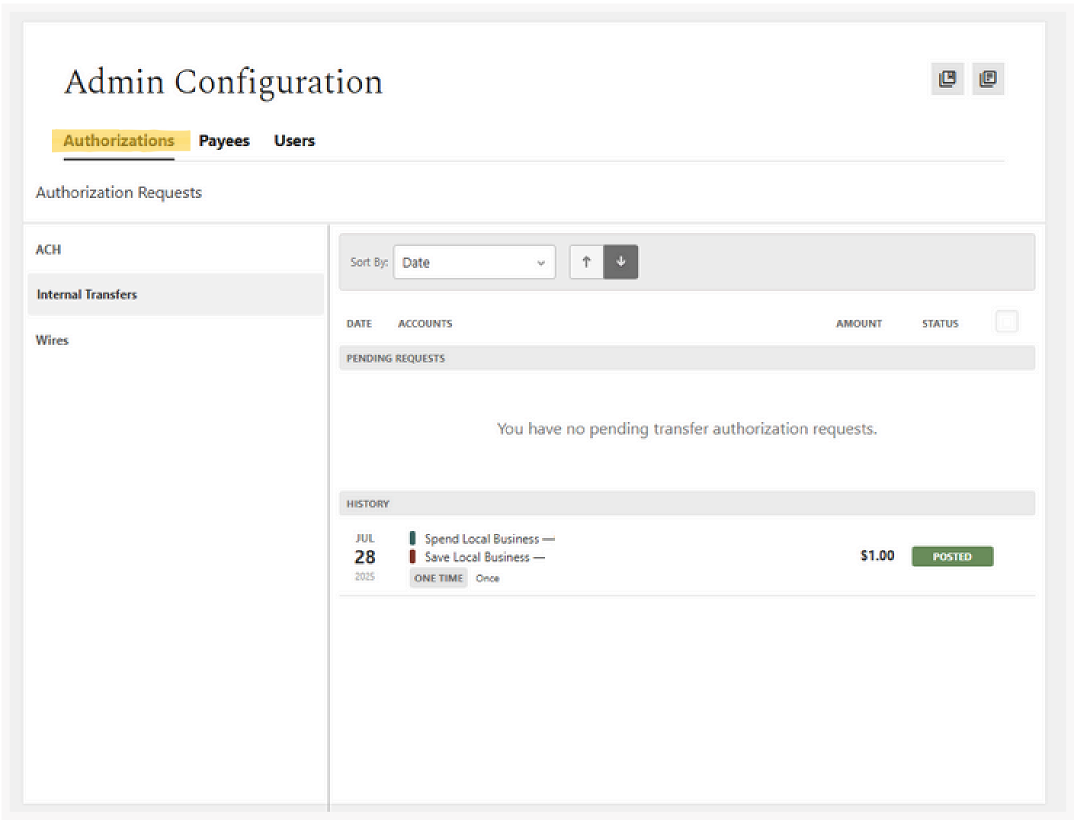
Dual Authorization

Dual Authorization is a security measure that requires two separate individuals to approve a transaction. This prevents a single person from having a complete control over payments/collections. **ACH, Internal Transfer** or **Wires** can be approved or denied by going to **Business Services→ Admin Configuration→ Authorizations.**

NOTE: The administrator of the online banking account has full control of all payments and will be able to create, submit and authorized payments without another user.



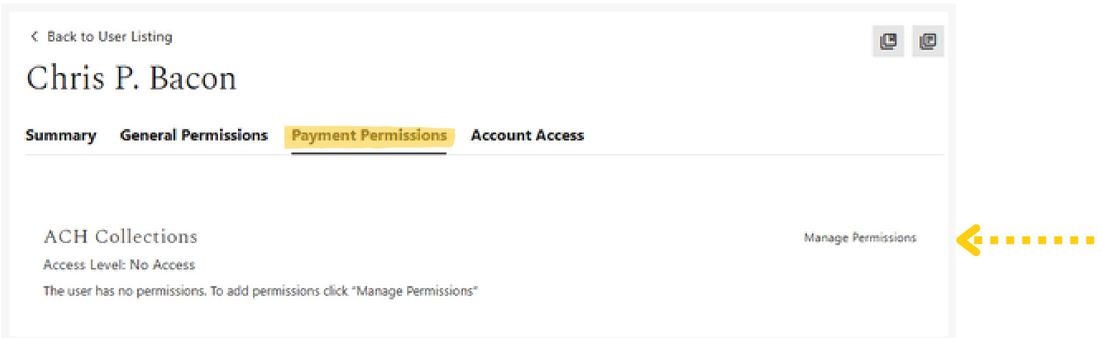
NOTE: Dual Authorization does not apply to our Bill Pay feature. Bill Pay is either fully enabled or disabled for a given user.

NOTE: Administrators can automatically approve any transactions needing authorization. Users will need to be granted the ability to approve transactions that need authorization under the **Users→ Payment Permissions→ Manage Permissions→ Select Access Level** as **Authorize** or **Submit & Authorize.**

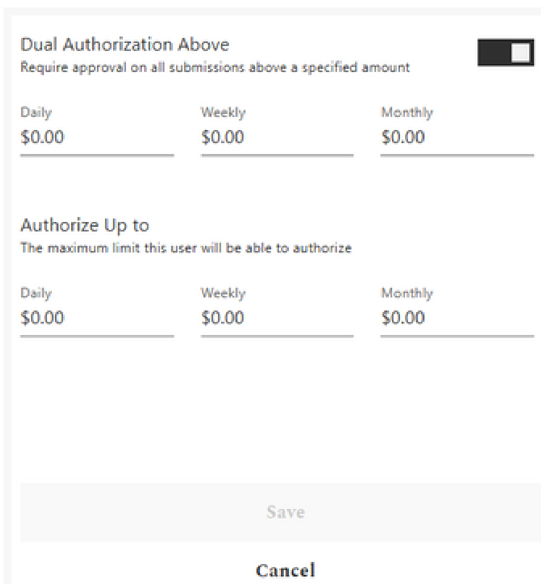
TURNING ON DUAL AUTHORIZATION

To enable **Dual Authorization**, go to **Business Services**→ **Admin Configuration**→ **Users** and select the user you wish to update.

Navigate to **Payment Permissions** and click **Manage Permissions** next to any payment feature.



Toggle on **Dual Authorization Above** to turn on the **Dual Authorization** feature.



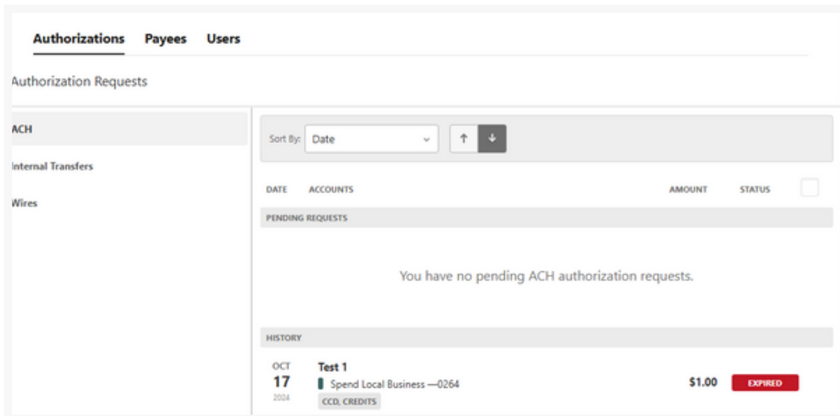
If you want all payments submitted by this user to require approval, keep the dollar amount at $0.

Otherwise, you can set limits on payments that may need approval above a certain amount.
Example: Anything above $10K needs an authorization to be submitted.

Payments submitted by a user with this feature turned on will then need to be approved by the administrator or user with the **Authorize** or **Submit & Authorize Access Level** permission and appropriate limits to approve.

See **Payment Permissions Access Level** for a list of access levels you can utilize as you set up **Dual Authorization** for your users.

NOTE: Any payments/collections will need to be approved before our end of day cut off time of 3PM for ACH and wires. If the transaction is not approved by the administrator or user with the Authorize or Submit & Authorize permission, the transaction will automatically expire and it will need to be competed again.



BEST PRACTICE: Administrators and users with Authorize or Submit & Authorize permission should turn on alerts to not miss payment/collection requests. To turn on alerts, go to **Tools →Alerts →Business ACH - ACH Needs Authorization** and **Business Wires - Wire Needs Authorization**.