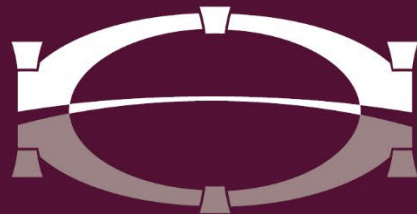


# Administrative User Guide

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*July 2022*



BRIDGEWATER BANK

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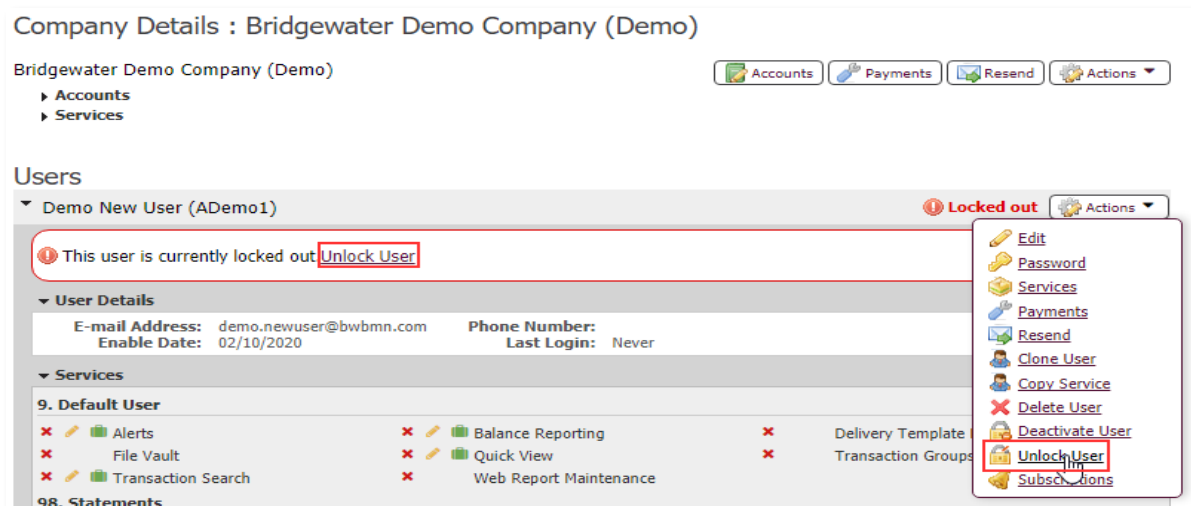
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# General Administration

## Unlocking A User

A user will receive the "Locked out" status if they enter their credentials incorrectly three times.

1. Log in to The Bridge and select **Administration > Administration** to view the **Company Details** page.
2. Locked out users will display "Locked out" in red text.
3. Select the **Actions** dropdown menu and select **Unlock User**.

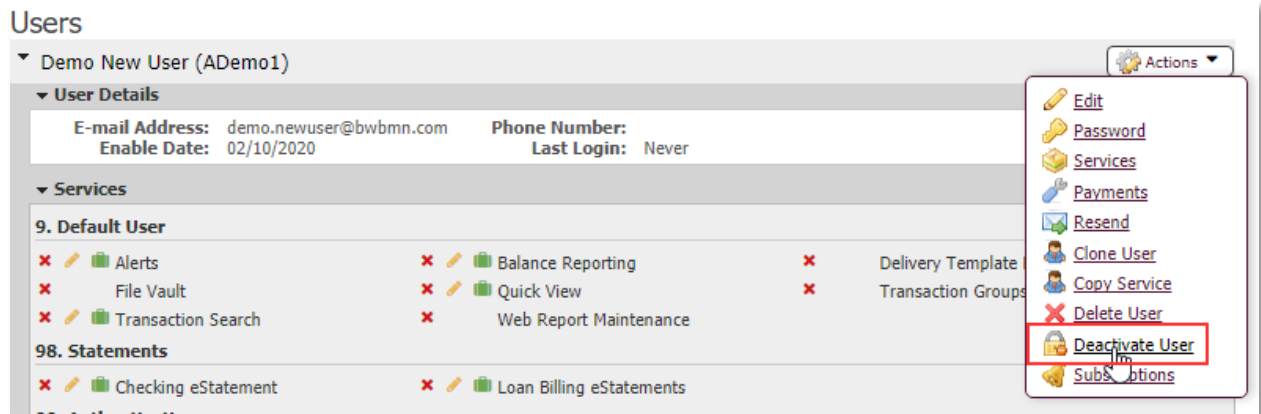


**Please note:** If a user does not display as locked out or deactivated but is receiving an error that states they are locked out - please contact us at **952.542.5100** or **hello@bridge2bwb.com** for assistance. This occurs when a user's registration on a device is locked out and needs to be unlocked by Bridgewater.

## Deactivating/Activating a User

As an administrative user, you can prevent a user from accessing the system by deactivating them – this can be done temporarily as an alternative to deleting a user and can be reversed by activating the user. A user will also enter "Deactivated" status if they answer their security questions incorrectly three times. A deactivated user will not be able to register the Secure Browser, Authenticator or Mobile app and will be prevented from logging in to The Bridge.

1. Log in to The Bridge and select **Administration > Administration** to view the **Company Details** page.
2. Select the **Actions** dropdown menu and select **Deactivate User**.



3. Select **Yes** on the confirmation screen.



4. Deactivated users will display "Deactivated" in red text.
5. A user can be reactivated by selecting **Activate User** from the **Actions** dropdown.

**Please note:** If a user does not display as locked out or deactivated but is receiving an error that states they are locked out - please contact us at **952.542.5100** or **hello@bridge2bwb.com** for assistance. This occurs when a user's registration on a device is locked out and needs to be unlocked by the Bank.

## Audit Service

Audit Service allows you to view actions performed on or completed by a user. This can be useful to track changes performed by other administrative users as well as to troubleshoot user log in issues. Audit History is retained for 18 months.

1. Log into the Bridge and select **Administration > Audit Service**.
2. Adjust the **Time Range**.
3. The Audit Categories can be left blank to display all items or checked to filter the search results.

Audit Category	Description	Example(s)
<b>Company Maintenance</b>	Changes made to items that effect the entire company.	Editing a Payee
<b>User Maintenance</b>	General administration actions done on a single user and/or general actions performed by a user.	Activating a user Creating a Secure Message
<b>Account Maintenance</b>	Adding, editing, or removing accounts from users and/or services.	Adding an account to a user Removing an account from a user
<b>Service Maintenance</b>	Adding, editing, or removing services from users.	Adding a service to a user Removing a service from a user
<b>Login and Timeout</b>	User logins and authentications.	User logging in successfully User failing login with Security Questions
<b>TTY Session</b>	Not currently used by The Bridge – no items will populate in this category.	N/A
<b>Transactions</b>	Adding, editing, or removing transactional items.	Editing an ACH Batch template

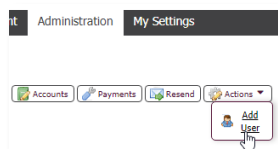
4. Select **Advanced** to display the "User ID" and "Target ID" search fields.

Audit Category	Description	Example(s)
User ID	This is the user that performed the action.	Alpha Beta performed the action User Activated
Target User ID	This is the user that the action was done to and/or performed by.	ADemo1 was activated ADemo1 logged in successfully

5. Select **Search**.
6. Each result will display the date and time, the action performed, the user and target user ID.
7. Select the **Magnifying Glass** icon to view more details about each item.
8. Search results can also be exported by selecting **Export** which will generate a .CSV file that can be downloaded and saved.

## Creating a New User

1. Log in to The Bridge and select **Administration > Administration** to view the **Company Details** page.
2. Select the **Actions** dropdown menu and select **Add User**.



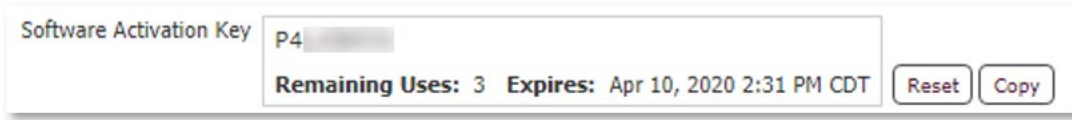
3. Create the User ID and complete the required fields.
  - Our standard User ID formatting is 4 random digits, user's first initial – capitalized, users last initial – capitalized, the rest of the user's last name in lower case; for example, 1234JDoe.
  - Ensure the user's email is correct as this will be needed for them to log on the first time.

Field Name	Description	Required
<b>*User ID</b>	Create a unique User ID (Case Sensitive)	Yes
<b>First Name</b>	User's first name	Yes
<b>Last Name</b>	User's last name	Yes
<b>Administrative User</b>	Select the check box to create a user with Admin privileges, also allows user to create other Admins	No
<b>Enable Date</b>	Select the date the User will first be able to access the system	Yes
<b>Encrypted Report Password</b>	Password used to access encrypted report delivered via email	Yes
<b>Phone Number</b>	Enter the User's phone number	Yes
<b>Enable SMS Messages</b>	Enable SMS Messages allows you to receive information via text message	No
<b>Terms and Conditions</b>	User agrees to the Mobile Banking Terms and Conditions	No
<b>Message Enabled Cell Phone Number</b>	User's cell phone number required if using SMS services	No
<b>Fax Numbers</b>	User's fax number	No
<b>Business Unit</b>	This field is for informational purposes only – <i>ex. Accountant</i>	No
<b>Street Address</b>	Physical address of business	No
<b>City</b>	City of business	No
<b>State</b>	State of business	No
<b>Zip/Postal Code</b>	Zip/Postal Code of business	No
<b>Country</b>	Country of business	Yes
<b>Time Zone</b>	Time zone user is in	Yes
<b>What is your favorite hobby?</b>	Security Question for use by the Bank for verification	Yes
<b>What is your mother's middle name?</b>	Security Question for use by the Bank for verification	Yes
<b>Enter a Temporary Password</b>	Enter a temporary password for the user, they will be prompted to change this as initial log in	Yes
<b>Re-Enter a Temporary Password</b>	Re-enter the temporary password for verification	Yes

*\*Please note: All information can be edited after the user setup is complete, except for the User ID.*

4. Select **Save** to create the new user.
5. Entitle the appropriate [payments](#) and [services](#) to the user.

- Provide the user with their **Activation Key**.
  - This can be found by going to the Company Details page and selecting **Edit** from the **Actions** dropdown on the intended user profile.




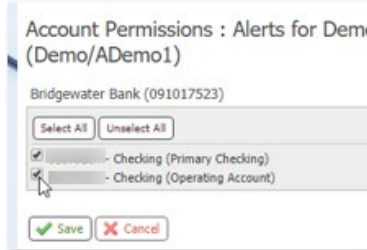
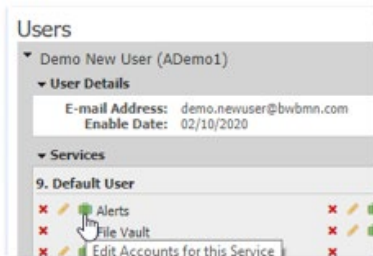
## Entitling A User to Services

The Services section is where services are entitling to users. New users will not have any services until assigned by an administrative user.

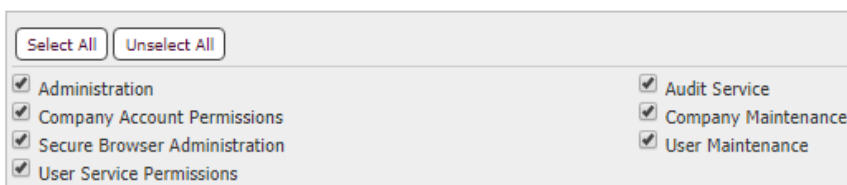
- Log in to The Bridge and select **Administration > Administration** to view the **Company Details** page.
- Select the **Actions** dropdown on the intended user and select **Services**.



- The service(s) that have not been assigned to a user will have an empty check box, check the appropriate services and select **Save**.
  - See [Available Services](#)
- Back on the **Company Details** page - If the new service you have assigned has a green suitcase icon  next to it you will select that and choose the account access the user should have for that service and select **Save**.



### 8. Client Administrative User





8. Client Administrative User		
✘ Administration	✘ Audit Service	✘ Company Account Permissions
✘ Company Maintenance	✘ Secure Browser Administration	✘ User Maintenance
✘ User Service Permissions		

Secure Browser Administration : Admin Test (2021/2021Test1)

Select All   Unselect All
Filter:

The Bridge

Save
Cancel

## Available Services

**Note:** The only services listed will be those that the company has access too.

ACH Client User Reports	
Service	Description
<b>NACHA Detail File Report*</b>	Gives user access to NACHA ACH EDI reports.
<b>NACHA Return File Report*</b>	Gives user access to the Return items report. Return reports are only generated for users that <b>originate</b> ACH through Bridgewater Bank.
<b>NACHA Notification of Change Report*</b>	Gives user access to the NOC (Notification of Change) reports. NOC reports are generated when the information the user uploaded for the payee is incorrect.

Default User	
Service	Description
<b>File Vault</b>	Allows the user to upload and download files from the File Vault.
<b>Quick View*</b>	Gives user access to view accounts in the Quick View tab.
<b>Transaction Search*</b>	Allow the user to use Transaction Search to find transaction details for each account.
<b>Delivery Template Maintenance</b>	Allows maintenance of balance reporting delivery templates.
<b>Transaction Groups</b>	Gives user access to create Transaction Groups. Transaction Groups are used to customize the transactions included in balance reporting templates.
<b>Web Report Maintenance</b>	Allows user to generate balance reports.
<b>Alerts*</b>	Allows the user to set up notifications on accounts transactions or balance.
<b>Balance Reporting</b>	Allows the user to create balance reporting templates.
<b>Account Groups</b>	Allows the user to sort accounts and create Account Groups in the Quick View tab

Statements	
Checking	Loans
Checking Analysis Statements*	Loan Billing E-Notices*
Checking Archive Statements*	Loan Billing Notices*
Checking eStatements*	Loan Billing Statements*
DDA Onus Credits*	Loan Past Due E-Notices*
DDA Onus Debits*	Loan Past Due Notices*
Deposit Correction Notices*	Loan Payment E-Notices*
Returned Deposited Check Notice*	Loan Payment Notices*
Savings	Certificates
Sav Onus Credits*	CD Maturity eNotices*
Sav Onus Debits*	CD Maturity Notices*
Savings Archive Statements*	Certificate eStatements*
Savings eStatements*	Certificate Statements*

Authentication	
Service	Description
<b>Authenticator</b>	Allows the user to register the Authenticator Mobile App. <i>Native Apps also needs to be checked.</i>
<b>Secure Browser Destinations*</b>	Allows the user's administrator to control what tiles are available in the Secure Browser.
<b>Native Apps</b>	Allows the user to register both The Bridge Mobile Apps.
<b>Secure Browser</b>	Allows the user to register the Secure Browser.

\*Service must also be assigned at the account level using the green  suitcase

## Administrative Services

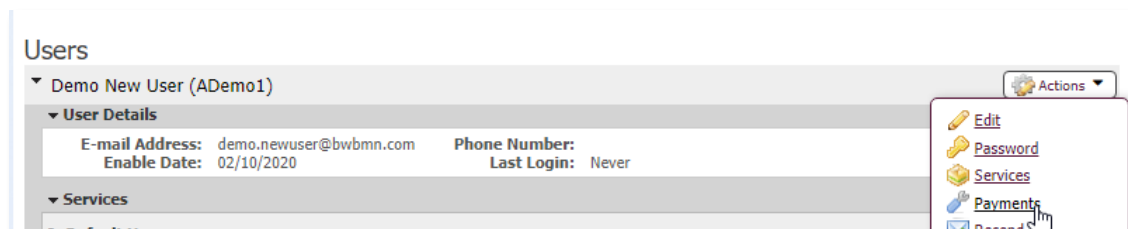
As an administrative user you will not be able to create another administrative user, but you are able to modify other administrative user's services. Administrative-only services are listed on the following page.

Client Administrative User	
Service	Description
Administration	Allows the administrative user access to the Company Details page (required for most administrative functions).
Audit Service	Allows the administrative user to view the audit service for all users in the company.
Company Account Permissions	Allows the administrative user the ability to edit account descriptions.
Company Maintenance	Allows the administrative user the ability to edit the Company profile.
Secure Browser Administration	Allows the administrative user the ability to edit what tiles are available in the Secure Browser for other users.
User Maintenance	Allows the administrative user the ability to create, edit, and delete users in The Bridge.
User Service Permissions	Allows the administrative user the ability to add, edit, and remove user services.

## Entitling a User to Payments

The Payments section is where payments are entitling to users. New users will not have any payments until assigned by an administrative user. Administrative users can only entitle a user to payments that the company is entitled to. For additional information on payments please contact Bridgewater Bank at 952.542.5100.

1. Log into the Bridge and select **Administration > Administration** to view the **Company Details** page.
2. Select the **Actions** dropdown on the intended user and select **Payments**.



3. To enable a user to a type of payment check the box next to the intended payment and complete the fields for each payment as listed below.
  - See [Basic Business Payments](#)
  - See [Fraud Management Payments](#)
  - See [Cash Management Payments](#)

**Please note:** As an administrative user you will not be able to create another administrative user, but you are able to modify other administrative user's payments. If the user is an administrator, you will see an additional check box under each payment for the administration of that payment. Checking that box allows the administrative user to entitle those payments to all other users in the company.

## Entitling Basic Business Payments

### Account Transfer

1. Check the box next to Account Transfer  **Account Transfer** and click on the words **"Account Transfer"**.
2. Select the types and levels of access (Descriptions below) for the user and select **Save**.

### Account Transfer Entry, Account Permissions, and Approval Requirements

Options	Description
<b>Allow Account Transfer Entry</b>	Check if the User has permission to submit transfers.
<b>Account Entry Options</b>	Check the entry options the user has permission to complete.
<b>Account Permissions</b>	Use the 'Select Account' to assign the accounts the user has permission to submit account transfers on. You <b>must</b> check the <b>Credit/Debit</b> boxes for a user to complete an account transfer.
<b>Daily Transaction Amount Per Account/Daily Transaction Count Per Account</b>	Users will be able to make transfers up to their Daily Transaction and Count limit.
<b>Single Transaction Amount</b>	Users will be able to submit a single transfer up to their Single Transaction limit.
<b>Approvers</b>	Users can submit a transfer up to their Approval limit. Any amount greater than this will require additional approval. <b>Require 1 Approver</b> – The originator + one additional user is required to approve a transaction.

	<b>Require 2 Approvers</b> - The originator + two additional users are required to approve a transaction.
<b>Add Permission Set</b>	If user should have different account transfer limits assigned to separate accounts use this option to create another set of Account Permissions. For instance, if you just want your user to just debit or credit an account, you entitle that service here.

**Allow Account Transfer service administration**  
User is eligible to entitle the Account Transfer service to other users in their company

Options	Description
<b>Allow Account Transfer* service administration</b>	Allows Admin to entitle Account Transfer service to users within their company

## Account Transfer Maintenance and Approvals

**Allow Account Transfer Maintenance**  
User is eligible to maintain maps for use by all corporate users

**Allow Import Map maintenance**  
User can create, edit, and delete account transfer import file maps

Options	Description
<b>Allow Account Transfer Maintenance</b>	Check if the User has permission to manage account transfer maps used by all company users.
<b>Allow Account Transfer approval</b>	Check if user has permission to approve account transfer submitted for Approval. Use the "Select Account" options to assign which accounts the user can decision on. <b>Amount Range:</b> If user has permission to approve all transfers leave limit boxes blank (i.e. no limit) <b>Lower Limit</b> – account transfers submitted for approval below this limit will not be sent to the User for their approval <b>Upper Limit</b> – accounts transfers submitted above this limit will not be sent to the User for their approval
<b>Account Transfer Activity</b>	Allows the user to view and receive notifications about all Account Transfer activity that occurs within the company.

**Allow Account Transfer activity audit**  
User is eligible to view and be notified of Account Transfer activity for users in their company

When completed with the user payment setup select **Save** at the bottom of the page to update your selections.

## Stop Payments

1. Check the box next to Stop Payments  Stop Payments and click on the words **“Stop Payments”**.
2. Select the accounts and level of access (Descriptions below) for the user and select **Save**.

Options	Description
<b>Allow Stop Payment entry</b>	Check if the User has permission to submit Stop Payments.
<b>Account Permissions</b>	Use the “Select Account” to assign the accounts the user has permission to submit Stop Payments on.
<b>Allow Stop Payment* service administration</b>	Allows Admin to entitle Stop Payment service to users within their company
<b>Allow Stop Payment Activity Audit</b>	Check if user has permission to view and be notified of Stop Payment activity for users in their company.

When completed with the user payment setup select **Save** at the bottom of the page to update your selections.

## Mobile Deposit Capture

1. Check the box next to Mobile Deposit Capture  Mobile Deposit Capture and click on the words **“Mobile Deposit Capture”**.
2. Select the accounts and level of access (Descriptions below) for the user and select **Save**.

Mobile Deposit Capture Settings Help

**Allow Mobile Deposit Capture**  
User is eligible to add and edit Mobile Deposit Captures

\* Daily Cumulative Deposit Amount (\$)  Max: \$10,000.00  
 \* Single Deposit Amount (\$)  Max: \$10,000.00  
 \* Daily Transaction Count  Max: 100

Eligible Locations

**Bridgewater Bank (091017523)** [Select All Accounts](#) [Unselect All Accounts](#)

- Checking (Primary Checking)  - Checking (Operating Account)

Options

\* OBS User ID   
 \* "Make Deposit" Enable Date

**Allow Mobile Deposit Capture administration**  
User is eligible to entitle the Mobile Deposit Capture service to other users in their company

**Allow Mobile Deposit Capture activity audit**  
User is eligible to view Mobile Deposit Capture activity for users in their company

Options	Description
<b>Allow Remote Deposit Capture</b>	Check if the User has permission to submit or edit mobile deposits.
<b>Limits</b>	<p><b>Daily Cumulative Deposit Amount</b> – User has a total daily deposit amount of up to \$10,000.</p> <p><b>Single Deposit Amount</b>- User has a max single item limit of \$10,000.</p> <p><b>Daily Transaction Count</b> – User can submit a maximum of 100 transactions per day.</p> <p><b>Note:</b> The default mobile limit is \$10,000 and users can be entitled up to that dollar limit.</p>
<b>Eligible Locations</b>	Check the accounts the user has permission to submit and edit mobile deposit on.
<b>Options</b>	<p><b>OBS User ID</b> - This section will auto fill and should not be edited.</p> <p><b>Enable Date</b> - Select the date the User will first be able to make deposits.</p>
<b>Allow Mobile Deposit* Capture administration</b>	Allows Admin to entitle the Mobile Deposit Capture service to other users within their company
<b>Allow Remote Deposit Capture Activity Audit</b>	Check if user has permission to view and be notified of mobile deposit activity for users in their company.

If completed with the user payment setup select **Save** at the bottom of the page to update your selections.

## BillPay

1. Check the box next to BillPay  **BillPay** and click on the words **"BillPay"**.
2. Select the types and levels of access (Descriptions below) for the user and select **Save**.

BillPay Settings Help

**Allow BillPay Service Access**  
User is permitted to access the BillPay site

**Admin User Access (Level 2)**  
User is able to access Bill Pay, add/edit profiles, and entitle user access to Bill Pay.

**User Access (Level 3)**  
User is able to access Bill Pay but has no administrative privileges.

Account Permissions

Accounts [Select Accounts](#)

- Checking (Primary Checking)

**Allow BillPay administration**  
User is eligible to entitle the BillPay service to other users in their company


Options	Description
<b>Allow BillPay Service Access</b>	Check if the User has permission to access the BillPay site.
<b>Admin user Access (Level 2)</b>	User can access Bill Pay, add/edit profiles, and entitle user access to Bill Pay.
<b>User Access (Level 3)</b>	User can access Bill Pay but will need another user to approve the payment.
<b>Account Permissions</b>	Select the accounts the user has permission to use in BillPay.
<b>Allow BillPay* administration</b>	Allows Admin to entitle BillPay service to users within their company

If completed with the user payment setup select **Save** at the bottom of the page to update your selections.

*Please note: The user will need the **BillPay Secure Browser Destination** assigned to them to access BillPay through the Secure Browser. This is added by selecting the green briefcase icon on the user's services next to Secure Browser Destinations and checking the box for **BillPay**.*

**99. Authentication**

Authenticator  Native Apps

 Secure Browser Destinations

---

Select All Unselect All

Bill Pay  The Bridge



# Entitling Fraud Management Payments

## ACH Filter

1. Check the box next to ACH Filter  ACH Filter and click on the words "ACH Filter".
2. Select the types and levels of access (Descriptions below) for the user and select Save.

## ACH Filter Items Decisioning

**Allow ACH Filter Exception Items decisioning**  
User is eligible to make decisions on exception items based on account permissions and amount ranges specified below

**Account Permissions**

**Accounts** Select Accounts

x  
! - Checking (BUSINESS CHECKING X0892)

Allow Filtering

Amount Range

Lower Limit (\$)

Upper Limit (\$)

+ Add Permission Set

Options	Description
<b>Allow ACH Filter decisioning</b>	Check if the User has permission to decision exception items.
<b>Account Permissions</b>	Use the "Select Accounts" to assign the accounts the user has permission to decision exceptions for.
<b>Allow Filtering</b>	Check if the User has permission to create ACH filters.
<b>Amount Range</b>	<p><b>Lower Limit:</b> all exceptions under the entered limit will not be able to be decided by the user.</p> <p><b>Upper Limit:</b> all exceptions over the entered limit will not be able to be decided by the user.</p> <p><b>Note:</b> Leaving these fields blank means they can decide all items regardless of amount.</p>

**Allow ACH Filter service administration**  
User is eligible to entitle the ACH Positive Pay service to other users in their company.

Options	Description
<b>Allow ACH Filter* service administration</b>	Allows Admin to entitle ACH Positive Pay service to users within their company

## ACH Filter Activity Audit

**Allow ACH Filter activity audit**  
 User is eligible to view ACH Filter decision activity for users in their company

Options	Description
<b>Allow ACH Filter Activity Audit</b>	User is eligible to view and be notified of ACH Filter decision activity for users in their company.

If completed with the user payment setup select **Save** at the bottom of the page to update your selections.

## Check Positive Pay

Please contact us at 952.542.5100 or [hello@bridge2bwb.com](mailto:hello@bridge2bwb.com) to request Check Positive Pay access for company users and for user modifications.

## Entitling Cash Management Payments

### ACH Payments

1. Check the box next to ACH Payments  **ACH Payments** and click on the words "ACH Payments".
2. Select the types and levels of access (Descriptions below) for the user and select **Save**.

### ACH Confidential User (Optional, must be turned on by Bridgewater Bank)

Confidential batches allow a user to submit ACH items without all company users seeing the dollar amount of the individual items within the batch.

**ACH Confidential User**  
 User can create, edit, approve confidential templates & batches (if permissions are assigned)

Eligible ACH Companies  Property 123  Property 453 LLC  
[All](#) / [None](#)

Options	Description
<b>ACH Confidential User</b>	Check the box if the user has permission to create, edit, and approve confidential templates and batches.
<b>Eligible ACH Companies</b>	Check the box next to the ACH Companies the user has permission to create, edit, and approve confidential batches.

## ACH Batch Options – ACH Entry

**ACH Batch Options**  
User is eligible to add, edit and delete ACH batches

ACH Entry Options

- Allow ACH Manual Entry
- Allow ACH Edit
- Allow ACH Reject
- Allow ACH Cancel
- Allow ACH Reverse

**User must use existing templates**  
User must use existing ACH Batch Templates to create transactions

**Transaction File Import**  
User is eligible to import ACH batches

**User must use existing payees**  
User must use existing payees to create an ACH Batch (Free Form, From Templates, and Import)

**Users must use transactions that are defined in the template**  
Users must use transactions that are defined in the template. They can delete/remove transactions from the batch but cannot add new ones.

**Process Batch as Individual Transactions**  
Process every imported ACH batch as individual transactions

CC Release Co

Options	Description
<b>ACH Batch Options</b>	Check if user has permission to add, edit, and delete ACH batches. Checking this box alone does not enable someone to utilize ACH, ACH Entry Options must be assigned as well.
<b>ACH Entry Option</b>	<p><b>Allow ACH Manual Entry</b> – user can submit manual batches.</p> <p><b>Allow ACH Edit</b> – user can edit pending and future dated batches submitted by the company.</p> <p><b>Allow ACH Reject</b> – user can reject a batch that has been submitted for approval.</p> <p><b>Allow ACH Cancel</b> – user can cancel pending, future dates, and expired batches.</p> <p><b>Allow ACH Reverse</b> – user can reverse a batch submitted by the company.</p>
	<p><b>User must use existing templates</b> – user can only submit ACH batches using existing templates.</p> <p><b>Transaction File Import</b> – user can import files for processing.</p> <p><b>User must use existing payees</b> – user cannot create new payees during batch or template creation or maintenance.</p> <p><b>User must use transactions that are defined in the template</b> - User must use transactions that are defined in the template. They can delete/remove transactions from the batch but cannot add new ones.</p> <p><b>Process Batch as Individual Transactions</b> (available to company upon request) – processes all imported ACH files as individual batches so each transaction posts individually to the account</p>
<b>ACH Companies</b>	Check the box next to the ACH Company name the user has permission to add, edit, and delete ACH batches. Once checked the screen will display the User limits for that company.

## ACH Batch Options – ACH Company Limits, Approval Requirements, and Debit/Credit Entry

The ACH company limit fields for the selected company will pre-populate with the company limits. If needed, the administrator can customize the totals for each user by entering new numbers. The maximum amounts allowed for each field will be displayed to the right in italics, these are the company limits.

Putting users under Dual Control is recommended, you can do this by checking the “require approvers above the amount entered in the field”. This field ensures that payments that are initiated by one user are reviewed and approved by another user, who is entitled to approve ACH batches for that ACH Company.

Property 123

<b>Total Daily Batch Count (Credit)</b> * Limit: 99999999 Max: 99999999	<b>Total Daily Batch Count (Debit)</b> * Limit: 99999999 Max: 99999999
<b>Total Daily Transaction Amount (Credit)</b> * Limit: 25,000.00 Max: \$25,000.00	<b>Total Daily Transaction Amount (Debit)</b> * Limit: 25,000.00 Max: \$25,000.00
<b>Single Batch Amount (Credit)</b> * Limit: 25,000.00 Max: \$25,000.00	<b>Single Batch Amount (Debit)</b> * Limit: 25,000.00 Max: \$25,000.00
<b>Single Batch Entry Amount (Credit)</b> * Limit: 25,000.00 Max: \$25,000.00	<b>Single Batch Entry Amount (Debit)</b> * Limit: 25,000.00 Max: \$25,000.00

**Single Batch Entry Amount**

Require 1 approver(s) above

Require 2 approver(s) above

**Debit/Credit Entry**

Eligible Credit SEC Codes  Business (CCD)  Individual (PPD)

Eligible Debit SEC Codes  80 Character Addenda (CCD)  Physical Auth (PPD)

Allow Mixed Batches

**Offset Accounts**

Accounts [Select Accounts](#)

- Checking (Primary Checking) - Bridgewater Bank (091017523)
- Checking (Operating Account) - Bridgewater Bank (091017523)

Options	Description
<b>Total Daily Batch Count (Credit/Debit)</b>	This limits the number of batches that can be created for any given payment date.
<b>Total Daily Transaction Amount (Credit/Debit)</b>	This limits the total dollar amount that can be credited or debited for a given ACH Company for a single payment date ( <i>Effective Entry Date</i> ).
<b>Single Batch Amount (Credit/Debit)</b>	This limits the total dollar amount that can be credited or debited in a single batch.
<b>Single Batch Entry Amount (Credit/Debit)</b>	This limits the single item amount within a credit or debit batch. <b>Note:</b> Credit file debits your account and credits your payee i.e. payroll, distribution <b>Note:</b> Debit file credits your account and debits your payee i.e. rent, vendor payments
<b>Single Batch Entry Amount</b>	<b>Require 1 approver(s) above</b> - all batches over entered limit must be approved by one user other than the initiator. <b>Require 2 approver(s) above</b> - all batches over entered limit must be approved by two users other than the initiator.

	We encourage everyone to have dual control for ACH entries, you can do this by checking the "Require 1 approver(s) above" box and typing in 0.00 in the text box. <i>Note: If the amount in the text box is 0.00, all ACH batches initiated by the user must be approved.</i>
<b>Eligible SEC Codes</b>	Select the SEC Code types the user has permission to submit ACH batches in.
<b>Allow Mixed Batches</b>	Check if user has permission to submit batches with a mix of ach credits and debits.
<b>Offset Accounts</b>	Use the "Select Accounts" to assign the accounts the user has permission to offset an ACH batch.

*Please note: The limits, approval requirements and entry options will need to be set within the company and/or each individual originating company a user has permission to access.*

## ACH Maintenance

If the user has permission to complete ACH maintenances that will affect the whole company the user must have the **Allow ACH Maintenance** entitlement checked. After this has been selected, the administrator will be presented with more options.

**Allow ACH maintenance**  
User is eligible to maintain ACH for use by all corporate users

**Allow ACH Batch Template maintenance**  
User is eligible to maintain ACH Batch Templates for all users in their company

**User must use existing payees**  
User must use existing payees to create ACH Batch Templates

**Allow Import Map maintenance**  
User is eligible to maintain import ACH Payments import maps to be used by all users in their company

Options	Description
<b>Allow ACH Batch Template maintenance</b>	Allows the user to create and maintain templates for one or more ACH Companies. The templates created by this user are visible by and accessible to all other users within the company.
<b>User must use existing payees</b>	Restricts the user to using only existing payees and prevents them from creating new payees while creating or maintaining an ACH template.
<b>Allow Import Map maintenance</b>	Allows user to create, edit, and delete file maps for the company.

**Allow ACH Payments service administration**  
User is eligible to entitle the ACH Payments service to other users in their company

Options	Description
<b>Allow ACH Payments* service administration</b>	Allows Admin to entitle ACH Payments service to users within their company

## ACH Batch Approval

Allows a user to approve ACH batches initiated by others. A user can not approve a batch that they have initiated or edited. Check the box next to the ACH Company(s) the user has permission to approve ACH batches on.

**Allow ACH Batch approval**  
User is eligible to approve ACH Batches for total amounts between the specified lower limit and upper limit

Property 123  
 Lower Limit (\$)   
 Upper Limit (\$)

Eligible Credit SEC Codes  Business (CCD)  Individual (PPD)  
[All](#) / [None](#)

Eligible Debit SEC Codes  80 Character Addenda (CCD)  Physical Auth (PPD)  
[All](#) / [None](#)

Property 453 LLC

Options	Description
Approval Limit (Optional)	<b>Lower Limit</b> – batches submitted for approval below this limit will not be sent to the User for their approval. <b>Upper Limit</b> - batches submitted for approval above this limit will not be sent to the User for their approval.
Eligible Credit/Debit SEC Codes	Select the SEC code the user has permission to make approvals on. <b>Note:</b> CCD is used when you are paying/collecting from a <b>business</b> account. PPD is used when you are paying/collecting from an <b>individual</b> account.

*Please note: The approval limits and entry options will need to be set for each ACH Company a user has permission to access.*

## ACH Payment Activity

Allows the user to view and receive notifications about all ACH activity that occurs within the company. This is helpful if a user needs to know about activity but is not allowed to either initiate or approve batches for all ACH Companies.

**Allow ACH Payments activity audit**  
User is eligible to view and be notified of ACH Payments activity for users in their company

If completed with the user payment setup select **Save** at the bottom of the page to update your selections.

## Wire Transfer

1. Check the box next to Wire Transfer  **Wire Transfer** and click on the words **“Wire Transfer”**.
2. Select the types and levels of access (Descriptions below) for the user and select **Save**.

### Wire Transfer Options – Wire Entry Options

**Wire Transfers Options**  
User is eligible to add, edit and delete Wire Transfers

**Wire Entry Options**

Allow Wire Manual Entry  
 Allow Wire Edit  
 Allow Wire Reject  
 Allow Wire Cancel

**Free-form transfers**  
User can create free-form transfers

**Semi-Repetitive Wire Transfers**  
User can create transfers based on semi-repetitive wire templates

**Repetitive Wire Transfers**  
User can create transfers based on repetitive wire templates

**Payee transfers**  
User can create transfers based on payees without also requiring a template

**Transaction File Import**  
User can import files to enter wire transfers

Options	Description
<b>Allow Wire Manual Entry</b>	The user can submit manual wires.
<b>Allow Wire Edit</b>	The user can edit pending and future dated wires submitted by the company.
<b>Allow Wire Reject</b>	The user can reject a wire that has been submitted for approval.
<b>Allow Wire Cancel</b>	The user can cancel pending, future dates, and expired wires.
<b>Free –form transfer</b>	The user can create free-form wire transfers.
<b>Semi-Repetitive Wire Transfers</b>	The user can create transfers from semi- repetitive templates. Semi-repetitive templates allow you to keep all the information in your template, but you can modify amount, payment date, purpose of payment and additional information for beneficiary.
<b>Repetitive Wire Transfer</b>	The user can create transfers from repetitive templates. Repetitive Wire Transfer templates only allow you to edit the date, all other data stays the same.
<b>Payee Transfer</b>	The user can create transfers based on payees without also requiring a template.
<b>Transaction File Import</b>	The user can import wire files for processing.

## Wire Transfer Options – Account Permissions and Approval Requirements

Options	Description
<b>Account Permissions</b>	Use the 'Select Account' to assign the accounts the user has permission to submit wire transfers on. You <u>must</u> check either the <b>USD/FX</b> or <b>both</b> for a user to complete a wire transfer. <b>USD</b> – user can submit <b>domestic and foreign wires in US currency</b> <b>FX</b> – user can submit foreign wires in foreign currency
<b>Daily Transaction Debit Amount per Account</b>	The maximum dollar amounts available for a user to submit per each account. The maximum company limit is displayed to the right of the field in <i>italics</i> .
<b>Daily Transaction Count per Account</b>	The maximum number of wires a user can submit per each account. The maximum company limit is displayed to the right of the field in <i>italics</i> .
<b>Single Transaction Amount</b>	The maximum dollar amount a user can send for a single wire.
<b>Add Permission Set</b>	If user should have different wire transfer limits assigned to separate accounts use this option to create another set of Account Permissions.
<b>Approval Level</b>	<b>Require 1 approver(s) above</b> - all wires over the entered limit must be approved by one user other than the initiator. <b>Require 2 approver(s) above</b> - all wires over the entered limit must be approved by two users other than the initiator. We encourage everyone to have dual control for Wire entries, you can do this by checking the "Require 1 approver(s) above" box and typing in 0.00 in the text box. <b>Note</b> – If the amount entered in the text box is 0.00, all wire transfers initiated by the user must be approved.



## Wire Templates and Maps

**Allow Wire Transfer Maintenance**  
User is eligible to maintain templates and file maps for use by all corporate users

**Allow Wire Template maintenance**  
User can create, edit, and delete repetitive and semi-repetitive templates

**Allow Import Map maintenance**  
User can create, edit, and delete wire import file maps

Account Permissions

Accounts	Select Accounts
<input checked="" type="checkbox"/> [Redacted] - Checking (Primary Checking)	
<input checked="" type="checkbox"/> [Redacted] - Checking (Operating Account)	

Options	Description
<b>Allow Wire Transfer Maintenance</b>	Allows the user to create, modify and delete wire templates. Checking this box alone does not enable someone to maintain templates and maps.
<b>Allow Wire Template maintenance</b>	User can create, edit, and delete repetitive and semi-repetitive templates.
<b>Allow Import Map Maintenance</b>	User can create, edit, and delete wire import file maps.
<b>Account Permissions</b>	The accounts a user has permission to create, edit, and delete wire templates and maps. Use the 'Select Account' to assign the accounts the user has permission to maintain templates and maps.

**Allow Wire Transfer service administration**  
User is eligible to entitle the Wire Transfer service to other users in their company

Options	Description
<b>Allow Wire Transfer* service administration</b>	Allows Admin to entitle Wire transfer service to users within their company

## Wire Transfer Approvals

Allows a user to approve wire transfers initiated by others, a user can not approve a wire that they have initiated or edited.

**Allow Wire Transfer approval**  
User is eligible to approve Wire Transfers for amounts between the specified lower limit and upper limit

Account Permissions

Accounts	Select Accounts	Debit Amount Range
<input checked="" type="checkbox"/> [Redacted] - Checking (Primary Checking)		Lower Limit (\$) <input type="text"/>
<input checked="" type="checkbox"/> [Redacted] - Checking (Operating Account)		Upper Limit (\$) <input type="text"/>

USD  FX

Options	Description
Approval Limit	<b>Lower Limit</b> – wires submitted for approval below this limit will not be sent to the user for their approval. <b>Upper Limit</b> – wires submitted for approval above this limit will not be sent to the user for their approval.
Account Permissions	Select the account(s) the user has permission to make approvals on. You <u>must</u> check either the <b>USD/FX</b> or both for a user to approve a wire. <b>USD</b> –user can approve domestic and foreign wires in US currency <b>FX</b> – user can submit foreign wires in foreign currency
Add Permission Set	If user should have different wire transfer approval limits assigned to separate accounts use these options to create another set of Account Permissions

## Wire Transfer Activity

Allows the user to view and receive notifications about all Wire activity that occurs within the company. This is helpful if a user needs to know about activity but is not allowed to either initiate or approve wires for all accounts.

**Allow Wire Transfer activity audit**  
 User is eligible to view and be notified of Wire Transfer activity for users in their company

If completed with the user payment setup select **Save** at the bottom of the page to update your selections.

## Payee Maintenance

Payee Maintenance allows for the creation and customization of payees for use with payment services. Only company administrators can enable the following permissions for other company users.

1. Check the box next to Payee Maintenance  Payee Maintenance and click on the words **"Payee Maintenance"**.
2. Select the types and levels of access (Descriptions below) for the user and select **Save**.

### Payee Maintenance Settings

**Allow Payee Maintenance**  
 User can create, maintain and delete payees for use by all corporate users

**Allow Payee Maintenance service administration**  
 User is eligible to entitle the Payee Maintenance service to other users in their company


**Allow Payee Maintenance activity audit**  
 User is eligible to view existing payees

Options	Description
<b>Allow Payee Maintenance</b>	Users will be entitled to create, edit, and delete payees. Permissions allow for payee management functions within ACH and Wires, including: <ul style="list-style-type: none"> <li>• Payee creation in ACH batch initiation.</li> <li>• Payee maintenance functions in batch templates.</li> <li>• 'Save as Payee' function in wire transfer initiation.</li> <li>• 'Edit Payee' functions in wire transfer initiation, processing and wire template maintenance.</li> </ul>
<b>Allow Payee Maintenance* service administration</b>	Allows Admin to entitle Payee Maintenance service to users within their company
<b>Allow Payee Maintenance Activity Audit</b>	Users will be able to view existing payee maintenance records for the entire company.

If completed with the user payment setup select **Save** at the bottom of the page to update your selections.

## Import Maintenance

Import Maintenance allows for the upload of Payee, ACH Batch Templates and Wire Templates files for use within the system. Enabling on the user level will allow for the following services to be available to the specified user.

Import Permissions  Help

**Allow data import**  
 User is eligible to import payees, ACH batch templates and/or Wire templates

**Can import payees**  
 Can create new payee records by importing CSV, XML or fixed width files

**Can import ACH batch templates**  
 Can create new ACH batch templates by importing CSV, XML or fixed width files

**Can import wire templates**  
 Can create new wire templates by importing CSV, XML or fixed width files

**Allow Import Maintenance service administration**  
 User is eligible to entitle the Import Maintenance service to other users in their company.

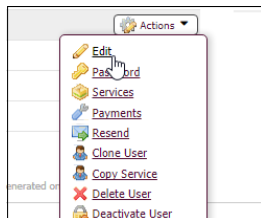
**Allow Import Maintenance activity audit**  
 User is eligible to view and be notified of import activity for users in their company

Options	Description
Can import Payee	Allows for the creation of new payee records by importing file types such as .CSV, XML or fixed width files.
Can import ACH batch templates	Allows for the creation of new ACH batch templates by importing file types such as .CSV, XML or fixed width files.
Can import Wire templates	Allows for the creation of wire templates by importing file types such as .CSV, XML or fixed width files.
Allow Import Maintenance* service administration	Allows Admin to entitle Import Maintenance service to users within their company
Allow Import Maintenance activity audit	Allows view only access to import activity. The user receives notifications for all import activity. Enabling this will allow for the user to receive all import activity across the company.

If completed with the user payment setup select **Save** at the bottom of the page to update your selections.

## Admin Modifying another user's profile information

1. Click **Edit** on the user you want to change profile information



2. Make profile changes as needed

Edit User : Admin Test (2021/2021Test1)

Contact Information

User ID **2021 / 2021Test1**

\* First Name

\* Last Name

Administrative User

\* Enable Date

Desktop Last Login *Never logged in*

\* Email Address

\* Encrypted Report Password

Phone Number  Ext

Enable SMS Messages

Terms and Conditions  By clicking here, I agree to the [Terms and Conditions](#).

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**The Bridge CERT**  
To opt-out at any time, send **BWBT STOP** to 99453. To receive more information, send **BWBT HELP** to 99453.

**Message and Data Rates May Apply. Number of Messages Varies Per User.** Account holder authorizes charges to appear on wireless bill or be deducted from prepaid balance.

**Tier One Carriers:** AT&T, Verizon, T-Mobile, Sprint, Metro PCS, U.S. Cellular

**To Contact Support:** Business Services