



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.



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.
7. 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.**

8. 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 sub-users 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.

CREATE NEW SUB-USER [X]

3 COPY EVERYTHING FROM... [dropdown arrow]
If you wish to copy account access and permissions from an existing sub-user, you may select that sub-user here.

4 FULL NAME [required]

5 EMAIL ADDRESS [required]

6 DISPLAY NAME [required]

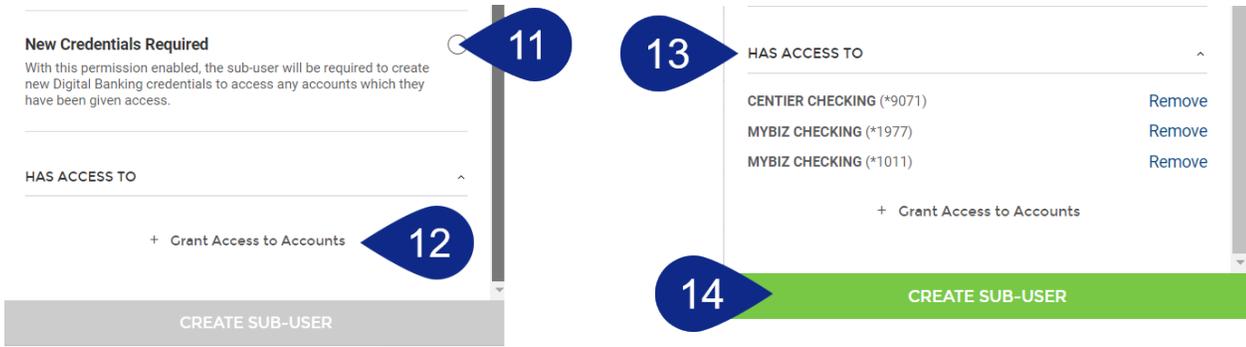
7 INVITE ANSWER [required]

8 **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.

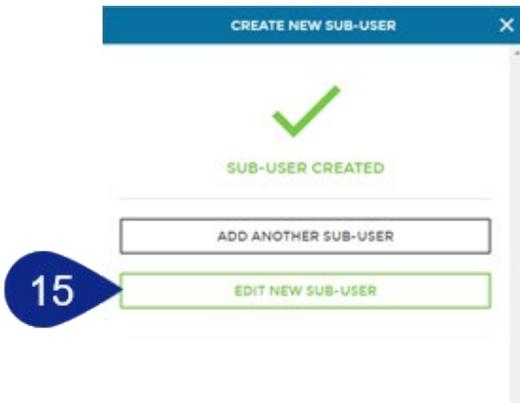
9 **Give All Owner's Accounts**
With this permission enabled, the sub-user will be given access to all of the owner's accounts, including the permissions and limits for those accounts.

10 **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.

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



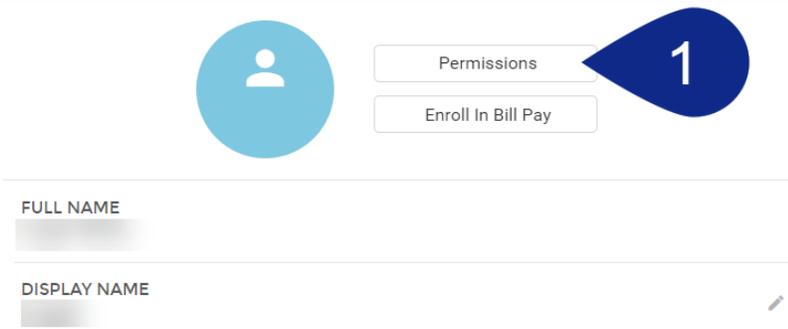
15. A confirmation screen will load, click **Edit New Sub-User**.



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.

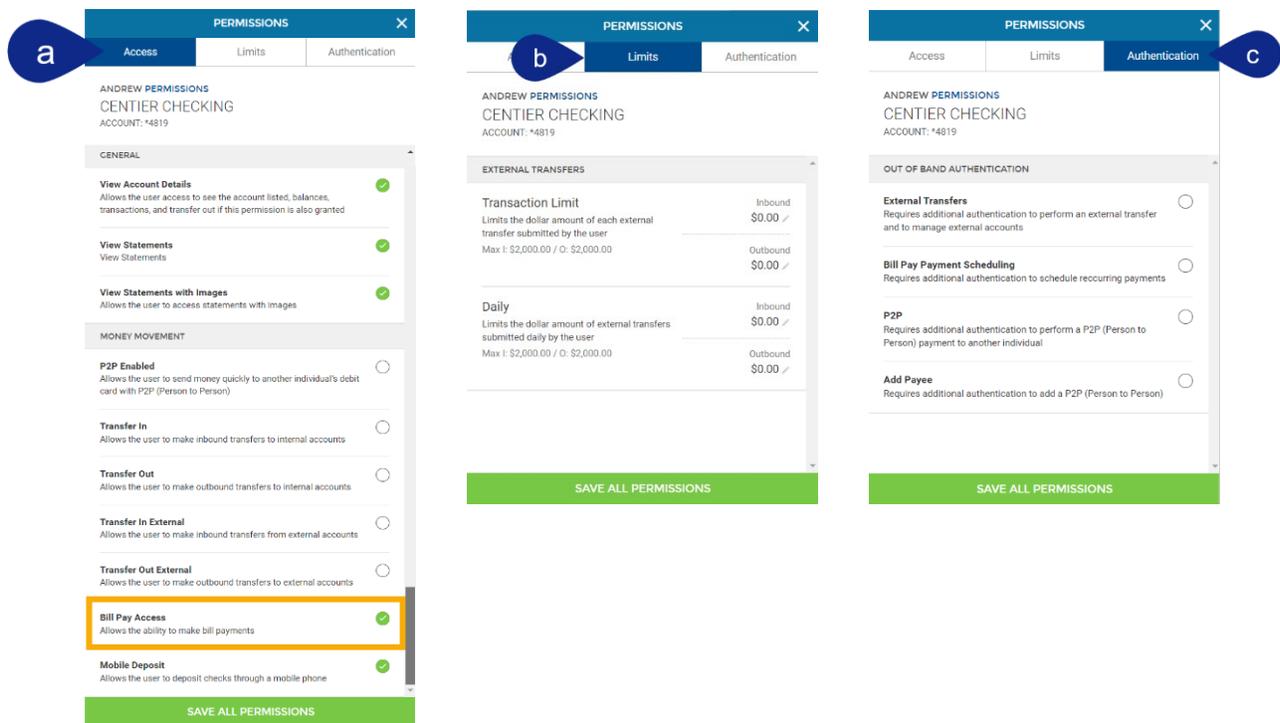
Set Access Permissions

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



The screenshot shows a sub-user profile card. At the top left is a blue circular icon with a white person silhouette. To its right are two buttons: 'Permissions' and 'Enroll In Bill Pay'. A blue callout bubble with the number '1' points to the 'Permissions' button. Below the buttons are two input fields: 'FULL NAME' and 'DISPLAY NAME', both containing blurred text.

- 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.



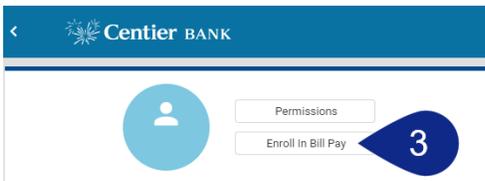
The three screenshots show the 'PERMISSIONS' screen for Andrew Permissions, specifically for the 'CENTIER CHECKING' account (ACCOUNT: *4819). The first screenshot (a) shows the 'Access' tab with various permissions listed under 'GENERAL' and 'MONEY MOVEMENT'. The 'Bill Pay Access' permission is highlighted with an orange box and has a green checkmark. The second screenshot (b) shows the 'Limits' tab with 'EXTERNAL TRANSFERS' limits set to \$0.00 for both Inbound and Outbound transactions. The third screenshot (c) shows the 'Authentication' tab with 'OUT OF BAND AUTHENTICATION' options, including 'External Transfers', 'Bill Pay Payment Scheduling', 'P2P', and 'Add Payee', all of which are currently unselected (radio buttons).

Enroll Bill Pay Sub-User

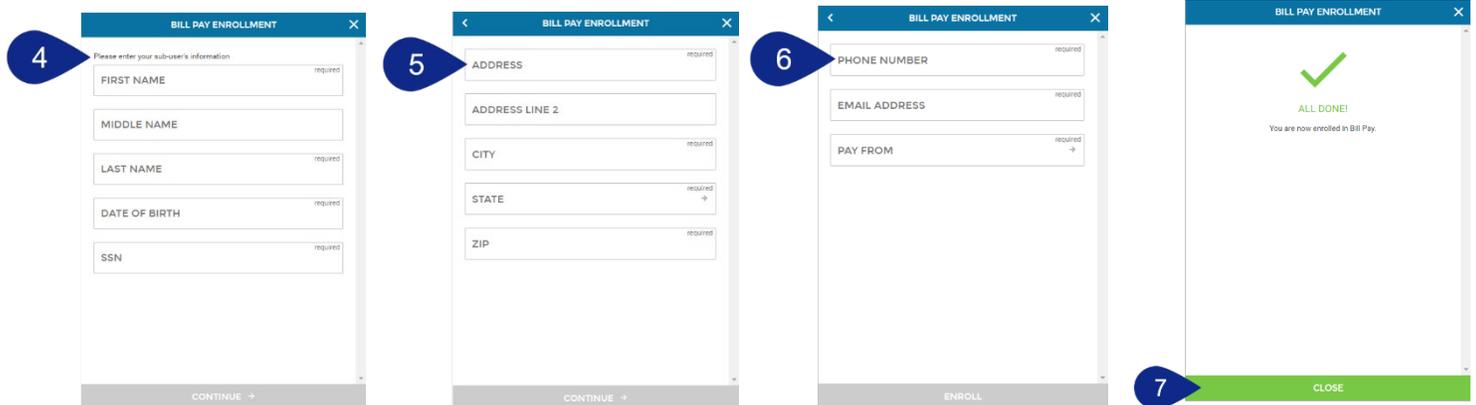
1. Click **Manage Profile** below your name.
2. Select your **Sub-User** from the list located in the top-right.



3. Click the **Enroll in Bill Pay** button.

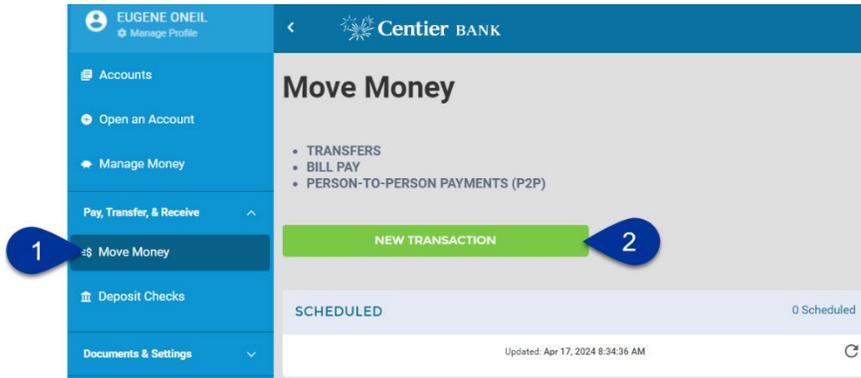


4. Add their information into the **Enrollment Form**, starting with Personal Information. Click **Continue** to move to the next section.
5. Add their **Address Information** to the form, then click **Continue**.
6. Add their Contact Information to the form. Click the **Pay From** account field, to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

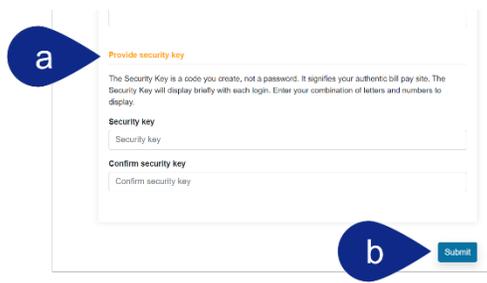
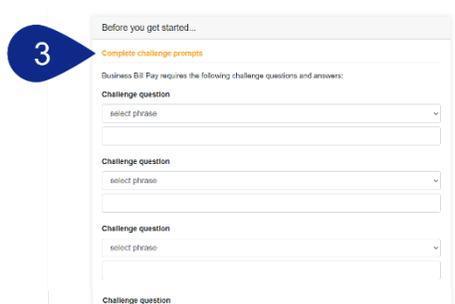


Bill Pay Sub-User Permissions

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

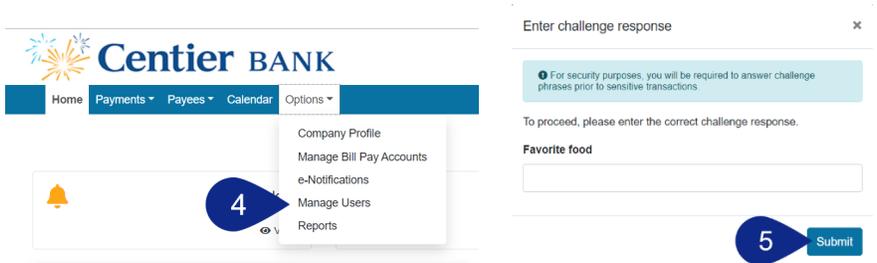


3. For enhanced security you will need to set **Challenge Questions** and **Answers**.
 - a. Create and confirm a **Security Key**.
 - b. Click **Submit** when you are done.



4. 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.



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

Manage users

Last name	First name	User ID	Last login	
			9/28/2021	Edit Permissions
Primary User			N/A	Edit Permissions

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

7 To edit permissions: Use the tabs below to add or remove permissions. The current permissions will be pre selected.

8. 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**.