



User Guide

Business Online Banking



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Basic Overview

Business Online Banking

Main navigation: My Accounts, Move Money, and Additional Services. Admins have full access to all accounts and services based on the business. Business Admins manage other business sub-users; business sub-users' access is based on permissions.

My Settings | Help | Support | Logout

My Accounts Move Money Additional Services Reports

Last Visit Apr 18, 2019

My Accounts Transfer

Tax ID CCU Test 4

DEPOSIT ACCOUNTS **\$22.57**

Test Checking 1 *1781 Quick peek

Current **\$9.83**

Available **\$9.83**

Test Checking 2 *1773 Quick peek

Current **\$4.12**

Available **\$4.12**

Test Savings *1700 Quick peek

Current **\$8.62**

Available **\$8.62**

My Approvals

All requests

You have no approval requests

April 2019

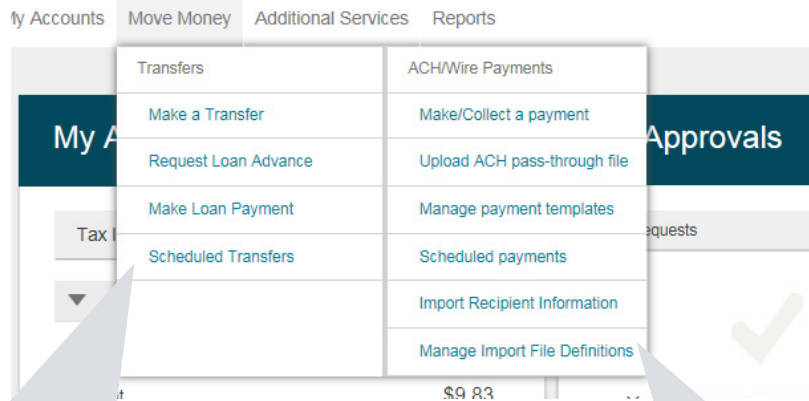
Su	Mo	Tu	We	Th	Fr	Sa
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4

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My Approvals: Approval are used when there is more than one administrator and/or a sub-user has approval entitlements or initiates a payment outside of their threshold limit. See page 21/22 for more on sub-user entitlements.

My Accounts: filtered list of Deposit and Loan accounts based on Tax ID selected. View available balance; selecting 'Quick peek' will show the last 5 days of transaction history; click an account name to view details. The Details screen provides transaction history.



***Move Money > Transfers:**

Make a Transfer – internal, aka intra-institution transfer.

Request Loan Advance – an internal transfer to make a draw from a loan account

Make Loan Payment – internal transfer to pay a loan

Scheduled Transfers – manage future and recurring internal transfers

***Move Money > ACH/Wire Payments:**

Make/Collect a Payment – send an ad hoc or template-based ACH or Wire; collect funds via ACH ad hoc or template-based

Upload an ACH Pass-Through File – take a NACHA file, upload it into Business Banking

Manage Payment Templates – create and manage templates for ACH and Wire payments

Scheduled Payments – manage future and recurring ACH and Wire payments

Import Recipients – import ACH participants into Business Banking for initiation

Manage Import File Definitions – create an import map before going to Import Recipients

**Access to options within these menus depends on what is enabled for the business.*

My Settings – edit password, User ID, email, phone number, account nicknames, etc. Help: answers common questions.

Support – look up Columbia Credit Union’s Support number and hours. Logout: properly end the Business Banking session; users are automatically logged out after 20 minutes of inactivity.

[My Settings](#) | [Help](#) | [Support](#) | [Logout](#)



[My Accounts](#) | [Move Money](#) | [Additional Services](#) | [Reports](#)

*Additional Services:

Manage Users – add business sub-users with unique permissions and limits on a per Tax ID, per account basis

Other services– for example, Bill Pay and Online Statements

My Accounts

Tax ID CCU Test 4

DEPOSIT ACCOUNTS \$22.57

Account Name	Quick peek
Test Checking 1 *1781	Quick peek
Current	\$9.83
Available	\$9.83
Test Checking 2 *1773	Quick peek
Current	\$4.12
Available	\$4.12
Test Savings *1700	Quick peek
Current	\$8.62
Available	\$8.62

Last Visit Apr 18, 2019

April 2019

Su	Mo	Tu	We	Th	Fr	Sa
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4

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7	8	9	×
4	5	6	-
1	2	3	+
0	.		=

You have no approval requests

**Access to options within these menus depends on what is enabled for the business.*

Login Experience

Business Online Banking

First-time Login to Business Banking:

1. Receive two emails with login credentials.
2. Log in with system-generated username and password.
3. Validate identity via a one-time passcode sent to a phone.
4. Change password (recommended: change username after login)
5. Enjoy the benefits and ease of Business Banking!

STEP 1: Receive emails with login credentials

The subject for both emails is "You have been granted access to Online Banking". Two separate emails will be received from MemberService@columbiacu.org with your username and password. If you did not receive one or both of the emails, please contact us at 800-699-4009, or Sub-users contact your Company Administrator.

Step 2: Go to login screen

The login screen for Business Banking is the same login screen for Online Banking.

Note: Sub-users will use these same steps to complete their first login.

1. Click the link in the email to the Columbia Credit Union website.
2. Copy the username from the email and paste into the Username field.
3. Copy the password from the other email and paste into the Password field.



Online Banking Login
(Personal & Business)

Username

Password

SIGN IN

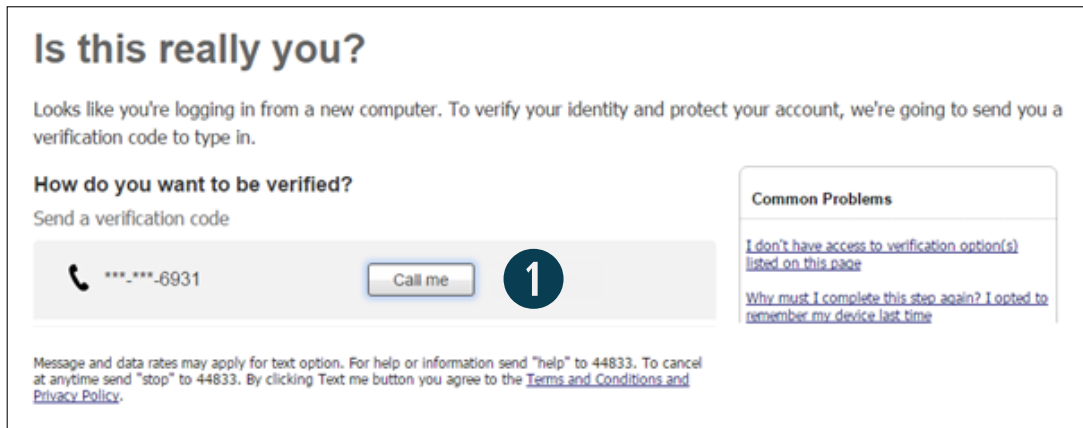
*Forgot username or password?
Learn more about Online Banking
Online Banking Maintenance Schedule*

Tips:
The username and the password in each email ends with a period. The period is NOT part of the username or password value.

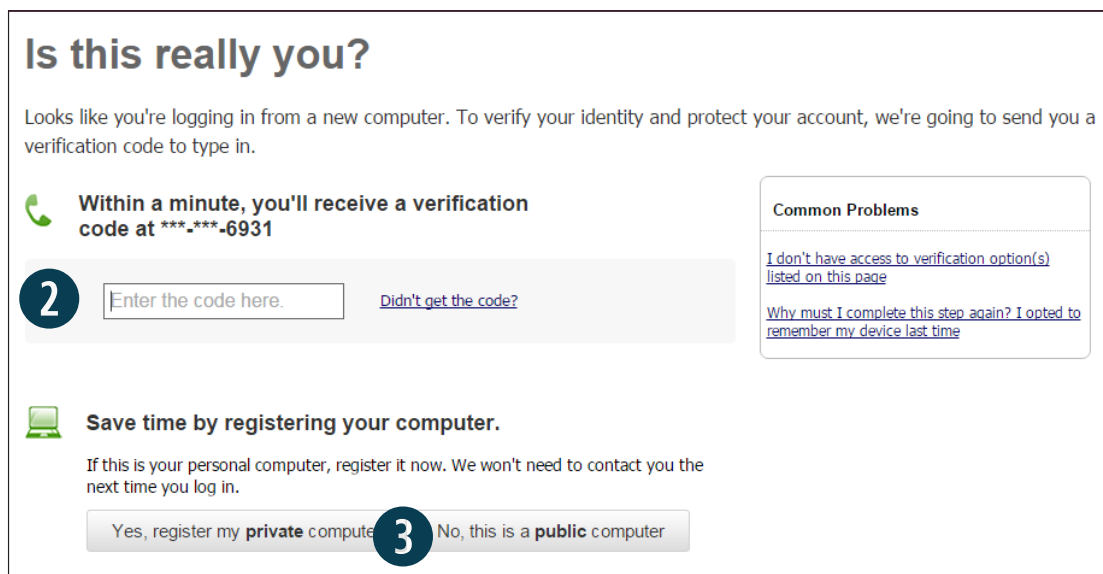
Step 3: Multifactor Authentication (MFA)

Authentication during the initial login is required, as well as future logins when the computer isn't recognized.
Note: the very first login will only allow the verification code to be received to the phone number on file, additional verification methods can be enabled by going into 'My Settings' once you are logged in.

1. Click Call Me
 - Answer the phone call and press # to receive the 6-digit access code
 - Clicking 'Call me' again refreshes the screen (see step 2).



2. Enter the code; expires after 10 minutes and consists of 6 random digits
3. Register the Computer:
 - "Yes, register my private computer":
If it is a personal computer, select this option to bypass the MFA screen for future logins.
 - "No, this is a public computer":
If this is a public computer, select this option, which will present this MFA screen at the next login from this computer.
 - Clicking either button advances to the next screen.

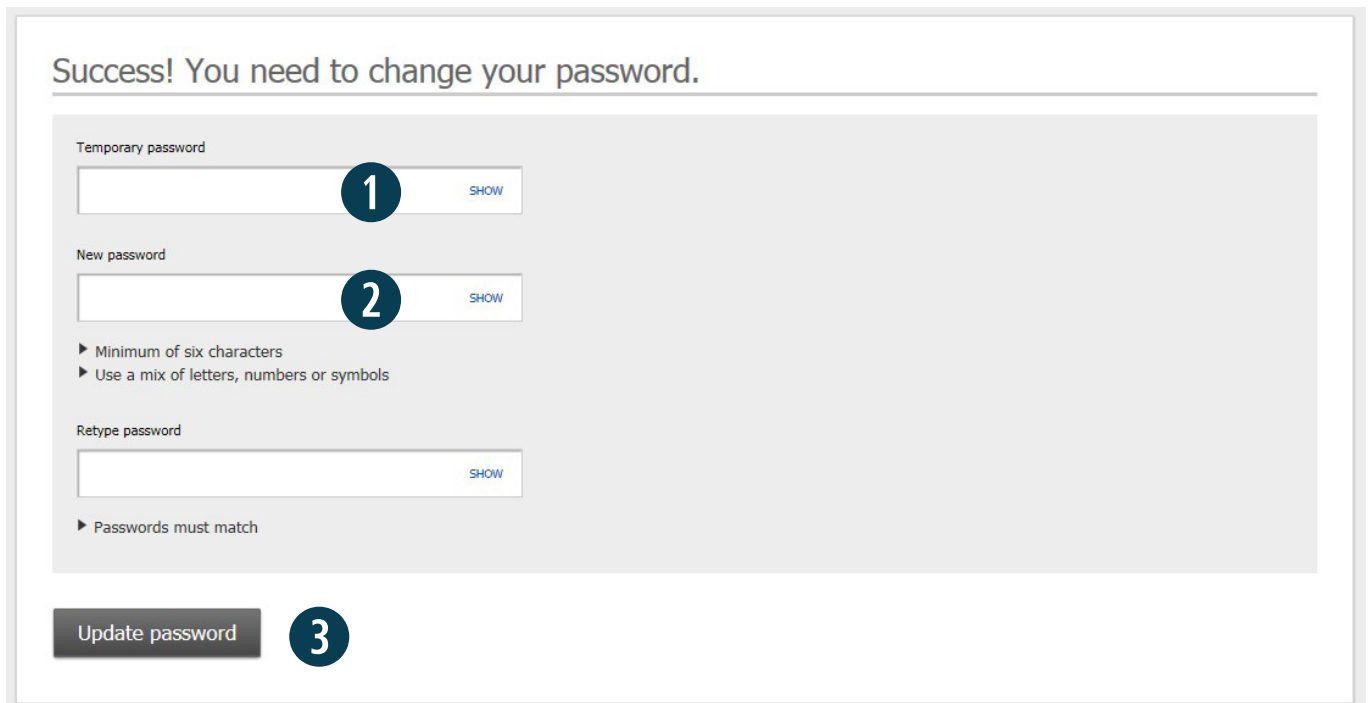


Tips:
When on the phone call, press # to repeat the code if needed.
Select "Didn't get the code?" link to initiate the phone call again.

Step 4: Forced Password Change

It is required to change the password upon initial login.

1. Copy the password again from the email into the Temporary Password field.
2. Create a new password (min 6 characters, use a mix of letters, numbers or symbols).
3. Click Update Password



The screenshot shows a web interface for changing a password. At the top, a message reads "Success! You need to change your password." Below this is a form with three input fields and a button. The first field is labeled "Temporary password" and has a "1" in a dark blue circle next to it. The second field is labeled "New password" and has a "2" in a dark blue circle next to it. Below the "New password" field are two bullet points: "▶ Minimum of six characters" and "▶ Use a mix of letters, numbers or symbols". The third field is labeled "Retype password" and has a "3" in a dark blue circle next to it. Below the "Retype password" field is a bullet point: "▶ Passwords must match". At the bottom left of the form is a dark grey button labeled "Update password".

Since you are not prompted to change your randomly generated username, we suggest that you do this at the time of your first login by going to:

1. My Settings
2. Under 'Username' select 'Edit'
3. Enter the username you would like to use
4. Then your current password
5. Save

Login Issues/Troubleshooting

Issue: The two emails for first login with the username and password were not received.

Resolution:

1. Check the Junk email folder.
2. If the emails are not there: contact Columbia Credit Union at 800-699-4009 or Sub-users contact your Company Administrator to verify your e-mail on file is correct.
3. For sub-users: Company Administrator to look up the sub-user's profile in Business Banking > Manage Users and make an updates if needed.



Online Banking Login
(Personal & Business)

Username

Password

SIGN IN

*Forgot username or password?
Learn more about Online Banking
Online Banking Maintenance Schedule*

Can't access your account?

Provide the following information and we'll send you a temporary password.

Phone number

This phone number must be already added to your account.

Username

Send me a new password

[I forgot my username](#)



Tip:
Replacement passwords can only be retrieved via phone (not email).

Login Issues/Troubleshooting


Issue: The one-time passcode isn't coming to the phone via call or text.

Resolution:

1. Contact Columbia Credit Union to verify the contact information is correct.
2. Attempt to reinitiate the phone call or text.
3. For sub-users, Administrator to look up the user's profile in Business Banking > Additional Services > Manage Users and make an update if needed (Columbia Credit Union cannot make these updates)

Is this really you?

Looks like you're logging in from a new computer. To verify your identity and protect your account, we're going to send you a verification code to type in.


 **Within a minute, you'll receive a verification code at ***-***-6931**

[Didn't get the code?](#)

Common Problems

[I don't have access to verification option\(s\) listed on this page](#)

[Why must I complete this step again? I opted to remember my device last time](#)

 **Save time by registering your computer.**

If this is your personal computer, register it now. We won't need to contact you the next time you log in.

Note:

Only select Yes, register my private computer if others will not have access to your computer. If No is selected, you will be prompted to enter a verification code each time you log in to Business Online Banking.

Ongoing logins

For future logins, if the computer is not recognized, validating identity will be required. (Some options below may not be available at first log in.)



- **Text Me** button
- **A second phone number** (not showing here)
- **Email Me** button
- **Enter verification** code button for token use

Is this really you?


Looks like you're logging in from a new computer. To verify your identity and protect your account, we're going to send you a verification code to type in.

How do you want to be verified?

Send a verification code

 ***-***-6931	<input type="button" value="Call me"/>	<input type="button" value="Text me"/>
 a*****@digitalinsight...	<input type="button" value="Email me"/>	

Use a security device

 VIP Access	<input type="button" value="Enter verification code"/>
--	--

Common Problems

[I don't have access to verification option\(s\) listed on this page](#)

[Why must I complete this step again? I opted to remember my device last time](#)

Message and data rates may apply for text option. For help or information send "help" to 44833. To cancel at anytime send "stop" to 44833. By clicking Text me button you agree to the [Terms and Conditions](#) and [Privacy Policy](#).

Tip:
See the next section: 'My Settings' for enabling additional verification methods.

My Settings

Business Online Banking

My Settings allows a Business Banking member to manage personal information and preferences, including:

- Contact information
- Username and Password
- Security settings

The screenshot displays the 'My Settings' interface. It features a sidebar on the left and a main content area on the right. The main content area is divided into two sections: 'Personal information' and 'Login & Security'. The 'Personal information' section includes a name field with 'John Doe', a 'Primary email' field with a blurred email address and an 'Edit' link, and a 'Business Information' section containing 'CCU Testing', 'Business ID: 9674102734', an address '200 SE Park Plaza Dr, Vancouver, WA 98684', and a phone number '(360) 891-4000'. The 'Login & Security' section includes a 'Username' field with 'ccutest' and an 'Edit' link.

Personal information	
Name	John Doe
Primary email Edit	ccutest@ccubank.com
Business Information	CCU Testing Business ID: 9674102734 200 SE Park Plaza Dr Vancouver, WA 98684 (360) 891-4000

Login & Security	
Username Edit	ccutest

Personal Information

1. Update Email
 - Used for system-generated notifications, user-elected alerts, and receiving verification codes when selected
 - Only one email address per user.
2. Update Username
 - For ease and security, it is highly advised to update the system-assigned Username
 - Must be unique from all other business members and Online Banking users.
3. Update Password

Personal information

John Doe

Primary email | [Edit](#)

1

*****@*****.org

Business Information

CCU Testing
Business ID: 9674102734

200 SE Park Plaza Dr
Vancouver, WA 98684

(360) 891-4000

Login & Security

Username | [Edit](#)

2

ccutest

Password | [Edit](#)

3

Login & Security

If the computer is not recognized, a one-time passcode will be required during login for MFA verification. These settings control how that code can be obtained.

1. On the Personal information screen, a phone can be enabled to receive the code via **text**.
2. To update other security options, click 'Edit' next to 'Security options' in the 'Login & Security' section
3. Update the **phone** or add another one (2 numbers is the limit).
4. **Security Tokens**: A software token must be downloaded and the credential ID needs to be entered here.
 - Used for login only; i.e. not an option for approving users or transactions.
5. Email is not enabled by default, toggle on if desired.
6. Enter current password to save changes

Login & Security

Username | [Edit](#) ccctest

Password | [Edit](#) *****

Security options | [Edit](#) (2) | Enable for text **1**

2

Confirming your identity

If we do not recognize your computer or device, we confirm your identity by one of the methods below.

By phone Confirm your identity by responding to a text or call to a phone you have handy. **3**

+ 1 **3**

[+ Add another number](#)

By security token Use a VIP Access™ token to confirm your identity. **4**

4

- ▶ [Where can I find the credential ID?](#)
- ▶ [What is VIP Access™ token, and how does it work?](#)
- ▶ [How do I get a VIP Access™ token?](#)

By email **5**

Receive one-time security codes by your primary email address, **5**

[Update primary email](#)

Current password [SHOW](#) **6**

Rename & Hide your accounts

Only the Admin sees the "Rename & Hide your accounts" option. It allows the option to give nicknames to accounts, making it easier to decipher between accounts throughout Business Banking. Select the Tax ID to see all linked accounts.

Other settings

[Rename & Hide your accounts](#) [Alerts & Notifications](#)

Rename & Hide your accounts

Here you can rename your accounts and hide your accounts to exclude them from everywhere. Do not include Account Numbers, Social Security Numbers or other confidential information in your new account name. Changes you make are saved automatically.

Note: Please do not hide accounts that have scheduled transfers. Scheduled transfers to and/or from hidden accounts may not process.

Tax ID Test LLC ▼

Your accounts	Rename account to	Show account ?
Deposit Accounts		
FreeB Business *7860	<input type="text" value="Test - Business Checking"/>	<input checked="" type="checkbox"/>
Business *8830	<input type="text" value="Test - Business Savings"/>	<input checked="" type="checkbox"/>
Loan Accounts		
Line Of Credit *2238	<input type="text" value="Test - Business LOC"/>	<input checked="" type="checkbox"/>
Term *0791	<input type="text" value="Test - Business Term"/>	<input checked="" type="checkbox"/>
Investment Accounts		
12 Month Business *0670	<input type="text" value="Test - 12 Month Business CD"/>	<input checked="" type="checkbox"/>

Tip:
A business admin can hide an account on the Home page by unchecking the Show Account box. This will hide the account for all sub-users also. However, if the sub-user has online statement entitlements, they would still be able to see the online statement for the account.

Alerts & Notifications

Default alerts display for first-time users with the option to add an alert. If already in use, the established alerts display.

My Accounts Move Money **Additional Services**

- Manage Users
- Bill Pay
- Online Statements
- Alerts & Notifications**

Alerts and Notifications

You can stop receiving these alerts by deselecting your email/text preferences below, or following the in-message opt-out instructions

Tax ID Test LLC ▼

Email alerts are sent to
✉ [redacted]
[Update](#)

<input type="checkbox"/>	Alert Type	Add an alert +
<input checked="" type="checkbox"/>	Low balance If Test - Business Checking - *7860 ▼ falls below \$ <input type="text" value="100"/>	Add an alert +
<input checked="" type="checkbox"/>	Balance update Once a week on Friday ▼ send me the balance of Test - Business Checking - *7860 ▼	Add an alert +
<input checked="" type="checkbox"/>	Large deposit If a deposit in Test - Business Checking - *7860 ▼ equals or exceeds	Add an alert +

Add an alert +

Which alert would you like to add?

Accounts

- [Balance update](#)

Activity

- [Low balance](#)
- [High balance](#)
- [Large withdrawal](#)
- [Large deposit](#)
- [Check cleared](#)

Reminders

- [Loan payment due](#)
- [Loan payment overdue](#)
- [Maturity date](#)
- [Personal message](#)

Tip:
Currently email is the only way to receive alerts for business online banking.

Add a Business User

Business Online Banking

Admins are set up by Columbia Credit Union; these Admins set up other employees as Business Banking sub-users via "Manage Users".

Add a User

1. Go to Additional Services menu > Manage Users.
2. Click Add a user.
3. Enter user info at the top.
 - Email address is used to send login instructions to the sub-user.
 - The user gets 2 emails with username and password
 - Phone number is used for multi-factor authentication.
 - Phone extensions don't work with MFA

Users with Account Access	
Zoya Kapoor	Active

Manage User Details and Access Settings

User Details

First name	Middle name (optional)	Last name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone number	Email	
<input type="text" value="(xxx) xxx-xxxx"/>	<input type="text"/>	

Tips:
Only Admins can access this screen.
Unlimited users are allowed.

Modify Account Specific Access

Permissions can be broad to very narrow. The hierarchy is TIN > Account > Feature > Task (for example, Pottery Place > Operating account > ACH Payments > Approve ACH Payments). See page 4 for definitions for each permission in this section.

1. If there are multiple Tax IDs, select one to view linked accounts.
2. Grant full access to *all accounts within the selected TIN*, if desired.
3. Grant full access to *a specific account within the selected TIN*, if desired.
4. Permission options for Checking, Savings, and Money Market accounts are the same.
5. Permission options for Credit Cards and Loans are the same.

User Access Settings

Copy access from another user ▼

Modify account specific access

Select a Tax ID and set access for each account

Classy Catering 1 of 2 ▼ **1**

▶ Operating checking - *0001 \$21,582.84	2 Grant full access for this Tax ID <input type="checkbox"/>
▶ Savings - *0002 \$15,757.60	3 Full Access Granted <input type="checkbox"/>
▶ Money market - *0003 (\$10,736.00)	Full Access Granted <input type="checkbox"/>
▶ Catering credit card - *0004 \$3,094.24	Full Access Granted <input type="checkbox"/>
▶ Building loan - *0005 \$46,587.28	Full Access Granted <input type="checkbox"/>

Note:

The "Copy access from another user" dropdown (top right) offers a shortcut to building this user profile.

Modify Account Specific Access

Expanded permissions for a specific account – see next page for list of descriptions.

6. Grant basic access to an account.
7. Grant access to manage and/or approve ACH and Wire templates as well as initiate and/or approve ACH and Wire payments.
8. Permissions for Credit Cards and Loans vary from the other accounts:
 - Loans do not have Stop Pay, Internal Transfer, ACH or Wires.
 - Unique options: make loan payments and/or request advances.

▼ Test Checking 2 - *1773	Full Access Granted	<input type="checkbox"/>
\$4.12		
View Balances		<input type="checkbox"/>
View Transaction History / Statements		<input type="checkbox"/>
Internal Transfer		<input type="checkbox"/>
Manage Remote Deposits		<input type="checkbox"/>
Stop Payments		<input type="checkbox"/>
▶ ACH Templates	Full Access Granted	<input type="checkbox"/>
▶ ACH Payments	Full Access Granted	<input type="checkbox"/>
▶ ACH Collections	Full Access Granted	<input type="checkbox"/>
▶ ACH File Pass-Through	Full Access Granted	<input type="checkbox"/>
▶ Domestic Wire Transfer Templates	Full Access Granted	<input type="checkbox"/>
▶ International Wire Transfer Templates	Full Access Granted	<input type="checkbox"/>
▶ Domestic Wire Transfer Payments	Full Access Granted	<input type="checkbox"/>
▶ International Wire Transfer Payments	Full Access Granted	<input type="checkbox"/>

▼ Commercial loan - *0005	Full Access Granted	<input type="checkbox"/>
\$50,495.00		
View balances		<input type="checkbox"/>
View Transaction Details / History		<input type="checkbox"/>
▼ Loans	Full Access Granted	<input type="checkbox"/>
Make Loan payment		<input type="checkbox"/>
Request Loan Advance		<input type="checkbox"/>

Basic permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to...
View Balances	N/A	See the account and its balance in My Accounts
View Transaction	N/A	Select an account in My Accounts to see, filter, search, export transactions
Internal Transfer	N/A	Make a Transfer under Move Money; must have at least one other account provisioned for this
Manage Remote Deposits	Check Deposit.	Allows mobile check deposits from within our business app.
Stop Payments		This is currently not a function we offer, please call Columbia Credit Union at 800-699-4009 to initiate a Stop Payment." (we do not have a way of removing this)

Permissions for Loan accounts:

Feature	Task	Grants the access to...
View Balances	N/A	See the account and its balance in My Accounts
View Transaction Details/History	N/A	Select an account in My Accounts to see, filter, search, export transactions
Loans	Make Loan Payment	Make a payment to this loan; enable at least one other account for Internal Transfer that's eligible for debits
	Request Loan Advance	Draw money from this loan; enable at least one other account for Internal Transfer to receive the advance

Payments permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to...
ACH Templates	Manage ACH Templates	Create and edit templates for ACH payments
	Approve ACH Templates	Approve new and edited ACH templates
ACH Payments	Create Ad Hoc ACH Payments	Create a one-time ACH payments file
	Create ACH Payments Using Templates	Create an ACH payments file using a template
	Approve ACH Payments	Approve ad hoc or template-based ACH payments
ACH Collections	Create Ad Hoc ACH Collections	Create a one-time ACH collections file
	Create ACH Collections using Templates	Create an ACH collections file using a template
	Approve ACH Collections	Approve ad hoc or template-based ACH collections
ACH File Pass-Through	Create ACH File Pass-Through	Upload a NACHA-formatted ACH file for pass through
	Approve ACH File Pass-Through	Approve a NACHA-formatted ACH file for pass through
Domestic Wire Templates	Manage Domestic Wire Templates	Create and edit templates for domestic wires
	Approve Domestic Wire Templates	Approve new and edited domestic wire templates
International Wire Templates	Manage International Wire Templates	Create and edit templates for international wires
	Approve International Wire Templates	Approve new and edited international wire templates
Domestic Wire Transfer Payments	Create Ad Hoc Domestic Wire Transfer Payments	Create a one-time domestic wire
	Create Domestic Wire Transfers Using Templates	Create a domestic wire using a template
	Approve Domestic Wire Transfer Payments	Approve ad hoc or template-based domestic wires
International Wire Transfer Payments	Create Ad Hoc International Wire Transfer Payments	Create a one-time international wire
	Create International Wire Transfers Using Templates	Create an international wire using a template
	Approve International Wire Transfer Payments	Approve ad hoc or template-based international wires

Set access for all accounts

Give the sub-user access to certain functionality for all accounts, i.e. some permissions are not assigned on a per account basis.

1. ACH File Import:

- Manage Import File Definitions – allows the user to create the map that defines the data in the imported file
- Import Recipient Information – allows the user to import the delimited or NACHA file

Note: When Online Statements are enabled, all Administrators and sub-users can view statements for all accounts under the Business Online Banking profile.

2. Additional services display here (for example, Bill Pay and Online Statements).

- For Online Statements, at least one account must have "View Transaction Details/History" selected.
- Remote Deposit - allows the user to use a desktop scanner to deposit checks when the service is enabled for the business.

Set access for all accounts

ACH File Import - Import Recipient Information	1	<input type="checkbox"/>
ACH File Import - Manage Import File Definitions		<input type="checkbox"/>
Bill Pay		<input type="checkbox"/>
Check Reorder	2	<input type="checkbox"/>
Online Statements		<input type="checkbox"/>
Remote Deposit		<input type="checkbox"/>

Set transaction and approval limits for all accounts

For each permission granted above, limits must be established. Check “Apply Company Limits” to grant the maximum limits or enter a lower amount.

See table below for options when each limit type is expanded.

Set transaction limits for all accounts ?

▶ ACH Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ ACH Collections Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ ACH File Pass-Through Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ Domestic Wire Transfer Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ International Wire Transfer Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ Transaction Approval Limits	Apply Company Limits	<input type="checkbox"/>

Feature	Types of Limits
ACH Payments	Per Transaction, Per Day, Per Month
ACH Collections	Per Transaction, Per Day, Per Month
ACH File Pass-Through	Per File, Per Day, Per Month
Domestic Wire Creation	Per Transaction, Per Day, Per Month
International Wire Creation	Per Transaction, Per Day, Per Month
Transaction Approval Limits	ACH Payments Approval Per Transaction, ACH Collections Approval Per Transaction, ACH File Pass-Through Approval Per File, Domestic Wire Approval Per Transaction, International Wire Approval Per Transaction

Apply Company Limits

maximum \$100,000.00

maximum \$100,000.00

maximum \$500,000.00

⚠ Currently entitled capabilities require valid limits be set

Tips:
 Required limits are boxed in red.
 Limit cannot exceed the company limit.

Set approval thresholds for all accounts

Determines thresholds for when payments initiated by this sub-user will require approval. Approval is required for any transaction that exceeds the threshold limit. The business admin can set the threshold limit to be the maximum amount displayed, or enter a value below that.

Set approval thresholds for all accounts ?

▼ Transaction Approval Thresholds	Apply Company Thresholds	<input type="checkbox"/>
ACH Payments Approval Threshold per Transaction	Maximum \$25,000.00	<input type="text"/>
ACH Collections Approval Threshold per Transaction	Maximum \$10,000.00	<input type="text"/>
Domestic Wire Payments Approval Threshold per Transaction	Maximum \$25,000.00	<input type="text"/>
International Wire Payments Approval Threshold per Transaction	Maximum \$25,000.00	<input type="text"/>

Set ACH transaction types for all accounts

If you have enabled the user the ability to Create or Approve ACH Payment and/or Collections, the Business Admin will need to set access for which transaction type the user can select form when creating a template or ACH transaction.

Set ACH transaction types for all accounts [?](#)

▼ ACH Payments Type	Select All	<input type="checkbox"/>
Consumer (PPD)		<input type="checkbox"/>
Payroll (PPD)		<input type="checkbox"/>
Commercial (CCD)		<input type="checkbox"/>
Tax (CCD)		<input type="checkbox"/>
<hr/>		
▼ ACH Collections Type	Select All	<input type="checkbox"/>
Consumer (PPD)		<input type="checkbox"/>
Commercial (CCD)		<input type="checkbox"/>

Last, the Business Admin clicks Save (not shown).

Manage Users

Business Admins and sub-users show on the Manage Users screen, in alphabetical order. Business sub-users' names appear as blue hyperlinks indicating they're editable; Business Admins' names show in black and are not editable except by Columbia Credit Union.

User status descriptions:

- **Active** – user is able to access Business Banking
- ***Setup Pending Approval** – an Admin added a new user; must be approved by another Admin before receiving login credentials via email
- ***Update Pending Approval** – an Admin edited a user's profile; must be approved by another Admin before the user can log in again
- **On Hold** – Access toggle is set to No; user cannot access Business Banking.
- ***Declined** – an Admin declined this user in the approval workflow

* n/a for single admin companies

Users with Account Access		+ Add a user	
Billie Jean	On Hold	Access <input type="checkbox"/> NO	Options ▼
Marco Lopez	Active		
Merry Baker	⚠ Setup Pending Approval		Options ▼
Michael Jackson	⚠ Update Pending Approval		Options ▼
Nancy Luchi	⚠ Locked	Access <input checked="" type="checkbox"/> YES	Options ▼
Rusty Griswold	Active	Access <input checked="" type="checkbox"/> YES	Options ▼

Manage Users

Business Admins manage sub-users and assist users with login issues on this screen by selecting 'Options' to the right of the user.

Options for an Active User:

- **Print user details** – printout of the sub-user's access and limits
- **Edit user** – Edit the sub-users Name, Phone Number, Email, or access settings.
- **Copy from user** – select to copy this sub-user's permissions for a new sub-user
- **Reset password** – sends a temporary password to the sub-user's phone via call or text
- **Generate access code** – delivers a one-time access code on the screen that the Admin gives the sub-user if needed during login (not for payment approvals)
- **Delete user** – permanently deletes the sub-user from Business Banking
- Slide **Access** toggle to No to change status to On Hold (temporary hold)

Options for a Locked User – same options as above except:

- No Reset password and Generate access code options
- **Reset password and Unlock user** – unlocks the sub-user and sends a new temporary password to the sub-user's phone via call or text
- **Unlock user** – unlocks sub-user so they can login with original password

The screenshot displays a table titled "Users with Account Access" with a "+ Add a user" button in the top right. The table lists several users with their names, statuses, and access toggles. An options menu is open for the user "Nancy Luchi", showing actions like "Print user access details", "Edit user access", "Copy from user", "Reset password", "Generate access code", and "Delete user".

Users with Account Access		+ Add a user	
Billie Jean	On Hold	Access <input type="checkbox"/> NO	Options ▼
Marco Lopez	Active		
Merry Baker	⚠ Setup Pending		Options ▼
Michael Jackson	⚠ Update Pending		Options ▼
Nancy Luchi	⚠ Locked	Access <input checked="" type="checkbox"/> YES	Options ▼
Rusty Griswold	Active	Access <input checked="" type="checkbox"/> YES	Options ▼

Print user access details

Edit user access

Copy from user

Reset password

Generate access code

Delete user

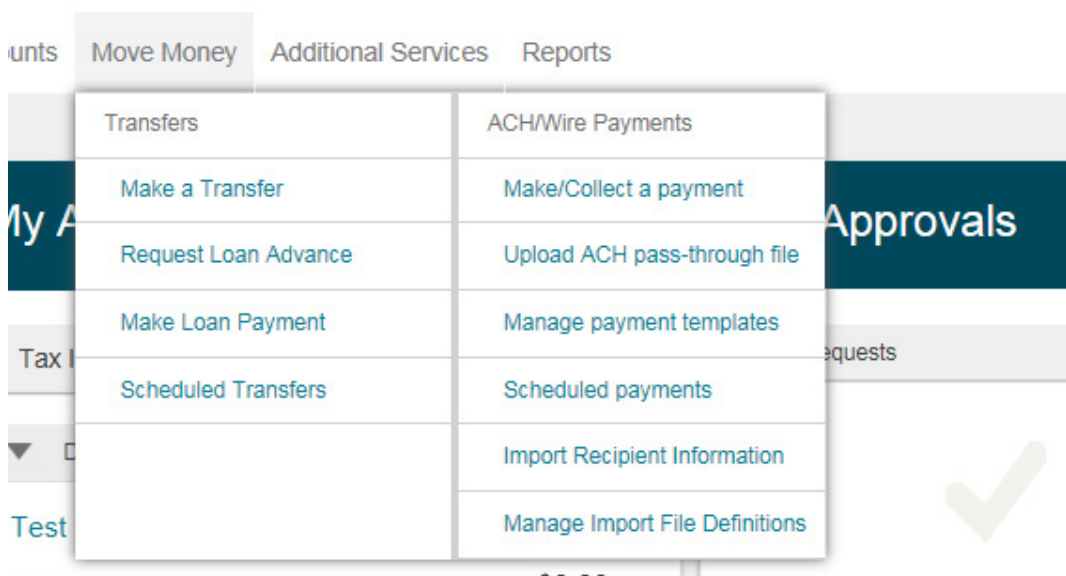
Internal Transfers

Business Online Banking

Business Banking enables members to easily initiate and schedule various types of transfers to and from Columbia Credit Union accounts.

- One-time immediate transfers
- One-time future-dated transfers
- Recurring transfers
- Loan payments and advances

Internal transfer functionality is one of the two main sections under Move Money. The four options under Transfers:



Cross-TIN transfers

Business Online Banking allows for the ability for multiple businesses to be under one login and includes the ability to transfer from one business account to another businesses account (when set up under the same login).

Request a Loan Advance and Make a Loan Payment:

- Both open the same pop-up window as the Make a Transfer option.
- These options show to the Admin user even if the business doesn't have a loan account.
- These options are suppressed for sub-users who do not have loan account permission.

Make a Transfer:

- The first three options in the Transfers menu open the same pop-up window.
- Sub-users will only see these options if they have permission to perform internal transfers, these transfer types do not require admin approval..

1. Select the **From Tax ID and Account**.
 - The Tax ID fields display only when the business has more than one TIN.
2. Select the **To Tax ID and Account**.
3. Leave default date as the current day or change to a day in the future up to one year.
 - Current day transfers cannot be edited once confirmed.
4. Make it a **recurring** payment if desired.
5. Enter an **amount**.

Move Money

From

CCU Test 4 ▼ **1**


Select account ▼

To

CCU Test 4 ▼ **2**

Select account ▼


Date

3 04/19/2019  Repeat transfer **4**

Amount

\$ 0.00 **5**

Memo

 (optional)

Make transfer Go to My Accounts

Scheduled Transfers:

Visit the Scheduled Transfers page to view and cancel future-dated transfers and recurring transfers.

1. Click Scheduled Transfers in the Move Money menu.
2. Select the desired Tax ID.
3. View the transfers and click Cancel, if desired.

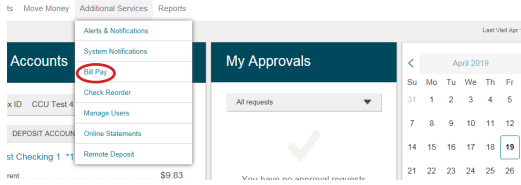
The screenshot shows the 'Move Money' menu with 'Scheduled Transfers' highlighted. Below, the 'Scheduled Transfers' page is shown with a dropdown menu for 'Tax ID' set to 'Pottery Place LLC'. A table of scheduled transfers is displayed with two rows, each having a 'Cancel' link.

From	To	Amount	Transfer on	Repeats	
Simulator Savings *0002	Simulator Credit Card ...	\$1,000.00	12/01/2015	Once a month on 1st until I cancel	Cancel
Simulator Checking *0...	Simulator Loan *0005	\$1,200.00	12/15/2015	Just once	Cancel

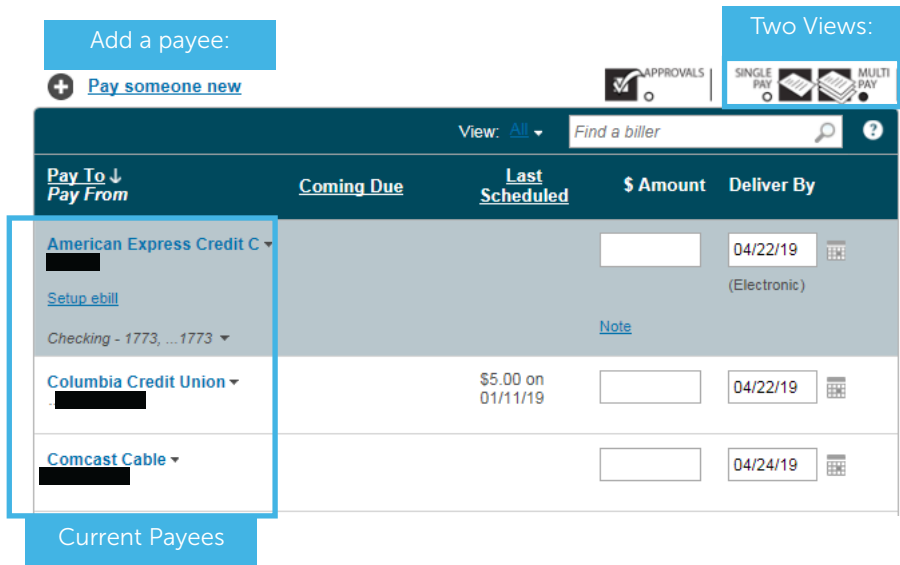
Tips:
Transfers cannot be edited. Simply cancel the transfer and set up a new one.

Business Bill Pay

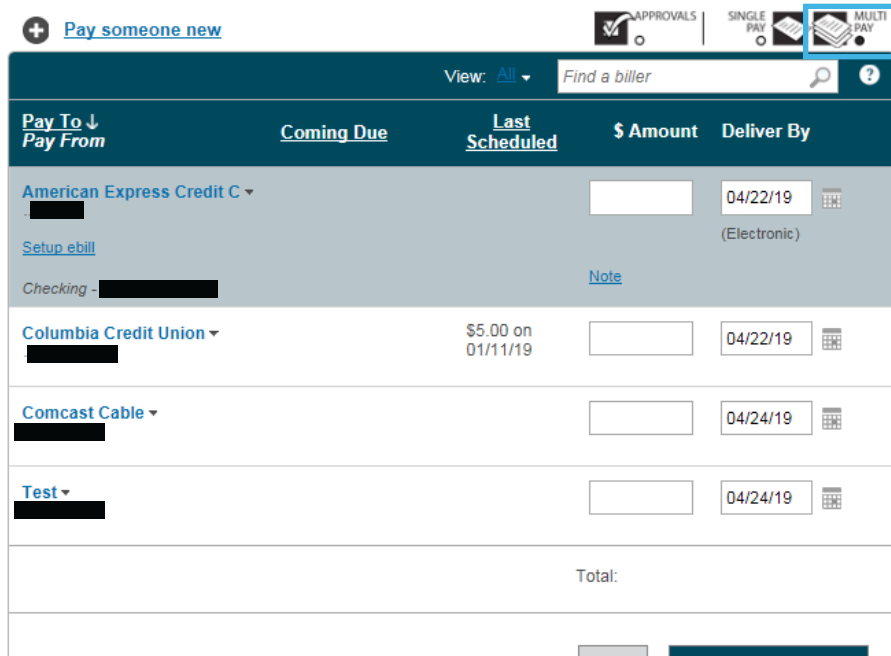
From within Business Banking, access Bill Pay via the 'Additional Services' main navigation button:



From the main page you can manage payees and payments:



Current Payees



Activity History More

[Forecast your balance](#) [Print](#)

[All accounts](#)

Activity: Scheduled and recently processed payments. Each transaction can be selected to view details or to edit/cancel payments.

History: Lists payments that are being processed or have been completed, failed, or cancelled within the last 24 months.

More: Where you can manage bill pay alerts, categories and funding accounts.

From within the payee tile you can schedule a payment, access payee options, set payment reminders, view eBills, and much more. Payee options are based on the type of payee and if the payment is being send electronically or by check. This example is with the Multi Pay view:

The screenshot shows a multi-pay view with three payee tiles. The top tile is for a Credit Card, marked 'Past due', with a due date of 11/08/17. The middle tile is for T-Mobile, also with a due date of 11/08/17. The bottom tile is for Joe Bob Brown, with a due date of 11/15/17 and a payment amount of \$9,999.00. Below this is another tile for a Bank Credit Card, with a due date of 10/30/17 and a payment amount of \$1.00. A callout 'Schedule a payment:' points to a calendar icon on the top tile. Another callout 'View eBill' points to an eBill icon on the Joe Bob Brown tile. A third callout 'Access payee options' points to a menu icon on the Bank Credit Card tile. A fourth callout 'See payment reminders' points to a reminder icon on the Bank Credit Card tile. A large callout box on the right shows a calendar for November and December 2017, with a 'Deliver by' date of 11/08/17 and a 'Need to pay it faster?' prompt.

- Bank [redacted]
- Add invoice
- Need to pay it faster?
- Make an extra payment
- Set up auto-pay
- View payment history
- View 10/30/2017 e-bill
- Don't pay and file e-bill
- View e-bill history
- Modify e-bill settings
- Cancel e-bill
- Modify Delete Hide

How to tell if a payment is sent electronically or by check:
 Select the payee tile, under the 'Deliver By' date, the way it is sent will then display.

Single Pay view has the same abilities as the Multi Pay view but allows you the ability to work with one payee at a time:

Add a Payee:

Manage a Payee, from the payee tile select the dropdown to access payee options:

The screenshot shows the 'Pay someone new' interface. A dropdown menu is open for the payee 'Comcast Cable, ...0123'. The menu items are: 'Add invoice', 'Need to pay it faster?', 'Set up auto-pay', 'Add reminder', and 'View payment history'. At the bottom of the menu are three buttons: 'Modify', 'Delete', and 'Hide'. A callout points to the dropdown arrow with the text 'Access payee options'. Another callout points to the menu items with the text 'Options that display are based on the payee'.

Modify Biller Details

Name: Comcast Cable

Nickname:

Account number:

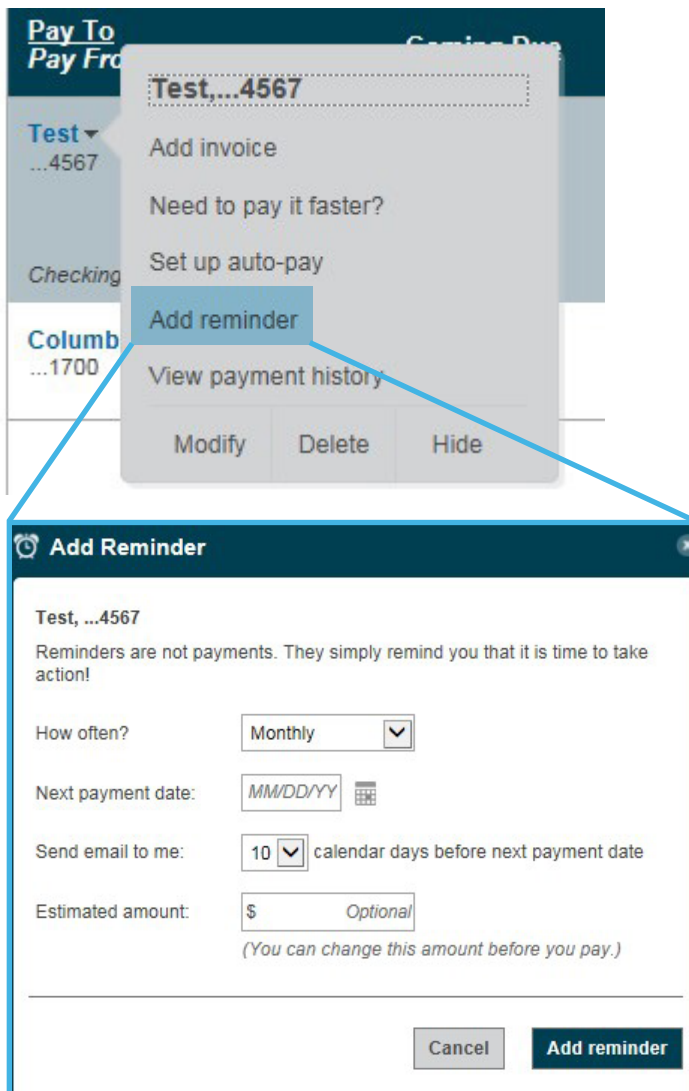
Hide account number

Address line 1: On file ?
Comcast Cable confirmed a preferred payment address. If it changes, we'll be the first to know.

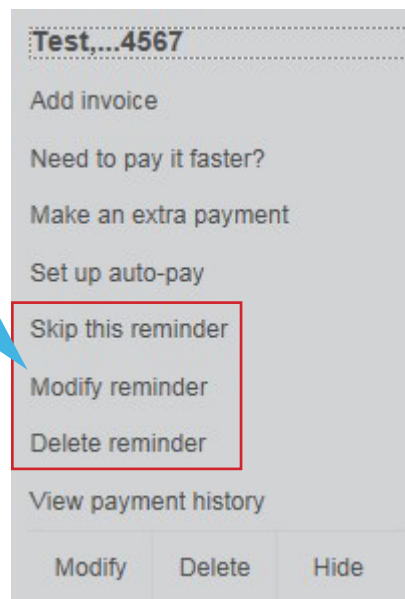
Phone:

Category: ⌵ 💡

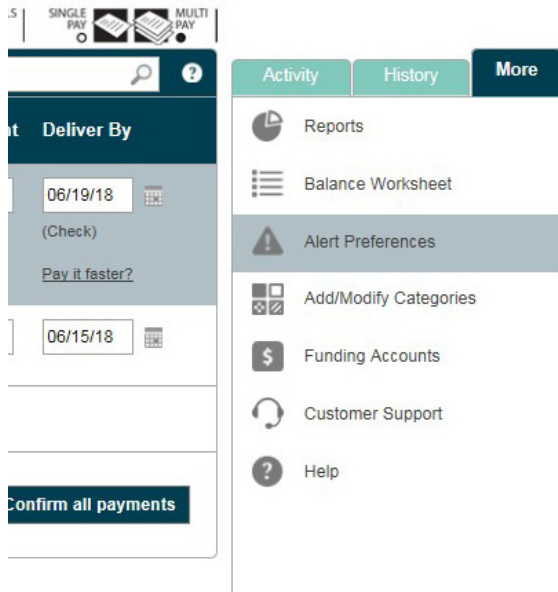
Add Reminder (these are automatically set up for eBills and automatic payments):



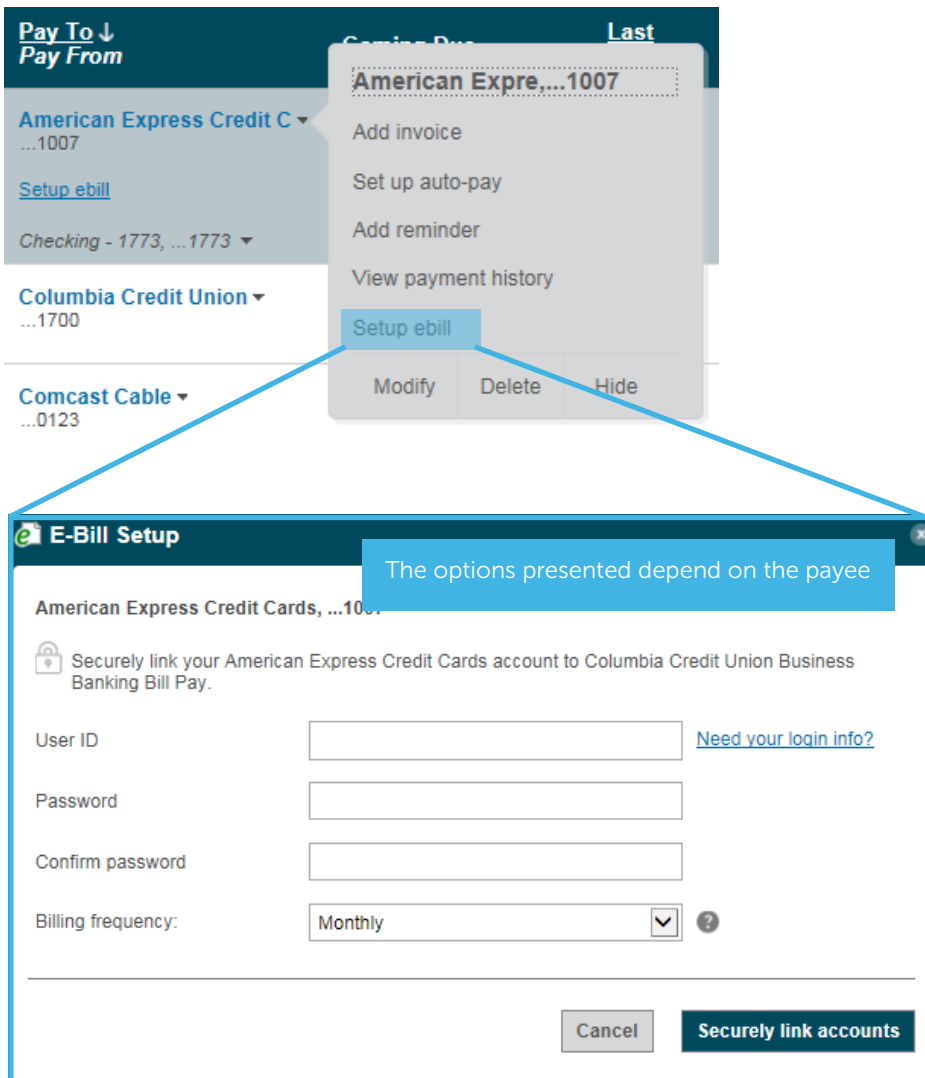
Once set up the following options will become available:



Alerts (automatic emails that are received for set preferences):



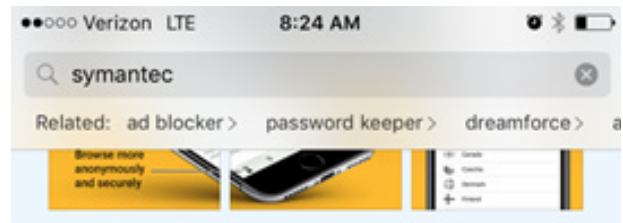
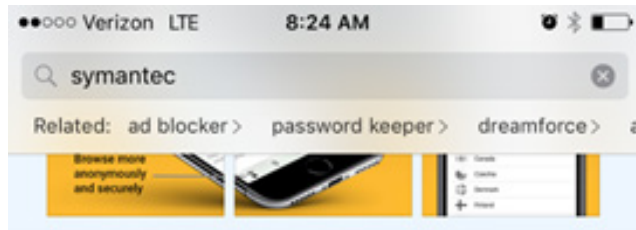
Add an eBill:



Security Token

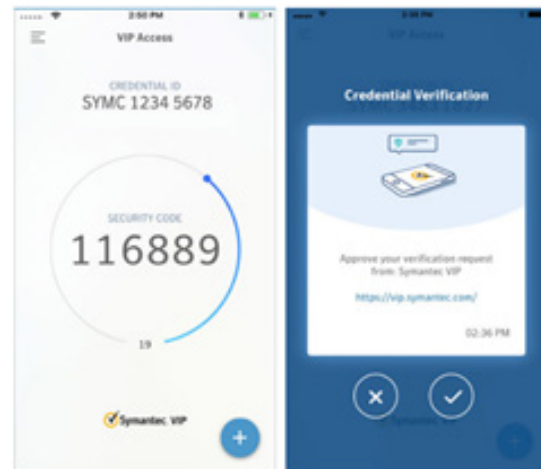
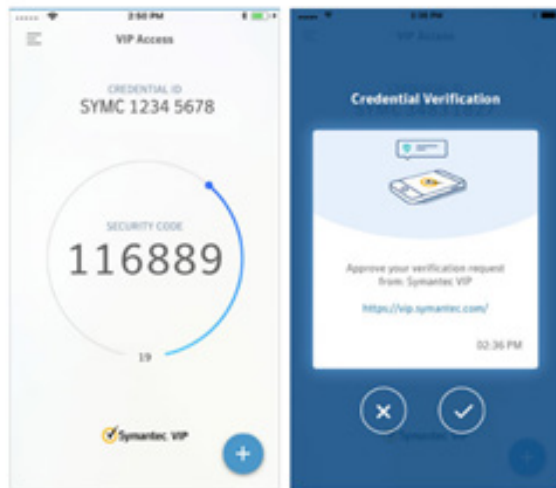
Steps to download Symantec VIP Security Token on a Mobile Device for Business Online Banking. This is required for all members utilizing our ACH and Wire services or is optional for those who are not. While the token is also available via desktop, it is recommended to use the mobile version.

Begin by going to your app store on your mobile device and searching 'symantec', install the app:

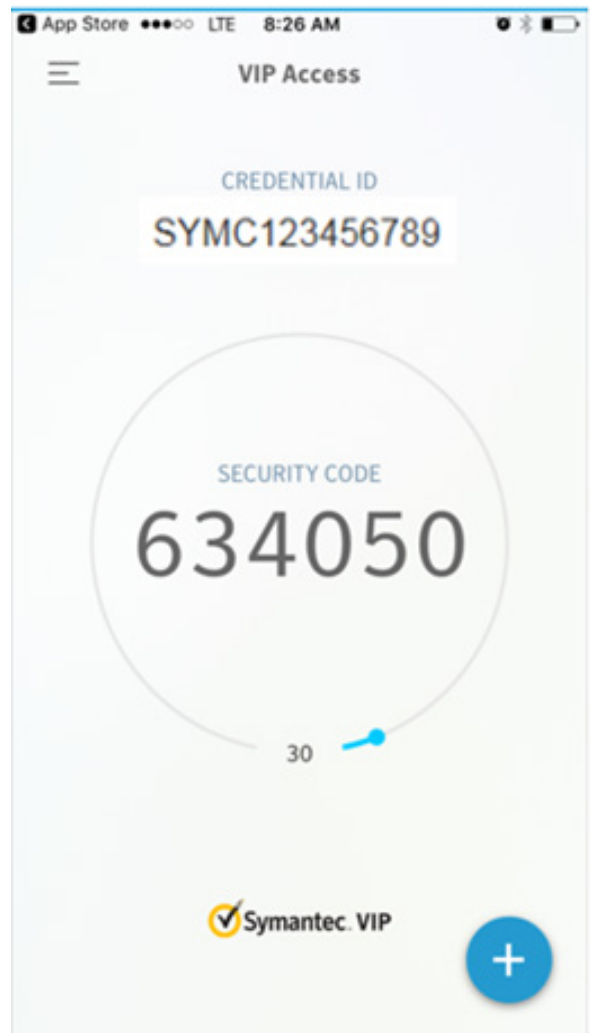
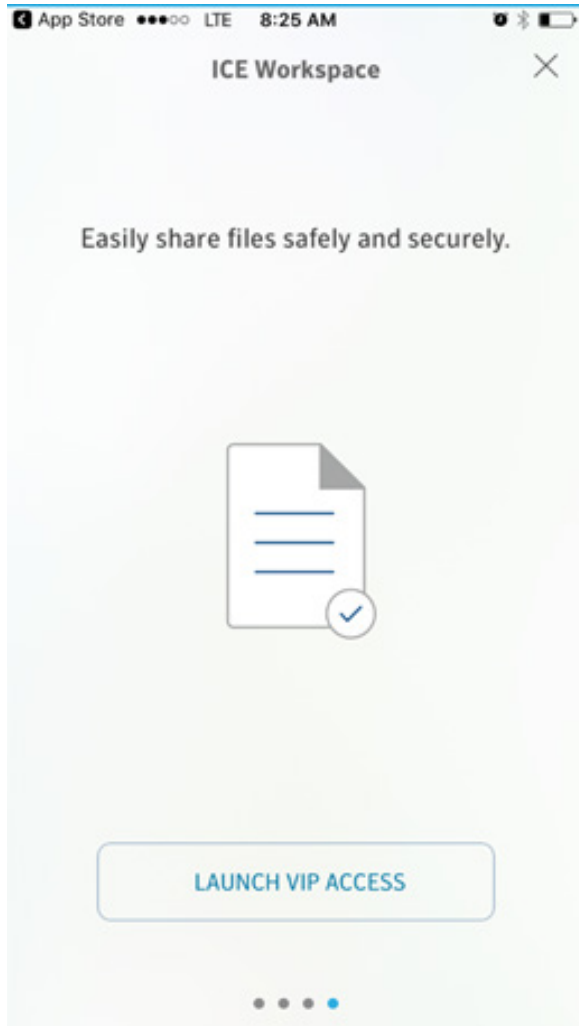


Offers Apple Watch App

Offers Apple Watch App



Open the app and select 'LAUNCH VIP ACCESS', then you will use the 'CREDENTIAL ID' in the next step:



Using the 'CREDENTIAL ID' from the previous step, navigate to 'My Setting's' and select 'Edit' under 'Security options' then place the credential ID under 'By security token':

Login & Security

Username | [Edit](#)

Password | [Edit](#)

Security options | [Edit](#)

By security token

Use a VIP Access™ token to confirm your identity.

- ▶ [Where can I find the credential ID?](#)
- ▶ [What is VIP Access™ token, and how does it work?](#)
- ▶ [How do I get a VIP Access™ token?](#)

By email

ON

Receive one-time security codes by your primary email address,
[Update primary email](#)

Current password

[SHOW](#)

Save

Cancel

Be sure to save after inputting your current password!

ACH Initiation

Business Online Banking

Businesses initiate ACH payments and collections via the Make/Collect a Payment screen. ACH and wires are comingled here.

The screenshot shows the 'Payments' interface. At the top, there are three radio buttons: 'Make payments', 'Collect payments', and 'Upload pass through file'. Below this is a table with three columns: 'Scheduled payments', 'Processed payments', and 'Declined payments'. The 'Scheduled payments' column lists two items: 'Wire for furniture rental' (Domestic Wire, -\$2,000.00) and 'Friday Payroll' (Payroll (PPD), Approval pending). To the right of the table is a 'Monthly limits' section with four rows: 'ACH Payment limit' (\$44,158.64 available), 'ACH Collection limit' (\$17,640.00 available), 'ACH Passthrough limit' (\$39,000.00 available), and 'Domestic Wire Payment limit' (\$231,350.00 available). Each row has a progress bar and a 'More details' link at the bottom.

Callout 1: Make payments, collect payments, or upload a pass through file

Callout 2: View Scheduled, Processed, and Declined payments.

Callout 3: Monthly limits show here (user limits not business limits). Click "More details" to view daily and transaction limits.

"How much can I send?"

- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed yet flagged with a warning when it is sent to Columbia Credit Union for processing.

"When can I send it?"

- Date defaults to the next business day before cutoff time, or 2 business days after cutoff (Same day at 10am, Standard at 3pm PT).
 - Same Day ACH: date can be current business day if prior to cutoff time.
- Date can be up to one year in the future.
- Weekends and Federal Reserve non-processing days are grayed out in the calendar.

Make a template-based payment

1. Select **Make payments** radio button.
2. Select **Use a Template**.
3. Click in the **Enter a template name** field to select a template (start typing to filter list) or add a new template.
4. Upon selecting a template, screen refreshes with template info.
 - Amount and addenda are the only **editable** fields.
5. The **Deliver On** date defaults to next business day.
6. Click "Never" to expand the options to make the payment **repeating**.

1 What do you want to do?

Make payments Collect payments Upload pass through file

How do you want to pay?

2 Use a template ▼

3 Enter a template name

Payroll

Cash Concentration

Sc

[Add a new template](#)

4 Make payments

Payroll [Edit template](#)

Funding account	BASE Checking Current: \$5,580.24 Available: \$5,580.24	Template type	Payroll (PPD)
-----------------	---	---------------	---------------

1	John Baker Personal Checking	\$1,000.00
2	Kristy Packer Personal Checking	\$1,500.00
3	Tyler Proudfoot Personal Savings	\$500.00

5 Deliver On Dec 2

Repeats [Never](#) **6**

Paying 3 customers Total **\$3,000.00**

Fees \$0.15

Notes:
A template can be used for only one repeating payment amount

Collect a template-based payment

1. Select **Collect payments** radio button.
2. Select **Use a Template**.
3. Click in the **Enter a template name** to select a template.
4. Upon selecting a template, screen refreshes with template info.
 - Amount and addenda are the only **editable** fields.
5. Adjust the **Deliver On** date, if desired.
6. Click "Never" to make the payment **repeating**.

What do you want to do?

Make payments **1** Collect payments Upload pass through file

i Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

2 Use a template ▼

3 Enter a template name

Member dues

Add a new template

Collect payments **4**

Member dues [Edit template](#)

Funding account	Simulator Checking Current: \$2,208.15 Available: \$2,208.15	Template type	Consumer (PPD)
-----------------	--	---------------	----------------

1	Betty Boop Personal Checking	\$75.00
Monthly membership dues		57 characters left
2	Foghorn Leghorn Personal Checking	\$75.00
Monthly membership dues		57 characters left
3	Yosemite Sam Personal Checking	\$75.00
! Prenote is processing. This payment cannot be included until the prenote processes on Dec 22, 2015		
Monthly membership dues		57 characters left

Deliver On: Dec 17

Repeats: [Never](#) **6**

Collecting money from 2 customers

Fees: Total \$150.00
\$0.15

Tip:
If prenote was selected for a participant on the template, that record is grayed out. After 3 business days, the hold is lifted.

Make a one time payment

1. Select **Make a one time payment**.
2. Choose **Funding Account**.
3. Select **Payment Type**.
 - Payroll, Consumer are PPD files
 - Commercial, Tax and Child Support are CCD files
 - Tax payments require details in the addenda record
 - Child support is for employers to submit withholding for child support

Payments

What do you want to do?

- Make payments Collect payments Upload pass through file

How do you want to pay?

1

Funding account

2

Payment type

3

ACH Company ID

Payment name

Payment Description

How would you like to settle these payments?

One settlement entry per batch offset One settlement entry per item offset

Make a one time payment (con't)

4. Select **ACH Company ID**
5. Optionally, add **Payment name**
6. Enter **Payment Description**.
 - Max 10 characters
7. Choose **how to settle the payments**.
 - "One settlement entry per batch offset" - one debit to the funding account equal to the total of all credits
 - "One settlement entry per item offset" - a debit to the funding account *for each credit*
 - Not applicable for tax payments so option doesn't display

Payments

What do you want to do?

- Make payments Collect payments Upload pass through file

How do you want to pay?

Make a one time payment ▼

Funding account
Select ▼

Payment type
Select

ACH Company ID
9111111111 **4**

Payment name
5 Enter a payment name (optional)

Payment Description
6 Enter payment description (10 characters)

How would you like to settle these payments?
7 One settlement entry per batch offset One settlement entry per item offset

Make a one time payment (con't)

8. Add **participants**, e.g. employees for Payroll.

Employee information

[Add an employee](#) **8**

Employee	Account	Amount
1. Brian Shooman	Personal Checking 8787	\$1,700.00
2. Kylie Moore		

Paying 2 employees

Fees

Deliver On: 06/01/201

Pay

Add an employee

Contact information

Who do you want to add: Employee ID:

Account information

Bank account type:

Routing number:

Bank account number:

Payment information

This can be changed at the time of payment.

Amount to pay:

Notes on adding participants:

- No limit on entries
- No addenda field for Payroll or Web-initiated entries
- Routing number is validated

Make a one time payment (con't)

9. Select the **Deliver On** date (same logic as for template payments).

10. Click **Pay** and confirm.


Employee information

[Add an employee](#)

Employee	Account	Amount
1. Brian Shooman	Personal Checking 8787	\$1,700.00
2. Kylie Moore	Personal Checking 555666	\$1,800.00

Paying 2 employees Total **\$3,500.00**

Fees \$0.10


9 Deliver On
06/01/2017 

10

Collect a one time payment

Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

Make payments Collect payments Upload pass through file

 Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

Collect a one time payment ▼

Funding account
Test Checking 2 ****1773 ▼ Current: \$4.12 Available: \$4.12

Payment type
Commercial (CCD) ▼
Commercial (CCD)
Consumer (PPD)


Enter a payment name (optional)

Payment Description
Enter payment description (10 characters)

How would you like to settle these payments?
 One settlement entry per batch offset One settlement entry per item offset

Recipient information

Add a recipient

Deliver On
04/22/2019 

Collect Cancel

Scheduled payments

Processed payments

Declined payments


Same Day ACH Payment

This feature is applicable when "Make Payments" is selected, and when a file is imported via File Import.

Payments

What do you want to do?

Make payments Collect payments Upload pass through file

Deliver On  | Repeats [Never](#)

Want it to get there faster? Make a Same Day ACH payment. (\$0.00 fee applies)

If the business user selects the box, the Deliver On field automatically adjusts to the current day and is not editable.

Note:
Same Day ACH Payments are not available for transaction amounts over \$25,000 or pass-through files.

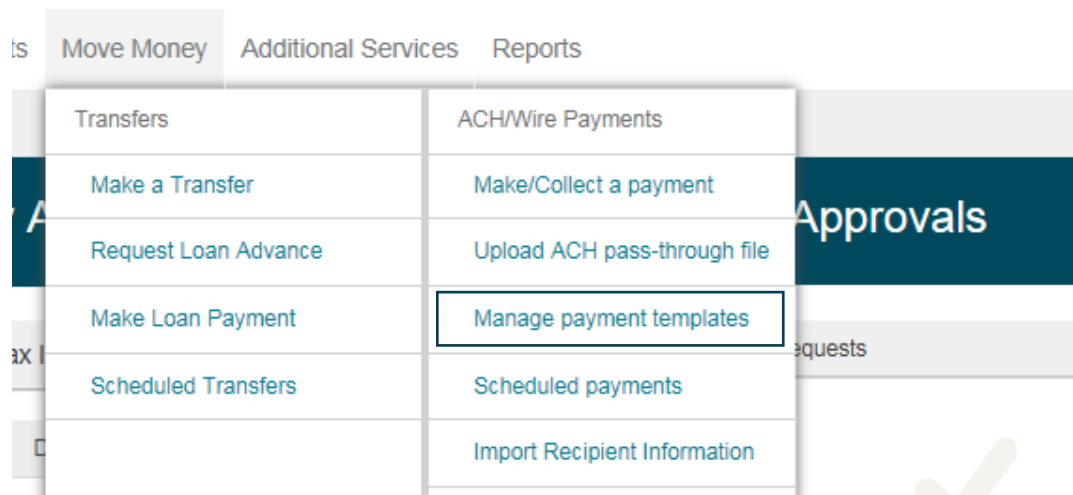
ACH Templates

Business Online Banking

ACH templates help reduce errors and provide efficiency. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money, go to “Manage Payment Templates”
- Unlimited templates allowed
- Templates are not required
- Common uses of ACH Templates:
 - Payroll
 - Vendor Payments
 - Concentrating funds from accounts at other FIs



Three places to add a Template:

1. Move Money > Manage Payment Templates
2. Move Money > Make/Collect a Payment (“Add a new template” in Template list or “Save as template” after ad hoc payment is sent)
3. Move Money > Import Recipient Information

Manage Payment Templates screen

Actions on this screen:

- Add a template
- Search for a template
- Edit or delete a template (except those in an Approval Pending status)

Template statuses:

- Needs Attention – the template was declined by an approver, or is missing some information (e.g. the account was closed or ACH ID deleted)
- Approval Pending – the template is new or was edited, which requires approval
- Approved – only these templates can be used to initiate ACH payments

Manage payment templates				+ Add a template
Showing	All Templates ▼	Search		
Templates	Last payment	Date		
Needs Attention				
Bonus Payroll (PPD)	-	-	Options ▼	
⚠ Declined				
Prenotes Payroll (PPD)	-	-	Options ▼	
⚠ Invalid funding account				
Approval Pending				
may wire Domestic Wire	-	-	Options ▼	
⚠ Approval pending				
Approved				
Gym Fees Consumer (PPD)	\$516.05	11/17/2016	Options ▼	
one time collection from vendor Commercial (CCD)	-	-	Options ▼	

Steps to Add a Template:

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
 - User permissions determine the accounts that display.
3. Select **Template Type**.
 - Tax payments require details in the addenda record.
 - Child support is for employers to submit withholding for child support
 - Domestic wire – covered in separate walkthrough
4. For Template Types of Consumer (PPD) and Commercial (CCD), indicate if the template will be used to make or collect payments.
 - Other Template Types are for make payments only, so this option won't display.

The screenshot shows a web form titled "Add a template" under the heading "Template information". The form contains the following fields and options:

- Name:** A text input field containing "Bonuses", marked with a circled "1".
- Funding account:** A dropdown menu showing "Simulator Checking ****0001", marked with a circled "2".
- Template type:** A dropdown menu showing "Consumer (PPD)", marked with a circled "3".
- Use this template to:** Two radio button options: "Make a payment" (selected) and "Collect a payment", marked with a circled "4".

An expanded dropdown menu for "Template type" is shown below the main form, listing the following options: Consumer (PPD), Commercial (CCD), Consumer (PPD), Domestic Wire, International Wire, Payroll (PPD), and Tax (CCD). To the left of this expanded list is the text: *Expanded dropdown list of Template Types:*

4. Select **ACH Company ID**
5. Enter **Template Description**
 - Max 10 characters
6. Choose to settle via **Batch Offset (recommended) or Single Offset**
 - How the offsetting transaction is handled, e.g. 4 employees are paid \$200 each:
 - Batch offset: one (1) \$800 debit to the funding account (most common)
 - Single offset: four (4) \$200 debits to the funding account
 - Not applicable for tax payments
7. Based on selected Template Type, enter participants (The verbiage here is based on the template type, see the table below for what verbiage will be used based on the template.).

ACH Company ID

1080808080 **4**

Template Description

Bonus **5**

How would you like to settle these payments? **6**

One settlement entry per batch offset
 One settlement entry per item offset

Employee information

Complete the template by adding an employees.

7

Template Type	Participant Type
Payroll (PPD)	Employee
Consumer (PPD)	Consumer
Commercial (CCD)	Recipient
Tax (CCD)	Tax authority
Tax (CCD)	Recipient

Adding participants:

- No limit on entries per template.
- Pop-up window except for Tax template
- Addenda is available except for Payroll.
- Routing number is validated.
- Prenote is optional (details in notes below).
- Amount field can be \$0 and then actual amount entered during initiation.

Add an employee ✕

Contact information

Who do you want to add Employee ID

Account information

Bank account type

Routing number

Bank account number

Create a prenote

Payment information

This can be changed at the time of payment.

Amount to pay

More on prenotes:

- Prenotes are optional entries if a business wants to “test” that the recipient information is accurate.
- Upon checking that box, a message appears: “You will not be able to schedule payments for this employee until this prenote processes.”
- A mandatory 3 day waiting period is enforced; then the business can initiate ACH payments to that recipient.

Enter information for each participant (in this example, employees). The employees are listed in alphabetical order (according to first name) here and throughout Business Banking for easy viewing and editing. When complete, click Save Template.

Employee information

Complete the template by adding an employees.

<input type="checkbox"/>	Employees	Account	Create prenote?	Amount
<input type="checkbox"/>	1. Allison Johnston	Personal Checking 256256		\$2,100.00
<input type="checkbox"/>	2. Ty Ballenger	Personal Checking 131313	✓	\$1,500.00
<input type="checkbox"/>	3. Xavier Allgood	Personal Checking 46464666		\$1,750.00
Template paying 3 employees				Total \$5,350.00

When is approval required?

If there is another approver at the business (i.e. another Business Admin or a user who has ACH Template Approval permission), then the template must be approved.

If approval is required (see next page for steps to approve):

- Email is routed to all business users who can approve templates.
- Status of the template is Approval Pending.

If approval is not required:

- Status of the template is Approved.
- Template can be used for initiation.

Initiate a Wire

Business Online Banking

Businesses can initiate domestic and international wire transfers via the Make/Collect a Payment screen. ACH and wires are comingled here.

The screenshot shows the 'Payments' section of a business online banking interface. It includes three radio button options: 'Make payments', 'Collect payments', and 'Upload pass through file'. A callout box points to the 'Make payments' option, stating: 'Make payments is the only option pertaining to wires.' Below this is a table with three tabs: 'Scheduled payments', 'Processed payments', and 'Declined payments'. A dropdown menu is set to 'Showing all payments'. The table lists two scheduled payments: 'Wire for furniture rental' (Domestic Wire, -\$2,000.00) and 'Friday Payroll' (Payroll (PPD), -\$5,269.36) with an 'Approval pending' warning. A callout box points to the table, stating: 'View Scheduled, Processed, and Declined payments.' To the right is a 'Monthly limits' section with four rows: 'ACH Payment limit' (\$44,158.64 available), 'ACH Collection limit' (\$17,640.00 available), 'ACH Passthrough limit' (\$39,000.00 available), and 'Domestic Wire Payment limit' (\$231,350.00 available). The 'International Wire Payment limit' is listed as \$500,000.00 available. A callout box points to the limits section, stating: 'Monthly limits display here. Click "More details" to view daily and transaction limits. Note: Limits are checked when payments are created and when they're sent for processing.' A 'More details' link is at the bottom of the limits section.

“How much can I send?”

- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed yet flagged with a warning when it is sent to Columbia Credit Union.

“When can I send it?”

- Date defaults to the current business day before cutoff time (1:30 pm PT).
- Date can be up to one year in the future.
- Weekends and Federal Reserve non-processing days are grayed out in the calendar.

Send a one-time wire

1. Select **Make a one time payment**.
2. Choose **Funding Account**.
 - All accounts for all TINs with the “Create Ad Hoc Wire Transfer Payments” permission display.
3. Select **Payment Type** of Domestic wire
 - ACH payment types also show in this list.
4. If desired, enter a **payment name**.

The screenshot shows a web interface titled "Payments". Under the heading "What do you want to do?", there are three radio button options: "Make payments" (selected), "Collect payments", and "Upload pass through file". Below this is the section "How do you want to pay?". It contains a form with four numbered steps: 1. A dropdown menu set to "Make a one time payment". 2. A dropdown menu for "Funding account" set to "BASE Checking ****0002", with "Current: \$5,580.24" and "Available: \$5,580.24" displayed to the right. 3. A dropdown menu for "Payment type" set to "Domestic Wire". 4. A text input field for "Payment name" with the placeholder text "Enter a payment name (optional)".

Tip:
International wire is also a payment type. See page 70 for more on International wires.

Send a one-time wire (con't)

5. Enter the **name** of the person or business who is the beneficiary.
6. Enter the **address and zip code** for the beneficiary (city/state auto-filled based on the zip).
7. Enter the beneficiary's **account number**.
8. Optionally, enter a **message** for the beneficiary.
9. Enter the **routing number** for the financial institution where the beneficiary account resides.
10. Optionally, enter a **message** for the receiving bank.

Beneficiary information

Beneficiary information

Who do you want to pay

Enter beneficiary name as it appears on the beneficiary account **5**

Street address **6** Zip/Postal Code

e.g. 124 Main Street Enter zip code

Bank account number

Account number **7** Retype Account number

Message

Enter a 4 line message to beneficiary (optional) **8**

Beneficiary bank information

Wire routing number

Routing number **9**

For further credit to

Enter a 6 line message to beneficiary financial institution (optional) **10**

Send a one-time wire (con't)

11. If needed, enter the **intermediary bank's** routing number and account number.
 - It's not common for this to be part of the wire instructions.
12. Enter the **amount**.
13. The **Deliver On** date defaults to current business day.
 - If past the cutoff time, the date defaults to the next business day.
 - Members can pick another business day up to one year in the future.
14. Click **Continue to review**.
 - If user exceeds limits, an error message displays.
 - If wire is more than available balance, the system allows the wire to go through but flags it with to Columbia Credit Union.
 - Fees appear on the following screen.

Intermediary bank information **11**

While not common, beneficiary's bank may not receive wires directly and require you to enter the intermediary bank information. If unsure, refer to the wire instructions provided by the beneficiary and please enter the information below.

Bank routing number

Intermediary bank account number

Payment information

Amount to pay **12**

Deliver On **13**



Fees

\$0.00

Continue to review

Cancel

Tips:

- Routing number is validated
- Option to save as a template after clicking Pay.

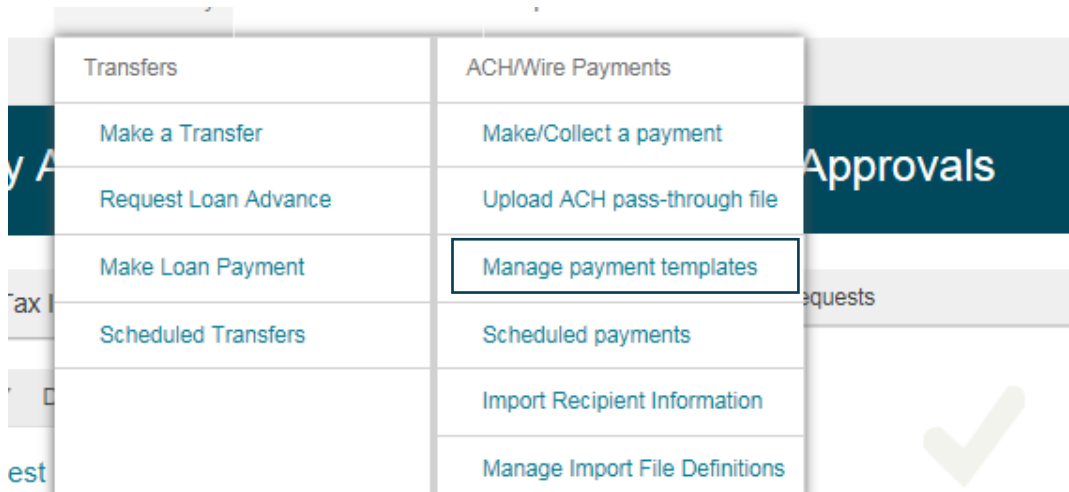
Wire Templates

Business Online Banking

Wire templates help reduce errors and provide efficiency. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money, go to "Manage Payment Templates".
- Unlimited templates allowed.
- Templates can be for a domestic wire or an international wire.
- Templates are not required if the user has the permission to make ad hoc wire payments.
- Common reasons to create a wire template:
 - Recurring vendor payments
 - Real estate closings with frequent property buyers
 - Large dollar payments to the same beneficiary



Tip:
Template can also be added on the Make/Collect a Payment page:
"Add a new template" option in Template dropdown
"Save as template" option after a one time payment is initiated

Manage Payment Templates screen

Actions on this screen:

- Add a template
- Search for a template
- Edit or delete a template (except those in an Approval Pending status)

Template statuses:

- Needs Attention – reasons include template was declined by an approver or the funding account was closed
- Approval Pending – the template is new or was edited, which requires approval
- Approved – only these templates can be used to initiate a wire

Manage payment templates				+ Add a template
Showing	All Templates ▼	Search		
Templates	Last payment	Date		
Needs Attention				
Pottery paint Domestic Wire	-	-	Options ▼	
⚠ Invalid funding account				
Wire to clay supplies Domestic Wire	-	-	Options ▼	
⚠ Declined				
Approval Pending				
Payroll Payroll (PPD)	\$3,500.00	02/26/2016	Options ▼	
⚠ Schedule approval pending				
Wire to supplier XYZ Domestic Wire	-	-	Options ▼	
Approved				
Clay Supplies Domestic Wire	-	-	Options ▼	
Online Orders Web-initiated entries (WEB)	\$500.00	12/24/2015	Options ▼	

Add a Template for a Domestic Wire

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
 - User permissions determine the accounts that display.
3. Select **Domestic Wire** as the Template Type.
4. Enter the **beneficiary**, aka to whom the funds are being wired.
 - Can be an individual or a business
 - Message to beneficiary is optional.
5. Enter the **Beneficiaries Bank** information.
 - Must be an ABA routing number of a domestic financial institution.
 - Routing number is validated.
 - Message to receiving beneficiary is optional.

Template information

Name

 1

Funding account

 2

Template type

 3

Beneficiary information

Complete the template by adding beneficiary .

4 Beneficiary information

Who do you want to pay

Street address

Zip/Postal Code

Bank account number

Retype Account number

Message

Add a Template for a Domestic Wire (con't)

- If included in the wire instructions, enter **Intermediary Bank**.
 - Entire section is optional.
- Enter the **amount** for the template.
 - Zero amount is allowed.
 - Amount can be edited at time of initiation.

Intermediary bank information **6**

While not common, beneficiary's bank may not receive wires directly and require you to enter the intermediary bank information. If unsure, refer to the wire instructions provided by the beneficiary and please enter the information below.

Bank routing number

Intermediary bank account number

Payment information

Amount to pay **7**

Deliver On



Fees

\$0.00

Continue to review

Cancel

Add a Template for an International Wire

Steps 1 and 2 (template name, funding account) are the same as domestic wires.

3. Select **International Wire** as the Template type.

4. Enter **Beneficiary** information. Required fields:

- Required fields: Who do you want to pay, Address line 1, City/town, Country, Bank account number

Template type

International Wire **3**

Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information **4**

Who do you want to pay

Enter person or business name

Address line 1 Address line 2

e.g. 124 Main Street Optional

City/Town State/Province/Region

Optional Optional

Zip/Postal Code Country

Optional Select

Bank account number

Beneficiary account number Retype Account number

Reference information/Additional instructions

Optional

Tip:
Formatting rules for all fields on this form are relaxed due to the variety of instructions with international wires.

Add a Template for an International Wire (con't)

5. Enter **Beneficiary Bank information**. Required fields:

- Bank name
- Bank code (SWIFT/BIC) – formatting defaults in this field OR the IBAN account number
- Address line 1
- City/town
- Country

Beneficiary bank information

5

Bank Name

Please enter Bank Code and Bank account number provided with your wiring instructions.

Bank Code (SWIFT/BIC)

Bank account number

Address line 1

Address line 2

City/Town

State/Province/Region

Zip/Postal Code

Country

Wiring instructions

Add a Template for an International Wire (con't)

6. Enter **Intermediary bank**.

- Include only if the wire instructions include sending the funds to a correspondent bank before the receiving bank.

7. Enter the **payment information**.

- International Wires can only be sent in US dollars via online banking.

Intermediary bank information (Optional)

6

If intermediary bank information has been provided with your wiring instructions, the bank and account information can be entered in this section. Otherwise, this section can be left blank.

Intermediary bank is

Domestic Bank

International Bank

Bank routing number

Routing number

Bank account number

Account number (Optional)

Retype Account number (Optional)

Payment information

7

The amount can be changed at the time of payment.

Send exact amount in US dollars

\$0.00

Save template

Cancel

Tip:
The system doesn't provide exchange rates.

Payment Activity

Reviewing Payment Activity

- Payments display as a negative number and collections display as a positive number
- All activity for the business displays, not just activity by the current user. However, sub-user permissions impact the activity a sub-user can see.

Scheduled payments

- Payments show here when pending, i.e. the system hasn't sent it to Columbia Credit Union for processing.
- The next payment in a recurring series displays at the top; future single payments are listed below.
- Option to cancel unless payment is pending approval.
- ACH files with same day initiation as well as 1-2 business days out move to Processed tab every 30 minutes until the cutoff time.
- Future-dated ACH files move to Processed tab at 5:00am PT two (2) business days before the date.

Scheduled payments	Processed payments	Declined payments
--------------------	--------------------	-------------------

Showing all payments ▼

Recurring payments

Payroll Payroll (PPD) Once every 2 weeks on Friday until I cancel	-\$3,000.00 Next payment: 12/4/2015
---	--

Scheduled payments

Dec 3	
Cash Concentration Commercial (CCD) ⚠ Approval pending	\$10,000.00
Dec 11	
Converted consumer check Electronic Check (ARC)	\$250.00

Payment Activity (con't)

Processed payments

- Unlimited history.
- Payments show here when sent to Columbia Credit Union.
- Option to "Copy Payment" allows members to resend.

Scheduled payments	Processed payments	Declined payments
Showing all payments ▼		
Nov 3		
Clay and Co Domestic Wire		-\$1,500.00 Options ▼
Nov 25		
Membership Collections Consumer (PPD)		\$237.00 Options ▼
Today		
Bonus pay Payroll (PPD)		-\$3,500.00 Options ▼

Declined payments

- Unlimited history.
- Includes files declined by a business approver and Columbia Credit Union.
- Options to view details or initiate a new payment.

Scheduled payments	Processed payments	Declined payments
Showing all payments ▼		
Declined payments		
Nov 5		
Payroll Payroll (PPD)		-\$2,000.00 Options ▼

Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the My Accounts screen > My Approvals.
2. Click the template name to review details.
3. Click Approve for desired template.
4. Click Confirm on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.

1 My Approvals

All requests ▼

PAYMENTS

Payroll

Paying _____ \$0.50
Deliver on _____ 2019-04-22
Type _____ Payroll (PPD)

Fees

Collecting _____ \$20.00
Deliver on _____ 2019-04-22
Type _____ Commercial (CCD)

TEMPLATES

2 Monthly Shipment

Funding account _____ *1781
Pay to _____ 1 Recipient(s)
Type _____ Commercial (CCD)

USERS

3

4

Please Confirm



Approve template

Name	Monthly Shipment
Funding account	*1781
Pay to	1 Recipient(s)

Tips:

- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.