

CARM Simplified

Delegating Access to your Portal Account

To your employees

User Role	Description
Business Account Manager	Full management access at the business and program account levels, with the ability to accept new employees to the business and request third party relationships with clients. This role should be given to an active operational user, and not necessarily the owner of the company. The first user that registers a business inherits the Business Account Manager user role by default. It is highly recommended that businesses assign at least two Business Account Managers
Program Account Manager	Ability to modify program registration information, grant access to employees of their program and create, edit and view all program transaction information.
Editor	Ability to create, edit and view all transaction information for a program.
Reader	Ability to see all transaction information for a program but is unable to create or edit information.
Unassociated user	Has created their personal profile on the CARM Client Portal, but has not yet been accepted as an employee of their business.

To Third Party Business Relationships

User Role as a Third-Party	Description
Third-Party Business Account Manager	Ability to manage which of your employees can access a client's account and has the ability to request additional business relationships with other clients. If the client sets the relationship at the business level (full access to all program accounts), you assume the highest possible role for this type of relationship, and act as Third-Party Business Account Manager for this client.
Third-Party Program Account Manager	With delegated access to a client's program by the Third-Party Business Account Manager, you have the ability to grant access to employees who will work with you on your client's program account.

You can set the transaction visibility to allow your third parties to access transactions that are:

- Submitted by their business only
- Submitted by you
- Submitted by another third-party service provider business

CCP Roles

	Organization	User Access	Business Relationships	Documents	Programs	Finances	Payments	Pre-Authorize d Debit	Rulings
Business Account Manager (BAM)									
Business Account	E	E							
Program Account	E	E	E	E	E	E	E	E	E
Third Party Business Account Manager (pBAM)									
Business Account	R	E ¹							
Program Account	R	E	R	E	R	E ²	E	X	E
Program Account Manager (PAM)									
Business Account	X	X							
Program Account	X	E	E	E	E	E	E	X	E
Third Party Program Account Manager (pPAM)									
Business Account	X	X							
Program Account	X	E ¹	R	E	R	E ²	E	X	E
Editor									
Business Account	X	X							
Program Account	X	X	X	E	X	E	E	X	E
Third Party Editor									
Business Account	X	X							
Program Account	X	X	X	E	X	E	E	X	E
Reader									
Business Account	X	X							
Program Account	X	X	X	X	X	R	R	X	R
Third Party Reader									
Business Account	X	X							
Program Account	X	X	X	X	X	R	R	X	R
Unassociated User									
Business Account	X	X							
Program Account	X	X	X	X	X	X	X	X	X

Legend

- E: Edit access (Editor role)
- R: Read-only access (Reader role)
- X: No access

Green cells: User roles inherited from business relationships.

Empty cells: Permission is not applicable, as it relates to a program account function instead of business account.

Notes

- ¹ Allows user to give access of Service Provider employees to the Client. Does not allow to manage the Client's employees.
- ² Excludes collection information