



**First State
Bank**

Your **First** Choice in Banking.

Division of Glacier Bank

ONLINE BANKING Administrator Guide

Welcome to First State Bank!

This guide will walk you through the process of creating and maintaining access for your company's users. All steps outlined in this guide are completed by the Company Online Banking Administrator. Please contact us if you have any questions.

www.fsbwy.com

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Member
FDIC

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Table of Contents

Online Banking	2
Logging into Online Banking	2
Add New Online Banking User	3
Automated New User Email	8
New User Instructions	8
Edit User Online Banking Access	9
Disable or Delete User Online Banking Access	9
Bill Pay	10
Enable User Bill Pay Access	10
Edit User Bill Pay Access	11
Unlock a Bill Pay User	12
Disable or Delete User Bill Pay Access	12
EPS SmartPay	13
Enable User EPS SmartPay User Access	13
Edit User EPS SmartPay Access	15
Disable or Delete User EPS SmartPay Access	15
Resources	17
Cutoff Time for Transaction Processing	17
ACH Entitlement Scenarios	17
Online Banking Entitlement Scenarios	18
EPS SmartPay User Scenarios	19
Bill Pay Permission Detail	20
Troubleshooting Login Errors	21
Invalid Online Banking ID or Password	21
Attempting to Login from Unknown Source	21
Outside of Your Allowed Access Window	22

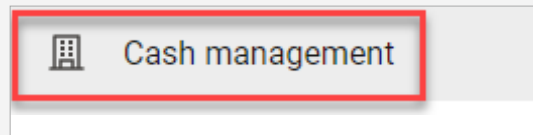
Online Banking

Logging into Online Banking

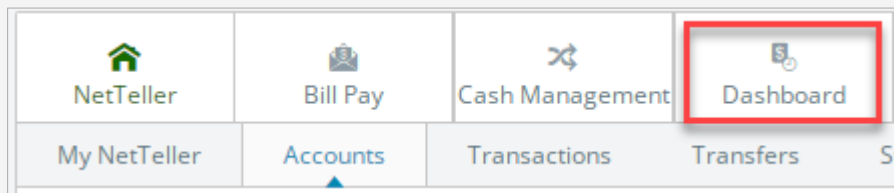
When you first log into Online Banking, you will be in our new online banking system. We have a helpful Online Banking User Guide to help you navigate the new system.

You will complete most of the basic online banking functions in the updated online banking system. These include viewing account and transaction information (balances, statements, stop payments, check order) along with making transfers between your accounts.

When you are ready to conduct your Bill Pay or other Cash Management transactions, click the **Cash management** option in the left pane of the new online banking system. This will take you into the prior system. All the functionality is the same as it was before.



When you are ready to switch back to the new online banking system, click the **Dashboard** button in the top row.

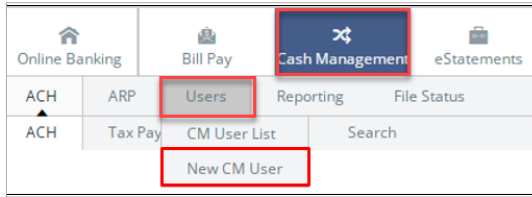


Online Banking

Add New Online Banking User

Step 1

In Online Banking, click **Cash Management > Users > New CM User**.



Step 2

Complete the **Cash User Settings**.

- **User Name** – Enter the user’s Full Name (First and Last name).
- **Administration** – Assign the level of authority a user has regarding making changes for a company. This access should be limited.
 - o **No** – User cannot create or edit users or change settings.
 - o **Yes** – User can create and edit users, change company email address and account nicknames and register company for Mobile Banking and Electronic Statements.
 - o **Partial** – User can change company email address, account nicknames and register company for Mobile Banking. User cannot create or edit users or enroll the company in Electronic Statements.
 - o **View** – User can view existing User Settings. The user cannot create or edit users or change other Online Banking settings.
- **Wire Password** – For transmitting outgoing domestic wires.
 - ▲ **Note:** *This is a four-digit numerical password.*
- **View Position/Activity Report** – To access BIA Download file (if applicable).
- **Hold User** – Prevents the user from having online access. Leave blank for new user.
- **Mobile Phone Number** – For alerts sent via text messaging.
- **Wireless Provider Address** – Wireless carrier for Mobile Phone Number. Click **Carrier Search** if needed.

* **User Name**

* **Email Address**

Administration ▼

Wire Password
*Only if transmitting wires

View Position/Activity Report **BAI File Download**

Hold User **Blank for new User**

Mobile Phone Number:

Wireless Provider Address:

Standard wireless carrier charges may apply

Enter your mobile device phone number and then select your wireless carrier to establish an address for alerts sent via text messaging.

No: Cannot create or change settings

Yes: Can create/edit users
Change - email and account names
Enroll - Mobile Banking and eStatements

Partial: Change - email and account names
Enroll - Mobile Banking

View: Sees user list and user settings

Online Banking

Step 3

Edit the daily **Access Times** to indicate which days and times the user can access Online Banking.

Skip this section if you wish to allow **ALL day access**.

Online Security: Limiting online access to match the user's work schedule can enhance security and protect online information from *external threats* during unusual or unnecessary hours.

ALL day access				Restricted Schedule			
Access Times	Begin Time (hh:mm AM/PM)	End Time (hh:mm AM/PM)		Access Times	Begin Time (hh:mm AM/PM)	End Time (hh:mm AM/PM)	
Monday	12:01 AM	11:59 PM	<input type="checkbox"/> Never on this day <input type="checkbox"/> All Day	Monday	07:00 AM	06:00 PM	<input type="checkbox"/> Never on this day <input type="checkbox"/> All Day
Tuesday	12:01 AM	11:59 PM	<input type="checkbox"/> Never on this day <input type="checkbox"/> All Day	Tuesday	07:00 AM	06:00 PM	<input type="checkbox"/> Never on this day <input type="checkbox"/> All Day
Saturday	12:01 AM	11:59 PM	<input type="checkbox"/> Never on this day <input type="checkbox"/> All Day	Saturday	12:01 AM	11:59 PM	<input checked="" type="checkbox"/> Never on this day <input type="checkbox"/> All Day
Sunday	12:01 AM	11:59 PM	<input type="checkbox"/> Never on this day <input type="checkbox"/> All Day	Sunday	12:01 AM	11:59 PM	<input checked="" type="checkbox"/> Never on this day <input type="checkbox"/> All Day
All times are <input type="text" value="Central Time"/>				All times are <input type="text" value="Central Time"/>			

⚠ **Note:** Update to your local Time Zone.

Step 4

Select Payments Access is our Remote Deposit Capture and Payment Services solution. Select **Yes** to **Enable EPS Access for this User** if the user will scan checks or schedule payments.

Select Payments Access

Enable EPS Access for User Yes No

Step 5

Enter amounts in the appropriate limit fields for this user, up to your Company Maximum Limit.

Enable EPS Access for this User

Daily ACH Limit Per Wire Limit

Transfer Limit Daily Wire Limit

Dual Wire Control Dual Wire Control Limit

- **Daily ACH Limit** – Maximum amount the user can initiate in ACH transactions per day.
- **Transfer Limit** – Maximum amount the user can transfer between viewable Glacier Family of Banks accounts.
- **Per Wire Limit** – Maximum amount the user can initiate per wire.
- **Daily Wire Limit** – Maximum amount the user can initiate per day for all wire transfers.
- **Dual Wire Control** – Requires two users to transmit a wire.

Online Security: Utilizing **Dual Wire Control** enhances security against *external threats*.

⚠ **Note:** Dual control is highly recommended and may be required by the bank.

- **Dual Wire Control Limit** – If Dual Wire Control is enabled, any wire over this amount will require a second user to transmit the wire.

⚠ **Note:** Highly recommend leaving **Dual Wire Control Limit** blank (\$0) to require dual action on all wires.

Online Banking

Step 6

Check the box(es) to enable the applicable **ACH Entitlements** for this user. Refer to the [ACH Entitlement Scenarios](#) section of this guide to view various scenarios for a new user. After checking all applicable entitlements, click **Submit** at the bottom of the screen.

<input type="checkbox"/> Display / Download ACH	<input type="checkbox"/> Work with ACH	<input type="checkbox"/> Import Record
<input type="checkbox"/> Full ACH Control	<input type="checkbox"/> Quick Edit ACH Only	<input type="checkbox"/> Update Record
<input type="checkbox"/> Initiate ACH	<input type="checkbox"/> Edit Recurring ACH	<input type="checkbox"/> Upload ACH
<input type="checkbox"/> Initiate Same Day ACH	<input type="checkbox"/> Delete ACH	<input type="checkbox"/> Restricted Batch Access

- **Display/Download ACH** – View ACH batches and download batch information in PDF or NACHA format.
- **Full ACH Control** – Determines if a user can perform multiple actions within a batch without requiring action from a second user. This entitlement will allow the user to initiate a one-time or recurring ACH transaction.
 - o **Unchecked** – A second user will need to initiate a batch.
 - o **Checked** – The user creating/editing the batch can also initiate the batch.

Online Security: Utilizing **Full ACH Control** enhances security against *external threats*.

▲ **Note:** *Full ACH control is highly recommended and may be required by the bank.*

- **Initiate ACH** – Sends an ACH batch to the bank for processing.
- **Initiate Same Day ACH** – Sends an ACH batch to the bank for Same Day processing if submitted before 2 pm Mountain Time. *Additional fee may apply.
 - ▲ **Note:** *User must have Initiate ACH selected.*
- **Work with ACH** – Create and modify ACH batches.
- **Upload ACH** – Upload a NACHA formatted file produced from an accounting software.
- **Delete ACH** – Delete an ACH batch.
 - ▲ **Note:** *Deleted batches cannot be restored.*
- **Quick Edit ACH Only** – User can only edit transaction amounts.
 - ▲ **Note:** *Only Work with ACH or Quick Edit ACH Only can be selected, not both.*
- **Edit Recurring ACH** – Create and modify recurring ACH batches based on a selected frequency.
- **CM Reports** – View various transaction reports for account(s) and time frames. Save reports to pull the report at any time without having to reenter search criteria information.
- **Import Record** – Upload a fixed-position, CSV or tab-delimited file. The file can only contain transaction items, no header or footer information.
- **Update Record** – Updates only the dollar amount of transactions within a batch by uploading a fixed-position, CSV or tab-delimited file.
- **Restricted Batch Access** – Create and view restricted batches/categories.

Online Banking

Step 7

The next screen shows the **User Entitlements**. Refer to the [User Entitlement Scenarios](#) section of this guide to view the entitlements to select for a new user in various scenarios.

▲ Note: If returned to the CM User List, locate the new user and select **Default Settings** to access User Entitlement fields.

<input type="checkbox"/> Transaction Inquiry	<input type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload Positive Pay
<input type="checkbox"/> Statement Inquiry	<input type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work Positive Pay Items
<input type="checkbox"/> Current Day Balance	<input type="checkbox"/> Define Rep Wires	<input type="checkbox"/> Download ARP File
<input type="checkbox"/> Prior Day Balance	<input type="checkbox"/> Edit Rep Wires	<input type="checkbox"/> Upload ARP
<input type="checkbox"/> Stop Inquiry	<input type="checkbox"/> Define Recurring Wires	<input type="checkbox"/> Work ARP Items
<input type="checkbox"/> Stop Additions	<input type="checkbox"/> Edit Recurring Wires	<input type="checkbox"/> Transfers
	<input type="checkbox"/> Enter Future-Dated Wires	<input type="checkbox"/> Order Checks
<input type="checkbox"/> Passport	<input type="checkbox"/> Transmit Wires	<input type="checkbox"/> Bill Payment
<input type="checkbox"/> No Balance View		<input type="checkbox"/> View Rates
<input type="checkbox"/> Work ACH Exceptions		<input type="checkbox"/> ES

- **Transaction Inquiry** – View account transactions.
- **Statement Inquiry** – View statement activity.
- **Current Day Balance** – View the current day balance information.
- **Prior Day Balance** – View the prior day balance information.
- **Stop Inquiry** – View stop payment on the account.
- **Stop Additions** – Add a stop payment request on the account.
- **Passport** – N/A, not utilized.
- **No Balance View** – Restricts the user’s view of any account balances while viewing transactions.
 - ▲ Note:** This right will also need to be checked in the [Account Entitlements](#) screen for each applicable account.
- **Work ACH Exceptions** – Work ACH Positive Pay exception items.
- **Define Non-Rep Wires** – Create non-repetitive wire transfers.
- **Edit Non-Rep Wires** – Edit non-repetitive wire transfers.
- **Define Rep Wires** – Create repetitive wire transfers.
- **Edit Rep Wires** – Edit repetitive wire transfers.
- **Define Recurring Wires** – Create recurring wire.
- **Edit Recurring Wires** – Edit recurring wires.

- **Enter Future-Dated Wires** – Initiate a wire with a future date up to 14 days in advance.
- **Transmit Wires** – Transmit wire transfers to the bank for processing.
- **Upload Positive Pay** – N/A, not utilized.
- **Work Positive Pay Items** – N/A, not utilized.
- **Download ARP File** – Download an Account Reconciliation/Positive Pay file (i.e. Cleared Checks, Outstanding Checks).
- **Upload ARP** – Upload an Account Reconciliate/Positive Pay file to report checks issued.
- **Work ARP Items** – Work Account Reconciliation/Positive Pay items (i.e. suspicious checks).
- **Transfers** – Schedule funds transfer between viewable Glacier Family of Banks accounts.
 - ▲ Note:** Further restrictions on whether the user can transfer from or to an account are defined at the account level.
- **Order Checks** – N/A, not utilized.
- **Bill Payment** – Pay bills through the bank’s Bill Pay system.
 - ▲ Note:** Refer to the [Enable User Bill Pay Access](#) section of this guide for additional rights.
- **View Rates** – N/A, not utilized.
- **ES** – N/A, not utilized.

Step 8

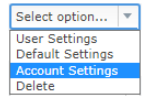
The accounts available for this Company are listed in the **Select Accounts** section of this screen. After checking all applicable entitlements, click **Submit** at the bottom of the screen and you will be returned to the CM User List displaying all users.

▲ Note: If you check more than one account, you will further define the entitlements for each account on the next screen in the **Account Settings**.

Online Banking

Step 9

By default, all User Entitlements selected on the previous screen are applied to each account. If there is a need to customize or restrict access for a certain account, locate the new user in the list and, from the **Select option...** drop-down, select **Account Settings** to adjust the **Account Entitlements** as needed. These entitlements are all the things the user *could do* on a *specific account*. Refer to previous sections of this guide for field details. After reviewing the entitlements for each account, click **Submit** at the bottom of the screen.



- **View Access For Account** – Select the account from the drop-down list.
- **Wire Limits & Dual Wire Control** – These fields default from the maximum limits set up on the **Wire Transfer Initiation** section.
 - o Change the limits to \$0.00 to remove the user's access to initiate a wire on the selected account.
 - o Remove the check from the Dual Wire Control box to disable dual control. Change the amount in the Dual Wire Control Limit to set the maximum amount that the user can initiate a wire without requiring dual control.
- **View Electronic Documents** – If enrolled in eStatements, user can view eStatement and check images for each account selected.
- **No Balance View** – Restricts the user's view of account balances for each selected account.
- **Transfer To/From** – If user has transfer rights enabled, box is checked to allow them to transfer to and from this account. Uncheck to restrict.
- Check/uncheck the box(es) to enable/disable the entitlements for this user for the selected account.
- Repeat these steps for each account in the drop-down list.

Step 10

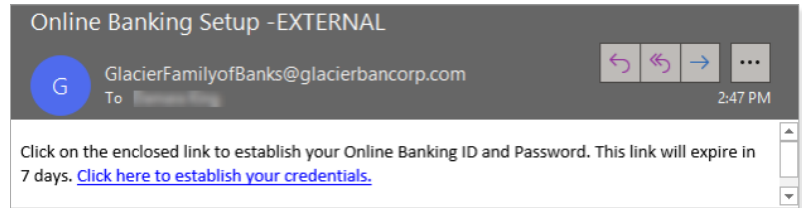
After clicking **Submit**, you are directed back to the **CM User List** screen. Click **Send** to notify the new user about their new online banking access.

Online Banking

Automated New User Email

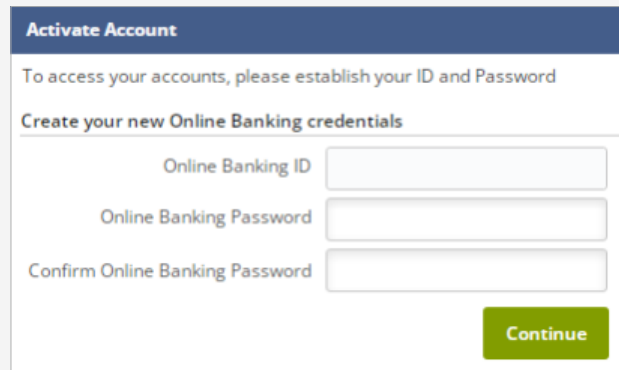
Step 1

The user will receive an email containing a link to establish their credentials.



Step 2

The user will be prompted to enter an **Online Banking ID** and **Password** and complete other first-time login prompts.

A web form titled 'Activate Account' with the instruction 'To access your accounts, please establish your ID and Password'. Below this is the heading 'Create your new Online Banking credentials' followed by three input fields: 'Online Banking ID', 'Online Banking Password', and 'Confirm Online Banking Password'. A green 'Continue' button is located at the bottom right.

New User Instructions

The following best practices information is helpful to communicate to new users:

To protect your online access:

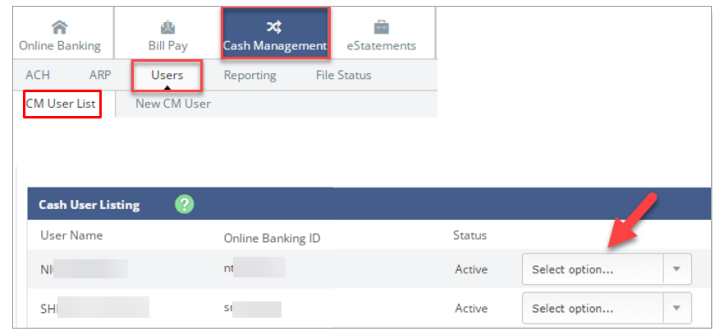
- **USER IDs and PASSWORDS** should include letters, numbers and special characters. Example: \$unnyD@y\$9
 - o Avoid using your email, name, or business name as part of your ID.
 - o Avoid reusing IDs and passwords from other websites that you access. Keep credentials unique.
- **SECURITY TOKEN** must be registered within 15 days. This app will provide a random 6-digit code for each login.
 - o Download VIP Access from your smart phone's apps library.
- **IP RESTRICT** may be utilized by your company, which allows users to only login from authorized internet addresses.
 - o If your address is not recognized, you will receive the error "Attempting to login from an unknown source."
 - o Work with your Admin or bank to get your IP address added to the authorized list.
- **BE CAUTIOUS** of unsolicited emails with files or links requesting you to update personal or login information.
 - o Call your bank to verify if unexpected correspondence is legitimate.

Online Banking

Edit User Online Banking Access

Step 1

In Online Banking, click **Cash Management > Users > CM User List**.



Step 2

From **Select option...** choose the settings you wish to edit.

- **User Settings** – Name, email address, passwords, mobile number, Time/Day schedule, limits and ACH rights
- **Default Settings** – Viewing, transfer, stop payment, bill payment access and accessible accounts
- **Account Settings** – Access rights allowed per account

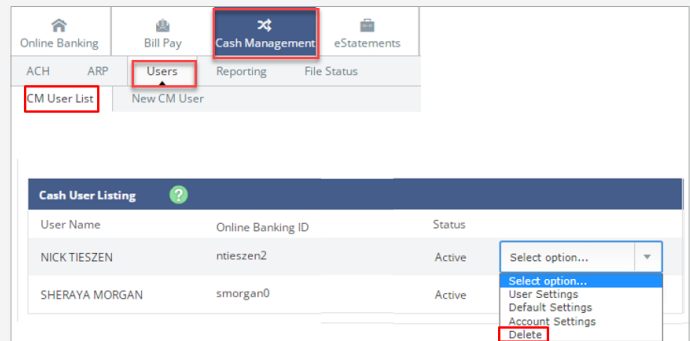
Step 3

After changes are applied, click **Submit**.

Disable or Delete User Online Banking Access

Step 1

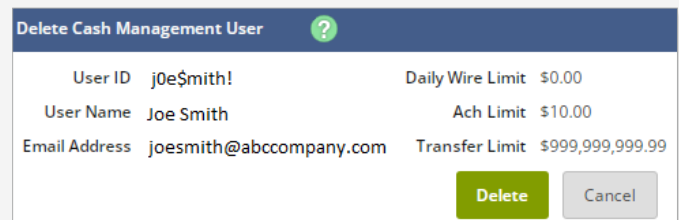
In Online Banking, click **Cash Management > Users > CM User List > Delete**.



Step 2

In the next screen, click **Delete** to confirm deletion.

▲ **Note:** If the user has access to [Bill Pay](#) or [EPS SmartPay Remote Deposit](#) access, delete the user from those systems.



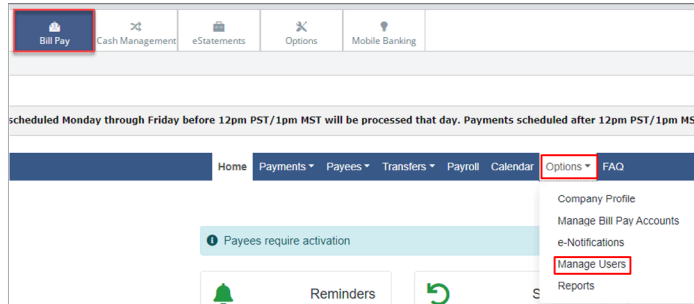
Bill Pay

Enable User Bill Pay Access

▲ Note: The new user must first log in to Online Banking and complete the Bill Pay Enrollment prior to the Administrator setting up Bill Pay rights.

Step 1

In Online Banking, click **Bill Pay > Options > Manage Users**.



Step 2

The **Current Permissions** section of the **User Information** screen displays the default permissions for the user. Users that have not been designated as an Administrator will have limited access. Additional access can be granted as needed. Refer to the [Bill Pay Permission Detail](#) section of this guide to view the entitlement descriptions.

- **Administrator** – Payments will process without delay.
- **Non-Administrator** – Payments will need secondary approval unless Approve Transactions is enabled under Approve Authority.

Permission Category	Sally Fields (Admin - Yes)	Joe Smith (Admin - No)
Payments	<input checked="" type="checkbox"/> Schedule Bill Payments (all) <input checked="" type="checkbox"/> Schedule Email Payments(all) <input checked="" type="checkbox"/> Tax Payments <input checked="" type="checkbox"/> Payment History	<input checked="" type="checkbox"/> Schedule Bill Payments (all) <input checked="" type="checkbox"/> Schedule Email Payments(all) <input checked="" type="checkbox"/> Tax Payments <input checked="" type="checkbox"/> Payment History
Options	<input checked="" type="checkbox"/> Access Reports <input checked="" type="checkbox"/> Update Company Info <input checked="" type="checkbox"/> Manage Billpay Users <input checked="" type="checkbox"/> Manage Pay From Accounts <input checked="" type="checkbox"/> Schedule Reminders	<input checked="" type="checkbox"/> Access Reports <input checked="" type="checkbox"/> Update Company Info <input checked="" type="checkbox"/> Schedule Reminders
Approve Authority	<input checked="" type="checkbox"/> Approve Transactions	<input checked="" type="checkbox"/> Approve Transactions
Payroll	<input checked="" type="checkbox"/> Payroll Deposits <input checked="" type="checkbox"/> Add Employees	<input checked="" type="checkbox"/> Payroll Deposits <input checked="" type="checkbox"/> Add Employees
Transfers	<input checked="" type="checkbox"/> Add Transfer Accounts	<input checked="" type="checkbox"/> Add Transfer Accounts

Step 3

Click the corresponding tab to edit the Permission settings. Refer to the [Bill Pay Permission Detail](#) section of this guide for detailed description of each permission.

Click **Save** after editing the Permissions.

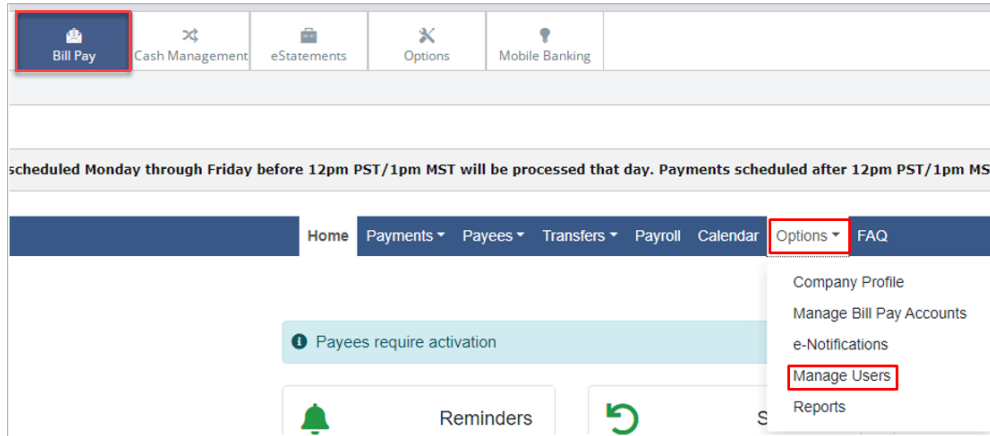
Bill Pay

Edit User Bill Pay Access

Step 1

In Online Banking, click **Bill Pay > Options > Manage Users**.

Answer your **Security Question**.



Step 2

Select one of the following:

- **Edit** – Change name, User ID, email, mobile phone.
- **Permissions** – Change access rights. Refer to the [Bill Pay Permission Detail](#) section of this guide for Permission definitions.

Make edits and click **Save**.

The screenshot shows the 'Manage users' page. The navigation bar includes Home, Payments, Payees, Transfers, Payroll, Calendar, and Options. The page header displays 'Welcome:' and 'Last login: 3:53 PM MNT 2/28/2022'. Below the header, there are links for Profile, Messages (0), and Help. The main content is a table with the following data:

Last name	First name	User ID	Last login		
Smith	Joe	28795058	2/25/2022	Edit	Permissions
Smith	Mary	24933126	2/28/2022	Edit	Permissions

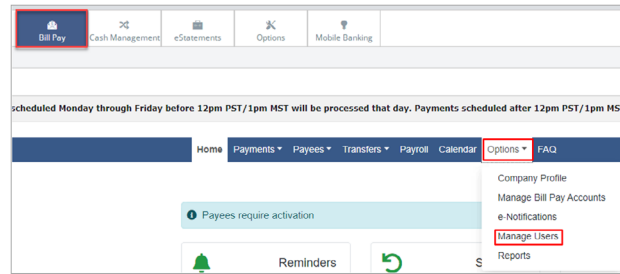
Bill Pay

Unlock a Bill Pay User

Step 1

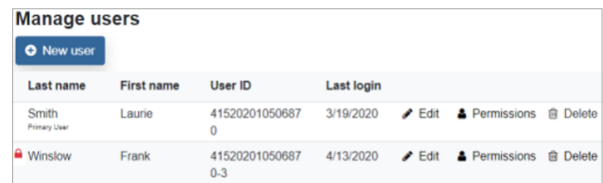
In Online Banking, click **Bill Pay > Options > Manage Users**.

Answer your **Security Question**.



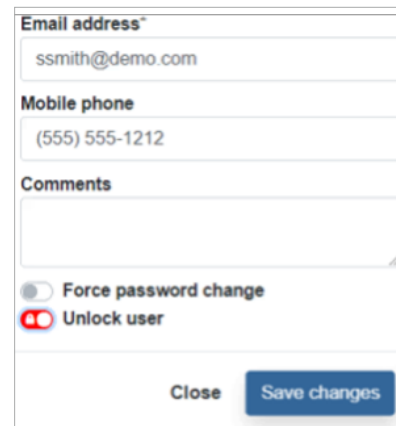
Step 2

Select **Edit** next to the individual's name that shows the **red padlock**.



Step 3

On the bottom of the Edit user screen, click on **Unlock User**, then click **Save changes**.

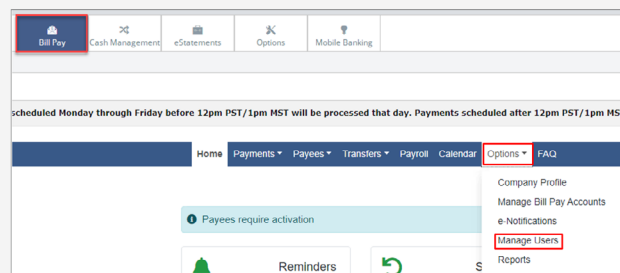


Disable or Delete User Bill Pay Access

Step 1

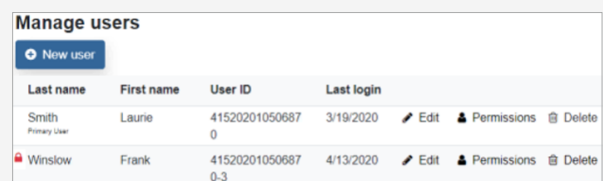
In Online Banking, click **Bill Pay > Options > Manage Users**.

Answer your **Security Question**.



Step 2

Select **Delete** next to the individual's name in the list.

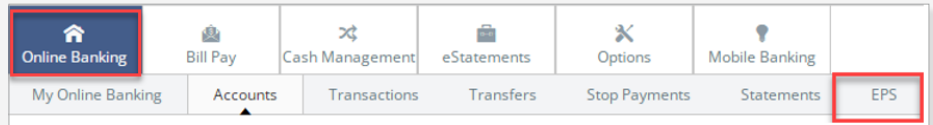


EPS SmartPay

Enable User EPS SmartPay User Access

Step 1

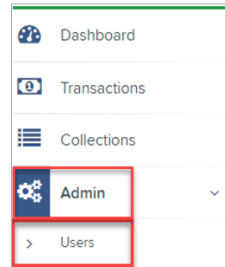
In Online Banking, click **EPS**.



Step 2

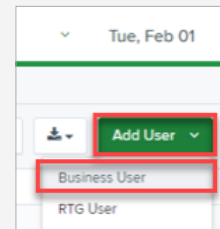
In the new screen, click **Admin > Users** in the left menu.

▲ **Note:** If **Admin** is not an option in this screen, contact the bank.



Step 3

Click **Add User > Business User** in the right side of the screen.

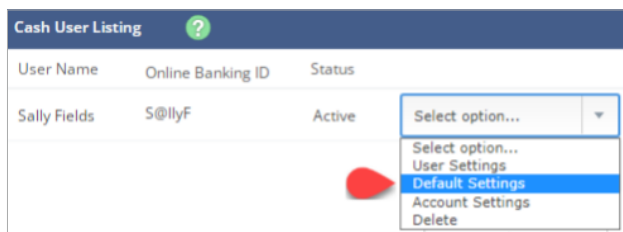


Step 4

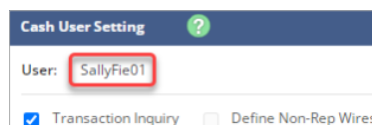
Complete the **Add User Settings** section.

- **Enabled** – If checked, user is Enabled.
- **Full Name** – The full name of the user (first and last).
- **User Name** – The user's name for logging in to EPS.
 - o Best practice is to use the same User Name as their Online Banking User Name.
- **Cash Mgmt ID** – The Online Banking User.

▲ **Note:** This field must match the User in the **Default Settings** screen located in Online Banking under Cash Management > Users > CM User List > Default Settings.



- **Email Address** – Email address for the user.



EPS SmartPay

Step 5



Select the **Privileges for this User**, then click **Add**.

- **Administrator** – Only enable to set user as an Administrator.
- **Customer Services** – Allows user to process transactions.
- **Reports** – Allows user to pull reports.

Privileges for this User	
Enabled	Privilege
<input type="checkbox"/>	Administrator
<input checked="" type="checkbox"/>	Customer Services
<input checked="" type="checkbox"/>	Reports

Step 6

The **Roles** and **Locations** sections are now displayed.

- Click the **arrow** next to each section to expand  or collapse  and see available options.

⚠ Note: Administrators will only be able to expand Roles in which the Privilege is enabled for the company.

- Check the **Enabled** box for roles (features) the user will access.
- Check the **Enabled** box for locations (accounts) the user will access.

⚠ Note: Check the box under **Enabled** to turn on all accounts or select each one individually.

Refer to the [EPS SmartPay User Scenarios](#) section of this guide to view the entitlements to select for a new user in various scenarios.

Select **Update** to finish assigning roles and locations for this user.

Roles within the Customer Services Privilege		
Enabled	Role Name	Description
<input type="checkbox"/>	Accounting	All reporting functionality.
<input type="checkbox"/>	Accounting-Approve Check Only	Approve a check payment
<input type="checkbox"/>	Accounting - User	Limited Reporting Functionality
<input type="checkbox"/>	View Batch Images	Allows the user to view all the Images for a batch
<input type="checkbox"/>	Issue Single Credit Payments	Issue Single Credit Payments
<input type="checkbox"/>	Preauthorized Recurring Credit	Create Preauthorized recurring credit payments
<input type="checkbox"/>	Preauthorized Single Debits	Create preauthorized single debit payments
<input type="checkbox"/>	Preauthorized Recurring Debit	Create Preauthorized recurring debit payments
<input type="checkbox"/>	Issue Refund	Issue Refund using refund link
<input type="checkbox"/>	RDC Admin	Remote Deposit Complete Administrator (Scan and Submit a Deposit)
<input type="checkbox"/>	RDC User	Remote Deposit Complete User (Scan ONLY)
<input type="checkbox"/>	Remote Deposit Now	Remote Deposit Now
<input type="checkbox"/>	mRDC	Mobile RDC (Submitted through mobile app)
<input type="checkbox"/>	Reconciliation Report	Allow User to view Reconciliation Report
<input type="checkbox"/>	Customer Data Privacy	User can view the page, generate report, and forget customer
<input type="checkbox"/>	RTG User / SERVER ONLY	Real Time Gateway, server to server activity only

Locations for this User		
Enabled	Location Name	Location Enabled
<input type="checkbox"/>	Business Checking	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Money Market	<input checked="" type="checkbox"/>

Delete User
Update

EPS SmartPay

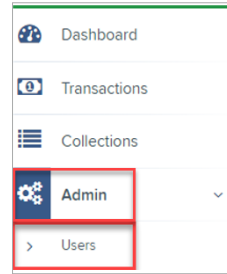
Edit User EPS SmartPay Access

Step 1

In Online Banking, click **EPS**.

In the new screen, click **Admin > Users** in the left menu.

▲ Note: If **Admin** is not an option in this screen, contact the bank.



Step 2

Click **Edit** next to the user.

Change any of the **Update User Settings, Privileges for this User, Roles** and **Locations for this User** sections.

Click **Update**.

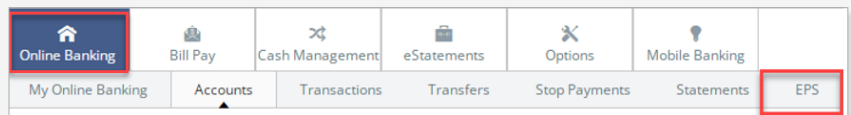
▲ Note: The email address field is in the *Update User Settings* Section.

View	Edit	User Name	Full Name
		1st Guest 1	1st Bank Guest 1
		1st Guest 2	1st Bank Guest 2
		1st Guest 3	1st Bank Guest 3
		1st Guest 4	1st Bank Guest 4
		1st Guest 5	1st Bank Guest 5

Disable or Delete User EPS SmartPay Access

Step 1

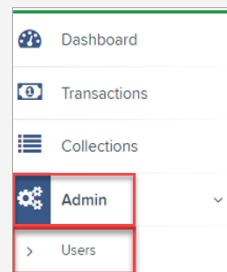
In Online Banking, click **EPS**.



Step 2

In the new screen, click **Admin > Users** in the left menu.

▲ Note: If **Admin** is not an option in this screen, contact the bank.



EPS SmartPay

Step 3

Click **Edit** next to the user.

View	Edit	User Name	Full Name
		1st Guest 1	1st Bank Guest 1
		1st Guest 2	1st Bank Guest 2
		1st Guest 3	1st Bank Guest 3
		1st Guest 4	1st Bank Guest 4
		1st Guest 5	1st Bank Guest 5

Step 4

Complete the following steps:

- **Disable User** – Uncheck the **Enabled** box in the **Update User Settings** section to disable the user. Click **Update** to save the changes.
- **Delete User** – Click **Delete User**. Click **Yes** when the confirmation screen appears.

Users / Edit User

Update User Settings

Enabled Authorized Caller

Full Name *
AA

User Name *
AA

User Location

[Reset Password](#)

Privileges for this User

Enabled	Privilege
<input checked="" type="checkbox"/>	Administrator
<input checked="" type="checkbox"/>	Customer Services
<input checked="" type="checkbox"/>	File Processing
<input checked="" type="checkbox"/>	Customer Support
<input checked="" type="checkbox"/>	Reports

<input checked="" type="checkbox"/>	Test Location Audit_BP	✓
<input checked="" type="checkbox"/>	Test Location	✓
<input checked="" type="checkbox"/>	TEST LOCATION I	✓
<input checked="" type="checkbox"/>	Test ML Location	✓
<input checked="" type="checkbox"/>	The Clogged Artery	✓
<input checked="" type="checkbox"/>	: loc 1	✓
<input checked="" type="checkbox"/>	Manage Customer Location 1	✓
<input type="checkbox"/>	Windows 8 Bulk Loc 1	✓

[Delete User](#) [Update](#)

Resources

Cutoff Time for Transaction Processing

The cutoff times for our electronic services are listed below. Contact the bank if you have any questions regarding these cutoff times. All times are Mountain Time.

- **ACH** – 5:00 pm MT
- **Same Day ACH** – 2:00 pm MT
- **Bill Pay** – 1:00 pm MT
- **Wire Transfer** – 4:15 pm MT

ACH Entitlement Scenarios

The following indicate the entitlements to select for a new user in various scenarios:

Scenario 1 – Full Control

Single User processing ACH transactions:

(Processing payroll or collecting payments)

<input checked="" type="checkbox"/> Display / Download ACH	<input checked="" type="checkbox"/> Work with ACH	<input type="checkbox"/> Quick Edit ACH Only	<input type="checkbox"/> Import Record
<input checked="" type="checkbox"/> Full ACH Control	<input type="checkbox"/> Upload ACH	<input type="checkbox"/> Update Record	
<input checked="" type="checkbox"/> Initiate ACH	<input checked="" type="checkbox"/> Delete ACH	<input type="checkbox"/> Restricted Batch Access	
<input checked="" type="checkbox"/> Initiate Same Day ACH			

Scenario 2 – Dual Control

Two users processing ACH transactions:

(User enters / Owner initiates payroll)

<input checked="" type="checkbox"/> Display / Download ACH	<input checked="" type="checkbox"/> Work with ACH	<input type="checkbox"/> Quick Edit ACH Only	<input type="checkbox"/> Import Record
<input type="checkbox"/> Full ACH Control	<input type="checkbox"/> Upload ACH	<input type="checkbox"/> Update Record	
<input checked="" type="checkbox"/> Initiate ACH	<input checked="" type="checkbox"/> Delete ACH	<input type="checkbox"/> Restricted Batch Access	
<input checked="" type="checkbox"/> Initiate Same Day ACH			

Scenario 3 – Using Accounting Software to produce file:

<input checked="" type="checkbox"/> Display / Download ACH	<input checked="" type="checkbox"/> Work with ACH	<input type="checkbox"/> Quick Edit ACH Only	<input checked="" type="checkbox"/> Import Record
<input checked="" type="checkbox"/> Full ACH Control	<input checked="" type="checkbox"/> Upload ACH	<input checked="" type="checkbox"/> Update Record	
<input checked="" type="checkbox"/> Initiate ACH	<input checked="" type="checkbox"/> Delete ACH	<input type="checkbox"/> Restricted Batch Access	
<input checked="" type="checkbox"/> Initiate Same Day ACH			

Scenario 4 – Only allowed to enter/update payroll:

<input checked="" type="checkbox"/> Display / Download ACH	<input checked="" type="checkbox"/> Work with ACH	<input type="checkbox"/> Quick Edit ACH Only	<input type="checkbox"/> Import Record
<input type="checkbox"/> Full ACH Control	<input checked="" type="checkbox"/> Upload ACH	<input type="checkbox"/> Update Record	
<input type="checkbox"/> Initiate ACH	<input checked="" type="checkbox"/> Delete ACH	<input type="checkbox"/> Restricted Batch Access	
<input type="checkbox"/> Initiate Same Day ACH			

Scenario 5 – User who only approves batches:

<input checked="" type="checkbox"/> Display / Download ACH	<input type="checkbox"/> Work with ACH	<input type="checkbox"/> Quick Edit ACH Only	<input type="checkbox"/> Import Record
<input type="checkbox"/> Full ACH Control	<input type="checkbox"/> Upload ACH	<input type="checkbox"/> Update Record	
<input checked="" type="checkbox"/> Initiate ACH	<input type="checkbox"/> Delete ACH	<input type="checkbox"/> Restricted Batch Access	
<input checked="" type="checkbox"/> Initiate Same Day ACH			

Scenario 6 – User who only enters payroll amounts:

<input checked="" type="checkbox"/> Display / Download ACH	<input type="checkbox"/> Work with ACH	<input checked="" type="checkbox"/> Quick Edit ACH Only	<input type="checkbox"/> Import Record
<input type="checkbox"/> Full ACH Control	<input type="checkbox"/> Upload ACH	<input type="checkbox"/> Update Record	
<input type="checkbox"/> Initiate ACH	<input type="checkbox"/> Delete ACH	<input type="checkbox"/> Restricted Batch Access	
<input type="checkbox"/> Initiate Same Day ACH			

Resources

Online Banking Entitlement Scenarios

The following indicate the entitlements to select for a new user in various scenarios:

Scenario 1

Full access to accounts:

<input checked="" type="checkbox"/> Transaction Inquiry	<input type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload Positive Pay
<input checked="" type="checkbox"/> Statement Inquiry	<input type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work Positive Pay Items
<input checked="" type="checkbox"/> Current Day Balance	<input type="checkbox"/> Define Rep Wires	<input type="checkbox"/> Download ARP File
<input checked="" type="checkbox"/> Prior Day Balance	<input type="checkbox"/> Edit Rep Wires	<input type="checkbox"/> Upload ARP
<input checked="" type="checkbox"/> Stop Inquiry	<input type="checkbox"/> Transmit Wires	<input type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Stop Additions	<input checked="" type="checkbox"/> Bill Payment	<input checked="" type="checkbox"/> Transfers
<input type="checkbox"/> Passport	<input type="checkbox"/> View Rates	<input type="checkbox"/> Order Checks
<input type="checkbox"/> No Balance View	<input type="checkbox"/> ES	
<input type="checkbox"/> Work ACH Exceptions		

Scenario 2

Create and transmit wire transfers:

<input type="checkbox"/> Transaction Inquiry	<input checked="" type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload Positive Pay
<input type="checkbox"/> Statement Inquiry	<input checked="" type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work Positive Pay Items
<input type="checkbox"/> Current Day Balance	<input checked="" type="checkbox"/> Define Rep Wires	<input type="checkbox"/> Download ARP File
<input type="checkbox"/> Prior Day Balance	<input checked="" type="checkbox"/> Edit Rep Wires	<input type="checkbox"/> Upload ARP
<input type="checkbox"/> Stop Inquiry	<input checked="" type="checkbox"/> Transmit Wires	<input type="checkbox"/> Work ARP Items
<input type="checkbox"/> Stop Additions	<input type="checkbox"/> Bill Payment	<input type="checkbox"/> Transfers
<input type="checkbox"/> Passport	<input type="checkbox"/> View Rates	<input type="checkbox"/> Order Checks
<input type="checkbox"/> No Balance View	<input type="checkbox"/> ES	
<input type="checkbox"/> Work ACH Exceptions		

Scenario 3

Access to transactions only:

<input checked="" type="checkbox"/> Transaction Inquiry	<input type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload Positive Pay
<input checked="" type="checkbox"/> Statement Inquiry	<input type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work Positive Pay Items
<input checked="" type="checkbox"/> Current Day Balance	<input type="checkbox"/> Define Rep Wires	<input type="checkbox"/> Download ARP File
<input checked="" type="checkbox"/> Prior Day Balance	<input type="checkbox"/> Edit Rep Wires	<input type="checkbox"/> Upload ARP
<input checked="" type="checkbox"/> Stop Inquiry	<input type="checkbox"/> Transmit Wires	<input type="checkbox"/> Work ARP Items
<input type="checkbox"/> Stop Additions	<input type="checkbox"/> Bill Payment	<input type="checkbox"/> Transfers
<input type="checkbox"/> Passport	<input type="checkbox"/> View Rates	<input type="checkbox"/> Order Checks
<input type="checkbox"/> No Balance View	<input type="checkbox"/> ES	
<input type="checkbox"/> Work ACH Exceptions		

Scenario 4

Positive Pay access (must have account level access too):

<input type="checkbox"/> Transaction Inquiry	<input type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload Positive Pay
<input type="checkbox"/> Statement Inquiry	<input type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work Positive Pay Items
<input type="checkbox"/> Current Day Balance	<input type="checkbox"/> Define Rep Wires	<input checked="" type="checkbox"/> Download ARP File
<input type="checkbox"/> Prior Day Balance	<input type="checkbox"/> Edit Rep Wires	<input checked="" type="checkbox"/> Upload ARP
<input type="checkbox"/> Stop Inquiry	<input type="checkbox"/> Transmit Wires	<input checked="" type="checkbox"/> Work ARP Items
<input type="checkbox"/> Stop Additions	<input type="checkbox"/> Bill Payment	<input type="checkbox"/> Transfers
<input type="checkbox"/> Passport	<input type="checkbox"/> View Rates	<input type="checkbox"/> Order Checks
<input type="checkbox"/> No Balance View	<input type="checkbox"/> ES	
<input checked="" type="checkbox"/> Work ACH Exceptions		

Resources

EPS SmartPay User Scenarios

The following indicate the entitlements to select for a a new user in various scenarios:

Scenario 1 Deposit Admin

Review reports and view deposits.

Roles within the Customer Services Privilege		
Enabled	Role Name	Description
<input checked="" type="checkbox"/>	Accounting	All reporting functionality.
<input type="checkbox"/>	Accounting-Approve Check Only	Approve a check payment
<input type="checkbox"/>	Accounting - User	Limited Reporting Functionality
<input checked="" type="checkbox"/>	View Batch Images	Allows the user to view all the Images for a batch
<input type="checkbox"/>	RDC Admin	Remote Deposit Complete Administrator <i>(Scan and Submit a Deposit)</i>
<input type="checkbox"/>	RDC User	Remote Deposit Complete User <i>(Scan ONLY)</i>
<input type="checkbox"/>	Reconciliation Report	Allow User to view Reconciliation Report

Scenario 2 Scanner

Scan and submit deposits, view reports.

Roles within the Customer Services Privilege		
Enabled	Role Name	Description
<input checked="" type="checkbox"/>	Accounting	All reporting functionality.
<input type="checkbox"/>	Accounting-Approve Check Only	Approve a check payment
<input type="checkbox"/>	Accounting - User	Limited Reporting Functionality
<input checked="" type="checkbox"/>	View Batch Images	Allows the user to view all the Images for a batch
<input checked="" type="checkbox"/>	RDC Admin	Remote Deposit Complete Administrator <i>(Scan and Submit a Deposit)</i>
<input type="checkbox"/>	RDC User	Remote Deposit Complete User <i>(Scan ONLY)</i>
<input checked="" type="checkbox"/>	Reconciliation Report	Allow User to view Reconciliation Report

Scenario 3 ACH

Allows user to process ACH transactions.

Roles within the Customer Services Privilege		
Enabled	Role Name	Description
<input checked="" type="checkbox"/>	Accounting	All reporting functionality.
<input type="checkbox"/>	Accounting-Approve Check Only	Approve a check payment
<input type="checkbox"/>	Accounting - User	Limited Reporting Functionality
<input checked="" type="checkbox"/>	Issue Single Credit Payments	Issue Single Credit Payments
<input checked="" type="checkbox"/>	Preauthorized Recurring Credit	Create Preauthorized recurring credit payments
<input checked="" type="checkbox"/>	Preauthorized Single Debits	Create preauthorized single debit payments
<input checked="" type="checkbox"/>	Preauthorized Recurring Debit	Create Preauthorized recurring debit payments
<input checked="" type="checkbox"/>	Issue Refund	Issue Refund using refund link

Resources

Bill Pay Permission Detail

The information in this section details all of the entitlements that are available for users using the Bill Pay system. Refer to the Enable User Bill Pay Access section of this guide to grant entitlements.

Payments & Payroll

- **Schedule Bill Payments** – Users can schedule payments to “all” payees unless settings are changed to “specific” payees.
- **Schedule Email Payments** – Users can schedule payments to “all” email payees unless settings are changed to “specific” email payees.
▲ **Note:** *Email Payees receive payments directly deposited into their bank accounts.*
- **Establish Payment Caps** – No limits on payment amounts.
To restrict amount authority for a user, select and designate maximum payment amount.
▲ **Note:** *Payment cap can be applied to “all” or “specific” payees.*
- **Tax Payments** – Access link to Electronic Federal Tax Payment Systems (EFTPS).
- **Designate Pay From Accounts** – Payments can be issued from all company accounts.
To restrict accounts the user can make payments from, select this right and designate accounts.
- **Payment History** – Search and view payment history.
- **Payroll Deposits** – Schedule and process payroll deposits (Click plus (+) to grant access, minus (-) to remove access).
- **Add Employees** – Enter and edit employees within payroll (Click plus (+) to grant access, minus (-) to remove access).

Transfers

- **Add Transfer Accounts** – Create a new transfer account.
- **Schedule Transfer** – “all” transfer accounts available to schedule transfers for, unless this is changed to “specific” transfer accounts.
- **Establish transfer caps** – No limits on transfer amounts.
To restrict transfer amount authority for a user, select this right and designate transfer cap amount.
▲ **Note:** *Transfer cap can be applied to “all” or “specific” transfers.*
- **Transfer history** – Search and view payment history.

Payees

- **Manage Payees** – Enter and update payee information.

Options

- **Access Reports** – Search and view reports such as Payments Processed, Payment Changes, Payments Stopped, Payees Added, Transfers Processed.
- **Update Company Info** – Dual signatures can be turned on/off on the Company Profile page.
- **Manage Bill Pay Users** – Edit individual’s user rights.
▲ **Note:** *High Risk – Recommend only assigning this right to owners or managers.*
- **Manage Pay From Accounts** – Add, edit or delete new Pay From Accounts.

Schedule Reminders – Set custom reminders.

Approve Authority – Only Administrators have access to Approve Transactions by default.

Troubleshooting Login Errors

If the user encounters login errors, collect the **Information Message** that is displayed on their screen and refer to the appropriate resolution below and on the following pages.

Invalid Online Banking ID or Password

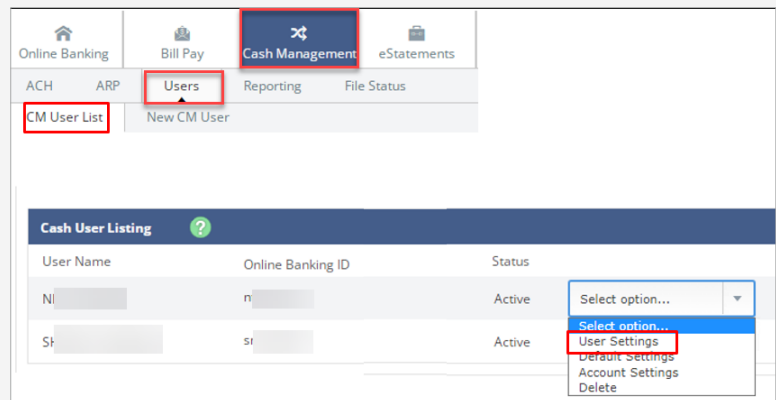
Information Message: Invalid Online Banking ID or Password

Resolution:

- Confirm they are typing their correct **ID**.
- Verify the user Status is **Locked**.
- Provide a temporary password. (*A temporary password can still be provided if they are in Active status.)

Step 1

In Online Banking, click **Cash Management > Users > CM User List > Select options... > User Settings**.



Step 2

Type in a new password in the highlighted password fields. Then scroll to the bottom and click **Submit**.

The user's Status will update to **Reset**.

Provide the temporary password to the user.

They will not be able to reuse any of their last 4 passwords when prompted to personalize their password.

The screenshot shows the 'Cash User Settings' form. It includes fields for 'User Name' (Joe Smith), 'Email Address' (jsmith@gmail.com), 'Online Banking ID' (j0e\$mith1), 'Online Banking Password' (highlighted in yellow), and 'Confirm Password' (highlighted in yellow). A note says 'Note: Leave blank to keep current Password'. A green checkmark is next to the email field.

Attempting to Login from Unknown Source

Information Message: Attempting to login from unknown source.

Resolution:

- Collect the IP address from that user's computer. The IP address can be collected from: <http://www.whatismyip.com> Sample IP Address: 69.134.15.47
- Contact the bank to request the new IP address be added to the authorized address list.

Troubleshooting Login Errors

Outside of Your Allowed Access Window

Information Message:

We're sorry. We were unable to log you in because you are outside of your allowed access window. Please contact your administrator for more information.

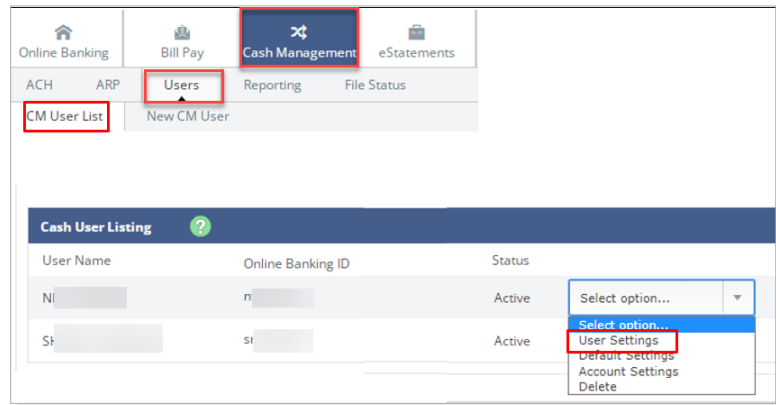
Resolution:

Review user's login schedule; adjust as needed.

Online Security: We recommend expanding hours to better match the user's login needs rather than allowing All Day hours. This security feature protects online information from external threats during unusual or unnecessary hours.

Step 1

In Online Banking, click **Cash Management > Users > CM User List > Select options... > User Settings**.



Step 2

Edit the daily **Access Times**, then scroll to the bottom and click **Submit**.

Note: Make sure the correct time zone is selected.

Example: If this user attempts logging in at 7:58 am or on a Saturday/Sunday, they would receive the login error.

Access Times	Begin Time (hh:mm AM/PM)	End Time (hh:mm AM/PM)		
Monday	08:00 AM	05:00 PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Tuesday	08:00 AM	05:00 PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Wednesday	08:00 AM	05:00 PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Thursday	08:00 AM	05:00 PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Friday	08:00 AM	05:00 PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Saturday	12:01 AM	11:59 PM	<input checked="" type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Sunday	12:01 AM	11:59 PM	<input checked="" type="checkbox"/> Never on this day	<input type="checkbox"/> All Day

All times are Mountain Time