

USER MANAGEMENT

November 2016

A Business Signer who has the Manage Users feature assigned to them can create other users on the User Management page in DFCU OnLine.

To add a user and configure rights:

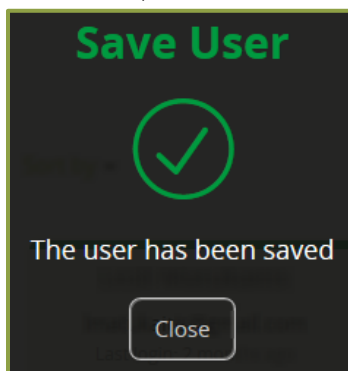
1. In the Menu, click on Commercial > User Management, the User Management page appears.
2. Click Add User, the New User page appears.
3. Insert the following information for the New User:
 - a. First Name and Last Name fields – enter a name
 - b. E-Mail Address field – enter a valid email address
 - c. Phone Country drop-down list – select the country
 - d. Phone field – enter a valid phone number
 - e. Login ID field – enter a login name
 - f. Password field – enter a default password, and reenter it in the Confirm Password field

New User

FIRST NAME * <input type="text" value="John"/>	LAST NAME * <input type="text" value="Smith"/>	Login ID must be at least 6 characters long.
PRIMARY E-MAIL ADDRESS * <input type="text" value="JSmith@google.com"/>		Login ID must be no more than 50 characters long.
PHONE COUNTRY * <input type="text" value="United States"/> <input type="button" value="v"/>	PHONE * <input type="text" value="(555)555-5555"/>	Login ID contains invalid characters.
LOGIN ID * <input type="text" value="JSmith"/>		Passwords do not match.
PASSWORD * <input type="password" value="••••••••"/>	CONFIRM PASSWORD * <input type="password" value="••••••••"/>	Password must be at least 8 characters long.
		Password can be no more than 15 characters long.
		Password must contain a minimum of 1 numbers.
		Password must contain a minimum of 1 lower case characters.

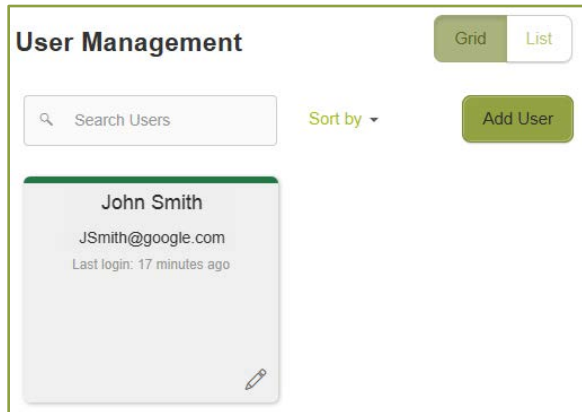
* - Indicates required field

4. Click Save, confirmation of the new user will appear.

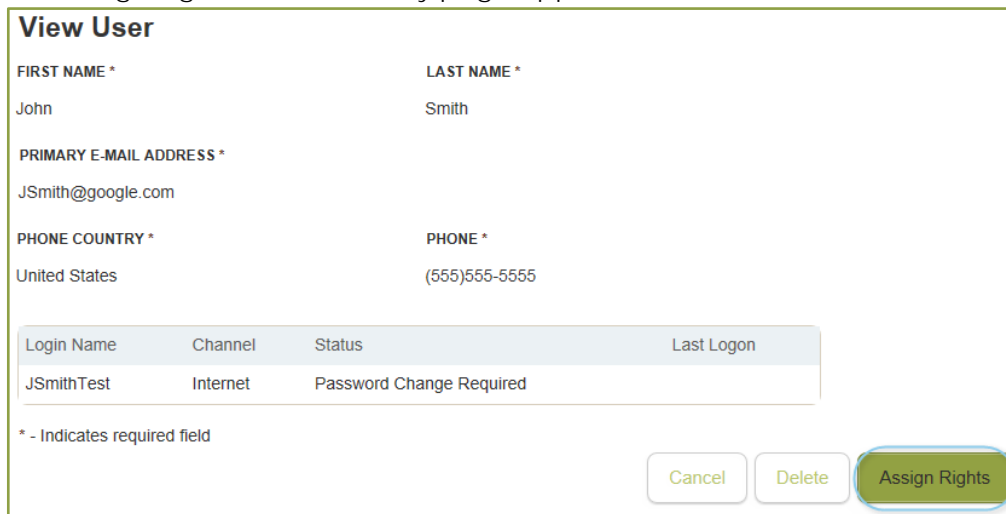


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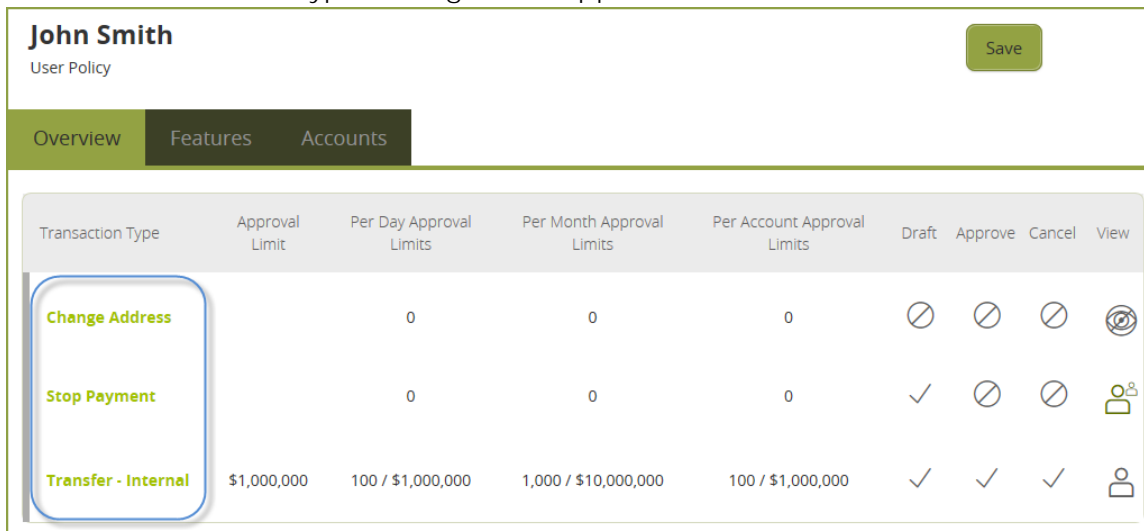
- 5. Click Close, the User Management page appears.
- 6. Locate the new user you just created and click the Edit User icon, the View User page appears.



- 7. Click Assign Rights, the User Policy page appears.

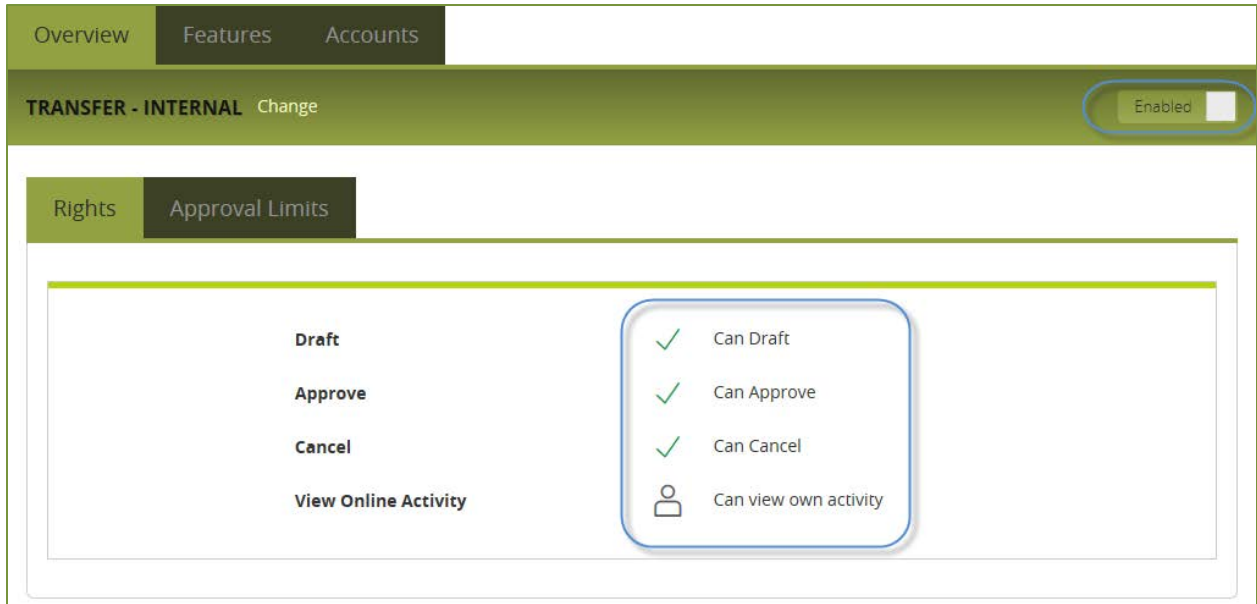


- 8. Click on a Transaction Type, the Rights tab appears.



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9. Click Enabled to enable the transaction type.
10. Select the rights for the user by clicking the icons: Draft, Approve, Cancel, and View Online Activity.



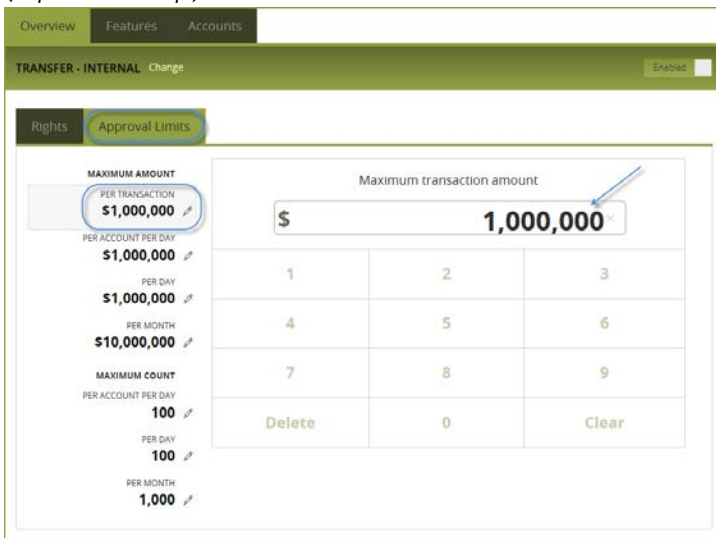
Icon	Right	Permission(s)
Draft Rights		
✓	Draft	Create a draft and create a template of the specified transaction type.
⊘	None	Cannot create a draft. The transaction type does not appear in the New Payments list.
Approve Rights		
✓	Approve	Approve a draft.
⊘	None	Cannot approve a draft.
Cancel Rights		
✓	Cancel	Cancel an existing draft or an approved but unprocessed transaction.
⊘	None	Cannot cancel.
View Rights		
👥	Can View	Can view activity by all users.
👤	Can view own activity	Can view own activity. Cannot view activity by any other users.
🚫	Cannot view all activity	Cannot view activity by any user.

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11. (Optional Step) If the type is a financial transaction, and the user can approve the type, click the Limits tab. Transaction Limits are values the user is limited to when creating a transaction of the specified type.

Transaction Type	Description
ACH Collection	Collect funds from multiple recipients through the ACH.
ACH Passthrough	Upload a complex NACHA-format file that includes multiple ACH batches.
ACH Payment – Single	Send funds to a single recipient through the Automated Clearing House (ACH) system.
ACH Payments	Send funds to multiple recipients through the ACH.
ACH Receipt – Single	Collect funds from a single recipient through the ACH.
Tax payment	Send funds to a Federal, state, or local tax authority using the Electronic Federal Tax Payment System (EFTPS).
Payroll	Send funds to multiple recipients or a single Recipient through the ACH.

12. (Optional Step) Click a limit, and then enter the limit.



Limit	Description
Maximum Amount	
Per Transaction (\$)	The maximum dollar amount a user can approve per transaction.
Per Account Per Day (\$)	The maximum dollar amount a user can approve per day per account, for accounts to which they are entitled.
Per Day (\$)	The maximum dollar amount a user can approve per day.
Per Month (\$)	The maximum dollar amount a user can approve per month.
Maximum Count	
Per Account Per Day	The maximum number of transaction approvals allowed per day.
Per Day	The maximum number of transaction approvals allowed per day per account, for accounts to which they are entitled.
Per Month	The maximum number of transaction approvals allowed per month.

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Other Services

User rights also control access to other services that are not used in payments or templates. Depending on your account configuration, the available types can include some or all of the following:

Type	Permission
Change Address	Submit an address change request.
Stop Payment	Submit a stop payment request for one or more checks.
Transfer – External	Transfer funds to or from an account at another financial institution.
Transfer – Internal	Transfer funds between your accounts.

Note: Click and repeat the previous steps to assign the user each of the required transaction types.

13. On the User Policy page, click or tap Features, the Features tab appears.

14. Click to select the features to assign.

The screenshot shows the 'Features' tab in a user management interface. It is divided into several sections, each with a list of features and their selection status (checked or unchecked).

- MOBILE**
 - Mobile Capture
 - Remote Deposit Capture
- SYSTEM VALUES**
 - Form Add External Account
 - Form Verify External Account
- SSO**
 - Credit Cards
- FUNDS TRANSFER**
 - Mbr2Mbr Transfers
- RIGHTS**
 - Allow one-time recipients
 - Manage Subsidiaries
 - Manage Recipients
 - Can view all recipients
 - Manage Templates
 - Manage Users
 - Statement Image
- LINK OUT**
 - Commercial Bill Pay

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Feature	Description
Mobile	
Mobile Capture	Provides the user the ability to use mobile capture.
Remote Deposit Capture	Provides the user the ability to use Remote Deposit Capture. At a minimum, the user must have Deposit and Withdraw rights enabled. ! Note: This is a service that the DFCU OnLine Administrator must apply for before the Feature is available.
System Values	
Form Add External Account*	Provides the user the ability to add accounts at other financial institutions.
Form Verify External Account*	Provides the user the ability to verify an external account that has added.
SSO	
Credit Cards	Provides the user the ability to access Access Point.
Funds Transfer	
Mbr2Mbr Transfers*	Provides the user the ability to transfer funds from the business's DFCU account to another DFCU online user's account.
Rights	
Allow one-time recipients	Provides the user the ability in a one-time payment, to create a recipient that isn't saved and is only used once by selecting the Use without Save button after you enter recipient information. Unlike standard recipients, this type of recipient can't be used by other users. Only users with the Manage Recipients right can add a one-time recipient with the Use Without Save button. In order to do this, you must enable the Allow One-Time Recipient right.
Manage Templates	Provides the user the ability to see and manage all templates for all users within the business.
Manage Subsidiaries	Provides the user the ability to add, edit, or remove subsidiary profiles.
Manage Users	Provides the user the ability to manager users. ! Caution: Since a user who has the Manage User feature assigned can change his or her own rights and limits, you may want to limit the number of users who have the Manage User feature assigned.
Manage Recipients	Provides the user the ability to edit/add/delete a recipient for use in Payroll, ACH Payments, ACH Receipts, and Tax Payment transactions.
Statement Image	All online users have the same ability to view eStatements. This feature cannot be turned on or off based on the user.
Can view all recipients	Provides the user the ability to view existing recipients for one-time payments
Links Out	
Commercial Bill Pay	Provides the user the ability to use bill pay.

*These features should be disabled for users who do not have withdrawal rights on any accounts.

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15. On the User Policy page, click or tap Account, the Accounts page appears.
16. For each account, click the icon in the View, Deposit, or Withdraw columns to configure access.

! Tip: Place a checkmark next to View, Deposit, and/or Withdraw to allow access to all accounts within the relationship.

Internal Number	Name	View <input checked="" type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
123456789	Business Unsecured Line	✓	✓	⊘
123456789	DFCU VISA Business Credit Card	✓	🔒	🔒
123456789	Business Savings	✓	✓	✓
123456789	Business Checking	✓	⊘	⊘

Access	Description
View	View balance and history information for the specified account. If a user is denied View rights on an account, he or she will not have access to that account in the online banking system. The View right can also be used to hide certain accounts that the user doesn't need or want to view.
Deposit	Make deposits to this account via Funds Transfer, Payroll, Wire Transfers, etc.
Withdraw	Make withdrawals from this account via Funds Transfer, Payroll, ACH, Wire Transfers, etc.

17. Click Save.
18. Provide the new Login ID and default password to the new user.