



Business Online User Guide – User Administration

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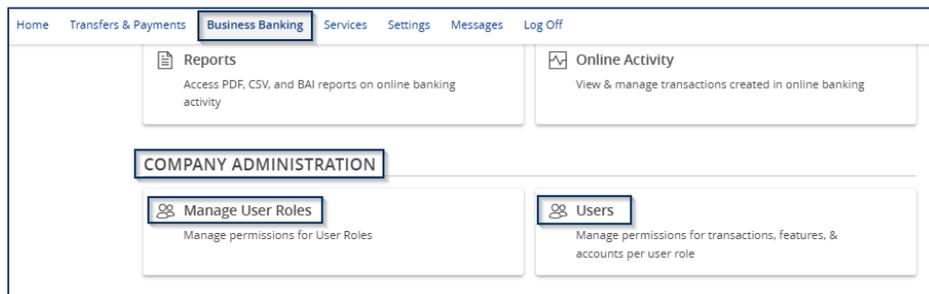
Company Administration

Company Administration allows you to administer the Online Banking users for your business. Depending on your access you will either see a **Manage User Roles** and **Users** tiles or a stand-alone **Users** tile. Each will be covered in its own section.

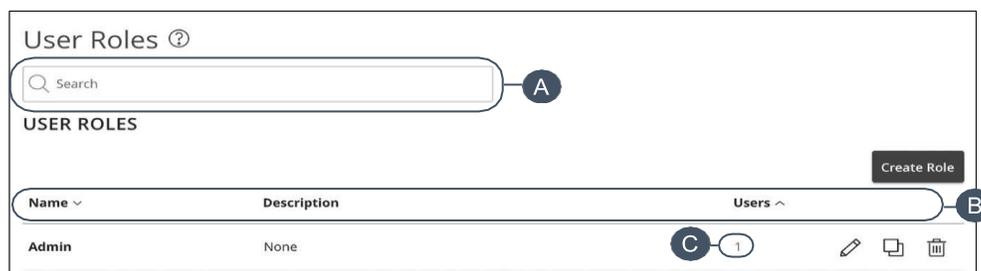
Manage User Roles

User Roles Overview

User roles are the restrictions placed to shape a user's privileges, depending on the responsibilities a user has. Some users may have the ability to draft a transaction, while others can approve it. User roles must fit within the Company Policy and cannot exceed it.



A User Role may be granted to one or more users with the same responsibilities. A default Administrator User Role will be set up by First Pacific Bank. Any additional User Roles must be defined and created by the designated company administrator prior to setting up any new users.



In the Business Banking tab, click Manage User Roles.

- A. You can use the search bar to find specific user roles.
- B. Click the ▲ icon next to the appropriate column to sort user roles by name, description or users.

Creating, Editing or Copying a User Role

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

1. In the Business Banking tab, click Manage User Roles.

User Roles ?

Search

USER ROLES

Name ▾	Description	Users ^
Admin	None	1

1a Create Role

1b

1c

User Roles > Admin 2

User Role Policy ?

Delete Save

New User Role

Role Name

Description (optional)

Cancel Ok

3

4

2. Decide if you are making a new role, editing an existing role or copying a role.
 - a. Click the Create Role button if you are making a new user role.
 - b. Click the icon to edit an existing role.
 - c. Click the icon to copy and adjust an existing role.
3. (Optional) If you are editing an existing user role, edit the role name by clicking the icon.
4. Enter a role name if you are making a new role or copying a role.
5. Click the Ok button.

Part 1 of 10: Choosing a Transaction to Edit in User Roles

View a list of all transaction types including their approval limits and allowed actions. Here, users with Manage User Roles rights can choose a type of transaction to edit at the User Role level.

The screenshot shows the 'User Roles > Admin' interface. At the top right are 'Delete' and 'Save' buttons. Below the breadcrumb is 'User Role Policy' with a help icon. There are three tabs: 'Transactions', 'Features', and 'Accounts'. A 'Transaction Filter' dropdown is present, with a 'Filter:' section containing 'All', 'Enabled', and 'Disabled' options. A list of transaction types is shown on the left, each with a description and a limit. The 'ACH BATCH' type is selected, showing its 'Enabled' status and 'Rights Allowed Actions' section. Below this is the 'Approval Limits' table.

	Maximum Amount	Maximum Count
Per Transaction	\$ 20,000,000.00	
Daily Per Account	\$ 20,000,000.00	50
Daily	\$ 20,000,000.00	50

1. Use the filters links and drop-down to filter transactions.
2. Click on the transaction type you would like to make changes to.

Part 2 of 10: Establishing Transaction Type Rights

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

The screenshot shows the 'User Roles > Admin' interface. The 'Transactions' tab is selected. On the left, there are five transaction type cards: ACH Batch, ACH Collection, ACH Pass Thru, ACH Single Payment, and ACH Single Receipt. The 'ACH BATCH' card is expanded, showing its rights and approval limits. The 'View' checkbox is checked, and a drop-down menu is set to 'All'. A red circle with the number '1' highlights this drop-down menu. The 'Approval Limits' table is also visible.

	Maximum Amount	Maximum Count
Per Transaction	\$ 20,000,000.00	
Daily Per Account	\$ 20,000,000.00	50
Daily	\$ 20,000,000.00	50
Monthly	\$ 440,000,000.00	500

1. Use the drop-down to change which transaction activity a user can view.

- All - Can view all transactions
- Role - Can view transactions by others in this role
- Account - Can view transactions to or from entitled accounts
- Own - Can view own transactions
- None - Cannot view any transactions

Part 3 of 10: Approval Limits

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

The screenshot shows the 'User Roles > Admin' interface. On the left, there are cards for various transaction types: ACH Batch, ACH Collection, ACH Pass Thru, ACH Single Payment, and ACH Single Receipt. The 'ACH BATCH' card is selected, showing its permissions and a limit of \$20,000,000.00. The 'Approval Limits' section is highlighted with a red box and labeled '1'. It contains a table with columns for 'Maximum Amount' and 'Maximum Count' across different transaction categories. A 'Save' button is located at the top right, labeled '2'.

	Maximum Amount	Maximum Count
Per Transaction	\$ 20,000,000.00	
Daily Per Account	\$ 20,000,000.00	50
Daily	\$ 20,000,000.00	50
Monthly	\$ 440,000,000.00	500

1. Edit the maximum amounts a user can approve or draft, and the maximum number of transactions a user can perform.
2. Click the **Save** button when you are finished making changes.



Note: Maximum Amount is the maximum amount of funds a user can approve or draft per transaction, per account, per day or per month. The Maximum Count is the number of transactions they can perform or draft per transaction, per account, per day or per month.

Part 4 of 10: Disabling a Transaction Type

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

The screenshot shows the 'User Roles > Admin' interface. At the top right, there are 'Delete' and 'Save' buttons. The 'Save' button is circled in red with a '2'. Below the navigation tabs (Transactions, Features, Accounts), there is a 'Transaction Filter' dropdown and a 'Filter' section with 'All', 'Enabled', and 'Disabled' options. The 'ACH BATCH' transaction type is selected, and its toggle switch is circled in red with a '1'. Below this, there are sections for 'Approval Limits' and 'Allowed Actions'. The 'Approval Limits' table is as follows:

	Maximum Amount	Maximum Count
Per Transaction	\$ 20,000,000.00	
Daily Per Account	\$ 20,000,000.00	50
Daily	\$ 20,000,000.00	50
Monthly	\$ 440,000,000.00	500

1. Toggle the switch to “Disabled” for that specific transaction.
2. Click the **Save** button when you are finished making changes.

Part 5 of 10: Allowed Actions

Next, you can decide on the number of authorized approvals needed for that specific transaction type.

The screenshot displays the configuration interface for 'ACH BATCH'. At the top right, there is a toggle switch labeled 'Enabled' which is turned on. Below this, the 'Rights' section has a tab labeled 'Allowed Actions' circled with a '1'. Underneath, there is a 'POLICY TESTER' section with a dropdown arrow. A 'Filter by' section contains a dropdown menu set to 'All', a search box labeled 'Search all', and a dark button labeled 'Add Allowed Action' circled with a '2'. Below the filter section, there is a list item that reads 'Allows [redacted] transaction for any amount' with a three-dot menu icon to its right.

1. Click the Allowed Actions tab.
2. Click the Add Allowed Action button to add a new allowed action or the (:) icon to edit an existing allowed action.

Part 6 of 10: Enabling Operation Rights

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

Operations

Draft Draft Restricted Approve Cancel

Amount

Any allowable amount Specific Amount

Subsidiaries

Any allowed subsidiaries (2) [Select specific subsidiaries](#)

Accounts

Any allowed account (10) [Select specific account\(s\)](#)

Draft Hours

Any

[+ Add Draft Hours](#)

SEC Codes

Any

PPD CCD

Cancel Submit

1. Check or uncheck boxes depending on if a user can perform a specific operation.
 - **Draft:** Create a transaction or template that needs approval from an authorized user.
 - **Draft Restricted:** Restrict users to draft only.
 - **Approve:** Send or accept drafted transactions.
 - **Cancel:** Reject a drafted or unprocessed transaction.

Part 7 of 10: Choosing the Maximum Draft Amount

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

The screenshot shows a dialog box titled "Add Allowed Action" with a close button (X) in the top right corner. Below the title bar is a header "Allows ACH Batch transaction for any amount". Underneath, there is a section labeled "Operations" with four checkboxes: "Draft" (checked), "Draft Restricted" (unchecked), "Approve" (checked), and "Cancel" (checked). Below the "Operations" section is a section labeled "Amount" with two radio buttons: "Any allowable amount" (selected) and "Specific Amount" (unselected). A blue box highlights the "Any allowable amount" radio button, and a circled "1" is placed to its left.

1. Enter the maximum draft amount or select “Any allowable amount” for an unlimited amount up to the company limit.

Part 8 of 10: Selecting Subsidiaries

Some users may not need access to certain subsidiaries. You can limit which subsidiaries a user can use when creating a transaction.

The screenshot shows the same "Add Allowed Action" dialog box as in Part 7. In this view, the "Amount" section is visible with "Any allowable amount" selected. Below it is a section labeled "Subsidiaries" with two options: "Any allowed subsidiaries (3)" (selected) and "Select specific subsidiaries" (a link). A blue box highlights the "Select specific subsidiaries" link, and a circled "1" is placed to its right.

1. Click the “Select specific subsidiaries” link to select specific subsidiaries or select “Any allowed subsidiaries” to allow all subsidiaries.

Part 9 of 10: Enabling Allowed Accounts

The Accounts tab lets you decide which users have access to perform specific tasks within an account. You can limit which accounts a user can use when creating a transaction.

Add Allowed Action [X]

Allows ACH Batch transaction for any amount

Operations

Draft Draft Restricted Approve Cancel

Amount

Any allowable amount
 Specific Amount

Subsidiaries

Any allowed subsidiaries (3) [Select specific subsidiaries](#)

Accounts

Any allowed account (4) [Select specific account\(s\)](#)

1. Click the “Select specific account(s)” link to select specific accounts or select “Any allowed account” to allow all accounts.

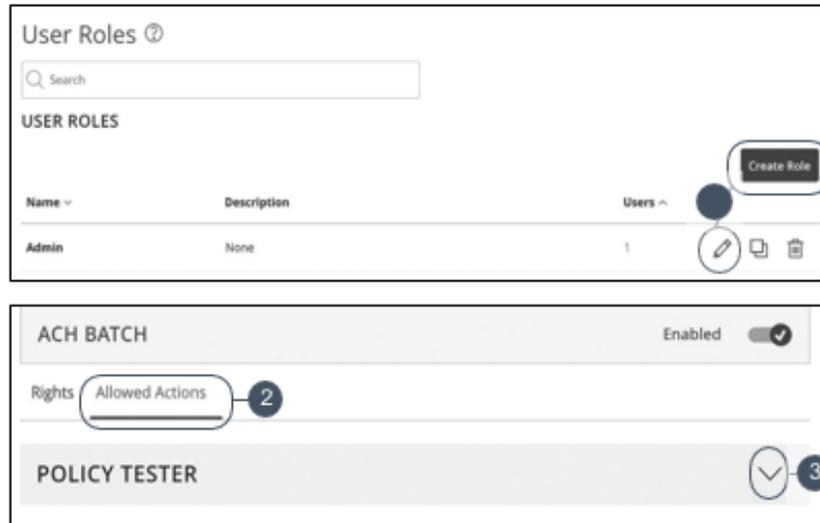
Part 10 of 10: Choosing Drafting Hours

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

1. Click the “+ Add Draft Hours” link.
2. Use the drop-downs to add draft hours.
3. Click the button.
4. Click the **Submit** button when you are finished making changes.

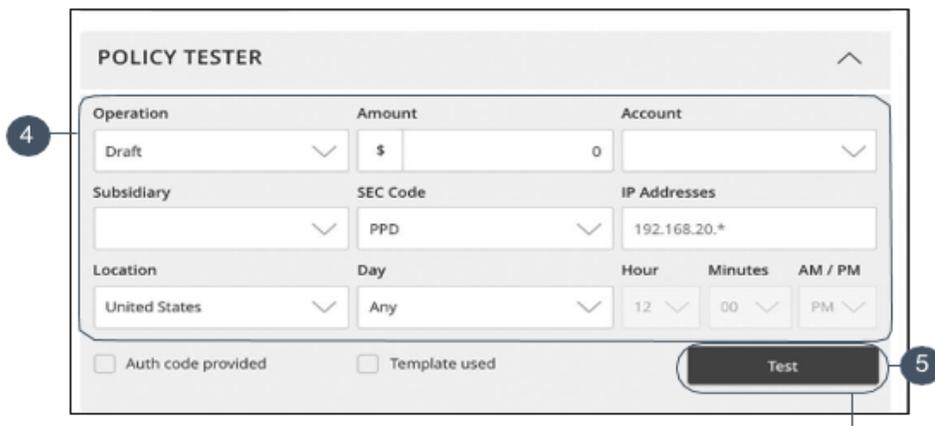
User Role Policy Tester

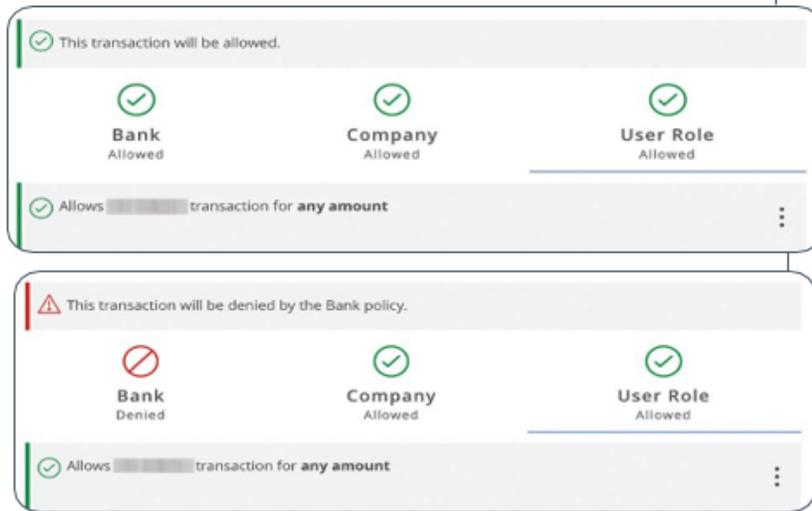
The Policy Tester gives you the ability to test possible actions before making the changes within the user role. This allows you to see if the user is able to perform a certain transaction based on the Bank Policy, Company Policy and User Role Policy.



In the Business Banking tab, click User Roles.

1. Click the  icon next to an existing user role, or click the Create Role button and follow the steps on page 4 to create a new user role.
2. Click the Allowed Actions tab.
3. Click the  icon to expand the policy tester.



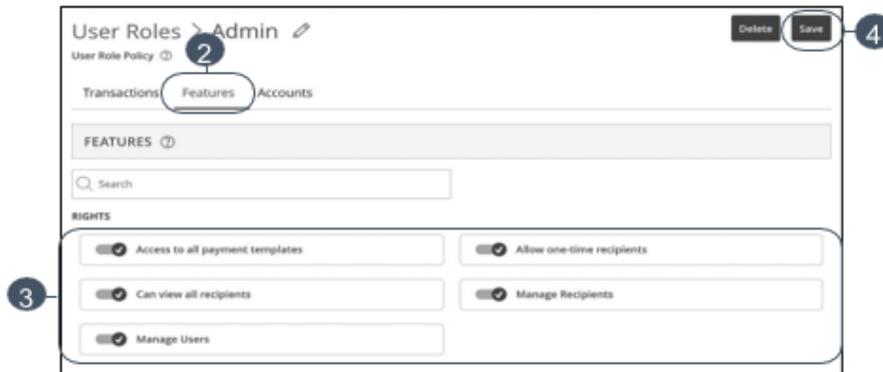


4. Create a sample transaction to test a user’s policy.
5. Click the **Test** button. You can then see whether the user can perform the transaction.

Establishing Rights to Access Features

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





In the Business Banking tab, click Manage User Roles.

1. Click the  icon next to an existing user role or click the Create Role button and follow the steps on page 6 to create a new user role.
2. Click the Features tab.
3. Use the toggles to enable and disable features.
4. Click Save when you have finished making changes.



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

Establishing Rights to Access Accounts

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

The screenshot displays the 'User Roles' management interface. At the top, there is a search bar and a 'Create Role' button (1). Below this is a table of user roles with columns for Name, Description, and Users. The 'Admin' role is selected, and an edit icon is highlighted (2). The bottom section shows the 'Accounts' tab for the 'Admin' role, with a table of accounts and checkboxes for View, Deposit, and Withdraw. The 'View' checkbox is checked, and the 'Deposit' and 'Withdraw' checkboxes are disabled (3).

In the Business Banking tab, click Manage User Roles.

1. Click the  icon next to an existing user role or click the Create Role button and follow the steps on page 6 to create a new user role.
2. Click the Accounts tab.
3. Edit a user's ability to view, deposit to or withdraw from a specific account and click Save.
 - User right is active.
 - User right is disabled.

Users Management Overview

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

The screenshot shows the 'User Management' page with a search bar and an 'Add User' button. Below is a table of users:

User	Email Address	Role	Status	Last login
Ana	[redacted]	Treasury Testers	Active	4 days ago
Jesus	[redacted]	Treasury Testers	Active	4 days ago

In the Business Banking tab, click Users.

1. The following information presents for each user:
 - Name
 - Email address
 - Applied user role
 - Status
 - Last login time
2. You can click on a user role to make edits.
3. Click the ▲ icon next to the Users column to sort users in alphabetical or reverse alphabetical order, by email address, role, status or last login.

Adding a New User

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

The image shows two screenshots from a web application. The top screenshot, titled 'User Management', features a search bar labeled 'Search Users' and an 'Add User' button in the top right corner, which is circled with a blue '1'. Below this is a table with columns for 'User', 'Email Address', 'Role', 'Status', and 'Last login'. Two rows of user data are visible. The bottom screenshot, titled 'New User Details', is a form divided into 'PERSONAL DETAILS' and 'LOGIN DETAILS' sections. It includes fields for 'First Name', 'Last Name', 'Email Address', 'Phone Country' (a drop-down menu), 'Phone', 'Login ID', 'Password', 'Confirm Password', and 'User Role' (a drop-down menu). At the bottom are 'Discard New User Details' and 'Save New User Details' buttons. Numbered callouts (2-7) point to these specific fields and buttons.

In the Business Banking tab, click Users.

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

Editing a User

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

The image shows two screenshots of the 'User Management' interface. The top screenshot displays a table of users with columns for User, Email Address, Role, Status, and Last login. A circled '1' highlights the edit icon (pencil) next to a user. The bottom screenshot shows the 'User Details' form for a selected user. A circled '2' highlights the 'Edit Status' link under the 'Active' status. A circled '3' highlights the 'Current Role' dropdown menu, which is currently set to 'Company Admin', and the 'Update Role' button below it.

In the Business Banking tab, click Users.

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

Deleting a User

If you are assigned the Manage Users right, you have the ability to permanently delete a user that is no longer needed. This deletes their contact information from the User Management page and deactivates their Corporate Online Banking login ID. It does not erase the data from any existing payments.

The image displays three screenshots from the User Management system. The top-left screenshot shows a 'User Management' table with columns for User, Email Address, Role, Status, and Last login. A circled '1' points to the edit icon for a user. The top-right screenshot shows the 'User Details' page for a user named 'Tester', with a circled '2' pointing to the 'Delete' button. The bottom screenshot shows a 'Delete User' confirmation dialog with a circled '3' pointing to the 'Confirm' button.

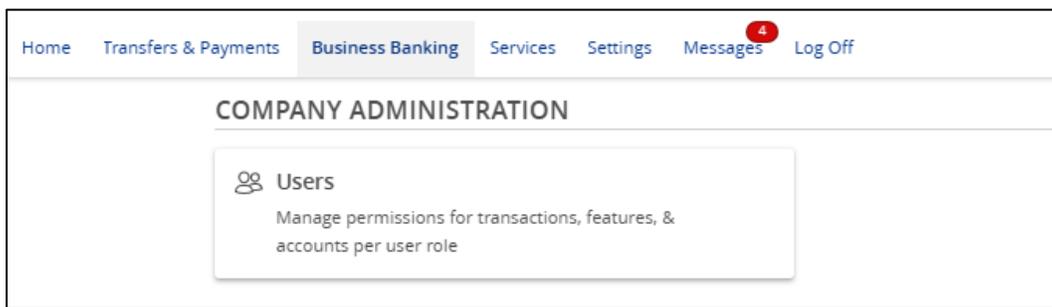
In the Business Banking tab, click Users.

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

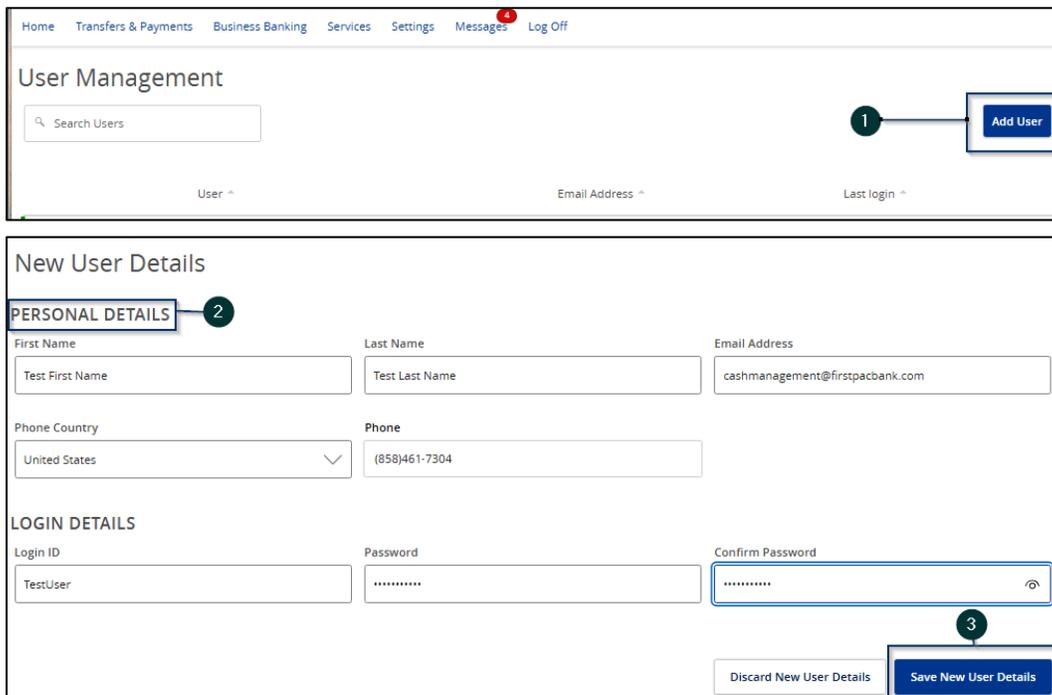
Users

Some businesses will only have access to the Users tile and not the Manage User Roles tile. Granting access is very similar to the steps mentioned above with the exception of needing to create a role for users.

To access the tile, you will navigate to **Business Banking** then **Company Administration** and select **Users**.



Creating a User



In the **Business Banking** tab, click **Users**

1. Select Add User.
2. Enter personal details and create login details. You will want to make note of the login ID and temporary password you created to give to your user.
3. Select Save New User Details

User Policy Overview

Once you select Save New User Details you will be automatically brought to the User policy page to grant access. Access is granted in three sections: Transactions, Features and Accounts.

Transactions

Test First Name Test Last Name Save

User Policy 1

Transactions Features Accounts

Filter: All Enabled Disabled

ACH Batch
Can view own transactions
Can Draft/Approve/Cancel
\$100,000.00

ACH COLLECTION
Can view own transactions
Can Draft/Approve/Cancel
\$100,000.00

ACH Payment
Can view own transactions
Can Draft/Approve/Cancel
\$100,000.00

ACH Receipt
Can view own transactions
Can Draft/Approve/Cancel
\$50,000.00

ACH BATCH 3 Enabled

Rights 4

Draft Restricted Draft Approve Cancel

5 View Own

Approval Limits 6

	Maximum Amount	Maximum Count
Per Transaction	\$ 100,000.00	
Daily Per Account	\$ 100,000.00	9,999
Daily	\$ 100,000.00	9,999

1. The screen will default to the Transactions page
2. Based on the services your business is entitled to; you will be able to further enable this access for your user by selecting each transaction service tile and following step 3.
3. At the top right corner of each service transaction tile, you have a toggle to enable or disable the service
4. Choose your Rights level: Draft Restricted, Draft, Approve and/or Cancel. Check or uncheck boxes depending on if a user can perform a specific operation.

- **Draft:** Create a transaction or template that needs approval from an authorized user.
 - **Draft Restricted:** Restrict users to draft only.
 - **Approve:** Send or accept drafted transactions.
 - **Cancel:** Reject a drafted or unprocessed transaction.
5. Use the drop-down to change which transaction activity a user can view.
 - All- Can view all transactions
 - Role- Can view transactions by others in this role
 - Account- Can view transactions to or from entitled accounts
 - Own- Can view own transactions
 - None- Cannot view any transactions
 6. Enter the limits you would like this user to have if lower than your company level limits.
 7. Once you are ready with your selections, click **Save**.

Features

1. Select the Features tab
2. Toggle access on/off based on your preferences for this user

3. Once you are ready with your selections, click **Save**

Accounts

The Accounts tab will allow you to grant access to all or some accounts based on your preference.

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
6259	TEST ACCOUNT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0381	BUSINESS SAVINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0381	SHADOW ICS SWEEP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1. Select the Accounts tab
2. Select show unassigned accounts. You can select each right individually or you can select the top check mark boxes to grant access to all accounts for each View, Deposit and Withdraw.

Permission Rights Definitions

There are various transactions and feature permissions that may be managed for each User Role or User. Below is a list of definitions to assist with determining which permission rights should be granted to your user(s). Please be advised that availability of transactions and features is dependent on the product and services your company has subscribed to, and the permission rights granted to the company administrator.

Transactions

Transaction Types

ACH Batch/Payments – ACH Payments (Credit Entries) to business or individual recipients with the ability to include one or more recipients in the batch. Ability to import via single transaction type (PPD or CCD) CSV or NACHA formatted file.

ACH Collection – ACH Receipts (Debit Entries) from business or individual recipients with

the ability to include one or more recipients in the batch. Ability to import via single transaction type (PPD or CCD) CSV or NACHA formatted file.

ACH Pass Thru – Ability to import a mixed ACH code (PPD and CCD) multi-batch NACHA formatted file. This option can also support CTX and CTX+ (multiple line addenda) transactions.

Change of Address – Grants user the ability to submit address change request on any account the user has been granted access to.

Domestic Wire – Ability to originate outgoing wire transfer request to an account held at a financial institution domiciled within the United States.

EFTPS – Ability to submit tax payments to supported Federal and State taxing agencies.

Funds Transfer – Grants user the ability to transfer funds between accounts at held at First Pacific Bank.

International Wire – Ability to originate outgoing wire transfer request in US Dollars to an account held at a financial institution outside of the United States. If permission setting is activated by Bank, user may also request a transfer in a supported foreign currency.

Payroll – ACH Payments (Credit Entries) to individual recipients strictly for the purpose of payroll direct deposit with the ability to include one or more recipients in the batch. Ability to import via single transaction type (PPD only) CSV or NACHA formatted file.

Stop Payment – Grants user the ability to place stop payments on checks drawn on any account with withdrawal rights assigned to the user.

Transaction Rights

Approval Limits – Company level limits are established by First Pacific Bank for all ACH and wire related transactions. These levels are based on anticipated volume and associated risks. A user with appropriate rights may establish limits for other users at or below the Bank established limits. Please contact your administrator or a member of our Treasury Management team for inquiries about your company limits.

The limits are unique to each transaction type.

A user may draft a transaction in excess of his/her limit, but an approver may only approve transactions within his/her established limits.

Per Transaction – This limit applies to each individual transaction. This limit may not exceed the Daily Per Transaction, Daily, or Monthly limits.

Daily per Account – This limit applies to all transactions conducted in one business day on one specific authorized account. This limit may not exceed the Daily or Monthly limits.

Daily – This limit applies to all transactions conducted in one business day on any and all

authorized accounts. This limit may not exceed the Monthly limit.

Monthly – This limit applies to all transactions conducted in one calendar month on any and all authorized accounts.

Features

ARS ACH Reporting/Positive Pay Access – Grants user access to the ACH reports and Positive Pay advanced options. It is required for any user who will need access to reporting for ACH Returns, ACH Notification of Change (NOC), or ACH EDI.

Access Incoming/Outgoing Wire Alerts – Grants user access to alerts received for any incoming or outgoing wire activity.

Access to all payment templates – Grants user access to ACH and wire templates set up by other users.

Allow one-time recipients – Grants user the ability to submit ACH and/or wire transactions to any business or individual outside of the Recipient list saved in Business Online.

Can view all recipients – Grants user the ability view the Recipient list saved in Business Online.

Manage Recipients – Grants user the ability add, modify, or delete any of business or individual recipient entries in the Recipient list saved in Business Online.

Manger User – Grants user the ability to add, modify, or delete any other Business Online users.

Recipient upload from batch – Grants user the ability to import transactions and/or recipients using a CSV or NACHA formatted file.

Statement Image – Grants user access to view electronic statements. This feature works in conjunction with **Enable Statement Page**. Both settings must be turned on.

Wire Activity Page – Grants user access to view all incoming and outgoing wire details on deposit accounts user has been granted access to.

Wire upload from batch (requires Multi-Wire) – Grants user the ability to import and map custom wires files into Business Online for processing.

Allow ACH Company Entry Description Entry – Grants user ability to enter custom description for ACH origination batches. If permission is not granted, ACH batches may use standard default bank descriptions.

Apple Watch – Grant user to add and use mobile app on user's Apple Watch.

Bill Payment Service – Grants user access to the small business bill payment service. Additional permission settings may be managed within the Bill Payment Service.

Debit Card Management – Grants user ability to block/unblock any debit card issued to the company.

Enable Statements Page – Grants user access to the eStatements tile in Business Online. This feature works in conjunction with **Statement Image**. Both settings must be turned on.

Loan Payments Access – Grants user ability to schedule one-time or recurring loan payments.

Positive Pay Service – Grants user access to the Positive Pay Service to manage exception decisions and add or import list of issued checks. **ARS ACH Reporting/Positive Pay Access** is required for access to advanced options such as reports.

Enable BAI report files – Grants user ability to create and download BAI reports. Requires access to **Information Reporting**.

Information Reporting – Grants user the ability create, schedule, and download various types of transaction related reports. This setting is requirement for **Enable BAI report files**.

Manage Company Policy – Grants user ability to view access permissions and limits set up for the company by the bank. Company Policy may not be modified by any company user including any administrators.

Enable Multi-Transfer – Grants user the ability to create transfer templates for internal transfers, and to create and schedule transfers between multiple accounts. Requires **Funds Transfer** transaction permission.

Enable Multi-Wire - Grants user the ability to create two or more wire transfer requests of the same type in one session.