

Commercial Advantage

Quick Reference Guide

User Management

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Learn more about creating, maintaining, and disabling/deleting users in Commercial Advantage.

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Create and Maintain Users

Adding a new user

Adding users is a four-step process:

1. Enter basic user and administrative information.
2. Grant the user permissions to the various features and functions that your company has access to. This may include payments, reporting, risk management, administrative, and alert functions.
3. Assign bank accounts that the user will have access to.
4. Apply approval limits that cover transactions the user works with.

These steps are accessed through the numbered segments at the top of the screen.



Click the appropriate number to advance to the next step in the process. Specific instructions are outlined below.

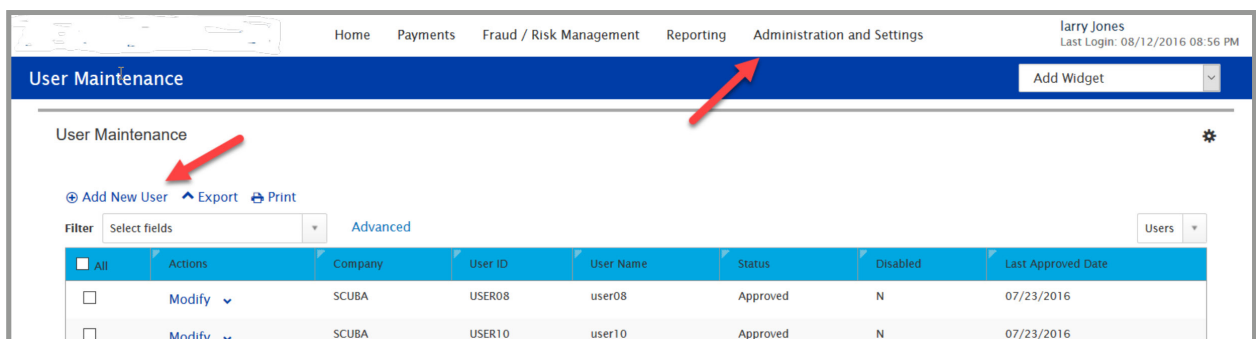
Adding Basic User Information

The **User Information** section allows you to add basic information about the user.

Tip: Skip to the last step in this section to see the shortcut to **Copy an Existing User's Permissions**

To add new user information:

1. Select User Maintenance from the Administration & Settings menu.
2. On the User Maintenance widget, click **Add New User**.



3. In the **User Information** section, enter a user ID and username.
4. (optional) Enter the user's street address.
5. (optional) To add additional address lines, click **Add another address line**.
6. (optional) Enter the city, state/province, and postal code.
7. Enter the user's email address.
8. Enter a phone number.

9. (optional) Enter a mobile phone number - recommended for any user who would want to use SMS alerts.
10. (optional) Enter a fax number.
11. At **Locale**, select a language/locale for the user, for example, **English (United States)**.
12. Select a time zone for the user.

Only **one** legal administrator can be assigned for each company. Contact the bank to make updates to your Legal Administrator.

Multi-Factor Authentication (MFA) will send out an email to the user once they're created in Commercial Advantage. Activation must occur within seven days. Be sure to enter the correct email address for the user so they receive the MFA enrollment information. Refer to the MFA Setup steps in the Profile Manager QRG.

13. Check the **Disable User** checkbox if you want this user to be in the system but inactive and therefore unable to log into Commercial Advantage.
 - a. Upon user setup, the user will receive an Activation email to establish their password, set their Multi-Factor Authentication method and accept the Agreement but will not be allowed access to Commercial Advantage if set to **Disable**.
14. If you want this user to receive a notification when an alert created by him or her changes, check the Send notification when an alert changes checkbox.
15. If your company has been entitled to use the mobile application, the Mobile User checkbox is present. Check the box if you want the user to be able to use the mobile app.
 - a. For information about registering/revoking a mobile device, see the **Mobile Guide**.

Admin Settings

☐ Disable User

☐ Mobile User

Register Mobile Device Revoke Mobile Device

Add User Cancel

16. The **Copy an Existing User's Permissions** option lets you select a user from the company associated with the user you're creating and assign his or her permissions to the new user. You'll still be able to modify any of these user permissions in later stages of the process.
 - a. Use the drop-down to select an existing user whose permissions you want to copy to the new user you're creating.

You can now grant the user permissions to features and functions such as payments, reporting, risk management, administration, and alerts. Click **Continue**. You'll begin by granting payment permissions.



Adding Payment Permissions

The **Payments** section of the **User Maintenance** screen allows you to grant access to payment types and then assign permissions by payment group or type.

To add payment permissions:

1. At the top of the **User Maintenance** screen, Step 2 Set Permissions screen, click **Payments**.

Select Payment Types 0 Payment Types Selected

Select payment types within each payment group

☐ Select All

Wires

☐ Select All

- ☐ Multi-Bank Payment
- ☐ Institutional Transfer
- ☐ Wire - Domestic
- ☐ Wire - International
- ☐ File

Loans

☐ Select All

- ☐ Loan Draw
- ☐ Loan Payment

Transfer

☐ Select All

- ☐ Transfer

Bill Pay

☐ Select All

- ☐ Bill Pay

EFT

☐ Select All

- ☐ EFT Pre-authorized Debit
- ☐ EFT Direct Deposit
- ☐ EFT Direct Deposit / Pre-authorized Debit
- ☐ EFT Payment Import Direct Deposit / Pre-authorized Debit
- ☐ EFT Payment Import Direct Deposit
- ☐ EFT Payment Import Pre-authorized Debit

ACH

☐ Select All

- ☐ Consumer Collections
- ☐ Corporate/Vendor Payments
- ☐ Corporate Collections
- ☐ Cash Concentration/Disbursement
- ☐ Tax Payments
- ☐ Cash Disbursement
- ☐ NACHA File Import
- ☐ Consumer Payments
- ☐ Internet Initiated Collections
- ☐ Payroll
- ☐ Faster Payments
- ☐ Destroyed Check
- ☐ Consumer Collections/Payments
- ☐ International ACH Transaction
- ☐ Child Support Payments
- ☐ Corporate Trade Exchange
- ☐ Telephone Initiated Collections
- ☐ Cash Concentration
- ☐ NACHA Pass Through

Real-Time Payments

☐ Select All

- ☐ Real-Time Payments

2. To assign all payment types within all payment groups, click the first **Select All** checkbox. Otherwise, select individual payment types under each payment group, such as wires and ACH. To assign all types within a group, check the appropriate **Select All** box.

Choosing Payment Settings

To choose payment settings:

1. Click the right arrow ➤ to drop down **Assign Payment Permissions**.
2. In the **Payment Settings** section, you can choose to have the current user select beneficiaries from the Beneficiary Address Book rather than enter a beneficiary manually.

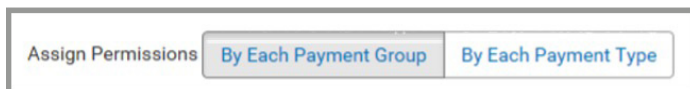
The screenshot displays the 'Assign Payment Permissions' interface. At the top, there's a blue header with a dropdown arrow and the text 'Assign Payment Permissions'. Below this, the 'Payment Settings' section is visible. It includes a sub-header 'Payment Settings' and a line of text: 'Must select beneficiaries from Contact Center for: ☐ Payments ☐ Templates'. Underneath, there's a section titled 'Assigned Permissions' with a 'Select All' checkbox. To the right of this section are two buttons: 'By Each Payment Group' (highlighted) and 'By Each Payment Type'. Below the 'Assigned Permissions' section is a horizontal menu with links: 'Wires', 'Loans', 'Transfer', 'Bill Pay', 'EFT', 'ACH', and 'Real-Time Payments'. The 'Wires' link is currently selected. Below the menu, there's another 'Select All' checkbox. The main area is divided into two columns: 'Payment Permissions' on the left and 'Template Permissions' on the right. Each column has a 'Select All' checkbox and several sub-sections: 'Imports', 'Repetitives', 'Templates', and 'Free Form'. Each sub-section contains checkboxes for 'View', 'Manage', 'Approve', 'Repair', 'Confidential', 'Approve Own', and 'Auto Approve'. There are also dropdown menus for '1 Approval' in each of these sub-sections.

3. Click the appropriate checkbox to require the user to select beneficiaries from the Address Book for either payments or templates. Check both checkboxes if desired.
4. If you want to assign all payment and template permissions to the user, click the **Select All** checkbox under **Assigned Permissions**. Otherwise, proceed to assign payment groups or types individually.
5. You can choose to assign payments by payment group (for example, wires or ACH) or by payment type. Assigning by payment types is a more granular process since you are working with specific types under each payment group. For example, if you assign wire payments by payment type, you could choose settings for various types such as draft, domestic wire, or Fedwire payments.

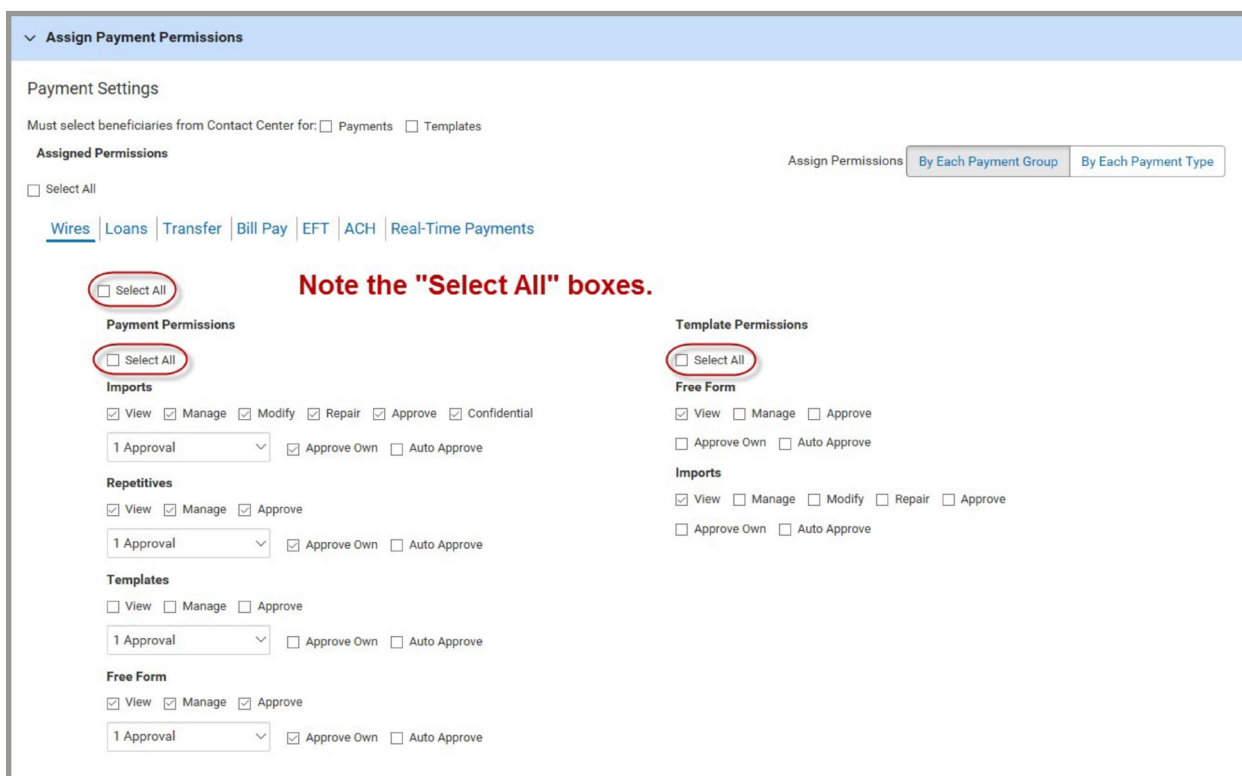
Assigning Payment Permissions by Each Payment Group

To assign payments by payment group:

1. Select the **By Each Payment Group** button, make the desired assignments by clicking the tab corresponding to each payment group (for example, **Wires** or **Loans**), and then check the boxes corresponding with the individual permissions you want to assign.



2. For each payment group, you can make both payment and template assignments. To assign all payments or all templates, check the **Select All** box at the head of each section.



Assign Payment Permissions

Payment Settings

Must select beneficiaries from Contact Center for: ☐ Payments ☐ Templates

Assigned Permissions

Assign Permissions **By Each Payment Group** By Each Payment Type

☐ Select All

Wires | Loans | Transfer | Bill Pay | EFT | ACH | Real-Time Payments

Note the "Select All" boxes.

☐ Select All

Payment Permissions

☐ Select All

Imports

☒ View ☒ Manage ☒ Modify ☒ Repair ☒ Approve ☒ Confidential

1 Approval ☒ Approve Own ☐ Auto Approve

Repetitives

☒ View ☒ Manage ☒ Approve

1 Approval ☒ Approve Own ☐ Auto Approve

Templates

☐ View ☐ Manage ☐ Approve

1 Approval ☐ Approve Own ☐ Auto Approve

Free Form

☒ View ☒ Manage ☒ Approve

1 Approval ☒ Approve Own ☐ Auto Approve

Template Permissions

☐ Select All

Free Form

☒ View ☐ Manage ☐ Approve

☐ Approve Own ☐ Auto Approve

Imports

☒ View ☐ Manage ☐ Modify ☐ Repair ☐ Approve

☐ Approve Own ☐ Auto Approve

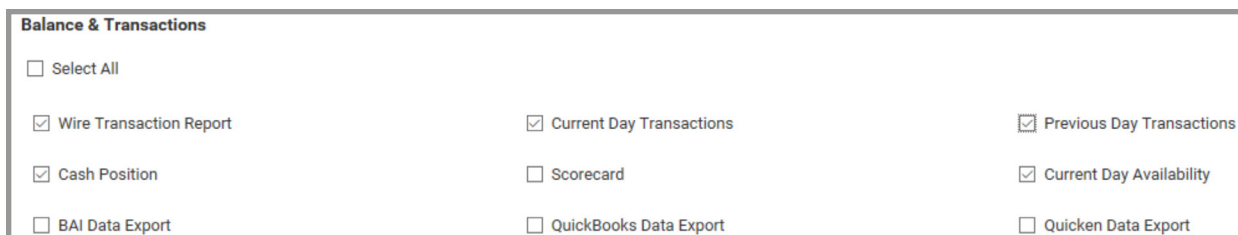
3. To assign all permissions under a selected payment group (such as wires), check the **Select All** box.

Adding Reporting Permissions

The **Reporting** section of the User Maintenance screen allows you to grant users permission to access various types of balance and transaction data including balance and transaction reports, eStatements, Legacy Reports, Lockbox Reports, and Image Search.

To add reporting permissions:

1. From the User Maintenance screen, click **Reporting**.
2. To entitle a user to all available reports, check the **Select All** checkbox. Otherwise, select the individual checkbox(es) for the report or reports (for example, Balance & Transactions) you would like to entitle the user to.
3. For each report group, you can choose to entitle all reports or individual reports. Check the appropriate boxes.



Balance & Transactions		
<input type="checkbox"/> Select All		
<input checked="" type="checkbox"/> Wire Transaction Report	<input checked="" type="checkbox"/> Current Day Transactions	<input checked="" type="checkbox"/> Previous Day Transactions
<input checked="" type="checkbox"/> Cash Position	<input type="checkbox"/> Scorecard	<input checked="" type="checkbox"/> Current Day Availability
<input type="checkbox"/> BAI Data Export	<input type="checkbox"/> QuickBooks Data Export	<input type="checkbox"/> Quicken Data Export

Next, you'll assign risk management entitlements. Click **Risk Management** at the top of the screen.

Adding Risk Management Permissions

The **Risk Management** section of the User Maintenance screen allows you to grant access to Risk Management functions.

To add Risk Management permissions:

1. At the top of the User Maintenance screen, click **Risk Management**.
2. To entitle a user to all areas of Risk Management, check the **Select All** checkbox. Otherwise, select the checkbox(es) for the permissions you want to grant. For example, to allow the user to manage check issues/ voids, select the **Manage** check box in the **Check Issue/Void** row. To allow the user to approve Electronic Positive Pay decisions, select the **Approve** checkbox in the **ACH Positive Pay Decisioning** row. For some areas of Risk Management, you can choose **Select All** to assign all permissions.

Next, you'll assign administration entitlements. Click **Administration** at the top of the screen.

Adding Administrative Permissions

The **Administration** section of the User Maintenance screen allows you to grant access to administrative functions on the client application.

To add administrative permissions:

1. At the top of the User Maintenance screen, click **Administration**.
2. To entitle the user to all areas of administration, check the **Select All** checkbox. Otherwise, select the checkbox(es) for the permissions you want to grant. Note that for some areas of Administration, you will be able to assign all permissions.
3. If you selected approve as an action in the last step:
 - Select the **Approve Own** check box if the user can approve items that he or she created.
 - Select the **Auto Approve** check box if an item should be automatically approved after the user creates it.
4. When you've finished assigning administrative permissions, click **Save**. You're now ready to add permissions for additional modules.

Next, you'll assign alerts entitlements. Click **Alerts** at the top of the screen

Adding Alerts Permissions

The **Alerts** section of the User Maintenance screen allows you to grant permission to alerts.

To add alerts permissions:

1. At the top of the User Maintenance screen, click **Alerts**.
2. To entitle the user to all alerts, check the **Select All** checkbox. Otherwise, select the checkbox(es) for the alerts you want to grant access to. For example, to allow the user to create Legacy Reports and Beneficiary Address Book alerts, click **Beneficiary Address Book Maintenance** and **Legacy Report Received**.

You're now ready to assign bank accounts to the user. Click **Continue** OR **3 Assign Accounts** at the top of the screen.



Assigning Accounts

The **Accounts** section of the User Maintenance screen allows you to assign the bank accounts that the current user can work with. If the user has permission to work with ACH payments, you must also select ACH originators that the user can work with.

1 Define User 2 Set Permissions 3 Assign Accounts 4 Apply Limits

Bank Accounts ACH Originators Legacy Reports Lockboxes

Filter Select fields

Accounts	Payments					Report									
	All	Wires	Loans	Transfer From	Transfer To	Real-Time Payments	Controlled Disbursement Reporting	Monthly Statement	Sweep Notification	Account Analysis Statement	Image Search	Check Inquiry	Real-Time Payments - Incoming	Balance & Transactions	Electroni Paymen Positive Pay Decisioni
CLNTACCNAME500 - 1122334500 - BONY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CLNTACCNAME501 - 1122334501 - BONY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CLNTACCNAME502 - 1122334502 - BONY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CLNTACCNAME503 - 1122334503 - BONY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CLNTACCNAME504 - 1122334504 - BONY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CLNTACCNAME505 - 1122334505 - BONY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CLNTACCNAME506 - 1122334506 - BONY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CLNTACCNAME507 - 1122334507 - BONY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CLNTACCNAME515 & - 1122334515 - BONY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CLNTACCNAME516 & - 1122334516 - BONY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Viewing 1-10 of 22 records Display 10 per page Page 1 of 3

Add User Continue Back Cancel

To assign bank accounts to the user:

1. With **Bank Accounts** selected, check the boxes corresponding to the payment types, reports, and functions that you want the user to be able to use with the specified account.

1 Define User 2 Set Permissions 3 Assign Accounts 4 Apply Limits

Bank Accounts ACH Originators

Filter Select fields

Accounts Q	Payments			
	All	Wires	Loans	Transfer
LC account - 1122334601 - BOA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CL Account - 1122334602 - BOA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LC account - 1152334603 - BOA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CL Account - 1152334604 - BOA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

To apply all current and future accounts to the user for a specific payment type, check the appropriate boxes.

You can also choose to apply all current and future accounts to the assigned payments only.

The report permissions that you can assign, such as **Balance & Transaction** and **Real-time Payments - Incoming**, depend on the reports that you have assigned under Reports section of User Maintenance.

- You can assign all accounts and all payment types, reports, and functions to the user by checking the **All** checkbox. Alternatively, you can choose to assign all accounts to a user for a particular payment type (for example, Wires) by checking the box at the top of the column corresponding to the payment type.

If you have assigned transfer payment entitlements to this user, note that transfer account assignments are divided. You can assign accounts as either transfer-from or transfer-to accounts.

Accounts	All	Wires	Loans	Transfer From	Transfer To
CLNTACCNAMES00 - 1122334500 - BONY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CLNTACCNAMES01 - 1122334501 - BONY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- You can assign all accounts for all payment types by checking the **Payments** checkbox.
- You can assign all current and future accounts to each of the assigned payment types by checking the appropriate checkbox in the **Apply All Current and Future Accounts** row. You can also choose to assign all current and future accounts to the user by checking all checkboxes in the row.

To assign ACH originators to the user:

- Click **ACH Originators** at the top of the screen

The application can be configured to show offset accounts along with the associated ACH company IDs.

Originators	All	ACH
HOQGB - HOQGB	<input type="checkbox"/>	<input type="checkbox"/>
ACH_Comp_1 - 1102202122 - 1122334451	<input type="checkbox"/>	<input type="checkbox"/>
ACH_Comp_2 - 1102202123 - 1122334452	<input type="checkbox"/>	<input type="checkbox"/>
ACH_Comp_3 - 1102202124 - 1122334454	<input type="checkbox"/>	<input type="checkbox"/>
ACH_Comp_4 - 1102202125	<input type="checkbox"/>	<input type="checkbox"/>
ACH_Comp_5 - 1102202126	<input type="checkbox"/>	<input type="checkbox"/>
ACH_Comp_6 - 1102202127	<input type="checkbox"/>	<input type="checkbox"/>

2. You can assign all accounts to the user by checking the All checkbox. Alternatively, you can choose to assign all ACH accounts by checking the **Payments** box.
3. You can assign all current and future accounts for payment types by checking **Apply All Current and Future Accounts** row.

To assign legacy reports to the user (optional):

If the company is configured to entitle Legacy Reports to a user, the Legacy Reports option will be available.

1. With **Legacy Reports*** selected, check the boxes corresponding to the reports that you want the user to be able to use.
2. You can assign all reports to the user by checking the All checkbox.
3. You can assign all current and future legacy reports by checking the **Apply All Current and Future Legacy Reports** checkbox.

Assigning Locations

If the company is configured to entitle remote deposit capture (RDC) locations to a user, the **Locations** tab will be available.

To assign locations to the user:

1. With **Locations** selected, check the boxes corresponding to the locations that you want to assign to the user.
2. You can assign all locations to the user by checking the **All** checkbox.
3. You can assign all current and future locations by checking the **Apply All Current and Future Locations** checkbox.

Assigning Additional Bank Services

If your entitlements have been set up so that bank widgets can be entitled to a user, the **Additional Bank Services** tab will be available for things such as Bill Pay and mobile Remote Deposit Capture (RDC).

NEWUSER |

1 Define User 2 Set Permissions 3 Assign Accounts 4 Apply Approval Limits

Bank Accounts ACH Originators Legacy Reports Lockboxes **Additional Bank Services**

Filter

Apply All Current and Future Additional Bank Services <input checked="" type="checkbox"/>		
Additional Bank Services	All <input checked="" type="checkbox"/>	Additional Bank Services <input checked="" type="checkbox"/>
101 - Widget002 - Widget002 Description	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
bb - bb - bb	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
cc - cc - cc	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
dd - dd - description of this widget	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
pp - pp - pp	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Viewing 1-5 of 5 records

Display per page < Page of 1 >

To assign bank widgets to the user:

1. With Additional Bank Services selected, check the boxes corresponding to the locations that you want to assign to the user.
2. You can assign all locations to the user by checking the All checkbox.
3. You can assign all current and future locations by checking the Apply All Current and Future Locations checkbox.

Finally, you apply approval limits for the transactions the user is entitled to approve.

Click Continue OR 4 Apply Approval Limits at the top of the screen.



Applying Limits

The **Apply Limits** section of the User Maintenance screen allows you to assign overall approval limits and limits associated with individual bank accounts assigned to the user. Overall approval limits indicate the maximum value of payments that the user can approve. Values in this section are expressed in the default currency of your company.

There are three types of limits: transaction, batch, and daily.

- A transaction approval limit indicates the maximum amount of a single transaction. This limit applies to both wire and batch payments.
- A batch approval limit is the maximum amount of all items in a batch. This limit is not applicable to wire payments.
- A daily approval limit is the maximum total value of all payments that can be approved on a given value date.

A user must be granted permission to approval action to approve payments. Payments and templates must pass all limit check to be approved.

To apply overall approval limits to the user:

1. With Overall Approval Limits selected, enter the transaction, batch, and daily limits for each payment type in the selected payment group.
2. To apply these limits to all payment types, in the group, enter the transaction, batch, and daily limit in the Quickly Apply Limits row, and then click Apply.
3. To assign approval limits to another payment group, click the group name.
4. Repeat the actions in Step 1 for the remaining payment types and groups assigned to this user.

To assign account approval limits to the user:

1. Click **Account Approval Limits** at the top of the screen.
2. Set approval limits by entering the limit in the appropriate text box. If you assigned permissions by each payment type, the types will be listed in separate sections. Click the arrow to expand a section.

Name	Account Number	Transaction Limit	Daily Limit	
1122334607	1122334607	1500	15000	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Acct Name 01	1122334451			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Overall Approval Limits

Account Approval Limits

Wires

Loans

Transfer

Bill Pay

EFT

ACH

Originators

Quickly Apply Limits

Advanced Account Permissions

Show

Hide

Name	Originator ID	Offset Account Num...	Transaction Limit	Batch Limit	Daily Limit
AB A&H Company2	2009000		500	1,000	10,000
AB ACH Company1	1009000	1122334451	600	6,000	60,000

Viewing 1-2 of 2 records

Display 10 per page < Page 1 of >

Update

Back

Cancel

3. You can set limits for multiple accounts by clicking the **Quickly Apply Limits** link. The limits entered in this window will be applied to all accounts the user is assigned to. However, you can edit the limit for individual accounts.
4. By default, the user can perform any action on an account that was assigned in the **Set Permissions** section. However, actions can be restricted for an account by clicking the **Show** button next to **Advanced Account Permissions**.

After clicking the **Show** button, icons appear in the far-right side of the screen.

5. Clicking a check box allows you to assign the actions a user can perform on payments or templates originating from the account. A check in the box indicates the action can be performed on the account.
6. Repeat Steps 2-5 for each payment type and payment group assigned to this user. You can navigate to the next payment group by clicking the appropriate link.
7. When you have finished granting all permissions to the user, click **Add User**.
8. The user record will be displayed on the User Maintenance widget. A user record must be **approved** before it can be used.

Delete or Disable a User

Users with administrator's rights can Disable or Delete an existing user.

- Disabling a User can be useful if the employee takes a temporary leave, and you wish to shut down their access for a given period.
- Disabling a User can be useful if you believe their account access has been compromised.
- A Disabled User is prevented from accessing Commercial Advantage, once the user is enabled again their access will be restored.
- Disabled Users will continue to receive alerts, the only way to stop alerts is to have all alerts involving the user modified/ deleted or to delete the user itself.

Impacts

- Any alerts created by a Deleted User will no longer work, alerts must be re-established for any recipient or recipient group.
- Any templates created by a Deleted User will continue to remain in the Template List View and are available for use by another user. Recurring payments will remain active if the creator has been disabled or deleted, the template must be deleted to stop working.
- Any confidential/restricted template created by a Deleted User will remain in the Template List View accessibly by uses will access to confidential/restricted templates. An admin can assign that restricted template to any user in User Maintenance > 3 Assign Accounts.

To delete an existing user:

1. Select **User Maintenance** from the Administration & Settings menu.
2. On the User Maintenance widget, in the Actions column, click the down arrow beside the user you wish to Delete and select **Delete**.
3. Another option would be to select the User and select Disable or Delete from the bottom menu.

