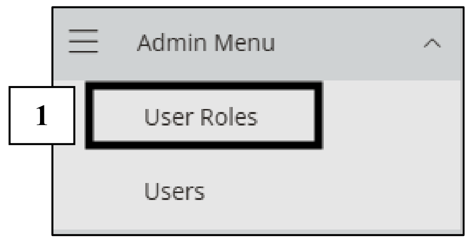
System Administrators can create and manage users within the company profile, including assigning access, permissions, and transaction capabilities. Each user **<u>must be assigned a User Role</u>** before the user setup process can be completed.

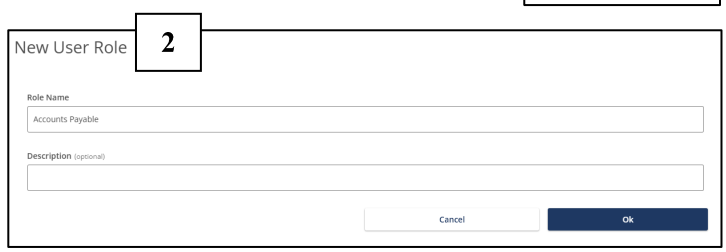
User Roles serve as templates that define access rights, account entitlements, and transaction limits. When multiple users require the same level of access, assigning a shared role is recommended to simplify administration and ensure consistency.

STEP 1: CREATE AND NAME YOUR NEW USER ROLE

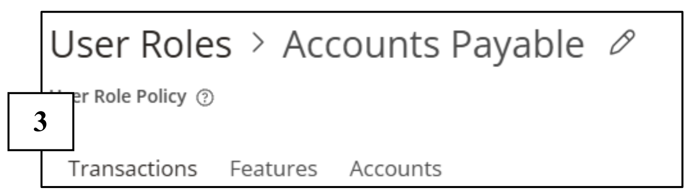
1. **Navigate to User Roles:** From the left navigation menu, select **Admin Menu > User Roles**.
   a. Select **Create Role** in the upper-right corner of the screen.



2. Enter a “Role Name” and “Description” of that role, then select **OK**.

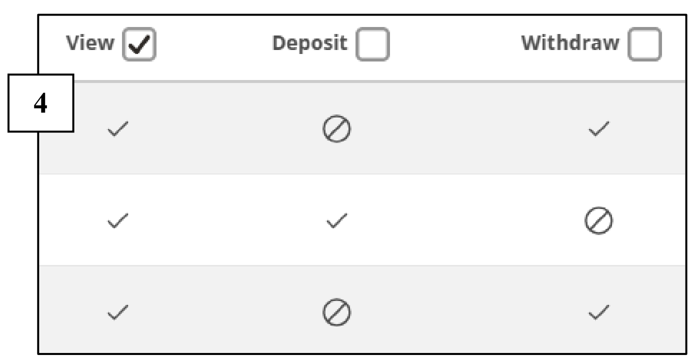


3. **Complete Role Setup:** Once the role has been created, assign the required permissions by configuring the Accounts, Rights, and Features. Configure all three menu tabs to complete the role setup. Complete the tabs in the following order: **(1) Accounts, (2) Features, and (3) Transactions.**
   a. Select **Save** <u>only after</u> all three tabs have been completed.



STEP 2: SELECTING RIGHTS FOR ACCOUNTS

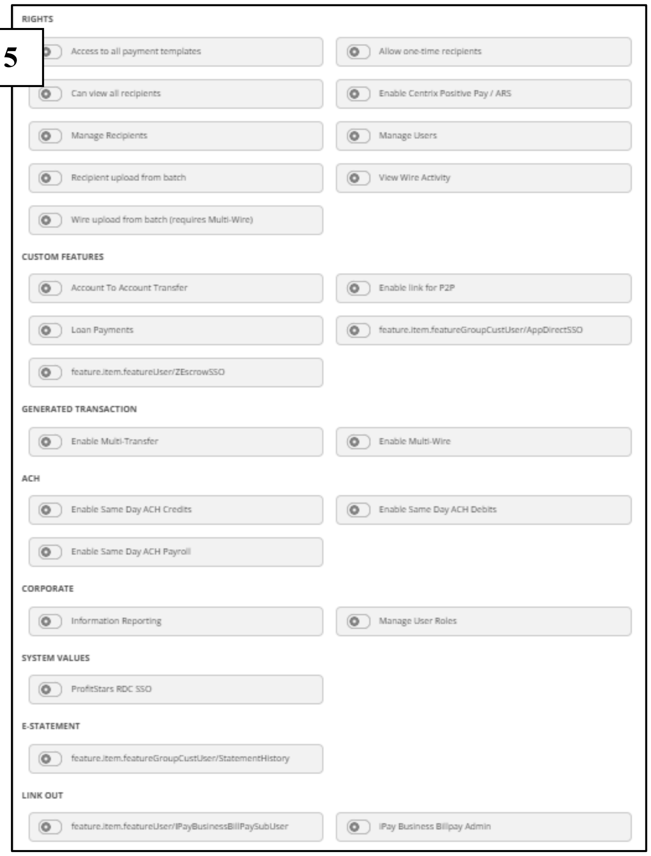
4. In the “Accounts” tab, select the checkbox next to each item to assign the user with the appropriate permissions: **View, Deposit, and/or Withdraw**.



STEP 3: GRANTING RIGHTS AND FEATURES

5. In the “Features” tab, turn on the toggle for each **Right/Feature** that should be assigned to the role.
    a. **Refer to pages 6-8 for Rights and Features descriptions.**

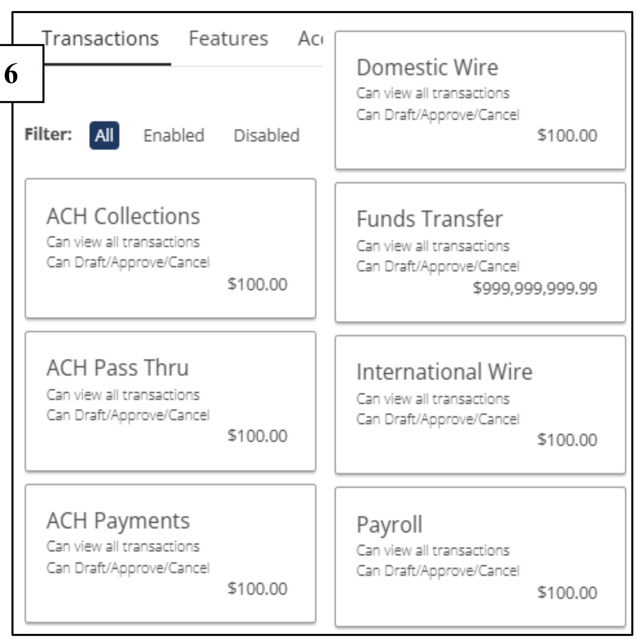
5



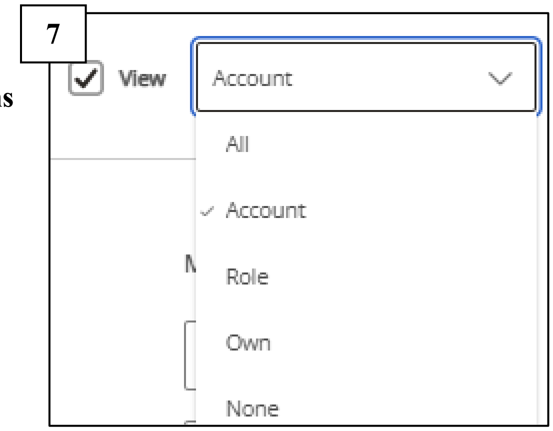
STEP 4: OVERVIEW OF PAYMENT-DRIVEN SERVICE RIGHTS AND FEATURES

6. In the “Transactions” tab, select each payment driven service to be assigned to the role.
    a. For each service selected, complete the **Rights and Allowed Actions** tabs.
    b. Instructions for each service are provided on the following pages.

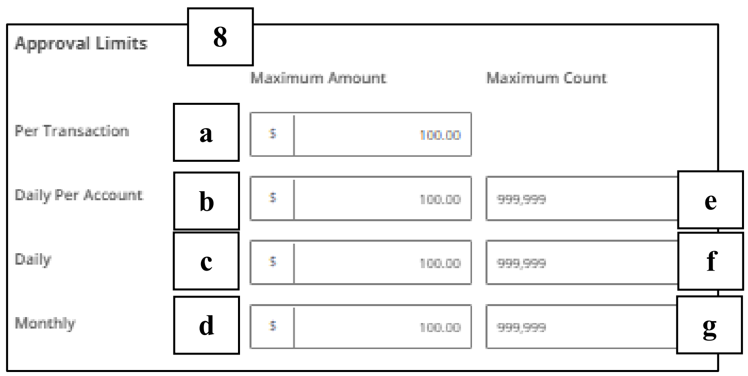
6



7. **Select Appropriate Transaction Tile – Rights:** Select the appropriate **View Online Activity** option for the role.
    a. Recommendation: Select **User Can View Transactions To or From Entitled <u>Accounts</u>**. This setting limits transaction visibility to accounts assigned to the user.

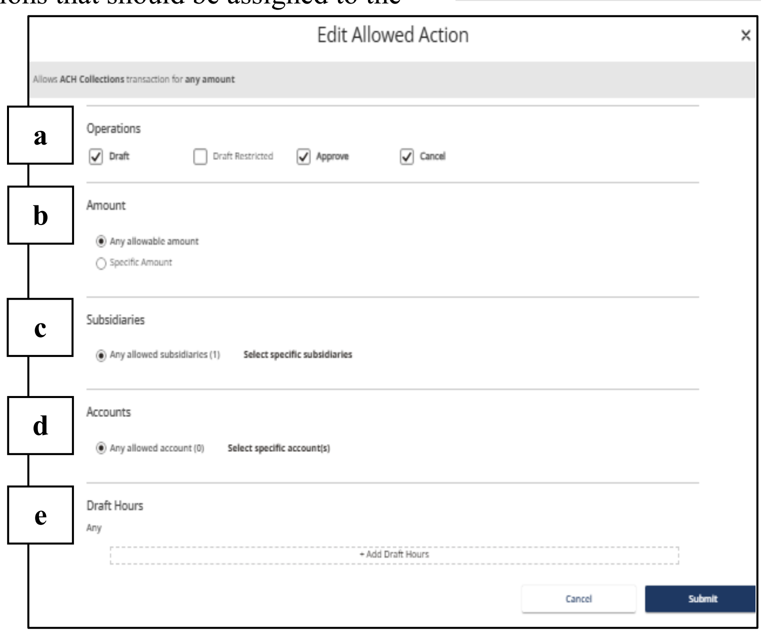


8. **Payment Transaction – Approval Limits:** Complete the following transaction approval limits for the role:
    a. Per Transaction Amount Limit
    b. Daily Per Account Amount Limit
    c. Daily Per Account Count Limit
    d. Daily Amount Limit
    e. Daily Count Limit
    f. Monthly Amount Limit
    g. Monthly Count Limit



Note: Limits entered for the role cannot exceed the company-level limits.

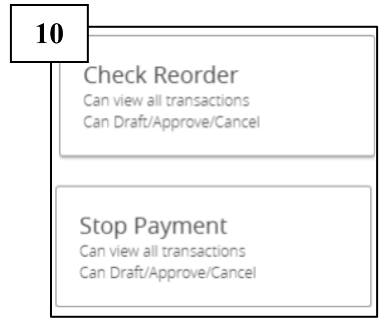
9. **Payment Transaction – Allowed Actions:** Select **Add Allowed Action.** A new window will open automatically.
    a. **Operations** (select the transaction actions that should be assigned to the role). Note: Draft Restricted allows the user to create templates but does not allow the user to create payments from existing templates or draft one-time payments.
    b. **Amount** (select Any Allowable Amount or enter a Specific Amount limit)
    c. **Subsidiaries** (select the subsidiaries that should be accessible to the role)
    d. **Accounts** (select the accounts that should be accessible to the role)
    e. **Draft Hours** (configure any draft hour restrictions that should apply to the role)



STEP 5: OVERVIEW OF NON-PAYMENT DRIVEN SERVICES

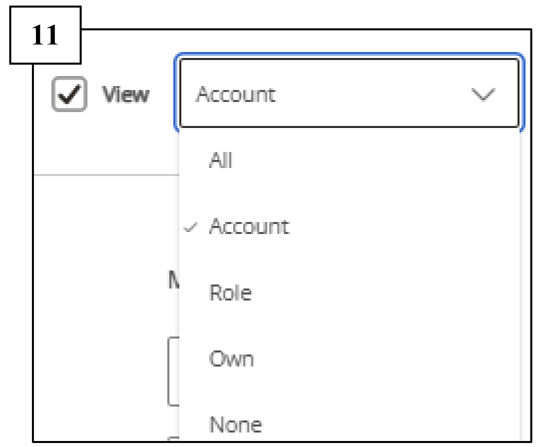
Only available if enabled at the company level.

10. Select each non-payment-driven service to be assigned to the role.



11. Select Appropriate Non-Payment Transaction Tile – Rights: Select the appropriate **View Online Activity** option for the role.

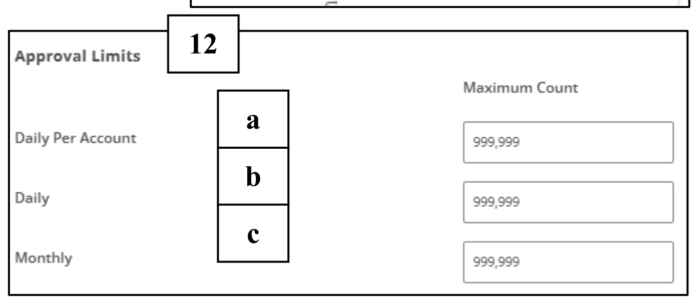
   a. Recommendation: Select **User Can View Transactions To or From Entitled <u>Accounts</u>**. This setting limits transaction visibility to accounts assigned to the user.



12. Non-Payment Transaction – Approval Limits: Complete the following transaction approval limits for the role:

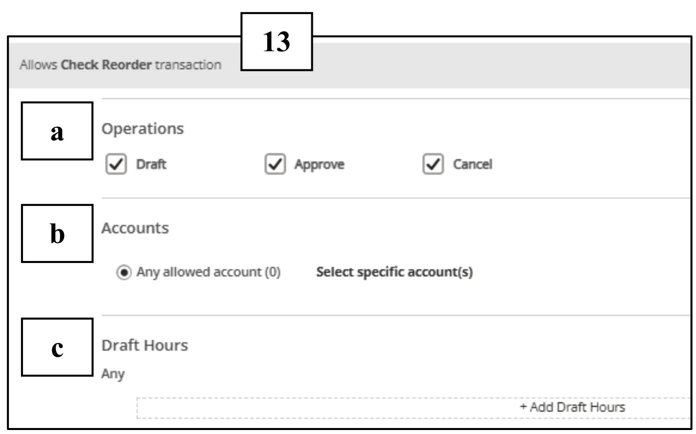
   a. Daily Per Account Count Limit
   b. Daily Count Limit
   c. Monthly Count Limit

Note: Each limit defaults to $999,999.00 and may be updated, if needed.



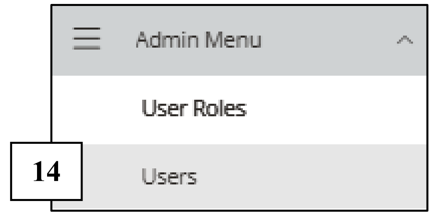
13. Non-Payment Transaction – Allowed Actions: Select **Add Allowed Action.**

   a. **Operations** (select the transaction actions that should be assigned to the role)
   b. **Accounts** (select the accounts that should be accessible to the role)
   c. **Draft Hours:** configure any draft hour restrictions that should apply to the role)

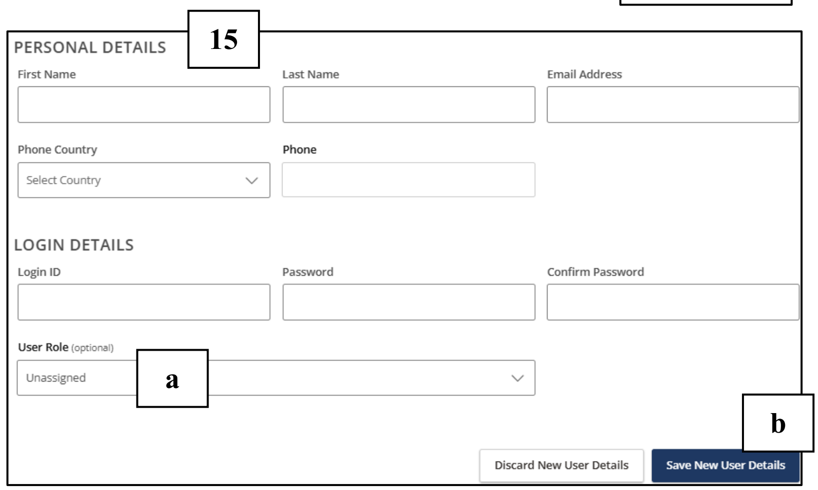


STEP 6: CREATE YOUR NEW USER PROFILE

14. From the left navigation menu, select **Admin Menu > Users**.
   a. Select **Add User** in the upper-right corner of the screen.



15. Enter the “Personal Details” and “Login Credentials” for the user.
   a. Once the user details have been built, assign a **User Role**,
   b. Select **Save New User Details**.



CONFIRM SETUP User role created & saved?	Accounts, features, & transaction services configured?	Permissions, limits, & allowed actions assigned?	User created & role assigned?

RIGHTS AND FEATURES DESCRIPTIONS

Use the definitions below when determining which rights and features should be assigned to a user role.

RIGHTS

Access to All Payment Templates
Provides access to all payment templates created within the company profile. If not enabled, users will only have access to templates assigned to them or created by them.

Can View All Recipients
Allows users to view all recipients in the system, regardless of who created them.

Enable Centrix Positive Pay / ARS
Adds the Positive Pay option to the navigation menu.

> **NOTE:** Additional setup within the Positive Pay platform is required.

Manage Users
Allows users to create, edit, and delete company users and manage user entitlements.

View Wire Activity
Allows users to access and view outgoing wire activity.

Allow One-Time Recipients
Allows users to create a payment for a recipient without saving the recipient for future use.

Centrix DTS Transaction Disputes
Allows users to dispute eligible debit card transactions.

Manage Recipients
Allows users to add, edit, and delete ACH and wire recipients.

Recipient Upload from Batch
Allows users to create new recipient records or update existing recipients when uploading NACHA-compliant ACH files.

Payments > Create Payment > Make Payment from File

> **NOTE:** This permission is independent of Wire Upload from Batch and can be assigned separately.

Wire Upload from Batch (Requires Multi-Wire)
Allows users to upload multiple domestic and international wire transfers.

Payments > Create Payment > Make Payment from File

> **NOTE:** Multi-Wire must be enabled for this feature.

CUSTOM FEATURES

Account-to-Account Transfer
Allows transfers to another Susser Bank consumer online banking customer.

> **NOTE:** Not available for business accounts.

Loan Payments
Allows payments to Susser Bank loans and lines of credit.

Enable Link for P2P
Allows users to send funds to recipients using a debit card. Recipients receive an email or text message with instructions to collect the funds.

> **NOTE:** Not available for business accounts.

GENERATED TRANSACTIONS

Enable Multi-Transfer
Allows users to process multiple account transfers at one time using the Multi-Account Transfers tab.

Enable Multi-Wire
Allows users to process multiple wire transfers in a single submission.

ACH

Enable Same Day ACH Credits
Allows users to originate Same Day ACH Credit transactions.

Enable Same Day ACH Payroll
Allows users to originate Same Day ACH Payroll transactions.

Enable Same Day ACH Debits
Allows users to originate Same Day ACH Debit transactions.

CORPORATE REPORTING

Information Reporting
Select the reports the user may access from the reporting menu.

REPORT	DESCRIPTION
ACH Activity Report (Previous Day)	ACH transaction details from the previous business day
ACH Online Origination	ACH transactions originated within Online Banking
ACH Pass-Thru File Uploads	Summary of ACH files submitted through pass-through upload
Balance & Activity Statement (Previous Day)	Prior-day account balances and transaction details
Cash Position (Previous Day)	Prior-day ending account balances
Checks Paid Report (Previous Day)	Checks paid during the previous business day
Company Entitlements Report	Company and user entitlement information
Company User Activity Report	User activity within Online Banking

Information Reporting continued

REPORT	DESCRIPTION
Transaction Report	Transactions originated within Online Banking
Wire Online Origination	Wire transactions originated within Online Banking
Wire Transfer Report (Previous Day)	Prior-day wire activity
ZBA Activity Report (Previous Day)	Prior-day sweep transaction activity
ACH Activity Report (Current Day)	Current-day ACH transaction activity
Balance & Activity Statement (Current Day)	Current-day balance and transaction activity
Checks Paid Report (Current Day)	Checks paid during the current day
User Defined Report (Current Day)	Current-day custom report data
User Defined Report (Previous Day)	Previous-day custom report data
Wire Transfer Report (Current Day)	Current-day wire activity

E-STATEMENTS

Statement History
Provides access to electronic statements and notices for accounts the user is authorized to view.

LINK-OUT SERVICES

Business Bill Pay
Provides access to Business Bill Pay.

> **NOTE:** Additional setup may be required before Bill Pay can be used.

Business Bill Pay Administrator
Designates the user as the Business Bill Pay Administrator.

> **NOTE:** Only one Bill Pay Administrator may be assigned per company profile.