

Gulf Capital Bank

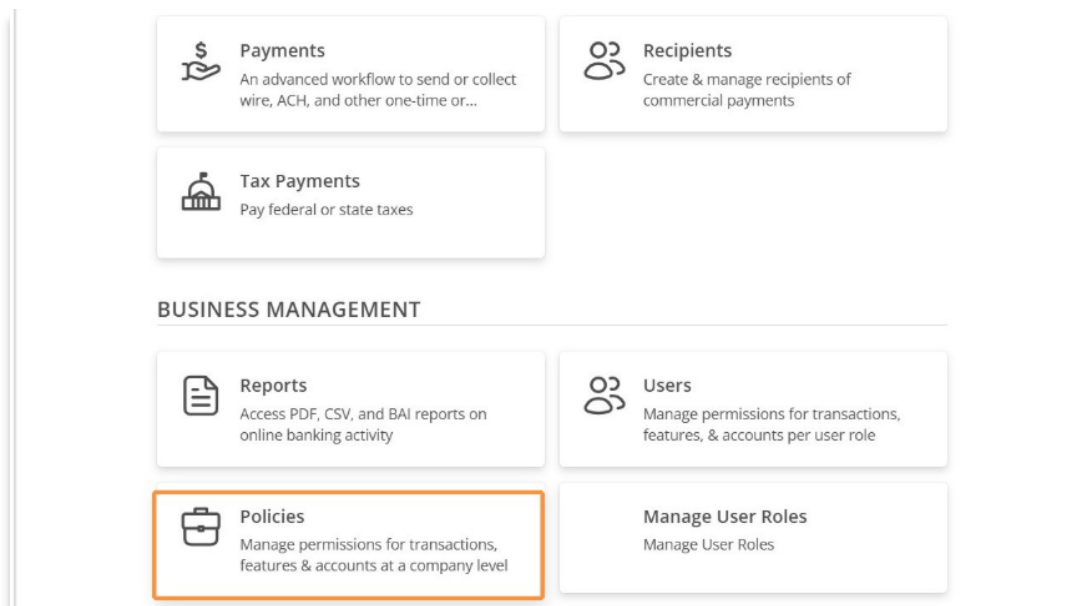
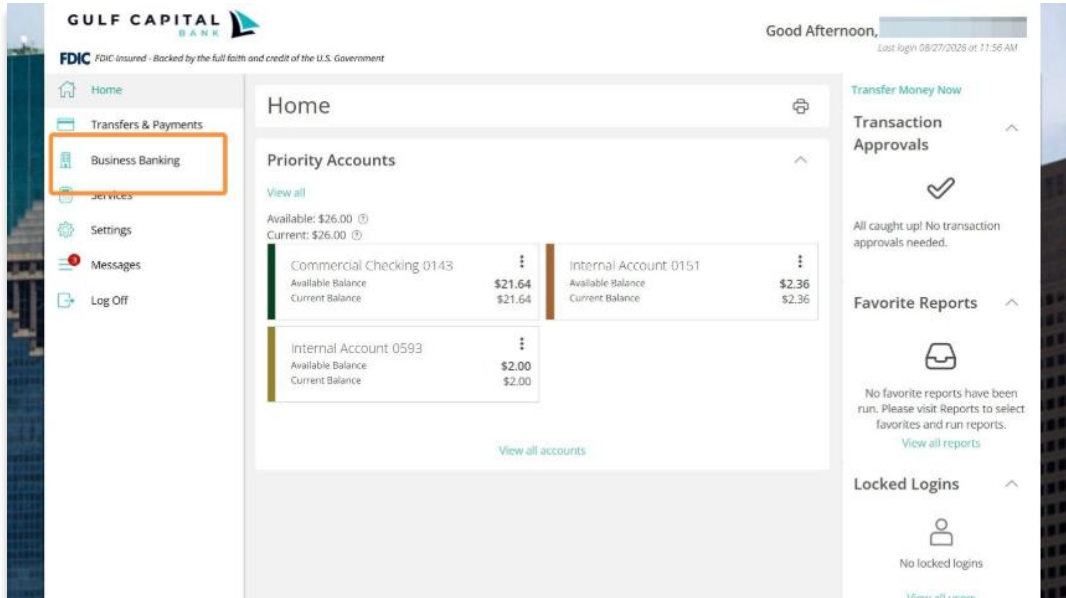
User Roles

Digital banking designed
for your success.



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".



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

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

Business 1 Save

Company Policy ⓘ

Transactions Features Accounts **User Roles**

Filter: **All** Enabled Disabled

ACH Batch

Can view all transactions
Can Draft/Approve/Cancel

\$5.00

ACH BATCH

Rights Allowed Actions

ACH Collection

Can view all transactions
Can Draft/Approve/Cancel

\$10,000,000.00

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 5.00	
Daily Per Account	\$ 5.00	10

Change of Address

Can view all transactions
Can Draft/Approve/Cancel

Department of the Treasury and credit of the U.S. Government

User Roles ⓘ

User Role Templates ▼

User Roles

Create Role

Name ^	Description	Users ^	
ACH Users	Access to ACH Templates	1	

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

×

New User Role

Role Name

Description (optional)

CancelOk

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

User Roles > Sample Role Save

User Role Policy ⓘ

Transactions Features Accounts

Filter: All Enabled Disabled

ACH Batch

Can view all transactions
Can Draft/Approve/Cancel

\$5.00

ACH Collection

Can view all transactions
Can Draft/Approve/Cancel

\$10,000,000.00

Change of Address

Can view all transactions

ACH BATCH Enabled ✓

Rights Allowed Actions

✓ View All

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 10,000,000.00	

5. Select "Allowed Actions".

User Role Policy ⓘ

Transactions Features Accounts

Filter: All Enabled Disabled

ACH Batch

Can view all transactions
Can Draft/Approve/Cancel

\$5.00

ACH Collection

Can view all transactions
Can Draft/Approve/Cancel

\$10,000,000.00

Change of Address

Can view all transactions
Can Draft/Approve/Cancel

ACH COLLECTION Enabled ✓

Rights **Allowed Actions**

✓ View All

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 10,000,000.00	

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

Transactions Features Accounts

Filter: **All** Enabled Disabled

ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$5.00

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$10,000,000.00

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

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

ACH COLLECTION Enabled

Rights Allowed Actions

Policy Tester

Filter by
All

Allows ACH Collection transaction for any amount

Show Details

Edit

Delete

ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$5.00

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$10,000,000.00

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

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

Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
\$100.00

ACH COLLECTION Enabled

Rights Allowed Actions

Policy Tester

Filter by
All **Add Allowed Action**

Allows ACH Collection transaction for any amount

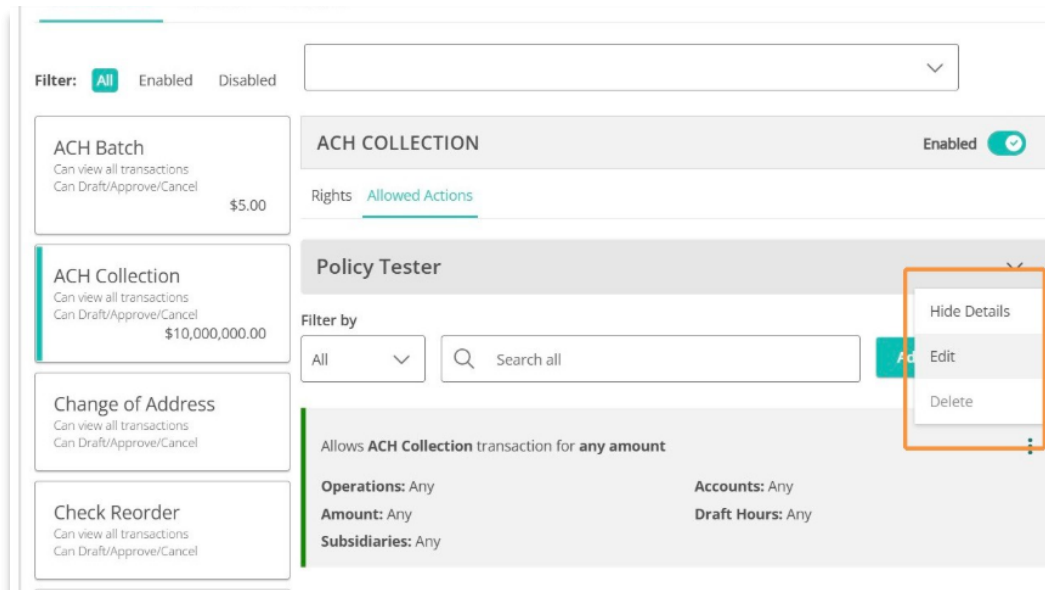
Operations: Any **Accounts:** Any

Amount: Any **Draft Hours:** Any

Subsidiaries: Any

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

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



Filter: **All** Enabled Disabled

ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$5.00

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$10,000,000.00

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

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

ACH COLLECTION Enabled 

Rights Allowed Actions

Policy Tester

Filter by
All   Search all

Edit 

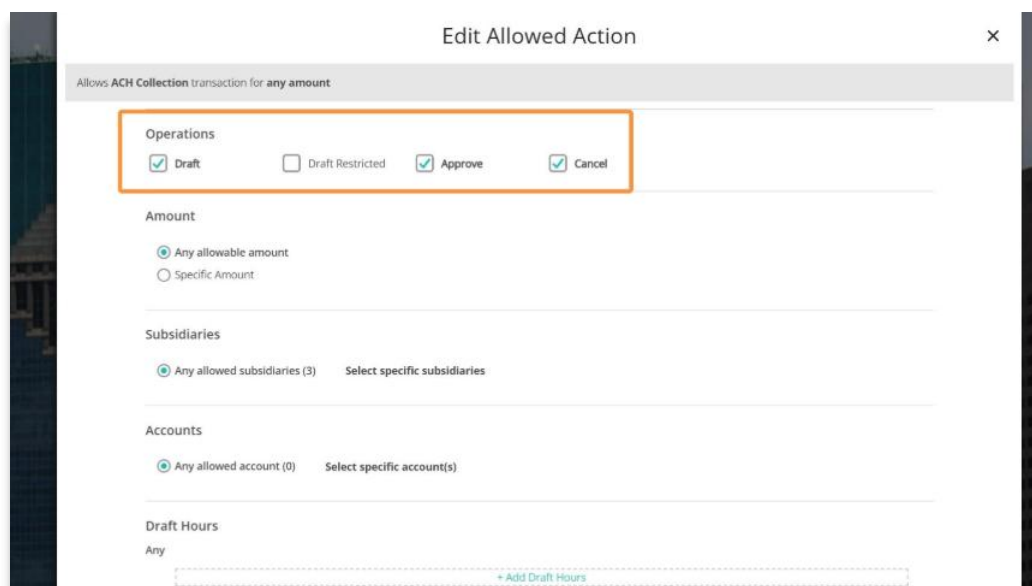
Hide Details
Edit
Delete

Allows **ACH Collection** transaction for **any amount**

Operations: Any
Amount: Any
Subsidiaries: Any

Accounts: Any
Draft Hours: Any

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.



Edit Allowed Action 

Allows **ACH Collection** transaction for **any amount**

Operations

☒ Draft ☐ Draft Restricted ☒ Approve ☒ Cancel

Amount

☒ Any allowable amount ☐ Specific Amount

Subsidiaries

☒ Any allowed subsidiaries (3) [Select specific subsidiaries](#)

Accounts

☒ Any allowed account (0) [Select specific account\(s\)](#)

Draft Hours

Any [+ Add Draft Hours](#)

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



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.

Edit Allowed Action ×

Allows ACH Collection transaction less than or equal to \$0

Operations

☒ Draft ☐ Draft Restricted ☒ Approve ☒ Cancel

Amount

☐ Any allowable amount ☒ Specific Amount

Draft Amount

\$

Subsidiaries

☒ Any allowed subsidiaries (3) [Select specific subsidiaries](#)

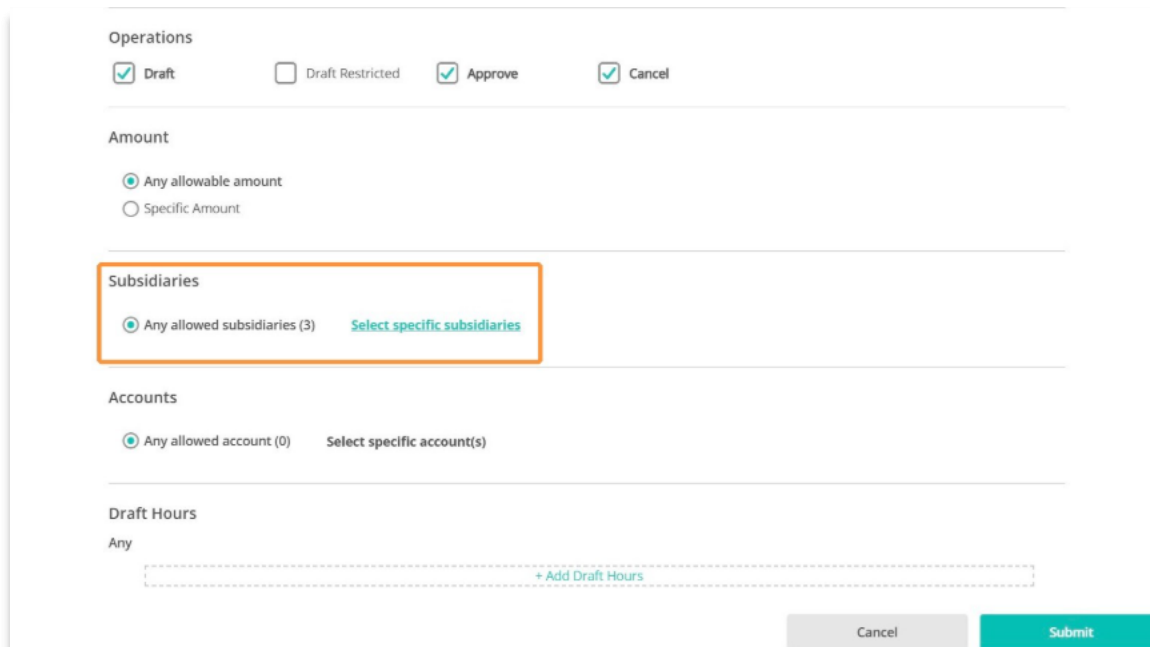
Accounts

☒ Any allowed account (0) [Select specific account\(s\)](#)

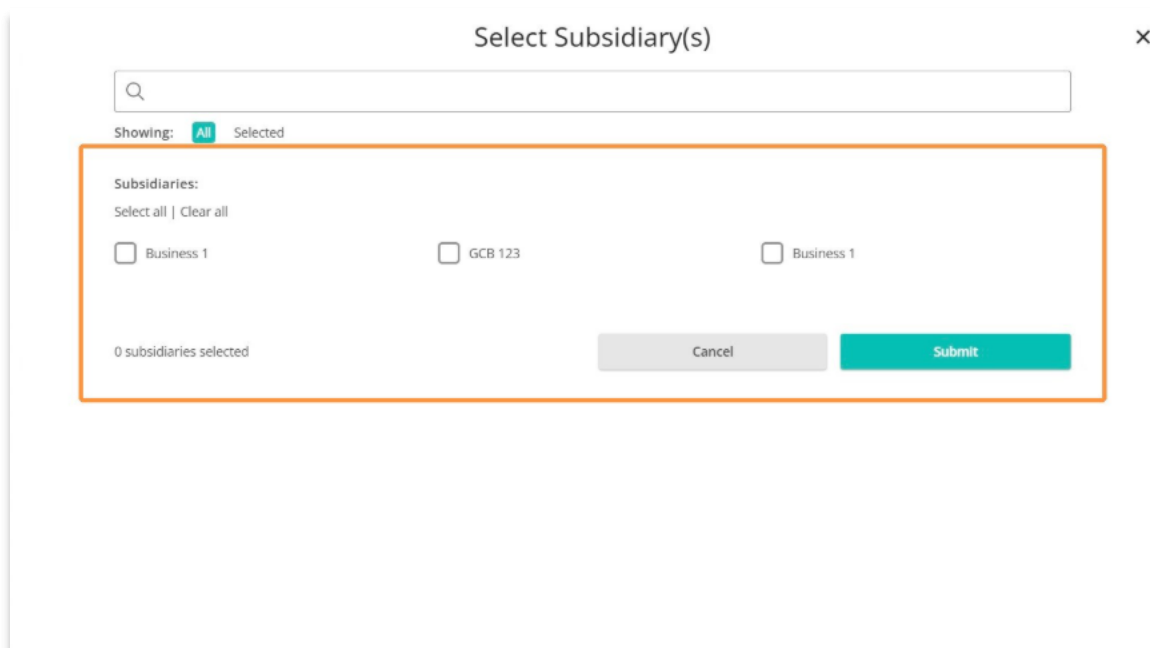
Draft Hours

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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.



The screenshot shows a transaction form with several sections. The 'Subsidiaries' section is highlighted with an orange box. It contains a radio button for 'Any allowed subsidiaries (3)' and a link 'Select specific subsidiaries'. Other sections include 'Operations' with checkboxes for Draft, Draft Restricted, Approve, and Cancel; 'Amount' with radio buttons for Any allowable amount and Specific Amount; 'Accounts' with a radio button for Any allowed account (0) and a link 'Select specific account(s)'; and 'Draft Hours' with a dashed box and a link '+ Add Draft Hours'. At the bottom right are 'Cancel' and 'Submit' buttons.



The screenshot shows a modal window titled 'Select Subsidiary(s)'. It has a search bar at the top. Below the search bar, it says 'Showing: All Selected'. The main area is titled 'Subsidiaries:' and has a link 'Select all | Clear all'. Below this, there are three checkboxes with labels: 'Business 1', 'GCB 123', and 'Business 1'. At the bottom left, it says '0 subsidiaries selected'. At the bottom right are 'Cancel' and 'Submit' buttons.

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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.

The screenshot shows a configuration interface for a transaction type. At the top, there are two radio buttons: "Any allowable amount" (selected) and "Specific Amount". Below this is a "Subsidiaries" section with a radio button for "Any allowed subsidiaries (3)" and a status "1 of 3 Subsidiaries selected". The "Accounts" section is highlighted with an orange box; it contains a radio button for "Any allowed account (0)" and a link "Select specific account(s)". Below the "Accounts" section is the "Draft Hours" section, which includes a "Day" dropdown, an "All Day" checkbox, and "Start hour" and "End hour" dropdowns. At the bottom right are "Cancel" and "Submit" buttons.

The screenshot shows a modal window titled "Select Account(s)". It has a search bar at the top. Below the search bar, it says "Showing: All Selected". The main area, highlighted with an orange box, is titled "Select accounts by labels:" and contains a "Sample Label" checkbox. Below this is the "Accounts:" section with links "Select all" and "Clear all". It lists four accounts with checkboxes: "Commercial Checking 0143", "Internal Account 0593", "Internal Account 0151", and "External Checking XXXXXX4649". At the bottom left, it says "0 accounts selected". At the bottom right are "Cancel" and "Submit" buttons.

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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.

Any allowable amount
☒ Any allowable amount
☐ Specific Amount

Subsidiaries
☐ Any allowed subsidiaries (3) 1 of 3 Subsidiaries selected

Accounts
☒ Any allowed account (0) Select specific account(s)

Draft Hours

Day: [dropdown] ☐ All Day Start hour: [dropdown] End hour: [dropdown] [X] [checkmark]

Cancel Submit

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.

ACH Batch
 Can view all transactions
 Can Draft/Approve/Cancel
 \$5.00

ACH Collection
 Can view all transactions
 Can Draft/Approve/Cancel
 \$10,000,000.00

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

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

Domestic Wire
 Can view all transactions
 Can Draft/Approve/Cancel

ACH COLLECTION Enabled ☒

Rights Allowed Actions

Policy Tester

Operation: Draft Amount: \$ 0 Account: [dropdown]

Subsidiary: [dropdown] IP Addresses: 192.168.20.* Location: United States

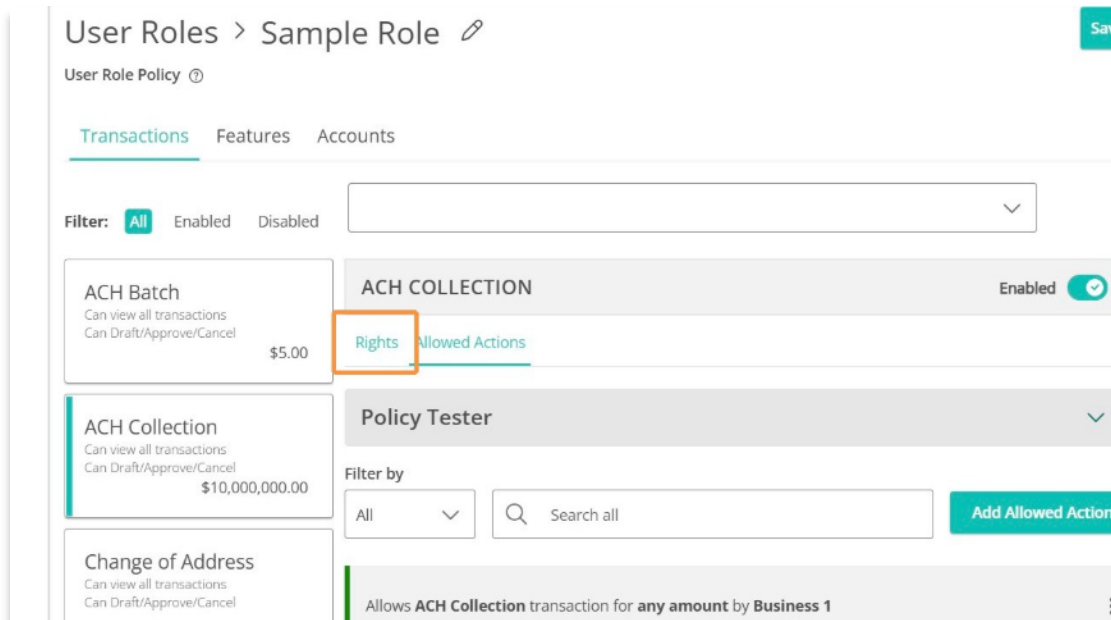
Day: Any Hour: 1 Minutes: 0 AM / PM: F

☐ Auth code provided ☐ Template used Test

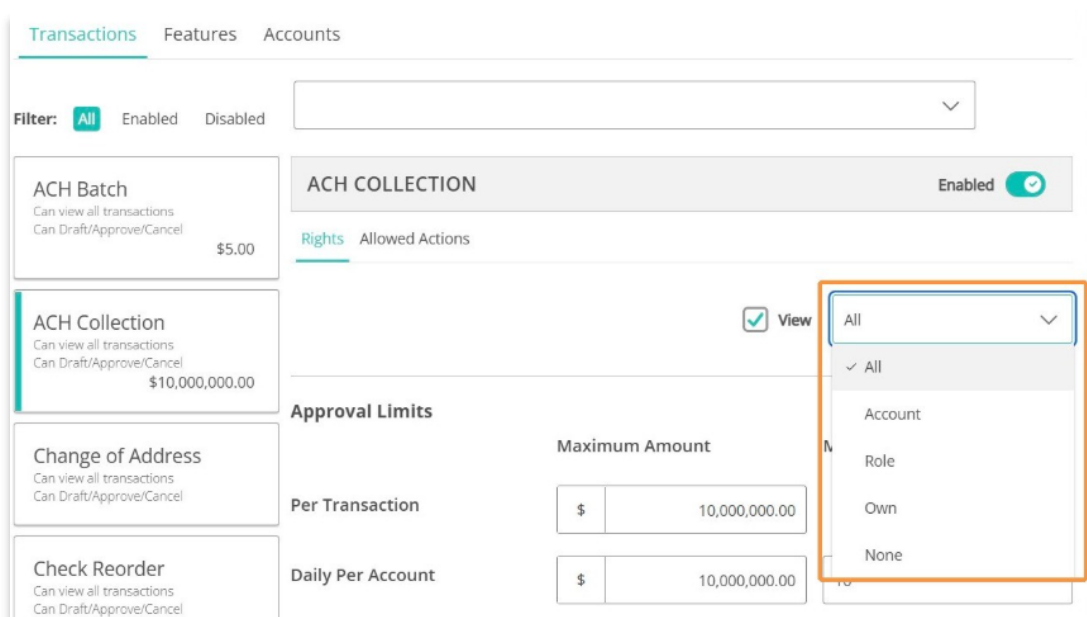
Filter by: All Search all Add Allowed Action

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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.

Can view all transactions \$5.00 **Rights** Allowed Actions

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$10,000,000.00

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

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

Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
\$100.00

EFTPS
Can view all transactions

☒ View All

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 10,000,000.00	
Daily Per Account	\$ 10,000,000.00	10
Daily	\$ 10,000,000.00	10
Monthly	\$ 100,000,000.00	100

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

Transactions **Features** Accounts

FEATURES ?

Q

RIGHTS

☒ Access Incoming/Outgoing Wire Alerts	☒ Access to all payment templates
☒ Allow one-time recipients	☒ Can view all recipients
☒ Enable ACH Reversal	☒ Enable Centrix Positive Pay
☒ Manage Recipients	☒ Manage Users
☒ Recipient upload from batch	☒ Wire Activity Page

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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.

User Roles > Sample Role
Save

User Role Policy ⓘ

Transactions
Features
Accounts

ACCOUNTS ⓘ

4 of 4 accounts shown

Number	Name	View ☐	Deposit ☐	Withdraw ☐	Labels
0143	Commercial Checking	✓	⊘	⊘	Sample Label
0593	Internal Account	⊘	⊘	⊘	
0151	Internal Account	⊘	⊘	⊘	Sample Label
XXXXXX4649	External Checking	⊘	⊘	⊘	

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