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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ACH deposits to a business member (from Fed/corporate) initiated/originated from third party/financial institution. <u>Learn more</u>.

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.

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 $ \sim $	
Allow early post/effectiv	e date override for specific Company IDs	
j Because of variatio	ns in time zones, refer to online help for more details about what time of day	
these runs general	v are processed, based on your data center.	
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Accept		
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ACH Posting Controls Config (Tool #113)

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?

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Session 0 CU*BASE GOLD -	ABC CREDIT UNION	â 🕳 🗉 💌
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 \lor	
In the third run	Post credits only \vee	
In the fourth run	Post both credits and debits $ \sim $	
Allow early post/effective	e date override for specific Company IDs	
Because of variation	e in time zones, refer to online help for more details about what time of day.	
these runs generally	as in time zones, relet to online help for more details about what time of day	
unese runs generally	are processeu, baseu on your uata center.	
Accept		
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ACH Posting Controls Config (Tool #113)

ACH deposits to another financial institution by a business member (through A2A) initiated/originated by the business member. <u>Learn more</u>.

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 ACH transfers by using the Quick Transfer feature in **BizLink 247** business online banking. When selecting a Transfer To account, the member selects a name under "Accounts at Other Financial Institutions."

				Find a Branch	Assist (FAQ)	Manage My Security	Contact Us Hel
	Но	me Pay & Transfer +	Business Services -	Go Mobile -	New Accounts -		OWNER
XYZ COMPANY You are using MyBiz Personal	Business Banking	Quick Transfer				News & Infor	nation
Share Accounts	\$181,702.98	Transfer From				Be part of Community	siness Newsletter our Business Member y. New
Certificates	\$12,000.00	076 BUSINESS CHECH	KING 2: \$5,500.00		-		
Loans	\$500.00					More ways	erchant Services to lower fees. Let us crunch
Credit Cards	\$1,582.62	Transfer To					15.
		Select an Account			•	SCU Business	Products
View F	ull Account Summary	Select an Account My Accounts 000 REGULAR SHARI 005 SUB SHARE ACC	E: \$49.99 OUNT: \$15.93			Checkin Business of for large of	g & Savings hecking & savings solutions small local businesses.
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	\$7,000.00 Available Balance	xx0627 BUSINESS CF Accounts at Other Financia	REDIT: \$1,582.62 I Institutions			Pay Bills	
A		JOHN MEMBER				Bill Pav	Businesses Edition

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

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.



ACH withdrawals from another financial institution by a business member (through A2A) initiated/originated by the business member. <u>Learn more</u>.

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 ACH transfers by using the Quick Transfer feature in **BizLink 247** business online banking. When selecting a Transfer From account, the member selects a name under "Accounts at Other Financial Institutions."

XYZ COMPANY		Quick Transfer	News & Information
Share Accounts	\$181,702.98	Transfer From	SCU Business Newsletter Be part of our Business Member Community. New
Certificates	\$12,000.00	JOHN MEMBER	
Loans	\$500.00	Select an Account	New! Merchant Services More ways to lower fees. Let us crunch
Credit Cards View 700 VISA PLATINUM	\$1,582.62 Full Account Summary	000 REGULAR SHARE: \$49.99 005 SUB SHARE ACCOUNT: \$15.93 076 BUSINESS CHECKING 2: \$5,500.00 081 NON PROFIT CHECKING: \$166,132.06 660 SHARE SECURED: \$0.00 Accounts at Other Financial Institutions JOHN MEMBER SU.00	SCU Business Products Checking & Savings Business checking & saving solutions for large or small local businesses. Commercial Loops
Credit Card	\$0.00 Current Balance \$7,000.00	Memo – Optional	Commercial Loans With a varier of financing solutions, including term loans and lines of credit Pay Bills

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.

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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.



Automated ACH deposits to another financial institution for business member (through A2AFT) initiated/created by the business member. <u>Learn more</u>.

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 **BizLink 247** business online banking. 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 "Other Accounts" in the "Transfer To" section From there the member can complete the scheduled incoming A2AFT.

	ŀ	Home Pay & Transfer + Business Services +	Go Mobile -	New Accounts -	OWNER	•) •
XYZ COMPANY		Schedule a Transfer			News & Information	
Share Accounts	\$181,702.98	Step 3: Accounts & Amount			SCU Business Newsletter Be part of our Business Member Community. New	>
Certificates	\$12,000.00	Transfer From			Neud Marchant Camilaga	
Loans	\$500.00	000 REGULAR SHARE: \$49,99		•	More ways to lower fees. Let us crund	h >
Credit Cards	\$1,582.62				- ure numbers.	
		Transfer To			SCU Business Products	
View Full	Account Summary	Select an Account		•	Checking & Savings Business checking & savings solution	s >
700 VISA PLATINUM -		Select an Account My Accounts 005 SUB SHARE ACCOU: \$15.93 076 BUSINESS CHECKI: \$5,500.00 081 NON PROFIT CHEC: \$166,132.06 660 SHARE SECURED 1: \$500.00			S Commercial Loans With a variety of financing solutions, including term loans and lines of cred	>
	Current Balance	xx1021 BUSINESS CREDIT: \$0.00			Pay Bills	
Next Payment Due:	Available Balance Feb 28, 2022	xx1385 BUSINESS CREDIT: \$0.00 xx1385 BUSINESS CREDIT: \$0.00 xx0627 BUSINESS CREDIT: \$1,582.62 xx0635 BUSINESS CREDIT: \$0.00 xx1468 BUSINESS CREDIT: \$0.00 xx0024 BUSINESS CREDIT: \$0.00			Bill Pay Businesses Edition Pay and keep track of all your busines bills in one place.	s >
	Pay Now	xx0022 BUSINESS CREDIT: \$0.00 xx1310 BUSINESS CREDIT: \$0.00 Other Accounts			List Example	
660 SHARE SECURED -	-	JOHN MEMBER			SCU Business Newsletter	>
				Continue		

Automated ACH deposits to another financial institution for business member (through A2AFT) initiated/created by the credit union employee. <u>Learn more</u>.

What kind of ACH transaction is this?

Credit union employees can assist the business 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 business 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.

券 Session 0 CU*BASE GOLD -	ABC C	REDIT UN	IION					a - C	2		
File Edit Tools Help			- 6								
Automatic Fur	10	ran	ster								
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Transfer To Account	Sq	Pty	Transfer From Account	Amount	Next	Frq	Trans Made	Last Maint	Ву		
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			Session 0 - A2A Relationships								
			Account			_					
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			Shareholder Investmen	nt ts							
							, 				
Change De	elete		Select		4			1	• •		
						File Edi	t Tools Help	D - ABC CREDI	UNION		
						Sel	ect Acco	ounts for	· A2/	Auto Funds Transfer	ADD
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					FR (34	Transfe	er TO account	7890		7890 John Son Menber	XYZ Credit Union Savings
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Automated ACH withdrawals from another financial institution for business member (through A2AFT) initiated/created by the business member. <u>Learn more</u>.

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 **BizLink 247** business online banking. 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 "Other Accounts" in the "Transfer From" section From there the member can complete the scheduled incoming A2AFT.

BIZ 🧔 Ņ 247		Pay & Transfer +	Business Services -	Find a Branch Go Mobile +	Assist (FAQ) M		Contact Us OWNER	Help
XYZ COMPANY		Schedule a Transfe	r			News & Inform	nation	
Share Accounts \$18	81,702.98 S	ep 3: Accounts & Amoun				E SCU Bus Be part of a Community	iness Newsletter ur Business Member New	>
Certificates \$*	12,000.00 Ti	ansfer From				NeudMa	rehent Convision	
Loans	\$500.00	Select an Account			-	More ways	rcnant Services to lower fees. Let us crunc	:h >
Credit Cards	\$1,582.62 Summary	Select an Account My Accounts 000 REGULAR SHARE: \$4 005 SUB SHARE ACCOU 076 BUSINESS CHECKI: 5 081 NON PROFIL CHEC	19.99 \$15.93 \$5,500.00	_		SCU Business	Products g & Savings mecking & savings solution	s >
700 VISA PLATINUM 👻	•	Other Accounts	\$100,132.00			Commer	small local businesses.	>
Credit Card	\$0.00	Fixed Amount			•	including te	rm loans and lines of cred	lit
Cu \$	7,000.00 A	nount				Pay Bills		
Avail	lable Balance	\$0.00				Bill Pay B Pay and kee bills in one	Businesses Edition of all your busines place.	s >
	Pay Now					List Example		

Automated ACH withdrawals from another financial institution for business 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 business member to make ACH transactions in the form of scheduled incoming 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 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.



ACH deposits to a consumer member (from Fed/corporate) initiated/originated from third party/financial institution. <u>Learn more</u>.

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.

≫ 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 \checkmark	
In the third run	Post credits only 🗸 🗸	
In the fourth run	Post both credits and debits $ \sim$	
Allow early post/effectiv	e date override for specific Company IDs	
<i>i</i> Because of variatio these runs general	ns in time zones, refer to online help for more details about what time of day y are processed, based on your data center.	
Accent		
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ACH Posting Controls Config (Tool #113)

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

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券 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 \lor	
In the fourth run	Post both credits and debits $ \lor$	
Allow early post/effectiv	e date override for specific Company IDs	
j Because of variatio	ns in time zones, refer to online help for more details about what time of day	
these runs generall	y are processed, based on your data center.	
Accept		
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ACH Posting Controls Config (Tool #113)

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 Quick Transfer feature in **It's Me 247** online banking. When selecting a Transfer To account, the member selects a name under "Accounts at Other Financial Institutions."

Success Home I CreditUnion	Pay & Transfer +	Member Services - Go Mobile - New Accounts - MARY
Feature of the Week		Quick Transfer
Text Banking	>	Transfer From
Success Mobile for iOS	>	000 SAVINGS: \$3,919.03
Success Mobile for Android	>	Transfer To
eAlerts & Text Notifications	>	Select an Account
Custom Form	>	Select an Account My Accounts 005 SAVING 2: \$4,000.00 018 CHECKING: \$3,000.46
Member Offers		050 CHRISTMAS CLUB: \$0.00 821 CAR LOAN: \$510.47 xx7742 PLATINUM: \$761.77 xx7740 PL ATINUM: \$0.00
Modify a Loan Payment	>	Accounts at Other Financial Institutions BILL'S ACCOUNT
Want to Skip a Loan Payment?	? >	
Apply for a Loan	>	Continue

ACH deposits to another financial institution for a consumer member (through A2A) initiated/originated by the credit union employee. <u>Learn more</u>.

What kind of ACH transaction is this?

Credit union employees can assist the consumer 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 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 CU*BASE GOLD - ABC CREDIT UNION	
Member Account Transfer	Phone Transfers
Transfer date Aug 07, 2020 Transfer amount 0.00	
From account 1 000 IRA/HSA code 0 rey outwo To account 1 000 IRA/HSA code 0 rey outwo Description PHONE TRANSFE ⊘ Print receipt Charge fee Account 1 Relationship Descriptions CapitalOne Money Market Onsage Onecking Account 5 Shareholder Investments Shareholder Investments	
	Session 0 CUPBASE GOLD - ABC CREDIT UNION
Doet Doet/Deturn Skin A2A In	Member Account Transfer Phone Transfer
← → ↑ II ≞ & i ? @	Transfer date Aug 07, 2020 Transfer amount 500.00 From account Shareholder Investments Total shares 1,591.84 To account 1 000 IRA/HSA code My Other Accounts Description n2A TRANSFER DEPOSIT IRA/HSA code Fee amount 1.00 Print receipt Charge fee 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 560.00 Transfer adjustment 0.00 Fee amount 1.00-
	Enting Solution 18, 278. 42 Post Skip AZA In AZA Out

ACH withdrawals from another financial institution by a consumer member (through A2A) initiated/originated by the consumer member. <u>Learn more</u>.

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 Quick Transfer feature in **It's Me 247** online banking. When selecting a Transfer From account, the member selects a name under "Accounts at Other Financial Institutions."

uccess Home Pay reditUnion	/ & Transfer ~	Member Services -	Go Mobile -	New Accounts -	MARY
Feature of the Week		Quick Transfer			
Text Banking	>	Transfer From			
Success Mobile for iOS	>	BILL'S ACCOUNT			•
Success Mobile for Android	>	Select an Account My Accounts 000 SAVINGS: \$3,919.03			
eAlerts & Text Notifications		005 SAVING 2: \$4,000.00 010 CHECKING: \$9,000.46			
Custom Form		Accounts at Other Financial Institut BILL'S ACCOUNT	ions		
Member Offers		\$0.00			
Modify a Loan Payment	>	Memo – Optional			
Want to Skip a Loan Payment?	>				
Apply for a Loan	>				Continue

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

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

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Automated ACH deposits to another financial institution for consumer member (through A2AFT) initiated/created by the consumer member. <u>Learn more</u>.

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 "Other Accounts" in the "Transfer To" section From there the member can complete the scheduled incoming A2AFT.

Feature of the Week	 Schedule a Transfer 	
Text Banking >	Step 3: Accounts & Amount	
Success Mobile for iOS	Transfer From	
Success Mobile for Android	000 SAVINGS: \$3,919.03	
eAlerts & Text Notifications	Transfer To	
Custom Form >	Select an Account	
Member Offers Modify a Loan Payment	Select an Account My Accounts 005 SAVING 2: \$4,000.00 018 CHECKING: \$3,000.46 050 CHRISTMAS CLUB: \$0.00 821 CAR LOAN: \$510.47 xx7242 PL ATINIUM: \$2761.77	
Want to Skip a Loan Payment?	xx7890 PLATINUM: \$0.00 Other Accounts BILL'S ACCOUNT	h
Apply for a Loan	Anomer Member	
Money Management	Memo – Optional	

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

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.

Session 0 CU*BASE GOLD -	ABC C	CREDIT U	NION					a 🗖	• 🛛	1	
	nd T	Trar	sfer								
		- T GI									
Account # 1	TES	IING F	i member		1		1				
Iransfer To Account	Sq	Pty	Iransfer From Account	Amount	Next	Frq	Irans Made	Last Maint	Ву		
		1	Session 0 - A2A Relationships								
			Account 1								
			Relati	onship Descriptions							
			CapitalOne Money Marke Orange Checking Accour	et It							
			Sharehotder Thesthen	15							
Change	Delete								^↓		
			Select		1	<u>+ </u>					
						Hrssion File Edit	0 CU*BASE GOLE Tools Help	- ABC CRE	DIT UNION		
						Sele	ect Acco	ounts fo	r A2/	A Auto Funds Transfer	
			← → ↑ ॥ 昌 ♂	? i ? @	FR (34	Transfer	- FROM		000		
			8			Transfe	r TO account	n <u>1</u> 7890	000 🔍	7890 John Son Member	XYZ Credit Union Savings
Add AFT											
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	v	• •				-					
						Inquiry (I Continue	From)				
						<)	→ ↑ II _ #	8 i ?	@		(3663) 8/07/20

Automated ACH withdrawals from another financial institution for consumer member (through A2AFT) initiated/created by the consumer member. <u>Learn more</u>.

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 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 "Other Accounts" in the "Transfer From" section From there the member can complete the scheduled incoming A2AFT.

uccess Home I reditUnion	Pay & Transfer -	Member Services -	Go Mobile -	New Accounts -	MARY
Feature of the Week		 Schedule a Transfer 			
Text Banking	>	Step 3: Accounts & Amount			
Success Mobile for iOS	>	Transfer From			
Success Mobile for Android	>	000 SAVINGS: \$3,919.03			•
eAlerts & Text Notifications	>	Select an Account My Accounts 000 SAVINGS: \$3,919.03			
Custom Form		005 SAVING 2: \$4,000.00 018 CHECKING: \$3,000.40 Other Accounts BILL'S ACCOUNT			
Member Offers		Transfer Type			
Modify a Loan Payment	>				
Want to Skip a Loan Payment?	>	Amount			
Apply for a Loan	>	\$0.00			
		Memo – Optional			
Money Management					
Bill Pay	>				Continue
Ouick Transfer	5				

Automated ACH withdrawals from another financial institution for consumer member (through A2AFT) initiated/created by the credit union employee. <u>Learn more</u>.

What kind of ACH transaction is this?

Credit union employees can assist the consumer member to make ACH transactions in the form of scheduled incoming 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 incoming 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 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.



On demand posting of one-time pending incoming ACH transactions by the credit union employee. <u>Learn more</u>.

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

Typ Description 000 SHARE 001 CHECKING	Loan Payoff/ Current Balance 45.18 2,716.86	Next Pmt/ Loan Payment Last Trans/ Net Available CD Maturity 40.10 10/03/11 2.716.86 7/26/19	P/R ATM AI Go! G . Y . Y	FT FRZ TT K ACH CDP BOX J/O G J G J GOI 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	employee clicks the Go! button above the "ACH" column.
% Session 0 - CU*ANSWERS File Edit Tools Help ACCH Distribut Account base Company name	test federal credit tion Maintenan 7 t, test	R Search Criteria Compe	List I	by Member Account Base	On the "ACH Distribution Maintenance" screen, you select the ACH distribution and then "Pending."
Depositor ID 3	Company Name IES CHE	Member Name PENDING TRANSACTION	Tran 22	Last ACH Tran Date Dist Jul 26, 2019	On the "ACH Warehouse Inquiry" the employee selects the pending ACH transaction and then "Post now."
<u>Pending</u>	Update ⊑Copy t View	Distributions		Company ID 6	iry Transactions received but not yet posted
Session 0 CUPASE GOLD - File Edit Tools Help ACH On-Den Depositor ID Company ID Effective Jul 10, 20 Amount 2011. Fee amount 5. Optional secondary trans	CUPANSWERS TEST FEDERAL CR mand Posting 3 10 19 10 19 17 10 10 10 10 10 10 10 10 10 10	EDIT DIT ACH member name , DARRE SHARE Uwaive fee	IN L	Jul 10, 2019 22 CREDIT	Normality Announ 1 000000000000000000000000000000000000
					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.
Post	<i>i</i> ?@			BT (6817) 8x7/20	Then to complete the process, the employee clicks "Post," and the money is available to the 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?

The member is notified that an ACH transaction can be posted early and clicks "Review" to learn more.

Success CreditUnion Home	Pay & Transfer +	Member Services -	Go Mobile -	New Accounts -	JOHN
Feature of the Week		You Have Per Need that direct dep	nding Deposits osit faster? Some of your pe	ending	Deview
Text Banking	> \	transactions are ava	ilable to be posted early!	NOTNOW	Review
Success Mobile for iOS	>				
Success Mobile for Android	i → F	Favorite Accounts			\$
eAlerts & Text Notifications		000 REGULAR SHARE Available Balance		\$	1,184.36 •••

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

CreditUnion	Pay & Transfer +	Member Services +	Go Moi	bile - No	ew Accounts -	JOHN	M
Feature of the Week		ACH Transactions					
Text Banking	>						
Success Mobile for iOS	>	Pending Electronic Tran	sactions				
Success Mobile for Android	>	The following are electror (ACH) and waiting to post	nic transactior t to your acco	ns received from unts. We will po:	n the Automated Clearir st them to your accoun	ng House ts on the	
eAlerts & Text Notifications	>	date shown below.					
Custom Form	>	Some of your pendi	ng transactions	are available to be	e posted early!		
Member Offers		Institution	Amount	Posting On	Posting To	Post Early	
		professional pro	\$1,272.52	10/2/2021	000 regular share	POST NOW	

Then the member selects the account to pay the fee (if charged) and uses "Accept Fee & Post," and the funds are available to the member.

ACH payments to an Accounts Payable Vendor (through the CU*BASE Accounts Payable toolkit) initiated/created by the Accounts Payable team of the credit union. Learn more.

What kind of ACH transaction is this?

This feature allows the credit union to pay vendor bills with ACH payments. The credit union can decide which vendor to pay via ACH rather than via check. To assist with communication, credit unions can also send a Payment Advice email to the vendor alerting them that the payment has been made. This includes a PDF listing the payments the vendor received in their ACH payment. (If multiple payments are made to a vendor, they are sent as one ACH payment.)

How does the credit union make these ACH transactions?

After setting up a relationship with Magic Writer, the credit union activates the feature in **Tool #1900** *Workflow Controls: Accounts Payable* and sets up ACH payment information and optionally activates the Payment Advice configuration at the vendor level **Tool #990** *Work With Accounts Payable Vendors*.

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.

😽 Session 0 - ABC CRE	EDITUNION				<u> </u>	-	×										
File Edit Tools Help																	
A/P Vendor	Maintenance				CH/	ANGE											
Vendor # 1257 De	efault approver 92 🧕			✤Imaging Solutions	View e-D	ocument											
Company Information	Accounting Misc.																
Debit G/L account 25	51.00 🔍 Credit G/L	account															
Print contact name o	on check 🗌 Use cor	ntact for IRS	Contract open date		iii (MMD	DYYYYJ											
Create a form 1099 y	year end Providency		Contract expiration of	ate	🗰 (MMD	DYYYYJ											
1099-MISC box # 7	Send A	CH payment advice via email	Vendor record last maintai	ned Mar 17, 2020													
Amount paid year to da	ate 5,916.72																
annount paid provider y						APADV.00	1257.20200309.092	133.pdf - Adol	be Acrobat Stan	ndard DC						E	×
Pay this vendor via	ACH O Check					Home	Tools Dor	ument	B @		M O	(A) (A)	1 /1		0	0 5	ian In
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Account holder name	e at institution ABC DEFC	•															Î
Account # at institution	ion 12345	Checking	Savings				ABO	CREDI	I UNION								
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Update 1099 Misc for P	Prev Year					FI 12	3 MAIN STI	OPPE REET					Total pa	yment:	\$683.92		
1 <i>n</i> 1 1					CAREFU	SU R/	ANDOM CIT	Y, MI 45	678								- II
If you have voide	ed an accounts payable che	eck, use A/P Hist Maint to delete	the corresponding transaction to to use Enter to save them first	then return and access	the histor	61 Ci	6-285-5777 1stomer #: 00	0000000	000000012	23							
		,					D										
G/L by Corp	A/P Hist Mnt	Corp Detail Co	mments Print Er	velope		Ë	Payment to nvoice Date	Invoice	#	_	Descript	ion		Amount	N	otes	-1
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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."

Session 0 CU*BASE GOLD - FRANKENMUTH CREDI	TUNION	a - • ×
le Edit Tools Help		
ACH Distribution Mai	ntenance	
Selection Crit	eria Sort/Search	for ACH Company
Account base	Company ID	ior Actr company
Depositor ID	Company name	
Company ID		
ACH member name		
Company ID Cor	Session 0 - Update ACH Company Record	Company Name
	Company ID 13202	
13202 LAW OFFICES OF	Company name LAW OFFICES OF	
	Post incoming credit transactions early (effective date override)	
0		
0		
	Update Post Distributions	
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Update Company Distribution Main	t View bistributio	n Maint 🔳 View 🛛 🔺 👞
Copy/Merge Dist	Copy/Merge Dist	• •
dd Company/Depositor		
		(5824) 8/19/20

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.)

NOTE: CU*BASE account payments made via ACH do not pay attention to any limits entered in CU*BASE via **Tool #569** *Online/Mobile/Text Banking VMS Config* > A2A.

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 this ACH debit 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	X = _
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 SW Q Withdrawal from Savings / Checking For G/L transaction types, tie to history for vendor # Q	
For distributions from incoming ACH deposite Session 0 - Description Start post date 000000000 End post date 000000000 Last maintained by /Q Last maintenance date Dec 05, 2011 Of Pauron12ation Revoked By Customer 08 Paument Stopped 10 Customer Advises Not Authorized 10 Customer Advises Not Authorized Select Select 	
Add/Update	
$\leftrightarrow \rightarrow \uparrow \parallel \blacksquare \mathscr{S} i ? @$	(2250) 8/19/20

Locking certain ACH distributions in the ACH Distribution Maintenance Screen. Learn more.

What kind of feature is this?

Utilizing the Lock Flag feature will ensure that a credit union member cannot make changes to the distribution in online banking. For example, this feature is a good option for a member who has a delinquent loan. The credit union can lock in their payment and bar the member from making any changes to the payment on their end in online banking.

How does the credit union enable the Lock Flag feature?

Using **Tool #112** ACH Member Inquiry, a credit union can use the Add Company/Depositor button to add a new ACH master record. Using the ACH Distribution Maintenance screen, a credit union may check the box next to "Lock record to prevent changes in online banking." This will lock the ability to change distribution on the user-end of online banking.

Session 0 CU*BASE GOLD - ABC TESTING CREDIT UNION	
ACH Distribution Maintenance	
Selection Criteria	Sort/Search for ACH Company
Account base	Company ID
Depositor ID	Company name
Company ID	
ACH member name	
Company ID Company Name	Company ID Company Name
DETROIT NATURAL JARS DISTRIBUTIO HOUSE OF DANK MI THE EARLE OF SNO Herbology Jpsila Herbology West B Herbology West B Herbology Burke LAW OFFICES OF M GENESYS ATHLETIC JURIS CAPITAL MA Prosper Market P WEBBANK NF Entertainment MF SERVICES Distribution Maint View Conv/Moreo Dist	PHRENULY DART BANK SSBT INT BEARING RELIANCE INT A/C WIDUESTHR BENEFI NOM INSURANCE CO FANNIE MOR County Bank SOCIAL SECURITY COMA MRCHNT SETT SOCIAL SECURITY CRASECENT BANK HASSELBECK JAHES The State Bank HURON COMMUNITY Mercantile Bank HURON DIstribution Maint ■ View Conv/Merce Dist
Add Company/Depositor ← → ↑ II 등 & ① ? @	Company name IESI3 Company ID 1234 Depositor ID 12345 ACH member name IESI ACH tran code 27 Checking Withdrawal (Debit)
	Must EXACTLY match the incoming ACH item or this record will be ignored and a new one created. (Can copy the distributions from this to the new record.)
	$\stackrel{\text{Add}}{\leftarrow} \rightarrow \uparrow \blacksquare \bigoplus \mathscr{O} \textcircled{1} ? \textcircled{2}$

Locking certain ACH distributions in the ACH Distribution Maintenance Screen (Continued)

Session 0 - ABC TESTING CREDIT UNION		
File Edit Tools Help		
ACH Distribution Maintena	nce	ADD
Post sequence # 99		
Account or G/L # Find G/L Account		
Account type		
Distribution transaction type 📃 🍳		
For G/L transaction types, tie to history for vendor #		
For distributions from incoming ACH deposits only (Opt	ional)	
Start post date 00000000	(zero = start immediately)	
End post date 00000000	(zero = permanent)	
□ Lock record to prevent changes in online banking		
Add/IIndate		
Global Search		
←→↑ 🖶 & î) ? @		UIACHD-09

This feature can also be utilized with **Tool #989** *Work With ACH Members/Companies*. Start by selecting a company and choosing the "Distribution Maint" option. Then, select the desired member account from the ACH Distribution Maintenance screen. From here, you will select an account or G/L number. From there, the ability to lock the record will be available.