SYNOVUS®

GATEWAY

User Management User Guide

Contents

Purpose

This document is intended to give you the background information and procedures that you need to manage users in Synovus Gateway. This guide explains how to do the following procedures and more:

- Creating a user role
- Managing rights
- Managing approval limits
- Creating users

Audience

This document is intended for administrative users with business and commercial accounts.

CHAPTER 1: USER MANAGEMENT

Synovus Gateway provides robust policy management, user roles and security features that addresses the need for strong controls. This includes the ability to define user access rights and dual control.

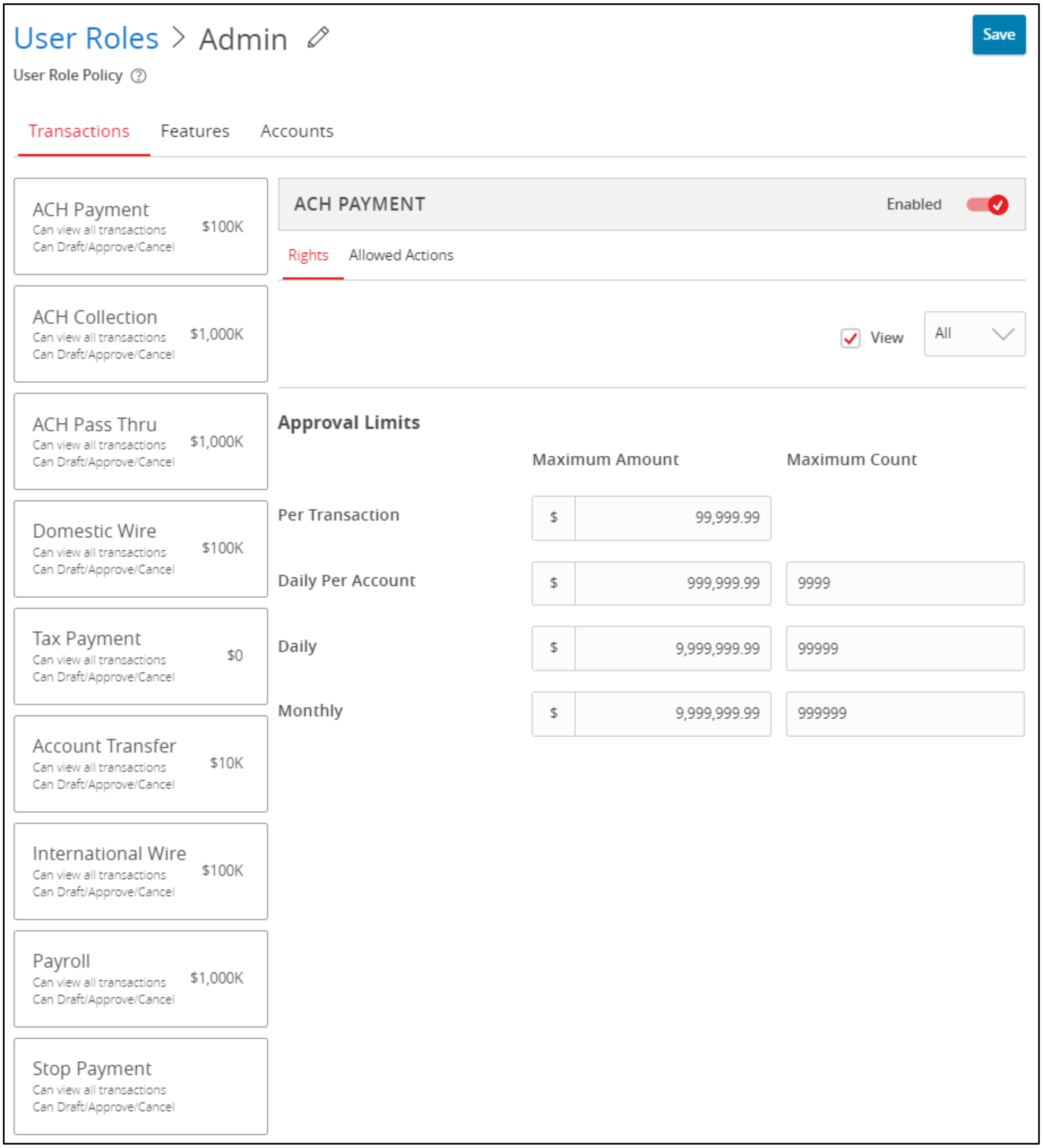
Creating a User Role

As the administrator, you must create / assign additional users to User Roles. User Roles allow you to define rights and then permit multiple users to a role.

To create a User Role:

1. In the navigation menu, click or tap Manage Users – User Roles.
2. Click or tap Create Role.
3. Enter a Role Name.
4. (Optional) Enter a description.
5. Click or tap Continue.

Note: You can also copy an existing role.



Once a user role is created, this page includes the following:

Transaction Type	Description
Transactions	Displays a list of Transaction Types.
Features	Displays a list of entitlements.
Accounts	Displays a list of accounts and access rights.

You can manage each User Role's Transaction Type details by managing limits and other settings. Available types can include some or all the following:

Transaction Type	Description
Account Transfer	Transfer funds between your Synovus accounts.
ACH Collection	Collect funds from a recipient through the ACH Network.
ACH Passthru	Upload a NACHA formatted file.
ACH Payments	Send funds to a recipient through the ACH Network.
Payroll	Send funds to employees through the ACH Network.
Stop Payment	Submit a stop payment request for one or more checks.
Tax Payment	Send funds to a federal, state, or local tax authority using the Electronic Federal Tax Payment System (EFPTS)
Wire – Domestic	Send a wire transfer to a recipient.
Wire - International	Send a wire transfer to a recipient in another country.

For each Transaction Type, enable or disable the transaction by clicking on the slider. You can set Allowed Actions. Allowed Actions include Operations (draft, draft restricted, approve, or cancel), amount, accounts, originators, and SEC Codes (ACH Transaction Types only).

To define a User Role’s Transaction Types:

1. Click or tap the name of the Transaction Type. The Allowed Actions tab for the selected Transaction Type appears with the current restrictions.
2. Create additional actions by clicking or tapping Add New Allowed Action or clicking or tapping on each Allowed Action. The Policy Rules page appears.
3. Add the action by editing the following:
    - Operation: Draft, Draft Restricted, Approve, or Cancel.
    - Amount: Enter an operation amount. You can select Any for any amount.
    - Originators
    - Accounts
    - (ACH Transaction Types Only) SEC Codes
4. Click or tap OK to save the changes.
5. Click or tap Save. A message appears confirming the changes.
6. Click or tap Close.

Draft rights control whether users can create (draft), approve, and / or cancel transaction types.

Transaction Type	Description
Draft	Create a freeform draft or template (users must have rights to manage recipients and templates too).
Draft Restricted	If enabled, users can only create a draft based on an existing template.
Approve	Approve a draft.
Cancel	Cancel an existing draft or approved, but unprocessed transaction.

View rights control which transactions are visible in Activity Center. Without the proper view rights, users may not be able to approve or cancel a draft or transaction.

Transaction Type	Description
All	Can view all transactions.
Own	Can view own transactions.
Acct	View transactions to or from entitled accounts.
Role	View activity of other users in the same user role.
No	Cannot view activity.

For each transaction type, you can limit the number and dollar amount that a user can approve.

Limit Type	Description
Per Transaction (Amount)	Maximum dollar amount for each transaction.
Per Day (Amount)	Maximum daily dollar amount for a transaction type.
Per Month (Amount)	Maximum monthly dollar amount for a transaction type.
Per Account Per Day (Amount)	Maximum daily dollar amount per account for a transaction type.
Per Account Per Day (Count)	Maximum daily number per account for a transaction type.
Per Day (Count)	Maximum daily number for a transaction type.
Per Month (Count)	Maximum monthly dollar number for a transaction type.

Features list the entitlements assigned to a user role.

Transaction Type	Description
Access to all payment templates	Create new templates of any Transaction Type, Edit any existing templates of any Transaction Type, and Delete any existing templates. Manage Recipient Rights must also be enabled to create a Template or edit existing templates.
Allow one-time recipients	User can add a recipient for a one-time payment. However, that recipient will not be saved.
Can view all recipients	Users can view existing recipients for one-time payments.
Enable Advanced Options Positive Pay / ACH Reporting	Access advanced settings and features through Positive Pay and ACH Reporting.
Manage Recipients	Create, edit, and delete recipients.
Manage Users	Add and delete users.
Recipient upload from batch	Import a file including multiple recipients, replacing the need to manually key in recipients.
Statement Image	View statement images.
View Wire Activity	Access and view transaction details associated with incoming or outgoing domestic and international wire transactions.
Wire upload from batch (requires Multi-Wire)	Import a comma separated (CSV) file including multiple domestic or international wires, replacing the need to manually key in wires.
Account Analysis Statements	Access Account Analysis Statements.
Enable Bill Pay	Pay bills using online bill pay.
Loan Payments	Submit a loan payment.
Manage Portal Access	Manage user’s additional access.
Mobile: Enable Mobile Deposit Capture	Use Synovus Gateway mobile app to deposit checks.
Statement Notifications	Setup notifications when statements are available.
Statement Preferences – Admin Users Only	Select your statement delivery preferences – electronic, paper, or both.
Stop Payment Cancellation	Inquire stop payments and to cancel them if necessary.
ACH Activity Report Current Day	Current day activity for ACH transaction detail.
ACH Online Originations	ACH transactions originated through Synovus Gateway.

Balance And Activity Statement Current Day	Current day activity for account balance and transaction detail.
Balance And Activity Statement Previous Day	Previous day activity for account balance and transaction details.
Cash Position Previous Days	Previous day detailed account balance and float position.
Checks Paid Report Current Day	Current day activity for paid check transaction detail.
Checks Paid Report Previous Day	Previous day activity for paid check transaction detail.
Company Entitlements Report	All company and user entitlements on Synovus Gateway.
Company User Activity Report	Synovus Gateway activity for all company users.
Transaction Report	All transactions originated through Synovus Gateway (excludes ACH and Wire, which are reported separately).
User Defined Report Current Day	Current day transaction for user selected transaction types.
User Defined Report Previous Day	Previous day transaction for user selected transaction types.
Wire Online Origination Report	Wire transactions originated through Synovus Gateway.
Wire Transfer Report Current Day	Current day wire transaction detail.
Wire Transfer Report Previous Day	Previous day wire transaction detail.
Allow ACH Company Entry Description Entry	Ability to enter the purpose or intent of an ACH transaction.
BDI Statements	View electronic statements.
Enable ACH Reporting	View ACH Returns and NOC Reporting.
Deluxe Lockbox	Access lockbox services.
Deposits (Desktop SSO)	Deposit checks using Synovus Gateway Remote Deposit Capture.
Information Reporting	View and create reports from existing reports.
Manage Company Policy	Make changes to the Company Policy.
Manage User Roles	Create, edit, and delete User Roles.
Enable Multi-Transfer	The ability to create multiple account transfers and save the set of transfers as a template.
Enable Multi-Wire	The ability to create multiple domestic or international wire transactions as a template.

Using the Policy Tester for a User Role

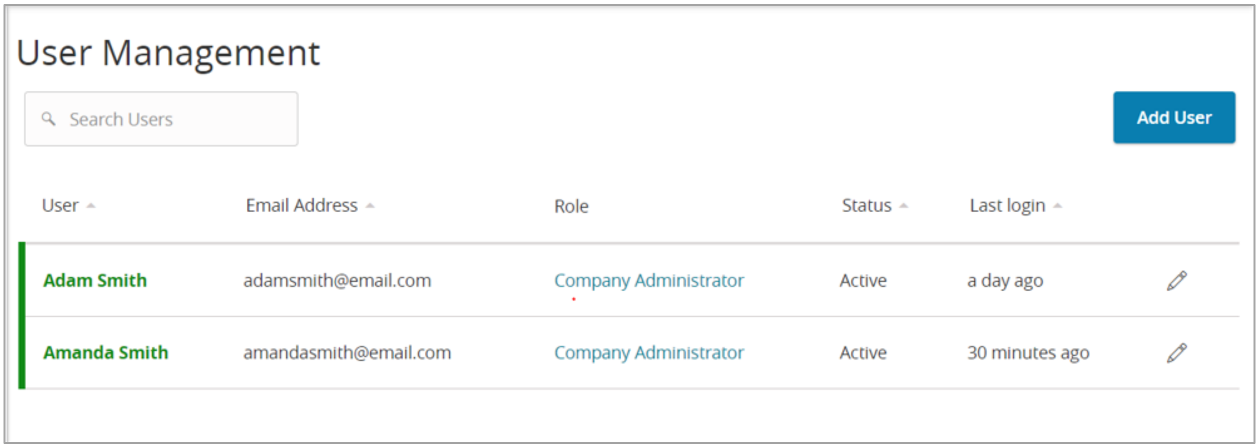
Use the Policy Tester to test out potential Allowed Action edits before making changes.

To use the Policy Tester:

1. In the navigation menu, click or tap Manage Users > User Roles.
2. Click or tap the edit icon for the desired User Role. The User Roles page appears displaying the Transaction Types on the Overview tab.
3. Click or tap the Transaction Type. The Allowed Actions tab appears.
4. (Optional) Click or tap Add New Allowed Action to add a new rule to run the Policy Tester or click or tap the edit icon to change the current rule.
5. Click or tap Policy tester and edit the following information:
    - Operations
    - Amount
    - Account
    - Originators (ACH and Wire Transaction Types Only)
    - SEC Codes (ACH Transaction Types Only)
    - IP Addresses
6. (Optional) Select Auth Code provided to require an authorization code or token for the action.
7. (Optional) Select Template used (i.e., draft restricted) to test whether the transaction can be submitted by a Draft Restricted User.
8. Click or tap Test. The Policy Results appear and indicate whether the User Role, company policy, and FI settings will allow or deny the transaction, depending on your Allowed Actions. If the policy tester fails, a highlighted message appears with details of why the test failed and which entitlement caused the test to fail.

Adding a user

Once a User Role exists, you can add a user.



To add a user:

1. In the navigation menu, click or tap Manage Users > Users.
2. Click or tap Users.
3. Enter the required information.
4. Select the desired User Role from the drop-down.
5. Click or tap Save New User Details.

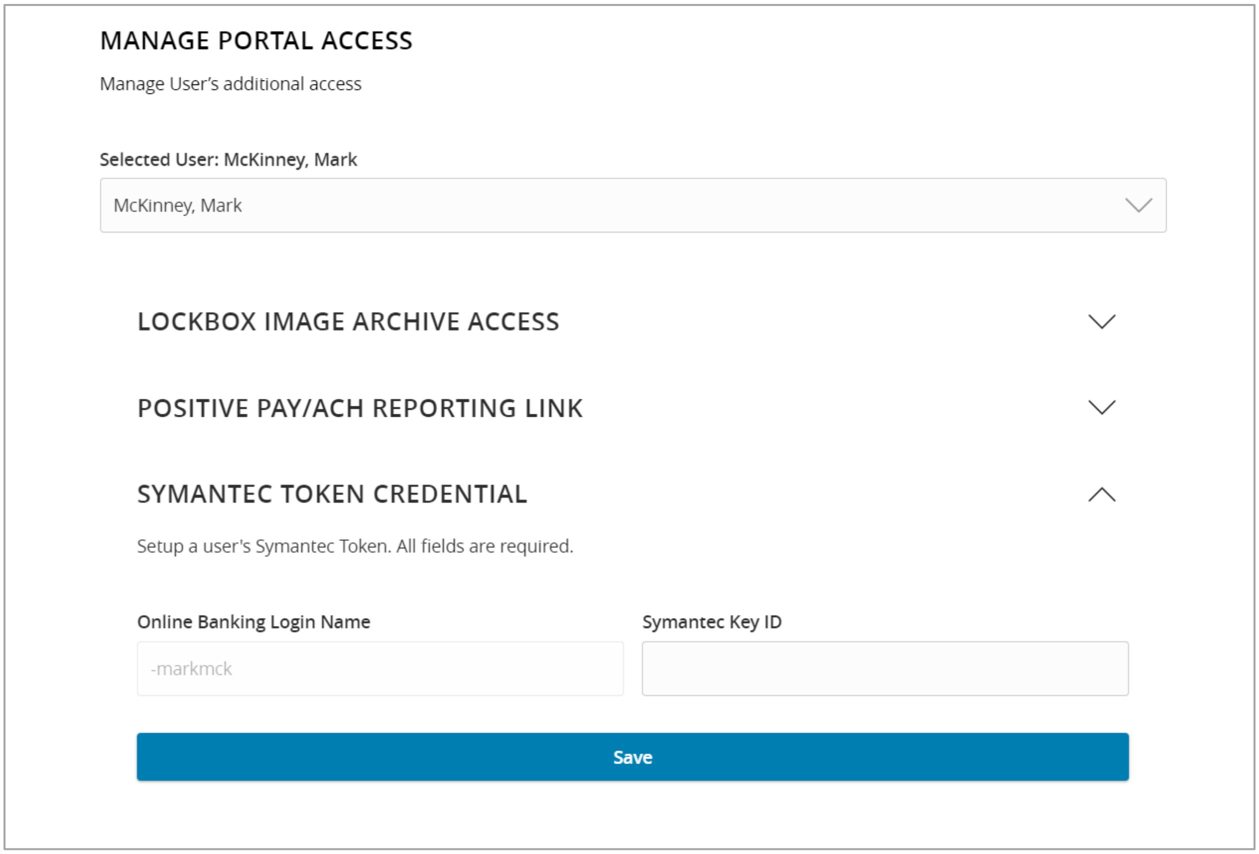
Company Policy

The company policy defines the accounts, transaction types, and features that are available at the company level. The Company Policy can be edited, but never deleted. Accounts, Transaction Types, and Features cannot be enabled that have not been set up by Synovus Bank. Limits also cannot supersede those established by Synovus Bank.

To manage Transaction Types, Features, and Accounts at the company level, follow the same steps as you would to modify a user role.

Managing Portal Access

Manage Portal Access allows you to manage user access to additional Synovus Gateway services, including the ability to add token access for payment authorization. To set up access to additional services, enter the user's login name. To set up a user's token access, enter the user's Symantec Key ID (the user must provide this from the VIP Access mobile or desktop app).



Dual action for non-financial transactions

As an administrator you can require approval after a user makes changes in the User Roles, Company Policy, or Users pages.

Examples of non-financial changes that can be approved or rejected include:

- Removing a feature
- Editing account access rights
- Changing a user's assigned User Role
- Activating a user
- Assigning a role to a user
- Making User Role edits
- Making Company Policy edits

When dual approval for non-financial actions is enabled, you need to approve or reject changes.

To approve changes:

1. After making changes, click or tap Save. The Approve and Reject buttons appear on the page.
2. (Optional) Click or tap View Active Policy to see the current policy.
3. Click or tap Approve to approve the changes.

To reject changes:

1. After making changes, click or tap Save. The Approve and Reject buttons appear on the page.
2. Click or tap Reject. The Policy Changes Cancelled overlay appears confirming the rejection.

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