

# Sub-User Management

IB\_262



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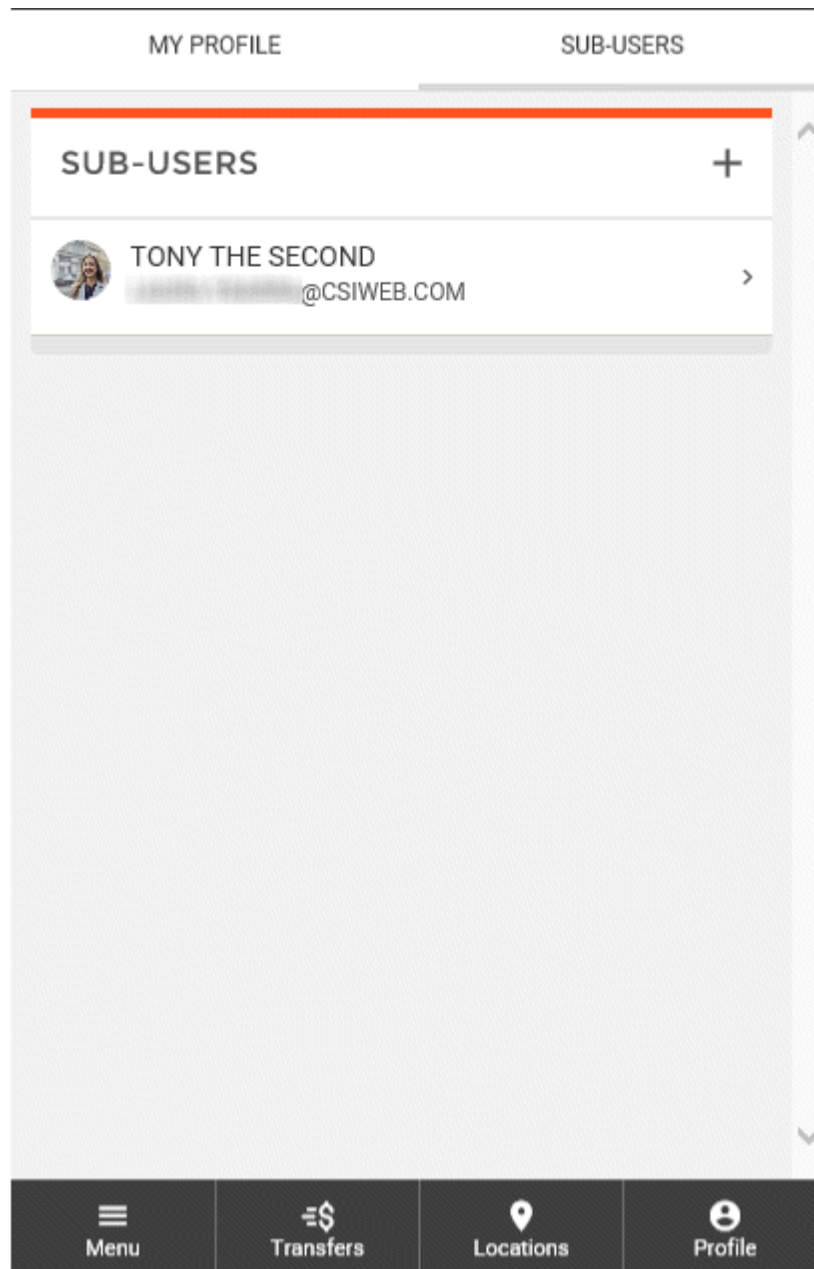
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# Sub-User Management

## Create New Sub-User

The **Sub-Users** page is where you can see all existing sub-users or create new sub-users.

To begin creating a new sub-user, click on the + button at the top right of the page. This will bring up the **Create New Sub-User** wizard that will help guide you through the process of creating a new sub-user.



The first step in creating a new sub-user is entering the necessary user information, including:

- Full Name
- Email Address
- Display Name
- Invite Answer

### CREATE NEW SUB-USER ✕

**COPY EVERYTHING FROM...** →

If you wish to copy account access and permissions from an existing sub-user, you may select that sub-user here.

---

**FULL NAME** required

**EMAIL ADDRESS** required

**DISPLAY NAME** required

**INVITE ANSWER** required

---

**Admin Sub-User**

With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.

---

**Give All Owned Accounts**

**CREATE SUB-USER**

**CREATE NEW SUB-USER** ✕

**COPY EVERYTHING FROM...** →

If you wish to copy account access and permissions from an existing sub-user, you may select that sub-user here.

---

FULL NAME  
JACK JONES

EMAIL ADDRESS  
JACKJONES@TESTEMAIL.COM

DISPLAY NAME  
JACK JR.

INVITE ANSWER  
TEST

---

**Admin Sub-User**

With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.

---

**Give All Owner's Accounts**

**CREATE SUB-USER**

Other fields that may be displayed but are not required are:

- Admin Sub-User
- Give All Owner's Accounts
- Can Modify Transaction Category Name
- Deposit Capture

**CREATE NEW SUB-USER** ✕

**Admin Sub-User**

With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.

---

**Give All Owner's Accounts**

With this permission enabled, the sub-user will be given access to all of the owner's accounts, including the permissions and limits for those accounts.

---

**Can Modify Transaction Category Name**

With this permission enabled, the sub-user will have the ability to both add and modify categories assigned to account transactions.

---

**Deposit Capture**

Requires additional authentication for remote deposit capture

---

HAS ACCESS TO: ^

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+ Grant Access to Accounts

**CREATE SUB-USER**

The last section is the **Has Access To** section. This is where you can grant your sub-user access to accounts. To grant access to accounts, click the + button.

The Select Accounts screen will be displayed listing all available accounts. If you'd like to grant access to all accounts at once, select **All Accounts**. For specific accounts, check the boxes to the right of the accounts to grant them access.

The screenshot shows a mobile application screen titled "SELECT ACCOUNTS" with a close button (X) in the top right corner. The screen displays a list of accounts, each with a checkbox to its right. The accounts listed are:

Account Name	Account ID	Selection
All Accounts	Use all accounts listed below	<input type="checkbox"/>
*Test Account	*9901	<input type="checkbox"/>
123 Checking	*3601	<input type="checkbox"/>
123 Checking 2	*4401	<input type="checkbox"/>
Checking	*8501	<input type="checkbox"/>
Savings	*2720	<input type="checkbox"/>
0153 Loan	*4443	<input type="checkbox"/>
Loan	*0031	<input type="checkbox"/>
Loan	*9774	<input type="checkbox"/>
Loan	*7262	<input type="checkbox"/>
Loan		<input type="checkbox"/>

At the bottom of the screen, there is a grey bar with the text "CONTINUE" and a right-pointing arrow.

Once accounts have been selected, you can click **Continue** to return to the previous page.



All accounts that have been selected will display. You can click on the **Remove** link to remove an account from the list.

Once all information, settings, and accounts have been set, you can click the **Create Sub-User** button to complete the process.

### CREATE NEW SUB-USER ✕

**Admin Sub-User**

With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.

---

**Give All Owner's Accounts**

With this permission enabled, the sub-user will be given access to all of the owner's accounts, including the permissions and limits for those accounts.

---

**Can Modify Transaction Category Name**

With this permission enabled, the sub-user will have the ability to both add and modify categories assigned to account transactions.

---

**Deposit Capture**

Requires additional authentication for remote deposit capture

---

**HAS ACCESS TO:** ^

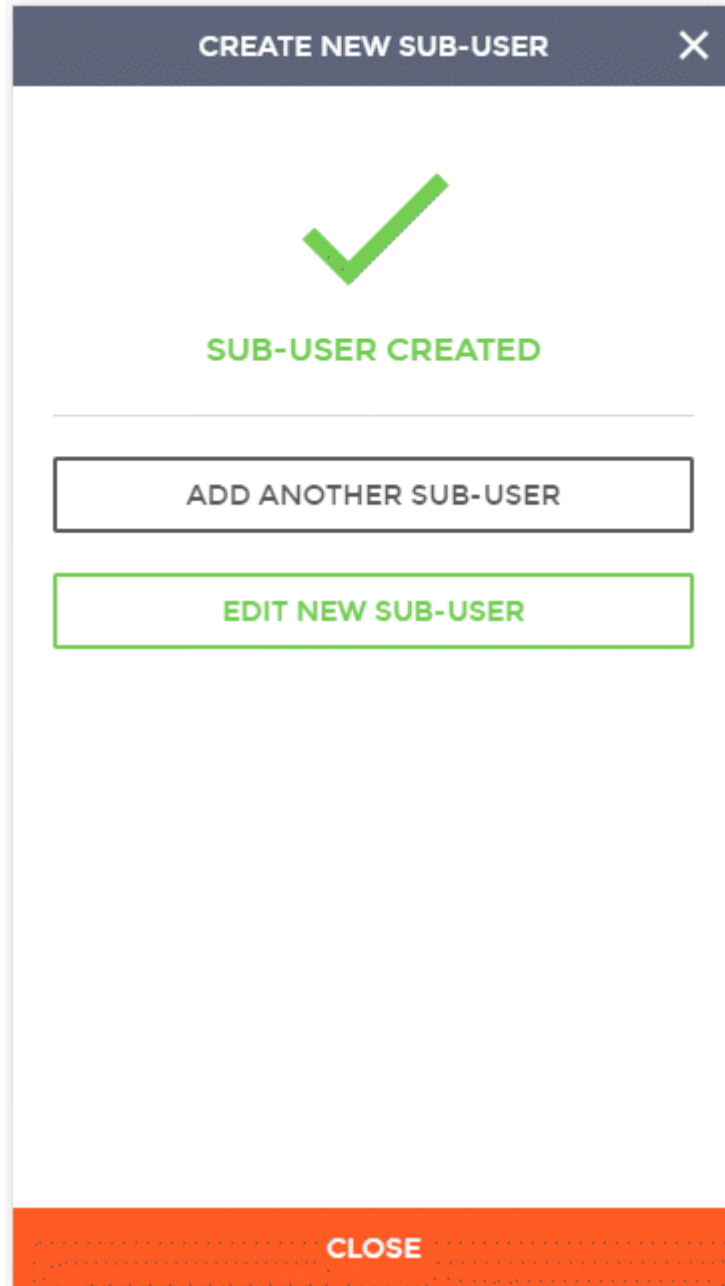
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123 Checking (*3601)	<a href="#">Remove</a>
Savings (*2720)	<a href="#">Remove</a>
0153 Loan (*4443)	<a href="#">Remove</a>

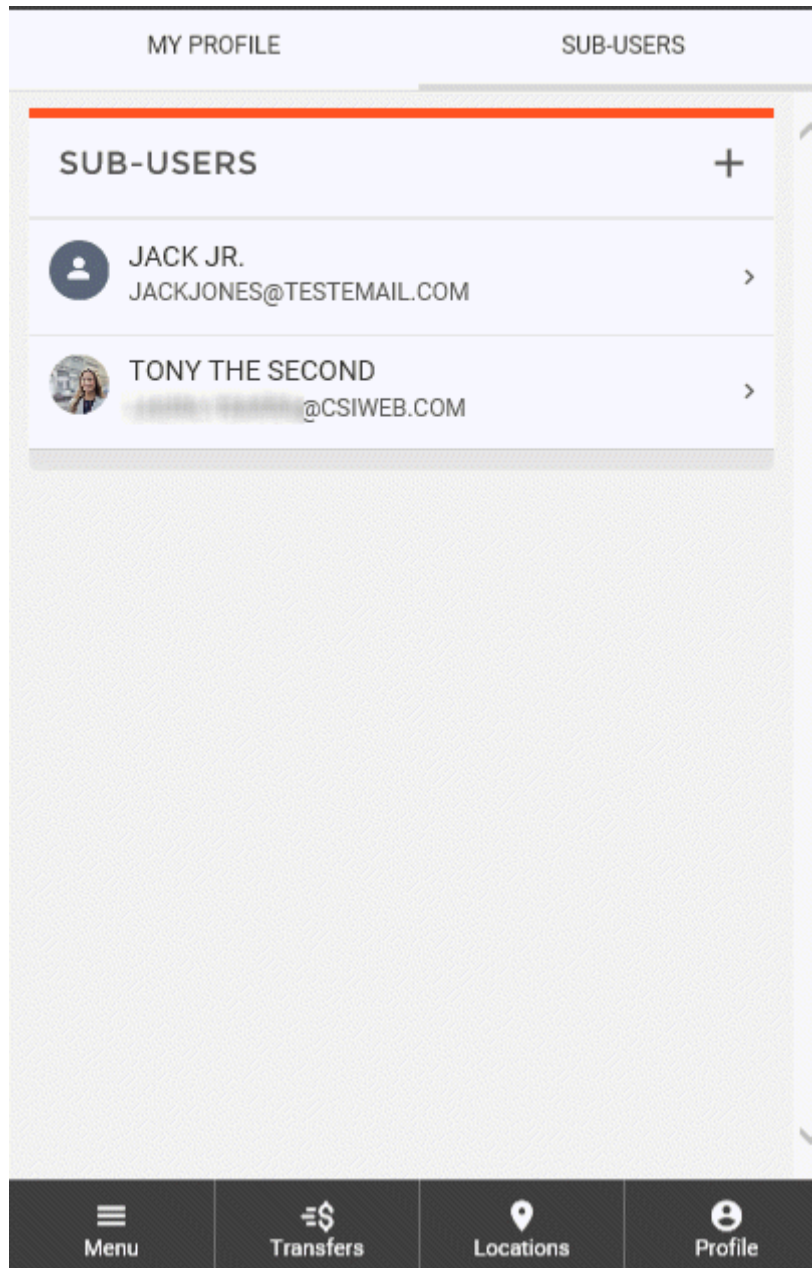
**CREATE SUB-USER**

Upon finishing the process, you will see a **Success** message, letting you know that the sub-user was created.

From this screen, you can add another sub-user, edit the new sub-user, or close the window to exit the wizard.

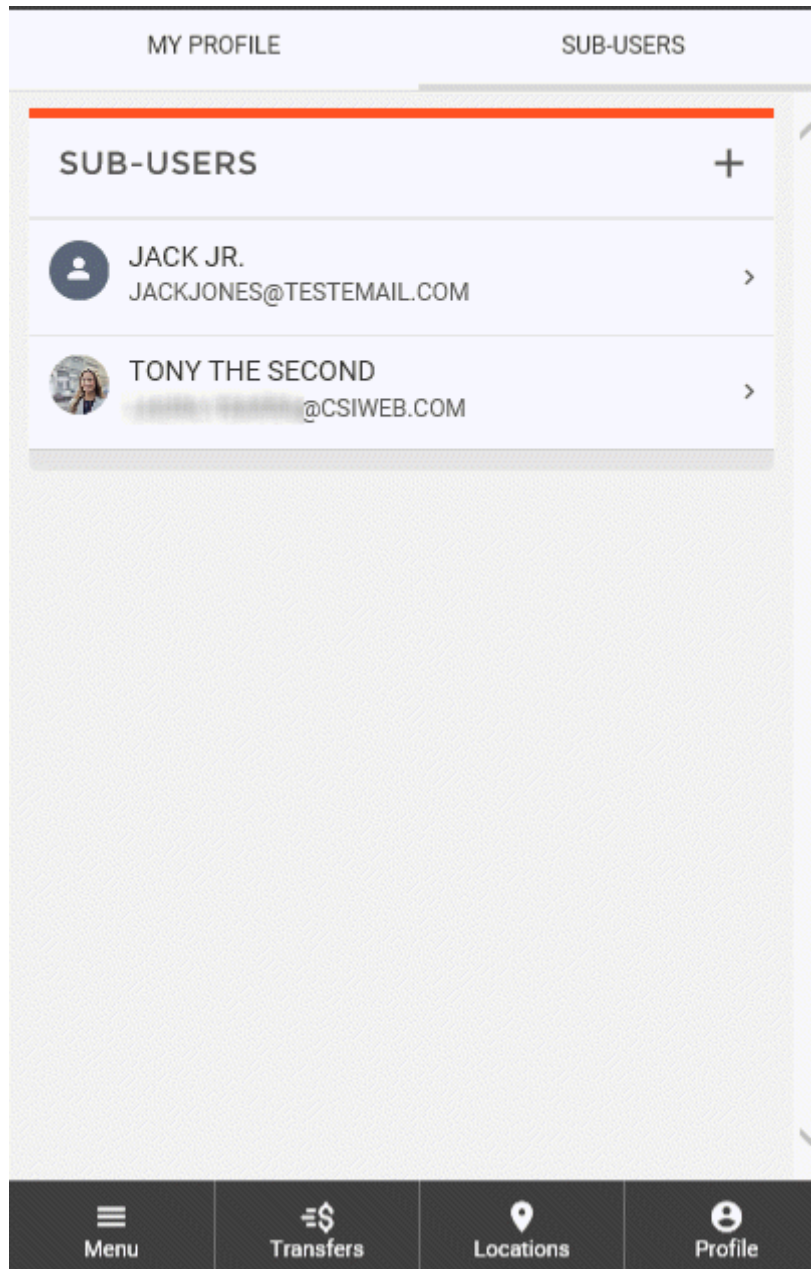


The new sub-user will be listed in the **Sub-Users** grid.



## Editing a Sub-User

To edit a sub-user, select the sub-user from the list that you wish to edit.



Here, you can view sub-user information, user settings, and account permissions. Text entry fields that are editable are marked with a **Pencil** icon.

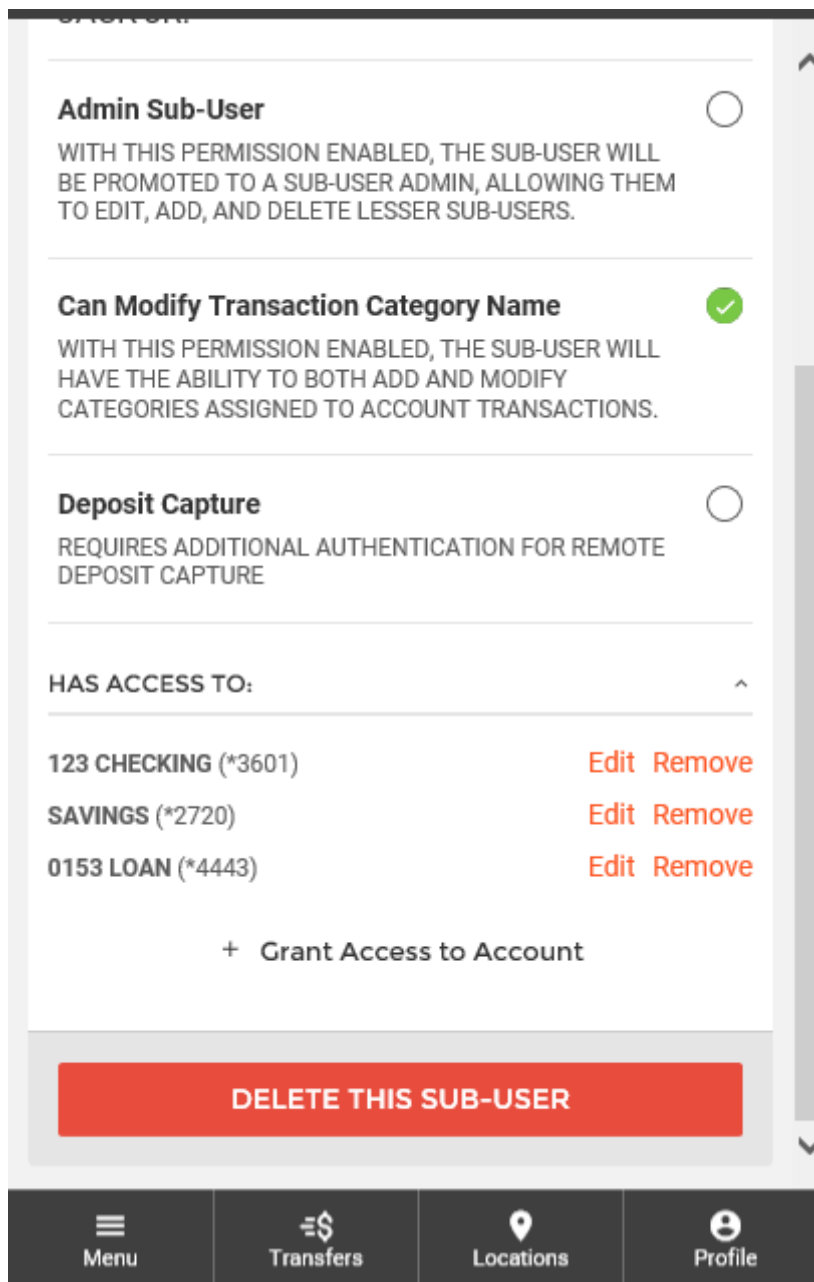
- Account permissions can be edited by clicking the **Permissions** button or by clicking on the **Edit** button of the desired account.

The screenshot displays a mobile application interface for sub-user management. At the top, there is a profile icon and two buttons: "Permissions" and "Add Authenticator". Below this, the user's full name is listed as "JACK JONES". The display name is "JACK JR.", with a pencil icon indicating it is editable. Three permissions are listed, each with a radio button:

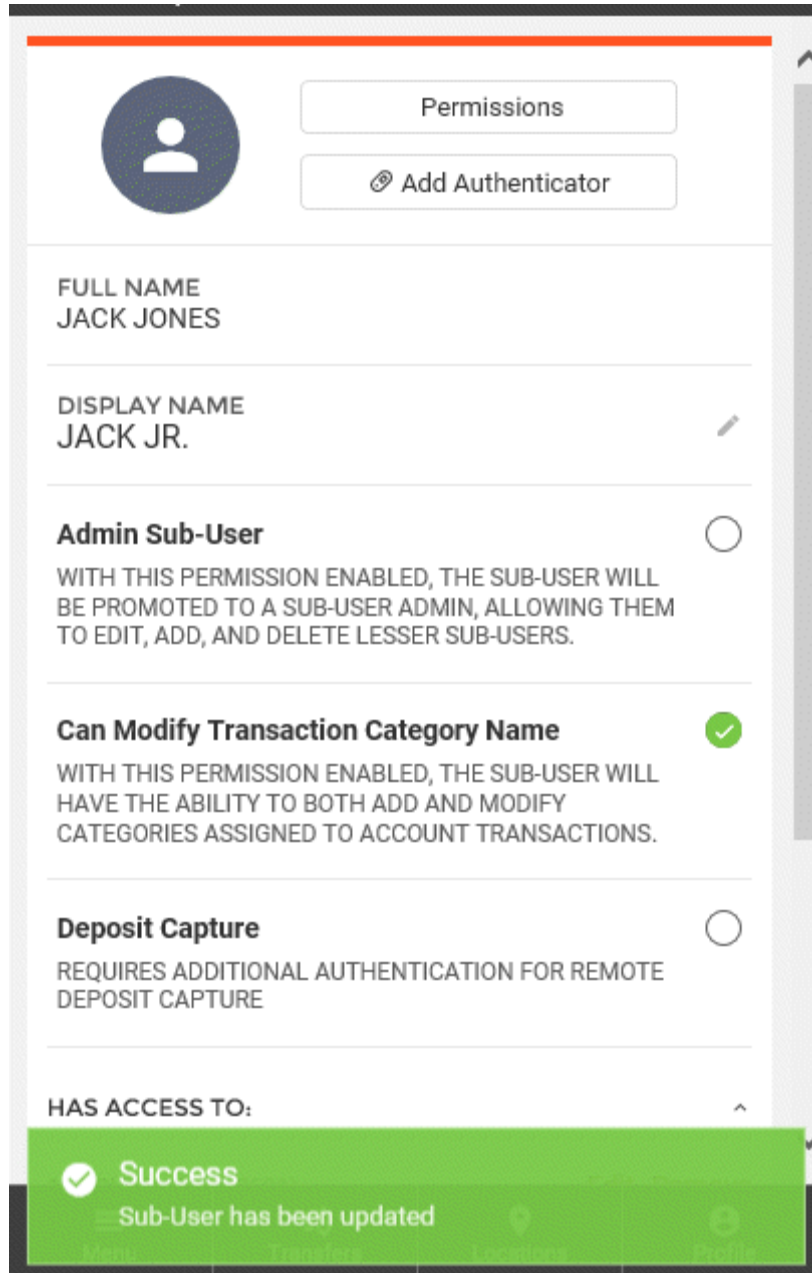
- Admin Sub-User**: With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.
- Can Modify Transaction Category Name**: With this permission enabled, the sub-user will have the ability to both add and modify categories assigned to account transactions.
- Deposit Capture**: Requires additional authentication for remote deposit capture.

At the bottom, there is a navigation bar with four icons: Menu, Transfers, Locations, and Profile.

- Account access can be removed by clicking the **Remove** button for the desire account.
- Access can be granted to additional accounts by clicking the **Grant Access to Account** button and selecting the desired account(s).
- Sub-users can be deleted by clicking the **Delete this Sub-User** button.



Making changes to a field will trigger the system to save the changes immediately and a **Success** message will be displayed at the bottom of the screen.



When editing account permissions, account access and limits can be edited.

If you would like to copy permissions from another sub-user for this account, click the **Copy Permissions From** button.

The screenshot shows a mobile application interface for managing permissions. At the top, there is a dark blue header with the word "PERMISSIONS" and a close icon (X). Below the header are two tabs: "Access" (which is selected and highlighted in black) and "Limits".

The main content area displays the following information:

- JACK JR. PERMISSIONS** (with "PERMISSIONS" in red)
- 123 Checking**
- ACCOUNT: \*3601

Below this information is a white box with a rounded border containing the text "COPY PERMISSIONS FROM..." followed by a right-pointing arrow. Underneath this box is a smaller line of text: "IF YOU WISH TO COPY PERMISSIONS FROM AN EXISTING SUB-USER, YOU MAY SELECT THAT SUB-USER HERE".

The interface is divided into sections by grey headers:

- GENERAL**
  - View Account Details** (with a green checkmark icon): Allows the user access to see the account listed, balances, transactions, and transfer out if this permission is also granted.
  - Card Management** (with an unchecked radio button): Allows the user to turn cards on and off.
- MONEY MOVEMENT**
  - P2P Enabled** (with an unchecked radio button): Allows the user to send money quickly to another individual's debit card with P2P (Person to Person).

At the bottom of the screen is a prominent green button with the text "SAVE ALL PERMISSIONS".



Select the sub-user you would like to use.

COPY PERMISSIONS FROM...

✕

---

TONY THE SECOND

>

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^

v

Their settings will be set for the sub-user being edited.

### PERMISSIONS

Access Limits

**JACK JR. PERMISSIONS**  
123 Checking  
ACCOUNT: \*3601

COPY PERMISSIONS FROM...  
**TONY THE SECOND**

IF YOU WISH TO COPY PERMISSIONS FROM AN EXISTING SUB-USER, YOU MAY SELECT THAT SUB-USER HERE

#### GENERAL

**View Account Details** ✓  
Allows the user access to see the account listed, balances, transactions, and transfer out if this permission is also granted

**Card Management** ✓  
Allows the user to turn cards on and off

#### MONEY MOVEMENT

**P2P Enabled** ✓  
Allows the user to send money quickly to another individual's debit card with P2P (Person to Person)

**SAVE ALL PERMISSIONS**

Account limits can be set by clicking **Edit** button within the credit/debit/limit field and entering the desired amount. Amounts cannot exceed the max amounts seen under each limit description.

The screenshot shows a mobile application interface for managing permissions. At the top, there is a dark blue header with a back arrow, the word 'PERMISSIONS', and a close 'X' icon. Below the header are two tabs: 'Access' and 'Limits', with 'Limits' being the active tab. The main content area displays the following information:

- JACK JR. PERMISSIONS**
- 123 Checking**
- ACCOUNT: \*3601

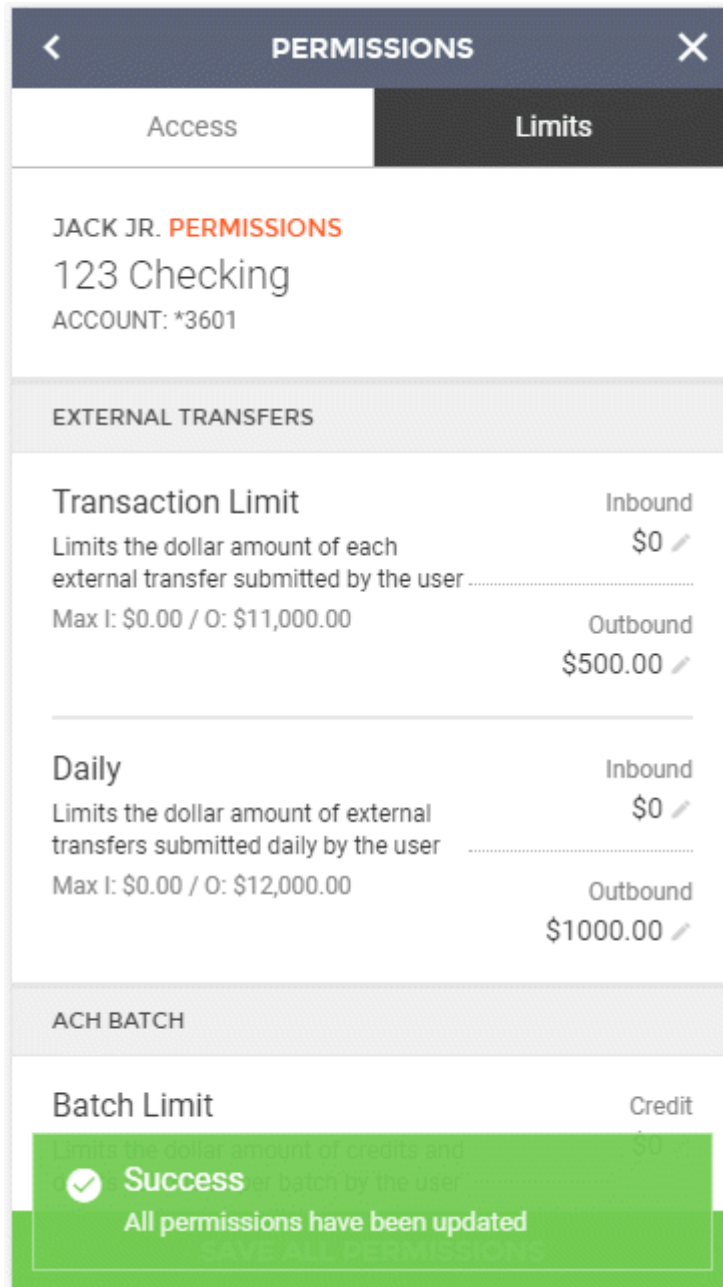
There are two main sections for limits:

- ACH BATCH**
  - Batch Limit**: Limits the dollar amount of credits and debits submitted per batch by the user. Max C: \$5,000.00 / D: \$6,000.00. Credit: \$0, Debit: \$0.
  - Daily**: Limits the dollar amount of credits and debits submitted daily by the user. Max C: \$3,000.00 / D: \$4,000.00. Credit: \$0, Debit: \$0.
- ACH TAX PAYMENT**
  - Daily**: Limits the dollar amount of tax payments submitted daily by the user. Limit: \$0.

At the bottom of the screen is a green button with white text that says 'SAVE ALL PERMISSIONS'.

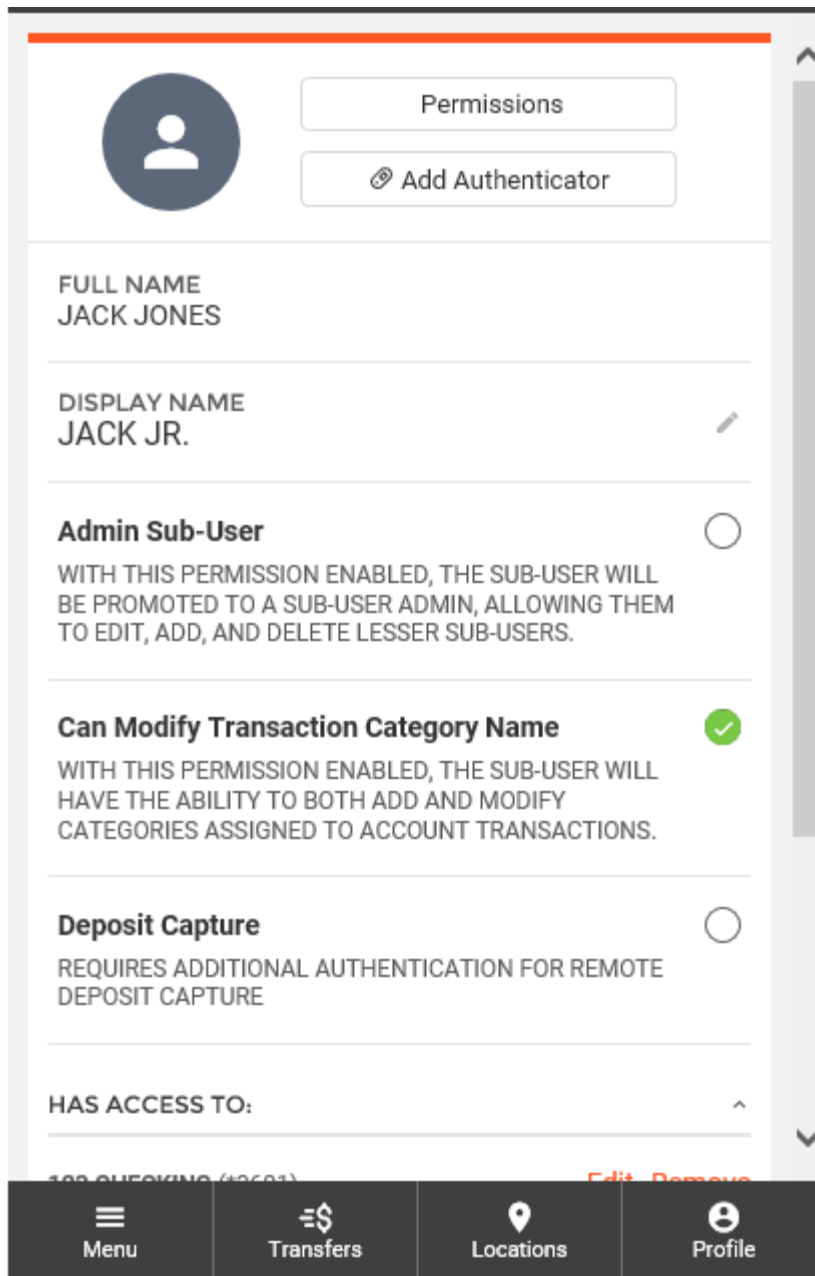
Once all changes have been made, click the **Save All Permissions** button.

A **Success** message will be displayed at the bottom of the screen.



## Adding an Authenticator

To add an authenticator to a sub-user, click the **Add Authenticator** button.



The **New Authenticator** screen will be displayed. To add an authenticator, the following fields are required:

- Nickname
- Serial Number
- Current Code

Authentication settings can be set prior to saving.

**NEW AUTHENTICATOR** X

**NICKNAME** required

The nickname is how the authenticator will be referenced elsewhere throughout the system.

**SERIAL NUMBER** →

Choose an authenticator from the list assigned

**CURRENT CODE** required

Enter the code displayed on the authenticator

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**Require on Login**

Requires additional authentication for a sub-user when logging into digital banking

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**iPay Subscriber**

Requires additional authentication for a sub-user to manage the Bill Pay profile

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**iPay Payee**

Requires additional authentication for a sub-user to add or modify a Bill Pay payee

**SAVE**

Once all changes have been made, click the **Save** button.