



Creditor user group



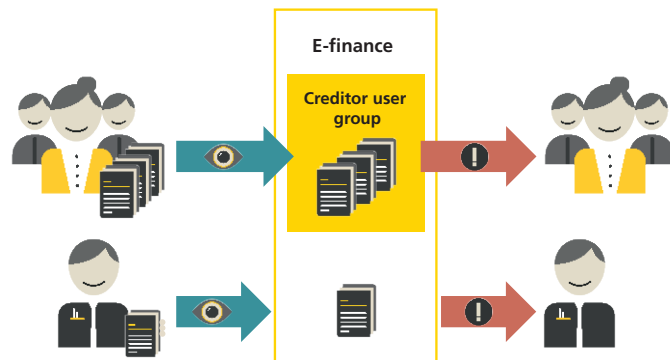
For targeted management of payments, business customers benefit from restriction options on creditor orders and order notifications.

With the creditor user group, e-finance users' access to payment orders can be restricted as required. It is possible to create different user groups according to department, business transaction or data supplier for selected accounts. This means different parties can work with a central account, but only manage their own payment orders.

Additionally, the creditor user group enables you to send group notifications, with the option to restrict access to group order documents only.

With the creditor user group, the parties involved only see their own payment orders and receive the relevant documents. Users who do not belong to the creditor user group still have an account view and can view all orders and download documents. The three users of the creditor user group only have access to their own orders, as illustrated below. The sole user has access to all payment orders with the account view.

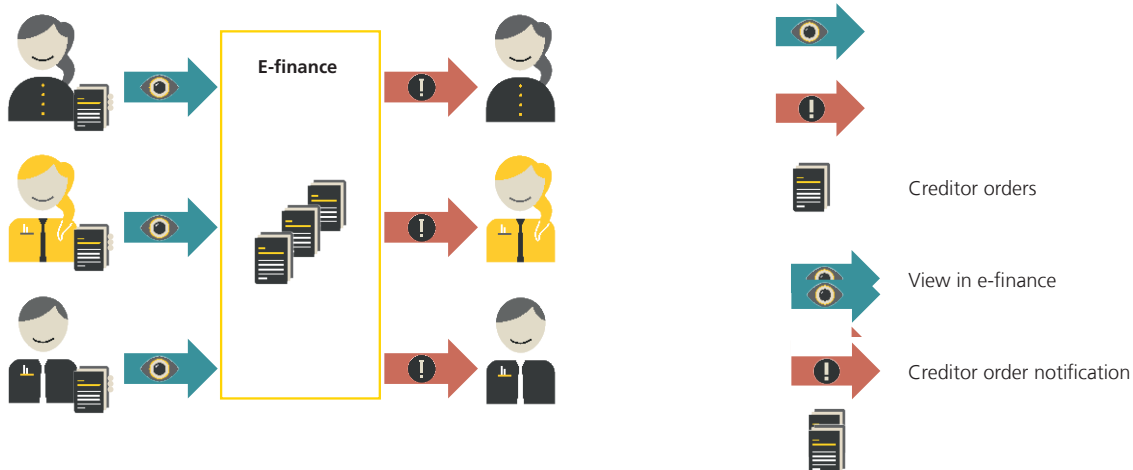
Creditor user group



Comparing a standard solution and the creditor user group

The standard solution offers users an unrestricted view of the order notification and the orders in e-finance. The following figure shows an example of how the standard solution works. All users can submit orders and download the order documents.

Standard solution



Here's how the creditor user group works in detail

1. When a creditor user group is created, a unique ID is assigned for identification purposes. You designate a name for the group. In e-finance you can see clearly which group the order is assigned to.
2. You define which users and delivery channels (file transfer) operate in the same group. The user ID for the e-finance user is linked to the creditor user group. The user ID for the e-finance user and the debit account determine which group the creditor orders belong to.
3. An order is assigned as soon as the e-finance user or delivery channels (file transfer) are admitted to the group and the debt account is stored in the creditor user group agreement. One or more accounts can be administered in the same creditor user group.
4. Payment orders: the authorization "Access all orders" grants access to all payment orders for the account (independent of the creditor user group). This allows the user to override any restriction to the visibility of a creditor user group and may be of interest to a finance manager, for instance.
5. Order notification: with the account authorization "Download processing information", the user can download order notification documents independently of the creditor user group.

Roles within the creditor user group

Two different roles apply in the creditor user group:

Initiating party

The initiating party is the consignor of the payment orders. This role is usually performed by the customer themselves or by an authorized third party.

Ultimate debtor

An ultimate debtor is used when an initiating party submits orders for various creditor user groups. For example, a data supplier (initiating party) delivers orders for two customers. So that the final debtors can only view their own orders, a creditor user group of the type "ultimate debtor" is used. This enables fine-grained control over the visibility of orders in e-finance and access to order documents.

Preconditions

The following services are required to be able to use the creditor user group:

- Business account/s
- E-finance participation and authorized users
- When using delivery channels for file transfer (e.g. TBS, FDS)
- Use of a PostFinance accounts payable solution: EPO (pain.001), e-finance payments, electronic standing orders or SWIFT MT101

Registering a creditor user group

To register a creditor user group or to change your e-finance user rights, please contact your customer advisor.