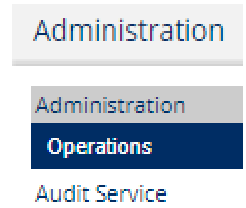
COMMERCIAL CENTER
USER MANAGEMENT GUIDE

Contents

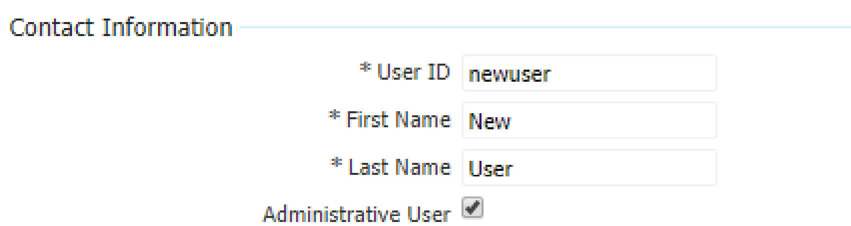
Creating a New User

To create a new user, go to the Administration menu and select **Administration**

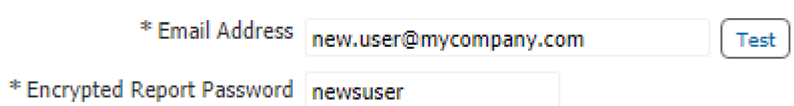


From the Actions drop down, select **Actions** to the right of the user, then **Add User**

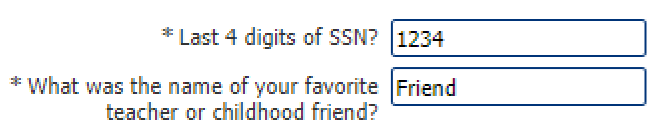
Enter the User ID, first and last name of the new user. By checking Administrative User, you will enable the new user to access the Administration menu. This will give them access to create, edit and audit other users and their permissions



Enter the new user's email address and create an Encrypted Report Password for the user. This will allow them to open reports sent by encrypted email

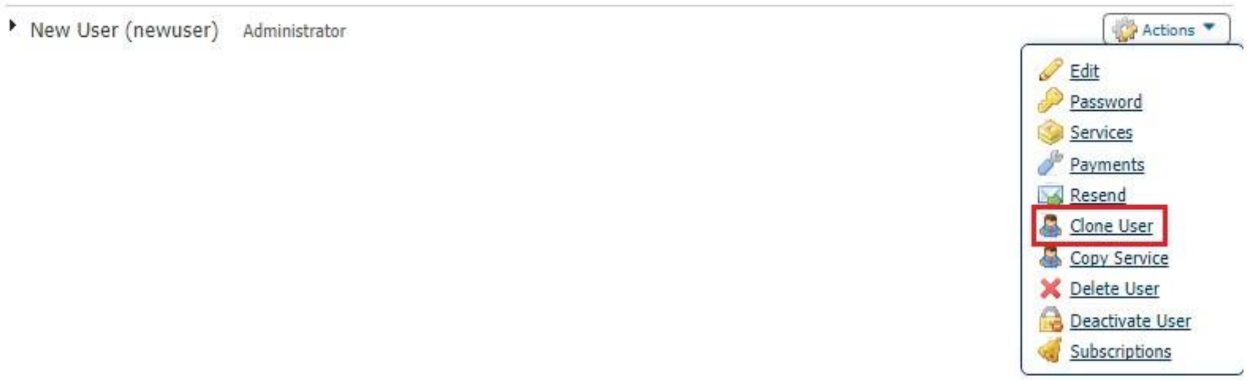


Enter the answer (or something else if you don't want to ask these questions) for two security questions for the user

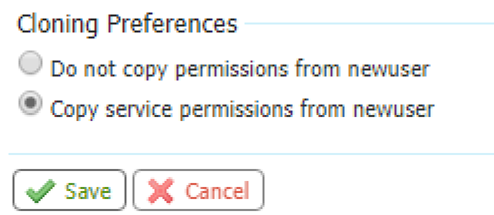


Select **Save**

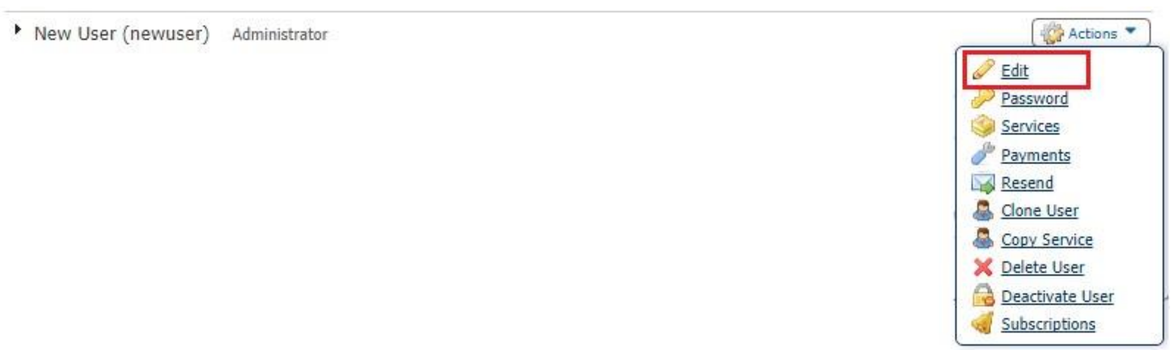
Alternatively, a new user can be cloned off another user. By cloning a user, you can choose to copy the same permissions from the other user over to the new user



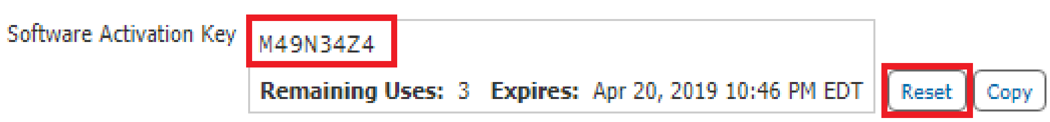
Once you enter the user details, select to clone Services, Account or Payment settings and **Save**



From the Administration menu, select **Actions** to the right of the user and then select **Edit**

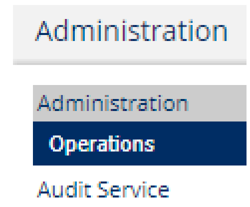


Retrieve the Activation Key for the new user to install the Secured Browser or use the mobile app.



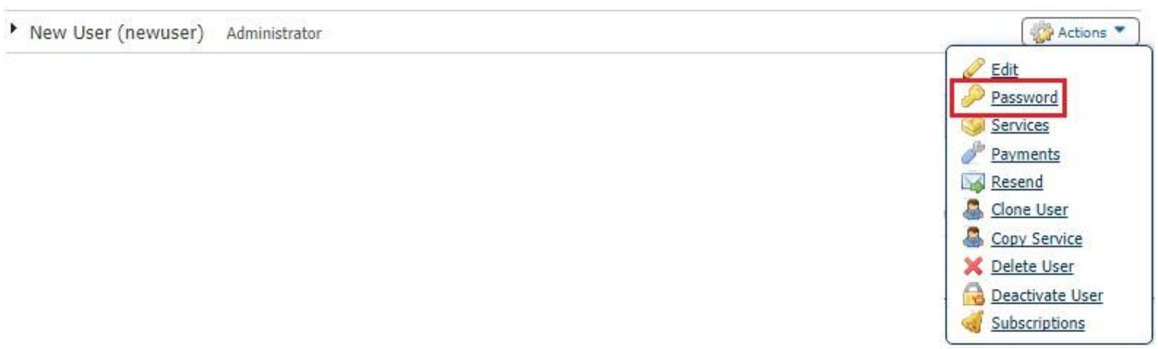
*Hint: If an activation key has expired, select **Reset** to obtain a new one*

User Locked Out/Password Reset

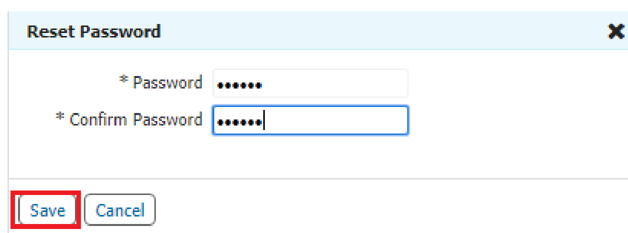
From time to time, a user may lock themselves out. A user designated as Administrator can unlock another user, go to the Administration menu 

and select **Administration**

From the Administration menu, select **Actions** to the right of the user and then select **Password**

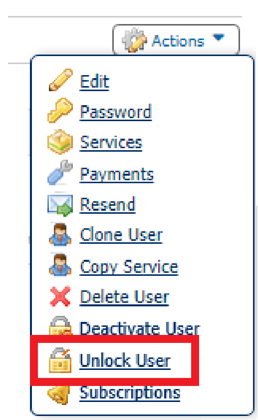


Create a new password, confirm it and **Save**



If a user is locked out

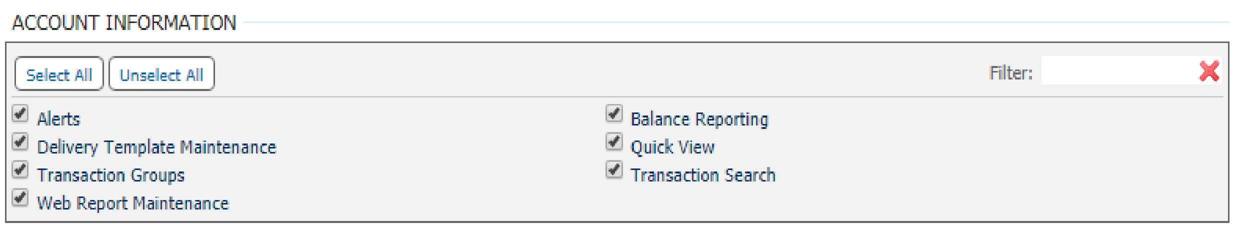
Select the **Actions** menu and **Unlock** the user



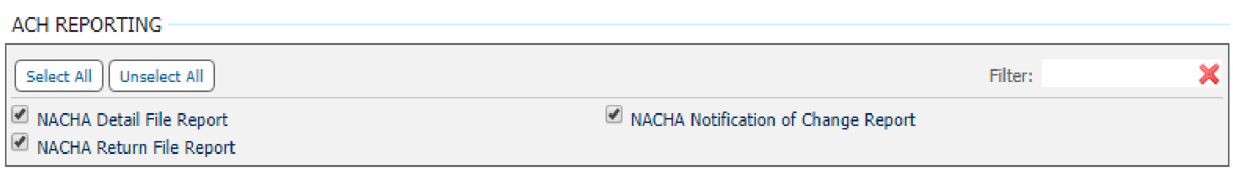
Adding User Services

Add services to provide online banking viewing or reports access to users. Select ***Actions*** to the right of the user and select **Services**

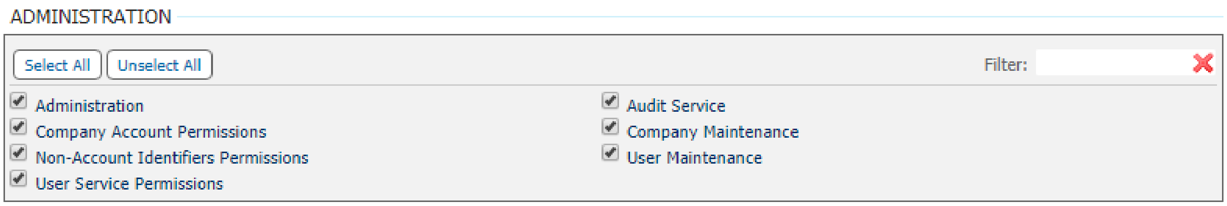
Enable services by selecting the boxes in the Account Information section to allow the user to use these services for specified accounts



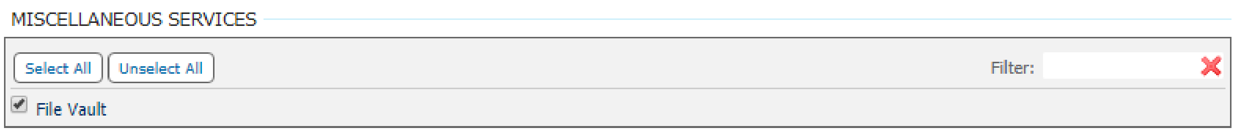
Enable ACH reporting by selecting the boxes to allow the user to access any or all of these ACH related reports



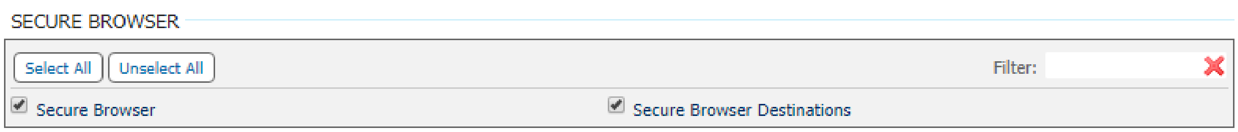
Enable services by selecting the boxes in the Administration section to allow the user access to these administrative features including the management of other users' permissions



Enable File Vault by selecting the boxes to allow the user to upload and review documents, images or files for the company. These files can be made visible to others including other Company users or Bank administrators



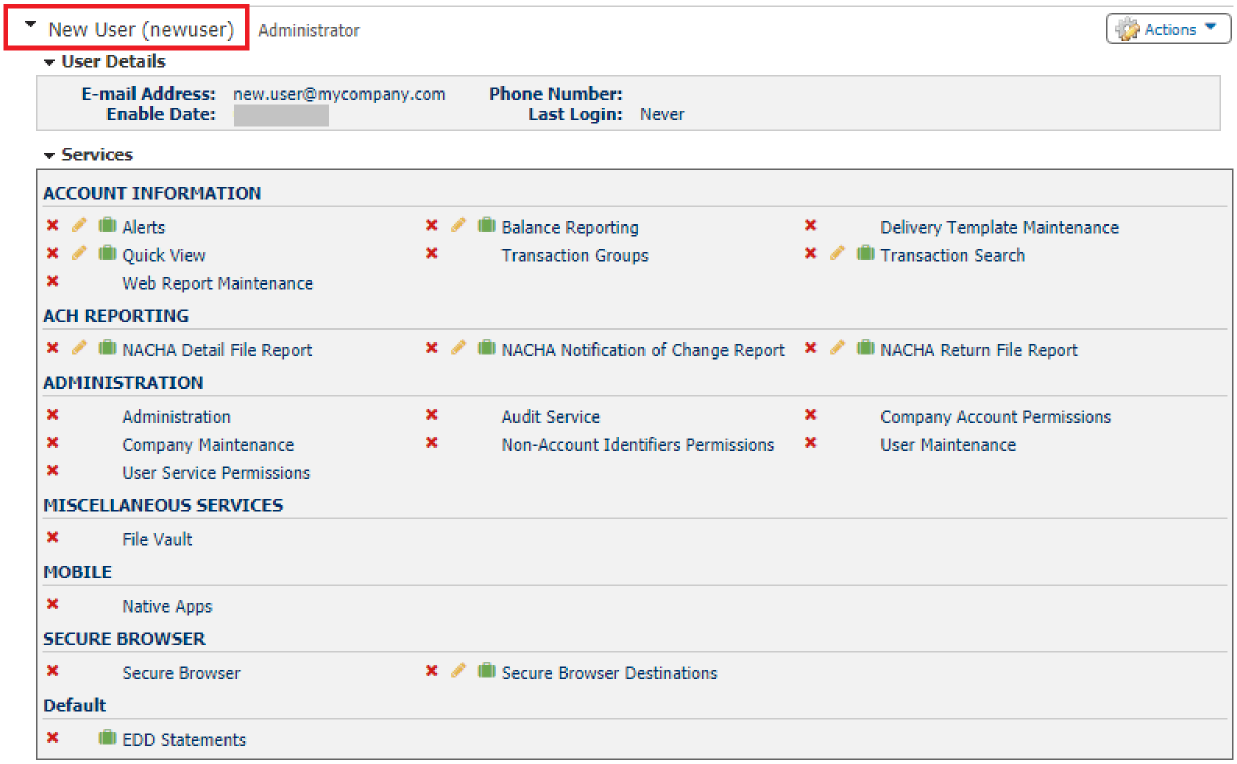
Enable <u>BOTH</u> services by selecting the boxes in the Secure Browser section to allow users to log in to Commercial Center



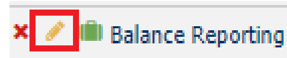
Once you have made your selections, **Save**

Assigning Services for Accounts

Once you have enabled the services you want the user to have, you must enable the accounts they use the services for. Click on the arrow to the left of the user name to open the menu



Click the green briefcases to select which accounts the user can access for the service selected. Once you have completed your selection, **Save** the page



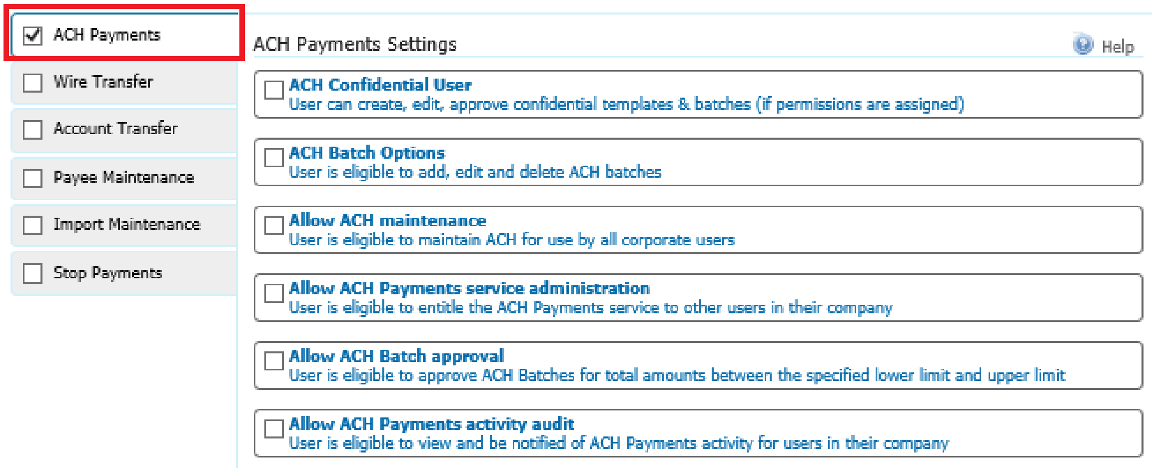
Use the pencil icon to create reports or enable additional user specific settings. For more information on how to create one time and recurring balance reports go to our Reporting Quick Reference Guide

User Payments

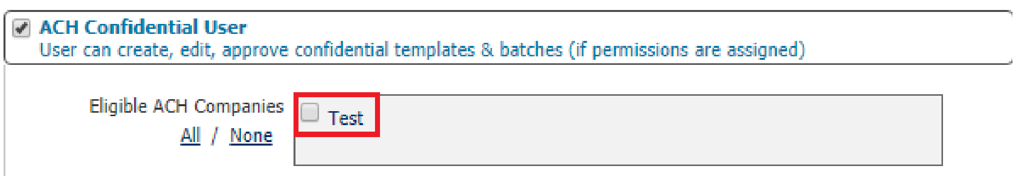
Payments are additional permissions for account capabilities and actions. To review, change or delete, select the **Actions** tab to the right of the user name and select **Payments**

ACH Payments

To enable access to ACH Payments, select the check box and click on the tab to open the settings menu

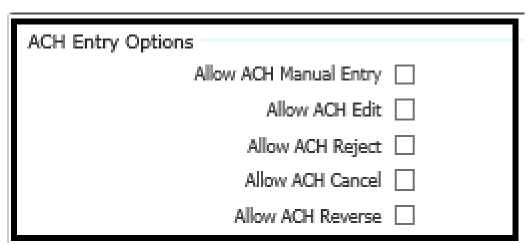


Enabling ACH Confidential user will allow the user to create batches that hide the amounts of the individual payees from users that are not enabled for confidential batches. Make sure to check the box for your ACH Company to allow this ability



Check ACH Batch Options to enable ACH origination capabilities for the user by checking the box to the left of **ACH Batch Options**

These entry options determine exactly what the user can do when creating an ACH transfer. Use the check boxes to the right to make your selections.



This series of permissions determines how the user can incorporate payees to create an ACH transfer. Check the boxes to determine permissions for the user

☐ **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.

Check the box next to your ACH Company. Use this section to customize user limits, additional approvals and access to the ACH types that the user can create

☑ Test

Total Daily Batch Count (Credit) * Limit: 9999 *Max: 9999*	**Total Daily Batch Count (Debit)** * Limit: 9999 *Max: 9999*
Total Daily Transaction Amount (Credit) * Limit: 15.00 *Max: $15.00*	**Total Daily Transaction Amount (Debit)** * Limit: 15.00 *Max: $15.00*
Single Batch Amount (Credit) * Limit: 15.00 *Max: $15.00*	**Single Batch Amount (Debit)** * Limit: 15.00 *Max: $15.00*
Single Batch Entry Amount (Credit) * Limit: 15.00 *Max: $15.00*	**Single Batch Entry Amount (Debit)** * Limit: 15.00 *Max: $15.00*

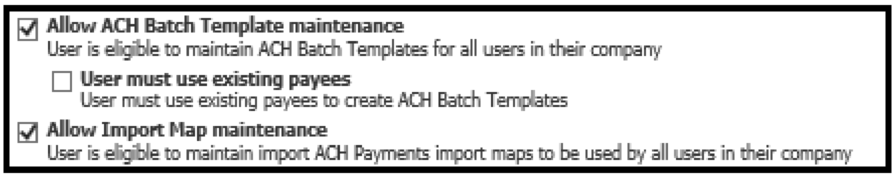
Single Batch Entry Amount
☐ Require 1 approver(s) above
☐ Require 2 approver(s) above

Debit/Credit Entry
Eligible Credit SEC Codes ☑ Payroll (PPD)
All / None

NOTE: MID PENN BANK WILL NOT MAKE CHANGES TO USER LIMITS FOR TEMPORARY INCREASES IF THE USER LIMITS ARE DIFFERENT FROM YOUR COMPANY LIMIT. MID PENN BANK WILL NOT REMOVE THE REQUIREMENT FOR ADDITIONAL APPROVALS BEYOND YOUR COMPANY DEFAULT SETTINGS

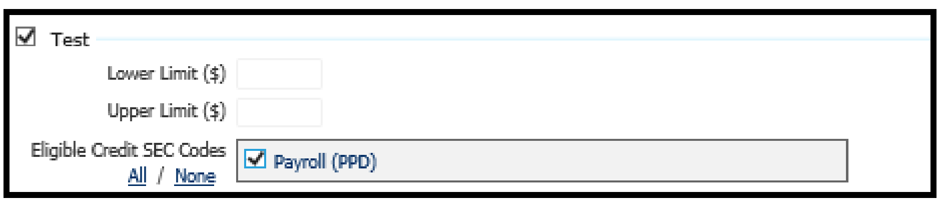
Check **Allow ACH Maintenance** to enable the user for certain maintenance permissions.

Check the boxes for the types of maintenance the user will complete. Check **Allow ACH Payments Service Administration** to allow the user enable other users for ACH Transfers



Check **Allow ACH Batch Approval** to allow this user to approve ACH transfers created by other users within their limits

Check you ACH Company and the associated SEC codes that they user can approve. You can create a custom approval limit or leave it blank to use the company default limit



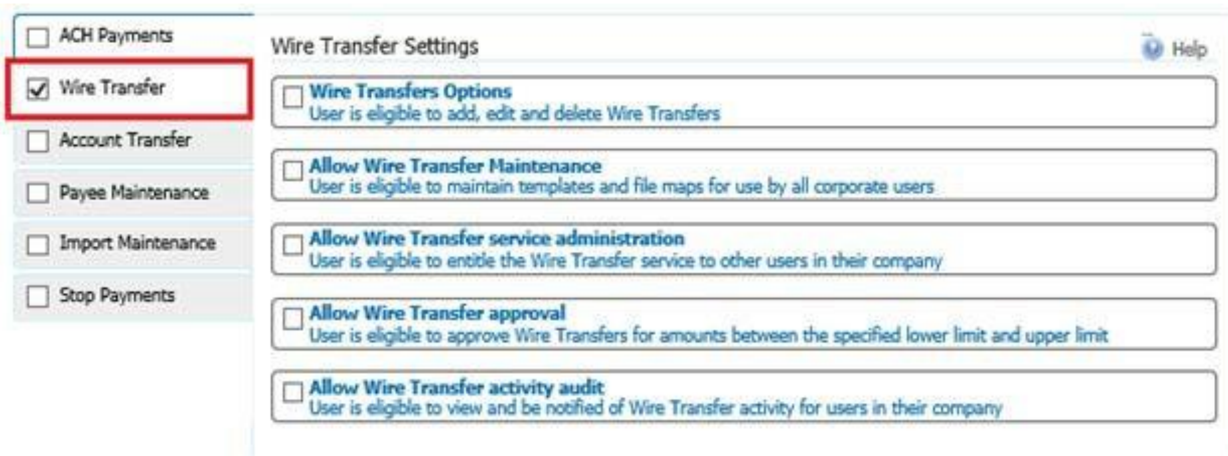
NOTE: MID PENN BANK WILL NOT MAKE CHANGES TO USER LIMITS FOR TEMPORARY INCREASES IF THE USER LIMITS ARE DIFFERENT FROM YOUR COMPANY LIMIT. MID PENN BANK WILL NOT REMOVE THE REQUIREMENT FOR ADDITIONAL APPROVALS BEYOND YOUR COMPANY DEFAULT SETTINGS

Check **Allow ACH Payments Activity Audit** to enable the user to view and receive notices of other ACH users with access to the same ACH Company

You can select **Save** or can go to the next payment

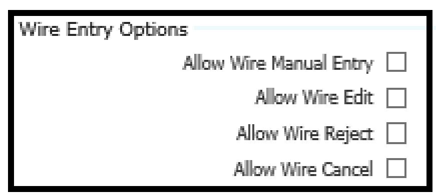
Wire Transfer

To enable a user with Wire Transfer permissions, select the check box next to **Wire Transfers** and click on the tab

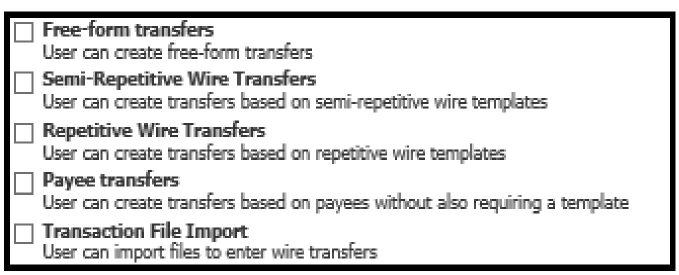


Check the box for Wire Transfer Options to view the origination entitlements

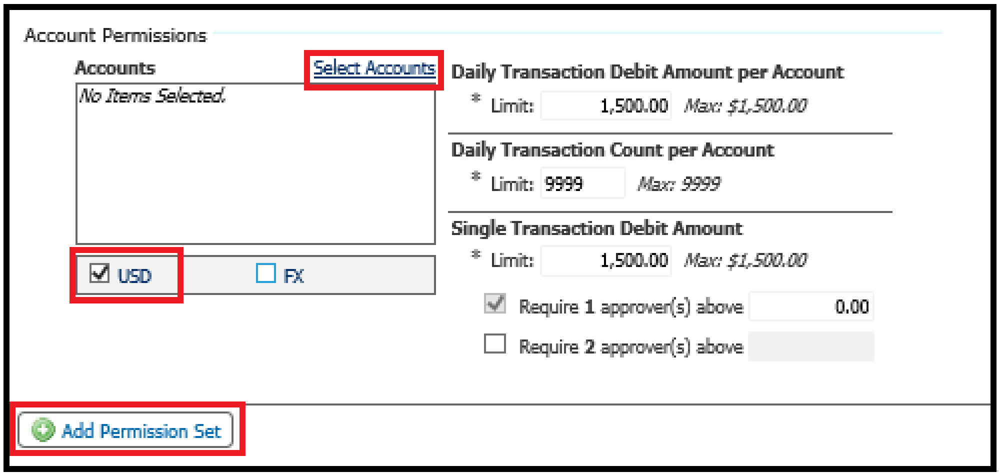
These entry options determine exactly what the user can do when creating a Wire Transfer. Use the check boxes to the right to make your selections.



This series of permissions determines how the user can incorporate payees to create a Wire Transfer. Check the boxes to determine permissions for the user

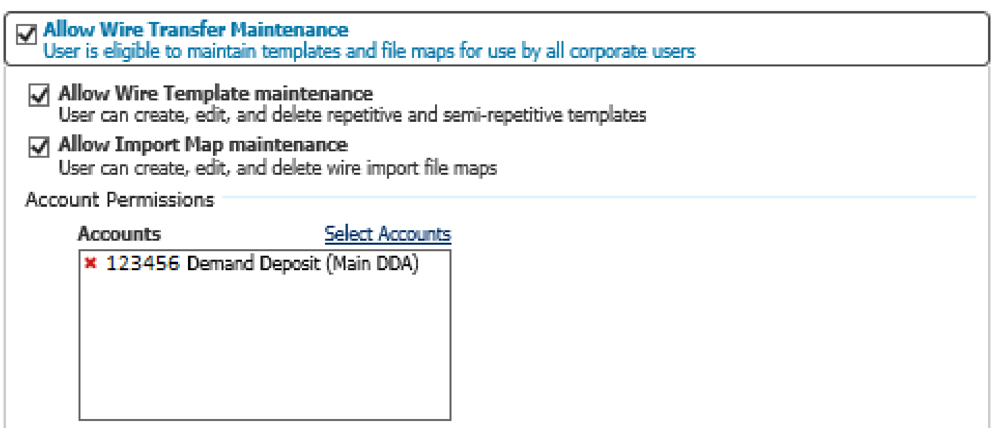


The Account Permissions section will allow you to set the accounts from which the user can create wires. Click **Select Accounts** to pick the accounts. Select **USD** as the wire type. You may also set a requirement for additional approvals or a lower limit from your company limit. Use the **Add Permission Set** to set different limits or approval requirements for a different account

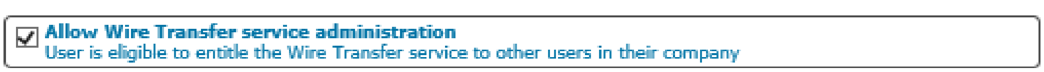


NOTE: MID PENN BANK WILL NOT MAKE CHANGES TO USER LIMITS FOR TEMPORARY INCREASES IF THE USER LIMITS ARE DIFFERENT FROM YOUR COMPANY LIMIT. MID PENN BANK WILL NOT REMOVE THE REQUIREMENT FOR ADDITIONAL APPROVALS BEYOND YOUR COMPANY DEFAULT SETTINGS

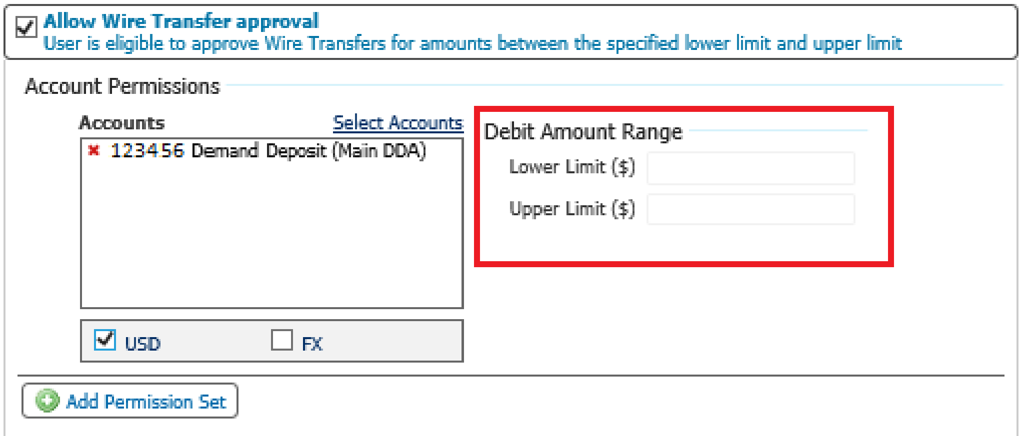
Check **Allow Wire Transfer Maintenance** to allow a user to maintain wire templates. Select the specific accounts by clicking **Select Accounts**



Check **Allow Wire Transfer Service Administration** to enable a user to have the ability to perform maintenance on other Wire users



Check Allow Wire Transfer Approval to allow a user to approve Wire transfers. Use the **Lower and Upper Limit** if you want to limit the amount the user can approve. Add the accounts that are eligible for this user to approve transfers for



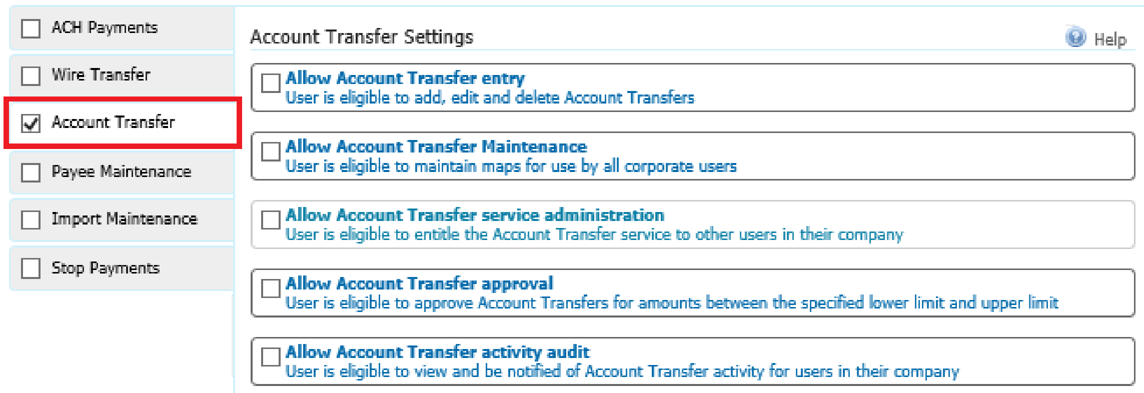
NOTE: MID PENN BANK WILL NOT REMOVE OR ADJUST ANY LIMITATIONS ENABLED BY YOUR SENIOR ADMINISTRATOR

Check **Allow Wire Transfer Activity Audit** for a user to view the Wire Transfer activity of other users

You can select **Save** or can go to the next payment

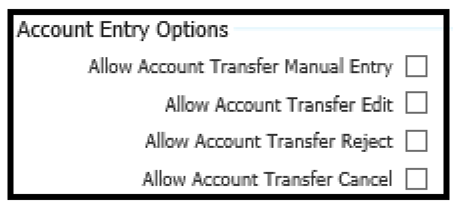
Account Transfer

To enable a user with Account Transfer (Internal Transfer) permissions, select the check box next to **Account Transfers** and click on the tab

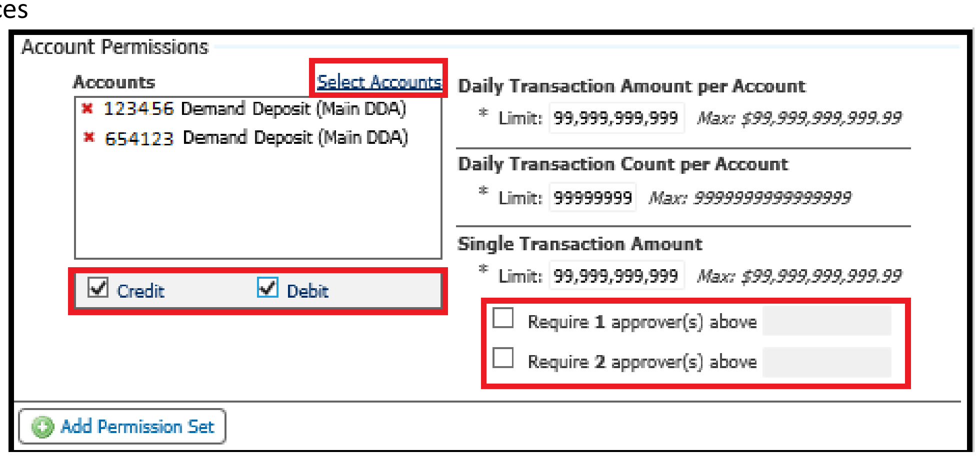


Select **Allow Account Transfer Entry** to enable a user to create internal transfers

Use the **Account Entry Options** by checking the boxes to determine what permissions the user will have to create internal transfers



Use **Select Accounts** to determine which accounts the user can access to create internal transfers. Select if the user can both Credit and Debit this group of accounts. You can also add requirements for additional approvals. Use the Add Permission Set to add a different group of accounts with different preferences

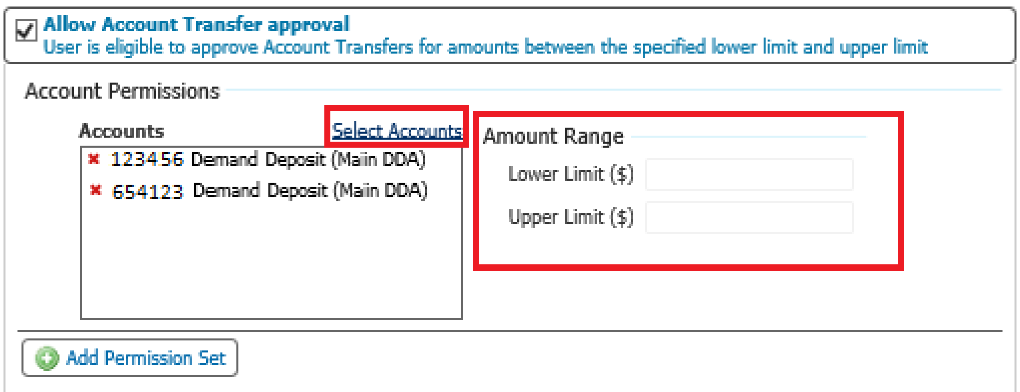


NOTE: MID PENN BANK WILL NOT REMOVE THE REQUIREMENT FOR ADDITIONAL APPROVALS ENABLED BY YOUR SENIOR ADMINISTRATOR

Check **Allow Account Transfer Maintenance** to create and edit transfer maps for all company users

Check **Allow Account Transfer Service Administration** to allow a user to enable this service for other users

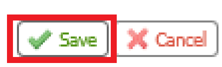
Check **Allow Account Transfer Approval** to allow a user to approve transfers created by other users that require additional approvals. Use **Select Accounts** to identify accounts that the user can approve transfer for and set any limits that may apply to the user's approval. Use **Add Permission Set** to add additional approval groups



NOTE: MID PENN BANK WILL NOT REMOVE OR ADJUST ANY LIMITATIONS ENABLED BY YOUR SENIOR ADMINISTRATOR

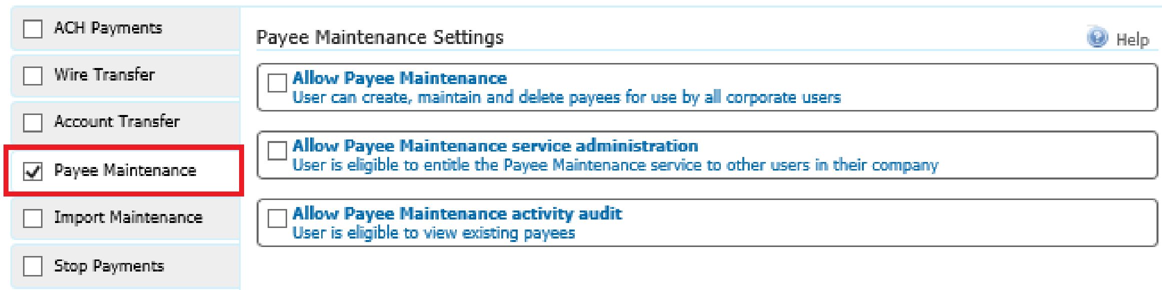
Check **Allow Account Transfer Activity Audit** for a user to view the Account Transfer activity of other users

You can select **Save** or can go to the next payment



Payee Maintenance

To enable a user with Payee Maintenance permissions, select the checkbox next to **Payee Maintenance** and click on the tab

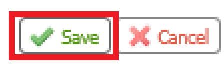


Check **Allow Payee Maintenance** to allow a user to create and edit ACH Payments and Wire Transfers payees that all users will access

Check **Allow Payee Maintenance Service Administration** to allow a user to entitle other users for this service

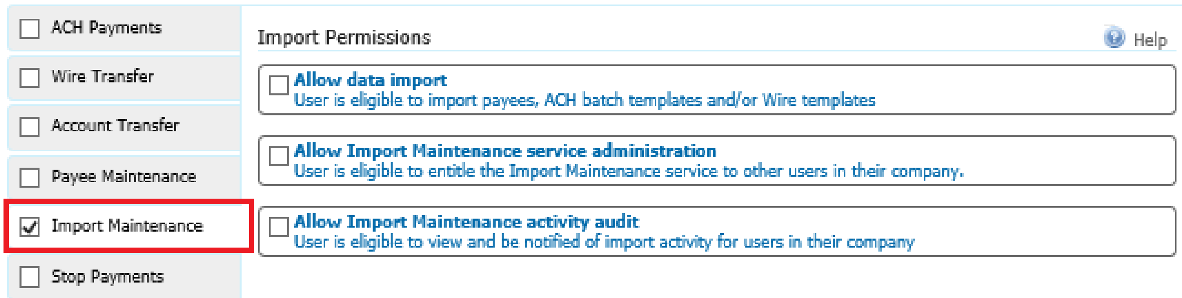
Check **Allow Payee Maintenance Activity** Audit to allow a user to view existing payees

You can select **Save** or can go to the next payment

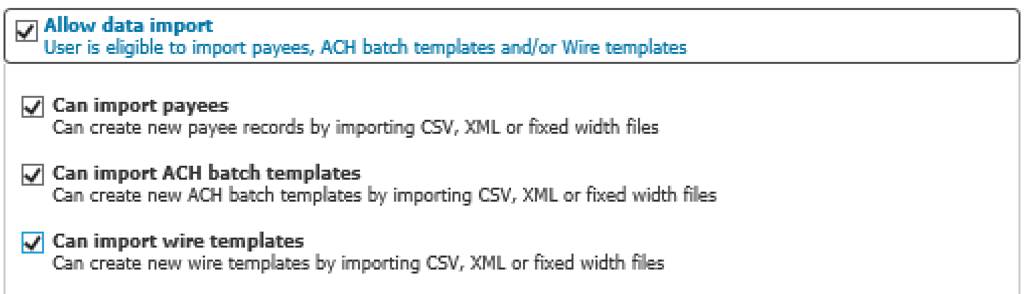


Import Maintenance

To enable a user with Import Maintenance permissions, select the checkbox next to **Import Maintenance** and click on the tab



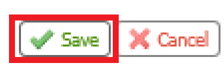
Check **Allow Data Import** to enable the user to import batch templates and payees for ACH Payments and Wire Transfers. Then select import options



Check **Allow Import Maintenance Service Administration** to allow a user to enable this service for other users

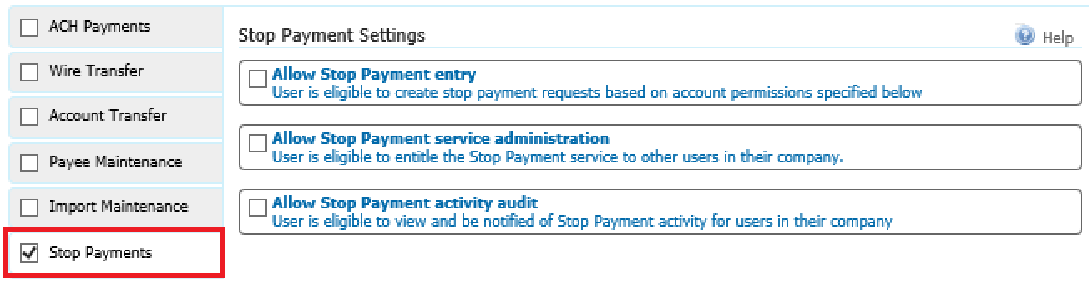
Check **Allow Import Maintenance Activity Audit** to enable a user to view and be notified of import activity by all other company users

You can select **Save** or can go to the next payment

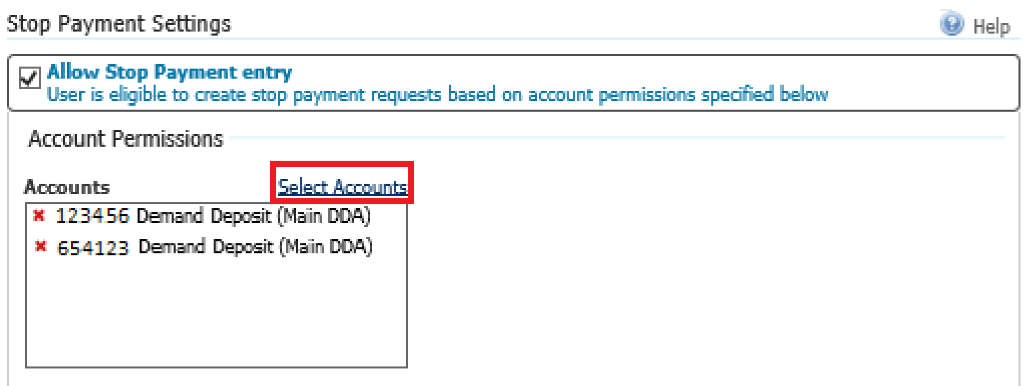


Stop Payments

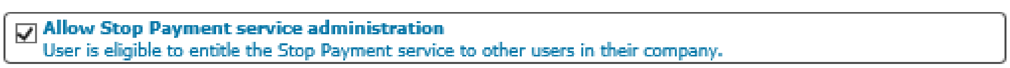
To enable a user with Stop Payments permissions, select the checkbox next to **Stop Payments** and click on the tab



Check **Allow Stop Payment Entry** to enable the user to create stop payments. Use **Select Accounts** to identify the accounts for which the user can create stop payments



Check **Allow Stop Payment Service Administration** to allow a user to enable this service for other users

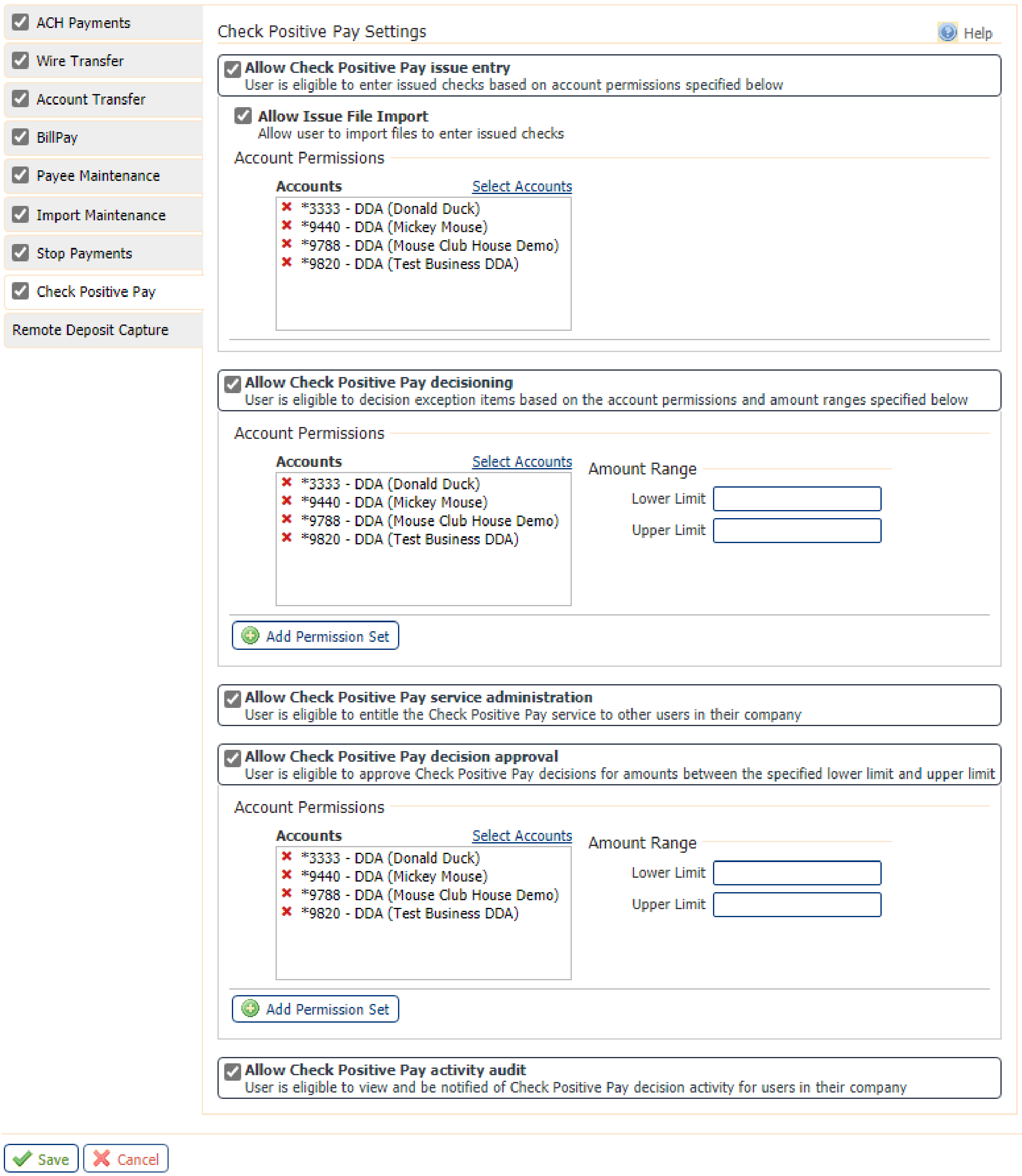


Check Allow Stop Payments Activity Audit to allow a user to view and be notified of any stop payment activity

You can select **Save** or can go to the next payment

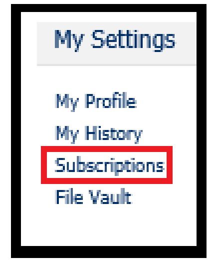
Check Positive Pay

Select the setting for Check Positive Pay.

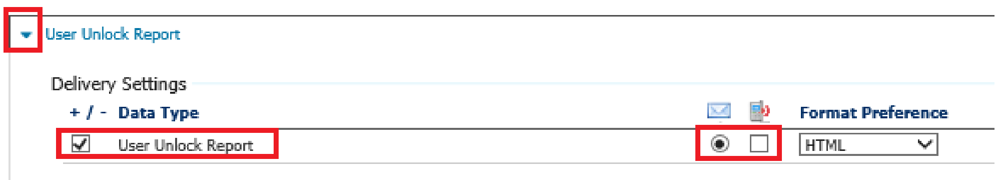


Subscriptions

Subscriptions are system generated alerts. Any user can review and edit the subscriptions they receive and the way they are received. To access your own subscriptions, go to **My Settings** menu from the main menu and select **Subscriptions**

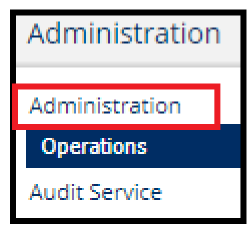


To edit a subscription, select the arrow to the left of the name of the subscription and the details will expand. Check or uncheck the notification and then determine the weather to receive the notice via email or SMS Messaging (you must be enrolled in SMS Messaging to receive alerts)

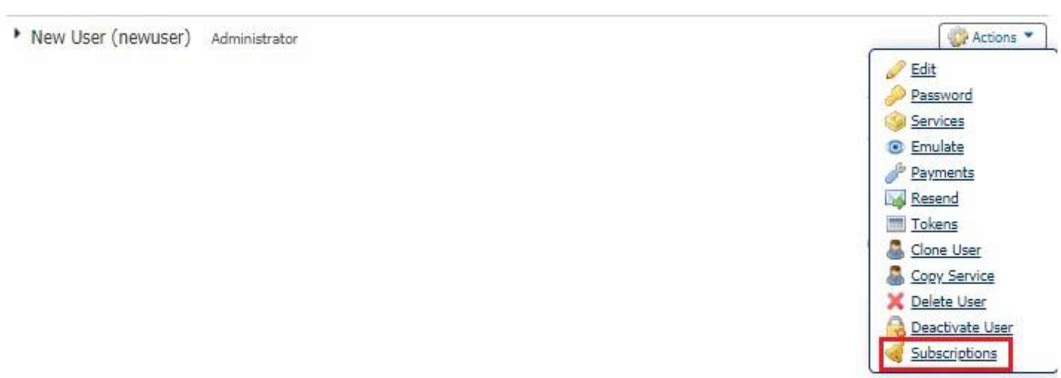


Once you have updated your subscriptions, select **Save**

Alternatively, an administrator can access Subscriptions by accessing the Administration menu

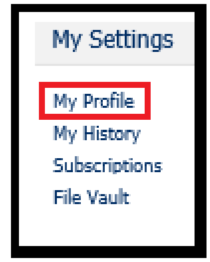


Then the Actions menu to the right of the user name

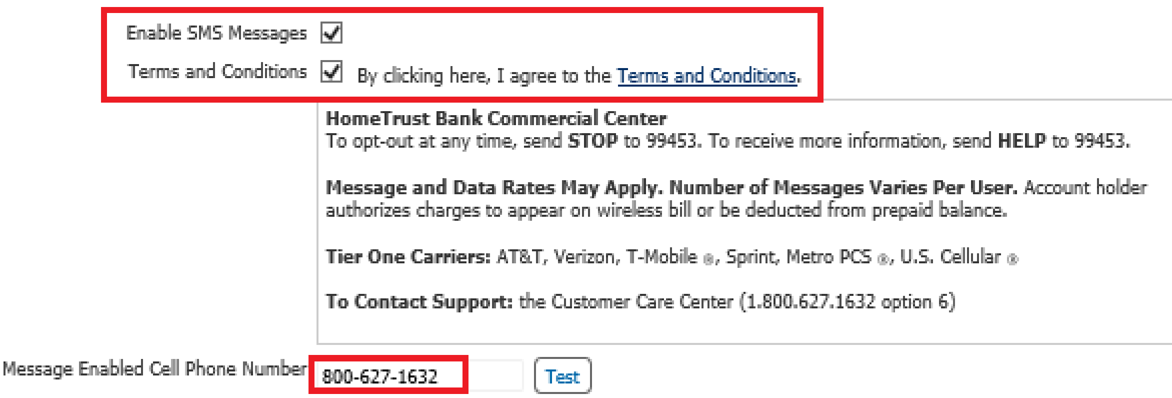


SMS Messaging

Commercial Center allows users to receive alerts via SMS Message (text message) in addition to email. In order to receive alerts through SMS, every user must enroll in the service. To enroll, go to **My Settings** menu from the main menu and select **My Profile**



Check the boxes to **Enable SMS Messages** and **Terms and Conditions**. Enter the **Messaged Enabled Cell Phone Number** for the phone you will receive the alerts on



Once you have updated your profile, select **Save**