

A man with a beard and dark hair, wearing a dark blue suit jacket over a white button-down shirt, is smiling while looking at a laptop. He is sitting at a desk in a modern office with large windows in the background showing a city skyline. On the desk, there is a black mug and a pen on a notepad. The image has a dark blue geometric overlay on the left side.

Gulf Capital Bank

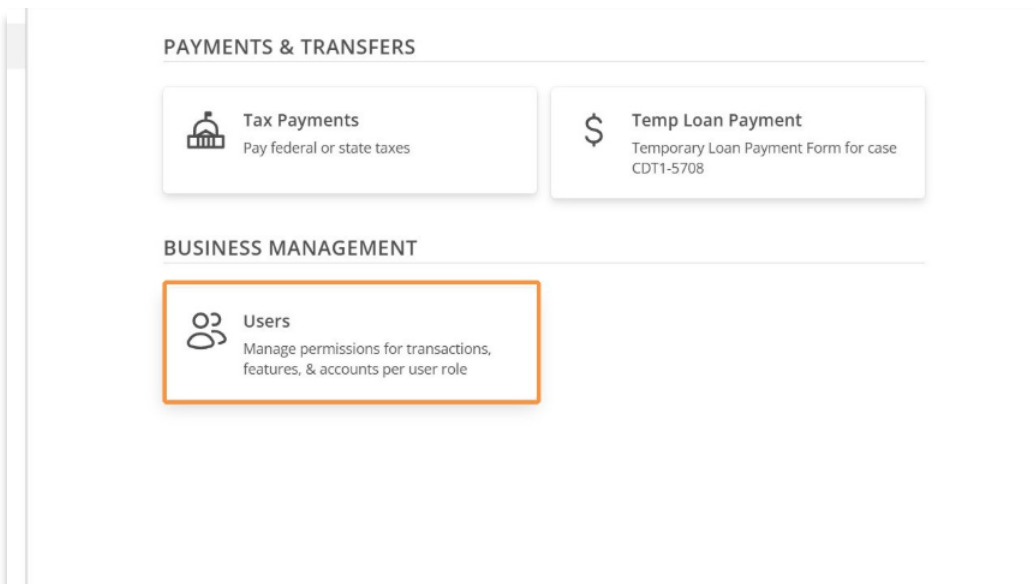
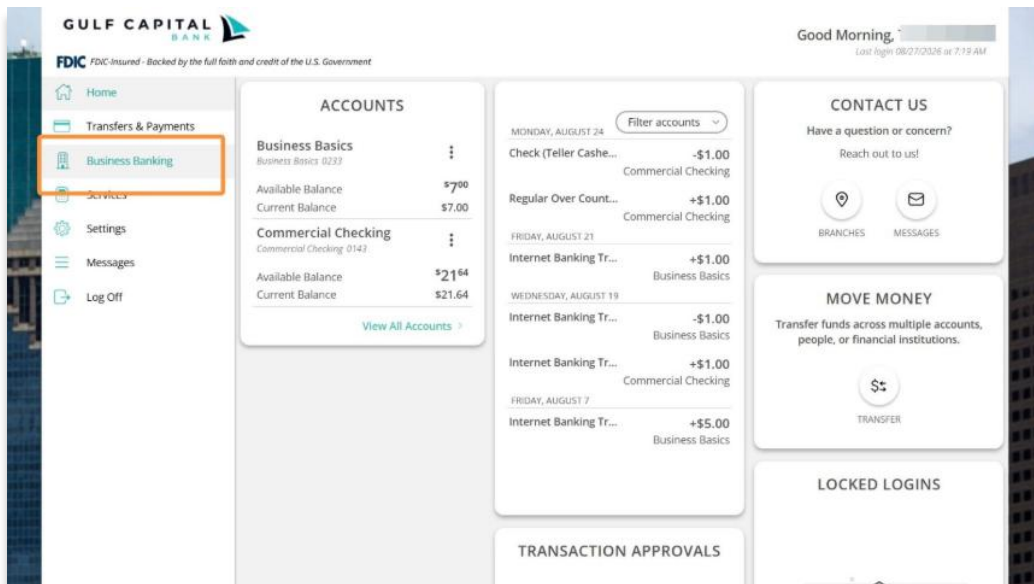
User Management Non-Corporate

Digital banking designed
for your success.



Learn how to efficiently add a new user to your business banking portal and assign specific account permissions. This guide ensures you can set up role-based access control to keep your business transactions secure and organized.

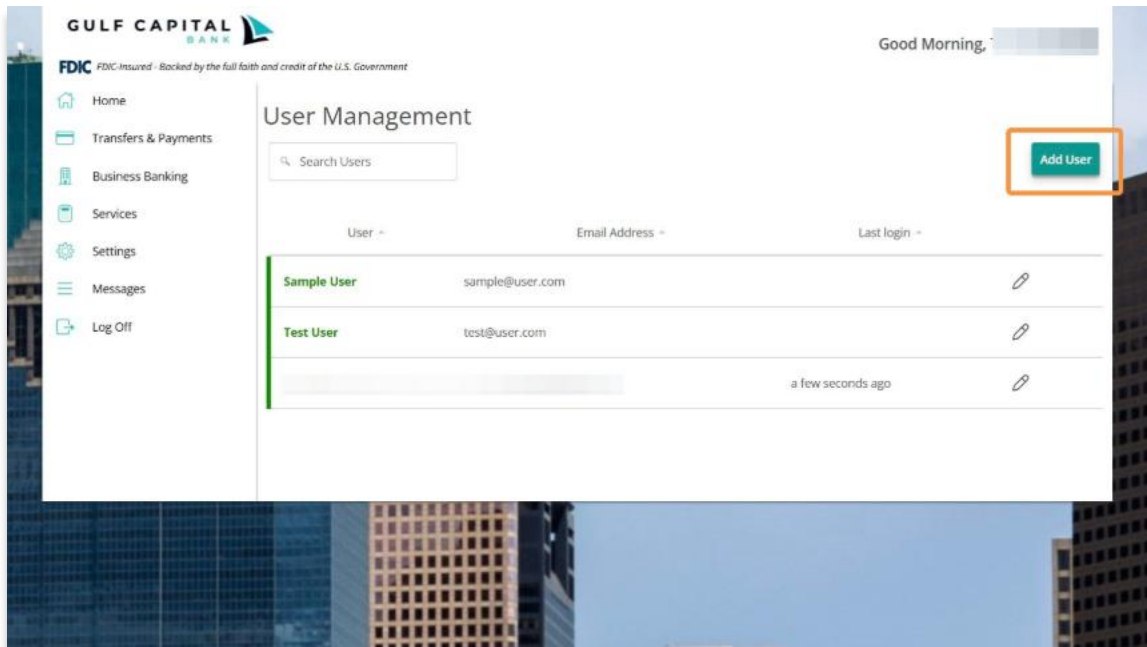
1. To manage users, select the "Business Banking" menu and then select "Users".



If you need additional assistance, please contact our Client Services Team at (713)999-8875.



2. Click the "Add User" button to create a new user.



3. Enter all personal and login details on the screen for the new user. The "Login ID" and "Password" requirements will be listed in the drop-down for reference when entering the information in the corresponding fields. Please note that the password assigned is temporary. The user will be asked to change the password upon initial login. Click the "Save New User Details" button when done.

PERSONAL DETAILS

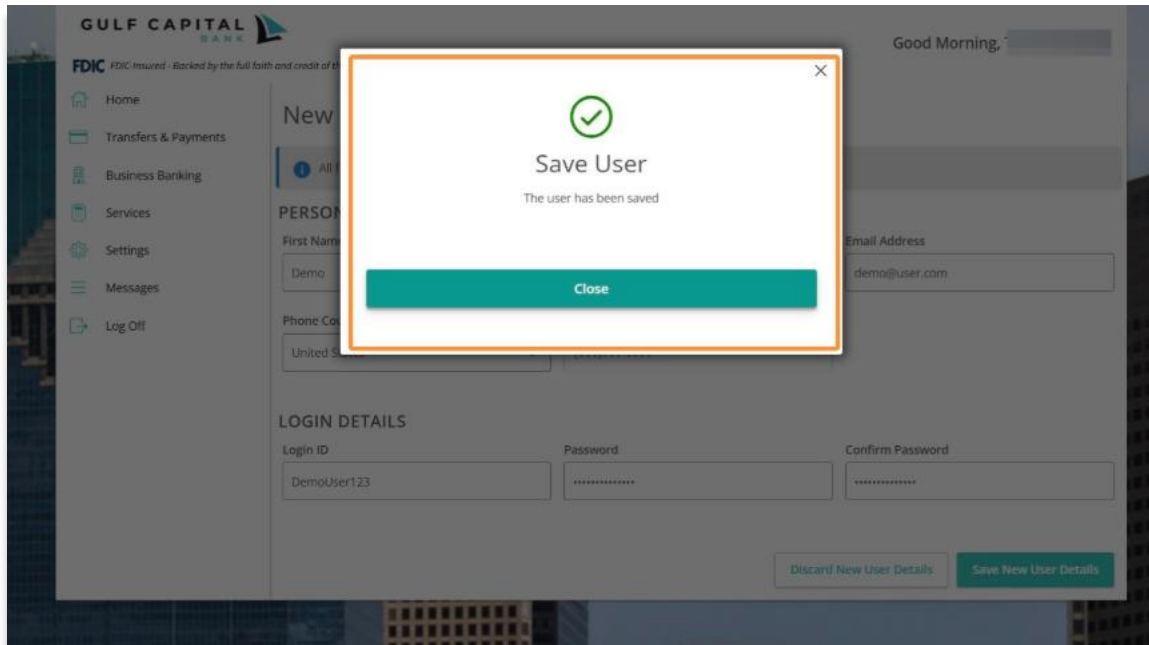
First Name: Last Name: Email Address:

Phone Country: Phone:

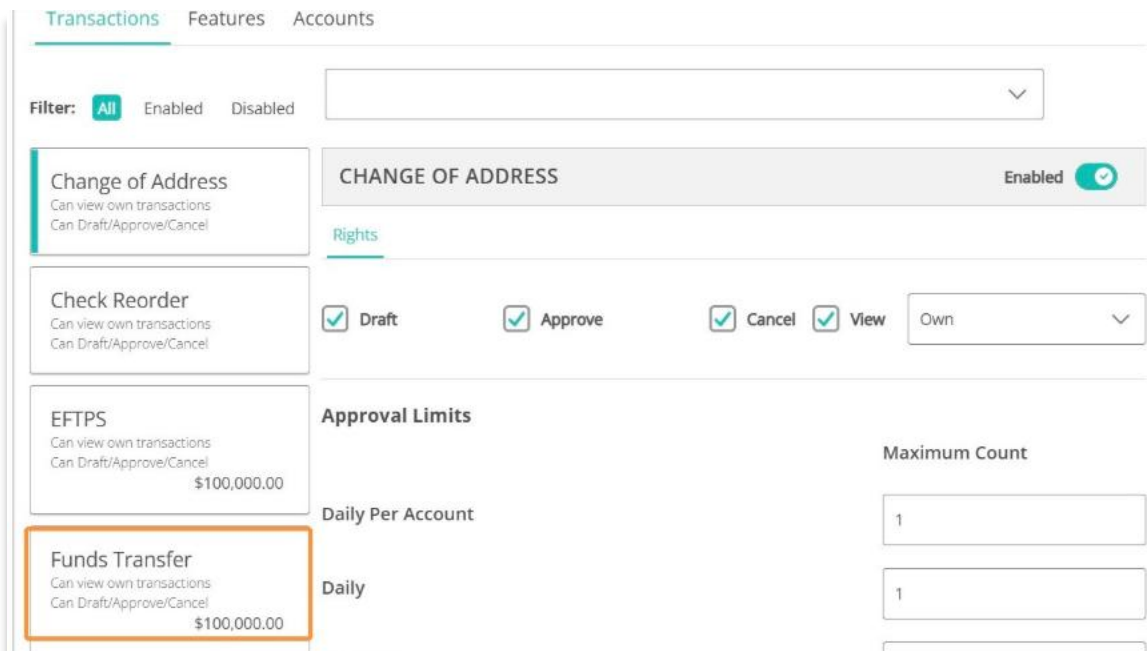
LOGIN DETAILS

Login ID: Password: Confirm Password:

If you need additional assistance, please contact our Client Services Team at (713)999-8875.



- Click on each transaction type listed to configure the users entitlements and limits.



If you need additional assistance, please contact our Client Services Team at (713)999-8875.

- On the "Rights" tab, select the users "Draft", "Approve" and "Cancel" rights by toggling the checkmarks on or off. "Draft" allows a user to initiate a transaction. "Approve" allows a user to authorize a transaction. "Cancel" allows a user to cancel a drafted transaction.

The screenshot shows the 'Rights' configuration for 'FUNDS TRANSFER'. On the left, there are four feature cards: 'Change of Address', 'Check Reorder', 'EFTPS', and 'Funds Transfer'. The 'Funds Transfer' card is highlighted with a blue border and shows a limit of \$100,000.00. The main area is titled 'FUNDS TRANSFER' and has an 'Enabled' toggle. Under the 'Rights' tab, there are checkboxes for 'Draft Restricted' (unchecked), 'Draft' (checked), 'Approve' (checked), 'Cancel' (checked), and 'View' (checked). The 'View' dropdown menu is set to 'Own'. Below this, there is an 'Approval Limits' section with a table for 'Maximum Amount' and 'Maximum Count'.

	Maximum Amount	Maximum Count
Per Transaction	\$ 100,000.00	
Daily Per Account	\$ 100,000.00	50
Daily	\$ 100,000.00	50
Monthly	\$ 1,000,000.00	100

- Click the drop-down menu next to the "View" option to establish the necessary view rights. "All" can view transactions initiated by any users within the company. "Account" can view transactions initiated within accounts the user is entitled to online. "Own" can only view the users own transactions. "None" cannot view any transactions.

This screenshot shows the 'View' dropdown menu open in the 'Rights' configuration for 'FUNDS TRANSFER'. The dropdown menu is highlighted with an orange box and shows four options: 'All' (selected with a checkmark), 'Account', 'Own', and 'None'. The rest of the interface is the same as the previous screenshot.

If you need additional assistance, please contact our Client Services Team at (713)999-8875.

7. In the "Approval Limits" section, enter the users transaction dollar and count limits.

Check Reorder
Can view own transactions
Can Draft/Approve/Cancel

EFTPS
Can view own transactions
Can Draft/Approve/Cancel
\$100,000.00

Funds Transfer
Can view own transactions
Can Draft/Approve/Cancel
\$100,000.00

Stop Payment
Can view own transactions
Can Draft/Approve/Cancel

☐ Draft Restricted
☒ Draft
☒ Approve
☒ Cancel
☒ View

Own

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 100,000.00	
Daily Per Account	\$ 100,000.00	50
Daily	\$ 100,000.00	50
Monthly	\$ 1,000,000.00	100

Save

If you need additional assistance, please contact our Client Services Team at (713)999-8875.

8. Click on the "Features" tab.

Good Morning, [Avatar]

and credit of the U.S. Government

Demo User Save

User Policy ⓘ

Transactions **Features** Accounts

Filter: All Enabled Disabled

Change of Address
Can view own transactions
Can Draft/Approve/Cancel

Check Reorder
Can view own transactions
Can Draft/Approve/Cancel

EFTPS
Can view own transactions

FUNDS TRANSFER Enabled ☒

Rights

☐ Draft Restricted ☒ Draft ☒ Approve ☒ Cancel ☒ View

Approval Limits

9. Select the appropriate non-transactional features the user should have access to.

FEATURES ⓘ

RIGHTS

☒ Access to all payment templates

☒ Can view all recipients

☒ Manage Recipients

☒ Manage Users

MOBILE

☒ Multi Deposit Mobile Capture

PERSONAL FINANCIAL MANAGEMENT (PFM)

☒ PFM Account Aggregation

☒ PFM Transaction Categorization and Widgets

☒ PFM Widget Budget

☒ PFM Widget Cash Flow

If you need additional assistance, please contact our Client Services Team at (713)999-8875.

10. Click on the "Accounts" tab to designate the users account rights.

Demo User

User Policy ?

Transactions Features **Accounts**

FEATURES ?

Q

RIGHTS

☒ Access to all payment templates	☒ Can view all recipients
☒ Manage Recipients	☒ Manage Users

11. Click the "Show unassigned accounts" link.

Accounts

0 of 2 accounts shown

[Show unassigned accounts](#)

View ☐ Deposit ☐ Withdraw ☐

Save

If you need additional assistance, please contact our Client Services Team at (713)999-8875.

12. A circle with a slash means the access is disabled but can be enabled. A checkmark means that access is enabled. Click the "Save" button to complete the process.

Demo User Save

User Policy ?

Transactions Features Accounts

ACCOUNTS ?

2 of 2 accounts shown
[Hide unassigned accounts](#)

Number	Name	View ☐	Deposit ☐	Withdraw ☐
0143	Commercial Checking	✓	⊘	⊘
0233	Business Basics	⊘	⊘	⊘

Save

GULF CAPITAL  FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government

Good Morning, Save

Demo User

User Policy

Transactions

ACCOUNTS

Number Name View Deposit Withdraw

0143 Commercial Checking ✓ ✓ ⊘

0233 Business Basics ⊘ ⊘ ✓

Save

✓

Policy Saved

Policy changes have been accepted.

Close

If you need additional assistance, please contact our Client Services Team at (713)999-8875.