

# Online Banking Business User Guide





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# Business Banking Overview

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, 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

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.

### Create a Sub User

Business master users can now create a Sub User before establishing a Role in Business Admin. Establishing roles are now built into the workflow of creating the user.

From the User tab on the Business Admin widget, sub users will now be added by selecting the “+” by the search field.



All Users

Search By Name (First Or Last)

+

USER	ACCOUNTS	PAYMENT TYPES	STATUS	
Sub User	1	ACH Collections, ACH Payments, Internal Transfers, External Transfers...	ACTIVE	...
Testing Tester	27	ACH Collections, ACH Payments, Internal Transfers	ACTIVE	...

- Step 1 - A slide out will come from the right side of the screen, where the business user can select to Create a New User or Copy A User. Let's look at the process for Creating a New User.

Create New User



Select Type of User

Step 1 of 6

- ☒ New User  
I want to create a brand new user.
- ☐ Copy A User  
Copy permissions and accounts from an existing user.

- **Step 2** - Master User will need to fill in the required information about the sub user and create their username.

### Basic Information

Step 2 of 6

#### Personal Information

First Name

0 / 50

Last Name

0 / 50

Email

0 / 70

Primary Phone Number (Optional)

Secondary Phone Number (Optional)

Office Phone Number (Optional)

#### Username

Username

Enter First and Last Name before entering Username

#### Address

Address 1 (Optional)

0 / 30

Address 2 (Optional)

0 / 30

City (Optional)

0 / 30

State (optional)

▼

Zip (Optional)

- **Step 3** - Business Master Users will start assigning Permissions and Limits to the sub user. Except for Payment types, all permissions are a slide on or off.

## Create New User



### Permissions and Limits

Step 3 of 6

#### Administration

Select All

##### Manage Users

Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.



##### Edit Business Contact Information

User is able to edit the contact info.



#### Feature Access

Select All

##### View eDocuments

View statements, notices, tax forms, and annual credit card summary.



## Payment Types

Select transaction access limits

ACH Collections

NO ACCESS



ACH Payments

NO ACCESS



Wires

NO ACCESS



Internal Transfers

NO ACCESS



External Transfers

NO ACCESS



Bill Pay

NO ACCESS



*Payment types are shown in more detail starting on page 5*

## Payment Destination

Select All

Manage ACH and Wire Payees

Add, edit, and delete payees and pay methods.



Manage Bill Pay Payees

Allows the business master user to restrict sub users ability to add, edit, and delete a Bill Pay payee.



Add External Transfers Account

Ability to add external accounts.



Add Member To Member Transfer Account

Allows users to add member accounts for transfers.



## Payment Template Management

Select All

### Create ACH Template

Ability to create ACH templates.



### Edit ACH Template

Ability to edit ACH templates.



### Manage ACH Template Entries

Allows users to select entry accounts, change statuses, amounts, enter addenda information for entries and delete ACH template entries.



### Delete ACH Template

Ability to delete ACH templates.



### Import ACH Templates

Ability to import ACH template or create pass-thru template using NACHA or .csv files.



### Create Transfer Templates

Ability to create transfer templates within the transfer widget.



### Modify Transfer Templates

Ability to modify transfer templates within the transfer widget.



### Delete Transfer Templates

Ability to delete transfer templates within the transfer widget.



## Receivables

Select All

### Remote Deposit Capture

Ability to capture deposits.



Next

When setting Payment Types, the master user will be presented with a drop down to indicate the level of access they wish to provide. Below is an example of the different levels that can be assigned for ACH Collections. Each payment type may not have all the same options as shown here. Limits are assigned after selecting the payment types and are calculated separately for each individual user.

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.

< **ACH Collections**

Close

Select Access Level

No Access

^

No Access

✓

View

Submit

Authorize

Submit & Authorize

No Access – No access is given to the sub user for this feature.

**View**

Select Access Level  
View

### Payment Types

- ☐ Collect Funds from Businesses
- ☐ Collect Funds from Consumers

### Permissions

#### Access to Restricted Collection Templates

Ability to access and modify collection templates that have been designated for restricted users only.



Submit

< **ACH Collections**

Close

Select Access Level  
Submit

Payment Types

☐ Collect Funds from Businesses

☐ Collect Funds from Consumers

Permissions

Access to Restricted Collection Templates

Ability to access and modify collection templates that have been designated for restricted users only.

Limits

Submit Up to

The maximum limits this user will be able to submit

Daily  
\$0.00

Weekly  
\$0.00

Monthly  
\$0.00

Dual Authorization Above

Require approval on all submissions above a specified amount

Authorize

< **ACH Collections**

Close

Select Access Level  
Authorize

Payment Types

- ☐ Collect Funds from Businesses
- ☐ Collect Funds from Consumers

Permissions

Access to Restricted Collection Templates

Ability to access and modify collection templates that have been designated for restricted users only.

☐

Limits

Authorize Up to

The maximum limit this user will be able to authorize

Daily  
\$0.00

Weekly  
\$0.00

Monthly  
\$0.00

## Submit & Authorize

### < ACH Collections

Close

Select Access Level  
Submit & Authorize



#### Payment Types

- ☐ Collect Funds from Businesses
- ☐ Collect Funds from Consumers

#### Permissions

##### Access to Restricted Collection Templates

Ability to access and modify collection templates that have been designated for restricted users only.



#### Limits

##### Submit Up to

The maximum limits this user will be able to submit

Daily  
\$0.00

Weekly  
\$0.00

Monthly  
\$0.00

##### Dual Authorization Above

Require approval on all submissions above a specified amount



##### Authorize Up to

The maximum limit this user will be able to authorize

Daily  
\$0.00

Weekly  
\$0.00

Monthly  
\$0.00

- **Step 4 - Assigning Accounts**

# Create New User



## Accounts

Step 4 of 6

You have added 0 accounts to Keisha. Add at least one account.

+ **Select Accounts**

< **Select Accounts**

Account Number Or Nickname

Deposit Accounts (0 of 27)

Select All

- ☐ BRDC [REDACTED]
- ☐ Business Savings [REDACTED]
- ☐ Fayetteville Store [REDACTED]
- ☐ Business Savings [REDACTED]
- ☐ Business Premier Checking [REDACTED]
- ☐ Business Savings [REDACTED]
- ☐ Business Premier Checking [REDACTED]
- ☐ Business Savings [REDACTED]
- ☐ Business Premier Checking [REDACTED]
- ☐ Business Savings [REDACTED]

- **Step 5** - Once the accounts have been selected the Master User will be given the option to review before moving on to the next step of assigning Account Permissions.

## Create New User



### Account Permissions

Step 5 of 6

These will be applied to all eligible accounts within each account type. You can change the permissions individually in the User Details section after creation.

#### Deposit Accounts (1 of 11)

Select All

##### View Account

View the account, and view the account's balance and the associated transactions in the "My Accounts" widget.



##### ACH

Provide ability to submit ACH Batches from this account, and View scheduled and Historical ACH submissions from this account.



##### Bill Pay From

Ability to pay bills from this account.



##### Wire Funds Out From

Provide ability to submit Wire requests and View Scheduled and Historical Wire submissions from this account.



##### View Statements

View images of statements for this account. NOTE – this could display other statements, if this account's statements are combined with other accounts.



##### View Draft Images

View images of checks and drafts drawn on this account.



##### Transfer Funds Out From

The ability to transfer funds out from this account and view associated transfer history using the Transfers widget.



##### Transfer Funds Into

The ability to transfer funds into this account and view associated transfer history using the Transfers widget.



##### Stop Payment

The ability to submit a stop payment for checks on this account.



##### One-Time Payment

Use One-Time Payment from this account.



##### Balance Peek

Use Balance Peek from this account.



### Loans (1 of 7)

Select All

##### View Account

View the account, and view the account's balance and the associated transactions in the "My Accounts" widget.



##### ACH

Provide ability to submit ACH Batches from this account, and View scheduled and Historical ACH submissions from this account.



##### View Statements

View images of statements for this account. NOTE – this could display other statements, if this account's statements are combined with other accounts.



##### Transfer Funds Out From

The ability to transfer funds out from this account and view associated transfer history using the Transfers widget.



##### Transfer Funds Into

The ability to transfer funds into this account and view associated transfer history using the Transfers widget.



##### One-Time Payment

Use One-Time Payment from this account.



##### Balance Peek

Use Balance Peek from this account.



Step 6 – Master user can review the user and the permissions that have been assigned. Once they hit submit a multi factor authentication code will be required to complete set up.



## New User Created

Success! Keisha Testing has been created.

## Editing Sub User

If a Master User needs to edit a Sub User's permissions, they will select the sub user from the User list and can then navigate around the different permissions and access.

## Summary

[Back to User Listing](#)



### Keisha Testing

[Summary](#) [General Permissions](#) [Payment Permissions](#) [Account Access](#)

#### Personal Information



Username testingnewworkflow	ACTIVE	Last Log In Never
Email kriggan@afcu.org		Address 17500 Cantrell Rd Little Rock, AR 72223
Primary Phone Number (501) 802-3761		Secondary Phone Number No phone number

#### Account Access

[Manage Accounts](#)

Deposit Accounts 27 Accounts	Loans 3 Accounts
---------------------------------	---------------------

#### General Permissions

[Manage Permissions](#)

#### Payment Permissions

[Manage Permissions](#)

Administration Manage Users • Edit Business Contact Information	ACH Collections Submit & Authorize
Feature Access View eDocuments	ACH Payments Submit & Authorize
Payment Destination Manage ACH and Wire Payees • Manage Bill Pay Payees • Add External Transfers Account • Add Member To Member Transfer Account	Wires No Access
Payment Template Management Create ACH Template • Edit ACH Template • Manage ACH Template Entries • Delete ACH Template • Import ACH Templates • Create Transfer Templates • Modify Transfer Templates • Delete Transfer Templates	Internal Transfers No Access
Receivables Remote Deposit Capture	External Transfers No Access
	Bill Pay No Access

# General Permissions

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## Keisha Testing

[Summary](#) [General Permissions](#) [Payment Permissions](#) [Account Access](#)

### Administration

[Manage Permissions](#)

#### Manage Users

Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.



#### Edit Business Contact Information

User is able to edit the contact info.



### Feature Access

[Manage Permissions](#)

#### View eDocuments

View statements, notices, tax forms, and annual credit card summary.



### Payment Destination

[Manage Permissions](#)

#### Manage ACH and Wire Payees

Add, edit, and delete payees and pay methods.



#### Manage Bill Pay Payees

Allows the business master user to restrict sub users ability to add, edit, and delete a Bill Pay payee.



#### Add External Transfers Account

Ability to add external accounts.



#### Add Member To Member Transfer Account

Allows users to add member accounts for transfers.



### Payment Template Management

[Manage Permissions](#)

#### Create ACH Template

Ability to create ACH templates.



#### Edit ACH Template

Ability to edit ACH templates.



#### Manage ACH Template Entries

Allows users to select entry accounts, change statuses, amounts, enter addenda information for entries and delete ACH template entries.



#### Delete ACH Template

Ability to delete ACH templates.



#### Import ACH Templates

Ability to import ACH template or create pass-thru template using NACHA or .csv files.



#### Create Transfer Templates

Ability to create transfer templates within the transfer widget.



#### Modify Transfer Templates

Ability to modify transfer templates within the transfer widget.



#### Delete Transfer Templates

Ability to delete transfer templates within the transfer widget.



### Receivables

[Manage Permissions](#)

#### Remote Deposit Capture

Ability to capture deposits.



## Payment Permissions

[← Back to User Listing](#)



# Keisha Testing

[Summary](#) [General Permissions](#) [Payment Permissions](#) [Account Access](#)

### ACH Collections

[Manage Permissions](#)

Access Level: Submit & Authorize

Collect Funds from Businesses

Collect Funds from Consumers

LIMITS	DAILY	WEEKLY	MONTHLY
Submit Up To	\$1,000	\$6,000	\$10,000
Authorize Up To	\$1,000	\$6,000	\$15,000

### ACH Payments

[Manage Permissions](#)

Access Level: Submit & Authorize

Payroll

Business Payments

LIMITS	DAILY	WEEKLY	MONTHLY
Submit Up To	\$1,000	\$10,000	\$30,000
Authorize Up To	\$1,000	\$5,000	\$15,000

### Wires

[Manage Permissions](#)

Access Level: No Access

The user has no permissions. To add permissions click "Manage Permissions"

### Internal Transfers

[Manage Permissions](#)

Access Level: No Access

The user has no permissions. To add permissions click "Manage Permissions"

### External Transfers

[Manage Permissions](#)

Access Level: No Access

The user has no permissions. To add permissions click "Manage Permissions"

### Bill Pay

[Manage Permissions](#)

Access Level: No Access

The user has no permissions. To add permissions click "Manage Permissions"



## Account Access

< Back to User Listing



# Keisha Testing

Summary General Permissions Payment Permissions Account Access

### All Accounts

Account Number Or Nickname



ACCOUNT ↑	ACCOUNT TYPE ↕	PERMISSIONS
Benton store **0853	Deposit Accounts	ACH, View Account, Bill Pay From, Wire Funds Out From, View Statements, View Draft Images, Transf... ...
BRDC **6996	Deposit Accounts	ACH, View Account, Bill Pay From, Wire Funds Out From, View Statements, View Draft Images, Transf... Edit Permissions Remove Account
Business Choice Checking **9651	Deposit Accounts	ACH, View Account, Bill Pay From, Wire Funds Out From, View Statements, View Draft Images, Transf... ...

## 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 menu button to the right of the status column on the user that you wish to edit. Once reset password is selected a new screen will slide out asking you to select a method for delivering the new password. Explain why the sub user's password is being reset, click the **Send New Password** 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

AuthorizationsPayeesRolesUsers

All payees

2Add New Payee

Search By Name Or Payee ID

NAME

SIMMONS

Test Payee

Add new payee

Payee details

PersonBusiness

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

EmployeesVendorsCustomers

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

19

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 shows the 'Business Admin' interface with the 'Authorizations' tab selected. The left sidebar lists 'ACH' (highlighted with a yellow '2'), 'External Transfers', 'Internal Transfers', and 'Wires'. The main area displays a table of 'PENDING REQUESTS' with columns for DATE, ACCOUNTS, AMOUNT, and STATUS. A single request is shown for 'Test ACH 1' on 'OCT 1 2021' for '\$200.00' with a status of 'NEEDS AUTH'. Below the table, there is a summary section showing 'Authorization Total (0): \$0.00' and 'ACH cut-off time: 3:00 PM', along with 'Reject' and 'Authorize' buttons. A 'HISTORY' section at the bottom shows a previous request for 'Test ACH 1' on 'SEP 15 2021' for '\$200.00' with a status of 'EXPIRED'. Yellow callout boxes with numbers 1 through 4 highlight key UI elements: 1 points to the 'Authorizations' tab, 2 points to the 'ACH' filter, 3 points to the 'STATUS' column header, and 4 points to the 'NEEDS AUTH' status label.

## Multi Account Transfers

Our newest feature allows you to create single account transfers or multiple account transfers from the Transfers tab.

To do this simply follow the directions below.

1. Click Transfer & Pay tab.



Payments to credit cards before 5 pm CST will post same day.  
Payments after that time will post next business day.



## Transfers

[Make a Transfer](#)[Scheduled](#)[Activity](#)[Templates](#)[Add Account](#)

2. Select Multi Transfer from the Transfer Type drop down menu.

## Transfers

[Make a Transfer](#)[Scheduled](#)[Activity](#)[Templates](#)[Add Account](#)

Transfer Type

Single Transfer



Single Transfer



Multi Transfer

To Account



How Much

Amount \*

When

Frequency

One Time



Date \*

06-23-2023



Memo

Description (Optional)

0 / 20

Learn more about our [Transfer Policy](#) and [Limits](#)

[Review Transfer](#)

3. Select Add Template from the Template drop down menu.

# Transfers



Make a Transfer   Scheduled   Activity   Templates   Add Account

No templates.

+ Add A Template

Template ^

Learn more about our [Transfer Policy](#) and [Limits](#)

Review Transfer

## 4. Select your Transfer Type

- One source account to many destination accounts.

# Transfers



Make a Transfer   Scheduled   Activity   Templates   Add Account

[Return to Template Listings](#)

## Create a Template

### Template

Enter basic template information below.

Name

Test

### Transfer Type

- ☒ One Account To Many Accounts
- ☐ Many Accounts To One Account

### From Account

Account

Business

\*\*8875

\$

100,185.78

▼

### Transactions

The default fields can be modified by the end user submitting this template.

#### Transfer 1

[Remove](#)

Account

Share Savings

\*\*6817

\$

5.00

▼

Amount

\$100.00

Memo (Optional)

0 / 20

#### Transfer 2

[Remove](#)

Account

Business Choice Checking

\*\*1461

\$

3.36

▼

Amount

\$100.00

Memo (Optional)

0 / 20

[+ Add a Transfer](#)

Create Template

Total Amount: \$200.00

- Many destination accounts to One source account.

## Transfers



Make a Transfer Scheduled Activity **Templates** Add Account

[Return to Template Listings](#)

### Create a Template

Template

Enter basic template information below.

Name  
Many Accounts to One Account

Transfer Type

- ☐ One Account To Many Accounts
- ☒ Many Accounts To One Account

To Account

Account  
☒ Business Savings \*\*8867 \$5.00 ▼

Transactions

The default fields can be modified by the end user submitting this template.

Transfer 1

[Remove](#)

Account  
☒ Business \*\*8875 ⓘ \$100,185.78 ▼

Amount  
\$3,000.00

Memo (Optional)

0 / 20

Transfer 2

[Remove](#)

Account  
☒ Business Choice Check... \*\*1461 ⓘ \$3.36 ▼

Amount  
\$3.00

Memo (Optional)

0 / 20

[+ Add a Transfer](#)

**Create Template**

Total Amount: \$3,003.00

5. Once the template is created, return to make a transfer, and choose the template that was just created.



# Transfers



- Make a Transfer
- Scheduled
- Activity
- Templates
- Add Account

Transfer Type

Multi Transfer

## Template

Template

### Test

2 Account(s)

#### Test 1

2 Account(s)

+ Add A Template

6. Click Review Transfers. From here you can Edit Transfers or Submit Transfers.

Template

Test

From Account

From Account

Business \*\*8875

\$100,185.78

When

Frequency

One Time

Date

06-23-2023

Transfer 1

To Account

Share Savings \*\*6817

\$5.00

Amount

\$300.00

Memo (Optional)

0 / 20

Transfer 2

To Account

Business Choice Checking \*\*1461

\$3.36

Amount

\$3,000.00

Memo (Optional)

0 / 20

Learn more about our [Transfer Policy](#) and [Limits](#)

Review Transfer

Total Amount: \$3,300.00

## Review Transfers

Total Amount

\$3,300.00

From Account	Number of Transfers
Business **8875	2 Transfer(s)
Frequency	
One Time	
Transfer 1	
To Account	Amount
Share Savings **6817	\$300.00
Send on Date	Delivery Date
June 23, 2023	June 23, 2023
Transfer 2	
To Account	Amount
Business Choice C... **1461	\$3,000.00
Send on Date	Delivery Date
June 23, 2023	June 23, 2023

Let's talk!

Edit Transfers

Submit (2) Transfers

# Business ACH Widget

---

The Business ACH Widget allows you to:

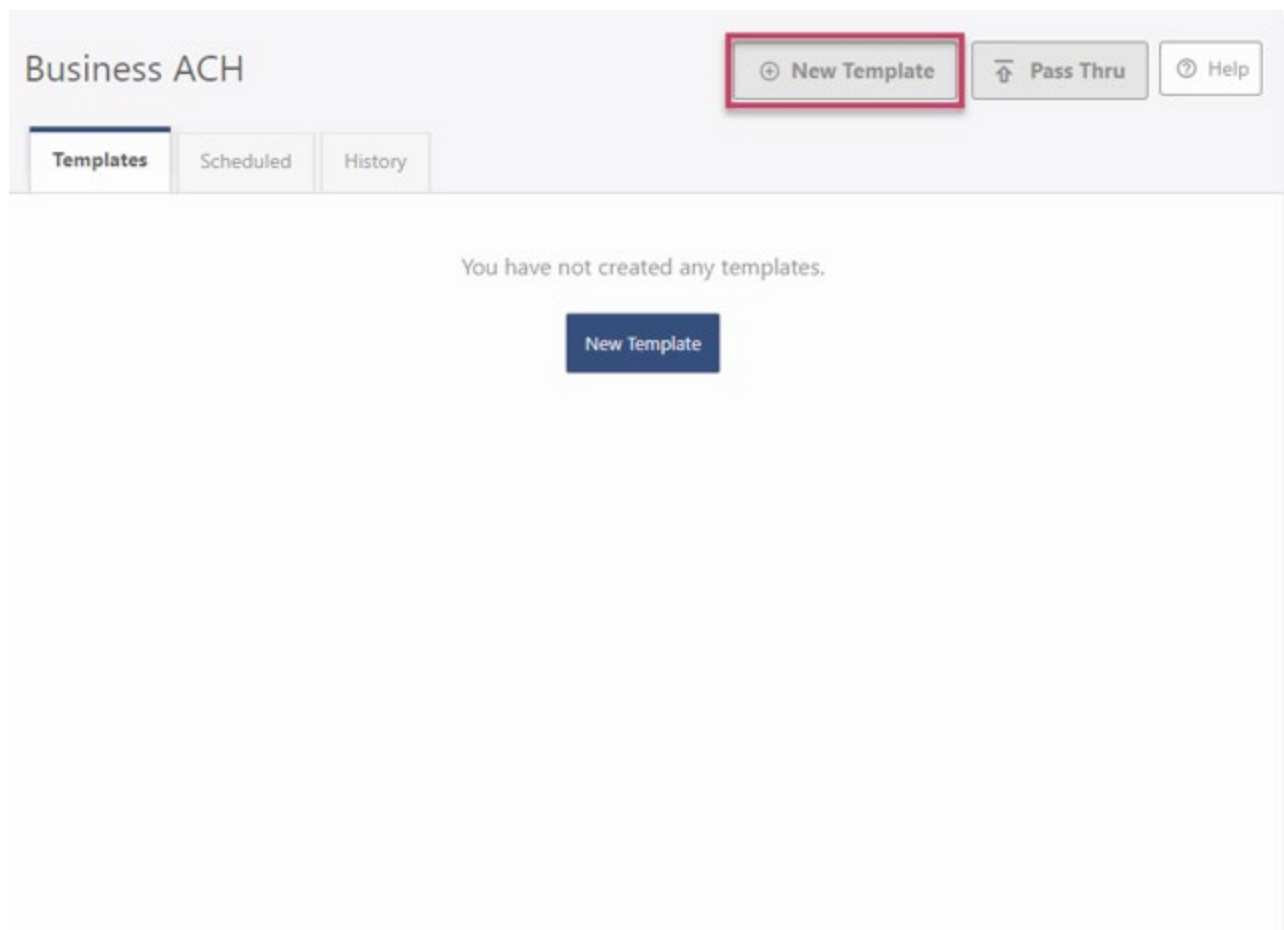
- Create ACH templates
- Edit/Delete ACH templates
- Authorize ACH templates
- Submit ACH templates

## 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:

×

Template Name3

Company Name4

Transaction Type5

Company Entry Description ?

e.g. payroll, bonuses

6

Offset Account ?

Select an account

7

Access Level ?

☒ **Normal**  
All users with ACH permissions can access

☐ **Restricted**  
Only users with Restricted permissions can access

8

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.

Import ACH File



Upload File

Text or comma-separated files accepted • Up to 1 MB

 Show file setup instructions


Cancel


Import Payees


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

 Search Payees

Show ACH Limits ▾

NAME	ACCOUNT	STATUS	AMOUNT	
Test Payee	Checking *****9999 111000025	ACTIVE	\$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.

Business ACH

Help

Templates

Scheduled

History

September '21

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

October '21

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

November '21

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

Scheduled Templates

Show Search

## 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).

### Business ACH

Help

Templates

Scheduled

**History**

**Pending Batches**

SEP 2	Test ACH 1	\$200.00 Payroll PPD, Credits	SCHEDULED	Cancel	▼
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PDFPDF

**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

PPD, Credits - Test1234

1

Test ACH 1

PPD, Credits - Test1234

+ New Template

Test ACH 2

2 payees -Payroll -PPD, Credits

Offset Account

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. The form 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) [Show Limits >](#)
- 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**
- 8** **Cut-off time** (03:00 PM (Central Standard Time))
- 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.

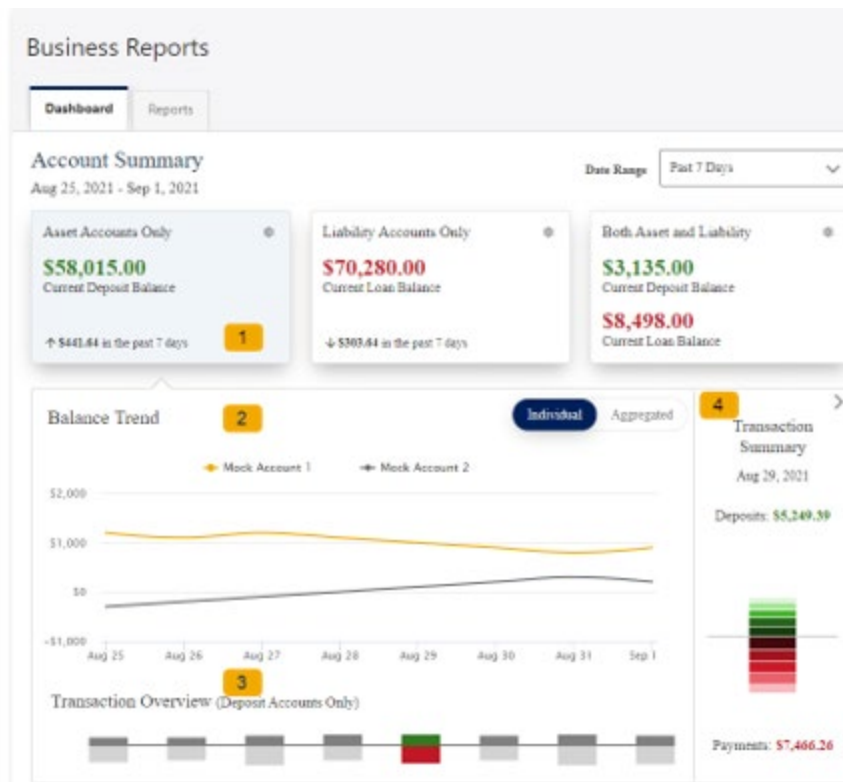


# Business Reports Widget

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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.




## 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:  

**Create Custom Report**

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? [×](#)

  
**ACH Details**  
Report of originated ACH activity for selected accounts with customized attributes.


  
**Transaction History**  
Report of all transactions for selected accounts with customized attributes.

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  **1**

Add / Remove Columns **2**

Date Range Past 30 Days 


**3** [Save Dynamic 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 

[This is a sample report #300](#)

This is the sample description for  
report #300

29 Jun

