Online Banking User Management

User Guide

ECCU

Table of Contents

Overview

ECCU understands how important it is to ensure your organization's financial integrity. Financial integrity is reflected when you implement the proper systems, standards, policies, and controls for managing ministry funds and preventing fraud.

As an online banking user who has been given authority to manage the online banking permissions of other users, you need to know how to add new users, change permissions, and remove access for users who have changed roles or left your organization.

Guide Contents

This *Online Banking User Management Guide* provides you with step-by-step instructions for how to manage the online banking users at your organization, which may include the following activities:

- Adding and deleting users
- Adding, editing, and deleting user online banking entitlements
- Adding, editing, and deleting user bill pay entitlements

Contact Us

If after reading this guide you have questions, please contact us. We can be reached through any of the following channels.

Contact Information	
Business Hours	Monday through Friday – 6:30 a.m. to 4:30 p.m. (PT)
Secure Message	Log in to online banking and select **Messages** > **New Conversation** > **Member Services**
Phone	800.921.1130
Email	memberservice@eccu.org
Web Address	www.eccu.org

Managing Users

The online banking Administrator or a user assigned the *Manage Users* entitlement can add a new user or modify the entitlements of an existing user.

User Management Entitlements

Throughout this guide, the term “entitlements” encompasses the system terms “rights,” “features,” and “permissions.” The following table lists entitlements needed to perform key user management activities. ECCU grants these entitlements to your online banking administrator; he or she can then grant entitlements to other users as needed.

Entitlement	Key User Management Activities
Manage Users	Add and delete online banking users Add, edit, and delete the entitlements of online banking users
Bill Pay Admin	Add, edit, and delete the entitlements of bill pay users

User Management Process Overview

This table describes the process for setting up a user in online banking. For detailed instructions, refer to the corresponding section.

1.	Add a new user	If your user is not an existing online banking user, you will add him or her as a user.
2.	Assign online banking entitlements to the user	Set the user’s permissions and limits for each type of online banking activity.
3.	Assign bill pay entitlements to the user	If your organization uses online bill pay, set the permissions and limits for each type of bill pay activity.
4.	Send login instructions to new user	The last step in setting up an online banking user is to provide them instructions for logging in.

Add a New User

1. From the main menu, select **Settings** > **Manage Users**. The *User Management* screen appears.
2. Click **Add User**. The *New User* screen appears.
3. Complete each field.

   Notes:

   - Ensure that the email address and phone number you enter are accessible to the user. The user will need to retrieve a Secure Access Code using one of these contact methods during the enrollment process.

Add a New User (Continued)

- You will be asked to create a Login ID and Password for the user. During enrollment, the user will be prompted to create a new password, and may create a new Login ID once logged in.

4. Click **Save**. A confirmation message appears.
5. Click **Close**. The new user is listed on the *User Management* screen.

Assign Online Banking Entitlements

In this step, you will assign the entitlements a user requires to perform his or her job function.

1. From the main menu, select **Settings** > **Manage Users**. The *User Management* screen appears.
2. Click **Edit** (✎) next to the user you want to manage. The *View User* screen appears.
3. Click **Assign Rights**. The *Overview*, *Features*, and *Accounts* tabs appear.

Overview Tab

The *Overview* tab displays the transaction types that can be performed online. The following table describes each transaction type.

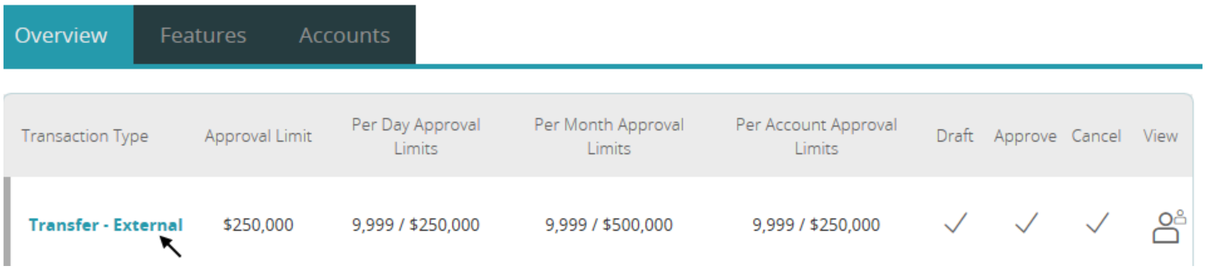
Note: The products and services used by your organization determine which of these transaction types appear on your screen.

Transaction Type	Description
ACH Passthru	Upload a complex NACHA-format file that includes multiple ACH batches.
ACH Payments	Send funds to multiple recipients through the ACH.
ACH Collection	Collect funds from multiple recipients through the ACH.
Domestic Wire	Send a wire transfer to a recipient in the United States.
International Wire	Send a wire transfer to a recipient in another country.
Payroll	Send funds to multiple recipients through the ACH. **Note**: The total payment to each recipient may be split between multiple accounts.
Stop Payment	Submit a stop payment request for one or more checks.
Transfer-Internal	Transfer funds between your accounts.

Assign Online Banking Entitlements – Overview Tab (Continued)

To assign permissions to the user for each transaction type:

1. Click the **transaction type** you wish to set. *Rights* and *Approval Limits* tabs for the selected transaction type appear.



2. Configure the ***Rights*** tab. Do one of the following:

- **To remove the user's access to this transaction type**

  a. Click the **Enabled** button to the right of the transaction type.

  The setting changes to "Disabled" and the transaction type is crossed out on the *Overview* tab.

  b. Click **Change** to configure the next transaction type.

- **To set the user's Rights for this transaction type**

  a. Enable (✓) or disable (⊘) the user's ability to **Draft**, **Approve**, and **Cancel** transactions. An explanation of each right is described below.

  Draft: Create a draft or template of the specified transaction type.

  Approve: Approve a draft of the specified transaction type.

  Cancel: Cancel an existing draft or an approved, but unprocessed transaction.

  b. Choose the user's ability to view online activity by clicking the icon next to **View Online Activity** until the correct setting is reached:

  Can view activity by all users, including their own.

  Can view own activity, but cannot view activity by any other users.

  Cannot view any activity.

  c. Click **Save**. A confirmation message appears.

  d. Click **Close**.

Assign Online Banking Entitlements – Overview Tab (Continued)

3. Configure the ***Approval Limits*** tab.

   You can configure limits on the number and size of transactions that a user can approve. Approval Limits apply to each user individually, and each transaction type has a separate limit. The *Overview* tab of the *User Policy* page lists the limits for each transaction type.

   To set Approval Limits for the selected transaction type

   a. Click the **Approval Limits** tab.

   b. Click **Edit** (✎) next to the limit to be set.

   c. If the amount is pre-filled and you want to change it, click **Clear** before entering a new amount.

   d. Use the on-screen keypad or your keyboard to enter the correct amount. Following is a description of each Approval Limit.

   Note: Not all Approval Limits apply to each transaction type.

Limit	Approval Of
Per Transaction (Amount)	Dollar amount for each transaction of the type
Per Day (Amount)	Dollar amount per day for all transactions of the type
Per Month (Amount)	Dollar amount per month for all transactions of the type
Per Account Per Day (Amount)	Dollar amount per day for each account
Per Day (Count)	Number of transactions per day
Per Month (Count)	Number of transactions per month
Per Account Per Day	Number of transactions per day in each account

   e. After setting all Approval Limits for the transaction type, click **Save**.

4. All Rights have been configured for this transaction type. To assign rights for the next transaction type, do one of the following:

   - Click **Change** next to the current transaction type and select the next transaction type, or
   - Click the **Overview** tab and select the next transaction type.

5. When all transaction types have been configured, continue to the ***Features*** tab.

Features Tab

The *Features* tab lists the features assigned to the specific user. Features that are turned on are highlighted. Following is a description of each feature.

Note: Only the features applicable to your organization's products and services will be visible.

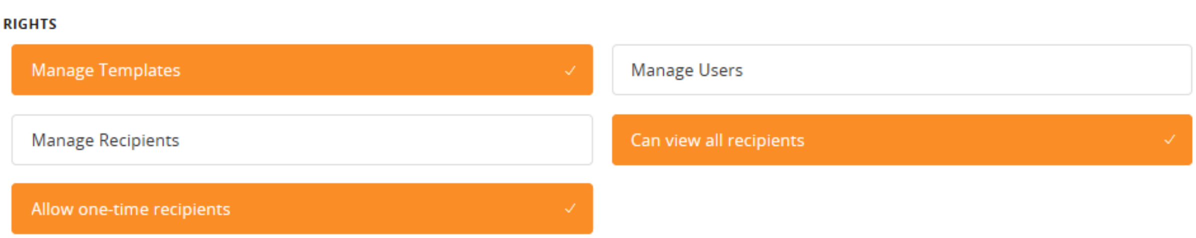
Feature Name	Description
PAYMENTS	
Manage Templates	Create, edit, and delete templates for any transaction type.
Manage Recipients	Create, edit, and delete payment recipients.
Remote Deposit Capture	Scan checks and submit the image file to ECCU for processing. **Note**: When you enable *Remote Deposit Capture* for a user, you will need to contact us to set up additional entitlements. Please send a Secure Message to **Manage Remote Deposit Capture User Permissions** and state which of the following entitlements the user should have: • **Ability to scan and submit a deposit –** Scan checks and submit the image file to ECCU for processing. • **Ability to view deposit reports –** Submit a deposit and view activity reports for deposits submitted via remote deposit capture. We will complete your request within one business day.
Allow One-Time Recipients	Add a recipient, which will not be saved, for one-time payments.
View All Recipients	View existing recipients for one-time payments.
Bill Pay User	Access and use online bill pay service according to the assigned bill pay entitlements. **Note**: For user bill pay access, there are additional setup steps that you need to complete in the [Assign or Edit Bill Pay Entitlements] section.
Make Mobile Deposits	Make a deposit using your phone or tablet.

Managing Users – Features Tab (Continued)

Feature Name	Description
ADMINISTRATION (Continued)	
Manage Users	This Feature is assigned to the online banking Administrator by default; he or she may further assign it to other users. • Add and delete users. • Edit transaction types, features, and accounts for any user.
Manage Bill Pay Users*	This Feature is assigned to the online banking Administrator by default; he or she may further assign it to other users. • Add and delete users who can use bill pay. • Add, edit, and delete permissions for bill pay users. **Note**: For user bill pay access, there are additional setup steps that you need to complete in the Assign or Edit Bill Pay Entitlements section.
Set-up External Transfer Accounts	Request that an account you have at another financial institution be added in order to make inter-bank transfers.
Verify External Transfer Accounts	Verify the small dollar transactions that confirm your account at another financial institution.
View Tax Forms	View tax forms online.
Set-up New Member-to-Member Transfers	Initiate transfers to other ECCU members.
Make Wire and ACH Payments	Initiate wire transfers and ACH payments.
View Statements	View deposit account statements online.

To assign Features for the user

1. Click on a Feature to enable or disable it. In the example below, *Manage Templates*, *Can view all recipients*, and *Allow one-time recipients* are enabled.



2. After setting the necessary Features, click **Save**.
3. Continue to the ***Accounts*** tab.

Accounts tab

On the *Accounts* tab, you can edit a user's ability to view, deposit to, or withdraw from accounts. Changes take effect the next time that the user logs in.

1. Click the **Accounts** tab.
2. Edit the access permissions for each account by clicking **Allow** (✓) or **Deny** (⊘):

Right	Description
View	View balance and history for the account on the *Home* page, on the *Account Details* page, and in reports
Deposit	Deposit funds into the account **Note**: Depending on your organization's products and services, this may include ACH Receipt and ACH Collection transaction types.
Withdraw	Withdraw funds from the account. **Note**: Depending on your organization's products and services, this may include ACH Single Payment, ACH Payments, Domestic Wires, and International Wires transaction types.

3. Click **Save**.

Send Login Instructions to a New User

Once the user is set up with all the necessary rights and limits, they can enroll in online banking.

1. Provide the user with the Login ID and Password you created for them
2. Instruct the user to go to www.eccu.org and, in the online banking section, enter the Login ID and Password and click **Submit**. The new user enrollment process will begin.

Edit Online Banking Entitlements

A user who has the *Manage Users* feature assigned can edit any user's rights. Changes to user rights take effect the next time that user logs in.

1. From the main menu, select **Settings** > **Manage Users**. The *User Management* screen appears.
2. Click **Edit** (✎) next to the user. The *View User* screen appears.
3. Click **Assign Rights**. The *Overview*, *Features*, *and Accounts* tabs appear.
4. Configure the user rights and limits as needed. Refer to Assign Online Banking Entitlements for detailed instructions.
5. The changes will be applied the next time the user logs in.

Delete a User

You can delete a user who should no longer have access to online banking.

Important: When you delete a user, you do not delete the existing transactions that the user drafted or approved, including recurring transactions.

To delete a pending transaction: From the main menu, select **Activity**. Locate the transaction and then click **Actions** > **Cancel** > **Confirm**.

1. From the main menu, select **Settings** > **Manage Users**. The *User Management* screen appears.
2. Click **Edit** (✎) next to the user. The *View User* screen appears.
3. Click **Delete**. A Confirmation message appears.
4. Click **Confirm** to verify the deletion.
5. Click **Close**. The deleted user disappears from the *User Management* screen.
6. If the user has Bill Pay entitlements, continue to Delete Bill Pay Entitlements.

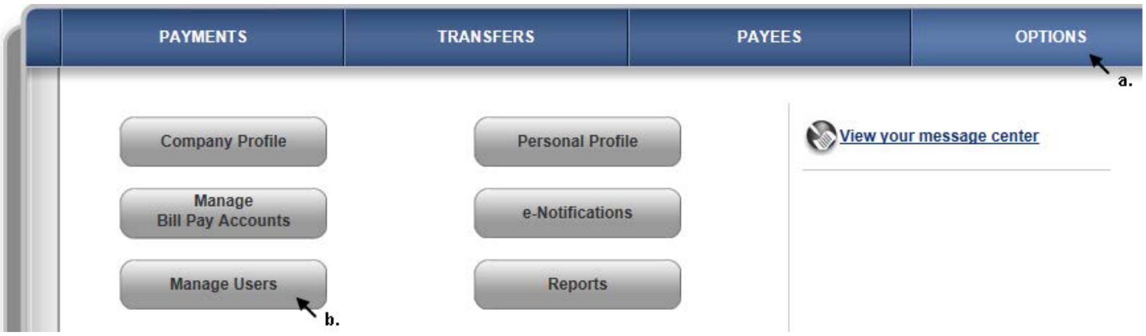
Managing Bill Pay Entitlements

This section explains how to set up and manage user permissions for bill pay. For help with other Bill Pay features, such as managing payees and making payments, refer to the Bill Pay User Guide.

Assign or Edit Bill Pay Entitlements

The Administrator, or a user who has been given the *Manage Bill Pay Users* entitlement, can assign rights for other users within your organization.

1. Make sure you have set up the necessary Bill Pay entitlements for the user. Refer to Assign Online Banking Entitlements – Features Tab.
2. From the main menu, click **Pay Bills**. The *Bill Pay* screen appears.
3. Access the *Manage Users* module.
   a. Choose **Options**.
   b. Click **Manage Users**. Each user assigned the *Bill Pay User* entitlement is listed.



4. Next to the user, click **Permission Settings**. The *User Information* screen appears.
5. Click **Edit User Permissions** in the top-right area of the screen. The *Edit Permissions* menu becomes enabled with options to set the following permissions:
   - Payments
   - Payees
   - Options
   - Message Center
   - Approval Authority

Assign or Edit Bill Pay Entitlements (Continued)

6. Click the permission type to assign or edit. The following table describes each permission.

Permission	Description
PAYMENTS	
Schedule Bill Payments	A *Bill Payment* is used when you know the payee's bank account and routing number. If you assign this permission, you can further specify whether the user can schedule a bill payment to all Bill Payees or specific Bill Payees.
Schedule Email Payments	An *Email Payment* is a bill payment to a payee for whom you do not have bank information. To schedule an email payment, you enter the payee's email address and create a code (which you provide to the payee). The payee receives the email requesting their bank information and the code you created. Once they enter the information, the payment is scheduled. To receive an email payment, the payee must be set up to receive email payments.
Establish Payment Caps	A *Payment Cap* is a maximum dollar amount the user can schedule for a single bill payment. You can set a cap for payments to all Bill Payees or specific Bill Payees. For specific Bill Payees, you can set a different cap for each payee.
Payroll Deposits	A *Payroll Deposit* is a way to pay your organization's employees and vendors. A user with this permission can create new payees, enter payment amounts, and schedule single or recurring payments.
Designate Pay from Accounts	You can choose the accounts from which the user can schedule payments. If you do not select *Designate Pay from Accounts*, the user will be able to schedule payments from all eligible accounts.
Payment History	*Payment History* allows the user to generate and download listings of past payments.

Assign or Edit Bill Pay Entitlements (Continued)

Permission	Description
PAYEES	
Manage Payees	The *Manage Payee* permission allows the user to create, edit, and delete payees. **Note**: To ensure proper internal controls, we recommend you limit the users given *Manage Payees* and *Schedule Bill Payment*/*Schedule Email Payment* permissions to highly trusted staff with a true business need, such as online banking Administrator and/or accountant.
Manage Employees	*Manage Employee* allows a user access to add employees and their direct deposit bank account information into a payroll file.
OPTIONS	
Access Reports	A user with *Access Reports* permission can create reports associated with Bill Pay activity.
Update Company Info	A user can make changes to the company's address, phone number, or fax number as they appear on bill payments
Manage Bill Pay Users	This permission is automatically enabled if the user was given the *Manage Bill Pay Users* entitlement. If you wish to disable the ability to add, change, or delete the Bill Pay permissions of others, disable this permission. **Note**: *Manage Bill Pay Users* permission should be limited to highly trusted staff with a true business need, such as your online banking Administrator and/or accountant.
Manage Pay From Accounts	A user with *Manage Pay From Accounts* can select the accounts from which a bill payment can be made. **Note**: Prior to making the requested account available for bill payment, ECCU verifies that the account type is an eligible "pay from" account for your organization.
Schedule Reminders	*Schedule Reminders* allows a user to set a reminder to schedule a payment. The reminder will be sent to the email or phone number on file for the user.
MESSAGE CENTER	By default, all bill pay users are able to receive messages in the *Message Center*.

Assign or Edit Bill Pay Entitlements (Continued)

Permission	Description
APPROVE AUTHORITY	
Approve Transactions	*Approve Transactions* allows a user to approve a transaction scheduled by another user. **Note**: In order for *Approve Transactions* to be activated, you must also activate the *Dual Approval* setting for your organization. Refer to Set Up Dual Approval.

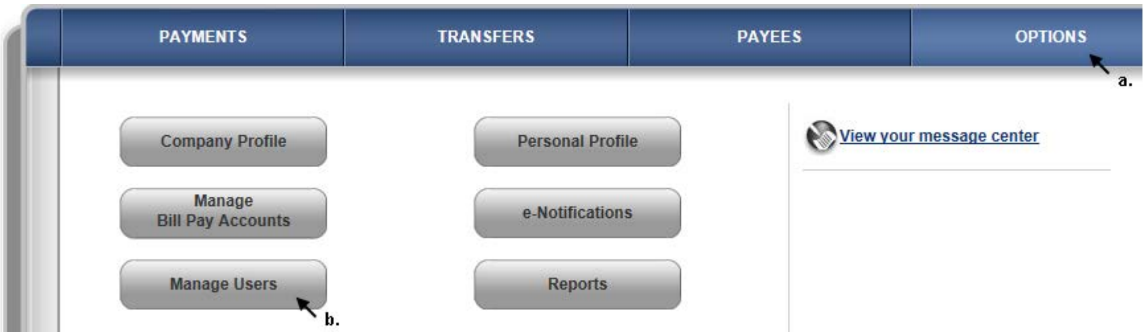
7. Click the specific permission to activate/inactivate.
8. Click **Save Changes**. The assigned user permissions display in the *Current Permissions* section.
9. Complete steps 5–7 to configure each permission.

Delete Bill Pay Entitlements

When a user should no longer have access to bill pay, you must delete him or her as a bill pay user.

To delete a user's bill pay entitlements

1. From the main menu, click **Pay Bills**. The *Bill Pay* screen appears.
2. Access the *Manage Users* module.
   a. Choose **Options**.
   b. Click **Manage Users**.



3. Locate the user and click **Remove**.
4. If necessary, edit or delete the user's online banking entitlements as well:
   - If the user no longer has an online banking role, delete the user's online banking access. Refer to Delete a User.
   - If the user will continue to have an online banking role, then he or she must have the *Bill Pay User* and/or *Manage Bill Pay Users* entitlements disabled. Refer to Edit Online Banking Entitlements.

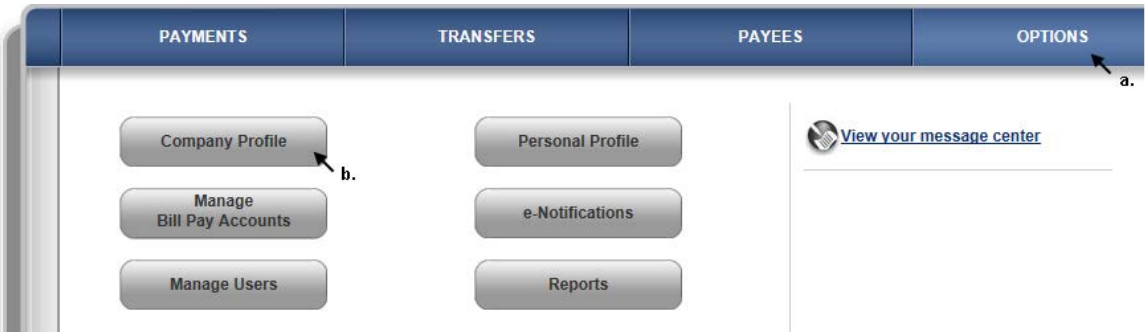
Set Up Dual Approval

The system default setting does not require dual approval. This means that bill pay transactions processed by your users do not need the approval of a second user.

- If your organization will not require dual approval on transaction processing, no further action is needed.
- If your organization will require dual approval, follow steps 1–3.

To set up Dual Approval

1. Access the *Company Profile* module.
   a. Choose **Options**.
   b. Click **Company Profile**.



2. To turn on dual approval, click the **On** option in the *Dual Signatures Required* section.
3. Click **Submit**.