

# Sub-User Management

IB\_262



# Contents

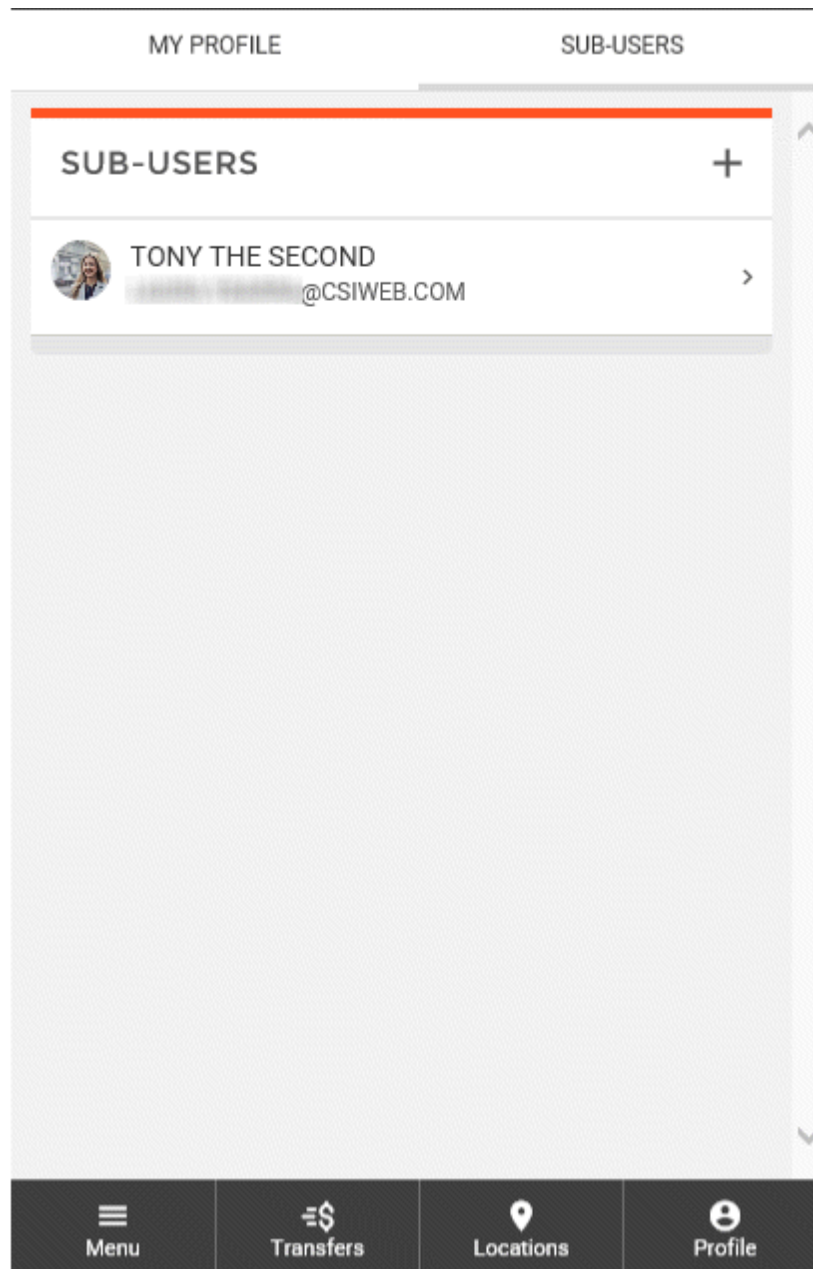
<b>Sub-User Management</b>	<b>2</b>
Create New Sub-User .....	2
Editing a Sub-User .....	10
Adding an Authenticator .....	19

# 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: ^

---

+ 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:** ^

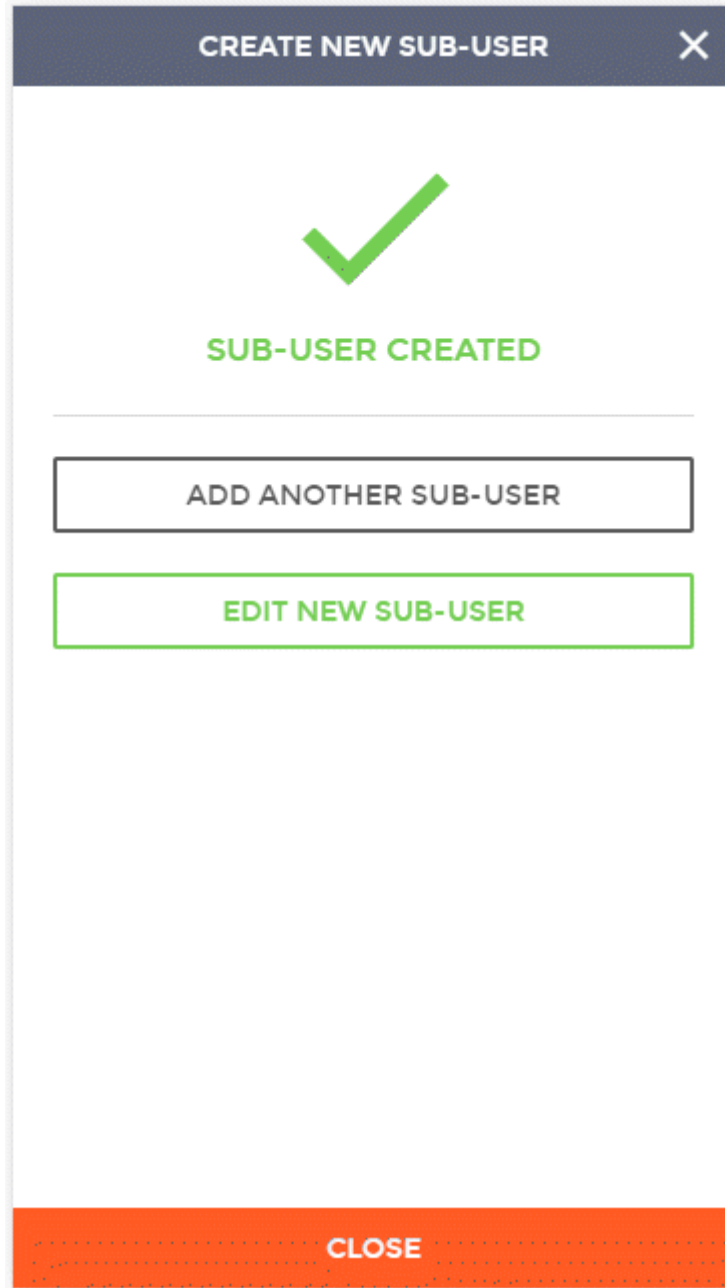
123 Checking (*3601)	<a href="#" style="color: red;">Remove</a>
Savings (*2720)	<a href="#" style="color: red;">Remove</a>
0153 Loan (*4443)	<a href="#" style="color: red;">Remove</a>

**CREATE SUB-USER**

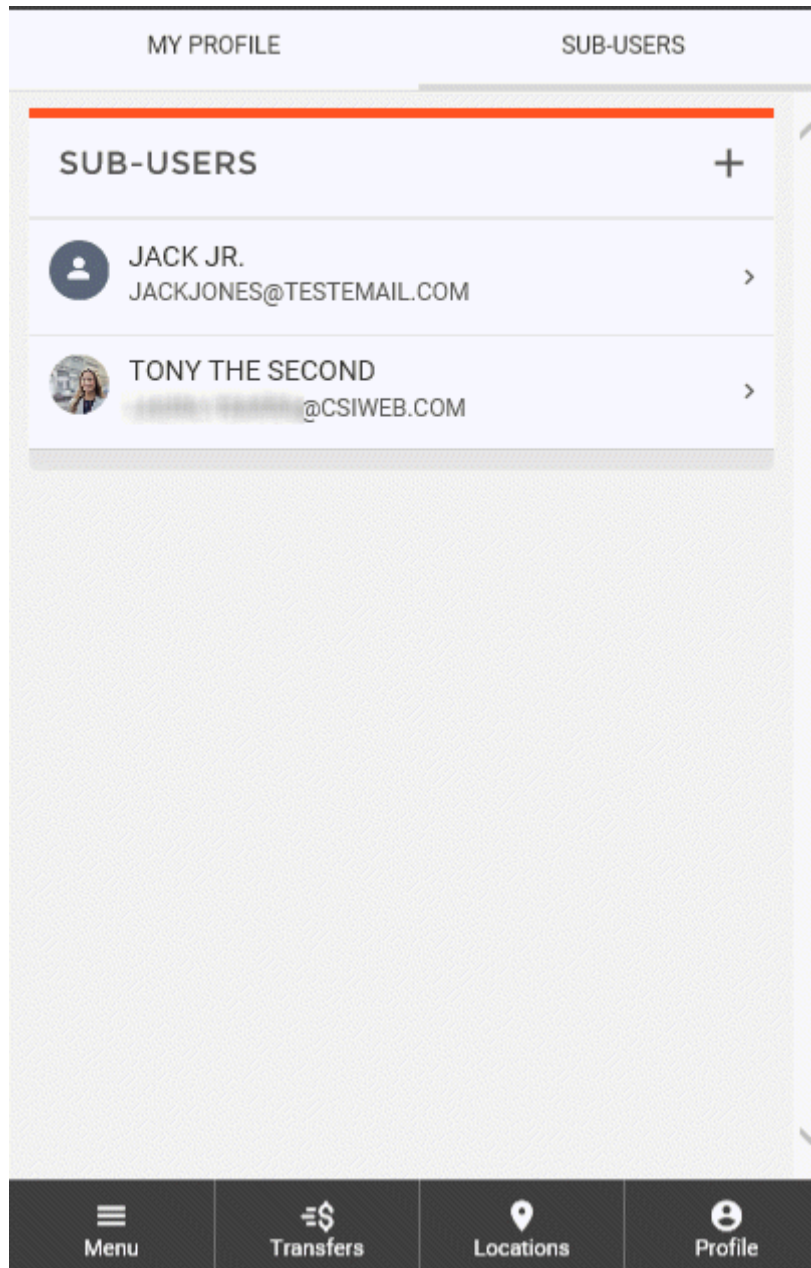
Upon finishing the process, you will see a **Success** message, letting you know that the sub-user was created.

## Sub-User Management

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

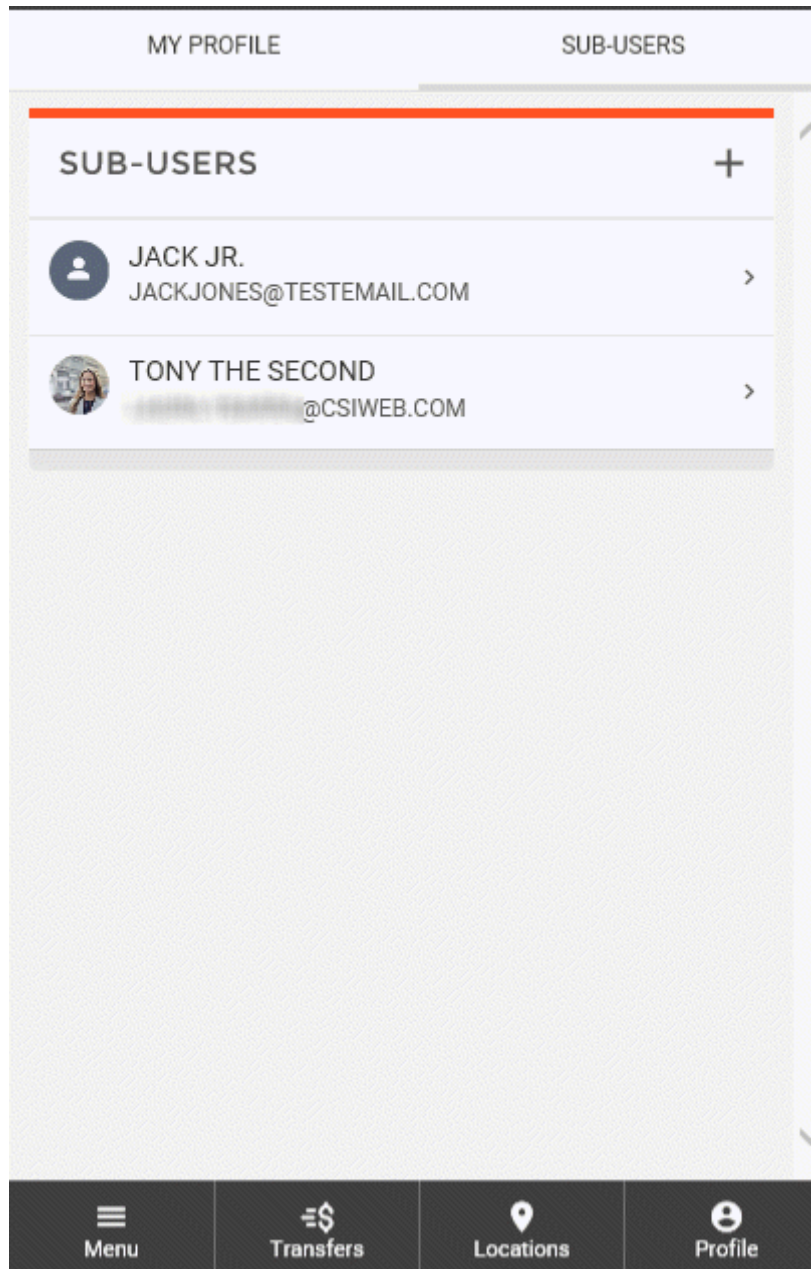


The new sub-user will be listed in the **Sub-Users** grid.



## 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.

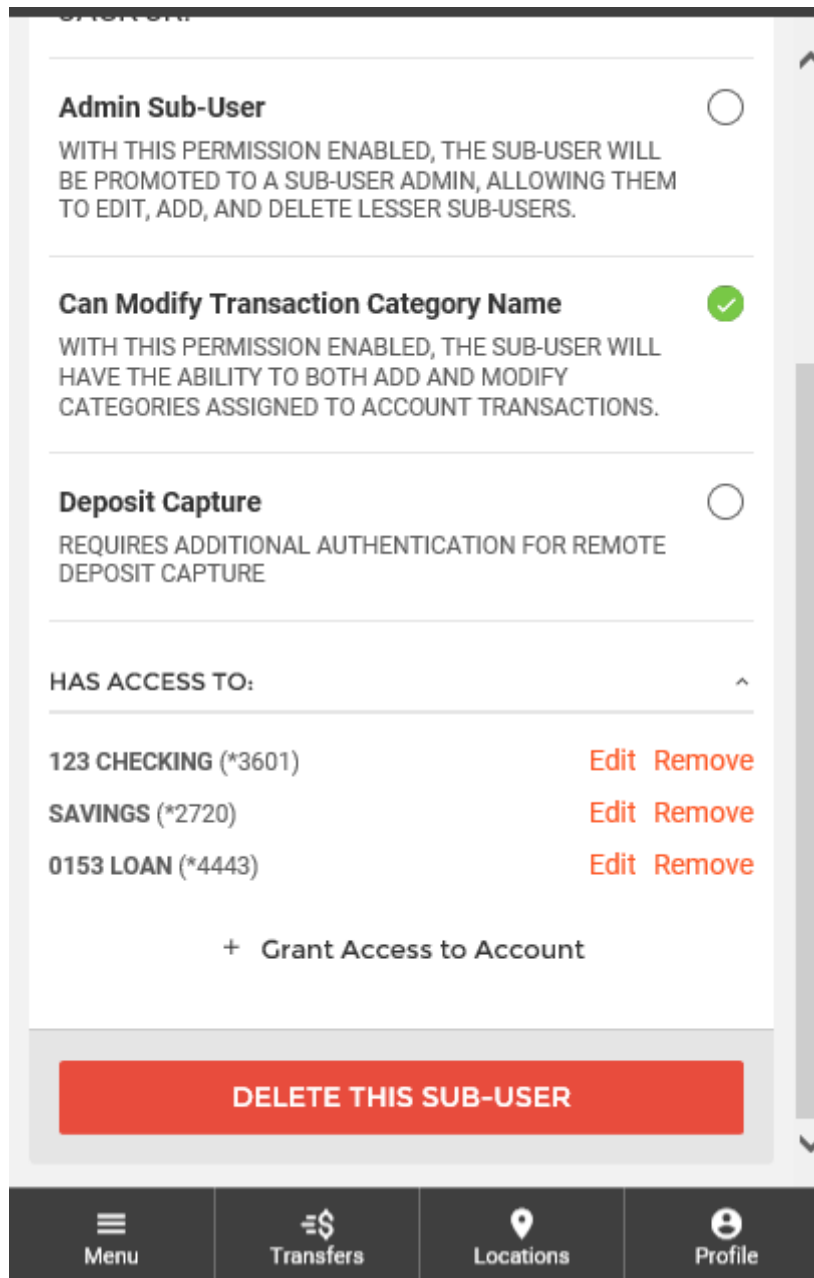
The screenshot displays a mobile application interface for sub-user management. At the top, there is a circular profile picture placeholder and two buttons: "Permissions" and "Add Authenticator". Below this, the user's "FULL NAME" is listed as "JACK JONES". The "DISPLAY NAME" is "JACK JR.", with a pencil icon indicating it is editable. There are three permission sections, each with a title, a description, and 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.

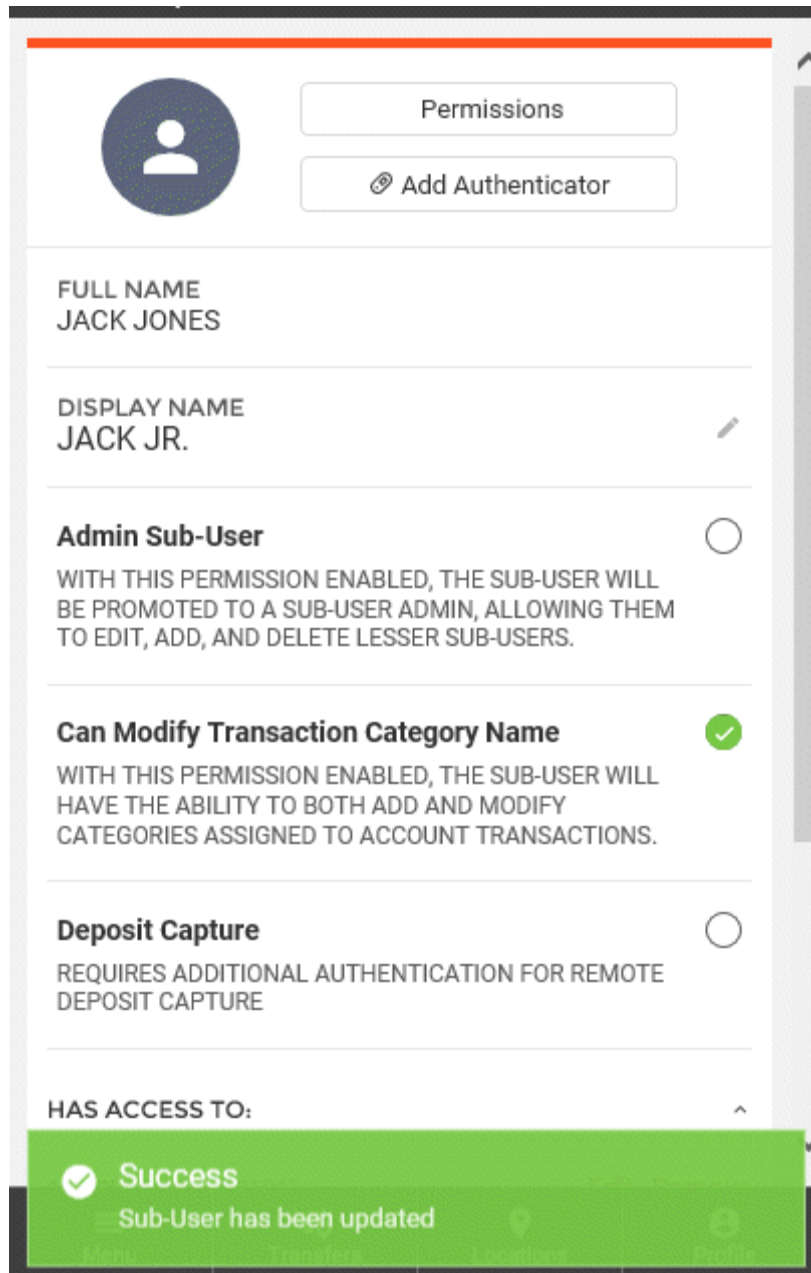
At the bottom, a navigation bar contains four items: "Menu", "Transfers", "Locations", and "Profile".

## Sub-User Management

- Account access can be removed by clicking the **Remove** button for the desired 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 profile management interface. At the top left is a circular profile icon. To its right are two buttons: "Permissions" and "Add Authenticator". Below these are several fields for user information:

- FULL NAME**: JACK JONES
- DISPLAY NAME**: JACK JR. (with an edit icon)
- Admin Sub-User**: A toggle switch is currently off. Description: "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**: A toggle switch is currently on (checked). Description: "WITH THIS PERMISSION ENABLED, THE SUB-USER WILL HAVE THE ABILITY TO BOTH ADD AND MODIFY CATEGORIES ASSIGNED TO ACCOUNT TRANSACTIONS."
- Deposit Capture**: A toggle switch is currently off. Description: "REQUIRES ADDITIONAL AUTHENTICATION FOR REMOTE DEPOSIT CAPTURE"

At the bottom, there is a section labeled "HAS ACCESS TO:" with a dropdown arrow. A green success banner is overlaid at the very bottom, containing a checkmark icon, the text "Success", and "Sub-User has been updated". Below the banner are four navigation tabs: "Menu", "Transactions", "Locations", and "Profile".

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.

### PERMISSIONS ✕

**Access** Limits

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

**COPY PERMISSIONS FROM...** →

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**



Select the sub-user you would like to use.

COPY PERMISSIONS FROM... ✕

TONY THE SECOND >

↑  
↓

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 ✓
<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 ✓

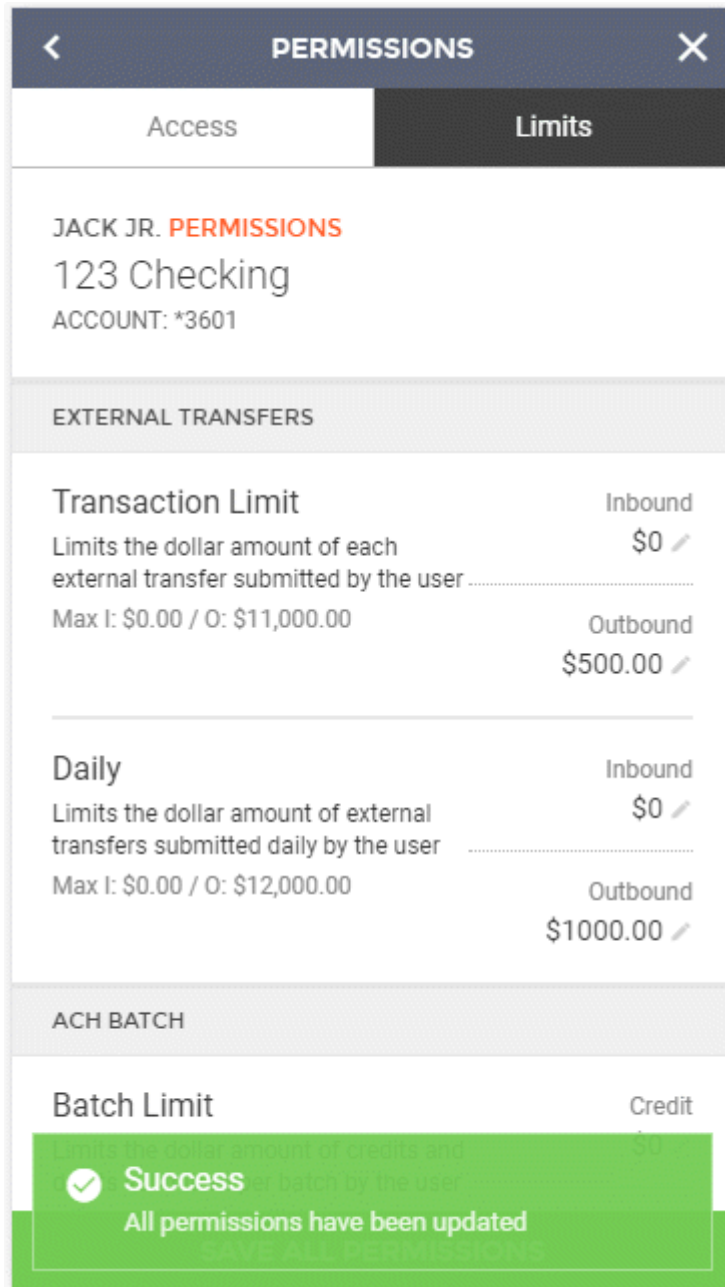
**ACH TAX PAYMENT**

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

SAVE ALL PERMISSIONS

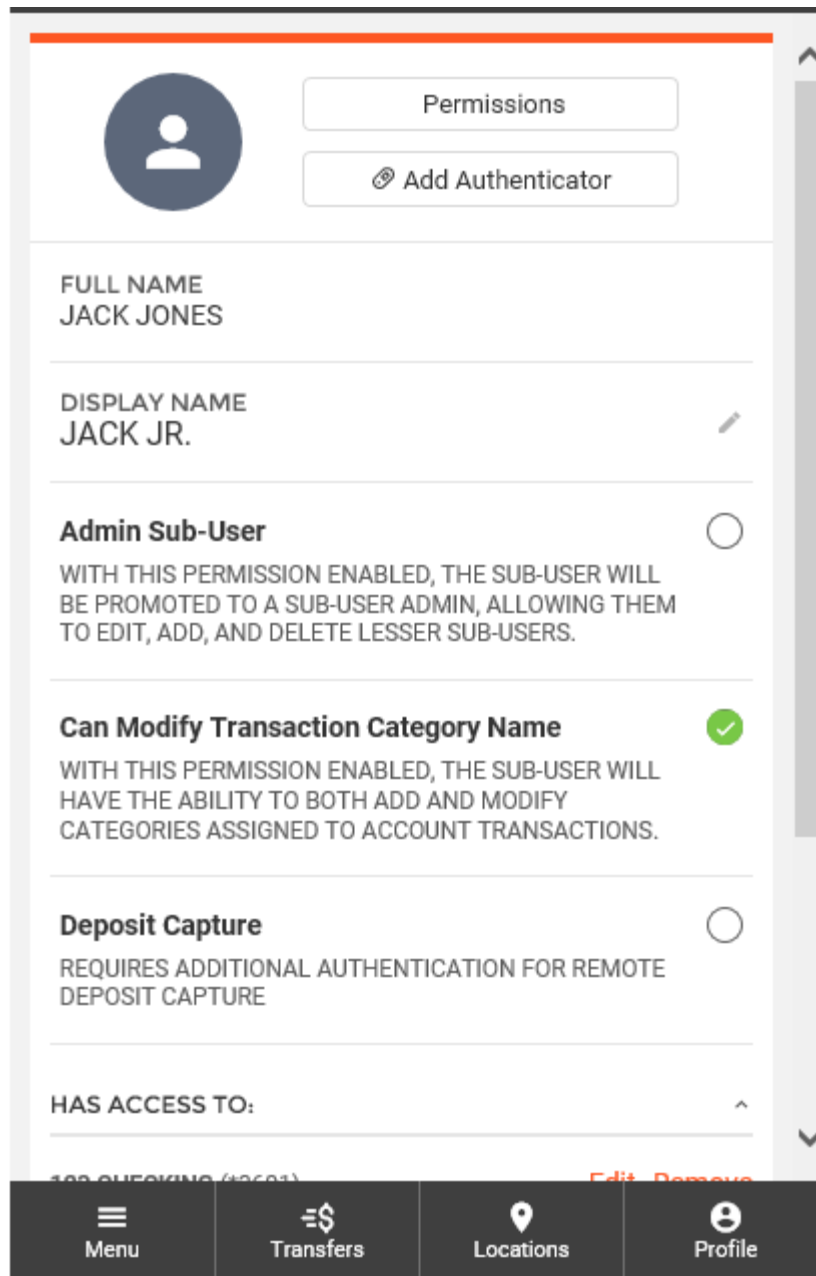
Once all changes have been made, click the **Save All Permissions** button.

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** ✕

**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.