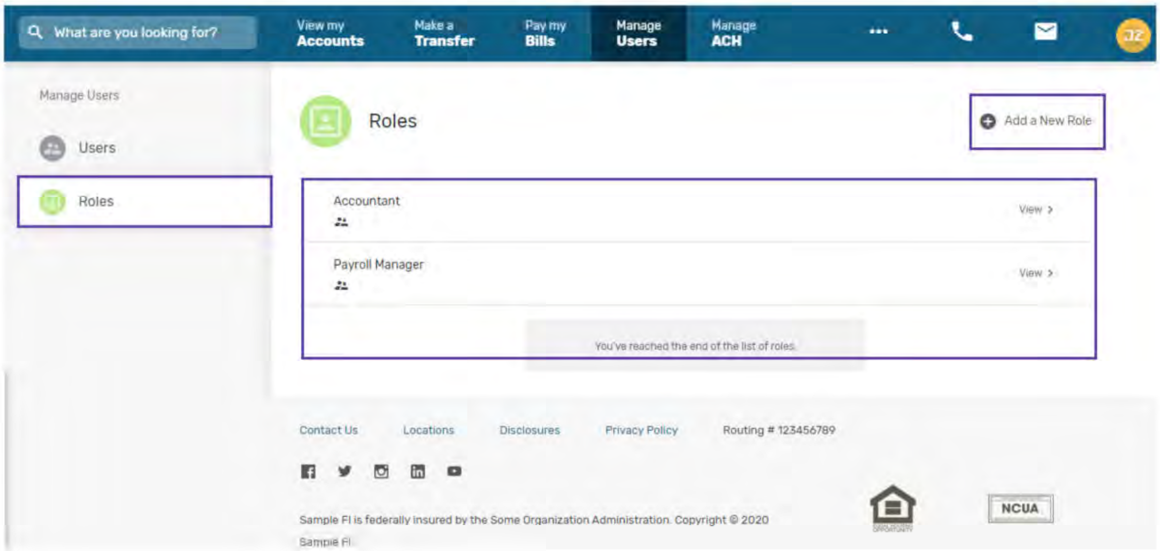
Roles

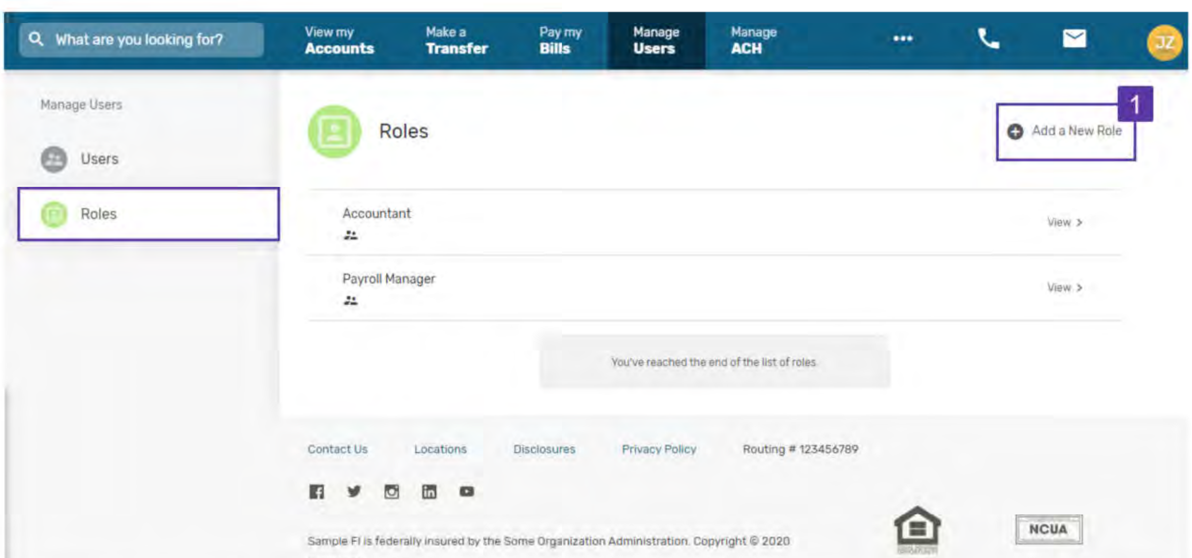
We refer to Roles as a group of permissions and limits that a business can allocate to a user. Roles determine the accounts that a user sees and the tasks they can perform for a business in Digital Banking. The **Roles** tab displays a list of the current roles created for a business. On the **Roles** tab, business account owners can edit existing roles and create new roles.



Add a Role

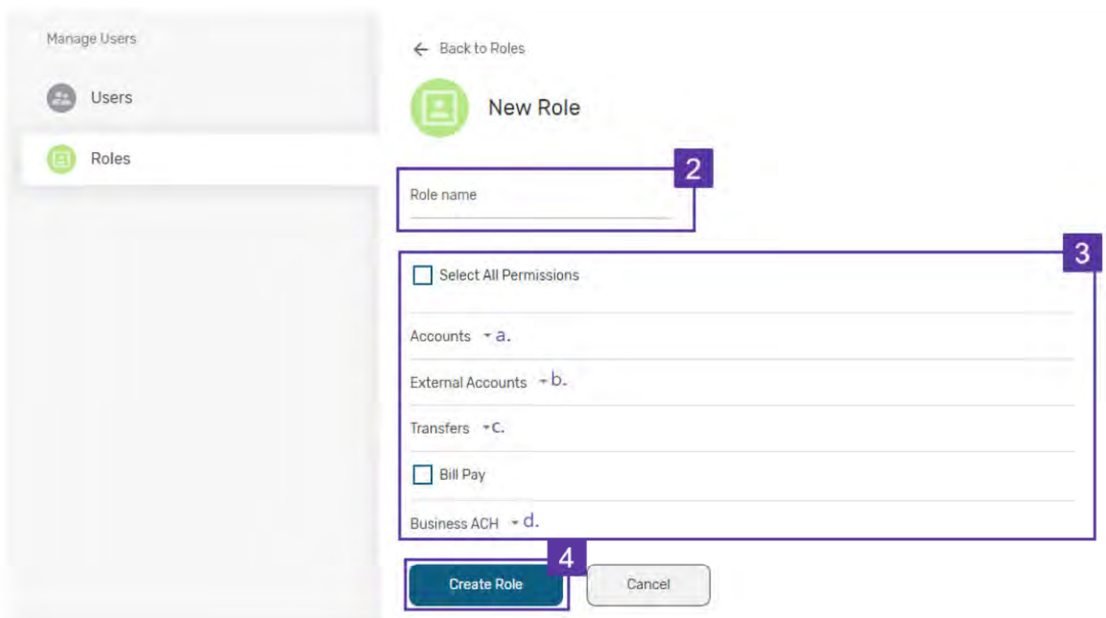
To add a new role:

1. Click **Add a New Role**.



2. Enter a **Name** for the new role.

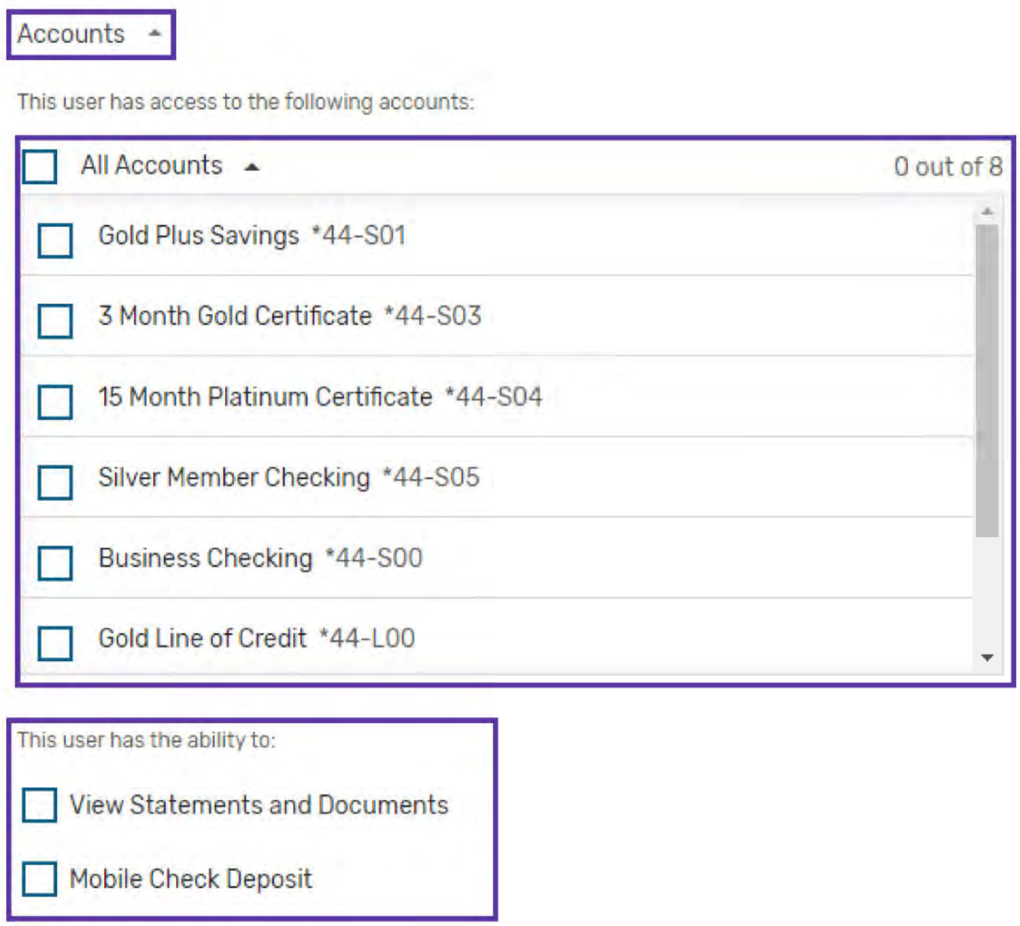
3. Select the desired permissions for the new role, or check **Select All Permissions** if the new role requires full access. Lumin offers four permission types for each role:
    a. **Accounts**: Select the accounts the new role can view and manage.
    b. **External Accounts**: Select the external account permissions for the new role.
    c. **Transfers:** Select the transfer and bill pay permissions for the new role.
    d. **Business ACH**: Select the business ACH permissions for the new role.
4. Click **Create Role**. This allows the business account owner to assign the new role to the users they create.



Accounts

The **Accounts** permission allows the business account owner to select the accounts a new role can view and the actions the role can perform in Digital Banking, such as placing a stop payment or viewing a credit card account.

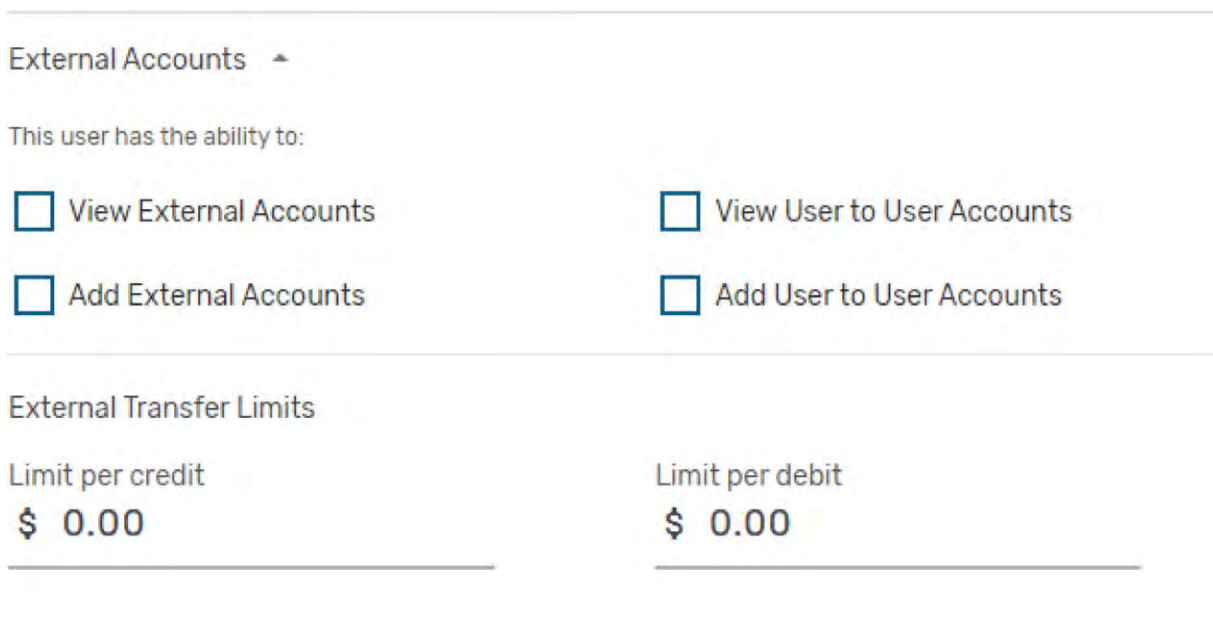
For example, the accounting department needs access to the operating account so they can view transactions and balance the ledger. The business account owner would check both the account and the **View Statements and Documents** ability when they create that role.



External Accounts

The **External Accounts** permission designates the tasks a role can perform on external accounts and sets the transfer limits for the role.

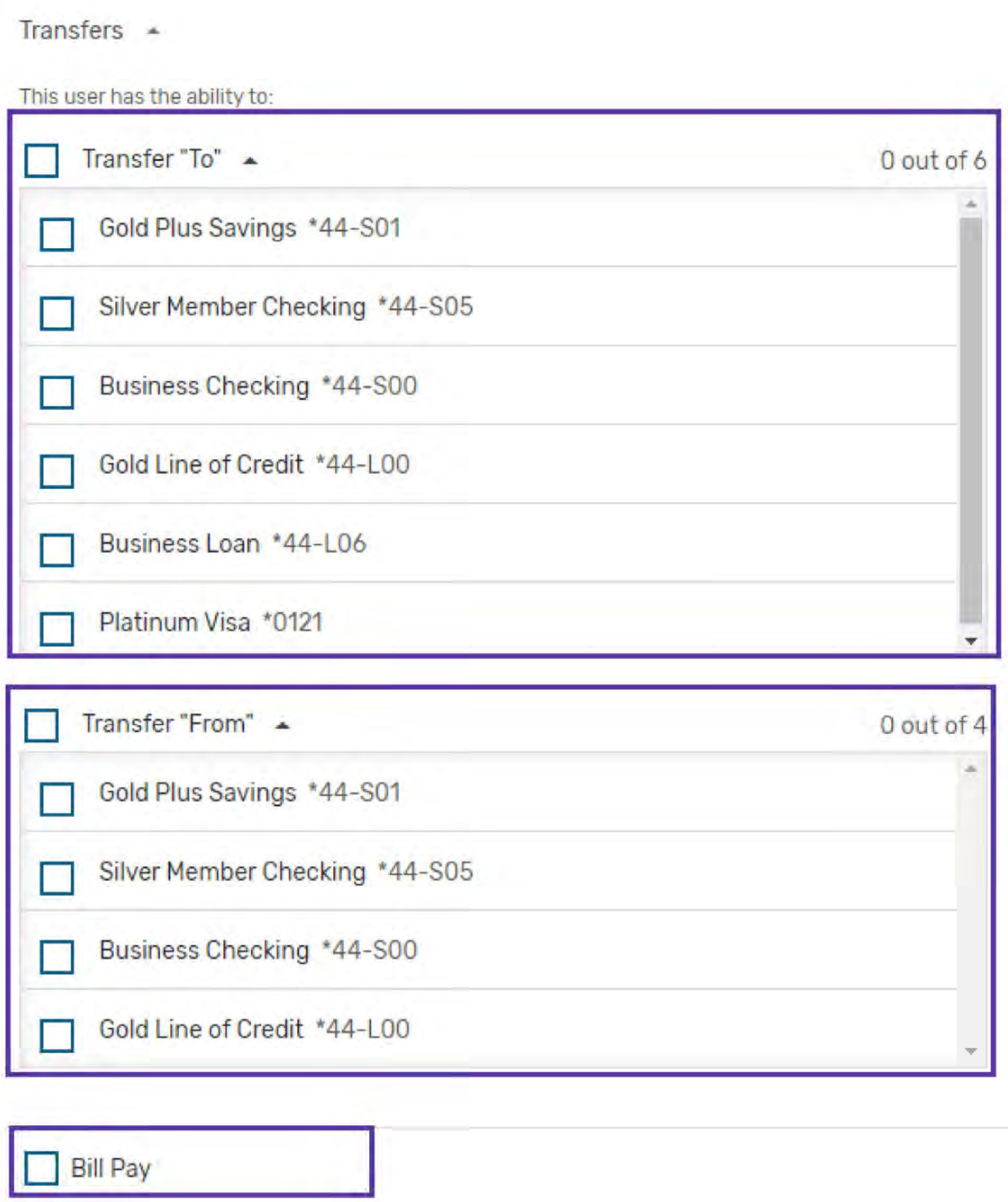
For example, the business has an external account for miscellaneous employee expenses. A company admin needs the ability to see the account, and transfer up to $50.00 to other employees as needed for miscellaneous business expenses. In this example, when the business account owner creates the role, they check **View External Accounts** and enter a $50.00 **Limit per debit**.



Transfers

The **Transfers** permission gives the role authority to transfer funds to and from the designated internal business accounts. This permission also grants the roles permission to use Bill Pay to pay business expenses.

For example, a payroll rep needs permission to move money from operations to the payroll account. Place a check mark next to the appropriate **Transfer "To"** and **Transfer "From"** accounts so that the rep can make the appropriate transfer in Digital Banking.



Business ACH

The **Business ACH** permission gives a role the ability to manage ACH templates, add and delete recipients, and complete specific ACH transaction types within their set limits. This permission also allows a business account holder to designate which ACH companies the role can work with.

For example, the Payroll clerk at ABC Marketing needs to create templates so that she can send employee paychecks via direct deposit. Her role would need the ability to Add ACH Templates, Add and Delete Recipients, and control Payroll Direct Deposits.