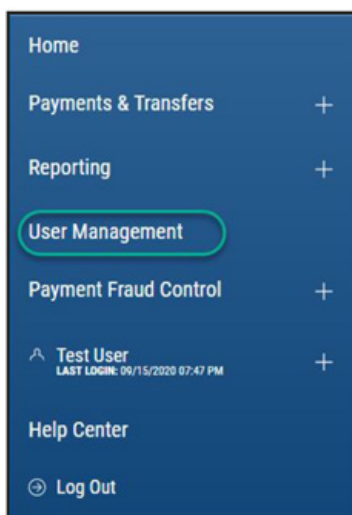


Bangor Savings Bank[®]

Treasury and Payment Services

Quick Reference Guide - User Management

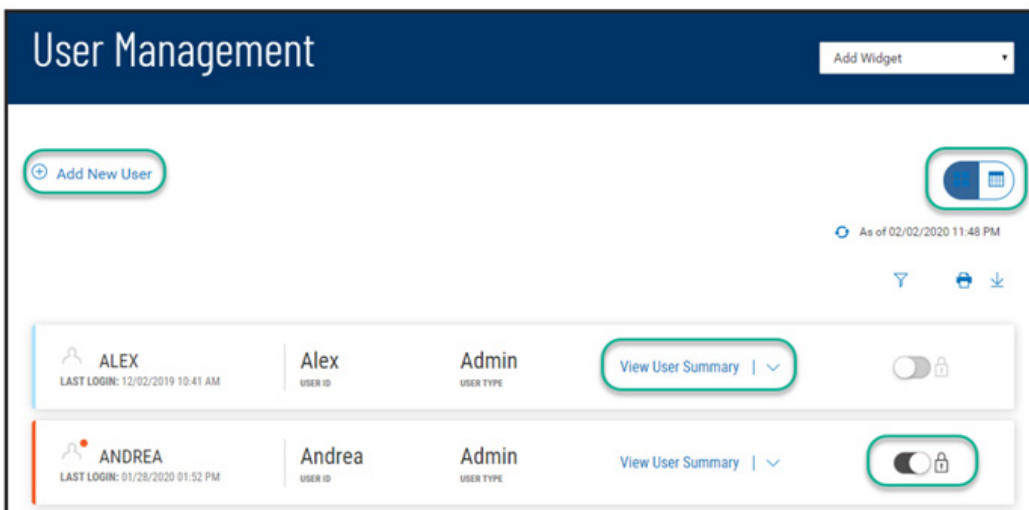
For corporate administrative users, the User Maintenance widget on the User Management workspace provides you the tools to view, add, update, lock and unlock users in your company. The Audit Report widget on this workspace provides you the audit trail of user activities of all users in your company.



USER MAINTENANCE

The User Maintenance widget is pinned to the workspace. You have the option to toggle between a list view or a tile view of the User Maintenance widget. Both views provide a summary of all users, a link to add new user, a single-click ability to lock or unlock a user, the ability to modify a user's permission and the ability to view detailed user information:

Tile View:



List View:

ACTIONS	LOGIN STATUS	USER NAME	USER ID	USER TYPE	LAST LOGIN
...	Unlocked	Alex	Alex	Admin	12/02/2019 10:41
View Modify Delete Copy User Reset Password	Locked	Andrea	Andrea	Admin	01/28/2020 01:52
	Unlocked	andrea	Andreauser	User	12/09/2019 02:35
	Unlocked	Bart	Bart	Admin	01/07/2020 01:02

As with standard capabilities, the list view(s) in User Maintenance can be personalized by you – sort data in a column, display desired columns, arrange order of columns and filter data. You can save multiple personalized views for later use. Data can be printed and exported.

ADD A NEW USER

From the Add New User link of either the list view or the tile view:



Follow the workflow that guides you through – defining user information, permissioning services and accounts, assigning limits (if required), then reviewing all the setup information before finalizing the new user:

Define information related to the new user:

DEFINE USER

USER INFORMATION

USER ID: 123sample

USER NAME: Sample User

CONTACT NAME: Sample User

PASSWORD:

REPEAT NEW PASSWORD:

CONTACT INFORMATION

EMAIL: sample.user@none.com

PHONE: (555) 123-5555 (Optional)

> Add Contact Fields

ADMIN SETTINGS

ENABLE DATE: 08/28/2019

USER TYPE: Admin

✓ The password is required, all characters are allowed.
✓ Password cannot contain Customer ID, or User ID.
✓ Password must be between 6 and 24 characters.
✓ The password fields must match.

Cancel Next

The password is assigned by the Customer Administrator, you are assisted by the display of password complexity requirements.

If user password is set to be systematically generated, an email is sent to the user when the new user profile is finalized.

Next, continue to permit the user to various services and accounts. You have the ability to copy the permission details from an existing user or continue to set permission individually. Services with this icon need Account Level Permissions. Account Transfers require From/To direction setting :

DEMOUSER1 | DEMO USER1
EDIT

Entitlements Limits Summary

Assign Services

PERMISSIONS COPIED FROM: Select

Apply selection to: All Accounts Select Accounts

ACCOUNTS	PERMISSIONS NAME	TRANSFERS	TRANSFER ABILITY	WIRE TRANSFERS
<input checked="" type="checkbox"/> General Acct - 12312123		<input checked="" type="checkbox"/>	Select From/To	<input checked="" type="checkbox"/>
<input type="checkbox"/> Reserve Acct - 23235252		<input checked="" type="checkbox"/>	From	<input type="checkbox"/>
<input type="checkbox"/> Building Loan - 34254512		<input type="checkbox"/>	From/To	<input type="checkbox"/>
<input type="checkbox"/> Text Acct - 123456789		<input type="checkbox"/>	From	<input type="checkbox"/>
<input type="checkbox"/> AAA - 10010001		<input type="checkbox"/>	To	<input type="checkbox"/>
		<input type="checkbox"/>	From/To	<input type="checkbox"/>

VIEW 1-5 OF 16 DISPLAY 5 1 2 3 4 >

Cancel back NEXT

If permitted service(s) requires user limit assignment, you will be guided to the Assign Limits step. User limits cannot exceed the customer (company) level limits.

BIRDIEPYMTS | BIRDIE
EDIT

Entitlements Limits Summary

Assign Limits

ACH Transaction Date Limits

INITIATION	APPROVAL
\$ 9,999.00 Maximum 999,999.99	\$ 100,000.00 Maximum 999,999.99

Transfer Limits

ENTRY/TXN	ENTRY/DAY	MAX # PER DAY
\$ 999.00	\$ 999.00	999

Wire Transfer Limits

Wire Transfer Limits cannot exceed Customer Level Limits

ENTRY/TXN	ENTRY/DAY	APPROVAL/TXN	APPROVAL/DAY
\$ 250,000.00 Maximum 9,999,999,999.99	\$ 500,000.00 Maximum 9,999,999,999.99	\$ 250,000.00 Maximum 9,999,999,999.99	\$ 500,000.00 Maximum 9,999,999,999.99

Loan Limits

ENTRY/TXN	ENTRY/DAY	MAX # PER DAY
\$ 2,000.00	\$ 2,000.00	2

Cancel back NEXT

Alternatively to assigning an overall user level limits, your financial institution may require user limits at the ACH Company level. In such scenario, the user ACH Transaction Date Limit will be as shown below:

ACH Transaction Date Limits

Apply limits to
 All Companies Select Companies

Company	Initiation	Approval
RACinc	\$ 10,000.00 Maximum 10,000.00	\$ 15,000.00 Maximum 15,000.00
My ACH Company	\$ 20,000.00 Maximum 20,000.00	\$ 30,000.00 Maximum 30,000.00

VIEW 1-2 OF 2 DISPLAY 2 1

Review the entire new user setup, before finalizing. Click 'SAVE' to create the new user:

123SAMPLE | SAMPLE USER
Edit

Entitlements Limits **Summary**

Review User Information

USER DETAILS

User Information

USER ID 123sample	USER NAME Sample User	EMAIL sample.user@none.com	PHONE (555) 123-5555
CONTACT NAME Sample User	PASSWORD *****	ENABLE DATE 28-Aug-2019	USER TYPE Admin

[Go to User Details](#)

ENTITLEMENTS

Core Services

SE - SAME DAY PPT, Account History, Cash Position Worksheet, Same Day Report	TRANSFERS Approval, Input, Report	STOP PAYMENTS Stop Payments, Stop Reports
--	--------------------------------------	--

Payments Services

LGANS, Loan Approvals, Loan Customer Report Service, Loan Draw Service, Loan Payment Service	WIRE TRANSFERS Wire Import, Wire Pending Approvals, Wire Template Approval, Wire Input, Wire Report, Wire Templates	FOREIGN EXCHANGE Foreign Exchange
--	--	--------------------------------------

Account Permissions

ACCOUNTS	PERMISSIONS	SE - Same Day PPT	Transfers	Stop Payments	Loans	Wire Transfers
Ever Account - 12112123		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Building Account - 23232323		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Building Loan - 34343434		<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	
Capital Account - 12345678		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Operating Account - 10010001		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>

Viewing 1-5 of 12 Display 5 per page Page 1 of 3

[Go to Entitlements](#)

LIMITS

Transfer Limit - Account

ACCOUNT TYPE From/To	DAILY LIMIT \$80,888.88	DAILY MAX \$80,888,888.88	WIRE PER DAY 999
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Wire Limit - Account

PERIOD TYPE 999,999,999.00	PERIOD MAX 999,999,999.00	APPROVAL LIMIT 999,999,999.00	APPROVAL MAX 999,999,999.00
-------------------------------	------------------------------	----------------------------------	--------------------------------

Loan Limit - Account

PERIOD TYPE 99,999,999.99	DAILY LIMIT 99,999,999.99	WIRE PER DAY 999	APPROVAL LIMIT 0.00	APPROVAL MAX 0.00
------------------------------	------------------------------	---------------------	------------------------	----------------------

[Go to Limits](#)

[Cancel](#) [Back](#) [Save](#)

AUDIT REPORT

User activities are itemized in a list view, in order of Date and Time with the latest on top. Most frequently used query selections are provided in quick filters for your convenience. Deleted users are reported as Inactive.

The screenshot displays an 'AUDIT REPORT' interface. At the top left, there are two filter sections: 'USER ID' and 'DATE AND TIME'. The 'USER ID' section shows '8 Users Selected' and a list of users with checkboxes: NewEwan (unchecked), newuser (checked), NewUser2 (checked), NewUser3 (checked), piqqy (unchecked), Piotr (Inactive) (unchecked), and QAZLEE (unchecked). Below this list are buttons for 'DONE', 'SELECT ALL', and 'CLEAR'. The 'DATE AND TIME' section shows 'Last 7 Days' selected from a dropdown menu that also includes 'Today', 'Yesterday', 'Last 30 Days', 'This Month', 'Last Month', and 'Custom Range'. To the right of these filters, the text 'As of 03/15/2021 02:28 AM' is displayed along with icons for search, refresh, and download. The main area contains a table with columns for 'ACTION TAKEN' and 'DESCRIPTION'. The table lists various activities such as 'Loans', 'View', and 'View Wire Payment' with corresponding descriptions. At the bottom left, it says 'VIEW 1-10 OF 145' and at the bottom right, there is a 'DISPLAY' dropdown set to '10' and a pagination control showing '1 2 3 ... 15 >'.

				ACTION TAKEN	DESCRIPTION
				Loans	Loan Transaction Report Displayed
03/12/2021 04:53:56 PM	millertime	j7eK*****		Loans	Loan Transaction Report Displayed
03/12/2021 04:53:52 PM	millertime	j7eK*****		View	Widget: ACH Pass-Thru
03/12/2021 04:53:52 PM	millertime	j7eK*****		View	Widget: Simplified Payments
03/12/2021 04:53:52 PM	millertime	j7eK*****		View	Widget: Payments
03/12/2021 04:53:51 PM	millertime	j7eK*****		View	Workspace: Payment Center
03/12/2021 04:53:51 PM	millertime	j7eK*****		View Wire Payment	Domestic Wire From (Test Account 1 10010001) Benef...
03/12/2021 04:53:49 PM	millertime	j7eK*****		Modify Wire Payme...	Domestic Wire Bank Trace (2021071000024) Debit Am...
03/12/2021 04:53:44 PM	millertime	j7eK*****		View	Workflow: Review Payment
03/12/2021 04:53:44 PM	millertime	j7eK*****		View Wire Payment	Domestic Wire From (Test Account 1 10010001) Benef...

As with standard list view capabilities, you can control and personalize the list:

- Choose which columns are displayed or hidden, change the column order
- Filter the data, choose a column for the data sort order
- Save a useful combination of column and data settings for later reuse
- Print the list content or export it to a CSV file