



# **Spero Digital Banking**

**Business Banking User Management** 

# **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.

	Q							
Q What are you looking for?		View my <b>Accounts</b>	Make a <b>Transfer</b>	Pay my <b>Bills</b>	View my Statements		•••	<u>@</u>
						Alerts		
Bashboard	1	Recent Tra	nsactions	:	Quick Links	Message Center		
Cash Accounts and account		Deposit Divid	dend Divid \$	\$1,940.56	Message Center	Overdraft Program		gs Goal 🛛 🖳
Casil Accounts \$148,966.27	~	Posted Sunday, Dec 3	0050 C	ERTIFICATE	Travel Notice	Stop Payment		oal to save for an
0001 SAVINGS \$0.00		Deposit Divid	dend Divid 0050 C	\$721.49 ERTIFICATE		Travel Notice		on or education.
Available   \$5.00 Current		Tuesday, Nov 2	28, 2023		Financial Health Ch	Managallagua		avings Goal
0050 CERTIFICATE		Renewed at Posted	5.294% to 0050 C	ERTIFICATE	How Fina are you?	Manage Osers		
\$148,966.27 Available   \$148,966.27 Current		Deposit Divid	dend 4.42 \$	S1,021.79 ERTIFICATE	Find out no	w		
		Saturday, Sep	30, 2023		Get Sta	arted		
Connect		Deposit Divid	dend Divid \$ 0050 C	ERTIFICATE				

### 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.

Q What are you looking for?	View my Accounts	Make a <b>Transfer</b>	Pay my <b>Bills</b>	View my Statements	 Q	2
Manage Users	Roles				\rm Add a New	Role
Roles				No roles have been added		
				• Add your first role		

### Add a Role

1. Click Add a New Role.

SPERO FINANCIAL							
Q What are you looking for?	View my Accounts	Make a <b>Transfer</b>	Pay my <b>Bills</b>	View my Statements	•••	Q	8
Manage Users	Roles					🕈 Add a N	ew Role
😑 Users							

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

	E R O	
ዲ What are you lookin	n for Z View my Make a Pay my View my New Role	× @
Manage Users	Role Name	Add a New Role
Roles	Apply All Permissions Below	
	Users in this role will be able to access and perform all actions listed below.	

- 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.

Q What are you looking for?	View my Accounts	Make a <b>Transfer</b>	Pay my <b>Bills</b>	View my Statements		<u>@</u>
Manage Users	Users Share yo	ur Online Banki	ing account acc	ess with others.	Add a New	v User 🕜
Roles	Q Search					
				You've reached the end of the list of users.		

### 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.

Q What are you looking for?	View my Accounts	Make a <b>Transfer</b>	Pay my <b>Bills</b>	View my <b>Statements</b>		ø 🍳
Manage Users	Users	s our Online Bank	ing account acc	ress with others.	• Add a New	w User
😑 Users	0 Search					= Santhu
	Search			You've reached the end of the list of users.		- Solt by

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.

8	New User	
1 Details	2 3 Role Review	
Role Business A	dmin	~
Next	Back	

- 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.

ዲ What are you look	New Make a Pay my View my	~~~~	
	New Oser Added	~	
Manage Users	iwren has been added as a new user. This user has been sent a temporary password that will expire in 24 hours.		v User 🕜
😑 Users			
Roles	Done View User * Add New User		\Xi Sort by

# **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

S P E R O			
९ What are you looking for?	View my Make a Pay Accounts Transfer Bill:	my View my s Statements	··· @ 😫
Manage Users	← Back to User Management		
😑 Users	😕 Indigo Wren		🖌 Edit User Details 🛛 🔋 Delete User
B Roles	Details Activity Log Acc	255	
	Role Status Business Admin 🚺 Active		
	Username Email iWren		🔂 Unlock User
	Last Login	Password Last Updated N/A	

### **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.

							KKKKK KKKKK KKKKK KKKKK KKKKK
Q What are you looking for?	View my Accounts	Make a <b>Transfer</b>	Pay my <b>Bills</b>	View my <b>Statements</b>	***	Q	2
Manage Users	← Back to Us	er Management					
😩 Users	😕 Indigo	o Wren			🖍 Edit Use	r Details	More
B Roles	Details	Activity Log	Access				

### 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.* 

Us iw	sername vren		• Reset Password			
Em	<sub>Email</sub> bwilliams@spero.financial		🔒 Unlock User			
bv			Deactivate 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 popup 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.

Reset Password	×
You are about to reset this user's password. This will allow user to receive a temporary password that they can use to in. Do you wish to continue?	v the 5 log
Delivery Method	
Select	~
Yes No	

### **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.

• Reset Password
🔒 Unlock User

# **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.

Accounts	
Permitting accounts allows users to view balances and transactions, export transactions and create reports using allocated accounts. Roles entitled to checking accounts and Check or ACH Stop Payments permissions enables users to submit stop requests.	
<ul> <li>All Accounts</li> </ul>	
Select All	0 of 2
0001 SAVINGS	
0050 CERTIFICATE	

### **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.

Stop Payments
Check Stop Payments
Stop Payments History

### **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.

Documents and Statements	
View Statements and Documents	
Bill Payments	
Pay Bills in Bill Center	
Check Deposits	
Mobile Check Deposit	

### **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.

External Accounts			
<ul> <li>Transfer To and From</li> </ul>			
Select All All External Accounts	0 of 0		
This User has Access to			
View External Accounts			
View Member to Member Accounts			
Add External Accounts			
Add Member to Member Accounts			
Schedule User to User Transfers			
Schedule External Transfers			
External Transfer Limits			
Limit per credit	Limit per debit		
\$ 0.00	\$ 0.00		
Max limit \$5,000.00	<ul> <li>Max limit \$5,000.00</li> </ul>		

### 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.

Transfers	
<ul> <li>Transfer "To"</li> </ul>	
Select All	0 of 2
0001 SAVINGS	
0050 CERTIFICATE	
<ul> <li>Transfer "From"</li> </ul>	
Select All	0 of 2
0001 SAVINGS	
0050 CERTIFICATE	

### 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 Users 🕚		
Create Users	Update Users	
Delete Users	Reset Passwords	
Unlock Users	Deactivate Users	

### **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.

Manage Users 0		
Create Users	Update Users	
Delete Users	Reset Passwords	
Unlock Users	Deactivate Users	