



# How to create Business Banking (Users) - Multi-Users Only

## STEPS

## INSTRUCTIONS

1



Log in to VM Express Online, select **Self-Management**. Then, select **User Management**.

2



Select **+New User**. Enter preferred username using all lowercase letters minimum 8 characters and a number.

3



Enter email address, mobile number in the format +1 {area code} - {mobile number}. Then enter **First Name** and **Last Name**.

4



Check the appropriate input and or authorise transaction level. Check all boxes to select the transaction limits.

5



Select **Create New User** button. You will get a prompt indicating User is created successfully. User will receive username via email and default password via text message.

6



Select **Assign Accounts** button to assign the accounts the user can access. Check the boxes for each account to be assigned then click **Submit**.

7



Review the assign accounts verify screen and click **Confirm**. Accounts are successfully assigned.

8



Click **Transaction Management** button to assign transaction the user can execute. Check the box beside **Transaction Type** to automatically select all transactions in the list then click **Submit**.

9



Review the assign transactions verify screen and click **Confirm**. Transactions are successfully assigned.

10



Click Self-Management. Select **Manage Signature Matrices** to assign the approval levels to each user.

11



Click **+ Create Signature Matrix**. Click the drop-down arrow to select a transaction type. The first user will display.

12



Click the drop-down arrow in the **Signature Column**. Select approver type A, B or I (the I approver can both initiate and approve transactions).

13



Click **Add Row**. A second row will display.

14



Click the drop-down arrow under **Authorizer Name** and select the second user.

15



Click the drop-down arrow in the **Signature Column**.

16



Select approver type “A,” “B” or “I.” (the “I” approver can both initiate and approve transactions). It is important to note that two “A” approvers or two “B” approvers cannot authorise the same transaction. Combinations of “A” & “B” or “A” & “I” or “B” and “I” can authorise transactions.

