



Commercial Center Administration Guide

Getting Started

Welcome to Commercial Center with Montecito Bank & Trust! Whether at home or in the office, from a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient. Each section of this guide provides an overview and steps to help you during your online banking process.

For additional support using Commercial Center, please contact our Service Center and one of our associates will be happy to assist you.

Service Center

Monday – Friday • 8:00 AM – 6:00 PM

(800) 348-0146

Table of Contents

Administration	5
Company Details	5
Account Maintenance	5
Company Payments Settings.....	5
Resend	6
Actions	6
User Administration	7
Users.....	7
User Actions	8
Add User	9
User Services Settings	12
Manage Accounts for Selected Services.....	14
Clone User	14
Copy Service	14
Token Administration	15
Token Types.....	15
Token Actions.....	15
User Payment Settings.....	15
ACH Payments	15
ACH Confidential User.....	16
ACH Batch Options.....	16
Allow ACH Maintenance	19
Allow ACH Payments Service Administration.....	19
Allow ACH Batch Approval	19
Allow ACH Payments Activity Audit.....	19
Wire Transfer	20
Wire Transfers Options	20
Account Transfers	23
Allow Account Transfer Entry.....	23
Account Entry Options	23
Account Permissions	23
Allow Account Transfer Maintenance.....	24
Allow Account Transfer Service Administration.....	24
Allow Account Transfer Approval	24
Allow Account Transfer Activity Audit.....	25
Bill Pay	25
Allow Bill Pay Service Access	25
Allow Bill Pay Administration.....	26

Payee Maintenance 26

Import Maintenance 26

 Allow Data Import 27

Stop Payments..... 27

 Allow Stop Payment Entry 27

Mobile Deposit 28

 Allow Mobile Deposits..... 28

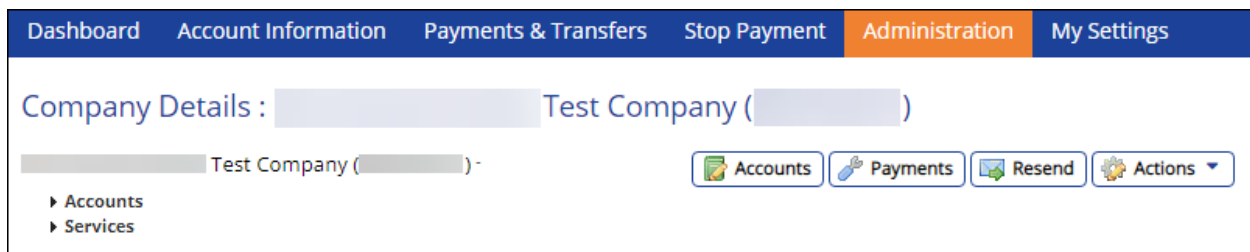
Administration

Within Commercial Center, company administration duties are handled by the company administrator(s). Those duties include:

- Company Details
- User Administration
- Token Administration

Company Details

Select **Administration** from the navigation bar, then select **Company Administration** from the drop-down menu.



Account Maintenance

From the Company Details page, select **Accounts** to access the Account Maintenance. This page provides a Search Accounts widget to locate accounts available to your company. The **Edit** button can be used to update the **Account Description** for each account.

Company Payments Settings

From the Company Details page, select **Payments** to access the Company Payment Settings.

ACH Payments

Use this page to search for **ACH Companies** and use the **Edit** button to update the ACH Company Settings for each company:

- Company Limits – ACH transaction limits
- Default User Limits – Default ACH transaction limits that will be applied to new users.
- Default Debit/Credit Entry Settings – Default SEC Codes that will be applied to new users.
- Default Confidential Batch Settings – Default Confidential Batch settings that will be applied to new users.
- Tax Payments – Manage tax payment settings including Division, Agency, and Tax ID for tax payments.

Wire Transfer

Use this page to update the following settings:

- Wire Transfer Settings – Company limits for Wire Transfers
- Default User Limits – Default Wire Transfer limits that will be applied to new users.

Account Transfer

Use this page to update the following settings:

- Account Transfer Settings – Company limits for Account Transfers
- Default User Limits – Default Account Transfer limits that will be applied to new users.

Bill Pay

Use this page to:

- Add or maintain an Alternate Account Address for bill pay transactions. Add the alternate address and define the accounts that it applies to.

Mobile Deposits

Use this page to update the following settings:

- Mobile Deposit Company Settings – company limits for mobile deposit transactions.
- RDC Users – view the users with the appropriate permissions to make mobile deposits. Users can be added/removed via their individual user payment settings.

[Resend](#)

From the Company Details page, select **Resend** to access the Company Distribution History. Use this page to search for, view and resend distributions (emails or text messages) that were originally generated by Alerts, Services, or Activity Alerts.

[Actions](#)

Add User

Use this option to create a new user for the company. Refer to the User Administration > User Administration > Add User section of this document.

User Administration


Company Administrators can add, edit, or clone existing users.

Users

From the **Users** section of the **Company Details** page, company administrator(s) can maintain users.



Note: Users that have administrative rights will be identified by the word "Administrator" listed to the right of the Name and User ID.

Expanding a user in the list will show the user's details and current services that are assigned to them. To edit a user, use the **Actions** button to the right of the user's name. Hovering over the  icon next to the contact information will expose information about when that information was last changed.

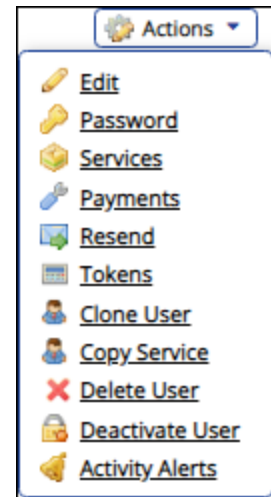
The screenshot displays the 'Administration' tab of a web application. The main heading is 'Company Details : [redacted] Test Company ([redacted])'. Below this, there are buttons for 'Accounts', 'Payments', 'Resend', and 'Actions'. The 'Users' section is expanded to show a user named 'Test' with the role 'Administrator'. The user's details include an email address, enable date (05/20/2026), phone number, and last login (Never). The services section is expanded to show a list of services with status indicators (red 'x' for disabled, green checkmark for enabled). The services are categorized into Bank Operations, Basic Services, Company Administration, Reporting, and Default.

Category	Service	Status
Bank Operations	Desktop Connection	Disabled (x)
Basic Services	Account Groups	Disabled (x)
	ACH CTX Notices	Disabled (x)
	Analysis Statements	Disabled (x)
	Checking Statements	Enabled (checkmark)
	File Vault	Disabled (x)
	Loan Documents	Disabled (x)
Company Administration	Native Apps	Disabled (x)
	Quick View	Disabled (x)
	Savings Statements	Disabled (x)
Reporting	Secure Browser	Disabled (x)
	Secure Browser Destinations	Disabled (x)
	Transaction Alerts	Disabled (x)
Default	Transaction Search	Enabled (checkmark)
	Administration	Disabled (x)
	Company Account Permissions	Disabled (x)
Default	Company Maintenance	Disabled (x)
	Secure Browser Administration	Disabled (x)
	Token Administration	Disabled (x)
Default	User Service Permissions	Disabled (x)
	Web Report Maintenance	Disabled (x)
	User Maintenance	Disabled (x)
Default	Balance Reporting	Enabled (checkmark)
	Delivery Template Maintenance	Disabled (x)
	Transaction Groups	Disabled (x)
Default	Account Transfer	Enabled (checkmark)
	ACH Payments	Enabled (checkmark)
	Bill Pay	Enabled (checkmark)
Default	Import Maintenance	Enabled (checkmark)
	Mobile Deposits	Enabled (checkmark)
	Payee Maintenance	Enabled (checkmark)
Default	Stop Payments	Enabled (checkmark)
	Wire Transfer	Enabled (checkmark)

User Actions

From the **Actions** menu, company administrators can:

- **Edit** –Used to manage the user’s contact information, **Software Activation Key** (needed by the user to register a Secure Browser or mobile app), Online Bulletin Service information, and SMS Notification Window.
- **Password** – This function does not apply to users using Secure Browser or mobile apps to login.
- **Services** – Enable or disable service permissions for the user. Details can be found in the **User Services Settings** section.
- **Payments** – Manage the user’s payment settings and limits for ACH Payments, Wire Transfers, Account Transfers, Bill Pay, Payee Maintenance, Import Maintenance, Stop Payments, and Mobile Deposits. Details can be found in the **User Payment Settings** section.
- **Resend** –Search for, view and resend distributions (emails or text messages) for the user.
- **Tokens** – View, Lock, or Delete the user’s Tokens. Details can be found in the Token Administration section.
- **Clone User** – Clone the selected user. Details can be found in the **Clone User** section.
- **Copy Service** – Copy the service settings from one user and apply them to the selected user. Details can be found in the **Copy Service** section.
- **Delete User** – Remove the user from the company profile.
- **Deactivate User** – Deactivate the user. This will prevent the user from being able to log in to Commercial Center.
- **Activity Alerts** – Manage which **Activity Alerts** are sent to the user and in what format they are sent.



Add User

The following steps should be followed to create a new user. If needing to create a new user using the same permissions as an existing user, refer to **Clone User** section of this guide.

1. To create a new user, select the **Actions** button and then select **Add User** from the drop-down menu.
2. Complete the **Contact Information**, **Advanced**, **Set Password**, **Online Bulletin Service**, and **SMS Notification** sections. The information for each of these sections is detailed below.
3. Assign User Service Settings by either using the **Copy Service** feature or following the details found in the **User Services Settings** section.
4. Assign the accounts that can be used for each service. Details found in the **Manage Accounts for Selected Services** section.

Contact Information



Note: An asterisk (*) indicates required fields.

- ***User ID** – Create a User ID. Best practice is to use an abbreviated version of the employee’s name or an employee ID number.
- ***First Name** – Enter the first name of the user.
- ***Last Name** – Enter the last name of the user.
- **Administrative User** – Check this box to allow the user to create, edit and grant permissions to other users’ profiles.
- **Mask account numbers in hover tooltips** – Check this box to ensure full account numbers are masked from this user in hover tooltips.
- ***Enable Date** – Enter the date the user’s profile will take effect within the system. This field will default to today’s date. This can be future-dated to prevent the user from accessing the system until the specified date.
- ***Email Address** – Enter the user’s email address.
- ***Encrypted Report Password** – Enter a unique password that the user will be required to use when an encrypted PDF file or report is generated by the user.
- **Phone Number** – Enter the user’s contact number.
- **Enable SMS Messages** – Check this box to enable sending SMS text messages to the user’s cell phone.
- **Terms and Conditions** – Check this box to accept our terms and conditions for receiving SMS text messages. **SMS text messages will not be sent until this box is checked.**
- **Message Enabled Cell Phone Number** – Enter the user’s SMS-enabled cell phone number. A test message can only be sent after both of the previous check

boxes have been agreed to. SMS messages are required for reverification of ACH and wire payments.

- **Fax Number** – Fax numbers are no longer used by the system; do not complete this field.
- **Business Unit** – Enter the business unit for the user. Primarily used to identify users within large companies that have multiple departments or functions.
- **Address/City/State/Postal Code/Country** –The Company’s address will default.
- **Time Zone** – Select the time zone for the user’s location. This is used to display corresponding cutoff times for certain transactions.
- ***What is your favorite hobby?** – Used to identify user.
- ***What is your mother’s middle name?** – Used to identify user.

Dashboard Account Information Payments & Transfers Stop Payment Management Reports Administration My Settings

Create User : Test ()

Administration

Administration

Operations

Token Administration

Return to my home page

Help for this page

Print this page

Terms and conditions

Privacy policy

Contact us

Contact Information

* User ID

* First Name

* Last Name

Administrative User

Mask account numbers in hover tooltips

* Enable Date

* Email Address Test

* Encrypted Report Password

Phone Number Ext

Enable SMS Messages

Terms and Conditions By clicking here, I agree to the Terms and Conditions.

Commercial Center
To opt-out at any time, send STOP to 99453. To receive more information, send 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.
Tier One Carriers: AT&T, Verizon, T-Mobile, Sprint, Metro PCS, U.S. Cellular
To Contact Support: (800) 348-0146

Message Enabled Cell Phone Number Test Use international telephone number format?

Fax Number Test

Business Unit

Street Address

City

State

Zip / Postal Code

Country United States

Time Zone US/Pacific (PDT)

Language English (United States)

* What is your favorite hobby?

* What is your mother's middle name?

Advanced

Expand this section to manage the following settings. All fields default to US standard.

- **Thousand Delimiter** – This function determines the character used when displaying amounts in the thousands.
- **Decimal Delimiter** - This function determines the character used as the separator between whole and partial currency amounts.
- **Web Date Input Format** – The date can be displayed in either North American

format or International format.

▼ Advanced

Thousands delimiter (1,234.25 would be ',') , - Comma ▼

Decimal delimiter (1,234.25 would be '.') . - Period ▼

Web Date Input Format North American format (mm/dd/yy) ▼

Set Password

Set a temporary password. This password is not valid for Secure Browser or mobile app users; however, the system requires a password to be input in order to create the user.

Set Password (Not valid for Secure Browser. Enter 12345Bank! to meet the field requirement)

* Please enter a temporary password

* Please re-enter a temporary password

Online Bulletin Service

Users receive Bank bulletin notifications for services to which they are assigned. Authorize and select the preferred Bulletin Channel, Bulletin Format, and whether the notification can be sent to their cell phone, if the user should receive Bank bulletin notifications.

- **Authorize Bulletin Delivery** – Check this box to enable notifications to be sent to the user.
- **Bulletin Channel** – Select your preference for notification, either email or SMS. If SMS is selected, the checkboxes to enable SMS messaging and approve the Terms and Conditions in the **Contact Information** section must both be checked in order to receive notifications by SMS.
- **Bulletin Format** – Select your preference for format. Options include: HTML, PDF, Text, and Encrypted PDF.
- **Cell Phone Notification** – This box must be checked to send notifications to a cell phone.

Online Bulletin Service

Authorize Bulletin Delivery

Bulletin Channel EMAIL ▼

Bulletin Format HTML ▼

Cell Phone Notification

SMS Notification

SMS Notification settings are used to limit which days and hours of the week SMS notifications can be sent to the user. The default notification window is 7:00 AM – 7:00 PM for each day of the week.

SMS Notification Window

Day Of Week	Enabled	From	To
Monday	<input checked="" type="checkbox"/>	From 07:00 AM	To 07:00 PM
Tuesday	<input checked="" type="checkbox"/>	From 07:00 AM	To 07:00 PM
Wednesday	<input checked="" type="checkbox"/>	From 07:00 AM	To 07:00 PM
Thursday	<input checked="" type="checkbox"/>	From 07:00 AM	To 07:00 PM
Friday	<input checked="" type="checkbox"/>	From 07:00 AM	To 07:00 PM
Saturday	<input checked="" type="checkbox"/>	From 07:00 AM	To 07:00 PM
Sunday	<input checked="" type="checkbox"/>	From 07:00 AM	To 07:00 PM

User Services Settings

From the **Actions** dropdown menu next to the applicable user, select **Services**. To enable a service for the user, check the box to the left of the service.

Dashboard Account Information Payments & Transfers Stop Payment Administration My Settings

User Services : Test Company ()

Basic Services

Select All Unselect All Filter:

<input checked="" type="checkbox"/> Account Groups	<input checked="" type="checkbox"/> ACH CTX Notices
<input checked="" type="checkbox"/> Analysis Statements	<input checked="" type="checkbox"/> Checking Statements
<input checked="" type="checkbox"/> File Vault	<input checked="" type="checkbox"/> Loan Documents
<input checked="" type="checkbox"/> Native Apps	<input checked="" type="checkbox"/> Quick View
<input checked="" type="checkbox"/> Savings Statements	<input checked="" type="checkbox"/> Secure Browser
<input checked="" type="checkbox"/> Secure Browser Destinations	<input checked="" type="checkbox"/> Transaction Alerts
<input checked="" type="checkbox"/> Transaction Search	

Company Administration

Select All Unselect All Filter:

<input checked="" type="checkbox"/> Administration	<input checked="" type="checkbox"/> Company Account Permissions
<input checked="" type="checkbox"/> Company Maintenance	<input checked="" type="checkbox"/> Secure Browser Administration
<input checked="" type="checkbox"/> Token Administration	<input checked="" type="checkbox"/> User Maintenance
<input checked="" type="checkbox"/> User Service Permissions	<input checked="" type="checkbox"/> Web Report Maintenance

Reporting

Select All Unselect All Filter:

<input checked="" type="checkbox"/> Balance Reporting	<input checked="" type="checkbox"/> Delivery Template Maintenance
<input checked="" type="checkbox"/> Transaction Groups	

Basic Services

By checking the corresponding boxes, the user will be able to:

- **Account Groups** – View, edit, and create Account Groups.
- **Analysis Statements** – View analysis statements for enabled checking

accounts.

- **Checking Statements** – View statements for enabled checking accounts.
- **File Vault** – Access the **File Vault**.
- **Loan Documents** – View loan statements or notices.
- **Native Apps** – Access the Commercial Center mobile app.
- **Quick View** – Access the **Quick View** option under **Account Information**.
- **Savings Statements** – View statements for enabled savings accounts.
- **Secure Browser** – Log in through Secure Browser.
- **Secure Browser Destinations** – Navigate to permissioned Secure Browser destinations.
- **Transaction Alerts** – Enable transaction alerts.
- **Transaction Search** – Search for a transactions on enabled accounts.

Company Administration

These services are commonly enabled for Company Administrators. Companies can enable multiple Administrators through Commercial Center. By checking the corresponding boxes, the user will be allowed to do the following:

- **Company Administration** – This must be enabled for the user to utilize Administrator functions.
- **Company Account Permissions** – Manage account settings for the company.
- **Company Maintenance** – Manage other user’s settings.
- **Secure Browser Administration** – Manage Secure Browser settings for other users.
- **Secure Browser Destinations** – Direct access the Secure Browser application.
- **Token Administration** – Manage Tokens for other users.
- **User Maintenance** – Create and manage other users.
- **User Service Permissions** – Manage other user’s services settings.
- **Web Report Maintenance** – View all reports generated and sent by Commercial Center.


Reporting

The following services allow users to run the corresponding report type:

- **Balance Reporting**
- **Delivery Template Maintenance**
- **Transaction Groups**

Once completed, click the **Save** button to assign the services to the user.

Manage Accounts for Selected Services

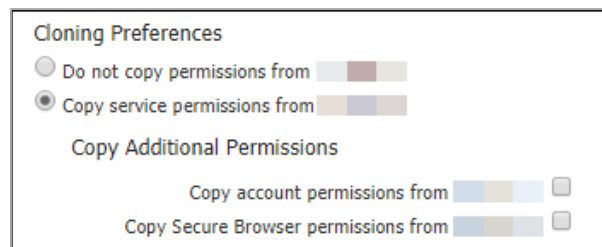
After Services have been assigned, accounts must be enabled for each service. From the **Users** screen, expand the user information by selecting the triangle to the user's name. For services that require an account to be enabled, select the green briefcase icon  to manage the accounts applicable to that service.




Clone User


Follow these steps to create a new user, using the same services permissions, account permissions, and Secure Browser permissions from an existing user.

1. Locate the existing user that will be cloned. Select the **Clone User** option from the **Actions** dropdown menu.
2. Complete the Contact Information, Set Password, Online Bulletin Service, and SMS Notification Window details for the new user.
3. Select the appropriate Cloning Preferences for the new user.





Cloning Preferences

Do not copy permissions from 

Copy service permissions from 

Copy Additional Permissions

Copy account permissions from 

Copy Secure Browser permissions from 

- **Do not copy permissions from user** – Select this radio button to not copy permissions from the user. This would require the company administrator to manually entitle permissions to the user.
- **Copy service permissions from user** – Select this radio button to see additional options for copying permissions:
 - **Copy account permissions** – Check this box to assign the new user the same account permissions associated with the original user.
 - **Copy Secure Browser permissions** – Check this box assign the new user the same Secure Browser permissions associated with the original user.

Copy Service

Use this action to copy service permissions from another user to the user selected.

Search for the user the permissions will be copied from.

- **Copy account permissions from** – Select this checkbox to copy the account permissions from the user.
- **Copy Secure Browser permissions from** – Select this checkbox to copy the Secure Browser permissions from the user.

Token Administration

A Token is a digital key that authenticates and authorizes a device to be used with Commercial Center. Company Administrators can manage (view, lock/unlock, or delete) their users' tokens via Token Administration.

From the **Administration** dropdown menu, select **Token Administration** to manage tokens for all users in the company.

From the user level **Actions** dropdown menu, select **Tokens** to manage tokens for a specific user.

Token Types

- **Out-of-band registration token** – Token used for One Time Passcode (OTP) authentication to a mobile device.
- **Mobile App token**– Token used to authenticate the mobile app on a mobile device such as an iPhone or Android.
- **Device token** – Token used to authenticate the Secure Browser on a device such as a PC or Mac.

Token Actions

- **Delete** – Select **X** to delete the token from Commercial Center. This token will no longer be able to be used.
- **Lock** – Select to disable the token and prevent the device from being used with Commercial Center, until unlocked.
- **Unlock** – Select Unlock to allow the device to be used with Commercial Center.

User Payment Settings

Manage the user payment settings and transaction limits for each user by selecting the **Payments** option from the user level **Actions** dropdown menu.

Each payment type can be configured with a subset of permissions. Payment types assigned to the company will be displayed on this screen.

ACH Payments

To enable ACH Payments, check the box to the left of ACH Payments. This will open the ACH Payment Settings to further define the user's settings.

ACH Payments Settings Help	
<input checked="" type="checkbox"/> ACH Payments	<input type="checkbox"/> ACH Confidential User User can create, edit, approve confidential templates & batches (if permissions are assigned)
<input checked="" type="checkbox"/> Wire Transfer	
<input checked="" type="checkbox"/> Account Transfer	
<input checked="" type="checkbox"/> Bill Pay	<input type="checkbox"/> ACH Batch Options User is eligible to add, edit and delete ACH batches
<input checked="" type="checkbox"/> Payee Maintenance	
<input checked="" type="checkbox"/> Import Maintenance	<input type="checkbox"/> Allow ACH maintenance User is eligible to maintain ACH for use by all corporate users
<input checked="" type="checkbox"/> Stop Payments	
<input checked="" type="checkbox"/> Mobile Deposits	<input type="checkbox"/> Allow ACH Payments service administration User is eligible to entitle the ACH Payments service to other users in their company
	<input type="checkbox"/> Allow ACH Batch approval User is eligible to approve ACH Batches for total amounts between the specified lower limit and upper limit
	<input type="checkbox"/> Allow ACH Payments activity audit User is eligible to view and be notified of ACH Payments activity for users in their company

ACH Confidential User

Allow the user to access templates marked as confidential for ACH payments. The applicable ACH Company(ies) must be added by using the Select ACH Companies link.

<input checked="" type="checkbox"/> ACH Confidential User User can create, edit, approve confidential templates & batches (if permissions are assigned)
<p>ACH Companies Select ACH Companies</p> <p>✖ Commercial Cente ()</p>

ACH Batch Options

Allow the user to add, edit, and delete ACH batches.

By checking the corresponding boxes, the user will be able to do the following:

- **Allow ACH Manual Entry** – Create ACH payments manually.
- **Allow ACH Edit** – Edit pending ACH payments.
- **Allow ACH Reject** – Reject pending ACH payments.
- **Allow ACH Cancel** – Cancel pending ACH payments.
- **Allow ACH Reverse** – Reverse completed ACH payments.

The remaining options have their descriptions displayed on screen.

- User must use existing templates
- Transaction File Import
- User must use existing payees
- User must use transactions that are defined in the template

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.

ACH Companies

Search

Reset

Enabled	Name	Company ID	Memo
Prev 1 Next	Go to page 1	Showing 1 - 2 of 2	Items to display: 10 20 50
<input checked="" type="checkbox"/>	Commercial Cente	987654321	<input type="button" value="Edit"/>
	Commercial Ctr 2	987654322	<input type="button" value="Edit"/>
Prev 1 Next	Go to page 1	Showing 1 - 2 of 2	Items to display: 10 20 50
Results returned in 0.002 seconds			

ACH Company

Select **Edit** next to each ACH Company to customize the user's limits, debit/credit SEC codes, and offset accounts for ACH transactions. The company limits are listed next to each category.



Note: A user's max cannot exceed the company's limit. See Company Payment Settings.

ACH Company Settings: Commercial Cente

Enabled

Total Daily Batch Count (Credit) * Limit: <input type="text" value="999"/> Max: 999	Total Daily Batch Count (Debit) * Limit: <input type="text" value="999"/> Max: 999
Total Daily Transaction Amount (Credit) * Limit: <input type="text" value="1.00"/> Max: \$8.00	Total Daily Transaction Amount (Debit) * Limit: <input type="text" value="1.00"/> Max: \$8.00
Single Batch Amount (Credit) * Limit: <input type="text" value="1.00"/> Max: \$8.00	Single Batch Amount (Debit) * Limit: <input type="text" value="1.00"/> Max: \$8.00
Single Batch Entry Amount (Credit) * Limit: <input type="text" value="1.00"/> Max: \$8.00	Single Batch Entry Amount (Debit) * Limit: <input type="text" value="1.00"/> Max: \$8.00

Single Batch Entry Amount

Require 1 approver(s) above

Require 2 approver(s) above

Debit/Credit Entry

Eligible Credit SEC Codes [All](#) / [None](#)

<input checked="" type="checkbox"/> Business (CCD)	<input checked="" type="checkbox"/> Business Tax Payment (CCD+TXP)
<input checked="" type="checkbox"/> Extended Addenda (CTX)	<input checked="" type="checkbox"/> Individual (PPD)
<input checked="" type="checkbox"/> Internet Auth (WEB)	<input checked="" type="checkbox"/> Payroll (PPD)

Eligible Debit SEC Codes [All](#) / [None](#)

<input checked="" type="checkbox"/> 80 Character Addenda (CCD)	<input checked="" type="checkbox"/> Extended Addenda (CTX)
<input checked="" type="checkbox"/> Internet Auth (WEB)	<input checked="" type="checkbox"/> Physical Auth (PPD)
<input checked="" type="checkbox"/> Telephone Auth (TEL)	

Allow Mixed Batches

Offset Accounts

Accounts [Select Accounts](#)

*9530 - Checking (Business Checking) - Montecito CERT (122234783)

- **Enabled** – Check to enable the Company for the user.
- **Total Daily Batch Counts (Credit/Debit)** – The number of batches the user can create per day.
- **Total Daily Transaction Amount (Credit/Debit)** – The total dollar amount per day a user can initiate.
- **Single Batch Amount (Credit/Debit)** – The maximum dollar amount the user can initiate for each batch.
- **Single Batch Entry Amount (Credit/Debit)** – The maximum dollar amount the user can initiate for each item in a batch.
- **Single Batch Entry Amount (Approval)** – Require an approval (one or two) for any ACH batch exceeding the amount(s) entered. If left blank, all batches will require an approval.
- **Debit/Credit Entry** – Set the ACH SEC codes the user can use.
- **Allow Mixed Batches** – Allow ACH batches containing credits and debits to be sent.
- **Offset Accounts** – Select specific offset accounts available to the user.

Allow ACH Maintenance

The following options allow for the user to maintenance ACH templates. The descriptions are displayed on screen.

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

Allow ACH Payments Service Administration

Allow the user to administrate the ACH Payments service for other users in the company. The user must be an Administrator for this option to appear.

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

Allow ACH Batch Approval

Allow the user to approve ACH batches for the specified limits for each ACH Company.

Allow ACH Batch approval
User is eligible to approve ACH Batches for total amounts between the specified lower limit and upper limit.

Edit each applicable company to enable approval and set approval limits, and eligible SEC Codes.

ACH Company Settings: Commercial Cente
Enabled
Lower Limit (\$)
Upper Limit (\$)
Eligible Credit SEC Codes [All](#) / [None](#)
 Business (CCD) Business Tax Payment (CCD+TXP)
 Extended Addenda (CTX) Individual (PPD)
 Internet Auth (WEB) Payroll (PPD)
Eligible Debit SEC Codes [All](#) / [None](#)
 80 Character Addenda (CCD) Extended Addenda (CTX)
 Internet Auth (WEB) Physical Auth (PPD)
 Telephone Auth (TEL)

- **Enabled** – Check to enable the Company for the user.
- **Lower/Upper Limit** – Provide the dollar amount range the user can approve. If left blank, the user will be able to approve any dollar amount.
- **Eligible Credit/Debit SEC Codes** – Enable the user to approve specific SEC codes. Only checked codes will be eligible for approval by the user.

Allow ACH Payments Activity Audit

Allow the user to view and be notified (via Activity Alerts) of activity related to ACH transactions.

Allow ACH Payments activity audit
User is eligible to view and be notified of ACH Payments activity for users in their company

Wire Transfer

To enable Wire Transfer, check the box to the left of Wire Transfer. This will open the Wire Transfer Settings to further define the user.

<input checked="" type="checkbox"/> ACH Payments	Wire Transfer Settings Help
<input checked="" type="checkbox"/> Wire Transfer	<input type="checkbox"/> Wire Transfers Options User is eligible to add, edit and delete Wire Transfers
<input checked="" type="checkbox"/> Account Transfer	
<input checked="" type="checkbox"/> Bill Pay	<input type="checkbox"/> Allow Wire Transfer Maintenance User is eligible to maintain templates and file maps for use by all corporate users
<input checked="" type="checkbox"/> Payee Maintenance	
<input checked="" type="checkbox"/> Import Maintenance	<input type="checkbox"/> Allow Wire Transfer service administration User is eligible to entitle the Wire Transfer service to other users in their company
<input checked="" type="checkbox"/> Stop Payments	
<input checked="" type="checkbox"/> Mobile Deposits	<input type="checkbox"/> Allow Wire Transfer approval User is eligible to approve Wire Transfers for amounts between the specified lower limit and upper limit
	<input type="checkbox"/> Allow Wire Transfer activity audit User is eligible to view and be notified of Wire Transfer activity for users in their company

Wire Transfers Options

Enable the user to add, edit and delete wire transfers.

<input checked="" type="checkbox"/> Wire Transfers Options User is eligible to add, edit and delete Wire Transfers
Wire Entry Options
Allow Wire Manual Entry <input checked="" type="checkbox"/>
Allow Wire Edit <input checked="" type="checkbox"/>
Allow Wire Reject <input checked="" type="checkbox"/>
Allow Wire Cancel <input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Free-form transfers User can create free-form transfers
<input checked="" type="checkbox"/> Semi-Repetitive Wire Transfers User can create transfers based on semi-repetitive wire templates
<input checked="" type="checkbox"/> Repetitive Wire Transfers User can create transfers based on repetitive wire templates
<input checked="" type="checkbox"/> Payee transfers User can create transfers based on payees without also requiring a template
<input checked="" type="checkbox"/> Transaction File Import User can import files to enter wire transfers

Wire Entry Options

By checking the corresponding boxes, the user will be allowed to do the following:

- **Allow Wire Manual Entry** – Create manual wire entries.
- **Allow Wire Edit** – Edit pending wires.
- **Allow Wire Reject** – Reject pending wires.
- **Allow Wire Cancel** – Cancel pending wires.
- **Free-Form Transfers** – Create free-form transfers.
- **Semi-Repetitive Wire Transfers** – Create transfers based on semi-repetitive wire templates.
- **Repetitive Wire Transfers** – Create transfers based on repetitive wire templates.
- **Payee Transfers** – Create transfers based on payees without also requiring a template.
- **Transaction File Import** – Import files to enter wire transfers.

Account Permissions

Establish Account Permissions for each account being used for wire transfers. Permissions can be set up per account or for a grouping of accounts.

The screenshot shows a configuration interface for account permissions. On the left, under 'Accounts', there is a 'Select Accounts' link and a list of accounts: '- Checking (Checking)' and '- Savings (Savings)', both with a red 'x' icon. Below the list are checkboxes for 'USD' and 'FX', both of which are checked. At the bottom of this section is a green 'Add Permission Set' button. The right section contains three limit settings: 'Daily Transaction Debit Amount per Account' with a limit of 1.00 and a max of \$1.00; 'Daily Transaction Count per Account' with a limit of 999 and a max of 999; and 'Single Transaction Debit Amount' with a limit of 1.00 and a max of \$1.00. Below these are two unchecked checkboxes: 'Require 1 approver(s) above' and 'Require 2 approver(s) above', each followed by an empty input field.

- **Accounts** – Accounts are grouped by clicking **Select Accounts** and adding them to the permission group. Only eligible accounts will be displayed on the **Select Accounts** screen. Additional groups can be created by selecting the **Add Permission Set** button at the bottom.
 - Below the accounts box, the Administrator can enable USD (United States Dollar) and/or FX (Foreign Currency) wires for the accounts in the group.
- **Daily Transaction Debit Amount per Account** – Set the maximum dollar amount the user can debit an account per day.
- **Daily Transaction Count per Account** – Set the maximum number of transactions the user can complete per day.
- **Single Transaction Debit Amount** – Set the maximum dollar amount the user can debit per transaction.
 - The Administrator can check the **Require approver(s) above** boxes to

require approval(s) for the entered dollar amount(s). If the field is checked and no dollar amount is entered, all wire transfers will require approval(s).

Allow Wire Transfer Maintenance

Allow the user to maintenance the templates and file maps for wire transfers. The descriptions are displayed on screen for the options available. The permissions must be enabled to the user by adding the accounts using the **Select Accounts** button.

Allow Wire Transfer Maintenance
User is eligible to maintain templates and file maps for use by all corporate users

Allow Wire Template maintenance
User can create, edit, and delete repetitive and semi-repetitive templates

Allow Import Map maintenance
User can create, edit, and delete wire import file maps

Account Permissions

Accounts [Select Accounts](#)

<input checked="" type="checkbox"/>	- Checking (Checking)
<input checked="" type="checkbox"/>	- Savings (Savings)

Allow Wire Transfer Service Administration

Allow the user to enable wire transfers to other users. The user must be an Administrator for this option to be available.

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

Allow Wire Transfer Approval

Allow the user to approve wire transfers. The user can be assigned to approve a specific dollar range or if the values are left blank, the user can approve all wire transfers. There is also an option to allow the user to approve USD and/or FX (foreign currency) wires.

Allow Wire Transfer approval
User is eligible to approve Wire Transfers for amounts between the specified lower limit and upper limit

Account Permissions

Accounts [Select Accounts](#)

<input checked="" type="checkbox"/>	- Checking (Checking)
<input checked="" type="checkbox"/>	- Savings (Savings)

Debit Amount Range

Lower Limit (\$)

Upper Limit (\$)

USD FX

[Add Permission Set](#)

Allow Wire Transfer Activity Audit

Allow the user to view and be notified (via Activity Alerts) of activity related to wire transfer transactions.

Allow Wire Transfer activity audit
User is eligible to view and be notified of Wire Transfer activity for users in their company

Account Transfers

To enable account transfers, check the box to the left of the payment. This will open the subcategories to further define how those payments can be used by the user.

<input checked="" type="checkbox"/> ACH Payments	Account Transfer Settings Help
<input checked="" type="checkbox"/> Wire Transfer	<input type="checkbox"/> Allow Account Transfer entry User is eligible to add, edit and delete Account Transfers
<input checked="" type="checkbox"/> Account Transfer	<input type="checkbox"/> Allow Account Transfer Maintenance User is eligible to maintain maps for use by all corporate users
<input checked="" type="checkbox"/> Bill Pay	<input type="checkbox"/> Allow Account Transfer service administration User is eligible to entitle the Account Transfer service to other users in their company
<input checked="" type="checkbox"/> Payee Maintenance	<input type="checkbox"/> Allow Account Transfer approval User is eligible to approve Account Transfers for amounts between the specified lower limit and upper limit
<input checked="" type="checkbox"/> Import Maintenance	<input type="checkbox"/> Allow Account Transfer activity audit User is eligible to view and be notified of Account Transfer activity for users in their company
<input checked="" type="checkbox"/> Stop Payments	
<input checked="" type="checkbox"/> Mobile Deposits	

Allow Account Transfer Entry

Enable the user to add, edit and delete account transfers.

<input checked="" type="checkbox"/> Allow Account Transfer entry User is eligible to add, edit and delete Account Transfers
Account Entry Options
Allow Account Transfer Manual Entry <input checked="" type="checkbox"/>
Allow Account Transfer Edit <input checked="" type="checkbox"/>
Allow Account Transfer Reject <input checked="" type="checkbox"/>
Allow Account Transfer Cancel <input checked="" type="checkbox"/>

Account Entry Options

By checking the corresponding boxes, the user will be allowed to do the following:

- **Allow Account Transfer Manual Entry** – Create manual entries.
- **Allow Account Transfer Edit** – Edit pending transfers.
- **Allow Account Transfer Reject** – Reject pending transfers.
- **Allow Account Transfer Cancel** – Cancel pending transfers.

Account Permissions

Account permissions need to be established for each account being used for account transfers.

- **Accounts** – Accounts are grouped by clicking **Select Accounts** and adding them to the permission group. Only eligible accounts will be displayed on the **Select Accounts** screen. Additional groups can be created by selecting the **Add Permission Set** button at the bottom.
 - Below the accounts box, the Administrator can enable Credit, Debit or both transaction types for the accounts in the group.
- **Daily Transaction Amount per Account** – The maximum transfer amount per account per day.
- **Daily Transaction Count per Account** – The maximum transaction count the user can complete per day.
- **Single Transaction Amount** – The maximum dollar amount the user can transfer per transaction.

Allow Account Transfer Maintenance

Allow the user to maintenance the templates for account transfers.

Allow Account Transfer Service Administration

Allow the user to enable account transfers to other users. The user must be an Administrator for this option to be available.

Allow Account Transfer Approval

Allow the user to approve account transfers. The user can be assigned to approve a specific dollar range or if the spaces are left blank, the user can approve all account transfers. The permissions must be set per account.

Allow Account Transfer approval
User is eligible to approve Account Transfers for amounts between the specified lower limit and upper limit

Account Permissions

Accounts	Select Accounts	Amount Range
<input checked="" type="checkbox"/> - Loan (Real Estate Commercial)		Lower Limit (\$) <input type="text"/>
<input checked="" type="checkbox"/> - Line (Commercial Line of Credit)		Upper Limit (\$) <input type="text"/>
<input checked="" type="checkbox"/> - Line (Wealth Maximizer Business Line of Credit)		

Allow Account Transfer Activity Audit

Allow the user to receive and view activity alerts related to account transfer transactions.

Allow Account Transfer activity audit
User is eligible to view and be notified of Account Transfer activity for users in their company

Bill Pay

To enable Bill Pay, check the box to the left of Bill Pay. This will open the Bill Pay Settings to further define the user’s settings.

<input checked="" type="checkbox"/> ACH Payments	<p>Bill Pay Settings Help</p> <p><input type="checkbox"/> Allow Bill Pay Service Access User is permitted to access the Bill Pay site</p> <p><input type="checkbox"/> Allow Bill Pay administration User is eligible to entitle the Bill Pay service to other users in their company</p>
<input checked="" type="checkbox"/> Wire Transfer	
<input checked="" type="checkbox"/> Account Transfer	
<input checked="" type="checkbox"/> Integrated Payables	
<input checked="" type="checkbox"/> Bill Pay	
<input checked="" type="checkbox"/> Payee Maintenance	
<input checked="" type="checkbox"/> Import Maintenance	
<input checked="" type="checkbox"/> Stop Payments	
<input checked="" type="checkbox"/> Mobile Deposits	

Allow Bill Pay Service Access

Allow the user to access Bill Pay from the Commercial Center launch page.

Allow Bill Pay Service Access
User is permitted to access the Bill Pay site

Admin User Access (Level 2)
User is able to access Bill Pay, add/edit profiles, and entitle user access to Bill Pay.

User Access (Level 3)
User is able to access Bill Pay but has no administrative privileges.

Account Permissions

Accounts [Select Accounts](#)

- Checking (Business Checking)

- **Admin/User Access Level** – Select the level of access to give the user. The description is displayed on screen for the available access types.
- **Account Permissions** – Select which accounts the user will have access to in Bill Pay.

Allow Bill Pay Administration

Allow the user to administrate the Bill Pay service for other users. The user must be an Administrator for this option to be available.

Allow Bill Pay administration
User is eligible to entitle the Bill Pay service to other users in their company

Payee Maintenance

To enable Payee Maintenance and allow the user to maintain payees in Commercial Center, check the box to the left of Payee Maintenance. Enabling this function will open subcategories to further define the user's settings. The descriptions are displayed on screen for the options available.

ACH Payments Wire Transfer Account Transfer Integrated Payables Bill Pay Payee Maintenance Import Maintenance Stop Payments Mobile Deposits

Payee Maintenance Settings [Help](#)

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

Import Maintenance

To enable Import Maintenance, check the box to the left of Import Maintenance. This will open the Import Permissions to further define the user's settings.

<input checked="" type="checkbox"/> ACH Payments	Import Permissions Help <input type="checkbox"/> Allow data import User is eligible to import payees, ACH batch templates and/or Wire templates <input type="checkbox"/> Allow Import Maintenance service administration User is eligible to entitle the Import Maintenance service to other users in their company. <input type="checkbox"/> Allow Import Maintenance activity audit User is eligible to view and be notified of import activity for users in their company
<input checked="" type="checkbox"/> Wire Transfer	
<input checked="" type="checkbox"/> Account Transfer	
<input checked="" type="checkbox"/> Integrated Payables	
<input checked="" type="checkbox"/> Bill Pay	
<input checked="" type="checkbox"/> Payee Maintenance	
<input checked="" type="checkbox"/> Import Maintenance	
<input checked="" type="checkbox"/> Stop Payments	
<input checked="" type="checkbox"/> Mobile Deposits	

Allow Data Import

Allow the user to import payees, ACH batch templates, and/or wire templates. The descriptions are displayed on screen for the options available.

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

Stop Payments

To enable Stop Payments, check the box to the left of Stop Payments. This will open the Stop Payment Settings to further define the user’s settings. The descriptions are displayed on screen for the options available.

<input checked="" type="checkbox"/> ACH Payments	Stop Payment Settings Help <input type="checkbox"/> Allow Stop Payment entry User is eligible to create stop payment requests based on account permissions specified below <input type="checkbox"/> Allow Stop Payment service administration User is eligible to entitle the Stop Payment service to other users in their company. <input type="checkbox"/> Allow Stop Payment activity audit User is eligible to view and be notified of Stop Payment activity for users in their company
<input checked="" type="checkbox"/> Wire Transfer	
<input checked="" type="checkbox"/> Account Transfer	
<input checked="" type="checkbox"/> Integrated Payables	
<input checked="" type="checkbox"/> Bill Pay	
<input checked="" type="checkbox"/> Payee Maintenance	
<input checked="" type="checkbox"/> Import Maintenance	
<input checked="" type="checkbox"/> Stop Payments	
<input checked="" type="checkbox"/> Mobile Deposits	

Allow Stop Payment Entry

The accounts must be enabled for the user to place stop payments. Use the **Select Accounts** button to enable access to eligible accounts for the user.

Allow Stop Payment entry
User is eligible to create stop payment requests based on account permissions specified below

Account Permissions

Accounts [Select Accounts](#)

- Checking (Checking)

Mobile Deposit

To enable Mobile Deposits, check the box to the left of Mobile Deposits. This will open the Mobile Deposit Settings to further define the user's settings. The descriptions are displayed on screen for the options available.

ACH Payments

Wire Transfer

Account Transfer

Integrated Payables

Bill Pay

Payee Maintenance

Import Maintenance

Stop Payments

Mobile Deposits

Mobile Deposit Settings [Help](#)

Allow Mobile Deposits
User is eligible to add and edit Mobile Deposits

Allow Mobile Deposit Administration
User is eligible to entitle the Mobile Deposit service to other users in their company

Allow Mobile Deposit activity audit
User is eligible to view Mobile Deposit activity for users in their company

Allow Mobile Deposits

Allow the user to create and edit mobile deposits in the Commercial Center app.

Allow Mobile Deposits
User is eligible to add and edit Mobile Deposits

* Daily Cumulative Deposit Amount (\$) Max: \$20,000.00

* Single Deposit Amount (\$) Max: \$20,000.00

* Daily Transaction Count Max: 5

Eligible Locations

Montecito (122234783) [Select All Accounts](#) [Unselect All Accounts](#)

- Checking (Checking)

Options

* OBS User ID

* "Make Deposit" Enable Date [Help](#)

- **Daily Cumulative Deposit Amount** – Set the maximum dollar amount the user can deposit per day.
- **Single Deposit Amount** – Set the maximum dollar amount the user can deposit per transaction.
- **Daily Transaction Count** – Set the maximum number of deposits a user can complete per day.

- **Eligible Locations** – The accounts must be enabled for the user to make deposits. All eligible accounts will display. Check the box next to each account the user should be able to make mobile deposits into.
- **OBS User ID** – Input a User ID. This will display in reports to show who completed the mobile deposit. The value in this field should not be changed.
- **“Make Deposit” Enable Date** – Input the date the user can begin making mobile deposits.