Welcome. Before we begin, if you have questions during this presentation, please type them in the chat, and we will reply. We will compile all questions and add them to the FAQs on the conversion landing page.

Today we are going to review the BBVA Compass net cash User Administration.

We’ll give you an overview of the features that the corporate administrator will perform within BBVA Compass net cash to add users and maintain user permissions.
The first thing I want to do is review some of the common navigation features that you will see in BBVA Compass net cash that will be consistent across the application.

We have grid or list views, which are like report displays showing a list of information.

Within the views, you can customize the display by adding or removing columns as you need. There are search and filter options available. You can export data in PDF or Excel.

There are also selection-driven actions that we will review in this presentation and provide some examples.
This is an example of the grid or list view where you see a list of users in User Administration. This is a nice way for the corporate administrator to see all their users on the system and their information.
When you look at the list view, you will notice the columns have some options. If the column has up and down arrows next to the title, you can sort the column in ascending or descending order by clicking the arrow. You can also choose which columns you want to display on the screen by clicking on the title, then selecting columns titles you wish to display.
If the grid or list view has more data than is currently displaying, you will see a Show More option at the bottom of the screen. Click this and the page will expand vertically to expand the list view of data.
Another option we have with navigation is the ability to search and filter. For example, to search in User Administration, you can type in data for the User ID or User Name, and it will refine the view to your search criteria, allowing you to search and find specific information.
If you want to filter, click the filter button and limit the grid or list view by various status fields, such as “only display all users that are active” or “all non-administration users.”

You can even filter by groups. Groups are groupings of users. We will learn how to create these later in the presentation.
A nice thing we have in User Administration is the fact that it will help guide you through the steps you need to perform. So when you first come into the screen and then you select a user, it will then give you selection-driven actions on what you can perform for the user. When you select a user, it will tell you if you have the ability to edit, view, or block the user. You can select more than one user at a time, but if you do, there may be fewer actions available to perform. For example, if you select two users, you will not have the edit option, since you can’t edit two users at the same time. But you would have the ability to download both users’ data at once. This is an example of selection-driven actions.
Now that you have an overview of the navigation within the application, we are going to review the features available in the User Administration module. First, notice on the top right corner of the application you have a special button that is only visible for the corporate administrator; no other users will see this button. Behind this administration button are all the features that only the corporate administrator can perform.
User Administration functions include:

- Performing user administration upon the users in your company
- Working with Security Device Management to add or delete the security devices for your users (hard token, soft token, or one time passcode)
- An audit log to view the information that you changed within User Administration, as well as a separate audit log for completed transactions by users within your company
- Use the User Group function to group your users for report views within User Administration
- Modify the Account Names displayed for your users
Let’s start with User Administration. This function is the meat of the application for user maintenance. It is where you will complete your adds, deletes, and modifications and update some user information.

You can work with user permissions, service levels, and accounts and set up their limits. You can block a user so they can’t access the system and then unblock if needed. You can reset a user’s password.

Also, this is where you must validate or approve all user changes within BBVA Compass net cash. Validation is an enhanced security feature to ensure no unwanted changes are performed upon your users’ permissions.
Here are all the different types of corporate administrators that are allowed within BBVA Compass net cash.

You can have an administrator without validation rights, meaning this administrator can add, delete, and modify users, but they cannot do the final step of validating the change and making the modification active. So basically they can perform entry of information.

Then you have an administrator with validation rights who can make all the entry changes, as well as do the final step of validating, which is an approval so the change becomes active. The percentages allowed to be assigned to a validating administrator are 33%, 50% and 100%. If the administrator has 100%, they can completely finish all the user modification steps and make the user active.

There are two features that are defined at implementation that are customer level configurations: dual corporate administration and self administrator.

- **Dual Corporate**, if enabled, allows no one administrator to have 100% validation rights. It will always require two administrators to make a complete change for a user.
- **Self Administrator**, if enabled, allows any administrator to modify his or her own permissions, but it still requires 100% validations to be applied before the change will be
active, whether this is himself or another administrator with 100% validation rights.
These are some things to know regarding how your corporate administrator will migrate to BBVA Compass net cash.

- If you currently have dual corporate administration in Compass e-Access, ALL your administrators will be migrated with validation rights at 50%. Otherwise all administrators will be configured with 100% validation rights.

- All migrated administrators will be set to No Self Administration by default. If you want to change this setting to allow self administration, contact your Treasury management sales officer to request the change after your migration.
Now let’s review what the corporate administrator can do to maintain their users. One thing you can do within User Information is reset the user’s password by entering a temporary password. The corporate administrator will have to give the end user the temporary password they entered, but keep it mind it is only a temporary password. When the end user logs in with the temporary password, they will have to reset it to a permanent password.

Notice that on this screen, besides having an indicator showing if the user is a corporate administrator (which is noted by the User Maintenance Admin being set to yes), you also have a separate indicator to determine if a user is a transaction approver or not. If this flag is set to no, then the user cannot perform transaction approvals for any service; they are an entry-only user. If this flag is yes for transaction approval, then the user can perform transaction approvals for the services they are assigned, and as you define their permissions you will be able to set up limits and approval rights for each of their permitted services.

A new feature with BBVA Compass net cash is that the corporate administrator will be able to add or remove allowed security devices for their users. Unlike in Compass e-Access, where you had one type of security device allowed, in BBVA Compass net cash you will be able to add multiple device types, such as hard token, soft token and/or one time passcode for SMS text or voice.
Please note all users will be converted with their existing security device option. If you use hard token in Compass e-Access, you will receive new hard tokens for BBVA Compass net cash. If you currently use, one time passcode, your existing phone number options that are already activated will migrate to BBVA Compass net cash.
Now let’s talk through the permission options. In BBVA Compass net cash, you have several options to quickly create users. You can copy from another user’s profile that was previously setup. If the user you want to set up should have full access like another corporate administrator, you can simply select Profile with Full Permissions. Or you can select Detailed Profile Configuration to set up individual permissions for the user.
This is an example of a detailed profile for the user that will display all available services that are allowed to be permitted to the user. If the module is checked, that indicates that one or more services within the module is permitted to the user. After it is configured, you can review the selected configurations by clicking the Review configuration option next to the checked module to expand and view the details of each service within the module.
When you select to review the configuration of a module like Wires, once in the group module you can review and configure each service feature within the group.

If a module has multiple services, you can use the Apply to All option to permit all common permissions across the service list within the group. For example, if you want an account permitted to all the services listed below in the group, then you can Apply to All the selected accounts. This could be accounts, approval rights, or dollar limits. This is only available for a brand new configuration. Modification to services must be completed individually.

If a service is permitted for the user, it will be noted as Configured.
For each service there are several permissions options you will be able to define for the user.

You can define the user’s Approval Rights for the service – for example 33%, 50%, 100% approval capability, if the user is a transaction approver.

You can set the Service Transaction and Daily Limit for the user. And you can select what functions are allowed within the service for the user, such as import and template.

For the service level limits, if you leave the fields blank, they will default to the max allowed amount. If you want to restrict the service level limit, you must enter a dollar amount.
Then at the account level you will define what account the user will have access to for that service and then choose what they can do with in the service for that account.

You can permit all accounts available for the service or individually set permissions for each account.

You will define the account permissions.
- Can they only enter information?
- Can they enter and allow it to auto- approve? Remember this is only allowed if they are a transaction approver.
- Can they enter and have the same user allowed to approve? But different users can approve it as well.
- Finally, a different user is required to finish the approval step.

At the account level you will define the account transaction limit for the approvals, and you will define the account daily limit for approvals within the service for the user. Remember, similar to the service level limits, if you leave the amount field blank, it will default to the maximum dollar amount allowed based on the service level limit.
Also, if you are setting up for example Electronic Reports, you may need to define additional types allowed such as Bank Statement or Account Analysis Statement.
This shows an example of the types allowed for an account. You would access these details by selecting the account highlighted in blue to open the available types allowed for the account. Simply check off the options you wish to apply.
After you have set up the user and granted their permissions, the final step that must happen for every add or change upon the user is to validate or reject the actions. If you choose to reject, all modifications will be discarded.

If you are not rejecting, at this point all changes must be validated. These changes are not in effect or active until this step is completed. This means the user is not aware of a setting until it is 100% validated by the corporate administrator. More than one administrator may be required to fully validate a change on a user. Remember the corporate administrator validation rights could be either 33%, 50% or 100%. It may take two corporate administrators with 50% validation rights to fully approve the user change.

As a reminder, this validation step is the time to review the limits applied to the user and confirm you agree with the configuration to be applied for the user.
You will be prompted to complete your validations. Remember, all user changes must have validation applied in order for those changes to be effective. All validations require security authentication. You may validate with your security device, or, if another administrator is with you, you may have them do the final approval step of validation with their security device. Both options are fully secure, as the other administrator must be a valid user within the application and they must have a registered security device to complete the authentication step.

Why would you want another administrator to complete the final approval steps on your computer? You may not have the final validation rights or 100% validation rights, and you need the change approved immediately. With the other administrator at your desk, they can simply select their User ID from the list and then they use their own security device to approve the change without having to go back to their computer and separately access for validation. The validation will be logged as approved by the user who completed the authentication and validation step.

Also, if you are choosing to reject the change instead of validate, you can enter a rejection reason, and that reason will be included in the audit log, so you can review the information of why it was rejected.
To better understand the validation status of user changes, in the user administration list view, any changes in process will display with the user status in blue, along with an icon indicator to alert you to the status. A yellow icon indicates action is required on the user, and it is ready to validate or approve the changes. A red icon indicates the record is in process of updating for a modification, and no change or validation can take place on this record until the processing completes. To see the most recent updated icon indicator, simply click the refresh link to refresh the status.
BBVA Compass

User Administration: User Status

The user’s status defines the state of the user – NOT the status of your modifications to the user.

States are:

- **Active** – User is active and may access the application
- **Awaiting Activation** – This is a new user who has not logged in for the first time
- **Blocked** – User has been blocked by the administrator or the bank and cannot log in

<table>
<thead>
<tr>
<th>USER ID</th>
<th>USER NAME</th>
<th>USER TYPE</th>
<th>STATUS</th>
<th>ADMINISTRATOR APPROVAL RIGHTS</th>
<th>TRANSACTION APPROVED</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADMIN1</td>
<td>Valued Admin 1</td>
<td>Administrator</td>
<td>Active</td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>ADMIN2</td>
<td>Valued Admin 2</td>
<td>Administrator</td>
<td>Active</td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>USER1</td>
<td>Valued User 1</td>
<td>User</td>
<td>Active</td>
<td>Entry Only</td>
<td>Yes</td>
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<tr>
<td>USER2</td>
<td>Valued User 2</td>
<td>User</td>
<td>Active</td>
<td>Entry Only</td>
<td>No</td>
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<tr>
<td>TESTUSER</td>
<td>Test User</td>
<td>Administrator</td>
<td>Awaiting Activation</td>
<td>100% validation Rights</td>
<td>Yes</td>
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<tr>
<td>NEWUSER</td>
<td>New User</td>
<td>Administrator</td>
<td>Awaiting Activation</td>
<td>100% validation Rights</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Please note that the user’s status defines the state of the user – NOT the status of your modifications to the user.

The states are:

- **Active** – The user is active and may access the application
- **Awaiting Activation** – This is a new user who has not logged in for the first time
- **Blocked** – User has been blocked by the admin or the bank and cannot login
Please be aware that because modifications are a two-step process and could be in process for any number of users, depending on the option you select, you may see different information for the user.

Click View for a user to show that user’s active permissions that the user is currently using. You cannot edit the user information or permissions in the view mode. You must select See Pending Changes to see edits in process while in the view mode.

Click Edit to see the user’s pending permissions. You can add additional changes to the user if needed. If the user has no pending changes in process, the edit mode will display the user’s active permissions for you to then modify if needed.
Lastly within the User Administration, you can export and print a user profile report. This report includes information about your user and their granted permissions and limits. The report can be exported to a PDF file or to an Excel file. It will contain all the users you selected to include, which can be one or more.
Now let’s review the functionality available with Security Device Management.
Security devices allow the user to authenticate at login, user validation, and transaction approvals. Available devices are soft tokens (which is an app installed on your mobile phone), hard tokens, one time passcode through SMS text and voice message.

Within the Security Device Management module, you can view any existing assigned devices, assign a new device to a user not already assigned, and block or unblock a device from use.
Here you can assign any available device to a user.

Once it is assigned and validated by the admin, the assigned user must also at this point activate the device for their use.

One important enhancement to note: In Compass e-Access, when a new user needed a hard token, you had to complete a manual form and send it to the bank, and we would assign and then mail out a new token directly to the end user. Now, in BBVA Compass net cash, we will provide a set of tokens to the corporate administrator, and they will control who has access to each token, with the ability to assign and distribute to a user as needed. This will allow for faster setup and activation of your new users since the corporate administrator will already have a bank of hard token to select from and use.

We are using new tokens for BBVA Compass net cash. Your existing RSA tokens will not work with BBVA Compass net cash, but remember to keep them for any other BBVA Compass application you may be using them for. Please be aware if you are a corporate administrator, you will receive replacements for your tokens prior to your conversion date. Be on the lookout for these in the mail close to your assigned conversation date.
Through the Security Device Management module, you can block and prevent usage of a device until you unblock it. You can also disable a device, which will remove the assignment of a device to a user, and the user can no longer use that device for authentication. But if it is a hard token and you want to redistribute for another user, you can reassign. This is a great feature – for example, if a user leaves the company, you can remove the hard token from the former employee and assign it to the new employee.
Now let’s review auditing the user administration functions.
With the Audit function, as a corporate administrator you can view a log of the actions that were performed upon a user within the user administration.
Another feature is transactional auditing.
As a corporate administrator, you can view a log of the transactions that were performed by the users within your company.
Now let’s talk about User Groups, a new feature with BBVA Compass net cash.
With User Groups, you can create a group of users by defining the group and adding users to the group.

You can create groups of users by department or function. A group can then be used for filtering views within User Administration that will refine the list of users. A selection of specific users will display, and you can export only their information user profile report or other reporting needed within User Administration.
The last feature we will cover today is Account Names.
A corporate administrator can create their own nicknames for the accounts that everyone within the company will see and be able to use throughout the application. It is for display only within BBVA Compass net cash.

This is another new feature that allows you to control your own information within the application.

Also, all previously set nicknames in Compass e-Access will migrate to BBVA Compass net cash.
Thanks for attending this conversion training session for user administration in BBVA Compass net cash. Are there any questions?