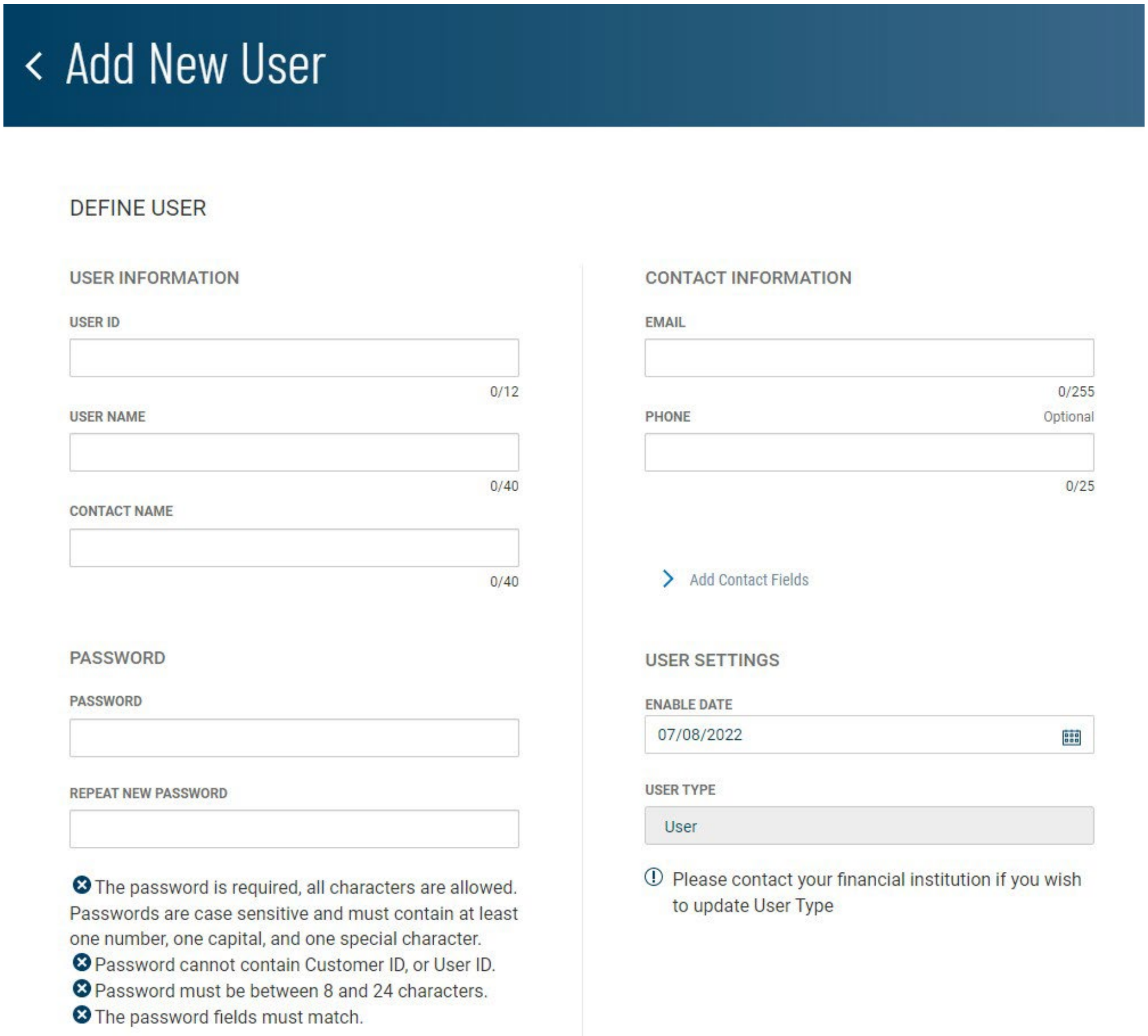
Add a new user

From the Add New User link of either the list view or the tile view:

Follow the workflow that guides you through – defining user information, permissioning services and accounts, assigning limits (if required), then reviewing all the setup information before finalizing the new user:

Define information related to the new user –

If user password is assigned by the Customer Administrator, you are assisted by the display of password complexity requirements.



Adding a user to the system is a three-step process. First, you define the user, then assign entitlements, and finally assign limits.

Adding a user:

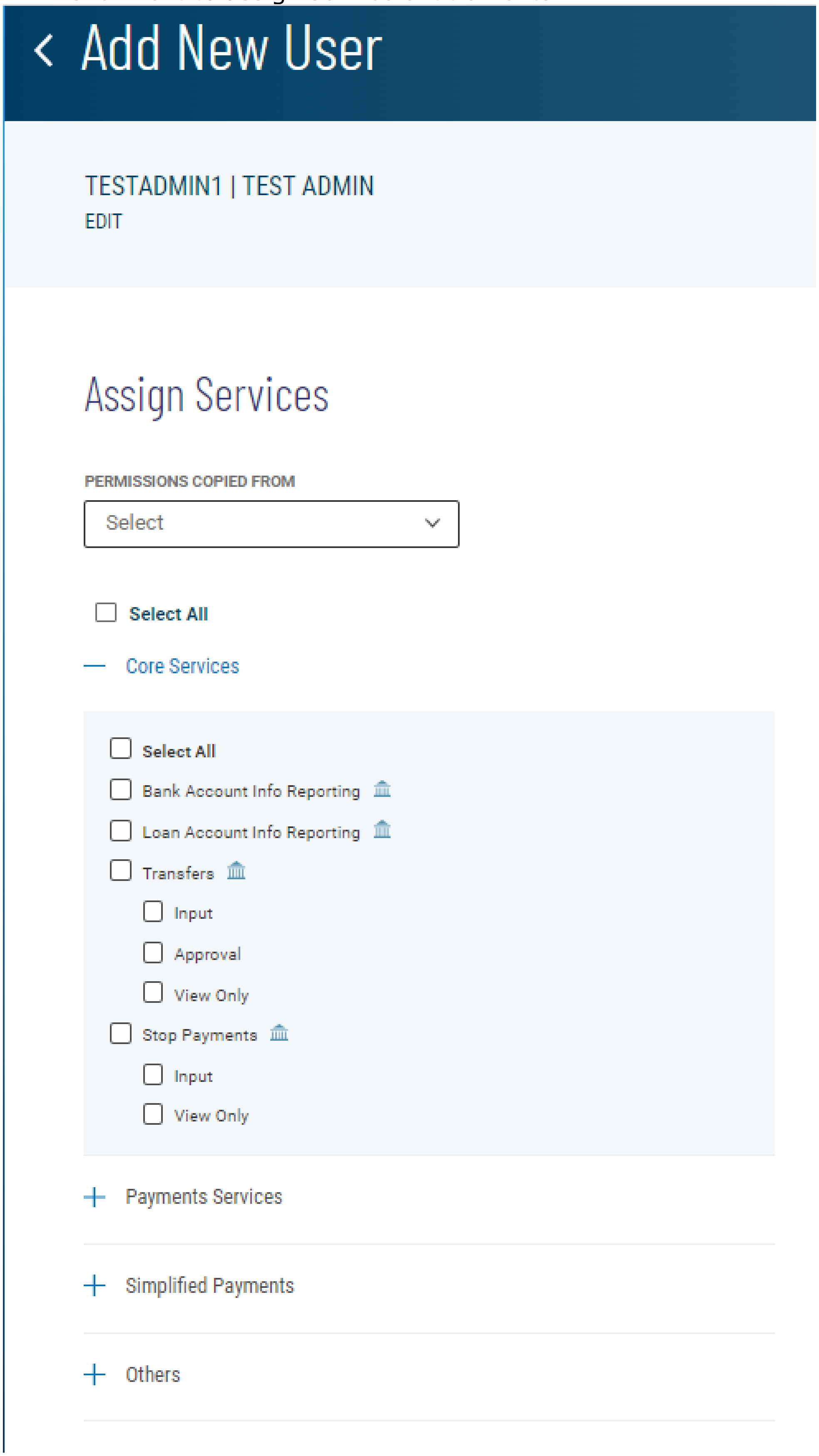
1. Click **Add New User**.

2. In the **Define User** section,

   - **USER ID** - enter a user ID. ***Note:*** This is typically the user's first initial plus last name and will be used when logging in i.e., Jane Doe = jdoe
   - **USER NAME** – enter the user's first and last name
   - **CONTACT NAME** – enter the user's first and last name. ***Note:*** The contact name should be the same as the user name.

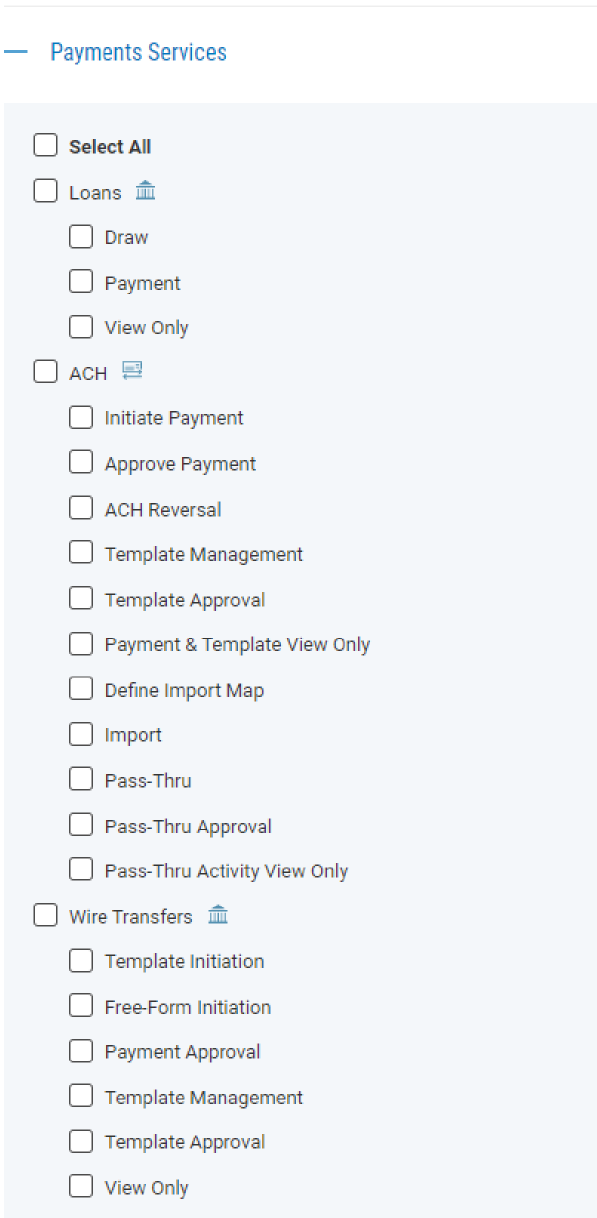
3. In the **Password** section, enter a temporary password for the user's first login.
4. In the **Contact Information** section, enter the user's email address and phone number.
5. In the **User Settings** section, accept the current date or use the **Calendar** icon to select a date in case you want to activate the user later than today's date.
6. The **User Type** will default to User. ***Note:*** If you want to add a user as an admin, please contact Treasury Management Service Support. Admins have the authority to maintain entitlements of regular users.

7. Click Next to assign service entitlements.

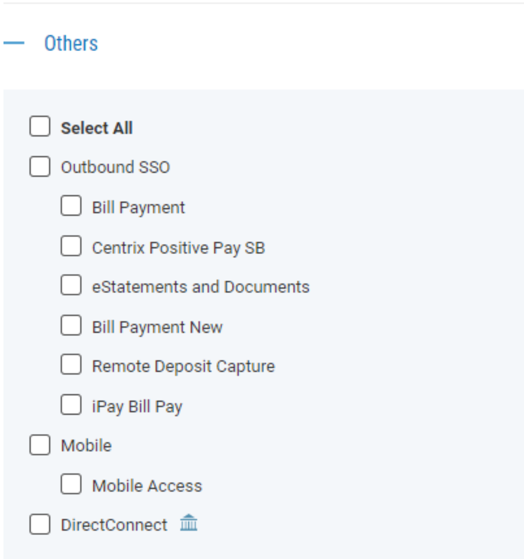


Assigning Service Entitlements

1. To streamline the process, you can use the **Permissions Copied From** drop-down menu to select a current user and assign his or her entitlements to the new user. Then you can deselect or add entitlements as needed. To deselect all entitlements and start from scratch, check the **Unselect All** checkbox.
2. If you are setting up the user from scratch, you can check the **Select All** checkbox to assign all Core Services, Payment Services, and Other Services entitlements. Otherwise, check the checkboxes for each entitlement that you want to assign.
3. To assign Payment Services, click the plus sign to the left of the heading.

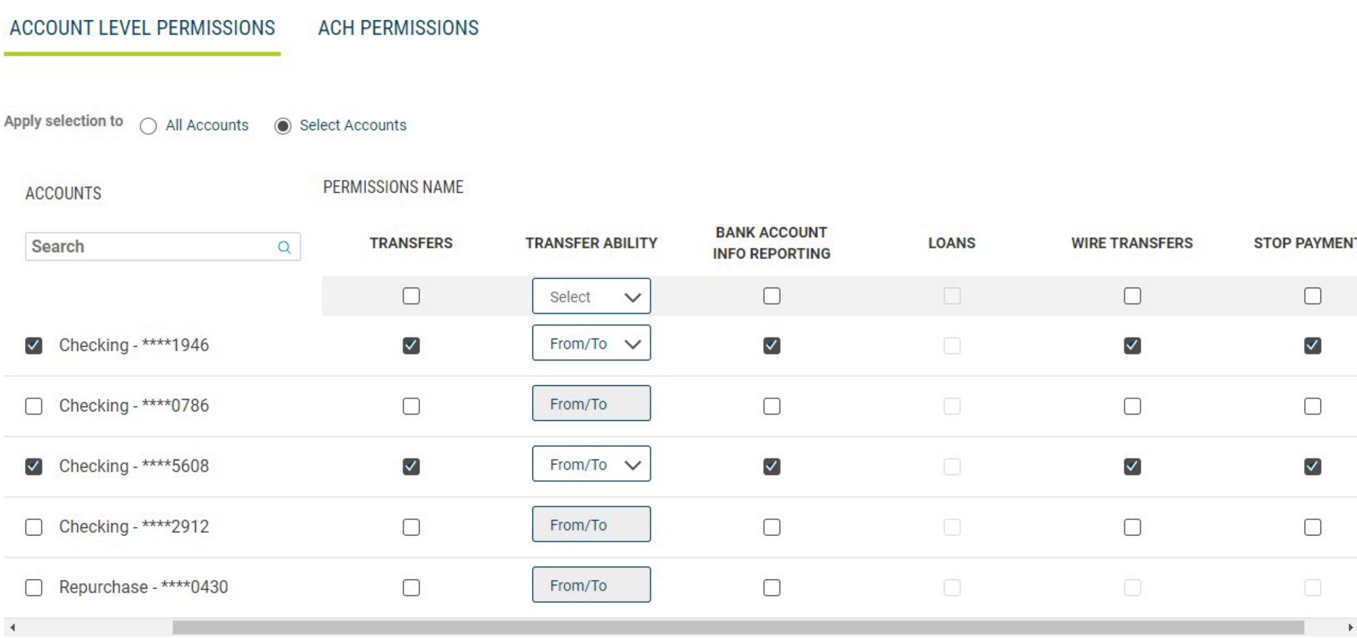


4. To assign Other Services, click the plus sign to the left of the **Others** heading.



5. Depending on the entitlements you have selected, you will be able to assign account-level, report, and ACH permissions. The following instructions assume you have clicked the **Select All** checkbox (step 10).

   With the **Account Level Permissions** tab selected, you can check the checkboxes corresponding to each account you want to assign entitlements to. Then check the boxes in the appropriate columns if you want to assign Internal Transfers, Account Reporting, Loan Options, Wire Transfers, or Stop Payment Permissions.

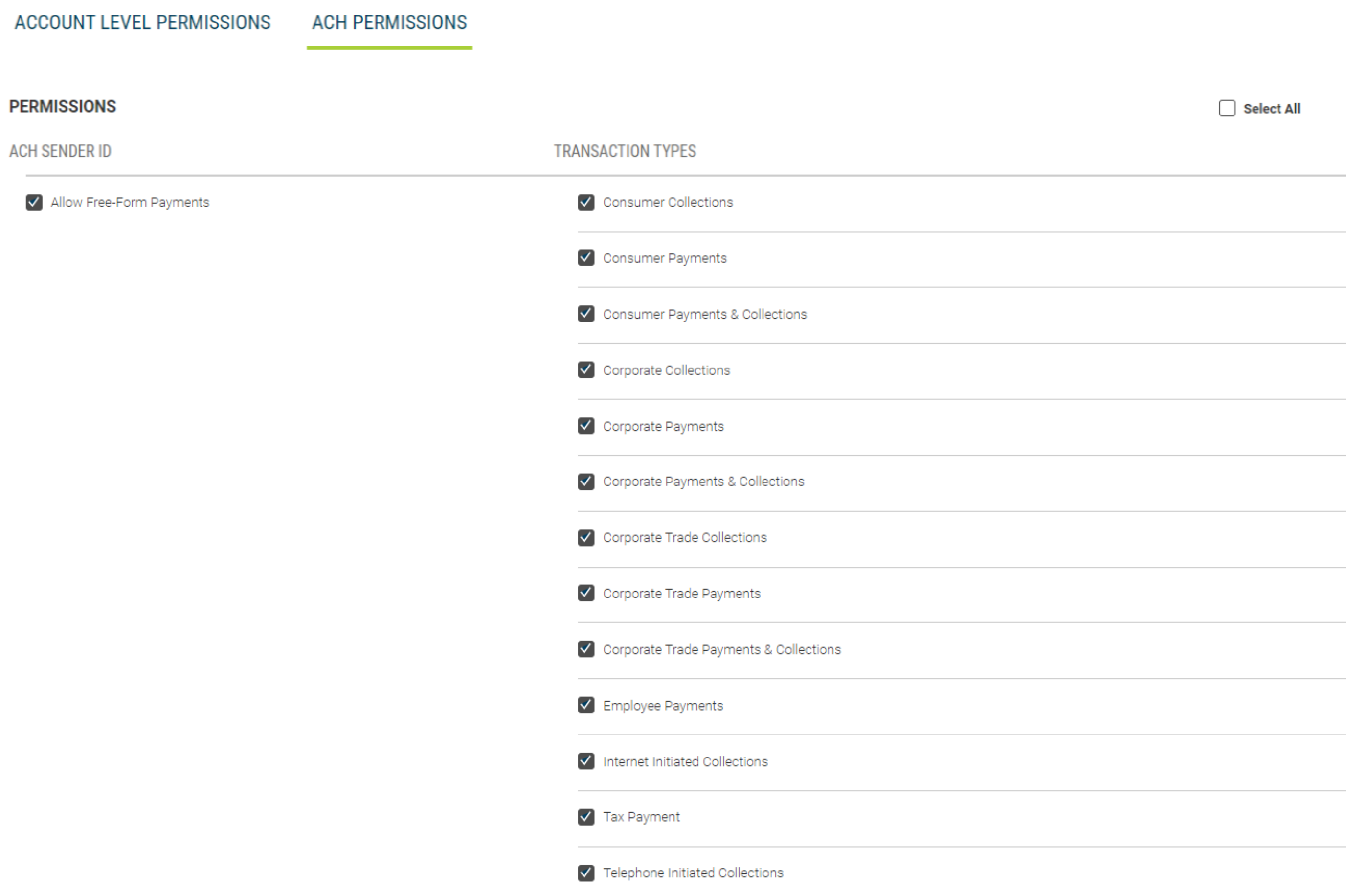


- If you want to apply your entitlement selections to all accounts rather than specific ones, click the **All Accounts** radio button.
- Check the box for each account you want to assign entitlement to, and then use the

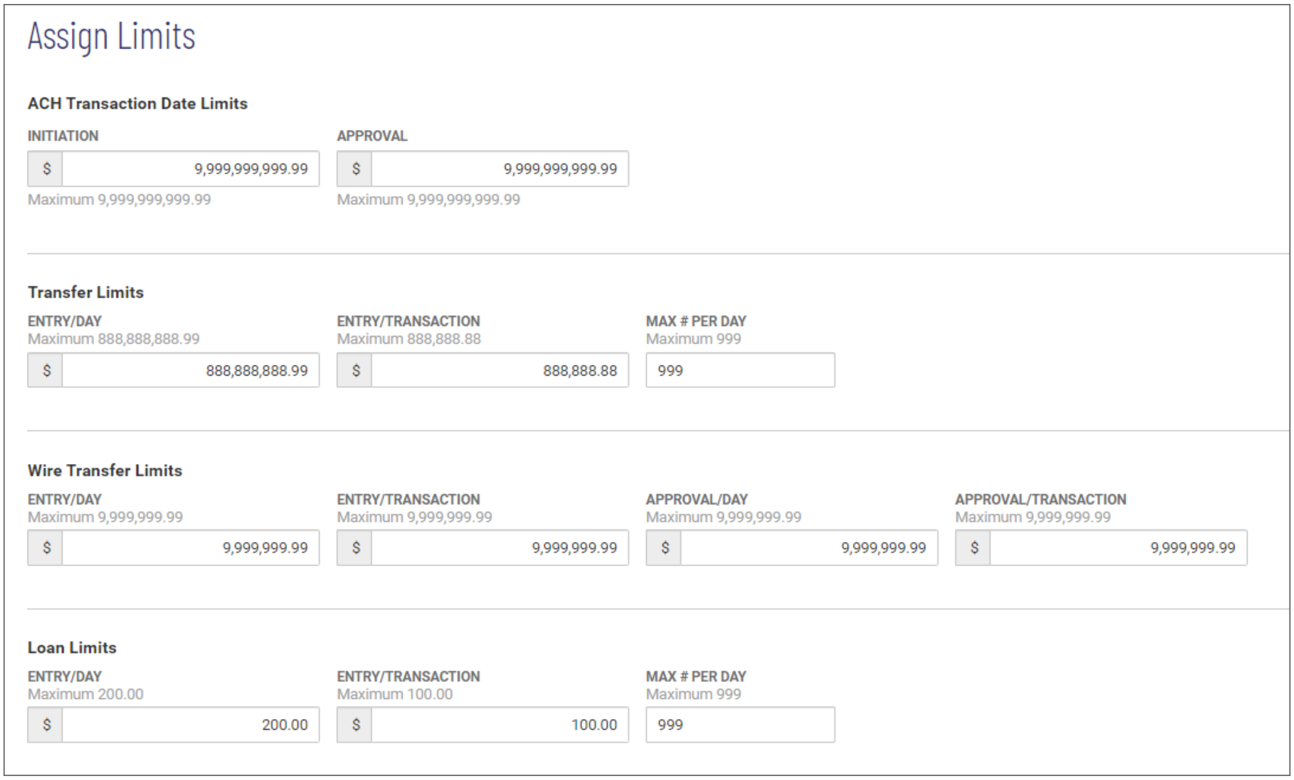
Transfer Ability drop-down menu to select **From/To**, **From**, or **To** abilities to transferfunds for this account. Next, deselect any activities for which you do not want to entitle transfers, for example, **Mobile Check Deposit** or **Loans**.

- To search for an individual account you want to assign entitlement selections to, use the **Search** lookup to find the account.

6. Click the **ACH Permissions** tab and select and/or deselect the appropriate transaction types for each ACH sender (payee). Check the **Unselect All** checkbox to deselect all ACH permissions and start from scratch.



7. Click **Next** to assign limits.


Assign Limits

ACH Transaction Date Limits

INITIATION	APPROVAL
$ 9,999,999,999.99	$ 9,999,999,999.99
Maximum 9,999,999,999.99	Maximum 9,999,999,999.99

Transfer Limits

ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Maximum 888,888,888.99	Maximum 888,888.88	Maximum 999
$ 888,888,888.99	$ 888,888.88	999

Wire Transfer Limits

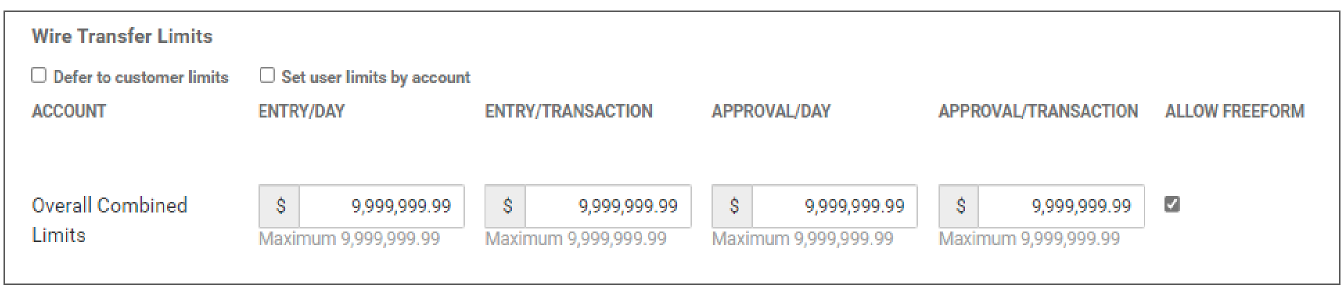
ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION
Maximum 9,999,999.99	Maximum 9,999,999.99	Maximum 9,999,999.99	Maximum 9,999,999.99
$ 9,999,999.99	$ 9,999,999.99	$ 9,999,999.99	$ 9,999,999.99

Loan Limits

ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Maximum 200.00	Maximum 100.00	Maximum 999
$ 200.00	$ 100.00	999

Assigning Limits

Users can be set up by an administrator so that for each type of transaction, only overall limits can be assigned. So, for example, a user can be set up so that only overall combined limits can be assigned for wire transfers.

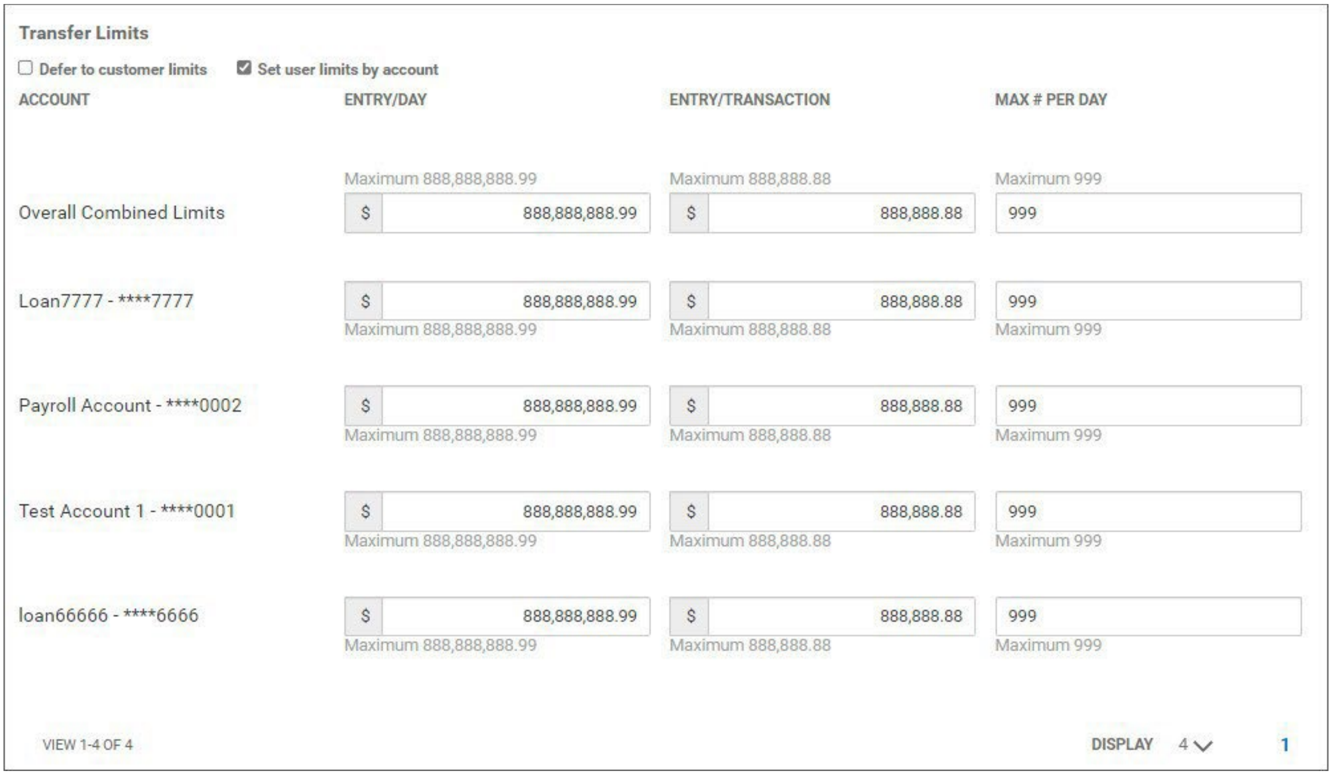

Wire Transfer Limits

Defer to customer limits   Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION	ALLOW FREEFORM
Overall Combined Limits	$ 9,999,999.99 Maximum 9,999,999.99	$ 9,999,999.99 Maximum 9,999,999.99	$ 9,999,999.99 Maximum 9,999,999.99	$ 9,999,999.99 Maximum 9,999,999.99	☑

Wire Transfers: Only overall combined limits can be assigned.

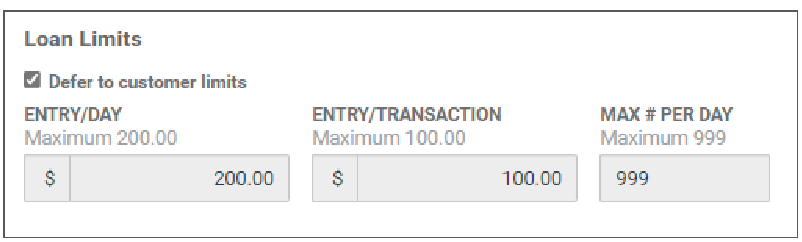
However, a user can also be set up so that you can assign overall limits *and* individual account limits for a given transaction type.



Transfers: Overall combined limits and individual account limits can be assigned.

In either case, default customer settings will determine maximum overall and individual account limits.

You can choose to allow those default limits to govern transaction limits for a user, or you can choose to set new limits for the user. If you want the default customer limits to apply, you can check the **Defer to customer limits** checkbox. In this case, the limits will not be editable.

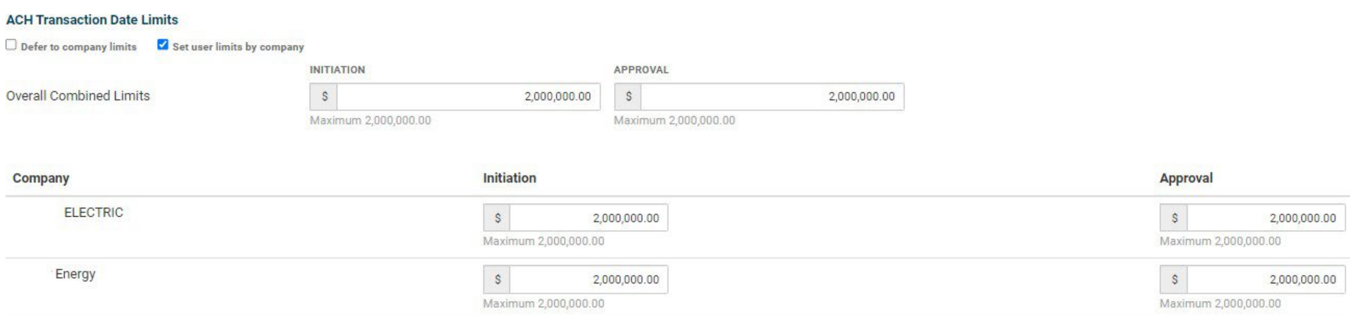


Loans: Defer to customer limits set. Limits are grayed-out and non-editable.

If you *do not* check the box, you will be able to edit the limits for a particular transaction type but remember that the user limits you set cannot exceed the default customer limits.

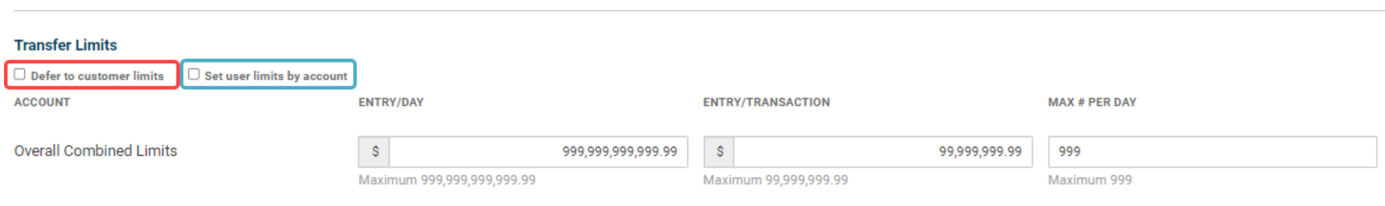
Assigning transaction limits to a user:

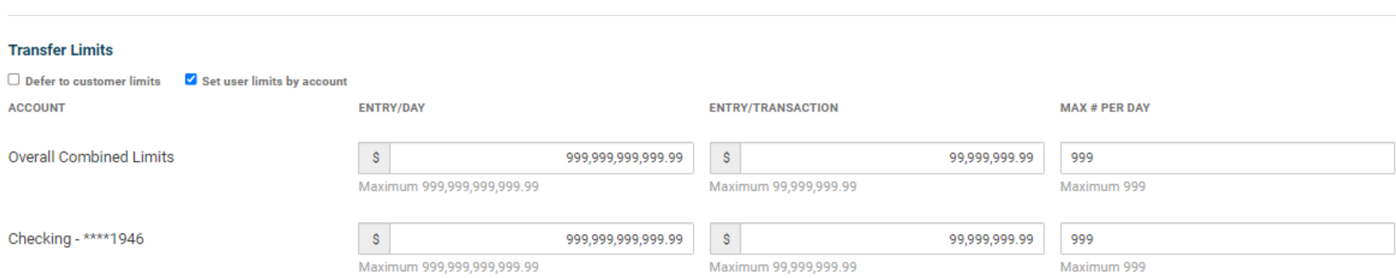
1. In the **ACH Transaction Date Limits** section, enter an initiation limit for creation of ACH payments and an approval limit. ***Note:*** that each field will display the maximum limit value for the field, for example, *99,999,999.99*.
    - **Default –** Enter an overall initiation and approval limit for user.
    - **Defer to company limits** – User inherits company limits including any increases.
    - **Set user limits by company –** Enter initiation and approval limits per ACH company.



If you choose to set limits per company, these settings will determine initiation and approval limits for tax payments, ACH pass-through transactions, and simplified payments.

2. In the **Transfer Limits** section, make the following settings:
   - **Default –** Enter an overall entry per day, per transaction, and max # of transfers per day.
   - **Defer to customer limits** – User inherits company limits.
   - **Set user limits by account –** Enter entry per day, per transaction, and max # of transfers per day per account.

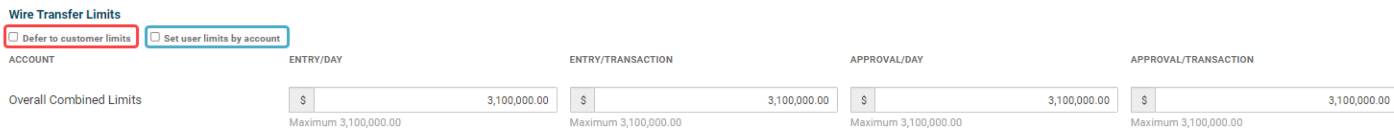




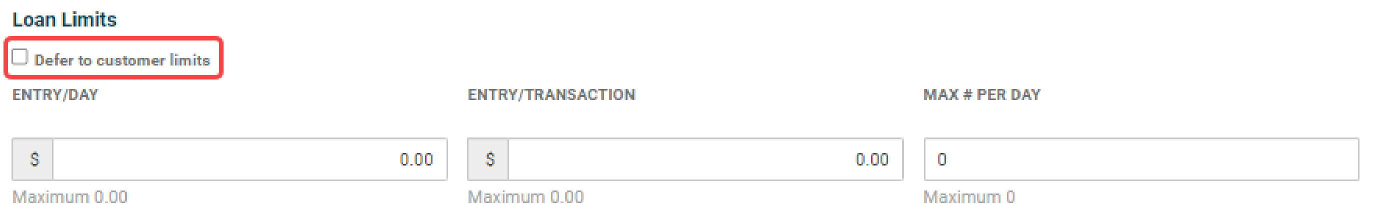
3. In the **Wire Transfer Limits** section, make the following settings:
   - **Default –** Enter an overall entry limit per day, per transaction, approval limit per day, and per transaction.
   - **Defer to customer limits** – User inherits company limits.
   - **Set user limits by account –** Enter an overall entry limit per day, per transaction,

approval limit per day, and per transaction per account.

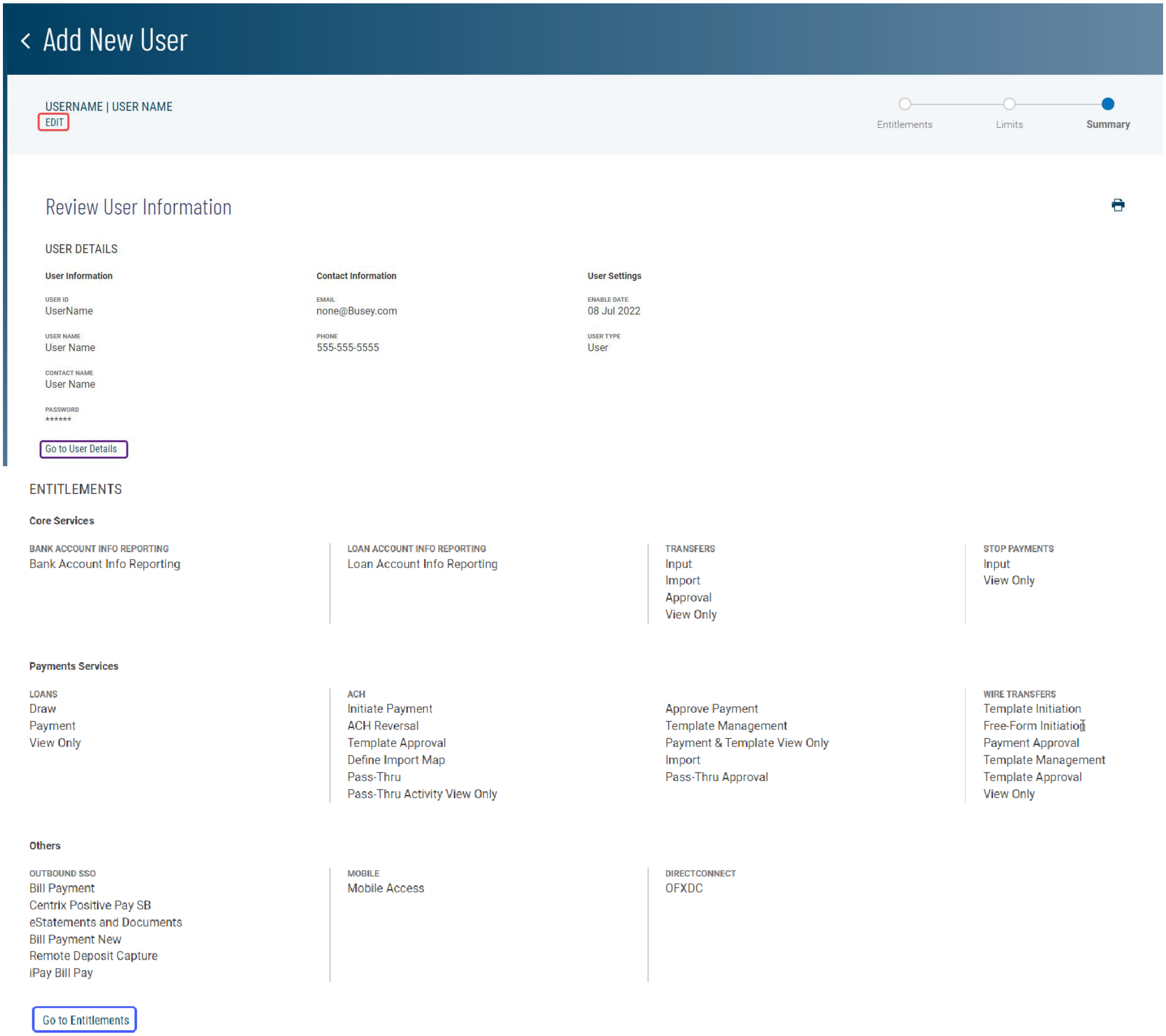
If you want to allow the user to create freeform wire payments check the **Allow Freeform** box.



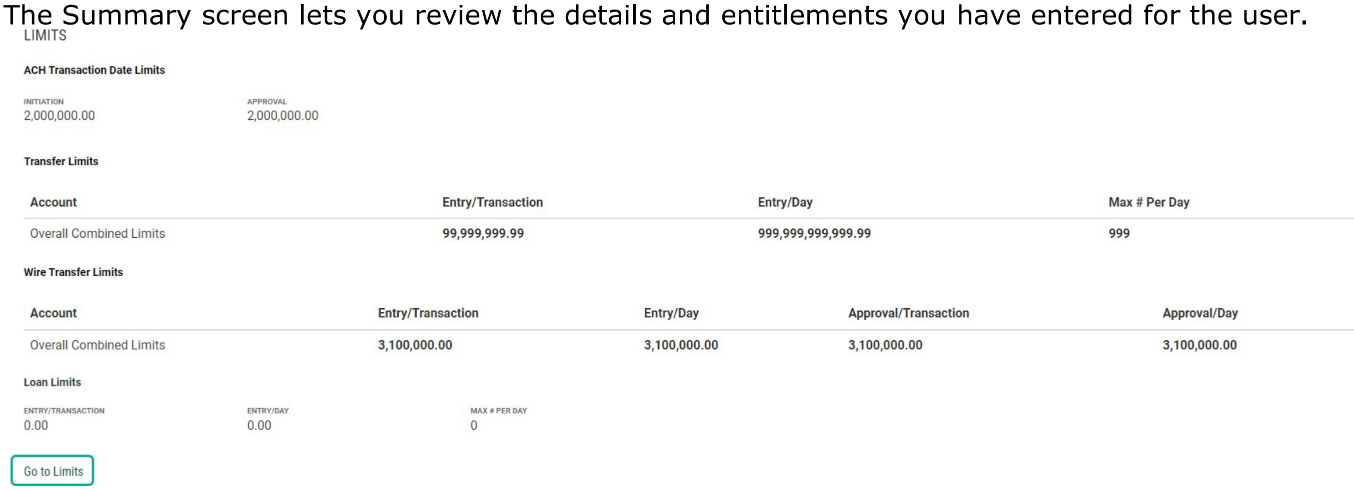
4. In the **Loan Limits** section, make the following settings:
   - **Default –** Enter an overall entry per day, per transaction, and max # of transfers per day.
   - **Defer to customer limits** – User inherits company limits.



5. When you have finished, click **Next** to proceed to the Summary screen.



The Summary screen lets you review the details and entitlements you have entered for the user.



1. If you need to edit information for any stage of the process, click the appropriate link:
   - Go to **User Details**
   - Go to **Entitlements**
   - Go to **Limits**

     OR

   you can click the **EDIT** link at the top of the screen to make modifications in each stage.
2. When you have reviewed the information and are satisfied with the results, click **Save**. The new user appears in the User Management list.

View User Details

You can view details of a listed user

Viewing details of a listed user:

1. Select the desired user, and in the **Actions** column, click **View**.

Modifying User Details

You can modify user details and entitlements.

Modifying details of a listed user:

1. Select the desired user, and in the **Actions** column, click **View** or **Modify**.
2. If you need to edit information, you need to click Next through the screens and edit the fields:

Deleting a User

You can delete a user as needed.

Deleting a user:

1. Select the desired user, and in the **Actions** column, click **Delete**.
2. You are asked to confirm the deletion; the action cannot be undone.
3. Click **Delete** to delete or click **Cancel**.

Copying a User

An individual user can be copied and then modified as needed to streamline the process of user addition.

Copying a user:

1. Select the desired user, and in the **Actions** column, click **Copy**. The Add New User screen appears.
2. In the **Define User** section, enter a user ID, user name, and contact name, and other information as instructed in Adding a New User.
3. Click next, and modify the existing entitlements as needed, following the instructions in "Add a New User."

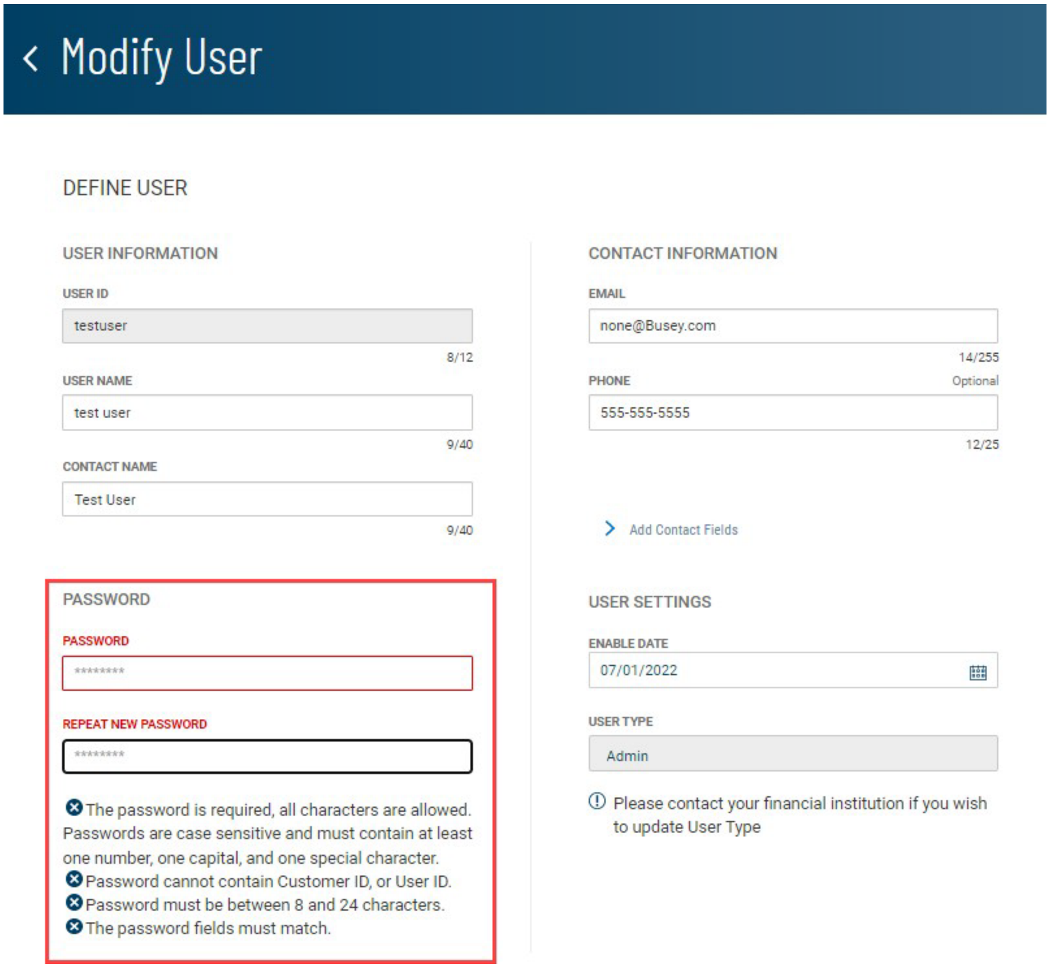
Resetting a Password

If a user's entitlements or credentials are hacked, if the user forgets his or her password, or for another reason, you may need to reset a password.

Restting a password:

- Select the desired user, and in the **Actions** column, click **Reset password**.
- A temporary password is sent to the user via email. The next time he or she logs in to the application, the user can change the password as desired.

Note: also that you can set a temporary password, if necessary, from the **Define User** section of the Modify User screen.

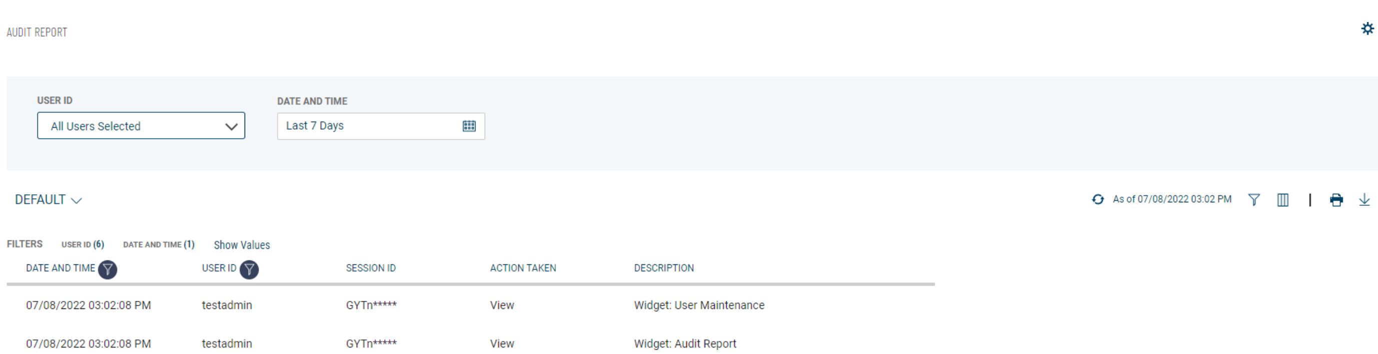


Audit Report

The Audit Report widget in the User Management workspace displays information about all user actions taken in the application on the current day. It allows administrators to monitor user activity.

Viewing the Audit Report:

1. Open the left navigation menu, select **User Management.**
2. Scroll to the Audit Report widget.



- The report lists the following information for each action taken:

- Action – *Unlocked* or *Locked*, depending on the user's current status
- User Session – Unlocked or Locked, depending on the user's current status *Active* or *Inactive*, depending on whether the user is currently in an active session in the application
- Date and Time – The date and time the activity occurred
- User ID
- Channel – The channel through which the activity was initiated, either through the Web or a portal
- Service – The application service through which the action was made
- Sub Service – This will display an auxiliary service if one was involved
- Description – A brief description of the action, for example, *User Maintenance*

Saving Changes Made to the Report

If you make any changes to the report, such as changing the order or number of the columns or filtering the report, you can save the changed report.

1. Type a name for the report in the bulleted text box at the top left of the widget.
2. Click **Save**.

You can make your new custom report the default view, rename it, or delete it.

1. Click the down arrow to the right of the report name.
2. Click the ellipsis marks **. . .**
3. Do one of the following:
    - Click **Set as Default** to make this report view the new view.
    - Click **Rename**, and then enter a new name for the report view.
    - Click **Delete** to remove the custom report view.