

# Online Banking Business User Guide

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# Business Banking Overview

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Our new Business Banking platform is focused on providing a digital banking experience to seamlessly review, monitor and manage finances of your business. Businesses have unique online banking requirements that are not available in retail banking, such as: multiple users with specific roles, Business ACH and Business Wires, Transaction limits and Authentication.

Here is an overview of the widgets within your Business Banking digital platform.

Widget Icon	Name	Description
	Business Admin	Manage Authorizations, Payees, Roles, and Users
	Business ACH	Create ACH templates, add payees, and submit ACH transfers
	Business Wires	Create, manage and send business wires
	Business Reports	Make a payment, manage the payee's information and details, view the payment history or scheduled activity, and manage eBills

## Business Admin Widget

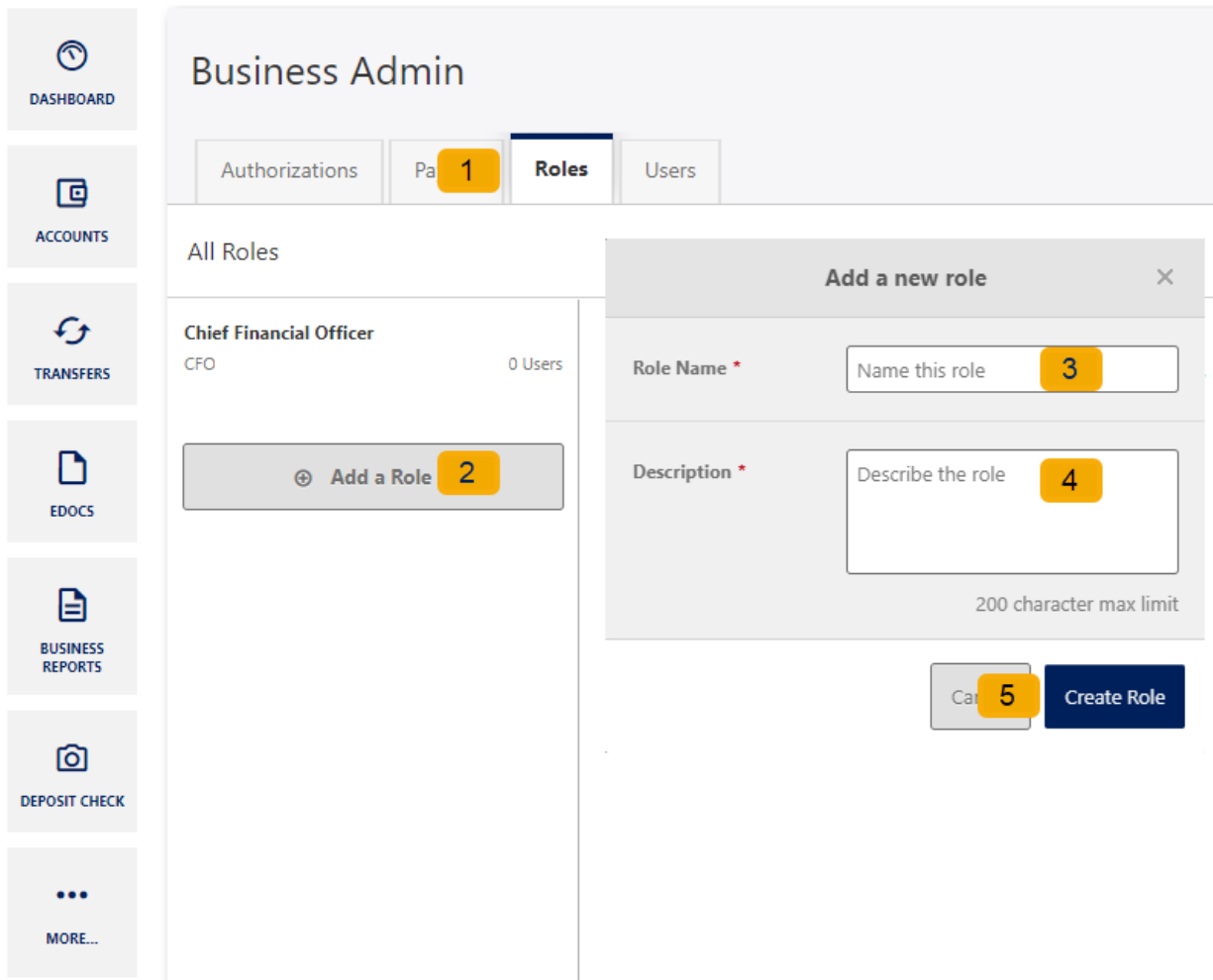
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The Business Admin widget provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation for all other Business widgets, such as Business ACH, Business Wires, and Business Reports. The Business Admin widget also serves as the hub for Authorizations, Payees, Roles, and User Management.

### Roles

A role is a group of permissions that controls the features that are available to sub-users. Creating a role is required before you can add sub-users to the system. In the Business Admin Widget, the Roles tab will allow you to add, edit, and edit roles as needed. Once a role has been added, you can use the edit icon (pencil) to modify the role or use the delete link (trash) to remove a role.

To add a new role – Under the **Roles** tab in the Business Admin Widget, select **Add a Role**, then enter a **name and description** of the role. Once you are finished, click **Create Role**.



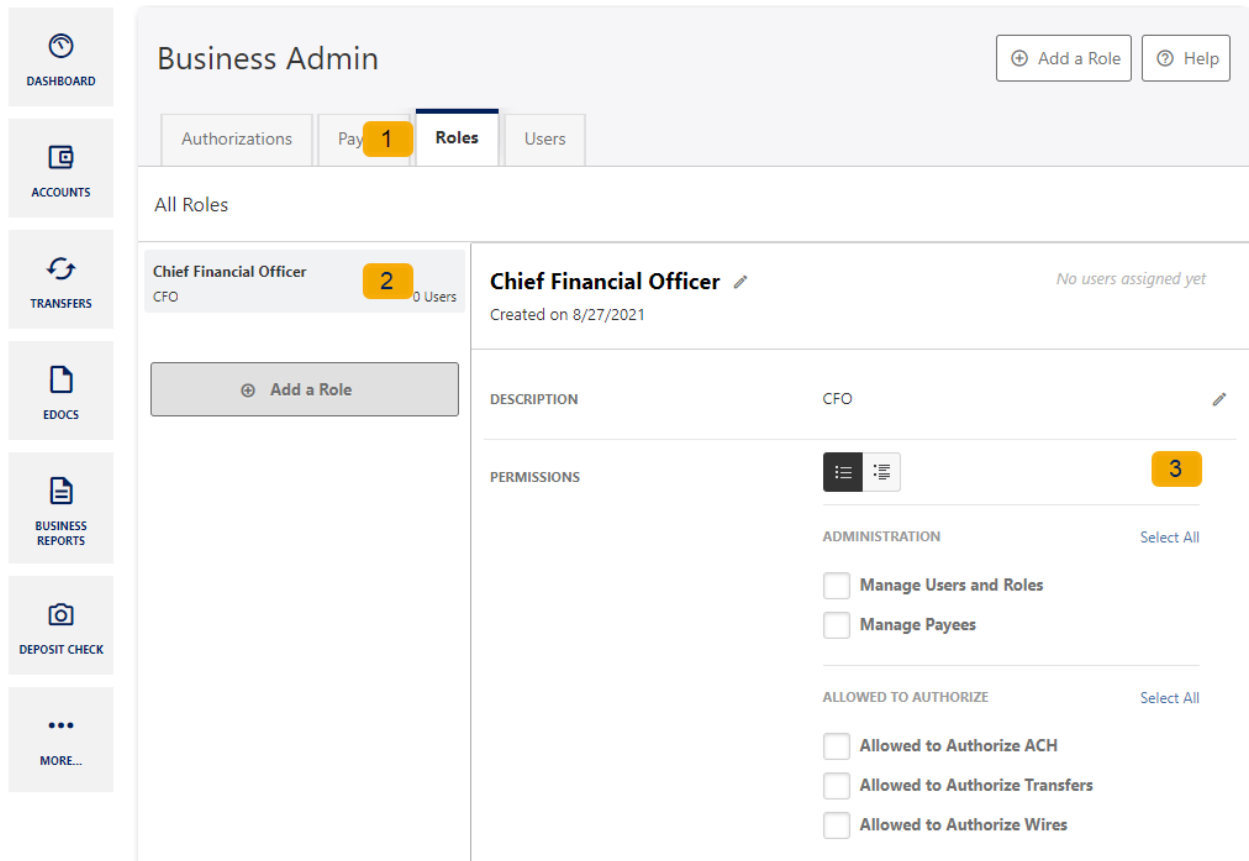
## Permissions

Assigning the permissions to a role will control what users can view, change, navigate, and execute within the system. Users must have permissions defined to access business-specific services.

There are two types of role permissions in the Business Admin widget:

- Role Level permissions - permissions that apply to the sub user and typically turn on or off specific functionality for that sub user
- Account Level permissions - permissions that apply to the sub user's account and typically turn on or off specific functionality for a given account

Using the **Roles** Tab within the Business admin widget you can assign role permissions, select the desired role from the left-hand pane and select the **Edit** (pencil) icon next to Permissions. **Check** the boxes to grant permissions and click **Save Changes**.



To assign new accounts and account permissions, under the **Roles** tab in the Business Admin widget, scroll to the Accounts and Limits section and click **Add Accounts**. The assign account permissions window will display. **Select** the account permissions to assign to the accounts; click **Choose Accounts**. The Assign Accounts window will display. **Select** the Internal and External accounts to assign the permissions to; click **Assign Accounts**.

## Limits

Limits are assigned at the role level and are calculated separately for each individual user assigned to the role.

Limit	Description
Authorized	The maximum cumulative dollar amount that can be submitted without additional authorization. A limit of "0.00" means that ANY transaction scheduled by users with this role will require approval.
Maximum	The maximum cumulative dollar amount that can be submitted.
Can Authorize	The maximum cumulative dollar amount that a user with authorization rights can approve.

To assign limits to a role, in the Business Admin widget scroll to the **Limits** section and click **Edit Limits**. Enter the Daily, Weekly, and Monthly limits for each payment method and **save changes**.

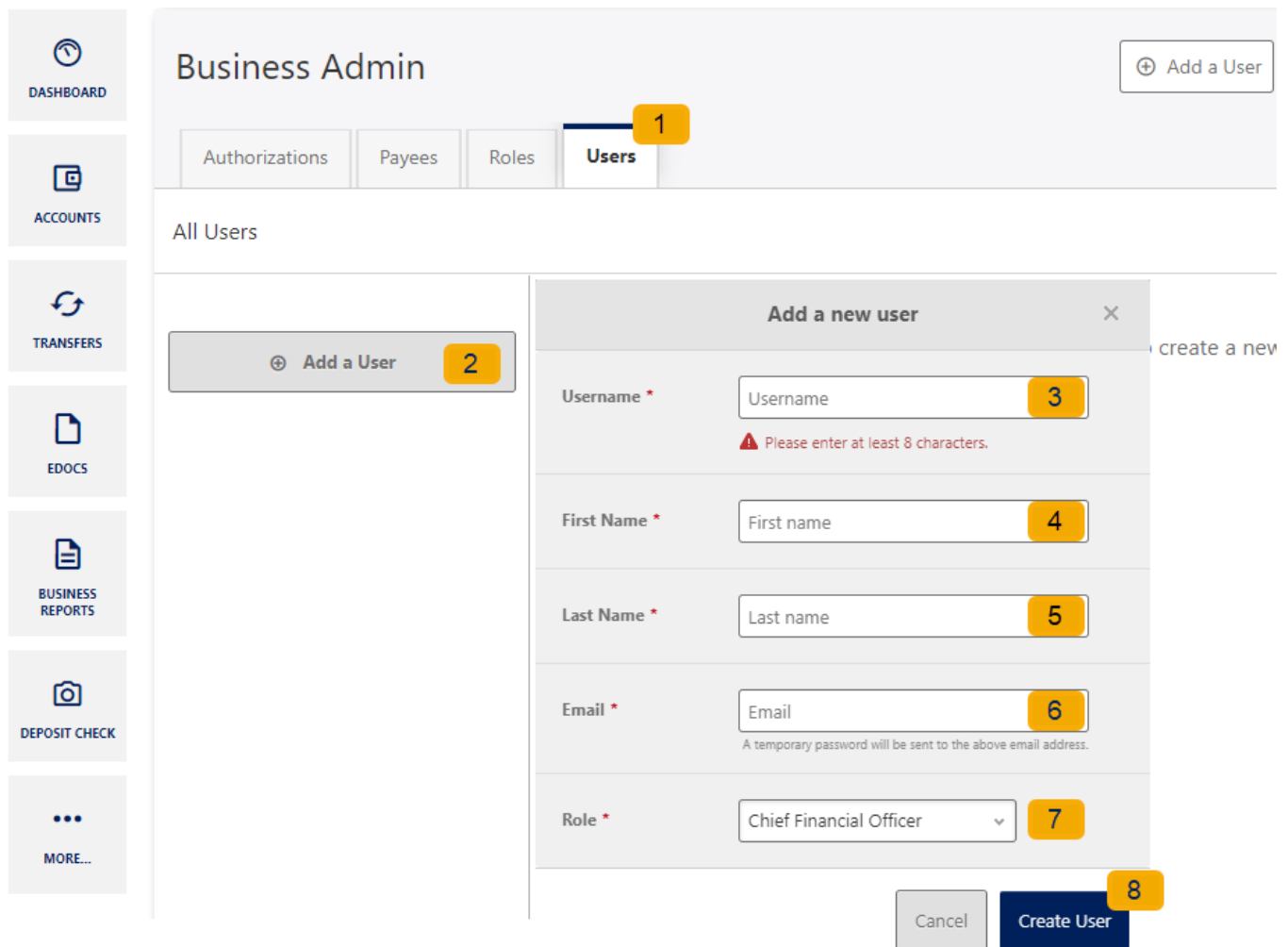
## LIMITS

Select and apply limits to the methods you want enabled for this role.

METHOD	DESCRIPTION	DAILY	WEEKLY	MONTHLY
<input type="checkbox"/> <b>ACH Collections</b>	Authorized limit	0	0	0
	Max limit	0	0	0
<input type="checkbox"/> <b>ACH Payments</b>	Authorized limit	0	0	0
	Max limit	0	0	0
<input type="checkbox"/> <b>Internal Transfers</b>	Authorized limit	0	0	0
	Max limit	0	0	0
<input type="checkbox"/> <b>Wire Transfers</b>	Authorized limit	0	0	0
	Max limit	0	0	0

## Create a User

The Master Users (indicated with the crown on the profile) will be able to create new users for the accounts (indicated with a briefcase). Please note, you will need to login from a desktop to add, edit or delete users. On the **Users** tab within the Business Admin widget, click **Add a User**. The add a new user window will display. Enter the user's **Username, First Name, Last Name, and Email**. In the Role drop-down menu, select the **Role** you just created. Click **Create User**.



The new user will receive an email to the email address provided with a temporary password. They will then be prompted to change their password before logging in.

Use the pencil icon to edit the User's contact information, change roles, and reset their password. Use the Delete User link to remove the user out of the system.

## Sub-User Status

A master user can edit a sub user's contact information (name, email, phone, and address) and role. Additionally, a master user, or a sub user with the **Manage Users and Roles** 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, a master user can change the sub user's status to Frozen.
- Locked - Sub users in a Locked status have locked themselves out of online banking due to excessive 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, a master user can change the sub user's status to Active.

- Frozen - Sub users in a Frozen status have been set to Frozen by a master user and are unable to log in or access online banking. If a sub user is Frozen, a master user can change the sub user's status to Active.
- Disabled - Sub users in a Disabled status have been set to Disabled by Arkansas Federal Credit Union and are unable to log in and access online banking. Sub users in a Disabled status will not display in Business Admin. Once a sub user's status is changed to Disabled, the sub user's status cannot be changed by a master user.

## Reset a Sub User's Password

Under the **Users** tab of the Business Admin widget, **select** the sub user from the user list, click the **Edit** (pencil) icon next to the *Reset Password* section. Explain why the sub user's password is being reset, click the **Save Changes** button to send the temporary password.

Please note, a disabled sub user account cannot be used, and we will not be able to reset the password. 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, you must set up Payees (the recipients of the ACH or wire transfer) in the platform. You can set up a payee (or several) for your business by accessing the Payee's tab, located within the Business Admin widget. From here, users who are assigned the Manage Payees permission can add, edit, and delete payees.

On the **Payees** tab within the Business Admin Widget, click **Add a Payee**. A new window will open, enter the Name and **Payee ID**. Click **Create Payee**.

**Business Admin** Help

1 **Payees** | Authorizations | Roles | Users

**All payees** 2 Add New Payee

Search By Name Or Payee ID

NAME
SIMMONS
Test Payee

**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 \* 3 0 / 22

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. Physical address only - No PO Boxes

Add address

Add phone number

Add website

Choose a group

Employees Vendors Customers

**Add payee** 4

Use the pencil icon to edit the Payee details and use the Delete User link to remove the 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 widgets 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.

On the **Payees** tab, select the payee you created from the payee list. Scroll to the Payment Methods section and click **Add a Payment Method**. **Choose the Method of payment** from the drop-down menu. **Complete the required information** for the chosen payment method (Account Number, Routing Number, Account Type, etc.). Click **Add Payment Method**.

Use the pencil icon to edit Payment Details and use the Delete Payment link to remove.

## Authorize or Reject Transfer Request

The Business Admin widget defaults to display the **Authorizations** Tab. Select the **transaction type** to view transactions that are in the **Needs Authorization Status**. Then you can choose to **authorize or reject**.

The screenshot displays the Business Admin interface. On the left is a sidebar with navigation icons for Dashboard, Accounts, Transfers, Business Reports, Business Admin, and More... The top navigation bar shows tabs for Authorizations (with a red '1' badge), Payees, Roles, and Users. The main content area is titled 'Authorization Requests' and features a sub-tab for 'ACH' (with a yellow '2' badge). Below this, there are sections for 'External Transfers', 'Internal Transfers', and 'Wires'. A table of 'PENDING REQUESTS' is shown with columns for DATE, ACCOUNTS, AMOUNT, and STATUS. A specific request is highlighted with a yellow '3' badge in the status column, showing 'OCT 1 2021', 'Test ACH 1', 'Business Premier Checking —9360', '\$200.00', and 'NEEDS AUTH'. Below the table, there is a summary section with 'Authorization Total (0): \$0.00' and 'ACH cut-off time: 3:00 PM', along with 'Reject' and 'Authorize' buttons. A 'HISTORY' section shows a previous request with a yellow '4' badge in the status column, showing 'SEP 15 2021', 'Test ACH 1', 'Business Premier Checking —9360', '\$200.00', and 'EXPIRED'.

## Business ACH Widget

The Business ACH Widget allows you to:

- Create ACH templates
- Edit/Delete ACH templates
- Authorize ACH templates

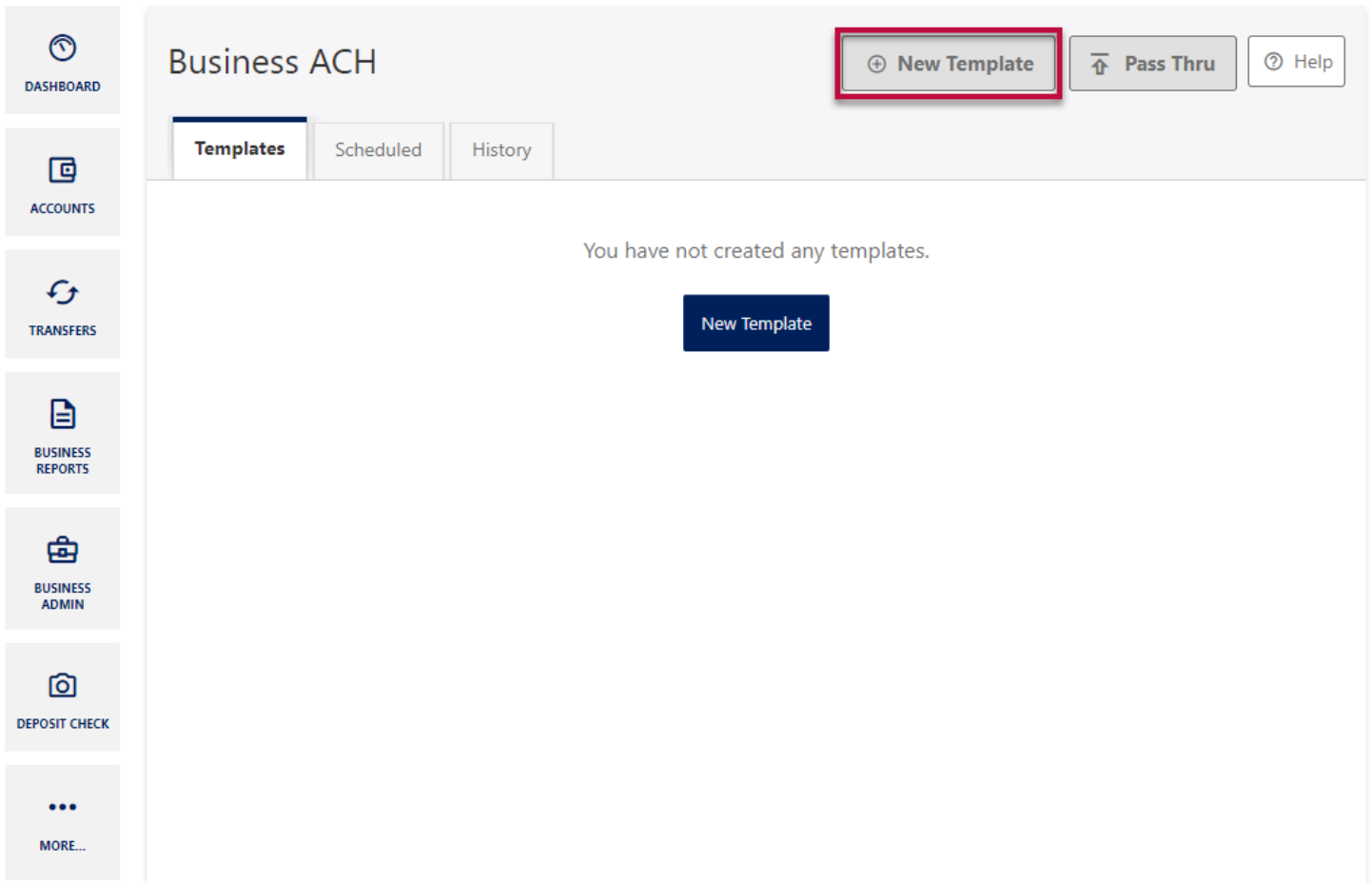
- Submit ACH templates

## 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 templates includes the Template Name, Company Name, Transaction Type, Company Entry Description, Offset Account, Access Level, and Payees. Before you can create ACH templates, you must be assigned to a role with Create ACH Template, Edit ACH Template, and ACH Account permissions.

To create a new ACH template:

1. Click the **New Template** button.



2. The New Template window will display:

×
New Template

<b>Template Name</b>	<input style="width: 90%;" type="text"/>	<b>3</b>
<b>Company Name</b>	<input style="width: 90%;" type="text"/>	<b>4</b>
<b>Transaction Type</b>	<input style="width: 90%;" type="text"/>	<b>5</b>
<b>Company Entry Description</b> <span style="font-size: 0.8em;">?</span>	<input style="width: 90%;" type="text" value="e.g. payroll, bonuses"/>	<b>6</b>
<b>Offset Account</b> <span style="font-size: 0.8em;">?</span>	<input style="width: 90%;" type="text" value="Select an account"/>	<b>7</b>
<b>Access Level</b> <span style="font-size: 0.8em;">?</span>	<input checked="" type="radio"/> <b>Normal</b> <small>All users with ACH permissions can access</small>	<b>8</b>
	<input type="radio"/> <b>Restricted</b> <small>Only users with Restricted permissions can access</small>	

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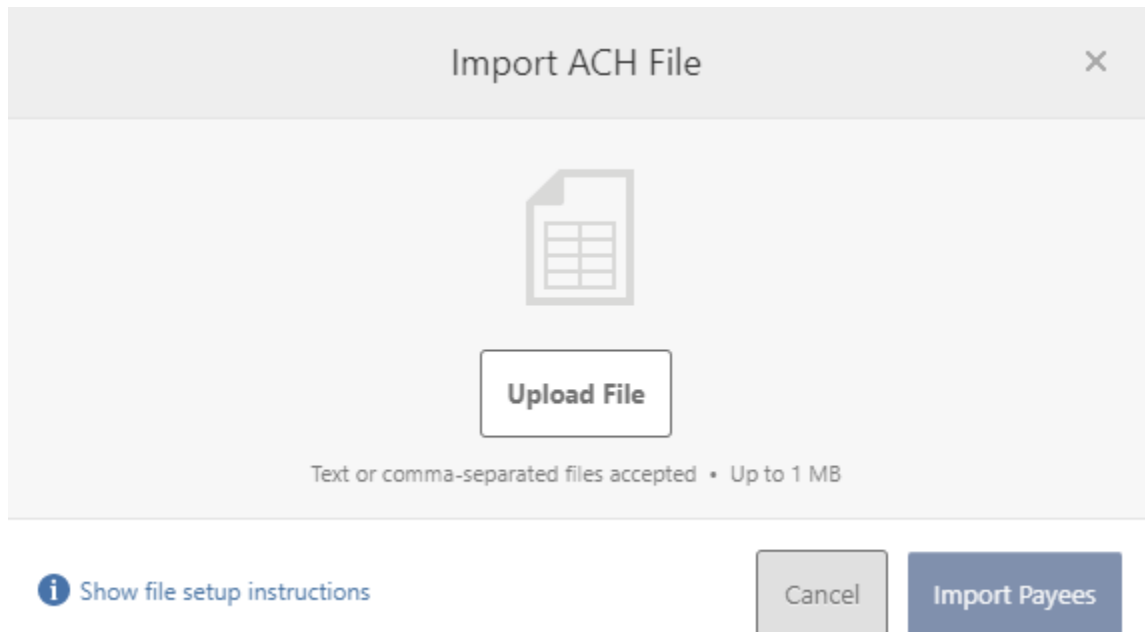
**9**  
Import Payees

Cancel

**10**  
Create Template

3. Enter a **Template Name**.
4. Select a **Company Name** from the dropdown menu.
5. Select a **Transaction Type** from the dropdown menu of available Transaction Types.
6. Enter a **Company Entry Description**. This provides a description of the transaction to the payee. (optional)
7. Select an **Offset Account** from the dropdown menu.
8. Select an **Access Level** for the template. A template marked as **Restricted** would only be viewable by a business user with **Access to Restricted Templates** permissions.

9. Click the **Import Payees** button to upload a NACHA (.txt) or .csv (comma separated value) file into business banking for future use (optional). The format required for the file upload is noted in the **Show file setup instructions** link.



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

## Editing ACH Templates

The edit template function allows you to edit the Name of the template, Company Entry Description, Offset Account, and the Access Level. You must be assigned a role with the **Edit ACH Template** permission in order to edit a template.

[Details](#) [Payees](#) [Make a copy](#)

[Show ACH Limits](#)

NAME	ACCOUNT	STATUS	AMOUNT	
Test Payee	Checking *****9999 111000025	<b>ACTIVE</b>	\$200.00	

[Add Payees](#) **Total: \$200.00** [Review and Submit](#)

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

## Deleting an ACH Template

The delete a template function allows you (if permitted) to delete ACH templates. You 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 you delete an ACH template that has been scheduled, the system will allow Arkansas Federal Credit Union to process the already scheduled template. To cancel a future-dated template, click the **Scheduled** tab and click the **Cancel** button to cancel the template to prevent it from being processed.

## Scheduled Tab

The Scheduled tab displays future dated ACH submissions that are scheduled to be, and have not yet been, processed by Arkansas Federal Credit Union.

The screenshot shows the 'Business ACH' interface with the 'Scheduled' tab selected. It features three calendar views for September, October, and November 2021. The 'Scheduled Templates' section at the bottom includes a 'Show Search' button.

September '21							October '21							November '21						
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						1	2		1	2	3	4	5	6
5	6	7	8	9	10	11	3	4	5	6	7	8	9	7	8	9	10	11	12	13
12	<b>13</b>	14	15	16	17	18	10	11	12	13	14	15	16	14	15	16	17	18	19	20
19	20	21	22	23	24	25	17	18	19	20	21	22	23	21	22	23	24	25	26	27
26	27	28	29	30			24	25	26	27	28	29	30	28	29	30				
							31													

## History Tab

The **History** tab displays pending batches (submissions available for processing by Arkansas Federal Credit Union) and a template history (submissions that have been completed or rejected by Arkansas Federal Credit Union rejected when in a *needs authorization* status or canceled).

The screenshot shows the 'Business ACH' interface with the 'History' tab selected. It features a 'Pending Batches' section with one entry: 'SEP 2 Test ACH 1' for '\$200.00' (Payroll PPD, Credits), with a 'SCHEDULED' status and a 'Cancel' button. Below this is a 'Template History' section with a 'Show Search' button and a message: 'There is no template history to show.'

Pending Batches			
SEP 2	Test ACH 1 \$200.00 Payroll PPD, Credits	SCHEDULED	Cancel

Template History [Show Search](#)

There is no template history to show.

## ACH Processing Days and Cutoff Times

ACH Processing Days are the days of the week that Arkansas Federal Credit Union will process ACH files for delivery and the days of the week that you can select as an Effective Entry date for ACH template submission. An ACH submission cutoff time is the deadline for you 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 you to submit templates for authorization (if needed) and processing. In order to submit ACH templates, you must be assigned a role with **Submit Template** permissions, permissions 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** ⊕ New Template ↑ Pass Thru 🔗 Help

**Templates** | Scheduled | History

Search Templates

**Test ACH 2** 1  
PPD, Credits - Test1234

**Test ACH 1**  
PPD, Credits - Test1234

⊕ New Template

**Test ACH 2** Offset Account  
2 payees -Payroll -PPD, Credits Business Premier Checking \*\*9360

ⓘ Details 👤 Payees 📄 Make a copy

Search Payees Show ACH Limits ▾

NAME	ACCOUNT	STATUS	AMOUNT
Test 1234	Checking *****9999 111000025	ACTIVE	\$300.00
Test Payee	Checking *****9999 111000025	ACTIVE	\$100.00

⊕ Add Payees Total: \$400.00 2 Review and Submit

## Notifications and Alerts

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

- ACH Requires Authorization
- ACH Authorized
- ACH Authorization Rejected
- ACH Canceled
- ACH Expired (not approved by the cutoff time)
- ACH Processed

## Business Wire Widget

Wire transfers offer convenience, speed, and security. The Business Wires widget has specific roles, accounts, payees, limits, and authorizations available and allows qualified accounts 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 requests
- Authorize wire payment requests

- Set limits

## Submit a Business Wire Request

In the Business Wires widget, from the **Classic** tab, select a **Payee** from the drop-down list. Choose a **Funding Account** and a **Company Name**. Enter the **Amount** for the transfer. Select the **Delivery By** date. Enter any additional details into the **Originator to Beneficiary** Info field (optional). Click **Confirm Payment**.

The screenshot shows the 'Classic' tab of the Business Wires widget. It is divided into two main sections: 'Payee Details' and 'Payment Summary'.

**Payee Details:**

- 1** Classic (tab)
- 2** Payee \* (Test Payee - My Test Wire)
- 3** Funding Account \* (Business Premier Checking)
- 4** Company Name \* (Test1234)
- 5** Amount \* (200.00) with a 'Show Limits >' link
- Frequency (One Time)
- 6** Deliver By \* (09/01/2021)
- 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)

**Payment Summary:**

- Payee: Test Payee
- Payee Account: PAYEE'S FINANCIAL INSTITUTION
- ARKANSAS FEDERAL CREDIT UNION
- JACKSONVILLE, AR
- Routing Number: 282075028
- Account Number: —6789
- Funding Account: Business Premier Checking — \*\*9352 \$3,551.59
- Amount: \$200.00
- Frequency: One Time
- Deliver By: 09/01/2021
- Originator to Beneficiary Info
- Cut-off time: 03:00 PM (Central Standard Time)
- 8** Confirm Payment (button)

## Search for a Business Wire

On the **Scheduled** tab of the Business Wires widget, click the **Show Search** button to view search fields. **Enter search criteria** and click the **Search** button.

## Cancel Business Wire Request

Wires cannot be edited, if there was a mistake made, you will need to cancel the wire transfer and submit a new request. Under the **scheduled** tab, locate the wire transfer and click the cancel button, enter a reason, and select the **Cancel Payment** button.



# Business Reports Widget

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The Business Reports widget provides you with the ability to access Standard Reports and create Custom Reports. Custom Report generation tools providing the ability to generate new reports to yield new insights on your ACH details and transaction history. The four 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 of the business user's deposit accounts and loans. If you click on a Quick Filter Card, the Balance Trend chart will be instantly 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 chart 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 on a daily basis for the selected Date Range. The selected accounts and the selected time period are inherited from the options used for the Balance Trend chart.
4. Transaction Summary - The Transaction Summary is a detailed bar chart connected to the right side of the Balance Trend chart on the Business Reports Dashboard. The Transaction Summary opens when you on a specific day within the Balance Trend chart. The Transaction Summary will display sums of debits and credits for the selected transaction types for the selected time period. The selected accounts and time period are inherited from the options used for the Balance Trend chart.

**Business Reports**

Dashboard | Reports

**Account Summary**  
Aug 25, 2021 - Sep 1, 2021 Date Range: Past 7 Days

Asset Accounts Only	Liability Accounts Only	Both Asset and Liability
<b>\$58,015.00</b> Current Deposit Balance	<b>\$70,280.00</b> Current Loan Balance	<b>\$3,135.00</b> Current Deposit Balance
↑ \$441.64 in the past 7 days	↓ \$303.64 in the past 7 days	

**Balance Trend** (Individual | Aggregated)

Legend: Mock Account 1 (Yellow), Mock Account 2 (Grey)

Y-axis: -\$1,000 to \$2,000  
X-axis: Aug 25 to Sep 1

**Transaction Overview (Deposit Accounts Only)**

Transaction Summary: Aug 29, 2021  
Deposits: \$5,249.39  
Payments: \$7,466.26

## Create a Custom Report

The Reports Tab will show you standard reports that are generated by Arkansas Federal Credit Union. You will also be able to run your own custom reports. Within the Business Reports widget, select the **Create Custom Report** button.

**Business Reports**

Dashboard | **Reports**

**Standard Reports**

Daily Reconciliation Reports

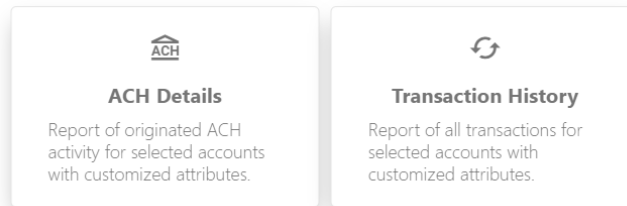
**Custom Reports**

Search:

Filter:

Then, select the **Custom Report type** and the selected Custom Report type will display with default columns.

What type of report would you like to create? ×






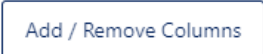

1. Click the **Edit** (pencil) icon next to the report name to add the name of the report. **Enter the name** of the report and click the **Accept** (checkmark) button to save.
2. **Add / Remove Column** button will allow you to add or remove columns from the Custom Report by checking the boxes next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




Business Reports

Dashboard **Reports**

[< All Reports](#)

Untitled Report   

POSTING DATE 	EFFECTIVE DATE 	DEBIT/CREDIT 
28 JUN 2022	28 JUN 2022	Credit
27 JUN 2022	27 JUN 2022	Debit
26 JUN 2022	26 JUN 2022	Credit
25 JUN 2022	25 JUN 2022	Debit

## Edit Custom Reports

To Edit a Custom Report, **select** the report you would like to edit, and then click the appropriate **Edit** (pencil) icons. Once all edits have been completed, click the **Update Dynamic Report** button.

< All Reports

This is a sample report #300 

Update Dynamic Report

Add / Remove Columns

Date Range

Past 30 Days



## Delete Custom Reports

Use the **Delete** icon (trash can) to remove the Custom Report.

NAME 	DESCRIPTION	CREATED ON 	
<a href="#">This is a sample report #300</a>	This is the sample description for report #300	29 Jun	