

Company Administrator GUIDE



PROUD TO BE YOUR BANK, SINCE 1920 | [CITIZENS-BANK.COM](https://citizens-bank.com)



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Introduction

Business Online Banking offers companies flexibility in providing access to their Citizens Bank & Trust account information and, if applicable, various Treasury Management Services such as ACH Origination, Wire Transfers, Business Bill Pay and Positive Pay.

The flexibility is obtained by giving the company control over who can use online banking and for those that can, what accounts they can view and activities they can perform. This control is the responsibility of the Company Administrator(s). The Company Administrator does not need to be an authorized signer on the account(s), but does need to be designated by someone with the authority to do so, such as an authorized signer. This designation is done through the execution of our Online Business Banking Agreement.

Company Administrator Role

The Company Administrator has full access and authority to all Online Banking functionalities the company has; as determined by their Treasury Management service contract(s) with the bank. The administrator is responsible for the adding and on-going maintenance of additional users (Cash Users) to the company's online banking.

When the administrator establishes a new user, they can designate what accounts and feature/functionality the user has permission to access. The administrator is also responsible for removing users when no longer needed and sending password reset links should the situation arise.

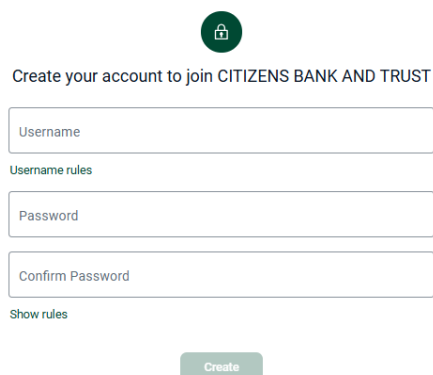
The Company Administrator is established after the company executes an Online Business Banking Agreement with Citizens Bank & Trust. The administrator will be contacted when the setup is complete and they can create their online credentials. If a company's online access has been "converted" from retail online banking to business online banking, the previous username will no longer be valid, only the Company Administrator will have access until they establish additional users.

Initial Login

The administrative user is created by CB&T's Treasury Management department and will receive log in instructions for establishing their credentials. New users created by the Company Administrator will receive log in instructions when sent by the administrator.

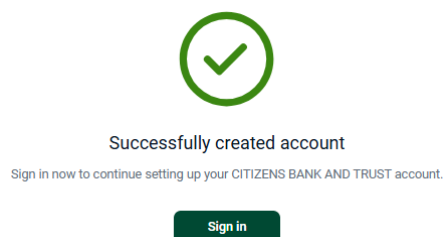
1. Using the link provided, enter a username of your choice along with a password, select **Create** when complete.
 - a. Username must contain at least 1 letter and cannot be more than 24 characters.
 - b. Passwords must:
 - i. Contain at least 1 letter
 - ii. Contain at least 1 number
 - iii. Contain at least 1 special character +_!\$%~
 - iv. Contain at least 1 upper and lower case letter
 - v. Must be between 8 and 25 characters in length

- vi. Must not match or contain your Username
- vii. Must not contain spaces



The form is titled "Create your account to join CITIZENS BANK AND TRUST" and features a lock icon. It contains three input fields: "Username", "Password", and "Confirm Password". Below the "Username" field is a link for "Username rules". Below the "Confirm Password" field is a link for "Show rules". A green "Create" button is at the bottom.

2. A message will appear indicating that the account was successfully created. Select **Sign in** to continue setting up your credentials.



3. Sign in using the username and password just created. The next prompt will indicate that a Verification Code has been emailed to you at the email address provided to CB&T. Enter the Verification code, select **Verify**.

The email will come from ibank@citizens-bank.com. You may want to add this email address to your safe-sender list.

4. You will next be guided through the setup of 2-step verification. Select **Get started**.
5. The next window will allow you to select what additional verification method you would like to utilize.

IMPORTANT INFORMATION! Citizen's Bank & Trust does not allow SMS/Text-based authentication codes for Business Online Banking. These codes are vulnerable to risks such as interception, SIM swapping and SIM cloning.

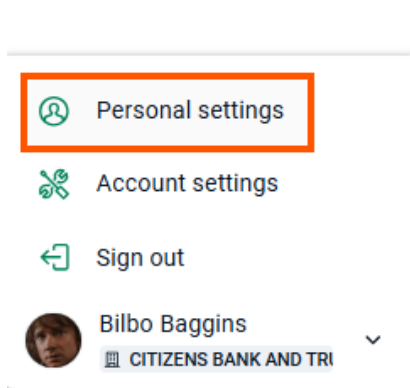
Business Online Banking requires use of your second verification method when performing High-Risk actions. Click [here](#) to see a list of High-Risk actions.

6. After establishing your verification method, you will be presented with the User Agreement. Review, check the box indicating you have read and agree to the terms, then select Accept to proceed.
7. You have now successfully signed in and will be presented with the online banking Dashboard.

Personal Settings

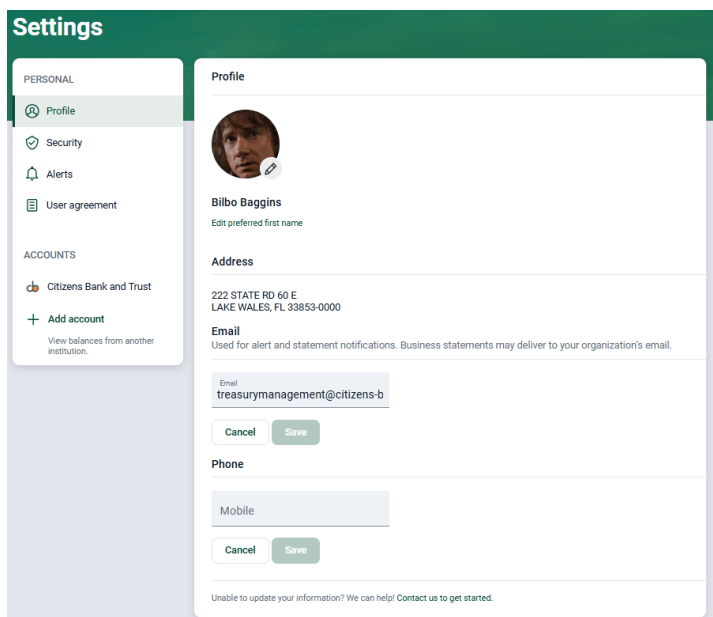
Personal settings allows a user to manage their Profile, Security and Alerts.

To access your Personal Settings, select your user name from the lower-left hand corner, then Personal settings:



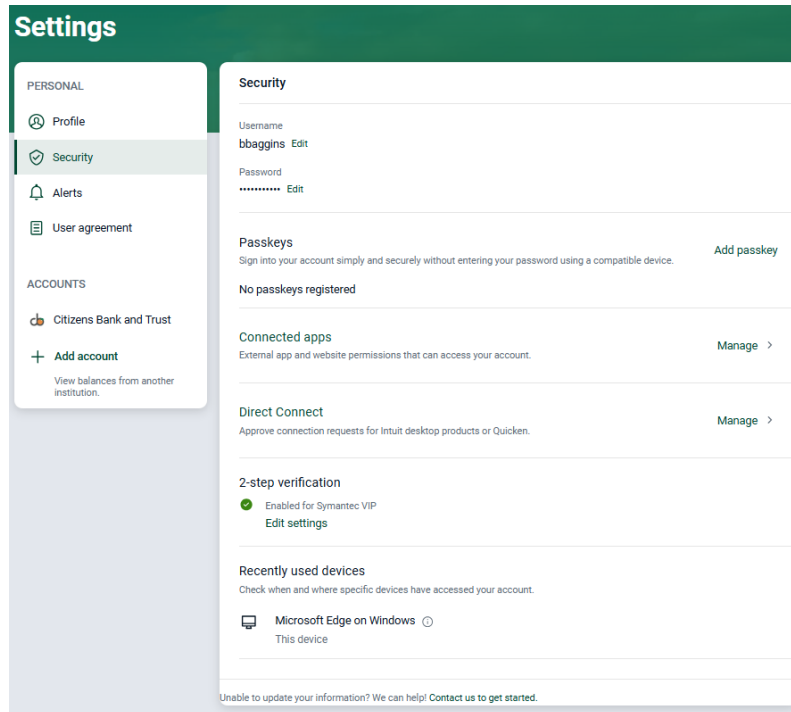
Profile Settings

Profile settings allow you to add/edit your Profile Picture, Profile Name, email address and phone number:



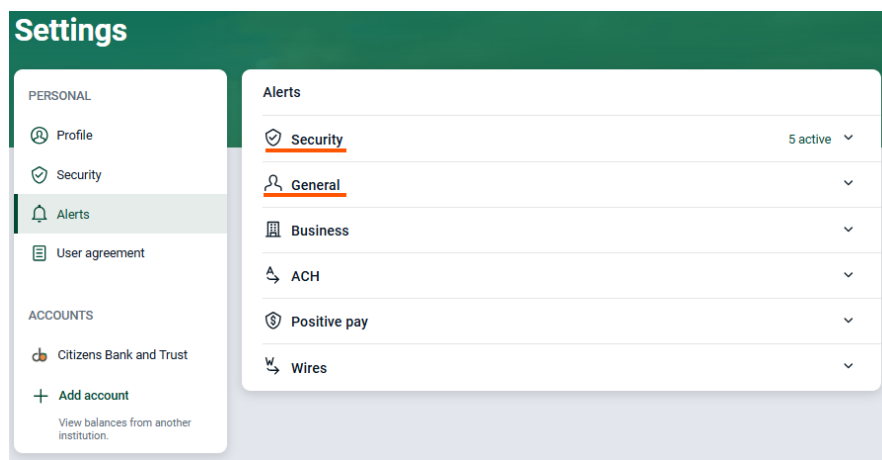
Security Settings

Security settings will allow you to edit your Username, Password, Add a Passkey, Edit/Add additional 2-step verification methods. This will also display recently used devices that have been used to access the online banking account with your credentials.



Alert Settings

All users are given access to Security and General alerts. Alerts can be sent by text and/or email. Additional alerts may be available based on the Alert permissions granted by the Company Administrator. Click [here](#) to see details of the additional alerts available when enabled:



Account Settings

By selecting Citizens Bank and Trust under the Accounts section, you can select display options and establish transaction/balance alerts for the accounts you have access to.

Note: Only a user with Administrative authority can Rename an account. Renaming an account changes the account name for all users with access to the account.

< Citizens Bank and Trust

TM Demo Checking 2

Rename

x8401

Display options

Display in online and mobile banking ☒

Display activity and transactions ☒

- This account will be visible on the dashboard and account pages
- You may set up and receive alerts for this account

Alerts and cards

Balance Transaction

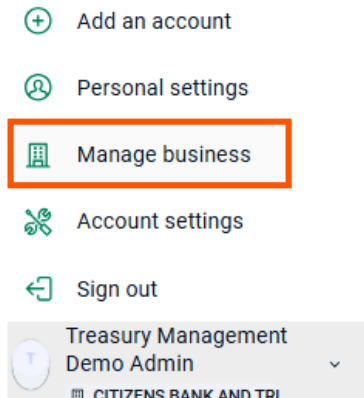
You do not have any alerts saved.

+ Add alert

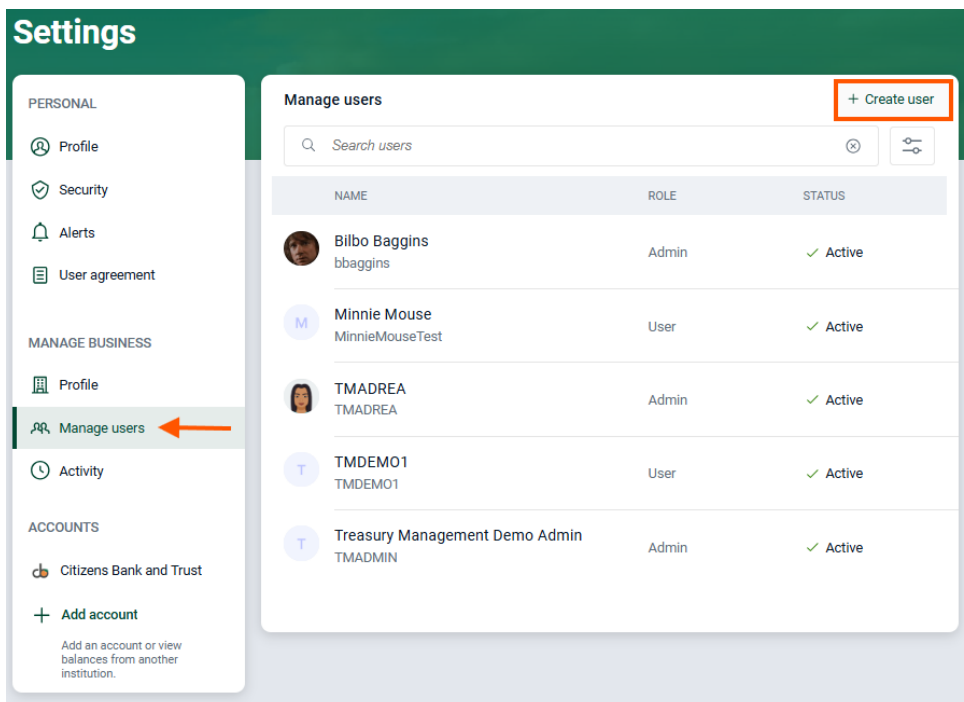
Create User

Only users with “Admin” access can create, modify or delete additional users for the company. CB&T’s Treasury Management Department will create the first Admin User upon signing of the Online Business Banking Agreement.

To manage the business settings, including the creation of a new user, select your **User name** from the lower-left hand corner, then **Manage business**:



1. Under Manage users, select **+ Create user**:



2. Complete the Create user fields, then select **Create user**:

<

Create user

First name

Frodo

5/20

Last name

Baggins

7/20

Email

treasurymanagement@citizens-bank.com

36/80

User role

User

▼

User

Viewer

Admin

Create user

User Roles:

Admin – The Admin role gives a user access to view or modify entitlements and permissions for all users. Note: also requires User management permission.

Viewer – The Viewer role gives a user access to view information in User management; however they cannot modify entitlements and permissions for users. Note: also requires User management permission.

User – The User role does not the user to access the Manage business functions.

Note: You will be prompted by your Verification Method upon selecting Create user as this is considered a High Risk action.

3. The Enable accounts window will appear, click on **Select >** for a list of accounts available for access. Use the Enable all link to select all accounts, or use the toggle switches to enable individual accounts. Select **Done** to finish the account selection.

Account access
Frodo Baggins

Search accounts

Enable all

Demand 0001 x3901	☐
TM Demo Checking 2 x8401	☒
Demand 0020 x1301	☐
Demand 0002 x5501	☐
Demand 0024 x5001	☐
Demand 0008 x6901	☐
Demand 0025 x8901	☐
Demand 0010 x5901	☐
Demand 0007 x2301	☐
Demand 0014 x4201	☐

Cancel Done

4. Select **Enable accounts** in the next window to complete the basic user setup:

Enable accounts

FB Frodo Baggins
Role: User
⌚ Pending

Enable accounts
Users must have access to at least one account.

TM Demo Checking 2
(x8401) >

Enable accounts

-
5. The next window will indicate the success of setting up the new user. From here you can send them the **email invite** so they can set up their credentials, or you can first **edit the permissions** for the user. Selecting Done will still create the user, however they will not receive the email invite (which can be sent later):



Success!

You successfully created an account.

FB

Frodo Baggins

Send Frodo Baggins an email invitation to accept their account and create credentials.

Send email invite

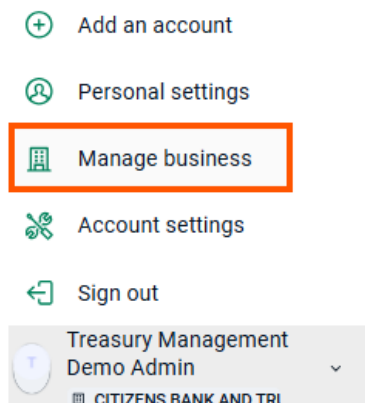
Edit permissions

Done

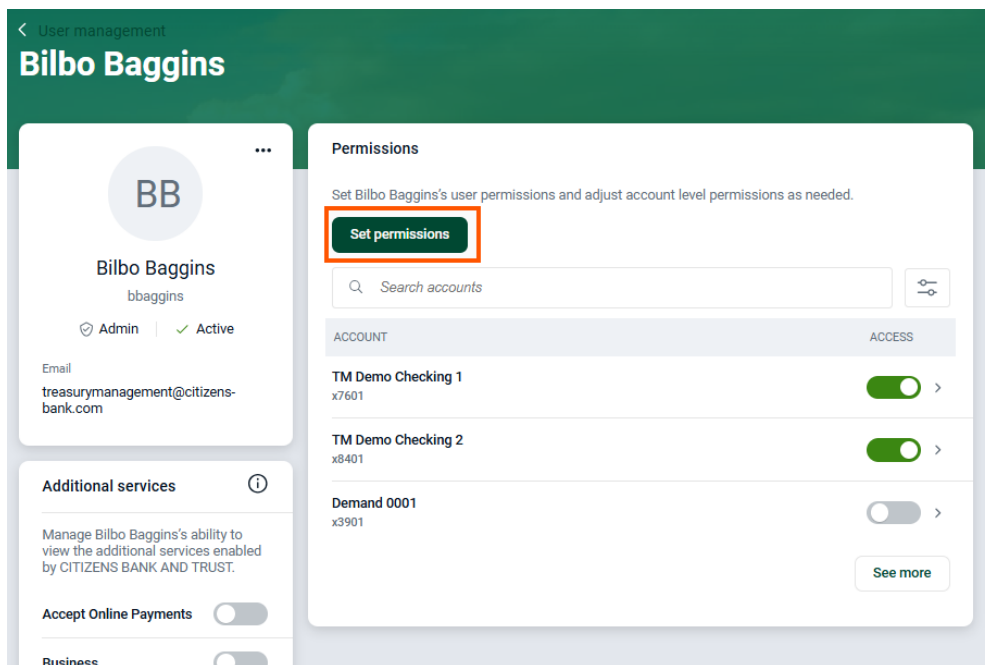
Modify User Permissions

User permissions exist at two levels: *User permissions* and *account level permissions*. Generally, permissions are set at the User level and then adjusted at the Account level as needed.

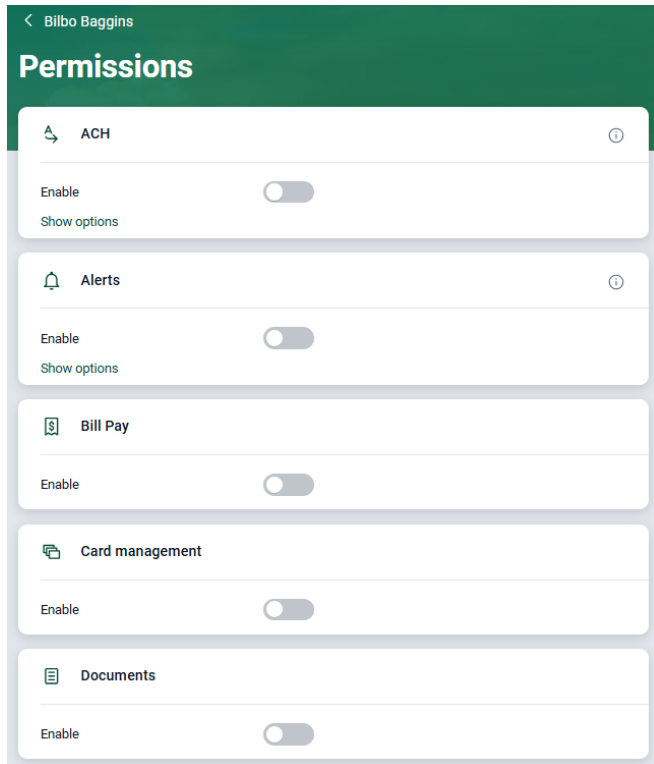
To establish/manage user settings, select your **user name** from the lower-left hand corner, then **Manage business**:



1. Click on the user that is to be modified, select Set Permissions:



-
2. User Permissions are separated by function; ACH, Alerts, Bill Pay, Card Management, Documents, Positive Pay, Reporting, Stop payments, Transfers, User management and Wires:



The following section details each permission.

ACH Origination Permissions

ACH Origination services are available under separate agreement with Citizens Bank & Trust. Please contact us at treasurymanagement@citizens-bank.com with any questions.

The screenshot shows the 'ACH' permissions configuration page. At the top, there is a header 'ACH' with a help icon. Below this, there are several sections of controls:

- Enable:** A green toggle switch is turned on.
- Hide options:** A text link.
- View ACH:** A green toggle switch is turned on. Below it, a note states: 'Must be enabled to edit any other ACH permission.'
- Daily ACH limit:** A text input field containing '\$ 0.00'.
- Initiate ACH:** A grey toggle switch is turned off.
- Full ACH control:** A grey toggle switch is turned off.
- Initiate same day ACH:** A grey toggle switch is turned off.
- Edit/Create ACH Control:** A dropdown menu with 'None' selected.
- Recurring ACH:** A grey toggle switch is turned off.
- Import recipients:** A grey toggle switch is turned off.
- Upload ACH file:** A grey toggle switch is turned off.
- Batch delete:** A grey toggle switch is turned off.
- Restricted batch access:** A grey toggle switch is turned off.

View ACH – Allows user to view ACH batches and activity. Must be enabled to allow other ACH Origination permissions.

Daily ACH Limit – The maximum dollar amount of ACH transactions the user can initiate per day. Note: A user's activity can never exceed the business' Daily ACH Limit no matter what this value is set to.

Initiate ACH – Allows the user to initiate/send ACH batches to CB&T for processing.

Full ACH control – Use of this permission requires an additional agreement and approval from Citizens Bank & Trust. Please contact the bank for further information.

Initiate same day ACH – Not used.

Edit/Create ACH Control – The extent to which a user can create and modify ACH batches:

- Full edit/create – Allows the user to create and modify ACH batches
- Partial edit – Allows user to edit a transaction amount, type, addenda information, held status and prenote status
- None – User cannot edit or create ACH batches

Recurring ACH – Allows the business user to edit recurring ACH batches during batch edit. Only used with CB&T permission.

Import recipients – Allows the user to upload a fixed-position, CSV or tab-delimited file of transactions into a batch.

Upload ACH file – Allows user to upload ACH transactions.

Batch delete – allows the user to remove ACH batches from the batch listing

Restricted batch access – Allows the user to create and view restricted batches

Alerts

 Alerts 

Enable 

Hide options

ACH alerts 

Business and user alerts 

Transfer alerts 

Positive Pay alerts 

Wires alerts 

ACH alerts

- ACH batch uninitiated – A previously initiated batch has been cancelled.
- ACH EDI – An ACH EDI payment is incoming.
- ACH batch initiated – A scheduled batch has begun processing.
- ACH batch processed – An initiated batch has successfully completed processing.
- Recurring ACH batch about to initiate – A scheduled recurring batch is scheduled to initiate.
- Recurring ACH batch not initiated – A scheduled recurring batch was not initiated when scheduled.
- Recurring ACH batch is about to expire – The set expiration for the ACH batch is coming soon.
- ACH batch updated – A scheduled ACH batch has been altered in some way.
- ACH batch pending approval – A scheduled batch is ready for approval to continue processing.

Wire alerts

- Recurring wire not transferred – Not used.
- Recurring wire expiring soon – Not used.
- Wire ready for approval – A wire transfer needs approval to continue processing.
- Wire transfer updated – A wire transfer has been edited.
- Recurring wire expired – Not used.
- Recurring wire to be transferred – Not used.
- Wire transferred – A wire transfer has been completed.

Positive pay alerts

- Pos Pay review time ending – The time to review and pay or return rejected checks is closing.
- Pos Pay exceptions – Automatically enabled for all businesses with positive pay.
- ACH exceptions – Automatically enabled for all businesses with ACH positive pay.
- Unmatched reconciliation item – Not used.

Business management alerts

- Business email address changed – The business level email address has been modified.
- Business phone number changed – The business level phone number has been modified.
- Business user permissions changed – The user's permissions have been changed.

Bill Pay

This permission determines if the user is able to use Business Bill Pay. Note: users cannot register for Business Bill Pay until an Administrative user first enrolls the business.

 Bill Pay

Enable



Card management

This permission allows a user to manage debit card(s) associated with an account(s).

 Card management

Enable



Documents

This permission allows a user to view/print/download electronic documents.

 Documents

Enable



Positive Pay

This permission determines a user's positive pay access. Check and ACH Positive Pay are services available under separate agreements with Citizens Bank & Trust. Please contact us at treasurymanagement@citizens-bank.com with any questions.

Positive Pay

Enable

Hide options

Upload Positive Pay

Download Positive Pay

Work Positive Pay

Work ACH Exceptions

Upload Positive Pay – Allows the user to enter issued checks either manually or through a file upload.

Download Positive Pay – Not used.

Work Positive Pay – Allows the user to review and decision check positive pay exceptions.

Work ACH Exceptions – Allows the user to review and decision ACH positive pay exceptions.

Reporting

Allows user access to the Reports

Reporting

Enable

Stop Payment

Controls user permissions to stop payment features.

Stop payments

Enable

Hide options

View stop payment

Add stop payment

View stop payment – Allows the user to view stop payments on the account.

Add stop payment – Allows the user to add new stop payments to the account.

Transfers

Determines the user's ability to transfer funds between Citizens Bank & Trust accounts available through the online banking account.

 **Transfers** 

Enable 

Hide options

Transfer limit

\$ 999,999,999.00

Allow transfers 



Transfer limit – The maximum amount the user can send to another account *per transfer*.

Allow Transfer – Allows the user to initiate transfers of funds between internal accounts.

User management

Only applies to users that have a role of Admin or Viewer in their profile.

 **User management**

Enable 

Wires

Wire transfer services are available under separate agreement with Citizens Bank & Trust. Please contact us at treasurymanagement@citizens-bank.com with any questions.

Wires ⓘ

Enable ☒

Hide options

Work with wires ☒
Must be enabled to edit any other wires permission.

Create wire templates ☒ Edit wire templates ☒

Create one-time wires ☒ Edit one-time wires ☒

Edit recurring wires ☐

Daily wire limit

Cancel Save

Per wire limit

Dual wire control limit

Transmit wires ⓘ ☒ Transmit recurring wires ⓘ ☐

Dual wire control ⓘ ☒ Transmit future-dated wires ⓘ ☐

Work with Wires – Allows the user access to the wire transfer functions.

Create wire template – Allows the user to create a wire template. Wire templates can be used over and over again without having to re-enter all of the wire information.

Edit wire template – Allows the user to edit a wire template.

Create one-time wires – Allows the user to create a one-time wire that will not be saved as a template.

Edit one-time wire – Allows the user to edit a one-time wire.

Edit recurring wires – Not used.

Daily wire limit – The maximum dollar amount (in whole dollars) the user can initiate for wires in a single day.

Per wire limit – The maximum dollar amount (in whole dollars) the user can initiate per wire.

Dual wire control limit – Always set to \$0

Transmit wires – Allows the user to send a wire, whether a one-time or recurring wire.

Transmit recurring wires – Not used.

Dual wire control – Must always be enabled. Citizens Bank & Trust requires Dual Control for the transmission of wires via online banking.

Transmit future-dated wires – not used.

Modify Account Permissions

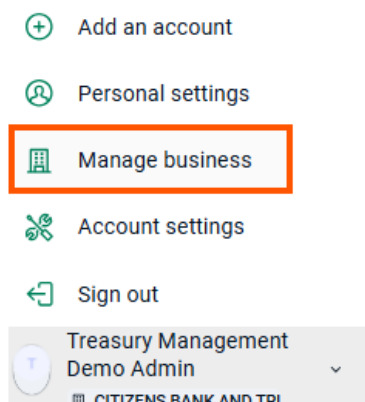
Certain user permissions are also available at the account level.

Wire permissions must be setup at both the User and Account Level.

Documents must be setup at the Account Level.

Positive pay, stop payments, and transfers will carry over the permissions established at the User Level, but can be disabled at the individual Account Level.

To access the Account Level permissions, select your **user name** from the lower-left hand corner, then **Manage business**:



- a. Click on the user that is to be modified, then select the Account:

The screenshot displays the 'User management' interface for a user named 'Bilbo Baggins'. The interface is divided into three main sections:

- User Profile:** Located on the left, it shows the user's initials 'BB', name 'Bilbo Baggins', email 'bbaggins', and status 'User' (active) and 'Active'. Below this, there is a section for 'Additional services' with a toggle for 'eStatements /Notices'.
- Permissions:** The main section on the right, titled 'Permissions', contains a 'Set permissions' button and a search bar labeled 'Search accounts'. Below the search bar is a table with two columns: 'ACCOUNT' and 'ACCESS'.
- Account Access Table:** The table lists three accounts with their corresponding access status (toggle switch) and a link to view details (chevron icon):

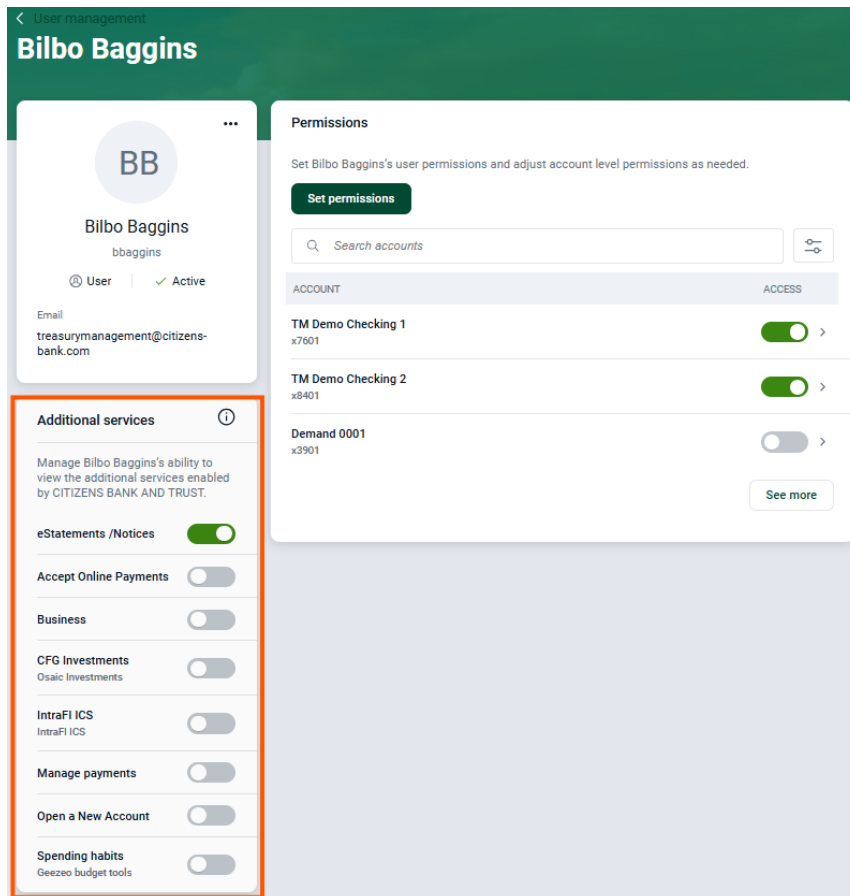
ACCOUNT	ACCESS
TM Demo Checking 1 x7601	☒ >
TM Demo Checking 2 x8401	☒ >
Demand 0001 x3901	☐ >

A red rectangular box highlights the first row of the table, 'TM Demo Checking 1', indicating the account to be selected.

Additional Services Permissions

Additional services are external services offered by Citizens Bank & Trust that your business may or may not use. Access to these services can be enabled at the User Level.

Navigate to **Manage business** and select the **User**. The Additional services available will be displayed:



eStatements/Notices – Provides User access to electronic account documents

Accept Online Payments – Autobooks

Business – Not used.

CFG Investments – Single Sign On (SSO) access to CFG Investment accounts

IntraFI ICS – Single Sign On (SSO) access to IntraFI Insured Cash Sweep accounts

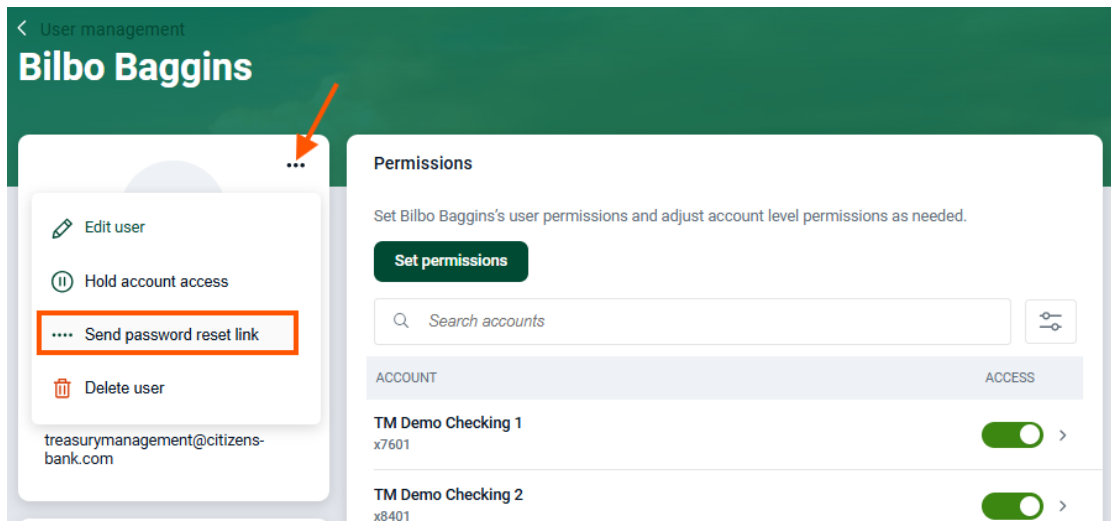
Manage payments – Business Bill pay access

Open a New Account – Open a new account online

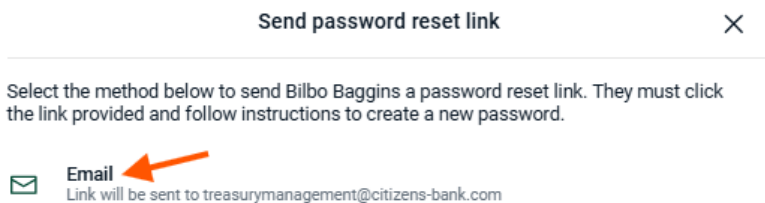
Spending habits – Access to the Geezeo budget tool

Resetting a Cash Management Password

To reset a user's password, navigate to **Manage business**, select the **User**, then the **ellipsis (...)**. Select **Send password reset link**:



Confirm the email address in the window, then select Email to send the reset password link to the User:



High Risk Actions

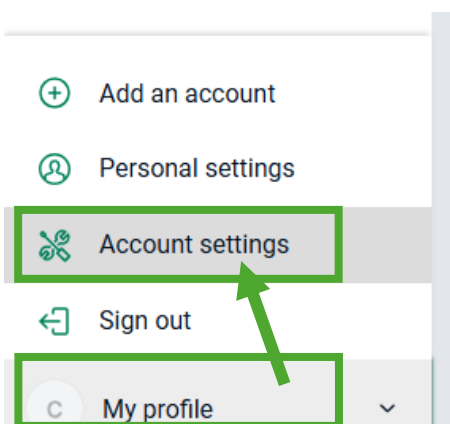
High-risk actions will prompt the user for additional verification using one of their secondary verification methods (i.e. authenticator app, Symantec VIP, etc.). The following is a list of actions that will prompt additional verification:

- Edit username
- Edit user email
- Edit user phone number
- Reset multi-factor/security enrollment
- Enrolling in Symantec
- Removal of a device
- Call-in verification
- Bill pay
 - Add Bill Pay payee
 - Update Bill Pay payee
- Create new business users
- Initiate ACH batches
- Initiate wires
- Update business phone number – Admin only
- Update business email address – Admin only

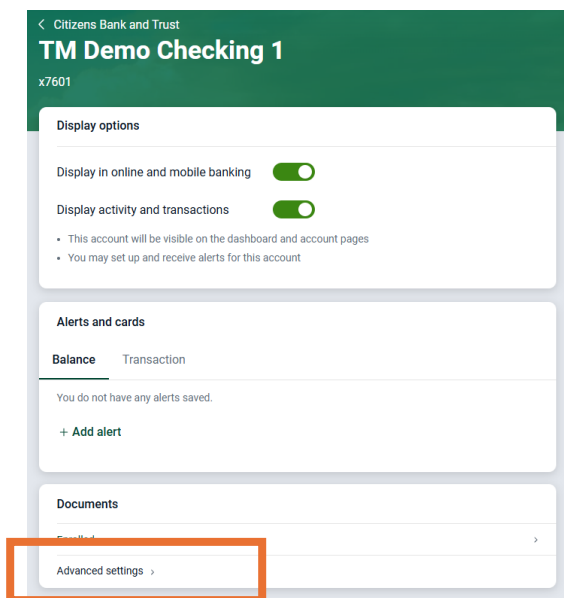
Enrolling in Electronic Documents – Admin Only

Enrollment for electronic statements and notices may only be done by a Company Administrator.

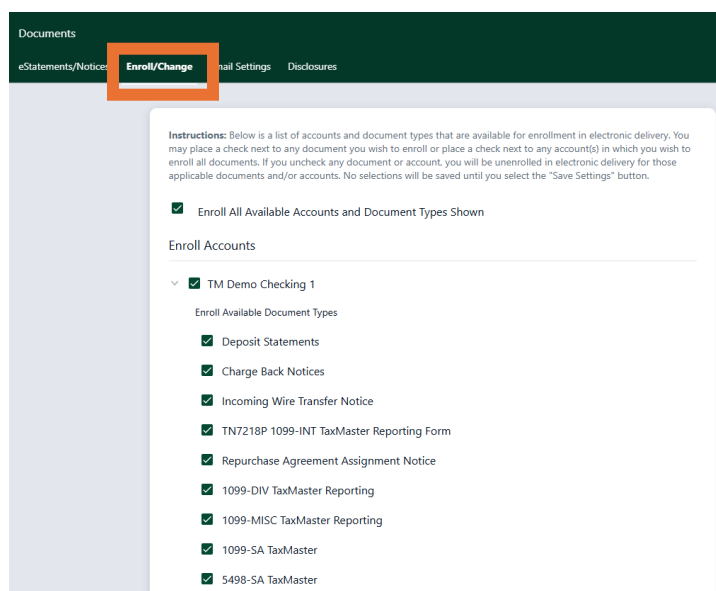
1. Sign on to Citizens Bank & Trust Online Banking.
2. In the lower left-hand corner, select **My Profile | Account Settings**



3. Select one of the accounts, then scroll to the bottom of the next screen and select **Advanced settings**.



4. From the *Documents* page, select **Enroll/Change**.



Select **Enroll All Available Accounts and Document Types Shown** if you would like all available documents delivered electronically.

If you would like to select which documents to receive electronically, expand the account(s) and select the box next to each document.

When done, select the **Save Settings** button to save the changes.

Business Bill Pay Enrollment

The Company Administrator is the only user that can enroll the company in Business Bill Pay. Once an administrator completes the enrollment, individual users can then complete their enrollment.

To enroll, select Bill Pay from the left-hand menu of the Online Banking Dashboard. It may be located under **Payments** v.

Follow the prompts through the registration process.

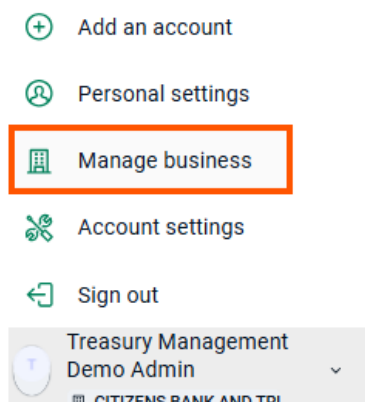
If you run into any error messages, which could occur for a few reasons such as the account was previously enrolled in Consumer Bill Pay, send a secure message to request access to Business Bill Pay.

To send a Secure Message, from the Dashboard, select **Messages | New Conversation** and enter the message at the bottom of the screen. Select Send when done composing your message.

Activity Review

Administrative users can review the activity of other users. Activity review can be filtered by date, user and events.

To view Activity, select your **user name** from the lower-left hand corner, then **Manage business**:



Then select Activity under Manage Business:

The screenshot displays the 'Settings' interface. On the left, a sidebar contains three main sections: 'PERSONAL' with links for Profile, Security, Alerts, and User agreement; 'MANAGE BUSINESS' with links for Profile, Manage users, and Activity (which is highlighted with an orange box); and 'ACCOUNTS' with a link for Citizens Bank and Trust and an 'Add account' button. The main content area is titled 'Activity' and features three filters at the top: a date range 'May 30 - Jun 29', a search filter 'All users', and an event filter 'All events', all enclosed in orange boxes. Below these filters, a list of activity events is shown, grouped by date. The events include approvals, uploads, and ACH payment decisions by 'Treasury Management Demo Admin'. The 'Activity' link in the sidebar and the filter boxes are highlighted with orange rectangles.

Settings

PERSONAL

- Profile
- Security
- Alerts
- User agreement

MANAGE BUSINESS

- Profile
- Manage users
- Activity**

ACCOUNTS

- Citizens Bank and Trust
- + Add account
Add an account or view balances from another institution.

Activity

May 30 - Jun 29 All users All events ↓

Jun 26

- 12:21 PM Treasury Management Demo Admin approved PosPayManualEntry_TMDEMOA_260626.txt for Positive Pay.
- 12:21 PM Treasury Management Demo Admin uploaded PosPayManualEntry_tmadmin_260626.txt for Positive Pay for account ending in XXXXXX7601.
- 7:52 AM Treasury Management Demo Admin made decision to pay ACH sequence number 00021 for Positive Pay for account ending in XXXXXX8401.

Jun 24

- 3:40 PM TMADREA initiated ACH batch "Test ACH Pos Pay" totaling \$0.15 from CB&T TM DEMO ACH company.

Jun 23

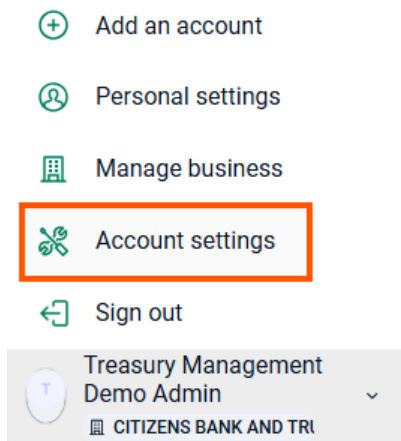
- 12:07 PM Treasury Management Demo Admin made decision to pay ACH sequence number 00040 for Positive Pay for account ending in XXXXXX8401.
- 12:07 PM Treasury Management Demo Admin made decision to pay ACH sequence number 00039 for Positive Pay for account ending in XXXXXX7601.

Jun 22

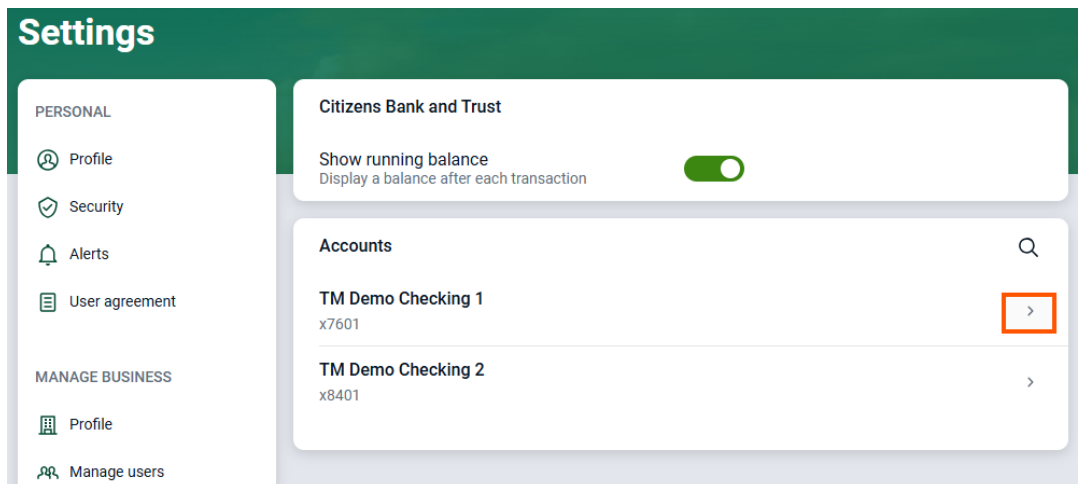
Changing Account Display Name

An administrator can change the account name that displays. Whatever name is given displays for all users. Non-administrative users cannot change the display name for an account.

To rename an account, select your **user name** from the lower-left hand corner, then **Account settings**:



Select the account to be renamed from the list of accounts:



Select **Rename**:

< Citizens Bank and Trust

TM Demo Checking 1

x7601

Rename

Display options

Display in online and mobile banking ☒

Enter the new name for the account and select **Save**:

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x7601

Rename account

Account name

Demo Checking 1

15/20

Cancel Save