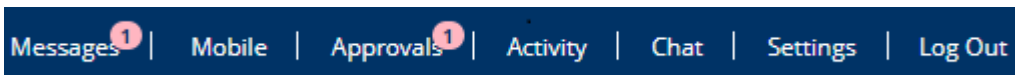




Adding a Secondary (Sub) User to Online Banking

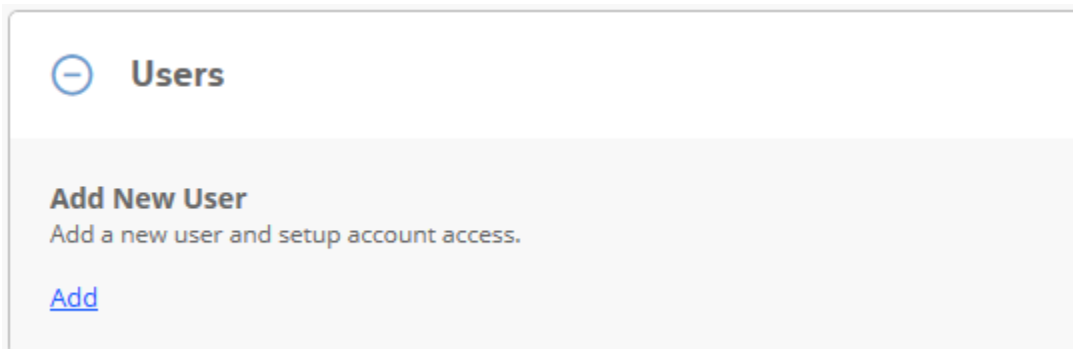
Once enrolled in small business, the primary user can add any number of secondary users to the relationship. The primary user also grants or denies permissions to each account, statement access, or money movement features.

1. Log in to the online banking site.
2. Click **Settings**.



The Settings page opens.

3. Expand the **Users** section

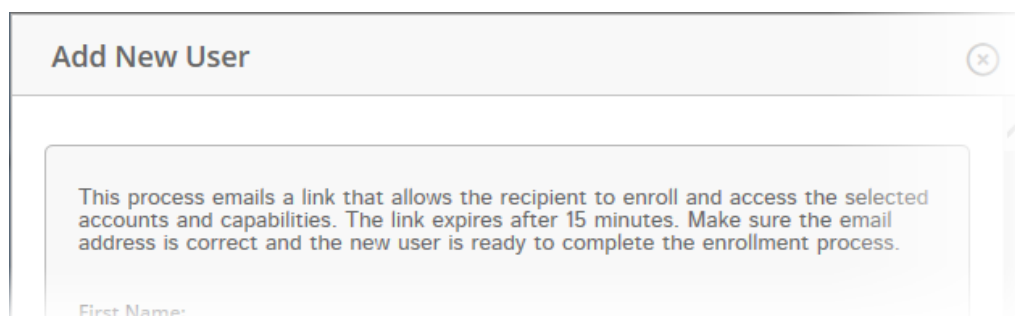


4. Click **Add** under **Add New User**.

Note: As a security precaution, primary users might be asked to answer a security question or provide a security code sent to their phone.

The Add New User lightbox opens.

Note: Which features/fields display depends on your implementation. The following screen example may not represent your implementation.




5. Specify user information as follows:

The image shows a user registration form with the following fields and labels:

- First Name:** A text input field.
- Last Name:** A text input field.
- User ID:** A text input field.
- Email:** A text input field with a blue question mark icon to its right.
- Confirm Email:** A text input field.

Field	Description
First Name	Enter the user's first name.
Last Name	Enter the user's last name.
User ID	Enter a user ID for this secondary users. User IDs can be up to 32 letters, numbers, and these special characters: ~!@#\$%^*-_+ . Spaces are not allowed.
Email	Enter the user's email address. An enrollment link is sent to this address. Make sure this address is correct, as the enrollment link gives the recipient access to your accounts.
Confirm Email	Re-type the email address.

6. Specify account access as follows:

Account Access 

Checking + *1077

Savings *1077

Credit Card *1077

Field	Description
<Account Name>	Select the level of access the user should have to each account: No Access , View Access , or Full Access . See the Business_Online_Banking_User_Rights document for detailed information about the account access options.

7. Specify ACH, Bill Pay, and Wires capabilities as follows:

Capabilities

ACH Batch Transfers [?](#)

No

Yes, limited access

Yes, full access

Yes, full access, can also approve

Yes, full access, can also approve, approval not required

ACH Daily Credit Limit [?](#)

ACH Daily Debit Limit [?](#)

Bill Pay [?](#)

No

Yes, approval required

Yes, approval not required, can also approve

Domestic Wires [?](#)

No

Yes, approval required

Yes, approval not required

Single Transaction Domestic Wire Limit [?](#)

Daily Domestic Wire Limit [?](#)

International Wires [?](#)

No

Yes, approval required

Yes, approval not required

Single Transaction International Wire Limit [?](#)

Daily International Wire Limit [?](#)

Field	Description
ACH Batch Transfers	<p>Select:</p> <ul style="list-style-type: none"> ○ No - the user cannot create and submit ACH batches. ○ Yes, limited access - the user can originate and release batches, but the batch must always be approved. ○ Yes, full access - the user can originate and release batches, but the batch must always be approved. The user can also add new recipients. ○ Yes, full access, can also approve - the user can originate and release batches, but the batch must always be approved. The user can also add new recipients and approve batches. ○ Yes, full access, can also approve, approval not required - the user can originate and release batches that do not need to be approved. The user can also add new recipients and approve batches. <p>If your business requires approvals for batch release, then you may need at least one other user who can approve batches in addition to you.</p> <p>Note: The user can only create ACH batches that are funded from accounts to which he or she has full access.</p>
Daily Credit Limit	<p>Enter the maximum total dollar amount of all credit transactions in all batches within a single day.</p> <p>Note: If no limit is entered, the business's or PS Bank's limit is applied (whichever is lowest).</p>
Daily Debit Limit	<p>Enter the maximum total dollar amount of all debit transactions in all batches within a single day.</p> <p>Note: If no limit is entered, the business's or PS Bank's limit is applied (whichever is lowest).</p>
Bill Pay	<p>Select:</p> <ul style="list-style-type: none"> ○ No - the user cannot pay bills. ○ Yes, approval required - the user can pay bills, but the payments must be approved by a user with approval entitlements. ○ Yes, approval not required, can also approve - the user can pay bills and approve payments. <p>Note: The user can only pay bills that are funded from accounts to which he or she has full access.</p>

Field	Description
Domestic Wires	<p>If your organization is setup to access the domestic wires feature, select one of three options.</p> <ul style="list-style-type: none"> <input type="radio"/> No <input type="radio"/> Yes, approval required <input type="radio"/> Yes, approval not required <p>Note: The secondary user can only send wires that are funded from accounts to which he or she has full access.</p>
Single Transaction Domestic Wire Limit	<p>Enter a whole dollar limit for the largest domestic wire the secondary user is allowed to create.</p>
Daily Domestic Wire Limit	<p>Enter the maximum whole dollar amount of all the domestic wires the user is allowed to transfer in a 24-hour period.</p>
International Wires	<p>If your organization is setup to access the international wires feature, select one of three options.</p> <ul style="list-style-type: none"> <input type="radio"/> No <input type="radio"/> Yes, approval required <input type="radio"/> Yes, approval not required <p>Note: The secondary user can only send wires that are funded from accounts to which he or she has full access.</p>
Single Transaction International Wire Limit	<p>Enter a whole dollar limit for the largest international wire the secondary user is allowed to create.</p>
Daily International Wire Limit	<p>Enter the maximum whole dollar amount of all the international wires the user is allowed to transfer in a 24-hour period.</p>

8. Specify Mobile capabilities as follows

Field	Description
Mobile	Select No to disallow the secondary user from viewing accounts through a mobile device. Select Yes to allow the secondary user to view accounts through a mobile device.

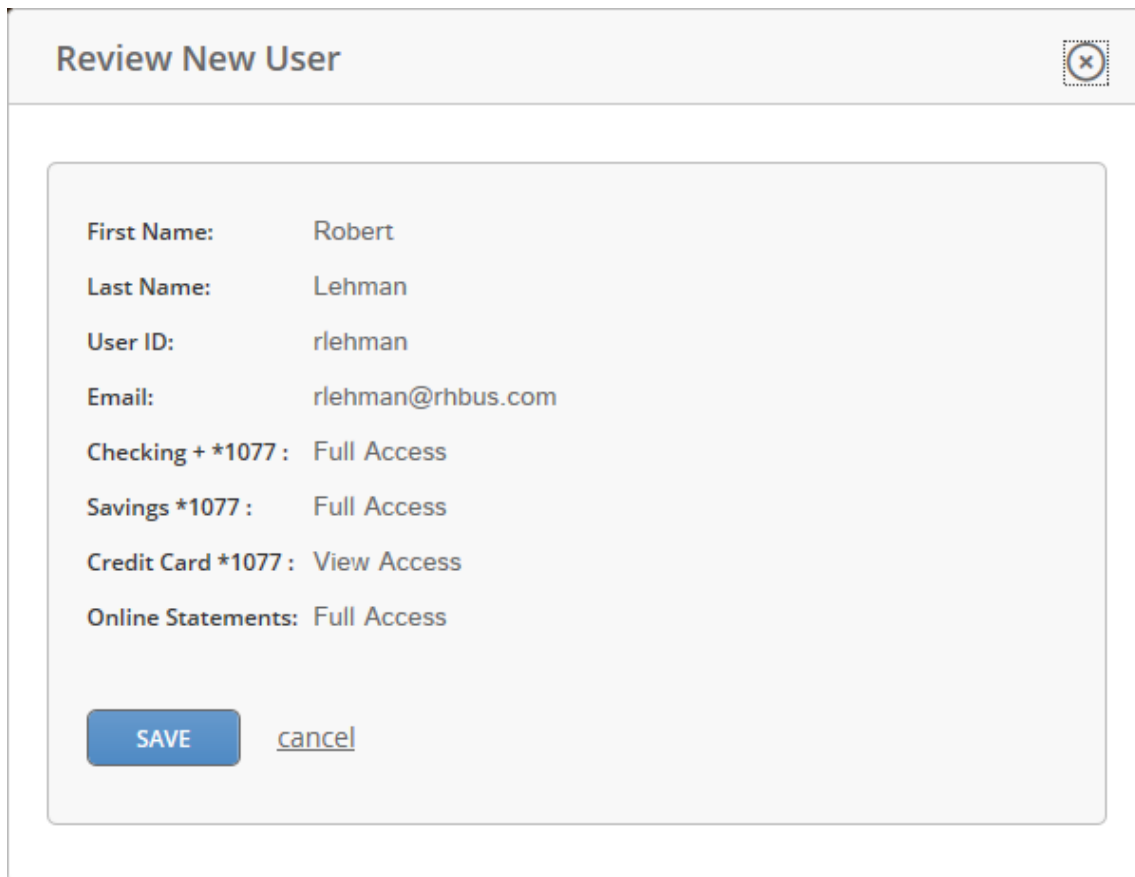
9. Specify Online Statements capabilities as follows

PS Bank may choose to hide Online Statement settings to prevent primary users from allowing access to information from unintentional accounts. This can occur if online statements combine information from multiple accounts into a single statement. Refer to related topics listed at the end of this topic.

Field	Description
Online Statements	Select Full Access to allow the secondary user to view online statements for the accounts to which he or she has access. Select No Access to disallow the secondary user from viewing online banking statements.

10. Click **Review**.

The Review New User lightbox opens.



Review New User

First Name: Robert

Last Name: Lehman

User ID: rlehman

Email: rlehman@rhbus.com

Checking + *1077 : Full Access

Savings *1077 : Full Access

Credit Card *1077 : View Access

Online Statements: Full Access

SAVE [cancel](#)

11. Click **Save** to add the secondary user or click **cancel** to end the task.

After clicking Save, a new lightbox opens showing the new user was successfully added.

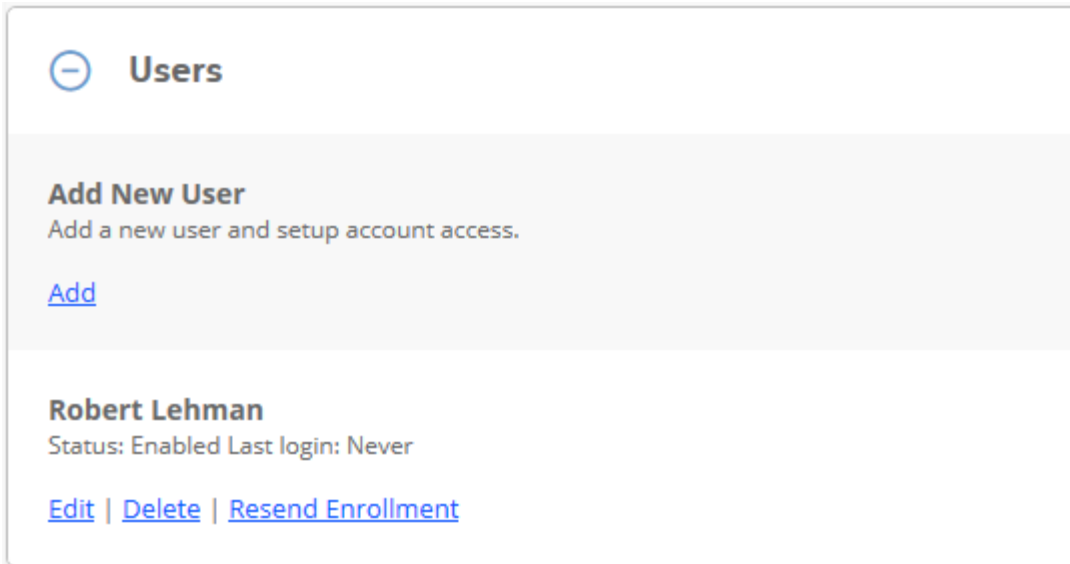
The secondary user enrollment process sends an email with an enrollment link. The lightbox provides information about the email address and the time before the link expires. The expiration time is configurable, but for security purposes, the time should be relatively short. Before the link expires, the secondary user must use the link to create a password, after which the link no longer functions. After creating a password, the user can begin the enrollment process.

Note: If the email is received on the primary user's computer, the primary user's online banking session must end before the secondary user enrollment process begins.

12. Click **Close**.

The new user is listed in the Settings | Users section.

Note: There is no limit to the number of secondary users that can be added.



The primary user must make sure the secondary user knows his or her user ID. Secondary users must enter their user ID in order to complete the enrollment process.

If the link in the email expires or the secondary user does not successfully create a password and the enrollment process must be restarted, the primary user can use the **Resend Enrollment** link to send another enrollment link.

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