Comerica Business Connect℠

Customer Administration Tool

User Guide

Comerica Bank

January 2016

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Accessing CAT through Comerica Business Connect

CAT is an online service that is accessed through the Comerica Business Connect (CBC) Portal. For requirements and instructions for accessing CBC, see the **CBC User Guide**.

Once you have completed the requirements for accessing CBC, you can access your CAT service.

First, go to the CBC log in page: **http://www.comerica.com/businessconnect**

Then, under the **My Services** column, select **Customer Administration Tool**.

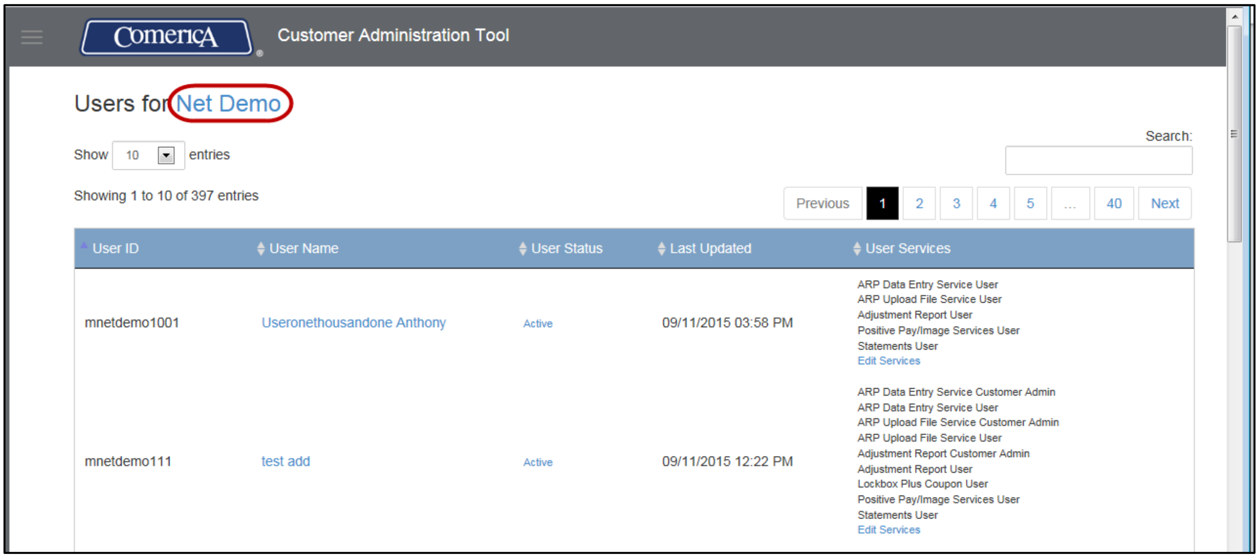
CAT enables Administrators to create and maintain information for each person using select Comerica applications. You can establish administrative rights and user entitlements, maintain user information, and more.

Only one Primary Customer Administrator is allowed. There is no limit to the number of secondary Customer Administrators. Primary Customer Administrators can perform all functions. Secondary Customer Administrators are limited to perform functions for users within their own locations. To perform administrative functions for any particular service, Secondary Customer Administrators must have the administrative rights to that service.

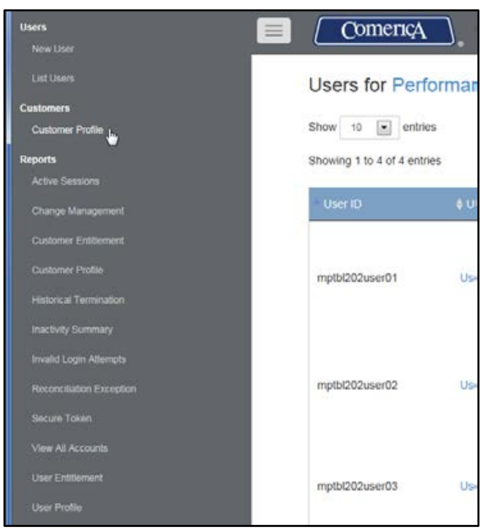
Performing Customer Maintenance

Accessing Your Customer Profile

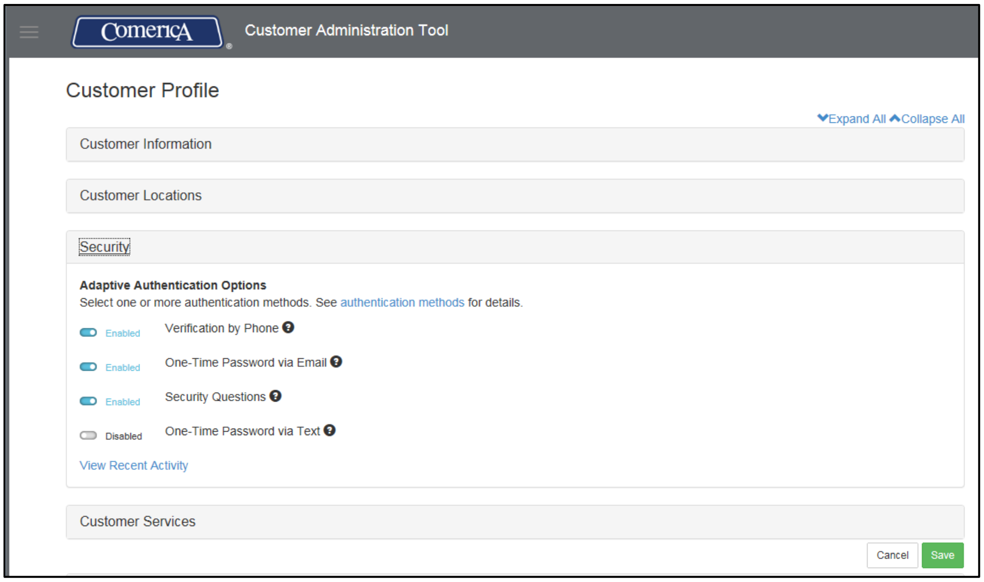
To review the information on your Customer Profile or to manage security options and locations, either select the customer name at the top of the User List screen;



Or, from any screen, select the menu icon and then select Customer Profile.



The Customer Profile menu displays.

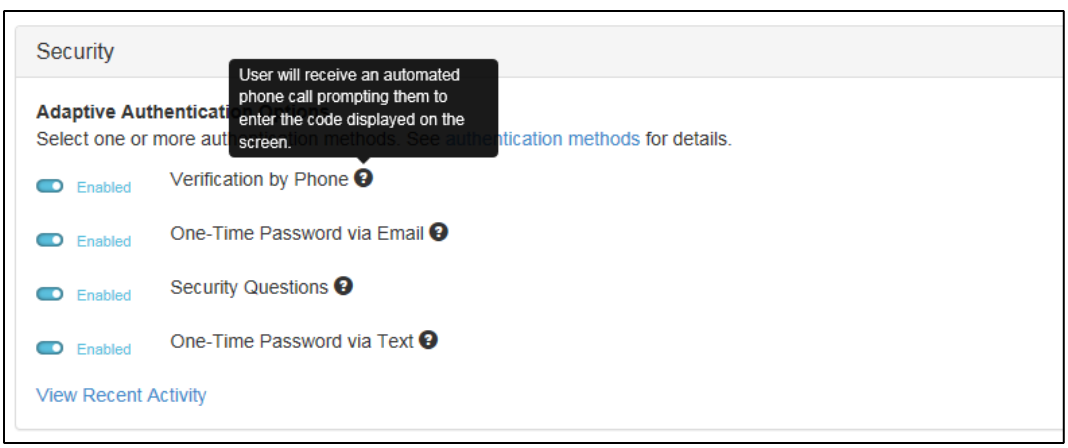


Selecting Customer Adaptive Authentication Options

Administrators are able to view their company's Adaptive Authentication Options from the Security section. Enabled options are made available to the company's users in the event they are required to provide additional authentication and have sufficient information on file.

To enable an option, select the **Disabled** toggle. To disable an option, select the **Enabled** toggle.

To see option details and recommendations, hover over the question mark icon or select the **authentication methods** link. To see recent changes made to these options, select **View Recent Activity** at the bottom.



Select **Save** to apply your changes and then select **Ok** to continue.

Note: All options are available to users by default, if you make no changes.

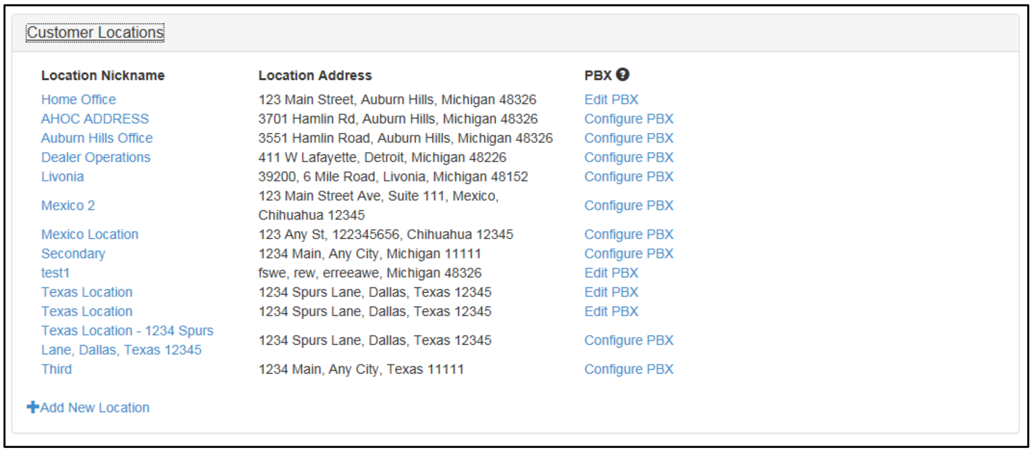
Enabled options are made available to users in the event they are required to provide additional authentication. The user's profile must include the appropriate information for the security options to be available.

Managing Customer Location

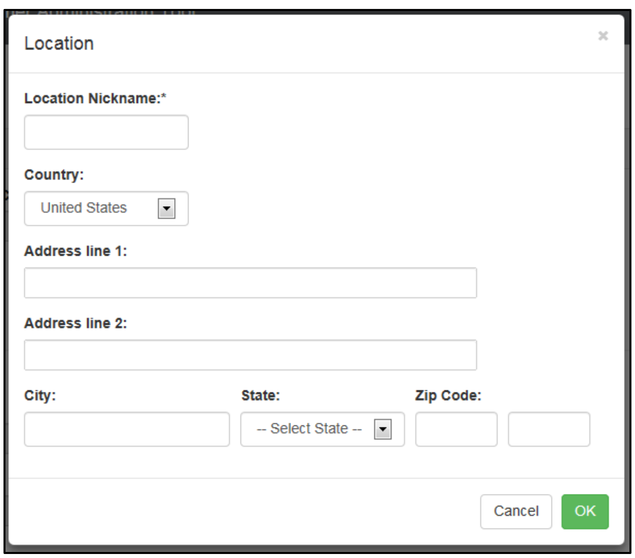
The following sections describe how to add and delete a customer location.

Adding a Location

To add a location, go to the **Customer Locations** section and select **Add New Location** in the lower left corner.

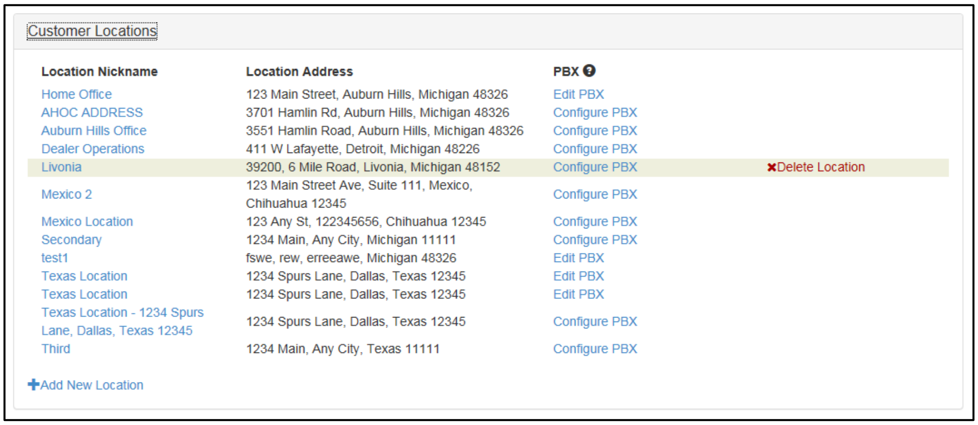


Enter the location nickname, country, and address, and then select **OK**.

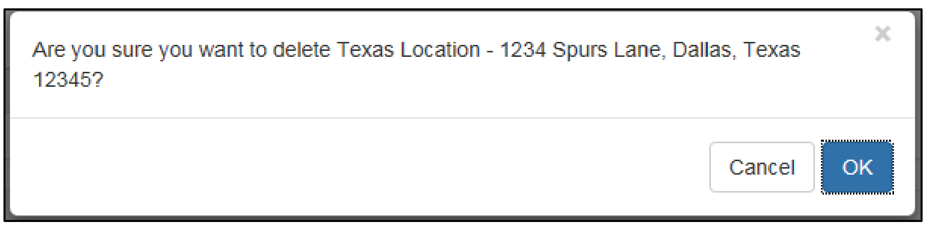


Deleting a Location

To delete a location, hover over the location you want to remove and select **Delete a Location** on the right.



When prompted, select **OK** to confirm you want to delete the location.



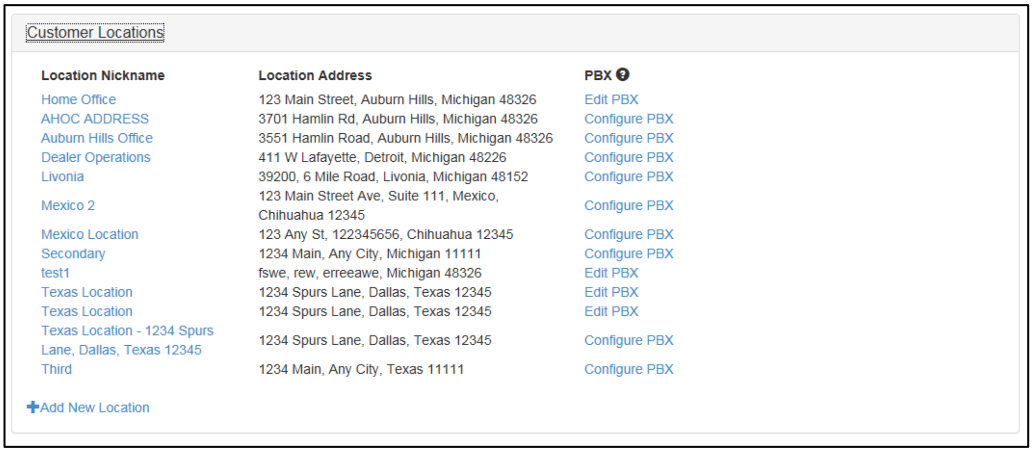
Setting up PBX Dialing

Complete the following steps if your company:

- Uses a PBX system to forward incoming calls to employees (meaning the entry of an extension number is required), and
- Has the Verification by Phone Adaptive Authentication option enabled

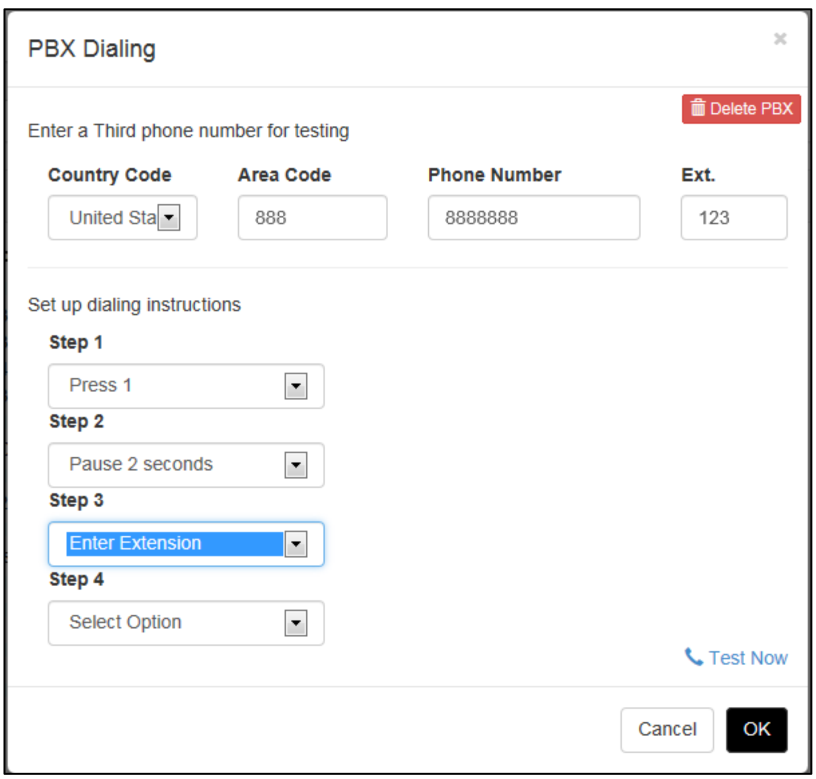
In the **Customer Location** section, the PBX Dialing status indicates whether PBX dialing steps have been configured for that location. Locations with direct dial phone numbers do not require PBX Dialing setup and may remain as **Not Configured**.

To set up PBX dialing, in the **Customer Location** section, select **Configure PBX**. To view or update and existing PBX dialing configuration select **Edit PBX**.



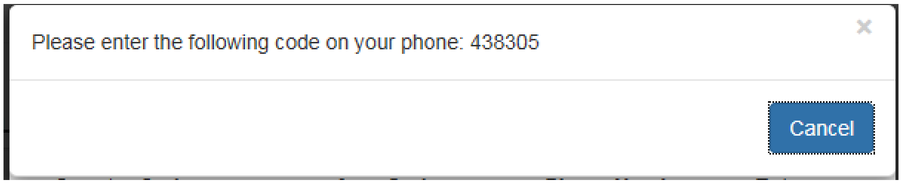
In the top section, enter a country code, area code, phone number, and extension for that location.

In the lower section, set up the dialing instructions by selecting steps that correspond to your location's phone menu. One of the options must be **Enter Extension**.



To remove an existing PBX dialing configuration, select **Delete PBX** in the upper right of the screen.

To verify the dialing steps you selected are accurate, test the dialing instructions by selecting **Test Now** in the lower right of the screen. A confirmation number will display on the screen.



An automated call will be placed to the phone number listed in top section. To complete the test, someone must be able to answer the automated call and enter the confirmation number using the phone's keypad. Administrators may need to coordinate test calls with a user at each location.

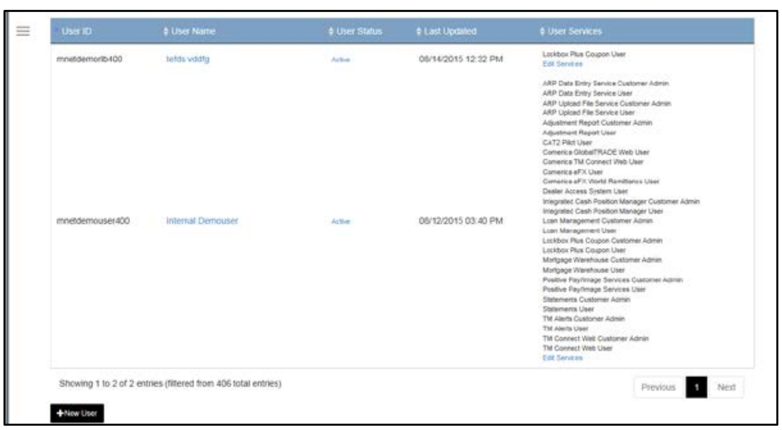
Note: The test call does not have to be completed successfully for the steps to be saved.

Click **OK** to continue.

Adding a New User

To add a new user, either select the menu icon in the upper left corner and then select the **New User** option.

Or, select the **+New User** button below the User List.



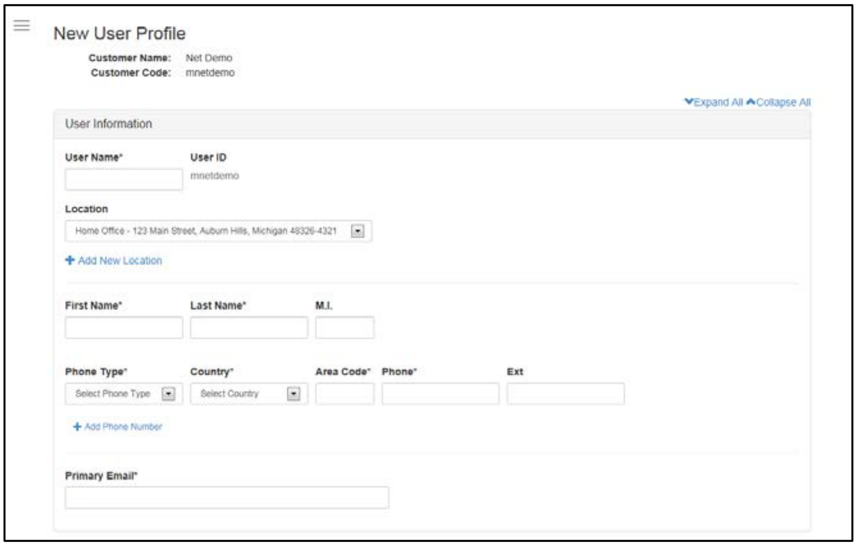
Adding User Information

In the **User Information** section, part of the User ID has been prefilled based on your Customer Code. Complete the User ID field. All user IDs must be unique. A red outline and error message will appear for any duplicate or improperly formatted User ID entered.

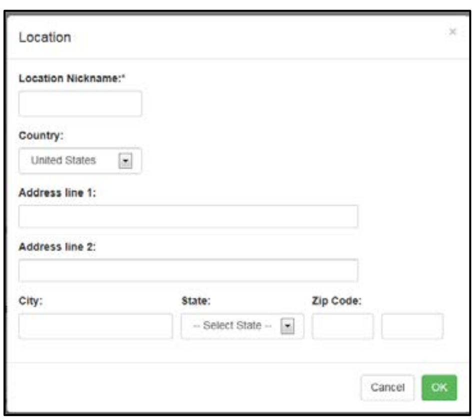
IMPORTANT: At times, users may be asked to verify their identity when accessing or navigating within Comerica Business Connect. Depending on what options have been enabled for your company, phone and email information may be used. Always make sure phone and email information is current for each of your active users.

To add a user:

1. Enter the first and last names, which must contain alpha characters only.



2. Assign this user to a location by selecting an existing location from the drop-down menu, or add a new location by selecting **Add New Location** and completing the fields in the Location window.



3. Add at least one phone number, which is required for each user. To add up to 4 additional phone numbers, select **+Add Phone Number**.

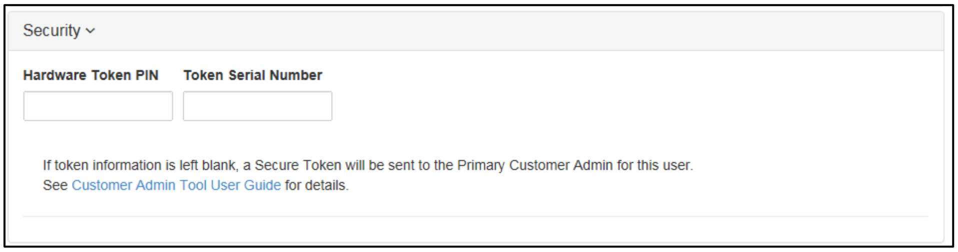
4. Add an email address, which is required for each user.

Adding Security Information

All users must have a PIN and token assigned to access CBC.

Assigning an Existing Token

In the Security section, enter the token information for this user. The **Hardware Token PIN** must contain exactly 4 digits, excluding zeros. The **Token Serial Number** is located on the back of the token and must contain at least 8 digits.



Requesting a Token

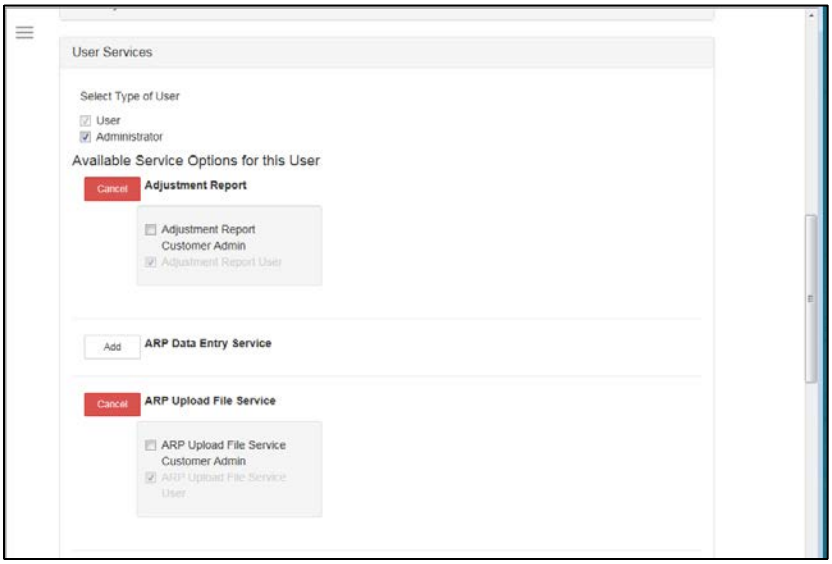
Leave the Hardware Token PIN and Token Serial Number fields blank. Complete the new user profile request. If the request is completed by 4:00 PM ET on a banking business day, Comerica will send the token and PIN that same day. For requests submitted after 4:00 PM ET or on a non-banking business day, Comerica will send the token and PIN on the next banking business day.

Assigning User Services

In the User Services section, you can select the type of user and assign their services and roles.

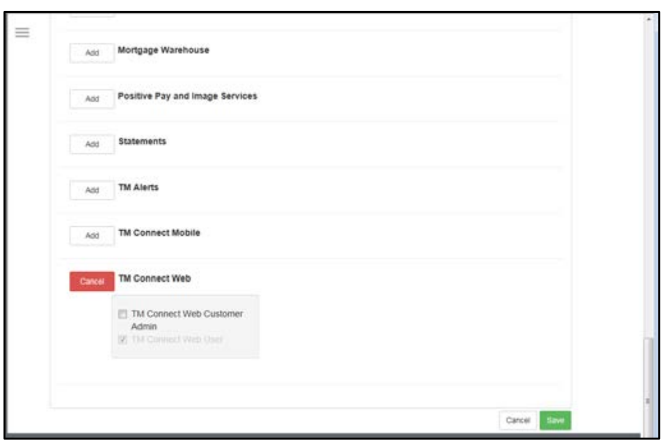
Selecting the Type of User

Under **Select the Type of User**, check the box for the type of user you are adding, either user or administrator. Checking the administrator box will allow you to add administrative rights to services being associated to this user if needed.



Adding Services and Roles

Under **Available Service Options for this User**, select **Add** to the left of each service you wish to assign. Check the role that should be assigned to the user you are adding as well. When you are done, select Save at the bottom right of the screen.



A confirmation message will appear. Select **OK**.

Note: Some options may be selected for you based on the Type of User and service being added, and the user role is required for most services. Administrators can only view/add services/roles they have access to assign, which include:

- the users associated to their location
- services/roles that were assigned to them by the Primary Administrator

The Primary Administrator can view all users associated to their company. However, for all services, accounts must first be assigned to the Administrator by Comerica Bank.

At least one service/role selection is required to add a user.

Note: Administrative rights are not available for Comerica eFX®, Comerica eFX World Remittance, Comerica GlobalTRADE Web® and Dealer Access System.

Comerica GlobalTRADE Web®

User administration for Comerica GlobalTRADE Web is not available through CAT. Please call 877.416.4150 to add, delete, or modify users for this service.

Comerica Dealer Access System (DAS)

User administration for Dealer Access System (DAS) is not available through CAT. Please call 800.237.4253 to add, delete, or modify users for this service.

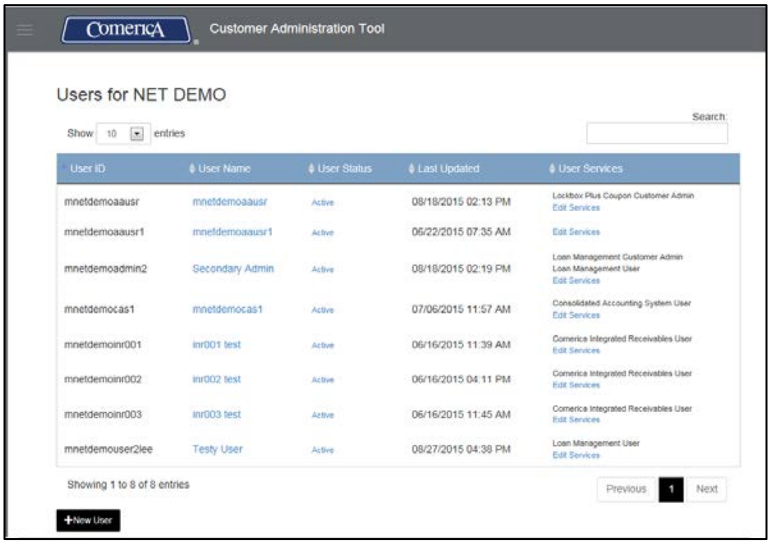
Comerica eFX®

User administration for Comerica eFX is not available through CAT. To add, delete, or modify users for this service, please refer to the instructions in the Comerica eFX User Guide.

Comerica eFX World Remittance

User administration for Comerica eFX World Remittance is not available through CAT. To add, delete, or modify users for this service, please refer to the instructions in the Comerica eFX World Remittance User Guide.

The User List will appear where you may view or modify the user you just added, as well as any other existing users.

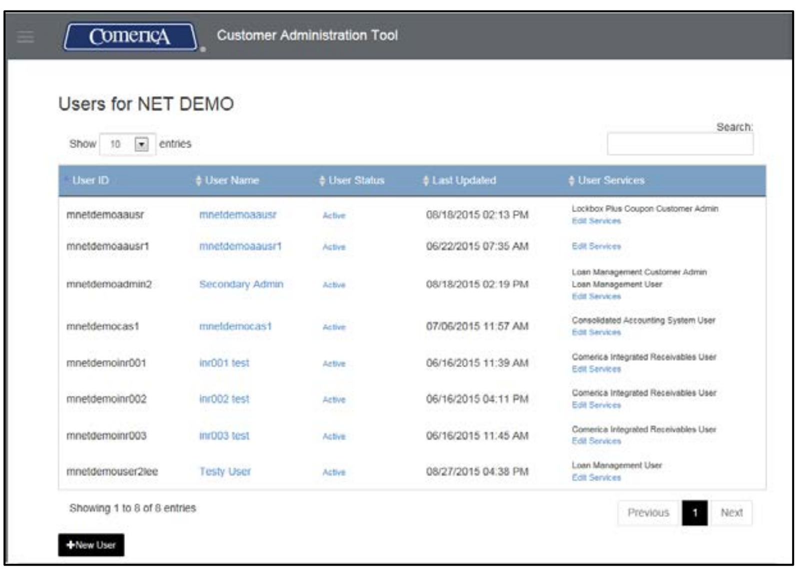


Continue to [Application Provisioning](#) for details on completing services setup.

Application Provisioning

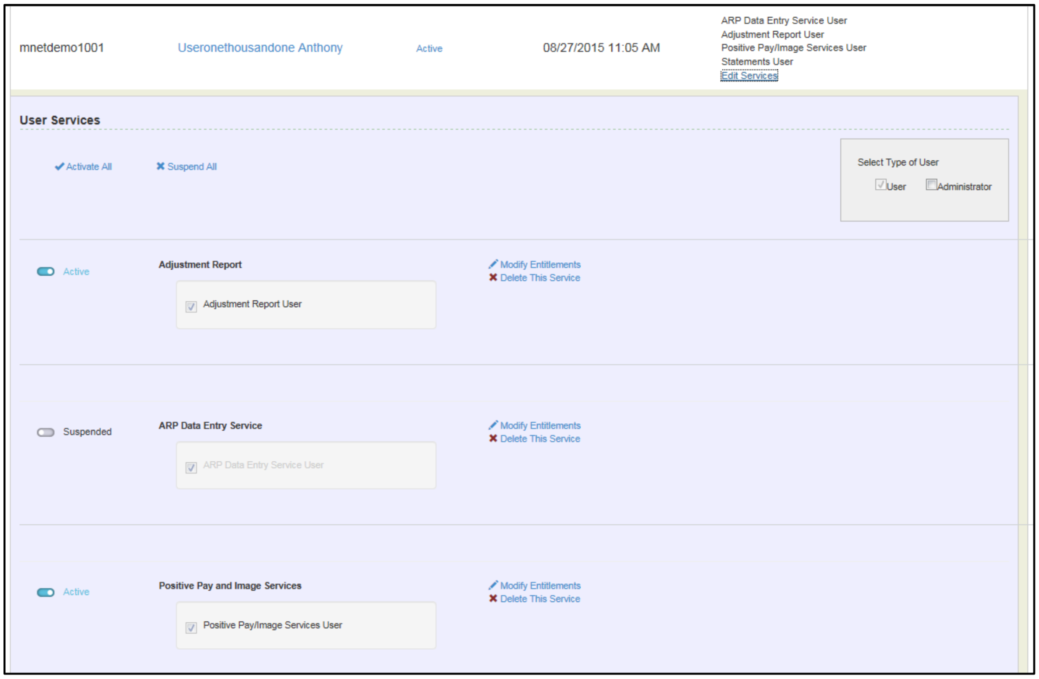
After a new user is added, or to update an existing user's services, select the **Edit Services** link in the User Services column.

Note: It may take a few minutes for a service to be associated/updated to the user's profile. Until a service is fully added, the status will appear as Pending and changes to the service will be restricted.



In the User Services section, select **Modify Entitlement** next to the service you want to update.

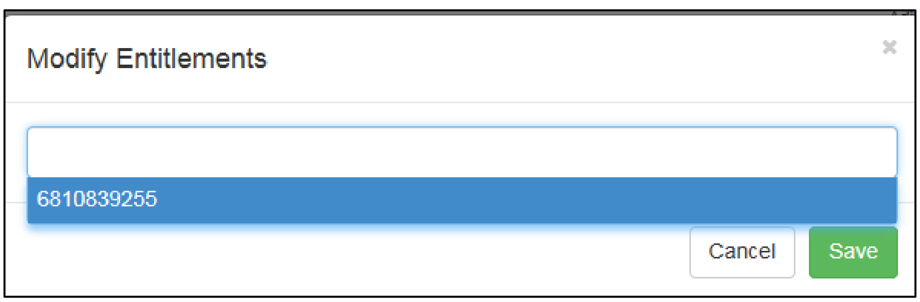
Note: Not all services are allowed this function.



Managing Accounts for Adjustment Report

Note: The Adjustment Report is only available to Image Cash Letter (ICL) customers.

Accounts associated to this service will appear in the accounts box.



If an account is deleted from the Adjustment Report, users and the Administrator will no longer see that account. This occurs immediately after deletion.

Accounts available for association with this service are located in the drop-down list. Click in the accounts box to expand the list.

To add an account, select the account number. You can add more than one account at a time by holding the Ctrl key down while selecting multiple accounts in the list.

To remove an account, select the **X** next to the account to be removed.

To save, on the Modify Entitlements screen, select **Save**. Then, on the Edit Services section, select **Save**.

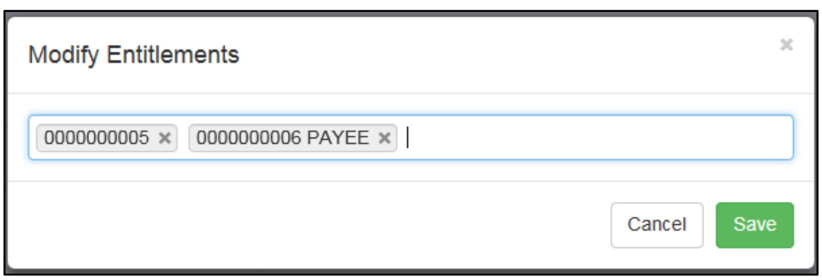
A confirmation message will appear.   Select **OK** to continue.

Managing Accounts for Account Reconcilement Plans (ARP) Services

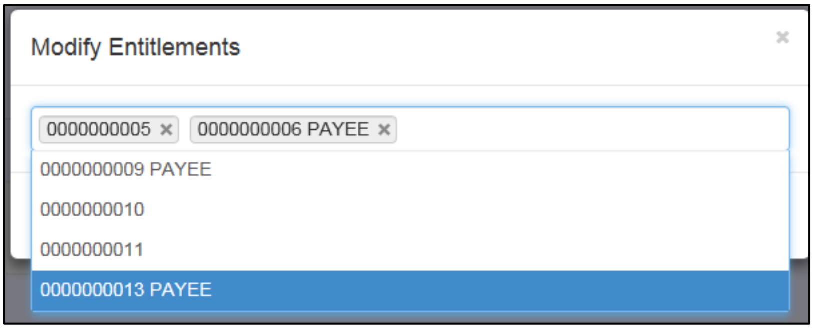
The following instructions apply to both ARP Data Entry and ARP Upload File. Contact your Treasury Management Representative regarding the availability of the ARP Upload File Service option.

ARP Data Entry Service and ARP File Upload Service accounts are updated in CAT once daily.

Accounts associated to this service will appear in the accounts box.



Accounts available for association with this service are located in the drop-down list. Click in the accounts box to expand the list.



Note: Account numbers with "PAYEE" have the Positive Pay, Payee Match feature.

To add an account, select the account number.   You can add more than one account at a time by holding the Ctrl key down while selecting multiple accounts in the list.

To remove an account, select the **X** next to the account to be removed.

If an account is deleted from ARP Data Entry Service or ARP Upload File Service, users and the Administrator will no longer see that account. If an account has Payee Match added or deleted, the account caption will change. All changes will appear the next day.

To save, on the Modify Entitlements screen, select **Save**. Then, on the Edit Services section, select **Save**.

A confirmation message will appear.   Select **OK** to continue.

Managing Accounts for Integrated Cash Position Manager (ICPM)

Refer to the **ICPM User Guide** for instructions on managing accounts for that service.

Managing Accounts for Loan Management

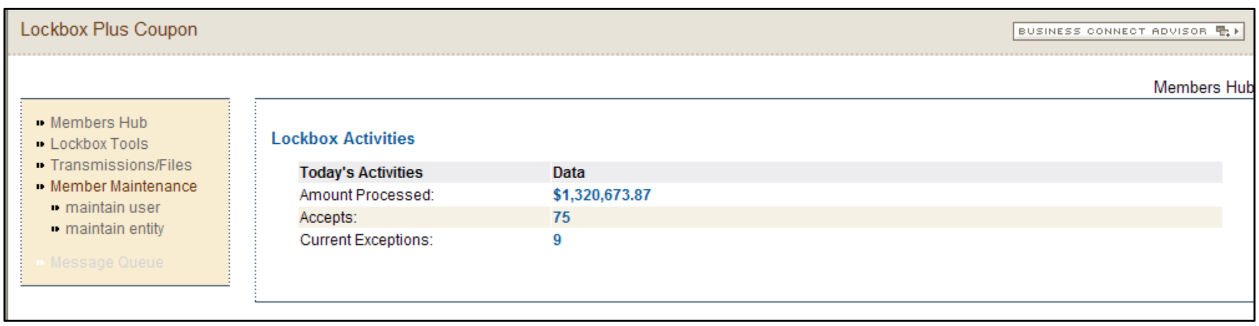
Refer to the **Loan Management User Guide** for instructions on managing accounts for that service.

Maintaining Members for Lockbox Plus Coupon

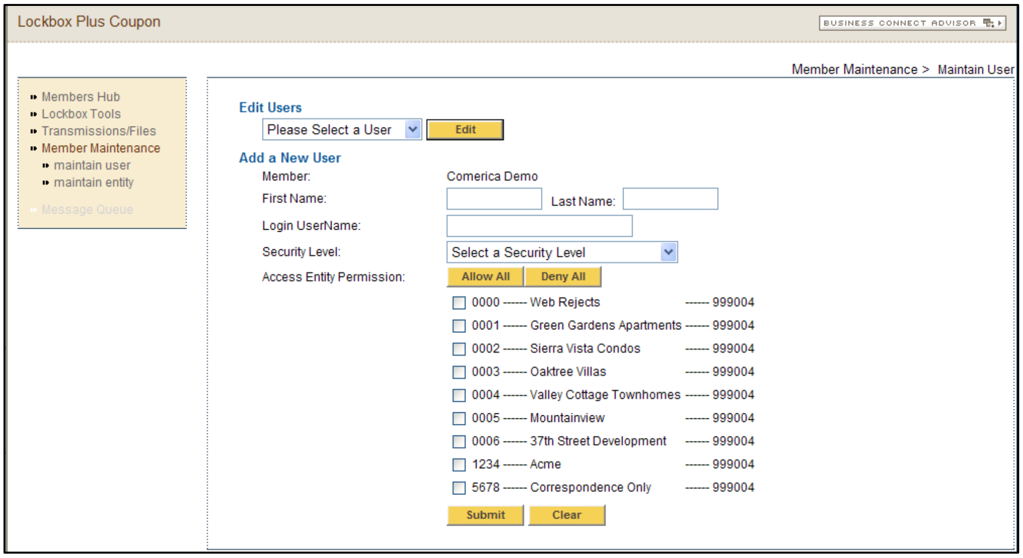
Member Maintenance provides administrators the ability to maintain user security levels for accessing Lockbox Plus Coupon information.

New users must first be created in CAT.   Also, deleting users and modifying general information such as name, phone number, and email address can only be done through CAT. Changes made in CAT will reflect in the Lockbox Plus Coupon application. For detailed instructions, refer to the following sections in this user guide: Adding a New User and Managing User Information.

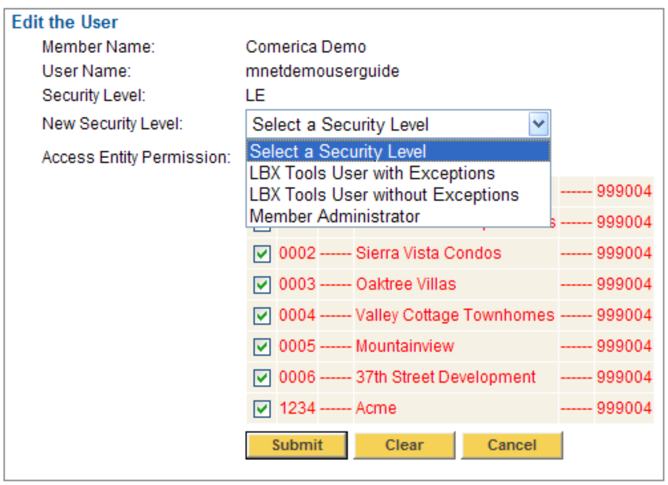
To assign user security levels, from the left navigation menu, select **Member Maintenance.** Then, select **maintain user**.



From the drop down box under **Edit Users**, select the user and then select **Edit**.



To change the security level of the user, click the arrow next to the **Security Level** drop-down box and select the new level of authority.

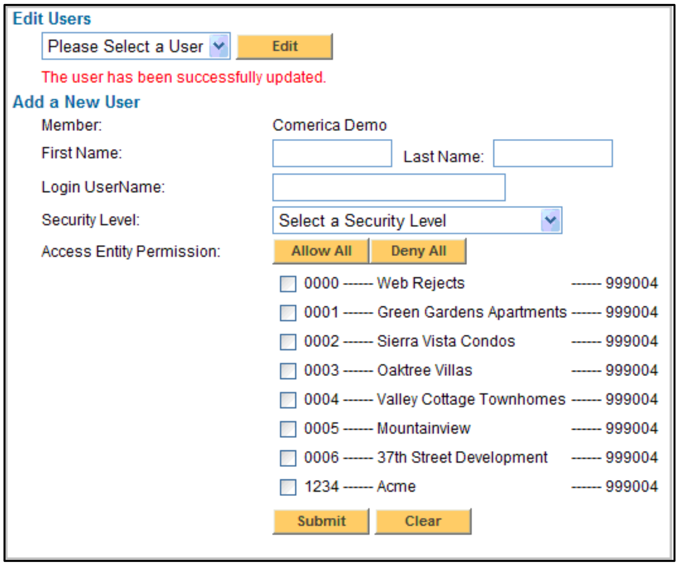


Security Level Definitions:

- **LBX Tools User with Exceptions** - allows the user to view all lockbox activities and edit exception transactions.
- **LBX Tools User without Exceptions** - allows the user to view all lockbox activities but they cannot edit exception transactions.
- **Member Administrator** - allows the user to set up other users for Lockbox Plus Coupon.

Important Note: The Online Exception module must be added to your lockbox service before provisioning the LBX Tools User with Exceptions option. Without this module, exceptions cannot be viewed.

To add or remove an entity from the user, select the box next to the entity name, which will add or remove the checkmark.   Then, select **Submit**. You will receive a message confirming that the user has been updated.



Managing Accounts for Positive Pay and Image Services

User Maintenance for Positive Pay and Image Services provides customer administrators the ability to assign accounts and templates to users. Templates represent the functions or services you have subscribed to which are available to customer administrators for user administration purposes. Assigning a template grants a user the ability to perform a specific function within Positive Pay and Image Services. In conjunction, accounts are assigned to users to grant access to specific accounts. Administrators can also assign lockbox accounts for customers with Lockbox Image Services. Therefore, to grant a user access to a specific function (for example, Positive Pay, Paid Items, Lockbox), the administrator assigns the account, template, and lockbox (if applicable), which can be completed in any order.

Important Note: Functions cannot be segregated by account. If the customer administrator assigns a specific template (function) to a user, the user will have access to that function for all associated accounts assigned to them. For example, if a user has the Positive Pay template and five accounts with the Positive Pay Service, the user will have access to Positive Pay on all five accounts.

A list of templates available for Positive Pay and Image Services can be found in the Appendix.

From the User Maintenance page, an administrative user can:

- Assign accounts
- Assign templates (functions)
- Assign lockbox accounts (for Lockbox Image customers)

If you have dual user authorization which requires a second approver for user maintenance activities, the ‘User Authorization’ page will be available to administrative users. This allows administrators to approve accounts, templates, and lockbox accounts assigned to users by another administrator. When dual authorization is established for your organization, administrators cannot approve actions they have performed or affect their own entitlements. Therefore, **your company must have at least three users designated as administrators when the dual authorization option is used**. For example, if Administrator A assigns an account to Administrator B then Administrator B cannot approve this change. Administrator C will need to approve the changes made to Administrator B.

Dual user authorization is an optional feature for adding accounts, templates, and lockbox accounts to users. However, removing these features does not require two approvers.

When you select **Modify Entitlements** next to the Positive Pay and Image Services service in CAT, the Positive Pay and Image Services Administrative Services page will display.

Viewing User Profiles

To view user profiles, under **Administrative Services**, select **User Maintenance**. Then, from the Services Selections menu, select **Users**.

SERVICE SELECTIONS

Service	Description
Users	Users
Accounts (AutoVerify)	Assign Accounts - auto verify
Templates (AutoVerify)	Assign Templates - auto verify
Lockbox (AutoVerify)	Assign Lockbox - auto verify

Note: Lockbox will only display if you have subscribed to Lockbox Image Services. AutoVerify will not appear if you have the dual approval option.

A list of existing users with the current status and last login date will display. To sort by User Code, click on the drop-down box next to **Sort By** and select **User Code**.

User List

Click on the submit button to view user profiles.

Sort By (Preference 1): User Code ☐ Descending

SUBMIT | RETURN TO SERVICE SELECTION

User Name	Disabled	Administrator	Last Login Date
BECKYS	No	No	03/20/2008
USER01	No	No	06/08/2009
USER02	No	No	05/28/2009
USER03	No	No	05/26/2009
USER04	No	No	05/05/2009
USER05	No	No	06/09/2009
USER06	No	No	08/01/2005
USER07	No	No	
USER08	No	No	
USER09	No	No	05/26/2009
USER10	No	No	
USER11	No	No	
USER12	No	No	
USER13	No	No	
USER14	No	No	
USER15	No	No	01/27/2006
USER21	No	No	06/01/2009
USER22	No	No	07/18/2006
USER23	No	No	02/07/2009

The default sort is ascending order. To change the sort, check the box next to **Descending**.

Select **Submit** to view the sorted list. Select **Return to Service Selection** to return to the previous menu.

Note: To view account functions assigned to each user, see the User Entitlement Report in CAT.

Adding and Removing Accounts

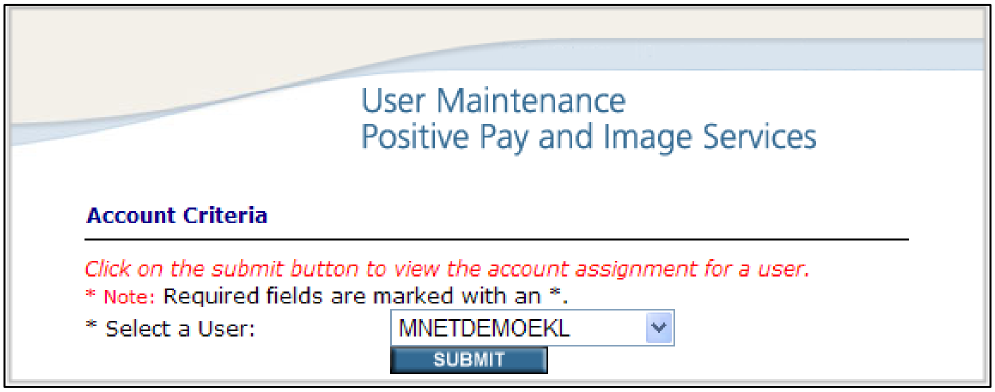
To add and remove accounts, under **Administrative Services**, select **User Maintenance**. **Note:** The User Authorization tab will display if you have elected to require a second approver for user maintenance activities. Then, from the Services Selections menu, select **Accounts**.

SERVICE SELECTIONS

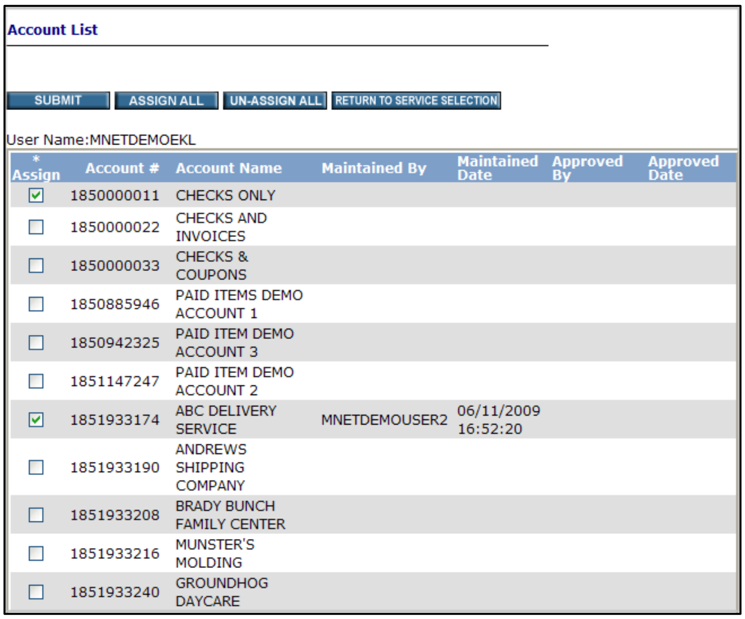
Service	Description
Users	Users
Accounts (AutoVerify)	Assign Accounts - auto verify
Templates (AutoVerify)	Assign Templates - auto verify
Lockbox (AutoVerify)	Assign Lockbox - auto verify

Note: Lockbox will only display if you have subscribed to Lockbox Image Services. AutoVerify will not appear if you have dual user authorization.

To select a user, click on the drop-down box, select a user, and then select **Submit**.



To assign an account, click on the box next to the account number under the Assign column.
Note: If a box is already checked, the account is currently assigned to the user.



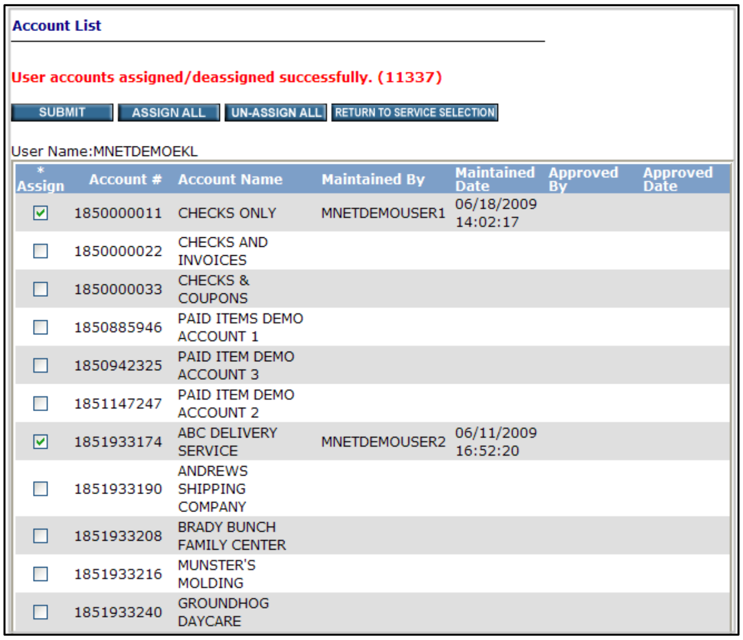
* Assign	Account #	Account Name	Maintained By	Maintained Date	Approved By	Approved Date
☑	1850000011	CHECKS ONLY				
☐	1850000022	CHECKS AND INVOICES				
☐	1850000033	CHECKS & COUPONS				
☐	1850885946	PAID ITEMS DEMO ACCOUNT 1				
☐	1850942325	PAID ITEM DEMO ACCOUNT 3				
☐	1851147247	PAID ITEM DEMO ACCOUNT 2				
☑	1851933174	ABC DELIVERY SERVICE	MNETDEMOUSER2	06/11/2009 16:52:20		
☐	1851933190	ANDREWS SHIPPING COMPANY				
☐	1851933208	BRADY BUNCH FAMILY CENTER				
☐	1851933216	MUNSTER'S MOLDING				
☐	1851933240	GROUNDHOG DAYCARE				

To assign all accounts listed, select the **Assign All** button. If you have a large number of accounts to assign, click **Assign All** and then remove the check mark next to the accounts you don't want the user to have access to.

To remove an account, eliminate the checkmark by clicking the box next to the account number. You can remove all accounts by selecting the **Un-Assign All** button.

If an account is deleted from the service, the administrator and the user will no longer see the account number. This action occurs immediately after deletion.

Select **Submit**. A message will display confirming changes were processed successfully. Select **Return to Service Selection** for the previous menu.



Account List

User accounts assigned/deassigned successfully. (11337)

SUBMIT | ASSIGN ALL | UN-ASSIGN ALL | RETURN TO SERVICE SELECTION

User Name:MNETDEMOEKL

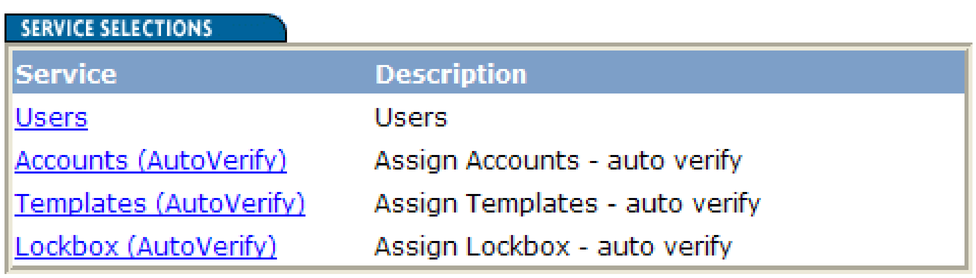
* Assign	Account #	Account Name	Maintained By	Maintained Date	Approved By	Approved Date
☑	1850000011	CHECKS ONLY	MNETDEMOUSER1	06/18/2009 14:02:17		
☐	1850000022	CHECKS AND INVOICES				
☐	1850000033	CHECKS & COUPONS				
☐	1850885946	PAID ITEMS DEMO ACCOUNT 1				
☐	1850942325	PAID ITEM DEMO ACCOUNT 3				
☐	1851147247	PAID ITEM DEMO ACCOUNT 2				
☑	1851933174	ABC DELIVERY SERVICE	MNETDEMOUSER2	06/11/2009 16:52:20		
☐	1851933190	ANDREWS SHIPPING COMPANY				
☐	1851933208	BRADY BUNCH FAMILY CENTER				
☐	1851933216	MUNSTER'S MOLDING				
☐	1851933240	GROUNDHOG DAYCARE				

Note: Changes are effective immediately. If dual authorization is required, users will have access to accounts upon final approval.

Adding and Removing Templates

Templates represent the various functions available with Positive Pay and Image Services. Adding or assigning a template grants a user access to specific functions associated with each template.

To add and remove templates, under **Administrative Services**, select **User Maintenance**. Then, from the Services Selections menu, select **Templates**.

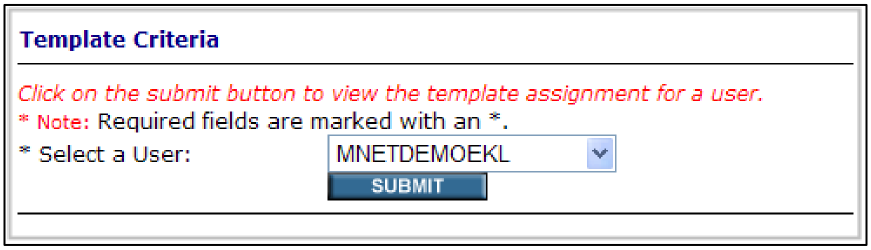


SERVICE SELECTIONS

Service	Description
Users	Users
Accounts (AutoVerify)	Assign Accounts - auto verify
Templates (AutoVerify)	Assign Templates - auto verify
Lockbox (AutoVerify)	Assign Lockbox - auto verify

Note: Lockbox will only display if you have subscribed to Lockbox Image Services. AutoVerify will not appear if you have dual user authorization.

To select a user, click on the drop-down box, select a user, and then select **Submit**.


Template Criteria

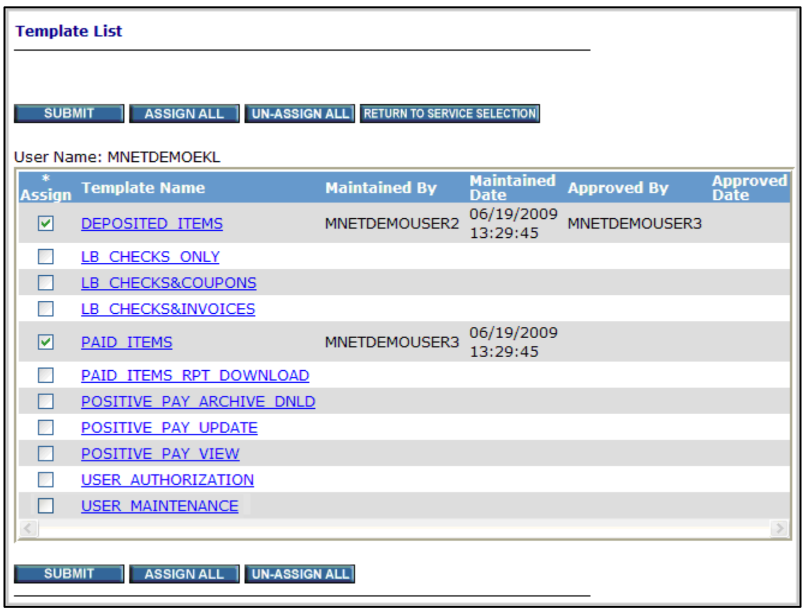
Click on the submit button to view the template assignment for a user.

* Note: Required fields are marked with an *.

* Select a User: MNETDEMOEKL

SUBMIT

To assign a template, click on the box next to the template name under the Assign column. You can assign more than one template at a time or use the **Assign All** button to add all templates listed. To remove a template, eliminate the checkmark by clicking the box next to the template name.


Template List

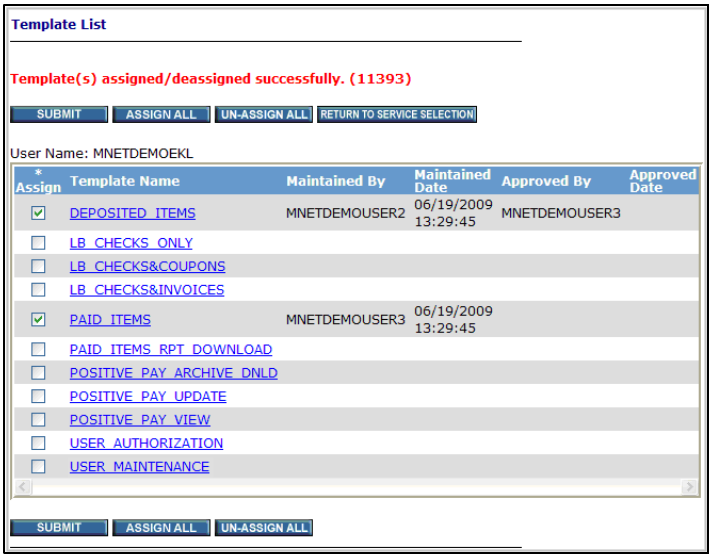
SUBMIT ASSIGN ALL UN-ASSIGN ALL RETURN TO SERVICE SELECTION

User Name: MNETDEMOEKL

* Assign	Template Name	Maintained By	Maintained Date	Approved By	Approved Date
☑	DEPOSITED_ITEMS	MNETDEMOUSER2	06/19/2009 13:29:45	MNETDEMOUSER3	
☐	LB_CHECKS_ONLY				
☐	LB_CHECKS&COUPONS				
☐	LB_CHECKS&INVOICES				
☑	PAID_ITEMS	MNETDEMOUSER3	06/19/2009 13:29:45		
☐	PAID_ITEMS_RPT_DOWNLOAD				
☐	POSITIVE_PAY_ARCHIVE_DNLD				
☐	POSITIVE_PAY_UPDATE				
☐	POSITIVE_PAY_VIEW				
☐	USER_AUTHORIZATION				
☐	USER_MAINTENANCE				

SUBMIT ASSIGN ALL UN-ASSIGN ALL

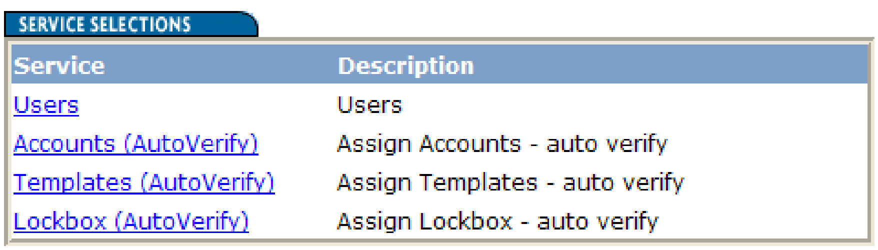
Select **Submit** under the Template list to apply your assignment changes. A message will display confirming your assignment changes were processed successfully.



Note: Changes are effective immediately. If dual authorization is required, users will have access upon final approval.

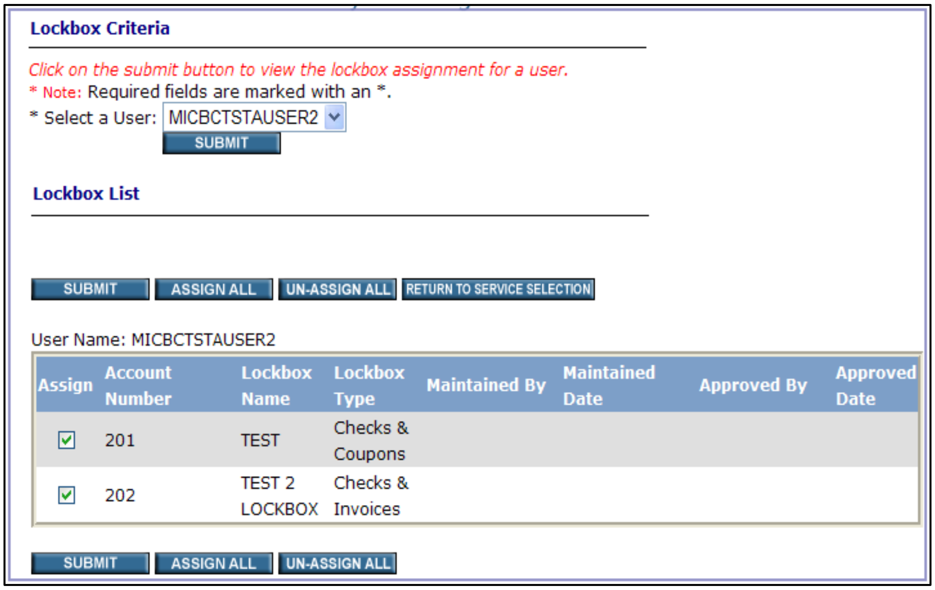
Adding and Removing Lockbox Accounts

To add and remove lockbox accounts, under **Administrative Services**, select **User Maintenance**. Then, from the Services Selections menu, select **Lockbox**.



Note: AutoVerify will not appear if you have dual user authorization.

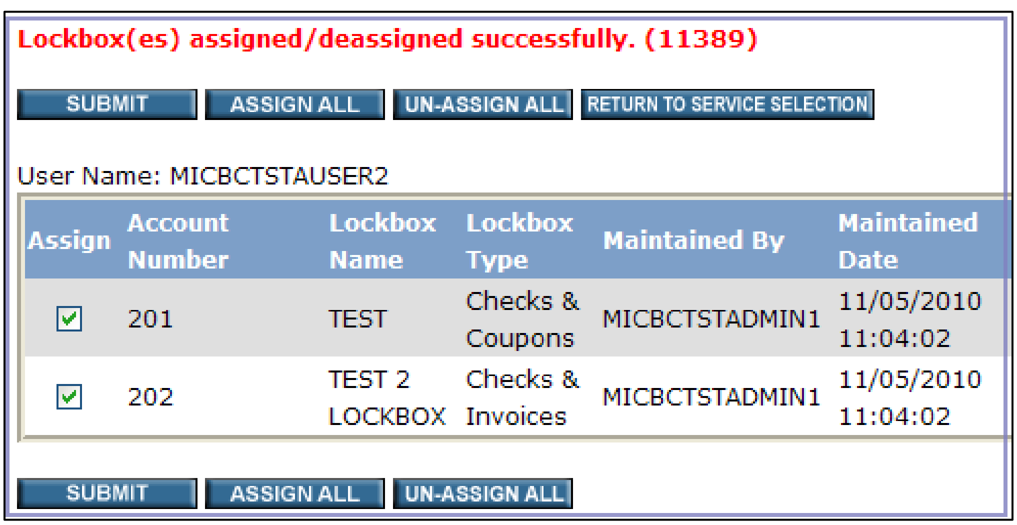
To select a user, click on the drop-down box, select a user, and then select **Submit**.



To assign a lockbox, click on the box next to the account number under the Assign column or use the **Assign All** button for all accounts.

To remove a lockbox, eliminate the checkmark by clicking the box next to the account number. You can remove all lockbox accounts by clicking the **Un-Assign All** button.

Select **Submit** under the Template list to apply your assignment changes. A message will display confirming your assignment changes were processed successfully.



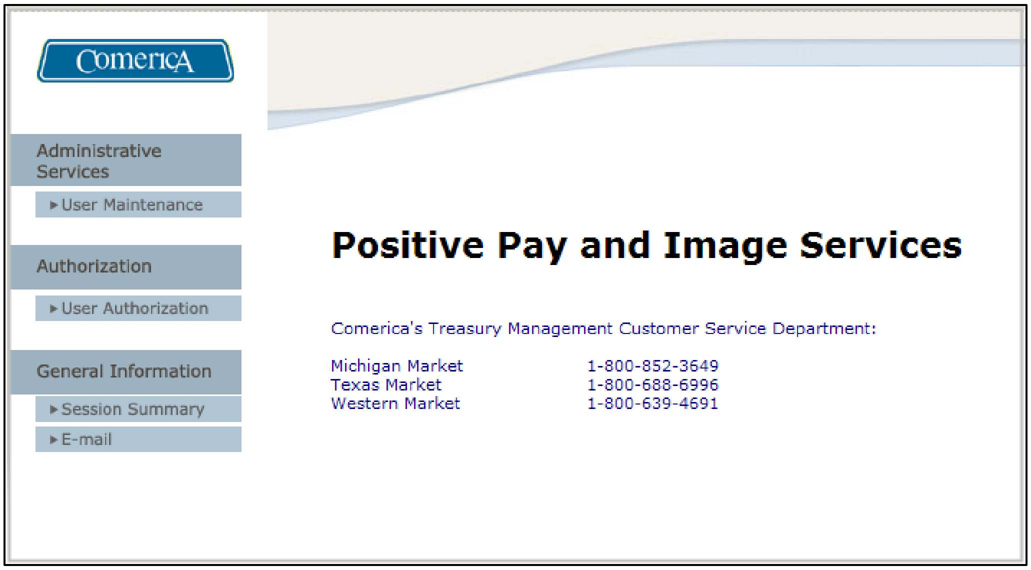
Note: Changes are effective immediately. If dual authorization is required, users will have access upon final approval.

Dual User Authorization

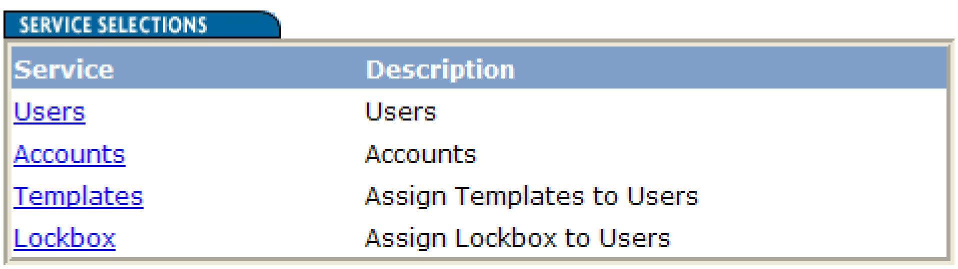
Dual authorization is an optional feature for adding or assigning accounts, templates, and lockbox accounts. However, removing these features does not require two approvers.

Approving Account and Template Assignments

To authorize account assignments, under **Authorization**, select **User Authorization**.

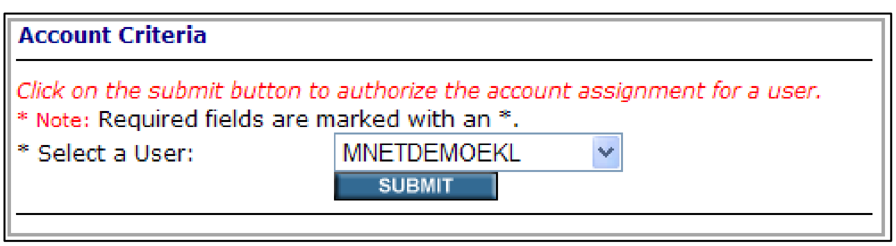


From the Service Selections menu, select **Accounts**.

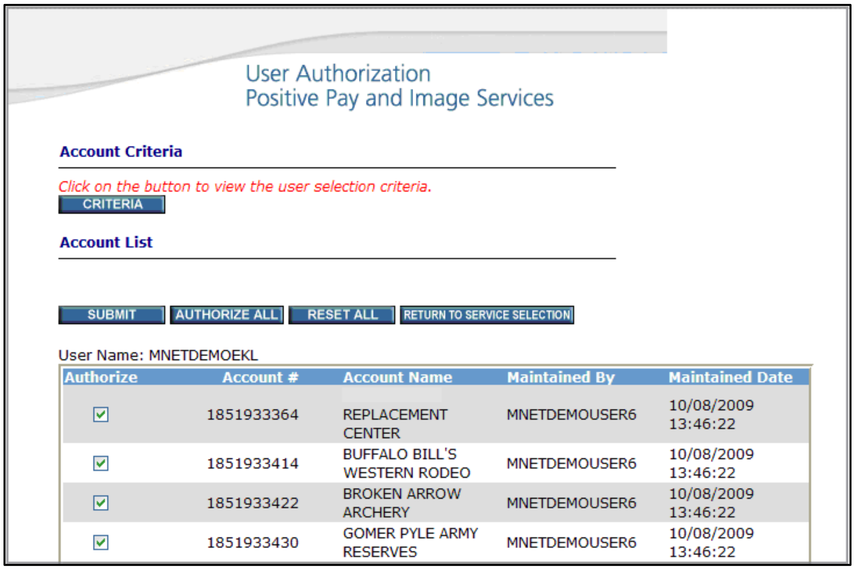


Note: Lockbox will only display if you have subscribed to Lockbox Image Services.

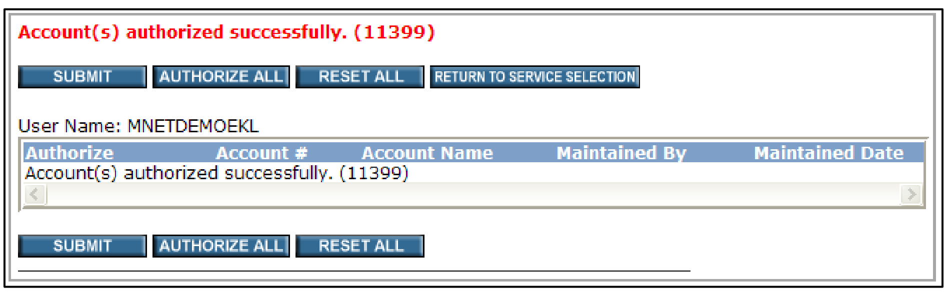
To select a user, click on the drop-down box, select a user, and then select **Submit**. Only users awaiting final approval will be displayed.



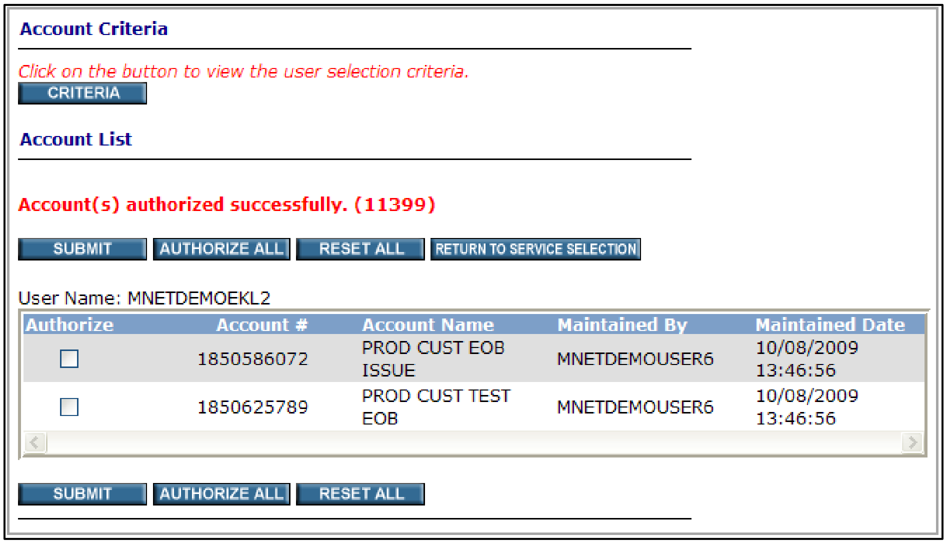
To authorize all accounts listed, select the **Authorize All** button. If an account should not be approved, remove the checkmark by clicking the box next to the account number. If you need to start over and clear your selections, select the **Reset All** button.



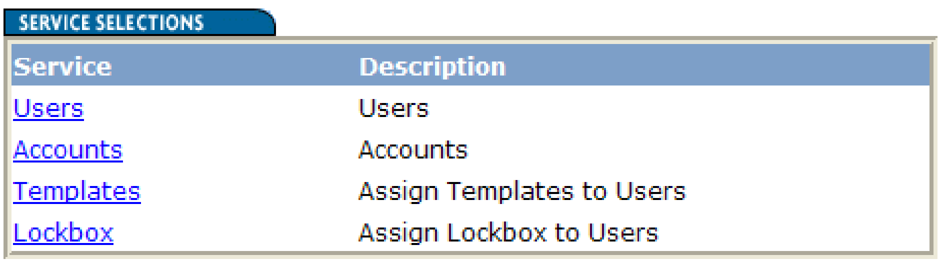
Select **Submit**. A message will display confirming your authorization was processed successfully. The message will not have any accounts listed when using the Authorize All option. Otherwise, accounts that were not authorized will remain on the list pending approval. Users will have access to accounts upon approval.



To authorize account assignments for another user, select the **Criteria** button at the top of the page. To return to the previous menu, select **Return to Service Selection** or select **User Authorization** on the left side navigation bar.

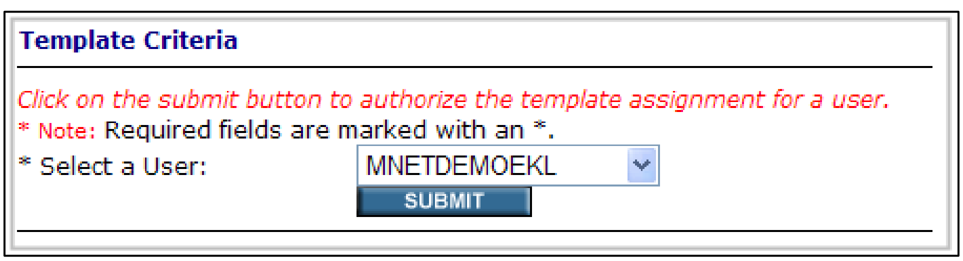


To authorize template assignments, from the Service Selections menu, select **Templates**.

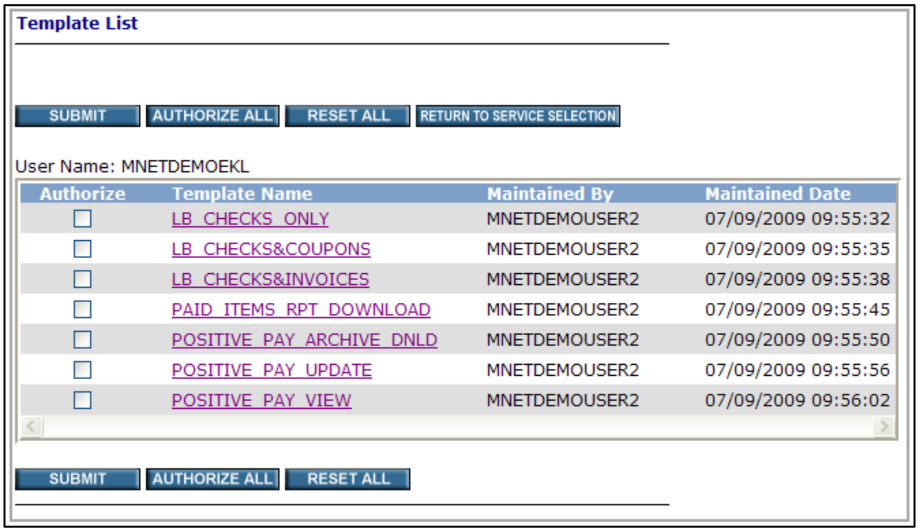


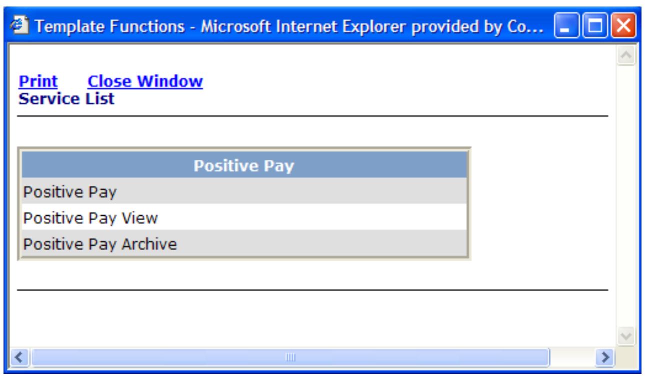
Note: Lockbox will only display if you have subscribed to Lockbox Image Services.

To select a user, click on the drop-down box, select a user, and then select **Submit**.



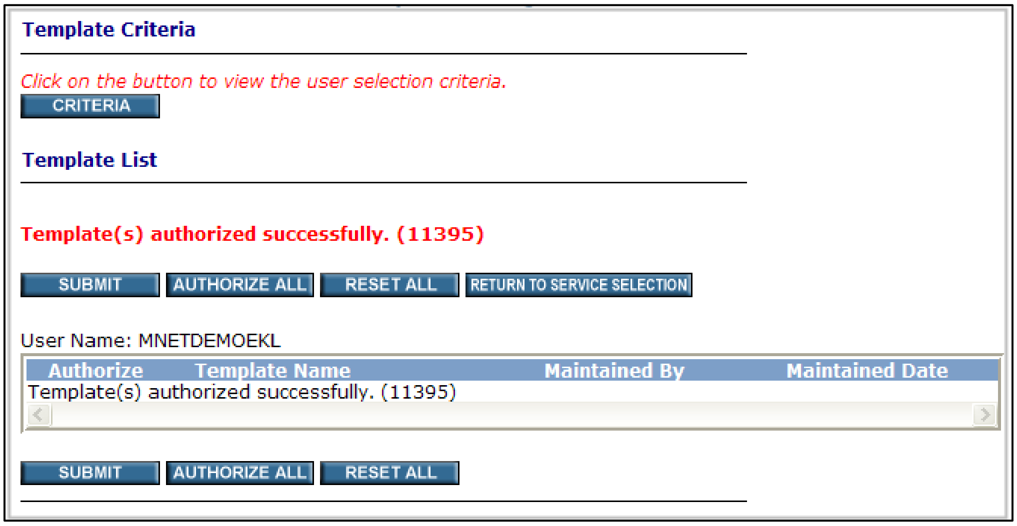
To view associated template functions, click on the template name. A pop-up window will appear displaying the specific functions associated with each template.





To authorize all templates, select the **Authorize All** button. If a template should not be approved, remove the checkmark by clicking the box next to the template name. If you need to start over and clear your selections, select the **Reset All** button.

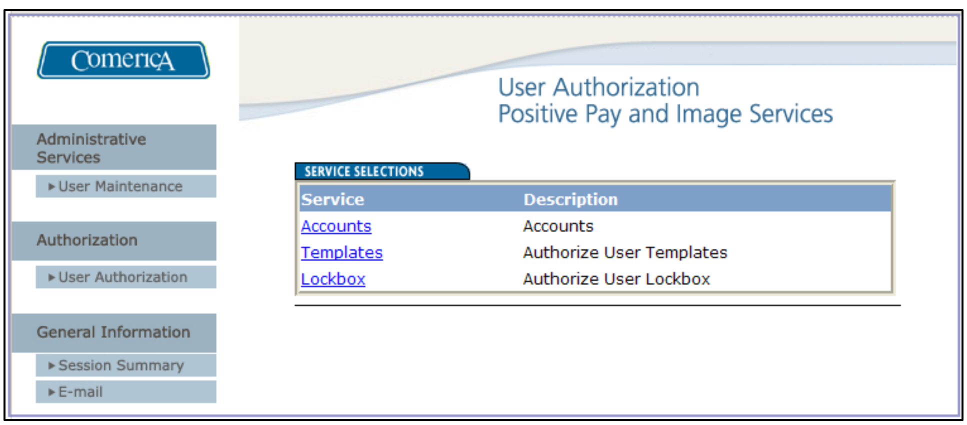
Select **Submit**. A message will display confirming your authorization was processed successfully. The message should not have any templates listed when using the Authorize All option. Otherwise, accounts that were not authorized will remain on the list pending approval. Users will have access upon final approval.



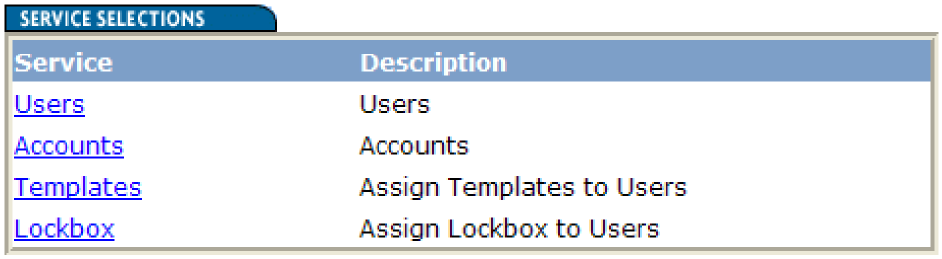
To authorize templates for another user, select the **Criteria** button at the top of the page. To return to the previous menu, select **Return to Service Selection** or the User Authorization tab.

Approving Lockbox Assignments

To approve lockbox assignments, under **Authorization**, select **User Authorization**.

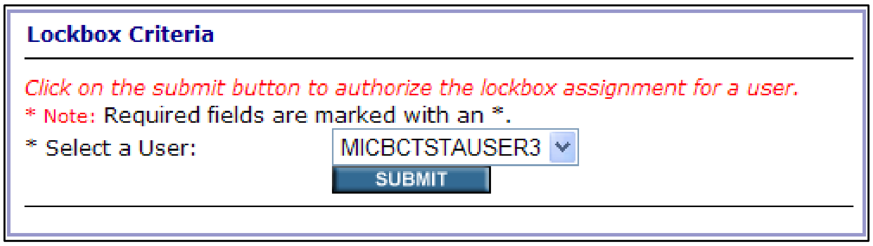


From the Service Selections menu, select **Lockbox**.

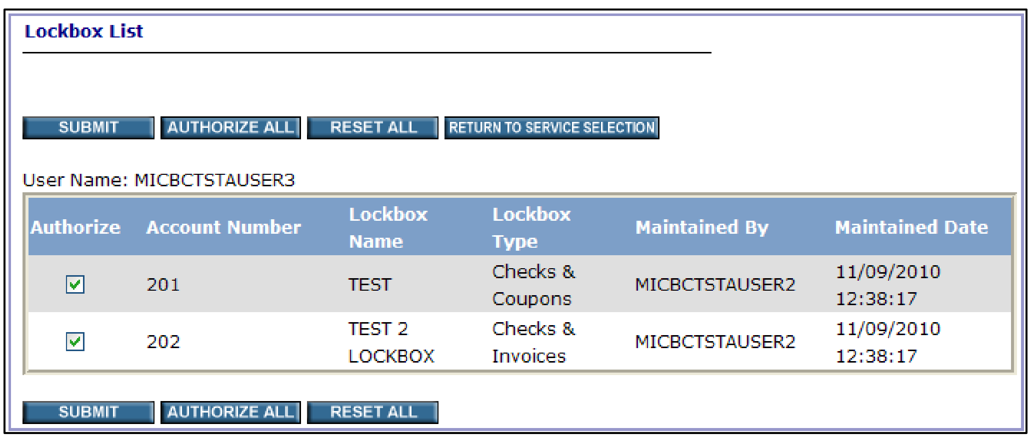


Service	Description
Users	Users
Accounts	Accounts
Templates	Assign Templates to Users
Lockbox	Assign Lockbox to Users

To select a user, click on the drop-down box, select a user, and then select **Submit**. Only users awaiting final approval will be displayed.

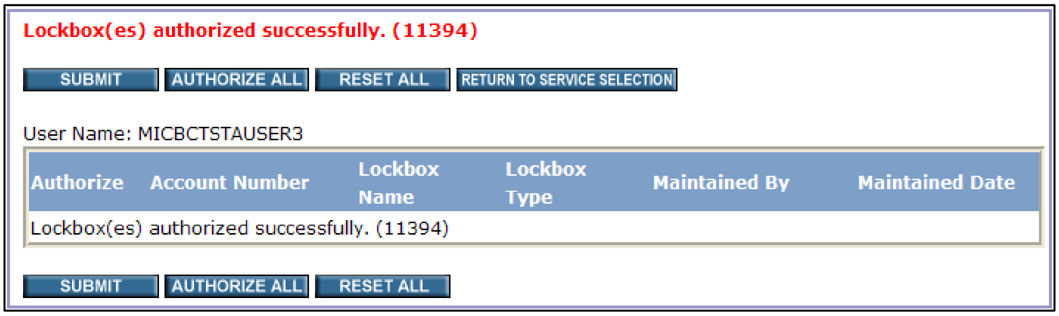


To authorize all lockbox accounts listed, select the **Authorize All** button. If a lockbox should not be approved, remove the checkmark by clicking the box next to the account number. If you need to start over and clear your selections, select the **Reset All** button.



Authorize	Account Number	Lockbox Name	Lockbox Type	Maintained By	Maintained Date
☑	201	TEST	Checks & Coupons	MICBCTSTAUSER2	11/09/2010 12:38:17
☑	202	TEST 2 LOCKBOX	Checks & Invoices	MICBCTSTAUSER2	11/09/2010 12:38:17

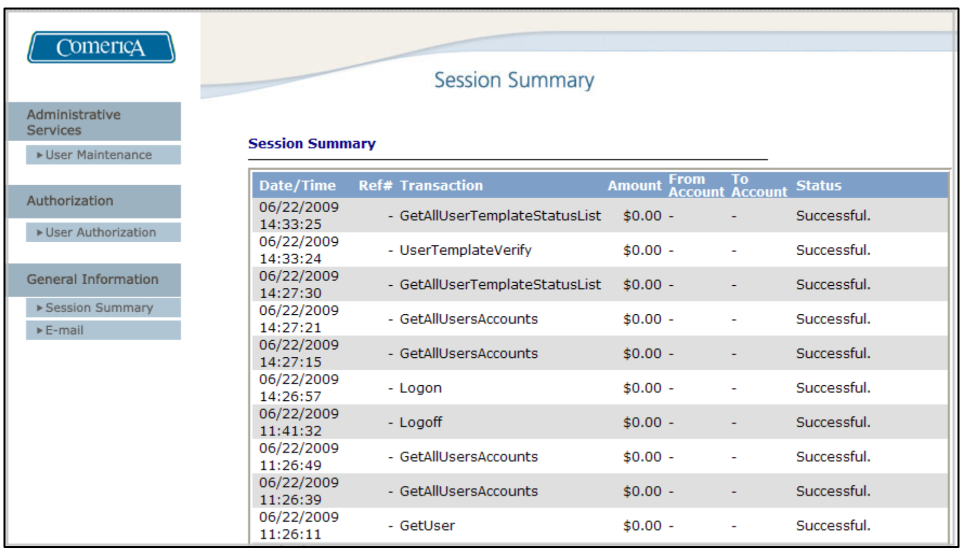
Select **Submit**. A message will display confirming your authorization was processed successfully. The message should not have any lockbox accounts listed when using the Authorize All option. Otherwise, the lockbox accounts that were not authorized will remain on the list pending approval. Users will have access to lockbox accounts upon approval.



To authorize lockbox account assignments for another user, select the **Criteria** button at the top of the page. To return to the previous menu, select **Return to Service Selection** or select **User Authorization** on the left side navigation menu.

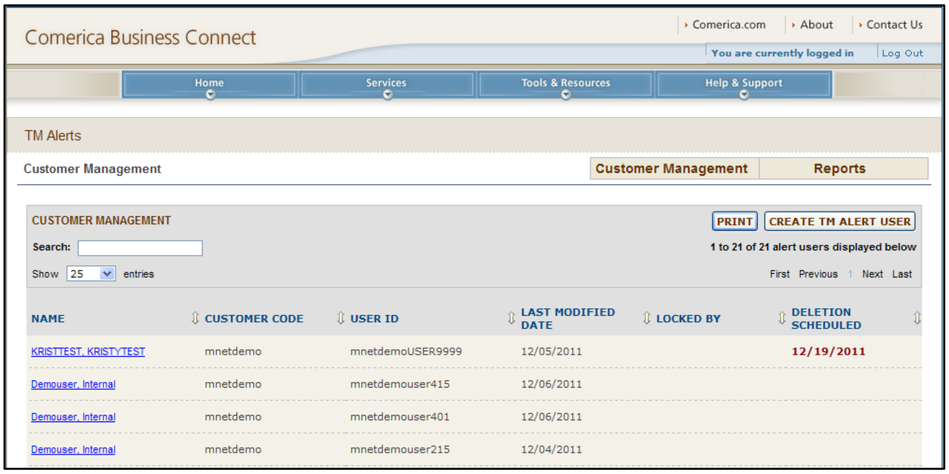
Session Summary

To view your activity, under General Information on the navigation menu, select **Session Summary**.



TM Alerts Customer Management

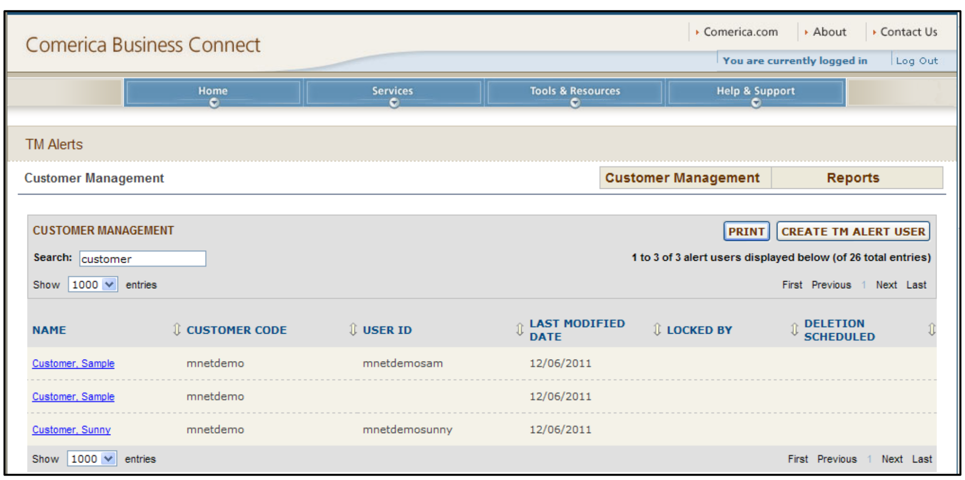
To display the TM Alerts Customer Management page, select the **Modify Entitlements** link for TM Alerts in the User Services section of CAT.



Important Note: To assign alerts to CBC users, you must assign a phone number in the User Information section of CAT, as this is required for sending alerts.

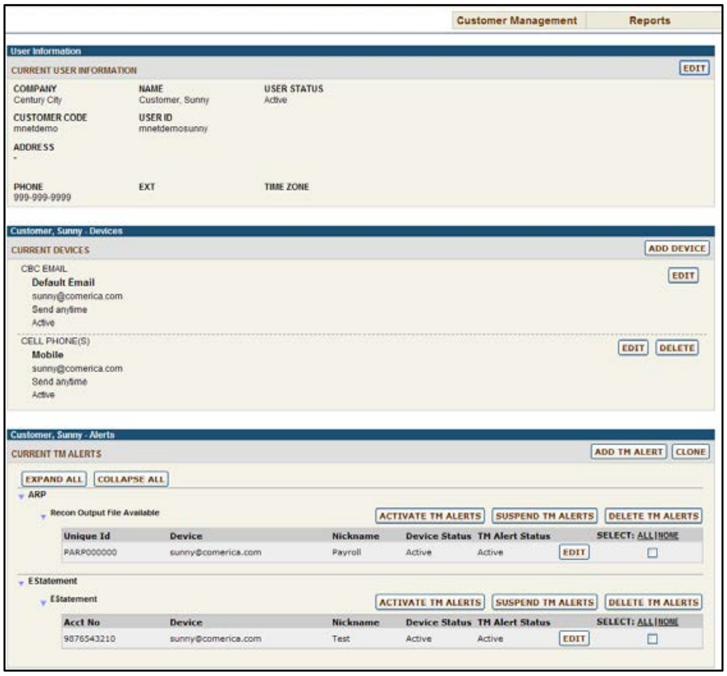
Editing User Information

To edit user information, select the name link on the Customer Management page for the user you wish to edit. To find a user, enter the name in the Search box, which will display all matching criteria on the screen. Depending on the number of matching results, you may need to select the **Next** link at the bottom of the page to see other matching users or you can expand the number of entries by changing the **Show entries** option at the bottom of the page.

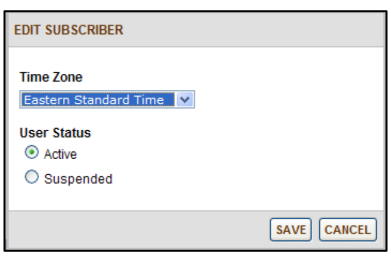


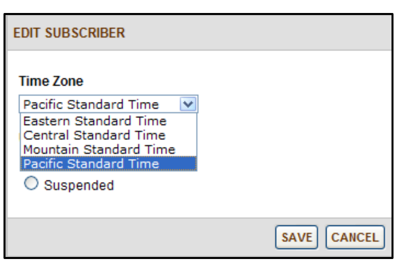
In the Current User Information section, the **Time Zone** and **User Status** are the only items that you can update for CBC users. You must change other information in CAT, which will update the information on the following screen (updates may take a few minutes to display).

To change the User Status or Time Zone, select **Edit** on the top right side of the Current User Information section.



On the Edit Subscriber page, select the appropriate button to change the User Status to Active or Suspended. To change the Time Zone, click the drop-down box to select the time zone. When you are done, select **Save**.





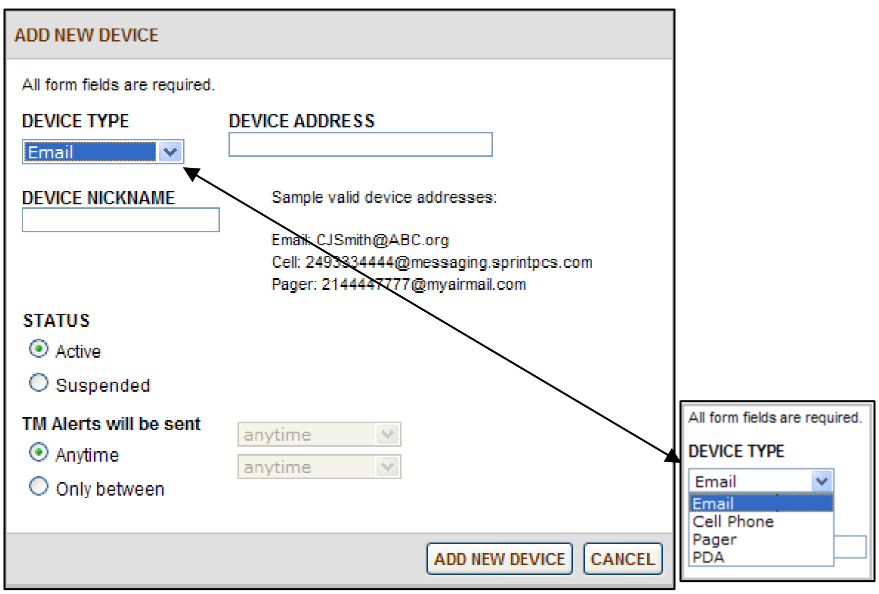
The changed information displays.

Adding and Editing Devices

To add a device such as email, cell phone, pager, or PDA, in the Current Devices section, select **Add Device**.

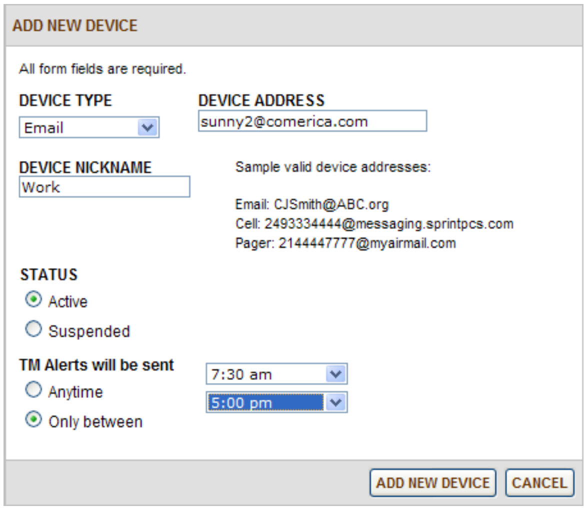
Under Device Type, click the drop-down box and then select the appropriate device.

Note: Some devices may not be available for every Alert type.



- Enter the Device Address.
- Enter the Device Nickname.
- Select the Status by selecting the button next to Active or Suspended.

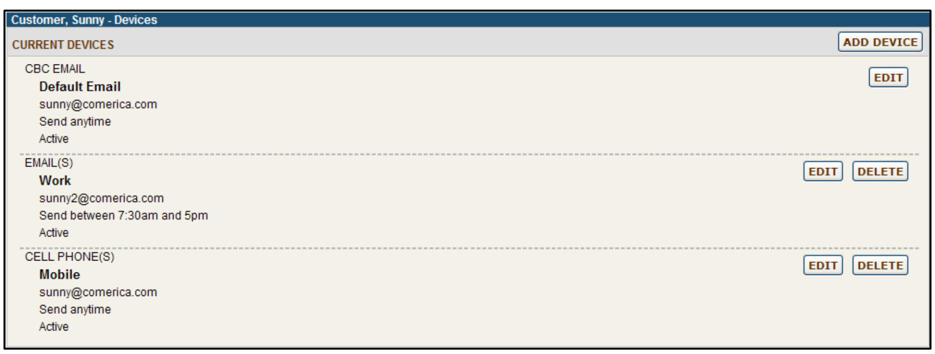
- Select the button next to **Anytime** or you can select **Only between** to send Alerts to this device within a certain time frame. Click the drop-down box to select the times. Alerts sent outside of the designated time frame will be received at the start time the following day.



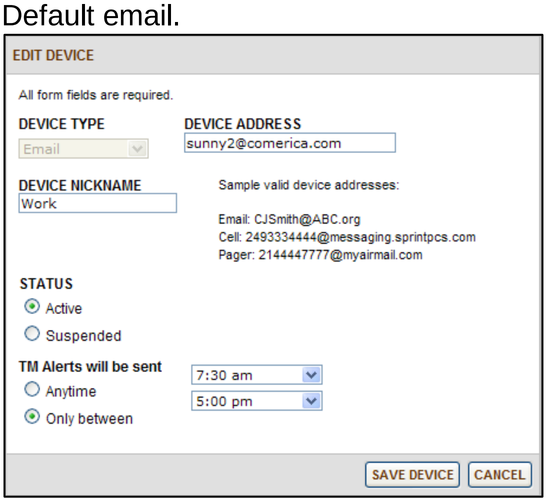
To complete the device set-up, select **Add New Device.**

To change a device, click **U** next to the device. Update the information you wish to change. To save your changes, select **Save Device**.

Note: Email addresses provisioned from CAT cannot be changed in TM Alerts. Changes must be administered in CAT, which will update the information in TM Alerts.



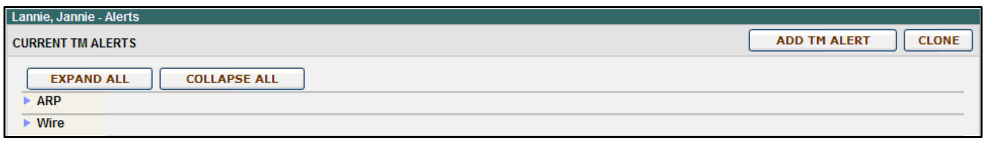
You can remove a device by selecting the **Delete** button next to the device, with the exception of the Default email.



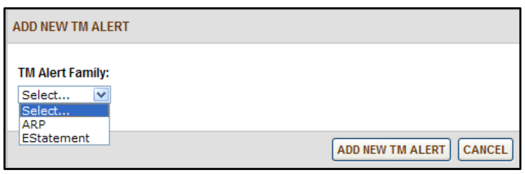
Note: The customer is responsible for maintaining updated address information so alerts can be delivered appropriately and for ensuring any message delivery security in place at your company will allow delivery of these messages. You agree that Comerica Bank may rely on the email address(s) you provided for purposes of sending you your notifications. You are deemed to have received the notification on the day the Bank sends the notification to the email address you provided. It is your responsibility to (i) notify the Bank of any change or changes to any email address you provided for this Service, (ii) to ensure that any internal email delivery restrictions at your company/on your computer support receipt of these notifications and (iii) to review the notification in a timely manner.

Adding and Editing Alerts

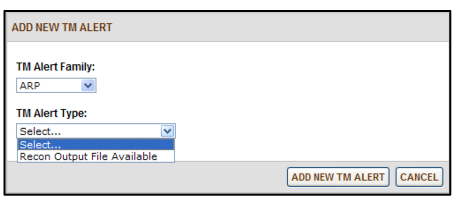
To add an alert to a user, in the Current TM Alerts section, select **Add TM Alert**.



Select the drop-down box under TM Alert Family and then select the service.



Select the TM Alert Type, if applicable.

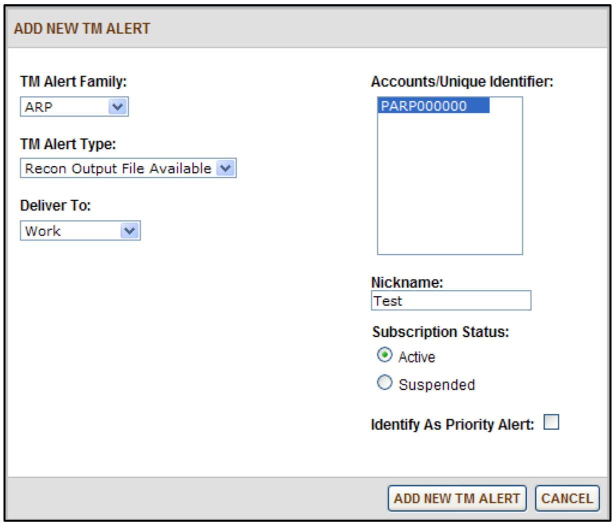


Under the Deliver To section, select the address where the alert should be sent.

Select the Account/Unique Identifier and enter a Nickname, as nicknames are included in some of the alert messages for identification purposes. **Nicknames are required** since they are used in the messaging of alerts. When using a Nickname, never use your full account number for security reasons.

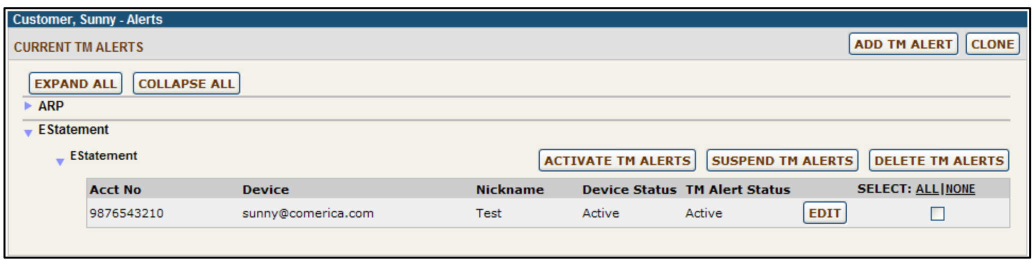
Under Subscription Status, select the Active or Suspended button.

You can identify priority alerts by checking the Priority Alert box. This option allows you to display Priority in your alert message in your inbox.

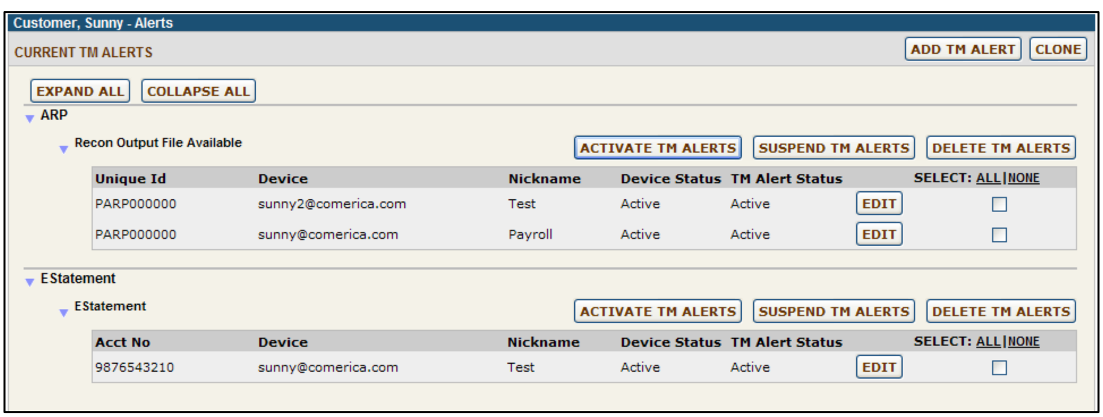


When you are finished, select **Add New TM Alert**.

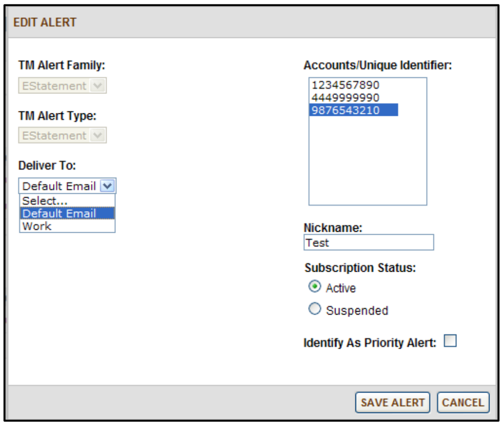
The new alert will appear in the Current TM Alerts section for the user.



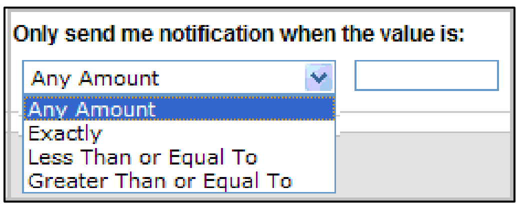
To edit an alert, go to the Alerts section and expand the alert family (for example, Wire) to display the list. Locate the alert you wish to change and select **Edit**.



Select your changes by clicking the drop-down box or other changeable fields as described previously.

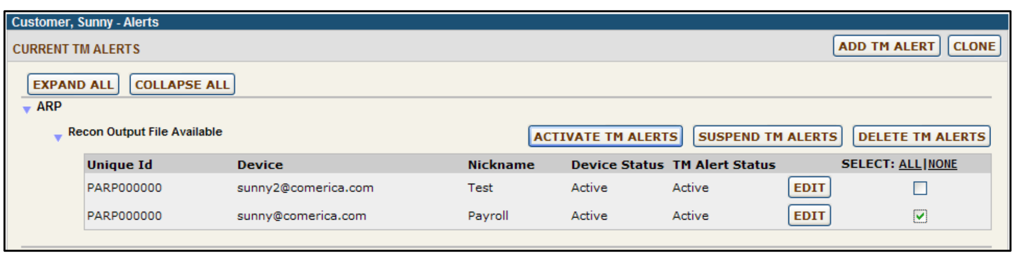


For some alerts you can limit the notifications you receive by setting up a dollar threshold. Using the default of Any Amount will notify you on all activity.

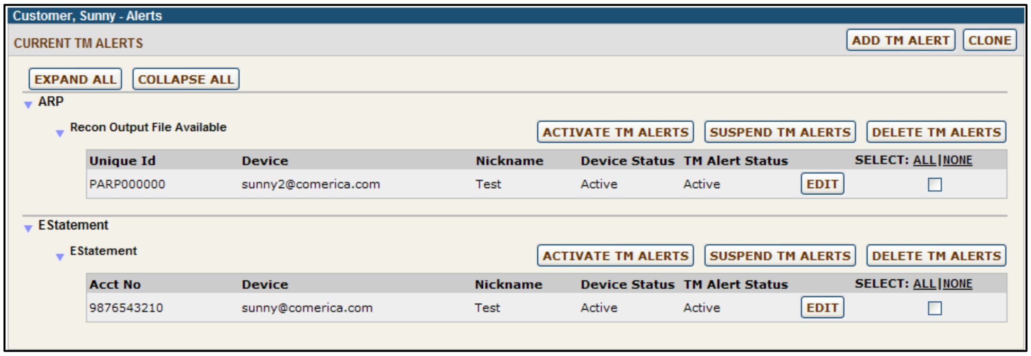


When you are finished, select **Save Alert**.

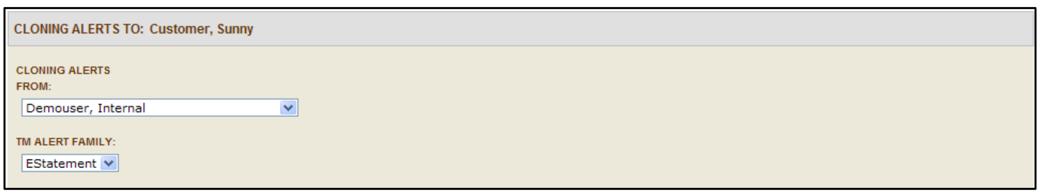
To delete an alert from a user, select the check box next to the alert. Select **Delete TM Alerts**.



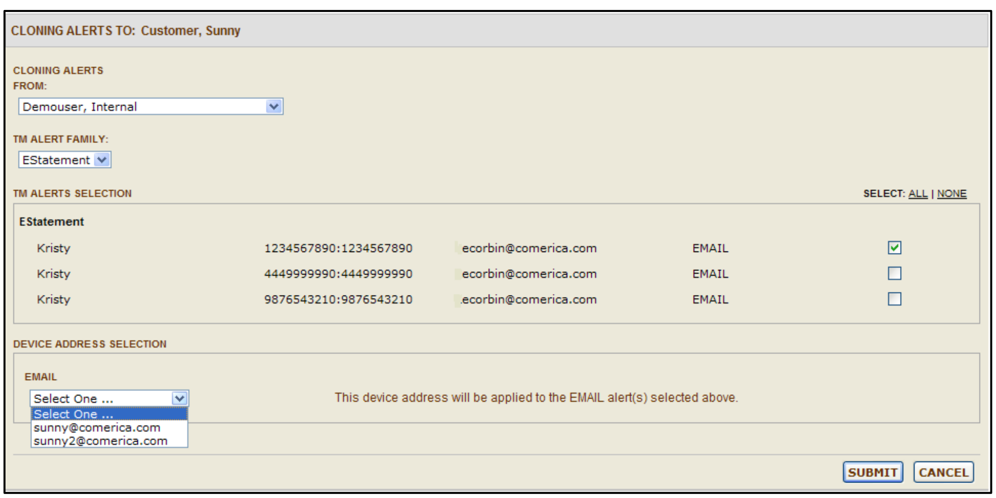
You can copy alerts from one user to another by using the Clone feature in the Current TM Alerts section. Only one alert family (for example, ARP, Wire) can be cloned at a time. Select **Clone** to assign alerts to the user you are editing.



Select the drop-down box and then select the user you want to copy the alert setup from for this user. Select the TM Alert Family by clicking the drop-down box and highlighting the service you want to copy.

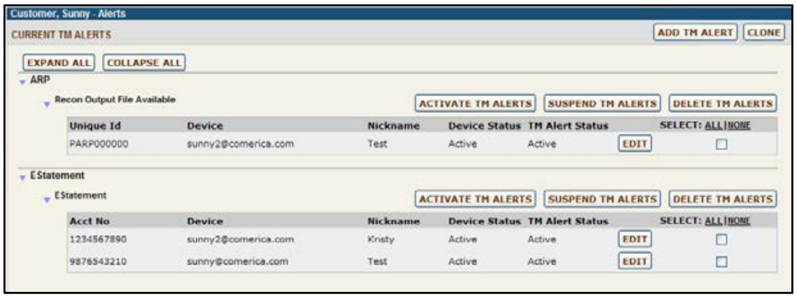


Check the box next to each alert you want added to the user. You can also click Select **All** or **None**. Then, select the address for the alerts to be sent to under Device Address Selection. For each device selected in the TM Alerts Selection, you must select a corresponding address type in the Device Address Selection.



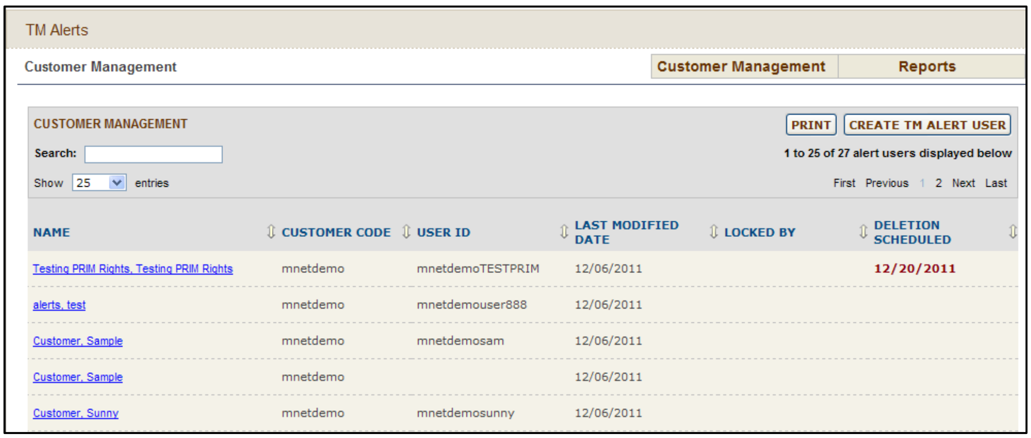
When you are finished, select **Submit**.

The new alerts will appear in the Current TM Alerts section of the user you assigned them to.

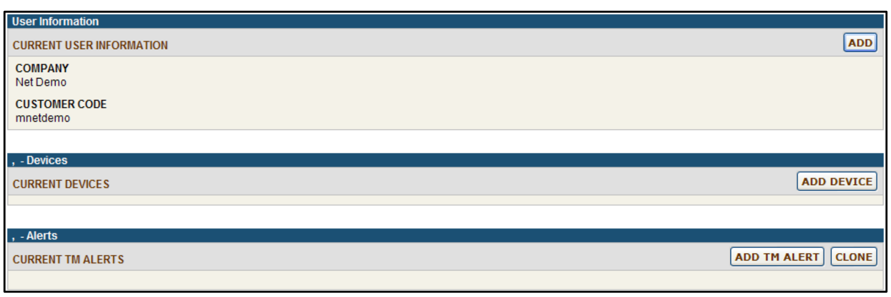


Adding Users without Comerica Business Connect

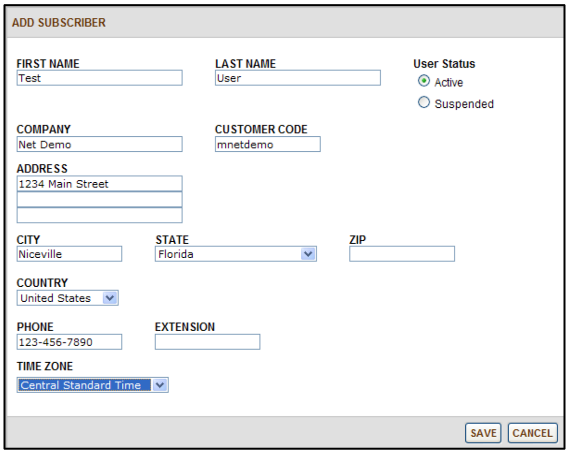
To add a non-CBC user, click **Create TM Alert User** from the Customer Management page.



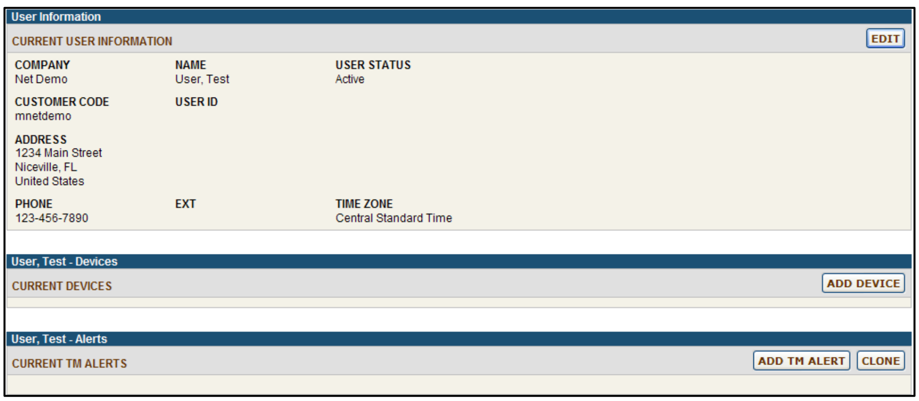
In the Current User Information section, select **Add**.



Complete the user information on the Add Subscriber screen. When you are finished, select **Save**.



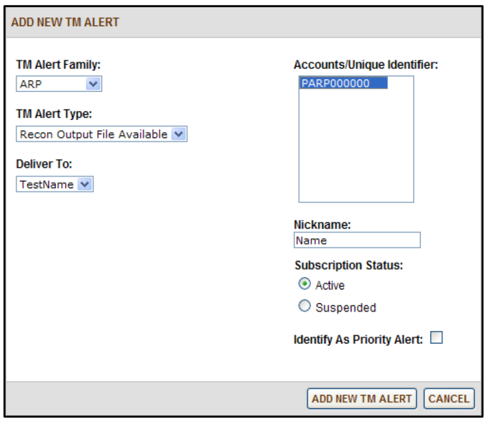
Select **Add Device**.



Complete the device information for the user. When you are finished, select **Add New Device**.

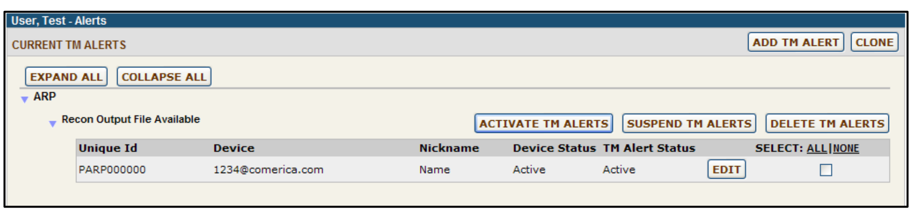
To add alerts for the user, select **Add TM Alert**.

Fill in the information as described previously.

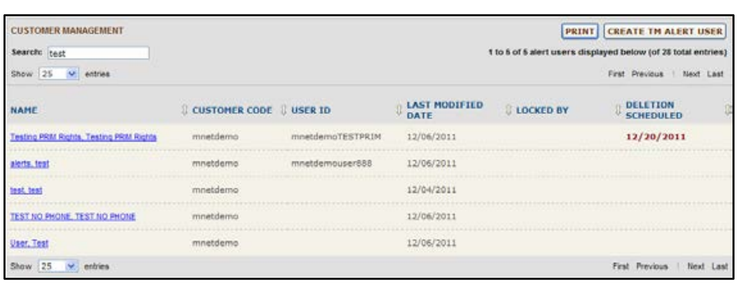


When you are finished, select **Add New TM Alert**.

The new alert will appear in the Current TM Alerts section for the user.



The user will now appear on the Customer Management page. Since the user does not access CBC, the User ID column will be blank.

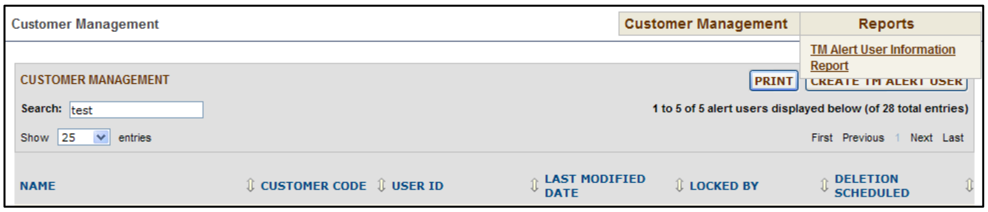


Deleting Users with TM Alerts Assignments in CAT

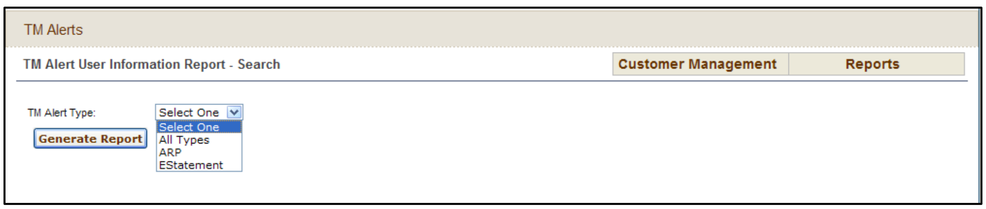
When a user has been deleted from CAT, the user will also be automatically deleted in TM Alerts after 14 calendar days. If you want to delete the user in Alerts prior 14 days, please convert them to a non-CBC user.

Reports

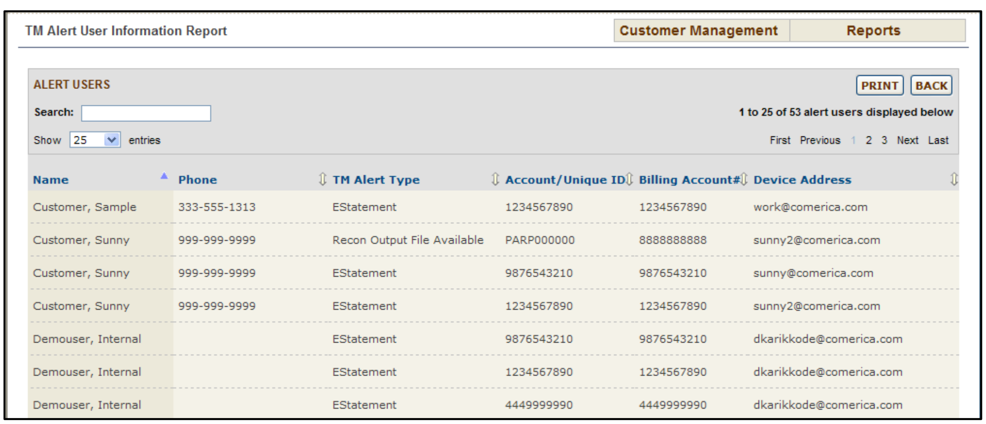
To see a report, select **Reports** and then select **TM Alert User Information Report**.



Select the TM Alert Type or select **All Types** to include all alerts in the report. Select **Generate Report**.



The TM Alert User Information Report will display. You can search for a user by entering the name in the Search box. To sort the information, click the arrows next to the column names. You can also print the report by clicking on the **Print** button in the upper right corner.



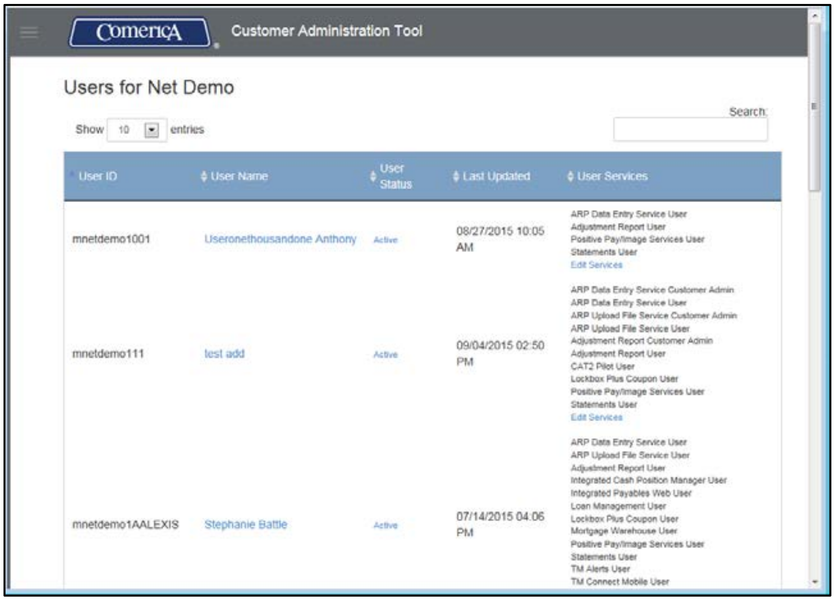
Name	Phone	TM Alert Type	Account/Unique ID	Billing Account#	Device Address
Customer, Sample	333-555-1313	EStatement	1234567890	1234567890	work@comerica.com
Customer, Sunny	999-999-9999	Recon Output File Available	PARP000000	8888888888	sunny2@comerica.com
Customer, Sunny	999-999-9999	EStatement	9876543210	9876543210	sunny@comerica.com
Customer, Sunny	999-999-9999	EStatement	1234567890	1234567890	sunny2@comerica.com
Demouser, Internal		EStatement	9876543210	9876543210	dkarikkode@comerica.com
Demouser, Internal		EStatement	1234567890	1234567890	dkarikkode@comerica.com
Demouser, Internal		EStatement	4449999990	4449999990	dkarikkode@comerica.com

Adding and Removing Accounts to TM Connect Web

Refer to the **TM Connect Web ACH User Guide** and **TM Connect Web Wire Payments & Transfers User Guide** to access instructions for granting entitlements to that service.

Performing User Maintenance

To make changes to a User Profile, from the User List, locate the user you wish to edit. You can enter any part of the User ID or User Name in the Search field to locate a user quickly.

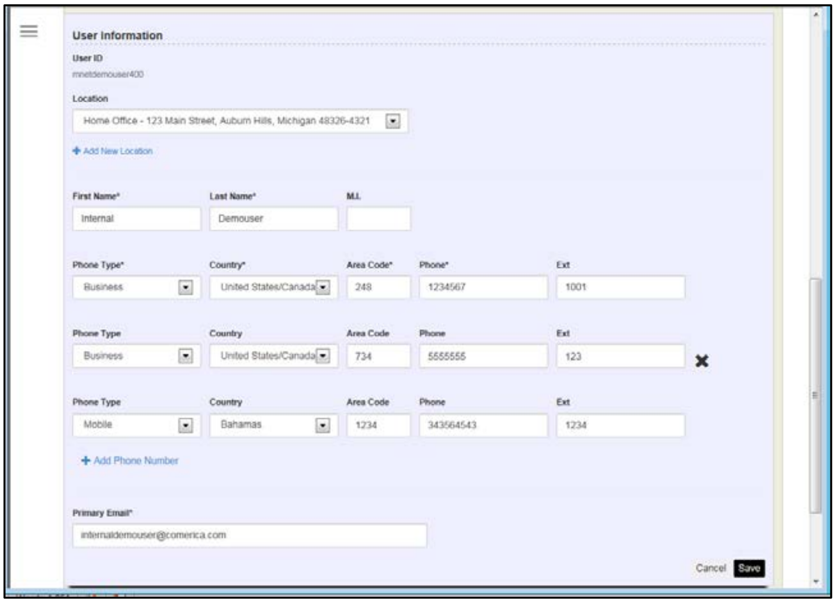


For each user there are three links available that will direct you to related information. Either select a link under the User Name, User Status, or User Services column to change information in that section.

Managing User Information

Selecting the User Name link will expand the User Information section. User information changes include name, location, and email address. Modify the user's information as needed. **Note:** To delete a phone number, hover over the row. An **X** will appear. Click the **X** to delete the information.

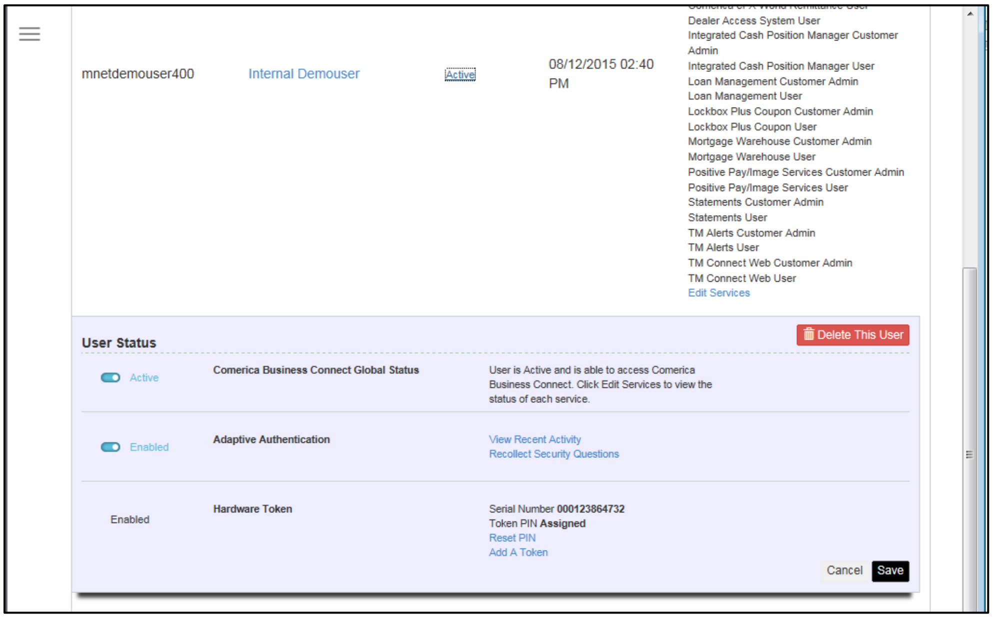
Select **Save** to apply any changes made in this section.



A confirmation will appear. Select **OK** to continue.

Managing User Status

Selecting the User Status link will expand the User Status section. User Status changes include User global status, Updating Adaptive Authentication information, and resetting or adding tokens. All user statuses must be Active/Enabled to be able to login to CBC. Select **Save** to apply any changes made in this section.



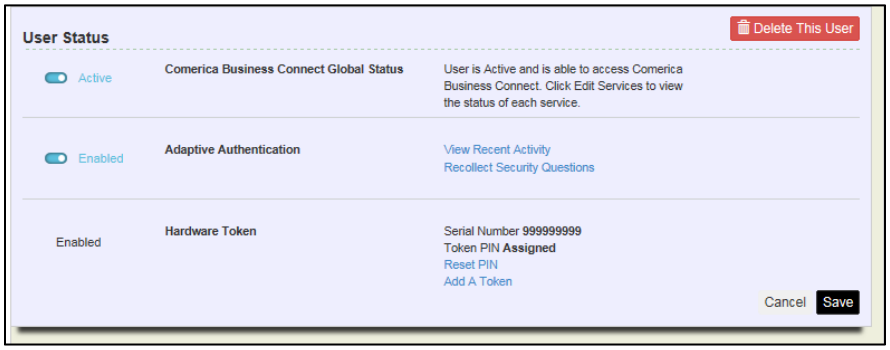
A confirmation will appear. Select **OK** to continue.

Managing CBC Global Status

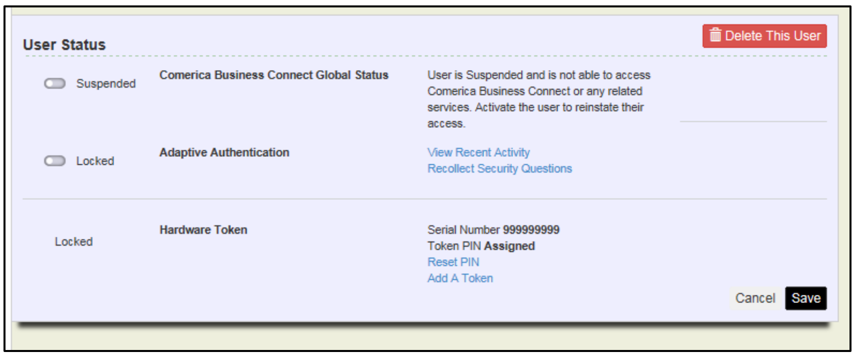
Suspending a User

Suspending the user’s global status will suspend the user’s associated services and prevent them from logging in to CBC. However, the user’s profile will not be removed from CBC and can be reactivated later.

To suspend a user, select the **Active** toggle in the Comerica Business Connect Global Status section.



The toggle changes to **Suspended**.



Activating a User

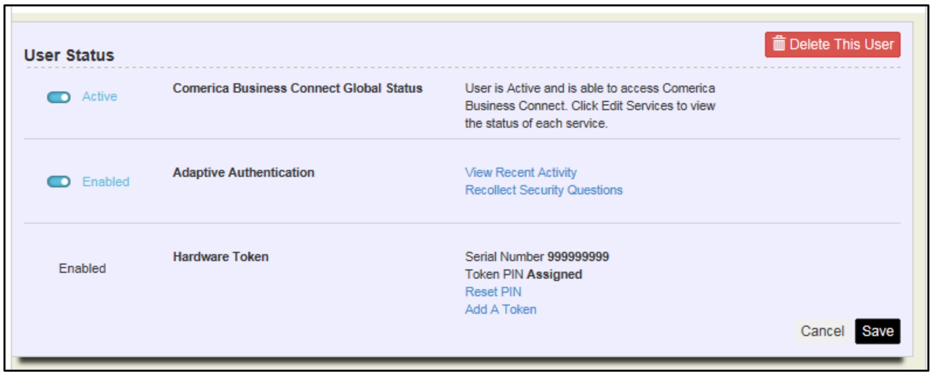
To active a suspended user, select the **Suspended** toggle, which will then change to Active. The user's Global, Adaptive Authentication, and token statuses will be automatically updated to Active/Enabled. The user's services will return to the status they had prior to their suspension

Active users will be able to access CBC, unless Adaptive Authentication or token statuses are locked. Individual services can be suspended or reactivated by clicking the edit services link in the user services section.

Managing Adaptive Authentication

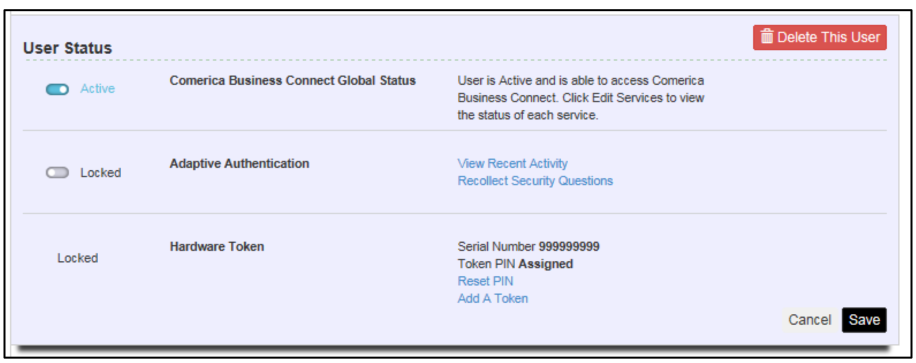
Adaptive Authentication status indicates whether a user is Active or Locked. A user is locked when they have failed to complete a required authentication.

Select **View Recent Activity** to view the last 30 days of Adaptive Authentication details for the user. The information will help you determine if the user's phone, email address, or security questions need to be updated to help the user avoid being locked out in the future. If there is no available activity, a message will display that "There has been no activity in the last 30 days."



Unlocking Adaptive Authentication

To enable a user with a locked Adaptive Authentication (and Token) status, select the **Locked** toggle next to Adaptive Authentication.



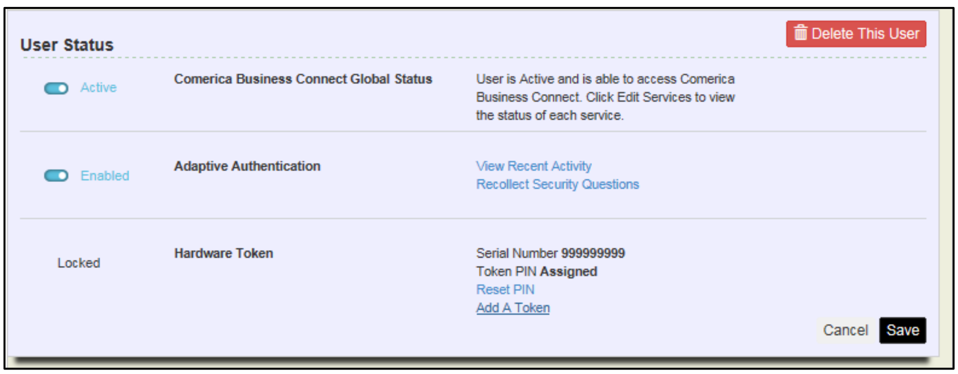
Note: If a user is locked in the Adaptive Authentication section, they will also be locked in the Token section. To unlock both, use the Adaptive Authentication section as shown above. Do not use the Token section unless the user needs to select a new PIN upon the next successful login.

To require the user to select new security questions upon their next successful login, select the **Recollect Security Questions** link.

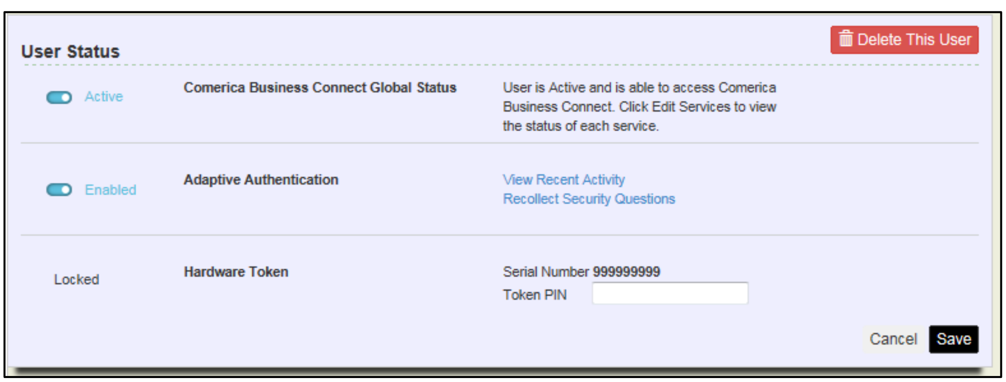
Managing Secure Token

Resetting an Existing Token

To enable and reset a PIN for a user's locked token, select the **Reset PIN** link.

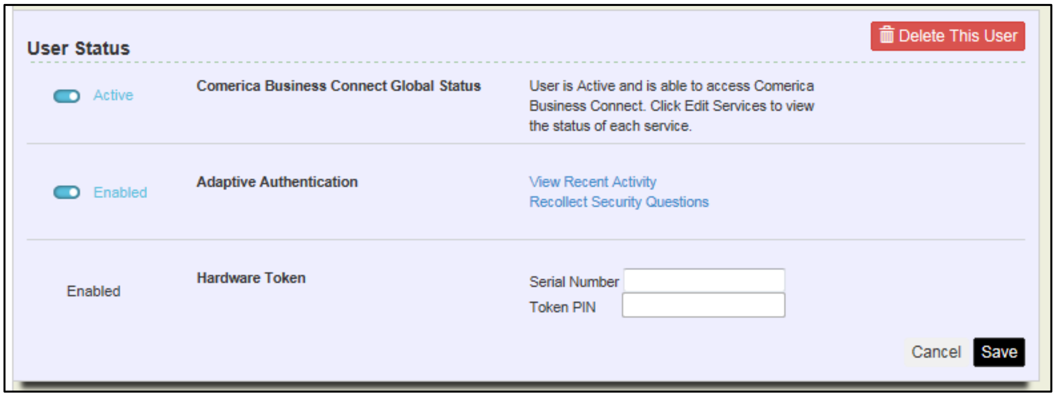


Enter a 4 digit PIN in the Token PIN field.



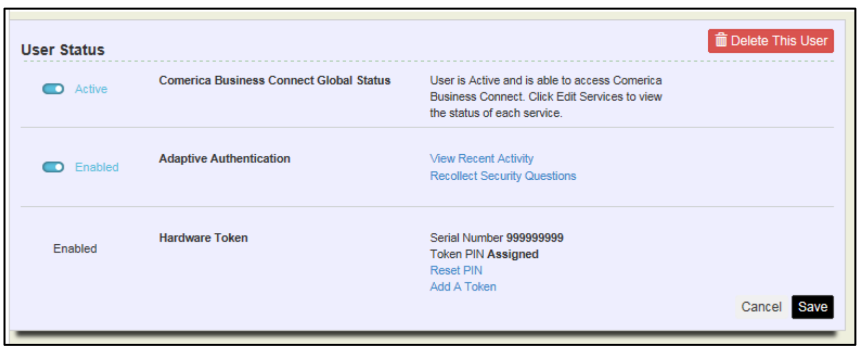
Adding a New Token

To assign a new secure token to a user, select the **Add a Token** link. The token Serial Number must contain at least 8 digits and can be found on the back of the hardware token you are assigning. Enter a 4 digit PIN in the Token PIN field.

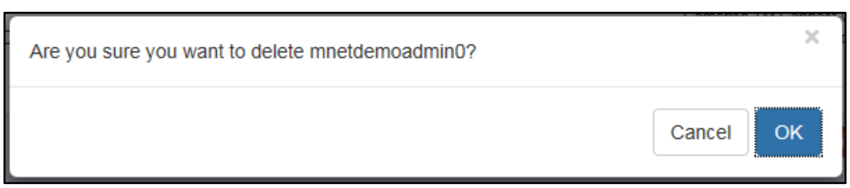


Deleting a User

Deleting a User Profile will completely remove that user from CBC. To delete a user, select the **Delete This User** button. **Note:** This functionality is restricted to the Primary Administrator at the company.

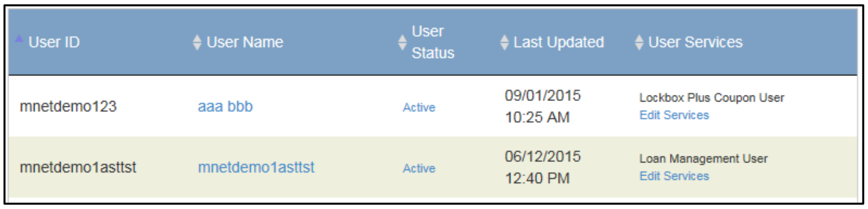


To verify this is the User Profile you wish to delete, select **OK**.



Managing User Services

From the User List, selecting the **Edit Services** link in the User Services column will expand the User Services section. The services associated to this user already will appear near the top of the User Services section and will have a status of Active or Suspended. Services available to associate to the user will appear near the bottom of the section.



User ID	User Name	User Status	Last Updated	User Services
mnetdemo123	aaa bbb	Active	09/01/2015 10:25 AM	Lockbox Plus Coupon User Edit Services
mnetdemo1asttst	mnetdemo1asttst	Active	06/12/2015 12:40 PM	Loan Management User Edit Services

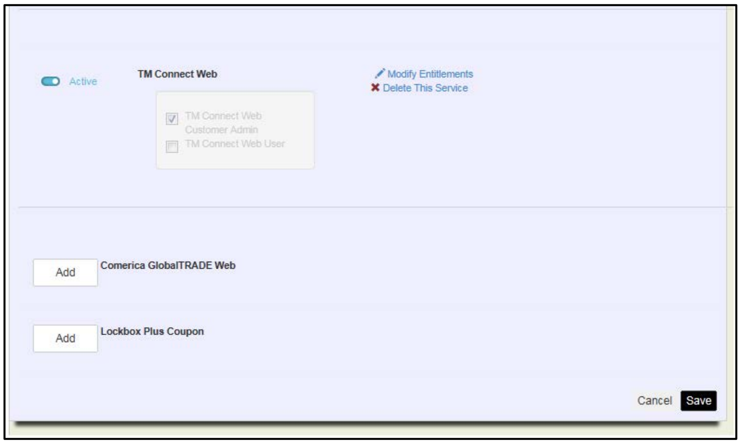
User Service changes available include adding/deleting services, activating/suspending associated services, updating roles, and modifying entitlements for the user selected. Select **Save** at the bottom of the section to apply any changes made in this section.

A confirmation will appear. Select **OK** to continue.

Adding a Service

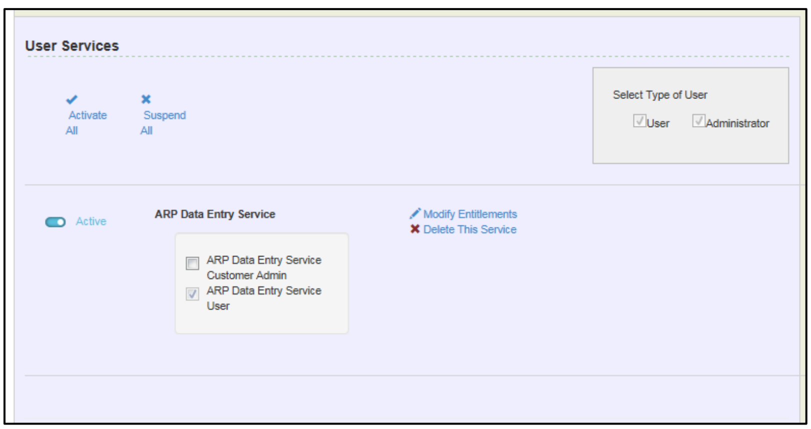
From the bottom part of the User Services section, select **Add** next to the service you wish to associate to the user, and then select **Save**. After selecting Save, additional set up will likely be required. See Application Provisioning for more detail.

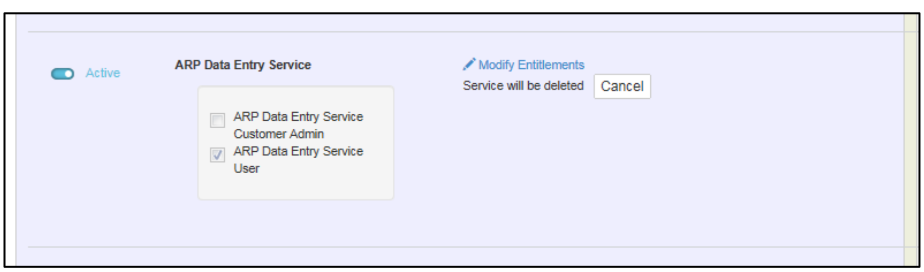
It may take a few minutes for a service to be associated to the user's profile. Until the service is fully added, the status will appear as **Pending**.



Deleting a Service

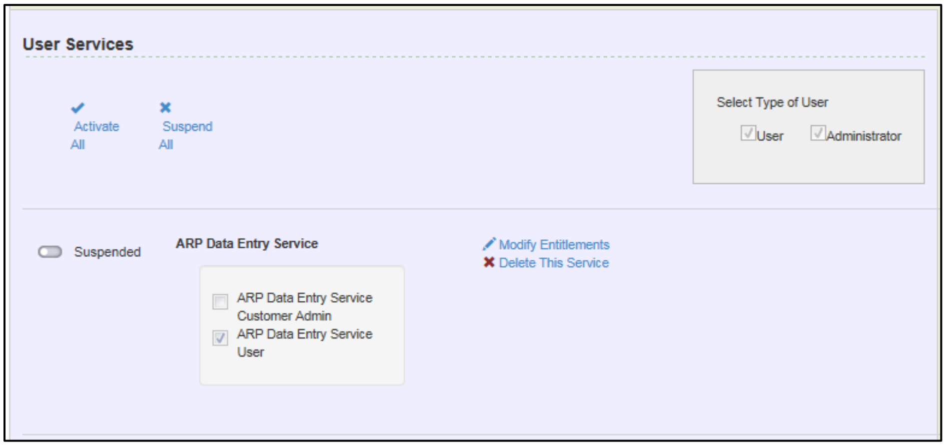
At the top of the User Services section, select the **Delete This Service** link next to service you wish to remove.

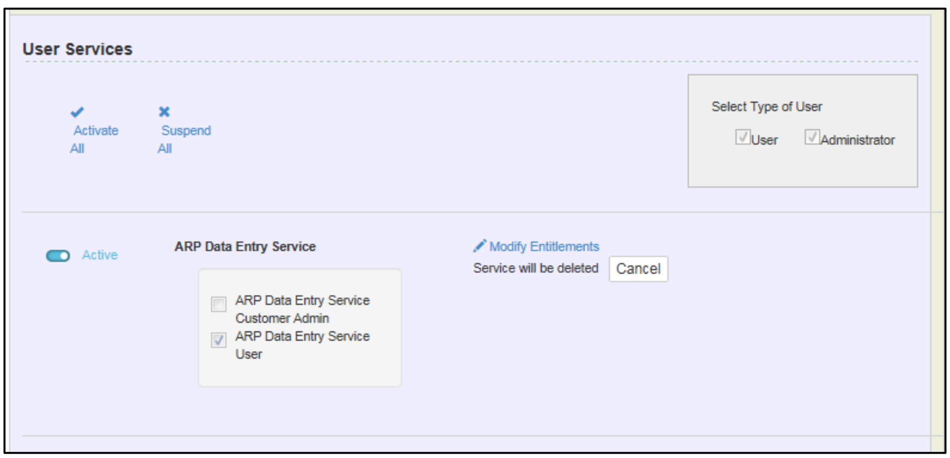




Activating an Existing Service

The services associated to the user will appear near the top of the User Services section with a status of **Active** or **Suspended**. Select the **Suspended** toggle next to the service you wish to activate.

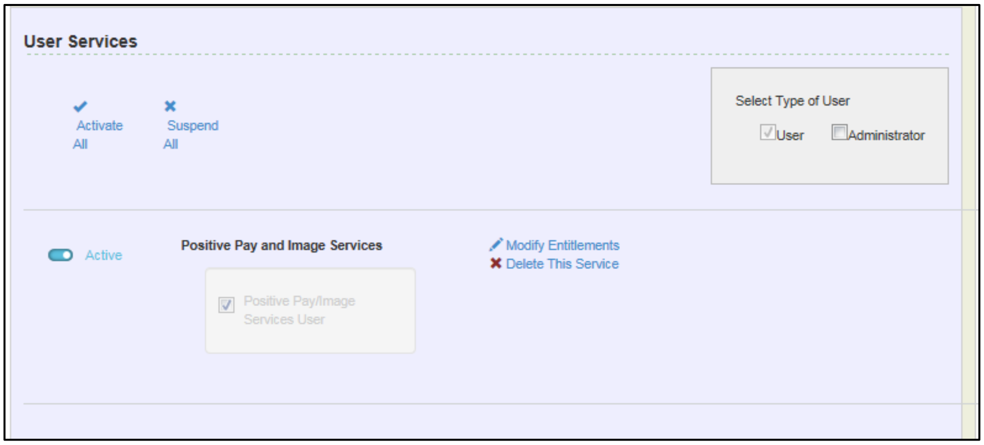




Managing Roles

Managing Type of User

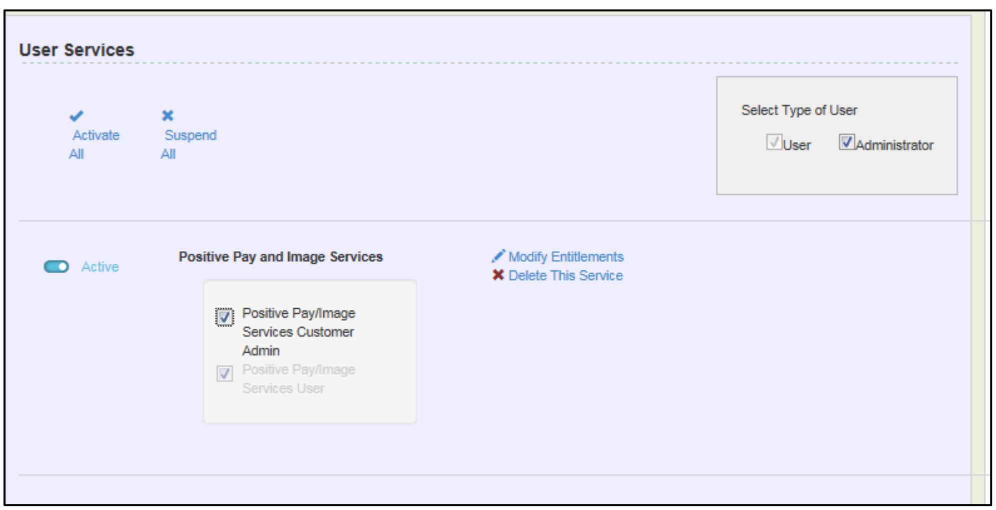
Check the Administrator box to add administrative rights to services associated to the user. If administrative access is not needed for any of the user's services, the Administrator checkbox should be unchecked. Select only the User checkbox.



Updating Roles by Service

To add or update a role, check the checkbox next to the role that you want to assign.

Note: Some options may be selected for you based on the type of user and service being added. The User role is required for most services.



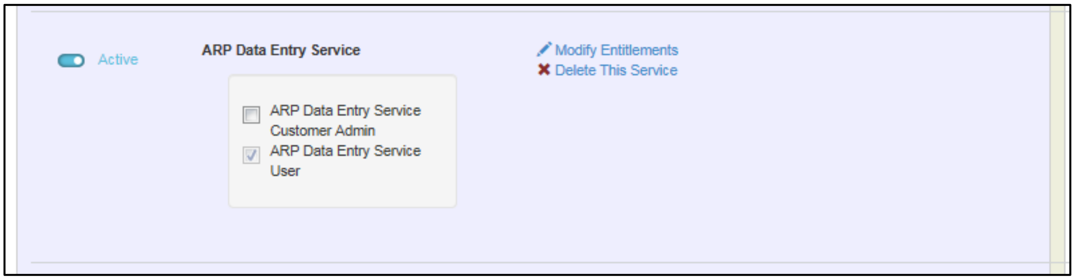
Administrators will only be able to view/add services/roles they have access to assign, which include:

- Users associated to their location
- Services/roles that were assigned to them by the Primary Administrator

The Primary Administrator can view all users associated to their company. However, for all services, accounts must first be assigned to the Administrator by Comerica Bank.

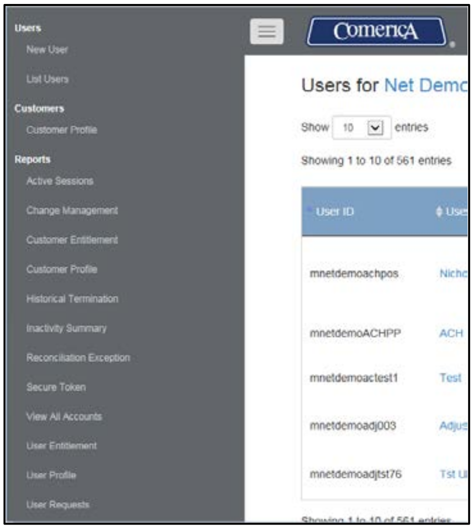
Modifying Entitlements

From the User Services section, select the **Modify Entitlements** link next to the service you wish to update. See Application Provisioning for details on updating each service.

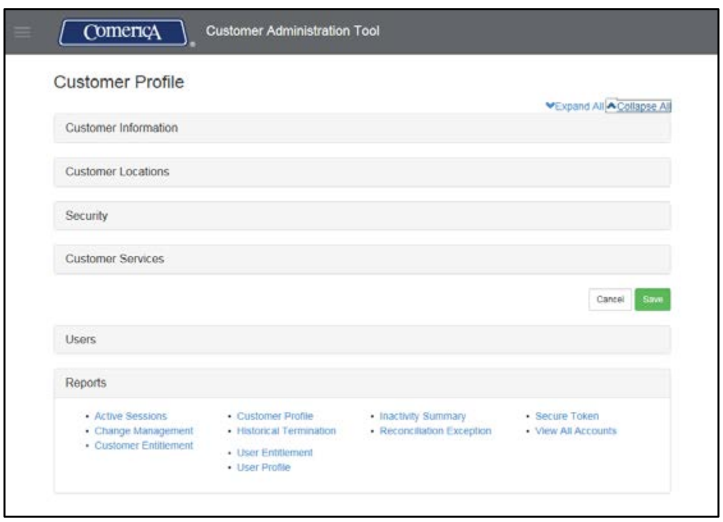


Reporting

You can view several helpful Customer Administration reports by selecting the menu icon from any page and clicking on any Report link.



Or, from the Customer Profile, select any link in the Reports section.



Active Session Report (Real Time)

Provides the User ID, name, location, and email of all users currently logged into CBC for your Customer Code.

Change Management Report (Real Time)

Provides a summary of all changes made to user profiles within a specified time period. Links to detail change information are included.

Customer Entitlement Report (Next Day)

Provides location, service, and function information at the Customer level.

Customer Profile Report (Next Day)

Provides user service and location details for the primary administrator User ID.

Historical Termination Report (Real Time)

Provides information on users whose sessions were terminated.

Inactivity Summary Report (Next Day)

Provides information on inactive users, including the number of calendar days of inactivity.

Reconciliation Exception Report (Real Time)

Provides detail information by User ID for all user creations, modifications, deletions, suspensions, and activations.

Secure Token Report (Next Day)

Provides information on expiring secure tokens assigned to the Customer Code.

User Entitlement Report (Next Day)

Provides location, service, and function information at the user level.

User Profile Report (Next Day)

Provides service, location, and token information for all users in the Customer Profile.

Customer Service

Telephone Inquiries

If you experience difficulties or are unable to resolve an issue with Comerica Business Connect, please call Treasury Management Relationship Services:

(800) 852-3649 8:00 am - 8:00 pm ET

Written Inquiries

If you experience any difficulties, or would like to notify us by mail, please use the following addresses:

Michigan Market	Comerica Bank MC7612 Treasury Management Relationship Services P.O. Box 75000 Detroit, MI 48275-7612
Texas Market	Comerica Bank MC6551 Treasury Management Relationship Services P.O. Box 650282 Dallas, TX 75265-0282
Western Market	Comerica Bank MC7612 Treasury Management Relationship Services P.O. Box 75000 Detroit, MI 48275-7612

Appendix

Positive Pay and Image Services Template Definitions

The following templates represent the available functions that customer administrators can assign to their users in the Positive Pay and Image Services module. The template names[1] are the actual terms displayed in the customer administrator's template list. You will only see the template names for the services you have subscribed to as a customer. The function names[2] are the rights a user will have access to when the template is assigned to them. The function description[3] explains which link the user will see under Positive Pay and Image Services and the actions the user will be able to perform. To perform the template functions on a particular account or lockbox, the customer administrator also needs to assign the account and the lockbox to the user. The lockbox option only applies to customers using Lockbox Image Services.

Template Name[1]	**Function Name[2]**	**Function Description[3]**
ACH POSPAY APPROVE	**ACH Returns** ACH Returns Authorize	**ACH Positive Pay access (link)** Secondary authorization to submit final approval of another user's action (accept or reject)
ACH POSPAY CSV DNLD	**ACH Returns** ACH Returns CSV Download	**ACH Positive Pay access (link)** Download ACH transactions in CSV format
ACH POSPAY UNLOCK ACCTS	**ACH Returns** **ACH Returns Unlock Accounts**	**ACH Positive Pay access (link)** Unlock accounts due to more than one user attempting to update transactions simultaneously
ACH POSPAY UPDATE	**ACH Returns** **ACH Returns Update**	**ACH Positive Pay access (link)** Update status of ACH transactions
ACH POSPAY VIEW	**ACH Returns** **ACH Returns View** **ACH Returns Archive**	**ACH Positive Pay access (link)** View transactions Access transaction history
DEALER POSPAY APPROVE	**Dealer ACH Returns** **Dealer ACH Returns Authorize**	**ACH Floorplan Positive Pay access (link)** Secondary authorization to submit final approval of another user's action (i.e. accept or reject)
DEALER POSPAY UPDATE	**Dealer ACH Returns** **Dealer ACH Returns Update**	**ACH Floorplan Positive Pay access (link)** Update status of ACH returns

Template Name	Function Name	Function Description
DEALER POSPAY VIEW	**Dealer ACH Returns** **Dealer ACH Returns View** **Dealer ACH Returns Archive**	**ACH Floorplan Positive Pay access (link)** View transactions Access transaction history
DEALER PP CSV DNLD ALL ACCTS	**Dealer ACH Returns** **Dealer ACH Returns CSV Download (All Accounts)**	**ACH Floorplan Positive Pay access (link)** Download ACH transactions in CSV format on all accounts
DEALER PP CSV DNLD USER ACCTS	**Dealer ACH Returns** **Dealer ACH Returns CSV Download (User Only)**	**ACH Floorplan Positive Pay access (link)** Download ACH transactions in CSV format only on accounts the user has access to
DEALER PP EXPOSURE REPORTS	**Dealer ACH Returns** **Dealer ACH Returns Exposure Download**	**ACH Floorplan Positive Pay access (link)** Download ACH Exposure PDF report information by Originator
DEALER PP FUNDING REPORTS	**Dealer ACH Returns** **Dealer ACH Returns PDF Download**	**ACH Floorplan Positive Pay access (link)** Download ACH transaction information by Branch in PDF
DEALER PP UNLOCK ACCTS	**Dealer ACH Returns** **Dealer ACH Returns Unlock Accounts**	**ACH Floorplan Positive Pay access (link)** Unlock accounts due to more than one user attempting to update transactions simultaneously
DEPOSITED ITEMS	**Deposited Items** Deposited Items Print Status Deposited Items Report Download	**Deposited Items access (link)** Access to Deposited Items Report Status to print images and related information Download data related to the deposit
LB CHECKS & COUPONS	**Retail Checks & Coupons** **LBX Print Status**	**Check & Coupons access (link) for Retail Lockbox** Access to Lockbox Report Status to print images and related information
LB CHECKS & INVOICES	**Wholesale Checks & Invoices** **Lockbox Print Status**	**Check & Invoices access (link) for Wholesale Lockbox** Access to Lockbox Report Status to print images and related information

Template Name	Function Name	Function Description
LB CHECKS ONLY	**Wholesale Checks Only** **Lockbox Print Status**	**Checks Only access (link) for Wholesale Lockbox** Access to Lockbox Report Status to print images and related information
LB USER AUTHORIZATION	**User Authorization** **Accounts** **Templates** **Lockbox**	**User Authorization access (link) for Image Administrative Services provided through entitlements in CAT (including Lockbox)** Secondary authorization to submit final approval to add accounts to users Secondary authorization to submit final approval to add templates to users
LB USER MAINTENANCE	**User Maintenance** **Users** **Accounts** **Templates** **Lockbox**	**User Maintenance access (link) for Image Administrative Services provided through entitlements in CAT (including Lockbox)** View list of existing users Add accounts to users Add templates to users
LB USER MAINTENANCE AUTO VERIFY	**User Maintenance** **Users** **Accounts (AutoVerify)** **Templates (AutoVerify)** **Lockbox (AutoVerify)**	**User Maintenance access (link) for Lockbox Image Administrative Services provided through entitlements in CAT** Add accounts to users without secondary approval Add templates to users without secondary approval Add Lockbox accounts and templates to users without secondary approval
PAID ITEMS	**Check Image Inquiry** **Paid Items Print Status**	**Paid Items access (link)** Access to Paid Items Report Status to print images and related information
PAID ITEMS RPT DOWNLOAD	**Paid Items Report Download**	Download paid check information
POS PAY IMAGE	**Positive Pay Image Enable**	Positive Pay access (link) with images
POS PAY NO IMAGE	**Non-Image Positive Pay**	Positive Pay access (link) without images

Template Name	Function Name	Function Description
POSITIVE PAY APPROVE	**Positive Pay** **Positive Pay Verify**	**Positive Pay access (link)** Verify and approve decisions Note: Only applies to customers with dual user authorization
POSITIVE PAY ARCHIVE DNLD	**Positive Pay** **Positive Pay Archive CVS Download**	**Positive Pay access (link)** Download Positive Pay history data in CSV format
POSITIVE PAY UPDATE	**Positive Pay** **Positive Pay Update**	**Positive Pay access (link)** Identifies Positive Pay suspect items to Pay or Return and facilitates sending those decisions to Comerica's ARP department
POSITIVE PAY VIEW	**Positive Pay** **Positive Pay View** **Positive Pay Archive**	**Positive Pay access (link)** View suspect items Access transaction history
USER AUTHORIZATION	**User Authorization** **Accounts** **Templates**	**User Authorization access (link) for Image Administrative Services provided through entitlements in CAT (does not include Lockbox)** Secondary authorization to submit final approval to add accounts to users Secondary authorization to submit final approval to add templates to users Note: Administrators requiring user authorization for Lockbox will have the LB User Authorization template instead of the User Authorization template.
USER MAINTENANCE	**User Maintenance** **Users** **Accounts** **Templates**	**User Maintenance access (link) for Administrative Services provided through entitlements in CAT** View list of existing users Add accounts to users Add templates to users
USER MAINTENANCE AUTO VERIFY	**User Maintenance** **Users** **Accounts (AutoVerify)** **Templates (AutoVerify)**	**User Maintenance access (link) for Administrative Services provided through entitlements in CAT** View list of existing users Add accounts to users without secondary approval Add templates to users without secondary approval