

# 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

The image shows a screenshot of the 'User Management' page. On the left, there is a search bar with the placeholder text 'Search Users'. On the right, there is a blue button labeled 'Add User' which is highlighted with an orange rectangular box.

3. Add the following details:

#### New User Details

##### PERSONAL DETAILS

The image shows the 'PERSONAL DETAILS' section of the 'New User Details' form. It contains five input fields: 'First Name', 'Last Name', 'Email Address', 'Phone Country' (a dropdown menu with 'Select Country' as the current selection), and 'Phone'.

##### LOGIN DETAILS

The image shows the 'LOGIN DETAILS' section of the 'New User Details' form. It contains three input fields: 'Login ID', 'Password', and 'Confirm Password'.

Discard New User Details

Save New User Details

- a. In the First Name and Last Name fields, enter names.
- b. In the E-Mail Address field, enter a valid email address.



**First Merchants Bank**  
Helping you prosper

firstmerchants.com/commercial  
866.833.0050



# FIRST MERCHANTS COMMERCIAL BANKING

- 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

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	<div>⋮</div>

Cancel

Delete

Assign Rights

3. Click Assign Rights.



**First Merchants Bank**  
Helping you prosper

firstmerchants.com/commercial  
866.833.0050



# FIRST MERCHANTS COMMERCIAL BANKING

Andy Assistant

User Policy 

Save

Transactions Features Accounts

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

ACH Batch

 Disabled

ACH BATCH

Disabled 

ACH Collection

 Disabled



Transaction Disabled

Please enable this transaction type above in order to set limits

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

ACH BATCH

Enabled



Rights

☐ Draft Restricted

☐ Draft

☐ Approve

☐ Cancel

☒ View

Own

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

## Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 1,000.00	
Daily Per Account	\$ 1,000.00	1,000
Daily	\$ 1,000.00	1,000
Monthly	\$ 999,999,999.99	1,000

6. 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.
7. Repeat these steps for additional Transaction Types for the user.



**First Merchants Bank**  
Helping you prosper

firstmerchants.com/commercial  
866.833.0050



# FIRST MERCHANTS COMMERCIAL BANKING

FEATURES ?

RIGHTS

☒ Access to all payment templates

☒ Allow one-time recipients

☒ Can view all recipients

☒ Manage Recipients

☒ Manage Subordinates

☒ Manage Users

☒ 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.

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"/>

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



**First Merchants Bank**  
Helping you prosper

firstmerchants.com/commercial  
866.833.0050



# FIRST MERCHANTS COMMERCIAL BANKING

Andy Assistant

User Policy (?)

Save

Transactions Features Accounts

Transaction Filter:

Filter: All Enabled Disabled

ACH Batch Disabled

ACH Collection Disabled

ACH Payment Can View Item 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.

First Merchants Bank  
Helping you prosper

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

# FIRST MERCHANTS COMMERCIAL BANKING

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.

First Merchants Bank  
Helping you prosper

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 ().

ACH BATCH Enabled

Rights

<input type="checkbox"/> Draft Restricted	<input type="checkbox"/> Draft	<input type="checkbox"/> Approve	<input type="checkbox"/> Cancel	<input checked="" type="checkbox"/> 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.



# FIRST MERCHANTS COMMERCIAL BANKING

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 edit rights for the user.

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 1,000.00	
Daily Per Account	\$ 1,000.00	1,000
Daily	\$ 1,000.00	1,000
Monthly	\$ 999,999,999.99	1,000

- 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.



**First Merchants Bank**  
Helping you prosper

firstmerchants.com/commercial  
866.833.0050



# FIRST MERCHANTS COMMERCIAL BANKING

FEATURES ?

**RIGHTS**

☐ Access to all payment templates

☒ Can view all recipients

☐ Manage Subordinates

☒ View Wire Activity

☐ Allow one-time recipients

☐ Manage Recipients

☐ Manage Users

**MOBILE**

☐ 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.

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.



**First Merchants Bank**  
Helping you prosper

firstmerchants.com/commercial  
866.833.0050





# FIRST MERCHANTS COMMERCIAL BANKING

Andy Assistant

User Policy ⓘ

Save

Transactions Features Accounts

Filter: All Enabled Disabled

Transaction Filter:

ACH Batch  
Disabled

ACH Collection  
Disabled

ACH Payment  
Can view only transactions  
Can Draft/Cancel  
\$35,999.99

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.

### User Details

**Status**  
Active  
[Edit Status](#)

**PERSONAL DETAILS**

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

**USER LOGINS**

Login Name	Channel	Status	Last Logon	Actions
andyassistant	Internet	Password Change Required	12/16/2023	<div><div>Cancel</div><div>Delete</div><div>Assign Rights</div></div>

3. Click Delete. (🔗)




**First Merchants Bank**  
Helping you prosper

firstmerchants.com/commercial  
866.833.0050

MEMBER  
**FDIC**  
EQUAL HOUSING  
LENDER

## FIRST MERCHANTS COMMERCIAL BANKING

×

Delete User

Are you sure you want to delete this user?

Cancel

Confirm

4. Select Confirm to verify.






**First Merchants Bank**  
*Helping you prosper*

[firstmerchants.com/commercial](https://firstmerchants.com/commercial)  
866.833.0050



# FIRST MERCHANTS COMMERCIAL BANKING

## Appendix: Messages you may receive

Approval Limits	Maximum Amount	Maximum Count
Per Transaction	\$  100,000.00	
Daily Per Account	\$  100,000.00	1,000
Daily	\$  100,000.00	1,000
Monthly	\$ 999,999,999.99	1,000

When adding or editing users, you may see an alert/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.

