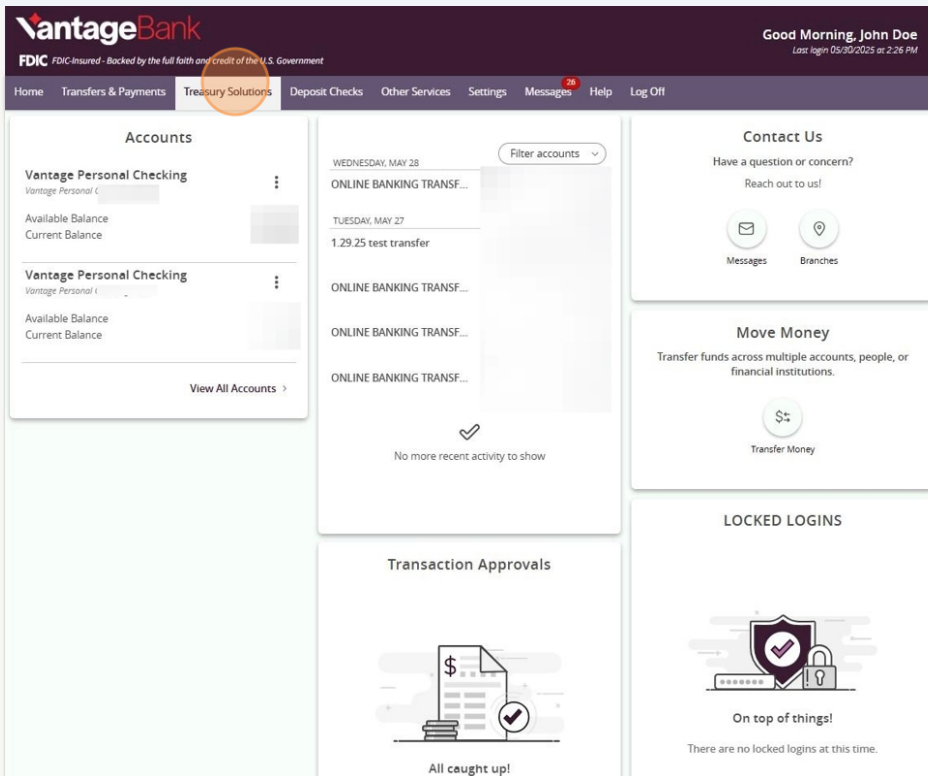
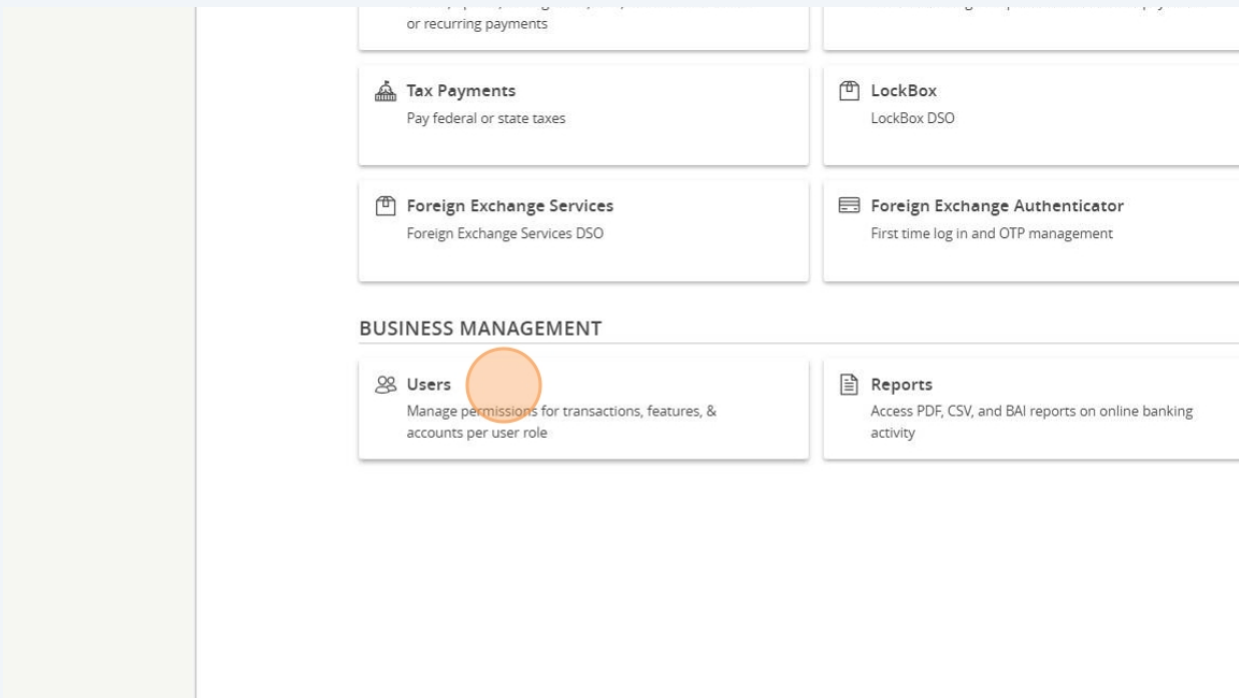


Create Users Guide (Standard)

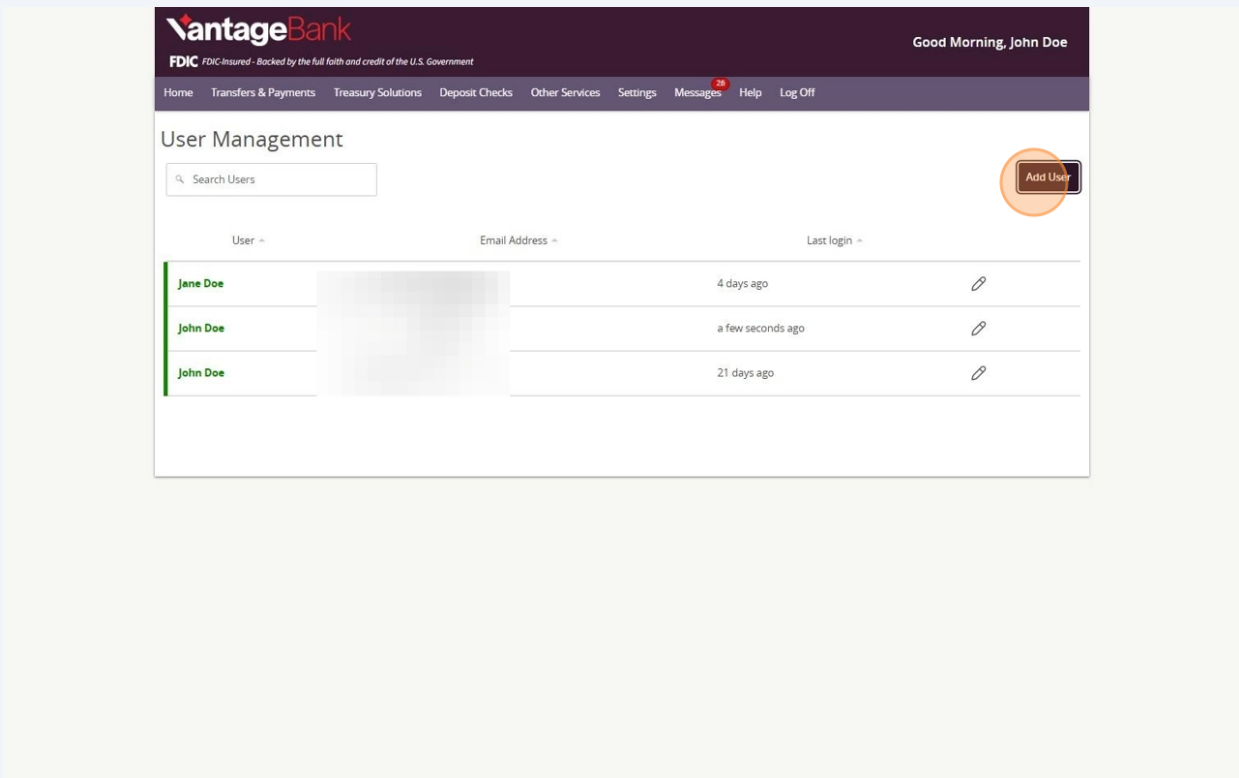
1 Log in to Business Online Banking and click "Treasury Solutions".



2 To create a new user click "Users"



3 Click "Add User"



4

Entering personal details for the new user is mandatory. Please provide the following information:

- **First Name**
- **Last Name**
- **Email Address**
- **Phone Country and Number**

For the **Login ID**, create a unique username for your employee.

Tip: For security and consistency, use a format that relates to your company (e.g., VantageJohn).

Next, create a **temporary password** that the employee will use for their initial login.

Note: *The password entered here is temporary. The system will prompt the user to set a new password upon their first login.*

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Home Transfers & Payments Treasury Solutions Deposit Checks Other Services Settings Messages Help Log Off

New User Details

PERSONAL DETAILS

First Name: Last Name: Email Address:

Phone Country: Phone:

LOGIN DETAILS

Login ID: Password: Confirm Password:

Password Requirements:

- Must be between 8 and 99 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password may not be the same as last 2 passwords.

5 Click "Save New User Details"

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New User Details

PERSONAL DETAILS

First Name: Vantage
Last Name: John
Email Address: [Redacted]
Phone Country: United States
Phone: (123)456-7890

LOGIN DETAILS

Login ID: VantageJD
Password: [Redacted]
Confirm Password: [Redacted]

Discard New User Details Save New User Details

6 Click "Close"

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New User Details

PERSONAL DETAILS

First Name: Vantage
Last Name: John
Email Address: [Redacted]
Phone Country: United States
Phone: (123)456-7890

LOGIN DETAILS

Login ID: VantageJD
Password: [Redacted]
Confirm Password: [Redacted]

Discard New User Details Save New User Details

Save User
The user has been saved

Close

7 Click **"Accounts"** to grant access to the desired accounts.

The screenshot shows the Vantage Bank user interface for a user named John. The navigation bar includes Home, Transfers & Payments, Treasury Solutions, Deposit Checks, Other Services, Settings, Messages (with a 26 notification), Help, and Log Off. The user's name "Vantage John" and a "User Policy" link are displayed. Below this, there are tabs for "Transactions", "Features", and "Accounts", with "Accounts" highlighted by an orange circle. A filter dropdown is set to "All". A table lists account types: "ACH Batch" (Can view all transactions, Can Draft/Approve/Cancel, \$100.00), "ACH Collection" (Can view all transactions, Can Draft/Approve/Cancel, \$100.00), and "ACH Payment" (Can view all transactions, Can Draft/Approve/Cancel). To the right, the "ACH BATCH" section shows "Rights" with checkboxes for "Draft", "Approve", and "Cancel", all of which are checked. Below this is an "Approval Limits" section with columns for "Maximum Amount" and "Maximum Count".

8 Click **"Show unassigned accounts"**

The screenshot shows a selection interface for accounts. It features a search bar at the top, followed by a grey bar. Below this, it indicates "0 of 2 accounts shown". A button labeled "Show unassigned accounts" is highlighted with an orange circle. At the bottom, there are two checkboxes: "Deposit" and "Withdraw", both of which are unchecked. A "Save" button is located in the bottom right corner.

- 9 Select the **View**, **Deposit**, and **Withdraw** options to grant the employee access to view and draft transactions.

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Good M

Home Transfers & Payments Treasury Solutions Deposit Checks Other Services Settings Messages 26 Help Log Off

Vantage John
User Policy ?

Transactions Features Accounts

ACCOUNTS ?

2 of 2 accounts shown

Number	Name	View <input checked="" type="checkbox"/>	Deposit <input checked="" type="checkbox"/>	Withdraw <input type="checkbox"/>
	Vantage Checking	✓	✓	⊘
	Vantage Checking	✓	✓	⊘

Save

- 10 After account(s) are selected click on "Features" tab

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Home Transfers & Payments Treasury Solutions Deposit Checks Other Services Settings Messages 26 Help Log

Vantage John
User Policy ?

Transactions Features Accounts

ACCOUNTS ?

Number	Name	View <input checked="" type="checkbox"/>	Depc
	Vantage Personal Checking	✓	
	Vantage Personal Checking	✓	

11

From the **"Features"** tab, select the desired rights for the specific user. Once you've selected all the rights, click the **"Transactions"** tab to continue.

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Home Transfers & Payments Treasury Solutions Deposit Checks Other Services Settings Messages ²⁶ Help Log Off

Vantage John
User Policy ?

Transactions **Features** Accounts

FEATURES ?

SEARCH

RIGHTS

<input checked="" type="checkbox"/> Access to all payment templates	<input checked="" type="checkbox"/> Allow one-time recipients
<input checked="" type="checkbox"/> Can view all recipients	<input checked="" type="checkbox"/> Enable ACH Reversal
<input checked="" type="checkbox"/> Enable BAI report files	<input checked="" type="checkbox"/> Enable Centrix Positive Pay
<input checked="" type="checkbox"/> Information Reporting (10 of 10 selected)	<input checked="" type="checkbox"/> Manage Recipients

12

Under the **"Transactions"** tab, you can enable or disable each service based on the access needed for the specific user. Review the list and adjust the settings accordingly.

Note:

If you want the user to only initiate transactions without approval rights, be sure to **uncheck** the **"Approve"** option.

Vantage JOHN
User Policy ⓘ

Transactions Features Accounts

Filter: All Enabled Disabled

Service	Permissions	Limit
ACH Batch	Can view all transactions Can Draft/Approve/Cancel	\$100.00
ACH Collection	Can view all transactions Can Draft/Approve/Cancel	\$100.00
ACH Payment	Can view all transactions Can Draft/Approve/Cancel	\$100.00
ACH Receipt	Can view all transactions Can Draft/Approve/Cancel	\$100.00

ACH BATCH Enat

Rights

Draft Approve Cancel View

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 100.00	
Daily Per Account	\$ 100.00	99
Daily	\$ 100.00	99

13

For enabled services, use the dropdown menu to control what online activity the user can view and whose activity they can access:

- **All** — All transactions across the company
- **Account** — Transactions involving accounts the user is entitled to
- **Own** — Only the user's own transactions
- **None** — No transaction visibility

s Accounts

abled

ACH BATCH Enabled

0.00 Rights

Draft Approve Cancel View

0.00

Approval Limits

	Maximum Amount	Maximum Count
0.00 Per Transaction	\$ <input type="text" value="100.00"/>	
0.00 Daily Per Account	\$ <input type="text" value="100.00"/>	<input type="text" value="99"/>
0.00 Daily	\$ <input type="text" value="100.00"/>	<input type="text" value="99"/>
Monthly	\$ <input type="text" value="1,000.00"/>	<input type="text" value="99"/>

All
 Account
 Own
 None

14 Repeat the previous steps for any service you have enabled for the user.

Transactions Features Accounts

Filter: All Enabled Disabled

ACH Batch
Can view account transactions
Can Draft/Cancel
\$100.00

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$100.00

ACH Payment
Can view all transactions
Can Draft/Approve/Cancel
\$100.00

ACH Receipt
Can view all transactions
Can Draft/Approve/Cancel
\$100.00

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

ACH BATCH

Rights

Draft Approve Cancel

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 100.00	
Daily Per Account	\$ 100.00	99
Daily	\$ 100.00	99
Monthly	\$ 1,000.00	99

15 After selecting the enabled services, features, and accounts, click "save."

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Treasury Solutions Deposit Checks Other Services Settings Messages 26 Help Log Off

Accounts

abled

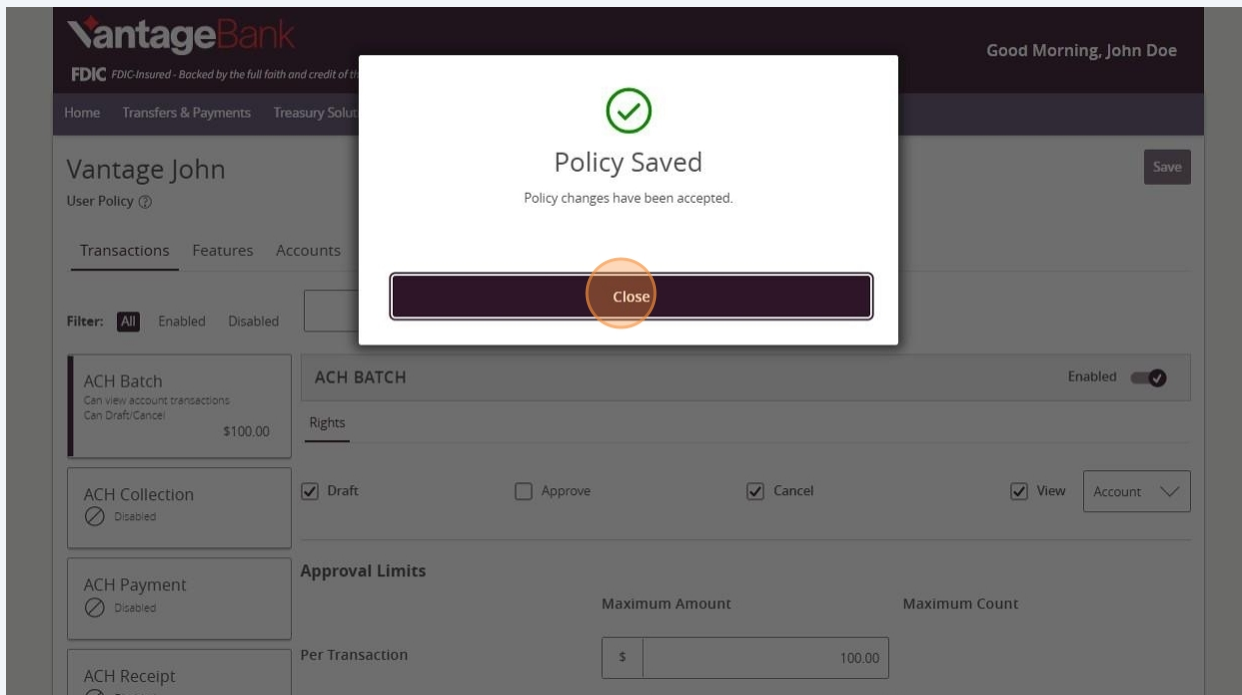
STOP PAYMENT Disabled

Transaction Disabled

Please enable this transaction type above in order to set limits

Save

16 Click "Close"



17 After saving the user, provide your employee with the login credentials you created.

