



Online Banking Administration / Sub-sign on User setup

The following are the User Setup directions. If you require more information, you can always access the Help section while logged into your Online Banking. You may also contact our Client Service Center (978) 452-1300.

User Setup: Must be completed by the Business Administrator. The Administrator can set up employees, accountants, etc. to access all or some of the functionality available. The Administrator is responsible for adding, editing, deleting and monitoring the Users.

Note:

- If the Administrator is locked out of Online Banking, they will need to contact the Digital Banking Department to be reset.
- If the Sub User is locked out of Online Banking, they will need to contact the Administrator to be reset.

Setup Steps:

Sign onto your Online Banking with your Sign-On ID & Password.

- Click on the 'Administration' tab on the top menu bar.
- Click on the 'Add New User' button on the bottom right of the screen.

The 'User Setup - Add User' page will appear.

- The Business Administrator needs to complete the sections below for each User.

User Information Section:

- Enter the User's Name, Email Address, Sign-On ID and Password. The Email and Password need to be entered twice.
- Do not select Disable User or enter a Disabled Reason.
- Enter Phone Numbers for the User.



User Set up - Add User

1 User Information 2 Account Access 3 ACH Rights 4 Wire Rights

User Information:

First Name
Middle Initial
LastName
Email:
Confirm Email:
Sign-on ID:
Password:
Confirm Password:
User disabled ☐
Disabled Reason:

User Rights:

☐ Manage Company
☐ Manage Accounts
☐ Manage Users
☐ Manage Reports

Phone Type

Work ☒ U.S. ☐ International
Work ☒ U.S. ☐ International
Work ☒ U.S. ☐ International
Work ☒ U.S. ☐ International

Country Code

1
1
1
1

nnn-nnnn
nnn-nnnn
nnn-nnnn
nnn-nnnn

Can receive text messages

☐
☐
☐
☐

Failed Logins:

Maximum Allowed: 3 Current Failed Logins: 0

Failed RSA Logins:

Maximum Allowed: 1 Current Failed Logins: 0

Failed RSA OTP attempts

Maximum Allowed: 3 Current Failed OTP attempts 0

Other Services:

☐ Allow Access to Request
☐ Positive Pay
☐ Bill Payment

Cancel Continue

Save and Exit

User Rights Section:

- Manage Company allows user to edit transaction limits
- Manage Accounts allows user to edit account descriptions
- Manage Users allows user to edit all other sub users
- Manage Reports allows user to view reports

Other Services Section:

- Allow Access to Request includes Requests for: Deposit Acct, ATM/Debit Card, Check Re-Order, Loan Acct, Safe Deposit, and Address Change.
- Positive Pay (only applicable if feature is active)
- Bill Payment (additional maintenance may be required)

Once the information is completed, click the Continue button.

Accounts

Cash Management

Administration

Service Center

User Set up

Account Set up

Company Set up

Admin Reports

eDeposit

Positive Pay

TOOLS

MC M+ M- MR

CE C ± +

7 8 9 ×

4 5 6 ÷

1 2 3 +

0 - =

1 User Information

2 Account Access

3 ACH Rights

4 Wire Rights

Checking Accounts

User's Name:

Show Accounts

Account Name ▲	Account #	<input type="checkbox"/> View	<input type="checkbox"/> Stop	<input type="checkbox"/> Transfers
Checking	xxx1234	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Cancel

Back

Continue

Save and Exit

Account Access Section (per account):

- View allows user to view an account
- Stop allows user to place a Stop Payment
- Transfers allows user to transfer funds

Note: For security purposes, account numbers are masked. To view the full account number, click the Show Accounts hyperlink, and then enter your Online Banking Password.

If adding ACH Rights, click the Continue button and skip to the Adding ACH Rights section below for further instructions.

If adding Wire Rights, click the Continue button and skip to the Adding ACH Rights section below for further instructions.

Note: In order to access the ACH Access and Wire Access Rights sections the main Business must be set up for our Cash Management services.

Once the information is completed, click the Save and Exit button to save this User. *Reminder: Edits/Changes to Sub Users will trigger Transaction Monitoring. Please follow the prompts to complete setup.

The new user is now setup!

Note: If the new user was granted Bill Payment access additional maintenance may be required. New users default to permission Level 3. The Business Administrator has the option to change the user's permission level from Level 3 to Level 2. *See Bill Payment Access section for further instructions.

Adding ACH Rights

The screenshot shows the LowellFive 'The Relationship Bank' user setup interface. At the top, there are links for Messages, My Profile, Help, and SIGN OUT, along with a Welcome message. Below the header, there are four main navigation tabs: Accounts, Cash Management, Administration, and Service Center. The Administration tab is selected, and the left sidebar shows various setup options: User Set up, Account Set up, Company Set up, Admin Reports, eDeposit, and Positive Pay. The main content area displays a progress bar with four steps: 1 User Information, 2 Account Access, 3 ACH Rights (current step), and 4 Wire Rights. The ACH Rights section includes a 'User's Name' field, a list of checkboxes for 'ACH Rights' (Select All ACH Rights, Set up Templates, Add ACH Transactions, Edit ACH Transactions, Release), and a section for 'Approvals and Approval Limits' with checkboxes for '1st Approval' and '2nd Approval', each with a 'Limit' field. Below this are dropdown menus for 'Normal ACH Rights' (set to 'View Only Rights') and 'Sensitive ACH Rights' (set to 'No Rights'). At the bottom, there are buttons for Cancel, Back, Continue, and Save and Exit.

ACH Rights Section:

- Select All ACH Rights assigns ALL rights below to the user
- Set up Templates allows user to add, edit, or delete ACH templates
- Add ACH Transactions allows user to add ACH transaction sets
- Edit ACH Transactions allows user to edit existing ACH sets
- Release allows user to release ACH batches

Approvals and Approval Limits Section:

- 1st Approval Check box if the user can complete the first approval step for an ACH set. You must also type a dollar LIMIT. The user can then enter a first approval for an ACH set with transactions totaling up to the specified limit.
- 2nd Approval Check box if the user can complete either the first or the second approval step for an ACH set. You must also type a dollar LIMIT value. The user can then enter a first or second approval for an ACH set with transactions totaling up to the specified limit.

Normal ACH Rights dropdown list:

Select the appropriate option indicating if the user can change data in an ACH set or template where the security is not set to Sensitive.

- | | |
|--|---|
| • View Only Rights | user will not have access to change anything |
| • Change Amounts Only | allows user to only edit amounts |
| • Change Everything Except Account Information | allows user to change everything except account information |
| • Change Everything | allows user to edit existing ACH sets |

Sensitive ACH Rights dropdown list:

Select the appropriate option indicating if the user can change data in an ACH set or template where the security is set to Sensitive.

- | | |
|--|---|
| • No Rights | user will not have access to change anything |
| • Change Amounts Only | allows user to only edit amounts |
| • Change Everything Except Account Information | allows user to change everything except account information |
| • Change Everything | allows user to edit existing ACH sets |

Adding Wire Rights

The screenshot displays the LowellFive web application interface. At the top right, there are links for 'Messages', 'My Profile', 'Help', and 'SIGN OUT', along with a 'Welcome' message. Below these are navigation tabs for 'Accounts', 'Cash Management', 'Administration', and 'Service Center'. The main content area is titled 'User Set up' and includes a sidebar with options: 'Account Set up', 'Company Set up', 'Admin Reports', 'eDeposit', and 'Positive Pay'. The 'Tools' section on the left contains a calculator and document icons. The main panel shows a progress bar with four steps: 1. User Information, 2. Account Access, 3. ACH Rights, and 4. Wire Rights. The 'Wire Rights' section is active, showing a 'Wire Rights:' heading, a 'User's Name:' input field, and a list of checkboxes: 'Select All Wire Rights', 'Set up Templates', 'Approve Templates', 'Add Wires', 'Edit Wires', and 'Release'. Below this is the 'Approvals and Approval Limits' section with checkboxes for '1st Approval' and '2nd Approval', each followed by a 'Limit:' input field. At the bottom right are 'Cancel', 'Back', and 'Save' buttons.

Wire Rights Section:

- | | |
|--------------------------|--|
| • Select All Wire Rights | assigns ALL rights below to the user |
| • Set Up Templates | allows user to add, edit, or delete Wire templates |
| • Approve Templates | allows user to approve wire templates |

- **Add Wires** allows user to add wires
- **Edit Wires** allows user to edit wires
- **Release** allows user to release wires

Approvals and Approval Limits Section:

- **1st Approval** Check if the user can complete the first approval step for a wire template or wire. You must also type a dollar LIMIT value. The user can then enter a first approval for a wire template or wire with a specified amount up to the indicated limit.
- **2nd Approval** Check box if the user can complete either the first or the second approval step for a wire template or wire. You must also type a dollar LIMIT value. The user can then enter a first or second approval for a wire template or wire with a specified amount up to the indicated limit.

Adding Bill Payment Access

Once the new user is created, have them login to Online Banking with their new user credentials.

- **Click on the 'Cash Management' tab on the top menu bar.**
- **Click on the 'Pay your bills' hyperlink**

First time users will see the 'Welcome to Online Bill Pay!' page.

- **Click on 'Get Started' button to proceed.**

Once the user has completed this step, the Business Administrator has the option to change the user's permission level.

Note: This can only occur AFTER the new user has logged into bill pay to establish access.

The Business Administrator will need to login to their online banking again.

- **Click on the 'Cash Management' tab on the top menu bar.**
- **Click on the 'Pay your bills' hyperlink.**
- **Click on 'My Profile' button (left).**
- **Click 'Manage authorized users' radio button.**

Payment Center
Add a Bill
Bill History
Manage My Bills
My Accounts
My Profile
Messages

My Profile

Manage Administration Options

What would you like to do?

☐ Manage authorized users

Business Bill Pay can be reached at 978-452-1300 between the hours of 8:00 AM - 5:00 PM ET, M-F; 8:00 AM - 2:00 PM Sat; Closed Sundays

[Terms & Conditions](#)

- Click the user's 'Name' hyperlink.

Payment Center
Add a Bill
Bill History
Manage My Bills
My Accounts
My Profile
Messages

My Profile

Manage Administration Options

What would you like to do?

☒ Manage authorized users

Name	User ID	Authority Level	Status
Administrator	adminid	Level 1 User	Active
New User	newuserid	Level 3 User	Active

Business Bill Pay can be reached at 978-452-1300 between the hours of 8:00 AM - 5:00 PM ET, M-F; 8:00 AM - 2:00 PM Sat; Closed Sundays

[Terms & Conditions](#)

In the **Authority Level** drop down.

- Select 'Level 2 User' (Level 3 User selected by default)

In the **Account Access** box.

- Select accounts to allow bill payment access
- Click 'Save Changes'

Authority Level Access Descriptions

There is only ONE Level 1 user. This is the Online Banking Administrator. They alone will have control over adding new users.

The following table provides an overview of the authorized tasks and features for each user level.

Items marked with an asterisk (*) indicate that the user must have account access to perform the task.

Payment Center and Bill History	Level 1	Level 2	Level 3
Approve a payment	Yes	Yes,* for Level 3	No
Change or cancel an approved (pending) payment	Yes	Yes*	No
Change or cancel an unapproved payment	Yes	Yes*	Yes*
Financial software export	Yes	Yes	Yes
Schedule a single payment in approved (pending) status	Yes	Yes*	No
Schedule a single payment in unapproved status	No	No	Yes*
Set the preferred account	Yes	Yes	Yes

Manage Bills and Add a Bill	Level 1	Level 2	Level 3
Add a biller	Yes	Yes	Yes
Add, change, or cancel an automatic payment (recurring payment or Automatic e-bill payment)	Yes	Yes*	No
Add, update, or delete bill reminders	Yes	Yes	Yes
Cancel e-bill service	Yes	Yes	Yes, unless Automatic payment is active
Change or delete a biller	Yes	Yes	Yes, unless there are pending payments

Manage Bills and Add a Bill	Level 1	Level 2	Level 3
File a bill and update filed details	Yes	Yes	Yes
Request e-bill service activation	Yes	Yes	Yes
View bill detail and bill history	Yes	Yes	Yes

Additional note: Level 2 Users can manage their own information and the information for all Level 3 Users. Level 3 Users can only manage their own information.

