CLARIEN | iBANK

Commercial Administration Cheat Sheet

Contents

Maintain User Access Details

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*

◉ Global ○ Local

DIVISION ACCESS INDICATOR*

◉ Global ○ Local

PRIMARY DIVISION ID

Select

CONTACT DETAILS

PHONE NUMBER

MOBILE PHONE NUMBER*

DEMOGRAPHIC DETAILS

OFFICIAL EMAIL ID*

EMAIL ID FOR ALERTS*

Official Email ID

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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:

FIRST NAME:

TO LINK ACCOUNTS   CLICK HERE

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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

Add Rule

BANK ID: CAGPBM

CORPORATE ID:

Select Roles

Rule Description	Rule Hierarchy	Number Of People
General	99	
Authorizer	10	

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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

User Role Maintenance	Search 🔍

Role Name	Role Hierarchy	
Authorizer	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 Workflow Maintenance

Transaction Type	Default Rule	Currency	From Amount	To Amount	Applicable Rule	
Other Bank Transfer	No	BMD	0.00	5,000,000.00	2 Authorizer	⋮
Bulk Transaction	No	BMD	0.00	5,000,000.00	2 Authorizer	⋮
Initiate Bill Payment	No	BMD	0.00	1,000,000.00	2 Authorizer	⋮
File Upload	No	BMD	0.00	5,000,000.00	2 Authorizer	⋮
Initiate Utility Payment	No	BMD	0.00	1,000,000.00	2 Authorizer	⋮

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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	**Rule Hierarchy**	**Number Of People**
General	99	
Rule Description	**Rule Hierarchy**	**Number Of People**
Authorizer	10	1

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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	⋮
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	Default Rule	Currency	From Amount	To Amount	Applicable Rule	
Other Bank Transfer	No	BMD	0.00	1,000.00	1 Authorizer	⋮
Other Bank Transfer	No	BMD	1,000.01	5,000,000.00	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	Default Rule	Currency	From Amount	To Amount	Applicable Rule	
Other Bank Transfer	No	BMD	0.00	250,000.00	1 Authorizer	⋮
Other Bank Transfer	No	BMD	250,000.01	5,000,000.00	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

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 Linkage

| Maintain Beneficiary Linkages | Search 🔍 |

View Details	Type	Name	Beneficiary Description	Account Number	Currency	View/Modify Linkages
28345	Beneficiary				BMD	

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

TRANSFERS
Manage Beneficiary Linkage

Maintain Beneficiary Linkages

COUNTERPARTY DETAILS

COUNTERPARTY ID: 28345   **NAME:**   Clear Choice

NICKNAME: Clear Choice

Users Linked	Users Not Linked
Select All	Select All ✓

Users Not Linked

Select ✓	User ID
	ADMIN
Select ✓	User ID
	HOCVC
Select ✓	User ID
	VC
Select ✓	User ID
	CVC

« »

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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 ✓ User ID C	

Back   Continue

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

TRANSFERS
Manage Beneficiary Linkage

Confirm Beneficiary Linkages

COUNTERPARTY DETAILS

COUNTERPARTY ID:	28345	**NAME:**	Clear Choice
NICKNAME:	Clear Choice		

New Linked Users

User ID
NCVC

User ID
VC

User ID
VCADMIN

User ID
/C

New Delinked Users

ADDITIONAL DETAILS

REMARKS

Back   Submit

That beneficiary will now be visible to the linked users.

Corporate View

STEP 1: Login
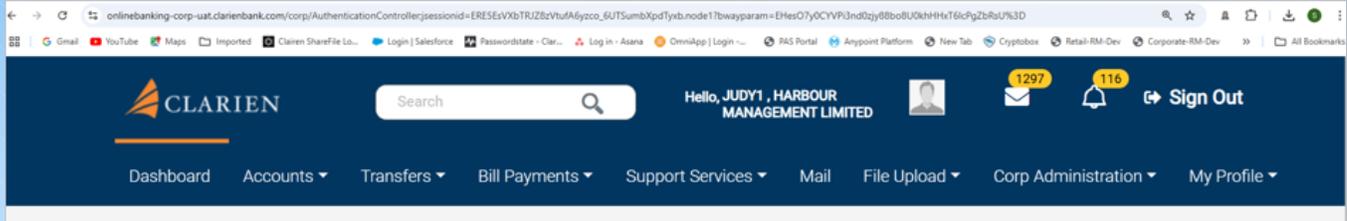
STEP 2: Click on Corp Administration

STEP 3: Click on Maintain User Access

STEP 4: Click on More actions
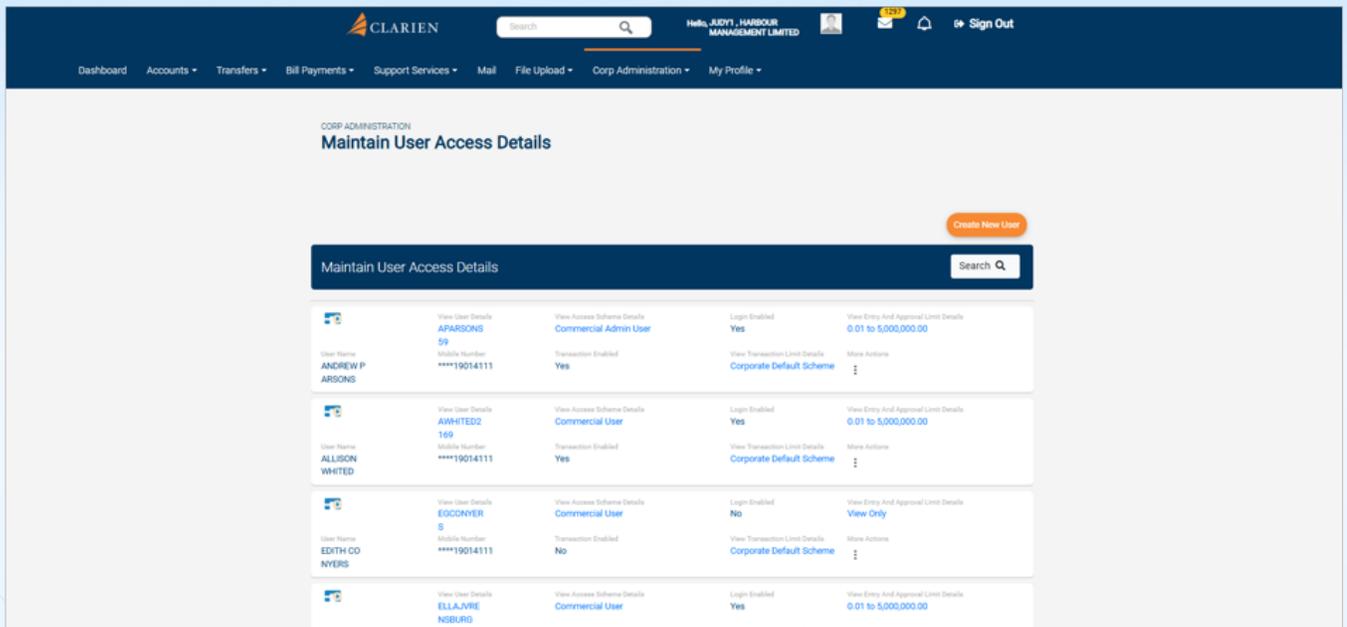
STEP 5: Click on Edit or Delete User Details
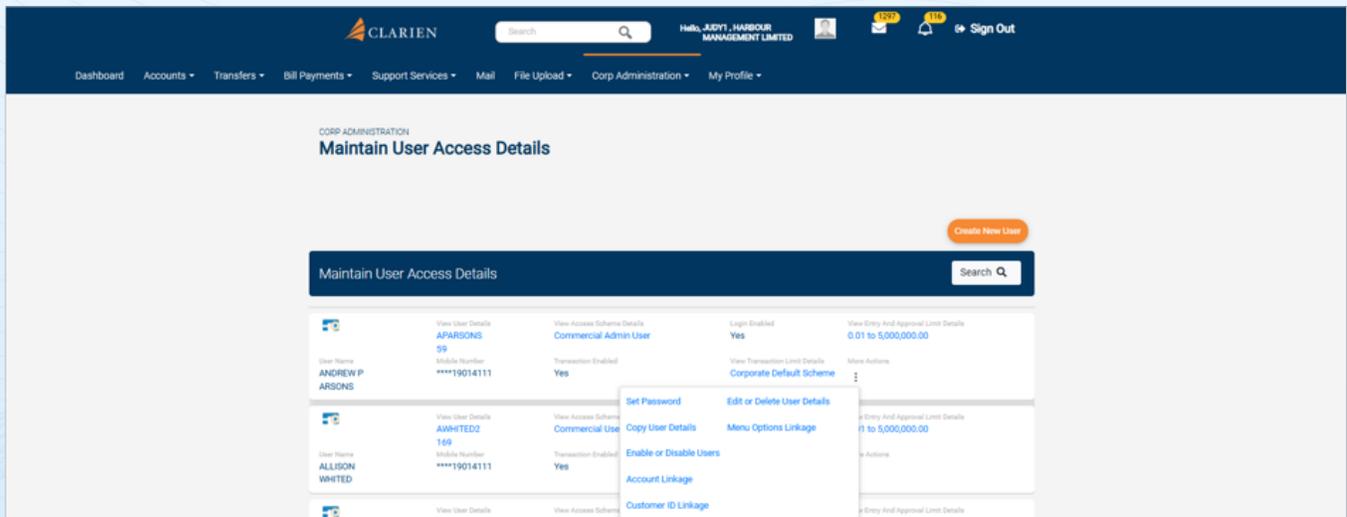
STEP 6: Change the Access Scheme – Corporate View Only and Entry/ Approval Limit – View Only

STEP 7: Click on Continue

STEP 8: Click on Update

STEP 9: Preview Confirm

STEP 10: Click on Submit