

Contents

Maintain User Access Details	2
Account Linkage	3
Rule Maintenance	4
User Role Maintenance	5
Financial Workflow Maintenance	6
Customer setups (scenarios and examples)	7
Single-level authorization schema	7
Two-level authorization schema	8
Manage Beneficiary Linkage	10
Corporate View Only User	14

Maintain User Access Details

CORP ADMINISTRATION Maintain User Access Details

Create New User	
USER DETAILS	
CORPORATE TYPE:	
CORPORATE	
CORPORATE USER*	
SALUTATION*	
Select	•
FIRST NAME*	
LAST NAME*	
SETTINGS	
ACCESS SCHEME*	
Select	•
ENTRY/APPROVAL LIMIT SCHEME*	
select	•
Show Limits	
TRANSACTION LIMIT SCHEME*	
Select	•
ACCESSIBLE FINANCIAL TRANSACTION TYPES*	
Lookup	
CUSTOMER ID	
	•
CUSTOMER ID ACCESS INDICATOR*	
Icobal 🔘 Local	
DIVISION ACCESS INDICATOR*	
● Global O Local	
PRIMARY DIVISION ID	
Select	•
CONTACT DETAILS	
PHONE NUMBER	
MOBILE PHONE NUMBER*	
DEMOGRAPHIC DETAILS	
eMail ID FOR ALERTS*	
	•
	Back Contin
	Contin

Useful information:

- The username's length should be between 8 and 16 characters; the username must contain at least two of the following:
 - Lowercase letter: a-z
 - Uppercase letter: A-Z
 - Number: 0-9
- At first login, a newly created user will use:
 - The username provided by the administrator
 - The password received via email (to the address defined by the admin at sub-user level)
 - The hard token provided by the admin or the iSecure token app
- If the administrator wants to change a user role, then (s)he should perform the following steps:
 - Edit the user (click the three dots under More Actions, Edit or Delete User Details)

Account Linkage

CORP ADMINISTRATION Maintain User Access Details Account Linkage USER ID: LAST NAME: EIRST NAME: TOLINK ACCOUNTS CLICK HERE

Useful information:

- This menu allows account assignment for both own and third party accounts (if any); in case the customer has access to third party account(s)
- Once an account is selected, the "Access Level" Access type becomes active, with the following options:
 - No Access: the user not have any access to that account
 - Access + Inquiry: the user will have inquiry access only
 - Transact: the user will be able to initiate payments up to the Entry/Approval Limit Scheme amount assigned to them at user creation
 - Authorize: the user will able to approve payments up the Entry/Approval Limit Scheme amount assigned to them at user creation

Note: the Commercial customer sub-users cannot change the access level rights assigned to them by the administrator

Rule Maintenance

CORP ADMINISTRATION **Rule Maintenance** Add Rule CAGPBM BANK ID: CORPORATE ID: Select Roles Rule Description Rule Hierarchy Number Of People General 99 Rule Description **Rule Hierarchy** Number Of People Authorizer 10 Back (Clear Continue

Useful information:

- General: not required for corporates
- Authorizer: the number inputted in the 'Number of People' box is the number of approvers required to process a transaction

User Role Maintenance

CORP ADMINISTRATION

User Role Maintenance			Search Q
Role Name Authorizer	Role Hierarchy 10	÷	

Useful information:

• This is where you will link all approvers as Authorizers for transactions

Financial Workflow Maintenance

CORP ADMINISTRATION

Financial Workflow Maintenance

							Add Workflow
Financial Work	flow Mainten	ance					
Transaction Type Other Bank Transfer	Default Rule No	Currency BMD	From Amount 0.00	To Amount 5,000,000.00	Applicable Rule 2 Authorizer	:	
Transaction Type Bulk Transaction	Default Rule No	Currency BMD	From Amount 0.00	To Amount 5,000,000.00	Applicable Rule 2 Authorizer	:	
Transaction Type Initiate Bill Payment	Default Rule NO	Currency BMD	From Amount 0.00	To Amount 1,000,000.00	Applicable Rule 2 Authorizer	:	
Transaction Type File Upload	Default Rule NO	Currency BMD	From Amount 0.00	To Amount 5,000,000.00	Applicable Rule 2 Authorizer	:	
Transaction Type Initiate Utility Payment	Default Rule No	Currency BMD	From Amount 0.00	To Amount 1,000,000.00	Applicable Rule 2 Authorizer	:	
				Page Num	ber GO Rows per page	e: 5 🔻	1-5 of 8 < 关

Useful information:

- This menu is active only for customers with multiple users
- The default values can be amended by clicking on the three dots
- No two rows are allowed to have overlapping or conflicting values (e.g. different signature types for the same amount interval, duplicated rows etc.)
- In order to allow transaction posting, a workflow should be defined for that specific transaction type (in a two/three-level approval setup)

Note: For any new financial workflows, Default Rule is always 'No'

Customer setups (scenarios and examples)

Generically, the steps for customer setup are the following:

- 1. Define users and their limits roles (Maintain User Access Details)
- 2. Define approvers (User Role Maintenance)
- 3. Define signing authority, any one or two signing, (Rule Maintenance)
- 4. Assign account access (Maintain User Access Details, Account Linkage)
- 5. Define financial workflows (Financial Workflow Maintenance)

Single-level authorization schema

SCENARIOS:

- 1. maker and authorizer, for all transaction types and amount limits
- 2. maker&authorizer, for all transaction types and amount limits

Setup (for both scenarios):

1. Define the user rules (1 authorizer)

Select Roles			
Rule Description General	Rule Hierarchy 99	Number Of People	
Rule Description Authorizer	Rule Hierarchy 10	Number Of People	
			Back Clear Continue

Two-level authorization schema

SCENARIO 1

Digicel needs to have the following setup:

- For amounts below 1k any one authorizer can sign the transaction
- For amounts above 1k two of the authorizers should co-sign

Setup for scenario 1

The users and user access setup is summarized in this table

Username	Role
pholmanbtc	maker
bmurphybtc	authorizer
rsealebtc	authorizer
jnelbtc123	authorizer
mlerouxbtc	authorizer

There will need to be two Rules created, one for 1 authorizer and another for 2 authorizers.

Rule Maintenance			
Rule ID	Hierarchy	Rule	:
311	No	1 Authorizer	
Rule ID	Hierarchy	Rule	:
2	No	2 Authorizer	

The workflows ensures that the customer setup is implemented, as follows:

- For amounts below 1k any one authorizer can sign the transaction.
- For amounts above 1k two of the authorizers should co-sign

Financial Workflow Maintenance						
Transaction Type Other Bank Transfer	Default Rule No	Currency BMD	From Amount 0.00	To Amount 1,000.00	Applicable Rule 1 Authorizer	:
Transaction Type Other Bank Transfer	Default Rule No	Currency BMD	From Amount 1,000.01	To Amount 5,000,000.00	Applicable Rule 2 Authorizer	:

SCENARIO 2

Regulatory Authority needs to have the following setup:

- One inputter (just maker) and one authorizer (Authorizer) for transfer up 250k (inputter cannot approve their own transfer)
- One inputter (just maker) and two authorizers (Authorizer) for transfer over 250k (inputter cannot approve their own transfer)

Setup for scenario 2

The **user access** set up for this company are:

- kmartinsra (Maker)
- pdavisrab2 (Authorizer)
- kmasterrab1 (Authorizer)

Reasoning: the fact that the approver should be always different from the inputter call for an Authorizer instead of a Maker & Authorizer.

Financial Workflow Maintenance							
Transaction Type Other Bank Transfer	Default Rule No	Currency BMD	From Amount 0.00	To Amount 250,000.00	Applicable Rule 1 Authorizer	:	
Transaction Type Other Bank Transfer	Default Rule No	Currency BMD	From Amount 250,000.01	To Amount 5,000,000.00	Applicable Rule 2 Authorizer	:	

The workflow setup ensures that each of the two authorizers can individually sign a transfer below 250k, while for transfers over 250k they would need another authorizer to co-sign.

Since the Maker is not listed as an Authorizer under Role Maintenance, their inputting of the transaction does not count as first authorization.

Manage Beneficiary Linkage

When creating or modifying a Beneficiary you have the option of making that beneficiaries Access Level to be Global or Local

- Global = all users can see and have access to that beneficiary
- Local = no users have access and individual users can be assigned to that beneficiary for use

Add Beneficiary-Other Bank			
Add Beneficiary - Other Ba Fill in all required fields (*)	ink		
	Beneficiary Details		
Name*			
Nickname*			
Address1			
Country	Select 👻		
State/Province/Parish	Lookup		
ZIP code/Postal code			
Access Type*	Select		
	Select		
Account Number*	Local		

If made Local, the beneficiary will appear in the Manage Beneficiary Linkage under the Transfers Tab



You click on View/Modify Linkages next to the beneficiary

transfers Manage	Beneficiary I	Linkage				
Maintain Be	eneficiary Linkag	les				Search Q
View Details 28345	Type Beneficiary	Name	Beneficiary Description	Account Number	Currency BMD	View/Modify Linkages

You will see the list of Users Linked and Users Not Linked

TRANSFERS Manage Beneficiary Linkage						
Maintain Beneficia	ary Linkages					
COUNTERPARTY DETAI Counterparty ID: Nickname:	LS 28345 Clear Choice	NAME:	Clear Choice			
Users Linked Select All			Users Not Linked			
		« »	Select	User ID ADMIN		
			Select	User ID HOCVC		
			Select	User ID VC		
			Select	User ID CVC		
				Back Continue		

To have them linked, click on the grey check mark for the user which will turn green and click the double arrows to send those selected users to the left side under Users Linked

Users Linked		Users Not Linked	
Select All		Select All	
	«	Select	User ID
	>>		ADMIN
		Select	User ID
			HOCVC
		Select	User ID
			VC

Once moved over, click Continue

Users Linked			Users Not Linked	
Select All			Select All	
Select	User ID CVCADMIN	« »		
Select	User ID CVC			
Select	User ID ENCVC			
Select V	User ID C			
				Back Continue

Check that the linkage is correct, add remarks if you wish and click Submit

TRANSFERS Manage Bene	ficiary Linka	age			
Confirm Beneficia	iry Linkages				
COUNTERPARTY DETAI COUNTERPARTY ID: NICKNAME:	LS 28345 Clear Choice	NA	AME:	Clear Choice	
New Linked Users				New Delinked Users	
User ID					
NCVC					
User ID					
VC					
User ID					
VCADMIN					
User ID					
ADDITIONAL DETAILS REMARKS					
					Back Submit

That beneficiary will now be visible to the linked users.

Corporate View

STEP 1: Login



STEP 2: Click on Corp Administration

- STEP 3: Click on Maintain User Access
- STEP 4: Click on More actions



STEP 5: Click on Edit or Delete User Details

			4	CLARIEN		Search	C	Q Helk	JUDY1, HARB	our T limited	2		4	😝 Sign Out
Dashboard	Accounts -	Transfers -	Bill Payments •	Support Services -	Mail	File Upload •	Corp Ad	dministration •	My Profile					
			CORP ADMI	NISTRATION	ess D	etails								
														Create New User
			Maintai	in User Access D)etails									Search Q
			••	View Un APARS	er Details SONIS	Vew Acc	ercial Admi	Details in User	Login D Yes	ubled	ŏ	leve Entry And Appr 0.01 to 5,000,00	roval Limit De 0.00	raile
			User Name ANDREW P ARSONS	Mobile 1	014111	Yes	fon Enabled		View To Corpo	neaction Limit De rate Default S	etale N Icheme	tore Actions		
				View De AWHIT 169	er Details FED2	View Acc Comm	ercial Use	Set Password Copy User Details Enable or Disable	Edit or Menu O	Delete User D Options Linkaç	etails ge	e Entry And Appr 11 to 5,000,00	roval Limit De 10.00	rah
			ALLISON	****19	014111	Yes		Account Linkage						
				View Un	er Details	View Acc	cess Scheme annial Head	Customer ID Linka	90 90			e Entry And Appr	rosal Limit De	etaila

STEP 6: Change the Access Scheme - Corporate View Only and Entry/ Approval Limit - View Only

CORP ADMINISTRATION Maintain User Access Details		
Step 1 of 2 - Edit or Delete User Details		1
CORPORATE TYPE	ACCOUNT FORMAT	
CORPORATE	NickName(Currency)-Accountid	
CORPORATE USER*		
APARSONSS9		
SALUTATION		
M/S v		
FIRST NAME*		
ANDREW		
LAST NAME*		
PARSONS		
MDDLE NAME		
NICKNAME		
ACCESS SCHEME*		
Commercial Admin User 👻		
Select		
Commercial Admin User		
Commercial User		
Commercial View Only User		

STEP 7: Click on Continue

Step 1 of 2 - Edit or Delete User Details	
CORPORATE TYPE:	ACCOUNT FORMAT
CORPORATE	NickName(Currency)-Accountid
CORPORATE USER*	
EGCONYERS	
SALUTATION	
M/S 👻	
FIRST NAME*	
EDITH	
LAST NAME*	
CONVERS	
MIDDLE NAME	
NICHUAME	
ACCESS SCHEME*	
Commercial View Only User 👻	

STEP 8: Click on UpdateSTEP 9: Preview ConfirmSTEP 10: Click on Submit



Clarien Bank Limited Point House 6 Front Street Hamilton HM 11

441.296.6969

clarienbank.com

-Clarien Bank Limited, through its wholly owned subsidiary companies, is licensed to conduct bank, investments, corporate services and trust business by the Bermuda Monetary Authority.