

# 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.

Accept

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## FOR THE BUSINESS MEMBER

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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 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."

The screenshot displays the MyBIZ Business Banking interface. The top navigation bar includes links for Find a Branch, Assist (FAQ), Manage My Security, Contact Us, and Help. Below this, a secondary bar shows Home, Pay & Transfer, Business Services, Go Mobile, and New Accounts. The user is logged in as the OWNER.

On the left, the XYZ COMPANY profile is shown with account balances: Share Accounts (\$181,702.98), Certificates (\$12,000.00), Loans (\$500.00), and Credit Cards (\$1,582.62). A 700 VISA PLATINUM credit card is also displayed with a current balance of \$0.00 and an available balance of \$7,000.00.

The main content area features a "Quick Transfer" button, which is highlighted with an orange box. Below this, the "Transfer From" dropdown is set to "076 BUSINESS CHECKING 2: \$5,500.00". The "Transfer To" dropdown is open, showing a list of accounts. The "Select an Account..." dropdown is highlighted with an orange box. The list includes "My Accounts" (000 REGULAR SHARE: \$49.99, 005 SUB SHARE ACCOUNT: \$15.93, 081 NON PROFIT CHECKING: \$166,132.06, 660 SHARE SECURED: \$500.00, xx1021 BUSINESS CREDIT: \$0.00, xx0908 BUSINESS CREDIT: \$0.00, xx1385 BUSINESS CREDIT: \$0.00) and "Accounts at Other Financial Institutions" (xx0627 BUSINESS CREDIT: \$1,582.62, JOHN MEMBER). The "JOHN MEMBER" option is highlighted with a blue box.

On the right, the "News & Information" section includes links to the SCU Business Newsletter, New! Merchant Services, and SCU Business Products (Checking & Savings, Commercial Loans). The "Pay Bills" section shows a link to Bill Pay Businesses Edition.

## 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: 1.00

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 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."

The screenshot displays the BizLink 247 business online banking interface. The top navigation bar includes links for Find a Branch, Assist (FAQ), Manage My Security, Contact Us, and Help. The main navigation bar shows Home, Pay & Transfer, Business Services, Go Mobile, and New Accounts. The user is logged in as the OWNER.

On the left, the XYZ COMPANY account summary is shown with balances for Share Accounts (\$181,702.98), Certificates (\$12,000.00), Loans (\$500.00), and Credit Cards (\$1,582.62). Below this is a 700 VISA PLATINUM credit card summary showing a current balance of \$0.00 and an available balance of \$7,000.00, with a next payment due on Feb 28, 2022.

The central "Quick Transfer" section is highlighted with an orange box. It shows the "Transfer From" dropdown menu set to "JOHN MEMBER". A list of accounts is displayed, including "My Accounts" (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) and "Accounts at Other Financial Institutions" (JOHN MEMBER). The "JOHN MEMBER" option under "Accounts at Other Financial Institutions" is highlighted with a blue box. Below the account list, the transfer amount is set to \$0.00, and there is a "Memo - Optional" field. A "Continue" button is at the bottom right of the transfer section.

On the right, the "News & Information" section includes links for SCU Business Newsletter, New! Merchant Services, and SCU Business Products (Checking & Savings, Commercial Loans). Below this is the "Pay Bills" section with a link for Bill Pay Businesses Edition.

# 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 "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: "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 "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 screen displays the following information:

From Account		To Account	
Name	Shareholder Investments	Name	TESTING A MEMBER
Mbrshp designation Individual		Secondary Names	
Beginning balance	17,779.42	Total shares	1,591.84
Transfer amount	500.00	Total loans	7,247.54
Transfer adjustment	0.00	Age	71
Fee amount	1.00	Transfers MTD	
Ending balance	18,278.42	Fee amount	1.00

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 **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.

**BIZLINK 247**

Home Pay & Transfer Business Services Go Mobile New Accounts OWNER

**XYZ COMPANY**

Share Accounts \$181,702.98  
Certificates \$12,000.00  
Loans \$500.00  
Credit Cards \$1,582.62

[View Full Account Summary](#)

**700 VISA PLATINUM**

Credit Card  
\$0.00 Current Balance  
\$7,000.00 Available Balance  
Next Payment Due: Feb 28, 2022

[Pay Now](#)

**660 SHARE SECURED**

\$1,000.00 \$500.00

[Schedule a Transfer](#)

**Step 3: Accounts & Amount**

Transfer From  
000 REGULAR SHARE: \$49.99

Transfer To  
Select an Account...

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 L: \$500.00  
xx1021 BUSINESS CREDIT: \$0.00  
xx0908 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  
xx0022 BUSINESS CREDIT: \$0.00  
xx1310 BUSINESS CREDIT: \$0.00

Other Accounts  
JOHN MEMBER

[Continue](#)

**News & Information**

SCU Business Newsletter  
Be part of our Business Member Community. New

New! Merchant Services  
More ways to lower fees. Let us crunch the numbers.

**SCU Business Products**

Checking & Savings  
Business checking & savings solutions for large or small local businesses.

Commercial Loans  
With a variety of financing solutions, including term loans and lines of credit

**Pay Bills**

Bill Pay Businesses Edition  
Pay and keep track of all your business bills in one place.

**List Example**

SCU Business Newsletter

New! Merchant Services

## FOR THE BUSINESS MEMBER

Automated ACH deposits to 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 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.

The screenshot displays the CU\*BASE GOLD interface for ABC CREDIT UNION. The main window is titled "Automatic Fund Transfer" and shows a table for managing transfers. A modal window titled "Session 0 - A2A Relationships" is open, displaying a list of relationship descriptions: "Capital One Money Market", "Orange Checking Account", and "Shareholder Investments". Below this list is a "Select" button. In the bottom left corner, a menu is visible with options: "Add AFT", "Add CFT", "Add A2A In", and "Add A2A Out", with "Add A2A Out" highlighted. A second window titled "Select Accounts for A2A Auto Funds Transfer" is also open, showing the "Transfer FROM account" as 1000 and the "Transfer TO account" as 7890. The interface includes standard menu bars (File, Edit, Tools, Help) and a status bar at the bottom.

## 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 **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.

The screenshot displays the BizLink 247 online banking interface. The top navigation bar includes links for Home, Pay & Transfer, Business Services, Go Mobile, New Accounts, and a user profile icon labeled OWNER. The main content area is titled 'XYZ COMPANY' and shows account balances for Share Accounts (\$181,702.98), Certificates (\$12,000.00), Loans (\$500.00), and Credit Cards (\$1,582.62). A 'View Full Account Summary' button is present. Below this, a credit card section shows a 700 VISA PLATINUM card with a current balance of \$0.00 and an available balance of \$7,000.00. The 'Next Payment Due' is Feb 28, 2022. The 'Pay Now' button is visible. The 'Schedule a Transfer' section is highlighted with an orange box. It shows 'Step 3: Accounts & Amount' and a 'Transfer From' dropdown menu. The dropdown menu is open, showing 'Select an Account...' and a list of accounts. The 'Other Accounts' section is highlighted with an orange box, and 'JOHN MEMBER' is selected. The 'Amount' field is set to \$0.00. The 'Memo - Optional' field is empty. The right sidebar contains 'News & Information' with links to SCU Business Newsletter and New! Merchant Services. Below this is 'SCU Business Products' with links to Checking & Savings, Commercial Loans, and Pay Bills. At the bottom, there is a 'List Example' link.

## 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

## Automatic Fund Transfer

Account #  TESTING A MEMBER

Transfer To Account	Sq	Pty	Transfer From Account	Amount	Next	Frq	Trans Made	Last Maint	By
<div> <div>Session 0 - A2A Relationships</div> <div>Account 1</div> <div>Relationship Descriptions</div> <ul style="list-style-type: none"> <li>Capital One Money Market</li> <li>Orange Checking Account</li> <li>Shareholder Investments</li> </ul> </div>									

Change Delete

Select

← → ↑ ↓ || ⌂ 🔗 ⓘ ? @

Add AFT

Add CFT

Add A2A In

Add A2A Out

← → ↑ ↓ || ⌂ 🔗 ⓘ ? @

Inquiry (To)

Continue

← → ↑ ↓ || ⌂ 🔗 ⓘ ? @

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Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

## Select Accounts for A2A Auto Funds Transfer

ADD

Transfer FROM account 7890 7890 John Son Member XYZ Credit Union Savings

Transfer TO account  000 TESTING A MEMBER REGULAR SAVINGS

## 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

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In the first run	Post credits only
In the second run	Post credits only
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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

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In the third run	Post credits only
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Accept

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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 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."

The screenshot displays the 'Quick Transfer' interface on the Success Credit Union website. The navigation bar at the top includes the Success Credit Union logo, 'Home', 'Pay & Transfer', 'Member Services', 'Go Mobile', 'New Accounts', and a user profile for 'MARY' with initials 'MM'. On the left, there are two sidebars: 'Feature of the Week' with links to Text Banking, Success Mobile for iOS, Success Mobile for Android, eAlerts & Text Notifications, and Custom Form; and 'Member Offers' with links to Modify a Loan Payment, Want to Skip a Loan Payment?, and Apply for a Loan. The main content area is titled 'Quick Transfer' (highlighted with an orange box). It contains two dropdown menus: 'Transfer From' (set to '000 SAVINGS: \$3,919.03') and 'Transfer To' (set to 'Select an Account...'). The 'Transfer To' dropdown is open, showing a list of accounts. Under 'My Accounts', there are five entries: '005 SAVING 2: \$4,000.00', '018 CHECKING: \$3,000.46', '050 CHRISTMAS CLUB: \$0.00', '821 CAR LOAN: \$510.47', and 'xx7742 PLATINUM: \$761.77'. Under 'Accounts at Other Financial Institutions', there are two entries: 'BILLS ACCOUNT' (highlighted with an orange box) and 'Another Member'. A 'Continue' button is located at the bottom right of the form.

## 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 ☐ ☐

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

↑ ↓

← → ↑ || ⌨ 🔑 ? @ (3435)

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

# Member Account Transfer

Transfer date **Aug 07, 2020**

From account **Shareholder Investments**

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-
		<b>Ending balance</b>	<b>18,278.42</b>

Post	Skip	A2A In	A2A Out	

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## 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 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."

The screenshot shows the 'Quick Transfer' page in the Success Credit Union online banking interface. The page has a teal header with the Success Credit Union logo and navigation links: Home, Pay & Transfer, Member Services, Go Mobile, and New Accounts. The user's name 'MARY' and a profile icon are in the top right.

On the left, there are two sections: 'Feature of the Week' with links to Text Banking, Success Mobile for iOS, Success Mobile for Android, eAlerts & Text Notifications, and Custom Form; and 'Member Offers' with links to Modify a Loan Payment, Want to Skip a Loan Payment?, and Apply for a Loan.

The main content area is titled 'Quick Transfer'. It includes a 'Transfer From' dropdown menu. The dropdown is open, showing 'BILLS ACCOUNT' selected. Below this, there are two categories: 'My Accounts' and 'Accounts at Other Financial Institutions'. Under 'My Accounts', there are three options: '000 SAVINGS: \$3,919.03', '005 SAVING 2: \$4,000.00', and '010 CHECKING: \$0,000.46'. Under 'Accounts at Other Financial Institutions', there is one option: 'BILLS ACCOUNT', which is highlighted with a blue background and an orange box. Below the dropdown, there is an 'Amount' field set to '\$0.00' and a 'Memo - Optional' text area. A 'Continue' button is located at the bottom right of the form.

## FOR THE CONSUMER MEMBER

ACH withdrawals from another financial institution for a consumer 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 consumer 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 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 In.” From there the screen will be ready to make the one-time incoming A2A transfer.

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 **IRA/HSA code**

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

Description **PHONE TRANSFER**

☒ Print receipt ☐ Charge fee

Session 0 - A2A Relationships

Account 1

Relationship Descriptions
CapitalOne Money Market
Orange Checking Account
Shareholder Investments

☐ Select

Navigation icons:

(34/35)

Post	Post/Return	Skip	A2A In

Navigation icons:

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

# Member Account Transfer

Transfer date **Aug 07, 2020**

From account **Shareholder Investments**

To account **1 000**

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

## Member Account Transfer

**Phone Transfers**

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<b>Transfer date</b> Aug 07, 2020  <b>From account</b> Shareholder Investments <b>To account</b> 1 000 <b>Description</b> A2A TRANSFER DEPOSIT <input checked="" type="checkbox"/> Print receipt <input checked="" type="checkbox"/> Charge fee	<b>Transfer amount</b> 500.00  <b>IRA/HSA code</b> <input type="checkbox"/> Q <input checked="" type="checkbox"/> My Other Accounts	Total shares 1,591.84 Total loans 7,247.54 Age 71 Transfers MTD  Fee amount 1.00
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From Account	To Account												
Name Shareholder Investments	Name TESTING A MEMBER												
Mbrshp designation Individual													
Secondary Names													
<table border="0" style="width: 100%;"> <tr> <td>Beginning balance</td> <td style="text-align: right;">17,779.42</td> </tr> <tr> <td>Transfer amount</td> <td style="text-align: right;">500.00</td> </tr> <tr> <td>Transfer adjustment</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Fee amount</td> <td style="text-align: right;">1.00-</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>Ending balance</td> <td style="text-align: right;">18,278.42</td> </tr> </table>		Beginning balance	17,779.42	Transfer amount	500.00	Transfer adjustment	0.00	Fee amount	1.00-	<hr/>		Ending balance	18,278.42
Beginning balance	17,779.42												
Transfer amount	500.00												
Transfer adjustment	0.00												
Fee amount	1.00-												
<hr/>													
Ending balance	18,278.42												

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Post	Skip	A2A In	A2A Out
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← → ↑ || 🖨️ 🔗 ⓘ ? @

(5129) 8/07/20

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

**Success Credit Union** Home Pay & Transfer Member Services Go Mobile New Accounts MARY MM

**Feature of the Week**

- Text Banking >
- Success Mobile for iOS >
- Success Mobile for Android >
- eAlerts & Text Notifications >
- Custom Form >

**Member Offers**

- Modify a Loan Payment >
- Want to Skip a Loan Payment? >
- Apply for a Loan >

**Money Management**

- Bill Pay >
- Quick Transfer >

**Schedule a Transfer**

**Step 3: Accounts & Amount**

Transfer From  
000 SAVINGS: \$3,919.03

Transfer To  
Select an Account...

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
- xx7742 PLATINUM: \$761.77
- xx7890 PLATINUM: \$0.00

Other Accounts

- BILLS ACCOUNT**
- Another Member

Memo — Optional

Continue

## 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 system interface, illustrating the process of setting up an A2AFT transaction.

**Top Screenshot: Automatic Fund Transfer**

The main window shows the "Automatic Fund Transfer" screen. At the top, there is a header bar with "Session 0 CU\*BASE GOLD - ABC CREDIT UNION" and a menu bar (File, Edit, Tools, Help). Below the header, there is a section for "Account # 1" and "TESTING A MEMBER". A table is displayed 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 overlaid on the table, showing "Account 1" and a list of "Relationship Descriptions": CapitalOne Money Market, Orange Checking Account, and Shareholder Investments. A "Select" button is visible at the bottom of the pop-up.

**Bottom Screenshot: Select Accounts for A2A Auto Funds Transfer**

The second window shows the "Select Accounts for A2A Auto Funds Transfer" screen. It has a header bar with "Session 0 CU\*BASE GOLD - ABC CREDIT UNION" and a menu bar. Below the header, there is a section for "Transfer FROM account" and "Transfer TO account". The "Transfer FROM account" field is set to "1 000" and the "Transfer TO account" field is set to "7890". The "Transfer TO account" field is also labeled "7890". The screen displays the member information: "TESTING A MEMBER" and "John Son Member". The account type is "REGULAR SAVINGS" and the account name is "XYZ Credit Union Savings". At the bottom, there is a menu bar with "Inquiry (From)" and "Continue" options. A blue box highlights the "Add AFT", "Add CFT", "Add A2A In", and "Add A2A Out" buttons in the bottom left corner.

## 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 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.

The screenshot displays the 'Schedule a Transfer' page in the Success Credit Union mobile app. The top navigation bar includes the Success Credit Union logo and links for Home, Pay & Transfer, Member Services, Go Mobile, and New Accounts. The user's name, MARY, is shown in the top right corner.

On the left sidebar, there are three sections: 'Feature of the Week' (Text Banking, Success Mobile for iOS, Success Mobile for Android, eAlerts & Text Notifications, Custom Form), 'Member Offers' (Modify a Loan Payment, Want to Skip a Loan Payment?, Apply for a Loan), and 'Money Management' (Bill Pay, Quick Transfer).

The main content area is titled 'Schedule a Transfer' and shows 'Step 3: Accounts & Amount'. The 'Transfer From' dropdown is set to '000 SAVINGS: \$3,919.03'. A list of accounts is shown, with 'BILLS ACCOUNT' highlighted under 'Other Accounts'. The 'Transfer Type' is 'Fixed Amount' and the 'Amount' is '\$0.00'. A 'Continue' button is at the bottom right.

## 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 Automatic Fund Transfer (AFT). The main window, titled "Automatic Fund Transfer", shows a table 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 "Account 1" and a list of "Relationship Descriptions" including "Capital One Money Market", "Orange Checking Account", and "Shareholder Investments". A second pop-up window titled "Select Accounts for A2A Auto Funds Transfer" is also open, showing "Transfer FROM account" as 7890 and "Transfer TO account" as 1000. 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

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	Y	0	.	Go!	Go!	Go!	.
001	CHECKING	2,716.86	2,716.86	7/26/19	.	.	Y	Y	0	.	Go!	Go!	Go!	.

employee clicks the Go! button above the “ACH” column.

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
 ☐ Waive fee

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

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

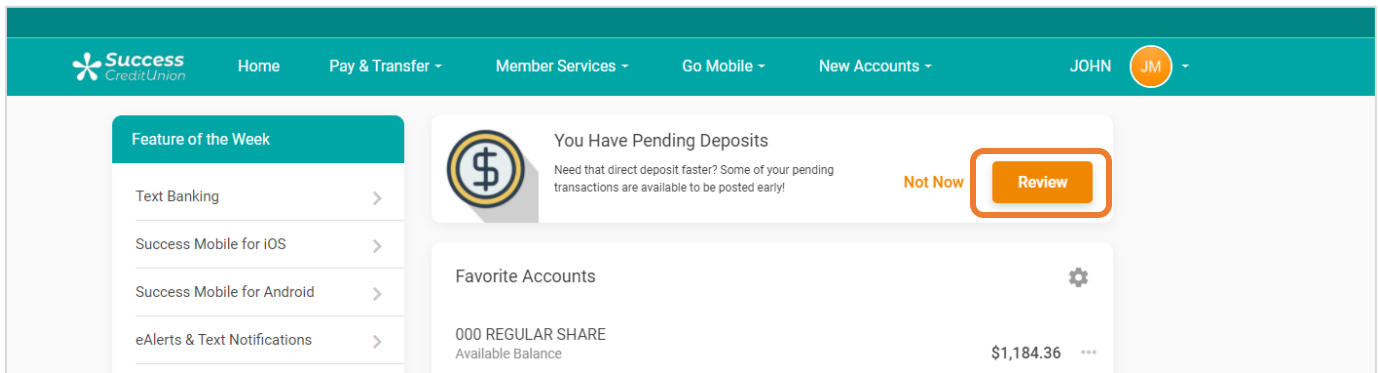
On demand posting of one-time pending incoming ACH transactions by the consumer member. [Learn more.](#)

### What kind of ACH transaction is this?

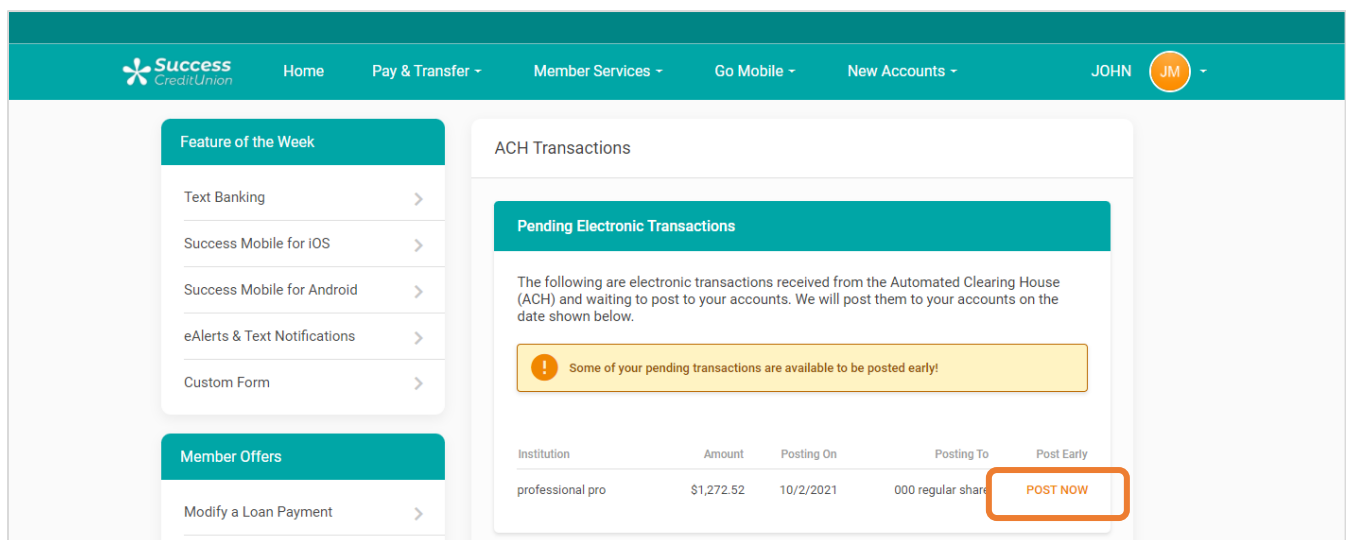
First the credit union must activate the posting of these ACH transactions in online banking. This is done in the On Demand Posting Controls configuration screen.

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

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



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

## 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.

APR03VJ011257-20200309.092133.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 #: 000000000000000000123

**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	238.09	
		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?

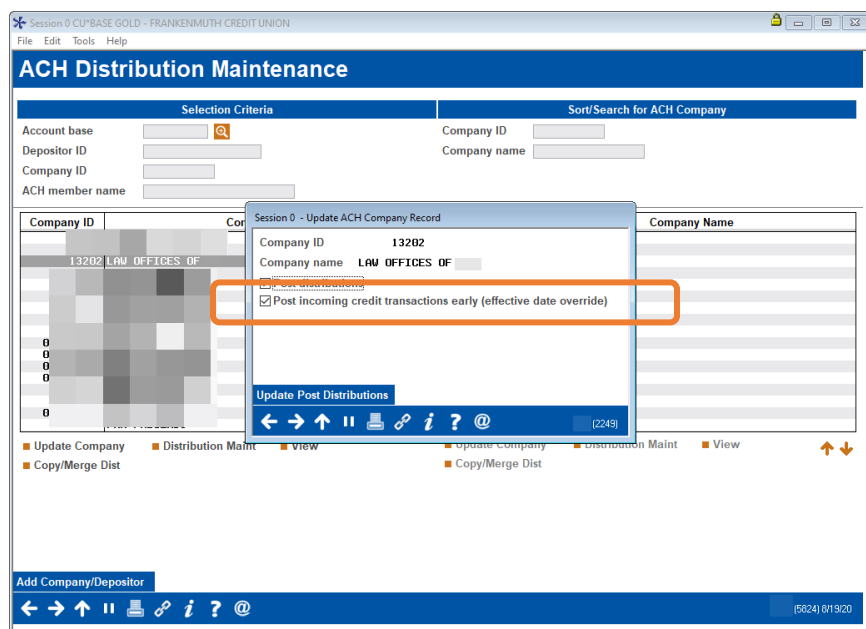
This feature allows the credit union to override effective date restrictions, which control when incoming credits can be posted for a specific company ID. This allows the credit union to automatically force-post ACH deposits prior to when they would normally hit the members' accounts, as a special service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

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.

# 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 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 #."

**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

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