

Business Admin & Reporting User Guide



Table of Contents

Section 1 – Introduction	1
Section 2 – Overview	2
Section 3 – Business User Types & Registration	3
Business User Types	3
Self-Registration for Business Administrators	3
First Time Login for Sub Users	5
Section 4 – Authorizations	9
Transaction Types & Requirements	9
Transaction Statuses	10
Needs Authorization Transactions	10
Authorize a Transaction (Desktop)	11
Authorize a Transaction (Mobile)	12
Reject a Transaction (Desktop)	13
Reject a Transaction (Mobile)	13
Section 5 – Payees	16
Create a New Payee (Desktop)	16
Create a New Payee (Mobile)	17
Edit Payee Details (Desktop)	19
Edit Payee Details (Mobile)	20
View Payee Activity	21
Delete a Payee	21
Delete a Payee (Desktop)	21
Delete a Payee (Mobile)	22
Payment Methods	23
Add a Payment Method (Desktop)	23
Add a Payment Method (Mobile)	26
Edit a Payment Method	27
Edit a Payment Method (Desktop)	27
Edit a Payment Method (Mobile)	28
Delete a Payment Method	28
Payee Created or Edited Alerts	29
Section 6 – Users	30
Create a New Sub User	30

Table of Contents

Copy a User	34
Manage Sub Users	39
View User Details	39
Edit User Details	40
Manage Payment Permissions	41
ACH Collections Permissions	41
ACH Payments Permissions	42
Wire Permissions	43
Internal Transfer Permissions	43
Bill Pay Permissions	43
Manage General Permissions	44
Administration	46
Feature Access	46
Payment Destination	46
Payment Template Management	46
Receivables	47
Manage Account Access	47
Account Permissions	49
Delete a User	50
Freeze or Unfreeze a User	51
Freeze a User	51
Activate a User	52
Reset Password	53
Section 7 – Business Admin & Reporting Alerts	54
New User	54
Payee Alerts	54
Authorization - Business Transfer Alert	54
Authorization – Business ACH Templates Alert	55
Authorization – Wire Alert	55

Section 1 - Introduction

This document is a Product Guide and is designed to provide you with essential information about Gate City Bank's Digital Banking Platform and the **Business Admin & Reporting** function.

This guide describes the product's features and functions and other relevant information for Business Online Banking clients that use Gate City Bank's digital banking software.

Section 2 - Overview

Business Admin & Reporting is the foundation for all other business functions including **ACH, Wires, and Reports**. The **Business Admin & Reporting** function also serves as the hub for **Authorizations, Payees, and User Management**.

Business users can click **Business Admin and Reporting** from the menu to access the admin function.

Section 3 – Business User Types & Registration

This section describes the types of business users and how they can register for online banking.

Register for Online Banking

To register for online banking, business administrators can register themselves through Gate City Bank’s online banking platform, or your Treasury Management Consultant can register the business administrator on your behalf.

The business administrator sets up sub users in **Business Admin & Reporting**. [See Create a New Sub User](#) for instructions to set up a new sub user.

Business User Types

The terms used to describe a business user are:

- **Business user** - Business user is a general term for business online banking end users. This user type can be a business administrator or sub user in the business.
- **Business Administrator** - The primary business user has permissions to grant access to sub users. The business administrator is an individual registered with Gate City Bank. You can only have one business administrator per business.

If a business has co-owners, one is a business administrator and the other is a sub user who has all levels of **General**, **Payment**, and **Account** permissions.

- **Sub user** - Additional users in the business who are not registered by Gate City Bank. Sub users can be assigned varying levels of permissions.

See [Manage Sub Users](#) for more information about permissions.

Self-Registration for Business Administrators

1. Go to www.gatecity.bank
2. Click on **Sign up!**



3. In the **I Want To** screen, select **Register my Gate City Bank business account(s)**

Section 3 – Business User Types & Registration

I Want To

Register my Gate City Bank personal account(s)
Select this if you have a personal account

Register my Gate City Bank business account(s)
Select this if you have a business account

4. Review the Disclosure, check the box next to **I agree** and click **Continue**.

Step 1 of 7

Disclosure

Manage your Gate City Bank business accounts simply and securely, any time and anywhere you have internet access. It takes just a few minutes to register.
Please accept the disclosure to continue the registration process.

Any claim, action or proceeding by you to enforce the terms of this Agreement or to recover for any Service-related loss must be commenced within one year from the date that the event giving rise to the claim, action or proceeding first occurs.

s. Interpretation

For purposes of this Agreement, the words "include," "includes" and "including" shall be deemed to be followed by the words "without limitation," the word "or" is not exclusive, and the words "herein," "hereof," "hereby," "hereto" and "hereunder" refer to this Agreement as a whole. Words defined in the singular include the plural, and vice versa. Headings are included for convenience only and shall not affect the interpretation of this Agreement.

I Agree

Continue

5. Confirm your identity by entering your **account number, TIN, and business zip code**.

Step 2 of 7

Confirm Your Identity

The following information is used to verify you have an account with Gate City Bank and that you are the owner of the account. We match your answers against our records.

Account Number

EIN/TIN

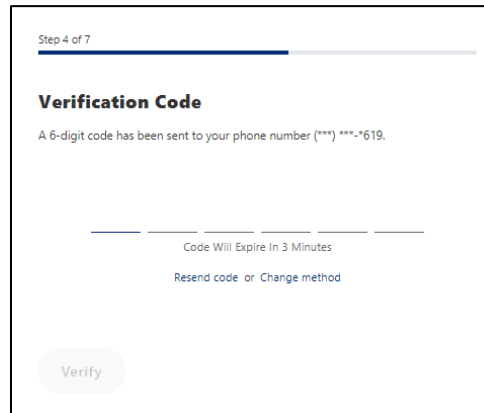
Zip Code

Continue

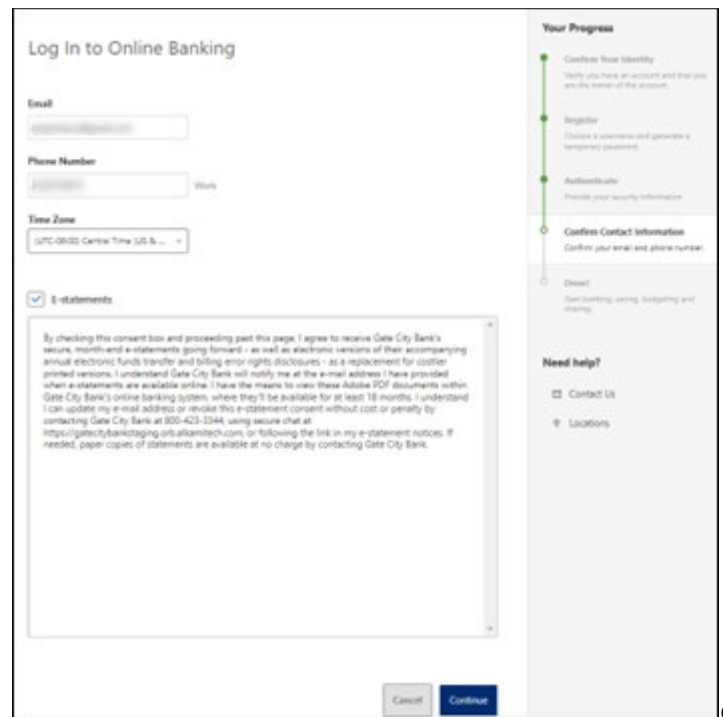
6. You will be asked to select a multi-factor authentication (MFA) method to verify your identity. Select your preferred method, click **Continue**.

Section 3 – Business User Types & Registration

7. Enter the 6-digit verification code, click **Verify**.



8. Update each field of **Business Information** if needed.
9. Create a username, click **Create Username**.
10. Create a password, click **Create Password**.
11. Confirm your email, phone number, and time zone are correct. Check the box to subscribe to eStatements. Click **Continue**.



12. Confirm your accounts listed are correct. Click **Finish Registration**.

First Time Login for Sub Users

When a business sub user logs in for the first time, the Business Online Banking Platform gathers information to validate the sub user with Gate City Bank.

Section 3 – Business User Types & Registration

The sub user follows these steps to log in the first time:

1. The business admin will provide the sub user with their username.
2. The sub user will receive an email with a temporary password to use for the first-time sign in. The temporary password will expire in 24 hours.
3. Go to www.gatecity.bank and enter the username and password, click **Go**.
4. Choose a verification method to confirm your information. Click **Continue**.

Step 3 of 7

Verify Your Identity

Voice Call
You will get a call that reads a one-time code to you.

Select Phone Number

Continue

5. You will receive a 6-digit code at the destination you chose.
6. Enter the 6-digit code on the **Enter Code** screen. Click **Verify**.

Step 4 of 7

Verification Code

A 6-digit code has been sent to your phone number

Enter Code

Code Will Expire In 3 Minutes

[Resend code](#) or [Change method](#)

Verify

Section 3 – Business User Types & Registration

7. In the **Create your password** window, create a password.

Create your password

Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, at least one special character, and at least one number.

Password *

Confirm Password *

8. Enroll in Multi-factor Authentication (MFA)

Enroll in multi-factor authentication

For security reasons, we need you to enroll in multi-factor authentication to proceed. If you need to update your contact information, contact the call center.

2FA

Step 1
Scan QR code with your 2FA app



or manually enter this code:

Step 2
Enter 6 digit 2FA code

2FA Code *

9. Click **Enroll**

10. Enter an email address and phone number to confirm contact information. Click **Continue**.

Section 3 – Business User Types & Registration

Log In to Online Banking

Email

Phone Number
 Home

Time Zone

E-statements

By checking this consent box and proceeding past this page, I agree to receive Gate City Bank's secure, month-end e-statements going forward - as well as electronic versions of their accompanying annual electronic funds transfer and billing error rights disclosures - as a replacement for costlier printed versions. I understand Gate City Bank will notify me at the e-mail address I have provided when e-statements are available online. I have the means to view these Adobe PDF documents within Gate City Bank's online banking system, where they'll be available for at least 18 months. I understand I can update my e-mail address or revoke this e-statement consent without cost or penalty by contacting Gate City Bank at 800-423-3264, using secure chat at <https://gatecitybankchatgating.orb.allianstech.com>, or following the link in my e-statement notices. If needed, paper copies of statements are available at no charge by contacting Gate City Bank.

Your Progress

- Confirm Your Identity
Verify you have an account and that you are the owner of the account.
- Register
Choose a username and generate a temporary password.
- Authenticate
Provide your security information.
- Confirm Contact Information**
Confirm your email and phone number.
- Done!
Start banking, saving, budgeting and sharing.

Need help?

- Contact Us
- Locations

11. Click **Finish Registration**.

Section 4 – Authorizations

Business Online Banking supports a security process called dual authorization. Dual authorization might require a payment request to be authorized by another business user prior to being sent to Gate City Bank for processing.

Only business users with the following **Payment Permissions** can authorize transactions:

- **Authorize ACH Collections**
- **Authorize ACH Payments**
- **Authorize Internal Transfers**
- **Authorize Wires.**

One of these permissions is required for business users to see the **Authorizations** tab in **Business Admin & Reporting**.

Transaction Types & Requirements

In addition to **General** and **Payment** permissions, the business user must have the following requirements to authorize certain transactions:

Transaction Type	Requirements
ACH Collections	<ul style="list-style-type: none">• The Authorize permission.• Be permitted to the ACH transaction type used in the template (for example, the business user must be permitted to collect funds from a business, collect funds from consumers, perform telephone collections, and perform internet collections before they can view or authorize the transaction).• Be permitted to the ACH offset account used in the template.• Have sufficient daily, weekly, and monthly authorization limits
ACH Payments	<ul style="list-style-type: none">• The Authorize permission.• Be permitted to the ACH transaction type used in the template (for example, the business user must be permitted to the Consumer or Business payment type before they can view or authorize the transaction)• Be permitted to the ACH offset account used in the template.• Have sufficient daily, weekly, and monthly authorization limits.
Wire	<ul style="list-style-type: none">• The Authorize permission.• Be permitted to the wire funding account.• Have sufficient daily, weekly, and monthly authorization limits.
Internal Transfers	<ul style="list-style-type: none">• The Authorize permission.• Account permissions to the Transfer Funds Into and Transfer Funds Out From accounts used in the transaction.• Have sufficient daily, weekly, and monthly authorization limits.

Section 4 – Authorizations

Transaction Statuses

Transaction Type	Requirements
Needs Authorization	<p>The ACH template, wire transfer, or account transfer exceeded the submitting business user’s limits for the transaction type and must be authorized by a business user with Authorize permissions for the transaction type.</p> <p>Transactions with a Deliver by Date of today that have a Needs Authorization status but have not been authorized prior to the cutoff time for the transaction type are automatically marked Expired and can no longer be submitted for processing. Instead, the business user must submit a new request.</p>
Authorized	The ACH template, wire transfer, or account transfer was successfully authorized.
Rejected	The ACH template, wire transfer, or account transfer was rejected by a business user with Authorize permissions for the transaction type.
Expired	The ACH template or wire transfer was not authorized prior to the date or time required by Gate City Bank.
Canceled	The ACH template, wire transfer, or account transfer was canceled by a business user and can’t be submitted to Gate City Bank for processing.

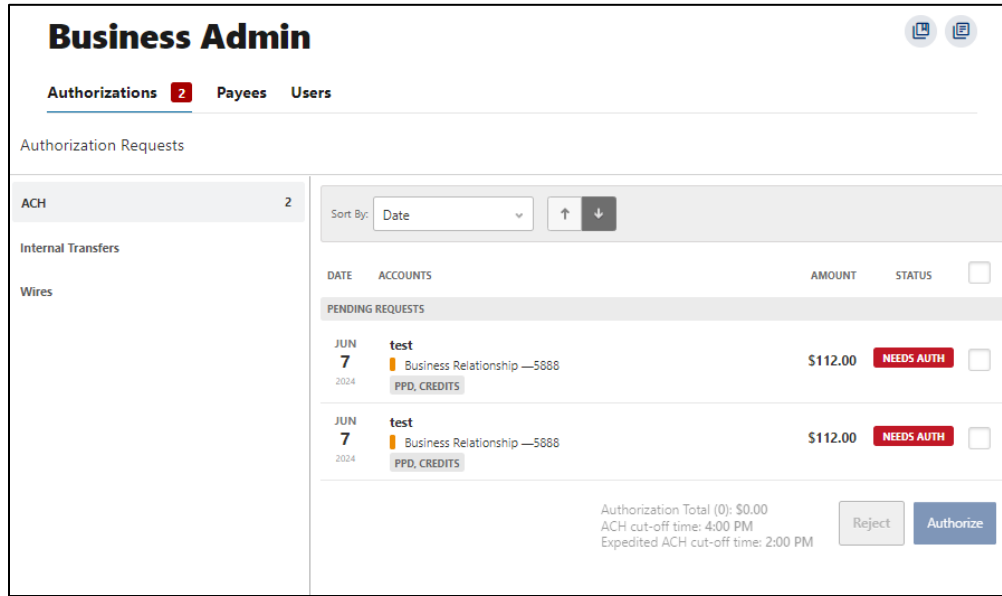
Needs Authorization Transactions

In **Business Admin & Reporting**, use the **Authorizations** option to authorize or reject transactions in a **Needs Authorization** status. You can do this on a desktop or mobile device. The number next to **Authorizations** indicates the number of transactions that are in a **Needs Authorization** status.

Using the desktop view, business users with the proper permissions can:

1. Sort pending authorizations by date or amount.
2. Click a transaction to view details.

Section 4 – Authorizations



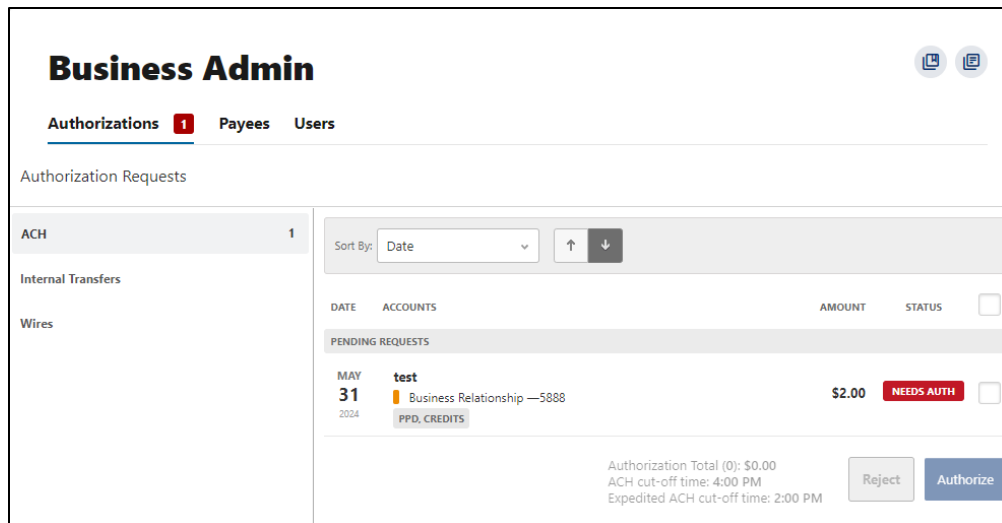
When using a mobile device, **Business Admin & Reporting** shows a **Pending Requests** window. The system lists transactions in a **Needs Authorization** status under the appropriate transaction type.

Foreign currency wires include the following additional fields: **You Send** (US dollars), **Payee Gets**, and **Rate**, so you can see the estimated value of the transfer for authorization. After authorization, Gate City Bank confirms the transfer. Then, the rate is static and the amounts are final. The History tab in Authorizations shows the final amounts and final rate.

Authorize a Transaction (Desktop)

To Authorize a Transaction:

1. Hover over **Business Admin & Reporting**. Click on **Authorizations**.
2. Select the transaction type to view transactions that are in **Needs Authorization** status.



3. Select the checkbox for the transaction to authorize

Section 4 – Authorizations

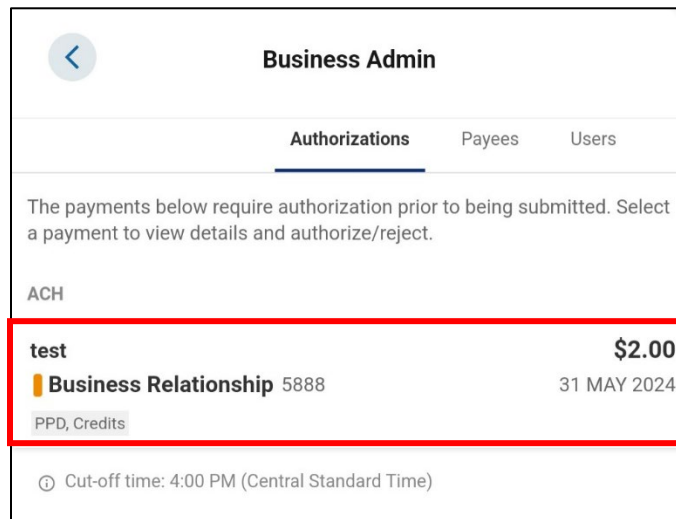
4. Click **Authorize** to approve and submit the transaction to Gate City Bank for processing.

A success message indicates the transaction was authorized.

Authorize a Transaction (Mobile)

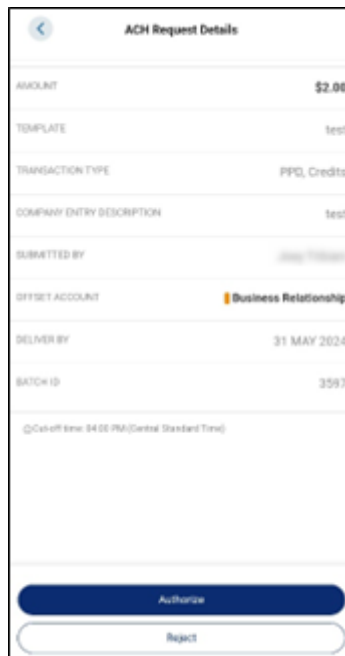
To authorize a transaction:

1. Select the transaction to view the transaction's details



The **ACH Request Details** page opens.

2. Select **Authorize**.



The **Confirmation** page indicates the transaction was authorized.

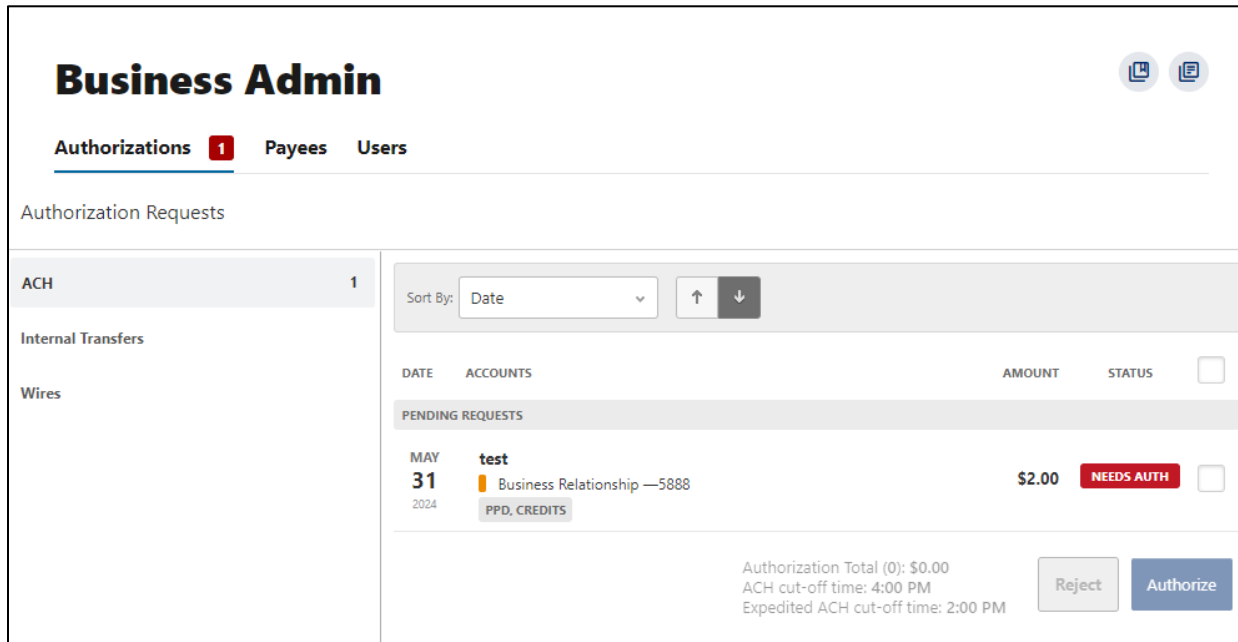
Section 4 – Authorizations

3. Select **Go Back to Pending Requests** to return to the **Pending Requests** page.

Reject a Transaction (Desktop)

To reject a transaction:

1. Hover over **Business Admin & Reporting**. Click on **Authorizations**.
2. Select the transaction type to view transactions that are in **Need Authorizations** status.



3. Select the checkbox for the transaction to reject.
4. Click **Reject**. The **Reject** window opens. The window name reflects the transaction type being rejected.
5. In the **Reason** field, describe why you rejected the transaction request (for example: the wrong amount or wrong account).
6. Click **Reject**.

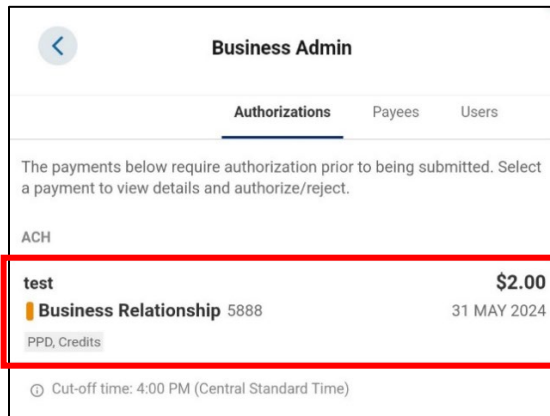
A success message indicates the transaction was rejected. The system sends an email to the business user who submitted the request to inform them that the transaction was rejected and won't be processed.

Reject a Transaction (Mobile)

To use a mobile device to reject a transaction:

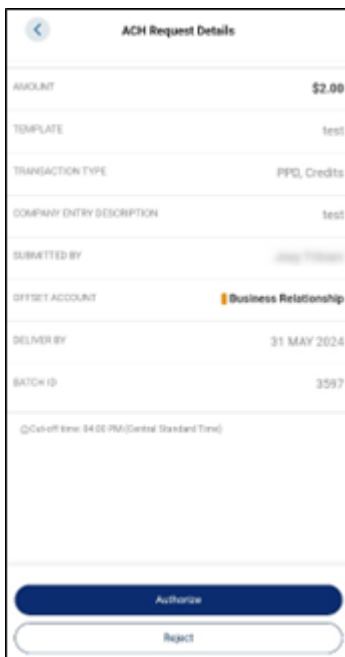
1. Select the transaction to view the transaction's details.

Section 4 – Authorizations



The **ACH Request Details** window opens.

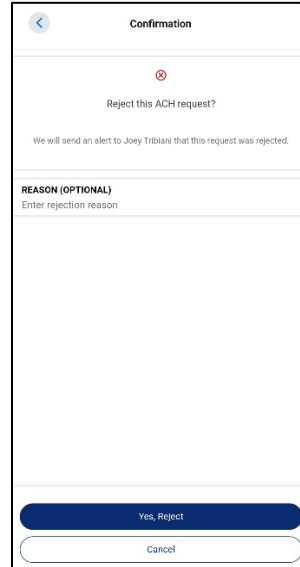
2. Select **Reject**.



The **Confirmation** window opens

3. In the **Reason** field, describe why you rejected the transaction request (for example. The wrong amount or wrong account).
4. Select **Yes, Reject**.

Section 4 – Authorizations



The **Confirmation** window indicates the transaction was rejected.

5. Click **Go Back to Pending Requests** to return to the **Pending Requests** window.

Section 5 – Payees

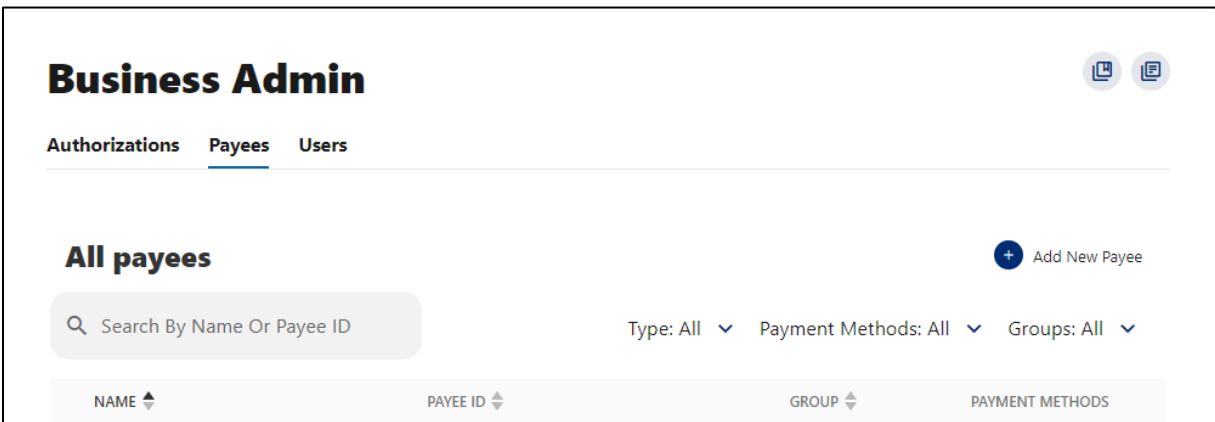
Before you can submit a business ACH template or wire transfer, you must set up **Payees** (the recipients of the ACH or wire transfer) in the Business Online Banking Platform. To do this, business users use the **Business Admin & Reporting Payees** tab. From here, business users who are assigned the **Manage Payees** permission can add, edit, and delete payees.

Caution: Although the business user has added a payee, the payee must add a payment method otherwise they aren't eligible to be sent any payments. See [Add a Payment Method](#) for details.

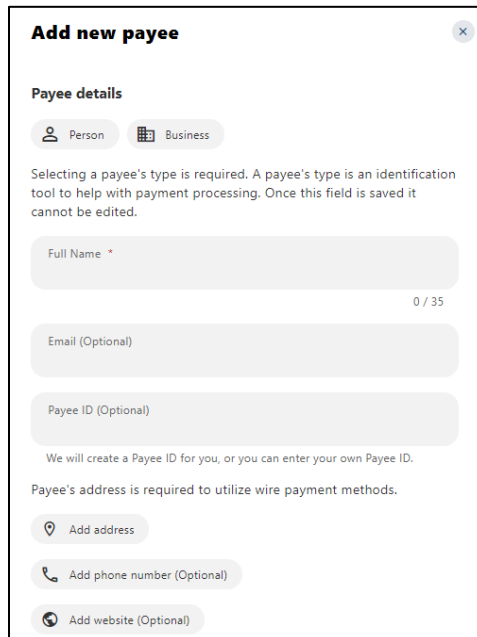
Create a New Payee (Desktop)

To create a new payee:

1. Hover over **Business Admin & Reporting**, click **Payees**.



2. Click **Add New Payee**. If you do not have any payees set up, click **Get Started** to add the first payee. The **Add new payee** window opens.

A screenshot of the 'Add new payee' form. The form has a title 'Add new payee' and a close button. Under 'Payee details', there are two radio buttons: 'Person' (selected) and 'Business'. A note states: 'Selecting a payee's type is required. A payee's type is an identification tool to help with payment processing. Once this field is saved it cannot be edited.' Below this are input fields for 'Full Name *' (with a character count of 0 / 35), 'Email (Optional)', and 'Payee ID (Optional)'. A note says: 'We will create a Payee ID for you, or you can enter your own Payee ID.' Another note says: 'Payee's address is required to utilize wire payment methods.' At the bottom, there are three optional input fields: 'Add address', 'Add phone number (Optional)', and 'Add website (Optional)'.

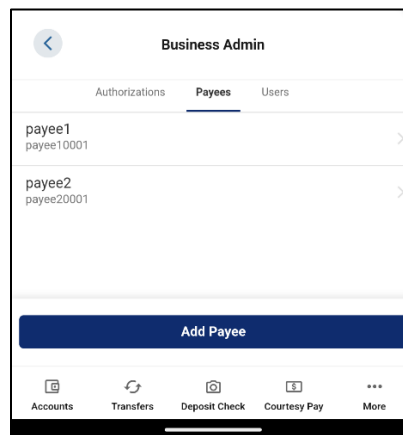
3. For **Payee details**, select **Person** or **Business**.

Section 5 – Payees

4. In the **Full Name** field, enter the payee’s name. Payee names can be no more than 22 characters, including spaces.
5. Optional: In the **Email** field, enter the payee’s email address.
6. Optional: In the **Payee ID** field, enter the identification for the payee. Business users can either create their own Payee ID or leave the field blank. If the field is blank, Business Online Banking creates a unique Payee ID. The auto-generated Payee ID is a combination of the payee’s first and last name and a tracking number.
7. Click **Add address** to expand the address section and add the address. Payees must have an address to add or edit a wire payment method. This includes both domestic and international payments and is required to facilitate Office of Foreign Assets Control (OFAC) validation.
8. Optional: Click **Add phone number** to expand the section and add a phone number.
9. Optional: Click **Add website** to expand the section and add a website.
10. Optional: From **Choose a group**, select a payee group. Business Online Banking generates the default **Employees, Vendors, and Customers** groups. Click **+ Create Group** to create a new group. If a new group is created while adding a payee, the payee is assigned to the new group and the group is available to select for other payees.
11. Click **Add payee**. A success message indicates the payee was added. Although the business user added a payee, the payee isn’t eligible to be sent any payments until a payment method is added to the payee. See Add a Payment Method for details.

Create a New Payee (Mobile)

1. Click **more**
2. Expand **Business Admin & Reporting**
3. Select **Payees**
4. Select **Add Payee**



The **Add Payee** window opens.

Section 5 – Payees

The screenshot shows a mobile application interface for adding a payee. The form is titled "Add Payee" and includes the following fields and sections:

- PAYEE TYPE**: Select a Payee Type
- NAME**: Enter full name
- PAYEE ID (OPTIONAL)**: Enter Payee ID, or ID will be auto-generated
- ADDRESS**: Payee's address is required to utilize wire payment methods.
- COUNTRY**: Select country
- ADDRESS**: Enter address
- ADDRESS 2 (OPTIONAL)**: Enter apartment or floor
- CITY**: Enter city
- STATE**: Enter state
- ZIP**: Enter ZIP
- CONTACT INFO**: Section header
- PHONE (OPTIONAL)**: Enter phone number
- WEBSITE (OPTIONAL)**: Section header

At the bottom of the form, there is a navigation bar with icons for "Accounts", "Transfers", "Deposit Check", "Courtesy Pay", and "More".

5. From **Payee Type**, select **Person** or **Business**.
6. In the **Name** field, enter the payee's name. Payee names can be no more than 22 characters, including spaces.
7. Optional: In the **Payee ID** field, enter the identification for the payee. Business users can either create their own Payee ID or leave the field blank. If the field is blank, Business Online Banking creates a unique Payee ID. The auto-generated Payee ID is a combination of the payee's first and last name and a tracking number.
8. Select the **Country** field and select the payee's country.
9. In the **Address** field, enter the payee's address.
10. Optional: Enter the **Address 2** of the payee, such as an apartment number.
11. In the **City** field, enter the payee's city.
12. Select the **State** field and select the payee's state
13. In the **Zip** field, enter the payee's Zip Code.
14. Optional: In the **Phone** field enter the payee's phone number.
15. Select **Save changes**.

A success message indicates that the payee is added.

Payees must have an address in the **Contact Info** section to add or edit a domestic or international wire payment method. This is required to facilitate Office of Foreign Assets Control (OFAC) validation.

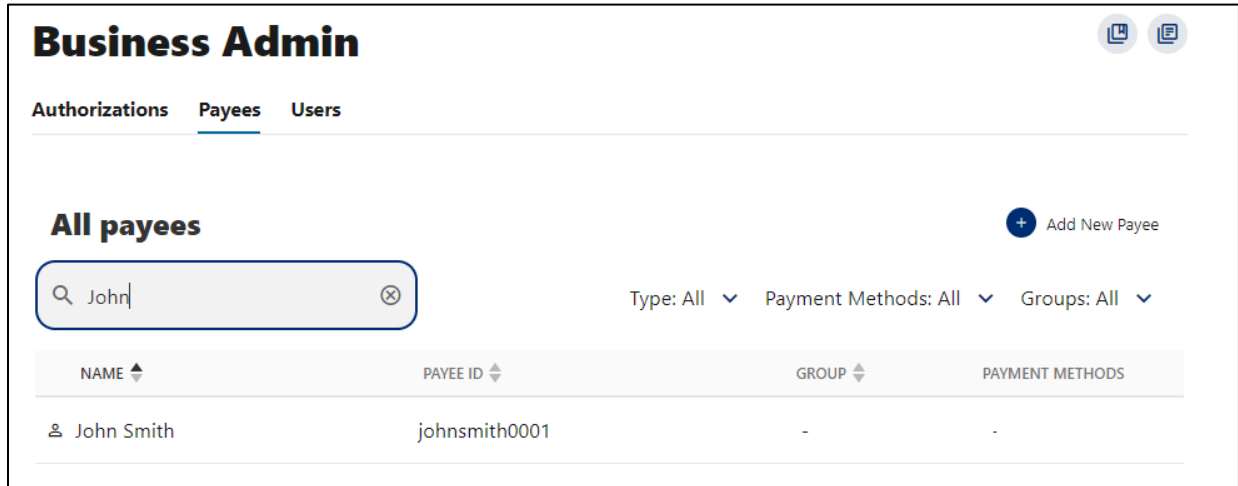
Section 5 – Payees

Although the business user has added a payee, the payee isn't eligible to be sent any payments until a payment method is added to the payee. See [Add a Payment Method](#) for details.

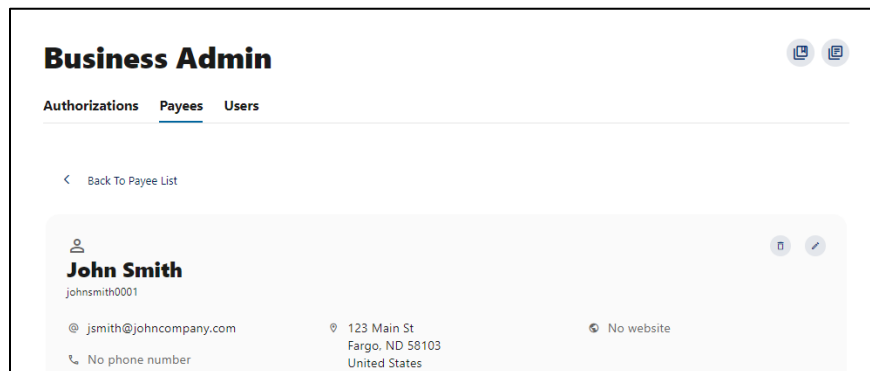
Edit Payee Details (Desktop)


When a payee's name is changed, the change is automatically applied across the system. Menu filters, and other areas are updated.

1. Hover over **Business Admin & Reporting**, click **Payees**.

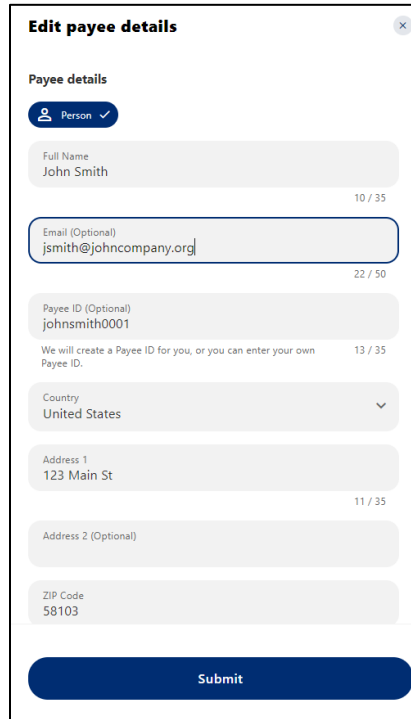


2. Select the payee from the payee list to see their details.



3. Click  Edit. The Edit payee details window opens.

Section 5 – Payees



The screenshot shows a mobile application window titled "Edit payee details" with a close button (X) in the top right corner. The form is titled "Payee details" and includes a dropdown menu for "Person" with a checkmark. Below this are several input fields: "Full Name" with the value "John Smith" and a character count of "10 / 35"; "Email (Optional)" with the value "jsmith@johncompany.org" and a character count of "22 / 50"; "Payee ID (Optional)" with the value "johnsmith0001" and a character count of "13 / 35", with a note below stating "We will create a Payee ID for you, or you can enter your own Payee ID."; "Country" with a dropdown menu showing "United States"; "Address 1" with the value "123 Main St" and a character count of "11 / 35"; "Address 2 (Optional)"; and "ZIP Code" with the value "58103". At the bottom of the form is a large blue "Submit" button.

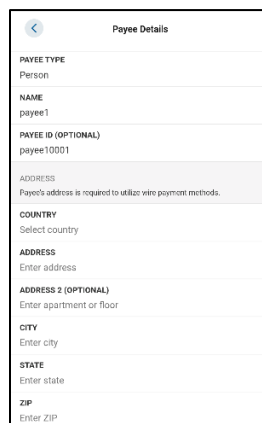
4. Make the edits and click Submit. A success message indicates the payee is updated.

Edit Payee Details (Mobile)

When a payee's name is changed, the change is automatically applied across the system. Menu filters, and other areas are updated.

To edit a payee's detail using a mobile device:

1. Select the payee to edit from the payee list. The **Payee Details** window opens.



The screenshot shows a mobile application window titled "Payee Details" with a back arrow in the top left corner. The form contains the following fields: "PAYEE TYPE" with the value "Person"; "NAME" with the value "payee1"; "PAYEE ID (OPTIONAL)" with the value "payee10001"; "ADDRESS" with a note "Payee's address is required to utilize wire payment methods."; "COUNTRY" with the instruction "Select country"; "ADDRESS" with the instruction "Enter address"; "ADDRESS 2 (OPTIONAL)" with the instruction "Enter apartment or floor"; "CITY" with the instruction "Enter city"; "STATE" with the instruction "Enter state"; and "ZIP" with the instruction "Enter ZIP".

2. Make the edits and select **Save changes**.

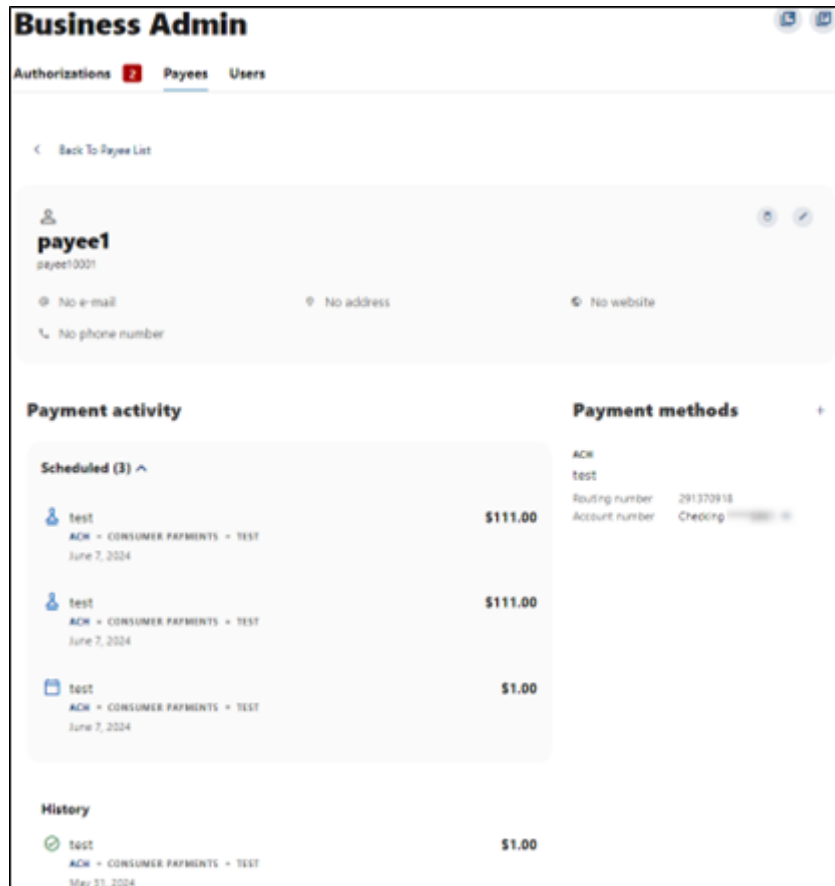
A success message indicates that the change is saved.

Section 5 – Payees

View Payee Activity

To view scheduled payments and payment history for a payee:

1. Hover over **Business Admin & Reporting**, click **Payees**.



2. Click the payee from the payee list to open the details page. You can't use a mobile device to view a payee's payment activity.

If a payment requires authorization, the system displays the **Requires Authorization** message.

Delete a Payee

A business user can't delete a payee that has a scheduled transaction in progress. Before deleting a payee, the system searches to see if there are any scheduled payments associated with the payee.

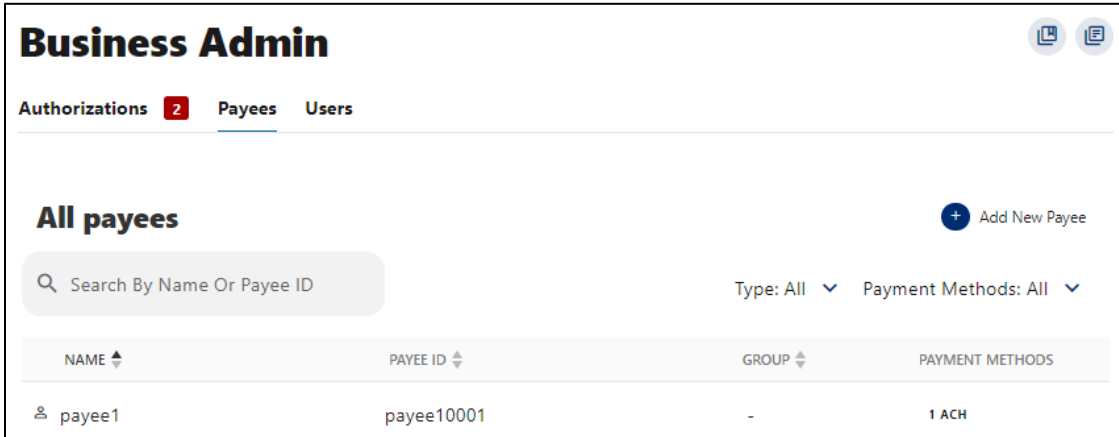
If a business user adds a payee whose payee name and ID match a previously deleted payee, the previously deleted payee, along with the deleted payee's payment method and transaction information, are restored.

Delete a Payee (Desktop)

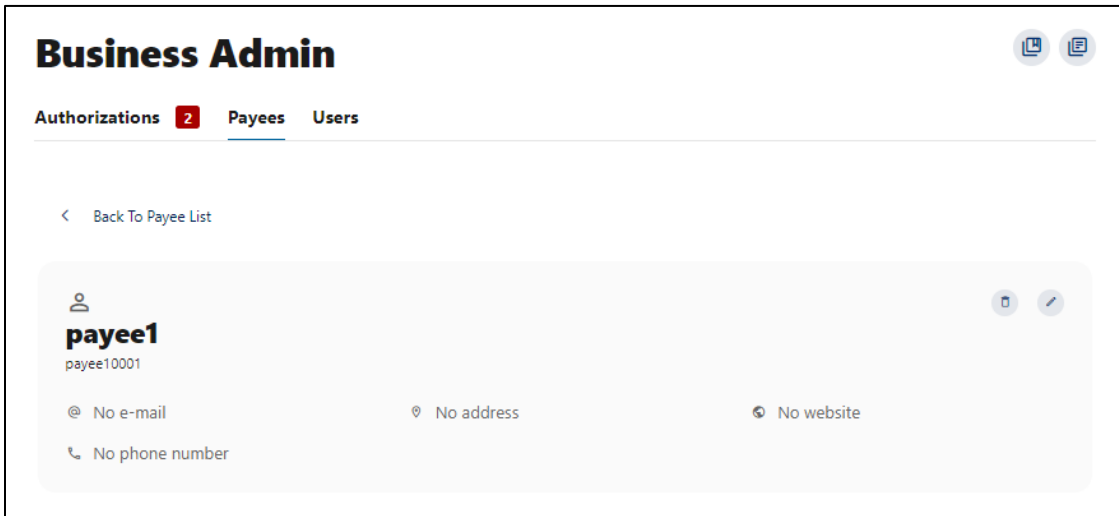
To delete a payee:


Section 5 – Payees

1. Hover over **Business Admin & Reporting**, click **Payees**.



2. Select the payee from the payee list.



3. Click  **Delete**. The **Delete payee** window opens.
4. If the system does not identify any scheduled payments, click **Yes, delete this payee** to delete the payee from the system.

The **Payee Details** window opens, and the payee no longer appears in the payees list.

Delete a Payee (Mobile)

To delete a payee:

1. Tap the payee to delete from the payee list. The **Payee Details** window opens.

Section 5 – Payees

2. Tap **Delete Payee**.
3. If the system does not identify any scheduled payments, click **Yes, delete payee**.

A success message indicates the payee is deleted and the business user returns to the **Payee** tab.

Payment Methods

A payment method is a set of payment instructions related to specific types of payments (either ACH or wires) that Business Online Banking uses to simplify the payment process. After a payment method is added to a payee, that payee is eligible for payments related to the added payment method.

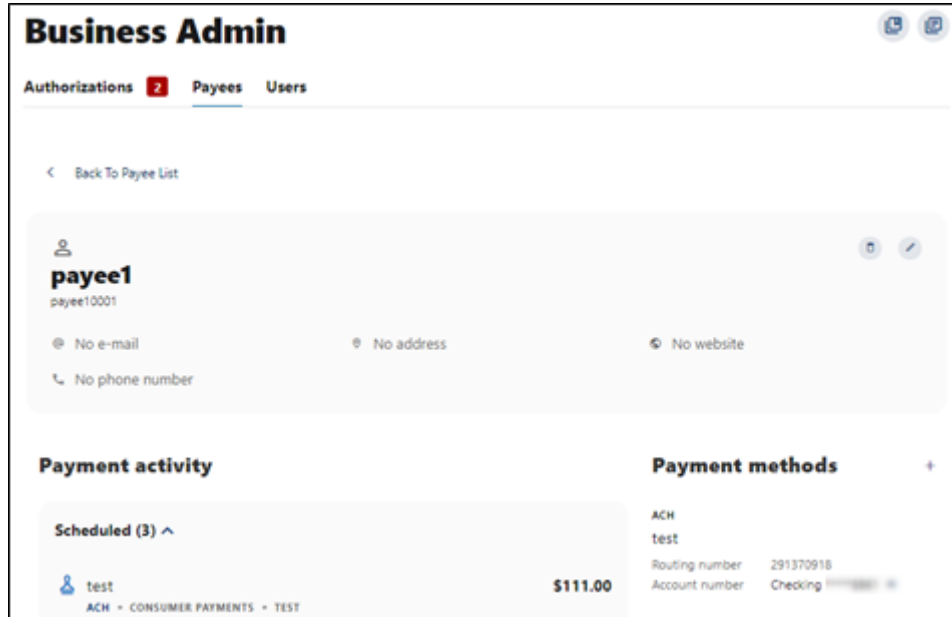
A business user can't use a mobile device to add or edit International Wire payment methods

Add a Payment Method (Desktop)

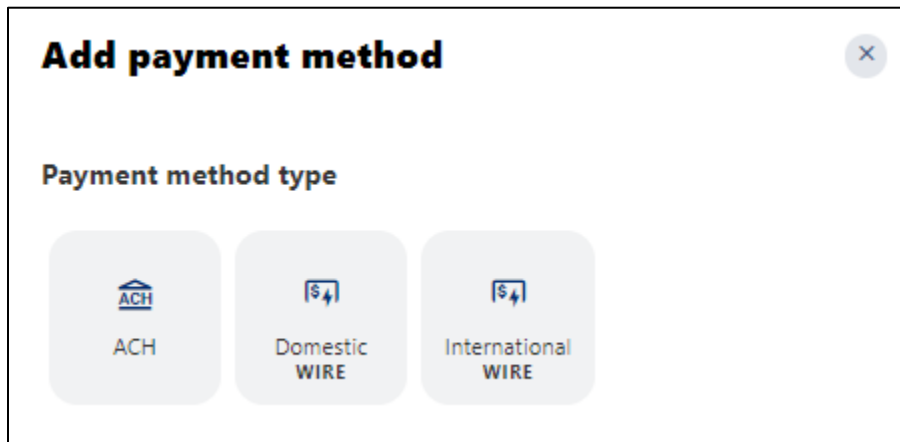
To add a payment method:

1. Hover over **Business Admin & Reporting**, click **Payees**.
2. Select the payee from the payee list to see their details.

Section 5 – Payees



3. In the **Payment methods** section, click + to add a payment method. The **Add payment method** window opens.
4. From the **Payment method type**, select **ACH**, **Domestic Wire**, or **International Wire**.



Depending on the payment method selected, the **Add payment methods** window shows additional fields: **Beneficiary Account** and **Institution Information**.

The business user must enter the payee's address before adding a payment method if required by Gate City Bank.

- a. For **ACH**:
 - i. In the **Routing Number** field, enter the payee's nine-digit financial institution routing number.
 - ii. In the **Account type** list, select **Checking** or **Savings**.
 - iii. In the **Account Number** field, enter the payee's account number.

Section 5 – Payees

- iv. In the **Nickname** field, enter a nickname for the payee’s account.
 - v. Optional: Click **+ ID number** to add an ID number. The ID number is a business-designated employee, customer, or vendor identification number that appears on the payee’s statement from the receiving financial institution.
 - vi. Click **Save**.
- b. For **Domestic Wires**:
- i. Optional: Select the **Add Intermediary FI** checkbox to add an intermediary financial institution. For some wire transfers, an intermediary institution might be required. Funds are first sent to the intermediary bank, which then transfers the funds to the payee’s financial institution.
 - ii. In the **Routing Number** field, enter the payee’s nine-digit financial institution routing number.
 - iii. In the **Account Number** field, enter the payee’s account number.
 - iv. In the **Nickname** field, enter a nickname for the payee’s account.
 - v. Click **Save**.
- c. For **International Wires**:
- i. In the **SWIFT Bank ID** field, enter the beneficiary financial institution’s SWIFT Bank ID. The international beneficiary institution’s **Country** automatically populates based on the SWIFT code entered.
 - ii. Make changes to the payee address, if necessary. This address corresponds to the payment method only, not the payee.
 - iii. In the **FI Name** field, enter the beneficiary Financial Institution’s name.
 - iv. In the **Account Number** field, enter the payee’s account number.
 - v. In the **Nickname** field, enter a nickname for the payee’s account.
 - vi. In the **FI Address** fields, add the beneficiary financial institution’s address. The international beneficiary institution’s address is required.
 - vii. In the **Fed Routing Number** field, enter the correspondent institution’s nine-digit routing number (if the wire transfer instructions require a correspondent institution).
 - viii. Optional: Select the **Add International Intermediary FI** checkbox to add an intermediary financial institution. Some international wire transfers require an international intermediary institution.
 - ix. Click **Save**.
- d. For **International Wires with Country-Specific Configuration Enabled**:

Section 5 – Payees

When configured, the International wire payment methods display additional fields which Business Online Banking determined are likely to be required by the destination country. This generally simplifies transmission and acceptance of International wire transfers. Tool tips and validations specific to the destination country are available. See the Country-Specific Wire (CSW) section in the Business Wire Product Guide.

- i. In the **Transit Code** field, enter the payee’s transit code.
- ii. Click **Save**.

The **Payee Detail** window opens, and the new payment method is visible in the Payment Method section.

Add a Payment Method (Mobile)

To add a payment method:

1. Tap the payee from the payee list. The **Payee Details** window opens.



2. Tap **Add a payment method**.
3. Tap **Method** to select the payment method. Select **ACH** or **Wire Transfer**.
4. In the **Payee ID** field, enter the payee ID.
5. In the **Routing Number** field, enter the payee’s nine-digit financial institution routing number.
6. In **Account Number**, enter the payee’s account number.
7. For **ACH**: Tap the **Account Type** field to select the payee’s account type (Checking or Savings) from the menu.

Section 5 – Payees

- For **ACH**: In the **ID Number** field, enter an ID Number. The ID Number is a business-designated employee, customer, or vendor identification number that can appear on the payee’s statement from the receiving financial institution.
- For **Wire Transfers**: In the **Intermediary FI Routing Number field**, enter the routing number. For some wire transfers, an intermediary institution is required. Funds are first sent to the intermediary bank, which then transfers the funds to the payee’s financial institution. If your wire transfer instructions require an intermediary financial institution, enter the intermediary’s nine-digit financial institution routing number.
- Click **Add Payment Method**.

A success message indicates the payment method was created.

Edit a Payment Method

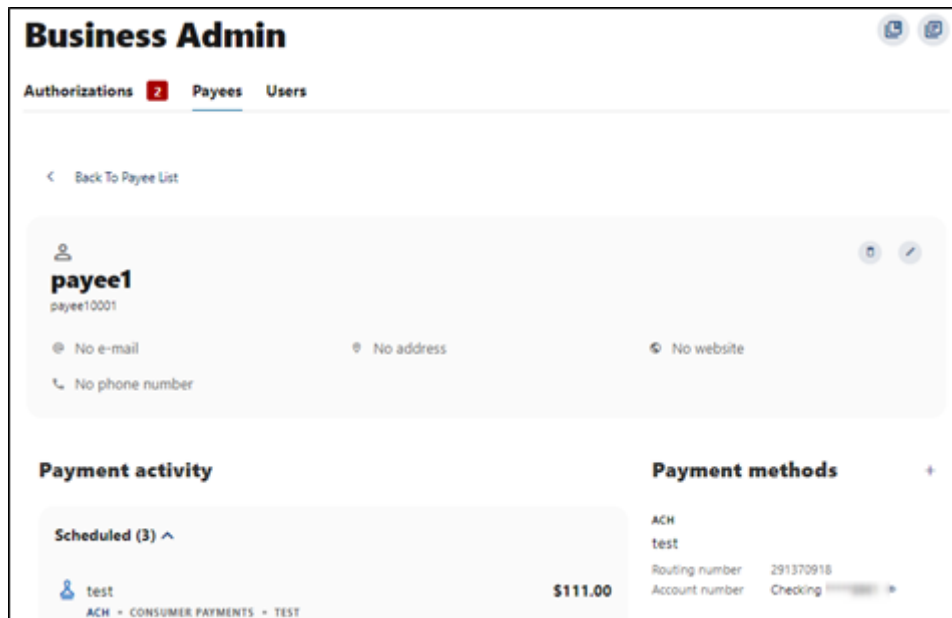
If a business user changes the payment method, the system automatically applies those changes to any pending or scheduled payments that use that payment method. For example, if the account number for a pending wire transfer or ACH is changed, the wire transfer or ACH is processed with the updated information.

Payees must have an address saved in the **Contact Info** section prior to editing their payment method.

Edit a Payment Method (Desktop)

To edit a payment method:

- Hover over **Business Admin & Reporting**, click **Payees**.
- Click a payee.



- Hold the pointer over the payment method to edit and click **Edit**. The **Edit payment method** window opens.

Section 5 – Payees

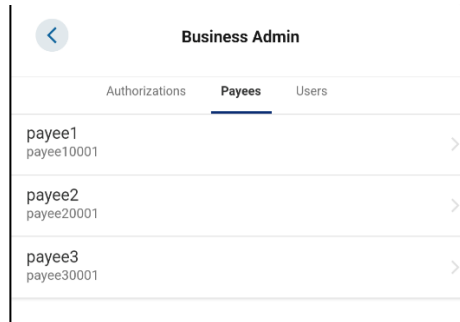
4. Update the fields as needed.
5. Click **Save**.

The **Payee Detail** window opens, and the edited payment method shows the changes in the **Payment Method** section.

Edit a Payment Method (Mobile)

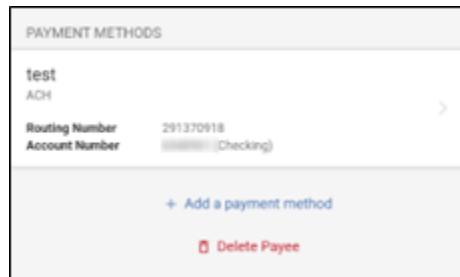
To use a mobile device to edit a payment method:

1. Tap the payee from the payee list.



The **Payee Details** window opens.

2. Tap the payment method to edit.



The **Edit Payment Method** window opens.

3. Update the fields as needed.
4. Click **Save Changes**.

A success message indicates the payment method was updated.

Delete a Payment Method

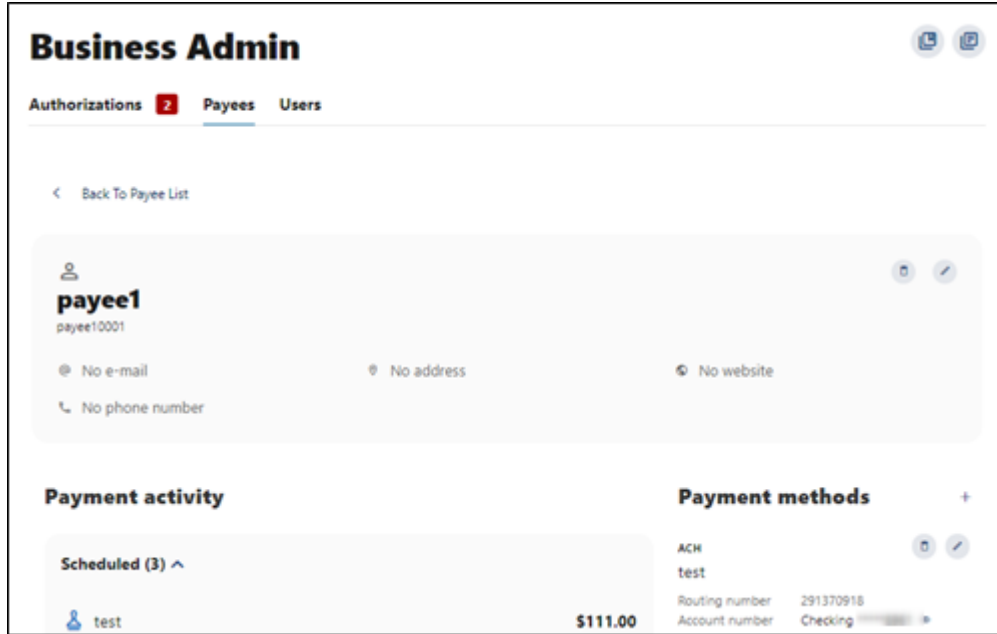
You can't delete a payee that has a scheduled transaction in progress. Delete pending transactions that use the payment method, then delete the payment method. The system removes deleted payment methods from all templates.

You can't use a mobile device to delete payment methods.

Section 5 – Payees

To delete a payment method:

1. Hover over **Business Admin & Reporting**, click **Payees**.
2. Select the Payee from the payee list.



3. Hold the pointer over the payment method to edit and click **Delete**. The **Delete payment method** window opens. Before deleting a payee, the system identifies whether there are any scheduled payments associated with the payee. If the system does not identify any scheduled payments, a confirmation window opens.
4. Click **Yes, delete**.

The **Payee Detail window opens**, and the deleted payment method is no longer visible in the **Payment Method** section.

Payee Created or Edited Alerts

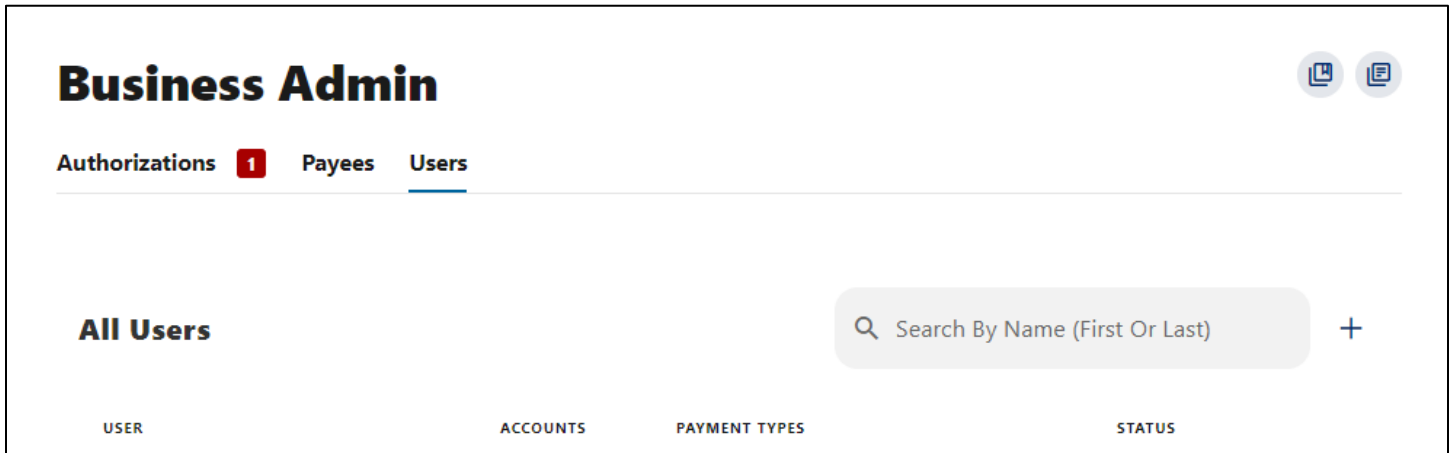
When a business user creates or updates a payee, the system sends a confirmation. The confirmation is sent through SMS or email based on the end user's preferences. The notification is sent to the end user who made the change. If the end user who made the change is not a business administrator, the end user's business administrator also receives the notification.

Section 6 – Users

Create a New Sub User

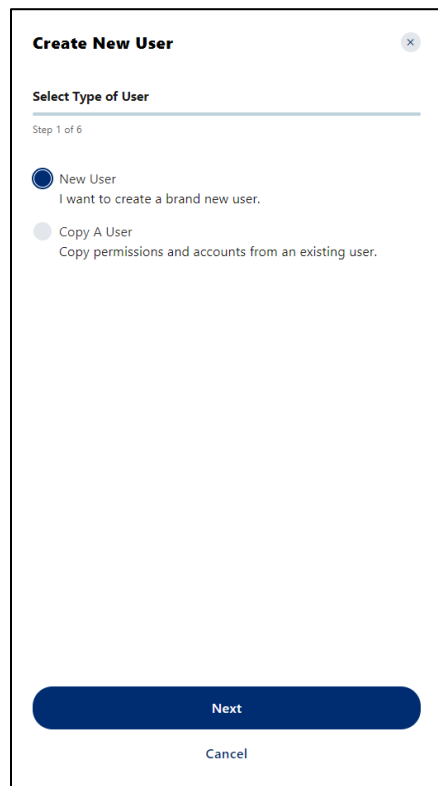
To create a new sub user:

1. Hover over **Business Admin & Reporting**. Click **Users**.
2. Click the + next to the search box.



The **Create New User – Select Type of User** window opens.

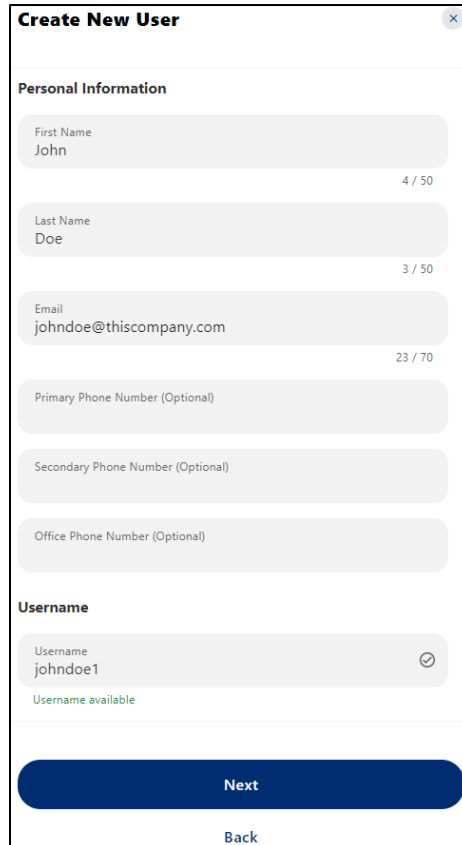
3. From **Select Type of User**, select **New User**.
4. Click **Next**.



Section 6 – Users

The **Create New User – Basic Information** window opens.

5. Fill in the following fields for the new user: **First Name**, **Last Name**, **Email**, **Primary Phone Number**, **Secondary Phone Number** (optional), and **Office Phone Number** (optional). A minimum of one phone number must be entered to register for Multi Factor Authentication.



The screenshot shows a mobile application window titled "Create New User" with a close button in the top right corner. The form is divided into two sections: "Personal Information" and "Username".

Personal Information

- First Name:** Input field containing "John", with a character count of 4 / 50.
- Last Name:** Input field containing "Doe", with a character count of 3 / 50.
- Email:** Input field containing "johndoe@thiscompany.com", with a character count of 23 / 70.
- Primary Phone Number (Optional):** Empty input field.
- Secondary Phone Number (Optional):** Empty input field.
- Office Phone Number (Optional):** Empty input field.

Username

- Username:** Input field containing "johndoe1", with a checkmark icon on the right. Below the field, the text "Username available" is displayed in green.

At the bottom of the form, there are two buttons: a large blue "Next" button and a smaller "Back" button below it.

6. In the **Username** field, enter the username for the sub user. Usernames must be unique. They must be alphanumeric and can't contain spaces. If the username is in use, the system shows an error message and prevents the business administrator from assigning duplicate usernames.
7. Optional: In the **Address** field, enter the **Address** for the sub user.
8. Click **Next**.

The **Create New User – Permissions and Limits** window opens.

9. In the **Permissions and Limits** section, set the permissions and limits for the new user.

Section 6 – Users

Create New User

Permissions and Limits

Step 3 of 6

Administration Unselect All

Manage Users
Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.

Edit Business Contact Information
User is able to edit the contact info.

Feature Access Unselect All

Positive Pay
Ability to do positive pay.

View eDocuments
View statements, notices, tax forms, and annual credit card summary.

upSWOT Business Analytics
Provide ability to access the upSWOT Dashboard widgets Insights, Analytics, Forecast Builder and Apps.

External Account Association

Next

You can edit the permissions after you create the user. For more information on how to edit sub users and adjust Payment and General permissions, see [Management Payment Permissions](#).

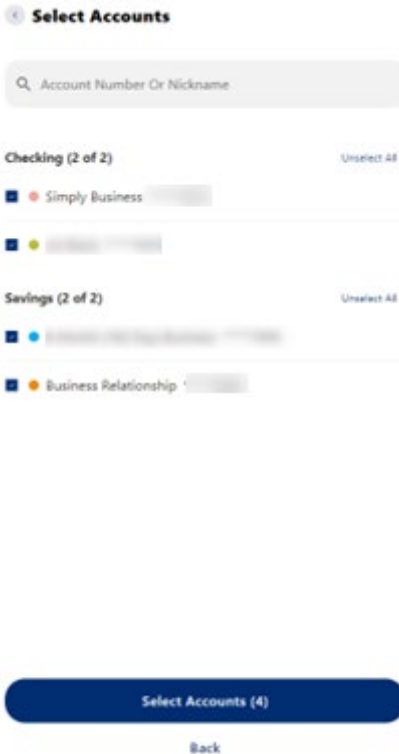
Permissions Include:

- **Administration** - Whether the user can manage users, payment companies, and business contact information.
- **Feature Access** - Whether the user can manage debit and credit cards, positive pay, eDocuments, and cards.
- **Payment Types** - Set transaction access limits.
- **Payment Destination** - Whether the user can manage ACH, Wire, and Bill Pay payees, and add external accounts.
- **Templates** - Whether the user can create, edit, and manage payment templates.
- **Receivables** - Whether the user can capture deposits.

10. Click **Next**. The **Create New User – Accounts** window opens.

11. Click + **Select Accounts** to open a list of the accounts available.

Section 6 – Users



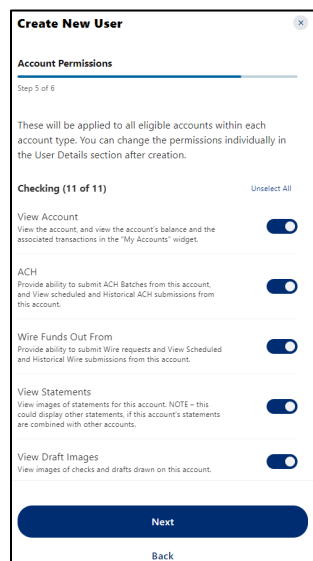
12. Select the checkboxes for the accounts that are applicable for the sub user, and click **select accounts**.

Business Online Banking shows a success message with the number of accounts added for the user. You can add or remove accounts for that user.

13. Click **Next**.

The **Create New User – Account Permissions** window opens with account level permissions.

14. Click the toggles for the individual permissions or click **Select All** to automatically select all fields. See [Account Permissions](#) for a list of permissions that you can select.



Section 6 – Users

You can edit the permissions after you create the user. For more information on how to edit users account permissions see [Manage Payment Permissions](#).

15. Click **Next**.

The **Create New User – Review Information** window opens.

Create New User ✕

Review Information

Step 6 of 6

Basic Information ✎

Name
John Doe

Username
johndoe1

Email
johndoe@thiscompany.com

Address
No address

Primary Phone Number
No phone number

Secondary Phone Number
No phone number

Permissions ✎

Submit

Back

16. To edit a category click  **Edit**.

17. Edit fields if needed and click **Submit**.

18. A Success message indicates the sub user was added.

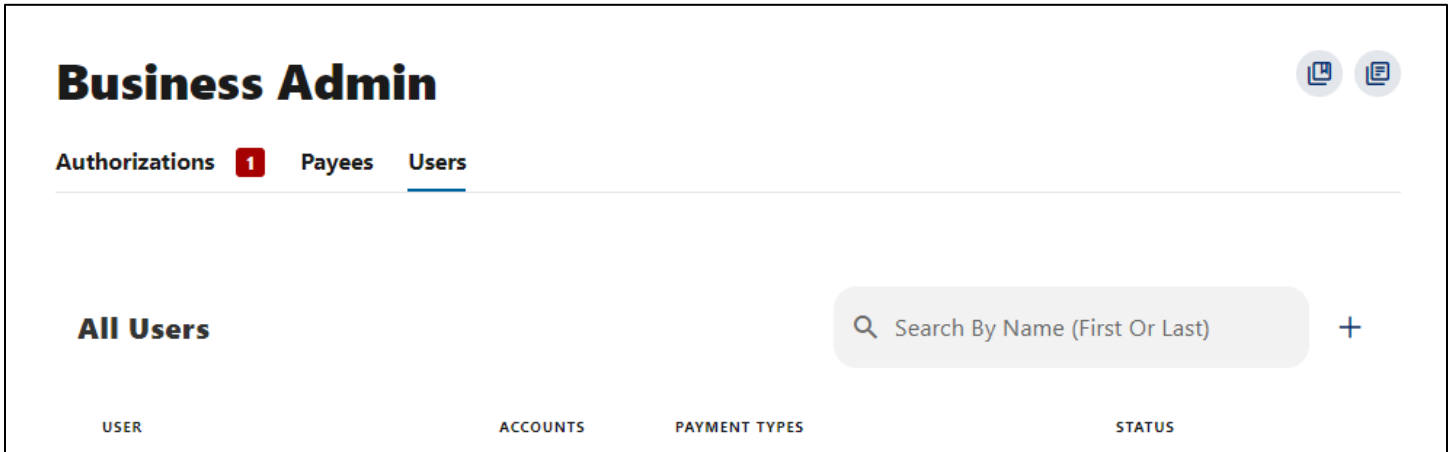
For more information about viewing user detail, see [View User Details](#).

Copy a User

To copy an existing sub user:

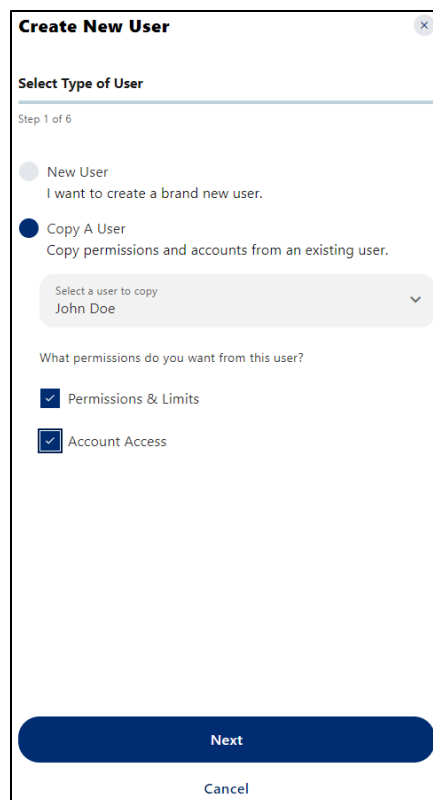
1. Hover over **Business Admin & Reporting**, click on **Users**.
2. Click **+** next to the search box.

Section 6 – Users



The **Create New User – Select Type of User** window opens.

3. In **Select Type of User**, select **Copy A User**.
4. Select the user to copy.
5. Select the **Permissions & Limits** checkbox to copy that user's permissions and limits.
6. Select the **Account Access** checkbox to copy the user's Access permissions.
7. Click **Next**.



8. In the **Create New User - Personal Information** section, enter the information for the user as needed.

Section 6 – Users

9. In the **Username** field, enter the sub user’s username. Usernames must be unique. They must be alphanumeric and can’t contain spaces. If the username is in use, the system shows an error message and prevents duplicate usernames.
10. In the **Address** fields, enter the sub user’s address.
11. In the **Primary Phone Number** field, enter the sub user’s phone number. A minimum of one phone number is required to register for Multi Factor Authentication.

Create New User

Personal Information

First Name
Jane
4 / 50

Last Name
Doe
3 / 50

Email
janedoe@thiscompany.com
23 / 70

Primary Phone Number (Optional)

Secondary Phone Number (Optional)

Office Phone Number (Optional)

Username

Username
janedoe1
Username available

Next

Back

12. Click **Next**.

A List of **Permissions and Limits** opens. Since you are copying a user, these fields are pre-populated. You can edit the permissions and limits.

Section 6 – Users

Create New User [Close]

Permissions and Limits

Step 3 of 6

Administration Unselect All

- Manage Users**
Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.
- Edit Business Contact Information**
User is able to edit the contact info.

Feature Access Unselect All

- Positive Pay**
Ability to do positive pay.
- View eDocuments**
View statements, notices, tax forms, and annual credit card summary.
- upSWOT Business Analytics**
Provide ability to access the upSWOT Dashboard widgets Insights, Analytics, Forecast Builder and Apps.

Custom Account Association

Next

13. Click **Next**.

Create New User [Close]

Accounts

Step 4 of 6

You have added 4 accounts to Jane.

[Add/Remove Accounts](#)

Checking

- Simply Business
-

Savings

-
- Business Relationship

Next

Back

14. Use the **Create New User - Accounts** window to add or remove eligible accounts for the sub user.

15. Click **Next**.

The Create New User - Account Permissions window opens with account-level permissions.

Section 6 – Users

Create New User

Account Permissions

Step 5 of 6

These will be applied to all eligible accounts within each account type. You can change the permissions individually in the User Details section after creation.

Checking (11 of 11) [Unselect All](#)

View Account
View the account, and view the account's balance and the associated transactions in the "My Accounts" widget.

ACH
Provide ability to submit ACH Batches from this account, and View scheduled and Historical ACH submissions from this account.

Wire Funds Out From
Provide ability to submit Wire requests and View Scheduled and Historical Wire submissions from this account.

View Statements
View images of statements for this account. NOTE – this could display other statements, if this account's statements are combined with other accounts.

View Draft Images
View images of checks and drafts drawn on this account.

Next

Back

16. Click the toggles for the individual permissions for the account or click **Select All** to select all fields. Since you are copying a user, the fields are pre-populated.
17. Click **Next**.

The **Create New User - Review Information** window opens. Use this window to review and edit all the entries.

Create New User

Review Information

Step 6 of 6

Basic Information [Edit](#)

Name
Jane Doe

Username
janedoe1

Email
janedoe@thiscompany.com

Address
No address

Primary Phone Number
No phone number

Secondary Phone Number
No phone number

Permissions [Edit](#)

Submit

Back

18. To edit a category, click  **Edit** next to the category name.

Section 6 – Users

19. A success message indicates the new user was created.

Manage Sub Users

Use **Business Admin & Reporting** to view and edit a sub user's permissions. From the **Business Admin & Reporting Summary** tab, you can view and edit their **Personal Information, General Permissions, Payment Permissions**, and their account-level permissions.

To edit a sub user:

1. Hover over **Business Admin & Reporting**.
2. Click **Users**.
3. Click the sub user for which you want to edit or view permissions.

The **Summary** tab opens.

4. From the summary tab you can [View User Details](#), [Edit User Details](#), [Manage General Permissions](#), [Manage Payment Permissions](#), and [Manage Account Access](#).

View User Details

View user details to see what the sub user is entitled to or to make changes to permissions.

1. Hover over **Business Admin & Reporting**, click **Users** and select the end user whose details you want to view.
2. On the **Summary** tab. You can view **Personal Information, Account Access, General Permissions**, and **Payment Permissions**

The screenshot shows the user details page for Jane Doe. At the top, there is a back arrow and the text "Back to User Listing". The user's name "Jane Doe" is prominently displayed. Below the name are four tabs: "Summary", "General Permissions", "Payment Permissions", and "Account Access". The "Summary" tab is selected and underlined. Under the "Summary" tab, there are three main sections: "Personal Information", "Account Access", and "General Permissions".

Personal Information section includes:

- Username: janedoe1 (with an "ACTIVE" status indicator)
- Last Log In: Never
- Email: janedoe@thiscompany.com
- Address: No address
- Primary Phone Number: No phone number
- Secondary Phone Number: No phone number

Account Access section includes:

- Checking: 2 Accounts
- Savings: 2 Accounts
- A "Manage Accounts" link is located to the right of this section.

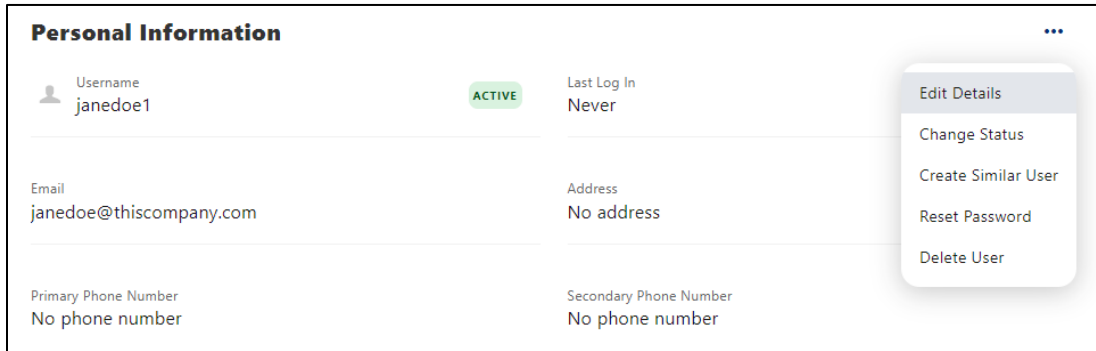
General Permissions section includes:

- Administration: Manage Users • Edit Business Contact Information
- ACH Collections: No Access
- Feature Access: upSWOT Business Analytics • Positive Pay • View eDocuments • External Account Aggregation
- ACH Payments: No Access

There are also "Manage Permissions" links next to the "General Permissions" and "Payment Permissions" headers.

Section 6 – Users

3. Click the ... three dots next to **Personal Information** to open a menu with the following options:



- a. [Edit Details](#) - Edit personal information for the end user.
 - b. [Change Status](#) - Change an end user's status to Active or Frozen.
 - c. [Create Similar User](#) - Copy the permissions and accounts from an existing end user.
 - d. [Reset Password](#) - Select a method to send a new password to the end user.
 - e. [Delete User](#) - Delete the end user.
4. In the **Account Access** section, click **Manage Accounts** to open the **Account Access** tab. Use this tab to add, modify, or delete accounts for that sub user.

For more information on how to edit end user Accounts and account-level permissions see [Manage Account Access](#).
 5. In the **General Permissions** section, click **Manage Permissions** to open the **General Permissions** tab. Use this tab to grant General Permissions for that sub user. For more information about how to edit the sub users' General Permissions see [General Permissions](#).
 6. In the **Payment Permissions** section, click **Manage Permissions** to open the **Payment Permissions** tab. Use this tab to edit the Payment Permissions for the sub user. For more information about how to edit user Payment Permissions, see [Manage Payment Permissions](#).

Edit User Details

To edit a user's personal information:

1. Hover over **Business Admin & Reporting**, click **Users**.
2. Click the sub user to edit. The **Summary** tab opens by default.
3. Click the ... three dots next to **Personal Information** and select **Edit Details**.
4. Modify the information as needed.
5. Click **Save**.

Section 6 – Users

Manage Payment Permissions

Use **Business Admin & Reporting** to edit a user's Payment Permission. You can set Access Level, Payment types, Permissions, and Limits for a sub user. Changes to permissions can be immediately applied to business users.

To assign a sub user Payment Permissions:

1. Hover over **Business Admin & Reporting**, click **Users**.
2. Click the sub user for which you want to edit payment permissions.
3. Click the **Payment Permissions** tab.

After you open the **Payment Permissions** tab, you can see all the eligible permission categories, permissions, and limits for the sub user.

- **ACH Collections**
- **ACH Payments**
- **Wires**
- **Internal Transfers**
- **Bill Pay**

The following tables describe the Payments Permissions for ACH Collections, ACH Payments, Wires, Internal Transfers, and Bill Pay.

ACH Collections Permissions

Permission Name	Description
ACH Collections Access Level	Determines the type of access a user has to ACH Collections. Options include: No Access, View, Submit, Authorize and Submit and Authorize
Collect Funds From Businesses	View, submit, and authorize ACH Templates to debit business accounts.
Collect Funds From Consumers	View, submit, and authorize ACH Templates to debit consumer accounts.
Telephone Collections	View, submit, and authorize ACH Templates to process consumer telephone initiated debits. (Requires additional underwriting by Gate City Bank.)
Internet Collections	View, submit, and authorize ACH Templates from consumers over the internet. (Requires additional underwriting by Gate City Bank.)
Other Pass Thru Debits	View, submit, and Authorize ACH transactions with SEC codes outside of PPD, CCD, WEB, and TEL.
Access Restricted ACH Collection Templates	View, submit, and authorize ACH Templates designated for authorized users only.

Section 6 – Users

Same Day ACH Debits	View, submit, and authorize ACH Templates for Same Day ACH Debits transactions.
ACH Collections Submit Up To	The maximum Daily, Weekly, and Monthly limits the user can submit.
ACH Collections Dual Authorization Above	Requires approval on all submissions above a specified amount.
ACH Collections Authorize Up To	The maximum Daily, Weekly and Monthly limits the user can authorize.

ACH Payments Permissions

Permission Name	Description
ACH Collections Access Level	Determines the type of access a user has to ACH Payments. Options include: No Access, View, Submit, Authorize and Submit and Authorize
Consumer Payments	View, submit, and authorize ACH Consumer Payments Templates to credit consumer accounts for Payroll, Direct Deposit, Bonuses, refunds, and more..
Business Payments	View, submit, and authorize ACH Business Payment Templates to credit business for services and distribute or consolidate funds between businesses.
Other Pass Thru Credits	View, submit, and Authorize ACH transactions with SEC codes outside of PPD and CCD.
Access Restricted Payment Templates	View, submit, and authorize ACH Payment Templates.
Same Day ACH Credits	View, submit, and authorize Same Day ACH Credits transactions
ACH Payments Submit Up To	The maximum Daily, Weekly. and Monthly limits the user can submit.
ACH Payments Dual Authorization Above	Requires approval on all submissions above a specified amount.
ACH Payment Authorize Up To	The maximum Daily, Weekly and Monthly limits the user can authorize.

Section 6 – Users

Wire Permissions

Permission Name	Description
Wire Payment Access Level	Determines the type of access a user has to Wire Payments. Options include: No Access, View, Submit, Authorize and Submit and Authorize
Allowed to create International Wires	View, submit, and authorize International Wire Payments.
Wire Payment Submit Up To	The maximum Daily, Weekly, and Monthly limit the user can submit.
Wire Payment Dual Authorization Above	Requires approval on all submissions above a specified amount.
Wire Payment Authorize Up To	The maximum Daily, Weekly, and Monthly limits the user can authorize.

Internal Transfer Permissions

Permission Name	Description
Internal Transfers Access Level	Determines the type of access a user has to Internal Transfers. Options include: No Access, View, Submit, Authorize and Submit and Authorize
Transfer Submit Up To	The maximum Daily, Weekly, and Monthly limits the user can submit.
Transfer Dual Authorization Above	Requires approval on all submissions above a specified amount.
Transfer Authorize Up To	The maximum Daily, Weekly, and Monthly limits the user can authorize.

Bill Pay Permissions

Permission Name	Description
Bill Pay Access Level	Determines the type of access a user has to Bill Pay. Options include: No Access and Submit .
Bill Pay View Restricted Bill Pay Payees	View restricted Bill Pay payees.

Section 6 – Users

Limits Submit Up To

The maximum limits the user can submit.

4. Go to the category whose permissions you want to change and click **Manage Permissions**.

The screenshot shows the 'ACH Collections' configuration panel. At the top, there is a dropdown menu for 'Select Access Level' with 'Submit & Authorize' selected. Below this is the 'Payment Types' section, which includes five checkboxes, all of which are checked: 'Collect Funds from Businesses', 'Collect Funds from Consumers', 'Telephone Collections', 'Internet Collections', and 'Other Pass Thru Debits'. The 'Permissions' section contains two toggle switches, both of which are turned on: 'Access to Restricted Collection Templates' (with a sub-note: 'Ability to access and modify collection templates that have been designated for restricted users only.') and 'Same Day ACH Debits' (with a sub-note: 'Ability to send same day ACH Debits.'). The 'Limits' section has a 'Submit Up to' field. At the bottom, there are 'Save' and 'Cancel' buttons.

5. From the Permission category panel, you can:
 - a. In **Select Access Level**, select the access level.
 - b. In **Payment Types**, select the checkboxes for the payment types.
 - c. In the **Permissions** section, click to toggle the permissions on or off.
 - d. In the **Limits** section, enter the **Daily**, **Weekly**, and **Monthly** limits.
6. Click **Save**.

A success message indicates the settings were saved.

Manage General Permissions

You can add or remove a user's ability to access specific features.

To edit a sub user's General Permissions:

1. Hover over **Business Admin & Reporting**, click **Users**.
2. Click the sub user whose permissions you want to edit.
3. Click the **General Permissions** tab.

Section 6 – Users

Jane Doe

Summary **General Permissions** Payment Permissions Account Access

Administration Manage Permissions

Manage Users Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits. ✓	Edit Business Contact Information User is able to edit the contact info. ✓
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------

Feature Access Manage Permissions

Positive Pay Ability to do positive pay. ✓	View eDocuments View statements, notices, tax forms, and annual credit card summary. ✓
upSWOT Business Analytics Provide ability to access the upSWOT Dashboard widgets Insights, Analytics, Forecast Builder and Apps. ✓	External Account Aggregation Allows a sub user to aggregate external accounts to view balances and transactions. ✓

4. Click **Manage Permissions** next to the permission that you want to edit. Permission categories include:
 - a. Administration
 - b. Feature Access
 - c. Payment Destination
 - d. Payment Template Management
 - e. Receivables

The Manage Permissions window opens.

Manage Permissions Unselect All

Administration

Manage Users Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.	<input checked="" type="checkbox"/>
Edit Business Contact Information User is able to edit the contact info.	<input checked="" type="checkbox"/>

Section 6 – Users

- From the **Manage Permissions** panel, you can click the toggles to turn permissions on and off.

Administration

Permission Name	Description
Manage Users	Add, edit, and delete business users banking features and accounts. Business users with this permission can also add and edit transaction limits.
Edit Business Contact Information	Business users can edit business contact information.

Feature Access

Permission Name	Description
View eDocuments	View statements, notices, tax forms, and annual credit card summary.
upSWOT Business Analytics	Users can access the upSWOT dashboard widgets, insights, analytics, forecast builder and apps.
Positive Pay	Allows users to access Positive Pay services.

Payment Destination

Permission Name	Description
Manage ACH and Wire Payees	Add, edit, and delete payees and pay methods.
Manage Bill Pay Payees	Business administrators can restrict sub users ability to add, edit, and delete a bill payee

Payment Template Management

Permission Name	Description
Create ACH Template	Create new templates using permitted ACH transaction types and offset accounts.

Section 6 – Users

Edit ACH Template	Change ACH template names, company entry descriptions, offset accounts and restrict template access.
Manage ACH Template Entries	Define entry accounts, and change status, amounts, and other entry level details within an ACH template.
Delete ACH Templates	Delete ACH Templates.
Import ACH Templates	Import templates or pass-through batches using NACHA or .csv files.

Receivables

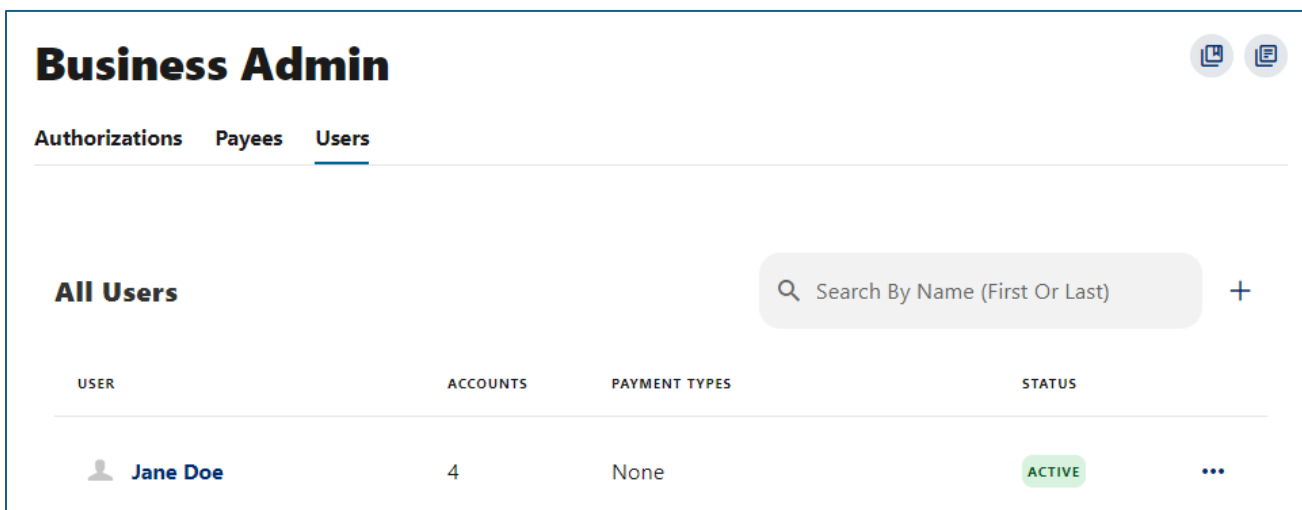
Permission Name	Description
Remote Deposit Capture	Submit deposits via remote deposit.

6. After delegating the permissions to the sub user, click **Save**. A success message indicates the sub user's permissions were updated.


Manage Account Access

You might need to update the access a user has to their account.

1. Hover over **Business Admin & Reporting**, click **Users**



The screenshot shows the 'Business Admin' interface with the 'Users' tab selected. It features a search bar for 'Search By Name (First Or Last)' and a table of users. The table has columns for 'USER', 'ACCOUNTS', 'PAYMENT TYPES', and 'STATUS'. One user, 'Jane Doe', is listed with 4 accounts and a status of 'ACTIVE'.

USER	ACCOUNTS	PAYMENT TYPES	STATUS
 Jane Doe	4	None	ACTIVE

2. Click the sub user whose permissions you want to edit. The **Summary** tab opens so you can view the details of the sub user before editing their permissions.

Section 6 – Users

Jane Doe

Summary **General Permissions** Payment Permissions Account Access

Personal Information ...

Username: janedoe1 ACTIVE Last Log In: Never

Email: janedoe@thiscompany.com Address: No address

Primary Phone Number: No phone number Secondary Phone Number: No phone number

Account Access Manage Accounts

Checking: 2 Accounts Savings: 2 Accounts

General Permissions Manage Permissions **Payment Permissions** Manage Permissions

3. Click the **Account Access** tab to see the accounts that the sub user has access to use.

Jane Doe

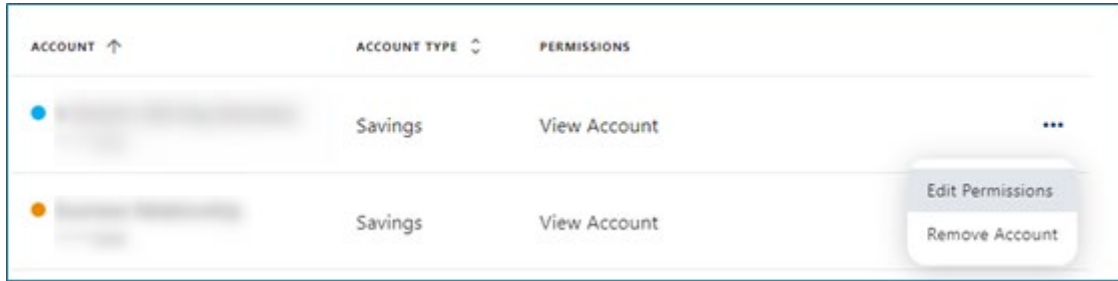
Summary General Permissions **Payment Permissions** Account Access

All Accounts +

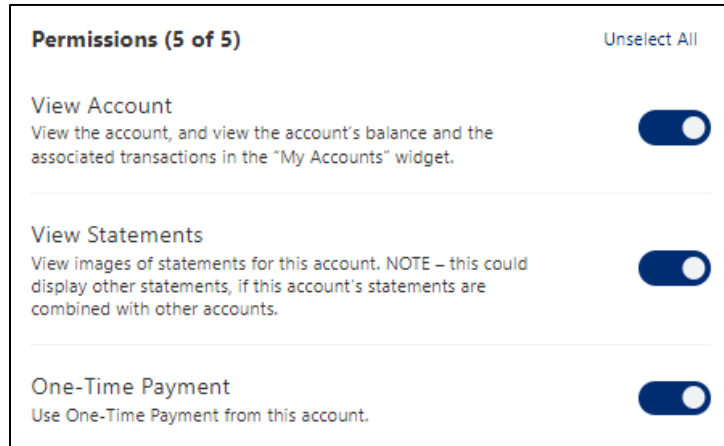
ACCOUNT ↑	ACCOUNT TYPE ↕	PERMISSIONS	
	Savings	View Account	...
	Savings	View Account	...
	Checking	ACH, View Account, Wire Funds Out From, View Statements, View Draft Images, Transfer Funds Ou...	...
	Checking	ACH, View Account, Wire Funds Out From, View Statements, View Draft Images, Transfer Funds Ou...	...

4. Find the account you want to edit and click the ... three dots. From the menu, click **Edit Permissions**.

Section 6 – Users



- From the **Permissions** panel, click the toggle to turn the permissions on or off.



- After delegating the Account Permissions to the sub user, click **Submit**.

A success message indicates the sub user's permissions were updated. The Business Online Banking system indicates if you added or removed a permission. It also tracks the number of permissions selected.

Account Permissions

The following is a list of Account Permissions that you can enable for a sub user:

Permission Name	Description
ACH	Submit ACH Batches from this account, and view scheduled and Historical ACH submissions from this account.
Bill Pay From	Use Bill Pay from this account.
Stop Payment	Submit a stop payment for checks on this account.
Transfer Funds Into	Transfer funds into this account and view associated transfer history using the Transfers widget.
Transfer Funds Out From	Transfer funds out from this account and view associated transfer history using the Transfers widget.

Section 6 – Users

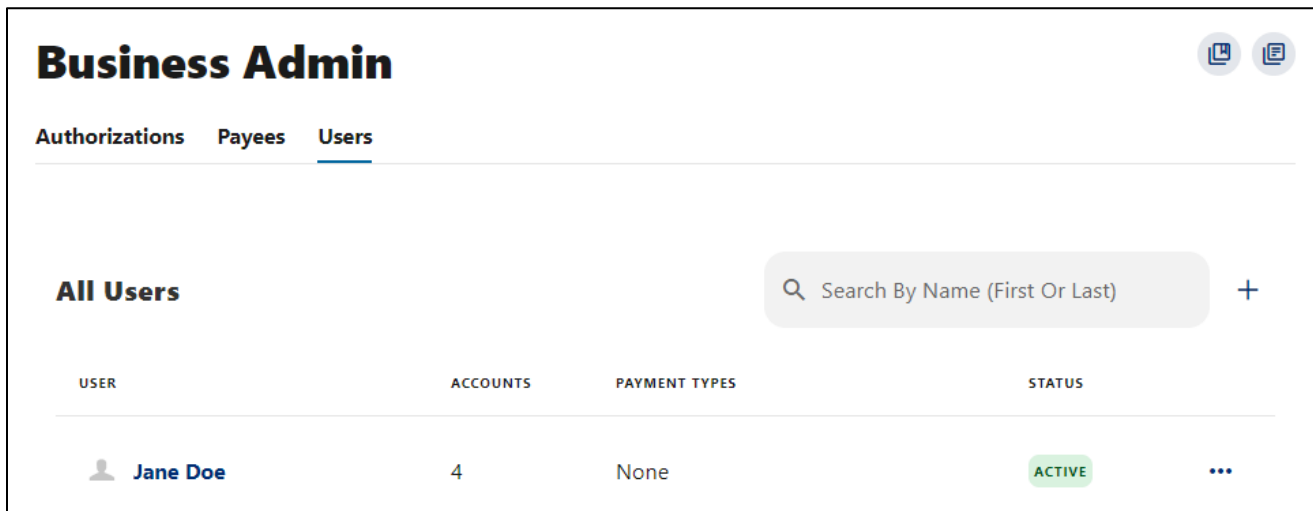
View Account	View the account, and view the account's balance and the associated transactions in the My Accounts widget.
View Draft Images	View images of checks and drafts drawn on this account.
View Statements	View images of statements for this account. This can display other statements, if this account's statements are combined with other accounts.
Wire Funds Out From	Submit Wire requests and View Scheduled and Historical Wire submissions from this account.
One-Time Payment	Ability to use the Quick ACH or one-time ACH functionality.
Snapshot	View account balances without logging in while using the mobile app.

Delete a User


Caution: After you delete a sub user, you cannot undo it.

To delete a user:

1. Hover over **Business Admin & Reporting**, click **Users**.

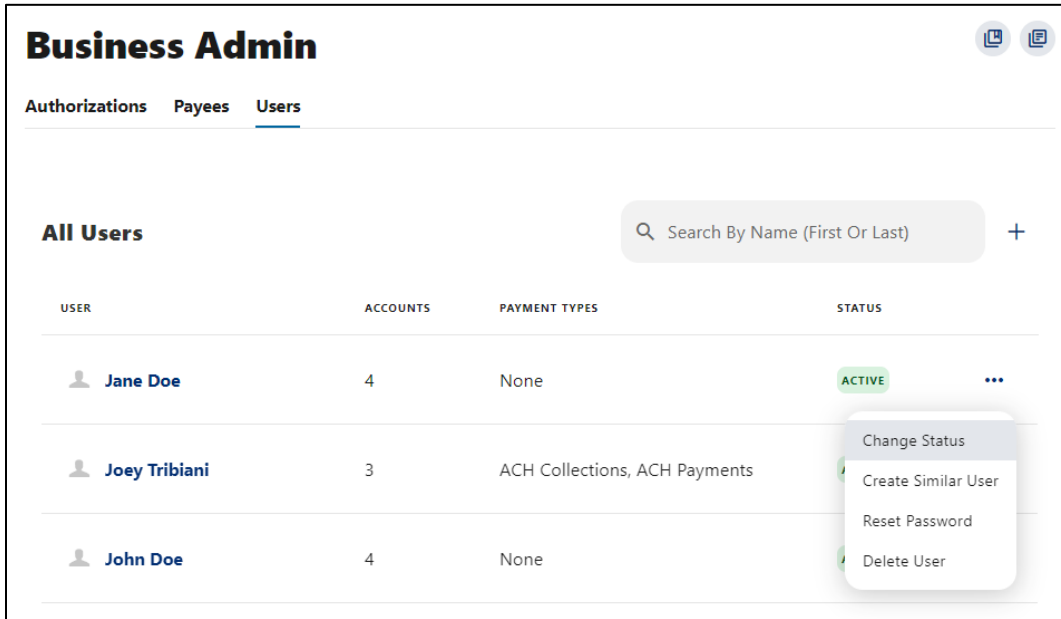


The screenshot shows the 'Business Admin' interface with the 'Users' tab selected. The page title is 'Business Admin' and there are navigation tabs for 'Authorizations', 'Payees', and 'Users'. Below the tabs, there is a section titled 'All Users' with a search bar labeled 'Search By Name (First Or Last)'. A table lists the users with columns for 'USER', 'ACCOUNTS', 'PAYMENT TYPES', and 'STATUS'. One user, 'Jane Doe', is listed with 4 accounts, 'None' payment types, and an 'ACTIVE' status. There are three dots next to the user name, indicating a menu for actions.

USER	ACCOUNTS	PAYMENT TYPES	STATUS
 Jane Doe	4	None	ACTIVE

2. Find the sub user you want to delete.
3. Click the ... three dots next to their name and select **Delete User**

Section 6 – Users



4. To confirm that you want to delete the user, click **Delete**.

After deletion, Business Online Banking shows a success message with the name of the sub user that was deleted.

Freeze or Unfreeze a User

You can see if a user is frozen or active. A frozen sub user can't log in and can't access online banking.

To see the status of a user:

1. Hover over **Business Admin & Reporting**, click **Users**.
2. Go to the **Status** column to see the account status for the sub user.
 - a. The status for a Frozen user is listed in blue. **FROZEN**
 - b. The status for an Active user is listed in green **ACTIVE**
 - c. The status for a Locked user is listed in red **LOCKED**

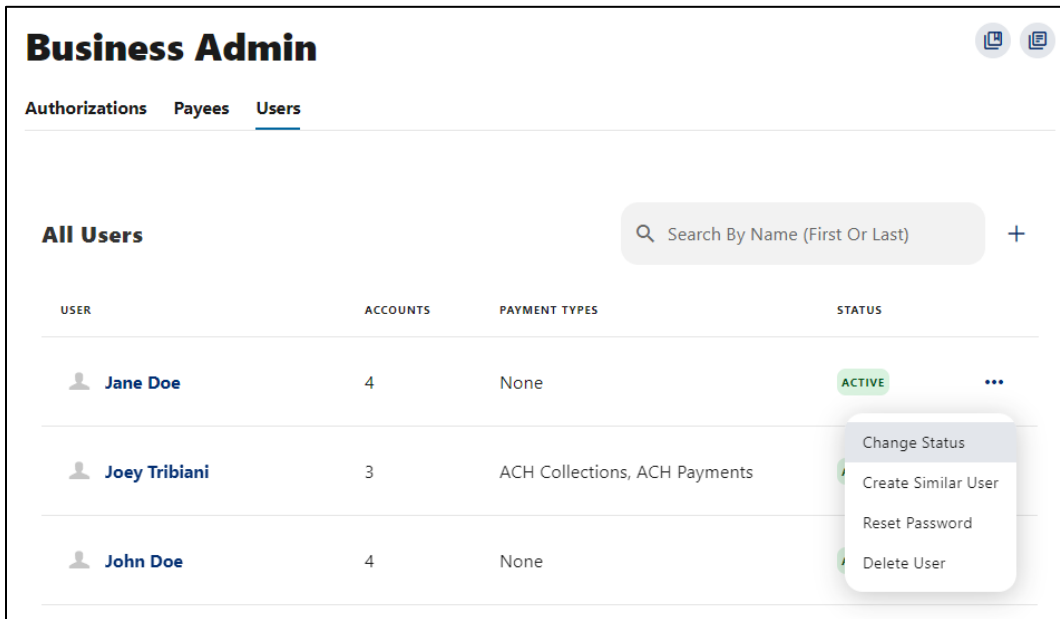
Freeze a User

A user must be Active or Locked for a business user with access to Business Admin & Reporting to freeze their account.

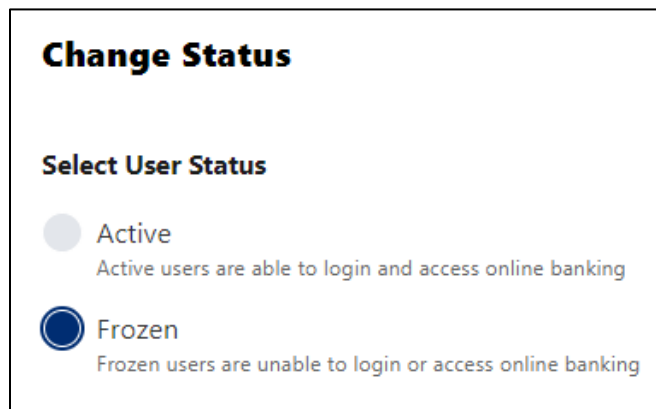
To freeze a business user:

1. Hover over **Business Admin & Reporting**, click **Users**.
2. Go to the user you want to freeze and click the ... three dots at the end of the row.

Section 6 – Users



3. Click **Change Status**.
4. In **Select User Status**, select **Frozen** to freeze that sub user's account.



5. Click **Save**.
6. A success message indicates the user was frozen.
7. Check the icon in the Status column to verify that the sub user is frozen.

Activate a User

A User must be **Frozen** or **Locked** to activate their account.

To activate a user:

1. Hover over **Business Admin & Reporting**, click **Users**.
2. Go to the user you are going to activate and click the ... three dots at the end of the row.
3. Click **Change Status**.

Section 6 – Users

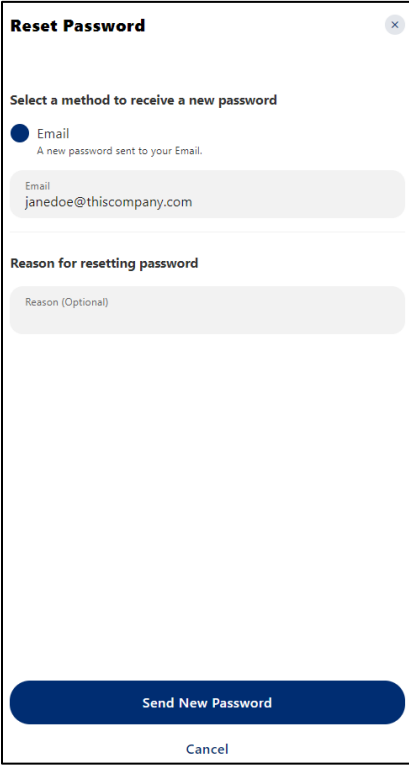
4. In **Select User Status**, click **Active** to unfreeze that sub user's account.
5. Click **Save**.
6. In the **Status** column, verify that the sub user is **Active**.

Reset Password

If a user forgets a password, you might have to reset it.

To reset a password:

1. Hover over **Business Admin & Reporting**, click **Users**.
2. Go to the sub user whose password you need to reset and click the ... three dots at the end of the row.
3. Click **Reset Password**. The **Reset Password** panel opens.



4. Select the method to receive a new password and enter the reason for the new password.
5. Click **Send New Password**.

The sub user gets instructions to change their password and a success message opens.

Section 7 – Business Admin & Reporting Alerts

Business Admin Alerts

The Business Admin widget sends notifications for actions listed in the following table.

New User

Alert Name	Alert Description
New User Account Alert Method: Email & SMS	The Business Admin New User Account Alert notifies the business administrator when a new business user Account has been created.

Payee Alerts

Alert Name	Alert Description
Payee Created Alert Method: Email & SMS	Alert sent to notify the business administrator that a payee has been created.
Payee Edited Alert Method: Email & SMS	Alert sent to notify the business administrator that a payee's name, address, or payment method has been edited.

Authorization – Business Transfer Alert

Alert Name	Alert Description
Business Transfer needs Authorization Alert Method: Email & SMS	Alert sent to notify the business administrator that a payee has been created.
Business Transfer Authorized Alert Method: Email & SMS	Alert notifies the end user that originated the transfer when the Business Transfer has been Authorized.
Business Transfer Rejected By User Alert Method: Email & SMS	Alert notifies the end user who originated the Transfer.

Section 7 – Business Admin & Reporting Alerts

Authorization – Business ACH Templates Alerts

Alert Name	Alert Description
ACH Template needs Authorization Alert Method: Email & SMS	Alert is used to notify a business user who is allowed to authorize ACH requests that an ACH request requires their authorization.
ACH Template Authorized Alert Method: Email & SMS	Alert notifies a business user that an ACH batch template that they submitted has been authorized. This alert is sent to the business administrator and the business user who submitted the request.
ACH Template Rejected By User Alert Method: Email & SMS	Alert notifies a business user that an ACH template that they submitted has been rejected by another business user. This alert is sent to the business administrator, the business user who submitted the ACH template, and the business user who rejected the template request.
ACH Template Expired Alert Method: Email & SMS	Alert notifies a business user that an ACH batch template that they submitted was not authorized by Gate City Bank's cutoff time or before the Deliver By date. This alert is sent to the business administrator and the business user who submitted the ACH template.

Authorization – Wire Alert

Alert Name	Alert Description
Wire Requires Authorization Alert Method: Email & SMS	Alert notifies a business user who is allowed to authorize wire requests that a wire request requires their authorization. This alert is sent to business users with wire authorization permissions when a wire request that requires approval is executed.
Wire Authorized Alert Method: Email & SMS	Alert notifies a business user that a wire that they submitted has been authorized. This alert is sent to the business user who submitted the request
Wire Rejected by User Alert Method: Email & SMS	Alert notifies a business user that a wire that they submitted has been rejected. This alert is sent to the business user who submitted the request.
Wire Expired Alert Method: Email & SMS	Alert notifies a business user that a wire that they submitted was not authorized by the Gate City Bank's cutoff time or before the Deliver By date, and has therefore expired. This alert is sent to the business user who submitted the wire request.