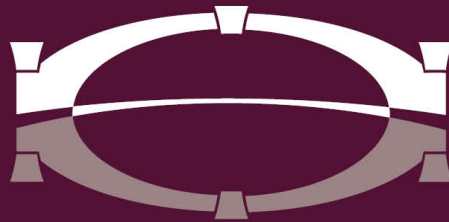


Administrative User Guide

April 2020



BRIDGEWATER BANK

Table of Contents

General Administration	4
Unlocking a User	4
Deactivating/Activating a User	5
Audit Service	6
Creating a New User	8
Entitling a User to Services	10
Available Services	11
Administrative Services	13
Entitling a User to Payments	14
Entitling Basic Business Payments	15
Account Transfer	15
Account Transfer Entry, Account Permissions & Approval Requirements	15
Account Transfer Maintenance and Approvals	16
Stop Payments	17
Mobile Deposit Capture	18
BillPay	19
Entitling Fraud Management Payments	20
ACH Filter	20
ACH Filter Items Decisioning	20
ACH Filter Activity Audit	21
Check Positive Pay	21
Check Positive Pay Issue Entry	21
Check Positive Pay Decision Approval Limits	23
Check Positive Pay Activity Audit	23
Entitling Cash Management Payments	24
ACH Payments	24
ACH Confidential User	24

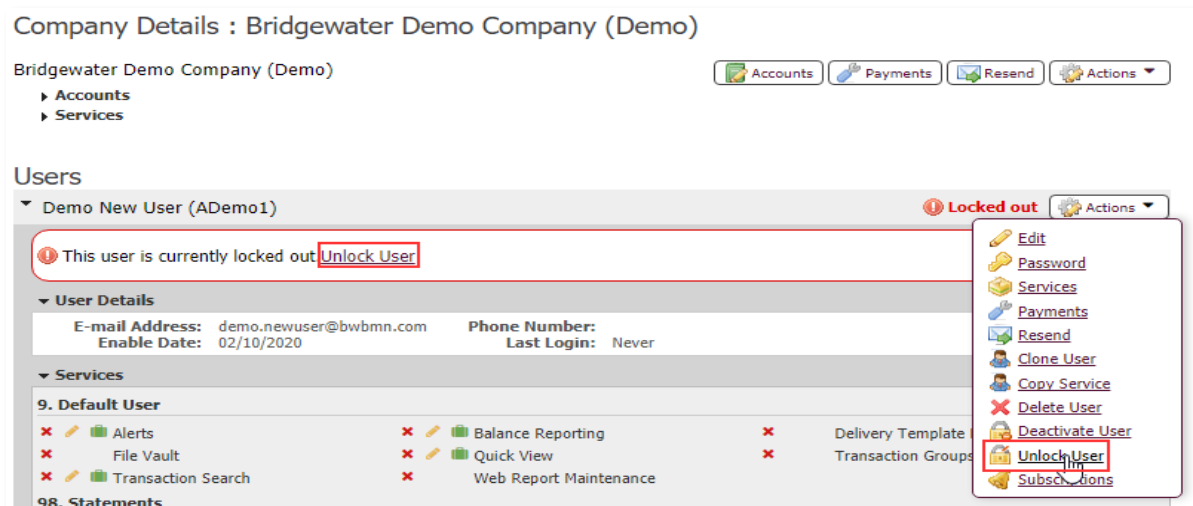
ACH Batch Options – ACH Entry	25
ACH Batch Options – ACH Company Limits, Approval Requirements and Debit/Credit Entry	26
ACH Maintenance	28
ACH Batch Approval	29
ACH Payment Activity	30
Wire Transfer	31
Wire Transfer Options – Wire Entry Options	31
Wire Transfer Options – Account Permissions & Approval Requirements	32
Wire Templates and Maps	33
Wire Transfer Approvals	33
Wire Transfer Activity	34
Payee Maintenance	35
Import Maintenance	36

General Administration

Unlocking a user

A user will get into the "Locked out" status if they enter their credentials incorrectly 3 times.

1. Log into 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**.

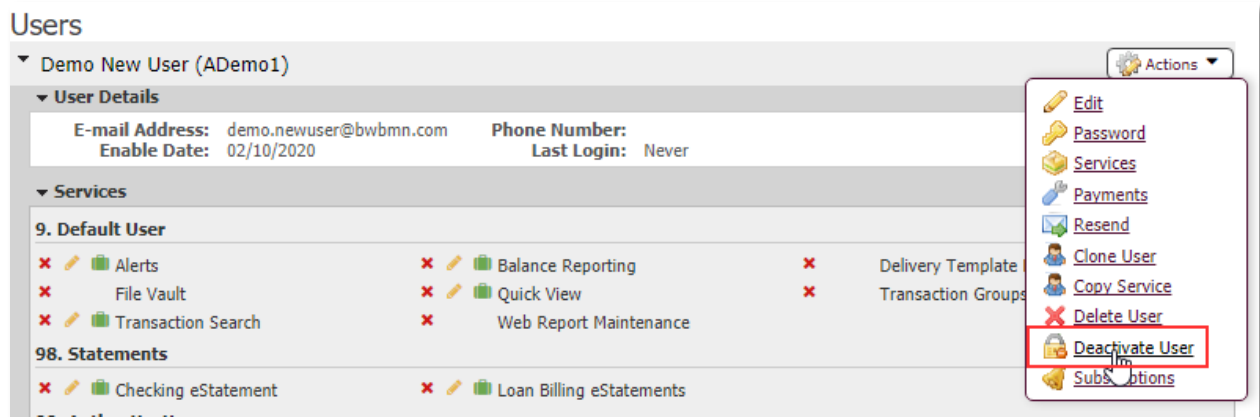


Please note: if a user does not display as locked out or deactivated but is receiving an error that states they are locked out - please contact us at **952-542-5100** or at **hello@bridge2bwb.com** for assistance. This occurs when a user's registration on a device is locked out and needs to be unlocked by the Bank.

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 3 times. A deactivated user will not be able to register the Secure Browser, Authenticator or Mobile app and will be prevented from logging into the Bridge.

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

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

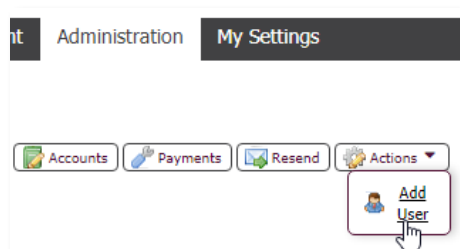
Audit Category	Description	Example(s)
User ID	This is the user that performed the action.	Alpha Beta performed the action User Activated
Target User ID	This is the user that the action was done to and/or performed by.	ADemo1 was activated ADemo1 logged in successfully

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 into 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 random 4 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
*User ID	Create a unique User ID (Case Sensitive)	Yes
First Name	User's first name	Yes
Last Name	User's last name	Yes
Enable Date	Select the date the User will first be able to access the system	Yes
Encrypted Report Password	Password used to access encrypted report delivered via email	Yes
Phone Number	Enter the User's phone number	Yes
Enable SMS Messages	Enable SMS Messages allows you to receive information via text message	No
Terms and Conditions	User agrees to the Mobile Banking Terms and Conditions	No
Message Enabled Cell Phone Number	User's cell phone number required if using SMS services	No
Fax Numbers	User's fax number	No
Business Unit	This field is for informational purposes only – <i>ex. Accountant</i>	No
Street Address	Physical address of business	No
City	City of business	No
State	State of business	No
Zip/Postal Code	Zip/Postal Code of business	No
Country	Country of business	Yes
Time Zone	Time zone user is in	Yes
What is your favorite hobby?	Security Question for use by the Bank for verification	Yes

What is your mother's middle name?	Security Question for use by the Bank for verification	Yes
Enter a Temporary Password	Enter a temporary password for the user, they will be prompted to change this as initial log in	Yes
Re-Enter a Temporary Password	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.
6. 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.

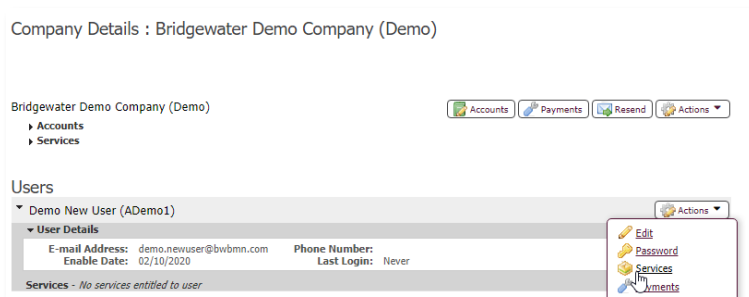
Software Activation Key P4L494Y4

Remaining Uses: 3 **Expires:** Apr 10, 2020 2:31 PM CDT

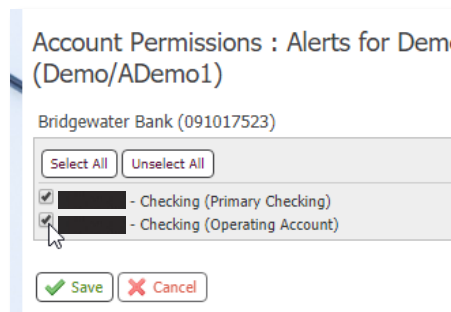
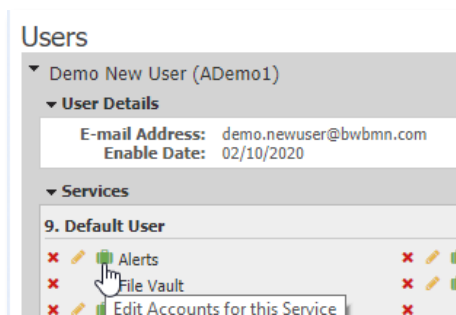
Entitling a User to Services

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

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 **Services**.



3. 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](#)
4. 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**.



Available Services

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


ACH Client User Reports	
Service	Description
NACHA Detail File Report*	Gives user access to NACHA ACH EDI reports.
NACHA Return File Report*	Gives user access to the Return items report. Return reports are only generated for users that originate ACH through Bridgewater Bank.
NACHA Notification of Change Report*	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
File Vault	Allows the user to upload and download files from the File Vault.
Quick View*	Gives user access to view accounts in the Quick View tab.
Transaction Search*	Allow the user to use Transaction Search to find transaction details for each account.
Delivery Template Maintenance	Allows maintenance of balance reporting delivery templates.
Transaction Groups	Gives user access to create Transaction Groups. Transaction Groups are used to customize the transactions included in balance reporting templates.
Web Report Maintenance	Allows user to generate balance reports.
Alerts*	Allows the user to set up notifications on accounts transactions or balance.
Balance Reporting	Allows the user to create balance reporting templates.

Statements	
Checking	Loans
Checking Analysis Statements*	Loan Billing E-Notices*
Checking Archive Statements*	Loan Billing eStatements*
Checking eStatements*	Loan Billing Notices*
DDA Onus Credits*	Loan Billing Statements*
DDA Onus Debits*	Loan Past Due E-Notices*
	Loan Past Due Notices*
	Loan Payment E-Notices*
	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
Authenticator	Allows the user to register the Authenticator Mobile App. <i>Native Apps also needs to be checked.</i>
Secure Browser Destinations*	Allows the user's administrator to control what tiles are available in the Secure Browser.
Native Apps	Allows the user to register both The Bridge Mobile Apps.
Secure Browser	Allows the user to register the Secure Browser.

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

Administrative Services

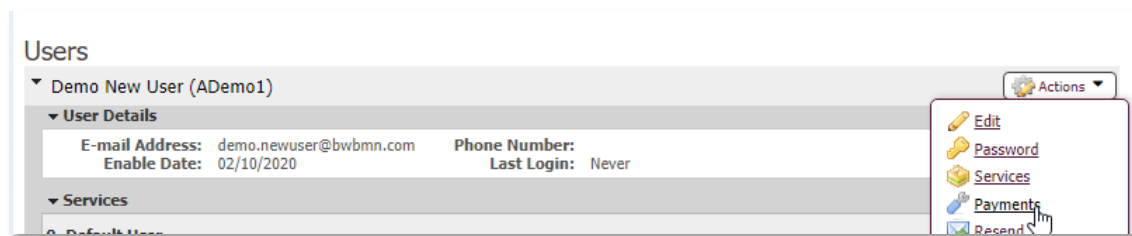
As an administrative user you will not be able to create another administrative user, but you are able to modify other administrative user's services. Administrative-only services are listed below.

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 entitled 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
Allow Account Transfer Entry	Check if the User has permission to submit transfers.
Account Entry Options	Check the entry options the user has permission to complete.
Account Permissions	Use the 'Select Account' to assign the accounts the user has permission to submit account transfers on. You <u>must</u> check the Credit/Debit boxes for a user to complete an account transfer.
Daily Transaction Amount Per Account/Daily Transaction Count Per Account	Users will be able to make transfers up to their Daily Transaction and Count limit.
Single Transaction Amount	Users will be able to submit a single transfer up to their Single Transaction limit.

Approvers	Users can submit a transfer up to their Approval limit. Any amount greater than this will require additional approval. Require 1 Approver – The originator + one additional user is required to approve a transaction. Require 2 Approvers - The originator + two additional users are required to approve a transaction.
Add Permission Set	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.

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
Allow Account Transfer Maintenance	Check if the User has permission to manage account transfer maps used by all company users.
Allow Account Transfer approval	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. Amount Range: If user has permission to approve all transfers leave limit boxes blank (i.e. no limit) Lower Limit – account transfers submitted for approval below this limit will not be sent to the User for their approval Upper Limit – accounts transfers submitted above this limit will not be sent to the User for their approval
Account Transfer Activity	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
Allow Stop Payment entry	Check if the User has permission to submit Stop Payments.
Account Permissions	Use the “Select Account” to assign the accounts the user has permission to submit Stop Payments on.
Allow Stop Payment Activity Audit	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**.

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

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

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

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

[Select Accounts](#)

✖

- Checking (BUSINESS ACCOUNT X1007)

Allow Filtering

Amount Range

Lower Limit (\$)

Upper Limit (\$)

Options	Description
Allow ACH Filter decisioning	Check if the User has permission to decision exception items.
Account Permissions	Use the "Select Accounts" to assign the accounts the user has permission to decision exceptions for.
Allow Filtering	Check if the User has permission to create ACH filters.
Amount Range	Lower Limit: all exceptions under the entered limit will not be able to be decided by the user.

Upper Limit: all exceptions over the entered limit will not be able to be decided by the user.
Note: Leaving these fields blank means they can be decided all items regardless of amount.

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
Allow ACH Filter Activity Audit	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

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

Check Positive Pay Issue Entry

Allow Check Positive Pay issue entry
 User is eligible to enter issued checks based on account permissions specified below

Allow Issue File Import
 Allow user to import files to enter issued checks

Account Permissions

Accounts [Select Accounts](#)

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

Options	Description
Allow Check Positive Pay Issue Entry	Check if the User has permission to enter issued checks.
Allow Issue File Import	Check if the user has permission to import files to enter issued checks.
Account Permissions	Use the "Select Accounts" to assign the accounts the user has permission to enter issued checks for.

Check Positive Pay Decisioning

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

Check Positive Pay Decision Approval Limits

Allow Check Positive Pay decision approval
User is eligible to approve Check Positive Pay decisions for amounts between the specified lower limit and upper limit

Account Permissions

Accounts	Select Accounts	Amount Range
<input type="checkbox"/> Checking (Primary Checking)		Lower Limit <input type="text"/>
<input type="checkbox"/> 81070212 Checking (Operating Account)		Upper Limit <input type="text"/>

Options	Description
Allow Check Positive Pay decision approval	Check if the user is eligible to approve decisions.
Account Permissions	Use the "Select Accounts" to assign the accounts the user has permission to approve decisions for.
Amount Range	<p>Lower Limit: user will not be able to approve decisions under the entered limit.</p> <p>Upper Limit: user will not be able to approve decisions over the entered limit.</p> <p><i>Note: Leaving these fields blank means they can approve all decisions regardless of amount.</i></p>

Check Positive Pay Activity Audit

Allow Check Positive Pay activity audit
User is eligible to view and be notified of Check Positive Pay decision activity for users in their company

Options	Description
Allow Check Positive Pay Activity Audit	User is eligible to view and be notified of Check Positive Pay 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.

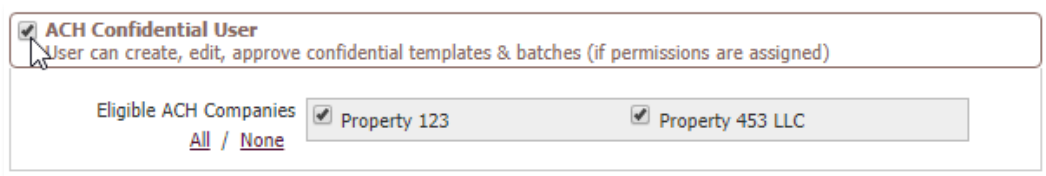
Entitling Cash Management Payments

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

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



The screenshot shows a configuration window for an "ACH Confidential User". At the top, there is a checked checkbox next to the text "ACH Confidential User" and a description: "User can create, edit, approve confidential templates & batches (if permissions are assigned)". Below this, there is a section for "Eligible ACH Companies" with a link "All / None" and two checked checkboxes for "Property 123" and "Property 453 LLC".

Options	Description
ACH Confidential User	Check the box if the user has permission to create, edits, and approve confidential templates and batches.
Eligible ACH Companies	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.

Property 123

Property 453 LLC

Options	Description
ACH Batch Options	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.
ACH Entry Option	<p>Allow ACH Manual Entry – user can submit manual batches.</p> <p>Allow ACH Edit – user can edit pending and future dated batches submitted by the company.</p> <p>Allow ACH Reject – user can reject a batch that has been submitted for approval.</p> <p>Allow ACH Cancel – user can cancel pending, future dates, and expired batches.</p> <p>Allow ACH Reverse – user can reverse a batch submitted by the company.</p>
	<p>User must use existing templates – user can only submit ACH batches using existing templates.</p> <p>Transaction File Import – user can import files for processing.</p> <p>User must use existing payees – user cannot create new payees during batch or template creation or maintenance.</p> <p>User must use transactions that are defined in the template - User must use transactions that are defined in the template. They can delete/remove transactions from the batch but cannot add new ones.</p>
ACH Companies	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

Total Daily Batch Count (Credit) * Limit: <input type="text" value="99999999"/> <i>Max: 99999999</i>	Total Daily Batch Count (Debit) * Limit: <input type="text" value="99999999"/> <i>Max: 99999999</i>
Total Daily Transaction Amount (Credit) * Limit: <input type="text" value="25,000.00"/> <i>Max: \$25,000.00</i>	Total Daily Transaction Amount (Debit) * Limit: <input type="text" value="25,000.00"/> <i>Max: \$25,000.00</i>
Single Batch Amount (Credit) * Limit: <input type="text" value="25,000.00"/> <i>Max: \$25,000.00</i>	Single Batch Amount (Debit) * Limit: <input type="text" value="25,000.00"/> <i>Max: \$25,000.00</i>
Single Batch Entry Amount (Credit) * Limit: <input type="text" value="25,000.00"/> <i>Max: \$25,000.00</i>	Single Batch Entry Amount (Debit) * Limit: <input type="text" value="25,000.00"/> <i>Max: \$25,000.00</i>

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)
[All](#) / [None](#)

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

Allow Mixed Batches

Offset Accounts

Accounts [Select Accounts](#)

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

Options	Description
Total Daily Batch Count (Credit/Debit)	This limits the number of batches that can be created for any given payment date.
Total Daily Transaction Amount (Credit/Debit)	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>).
Single Batch Amount (Credit/Debit)	This limits the total dollar amount that can be credited or debited in a single batch.
Single Batch Entry Amount (Credit/Debit)	This limits the single item amount within a credit or debit batch. Note: Credit file debits your account and credits your payee i.e. payroll, distribution Note: Debit file credits your account and debits your payee i.e. rent, vendor payments
Single Batch Entry Amount	Require 1 approver(s) above - all batches over entered limit must be approved by one user other than the initiator. Require 2 approver(s) above - 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. Note: <i>If the amount in the text box is 0.00, all ACH batches initiated by the user must be approved.</i>
Eligible SEC Codes	Select the SEC Code types the user has permission to submit ACH batches in.
Allow Mixed Batches	Check if user has permission to submit batches with a mix of ach credits and debits.
Offset Accounts	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
Allow ACH Batch Template maintenance	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.
User must use existing payees	Restricts the user to using only existing payees and prevents them from creating new payees while creating or maintaining an ACH template.
Allow Import Map maintenance	Allows user to create, edit, and delete file maps for the 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)	<p>Lower Limit – batches submitted for approval below this limit will not be sent to the User for their approval.</p> <p>Upper Limit - batches submitted for approval above this limit will not be sent to the User for their approval.</p>
Eligible Credit/Debit SEC Codes	<p>Select the SEC code the user has permission to make approvals on.</p> <p>Note: CCD is used when you are paying/collecting from a business account.</p> <p style="padding-left: 40px;">PPD is used when you are paying/collecting from an individual account.</p>

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
Allow Wire Manual Entry	The user can submit manual wires.
Allow Wire Edit	The user can edit pending and future dated wires submitted by the company.
Allow Wire Reject	The user can reject a wire that has been submitted for approval.
Allow Wire Cancel	The user can cancel pending, future dates, and expired wires.
Free –form transfer	The user can create free-form wire transfers.
Semi-Repetitive Wire Transfers	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.
Repetitive Wire Transfer	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.
Payee Transfer	The user can create transfers based on payees without also requiring a template.
Transaction File Import	The user can import wire files for processing.

Wire Transfer Options – Account Permissions and Approval Requirements

Options	Description
Account Permissions	Use the 'Select Account' to assign the accounts the user has permission to submit wire transfers on. You <u>must</u> check either the USD/FX or both for a user to complete a wire transfer. USD – user can submit domestic and foreign wires in US currency FX – user can submit foreign wires in foreign currency
Daily Transaction Debit Amount per Account	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> .
Daily Transaction Count per Account	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> .
Single Transaction Amount	The maximum dollar amount a user can send for a single wire.
Add Permission Set	If user should have different wire transfer limits assigned to separate accounts use this option to create another set of Account Permissions.
Approval Level	Require 1 approver(s) above - all wires over the entered limit must be approved by one user other than the initiator. Require 2 approver(s) above - 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. Note – 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
Allow Wire Transfer Maintenance	Allows the user to create, modify and delete wire templates. Checking this box alone does not enable someone to maintain templates and maps.
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	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.

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

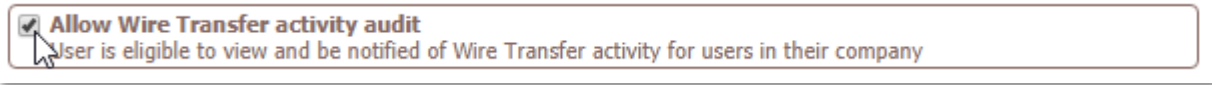
Accounts	Select Accounts	Debit Amount Range
<input checked="" type="checkbox"/> [Redacted] - Checking (Primary Checking)		Lower Limit (\$) <input type="text"/>
<input checked="" type="checkbox"/> [Redacted] - Checking (Operating Account)		Upper Limit (\$) <input type="text"/>

USD FX

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

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.



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 Help

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

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

Options	Description
Allow Payee Maintenance	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"> Payee creation in ACH batch initiation. Payee maintenance functions in batch templates. 'Save as Payee' function in wire transfer initiation. 'Edit Payee' functions in wire transfer initiation, processing and wire template maintenance.
Allow Payee Maintenance Activity Audit	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.

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 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.