COMMERCIAL ADVANTAGE

Dual Approval Quick Reference Guide

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Learn more about dual approval for wire payments, how to view current settings, and make modifications in Commercial Advantage.

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Overview

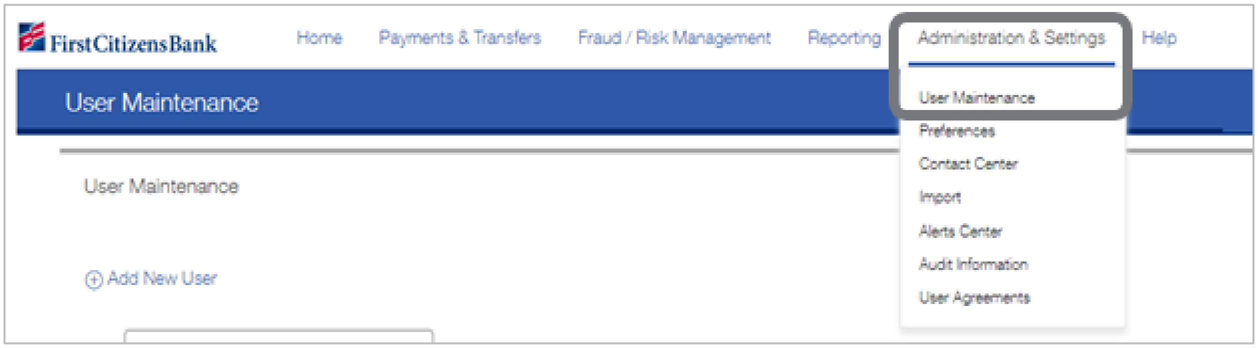
Dual approval, also referred to as dual authorization, is one of several security protocols in place for online banking. To create and approve a transaction, two parties are needed. One to create the request and the second to review and approve the transaction.

How to View User Payment Settings

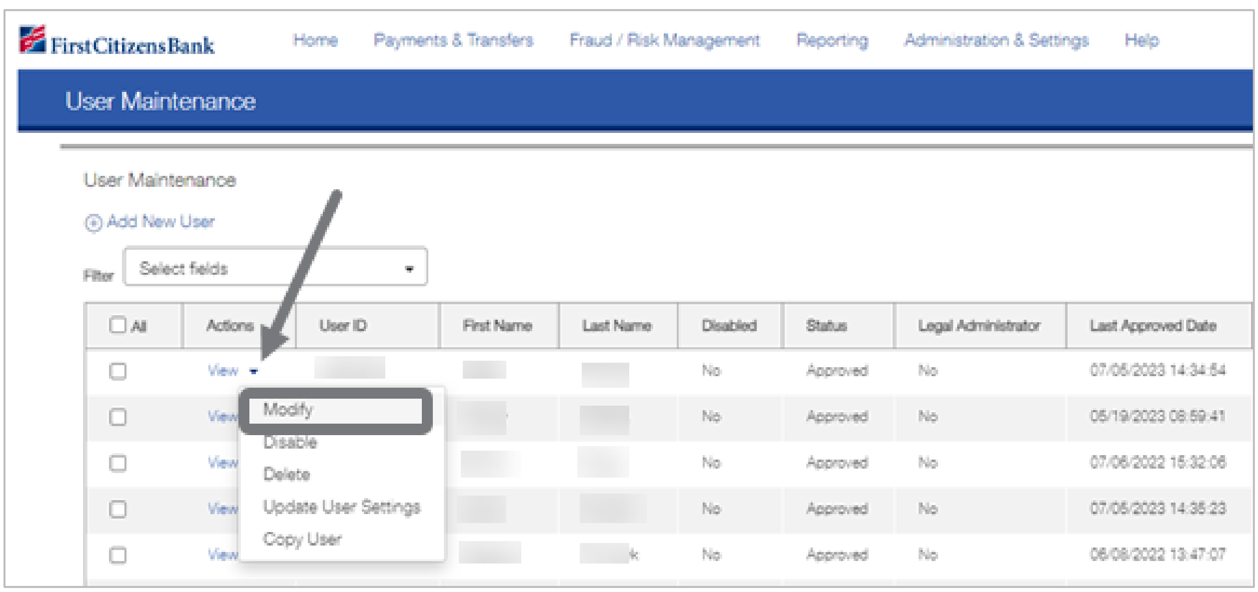
Payment settings for users are established and can be modified by administrators.

To view an existing user's settings:

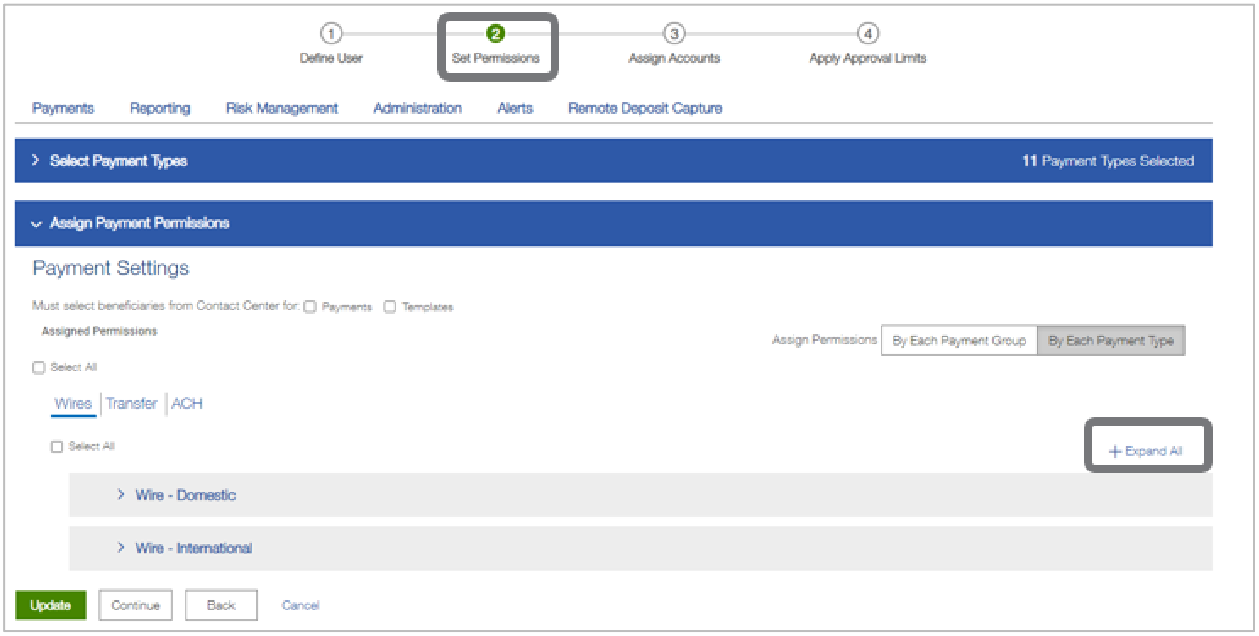
1. Select **User Maintenance** from the **Administration & Settings** menu.



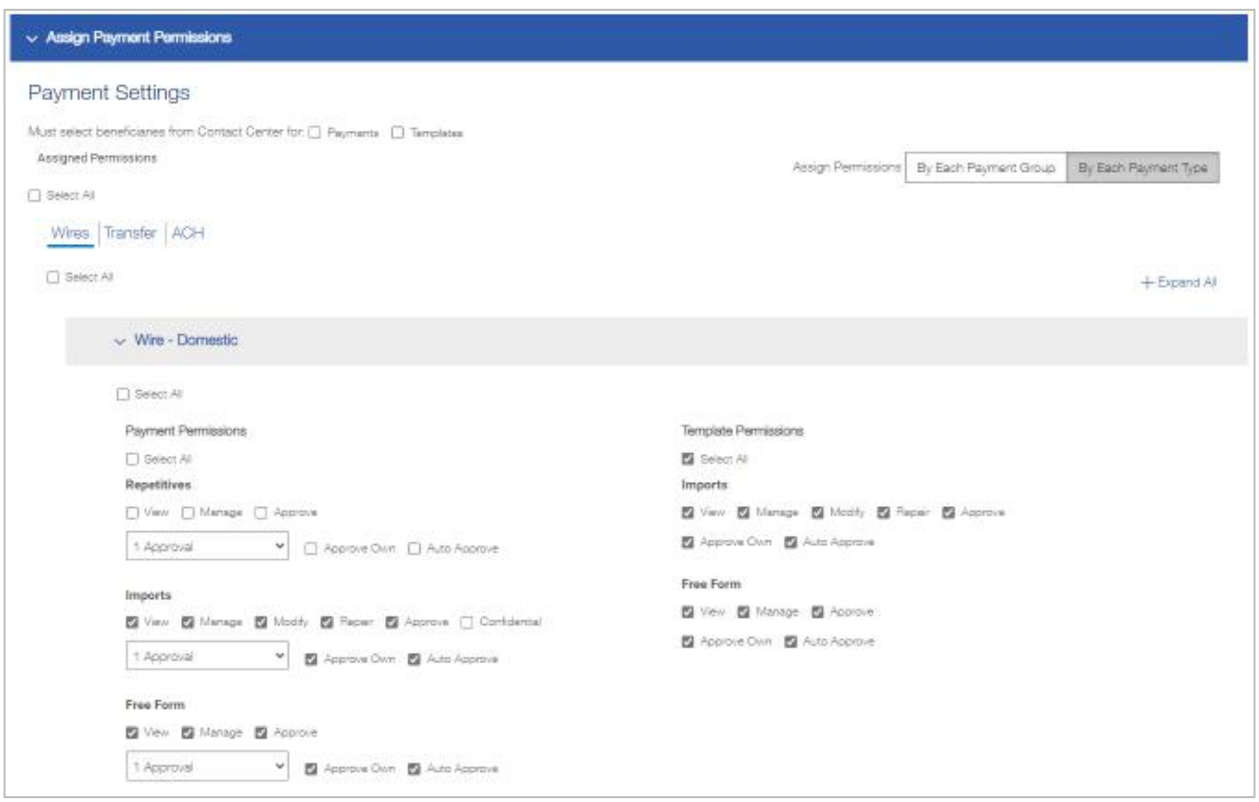
2. On the **User Maintenance** widget, click the down caret in the **Actions** column for the user you wish to modify, then select **Modify**.



3. Select **Set Permissions**, then **+ Expand All**.



4. You can now view the current permission settings identified by the checked boxes.



The below list provides the template permission types and their descriptions.

- **View** – This is the most restrictive option. A user cannot take any actions if this is the only box checked for this permission.
- **Manage** – User is able to Add/Modify/Delete a transaction.
- **Modify** – User is able to change details within a transaction.
- **Repair** – User is able to repair a transaction.
- **Approve** – User is able to approve transactions that others created.
- **Confidential** – User is able to see detailed audit information on these transactions.
- **Approve Own** – A user can approve their own transaction.
- **Auto Approve** – When a user creates a transaction, the status will go from **Entered** to **Approved** automatically. This setting should NOT be enabled for any transaction types that has Limits in place.

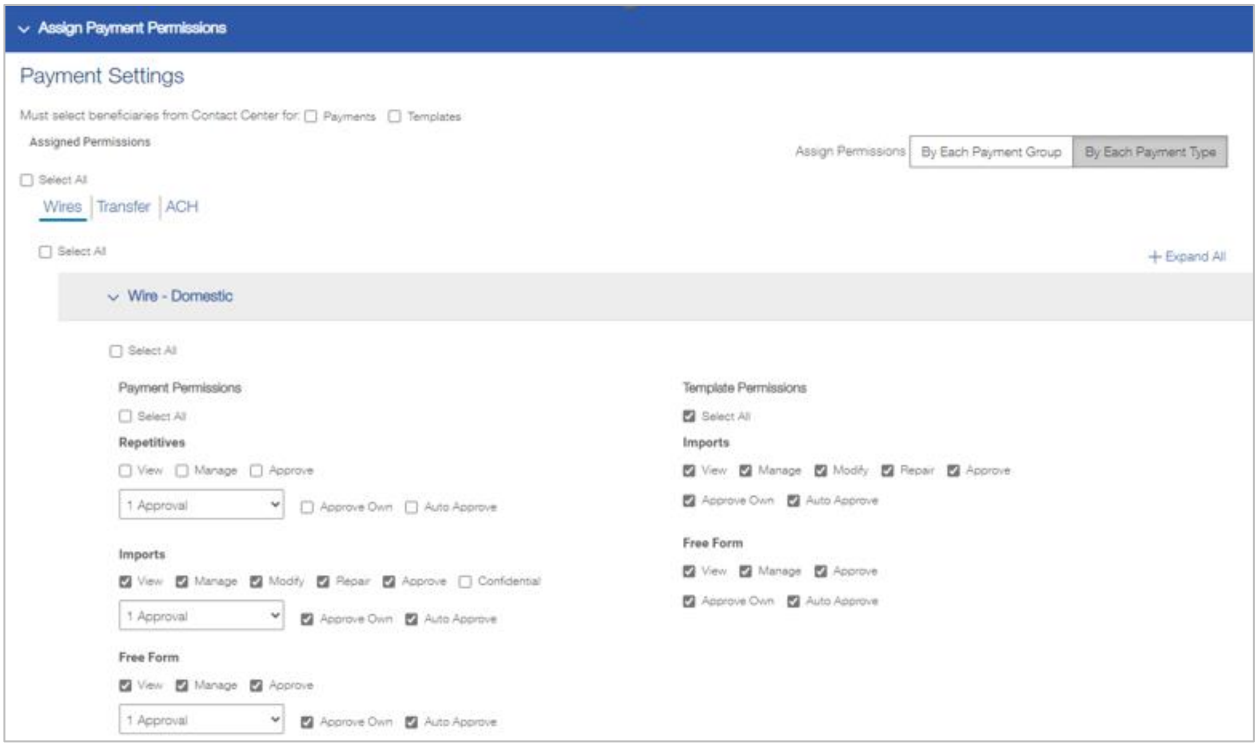
Notes:

- To require dual approval for your company, all users must have **Approve Own** and **Auto Approve** removed from their settings.
- If dual approval is required for select users, only remove the **Approve Own** and **Auto Approve** settings from those users.
- Further segregation of duties can be set by allowing only some users to have the **Manage** setting checked but not **Approve**. Other users who can approve would be set up with the **Approve** setting.

Modify User Payment Settings

To modify an existing user’s information:

1. Navigate to **Payment Settings** page. To disable any permission setting, click on the checked box to remove the check mark.



Questions?

We’re here to help. Contact Business Engagement Center with questions at 866-322-4249. Our team is happy to assist you.