

AVAILABLE ACH TRANSACTION OPTIONS WITH CU*ANSWERS

Business Members, Consumer Members & Your Credit Union

For Business Members, Consumer Members, and Your Credit Union

Your credit union processes Automated Clearing House (ACH) payments every day. You may not be aware, however, of *how many channels* there are where CU*Answers interacts with ACH transactions on a daily basis for your business member and consumer member, and even for your credit union.

As you begin to compile a list, you may think immediately of incoming and outgoing ACH transfers and deposits you process. You might also have thought of Account-to-Account transfers (incoming and outgoing A2A transfers).

It might be surprising to learn there are twenty-five different ways that your business member, your consumer member, and your credit union interact with available ACH transaction options with CU*Answers on a daily basis.

The following three lists demonstrate the many ways CU*Answers products (CU*BASE, **It's Me 247** and **It's My Biz 247**) interact through ACH-delivered channels. Additional details are provided following the listing. Documentation links are provided for each option to learn more.

For the Business Member

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FOR THE BUSINESS MEMBER

ACH deposits to a business member (from Fed/corporate) initiated/originated from third party/financial institution. [Learn more.](#)

[What kind of ACH transaction is this?](#)

Business members can send ACH transactions in the form of outgoing ACH withdrawals (from a third party or other financial institution) processed by the Federal Reserve.

[How does a credit union configure when the business member receives these ACH payments?](#)

Credit unions configure when debit, credits, or both credits and debits are posted in the ACH Posting Controls screen, access via **Tool #113 ACH Posting Controls Config**.

[When can a business member receive these payments?](#)

Business members can receive these deposits according to the credit union configuration and the timing of the Federal Reserve.

ACH Posting Controls Config (Tool #113)

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Maintain ACH Run Parameters

Post ACH Items in the Warehouse to Member Accounts

In the first run	Post credits only
In the second run	Post credits only
In the third run	Post credits only
In the fourth run	Post both credits and debits

☐ Allow early post/effective date override for specific Company IDs

i Because of variations in time zones, refer to online help for more details about what time of day these runs generally are processed, based on your data center.

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FOR THE BUSINESS MEMBER

ACH withdrawals to a business member (from Fed/corporate) initiated/originated from third party/financial institution. [Learn more.](#)

[What kind of ACH transaction is this?](#)

Business members can receive ACH transactions in the form of incoming ACH withdrawals (from a third party or other financial institution) processed by the Federal Reserve.

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[When can a business member receive these payments?](#)

Business members can receive these withdrawals according to the credit union configuration and the timing of the Federal Reserve.

ACH Posting Controls Config (Tool #113)

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Maintain ACH Run Parameters

Post ACH Items in the Warehouse to Member Accounts

In the first run	Post credits only
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In the third run	Post credits only
In the fourth run	Post both credits and debits

☐ Allow early post/effective date override for specific Company IDs

i Because of variations in time zones, refer to online help for more details about what time of day these runs generally are processed, based on your data center.

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FOR THE BUSINESS MEMBER

ACH deposits to another financial institution by a business member (through A2A) initiated/originated by the business member. [Learn more.](#)

What kind of ACH transaction is this?

Business members can make outgoing ACH transactions in the form of one-time outgoing Account to Account (A2A) transfers.

How does the business member make this ACH transaction?

Business members can make one-time outgoing A2A transfers by using the Transfer Wizard in **It's My Biz 247**. First the business member selects to make the transfer "Right Away." If an A2A relationship is already configured, it will appear in the "My accounts at other financial institutions" section when the business employee selects "Where is the money going?" From there the Transfer Wizard will be ready to make the one-time outgoing A2A transfer.

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TRANSFER MONEY

Transfer Money

From here you can move money between available accounts, just complete four easy steps. Specify the timeframe of the transfer, select the source and destination accounts, and you're practically finished! All that's left is telling us how much to transfer. At any point in the process you can track your progress using the summary on the right.

Set up a transfer:

Step 1. When do I want it to happen?

Step 2. Where am I getting the money?

Step 3. Where's it going?

Pick the account where you want to put the money:

CU accounts:

- ☐ 000 - Basic Savings: \$1,000.00
- ☐ 002 - Christmas Club: \$4,556.00
- ☐ 004 - Checking: \$34,887.99
- ☐ 017 - Mm Checking: \$9,200.00
- ☐ 030 - Secondary Share: \$1,000.00
- ☐ 308 - Certificate: \$0.00
- ☐ 670 - Real Estate Mtg: \$1,000,000.00
- ☐ 747 - Visa Platinum: \$0.00
- ☐ 810 - Revolving Line: \$56.00

Accounts at other financial institutions:

- ☒ My Biz Financial Svcs - Capital One Money Market
- ☐ My Biz Financial Svcs - Orange Checking Account
- ☐ My Biz Financial Svcs - Sharebuilder Investments

Step 4. How much do I want to transfer?

Memo:

☐ Show on the "To" account also

What I have so far:

When?
Right Away

From Where?
004 - Checking: \$34,887.99

To Where?
My Biz Financial Svcs - Capital One Money Market

How Much?
\$1000.00

Memo:

Continue with transfer

FOR THE BUSINESS MEMBER

ACH deposits to another financial institution for a business member (through A2A) initiated/originated by the credit union employee. [Learn more.](#)

What kind of ACH transaction is this?

Credit union employees can assist the business member to make ACH transactions in the form of one-time outgoing Account to Account (A2A) transfers.

How does the credit union employee make this ACH transaction for the member?

Credit union employees can make one-time outgoing A2A transactions to the other financial institution by accessing the Transfer screen from Phone Operator. If an A2A relationship is already configured, it will appear in the "A2A Relationship" screen when the employee clicks "A2A Out." From there the screen will be ready to make the one-time outgoing A2A transfer.

Member Account Transfer Phone Transfers

Transfer date: Aug 07, 2020 Transfer amount: 0.00

From account: 1 000 IRA/HSA code: My Other Accounts

To account: 1 000 IRA/HSA code: My Other Accounts

Description: PHONE TRANSFER

☒ Print receipt ☐ Charge fee

Session 0 - A2A Relationships

Account 1

Relationship Descriptions

CapitalOne Money Market
Orange Checking Account
Shareholder Investments

Select

Member Account Transfer Phone Transfers

Transfer date: Aug 07, 2020 Transfer amount: 0.00

From account: Shareholder Investments IRA/HSA code: My Other Accounts

To account: 1 000 IRA/HSA code: My Other Accounts

Description: A2A TRANSFER DEPOSIT

☒ Print receipt ☒ Charge fee

Total shares: 1,591.84

Total loans: 7,247.54

Age: 71

Transfers MTD: 71

Fee amount: 1.00

From Account	To Account
Name: Shareholder Investments	Name: TESTING A MEMBER
	Mbrshp designation: Individual
	Secondary Names
Beginning balance	17,779.42
Transfer amount	500.00
Transfer adjustment	0.00
Fee amount	1.00-
Ending balance	18,278.42

Post Skip A2A In A2A Out

(5129) 8/07/20

FOR THE BUSINESS MEMBER

ACH withdrawals from another financial institution by a business member (through A2A) initiated/originated by the business member. [Learn more.](#)

What kind of ACH transaction is this?

Business members can make ACH transactions in the form of one-time incoming Account to Account (A2A) transfers.

How does the business member make this ACH transaction?

Business members can make one-time incoming A2A transfers by using the Transfer Wizard in **It's My Biz 247**. First the business member selects to make the transfer "Right Away." If an A2A relationship is already configured, it will appear in the "My accounts at other financial institutions" section when the business employee selects "Where am I getting the money?" From there the Transfer Wizard will be ready to make the one-time incoming A2A transfer.

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Transfer Money

From here you can move money between available accounts, just complete four easy steps. Specify the timeframe of the transfer, select the source and destination accounts, and you're practically finished! All that's left is telling us how much to transfer. At any point in the process you can track your progress using the summary on the right.

Set up a transfer:

Step 1. When do I want it to happen?

Step 2. Where am I getting the money?

Pick the account you want the money to come from:

CU accounts:

- ☐ 000 - Basic Savings: \$10,000.00
- ☐ 004 - Checking: \$34,887.99
- ☐ 017 - Mm Checking: \$9,200.00
- ☐ 030 - Secondary Share: \$1,000.00
- ☐ 747 - Visa Platinum: \$25,000.00
- ☐ 810 - Revolving Line: \$499,944.00

Accounts at other financial institutions:

- ☐ My Biz Financial Svcs - Capital One Money Market
- ☒ My Biz Financial Svcs - Orange Checking Account
- ☐ My Biz Financial Svcs - Sharebuilder Investments

Step 3. Where's it going?

Step 4. How much do I want to transfer?

Memo:

☐ Show on the "To" account also

What I have so far:

When?
Right Away

From where?
My Biz Financial Svcs - Orange Checking Account

To Where?
030 - Secondary Share: \$1,000.00

How Much?
\$1000.00

Memo:

Continue with transfer

FOR THE BUSINESS MEMBER

ACH withdrawals from another financial institution for a business member (through A2A) initiated/originated by the credit union employee. [Learn more.](#)

What kind of ACH transaction is this?

Credit union employees can assist the business member to make ACH transactions in the form of one-time incoming Account to Account (A2A) transfers.

How does the credit union employee make this ACH transaction for the member?

Credit union employees can make one-time incoming A2A transactions by accessing the Transfer screen from Phone Operator. If an A2A relationship is already configured, it will appear in the "A2A Relationship" screen when the employee clicks "A2A In." From there the screen will be ready to make the one-time incoming A2A transfer.

The screenshot shows the 'Member Account Transfer' screen with the 'Phone Transfers' tab selected. The 'Transfer date' is set to 'Aug 07, 2020' and the 'Transfer amount' is '0.00'. The 'From account' is '1 000' and the 'To account' is '1 000'. The 'Description' is 'PHONE TRANSFER'. A pop-up window titled 'Session 0 - A2A Relationships' is open, showing a list of 'Relationship Descriptions' with the following items: CapitalOne Money Market, Orange Checking Account, and Shareholder Investments. The 'Select' button is highlighted. The 'My Other Accounts' button is also visible in the background.

The screenshot shows the 'Member Account Transfer' screen with the 'Phone Transfers' tab selected. The 'Transfer date' is set to 'Aug 07, 2020' and the 'Transfer amount' is '500.00'. The 'From account' is 'Shareholder Investments' and the 'To account' is '1 000'. The 'Description' is 'A2A TRANSFER DEPOSIT'. The 'My Other Accounts' button is highlighted. The 'Print receipt' and 'Charge fee' checkboxes are checked. The 'Total shares' is 1,591.84, 'Total loans' is 7,247.54, 'Age' is 71, and 'Transfers MTD' is 1.00. The 'Fee amount' is 1.00. The 'From Account' and 'To Account' table shows the following details:

From Account	To Account
Name: Shareholder Investments	Name: TESTING A MEMBER
	Mbrshp designation: Individual
	Secondary Names
	Beginning balance: 17,779.42
	Transfer amount: 500.00
	Transfer adjustment: 0.00
	Fee amount: 1.00
	Ending balance: 18,278.42

The 'A2A In' button is highlighted in the bottom navigation bar.

FOR THE BUSINESS MEMBER

Automated ACH deposits to another financial institution for business member (through A2AFT) initiated/created by the business member. [Learn more.](#)

What kind of ACH transaction is this?

Business members can make ACH transactions in the form of scheduled outgoing Automated Funds Transfers with accounts at other financial institutions set up as Account to Account accounts (A2AFT).

How does the business member make this ACH transaction?

Business members can make scheduled outgoing A2AFT transfers by using the Transfer Wizard in **It's My Biz 247**. First the business member selects to make the transfer at a scheduled frequency, such as "Monthly." If an A2A relationship is already configured, it will appear in the "My accounts at other financial institutions" section when the member selects "Where is it going?" From there the business member can complete the scheduled outgoing A2AFT.

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TRANSFER MONEY

Transfer Money
From here you can move money between available accounts, just complete four easy steps. Specify the timeframe of the transfer, select the source and destination accounts, and you're practically finished! All that's left is telling us how much to transfer. At any point in the process you can track your progress using the summary on the right.

Set up a transfer:

Step 1. When do I want it to happen?

Step 2. Where am I getting the money?

Step 3. Where's it going?

Pick the account where you want to put the money:

CU accounts:

- ☐ 000 - Basic Savings: \$1,000.00
- ☐ 004 - Checking: \$34,887.99
- ☐ 017 - Mm Checking: \$9,200.00
- ☐ 030 - Secondary Share: \$1,000.00
- ☐ 308 - Certificate: \$0.00
- ☐ 670 - Real Estate Mtg: \$1,000,000.00
- ☐ 747 - Visa Platinum: \$0.00
- ☐ 810 - Revolving Line: \$500.00

Accounts at other financial institutions:

- ☒ My Biz Financial Svcs - Capital One Money Market
- ☐ My Biz Financial Svcs - Orange Checking Account
- ☐ My Biz Financial Svcs - Sharebuilder Investments

Step 4. How much do I want to transfer?

Memo:

☐ Show on the "To" account also

What I have so far:

When?
Monthly
Starting On 08/31/2020
And Never Ending

From Where?
004 - Checking: \$999,834,887.99

To Where?
My Biz Financial Svcs - Capital One Money Market

How Much?
\$1000.00

Memo:

Continue with transfer

What kind of ACH transaction is this?

How does the credit union employee make this ACH transaction for the member?

[illegible]

FOR THE BUSINESS MEMBER

Automated ACH withdrawals from another financial institution for business member (through A2AFT) initiated/created by the business member. [Learn more.](#)

What kind of ACH transaction is this?

Business members can make ACH transactions in the form of scheduled incoming Automated Funds transfers from accounts at other financial institutions set up as Account to Account accounts (A2AFT).

How does the business member make this ACH transaction?

Business members can make scheduled incoming A2AFT transfers by using the Transfer Wizard in **It's My Biz 247**. First the business member selects to make the transfer at a scheduled frequency, such as "Monthly." If an A2A relationship is already configured, it will appear in the "My accounts at other financial institutions" section when the member selects "Where am I getting the money?" From there the business member can complete the scheduled incoming A2AFT.

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TRANSFER MONEY

Transfer Money

From here you can move money between available accounts, just complete four easy steps. Specify the timeframe of the transfer, select the source and destination accounts, and you're practically finished! All that's left is telling us how much to transfer. At any point in the process you can track your progress using the summary on the right.

Set up a transfer:

Step 1. When do I want it to happen?

Step 2. Where am I getting the money?

Pick the account you want the money to come from:

CU accounts:

- ☐ 000 - Basic Savings: \$10,000.00
- ☐ 004 - Checking: \$34,887.99
- ☐ 017 - Mm Checking: \$9,200.00
- ☐ 030 - Secondary Share: \$1,000.00
- ☐ 747 - Visa Platinum: \$25,000.00
- ☐ 810 - Revolving Line: \$499,944.00

Accounts at other financial institutions:

- ☐ My Biz Financial Svcs - Capital One Money Market
- ☒ My Biz Financial Svcs - Orange Checking Account
- ☐ My Biz Financial Svcs - Sharebuilder Investments

What I have so far:

When?
Monthly
Starting On 08/31/2020
And Never Ending

From Where?
My Biz Financial Svcs - Orange Checking Account

To Where?
030 - Secondary Share: \$1,000.00

How Much?
\$1000.00

Memo:

☐ Show on the "To" account also

Step 3. Where's it going?

Step 4. How much do I want to transfer?

Continue with transfer

What kind of ACH transaction is this?

How does the credit union employee make this ACH transaction for the member?

Credit union employees can make scheduled incoming A2AFT transactions by accessing **Tool #884 Update Auto Transfer Information**. If an A2A relationship is already configured, when the employee enters the business member's account number and uses Enter, the "Add A2A" buttons will appear. When the credit union employee clicks "Add A2A In" the "A2A Relationship" screen will appear, allowing the employee to select the external account. Then CU*BASE will advance to the next screen, ready to make the scheduled incoming A2A transfer.

The screenshot displays the 'Automatic Fund Transfer' interface within the 'ABC CREDIT UNION' application. The main window has a title bar 'Session 0 CU*BASE GOLD - ABC CREDIT UNION' and a menu bar with 'File', 'Edit', 'Tools', and 'Help'. The title bar also includes standard window controls (minimize, maximize, close). The main content area features a table with the following columns: 'Transfer To Account', 'Sq', 'Pty', 'Transfer From Account', 'Amount', 'Next', 'Frq', 'Trans Made', 'Last Maint', and 'By'. The table is currently empty. A pop-up window titled 'Session 0 - A2A Relationships' is open, showing 'Account 1' and a list of 'Relationship Descriptions' including 'Capital One Money Market', 'Orange Checking Account', and 'Shareholder Investments'. A second window titled 'Select Accounts for A2A Auto Funds Transfer' is also visible, showing 'Transfer FROM account' as 7890 and 'Transfer TO account' as 000. The interface includes a menu bar (File, Edit, Tools, Help) and a status bar at the bottom.

FOR THE CONSUMER MEMBER

ACH deposits to a consumer member (from Fed/corporate) initiated/originated from third party/financial institution. [Learn more.](#)

What kind of ACH transaction is this?

Consumer members can receive ACH transactions in the form of incoming ACH deposits (from a third party or other financial institution) processed by the Federal Reserve.

How does a credit union configure when the consumer member receives these ACH payments?

Credit unions configure when debit, credits or both credits and debits are posted in the ACH Posting Controls screen, access via **Tool #113 ACH Posting Controls Config**.

When can a consumer member receive these payments?

Consumer members can receive these deposits according to the credit union configuration and the timing of the Federal Reserve.

ACH Posting Controls Config (Tool #113)

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Maintain ACH Run Parameters

Post ACH Items in the Warehouse to Member Accounts

In the first run	Post credits only
In the second run	Post credits only
In the third run	Post credits only
In the fourth run	Post both credits and debits

☐ Allow early post/effective date override for specific Company IDs

Because of variations in time zones, refer to online help for more details about what time of day these runs generally are processed, based on your data center.

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FOR THE CONSUMER MEMBER

ACH withdrawals to a consumer member (from Fed/corporate) initiated/originated from third party/financial institution. [Learn more.](#)

What kind of ACH transaction is this?

Consumer members can send ACH transactions in the form of outgoing ACH withdrawals (from a third party or other financial institution) processed by the Federal Reserve.

How does a credit union configure when the consumer member receives these ACH payments?

Credit unions configure when debit, credits or both credits and debits are posted in the ACH Posting Controls screen, access via **Tool #113 ACH Posting Controls Config**.

When can a consumer member receive these payments?

Consumer members can receive these withdrawals according to the credit union configuration and the timing of the Federal Reserve.

ACH Posting Controls Config (Tool #113)

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Maintain ACH Run Parameters

Post ACH Items in the Warehouse to Member Accounts

In the first run	Post credits only
In the second run	Post credits only
In the third run	Post credits only
In the fourth run	Post both credits and debits

☐ Allow early post/effective date override for specific Company IDs

i Because of variations in time zones, refer to online help for more details about what time of day these runs generally are processed, based on your data center.

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FOR THE CONSUMER MEMBER

ACH deposits to another financial institution by a consumer member (through A2A) initiated/originated by the consumer member. [Learn more.](#)

What kind of ACH transaction is this?

Consumer members can make ACH transactions in the form of one-time outgoing Account to Account (A2A) transfers.

How does the consumer member make this ACH transaction?

Consumer members can make one-time outgoing ACH transfers by using the Transfer Wizard in **It's Me 247**. First the consumer member selects to make the transfer "Right Away." If an A2A relationship is already configured, it will appear in the "My accounts at other financial institutions" section when the business employee selects "Where is it going?" From there the Transfer Wizard will be ready to make the one-time outgoing A2A transfer.

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Earned Last Month: 771
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Movin' My Money Around

From here you can move money between available accounts, just complete four easy steps. Specify the timeframe of the transfer, select the source and destination accounts, and you're practically finished! All that's left is telling us how much to transfer. At any point in the process you can track your progress using the summary on the right.

Set up my transfer:

Step 1. When do I want it to happen?

Step 2. Where am I getting the money?

Step 3. Where's it going?

Pick the account where you want to put the money:

My CU accounts:

- ☐ 000 - Ownership Share: \$7.99
- ☐ 004 - Basic Share Dra: \$660.52
- ☐ 027 - Money Market Sa: \$43,360.41
- ☐ 028 - Prime Yield Mm: \$0.00
- ☐ 749 - Titanium Visa: \$0.00

Other member accounts:

My accounts at other financial institutions:

- ☒ Test Count - Sharebuilder Investments
- ☐ Test Count - Capital One Money Market
- ☐ Test Count - Debt Consolidation Loan
- ☐ Test Count - Orange Checking Account

Step 4. How much do I want to transfer?

Memo:

☐ Show on the "To" account also

What I have so far:

When?
Right Away

From Where?
027 - Money Market Sa: \$43,360.41

To Where?
Test Count - Sharebuilder Investments

How Much?
\$250.00

Memo:

Continue with transfer

Credit union employees can make one-time outgoing ACH transactions by accessing the Transfer screen from Phone Operator. If an A2A relationship is already configured, it will appear in the “A2A Relationship” screen when the employee clicks “A2A Out”. From there the screen will be ready to make the one-time outgoing A2A transfer.

Session 0 CUPBASE GOLD - ABC CREDIT UNION

Member Account Transfer

Phone Transfers

Transfer date Aug 07, 2020

From account Shareholder Investments

To account 1 000

Description A2A TRANSFER DEPOSIT

☒ Print receipt ☒ Charge fee

Transfer amount 500.00

IRA/HSA code ☐ My Other Accounts

Total shares 1,591.84

Total loans 7,247.54

Age 71

Transfers MTD

Fee amount 1.00

From Account		To Account	
Name	Shareholder Investments	Name	TESTING A MEMBER
Mbrshp designation	Individual		
	Secondary Names		
Beginning balance	17,779.42		
Transfer amount	500.00		
Transfer adjustment	0.00		
Fee amount	1.00-		
Ending balance	18,278.42		

Post	Skip	A2A In	A2A Out		

← → ↑ || 🖨️ 🔗 ⓘ ? @
(5129) 840720

FOR THE CONSUMER MEMBER

ACH withdrawals from another financial institution by a consumer member (through A2A) initiated/originated by the consumer member. [Learn more.](#)

What kind of ACH transaction is this?

Consumer members can make ACH transactions in the form of one-time incoming Account to Account (A2A) transfers.

How does the business member make this ACH transaction?

Consumer members can make one-time incoming ACH transfers by using the Transfer Wizard in **It's Me 247**. First the consumer member selects to make the transfer "Right Away." If an A2A relationship is already configured, it will appear in the "My accounts at other financial institutions" section when the member selects "Where am I getting the money?" From there the Transfer Wizard will be ready to make the one-time incoming A2A transfer.

TRANSFER MONEY | I'M A PLATINUM MEMBER

Movin' My Money Around

From here you can move money between available accounts, just complete four easy steps. Specify the timeframe of the transfer, select the source and destination accounts, and you're practically finished! All that's left is telling us how much to transfer. At any point in the process you can track your progress using the summary on the right.

Set up my transfer:

Step 1. When do I want it to happen?

Step 2. Where am I getting the money?

Pick the account you want the money to come from:

My CU accounts:

- ☐ 000 - Ownership Share: \$7.99
- ☐ 004 - Basic Share Dra: \$660.52
- ☐ 027 - Money Market Sa: \$43,360.41
- ☐ 028 - Prime Yield Mm: \$0.00
- ☐ 749 - Titanium Visa: \$5,000.00

My accounts at other financial institutions:

- ☐ Test Count - Sharebuilder Investments
- ☐ Test Count - Captial One Money Market
- ☒ Test Count - Orange Checking Account

What I have so far:

When?
Right Away

From Where?
Test Count - Orange Checking Account

To Where?
028 - Prime Yield Mm: \$0.00

How Much?
\$250.00

Memo:

Step 3. Where's it going?

Step 4. How much do I want to transfer?

Memo:

☐ Show on the "To" account also

Continue with transfer

What kind of ACH transaction is this?

How does the credit union employee make this ACH transaction for the member?

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member Account Transfer

Phone Transfers

Transfer date **Aug 07, 2020** Transfer amount **0.00**

From account **1 000** IRA/HSA code **Q**

To account **1 000** IRA/HSA code **Q**

Description **PHONE TRANSFER**

☒ Print receipt ☐ Charge fee

Session 0 - A2A Relationships

Account **1**

Relationship Descriptions

Capital One Money Market
Orange Checking Account
Shareholder Investments

☒ Select

Navigation: < > ↑ ↓ || ⌨ 🔗 ? @ [34/35]

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member Account Transfer

Transfer date **Aug 07, 2020** Transfer amount **0.00**

From account **Shareholder Investments** To account **1 000**

Post Post/Return Skip A2A In

Navigation: < > ↑ ↓ || ⌨ 🔗 ? @

Session 0 CUBASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member Account Transfer

Phone Transfers

Transfer date Aug 07, 2020	Transfer amount 500.00	Total shares 1,591.84 Total loans 7,247.54 Age 71 Transfers MTD Fee amount 1.00-
From account Shareholder Investments	IRA/HSA code My Other Accounts	
To account 1 000		
Description AZA TRANSFER DEPOSIT		

☒ Print receipt ☒ Charge fee

From Account	To Account
Name Shareholder Investments	Name TESTING A MEMBER
	Mbrshp designation Individual
	Secondary Names
	Beginning balance 17,779.42
	Transfer amount 500.00
	Transfer adjustment 0.00
	Fee amount 1.00-
	Ending balance 10,276.42

Post	Skip	AZA In	AZA Out		
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FOR THE CONSUMER MEMBER

Automated ACH deposits to another financial institution for consumer member (through A2AFT) initiated/created by the consumer member. [Learn more.](#)

What kind of ACH transaction is this?

Consumer members can make ACH transactions in the form of scheduled outgoing Automated Funds transfers with accounts at other financial institutions set up as Account to Account accounts (A2AFT).

How does the consumer member make this ACH transaction?

Consumer members can make scheduled outgoing A2AFT transfers by using the Transfer Wizard in **It's Me 247**. First the consumer member selects to make the transfer at a scheduled frequency, such as "Monthly." If an A2A relationship is already configured, it will appear in the "My accounts at other financial institutions" section when the member selects "Where is it going?" From there the member can complete the scheduled incoming A2AFT.

The screenshot shows the 'TRANSFER MONEY | I'M A PLATINUM MEMBER' page. The interface includes a left sidebar with navigation links like 'My Account', 'Rewards', 'Messages', and 'Members'. The main content area is titled 'Movin' My Money Around' and guides the user through four steps to set up a transfer. Step 1 is 'When do I want it to happen?', Step 2 is 'Where am I getting the money?', Step 3 is 'Where's it going?', and Step 4 is 'How much do I want to transfer?'. Step 3 is currently active, showing options for 'My CU accounts', 'Other member accounts', and 'My accounts at other financial institutions'. A summary box on the right shows the transfer details: 'When? Monthly', 'Starting On 08/31/2020', 'And Never Ending', 'From Where? 027 - Money Market Sa: \$43,360.41', 'To Where? Test Count - Sharebuilder Investments', 'How Much? \$250.00', and 'Memo:'. The 'Continue with transfer' button is at the bottom.

It's Me 247 Online Banking

Info Center | My Accounts | New Accounts | Pay & Transfer | My Documents | Personal Finance | Go Mobile

My Account

Test A Count
Switch Memberships

Rewards

PLATINUM
Reward Points 6,984
Earned Last Month 771
View Point Details

Messages

Messages 0

Members

Place Your Vote!
Latest News

ENJOY LIFE A LITTLE MORE WITH ONLINE BILL PAY

TRANSFER MONEY | I'M A PLATINUM MEMBER

Movin' My Money Around

From here you can move money between available accounts, just complete four easy steps. Specify the timeframe of the transfer, select the source and destination accounts, and you're practically finished! All that's left is telling us how much to transfer. At any point in the process you can track your progress using the summary on the right.

Set up my transfer:

Step 1. When do I want it to happen?
Step 2. Where am I getting the money?
Step 3. Where's it going?
Step 4. How much do I want to transfer?

Pick the account where you want to put the money:

My CU accounts:

- ☐ 000 - Ownership Share: \$7.99
- ☐ 004 - Basic Share Dra: \$660.52
- ☐ 027 - Money Market Sa: \$43,360.41
- ☐ 028 - Prime Yield Mm: \$0.00
- ☐ 749 - Titanium Visa: \$0.00

Other member accounts:

My accounts at other financial institutions:

- ☒ Test Count - Sharebuilder Investments
- ☐ Test Count - Capital One Money Market
- ☐ Test Count - Debt Consolidation Loan
- ☐ Test Count - Orange Checking Account

What I have so far:

When?
Monthly
Starting On 08/31/2020
And Never Ending

From Where?
027 - Money Market
Sa: \$43,360.41

To Where?
Test Count - Sharebuilder Investments

How Much?
\$250.00

Memo:

Memo:

☐ Show on the "To" account also

Continue with transfer

FOR THE CONSUMER MEMBER

Automated ACH deposits to another financial institution for consumer member (through A2AFT) initiated/created by the credit union employee. [Learn more.](#)

What kind of ACH transaction is this?

Credit union employees can assist the consumer member to make ACH transactions in the form of scheduled outgoing Automated Funds transfers to accounts at other financial institutions set up as Account to Account accounts (A2AFT).

How does the credit union employee make this ACH transaction for the member?

Credit union employees can make scheduled outgoing A2AFT transactions by accessing **Tool #884 Update Auto Transfer Information**. If an A2A relationship is already configured, when the employee enters the consumer member's account number and uses Enter, the "Add A2A" buttons will appear. When the credit union employee clicks "Add A2A Out" the "A2A Relationship" screen will appear, allowing the employee to select the external account. Then CU*BASE will advance to the next screen, ready to make the scheduled outgoing A2A transfer.

The image displays two screenshots of the CU*BASE GOLD software interface, illustrating the steps to add an A2A relationship for an Automated Fund Transfer.

Top Screenshot: Automatic Fund Transfer

The main window is titled "Automatic Fund Transfer". It features a menu bar (File, Edit, Tools, Help) and a toolbar. Below the title bar, there is a section for "Account # 1" and "TESTING A MEMBER". A table with columns "Transfer To Account", "Sq", "Qty", "Transfer From Account", "Amount", "Next", "Frq", "Trans Made", "Last Maint", and "By" is visible. An orange box highlights a pop-up window titled "Session 0 - A2A Relationships" which shows "Account 1" and a list of "Relationship Descriptions": "CapitalOne Money Market", "Orange Checking Account", and "Shareholder Investments". Below this list is a "Select" button. Another orange box highlights a menu at the bottom left with options: "Add AFT", "Add CFT", "Add A2A In", and "Add A2A Out".

Bottom Screenshot: Select Accounts for A2A Auto Funds Transfer

The second window is titled "Select Accounts for A2A Auto Funds Transfer" with an "ADD" button in the top right. It contains fields for "Transfer FROM account" (1000) and "Transfer TO account" (7890). Below these fields, it displays "TESTING A MEMBER" and "John Son Member" on the left, and "REGULAR SAVINGS" and "XYZ Credit Union Savings" on the right. At the bottom, there is an "Inquiry (From)" section with a "Continue" button and a navigation bar.

FOR THE CONSUMER MEMBER

Automated ACH withdrawals from another financial institution for consumer member (through A2AFT) initiated/created by the consumer member. [Learn more](#).

What kind of ACH transaction is this?

Consumer members can make ACH transactions in the form of scheduled incoming Automated Funds transfers from accounts at other financial institutions set up as Account to Account accounts (A2AFT).

How does the consumer member make this ACH transaction?

Consumer members can make scheduled incoming A2AFT transfers by using the Transfer Wizard in **It's Me 247**. First the member selects to make the transfer at a scheduled frequency, such as "Monthly." If an A2A relationship is already configured, it will appear in the "My accounts at other financial institutions" section when the member selects "Where am I getting the money?" From there the member can complete the scheduled incoming A2AFT.

TRANSFER MONEY | I'M A PLATINUM MEMBER

Movin' My Money Around

From here you can move money between available accounts, just complete four easy steps. Specify the timeframe of the transfer, select the source and destination accounts, and you're practically finished! All that's left is telling us how much to transfer. At any point in the process you can track your progress using the summary on the right.

Set up my transfer:

Step 1. When do I want it to happen?

Step 2. Where am I getting the money?

Pick the account you want the money to come from:

My CU accounts:

- ☐ 000 - Ownership Share: \$7.99
- ☐ 004 - Basic Share Dra: \$660.52
- ☐ 027 - Money Market Sa: \$43,360.41
- ☐ 028 - Prime Yield Mm: \$0.00
- ☐ 740 - Titanium Visa: \$5,000.00

My accounts at other financial institutions:

- ☐ Test Count - Sharebuilder Investments
- ☐ Test Count - Capital One Money Market
- ☒ Test Count - Orange Checking Account

What I have so far:

When?
Monthly
Starting On 08/31/2020
And Never Ending

From Where?
Test Count - Orange Checking Account

To Where?
028 - Prime Yield Mm: \$0.00

How Much?
\$250.00

Memo:

☐ Show on the "To" account also

Step 3. Where's it going?

Step 4. How much do I want to transfer?

Continue with transfer

What kind of ACH transaction is this?

How does the credit union employee make this ACH transaction for the member?

The screenshot displays the ABC Credit Union software interface for setting up Automatic Fund Transfers. The main window, titled "Automatic Fund Transfer", features a menu bar (File, Edit, Tools, Help) and a status bar. A table is visible with columns: Transfer To Account, Sq, Pty, Transfer From Account, Amount, Next, Frq, Trans Made, Last Maint, and By. A pop-up window titled "Session 0 - A2A Relationships" is open, showing a list of relationship descriptions: "Capital One Money Market", "Orange Checking Account", and "Shareholder Investments". Another pop-up window titled "Select Accounts for A2A Auto Funds Transfer" is also open, displaying transfer details: "Transfer FROM account 7890", "Transfer TO account 1000", "John Son Member", and "XYZ Credit Union Savings REGULAR SAVINGS". The interface includes a menu bar (File, Edit, Tools, Help) and a status bar at the bottom.

FOR THE CONSUMER MEMBER

On demand posting of one-time pending incoming ACH transactions by the credit union employee. [Learn more.](#)

What kind of ACH transaction is this?

Credit union employees can assist the consumer member to post one-time, pending, incoming ACH transactions.

How does the credit union employee make this ACH transaction for the member?

First the credit union must activate the posting of these ACH transactions in Phone Operator. This is done in the On Demand Posting Controls configuration screen. To post the pending ACH transaction, the credit union employee clicks the Go! button above the “ACH” column.

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	CDP	BOX	J/O
000	SHARE	45.10	40.10	10/03/11	.	.	Y	.	0	.	Go!	.	.	.
001	CHECKING	2,716.86	2,716.86	7/26/19	.	.	Y	.	0	.	Go!	p	.	.

Session 0 - CU*ANSWERS TEST FEDERAL CREDIT

File Edit Tools Help

ACH Distribution Maintenance

List by Member Account Base

Account base: 7 TEST A

Search Criteria

Company name: Company ID:

Depositor ID	Company Name	Member Name	Tran	Last ACH Tran Date	Dist
3	IES CHE	PENDING TRANSACTION	22	Jul 26, 2019	

☒ Pending
 ☐ Update
 ☐ Copy Distributions
 ☐ View

On the “ACH Distribution Maintenance” screen, you select the ACH distribution and then “Pending.”

On the “ACH Warehouse Inquiry” the employee selects the pending ACH transaction and then “Post now.”

Session 0 CU*BASE GOLD - CU*ANSWERS TEST FEDERAL CREDIT

File Edit Tools Help

ACH Warehouse Inquiry

Transactions received but not yet posted

Depositor ID: 3
Company ID: 0

Effective	Tran Code	ACH Member Name	Amount
Jul 10, 2019	22 CREDIT	DARREN L	2,011.74

☒ Post now

Session 0 CU*BASE GOLD - CU*ANSWERS TEST FEDERAL CREDIT

File Edit Tools Help

ACH On-Demand Posting

Depositor ID: 3
Company ID: 0

Effective: Jul 10, 2019
Amount: 2011.74
Tran code: 22 CREDIT
ACH member name: DARREN L

Fee amount: 5.00
Post fee from: 000 SHARE ☐ Waive fee

Optional secondary transaction description (for fee)

Post

BT (6/17/20)

On the final “ACH On-Demand Posting” screen, the employee can select an account to charge the fee or waive the fee (if a fee is charged) write an optional secondary transaction description.

Then to complete the process, the employee clicks “Post,” and the money is available to the member.

FOR THE CONSUMER MEMBER

On demand posting of one-time pending incoming ACH transactions by the consumer member. [Learn more.](#)

What kind of ACH transaction is this?

First the credit union must activate the posting of these ACH transactions in online banking. This is done in the On Demand Posting Controls configuration screen.

How does the credit union employee make this ACH transaction for the member?

To post the pending ACH transaction, the member accesses their pending ACH transactions and clicks “Post Now.”

ACH TRANSACTIONS | I'M A PLATINUM MEMBER

Pending Electronic Transactions

The following are electronic transactions received from the Automated Clearing House (ACH) and waiting to post to your accounts. We will post them to your accounts on the date shown below.

Company Name	Amount	To Be Posted	Posting To	Instant Deposit
dfas-cleveland	(\$1,848.70)	6/7/2010	009 - basic share draft	Not Eligible
us treasury 220	\$389.00	6/7/2010	009 - basic share draft	Post Now
us treasury 312	\$1,231.21	6/7/2010	009 - basic share draft	Post Now
us treasury 312	\$1,575.52	6/7/2010	009 - basic share draft	Post Now

Then the member selects the account to pay the fee (if charged) and uses “Post Now,” and the funds are available to members.

Instant Deposit

Company Name	Amount	Posting To
us treasury 220	\$389.00	009 - basic share draft

I would like to post this deposit early. If I have any distributions tied directly to this deposit, I understand that those will post early as well. Any automatic funds transfers will happen at their normally scheduled time.

I also understand a **fee of \$10.00** will be assessed for this service. Below is the account from which this fee should be drawn:

009 - BASIC SHARE DRA: \$451.01

[Go Back](#) [Post Now](#)

What kind of ACH transaction is this?

How does the credit union make these ACH transactions?

When ACH vendor payments are processed on the same screen used to make check vendor payments. At that time, if configured, the email with the Payment Advice PDF is sent to the vendor.

APR09VJ001257-20200309.092133.pdf - Adobe Acrobat Standard DC

File Edit View Window Help

Home Tools Document

ACH CREDIT UNION

ACH Remittance Advice

Pay to:
FLOWER SHOPPE
123 MAIN STREET
SUITE 100
RANDOM CITY, MI 45678
616-285-5777
Customer #: 0000000000000000000123

Date: 3/09/2020

Total payment: \$683.92

In Payment for:

Invoice Date	Invoice #	Description	Amount	Notes
01/02/2020	M483479	FEB FEES	100.00	See note below
		MARCH FEES	200.38	
		DISCOUNT FOR PREPAYMENT	85.00-	
		FEB COST	250.09	
		MARCH COST	218.45	

Notes:
Invoice #M483479
Includes February and March payment, including discount for prepayment.

FOR THE CREDIT UNION

Automated posting of incoming credit ACH transactions (by company). [Learn more.](#)

What kind of ACH transaction is this?

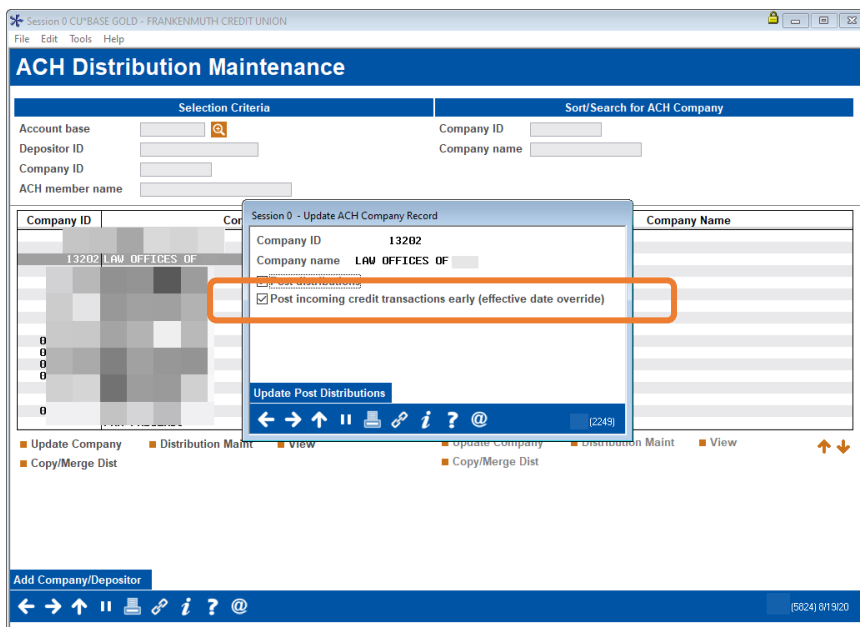
This feature allows the credit union to override effective date restrictions, which control when incoming credits can be posted for a specific company ID. This allows the credit union to automatically force-post ACH deposits prior to when they would normally hit the members' accounts, as a special service for certain companies.

This feature is used to post transactions immediately when they arrive in the ACH file.

How does the credit union make these ACH transactions?

The credit union first activates this feature in **Tool #113 ACH Posting Controls Config** by checking the allow early post/effective date override for specific Company IDs.

On the ACH Distribution Maintenance screen (**Tool #989: Work With ACH Members/Companies**) the credit union turns on this feature by company by selecting a company ID and "Update Company." On the detail screen, the credit union checks "Post incoming credit transactions early (effective date override)." Finally, the credit union clicks "Update Post Distributions."



Then every time incoming pending ACH deposits are received for this company ID, they are posted, regardless of the ACH Posting Controls. (If a one-time solution is desired, the credit union should not use this feature.)

FOR THE CREDIT UNION

Posting an ACH item directly to a G/L account. [Learn more.](#)

What kind of ACH transaction is this?

If the credit union is already paying an ACH from a vendor, the credit union can automatically debit this ACH to a vendor for historical tracking of a vendor payment by selecting the vendor in the ACH Distribution Maintenance screen.

How does the credit union make these ACH transactions?

The credit union accessed the ACH Distribution Maintenance screen, accessed via (**Tool #989: Work With ACH Members/Companies**). In the "Account or /G/L #" field, the credit union enters the **G/L Distributions**. If a *Distribution tran type* of "GL" is entered, the *Acct/GL #* field will be interpreted as the G/L account number and must be a valid G/L account, entered as follows:

- **CCBBAAAAA** (CC=Corp ID, BB=Branch ID, AAAAA=GL Acct#)
- Ex: **014037011** (Corp 01, Branch 40, GL Account 370-11)
- When adding a G/L account for ACH distribution, make sure your "Distribution type" is set to "Credit to G/L account" or "Debit to G/L account."

Additionally, if you wish to tie this ACH transaction to a vendor, use the lookup next to "For G/L transaction types, tie to history for vendor #."

Session 0 - TEST CREDIT UNION

File Edit Tools Help

ACH Distribution Maintenance

BASE DISTRIBUTION

Post sequence # 99

Account or G/L # 014037011 Account type 002 BRUCE D

Depositor ID 9481002002

Distribution type **SM** Withdrawal from Savings / Checking

For G/L transaction types, tie to history for vendor #

For distributions from incoming ACH deposits

Start post date 00000000

End post date 00000000

Last maintained by /Q

Last maintenance date Dec 05, 2011

Session 0 - Description

Group	Description
GC	Credit to G/L account
GD	Debit to G/L account
05	Unauth Corp DB to Consumer Acct
07	Authorization Revoked by Customer
08	Payment Stopped
10	Customer Advises Not Authorized

Select

WU (2258)

Add/Update

(2250) 8/19/20