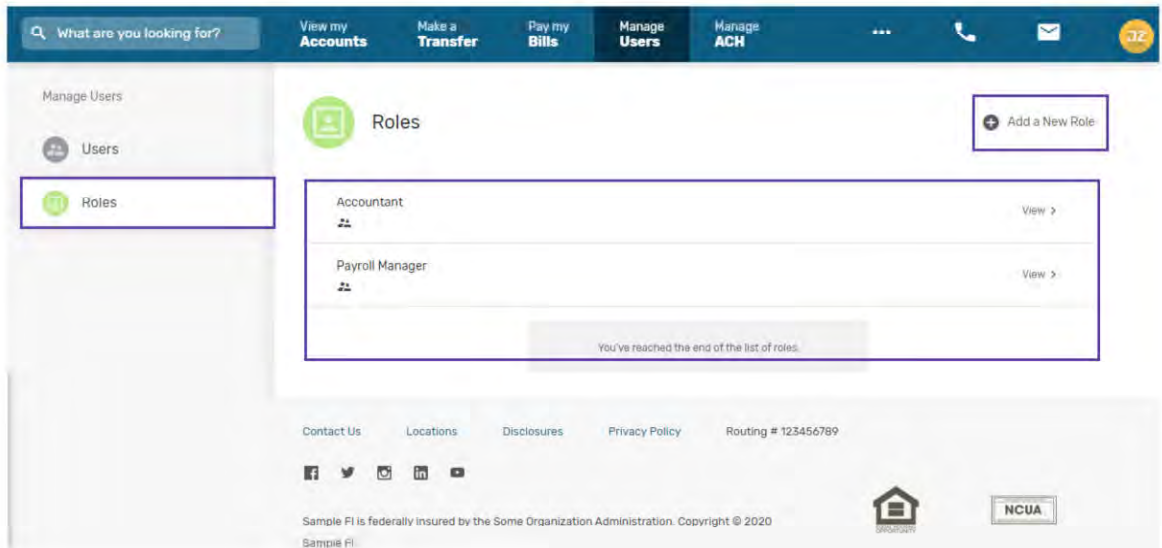


Roles

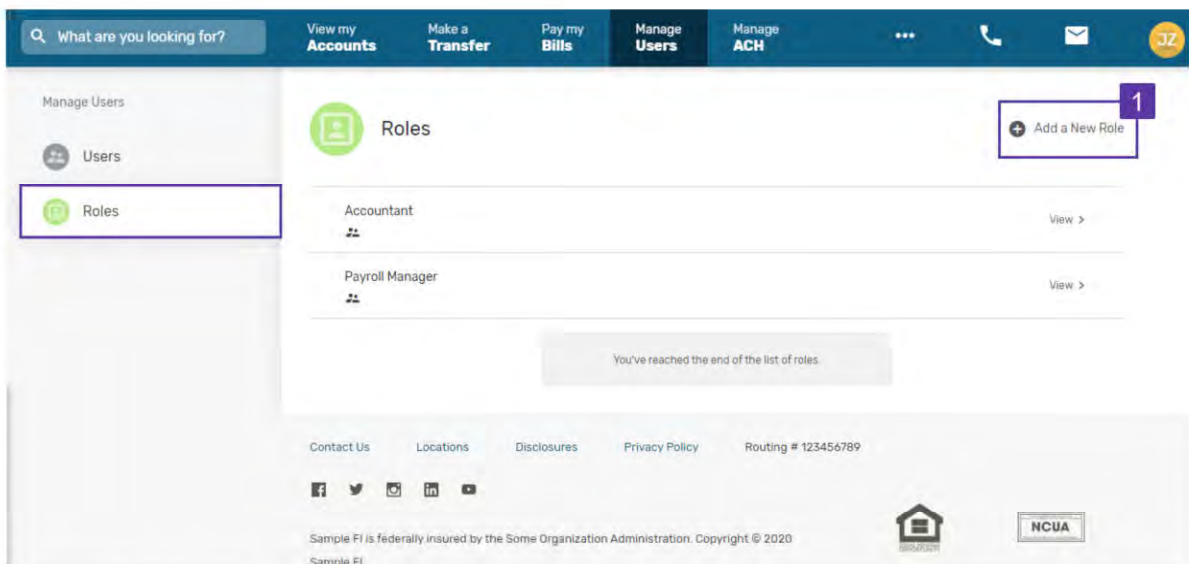
We refer to Roles as a group of permissions and limits that a business can allocate to a user. Roles determine the accounts that a user sees and the tasks they can perform for a business in Digital Banking. The **Roles** tab displays a list of the current roles created for a business. On the **Roles**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

The screenshot shows the 'New Role' form in the 'Manage Users' interface. The form is titled 'New Role' and has a 'Back to Roles' link. It contains a 'Role name' field (callout 2), a 'Select All Permissions' checkbox (callout 3), and five dropdown menus: 'Accounts' (callout a), 'External Accounts' (callout b), 'Transfers' (callout c), 'Bill Pay' (callout d), and 'Business ACH' (callout d). At the bottom, there is a 'Create Role' button (callout 4) and a 'Cancel' button.

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.

Accounts ▾

This user has access to the following accounts:

<input type="checkbox"/>	All Accounts ▾	0 out of 8
<input type="checkbox"/>	Gold Plus Savings *44-S01	
<input type="checkbox"/>	3 Month Gold Certificate *44-S03	
<input type="checkbox"/>	15 Month Platinum Certificate *44-S04	
<input type="checkbox"/>	Silver Member Checking *44-S05	
<input type="checkbox"/>	Business Checking *44-S00	
<input type="checkbox"/>	Gold Line of Credit *44-L00	

This user has the ability to:

<input type="checkbox"/>	View Statements and Documents
<input type="checkbox"/>	Mobile Check Deposit

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**.

External Accounts ▾

This user has the ability to:

View External Accounts

View User to User Accounts

Add External Accounts

Add User to User Accounts

External Transfer Limits

Limit per credit

\$ 0.00

Limit per debit

\$ 0.00

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.

Transfers ▾

This user has the ability to:

<input type="checkbox"/>	Transfer "To" ▾	0 out of 6
<input type="checkbox"/>	Gold Plus Savings *44-S01	
<input type="checkbox"/>	Silver Member Checking *44-S05	
<input type="checkbox"/>	Business Checking *44-S00	
<input type="checkbox"/>	Gold Line of Credit *44-L00	
<input type="checkbox"/>	Business Loan *44-L06	
<input type="checkbox"/>	Platinum Visa *0121	

<input type="checkbox"/>	Transfer "From" ▾	0 out of 4
<input type="checkbox"/>	Gold Plus Savings *44-S01	
<input type="checkbox"/>	Silver Member Checking *44-S05	
<input type="checkbox"/>	Business Checking *44-S00	
<input type="checkbox"/>	Gold Line of Credit *44-L00	

<input type="checkbox"/>	Bill Pay
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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.

Business ACH ▾

This user has the ability to:

<input type="checkbox"/> Add ACH Templates	<input type="checkbox"/> Approve ACH Templates
<input type="checkbox"/> Delete ACH Templates	<input type="checkbox"/> Access Restricted Templates
<input type="checkbox"/> Import ACH Templates	

Recipients

This user has the ability to:

<input type="checkbox"/> Add Recipient	<input type="checkbox"/> Delete Recipient
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ACH Transaction Types

This user has the ability to control:

<input type="checkbox"/> Payroll Direct Deposit (PPD)	<input type="checkbox"/> Credit Businesses (CCD)
<input type="checkbox"/> Debit Consumers (PPD)	<input type="checkbox"/> Debit Businesses (CCD)

ACH Debit Limits

\$ Max daily debit limit	\$ Max monthly debit limit
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ACH Credit Limits

\$ Max daily credit limit	\$ Max monthly credit limit
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ACH Same Day Limits

\$ Max per same day debit transaction limit	\$ Max per same day credit transaction limit
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ACH Company Access

This user has access to the following ACH Companies:

<input type="checkbox"/> All Companies ▾	0 out of 3
<input type="checkbox"/> Entity 1 *7667	
<input type="checkbox"/> Entity 2 *3222	