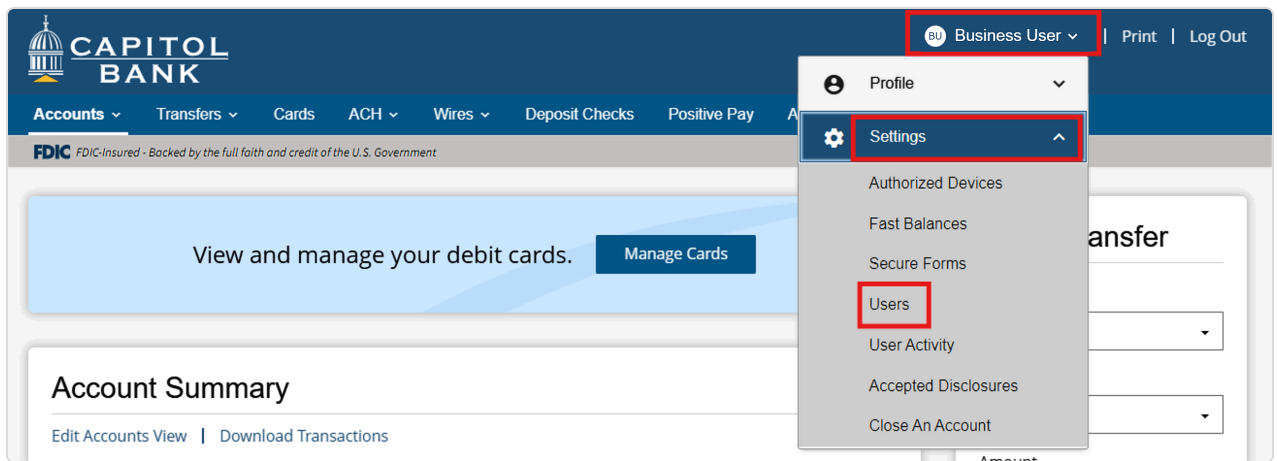


Manage users and admin rights

Add users to your business's Online Banking and choose which accounts and services each one can access.

PART 1 Manage existing users

1 Sign in to Online Banking. Select your name to open the menu, then select **Settings** › **Users**.



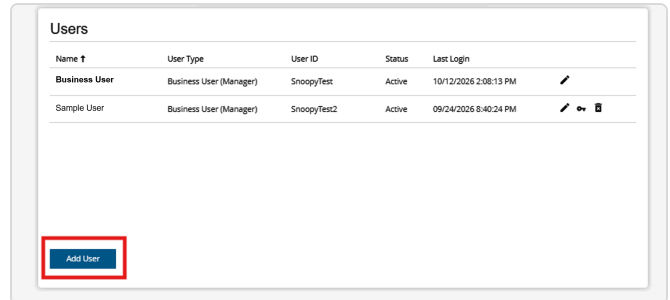
2 Next to a user, select an icon:

- **Pencil** — edit the user's details or contact information, or unlock the user and reset their password. Select **Save** when you're done.
- **Key** — change the user's entitlements for the business and its accounts
- **Trash can** — delete the user

Name ↑	User Type	User ID	Status	Last Login	
Business User	Business User (Manager)	SnoopyTest	Active	10/12/2026 2:08:13 PM	
Sample User	Business User (Manager)	SnoopyTest2	Active	09/24/2026 8:40:24 PM	  

PART 2 Add a user

3 Select **Add User**.

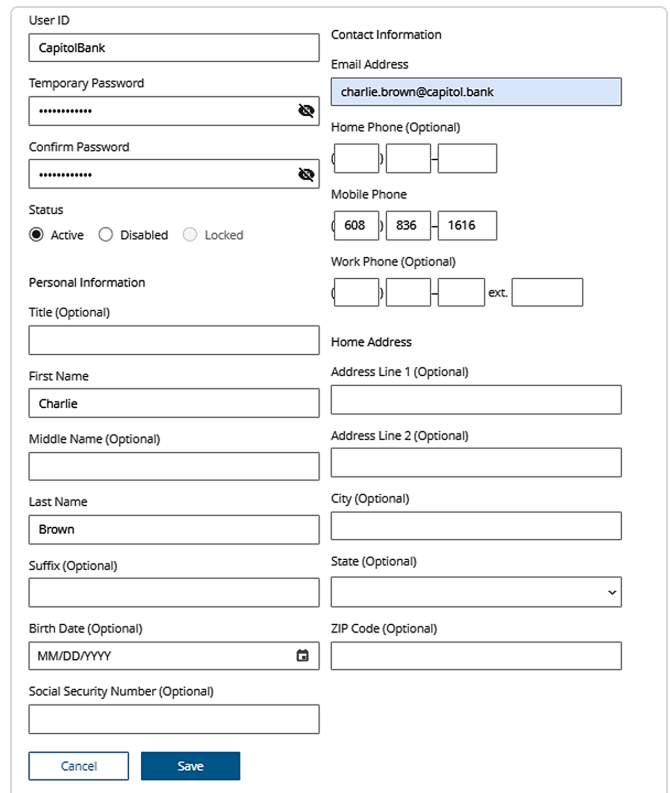


The screenshot shows a table titled "Users" with the following columns: Name, User Type, User ID, Status, and Last Login. The table contains two rows: "Business User" (Business User (Manager), SnoopyTest, Active, 10/12/2026 2:08:13 PM) and "Sample User" (Business User (Manager), SnoopyTest2, Active, 09/24/2026 8:40:24 PM). Below the table is a blue "Add User" button, which is highlighted with a red rectangle.

Name	User Type	User ID	Status	Last Login
Business User	Business User (Manager)	SnoopyTest	Active	10/12/2026 2:08:13 PM
Sample User	Business User (Manager)	SnoopyTest2	Active	09/24/2026 8:40:24 PM

4 Complete the required fields: **User ID**, **Password**, **First Name**, **Last Name**, **Email Address**, and **Mobile Phone**. Fill in any optional fields you'd like.

Select **Save**.

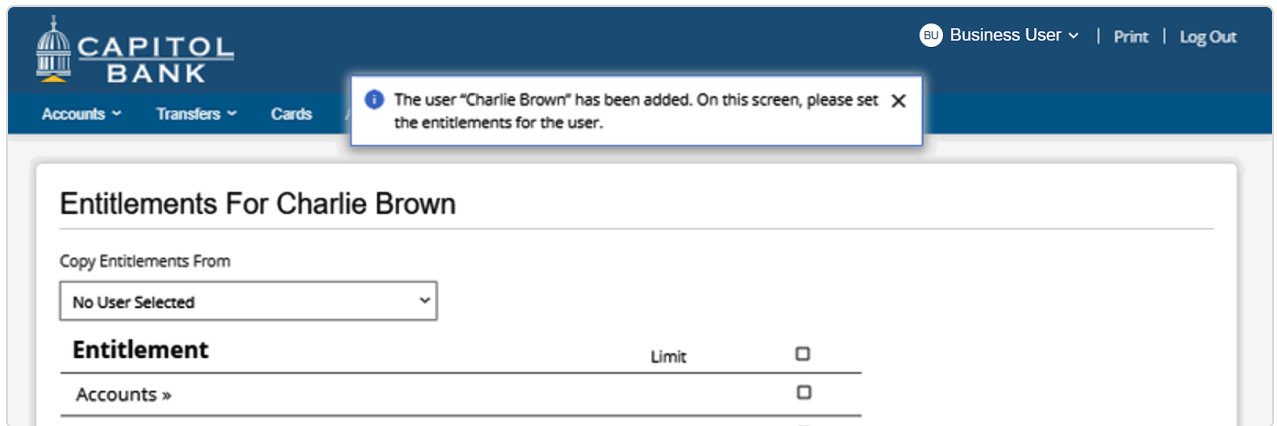


The screenshot shows a form for creating a new user. The fields are organized into two columns. The left column contains: User ID (CapitolBank), Temporary Password (masked), Confirm Password (masked), Status (Active selected), Personal Information (Title, First Name: Charlie, Middle Name, Last Name: Brown, Suffix), Birth Date (MM/DD/YYYY), and Social Security Number (Optional). The right column contains: Contact Information (Email Address: charlie.brown@capitol.bank), Home Phone (Optional), Mobile Phone (608-836-1616), Work Phone (Optional), Home Address (Address Line 1, Address Line 2), City (Optional), State (Optional), and ZIP Code (Optional). At the bottom are "Cancel" and "Save" buttons.

PART 2 Add a user (continued)

5 A message confirms the user was added, and the **Entitlements** page opens.

Note The entitlements you see reflect the accounts and services your business is enrolled in.



BU Business User | Print | Log Out

The user "Charlie Brown" has been added. On this screen, please set the entitlements for the user.

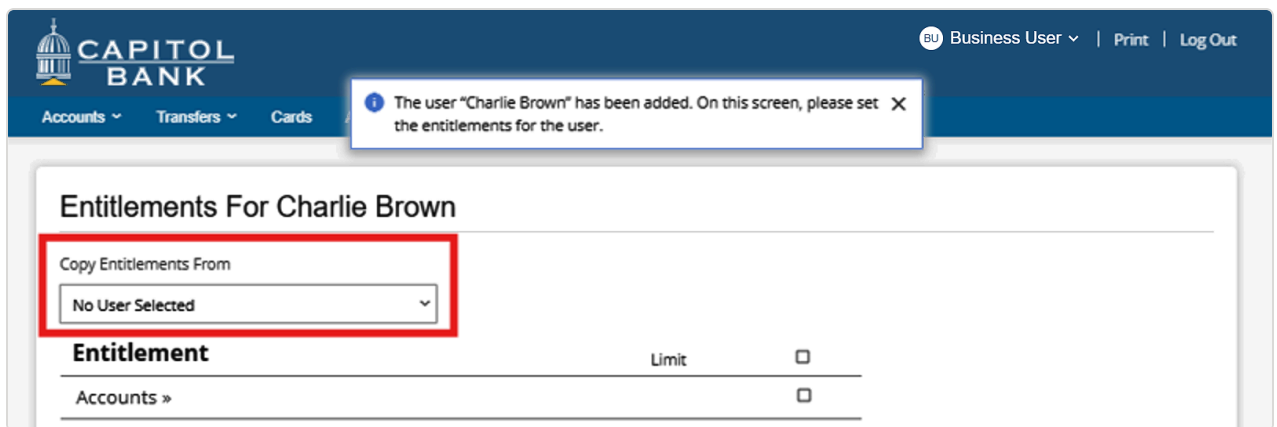
Entitlements For Charlie Brown

Copy Entitlements From

No User Selected

Entitlement	Limit	
Accounts »		☐

6 To start from an existing user's setup, choose that user from the **Copy Entitlements From** drop-down. Otherwise, set entitlements using the sections that follow.



BU Business User | Print | Log Out

The user "Charlie Brown" has been added. On this screen, please set the entitlements for the user.

Entitlements For Charlie Brown

Copy Entitlements From

No User Selected

Entitlement	Limit	
Accounts »		☐

ENTITLEMENTS View accounts

1 Check the **Accounts** box.

Entitlement	Limit	☐
Accounts		☒

2 Scroll to the bottom of the page and check the **View** box for each account.

Accounts	All Entitlements	eStatement Preference	Stop Payments	View	ACH From	ACH To	Transfer From	Transfer To	Wires
x9159 - TEST ACCOUNT	☐	☐		☐	☐	☐			☐
x8915 - BUSINESS SAVINGS	☐	☐		☐					
x9999 - Capitol Bank - COMMUNITY CHECKING	☐	☐		☐	☐	☐			☐

ENTITLEMENTS Transfers

1 Check the **Transfers** box, then set the options:

- **Transaction and daily limits** — can be set for each user
- **Allow Transfers without a Template** — if unchecked, the user can only send transfers from an existing template
- **Approve and Reject** and **Maximum Approval Level** — use these for dual control
- **Manage Templates** — gives the user access to transfer templates
- **Manage Unlinked Accounts** — lets the user transfer to Capitol Bank accounts they don't have access to, such as paying a business that banks with us

Transfers		☒
Maximum Transaction Limit	\$ —	0.00
Maximum Daily Limit	\$ —	0.00
Unlinked and External Transfer Per-Transaction Step-up Challenge Threshold	\$ —	—
Allow Transfers without a Template		☒
Approve and Reject		☒
Maximum Approval Level		0 ▾
Manage External Accounts		☐
Manage Templates		☒
Manage Unlinked Accounts		☐

ENTITLEMENTS Transfers (continued)

- 2 Scroll to the bottom of the page and check the **Transfer From** and **Transfer To** boxes for each account.

Accounts	All Entitlements	eStatement Preference	Stop Payments	View	ACH From	ACH To	Transfer From	Transfer To	Wires
x9159 - TEST ACCOUNT	☐	☐		☐	☐	☐	☐	☐	☐
x8915 - BUSINESS SAVINGS	☐	☐		☐			☐	☐	
x9999 - Capitol Bank - COMMUNITY CHECKING	☐	☐		☐	☐	☐	☐	☐	☐

ENTITLEMENTS Stop payments (checks only)

- 1 Check the **Accounts** box, then check **Stop Payments**.

Entitlement	Limit	☐
Accounts		☒
BAI2 Export		☒
Deposit Checks		☒
Maximum Transaction Limit	\$ 999999.00	999,999.00
Maximum Daily Limit	\$ 500000.00	500,000.00
Maximum Daily Transaction Count	999	999
New User Waiting Period (Days)	0	0
Merchant Source Capture		☒
Maximum Transaction Limit	\$ —	999,999.00
Maximum Daily Limit	\$ 500000.00	500,000.00
Maximum Daily Transaction Count	999	999
New User Waiting Period (Days)	0	0
Stop Payments		☒

ENTITLEMENTS Stop payments (checks only) (continued)

2 Scroll to the bottom of the page and check the **Stop Payments** box for each account.

Accounts	All Entitlements	eStatement Preference	Stop Payments	View	ACH From	ACH To	Transfer From	Transfer To	Wires
x9159 - TEST ACCOUNT	☐	☐	☐	☐	☐	☐			☐
x8915 - BUSINESS SAVINGS	☐	☐	☐	☐					
x9999 - Capitol Bank - COMMUNITY CHECKING	☐	☐	☐	☐	☐	☐			☐

ENTITLEMENTS Mobile deposit

1 Check the **Accounts** box, then check **Deposit Checks**.

Note The Maximum Daily Limit is set at the business level.

Entitlement	Limit	☐
Accounts		☒
BAI2 Export		☒
Deposit Checks		☒
Maximum Transaction Limit	\$ 999999.00	999,999.00
Maximum Daily Limit	\$ 500000.00	500,000.00
Maximum Daily Transaction Count	999	999
New User Waiting Period (Days)	0	0

ENTITLEMENTS Remote deposit

1 Check the **Accounts** box, then check **Merchant Source Capture**.

Note The Maximum Daily Limit is set at the business level.

Entitlement	Limit	☐
Accounts		☒
BAI2 Export		☒
Deposit Checks		☒
Maximum Transaction Limit	\$ 999999.00	999,999.00
Maximum Daily Limit	\$ 500000.00	500,000.00
Maximum Daily Transaction Count	999	999
New User Waiting Period (Days)	0	0
Merchant Source Capture		☒
Maximum Transaction Limit	\$ —	999,999.00
Maximum Daily Limit	\$ 500000.00	500,000.00
Maximum Daily Transaction Count	999	999
New User Waiting Period (Days)	0	0

ENTITLEMENTS ACH

1

Check the **ACH** box, then set the options:

- **Number of Business Approvals Required** — if the user should only initiate batches, choose how many users must approve
- **ACH Pass-Thru** — lets the user upload ACH files (NACHA, Excel)
- **Allow Third Party** — for commingled ACH files
- **Upload and Initiate**
- **ACH Reversal** — lets the user reverse ACH transactions
- **Approve and Reject** — check only if the user can approve batches
- **Authorized Companies** — check each company the user can access
- **Initiate**

Note ACH limits are tied to each authorized company. To give this user lower limits, enter them in the limit fields.

ACH		☒
Per-Transaction Step-up Challenge Threshold	\$ —	—
Review Threshold for a Credit Transaction	\$ —	—
Hard Limit for a Credit Transaction	?	\$ —
Review Threshold for a Debit Transaction	\$ —	—
Hard Limit for a Debit Transaction	?	\$ —
Review Threshold for a Batch Credit	\$ —	—
Hard Limit for a Batch Credit	?	\$ —
Review Threshold for a Batch Debit	\$ —	—
Hard Limit for a Batch Debit	?	\$ —
Number Of Business Approvals Required	?	0
Prefunding Lead Days	?	0
ACH Pass-Thru		☒
Allow Third Party		☒
Upload and Initiate		☒
ACH Reversal		☒
Approve and Reject		☒
Authorized ACH Companies		
SNOOPY'S SNACKS - 112233445		☒
Capitol Bank Tes - 391826700		☒
NAVANTA TEST - 666666666		☒
Initiate		☒

ENTITLEMENTS ACH (continued)

2

Continue with the remaining options:

- **Recurring and Same Day** — lets the user send recurring or same-day batches. Same-day batches have extra fees.
- **Manage Batches & Participants** — lets the user add, edit, or delete batches and participants (ACH payees)
- **SEC Codes**
PPD — personal or consumer accounts
CCD — corporate or business accounts
CTX or WEB — if applicable

Daily Review Threshold for User Credit Transactions (by Initiate Date)	\$ —	—
Daily Hard Limit for User Credit Transactions (by Initiate Date) ?	\$ —	—
Daily Review Threshold for User Debit Transactions (by Initiate Date)	\$ —	—
Daily Hard Limit for User Debit Transactions (by Initiate Date) ?	\$ —	—
Weekly Review Threshold for User Credit Transactions (by Initiate Date)	\$ —	—
Weekly Hard Limit for User Credit Transactions (by Initiate Date) ?	\$ —	—
Weekly Review Threshold for User Debit Transactions (by Initiate Date)	\$ —	—
Weekly Hard Limit for User Debit Transactions (by Initiate Date) ?	\$ —	—
Monthly Review Threshold for User Credit Transactions (by Initiate Date)	\$ —	—
Monthly Hard Limit for User Credit Transactions (by Initiate Date) ?	\$ —	—
Monthly Review Threshold for User Debit Transactions (by Initiate Date)	\$ —	—
Monthly Hard Limit for User Debit Transactions (by Initiate Date) ?	\$ —	—
Recurring		☐
Same Day »		☐
Manage Batches & Participants		☒
Manage Denied Users		☒
Manage Participant Distributions		☒
Manage Restricted Batches		☒
SEC Codes		
PPD Credit - Consumer Credit		☒
PPD Debit - Consumer Debit		☒
CCD Credit - Non-Consumer Credit		☒
CCD Debit - Non-Consumer Debit		☒

3

Scroll to the bottom of the page and check the **ACH From** and **ACH To** boxes for each account.

Accounts	All Entitlements	eStatement Preference	Stop Payments	View	ACH From	ACH To	Transfer From	Transfer To	Wires
x9159 - TEST ACCOUNT	☐	☐	☐	☐	☐	☐	☐	☐	☐
x8915 - BUSINESS SAVINGS	☐	☐	☐	☐	☐	☐	☐	☐	☐
x9999 - Capitol Bank - COMMUNITY CHECKING	☐	☐	☐	☐	☐	☐	☐	☐	☐

ENTITLEMENTS Wires

1

Check the **Wires** box, then set the options:

- **Number of Business Approvals Required** — if the user should only initiate wires, choose how many users must approve
- **Authorized Wire Companies** — check each company that should have wire access
- **Initiate**
- **Recurring** — lets the user send recurring wires
- **Manage Payees** — lets the user add, edit, and delete wire payees (beneficiaries)
- **Wire Types** — check **Domestic**, **International**, and **Use Foreign Currency** as needed

Note Available foreign currencies: euros, British pounds, Japanese yen, Mexican pesos, and Canadian dollars.

Wires			☒
Number Of Business Approvals Required	?	0	
Approve and Reject			☒
Authorized Wire Companies			
SNOOPY'S SNACKS - x3445			☒
Capitol Bank Tes - x6700			☒
NAVANTA TEST - x6666			☐
Initiate			☒
Maximum Transaction Review Threshold	\$ —	—	
Maximum Transaction Hard Limit	?	\$ —	—
Per-Transaction Step-up Challenge Threshold	\$ —	—	
Maximum Daily User Review Threshold	\$ —	—	
Maximum Daily User Hard Limit	?	\$ —	—
Maximum 7-Day Rolling Limit	\$ —	—	
Maximum 30-Day Rolling Limit	\$ —	—	
Recurring			☒
Manage Payees			☒
Wire Types			
Domestic			☒
Freeform			☒
International			☒
Use Foreign Currency			☒

ENTITLEMENTS Wires (continued)

- 2 Scroll to the bottom of the page and check the **Wires** box for each account.

Accounts	All Entitlements	Statement Preference	Stop Payments	View	ACH From	ACH To	Transfer From	Transfer To	Wires
x9159 - TEST ACCOUNT	☐	☐	☐	☐	☐	☐	☐	☐	☐
x8915 - BUSINESS SAVINGS	☐	☐		☐					☐
x9999 - Capitol Bank - COMMUNITY CHECKING	☐	☐	☐	☐	☐	☐	☐	☐	☐

ENTITLEMENTS Positive Pay

- 1 Check the **Positive Pay Centrix SSO** box.

Positive Pay Centrix SSO	☒
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- 2 Email depositops@capitol.bank and ask us to add the user to the Positive Pay system.

ENTITLEMENTS Admin rights

- 1 To let the user manage other users, check the **Manage Users** box.

Entitlements	
Manage Users	☒

Reach out to depositops@capitol.bank to assign a token to the new user.