

FIRST MERCHANTS COMMERCIAL BANKING

Managing Users

Online Banking User Guide

Businesses can take advantage of the administration tools which allow you to manage your users and the entitlements they have for accounts and transactions. This can be found under the User Management section under Admin Tools. User Management entitlements will provide visibility and access to payments throughout the Online Banking solution. User entitlements can be used to facilitate a separation of duties.

Adding a user and configuring rights

A user who has the Manage Users feature assigned can create other users on the User Management page. Please make sure you follow all the steps to ensure the new user has appropriate rights and entitlements.

To add a user:

1. In the navigation menu, select Admin Tools > Users.
2. Select Add User. The New User Details page appears.

User Management



3. Add the following details:

New User Details

PERSONAL DETAILS

First Name	Last Name	Email Address
<input type="text"/>	<input type="text"/>	<input type="text"/>

Phone Country	Phone
<input type="text" value="Select Country"/>	<input type="text"/>

LOGIN DETAILS

Login ID	Password	Confirm Password
<input type="text"/>	<input type="text"/>	<input type="text"/>

<input type="button" value="Discard New User Details"/>	<input type="button" value="Save New User Details"/>
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- a. In the First Name and Last Name fields, enter names.
- b. In the E-Mail Address field, enter a valid email address.

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- c. In the Phone Country drop-down list, select the country.
 - d. In the Phone field, enter a valid phone number.
 - e. In the Login ID field, enter a login name.
 - f. In the Password field, enter a default password, and re-enter it in the Confirm Password field.
 - g. Select Save New User Details.
4. Select Close.

To assign rights:

- 1. In the navigation menu, select Admin Tools > User Management.
- 2. Locate the User to which you want to assign rights. Select the edit icon (✎).

User Details

Status

Active

[Edit Status](#)

PERSONAL DETAILS

First Name	Last Name	Email Address
Andy	Assistant	andy@email.com
Phone Country	Phone	
United States	(503)381-5586	

USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
andyassistant	Internet	Password Change Required	12/16/2023	

[Cancel](#) [Delete](#) [Assign Rights](#)

- 3. Click Assign Rights.

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Andy Assistant

Save

User Policy [?](#)

Transactions Features Accounts

Transaction Filter:
Filter: **All** Enabled Disabled

ACH Batch
 Disabled

ACH Collection
 Disabled

ACH BATCH Disabled



Transaction Disabled

Please enable this transaction type above in order to set limits

- Select a Transaction Type. Enable the transaction if it is disabled.

ACH BATCH Enabled

Rights

Draft Restricted Draft Approve Cancel View Own

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 99,999.99	
Daily Per Account	\$ 99,999.99	999
Daily	\$ 99,999.99	999
Monthly	\$ 99,999.99	999

- Select Draft, Approve, Cancel, and View Online Activity to assign rights to the user.

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ACH BATCH Enabled

Rights

Draft Restricted Draft Approve Cancel View Own

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ <input type="text" value="99,999.99"/>	
Daily Per Account	\$ <input type="text" value="99,999.99"/>	<input type="text" value="999"/>
Daily	\$ <input type="text" value="99,999.99"/>	<input type="text" value="999"/>
Monthly	\$ <input type="text" value="99,999.99"/>	<input type="text" value="999"/>

- In the Approval Limits section, select a type of limit, then enter the limit if you want to set a lower limit for the user. You can change both the Maximum Amounts and Maximum Count.
- Repeat these steps for additional Transaction Types for the user.

FEATURES ?

RIGHTS

<input checked="" type="checkbox"/> Access to all payment templates	<input checked="" type="checkbox"/> Allow one-time recipients
<input checked="" type="checkbox"/> Can view all recipients	<input checked="" type="checkbox"/> Manage Recipients
<input checked="" type="checkbox"/> Manage Subsidiaries	<input checked="" type="checkbox"/> Manage Users
<input checked="" type="checkbox"/> View Wire Activity	

MOBILE

Enable Multiple Deposit Capture (mobile)

- Select the Features tab to give the user access to additional capabilities. Toggle each feature slide on or off for the User. Disabled features will display in gray. Enabled features will display in blue with a check mark.

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ACCOUNTS [?]				
12 of 17 accounts shown				
Show unassigned accounts				
Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
XXXX9007	Consumer Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
XXXX8888	Commercial Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XXXXXX2345	External Checking	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XXXX7777	Commercial Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

9. Select the Accounts you want to associate with the user.

Andy Assistant Save

User Policy [?]

Transactions Features Accounts

Transaction Filter:

Filter: **All** Enabled Disabled

ACH Batch Disabled

ACH Collection Disabled

ACH Payment Can view own transactions Can Draft/Cancel \$99,999.99

ACH PAYMENT Enabled

Rights

Draft Restricted Draft Approve Cancel View Own

Approval Limits

Maximum Amount Maximum Count

10. When you have finished, click Save.

Viewing existing users

The User Management page provides a list view of all users.

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Good Afternoon, Chris Client

Home Transfers and Payments Services Information Reporting User Settings Admin Tools Connect With Us Log Off

User Management

Search Users Add User

User	Email Address	Last login
Andy Assistant	andy@email.com	5 months ago
Tracy Owner	tracy@email.com	a few seconds ago

To view existing users:

1. Select Admin Tools > Users. The User Management page appears with a list of users.
2. To search users, type the name of the user in the search field (Optional).

Editing user entitlements

To manage a user, including editing entitlements and privileges also known as rights, you must have the Manage Users feature assigned. Modification to a user's entitlements and rights are visible the next time the user logs in.

To edit user rights:

1. Select Admin Tools > Users.

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Good Afternoon, Chris Client

Home Transfers and Payments Services Information Reporting User Settings Admin Tools Connect With Us Log Off

User Management

Search Users Add User

User	Email Address	Last login
Andy Assistant	andy@email.com	5 months ago
Tracy Owner	tracy@email.com	a few seconds ago

2. Locate the user you want to modify. Select edit (✎).

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ACH BATCH Enabled

Rights

Draft Restricted Draft Approve Cancel View Own ▼

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 99,999.99	
Daily Per Account	\$ 99,999.99	999
Daily	\$ 99,999.99	999
Monthly	\$ 99,999.99	999

3. Select the Rights tab to add, remove, or change the transactions.

ACH BATCH Enabled

Rights

Draft Restricted Draft Approve Cancel View Own ▼

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 99,999.99	
Daily Per Account	\$ 99,999.99	999
Daily	\$ 99,999.99	999
Monthly	\$ 99,999.99	999

4. Select Draft, Approve, Cancel, and View Online Activity to edit rights for the user.

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ACH BATCH Enabled

Rights

Draft Restricted Draft Approve Cancel View Own

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 99,999.99	
Daily Per Account	\$ 99,999.99	999
Daily	\$ 99,999.99	999
Monthly	\$ 99,999.99	999

5. In the Approval Limits section, select a type of limit, then enter the limit if you want to set a lower limit for the user. You can change both the Maximum Amounts and Maximum Count.

FEATURES

RIGHTS

<input type="checkbox"/> Access to all payment templates	<input type="checkbox"/> Allow one-time recipients
<input checked="" type="checkbox"/> Can view all recipients	<input type="checkbox"/> Manage Recipients
<input type="checkbox"/> Manage Subsidiaries	<input type="checkbox"/> Manage Users
<input checked="" type="checkbox"/> View Wire Activity	

MOBILE

<input type="checkbox"/> Enable Multiple Deposit Capture (mobile)

6. Select Features to give the user access to additional capabilities. Toggle each feature slide on or off for the User. Disabled features will display in gray. Enabled features will display in blue with a check mark.

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ACCOUNTS ?

12 of 17 accounts shown
[Show unassigned accounts](#)

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
XXXX9007	Consumer Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
XXXX8888	Commercial Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XXXXXX2345	External Checking	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XXXX7777	Commercial Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

7. Select the Accounts you want to associate with the user.

Andy Assistant Save

User Policy ?

Transactions Features Accounts

Transaction Filter:

Filter: All Enabled Disabled

ACH Batch Disabled

ACH Collection Disabled

ACH Payment Disabled

ACH PAYMENT Enabled

Rights

Draft Restricted Draft Approve Cancel View Own

Approval Limits

Maximum Amount Maximum Count

8. Click Save, then click Close.

Deleting users

Deleting users does not impact transactions that were drafted, approved or set to be recurring by the deleted user.

To delete a user:

1. Select Admin Tools > Users.
2. Locate the user you want to delete. Select edit.

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User Details

Status

Active
Edit Status

PERSONAL DETAILS

First Name

Andy

Last Name

Assistant

Email Address

andy@email.com

Phone Country

United States

Phone

(503)381-5586

USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
andyassistant	Internet	Password Change Required	12/16/2023	

Cancel

Delete

Assign Rights

3. Click Delete. 



Delete User

Are you sure you want to delete this user?

4. Select Confirm to verify.



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Appendix: Messages you may receive

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$  99,999,999.99	
Daily Per Account	<ul style="list-style-type: none">Exceeds maximum set by a parent policy	999

When adding or editing users, you may see a message similar to this. This means you have attempted to set a limit that is higher than that assigned to your company. You can set limits for each user at or below this limit, but not above. If you have any questions, please contact us for more information.