



Business Online Banking Guide

Northwest Federal Credit Union

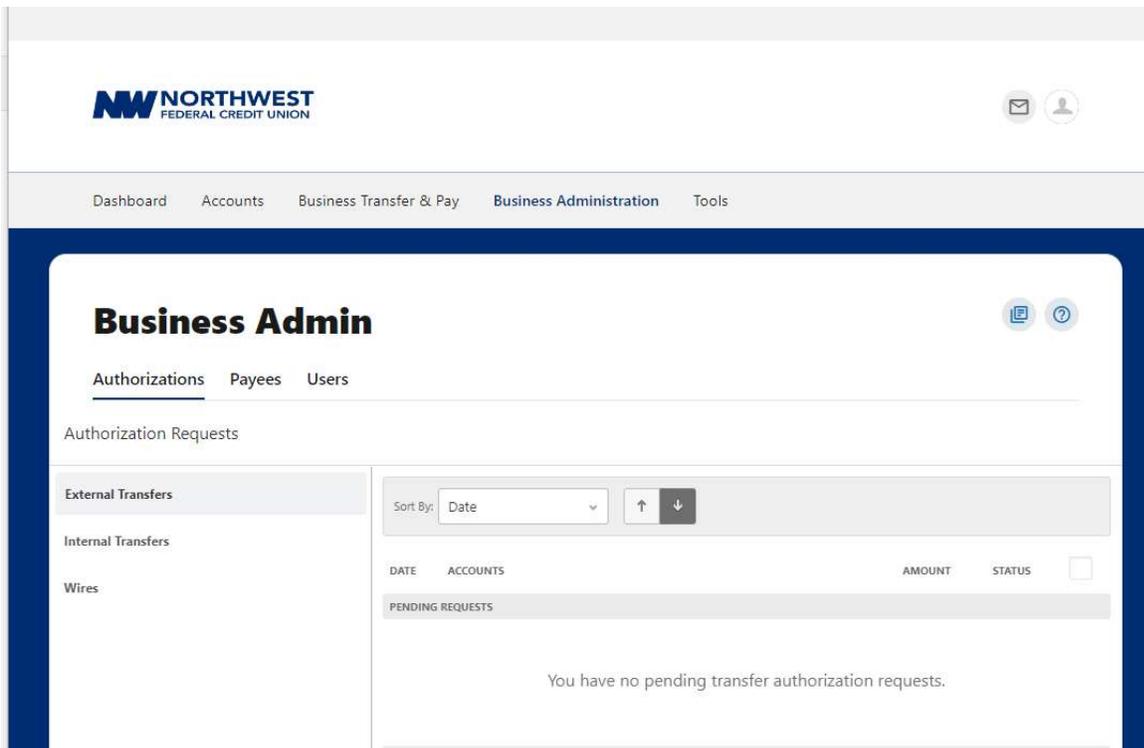
Revised May 2024

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Business Administration Menu

The **Business Admin** menu located under **Business Administration** provides members with the tools to set up, maintain, and manage the various aspects of their business banking experience. It is the foundation for all other Business menus, such as Business ACH, Business Wires, and Business Reports. The Business Admin menu also serves as the hub for Authorizations, Payees, and User Management.



Users

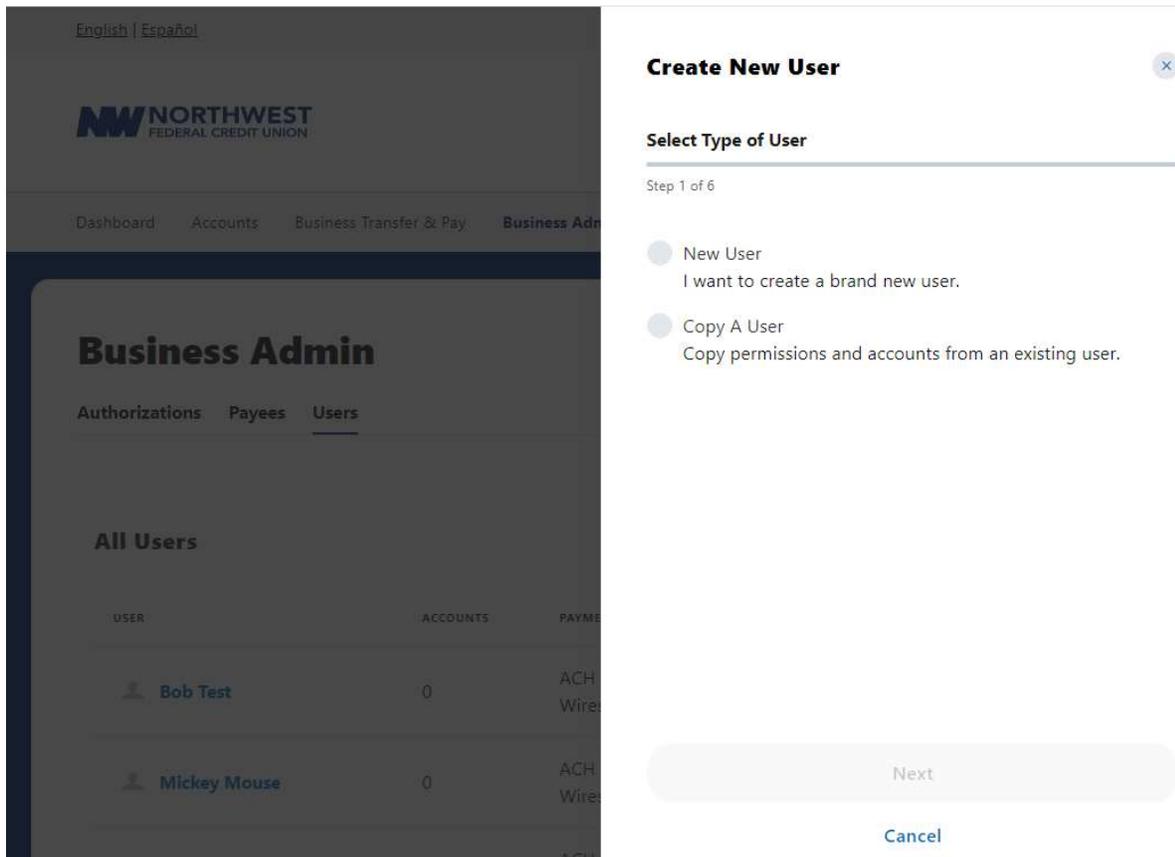
From the **Users** tab under **Business Admin**, members can view their business account users, user permissions, and the types of payments utilized. From this tab, members can also control and assign user permissions. Assigning the permissions will control what users can view, change, navigate, and execute within the system. Users must have permissions assigned to access specific services.

Create a User

The Admin User will be able to create new users for online access. **Please note**, members will need to login from a desktop to add, edit or delete users.

To create a new user, follow the steps below.

1. On the **Users** tab within the Business Admin menu, click the **plus sign (+)** to add a user.
2. The **Create New User** window will open. Select **New User** or **Copy a User**, then select **Next**.



3. Enter the personal information for that user and select a username. The system will tell you if that username is available.
4. Next select the permissions and limits for the user you have created.

Business Online Banking Guide

The image shows two side-by-side screenshots from a business online banking interface. The left screenshot is titled "Create New User" and is on "Step 3 of 6". It has a close button (X) in the top right. The "Permissions and Limits" section is active. Under "Administration", there are two toggle switches: "Manage Users" (checked) and "Edit Business Contact Information" (checked). Under "Feature Access", there is one toggle switch: "View eDocuments" (unchecked). At the bottom are "Next" and "Back" buttons. The right screenshot is titled "Wires" and has a "Close" button in the top right. It shows "Limits" configuration. Under "Submit Up to", there are three buttons: "Daily \$20,000.00" (selected), "Weekly \$20,000.00", and "Monthly \$50,000.00". Below that is a "Dual Authorization Above" toggle switch (checked). Under "Authorize Up to", there are three buttons: "Daily \$0.00" (selected), "Weekly \$0.00", and "Monthly \$0.00". At the bottom are "Apply" and "Cancel" buttons.

5. Then add the accounts that you would like to be associated with the new user.
6. Lastly, assign account permissions and then review.

The image shows a screenshot of the "Create New User" interface on "Step 6 of 6". It has a close button (X) in the top right. The "Review Information" section is active. Under "Basic Information", there is an edit icon (pencil) and three fields: "Name" with the value "test user", "Username" with the value "testuser1234", and "Email" with the value "testuser@nwfcu.org". At the bottom are "Submit" and "Back" buttons.

7. When finished, click **Submit**.

Sub-User Status

An admin user can edit a sub user's personal information (name, email, phone, and address) by clicking the name of the user. Additionally, an admin user, or a sub user with the Manage Users permission can edit a sub user's status or reset a sub user's password.

- **Active** - Sub users in an Active status can log in and access online banking. If a sub user is Active, an admin user can change the sub user's status.
- **Locked** - Sub users in a Locked status have locked themselves out of online banking due to multiple unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access online banking. If a sub user is Locked, an admin user can change the sub user's status to Active.
- **Frozen** - Sub users in a Frozen status have been set to Frozen and are unable to log in or access online banking. If a sub user is Frozen, an admin user can change the sub user's status to Active.

Reset a Sub User's Password

1. Under the **Users** tab of the **Business Admin** menu, find the sub user from the user list, click the **ellipsis** (three dots) next to the sub user.
2. Select **Reset Password**
3. Select a method to receive the new password. *Optional*, enter reason for password reset.
4. Click **Send New Password** to send the temporary password.

Note: a disabled sub user account cannot be used, and the password will not be able to be reset. If the sub user status is *Frozen*, please set it to *Active* before their password can be reset.

Add a Payee

Before a business ACH template or wire transfer can be submitted, members must set up Payees (the recipients of the ACH or wire transfer) in the platform. User can set up a payee (or several) for their business by accessing the **Payees** tab, located within the Business Admin menu. From here, users who are assigned the Manage Payees permission can add, edit, and delete payees.

1. Click on the **Payees** tab within the **Business Admin** menu.
2. Click **Add New Payee**.

Note: A new window will open where you will enter the payee's details.

3. User must select if the payee is a **Person** or a **Business**.
4. Fill out the **Payees name** and other required details.
5. Add Payee address.
6. *Optional*, enter email and payee ID.
7. Lastly, click **Add Payee**. A confirmation message will display.

Business Admin

Authorizations **Payees** Users

All payees

Search: Type: All

NAME	PAYEE ID
Bob Jones	Employee - Bob Jones
Jane Diamond	Founder - Jane Diamond
Lea Goins	leagoins0001

Add new payee

Payee details

Person Business

Selecting a payee's type is required. A payee's type is an identification tool to help with payment processing. Once this field is saved it cannot be edited.

Full Name

Email (Optional)

Payee ID (Optional)

We will create a Payee ID for you, or you can enter your own Payee ID.

Payee's address is required to utilize wire payment methods.

Add address

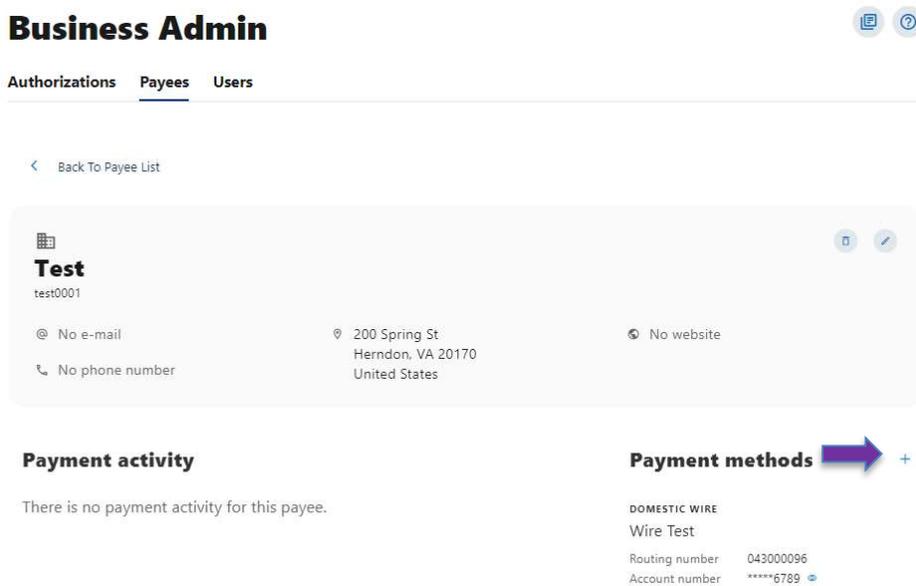
Add payee

Select **Add Payment Method** to assign a payment method to the newly created Payee.

Add a Payment Method

A payment method is a set of payment instructions related to specific types of payments (either ACH or wires) that will be used by the business banking menus to simplify the payment process. Once a payment method is added to a payee, that payee will then be eligible for payments related to the added payment method.

1. On the **Payees** tab, select the payee you created from the payee list.
2. Scroll to the Payment methods section and click the **plus sign** to add a payment method.



3. Choose the **Payment method type** by selecting one of the tiles.
4. **Complete the required information** for the chosen payment method (Payee's type, Routing Number, Account type, Account Number, etc.).
5. Click **Save**.

Use the pencil icon next to the payment method to make edits to that method and use the trashcan icon to Delete a Payment Method.

Authorize or Reject Transfer Request

To Authorize or Reject a scheduled transfer:

1. Go to the **Authorization** tab from **Business Admin** menu.
2. Select the **transaction type**.
3. View transactions that are in the **Needs Authorization Status**.
4. Select **Authorize** or **Reject**.

Business Admin

Authorizations **1** Payees Users

Authorization Requests

ACH **2**

External Transfers

Internal Transfers

Wires

Sort By: Date

DATE	ACCOUNTS	AMOUNT	STATUS
PENDING REQUESTS			
JUN 27 2019	BakerE Delivery Services Business Checking -10 CCD, CREDITS	\$1,001.00	NEEDS AUTH <input checked="" type="checkbox"/>

Authorization Total (1): \$1,001.00
ACH cut-off time: 5:00 PM
Expedited ACH cut-off time: 4:00 PM

Reject Authorize **4**

Business ACH Menu

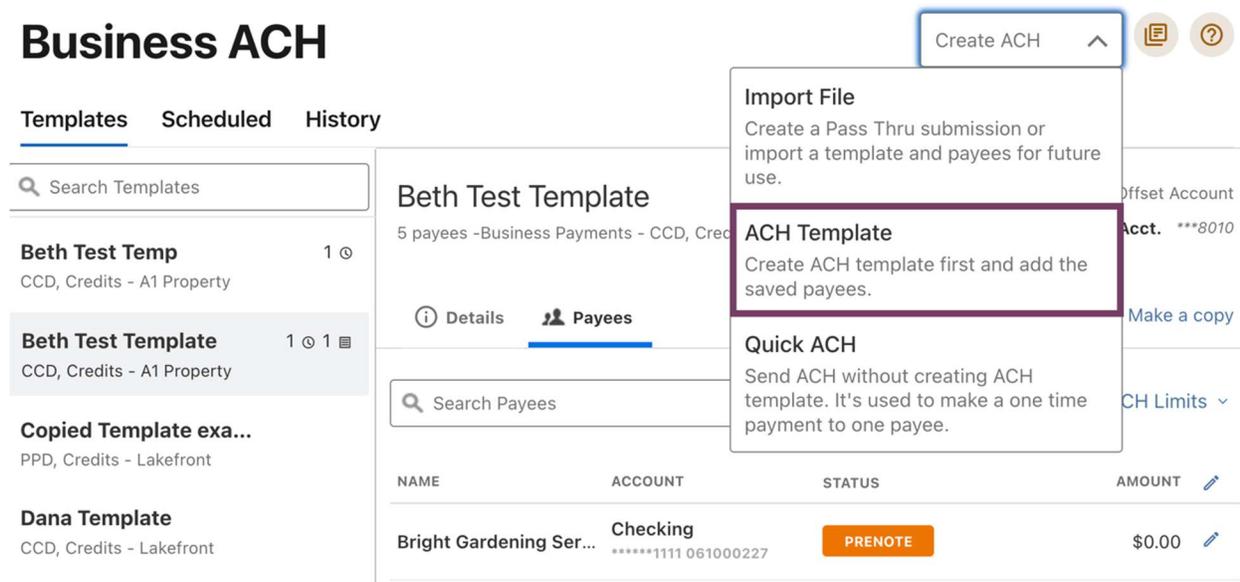
The **Business ACH** Menu under **Business Transfer & Pay** allows you to:

- Create ACH templates
- Import Files
- Quick ACH
- Edit/Delete ACH templates
- Submit ACH templates

Creating ACH Templates

An ACH template is a set of instructions that once created and saved, can be used in the future as the starting point from which to send payments. Information in the ACH template includes the **Template Name, Offset Account, Company Name, Transaction Type, Company Entry Description, Access Level, and Payees**. Before member can create ACH templates, they must be assigned to a role with Create ACH Template, Edit ACH Template, and ACH Account permissions. To create a new ACH template, follow the steps below:

1. Select the **ACH Template** button from the dropdown menu.



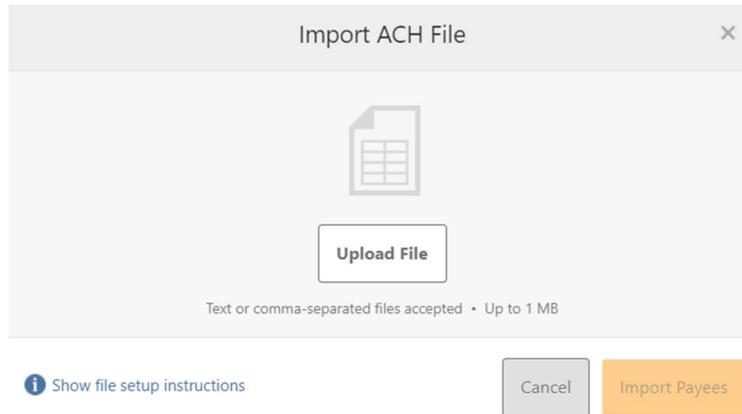
2. The **New Template** window will display:

Business Online Banking Guide

New Template ×

Template Name	Payroll 33
Offset Account ?	Primary Savings **29656
Company Name	Testing LLC
Transaction Type CCD, Debits	Business Collections
Company Entry Description ?	Bonuses 2
Access Level ?	<input checked="" type="radio"/> Normal All users with ACH permissions can access <input type="radio"/> Restricted Only users with Restricted permissions can access

3. Enter a **Template Name**.
4. Select an **Offset Account** from the dropdown menu.
5. Select a **Transaction Type** from the dropdown menu of available Transaction Types.
Note: This will apply the appropriate SEC code.
6. Enter a **Company Entry Description**. This provides a description of the transaction to the payee. (optional)
7. Select an **Access Level** for the template. A template marked as **Restricted** will only be viewable by a user with access to **Restricted Templates**.
8. *Optional*, Click the **Import Payees** button to upload a NACHA (.txt) or (.csv) file into business banking for future use (optional). The format required for the file upload is noted in the **Show file setup instructions** link.



9. Click the **Create Template** button to save the new template or click the **Cancel** button to close the New Template window without saving.
10. A confirmation message will display confirming the template has been created.

Editing ACH Templates

The edit template function allows members to edit the Template Name, Offset Account, Company Entry Description, and the Access Level. Members must be assigned a role with the **Edit ACH Template** permission in order to edit a template. User can edit a template by selecting the pencil icon next to an ACH Template.

NAME	ACCOUNT	STATUS	AMOUNT
Fix It Handyman	Checking **3123 062000019	ACTIVE	\$40.00

Important: Edits are not applied to templates pending authorization, authorized templates, or future-dated templates.

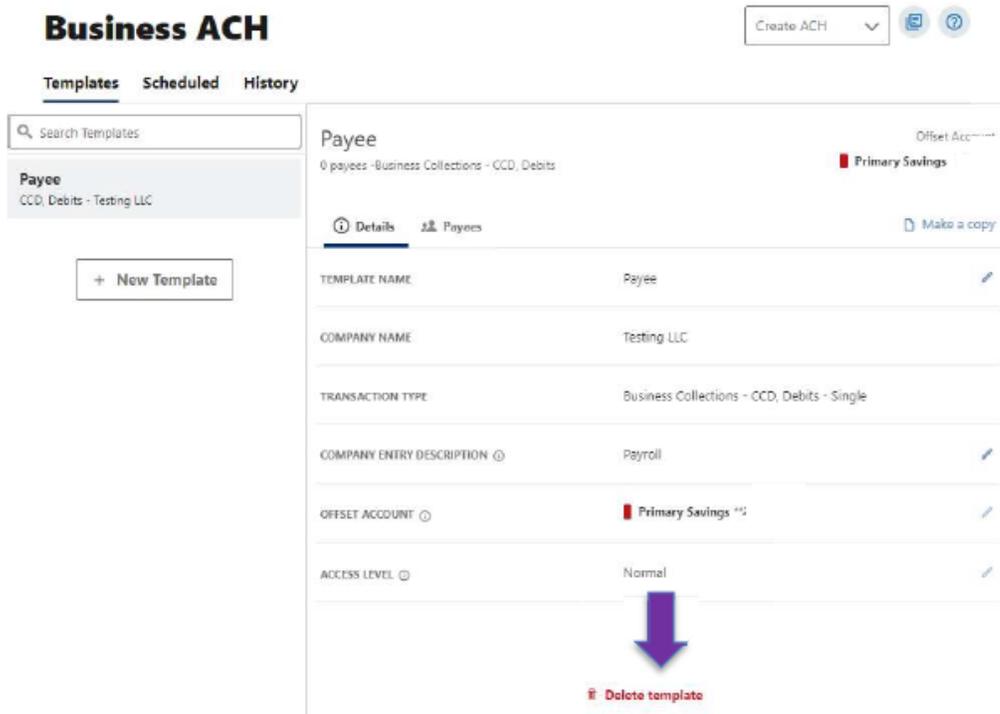
Deleting an ACH Template

The delete template function allows members (if permitted) to delete ACH templates. Users must be assigned a role with the **Delete ACH Template** role permission to delete a template.

Important: Deletion is not applied to templates pending authorization, authorized templates, or future-dated templates. If user deletes an ACH template that has been scheduled, the system will allow credit union to process the already scheduled template.

To **Delete** ACH template,

1. Click the **Templates** tab and click the **Details** button.
2. Scroll down and click **Delete Template**.

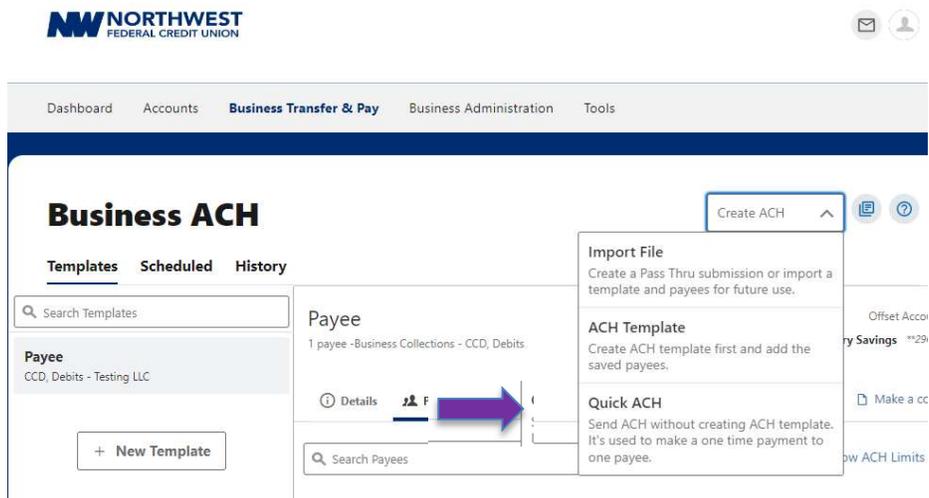


3. Click **confirm** to delete the template.

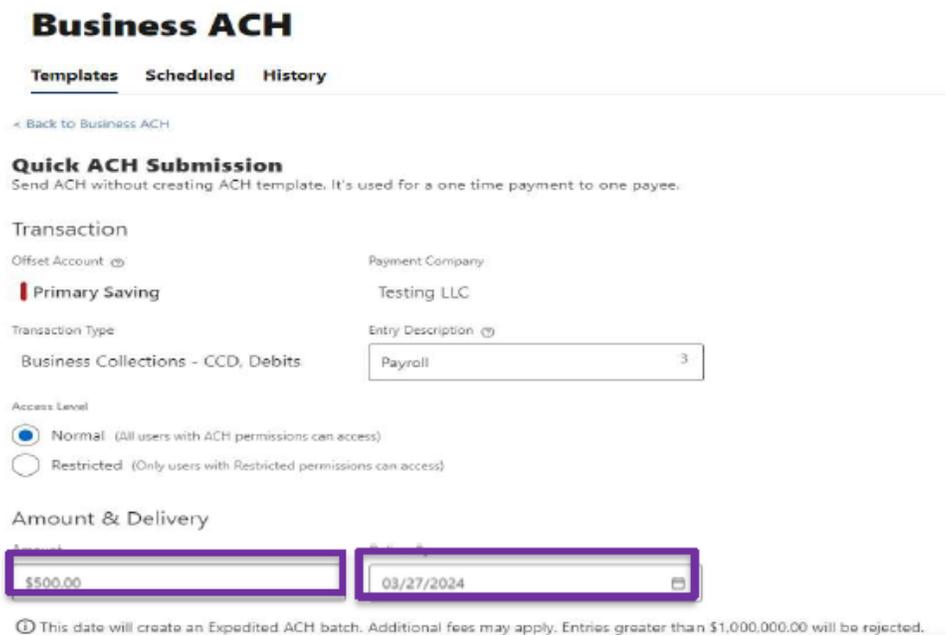
Creating Quick ACH

The **Quick ACH** feature enables entitled users to create new one-time transfers. Before a user can create Quick ACH transfers, the user must be assigned permission with the ability to submit ACH Batches. To create a quick ACH, follow the steps below.

1. Click the dropdown menu and select **Quick ACH**.



2. Select the **Offset Account** and **Transaction Type**.
3. Input an Entry Description. **Note:** This provides a description of the transaction to the payee.
4. Enter an **Amount** for the transaction and select the **Deliver By** date.



5. Enter the **Payee** or **Create New Payee** and then click **Submit**.

Payee [+ Create New Payee](#)

Payee Name
Test LLC

Payment Methods [+ Add new payment method](#)

NICKNAME	BANK	ACCOUNT INFORMATION	
<input checked="" type="radio"/> Testing ACH	NORTHWEST FEDERAL CREDIT UNION HERNDON, VA	Routing number 256075025 Account number *****	Edit

6. A submission confirmation will display. On this confirmation you have the option to **View Submission Details**.

Scheduled Tab

The **Scheduled** tab displays future-dated ACH submissions that are scheduled and have not yet been processed by the credit union.

Business ACH



Templates Scheduled History

August '23							September '23							October '23						
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
		1	2	3	4	5						1	2	1	2	3	4	5	6	7
6	7	8	9	10	11	12	3	4	5	6	7	8	9	8	9	10	11	12	13	14
13	14	15	16	17	18	19	10	11	12	13	14	15	16	15	16	17	18	19	20	21
20	21	22	23	24	25	26	17	18	19	20	21	22	23	22	23	24	25	26	27	28
27	28	29	30	31			24	25	26	27	28	29	30	29	30	31				



Scheduled Templates

Show Search

History Tab

The **History** tab displays pending batches (submissions available for processing by credit union) and a template history (submissions that have been completed or rejected by credit union)

Business ACH



Templates Scheduled History

Pending Batches				
MAY 5	Dana Template	\$27.00 Business Payments - CCD, Credits	SCHEDULED	Cancel

Template History					Show Search
FEB 7	Bobby's ACH 3	\$1,001.00 Payroll PPD, Credits	CANCELED		
JUL 7	Beth Test Temp	\$215.00 Business Payments - CCD, Credits	REJECTED		

ACH Processing Days and Cutoff Times

ACH Processing Days are the days of the week that the credit union will process ACH files for delivery and the days of the week that members can select as an Effective Entry date for ACH template submission. An ACH submission cutoff time (4:00 PM Eastern Time for Standard Transfers and 3:30 PM for Same Day Transfers) is the deadline for members to submit an ACH batch on a given day. All ACH submissions received after the submission cutoff time will be treated as received on the following ACH processing day.

Submit an ACH Template

The Submit Template feature allows users to submit templates for authorization (if needed) and processing. To submit ACH templates, users must be assigned the **Submit Template**

permission, permission for the ACH transaction type, and the offset account used in the template.

To submit an ACH template:

1. Select the desired template to submit for processing.
2. Click the **Review and Submit** button.

Business ACH Create ACH

Templates | Scheduled | History

Search Templates

- Beth Test Temp** 1
- Beth Test Template** 1 1
- Copied Template exa...**
- Dana Template** 1 **1**
- doin imports**
- Doing Imports Daily**

Dana Template Offset Account
2 payees - Business Payments - CCD, Credits Maple Townhomes Operating Acct. **2800

Details Payees Make a copy

Search Payees Show ACH Limits

NAME	ACCOUNT	STATUS	AMOUNT
Dana Poviolt	Checking *****2222 111000025	ACTIVE	\$15.00
Janitorial Services	Checking *****1111 121000358	ACTIVE	\$12.00

Add Payees Total: \$27.00 **2** Review and Submit

3. Select delivery date.

Review and Submit

TOTAL CREDITS **\$3.00 (1)**

TOTAL DEBITS **\$3.00 (1)**

TOTAL PRENOTES **0**

TOTAL HOLDS **0**

One Time **Recurring**

DELIVER BY

Cut-off time
4:00 PM Eastern Standard Time

Cancel Submit Template

4. Click **Submit Template** to complete.

Notifications and Alerts

ACH alert contact methods are configurable under **Tools** → **Alerts**. The ACH transfer module supports the following alerts:

- Needs Authorization Alert
- Business ACH Submission Alert
- Rejected by FI Alert

Business Wires Menu

Wire transfers offer convenience, speed, and security. The Business Wires menu allows qualified users to send out wire transfers. A payee may have more than one account depending on the number of wire payment methods that have been established.

Business Wires allows you to:

- Create wire payment request
- Authorize wire payment request
- Set limits

Submit a Business Wire Request

To submit a wire transfer In the Business Wires menu:

1. Click on the **Submission** Tab.
2. Select a **Payee** from the dropdown list or enter **Payee** manually.
3. Choose a **Funding Account**
4. Select a **Company Name**.
5. Enter the **Amount** for the transfer.
6. Select the **Send On** date.
7. Enter any additional details into the **Originator to Beneficiary Info** field (optional).

8. Click **Confirm Payment**.

Business Wires

Submission | **Scheduled** | History

1

Payee Details

2 Payee * Bright Gardening Services - Alternate Wir...
[Enter payee manually](#)
[Edit payee account](#)

3 Funding Account * Maple Townhomes Security De...
[Edit payee account](#)

4 Company Name * A1 Property Mana

5 Amount * 200.00 [Show Limits >](#)

Frequency One Time

6 Send On * 08/02/2023

7 Originator to Beneficiary Info
Use this field to communicate remittance advice information (e.g., invoice details) to the person or organization receiving the wire transfer.

0 / 140

Payment Summary

You Send \$200.00 USD

Funding Account Maple Townhomes Security Deposit ****5999 **\$24,774.43**

Payee Bright Gardening Services

Payee Account PAYEE'S FINANCIAL INSTITUTION
 BANK OF AMERICA, N.A., CA
 SAN FRANCISCO, CA
Routing Number 121000358
Account Number 333333333

Frequency One Time

Send On 08/02/2023

Originator to Beneficiary Info

Cut-off time 02:00 PM (Central Standard Time)

8 [Confirm Payment](#)

Search for a Business Wire

Users can search for previously sent wires on the **History** tab of the Business Wires menu by following the steps below:

1. Click the **Show Search** button to view search fields.
2. Enter search criteria such as payee name, funding account or date and click the **Search** button.

Scheduled Payments [Hide Search](#)

Payee Name

Funding Account

Search Dates

Sort By

[View All](#) [Search](#)

Business Reports Menu

The **Business Reports** menu provides users with the ability to access **Standard Reports** and create **Custom Reports**. The Custom Report generation tool provides the ability to generate new reports to yield new insights on your ACH details, transaction history, and sub user activity. The three main areas include:

1. *Quick Filter Cards* - Quick Filter Cards are located above the Balance Trend chart on the Business Reports Dashboard. The Quick Filter Cards show the current balance of all the business user's deposit accounts and loans. If a user clicks on a Quick Filter Card, the Balance Trend chart will instantly be filtered to show only trends for those accounts (all other filter settings remain the same). The Quick Filter Card selection will cascade to the Balance Trend chart, Transaction Summary, and the Transaction Overview.
2. *Balance Trend* - The Balance Trend chart is a line graph at the center of the dashboard that shows the trend in deposit account balances for a selected set of accounts over a selected period of time.
3. *Transaction Overview* - The Transaction Overview is a high-level bar chart connected to the bottom of the Balance Trend chart on the Business Reports Dashboard. The Transaction Overview chart will display the sum of total debits and credits for the selected deposit accounts daily for the selected Date Range. The selected accounts and the selected time period are inherited from the options used for the Balance Trend chart.

Business Reports

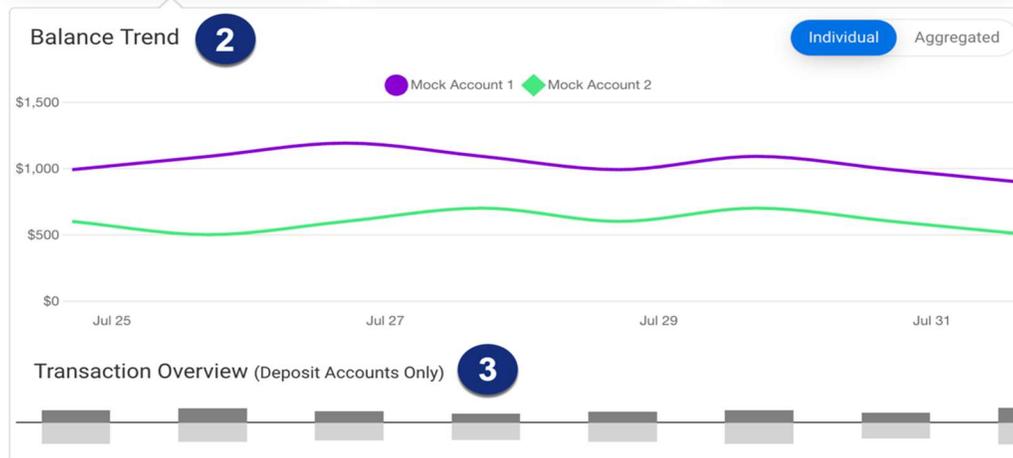
Dashboard Reports

Account Summary

Jul 25, 2023 - Aug 1, 2023

Date Range Past 7 Days

Asset Accounts Only \$58,015.00 Current Deposit Balance ↑ \$441.64 in the past 7 days	Liability Accounts Only \$70,280.00 Current Loan Balance ↓ \$303.64 in the past 7 days	Both Asset and Liability \$3,135.00 Current Deposit Balance \$8,498.00 Current Loan Balance
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Create a Custom Report

The **Reports** tab will show users standard reports. User will also be able to run their own custom reports. To create custom report within the Business Reports menu, follow the steps below:

1. Select the **Create Custom Report** button.

Business Reports

Dashboard Reports

Standard Reports

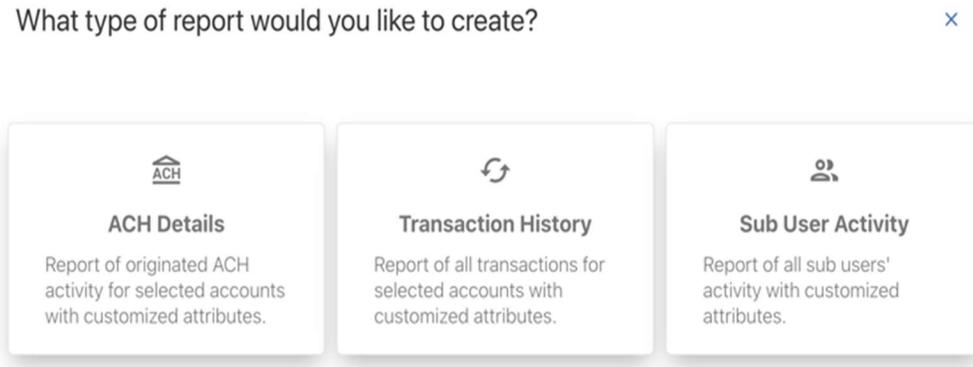
Daily Reconciliation Reports

Custom Reports

Search Type in Report Name Filter All Reports

Create Custom Report

2. Then, select the **Custom Report Type** and that type.



3. Click the **Edit** (pencil) icon next to the report name to edit the report name. Click the **Accept** (checkmark) button to save.
4. The **Add / Remove Columns** button will allow user to add or remove columns from the Custom Report by checking the boxes next to the column to add (if the box is blank) or remove (if the box is checked). Click the **Update** button to save the changes or click the **Cancel** button to close the window without saving the changes.
5. Click the **Save Dynamic Report** button, enter a name, description, date range, and share type and select to receive a notification via email when the report is ready.
6. Click the **Save** button to create the new Custom Report or click the **Cancel** button to close the Custom Report without saving.