



BMO HARRIS ONLINE BANKINGSM FOR SMALL BUSINESS

Company System Administrator (CSA) User Guide

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WELCOME

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.

TIP: Once you are familiar with the topics, use [Quick Links to Procedures](#), to quickly go to instructions for performing a task.

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.

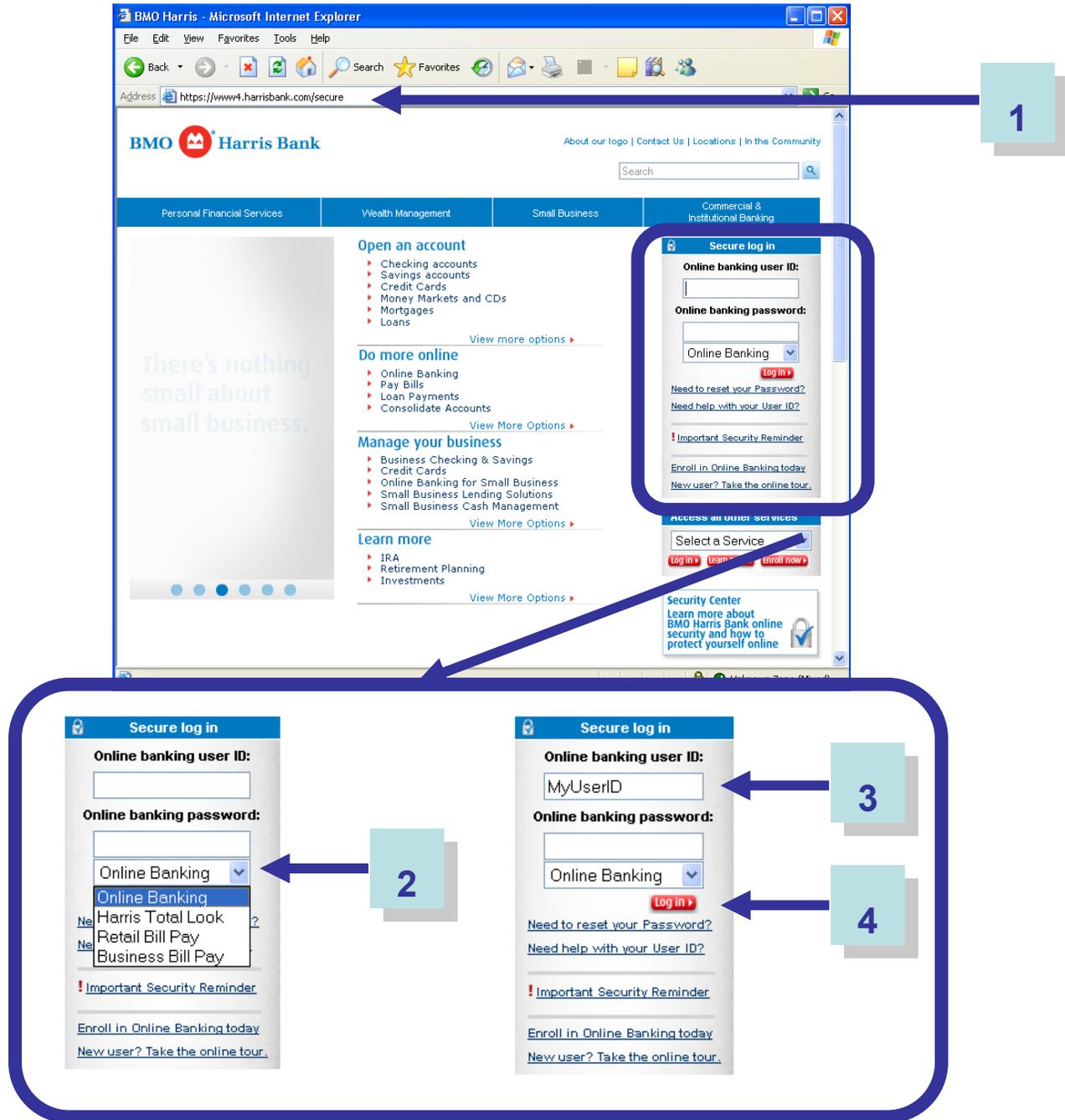
If you have any problems logging in or setting up your profile, contact BMO Harris Online Services.

LOG IN

To log in to BMO Harris Online Banking:

1. Open a browser and go to [bmoharris.com](https://www.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



5. When the prompt appears, enter your password.

Secure log in

Online banking user ID:
MyUserID

Online banking password:
[Empty field]

Online Banking

log in

Need to reset your Password?
Need help with your User ID?

! Important Security Reminder
Enroll in Online Banking today
New user? Take the online tour.

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

BMO Harris Bank

Accessibility Made Off | Help | Contact Us

Change Password

Use this screen to change your password.

Warning:

- Your password will expire today. You must change your password before you access the application.

Password * Required Field

Your new password:

- must be 8-32 characters long
- is case sensitive
- must contain at least 1 letter(s) and 1 number(s)
- must not be the same as your User ID

Old Password*: [Input field]

New Password*: [Input field]

Confirm Password*: [Input field]

Cancel [Submit]

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 BankingSM 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.

Choose Challenge Questions and Answers

Select challenge questions and answers for login authentication

Select three challenge questions and answers. As an added security measure, these may be used to confirm your identity.

Question 1*: ← 1

Answer 1*: ← 2
(2-35 Characters)

Question 2*: ← 3

Answer 2*: ← 3
(2-35 Characters)

Question 3*: ← 3

Answer 3*: ← 3
(2-35 Characters)

Yes! Please remember this computer
If you often login from this computer often, and it is not a public computer, we can remember it so you may not have to answer a Challenge Question in the future. We will remember you by placing a cookie on your computer.

← 4

5 →

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**.

Review Challenge Questions and Answers

Review your selections before proceeding.

Please review your selections. To revise your selections, click Back. To confirm your selections, click Continue or to quit without saving your selections, click Cancel.

Question 1: In what city was your high school? (Enter full name of city)
Answer 1: Chicago

Question 2: What was your high school mascot?
Answer 2: Lion

Question 3: What street did your best friend in high school live on? (Enter full name of street only)
Answer 3: Dearborn



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

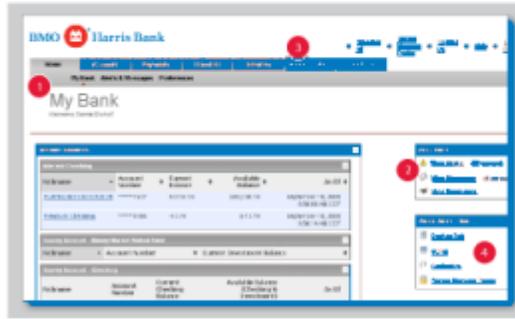
You have successfully set-up your Challenge Questions and Answers. In the future, you may be presented with these questions when you log in. At that time you must enter the answers that you have set up today.



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

Now our online banking works harder for your business.

We've enhanced our features and options to simplify your online banking. Below is a summary of some of those features that will help you better manage your money.



- 1 MY BANK**
View detailed account information including running balances¹ as well as current day and previous transaction history up to 18 months.
- 2 E-MAIL ALERTS**
Receive security alerts and optional transaction notifications. Make sure your e-mail address is up to date.
- 3 MULTI-USER ACCESS**
Grant access to other trusted company users.
- 4 CONTACT US**
Questions? Click 'Push to Talk' or e-Chat and a banker will help you.

[Continue](#)

1. A running balance is the current balance in the account after each transaction posts.
2. We take security seriously. Visit harrisbank.com/security for more information.
3. New enrollment and access to Harris Total Look from the new Harris Online Banking will be available once all customers have been converted to the new platform.

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):

Figure 2: Change Account Preferences Page

The screenshot shows the 'Change Account Preferences' page for BMO Harris Bank. The page includes a navigation menu with 'Home', 'Accounts', 'Payments', 'Transfers', 'Home menu', 'My Bank', 'Alerts & Messages', and 'Preferences'. The main content area is titled 'Change Account Preferences' and contains a table of accounts with columns for Account Name, Nickname, Days Transaction History, Display On All Pages, and Default Account. A 'Submit' button is located at the bottom right of the table. Callouts point to the 'Home tab', 'Home menu', 'Accounts table', and 'Submit button'.

Account Name: Number	Nickname Account	Days Transaction History (max 547 days)	Display On All Pages	Default Account
Comm Overdraft Protection LOC *****8806	Comm Overdraft Protection LOC	+ 30	<input checked="" type="checkbox"/>	<input type="radio"/>
Essential Business Checking *****5967	Essential Business Checking	+ 30	<input checked="" type="checkbox"/>	<input type="radio"/>

On the Change Account Preferences page, you can

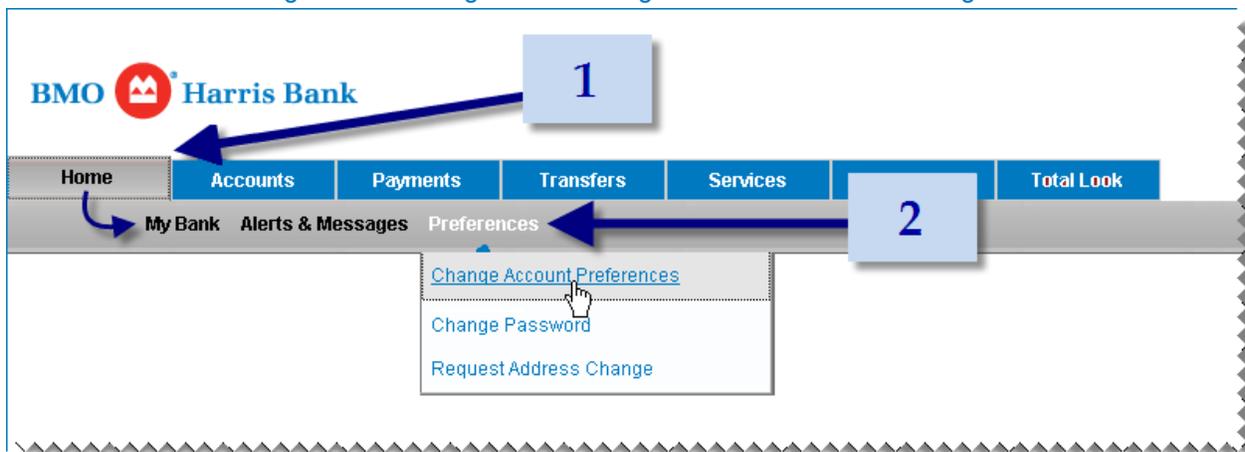
- [Change an account nickname](#)
- [Hide an account](#)
- [Set transaction history](#)

- [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.)

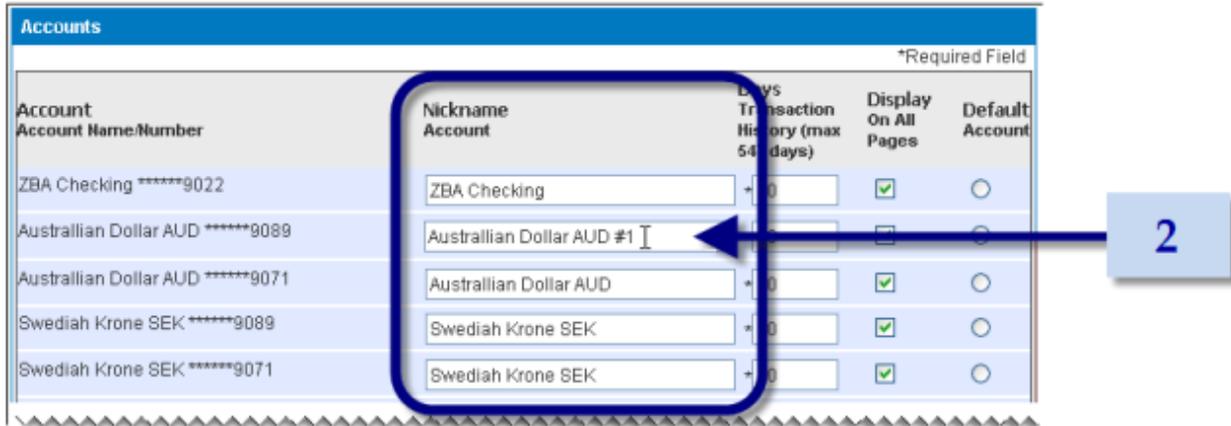
CHANGE AN ACCOUNT NICKNAME

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.

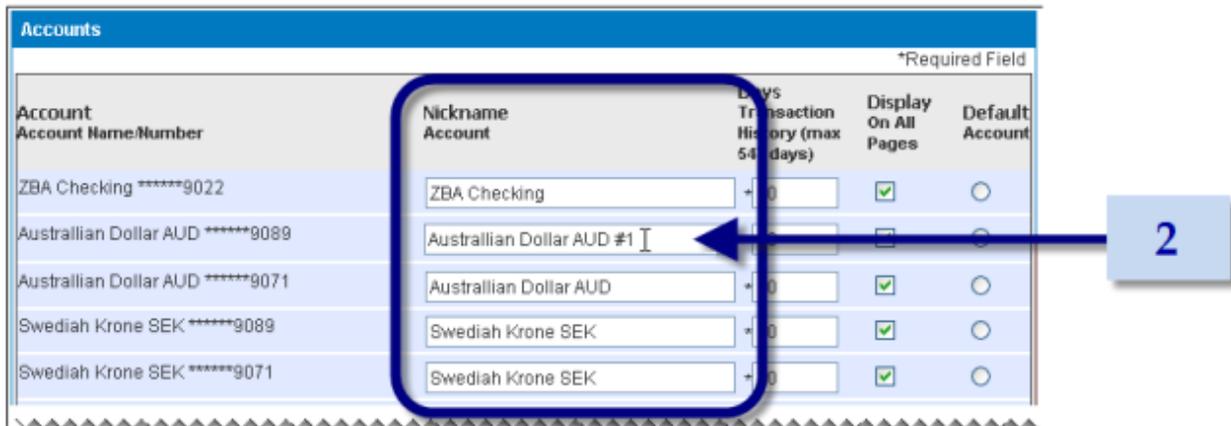


3. Click **Submit**.

To unhide an account:

1. Go to the [Change Account Preferences](#) page. (On the **Home** menu, choose **Preferences >> Change Account Preferences**.)

- In the Accounts table, select the **Display On All Pages** checkbox for the account.



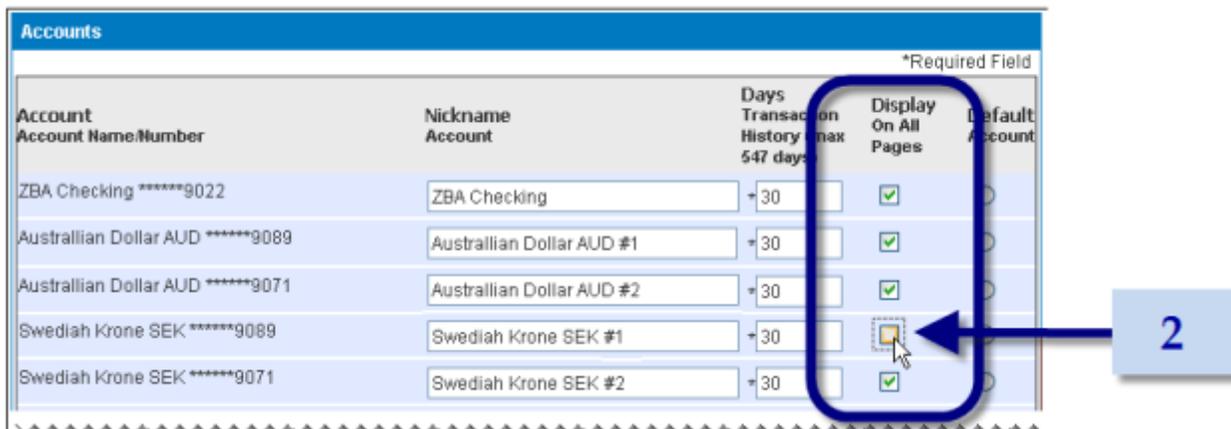
- Click **Submit**.

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:

- Go to the [Change Account Preferences](#) page. (On the **Home** menu, choose **Preferences >> Change Account Preferences**.)
- 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).



- Click **Submit**.

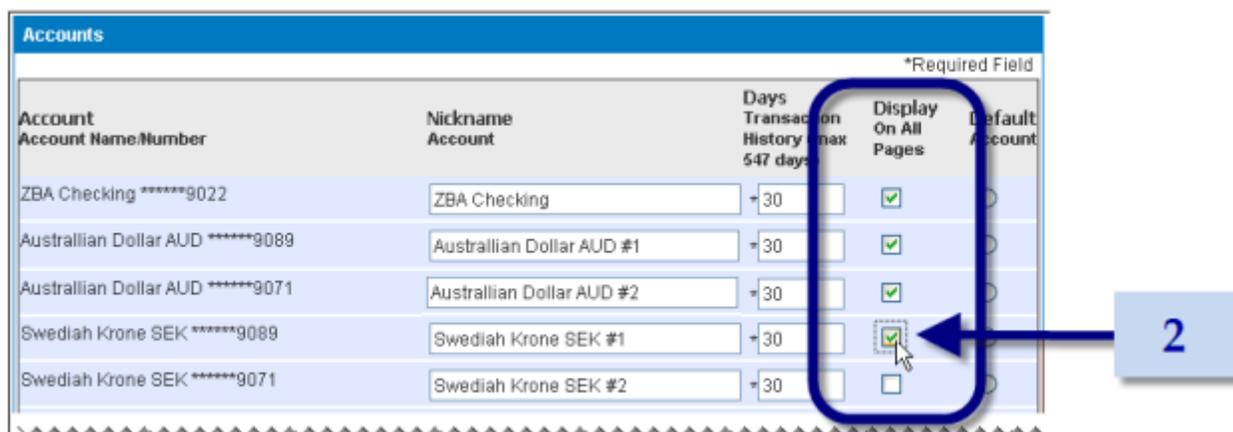
SET A DEFAULT ACCOUNT

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.



Account Account Name/Number	Nickname Account	Days Transaction History (max) 547 days	Display On All Pages	Default Account
ZBA Checking *****9022	ZBA Checking	+ 30	<input checked="" type="checkbox"/>	<input type="radio"/>
Australian Dollar AUD *****9089	Australian Dollar AUD #1	+ 30	<input checked="" type="checkbox"/>	<input type="radio"/>
Australian Dollar AUD *****9071	Australian Dollar AUD #2	+ 30	<input checked="" type="checkbox"/>	<input type="radio"/>
Swedish Krone SEK *****9089	Swedish Krone SEK #1	+ 30	<input checked="" type="checkbox"/>	<input type="radio"/>
Swedish Krone SEK *****9071	Swedish Krone SEK #2	+ 30	<input type="checkbox"/>	<input type="radio"/>

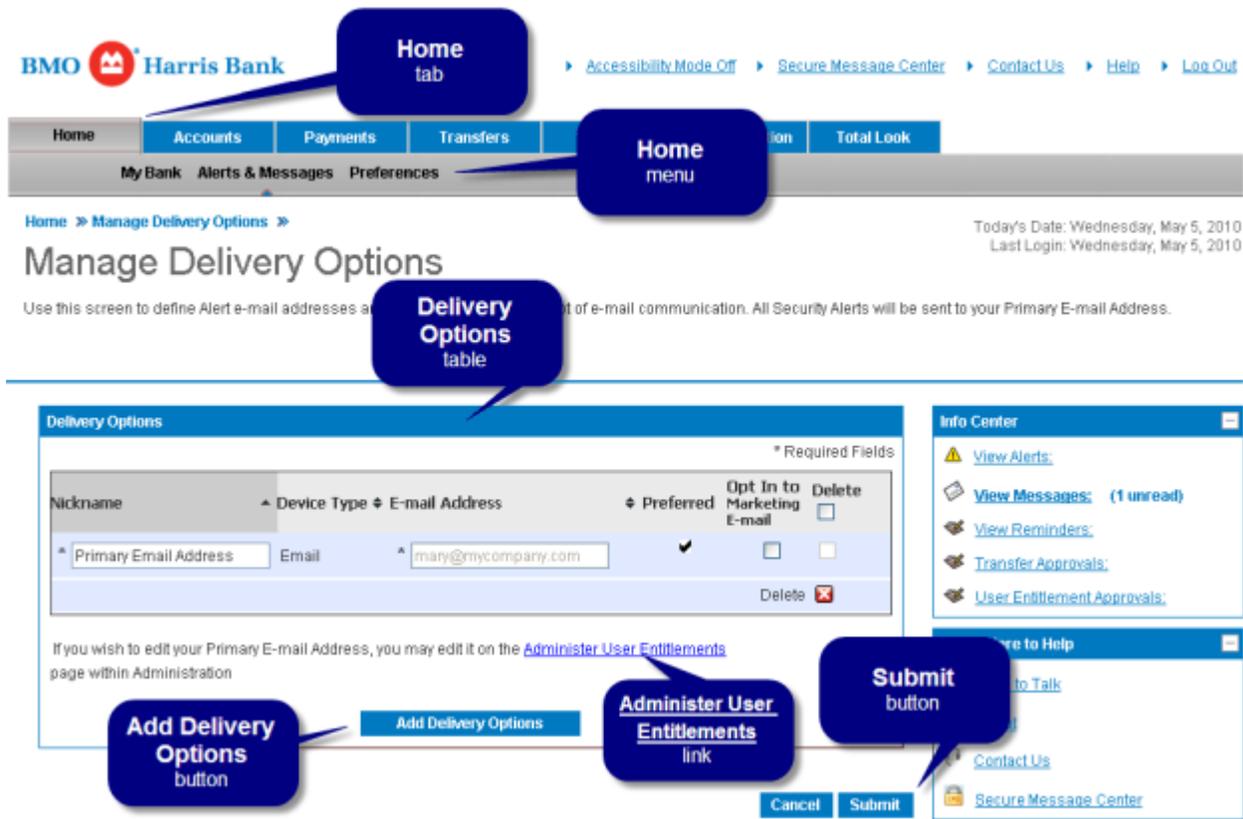
3. Click **Submit**.

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):

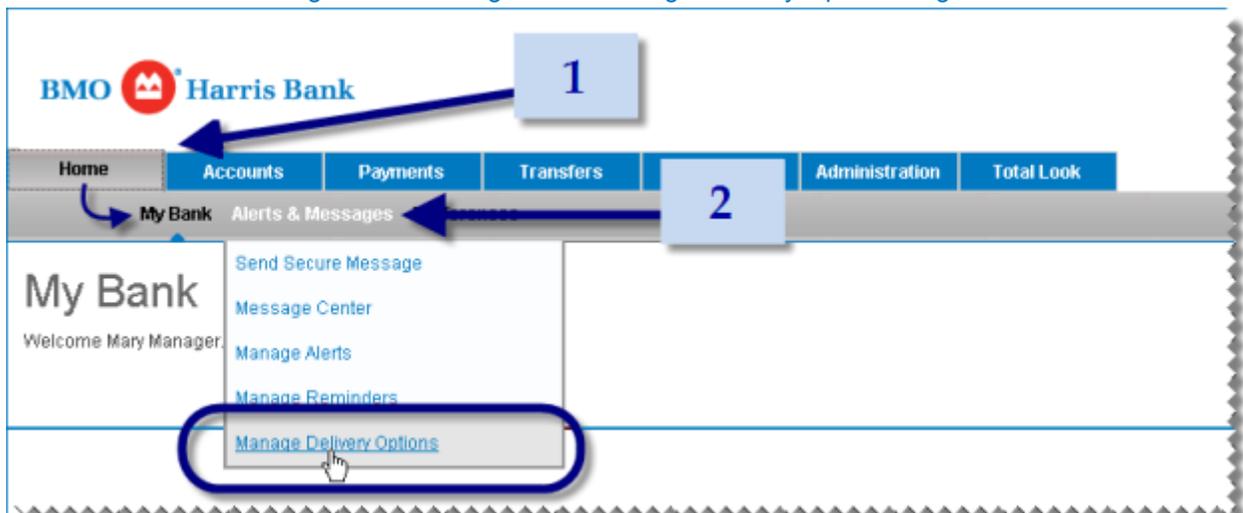
Figure 4: Manage Delivery Options Page



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**.

Figure 5: How to go to the Manage Delivery Options Page



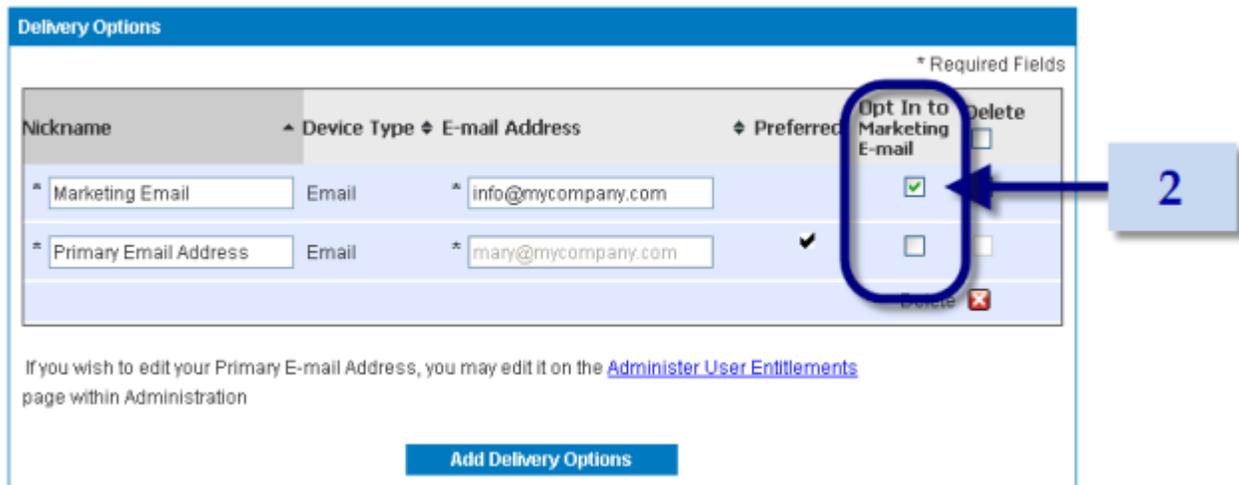
TIP: To save time, do not click the Home tab, just point to it, then move the pointer down to the Home menu, point to Alerts & Messages and click Manage Delivery Options.

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.



The screenshot shows a table titled "Delivery Options" with the following columns: Nickname, Device Type, E-mail Address, Preferred, Opt In to Marketing E-mail, and Delete. The table contains two rows:

Nickname	Device Type	E-mail Address	Preferred	Opt In to Marketing E-mail	Delete
Marketing Email	Email	info@mycompany.com		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Email Address	Email	mary@mycompany.com	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

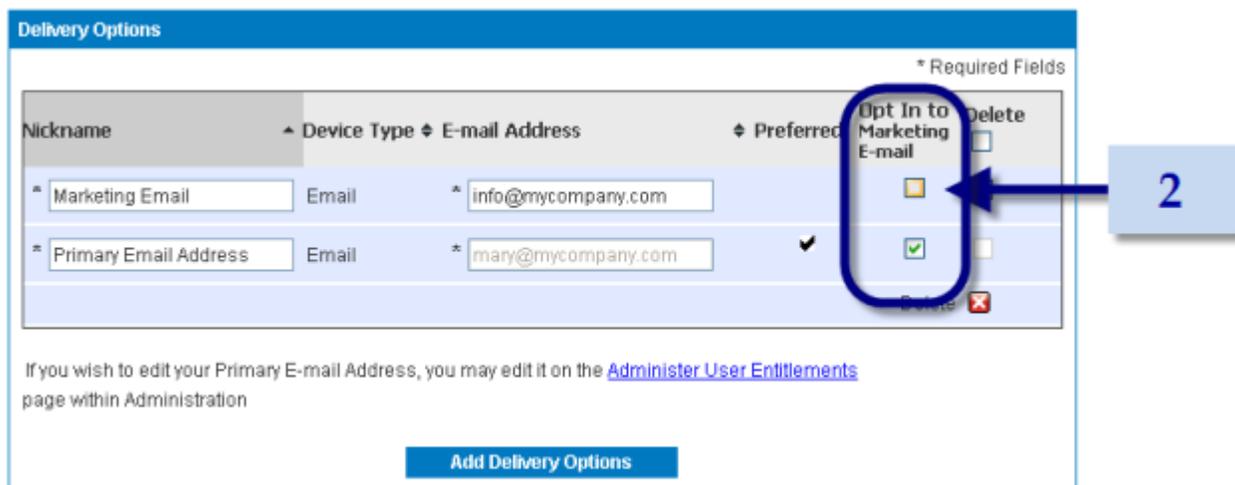
A blue box with the number "2" and an arrow points to the "Opt In to Marketing E-mail" checkbox for the "Marketing Email" row. Below the table, there is a note: "If you wish to edit your Primary E-mail Address, you may edit it on the [Administer User Entitlements](#) page within Administration." At the bottom of the form is a blue button labeled "Add Delivery Options".

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**.)

- In the Delivery Options table, clear **Opt In to Marketing E-Mail** for the email address for which to cancel the mailings.



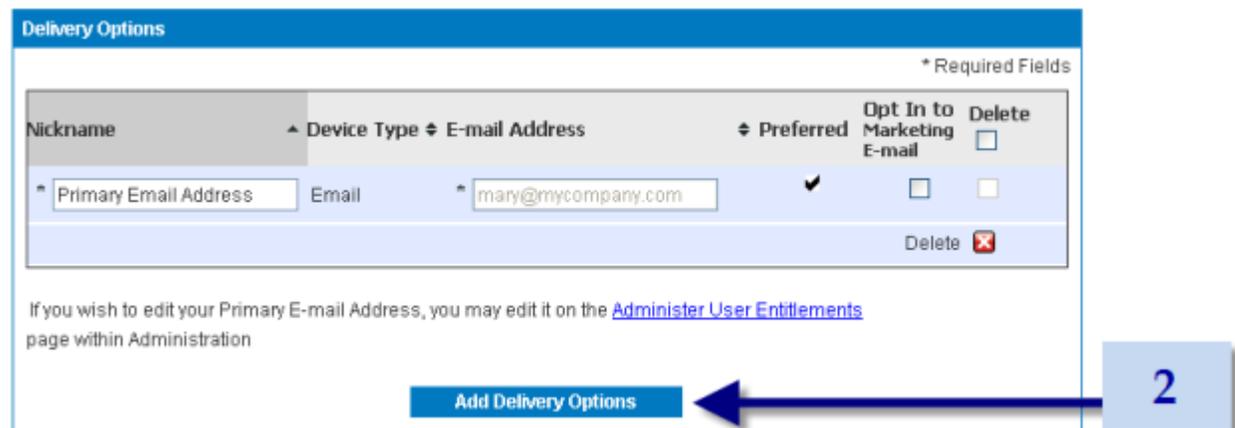
- Click **Submit**.

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:

- Go to the [Manage Delivery Options](#) page. (On the **Home** menu, choose **Alerts & Messages >> Manage Delivery Options**.)
- On the Delivery Options panel, click **Add Delivery Options**



- 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.)

- Click **Submit**.

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

- 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](#).)

- Click **Submit**,

To delete a secondary email address:

- Go to the [Manage Delivery Options](#) page. (On the **Home** menu, choose **Alerts & Messages >> Manage Delivery Options**.)

- In the Delivery Options table, select **Delete** for the email address you want to delete.

The screenshot shows a table titled "Delivery Options" with a "Required Fields" indicator. The table has the following columns: Nickname, Device Type, E-mail Address, Preferred, Opt In to Marketing E-mail, and Delete. There are two rows of data. The first row has "Marketing Email" as the nickname, "Email" as the device type, "info@mycompany.com" as the email address, and is checked for "Opt In to Marketing E-mail". The "Delete" checkbox for this row is checked and has a blue arrow pointing to a callout box with the number "2". The second row has "Primary Email Address" as the nickname, "Email" as the device type, "mary@mycompany.com" as the email address, and is checked as "Preferred". The "Delete" checkbox for this row is unchecked and has a blue arrow pointing to a callout box with the number "3". Below the table, there is a text note: "If you wish to edit your Primary E-mail Address, you may edit it on the [Administer User Entitlements](#) page within Administration". At the bottom of the table area is a blue button labeled "Add Delivery Options".

Nickname	Device Type	E-mail Address	Preferred	Opt In to Marketing E-mail	Delete
* Marketing Email	Email	* info@mycompany.com		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
* Primary Email Address	Email	* mary@mycompany.com	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you wish to edit your Primary E-mail Address, you may edit it on the [Administer User Entitlements](#) page within Administration

[Add Delivery Options](#)

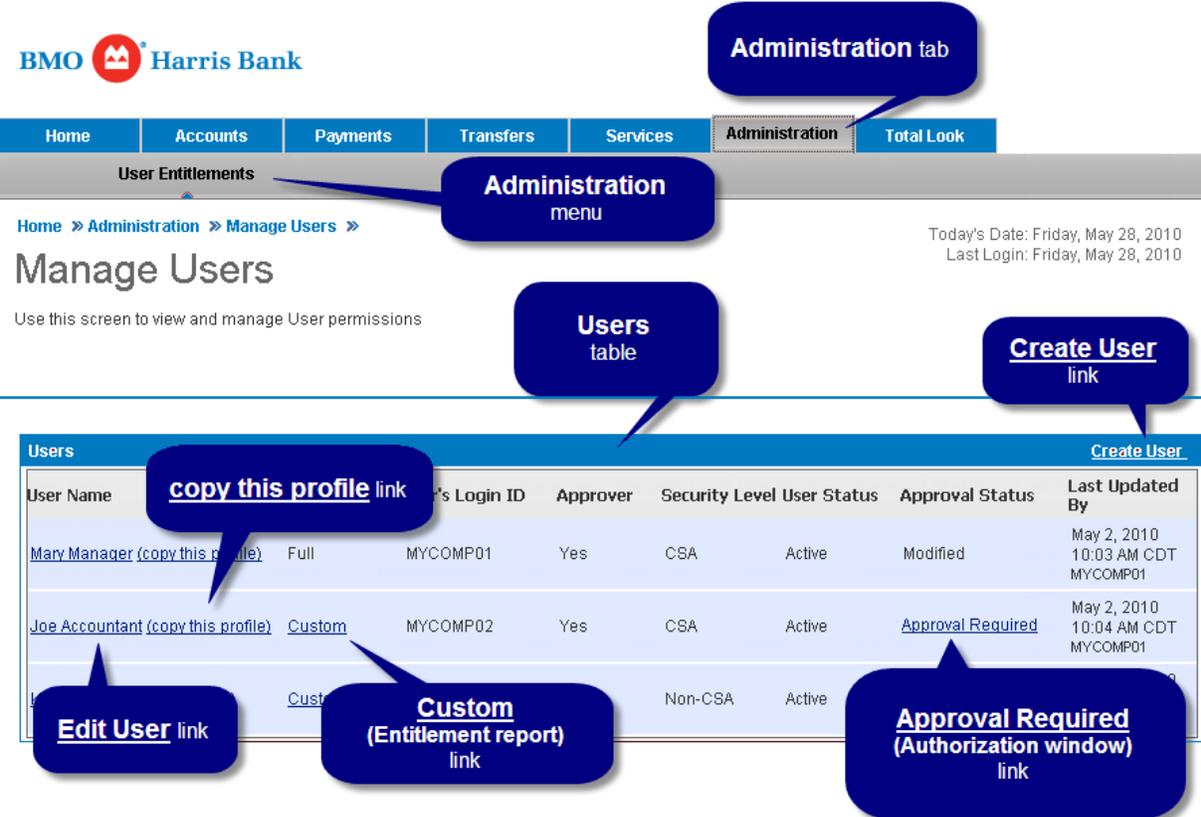
- At the bottom of the Delivery Options table, click **Delete**.
- When the confirmation message appears, click **Delete**.

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):

Figure 6: Manage Users Page



The screenshot shows the BMO Harris Bank interface. At the top, there is a navigation bar with tabs: Home, Accounts, Payments, Transfers, Services, Administration (highlighted), and Total Look. Below this is a sub-menu with 'User Entitlements' and 'Administration' (highlighted). The main heading is 'Manage Users' with a sub-heading 'Use this screen to view and manage User permissions'. On the right, it shows 'Today's Date: Friday, May 28, 2010' and 'Last Login: Friday, May 28, 2010'. Below the heading is a 'Users' table with columns: User Name, User's Login ID, Approver, Security Level, User Status, Approval Status, and Last Updated By. The table contains two rows: 'Mary Manager' and 'Joe Accountant'. Callouts point to various elements: 'Administration tab', 'Administration menu', 'Users table', 'Create User link', 'copy this profile link', 'Edit User link', 'Custom (Entitlement report) link', and 'Approval Required (Authorization window) link'.

User Name	User's Login ID	Approver	Security Level	User Status	Approval Status	Last Updated By
Mary Manager (copy this profile)	MYCOMP01	Yes	CSA	Active	Modified	May 2, 2010 10:03 AM CDT MYCOMP01
Joe Accountant (copy this profile)	MYCOMP02	Yes	CSA	Active	Approval Required	May 2, 2010 10:04 AM CDT MYCOMP01

On the Manage Users page, you can

- [Add new users](#)
- [Copy entitlements from one user to another](#)

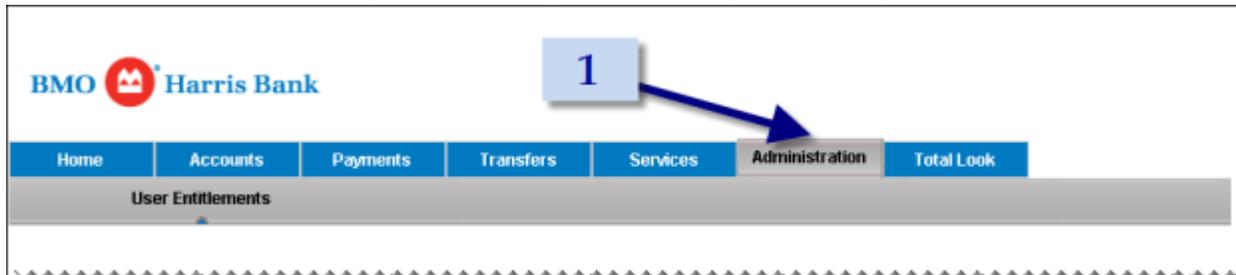
Go to the [Administer User Entitlements page](#) to [modify a user](#) or [delete a user](#).

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.

Figure 7: How to go to the Manager Users Page



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):

Figure 8: Create User Page

Home » Administration » Manage Users » Create User »

Create User

Use this screen to add a new user

New User Information

* Required Fields

User's Login ID*: Temporary Password*:
 Repeat Password*:

Name: Title: First*: M.: Last*: Suffix (Jr., Sr., etc.):

E-mail Address:
For Users who are not Administrators, E-mail Address is collected only to facilitate notification of Password Reset

Primary Phone:
 Secondary Phone:
 Fax Number:

User Status: Active - user is able to log in
 Inactive - user is unable to log in

User Permissions

Approver: User may approve transactions

User Access: User is not yet entitled to any accounts

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)

Cancel
Save and Continue button
Save and Continue

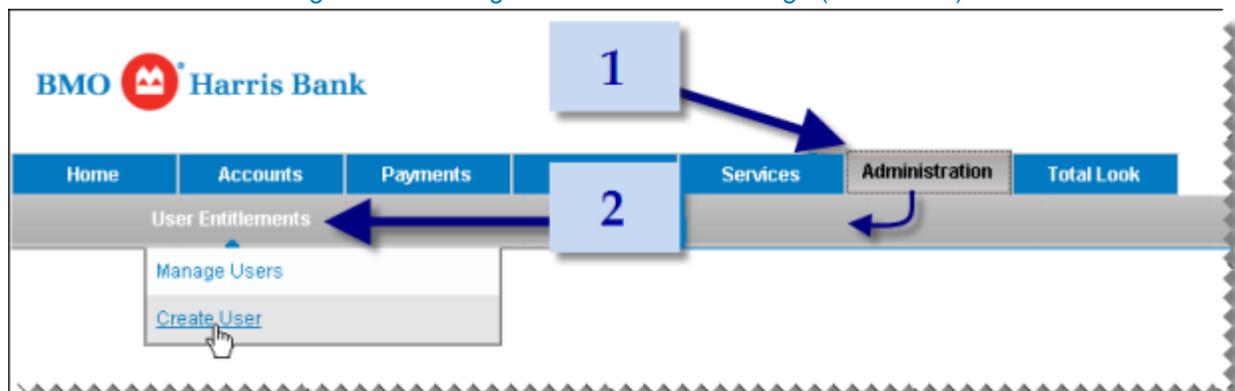
To go to the Create User page:



Method 1 (from menu):

1. Go to the **Administration** tab.
2. On the **Administration** menu, choose **User Entitlements >> Create User**.

Figure 9: How to go to the Create User Page (from menu)

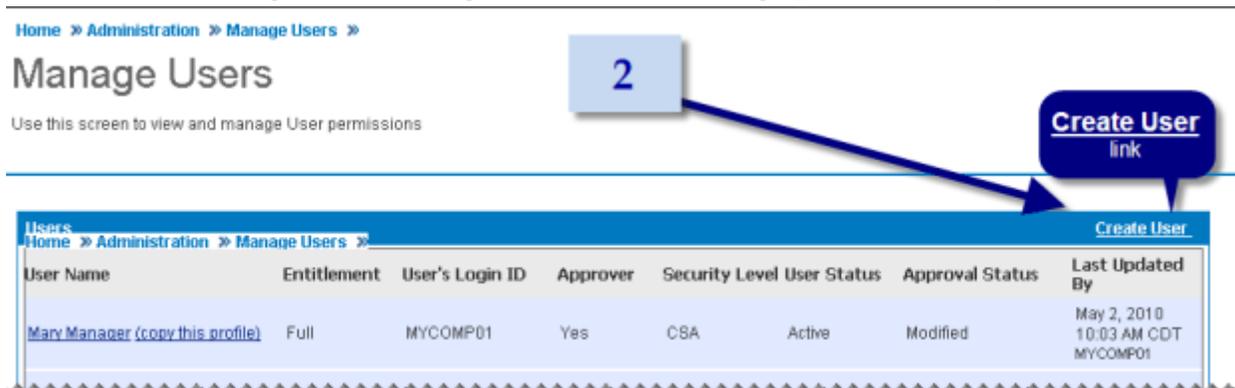


TIP: To save time, do not click the Administration tab, just point to it, then move the pointer down to the Administration menu, point to User Entitlements and click Create User.

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](#).

Figure 10: How to go to the Create User Page (from Users table)



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):

Figure 11: Administer User Entitlements Page (from copied profile)

Home » Administration » Manage Users » Administer User Entitlements »

Administer User Entitlements

Use this screen to add a user to a company for online banking.

New User Information panel

New User Information * Required Fields

Company Name: MY SUPPLY COMPANY

User's Login ID*: Temporary Password*:

Repeat Password*:

Name: Title: First*: M.: Last*: Suffix (Jr., Sr., etc.):

E-mail Address: Primary Phone:

For Users who are not Administrators, E-mail Address is collected only to facilitate notification of Password Reset

Secondary Phone:

Fax Number:

User Status: Active - user is able to log in
 Inactive - user is unable to log in

User Access panel
(No edits allowed)

User Access

Data Services: No Data Services Defined

User Access: User is **not** fully entitled for all accounts.

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)

Save and Continue button

Cancel Save and Continue

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](#).

2

Users							Create User
User Name	Entitlement	User's Login ID	Approver	Security Level	User Status	Approval Status	Last Updated By
Mary Manager (copy this profile)	Full	MYCOMP01	Yes	CSA	Active	Modified	May 2, 2010 10:03 AM CDT MYCOMP01
Joe Accountant (copy this profile)	Custom	MYCOMP02	Yes	CSA	Active	Modified	May 2, 2010 10:04 AM CDT MYCOMP01
Kent Clerk (copy this profile)	Custom	Clerk01	No	Non-CSA	Active	Modified	June 22, 2010 12:25 PM CDT MYCOMP01

copy this profile link

3. When the **Copy [user name]'s Entitlements** window appears, click **New User** **Copy**.

3

Copy Kent Clerk's Entitlements for:

New User **Copy**
 or
 Existing User
 Copy

Cancel

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):

Figure 12: Administer User Entitlements Page (from edit user link)

Home » Administration » Manage Users » Administer User Entitlements »

Administer User Entitlements

Use this screen to administer Entitlements associated with a specific user.

User Information

User's Login ID*: **Password:** Expires Every days [Reset Password](#)

Name: Title: First*: M.: Last*: Suffix: (Jr., Sr., etc.)

E-mail Address: **Primary Phone:**

For Users who are not Administrators, E-mail Address is collected only to facilitate notification of Password Reset

Secondary Phone:

Fax Number:

User Status: Active - user is able to log in
 Inactive - user is unable to log in

User Permissions

Bill Pay: Entitle User for Business Bill Pay **Business Bill Pay Status:** Unenrolled

Entitle User for Business Bill Pay as Bill Pay Administrator (make payments, approve pending payments, add accounts for bill pay access).

Entitle User for Business Bill Pay as Bill Pay Authorized User (payments will require approval by Company System Administrator or Bill Pay Administrator before being processed).

User Access: User is not yet entitled to any accounts

Make no changes to this user's entitlements

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).

2

Users							Create User
User Name	Entitlement	User's Login ID	Approver	Security Level	User Status	Approval Status	Last Updated By
Mary Manager (copy this profile)	Full	MYCOMP01	Yes	CSA	Active	Modified	May 2, 2010 10:03 AM CDT MYCOMP01
Joe Accountant (copy this profile)	Custom	MYCOMP02	Yes	CSA	Active	Modified	May 2, 2010 10:04 AM CDT MYCOMP01
K... (copy this profile)	Custom	Clerk01	No	Non-CSA	Active	Modified	June 22, 2010 12:25 PM CDT MYCOMP01

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.)

- 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.

- 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: 

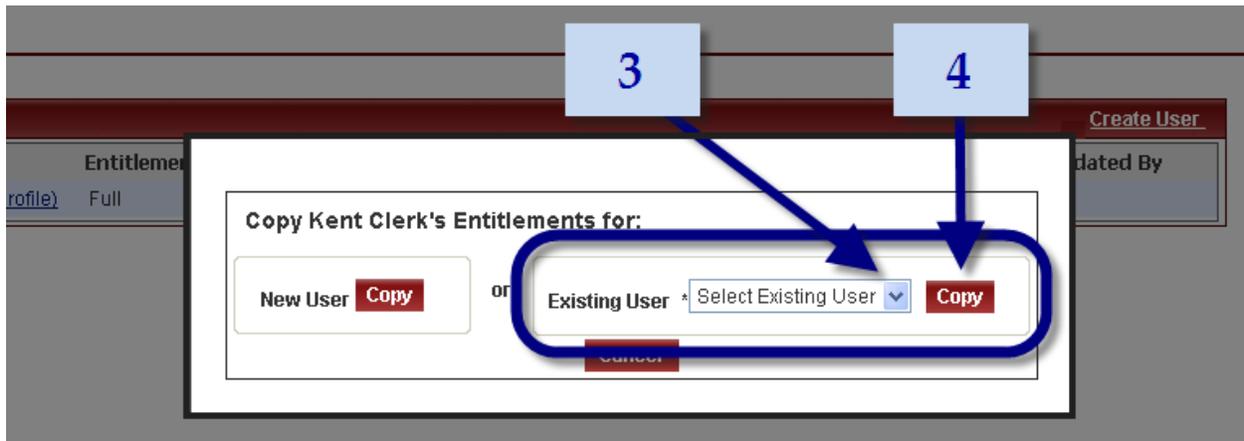
- Go to the [Manage Users](#) page. Click the **Administration** tab; choose **User Entitlements** on the menu then choose **Manage Users**.
- In the Users table, find the user whose permissions you want to copy and click [copy this profile](#).

2

Users							Create User
User Name	Entitlement	User's Login ID	Approver	Security Level	User Status	Approval Status	Last Updated By
Mary Manager (copy this profile)	Full	MYCOMP01	Yes	CSA	Active	Modified	May 2, 2010 10:03 AM CDT MYCOMP01
Joe Accountant (copy this profile)	Custom	MYCOMP02	Yes	CSA	Active	Modified	May 2, 2010 10:04 AM CDT MYCOMP01
Kent Clerk (copy this profile)	Custom	Clerk01	No	Non-CSA	Active	Modified	June 22, 2010 12:25 PM CDT MYCOMP01

copy this profile
link

- 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.



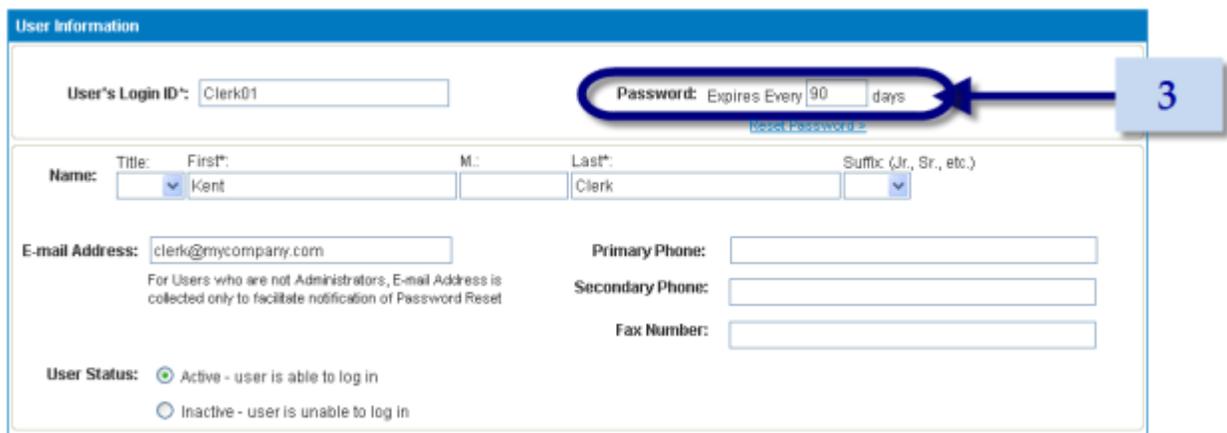
- Click **Existing User** **Copy** .
The Administer User Entitlements page will be displayed. (See [Figure 11: Administer User Entitlements Page \(from copied profile\).](#))
- On the Administer User Entitlements page, click **Save and Continue**.

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: 

- Go to the [Manage Users](#) page. Click the **Administration** tab; choose **User Entitlements** on the menu then choose **Manage Users..**)
- In the Users table, click the user name (Edit User link).
The [Administer User Entitlements](#) page will be displayed.
- 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**.

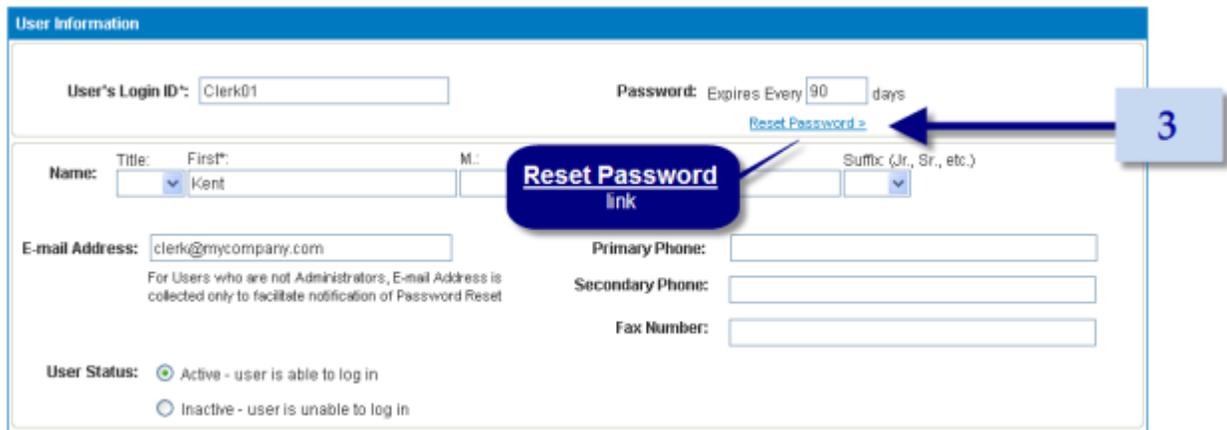
RESETTING A USER'S PASSWORD

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**.



The screenshot shows the 'User Information' panel for a user named 'Clerk01'. The panel includes fields for 'User's Login ID', 'Name' (Title, First, M, Suffix), 'E-mail Address', 'Primary Phone', 'Secondary Phone', and 'Fax Number'. The 'Password' section shows 'Expires Every 90 days' and a 'Reset Password' link. A blue callout box with the text 'Reset Password link' points to the 'Reset Password' link. A blue arrow with the number '3' points to the 'Reset Password' link.

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.)

The screenshot shows a 'Reset Password' dialog box. At the top, it says 'Reset Password' and '* Required Field'. Below this, it lists password requirements: 'Your new password: must be 8-32 characters long, is case sensitive, must contain at least 1 letter(s) and 1 number(s), and must not be the same as your User ID'. The 'User Name' is 'Kent Clerk'. There are two password fields: 'New Password*' and 'Confirm Password*', both containing masked characters. A blue arrow labeled '4' points to the 'New Password*' field, and another blue arrow labeled '5' points to the 'Confirm Password*' field. At the bottom, there are 'Cancel' and 'Submit' buttons. A blue arrow labeled '6' points to the 'Submit' button.

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.

User Information

User's Login ID: Clerk01 Password: Expires Every 90 days
[Reset Password >](#)

Name: Title: First*: Kent M.: Last*: Clerk Suffix (Jr., Sr., etc.):

E-mail Address: clerk@mycompany.com Primary Phone:
 For Users who are not Administrators, E-mail Address is collected only to facilitate notification of Password Reset
 Secondary Phone:
 Fax Number:

User Status: Active - user is able to log in
 Inactive - user is unable to log in

4. Click **Save and Continue**.

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**.

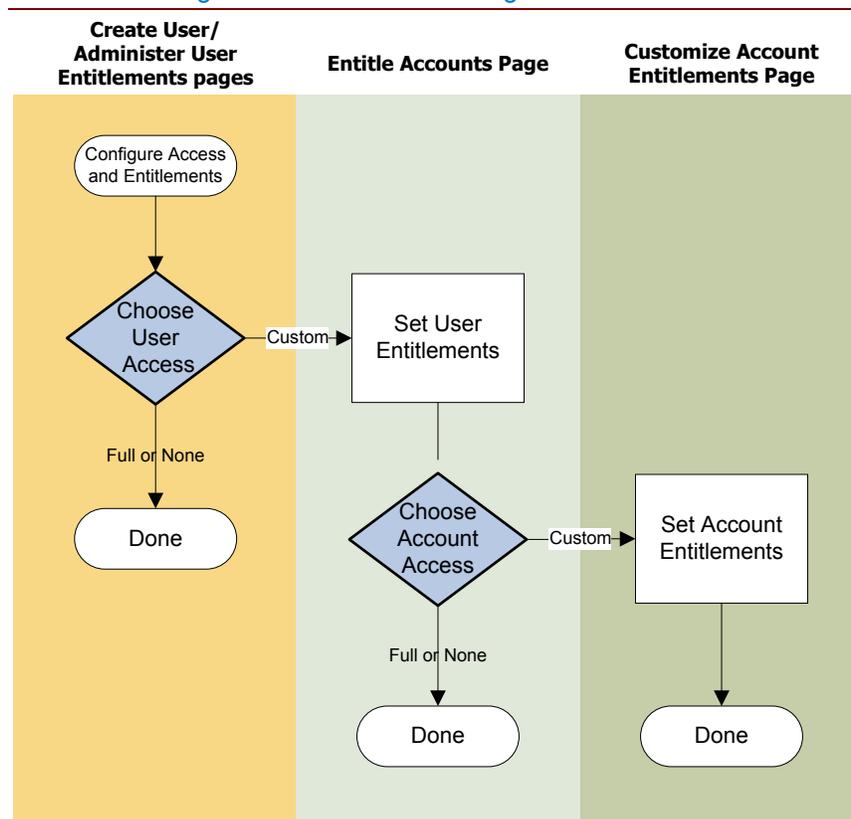
CONFIGURING USER ACCESS AND ENTITLEMENTS



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:

Figure 13: Entitlement Configuration Process



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:

The screenshot shows a 'User Permissions' window. At the top, there's a blue header. Below it, the 'Approver' checkbox is checked and circled in blue. To its right, the text reads 'User may approve transactions'. Below that, the 'Bill Pay' checkbox is unchecked. To its right, the text reads 'Entitle User for Business Bill Pay'. Further right, it says 'Business Bill Pay Status: Unenrolled'. Below this, the 'User Access' section is visible, with the text 'User is not yet entitled to any accounts'. There are four radio button options: 'Make no changes to this user's entitlements' (selected), 'Full (Entitle user for all existing and future accounts and functions)', 'Custom (Entitle user for specific accounts and functions)', and 'None (No account or function entitlements)'.

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

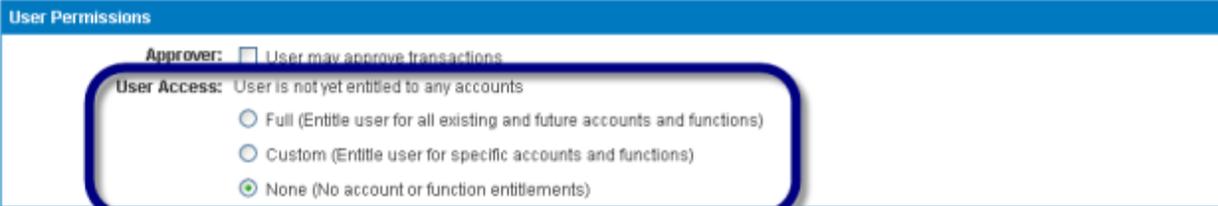
- **Deny a user access to certain entitlements in the group.**
In the case of account entitlements, for example, you might want this person to see all the reports associated with the company checking account, but not be able make any payments from it.
- **Maintain explicit control over entitlements in 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 Permissions

Approver: User may approve transactions

User Access: User is not yet entitled to any accounts

- 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)

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.)

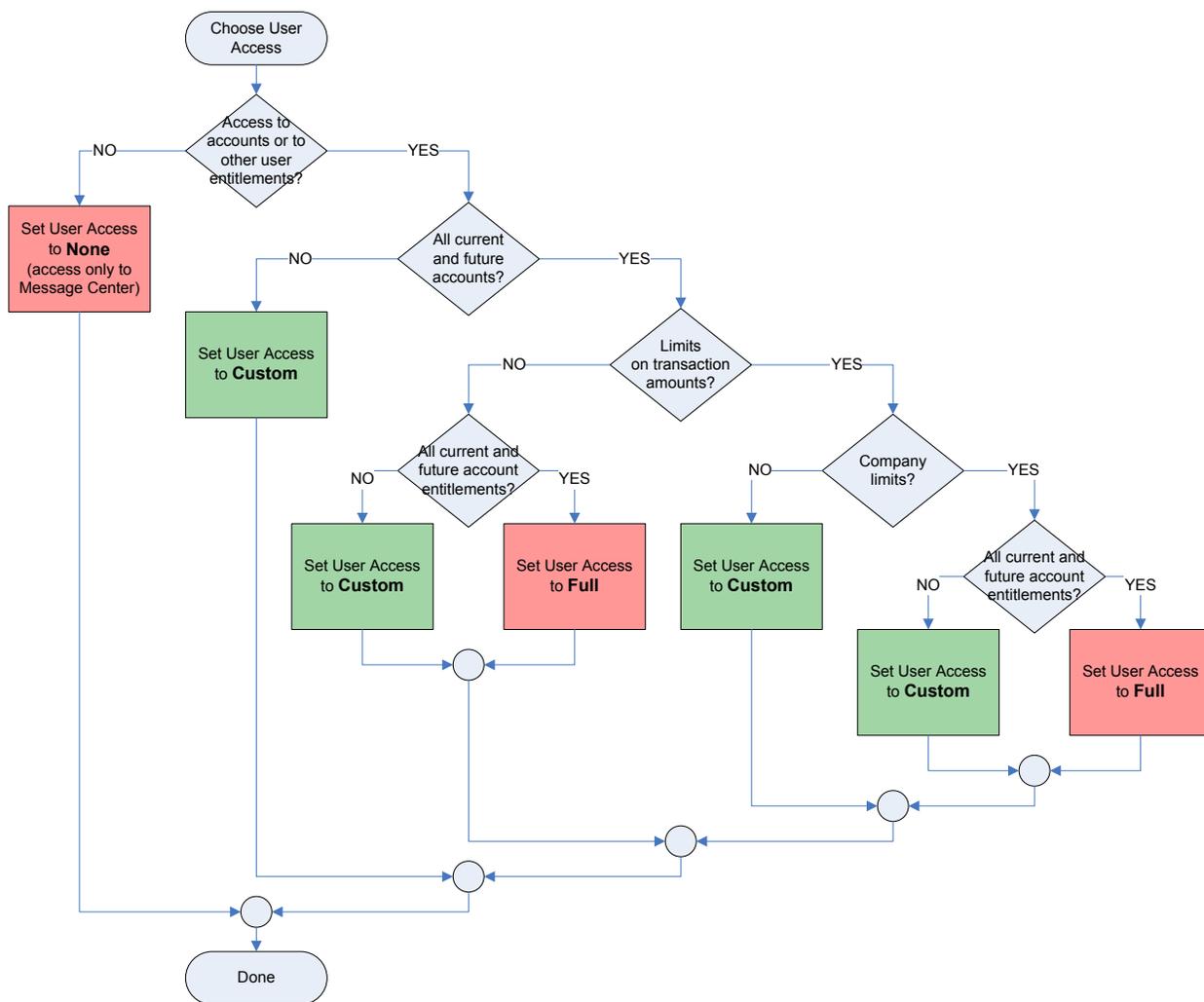
HOW TO DECIDE WHICH KIND OF USER ACCESS TO GRANT

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](#).)

Figure 14: 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.

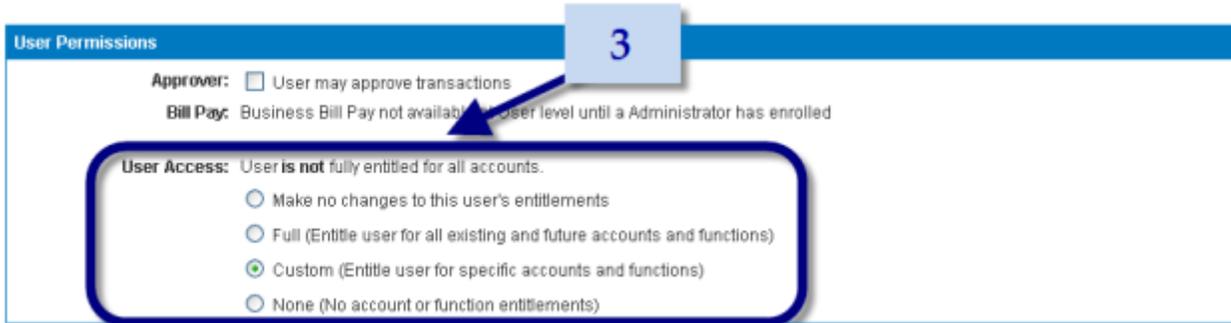
TIP: If you want to give a user access to all current accounts and entitlements, but want to control access in the future, save the configuration with the FULL setting first. (This pre-selects all accounts and entitlements.) Then save the configuration again with the CUSTOM setting. The user won’t get 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.



The screenshot shows the 'User Permissions' panel. At the top, there is a blue header with the number '3' in a white box. Below the header, there are two sections: 'Approver' with a checkbox for 'User may approve transactions' and 'Bill Pay' with the text 'Business Bill Pay not available at this user level until a Administrator has enrolled'. The 'User Access' section is highlighted with a blue rounded rectangle and contains four radio button options: 'Make no 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)', and 'None (No account or function entitlements)'. The 'Custom' option is selected.

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.

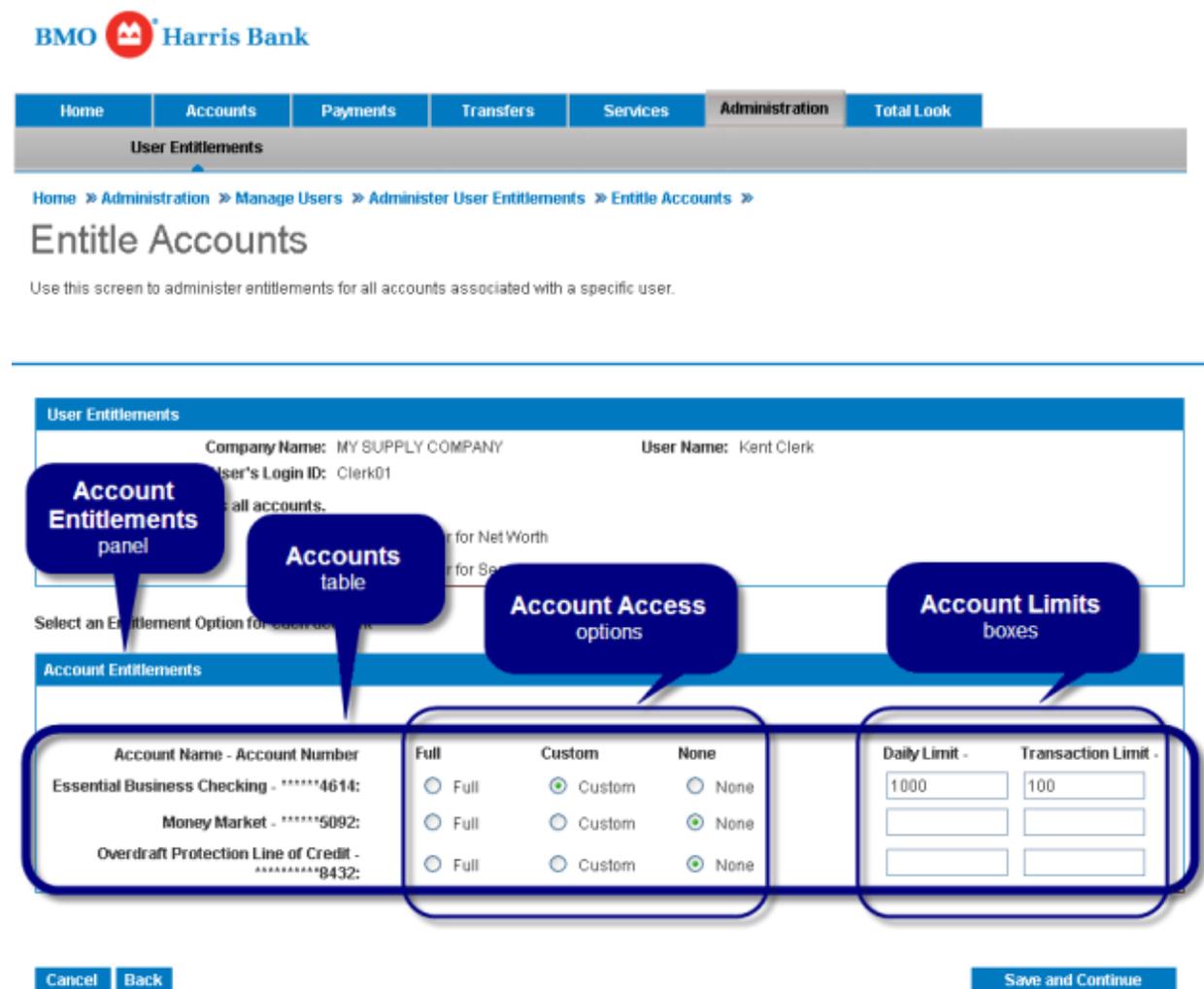
If you selected CUSTOM, go to [Customizing a user's access to accounts](#) to continue. Your settings will not be saved until you complete the process.

⚠ 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):

Figure 15: Entitle Accounts Page — Account Entitlements Panel



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](#).

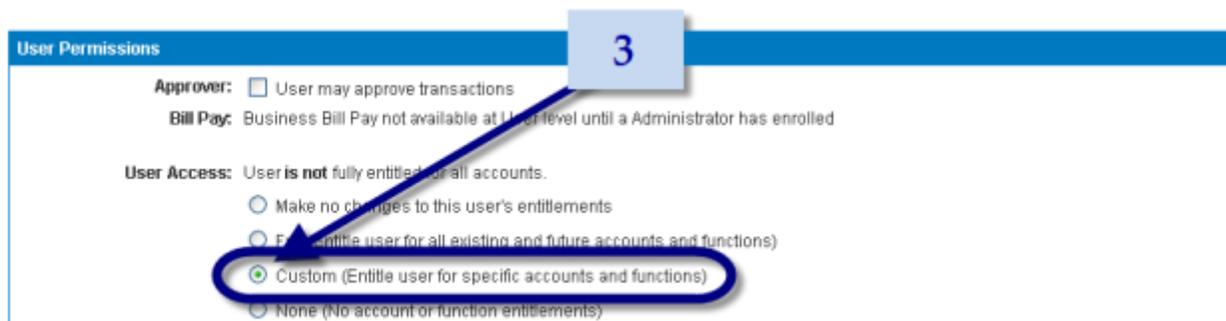
To go to the Entitle Accounts page: 

(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 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?**

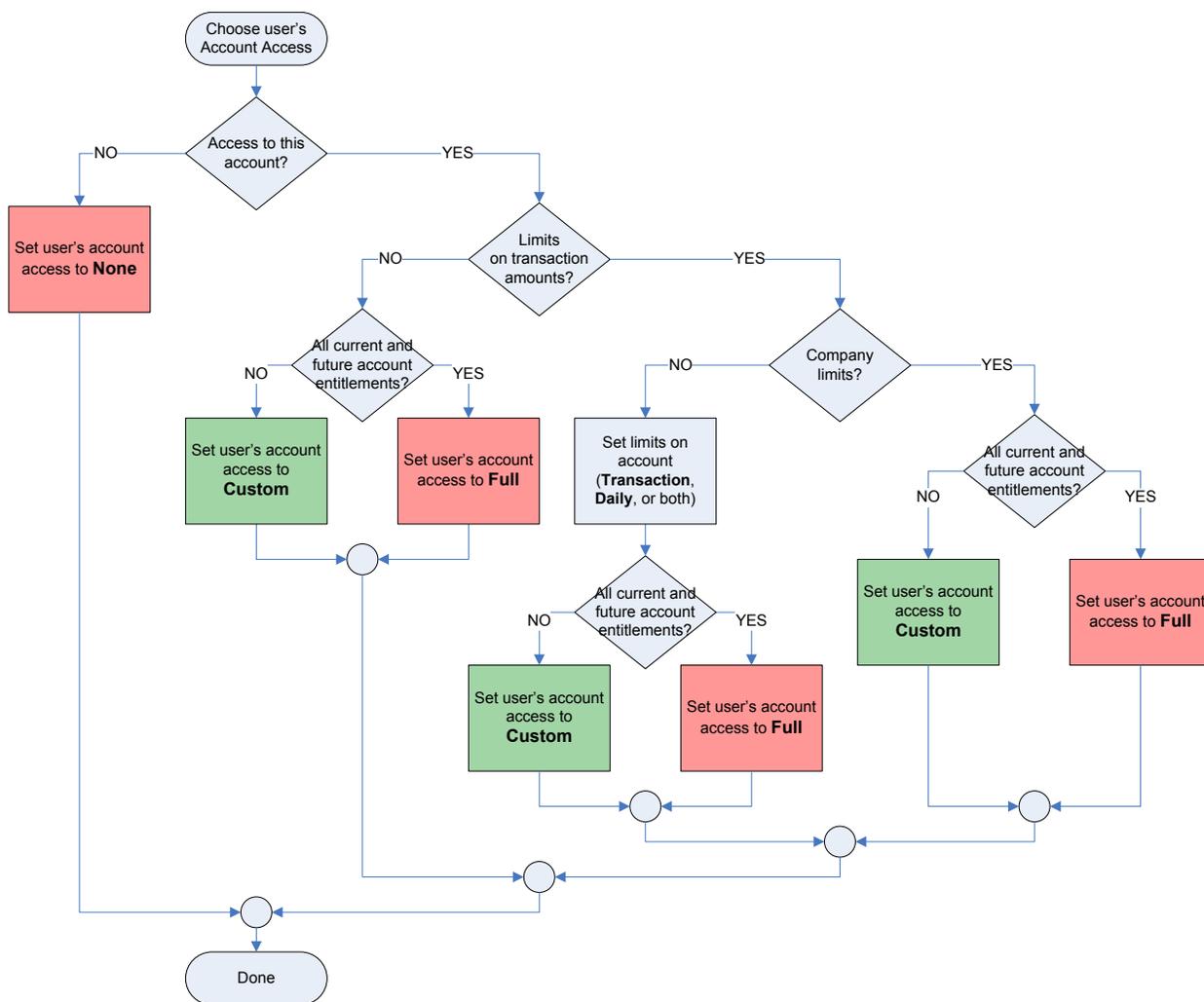
This depends partly on how your company has been set up. If you have overall company limits, in the form of approval thresholds or of maximum daily or per transaction amounts, it may not be necessary to place personal limits on this particular user. However, if you have no company limits, you may want 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.

Account Name - Account Number	Full	Custom	None	Daily Limit	Transaction Limit
Essential Business Checking - *****4614:	<input type="radio"/> Full	<input checked="" type="radio"/> Custom	<input type="radio"/> None		
Money Market - *****5092:	<input type="radio"/> Full	<input type="radio"/> Custom	<input checked="" type="radio"/> None		
Overdraft Protection Line of Credit - *****8432:	<input type="radio"/> Full	<input type="radio"/> Custom	<input checked="" type="radio"/> None		

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.

2

Account Name - Account Number	Full	Custom	None	Daily Limit -	Transaction Limit -
Essential Business Checking - *****4614:	<input type="radio"/> Full	<input checked="" type="radio"/> Custom	<input type="radio"/> None	1000	100
Money Market - *****5092:	<input type="radio"/> Full	<input checked="" type="radio"/> Custom	<input type="radio"/> None		
Overdraft Protection Line of Credit - *****8432:	<input type="radio"/> Full	<input type="radio"/> Custom	<input checked="" type="radio"/> None		

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.

⚠ 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.

2

Account Name - Account Number	Full	Custom	None	Daily Limit -	Transaction Limit -
Essential Business Checking - *****4614:	<input type="radio"/> Full	<input checked="" type="radio"/> Custom	<input type="radio"/> None	1000	100
Money Market - *****5092:	<input type="radio"/> Full	<input checked="" type="radio"/> Custom	<input type="radio"/> None		
Overdraft Protection Line of Credit - *****8432:	<input type="radio"/> Full	<input type="radio"/> Custom	<input checked="" type="radio"/> None		

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.



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):

Figure 17: Entitle Accounts Page — User Entitlements Panel

BMO Harris Bank

Home Accounts Payments Transfers Services Administration Total Look

User Entitlements

Home » Administration » Manage Users » Administer User Entitlements » Entitle Accounts »

Entitle Accounts

Use this screen to administer entitlements for all accounts

User Entitlements panel

User Entitlements

Company Name: MY SUPPLY COMPANY User Name: Joe Accountant
 User's Login ID: MYCOMP02

Entitle user across all accounts.

- Entitle user for Net Worth
- Entitle user for Secure Message attachments
- Entitle user for New Account Opening

Other User Entitlements list

Select an Entitlement Option for each account ?

Account Entitlements

Note: Account Access, Daily Limits and Transaction Limits (that you grant to this user) do not apply to payments initiated via the Bill Pay service.

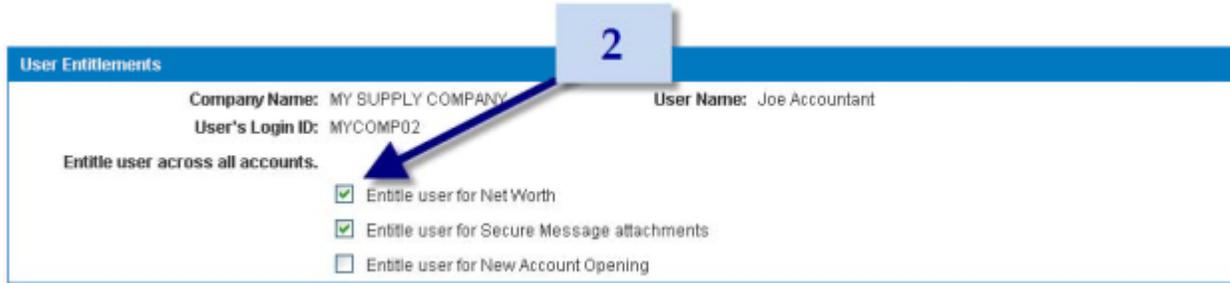
Account Name - Account Number	Full	Custom	None	Daily Limit -	Transaction Limit -
Essential Business Checking - *****4614:	<input type="radio"/> Full	<input checked="" type="radio"/> Custom	<input type="radio"/> None	1000	100
Money Market - *****5092:	<input type="radio"/> Full	<input type="radio"/> Custom	<input checked="" type="radio"/> None		
Overdraft Protection Line of Credit - *****8432:	<input type="radio"/> Full	<input type="radio"/> Custom	<input checked="" type="radio"/> None		

Cancel Back Save and Continue

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.)



The screenshot shows a web interface titled "User Entitlements". At the top, there is a blue header bar with the number "2" in a white box. Below the header, the "Company Name" is "MY SUPPLY COMPANY" and the "User Name" is "Joe Accountant". The "User's Login ID" is "MYCOMP02". Under the heading "Entitle user across all accounts.", there are three checkboxes: "Entitle user for Net Worth" (checked), "Entitle user for Secure Message attachments" (checked), and "Entitle user for New Account Opening" (unchecked). A blue arrow points from the "2" box to the first checkbox.

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):

Figure 18: Customize Account Entitlements Page

Home » Administration » Manage Users » Administer User Entitlements » Entitle Accounts » Customize Account Entitlements

Customize Account Entitlements

Use this screen to administer entitlements for all accounts.

The screenshot shows the 'Customize Account Entitlements' page. At the top, there is a breadcrumb trail: Home » Administration » Manage Users » Administer User Entitlements » Entitle Accounts » Customize Account Entitlements. Below this is the page title 'Customize Account Entitlements' and a sub-header 'Use this screen to administer entitlements for all accounts.' The main content area is divided into several sections:

- User Information panel:** Displays 'Company Name: MY SUPPLY COMPANY' and 'User Name: Kent Clerk'.
- Account Entitlement Details panel:** Contains a list of accounts. The first account is 'Essential Business Checking - *****461' and the second is 'Money Market - *****5092'. Each account has 'Select All' and 'Select None' buttons.
- Account menu:** A callout pointing to the 'Select All' button for the first account.
- Account detail (expanded):** A callout pointing to the expanded view of the first account, which shows three columns of entitlements:
 - Information Reporting:** Includes 'Select/Unselect All', 'Current Day', 'Previous Day', 'Register', and 'Online Statements'.
 - Payments:** Includes 'Select/Unselect All' and 'Transfer'.
 - Services:** Includes 'Select/Unselect All', 'Reorder Checks', 'Stop Payments', 'Request Check Copy', 'Request Statement Copy', 'Debit Card Pin Reminder', and 'Deposit Copy Request'.
- Account detail (collapsed):** A callout pointing to the collapsed view of the second account.

At the bottom of the page, there are three buttons: 'Cancel', 'Back', and 'Save and Continue'.

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.

2

Account Entitlements

Note: Account Access, Daily Limits and Transaction Limits (that you grant to this user) do not apply to payments initiated via the Bill Pay service.

Account Name - Account Number	Full	Custom	None	Daily Limit -	Transaction Limit -
Essential Business Checking - *****4614:	<input type="radio"/> Full	<input checked="" type="radio"/> Custom	<input type="radio"/> None		
Money Market - *****5092:	<input type="radio"/> Full	<input checked="" type="radio"/> Custom	<input type="radio"/> None		
Overdraft Protection Line of Credit - *****8432:	<input type="radio"/> Full	<input type="radio"/> Custom	<input checked="" type="radio"/> None		

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:

Account Entitlement Details

Essential Business Checking - *****4614 Select All Select None

Information Reporting

- Select/Unselect All
- Current Day
- Previous Day
- Register
- Online Statements

Payments

- Select/Unselect All
- Transfer

Transfer Information

Account Name - Account Number -- Available Balance

From: Select An Account

Select An Account

Essential Business Checking - *****4614 : \$19,089.73

Money Market - *****5092 : \$30,267.47

To: Select An Account

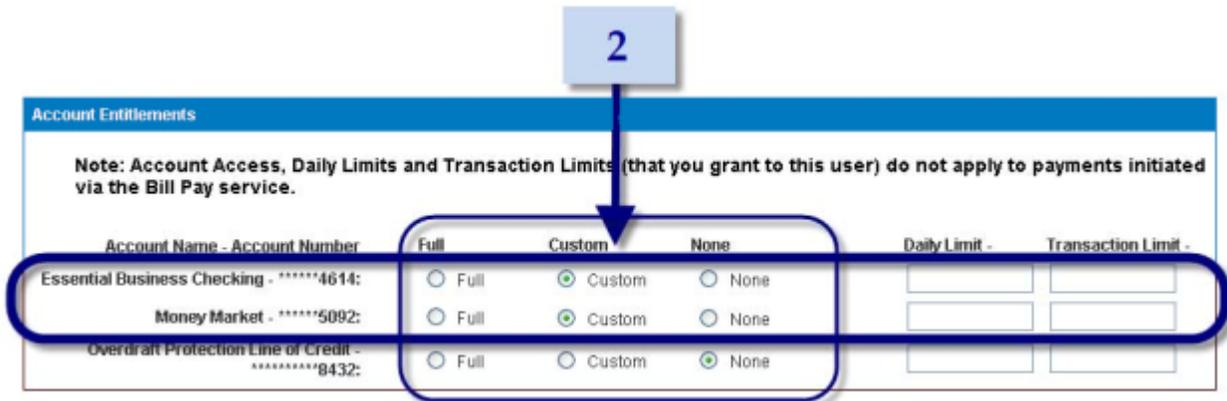
If you unselect an entitlement for an account, that account won't appear on the list, and if you unselect an entitlement for all accounts, the entire function will be removed from the user's menu. In the same way, if you remove entitlements to all the functions on a menu, the menu itself will disappear 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

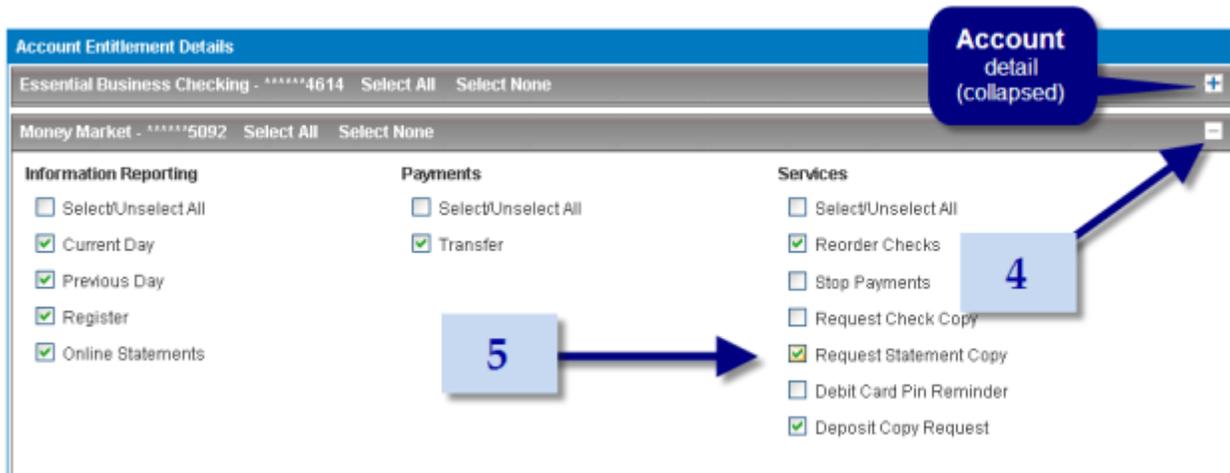
To customize a user's account entitlements:



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).

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**.

2

Users							Create User
User Name	Entitlement	User's Login ID	Approver	Security Level	User Status	Approval Status	Last Updated By
Mary Manager (copy this profile)	Full	MYCOMP01	Yes	CSA	Active	Modified	May 2, 2010 10:03 AM CDT MYCOMP01
Joe Accountant (copy this profile)	Custom	MYCOMP02	Yes	CSA	Active	Modified	May 2, 2010 10:04 AM CDT MYCOMP01
Kent Clerk (copy this profile)	Custom			Non-CSA	Active	Modified	June 22, 2010 12:25 PM CDT MYCOMP01

Custom
(Entitlement report)
link

The user's Entitlement Report will be displayed (Figure 19, below):

Figure 19: Custom Entitlement Report

Entitlement Report

Current Day and Time: Fri Jun 25 2010 12:54:21 CDT

Cancel Print Screen

User Information

<p>Name: Kent Clerk</p> <p>Approver: User may not approve transactions.</p>	<p>User Status: Active</p> <p>System Administrator: User is not a company system administrator.</p>
---	---

Account Entitlement Details

Essential Business Checking - *****4614	Daily Limit - N/A	Transaction Limit - 0
<p>Information Reporting</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Current Day <input checked="" type="checkbox"/> Previous Day <input checked="" type="checkbox"/> Register <input checked="" type="checkbox"/> Online Statements 	<p>Payments</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Transfer 	<p>Services</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Reorder Checks <input checked="" type="checkbox"/> Check Inquiry Stop Payments <input checked="" type="checkbox"/> Request Check Copy <input checked="" type="checkbox"/> Request Statement Copy Debit Card Pin Reminder <input checked="" type="checkbox"/> Deposit Copy Request
Money Market - *****5092	Daily Limit - N/A	Transaction Limit - 0
<p>Information Reporting</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Current Day <input checked="" type="checkbox"/> Previous Day <input checked="" type="checkbox"/> Register <input checked="" type="checkbox"/> Online Statements 	<p>Payments</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Transfer 	<p>Services</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Reorder Checks Check Inquiry Stop Payments Request Check Copy <input checked="" type="checkbox"/> Request Statement Copy Debit Card Pin Reminder <input checked="" type="checkbox"/> Deposit Copy Request
Overdraft Protection Line of Credit - *****8432	Daily Limit - N/A	Transaction Limit - N/A
User has No entitlement to this account		

User Entitlement Details

Net Worth: User is not entitled for Net Worth

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:

User Name	Entitlement	User's Login ID	Approver	Security Level	User Status	Approval Status	Last Updated By
Mary Manager (copy this profile)	Full	MYCOMP01	Yes	CSA	Active	Modified	May 2, 2010 10:03 AM CDT MYCOMP01
Joe Accountant (copy this profile)	Custom	MYCOMP02	Yes	CSA	Active	Modified	May 2, 2010 10:04 AM CDT MYCOMP01
Kent Clerk (copy this profile)	Custom	Clerk01	No	Non-CSA	Active	Modified	June 22, 2010 12:25 PM CDT MYCOMP01

The [Approver](#) entitlement will also appear on the [User Permissions](#) panel of the [Administer User Entitlements](#) and [Create User](#) pages.



Dual Authorization options



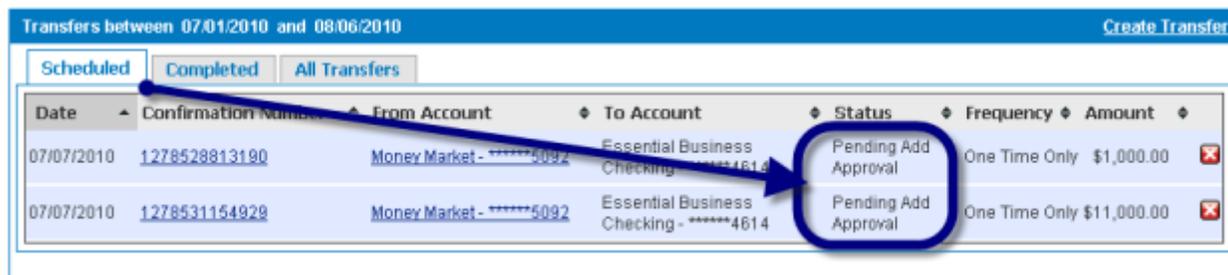
Besides the transaction approval options discussed above, BMO Harris Online Banking for Small Business also offers a Dual Authorization feature for user profiles and for templates. Dual Authorization simply means a second user has to approve any changes to these items.

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.

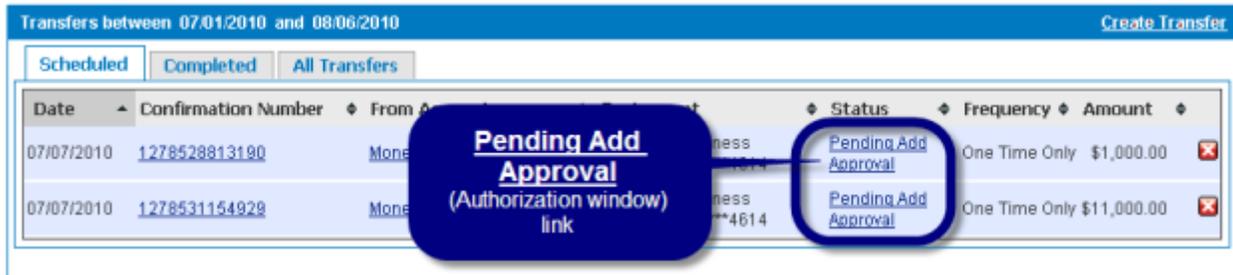
THE AUTHORIZATION PROCESS

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:

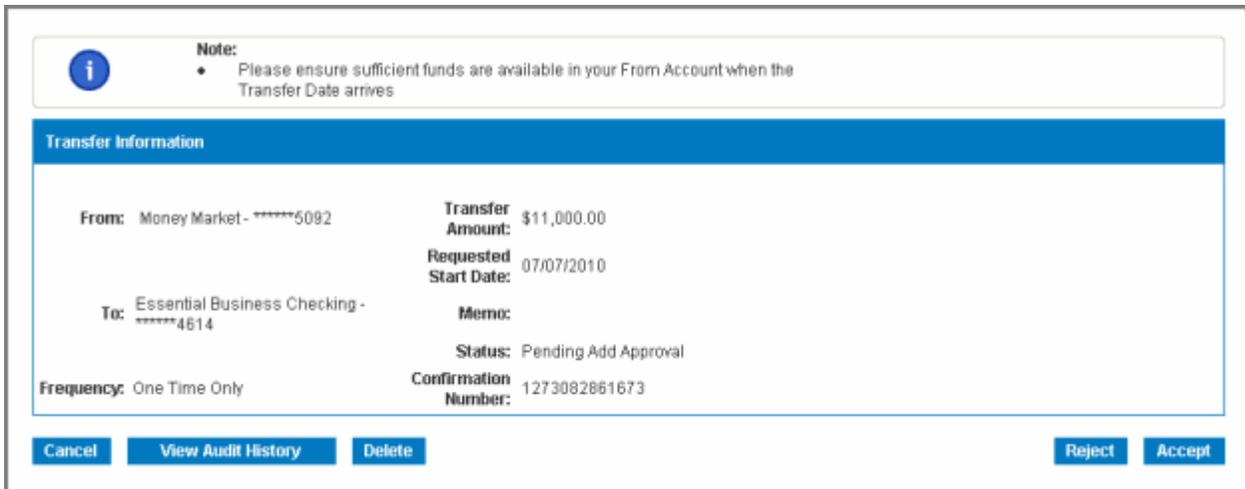


For transfers, you can find pending items under the “Scheduled” tab on the Transfer Center page. As you can see in the illustration above, the status of these transfers has been set to “Pending Add Approval” (“Add”= new (added) transaction). To complete these transactions, at least one approver has to 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:

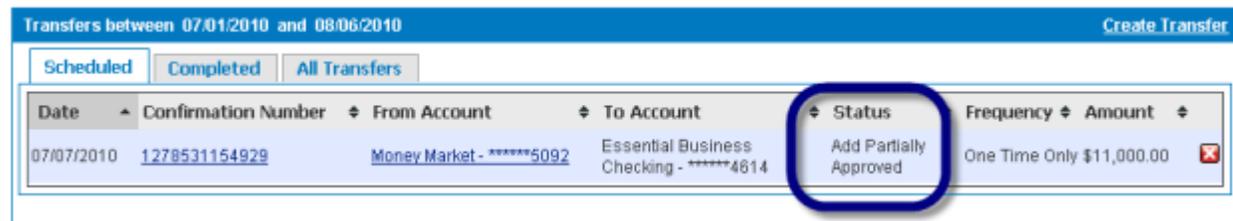


Clicking the link opens an authorization window that lets the approver either accept or reject the pending item:



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:

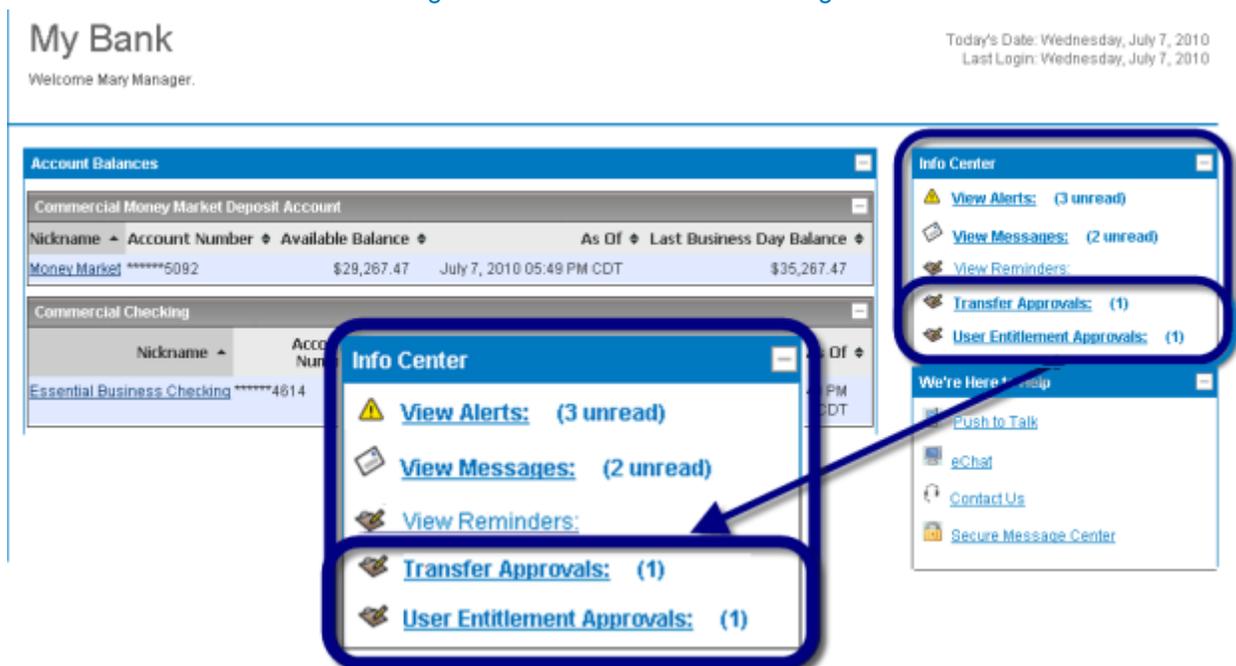


* User Dual Authorization does not require the Approver entitlement. The only requirement is being a CSA.

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.

Figure 20: Info Center on Home Page



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**.

The screenshot shows the 'User Permissions' panel for a user. The 'Approver' checkbox is checked and circled in blue. Below it, the 'Bill Pay' checkbox is unchecked. The 'Business Bill Pay Status' is 'Unenrolled'. Under 'User Access', the 'Make no changes to this user's entitlements' radio button is selected.

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: 

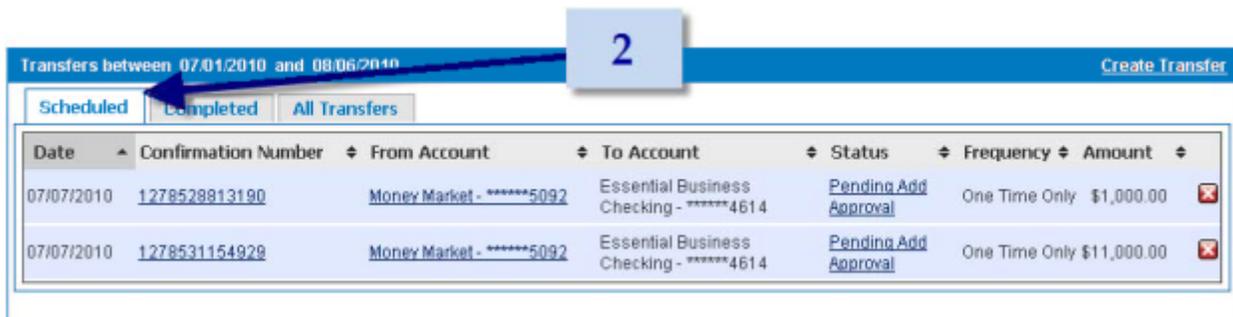
1. Go to any page with an [Info Center](#) panel. Click the **Home** tab. The Info Center panel appears midway down on the right of the page.
2. On the Info Center panel, look for items pending approval.



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.



- In the Status column, click the authorization link of the item you want to approve.

The screenshot shows a table of transfers with columns: Date, Confirmation Number, From Account, To Account, Status, Frequency, and Amount. Two rows are visible, both with a status of 'Pending Add Approval'. Callout boxes with arrows point to the 'Pending Add Approval' links in the Status column. One callout is labeled '3' and the other 'Pending Add Approval (Authorization window) link'. A third callout labeled 'Add Partially Approved (Authorization window) link' points to the 'Add Partially Approved' link in the Status column of the second row.

Date	Confirmation Number	From Account	To Account	Status	Frequency	Amount
07/07/2010	1278528813190	Essential Business Checking - *****4614	Essential Business Checking - *****4614	Pending Add Approval	One Time Only	\$1,000.00
07/07/2010	1278531154929	Essential Business Checking - *****4614	Essential Business Checking - *****4614	Add Partially Approved	One Time Only	\$11,000.00

TIP: If you don't see the item you're looking for, use [Change View](#) to check different date ranges.

View Transfers

From: To: [Change View](#)

Also, look under [All Transfers](#). Someone else might already have approved or rejected it.

- When the authorization window appears, click **Accept**.

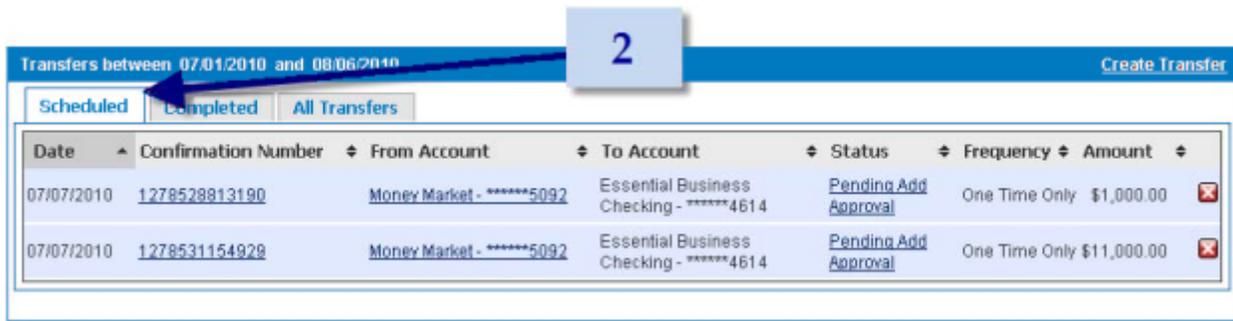
The screenshot shows a 'Transfer Information' window. At the top, there is a note: 'Please ensure sufficient funds are available in your From Account when the Transfer Date arrives'. The transfer details are: From: Money Market - *****5092, To: Essential Business Checking - *****4614, Transfer Amount: \$11,000.00, Requested Start Date: 07/07/2010, Status: Pending Add Approval, Confirmation Number: 1273082861673. At the bottom right, there are 'Reject' and 'Accept' buttons. A callout box with the number '4' and an arrow points to the 'Accept' button.

To reject a pending transfer:



- Go to the Transfer Center page. (Click the **Transfers** tab or click [Transfer Approvals](#) link from Info Center.)

- On the **Transfers** panel, click the **Scheduled** tab.

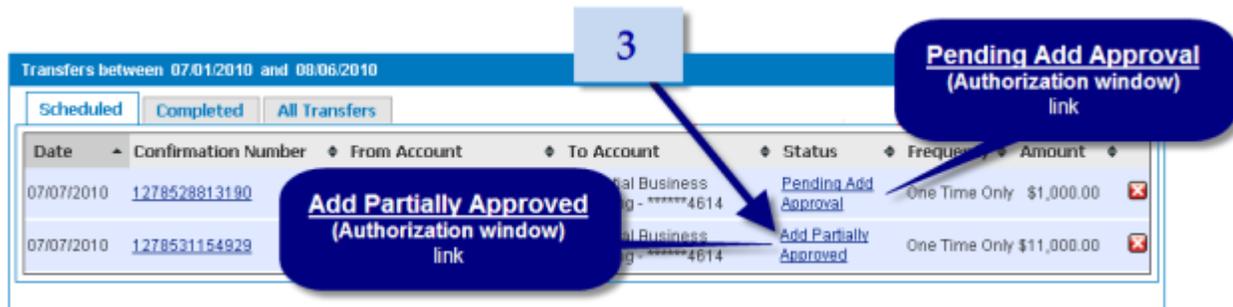


TIP: If you don't see the item you're looking for, use [Change View](#) to check different date ranges.

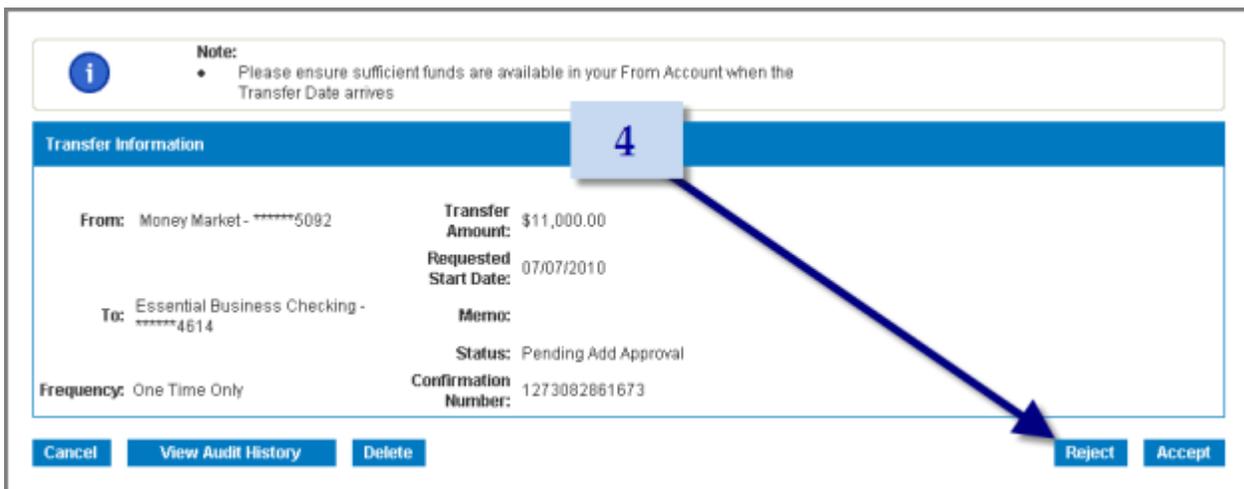


Also, look under [All Transfers](#). Someone else might already have approved or rejected it.

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



- 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.

Send Date	Payment	Account	Type	Status	Reference ID	Amount
07/20/2010	Repair flat tire on van	Essential Business Checking - *****4614	Personal Disbursement	Pending Add Approval	74044	
08/13/2010	Copier lease	Essential Business Checking - *****4614	Business Disbursement	Scheduled	44045	\$56.00

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

Payment Information

Description: Repair flat tire on van Type: Personal Disbursement From: Essential Business Checking - *****4614-- MSC0000001
 Effective Date: 07/22/2010 Frequency: One Time Only

Recipient Info

Prenote	Prenote Expire Date	Recipient Name	Recipient ID	Account	Amount	Addendum
N/A		Gus Samaritan	SAMA00001	131313166	\$50.00	
Number of Recipients:			1	Total Payment: \$50.00		

Authorization Memo

Memo:

Cancel View Audit History Reject Approve

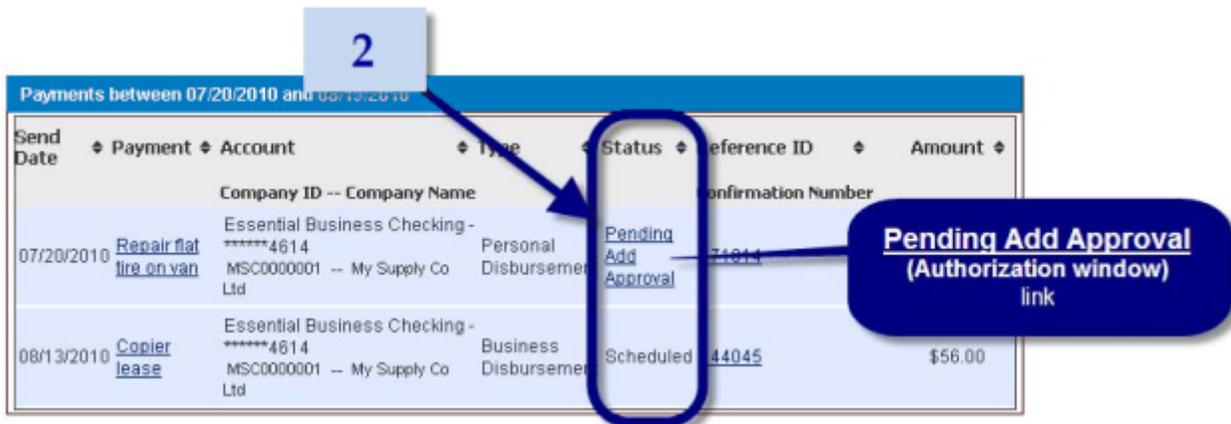
4. Click **Approve**.

To reject a payment:

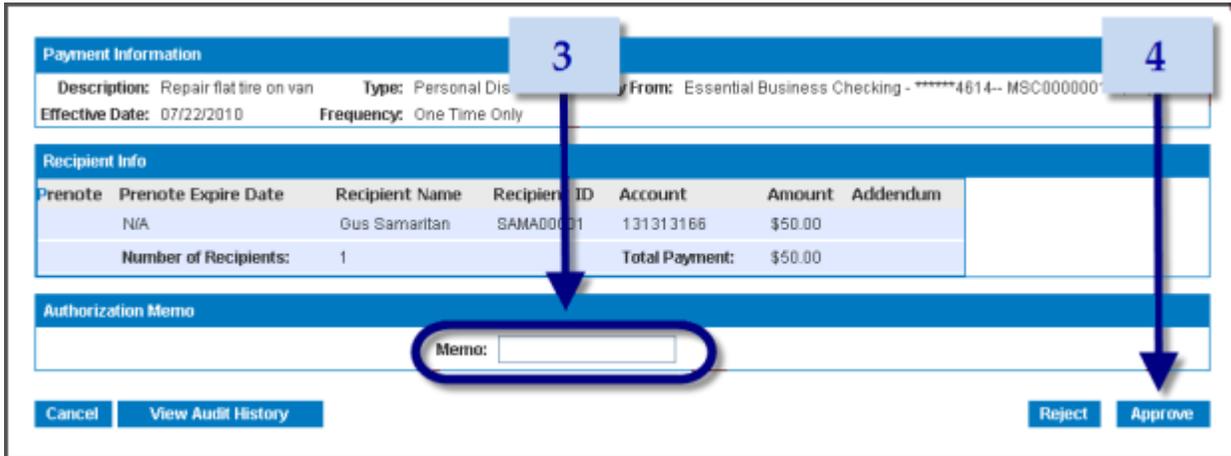


1. Go to the Payment Center page. (Click the **Payments** tab or click [Payments Approvals link](#) from Info Center.)

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



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



- Click **Reject**.

To approve an entitlement change:  

(Requires User Dual Authorization feature)

- Go to the [Manage Users](#) page. (Click the **Administration** tab or click [User Entitlement Approvals](#) link from Info Center.)

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

User Name	Entitlement	User's Login ID	Approver	Security Level	User Status	Approval Status	Last Updated By
Mary Manager (copy this profile)	Full	MYCOMP			Active	Modified	May 2, 2010 10:03 AM CDT MYCOMP01
Joe Accountant (copy this profile)	Custom	MYCOMP			Active	Approved	May 4, 2010 04:11 PM CDT MYCOMP02
Kent Clerk (copy this profile)	Custom	Clerk01	Yes	Non-CSA	Active	Approval Required	July 8, 2010 03:25 PM CDT MYCOMP02

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

User Information

Company Name: MY SUPPLY COMPANY User's Login ID: Clerk01
 Name: Kent Clerk E-mail Address: clerk@mycompany.com
 Password: Expires Every 90 days Language: English (United States) [en_us]
 Primary Phone: Fax Number: 800-231-0923
 Secondary Phone: User Status: User is active.

User Access

Approver: User may approve transactions.
 Security Level: User is not a system administrator.
 Data Services: No Data Services Defined User Access: User is not yet entitled to any accounts

Authorization Memo

Memo:

Cancel Reject Approve

- 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.

User Name	Entitlement	User's Login ID	Approver	Security Level	User Status	Approval Status	Last Updated By
Mary Manager (copy this profile)	Full	MYCOMP			Active	Modified	May 2, 2010 10:03 AM CDT MYCOMP01
Joe Accountant (copy this profile)	Custom	MYCOMP			Active	Approved	May 4, 2010 04:11 PM CDT MYCOMP02
Kent Clerk (copy this profile)	Custom	Clerk01	Yes	Non-CSA	Active	Approval Required	July 8, 2010 03:25 PM CDT MYCOMP02

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

User Information

Company Name: MY SUPPLY COMPANY User's Login ID: Clerk01
 Name: Kent Clerk E-mail Address: clerk@mycompany.com
 Password: Expires Every 90 days Language: English (United States) [en_us]
 Primary Phone: Fax Number: 800-231-0923
 Secondary Phone: User Status: User is active.

User Access

Approver: User may approve transactions.
 Security Level: User is not a system administrator.
 Data Services: No Data Services Defined User Access: User is not yet entitled to any accounts

Authorization Memo

Memo:

Cancel Reject Approve

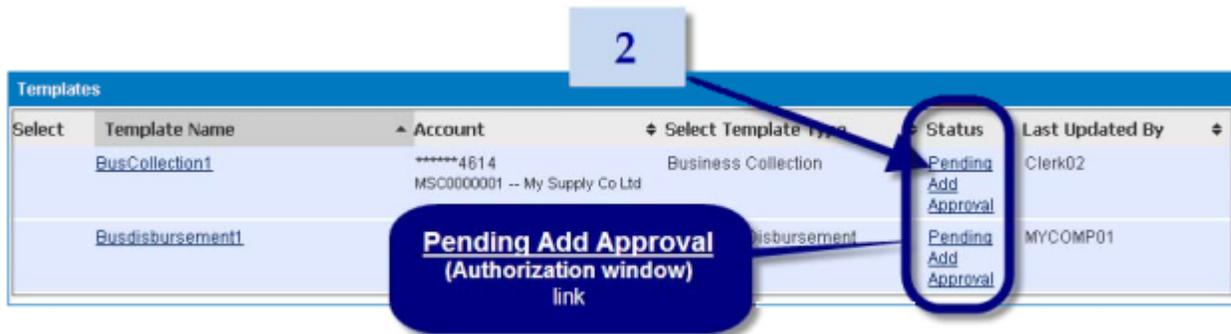
4. Click **Reject**.

To approve a template:   

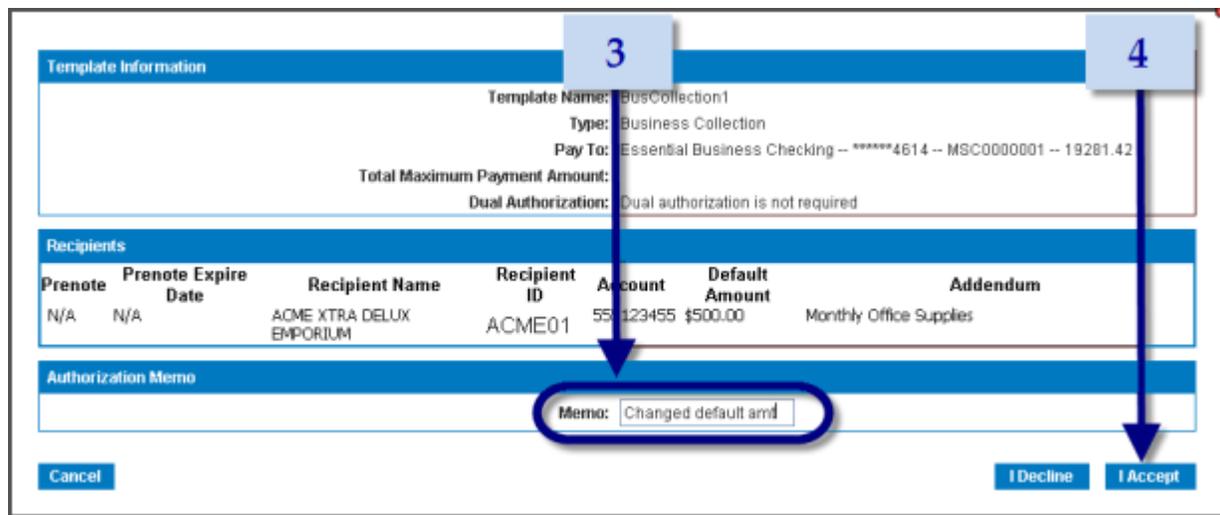
(Requires Template Dual Authorization feature)

1. Go to the [Initiate from Template](#) page. (Choose **Payments >>Templates** from the Payments menu or click [Templates Approvals](#) link from Info Center.)

- On the **Templates** panel, in the Status column, click the authorization link of the item you want to approve.



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



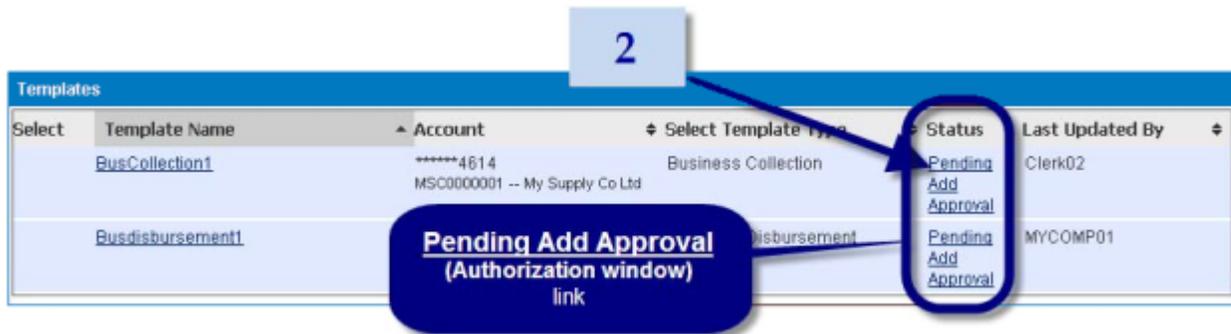
- Click **I Accept**.

To reject a template:   

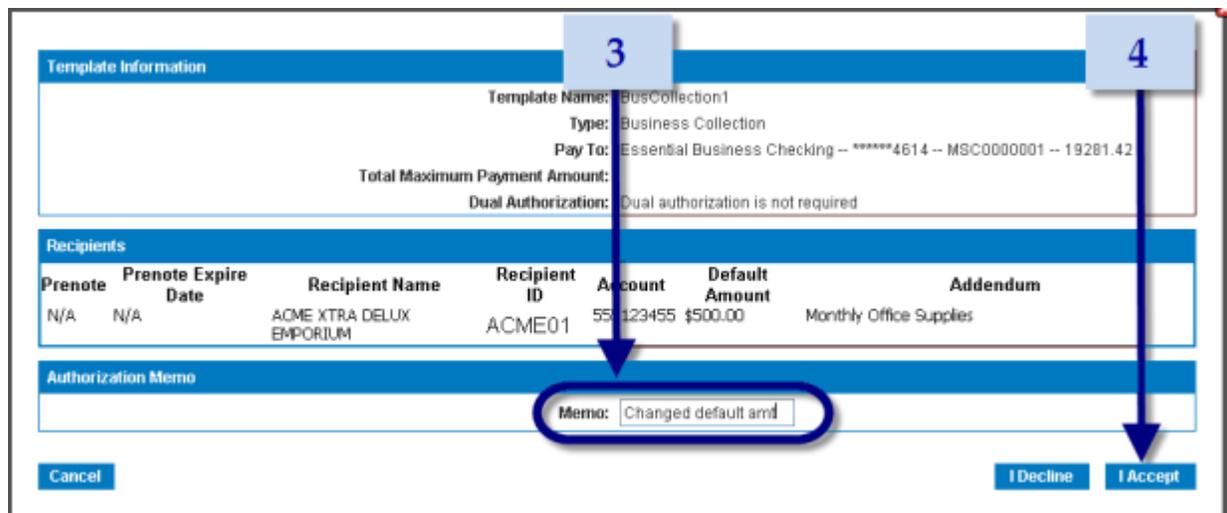
(Requires Template Dual Authorization feature)

- Go to the Initiate from Template page. (Choose **Payments >> Templates** from the Payments menu or click [Templates Approvals](#) link from Info Center.)

- On the **Templates** panel, in the Status column, click the authorization link of the item you want to reject.



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



- Click **I Decline**.

BMO Harris Business Bill PaySM

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](#)

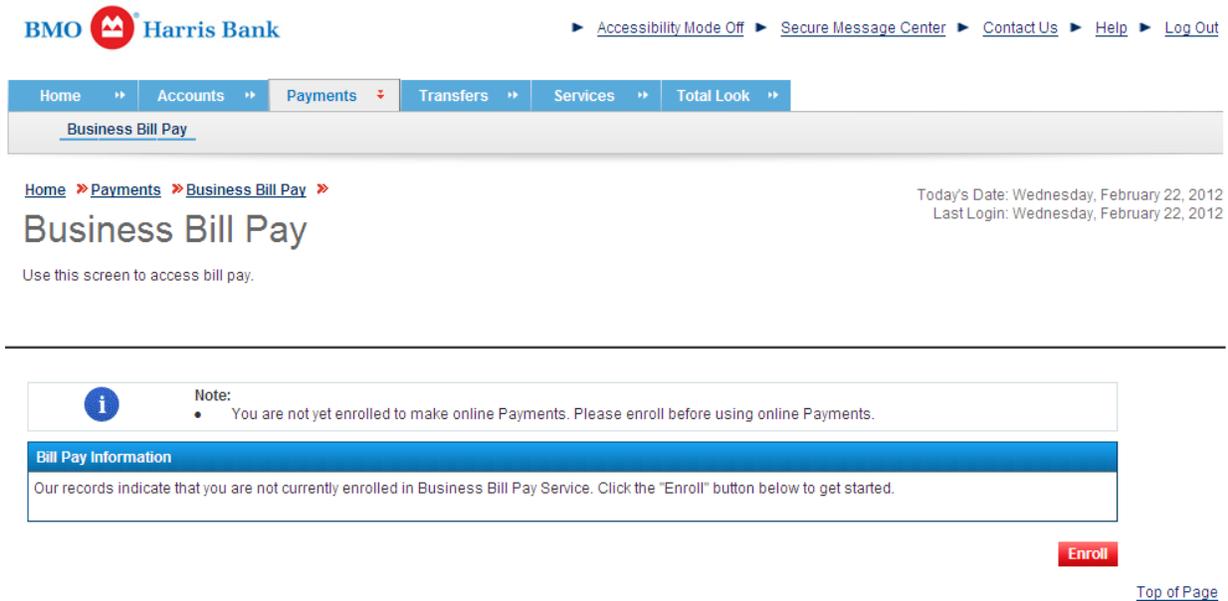
Procedures for enrolling in bill pay as well as unenrolling are included in each section. For more information about all other bill pay functions, see bill pay Help.

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):

Figure 21: Business Bill Pay Enrollment Page

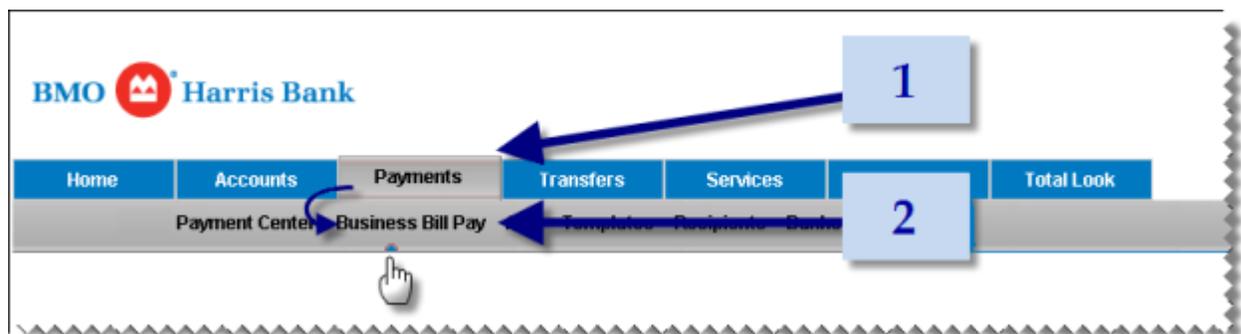


To enroll your company in BMO Harris Business Bill Pay:



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.
2. On the **Payments** menu, choose **Business Bill Pay**.



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.)

Business Bill Pay

Use this screen to access bill pay.



Note:
• You are not yet enrolled to make online Payments. Please enroll before using online Payments.

Bill Pay Information
Our records indicate that you are not currently enrolled in Business Bill Pay Service. Click the "Enroll" button below to get started.



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.

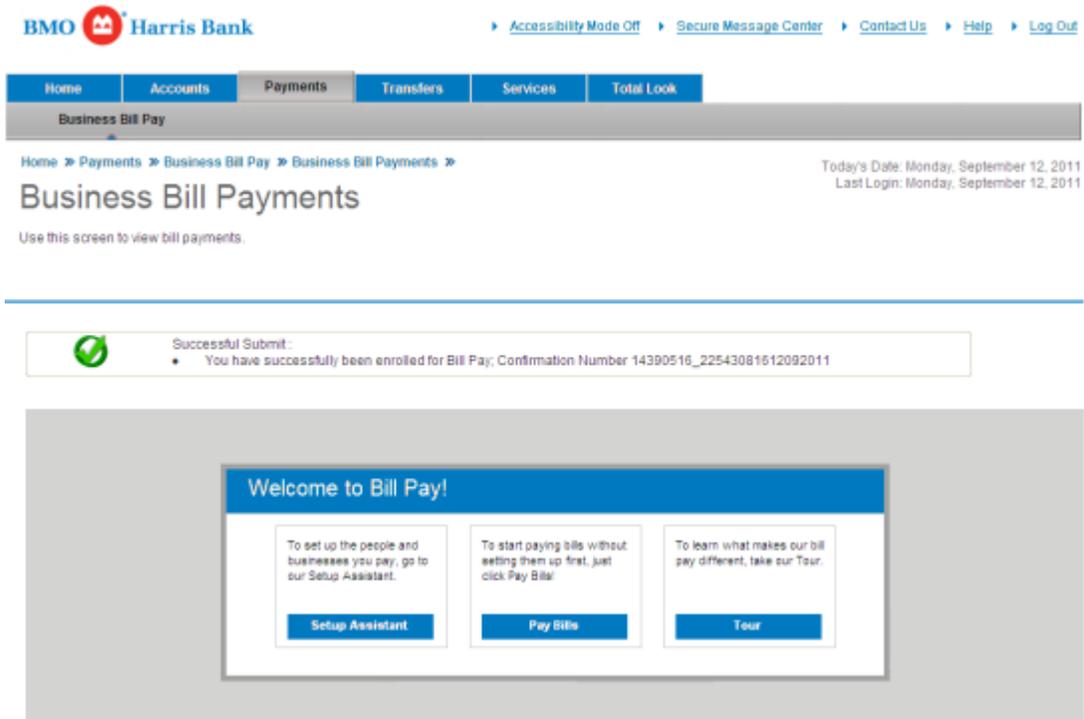
Account Information

Select the primary account that you would like us to use to make bill payments. You will have the opportunity at a later time to enroll more accounts. If you incur any fees from Bill Pay Service, they will be taken from this account.

Account*:

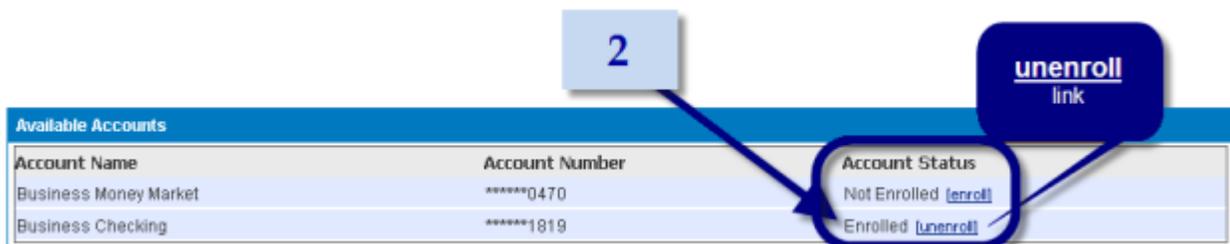
- Select An Account
- Select Checking -- *****7092

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: 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**.

Home » Payments » Business Bill Pay Profile » Business Bill Payment Unenroll Account »

Business Bill Payment Unenroll Account

Use this screen to preview unenroll account from bill payment.

3

Warning:

- You're about to unenroll this account. If you have any pending payments paid from this account, including any that are scheduled automatically, they will be canceled. Are you sure you want to unenroll this account?

Account Information

Account Name: Business Checking
Account Number: *****1819

Cancel **Unenroll**

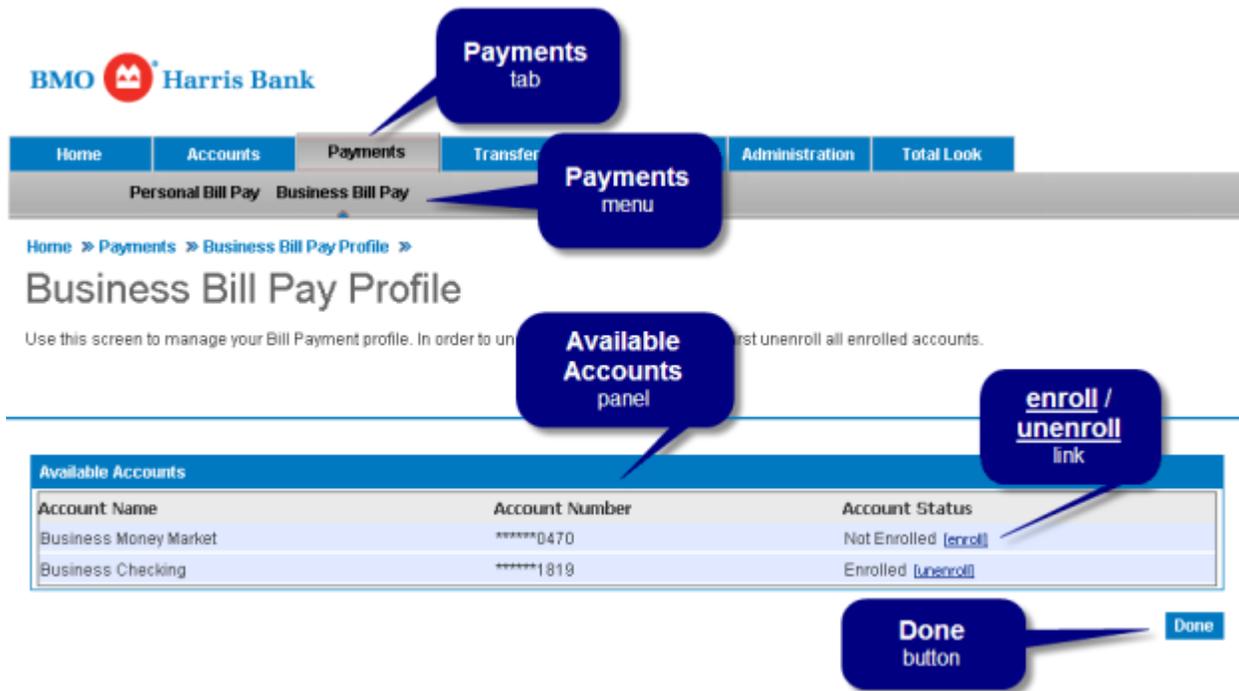
4. Repeat steps 2 and 3 for every enrolled account.

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](#)):

Figure 22: Business Bill Pay Profile Page

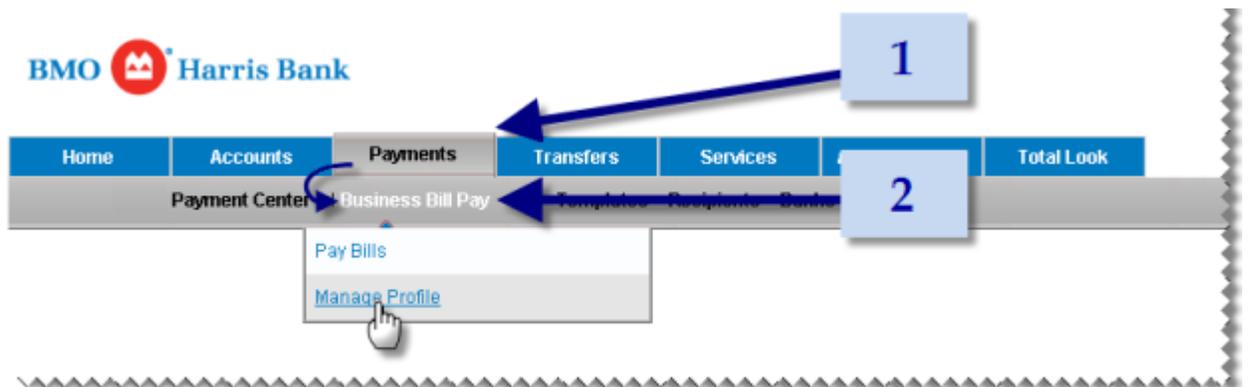


On the Business Bill Pay Profile page, you can enroll or unenroll accounts from BMO Harris Business Bill Pay. If you unenroll all the accounts on this page, you remove your company from bill pay entirely.

To go to the Business Bill Pay Profile page: Bill Pay

1. Go to the **Payments** tab.
2. On the **Payments** menu, choose **Business Bill Pay >> Manage Profile**.

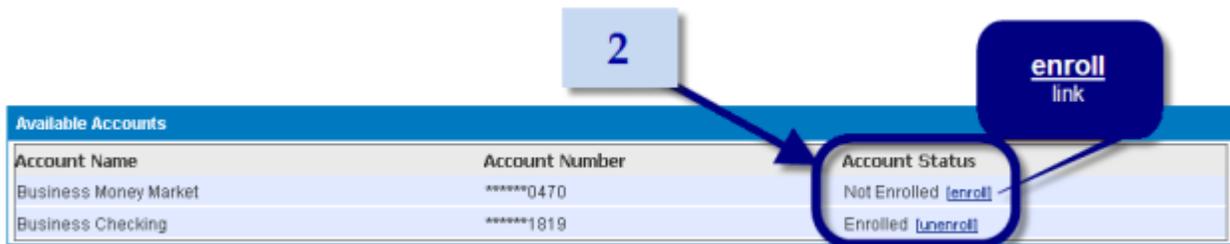
Figure 23: How to go to the Business Bill Pay Profile Page



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: 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**.

Home » Payments » Business Bill Pay Profile » Enroll Accounts for Business Bill Pay

Enroll Accounts for Business Bill Pay

Use this screen to enroll an account for Bill Pay.

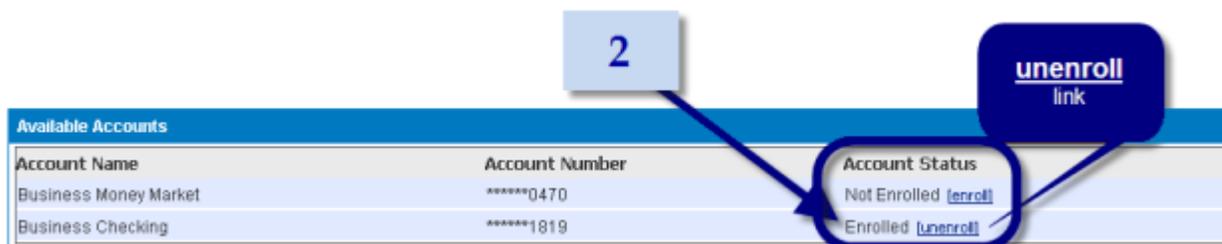


A confirmation message will tell you that your enrollment has been processed. .

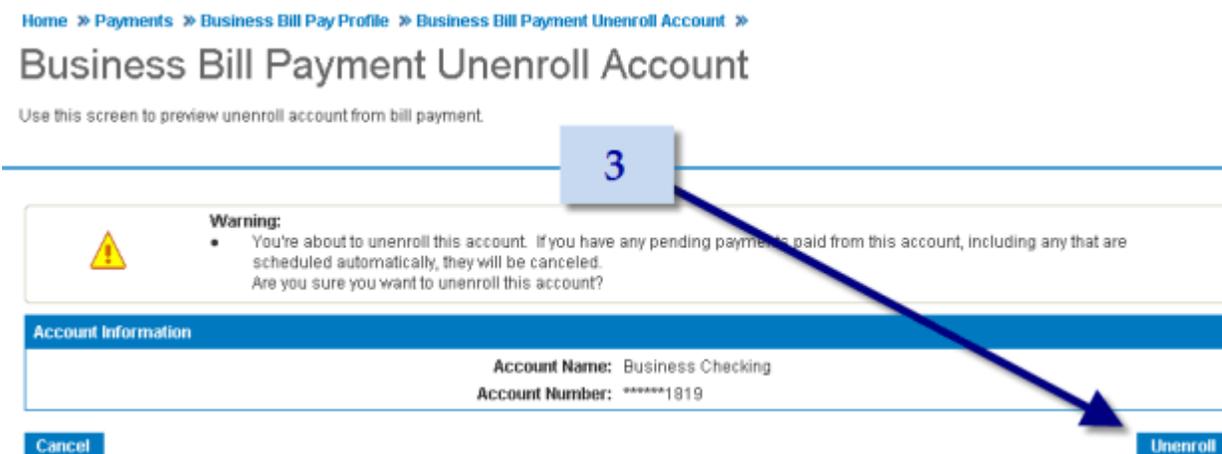
To unenroll an account from BMO Harris Business Bill Pay: Bill Pay

1. Go to the [Business Bill Pay Profile](#) page. (On the **Payments** menu, choose **Business Bill Pay >> Manage Profile**.)

- 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.



- 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.
3. On the User Permissions panel, select Entitle User for Business **Bill Pay**.



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**.

⚠ Please Note: By checking the 'Bill Pay' check box you are giving this user full access to all of your accounts that you have enrolled in bill pay. Account access and transaction limits granted in the 'Entitle Accounts' page applies to all BMO Harris Online BankingSM functions except bill pay. As a Company System Administrator, you control what accounts are enrolled in bill pay by selecting the Payments tab, clicking on 'Bill Pay' and selecting 'Manage Profile'. Upon enrollment to bill pay, if a user is a Company System Administrator or designated as a 'Bill Pay Administrator', they will be able to add accounts in bill pay as well as make and approve payments set up by a non-Company System Administrator. If the user is not a Company System Administrator or Bill Pay Administrator, the user will be designated as an 'Authorized User' and have restricted access to bill pay functionality. An 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.

You must click **I Accept** and then **Preview Add User to Bill Pay** to finalize the permission setting for this User. If you click **I Decline**, this User will not be entitled for bill pay. If you need assistance, please contact [BMO Harris Online Services](#).

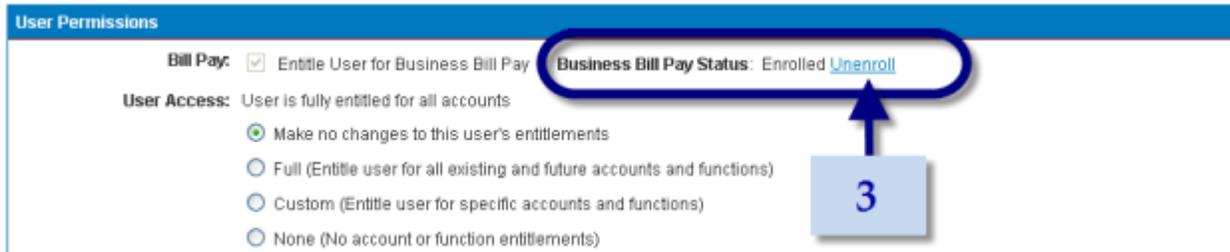
I Decline
I Accept

If you accept, the user will be enrolled in BMO Harris Business Bill Pay.

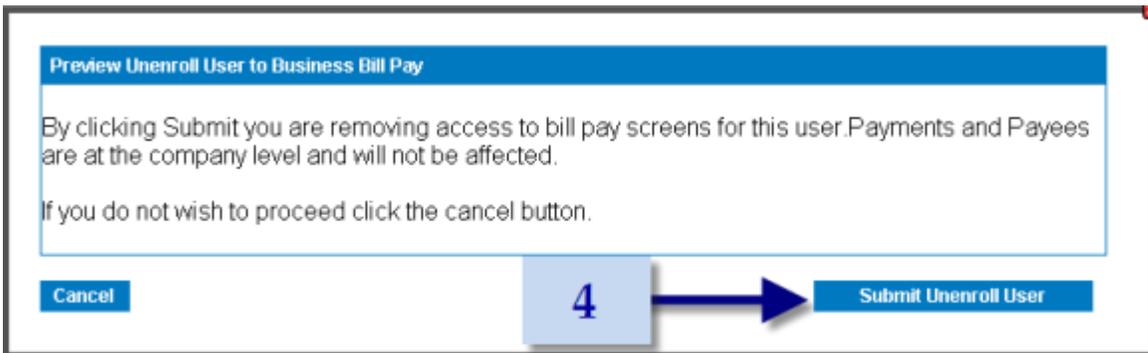
To unenroll a user from BMO Harris Business Bill Pay:



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](#).



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



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](#) 

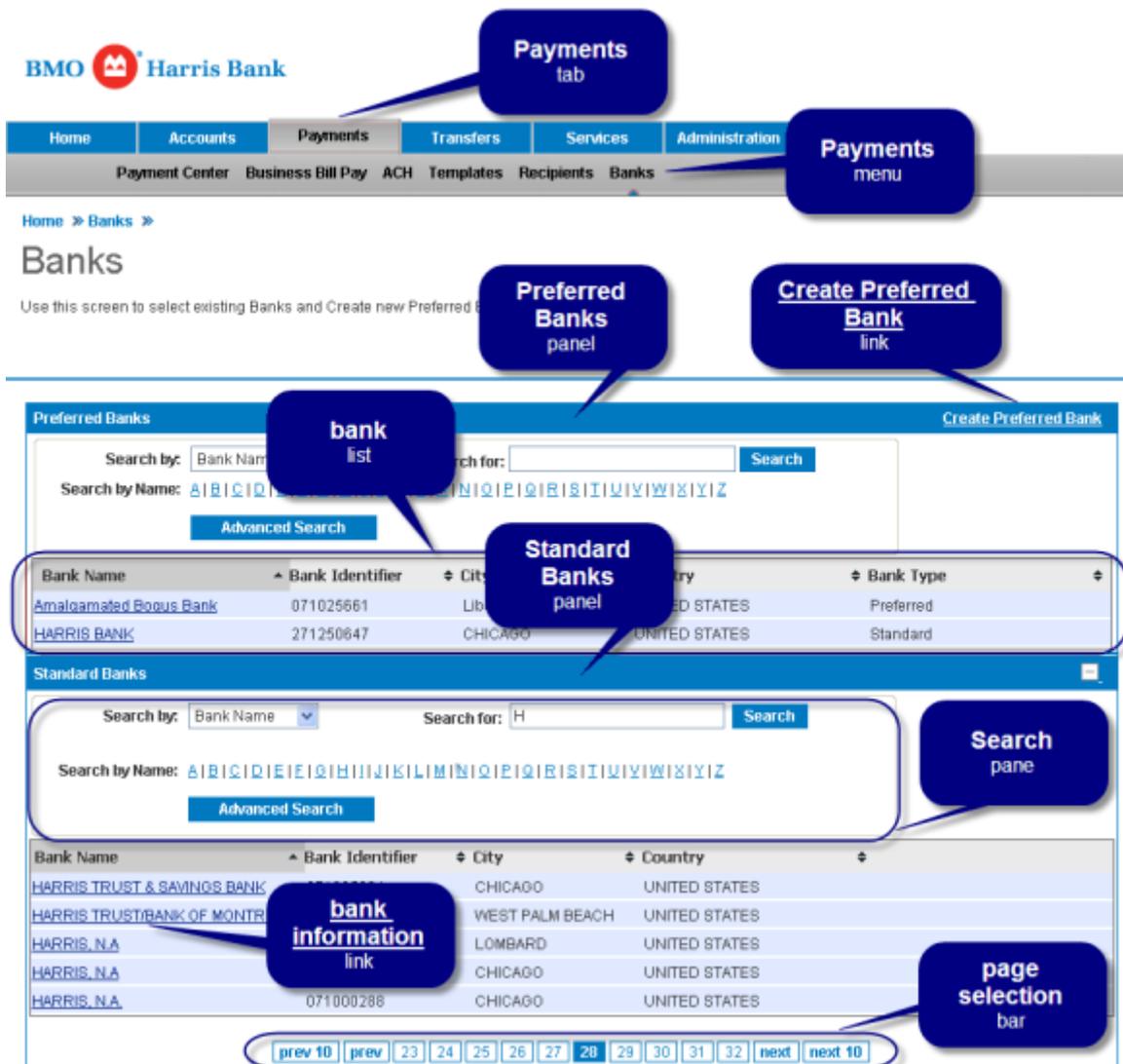
MAINTAINING THE PREFERRED BANK LIST

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):

Figure 24: Banks Page



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.

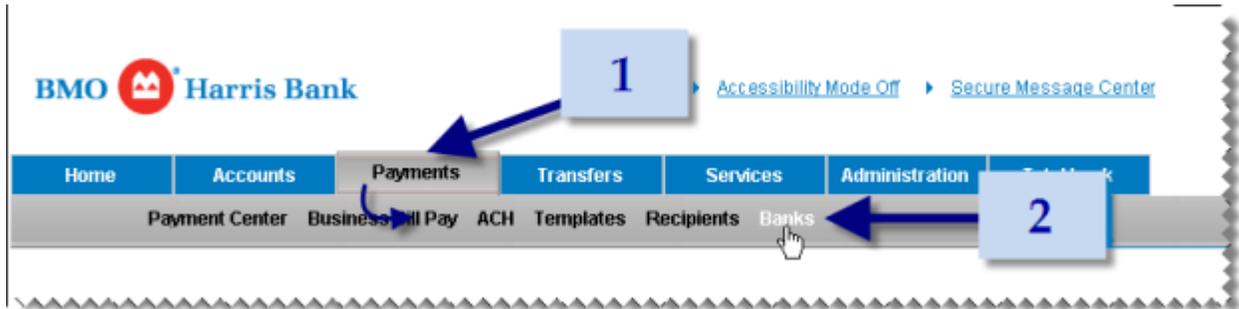
On the Banks page you can

- [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: ACH

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

Figure 25: How to go to the Banks Page



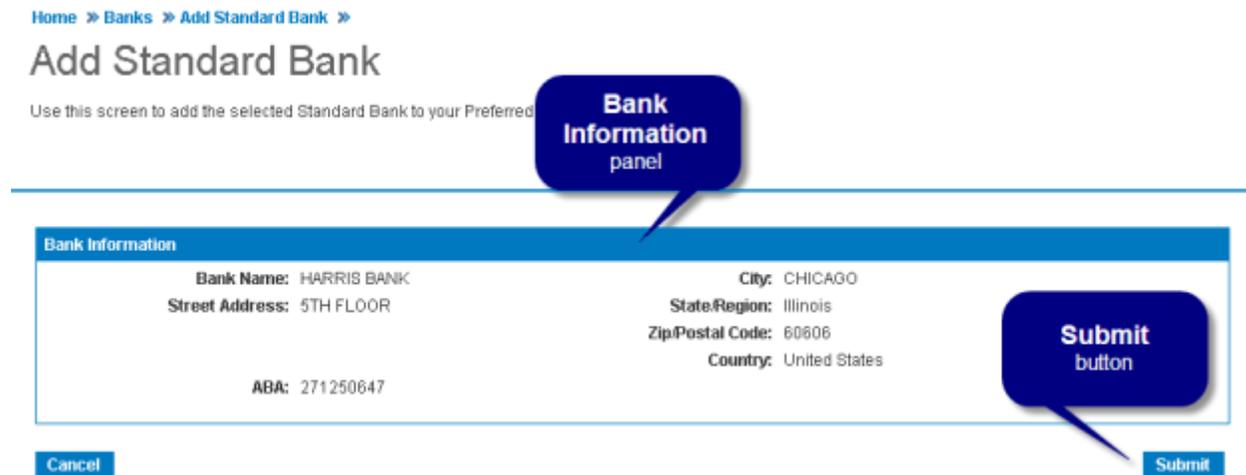
TIP: To save time, do not click the Payments tab, just point to it, then move the pointer down to the Payments menu and click Banks.

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): **ACH**

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: **ACH**

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

- 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.

- Click **Delete**.
- 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).

Figure 27: Bank Search Pane



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.

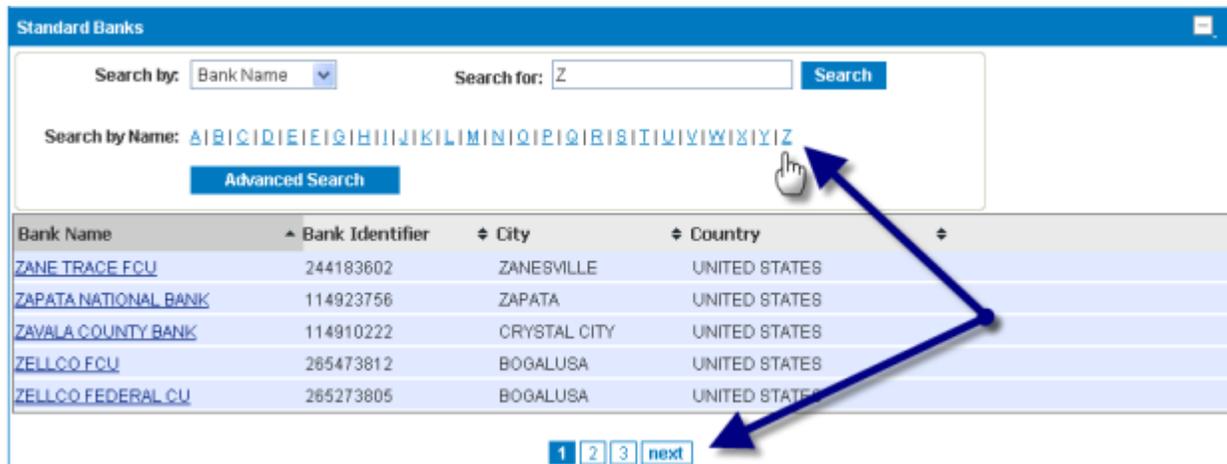
The first way is to select a field from the **Search by** dropdown list and enter your criteria in the **Search for** box.



When you click **Search**, only the banks that match your criteria will appear in the list:



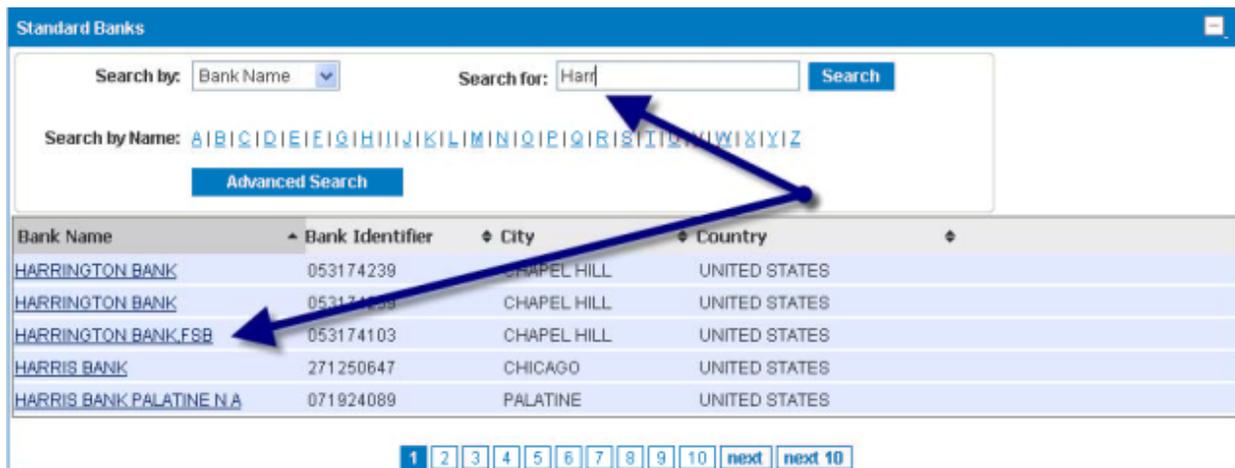
The second way is to click the first letter of the bank's name at **Search by Name** and use the page selection bar to page through the banks beginning with that letter.



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): ACH

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.



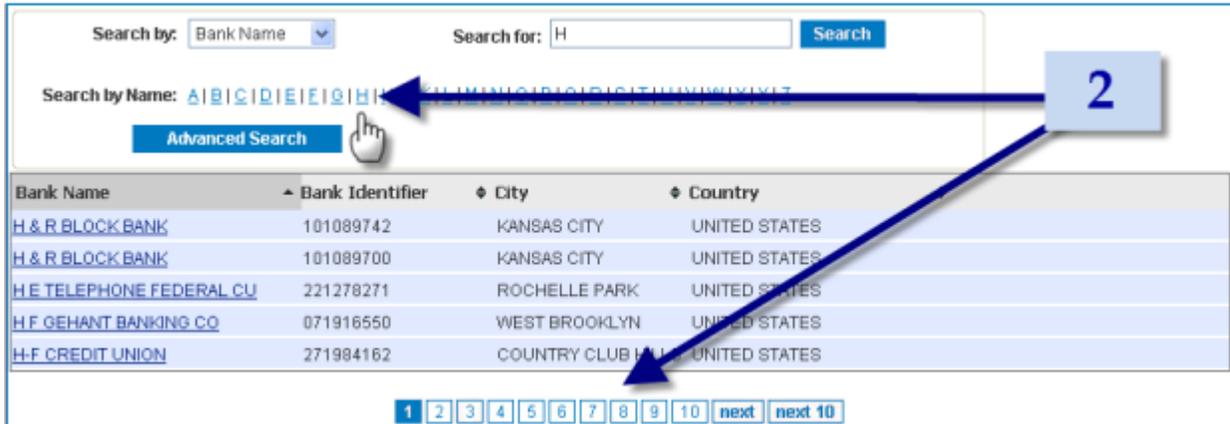
3. Enter your criteria in the **Search for** box. (See [Preferred Banks/Standard Banks Panel Help](#) for more information.)
4. Click **Search**.

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

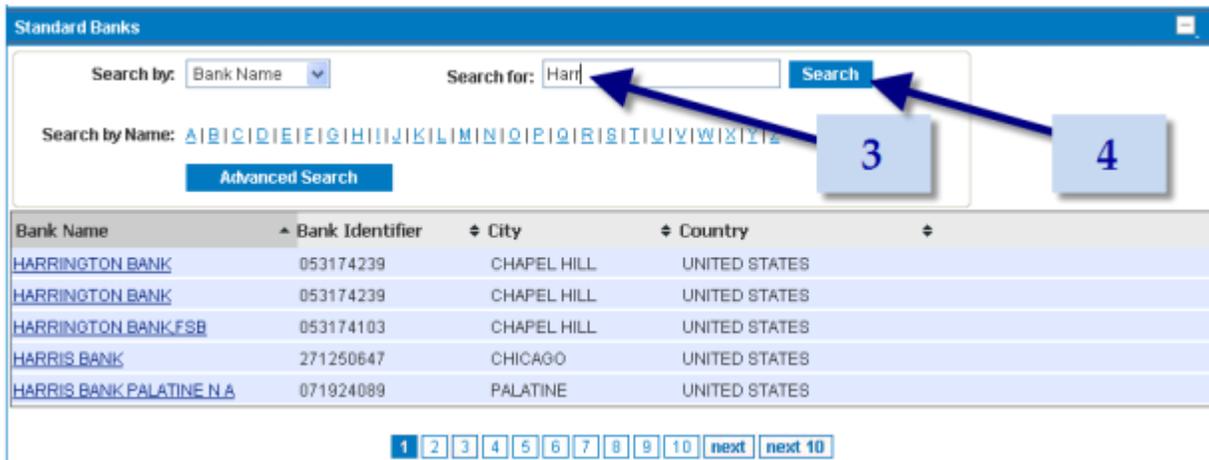
To search for a bank by first letter(s) (simple search): ACH

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):

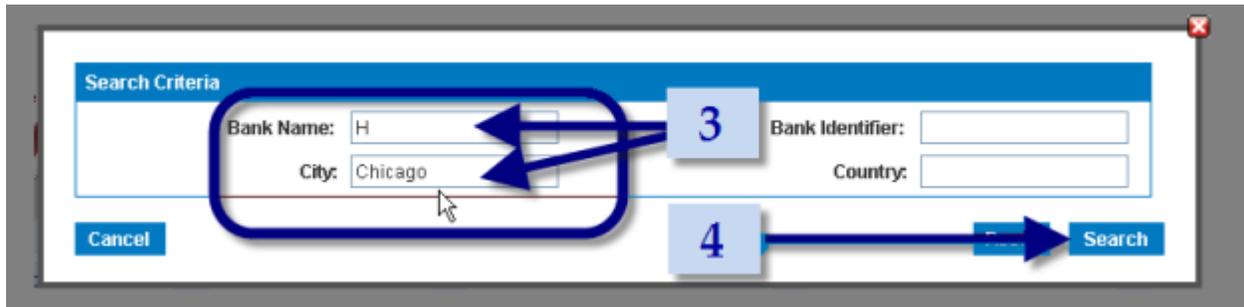
1. Go to the [Banks](#) page. (On the **Payments** menu, choose **Banks**.)
 - If you want to search the Preferred Banks list, use the search pane on the Preferred Banks panel.

- 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):

Figure 28: View Standard Bank Page

Home » Banks » View Standard Bank »

View Standard Bank

Standard banks are maintained by the bank for your convenience. Use this screen to remove the personalized standard bank from the preferred bank list.

Bank Information

<p>Bank Name: HARRIS BANK Street Address: 5TH FLOOR</p> <p>ABA: 271250647</p>	<p>City: CHICAGO Zip/Postal Code: 60606 Country: United States State/Region: Illinois</p>
--	---

Cancel

Cancel
button

Delete
button

Delete

To view information about standard banks: ACH

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.)

2

Standard Banks

Search by: Bank Name Search for: Harris Search

Search by Name: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Advanced Search

Bank Name	Bank Identifier	City	Country
HARRIS BANK	271250647	CHICAGO	UNITED STATES
HARRIS BANK PALATINE N.A.	071921999	PALATINE	UNITED STATES
HARRIS COUNTY FCU	313	STON	UNITED STATES
HARRIS N.A.		AGO	UNITED STATES
HARRIS N.A. ROSELLE	071	ELLE	UNITED STATES

bank
information
link

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**.

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 BusinessSM 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):

Figure 28: Enhanced Report Account Entitlements

Home » Administration » Manage Users » Administer User Entitlements » Entitle Accounts » Customize Account Entitlements

Customize Account Entitlements

Today's Date: Friday, July 9, 2010
Last Login: Friday, July 9, 2010

Use this screen to administer entitlements for all accounts associated with a specific user.

User Information

Company Name: MY SUPPLY COMPANY User Name: Gaspard Nult
User's Login ID: scratch01

Account Entitlement Details

Essential Business Checking - *****461 Select All Select None

Information Reporting	Payments	Services
<input type="checkbox"/> Select/Unselect All	<input type="checkbox"/> Select/Unselect All	<input type="checkbox"/> Select/Unselect All
<input checked="" type="checkbox"/> Current Day	<input checked="" type="checkbox"/> Transfer	<input checked="" type="checkbox"/> Reorder Checks
<input checked="" type="checkbox"/> Previous Day		<input type="checkbox"/> Stop Payments
<input checked="" type="checkbox"/> Register		<input checked="" type="checkbox"/> Request Check Copy
<input type="checkbox"/> Current Day Reports		<input checked="" type="checkbox"/> Request Statement Copy
<input type="checkbox"/> Previous Day Reports		<input type="checkbox"/> Debit Card Pin Reminder
<input checked="" type="checkbox"/> Online Statements		<input checked="" type="checkbox"/> Deposit Copy Request

Money Market - *****5092 Select All Select None

Overdraft Protection Line of Credit - *****8432 Select All Select None

Cancel Back Save and Continue

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

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Account	(not editable) The name and number of the bank account	N/A	N/A	N/A	“Essential Business Checking *****9022”
Account Nickname	A short name for Account used on screens and reports		The account's description, usually the type of account (e.g., “Essential Business Checking”)		“Business Checking” “Money Market #1” “Money Market #2”
Days Transaction History	Number of days the details of transactions are available online.	Yes	30	Any whole number to a maximum of 547 (18 months)	“60”, “90”, “120”
Display On All Pages	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.)		Yes (checked)	Yes (Checked) = visible No (Unchecked) = hidden	
Default Account	Account that is pre-selected on dropdown lists. (The default account cannot be hidden – see above)	No	No (Off)	Yes (On) = Default Account No (Off) = other account (Only one account can be the default) Once an account is selected, there must always be a default account.	

Manage Delivery Options Page

DELIVERY OPTIONS TABLE

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Nickname (Email)	A short name describing the delivery option (e.g., a category for the types of emails you want delivered there)	Yes			“Marketing Mailbox”
Device Type	Method of delivery	Yes	“Email”	Email [Other options to be added in future releases]	
E-mail Address	The email address to which to deliver messages. (Currently email is the only delivery option.) You may add or edit any secondary email addresses here. (To edit the primary email address, click the link to the Administer User Entitlements page (multi-user system) or to the Change Primary Email Address page (single-user system).)	Yes		A valid email address	“My.Name@harrisbank.com”
Preferred (not editable)	Checkbox indicating whether this is the primary delivery address. (If you want to change the preferred email address, you must change the Primary Email Address on the Administer User Entitlements page.)	N/A	Email address entered in User Information Panel is selected	N/A	
Opt In To Marketing E-Mail	Checkbox indicating whether BMO Harris Bank, Bank of Montreal or their affiliates may send special offers, deals, promotions to this address	No	No (unchecked)	Yes (checked) No (unchecked)	

Create User/Administer User Entitlements pages

(NEW) USER INFORMATION PANEL

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
User's Login ID	A unique ID used for logging into BMO Harris Online Banking. (Login IDs are not case sensitive.)	Yes		<ul style="list-style-type: none"> ▪ Must be 6–32 characters long ▪ Can't contain: <ul style="list-style-type: none"> & (ampersand) @ (at sign) = (equals) ' (single quote) " (double quote) % (percent) . (period) (space) 	Good: MYNAME_1 Bad: Name (too short); myName@harris.com (uses @ and period .)
Temporary Password	A sequence of characters used with Login ID to log onto BMO Harris Online Banking. (Passwords are case sensitive.)	Yes		<ul style="list-style-type: none"> ▪ Must be 8–32 characters long ▪ Must have at least 1 letter and 1 numeral ▪ Can't = Login ID ▪ Can't contain: <ul style="list-style-type: none"> & (ampersand) @ (at sign) = (equals) ' (single quote) " (double quote) % (percent) . (period) (space) 	Good: MyPass_007 Bad: Bad Password (uses space, no numerals); Bad.1% (uses period and % sign)
Repeat Password	Same as Temporary Password. Used to check if Temporary Password was entered correctly.	Yes		Must be identical to Temporary Password	
Name (Title, First, M., Last, Suffix)	The user's full name. (Only the first and last names are required.)	Yes			
E-mail Address	The user's e-mail address. Used to send security alerts to the user. Security alerts are always sent to the user's Online Banking Message Center. This option sends an additional alert to the user's e-mail address. (Necessary if the user's Login ID or password is changed.)	No		Must have a valid e-mail address format	user@harrisbank.com

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Primary Phone	The user's phone number. (For CSA's reference only. Not used by Online Banking.)	No		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'.	718-554-1327 (718) 554-1327 +1 718-554-1327 554-1327 x123
Secondary Phone	User's alternative phone number. (For CSA's reference only. Not used by Online Banking.)	No		(Same rules as for Primary Phone)	
Fax Number	The user's fax number.	No		(Same rules as for Primary Phone)	
User Status	Option button that turns the user ID on or off. Only active IDs can log into BMO Harris Online Banking.	Yes	Yes (On)	Yes (On) = Active No (Off) = Inactive	
Password Expires Every [] days	Number of days a password may be used before it expires. (Appears only on Administer User Entitlements page via user name link).	Yes	999	Any whole number	

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.

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Approver	(Optional feature – appears only if a feature requiring approvals is installed.) Checkbox indicating whether user is an approver. At least one approver in addition to the originator is necessary to complete transactions requiring approval.	No	No (unchecked)	Yes (checked) No (unchecked)	
Bill Pay	(Optional feature) Checkbox indicating whether user may make payments using the bill pay service. (Enrollment required. Available only on Administer User Entitlements page via edit user link.)	No	No (unchecked)	Yes (checked) No (unchecked)	
User Access	<p>Full – user is entitled to access all existing accounts and functions as well as all future accounts and functions</p> <p>Custom – user is entitled to access specified accounts and functions and may have personal restrictions on transaction amounts.</p> <p>None – user has access to no accounts or functions</p> <p>Make no changes – leave entitlements as they are (available only on Administer User Entitlements page)</p>	Yes	“None”	Full / Custom / None / Make no changes Only one option can be selected. (“Make no changes” option available only on Administer User Entitlements page via edit user link)	

Entitle Accounts Page 

USER ENTITLEMENTS PANEL

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Entitle user for Secure Message Attachments	Checkbox indicating whether user can send encrypted messages with attachments. (Maximum size = 5 MB. Not all attachments are accepted. Valid file types are DOC, DOCX, RTF, PDF, XLS, XLSX, CSV, JPG, BMP, PNG and GIF.)	No	Depends on previously saved User Access. Yes -- if "Full" No -- if "None" or "Custom"	Yes (checked) No (unchecked)	
Entitle user for Net Worth	Checkbox indicating whether user can view the Net Worth report for all company accounts and any associated personal accounts. (Net Worth report is located under the Accounts tab. If this option is not selected the menu choice is hidden.)	No	Depends on previously saved User Access. Yes -- if "Full" No -- if "None" or "Custom"	Yes (checked) No (unchecked)	

ACCOUNT ENTITLEMENTS PANEL

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Account Name/Number	(not editable) The name and number of the bank account	N/A	N/A	N/A	"Essential Business Checking *****9022"
Full Custom None	Option button indicating which type of access the user has to the account: Full – grants full access to the account (subject to transaction limits) with all current and future account entitlements. Custom – grants access to the account with selected entitlements. (If you select this option, you will be required to set the account entitlements.) None – grants no access to the account. It will be invisible to the user.	Yes	Depends on previously saved User Access. Full -- if "Full" None -- if "None" or "Custom"	Full / Custom / None Only one option can be selected.	

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Daily Limit	<p>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.)</p> <p>If the user is an approver, cumulative transactions include both submitted and approved transactions.</p> <p>Daily and per transaction spending limits pertain only to accounts that can initiate payments or transfers.</p>	No	(blank)	<p>Any amount ≥ 0 or (blank). (blank) = no limit; 0 = no transactions above \$0 are allowed – i.e., read-only access to account Do not use "\$" or "," (comma). Daily Limit cannot be less than Transaction Limit.</p>	<p><i>Good:</i> "1000.00" or "1000" <i>Bad:</i> "1,000.00" (uses comma) or "\$1000" (uses dollar sign)</p>
Transaction Limit	<p>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.</p>	No	(blank)	(Same rules as for Daily Limit)	<p>"1000.00" or "1000" not "1,000.00" or "\$1000"</p>

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

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Information Reporting	Checkbox indicating whether to select or unselect all the items in the Information Reporting category.		Depends on previously saved Account Access: Yes -- if "Full" ; No -- if "None" or "Custom"	Yes (checked) No (unchecked)	
Current Day	Checkbox indicating whether user may view the Current Day activity report (Accounts > Activity > 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 > Activity menu.	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	
Previous Day	Checkbox indicating whether user may view the Previous Day activity report (Accounts > Activity > 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 > Activity menu.	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	
Register	Checkbox indicating whether user may view the Account Register (Accounts > Activity > 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 > Activity menu.	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Online Statements	Checkbox indicating whether user may view online mortgage statements (Accounts > Mortgage Statements). If not, the account will not appear on selection menus. If the user is denied this entitlement for all mortgage accounts (or if your company has no mortgage accounts), the option will be removed from the user's Accounts menu.	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	
Current Day Reports (Enhanced Reports option)	Checkbox indicating whether user may view and create Current Day Enhanced Reports (Accounts > Reports). If not, the account will not appear in the reports. If the user is denied this entitlement for all accounts, all Current Day reports will be removed from the user's Standard Reports Panel. If the user is denied access to both Current Day and Prior Day reports for all accounts, the Reports option will be removed from the user's Accounts menu.	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	
Previous Day Reports (Enhanced Reports option)	Checkbox indicating whether user may view and create Prior Day Enhanced Reports (Accounts > Reports). If not, the account will not appear in the reports. If the user is denied this entitlement for all accounts, all Prior Day reports will be removed from the user's Standard Reports Panel. If the user is denied access to both Current Day and Prior Day reports for all accounts, the Reports option will be removed from the user's Accounts menu.	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	
Payments	Checkbox indicating whether to select or unselect all the items in the Payments category.	No	Depends on previously saved Account Access: Yes -- if "Full" ; No -- if "None" or "Custom"	Yes (checked) No (unchecked)	

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Transfers	<p>Checkbox indicating whether to allow user to make transfers to or from this account.</p> <p>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.</p>	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	
Collections (ACH option)	<p>Checkbox indicating whether to allow user to make ACH collections with this account. (Payments > ACH > Create Business Collection; Payments > ACH > Create Personal Collection.)</p> <p>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 > ACH menu.</p>	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	
Direct Deposit (ACH option)	<p>Checkbox indicating whether to allow user to make ACH direct deposit payments from this account. (Payments > ACH > Create Direct Deposit). (Direct deposits can be made to one or more recipients at a time. Usually used for payroll.)</p> <p>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 > ACH menu.</p>	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Disbursements (ACH option)	<p>Checkbox indicating whether to allow user to make ACH disbursements from this account. (Payments > ACH > Create Business Disbursement; Payments > ACH > Create Personal Disbursement.) (Disbursements can be made to a single business entity or to an individual.)</p> <p>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 > ACH menu.</p>	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	
Child Support Payment (ACH option)	<p>Checkbox indicating whether to allow user to make ACH child support payments from this account. (Payments > ACH > Create Child Support Payment). (Child Support payments are made to Child Support authorities.)</p> <p>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 > ACH menu.</p>	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	
Services	<p>Checkbox indicating whether to select or unselect all the items in the Services category.</p>	No	Depends on previously saved Account Access: Yes -- if "Full" ; No -- if "None" or "Custom"	Yes (checked) No (unchecked)	
Reorder Checks	<p>Checkbox indicating whether user may reorder checks for this account (Services > 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.</p>	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Stop Payments	Checkbox indicating whether user may stop payments (Services > Manage Stop Payments). 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.	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	
Request Check Copy	Checkbox indicating whether user may request copies of checks for this account (Services > Request Check or Withdrawal Copy). 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.	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	
Request Statement Copy	Checkbox indicating whether user may request statement copies for this account (Services > Statement Copy). 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.	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	
Debit Card Pin Reminder	Checkbox indicating whether user may request a reminder of a forgotten PIN for this account (Services > Request Debit Card Pin Reminder). If not, and all the accounts on this card are also denied this entitlement for this user, the option will be removed from the user's Services menu.	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	
Deposit Copy Request	Checkbox indicating whether user may request copies of deposits for this account (Services > Deposit Copy). 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 Service menu.	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Templates (optional – appears only if enrolled for ACH payments)	Checkbox indicating whether to select or unselect all the items in this category.	No	Depends on previously saved Account Access: Yes -- if "Full" ; No -- if "None" or "Custom"	Yes (checked) No (unchecked)	
Collections (ACH option)	Checkbox indicating whether user may create Collections templates (Payments > Templates > Create Business Collection Template; Payments > Templates > 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 > Templates menu.	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	
Direct Deposit (ACH option)	Checkbox indicating whether user may create Direct Deposit templates (Payments > Templates > 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 > Templates menu.	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	
Disbursements (ACH option)	Checkbox indicating whether user may create Disbursement templates (Payments > Templates > Create Business Disbursement Template; Payments > Templates > 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 > Templates menu.	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Child Support (ACH option)	<p>Checkbox indicating whether user may create Child Support Payment templates (Payments > Templates > Create Child Support Payment Template).</p> <p>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 > Templates menu.</p>	No	Depends on previously saved Account Access. (See above)	Yes (checked) No (unchecked)	

Business Bill Pay Enrollment page

ACCOUNT INFORMATION PANEL

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Account	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.)	Yes		(Must select from list of bank accounts)	

Banks Page ACH

PREFERRED BANKS/STANDARD BANKS PANELS ACH

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Search by	A dropdown list showing fields you can search. Search by is used together with Search for to determine where to look for the value entered value in Search by Also used with Search for name . When a Search for name letter is clicked, "Bank Name" is automatically selected.	No	Bank Name	Bank Name Bank Identifier Country	Bank Name
Search for	An entry box for your search criteria. Does partial word searches beginning with first character in the field. Used with Search by to which specifies which field to search for this value. (To run the search, click the Search button.) Also used with Search for name . When a Search for name letter is clicked, the letter is entered in the Search for field.	No	(blank)	Any text. 40 characters maximum. (Do not use quotes or special characters unless they are in the value you are searching for)	"Harris" -- returns all banks beginning with the word "Harris" (not case sensitive) "H" -- returns all banks beginning with the letter "H".

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Search for name	<p>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)</p> <p>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. .</p>	No	(none)	A B C D E F G H I J K L M N O P Q R S T U V W X Y Z	

(ADVANCED) SEARCH CRITERIA PANEL 

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

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Bank Name	<p>Your search criteria for Bank Name. Does partial word searches beginning with first character in the field. (Search is not case sensitive.) If you enter no criteria, all bank names are selected.</p> <p>Works with City, Bank Identifier and Country in that all their search criteria are combined</p> <p>When you click the Search button, all banks with names matching the criteria you entered are selected. If you entered search criteria for other fields, only those banks that match the combined criteria are displayed in the list.</p>	No		Any text. 40 characters maximum. (Do not use quotes or special characters unless they are in the value you are searching for)	<p>“Harris” -- returns all banks beginning with the word “Harris” (not case sensitive)</p> <p>If “Harris” is entered in Bank Name, and “Chicago” is entered in City, only Harris banks in Chicago appear in the banks list.</p>

	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
City	<p>Your search criteria for City. Does partial word searches beginning with first character in the field. (Search is not case sensitive.) If you enter no criteria, banks from all cities are selected.</p> <p>Works with Bank Name, Bank Identifier and Country in that all their search criteria are combined</p> <p>When you click the Search button, all banks from cities 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.</p>	No		Any text. 40 characters maximum. (Do not use quotes or special characters unless they are in the value you are searching for)	<p>“Chicago” returns all banks located in Chicago (not case sensitive)</p> <p>“C” returns all banks located in cities that begin with “C”.</p> <p>“If “Harris” is entered in Bank Name, and “Chicago” is entered in City, only Harris banks in Chicago appear in the banks list.</p>
Bank Identifier	<p>Your search criteria for ABA codes. (The 9-digit American Banking Association routing or transit code assigned to this bank.). Does partial word searches beginning with first character in the field. (Search is not case sensitive.) If you enter no criteria, all banks are selected.</p> <p>Works with Bank Name, City and Country in that all their search criteria are combined</p> <p>When you click the Search button, all banks with ABA numbers 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</p>	No		Any text. 40 characters maximum. (Do not use quotes or special characters unless they are in the value you are searching for)	<p>“071924089” -- returns the single bank that was assigned this code.</p> <p>“0719” – returns all banks with ABA codes that begin with this number sequence.</p> <p>If “Chicago” is also entered in City, only banks in Chicago that have ABA codes beginning with this sequence appear in the banks list.</p>

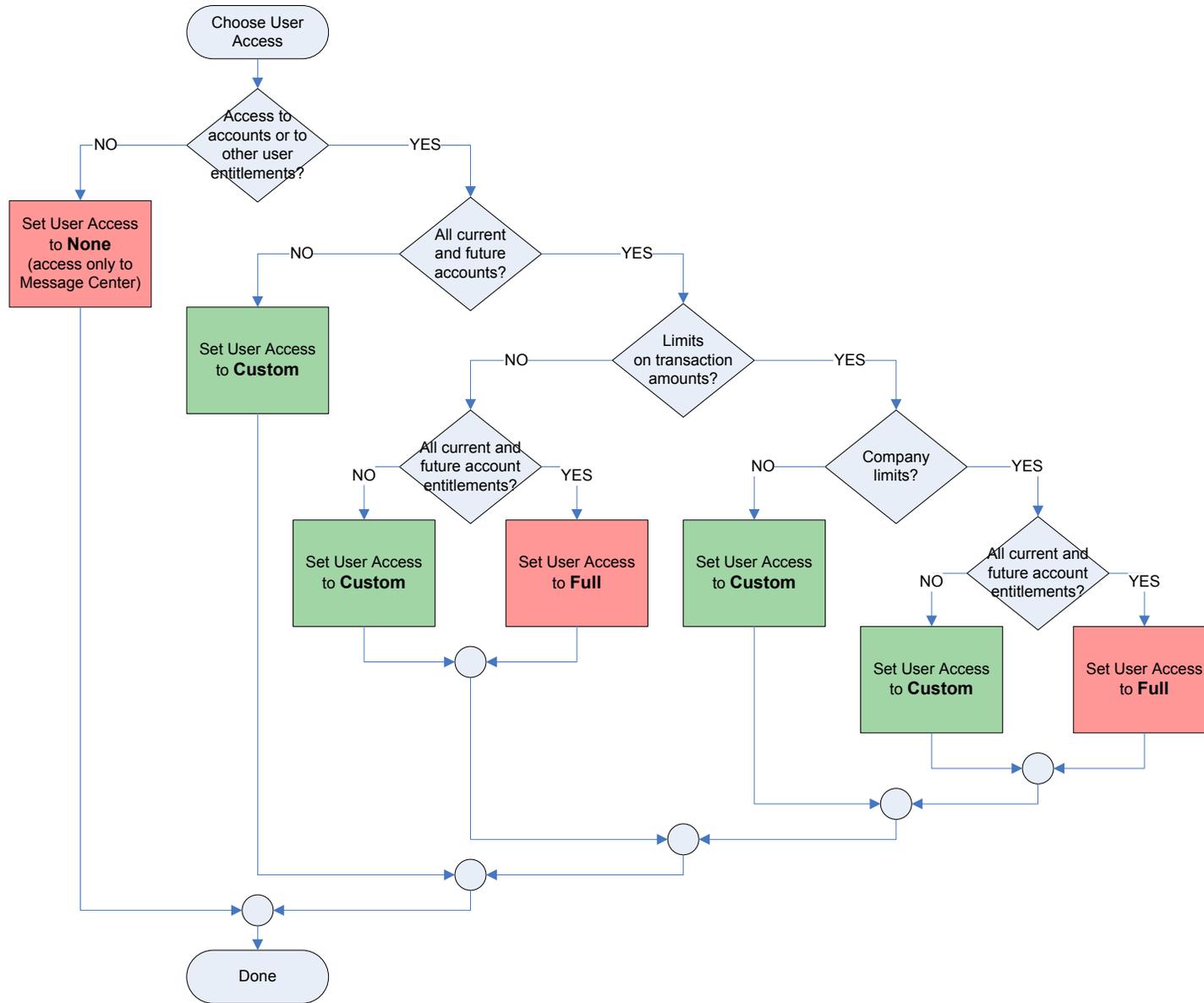
	Description/(Comments)	Required	Default Value	Valid Entries/Choices	Examples
Country	<p>Your search criteria for Country. Does partial word searches beginning with first character in the field. (Search is not case sensitive.) If you enter no criteria, banks from all countries are selected.</p> <p>Works with Bank Name, Bank Identifier and City in that all their search criteria are combined</p> <p>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.</p>	No		Any text. 40 characters maximum. (Do not use quotes or special characters unless they are in the value you are searching for)	<p>“United States” -- returns all banks that are located in the U.S. (not case sensitive)</p> <p>If “Bank of Montreal” is also entered in Bank Name, only BOM banks in the U.S. will appear in the banks list.</p>

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.



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?**

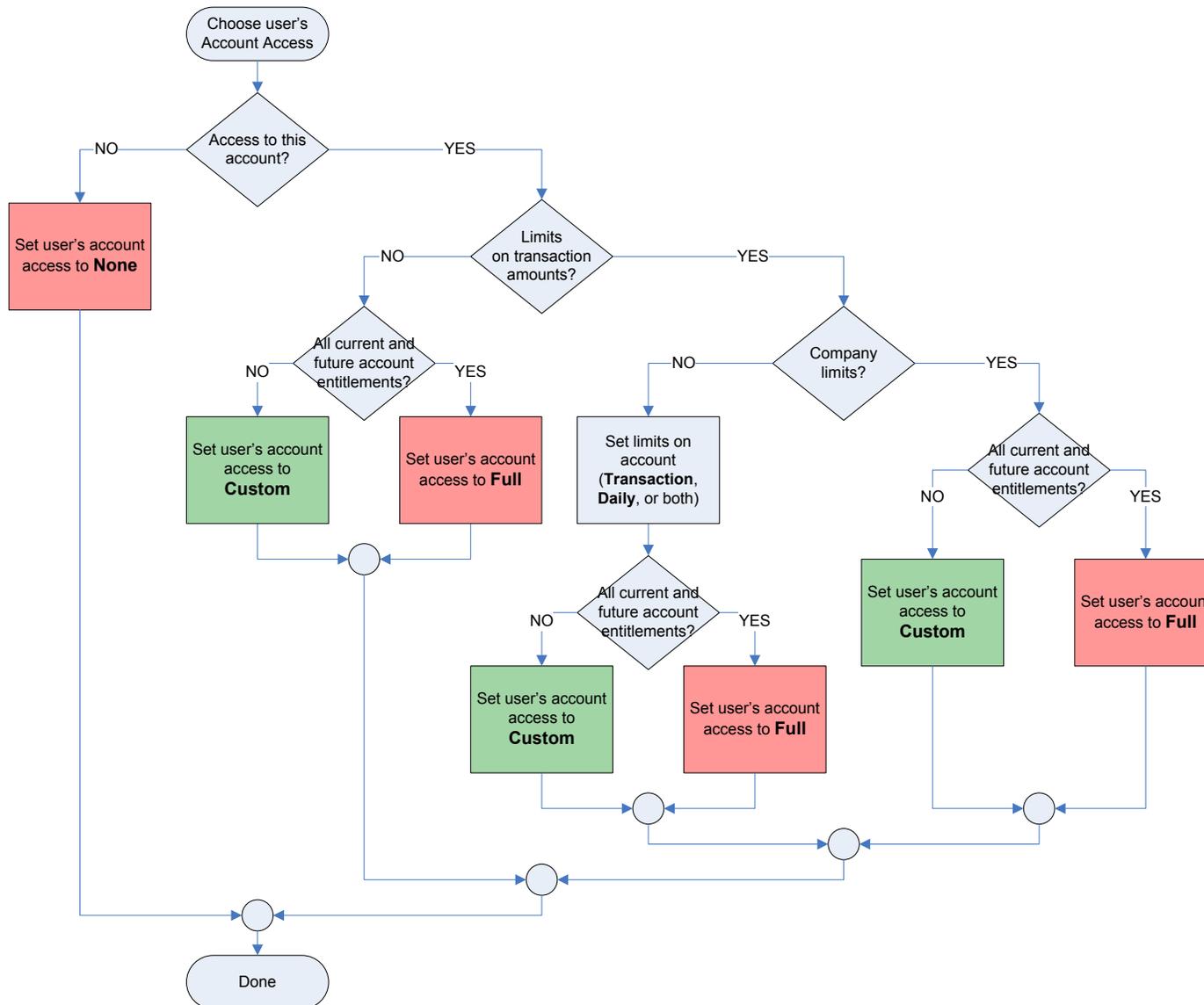
If you want the account to be visible to this user, the answer is YES. You can always restrict what users see and do by customizing entitlements. If this user shouldn't even be aware of the account, however, the answer is NO.

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.



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