



## 24 Banking Business Internet Banking Business Administrator Guide

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## 1 Introduction

Internet Banking application *24 Banking* for Business Customers offered by BCR Chisinau S.A. (BCRC) offers a comprehensive range of banking transactions in a highly secured environment and is implemented on the basis of **BankFlex™**

Customer undertakes to ensure the following requirements for computers to access and use the system "24 Banking":

- a computer with Microsoft Windows operating system minimum version 7;
- Internet connection with a minimum speed of 1024 kb/s for each user of the system;
- Internet Explorer browser minimum version 7, Firefox minimum version 3.6 or GoogleChrome.
- Applications required for proper operation of 24 Banking:
  - Minimum Java JRE 7.0 (Java Runtime Environment)
  - Minimum FlashPlayer 11.8, including FlashPlugin installed on the used browser

### 1.1 Purpose

This document contains the instructions to use 24 Banking for a business administrator.

## 2 Solution Overview

This Business 24 Banking solution enables you to view the current state of your company accounts, to get account statements in various formats, to make transfers between accounts in national currency and foreign currency, to make various domestic and international payments, to transfer your company employee salaries, to communicate with the bank through secure messages and many other services, all of which can be performed in your office, fully online, without having to go to Bank offices.

Moreover, this system provides a management module through which you can manage individual system users, their roles, can create authorisation rules for the payment documents to meet the needs of your company, without requiring the submission at the Bank's branches. For this purpose following services are available, a description of which can be found below:

- [Define Roles](#)
- [Define Users](#)
- [Define Authorisation Rules](#)

The BCRC system subscription to Business 24 Banking creates a user (Business Administrator / Main Administrator) with administrative privileges to roles, users and authorisation rules. This user has exclusive privileges to manage these entities, so it will not have permission either to create or authorise payment or to use other system services.

Business administrator can create and manage other system users, including the roles assigned to them but this administrator will not be able to change their own details and roles assigned to him. If the company employee who has been assigned the role of principal administrator holds a position such that it empowers him to perform operations other than administrator operations, then create another user for it and assign appropriate roles to enable it to fulfill its duties.

### 2.1 Pre-requisites for using 24 Banking

To use 24 Banking, following are required:

1. An Internet Explorer browser 8.0 or Firefox 3.6. Solution is recommended at a screen resolution of 1280x1024.
2. Internet Banking Service to access the official site of Banca Comerciala Româna Chisinau S.A - [www.bcr.md](http://www.bcr.md). It sets the working language throughout the site, click the appropriate language flag, located in the top right of the site:
  - Romanian - 
  - Russian - 
  - English - 
3. The Credentials of the business administrator to be communicated to the person who will act as business administrator.

4. The Business administrator's 24 Banking account will be enabled after they complete first time registration process (refer the User's Guide Logon Services - > First time login).

## **2.2 Instructions for creating business users**

When creating new business users, make sure you do the following:

1. Define the role with privileges that will enable the person to perform various services that he is authorised to be used using 24 Banking. For this purpose refer the User's Guide User Administration -> [Define Roles](#)
2. Create business user, using the service [Define User](#). Specify the correct personal details while creating the user, especially First Name, Last Name, Phone Number and Email. These will be used to validate the digital signature, if your company's authentication mechanism is digital signature or the user will be an authoriser and to transmit OTP and other informational messages. So it is important that these details are correct real.

When defining user's login ID, please follow the internal policy of your company, if there is one or use the preferences of the person for whom you create a user but at the same time considering the features provided by 24 Banking. For this purpose refer the User's Guide User Administration -> [Define User](#)

3. Assign the role created at step 1 to this user. For this purpose use the button [Roles](#) within the Define User service. If the created user meets the business responsibilities of more than one role then assign those roles to the created user.
4. Send the relevant information required to the employee of your company for which the user is created. This should contain:
  - Login Id
  - User's Guide
  - Digital Certificate Guide
5. If the employee in question shall also serve as the authoriser (person signing the documents for payment) then once the user is through the procedure of registration / login for the first time, setup the user as authoriser and define authorisation rules for them using the service Authorisation Rules.

### 3 Business Roles

A business role consists of a set of business services (Privileges) applicable to various products available on 24 Banking (alias resources).

These privileges can be for an account or for a group of accounts or general.

For eg. Privileges like Account Summary, Inter Account Transfer, Domestic Payment etc. are account based while the privileges like change password, instruction history are non-account based (not related to the accounts).

With Define Roles service, a user with the role of administrator is able to create and manage the list of roles for the company, roles to be assigned to business users.

You can configure many roles which are needed to reflect a user's access rights to certain services and to allow persons to successfully fulfill their duties of work.

#### 3.1 Managing Business Roles

For roles management, select 'Define roles' from User Administration menu.

The list of existing roles is displayed, together with their description.

A set of operations is available to allow the management of business roles list.

Business Role	
Existing Roles	
Role Name	Description
<input type="radio"/> General	General Role
<input type="radio"/> All	
<input checked="" type="radio"/> test	test
<input type="radio"/> Default Authoriser	Default Authoriser

##### 3.1.1 New Role

To create a new role:

1. Press 'New' button available on the page.
2. Enter 'Role Name' and 'Description' of the role.
3. Click 'Save' to save the role.

New role is created. But before being assigned to a user it is required to [assign privileges](#) to the role.

##### 3.1.2 View/Edit Roles

To view or edit the name or description of role:

1. Select the appropriate role from the list of roles.

2. Press button 'View / Edit Roles' button.
3. Change the required Role Name and Description.
4. Click 'Save' to save the role.

**Business Role** ?

**Existing Roles**

Role Name	Description
<input type="radio"/> General	General Role
<input type="radio"/> All	
<input type="radio"/> test	test
<input checked="" type="radio"/> Default Authoriser	Default Authoriser

---

**Role Name** 
**Description**

### 3.1.3 Delete Role

To delete a role:

1. Select the appropriate role from the list
  2. Press 'Delete' Button
  3. Press Yes in the dialog box appears to confirm the deletion.
- Selected role is removed from the list of business roles.

**⚠ Note:** If the role is assigned to any user, then it cannot be deleted until it is [unassigned](#) from all users.

### 3.1.4 View Privileges

To view the privileges assigned to a role:

1. Select the appropriate role from the list
2. Press 'Role details' to view the details of the role.
3. Select one of the resources assigned and click View / Edit.

For Assigning/UnAssigning privileges to the new or existing role see below.

## 3.2 Assign/UnAssign privileges to a business role

This service allows you to add or remove the privileges from the role, by assigning / un-assigning the privileges to various resources.

### 3.2.1 Assign privileges to resources

To assign a new resource and the privileges to the role, perform the following steps:

1. Select "Define roles' from User Administration menu.  
The list of existing roles is displayed, together with their description.
2. Select the required role and click Role Details Button.
3. Under "Resources" click "Assign" button to assign resource and privileges.

**Role Details** ?

**Role Name** test

**Resources**

Assigned Resources	Description
<input type="radio"/> 222400000092157/MDL/RNCBMD2X504, 222400000092157/USD/RNCBMD2X504, 222400000092157/EUR/RNCBMD2X504, 222400000071908/MDL/RNCBMD2X504	Current Group
<input type="radio"/> 2258000000897580/MDL/RNCBMD2X504	Business Card Group

**Resource**

Accounts 
 Group 
 General

Unassigned privileges

Assigned Privileges

4. Choose the category of Resource for privilege assignment:

- Accounts – privileges for a specific account
- Group – a group of account privileges. If this option is selected, then the privileges assigned to the group account i.e. product will override the privileges assigned to a specific account of this group (by selecting Accounts).
- General - General privilege, not related to accounts

**⚠ Note:** The account or products that already have privileges assigned will not be available in the drop down

**Role Details** ?

**Role Name** test

**Resources**

Assigned Resources	Description
<input type="radio"/> 2224000000092157/MDL/RNCBMD2X504, <input type="radio"/> 2224000000092157/USD/RNCBMD2X504, <input type="radio"/> 2224000000092157/EUR/RNCBMD2X504, <input type="radio"/> 2224000000071908/MDL/RNCBMD2X504	Current Group
<input type="radio"/> 22580000000897580/MDL/RNCBMD2X504	Business Card Group

---

**Resource**

Accounts    
 Group  
 General

**Unassigned privileges**

- Maintain Customer Digital Certificates
- Maintain Payments
- Setup Domestic Beneficiary
- Maintain Domestic Beneficiary
- Create Corporate Role
- Maintain Corporate Role
- Maintain Corporate user

**Assigned Privileges**

- From the list of Unassigned privileges select those that you want to assign to the role and move them to the list of Assigned privileges by using the button , or use the button  to move all the privileges in a single step.

Reverse actions are also available -



- Press 'Submit' to save the privileges assigned.

### 3.2.2 Edit list of privileges assigned

To change the list of privileges assigned to a resource, perform the following steps:

- Select "Define roles" from User Administration menu.  
The list of existing roles is displayed, together with their description.
- Select the required role and click 'Role Details' Button.
- From the list of assigned resources, select the one, whose list of privileges you want to change.

**⚠ Note:** If necessary resource is not visible on the screen, scroll down the list of resources using the scrollbar visible in the right of the list.

**Role Details** ?

Role Name: test

**Resources**

Assigned Resources	Description
<input checked="" type="radio"/> 2224000000092157/MDL/RNCBMD2X504, 2224000000092157/USD/RNCBMD2X504, 2224000000092157/EUR/RNCBMD2X504, 2224000000071908/MDL/RNCBMD2X504	Current Group
<input type="radio"/> 22580000000897580/MDL/RNCBMD2X504	Business Card Group

**Resource**

Accounts 
 Group 
 General

**Unassigned privileges**

**Assigned Privileges**

Account Statement  
 Account Summary  
 Assign account nickname  
 Authorization Instructions  
 Buy Currency  
 Convert Currency  
 Domestic Payment Single

- Press the View / Edit button.

The list of assigned/unassigned privileges to the corresponding resource will be made available.

- Move privileges from a list to another when needed, using the buttons available .

**Note:** Selecting a different resource categories (Accounts, Group or General) and another resource for editing privileges is not allowed in this case.

- Once the list of privileges is set, click Submit to save the changes.

### 3.2.3 Cancel assigned privileges

To remove the privileges assigned on a resource from the role, perform the following steps:

- Select 'Define roles' of User Administration menu.

The list of existing roles is displayed, together with their description

- Select the required role and click 'Role Details' Button.
- From the list of assigned resources, select the one, whose list of privileges you want to cancel.

**Note:** If necessary resource is not visible on the screen, scroll down the list of resources using the scrollbar visible in the right of the list.

- Press 'UnAssign' button to cancel the assigned privileges.

All privileges assigned to the selected resource are cancelled. Thus, the given role will not allow access related to that resource.

**Note:** If the selected resource has already created rules for authorisation, then the privileges cancellation action is not allowed for this resource.

## 4 Business Users

Business users are created to allow employees of your company to use 24 Banking system.

The method of authentication for all users of your company is determined by the selected method by the company during subscribing to 24 Banking – Basic, Digital Signature or Smart Card.

Regardless of the authentication method chosen by the company, the maintenance of business users will be done the same way.

### 4.1 User Management

To manage users, select 'Define Users' from User Administration menu.

It will display the list of existing business users.

Initially the list of users will only show business user with Administrator role that is automatically created to facilitate the creation of business users for your company.

Edit or delete is not allowed for business administrator. If you still want to change the details of the business administrator, call the Bank's support.

Business Users ?

Existing Users			
Name	Passport Number	Personal Code	User Login ID
<input checked="" type="radio"/> Main Administrator	a1		9999

#### 4.1.1 Create User

To add new user in the system, perform the following steps:

1. Select 'Define Users' from User Administration menu.

It will display the list of existing business users.

Business Users ?

Existing Users			
Name	Passport Number	Personal Code	User Login ID
<input type="radio"/> priyanka Gupta	a1	1	1
<input type="radio"/> FedeaS Sumkin	928348929		2

2. Click "New" button available on screen.
3. Enter user details as requested on the screen.

**User Details** ?

<b>First Name</b>	<input style="border: 1px solid red;" type="text"/>	<b>Middle Name</b>	<input style="border: 1px solid #ccc;" type="text"/>
<b>Last Name</b>	<input style="border: 1px solid #ccc;" type="text"/>	<b>Mobile</b>	<input style="border: 1px solid red;" type="text"/>
<b>Phone</b>	<input style="border: 1px solid #ccc;" type="text"/>	<b>E-mail</b>	<input style="border: 1px solid red;" type="text"/>
<b>Fax</b>	<input style="border: 1px solid #ccc;" type="text"/>	<b>Department</b>	<input style="border: 1px solid #ccc;" type="text"/>
<b>Job Title</b>	<input style="border: 1px solid #ccc;" type="text"/>	<b>Passport Number</b>	<input style="border: 1px solid red;" type="text"/>
<b>Personal Code</b>	<input style="border: 1px solid red;" type="text"/>		
<b>Address</b>	<input style="border: 1px solid #ccc;" type="text"/>		

**Login Details**

<b>User Login ID</b>	<input style="border: 1px solid red;" type="text"/>	<b>User Active</b>	<input checked="" type="checkbox"/>
<b>Password Send</b>	<input type="checkbox"/> SMS <input type="checkbox"/> Email	<b>Preferred Language</b>	<input type="text" value="România"/>
<b>Alert Method</b>	<input type="checkbox"/> SMS <input checked="" type="checkbox"/> Email	<b>Signatory Type</b>	<input type="text" value="None"/>

**Preferred Authentication**

<input type="checkbox"/> OTP	<input type="checkbox"/> DS	<input type="checkbox"/> Smart Card	<input type="checkbox"/> Basic
------------------------------	-----------------------------	-------------------------------------	--------------------------------

**Preferred Authorisation**

<input type="checkbox"/> OTP	<input type="checkbox"/> DS	<input type="checkbox"/> Smart Card
------------------------------	-----------------------------	-------------------------------------

**⚠ Notes:**

- User details that are mandatory to fill in are marked with red border
  - Enter real and unique email and mobile phone for the user, because they will be used to transmit different passwords and system alerts.
  - Login ID is the system identifier that will be used by the user to connect (login), it must be a sequence of digits that is unique in the system. Along with login ID, Company ID will be required to be communicated to employees of your company before they start using the system.
  - Check 'User Active' to allow new user to access 24 Banking immediately or uncheck otherwise.
  - Select SMS and/or Email options for Password Send. This indicates the preferred method to receive one time password (OTP).
  - Select SMS and/or Email options for 'Alert Method'. This indicates the preferred method to receive informational messages generated by the system.
  - Specify the Preferred language in which the user would like to receive the email or SMS alerts.
  - Specify the signatory type for user. Also set applicable authentication and authorisation methods for the user.
  - If signatory type is specified for a corporate use, then providing at least one authorisation mechanism is mandatory.
  - If signatory type specified is Sole, Type 1 or Type 2, then only DS and/or Smart Card are mandatory as authorisation mechanisms.
  - Corporate administrator can also specify Signatory type of a corporate user.
4. Once details are set, press the 'Submit' button to create new user.  
Further [role assignment](#) will be required for the user so that it can use the system.

#### 4.1.2 View / Edit User Details

To view / edit user details, complete the following steps:

1. Select 'Define Users' from User Administration menu.  
It will display the list of existing business users.
2. From the list of available users select the one whose details you want to change
3. Press the Edit / View button

User Details ?

User Details

First Name	<input type="text" value="Puneet-1"/>	Middle Name	<input type="text" value="Kumar-1"/>
Last Name	<input type="text" value="Gupta-1"/>	Mobile	<input type="text" value="53252362366"/>
Phone	<input type="text"/>	E-mail	<input type="text" value="priya11nka.gupta@eonglobal.com"/>
Fax	<input type="text"/>	Department	<input type="text"/>
Job Title	<input type="text"/>	Passport Number	<input type="text" value="a1"/>
Personal Code	<input type="text" value="a1"/>		
Address	<input type="text"/>		

Logon Details

User Login ID	<input type="text" value="1"/>	User Active	<input checked="" type="checkbox"/>
Password Send	<input type="checkbox"/> SMS <input checked="" type="checkbox"/> Email	Preferred Language	<input type="text" value="Romana"/>
Alert Method	<input type="checkbox"/> SMS <input checked="" type="checkbox"/> Email	Authoriser Status	<input type="text" value="Unlocked"/>
		Signatory Type	<input type="text" value="Sole"/>

Preferred Authentication

OTP  DS  Smart Card  Basic

Preferred Authorisation

OTP  DS  Smart Card

4. Enter the necessary changes in detail, considering the [notes](#) mentioned in the case of Create User.
  - ⚠ **Note:** user login ID is not editable. Also, Authoriser Status and Signatory type fields are non-editable.
  - ⚠ The bank is able to lock or unlock the rights for authorization of transaction payment documents. The Authoriser Status indicates whether the user can authorise the payment (if status is unlocked) or not (if status is locked).
  - ⚠ The Bank can define Signatory Type for each user. The signatory type of the user is applicable while defining the authorisation rules.
5. Press 'Submit' to save the changes introduced.
  - ⚠ **Note:** If your company has opted for the method of authentication by digital signature or the user has already uploaded the digital certificate then changing one of the details of First Name, Last Name, Mobile, Email will display a message to notify you that this action will result in the removal of digital certificate uploaded by the user and may also require to perform First Time Registration process by the user. Thus, before applying those changes make sure that they are necessary.
  - ⚠ In case, any of the user's details viz. First Name, Middle Name, Surname, Mobile Number or email id is changed, customer's digital certificate, if registered, will be removed and customer would need to upload digital certificate again.

- ⚠ In case, user's fiscal code is changed, customer's Smart card, if registered, will be removed and customer would need to re-register smart card.
- ⚠ Administrator can remove any of the assigned authentications.
- ⚠ The customer may be setup to perform First Time Login again, in case customer doesn't have any other authentication to use and login into 24 Banking.

#### 4.1.3 Delete User

To delete an existing user, perform the following steps:

1. Select 'Define Users' from User Administration menu.  
It will display the list of existing business users.
2. Select the user that you want to delete from the list
3. Click "Delete" button  
In the dialog that appears click yes to comply with the action.  
User is now removed

**Note:** If the user is one of authorisers as part of authorisation rules, then deletion of the user is not allowed. To delete such user, first remove it from the list of authorisers, through the Service [Authorisation Rules -> Edit / Delete Authorisers Set](#)

#### 4.2 Assignment of roles to a user

For a user to use 24 Banking, it is necessary to assign roles to the user. The role defines user's access to a specific set of services defined for a particular product.

A user that has not been assigned a role can login into the system, but will not be able to use any service until it is assigned a role. It will only be able to view the Home page here.

Thus, to assign / unassign roles to the user:

1. Select a user from the list
2. Click "Roles" button
3. From the list of Unassigned Roles select those which you intend to assign, and vice versa, then move items from one list to another using the buttons

available .

**User Roles**
?

<b>Department</b>		<b>Name</b>	priyanka Gupta
<b>Job Title</b>	4	<b>Employee ID</b>	1

**Unassigned Roles**

»

>

«

<

**Assigned Roles**

General  
authoriser

Submit
Cancel

4. Once the list of roles is set, click Submit button to save the list of assigned roles.

- ⚠ **Note:** A user can be assigned more than one role. In this case we consider the sum of all distinct privileges from all roles.
- ⚠ If a user is assigned an authoriser role, the user will be able to authorise the payment instructions only after bank administrator unlocks the authorisation status of the user.

## 5 Authorisation Rules

This service allows you to define rules for authorisation of payments to meet your company's specifications.

Please note only those business users can be defined in authorisation rules for an account who have a role assigned to them that contains "Authorisation Instruction" privilege assigned to that account or the account group.

If there are no authorisation rules exist for the company (which would happen normally when a company has recently subscribed for 24 Banking), then on click of menu option "Define Authorisation Rules", you will be provided the option of setting up default rules as shown below.

The screenshot shows the 'Authorisation Rules' form. It has two dropdown menus: 'Account Number' and 'Instruction Type', both currently set to 'Select'. A 'Cancel' button is located at the bottom right of the form. A 'Confirmation' dialog box is overlaid on the form, asking 'Would you like to setup Default Authorisation Rules?' with 'Yes' and 'No' buttons.

If business administrator intends to setup default authorisation rules, they will need to click yes. The setup of default authorisation rules requires setting up at least one (configurable) business users by the business administrator. This depends on the configuration done by bank for the required number of authorisers for your company. Else the following message will appear and administrator will not be able to use default authorization rules facility.

The screenshot shows the 'Default Authorisation Rules' form. The 'Authorisation Rule Name' field contains 'Default Authoriser'. Below this is a table with two columns: 'Level Number' and 'User Name'. The table is currently empty. 'Submit' and 'Cancel' buttons are at the bottom right. A 'Message' dialog box is overlaid, displaying an information icon and the text: 'At least 1 authoriser required to setup the Default Authorisation Rules.' with an 'OK' button.

Level Number	User Name

If one business users is already defined by the business administrator as an authoriser, then the following screen will appear.

Default Authorisation Rules ?

---

**Authorisation Rules**

Authorisation Rule Name

Level Number	User Name
1	<input type="text" value="Select"/>

The role name being shown is a role that will be created for authorizer in this process. Administrator can edit the default role name if required.

The grid in the above screen provides the facility to define the business user as authoriser for different levels.

*Please note that in the above example, we have assumed 1 as the minimum number of authorizations required by bank as per the parameter defined in BankFlex config. If it contains any other value, then the above approach will work accordingly. I.e. it will ask for as many levels and as many business users to be defined as in BankFlex config.*

The business users should have appropriate Signatory Type. If your company requires one authoriser to sign the payment documents then a single user of signatory type Sole can authorise the payment documents. All allowed combinations should contain at least 1 "Sole" user, or at least one user from type 1 and one user from type 2. Other authorizers can be from any signatory type.

If your company requires more than one authoriser to sign the payment document, then one Signatory Type should be mandatory for each Type 1...Type n (where n is minimum number of authorizers applicable for the company).

On click of submit, the following happen

- It creates an authoriser role on all the accounts of the business company with all the applicable privileges as per profile & product rules for authorizers
- Assign this role to each user assigned in the levels in the above screen
- Create authorization rules for all accounts and all applicable transactions such that
  - Each rule contains one set with the amount range is as per the service limit defined by the MAC on that transaction
  - This set will contain as many authorizers with levels as defined in the above screen.

On successful completion of above, it displays the following message on the screen

**Default Authorisation Rules**

Authorisation Rules

Authorisation Rule Name: Default Authoriser

Level Number	User Name
1	priyanka Gupta-1

Submit Cancel

**Message**

Default Role and Rules created successfully for all accounts and all transactions and assigned to authorizers.

OK

Now, administrator can see

- Authoriser roles using "Define Roles" menu option,
- This authoriser role assigned to the specified users using "Define Users" menu option
- The authorization rules on all accounts and all applicable transactions using "define Authorisation Rules" screen.

If business customer clicks no to creation of default rules, then this will show the below screen.

**Authorisation Rules**

Account Number: Select

Instruction Type: Select

Cancel

This facility also allows the business administrator to set the daily withdrawal limit on the business accounts.

Authorisation rules will be created for all accounts of the company and for all applicable transactions for each of those accounts within the bank defined limit for each transaction type.

## 5.1 Authorisation Rules Management

### 5.1.1 Change the daily withdrawal limit on account

To change the daily withdrawal limit for a certain currency accounts in a product category, do the following:

1. Select "Define Authorisation Rules" from the User Administration
2. In the field "Account number" select the account
3. Click "Edit limit" button.

**Authorisation Rules** ?

Account Number

Instruction Type

---

**Limits**

Limit	MDL <input type="text" value="150000.00"/>	Bank Defined Maximum Limit	MDL 150,000.00
-------	--	----------------------------	----------------

4. The field 'Limit' required being specified, not greater than the maximum limit set by the Bank (which is displayed to the right).

5. Press Submit button.

⚠ **Note:** If you want to discard the change, click Cancel button.

### 5.1.2 Define the Authorisation rule on Account

To add a new rule permitting an instruction type for an account in a certain currency, perform the following steps:

1. Select "Define Authorisation Rules" in the User Administration
2. Select the account and type of instruction for which you want to add a new authorisation rule.

It displays the list of current authorisation rules defined in the system for the selected account and instruction type.

3. Press 'New' button.

Below screen appears to define the details of the authorisation rule

**Authorisation Rules** ?

Account Number  Instruction Type

---

**Rules Details**

Minimum Limit	MDL <input type="text"/>	Maximum Limit	MDL <input type="text"/>
		Bank Defined Maximum Limit	MDL 150,000.00

---

**Authorisers Sets**


4. Enter the minimum and maximum limits to authorise a payment document type selected. The limits are in account currency. The limits should be unique on the type of instruction (i.e. not part of other rules for this type of instruction and account).

5. Next add one or more sets of authorisers to be empowered to authorise / sign documents. For this purpose use facility [authorisers sets](#) available.

6. Once the authorisers set have been specified, click 'Submit Set' button.

Press Cancel button if you want to stop the operation of defining authorisation rules. You are directed to the page with list of authorisation rules in this case.

**Authorisation Rules** ?

**Account Number** 2224000000092157/MDL/RNCBMD2X50 **Instruction Type** Inter Account Transfer  
4

**Rules Details**

**Minimum Limit** MDL 1.00 **Maximum Limit** MDL 150000.00  
**Bank Defined Maximum Limit** MDL 150,000.00

**Authorisers Sets**

<input type="radio"/>	{A-A-1,B-B-2}
<input type="radio"/>	
<input type="radio"/>	
<input type="radio"/>	

Authorisation rule is successfully created.

- Note:** To ensure successful implementation of all transactions made using 24 Banking, define authorisation rules for each account that is debited for each type of payments that can be made on this account, i.e. For each combination of account number - instruction type that is available on the page with the list of authorisation rules.

### 5.1.3 Edit Authorisation rules for payment type document

To change an existing authorisation rule, perform the following steps:

1. Select "Define Authorisation Rules" from the User Administration
2. Select the account and type of instruction for which you want to change an authorisation rule.

It displays the list of current authorisation rules defined in the system for the selected account and instruction type.

3. Select the required authorisation rule.

**Authorisation Rules** ?

**Account Number** 2224000000071908/MDL/RNCBMD2X504

**Instruction Type** Inter Account Transfer

**Rules**

Currency	Minimum Limit	Maximum Limit	Authorisers Group
<input type="radio"/> MDL	1.00	150000.00	{A-A-1,B-B-2}

4. Click the Edit button on the screen.  
It displays the details of the selected rule.
5. Make the necessary changes, considering the operation of adding entries to the authorisation rule.
6. Press Submit button to save your changes applied.  
Press Cancel button if you want to stop the action to amend the rule. You are directed to the page with list of authorisation rules in this case.

- Note:** An authorisation rule cannot be changed if there is an instruction pending for authorisation that corresponds to this rule.

#### 5.1.4 Delete Authorisation rules for payment type document

To delete an existing authorisation rule, perform the following steps:

1. Select "Define Authorisation Rules" from the User Administration.
2. Select the account and type of instruction for which you want to delete authorisation rules.
3. From the list of existing rules select the one needed.
4. Press the Delete button.

**Authorisation Rules** ?

Account Number  Edit Limit

Instruction Type

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**Rules**

Currency	Minimum Limit	Maximum Limit	Authorisers Group
<input type="radio"/> MDL	1.00	150000.00	{A-A-1,B-B-2}

5. In the dialog that appears click yes to confirm the operation.

Authorisation rule is deleted.

- ⚠ Note:** An authorisation rule cannot be deleted if there is an instruction pending for authorisation that corresponds to this rule.

## 5.2 Authorisers Sets

A set of authorised users is a business group who are granted the right to sign / authorise a payment document and the sequence in which they will approve these documents.

In a set of authorisers there exist several levels of authorisation, which reflects the number and the sequence in which a document must be approved before being sent to the Bank for execution. The last level is the ultimate authority to approve the execution of financial transactions. You can set many authorisation levels consider necessary for your company, but it should not be less than 1 (configurable) levels. The required number of authorisers for your company is configured by Bank.

The sequence corresponds to the order of document approval:

- Level 1 – document will reach this authoriser level for the first approval
- Level 2 – is applied after the first authorisation, the document will reach authoriser level 2 of the same set for the 2nd approval
- Level 3 – after being applied to 2nd authorisation, the document will reach authoriser Level 3 of the same set for the 3rd approval
- etc. , Depending on the number of authoriser levels in the set.

Only after all levels of authorisation are completed within the set, the document is sent to the Bank for processing.

If there is only one person in your company who requires to authorise the payment documents then depending on the bank's configuration for your company, you may

require to create 2 distinct authoriser users and then define the authorisation rules including these users.

Under a licensing rule it is allowed to define multiple sets of authorisers. But the instruction will go through different levels of authorisation within a single set. First authoriser of any set can initiate the instruction authorisation process and in which case, the next authorisers of the same set should complete the authorisation process. It will no longer be available for authorisation to other sets.

Defining multiple sets of authorisers is appropriate in two situations:

- If your company does not impose an order of approval / signature of documents.  
 In this case, if there are two levels of authorisation, then we can define two sets - {Autorizator1, Autorizator2} and {Autorizator2, Autorizator1} such that the first level of authorisation document comes to both the authorisers and who first succeeds, and signs that, after which the document reaches the second authoriser of the same set. Thus, authorisers not wait each other in terms of authorisation documents.
- Create backup sets of authorisation if the authorisers to approve a standard payment documents are not present or not able to sign documents.  
 For eg., If the standard {chief accountant, chief financial officer} are those who sign documents, and the chief accountant is on vacation, you can create a set {Assistant Accountant, Chief Finance Director} which allows working with documents for payment without chief accounting officer.

**Note:** A user will be available for assignment as authoriser if it has a role that includes the privileges for instruction authorisation.

### 5.2.1 Add Authorisers Set

To add a new set of authorisers, perform the following steps:

1. Take action to [add / edit authorisation rule](#) if necessary.
2. In the details of the authorisation rule, click Add Set button.

**Authorisation Rules** ?

<b>Account Number</b>	2224000000092157/MDU/RNCBMD2X50 4	<b>Instruction Type</b>	Inter Account Transfer
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**Rules Details**

<b>Minimum Limit</b>	MDL <input type="text" value="1.00"/>	<b>Maximum Limit</b>	MDL <input type="text" value="150000.00"/>
		<b>Bank Defined Maximum Limit</b>	MDL 150,000.00

**Authorisers Sets**

<input type="radio"/>	{A-A-1,B B-2}
<input type="radio"/>	
<input type="radio"/>	
<input type="radio"/>	

3. Set required approval levels, using facilities available to 'Add Set' and 'Delete Set' at the screen.
  - To add level - click Add Level, then from the list of users select the one which you want to assign the given authorisation level rights
    - ⚠ **Note:** Authorisers must be distinct within a set and sets must contain distinct authorisation levels in the same licensing rules

**Authorisation Rules** ?

<b>Account Number</b>	2224000000071908/MDL/RNCBMD2X50 4	<b>Instruction Type</b>	Inter Account Transfer
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**Rules Details**

<b>Minimum Limit</b>	MDL	<input type="text" value="1.00"/>	<b>Maximum Limit</b>	MDL	<input type="text" value="150000.00"/>
			<b>Bank Defined Maximum Limit</b>	MDL	150,000.00

**Authorisers Sets**

<input type="radio"/>	{A-A-1,B-B-2}
<input type="radio"/>	
<input type="radio"/>	
<input type="radio"/>	

**Authorisation Level**

<input type="radio"/>	<input type="text" value="B B-2"/>
<input type="radio"/>	<input type="text" value="C C-3"/>
<input type="radio"/>	
<input type="radio"/>	

- To clear level - select the level that you want to delete and click Delete Level
4. Once the authorisation levels are set, press the 'Submit Level' to save the defined authorisation levels.

**Authorisation Rules** ?

<b>Account Number</b>	2224000000071908/MDL/RNCBMD2X50 4	<b>Instruction Type</b>	Inter Account Transfer
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**Rules Details**

<b>Minimum Limit</b>	MDL <input type="text" value="1.00"/>	<b>Maximum Limit</b>	MDL <input type="text" value="150000.00"/>
		<b>Bank Defined Maximum Limit</b>	MDL 150,000.00

**Authorisers Sets**

<input type="radio"/>	{A A-1,B B-2}
<input type="radio"/>	
<input type="radio"/>	
<input type="radio"/>	

**Authorisation Level**

<input type="radio"/>	B B-2		
<input type="radio"/>	C C-3		
<input type="radio"/>			
<input type="radio"/>			

- Press the Cancel button to cancel the action of setting authorisation levels.
5. Press the 'Submit Set' button to save the list of sets of authorisers and the authorisation rule in general.

**Authorisation Rules** ?

<b>Account Number</b>	2224000000071908/MDL/RNCBMD2X50 4	<b>Instruction Type</b>	Inter Account Transfer
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**Rules Details**

<b>Minimum Limit</b>	MDL <input type="text" value="1.00"/>	<b>Maximum Limit</b>	MDL <input type="text" value="150000.00"/>
		<b>Bank Defined Maximum Limit</b>	MDL 150,000.00

**Authorisers Sets**

<input type="radio"/>	{A A-1,B B-2}
<input type="radio"/>	{C C-3, A A-1}
<input type="radio"/>	
<input type="radio"/>	

You are directed to the list of authorisation rules for the selected instruction type and account indicated.

**Authorisation Rules** ?

Account Number: 2224000000071908/MDL/RNCBMD2X504 Edit Limit

Instruction Type: Inter Account Transfer

**Rules**

Currency	Minimum Limit	Maximum Limit	Authorisers Group
<input type="radio"/> MDL	1.00	150000.00	{A A-1,B B-2} OR {C C-3,A A-1}

New Edit Delete Cancel

### 5.2.2 Edit Authorisers Set

To edit a set of authorisers, perform the following steps.

1. Take action to [add / edit authorisation rule](#) if necessary.
2. In the details of the authorisation rule, select the set of authorisers you intend to modify.
3. Press the Edit Set button.

**Authorisation Rules** ?

Account Number: 2224000000071908/MDL/RNCBMD2X504 Instruction Type: Inter Account Transfer

**Rules Details**

Minimum Limit: MDL 1.00 Maximum Limit: MDL 150000.00  
Bank Defined Maximum Limit: MDL 150,000.00

**Authorisers Sets**

<input type="radio"/> {A A-1,B B-2}
<input checked="" type="radio"/> {C C-3,A A-1}

Add Set Delete Set Edit Set Submit Set Cancel

4. Perform actions to add / delete the necessary authorisation level, as if adding a set of authorisers.
5. Once the authorisation levels are set, click 'Submit Level' button to save the list of defined authorisation levels.  
Press the Cancel button to cancel the action of setting authorisation levels.
6. Press the 'Submit Set' button to save the list of sets of authorisers and the authorisation rule in general.  
You are directed to the list of authorisation rules for the selected instruction type and account indicated.  
Press Cancel if you want to cancel editing actions of the rule, including the sets of authorisers.

### 5.2.3 Delete Authorisers Set

To delete a set of authorisers, perform the following steps.

1. Take action to [add / edit authorisation rule](#) if necessary.
2. In the details of the authorisation rule, select the set of authorisers you intend to delete.
3. Press the Delete Set button.

Authorisation Rules
?

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Account Number

2224000000071908/MDL/RNCBMD2X504

Instruction Type

Inter Account Transfer

Rules Details

**Minimum Limit** MDL

**Maximum Limit** MDL

**Bank Defined Maximum Limit** MDL 150,000.00

Authorisers Sets

<input type="radio"/>	{A A-1,B B-2}
<input checked="" type="radio"/>	{C C-3,A A-1}
<input type="radio"/>	
<input type="radio"/>	

4. Press 'Submit Set' button to save the applied changes.

Press Cancel button if you want to cancel editing rule action, including removal of the sets of its authorisers.

-  **Note:** As for an authorisation rule to be applicable, it needs to contain at least one set of authorisers. Thus, after deleting the last set of authorisers usually add at least one new set of authorisers to apply authorisation rule.

For further information, please contact **support service 24 Banking**, email [helpdesk@24banking.md](mailto:helpdesk@24banking.md) or phone number 0-22-852040/0-22-265040