

# **CASH MANAGEMENT MANUAL**

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# **Cash Management User**

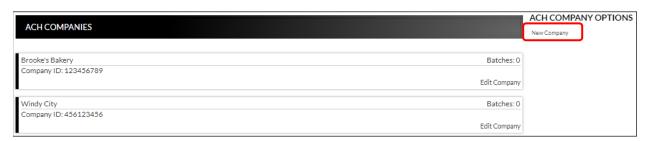
# **Cash Management Setup**

# **ACH Companies**

# Cash Management → Setup → Company List

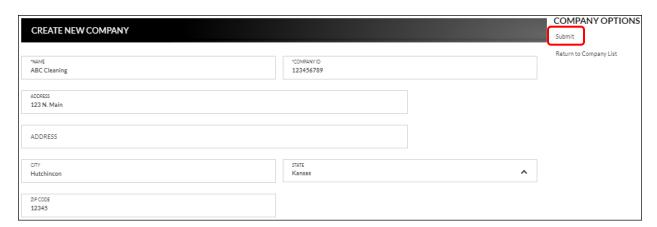
The ACH Companies screen is used to set up and maintain companies for ACH transactions.

**NOTE**: An ACH Company must be established prior to completing a transaction within the Cash Management system.



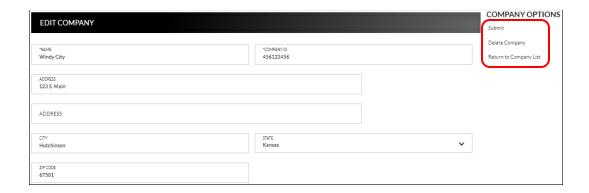
### To create an ACH company:

- 1. Click New Company.
- 2. Enter the Name and Tax ID.
- 3. Enter the Address information, if desired.
- 4. Click Submit.
- 5. Repeat steps 1 4 as many times as needed to enter additional ACH companies.



#### To edit or delete an ACH company:

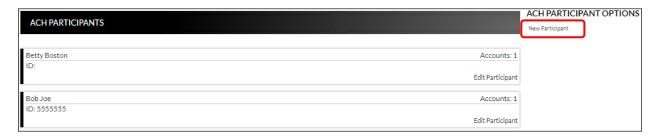
- 1. Select the company to edit by clicking *Edit Company*.
- To edit, update the information as needed, and then click <u>Submit</u>.
- 3. To delete, click Delete Company.



# **ACH Participants**

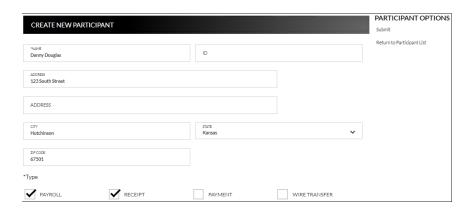
# Cash Management → Setup → Participant List

The ACH Participants screen is used to set up participants that frequently receive ACH transactions for payroll, payments, receipts, or wire transfers.



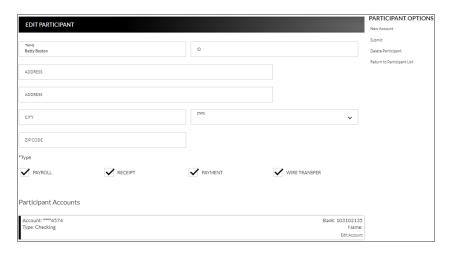
To create a new participant record:

- 1. Select New Participant.
- 2. Enter the Name of the participant.
- 3. Enter the ID and Address information, if desired.
- 4. Select all applicable participant types.
- 5. Click Submit.



To edit or delete a participant record:

- Select the participant by clicking Edit Participant.
- 2. To maintain, update the information as needed, and then click *Submit*.
- 3. To delete, click Delete Participant.



# **Adding Participant Accounts**

Once a Participant has been created, additional options display.

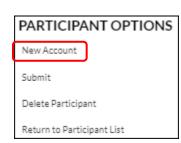
#### To add an account:

- 1. Click New Account.
- 2. Enter the account information for the displayed participant.
- 3. Click Submit.
- 4. Repeat steps 1 3 as many times as needed until all participant accounts have been added.



To edit or delete a participant account:

- 1. Select Edit Account on the account that needs maintenance.
- 2. To edit, update the information as needed, and then click *Submit*.
- 3. To delete, click Delete Account.



# **ACH Template List**

### Cash Management → Setup → ACH Template List

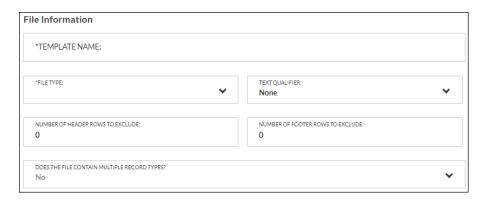
The ACH Templates screen is used to create templates that will be available when uploading a batch created outside of the Online Banking system. This is not a commonly used feature and may require additional testing of the files before submitting the first batch for processing. If you have an interest in using this feature, please contact the Bank to discuss before processing the first batch.

NOTE: By default, a NACHA-formatted template is available within the ACH File Upload screen. It is not necessary to create that type of template.



#### To create a new ACH template:

- 1. Click New Template.
- 2. Enter the Template Name, File Type, Record Length (Fixed Length file only), and Delimiting Character (Delimited file only).



#### NOTES:

- Record Length will only display if <u>Fixed Length</u> is selected in the File Type field.
- Delimiting Character will only display if <u>Delimited</u> is selected in the File Type field.
- 3. Complete the remaining fields as needed.
- 4. If the field 'Does the file contain multiple record types?' is set to Yes, additional fields display. If No, skip to step 10.

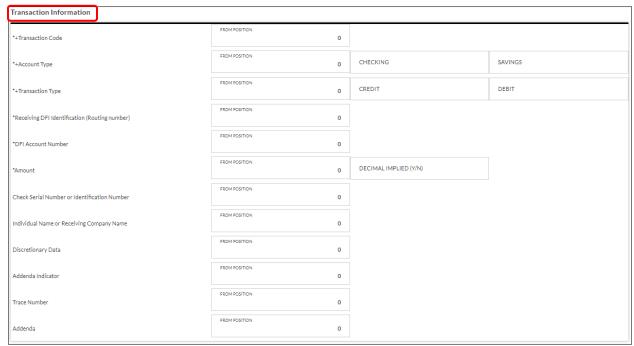


- 5. Complete the required fields indicated with an asterisk \*. Ex: Record Type Start and/or End, Batch Header value, and Transaction value fields.
- 6. Complete the remaining fields as needed.
- 7. Complete the required fields in the Batch Information section indicated with an asterisk \*. Ex: Company Name, Company Identification, Standard Entry Class Code, and Effective Entry Date fields.



8. Complete the remaining fields as needed.

9. Complete the required fields in the Transaction Information section indicated with an asterisk \*. Ex: Transaction Code, Account Type, Transaction Type, Receiving DFI Identification, DFI Account Number, and Amount fields.



- 10. Complete the remaining fields as needed.
- 11. Click Save Changes.

# **Cash Management Transactions**

#### **ACH Batches**

### Cash Management → Transactions → ACH Batches

The ACH Batches screen is used to create new batches, upload batches, or maintain inactive batches.



**Delete** Indicates the associated batch will be deleted once *Delete* 

Selected is clicked.

Name User defined name of the batch.

**Debits/Credits** Amount of the batch.

**Confirmation #** Confirmation number of the batch.

**Effective** Date the batch becomes effective.

**Previous Effective** Indicates the previous effective date for the batch.

NOTE: The date display automatically updates once

Flatirons Bank has processed the batch.

**Status** Indicates the status of the batch.

 Active – The batch is active and awaiting bank approval.

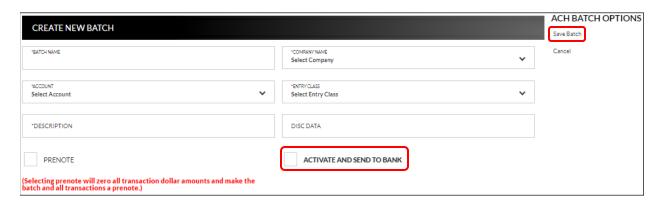
Inactive – The batch is not active.

**NOTE:** Once the bank has processed the batch, the status will go from Active back to Inactive.

- Over Limits The user is over bank defined limits for the batch. The bank will need to approve the batch before it can be sumbitted for processing.
- Denied The batch was denied by a bank user.
- 0-1 Indicates the number of approvals that have been completed along with the number of approvals required. NOTE: This number will change based on number of approvals completed and required. Ex: 1-2.

#### **Create New Batch**

### Cash Management → Transactions → ACH Batches → New Batch



**Batch Name** 

Name of the batch for user reference.

**Company Name** 

Select the name of the company for which the batch was created. Company names display once they are created on the ACH Companies screen.

Account

Drop-down field that displays deposit accounts for the user.

**Entry Class** 

Code that identifies the entry class. Options include:

- PPD Corporate to Consumer Transactions -Prearranged payments and deposits (payroll, bill payments).
- CCD Corporate to Corporate Transactions -Transactions to businesses or organizations through cash concentration and disbursement accounts.

**Description** 

Description for the ACH batch. Limited to 10 characters.

**Disc Data** 

Optional field that can be used to enter additional text that will be sent with this transaction. *Limited to 20 characters*.

**Prenote** 

If checked, a zero dollar transaction will be sent to all accounts to validate the account information.

# Activate and send to bank

If checked, the ACH batch is active and awaiting approval from the bank.

**NOTE:** Once the ACH has been activated, it is recommended that no edits be made to the batch within 2 business days of processing. If edits are needed 1-2 business days prior to processing, it is recommended that the user un-checks the Active check box, saves the changes, and then continues with any edits that are needed. After edits are completed, select the Active check box and save the changes.



#### **Batch Submission**

Use this field to set up the schedule for the batch. *Options are*:

#### **Schedule**

- Submit non-recurring batch and save data The batch is submitted on the effective date and the batch is saved.
- Submit non-recurring batch and delete data The batch is submitted on the effective date. Once the batch is processed, the batch is deleted.
- Schedule recurring batch to repeat every X day(s), week(s), months(s), year(s) – The batch is set up on a recurring schedule.

#### **Effective Date**

Effective date for the batch.

#### **End Date**

Date the batch ends. If the batch has no end date, this field can be left blank.

#### Holiday

Determines when the transaction is processed if the effective date falls on a holiday. Options are:

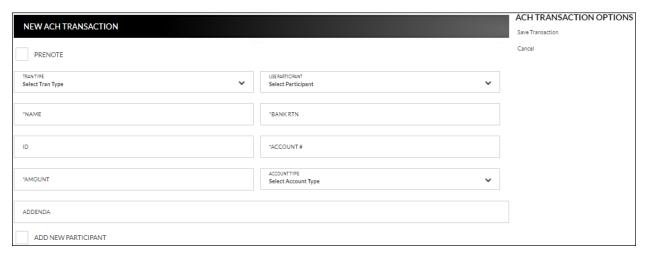
- Before The transaction is completed the processing day before the holiday.
- After The transaction is completed the processing day after the holiday.

To create a new ACH batch:

- 1. Click New Batch.
- 2. Enter the batch name.
- 3. Select the company.
- 4. Select the account.
- 5. Select the entry class.
- 6. Enter the batch description.
- 7. Enter the disc data, if applicable.
- 8. Check the prenote check box, if applicable.
- 9. Complete the batch submission, date and holiday fields.
- 10. Click Save Batch.

Once a batch is saved, an additional section, Transactions, displays. Click **New Transaction** to enter the participant.





#### **Prenote**

Indicates if a zero-dollar transaction will be sent to verify the account. If selected, the amount field will be set to zero and cannot be edited.

### **Tran Type**

Type of ACH transaction being created. *Options are*:

- Payroll (Debit)
- Payment (Debit)
- Receipt (Credit)

**Use Participant** Drop-down field that contains participants that were entered

on the ACH Participants screen.

Name of the individual or company associated with the

account.

**Bank RTN** Financial institution routing number.

**ID** Optional field for extra information regarding the name

associated with the account. For example, if a company name is used in the Name field, this field can be used to indicate the name of the individual associated with the

company. Limited to 15 characters.

**Account #** Account number for the transaction.

**Amount** Amount of the transaction.

**Acct Type** Type of account the funds are being deposited into or

withdrawn from. Options are:

CheckingSavings

Addenda Description or additional information regarding the

transaction Limited to 80 characters.

**Add New Participant** If selected, indicates the participant should be added to the

participant list screen.

**NOTE:** If the participant should be available for multiple transaction types, edit the participant on the Participant List

screen.

To create a new ACH transaction:

- 1. Click New Transaction from the Create New Batch screen.
- 2. If applicable, click the prenote checkbox if this transaction should be a prenote.
- 3. Select the transaction type from the Tran Type drop-down.
- 4. If applicable, select the participant from the Use Participant drop-down. (If used, skip to step 6.)
- 5. Enter the individual or company in the name field.
- 6. Complete the bank routing and account numbers.
- 7. Enter the transaction amount.
- 8. Select the account type.
- 9. Complete the ID and Addenda fields, if needed.
- 10. Click Save Transaction.
- 11. Repeat steps for as many transactions as needed.
- 12. Once the ACH batch is complete, click the **Activate and send to bank** check box.

**NOTE:** Once the ACH has been activated, it is recommended that no edits be made to the batch within 2 business days of processing. If edits are needed 1-2 business days prior to processing, it is recommended that the user un-check the Active check box, save the changes, and then continue with any edits that are needed. After edits are completed, select the Active check box and save the changes.

#### To edit an ACH transaction:

Transact	tions						Zero Amounts	New Transaction
PRENOTE	NAME	ID	BANK#	ACCOUNT#	TYPE	MODIFY DATE	AMOUNT	
No	0000JOHN DOE	41-6005906	91207087	****1541	Receipt	1/9/2018 2:58:16 PM	27097.06	<u></u> ≥×
No	00012769 MARY SMITH	29191	75900575	****5453	Payment	1/9/2018 2:58:16 PM	1.84	<i>≥</i> ×
No	0001777 JANE DOE	29193	75900575	****1543	Payment	1/9/2018 2:58:16 PM	13678.18	<i>≥</i> ×
No	0001DOUGLAS SMITH	25293	291974204	****7452	Payment	1/9/2018 2:58:16 PM	13417.04	<i>≥</i> ×
Total Debits: \$27,097.06 Total Credits: \$27,097.06								

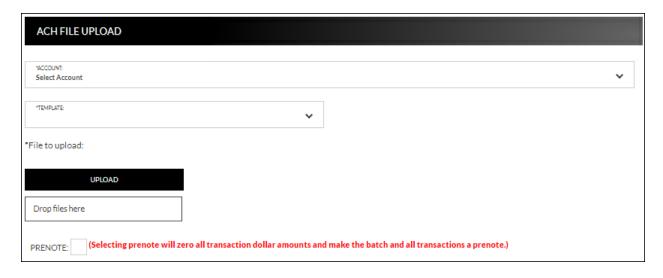
- 1. Click the <sup>2</sup> to open the transaction detail or click <sup>×</sup> to remove the transaction.
- 2. Make changes as needed.
- 3. Click Save Changes.

# **ACH File Upload**

# Cash Management → Transactions → ACH Batches → Upload File

The ACH File Upload screen is used to upload a batch created outside of the Online Banking system. *Formats include:* 

- NACHA
- Delimited
- Fixed



#### To upload a file from a template:

- 1. Select the account.
- 2. From the Template drop down, select the existing template.
- Click Upload to navigate to and select the file, or drag and drop the file on Drop files here.
- 4. A new section, File Data, then displays. This section displays the data included in the uploaded file.
- 5. Check the Prenote check box, if needed.
- 6. The File, Batch, and Transaction information tabs display. These tabs will prefill with information entered when creating the template.

#### NOTES:

- If you are using the NACHA format template, the fields will prefill and cannot be maintained.
- Based on the type of file that is being used, additional information may be required that was not displayed while creating the template. It is recommended that you view each tab to make sure all information is completed as needed. If the required information is not completed and the batch is submitted, a message displays indicating that required fields are not completed.
- 7. Click Submit.
- 8. Open the uploaded batch.

- Check the Active check box.
- 10. Click Save Changes.

#### To upload a new template file:

- 1. Select the account.
- 2. From the Template drop down, select New template.
- 3. Check the Prenote check box, if needed.
- 4. A new section, File Data, then displays. This section displays the data included in the uploaded file.
- 5. Enter the Template Name, File Type, Record Length (Fixed Length file only), and Delimiting Character (Delimited file only).

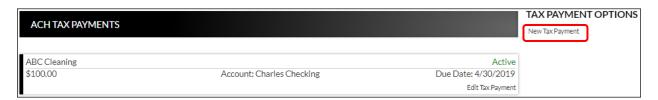
#### NOTES:

- Record Length will only display if <u>Fixed Length</u> is selected in the File Type field
- Delimiting Character will only display if <u>Delimited</u> is selected in the File Type field.
- 6. Complete the remaining fields as needed.
- 7. Complete the Record Type Start and End, Batch Header value, and Transaction value fields.
- 8. Complete the remaining fields as needed.
- 9. Select the Batch Information tab.
- 10. Complete the required fields indicated with an asterisk \*.
- 11. Complete the remaining fields as needed.
- 12. Select the Transaction Information tab.
- 13. Complete the required fields indicated with an asterisk \*.
- 14. Complete the remaining fields as needed.
- 15. Click Save Changes.

# **ACH Tax Payments**

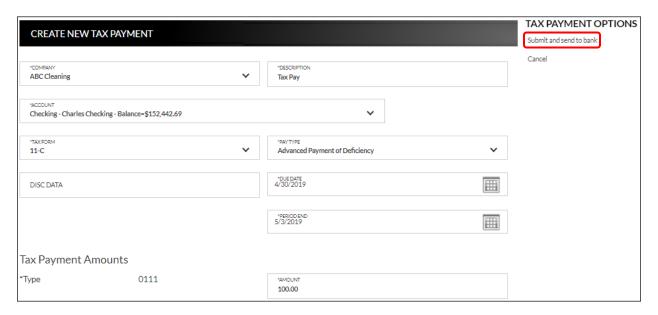
## Cash Management → Transactions → ACH Tax Payments

The ACH Tax Payments screen displays a list of tax payment items including the company, account, amount to debit, and the date the taxes are due.



# **Create New Tax Payment**

### Cash Management → Transactions → ACH Tax Payments → New Tax Payment



**Company** Company the transaction is associated with.

**Description** Description regarding the transaction.

**Account** Account used for the transaction.

**Tax Form** Tax form to which the tax payment applies.

**Pay Type** Type of tax payment. *Options are*:

- Payment Due on a Return or an IRS Notice
- Estimated Payment
- Payment Due on an extension
- Federal Tax Deposit

Advanced Payment of Deficiency

• Deficiency Assessed by IRS

• Designated Payment of Interest

• Designated Payment of Penalty

• Designated Payment of Fees

Cash Bond Payment

**Disc Data** Optional field that can be used to enter additional text that

will be sent with this transaction. Limited to 20 characters.

**Due Date** Date the tax payment is due.

**Period End** Date the tax payment is paid through.

**Amount** Tax payment amount.

To create a new tax payment:

1. Click New Tax Payment.

2. Select a company, account, tax form, and pay type.

3. Enter a description.

4. Enter the disc data, if applicable.

5. Enter the due date.

6. Enter the period end date.

7. Enter the amount.

8. Click Submit and send to bank.

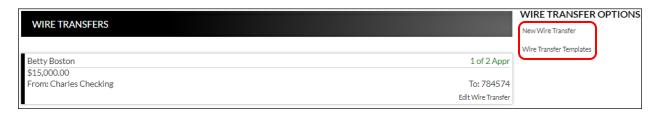
To edit or delete a tax payment:

- 1. Click Edit Tax Payment.
- 2. Make updates as needed.
- 3. Click Submit and send to bank.
- 4. To delete, click Delete Tax Payment.

# **Wire Transfers**

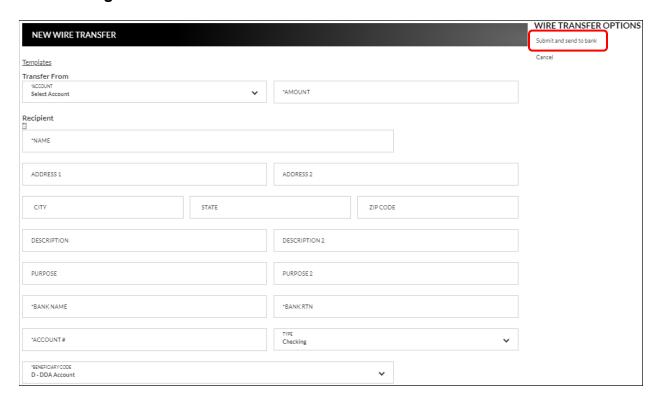
### Cash Management → Transactions → Wire Transfers

The Wire Transfers screen is used to view previously created wire transfers, create new wire transfers, or create new wire transfer templates.



#### **Create New Wire Transfer**

# Cash Management → Transactions → Wire Transfers → New Wire Transfer



<u>Templates</u> Click to display a list of wire templates that were created on

the Wire Templates screen.

### Transfer from

**Account** From account for the wire transfer.

**Amount** Amount of the wire transfer.

### **Recipient**

Click to display a list of participants created on the ACH

Participant screen.

Name of the recipient.

**Description** Description of the wire, if needed.

**Bank Name** Name of the financial institution.

**Bank RTN** Financial institution routing number.

Account # Recipient's account number.

**Type** Type of account. *Options are*:

CheckingSavings

Beneficiary Code Identifies the beneficiary.

# Intermediary Bank (if necessary)



**Bank Name** Name of the intermediary financial institution.

**Bank ID** Additional information regarding the financial institution.

**Ref Code** Optional field used for information that is applicable to the

originator.

Intermediary Bank Code Identifies the intermediary bank's code.

### **Beneficiary Bank (if necessary)**

Beneficiary Bank (if necessary)				
BANK NAME		BANKID		
ADDRESS 1		ADDRESS 2		
CITY	STATE		ZIP CODE	
BENEFICIARY BANK CODE				
- Identifier Code not used			~	

**Bank Name** Name of the intermediary financial institution.

**Bank ID** Additional information regarding the financial institution.

**Ref Code** Optional field used for information that is applicable to the

originator.

**Beneficiary Bank Code** Identifies the beneficiary bank's code.

To create a new wire transfer:

- 1. Click New Wire Transfer from the Wire Transfers screen.
- Select the from account.
- 3. Enter the amount.
- 4. Click to select from a list of participants, or enter the name of the recipient.
- 5. Enter the address and description fields as needed.
- 6. Enter the name of the bank.
- 7. Enter the bank routing number.
- 8. Enter the account number.
- 9. Select the type of account.
- 10. Complete the Intermediary and Beneficiary Bank information, if necessary.
- 11. Click Submit and send to bank.

To create a new wire transfer using a template:

- 1. Click New Wire Transfer OR Wire Transfer Templates.
- 2. Click the *Templates* link.
- 3. Select the wire template.
- 4. Enter the amount.
- 5. Enter the address and description fields as needed.
- 6. Select the type of account.
- 7. Complete the Intermediary and Beneficiary Bank information, if necessary.
- 8. Click Submit and send to bank.

# **Wire Transfer Templates**

# **Create New Wire Transfer Template**

### Cash Management → Setup → Wire Template List

The Wire Transfer Templates screen is used to view, edit, or create templates for wire transfers.

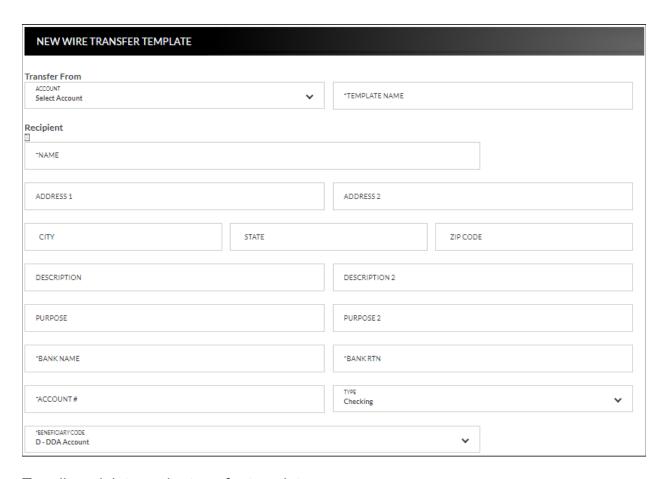


To create a new wire transfer template:

- 1. Click New Template.
- 2. Use the Account drop-down to select the transfer from account.
- 3. Enter a template name.
- 4. Click to select the recipient from the Participant List, or enter a new recipient.
- 5. Enter the bank name, routing number, account number, and type.
- 6. Complete the Address fields, Intermediary Bank, and Beneficiary Bank sections if necessary.

NOTE: Available fields may vary.

7. Click Submit.



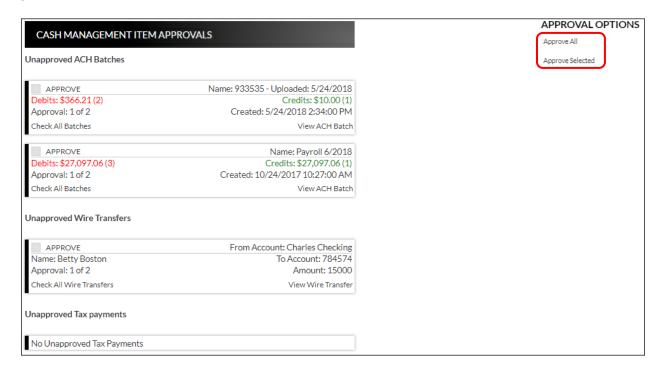
#### To edit or delete a wire transfer template:

- 1. Select Edit Wire Transfer Template for the associated template.
- 2. To maintain, update the information as needed, and then click *Submit*.
- 3. To delete, click *Delete Wire Template*. Click **Delete** on the confirmation message, and then click **OK**.

# **Item Authorization**

### Cash Management → Transactions → Item Authorization

The Cash Management Item Authorization screen allows users with the proper permissions to authorize unauthorized ACH items.



#### To approve:

- All displayed ACH items, click Approve All.
- Only selected items, select the check box associated with the transaction(s), then click *Approve Selected*.
- To approve all items in the ACH Batches, Wire Transfers or Tax Payments section, select Check All Batches. This will select all transactions in that section. Then select Approve Selected.

Once items have been approved, a screen will display indicating which items were approved.

The following wire transfers have been approved:

Amount: 15000 to Name: Betty Boston [To Account: 784574] (Requires Bank approval)

The following ach batches have been approved:

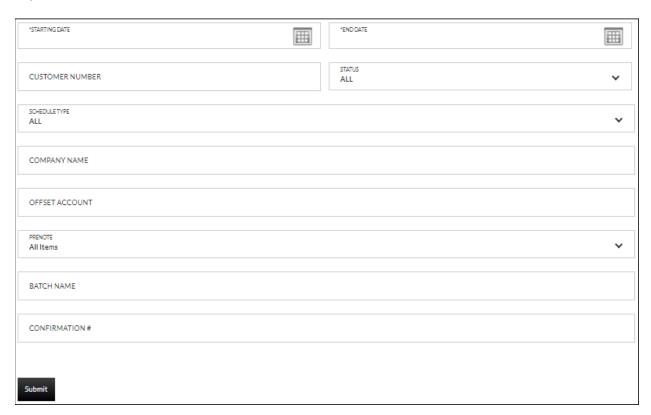
Name: July Payroll

# **Cash Management Reports**

# **Cash Management** → **Reports**

Multiple Cash Management reports are available to help analyze transactions or to view users that have authority to create cash management transactions within Online Banking.

Upon selecting a report from the menu, you will be prompted with search criteria unique to that report. Complete the search criteria as needed and then click **Submit** to see the report.

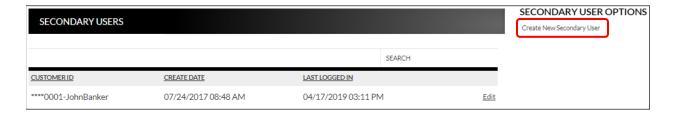


# **Secondary Users**

# **Secondary Users**

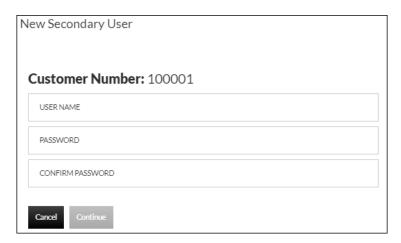
# Preferences →Internet Banking Options → Secondary Users

The Secondary Users screen gives account owners the ability to grant non-account owners individualized access to the Internet Banking/Cash Management system. This screen is also used to view, edit, or remove secondary users from the system.



# **Creating a New Secondary User**

# Preferences → Internet Banking Options → Secondary Users → Create New Secondary User



**Customer Number** Customer number for the primary account owner.

**User Name** User name for the secondary user.

**Password** Password for the secondary user.

**NOTE:** Based on Secondary User Rights, the secondary user may be forced to change their password upon login.

**Confirm Password** Confirm password for the secondary user.

EDIT SECONDARY USER		
Customer Number 100001	USERNAME JohnBanker	
Status Enabled	Last Login 4/17/	2019 3:11:54 PM
Secondary User Rights		
✓ CAN CHANGE PASSWORD	FORCE PASSWORD CHANGE	✓ ALLOW MESSAGING
✓ ALLOW BILLPAY	USE PRIMARY USER'S ACCOUNT FRIENDLY NAMES	
EXTERNAL ACCOUNT SETUP		
Cash Management Rights		
EDIT ACH COMPANY	✓ VIEW ACH REPORTS	<b>✓</b> EDIT ACH PARTICIPANTS

**Customer Number** 

Customer number for the primary account owner.

**User Name** 

User name for the secondary user.

**Status** 

Indicates the status of the secondary user.

Last Login

Displays the last time the secondary user logged in.

**Secondary User Rights** 

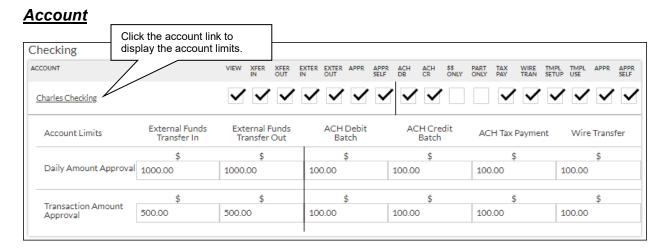
Indicates which rights the secondary user has within Online Banking. *Options are*:

- Can Change Password Secondary user is able to change their password.
- Force Password Change Secondary user will be forced to change their password upon login.
- Allow Messaging Secondary user has access to messaging.
- Allow Billpay Secondary user has access to billpay.
- Allow Remote Deposit Capture Secondary user has access to submit deposits via remote deposit capture.
- Use primary user's account friendly names Allows the secondary user to view the accounts' friendly names established by the primary user.
- Allow mobile banking Secondary user has acess to mobile banking.
- External Account Setup Secondary user has the capability to create external transfer accounts.
   NOTE: Available secondary user rights may vary.

### **Cash Management Rights**

Indicates which rights the secondary user has within cash management. *Options are:* 

- Edit ACH Company
- View ACH Reports
- Edit ACH Participants



**View** Indicates if the secondary user is able to view the account.

**Xfer In** Indicates if the secondary user is able to transfer funds into

the account.

**Xfer Out** Indicates if the secondary user is able to transfer funds out

of the account.

**Exter In** Indicates if the secondary user is able to create external

transfers in.

**Exter Out** Indicates if the secondary user is able to create external

transfers out.

**Appr** Indicates if the secondary user is able to approve external

transfers for another user that fall under the account limits.

**Appr Self** Indicates if the secondary user is able to approve their own

external transfers under the account limits.

View Stmt Indicates if the secondary user is able to view the statement

for the account.

(The following items are specific to Cash Management.)

**ACH DB** Indicates if the secondary user is able to create and edit

ACH debit transactions (Payroll, Payments, etc.).

NOTE: This check box is not available if the '\$\$ Only' check

box is selected.

**ACH CR** Indicates if the secondary user is able to create and edit

ACH credit transactions (Receipt, Collections, etc.).

NOTE: This check box is not available if the '\$\$ Only' check

box is selected.

**\$\$ only** Indicates if the secondary user is able to edit transaction

amounts only for batches.

Part Only Indicates the secondary user can only use participants that

have been previously created.

NOTE: The user cannot have BOTH Edit ACH Participants

and Part Only selected.

**Tax Pay** Indicates if the secondary user is able to create tax

payments.

Wire Tran Indicates if the secondary user is able to create wire

transfers for the account.

**Tmpl Setup** Indicates if the secondary user is able to set up wire transfer

templates.

**Tmpl Use** Indicates if the secondary user is able use wire transfer

templates.

**Appr** Indicates if the secondary user is able to approve

transactions for another user that fall under the account

limits.

**Appr Self** Indicates if the secondary user is able to approve their own

transactions under the account limits.

**Account Limits** 

**Daily Amount** Indicates the daily amount the secondary user can approve

or self

**Approval** approve for External funds transfer in/out, ACH debit/credit

transaction batches, ACH Tax payments, and wire transfers.

#### **Transaction Amount**

Indicates the per batch transaction amount the secondary user can

### **Approval**

approve for External funds transfer in/out, ACH debit/credit transaction batches, ACH tax payments, and wire transactions.

#### NOTES:

- Approval rights are based on the Appr and Appr Self check box.
- If these fields are left blank and the Appr or Appr Self check box is selected, the user will have infinite approval limits.

### To create a new secondary user:

- 1. On the Secondary User's screen, select Create New Secondary User.
- 2. Enter a user name.
- 3. Enter a password.
- 4. Confirm the entered password.
- 5. Click Continue.
- 6. Select the Secondary User Rights as needed.
- 7. Select the Cash Management Rights as needed.
- 8. Check the account rights needed for each checking and/or savings account.
- 9. Click the checking and/or savings account number to enter approval amounts.
- 10. Click Save Changes.
- 11. The user will then need to log in and complete the authentication process designated by Flatirons Bank.

#### To edit or delete a secondary user:

- 1. On the Secondary Users screen, select *Options* for the appropriate customer ID.
- 2. To edit, click Edit Secondary User. To delete, click Delete Secondary User.
- 3. If editing, make changes as needed and click Save Changes.
- 4. If deleting, click Continue to delete the secondary user.

**NOTE:** To restore a secondary user that has been deleted, click Options  $\rightarrow$  Restore Secondary User.