Quick Reference: Company User Management

Company User Access Basics

- **Company ID:** The company's assigned identification number.
- **User ID:** The individual user's assigned identification number.
- **Authentication:** Users may sign on with a password, hardware token passcode, software token passcode, or out-of-band security code depending on company setup.
- **Administrator role:** Users with the Administration role can manage company user access and may unlock other users when permitted.

User Management Quickstart

1. To create a user, click **Administration** > **Company Administration** > **Manage Users**.
   a. Click **Create New User**.
   b. Enter the user's information where prompted and set limits as needed.
2. To edit or delete a user, Click **Administration** > **Company Administration** > **Manage Users**.

Alerts for User Management

- **Password alerts:** Users receive email notifications when they change their password or when an administrator changes it.
- **User profile alerts:** Administrators and approvers should monitor alerts related to user profile additions, edits, deletions, and pending approvals.
- **Mandatory alerts:** Mandatory alerts cannot be turned off or deleted.
- **Alert delivery:** Alerts are always delivered in Centier Business Access and may also be delivered by email or SMS if configured.

User ID and Password Rules

Item	Rule Reference
User ID	Must be 4–26 characters, use letters and/or numbers, and be unique within the company. Spaces and special characters are not supported.
Temporary/enrollment password	Must be 8–12 characters and include at least two allowed character types. Temporary passwords expire 10 days after issue.
Standard password	Must be 8–12 characters and include three of four character types: uppercase, lowercase, number, or supported special character.
Password expiration	Standard and enrollment passwords expire 90 days after issue.
Password changes	Users can change their own password once per day. If another change is needed the same day, contact the company administrator or financial institution.

Locked Accounts and Forgotten Passwords

- Company users are allowed **three** unsuccessful login attempts before access is locked.
- A user with the Administration role may unlock a locked company user account.
- A locked user may reset their own password from the Locked Password page *if* out-of-band authentication (OOBA) is *enabled* and token authentication is *not enabled*.
- A company user whose account was locked by a company administrator cannot reset their own password.
- *Passwords can only be reset once per day.*

Token Management Tips

- **Hardware tokens:** A passcode is the user's PIN followed by the current token code. Users may need tokens for sign-on and transaction approval.
- **Hardware token PIN reset:** Users should contact Centier's Treasury Management to assist.
- **Software tokens:** Users must activate the software token app before using it for sign-on or approval, depending on assigned services.
- **Activation reminders:** Users with token approval only may postpone activation, but they cannot approve ACH or wire transactions until activation is complete.

User Profile Approvals

- The **User Profiles Approval** dashboard panel shows user profiles that have been added, edited, or deleted and are waiting for approval.
- **My Approvals** show items awaiting action for the current user. **All Approvals** shows all profiles awaiting approval.
- Select a pending profile to open the related page and take the appropriate approval action.

Quick Troubleshooting Guide

Situation	Recommended Action
User is locked out	Confirm the lock reason. If appropriate, an Administration role user can unlock the account; otherwise, direct the user to the available reset path or to TM Support.
User forgot password	Use the Forgotten Password process if available, including security code verification, then create and confirm a new password.
User needs token help	Confirm whether the user has hardware or software token authentication. Hardware token PIN resets require assistance from Treasury Management.
User cannot approve ACH or wire	Verify the user's role, service entitlement, token activation status, and pending approval access through *Administration* > *Company Administration* > *Manage Users*.
User profile change is pending	Review the User Profiles Approval panel or Approvals link and take action according to entitlement.