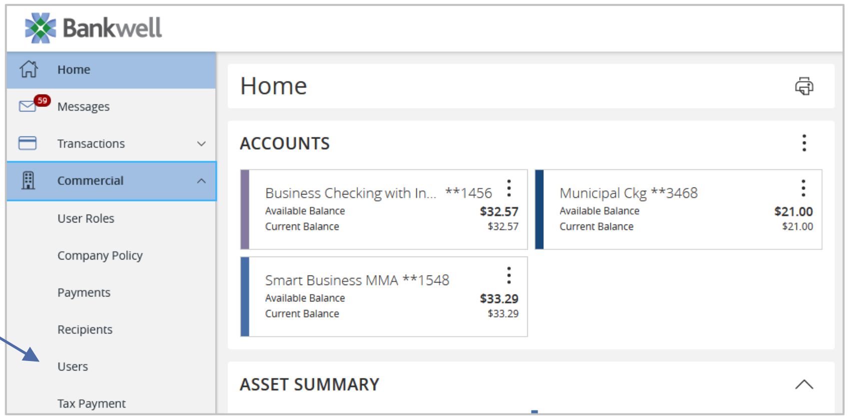
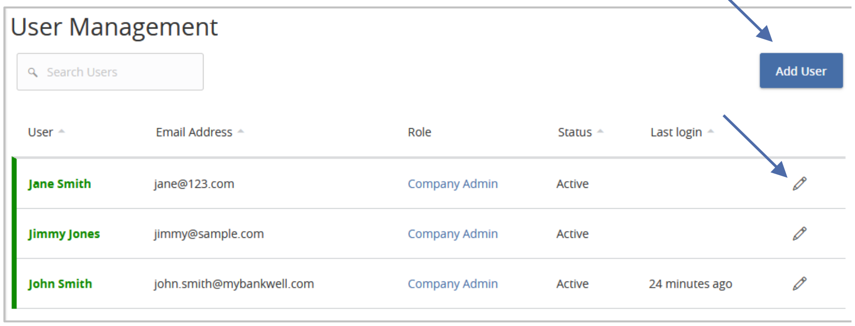
User Roles

NOTE: User Roles are created to control feature entitlements and dollar limits for one or more company users.

1. Select the ‘Commercial’ menu, then select ‘Users’.



2. Click on ‘Add User’ to create a new user role. Or select the pencil icon to edit the user role.



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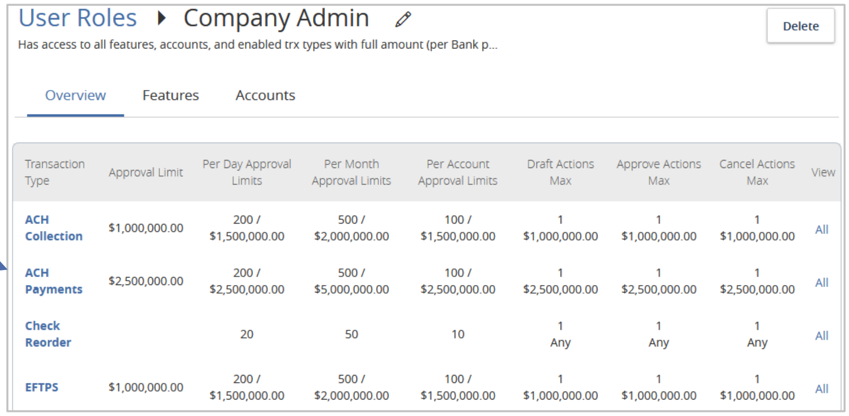
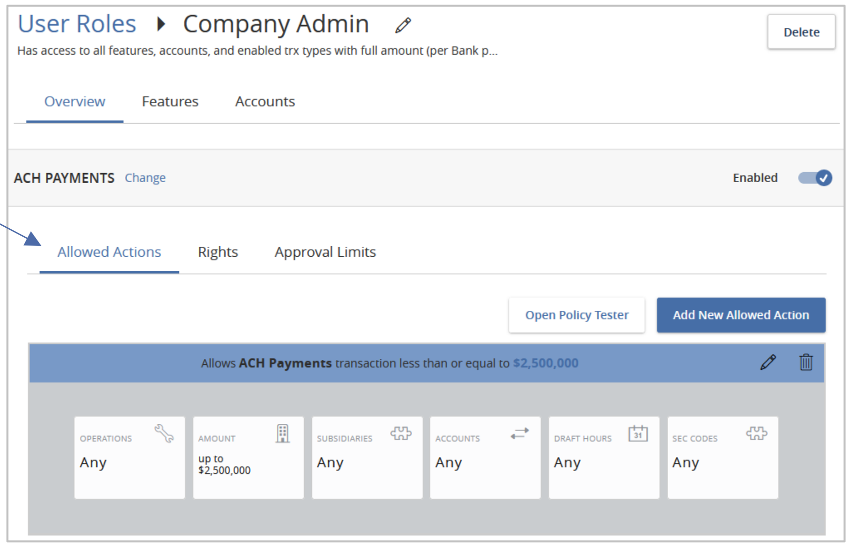
3. Select a transaction type that you would like to set parameters around by clicking on the transaction name.



Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max	View
ACH Collection	$1,000,000.00	200 / $1,500,000.00	500 / $2,000,000.00	100 / $1,500,000.00	1 $1,000,000.00	1 $1,000,000.00	1 $1,000,000.00	All
ACH Payments	$2,500,000.00	200 / $2,500,000.00	500 / $5,000,000.00	100 / $2,500,000.00	1 $2,500,000.00	1 $2,500,000.00	1 $2,500,000.00	All
Check Reorder		20	50	10	1 Any	1 Any	1 Any	All
EFTPS	$1,000,000.00	200 / $1,500,000.00	500 / $2,000,000.00	100 / $1,500,000.00	1 $1,000,000.00	1 $1,000,000.00	1 $1,000,000.00	All

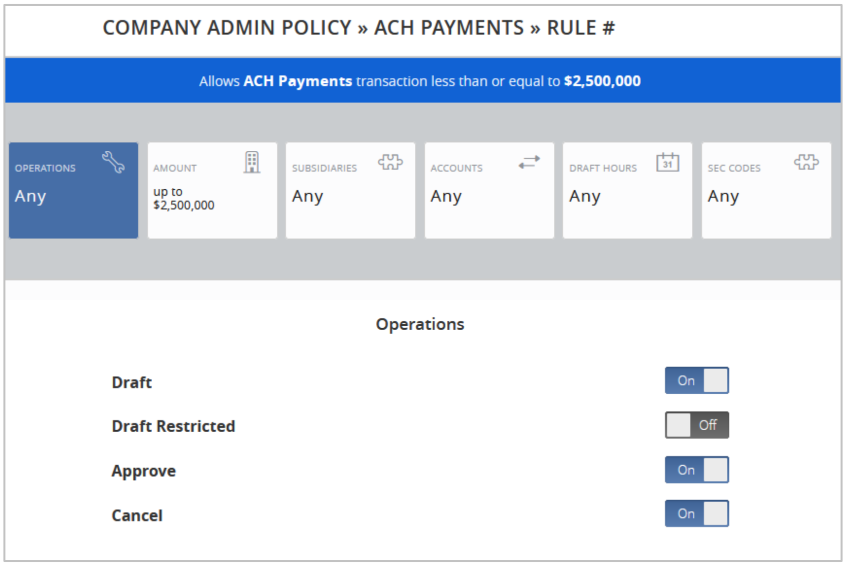
Allowed Actions

1. One or multiple levels may be set up to establish general or specific user limitations.



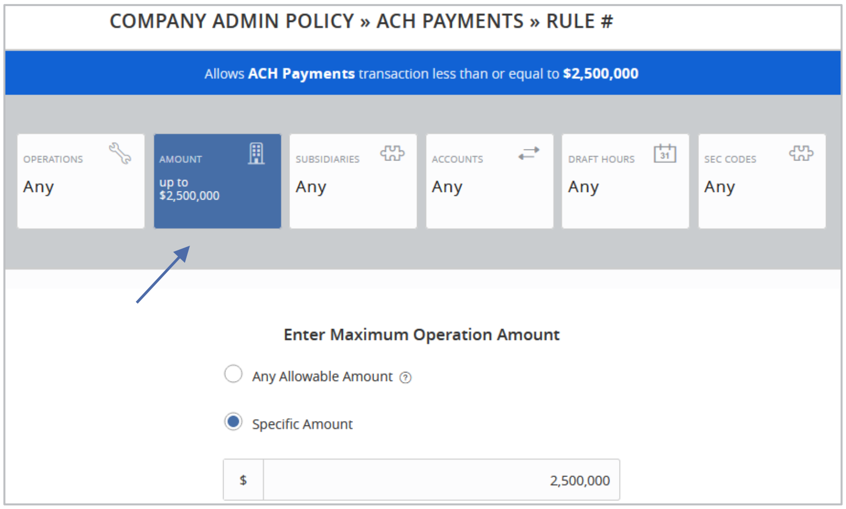
Operations

1. Select the 'Operations' box. Specify the allowed operation(s) for the selected transaction type.
    a) 'Draft' allows a user to initiate a transaction.
    b) 'Draft Restricted' allows a user to only access an assigned ACH or wire template. It does not allow a user to edit exiting templates or add new templates. One-time payments and recipient maintenance within existing templates are also not allowed.
    c) 'Approve' allows a user to authorize a transaction.
    d) 'Cancel' allows a user to cancel a drafted or authorized transaction.



Amount

1. Select the 'Any allowable amount' option or 'Specific Amount' to enter the amount for the allowed action.



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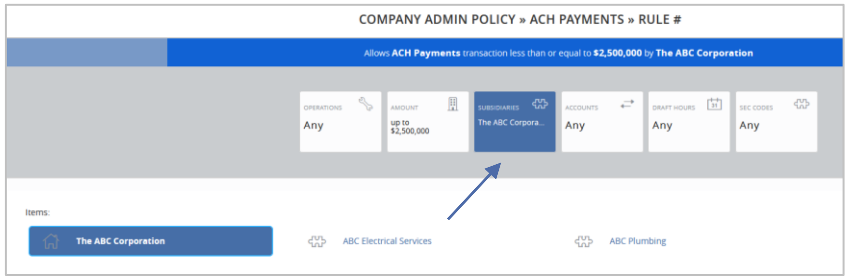
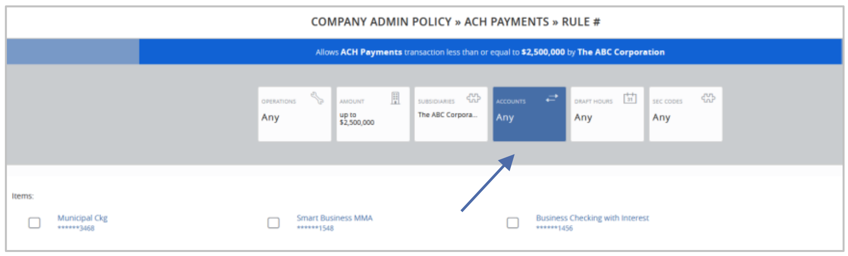
Subsidiaries

1. Select the 'Subsidiaries' box. Choose the subsidiary or subsidiaries allowed for this transaction type. This step applies only to organizations with more than one Tax ID number.



Accounts

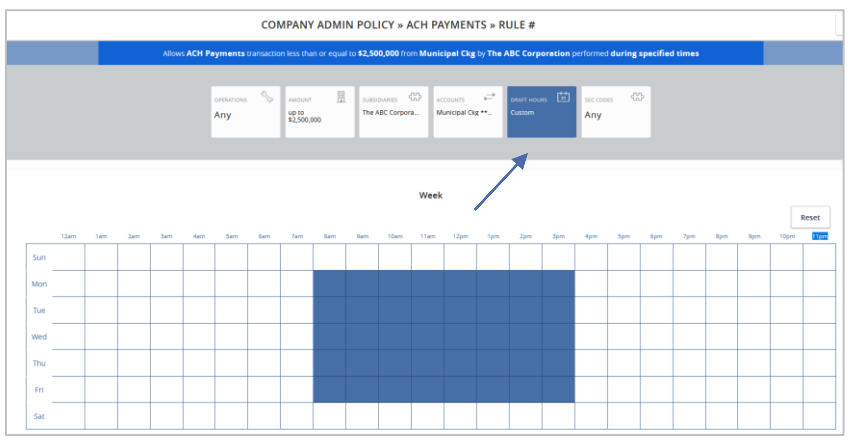
1. Select the 'Any allowed accounts' option or choose 'Select specific accounts' to specify the account(s) allowed for this transaction type.



Draft Hours

1. Select the 'Draft Hours' box. Choose the days and hours allowed for this transaction type. User Administrators are authorized to make selections within approved Bank limits, which are pre-populated.

NOTE: Select the days of the week in grey and the hours of the day across the top to indicate days and hours for the transaction. Individual hour boxes can also be selected.



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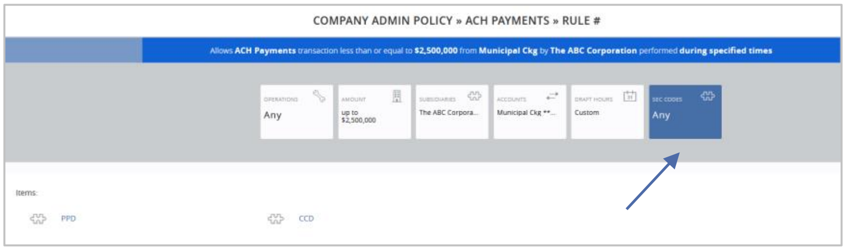
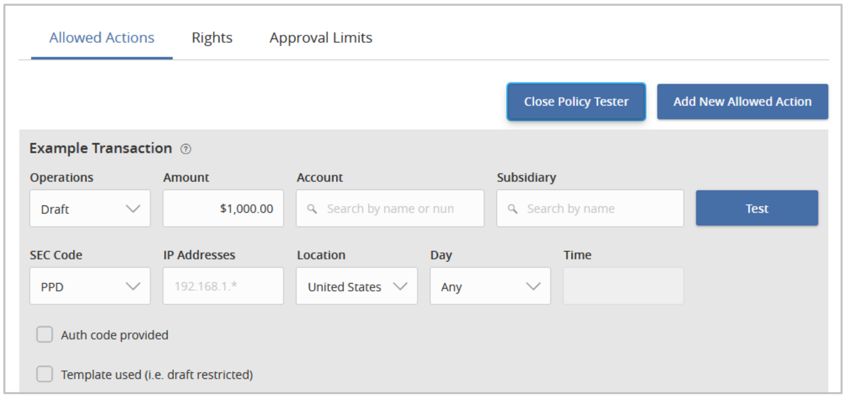
SEC Codes

1. Select the ‘SEC Codes’ box to specify which SEC codes are allowed for the transaction type.

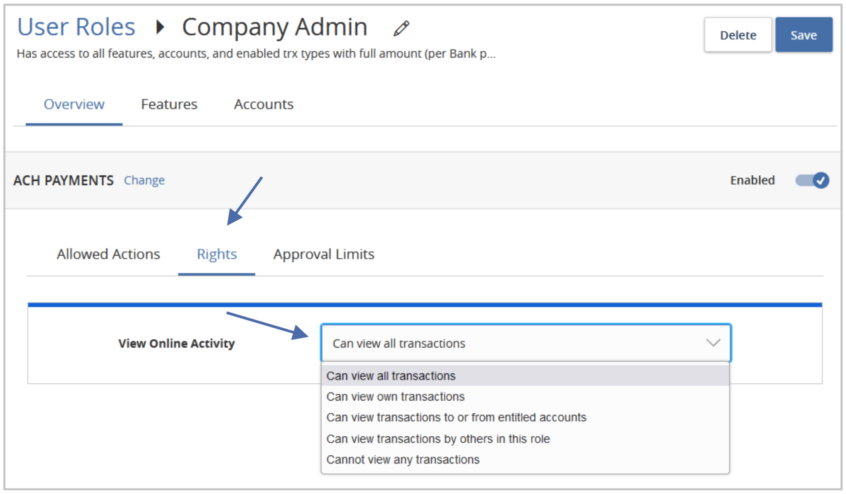


Optional: Click ‘Open Policy Tester’ to validate the User Role functionality to assure the setup is correct.



Rights

1. On the Rights tab, select the appropriate right for the user role’s ability to view transactions in the ‘Activity Center’.
   - Can view transactions initiated by any Online Banking user within the company.
   - Can only view the user’s own transactions.
   - Can view transactions initiated by users who are assigned to the same user role.
   - Cannot view any transactions.



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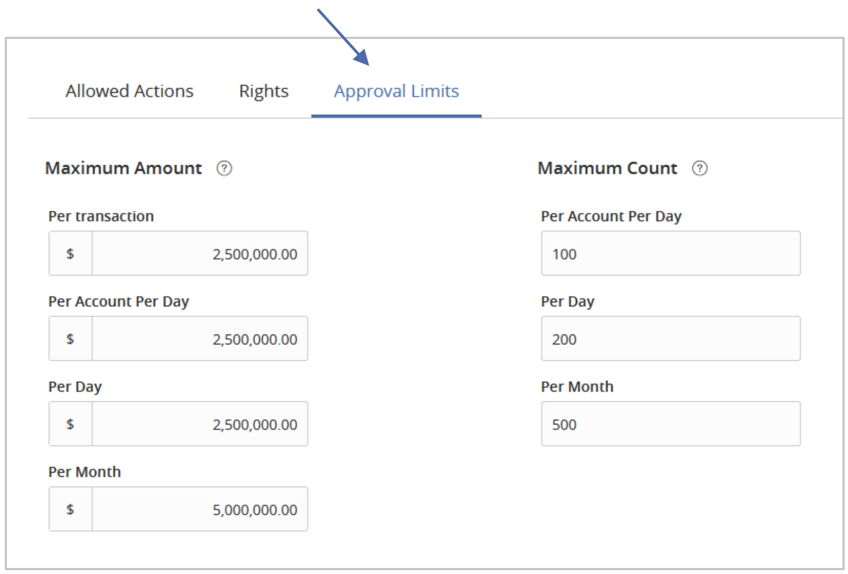
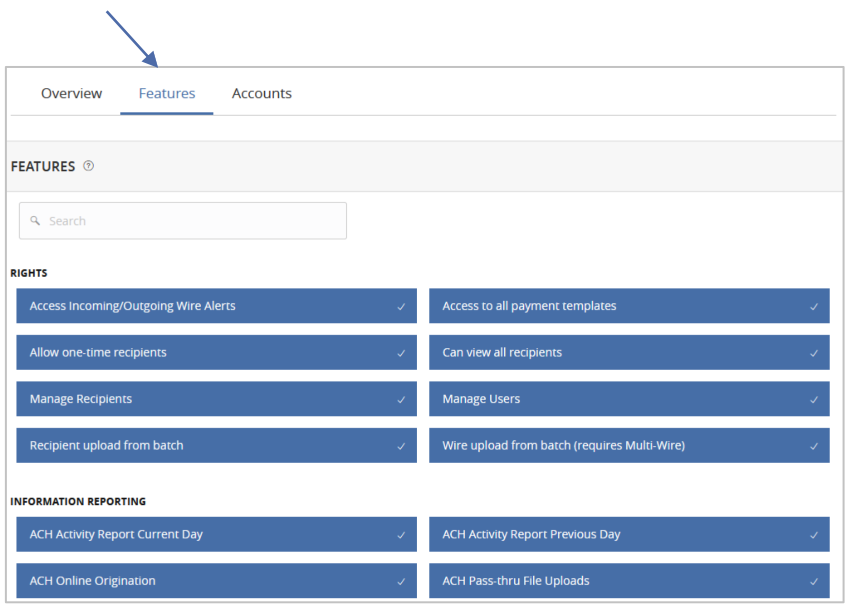
Approval Limits

1. Select the 'Approval Limits' tab to view and modify the dollar and count limits assigned by Bankwell.



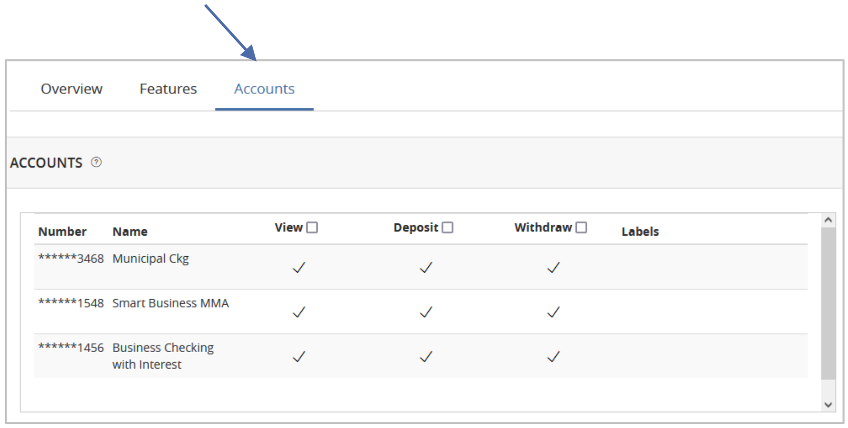
Features

1. Select the 'Features' tab to view and modify the non-transactional features. Select features you wish to enable or disable.



Accounts

1. Select the ‘Accounts’ tab to view and modify the account entitlements by selecting the checkmark or circle with a slash under ‘View’, ‘Deposit’ or ‘Withdraw’.



Repeat steps above for each transaction type.

Save the User Role by selecting the ‘Save’ button.