

# Your Success Is Our Business!



## **Wauna Credit Union**

*Upward Business Banking* User Guide



We mean it when we say your success is our business, and to assist, Wauna Credit Union now offers “U-Banking” for Business! This robust platform allows our business members to have greater control of their account actions.

This guide offers step-by-step instructions to do everything you’ll need to run and grow your business, from adding a user, ACH, to making wire payments.

Beyond this booklet, our staff is always available to assist with any questions you have or help solve any problems that come up.

Your membership and your success mean a lot to us, we are here to serve you any way we can. Thank you for being part of Wauna Credit Union!

# Table Of Contents

## GETTING STARTED

Login experience, first time login .....	4
Mobile app token download process for business .....	10
Business Bill Pay set-up .....	11

## ADD/MANAGE BUSINESS USERS

Add a user .....	14
Modify account specific access .....	15
User Permissions .....	17
Set access/limits for all accounts .....	19
Manage users .....	23

## ACH

ACH Manage Import Files .....	25
Import Recipients .....	30
ACH Payment Initiation .....	35
Make a template-based payment .....	36
Collect a template-based payment .....	37
Make a one-time payment .....	38
Collect a one-time payment .....	42

# Table Of Contents

## ACH *continued*

Same Day ACH .....	43
Payment activity .....	44
ACH Pass-Through .....	46
ACH Templates .....	49

## PAYMENTS

Payments Approval .....	56
Dual Approval .....	57
Approval By Initiator .....	59
Common Questions .....	60

## WIRE TEMPLATES

Manage Payments .....	61
Add A Template For Domestic Wires .....	63
Add A Template For International Wires .....	65
Approve Template .....	68
Wauna Credit Union Contact Info .....	69



**Our Upward Business Banking Platform is robust, modern, and easy to use.**



### First-time Login to Upward 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!

### Key Points:

- Immediately after the financial institution (FI) successfully sets up the business, the Primary Admin and Secondary Admin(s) **receive two emails: one with the username and one with the password.**
- The login screen for Business Banking is the **same login screen** for Online Banking.
- The username and password are both **system-generated, random values.**
- The business user will **have to change the password** during initial login; it is highly recommended the user **also change the username** after logging in via My Settings.
- The same process applies when a Primary Admin or Secondary Admin sets up a **new business user.**

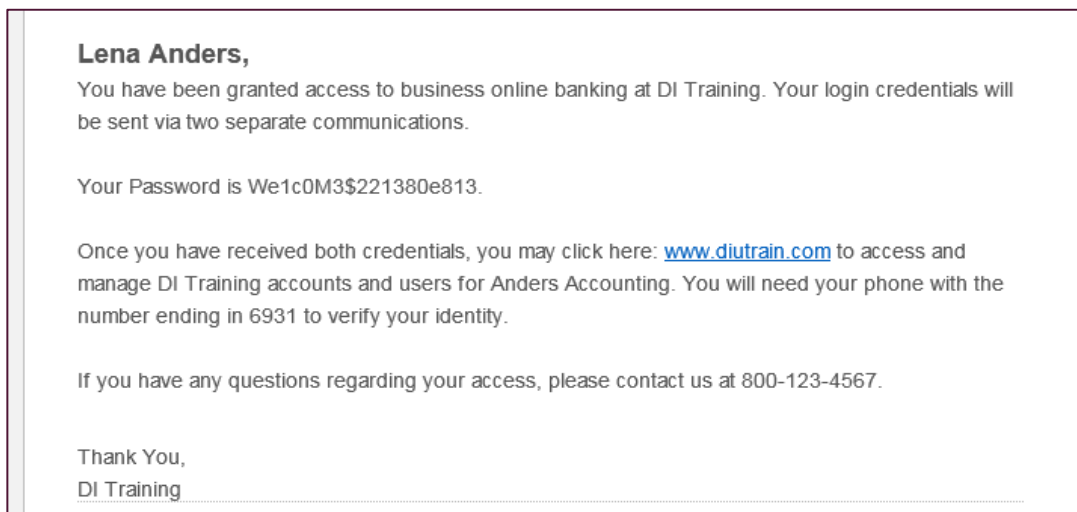
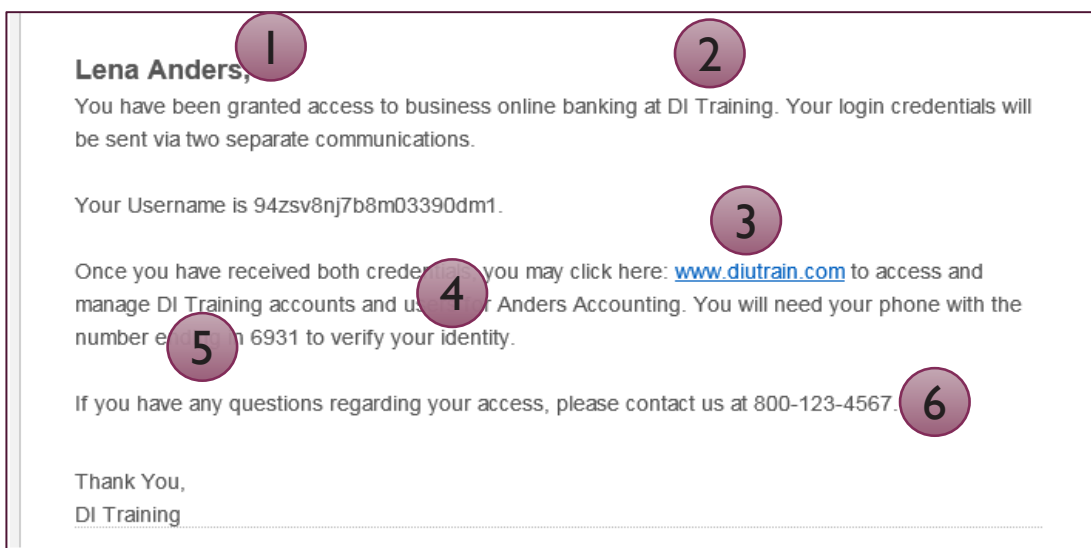
Online Banking First Time Login	Business Banking First Time Login
Enrollment is part of the first time login	Enrollment happens prior to and outside of the first time login
User selects username and password	System assigns the username and password
User can edit email/phone numbers for One Time Passcode	Phone is the only option for One Time Passcode and is not editable

## Step 1: Receive emails with login credentials

Below are the two emails sent to every new user, including the Primary Admin, Secondary Admin(s), and business users they set up. The From email is sent by the FI. The subject for both emails is “You have been granted access to Online Banking”.

Customized parts of the emails:

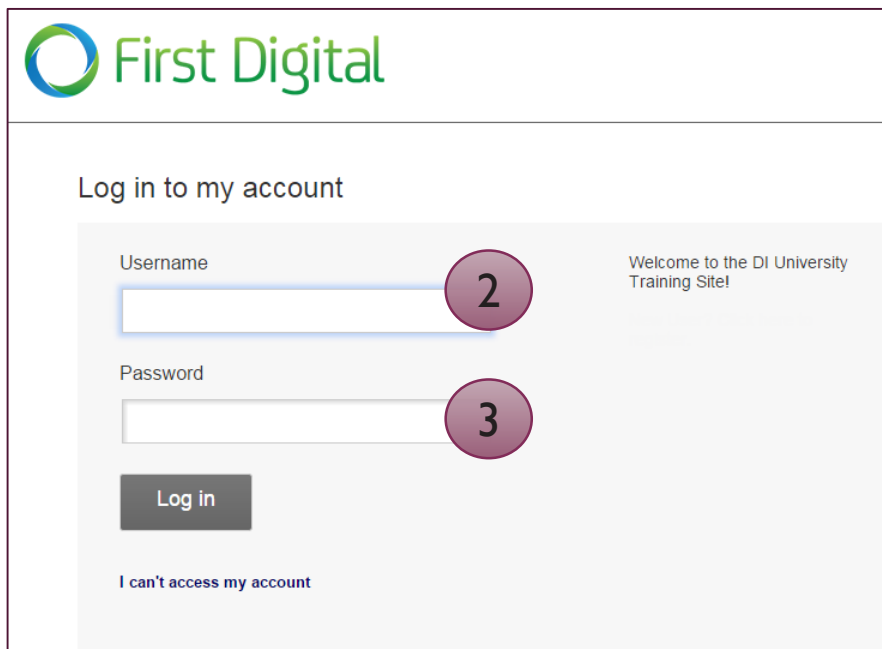
1. “Lena Anders” = Primary Admin
2. “DI Training” = Financial institution name
3. “[www.diutrain.com](http://www.diutrain.com)” = URL to FI Online Banking login screen
4. “Anders Accounting” = Business name
5. “6931” = Last 4 digits of the person’s phone, used for MFA
6. “800-773-3236” = FI Support number



**Step 2: Go to login screen**

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

1. Click the link in the email to the FI website (or just go there in a browser).
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.



The image shows the First Digital login interface. At the top left is the First Digital logo. Below it, the text "Log in to my account" is centered. To the right of the login fields, a message reads "Welcome to the DI University Training Site!". The login fields consist of a "Username" field and a "Password" field, both with input boxes. A blue circle with the number "2" is positioned to the right of the Username field, and a blue circle with the number "3" is positioned to the right of the Password field. Below the password field is a dark gray "Log in" button. At the bottom left of the login area, there is a link that says "I can't access my account".

**Tips:**

- Password expiration is configured by the FI.
- 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)**

The business user must authenticate identity during the initial login, as well as future logins when the computer isn't recognized.

#### **I. Click Call Me**



- The phone number is associated with the business user, not the phone on the main business profile.
- Answer the phone call and press # to receive the 6-digit access code
- Clicking this button refreshes the screen (see next page).

## 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  

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](#)

**Tip:** If the user is having problems getting the code, the financial institution can generate a code, and provide it to the user over the phone.

### Step 3: Multifactor Authentication (con't)

2. Enter the code; expires after 10 minutes and consists of 6 random digits
3. Register the Computer:
  - “Yes, register my **private** computer”: If the user is on their personal computer, select this option to bypass the MFA screen for future logins.
  - “No, this is a public computer”: If the users is on a public computer, select this option, which will present this MFA screen at the next login.
  - 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

[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:

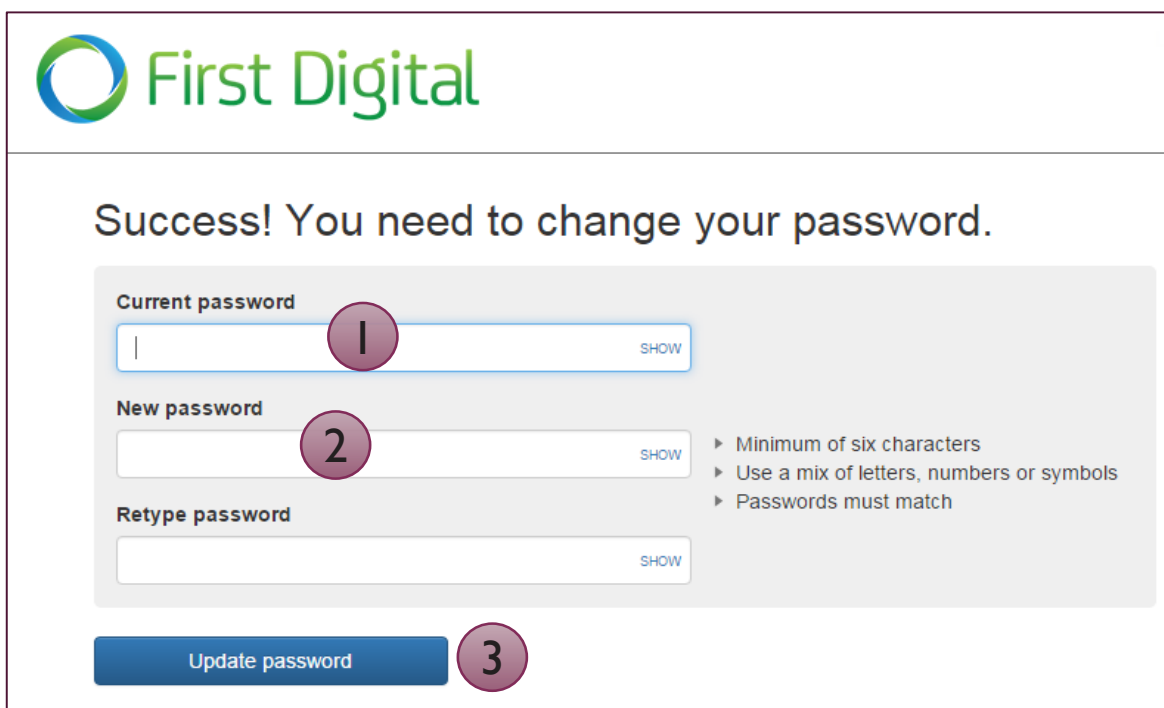
- When on the phone call, press # to repeat the code if needed.
- Select “Didn’t get the code?” link to initiate the phone call again.



## Forced Password Change

The business user is required to change their password upon initial login.

1. Copy the password again from the email into the Current Password field.
2. Create a new password - requirements are the same as Online Banking and are stated on screen.
3. Click Update Password, and the business user is in!



The screenshot shows the First Digital password change interface. At the top is the First Digital logo. Below it, a message states: "Success! You need to change your password." The form contains three input fields: "Current password" (labeled with a circled 1), "New password" (labeled with a circled 2), and "Retype password" (labeled with a circled 3). Each field has a "SHOW" button to the right. To the right of the "New password" and "Retype password" fields, there are three bullet points: "Minimum of six characters", "Use a mix of letters, numbers or symbols", and "Passwords must match". At the bottom of the form is a blue button labeled "Update password" (labeled with a circled 3).

### Tips:

- This screen appears as well if the FI resets the user's password.
- User is not prompted to change User ID but best practice is to change it in My Settings (imagine entering something like 38lr49gg320z597yj6p9 every time you log in!).



## Token Download Process

1. In the App Store search for VIP Access
2. Download
3. Log into U-Banking
4. Click on My Settings
5. Under Login & Security then Security Options click on Update
6. Open the VIP Access App
7. The Credential ID at the top needs to be inputted in the field below.  
When inputting include the letter and numbers with no spaces. Then click on Save.

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



- [What is VIP Access™ token, and how does it work?](#)
- [How do I get a VIP Access™ token?](#)

### **Business Owner Instructions**

#### **Business Enrollment**

1. Contact your local branch who will assist you in enrolling for Small Business Bill Pay.
2. After the enrollment is completed it will take 2-3 business days before their Small Business Bill Pay will be ready for use.
3. A credit union employee will contact the primary user that was listed on the enrollment to complete the setup in U-Biz Banking.
  - a. Log into U-Banking
  - b. Go to 'My Settings' and click the 'Update' hyperlink next to 'Bill Pay UserName'.
  - c. Enter your Bill Pay User ID (this is the User ID specified during enrollment).

#### **Confirmation Letter**

A letter will be mailed to the business. This is a generic letter from the vendor. Please ignore the login instructions in this letter (unfortunately, we cannot modify), and follow the instructions we provided above under Business Enrollment.

#### **Adding Additional Bill Pay Users**

The primary user can add other users to their bill pay profile. The Level 1 user is the primary user (established at enrollment). This user has the ability to add up to two additional users (Level 2 and Level 3).

The Level 1 User and Level 2 Users can add authorized users to Business Bill Pay at any time.

### **Authority Levels**

Your authority level determines which users you can add:

The Level 1 User is the only user who can add Level 2 Users to Business Bill Pay. The Level 1 User can add Level 3 Users as well.

The Level 2 Users can add only Level 3 Users.

Any users added by Level 2 Users must be approved by the Level 1 User before the addition is completed.

The Level 3 Users cannot add authorized users to Business Bill Pay.

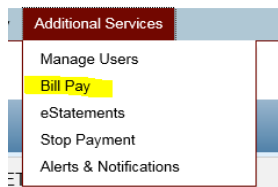
### **User IDs and Passwords**

Creating a user ID and password ensures that only authorized users can access the Business Bill Pay account. Authorized users are only required to enter their User ID and password at the first login to Business Bill Pay.

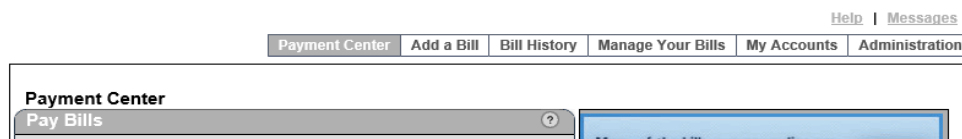
The user ID must be between 9 and 32 characters. It is not case sensitive and can include letters, numbers, and special characters, but no spaces. The ID must be unique within your business.

The password must be 8 characters without spaces. It is case sensitive and must contain at least two of the following: an uppercase letter, a lowercase letter, a number, and a special character. We recommend a combination of letters and numbers for additional security.

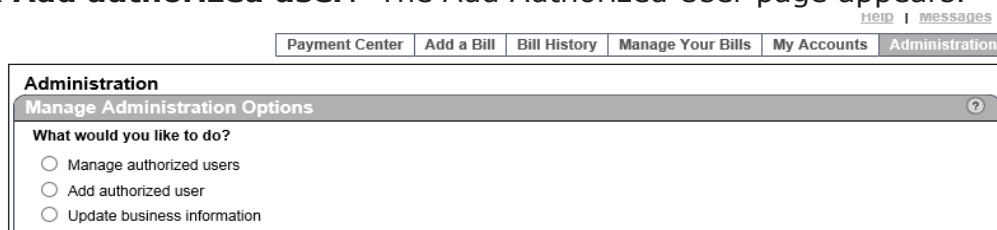
1. Log in to Online Banking
2. Click Additional Services
3. Choose Bill Pay from the list



4. Choose the Administration Tab



5. Click **Add authorized user**. The Add Authorized User page appears.



6. Type the authorized user's personal information.
7. Select the user's authority level. Only the Level 1 User can select an authority level.
8. In **User ID**, type the authorized user's ID. The ID must be between 9 and 32 characters. It can include letters, numbers, and special characters, but no spaces.
9. In **Password**, type a password that is 8 characters without spaces. It is case sensitive and must contain at least two of the following: an uppercase letter, a lowercase letter, a number, and a special character.
10. In **Confirm Password**, retype the password to verify it.
11. In **Secret Word**, type a word that you or the authorized user can remember in case the authorized user forgets the password. This word can be from 2 to 32 characters, letters, or numbers.
12. In **Social Security Number**, type the user's Social Security number.  
This information helps us verify the user's identity to guard against possible identity fraud.

13. In **Birth Date**, type the user's date of birth. This information helps us verify the user's identity to guard against possible identity fraud.
14. Click **Add User**. The authorized user's information appears so that you can verify it.
15. Click **Finished**. The user is added to the list of authorized users, and the Manage Administration Options page clears so that you can select another option.

Payment Center Add a Bill Bill History Manage Your Bills My Accounts Administration

**Administration**  
**Add Authorized User**

Asterisks (\*) indicate required information.

**Authorized User Information**

\*First Name

Middle Name

\*Last Name

Suffix

\*Business Phone

Email Address

\*Authority Level ☐ Level 2 User ☒ Level 3 User [Tell me more](#)

\*Account Access ☐ \*0091 Checking

**User ID and Password**

Your Business ID must be between 9 and 32 characters and can include numbers and letters, but no spaces or special characters. Your Business ID is not case sensitive. Your password must be between four and eight characters, either letters or numbers, but no spaces. Your password is case sensitive and must contain at least two of the following: an uppercase letter, a lowercase letter, a number, and a special character. Your password can contain special characters except they cannot contain parentheses ( ), angle brackets < >, or an equals sign =.

\*User ID

\*Password

\*Confirm Password

\*Secret Word

\*Social Security Number

\*Birth Date

### **Very Important**

Once the Authorized users are added, the business user needs to notify Wauna Credit Union so the additional users can be approved. Please contact your local branch who will send the following information to operations department: member number, business name, user ID. Please do not send this information via email which is not secure.

Once the additional users have been verified and approved, the credit union will contact the primary user. The following steps will then need to be completed under the additional user's U-Banking profile.

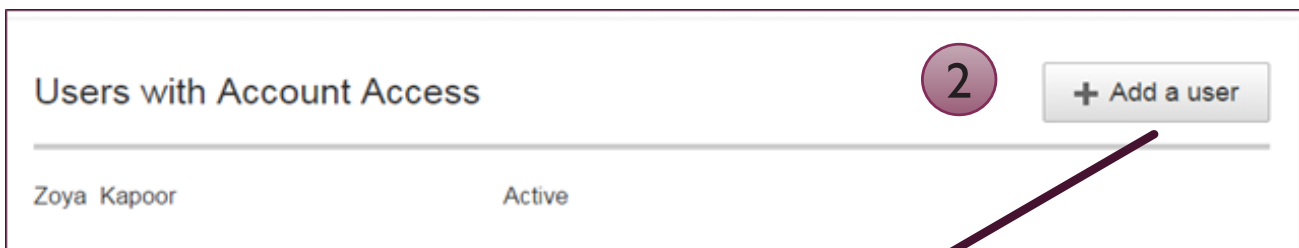
1. Go to 'My Settings' and click the 'Update' hyperlink next to 'Bill Pay UserName'.
2. Enter your Bill Pay User ID (this is the User ID specified during enrollment).
  - a. These are the same instructions that the primary user received upon enrollment/activation.



Primary Admins and Secondary Admins are set up by your FI and have full access to functionality your FI grants that business; these Admins set up other employees as Business Banking users via the Entitlements function, aka “Manage Users”.

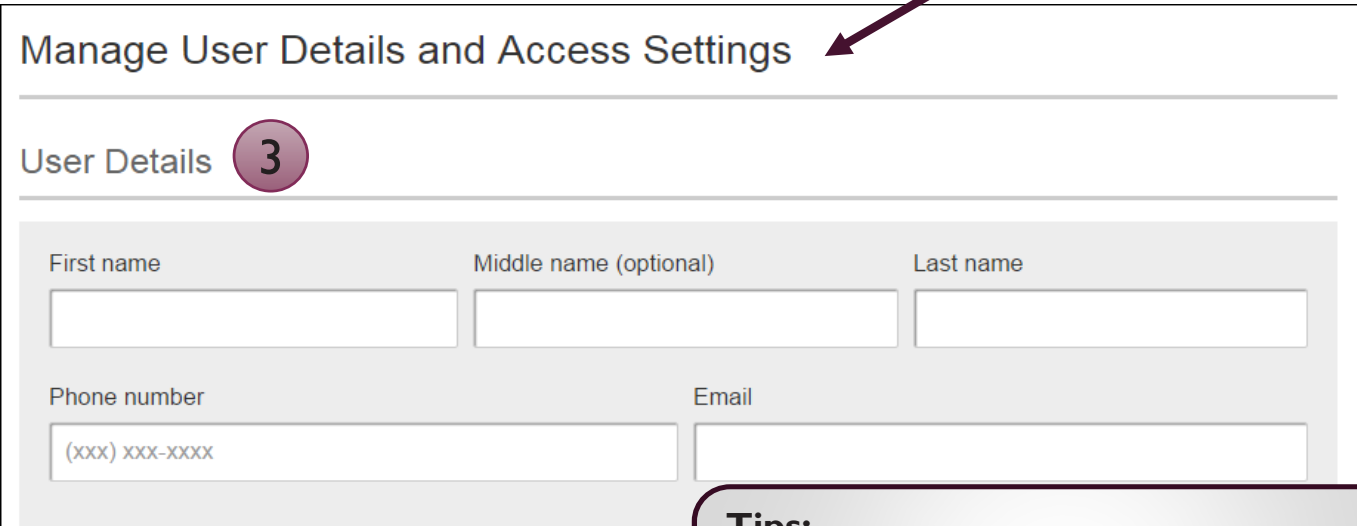
### Add a User

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 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

+ Add a user



### 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 the Primary Admin and Secondary 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 the business has 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 <input type="checkbox"/>
▶ Savings - *0002 \$15,757.60	4	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	5	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. Stop pay is host-dependent.
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.

▼ Checking - *0001		Full Access Granted
(\$43,632.42)		<input type="checkbox"/>
View Balances	6	<input type="checkbox"/>
View Transaction Details / History		<input type="checkbox"/>
Stop Payments		<input type="checkbox"/>
Internal Transfer		<input type="checkbox"/>
▶ ACH Templates	7	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
\$50,495.00		<input type="checkbox"/>
View balances	8	<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 Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Stop Payments	n/a	Submit a Stop Payment under Additional Services – interface-dependent
Internal Transfer	n/a	Make a Transfer under Move Money; must have at least one other account provisioned for 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 user access to certain functionality for all accounts, i.e. some permissions are not assigned on a per account basis.

1. Add-on products display here (for example, Bill Pay and Online Statements).
  - For Online Statements, at least one account must have “View Transaction Details/History” selected.
2. ACH File Import:
  - Displays only if this is part of the business’s segment (as assigned by the FI).
  - 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

#### Modify access and transaction limits for all accounts

##### Set access for all accounts

Bill Pay

1

☐

Online Statements

☐

ACH File Import - Manage Import File Definitions

☐

ACH File Import - Import Recipient Information

2

☐

## 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 (set by the FI) 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

### Tips:

- Required limits are boxed in red.
- Limit cannot exceed the company limit set by the FI.

Apply Company Limits ☐

maximum \$100,000.00

maximum \$100,000.00

maximum \$500,000.00

 Currently entitled capabilities require valid limits be set

## Set approval thresholds for all accounts

Determines thresholds for when payments initiated by this user will require approval. Approval is required for any transaction that exceeds the threshold limit. Company approval thresholds are set by the FI. 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"/>

**Tip:** A transaction type where the FI sets the approval threshold limit to \$0 will not appear here.

In this screenshot, the FI set the ACH File Pass-Through approval threshold to \$0, which means ALL those transactions require approval. Thus, the system doesn't allow the business admin to override that.

## Set ACH transaction types for all accounts

If ACH Payments and/or Collections access is given for any account, the Business Admin sets access for which transaction types the user sees when creating templates or payments.

Set ACH transaction types for all accounts ?

▼ ACH Payments Type

Consumer (PPD)
Payroll (PPD)
Commercial (CCD)
Tax (CCD)
Child Support (CCD)

▼ ACH Collections Type

Consumer (PPD)
Commercial (CCD)
Electronic Check (POP)
Electronic Check (BOC)
Electronic Check (ARC)
Telephone-Initiated (TEL)
Web-Initiated (WEB)

Select All
☐

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**Tip:**  
Only the transaction types enabled on the business profile in Admin Platform during account set-up will show here.

Last, the Business Admin clicks Save (not shown). If there are other Business Admins, the user must be approved (covered in “Approve a Business User” starting on page 14).

Once a user is created, and approved if needed, the financial institution receives this email (emails also sent when users are edited and deleted).

### Digital Insight

#### DI Training,

User Create activity has been detected for your Business Banking customer, Classy Catering. The activity was performed on the profile of Merry Baker by Liz Walker.

Thank You,  
Digital Insight

## Manage Users

Business Admins and Users show on the Manage Users screen, in alphabetical order. Business users' names appear as blue hyperlinks indicating they're editable; Business Admins' names show in black and are not editable. Editing Business Admins is only done by the FI.

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



## Manage Users

Business Admins can manage users and assist users with login issues on this screen. These functions may NOT be performed on other Business Admins.

### Options for an Active User:

- **Print user details** – full printout of all the user's access and limits
- **Edit user** – change anything except the user's name
- **Copy from user** – select to copy this user's permissions for a new user
- **\*Reset password** – sends a temporary password to the user's phone via call or text
- **\*Generate access code** – delivers a one-time access code on the screen that the Admin gives the user if needed during login (not for payment approvals)
- **Delete user** – permanently deletes the user from Business Banking
- Slide **Access** toggle to No to change status to Disabled (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 user and sends a new temporary password to the user's phone via call or text
- **\*Unlock user** – unlocks user so they can login with original password

\* Options show only if the FI has enabled these features for businesses

Users with Account Access

+ Add a user

<a href="#">Billie Jean</a>	On Hold	Access <input type="checkbox"/> NO	<a href="#">Options</a> ▼
Marco Lopez	Active		
<a href="#">Merry Baker</a>	⚠ Setup Pending A		<a href="#">Options</a> ▼
<a href="#">Michael Jackson</a>	⚠ Update Pending		<a href="#">Options</a> ▼
<a href="#">Nancy Luchi</a>	⚠ Locked	Access <input checked="" type="checkbox"/> YES	<a href="#">Options</a> ▼
<a href="#">Rusty Griswold</a>	Active	Access <input checked="" type="checkbox"/> YES	<a href="#">Options</a> ▼

Print user access details  
Edit user access  
Copy from user  
Reset password  
Generate access code  
Delete user

ACH File Import provides for an efficient and secure way to streamline ACH initiation by importing recipients using a delimited or NACHA file. A new payment is created with the imported data, which can then be initiated in Business Banking.

### Two key parts to processing:

#### 1. Create the file map

- The business needs to tell Business Banking how to make sense of the data that will be imported; this screen defines the file attributes, fields and positions in the file.
- “ACH Import - Manage Import File Definitions” is the permission for users to access this screen.

#### 2. Import the file

- Imports the file to initiate payment creation in this step.
- “ACH Import - Import Recipients” is the permission for users to access this screen.

Move Money	Additional Services
<b>Transfers</b>	<b>ACH/Wire Payments</b>
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
	2 Import Recipient Information
	1 Manage Import File Definitions

All other options under ACH/Wire Payments are not involved in importing files and initiating the imported data.

## Manage Import File Definitions

### Step 1: File Details

The fields under **Payment Details** are the same as the fields to begin adding an ACH template (see the ACH Template Training Guide for details).

File details

Map fields

Test & Confirm

### Define file details

**Payment details**

File definition name

Enter a name

Funding account

Select ▼

Payment type

Payroll (PPD) ▼

ACH Company ID

1121212887 ▼

Payment description

Enter a description (10 characters)

How would you like to settle these payments?

☒ One settlement entry per batch offset ☐ One settlement entry per item offset

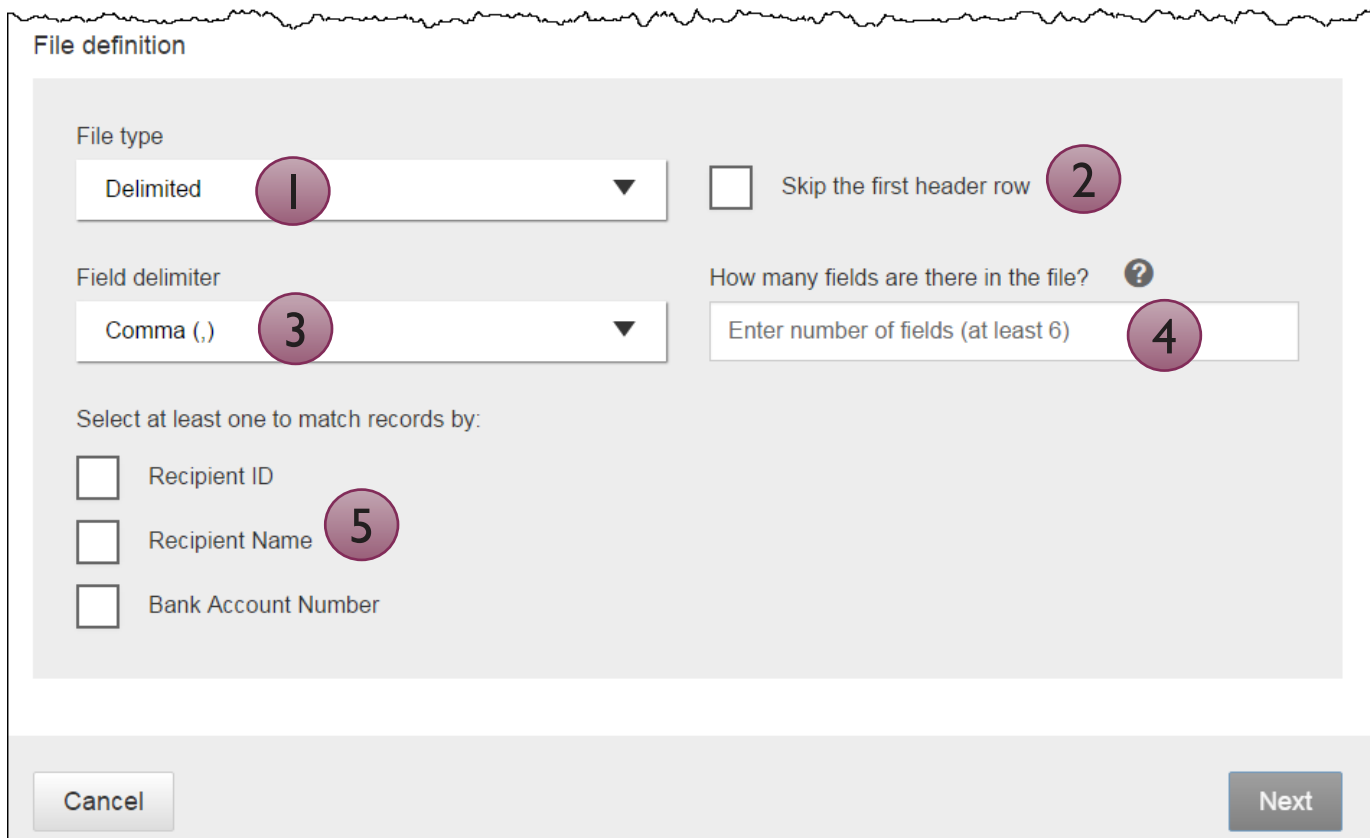
**Tip:** the File definition name must be unique from other file definitions.

## Manage Import File Definitions

### Step 1: File Details (con't)

The **File Definition** fields are unique to ACH Import.

1. Select Delimited or NACHA as the file type.
2. If the file has a header in the first row, check this box.
3. If Delimited is the file type, select the delimiter that separates the data.
4. Enter number of fields (i.e. columns of data) in the file.
5. For imports after the initial one, select a matching field.



The screenshot shows a 'File definition' form with the following fields and callouts:

- File type:** A dropdown menu with 'Delimited' selected. Callout 1 points to the dropdown arrow.
- Skip the first header row:** An unchecked checkbox. Callout 2 points to the checkbox.
- Field delimiter:** A dropdown menu with 'Comma (,)' selected. Callout 3 points to the dropdown arrow.
- How many fields are there in the file?:** A text input field with a question mark icon. Callout 4 points to the input field.
- Select at least one to match records by:** A section with three radio button options: 'Recipient ID', 'Recipient Name', and 'Bank Account Number'. Callout 5 points to the 'Recipient Name' radio button.

At the bottom of the form are 'Cancel' and 'Next' buttons.

**Tip:** Required fields Matching records options allow the user to import new or updated information using an existing map.

## Manage Import File Definitions

### Step 2: Map Fields

- Tell the system where the data is located (in what column) within the file.
- Required fields: Routing number, Bank account number, Account Type, Amount, Recipient Name. The FI decides if Recipient ID is required.

File details

Map fields

Test & Confirm

### Map fields from your import file

Select fields from your import file to map to the output fields.

Map these fields	To Fields from your file in...
Recipient ID	Field 6 ▼
Routing Number	Field 2 ▼
Bank Account Number	Field 3 ▼
Account Type	Field 5 ▼
Amounts (\$0.00)	Field 4 ▼
Recipient Name	Field 1 ▼
Recipient Addenda (optional)	Select a field ▼

Back

Next

Mapping is not required when importing NACHA files.



## Manage Import File Definitions

### Step 3: Test & Confirm

Validate the mapping with a test import of the file to ensure valid characters are imported (as defined by NACHA requirements).

File details

Map fields

Test & Confirm

### Test & Confirm (Optional)

You may import a file to test the mapping.

Import a test file  No file selected.

**Tips:**

- Approval is not required when creating an import file map.
- The File Definition can be edited later if file layouts change.

## Import Recipients

Now that the map is created, the business user goes to Import Recipient Information.

Move Money	Additional Services
<b>Transfers</b> <a href="#">Make a Transfer</a> <a href="#">Request Loan Advance</a> <a href="#">Make Loan Payment</a> <a href="#">Scheduled Transfers</a>	<b>ACH/Wire Payments</b> <a href="#">Make/Collect a payment</a> <a href="#">Upload ACH pass-through file</a> <a href="#">Manage payment templates</a> <a href="#">Scheduled payments</a> <a href="#">Import Recipient Information</a> <a href="#">Manage Import File Definitions</a>

1. Select the file import definition (created in previous step).
2. Click Browse and locate the file on the computer.
3. Check this box to allow duplicates, according to the value for matching records (see page 27, step 5).

## Import recipient information

### File definition

Select an import file definition

Bonus File

Funding account Business Checking  
\*0001

Current: \$4,289.85

Available: \$4,289.85

Payment type Payroll (PPD)

File type Delimited

File delimiter Comma (,)

Match records by Bank Account Number  
Routing Number

### Select file to import

Import file

Browse...

No file selected.

☐ Allow duplicate recipients

**Tip:** When importing a NACHA file, the file must be unbalanced, i.e. no offsetting transaction.

## Import Recipients

4. The recipient details from the file display. Confirm the information is correct.
5. Opt to save the file as a template, if desired.
6. Set the deliver on date.
7. Click “Make a Payment” (or “Collect” if this is a collection file).

Recipient ID	Recipient name	Routing number	Account number	Account type	Amount (\$0.00)
5555555555	Harry Striker	122287251	888555	Personal Checking	\$1,500.00 ▲
8888888888	Tonya Silver	122287251	451525	Personal Checking	\$1,250.00
1111111111	Robby Anders	122287251	857595	Personal Checking	\$320.00
7777777777	Marilyn Saunders	122287251	956515	Personal Savings	\$1,800.00 ▼

Paying 4 recipients Total \$4,870.00

*Need to use this file later? [Save it as a template](#)*

Schedule the payment

Deliver On

### Tips:

- Creating a template via file import is a great way to save time versus building the template from scratch.
- The Deliver On date follows the same requirements as when initiating a file via Make/Collect a Payment screen.

If Same Day ACH is enabled, this checkbox shows up until the same day ACH end user cutoff time.

Deliver On

☒ Want it to get there faster? Make a Same Day ACH payment. (\$1.00 fee applies)

## Import Recipients

If the File Definition has been used before, previously imported recipients display and the business selects a “reason for import”.

Select file to import

Select the reason for import

☒ Adding new recipients and updating existing
 ☐ Adding new recipients only
 ☐ Updating existing recipients
 ☐ Delete existing and add recipients

Import file

Browse...

No file selected.

Previously imported recipients

Recipient ID	Recipient name	Routing number	Account number	Account type	Amount (\$0.00)
777777777	Marilyn Saunders	122287251	956515	Personal Savings	\$1,800.00 ^
555555555	Harry Striker	122287251	888555	Personal	\$1,500.00

### **Add new and update existing**

- add recipients from import file where no match is found on matching key
- if matching key is found, replace any existing values with new value
- if existing recipients from previous import are not found in import file, delete and remove from payment file

### **Add new recipients only**

- add recipients from import file where no match is found on matching key
- do not change existing recipients, even if new information is in the import file

### **Update existing recipients**

- if matching key is found, replace any existing values with new value
- if new recipients are included in import file do not add
- if existing recipients from previous import are not found in the current import file, leave unchanged and include in payment file

### **Delete existing and add recipients**


- delete all recipients from previous import
- add recipients from import file

## Import Recipients

Approval for payments created from a file import will follow the same approval flow as other ACH payments. See "Payment Approvals" on page 56 for details.

The success screen also prompts the user if they would like to **save the payment as a template** (in addition to the link above the Deliver On date when initiating an import).

### Import recipient information

 **File imported successfully.** Payments were scheduled and submitted for approval. You can cancel until it processes. Visit the [Scheduled payments](#) page to take action or view the payment.

Would you like to save this payment as a template?

#### File definition

Select an import file definition

Screenshot if the File Definition name is already in use by an existing ACH template.

### Template "Bonus" already exists

Template "Bonus" already exists

[View template details](#)

From	Checking *****0001	Type	Payroll (PPD)
To	1 recipient	Created by	Kimberly Scheck

Template "Bonus" exists with different template type and cannot be replaced. Please save your template with a new name.

Save with a different name

Screenshot if the File Definition name is NOT already in use by an existing ACH template. The business user may edit if desired.

### Save a template

Template Name

## Troubleshooting ACH Import

Some finer, technical details about ACH Import that may be helpful when troubleshooting issues:

### Allow Duplicate Transactions

ACH File import allows for duplicate transactions in certain import scenarios. The business can check a box to allow duplicate entries in the file. This impacts the Import Recipient Information page only; the file test screen when creating a map does not allow duplicates.

For subsequent imports using the same File Map Definition where duplicates were imported previously, these two reasons will be grayed out (since the system won't know which duplicates to update):

- Add new recipients and update existing
- Updating existing recipients

### Import recipient information

#### File definition

Select an import file definition			
Bi Weekly Payroll ▼			
Funding account	Business Checking *1315 Current: \$5,182.42 Available: \$5,140.50	Payment type	Payroll (PPD)
File type	Delimited	File delimiter	Comma (,)
Match records by	Recipient ID		

#### Select file to import

Import file	Browse...	Hourly Payroll File.csv ✕
<input type="checkbox"/> Allow duplicate recipients		

### Allow Most Special Characters

ACH File import allows most special characters, spaces in the middle of the Recipient ID, and alphanumeric characters. Special characters NOT allowed:

{ Curly Bracket Left    } Curly Bracket Right    | Pipe Sign    ^ Carot    \* Asterisk

### Account Number Length

Account numbers must be between 3 and 17 characters long. When an imported file contains account numbers that are 3 characters long, it can only be used to make payments, NOT used to create a template. The minimum account number in all other areas of Business Banking remains 4 characters. Also, spaces are not allowed in the middle of account numbers.

### Zero Dollar Transactions

Zero dollar transactions are allowed in the import files. This will not create a pre-note; the system will not generate a transaction for that record.

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

Make payments, collect payments, or upload pass through file (options based on business setup and user permissions).

### Payments

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

#### 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

View Scheduled, Processed, and Declined payments.

Monthly limits show here (user limits not business limits). Click “More details” to view daily and transaction limits.  
**Note:** Limits are checked when payments are created and when they’re sent to the FI for processing.

### “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 the FI for processing.

### “When can I send it?”

- Date defaults to the next business day before cutoff time, or 2 business days after cutoff.
  - If Same Day ACH is enabled, date can be current business day if prior to cutoff time.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific 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. In the **Enter a template name** field, select a template or start typing to filter list.
4. If desired, **edit amount or addenda** fields.
5. The **Deliver On** date defaults to next business day.
6. Click “Never” to make the payment **repeating**.

1

What do you want to do?  
☒ Make payments    ☐ Collect payments    ☐ Upload pass through file

2

How do you want to pay?  
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

Deliver On Dec 2 5 Repeats [Never](#) 6

Paying 3 customers Total \$3,000.00  
Fees \$0.15

### Notes:

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.

## 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 payment
 ☒ **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?

Member dues

[Add a new template](#)

**Collect payments**

[Edit template](#)

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

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](#)

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 2 business days, the hold is lifted.

**Make a one time payment**

1. Select **Make a one time payment**.
2. Choose **Funding Account**.
  - All accounts for all TINs with “Create ad hoc ACH payments” permission display
  - The FI may restrict this list to certain account types (applies to all businesses).
3. Select **Payment Type**.
  - List is filtered based on business segment and user entitlements.
  - 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

Make a one time payment ▼

2

Funding account  
Select ▼

3

Payment type  
Payroll (PPD) ▼

ACH Company ID  
1123321123 ▼

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** – the FI controls this
5. Optionally, add **Payment name** – referenced only inside Business Banking
6. Enter **Payment Description**.
  - Max 10 characters, passes to ACH batch and shows in recipient's transaction
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

Payroll (PPD) ▼

ACH Company ID

4 1123321123 ▼

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. <a href="#">Brian Shooman</a>	Personal Checking 8787	\$1,700.00
2. <a href="#">Kylie Mo</a>		

Paying 2 employees

Fees

Deliver C

06/01/2

Pay

### Add an employee

#### Contact information

Who do you want to add
Employee ID

Enter person or business name
Optional

#### Account information

Bank account type
Personal Checking

Routing number
Routing number

Bank account number
Account number
Retype Account number

#### Payment information

This can be changed at the time of payment.

Amount to pay
\$0.00

### 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. Total **fee** amount displays based on the per transaction fee (set by the FI).
10. Select the **Deliver On** date (same logic as for template payments).
11. Click **Pay** and confirm.

### Employee information

Add an employee

Employee	Account	Amount
1. <a href="#">Brian Shooman</a>	Personal Checking 8787	\$1,700.00
2. <a href="#">Kylie Moore</a>	Personal Checking 555666	\$1,800.00

Paying 2 employees

Total \$3,500.00

Fees

\$0.10

Deliver On

06/01/2017

Pay

Cancel

**Note for template and one time payments:**

If pre-funding is on for this business and the threshold is met, a transfer debits the funding account and credits an FI-owned account when the payment is picked up for processing.

## Collect a one time payment

All the steps are the same for making payments and collecting payments, except for Payment Type options. POP, BOC, ARC and TEL are only for collecting payments. This list is filtered based on the business segment and user entitlements.

### Payments

What do you want to do?

☐ Make payments
 ☒ 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?

Collect a one time payment ▼

Funding account

Select ▼

Payment type

Consumer (PPD) ▼

ACH Cor

11233

Payment name

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 e

Consumer (PPD) ▼

Consumer (PPD)

Electronic Check (POP)

Electronic Check (BOC)

Electronic Check (ARC)

Commercial (CCD)

Telephone-initiated entries (TEL)

Web-initiated entries (WEB)

### Consumer information

Add a consumer

Deliver On

Dec 2

Pay

Cancel

**Note for all payment and collections:**  
 If a batch requires approval, an email is routed to all approvers at the business. For specifics on when approval is required, see "Payments Approval" on page 56.



### Same Day ACH Payment

Your financial institution has the option to enable Same Day ACH payments and/or Same Day ACH collections. Once enabled, this is available to all businesses with ACH and all users who can initiate payments.

This feature is applicable when a business initiates a file within Business Banking and when a business imports a file via File Import. Same Day ACH is not available for pass through files.

Same Day ACH transactions cannot exceed \$25,000 per NACHA rules.

### Payments

---

What do you want to do?

☒ Make payments    ☐ Collect payments    ☐ Upload pass through file

If Same Day ACH is enabled, this checkbox displays (which states the same day ACH fee). If the business user selects the box, the Deliver On field automatically adjusts to the current day and is not editable.

Deliver On

02/14/2017 

☒ Want it to get there faster? Make a Same Day ACH payment. (\$1.00 fee applies)

Pay

Cancel

**Note:** Your FI sets a separate Same Day ACH end user cutoff time (latest time allowed is 1:30pm Eastern time). The “what it there faster?” checkbox is hidden after that cutoff time (and displays again after the Same Day FI processing cutoff time).

## 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, user permissions (funding account, payment types) impact the activity a user can see.

### Scheduled payments

- Payments show here when pending, i.e. the system hasn't sent it to the FI 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 (if enabled) as well as 1-2 business days out move to Processed tab every 30 minutes until cutoff time.
- Future-dated ACH files move to Processed tab at 5am PT two (2) business days before the date.

Scheduled payments	Processed payments	Declined payments
Showing all payments ▼		
Recurring payments		
<a href="#">Payroll</a> <span style="float: right;">-\$3,000.00</span> Payroll (PPD) <span style="float: right;">Next payment: 12/4/2015</span> Once every 2 weeks on Friday until I cancel		
Scheduled payments		
Dec 3		
<a href="#">Cash Concentration</a> <span style="float: right;">\$10,000.00</span> Commercial (CCD) ⚠ Approval pending		
Dec 11		
<a href="#">Converted consumer check</a> <span style="float: right;">\$250.00</span> Electronic Check (ARC)		

## Payment Activity (con't)

### Processed payments

- Unlimited history.
- Payments show here when sent to FI Admin Platform – *does not mean the FI has approved it.*
- Options: “Copy Payment” allows user to resend. “Reverse” allows user to reverse one transaction in the batch or the entire batch; shows the day after the ACH settles for 5 business days.

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

### Declined payments

- Unlimited history.
- Files declined by a business approver and by the FI. If declined by the FI, view details to see the reason.
- Options: “View details” or “Initiate a new payment”.

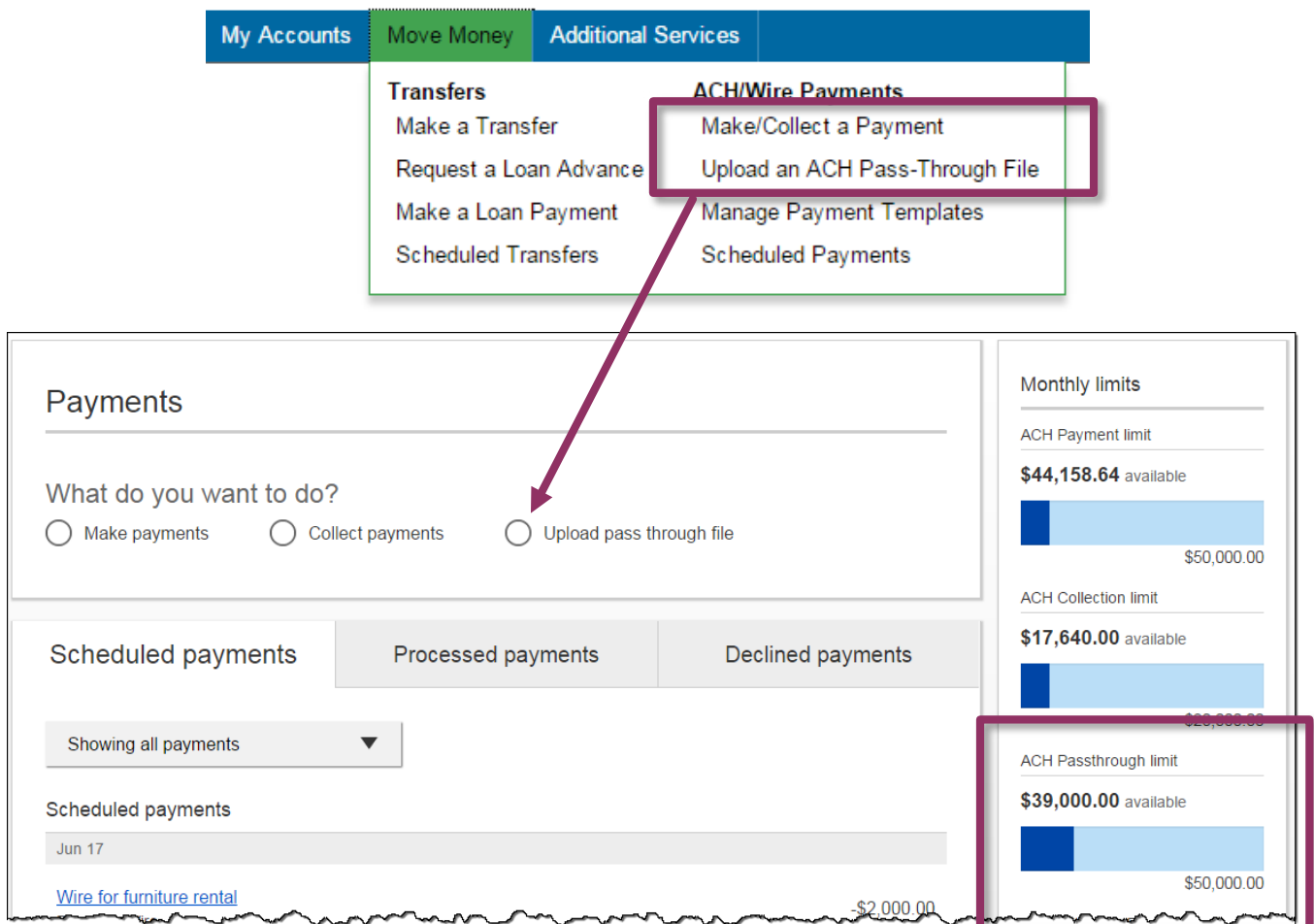
Scheduled payments	Processed payments	Declined payments
Showing all payments ▼		
Declined payments		
Nov 5		
<a href="#">Payroll</a> Payroll (PPD)	-\$2,000.00	<a href="#">Options ▼</a>

ACH Pass Through allows the business to take an ACH file, created in another system, and use Business Banking as a pass through system to get that file to your financial institution.

ACH Pass Through access is granted to the business via the chosen segment. If this feature is not enabled for the business, the “Upload pass through file” radio button (see bottom screenshot) will not display.

**Navigation options go to the same screen:**

1. Move Money > Make/Collect a Payment
2. Move Money > Upload an ACH Pass-Through File



The screenshot displays the 'Move Money' menu with the 'ACH/Wire Payments' sub-menu highlighted. A red box and an arrow point from the 'Upload an ACH Pass-Through File' option in the sub-menu to the 'Upload pass through file' radio button on the 'Payments' screen.

**Move Money**

- Transfers
  - Make a Transfer
  - Request a Loan Advance
  - Make a Loan Payment
  - Scheduled Transfers
- ACH/Wire Payments**
  - Make/Collect a Payment
  - Upload an ACH Pass-Through File
  - Manage Payment Templates
  - Scheduled Payments

**Payments**

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](#) \$2,000.00

**Monthly limits**

ACH Payment limit

**\$44,158.64** available

\$50,000.00

ACH Collection limit

**\$17,640.00** available

\$25,000.00

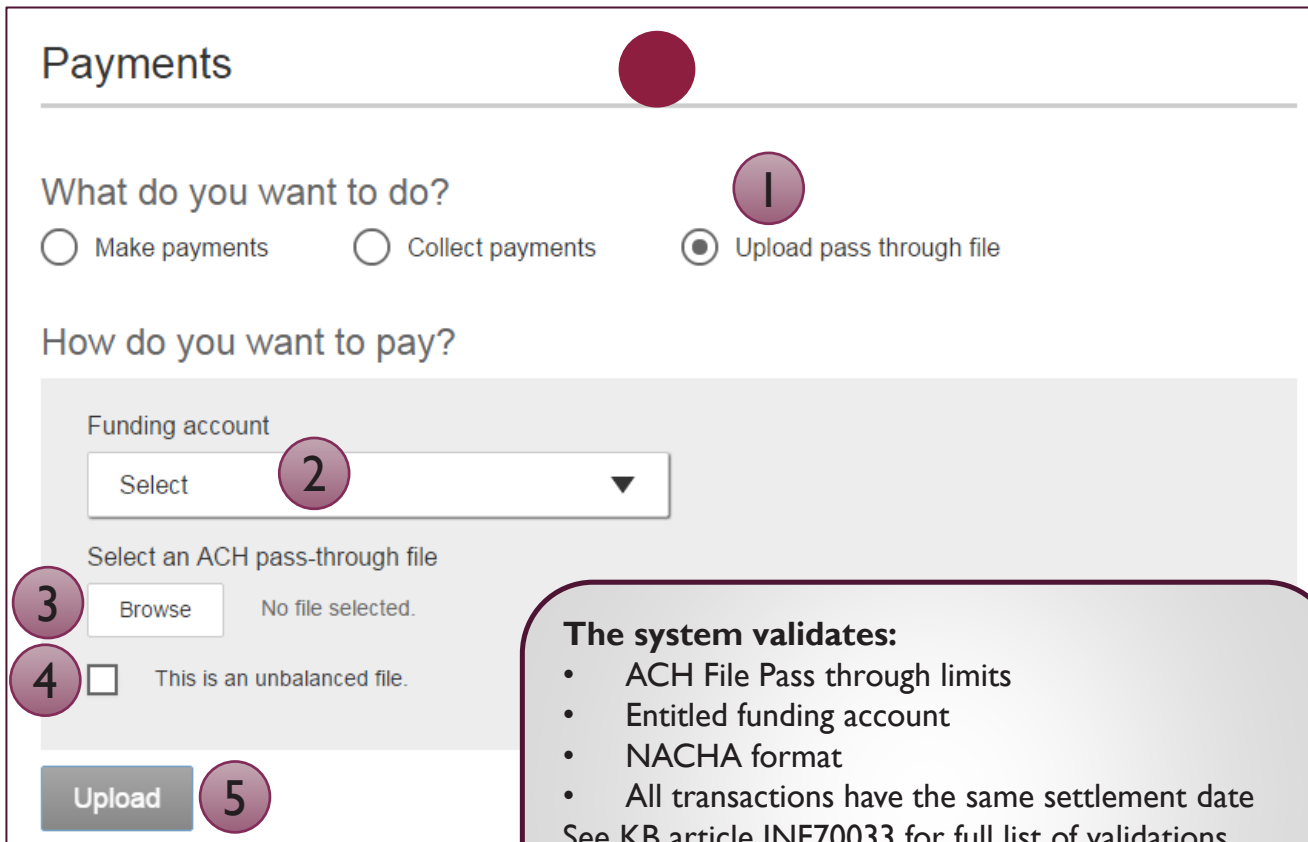
ACH Passthrough limit

**\$39,000.00** available

\$50,000.00

## Upload the File

1. Select “Upload pass through file”.
2. Select the funding account.
  - The FI may restrict this list to certain account types (applies to all businesses).
3. Click Browse to locate and select the desired file.
  - Must be a file with .ach as the extension.
4. If the file is not balanced, check the box (FI can suppress this globally).
5. Click Upload.
  - If any errors are found, the error is detailed out on the screen.
  - Edits are not allowed on the file. To fix an error, the business must do so in the system that created the file and try another upload.
6. Approval flow kicks *unless* there are no other approvers or the file is below the initiator's approval threshold (see "Payments Approval" on page 56 for details).



The screenshot shows the 'Payments' section of the Wauna Credit Union business banking interface. It includes a progress indicator at the top right. The main heading is 'What do you want to do?' with three radio button options: 'Make payments', 'Collect payments', and 'Upload pass through file' (which is selected and marked with a callout '1'). Below this is the heading 'How do you want to pay?' with a 'Funding account' dropdown menu (marked with callout '2') and a 'Select an ACH pass-through file' section. The file selection section includes a 'Browse' button (marked with callout '3') and the text 'No file selected.'. There is also a checkbox labeled 'This is an unbalanced file.' (marked with callout '4') which is currently unchecked. At the bottom left is an 'Upload' button (marked with callout '5').

**The system validates:**

- ACH File Pass through limits
- Entitled funding account
- NACHA format
- All transactions have the same settlement date

See KB article INF70033 for full list of validations.

**Note:** There are no duplicate checks to ensure the business doesn't upload the same file twice.

**Similarities** of ACH files created within Business Banking and the ACH Pass Through functionality:

- **Access** granted on the account level
- **Limits** set in Business Banking are checked
- Same **cutoff time** and processing time
- Business must **approve** both if dual control is required
- **FI must approve** both in Admin Platform

**Differences** between ACH files created within Business Banking and the ACH Pass Through functionality:

ACH Created in BB	ACH Pass Through
Created inside Business Banking	Created in another system
Business Banking puts the data into a NACHA formatted file	File must already be in NACHA format
Effective date can be up to one year in the future	Effective date can be up to 10 business days in the future
SEC codes allowed (must be enabled for the business and user): PPD, CCD, ARC, WEB, TEL, POP, BOC	Any SEC code allowed (even if not enabled for the business or user)
File is always balanced	File may be unbalanced
Prefunding available	Prefunding not available
FI can enabled Same Day ACH	Same Day ACH not available

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

Move Money	Additional Services
<b>Transfers</b>	<b>ACH/Wire Payments</b>
Make a Transfer	Make/Collect a payment
Request Loan Advance	Upload ACH pass-through file
Make Loan Payment	<b>Manage payment templates</b>
Scheduled Transfers	Scheduled payments
	Import Recipient Information
	Manage Import File Definitions

### 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			
<a href="#">Bonus</a> Payroll (PPD)  Declined	-	-	<a href="#">Options</a> ▼
<a href="#">Prenotes</a> Payroll (PPD)  Invalid funding account	-	-	<a href="#">Options</a> ▼
Approval Pending			
<a href="#">may wire</a> Domestic Wire  Approval pending	-	-	<a href="#">Options</a> ▼
Approved			
<a href="#">Gym Fees</a> Consumer (PPD)	\$516.05	11/17/2016	<a href="#">Options</a> ▼
<a href="#">one time collection from vendor</a> Commercial (CCD)	-	-	<a href="#">Options</a> ▼

## 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.
  - The FI may restrict this list to certain account types (applies to all businesses).
3. Select **Template Type**.
  - Business segment and user permissions determine the options that display.
  - Tax payments require details in the addenda record.
  - Child support is for employers to submit withholding for child support
  - Domestic wire – covered in separate job aid
4. For Template Types of Consumer (PPD), Commercial (CCD), or Web-initiated entries (WEB), 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

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:

Child Support (CCD)  
Commercial (CCD)  
Consumer (PPD)  
Domestic Wire  
International Wire  
Payroll (PPD)  
Tax (CCD)  
Web-initiated entries (WEB)

4. Select **ACH Company ID** – the FI controls this
5. Enter **Template Description**
  - Max 10 characters, passes to ACH batch and shows in recipient's transaction
6. Choose to settle via **Batch Offset 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 (details in table below).

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
Child Support (CCD)	Recipient
Web-initiated entries (PPD)	Consumer

**Adding participants:**

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

Add an employee

Contact information

Who do you want to addEmployee ID

Enter person or business nameOptional

Account information

Bank account type

Personal Checking

Routing number

Routing number

Bank account number

Account numberRetype 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 2 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

<input type="checkbox"/>	Employees	Account	Create prenote?	Amount
<input type="checkbox"/>	1. <a href="#">Allison Johnston</a>	Personal Checking 256256		\$2,100.00
<input type="checkbox"/>	2. <a href="#">Ty Ballenger</a>	Personal Checking 131313	✓	\$1,500.00
<input type="checkbox"/>	3. <a href="#">Xavier Allgood</a>	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 approval is not required:

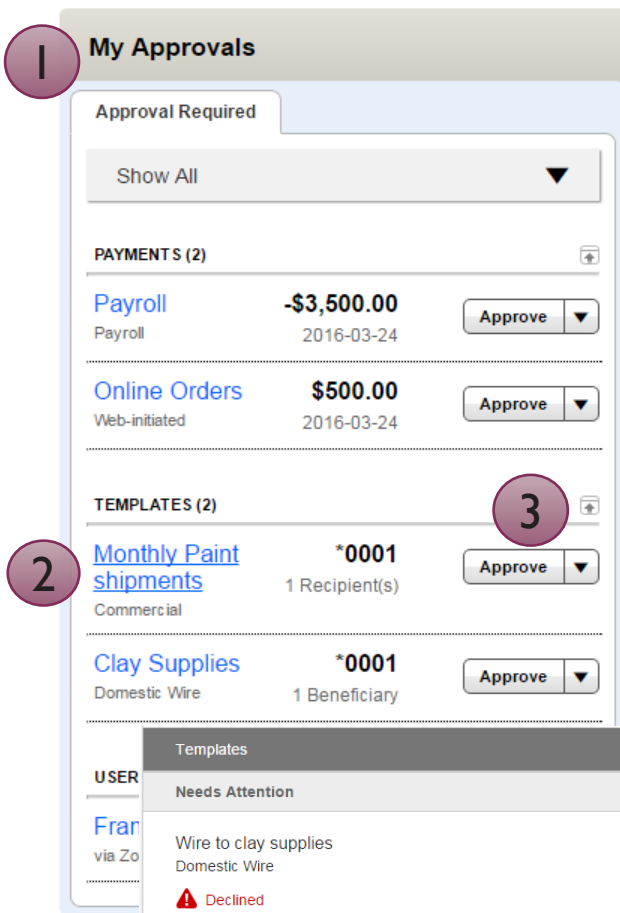
- Status of the template is Approved.
- Template can be used for initiation.

**IMPORTANT:** Prenote files are created and sent to the FI when the template is created/approved, not when the template is initiated.

## 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 widget.
2. Click the template name to review details.
3. Click Approve for desired template.
4. Click OK on the pop-up window (not shown).
5. The template is now available to use and shows as Approved on the template screen.



**My Approvals**

Approval Required

Show All ▼

**PAYMENTS (2)**

**Payroll** **-\$3,500.00** **Approve** ▼  
Payroll 2016-03-24

**Online Orders** **\$500.00** **Approve** ▼  
Web-initiated 2016-03-24

**TEMPLATES (2)**

**Monthly Paint shipments** **\*0001** **Approve** ▼  
Commercial 1 Recipient(s)

**Clay Supplies** **\*0001** **Approve** ▼  
Domestic Wire 1 Beneficiary

### 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.

Templates	Last payment	Date	
<b>Needs Attention</b>			
Wire to clay supplies Domestic Wire	-	-	<a href="#">Options ▼</a>
<b>Declined</b>			
<b>Approval Pending</b>			
Clay Supplies Domestic Wire	-	-	<a href="#">Options ▼</a>
Payroll Payroll (PPD)	\$3,000.00	12/04/2015	<a href="#">Options ▼</a>
<b>Approved</b>			
Cash Concentration Commercial (CCD)	\$1,310.00	12/08/2015	<a href="#">Options ▼</a>

Initiating ACH and Wire payments may require approval with **dual control**, where the initiator cannot approve their own work.

**When is dual approval required?**

- The payment is above the approval threshold **AND**
- There's at least one other person at the business that can approve the payment

**When is dual approval NOT required?**

- The payment is under the approval threshold **OR**
- There are no other approvers at the business (ex: the Primary Admin initiates a payment, and the business doesn't have any Secondary Admins nor business users with approval permission).

**These events trigger approval:**

- Create or update an ACH or wire template
- Initiate an ACH payment or collection
- Upload an ACH pass through file
- Import an ACH file
- Initiate a Wire

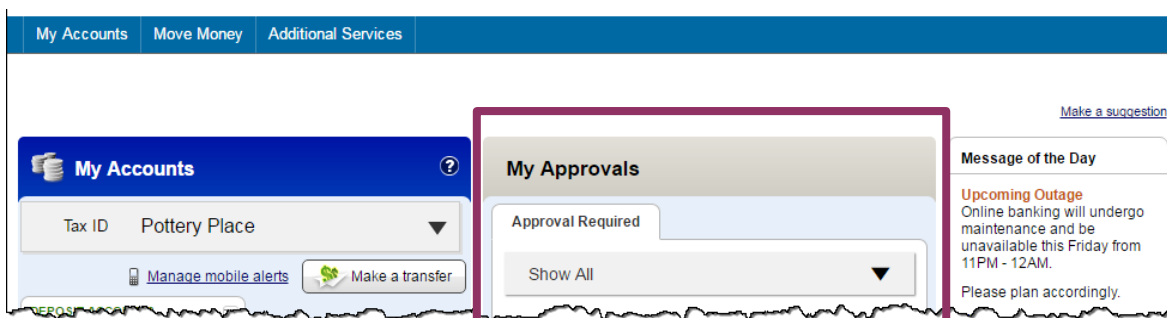
Events above trigger an email to Business Admins as well as business users with ACH or Wire Approval permission. Emails are not sent to approvers when the transaction exceeds their remaining approval limit.

**Marco Lopez,**

An item requiring approval has been submitted. Please login to review the ACH Payment item(s) pending approval to ensure timely processing.

If you have any questions or concerns about this item, please contact the user who submitted the ACH Payment request for approval.

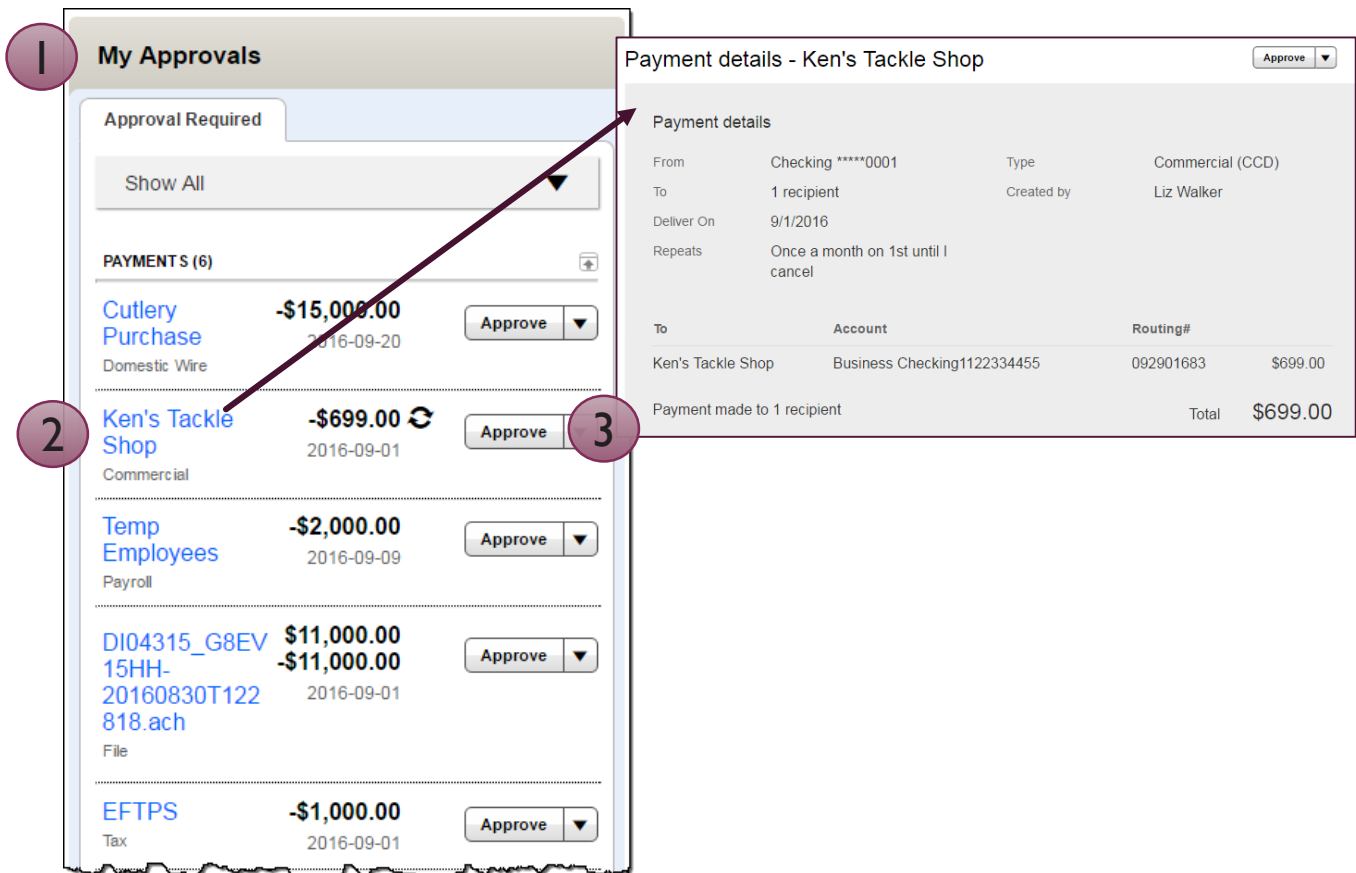
The payment that needs approval shows in the My Approvals widget.





## Dual Approval

1. Go to the My Accounts screen > My Approvals widget.
2. Click the payment name to review details.
3. Click Approve for desired payment (note: Decline is also an option).



**My Approvals**

Approval Required

Show All

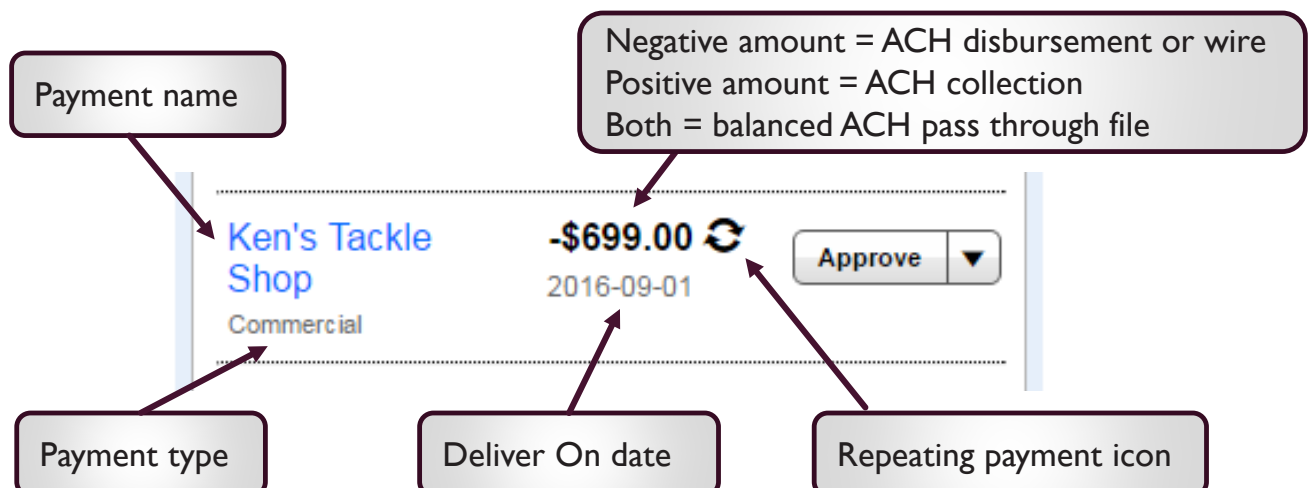
**PAYMENTS (6)**

Payment Name	Amount	Date	Type	Action
Cutlery Purchase	-\$15,000.00	2016-09-20	Domestic Wire	Approve
Ken's Tackle Shop	-\$699.00	2016-09-01	Commercial	Approve
Temp Employees	-\$2,000.00	2016-09-09	Payroll	Approve
DI04315_G8EV 15HH-20160830T122 818.ach	\$11,000.00 / -\$11,000.00	2016-09-01	File	Approve
EFTPS	-\$1,000.00	2016-09-01	Tax	Approve

**Payment details - Ken's Tackle Shop**

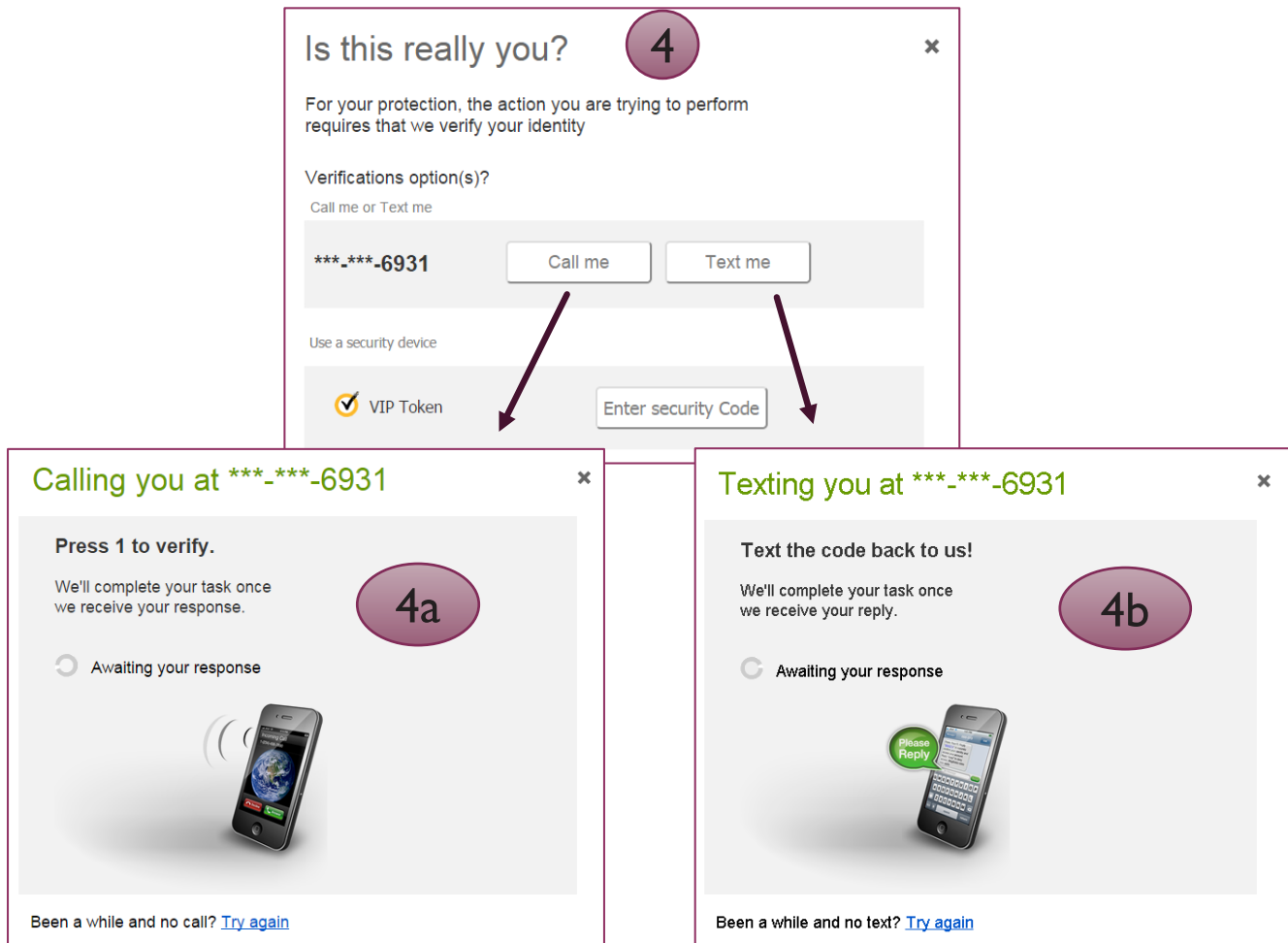
Payment details

From	Checking *****0001	Type	Commercial (CCD)
To	1 recipient	Created by	Liz Walker
Deliver On	9/1/2016		
Repeats	Once a month on 1st until I cancel		
To	Account	Routing#	
Ken's Tackle Shop	Business Checking1122334455	092901683	\$699.00
Payment made to 1 recipient			Total \$699.00



## Dual Approval

4. A pop-up prompts the user to validate identity:
  - a. **Call Me**: user answers and presses 1 (one) on the phone
  - b. **Text Me** (only shows if the user text-enabled their phone): user receives the text and replies back with the security code
  - c. **Enter security code** (only shows if the FI offers tokens and the user entered the credential ID in My Settings). *Only option if tokens are enforced.*
5. The payment no longer shows in the My Approvals widget.



### Tips:

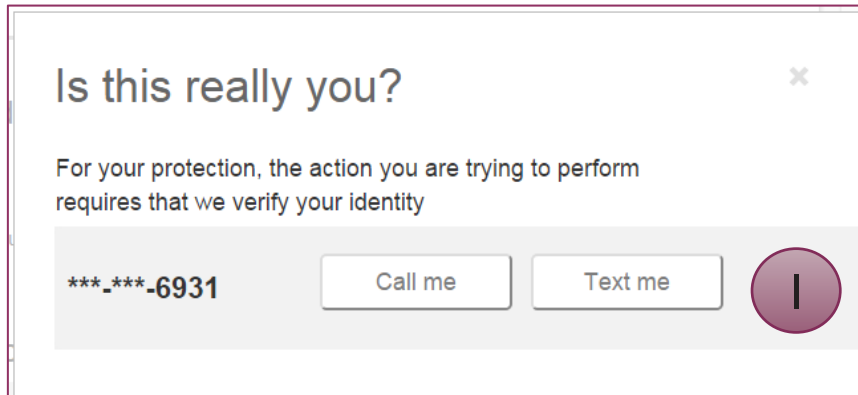
- If the Admin doesn't answer the call or reply to the text within 5 minutes, the pop-up closes.
- If the Admin closes the "Awaiting your response" pop-up, approval will not go through. They should wait for it to automatically close after step 4.

## Approval by Initiator

If dual approval is not part of the workflow (see page 1), the person initiating a payment may have to pass out of band (OOB) authentication.

The FI may opt to set a dollar threshold for wire and ACH payments that applies this scenario. Payments that *don't require dual approval* and are *greater than the OOB threshold* trigger this OOB prompt (n/a for ACH pass through files)

1. Upon initiating the ACH, the user is prompted to get a call or text (or enter a tokencode – not shown here).
2. **Call me:** initiates a phone call; the user answers and presses 1 (one) on the phone.
3. **Text me:** initiates a text with a security code; the user must text the code back.



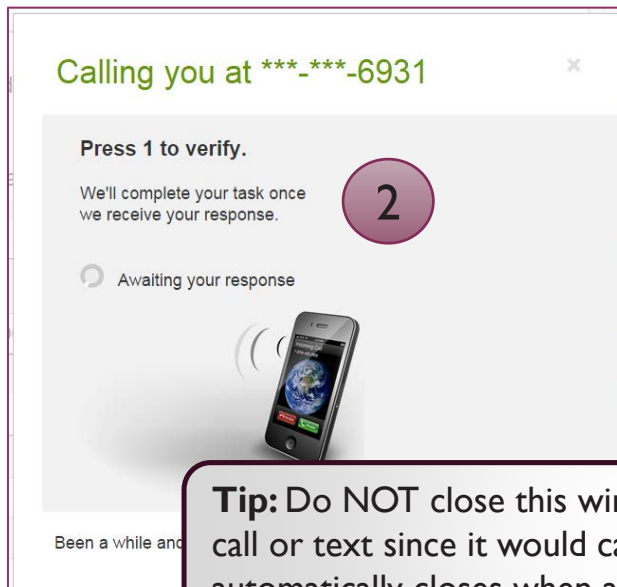
Is this really you?

For your protection, the action you are trying to perform requires that we verify your identity

\*\*\*-\*\*\*-6931

Call me Text me

1



Calling you at \*\*\*-\*\*\*-6931

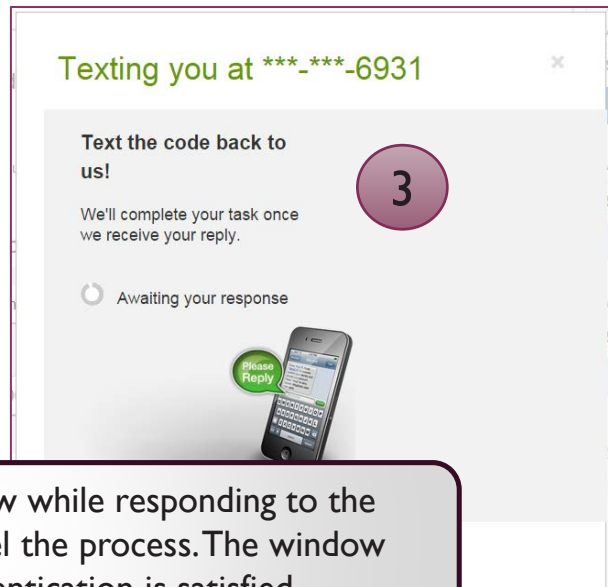
Press 1 to verify.

We'll complete your task once we receive your response.

2

Awaiting your response

Been a while and



Texting you at \*\*\*-\*\*\*-6931

Text the code back to us!

We'll complete your task once we receive your reply.

3

Awaiting your response

Please Reply

**Tip:** Do NOT close this window while responding to the call or text since it would cancel the process. The window automatically closes when authentication is satisfied.

## Common Questions

Q: Why didn't a payment get routed for dual approval?

A: Either the payment is under the approval threshold OR the Primary Admin initiated the payment and there are no other approvers at the business.

Q: Do I have to approve each payment if it's a repeating payment?

A: No, the repeating payment series needs approval only for the first payment.

Q: What happens if I decline a payment?

A: The payment shows in Declined activity and the system sends an email notification to the person who initiated the payment.

Q: If I approve one payment, do I have to pass identity verification every time for remaining approvals?

A: Your financial institution may enable approval caching, where identity verification is required for the first payment but not subsequent payments approved within a certain timeframe (5 minutes or less – set by the FI).

Q: How long do payments stay here awaiting approval?

A: Indefinitely

Q: What happens if I approve a payment after cutoff time?

A: If a wire with today as Deliver date is approved after cutoff, or an ACH with Deliver date as one day out is approved after cutoff, it will be routed to the financial institution that same day but with a "Past Due" warning.

Q: What happens if I approve a payment past the date?

A: Approval will go through and the payment will be routed to the financial institution. The system automatically adjusts the date (current business day for wires and next business day for ACH).

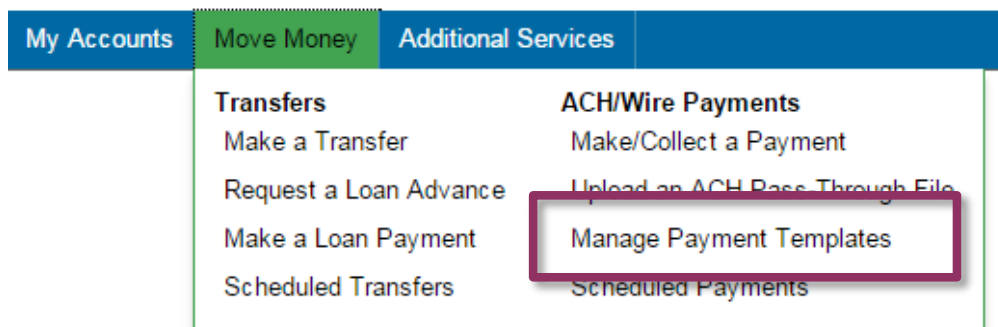
Q: After a payment is approved, what happens next?

A: If a wire has the current day as the Deliver date, it goes to the financial institution within 5 minutes for processing. If an ACH transaction has the Deliver date as same day, or 1-2 business days out, it goes to the financial institution within 30 minutes for processing. For payments further out than these timeframes, payments stay under Schedule Payments on the Make/Collect a Payment screen.

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:**

A user can also add a template 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	-	-	<a href="#">Options</a>
⚠ Invalid funding account			
Wire to clay supplies Domestic Wire	-	-	<a href="#">Options</a>
⚠ Declined			
Approval Pending			
Payroll Payroll (PPD)	\$3,500.00	02/26/2016	<a href="#">Options</a>
⚠ Schedule approval pending			
Wire to supplier XYZ Domestic Wire	-	-	<a href="#">Options</a>
Approved			
Clay Supplies Domestic Wire	-	-	<a href="#">Options</a>
Online Orders Web-initiated entries (WEB)	\$500.00	12/24/2015	<a href="#">Options</a>

## 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.
  - The FI may restrict this list to certain account types (applies to all businesses).
3. Select **Domestic Wire** as the Template Type.
  - Business segment and user permissions determine the options that display.
4. Enter the **beneficiary**, aka to whom the funds are being wired.
  - Can be an individual or a business
  - Message to beneficiary is optional.

### Template information

Name

Supplier payments **1**

Funding account

Operating Account \*\*\*\*0001 **2**

Template type

Domestic Wire **3**

### Wire information

Complete the template by adding Wire.

### Beneficiary information **4**

Who do you want to add

Enter person or business name

Street address

e.g. 124 Main Street

Zip Code

Enter zip code

Bank account number

Account number

Retype Account number

Message

Enter a 4 line message to beneficiary (optional)

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

5. Enter the **Receiving Bank** information.
  - Must be an ABA routing number of a domestic FI.
  - Routing number is validated.
  - Message to receiving FI is optional.
6. If included in the wire instructions, enter **Beneficiary Bank**.
  - Entire section is optional.
7. Enter the **amount** for the template.
  - Zero amount is allowed.
  - Amount can be edited at time of initiation.

**Receiving bank information** 5

Wire routing number

Message

Enter a 6 line message to receiving financial institution (optional)

**Beneficiary bank information** 6

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

Bank routing number

Bank account number

**Payment information**

This can up changed at the time of payment.

Amount to pay

Save template

Cancel

**Tip:**  
Next, approval is required *except for single admin companies*. This applies for International Wire templates as well. See "Payments Approval" on page 56 for details.



## 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.

- Shows only if international wires is part of the business segment and in the user's entitlements.

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 beneficiary name

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 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 **Receiving 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

**Receiving bank information** **5**

Bank Name

Receiving bank name

Please select Bank Code (SWIFT/BIC) and/or Bank account number and enter the information provided with your wiring instructions.  
(At least one is required.)

☐ Bank Code (SWIFT/BIC) XXXX XX XX XXX

☐ Bank account number IBAN/Account number 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

**Tips:**

- The freeform “wiring instructions” field is helpful if the business isn’t sure where to put certain info.
- This form is not customizable.

**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**.
  - Option 1: send wire in US dollars. If “Send in foreign currency” is checked, convert the amount to that currency upon receipt of the wire.
  - Option 2: send wire in another currency. Business selects the currency and enters the amount of the wire in that currency.

**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

Bank account number

**Payment information** **7**

The amount can be changed at the time of payment.

☒ Send exact amount in US dollars

☐ Send in foreign currency

☐ Send exact amount in

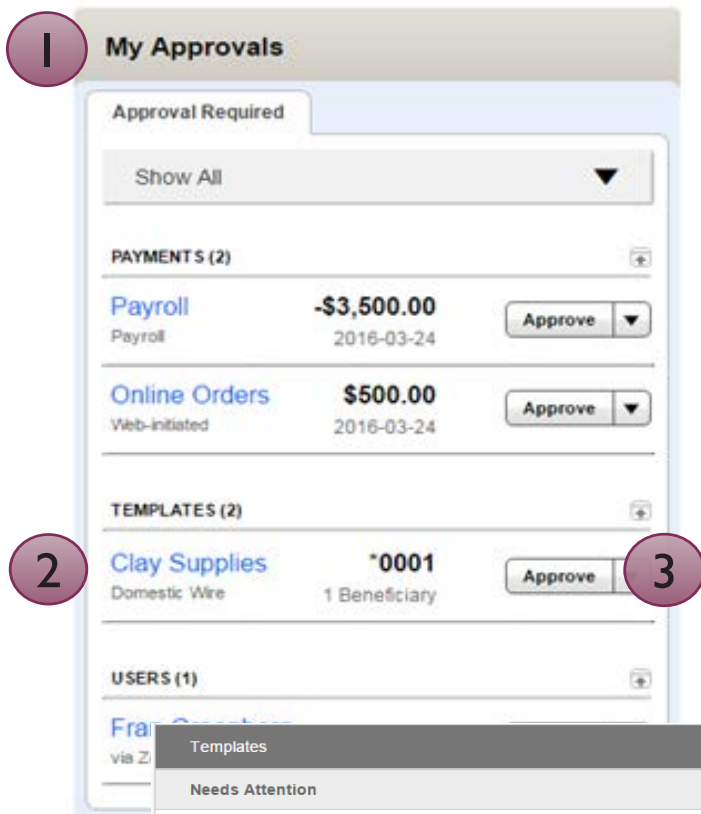
**Tips:**

- Your FI controls which foreign currencies appear in the Payment section.
- The system doesn't provide exchange rates; your FI does that conversion once you receive the wire.

## 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 widget.
2. Click the template name to review details.
3. Click Approve for desired template.
4. Click OK on the pop-up window (not shown).
5. The template is now available to use and shows as Approved on the template screen.



### Tips:

- Approving a template does not require additional verification via MFA.
- The approver may decline the template, which moves the template to Needs Attention and sends an email to the person who created the template.

Templates	Last payment	Date	
<b>Needs Attention</b>			
Wire to clay supplies Domestic Wire  Declined	-	-	<a href="#">Options</a> ▼
<b>Approval Pending</b>			
Clay Supplies Domestic Wire	-	-	<a href="#">Options</a> ▼
Payroll Payroll (PPD)	\$3,000.00	12/04/2015	<a href="#">Options</a> ▼
<b>Approved</b>			
Cash Concentration Commercial (CCD)	\$1,310.00	12/08/2015	<a href="#">Options</a> ▼

# Questions?

**800-773-3236**

## **Branches:**

Astoria: 503-325-1044

Astoria Safeway: 503-325-1044

Clatskanie: 503-728-4321

Scappoose: 503-366-1334

St Helens: 503-366-1334

Vernonia: 503-429-8031

Warrenton: 503-861-7526

## **Mortgage Origination Office,**

Long Beach: 844-842-5977

## **Our LPL Financial Advisor,**

Rich Parker: (503) 338-1842



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