

# Approval Matrix

For CWB Business Clients


To get to your Approval Matrix, log on your CWB Digital Banking and go to either:

1. Hamburger/Side menu > Settings > Approval Matrix > Manage Approvals (Edit Details)
2. Top menu > Profile picture > Approval Matrix > Manage Approvals (Edit Details)

[Click here to view the Approval Matrix interactive demo](#)

## Overview

The Approval Matrix allows Account Signers to define or update approval rules for different transaction types (e.g., Bill Payment Service, Intra Bank Fund Transfer, Create, Interac e-Transfer, etc.) across that various banking accounts you may have, such as Chequing, Savings, etc.

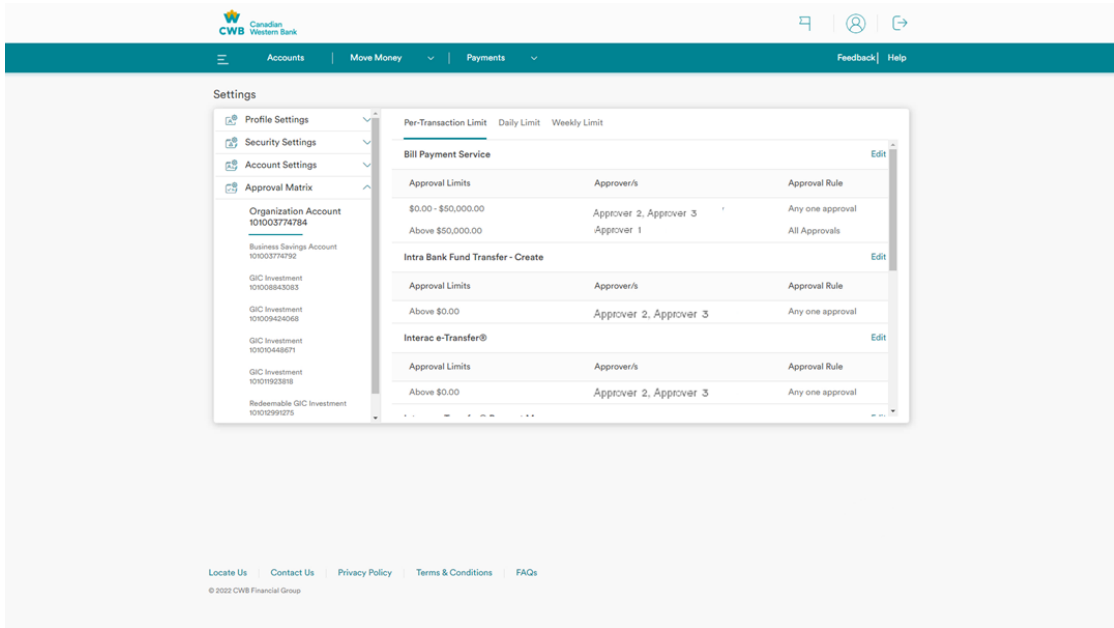
A Full Access Business Client is an Account Signer who has approval privileges and can view and act on transactions requiring approval. They can also view the pending requests requiring approval on the approvals dashboard (Hamburger Menu  > Accounts > Approvals).

However, the Approval Matrix allows you via self-service to set:

1. Approval limit rules for each transaction type: (1) per transaction Limit, (2) Daily Limit value, (3), Weekly Limit. Note: The approval limits must always cover the entire range.

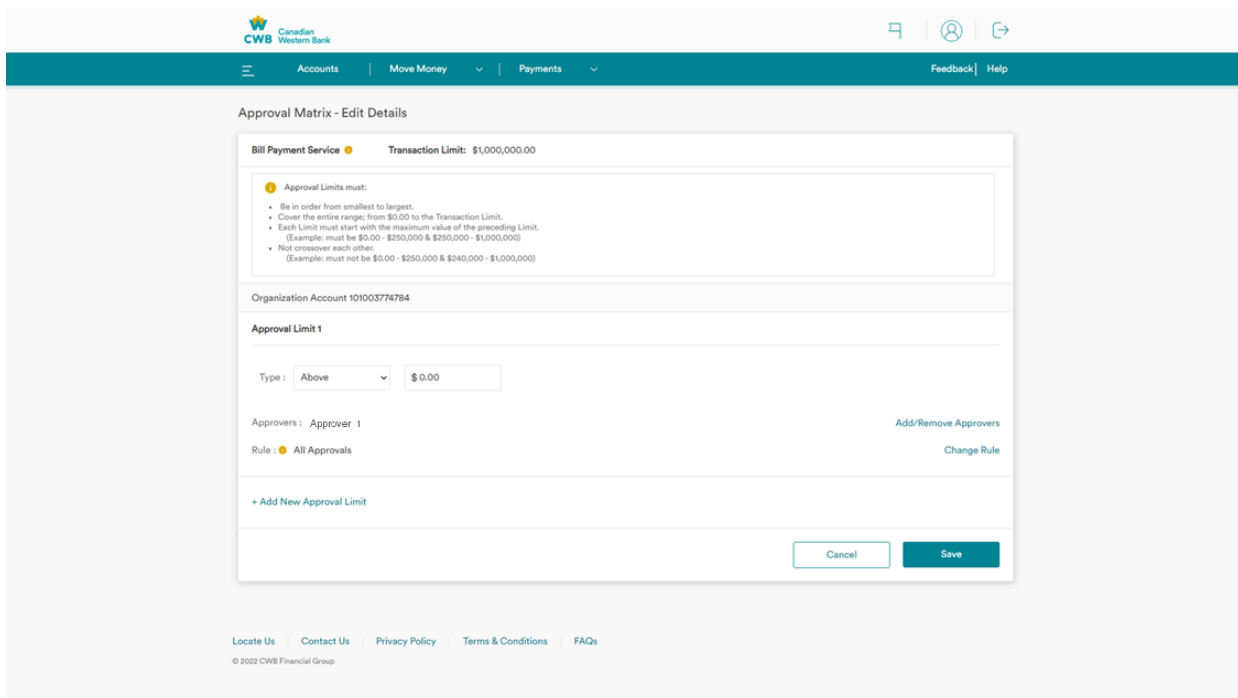
Settings		Per-Transaction Limit	Daily Limit	Weekly Limit
Profile Settings	▼			
Security Settings	▼			
Account Settings	▼			
Approval Matrix	▲			
BCA (Special Interest & Char				
		Bill Payment Service <span>Edit</span>		
		Approval Limits	Approver/s	Approval Rule
		\$0.00 - \$1,000,000.00	SIGNER C, SIGNER 2C	Any two approvals

2. Approvers – This is a list of the signers that have been set-up as Full Access Business Client on cwb.digital. You can select who you would like added as an approver on each feature and account. **If you need to add or remove an authorized signer from the account itself (not approval matrix), please contact your bank centre to complete the request.**
3. Approval Rule – this is the number of approvals required for a transaction to be completed (E.g Any one to approve).



In other words, you can add a set of simple readable rules to define the approvals. For instance, a rule could say that "All Bill payments above \$1000 require an approval for any one of User X, User Y, or User Z". These rules translate into the approval matrix for your company.

Any time you edit the approval matrix, please note of the of the Approval Limit constraints in setting the approval limit.



## Additional Information

1. Each company can define its own approval matrix. There is only one approval matrix is associated with a company.
2. For accounts with signing arrangement other than 1-to-sign, if a transaction needs approval and the approver information is not found in the approval matrix, the transactions will be stopped from execution.
3. When a subsequent account is added after the company is onboarded, by default, no approval rules are set for any features linked to the account. The company must define the approval matrix for this subsequent account.
4. When accounts are unlinked from a company, the Approval Matrix is revised and the information for the unlinked account is removed.