

Bank of the West Business Online Banking

Manage Shared Users

FAQs

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Overview

What is the Manage Shared Users feature?

The Managed Shared Users feature allows you to give the people you trust access to your Online Banking accounts. You choose which accounts to share, and you set the Shared User's privileges for each account. Your Shared Users receive their own Usernames and Passwords. When a Shared User signs in, he or she can access your selected accounts and take actions determined by your settings.

Why would I want to share access to my accounts?

Sharing access allows employees, your accountant or your lawyer to make payments, transfer money and monitor activity on your behalf.

Who can create Shared Users?

An Authorized Representative & Signer of the business can create Shared Users. If the Authorized Representative & Signer creates a "Shared User with Administrative Privileges," this person may also create additional Shared Users.

Who can be a Shared User?

A Shared User can be anyone you trust. A Shared User is typically an employee, accountant, business partner or family member. Shared Users have their own Usernames and Passwords, which give them access to the accounts you specify.

Can I control what a Shared User can do?

Yes. You can set up each Shared User with either "full" or "restricted" access. For more information see [What's the difference between "full" and "restricted" access?](#)

Can a Shared User send inquiries about a transaction to customer service?

Yes. A Shared User can send a secure message through the Message Center by signing in to Online Banking and clicking the envelope icon.

Can a Shared User call customer service with questions?

No. Our customer service representatives can only provide account-related assistance to the Authorized Representative & Signer. Shared Users should go to the Authorized Representative & Signer with any questions. If the Shared User is locked out of Online Banking, the Authorized Representative & Signer can reset the Password.

Add and Manage Shared Users

How do I add a new Shared User?

On the Manage Shared Users page, click “Add Shared User.”

How do I find the Manage Shared Users page?

After you sign in to Online Banking, select the “Services & Support” tab. Then click “Manage Shared Users” under “Business Services.”

What information do I need to create a Shared User?

You’ll need the Shared User’s first and last name.

How long will it take for Shared Users to get access to the accounts?

Once you set up a Shared User with a Username and temporary Password, the Shared User can access the specified accounts immediately by following a few simple steps: Sign in to Online Banking, change the Password and agree to the terms and conditions.

Please remember to give the Username and temporary Password to the Shared User. For security reasons, we don’t send Shared Users this information.

Set Access for a Shared User

What's the difference between "full" and "restricted" access?

"Full" access gives a Shared User access to all funds in all of your accounts, including the ability to:

- View and download transactions
- Make internal transfers
- Use all features of Bill Pay
- Choose whether to allow a Shared User to create, modify and delete other Shared Users.
For more information see [What are administrative privileges?](#)

If your business and personal accounts are linked in Online Banking ("combined view") and you give "full" access to a Shared User, this Shared User will have full access to the entire balance in your personal and business accounts, and has the following rights:

- The ability to transfer funds to, from or between your personal and business accounts.
- The use of all features of Bill Pay with regard to your personal and business accounts.
- View-only access to your investment and mortgage accounts, if you have those accounts.

"Restricted" access allows you to choose which privileges to grant a Shared User for each account. Privilege options include:

- No access
- View only
- Move money: Shared Users can monitor selected accounts and make payments and transfers to, from or between applicable accounts. The Shared User can access the entire balance in the selected account.

What are administrative privileges?

Administrative privileges allow a Shared User to create and delete other Shared Users, as well as modify which accounts other Shared Users can access. A Shared User with administrative privileges ("admin") can't delete or modify the Authorized Representative & Signer. An admin can delete or modify other admins. When you set up a Shared User with "full" access, you have the option of making that user an admin.

What privileges are associated with each access type?

| Privileges | Access Type | | | |
|---|------------------------------------|--------------------------|-------------------------------------|------------------------------------|
| | Authorized Representative & Signer | Shared User Full | Shared User Restricted (Move Money) | Shared User Restricted (View Only) |
| View and download transactions | ✓ | ✓ | ✓ | ✓ |
| Create personalized budgets | ✓ | ✓ | ✓ | ✓ |
| Make internal transfers and payments | ✓ | ✓ | ✓ | |
| Use Quick Bill Pay (make payments to existing payees) | ✓ | ✓ | ✓ | |
| Use Bill Pay (make payments and set up new payees) | ✓ | ✓ | | |
| Create, modify and delete other Shared Users | ✓ | Optional (as an "admin") | | |

Will a Shared User have access to my personal accounts?

If your business and personal accounts are linked in Online Banking ("combined view") and you give "full" access to a Shared User, this Shared User will have full access to the entire balance in your personal and business accounts, and has the following rights:

- The ability to transfer funds to, from or between your personal and business accounts.
- The use of all features of Bill Pay with regard to your personal and business accounts.
- View-only access to your investment and mortgage accounts, if you have those accounts.

If your accounts are linked and you set "restricted" access for a Shared User, you can choose which business, personal and investment accounts this Shared User will have access to.

What if I only want a Shared User to see my accounts, but not make payments and transfers?

Simply set up a Shared User with "restricted" access and select view-only for some or all of your accounts.

On the Add Shared User page, I can't select the radio button for "full" access. Why?

It's possible that your Bank of the West account only allows "restricted" view-only access to Shared Users. If you believe this is the case and you're interested in adding payment and transfer options, please visit your local Bank of the West branch for assistance.

How is Quick Bill Pay different from Bill Pay for Shared Users?

Quick Bill Pay allows Shared Users to pay existing payees. With Quick Bill Pay, Shared Users can't add new payees. Quick Bill Pay is available on the Account Overview page.

With Bill Pay, Shared Users can add new payees and make payments to new and existing payees. Bill Pay is available under the "Payments & Transfers" tab in Online Banking.

Modify a Shared User

Can I change a Shared User's full name, Username or Password?

Yes. On the Manage Shared Users page, select "Modify Shared User" from the dropdown menu under "Actions." Choose the appropriate tab and make your changes.

My Shared User has "restricted" access. Can I change the accounts this Shared User can access?

Yes. On the Manage Shared Users page, select "Modify Shared User" from the dropdown menu under "Actions." Choose the "Access" tab and make your changes.

My Shared User has "restricted" access. Can I give this Shared User "full" access?

No. Once a Shared User with "restricted" access has signed in, you can't change this Shared User's access type. If you'd like to make this change, you'll need to delete this Shared User and set up a new Shared User with "full" access.

However, there is one exception to note. If a Shared User has not yet signed in for the first time, you can still change this person's access type.

How do I find a Shared User in the activity log after the full name is modified?

You can find a Shared User in the activity log under the new full name.

Delete or Disable a Shared User

How do I delete a Shared User?

On the Manage Shared Users page, select “Delete Shared User” from the dropdown menu under “Actions” for the Shared User you wish to delete.

Can I temporarily disable a Shared User?

Yes. On the Modify Shared User page, change the status from “Active” to “Disabled by Admin.” You may want to temporarily disable a Shared User who goes on vacation or leave and who may need access in the future. You can’t make any changes to a Shared User in a disabled status.

Can I still see the activity log for a deleted Shared User?

Yes. On the Manage Shared Users page, check the box that says “Show deleted.” Then select “View activity log” from the dropdown menu under “Actions” for this user.

Does deleting or disabling a Shared User affect scheduled payments and transfers?

No. If you delete or disable a Shared User, all payments and transfers that the user scheduled will still be processed.

Can I cancel a transfer scheduled by a Shared User?

Yes. You can cancel a future-dated transfer that you or a Shared User set up before it’s processed. After you sign in to Online Banking, select the “Payments & Transfers” tab. Then click “Transfer Between Accounts” and choose the “Upcoming Transfers” tab. Click “Cancel” for the transfer you’d like to cancel.

How can I activate a Shared User whose status is “Disabled by Admin”?

On the Modify Shared User page, change the status from “Disabled by Admin” to active.

What should I do if a Shared User’s status is “Disabled by Banker”?

You can’t change this status yourself. To activate a Shared User who is “Disabled by Banker,” the Authorized Representative & Signer needs to call us at 1-800-488-2265, option 3

See also [What happens if a Shared User is locked out of Online Banking \(“Disabled by System”\)?](#)

Monitor Shared Users / Activity Logs

What is the activity log?

The activity log shows you the payments and transfers made by a Shared User, as well as any changes a Shared User makes to personal information, preferences and alerts.

How can I monitor the payments and transfers a Shared User makes?

From the Manage Shared Users page, click “View activity log” in the “Actions” dropdown menu for the Shared User you want to see.

You can also set up payment and transfer alerts to be notified of these activities. We’ll send alerts to the email addresses you specify. You can find links to “Set up alerts” on the Confirmation page after adding a Shared User and on the Shared User Activity Log page. You can also go directly to the Alerts page by signing in to Online Banking, selecting the “Accounts” tab and clicking “Manage Alerts.”

Can I receive emails or SMS text messages to monitor Shared User activity?

Yes. You can set up an alert to be notified when a Shared User makes a Quick Bill Pay payment. You can also set up transfer notification alerts to let you know when a transfer is scheduled, modified or processed. We’ll send alerts by email or SMS text message to the addresses you specify.

To get started, simply click “Set up alerts” on the Shared User Activity Log page. At any time, you can change your alerts by signing in to Online Banking, selecting the “Accounts” tab and clicking “Manage Alerts.”

Password Troubleshooting

What if I forget the temporary Password I create for a Shared User?

If you forget the temporary Password before giving it to a Shared User, you can reset it. On the Manage Shared Users page, select “Modify Shared User” from the dropdown menu under “Actions.” Then select the “Password” tab.

Can a Shared User change his or her Password?

Yes. A Shared User can change his or her Password by signing in to Online Banking, selecting the “Services & Support” tab and clicking “Change Password or Username.”

If a Shared User is locked out (“Disabled by System”), the Shared User can’t reset his or her Password. The Authorized Representative & Signer or a Shared User with administrative privileges will have to do this. See instructions in the question below.

What happens if a Shared User is locked out of Online Banking (“Disabled by System”)?

If a Shared User fails multiple attempts to enter the correct Password when signing in to Online Banking, the user will be locked out and set to a status of “Disabled by System.” Only an Authorized Representative & Signer or a Shared User with administrative privileges can reset the Password. You’ll need to go to the Manage Shared Users page and select “Modify Shared User” from the dropdown menu under “Actions.” Then change the status of the Shared User from “Disabled by System” to “Active,” select the “Password” tab and follow the instructions.