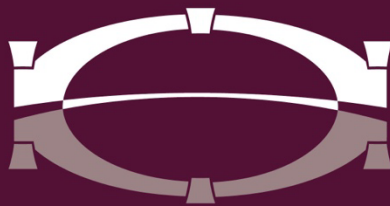


Administrative User Guide



BRIDGEWATER BANK

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Unlocking A User

There are different places in The Bridge where a user can get locked out depending on their login access. These are– secure browser, mobile app, out-of-band, and web browser. For users utilizing secure browser and mobile app see the [Unlock a Token](#) section. For regular web browser users see the [Unlock Password Users](#) section.

Token Administration

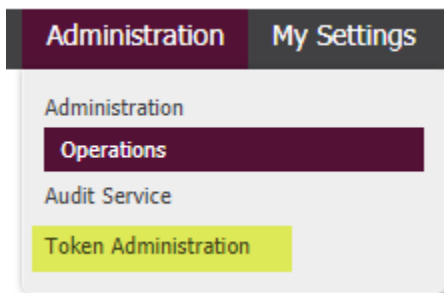
Token Administration allows company administrators to review, lock/unlock and delete out of band, secure browser, software token client, and native app/mobile app tokens for their team.

A user will receive a “User Lockout Report” notification if they enter their PIN incorrectly three times.



Unlock a Token

1. Log into The Bridge and select Administration - Token Administration



2. Tokens that are locked will display an Unlock icon



3. Select the Unlock icon to unlock the token

Token Administration

Search Tokens

Status All Selected

Show Only Locked

Registration Code

User ID

▼ Advanced

Create Date To

Registration Date To

Deletion Date To

Last Login Date To

Show 10 results per page, sorted by Company Code in ascending order

Search

User	Name	Registration Code	Status	History	
Prev 1 Next	Go to page 1	Showing 1 - 1 of 1		Items to display: 10 20 50	
	MSCB - 11th Gen Intel(R)		Registered	Created on Sep 22, 2023 9:14 AM CDT Registered on Sep 22, 2023 9:24 AM CDT Last Login on Oct 10, 2023 11:26 AM CDT	

4. Once the user is unlocked, the icon will change to Lock

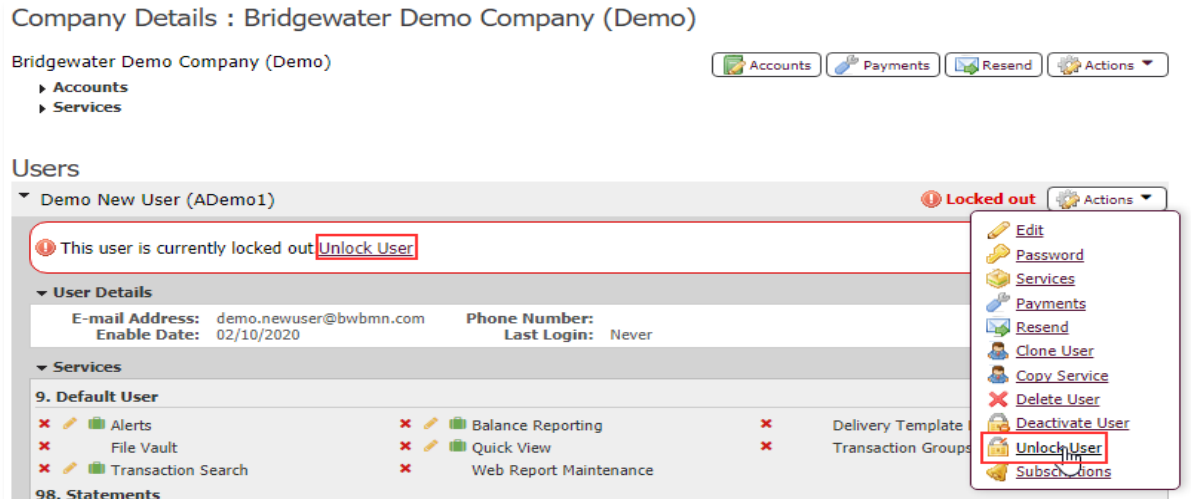
	MSCB - 11th Gen Intel(R)		Registered	Created on Sep 22, 2023 9:14 AM CDT Registered on Sep 22, 2023 9:24 AM CDT Last Login on Oct 10, 2023 11:26 AM CDT	
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- Note - If a user does not remember their password, select the red x to delete the token and the user will need to re-enroll - please contact the Bridgewater Support Team at 952.542.5100 or hello@bridge2bwb.com for assistance.

Unlock Password Users

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

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

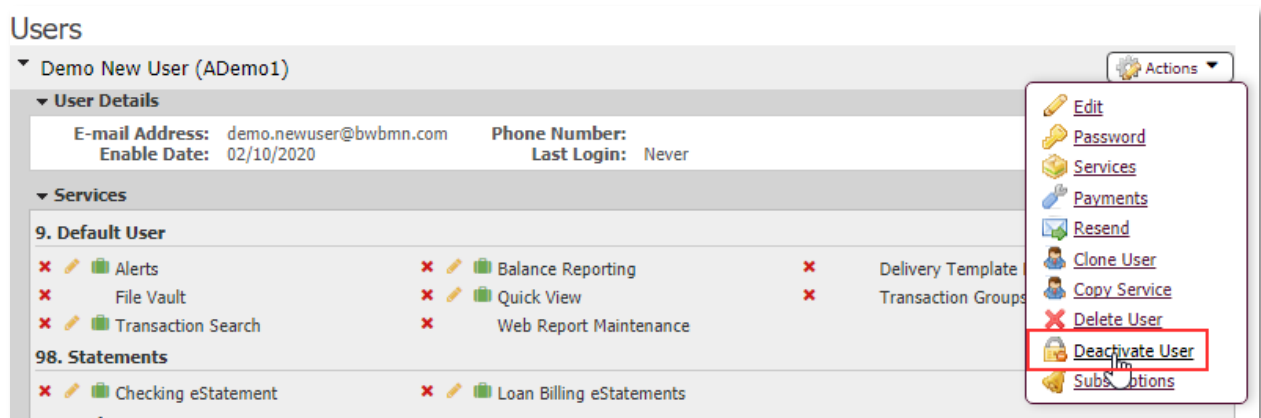


- o Note – If a user does not display as locked out or deactivated but is receiving an error that states they are locked out- please contact the Bridgewater Support Team at 952.542.5100 or hello@bridge2bwb.com for assistance.

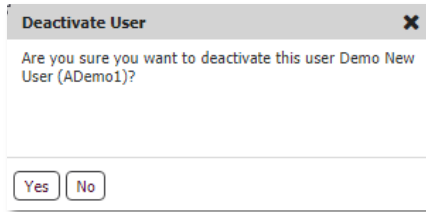
Deactivating/Activating a User

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 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.
 - o 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 the Bridgewater Support Team at 952.542.51000 or hello@bridge2bwb.com for assistance.

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)
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

TTY Session	Not currently used by The Bridge – no items will populate in this category.	N/A
Transactions	Adding, editing, or removing transactional items.	Editing an ACH Batch template

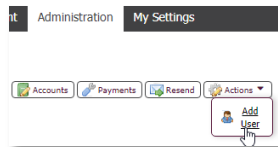
4. Select Advanced to display the “User ID” and “Target ID” search fields.

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.

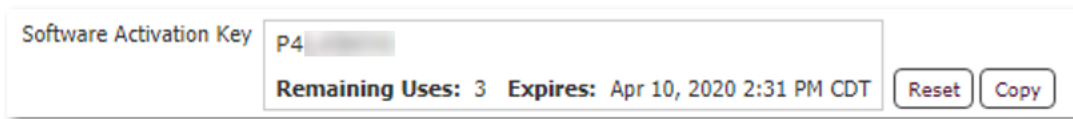


3. Create the User ID and complete the required fields.
 - The standard User ID formatting is 4 random digits, user’s first initial – capitalized, users last initial – capitalized, the rest of the user’s last name in lower case; for example, 1234JDoe.
 - Ensure the user’s email is correct as this will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

Field Name	Description	Required
*User ID	Create a unique User ID (Case Sensitive)	Yes
First Name	User's first name	Yes
Last Name	User's last name	Yes
Administrative User	Select the check box to create a user with Admin privileges, also allows user to create other Admins	No
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 at initial log in	Yes
Re-Enter a Temporary Password	Re-enter the temporary password for verification	Yes

- 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.




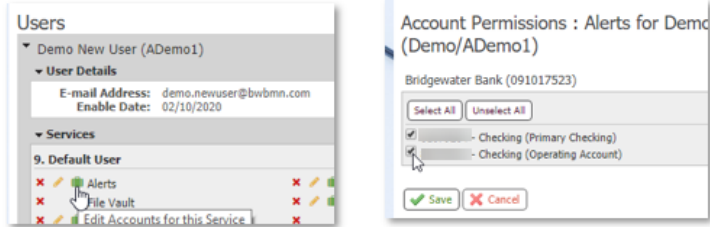
Entitling A User to Services

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

1. Log in to 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.



8. Client Administrative User

Select All Unselect All

Administration Audit Service
 Company Account Permissions Company Maintenance
 Secure Browser Administration User Maintenance
 User Service Permissions

8. Client Administrative User		
<input checked="" type="checkbox"/> Administration	<input checked="" type="checkbox"/> Audit Service	<input checked="" type="checkbox"/> Company Account Permissions
<input checked="" type="checkbox"/> Company Maintenance	<input checked="" type="checkbox"/> Secure Browser Administration	<input checked="" type="checkbox"/> User Maintenance
<input checked="" type="checkbox"/> 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
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.
Account Groups	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*
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Authentication	
Service	Description
Authenticator	Allows the user to register the Authenticator Mobile App. <i>Native Apps also need 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 can now add another administrative user. Listed below are the services granted to an admin.

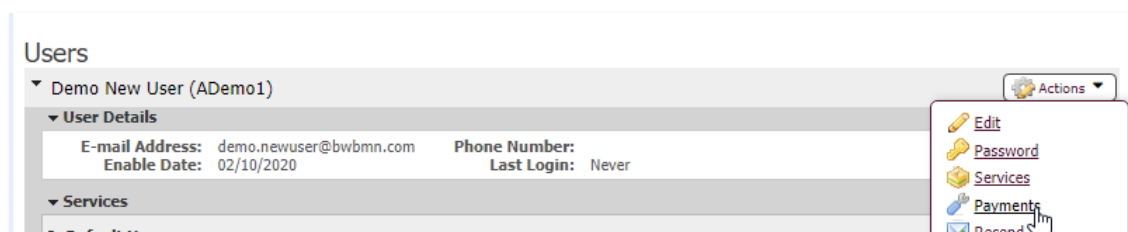
Client Administrative User	
Service	Description
Administration	Allows the administrative user access to the Company Details page (required for most administrative functions).
Audit Service	Allows the administrative user to view the audit service for all users in the company.
Company Account Permissions	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.
Token Administration access	This feature allows Company administrators to review, lock/unlock and delete out of band, secure browser, software token client, and native app tokens for their team.

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.



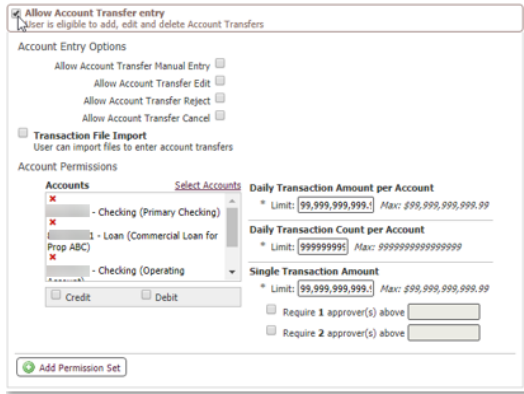
3. To enable a user to a type of payment check the box next to the intended payment and complete the fields for each payment as listed below.
 - See [Basic Business Payments](#)
 - See [Fraud Management Payments](#)
 - See [Cash Management Payments](#)
- o Note - As an administrative user you will see an additional check box under each payment for the administration of that payment. Checking that box allows you to entitle those payments to all 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	<p>Users can submit a transfer up to their Approval limit. Any amount greater than this will require additional approval.</p> <p>Require 1 Approver – The originator + one additional user is required to approve a transaction.</p> <p>Require 2 Approvers - The originator + two additional users are required to approve a transaction.</p>
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.

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

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

Select the Save button at the left bottom of the page upon completing the user payment setup.

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* service administration	Allows Admin to entitle Stop Payment service to users within their company
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.

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

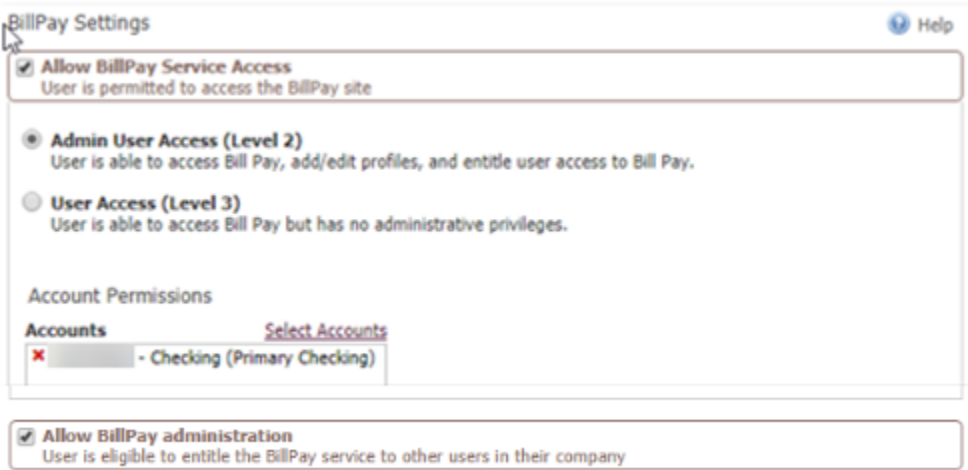
Options	Description
Allow Remote Deposit Capture	Check if the User has permission to submit or edit mobile deposits.
Limits	<p>Daily Cumulative Deposit Amount – User has a total daily deposit amount of up to \$10,000.</p> <p>Single Deposit Amount- User has a max single item limit of \$10,000.</p> <p>Daily 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 Mobile Deposit* Capture administration	Allows Admin to entitle the Mobile Deposit Capture service to other users within their company

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.
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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.

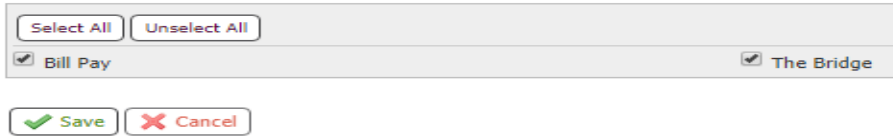
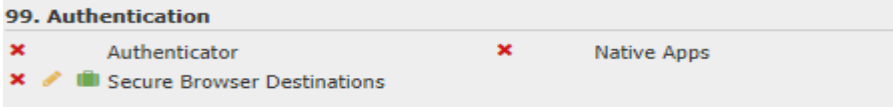


Options	Description
Allow BillPay Service Access	Check if the User has permission to access the BillPay site.
Admin user Access (Level 2)	User can access BillPay, add/edit profiles, and entitle user access to BillPay.
User Access (Level 3)	User can access BillPay but will need another user to approve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

- o 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.



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 [Redacted] - Checking (BUSINESS CHECKING X0892)

Allow Filtering

Amount Range

Lower Limit (\$)

Upper Limit (\$)

+ Add Permission Set

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	<p>Lower Limit: all exceptions under the entered limit will not be able to decision by the user.</p> <p>Upper Limit: all exceptions over the entered limit will not be able to decision by the user.</p> <p>Note - Leaving these fields blank means they can decision 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
Allow ACH Filter* service administration	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
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

Please contact the Bridgewater Support Team at 952.542.5100 or 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
ACH Confidential User	Check the box if the user has permission to create, edit, 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 Origination

ACH Origination Settings Help

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

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

ACH Companies

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> <p>Process Batch as Individual Transactions (available to company upon request) – processes all imported ACH files as individual batches, so each transaction posts individually to the account</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

To see company limits, select the Edit button. 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.

Enabled

Total Daily Batch Count (Credit) * Limit: <input type="text" value="999999999"/> Max: 9999999999	Total Daily Batch Count (Debit) * Limit: <input type="text" value="999999999"/> Max: 9999999999
Total Daily Transaction Amount (Credit) * Limit: <input type="text" value="9,999,999,999.00"/> Max: \$9,999,999,999.00	Total Daily Transaction Amount (Debit) * Limit: <input type="text" value="9,999,999,999.00"/> Max: \$9,999,999,999.00
Single Batch Amount (Credit) * Limit: <input type="text" value="9,999,999,999.00"/> Max: \$9,999,999,999.00	Single Batch Amount (Debit) * Limit: <input type="text" value="9,999,999,999.00"/> Max: \$9,999,999,999.00
Single Batch Entry Amount (Credit) * Limit: <input type="text" value="99,999,999.00"/> Max: \$99,999,999.00	Single Batch Entry Amount (Debit) * Limit: <input type="text" value="99,999,999.00"/> Max: \$99,999,999.00

Single Batch Entry Amount

Require 1 approver(s) above

Require 2 approver(s) above

Debit/Credit Entry

Eligible Credit SEC Codes Business (CCD) All / None

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

Offset Accounts

Accounts

* -
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	<p>Require 1 approver(s) above - all batches over entered limit must be approved by one user other than the initiator.</p> <p>Require 2 approver(s) above - all batches over entered limit must be approved by two users other than the initiator.</p> <p>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.</p> <p>Note - If the amount in the text box is 0.00, all ACH batches initiated by the user must be approved.</p>
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.

- 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
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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.

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

Options	Description
Allow ACH Payments* service administration	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
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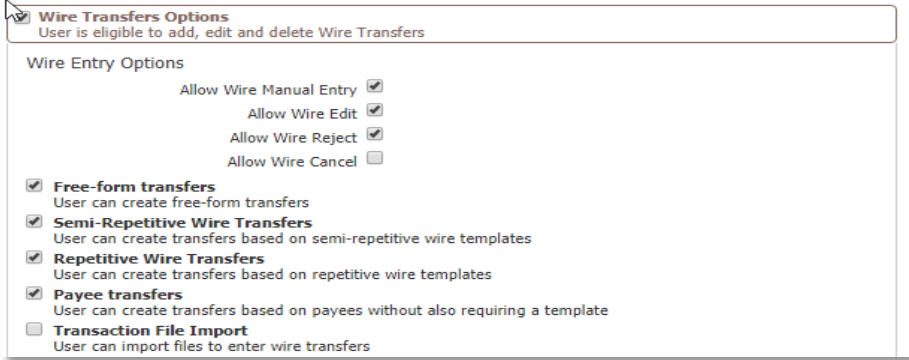
Approval Limit (Optional)	<p>Lower Limit – batches submitted for approval below this limit will not be sent to the User for their approval.</p> <p>Upper Limit - batches submitted for approval above this limit will not be sent to the User for their approval.</p>
Eligible Credit/Debit SEC Codes	<p>Select 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>PPD is used when you are paying/collecting from an individual account.</p>

- o Note - The approval limits and entry options will need to be set for each ACH Company a user has.

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.

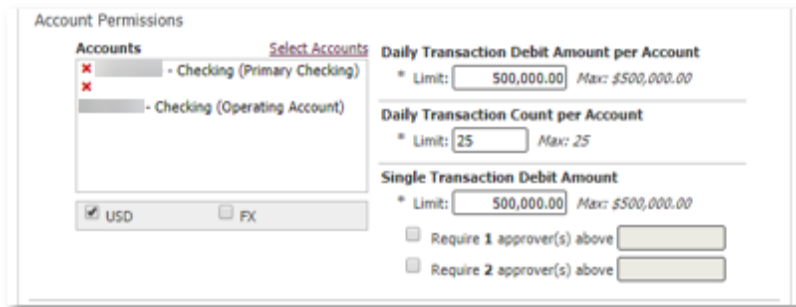
Wire Transfer Options – Wire Entry Options



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	<p>Require 1 approver(s) above - all wires over the entered limit must be approved by one user other than the initiator.</p> <p>Require 2 approver(s) above - all wires over the entered limit must be approved by two users other than the initiator.</p> <p>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.</p> <p>Note – If the amount entered in the text box is 0.00, all wire transfers initiated by the user must be approved.</p>

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
✘ [Redacted] - Checking (Primary Checking)	
✘ [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	<p>The accounts a user has permission to create, edit, and delete wire templates and maps.</p> <p>Use the 'Select Account' to assign the accounts the user has permission to maintain templates and maps.</p>

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

Options	Description
Allow Wire Transfer* service administration	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.

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.</p> <p>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	If user should have different wire transfer approval limits assigned to separate accounts use these options to create another set of Account Permissions

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
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* service administration	Allows Admin to entitle Payee Maintenance service to users within their company
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.

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.

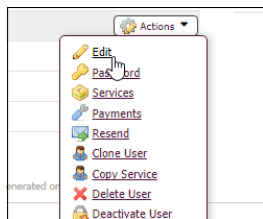
- Allow Import Maintenance activity audit**
User is eligible to view and be notified of import activity for users in their company

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

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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.

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To Contact Support: Business Services