Gulf Capital Bank

User Roles

Digital banking designed
for your success.

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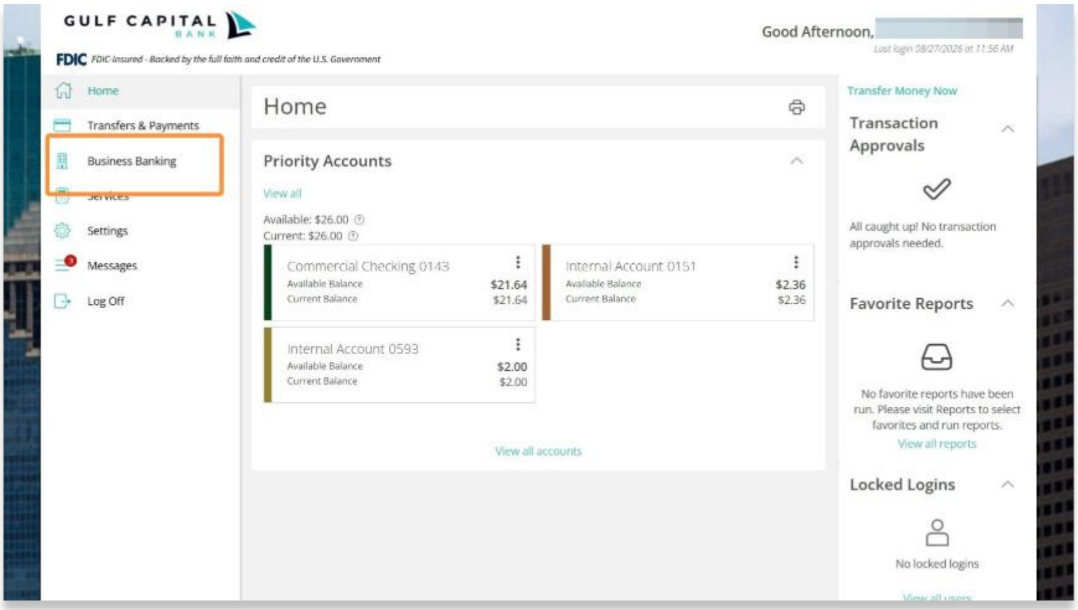
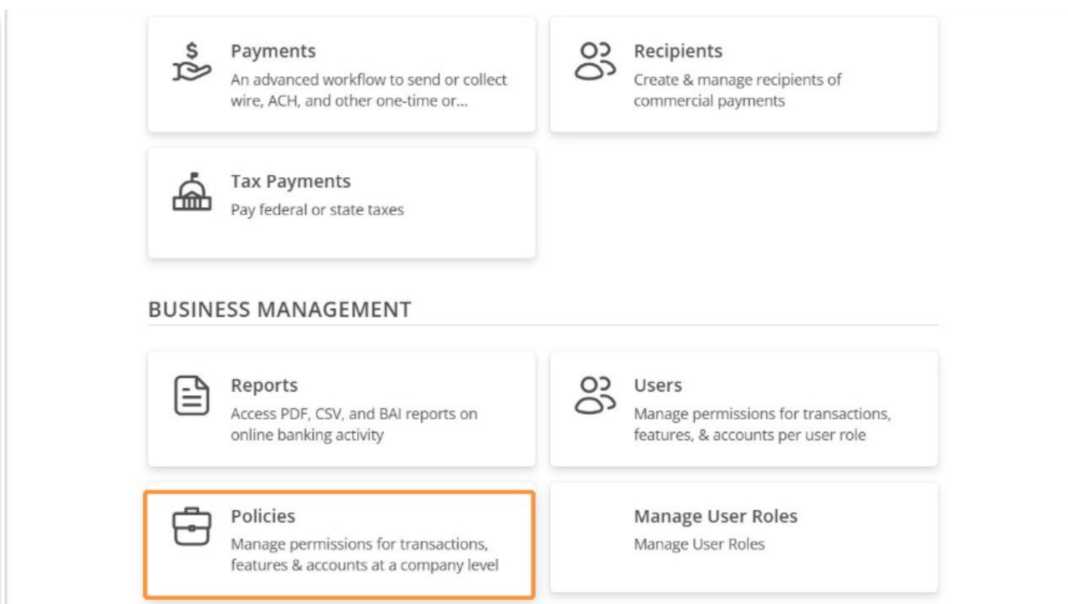
Banking Built For Houston

Learn how to define specific permissions and set transaction limits for different user roles within your business banking account. This guide helps administrators efficiently configure account access and operational policies to maintain secure financial management.

1. **Click on the "Business Banking" menu and then select "Policies".**





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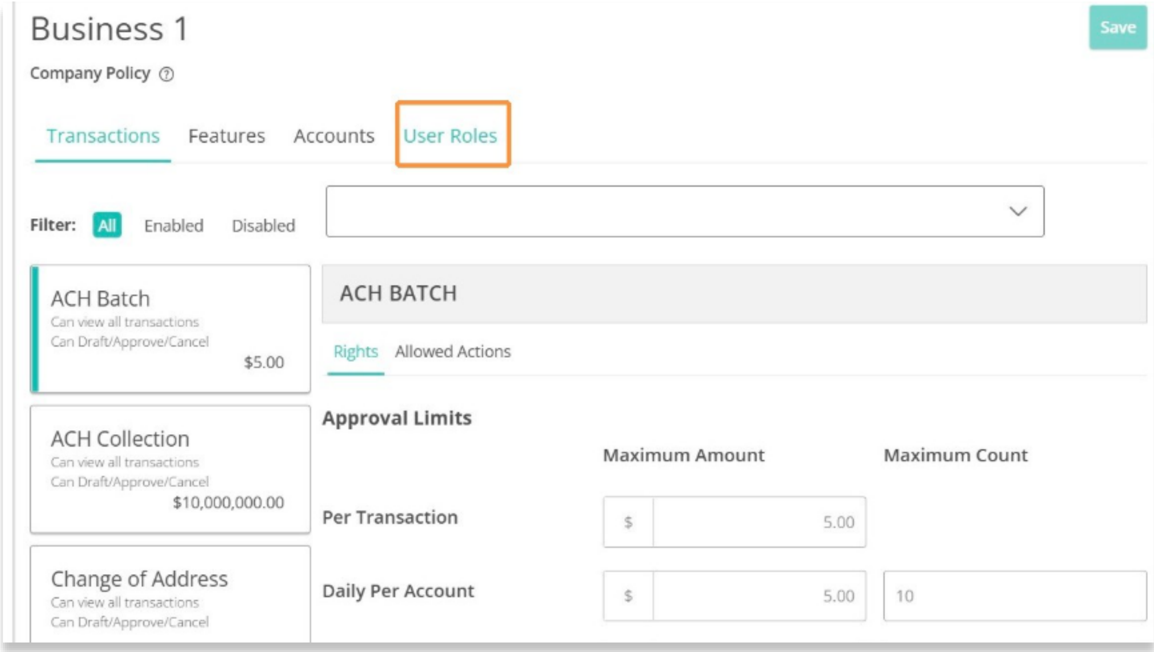
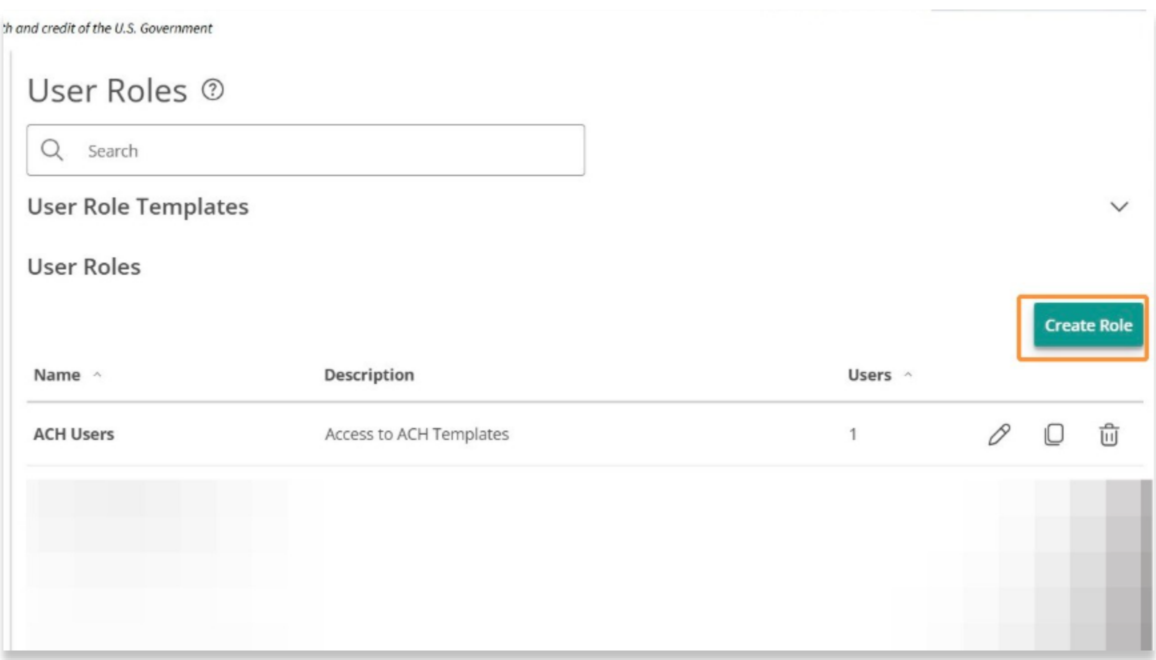
2. **Under the "User Roles" tab, choose the "Create Roles" option.**





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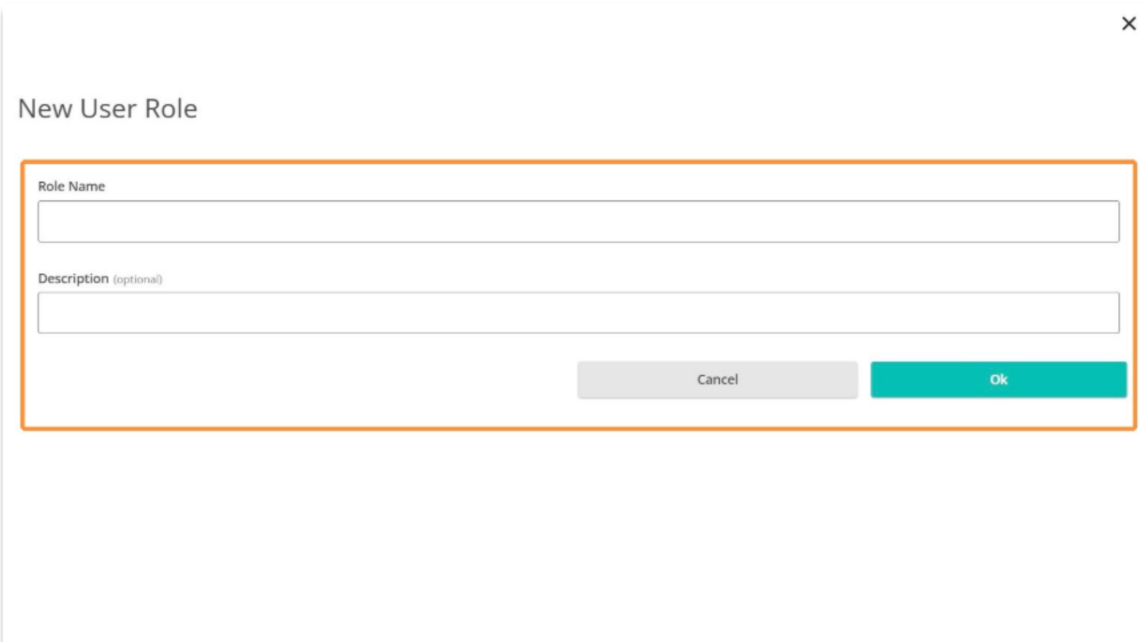
3. Create a new user "Role Name". Adding a description of the role is optional. Click "Ok" when finished.



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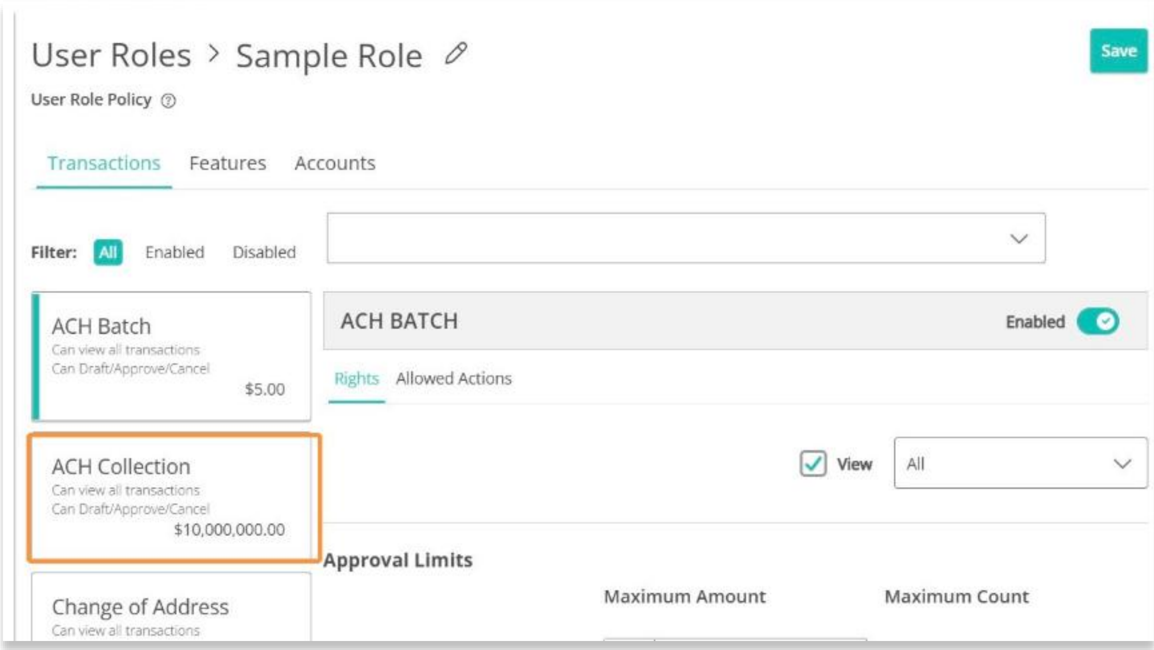
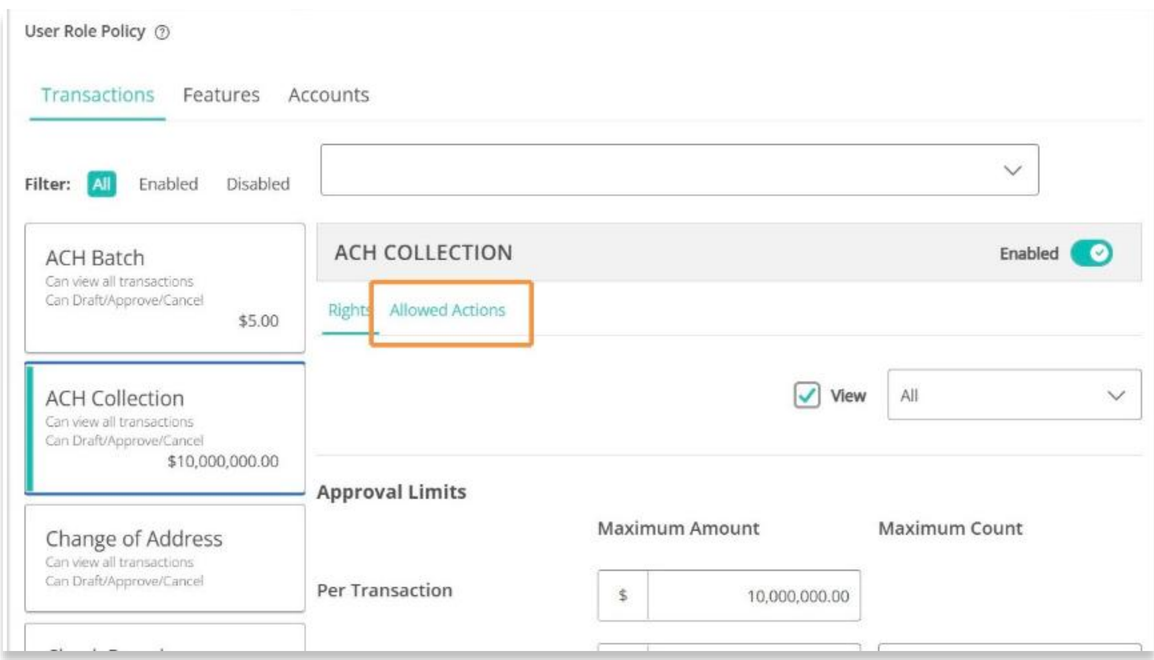
4. **Select a transaction type that you would like to set parameters around by clicking on the name of the transaction type.**



5. **Select "Allowed Actions".**



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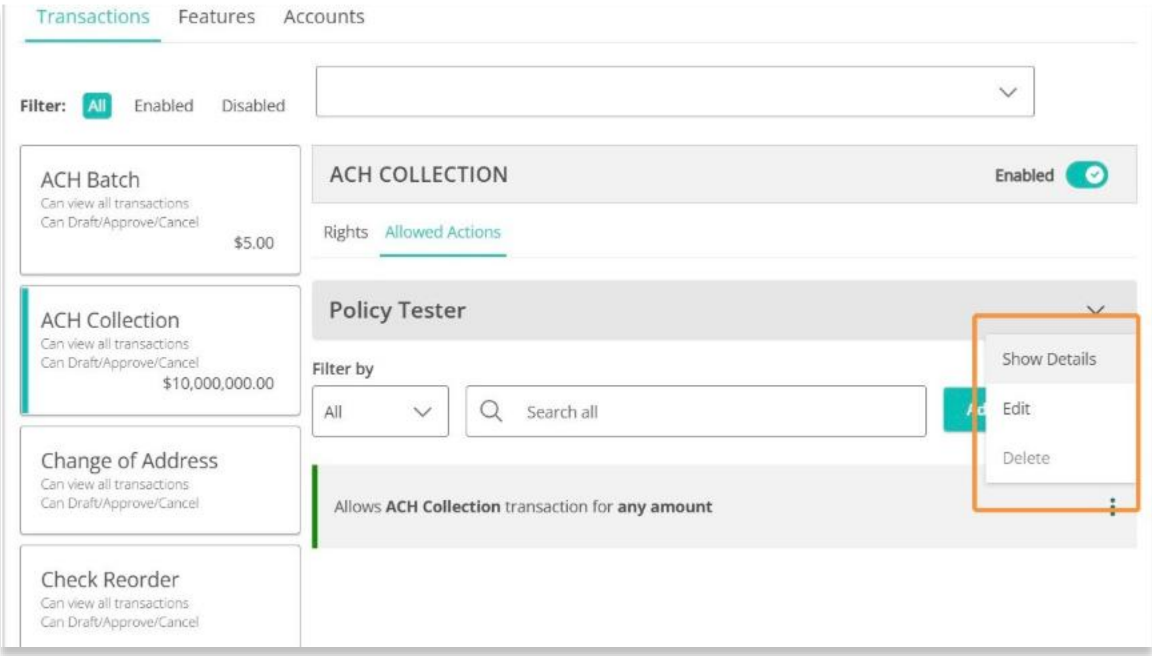
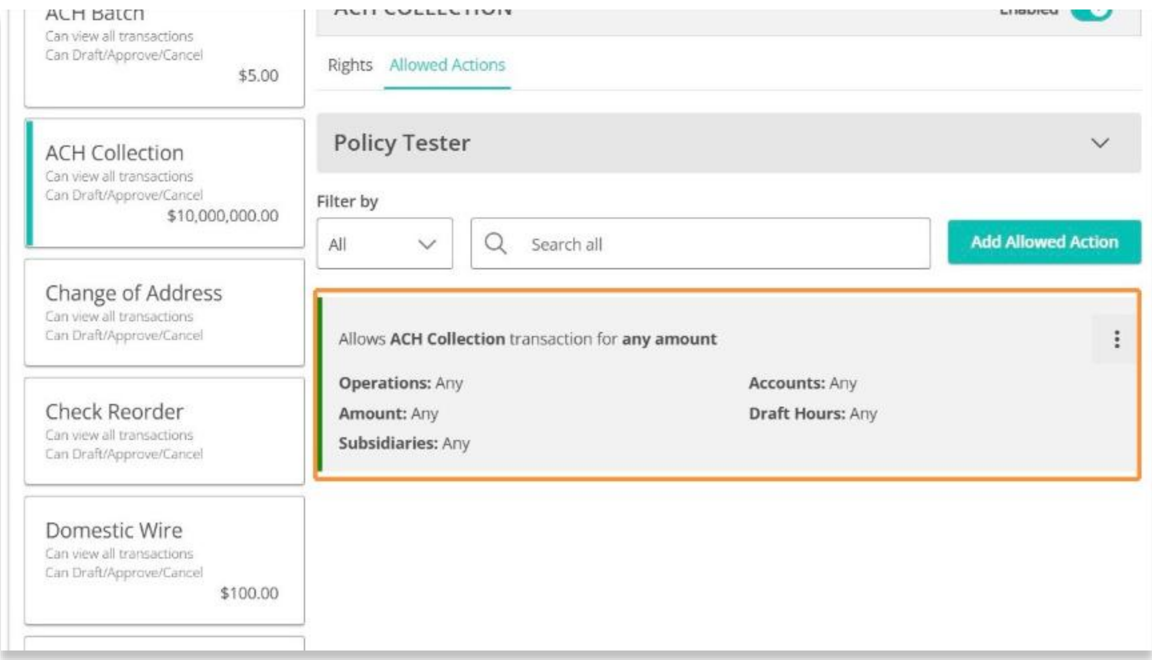
6. **Click on the vertical dots and select the "Show Details" option to view the configurations for the allowed action.**





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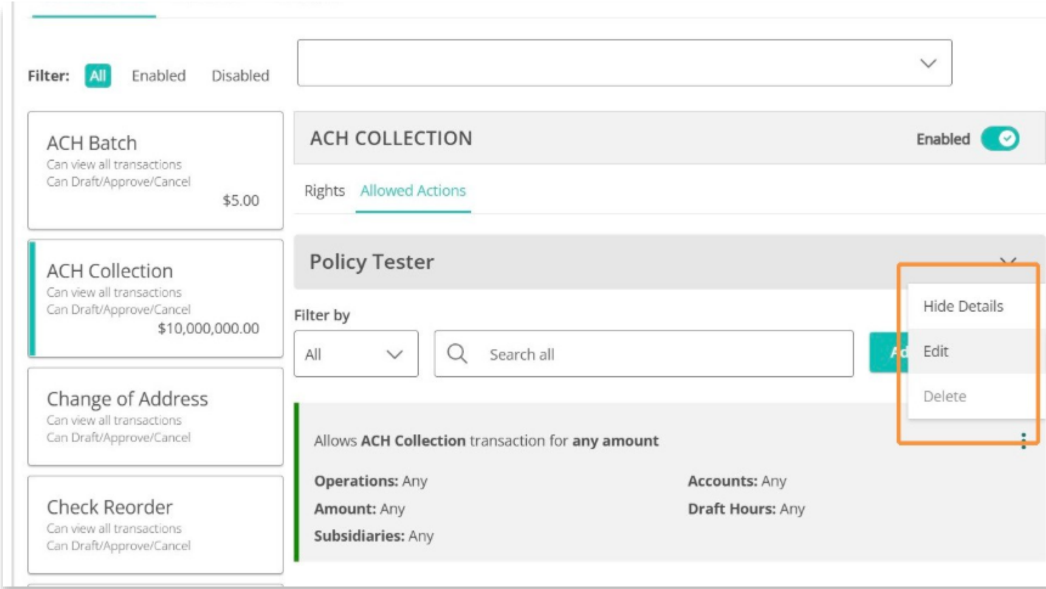
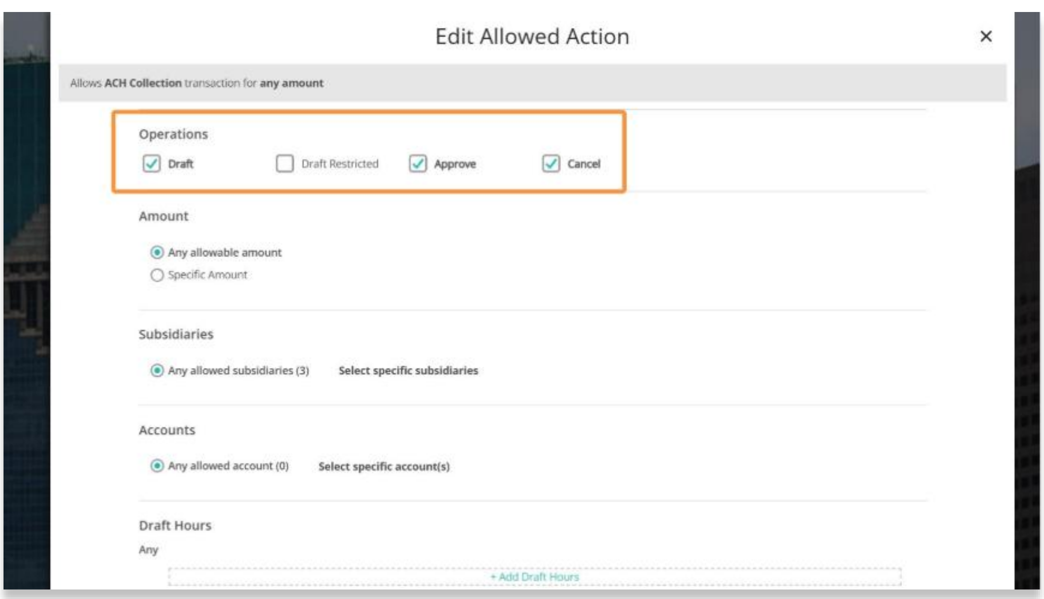
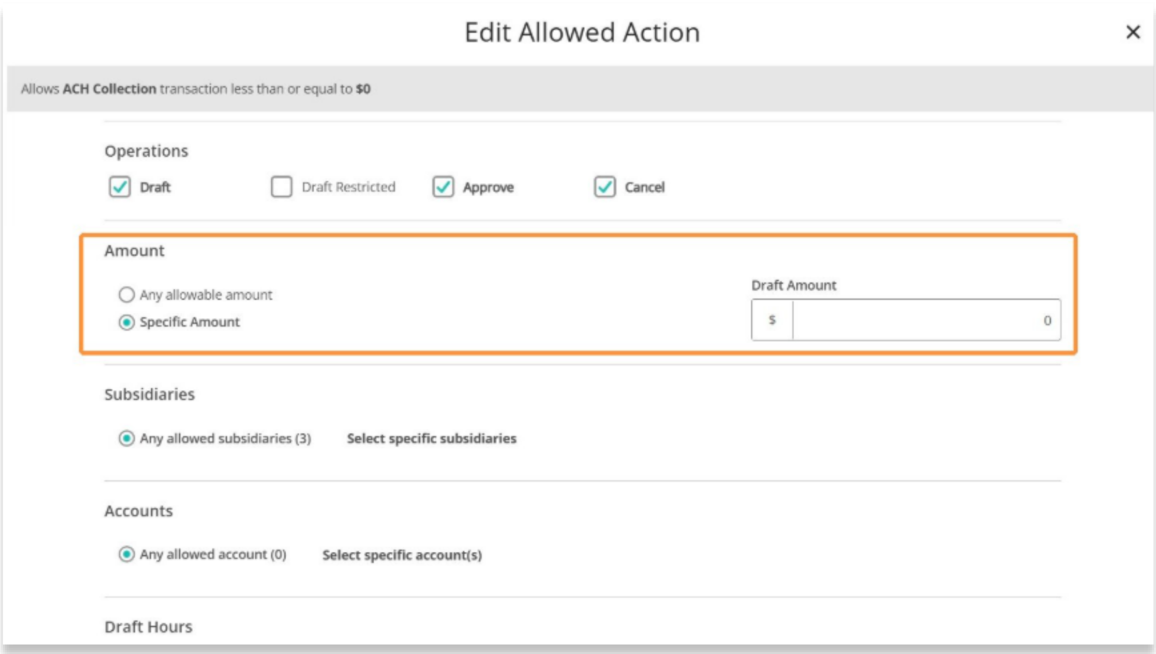
7. Select the "Edit" option to edit the allowed action.



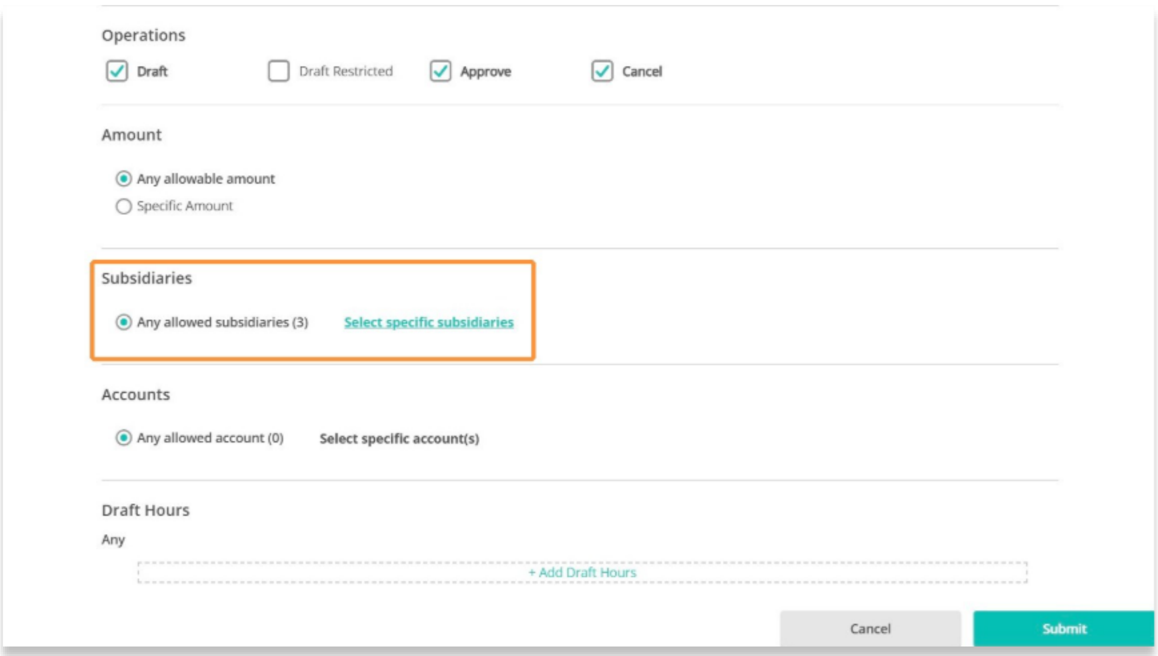
8. Select the "Operations" option to specify the allowed operations for the selected transaction type. "Draft" allows a user to initiate a transaction. "Draft Restricted" allows a user to only access an assigned ACH or Wire template. Adding new templates, creating one-time payments and recipient maintenance is not allowed. "Approve" allows a user to authorize a transaction. "Cancel" allows a user to cancel a drafted transaction.

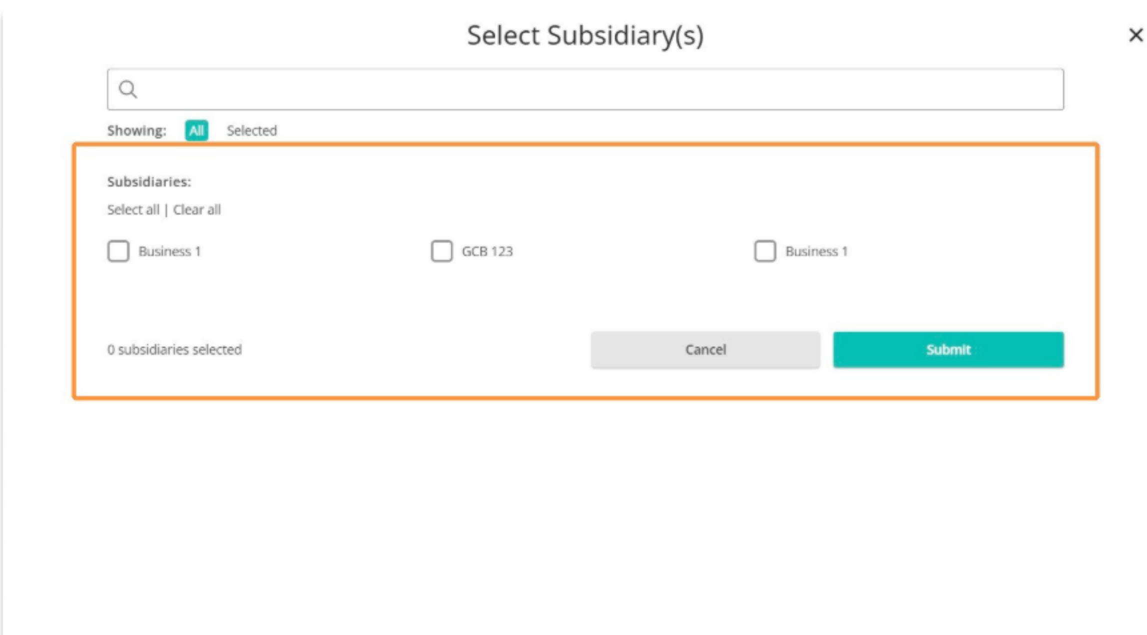


9. **Select the "Amount" option to specify the dollar amount that will be the limit for the allowed action being setup. A designation of "Any allowable amount" means the user may draft a dollar amount up to the set approval limit.**

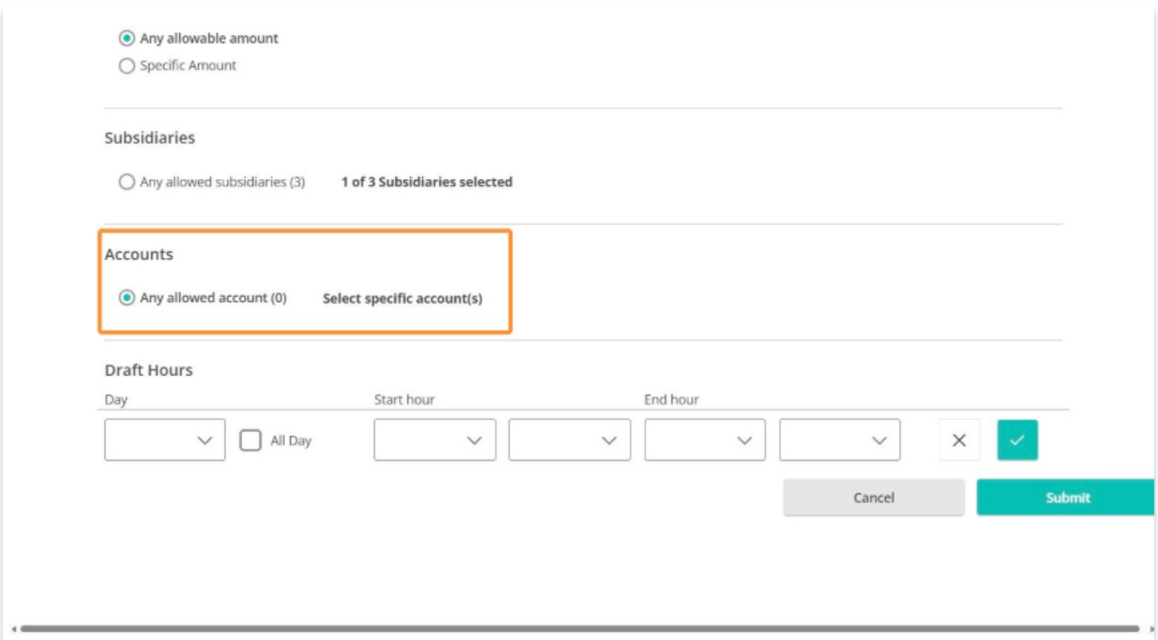


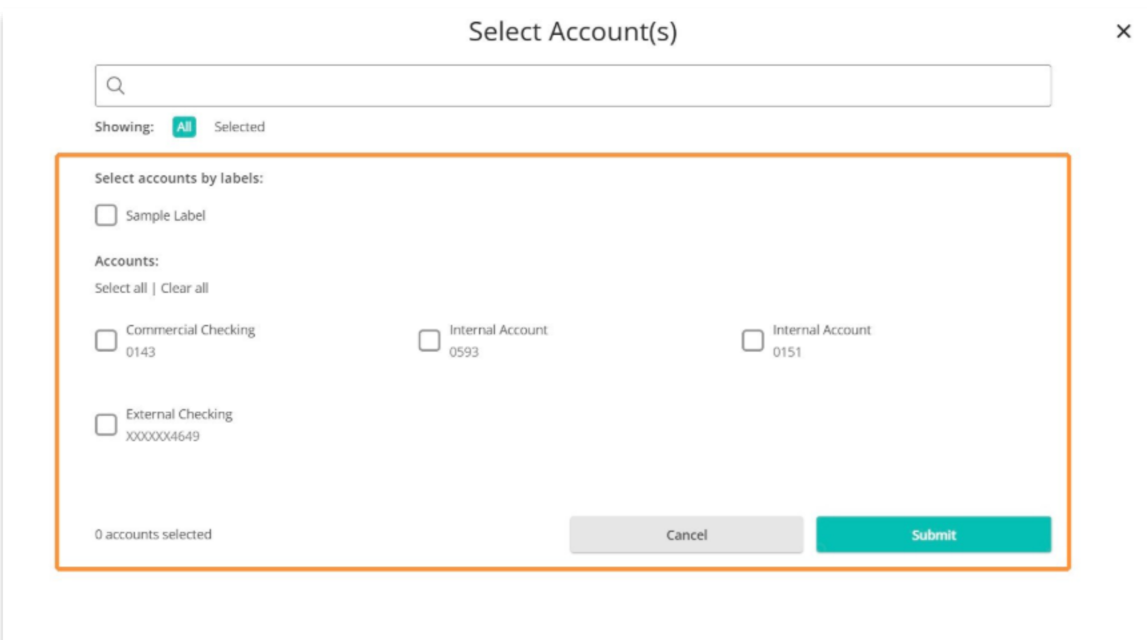
10. The "Subsidiaries" option allows the user to select the subsidiary or subsidiaries allowed for this transaction type. Click the "Select Specific Subsidiaries" link to select specific subsidiaries.



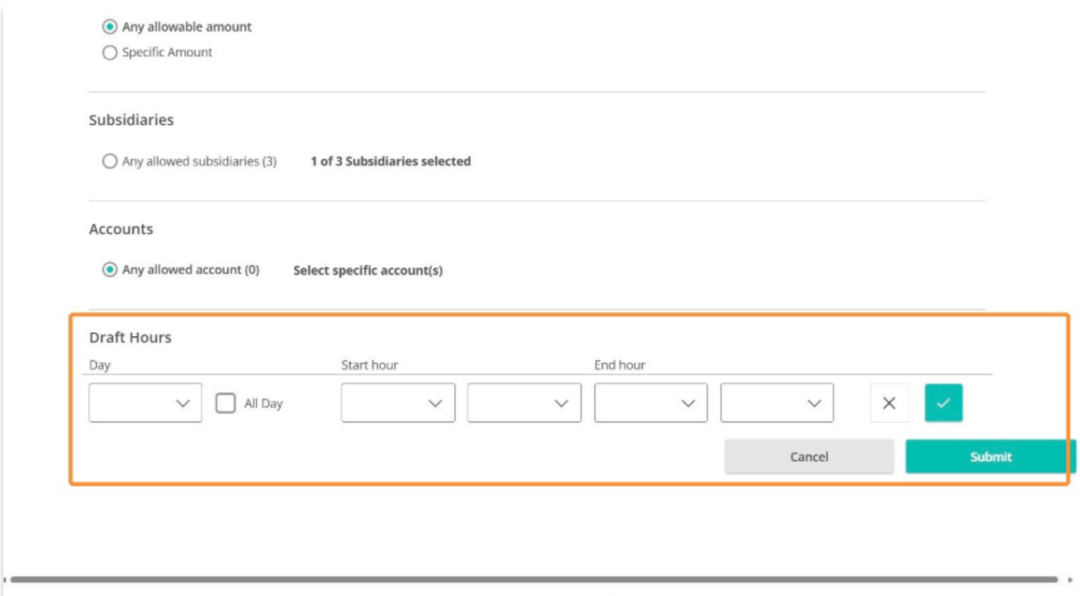


11. The "Accounts" option allows the user to select the account or accounts allowed for this transaction type. Click the "Select specific accounts" link to select specific accounts.

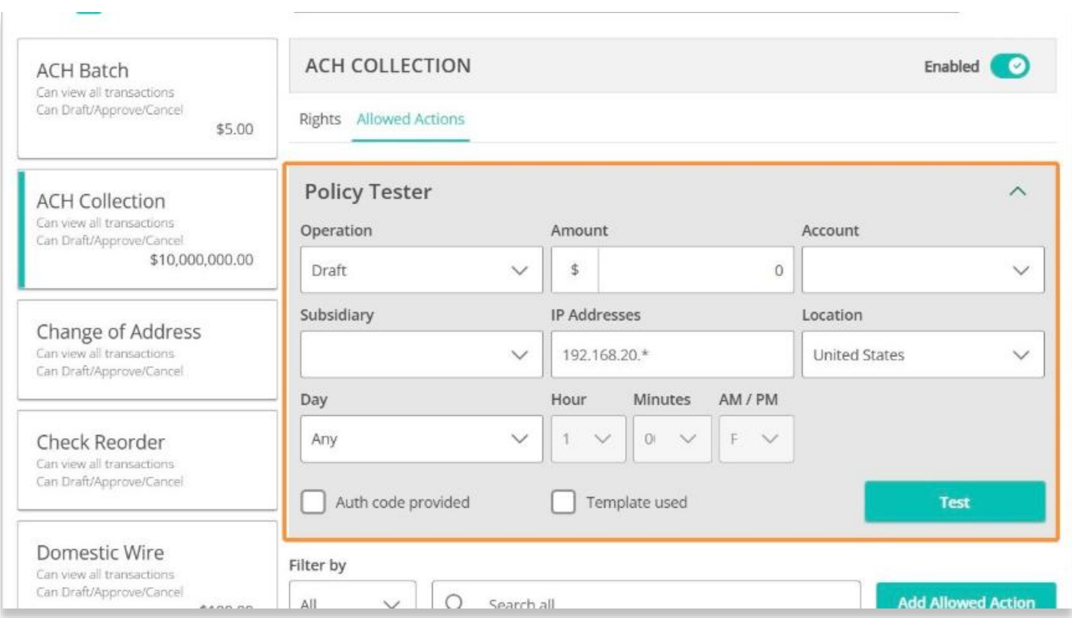




12. Select the "Draft Hours" option to restrict hours of the day and days of the week for when users will be allowed to draft the transactions for the corresponding type. Select the days and hours allowed for this transaction type. Click "Submit" when done.



13. Select the "Policy Tester" to validate the user role functionality to assure the setup is as needed. This is an optional step. If the policy test is unsuccessful, the reason for the failure will be designated on the screen.



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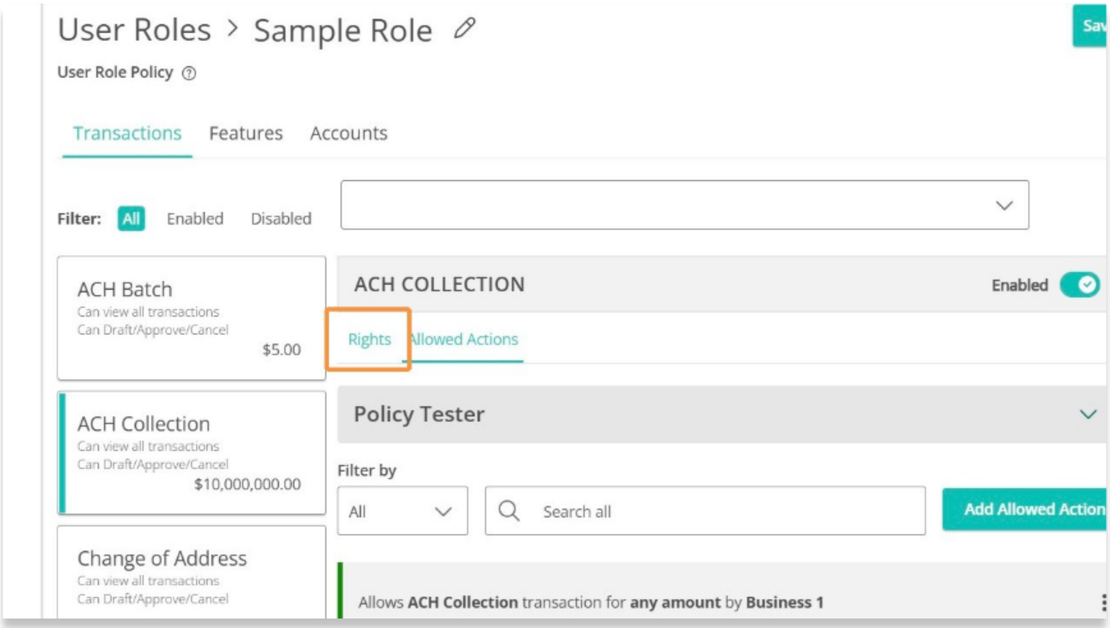
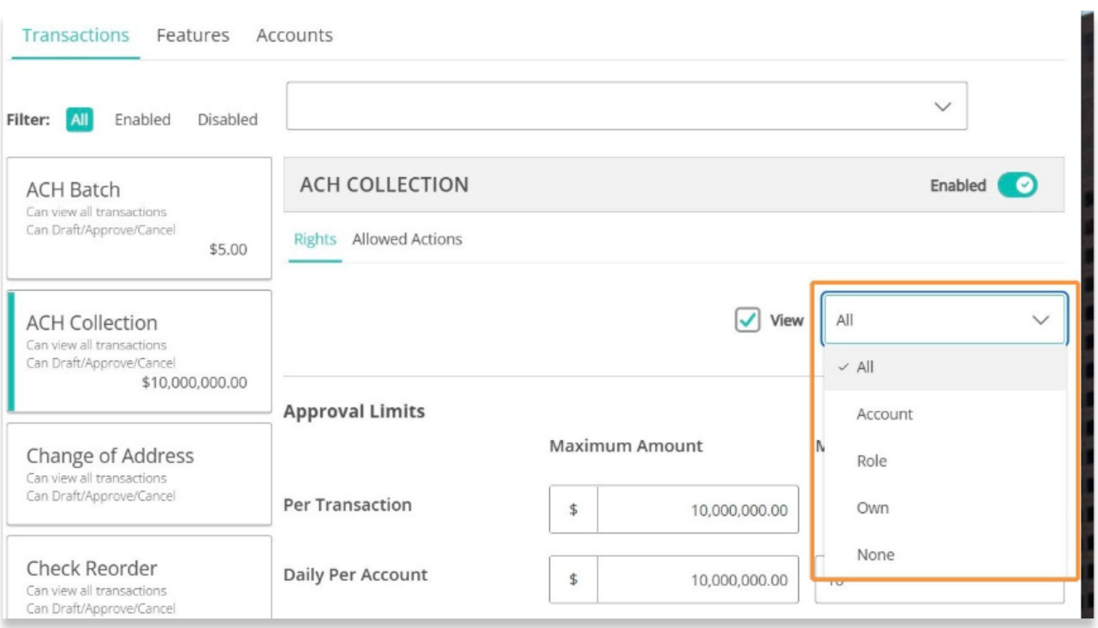
14. Select the "Rights" tab.



15. Click the drop-down menu next to the "View" option to establish the necessary view rights for the transaction type. "All" can view transactions initiated by any user within the company. "Account" can view transactions initiated within accounts the user is entitled to within Digital Banking. "Role" can view transactions initiated by users who are assigned to the same user role. "Own" can only view the user's own transactions. "None" cannot view any transactions.



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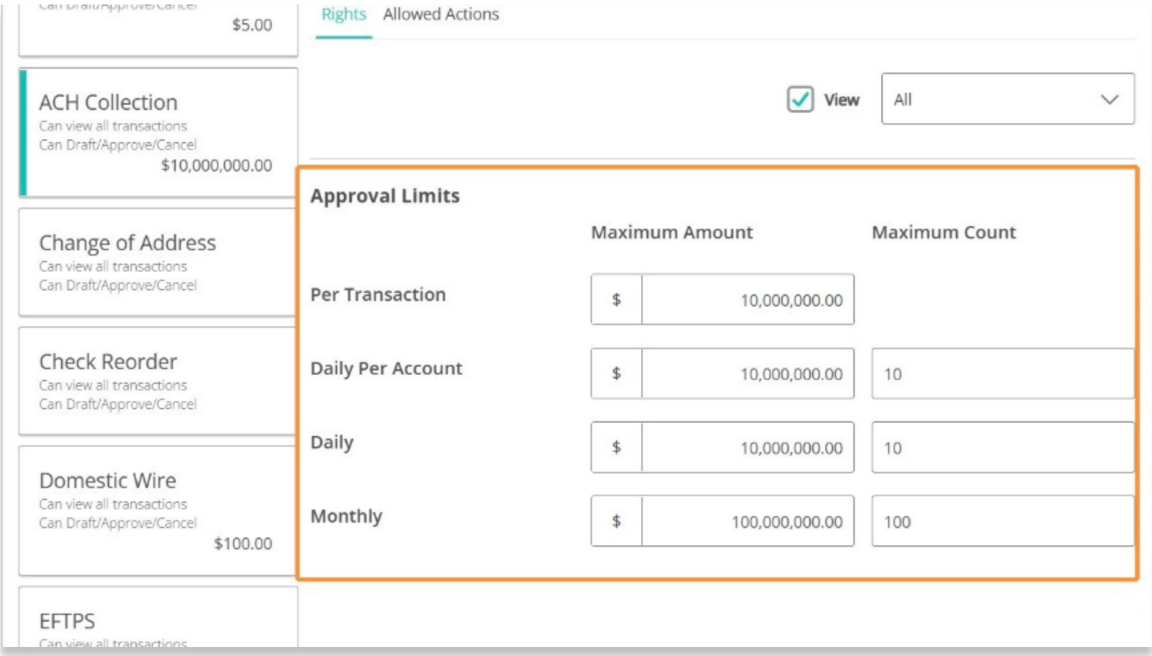
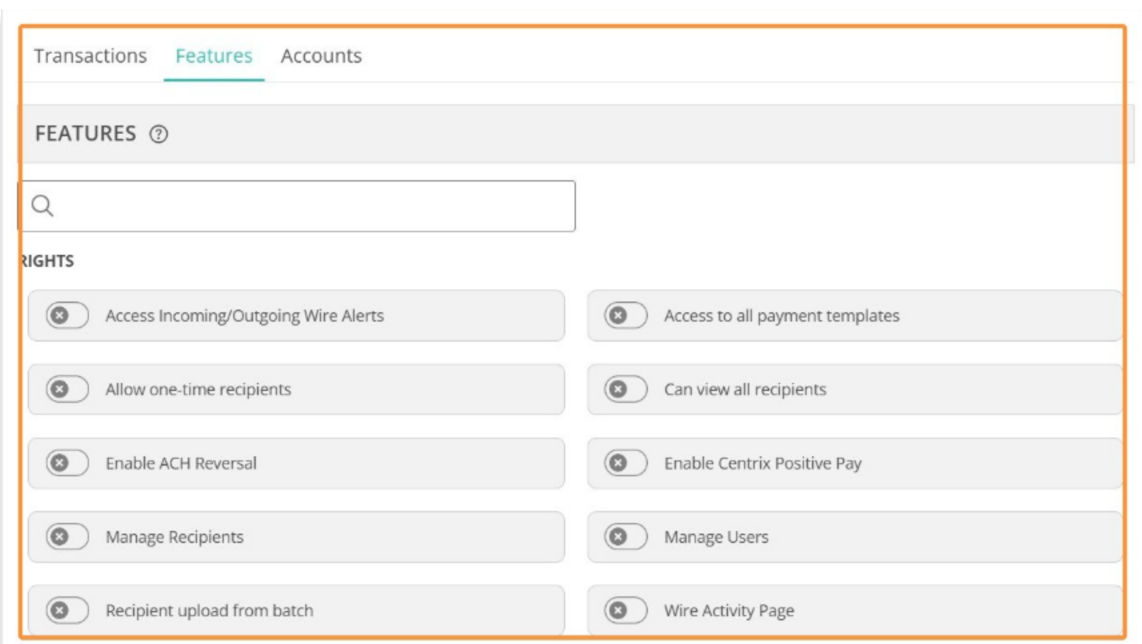
16. Select the "Approval Limits" to view and modify the dollar and count limits assigned. Repeat the previous steps for each transaction type.



17. Select the "Features" tab to view and modify the non-transactional features. Select features to enable or disable.



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18. Select the "Accounts" tab to view and modify the account entitlements by selecting the checkmark or the cannot-do symbol under "View", "Deposit" or "Withdraw". Select the "Save" button to save the User Role.