



UC eBanking USA – System Administration

Quick Guide
September 2012

Life is full of ups and downs.
We're there for both.



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1. INTRODUCTION

This Quick Guide is intended to guide new System Administrators through the initial Administration actions that must be completed in order to setup the eBanking system.

- The initial two system administrators set up by the bank have been granted no entitlements other than to be “Administrators” meaning: at first no accounts are available, no banking functions present, etc. All entitlements for the System Admin's as well as additional users must be granted.
- All user entitlements fall under the “4-eyes principle”, meaning that the administrator who grants permission to someone (including themselves) cannot be the final approver of the changes. The second administrator must “approve” any and all changes done.

2. INITIAL START

2.1. Access link

After receiving initial login credentials, you can access the system through the link:

<https://ebanking.unicreditgroup.com>

2.2. First log in

- Before you can login you must have already received two separate physical letters from the Bank
 - The first letter contains your login information, consisting of your Company ID, individual Login ID, and the internet link
 - The second letter contains your initial login password
- With this information the initial system can be accessed:

UniCredit
Corporate & Investment Banking

Login

Enter your login information to access your online accounts.

Company ID: JARODUA0 *

Login ID: JARODUB1 *

Password or Passcode: ●●●●●●●●●● *

Language: English (United States)

Access Accounts

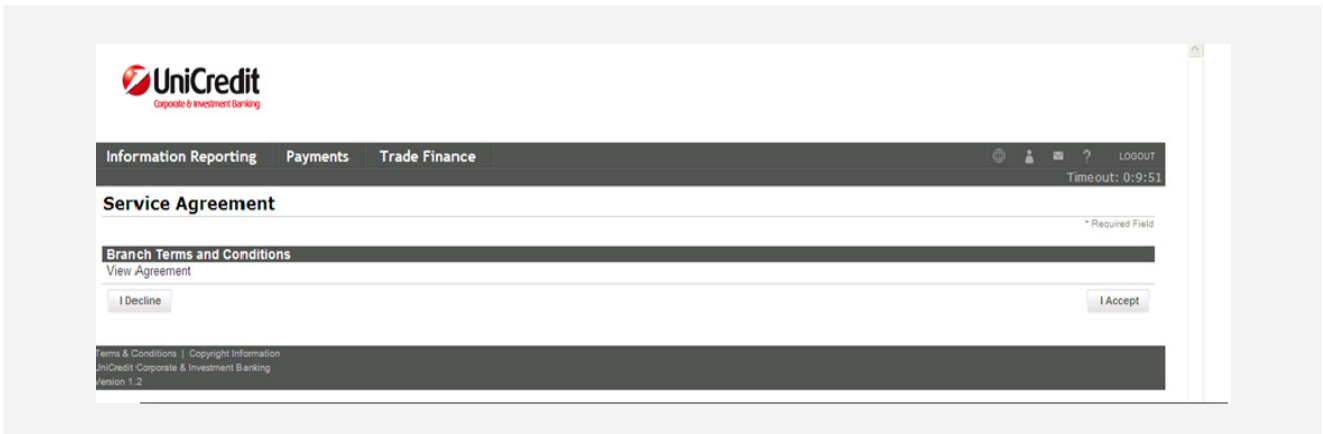
Login: UniCredit will never ask you to provide any confidential information including any access and approval credentials. For security reasons it is your responsibility to regularly change your password, keep your system up to date and use anti-virus software.

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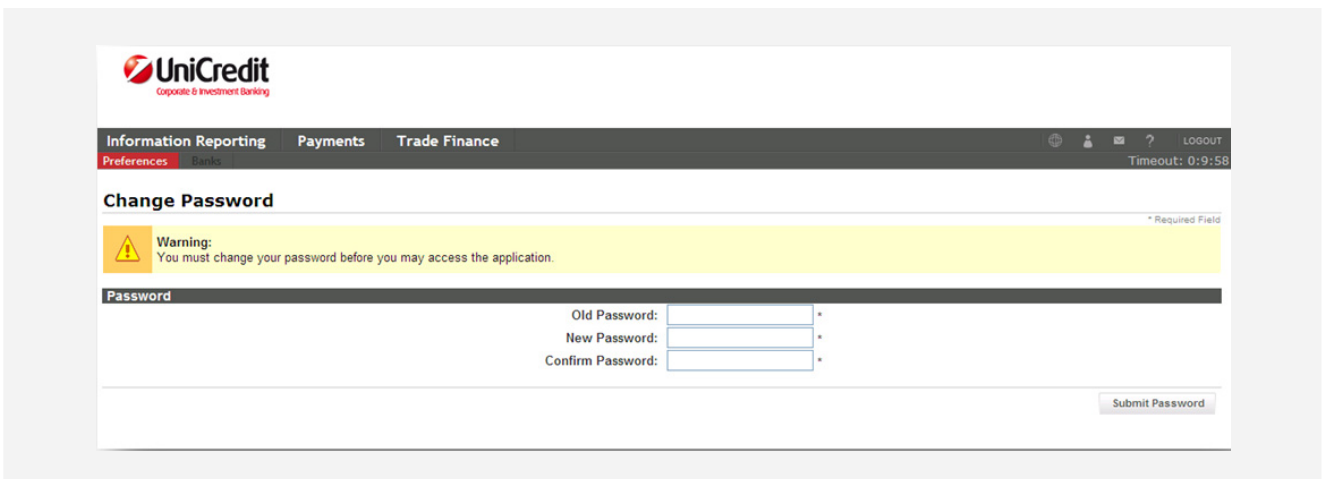
Legal Information
Version 2.1

Helpdesk
+1 212-672-5678
ebanking-usa.uc@unicredit.eu

After having successfully logged in for the first time, you must accept the Online Banking Agreement. Click on “View Agreement” to review the information and then to proceed click on “I Accept”:



After having agreed to the Online Banking Agreement, you must change your password from the given password to a new personal password:

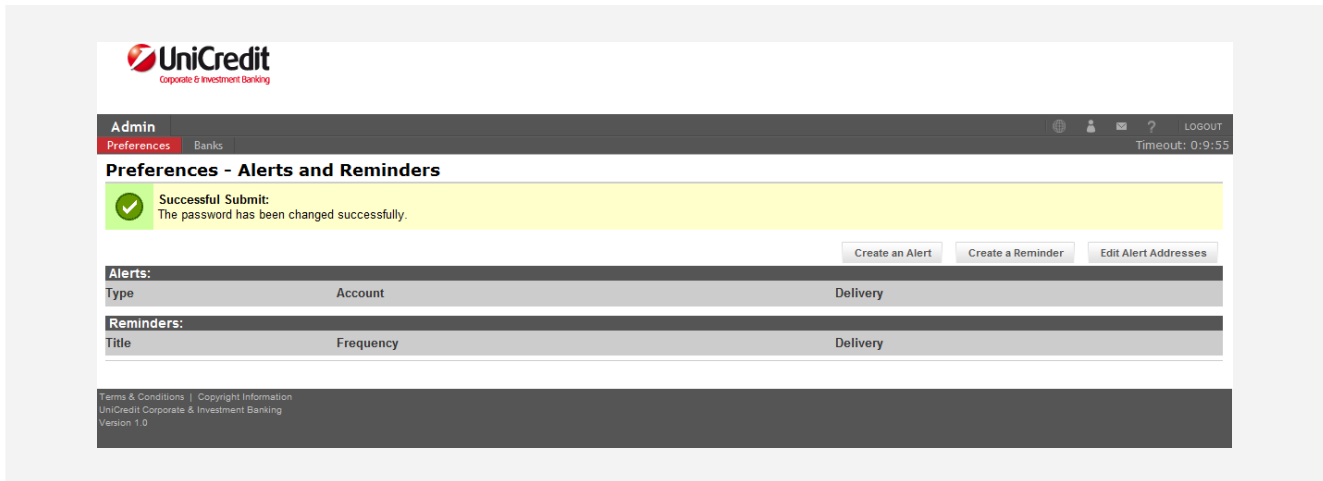


For security reasons your password must meet the following criteria:

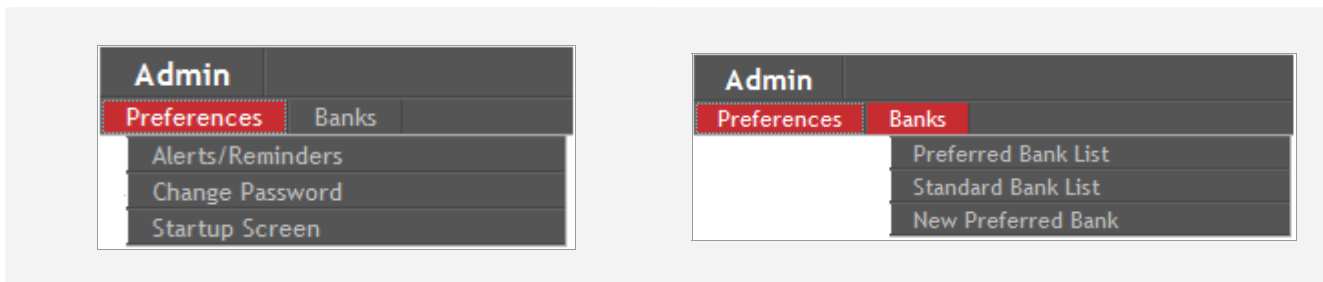
- 8 – 12 characters long
- At least one letter
- At least one number
- At least one special character

2.3. Initial preferences

After you have accepted the terms and conditions and changed your initial password the initial screen that you see is your account preferences:



- Here you are in the Alerts and Reminders overview page, where you can create various e-mail alerts or reminders for your banking activity.
- At the top left of the page you see the two sub-menu headers for user preferences, “Preferences” & “Banks”:



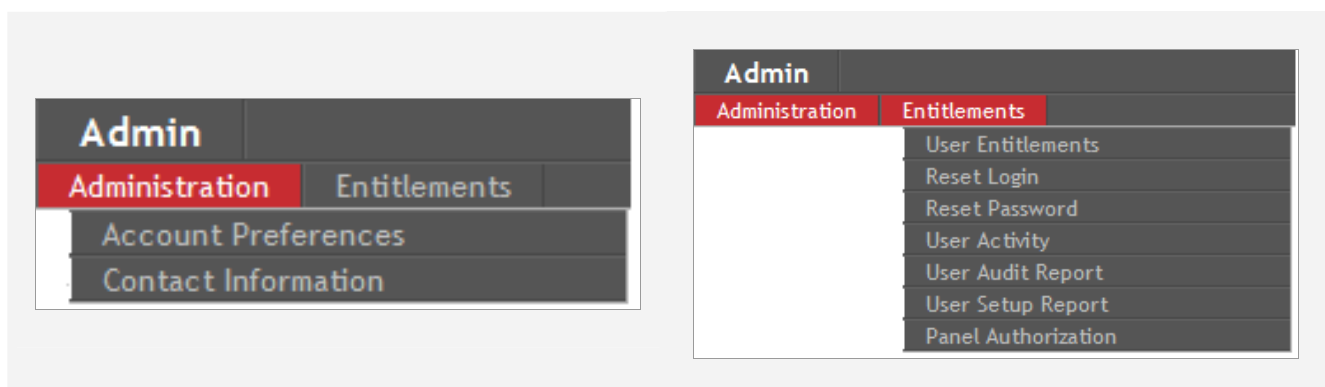
- Under the „Preferences” sub-menu there are the options for:
 - Alerts and Reminders (overview screen shown above)
 - Change Password
 - Startup Screen (define the default screen to see when you login)
- Under the “Banks” sub-menu there are the options for:
 - Preferred Bank List
 - Standard Bank List
 - New Preferred Bank (define a bank that you use often for quick selection)

3. ADMINISTRATION OPTIONS

3.1. Admin menu overview

From the start screen, when clicking on the main menu point “Admin”, you are brought to the “Change Account Preferences” overview:

- In this screen you can nickname your accounts for easier reference purposes.
- At the top left of the page you see the two sub-menu headers for Admin, “Administration” & “Entitlements”:



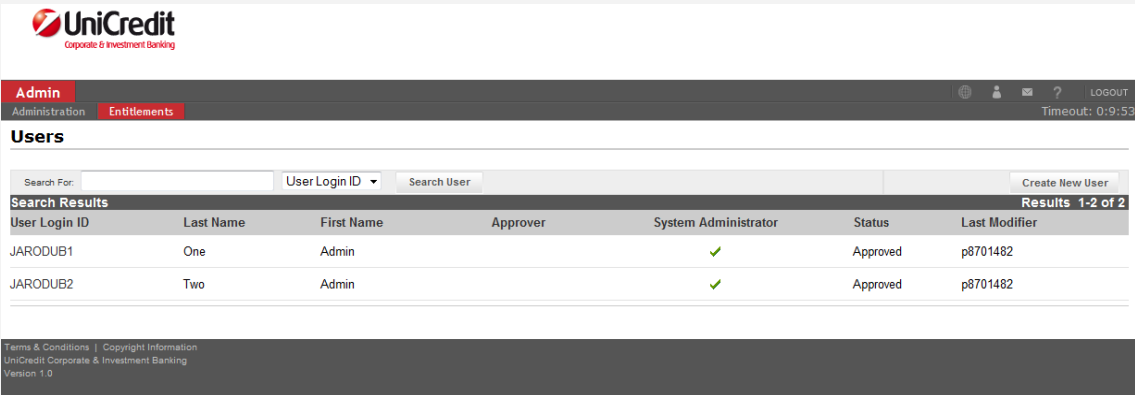
- Under the „Administration” sub-menu there are the options for:
 - Account Preferences (overview screen shown above)
 - Contact Information (edit company address and phone numbers)
- Under the “Entitlements” sub-menu there are the options for:
 - User Entitlements (explained in detail below)
 - Reset Login (reset a locked-out user’s existing password)
 - Reset Password (create a new password for a user)
 - User Activity (tracking all user activity)
 - User Audit Report (viewing user permissions)
 - User Setup Report (tracking the creation of users)
 - Panel Authorization (explained in detail below)

Important: For the initial administration of permissions and accounts, it is necessary to complete the areas “User Entitlements” and “Panel Authorization”.

4. USER ADMINISTRATION

4.1. User overview

When clicking on the “User Entitlements” menu entry, you are presented your list of users, which will show initially the two System Administrators who were set up by the bank:

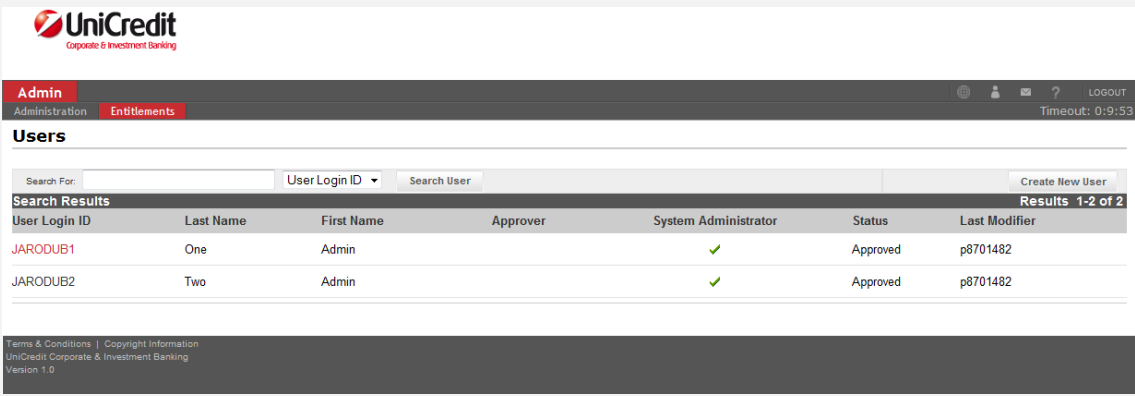


The screenshot shows the UniCredit Admin interface. The top navigation bar includes 'Admin', 'Administration', and 'Entitlements'. The main content area is titled 'Users' and features a search bar with a dropdown menu set to 'User Login ID'. Below the search bar is a table of search results. The table has the following columns: User Login ID, Last Name, First Name, Approver, System Administrator, Status, and Last Modifier. Two rows of data are shown:

User Login ID	Last Name	First Name	Approver	System Administrator	Status	Last Modifier
JARODUB1	One	Admin		✓	Approved	p8701482
JARODUB2	Two	Admin		✓	Approved	p8701482

At the bottom of the page, there is a footer with the text: 'Terms & Conditions | Copyright Information UniCredit Corporate & Investment Banking Version 1.0'.

- The table of users only shows the basic information of the user. From this screen the steps that can be taken are:
 - Create an entirely new user
 - Assign permissions to one or both of the bank-administered System Administrators
- To assign permissions (including the ability to be an “Approver”) to an existing System Administrator simply click on the “User Login ID” link, as highlighted in red below:



This screenshot is identical to the previous one, but the 'User Login ID' column in the table is highlighted in red to indicate that clicking on this link leads to a user overview page.

Clicking this link shows the overview of the user:

Notice: The screens and process is exactly the same for the creation of a completely new user, only the information fields will be empty.

UniCredit
Corporate & Investment Banking

Information Reporting | Payments | Check Services | File Services | **Admin** | Trade Finance

Administration | Entitlements | Logout | Timeout: 0:29:22

Edit User

Corporation: JARODUA0 - Jarod Industries

Online Banking Information

User Login ID: JARODUB1

User Default Language: English (United States) *

Approver: User is an Approver

Upload Approver: User is an Upload Approver

Security Level: User is a System Administrator

Trade Finance: User can access Trade Finance

User Status: User is active
 User is inactive

Contact Information

Name: Mr. Admin M: One Suffix: (jr., Sr., etc.)

Email Address: admin.one@jarod.eu *

Primary Phone: -

Secondary Phone: -

Fax Number: -

- The “Online Banking Information” checkbox options for the user are:
 - **User is an Approver:**
Check box if the user should be able to sign payments. If this is checked the user will require an RSA token from the bank. The user’s name and Login ID must be listed in the “Security Device Request Form”, which must be signed and sent to the Bank.
 - **User is an Upload Approver:**
Check box if the user should be able to sign uploaded payment files
 - **User is a System Administrator:**
Check box if the user should be a System Administrator
 - **User can access Trade Finance:**
Check box if the user should be able to access “Trade Finance”. The user will only be able to use the function after they are administered by the bank.
 - **User Status**
The user can be put in “inactive” mode, blocking them from the system.
- In the “Contact Information” section the name and contact information of the user can be edited.

4.2. User Entitlements

The bottom half of the user overview screen shows the individual entitlement entities:

Entitlements

Payment Limit Settings: Edit Payment Limits >>

Account Services: Edit Account Services >>

Data Services: Edit Data Services Access >>

Functions: Edit Functional Access >>

Approval Status

Status: Approved

Last Modifier: JARODUB1@JARODUA0

Buttons: Cancel, Copy User, Remove User, Preview User

From this screen you can edit the following entitlements for the user:

- Payment Limits
- Account Services
- Data Services Access
- Functional Access

4.2.1. Payment Limit Entitlements

From the User overview page, selecting for the user “Edit Payment limits” brings you to the following screen:

Edit Payment Limits * Required Field

Company Accessed: JARODUA0 - Jarod Industries User: JARODUB1 - Mr. Admin One

Limits	- OR -	Transaction Template	Transaction Freeform	Approval Template	Approval Freeform	User Daily Cumulative Limit
<input type="checkbox"/> Apply across all Limits						
US Dollar Wires:						
Foreign Currency Wires:						
CCD - Cash Concentration or Disbursement:						
PPD - Prearranged Payment & Deposit Entry:						
Book Wire Payments:						
FX Trading Payment:						
ACH Upload Approver Limit:						
MT101 Upload Approver Limit:						

Back Preview

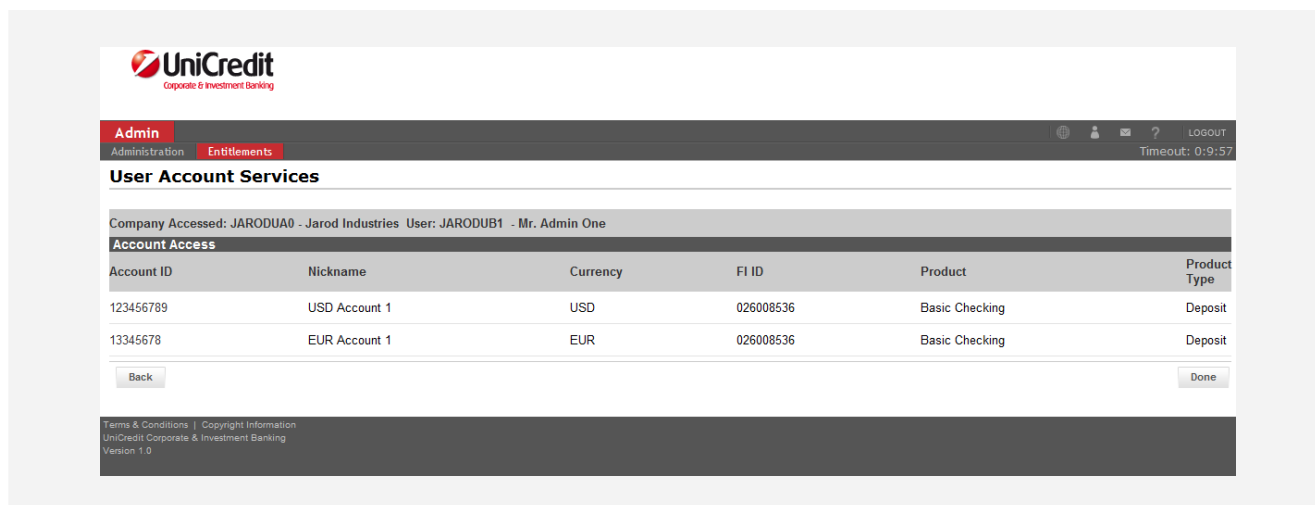
In this step, limits can be defined for the user. Limit boxes left blank represent no limits. The following limits can be defined per payment type:

- **Transaction Template**
The maximum payment amount that the user can create from a template.
- **Transaction Freeform**
The maximum payment amount that the user can create.
- **Approval Template**
The maximum amount that the user can approve for a payment created from a template.
- **Approval Freeform**
The maximum amount that the user can approve for a payment.
- **User Daily Cumulative Limit**
The total maximum dollar amount that the user can approve in a day.
- **ACH Upload Approver Limit**
The maximum amount of an uploaded ACH file that the use can approve.
- **MT101 Upload Approver Limit**
The maximum amount of an uploaded MT101 file that the use can approve.

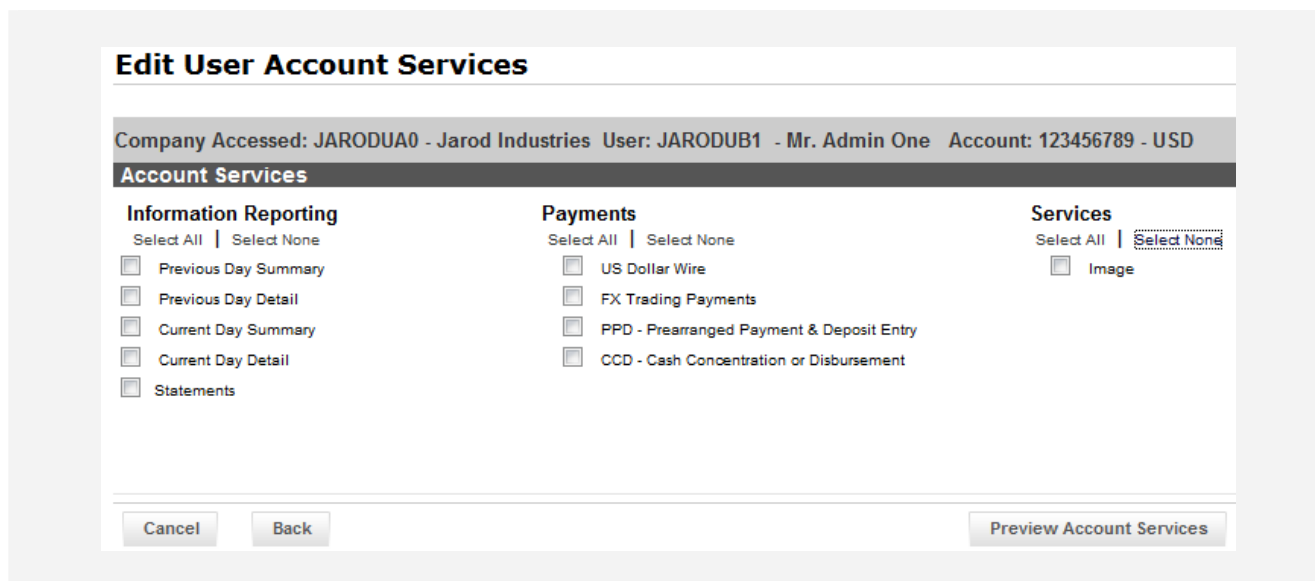
After having filled out the relevant limits, select “Preview”, where you can review and then confirm the limits given. You will then be back in the user overview screen to continue administering the other entitlements.

4.2.2. Account Services Entitlements

From the User overview page, selecting for the user “Edit Account Services” brings you to the following screen:



- This shows all of the accounts that are available for the user to be granted entitlements for.
- Permissions are given to a user on a per account level. Click on the “Account ID” of the account to grant entitlements for:



- In this screen you can choose which functions for this account that you selected should be available for the user. Select which functions you wish and select “Preview Account Services”.
- After previewing the services, and confirming the changes, you will be back in the overview of accounts where you can either grant entitlements to additional accounts, or select “Done” to go back to the main user overview page.

4.2.3. Data Services Access Entitlements

From the User overview page, selecting for the user “Edit Data Services Access” brings you to the following screen:

- In this screen you can choose which types of payment file uploads the user should be able to do.
- After selecting “Submit” you will be back in the main user overview page.

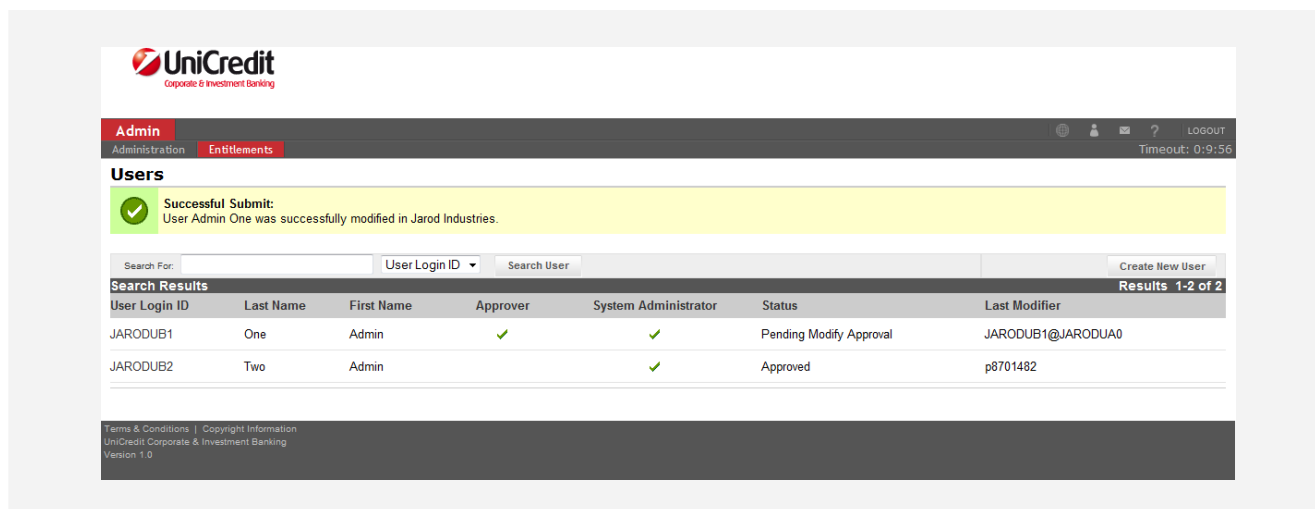
4.2.4. Functional Access Entitlements

From the User overview page, selecting for the user “Edit Functional Access” brings you to the following screen:

- In this screen you can assign all of the various functions that you wish the user to be able to use in the system.
- Clicking on the “+” sign next to a check box expands the rights to a more granular level where you can assign individual rights for that function, e.g. only “View”.
- After having assigned all of the relevant permissions, select “Preview Functional Access” and after confirming the changes, you will be back in the user overview.

4.2.5. User Completion under “4 Eyes”

After going through the above steps, and then clicking “Submit” for the user, you will be back in the user list:



- You will see under the “status” column that the state of the user shows “Pending Modify Approval”. The action of assigning or removing any permission to any user must be approved by “4 eyes” (2 physical people).
- The second administrator must login, navigate to the Users page (*Admin; Entitlements; User Entitlements*), and then click on the “Pending Modify Approval” text link. There, he/she can review what was done and either approve or reject the changes.

IMPORTANT: When you wish to approve a user in pending state, be sure to click on the “Pending Modify Approval” link in the Status column and NOT the “User Login ID” column. Clicking on the User ID is only for when you wish to do further changes on the user, and not accept or reject changes already made.

5. PANEL AUTHORIZATION (IMPORTANT!)

5.1. Panel authorization overview

- The “panel authorization” functionality is where you must define how many and which type of approvals are necessary for payments
- All payments are checked against the rules set-up in the “panel authorization” area. It is the customer’s responsibility to define user groups and rules for payment approvals as they wish.
- Below is an example of a finished panel authorization profile and its meaning before guiding you through the setup:

Create Profile Definition * Required Field

Profile Information

Profile Name:

Panel Enabled For:

Limit Tiers 1 Delete This Tier

Minimum Amount	Maximum Amount	Authorization Levels
0 *	1,000,000 *	1. E <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 2. A <input type="checkbox"/> A <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 3. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 4. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 5. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 6. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 7. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 8. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 9. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

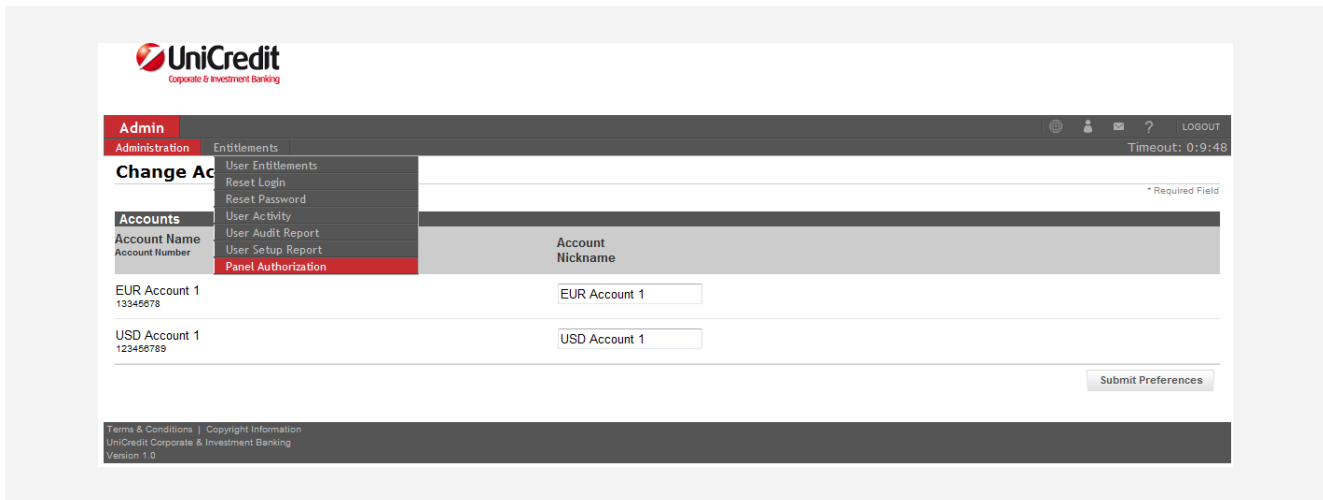
Limit Tiers 2 Delete This Tier Add Another Tier

Minimum Amount	Maximum Amount	Authorization Levels
1,000,000 *	5,000,000 *	1. E <input type="checkbox"/> A <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 2. E <input type="checkbox"/> E <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 3. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 4. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 5. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 6. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 7. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 8. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 9. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

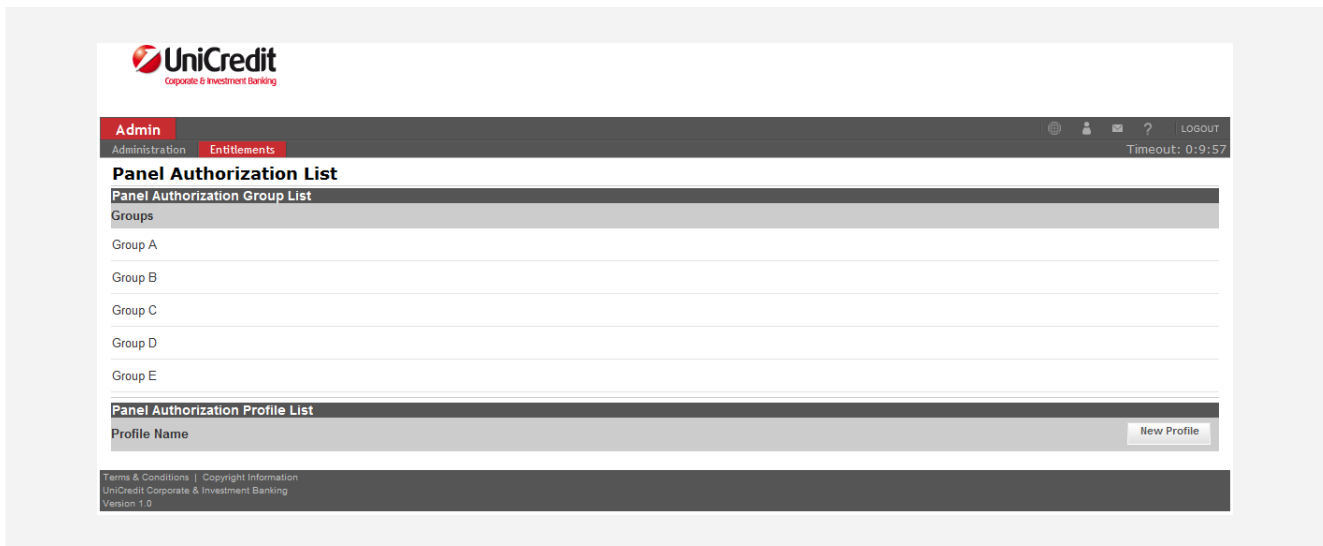
This screen example shows a defined signature rule set with the following rules for all payments in the system:

- For payments between USD 0 to USD 1,000,000
 - One signature by someone in Group E is required
 - OR
 - Two signatures are necessary from two people in Group A
- For payments between USD 1,000,000 and USD 5,000,000
 - Two signatures are necessary, one from someone in Group E and one from someone in Group A
 - OR
 - Two signatures are necessary from two people in Group E
- Before defining the Panel Authorization rules you should have already set up your users and designated who are to be approvers.

To access “Panel Authorization”, select the bottom entry from the “Entitlements” menu under the “Admin” section:



This brings you to the Panel Authorization overview page:



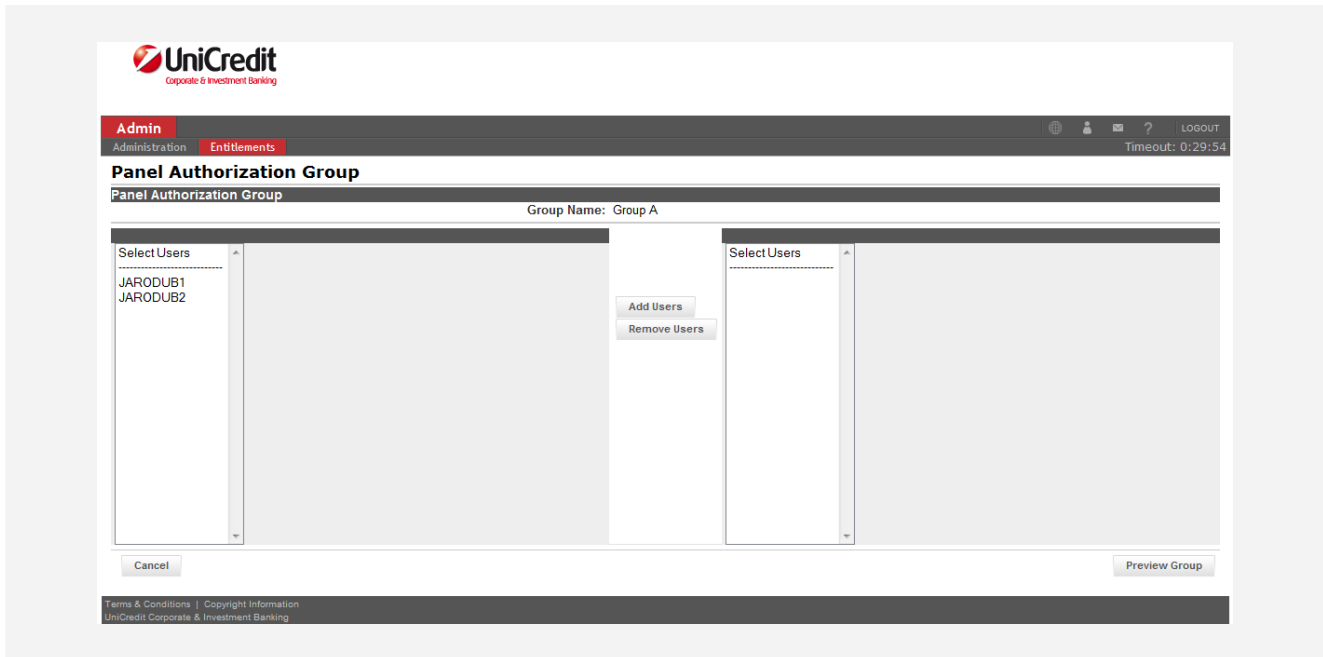
In the Panel Authorization setup there are two actions that must be carried out:

- The definition of groups
- The creation of a profile

5.2. Defining groups

- The first step in setting up the Panel Authorization is to define your “Groups” of users. These are groups of users that you will use to create rules. For example, users from Group B can only approve payments in combination with users in Group A.
- The rules for Groups are as follows:
 - There are exactly five groups available for use (A through E)
 - Only users designated as “approvers” are available for assigning to groups
 - A user can be assigned to multiple groups

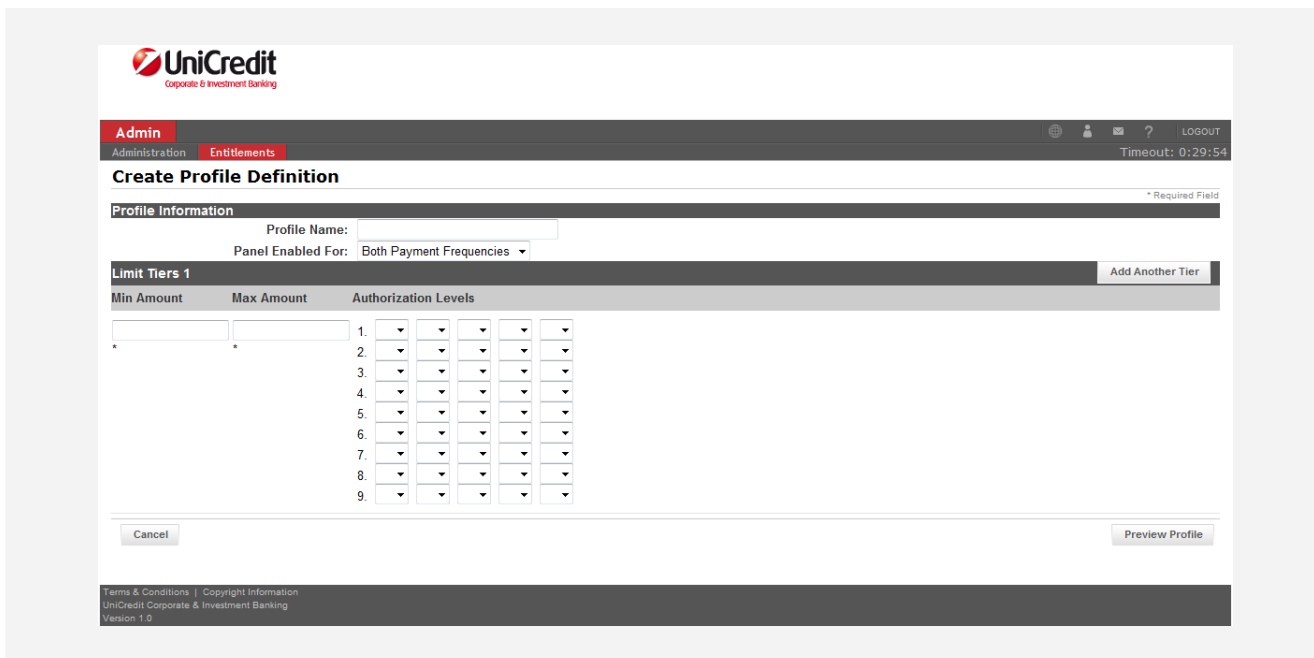
From the Panel Authorization Overview page select a group for assigning users by clicking on the group's text link, e.g. "Group A". You will then be brought to the page to assign users to the group:



- On the left side of the screen you see the approvers existing in the system that can be assigned to the group. To add a user to the group, select him/her and then click on "Add Users" (multi-select is also possible).
- After having assigned whichever users you would like to the group you can preview and confirm the group.
- You will then be brought back to the Panel Authorization overview page where you can then repeat this step with additional groups if necessary.

5.3. Creating a Panel Authorization Profile

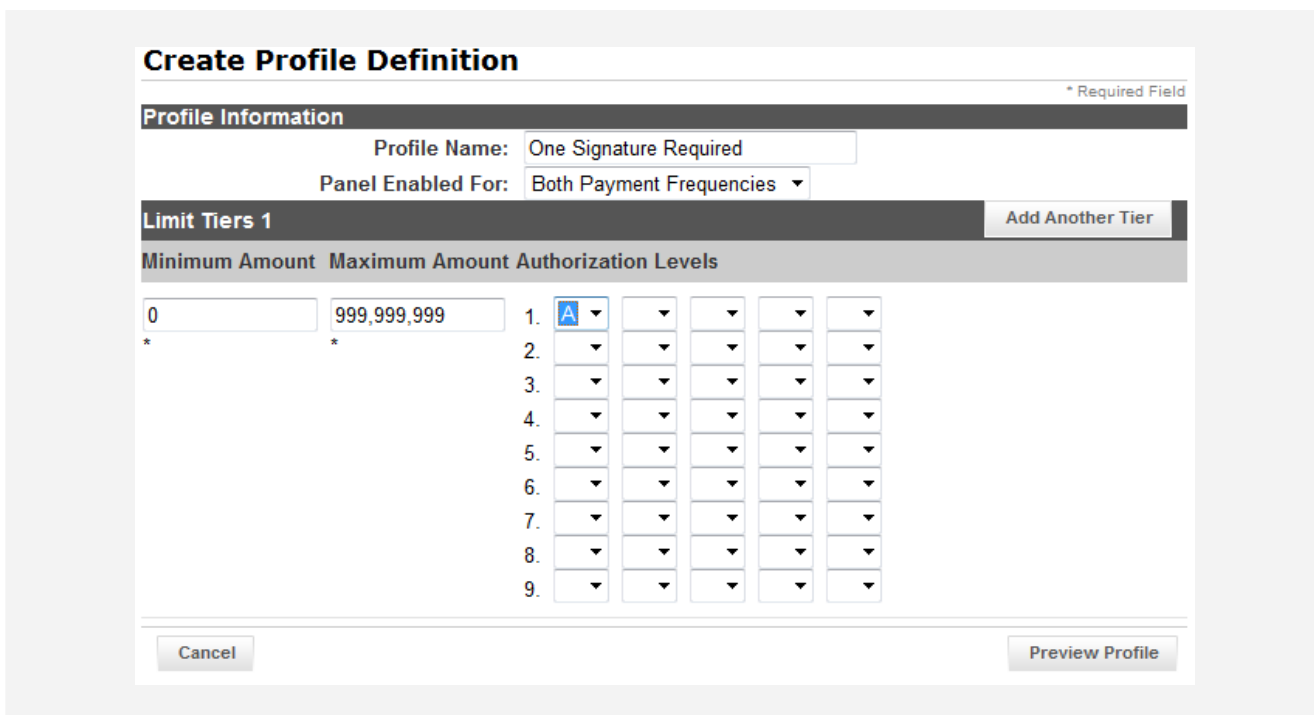
- After having created the groups of users in section 6.3, you are ready to create your customer's profile.
- The rules for the creation of a Profile are as follows:
 - You can define as many Limit Tiers as you would like
 - Limit Tiers can overlap (e.g. Tier 1 can be 0 to 1,000,000 and Tier 2 can be 50,000 to 400,000)
If a payment is within a range that multiple rules are applicable, if any one of the rules are fulfilled the payment will be approved.
 - For every Limit Tier nine different authorization rules can be defined.
 - For every authorization level a minimum of one group must be selected (representing one approval from someone in the selected group is necessary)
 - For every authorization level a maximum of five groups can be selected (representing a necessary approval from someone from each of the five groups)
- From the Panel Authorization overview screen select "New Profile" and you are shown the Profile Screen:



- Here, the rules for payment approval must be entered. First, give the profile a name and select whether this should apply for repetitive payments (templates), non-repetitive payments (transactions), or both.
- Now you are able to set the rules that you would like to be in effect for the approval of transactions. See the above example for how the signature patterns work.
- The setup of the Panel Authorization also falls under the “4-eyes principle”.

5.4. Simple Panel Authorization Setup

Regardless of what you setup in the Panel Authorization area, the rule that the creator cannot also be the approver of that payment is hard-coded in the application. If this is enough for you and you do not wish to set-up additional payment rules, the easiest setup is the following:



QUESTIONS? CONTACT INFORMATION

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We're there for both.

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