Spero Digital Banking

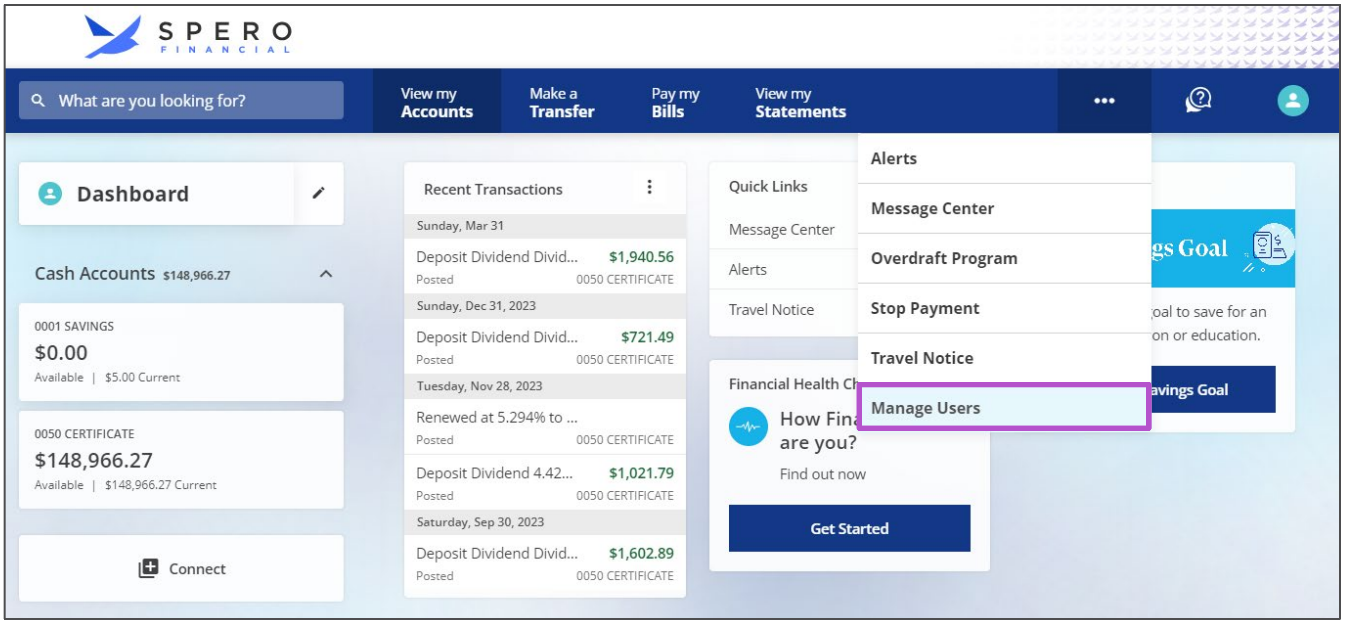
Business Banking User Management

Version: August 2024_V1

Manage Users

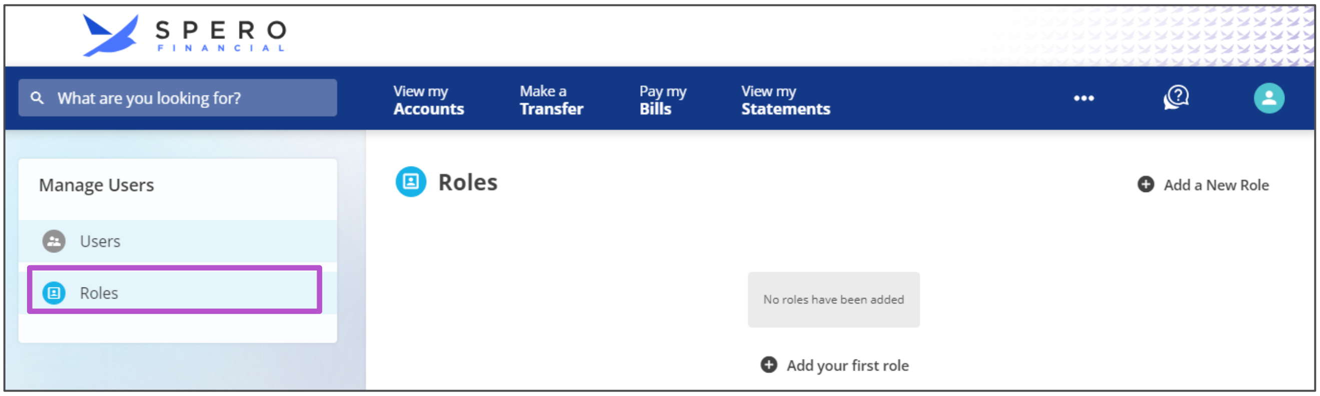
When you log in to your business account in Spero Digital Banking, the **View my Accounts** tab opens by default. This is your dashboard.

To access Manage Users, select the **three-dot icon** in the upper-right corner. Select **Manage Users**. Manage Users allows you and your business administrators to add, edit, and delete business sub-users and add, edit, and delete sub-user roles in Digital Banking.



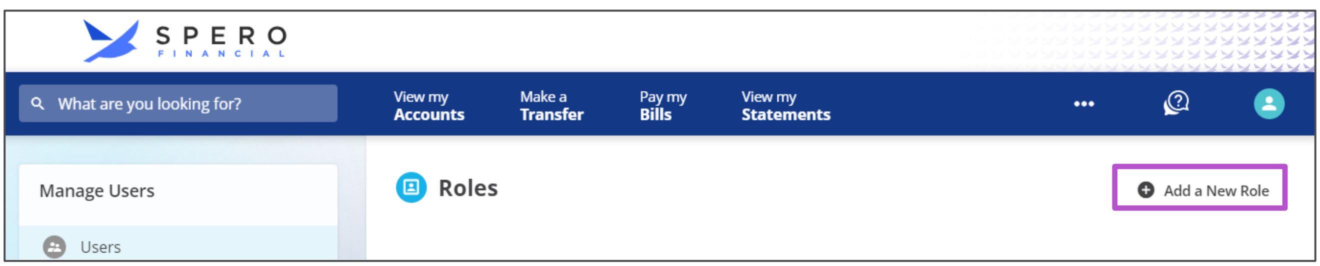
Roles

Roles is a group of permissions that you can allocate to a user. Roles determine the accounts that a user can access and the tasks they can perform for your business in Digital Banking. The **Roles** tab displays a list of the current roles created for a business. On the **Roles** tab, business account admins can edit existing roles and create new roles.

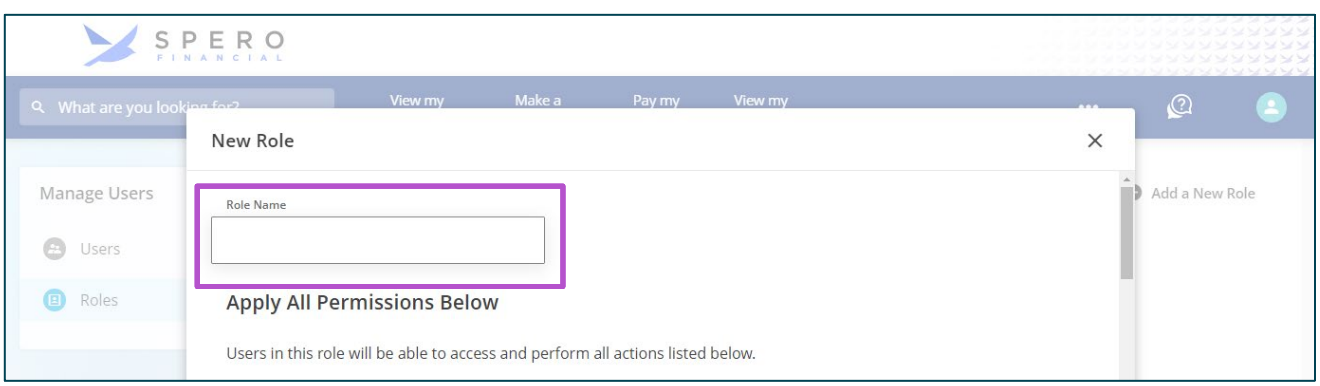


Add a Role

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



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



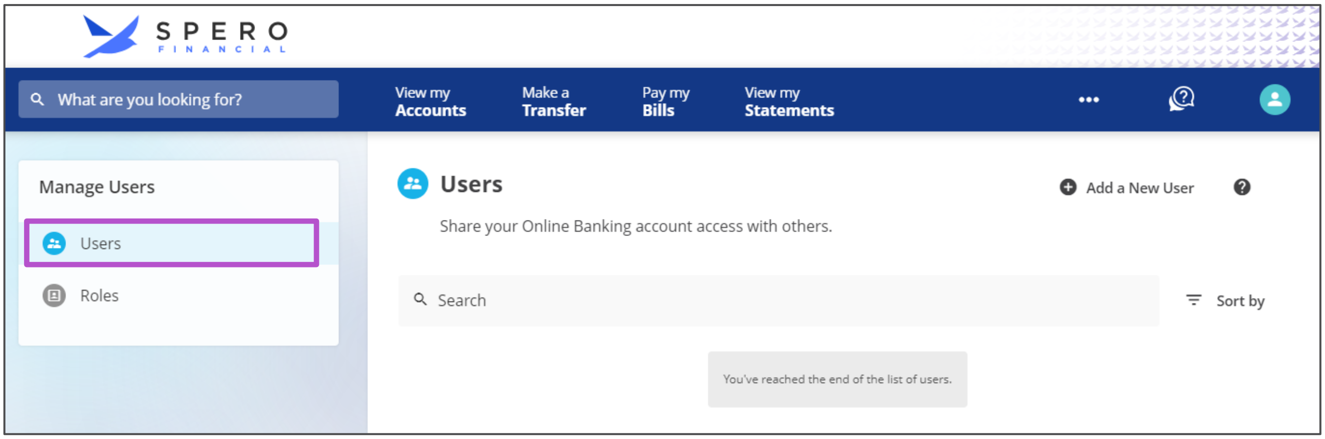
3. Select the desired permissions for the new role, or check **Select All Permissions** if the new role requires full access. You may offer permissions to the following:
    a. Accounts
    b. Documents and Statements
    c. Bill Payments
    d. Check Deposits
    e. Stop Payments
    f. Savings Goals
    g. Card Controls
    h. External Accounts
    i. Transfers
    j. Manage Users/Roles

Flip to page 10 of this Guide for detailed information about each permission setting.

4. Once the appropriate permissions are selected, click **Create Role**. This allows you to assign the new role to users you create.

Users

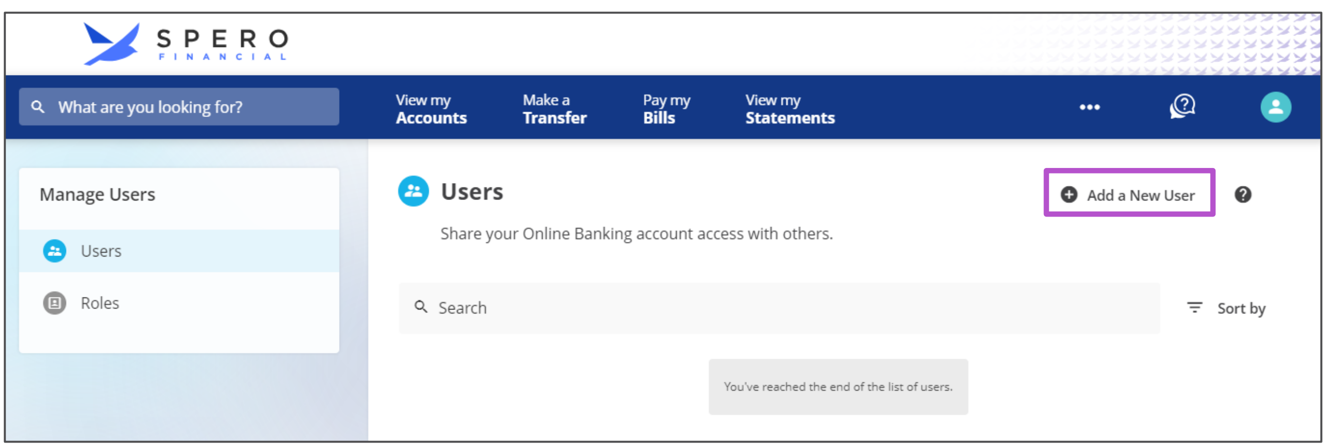
Select **Users**. Once Users are set up, the page displays a searchable list of the authorized users created for your business account.



Add a New User

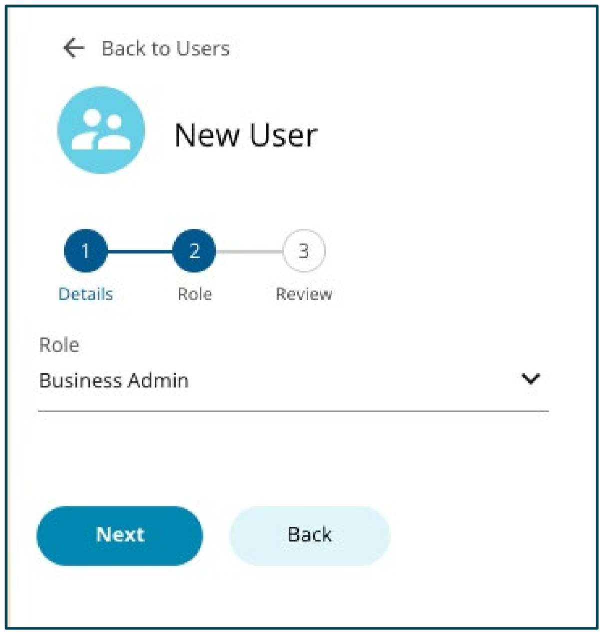
You may wish to add additional users to your Digital Banking to manage payroll transfers, pay bills, and handle other business needs. The roles assigned to each user determine the accounts they can see and the activities they can transact on an account.

1. Under the **Manage Users** page, click **Add a New User**.



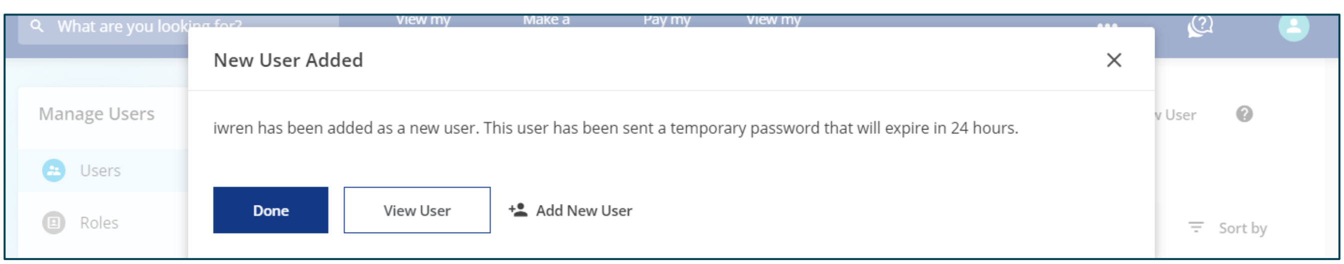
2. Enter the user's information. **First Name**, **Last Name**, **Email**, and **Username** are required. The system will make note of any optional fields. The remaining fields are optional.

3. Using the dropdown provided, indicate where to send the password to - *if a mobile phone number was provided, the choices will include Email and SMS*.
4. Click the **Next** button.
5. Select a **Role** from the drop-down menu.
6. Click the **Next** button.



7. Review the new user's information for accuracy.
8. Click the **Confirm** button.
9. Complete one of the following actions:
    - Click **Done** to return to the **Users** page.
    - Click **View User** to look at the new user's details.
    - Click **Add New User** to add additional users.

The new user now displays on the **Users** list. The new user will receive an email with a temporary password. You must provide the user with his/her username.

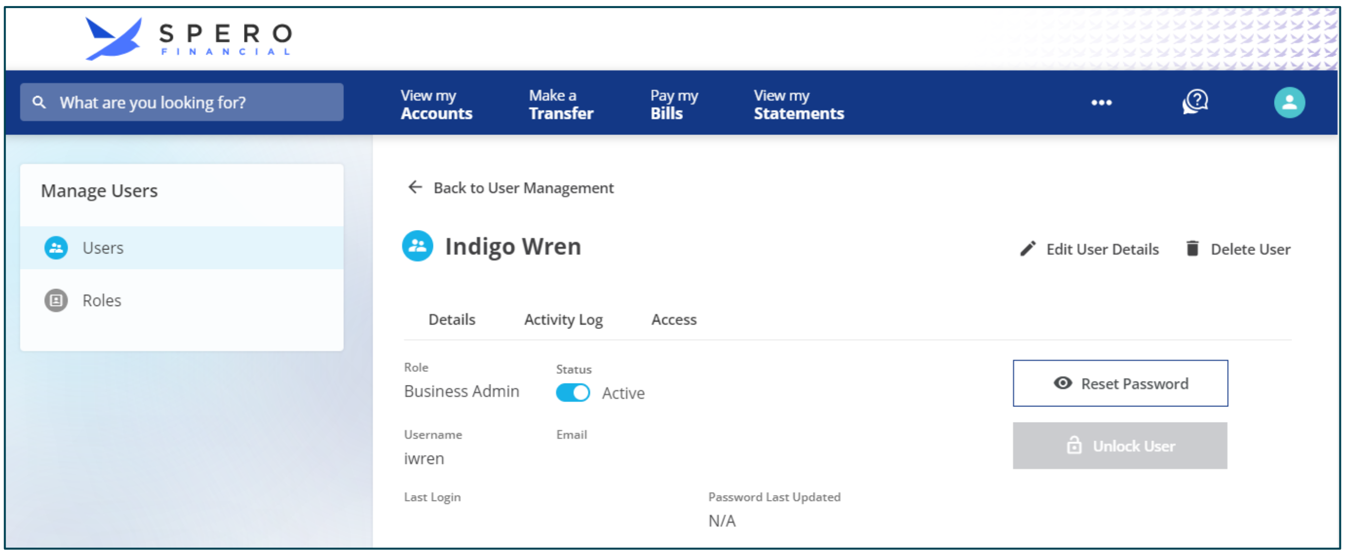


User Details

When you click **View** on a user, the **Details** page opens by default. The **Details** page displays the name, contact information, and login history for the selected user.

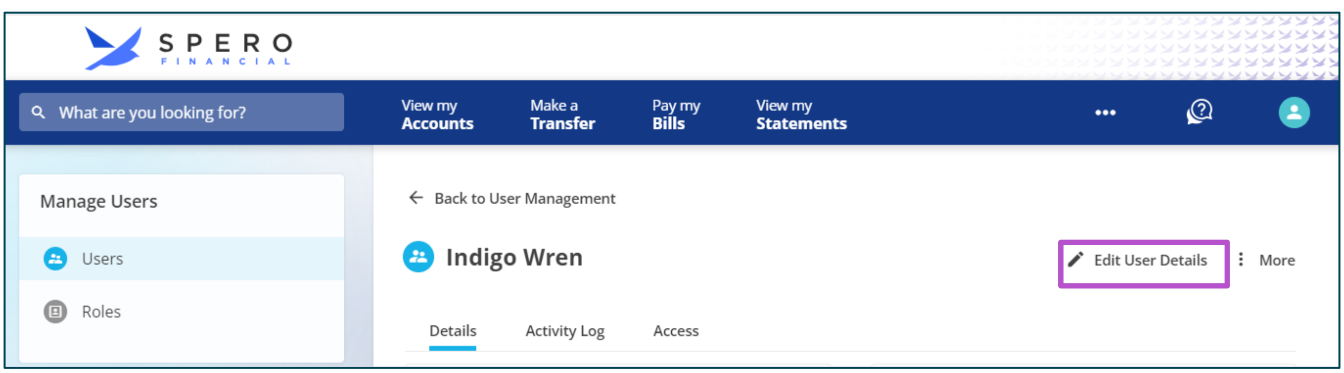
On the **Details** page, you can:

1. Edit a user's details
2. Deactivate a user
3. Delete a user
4. Reset a user's password
5. Unlock a user's account



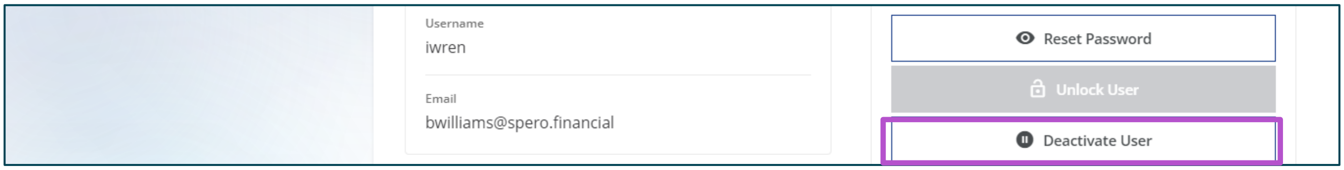
Edit User Details

Click the **Edit User Details** link to update a user's name, title, phone numbers, username, email, and role. Click the **Save** button to retain the changes.



Deactivate a User

If you need to remove a user's access to the business either temporarily or permanently, select **Deactivate User** to deactivate access. When deactivated, the user cannot log into the business and all history of the user's activities remains intact. *This is the recommended method to remove access for a user.*



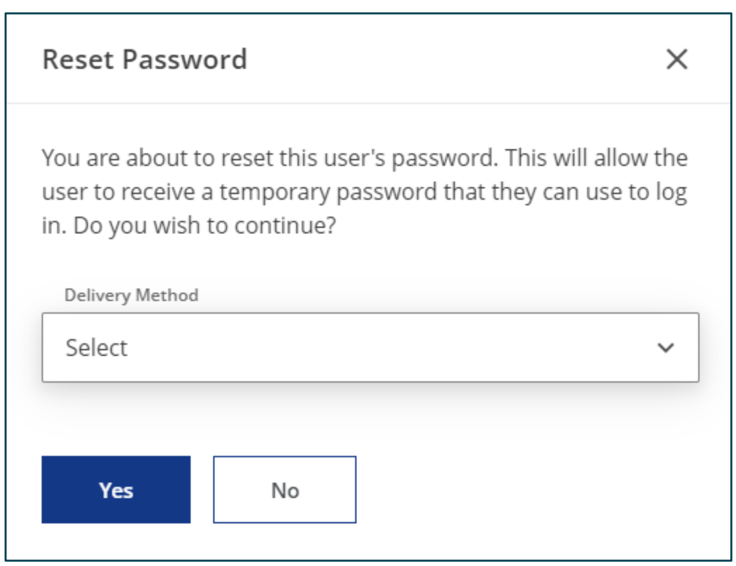
The user can be reactivated at any time by clicking the **Activate User** button.

Delete User

Click the **Delete User** button to remove a user from a business account. As a precaution, a pop-up appears and asks the user to confirm whether they truly wish to delete the selected user.

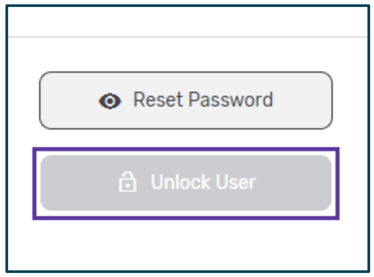
Reset Password

When a user forgets his/her password, click the **Reset Password** button to reset the user's password. You will need to choose a delivery method for the temporary password. If only an email address has been entered for the user, this will be the only method for receiving the temporary password. If a mobile phone has been entered, SMS will also display as an option for the temporary password. Users should be made aware temporary passwords will expire after a set amount of time.



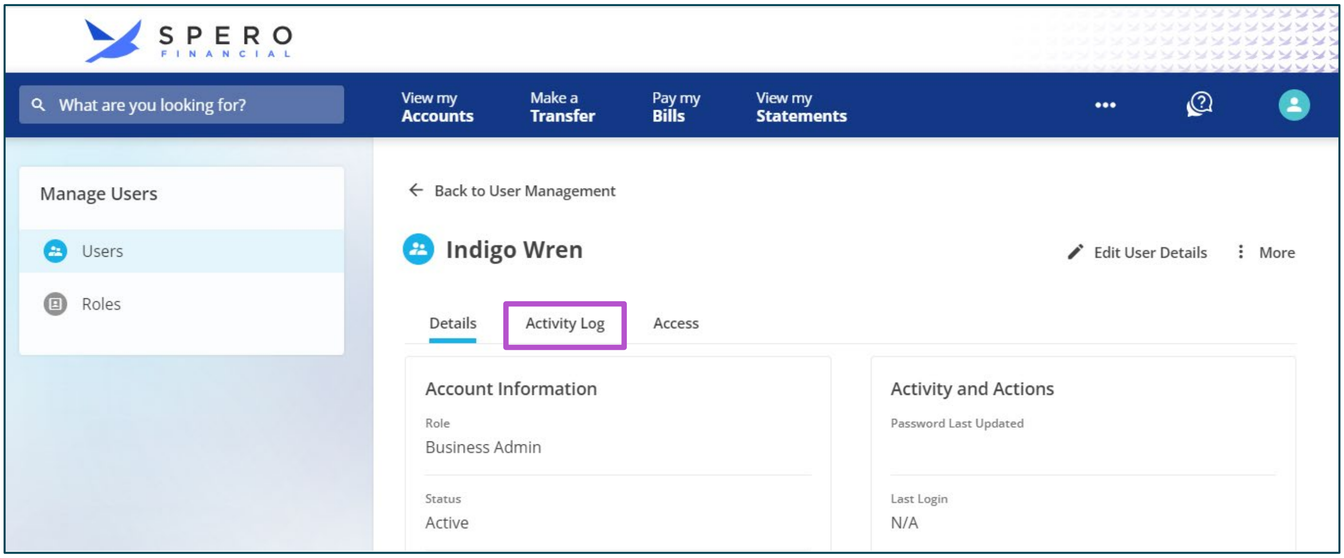
Unlock User

When a user attempts too many unsuccessful logins or fails security, this locks the user's account from accessing Digital Banking. Click the **Unlock User** button to unlock the user's account. When the system locks a user out of their account, the **Unlock User** button activates, otherwise the button appears grayed out.



Activity Log

The **Activity Log** page displays a user's Digital Banking activities such as logins, logouts, and password resets, transfers, and business ACH activity. Click the **Activity Log** tab to access the page.



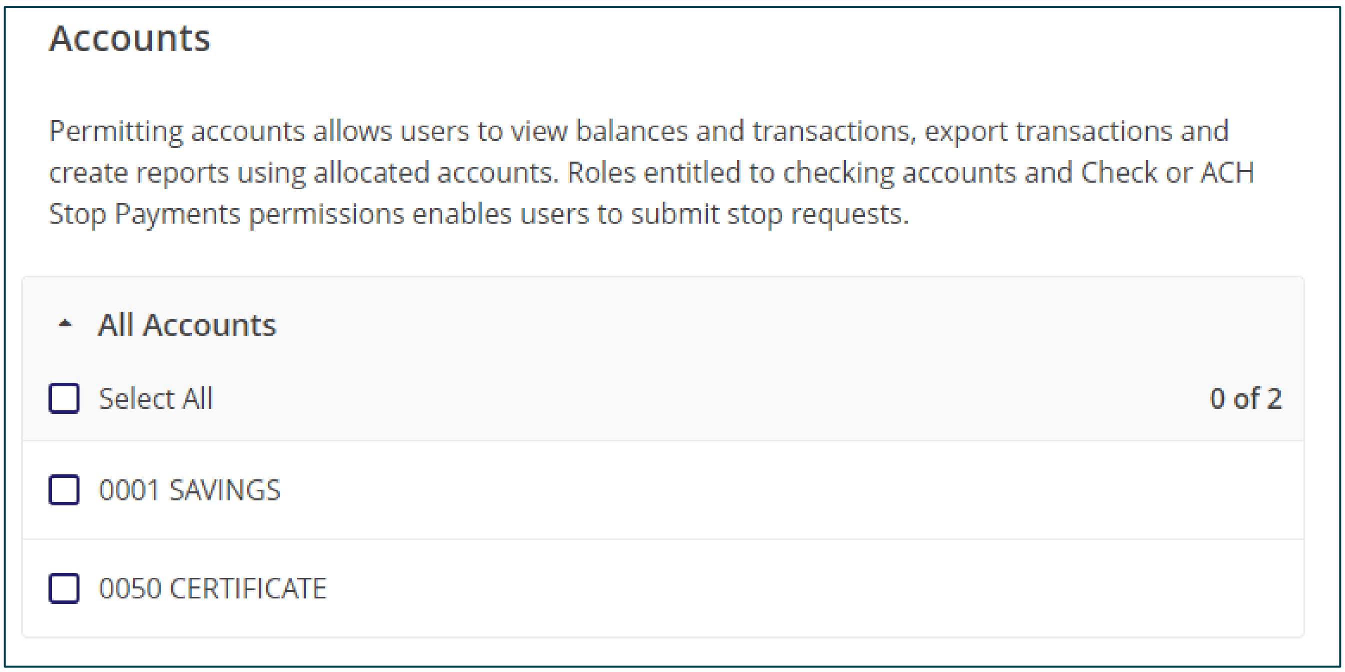
The **Activity Log** allows you to search for specific activities in the **Search** bar or make a selection from the **Filter by Device** drop-down menu to filter the activities by the device on which the user accessed the system. When you click an activity, additional details appear such as the status, the device IP, the type of device, and the date and time the activity occurred.

Role Permissions

Accounts

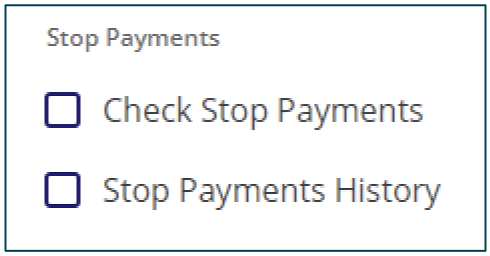
The **Accounts** permission allows you to select the accounts a role can view in Digital Banking. When account access is selected, users assigned this role will be able to view the account's balance and history. Account permissions selected will also affect the accounts accessible for "stop payments", "account reports", "check withdrawals", and "savings goals" limiting users to accounts selected for those actions.

For example, the accounting department needs access to the operating account so they can view transactions and place stop payments when applicable. The operating account and the stop payment option would be selected.



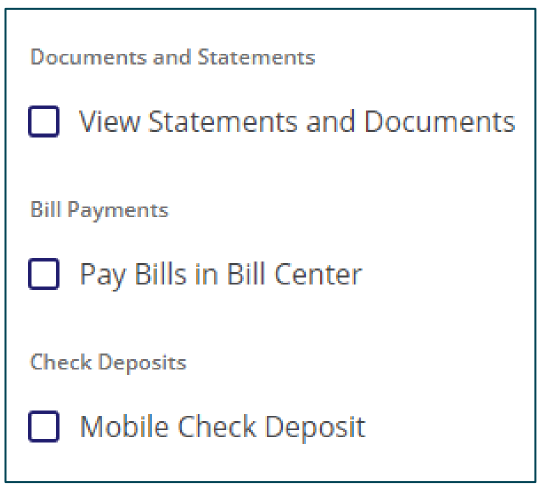
Stop Payments

The Stop Payments options enable you to assign permissions to place Check or ACH stop payments as well as view stop payment history. Users assigned Check Stop Payments and/or ACH Stop Payments permissions will only be able to place stop payments against accounts they have access to.



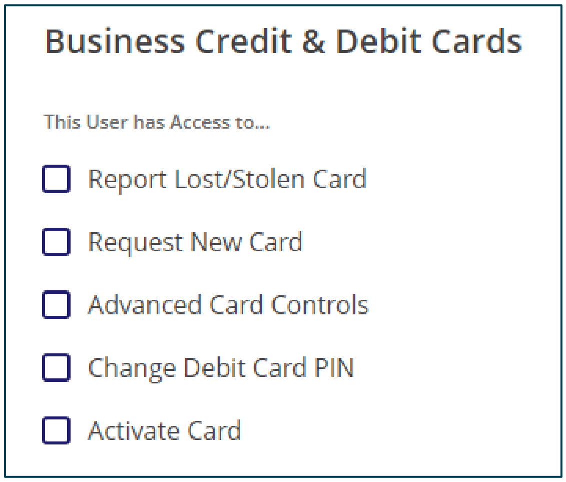
Other Abilities

The following lists other options and features that users assigned to this role can access. Access to these features is also limited to the accounts enabled for the role.



Business Credit & Debit Cards

The Business Credit & Debit Cards permissions enable sub users to access debit and credit card self service features such as requesting a new card or activating a card. Additionally, you can grant access to advanced card controls.

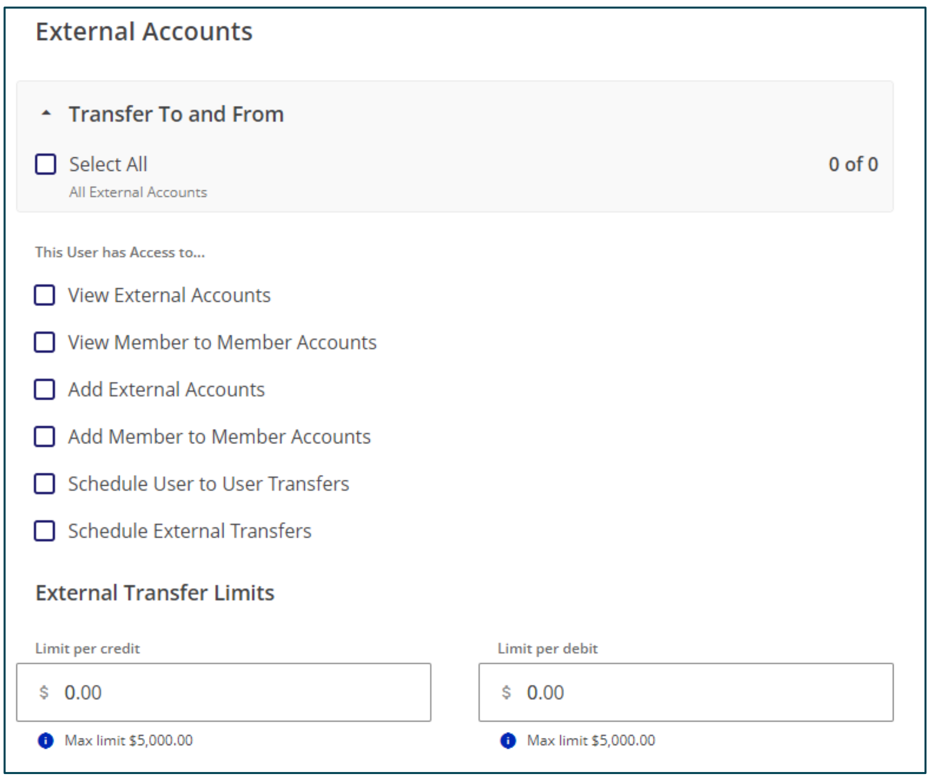


External Accounts

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

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

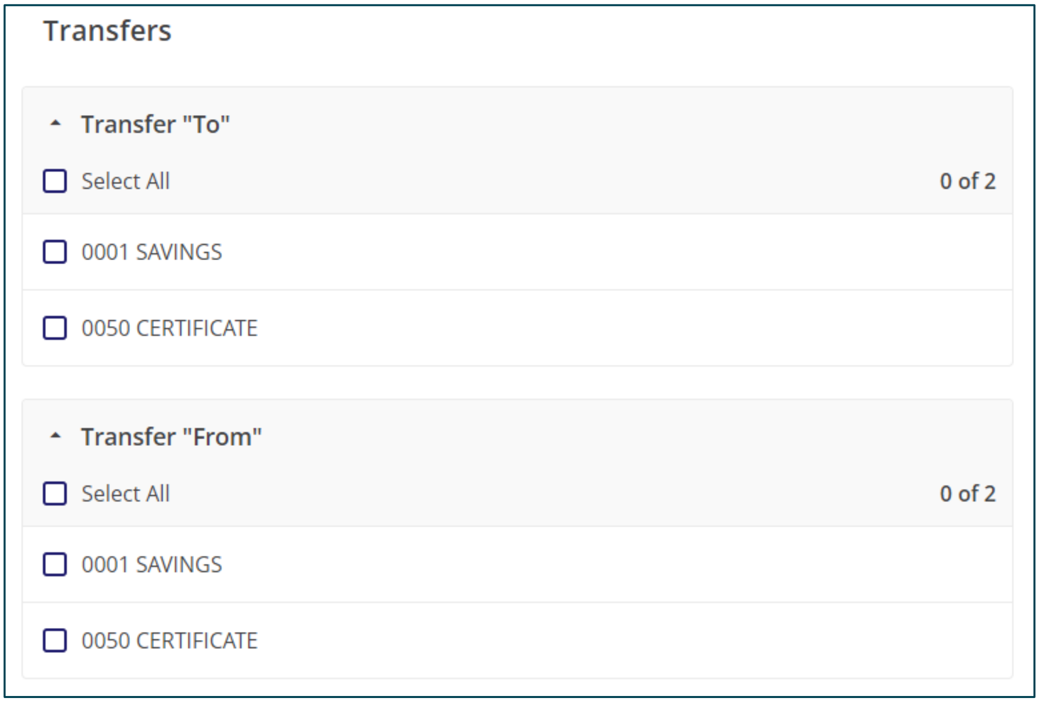
If a sub user is granted access to Add External Accounts, an admin will need to give role access to that external account in order for the user to validate and use the account.



Transfers

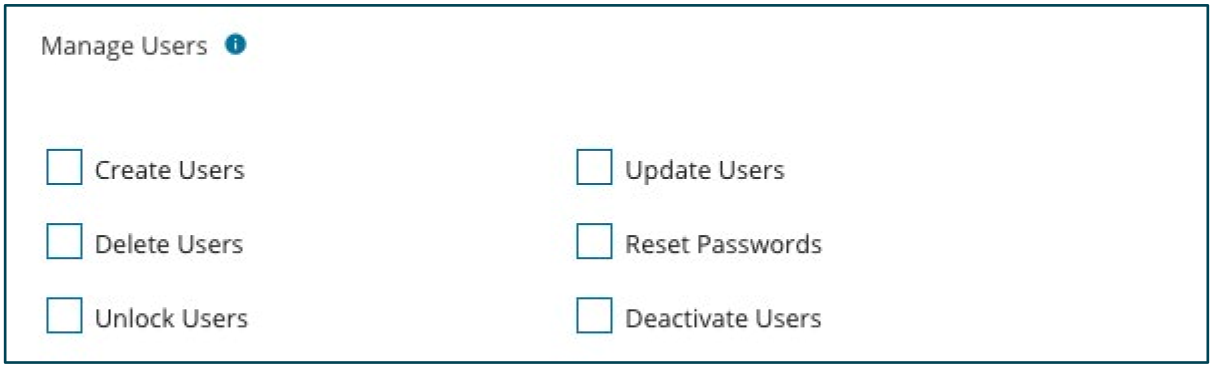
The **Transfers** permission gives the role authority to transfer funds to and from the designated internal business accounts.

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



Manage Users

Manage Users enables sub users to add, update, and delete other sub users within the business. Sub users can also unlock users or reset passwords separately from other user access permissions.



Manage Roles

The Manage Roles permissions can further compliment the Manage Users permissions. The Manage Roles permissions include the ability to create, edit, and assign roles to other sub users. Users are prohibited from editing the role assigned to their profile, changing their own role, or assigning users to the primary administrator role.