

Bill Pay

Sub-user Permissions

Bill Pay Sub-Users and Permission

Centier Digital Banking users can share their account access with others. Bill Pay offers enhanced security provisioning. Follow the steps below for instructions on adding sub-users and granting Bill Pay permissions.

Share Account Access

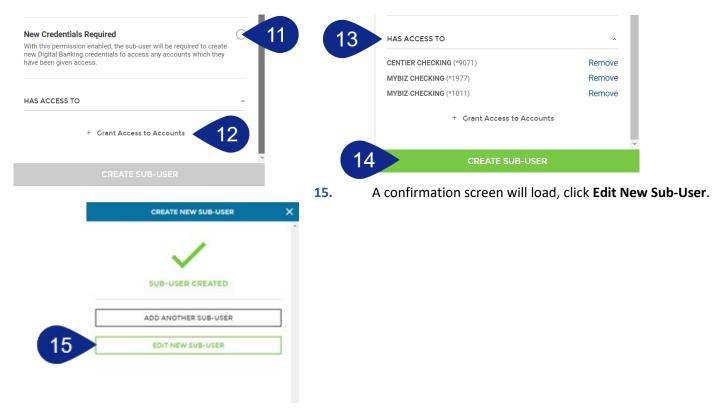
- 1. Click Manage Profile in the main menu
- 2. Locate the Sub-Users area and click the + button.

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🝘 Accounts	MY PROFILE SUB-USERS	+
Open an Account	2 Andrew	
 Manage Money 	HELPFUL VIDEOS, LEARN MORE 🔰 👩 🗤	

- **3.** If you have already added sub-users, you can copy their information by clicking the **Copy Everything From** field and selecting their **name** from the list. Add any information that is not auto populated.
- 4. Click the Full Name field and enter their name.
- 5. Click the Email Address field and enter their sub-user's email address.
- 6. Click the **Display Name** field and enter the name you would like to display under the Sub-Users area.
- Click the Invite Answer field to enter the answer you would like them to enter when validating their access. The sub-user will receive an email requesting they click a link; they will then add the answer you've added. Communicate the answer with them before finishing this process so they know what they should answer. They have 24 hours to respond.
- Click the Admin Sub-User circle to allow the individual to give them permission to operate as an admin. This gives them the ability to edit, add, and delete sub-users.
- 9. Click the Give All Owner's Accounts circle to give the subusers access to all banking accounts, including permissions and limits for those accounts. Do not click option if you want to give the sub-user access to specific accounts. You will select specific accounts in step 12.
- **10.** Click the **Can Modify Transaction Category Name** circle to give the sub-user the ability to add and modify categories assigned to account transactions.
- **11.** The **New Credentials Required** circle will be selected. It requires sub-users create new Digital Banking credentials to access any accounts which they have been given access.
- 12. Click the + Grant Access to Accounts link. It will generate a pop-up window. Select the checkboxes to indicate which accounts you would like the sub-user to be able to access.
- **13.** The selected accounts will display under the **Has Access To** title.



14. When you are satisfied with your chosen settings, click Create Sub-User.



REMINDER: The sub-user you created will receive an email requesting they click a link; they will then add the answer you've added. Communicate the answer with them before finishing this process so they know what they should answer. **They have 24 hours to respond.** Once your sub-user logs in, they can go to Move Money, then Pay a Bill to get started.

Set Access Permissions

1. Select **Permissions** beside at the top of the sub-user screen.

	Permissions	1
	Enroll In Bill Pay	
FULL NAME		
DISPLAY NAME		

- a. Use the Access tab to select the features and access the Sub-User can access by clicking the toggles. Be sure Bill Pay is selected.
- b. Click the Limits tab to add dollar amount limits to external transactions.
- c. The Authentication tab allows you to select features that should prompt Sub-Users identity authentication. This means they would be prompted to add a code to verify themselves when accessing selected features.

PERMISSIONS	×	PERMISS	IONS	×		PERMISSIONS	>
Access Limits Authent	tication	b Limit	s Authentication		Access	Limits	Authentication
ANDREW PERMISSIONS CENTIER CHECKING Account: *4819		ANDREW PERMISSIONS CENTIER CHECKING ACCOUNT: *4819			ANDREW PERMISSIC CENTIER CHE(ACCOUNT: *4819		
CENERAL	^	EXTERNAL TRANSFERS			OUT OF BAND AUTHEN	ITICATION	
View Account Details Allows the user access to see the account listed, balances, transactions, and transfer out if this permission is also granted	0	Transaction Limit Limits the dollar amount of each external	Inbound \$0.00 /		External Transfers Requires additional auth and to manage external	entication to perform an ext	ernal transfer
View Statements View Statements	0	transfer submitted by the user Max I: \$2,000.00 / O: \$2,000.00	Outbound \$0.00 /		Bill Pay Payment Scho		
View Statements with Images Allows the user to access statements with Images	0	Daily Limits the dollar amount of external trans	Inbound		P2P	entication to perform a P2P	0
MONEY MOVEMENT P2P Enabled Allows the user to send money quickly to another individual's debit card with P2P (Person to Person)	0	submitted daily by the user Max I: \$2,000.00 / O: \$2,000.00	Outbound \$0.00 /		Person) payment to ano Add Payee Requires additional auth	ther individual entication to add a P2P (Per	
Transfer In Allows the user to make inbound transfers to internal accounts	0				Requires additional aut	endeadon to add a P2P (Pe	son to Person)
Transfer Out Allows the user to make outbound transfers to internal accounts	0	SAVE ALL PER	MISSIONS	*	S	AVE ALL PERMISSION	۱S
Transfer In External Allows the user to make inbound transfers from external accounts	0						
Transfer Out External Allows the user to make outbound transfers to external accounts	0						
Bill Pay Access Allows the ability to make bill payments	•						
Mobile Deposit Allows the user to deposit checks through a mobile phone	0						
SAVE ALL PERMISSIONS	*						

Enroll Bill Pay Sub-User

- 1. Click Manage Profile below your name.
- 2. Select your Sub-User from the list located in the top-right.

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Accounts	MY PROFILE SUB-USERS	+
Open an Account	2 3 Adrew	
 Manage Money 	HELPFUL VIDEOS, LEARN MORE 🔰 💿 👐	3

3. Click the Enroll in Bill Pay button.

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	Permissions Enroll In Bill Pay 3

- 4. Add their information into the Enrollment Form, starting with Personal Information. Click Continue to move to the next section.
- 5. Add their Address Information to the form, then click Continue.
- 6. Add their Contact Information to the form. Click the **Pay From** account field, to select the **account** that should be used to pay bills, then click **Enroll**.
- 7. You will see a confirmation screen. Click **Close**.

BILL PAY ENROLLMENT	×	K BILL PAY ENRO	DLLMENT X	BILL PAY ENROLLME	NT X	BILL PAY ENROLLMENT
Please enter your sub-user's information	required	ADDRESS	required 6	PHONE NUMBER	required	
IRST NAME				EMAIL ADDRESS	required	
DDLE NAME		ADDRESS LINE 2		EMAIL ADDRESS		ALL DONE! You are now enrolled in Bill Pay.
NAME	required	CITY	required	PAY FROM	required	
	required	STATE	required +			
TE OF BIRTH		ZIP	required			
	required	ZIP				
CONTINUE →		CONTINU	E→	ENROLL		7 CLOSE

Bill Pay Sub-User Permissions

- 1. Click Pay, Transfer, & Receive then select Move Money from the main menu.
- 2. Click New Transaction.



- 3. For enhanced security you will need to set Challenge Questions and Answers.
 - a. Create and confirm a Security Key.
 - b. Click Submit when you are done.

	Before you get started				
3	Complete challenge prompts	a		Provide security key	
	Business Bill Pay requires the following challenge questions and answers:			The Security Key is a code you create, not a password. It signifies your authentic bill pay site. The	
	Challenge question			Security Key will display briefly with each login. Enter your combination of letters and numbers to display.	
	select phrase ~			Security key	
				Security key	
	Challenge question			Confirm security key	
	select phrase ~			Confirm security key	
	Challenge question				
	select phrase ~			b Submit	
	Challenge question				
		4.	٦	This will load a new page. Hover	over Options and select Manage

Users.

5. You will be asked to **answer** one of your challenge questions.

No China Chi	Enter challenge response
Home Payments Payees Calendar Options	For security purposes, you will be required to answer challenge phrases prior to sensitive transactions.
Company Profile Manage Bill Pay Acc	To proceed, please enter the correct challenge response.
e-Notifications Manage Users	
	5 Submit

6. Select **Permissions** beside to the right of the person's name who needs permissions.

Manage user	S			
Last name	First name	User ID	Last login	
Primary User		_	9/28/2021	🖋 Edit 💄 Permissions
			N/A	Edit Le Permissions

7. Select the buttons under the **To edit permissions:** to access permission options.

User name	
User type Custom	
Restore Permissions	
To edit permissions: Use the tabs below to add or remo	ove permissions. The current permissions will be pre selected.
User information Payments Payees	Options Approve authority
	Options Approve authority
User information Payments Payees Current Permissions	Options Approve authority
Current Permissions → Payments	→ Options
Current Permissions → Payments ✓ Schodulo Bill Payments (all)	→ Options
Current Permissions → Payments ✓ Schodule Bill Payments (all) × Establish Payment Caps	→ Options
Current Permissions > Payments > Schedule Bill Payments (all) X Establish Payment Caps X Designate Pay From Accounts	 → Options → Access Reports × Updata Company Info × Manage Bilipay Users
Current Permissions → Payments ✓ Schodule Bill Payments (all) × Establish Payment Caps	 → Options ✓ Access Reports × Updato Company Info × Manage Bilpay Users × Manage Pay From Accounts
Current Permissions > Payments > Schedule Bill Payments (all) X Establish Payment Caps X Designate Pay From Accounts	 → Options → Access Reports × Updata Company Info × Manage Bilipay Users

See the **Payments** example. Click

the toggles to enable or disable permissions.

- a. Some permissions may include tabs. Select them to customize your permissions.
- **b.** Others may include payment caps (limits). Use the **text boxes** to add your limits.
- c. When you are done with each section, click **Save**.

Ed	It Payment Permissions
_	ser name
U	ser type Custom
	Restore Permissions
	Jser information Payments Payees Options Approve authonity
8	Schedule bill payments
	Schedule to all bill payees Schedule to specific bill payees
b	Establish payment caps Payment caps allow you to set a specific amount that Andrew Muha cannot exceed when scheduling payments to particular payees. Payee payment cap S 10.000.00
U	Payment Cap to all bill payees Payment Caps to specific bill payees
	 Designate pay from accounts The designated pay-from accounts will grant permission for Andrew Muha to use those accounts when submitting payments. If no account is selected, payments from all associated accounts will be permitted. When selecting one or more accounts, payments from only those accounts will be permitted.
	Payment history
	Admin user list