# TABLE OF CONTENTS

**WELCOME** .................................................................................................................................................... 1
- Who should use this guide ............................................................................................................................. 1
- What it covers .................................................................................................................................................. 1
- How it is organized ......................................................................................................................................... 1
- What the symbols mean ............................................................................................................................ 1
- Where to get help ........................................................................................................................................ 2

**GETTING STARTED** .................................................................................................................................... 3
- CSA Overview ................................................................................................................................................... 3
  - WHO SHOULD BE A CSA ............................................................................................................................ 3
  - FUNCTIONS A CSA PERFORMS .................................................................................................................. 3
- Where to go from here ................................................................................................................................... 4
  - SINGLE-USER INSTALLATION .................................................................................................................... 4
  - MULTI-USER INSTALLATION ...................................................................................................................... 4
- Logging in for the first time ............................................................................................................................ 5
  - LOG IN ...................................................................................................................................................... 5
  - CHANGE PASSWORD ................................................................................................................................. 7
  - SET UP SECURITY PROFILE ..................................................................................................................... 8
  - LOG OUT .................................................................................................................................................. 11

**SETTING ACCOUNT AND OTHER PREFERENCES** .................................................................................. 12
- Changing account preferences ....................................................................................................................... 12
  - CHANGE AN ACCOUNT NICKNAME ........................................................................................................... 13
  - HIDE AN ACCOUNT .................................................................................................................................. 14
  - SET TRANSACTION HISTORY ................................................................................................................ 15
  - SET A DEFAULT ACCOUNT ....................................................................................................................... 16
- Setting CSA delivery options .......................................................................................................................... 16
  - SET MARKETING MAILINGS OPTION ....................................................................................................... 18
  - MANAGE SECONDARY EMAIL ADDRESSES ............................................................................................ 19

**MANAGING USERS** ................................................................................................................................. 22
- Add new users ............................................................................................................................................... 23
  - NEW USER CHECKLIST ............................................................................................................................ 23
  - CREATING A NEW USER FROM SCRATCH ............................................................................................. 24
CREATING A NEW USER FROM AN EXISTING PROFILE ............................................................. 27
Modify users ........................................................................................................................................... 30
EDITING USER INFORMATION ............................................................................................................. 32
COPYING PERMISSIONS AND ENTITLEMENTS ............................................................................ 33
SETTING WHEN A USER’S PASSWORD EXPIRES ....................................................................... 34
RESETTING A USER’S PASSWORD ............................................................................................... 35
CHANGING A LOGIN ID’S STATUS ................................................................................................. 36
Delete users............................................................................................................................................ 37

CONFIGURING USER ACCESS AND ENTITLEMENTS ............................................................... 38
Understanding access and entitlements................................................................................................. 39
Setting User Access ............................................................................................................................... 40
TYPES OF USER ACCESS ............................................................................................................... 40
HOW TO DECIDE WHICH KIND OF USER ACCESS TO GRANT ................................................... 41
HOW TO SET USER ACCESS .......................................................................................................... 43
Customizing a user’s access to accounts ............................................................................................... 43
TYPES OF ACCOUNT ACCESS ....................................................................................................... 45
HOW TO DECIDE WHICH KIND OF ACCOUNT ACCESS TO GRANT ........................................... 45
HOW TO SET A USER’S ACCESS TO AN ACCOUNT .................................................................... 47
HOW TO SET A USER’S TRANSACTION LIMITS FOR AN ACCOUNT .......................................... 47
Customizing user entitlements ............................................................................................................... 49
Customizing account entitlements .......................................................................................................... 51
HOW ACCOUNT ENTITLEMENTS WORK ....................................................................................... 53
HOW TO SET CUSTOM ACCOUNT ENTITLEMENTS ..................................................................... 54
HOW TO VIEW CUSTOM ACCOUNT ENTITLEMENTS .................................................................. 55

ADMINISTERING OPTIONAL FEATURES ............................................................................................... 57
Approval and authorization options ........................................................................................................ 57
UNDERSTANDING APPROVERS AND AUTHORIZATIONS ........................................................... 57
Transaction Approval options ........................................................................................................ 57
Dual Authorization options ........................................................................................................ 58
THE AUTHORIZATION PROCESS ................................................................................................... 58
GUIDELINES FOR ADMINISTERING APPROVALS .................................................................... 60
AUTHORIZATION PROCEDURES .................................................................................................... 61
BMO Harris Business Bill PaySM .................................................................................................. 71
ENROLLING YOUR COMPANY IN BMO HARRIS BUSINESS BILL PAY ........................................ 71
## TABLE OF FIGURES

<table>
<thead>
<tr>
<th>Figure</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>BMO Harris Online Banking Log In Page</td>
<td>6</td>
</tr>
<tr>
<td>2</td>
<td>Change Account Preferences Page</td>
<td>12</td>
</tr>
<tr>
<td>3</td>
<td>How to go to the Change Account Preferences Page</td>
<td>13</td>
</tr>
<tr>
<td>4</td>
<td>Manage Delivery Options Page</td>
<td>17</td>
</tr>
<tr>
<td>5</td>
<td>How to go to the Manage Delivery Options Page</td>
<td>17</td>
</tr>
<tr>
<td>6</td>
<td>Manage Users Page</td>
<td>22</td>
</tr>
<tr>
<td>7</td>
<td>How to go to the Manager Users Page</td>
<td>23</td>
</tr>
<tr>
<td>8</td>
<td>Create User Page</td>
<td>25</td>
</tr>
<tr>
<td>9</td>
<td>How to go to the Create User Page (from menu)</td>
<td>26</td>
</tr>
<tr>
<td>10</td>
<td>How to go to the Create User Page (from Users table)</td>
<td>26</td>
</tr>
<tr>
<td>11</td>
<td>Administer User Entitlements Page (from copied profile)</td>
<td>28</td>
</tr>
<tr>
<td>12</td>
<td>Administer User Entitlements Page (from edit user link)</td>
<td>31</td>
</tr>
<tr>
<td>13</td>
<td>Entitlement Configuration Process</td>
<td>38</td>
</tr>
<tr>
<td>14</td>
<td>User Access Decision Tree</td>
<td>42</td>
</tr>
<tr>
<td>15</td>
<td>Entitle Accounts Page — Account Entitlements Panel</td>
<td>44</td>
</tr>
<tr>
<td>16</td>
<td>Account Access Decision Tree</td>
<td>46</td>
</tr>
<tr>
<td>17</td>
<td>Entitle Accounts Page — User Entitlements Panel</td>
<td>50</td>
</tr>
<tr>
<td>18</td>
<td>Customize Account Entitlements Page</td>
<td>52</td>
</tr>
<tr>
<td>19</td>
<td>Custom Entitlement Report</td>
<td>56</td>
</tr>
<tr>
<td>20</td>
<td>Info Center on Home Page</td>
<td>60</td>
</tr>
<tr>
<td>21</td>
<td>Business Bill Pay Enrollment Page</td>
<td>72</td>
</tr>
<tr>
<td>22</td>
<td>Business Bill Pay Profile Page</td>
<td>76</td>
</tr>
<tr>
<td>23</td>
<td>How to go to the Business Bill Pay Profile Page</td>
<td>76</td>
</tr>
<tr>
<td>24</td>
<td>Banks Page</td>
<td>82</td>
</tr>
<tr>
<td>25</td>
<td>How to go to the Banks Page</td>
<td>83</td>
</tr>
<tr>
<td>26</td>
<td>Add Standard Bank Page</td>
<td>83</td>
</tr>
<tr>
<td>27</td>
<td>Bank Search Pane</td>
<td>85</td>
</tr>
<tr>
<td>28</td>
<td>Enhanced Report Account Entitlements</td>
<td>93</td>
</tr>
</tbody>
</table>
WAECOM

Who should use this guide

BMO Harris Online BankingSM for Small Business Company System Administrator (CSA) User Guide, or the CSA Guide for short, is for small business owners or managers who need to perform administrative functions with BMO Harris Online Banking Cash Management.

What it covers

The CSA Guide covers BMO Harris Online BankingSM for Small Business functions and procedures of interest to company system administrators, such as customizing account settings, creating User IDs and temporary passwords, and managing user access to the system. It does not cover basic online banking functions available to general users, such as making payments or checking balances. Those functions are discussed in the Guide to BMO Harris Online BankingSM for Small Business.

How it is organized

The first two chapters, Welcome and Getting Started, get you oriented and walk you through logging in for the first time. Getting Started also includes an overview of the company system administrator (CSA) role and talks about the BMO Harris Online BankingSM for Small Business features you might use as a CSA.

The next four chapters — Setting Account and Other Preferences, Managing Users, Configuring User Access and Entitlements, and Administering Optional Features — go into detail about each of these administrative functions and the procedures you need to perform them. They each begin with a general overview of the topic, followed by step-by-step instructions for performing the tasks associated with it. Not all of the chapters may pertain to you. See the CSA Overview to find out which ones do.

The rest of the guide contains help and reference material, including a list of Quick Links to Procedures, with links to all the procedures given in this guide.

What the symbols mean

To help you quickly see which procedures and sections of the CSA Guide pertain to you, we use symbols to identify when a particular version of the product or an optional product or feature is being discussed.

- Multi-user version of BMO Harris Online Banking for Small Business
- Bill Pay— Optional self-enrollment product for making online payments
- Automated Clearing House Option — Add-on product for making electronic payments and collections via the ACH network
Dual Authorization Option — Add-on features for multi-user systems that require two approvers for making changes to user profiles (User Dual Authorization) or to templates (Template Dual Authorization).

Enhanced Reporting Option — Add-on product that provides additional reports and the ability to create custom reports.

When you see one of these symbols next to a chapter title or subheading, it means everything in that chapter or section pertains to that particular product or feature.

When you see one of these symbols next to a procedure, it means you can’t perform the procedure unless this product or feature is installed.

**Where to get help**

Help in this document is provided in Appendix A: Entry Field Help. Entry Field Help lists all the entry fields you might supply information for when filling out forms and where you will find them, along with guidelines for filling them out correctly.

If you need help while using BMO Harris Online Banking, click Help at the top of any screen or contact BMO Harris Online Services.
GETTING STARTED

In this chapter we give you an overview of the CSA role as well as step-by-step instructions for logging in your first time. We also tell you which sections of this guide pertain to your type of installation.

CSA Overview

A Company System Administrator (CSA) is the person who performs online banking administrative tasks at the company site. These tasks include things like changing how account information is displayed, setting up new users and their access to different accounts and banking functions, and enrolling in services like bill pay. Usually a small business has only one CSA, but sometimes, when a company uses the Dual Authorization option for example, it has more than one.

WHO SHOULD BE A CSA

Since a CSA controls access to the company's bank accounts, that person is usually someone who is responsible for the business, such as a business owner or manager. Because a CSA has so much power, it's important to be careful about who is given that role. That's why one of the things a CSA can't do is create another CSA-level user. You have to contact BMO Harris Online Services to do that. This is a security measure to protect your company.

FUNCTIONS A CSA PERFORMS

The functions a CSA performs depend on the type of installation. When you sign up for BMO Harris Online Banking for Small Business, you can choose between single-user and multi-user versions and select any number of optional products and features, which may have additional administrative tasks associated with them. Generally, though, the CSA's functions fall under the following categories:

1. Setting account and other company preferences
2. Managing users and their associated information — User IDs, passwords, contact information, roles, etc.
3. Configuring user access to accounts, functions and services
4. Administering optional features

These categories correspond to the next four chapters in this guide:

1. Setting Account and Other Preferences
2. Managing Users
3. Configuring User Access and Entitlements
4. Administering Optional Features

In the next section, we tell you which of these chapters pertain to you and the sections you should familiarize yourself with.
Where to go from here

SINGLE-USER INSTALLATION

If you have the single-user version of online banking, your job as a CSA is relatively easy. You can skip the chapters dealing with users and user access, since they pertain only to multi-user installations. Procedures and topics that pertain only to multi-user systems are identified with the (multi-user) icon.

Read the chapter on Setting Account and Other Preferences, if you don’t want to use the default settings for displaying accounts or you’d like to change your preferences. (If you’d like to receive marketing emails, for example, and have them sent to a secondary email address, those instructions can be found in this chapter.) Also, if you plan on using bill pay, ACH or other add-on products and services, look at the chapter on Administering Optional Features.

Keep in mind that the screens shown in the instructions are taken from a multi-user system, so some of them may look slightly different from yours. (Yours won’t have an Administration tab, for example.) But unless you see the (multi-user) icon at the beginning of the procedure, the instructions are valid for both single-user and multi-user versions.

MULTI-USER INSTALLATION

If you have the multi-user version of the system, read the chapter on Setting Account and Other Preferences, and if you plan on using bill pay, ACH or other add-on products and services, look at the chapter on Administering Optional Features as well. Be advised that a business customer can not have personal bill pay and multi-user. If they do, they will be notified to remove it and will no longer have payments being made from their personal bill pay. But your main job as a CSA is to set up users and manage their access to accounts and banking functions.

Setting up users involves creating user IDs, assigning temporary passwords and entering contact information into the system. You may also occasionally need to update this information or delete users. All of these functions are covered in the Managing Users chapter.

Once you add users to the system, you need to give them access to accounts and banking functions. This is done by granting permissions and entitlements. Permissions and entitlements, along with guidelines and instructions for assigning them, are explained in the chapter Configuring User Access and Entitlements.

Finally, some of the optional features a multi-user company might take advantage of involve authorizations by approvers. As a CSA, you may grant permission to other users to approve transactions or you may be an approver yourself. The concepts behind authorizations as well as instructions for giving them are covered in the Approval and authorization options section of the Administering Optional Features chapter.
Logging in for the first time

Before you begin, make sure you have obtained a CSA-level login ID and password from BMO Harris Bank.

The first time you log in, you will be asked to change your password and to create a security profile for your user ID. This ensures we can recognize you if you forget your password or if someone tries to log in with your user ID from an unknown location. After you have set up your security profile, you will be able to go directly to your accounts.

If you have any problems logging in or setting up your profile, contact BMO Harris Online Services.

LOG IN

To log in to BMO Harris Online Banking:

1. Open a browser and go to bmoharris.com.
2. In the Secure Log In box, choose Online Banking from the dropdown menu.
3. Enter your user ID.
4. Click LOG IN.
Figure 1: BMO Harris Online Banking Log In Page

1. Access the BMO Harris Online Banking website.
2. Enter your Online banking user ID and password.
3. Select the service you want to access.
4. Complete the login process.
5. When the prompt appears, enter your password.

6. Click Login.

If this is the first time you’ve signed on with this user ID, you’ll be asked to change your password and to set up your security profile.

CHANGE PASSWORD
After your initial log in, you can change your password at any time by going to **Home >> Preferences >> Change Password**. See Guide to BMO Harris Online Banking℠ for Small Business if you need more information.

**To change your password:**

1. At the **Old Password** prompt, enter your current password.
2. At the **New Password** prompt, enter a password that conforms to the following rules:
   - Must be at least 8 characters and no more than 32 characters long.
   - Must contain at least 1 alphabetic character and 1 numeric character.
   - Cannot be the same as your user ID.
   - Cannot contain any of these special characters:
     - `[&]` (ampersand)
     - `[@]` (at sign)
     - `[=]` (equals)
     - `[']` (single quote)
     - `['"]` (double quote)
     - `[%]` (percent)
     - `[.]` (period)
     - `[ ]` (space)

   Remember that passwords are case sensitive: “Password” and “password” are not the same.

   **Examples:**
   - **Good:** MyPass_007
   - **Bad:** Bad Password (uses space and no numerals)
     Bad.1@mail.com (uses periods and @ sign)

3. At the **Confirm Password** prompt, re-enter the new password.
4. Click **Submit**.

**SET UP SECURITY PROFILE**

Setting up a security profile involves selecting three out of a number of questions, called Challenge Questions, and providing brief answers for them. Whenever you log in, you may be asked to answer one or more of the Challenge Questions you selected.
To create your security profile:

1. Choose a question from a Question dropdown menu.
2. Type a brief answer in the Answer box under it. (Remember, if you are asked to confirm your identity later, you will have to supply the answer.)
3. Repeat steps (1) and (2) until you’ve completed all three sets of questions and answers.
4. If you don’t want to be asked a Challenge Question every time you log in, select Yes! Please remember this computer. (Your browser must accept cookies for this option to work.)
5. Click Continue.
6. Check your selections and your answers:
   ○ If they are correct, click **Continue**.
   ○ If you want to edit them, click **Back**. (Click **Back** at the bottom of the screen; do not use the browser’s Back button.)

   **REMEMBER YOUR ANSWERS.** If you are asked a Challenge Question and you don't provide the correct answer, you won’t be able to log in.

7. Click **Access Accounts**.

    **Challenge Questions and Answers Set-up Successful**

    You have successfully set up your Challenge Questions and Answers. In the future, you may be presented with these questions when you log in. At that time you must enter the answers that you have set up today.

8. Click **Continue** to by-pass the interim page and go to your Home page.
LOG OUT

To log out of BMO Harris Online Banking for Small Business:

1. Click Log Out at the top of any BMO Harris Online Banking page.
SETTING ACCOUNT AND OTHER PREFERENCES

In this chapter we discuss the concepts and procedures for setting preferences that control how accounts are displayed (Changing account preferences). We also tell you about personal preference settings available only to CSA-level users (Setting CSA delivery options).

Changing account preferences

The way account information is presented is configurable to some extent using account preferences. If you want to change these settings, you can do it on the Change Account Preferences page (Figure 2, below):

On the Change Account Preferences page, you can

- Change an account nickname
- Hide an account
- Set transaction history
• Set a default account

To go to the Change Account Preferences page:

1. Go to the Home tab.
2. On the Home menu, choose Preferences >> Change Account Preferences.

Figure 3: How to go to the Change Account Preferences Page

TIP: To save time, do not click the Home tab, just point to it, then move the pointer down to the Home menu and click Preferences. (Change Account Preferences is the default.)

CHANGE AN ACCOUNT NICKNAME

An account nickname is a short name for the account displayed on BMO Harris Online Banking screens and reports. By default, the nickname is set to the account’s description, which is usually the type of account it is, such as “Essential Business Checking,” for example. You can change the nickname so it is more meaningful to people at your company.

TIP: If you have more than one account of a particular type, create a different nickname for each one, so people can tell them apart on screens and reports.

To change an account’s nickname:

1. Go to the Change Account Preferences page. (On the Home menu, choose Preferences >> Change Account Preferences.)
2. In the Accounts table, enter the nickname in the Account Nickname box for the account.
3. Click Submit.

HIDE AN ACCOUNT

By default, all company accounts are displayed to all users, unless you restrict an individual user’s access to them through entitlements. However, you can hide an account from all users, even those with full access. If you hide an account, it is visible only on the Change Account Preferences page and on the Entitle Accounts and Customize Account Entitlements pages, which are visible only to CSA-level users. (Note: If you set a default account, you won’t be able to hide it.)

To hide an account:

1. Go to the Change Account Preferences page. (On the Home menu, choose Preferences >> Change Account Preferences.)
2. In the Accounts table, clear the Display On All Pages checkbox for the account.
3. Click Submit.

To unhide an account:

1. Go to the Change Account Preferences page. (On the Home menu, choose Preferences >> Change Account Preferences.)
2. In the Accounts table, select the Display On All Pages checkbox for the account.

3. Click Submit.

SET TRANSACTION HISTORY

By default, thirty days of an account’s transaction history are shown on screens. You can change this amount to a maximum of 18 months.

To change an account’s transaction history setting:

1. Go to the Change Account Preferences page. (On the Home menu, choose Preferences >> Change Account Preferences.)
2. In the Accounts table, enter the number of days of history to display in the Days Transaction History box for the account (e.g., 60, 90, 120).

3. Click Submit.
SET A DEFAULT ACCOUNT

The default account is the account that is automatically selected whenever you have to choose an account from a dropdown menu. The first time you use BMO Harris Online Banking, there is no default account, and you must select an account from the list every time. To eliminate this step, you can set a default account. Setting a default account means only that it is pre-selected in dropdown menus; you can always select another account from the menu if you don’t want the default.

TIP: If your company uses a particular account for most transactions, you can save time by making it the default account.

To set a default account:

1. Go to the Change Account Preferences page. (On the Home menu, choose Preferences >> Change Account Preferences.)
2. In the Accounts table, select the Default Account button for the account.
3. Click Submit.

Setting CSA delivery options

Besides the personal preference settings available to regular users, there are additional options available to CSAs. These options include the ability to subscribe to marketing mailings via email (Set Marketing mailings option), and to have them sent to a secondary email address (Manage secondary email addresses).

If you wish to change these settings, you can do it on the Manage Delivery Options page (Figure 4, below):
To go to the Manage Delivery Options page:

1. Go to the Home tab.
2. On the Home menu, choose Alerts & Messages >> Manage Delivery Options.
TIP: To save time, do not click the Home tab, just point to it, then move the pointer down to the Home menu, point to Alerts & Messages and click Manage Delivery Options.

SET MARKETING MAILINGS OPTION

BMO Harris Online Banking sends out promotions, special offers, and other marketing mailings via email to introduce new products and services to customers. You will not receive these mailings unless you turn on the marketing mailings option.

To receive marketing mailings:

1. Go to the Manage Delivery Options page. (On the Home menu, choose Alerts & Messages >> Manage Delivery Options.)
2. In the Delivery Options table, select **Opt In to Marketing E-Mail** for the email address you want the mailings sent to.
3. Click **Submit**.

To cancel marketing mailings:

1. Go to the Manage Delivery Options page. (On the Home menu, choose Alerts & Messages >> Manage Delivery Options.)
2. In the Delivery Options table, clear **Opt In to Marketing E-Mail** for the email address for which to cancel the mailings.

![Delivery Options Table]

2. Click **Submit**.

**MANAGE SECONDARY EMAIL ADDRESSES**

Besides your primary email address, which is entered on another page, you can maintain secondary email addresses on the Manage Delivery Options page. This is useful if you want to receive promotions or other marketing information from BMO Harris Bank, but don’t want them sent to your primary email address.

To add a secondary email address:

1. Go to the Manage Delivery Options page. (On the Home menu, choose Alerts & Messages >> Manage Delivery Options.)
2. On the Delivery Options panel, click **Add Delivery Options**

![Delivery Options Table]

If you wish to edit your Primary Email Address, you may edit it on the Administer User Entitlements page within Administration.
3. Fill in the information about the email address.

The required items are
- Nickname
- Device Type
- E-mail Address

Optional item:
- Opt In To Marketing E-Mail
  Preferred is not editable. (If you want to change the preferred email address, click Administer User Entitlements (multi-user systems) or Change Primary Email Address (single-user systems) and change the address there.)

4. Click Submit.
   A confirmation code will be sent to the new email address.

5. When the Confirm Delivery Option window appears, enter the code in the Confirmation Code box. (If you do not receive the code within a few minutes, click Resend Confirmation.)

6. Click Submit,

To delete a secondary email address:

1. Go to the Manage Delivery Options page. (On the Home menu, choose Alerts & Messages >> Manage Delivery Options.)
2. In the Delivery Options table, select **Delete** for the email address you want to delete.

3. At the bottom of the Delivery Options table, click **Delete**.

4. When the confirmation message appears, click **Delete**.
MANAGING USERS

In this chapter we discuss the concepts and procedures for adding, modifying and deleting users in a multi-user system and for entering and maintaining their information. User information includes user IDs, temporary passwords and contact information.

These functions are initiated on the Manage Users Page (Figure 6, below):

On the Manage Users page, you can

- **Add new users**
- **Copy entitlements from one user to another**

Go to the **Administer User Entitlements page** to modify a user or delete a user.

When applicable, you can also run the **Custom Entitlements report** and **approve entitlements**. These last two functions are discussed in later chapters.
To go to the Manage Users page:

1. Click the Administration tab.

Add new users

Adding a new user to the system involves several steps, not all of which are covered in this chapter. When you add a new user, refer to the New User Checklist, provided below, to make sure you’ve completed each step in the process.

NEW USER CHECKLIST

A. Create the new user profile.

The user profile contains basic information about the user as well as entitlement information. At a minimum, creating a new profile entails creating the user’s Login ID and temporary password and entering the user’s name into the system. (If you also include the user’s email address, this will eliminate Step E, below.)

There are two ways to create a new user profile: (1) Creating a new user from scratch; (2) Creating a new user from an existing profile. Copying an existing profile saves you the trouble of configuring most of the user’s permissions and entitlements (Step B). If this is the first time you’ve added a user, though, you’ll have to start from scratch.

B. Configure the user’s permissions and entitlements.

This step is covered in the next chapter: Configuring User Access and Entitlements. Until you become familiar with the process, just create a new user profile and save it without any entitlements. You can modify the user later to add the entitlements after you’ve read that chapter.

C. Configure user settings for optional features.

If you’ve signed up for optional products or services, such as BMO Harris Business Bill Pay, ACH or Enhanced Reporting, there may be other things you need to do, like granting additional entitlements, for example. The specific requirements are covered in the chapter Administering Optional Features. Once you’ve familiarized yourself with the feature’s requirements, add these steps to your checklist.

D. Check the configuration and enter miscellaneous settings not set elsewhere.
Some tasks, like setting when a user’s password expires, can’t be done when you create the user profile. They must be done by modifying the user. Use this as an opportunity to do a final check of the entire configuration.

E. **Notify new user of Login ID and temporary password.**

   This step is necessary only if you didn’t provide the user’s email address when you created the user profile (Step A). If you did, a notification with the login ID and password are sent to the user automatically.

**CREATING A NEW USER FROM SCRATCH**

When you create a new user from scratch, you have to perform all of the steps listed in the **New User Checklist**, above. This is done on the Create User page (Figure 8, below):
To go to the Create User page:

**Method 1 (from menu):**

1. Go to the **Administration** tab.
2. On the **Administration** menu, choose **User Entitlements >> Create User**.
TIP: To save time, do not click the Administration tab, just point to it, then move the pointer down to the Administration menu, point to User Entitlements and click Create User.

Method 2 (from Users table):

1. Go to the Manage Users page. Click the Administration tab; choose User Entitlements on the menu.
2. On the Users table, click Create User.

To add a new user (create from scratch):

1. Go to the Create User page.
2. On the Create User page, fill in the form in the New User Information panel. The required items are
   - User’s Login ID
   - Temporary Password
   - Repeat Password
   - Name
   - User Status
Optional items are
- E-mail Address
- Primary Phone
- Secondary Phone
- Fax Number

(See New User Information Panel Help for a description of items on the User Information panel or click one of the items above.)

3. (Optional feature – it might not appear on your screen) If the new user can approve transactions, select Approver in the User Permissions panel.

4. If you want to assign entitlements now (Step B of the New User Checklist), select one of the options under User Access in the User Permissions panel. (You can also do this later.)
   - If you select Custom, go to set a user’s access to an account and assign other user entitlements after saving this page, to assign the user’s account and user entitlements. (See also How to set a user’s transaction limits for an account.)
   - If you select Full or None you will be returned to the Manage Users page after saving.

⚠️ Be careful about granting Full user access. It not only entitles a user to full, unrestricted access to all existing accounts and functions, but also to all future accounts, entitlements and functions.

5. Click Save and Continue.

This completes Step A of the New User Checklist. See Configuring User Access and Entitlements to complete Step B.

CREATING A NEW USER FROM AN EXISTING PROFILE

When you create a new user from an existing profile, you copy an existing user’s permissions and entitlements to the new user, thus saving yourself the work involved in Step B, Configure the user’s permissions and entitlements, described in the New User Checklist, above.

That’s why the page on which you enter the user information is not the Create User page, but a variant of the Administer User Entitlements page (Figure 11, below):
The main difference between this page and the Create Users page is that you can enter information only in the **New User Information** panel. You can’t edit anything in the **User Access** panel. It’s there for reference only. If you want to edit any of this information you have to save the new user’s profile, and then go back and modify it.

Not everything is copied from the existing user’s profile. Permissions to some optional features like Bill Pay, for example, are not copied, so you will have to modify the new user to grant access to those. Nothing from the **User Information panel** is copied either. These items are set to default values. So you may have to modify the user to set items like Password Expires and User Status as well.

There is no hard, fast rule about copying permissions and entitlements for optional features. Permission to access Bill Pay is not copied, since a user must be enrolled in bill pay to get access. Permission to be an Approver, however, which pertains to several optional features, is copied. To be safe, always check the configuration to make sure entitlements to optional features are set as you want them.
To add a new user (copy from an existing profile):

1. Go to the Manage Users page. (Click the Administration tab.)
2. In the Users table, find the user whose permissions you want to copy and click copy this profile.
3. When the Copy [user name]'s Entitlements window appears, click New User Copy.

The Administer User Entitlements page will be displayed (See Figure 11: Administer User Entitlements Page (from copied profile).)

4. On the Administer User Entitlements page, fill in the form in the New User Information panel. The required items are
   - User's Login ID
   - Temporary Password
   - Repeat Password
   - Name
- User Status
Optional items are
- E-mail Address
- Primary Phone
- Secondary Phone
- Fax Number
(See New User Information Panel Help for a description of items on the New User Information panel or click one of the items above.)

5. Click **Save and Continue**.
This completes steps A and B of the New User Checklist. See New User Checklist for information about completing the new user's configuration.

### Modify users

Sometimes you need to modify a user's profile. If you do, the changes won't take effect until the next time the user logs in.

Typically, you modify a user to do one of the following tasks:

- **Update user information or permissions**
- **Copy entitlements from one user to another**
- **Set when the user's password expires**
- **Reset the user's password**
- **Change the status of the user's Login ID**

These tasks are done on the Administer User Entitlements page (**Figure 12**, below):
On this page you can also give a user access to BMO Harris Business Bill Pay or other optional features you have enrolled in. These procedures are covered in Administering Optional Features.

To go to the Administer User Entitlements page:

1. Go to the Manage Users page. Click the Administration tab; choose User Entitlements on the menu then choose Manage Users.
2. In the Users table, click the user name (Edit User link).
EDITING USER INFORMATION

To edit user information or permissions:

1. Go to the Manage Users page. Click the Administration tab; choose User Entitlements on the menu then choose Manage Users.
2. In the Users table, click the user name (Edit User link). The Administer User Entitlements page will be displayed.
3. On the Administer User Entitlements page, edit the items you want to change. The items on the User Information panel you can edit are
   - User's Login ID
   - Password Expires
   - Name
   - User Status
   - E-mail Address
   - Primary Phone
   - Secondary Phone
   - Fax Number
   (See User Information Panel Help for a description of items on the User Information panel or click one of the items above.)

The items on the User Permissions panel you can edit are
   - Approver (optional feature – it might not appear on your screen)
   - Bill Pay (optional feature – it might not appear on your screen)
   - User Access
   (See User Permissions Panel Help for descriptions of all items on the User Permissions panel, or click one of the items above.)
4. If you select “Custom” under User Access in the User Permissions panel, go to set a user’s access to an account and assign other user entitlements after saving this page, to assign the user’s account and user entitlements. (See also How to set a user’s transaction limits for an account.)

Be careful about granting FULL User Access. It not only entitles a user to full, unrestricted access to all existing accounts and functions, but also to all future accounts, entitlements and functions.

5. Click Save and Continue.

COPYING PERMISSIONS AND ENTITLEMENTS

Permissions and entitlements may be copied not only from an existing user to a new user, but also from one user to another.

Not everything is transferred from the copied user’s profile. Permissions to some optional features like Bill Pay, for example, are not copied, and nothing from the User Information panel is copied. Those items are left as they were, so you may have to modify the user to set items like Password Expires and User Status as well.

There is no hard, fast rule about copying permissions and entitlements for optional features. Permission to access Bill Pay is not copied, since a user must be enrolled in bill pay to get access. Permission to be an Approver, however, which pertains to several optional features, is copied. To be safe, always check the configuration to make sure entitlements to optional features are set as you want them.

To copy permissions and entitlements from one user to another:

1. Go to the Manage Users page. Click the Administration tab; choose User Entitlements on the menu then choose Manage Users.
2. In the Users table, find the user whose permissions you want to copy and click copy this profile.
3. When the Copy [user name]'s Entitlements window appears, select the user you want to copy the permissions to, from the Existing User dropdown menu.

4. Click Existing User.

The Administer User Entitlements page will be displayed. (See Figure 11: Administer User Entitlements Page (from copied profile).)

5. On the Administer User Entitlements page, click Save and Continue.

SETTING WHEN A USER'S PASSWORD EXPIRES

You can set a different password expiration period for each user up to the maximum of 99999 days.

To set a user's password expiration:

1. Go to the Manage Users page. Click the Administration tab; choose User Entitlements on the menu then choose Manage Users..)

2. In the Users table, click the user name (Edit User link).

The Administer User Entitlements page will be displayed.

3. On the User Information panel, enter the number of days the password may be used, in the Password Expires Every [ ] days box.
4. Click **Save and Continue**.

### RESETTING A USER’S PASSWORD

Sometimes you may have to reset a user’s password — if the user forgets it, for example, or if it is no longer secure. After you reset the password, a notification with the new temporary password will be sent to the user automatically if there is an email address in the user’s profile; otherwise, you will need to notify the user of the change.

**To reset a user’s password:**

TIP: Make sure you’ve saved the user’s **E-Mail Address** before resetting a user’s password. That way a notification with the new password will be sent to the user automatically. The password is always sent to the stored email address, so if you change the address on the screen just before resetting the password, you have to save the new address first.

1. Go to the **Manage Users** page. (Click the **Administration** tab.)
2. In the Users table, click the user’s name (Edit User link).
   The **Administer User Entitlements** page will be displayed.
3. On the User Information panel, click **Reset Password**.

   ![User Information Panel]

4. When the **Reset Password** window appears, enter a temporary password in the **New Password** box. (You can’t reuse passwords you’ve already given this user.)
5. Re-enter the temporary password in the Confirm Password box.
6. Click Submit.

CHANGING A LOGIN ID’S STATUS

A user’s Login ID must be active in order for that user to log in. Sometimes you may want to deactivate the Login ID, if you are changing a user’s entitlements, for example, or if the user leaves the company. (Changes to a user’s entitlements take effect the next time the user logs in.) You can make a login ID active or inactive by setting User Status.

To change a user’s Login ID status:

1. Go to the Manage Users page. (Click the Administration tab.)
2. In the Users table, click the user name (Edit User link).
   The Administer User Entitlements page will be displayed.
3. On the User Information panel, select a User Status:
   - Active – activates the user’s Login ID.
   - Inactive – deactivates the user’s Login ID.
Delete users

When a user no longer needs access to the banking system, you can delete the user. If you want to keep the user’s information in the system, you can change the Login ID’s status to inactive instead.

TIP: If the user has custom entitlements other users might need in the future, de-activate the user’s Login ID instead of deleting the user. That way you can copy the entitlements to new users instead of configuring them from scratch.

To delete a user:

1. Go to the Manage Users page. (Click the Administration tab.)
2. In the Users table, click the user name (Edit User link).
   The Administer User Entitlements page will be displayed.
3. Click Delete.
4. When the confirmation message appears, click Delete.
In this chapter, we cover the concepts and procedures involved in controlling a user’s access to accounts, functions and services in a multi-user system.

Configuring a user’s entitlements can involve up to 3 levels of decisions. First you decide the user’s access to the system in general (Setting User Access). Then, depending on that decision, you may have to decide the user’s access to individual accounts (Customizing a user’s access to accounts) and other functions (Customizing user entitlements). Finally, depending on your decisions on individual accounts, you may have to decide which specific account entitlements to grant (Customizing account entitlements). Figure 13: Entitlement Configuration Process, below, shows the entitlement configuration process and where you make each of those decisions:

Choosing user access and account access involves several other decisions, and we will provide you with guidelines and tools for making each one. But first we need to explain what we mean by “entitlements,” and how permissions to them are granted.
Understanding access and entitlements

An important function that CSAs perform in multi-user organizations is giving company users access to bank accounts and online banking functions. This is done by granting permissions to entitlements.

A “permission” is permission for a user to access some object, such as an account or a service like bill pay. An “entitlement” is the specific thing a user is allowed to do when access is granted. (The terms ‘permission’ and ‘access’ are used interchangeably. Since you can’t do anything if you can’t access the function, permission is characterized as access.) If a user is not granted access to an object, that object becomes invisible. It doesn’t appear on the user’s menus or screens.

**IMPORTANT:** Except for the single entitlement to access bill pay (which makes it visible on the Payments menu), none of the permissions, transaction limits or entitlements discussed in this chapter applies to bill pay.

When permission involves a single entitlement — let’s say permission to be an approver, for example — access to the entitlement is granted by checking the entitlement box:

![User Permissions](image)

In the above example, checking the “Approver” box grants the user permission to access the approval window for transactions.

When a permission is complex and involves a number of entitlements, as is the case with accounts, you assign a permission to access to the whole group. This is done by selecting an access type: FULL, CUSTOM, or NONE.

**Full** means the user has implicit access to all the entitlements associated with the object. This includes any future entitlements that may be added to the group.

**None** means the user has no access to any entitlements in the group.

**Custom** means the user may access only selected entitlements. If any entitlements are added to the group in the future, the user won’t have access to them until a CSA explicitly grants access to each one.

You’d choose the FULL setting whenever you want the user to receive all entitlements automatically, without your having to specify them. The company’s owner, for example, would want access to all accounts, including any that might be opened in the future.

You’d choose the CUSTOM setting whenever you want to
• **Deny a user access to certain entitlements in the group.**
  In the case of account entitlements, for example, you might want this person to see all the reports associated with the company checking account, but not be able make any payments from it.

• **Maintain explicit control over entitlements in case new ones are added to the group.**
  Suppose your company did only internal funds transfers, but later added the option to transfer funds to external accounts. You'd probably want to control who had access to the Transfer function, rather than grant access to it automatically.

If you choose “Full” or “None,” you've finished granting permission to that object, since the same permission is applied to every entitlement in the group, but if you select “Custom” you have go on to specify the individual entitlements the user may access.

See [Customizing a user's access to accounts](#), [Customizing user entitlements](#), and [Customizing account entitlements](#) for more information about CUSTOM access.

### Setting User Access

When you create a new user on the Create User page, **User Access** is the first complex permission you have to grant.

User Access defines the user’s general access to Online Banking — to all accounts as well as to all Online Banking functions. It is permission to access everything not otherwise specified on the User Permissions panel.

#### TYPES OF USER ACCESS

**Full** — means the user is entitled to access all existing accounts and functions as well as all future accounts and functions. This is the default setting for CSAs.

**Custom** — means the user is entitled to access only specified accounts and functions. It also means the user may have personal restrictions set on transaction amounts. This is the usual setting for non-CSA-level users. It allows you to specify which accounts individual users may access ([Customizing a user’s access to accounts](#)), as well as their entitlements for each account ([Customizing account entitlements](#)). You can also set limits on how much the user may spend in each account ([How to set a user’s transaction limits for an account](#)) and assign permissions to various other functions ([Customizing user entitlements](#)).

**None** — means the user has no access to any accounts or functions. The user can access only the Message Center. (See Guide to BMO Harris Online BankingSM for Small Business for information on the Message Center.)
HOW TO DECIDE WHICH KIND OF USER ACCESS TO GRANT

To determine which type of User Access to give a user, answer the four questions below:

1. **Does this user need access to account information or other user entitlements?**
   Usually Online Banking users do need some kind of account access, even if only to read reports. Other user entitlements include access to things like secure message attachments. Unless you want to restrict this person's access to just the Message Center, the answer is YES.

2. **Does this user need access to all accounts, including all future accounts?**
   This kind of access is rarely given to anyone besides a CSA. Normally, the answer is NO.

3. **If this user does need access to all current and future accounts, do you want to set limits on the amounts this user can work with, per day or per transaction?**
   This depends partly on how your company has been set up with BMO Harris Online Banking. If you have set up overall company limits, either by setting maximum daily or transaction amounts or by setting approval thresholds, it may not be necessary to place personal limits. However, if you have no company limits, you may want to consider setting personal limits for each user.

4. **Does this user need all current and future account entitlements – i.e., access to all account functions, reports, payment types and services?**
   Again, much of this depends on how your company has been set up with BMO Harris Online Banking, what products and services you have, and whether you plan on adding any new products or services in the future. The question is whether you want this user to get access to all of them and to any future entitlements automatically, without explicit authorization for each one. If not, the answer is NO.

Now apply your answers to the User Access Decision Tree, shown in Figure 14, below, and look up the recommended setting. (A larger version of the tree is provided in Appendix B: Decision Trees—User Access Decision Tree.)
In the decision tree in Figure 14, above, red shading indicates that the process of configuring a user’s access and entitlements ends once you save your selection. Green shading indicates you must continue to assign permissions on the next level of access: Customizing a user’s access to accounts and Customizing user entitlements in order to complete the process.

**TIP:** If you want to give a user access to all current accounts and entitlements, but want to control access in the future, save the configuration with the FULL setting first. (This pre-selects all accounts and entitlements.) Then save the configuration again with the CUSTOM setting. The user won’t get access to any future accounts or services until you explicitly assign them.
HOW TO SET USER ACCESS

To set a user's access (general):

(Note: These instructions assume you are modifying an existing user. If you are creating a new user, begin at Step 3 of the procedure.)

1. Go to the Manage Users page. (Click the Administration tab.)
2. In the Users table, click the user name (Edit User link).
   The Administer User Entitlements page will be displayed.
3. On the User Permissions panel, select one of the User Access options:
   - Full – grant full access to all current and future accounts, functions and entitlements.
   - Custom – grant access to selected accounts, functions and entitlements.
   - None – grant no access to accounts, functions or entitlements. Only access to the Message Center is allowed.
4. Click Save and Continue.
   If you selected FULL or NONE, you will be returned to the Manage Users page with a confirmation. The entitlement process has completed.
   If you selected CUSTOM, go to Customizing a user's access to accounts to continue. You settings will not be saved until you complete the process.

IMPORTANT: If you select Custom you must continue to the end of the customizing process or your work will not be saved. (For “Custom” pressing Save and Continue means “Continue” not “Save” until you reach the last screen.)

Customizing a user's access to accounts

If you select CUSTOM User Access, you have to specify which accounts the user may access and whether you want to impose any transaction limits on the user. This is done on the Account Entitlements panel of the Entitle Accounts page (Figure 15, below):
Each account is listed in the table on the **Account Entitlements panel**. On this panel, you can set a user’s access to individual accounts (**Account Access options**); set limits on how much a user can spend on transactions (**Account Limits boxes**); and, if you select “Custom” account access, you can continue **Customizing account entitlements**.

Before you leave the Entitle Accounts page, however, you should set other user entitlements on the **User Entitlements panel**. Additional user entitlements are discussed under **Customizing user entitlements**.

**To go to the Entitle Accounts page:**

1. Go to the **Manage Users** page. (Click the **Administration** tab.)
2. In the Users table, click the user name (Edit User link).
The Administer User Entitlements page will be displayed.

3. On the Users Permissions panel under User Access, select Custom.

4. Click Save and Continue.
   
The Entitle Accounts page will be displayed. (See Figure 15: Entitle Accounts Page — Account Entitlements Panel and Figure 17: Entitle Accounts Page — User Entitlements Panel.)

TYPES OF ACCOUNT ACCESS

Account Access determines the user’s access to specific accounts and their associated entitlements.

Full – grants the user full access to the account (subject to transaction limits) and to all current and future account entitlements associated with it.

Custom – grants the user access to the account with selected entitlements.

None – grants the user no access to the account. It will be invisible to the user.

HOW TO DECIDE WHICH KIND OF ACCOUNT ACCESS TO GRANT

To determine which type of account access to give a user, answer the three questions below. Then look up the recommended setting in the Account Access Decision Tree (Figure 16, below). (A larger version of the tree is provided in Appendix B: Decision Trees—Account Access Decision Tree.)

1. **Does this user need access to this particular account?**
   
   If you want the account to be visible to this user, the answer is YES. You can always restrict what users see and do by customizing entitlements. If this user shouldn’t even be aware of the account, however, the answer is NO.

2. **Do you want to set limits on the amounts this user can work with, per day or per transaction?**
   
   This depends partly on how your company has been set up. If you have overall company limits, in the form of approval thresholds or of maximum daily or per transaction amounts, it may not be necessary to place personal limits on this particular user. However, if you have no company limits, you may want to consider setting personal limits for each user. Also, approvers cannot approve amounts that exceed their personal limits, so, if you want to specify approval limits and this person is an approver, you’d have to do it here.

   **TIP:** If you want to give a user read-only access to an account, set the Daily Limit to zero (0).
3. **Does this user need all current and future account entitlements – i.e., access to all functions, reports, payment types and services for this account?**

   Again, this depends on how your company has been set up with BMO Harris Online Banking, since the entitlements vary depending on what products and services you have, and whether you plan on adding any new products or services in the future. The question is whether you want this user to get all these entitlements by default, without explicit authorization for each one. If not or if you are unsure, the answer is NO.

   ![Figure 16: Account Access Decision Tree]

   In the decision tree in Figure 16, above, red shading indicates that the process of configuring a user’s entitlements ends once you save your selection. Green shading indicates you must continue to the next step: Customizing account entitlements to complete the process.

   **IMPORTANT:** If you select Custom you must continue to the end of the customizing process or your work will not be saved. (For “Custom” pressing **Save and Continue** means “Continue” not “Save” until you reach the last screen.)
HOW TO SET A USER’S ACCESS TO AN ACCOUNT

To set a user’s access to an account:

1. Go to the Entitle Accounts page.
2. On the Account Entitlements panel, find the account and select one of its access options:
   - Full – grant this user full access to this account including all current and future account entitlements.
   - Custom – grant this user access to this account with only selected account entitlements.
   - None – grant this user no access to this account.
3. When you have finished on the page, click Save and Continue.
   - If all the account access options are set to FULL or NONE, you will be returned to the Manage Users page with a confirmation. The entitlement process has completed and your settings have been saved.
   - If any of the account access options is set to CUSTOM, your settings for that account will not be saved until you complete the customization process. Go to Customizing account entitlements to continue.

HOW TO SET A USER’S TRANSACTION LIMITS FOR AN ACCOUNT

Among the options your company has when signing up for online banking is the choice of setting daily or per transaction limits on the amount of money that can be moved from accounts. Besides these company limits, you can set personal limits on specific users for specific accounts. Personal limits are used not only to control how much individual users can spend, but also how much they can approve, if they are designated approvers.

When setting personal limits, keep in mind that in batch transactions, such as ACH direct deposit payments, the transaction amount reflects the total for the entire batch, not for the individual payments within it. If the batch amount for a direct deposit payroll, for example, exceeds the personal transaction limit of the person submitting the payroll, none of the payments in the batch will be accepted. Also, once the cumulative total of transactions reaches an approver’s daily limit, that person won’t be able to submit or approve any more transactions until the following day.

Daily and per transaction spending limits apply only to accounts that can initiate payments or transfers, such as a checking or savings account. If you place limits on any other type of account — a line of credit, for example — they will be ignored.
As noted earlier, neither company nor personal limits apply to BMO Harris Business Bill Pay.

To set a limit on a user’s daily (cumulative) transactions for an account:

1. Go to the Entitle Accounts page.
2. On the Account Entitlements panel, find the account and enter an amount in its Daily Limit box.
3. When you have finished on the page, click Save and Continue.
   - If all the account access options are set to FULL or NONE, you will be returned to the Manage Users page with a confirmation. The entitlement process has completed and your settings have been saved.
   - If any of the account access options is set to CUSTOM, your settings for that account will not be saved until you complete the customization process. Go to Customizing account entitlements to continue.

   **Warning:** If the CUSTOM option is selected, changes to daily or transaction limits will NOT be saved until you also save entitlement details on the following page (Customize Account Entitlements). For CUSTOM, pressing Save and Continue means “Continue” not “Save” until you reach the final page of the customization process.

To set a limit on a user’s transactions (per transaction) for an account:

1. Go to the Entitle Accounts page.
2. On the Account Entitlements panel, find the account and enter an amount in its Transaction Limit box.
3. When you have finished on the page, click **Save and Continue**.

   If all the account access options are set to FULL or NONE, you will be returned to the Manage Users page with a confirmation. The entitlement process has completed and your settings have been saved.

   If any of the account access options is set to CUSTOM, your settings for that account will not be saved until you complete the customization process. Go to Customizing account entitlements to continue.

   **Warning:** If the CUSTOM option is selected, changes to daily or transaction limits will NOT be saved until you also save entitlement details on the following page (Customize Account Entitlements). For CUSTOM, pressing **Save and Continue** means “Continue” not “Save” until you reach the final page of the customization process.

**Customizing user entitlements**

Besides allowing you to specify account entitlements, the CUSTOM User Access setting lets you grant user entitlements for other online banking functions. These are configured on the User Entitlements panel of Entitle Accounts page (**Figure 17**, below):
The list of entitlements on the User Entitlements panel will vary depending on the features and services you have. Common entitlements you might see are described in User Entitlements Panel Help.

To assign other user entitlements:

1. Go to the Entitle Accounts page.
2. On the User Entitlements panel, select the entitlements you want to give the user. (The list will vary depending on the products and services you have.)
Common user entitlements include:

– Entitle user for Net Worth
– Entitle user for Secure Message Attachments

(See User Entitlements Panel Help for a detailed description of items on the User Entitlements panel or click one of the items above.)

3. When you have finished on the page, click Save and Continue.

Customizing account entitlements

If you select CUSTOM account access, you have to specify which entitlements the user may access for that account.

This is done on the Customize Account Entitlements page (Figure 18, below):
Accounts are stacked on the Account Entitlements Details panel in collapsible panes. Only accounts with **CUSTOM account access** are shown on the panel. If you don’t see an account you want, click **Back** to go back to the Entitle Accounts page, and set its account access to “Custom.” (Click **Back** at the bottom of the screen. Do not use your browser’s Back button.)

**TIP:** If you plan on giving access to most entitlements, click **Select All** on the account’s menu, then unselect the items you don’t want.

The exact entitlements you see on your screen depend on the features and services you have installed. **Figure 18: Customize Account Entitlements Page** shows only the basic entitlements. You may have others. Descriptions of basic entitlements, as well as some commonly used optional ones, are given in **Account Entitlement Details Panel Help.** If you need help understanding entitlements not listed there, contact BMO Harris Online Banking Services.

**To go to the Customize Account Entitlements page:**

1. Go to the Entitle Accounts page.
2. Select **Custom** for all the accounts you want to set entitlements for.
3. Click Save and Continue. The Customize Accounts Entitlements page will be displayed showing all accounts with CUSTOM account access.

**HOW ACCOUNT ENTITLEMENTS WORK**

Generally, if you select an entitlement for an account, that account will appear on the dropdown list for the entitlement’s function. If you select the **Transfer** entitlement, for example, that account will appear on the **From** and **To** dropdown lists for creating a transfer:

If you unselect an entitlement for an account, that account won’t appear on the list, and if you unselect an entitlement for all accounts, the entire function will be removed from the user’s menu. In the same way, if you remove entitlements to all the functions on a menu, the menu itself will disappear from the user’s screen, and so on. In our configuration, unselecting the **Transfer** entitlement for all accounts would remove the Transfer tab from the user’s screen.
HOW TO SET CUSTOM ACCOUNT ENTITLEMENTS

To customize a user’s account entitlements:

1. Go to the Entitle Accounts page.
2. On the Account Entitlements panel, select Custom for the account(s) you want to set entitlements for.

3. Click Save and Continue to continue. The Customize Account Entitlements page will be displayed.
4. On the Account Entitlement Details panel, find the account you want and expand it to show the details. (Click to show details or to hide details.)

5. Select the entitlements to grant to the user. (See Account Entitlement Details Panel Help for descriptions of entitlements.)
6. Click Save and Continue to save your selections and complete the entitlement process.
**IMPORTANT:** You MUST click **Save and Continue** to complete the account entitlement process, even if you made no changes to any accounts on this page. If you leave this page without saving, any changes you made to these accounts on previous pages will be cancelled.

**HOW TO VIEW CUSTOM ACCOUNT ENTITLEMENTS**

One way to view a user’s account entitlements is to go to the Customize Account Entitlements page. If at least one permission was already set to “Custom,” you can view or print a user’s custom Entitlement report (*Figure 19,* below).

**To view a user’s Custom Entitlements report:**

1. Go to the **Manage Users** page. (Click the **Administration** tab.)
2. In the Users table, find the user and click **Custom**.

   ![Custom Entitlement Report](image)

   The user’s Entitlement Report will be displayed (*Figure 19,* below):
### Figure 19: Custom Entitlement Report

#### Entitlement Report


#### User Information

<table>
<thead>
<tr>
<th>Name</th>
<th>User may not approve transactions.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clerk</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>User Status</th>
<th>User is not a company system administrator.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active</td>
<td></td>
</tr>
</tbody>
</table>

#### Account Entitlement Details

<table>
<thead>
<tr>
<th>Essential Business Checking</th>
<th>Daily Limit - N/A</th>
<th>Transaction Limit - 0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information Reporting</td>
<td>Payments</td>
<td>Services</td>
</tr>
<tr>
<td>Current Day</td>
<td>✓ Reorder Checks</td>
<td>✓ Request Check Copy</td>
</tr>
<tr>
<td>Previous Day</td>
<td>✓ Check Inquiry</td>
<td>✓ Request Statement Copy</td>
</tr>
<tr>
<td>Register</td>
<td>Stop Payments</td>
<td>Debit Card Pin Reminder</td>
</tr>
<tr>
<td>Online Statements</td>
<td>✓ Transfer</td>
<td>✓ Deposit Copy Request</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MoneyMarket</th>
<th>Daily Limit - N/A</th>
<th>Transaction Limit - 0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information Reporting</td>
<td>Payments</td>
<td>Services</td>
</tr>
<tr>
<td>Current Day</td>
<td>✓ Reorder Checks</td>
<td>✓ Request Check Copy</td>
</tr>
<tr>
<td>Previous Day</td>
<td>Check Inquiry</td>
<td>✓ Request Statement Copy</td>
</tr>
<tr>
<td>Register</td>
<td>Stop Payments</td>
<td>Debit Card Pin Reminder</td>
</tr>
<tr>
<td>Online Statements</td>
<td>✓ Transfer</td>
<td>✓ Deposit Copy Request</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Overdraft Protection Line of Credit</th>
<th>Daily Limit - N/A</th>
<th>Transaction Limit - N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>User has No entitlement to this account</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### User Entitlement Details

- **Net Worth**: User is not entitled for NetWorth
- **Secure Message Attachment**:
  - User is entitled for Secure Message Attachment
- **Data Services**:
  - No Data Services Defined

**Cancel**  
**Print Screen**
ADMINISTERING OPTIONAL FEATURES

In this chapter, we discuss the concepts and procedures for performing administrative tasks associated with optional products and services.

Approval and authorization options

Many of the features available to a multi-user business include the option to require an approval before an action can be taken. Most of these options, such as transaction threshold approvals, involve money transactions, but not all of them.

BMO Harris Online Services configures these options for you, but as a CSA, you need to understand what’s involved in the approval process so you can assign entitlements appropriately. You might also need to approve actions yourself.

UNDERSTANDING APPROVERS AND AUTHORIZATIONS

Transaction Approval options

Features that involve money transactions, such as payments or transfers, have an approval option that requires one or more approvers to authorize these transactions before they can be completed. Thresholds for approvals can also be set.

If your company uses any transaction approval options, you need to designate certain users as approvers. Approvers must be given a special Approver entitlement to get access to the authorization window where they can approve or reject a transaction.

You’ll know when an option requiring an approver is activated, because you’ll see the Approver column in the Users table on the Manage Users page:

![Image of Approver column in Users table]

The Approver entitlement will also appear on the User Permissions panel of the Administer User Entitlements and Create User pages.
Dual Authorization options

Besides the transaction approval options discussed above, BMO Harris Online Banking for Small Business also offers a Dual Authorization feature for user profiles and for templates. Dual Authorization simply means a second user has to approve any changes to these items.

In the case of User Dual Authorization, which requires approval for any changes to a user’s information or entitlements, a second CSA is needed, because only CSAs have access to these screens. Otherwise, no special entitlements are necessary. (This is an exception to the general rule that approvers must be given the Approver entitlement.)

With Template Dual Authorization, the second user must be granted the Approver entitlement as well as permission to create templates.

THE AUTHORIZATION PROCESS

When an approval option is turned on — lets say the transaction approval option for internal funds transfers — any time someone successfully submits an item of that type, instead of being executed as it ordinarily would, the item goes into a pending state until all the required approvals are obtained. The pending state is shown in the item’s status:

For transfers, you can find pending items under the “Scheduled” tab on the Transfer Center page. As you can see in the illustration above, the status of these transfers has been set to “Pending Add Approval” (“Add”= new (added) transaction). To complete these transactions, at least one approver has to approve each transfer.
Any user, not just a CSA, can be designated an approver, but in order to function as approvers, users must be given the Approver entitlement. This entitlement enables them to see a link to the authorization window on pending items:

Clicking the link opens an authorization window that lets the approver either accept or reject the pending item:

If the approver authorizes the action and no further approvals are needed, the action is executed. But sometimes items require more than one approver. In our example, a threshold of $10,000 was set, so that any transfer above that amount requires two approvers to authorize it.

Since this transfer is for $11,000, it needs further approval, so the status is changed to reflect the partial approval:

* User Dual Authorization does not require the Approver entitlement. The only requirement is being a CSA.
Notice that the link to the approval window is no longer there. The link is visible only to “eligible” approvers — i.e., approvers with the entitlements to access the pending item who have not originated or already approved the action.

Eligible approvers are notified of pending approvals in their Info Center (Figure 20, below) until the end of the scheduled transaction date, if there is one.

Going back to our example, once a second approver approves the transaction, the transfer can finally be completed. However, if a second approver does not act on the item, by either accepting or rejecting it, the transfer will remain in its pending state.

This situation is complicated by the fact that the Info Center shows pending approvals only up until the scheduled transaction date. After that, the posting disappears. If no eligible approvers see it before the scheduled date passes, the pending item might be overlooked.

GUIDELINES FOR ADMINISTERING APPROVALS

As you can see from the above example, there are a number of factors to consider when administering approvals. If you don’t have enough approvers or you haven’t given them all the entitlements they need, some transactions could remain in their pending state forever. Even if you’ve been careful about entitlements, it’s still possible for pending items to remain pending — say, for example, the only eligible approver goes on vacation and returns after the scheduled transaction dates have expired. Here are some guidelines for keeping the approval process foolproof.
1. **Know which approval features are turned on and what their requirements are.**
   It’s important you know because different features have different requirements. The User Dual Authorization option, for example, requires two CSA-level approvers, since only CSAs can access entitlements. (You have to ask BMO Harris Online Banking Services to create CSA-level users for you, because a CSA can’t create another CSA-level user.)

   If you don’t know, contact BMO Harris Online Services. Only a BMO Harris Online Banking representative can turn on approval options.

2. **Know which entitlements are necessary for each type of approval.**
   Besides the Approver entitlement*, approvers also need access to the type of action that requires their approval. If you’re using transaction threshold approvals for internal transfers, for example, your approvers need the Transfer entitlement for every account used in transfers. Also, if you want to limit the amount of money an approver may authorize, you have to set those limits in the approver’s account entitlements. (See Customizing a user’s access to accounts.)

3. **Know how many approvers are required and make sure you entitle enough of them.**
   If you need three approvers to authorize a transfer, but only two approvers have all the necessary entitlements, that transfer will never be completed. Keep in mind that users who originate transactions are no longer eligible to approve them, since they can’t authorize their own actions.

4. **Have approval alerts sent to approvers’ email.**
   Approval alerts are among the optional alerts to which users can subscribe. Have your approvers create alerts for the types of approvals that require their attention. (See Guide to BMO Harris Online BankingSM for Small Business for more information on alerts.)

5. **Periodically check for pending approvals.**
   Go through the screens where pending approvals appear and check for items that might have been missed. (Remember to change the view so that it covers the period since your last check.)

**AUTHORIZATION PROCEDURES**

To grant the Approver entitlement:

1. Go to the Manage Users page. (Click the Administration tab.)
2. In the Users table, click the user name (Edit User link).
   The Administer User Entitlements page will be displayed.
3. On the User Permissions panel, select Approver.

   ![User Permissions](image)

   **Approver:** User may approve transactions

   **Bill Pay:** User is not yet entitled to any accounts

   **Business Bill Pay Status:** Enrolled

   **User Access:**
   - Make changes to this user’s entitlements
   - Full (Entitle user for all existing and future accounts and functions)
   - Custom (Entitle user for specific accounts and functions)
   - None (No account or function entitlements)

4. Click Save and Continue.
   The approver may need additional entitlements in order to authorize specific actions. See also...
Understanding approvers and authorizations, The authorization process, Guidelines for administering approvals, and Configuring User Access and Entitlements.

To check for pending approvals:

1. Go to any page with an Info Center panel. Click the Home tab. The Info Center panel appears midway down on the right of the page.
2. On the Info Center panel, look for items pending approval.
3. Click the link to view pending items.

To approve a pending transfer:

1. Go to the Transfer Center page. (Click the Transfers tab or click Transfer Approvals link from Info Center.)
2. On the Transfers panel, click the Scheduled tab.
3. In the Status column, click the authorization link of the item you want to approve.

TIP: If you don’t see the item you’re looking for, use Change View to check different date ranges.

Also, look under All Transfers. Someone else might already have approved or rejected it.

4. When the authorization window appears, click Accept.

To reject a pending transfer:

1. Go to the Transfer Center page. (Click the Transfers tab or click Transfer Approvals link from Info Center.)
2. On the Transfers panel, click the Scheduled tab.

TIP: If you don’t see the item you're looking for, use Change View to check different date ranges.

Also, look under All Transfers. Someone else might already have approved or rejected it.

3. In the Status column, click the authorization link of the item you want to reject.

4. When the authorization window appears, click Reject.
To approve a payment:

1. Go to the Payment Center page. (Click the Payments tab or click Payments Approvals link from Info Center.)
2. In the Status column, click the authorization link of the item you want to approve.
3. When the authorization window appears, if you want to add a memo, enter it in the Memo box of the Authorization Memo panel:
4. Click Approve.

To reject a payment:

1. Go to the Payment Center page. (Click the Payments tab or click Payments Approvals link from Info Center.)
2. In the Status column, click the authorization link of the item you want to reject.

3. When the authorization window appears, if you want to add a memo, enter it in the Memo box of the Authorization Memo panel:

4. Click Reject.

To approve an entitlement change:

(Requires User Dual Authorization feature)

1. Go to the Manage Users page. (Click the Administration tab or click User Entitlement Approvals link from Info Center.)
2. In the Users table, in the Approval Status column, click the Approval Required link of the user whose entitlements you want to approve.

3. When the authorization window appears, if you want to add a memo, enter it in the Memo box of the Authorization Memo panel.

4. Click Approve.

To reject an entitlement change:

(Requires User Dual Authorization feature)
1. Go to the Manage Users page. (Click the Administration tab or click User Entitlement Approvals link from Info Center.)

2. In the Users table, in the Approval Status column, click the Approval Required link of the user whose entitlements you want to approve.

3. When the authorization window appears, if you want to add a memo, enter it in the Memo box of the Authorization Memo panel.

4. Click Reject.

To approve a template:  

(Requires Template Dual Authorization feature)

1. Go to the Initiate from Template page. (Choose Payments >> Templates from the Payments menu or click Templates Approvals link from Info Center.)
2. On the Templates panel, in the Status column, click the authorization link of the item you want to approve.

3. When the authorization window appears, if you want to add a memo, enter it in the Memo box of the Authorization Memo panel:

4. Click I Accept.

To reject a template:

(Requires Template Dual Authorization feature)

1. Go to the Initiate from Template page. (Choose Payments >> Templates from the Payments menu or click Templates Approvals link from Info Center.)
2. On the **Templates** panel, in the Status column, click the authorization link of the item you want to reject.

3. When the authorization window appears, if you want to add a memo, enter it in the **Memo** box of the **Authorization Memo** panel:

4. Click **I Decline**.
In this section we discuss enrollment in BMO Harris Business Bill Pay, an optional feature for making online payments.

Enrolling in bill pay is a two-phase process. First you enroll your company in bill pay. Then once the company is enrolled, you can enroll additional accounts and users. Once enrolled, you will be able to instantly access BMO Harris Business Bill Pay and begin setting up payees and making payments.

In this guide, we cover the following bill pay administrative functions:

- Enrolling your company in bill pay
- Enrolling additional accounts in bill pay
- Enrolling additional users in bill pay

Procedures for enrolling in bill pay as well as unenrolling are included in each section. For more information about all other bill pay functions, see bill pay Help.

ENROLLING YOUR COMPANY IN BMO HARRIS BUSINESS BILL PAY

Enrolling your company in BMO Harris Business Bill Pay registers your company and primary account information and establishes your bill pay access. It also enrolls you as an Administrator (top-level) bill pay user.

You enroll your company in bill pay on the BMO Harris Business Bill Pay Enrollment page (Figure 21, below):
To enroll your company in BMO Harris Business Bill Pay:

The Business Bill Pay enrollment page is available only if your company has not yet enrolled in BMO Harris Business Bill Pay. If you are already enrolled in the service you can’t perform this procedure.

1. Go to the Payments tab.

TIP: To save time, do not click the Payments tab, just point to it, then move the pointer down to the Payments menu and click Business Bill Pay.

3. On the Business Bill Pay page, click Enroll. (The Bill Pay Information Panel must say you are not enrolled in BMO Harris Business Bill Pay for the Enroll button to be visible.)
4. Select an account to be used as your primary account for bill pay. Monthly fees incurred for the bill pay service will be deducted from this account.

5. Click Enroll.

6. Once completed, a confirmation message will tell you your enrollment has been processed and the bill pay welcome page will be displayed.
To unenroll your company from BMO Harris Business Bill Pay:

1. Go to the Business Bill Pay Profile page. (On the Payments menu, choose Business Bill Pay >> Manage Profile.)
2. On the Available Accounts panel, in the Account Status column, click the enrollment link (unenroll) of an enrolled account.
3. When the Business Bill Payment Unenroll Account page appears, click **Unenroll**.

4. Repeat steps 2 and 3 for every enrolled account.

**ENROLLING ADDITIONAL ACCOUNTS IN BMO HARRIS BUSINESS BILL PAY**

When you enroll your company in bill pay, you register a primary account. Once your company is enrolled, you can add other BMO Harris accounts to bill pay.

You manage bill pay accounts from the Business Bill Pay Profile page (**Figure 22**):
On the Business Bill Pay Profile page, you can enroll or unenroll accounts from BMO Harris Business Bill Pay. If you unenroll all the accounts on this page, you remove your company from bill pay entirely.

To go to the Business Bill Pay Profile page:

1. Go to the **Payments** tab.
2. On the **Payments** menu, choose **Business Bill Pay >> Manage Profile**.
TIP: To save time, do not click the Payments tab, just point to it, then move the pointer down to Business Bill Pay on the Payments menu, and click Manage Profile.

To enroll an account in BMO Harris Business Bill Pay:

1. Go to the Business Bill Pay Profile page. (On the Payments menu, choose Business Bill Pay >> Manage Profile.)
2. On the Available Accounts panel, in the Account Status column, click the enrollment link (enroll) of the account you want to add to bill pay.
3. When the Enroll Accounts for Business Bill Pay page appears, click Enroll.

To unenroll an account from BMO Harris Business Bill Pay:

1. Go to the Business Bill Pay Profile page. (On the Payments menu, choose Business Bill Pay >> Manage Profile.)
2. On the Available Accounts panel, in the **Account Status** column, click the enrollment link (**unenroll**) of the account you want to remove from bill pay.

3. When the Business Bill Payment Unenroll Account page appears, click **Unenroll**.

**ENROLLING ADDITIONAL USERS IN BMO HARRIS BUSINESS BILL PAY**

In a multi-user system, you can enroll additional users in BMO Harris Business Bill Pay by granting them the bill pay entitlement. This entitlement lets users see bill pay on the Payments menu. There are two levels of Bill Pay User Permissions that can be granted:

**Bill Pay Administrator** - can make bill pay payments without an approval being required. They can also approve payments scheduled by a Bill Pay Authorized User.

**Bill Pay Authorized User** - can set up and schedule bill pay payments, but the bill pay payments must be approved by a Company System Administrator or Bill Pay Administrator in order to be processed. It is important to note that the BMO Harris Online Banking entitlements do not carry over to bill pay. So any online banking restrictions you have placed on a user, such as transaction limits, approval thresholds, or even whether that user can access an account at all, do not carry over to bill pay. (See Bill Pay Help for more information.)

Note that you can't grant the bill pay entitlement when you create a new user. You have to save the user profile first, then go back and modify it. Remember that the bill pay entitlement is not transferable. That is, if you copy a user profile to another user, the bill pay entitlement won't be copied.
To enroll a user in BMO Harris Business Bill Pay:

**IMPORTANT:** None of the permissions, transaction limits or entitlements configured through User Access applies to BMO Harris Business Bill Pay.

1. Go to the Manage Users page. (Click the Administration tab.)
2. In the Users table, click the user name (Edit User link).
   The Administer User Entitlements page will be displayed.
4. Select to entitle user as a Bill Pay Administrator or Bill Pay Authorized User.
   Click Save and Continue.
5. When the bill pay security warning appears, read it and click I Accept.

If you accept, the user will be enrolled in BMO Harris Business Bill Pay.
To unenroll a user from BMO Harris Business Bill Pay:

1. Go to the Manage Users page. (Click the Administration tab.)
2. In the Users table, click the user name (Edit User link).
   
   The Administer User Entitlements page will be displayed.
3. On the User Permissions panel, at Business Bill Pay Status, click Unenroll.

   ![User Permissions](image)

4. When the confirmation message appears, click Submit Unenroll User.

   ![Preview Unenroll User to Business Bill Pay](image)
ACH Payments

In this section we discuss the administrative tasks associated with the Automated Clearing House (ACH) Option, an add-on product that lets users make electronic payments and collections via the ACH network. This feature must be enabled by BMO Harris Online Banking.

There are two main administrative functions that pertain to ACH payments:

- Maintaining the Preferred Bank list
- Granting ACH entitlements

MAINTAINING THE PREFERRED BANK LIST

One of the choices a user makes when creating ACH transactions is whether to select a bank from the company’s Preferred Bank list. As a CSA, one of your responsibilities is to maintain that list.

To save you time, BMO Harris Bank maintains a list of hundreds of banks in the U.S. in a Standard Bank list. This information is continually updated. You can add any of these standard banks to your preferred list, or you can enter your own bank information.

Both the Preferred Bank list and the Standard Bank list are located on the Banks page (Figure 24, below):
The Banks page is divided into two panels: **Preferred Banks**, which contains your company’s Preferred Bank list, and **Standard Banks**, which contains the bank list BMO Harris maintains. Each panel has a bank list, a search pane for finding banks in the list, and if the list is long enough, a page selection bar which lets you jump to different pages of the list.

On the Banks page you can

- Add banks to the Preferred Bank list
- Delete banks from the Preferred Bank list
- Search for banks
- View information about standard banks
To go to the Banks page:

1. Go to the Payments tab.
2. On the Payments menu, choose Banks.

Figure 25: How to go to the Banks Page

TIP: To save time, do not click the Payments tab, just point to it, then move the pointer down to the Payments menu and click Banks.

Add banks to the Preferred Bank list

You can add a bank to the Preferred Bank list either by copying one from the Standard Bank list.

Adding a standard bank is done from the Add Standard Bank page (Figure 26, below):

Figure 26: Add Standard Bank Page

On the Add Standard Bank page, you can review information about the bank before submitting it to the Preferred Bank list. Since this information is maintained by BMO Harris, you can’t edit it.
To add a standard bank to the Preferred Bank list (copy from list):

1. Go to the Banks page. (On the Payments menu, choose Banks.)
2. On the Standard Banks list, click the name of the bank (bank information link). (You can search for the bank using the search pane or by browsing bank list pages.)

The Add Standard Bank page will be displayed.
3. On the Add Standard Bank page, click Submit.

Delete banks from the Preferred Bank list

You can delete banks from the Preferred Bank list. (You can't delete banks from the Standard Banks list.)

To delete a bank from the Preferred Bank list:

1. Go to the Banks page. (On the Payments menu, choose Banks.)
2. On the Preferred Banks list, click the name of the bank (bank information link). (If there is more than one page, you can search for the bank using the search pane or by browsing bank list pages.)

The View Standard Bank page will be displayed.

3. Click Delete.

4. When the confirmation message appears, click Yes.

Search for banks

Both the Preferred Banks and the Standard Banks panel on the Banks page, have a search pane for locating banks in the list (Figure 27, below).

If there are multiple pages in the list, there will also be a page selection bar at the bottom of the panel which lets you browse or jump to different pages of the list.

On the search pane, you can perform simple searches in two ways.

The first way is to select a field from the Search by dropdown list and enter your criteria in the Search for box.
When you click **Search**, only the banks that match your criteria will appear in the list:

The second way is to click the first letter of the bank’s name at **Search by Name** and use the page selection bar to page through the banks beginning with that letter.

Notice that when you click a letter, it appears in the **Search for** box:
If the result list is long, you can refine your search by adding more letters in the **Search for** box. That way only the banks beginning with those letters will appear on the list.

Besides simple searches, you can also perform more complex searches by combining search criteria on the Advanced Search window. Procedures for all of these types of searches are given below.

### To search for a bank by name, ABA number or country (simple search):

1. Go to the **Banks** page. (On the **Payments** menu, choose **Banks**.)
   - If you want to search the Preferred Banks list, use the search pane on the Preferred Banks panel.
   - If you want to search the Standard Banks list, use the search pane on the Standard Banks panel.
2. On the search pane, select a field from the **Search by** dropdown list.
3. Enter your criteria in the **Search for** box. (See **Preferred Banks/Standard Banks Panel Help** for more information.)
4. Click **Search**.
   All banks matching your criteria will be displayed in the bank list.

### To search for a bank by first letter(s) (simple search):

1. Go to the **Banks** page. (On the **Payments** menu, choose **Banks**.)
If you want to search the Preferred Banks list, use the search pane on the Preferred Banks panel.

If you want to search the Standard Banks list, use the search pane on the Standard Banks panel.

2. On the search pane, at **Search by Name**, click the first letter of the bank’s name. Only banks starting with that letter will appear in the list. If more than one page begins with that letter, use the page selection bar to page through the banks:

3. If you want to refine your search, enter more letters in the **Search for** box.

4. Click **Search**. All banks matching your new criteria will be displayed in the bank list. (See **Preferred Banks/Standard Banks Panel Help** for more information.)

To search for a bank using compound criteria (advanced search):

1. Go to the **Banks** page. (On the **Payments** menu, choose **Banks**.)

   ○ If you want to search the Preferred Banks list, use the search pane on the Preferred Banks panel.
If you want to search the Standard Banks list, use the search pane on the Standard Banks panel.

2. On the search pane, click **Advanced Search**.

3. When the Advanced search window appears, enter your criteria in one or more boxes. (See (Advanced) Search Criteria Panel Help for more information.)

4. Click **Search**.

Only banks matching all your criteria will be displayed in the bank list.

**TIP:** When using Advanced Search, enter the minimum information necessary to locate the bank. If you enter too much information and it isn’t entered exactly as listed, you might not find the bank you’re looking for.

**View information about standard banks**

Standard banks can’t be edited, but you can view their information by clicking the bank information link on the bank’s name. If the bank is on the Preferred Bank list, you can view its information on the View Standard Bank page (Figure 28, below):
To view information about standard banks:

1. Go to the [Banks page](#). (On the [Payments](#) menu, choose [Banks](#).)
   - If the bank is in the Preferred Banks list, go to the Preferred Banks panel.
   - Otherwise, go to the Standard Banks panel.

2. On the banks list, click the name of the bank (bank information link). (You can search for the bank using the search pane or by browsing bank list pages.)

   If the bank is in the Preferred Bank list, the [View Standard Bank page](#) will be displayed. If the bank is in the Standard Bank list, the [Add Standard Bank page](#) will be displayed.

3. When you have finished viewing the information, click [Cancel](#).
**GRANTING ACH ENTITLEMENTS**

When ACH is enabled, several account entitlements may be added to the Customize Account Entitlements page (Figure 29, below):

**Figure 29: ACH Account Entitlements**

The account entitlements that appear on your screen depend on the ACH payment types your company requested.

Possible ACH entitlements under the Payments category are:

- Collections
- Direct Deposit
- Disbursements
- Child Support
Possible ACH entitlements under the Templates category are

- Collections
- Direct Deposit
- Disbursements
- Child Support

(See Account Entitlement Details Panel Help for descriptions of entitlements or click one of the above items. For more information on ACH functions, see the BMO Harris Online Banking for Small Business SM Automated Clearing House (ACH) Guide.)

If you’ve granted CUSTOM account access to any users and you want them to access newly installed functions, you have to modify their account entitlements to add these entitlements. If you don’t want them to access the new functions, you don’t have to do anything. The CUSTOM setting automatically unselects any new entitlements when they are added to the group. (See Types of Account Access.)

If you’ve granted FULL account access to users who should NOT access new functions, you have to change their account access to CUSTOM and unselect the new entitlements. FULL access automatically selects all new entitlements.

The procedure for setting account entitlements is given in the How to set custom account entitlements section. (See also Customizing account entitlements.)

**Enhanced Reporting**

In this section we discuss the administrative tasks associated with the Enhanced Reporting Option, an add-on product that provides extra reports and lets users create their own custom reports. This feature must be enabled by BMO Harris Online Banking.

With this product, the only administrative task is to grant users entitlements so they can access the reports.

**GRANTING ENHANCED REPORTING ENTITLEMENTS**

When the Enhanced Reporting feature is enabled, Enhanced Reporting account entitlements are added to the Customize Account Entitlements page (Figure 28, below):
These Enhanced Reporting entitlements appear under the Information Reporting category:

- Current Day Reports
- Previous Day Reports

(See Account Entitlement Details Panel Help for descriptions of entitlements or click one of the above items.)

If you’ve granted CUSTOM account access to any users and you want them to access newly installed functions, you have to modify their account entitlements to add these entitlements. If you don’t want them to access the new functions, you don’t have to do anything. The CUSTOM setting automatically unselects any new entitlements when they are added to the group. (See Types of Account Access.)

If you’ve granted FULL account access to users who should NOT get access to new functions, you have to change their account access to CUSTOM and unselect the new entitlements. FULL access automatically selects all new entitlements.

The procedure for setting account entitlements is given in the How to set custom account entitlements section. (See also Customizing account entitlements.)
## APPENDIX A: ENTRY FIELD HELP

### Change Account Preferences Page

**ACCOUNTS TABLE**

<table>
<thead>
<tr>
<th>Description/(Comments)</th>
<th>Required</th>
<th>Default Value</th>
<th>Valid Entries/Choices</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Account</strong></td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>“Essential Business Checking ********9022”</td>
</tr>
<tr>
<td><strong>Account Nickname</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A short name for Account used on screens and reports</td>
<td></td>
<td>The account’s description, usually the type of account (e.g., “Essential Business Checking”)</td>
<td>“Business Checking” “Money Market #1” “Money Market #2”</td>
<td></td>
</tr>
<tr>
<td><strong>Days Transaction History</strong></td>
<td>Yes</td>
<td>30</td>
<td>Any whole number to a maximum of 547 (18 months)</td>
<td>“60”, “90”, “120”</td>
</tr>
<tr>
<td>Number of days the details of transactions are available online.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Display On All Pages</strong></td>
<td>Yes (checked)</td>
<td>Yes (Checked) = visible</td>
<td>No (Unchecked) = hidden</td>
<td></td>
</tr>
<tr>
<td>Checkbox indicating whether this account is visible. If checked, the account is seen by all users, unless a user’s access is explicitly restricted via entitlements. If unchecked, it is visible only to CSAs on the Change Account Preferences, Entitle Accounts and Customize Account Entitlements pages. (Default accounts cannot be hidden.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Default Account</strong></td>
<td>No</td>
<td>No (Off)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Account that is pre-selected on dropdown lists. (The default account cannot be hidden – see above)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Default accounts cannot be hidden.*
## Manage Delivery Options TABLE

<table>
<thead>
<tr>
<th>Description/(Comments)</th>
<th>Required</th>
<th>Default Value</th>
<th>Valid Entries/Choices</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nickname (Email)</td>
<td>Yes</td>
<td></td>
<td></td>
<td>&quot;Marketing Mailbox&quot;</td>
</tr>
<tr>
<td>Device Type</td>
<td>Yes</td>
<td>&quot;Email&quot;</td>
<td>Email [Other options to be added in future releases]</td>
<td></td>
</tr>
<tr>
<td>E-mail Address</td>
<td>Yes</td>
<td></td>
<td>A valid email address</td>
<td>&quot;<a href="mailto:My.Name@harrisbank.com">My.Name@harrisbank.com</a>&quot;</td>
</tr>
<tr>
<td>Preferred (not editable)</td>
<td>N/A</td>
<td>Email address entered in User Information Panel is selected</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Opt In To Marketing E-Mail</td>
<td>No</td>
<td>No (unchecked)</td>
<td>Yes (checked) No (unchecked)</td>
<td></td>
</tr>
</tbody>
</table>
## (NEW) USER INFORMATION PANEL

<table>
<thead>
<tr>
<th>Description/(Comments)</th>
<th>Required</th>
<th>Default Value</th>
<th>Valid Entries/Choices</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>User's Login ID</td>
<td>Yes</td>
<td></td>
<td>• Must be 6–32 characters long</td>
<td>Good: MYNAME_1&lt;br&gt;Bad: Name (too short); <a href="mailto:myName@harris.com">myName@harris.com</a> (uses @ and period (.)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Can't contain: &amp; (ampersand) @ (at sign) ′ (single quote) &quot; (double quote) % (percent) . (period) (space)</td>
<td></td>
</tr>
<tr>
<td>Temporary Password</td>
<td>Yes</td>
<td></td>
<td>• Must be 8–32 characters long</td>
<td>Good: MyPass_007&lt;br&gt;Bad:&lt;br&gt;Bad Password (uses space, no numerals); Bad.1% (uses period and % sign)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Must have at least 1 letter and 1 numeral</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Can't = Login ID</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Can't contain: &amp; (ampersand) @ (at sign) ′ (single quote) &quot; (double quote) % (percent) . (period) (space)</td>
<td></td>
</tr>
<tr>
<td>Repeat Password</td>
<td>Yes</td>
<td></td>
<td>Must be identical to Temporary Password</td>
<td></td>
</tr>
<tr>
<td>Name (Title, First, M., Last, Suffix)</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E-mail Address</td>
<td>No</td>
<td></td>
<td>Must have a valid e-mail address format</td>
<td><a href="mailto:user@harrisbank.com">user@harrisbank.com</a></td>
</tr>
<tr>
<td>Description/(Comments)</td>
<td>Required</td>
<td>Default Value</td>
<td>Valid Entries/Choices</td>
<td>Examples</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>----------</td>
<td>---------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>------------------------</td>
</tr>
<tr>
<td>Primary Phone</td>
<td>No</td>
<td></td>
<td>Must use a standard telephone format with hyphens or spaces separating numerals. Country codes must be preceded by a plus sign (+). Extensions may be used if preceded by an ‘x’.</td>
<td>718-554-1327 (718) 554-1327 +1 718-554-1327 554-1327 x123</td>
</tr>
<tr>
<td>Secondary Phone</td>
<td>No</td>
<td></td>
<td>(Same rules as for Primary Phone)</td>
<td></td>
</tr>
<tr>
<td>Fax Number</td>
<td>No</td>
<td></td>
<td>(Same rules as for Primary Phone)</td>
<td></td>
</tr>
<tr>
<td>User Status</td>
<td>Yes</td>
<td>Yes (On)</td>
<td>Yes (On) = Active</td>
<td></td>
</tr>
<tr>
<td>Password Expires Every [ ] days</td>
<td>Yes</td>
<td>999</td>
<td>Any whole number</td>
<td></td>
</tr>
</tbody>
</table>
USER PERMISSIONS/USER ACCESS PANELS

When panel is labeled “User Permissions” it is editable. When panel is labeled “User Access” it is not editable; the information is displayed for reference only.

<table>
<thead>
<tr>
<th>Description/(Comments)</th>
<th>Required</th>
<th>Default Value</th>
<th>Valid Entries/Choices</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approver</td>
<td></td>
<td>No</td>
<td>Yes (checked)</td>
<td>No (unchecked)</td>
</tr>
<tr>
<td>Bill Pay</td>
<td></td>
<td>No</td>
<td>Yes (checked)</td>
<td>No (unchecked)</td>
</tr>
<tr>
<td>User Access</td>
<td>Yes</td>
<td>“None”</td>
<td>Full / Custom / None / Make no changes</td>
<td>Only one option can be selected. (“Make no changes” option available only on Administer User Entitlements page via edit user link)</td>
</tr>
</tbody>
</table>
## USER ENTITLEMENTS PANEL

<table>
<thead>
<tr>
<th>Description/(Comments)</th>
<th>Required</th>
<th>Default Value</th>
<th>Valid Entries/Choices</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entitle user for Secure Message Attachments</td>
<td>No</td>
<td>Depends on previously saved User Access. Yes -- if “Full” or “Custom” No -- if “None”</td>
<td>Yes (checked) No (unchecked)</td>
<td></td>
</tr>
<tr>
<td>Entitle user for Net Worth</td>
<td>No</td>
<td>Depends on previously saved User Access. Yes -- if “Full” or “Custom” No -- if “None”</td>
<td>Yes (checked) No (unchecked)</td>
<td></td>
</tr>
</tbody>
</table>

## ACCOUNT ENTITLEMENTS PANEL

<table>
<thead>
<tr>
<th>Description/(Comments)</th>
<th>Required</th>
<th>Default Value</th>
<th>Valid Entries/Choices</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Name/Number</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>“Essential Business Checking *******9022”</td>
</tr>
<tr>
<td>Full Custom None</td>
<td>Yes</td>
<td>Depends on previously saved User Access. Yes -- if “Full” or “Custom” No -- if “None”</td>
<td>Full / Custom / None Only one option can be selected.</td>
<td></td>
</tr>
<tr>
<td>None -- grants no access to the account. It will be invisible to the user.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Description/(Comments)</td>
<td>Required</td>
<td>Default Value</td>
<td>Valid Entries/Choices</td>
<td>Examples</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>----------</td>
<td>---------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>--------------------------------</td>
</tr>
<tr>
<td><strong>Daily Limit</strong></td>
<td></td>
<td>(blank)</td>
<td>Any amount (\geq 0) or (blank). (blank) = no limit; 0 = no transactions above $0) are allowed – i.e., read-only access to account. Do not use &quot;$&quot; or &quot;,&quot; (comma). Daily Limit cannot be less than Transaction Limit.</td>
<td>Good: &quot;$1000.00&quot; or &quot;$1000&quot; Bad: &quot;$1,000.00&quot; (uses comma) or &quot;$1000&quot; (uses dollar sign)</td>
</tr>
<tr>
<td><strong>Transaction Limit</strong></td>
<td></td>
<td>(blank)</td>
<td>(Same rules as for Daily Limit)</td>
<td>&quot;$1000.00&quot; or &quot;$1000&quot; not &quot;$1,000.00&quot; or &quot;$1000&quot;</td>
</tr>
</tbody>
</table>

The user's daily cumulative limit across all transactions for this account. (If a company daily limit is also enabled, the lower limit shall be applied.)

If the user is an approver, cumulative transactions include both submitted and approved transactions.

Daily and per transaction spending limits pertain only to accounts that can initiate payments or transfers.

The user's per transaction limit for this account. (If a company transaction limit is also enabled, the lower limit will be applied.) In batch transactions, the transaction limit is applied to the entire batch.
Customize Account Entitlements Page

Items on this page vary depending on products and services you have turned on. Basic entitlements as well as entitlements for some optional features discussed in this guide are listed in the table. For other features not shown here, contact BMO Harris Online Services.

ACCOUNT ENTITLEMENT DETAILS PANEL

<table>
<thead>
<tr>
<th>Description/(Comments)</th>
<th>Required</th>
<th>Default Value</th>
<th>Valid Entries/Choices</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Information Reporting</strong></td>
<td>Checkbox indicating whether to select or unselect all the items in the Information Reporting category.</td>
<td>Depends on previously saved Account Access: Yes -- if “Full”; No -- if “None” or “Custom”</td>
<td>Yes (checked) No (unchecked)</td>
<td></td>
</tr>
<tr>
<td><strong>Current Day</strong></td>
<td>Checkbox indicating whether user may view the Current Day activity report (Accounts &gt; Activity &gt; Current Day.) If not, the account will not appear on selection menus for the report. If the user is denied this entitlement for all accounts, the option will be removed from the user’s Accounts &gt; Activity menu.</td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked) No (unchecked)</td>
</tr>
<tr>
<td><strong>Previous Day</strong></td>
<td>Checkbox indicating whether user may view the Previous Day activity report (Accounts &gt; Activity &gt; Previous Day.) If not, the account will not appear on selection menus for the report. If the user is denied this entitlement for all accounts, the option will be removed from the user’s Accounts &gt; Activity menu.</td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked) No (unchecked)</td>
</tr>
<tr>
<td><strong>Register</strong></td>
<td>Checkbox indicating whether user may view the Account Register (Accounts &gt; Activity &gt; Account Register.) If not, the account will not appear on selection menus. If the user is denied this entitlement for all accounts, the option will be removed from the user’s Accounts &gt; Activity menu.</td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked) No (unchecked)</td>
</tr>
<tr>
<td>Description/(Comments)</td>
<td>Required</td>
<td>Default Value</td>
<td>Valid Entries/Choices</td>
<td>Examples</td>
</tr>
<tr>
<td>------------------------</td>
<td>----------</td>
<td>---------------</td>
<td>-----------------------</td>
<td>----------</td>
</tr>
<tr>
<td><strong>Online Statements</strong></td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked) No (unchecked)</td>
<td></td>
</tr>
<tr>
<td><strong>Current Day Reports (Enhanced Reports option)</strong></td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked) No (unchecked)</td>
<td></td>
</tr>
<tr>
<td><strong>Previous Day Reports (Enhanced Reports option)</strong></td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked) No (unchecked)</td>
<td></td>
</tr>
<tr>
<td><strong>Payments</strong></td>
<td>No</td>
<td>Depends on previously saved Account Access: Yes -- if “Full” ; No -- if “None” or “Custom”</td>
<td>Yes (checked) No (unchecked)</td>
<td></td>
</tr>
<tr>
<td>Description/(Comments)</td>
<td>Required</td>
<td>Default Value</td>
<td>Valid Entries/Choices</td>
<td>Examples</td>
</tr>
<tr>
<td>------------------------</td>
<td>----------</td>
<td>---------------</td>
<td>-----------------------</td>
<td>----------</td>
</tr>
<tr>
<td><strong>Transfers</strong></td>
<td>Checkbox indicating whether to allow user to make transfers to or from this account. If not, the account will be removed from selection menus. If the user is denied this entitlement for all accounts, the Transfers tab will be removed from the user’s screens.</td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked) No (unchecked)</td>
</tr>
<tr>
<td><strong>Collections</strong> (ACH option)</td>
<td>Checkbox indicating whether to allow user to make ACH collections with this account. (Payments &gt; ACH &gt; Create Business Collection; Payments &gt; ACH &gt; Create Personal Collection.) If not, the account will be removed from selection menus. If the user is denied this entitlement for all accounts enrolled in ACH, the options will be removed from the user’s Payments &gt; ACH menu.</td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked) No (unchecked)</td>
</tr>
<tr>
<td><strong>Direct Deposit</strong> (ACH option)</td>
<td>Checkbox indicating whether to allow user to make ACH direct deposit payments from this account. (Payments &gt; ACH &gt; Create Direct Deposit). (Direct deposits can be made to one or more recipients at a time. Usually used for payroll.) If not, the account will be removed from selection menus. If the user is denied this entitlement for all accounts enrolled in ACH, the options will be removed from the user’s Payments &gt; ACH menu.</td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked) No (unchecked)</td>
</tr>
<tr>
<td><strong>Disbursements</strong> (ACH option)</td>
<td>Description/(Comments)</td>
<td>Required</td>
<td>Default Value</td>
<td>Valid Entries/Choices</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>----------------------------------------------------------------------------------------</td>
<td>----------</td>
<td>-------------------------------------------------------------------------------</td>
<td>-------------------------------</td>
</tr>
<tr>
<td></td>
<td>Checkbox indicating whether to allow user to make ACH disbursements from this account. (Payments &gt; ACH &gt; Create Business Disbursement; Payments &gt; ACH &gt; Create Personal Disbursement.) (Disbursements can be made to a single business entity or to an individual.) If not, the account will be removed from selection menus. If the user is denied this entitlement for all accounts enrolled in ACH, the options will be removed from the user’s Payments &gt; ACH menu.</td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Child Support Payment</strong> (ACH option)</th>
<th>Description/(Comments)</th>
<th>Required</th>
<th>Default Value</th>
<th>Valid Entries/Choices</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Checkbox indicating whether to allow user to make ACH child support payments from this account. (Payments &gt; ACH &gt; Create Child Support Payment). (Child Support payments are made to Child Support authorities.) If not, the account will be removed from selection menus. If the user is denied this entitlement for all accounts enrolled in ACH, the options will be removed from the user’s Payments &gt; ACH menu.</td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked)</td>
<td>No (unchecked)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Services</strong></th>
<th>Description/(Comments)</th>
<th>Required</th>
<th>Default Value</th>
<th>Valid Entries/Choices</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Checkbox indicating whether to select or unselect all the items in the Services category.</td>
<td>No</td>
<td>Depends on previously saved Account Access: Yes -- if “Full”; No -- if “None” or “Custom”</td>
<td>Yes (checked)</td>
<td>No (unchecked)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Reorder Checks</strong></th>
<th>Description/(Comments)</th>
<th>Required</th>
<th>Default Value</th>
<th>Valid Entries/Choices</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Checkbox indicating whether user may reorder checks for this account (Services &gt; Reorder Checks). If not, the account will be removed from selection menus. If the user is denied this entitlement for all accounts, the option will be removed from the user’s Services menu.</td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked)</td>
<td>No (unchecked)</td>
</tr>
<tr>
<td>Description/(Comments)</td>
<td>Required</td>
<td>Default Value</td>
<td>Valid Entries/Choices</td>
<td>Examples</td>
<td></td>
</tr>
<tr>
<td>---------------------------------------------</td>
<td>----------</td>
<td>-------------------------------------------------------------------------------</td>
<td>-------------------------------------------</td>
<td>-----------------------------------------</td>
<td></td>
</tr>
<tr>
<td><strong>Stop Payments</strong></td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked)</td>
<td>Yes (checked)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>No (unchecked)</td>
<td>No (unchecked)</td>
<td></td>
</tr>
<tr>
<td><strong>Request Check Copy</strong></td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked)</td>
<td>Yes (checked)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>No (unchecked)</td>
<td>No (unchecked)</td>
<td></td>
</tr>
<tr>
<td><strong>Request Statement Copy</strong></td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked)</td>
<td>Yes (checked)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>No (unchecked)</td>
<td>No (unchecked)</td>
<td></td>
</tr>
<tr>
<td><strong>Debit Card Pin Reminder</strong></td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked)</td>
<td>Yes (checked)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>No (unchecked)</td>
<td>No (unchecked)</td>
<td></td>
</tr>
<tr>
<td><strong>Deposit Copy Request</strong></td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked)</td>
<td>Yes (checked)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>No (unchecked)</td>
<td>No (unchecked)</td>
<td></td>
</tr>
<tr>
<td>Description/(Comments)</td>
<td>Required</td>
<td>Default Value</td>
<td>Valid Entries/Choices</td>
<td>Examples</td>
<td></td>
</tr>
<tr>
<td>------------------------</td>
<td>----------</td>
<td>---------------</td>
<td>-----------------------</td>
<td>----------</td>
<td></td>
</tr>
<tr>
<td><strong>Templates</strong> (optional – appears only if enrolled for ACH payments)</td>
<td>Checkbox indicating whether to select or unselect all the items in this category.</td>
<td>No</td>
<td>Depends on previously saved Account Access: Yes -- if “Full”; No -- if “None” or “Custom”</td>
<td>Yes (checked) No (unchecked)</td>
<td></td>
</tr>
<tr>
<td><strong>Collections</strong> (ACH option)</td>
<td>Checkbox indicating whether user may create Collections templates (Payments &gt; Templates &gt; Create Business Collection Template; Payments &gt; Templates &gt; Create Personal Collection Template). If not, the account will be removed from selection menus. If the user is denied this entitlement for all accounts, the option will be removed from the user’s Payments &gt; Templates menu.</td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked) No (unchecked)</td>
<td></td>
</tr>
<tr>
<td><strong>Direct Deposit</strong> (ACH option)</td>
<td>Checkbox indicating whether user may create Direct Deposit templates (Payments &gt; Templates &gt; Create Direct Deposit Template). If not, the account will be removed from selection menus. If the user is denied this entitlement for all accounts, the option will be removed from the user’s Payments &gt; Templates menu.</td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked) No (unchecked)</td>
<td></td>
</tr>
<tr>
<td><strong>Disbursements</strong> (ACH option)</td>
<td>Checkbox indicating whether user may create Disbursement templates (Payments &gt; Templates &gt; Create Business Disbursement Template; Payments &gt; Templates &gt; Create Personal Disbursement Template). If not, the account will be removed from selection menus. If the user is denied this entitlement for all accounts, the option will be removed from the user’s Payments &gt; Templates menu.</td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked) No (unchecked)</td>
<td></td>
</tr>
<tr>
<td>Description/(Comments)</td>
<td>Required</td>
<td>Default Value</td>
<td>Valid Entries/Choices</td>
<td>Examples</td>
<td></td>
</tr>
<tr>
<td>------------------------</td>
<td>----------</td>
<td>---------------</td>
<td>-----------------------</td>
<td>----------</td>
<td></td>
</tr>
<tr>
<td>Child Support (ACH option)</td>
<td>No</td>
<td>Depends on previously saved Account Access. (See above)</td>
<td>Yes (checked) No (unchecked)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Business Bill Pay Enrollment page

### ACCOUNT INFORMATION PANEL

<table>
<thead>
<tr>
<th>Description/(Comments)</th>
<th>Required</th>
<th>Default Value</th>
<th>Valid Entries/Choices</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account</td>
<td>The primary account that will be used to make bill payments. Any bill pay fees will be charged to this account. (Select from dropdown list.)</td>
<td>Yes</td>
<td>(Must select from list of bank accounts)</td>
<td></td>
</tr>
</tbody>
</table>

### Banks Page

#### PREFERRED BANKS/STANDARD BANKS PANELS

<table>
<thead>
<tr>
<th>Description/(Comments)</th>
<th>Required</th>
<th>Default Value</th>
<th>Valid Entries/Choices</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Search by</td>
<td>A dropdown list showing fields you can search. <strong>Search by</strong> is used together with <strong>Search for</strong> to determine where to look for the value entered value in <strong>Search by</strong> Also used with <strong>Search for name</strong>. When a <strong>Search for name</strong> letter is clicked, “Bank Name” is automatically selected.</td>
<td>No</td>
<td>Bank Name</td>
<td>Bank Name</td>
</tr>
<tr>
<td>Search for</td>
<td>An entry box for your search criteria. Does partial word searches beginning with first character in the field. Used with <strong>Search by</strong> to which specifies which field to search for this value. (To run the search, click the Search button.) Also used with <strong>Search for name</strong>. When a <strong>Search for name</strong> letter is clicked, the letter is entered in the <strong>Search for</strong> field.</td>
<td>No</td>
<td>(blank)</td>
<td>Any text. 40 characters maximum. (Do not use quotes or special characters unless they are in the value you are searching for)</td>
</tr>
</tbody>
</table>
## (Advanced) Search Criteria Panel

This panel appears in a window when the Advanced Search button is clicked on a search pane.

<table>
<thead>
<tr>
<th>Description/(Comments)</th>
<th>Required</th>
<th>Default Value</th>
<th>Valid Entries/Choices</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Name</td>
<td>No</td>
<td>(none)</td>
<td>Any text. 40 characters maximum. (Do not use quotes or special characters unless they are in the value you are searching for)</td>
<td>“Harris” -- returns all banks beginning with the word “Harris” (not case sensitive)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>If “Harris” is entered in Bank Name, and “Chicago” is entered in City, only Harris banks in Chicago appear in the banks list.</td>
</tr>
</tbody>
</table>

### Search for name

A row of linked alphabet letters representing the first letter in bank’s name. Clicking one of these letters returns all the banks beginning with this letter in the bank list. (not case sensitive)

Used with Search by and Search for. When a Search for name letter is clicked, the letter is entered in the Search for field and the Search by field is set to “Bank Name”; the search is automatically executed.

<table>
<thead>
<tr>
<th>Required</th>
<th>Default Value</th>
<th>Valid Entries/Choices</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>(none)</td>
<td>ABCDEFGHIJKLMNOPQRSTUVWXYZ</td>
<td></td>
</tr>
<tr>
<td>Description/(Comments)</td>
<td>Required</td>
<td>Default Value</td>
<td>Valid Entries/Choices</td>
</tr>
<tr>
<td>------------------------</td>
<td>----------</td>
<td>---------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>City</td>
<td></td>
<td></td>
<td>Any text. 40 characters maximum. (Do not use quotes or special characters unless they are in the value you are searching for)</td>
</tr>
<tr>
<td>Bank Identifier</td>
<td></td>
<td></td>
<td>Any text. 40 characters maximum. (Do not use quotes or special characters unless they are in the value you are searching for)</td>
</tr>
<tr>
<td>Description/(Comments)</td>
<td>Required</td>
<td>Default Value</td>
<td>Valid Entries/Choices</td>
</tr>
<tr>
<td>------------------------</td>
<td>----------</td>
<td>---------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td><strong>Country</strong></td>
<td></td>
<td></td>
<td>Any text. 40 characters maximum. (Do not use quotes or special characters unless they are in the value you are searching for)</td>
</tr>
<tr>
<td>Your search criteria for Country. Does partial word searches beginning with first character in the field. (Search is not case sensitive.) If you enter no criteria, banks from all countries are selected. Works with <strong>Bank Name</strong>, <strong>Bank Identifier</strong> and <strong>City</strong> in that all their search criteria are combined When you click the Search button, all banks from countries matching your criteria are selected. If you entered search criteria for other fields, only those banks that match the combined criteria are displayed in the list.</td>
<td>No</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
APPENDIX B: DECISION TREES

USER ACCESS DECISION TREE

To determine which type of User Access to give a user, answer these four questions, then use the decision tree below to look up the recommended setting.

1. **Does this user need access to account information or other user entitlements?**
   Usually Online Banking users do need some kind of account access, even if only to read reports. Other user entitlements include access to things like secure message attachments. Unless you want to restrict this person’s access to just the Message Center, the answer is YES.

2. **Does this user need access to all accounts, including all future accounts?**
   This kind of access is rarely given to anyone besides a CSA. Normally, the answer is NO.

3. **If this user does need access to all current and future accounts, do you want to set limits on the amounts this user can work with, per day or per transaction?**
   This depends partly on how your company has been set up with BMO Harris Online Banking. If you have set up overall company limits, either by setting maximum daily or transaction amounts or by setting approval thresholds, it may not be necessary to place personal limits. However, if you have no company limits, you may want to consider setting personal limits for each user.

4. **Does this user need all current and future account entitlements – i.e., access to all account functions, reports, payment types and services?**
   Again, much of this depends on how your company has been set up with BMO Harris Online Banking, what products and services you have, and whether you plan on adding any new products or services in the future. The question is whether you want this user to get access to all of them and to any future entitlements automatically, without explicit authorization for each one. If not, the answer is NO.
Choose User Access

Access to accounts or to other user entitlements?

NO

Set User Access to None (access only to Message Center)

YES

All current and future accounts?

NO

Limits on transaction amounts?

NO

ALL current and future account entitlements?

NO

Company limits?

NO

Set User Access to Custom

YES

Set User Access to Full

NO

Set User Access to Custom

YES

Set User Access to Custom

NO

Set User Access to Full

Done
ACCOUNT ACCESS DECISION TREE

To determine which type of account access to give a user, answer these three questions. Then look up the recommended setting in the decision tree below.

1. **Does this user need access to this particular account?**
   If you want the account to be visible to this user, the answer is YES. You can always restrict what users see and do by customizing entitlements. If this user shouldn’t even be aware of the account, however, the answer is NO.

2. **Do you want to set limits on the amounts this user can work with, per day or per transaction?**
   This depends partly on how your company has been set up. If you have overall company limits, in the form of approval thresholds or of maximum daily or per transaction amounts, it may not be necessary to place personal limits on this particular user. However, if you have no company limits, you may want to consider setting personal limits for each user. Also, approvers cannot approve amounts that exceed their personal limits, so, if you want to specify approval limits and this person is an approver, you’d have to do it here.

3. **Does this user need all current and future account entitlements – i.e., access to all functions, reports, payment types and services for this account?**
   Again, this depends on how your company has been set up with BMO Harris Online Banking, since the entitlements vary depending on what products and services you have, and whether you plan on adding any new products or services in the future. The question is whether you want this user to get all these entitlements by default, without explicit authorization for each one. If not or if you are unsure, the answer is NO.
Choose user’s Account Access

Access to this account?

Set user’s account access to None

Limits on transaction amounts?

NO

Set user’s account access to Custom

YES

Set user’s account access to Full

All current and future account entitlements?

NO

Set user’s account access to Custom

YES

Set limits on account (Transaction, Daily, or both)

All current and future account entitlements?

NO

Set user’s account access to Custom

YES

Set user’s account access to Full

Company limits?

NO

Done

YES

Set user’s account access to Full

YES

Set user’s account access to Custom
APPENDIX C: QUICK LINKS TO PROCEDURES

To log in to BMO Harris Online Banking: ................................................................. 5
To change your password: ...................................................................................... 8
To create your security profile: .............................................................................. 9
To log out of BMO Harris Online Banking for Small Business: .......................... 11
To go to the Change Account Preferences page: ............................................... 13
To change an account's nickname: ....................................................................... 13
To hide an account: ............................................................................................... 14
To unhide an account: .......................................................................................... 14
To change an account's transaction history setting: ......................................... 15
To set a default account: ....................................................................................... 16
To go to the Manage Delivery Options page: ..................................................... 17
To receive marketing mailings: .......................................................................... 18
To cancel marketing mailings: ............................................................................ 18
To add a secondary email address: ..................................................................... 19
To delete a secondary email address: ................................................................. 20
To go to the Manage Users page: ........................................................................ 23
To go to the Create User page: ............................................................................ 25
To add a new user (create from scratch): ......................................................... 26
To add a new user (copy from an existing profile): ......................................... 29
To go to the Administer User Entitlements page: ............................................. 31
To edit user information or permissions: ........................................................... 32
To copy permissions and entitlements from one user to another: ...................... 33
To set a user’s password expiration: ................................................................. 34
To reset a user’s password: ................................................................................ 35
To change a user’s Login ID status: ................................................................. 36
To delete a user: .................................................................................................. 37
To set a user’s access (general): ........................................................................ 43
To go to the Entitle Accounts page: .................................................................. 44
To set a user’s access to an account: .................................................................. 47
To set a limit on a user’s daily (cumulative) transactions for an account: ........... 48
To set a limit on a user’s transactions (per transaction) for an account: .............. 48
To assign other user entitlements: ..................................................................... 50
To go to the Customize Account Entitlements page: ........................................... 52
To customize a user’s account entitlements: ...................................................... 54
To view a user’s Custom Entitlements report: .................................................... 55
To grant the Approver entitlement: ................................................................. 61
To check for pending approvals: ................................................................. 62
To approve a pending transfer: ........................................................................ 62
To reject a pending transfer: ........................................................................... 63
To approve a payment: ..................................................................................... 65
To reject a payment: ....................................................................................... 65
To approve an entitlement change: ................................................................. 66
To reject an entitlement change: ................................................................. 67
To approve a template: .................................................................................... 68
<table>
<thead>
<tr>
<th>Task</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>To reject a template</td>
<td>69</td>
</tr>
<tr>
<td>To enroll your company in BMO Harris Business Bill Pay</td>
<td>72</td>
</tr>
<tr>
<td>To unenroll your company from BMO Harris Business Bill Pay</td>
<td>74</td>
</tr>
<tr>
<td>To go to the Business Bill Pay Profile page</td>
<td>76</td>
</tr>
<tr>
<td>To enroll an account in BMO Harris Business Bill Pay</td>
<td>77</td>
</tr>
<tr>
<td>To unenroll an account from BMO Harris Business Bill Pay</td>
<td>77</td>
</tr>
<tr>
<td>To enroll a user in BMO Harris Business Bill Pay</td>
<td>79</td>
</tr>
<tr>
<td>To unenroll a user from BMO Harris Business Bill Pay</td>
<td>80</td>
</tr>
<tr>
<td>To go to the Banks page</td>
<td>83</td>
</tr>
<tr>
<td>To add a standard bank to the Preferred Bank list (copy from list)</td>
<td>84</td>
</tr>
<tr>
<td>To delete a bank from the Preferred Bank list</td>
<td>84</td>
</tr>
<tr>
<td>To search for a bank by name, ABA number or country (simple search)</td>
<td>87</td>
</tr>
<tr>
<td>To search for a bank by first letter(s) (simple search)</td>
<td>87</td>
</tr>
<tr>
<td>To search for a bank using compound criteria (advanced search)</td>
<td>88</td>
</tr>
<tr>
<td>To view information about standard banks</td>
<td>90</td>
</tr>
</tbody>
</table>