Sub-User Setup and Permissions

Account Owner Guide

Add Sub-Users and Set Permission

Centier Digital Banking users can share their account access with others. This includes enhanced permissioning. Sub-Users are individuals that you can enable to access information and features within your Digital Banking account. Below you will see answer to some questions you may have.

1. **Why would I add a sub-user?**
   Sub-Users can assist with managing finances. For example, spouses, relatives, or staff may use this feature to track funds, pay bills, gather statements, or even tax documents.

2. **What permissions can I allow or limit?**
   There are a number of customized permissions they can have access to. In the directions, you will find that you can allow access to:
   - Specific Accounts
   - P2P
   - Transfers Ins and Out
   - Bill Pay (Setting this up has additional steps. See page (6)
   - Mobile Deposit
   - Transaction and Daily Limits for Inbound and Outbound Transactions
   - Enhanced Authentication Settings

3. **Does a sub-user have to be a client?**
   A sub-user does not have to be a client.

4. **If a Sub-User also has their own personal accounts, can they request multi-TIN to see their personal accounts with the business account(s) that they've been added to?**
   As a Sub-User, clients will not be able to tie their personal digital banking account to their Sub-User digital banking account.

5. **What should a Sub-User do if they are locked out?**
   When a Sub-User is locked out, an Admin on the Digital Banking account can unlock them as long as the Sub-User has successfully logged in for the first time. An Admin may be the account owner or another Sub-User that has been given Admin access. See page 6 for instructions. Otherwise, Sub-Users can call 1-888-236-8437.

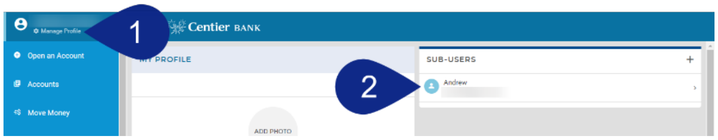
Continue for instructions on adding Sub-Users and granting permissions.

Creating a Sub-User

When you share account access with an individual, you will create a code for them, so they are able to gain access. You will need to send them the code. From there, they will need to create a username and password.

1. Click **Manage Profile** in the main menu.

2. Locate the **Sub-Users** area and click the **+** button.



3. If you have already added sub-users, you can copy their information by clicking the **Copy Everything From** field and selecting their **name** from the list. Add any information that is not auto populated.

4. Click the **Full Name** field and enter their name.

5. Click the **Email Address** field and enter their Sub-User's **email address**.

6. Click the **Display Name** field and enter the name you would like to display under the **Sub-Users** area.

7. Click the **Invite Answer** field to **enter the answer you would like them to enter when they validate their access**. The Sub-User will receive an email requesting they click a **link**; they will then add the answer you've added.
Communicate the answer with them before finishing this process so they know what they should answer. They have 24 hours to respond.

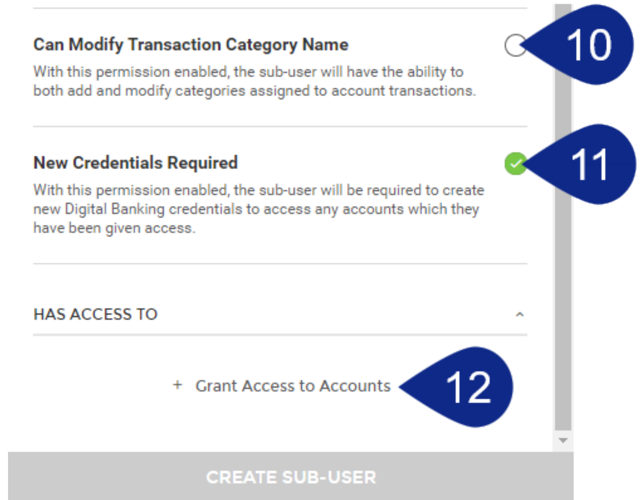
8. Click the **Admin Sub-User** circle to allow the individual to give them permission to operate as an admin. This gives them the ability to edit, add, and delete sub-users.

9. Click the **Give All Owner's Accounts** circle to give the sub-users access to all of your bank accounts, including permissions and limits for those accounts. Do not click option if you want to give the Sub-User access to specific accounts. **You will select specific accounts in step 12.**

10. Click the **Can Modify Transaction Category Name** circle to give the Sub-User the ability to add and modify categories assigned to account transactions.

11. The **New Credentials Required** circle will be automatically selected. It requires Sub-Users create new Digital Banking credentials to access any accounts which they have been given access.

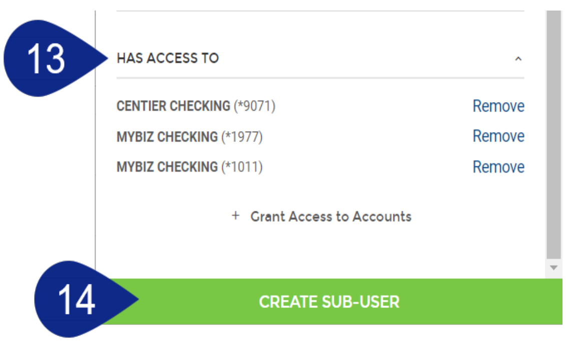
12. Click the **+ Grant Access to Accounts** link. It will generate a pop-up window. Select the **check boxes** to indicate which accounts you would like the Sub-User to access.



13. The selected accounts will display under the **Has Access To** title.

14. When you are satisfied with your chosen settings, click **Create Sub-User**.

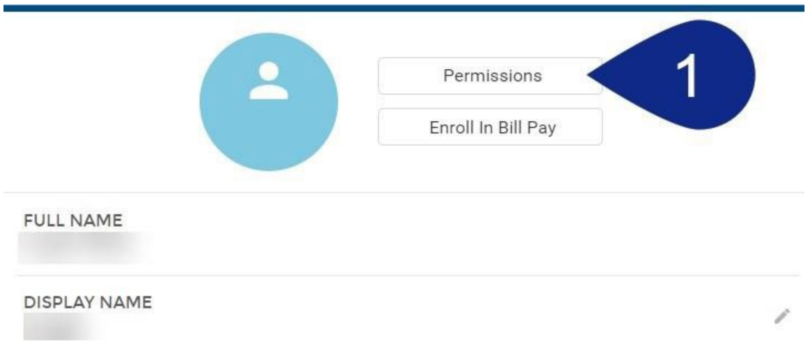
15. Click **Edit New Sub-User**.



REMINDER: The sub-user you created will receive an email requesting they click a link; they will then add the answer you've added. Communicate the answer with them before finishing this process so they know what they should answer. **They have 24 hours to respond.**

Set Access Permissions

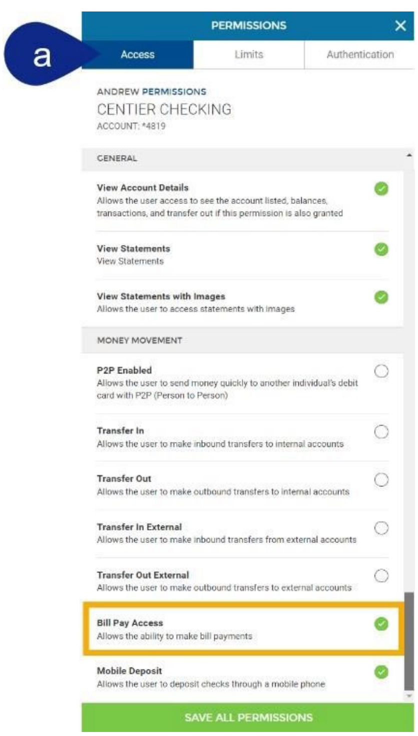
1. You are now within the Sub-Users profile inside your Digital Banking account. Click **Permissions** to continue.

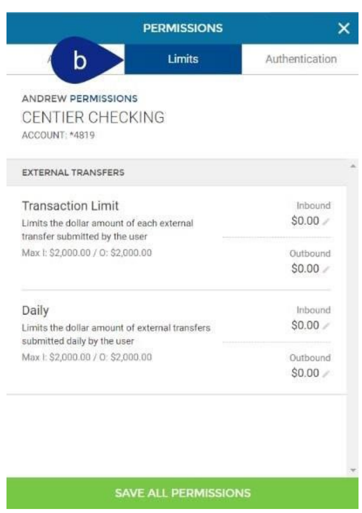


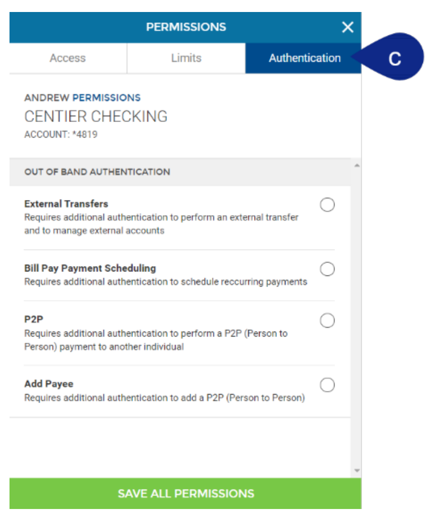
a. Use the **Access** tab to select the features and access the Sub-User can access by clicking the toggles.

b. Click the **Limits** tab to add dollar amount limits to external transactions.

c. The **Authentication** tab allows you to select features that should prompt the Sub-Users identity to be authenticated. This means they will be prompted to add a code to verify themselves when accessing selected features.



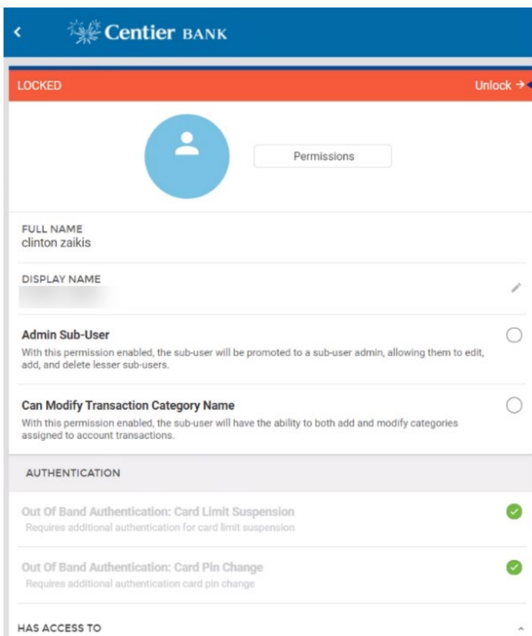


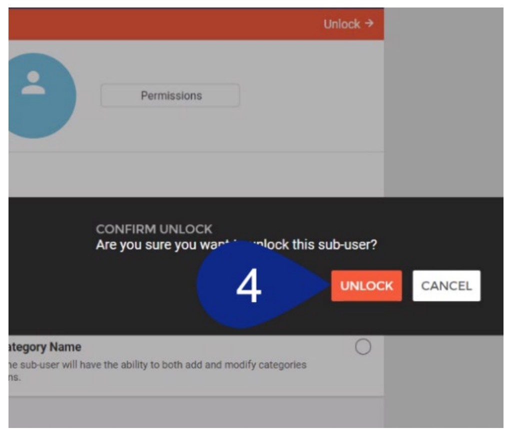


Unlock Sub-Users

1. Once logged in, click **Manage Profile** from the main menu.
2. Click the **Sub-User** that has the title **Locked** on it.

3. Click **Unlock** on the right-hand side of the Locked banner.
4. This will launch a pop-up. Click **Unlock**.
5. You Sub-User is unlocked!





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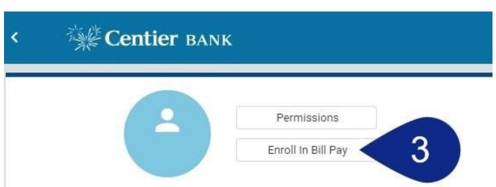
Enroll Bill Pay Sub-User

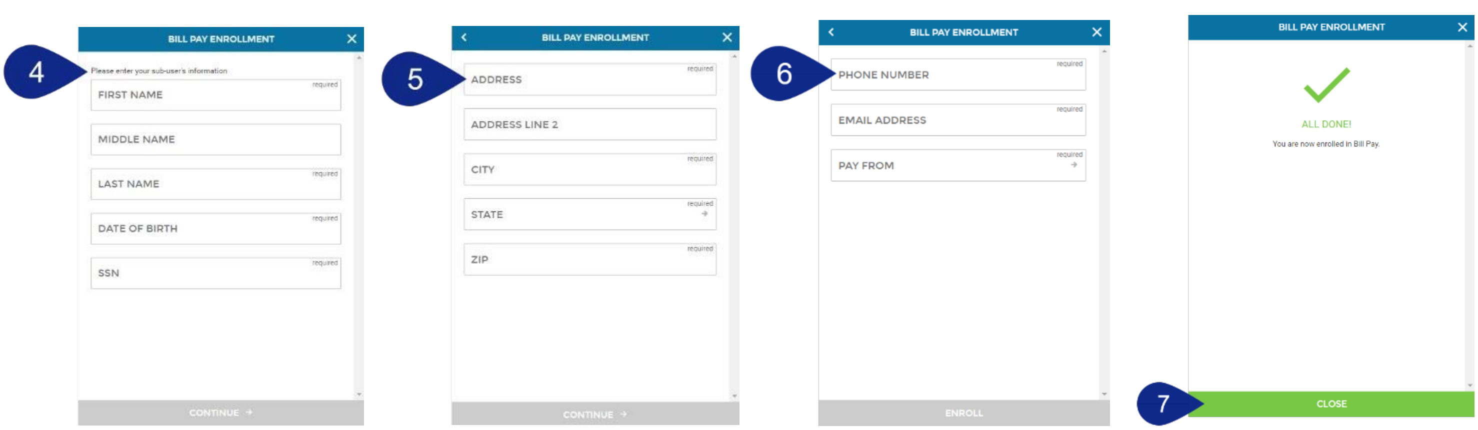
This portion of the document is specific to clients who have Business Bill Pay. You can request this feature through the Support Center, so you are able to allow Sub-Users to access Bill Pay. The Support Centier is located on the Digital Banking main menu.

1. Click **Manage Profile** below your name.
2. Select your **Sub-User** from the list located in the top-right.

3. Click the **Enroll in Bill Pay** button.

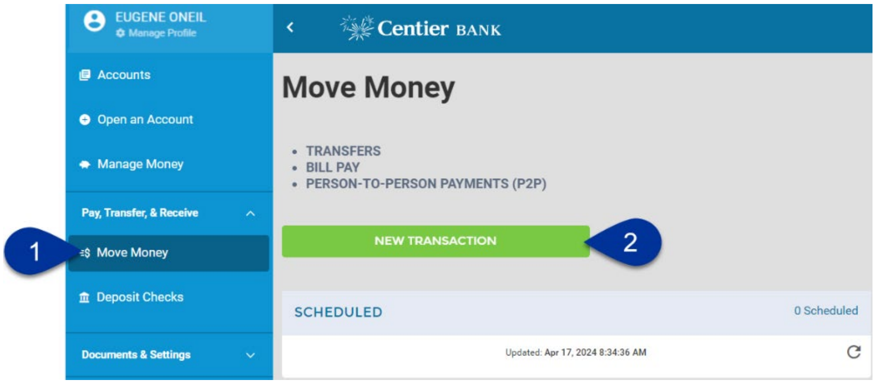


6. Add their information into the **Enrollment Form**, starting with **Personal Information**. Click **Continue** to move to the next section.
7. Add their **Address Information** to the form, then click **Continue**.
8. Add their **Contact Information** to the form. Click the **Pay From** account field, to select the account that should be used to pay bills, then click **Enroll**.
9. You will see a confirmation screen. Click **Close**.

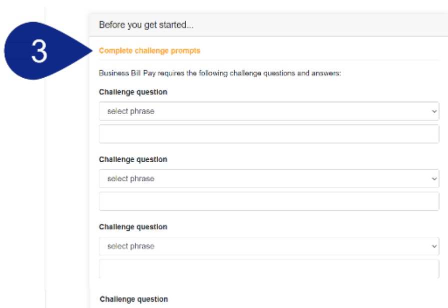


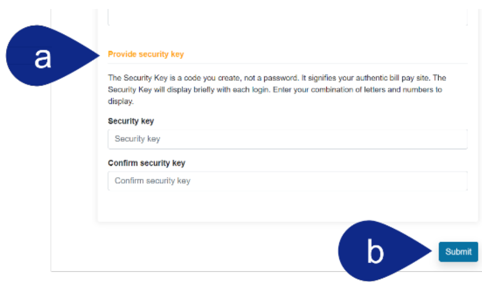
Bill Pay Sub-User Permissions

1. Click **Pay, Transfer, & Receive** then select **Move Money** from the main menu.
2. Click **New Transaction**.

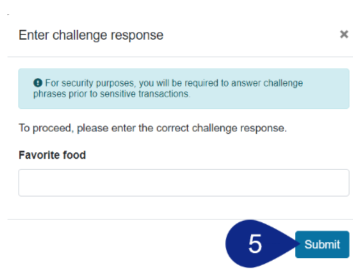


3. You will be taken to the Enhanced Bill Pay site's landing page. This site requires authentication. The first time you log in you will need to set **Challenge Questions and Answers**.
    a. Create and confirm a **Security Key**.
    b. Click **Submit** when you are done.

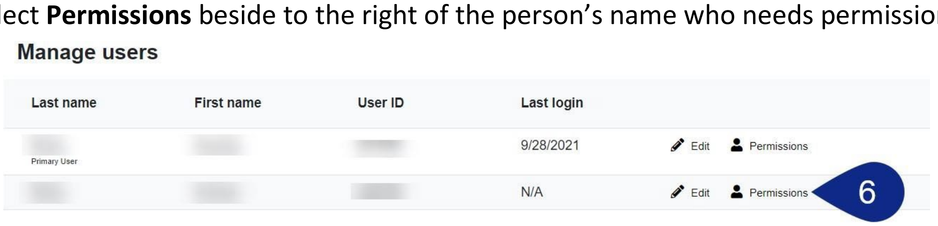




4. This will load a new page. Hover over **Options** and select **Manage Users**.
5. You will be asked to answer one of your challenge questions.



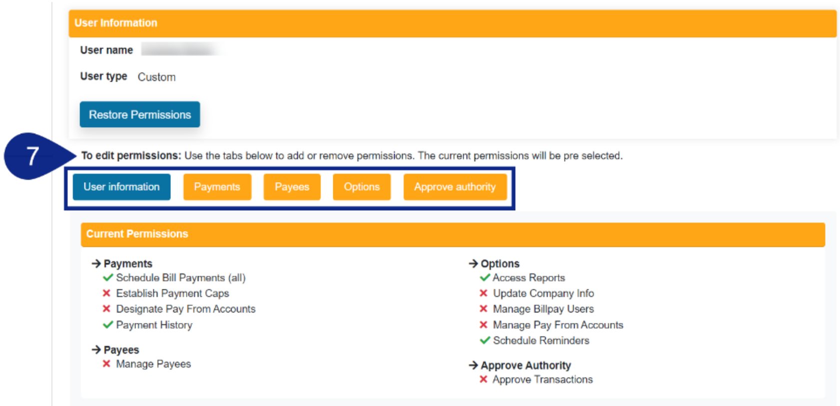
6. Select **Permissions** beside to the right of the person's name who needs permissions.



Manage users

Last name	First name	User ID	Last login		
Primary User			9/28/2021	Edit	Permissions
			N/A	Edit	Permissions

7. Select the **buttons** under the **To edit permissions:** to access permission options.



8. See the **Payments** example. Click the **toggles** to enable or disable permissions.

   c. Some permissions may include **tabs**. Select them to customize your permissions.

   d. Others may include payment caps (limits). Use the **text boxes** to add your limits.

   e. When you are done with each section, click **Save**.