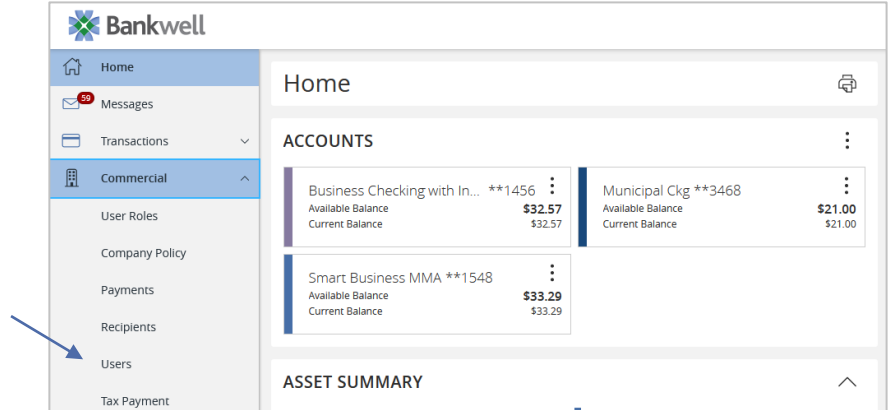


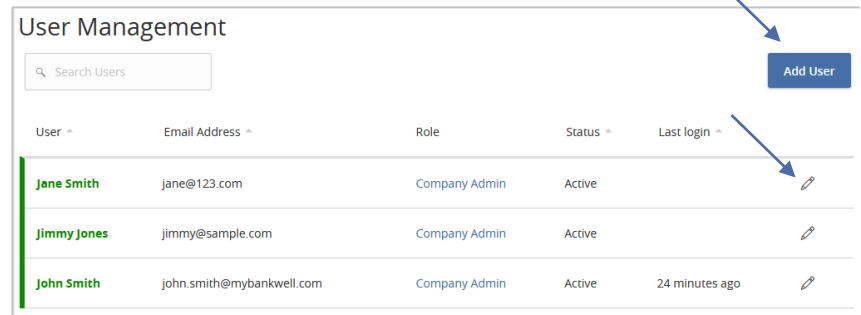
NOTE: User Roles are created to control feature entitlements and dollar limits for one or more company users.

1. Select the 'Commercial' menu, then select 'Users'.



The screenshot shows the Bankwell dashboard. On the left, a navigation menu is open, and the 'Commercial' section is expanded. The 'Users' option is highlighted with a blue arrow. The main content area shows account balances and an asset summary.

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



The screenshot shows the 'User Management' page. At the top right, there is a blue 'Add User' button with a blue arrow pointing to it. Below the button is a search bar and a table of users. The table has columns for User, Email Address, Role, Status, and Last login. A blue arrow points to a pencil icon in the rightmost column of the first row.

User	Email Address	Role	Status	Last login
Jane Smith	jane@123.com	Company Admin	Active	
Jimmy Jones	jimmy@sample.com	Company Admin	Active	
John Smith	john.smith@mybankwell.com	Company Admin	Active	24 minutes ago



User Roles

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

User Roles ▶ Company Admin

Has access to all features, accounts, and enabled trx types with full amount (per Bank p... Delete

Overview Features Accounts

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	1	All
ACH Payments	\$2,500,000.00	200 / \$2,500,000.00	500 / \$5,000,000.00	100 / \$2,500,000.00	1	1	1	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	1	All

Allowed Actions

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

User Roles ▶ Company Admin

Has access to all features, accounts, and enabled trx types with full amount (per Bank p... Delete

Overview Features Accounts

ACH PAYMENTS Change Enabled

Allowed Actions Rights Approval Limits

Open Policy Tester Add New Allowed Action

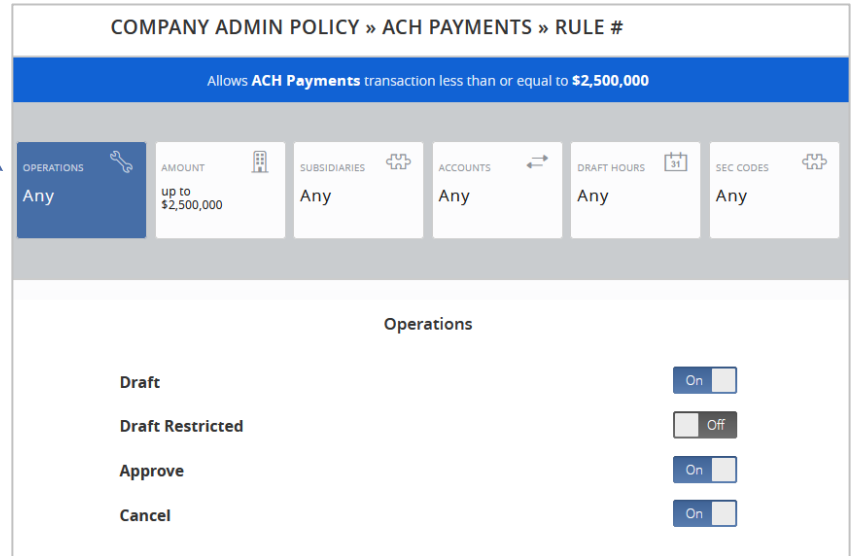
Allows **ACH Payments** transaction less than or equal to \$2,500,000

OPERATIONS	AMOUNT	SUBSIDIARIES	ACCOUNTS	DRAFT HOURS	SEC CODES
Any	up to \$2,500,000	Any	Any	Any	Any

Questions? We're here to help.
Customer Service: 203.652.2940

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.



COMPANY ADMIN POLICY » ACH PAYMENTS » RULE #

Allows ACH Payments transaction less than or equal to \$2,500,000

OPERATIONS: Any | AMOUNT: up to \$2,500,000 | SUBSIDIARIES: Any | ACCOUNTS: Any | DRAFT HOURS: Any | SEC CODES: Any

Operations

Draft On

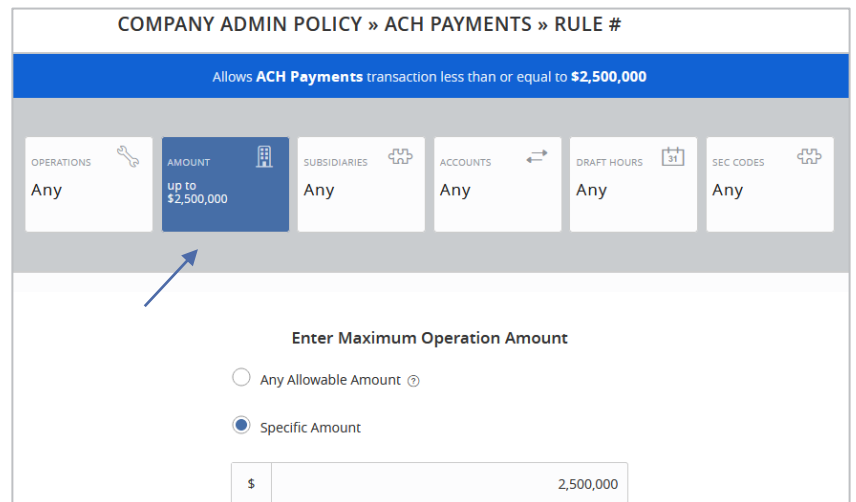
Draft Restricted Off

Approve On

Cancel On

Amount

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



COMPANY ADMIN POLICY » ACH PAYMENTS » RULE #

Allows ACH Payments transaction less than or equal to \$2,500,000

OPERATIONS: Any | AMOUNT: up to \$2,500,000 | SUBSIDIARIES: Any | ACCOUNTS: Any | DRAFT HOURS: Any | SEC CODES: Any

Enter Maximum Operation Amount

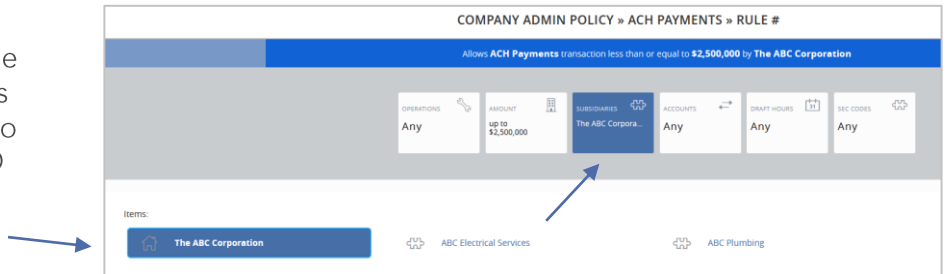
Any Allowable Amount

Specific Amount

\$

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.



COMPANY ADMIN POLICY » ACH PAYMENTS » RULE #

Allows ACH Payments transaction less than or equal to \$2,500,000 by The ABC Corporation

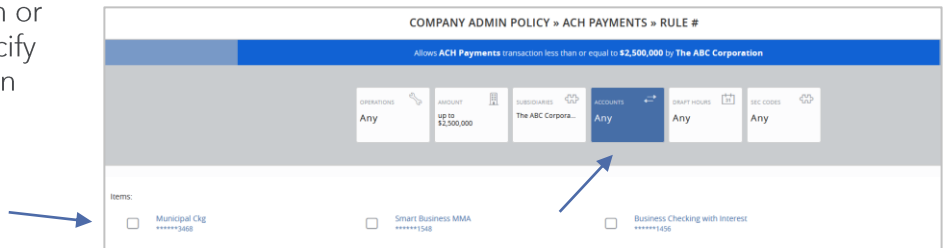
OPERATIONS: Any | AMOUNT: UP TO \$2,500,000 | SUBSIDIARIES: The ABC Corpora... | ACCOUNTS: Any | DRAFT HOURS: Any | SEC CODES: Any

Items:

- The ABC Corporation
- ABC Electrical Services
- ABC Plumbing

Accounts

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



COMPANY ADMIN POLICY » ACH PAYMENTS » RULE #

Allows ACH Payments transaction less than or equal to \$2,500,000 by The ABC Corporation

OPERATIONS: Any | AMOUNT: UP TO \$2,500,000 | SUBSIDIARIES: The ABC Corpora... | ACCOUNTS: Any | DRAFT HOURS: Any | SEC CODES: Any

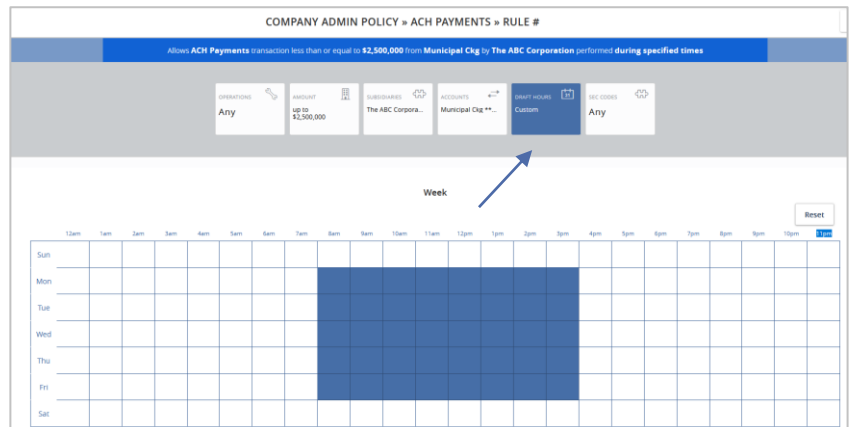
Items:

- Municipal Ctg
- Smart Business MMA
- Business Checking with Interest

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.



COMPANY ADMIN POLICY » ACH PAYMENTS » RULE #

Allows ACH Payments transaction less than or equal to \$2,500,000 from Municipal Ctg by The ABC Corporation performed during specified times

OPERATIONS: Any | AMOUNT: UP TO \$2,500,000 | SUBSIDIARIES: The ABC Corpora... | ACCOUNTS: Municipal Ctg ** | DRAFT HOURS: Custom | SEC CODES: Any

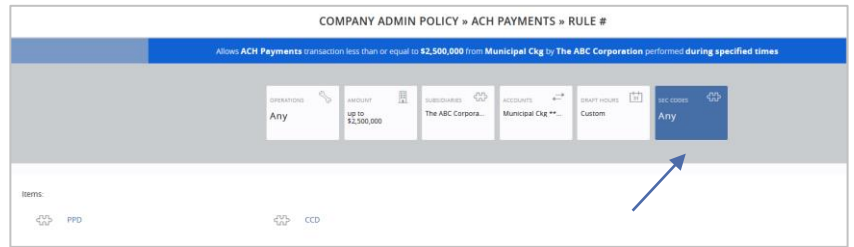
Week

	12am	1am	2am	3am	4am	5am	6am	7am	8am	9am	10am	11am	12pm	1pm	2pm	3pm	4pm	5pm	6pm	7pm	8pm	9pm	10pm	11pm
Sun																								
Mon																								
Tue																								
Wed																								
Thu																								
Fri																								
Sat																								

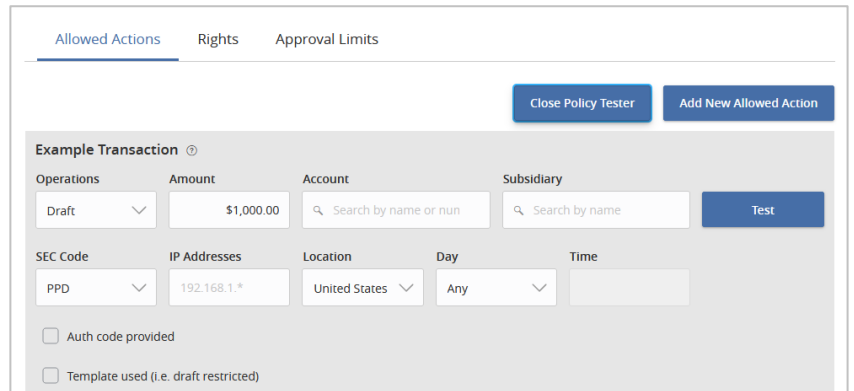
Reset

SEC Codes

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

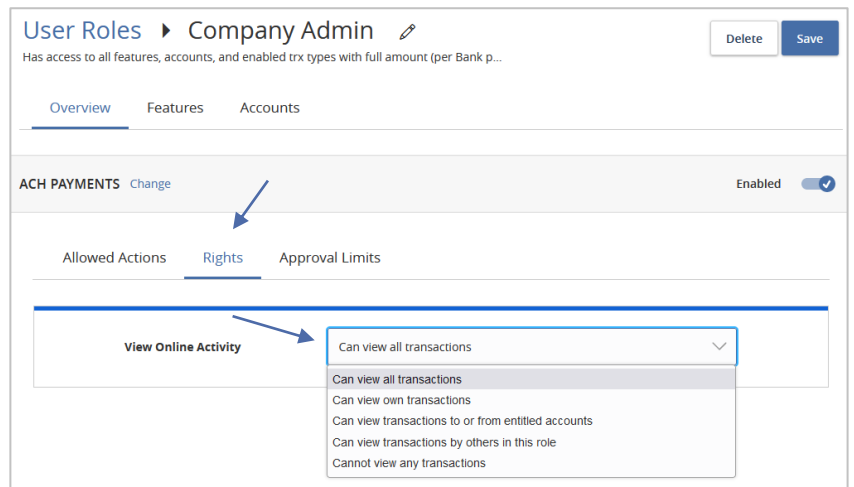


Optional: Click 'Open Policy Tester' to validate the User Role functionality to assure the setup is correct.



Rights

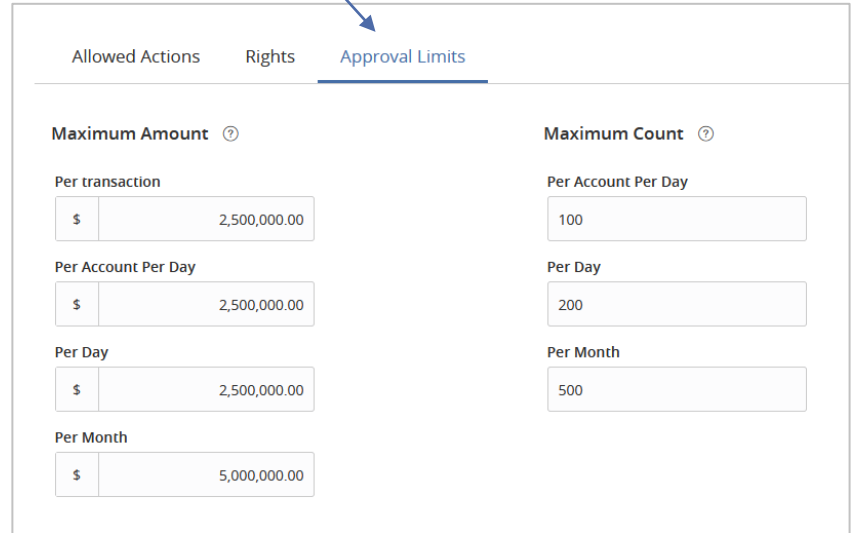
1. On the Rights tab, select the appropriate right for the user role's ability to view transactions in the 'Activity Center'.
 - Can view transactions initiated by any Online Banking user within the company.
 - Can only view the user's own transactions.
 - Can view transactions initiated by users who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



Questions? We're here to help.
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Approval Limits

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

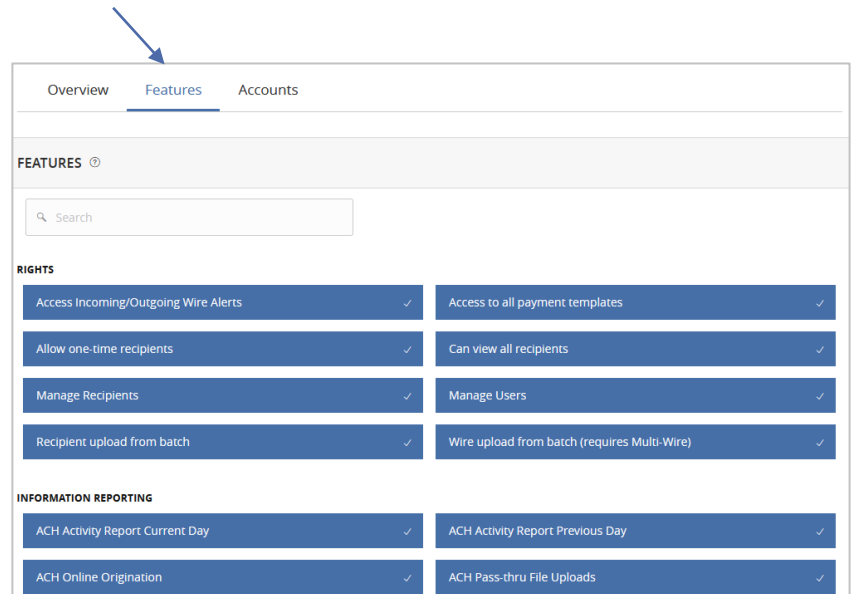


The screenshot shows the 'Approval Limits' configuration page. It has three tabs: 'Allowed Actions', 'Rights', and 'Approval Limits'. The 'Approval Limits' tab is active. The page is divided into two columns: 'Maximum Amount' and 'Maximum Count'. Each column has four input fields for different frequency types: 'Per transaction', 'Per Account Per Day', 'Per Day', and 'Per Month'. All dollar amounts are currently set to 2,500,000.00, and all count limits are set to 100, 200, and 500 respectively.

Frequency	Maximum Amount	Maximum Count
Per transaction	\$ 2,500,000.00	Per Account Per Day: 100
Per Account Per Day	\$ 2,500,000.00	Per Day: 200
Per Day	\$ 2,500,000.00	Per Month: 500
Per Month	\$ 5,000,000.00	

Features

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



The screenshot shows the 'Features' configuration page. It has three tabs: 'Overview', 'Features', and 'Accounts'. The 'Features' tab is active. Below the tabs is a search bar. The page is divided into two sections: 'RIGHTS' and 'INFORMATION REPORTING'. Each section contains a grid of feature names with a checkmark indicating they are enabled.

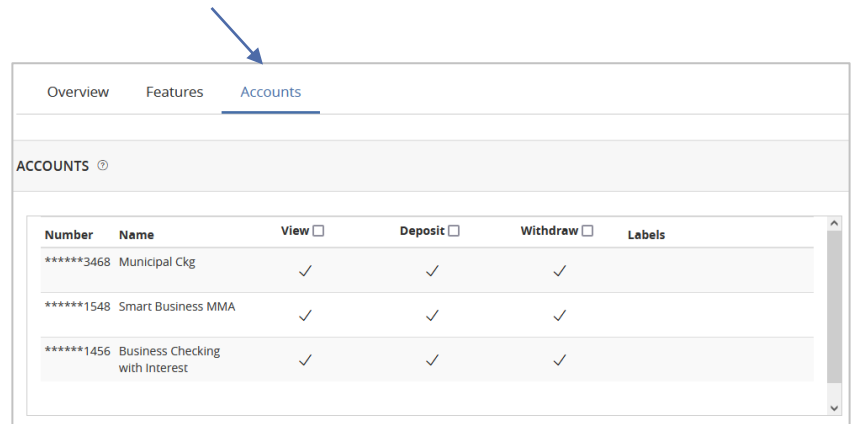
Section	Feature Name	Status
RIGHTS	Access Incoming/Outgoing Wire Alerts	✓
	Access to all payment templates	✓
	Allow one-time recipients	✓
	Can view all recipients	✓
	Manage Recipients	✓
	Manage Users	✓
INFORMATION REPORTING	Recipient upload from batch	✓
	Wire upload from batch (requires Multi-Wire)	✓
	ACH Activity Report Current Day	✓
	ACH Activity Report Previous Day	✓
	ACH Online Origination	✓
	ACH Pass-thru File Uploads	✓

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.



Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>	Labels
*****3468	Municipal Ckg	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
*****1548	Smart Business MMA	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
*****1456	Business Checking with Interest	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	