

# How to Provide “View Only” Bank Account Access to Your Bookkeeper

Bookkeeping requires some amount of access to your financials in order to help you and your business. It is ideal if your bookkeeper has access to your bank account so they can view transactions and keep track of them. We understand some clients don't feel comfortable giving their bookkeeper full access to their bank account. We suggest providing “view only” bank account access to your accountant. Here's what you'll need to do in order to grant your accountant access:

## **Wells Fargo**

You can grant an individual online “View Only” access to one or more of your accounts, manage their usernames and passwords, and edit/cancel a guest user’s access anytime.

When you visit the Wells Fargo page log into your account and navigate to “Account Access Management.” You will see an overview of employees who have been added to your account. You have the ability to remove authorized signers and grant individuals online “View Only” access to one or multiple accounts.

Wells Fargo recommends that you review who has access to your account frequently and make adjustments to align with your current needs.

## **U.S. Bank**

U.S. Bank allows you to share customized access for business accounts using the “Shared Access” feature. You can select “View Only.” This will allow accountants to view transactions, balances, and other details on selected accounts.

To activate this feature:

- Login to U.S. Bank online using your business user ID
- Find the “I’d Like To” menu located on the left side of the page and choose Managed Shared Access
- Or you can click “Customer Service” and then select Shared Access

## **Chase Bank**

You can set up multiple authorized users with their own unique ID and password – which gives them access only to the accounts and services you set. Here’s how:

- After signing in, choose "Account management" and then "Access & Security Manager"

- Choose "Add authorized user" and fill in their required information, choose "Next"
- Review information and choose "Add user"
- Provide the username to your authorized user - they will receive an email from Chase with a temporary password to sign in
- To assign rights, start by selecting access level under each account
- Based on access level selected – choose some, all or none of the additional services we offer and assign daily limits
- Choose "Next" when finished and then "Next" again to confirm
- Manage your authorized user info, security and rights anytime on the Access & Security Manager dashboard

### **American Express**

To permit a secondary user to view your American Express business account, you need to set up their account with Amex's Account Manager feature. With this functionality, you can provide your bookkeeper a Limited Access to your bank records. You can modify your user privileges by going to My Account > User Administration and clicking on View/Modify to create view only bank account access. You will then be directed to a view where you can change these settings.

### **Bank of America**

In order to grant your bookkeeper access to your Bank of America account you must upgrade your online banking account to include Account Management. You can create an individual account access level and allow a bookkeeper to view and manage accounts.

Tip: The Account Management feature of Bank of America also allows you to integrate QuickBooks to your account. By integrating, you can synchronize transactions between your bank and your QuickBooks account in real-time!

### **BB & T**

You must enroll in BB&T's Small Business Online program in order to give your bookkeeper view only bank account access. Once you are enrolled, open the business services menu of the program, and click Multiple User Access (Subscribe). This feature allows you to add and limit the viewing access of up to 25 users per account.

### **Capital One**

You will need to use Capital One's Treasury Management feature to delegate your bookkeeper's viewing access to view only. With this feature, you can adjust the access settings of your authorized users.

## **Fidelity Investments**

At Fidelity Investments, you can give your bookkeeper access to your accounts with one of four permissions. These permission-levels include Inquiry, Limited, Full, or POA. The Inquiry access will limit privileges to view only bank account access so your accountant can see your balances and tax forms.

## **PNC Bank**

You can use PNC Bank's Cash Flow Insight service to give your bookkeeper access to your accounts. This feature allows you to create an account for your bookkeeper and provide them with the appropriate permissions to view your financial transactions.

## **Regions Banks**

Regions Bank allows you to limit your bookkeeper's permissions through their "People and Permissions" list. With this function, you can create an account for your bookkeeper and edit their permissions to grant them view only bank account access.

## **SunTrust**

With SunTrust's Online Cash Manager system you can set up an account for your bookkeeper that will give them access to your bank statements. You can also limit their access using the system.

## **PayPal**

PayPal has a "Managed Users" feature that they provide to their customers with a business account. This allows you to create multiple logins and limit the level of access users have. Each person has their own login ID and level of authority.

Once you have created a business account:

- Navigate to "Account Access"
- Select "Update" under the section "Manage Users"
- Choose "Add User"
- Input the user's information and choose only the privileges you want the user to have. Click "Save."