Do you need to set up users?

eBanking allows business owners and managers to set up user-specific permissions to access your business accounts. You will be able to assign a unique user ID and password for each user.

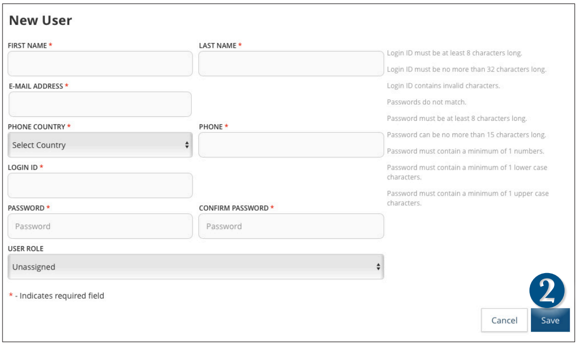
If you are a larger business and think multiple users would be helpful, please contact your accountant or business financial advisor to establish your business policies. Once those policies are in place, the pages in this section will help you establish and configure your eBanking users and their individual permissions within your accounts.

If you manage a small company with only one person needing an eBanking user ID and password, you can skip this section.

Note

For your convenience several features within eBanking have a Grid or List option in the upper-right corner. Discover which view option you prefer to use.

To Add a New User:



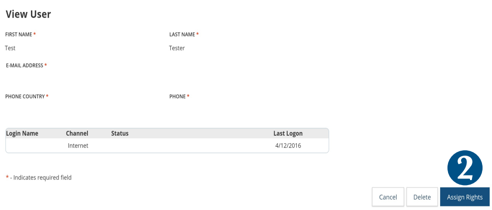
Click on the **Users** tab in the **Commercial** menu.

1. Click the **Add User** button on the right-hand side of the screen.
2. Enter the new user's personal information. Fields marked with an asterisk are required. When finished click **Save**.

Once you have created a user, you can now assign rights.

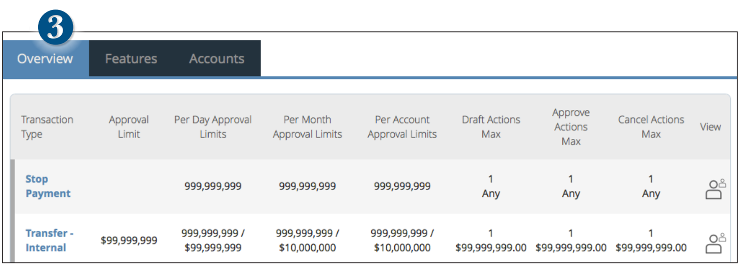
Overview lists the rights and limits the user has for each type of transaction.
Features lists the features assigned to the user.
Accounts lists the accounts the user can access.

To Assign User Rights:



Note

Approvers must have "View All Transactions" view rights enabled.



Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max	View
Stop Payment		999,999,999	999,999,999	999,999,999	1 Any	1 Any	1 Any	
Transfer - Internal	$99,999,999	999,999,999 / $99,999,999	999,999,999 / $10,000,000	999,999,999 / $10,000,000	1 $99,999,999.00	1 $99,999,999.00	1 $99,999,999.00	

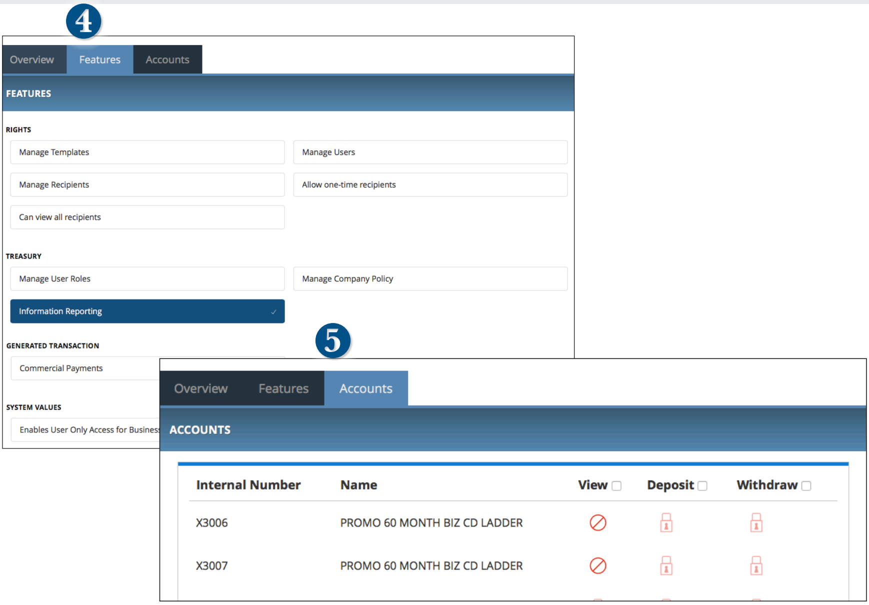
Click on the **Users** tab in the **Commercial** menu.

1. **Click on the Edit icon** of the user you want to assign rights to.
2. Details of the user will appear. Click the **Assign Rights** button.
3. Under the **Overview** tab, you can view transaction types and indicate whether you want this user to have the ability to: **Draft, Approve, Cancel** or **View** the transaction. Simply click on the check mark to disable the rights.

   - **User View** = can view own activity only
   - **View All Transactions** = can view activity by all users
   - **Cannot View** = cannot view activity by any user

   You can set limits on the number and dollar amount of transactions a user can approve. Click on the Transaction Type name link to update user limits.

   For example, when you click on "Stop Payment" you can change Allowed Actions, User Rights, and Approval Limits.



4. Under the **Features** tab you can choose which features you want this user to access. Dark colored features indicate they are active. To deactivate a feature, simply click on it and the box surrounding it will turn white, signifying that it is inactive.

Manage Templates On- create, edit, and delete any type of template

Manage Recipients On - create, edit, and delete recipients
- add or remove recipients to/from templates

Manage Users On - add and delete users
- edit features, accounts and limits for any user. **(see below)**

Can View All Recipients

Allow One Time Recipients

These two options work together in a variety of scenarios.
Ask American Savings Bank for more details.

5. Under the **Accounts** tab, you can choose which accounts this user is able to View, as well as allowances to Deposit funds or Withdraw funds.

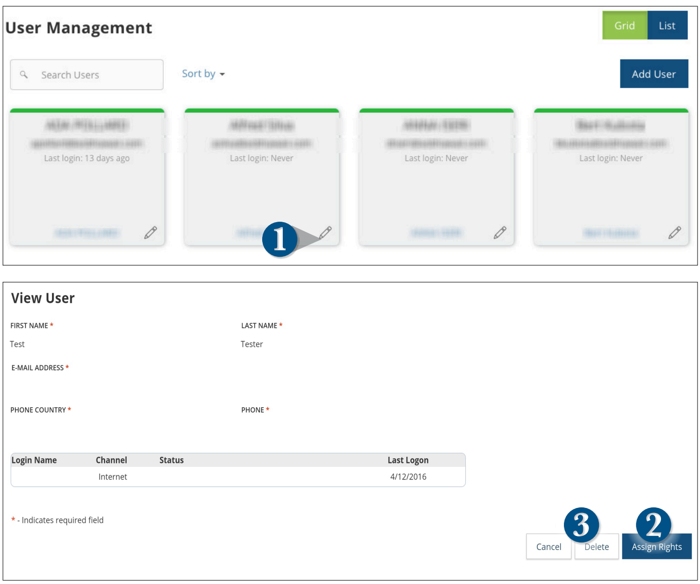
6. Be sure to click **Save** when finished.

A user who has the User Management feature assigned can change his or her own rights and limits, so be sure to limit which users have the User Management feature assigned.

Edit or Delete a User

Adding Users and specifying their individual rights and what features each individual has access to helps create a checks and balances system within your organization or business.

To Edit or Delete a User:



Click on the **Users** tab in the **Commercial** menu.

1. Find the user whose rights you would like to change; click the **Edit** icon:
2. **To Edit a user:** click on the **Assign Rights** button. Make the necessary changes. Click the **Save** button.
3. **To Delete a user:** click **Delete**, then **Yes** to verify the delete. Click **Close** when you are finished.