



EASTERN TREASURY®

Positive Pay and Account Reconciliation
Company User Administration

Digital One User Guide

December 2022

 **Eastern Bank**
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Company Administration

Eastern Bank will complete the Company setup for the Company Administrator, service requirements and the accounts associated with Positive Pay and Account Reconciliation. The Company Administrator creates and maintains all user profiles.

Creating and Maintaining User Profiles

A profile consists of a user's contact information, roles, entitled services and accounts.

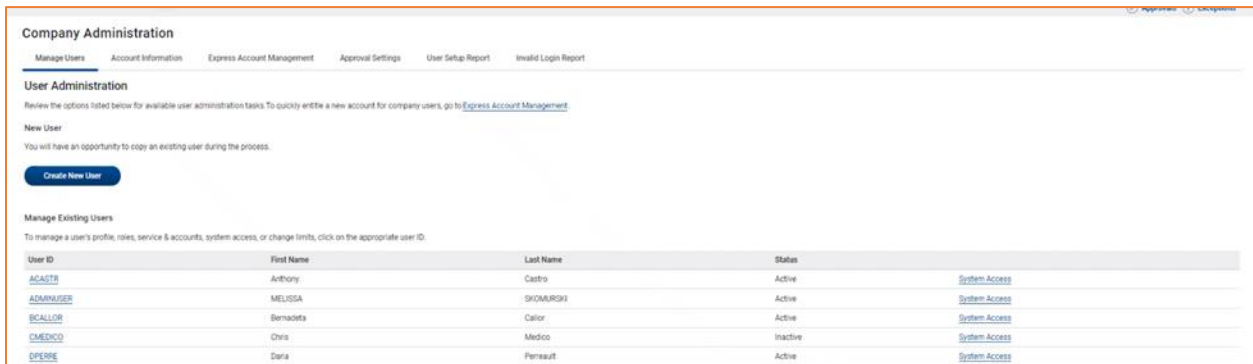
The user creation process is divided into stages:

Stage	Description
Profile	The user's demographic information, including e-mail and phone number.
Roles	The <u>role or roles</u> user has in the company (Administration, Approval, and/or Setup).
Services and Accounts	The services and accounts the user can use.
Verification	A page that gives Administrators an opportunity to review the profile information before saving or submitting it.

About User Profiles

- User profiles are automatically saved after each stage is completed.
- Administrators can save a user profile at any point in the creation process and complete the setup later.
- Saved user profiles appear in the **Manage Saved Users** section on the **User Administration** page and remain there until the profile is completed or deleted.

Manage Users



The screenshot displays the 'Company Administration' interface. At the top, there are navigation tabs: 'Manage Users', 'Account Information', 'Express Account Management', 'Approval Settings', 'User Setup Report', and 'Invalid Login Report'. The main heading is 'User Administration'. Below this, there is a 'New User' section with a 'Create New User' button. The 'Manage Existing Users' section contains a table with the following data:

User ID	First Name	Last Name	Status	System Access
ACASTA	Anthony	Castro	Active	System Access
ADMINUSER	MELISSA	SKOMARSKI	Active	System Access
BCALLOR	Bernadeta	Calor	Active	System Access
CMEDICO	Chris	Medico	Inactive	System Access
EPERE	Daria	Perreault	Active	System Access

Adding and Copying Users


1. Click **Administration > Company Administration > Manage users**.
2. Click **Create new user**.
3. Complete the **User Information** and **User Telephone Number** fields and then click **Continue**:
 - User ID** A user identification number.
 - First name** The user's first name (up to 80 alphanumeric characters).

Last name	The user's last name (up to 80 alphanumeric characters).
Primary e-mail address	The user's main e-mail address (up to 100 alphanumeric characters).
Secondary e-mail address (optional)	The user's back-up e-mail address (up to 100 alphanumeric characters).
Additional information (optional)	Descriptive text about the user (up to 30 alphanumeric characters).
Label	Work, Work 1, Mobile, Mobile 1, Home, and Other. Each label can be used once, for a maximum of six phone numbers. At least one telephone number is required.
Country/region	Used for the numeric country code associated with the telephone number. Select from a listing of country names, which are mapped to the appropriate one to three-digit country code.
Area/city code and local number	The telephone number separated by one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.
Extension (optional)	<p>Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed.</p> <p>Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed:</p> <ul style="list-style-type: none"> • Pound (#) • Star (*) • Comma (short pause - approximately 2 seconds) • Period (long pause - approximately 5 seconds) <p>Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.</p> <p>For example, ..12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Example Company. Please press 1 to...".</p>

4. **Click Continue**
5. **Optional:** Copy the roles, services, and account entitlements of an existing user to the new user:
 - Click **Copy User**.
 - Click the **Select User** link.
 - Click the radio button beside the user you want to copy and then click **Copy User**.
6. **Optional:** Select one or more **User Roles**.
 - **Allow this user to approve transactions.**
 - **Allow this user administration privileges.**

Click **Continue**.

7. **Optional: Enable Services and Accounts:**

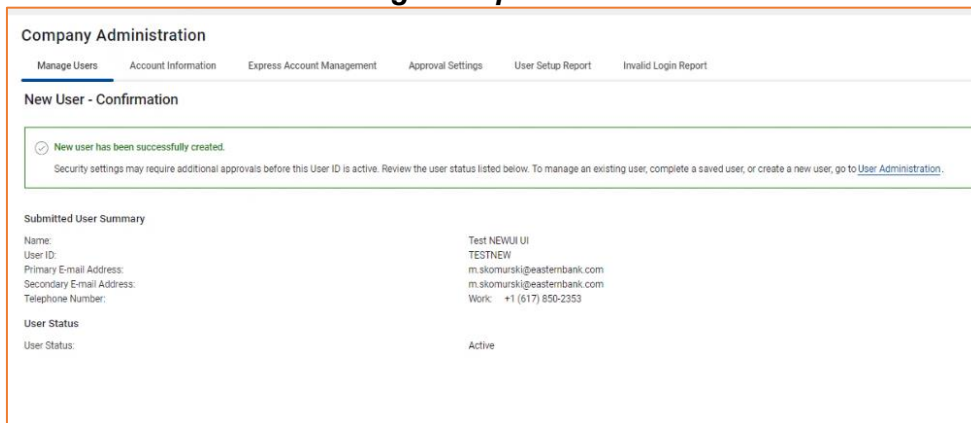
6.1 Click the add icon () beside each service to entitle and if applicable, select the accounts to entitle.

8. Click **Continue**.

9. Verify the user's profile as needed and then click **Submit**.

For companies that do not require multiple approvals for Administration, clicking **Submit** creates and activates the user. For companies that require multiple approvals for Administration, clicking **Submit** submits the user profile for approval by other Administrators in the company.

New User - Confirmation Page Sample



Deleting Users

User profiles cannot be recovered once deleted. If your company requires multiple approvals for user administration, a user profile that is pending changes cannot be deleted until all of the required approvals have been received for the changes or the change request is canceled.

1. Click **Administration > Company Administration > Manage users**.
2. Click the link in the **User ID** column for the user you want to delete.
3. Click the **Delete user** link for the user you want to delete.
4. Click **Delete user**.

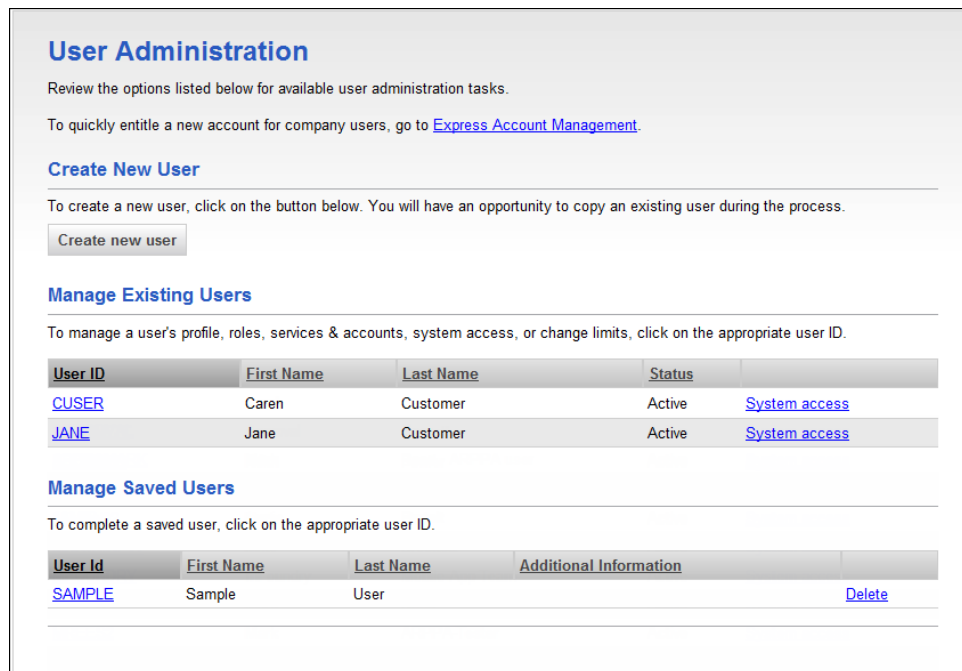
About Saved User Profiles

Saved users are new user profiles that have been saved in an incomplete state. New user profiles are automatically saved at each stage in the user creation process. Saved user profiles appear under the **Manage Saved Users** section on the **User Administration** page until the setup is complete or they are deleted. Saved profiles cannot be used to sign on to the system until the setup is complete. Saved profiles cannot be copied.

Completing Saved User Profile

1. Click **Administration > Manage users**.
2. In the **Manage Saved Users** section, click the link in the **User ID** column for the user you want to complete.
3. Follow the steps in the [Adding Users](#) or [Copying Users](#) section of this document.

User Administration Page Sample



User Administration

Review the options listed below for available user administration tasks.

To quickly entitle a new account for company users, go to [Express Account Management](#).

Create New User

To create a new user, click on the button below. You will have an opportunity to copy an existing user during the process.

Manage Existing Users

To manage a user's profile, roles, services & accounts, system access, or change limits, click on the appropriate user ID.

User ID	First Name	Last Name	Status	
CUSER	Caren	Customer	Active	System access
JANE	Jane	Customer	Active	System access

Manage Saved Users

To complete a saved user, click on the appropriate user ID.

User Id	First Name	Last Name	Additional Information	
SAMPLE	Sample	User		Delete

Deleting Saved User Profiles

1. Click **Administration > Manage users**.
2. In the **Manage Saved Users** section, click the **Delete** link beside the user you want to delete.
3. Verify the information as needed and then click **Delete user**.

Approving User Changes

1. Click **Administration > Approve user changes**.
2. Select one or more user changes to approve and then click **Approve**.

The changes to the user profile become effective once the required number of approvals is received.

User Administration Approval - Selection Page Sample

User Administration Approval - Selection

To approve user profile requests, check the appropriate user profile and click "Approve." All approvals must be received before the user profile request will be applied.

User profiles without a checkbox have already been approved by you.

Unapproved User Profiles

[Select all](#) • [Deselect all](#) (To view details for a user profile, click on the User ID.)

User ID	First Name	Last Name	Approval Status	Approval Action Pending
<input type="checkbox"/> ADMIN	Jane	Customer	1 of 2 received	Edit user
<input type="checkbox"/> RCUJST	Richard	Customer	1 of 2 received	Edit user

Canceling User Changes

1. Click **Administration > Company Administration > Approve user changes**.
2. Click the link in the **User ID** column for the user whose changes you want to cancel.
3. Click the **Cancel user profile request** link.
4. Verify the user information as needed and then click **Cancel request**.

Viewing User Profile Details Report

1. Click **Administration > Company Administration > User setup report**.
2. Select an **Output to** option.
 - Screen (HTML)
 - CSV file
 - PDF
3. Select a **User ID** option:
 - All users
 - Specific user
4. Select a **Report by role** option:
 - All
 - User
 - Setup
 - Administration
 - Approval
5. Click **Generate report**.

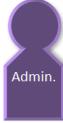


User Roles and Service & Account Entitlements

About User Roles


Roles allow companies to divide responsibilities among their users and reduce the risk of fraud. There are two roles that can be assigned to a user:

1. Approval
2. Administration

A user can have one or more roles assigned or none.

	<p>A user with the Administration role is often referred to as an administrator. An administrator can create and maintain user profiles. This includes assigning users' roles and service and account entitlements. Administrators can also modify the number of approvals required for requests.</p> <p>When a company is set up on Account Recon/Positive Pay Advantage a user in the company is designated as the primary user and assigned the Administration role. The primary user is entitled to all services and to all accounts associated with those services based on the company's profile.</p> <p>A company can have multiple administrators.</p>
	<p>A user with the Approval role can approve issues, issue files, decisions made on exceptions, and decision files for services and accounts to which they are entitled.</p>
	<p>A user without an assigned role can enter issues, view reconciliation statements, and view decisions made on exceptions for services and accounts to which they are entitled.</p>

Changing a User's Roles

1. Click **Administration > Company Administration > Manage users**.
2. Click the link in the **User ID** column for the user whose roles you want to change.
3. Click the edit icon () **Roles** link.
4. Add or remove the **User Role** options as needed:
 - Allow this user to approve transactions
 - Grant this user administration privileges
5. Click **Save changes**.

User Profile - Edit Roles Page Sample

User Profile - Edit Roles

Edit the user's roles and click "Save changes." Editing user roles could affect the user's access and functionality, including the cancellation of scheduled requests.

[Return to User Profile](#)

User : Jane Customer (JANE)

User Roles (optional)

Allow this user to approve transactions.
(This entitles the user to transmit capabilities for only those services to which the user has been entitled.)

Grant this user administration privileges.
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

User Entitlements

Entitlements provide companies with another control to divide responsibilities among their users and reduce the risk of fraud. For instance, one user could be tasked with entering transactions while another is responsible for approving/transmitting them.

There are two types of entitlements:

- Service
- Account

As the names suggest, service entitlements grant access to services and account entitlements grant access to accounts. For many services these entitlements work together to give users full access to a service and its features. For services that have associated account entitlements, if a user is only entitled to the service but not the accounts, the menu navigation for the service is visible but access to the pages is limited and the service is unusable.

A company's administrator is responsible for assigning entitlements to its users.

Service Entitlements

Service entitlement names typically match or reflect the service name to which it provides access. Access to some services, such as Positive Pay, are controlled through multiple service entitlements.

Account Entitlements

Account entitlement names indicate what they allow a user to do. The service entitlement determines the account entitlements a user sees.

Note: No account entitlement is needed to import or approve check issue files.

Dependent Services

Dependent services are services that must be enabled together. For example, when enabling the Positive Pay Exception Maintenance service for a user the Positive Pay service must also be enabled.

If Enabled	Also Enable
Positive Pay Issue Maintenance	Positive Pay
Positive Pay Exception Maintenance	Positive Pay
Payee Positive Pay	Positive Pay

Note: The service in the right column must be enabled for the service in the left column to have any effect on the user's entitlements.

Adding Service and Account Entitlements

1. Click **Administration > Company Administration > Manage users**.
2. Click the link in the **User ID** column for the user you want to change.
3. Click the **Edit Services and Accounts** link.
4. Click the **Add** link beside each service to enable and if applicable, select the accounts to entitle.
 - 4.1 Click **Save changes** for each enabled service.
5. Click **Save changes**.
6. If your company requires multiple approvals for user administration, click **Submit**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled. The changes to the user profile become effective once the required number of approvals is received.

User Profile - Edit Services & Accounts Page Sample

User Profile - Edit Services & Accounts

Edit services and accounts by clicking the appropriate links below.

[Return to User Profile](#)

User: Jane Customer (JANE)

Services & Accounts

To enable a service and assign accounts, click on the appropriate link. To disable all services and accounts, click "Clear all."

1 of 2 services enabled [Clear all](#)

Service

ACH Positive Pay [Remove](#)

Description	Account Number	TRC	Entitled Account	Allow Transmit
ABC Savings	123456	770110000	<input type="checkbox"/>	<input type="checkbox"/>
Acct - Rel Avail	1701	770110000	<input type="checkbox"/>	<input type="checkbox"/>
CSB Inc	1003031111	770110000	<input type="checkbox"/>	<input type="checkbox"/>
Equipment Account	987987	770110000	<input type="checkbox"/>	<input type="checkbox"/>
Inc Wire Rept Acct	12345678901234567	770110000	<input type="checkbox"/>	<input type="checkbox"/>
Major Capital Improvements Ckng	2342345	770110000	<input type="checkbox"/>	<input type="checkbox"/>
Operating Account	0123456789	770110000	<input type="checkbox"/>	<input type="checkbox"/>
ZCard Acct 8	89610020	770110000	<input type="checkbox"/>	<input type="checkbox"/>
ZCard Acct 9	89610021	770110000	<input type="checkbox"/>	<input type="checkbox"/>
ZCard Acct 22	89610022	770110000	<input type="checkbox"/>	<input type="checkbox"/>
ZCard Acct 23	89610023	770110000	<input type="checkbox"/>	<input type="checkbox"/>

Stop Payment [Add](#)

Removing Service and/or Account Entitlements

1. Click **Administration > Company Administration > Manage users**.
2. Click the link in the **User ID** column for the user you want to change.
3. Click the **Edit Services and Accounts** link.
4. Do one or more of the following:
 - To remove a service and its entitled accounts, click the **Change** link beside the service and then click the **Remove** link.
 - To remove account entitlements for a service, click the **Change** link beside the service, select the accounts to remove, and then click **Save changes**.
5. Click **Save changes**.

Entitling New Accounts to Services

1. Click **Administration > Company Administration > Express Account Management**.
2. Select from the following options and then click **Go**:

User	Contains all user profiles in the company except for saved user profiles. Users are shown in alphabetical order in this format: first name last name - user ID .
Amount	Contains all accounts in the company. Accounts are shown in alphabetical order in this format: account description - account type - masked account number . If more than 20 accounts are available, then a Search link appears beside the Account drop-down so that a specific account can be more easily located.
3. Assign service and account entitlements as appropriate:

Service	Service entitlement names typically match or reflect the service to which it provides access. Some services may have sub-entitlements that determine access to specific tasks or features.
Entitle Account	For account reconciliation and positive pay services, this account entitlement allows a user to view outstanding issues, stale issues, exception decisions, status on issues, and enter and update issues for the selected account (depending on the services entitled).
Allow Transmit	For account reconciliation and positive pay services, this account entitlement allows a user to approve and make decisions on exceptions for the selected account and allows those with the Approval role to approve manually entered issues for the selected account (depending on the services entitled). Note: <i>The Allow Transmit column only appears when the transmit function is applicable to the service and the selected user has the Approval role.</i>
Approve	Allows a user to submit a request to close or modify an account.

Note: *The Entitle Account, Allow Transmit, and/or Approve account entitlements may not be applicable for some services.*

4. Click **Save changes**.

Express Account Management Page Sample

Express Account Management

Select the user and account to manage and click "Go". The available services for the account will be displayed below.

Select the services that the selected account will be assigned to, and click "Save changes". Saved changes will override current entitlements for the selected account and services. To review changes, go to [User Administration](#).

User: Account: [Search](#)

Services for Sample User (SAMPLE1) - Checking - *7987

Service	Entitle Account
<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> ACH Positive Pay	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Stop Payment	<input checked="" type="checkbox"/>

Requiring Multiple Approvals

Multiple approvals help companies reduce the risk of fraud by ensuring a transaction is approved by more than one user before it is processed.

Administration Activities

Multiple approvals can be required for user profile additions, changes, and deletions. More than one Administration role is required.

Adding Issues and Exception Decisions

Multiple approvals can be required for exception decisions, manual issues, and imported issue files. The number of approvals required should not be greater than the number of users authorized to approve the issues/decisions.

1. Click **Administration > Company Administration > Manage approval settings**.
2. In the **Approvals Required for Issues/Decisions** section, in the **Approvals Required** field, type the number of approvals required for each service. Up to nine approvals can be required.
3. Click **Save changes**.

Approvals Administration Page Sample

Approvals Administration

Enter the required approvals for the selected services and click "Save changes."

CAUTION: Please check your approval settings before they are saved. You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for the service.

Approvals Required For Transactions

For transactions, enter an amount and indicate the required approvals if the request amount is less than or equal to or greater than the amount.

To require transactions to be approved by a user other than the one who enters them, select Require Separate Entry From Approval. This should only be selected if your company has at least two users.

Service Name	Request Amount	Approvals If Less Or Equal	Approvals If Greater	Require Separate Entry From Approval
ACH Positive Pay	\$ 0.00	1	1	<input checked="" type="checkbox"/>
Positive Pay Exception Maintenance	\$ 1.00	1	1	<input type="checkbox"/>
Reverse Positive Pay	\$ 1.00	1	1	<input type="checkbox"/>

Approvals Required For Setup

Service Name	Approvals Required
Administration	1

Approvals Required For Issues/Decisions

Enter the number of approvals required for check issue entry and import, and decision import. Approvals for Positive Pay Exception Maintenance and Reverse Positive Pay must be equal.

Service Name	Approvals Required
Full Account Recon	1
Positive Pay Exception Maintenance	2
Positive Pay Issue Maintenance	1
Reverse Positive Pay	2