

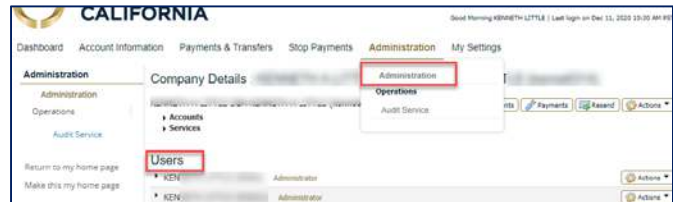
## Business Online Pro – User Administration FAQ

- A. View, Edit, and Setup New Users – Page 1
- B. Company Administration – Page 7
- C. QuickBooks Direct Connect – Page 8
- D. List of User Administration Functions – Page 10

### A. View, Edit and Setup New Users

1. Where can Administrators find their users?

- a. You must be an **Administrator** for your company to manage users.
- b. Select the **Administration** menu.
- c. See the **Users** section.

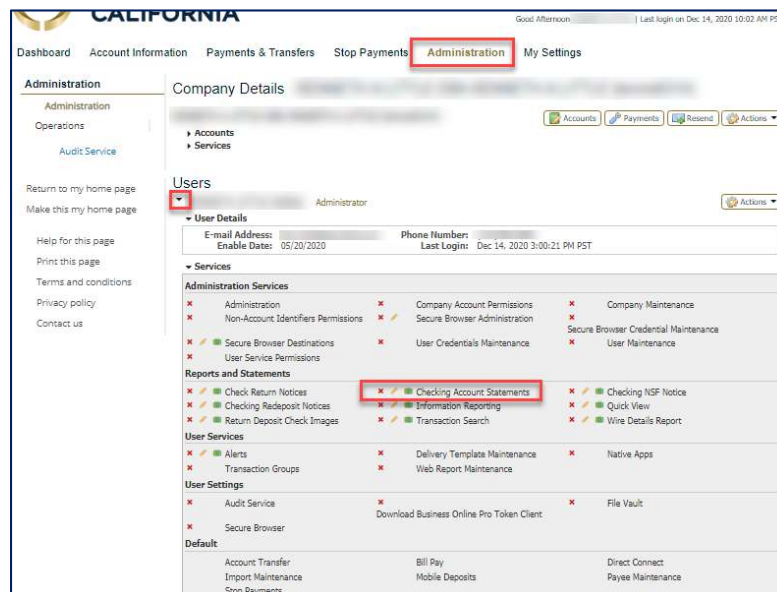


2. What if I don't see a product, service, account or feature I need?

- a. Your company must first enroll in the product or service for the accounts or features with your relationship manager. Then the Bank will enable the items requested at the company level (**Section B**). Once enabled, the company Administrator can assign them to users.
- b. If you do not see a service, you must request it from the Bank or from an Administrator at your company who has access to assign the feature.

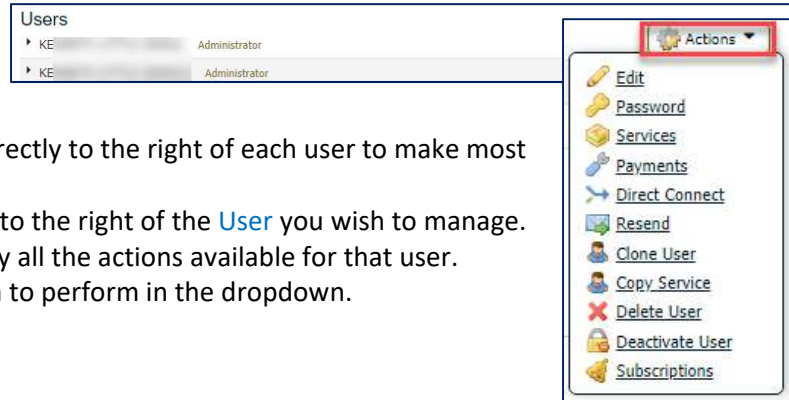
3. How do I look up a user's services?

- a. In **Administration**, in the **Users** section, select the triangle to the left of a user's name.
- b. All services (not including Payments) assigned to the company user are displayed.
- c. The **red X** will delete the service for the user (Click **Actions**, then **Services** to add a service).
- d. The **Yellow Pencil** allows you to edit the Service for the user.
- e. The **Green Briefcase** allows you to edit the accounts available to the user for each Service.



4. What determines the Services, Payments, Accounts, and features a user has?
  - a. The Bank sets up the Services, Products, Accounts, etc. that your company requested.
  - b. Your company administrators are able to make changes, add users, etc.

5. What user administration **Actions** are available?



- a. Use the **Actions** button directly to the right of each user to make most changes to users.
- b. Select the **Actions** button to the right of the **User** you wish to manage.
- c. The drop down will display all the actions available for that user.
- d. Select the action you wish to perform in the dropdown.

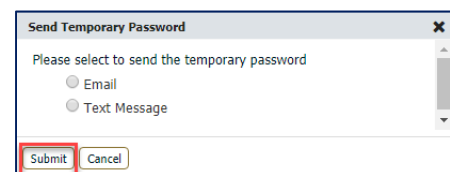
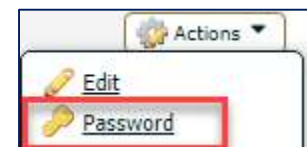
6. What does **Edit** allow an Administrator to change on a User?

- a. **Email**, **Phone** numbers, and **Address**.
- b. **Administrative User** access can be designated.
- c. **Enable Date** is the first date the user can login.
- d. **Email Address** is where the system sends the user emails such as Temporary Passwords, Account **Alerts** (see **Account Information** menu) and **Subscriptions** (see **My Settings** menu).
- e. **Encrypted Report Password** is the password used to open PDF reports that you choose to encrypt. They are generated through Information Reporting, Report Delivery, Alerts, etc.
- f. **Enable SMS Messages** MUST BE SELECTED to enable a user to receive SMS text messages.
- g. **Terms and Conditions** – The checkbox must be selected to agree to the terms (your carrier may charge fees) and to enable a user to receive SMS text messages.
- h. **Message Enabled Cell Phone Number** – Where the user will receive their SMS texts.
- i. The **Software Activation Key** is the code needed to activate the Secure Browser, the Mobile Banking App, and the Mobile Token App. Select **Reset** to get a new **Key** if it has expired.
- j. **Bulletin Delivery** allows the Bank to email Bulletins like service outage messages. Cell Phone Notification lets you receive bulletins via SMS.
- k. **SMS Notification Window** lets you select a checkbox to Enable SMS notifications and it limits when SMS messages from the system for your selected time zone.

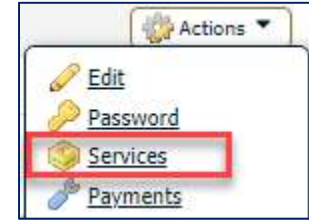


7. How does an Administrator send a temporary **Password** to a user?

- a. Find the user, then select the **Actions** button at the right.
- b. Select **Password**.
- c. Choose the **Email** or **Text Message** radio button. Select **Submit**. A user must be setup to receive SMS text messages.



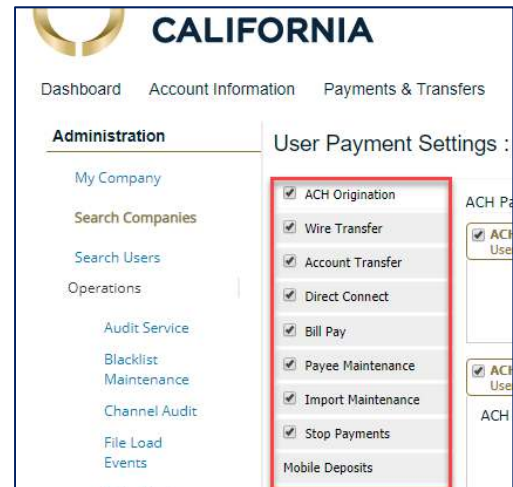
8. What [Services](#) can an Administrator change for a user?
- Find the user, click [Actions](#) to the right, and pick [Services](#).
  - The services available to a user will display by category.
  - [Administration, Reports and Statements, User Services, and User Settings](#). Assign services by checking the checkbox next to the service named. Select [Save](#).
  - Note: Payments and transaction services may be edited in the [Payments](#) menu.



9. Where does an Administrator find the [Payments](#) and transaction features for each user?
- Select the [Actions](#) button to the right of the user.
  - Select [Payments](#). The Payment or transaction services available to your company will display.
  - If the Payment or transaction type isn't displayed, go to [Company Administration \(Section B\)](#) to turn it on for your company or call your Relationship Manager to enroll in the service.



10. How do I turn on the Payment settings for a user?
- Next to the [User](#), select [Actions](#), then [Payments](#).
  - Select the checkbox for Payment or transaction type to assign to the user.
  - Most transaction types have additional checkboxes to select. Make those selections.
  - Scroll to the bottom of the page and [Save](#).



11. Are there limitations on the Payment and transaction features an Administrator can setup for another user?
- Yes. The administrator must have the Payment capability. Ask an Admin or your Treasury Relationship Manager if you need to add one.
  - The administrator must have access to assign it. E.g., to assign FX wire entry to a user, the Administrator must be able to enable FX wires.

12. What Payment and transaction features can an Administrator (who has unlimited access) setup or edit for their company's users?
- [ACH Origination](#)
  - [Wires](#)
  - [Account Transfers](#)
  - [Integrated Payables](#) – Upload payment files
  - [Direct Connect](#) – for QuickBooks Desktop
  - [Bill Pay](#) – Sends Electronic or Check Payments
  - [Payee Maintenance](#) – Wires & ACH
  - [Import Maintenance](#) – Wires, ACH, & Transfers
  - [Stop Payments](#) – Stops for Checks
  - [Mobile Deposits](#) – Includes [Remote Deposit Capture](#) settings
  - To make [Positive Pay](#) or [Lockbox](#) changes, please contact your relationship manager.

13. What **Payment** user administration options are available?
- Permit Access** to the Payment/Transaction service
  - Limits** for Wires, ACH, Transfers, and Deposits
  - Approvers** can be required for ACH, Wires, or Transfers
  - Payment Permissions** to setup ACH or Wire **templates**, **payees**, **free forms**, and **file imports**.
  - Account entitlements** to users for payment or transaction types
  - Manage access** to transaction types like FX Wires, ACH types, etc.

14. How do I setup a user on **Direct Connect** for QuickBooks Desktop software?
- See **Section C** below.

15. What does **Resend** do?
- Find your user, select **Actions**, then **Resend**.
  - The next page allows you to search for notifications sent to this user.
  - You can use this to lookup the reports or emails a user has generated and resend them. Also, you can use it to audit user activity.



16. How do I create a new user?
- Clone User** saves time by creating a new user based on the setup of an existing user. Company Administration has another way to add users (**see B6**).
  - Clone copies an existing user's 1) contact information (name, address, phone, etc), 2) **Services** and 3) Accounts settings to create a new user. Make sure you change relevant contact information.
  - Clone DOES NOT copy Payment and transaction features, but you can add them individually once you have created a user. See Payments (**see A9 to A13**). TIP: Print or screen shot an existing user's payment setups so you can copy the setup to the cloned user.
  - Find the **User** you want to Clone, then to the right, select **Actions** then **Services** and review their services first. Select **Return** to go back to the **Administration** page.



- To the right of the existing user you wish to clone, select **Actions**, then **Clone User**.
- See the user fields detailed in above (**see A6**) for an explanation of fields.
- You will need to create a User ID.
- Check **Administrative User** if you want the user to be able to create and edit other users. Uncheck Administrative User if the user should not be able to Add, Edit or Delete users.
- Set a **temporary password**.
- Securely provide your employee with the **Company ID**, their **User ID**, and their **Temporary Password**.



- k. At the bottom of the page, see the [Cloning Preferences](#).
- l. Select the [Copy Service Permissions](#) radio button if you wish to copy the services from the existing user. Or select [Do Not Copy \(Service\) Permissions](#).
- m. Select [Copy Secure Browser permissions](#) if you wish to copy them.
- n. Select [Save](#).



The screenshot shows a 'Cloning Preferences' dialog box. It has two radio buttons: 'Do not copy permissions from' and 'Copy service permissions from'. The 'Copy service permissions from' option is selected. Below this, there is a section for 'Copy Additional Permissions' with two checked checkboxes: 'Copy account permissions from' and 'Copy Secure Browser permissions from'. At the bottom, there are 'Save' and 'Cancel' buttons.

- o. The services for your new user will display. The [Red X](#) will delete the service for that user (go to [Actions](#), [Services](#) to add it back). The [Yellow Pencil](#) lets you edit the service for that user. The [Green Briefcase](#) lets you edit the accounts available to the user for that Service.
- p. To add Payment and transaction service, see the discussion of Edit Payment and transactions features above ([see A11](#)).

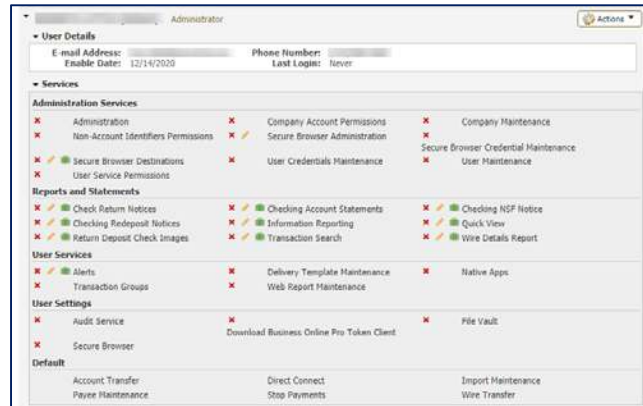
17. How do I [Copy Services](#) from one user to another?

- a. [Copy Services](#) lets you copy services from an existing user to the user that you selected.
- b. In [Administration](#), to the right of the user, select [Actions](#), then [Copy Services](#).
- c. Enter the [User ID](#) to copy from. You can choose to [Copy Account Permissions](#) and/or [Secure Browser Destinations](#). Select [Save](#).
- d. The updated services for that user will display. The [Red X](#) will delete the service for that user (go to [Actions](#), [Services](#) to add it back). The [Yellow Pencil](#) lets you edit the service for that user. The [Green Briefcase](#) lets you edit the accounts available to the user for that Service.




The screenshot shows the 'CALIFORNIA' 'Copy Services' dialog box. It has a 'Copy Services To:' field, a 'Select From User' section with a 'User ID' input field, and a 'Copy Additional Permissions' section with two checked checkboxes: 'Copy account permissions from' and 'Copy Secure Browser permissions from'. At the bottom, there are 'Save' and 'Cancel' buttons.

- e. To add back a service, select [Actions](#) (to right of the [User](#)) then [Services](#). To add Payments and transaction features, go to [Actions](#) (to right of the [User](#)) then [Payments](#).



## 18. How do I [Delete](#) a user?

- In [Administration](#), to the right of the user, select [Actions](#), then [Delete User](#). A deleted user can't be cloned or turned back on, and their activity records will be deleted. The user may be deactivated prior to permanent deletion. Deactivate User will disallow access, but records will be retained.
- You will be asked confirm deletion. Select [Yes](#) to confirm.

## 19. How do I [Deactivate](#) a user?

- By the user, select [Actions](#), and [Deactivate User](#). Select [Yes](#) to confirm.
- Deactivate is useful for employees going on vacation or leave of absence. It may be useful to deactivate a user so you can use that deactivated user to create a new user. Deactivate preserves the deactivated user's activity history.



## 20. What are [Subscriptions](#)?

- Subscriptions are notices you can receive via email or SMS text on events that have occurred on your Business Online Pro service.
- If a user such as an Administrator has access to subscriptions under My Settings, that user can manage their own subscriptions. Administrators can assign subscriptions to other users here.
- For example, an administrator may setup a Subscription to send an SMS text that reminds another user that Wire is awaiting approval and the cutoff time is approaching.

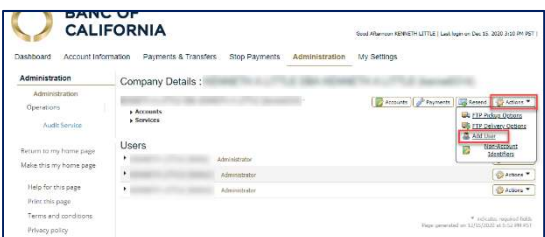
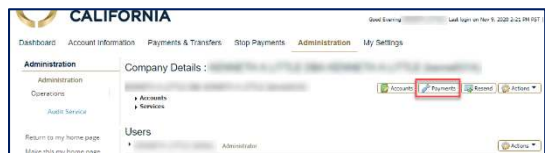
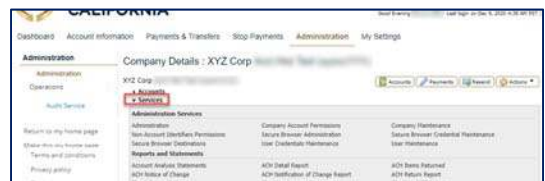
## 21. How do I setup [Subscriptions](#)?

- To the right of the user, select [Actions](#), and [Subscriptions](#).
- A page of optional subscriptions will display covering topics including transfer notices, ACH or Wire end of day notices, file load outcomes, user lockout and password change.



## B. Administer Company Settings

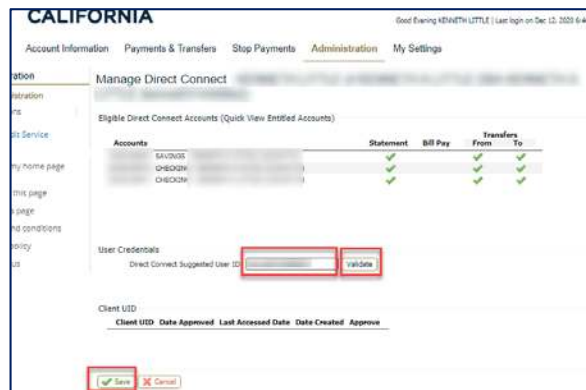
- Where do Administrators go to find Company Administration settings?
  - Select [Administration](#) in the top menu.
  - See the [Company Details](#) section at the top.
- Where can I look up my Company's [Account List](#)?
  - In the [Administration](#) menu, under [Company Details](#), see the [Accounts](#) Link, and click the triangle or next to the [Accounts](#) button.
  - Company Accounts will display. Nickname accounts using the Accounts button.
- Where can I find my company's [Services](#)?
  - In the [Administration](#) menu, under [Company Details](#), see the [Services](#) Link, and click the triangle or next to it. Your Services will display. This section does not include your Payments and other transaction features.
- Where can I find my company's [Payment](#) and transaction services?
  - In the [Administration](#) menu, under [Company Details](#), click the [Payments](#) button. Your Payment and transaction services will display.
- Where is [Resend](#) and what does it do?
  - In the [Administration](#) menu, under [Company Details](#), click the [Resend](#) button.
  - The next page allows you to search for notifications sent to users.
  - You can use this to lookup or audit activity that generated a report or email for a user.
- Where do I add a user?
  - In the [Administration](#) menu, under [Company Details](#), click [Actions](#), then [Add User](#). Or see Clone User (see [A15](#)).
  - Complete the required fields. See Edit User for descriptions of all the fields (see [A6](#)).
- Under the [Actions](#) button in [Company Details](#), what are the FTP Pickup and Delivery Options?
  - Generate a payment file, then have your SFTP software automatically [Deliver](#) it to the bank. It's a fast and accurate way to setup your ACHs, Wires and Transfers.
  - Or automatically [Pickup](#) Information Reporting files to import the data to your systems.



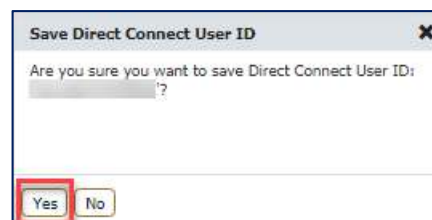
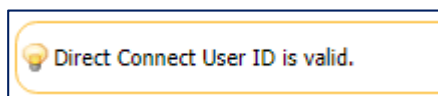
### C. QuickBooks Direct Connect

How do I setup a user on Direct Connect for QuickBooks Desktop software?

1. Your company and user must first request Direct Connect from the Bank. See if the option is available in Payments. If not, call us at 855-351-2262.
2. Typically, we will help you setup the first user at your company on Direct Connect over the phone.
3. Select the user you wish to setup with Direct Connect. If the [Direct Connect](#) option is not shown for that user, first select Payments, and enable the service for your company ([see B4](#)) and for the user ([see A14](#)).
4. Select [Direct Connect](#).
5. See [User Credentials](#). The system will suggest a [QuickBooks Direct Connect User ID](#) (usually the company ID+ a user ID + a number). Enter the ID you prefer, and ensure it's the ID you want. Select [Validate](#).



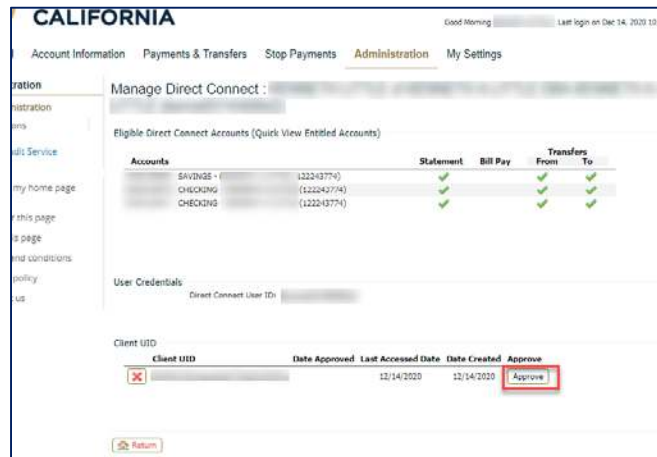
6. The page won't change, except you will get the message in yellow below if the user ID is valid. If the ID is not valid, enter another ID and select [Validate](#) until you get a valid user ID. Click [Save](#) (see above) and confirm by selecting [Yes](#) (see below).



7. Have this new user open their QuickBooks desktop software.
8. In QuickBooks, the new user should go to [Banking](#) > [Bank Feeds](#) > [Set Up Bank Feed for an Account](#) and select [Yes](#) to temporarily close the other open QuickBooks windows.
9. In QuickBooks, Enter and select: [Banc of California Business QBDC](#).
10. On the next screen, select [Continue](#).



11. In QuickBooks, on the [Step 2 Connect...](#) page, have the user enter the new [QuickBooks Direct Connect \(User\) ID \(see C5\)](#) and their Password for Business Online Pro.
12. Select [Connect](#).
  - a. In QuickBooks, you should see this message: [There is a problem with your login. Please try again.](#)
  - b. Note: If you DO NOT get this message, verify you are using the correct [QuickBooks Direct Connect \(User\) ID](#) and [Password](#) for this user.
13. In Business Online Pro, reload the Direct Connect Page for this user. If the QuickBooks software properly connected, you will see a Client UID and an [Approve](#) button. Select [Approve](#).



14. In QuickBooks, on the the [Step 2: Connect...](#) page, select [Connect](#) again.
15. When QuickBooks successfully logs on, you will arrive at [Step 3: Link your accounts](#) and you can complete the account setup process in QuickBooks. Contact us if you have questions.

Note: QuickBooks does not support the use of multiple QuickBooks Direct Connect Customer IDs on a QuickBooks company file for one financial institution.

## D. List of User Administration Functions

### Company Details

1. [Accounts](#) – View Account List, Search / Filter Accounts, and edit Account Description
2. [Services](#) – View List of Services
3. [Payments](#) – Edit payment or transaction feature settings including ACH Origination, Wires, Transfers, Integrated Payables (Payment File Upload), Direct Connect for QuickBooks, Bill Pay, Stop Payments, Payee Maintenance, Import Maintenance, and Mobile Deposits / Remote Deposit Capture. Administrators can manage dollar and transaction limits, accounts available to the service, FX for wires, wire template fields, transaction approvers, etc.
4. [Actions](#) – Includes Add user; FTP Pickup and Delivery Settings e.g. SFTP Keys, SSL Certs, etc.

### Users

1. Lists users at company
2. [User Names](#) (click on carrot)
  - a. [User Details](#) – Shows key user info
  - b. [Services](#) – Lists all services available to the user
    - i. [Yellow Pencil](#) – Edit Service Preferences
    - ii. [Green Briefcase](#) – Edit Accounts for the Service
    - iii. [Red X](#) – Removes service for that user
3. [Actions](#) Button Dropdown Selections:
  - a. [Edit User](#) – Edit name, Admin Designation, Enable Date, Email, Phone, SMS, SMS notification times, View and Reset Software Activation Key
  - b. [Reset Password](#) – Send temporary password to user's Email or Mobile Number
  - c. [Services](#) – Displays services available to user. Select checkbox to add or remove service.
  - d. [Payments](#)
    - i. Manage this user's access to ACH Origination, Wires, Transfers, Integrated Payables (Payment File Upload), Direct Connect for QuickBooks, Bill Pay, Stop Payments, Payee Maintenance, Import Maintenance, and Mobile Deposits / Remote Deposit Capture.
    - ii. User Access Controls Can be Added of Limited.
    - iii. Options include: Types of transactions e.g. Debits and/or Credits, Payment File Import Options, Ability to Add Payees, Set Template Restrictions, Transaction Limits, Approval Requirements, ACH SEC Codes, Template Maintenance Capabilities, File Import Map Maintenance, Batch Approval, ACH Company Settings, Activity Audit, Account Access, Wire FX, etc.
  - e. [Resend](#) – Review user activities, View Reports, Send Report Info
  - f. [Clone User](#) – Creates a new user by copying another existing user at the company.
  - g. [Copy Service](#) – Copies the services available to another user to this user.
  - h. [Delete User](#) – Removes user from the system.
  - i. [Deactivate User](#) – Disables user access. Preserves user on reports. Permits reactivation.
  - j. [Subscriptions](#) – Setup and manage subscriptions which are alerts that are delivered to the user when an event occurs. See Subscriptions.

Questions? Call us at 855-351-2262 from 8:30 AM to 5:30 PM PT on business days.