



COMMERCIAL ADVANTAGE

Dual Approval Quick Reference Guide

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Member FDIC



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

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Overview

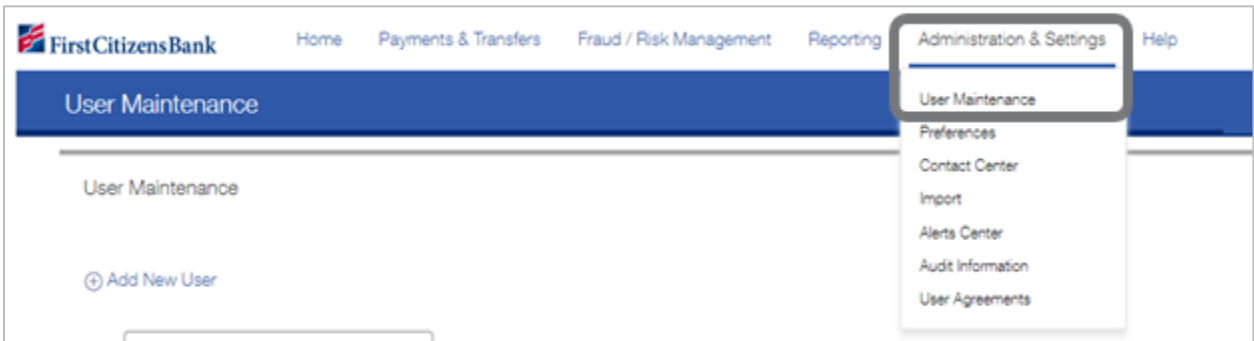
Dual approval, also referred to as dual authorization, is one of several security protocols in place for online banking. To create and approve a transaction, two parties are needed. One to create the request and the second to review and approve the transaction.

How to View User Payment Settings

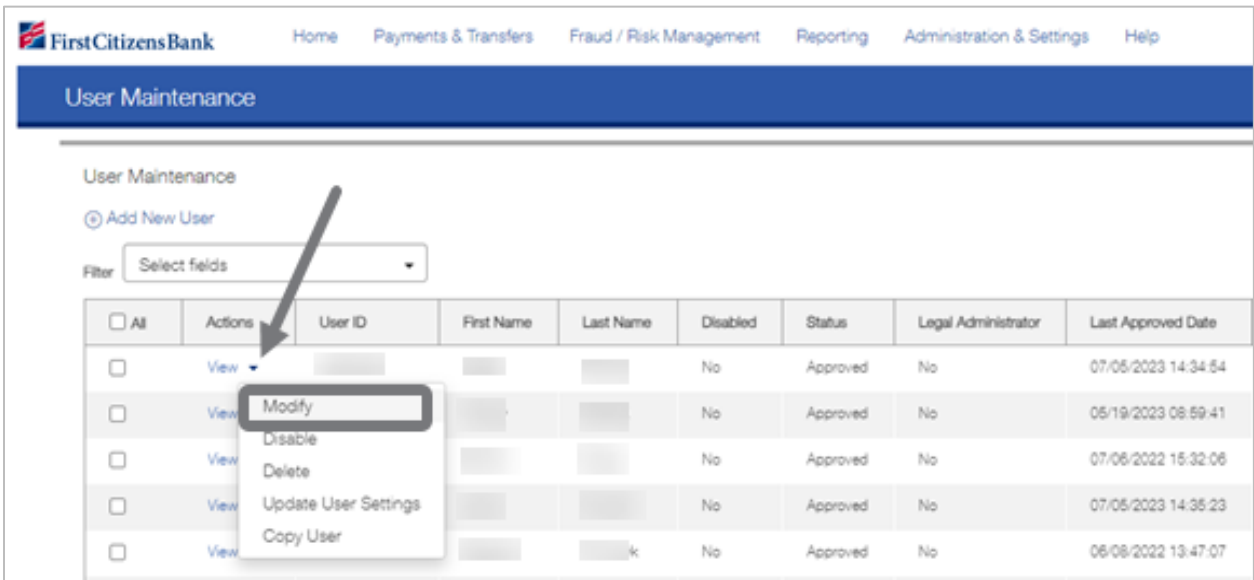
Payment settings for users are established and can be modified by administrators.

To view an existing user's settings:

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



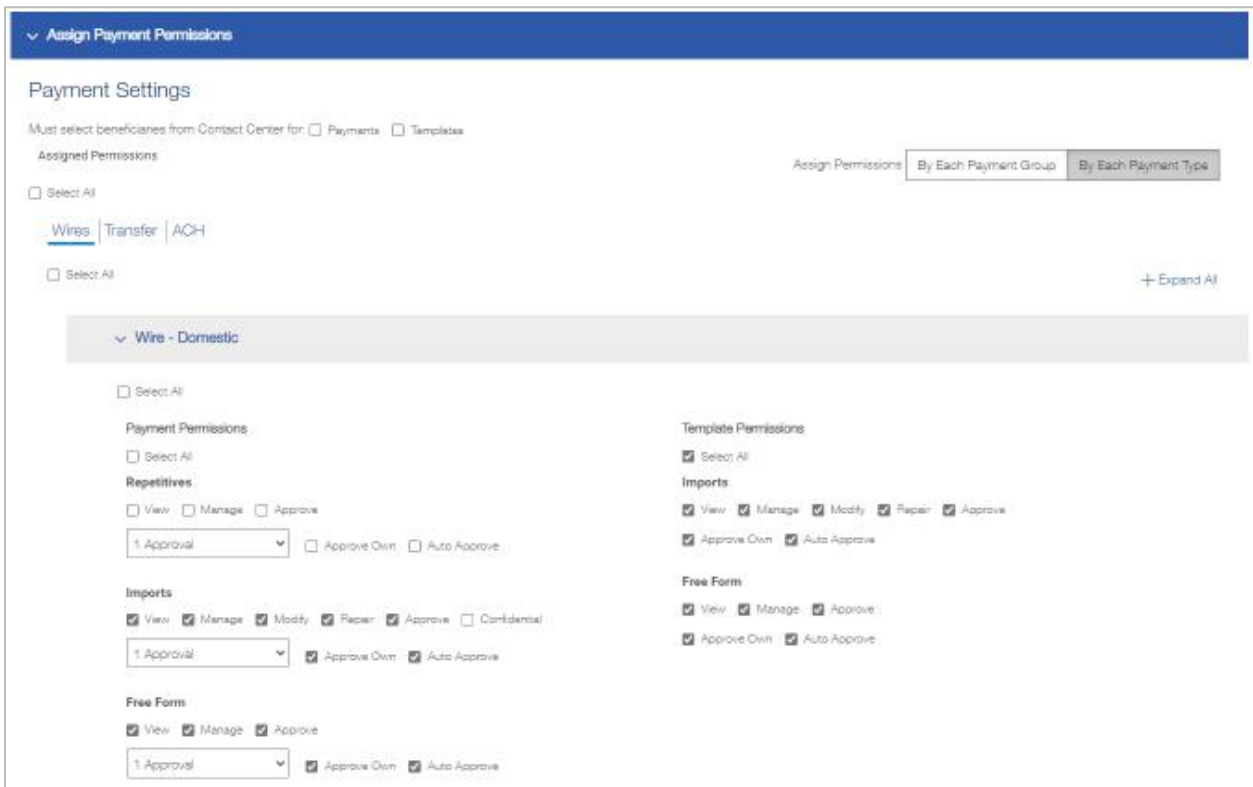
2. On the **User Maintenance** widget, click the down caret in the **Actions** column for the user you wish to modify, then select **Modify**.



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

 Payments Templates'. Under 'Assigned Permissions', there are 'By Each Payment Group' and 'By Each Payment Type' buttons. A 'Select All' checkbox is present. Below are tabs for 'Wires', 'Transfer', and 'ACH'. Under 'Wires', there is another 'Select All' checkbox and a '+ Expand All' button (highlighted with a black box). Below are expandable sections for 'Wire - Domestic' and 'Wire - International'. At the bottom are 'Update', 'Continue', 'Back', and 'Cancel' buttons." data-bbox="145 112 914 410"/>

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.

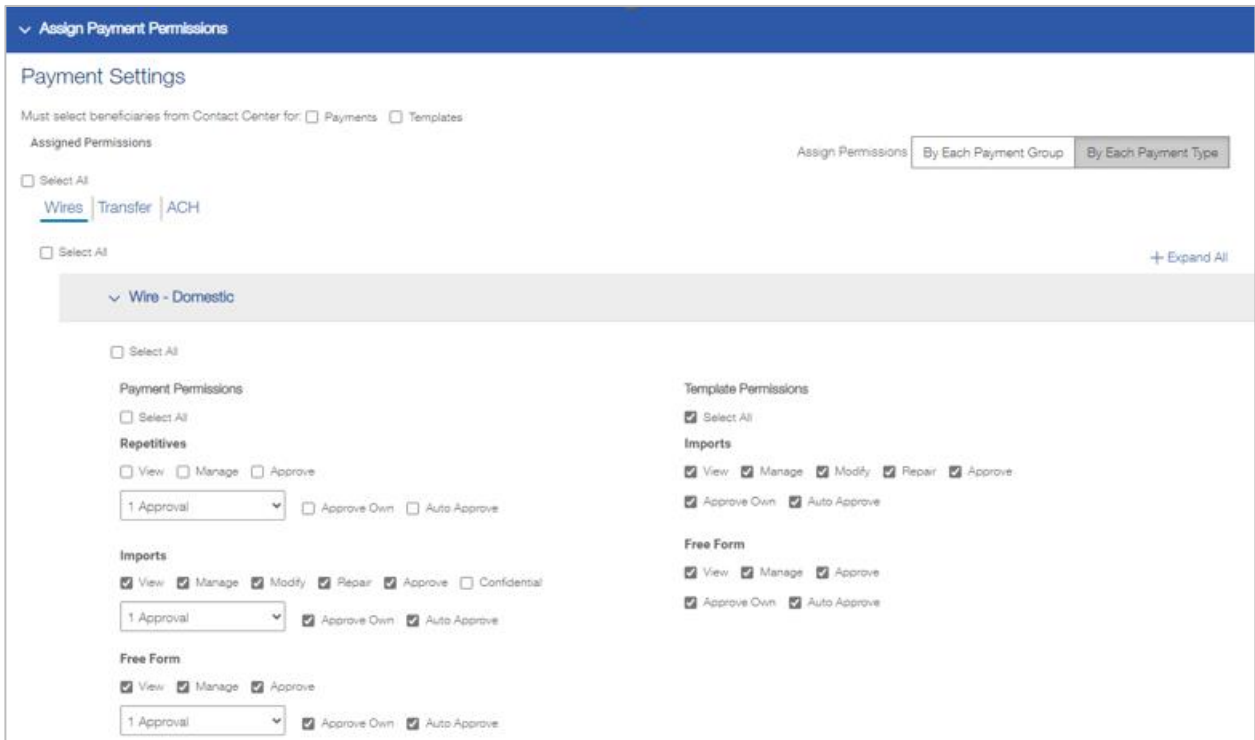
Notes:

- 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.



The screenshot displays the 'Assign Payment Permissions' interface. At the top, there's a blue header with a dropdown arrow and the text 'Assign Payment Permissions'. Below this, the 'Payment Settings' section is visible. It includes a note: 'Must select beneficiaries from Contact Center for: Payments Templates'. Under 'Assigned Permissions', there are tabs for 'Wires', 'Transfer', and 'ACH', with 'Wires' selected. A 'Select All' checkbox is present. To the right, 'Assign Permissions' has two buttons: 'By Each Payment Group' and 'By Each Payment Type'. A '+ Expand All' link is also visible. The main content area is titled 'Wire - Domestic' and contains several sections of permissions:

- Payment Permissions:** Includes a 'Select All' checkbox.
- Repetitives:** Includes checkboxes for 'View', 'Manage', and 'Approve', a dropdown menu set to '1 Approval', and checkboxes for 'Approve Own' and 'Auto Approve'.
- Imports:** Includes checkboxes for 'View', 'Manage', 'Modify', 'Repair', 'Approve', and 'Confidential', a dropdown menu set to '1 Approval', and checkboxes for 'Approve Own' and 'Auto Approve'.
- Free Form:** Includes checkboxes for 'View', 'Manage', and 'Approve', a dropdown menu set to '1 Approval', and checkboxes for 'Approve Own' and 'Auto Approve'.
- Template Permissions:** Includes a checked 'Select All' checkbox.
- Imports (Template):** Includes checked checkboxes for 'View', 'Manage', 'Modify', 'Repair', and 'Approve', and checked checkboxes for 'Approve Own' and 'Auto Approve'.
- Free Form (Template):** Includes checked checkboxes for 'View', 'Manage', and 'Approve', and checked checkboxes for 'Approve Own' and 'Auto Approve'.

Questions?

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