

Leveraging Permissions to Divide and Conquer



Defining roles and granting the right permissions to the right people can help streamline your business operations within the Affirm Merchant Portal

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Overview

Managing dashboard permissions within your business is key to establishing a



secure and efficient operational environment. This guide explores the various permissions available within the dashboard and provides a framework for optimizing role assignments based on business functions. Each approach offers distinct advantages, but no single method fits every organizational context.

Admin Powers

Concentrating admin powers centralizes decision-making authority, streamlining processes and ensuring consistent policies. It bolsters security measures and accountability while mitigating risks associated with unauthorized access. However, this approach may face challenges in scalability and potential single points of failure. For incoming admin users, we recommend making sure they're trained on how to use Merchant Portal functions, as well as how to Manage Accounts.

Specialization

Conversely, specializing and/or delegating roles enables a granular level of control, empowering experts in their respective domains and fostering operational agility. This approach necessitates thoughtful planning, precise communication, and ongoing coordination. Balancing these strategies in tandem with contextual considerations is crucial in establishing a robust permission framework tailored to the unique needs of your business.



In the dynamic landscape of dashboard permissions, understanding the distinct roles that users assume in addition to understanding how to use the Merchant Portal Permissions is pivotal to ensuring an efficient and secure operational environment. Each business function brings a unique skill set and focus, allowing for the delegation

of responsibilities that align with their strengths. Here are some key admin and user personas to consider:

1. The Super Generalist

This person embodies the one-person administrative army, ideally suited for smaller companies (less than \$1m GMV) where the administrative workload isn't overly burdensome. The Super Generalist is proficient in handling a diverse range of tasks, from overseeing charges to addressing customer inquiries. Their adaptability and resourcefulness are invaluable in maintaining a streamlined operational flow.



2. The Balancer

The Balancer is meticulous in their approach, ensuring that all financial transactions, including charges, settlements, and refunds, are meticulously managed. Their focus may lie in maintaining precise financial records or as a customer support agent for the business. This persona is particularly essential in industries where financial accuracy is paramount.



3. The Analyst

For a deeper understanding of trends, insights, and performance metrics, The Analyst steps into the spotlight. Armed with a keen eye for data patterns, this persona dives into the analytics, extracting valuable insights to inform strategic decisions. Their role is instrumental in shaping data-driven strategies and optimizing operational efficiency.



Tool Tip:

In some instances, admin permissions may not be required to reconcile transactions. As an alternative, settlement reports can be accessed here:

- [Accessing your settlement reports](#)
- [Scheduling recurring settlement reports \(email\)](#)



4. The Customer Experience Champion

This persona is dedicated to ensuring a seamless and positive customer journey. They specialize in managing customer interactions, addressing



inquiries, and resolving issues promptly. The Customer Experience Champion plays a crucial role in building trust and loyalty among the customer base, making them indispensable in industries that prioritize customer satisfaction.

5. The Innovator

Innovation drives this persona, who is constantly seeking ways to enhance processes and implement cutting-edge solutions. The Innovator is instrumental in identifying opportunities for automation, integration, and optimization,

contributing to the long-term success and competitiveness of the organization.



Upkeep

Establishing robust permission settings is just the first step in ensuring a secure business experience. Regular upkeep and auditing of these settings are equally crucial. Here's why:

Periodic Audits of Admin Users

Admins and users may join or leave the organization, and their roles and responsibilities may evolve. It's imperative to conduct occasional audits to verify that access levels align with current job functions. This not only mitigates potential security risks associated with unnecessary access but also ensures that everyone has the appropriate permissions to fulfill their roles effectively.

Establishing a Review Process

Establishing a systematic review protocol on a quarterly, semi-annual, or annual schedule is crucial. This protocol should engage critical stakeholders, such as department leaders and IT administrators, to evaluate if the current permissions structure is in sync with the evolving demands of the business. Additionally, the review process should take into account access to emailed settlement reports, assessing whether continued access is warranted or should be revoked. Modifications can be implemented in response to feedback, shifts in business dynamics, or emerging security considerations.

Two-Factor Authentication (2FA) Verification

For added security, the use of Two-Factor Authentication (2FA) is recommended, especially in the US. Admins and users will need a valid US phone number to access the merchant portal. This extra layer of authentication adds a significant barrier to unauthorized access attempts. If an individual no longer has access to their US number, they can use an email address as an alternative instead.



Conclusion

The meticulous management of dashboard permissions is the cornerstone of a secure business environment. This guide has provided a comprehensive framework for optimizing role assignments based on business functions, recognizing that there is no one-size-fits-all approach. Whether through concentrated admin powers or specialized roles, each strategy brings unique advantages. Understanding and utilizing these roles, from the Super Generalist to the Innovator, empowers you to leverage your business strengths effectively.

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