



Premier Business Connect Plus

User Management Guide

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**Contact Commercial Services Support by calling 866-764-8638
Option 3 → Option 3 or email commercialservices@cbna.com for
further assistance.**

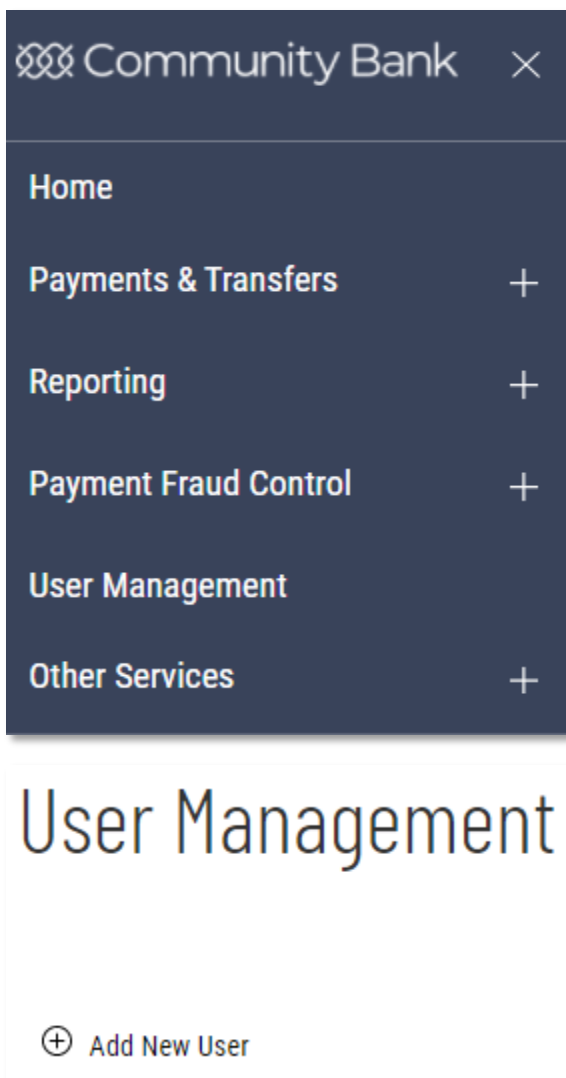
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We highly recommend that Administrators annually review active user profiles, including account access and permissions to maintain proper security and access across the company's profile.

To Create a New User:

Once you have signed in to Premier Business Connect, you will want to open your Menu from the left-hand sidebar, and then select “**User Management**”.

Note This option will only be viewable for Users that have been set up as Administrators.



Clicking on User Management will bring up the list of existing Users and Administrators.

You can view all **User ID's**, what **User Type** they have been assigned, and their **Last Login** date on this page.

To change any existing User's permissions, you can click the 3 dots in the Actions column next to their name and choose **Modify**. You also have the ability to **View**, **Delete**, **Copy** that User's permissions to a new User you are creating, or **Reset Password**.

The **Login Status** column will tell you if the User is locked out. You can click the “Locked” status and it will automatically Unlock their profile.

To add a new user, click Add New User at the top of the User List.

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< Add New User

DEFINE USER

USER INFORMATION

USER ID
JDoe 4/12

USER NAME
John Doe 8/40

CONTACT NAME
John Doe OR Administrator Name 29/40

PASSWORD

System Generated Password

☒ Send password via email

CONTACT INFORMATION

EMAIL
jdoe@gmail.com 14/255

PHONE
Optional 0/25

> Add Contact Fields

SINGLE SIGN ON INFORMATION

☐ ESI (NETTELLER)

USER SETTINGS

ENABLE DATE
02/02/2024

USER TYPE
User

User ID: This will be the User’s specific User ID that you will create. We recommend their first initial, followed by their last name.

User Name: This should be the full first and last name of the User that will be signing in.

Contact Name: This could either be that User’s Name again, or if you prefer we always contact an Administrator if we needed to reach out, then you would put the Administrators name.

Password: Leaving the “Send password in email” box checked, will ensure that after you have created the new user, the system will automatically send their User ID and a temporary password.

Contact Information: You will enter the User’s email address. This is the email that their credentials will be sent to. The phone number is optional. You can add Additional Fields if you choose, but it is not required.

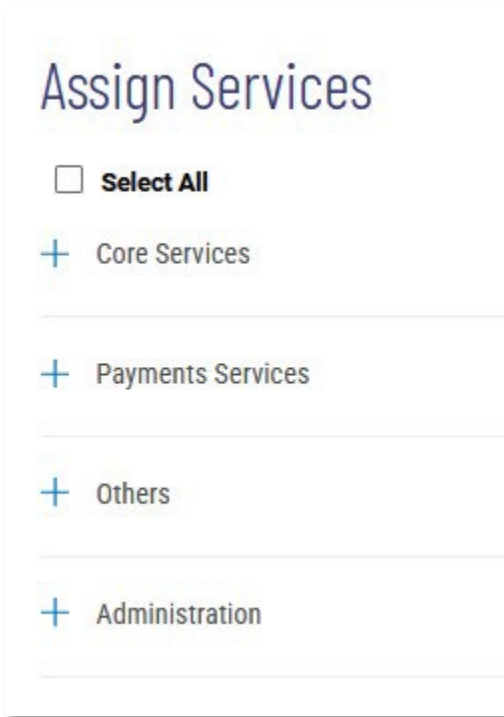
User Settings: The enable date would be the earliest date that the user should have access to Premier Business Connect.

User Type: You can determine whether the new user will be a User only, or have Administrative rights to Premier Business Connect. An Administrator would be able to access the User Management tab, as well as request changes to the existing profile. A user would only have access to the accounts and services you have assigned them.

Single Sign On Information: Please ignore this option as it is no longer required and will be removed in a future update.

Once you have filled out the required fields, you can select the **NEXT** button.

Assign Services:



Assign Services

☐ Select All

+ Core Services

+ Payments Services

+ Others

+ Administration

Depending on the services that you have requested, the image on the left may be slightly different than what you see.

+ **Core Services** is always visible.

+ **Payments Services** will ONLY show for companies who have signed up for ACH or Wire services, or have Loan Accounts added to their profile.

+ **Others** is always visible.

+ **Administration** will ONLY show if you have created the new user as an Administrator.

Note The following pages will cover the permissions for each of the categories above.

However, it is important to remember that you will also have the ability to choose **which accounts** and/or **ACH Companies** this User will have access to.

Core Services:

The screenshot shows a web interface for selecting permissions under the 'Core Services' category. At the top, there is a 'Select All' checkbox. Below it, the 'Core Services' header is followed by a list of permissions, each with its own 'Select All' checkbox and a list of sub-permissions. The permissions listed are: Bank Account Info Reporting, Loan Account Info Reporting, Transfers, and Stop Payments. Each of these has sub-options for 'Input', 'Approval', 'View Only', and 'Input/View Only'.

- ☐ Select All
- Core Services
 - ☐ Select All
 - ☐ Bank Account Info Reporting
 - ☐ Loan Account Info Reporting
 - ☐ Transfers
 - ☐ Input
 - ☐ Approval
 - ☐ View Only
 - ☐ Stop Payments
 - ☐ Input
 - ☐ View Only

Bank Account Info Reporting – Ability to see transactions and available balances on accounts.

Loan Account Info Reporting – Ability to see Loan account history, Payments Due, and Interest Rates.

Transfers – Input – Ability to initiate an **internal transfer** between two accounts that are visible within the business profile.

Transfers – Approval – ***ONLY SHOWS if Dual Approval has been selected for Internal Transfers*** - Ability to approve **internal transfers** that were initiated by a different User/Admin.

Transfers – View Only – Ability to only view the **internal transfers** that have occurred, but not initiate any themselves.

Stop Payments – Input – Ability to place a Stop Payment online for a check issued from an account. ***Fees will apply***

Stop Payments – View Only – Ability to only view any Stop Payments that have been placed.

The following pages will cover the permissions for Payments Services/Others.


IF you have **ACH, Wires, or Bill Pay** services enabled within your business profile, every new User/Admin will need to register a token with us, regardless of their individual permissions.

Please contact 866-764-8638 Option 3 → Option 3 if you will need an additional physical token for the new User/Admin.

Payments Services:

— Payments Services

☐ Select All

☐ Loans 

☐ Payment

☐ View Only

☐ ACH 

☐ Initiate Payment

☐ Approve Payment

☐ ACH Reversal

☐ Template Management

☐ Template Approval

☐ Payment & Template View Only

☐ Define Import Map

☐ Import

☐ Wire Transfers 

☐ Template Initiation

☐ Free-Form Initiation

☐ Payment Approval

☐ Template Management

☐ Template Approval

☐ View Only

Loans – Payment – Ability to make a Loan Payment or Loan Principle Payment.

Loans – View Only – Ability to only view payments that have been made.

ACH – Initiate Payment – Ability to initiate any ACH Batch.

ACH – Approve Payment - ***ONLY SHOWS if Dual Approval has been selected for initiating ACH*** - Ability to approve an ACH Batch that was initiated by another User/Admin.

ACH – ACH Reversal – Ability to reverse a whole batch or a specific transaction within a batch that has processed in the last 5 business days.

ACH – Template Management – Ability to create, modify, or delete ACH Templates.

ACH – Template Approval - ***ONLY SHOWS if Dual Approval has been selected for creating ACH Templates*** - Ability to approve an ACH Template that was created by another User/Admin.

ACH – Payment & Template View Only – Ability to view any Payments or Templates that have been initiated or created, but not initiate or create any themselves.

ACH – Define Import Map - ***ONLY SHOWS if you have decided to upload a CSV file to initiate an ACH Batch*** - Ability to define where information is located within your CSV file.

ACH – Import – ***ONLY SHOWS if you have decided to upload a NACHA file to initiate an ACH Batch*** - Ability to upload a NACHA file to create an ACH Payment or Template.

Wire Transfer Permissions continued on next page.

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Wire Transfers – Template Initiation – Ability to initiate from a previously saved Wire Template.

Wire Transfers – Free-Form Initiation – Ability to initiate a one-time Wire without needing to create a Wire Template first.

Wire Transfers – Payment Approval - ***ONLY SHOWS if Dual Approval has been selected for Initiating Wires*** - Ability to approve a Wire that has been initiated by a different User/Admin.

Wire Transfers – Template Management – Ability to create, modify, or delete Wire Templates.

Wire Transfers – Template Approval - ***ONLY SHOWS if Dual Approval has been selected for creating Wire Templates*** - Ability to approve a Wire Template that was created by a different User/Admin.

Wire Transfers – View Only – Ability to only view any previously processed Wire Payments or Wire Templates.

Others:

Note Not every business will have these two options. Positive Pay is a Fraud Prevention Service that you can opt into by request.

— Others

☐ Select All

☐ ACH Positive Pay 

☐ Payment Rules

☐ Exception Decisions

☐ View Only

☐ Check Positive Pay Exceptions 

☐ Exception Decision

☐ Input Manual Issue/Void

☐ Import Issue File

ACH Positive Pay – Payment Rules – Ability to enter a Payment Rule containing the information to allow any transactions done by a specific company.

ACH Positive Pay – Exception Decisions – Ability to approve or reject a transaction that has been flagged.

ACH Positive Pay – View Only – Ability to only view any ACH transactions that have been flagged, and the decisions that were made.



Check Positive Pay Exceptions – Exception Decision – Ability to approve or reject a check that has been flagged.

Check Positive Pay Exceptions – Input Manual Issue/Void – Ability to manually enter in the checks that have been issued and sent to other businesses/individuals.

Check Positive Pay Exceptions – Import Issue File – Ability to import a CSV or Fixed Format file with the information from the checks that have been issued and sent to other businesses/individuals.

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Others continued:

- ☐ Outbound SSO
 - ☐ Bill Pay
 - ☐ Remote Deposit Capture
 - ☐ eStatements
- ☐ Mobile 
 - ☐ Mobile Access
 - ☐ Mobile Check Deposit
- ☐ DirectConnect 

Direct Connect – Ability to use their own credentials to link with QuickBooks or Quicken.

Outbound SSO – Bill Pay – Ability to access the Bill Pay portal.

Outbound SSO – Remote Deposit Capture – Ability to access the Smart Pay – ProfitStars Remote Deposit portal.

Outbound SSO – eStatements – Ability to access the E-Statements portal, and view statements for the last two years.

Mobile – Mobile Access – Ability to sign into Premier Business Connect by downloading the “CBNA – Premier Business Connect” App.

Mobile – Mobile Check Deposit – Ability to scan and deposit a check within the CBNA – Premier Business Connect App. ***ONLY SHOWS if the Mobile Remote Deposit services have been added to the Business Profile***

Administration:

Administration

- ☐ **Select All**
- ☐ User Administration
 - ☐ User Activity Audit Report
 - ☐ User Maintenance

ONLY SHOWS if you are setting up the new User as an Administrator

User Administration – User Activity Audit Report – Ability to view the activity by other users on the account via User Management.

User Administration – User Maintenance – Ability to View, Modify, Delete, or Add new User within the “User Management” menu option.

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Once you have chosen the services for the new user, you will now see the options for **Account Level Permissions** and **ACH Permissions** to the right of the service list.

Account Level Permissions:

You can apply your Service selections to **“All Accounts”**, which will grant the assigned services to every account available, or **“Select Accounts”**, which will grant you the option to select one or more specific accounts for that User.

ACCOUNT LEVEL PERMISSIONS

ACH PERMISSIONS

Apply selection to

☐ All Accounts

☒ Select Accounts

ACCOUNTS

MISSIONS NAME

Search

Q

	ACH POSITIVE PAY	TRANSFERS	TRANSFER ABILITY	MOBILE CHECK DEPOSIT	BANK ACCOUNT INFO REPORTING	LOANS	WIRE TRANSFERS	CHECK POSITIVE PAY EXCEPTIONS	STOP PAYMENT
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Select ▾	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Capital Account - ****Q003	<input type="checkbox"/>	<input type="checkbox"/>	From/... ▾	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Capital Account - ****Q003	<input type="checkbox"/>	<input type="checkbox"/>	From/... ▾	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Commercial Loan - ****Q004	<input type="checkbox"/>	<input type="checkbox"/>	From/... ▾	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Commercial Loan - ****Q004	<input type="checkbox"/>	<input type="checkbox"/>	From/... ▾	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Disbursement Account - ****Q0...	<input type="checkbox"/>	<input type="checkbox"/>	From/... ▾	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Disbursement Account - ****Q0...	<input type="checkbox"/>	<input type="checkbox"/>	From/... ▾	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> General Account - ****Q0021	<input type="checkbox"/>	<input type="checkbox"/>	From/... ▾	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> A Operating Account - ****Q0001	<input type="checkbox"/>	<input type="checkbox"/>	From/... ▾	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Selecting Account Permissions: For each service that you’ve assigned, you will now see a column titled with that service. If you are unable to select an account in a column, that means the account has not been selected to have that service by the Administrators.

Transfers and Transfer Ability: For every account that you choose **“Transfers”** for, you can specify whether the User would be able to just Transfer **To** the account, just Transfer **From** the account, or Transfer both **From/To** the account.

ACH Permissions:

ACCOUNT LEVEL PERMISSIONS		ACH PERMISSIONS
PERMISSIONS		<input type="checkbox"/> Select All
ACH SENDER ID	TRANSACTION TYPES	
1123456001-PAYROLL	<input type="checkbox"/> Select All	
<input type="checkbox"/> Allow Free-Form Payments	<input type="checkbox"/> Consumer Collections	
	<input type="checkbox"/> Consumer Payments	
1150436580-CASH MANAG DEMO	<input type="checkbox"/> Select All	
<input type="checkbox"/> Allow Free-Form Payments	<input type="checkbox"/> Consumer Collections	
	<input type="checkbox"/> Consumer Payments	
	<input type="checkbox"/> Corporate Collections	
	<input type="checkbox"/> Corporate Payments	

ACH Sender ID: Every ACH Company that has been added to the business profile will be on this screen. Each ACH Company will have its own unique 10 digit ACH Sender ID (Also known as an Originator ID). This is typically the number 1 followed by your Tax ID Number.

Allow Free-Form Payments: Ability to view/create any ACH from that ACH Company without the need for a template.

Transaction Types: These permissions vary depending on the ACH Company settings that you have requested. Some options may not show for all companies.

- **Corporate Collections** – Ability to view/collect payments from other businesses/vendors.
- **Corporate Payments** – Ability to view/send payments to other businesses/vendors.
- **Consumer Collections** - Ability to view/collect payments from individuals.
- **Consumer Payments** – Ability to view/send payments to individuals.
- **Corporate Payments and Collections** – ***WILL ONLY* show if you have chosen to upload a NACHA file with both Corporate Payments and Collections in it.**
- **Consumer Payments and Collections** - ***WILL ONLY* show if you have chosen to upload a NACHA file with both Consumer Payments and Collections in it.**

Once you have selected all the Services, Accounts, and/or ACH Companies, you can select the **NEXT** button.

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Assign Limits:

The services that require limit settings are: **ACH, Wires, Transfers,** and **Loan Payments.**

These service limits are not visible if you do not have those services, or have not granted them to the User/Admin you are creating.

Assign Limits

ACH Transaction Date Limits

☐ Defer to company limits ☒ Set user limits by company

	INITIATION	APPROVAL
Overall Combined Limits	\$ 815,000.00 Maximum 815,000.00	\$ 815,000.00 Maximum 815,000.00

Company	Initiation	Approval
Electronic Banki	\$ 800,000.00 Maximum 800,000.00	\$ 800,000.00 Maximum 800,000.00
TEST ACH	\$ 15,000.00 Maximum 15,000.00	\$ 15,000.00 Maximum 15,000.00

VIEW 1-2 OF 2

Transfer Limits

☐ Defer to customer limits ☒ Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	\$ 999,999,999.99 Maximum 999,999,999.99	\$ 99,999,999.99 Maximum 99,999,999.99	999 Maximum 999
Checking - ****0001	\$ 999,999,999.99 Maximum 999,999,999.99	\$ 99,999,999.99 Maximum 99,999,999.99	999 Maximum 999
Savings - ****0002	\$ 999,999,999.99 Maximum 999,999,999.99	\$ 99,999,999.99 Maximum 99,999,999.99	999 Maximum 999

Wire Transfer Limits

☐ Defer to customer limits ☒ Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION	ALLOW FREEFORM
Overall Combined Limits	\$ 1,000.00 Maximum 1,000.00	\$ 1,000.00 Maximum 1,000.00	\$ 1,000.00 Maximum 1,000.00	\$ 1,000.00 Maximum 1,000.00	<input checked="" type="checkbox"/>
Checking - ****0001	\$ 1,000.00 Maximum 1,000.00	\$ 1,000.00 Maximum 1,000.00	\$ 1,000.00 Maximum 1,000.00	\$ 1,000.00 Maximum 1,000.00	<input checked="" type="checkbox"/>
Savings - ****0002	\$ 1,000.00 Maximum 1,000.00	\$ 1,000.00 Maximum 1,000.00	\$ 1,000.00 Maximum 1,000.00	\$ 1,000.00 Maximum 1,000.00	<input checked="" type="checkbox"/>

VIEW 1-2 OF 2

Loan Limits

☒ Defer to customer limits

ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
\$ 99,999,999.99 Maximum 99,999,999.99	\$ 99,999,999.99 Maximum 99,999,999.99	999 Maximum 999

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Defer to Company/Customer Limits – This will automatically adjust the User/Admin limit to the total limit defined for that service.

Set User limit by Company/Account – This will allow you to specify the amount that the new User/Admin will have access to for each separate Company/Account.

Overall Combined Limits – This limit is the combined limit for each service.

- **ACH** – The Overall Combined Limit for ACH should default to the sum of each ACH Company's totals, allowing the User/Admin to initiate the total amount from each company on each day.
- **Wire** – The Overall Combined Limit for Wires should be the total decided on during the initial application process. Regardless of how many accounts are selected for this service, the total for the day will remain the same.
- **Transfers** – Premier Business Connect requires us to put in a limit for Internal Transfers. We place this limit as high as it will let us. The Overall Combined Limit for Transfers will default to the highest amount we can enter as well.

*** Note* The system will not allow any User/Admin to initiate a Transfer, ACH, or Wire if there is an insufficient amount in the account.**

For Wire Transfer Limits *ONLY* - You will also have the ability on this screen to allow for "Freeform Payments" for Wires. This will give the User/Admin the ability to view/create any Wire from that account without being a Template first.

Once you have made your selections, you can now click **NEXT** on the bottom right of the screen.

Review:

The very last page that you will see is the Review Page. Please be sure to verify the services and permissions you have chosen. You can complete the setup with the **SAVE** button in the bottom-right of the screen. After you click Save, you will need to enter a security code to confirm the changes.

Final Steps:

Once you have completed all of the above steps, the system will generate and send two emails to the new User/Admin. One email will contain the Customer ID for the business, and the User ID you created for them. The other email contains their temporary password which is only valid for 24 hours.

The emails will *NOT CONTAIN* the link for Premier Business Connect, any User Guides, or the instructions for the Token (if applicable).

Contact Commercial Services Support by calling 866-764-8638 Option 3 → Option 3 or email commercialservices@cbna.com for further assistance.