

Client Unique Holiday**The Business**

Unique Holiday is an existing Commonwealth Bank customer. It operates designer holidays in each of the major tourist areas in Australia. It sells accommodation and designs holiday packages at the request of individuals to meet specific requirements that are aimed at the high dollar holiday market. *Unique Holiday's* customers pay top dollar for this service.

The business has one central office location. Here, unique holidays are created and placed on the Internet for selection by *Unique Holiday* customers. A customer may book a personal visit by a *Unique Holiday* representative for a fee, in order to design a holiday specific to that individual.

Unique Holiday employs 10 full-time office staff. These people are responsible for:

1. Designing holiday packages.
2. Purchasing the components of each holiday, which may include accommodation, transport, insurance and/or any other unique holiday requests.
3. Collecting payment from customers and chasing debtors.

Unique Holiday is owned by Juan Day and his partner Fuad Mazri and employs:

- One accountant, Mika Marnie (responsible for the finance clerks).
- One technical specialists, Mae Lau.
- Five full-time and 10 part-time (for peak seasons) travel specialists.
- Three finance clerks, one full-time and two part-time. These people look after payables (payroll processing, paying suppliers, etc) and receivables (customer invoicing, statements, etc), as well as general office administration.

Current Banking Requirements

1. Foreign currency transactions to pay overseas travel suppliers.
2. BPAY and Direct Debit to receive money from customers as payment for holidays. Payment must be in advance; however, VIP customers are allowed to pay instalments toward their *Unique Holiday* experience.
3. All current banking requirements must be available online.

The owners are concerned about security and privacy, particularly staff seeing the amount of money entering the organisation. As a result, they wish to restrict the number and level of access, of Users of the CommBiz service.

In working through the requirements of their business, the owners have determined that:

- All business expenses and payroll must be signed off by both owners and the accountant; however, they only want the accountant to see the payroll amounts paid to the owners.

- All payments to suppliers of accommodation, transport, food and beverages and to travel wholesalers are required to be authorised by more than one person (this will include the accountant plus one of the owners).
- The business is very security conscious and, with the amount of travel overseas and to other locations, would like an added level of security to the system. They have selected the Pro 260 as their choice of security token.

Bank Accounts

Currently *Unique Holiday* has the following accounts:

1) Six Cheque Accounts

- Accommodation Account
- Transportation Account
- Food and Beverage Account
- Travel Wholesalers Account
- Business Expense Account with overdraft limit
- Payroll Account

2) BPAY

3) EFTPOS

4) Two Business MasterCard

5) A Business Loan

Service Details

Organisation Type: Single structure business

Organisation Name: Unique Holiday Pty Ltd

Service Name: Unique Holiday

Service Contact:	Mr Juan Day	Mr Fuad Mazri	Ms Mika Marnie
	0143 256 698	0498 654 913	0410 664 597

Date of Birth:	01/03/1973	16/06/1971	21/11/1967
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Distribution Address: This has been set up for the service as:
1/1 Party Parade
Anytown
TAS 7015

Products

APCA ID required.

Administration

One Administrator: Mae Lau

Three Authorisers: Each Authoriser is assigned to a list during the application process. This option has been taken by the company as follows:

Mr Juan Day	List B
Mr Fuad Mazri	List B
Ms Mika Marnie	List A

Three Users: One finance clerk (not required to be registered in the Method of Operation)

Two payables/receivables Clerks (not required to be registered in the Method of Operation)

Tokens Required: Four (Type Pro260)

Billing Account: Business Expense Account

Method of Operation

Accommodation Account: Two to sign; the accountant, Ms Mika Marnie, and one of Mr Juan Day or Mr Fuad Mazri.

Transportation Account: Two to sign; the accountant, Ms Mika Marnie, and one of Mr Juan Day or Mr Fuad Mazri.

Food & Beverage Account: Two to sign; the accountant, Ms Mika Marnie, and one of Mr Juan Day or Mr Fuad Mazri

Travel Wholesalers Account: Two to sign; the accountant, Ms Mika Marnie and one of Mr Juan Day or Mr Fuad Mazri.

Business Expenses Account: Three to sign; the accountant, Ms Mika Marnie and both owners, Mr Juan Day and Mr Fuad Mazri, jointly.

Payroll Account: Three to sign; the Accountant Mr Mika Marnie and both owners, Mr Juan Day and Mr Fuad Mazri, jointly.

Structuring access to the accounts in this way, will require two Methods of Operation (MOO) to be established. Both would be set-up using the 'Custom (multiple Authorisers with rules)' option, as the Authoriser has been selected in either List A or List B.

1. The Method of Operation for the first four (4) accounts above, would be set up as follows:

Account	Lower Limit	Upper limit	List A	List B
Accommodation	0	No Limit	1	1
Transportation	0	No Limit	1	1
Food and Beverage	0	No Limit	1	1
Travel Wholesalers	0	No Limit	1	1

This means that Ms Mika Marnie and either Mr Juan day or Mr Fuad Mazri can authorise any transactions against these four accounts.

2. A separate Method of Operation is required for the Business Expense and Payroll Accounts, however, as three people are required to authorise these transactions. This would be shown in the Method of Operation as follows:

Account	Lower Limit	Upper Limit	List A	List B
Business Expense Account	0	No Limit	1	2
Payroll Account	0	No Limit	1	2

The Administrator, Mae Lau, has been delegated the task of completing the organisation's CommBiz application. She has used the CommBiz Application Worksheet to gather and record the information required.

Similarly, once the service has been established for *Unique Holiday*, Mae Lau (as the CommBiz Administrator) would then go into the service and setup the Entitlements profile for each User of the service, in line with the accesses and privileges they require to perform their functions. These are set out in the following section, with one page given to each User of the service.

For Mae Lau, her entitlements would be set as follows and give her only administration functions but no ability to view, create or authorise on any accounts. (Note: Y=enabled, X=not enabled)

Entitlements								
Account Name	Account Number	Views			Product	Actions		
		Balance	Info	Trans List		View	Create	Auth
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Accommodation Account <small>(Transportation, Food and Beverages and Travel Wholesaler accounts are set up in the same fashion)</small>	067-015 12345678	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Transfer Direct Credit Direct Debit Stop Cheque	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Business Expenses	067-015 87654321	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Transfer Direct Credit Direct Debit Stop Cheque	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Payroll	067-015 34343434	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Transfer Direct Credit Direct Debit Stop Cheque	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Business MasterCard	4564717756588940	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Transfer Direct Credit Direct Debit Stop Cheque	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Business Loan Account	067-015 72727272	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Transfer Direct Credit Direct Debit Stop Cheque	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Administration Functions								
Transaction Purpose	Maintain Entitlements			Admin Entitlements				
Transaction Purpose <input type="text"/>	Transaction group templates	<input checked="" type="checkbox"/>		View service profile	<input checked="" type="checkbox"/>			
	Maintain address books	<input checked="" type="checkbox"/>		Maintain service preferences	<input checked="" type="checkbox"/>			
	Access audit log	<input checked="" type="checkbox"/>		View method of operation	<input checked="" type="checkbox"/>			
				Submit maintenance requests	<input checked="" type="checkbox"/>			
Import/Export Entitlements				Maintain users and roles	<input checked="" type="checkbox"/>			
				Verify Users and roles	<input checked="" type="checkbox"/>			
Import non-modifiable file <input checked="" type="checkbox"/>				Reset static password	<input checked="" type="checkbox"/>			
Import modifiable file <input checked="" type="checkbox"/>				Receive channel messages	<input checked="" type="checkbox"/>			
				Initiate token replacement provisioning	<input checked="" type="checkbox"/>			

For Juan Day, his entitlements would be set as follows, providing him with the ability to view, create and authorise on all accounts, as well as being able to import files.

Entitlements								
Account Name	Account Number	Views			Product	Actions		
		Balance	Info	Trans List		View	Create	Auth
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accommodation Account (Transportation, Food and Beverages and Travel Wholesaler accounts are set up in the same fashion)	067-015 12345678	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Direct Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Direct Debit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Stop Cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business Expenses	067-015 87654321	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Direct Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Direct Debit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Stop Cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payroll	067-015 34343434	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Direct Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Direct Debit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Stop Cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business MasterCard	4564717756588940	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Direct Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Direct Debit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Stop Cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business Loan Account	067-015 72727272	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Direct Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Direct Debit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Stop Cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Administration Functions								
Transaction Purpose	Maintain Entitlements			Admin Entitlements				
Transaction Purpose	<input type="checkbox"/>	Transaction group templates	<input type="checkbox"/>	View service profile	<input type="checkbox"/>			
		Maintain address books	<input type="checkbox"/>	Maintain service preferences	<input type="checkbox"/>			
		Access audit log	<input type="checkbox"/>	View method of operation	<input type="checkbox"/>			
				Submit maintenance requests	<input type="checkbox"/>			
				Maintain users and roles	<input type="checkbox"/>			
				Verify Users and roles	<input type="checkbox"/>			
				Reset static password	<input type="checkbox"/>			
				Receive channel messages	<input type="checkbox"/>			
				Initiate token replacement provisioning	<input type="checkbox"/>			
Import/Export Entitlements								
Import non-modifiable file	<input type="checkbox"/>							
Import modifiable file	<input type="checkbox"/>							

For Fuad Mazri, his entitlements would be set as shown. **Note:** that he can import or export file transfers into the service.

Entitlements								
Account Name	Account Number	Views			Product	Actions		
		Balance	Info	Trans List		View	Create	Auth
Accommodation Account (Transportation, Food and Beverages and Travel Wholesaler accounts are set up in the same fashion)	067-015 12345678	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Direct Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Direct Debit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stop Cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business Expenses	067-015 87654321	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Direct Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Direct Debit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stop Cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payroll	067-015 34343434	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Direct Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Direct Debit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stop Cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business MasterCard	4564717756588940	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Direct Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Direct Debit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stop Cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business Loan Account	067-015 72727272	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Direct Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Direct Debit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stop Cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Administration Functions								
Transaction Purpose		Maintain Entitlements			Admin Entitlements			
Transaction Purpose	<input type="checkbox"/>	Transaction group templates	<input type="checkbox"/>	View service profile	<input type="checkbox"/>			<input type="checkbox"/>
		Maintain address books	<input type="checkbox"/>	Maintain service preferences	<input type="checkbox"/>			<input type="checkbox"/>
		Access audit log	<input type="checkbox"/>	View method of operation	<input type="checkbox"/>			<input type="checkbox"/>
				Submit maintenance requests	<input type="checkbox"/>			<input type="checkbox"/>
				Maintain users and roles	<input type="checkbox"/>			<input type="checkbox"/>
				Verify Users and roles	<input type="checkbox"/>			<input type="checkbox"/>
				Reset static password	<input type="checkbox"/>			<input type="checkbox"/>
				Receive channel messages	<input type="checkbox"/>			<input type="checkbox"/>
				Initiate token replacement provisioning	<input type="checkbox"/>			<input type="checkbox"/>
Import/Export Entitlements								
Import non-modifiable file	<input type="checkbox"/>							
Import modifiable file	<input type="checkbox"/>							

For Mika Marnie, her entitlements would be set up as follows. This gives her the ability to view, create and authorise transactions, except for the MasterCard Account, where she cannot create transactions. She has no administration entitlements. Note that ticking the box above the line in the 'Views' column sets all the 'Views' options for all the accounts to enabled, saving time in individually ticking each box.

Entitlements								
Account Name	Account Number	Views			Product	Actions		
		Balance	Info	Trans List		View	Create	Auth
<input type="checkbox"/> Accommodation Account (Transportation, Food and Beverages and Travel Wholesaler accounts are set up in the same fashion)	<input type="checkbox"/> 067-015 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"/> Y
					Direct Credit	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y
					Direct Debit	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y
					Stop Cheque	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y
<input type="checkbox"/> Business Expenses	<input type="checkbox"/> 067-015 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"/> Y
					Direct Credit	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y
					Direct Debit	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y
					Stop Cheque	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y
<input type="checkbox"/> Payroll	<input type="checkbox"/> 067-015 34343434	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y	Transfer	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y
					Direct Credit	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y
					Direct Debit	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y
					Stop Cheque	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y
<input type="checkbox"/> Business MasterCard	<input type="checkbox"/> 4564717756588940	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y	Transfer	<input type="checkbox"/> Y	<input type="checkbox"/> X	<input type="checkbox"/> Y
					Direct Credit	<input type="checkbox"/> Y	<input type="checkbox"/> X	<input type="checkbox"/> Y
					Direct Debit	<input type="checkbox"/> Y	<input type="checkbox"/> X	<input type="checkbox"/> Y
					Stop Cheque	<input type="checkbox"/> Y	<input type="checkbox"/> X	<input type="checkbox"/> Y
<input type="checkbox"/> Business Loan Account	<input type="checkbox"/> 067-015 72727272	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y	Transfer	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y
					Direct Credit	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y
					Direct Debit	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y
					Stop Cheque	<input type="checkbox"/> Y	<input type="checkbox"/> Y	<input type="checkbox"/> Y
Administration Functions								
Transaction Purpose		Maintain Entitlements			Admin Entitlements			
Transaction Purpose	<input checked="" type="checkbox"/>	Transaction group templates	<input checked="" type="checkbox"/>	View service profile	<input checked="" type="checkbox"/>			
		Maintain address books	<input checked="" type="checkbox"/>	Maintain service preferences	<input checked="" type="checkbox"/>			
		Access audit log	<input checked="" type="checkbox"/>	View method of operation	<input checked="" type="checkbox"/>			
Import/Export Entitlements				Submit maintenance requests	<input checked="" type="checkbox"/>			
Import non-modifiable file	<input checked="" type="checkbox"/>			Maintain users and roles	<input checked="" type="checkbox"/>			
Import modifiable file	<input checked="" type="checkbox"/>			Verify Users and roles	<input checked="" type="checkbox"/>			
				Reset static password	<input checked="" type="checkbox"/>			
				Receive channel messages	<input checked="" type="checkbox"/>			
				Initiate token replacement provisioning	<input checked="" type="checkbox"/>			

For the accounts people who cannot authorise but can create and view transactions on some accounts, but not the Payroll nor the MasterCard nor the Business Loan Account, their entitlements would be set up as follows. **Note:** they have no administration entitlements.

Entitlements								
Account Name	Account Number	Views			Product	Actions		
		Balance	Info	Trans List		View	Create	Auth
Accommodation Account <small>(Transportation, Food and Beverages and Travel Wholesaler accounts are set up in the same fashion)</small>	067-015 12345678	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Direct Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Direct Debit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Stop Cheque	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Business Expenses	067-015 87654321	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Transfer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Direct Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Direct Debit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Stop Cheque	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Payroll	067-015 34343434	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Transfer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Direct Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Direct Debit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Stop Cheque	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Business MasterCard	4564717756588940	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Transfer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Direct Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Direct Debit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Stop Cheque	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Business Loan Account	067-015 72727272	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Transfer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Direct Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Direct Debit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Stop Cheque	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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

Josephine in Payroll can't authorise any transactions and can only create and view transactions on the Payroll account. She has no administration functions available to her.

Entitlements								
Account Name	Account Number	Views			Product	Actions		
		Balance	Info	Trans List		View	Create	Auth
Accommodation Account <small>(Transportation, Food and Beverages and Travel Wholesaler accounts are set up in the same fashion)</small>	067-015 12345678	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Transfer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
					Direct Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
					Direct Debit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
					Stop Cheque	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Business Expenses	062000-98765432	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Transfer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
					Direct Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
					Direct Debit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
					Stop Cheque	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Payroll	062002-12345678	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Transfer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
					Direct Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
					Direct Debit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
					Stop Cheque	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Business Loan account	062000-12121212	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Transfer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
					Direct Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
					Direct Debit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
					Stop Cheque	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Administration Functions								
Transaction Purpose	Maintain Entitlements			Admin Entitlements				
Transaction Purpose <input checked="" type="checkbox"/>	Transaction group templates	<input checked="" type="checkbox"/>		View service profile	<input checked="" type="checkbox"/>			
	Maintain address books	<input checked="" type="checkbox"/>		Maintain service preferences	<input checked="" type="checkbox"/>			
	Access audit log	<input checked="" type="checkbox"/>		View method of operation	<input checked="" type="checkbox"/>			
				Submit maintenance requests	<input checked="" type="checkbox"/>			
				Maintain users and roles	<input checked="" type="checkbox"/>			
				Verify Users and roles	<input checked="" type="checkbox"/>			
				Reset static password	<input checked="" type="checkbox"/>			
				Receive channel messages	<input checked="" type="checkbox"/>			
				Initiate token replacement provisioning	<input checked="" type="checkbox"/>			
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