

Bill Pay

Sub-user Permissions

Ver 1. [9/21]

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 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

	A	Permissions Enroll In Bill Pay	1
FULL NAME			
DISPLAY NAME			1

- **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.

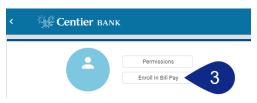
PERMISSIONS	×		PERMISSIONS	×		PERMISSIONS	
Access Limits	Authentication	b	Limits	Authentication	Access	Limits	Authentication
ANDREW PERMISSIONS CENTIER CHECKING ACCOUNT: *4819		ANDREW PERMISSIONS CENTIER CHECK ACCOUNT: *4819	ING		ANDREW PERMISSI CENTIER CHE Account: *4819		
GENERAL	*	EXTERNAL TRANSFERS			OUT OF BAND AUTHE	NTICATION	
View Account Details Allows the user access to see the account listed, bal transactions, and transfer out if this permission is al		Transaction Limit Limits the dollar amount of e transfer submitted by the us		Inbound \$0.00 /	External Transfers Requires additional aut and to manage externa	hentication to perform an ex	ternal transfer
View Statements View Statements	0	Max I: \$2,000.00 / 0: \$2,000.		Outbound \$0.00 //	Bill Pay Payment Sch Requires additional aut	neduling thentication to schedule recc	urring payments
View Statements with Images Allows the user to access statements with Images MONEY MOVEMENT	0	Daily Limits the dollar amount of e submitted daily by the user	external transfers	Inbound \$0.00 //		hentication to perform a P2F	P (Person to
P2P Enabled Allows the user to send money quickly to another inc card with P2P (Person to Person)	dividual's debit	Max I: \$2,000.00 / 0: \$2,000	00	Outbound \$0.00 /	Person) payment to an Add Payee Requires additional aut	other individual	rson to Person)
Transfer In Allows the user to make inbound transfers to interna	al accounts						
Transfer Out Allows the user to make outbound transfers to interr	nal accounts	SAVI		vs		SAVE ALL PERMISSIO	NS
Transfer In External Allows the user to make inbound transfers from exte	ernal accounts						
Transfer Out External Allows the user to make outbound transfers to exter	nal accounts						
Bill Pay Access Allows the ability to make bill payments	۲						
Mobile Deposit Allows the user to deposit checks through a mobile	phone						
	٩S						

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.

e Annage Profile 1	🔆 Centier валк		
• Open an Account	MY PROFILE	SUB-USERS	+
Accounts	2	Andrew	>
<\$ Move Money	HELPFUL VIDEOS, LEARN MORE 🔰	Lilly	>

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 ENROLLMENT	×	K BILL PAY ENROLL	MENT X	K BILL PAY ENROLL	MENT X	BILL PAY ENROLLMENT
Please enter your sub-user's information	required	ADDRESS	required	6 PHONE NUMBER	required	
IRST NAME		ADDRESS LINE 2		EMAIL ADDRESS	required	ALL DONE!
DDLE NAME	required	СІТҮ	required	PAY FROM	beniupen ÷	You are now enrolled in Bill Pay.
TNAME	required	STATE	required -#			
TE OF BIRTH	required	ZIP	required			
CONTINUE ÷		CONTINUE	÷	ENROLL		CLOSE

Bill Pay Sub-User Permissions

- 1. Click Move Money from the main menu.
- 2. Click Pay A Bill on the right-side of the screen.

Manage Profile	Centier BANK	
 Open an Account 	SCHEDULED	0 Scheduled VVE BILL PAY CHAT
Accounts	Updated: Sep 28, 2021 10:25:45 AM	C =S MOVE MONEY We will help you set up a new payment or transfer.
4\$ Move Money	1 EVIOUS Completed	We will help you set up a new payment or transfer.
n Deposit Checks	Updated: Sep 28, 2021 10:25:44 AM	C PAY A BILL
🖨 Manage Cards	NO PREVIOUS TRANSFERS	PAY A BILL Click here to Pay a Bill
Manage Alerts		Z PATADIL

- 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			
Business BIF Pay waytines the following clustering questions and answer: Challenge question	Complete challenge prompts		a	rovide security key
seids phrase • • Security key Security key Security key Security key Continn security key Con	Business Bill Pay requires the fol	wing challenge questions and answers:	TT Se	he Security Key is a code you create, not a password. It signifies your authentic bill pay site. The acurity Key will display briefly with each login. Enler your combination of letters and numbers to enlaw.
Challenge question Challenge question Challenge question Challenge question	select phrase		Si Si	ecurity key
Challenge question	Challenge question			
	select phrase			Confirm security kay
select phrase ~	Challenge question			
	select phrase			b
Challenge question				

- 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.

		Enter challenge response	×
Home Payments Payees Calendar Or	NK	For security purposes, you will be required to answer challenge phrases prior to sensitive transactions.	
	Company Profile Manage Bill Pay Accounts	To proceed, please enter the correct challenge response. Favorite food	
4	e-Notifications Manage Users Reports	5 Sub	mit

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

Manage users	5			
Last name	First name	User ID	Last login	
Primary User		_	9/28/2021	🖋 Edit 💄 Permissions
			N/A	✓ Edit ▲ Permissions 6

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 remove p	ermissions. The current permissions will be pre selected.
User information Payments Payees Opt	Approve authority
Current Permissions	
Current Permissions → Payments	→ Options
Current Permissions → Payments ✓ Schedulo Bill Payments (all)	→ Options
Current Permissions > Payments > Schedule Bill Payments (all) X Establish Payment Caps	 → Options ✓ Access Raports × Updato Company Info
Current Permissions > Payments Schedule Bill Payments (all) Establish Payment Caps Designable Pay From Accounts 	 → Options ✓ Access Reports × Update Company Info × Manage Bilipay Users
Current Permissions > Payments > Schedule Bill Payments (all) X Establish Payment Caps	 → Options ✓ Access Raports × Update Company Info × Manage Bilpay Users × Manage Pay From Accounts
Current Permissions > Payments Schedule Bill Payments (all) Establish Payment Caps Designable Pay From Accounts 	 → Options ✓ Access Reports × Update Company Info × Manage Bilipay Users

- 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**.

	Payment Permissions
Us	er name
Us	er type Custom
	Restore Permissions
U	ser information Payments Payees Options Approve authority
	C Schedule bill payments
	Schedule to all bill payees Schedule to specific bill payees
	•
	C 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
	Payee payment cap \$ 10,000.00
	▶ \$ 10,000.00
	\$ 10,000.00 Payment Cap to all bill payees Payment Cap to all bill payees
	▶ \$ 10,000.00
	S 10,000.00 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.
	S 10,000.00 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.
	S 10,000.00 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.
	S 10,000.00 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.