

## Shared Access

Share Access With Others allows you to assign login credentials to a trusted friend or family member to access your accounts with Embassy Bank For the Lehigh Valley. You decide what accounts they can see, and what level of access they have: View Only, Make Internal Transfers, or Transfers and Bill Pay.

### Phone and Email

The phone number and email entered here will be used to send the subuser their MFA One Time Passcode (OTP) upon initial login.

Subuser can add or edit their MFA contact info in Online Banking > My Settings.

### Grant full access to all accounts

You can provide complete access to all accounts by clicking this link. You will be prompted to specify a bill pay approval limit which will apply to all accounts. (If different limits are needed per bill pay account, you can edit the amounts or set the permissions individually instead.)

### Permissions

- **View only**
  - View balances and view and print check images
  - View, print and export history
- **Make internal transfers**
  - Must have access to at least 2 accounts
  - Can transfer both 'to' and 'from' the account
- **Make payments**
  - A transaction approval limit (for each account) is required. **TIP:** Use \$0 if all Bill Pays need approval

Upon adding the initial subuser, you must accept the Terms & Conditions (T&C). Future subusers will not prompt additional T&C for you to accept.

**Note:** Each subuser is also prompted to accept the Terms & Conditions.

### Subuser's Initial Login to Online Banking

Two emails are sent when a subuser is added:

- One to the subuser with instructions on how to login
- One to the Account Holder confirming the addition of subuser (**not shown here**)

The subuser will be prompted for an OTP (verification code), the terms and conditions, and to change their password prior to being able to access Online Banking.

After changing their password, the subuser will receive an email confirmation.

**From:** info@firstamericanishere.com [mailto:info@firstamericanishere.com]  
**Sent:** Thursday, April 09, 2015 8:08 AM  
**To:** Cheney, Sondra  
**Subject:** You've been granted online account access

Sondra,

ABC HOMEOWNERS ASSOC INC has given you access to their online banking account at First Am  
Your temporary login credentials are:

Username: sondra.cheney07215  
Password: aquf4s

Click here to set up your account <https://www.firstamericanishere.com>. You'll need your phone with th  
in "9722" to verify your identity.

Thanks,

First American Bank

### Username and Password

The subuser's username and password are auto-generated. The subuser is forced to change their password upon initial login. The username can be changed via My Settings.

### Subuser's View of Online Banking

Subusers do not have any other main navigation button (other than **My Accounts**).

They can use the **Bill Pay Widget** to make a payment or click the "Go to payments" link in the Bill Pay Widget to get to the **Bill Pay UI**.

Subusers can edit their login and MFA contact information via the **My Settings** link.

**NOTE:** Subusers cannot view third party services (i.e. Online Statements, Money Management, External Transfers/Zelle®, etc.) or view Online Banking via Mobile Apps.

The screenshot shows the First Digital online banking interface. The top navigation bar includes links for Notifications, My Settings, Help, Support, and Logout. Below this is a 'Featured' section with 'Click2WATCH' and 'Shared Access'. The main content area is titled 'My Accounts' and displays a list of accounts: ABS Account \*0026, Simulator Checking \*0001, Simulator Savings \*0002, and Simulator Money Market \*0003. Each account shows current and available balances. To the right of the accounts is a 'Make a Payment' section with a 'Pay' button and a 'Scheduled' button. Below this is a 'Next 30 days' section showing upcoming payments. At the bottom right is a calendar for January 2018 and a numeric keypad.

### Subuser's View of Bill Pay

#### Add Payees

Subusers will **not** have the option to search for and add payees.

#### Options

Subusers will **not** have the Options link that appears on each payee tile.

### Edit and Cancel Payments

Subusers can:

- Edit payments if they have permission to the funding account, but must keep editing amounts within their limits
- Cancel payments regardless of funding account permissions

Subusers cannot:

- Edit payments that already exceed their limits
- Edit payments in a pending approval status

The screenshot shows the 'Bill Pay' section of the Embassy Bank website. At the top, there's a search bar with the text 'Find: Search'. Below it, a list of payees is displayed, each with a tile containing the payee name, a scheduled date, and a payment amount. The payees listed are AT&T Mobility, Cablevision, Chris Anderson, Crate & Barrel, Discover Credit Cards, and Greene Landscaping. Each tile has an 'Options' link. A red circle highlights the 'Options' link for Chris Anderson. To the right, a table shows the payment history with columns for Date, Payee, Amount, and Status. The table lists payments for Cablevision and Chris Anderson. A 'Total' row shows a sum of \$270.00. Below the table is a numeric keypad. At the bottom, a 'Recently processed' section shows a payment to AT&T Mobility.

#### Ebills

Subusers can view and file ebills.

#### Recurring Payments

Subusers will not have the Options link and thus **cannot** setup recurring payments.

### Pending Approval

If a payment is pending approval, it displays here (and on history screen). If approved, the status changes from "pending" to "scheduled". If it is not approved, it is removed from the list/screen.

### Edit and Skip Reminders

Subusers will **not** have the edit and skip reminder icons.

A close-up of a payee tile for 'Greene Landscaping'. The tile shows a reminder icon (a yellow lightning bolt), the number '26' followed by 'days', the payee name 'Greene Landscaping', and the status '\*\*N/A'. Below this, it says 'Last paid: \$50.00 on 10/06/15' and has links for 'Options' and 'History'.

### How Account Holders Approve Bill Payments

When there is a bill payment needing approval, the Account Holder will receive an email. They can also see the payments via the **Bill Pay Widget** on Online Banking home page, and the **Share Access** screen in Online Banking.

The Account Holder can see payments needing approval on the Bill Pay UI screen but they cannot approve from this screen.

| Scheduled payments            |                |          |        |
|-------------------------------|----------------|----------|--------|
| Click  to edit and  to cancel |                |          |        |
| Date                          | Payee          | Amount   | Action |
| 12/07                         | Chris Anderson | \$150.00 |        |
| 12/15                         | Cablevision    | \$120.00 |        |
| Total                         |                | \$270.00 |        |

### Make a Payment

#### Approval Needed!

You have 2 payment(s) waiting for approval.

[Review](#)

[Pay](#)

[Scheduled](#)

Pay to

Select a Payee

Pay from

Select a Funding Account

Pending bill payments can be approved via the:

- **Bill Pay Widget** on Online Banking home page
- **Share Access screen** in Online Banking

### The following payments need my approval

#### Bill Pay Payments

T-Mobile

[View details](#)

Deliver by 11/05/2013

\$700.00

[Approve](#)

[Decline](#)

This payment is past the cutoff time. Approve it to deliver by 11/12/2013.

Make a suggestion

Help us provide the best experience possible by giving us your feedback.

[Provide feedback](#)

This payment wasn't approved by the time the Bill Pay vendor needed to begin processing the payment, so the date shows in red. The message shows the new deliver by date that will be used if the Account Holder approves it.

### How Account Holders Manage and Delete Subusers

Account Holders manage their subusers via Online Banking > Additional Services > Share Access with Others. On this screen, they have 3 options for managing subusers as well as the ability to temporarily disable a subuser's access via the Access toggle.

**Account Access**

People with access to my account

| Name     | Logged In Today | Access                                  | Options   |
|----------|-----------------|---|-----------|
| Jane Doe |                 | <input checked="" type="checkbox"/> YES | Options ▼ |

+ Add

Update profile

Reset password

Remove profile

### Update Profile

Account Holders can edit a subuser's profile, manage their permissions and remove access altogether from this screen.

**Share Account Access**

Who can access my accounts?

Jane Middle name (optional) Doe

(828) 216-6931 apriidelac@charter.net

What accounts can they access? [Grant full access to all accounts](#)

ABS A... \*6216-\*0026  
-\$91,678.42

View only ☐ ☒ Access granted [Remove access](#)

Make internal transfers ☐

Make payments ☒ Limit: \$500 [Change Permissions](#)

Cancel Save

### Remove Profile

Only Account Holders can delete subusers. An email is sent to both the subuser and the Account Holder notifying them of the deletion.

Are you sure you want to remove Jane Doe?

This person will no longer be able to access any account information.

Cancel Remove profile

### Reset Password

The system generates and displays a temporary password on screen, which expires after 30 minutes. The Account Holder should communicate the new password to the subuser. The subuser is prompted to change this password on their next login. **Note:** When a subuser's password is reset, both the Account Holder and the subuser are notified via email.

Reset password for Jane Doe

To generate a new password click button below. Provide Jane Doe with the new password to access the account.

Generate a new password