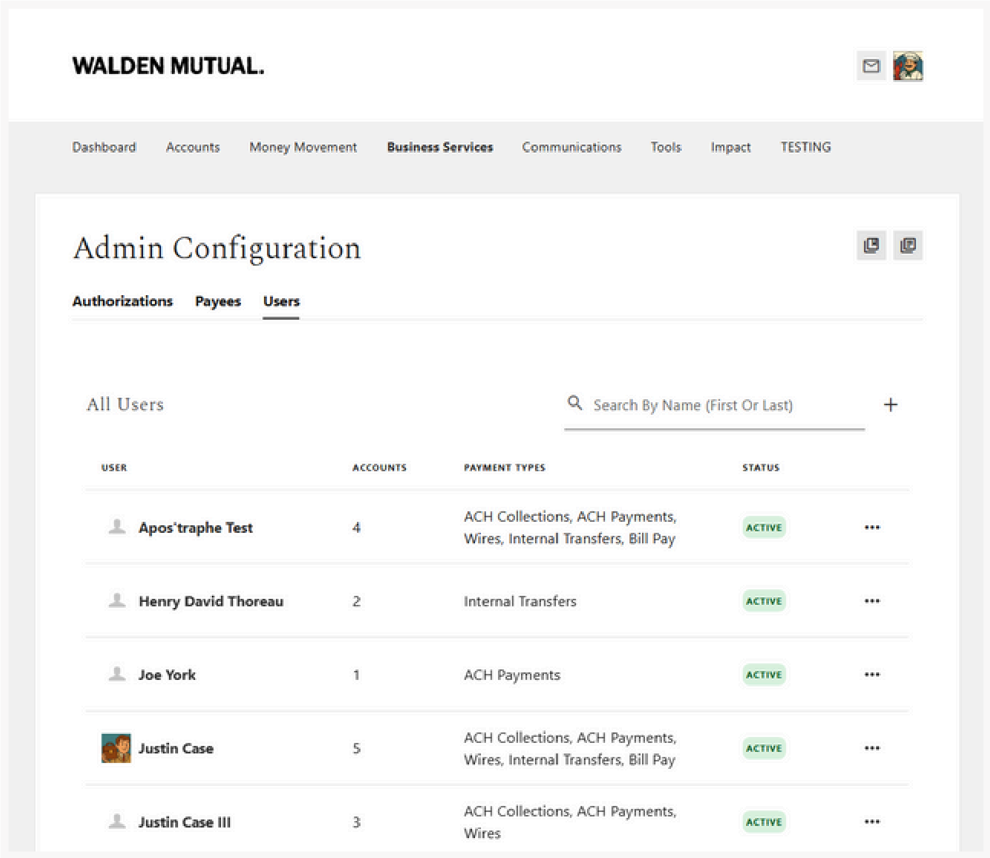
Users

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.



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.

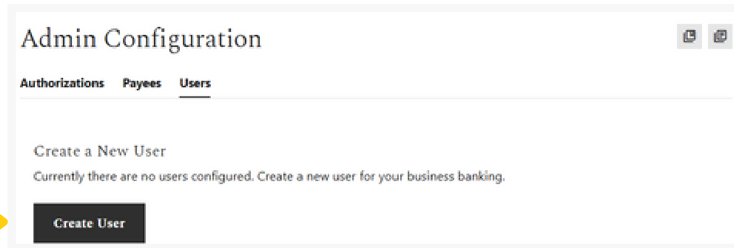
ACCOUNT ACCESS PERMISSIONS CONTINUED

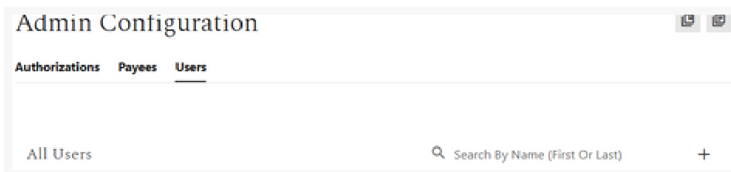
PERMISSION NAME	DESCRIPTION
ACH	View and submit ACH batches from the account.
Bill Pay	View and submit Bill Payments from the account.
Wire Transfers	View and submit Wire Transfer from the account.
View Statements	View statements for the account.
View Draft Images	View images of checks drawn on the account.
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.

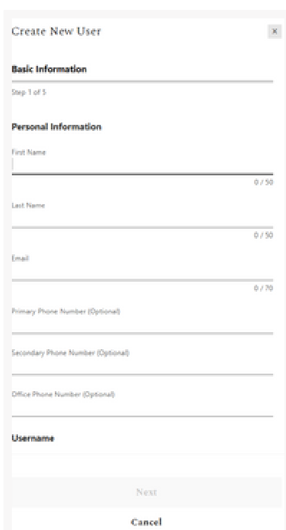
CREATE A USER

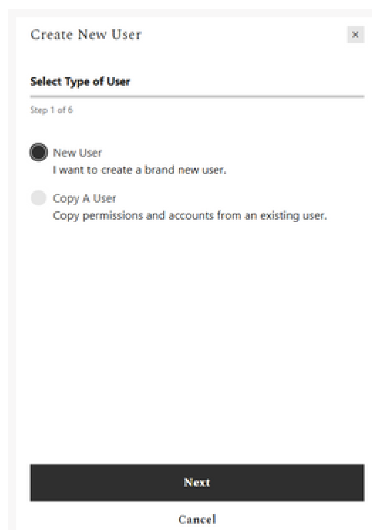
To create a user go to **Business Services**→ **Admin Configuration** → **Users**. Click **Create New User** or the **+** next to the search box.





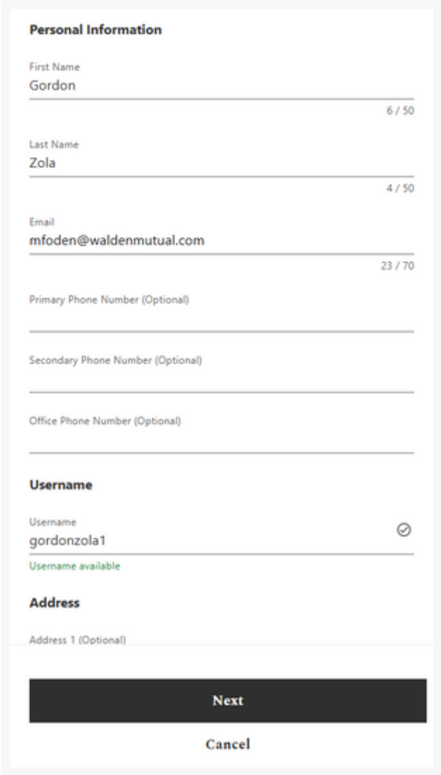
The Create New User window will open. If other users have been created select **New User** then **Next**.





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.**



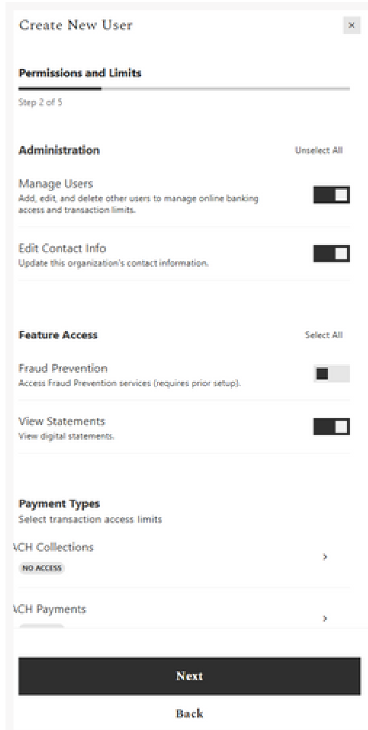
Select the permissions and limits for the user. You can edit the permissions after you create the user. **For more information about how to edit users and adjust General Permissions, Payment Permissions and Account Access, check out the User Maintenance section**.

Click **Next**.

Permissions include:

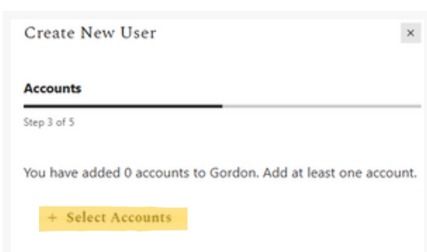
- **Administration -** Manage users, payment companies and business contact information.
- **Feature Access -** Manage Fraud Prevention and eDocuments.
- **Payment Types -** Set transaction access limits.
- **Payment Destination -** Manage ACH, Wire, and Bill Pay payees and internal Walden account for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

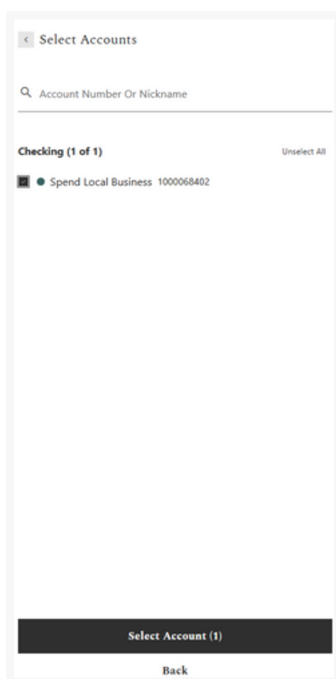
See Payment Permissions for a list of permissions you can select and their descriptions.

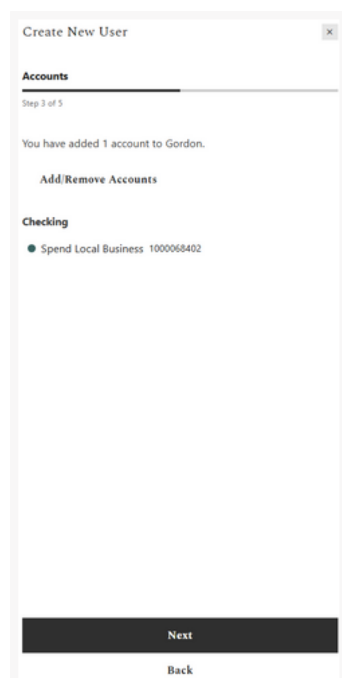


Click **+ Select Accounts** to open the list of accounts. Place checkmarks in the accounts you want to add to the Users profile and grant access to. Click **Select Accounts.**

Click **Next**.

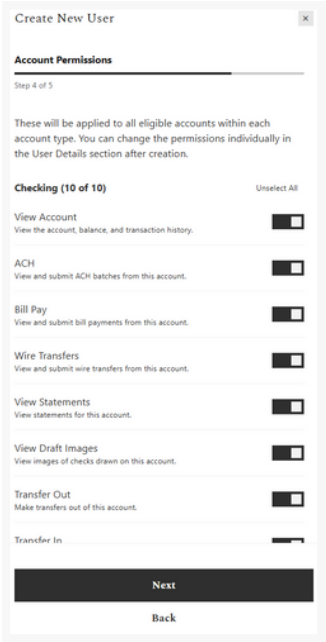




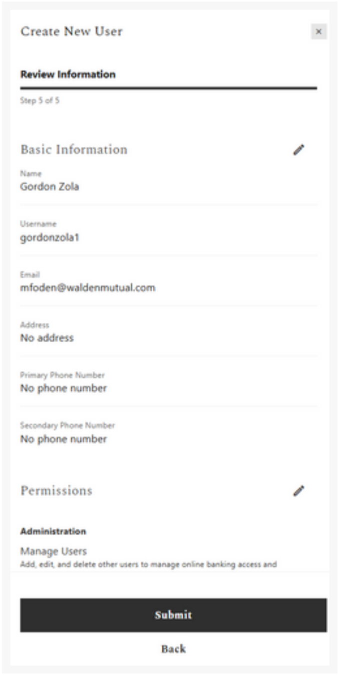


Toggle on the individual permissions or click **Select All** to automatically select all fields. **See Account Access Permissions for a list of permissions you can select.**

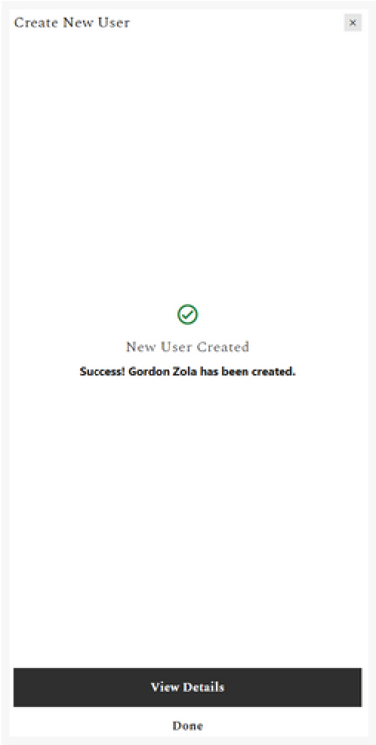
Click **Next.**



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



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



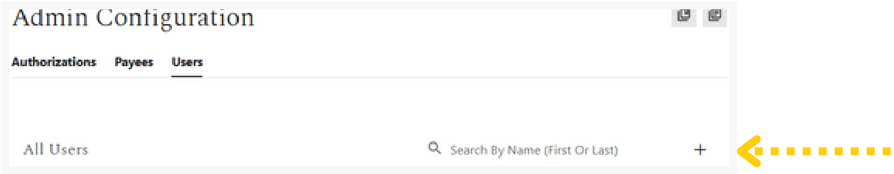
NOTE: The Administrator of online banking will need to provide the username they create to the User. The online banking system will send a temporary password automatically to the new user's email. Temporary passwords expire after 24 hours.

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

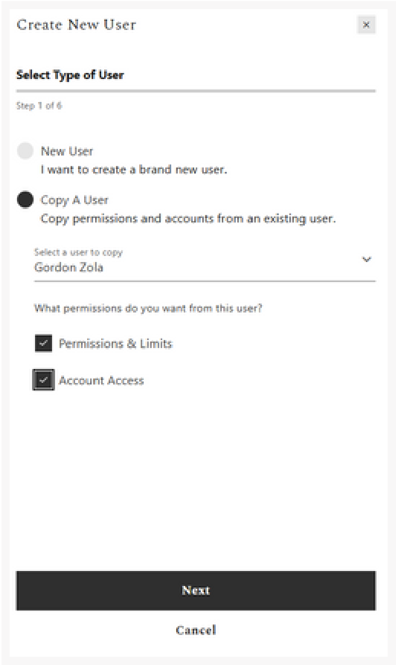
You can save you time when creating a user by using the **Copy a User** function.

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



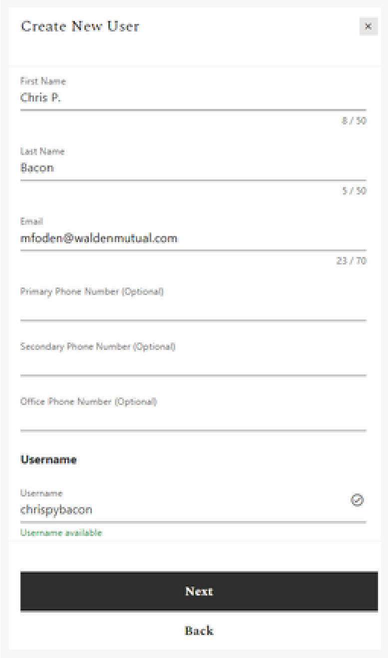
The Create New User window will open. Select **Copy a User** then type in the name of the user you wish to copy. Place a checkmark in the **Permissions & Limits** to copy that user's permissions and limits. Place a checkmark in the **Account Access** to copy the user's account access permissions.

Click **Next.**



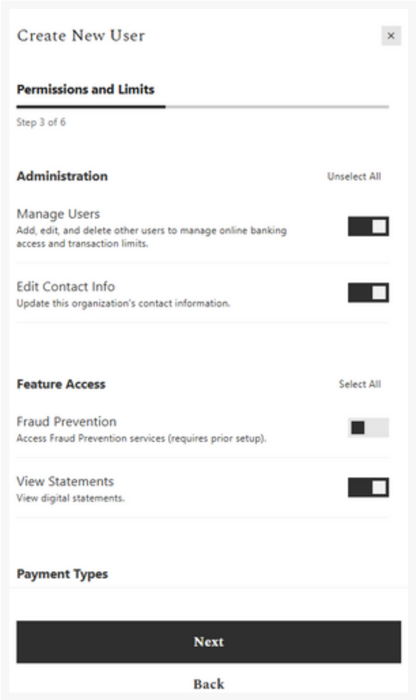
Enter the user's **First Name**, **Last Name**, and **Email**. In the **Username** field enter the username for the user. Usernames must be unique, alphanumeric, and can't contain spaces. If the username is already in use, our online banking system displays an error message. Address and phone numbers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

Click **Next.**



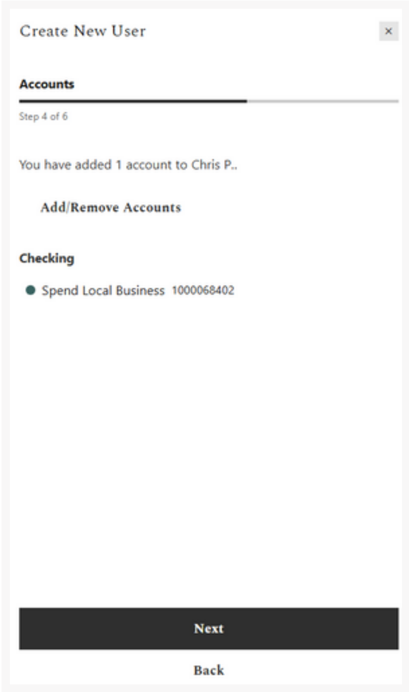
The list of **Permissions and Limits** will appear on the screen. Since you're copying a current user, these fields are pre-populated. You can edit the permissions and limits as needed.

Click **Next**.



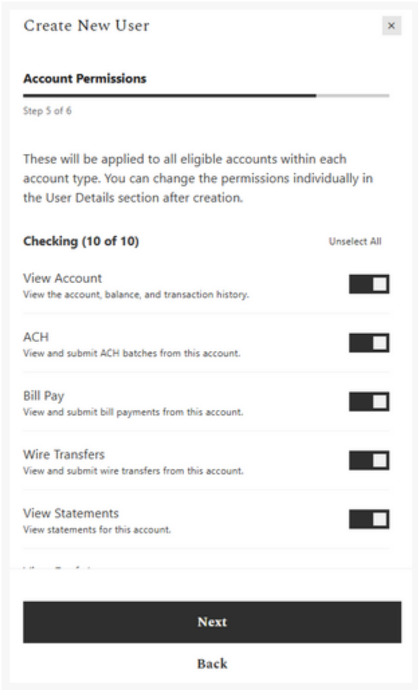
The next section will have the **Accounts** the current user you are copying has access to. You can add or delete accounts for the new user here.

Click **Next**.

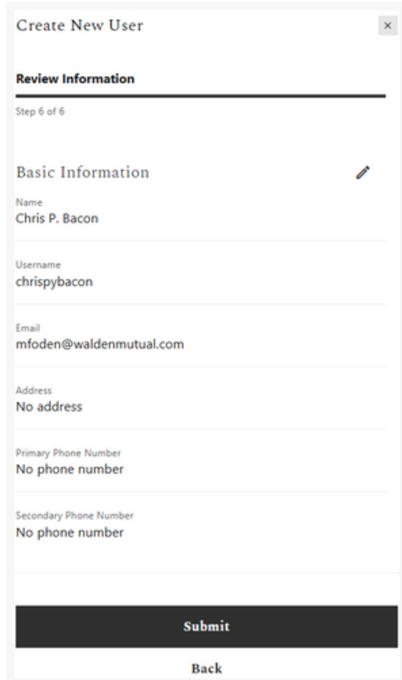


The final section will have **Account Permissions** with the account level permissions. Since you are copying a current user, the fields are pre-populated. You can edit the individual permissions for the account by toggling the permissions on and off.

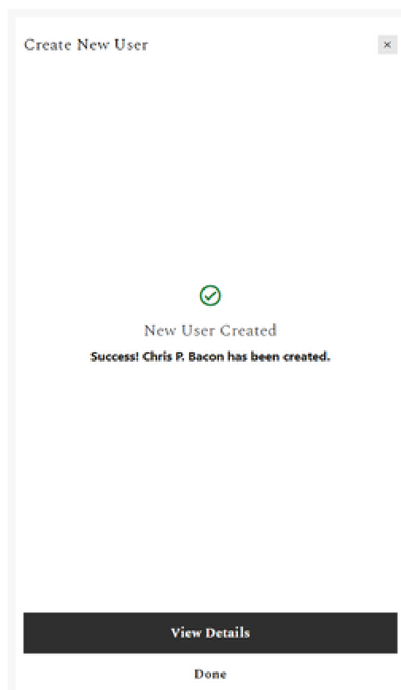
Click **Next**.



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



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. Temporary passwords expire after 24 hours.

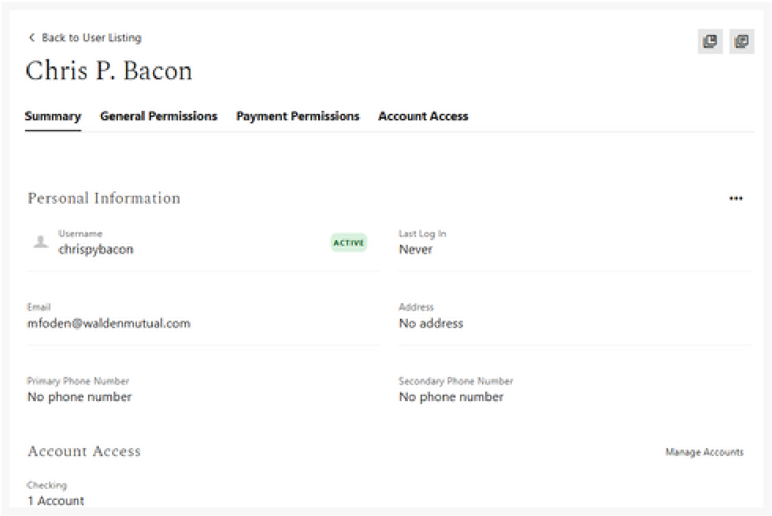
BEST PRACTICE: Users login by going to www.waldenmutual.com, click "My Account" then enter their username and temporary password. They do not need to click "Register".

USER MAINTENANCE

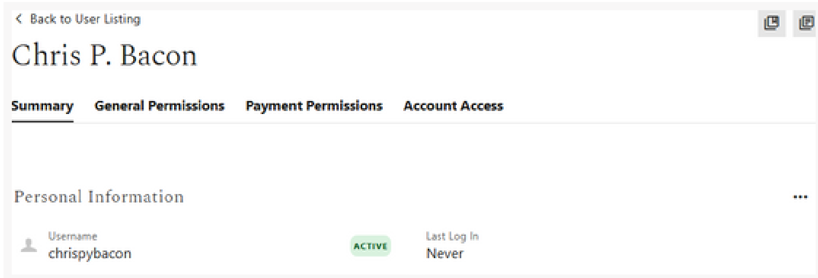
Sometimes you will need to update user information or would like to adjust their permissions and limits, especially if you had a permanent limit increase.

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

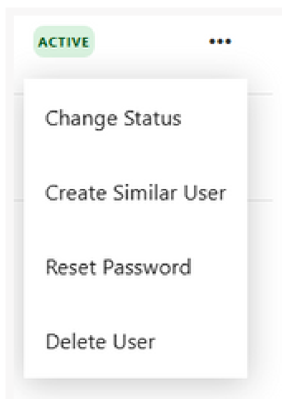
The user summary will open. You can view and edit **Personal Information, Account Access, General Permissions**, and **Payment Permissions**.



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

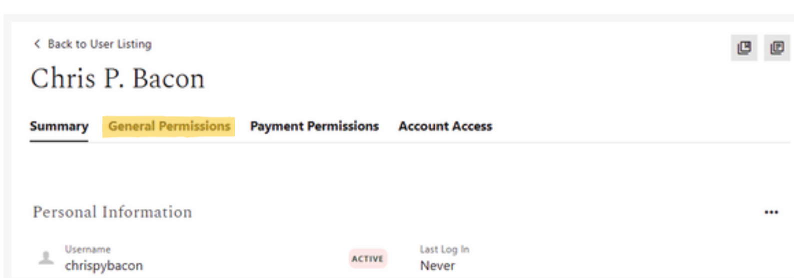


- **Edit Details:** Edit personal information for the user.
- **Change Status:** Change user's status to Active or Frozen (if Frozen, they will not be able to access their profile or login).
- **Create Similar User:** Copy the permissions and accounts from an existing user.
- **Reset Password:** Reset 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.



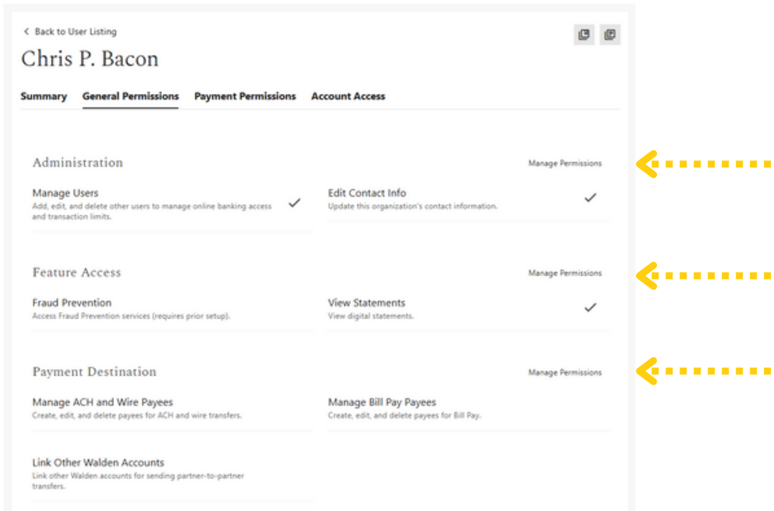
GENERAL PERMISSIONS

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**.



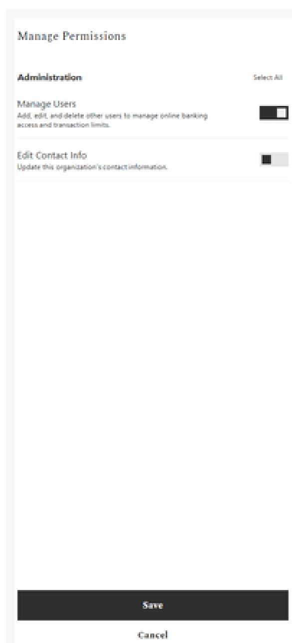
Click **Manage Permissions** next to the permission you want to edit. **General Permissions** categories include:

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



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

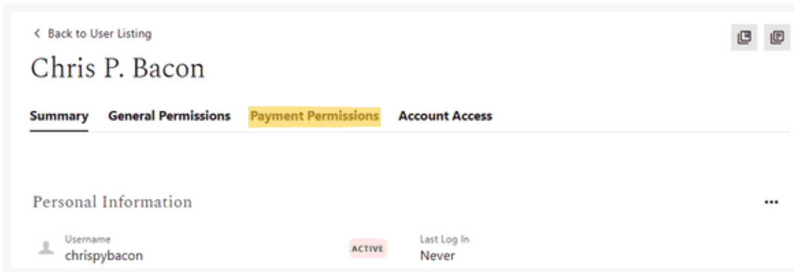
Click **Save.**



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

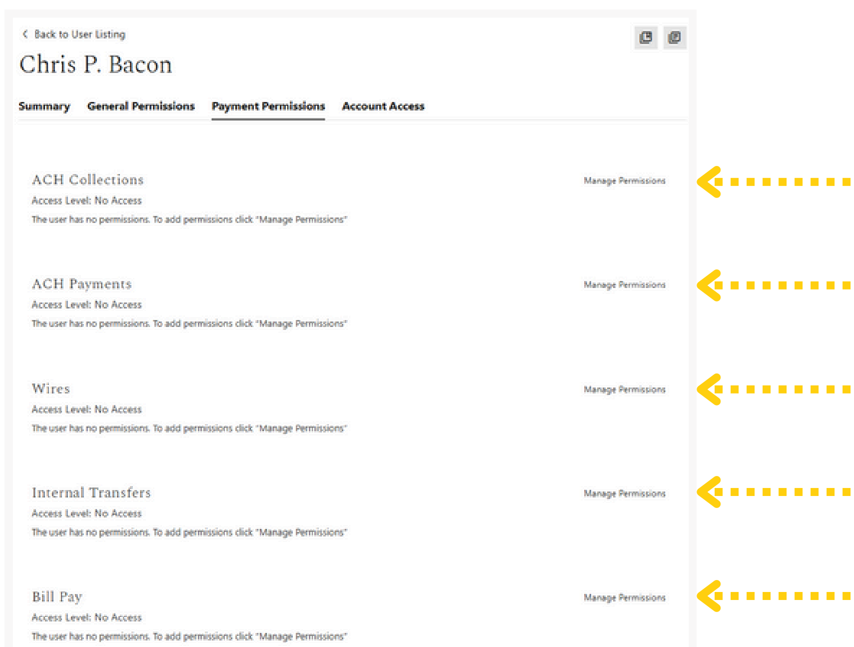
PAYMENT PERMISSIONS

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:

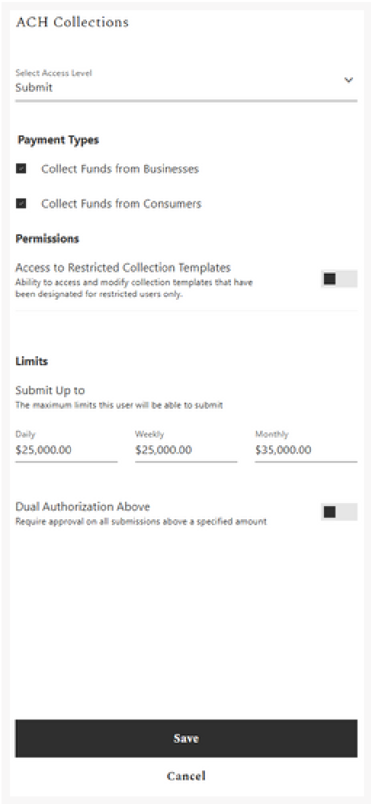
- **ACH Collections**
- **ACH Payments**
- **Wires**
- **Internal Transfers**
- **Bill Pay**



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.

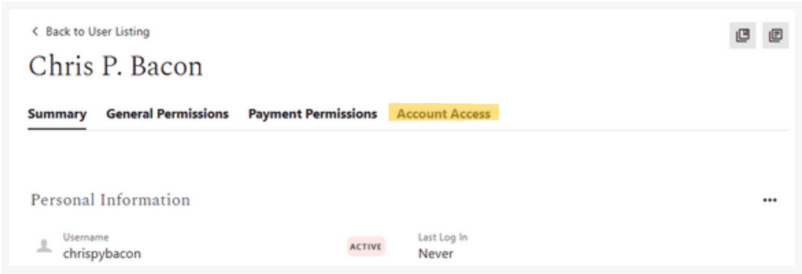
Click **Save**.



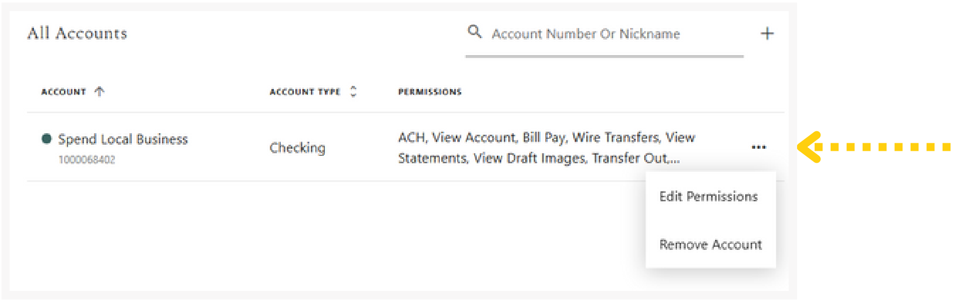
NOTE: If you receive a temporary or permanent limit increase, the administrator of online banking or a user with the Manage Users permission will need to raise the limits of the user. See the Payment Permissions and Payment Permissions Access Levels chart for full list of permissions that can be granted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

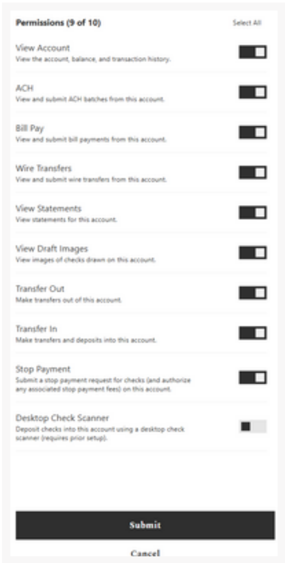


Find the account you want to edit then click the "...". From the menu, click **Edit Permissions**. You can also remove the account by selecting **Remove Account.**

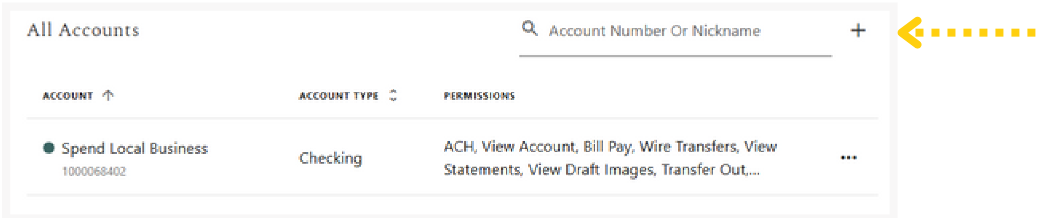


From the **Permissions** panel, click the toggle to turn the permissions on or off.

Click **Submit**.

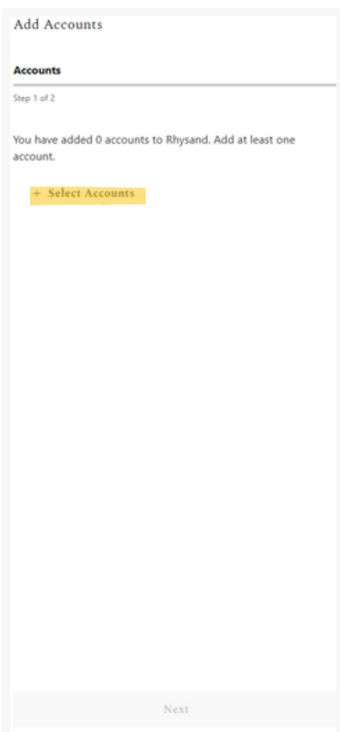


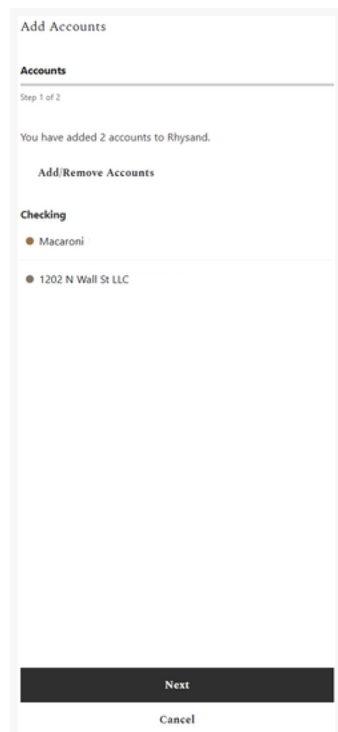
To add a new account click **"+"** next to the **Account Number or Nickname** search.



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.**

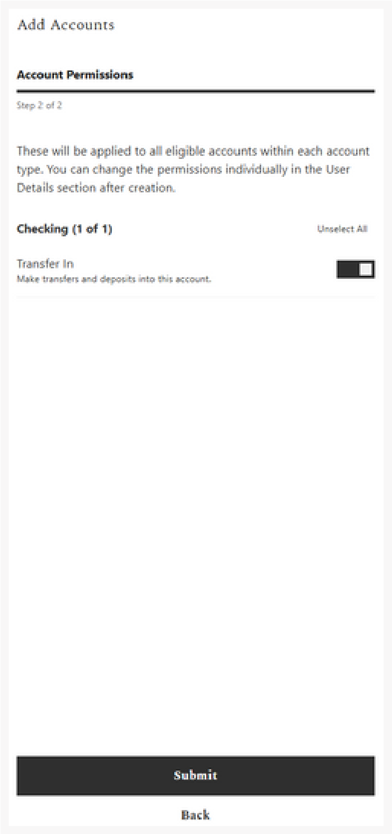


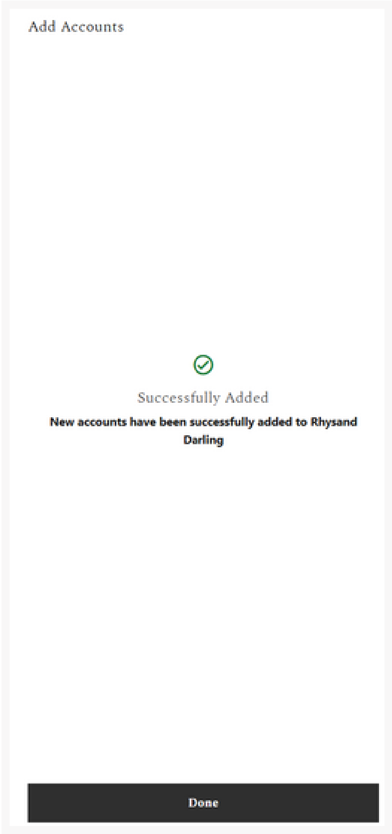


Toggle on the desired **Account Permissions.**

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.





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.