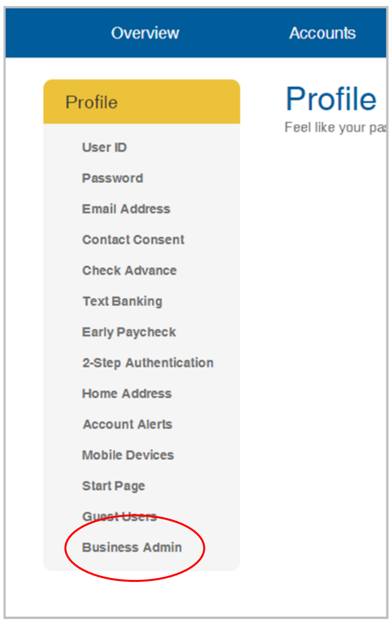
Setting up a Sub User

Getting Started

When you need to give trusted employees access to your business accounts, Entitlements is a secure way to do so by customizing their level of permissions. Whether you want someone to have restricted access to only 1 or 2 accounts, or someone to have more advanced control, you decide how much authority to give them.

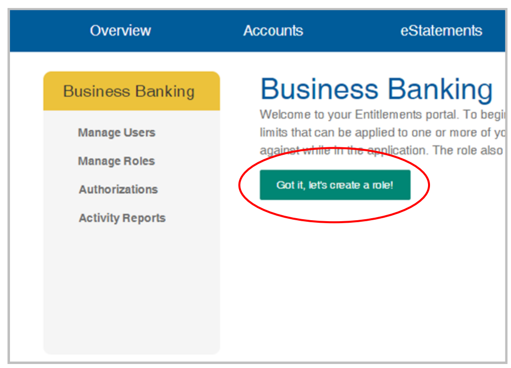
1 Access the Business Admin Section

From the main navigation, choose “Profile,” then select “Business Admin.”



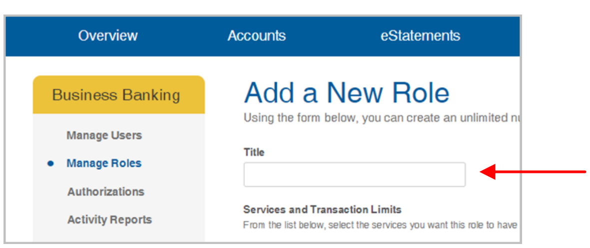
2 Create a Role

Each user needs to be assigned a role, which outlines the level of permissions and transaction limits they can have. Roles are customizable and can be assigned to any number of users. Start by selecting the “Create a role” button.



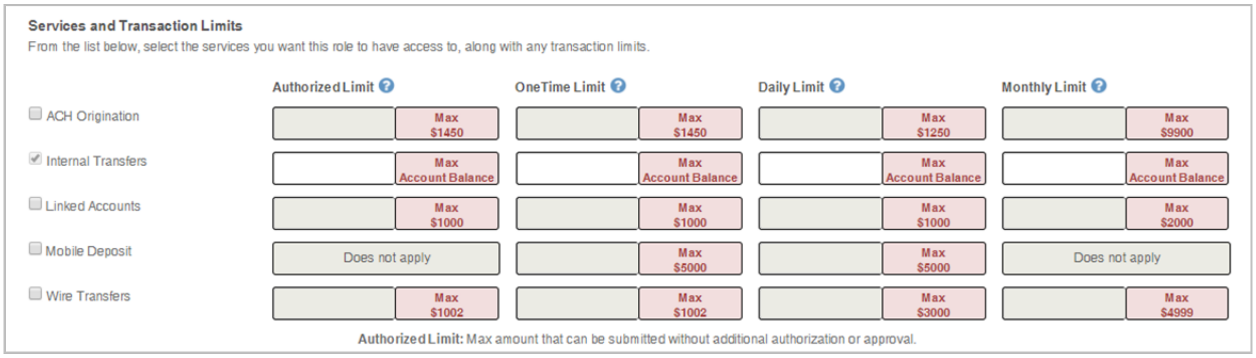
3 Name the Role

Give the role a name that will describe the intended use (i.e. Accounting or Bookkeeper).



4 Select Services and Transaction Limits

From the list provided, select the types of transactions you want to allow this role to perform on your account. Then set the one-time, daily and monthly limits for transactions this role can schedule. The "Authorized Limit" section indicates the amount the user can authorize without additional approval.



Services and Transaction Limits

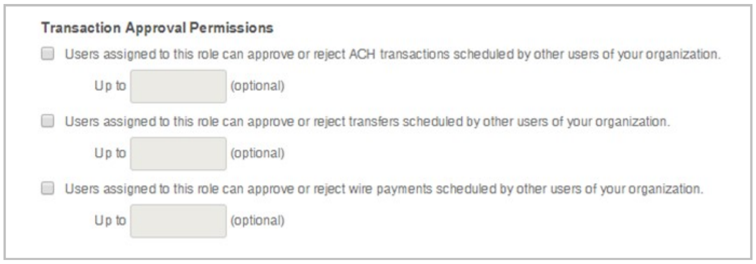
From the list below, select the services you want this role to have access to, along with any transaction limits.

	Authorized Limit	OneTime Limit	Daily Limit	Monthly Limit
ACH Origination	Max $1450	Max $1450	Max $1250	Max $9900
Internal Transfers	Max Account Balance	Max Account Balance	Max Account Balance	Max Account Balance
Linked Accounts	Max $1000	Max $1000	Max $1000	Max $2000
Mobile Deposit	Does not apply	Max $5000	Max $5000	Does not apply
Wire Transfers	Max $1002	Max $1002	Max $3000	Max $4999

Authorized Limit: Max amount that can be submitted without additional authorization or approval.

5 Set Transaction Approval Permissions

If you want to allow this role to review and approve transactions scheduled by other users, check the box next to the appropriate transaction type and enter the maximum amount they can approve.



Transaction Approval Permissions

Users assigned to this role can approve or reject ACH transactions scheduled by other users of your organization.

Up to (optional)

Users assigned to this role can approve or reject transfers scheduled by other users of your organization.

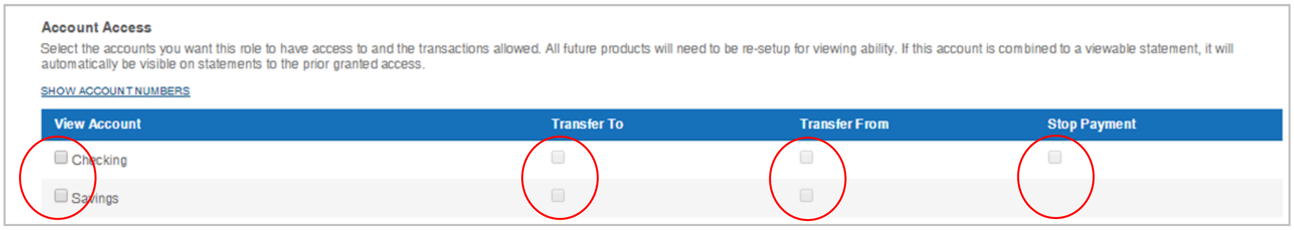
Up to (optional)

Users assigned to this role can approve or reject wire payments scheduled by other users of your organization.

Up to (optional)

6 Establish Account Access

Select the accounts this user role can view, transfer to and from, or place Stop Payments on.
Please note: you cannot give access to your linked accounts (accounts from other financial institutions).



Account Access

Select the accounts you want this role to have access to and the transactions allowed. All future products will need to be re-setup for viewing ability. If this account is combined to a viewable statement, it will automatically be visible on statements to the prior granted access.

SHOW ACCOUNT NUMBERS

View Account	Transfer To	Transfer From	Stop Payment
Checking			
Savings			

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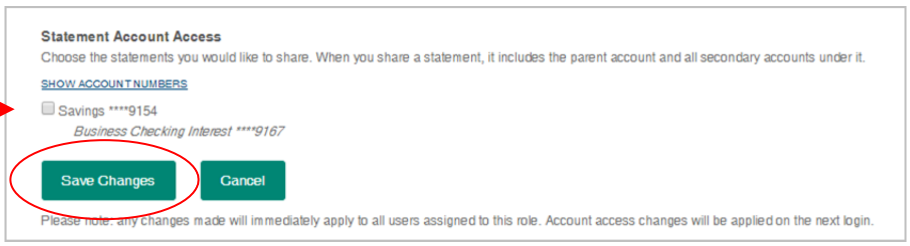
7 Choose Statements to Share

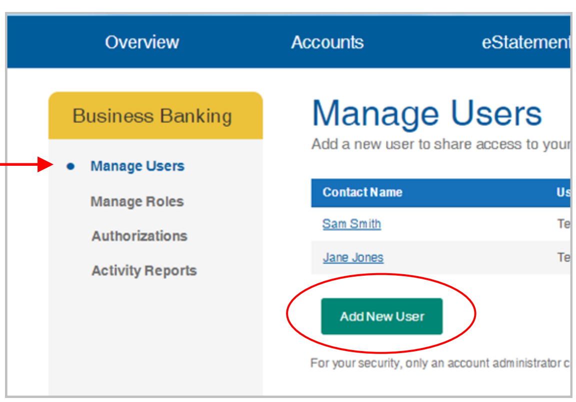
Some accounts are combined onto one statement. When you share a statement, you are sharing the parent account and any secondary accounts under it. Your accounts will be listed out so you can easily see which accounts are on a combined statement.

Once you are done customizing the user role, select "Save Changes."



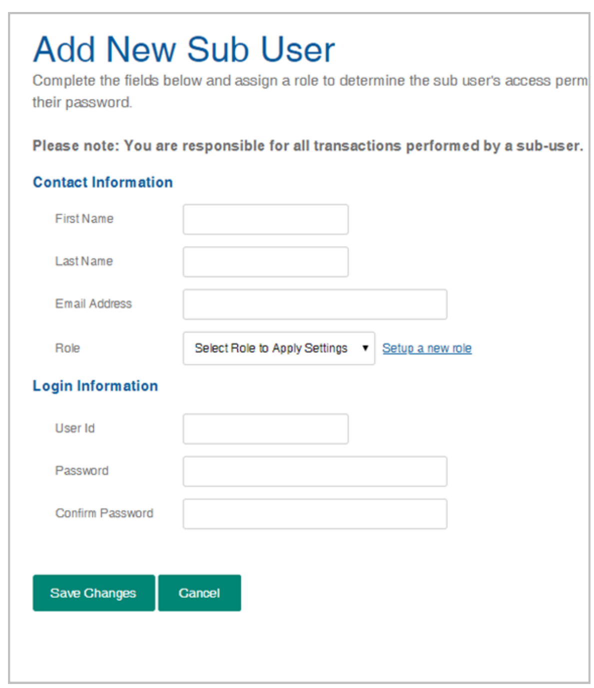
8 Create a New User

Once a role is created, you are now ready to create a user. Go to "Manage Users" and click "Add New User."



9 Enter User's Information

Enter the user's name and email address, and select a role. Then, establish a User ID and password, and share it with your new user. Users will be required to change their password when they log in for the first time.



How to edit an existing user

If you need to make a change to your user's profile, go to the "Manage Users" section and click on the user's name. You can change their name, email address or role, reset their password, and disable or unlock their user profile.

NOTE: Only the account owner can disable a user. MIDFLORIDA cannot remove or disable a user for you.

Manage Users

Add a new user to share access to your accounts, or select an existing User ID below to edit their details.

Contact Name	User Id	Role	Last Login	Status
Sam Smith	Testuser-B	Accounting Manager	05/29/2019 16:30:02	Enrolled
Jane Jones	Testuser	Payroll processor	05/29/2019 15:55:02	Enrolled

Add New User

For your security, only an account administrator can edit or unlock a sub user.

How to approve a Pending Authorization

When a user schedules a transaction that is above their authorization limit, the transaction will sit in a "Pending Authorization" status until it is approved by someone with the proper permissions. To approve a pending authorization, go to the "Authorizations" section and click "Initiate Action" next to the transaction.

Pending Authorizations

The following transactions require authorization by an approved party before the transaction can be completed. Click on the Initiate Action link found on the line item to begin the authorization process. If you do not see the Initiate Action link below, you have not been granted permission to authorize that transaction.

View history of authorized transactions

From	To	Service	Frequency	Start Date	Initiated By	Amount	
Free Business Checking - ****9057	Smith and Smith, P.A.	ACH Origination	One Time	05/29/2019	Sam Smith	$949.00	Initiate Action

Thanks for using MIDFLORIDA's Entitlements service.

If you have any questions about Entitlements or other business online banking services, please contact the Help Desk at (863) 688-3733 or toll free (866) 913-3733.