



# 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.

**CREATE NEW SUB-USER** [X]

3 COPY EVERYTHING FROM...  
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

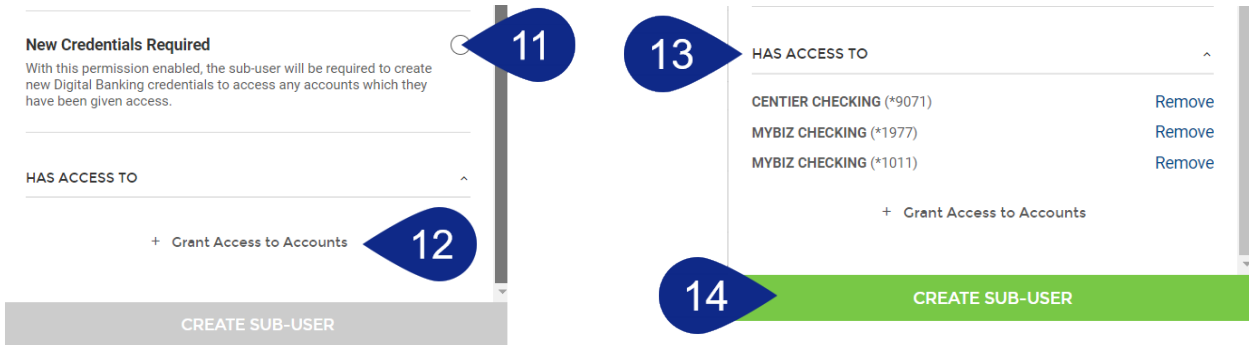
7 INVITE ANSWER required

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.

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

Permissions

Enroll In Bill Pay

FULL NAME

DISPLAY NAME

- 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.
- Click the **Limits** tab to add dollar amount limits to external transactions.
- 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

Access Limits Authentication

ANDREW PERMISSIONS  
CENTIER CHECKING  
ACCOUNT: \*4819

GENERAL

**View Account Details**   
Allows the user access to see the account listed, balances, transactions, and transfer out if this permission is also granted

**View Statements**   
View Statements

**View Statements with Images**   
Allows the user to access statements with images

MONEY MOVEMENT

**P2P Enabled**   
Allows the user to send money quickly to another individual's debit card with P2P (Person to Person)

**Transfer In**   
Allows the user to make inbound transfers to internal accounts

**Transfer Out**   
Allows the user to make outbound transfers to internal accounts

**Transfer In External**   
Allows the user to make inbound transfers from external accounts

**Transfer Out External**   
Allows the user to make outbound transfers to external accounts

**Bill Pay Access**   
Allows the ability to make bill payments

**Mobile Deposit**   
Allows the user to deposit checks through a mobile phone

SAVE ALL PERMISSIONS

PERMISSIONS

Limits Authentication

ANDREW PERMISSIONS  
CENTIER CHECKING  
ACCOUNT: \*4819

EXTERNAL TRANSFERS

**Transaction Limit**

Inbound	\$0.00
Outbound	\$0.00

Max I: \$2,000.00 / O: \$2,000.00

**Daily**

Inbound	\$0.00
Outbound	\$0.00

Max I: \$2,000.00 / O: \$2,000.00

SAVE ALL PERMISSIONS

PERMISSIONS

Access Limits Authentication

ANDREW PERMISSIONS  
CENTIER CHECKING  
ACCOUNT: \*4819

OUT OF BAND AUTHENTICATION

**External Transfers**   
Requires additional authentication to perform an external transfer and to manage external accounts

**Bill Pay Payment Scheduling**   
Requires additional authentication to schedule recurring payments

**P2P**   
Requires additional authentication to perform a P2P (Person to Person) payment to another individual

**Add Payee**   
Requires additional authentication to add a P2P (Person to Person)

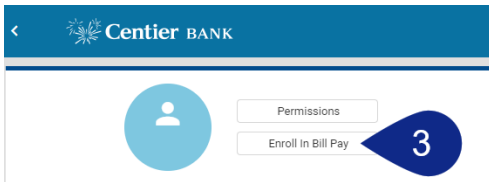
SAVE ALL PERMISSIONS

# Enroll Bill Pay Sub-User

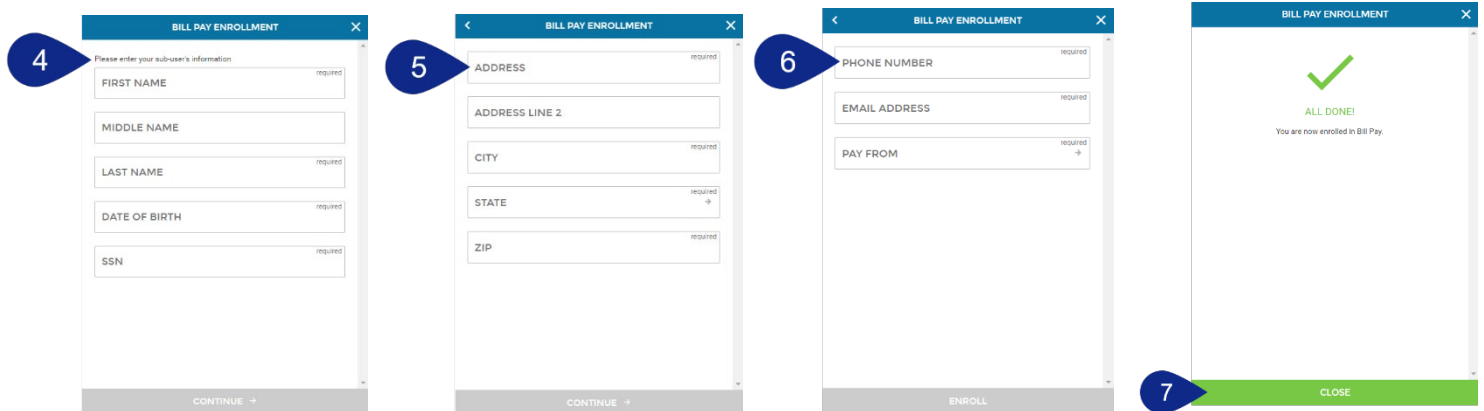
1. Click **Manage Profile** below your name.
2. Select your **Sub-User** from the list located in the top-right.



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

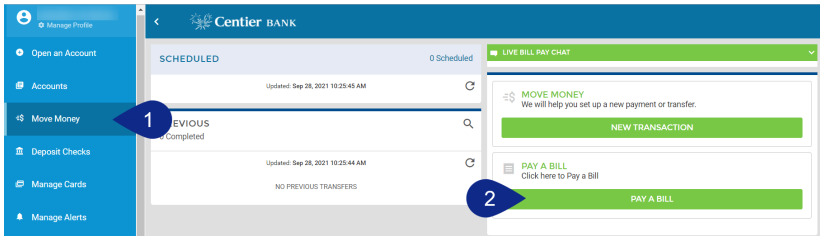


4. Add their information into the **Enrollment Form**, starting with Personal Information. Click **Continue** to move to the next section.
5. Add their **Address Information** to the form, then click **Continue**.
6. Add their Contact Information to the form. Click the **Pay From** account field, to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

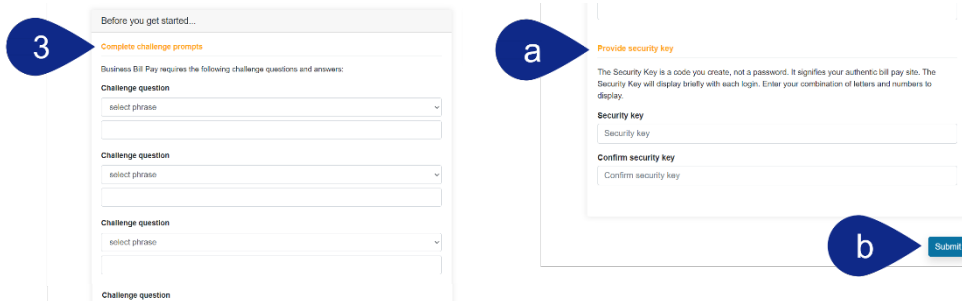


# Bill Pay Sub-User Permissions

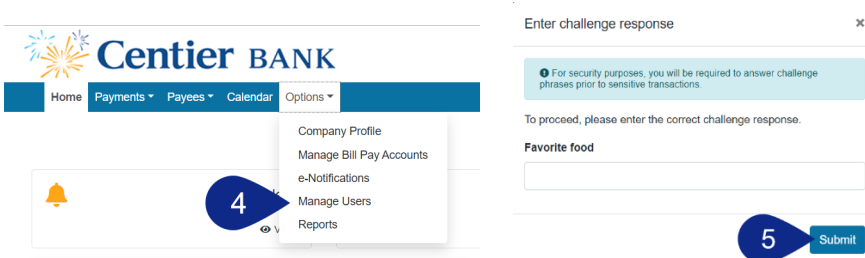
1. Click **Move Money** from the main menu.
2. Click **Pay A Bill** on the right-side of the screen.



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.

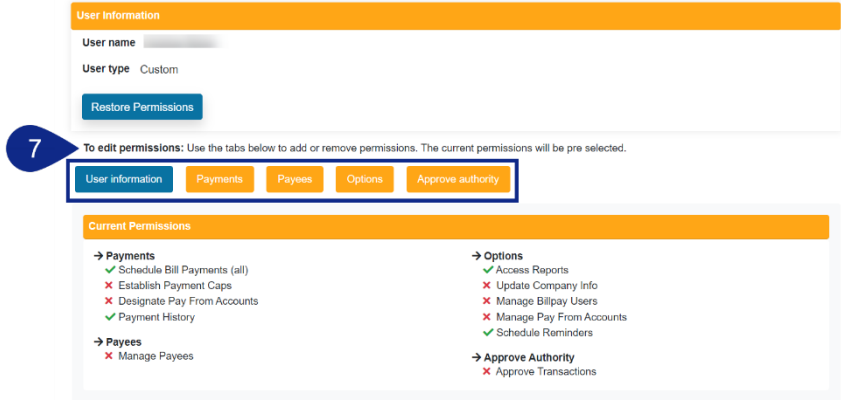


6. Select **Permissions** beside to the right of the person's name who needs permissions.

**Manage users**

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

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



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**.

