

Users

The final feature of **Admin Configuration** is users. The **Administrator** or a user with **Manage Users** permissions will be able to create and delete users or edit their **Personal Information**, **General Permissions**, **Payment Permissions**, and **Account Level Permissions**.

Users do not need to be signers of an organization's accounts. Administrators for the organization, as part of user set-up, must acknowledge liability for all user activity. Users may act according to the permissions and limits set up by the administrator or user with the **Manage Users** permission. Users may contact Walden Mutual with questions about their account or specific to their granted permissions. Other inquiries (ex. requesting changes to their accounts) must come from the administrator or an authorized signer of the account.

WALDEN MUTUAL.

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Admin Configuration

Authorizations
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Users

All Users

Search By Name (First Or Last)
+

USER	ACCOUNTS	PAYMENT TYPES	STATUS	
 Apos'trophe Test	4	ACH Collections, ACH Payments, Wires, Internal Transfers, Bill Pay	ACTIVE	...
 Henry David Thoreau	2	Internal Transfers	ACTIVE	...
 Joe York	1	ACH Payments	ACTIVE	...
 Justin Case	5	ACH Collections, ACH Payments, Wires, Internal Transfers, Bill Pay	ACTIVE	...
 Justin Case III	3	ACH Collections, ACH Payments, Wires	ACTIVE	...

Below lists the permissions that can be customized per user.

USER PERMISSIONS

GENERAL PERMISSIONS

PERMISSION NAME	DESCRIPTION
Manage Users	Add, edit, and delete other users to manage online banking access and transaction limits.
Edit Contact Info	Update this organization's contact information.
Fraud Prevention	Access Fraud Prevention services (requires prior setup).
View Statements	View digital statements.
Manage ACH and Wire Payees	Create, edit, and delete payees for ACH and Wire transfers.
Manage Bill Pay Payees	Create, edit, and delete payees for Bill Pay.
Link Other Walden Accounts	Link other Walden accounts for sending partner-to-partner transfers.
Create ACH Template	Create external ACH transfer templates.
Edit ACH Template	Edit external ACH transfer templates.
Manage ACH Templates	Change entry accounts, statuses, amounts and addenda information for external transfer templates.
Delete ACH Templates	Delete external ACH transfer templates.
Import ACH Templates	Import external transfer templates or create pass-thru templates using NACHA or .csv files.
Deposit Checks	Deposit checks using Walden's mobile app or desktop check scanner (requires prior setup). You must also enable the Transfer In permissions for at least one account.
Manage Desktop Check Scanner	Manage access to the desktop check scanner interface in online banking (requires prior setup).

PAYMENT PERMISSIONS

PERMISSION NAME	DESCRIPTION
ACH Collections	Determines the type of access a user has to ACH Collections. Options include: No Access, View, Submit, Authorize and Submit and Authorize.
Collect Funds from Businesses	View, submit, and authorize ACH Templates to debit business accounts.
Collect Funds from Consumers	View, submit, and authorize ACH Templates to debit consumer accounts.
ACH Payments	Determines the type of access a user has to ACH Payments. Options include: No Access, View, Submit, Authorize and Submit and Authorize.
Consumer Payments	View, submit, and authorize ACH Consumer Payments Templates to credit consumer accounts for Payroll, Direct Deposit, Bonuses, refunds, and more.
Business Payments	View, submit, and authorize ACH Business Payment Templates to credit businesses for services and distribute or consolidate funds between businesses.
Wires	Determines the type of access a user has to Domestic Wires. Options include: No Access, View, Submit, Authorize and Submit and Authorize.
Internal Transfers	Determines the type of access a user has to Internal Transfers. Options include: No Access, View, Submit, Authorize and Submit and Authorize.
Bill Pay	View, submit, create and authorize Bill Pay payments.
View Restricted Bill Pay Payees	Ability to view restricted payees.
Access to Restricted Collection Templates	Ability to access and modify collection templates that have been designated for restricted users only
Access to Restricted Payment Templates	Ability to access and modify payment templates that have been designated for restricted users only.

PAYMENT PERMISSIONS CONTINUED

PERMISSION NAME	DESCRIPTION
Submit Up To	Specifies the maximum Daily, Weekly, and Monthly limits the user can submit.
Dual Authorization Above	Requires approval on all submissions above a specified amount.
Authorize Up To	Specifies the maximum Daily, Weekly, and Monthly limits the user can authorize.

PAYMENT PERMISSIONS ACCESS LEVELS

PERMISSION NAME	DESCRIPTION
No Access	User will have no access to payment permissions.
View	User will be able to view payment permissions but can't edit, submit, or authorize.
Submit	User will be able to create and submit payment permissions but does not have the ability to authorize payments.
Authorize	User will be able to authorize payments that are submitted by other users but will not have the ability create or modify payments.
Submit & Authorize	User will be able to create, modify, submit, and authorize payments.

ACCOUNT ACCESS PERMISSIONS

PERMISSION NAME	DESCRIPTION
View Account	View the account, balance, and transaction history.

ACCOUNT ACCESS PERMISSIONS CONTINUED

PERMISSION NAME	DESCRIPTION
ACH	View and submit ACH batches from the account.
Bill Pay	View and submit Bill Payments from the account.
Wire Transfers	View and submit Wire Transfer from the account.
View Statements	View statements for the account.
View Draft Images	View images of checks drawn on the account.
Transfer Out	Make transfer out of the account.
Transfer In	Make transfers and deposits into the account.
Stop Payment	Submit a stop payment request for checks (and authorize any associated stop payment fess) on the account.
Desktop Check Scanner	Deposit checks into the account using a desktop check scanner (requires prior setup).

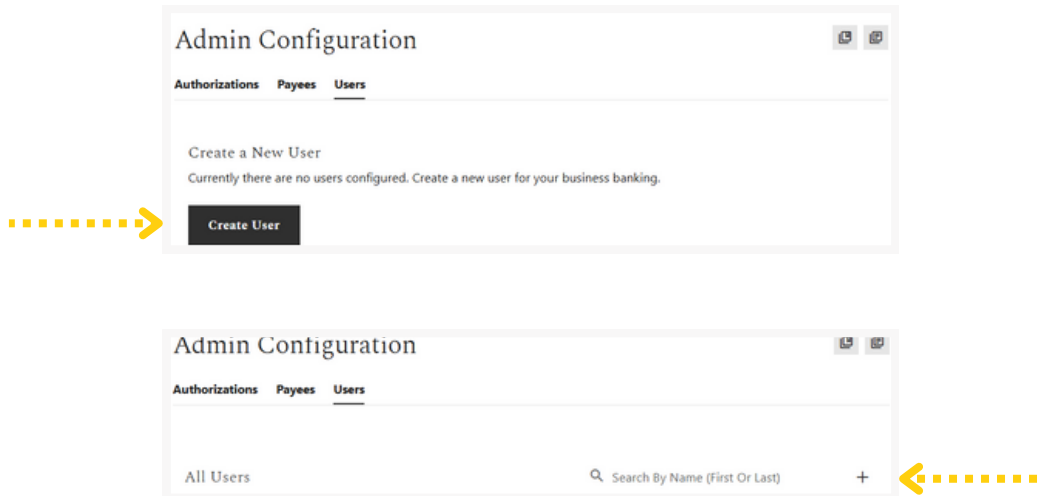
NOTE: The Bill Pay "Submit Up to" feature does not work. If you enter an amount, the system will allow the user to submit higher payments over the designated limit. Please be advised.



The screenshot shows the 'Bill Pay' configuration screen. It includes sections for 'Permissions' (with a toggle for 'View Restricted Bill Payees') and 'Limits' (with a 'Submit Up to' field set to '\$0.00'). A large yellow 'X' is drawn over the 'Submit Up to' field and the 'Save' button, indicating that the 'Submit Up to' feature is not functional.

CREATE A USER

To create a user go to **Business Services**→ **Admin Configuration** → **Users**. Click **Create New User** or the + next to the search box.



The Create New User window will open. If other users have been created select **New User** then **Next**.

The image shows two sequential steps in the 'Create New User' window. The left window is 'Step 1 of 5: Basic Information', featuring input fields for First Name (0/50), Last Name (0/50), Email (0/70), and Username. It also has optional fields for Primary, Secondary, and Office Phone Numbers. At the bottom are 'Next' and 'Cancel' buttons. The right window is 'Step 1 of 6: Select Type of User', showing two radio button options: 'New User' (selected) with the description 'I want to create a brand new user.', and 'Copy A User' with the description 'Copy permissions and accounts from an existing user.'. It also has 'Next' and 'Cancel' buttons at the bottom.

Enter the user's **First Name**, **Last Name**, and **Email**. In the **Username** field, enter the username for the user. Usernames must be unique, alphanumeric, and can't contain spaces. If the username is already in use, our online banking system displays an error message. Address and phone numbers are optional. If the user will be using Bill Pay, an address is required.

Click **Next**.

Personal Information

First Name
Gordon 6 / 50

Last Name
Zola 4 / 50

Email
mfoden@waldenmutual.com 23 / 70

Primary Phone Number (Optional)

Secondary Phone Number (Optional)

Office Phone Number (Optional)

Username

Username
gordonzola1 ✓
Username available

Address

Address 1 (Optional)

Next

Cancel

Select the permissions and limits for the user. You can edit the permissions after you create the user. For more information about how to edit users and adjust **General Permissions, Payment Permissions and Account Access**, check out the **User Maintenance** section.

Click **Next**.

Permissions include:

- **Administration** - Manage users, payment companies and business contact information.
- **Feature Access** - Manage Fraud Prevention and eDocuments.
- **Payment Types** - Set transaction access limits.
- **Payment Destination** - Manage ACH, Wire, and Bill Pay payees and internal Walden account for transfers.
- **Templates** - Create, edit, and manage payment templates.
- **Receivables** - Capture deposits.

See **Payment Permissions** for a list of permissions you can select and their descriptions.

Create New User

Permissions and Limits

Step 2 of 5

Administration Unselect All

Manage Users
Add, edit, and delete other users to manage online banking access and transaction limits. ☐

Edit Contact Info
Update this organization's contact information. ☐

Feature Access Select All

Fraud Prevention
Access Fraud Prevention services (requires prior setup). ☐

View Statements
View digital statements. ☐

Payment Types
Select transaction access limits

ACH Collections
NO ACCESS >

ACH Payments >

Next

Back

Click + **Select Accounts** to open the list of accounts. Place checkmarks in the accounts you want to add to the Users profile and grant access to. Click **Select Accounts**.

Click **Next**.

Create New User

Accounts

Step 3 of 5

You have added 0 accounts to Gordon. Add at least one account.

+ Select Accounts

Select Accounts

Account Number Or Nickname

Checking (1 of 1) Unselect All

☒ Spend Local Business 1000068402

Select Account (1)

Back

Create New User

Accounts

Step 3 of 5

You have added 1 account to Gordon.

Add/Remove Accounts

Checking

☒ Spend Local Business 1000068402

Next

Back

Toggle on the individual permissions or click **Select All** to automatically select all fields. See **Account Access Permissions** for a list of permissions you can select.

Click **Next**.

Create New User

Account Permissions

Step 4 of 5

These will be applied to all eligible accounts within each account type. You can change the permissions individually in the User Details section after creation.

Checking (10 of 10) Unselect All

- View Account**
View the account, balance, and transaction history. ☒
- ACH**
View and submit ACH batches from this account. ☒
- Bill Pay**
View and submit bill payments from this account. ☒
- Wire Transfers**
View and submit wire transfers from this account. ☒
- View Statements**
View statements for this account. ☒
- View Draft Images**
View images of checks drawn on this account. ☒
- Transfer Out**
Make transfers out of this account. ☒
- Transfer In**
Make transfers into this account. ☒

Next

Back

The final screen will have you review the permissions you have selected for your user. To edit a category, click the **Pencil icon**. 

Create New User

Review Information

Step 5 of 5

Basic Information 

Name
Gordon Zola

Username
gordonzola1

Email
mfoden@waldenmutual.com

Address
No address

Primary Phone Number
No phone number

Secondary Phone Number
No phone number

Permissions 

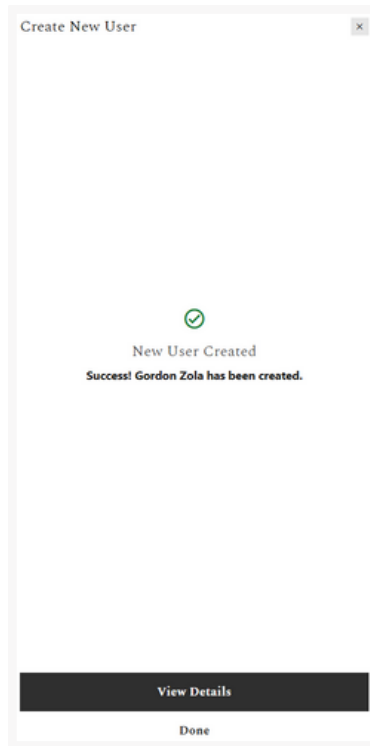
Administration

Manage Users
Add, edit, and delete other users to manage online banking access and

Submit

Back

Click **Submit** to save and create the user.



NOTE: The Administrator of online banking will need to provide the username they create to the User. The online banking system will send a temporary password automatically to the new user's email. Temporary passwords expire after 24 hours.

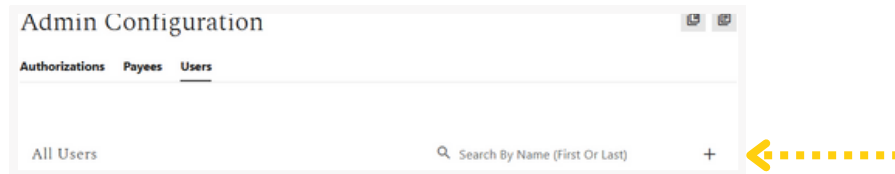
Users login by going to www.waldenmutual.com, clicking "My Account" then entering their username and temporary password. They do not need to click "Register".



COPY A USER

You can save you time when creating a user by using the **Copy a User** function.

To copy a user, go to **Business Services**→ **Admin Configuration** → **Users**. Click the + next to the search box.



The Create New User window will open. Select **Copy a User** then type in the name of the user you wish to copy. Place a checkmark in the **Permissions & Limits** to copy that user's permissions and limits. Place a checkmark in the **Account Access** to copy the user's account access permissions.

Click **Next**.

Enter the user's **First Name**, **Last Name**, and **Email**. In the **Username** field enter the username for the user. Usernames must be unique, alphanumeric, and can't contain spaces. If the username is already in use, our online banking system displays an error message. Address and phone numbers are optional.

Click **Next**.

The screenshot shows a 'Create New User' form with the following fields and values:

- First Name:** Chris P. (8 / 50 characters)
- Last Name:** Bacon (5 / 50 characters)
- Email:** mfoden@waldenmutual.com (23 / 70 characters)
- Primary Phone Number (Optional):** (empty)
- Secondary Phone Number (Optional):** (empty)
- Office Phone Number (Optional):** (empty)
- Username:** chrispybacon (Username available)

At the bottom of the form are two buttons: **Next** and **Back**.

The list of **Permissions and Limits** will appear on the screen. Since you're copying a current user, these fields are pre-populated. You can edit the permissions and limits as needed.

Click **Next**.

The screenshot shows the 'Create New User' form at the 'Permissions and Limits' step (Step 3 of 6). The section is titled 'Permissions and Limits' and includes the following options:

- Administration:** Unselect All
 - Manage Users:** Add, edit, and delete other users to manage online banking access and transaction limits. (Toggle: Off)
 - Edit Contact Info:** Update this organization's contact information. (Toggle: Off)
- Feature Access:** Select All
 - Fraud Prevention:** Access Fraud Prevention services (requires prior setup). (Toggle: On)
 - View Statements:** View digital statements. (Toggle: On)
- Payment Types:** (Section header, no toggles visible)

At the bottom of the form are two buttons: **Next** and **Back**.

The next section will have the **Accounts** the current user you are copying has access to. You can add or delete accounts for the new user here.

Click **Next**.

Create New User

Accounts

Step 4 of 6

You have added 1 account to Chris P..

Add/Remove Accounts

Checking

Spend Local Business 1000068402

Next

Back

The final section will have **Account Permissions** with the account level permissions. Since you are copying a current user, the fields are pre-populated. You can edit the individual permissions for the account by toggling the permissions on and off.

Click **Next**.

Create New User

Account Permissions

Step 5 of 6

These will be applied to all eligible accounts within each account type. You can change the permissions individually in the User Details section after creation.

Checking (10 of 10)

Unselect All

View Account

View the account, balance, and transaction history.

ACH

View and submit ACH batches from this account.

Bill Pay

View and submit bill payments from this account.

Wire Transfers

View and submit wire transfers from this account.

View Statements

View statements for this account.

Next

Back

The final screen will have you review the permissions you have selected for your user. To edit a category, click the **Pencil icon**. 

Create New User

Review Information

Step 6 of 6

Basic Information

Name

Chris P. Bacon

Username

chrispybacon

Email

mfoden@waldenmutual.com

Address

No address

Primary Phone Number

No phone number

Secondary Phone Number

No phone number

Submit

Back

Click **Submit** to save and create the user.

Create New User

✓

New User Created

Success! Chris P. Bacon has been created.

View Details

Done

NOTE: The administrator of online banking will need to provide the username they create to the User. The online banking system will send a temporary password automatically to the new user. Temporary passwords expire after 24 hours.

BEST PRACTICE: Users login by going to www.waldenmutual.com, click "My Account" then enter their username and temporary password. They do not need to click "Register".



USER MAINTENANCE

Sometimes you will need to update user information or would like to adjust their permissions and limits, especially if you had a permanent limit increase.

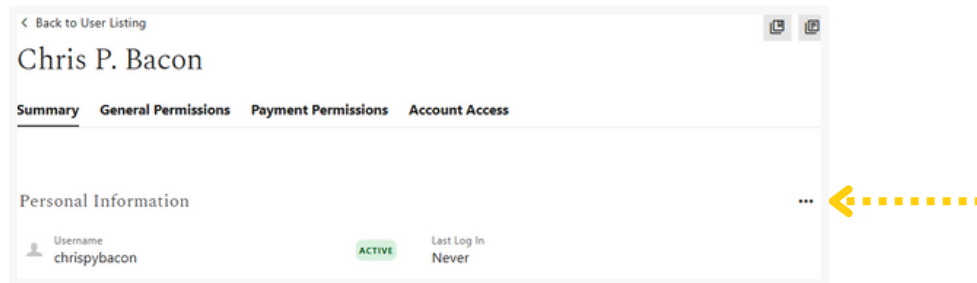
To update a user go to **Business Services** → **Admin Configuration** → **Users** then select the user you wish to update.

The user summary will open. You can view and edit **Personal Information**, **Account Access**, **General Permissions**, and **Payment Permissions**.

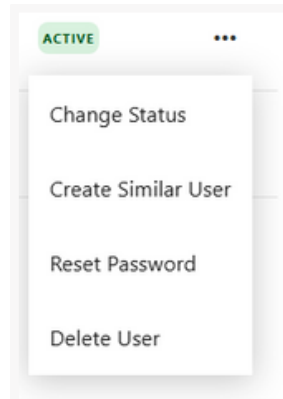
 The image shows a screenshot of the "User Summary" page for a user named Chris P. Bacon. At the top, there is a link to "Back to User Listing" and a user icon. Below the name, there are four tabs: "Summary" (selected), "General Permissions", "Payment Permissions", and "Account Access". The "Summary" tab contains the following information:

- Personal Information:** Username "chrispybacon" (with a green "ACTIVE" status), Last Log In "Never", Email "mfoden@waldenmutual.com", Address "No address", Primary Phone Number "No phone number", and Secondary Phone Number "No phone number".
- Account Access:** "Checking 1 Account" and a link to "Manage Accounts".

Click on the "..." next to **Personal Information** to open a menu with following options:

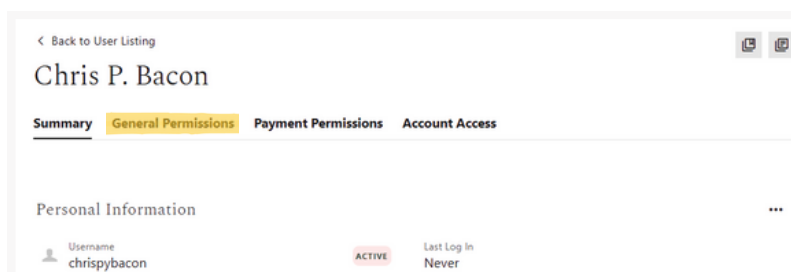


- **Edit Details:** Edit personal information for the user.
- **Change Status:** Change user's status to Active or Frozen (if Frozen, they will not be able to access their profile or login).
- **Create Similar User:** Copy the permissions and accounts from an existing user.
- **Reset Password:** Reset a user's password if they forget and can't self-reset.
- **Delete User:** The user's profile will be deleted along with their settings. They will not have the ability to login or access their profile.



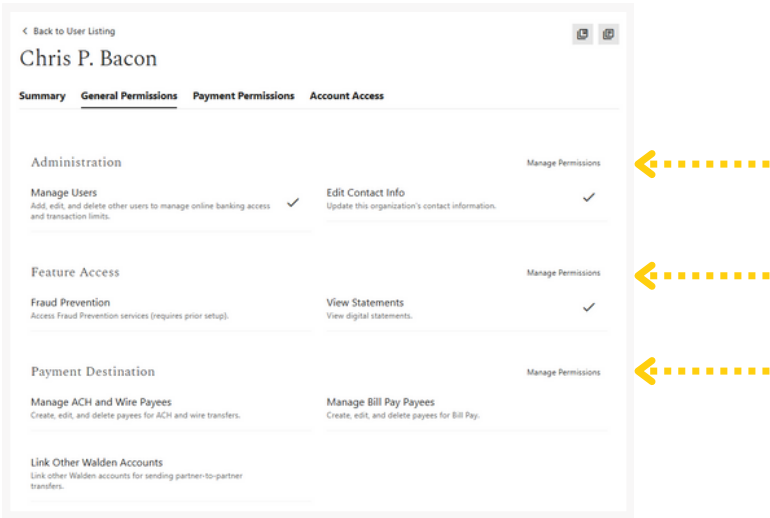
GENERAL PERMISSIONS

Use the **General Permissions** to grant or modify general permissions for the user. In the **Summary** click **Manage Accounts** to open the **General Permissions** tab or toggle to **General Permissions**.



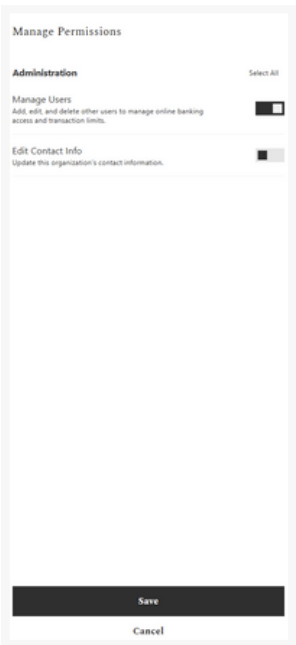
Click **Manage Permissions** next to the permission you want to edit. **General Permissions** categories include:

- **Administration**
- **Feature Access**
- **Payment Destination**
- **Payment Template Management**
- **Receivables**



From the **Permissions** panel, toggle the permissions on or off.

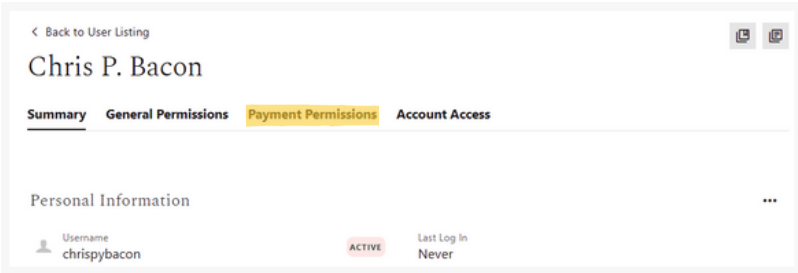
Click **Save**.



NOTE: Please see the General Permissions chart for a full list of permissions and the descriptions that can be granted for users.

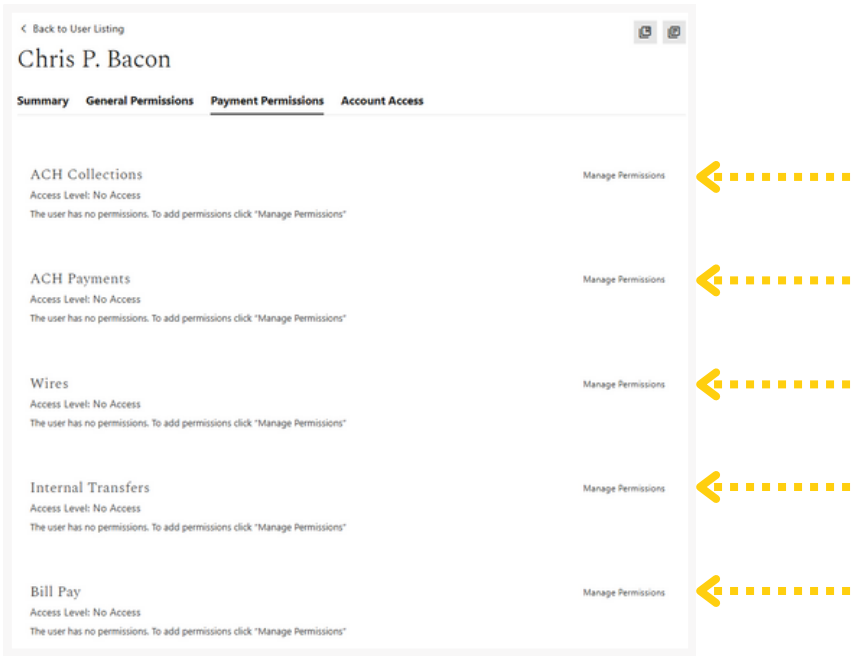
PAYMENT PERMISSIONS

Use **Payment Permissions** to edit a user’s payment permissions. You can set access level, payment types, permissions, and limit for a user. In the **Summary** tab, click **Manage Accounts** to open the **Account Access** tab or toggle to **Payment Permissions**.



Click **Manage Permissions** next to the permission you want to edit. **Payment Permissions** categories include:

- ACH Collections
- ACH Payments
- Wires
- Internal Transfers
- Bill Pay



From the **Permissions** panel you can:

- In **Select Access Level**, select the access level.
- In **Payment Types**, select the checkboxes for the applicable payment types.
- In the **Permissions** section, turn the permissions on or off.
- In the **Limits** section, enter the organizations Daily, Weekly, and Monthly Limits.

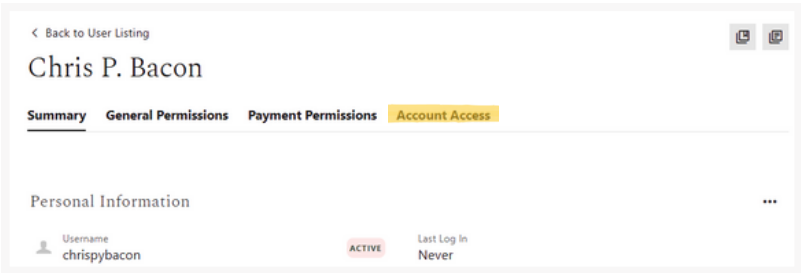
Click **Save**.

The screenshot shows a web form titled "ACH Collections". At the top, there is a "Select Access Level" dropdown menu and a "Submit" button. Below this is a section titled "Payment Types" with two checkboxes: "Collect Funds from Businesses" and "Collect Funds from Consumers", both of which are checked. The next section is titled "Permissions" and contains a checkbox for "Access to Restricted Collection Templates" with the description "Ability to access and modify collection templates that have been designated for restricted users only." This checkbox is also checked. Below the permissions section is a section titled "Limits" with the heading "Submit Up to" and the subtext "The maximum limits this user will be able to submit". It contains three input fields: "Daily" with the value "\$25,000.00", "Weekly" with the value "\$25,000.00", and "Monthly" with the value "\$35,000.00". At the bottom of the form is a section titled "Dual Authorization Above" with the subtext "Require approval on all submissions above a specified amount" and a checked checkbox. At the very bottom of the form are two buttons: "Save" and "Cancel".

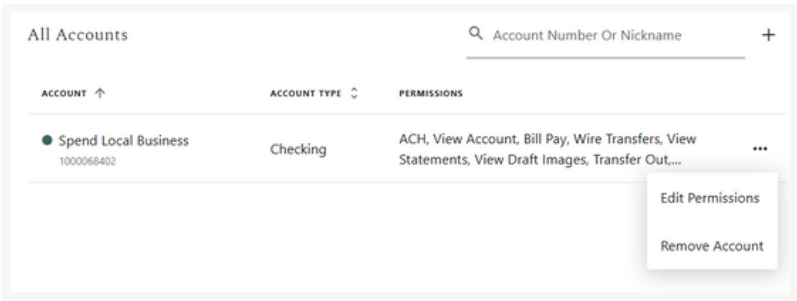
NOTE: If you receive a temporary or permanent limit increase, the administrator of online banking or a user with the Manage Users permission will need to raise the limits of the user. See the Payment Permissions and Payment Permissions Access Levels chart for full list of permissions that can be granted for users.

ACCOUNT ACCESS

Use the **Account Access** tab to add, modify, or delete accounts for the user. In the **Summary** tab, click **Manage Accounts** to open the **Account Access** tab or toggle to **Account Access**.

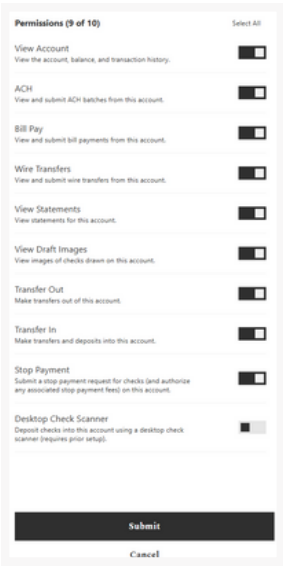


Find the account you want to edit then click the "...". From the menu, click **Edit Permissions**. You can also remove the account by selecting **Remove Account**.

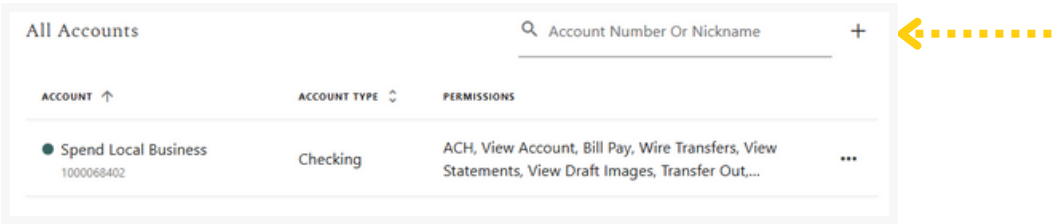


From the **Permissions** panel, click the toggle to turn the permissions on or off.

Click **Submit**.

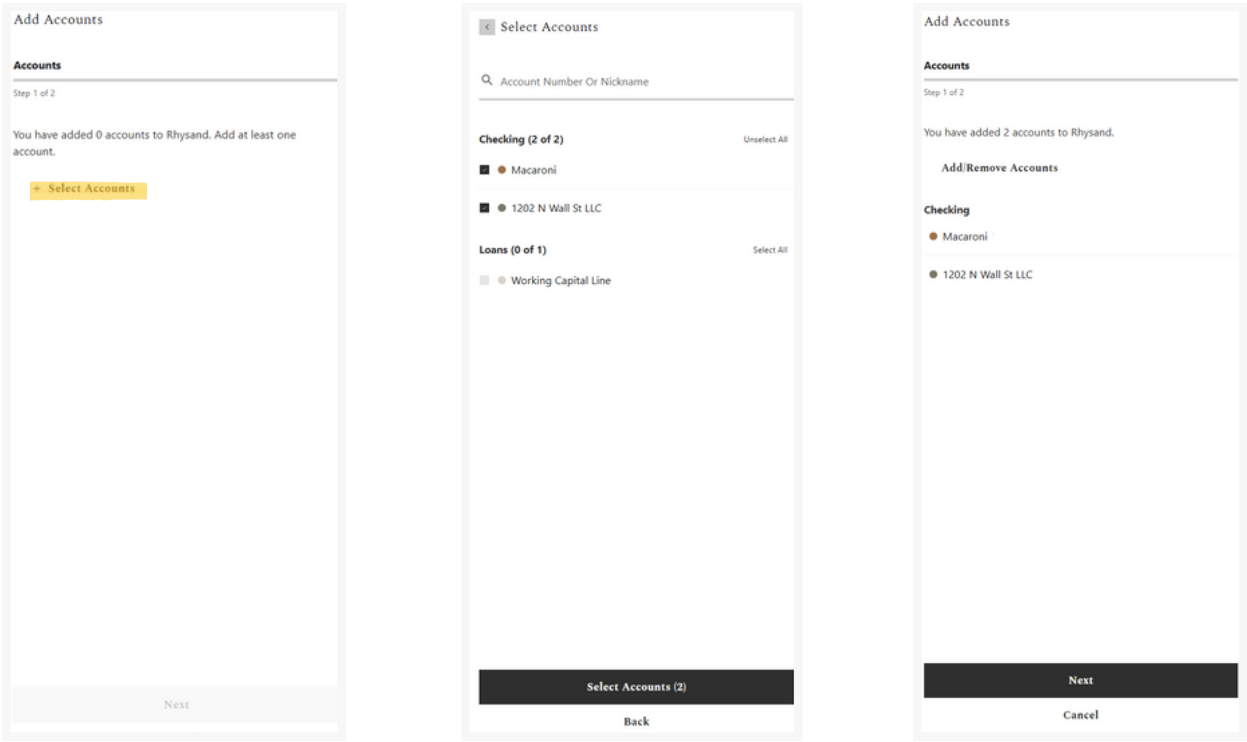


To add a new account click "+" next to the **Account Number or Nickname** search.



Click + **Select Accounts**. Place checkmarks in the accounts you wish to add to the user’s profile or use the **Select All** option to add all accounts.

Click **Select Accounts** then **Next**.



Toggle on the desired **Account Permissions**.

Click **Submit**.

NOTE: The next screen will have you toggle on account permissions. Please see the Account Access Permissions chart for full list of permissions that can be granted on the account level.

Add Accounts

Account Permissions

Step 2 of 2

These will be applied to all eligible accounts within each account type. You can change the permissions individually in the User Details section after creation.

Checking (1 of 1)

Unselect All

Transfer In

Make transfers and deposits into this account.

☐

Submit

Back

Add Accounts

✓

Successfully Added

New accounts have been successfully added to Rhysand Darling

Done

NOTE: If you open a new account, the administrator of online banking or a user with the Manage Users permission will need to add the new account to the user’s profile.