

Business user permissions defined

Understanding business user permissions is essential for properly managing your company's users. See our guides on **How to Add a Business User** and **How to Update Business User Permissions** for step-by-step instructions on how to apply the following permissions. Additional controls can be set at the account level for each user.

01 ACH

- **Enable** - access to the ACH module
- **View ACH** - access to view ACH transactions and batches
- **Daily ACH limit** - the combined credit and debit total a user will be able to initiate each business day
- **Initiate ACH** - access to send ACH transactions and batches for processing
- **Full ACH control** - full control of ACH functionality including the ability to add and initiate ACH batches without dual control
- **Initiate same day ACH** - *not currently offered by MainStreet Bank*
- **Edit/Create ACH Control** - describes the extent to which a user can create and modify ACH batches
 - **Full edit/create** - full access to create or modify ACH batches
 - **Partial edit** - access to edit an amount, payment type, addenda information, held or prenote status
 - **None** - no access to ACH batches
- **Recurring ACH** - access to edit recurring ACH batches during batch edit
- **Import recipients** - access to upload a file of recipients during the creation of an ACH batch
- **Upload ACH file** - allows access to upload a Nacha formatted ACH file
- **Batch delete** - access to delete ACH batches
- **Restricted batch access** - access to create and view ACH batches marked as restricted

02 Alerts

- **Enable** - access to the Alerts module
- **ACH alerts** - access to enroll in various ACH related alerts
- **Positive Pay alerts** - access to enroll in various Positive Pay related alerts
- **Business and user alerts** - access to enroll in business and other user related alerts
- **Wires alerts** - access to enroll in various wire transfer related alerts
- **Transfer alerts** - access to enroll in internal transfer related alerts

03 Bill Pay

- **Enable** - access to add payees and schedule payments in Bill Pay

04 Card Management

- **Enable** - access to Card Management features like travel notices

05 Documents

- **Enable** - access to Documents/e-Statements

06 Positive Pay

- **Enable** - access to the Positive Pay module
- **Upload Positive Pay** - access to upload check files manually or via file
- **Download Positive Pay** - access to download output files
- **Work Positive Pay** - access to make pay or return decisions for check exceptions
- **Work ACH Exceptions** - access to make pay or return decisions for ACH exceptions

07 Reporting

- **Enable** - access to the Reports module

08 Stop Payments

- **Enable** - access to the Stop payments module
- **View Stop Payment** - access to view stop payment history
- **Add stop payment** - access to create stop payments

09 Transfers

- **Enable** - access to the Transfers module
- **Transfer limit** - the maximum dollar amount the user can internally transfer between accounts
- **Allow transfers** - access to initiate transfers

10 User Management

- **Enable** - access to the User management module
 - *User management controls are granted via role (User, Viewer, Admin)*

11 Wires

- **Enable** - access to the Wires module
- **Work with wires** - access to perform wire functions
- **Create wire templates** - access to create wire templates
- **Edit wire templates** - access to modify wire templates
- **Create one-time wires** - access to create a wire without using a template
- **Edit one-time wires** - access to edit the details of a one-time wire
- **Edit recurring wires** - *not currently offered by MainStreet Bank*
- **Daily wire limit** - the maximum whole dollar amount the user can initiate each day
- **Per wire limit** - the maximum whole dollar amount the user can initiate per wire
- **Dual wire control limit** - the maximum whole dollar amount the user can initiate per wire without requiring a second user to approve
 - *If all wires require dual control, this should be set to \$0*
- **Transmit wires** - access to send wires
- **Transmit recurring wires** - *not currently offered by MainStreet Bank*
- **Dual wire control** - Requires the user to get a second user's approval for wires that are over the Dual wire control limit.
- **Transmit future-dated wires** - *not currently offered by MainStreet Bank*