Online Banking Guide

CAPITAL BANK

capitalbankmd.com

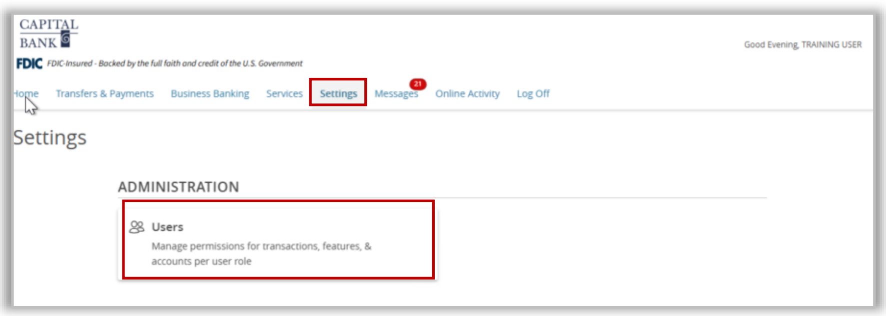
Member FDIC

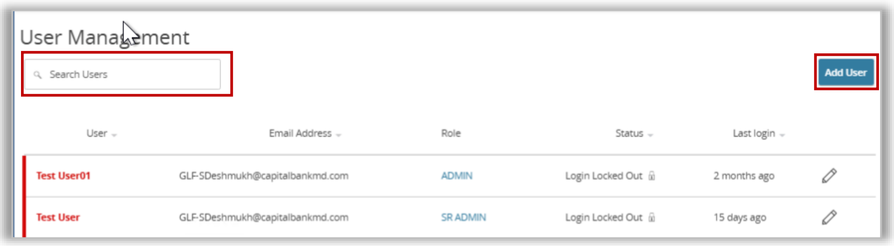
User Guide – Managing Users

Introduction to Managing Users

The Administration module of Digital Banking allows businesses to create and manage multiple users based on their roles and responsibilities. Users that have administrative rights can create new users and edit or delete existing users. Each corporate entity will have a pre-defined company policy on which the user's role, entitlements and rights are based. These rights control what each user can access and the actions they can perform.

Rights and entitlements will include permissions to access accounts, draft, approve or view payments, and manage recipients and templates. Administrators can customize user permissions to fit individual user's job profiles thereby ensuring secure and efficient operations. The ability to create role-based access enables businesses to delegate tasks while maintaining oversight. This helps in reducing operational risk and supporting smooth day-to-day functioning.



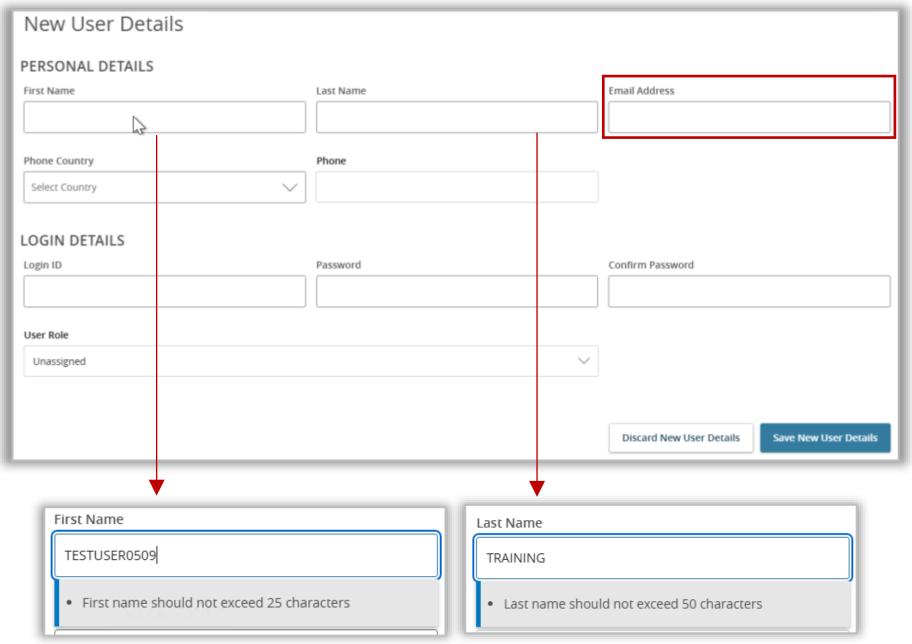


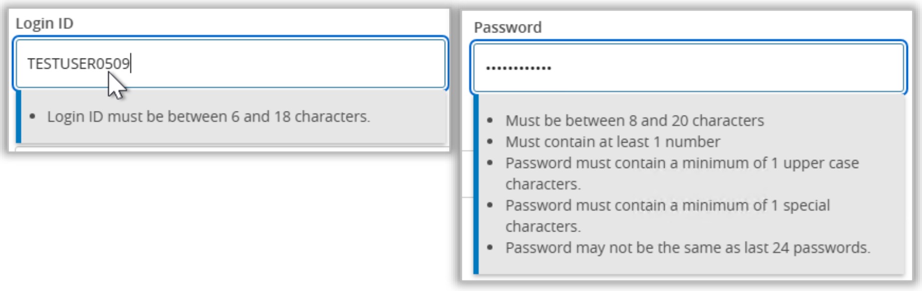
Overview:
This user guide will cover the process of creating a new user and assigning permissions based on the user role.

Section 1: User Management Overview

Navigation:

1. Navigate to the 'Settings' tab available on the Home page.
2. Click on the 'Users' tile available in the 'Administration' section and navigate to the 'User Management' page.
3. The 'User Management' page displays a consolidated list of all existing users.
4. Use the 'Search Users' option to locate existing users from the list.
5. You can sort the list of existing users by their User (Names), Email Address, Status and Last Login timestamp
6. Use the 'pen' icon to edit an existing user.
7. To create a new user, click on the 'Add User' button





Section 2: Creating a New user

1. On clicking the '**Add User'** button you will be navigated to the '*New User Details'* page.
2. The following sections will need to be updated while creating a new user:
   - Personal Details
   - Login Details

a. Personal Details:
   - Enter 'First Name' & 'Last Name' of the new user

Please note the character restrictions while entering the details.

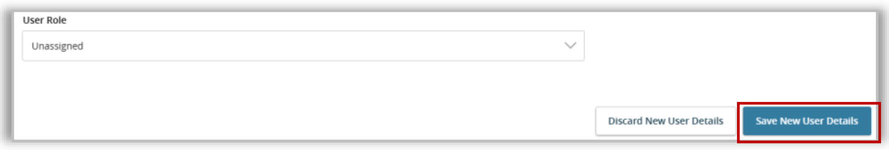
   - Enter a valid 'Email Address' which would be used for receiving access codes, statements etc.
   - Select the user's 'Phone Country' using the dropdown and update the contact number in the 'Phone' field.

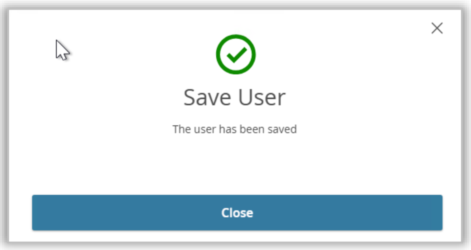
b. Login Details Section:
   - Enter a unique 'Login ID' and 'Password' for the user.

Please Note: The character restrictions and combinations while creating the Login ID and Password.

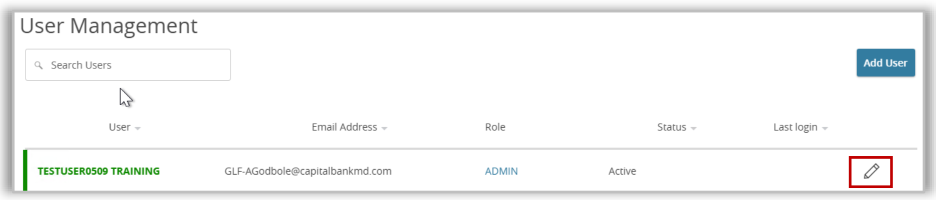
   - Re-enter the password in the 'Confirm Password' field.
   - Assign the required 'User Role' using the dropdown.

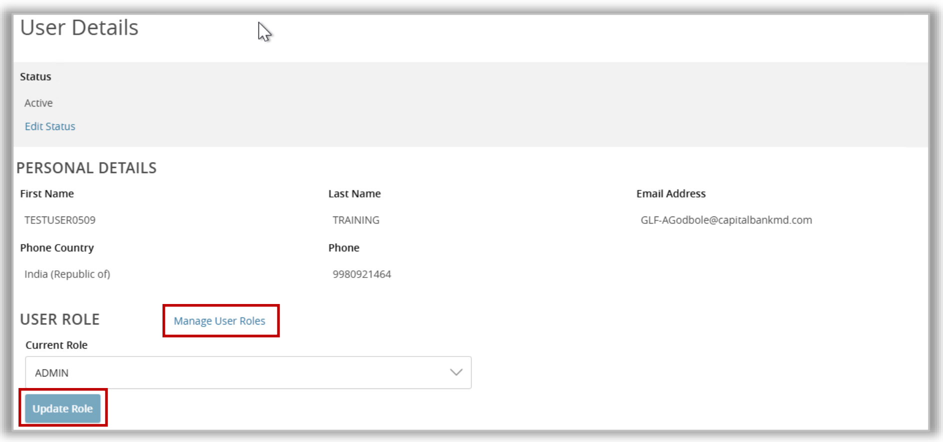
Please Note: User Roles are predefined at the corporate level as a part of the Company Policy setting. User roles define the actions and entitlements allowed for the selected 'Role'. Each user needs to have a User Role assigned.

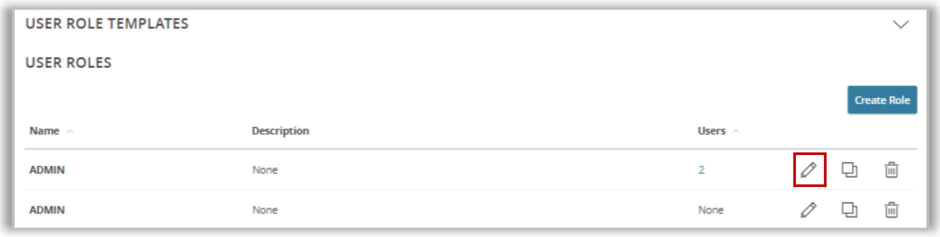




3. To save the user details click on 'Save New User Details' button. If you wish to cancel the user creation, click on the 'Discard New User Details' button.
4. On clicking the 'Save New User Details' an overlay with successful save message will be displayed.
5. The newly created user will be displayed on the 'User Management' page.





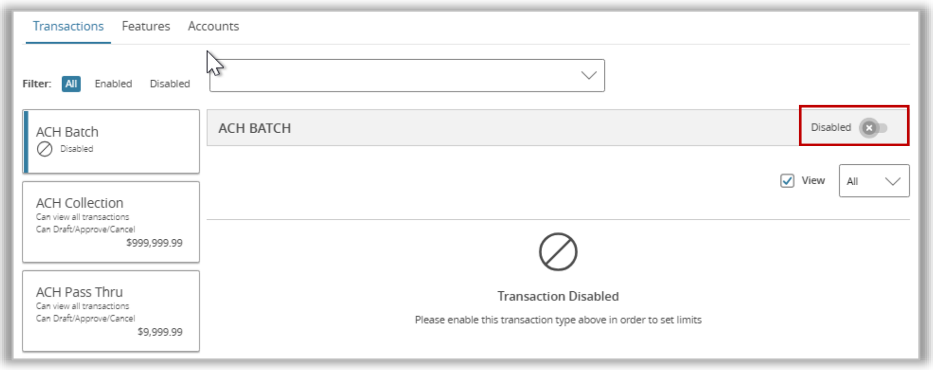


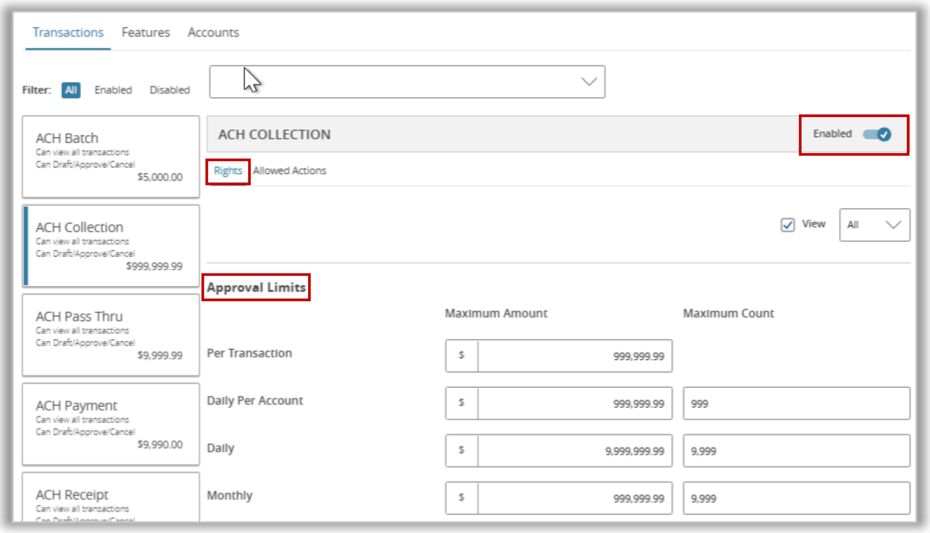
Section 2: Assigning or Modifying User Roles:

User rights and permissions are controlled through the User Roles functionality. User roles define the transaction types, actions, limits, custom features and accounts that are available for the user. Digital Online offers the flexibility to modify assigned user roles based on business needs.

Navigation:

1. User roles assigned during creation can be modified through the 'Edit User' option available on the 'User Management' page.
2. Locate the newly created user on the 'User Management' page and click on the 'pen' icon to edit the user.
3. Click on the 'Update Role' button if you wish to change the previously assigned role.
4. If you wish to modify the rights and entitlements assigned to a particular role, click on the 'Manage User Roles' link and navigate to the selected user role page.
5. The 'User Role Templates' page displays a list of existing user roles with options to a 'Create Role' (new role) and 'Edit', 'Copy', 'Delete' the existing roles.
6. The number displayed under the 'Users' column denotes of users assigned to the role. Click on the link to view the details of the users assigned to the role.
7. Click on the 'Edit' (pen) icon to navigate to an editable display of the selected 'User Roles'.
8. The user role page displays three tabs; 'Transactions,' 'Features' and 'Accounts'
   The details displayed on each tab can be edited as required.





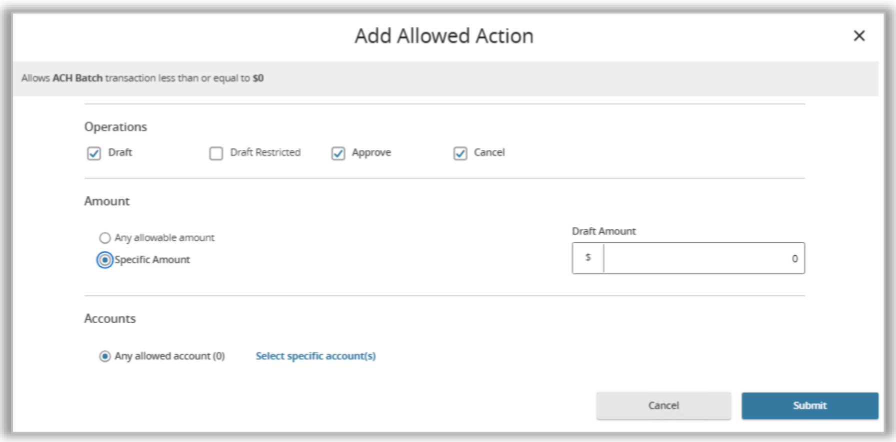
a. Transactions Tab:

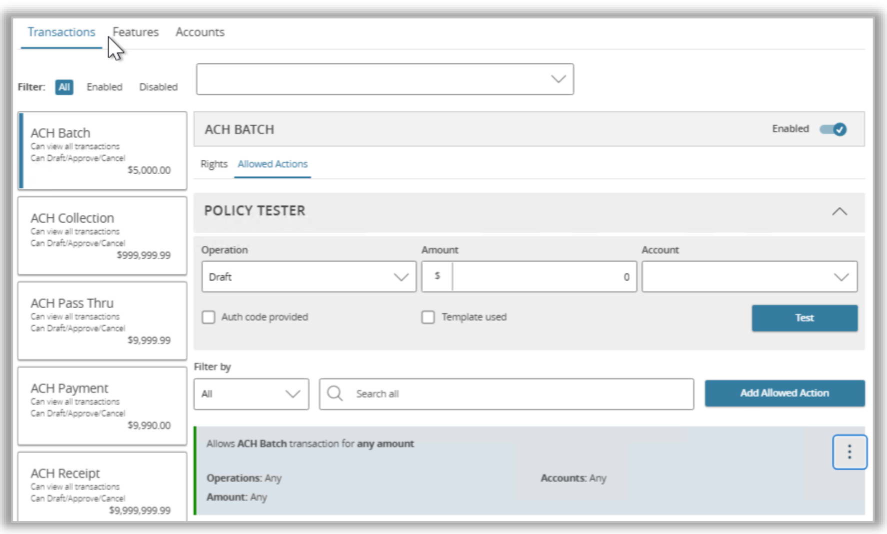
- The 'Transactions' tab displays the payment (transactions) type and applicable rights and actions associated with the transaction type.
- Select the required transaction type and click on the 'Enabled / Disabled' toggle available on the right corner

Please Note: No further modifications can be made to 'Transaction' types with a 'Disabled' status.

For 'Transactions' with an 'Enabled' status - update the following:

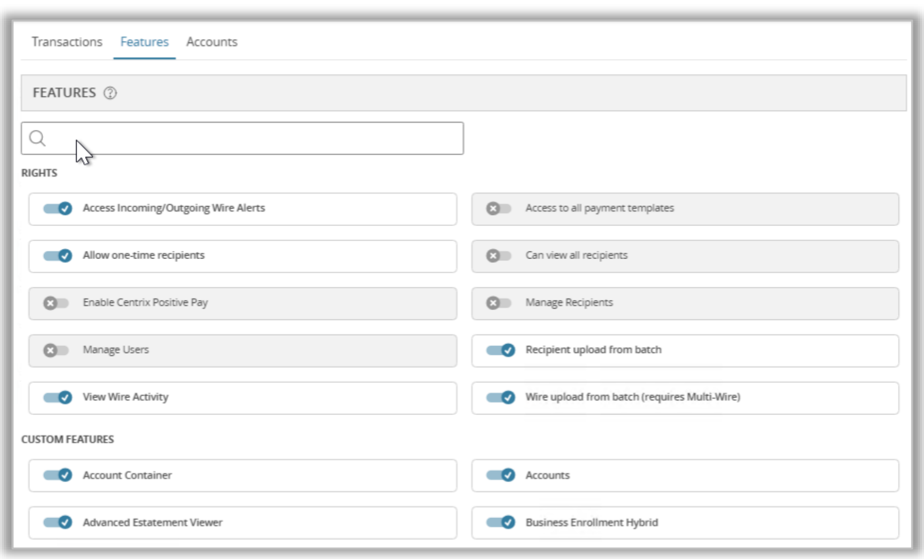
i. *Rights* - used for assigning amount limits for the specified transaction type.
ii. *Approval Limits* - A combination of 'Maximum Amount' and 'Maximum Count', which can be applied at 'Per 'Transaction', 'Daily Per Account' 'Daily' & 'Monthly' level.



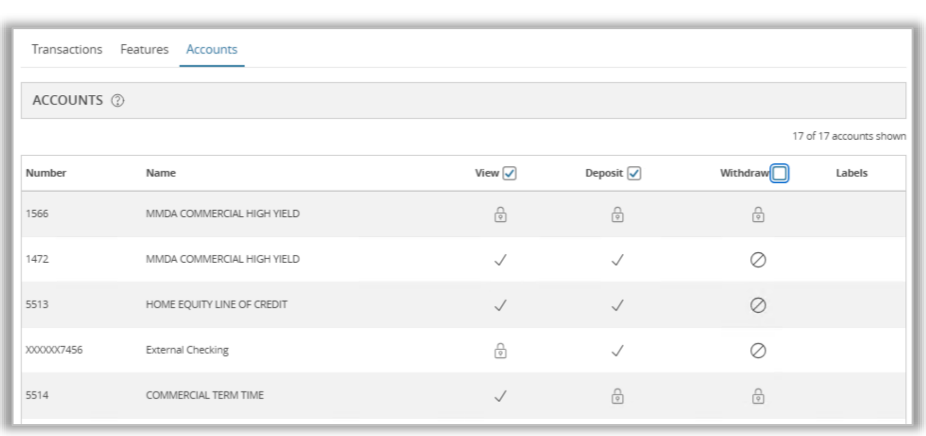


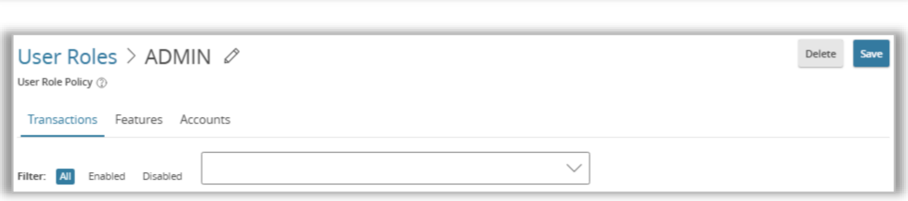
- *Allowed Actions* - used for assigning actions / operation rights for the selected transaction type.
  Below given operations can be assigned to a user:
  Operations:
  Select the required check boxes
  i. *Draft*- Create payments or templates
  ii. *Draft Restricted*- Modify date, description, and amount while creating a payment from template.
  iii. *Approve*- Approve transactions
  iv. *Cancel*- Reject unprocessed transactions
  Amount:
  Select the required option using the radio buttons.
  i. *Any allowable amount* – no amount restriction for the above given operations
  ii. *Specific Amount*- Enter the maximum draft amount applicable for the user role and the transaction type.
  iii. *Accounts* – Select if the user role can access specific or all accounts.

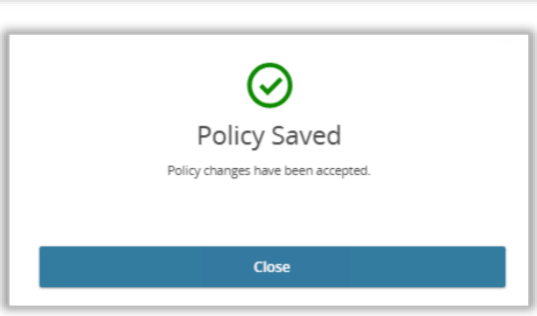
Please note: The 'Policy Tester' dropdown is used to review whether the selected role entitlements are in line with the Overall Company Policy settings.



b. **Features Tab:**
The Features tab will display a list of features based on your company settings and configuration. Using the toggle button, you can enable/disable the required features.
Features are organized into the following categories:
   i. *Rights:* example creation of recipients, payment template access, viewing Wire Activity etc.
   ii. *Custom Features:* Accounts, Advanced Estatement viewer, Estatement Preferences, Accounts etc.
   iii. *Generated Transaction:* Multi Transfer and Multi Wire
   iv. *ACH:* Same Day ACH – Debits & Credits, ACH Payroll
   v. *Corporate:* Information Reporting options, Manage User Roles, Manage Company Policy.
   vi. *Mobile:* Multi Deposit Mobile Capture.
   On selecting the required features, click on 'Save' to submit the changes.







c. **Accounts Tab:**
The 'Accounts' tab displays the list of accounts associated with your entity.
Use the checkbox to assign account access rights to the user.
For each account you can choose if the user can
   i. *View*: View account balances on the 'Home page' and 'Accounts Detail' page
   ii. *Deposit:* Funds in the account
   iii. *Withdraw:* Funds from the account

d. On completing your selection, click on 'Save' button available at the bottom right corner of the 'Accounts' overlay to submit the changes.

9. On updating the required changes, click on the 'Save' button available on the right corner of the 'User Roles' page.

Please Note: Ensure caution while modifying any user roles as the changes will be updated for all users assigned to the selected user role.

10. A 'Policy Saved' overlay will confirm the successful submission of the required changes.
11. Users will need to exit and log in again to verify the changes to their user roles.