User Guide
Business Online Banking

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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.

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

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   [Call me] ①

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.

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.

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**

② [Enter the code here.]   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.

[Yes, register my **private** computer] ③ [No, this is a **public** computer]

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

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.

Issue: Forgotten password

Resolution:

1. Select 'Forgot username or password' within the login box

2. Enter the phone number we have on file

3. Enter the username

4. Choose 'Send me a new password'

5. You will receive a phone call or text (depending on what you have enabled) with your new temporary password

6. Follow on the on screen prompts to reset your password

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**

| Enter the code here. | 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.

| Yes, register my **private** computer | No, this is a **public** computer |

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 shown 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   [Call me]   [Text me]

✉ a*********@digitalinsight…   [Email me]

Use a security device

✓ VIP Access   [Enter verification code]

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.

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

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

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

0

C   ±   %   ÷

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.
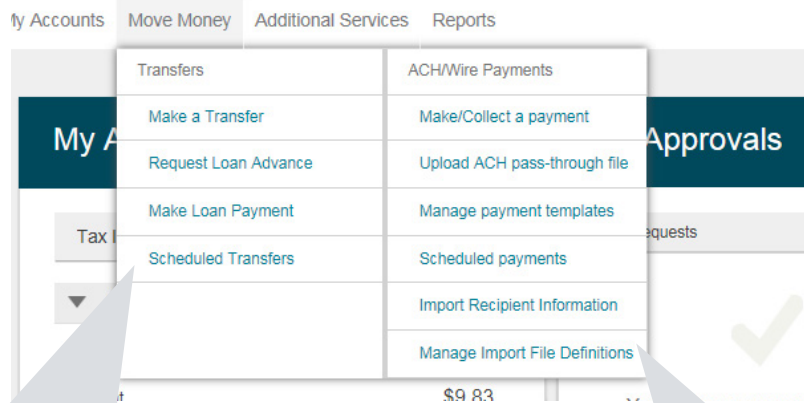
*Move Money > Transfers:

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

COLUMBIA
CREDIT UNION

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

Last Visit Apr 18, 2019

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

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

0

C	±	%	÷
7	8	9	×
4	5	6	-
1	2	3	+
0		.	=

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

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

Personal information

John Doe

Primary email | Edit

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

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.

5. Email is not enabled by default, toggle on if desired.
   • Used for login only; i.e. not an option for approving users or transactions.

6. Enter current password to save changes

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	Test - Business Checking	✓
Business *8830	Test - Business Savings	✓
Loan Accounts		
Line Of Credit *2238	Test - Business LOC	✓
Term *0791	Test - Business Term	✓
Investment Accounts		
12 Month Business *0670	Test - 12 Month Business CD	✓

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

✉

Update

✉	Alert Type	Add an alert ＋
☑	**Low balance** If Test - Business Checking - *7860 ▼ falls below	$ 100
☑	**Balance update** Once a week on Friday ▼ send me the balance of Test - Business Checking - *7860 ▼	
☑	**Large deposit** If a deposit in Test - Business Checking - *7860 ▼ equals or exceeds	

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   ②   + Add a user

Zoya Kapoor   Active

Manage User Details and Access Settings

User Details ③

First name	Middle name (optional)	Last name

Phone number	Email
(xxx) xxx-xxxx	

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 Tax ID Number > 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

② Grant full access for this Tax ID ☐

▶ **Operating checking - *0001**
$21,582.84

③ Full Access Granted ☐

▶ **Savings - *0002**
$15,757.60

④

Full Access Granted ☐

▶ **Money market - *0003**
($10,736.00)

Full Access Granted ☐

▶ **Catering credit card - *0004**
$3,094.24

Full Access Granted ☐

⑤

▶ **Building loan - *0005**
$46,587.28

Full Access Granted ☐

Note:
The "Copy access from another user" dropdown (top right) allows an admin to copy the entitlements from an existing sub-user to a new sub-user.

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.

Note:
Stop Payments are not currently offered in Business Online Banking, please contact the credit union to place a stop.

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 History / Statements	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
Mobile 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

Note:
Statements are entitled at the business level, if a sub-user can see one account statement, they can see all account statements

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
ACH Payments	Approve ACH Templates	Approve new and edited ACH templates
	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.

   - Payments Reports - Grants access to build and run reports based on ACH & Wire payment data.

   - Remote Deposit - allows the user to user 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	☑
ACH File Import - Manage Import File Definitions ①	☑
Bill Pay	☑
Check Reorder	☑
Online Statements	☑
Payments Reports ②	☑
Remote Deposit	☑

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 (?)

	Apply Company Limits	
▶ ACH Payments Creation Limits	Apply Company Limits	☐
▶ ACH Collections Creation Limits	Apply Company Limits	☐
▶ ACH File Pass-Through Creation Limits	Apply Company Limits	☐
▶ Domestic Wire Transfer Payments Creation Limits	Apply Company Limits	☐
▶ International Wire Transfer Payments Creation Limits	Apply Company Limits	☐
▶ Transaction Approval Limits	Apply Company Limits	☐

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   ☐

ACH Payments Approval Threshold per Transaction   *Maximum $25,000.00*

ACH Collections Approval Threshold per Transaction   *Maximum $10,000.00*

Domestic Wire Payments Approval Threshold per Transaction   *Maximum $25,000.00*

International Wire Payments Approval Threshold per Transaction *Maximum $25,000.00*

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 (?)

		Select All	☐
▼ ACH Payments Type			
Consumer (PPD)			☐
Payroll (PPD)			☐
Commercial (CCD)			☐
Tax (CCD)			☐
▼ ACH Collections Type		Select All	☐
Consumer (PPD)			☐
Commercial (CCD)			☐

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

Manage Users

Business Admins and sub-users show on the Manage Users screen, in alphabetical order.

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

Name ▼	Role	Status	Grant Access	Options
BOB_Secondary	Secondary Admin	Active	YES	Options ▼
Jane_Doe	Business User	Active	YES	Options ▼
John_Doe	Business User	On Hold	NO	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. Primary admins can also manage secondary admins. It is important to note, if the secondary admin is restricted and there are no other secondary admins, error messages will be received for approval flows.

Options for an Active User:

• **Print user details** – printout of the sub-user's access and limits

• E**dit 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

Internal Transfers
Business Online Banking

Business Banking enables members to easily initiate and schedule various types of transfers to and from their 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:
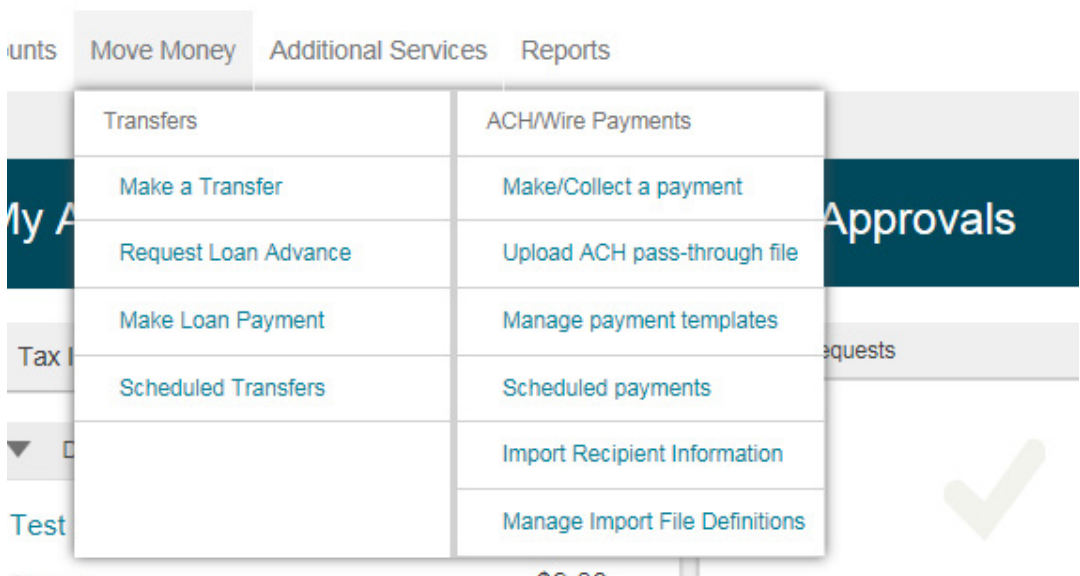
Cross-TIN transfers

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 ▼ |

| Select account ▼ | ①

To

| CCU Test 4 ▼ |

| Select account ▼ | ②

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 Delete, if desired.
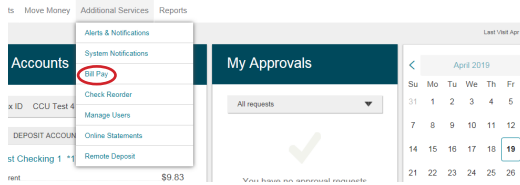
Tips:
To edit a scheduled transfer, Delete the existing transfer and re-set up the transfer with the desired specifications.

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:

**Add a payee:**

Two Views:

Current Payees

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:

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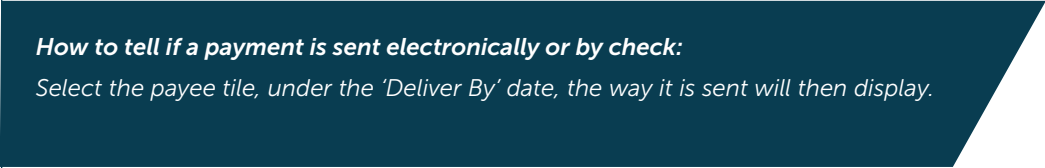
Single Pay view has the same abilities as the Multi Pay view but allows you the ability to work with one payee at a time:

Pay someone new:

Add a Popular Biller in Your Area

Credit Cards

Bank of America Credit Cards
Capital One Credit Card
Chase Credit Card
Citibank Credit Cards
Discover Credit Card
Kohl's
Macy's

Utilities

CenturyLink, FKA Qwest
City of Vancouver, WA Utilities
Clark Public Utilities
Comcast Cable
NW Natural Gas
Verizon Wireless
Waste Connections

Other Popular Billers

BAC Home Loans
Chase Home Finance LLC
State Farm Insurance
Wells Fargo Home Mortgage

Popular billers in the area

Enter Any Person or Business

Enter full name to ensure a better match

Add

Examples: Your cable company, your mobile phone provider, your credit cards, your sister, your gardener.

Enter any person or business name (who has a US address).

The fields that display after 'Add' is selected depends on the payee.

Add a Person or Business to Pay

Name: John Doe
Nickname: John Doe
Account number: If applicable
☐ Hide account number
Address line 1:
Address line 2: Optional
Zip:
City:
State:
Phone: Optional
Category: None

Addresses are validated with the US Postal Service.

Cancel Confirm

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

Access payee options

Options that display are based on the payee

Modify Biller Details

Name:	Columbia Credit Union
Nickname:	Columbia Credit Union
Account number:	••••••••
	☑ Hide account number
Address line 1:	On file ❓
	Columbia Credit Union confirmed a preferred payment address. If it changes, we'll be the first to know.
Phone:	(360) 891-4000
Category:	Miscellaneous

Cancel   Confirm

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:

The options presented depend on the payee

E-Bill Setup

Chase Credit Card, ...5093

🔒 Securely link your Chase Credit Card account to Columbia Credit Union Business Banking Bill Pay.

User ID	[ ]	Need your login info?
Password	[ ]	
Confirm password	[ ]	
Billing frequency:	Monthly ▼ ❓	

Cancel   **Securely link accounts**
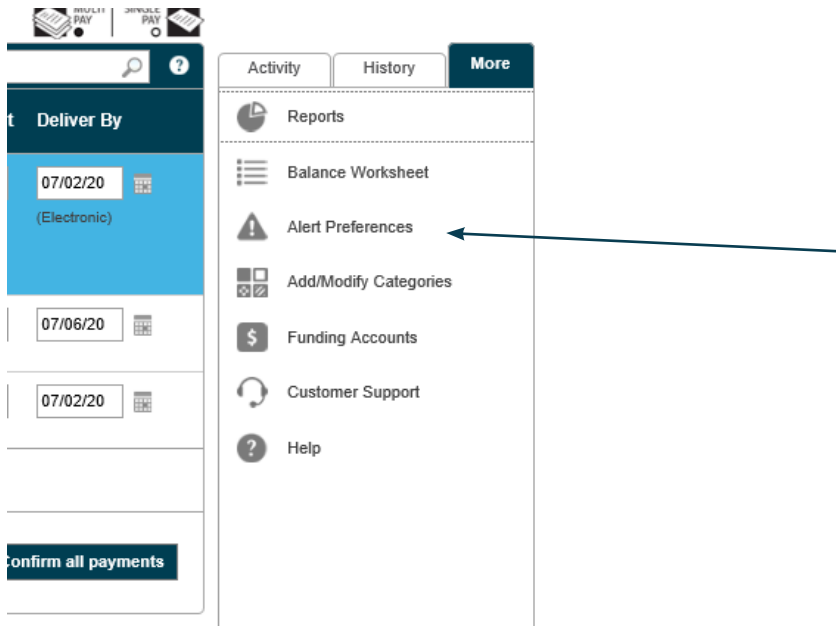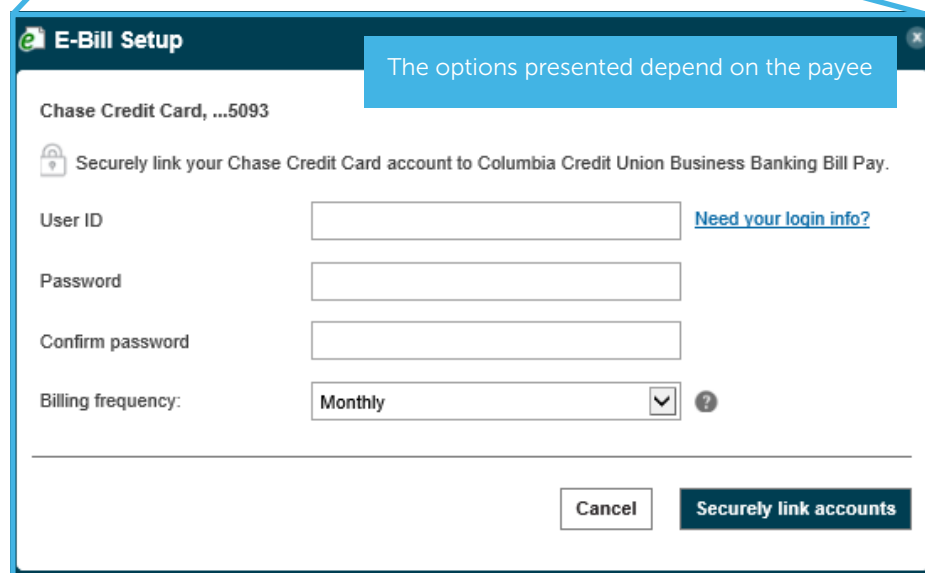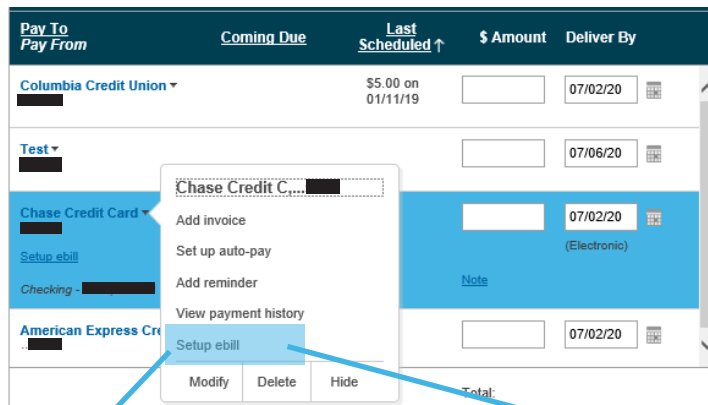
Security Token

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:
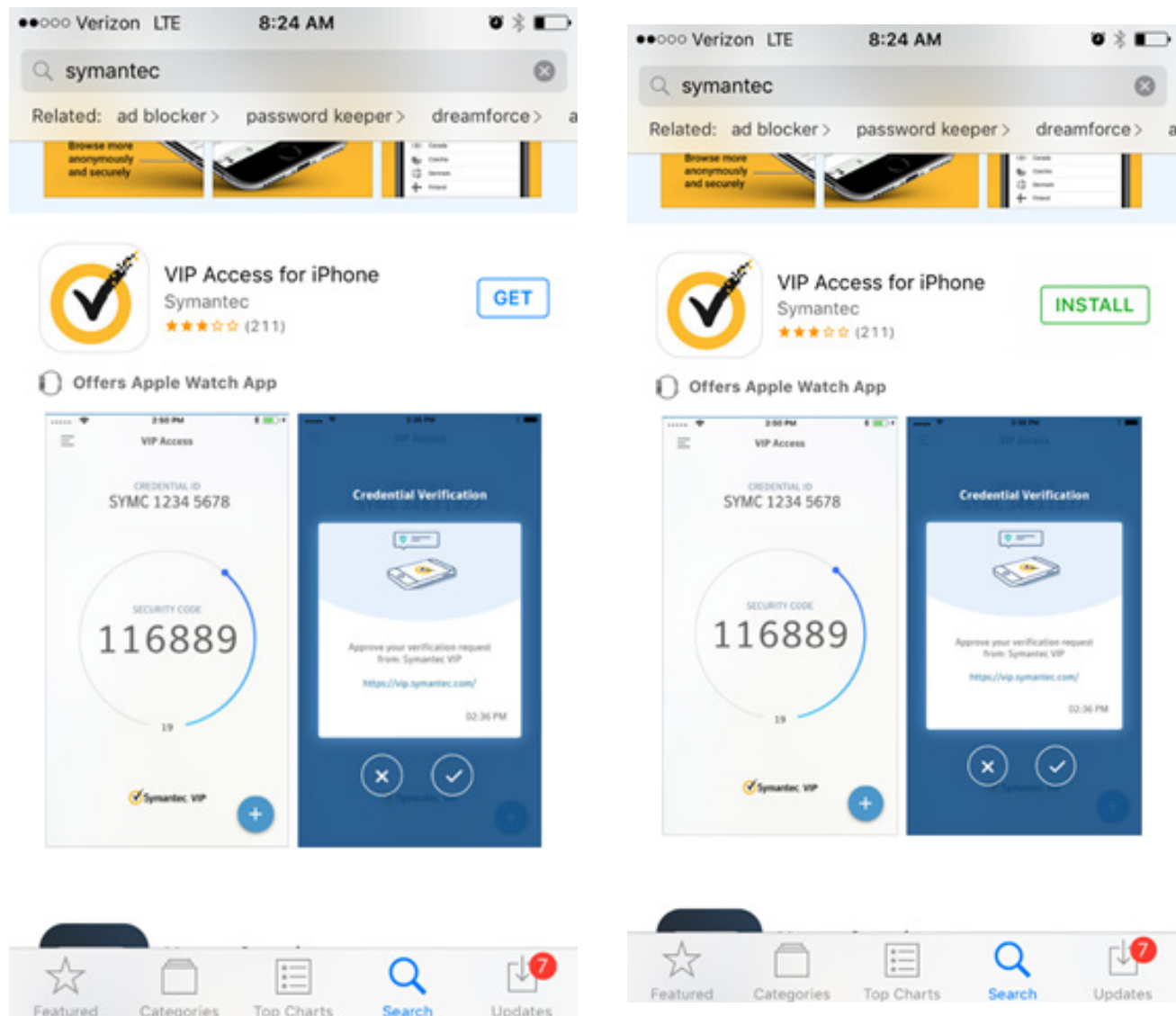
Open the app and select 'LAUNCH VIP ACCESS', then you will use the 'CREDENTIAL ID' in the next step:
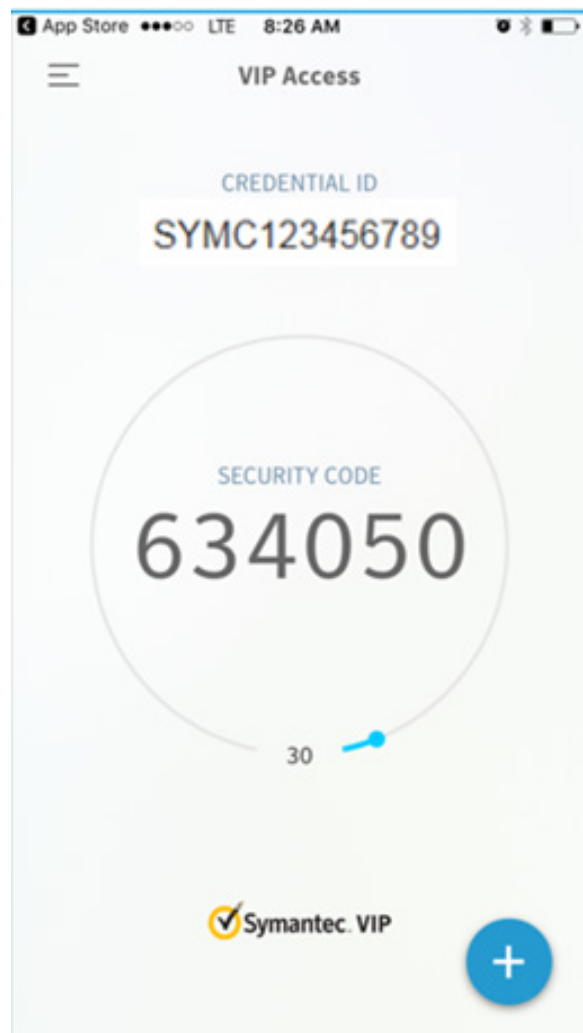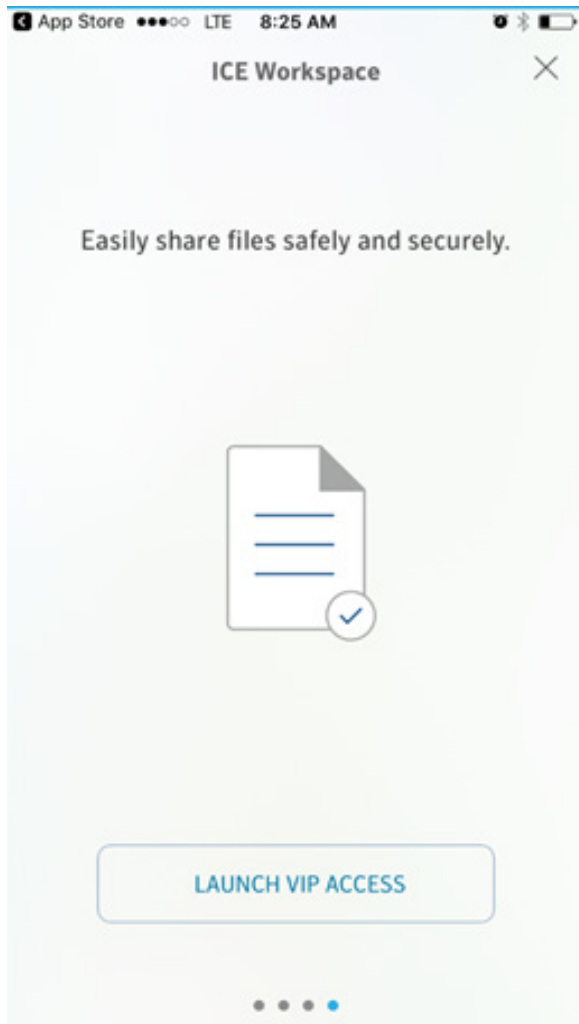
Using the 'CREDENTIAL ID' from the previous step, navigate to 'My Setting's (in the CCU desktop or mobile app) and select 'Edit' under 'Security options' then place the credential ID under 'By security token':

Login & Security

Username | Edit

Password | Edit

Security options | Edit

By security token

Use a VIP Access™ token to confirm your identity.

SYMC123456789

▶ 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.

Payments

Make payments, collect payments, or upload a pass through file

What do you want to do?

○ Make payments   ○ Collect payments   ○ Upload pass through file

| Scheduled payments | Processed payments | Declined payments |

Showing all payments ▼

Scheduled payments

Jun 17

Wire for furniture rental
Domestic Wire   -$2,000.00

Jun 15

Friday Payroll
Payroll (PPD)
⚠ Approval pending

View Scheduled, Processed, and Declined payments.

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

Monthly limits

ACH Payment limit
$44,158.64 available
$50,000.00

ACH Collection limit
$17,640.00 available
$20,000.00

ACH Passthrough limit
$39,000.00 available
$50,000.00

Domestic Wire Payment limit
$231,350.00 available
$500,000.00

...ayment limit
...ilable
$500,000.00

More details

"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.**

What do you want to do?

(1) ◉ Make payments ◯ Collect payments ◯ Upload pass through file

How do you want to pay?

(2) Use a template ▼

(3) [ ]

Bonus July

recurring test

WIRETEST

Add a new template

Notes:
Templates can be used to make one or repeating transactions

Make payments (4)

Bonus July   Edit template

| Funding account | Checking ▆ Current: $0.01 Available: $2.00 | Template type | Payroll (PPD) |

| 1 | Daenerys Targaryen Saving *▆ | $2,000.00 |

| 2 | John Snow Checking *▆ | $1,000.00 |

| 3 | Rob Stark Checking *▆ | $1,500.00 |

Deliver On 07/02/2020 (5) ▦   Repeats   Never (6)

Paying 3 customers   Total $4,500.00

Fees $0.00

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

ⓘ 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

Sc

Collect payments ④

Member dues   Edit template

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

1   Betty Boop $75.00
    Personal Checking

    Monthly membership dues
                                       57 characters left

2   Foghorn Leghorn $75.00
    Personal Checking

    Monthly membership dues
                                       57 characters left

3   Yosemite Sam $75.00
    Personal Checking

    ⚠ Prenote is processing. This payment cannot be
      included until the prenote processes on Dec 22,
      2015

    Monthly membership dues
                                       57 characters left

⑤ Deliver On   Dec 17 📅   Repeats   Never ⑥

Collecting money from 2 customers   Total $150.00
Fees $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

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 emplo...

Fees

Add an employee ✕

Contact information

Who do you want to add
| Enter person or business name |

Employee ID
| Optional |

Account information

Bank account type
| Personal Checking ▼ |

Routing number
| Routing number |

Bank account number
| Account number | | Retype Account number |

Deliver On
06/01/201...

Payment information

This can be changed at the time of payment.

Amount to pay
| $0.00 |

| Pay | C... |

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 Pay   Cancel

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   04/22/2019   📅 | 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 $100,000.

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
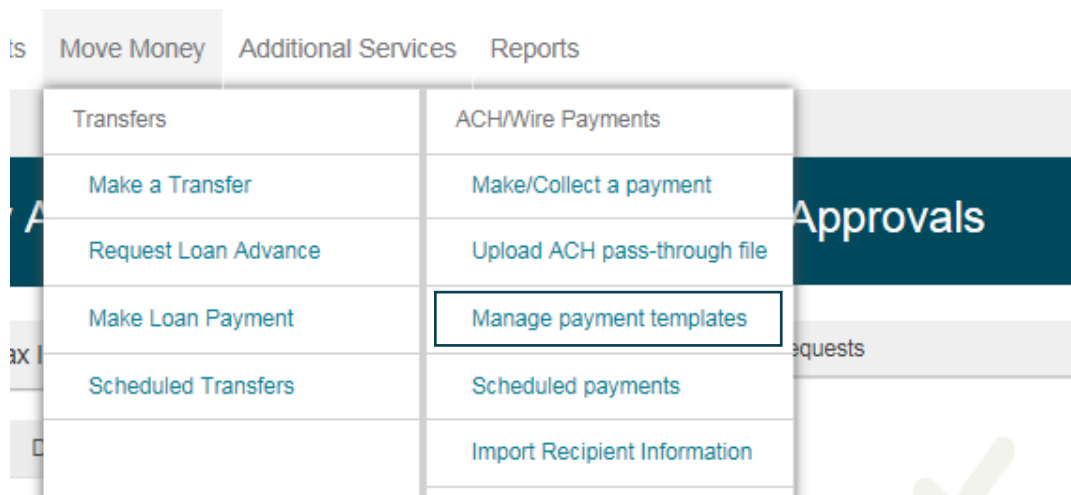
Three places to add a Template:

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

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

Manage payment templates

+ Add a template

Showing [All Templates ▼]   Search [   ]

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.

Add a template

Template information

Name
① Bonuses

Funding account
② Simulator Checking ****0001 ▼

Template type
③ Consumer (PPD) ▼

Use this template to ④
○ Make a payment   ○ Collect a payment

Expanded dropdown list of Template Types:

Template type

Consumer (PPD)

Commercial (CCD)

Consumer (PPD)

Domestic Wire

International Wire

Payroll (PPD)

Tax (CCD)

4. Select **ACH Company ID**

5. Enter T**emplate 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.

[Add an employee] [Create prenote]   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

Enter person or business name

Employee ID

Optional

Account information

Bank account type

Personal Checking ▼

Routing number

Routing number

Bank account number

Account number

Retype Account number

☐ Create a prenote

Payment information

This can be changed at the time of payment.

Amount to pay

$0.00

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.

[Add an employee] [Create prenote]

☐ Employees	Account	Create prenote?	Amount
☐ 1. Allison Johnston	Personal Checking 256256		$2,100.00
☐ 2. Ty Ballenger	Personal Checking 131313	✔	$1,500.00
☐ 3. Xavier Allgood	Personal Checking 46464666		$1,750.00
Template paying 3 employees		Total	$5,350.00

[Save template] [Cancel]

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 the template is for a recurring transaction, each recurring payment will need to be approved

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.**

Payments

Make payments is the only option pertaining to wires.

What do you want to do?

○ Make payments   ○ Collect payments   ○ Upload pass through file

| Scheduled payments | Processed payments | Declined payments |

Showing all payments ▼

View Scheduled, Processed, and Declined payments.

Scheduled payments

Jun 17

Wire for furniture rental
Domestic Wire   -$2,000.00

Jun 15

Friday Payroll
Payroll (PPD)   -$5,269.36
⚠ Approval pending

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.

Monthly limits

ACH Payment limit
$44,158.64 available
$50,000.00

ACH Collection limit
$17,640.00 available
$20,000.00

ACH Passthrough limit
$39,000.00 available
$50,000.00

Domestic Wire Payment limit
$231,350.00 available
$500,000.00

International Wire Payment limit
$500,000.00 available
$500,000.00

More details

"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.**

Tip:
International wire is also a payment type. See the international wire section of this document for more information.

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

Who do you want to pay

Enter beneficiary name as it appears on the beneficiary account   ⑤

Address line 1

e.g. 124 Main Street   ⑥

Address line 2

Optional

Zip/Postal Code

Enter zip code

City/Town

State/Province/Region

Optional

Country

Select ▼

Bank account number

Beneficiary account number   ⑦   Retype account number   ⑨

Reference information/Additional instructions

Enter a 4 line message to beneficiary (optional)   ⑧

Purpose of wire

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

Routing number

Intermediary bank account number

Account number (if applicable)   Retype Account number

Payment information

Amount to pay (12)   Deliver On (13)

$0.00   04/19/2019

Fees $0.00

(14) 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

Transfers	ACH/Wire Payments
Make a Transfer	Make/Collect a payment
Request Loan Advance	Upload ACH pass-through file
Make Loan Payment	Manage payment templates
Scheduled Transfers	Scheduled payments
	Import Recipient Information
	Manage Import File Definitions
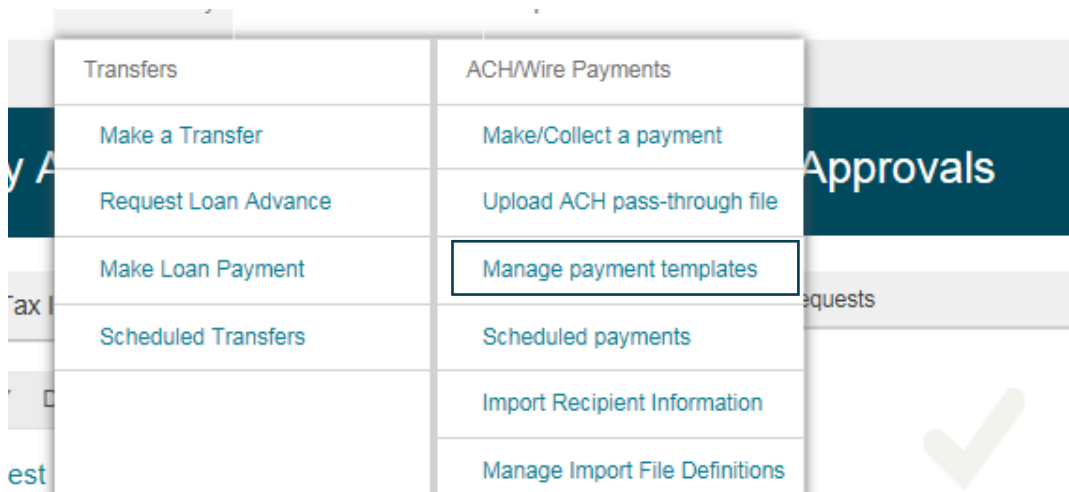
Tip:
Template can also be added on the Make/Collect a Payment page:
"Add a new template" option in Template dropdown
"Save as template" option after a one time payment is initiated

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 ⚠ Invalid funding account	-	-	Options ▼
Wire to clay supplies Domestic Wire 🔺 Declined	-	-	Options ▼
Approval Pending			
Payroll Payroll (PPD) ⚠ Schedule approval pending	$3,500.00	02/26/2016	Options ▼
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. Follow steps outlined in 'Make a one-time Wire payment

Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information

Who do you want to pay

Enter beneficiary name as it appears on the beneficiary account

Address line 1	Address line 2
e.g. 124 Main Street	Optional

Zip/Postal Code	City/Town
Enter zip code	

State/Province/Region	Country
Optional	Select ▼

Bank account number

Beneficiary account number	Retype account number

Reference information/Additional instructions

Enter a 4 line message to beneficiary (optional)

Purpose of wire

Optional

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

Beneficiary information

Who do you want to pay

Enter beneficiary name as it appears on the beneficiary account

Address line 1

e.g. 124 Main Street

Address line 2

Optional

City/Town

State/Province/Region

Optional

Zip/Postal Code

Optional

Country

Select ▼

Bank account number

Beneficiary IBAN/account number

Retype IBAN/account number

Reference information/Additional instructions

Enter a 4 line message to beneficiary (optional)

Purpose of wire

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

Beneficiary bank name

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

Bank Code (SWIFT/BIC)

XXXX XX XX XXX

Bank account number

IBAN/Account number (optional)   Retype IBAN/Account number

Address line 1   **Address line 2**

e.g. 124 Main Street   Optional

City/Town   **State/Province/Region**

    Optional

Zip/Postal Code   **Country**

Optional   Select ▼

Wiring instructions

Wiring instructions (Optional)

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 (if applicable)   Retype Account number

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

Scheduled payments

Dec 3

Cash Concentration	$10,000.00
Commercial (CCD)	
⚠ Approval pending	

Dec 11

Converted consumer check	$250.00
Electronic Check (ARC)	

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	**Approved 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/Failed 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)

[Decline] [Approve]

Fees

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

[Decline] [Approve]

TEMPLATES

② **Monthly Shipment**

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

[Decline] [Approve] ③

USERS

④ **Please Confirm** ✕

Approve template

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

[Confirm] [Cancel]

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.