CARM Simplified
Delegating Access to your Portal Account

User Role	Description	
Business Account Manager (BAM)	BAMs have full access to all CCP functionality for a business account and all its program accounts. The purpose of this role is to assume the management of the business account. This role can; • Manage all legal entity and program information • Perform operational activities in the CCP (e.g. request rulings, make payments, edit and view financial information). *Note:* This role is not to be confused with the Business Owner or a Director of the business. This user role should be held by an individual with active involvement in the management of its business account (e.g. manage employee access, manage business relationships, manage business and program accounts information).	■ The **Business Owner** or **Director** is the person legally listed in the incorporation, proprietorship, or partnership documentation. The BAM in the context of the CCP can be the Business Owner or Director, but can also be another individual from the business.
	The BAM role is automatically given to the initial individual who links their user account to their business by completing the registration process. Due to the importance of this role, it is highly recommended to give the BAM role to at least one other user.	■ Information on linking a user account to a business can be found in Section 2.0: *Portal Registration*.
Third Party Business Account Manager (pBAM)	The pBAM role gives a Service Provider near full access to all CCP functionality for a Client's business account and all its program accounts. The purpose of this role is to assume the management of the business account of a Client without interfering with its tombstone data (business or program profiles) or access details (employees and business relationships). The pBAM role has the same access as a BAM, with the following exceptions; • Does not have access to the Client's sensitive information (e.g. bank account). • Cannot see or manage the employees or business relationships of the Client. This role can; • Perform operational activities in the CCP (e.g. request rulings, make payments, edit and view financial information).	

User Role	Description
	The pBAM role is automatically given to the BAM of a Service Provider when they are approved for a business relationship by a Client. The pBAM role can manage access only for its own employees (i.e. employees of the Service Provider). This role does not allow pBAM users to manage access for the Client's employees.
Program Account Manager (PAM)	The PAM role gives full access to all CCP functionality for a specific program account. The purpose of this role is to assume the management of a program account alongside the BAM. This role can; • Manage program information and give access to employees for the program account. • Perform operational activities in the CCP (e.g. request rulings, make payments, edit and view financial information at the RM level only).
Third Party Program Account Manager (pPAM)	The pPAM role gives a Service Provider near full access to their Client's specific program account for all CCP functionality. The purpose of this role is to assume the management of a Client's specific program account without interfering with its tombstone data (program profile) or access details (employees and business relationships). This role is automatically given to the BAM of a Service Provider when they are approved for a program management relationship by a Client. This applies because BAMs have full access to the accounts within its business.
	The pPAM role has the same access as a PAM, with the following exceptions; • Does not have access to the Client's sensitive information (e.g. bank account). • Cannot see or manage the employees or business relationships of the Client. This role can; • Perform operational activities in the CCP (e.g. request rulings, make payments, edit and view financial information at the RM level only). The pPAM role can manage access only for its own employees (i.e. employees of the Service Provider). This role does not allow pPAM users to manage access for the Client's employees.
Editor & Third Party Editor	The Editor and Third Party Editor roles can; • Perform operational activities in the CCP (e.g. request rulings, make payments, edit and view financial information at the RM level only).
Reader & Third Party Reader	The Reader and Third Party Reader roles can; • View operational activities in the CCP (e.g. rulings, payments, financial information at the RM level only).
Unassociated User	Unassociated users are users without any user role. It is intended for users that have registered on the CCP but have not yet linked their business or have not been accepted as an employee of a business.

Permissions

Each user role has a set of permissions that control what the user role can do in the CCP. The CCP contains webpages that can be grouped into nine (9) functions that have accompanying permissions for users.

The 9 CCP functions are described as the following:

1. **Organization:** Manage business profile information and list programs.
2. **User Access:** Manage pending access requests, manage list of users.
3. **Business Relationships:** Send requests, manage pending requests, manage list of business relationships, manage Client Groups.
4. **Documents:** Upload new documents against existing requests or transactions.
5. **Programs:** Manage program profile information and list of sub-programs.
6. **Finances:** Manage transaction history, SOAs, invoices, etc.
7. **Payments:** Manage credit allocation, credit card payments, Interac payments, etc.
8. **Pre-Authorized Debit:** Manage PAD agreements and banking information.
9. **Rulings:** List and request rulings.

CCP Roles

The following table outlines the access that is available to each of the user roles for the 9 CCP functions.

	Organization	User Access	Business Relationships	Documents	Programs	Finances	Payments	Pre-Authorized 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