

**Client** **Coffee & Cream****The Business**

Con and Connie are the joint owners of *Coffee & Cream*, an ice cream and coffee business. *Coffee & Cream* began 3 years ago in a beachside suburb. Although ice cream is a very seasonal business, *Coffee & Cream* has gone from strength to strength, with the coffee side propping up the business during the cooler months in the low season.

Since then, Connie has taken over the financial side of the business, while Con has expanded the business and manages the day-to-day operation of the four stores that are spread over the metropolitan area.

Con and Connie employ four full-time staff: one person in each of the shops to manage the day-to-day running of that shop. All other employees are casual staff rostered to work no more than 20 hours a week to cover the peak trading times. Typically, Connie and Con employ up to 15 casual employees.

Each store manager is responsible for banking the day's takings from their store at the local branch, but all purchasing and staff payroll is done through "head office".

Connie has advised that she:

- does all the financial accounting and book-keeping for the business;
- uses QuickLine to pay suppliers and the weekly payroll;
- other banking is via cheque or branch transactions;
- has separate bank accounts for each store to track "day-to-day" takings and a main business account for all their operational banking.

Con and Connie are joint signatories on all the bank accounts established for their coffee and ice cream business, meaning they both must approve all cheque payments.

Connie and Con need to decide how best to use CommBiz to suit their business. They have decided that:

- Connie will be the Administrator for their service so she can change their CommBiz options as their business circumstances change;
- both Con and herself need to be registered as Authorisers to approve payments, which is current practice with other banking;
- Connie would be the User on CommBiz and leave Con to concentrate on operational issues.

When it comes to establishing the Method of Operation which sets the rules for who can authorise payments, they need to complete the table in the application screen.

To reflect their decision that both Con and Connie need to authorise all payments from each account, and these payments can be any amount, their Method of Operation table for each account would look like:

Account	Lower Limit	Upper Limit	List A
Store 1 Account	0	No Limit	2
Store 2 Account	0	No Limit	2
Store 3 Account	0	No Limit	2
Store 4 Account	0	No Limit	2
General Business	0	No Limit	2

For example, to approve a payment of any amount (\$0 to \$no limit) from the General Business Account, two people are needed to authorise. Each Authoriser is assigned to a list during the application process and Connie has included both herself and Con in List A.

Before applying, there is certain information that Connie needs to collect, including some information mentioned above. She has used the CommBiz Application Worksheet to gather and note this information.

Once the service for *Coffee & Cream* has been established, Connie will then go into the service and set up the Accounts, Views and Actions Entitlements and Administration profile for herself.

Entitlements								
Account Name	Account Number	Views			Product	Actions		
		Balance	Info	Trans List		View	Create	Auth
<input type="text" value="General Business Account"/>	<input type="text" value="062000-87654321"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	Transfer	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
					Direct Credit	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
					Direct Debit	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
					Stop Cheque	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
<input type="text" value="Store Account 1"/> (The other 3 Store Accounts would be set up in a similar way)	<input type="text" value="062000-12345678"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	Transfer	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
					Direct Credit	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
					Direct Debit	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
					Stop Cheque	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
<input type="text" value="Better Business Loan"/>	<input type="text" value="062000-70312345"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	Transfer	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>

  

Administration Functions			
Transaction Purpose	Maintain Entitlements		Admin Entitlements
Transaction Purpose <input type="text"/>	Transaction group templates	<input type="text" value="Y"/>	View service profile <input type="text" value="Y"/>
	Maintain address books	<input type="text" value="Y"/>	Maintain service preferences <input type="text" value="Y"/>
	Access audit log	<input type="text" value="Y"/>	View method of operation <input type="text" value="Y"/>
			Submit maintenance requests <input type="text" value="Y"/>
			Maintain users and roles <input type="text" value="Y"/>
			Verify users and roles <input type="text" value="Y"/>
			Reset static password <input type="text" value="Y"/>
			Receive channel messages <input type="text" value="Y"/>
			Initiate token replacement provisioning <input type="text" value="Y"/>
<b>Import/Export Entitlements</b>			
Import non-modifiable file <input type="text" value="Y"/>			
Import modifiable file <input type="text" value="Y"/>			

... and Con.

Accounts, Views and Actions								
Account Name	Account Number	Views			Product	Actions		
		Balance	Info	Trans List		View	Create	Auth
<input type="text" value="General Business account"/>	<input type="text" value="062000-87654321"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	Transfer	<input type="text" value="Y"/>	<input type="text" value="X"/>	<input type="text" value="Y"/>
					Direct Credit	<input type="text" value="Y"/>	<input type="text" value="X"/>	<input type="text" value="Y"/>
					Direct Debit	<input type="text" value="Y"/>	<input type="text" value="X"/>	<input type="text" value="Y"/>
					Stop Cheque	<input type="text" value="Y"/>	<input type="text" value="X"/>	<input type="text" value="Y"/>
<input type="text" value="Store Account 1"/> (The other 3 Store Accounts would be set up in a similar way)	<input type="text" value="062000-12345678"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	Transfer	<input type="text" value="Y"/>	<input type="text" value="X"/>	<input type="text" value="Y"/>
					Direct Credit	<input type="text" value="Y"/>	<input type="text" value="X"/>	<input type="text" value="Y"/>
					Direct Debit	<input type="text" value="Y"/>	<input type="text" value="X"/>	<input type="text" value="Y"/>
					Stop Cheque	<input type="text" value="Y"/>	<input type="text" value="X"/>	<input type="text" value="Y"/>
<input type="text" value="Better Business Loan"/>	<input type="text" value="062000-70312345"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	Transfer	<input type="text" value="Y"/>	<input type="text" value="X"/>	<input type="text" value="Y"/>

  

Administration Functions				
Transaction Purpose		Maintain Entitlements		Admin Entitlements
Transaction Purpose	<input type="text"/>	Transaction group templates	<input type="text" value="X"/>	View service profile
		Maintain address books	<input type="text" value="X"/>	Maintain service preferences
		Access audit log	<input type="text" value="X"/>	View method of operation
				Submit maintenance requests
				Maintain users and roles
				Verify Users and roles
				Reset static password
				Receive channel messages
				Initiate token replacement provisioning
Import/Export Entitlements				
Import non-modifiable file	<input type="text" value="X"/>			
Import modifiable file	<input type="text" value="X"/>			

Since they have decided that none of their staff would have access to their CommBiz service, they have not defined them in the Method of Operation or in the entitlements.

If they wanted to change this in the future, to allow one of their staff to view and create payments, but not to authorise payments on the accounts, they would add the staff member in the Accounts, Views and Actions Entitlements and Administration profile as follows.

Accounts, Views and Actions								
Account Name	Account Number	Views			Product	Actions		
		Balance	Info	Trans List		View	Create	Auth
		<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y		<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> X
General Business Account	062000-87654321	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y	Transfer	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> X
					Direct Credit	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> X
					Direct Debit	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> X
					Stop Cheque	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> X
Store Account 1 (The other 3 Store Accounts would be set up in a similar way)	062000-12345678	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y	Transfer	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> X
					Direct Credit	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> X
					Direct Debit	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> X
					Stop Cheque	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> X
Better Business Loan	062000-70312345	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y	Transfer	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> X

  

Administration Functions			
Transaction Purpose	Maintain Entitlements	Admin Entitlements	
Transaction Purpose <input type="checkbox"/> X	Transaction group templates <input type="checkbox"/> X	View service profile	<input type="checkbox"/> X
	Maintain address books <input type="checkbox"/> X	Maintain service preferences	<input type="checkbox"/> X
	Access audit log <input type="checkbox"/> X	View method of operation	<input type="checkbox"/> X
		Submit maintenance requests	<input type="checkbox"/> X
		Maintain users and roles	<input type="checkbox"/> X
		Verify Users and roles	<input type="checkbox"/> X
		Reset static password	<input type="checkbox"/> X
		Receive channel messages	<input type="checkbox"/> X
		Initiate token replacement provisioning	<input type="checkbox"/> X
<b>Import/Export Entitlements</b>			
Import non-modifiable file <input type="checkbox"/> X			
Import modifiable file <input type="checkbox"/> X			