

# Sub-User Management

IB\_262



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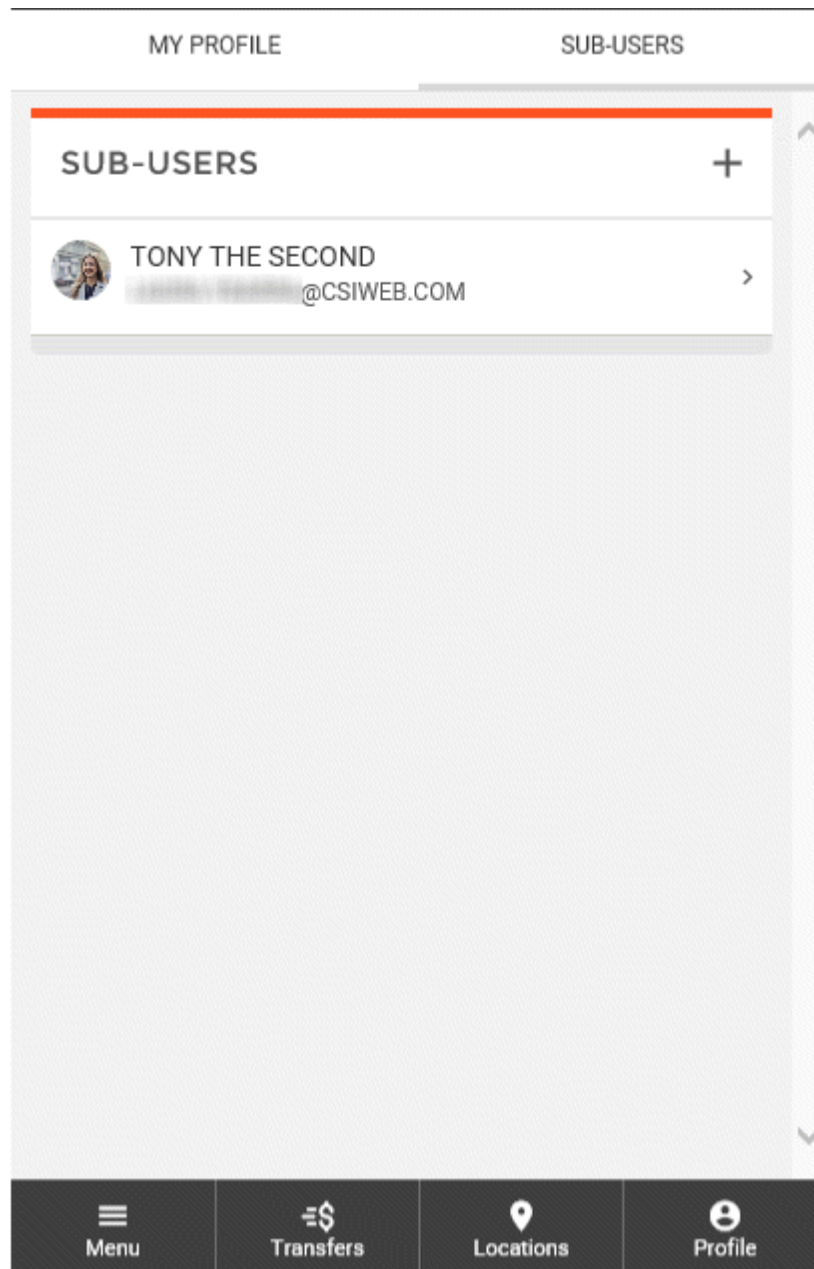
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# Sub-User Management

## 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 Owners Access**

**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:** ^

---

+ 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:

- All Accounts (Use all accounts listed below)
- \*Test Account (\*9901)
- 123 Checking (\*3601)
- 123 Checking 2 (\*4401)
- Checking (\*8501)
- Savings (\*2720)
- 0153 Loan (\*4443)
- Loan (\*0031)
- Loan (\*9774)
- Loan (\*7262)
- Loan

At the bottom of the screen, there is a grey bar with the text "CONTINUE →".

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.

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**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.

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**Deposit Capture**

Requires additional authentication for remote deposit capture

---

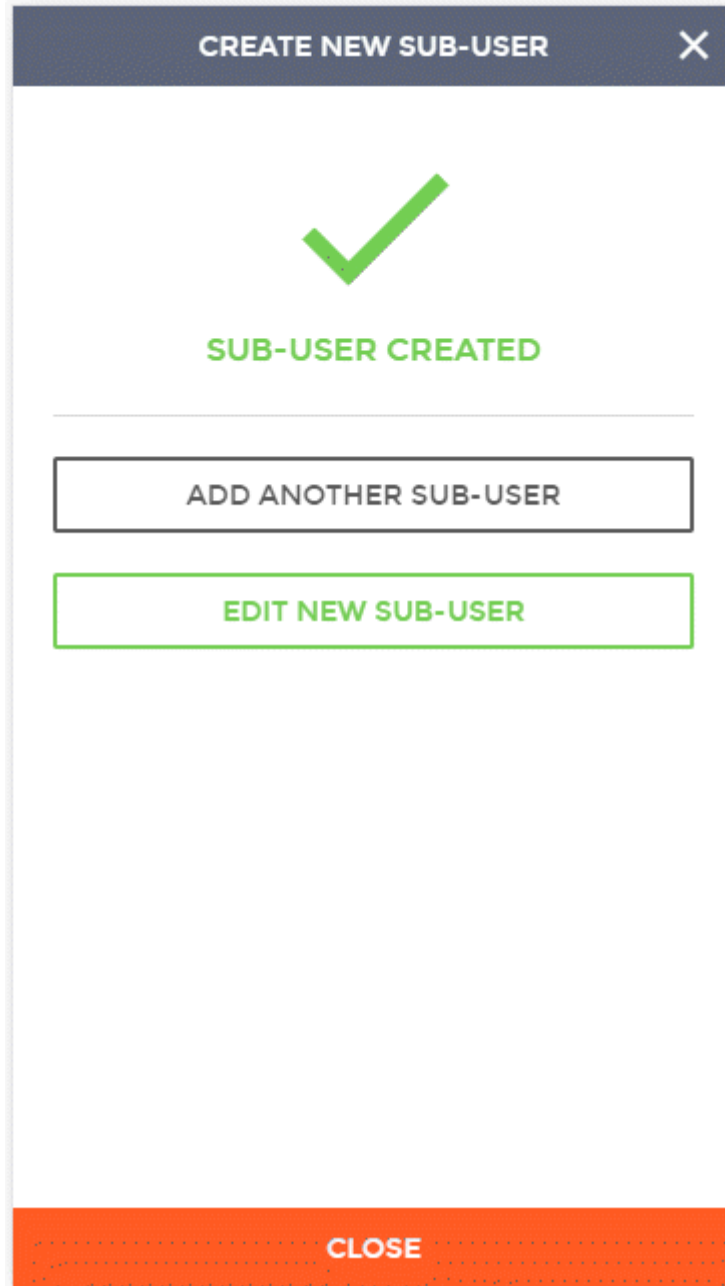
HAS ACCESS TO: ^

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

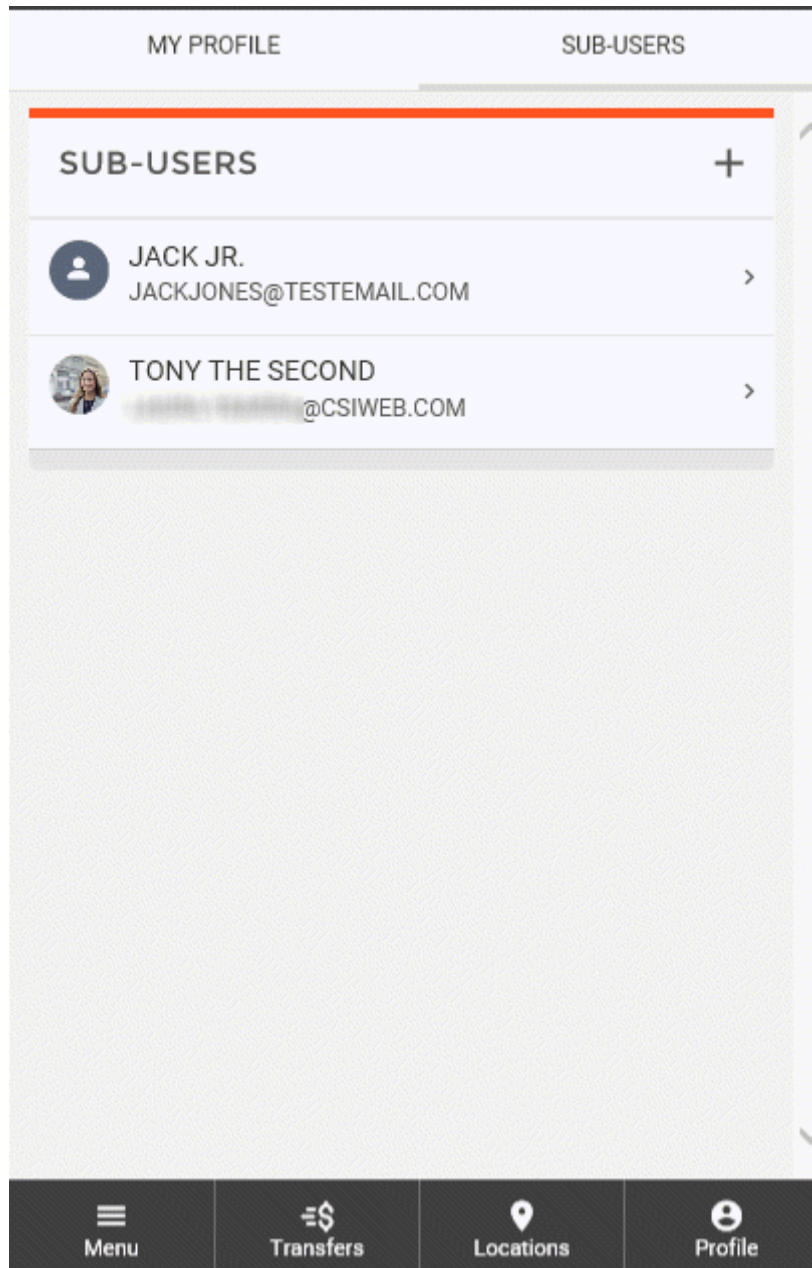
**CREATE SUB-USER**

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.

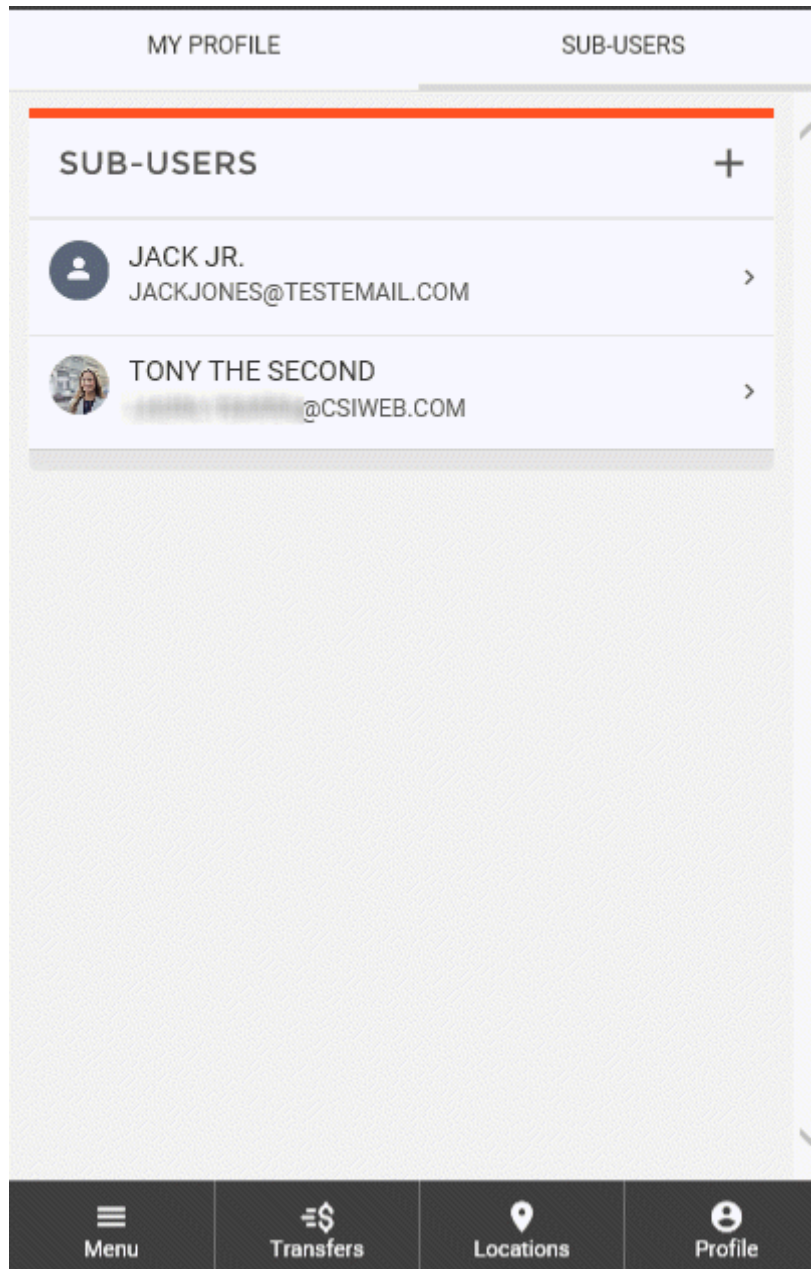


The new sub-user will be listed in the **Sub-Users** grid.



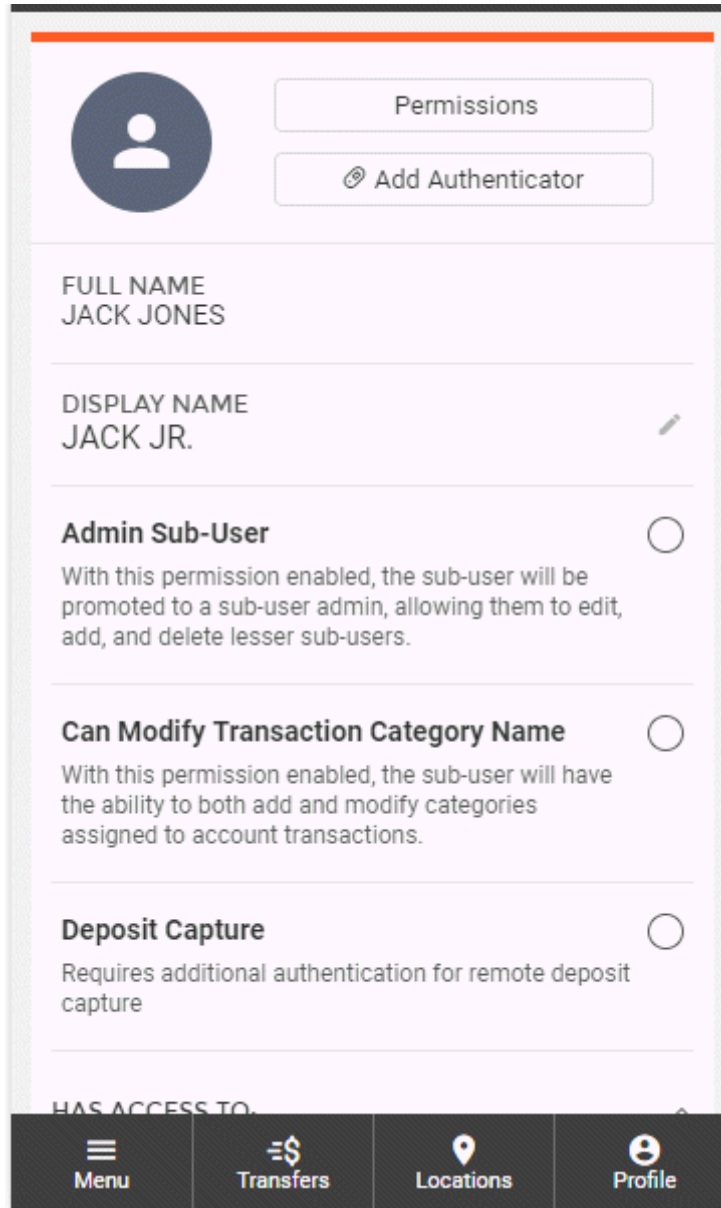
## Editing a Sub-User

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

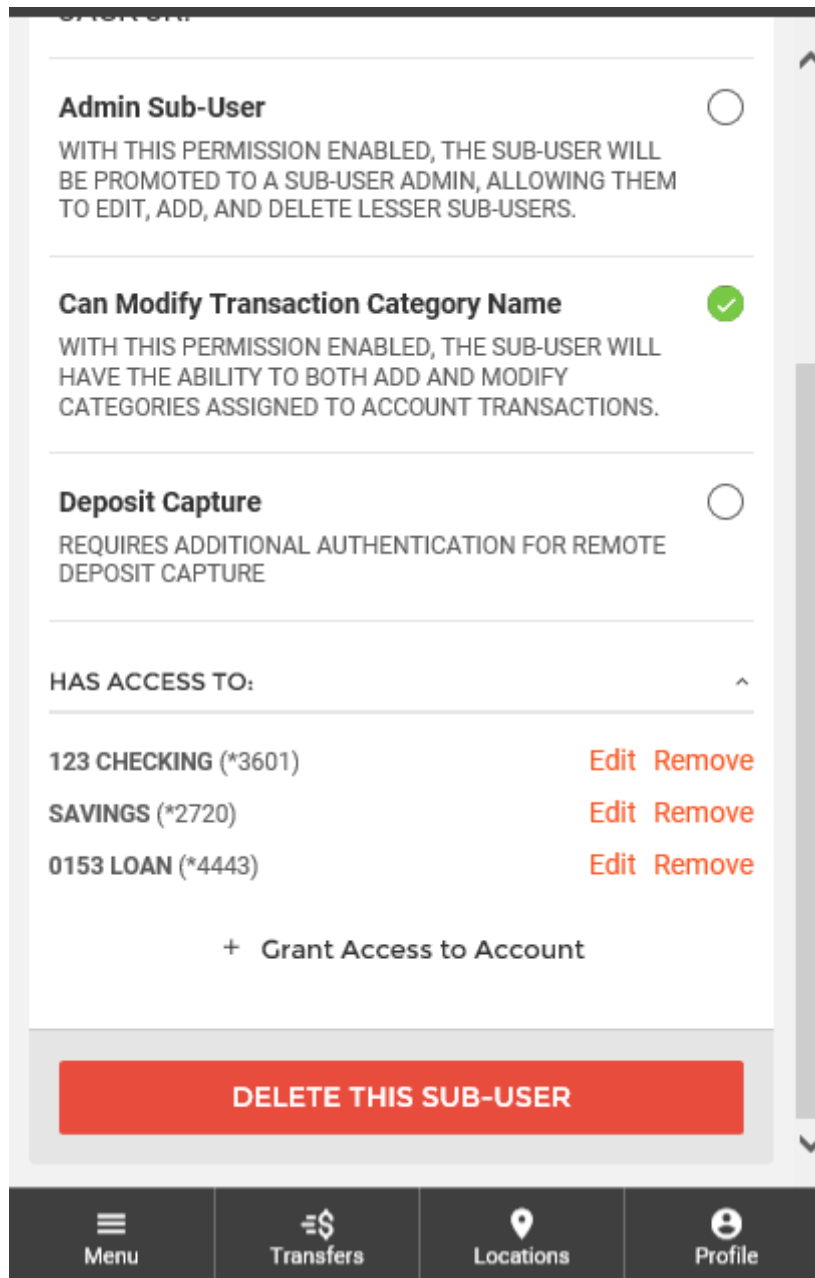


Here, you can view sub-user information, user settings, and account permissions. Text entry fields that are editable are marked with a **Pencil** icon.

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



- 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.

The screenshot displays a user management interface for 'Jack Jones'. At the top, there is a profile icon and two buttons: 'Permissions' and 'Add Authenticator'. Below this, the user's full name 'JACK JONES' is shown. The 'DISPLAY NAME' is 'JACK JR.' with an edit icon. Three permissions are listed: 'Admin Sub-User' (disabled), 'Can Modify Transaction Category Name' (enabled), and 'Deposit Capture' (disabled). Each permission includes a brief description of its function. At the bottom, a green success banner reads 'Success Sub-User has been updated'. Below the banner are four tabs: 'Menu', 'Transactions', 'Locations', and 'Profile'.

Permission	Description	Status
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.	Disabled
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.	Enabled
Deposit Capture	REQUIRES ADDITIONAL AUTHENTICATION FOR REMOTE DEPOSIT CAPTURE	Disabled

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 user's name "JACK JR." in bold, followed by "PERMISSIONS" in orange. Below that, the account name "123 Checking" and the account number "ACCOUNT: \*3601" are shown.

A prominent button labeled "COPY PERMISSIONS FROM..." with a right-pointing arrow is centered in a white box. Below this button, a note reads: "IF YOU WISH TO COPY PERMISSIONS FROM AN EXISTING SUB-USER, YOU MAY SELECT THAT SUB-USER HERE".

The interface is organized into sections with grey headers: "GENERAL" and "MONEY MOVEMENT".

- GENERAL**
  - View Account Details**: Includes a green checkmark icon. Description: "Allows the user access to see the account listed, balances, transactions, and transfer out if this permission is also granted".
  - Card Management**: Includes a radio button icon. Description: "Allows the user to turn cards on and off".
- MONEY MOVEMENT**
  - P2P Enabled**: Includes a radio button icon. Description: "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 green button labeled "SAVE ALL PERMISSIONS".



Select the sub-user you would like to use.

COPY PERMISSIONS FROM...

✕

---

TONY THE SECOND

>

---

^

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.

**PERMISSIONS**

Access | **Limits**

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

**ACH BATCH**

<b>Batch Limit</b>	Credit
Limits the dollar amount of credits and debits submitted per batch by the user	\$0 /
Max C: \$5,000.00 / D: \$6,000.00	Debit
	\$0 /

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<b>Daily</b>	Credit
Limits the dollar amount of credits and debits submitted daily by the user	\$0 /
Max C: \$3,000.00 / D: \$4,000.00	Debit
	\$0 /

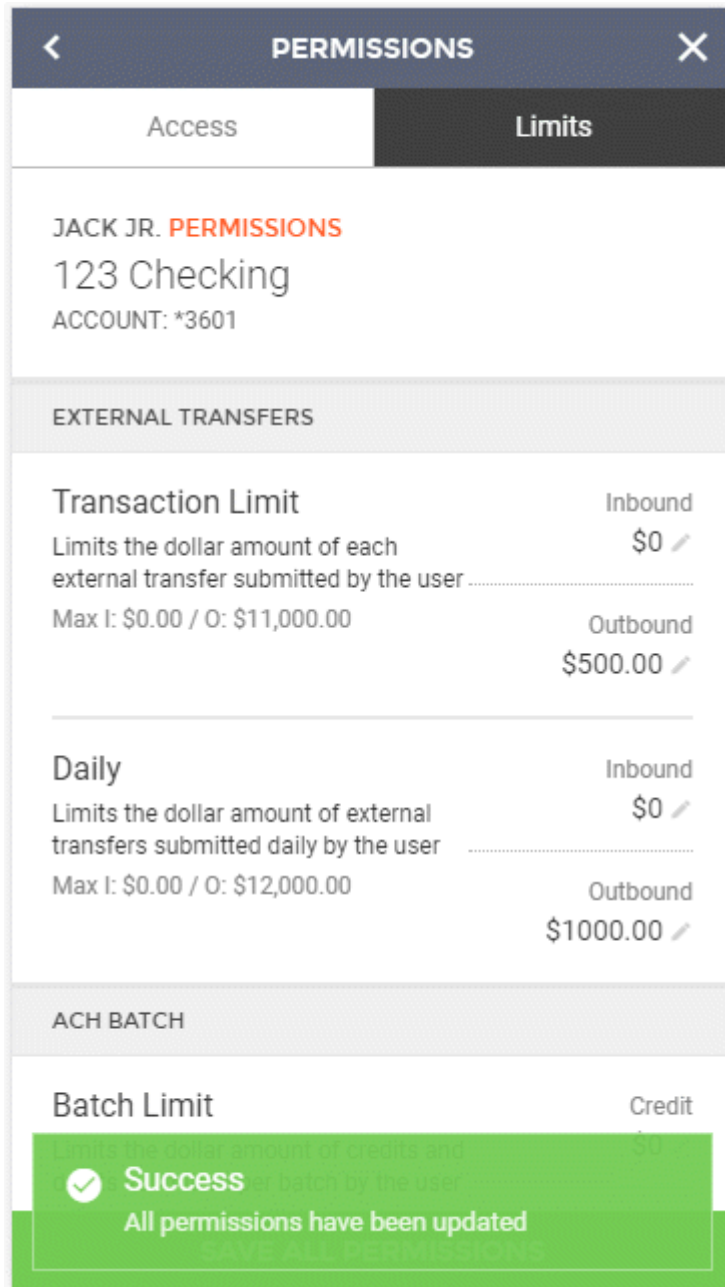
**ACH TAX PAYMENT**

<b>Daily</b>	Limit
Limits the dollar amount of tax payments submitted daily by the user	\$0 /

**SAVE ALL PERMISSIONS**

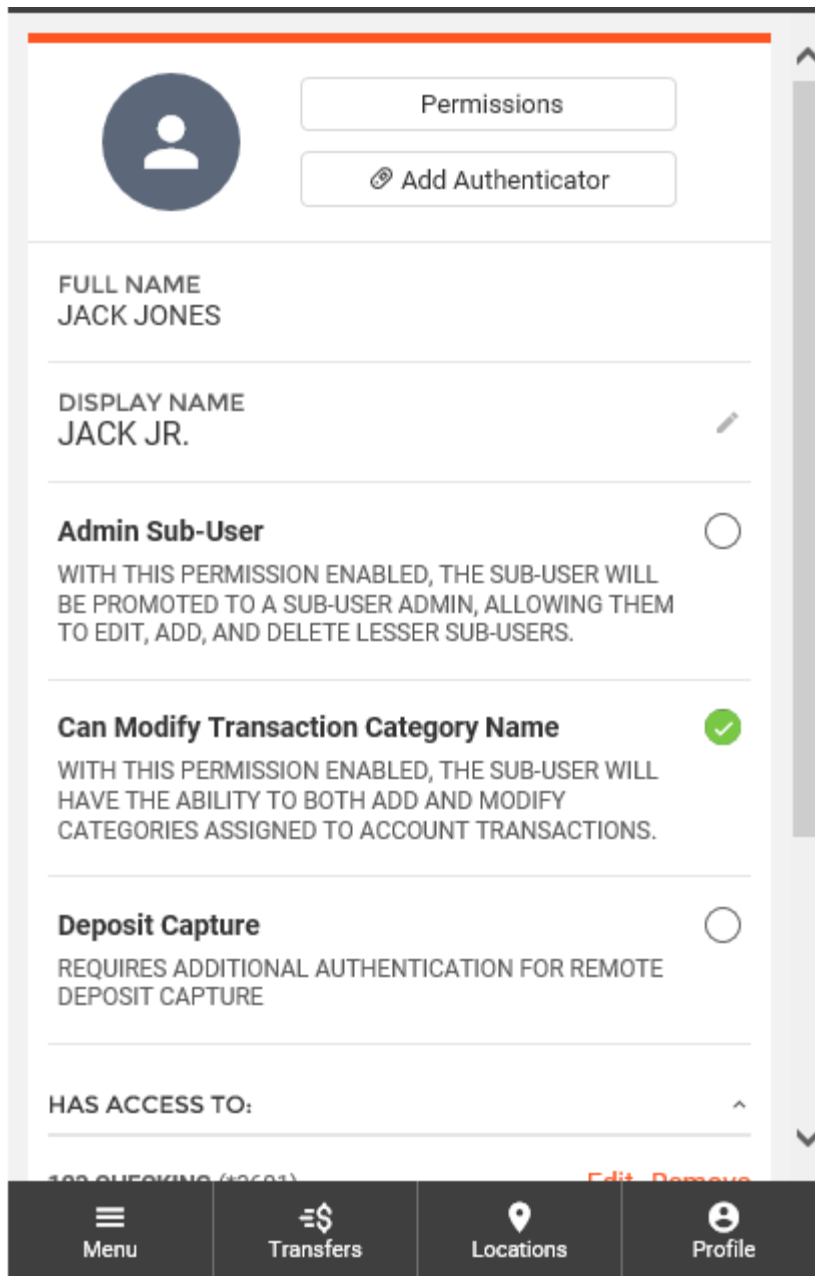
Once all changes have been made, click the **Save All Permissions** button.

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

**Require on Login**

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

**iPay Subscriber**

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

**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.