

# Online Banking User Management with Treasury

User Guide

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## 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:

- Editing your Company Policy
- Creating, editing, and deleting User Roles
- Adding and deleting users
- Adding, editing, and deleting 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	
<b>Business Hours</b>	Monday through Friday – 6:30 a.m. to 4:30 p.m. (PT)
<b>Secure Message</b>	Log in to online banking and select <b>Messages &gt; New Conversation &gt; Member Services</b>
<b>Phone</b>	800.921.1130
<b>Email</b>	<a href="mailto:memberservice@eccu.org">memberservice@eccu.org</a>
<b>Web Address</b>	<a href="http://www.eccu.org">www.eccu.org</a>

## 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 further grant entitlements to other users as needed.

<b>Entitlement</b>	<b>Key User Management Activities</b>
Manage Company Policy	Edit the Company Policy
Manage User Roles	Create, edit, or delete a User Role
Manage Users	Add or delete a user Activate or deactivate a user Assign a User Role to a user Change a user’s assigned User Role
Bill Pay Admin	Add, edit, or delete the entitlements of bill pay users

**Note:** If your organization has requested a dual approval requirement for non-financial transactions, the user management activities listed above will require approval from a second user before they can be processed. [Contact us](#) if you would like to know more about requiring dual approval for non-financial transactions.

## 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. <a href="#">Edit a Company Policy</a>	This optional step allows you to add conditions for performing a specific transaction type (e.g., require two approvals if over \$100,000). The Company Policy determines the upper limits of what can be done within a User Role. If you do not edit your Company Policy, then the limits and permissions will default to the highest level available to your organization.
2. <a href="#">Create a User Role</a>	A User Role is a set of permissions specific to a job function within your organization (e.g., Office Manager, Accountant, etc.). After you create a User Role, you assign that role to individual user(s).
3. <a href="#">Add a new user</a>	If your user is not an existing online banking user, you will add him or her as a user and assign the appropriate User Role.
4. <a href="#">Assign bill pay entitlements to the user</a>	If your organization uses online bill pay, you will set the user’s permissions and limits for each type of bill pay activity.
5. <a href="#">Send login instructions to the new user</a>	The last step in setting up an online banking user is to provide them instructions for logging in.

## Editing a Company Policy

A Company Policy is a top-level set of rules that controls how online banking users at your organization can work with accounts, transaction types, and features such as *Manage Templates* and *Manage Users*. By default, the Company Policy uses the highest limits and permissions approved for your organization; however, you can make it more restrictive by assigning lower permissions and limits to specific operations, such as drafting a wire or ordering checks.

There are two steps involved in editing a Company Policy:

1. [Set Allowed Actions](#) – Set the Allowed Actions for each transaction type.
2. [Test Company Policy](#) – Simulate transactions to ensure they are allowed under the Company Policy and Bank Policy.

### Allowed Actions Overview

Allowed Actions determine whether each transaction type is enabled. They also determine what users can and cannot do for each transaction type. If you do not assign Allowed Actions to a transaction type, then it will have the broadest settings available to your organization. Even when Allowed Actions are set for a transaction type, the limits and permissions can be made stricter for individual User Roles.

### Types of Allowed Actions

The following Allowed Actions can be set for transaction types. Note that not all the transaction types listed may apply to your organization.

Allowed Action	Description
Draft Amount	The highest amount for which the transaction type can be drafted. If you choose “Any,” the Draft Amount will default to the maximum amount approved for your organization.
Approvals	The number of approvals needed to complete a transaction.
Subsidiaries	Subsidiaries available for the transaction type. If you do not have any Subsidiaries configured, <a href="#">contact us</a> for assistance with adding one.
Accounts	Accounts that can be used for the transaction type.
Draft Hours	The dates and times when the transaction type can be drafted.
Location	The region(s) in which the transaction type can be drafted. Note that the transaction can be <u>approved</u> from any location.
IP Addresses	IP addresses from which the transaction type can be drafted. Note that the transaction can be <u>approved</u> from any IP address.

Allows Actions Overview (Continued)

### Tiered Allowed Actions

You can add layers of Allowed Actions to increase control over higher risk transactions. In the example below, an ACH Collection up to \$10,000 requires only one approval, while an ACH Collection up to \$100,000 requires two approvals.

Allows **ACH Collection** transaction less than or equal to **\$10,000** from **Ministry Bonus Checking** originating in **United States**

DRAFT AMOUNT up to \$10,000	APPROVALS 1	SUBSIDIARIES Any	ACCOUNTS Ministry Bonus C...	DRAFT HOURS Any	LOCATION United States	IP ADDRESSES Any
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Allows **ACH Collection** transaction less than or equal to **\$100,000** from **Ministry Bonus Checking** originating in **United States** and requires **two (2) approvals**

DRAFT AMOUNT up to \$100,000	APPROVALS 2	SUBSIDIARIES Any	ACCOUNTS Ministry Bonus C...	DRAFT HOURS Any	LOCATION United States	IP ADDRESSES Any
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### Set Allowed Actions

1. From the main menu, click **Settings > Company Policy**. The *Company Policy* screen appears.
2. On the *Overview* tab, add Allowed Actions to specify what can and cannot be done for each transaction type.
  - a. Click the name of the transaction type. The *Allowed Actions* tab appears.

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max
<b>ACH Collection</b>	\$100,000	999,999,999 / \$100,000	999,999,999 / \$100,000	999,999,999 / \$100,000	1 Any	1 Any	1 Any

- b. Click the Allowed Action that you want to configure. The available settings appear for the selected Allowed Action.

Allowed Actions | Approval Limits | Policy Tester | Add New Allowed Action

Allows **ACH Collection** transaction for **any amount**

DRAFT AMOUNT Any	APPROVALS 1	SUBSIDIARIES Any	ACCOUNTS Any	DRAFT HOURS Any	LOCATION Any	IP ADDRESSES Any
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### Set Allowed Actions (Continued)

- c. Adjust the setting for the allowed action. For a description of each Allowed Action, refer to [Types of Allowed Actions](#).
  - d. When you have finished configuring the Allowed Actions for a transaction type, click **OK**. A summary of the Allowed Actions for this transaction type appears.
3. To create another tier of Allowed Actions for the transaction type, click **Add New Allowed Action** and adjust the settings.
4. After adding the Allowed Actions for the transaction type, you can use the *Policy Tester* to test the Allowed Actions before saving. This is particularly helpful when you have created multiple tiers of Allowed Actions.
  - If you do not need to test your Allowed Actions, click **Save**. The changes will be applied the next time you log in.
  - To test your Allowed Actions, continue to [Test Company Policy](#) below.

## Test Company Policy

Use the Policy Tester to test out potential Allowed Action edits before making permanent changes. This ensures any action you test is possible based on what is allowed by your Company Policy and Bank Policy.

### To use the Policy Tester

1. With the transaction type open, click **Policy Tester**.



An Example Transaction appears.

2. Enter transaction information and click **Test**. The *Policy Results* appear and indicate whether the Company Policy and Bank Policy will allow or deny the transaction.
  - If the transaction is denied, review the Allowed Actions to identify the adjustments needed.
3. When you are satisfied with your Company Policy, click **Save**. The changes will be applied the next time you log in.

## Managing User Roles

To create a User Role, you set the permissions and limits appropriate for the job function. There are two ways to create a User Role:

- [Create a New User Role](#) – Do this if you do not have an existing user or User Role that you can modify to create the new User Role.
- [Copy an Existing User Role](#) – Do this if you prefer to use an existing user or User Role as a template for a new User Role.

### Create a New User Role

To create a new User Role without using an existing User Role or user as a template, do the following.

1. From the main menu, select **Settings > User Roles**. The *User Roles* screen appears.
2. Click **Create Role**.
3. Enter a **Role Name** and **Description**, then click **Continue**. The *Overview*, *Features*, and *Accounts* tabs appear.
4. Continue to the next three sections to set the User Role entitlements on the **Overview**, **Features**, and **Accounts** tabs.

#### Overview Tab

The *Overview* tab displays the transaction types that can be performed in online banking. This 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 Collection	Collect funds from one or more recipients through the ACH.
ACH Passthru	Upload a complex NACHA-format file that includes multiple ACH batches.
ACH Payments	Send funds to one or more recipients through the ACH.
Payroll	Send funds to multiple recipients through the ACH. <b>Note:</b> 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.
Wire – Domestic	Send a wire transfer to a recipient in the United States.
Wire – International	Send a wire transfer to a recipient in another country.

Create a New User Role – Overview Tab (Continued)

To assign entitlements to the User Role for a transaction type

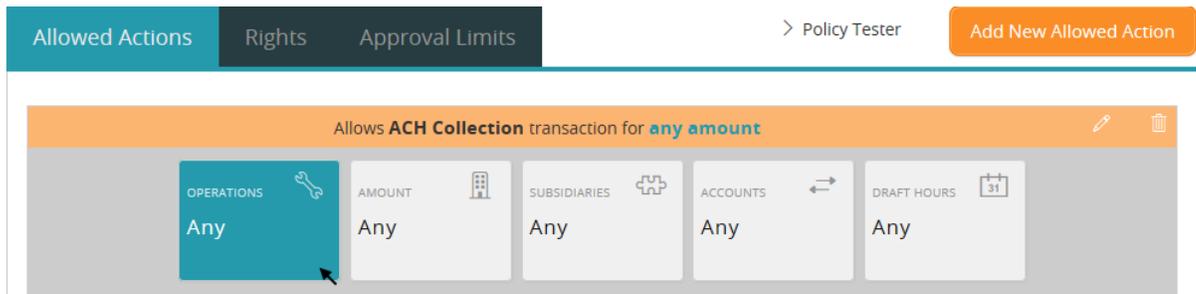
1. Click the **transaction type** you wish to set. *Allowed Actions, Rights, and Approval Limits* tabs appear.



2. Do one of the following:
  - To set the entitlements for this transaction type, continue to step 3.
  - To remove the User Role’s access to this transaction type, click the **Enabled** button to the right of the transaction type. The setting changes to “Disabled” and the transaction type will be crossed out on the *Overview* tab.



3. Click **Change** to configure the next transaction type.
4. Configure the *Allowed Actions* tab.
  - a. Click on an action.



- b. Set the Allowed Actions the User Role can complete for this transaction type. Each action is described in the following table.

Action	Description
Operations	Operations are the actions the User Role can perform for this transaction type. There are three Operations to configure: <b>Draft:</b> Create a draft or template for the specified transaction type. <b>Approve:</b> Approve a draft of the specified transaction type. <b>Cancel:</b> Cancel an existing draft or an approved, but unprocessed transaction.

## Create a New User Role – Overview Tab (Continued)

Action	Description
Amount	Maximum dollar amount for which the User Role can perform the designated Operation(s) for this transaction type.
Accounts	Accounts on which the User Role can perform the designated Operation(s) for this transaction type. <b>Note:</b> You cannot configure accounts in the <i>Allowed Actions</i> tab of an ACH PassThru transaction type.
Subsidiaries	Subsidiaries for which the User Role can perform the designated Operation(s) for this transaction type. <b>Note:</b> If you need help setting up a Subsidiary, please <a href="#">contact us</a> .
Draft Hours	The days and times during which the User Role can perform the designated Operation(s) for this transaction type.

- c. If adding more than one tier of Allowed Actions for this transaction type, click **Add New Allowed Action** and set the Allowed Actions.  
**Note:** For more information about this option, refer to the [Tiered Allowed Actions](#) section.
  - d. After all Allowed Actions have been set for the transaction type, click **Save**.
5. Configure the **Rights** tab.
- a. Click the icon next to **View Online Activity** until the correct setting is reached. There are four settings for viewing online activity:
    -  Can view activity by all users.
    -  Can view own activity, but cannot view activity by any other users.
    -  Can view the activity of everyone with the same User Role.
    -  Cannot view any activity.
  - b. When the correct setting appears, click **Save**.
6. Configure the **Approval Limits** tab to set the maximum amounts for which the User Role can perform the designated Operation(s) for the transaction type.
- a. Click **Edit** () next to the limit to be set.
  - b. If the amount is pre-filled and you want to change it, click **Clear** before entering a new amount.

*Create a New User Role – Overview Tab (Continued)*

- c. 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.

<b>Limit</b>	<b>Approval Of</b>
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.

- d. After setting all Approval Limits for the transaction type, click **Save**.
7. All Entitlements have been configured for the transaction type. To configure the next transaction type, do one of the following:
- Click **Change** next to the current transaction type and then select the next transaction type.
  - Click the **Overview** tab and then select the next transaction type.
8. 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 Role. 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.

<b>Feature Name</b>	<b>Description</b>
<b>PAYMENTS</b>	
Manage Templates	Create, edit, and delete templates for any transaction type.
Manage Recipients	Create, edit, and delete payment recipients.

## Create a New User Role – Features Tab (Continued)

Feature Name	Description
<b>PAYMENTS</b> (continued)	
Remote Deposit Capture	<p>Scan checks and submit the image file to ECCU for processing.</p> <p><b>Note:</b> When you enable <i>Remote Deposit Capture</i> for a user, you will need to contact us to set up additional entitlements. Please send a Secure Message to <b>Manage Remote Deposit Capture User Permissions</b> and state which of the following entitlements the user should have:</p> <ul style="list-style-type: none"> <li>• <b>Ability to scan and submit a deposit</b> – Scan checks and submit the image file to ECCU for processing.</li> <li>• <b>Ability to view deposit reports</b> – Submit a deposit and view activity reports for deposits submitted via remote deposit capture.</li> </ul> <p>We will complete your request within one business day.</p>
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.
Make Mobile Deposits	Make a deposit using your phone or tablet.
Bill Pay User*	Access and use online bill pay service according to the assigned bill pay entitlements.
<b>RIGHTS</b>	
View Statements	View deposit account statements online.
<b>ADMINISTRATION</b>	
Manage Users	Add and delete users.
Manage User Roles	Create, edit, and delete User Roles.
Manage Company Policy	Edit to the Company Policy.
Information Reporting & Create Reports	Customize, schedule, and print reports in different formats.
Set-up External Transfer Accounts	Request that an account you have at another financial institution be added in order to make inter-bank transfers.

\*For user bill pay access, there are additional setup steps that you need to complete in the [Assign Bill Pay Entitlements](#) section.

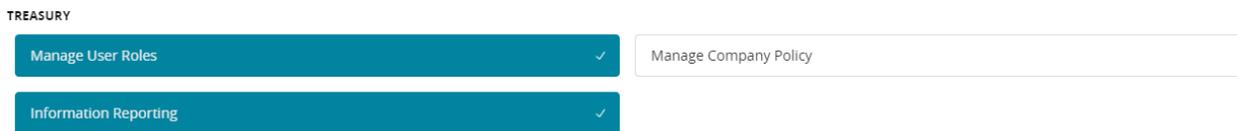
Create a New User Role – Features Tab (Continued)

Feature Name	Description
<b>ADMINISTRATION</b> (continued)	
Verify External Transfer Accounts	Verify the small dollar transactions that confirm your account at another financial institution.
Manage Bill Pay Users*	<ul style="list-style-type: none"> <li>• Add and delete users who can use bill pay.</li> <li>• Add, edit, and delete permissions for bill pay users.</li> </ul>
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.

\*For user bill pay access, there are additional setup steps that you need to complete in the [Assign Bill Pay Entitlements](#) section.

**To assign Features for the user**

1. Enable/disable Features by clicking on the Feature. An enabled Feature is highlighted and has a checkmark. In the example below, *Manage User Roles* and *Information Reporting* are enabled; *Manage Company Policy* is disabled.



2. After setting the necessary Features, click **Save** and continue to the *Accounts* tab.

**Accounts tab**

On the *Accounts* tab, you can edit the 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 rights for each account by clicking **Allow** (✓) or **Deny** (⊘):

Right	Description
View	View balance and history for the account on the <i>Home</i> screen, on the <i>Account Details</i> screen, and in reports.
Deposit	Deposit funds into the account. (Includes ACH Receipt and ACH Collection transaction types, if your organization uses these services.)
Withdraw	Withdraw funds from the account. (Includes ACH Single Payment, ACH Payments, Domestic Wires, and International Wires transaction types, if your organization uses these services.)

3. Click **Save**.

## Copy an Existing User Role

To save time, you can create a new User Role using an existing user or User Role as a template.

1. From the main menu, select **Settings > User Roles**. The *User Roles* screen appears.
2. Click **Copy** () next to the User Role. The *New User Role* screen appears.
3. Enter a **Role Name** and **Description**, and then click **Continue**. The *Overview*, *Features*, and *Accounts* tabs appear.
4. Edit the User Role permissions and limits on the Overview tab, Features tab, and Accounts tab. Refer to the [Create a New User Role](#) section for instructions.

## Test a User Role

User the Policy Tester to test out potential Allowed Actions before making permanent changes.

1. From the main menu, select **Settings > User Roles**. The *User Roles* screen appears.
2. Click **Edit** () next to the User Role. The *User Roles* screen appears displaying the Transaction Types on the *Overview* tab.
3. Select the **Transaction Type**. The *Allowed Actions* tab appears.
4. Click **Policy Tester** and enter a transaction that would be performed by this User Role.
5. Click **Test**. The test results appear at the bottom of the screen.
  - If the transaction is denied, review the Allowed Action settings to identify the adjustments needed.

## Change a User's Assigned User Role

When a user's responsibilities have changed, you can change his or her User Role.

1. From the main menu, select **Settings > Manage Users**. The *User Management* screen appears.
2. Click **Edit** (✎) next to the User Role you want to update. The *View User* screen appears.
3. From the **User Role** drop-down list, select a User Role.
4. Click **Update Role**. A confirmation message appears.
5. Click **Close**. The new role is displayed on the *User Management* screen.
6. The changes will be applied the next time the user logs in.

## Edit a User Role

1. From the main menu, select **Settings > User Roles**. The *User Roles* screen appears.
2. Click **Edit** (✎) next to the User Role. 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 [Create a New User Role](#) for detailed instructions.
5. The changes will be applied the next time the user logs in.

## Delete a User Role

1. From the main menu, select **Settings > User Roles**. The *User Roles* screen appears.
2. Click **Delete** (🗑) next to the User Role. A confirmation screen appears.
3. Click **Delete** to confirm. The deleted role is no longer listed on the *User Roles* screen.

## Managing Users

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

### 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.
  - 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. Select a **User Role** from the drop-down list.
    - If a User Role has not yet been defined for the User, select **Unassigned**. You can assign the User Role later, as described in the [Change a User's Assigned User Role](#) section.
  5. Click **Save**. A confirmation message appears.
  6. Click **Close**. The new user is listed on the *User Management* screen.
  7. If the user's assigned User Role has bill pay entitlements on the *Features* tab, then continue to [Assign or Edit Bill Pay Entitlements](#) to add the necessary bill pay access.

### 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](http://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.

### Deactivate or Activate a User

You can deactivate a user to remove the user's access to online banking without deleting his or her user record. This may be necessary if the user will be temporarily away from his or her job duties (e.g., a leave of absence).

#### **To deactivate or activate a user**

1. From the main menu, select **Settings > Manage Users**. The *User Management* screen appears.

*Deactivate or Activate a User (Continued)*

2. Click **Edit** (✎) next to the user. The *View User* screen appears.
3. Click **Deactivate User** or **Activate User**. A confirmation message appears.
4. Click **OK**. The *User Management* screen reflects the change:
  - If deactivated, the user's name appears in gray with a status of "Inactive."
  - If activated, the user's name appears in green with a status of "Active."

## 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 any 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](#).

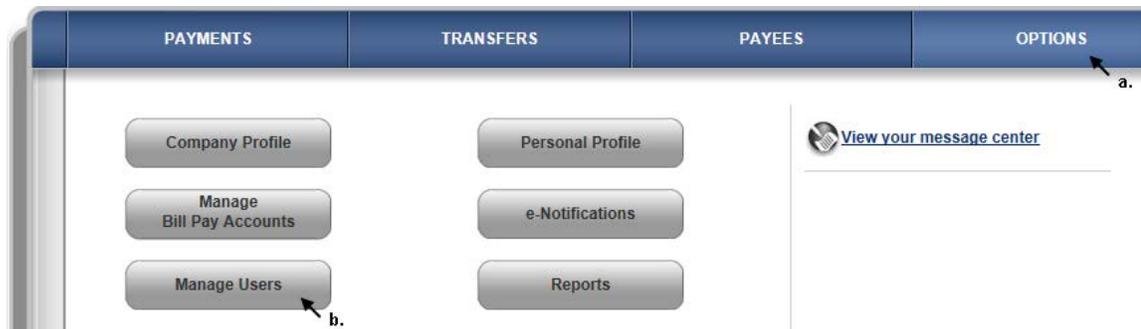
## Managing Bill Pay Entitlements

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 [Create a New User Role – 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 part of the screen. The *Edit Permissions* menu becomes enabled with options to set the following permissions:
  - Payments
  - Transfers
  - 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.

<b>Permission</b>	<b>Description</b>
<b>PAYMENTS</b>	
Schedule Bill Payments	A <i>Bill Payment</i> 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 <u>all Bill Payees</u> or <u>specific Bill Payees</u> .
Schedule Email Payments	An <i>Email Payment</i> 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 <i>Payment Cap</i> is a maximum dollar amount the user can schedule for a single bill payment. You can set a cap for payments to <u>all Bill Payees</u> or <u>specific Bill Payees</u> . For specific Bill Payees, you can set a different cap for each payee.
Payroll Deposits	A <i>Payroll Deposit</i> 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 <i>Designate Pay from Accounts</i> , the user will be able to schedule payments from all eligible accounts.
Payment History	<i>Payment History</i> allows the user to generate and download listings of past payments.

## Assign or Edit Bill Pay Entitlements (Continued)

Permission	Description
<b>PAYEES</b>	
Manage Payees	The <i>Manage Payee</i> permission allows the user to create, edit, and delete payees. <b>Note:</b> To ensure proper internal controls, we recommend you limit the users given <i>Manage Payees</i> and <i>Schedule Bill Payment/Schedule Email Payment</i> permissions to a highly trusted staff member with a true business need, such as online banking Administrator and/or accountant.
Manage Employees	<i>Manage Employee</i> allows a user access to add employees and their direct deposit bank account information into a payroll file.
<b>OPTIONS</b>	
Access Reports	A user with <i>Access Reports</i> 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. <b>Note:</b> <i>Manage Bill Pay Users</i> 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 <i>Manage Pay From Accounts</i> can select the accounts from which a bill payment can be made. <b>Note:</b> 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	<i>Schedule Reminders</i> 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.

*Assign or Edit Bill Pay Entitlements (Continued)*

Permission	Description
<b>MESSAGE CENTER</b>	By default, all bill pay users are able to receive messages in the <i>Message Center</i> .
<b>APPROVE AUTHORITY</b>	
Approve Transactions	<p><i>Approve Transactions</i> allows a user to approve a transaction scheduled by another user.</p> <p><b>Note:</b> In order for <i>Approve Transactions</i> to be activated, you must also activate the <i>Dual Approval</i> setting for your organization. Refer to <a href="#">Set Up Dual Approval</a>.</p>

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**. Each user assigned the *Bill Pay User* entitlement is listed.



3. Locate the user and click **Remove**.

*Delete Bill Pay Entitlements (Continued)*

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 be assigned a User Role that does not have the entitlements *Bill Pay User* or *Manage Bill Pay Users*. Refer to [Managing User Roles](#).

## 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, you may skip to the *Account Setup* section.
  - If your organization will require dual approval, follow steps 1–3.
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**.