Cash Management

Senior Administrator Guide

Table of Contents

Overview

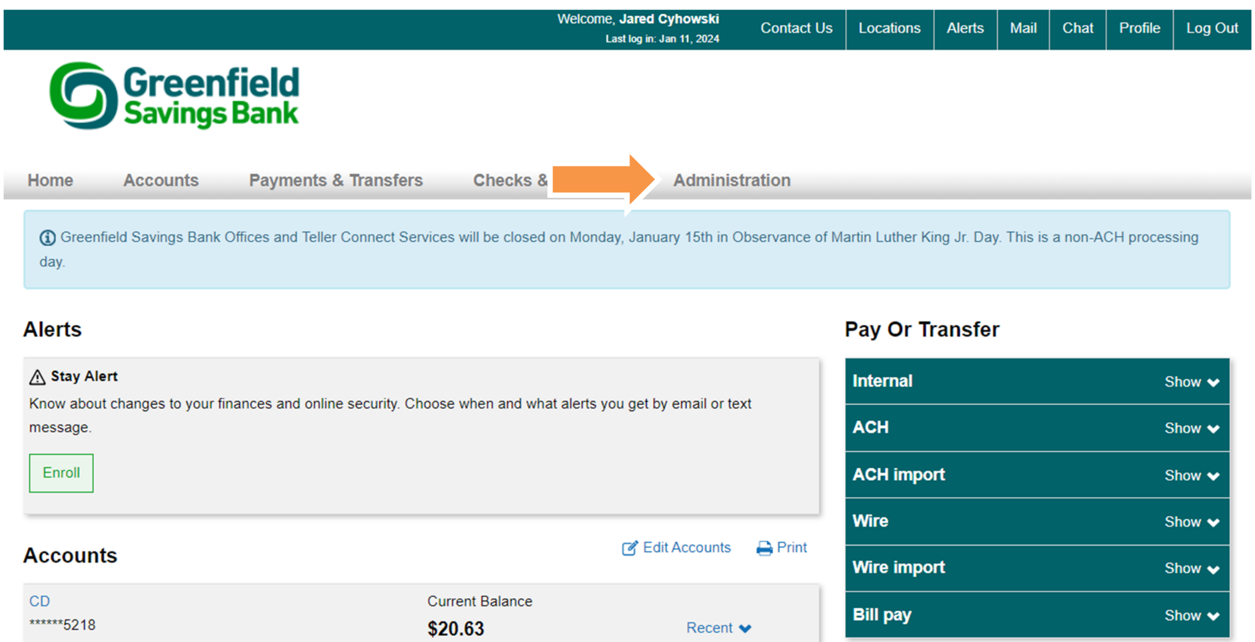
As the Senior Administrator for your business you will have some responsibilities in addition to processing transactions. When someone new needs access to Business Online you will create them in the system and grant them access to what they may need. You will also remove someone if they leave the company. This guide will walk you through the process of anything you may have to do as a Senior Administrator. In this guide it will cover all services, some of which may not apply to your company.

Maintaining Employees

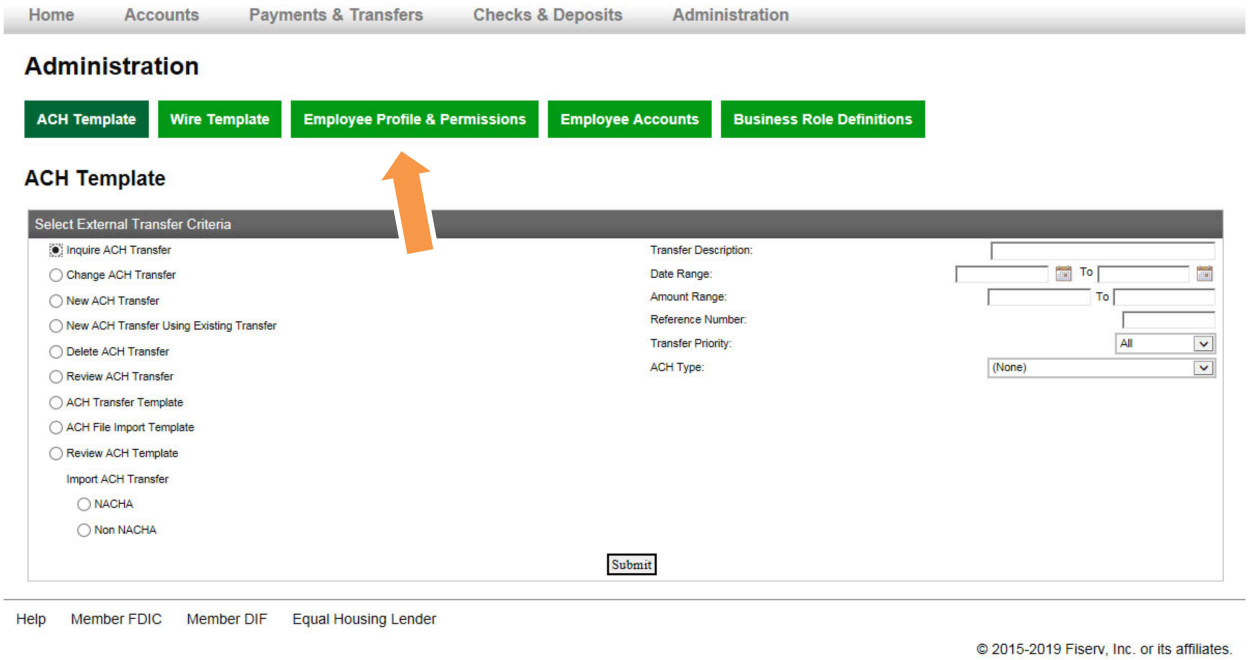
When a new employee needs access to the system you have the ability to grant them as much or as little access as they need. There are a few services that Greenfield Savings Bank will need to activate if necessary.

Adding a New Employee

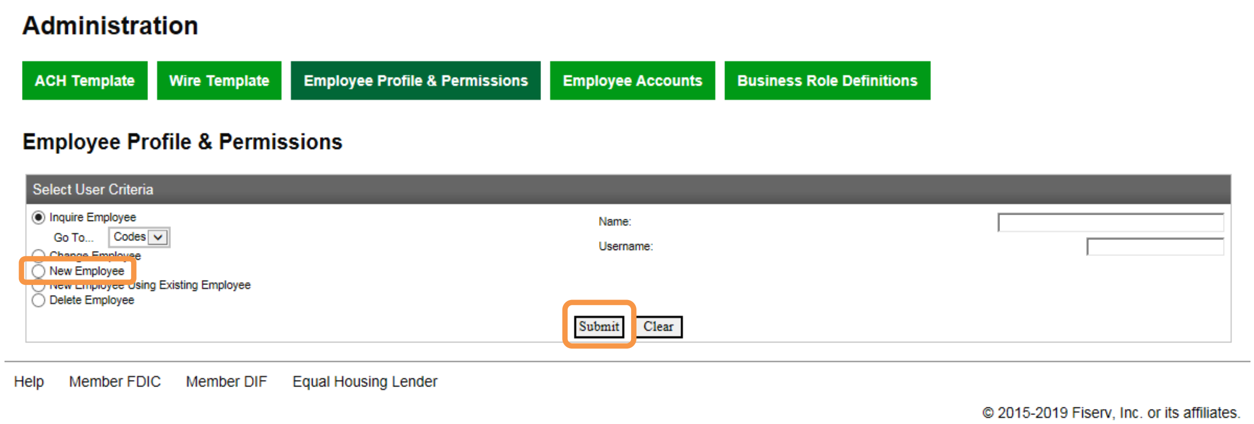
1. After you log in to Business Online, go to the Administration Tab.



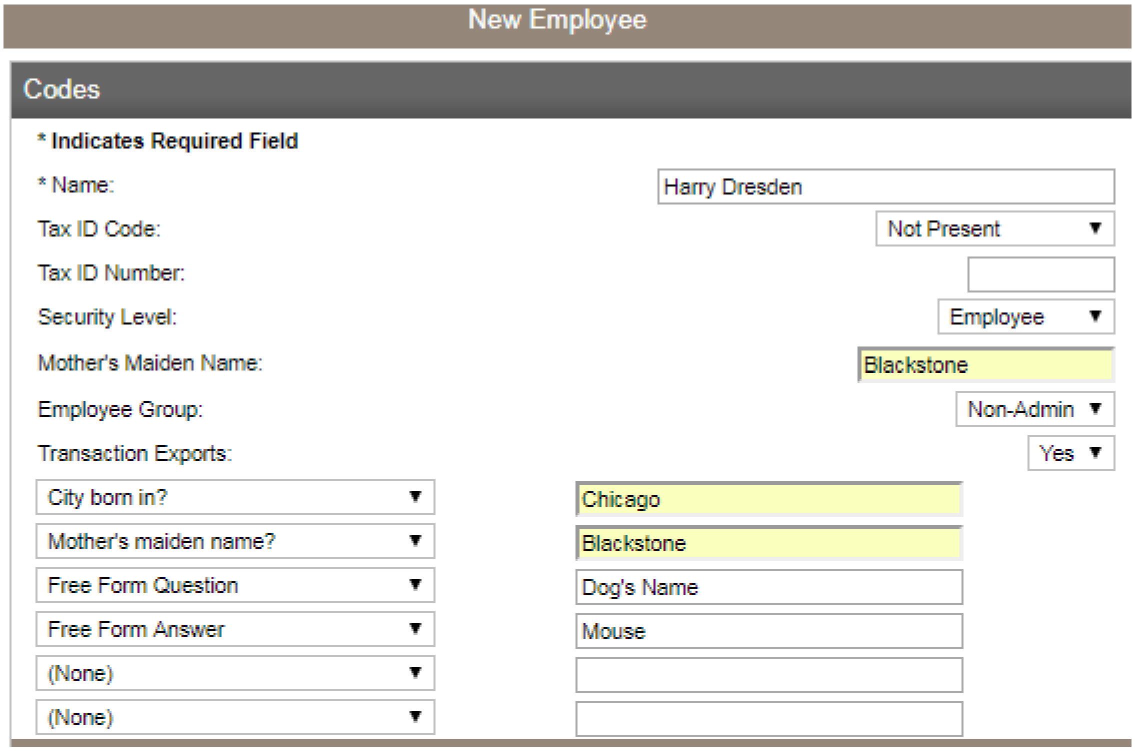
2. Select Employee Profile & Permissions



3. Select New Employee and click submit.

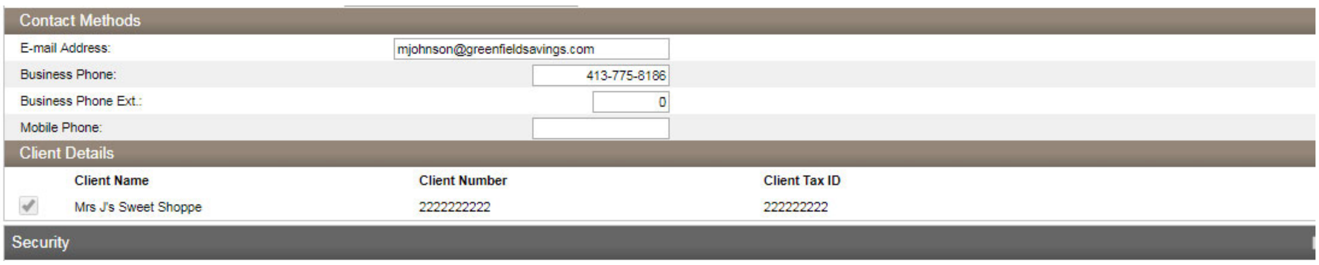


4. The next screen is broken down into sections. There will be an image followed by what should go into each section.

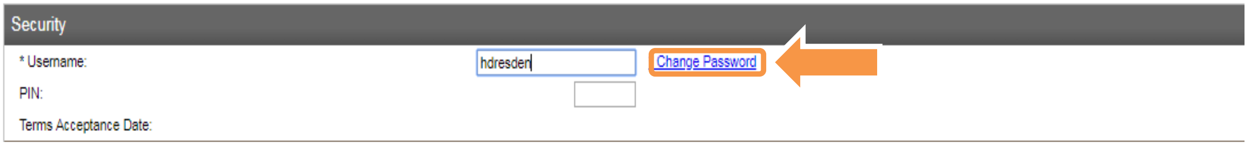


a. **Name** should be the full name of the new employee
b. **Security Level** is the user's approval authority. Employee Level will need approval to any Bill Payments sent. Administrator Level will be able to submit Bill Payments.
c. **Mother's Maiden Name:** You would put the employee's Mother's Maiden Name in this field.
d. **Employee Group** you select Admin or Non-Admin. Everyone aside from the Senior Admin should fall under the Non-Admin Group. **Note:** This feature may not be available for all companies. This does not affect access in any way.
e. **Transaction Exports** is where you grant the employee access to export transaction data. Select YES or NO.
f. **Verification Questions** are used when a user calls in and needs help from our Customer Service. We need to verify their identity before resetting a PIN or troubleshooting. If you use Date of Birth and Mother's Maiden Name you will just need one additional question.

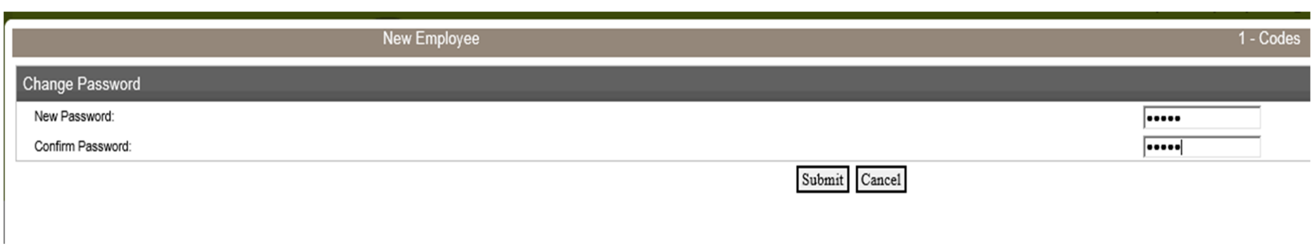
Date of Birth which is not pictured above is on the right hand side of the screen. This can be used as one of the 3 security questions.



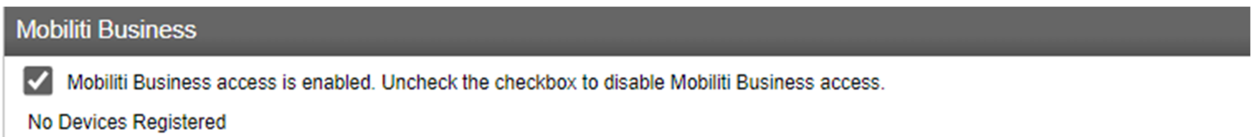
g. **E-mail Address** should be the email for the employee. This is important for their token and if they forgot their PIN.
h. **Business Phone** does not need to be for business. This should be the best phone number to reach this individual.
i. **Client Details** is a section that will be filled out automatically. You do not need to change anything.



j. **Username** is something you will need to create for the employee. We recommend using the employee's first initial and last name. If you have an employee with a common name you will get an error message when you try to navigate to the next screen. The message will state "Username must be Unique". You would need to add the middle initial or a number at the end of the Username to make it unique.
k. **PIN** should be left blank.
l. **Change Password** is a link you'd need to click on to make the employee a temporary password for their first log in. Once you create a password click Submit.

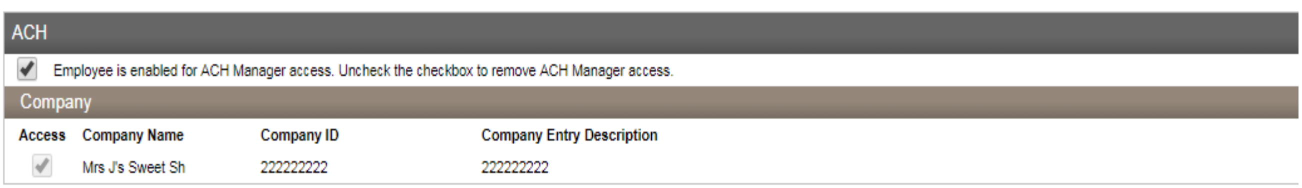


m. **Token Status** should be changed to Pending Enablement. This will require the employee to register their token.
n. **Token Type** should read **Go3** or **Soft Token**. The Go3 is a physical token that GSB will provide to you. The Soft Token is an authenticator app called DigiPass.

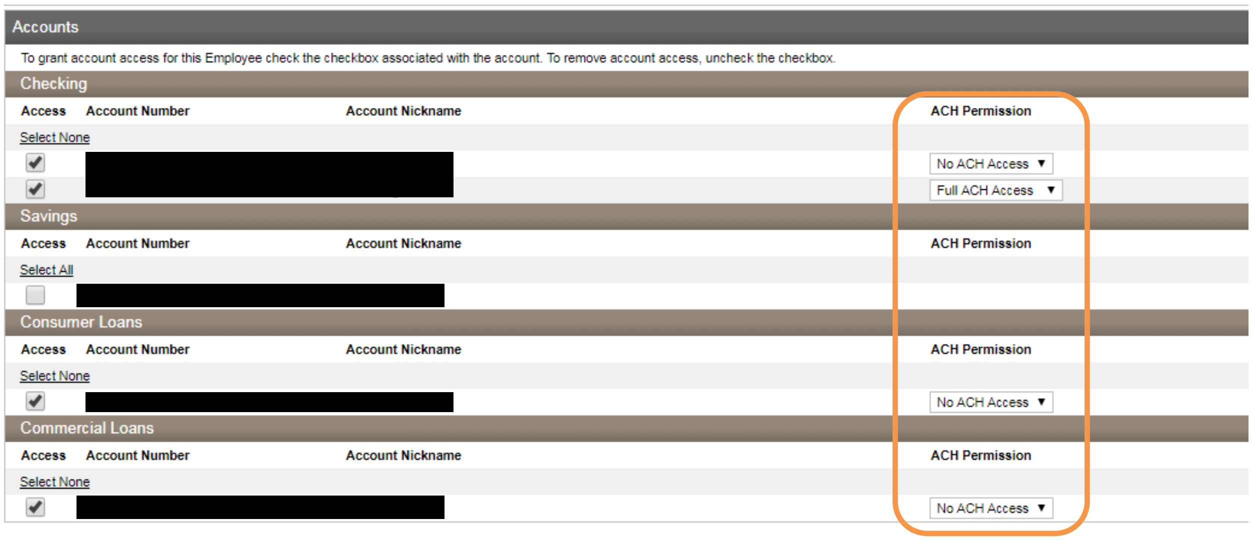


o. **Mobiliti Business** would be selected (check mark) to grant that employee access to the "GSB Business" mobile app.

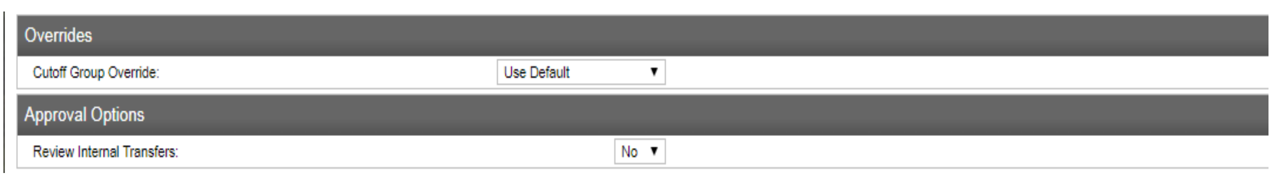
p. **Role Name** will be the name of your business followed by the word employee. This will give the employee access to all the modules and authorities your business has signed up for. You will be able to restrict or grant access for each new user you create.



q. **ACH** you can grant an employee ACH Manager access by clicking this checkbox.

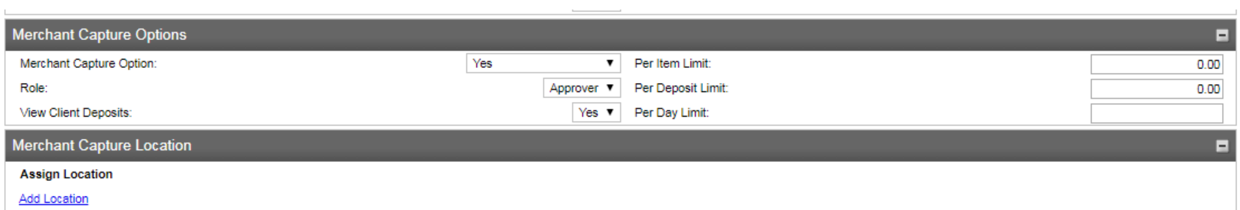


r. **Accounts** this section is where you give the employee access to view accounts. Select which ones you'd like them to have. You will also have the option to grant ACH Permission for the employee on each account.
   i. **Full ACH Access** the employee will have debit and credit access for that account
   ii. **ACH Transfer In** the employee will only be able to submit incoming ACH transfers (collections/debits)
   iii. **ACH Transfer Out** the employee will only be able to submit outgoing ACH transfers (payments/credits)
   iv. **No ACH Access** this employee will not be able to submit an ACH transaction for that account



s. **Overrides** will automatically display Use Default and this should not be changed.
t. **Administration Options** will display if you've selected Administrator as the Security Level. These options should not be used.
u. **Approval Options** give you the ability to allow transfers between internal accounts to be submitted without review. The default selection is No. Just change the drop down to Yes and this employee will require approval by another user before the transfer will be submitted. If you've selected Administrator for the Security Level This employee will also have an Approve Transfer option. If you select Yes this employee will be able to approve transfers done by another employee but not their own.

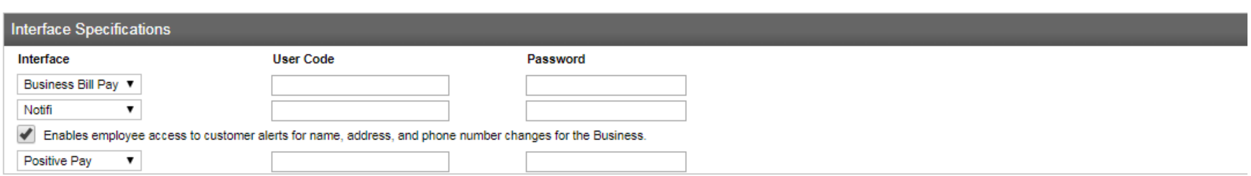
v. **Fund Transfer Options** allows you to give this employee access to Inquire on transfers and Initiate transfers. Changing the drop down to Yes will grant access. Leave the boxes on No and this employee will not be able to complete any fund transfers.



w. **Merchant Capture Options** is only used if your company has Remote Deposit. You would change the Merchant Capture option to say yes. The role would be; Approver if the user can scan, edit and submit; or Limited if the user can only scan. View Client Deposits should be changed to Yes.

x. **Merchant Capture Location** is not a feature that you will need to fill out. Simply skip over this section.

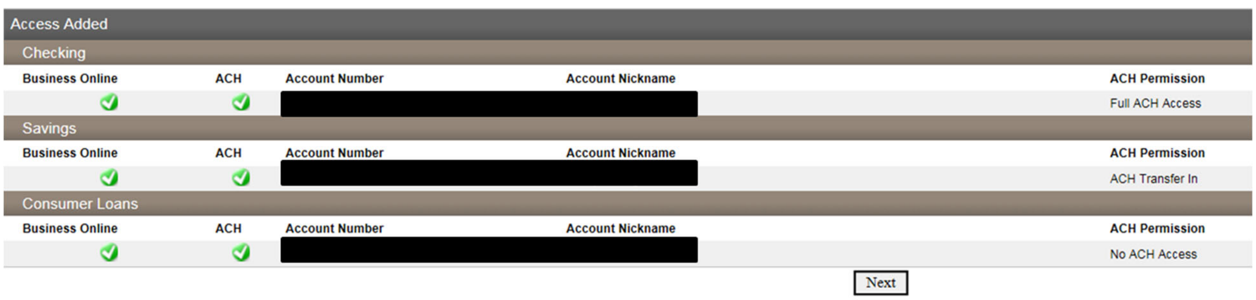
y. **Stop Payment** allows you to give this employee access to inquire on or place a new stop payment. Changing the drop down to Yes will grant access.



z. **Interface Specifications** allows you to enter the User Code and Password for our Positive Pay service (these must match the Positive Pay profile Username and Password exactly, See more on Page 26). Notifi is the alerts system for transactions, balances, and security. If you do not want the user to have this service simply remove it from the drop down. If you do not wish for this employee to enroll in Bill Pay you need to remove it from the drop down.

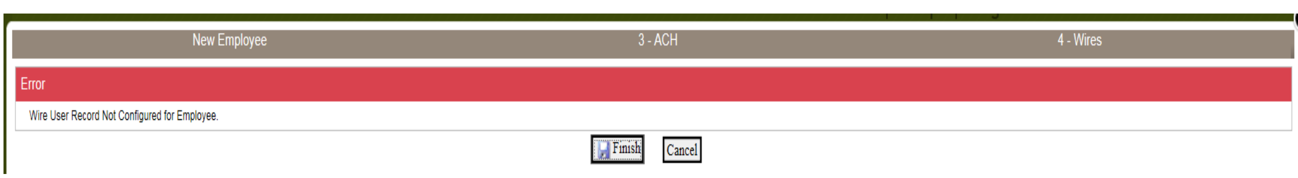
aa. **Electronic Documents** should be checked off if you'd like this employee to see images of checks that clear or are deposited to the account.

bb. **Applications Enabled** is where you grant access to services requested by the company. Select the items this employee should have access to. If they will not have access to Wires you would click on next, the accounts will validate and you can click Finish. If you get the confirmation that it was successful you are all done and can create another employee if needed.



Otherwise continue on with the next steps to establish Wires.

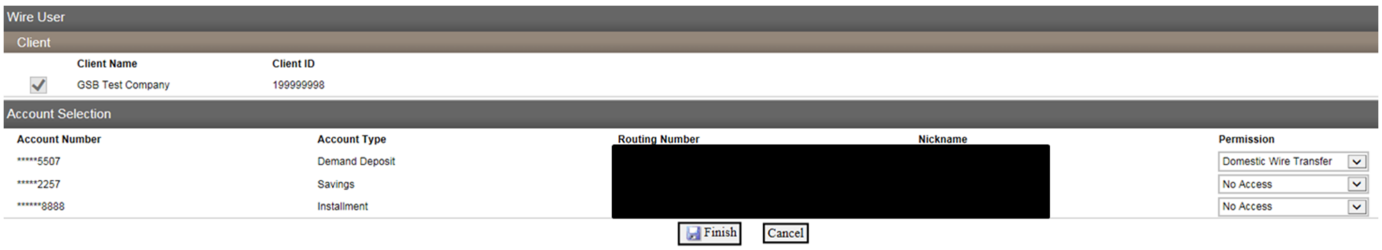
You can only establish services the company signs up for and an error will display if you select Wire services but the company didn't request those features.



Clicking on Finish will still submit the employee.

If you will be granting Wire access:

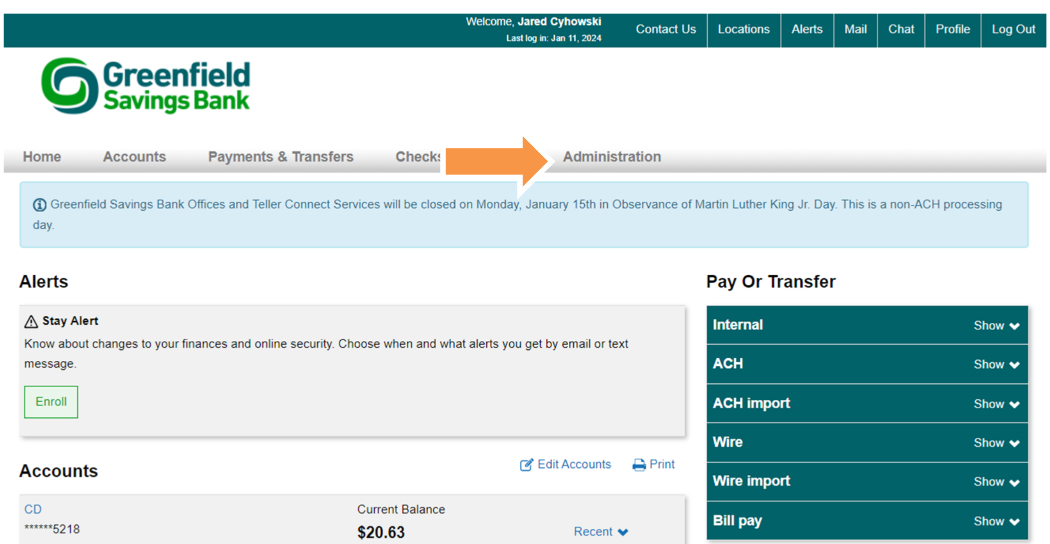
1. Wire Access will now display for this employee. Select the proper permission for each account with the drop down on the right hand side. Each account can have different access. If you select **No Access** this employee will not be able to submit a Wire transfer for that account. If you select **Full Wire Access** the employee will have access to all wire transfer types your company signed up for. If your company wanted Domestic Wires selecting **Domestic Wire Transfer** will only give access to Domestic wire transfers. If your company wanted International Wires selecting **International Wire Transfer** will only give access to international wire transfers. Once permissions have been established click Finish.



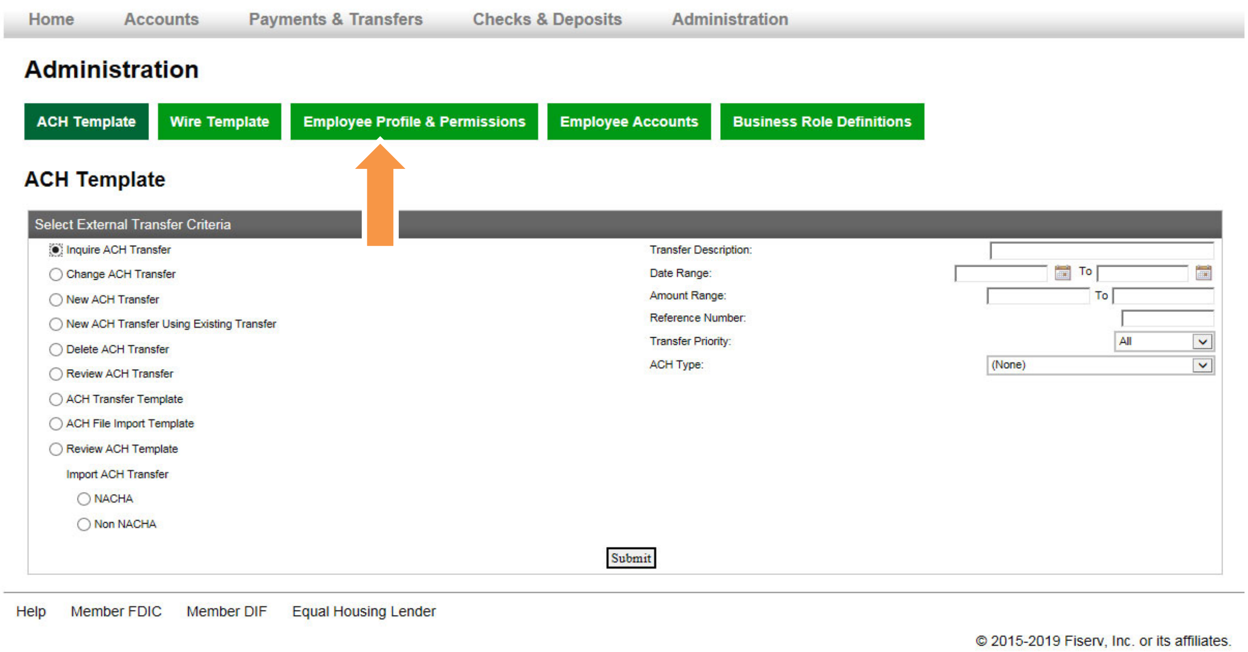
At this time you should receive a message confirming the successful completion of creating this employee. You can continue adding employees if needed.

Deleting an Employee

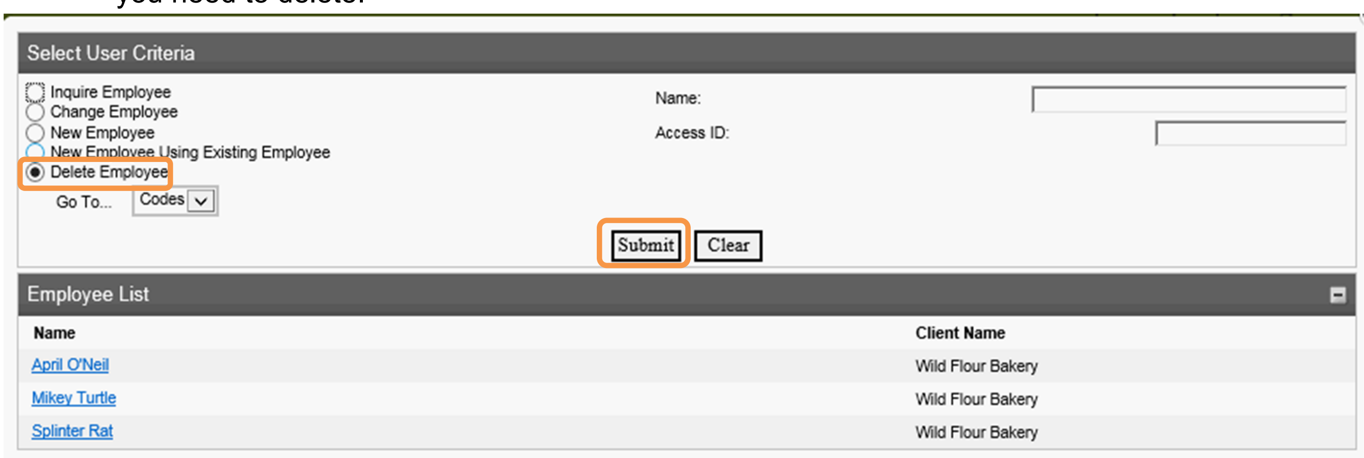
1. After you log in to Business Online, go to the Administration Tab.



2. Select Employee Profile & Permissions

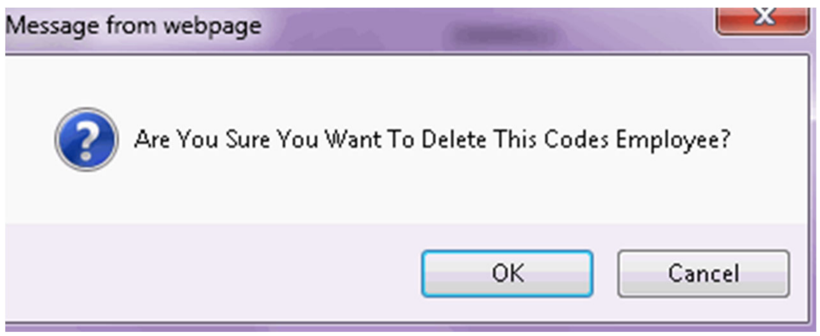


3. Click the Delete Employee button. If you have many employees you can search for a specific employee, otherwise click submit and a list will pop up. Click on the employee you need to delete.

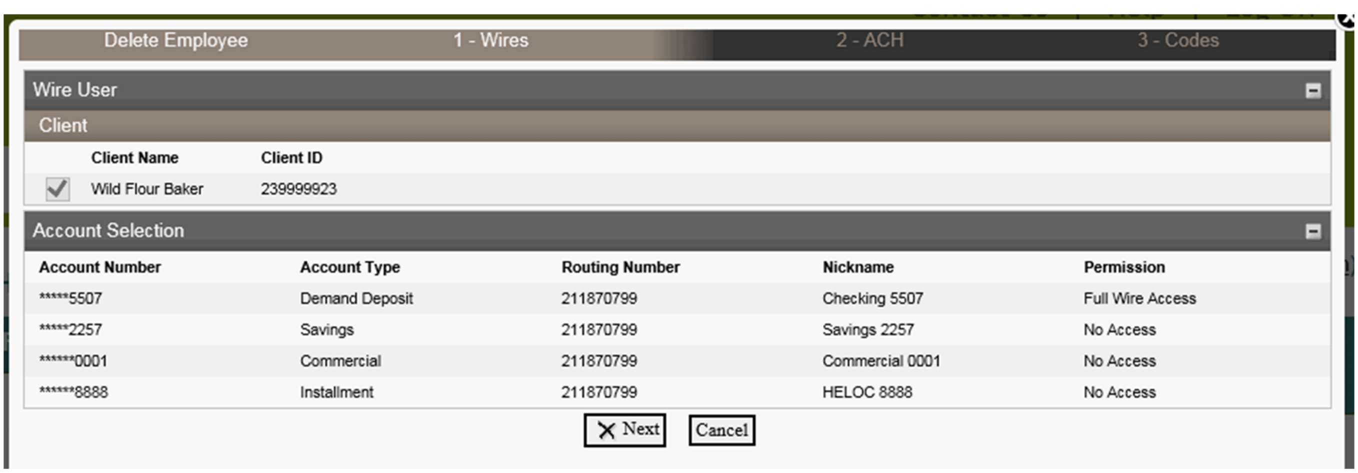


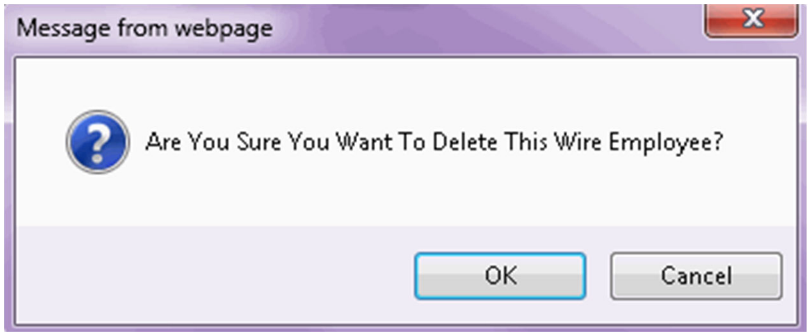
If they do not have access to Wire Transfers or ACH transactions continue to the next step. If they have Wire transfers and ACH transactions skip step 4 and go to step 5.

4. Click on the “X” in the upper left corner. A confirmation box will open. Click ok and the employee will be deleted.

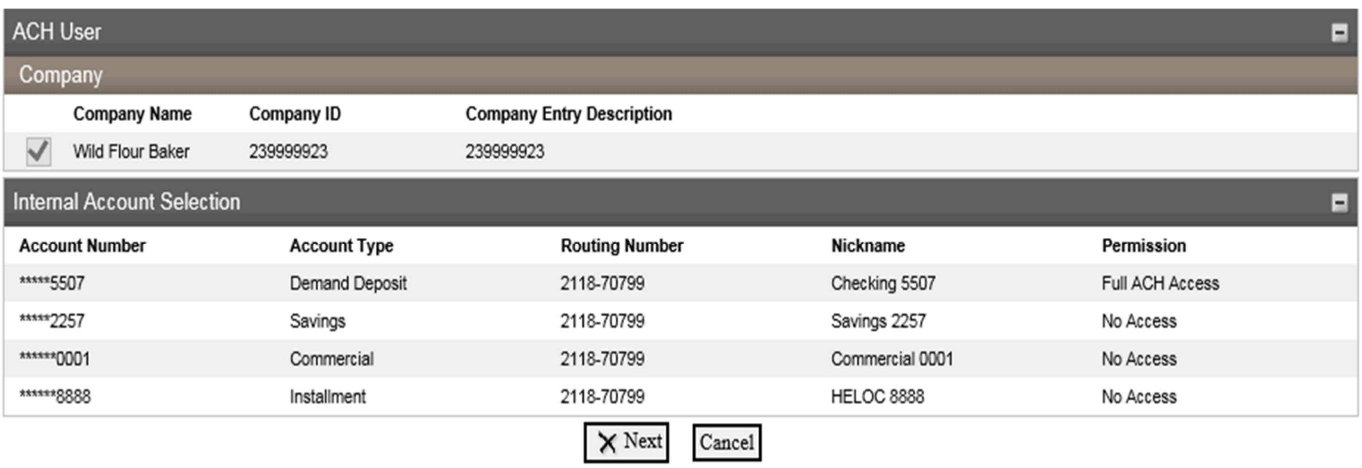


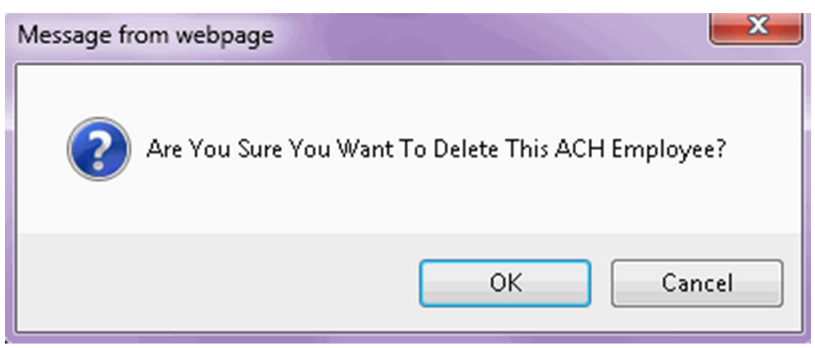
5. When deleting an employee with access to both ACH and Wires or one of the services it will ask you to delete their access for the services and then their actual Username and contact information. Click next and a confirmation window will pop up. Click ok and it will bring you to the next screen.



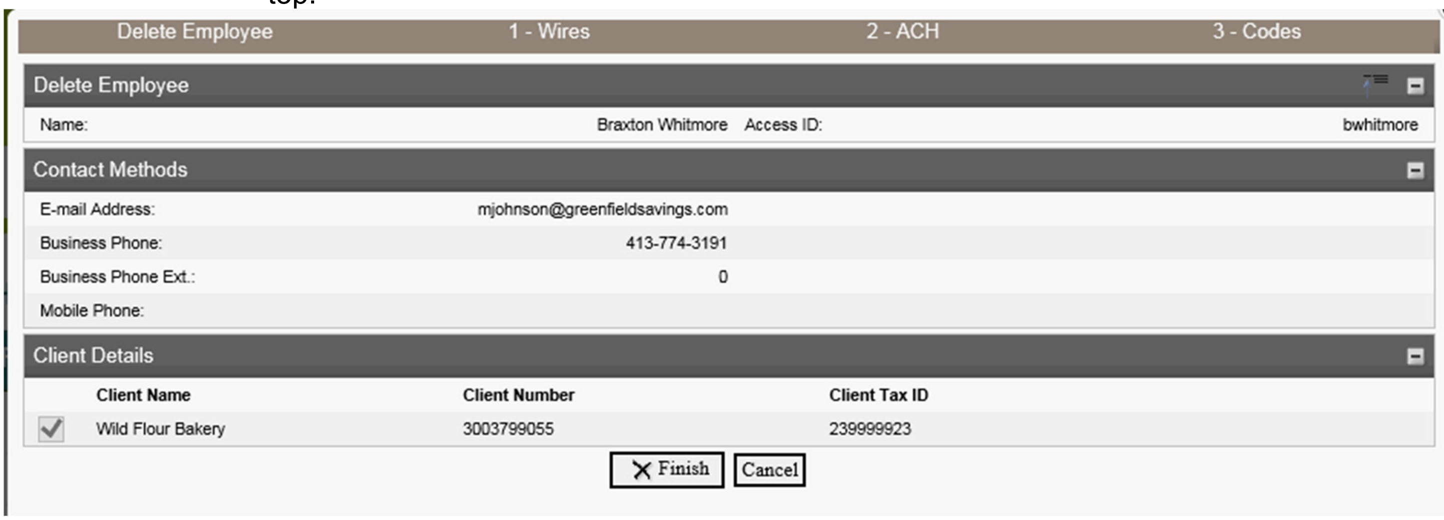


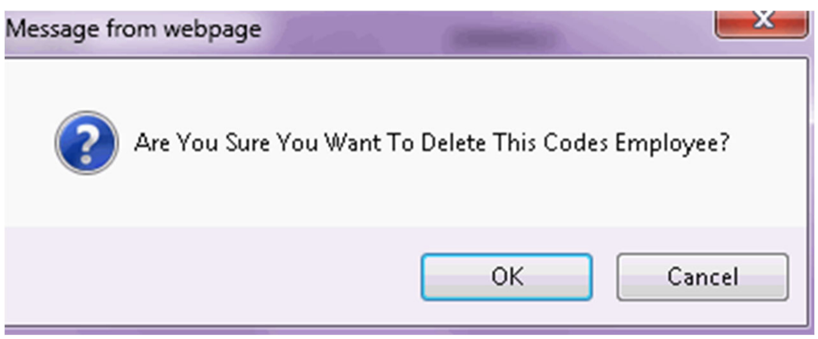
a. This next screen will have you delete the ACH access for the employee. Click next and a confirmation window will pop up. Click ok and then it will bring you to the last screen.





b. The last screen will have you remove the Username and other contact information for this employee. Clicking Finish will complete the deletion process. A confirmation window will pop up. Click ok and it will bring you back to the first screen you started on to delete the employee with a Success message on the top.





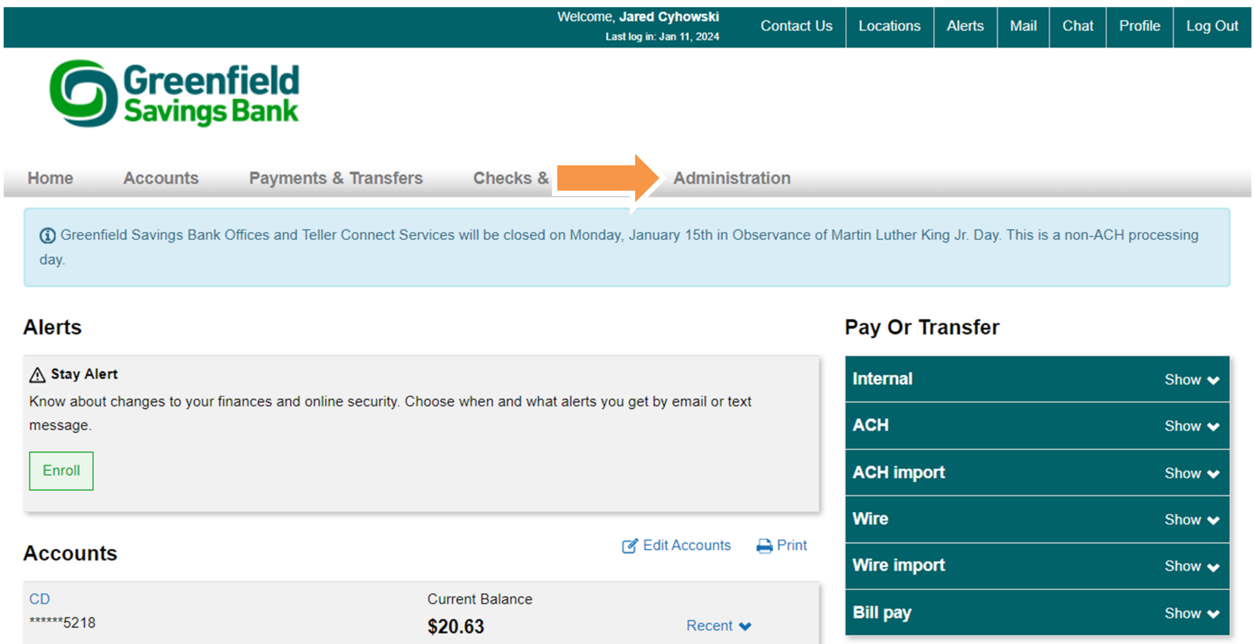
You have now completely removed the employee from the system and they will no longer have any type of access.

Adding Services to an Existing Employee

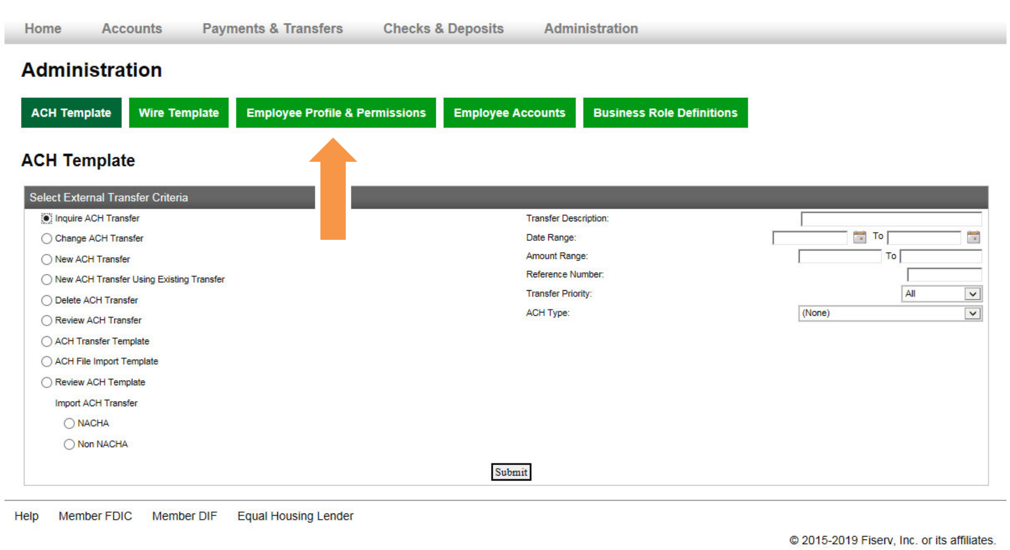
You have the ability to add services, or edit account access for an employee at any time.

Adding ACH Origination

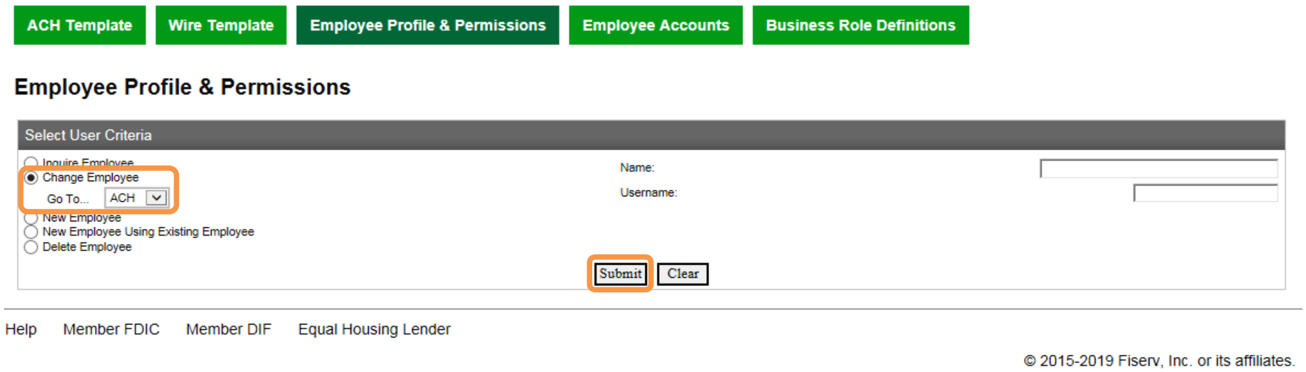
1. After you log in to Business Online, go to the Administration Tab.



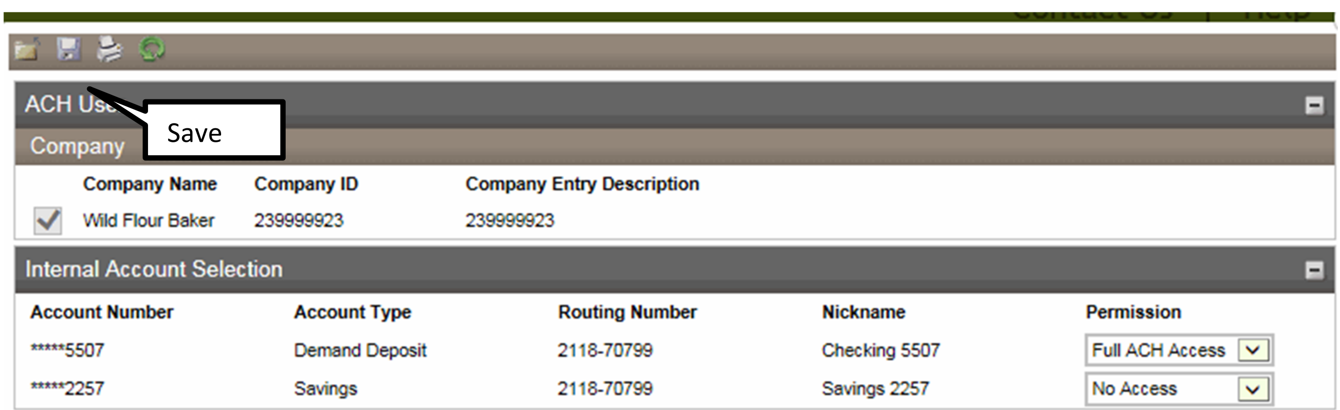
2. Select Employee Profile & Permissions



3. Click on the Change Employee Button and in the Go To drop down select ACH. Then search for a specific employee or just click submit to bring up the full list of people and select the employee you need to modify.

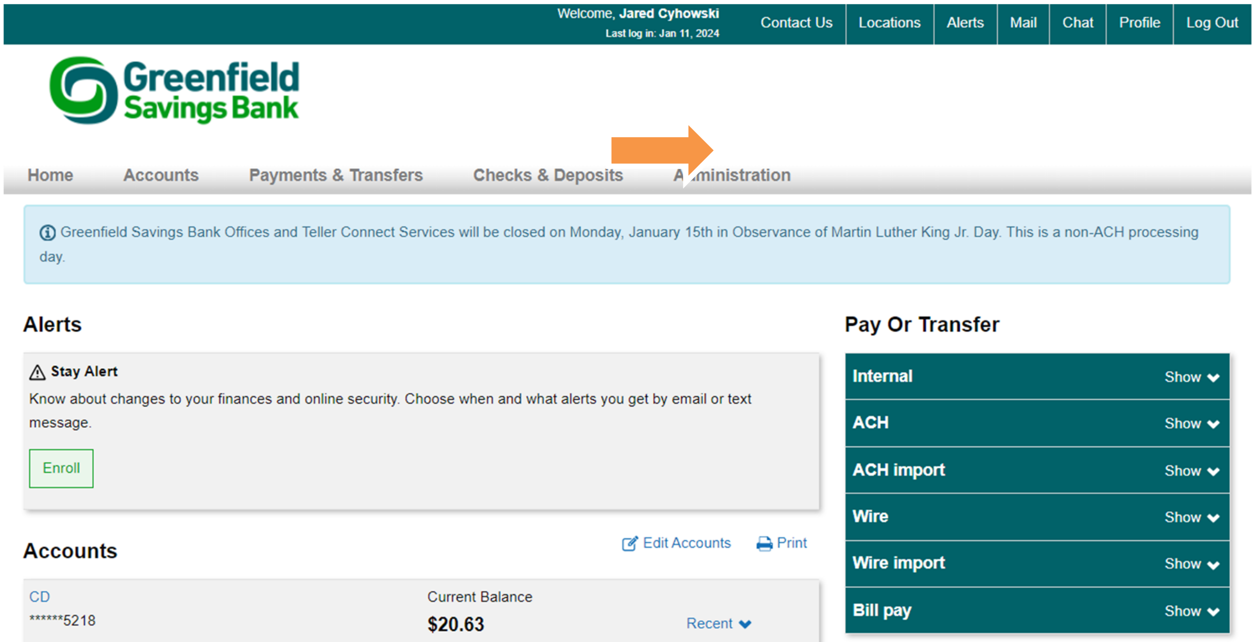


4. On this screen select what access the employee will need for which accounts. Each account can have different access. If you select **No Access** this employee will not be able to submit an ACH transaction for that account. If you select **Full Access** the employee will have debit and credit access for that account. If you select **ACH Transfer In** the employee will only be able to submit an incoming ACH transfer. If you select **ACH Transfer Out** the employee will only be able to submit outgoing ACH transfers. Once your selections have been made click the Save Icon. A confirmation will display letting you know it was successful.

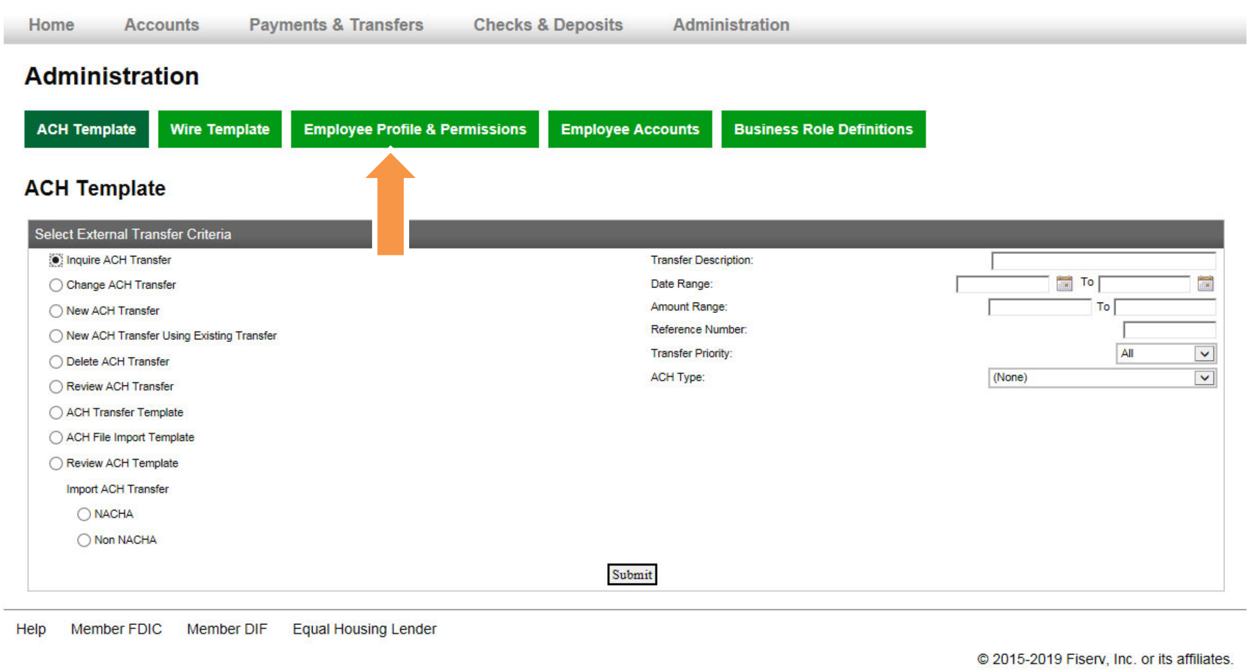


Adding Wire Transfers

1. After you log in to Business Online, go to the Administration Tab

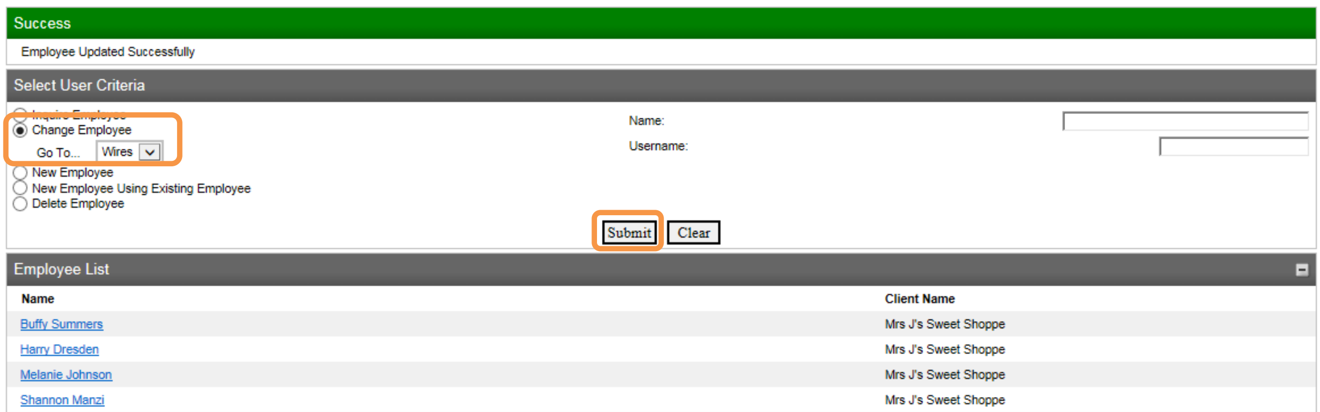


2. Select Employee Profile and Permissions

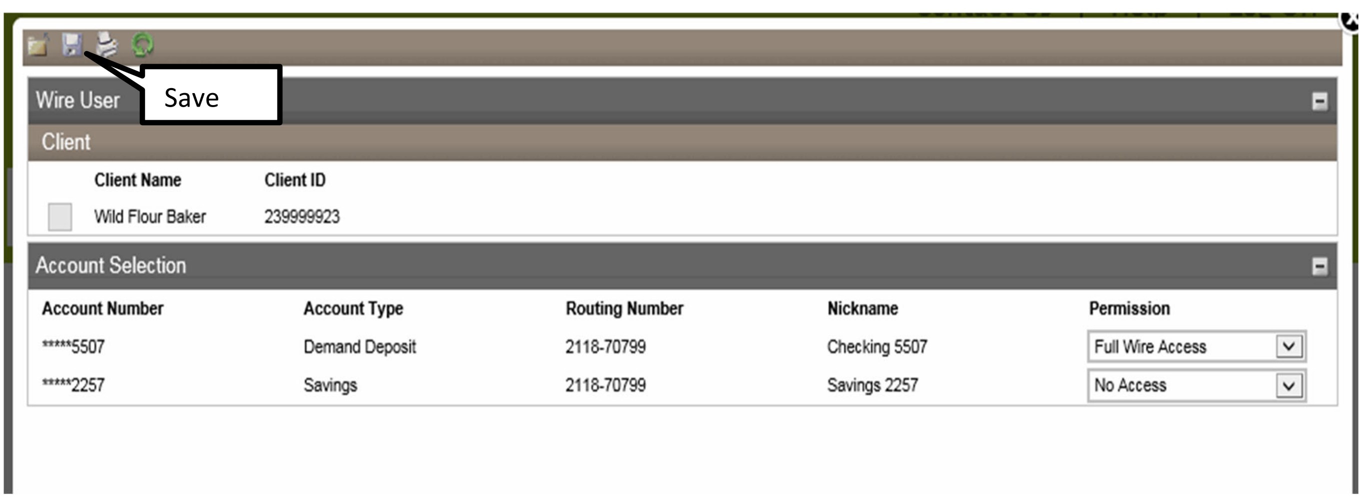


3. Click on the Change Employee Button and in the Go To drop down select Wires. Then search for a specific employee or just click submit to bring up the full list of people and select the employee you need to modify.

Employee Profile & Permissions

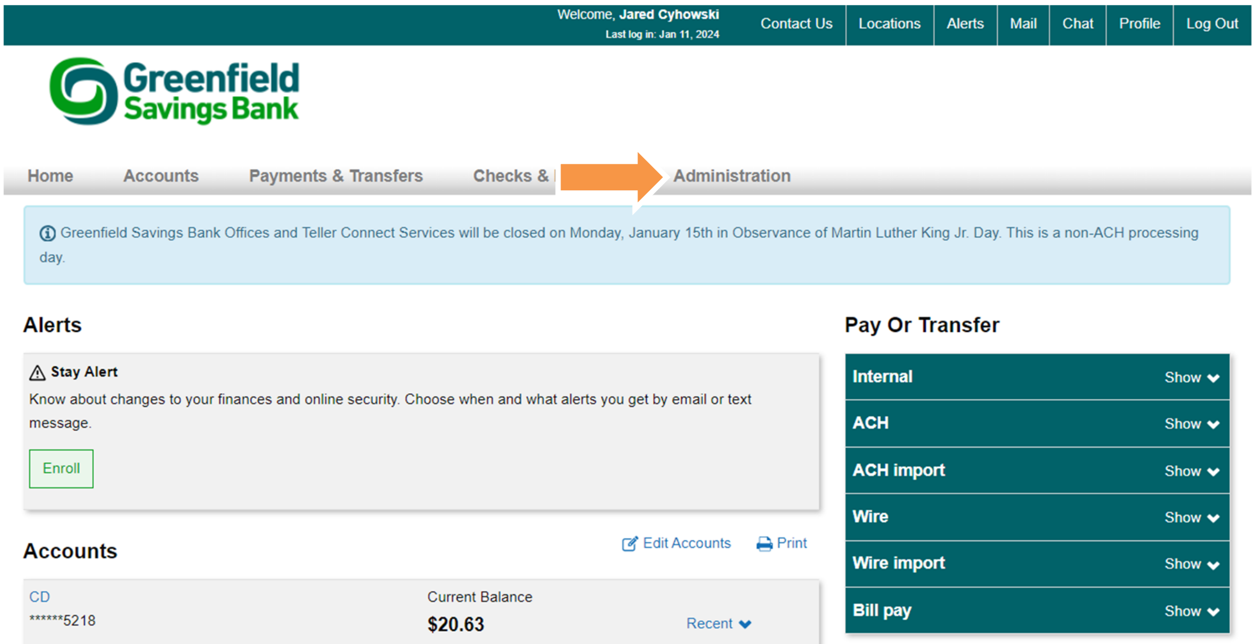


4. On this screen select what access the employee will need for which accounts. Each account can have different access. If you select **No Access** this employee will not be able to submit a Wire transfer for that account. If you select **Full Access** the employee will have access to Domestic and International Wire transfers for the account. If you select **Domestic Wire Transfer** the employee will only be able to submit a Domestic Wire transfer. If you select **International Wire Transfer** the employee will only be able to submit International Wire transfers. Once your selections have been made click the Save Icon. A confirmation will display letting you know it was successful. If your business chose to only use Domestic Wires, International will not be a choice to select from. This is also true if you only have International Wires, Domestic will not be an option.

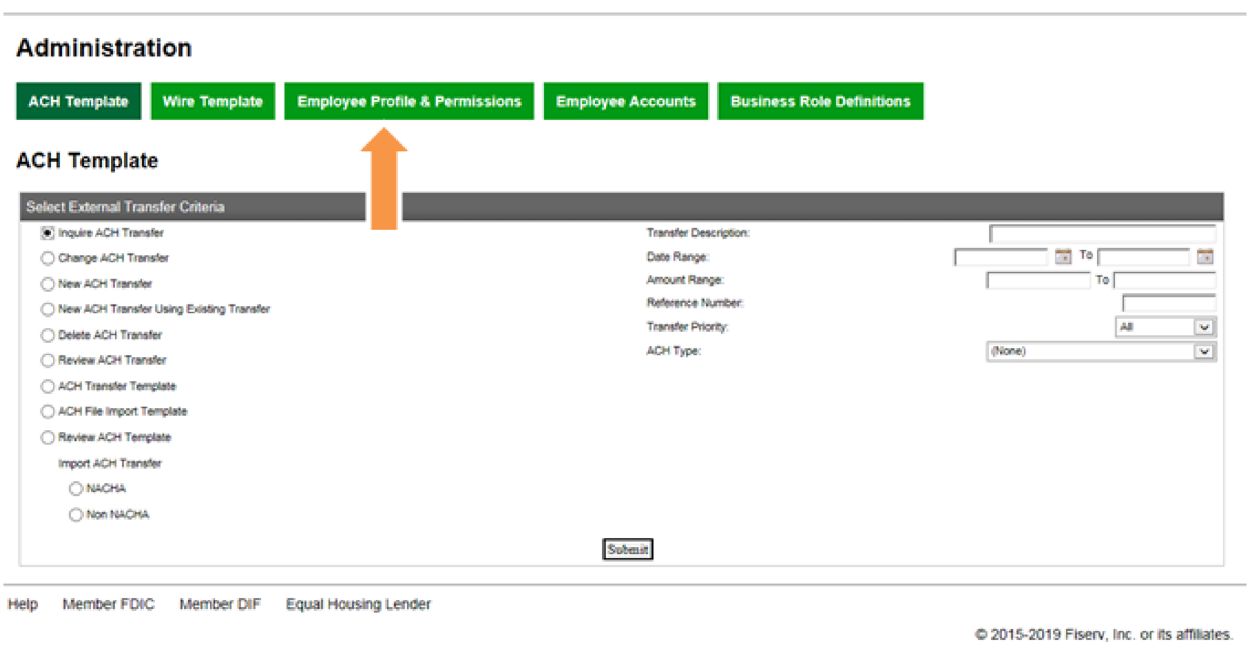


Add or Remove Internal Transfer Access

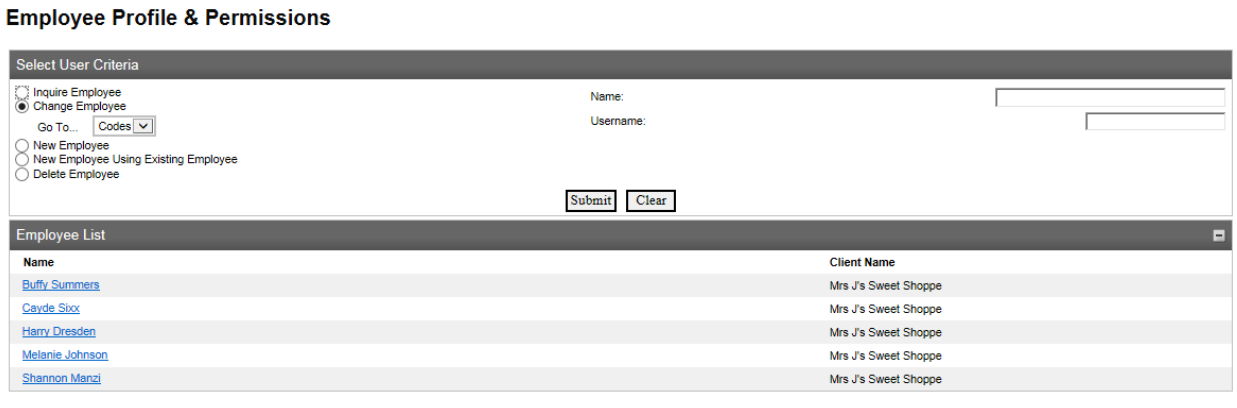
1. After you log in to Business Online, go to the Administration Tab.



2. Select Employee Profile & Permissions.



3. Select Change Employee and click Submit. A list of employees will come up. You can also search for a specific Username. Now select the employee you wish to modify.

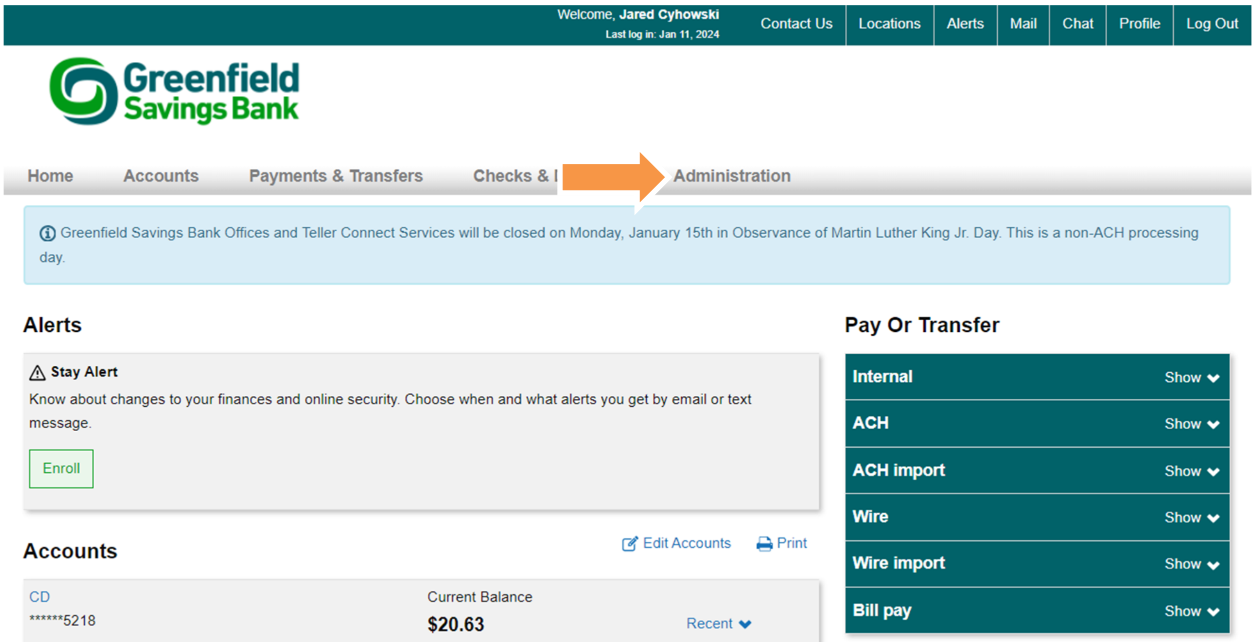


4. Scroll down to the sections that say **Approval Options** and **Fund Transfer Options**. Review Internal Transfers should be no, unless you want this employee to require approval for transfers. If your business requires dual approval for transfers and you would like this employee to be able to approve, change the Approve Transfers box to read **Yes**. Next change the Inquire Transfers**,** Initiate Transfers and Open Transfers to also read **Yes.** Now click the Save Icon and the changes will be saved.

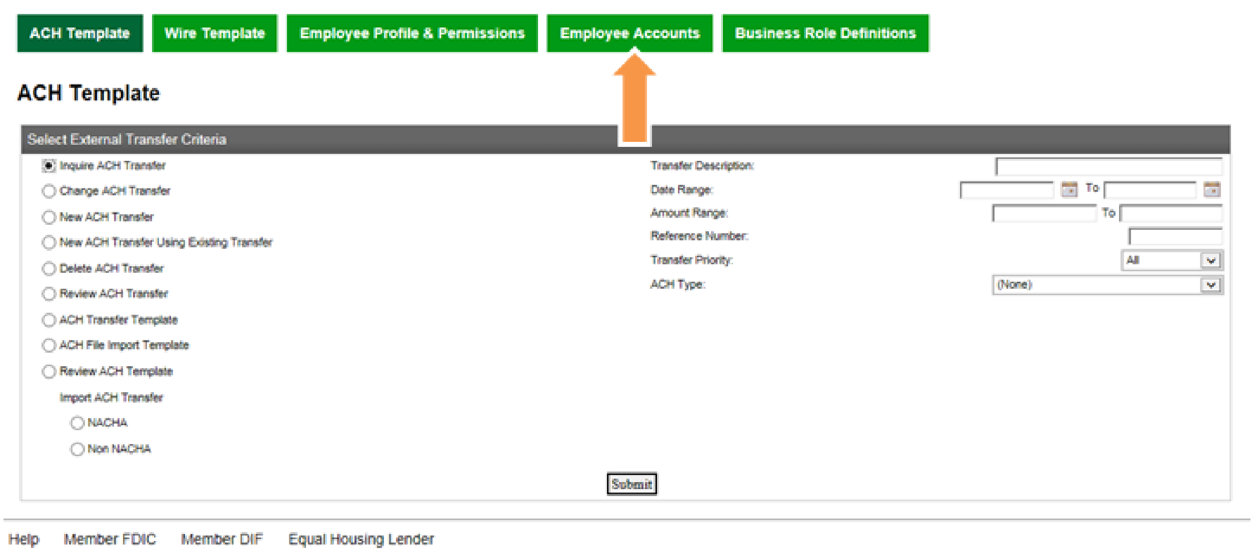
5. To remove Transfer access follow the above steps and only change the drop downs to read **No** instead of yes, as pictured above. Then click the Save Icon for the changes to be saved.

Add or Remove Employee Access to Accounts

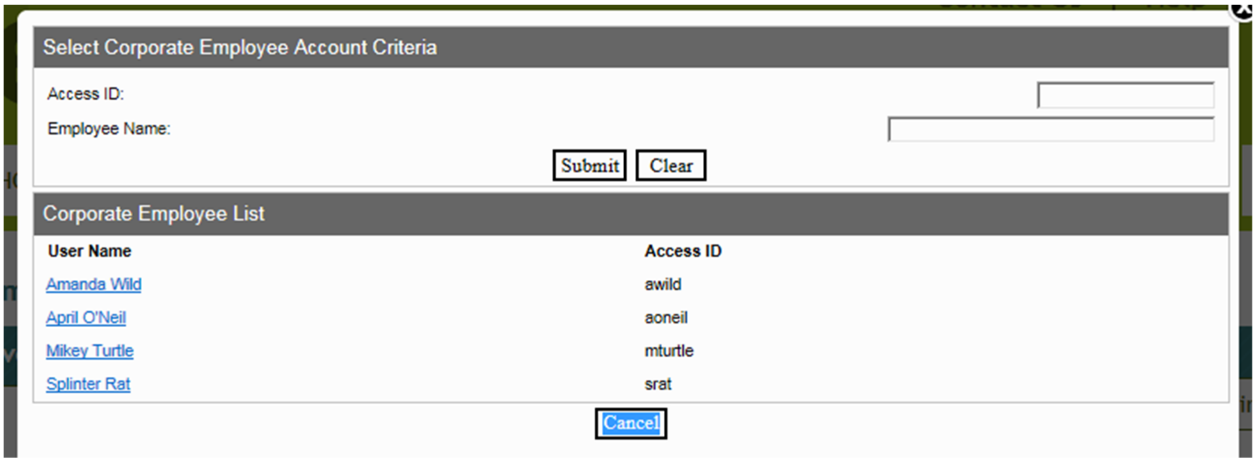
1. After you log in to Business Online, go to the Administration Tab.



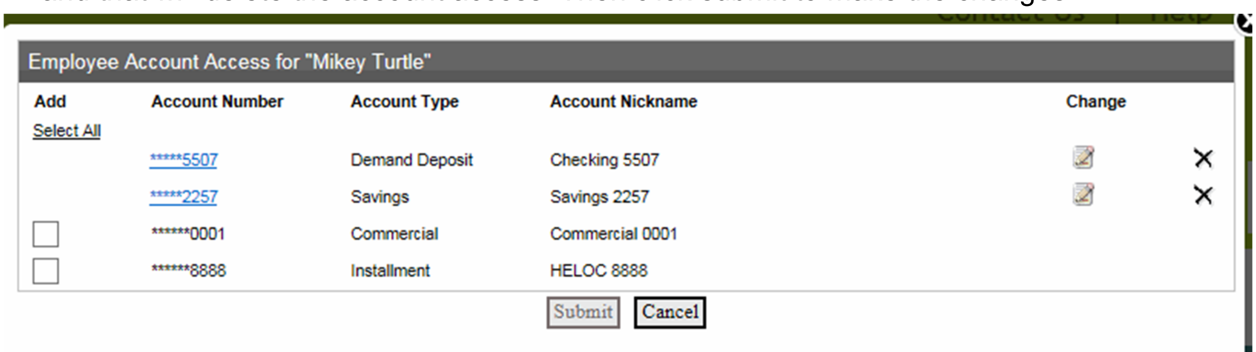
2. Click on Employee Accounts.



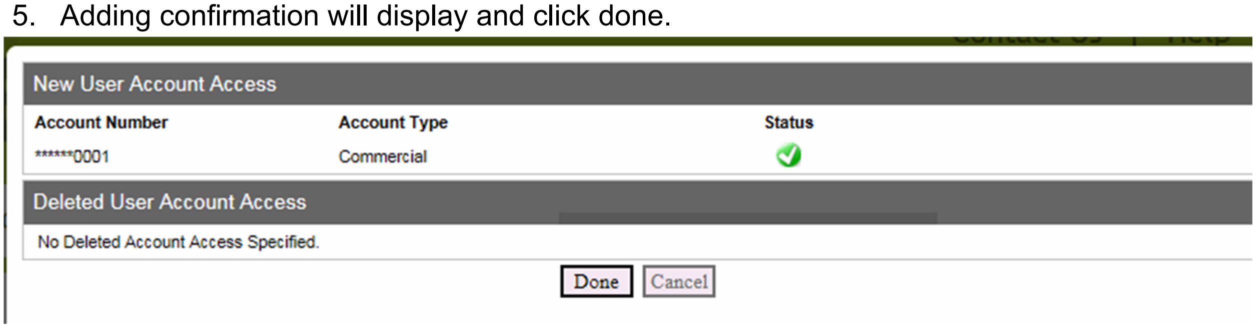
3. You have the ability to search for an employee by name or click on submit to pull up all employees. Then click on the employee you wish to change access for.



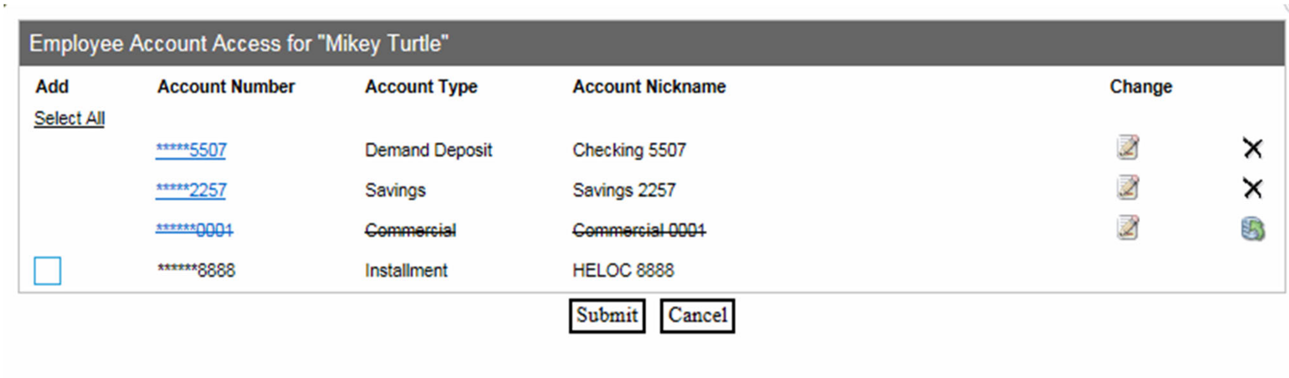
4. You will now see all the accounts the business has added to Business Online and what access the current employee has. Click on a box in the **Add** column and click submit. This will add access to that account. You can alternatively click on the **X** on the far right and that will delete the account access. Then click submit to make the changes.



5. Adding confirmation will display and click done.



6. To delete an account Click the x to the right of the account. Click submit if the correct account is crossed off.



Employee Account Access for "Mikey Turtle"

Add	Account Number	Account Type	Account Nickname	Change
Select All				
	*****5507	Demand Deposit	Checking 5507	
	*****2257	Savings	Savings 2257	
	~~******0001~~	~~Commercial~~	~~Commercial 0001~~	
	******8888	Installment	HELOC 8888	

Submit Cancel

7. The Delete confirmation will display and click done.

New User Account Access

No New Account Access Specified.

Deleted User Account Access

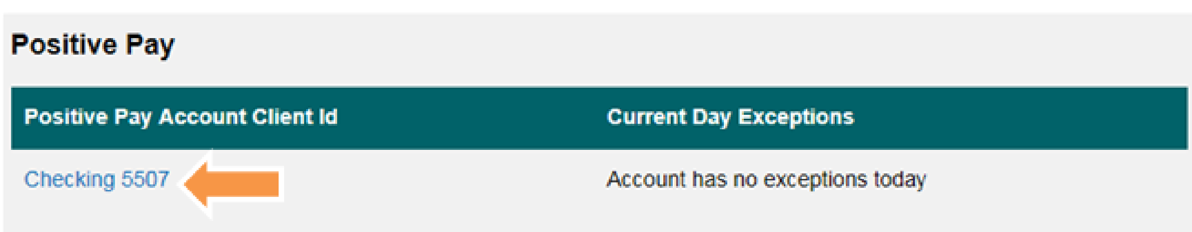
Account Number	Account Type	Status
******0001	Commercial	

Done Cancel

Add or Remove Positive Pay Users

Adding Users

1. On the Home screen in Business Online, click on any account on your Business Online profile listed under Positive Pay.

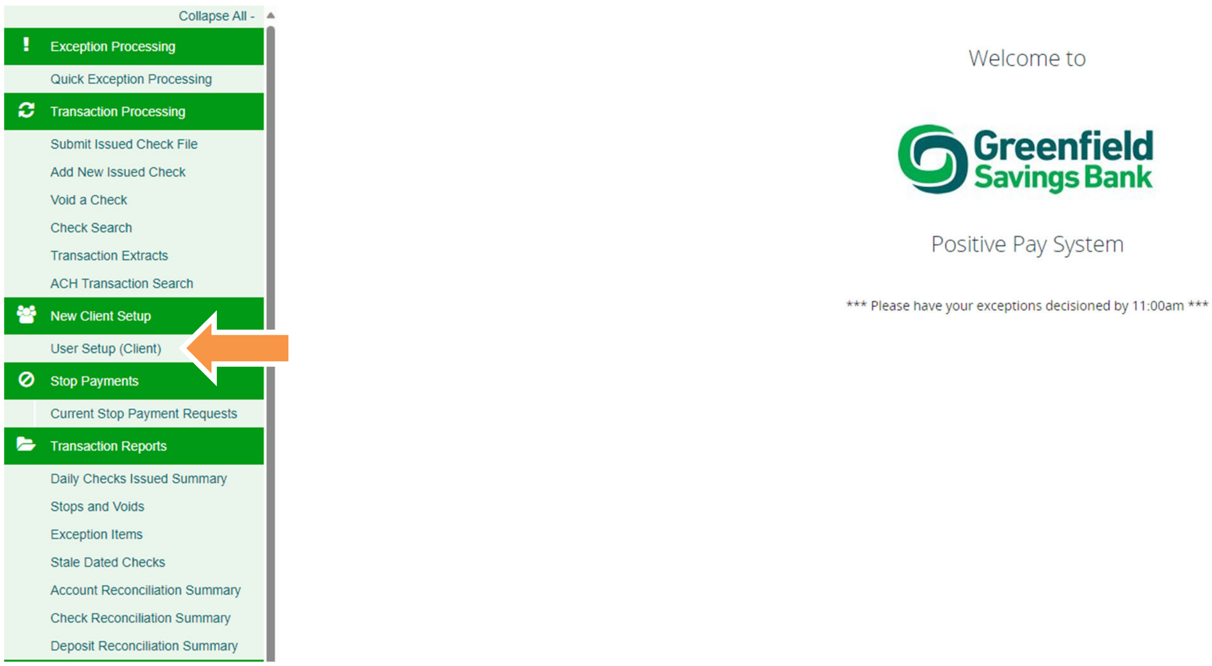


Positive Pay

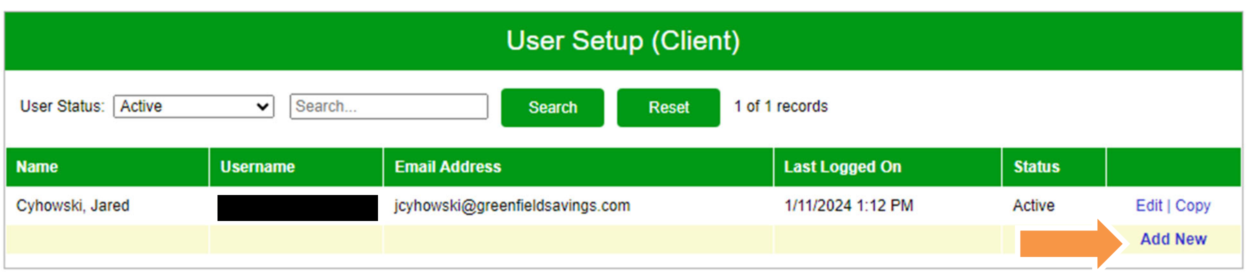
Positive Pay Account Client Id	Current Day Exceptions
Checking 5507	Account has no exceptions today

You will automatically be brought to your home page in the Positive Pay Web site.

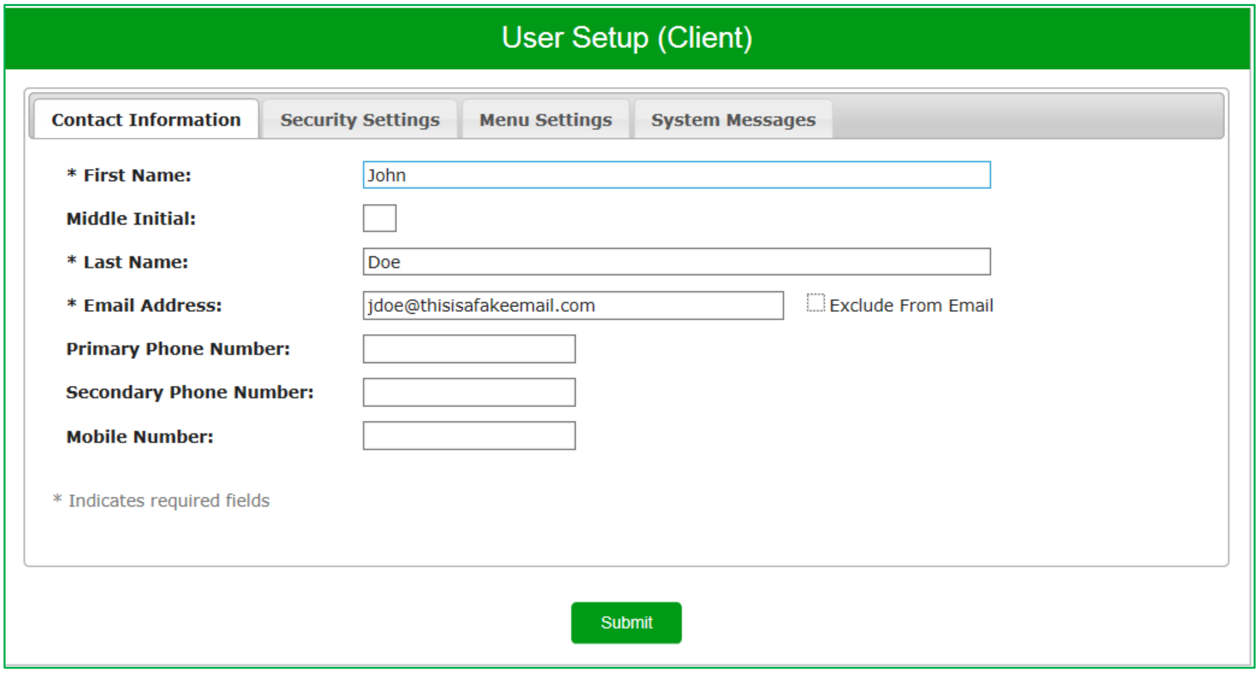
2. To add a new user, click on User Setup (Client) on the side menu bar, under New Client Setup.



3. On the User Setup (Client Screen), click "Add New" to add a new user.



4. Fill in the contact information.



***First Name:** User's first name

Middle Initial: User's initial of their middle name

***Last Name:** User's last name

***Email Address:** User's email address. This is the email address they will receive notifications from Positive Pay.

Primary Phone Number: User's primary phone number.

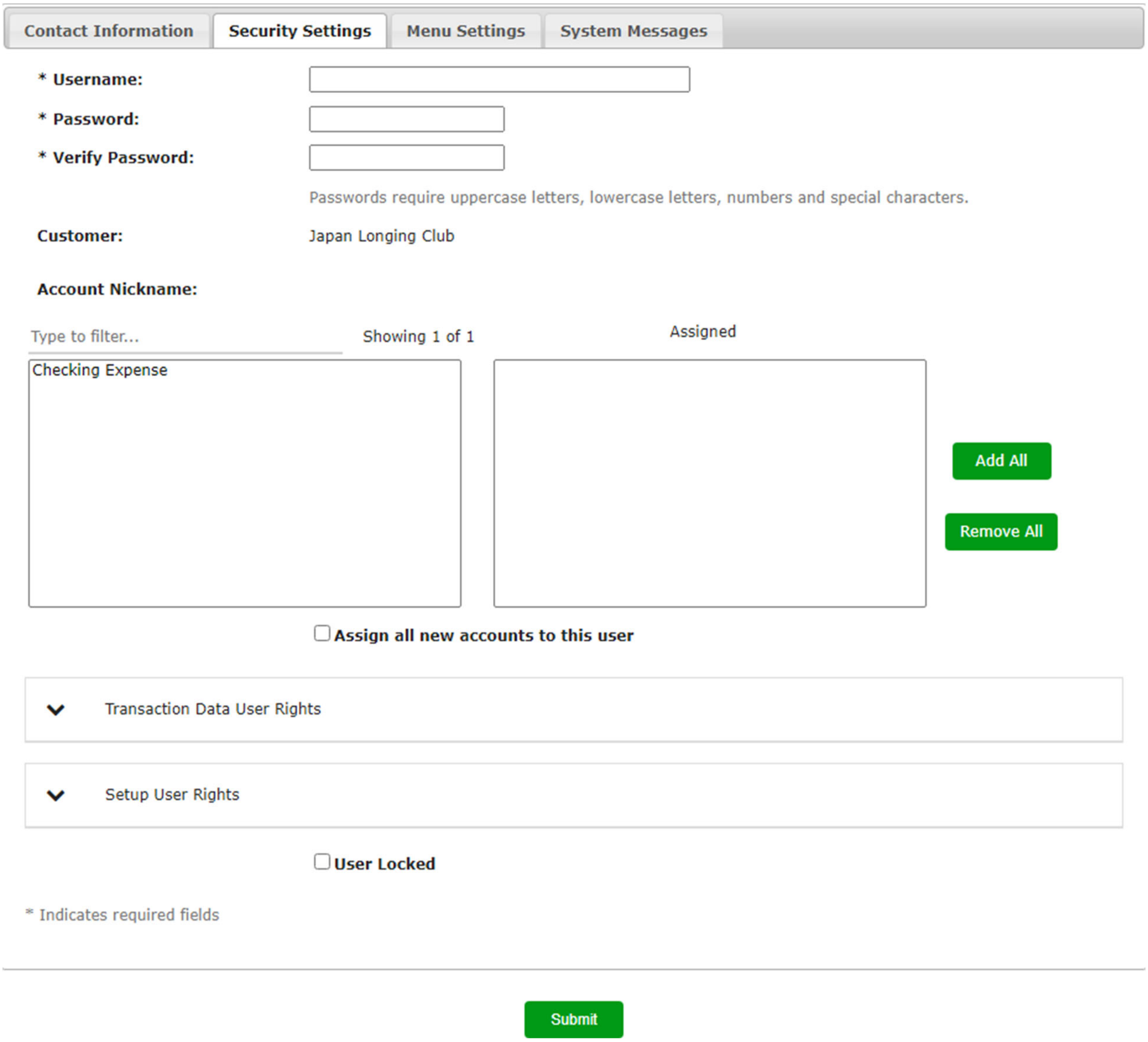
Secondary Phone Number: User's secondary phone number.

Mobile Number: User's mobile number.

***First Name, Last Name and Email Address are required fields**

Do not hit Submit. Click on the Security Settings tab.

5. Security Settings



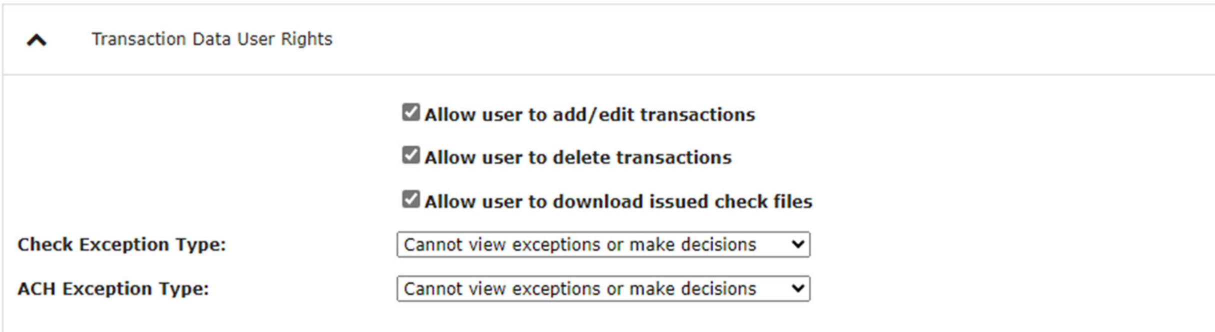
Enter in the Username, Password, and Verify Password. (**These are required fields**)

> **It is recommended that these credentials are consistent with the user's Business Online credentials when they were established. For password use Abcd1234!**

Company: Will default to your company name.

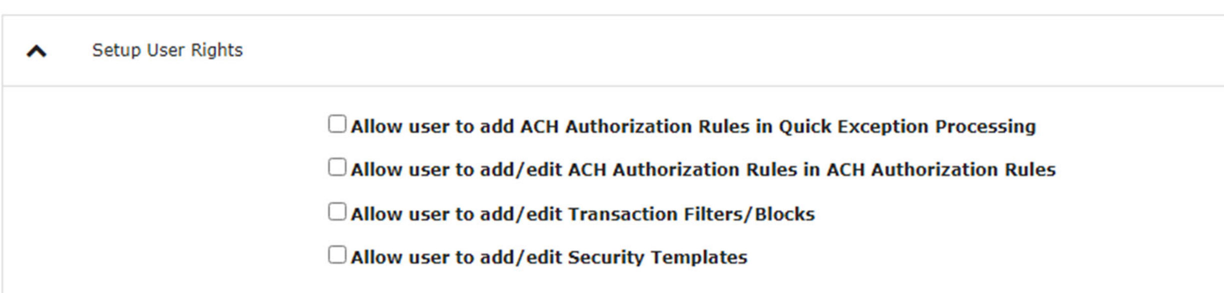
Account Nickname: To move one account, click on an account and it will automatically move it from Available to Assigned or you can click Add All to add all accounts. To remove an account, click on an account in Assigned and it will automatically place it back in Available or Remove all to remove all accounts.

Transaction Data User Rights: Select the drop down to allow the user to add/edit transactions, delete transactions, and download issued check files. You can give the user access for Check Exceptions only, ACH Exceptions only, or Both Check and ACH Exceptions.



6. Use the check boxes to allow the user to do the following:
    - Add/Edit transactions – this will allow the user the ability to edit transactions (i.e. make pay and return decisions, void items).
    - Delete transactions – this will allow the user the ability to delete transactions from the system. Transactions can be deleted by clicking on the delete button while viewing transaction details.
    - Download issued check files – this will allow the user the ability to download issued check files from the Issued Check File Processing Log screen.
    - Check Exception Type – Choose the user's check exception type to Cannot view exceptions or make decisions, Can view exceptions, or Can view exceptions and make decisions
    - ACH Exception Type – Choose the user's ACH exception type to Cannot view exceptions or make decisions, Can view exceptions, or Can view exceptions and make decisions

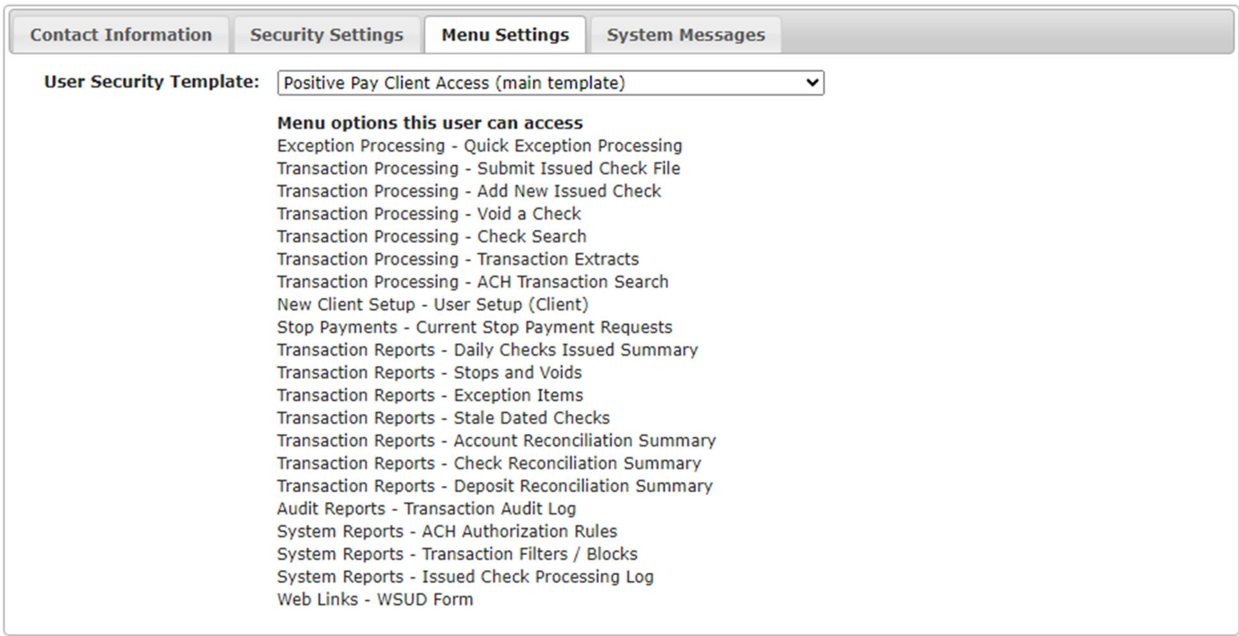
Setup User Rights: Select the drop down to allow the user to add ACH authorization rules in Quick Exception Processing, allow the user to add/edit ACH authorization rules in ACH Authorization Rules, allow them to add/edit Transaction Filters/Blocks, or allow them to add/edit Security Templates.



User Locked: Should only be used when you want to remove the user from Positive Pay.

Do not hit Submit. Move to the Menu Settings tab.

7. Menu Settings
    a. Select the **User Security Template:** Positive Pay Client Access (main template) to grant the new user access to all standard features. You may choose *Create new template* to select certain access features for this new user.



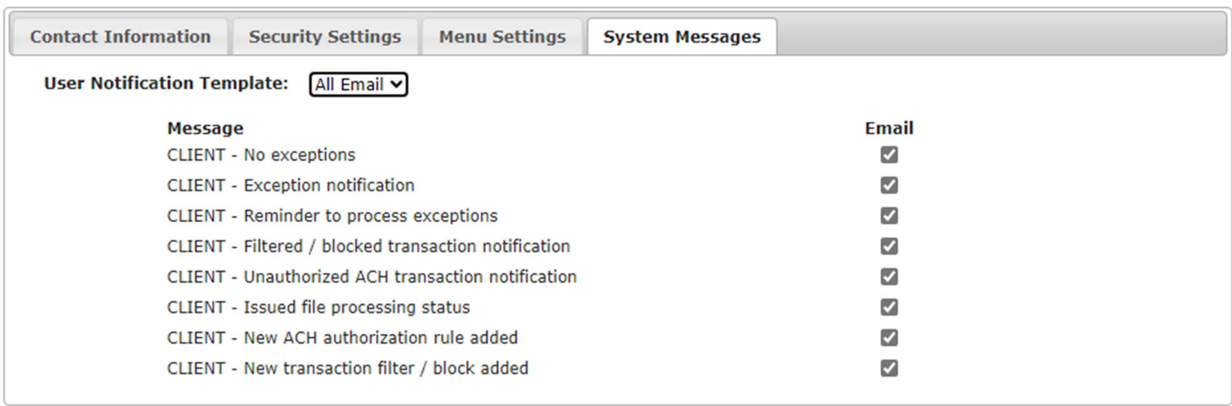
If you create a new template click each check box you would like the user to have access to in their menu settings. The following are some examples:

- Exceptions Processing: **(Recommended)** Allows the user to use the Quick Exception Processing screen to manage all exception item activity. Pay and return decisions can be made on all items via a single screen.
- Transaction Processing**:** Allows the user upload check file submissions, add new issued checks (manual checks), void a check, reverse Positive Pay extract, and conduct searches on checks, ACH transactions and paid checks.
- New Client Setup: Allows the user to set ACH rules or ACH Transaction filters or blocks.
- Stop Payments: Allows the user to see all current stop payment requests.
- Transaction Reports: Allows the user to select from a number of activity reports in Positive Pay.
- Audit Reports: Allows the user audit all transactions on Positive Pay
- System Reports: Allows the user to access reports on ACH rules, Transaction Filter/Blocks, and Issued check file processing.

- Web Links: connects you to Greenfield Savings Bank ACH Written Statement of Unauthorized Debit form. If utilizing ACH Positive Pay, Web Links will need to be checked off so the user can access the ACH Written Statement of Unauthorized Debit form.

8. Once all menu items have been selected, move to the System Messages tab. Do not hit Submit.

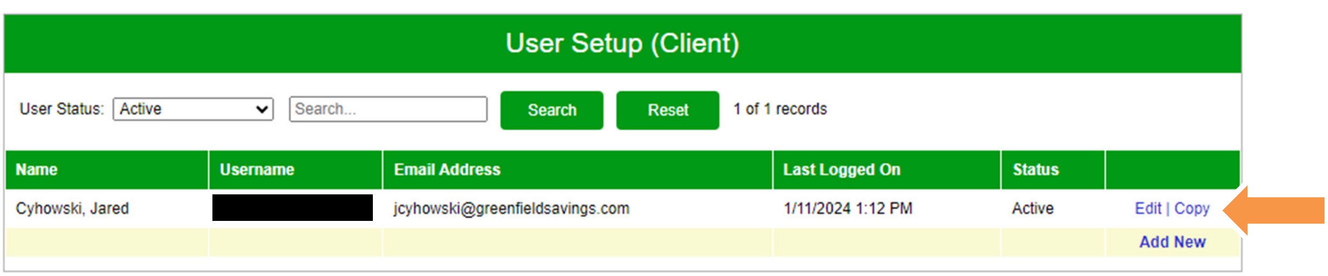
System Messages:



System Messages will allow you to select email notifications you would like the user to receive. If you would like to select all email notification click the User Notification Template drop down and select All Email.

9. Click Submit.

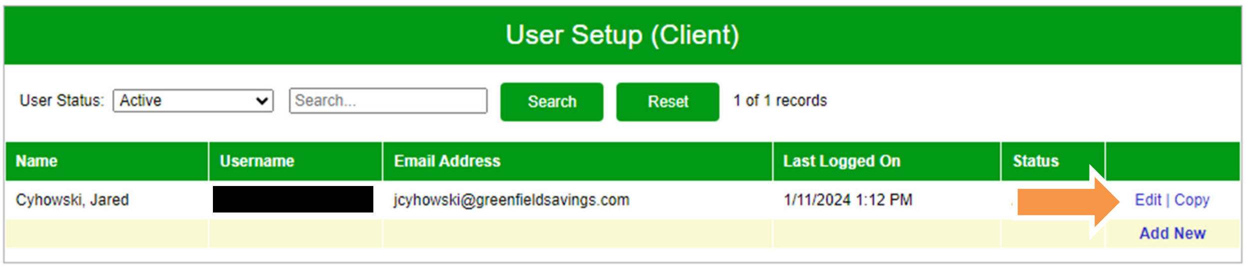
Note: Once the first user is established you can click on an existing user's Copy link and it will carry all of the security, menu, and notification settings to the new user. You will only have to establish the user's contact information and credentials.

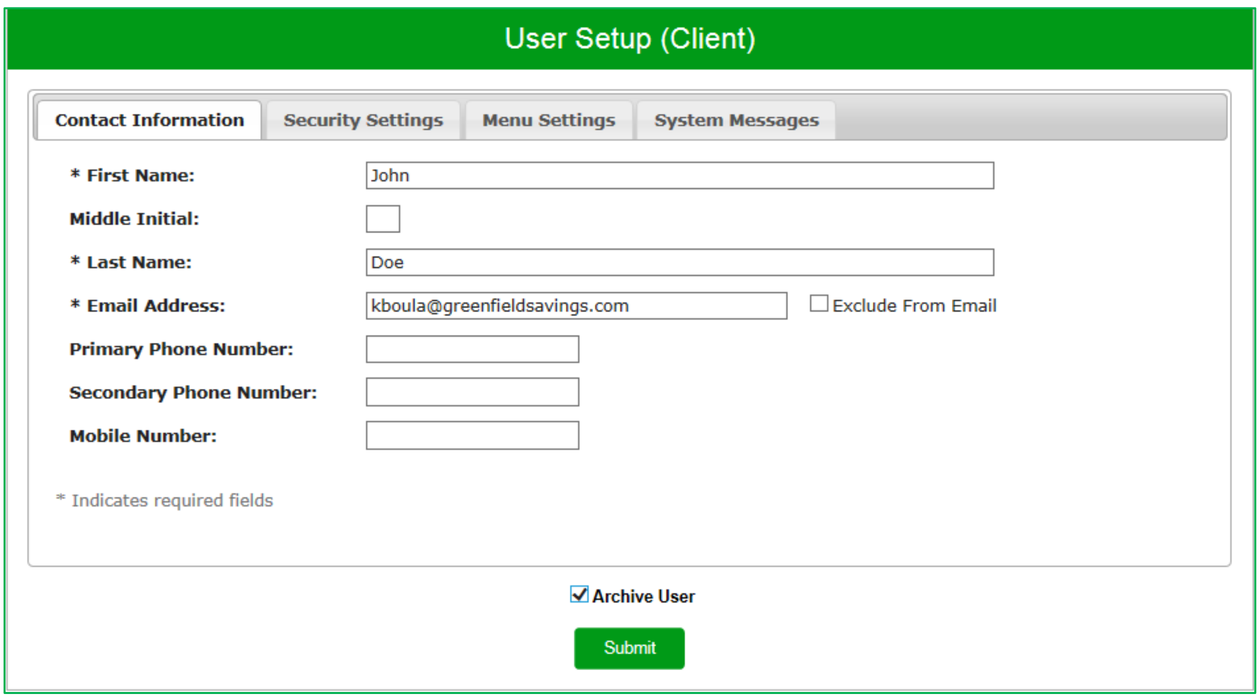


10. Now you can go back to your Business Online and enter the Username and Password in the Interface Specification section for each user you added. See page 9 for reference and page 22 to follow the steps to edit a user profile. Interface Specification is near the bottom. The Positive Pay Username and Password must match what was entered in Positive Pay User Setup.

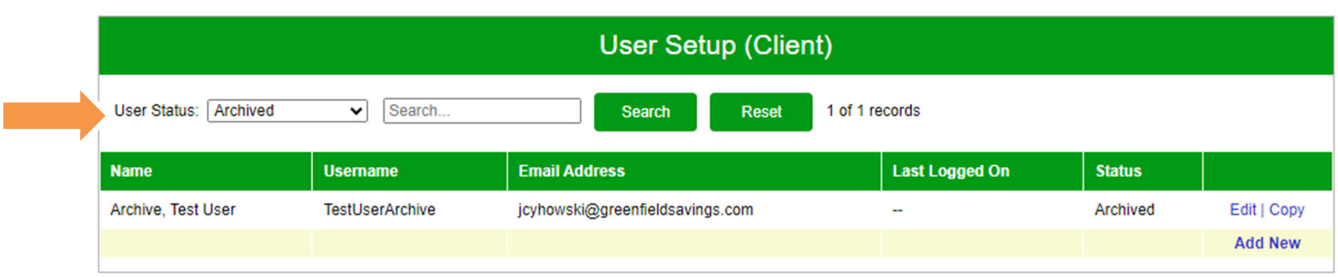
Removing a User:

1. Once in Positive Pay User Setup (Client) Click Edit





2. Select Archive User and click Submit. This will deactivate the user, but will not delete them from the system. To view all archived users click on the User Status dropdown and select Archived.

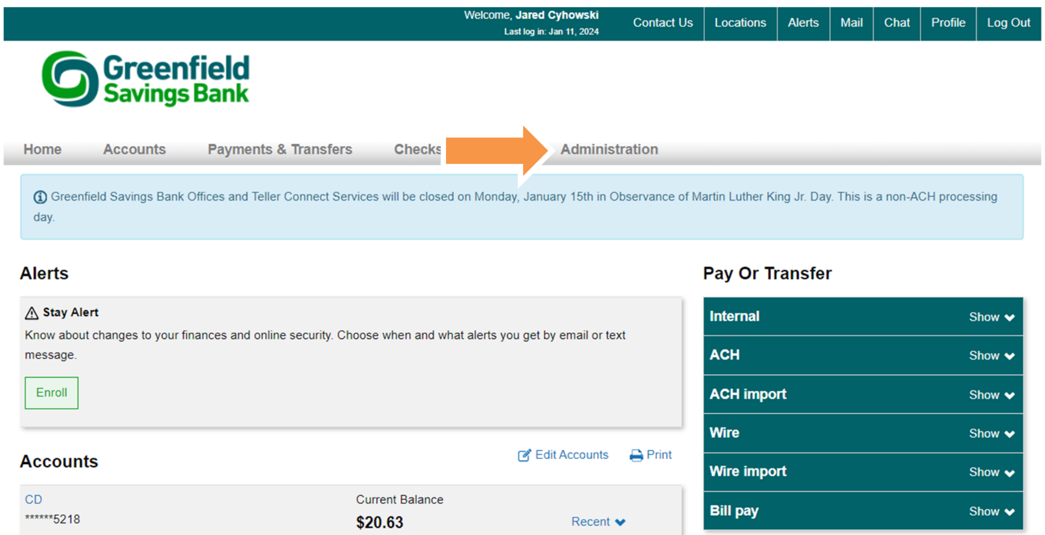


3. This will list all archived users. You can reactivate them by clicking Edit and removing the check box from Archive User in the User Setup (Client) screen.

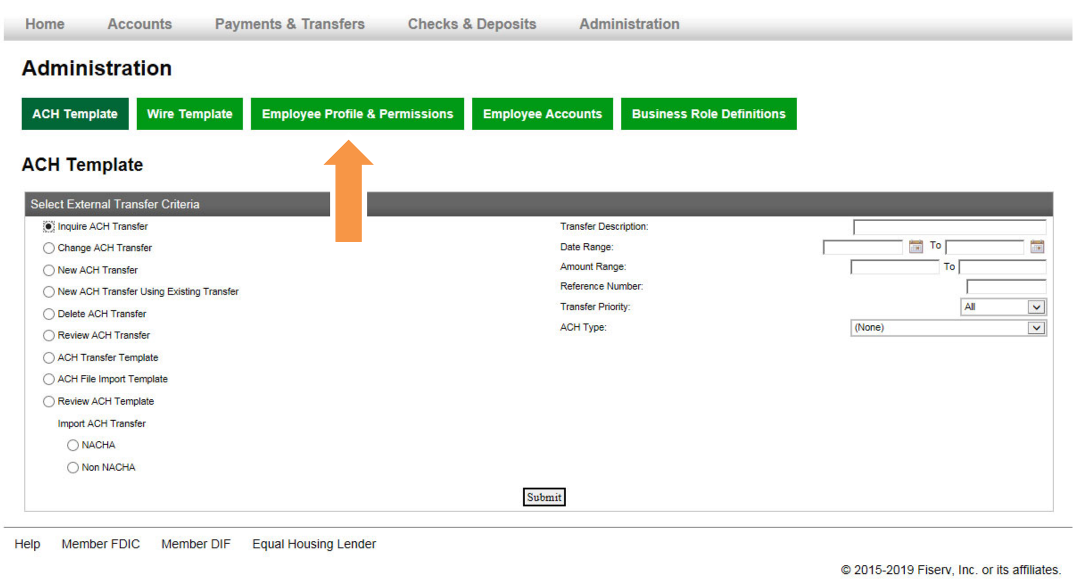
Resetting a PIN

If an employee forgets the PIN they selected for their token you can reset the PIN or they can call Greenfield Savings Bank. This section will walk you through resetting a PIN.

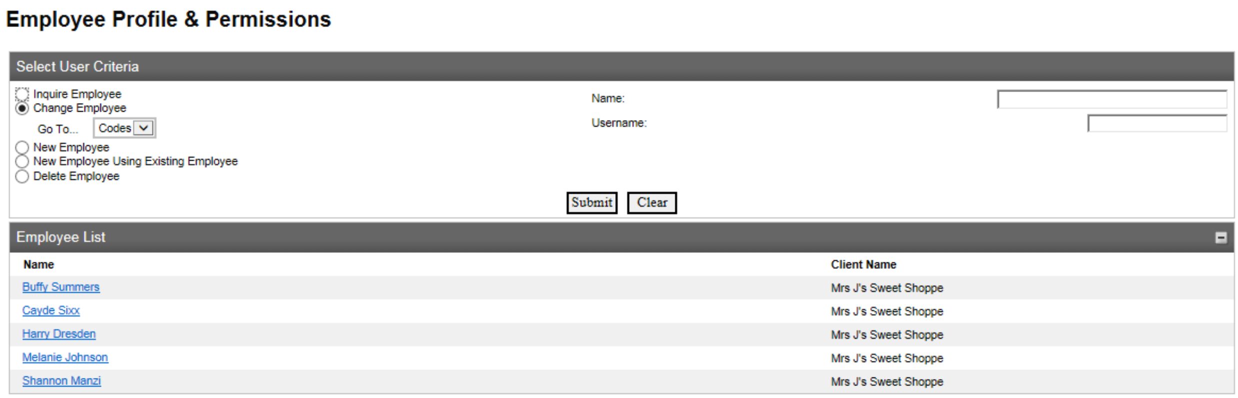
1. After you log in to Business Online, go to the Administrations tab.



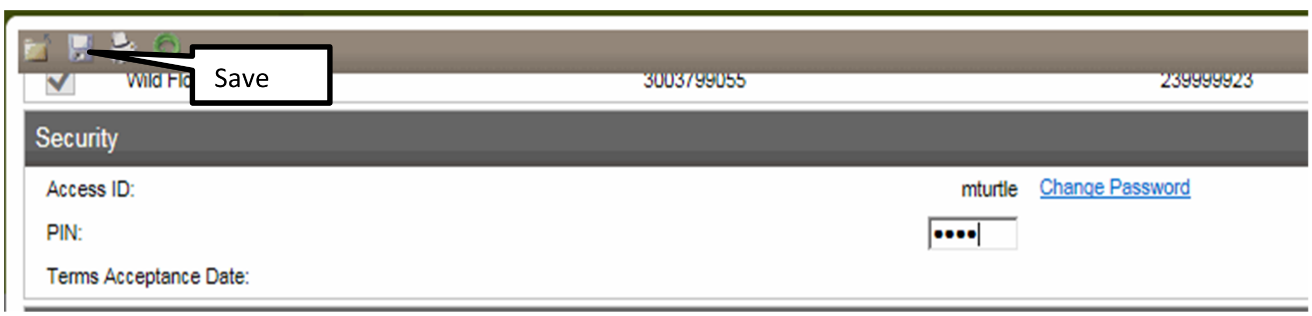
2. Click on Employee Profile & Permissions



3. Select the Change Employee button and click submit or search for a specific Username for an employee. Then select the employee you need to change.

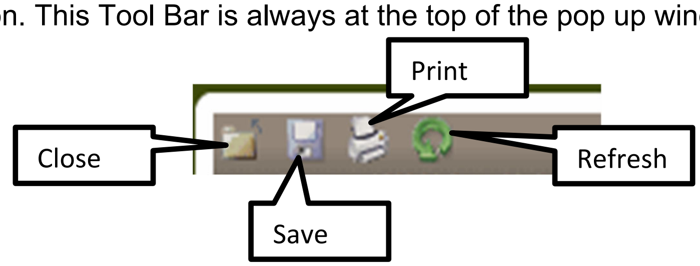


4. Now you are looking for the **Security** section. The Pin box will need to be cleared out. Just delete what is in the box and give them a temporary PIN. You can use 1234 or any 4 digit combination. Now click on the Save Icon. Let them know what you changed their PIN to and have them sign in. Once they log in with the temporary PIN they will be prompted to change it.



Support

Always remember when editing an Employee under Profile and Permissions that you either use the Close Icon or Save Icon to navigate away from the current employee you are looking at. You also have the ability to Refresh which will remove any changes you haven't saved. You also have a Print Icon. This Tool Bar is always at the top of the pop up window.



Business Online offers a Help Tool at the top of every page you navigate to. It will bring up Help for the current page you are on. Once in the new window you can click on anything you may need help on. Business Online Help does have some differences as it was created to be a general help for any company using it. Some differences include:

- ACH Manager refers to ACH Origination
- Wire Manager refers to Wire Transfers
- Merchant Capture refers to Remote Deposit.

Help may also refer to some services that you may not have the ability to use based on your access level or what your business chose to use. This Help Tool is not available in all of the Administration Windows, please contact Greenfield Savings Bank for help with Administration tools.

If you need assistance with setting up any of the Business Online features listed in this guide, please email businessonline@greenfieldsavings.com or call Greenfield Savings Bank at 413-775-8150. Support is available during normal business hours.