Online Banking User and Sub (Secondary) User Rights (Entitlements and Approvals)

Types of Account Access

PS Bank Online supports three options for account access. In addition, the primary account owner can grant permission to view statements online.

Permission	Description
Full Access	With full access to an account, the secondary user can transfer funds between accounts, pay scheduled bills, create wire transfer requests, stop payments and view all of the information about the account. In other words, with full access, a secondary user can use the account just like the primary user.
View Access	With view access to an account, the secondary user can view all information about that account, including viewing transactions and setting alerts. However, the secondary user cannot move funds between accounts or use the account to pay a schedule bill.
No Access	No access means that the account is completely hidden from the secondary user. No tile is displayed; for the secondary user, it is as if the account does not exist.

In addition to granting access levels for accounts, the primary user can decide whether the primary user can grant secondary users the ability to view statements. Typically, statements include information about all of the accounts owned by the primary user. Statements, therefore, may contain information about accounts that are not exposed in any way to secondary users.

The system is unable to make changes to the statements that are sent, such as removing information about accounts that are private to the primary user.

Granting Permissions for Wire Transactions

Account owners may, at their discretion, allow their secondary users to submit wire transfers from online banking, as long as the business has been configured to allow wire transfer functionality. In order to submit a wire, the secondary user must have full access to an account that permits wires.

Account owners have several choices concerning granting permission for a secondary user to create a wire transfer:

- The account holder decides whether to grant the permission to create wires. If the permission is not granted, the secondary user will not be able to submit a wire transfer, even if the secondary user has full access to the account and that account can be used for wire transfers.

- The account holder can determine the maximum dollar amount for a wire submitted by the secondary user.

- If permission to submit a wire is granted, the account holder can require that wire transfer to be approved by the account holder.

These options help manage risk when applied thoughtfully by the account holder.

Granting Permissions for Small Business Bill Payments

Account owners enrolled in Business Bill Pay may, at their discretion, allow their secondary users to pay bills from online banking. In order to pay a bill, the secondary user must have full access to an account that permits bill pay.

Account owners have several choices concerning granting permission for a secondary user to pay bills:

- The account holder decides whether to grant permission to pay bills. If the permission is not granted, the secondary user will not be able to pay bills, even if the secondary user has full access to the account, and that account can be used for bill payment.

- If permission to pay a bill is granted, the account holder can require that bill payments set up by a secondary user be approved by the account holder or another secondary user.

- If permission to pay a bill is granted, the account holder can designate that secondary user as an approver for bill payments set up by other secondary users.

Granting Permissions for ACH Transactions

Account owners may, at their discretion, allow their secondary users to originate and release ACH transfers from online banking, as long as the business has been configured to allow ACH functionality. In order to submit an ACH transfer, the secondary user must have full access to an account that permits ACH transactions.

Account owners have several choices concerning granting permission for a secondary user to create an ACH transfer:

- The account holder can not give permission at all to the user. The user will not be able to originate nor release ACH batches even if the user has full access to an account with ACH capabilities.

- The account holder can give permission to the user to originate and release ACH batches only. Any batch the user creates must be approved by the account holder and/or another user with approval entitlements.

- The account holder can give permission to the user to originate and release ACH batches and add new recipients. Any batch the user creates must be approved by the account holder and/or another user with approval entitlements.

- The account holder can give permission to the user to originate and release ACH batches, add new recipients, and approve ACH batches created by other users. Any batch the user creates **must be approved** by the account holder and/or another user with approval entitlements.
- The account holder can give permission to the user to originate and release ACH batches, add new recipients, and approve ACH batches created by other users. Any batch the user creates **does not need to be approved** by the account holder and/or another user with approval entitlements.

The PS Bank Customer Care is available to assist with any questions about the online banking system, and how to successfully transition your current processes to the new platform.

You may reach out any time during business hours by calling:

1-866-746-1011

You may also e-mail at:

ebanking@psbanking.com