Reference Guide

EarningsEdge

Configuring Tools for Accounts Payable

Using CBX to Streamline Your Accounts Payable Department

INSIDE THIS GUIDE:

This guide will help you cover decisions your Accounts Payable team needs to make when using CBX. You will learn how to configure and implement features like **Accounts Payable Approvals** and **Paying Vender Payment via ACH**.

Last Revision date: May 22, 2025

Find other Reference Materials page on our website: https://www.cuanswers.com/resources/doc/cubase-reference/

Start your online help journey here:
https://help.cubase.org/cubase/Welcome.htm

*CU*BASE® is a registered trademark of CU*Answers, Inc.*

Table of Contents

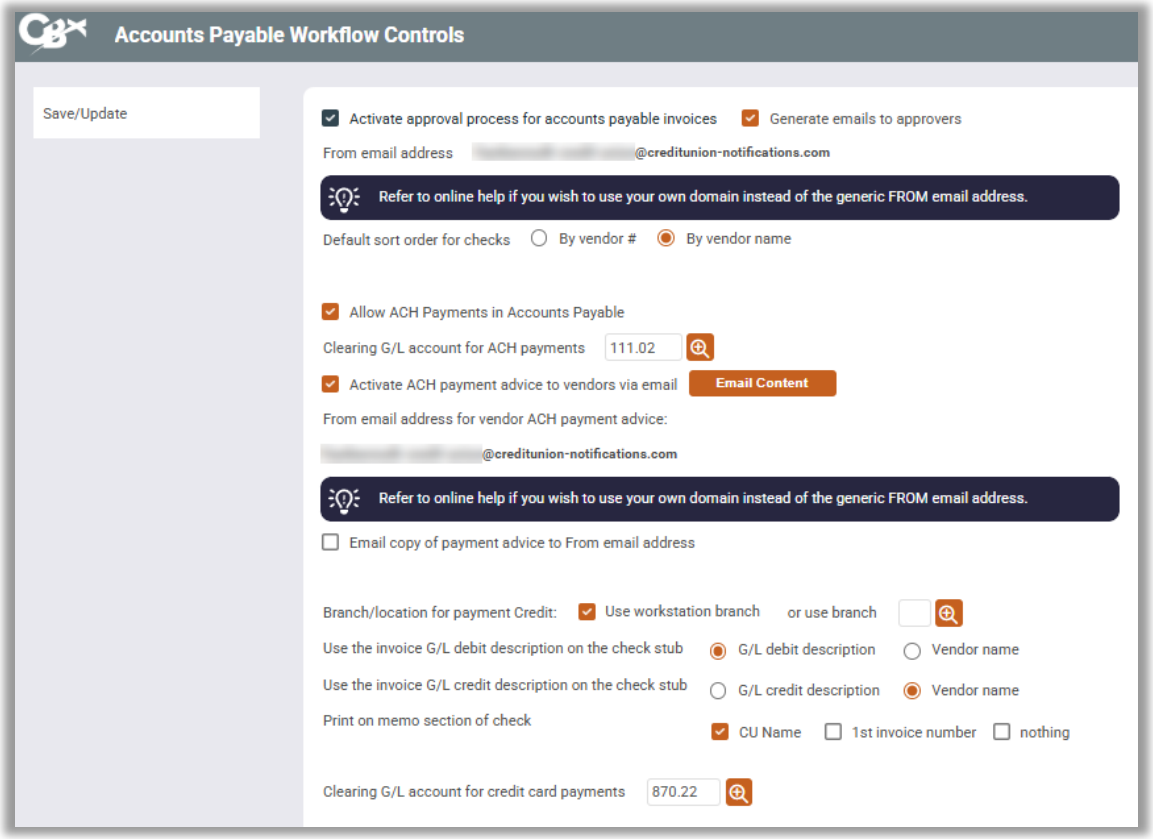
Accounts Payable Workflow Controls 3
Fields Used for Accounts Payable Approvals 4
Vendor Payments via ACH and Payment Advice Email Fields 5
Using the Approval Process to Make a Payment 6
Activation of Accounts Payable Approvals 7
Create a List of Authorized Approvers 7
Assigning Approvers 9
Manually Assigning an Approver to an Invoice 10
Notifications 12
Approving Invoices 12
Viewing Approved Invoices 13
Making Payments via ACH 14
Operations Side of CBX and Magic-Wrighter Setup 14
Activation of ACH and ACH Notifications 14
Configuration at the Vendors Level 14
Adding Payment Notes 14
Paying Invoices by ACH 14
Notification to Vendors of ACH Payments 14
Notification to Credit Union of ACH Payments 15
Activation of ACH and ACH Notifications 16
CBX Side Activation 16
Configuration at the Vendor Level 18
Adding Payment Notes While Organizing Payments 19
Paying Invoices by ACH 20
Notification to Vendors (and Credit Union) of ACH Payments 21
Notification to Credit Union of ACH Payments 22

The CU*Answers Earnings Edge team is here to assist at any time. Find us, contact us, and learn more via The Store | The Website | Email

Accounts Payable Workflow Controls

The Accounts Payable Workflow Controls allows you to configure features that control accounts payable tools. This section covers the fields on this screen used to activate accounts payable approvals and payment of vendor invoices via ACH (including sending ACH Payment Advice emails).

Tool #1900 *Workflow Controls: Accounts Payable*



On this screen you can activate controls so that invoices must be approved by authorized employees before they can be selected for payment.

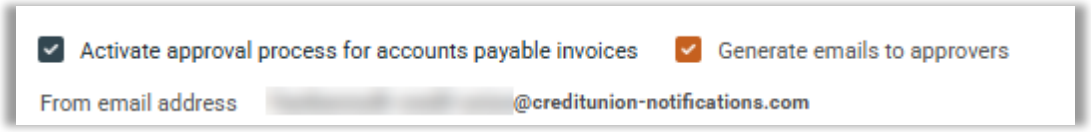
If your credit union has a relationship with Magic-Wrighter, you can also use this screen to activate the ability to configure certain vendors to receive payment directly via ACH. The Payment Advice email is then sent when this payment is made.

Refer to the descriptions of the fields related to these two features starting on the following page.

Fields Used for Accounts Payable Approvals

Learn more about activation of approvals for payments in the next section of this reference guide.

Accounts Payable Workflow Controls with Approvals Activated (Tool #1900)

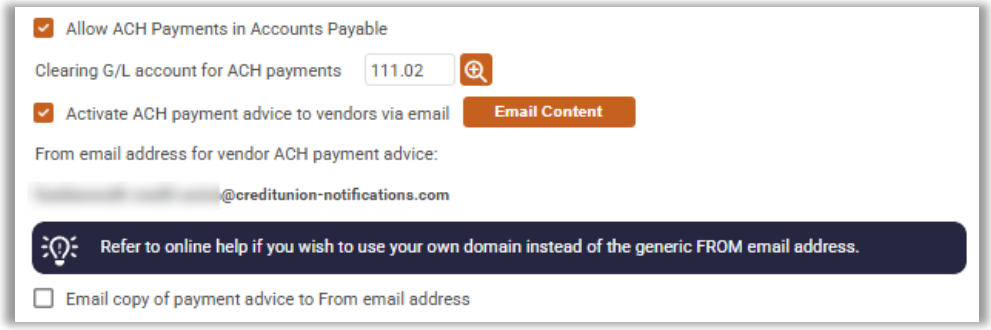


Field Name	*Description*
Activate approval process	This allows you to activate the approval process. To be used in conjunction with "Generate emails to approvers" and "from email address." See below for more information.
Generate emails to approvers	This activates the sending of email notifications to approvers when accounts payables are assigned to them. • IMPORTANT NOTE: Email notifications will be sent to the email address on the employee's Employee Security profile. This email address must be configured for email notifications to be sent as expected.
From email address	Enter the email address to be used as the "from" email address for email notifications. If an email address is not entered on this screen, another screen will appear when you press Enter. This will allow you to enter an email address.

Vendor Payments via ACH and Payment Advice Email Fields

Learn more about making payments via ACH and sending Payment Advice emails in the Activation of ACH and ACH Notifications section of this guide.

Accounts Payable Workflow Control Fields with ACH Payments/Payment Advice Emails Activated



Field Name	*Description*
Allow ACH Payments in Accounts Payable	If you have a relationship with Magic-Wrighter, you can configure certain vendors to receive payment directly via ACH in addition to via check. Use this box to activate this feature. • NOTE: Additional setup is first required.
Clearing G/L account for ACH payments	Enter your clearing G/L account to be used for ACH payments.
Activate ACH payment advice to vendors via email	Check this to send an email to vendors notifying them when payments have been sent to them via ACH. Then use the "Email Content" button to access a screen where you can enter the text that will appear as the body of each email.
Email Content	(Appears as a button next to "Activate payment advice to vendors via email.) (Conditional on "Activate ACH payment advice to vendors via email" being checked.) Clicking this button allows you to access a screen where you can compose the body text of Payment Advice email. • Generic text is sent by default. This button allows you to personalize the message with your credit union's information.
From email address for vendor for ACH payment advice	(Conditional on "Activate ACH payment advice to vendors via email" being checked.) Enter the email address to be used as the "from" email address for payment advice.
Email copy of payment advice to From email address	(Conditional on "Activate ACH payment advice to vendors via email" being checked.)

Field Name	*Description*
	If this is checked, the “from” email entered above will be entered in the cc: line of the ACH Payment Advice email so that a copy is sent to the credit union.

Using the Approval Process to Make a Payment

For credit union shops with large accounting teams that juggle payments for multiple branches, accounts payable approvals let you activate optional controls so that invoices must be approved by authorized employees before they can be selected for payment. With this feature, you can define a list of authorized approvers, specify the maximum dollar amount they can approve, and even assign approvers to specific vendors.

Approvers can be assigned automatically whenever a new invoice is created with that default approver assigned to that vendor, or later you can assign an invoice to someone on your list of approvers. Approvers will receive an email reminder when an invoice is ready for approval, and you can even nudge them again by email if you are still waiting for an approval to be logged.

Once invoices are approved, you will pay the invoices the same way as always, with the main difference being that only approved invoices can be selected for payment. Payments are made using the same process you use to make payments, via check or ACH according to your vendor configuration.

- As you can imagine, activation will require some significant changes to the procedures for your accounting team as well as others outside of your department who will now need to approve invoices using CBX. Please contact the Earnings Edge Team (earningsedge@cuanswers.com) if you would like assistance setting up an implementation plan.

Activation of Accounts Payable Approvals

On the Accounts Payable Workflow Controls screen (**Tool #1900**), you can activate controls so that invoices must be approved by authorized employees before they can be selected for payment. You also activate notifications here, so that emails are sent to approvers when they have an invoice to approve.

Adding Authorized Assigners

Once the feature is activated, use Enter on the Accounts Payable Workflow Controls to define a list of authorized approvers. You can restrict approvals by specifying the maximum dollar amount they can approve and limit which vendor invoices they can approve.

Assigning Approvers

Approvers can be assigned automatically whenever a new invoice is created by setting up default approvers in the Vendor Configuration (**Tool #990 *Work with Accounts Payable Vendors***).

Another way an invoice can be assigned to an approver is from **Tool #1910 *Organize AP Invoices for Processing*** after the invoice is created.

Approving Invoices

Invoices assigned to employees are approved using **Tool #1920 *Approve Accounts Payable Invoices***. (This tool is not available until Approvals are activated.)

Reviewing Approved Invoices and Paying Them.

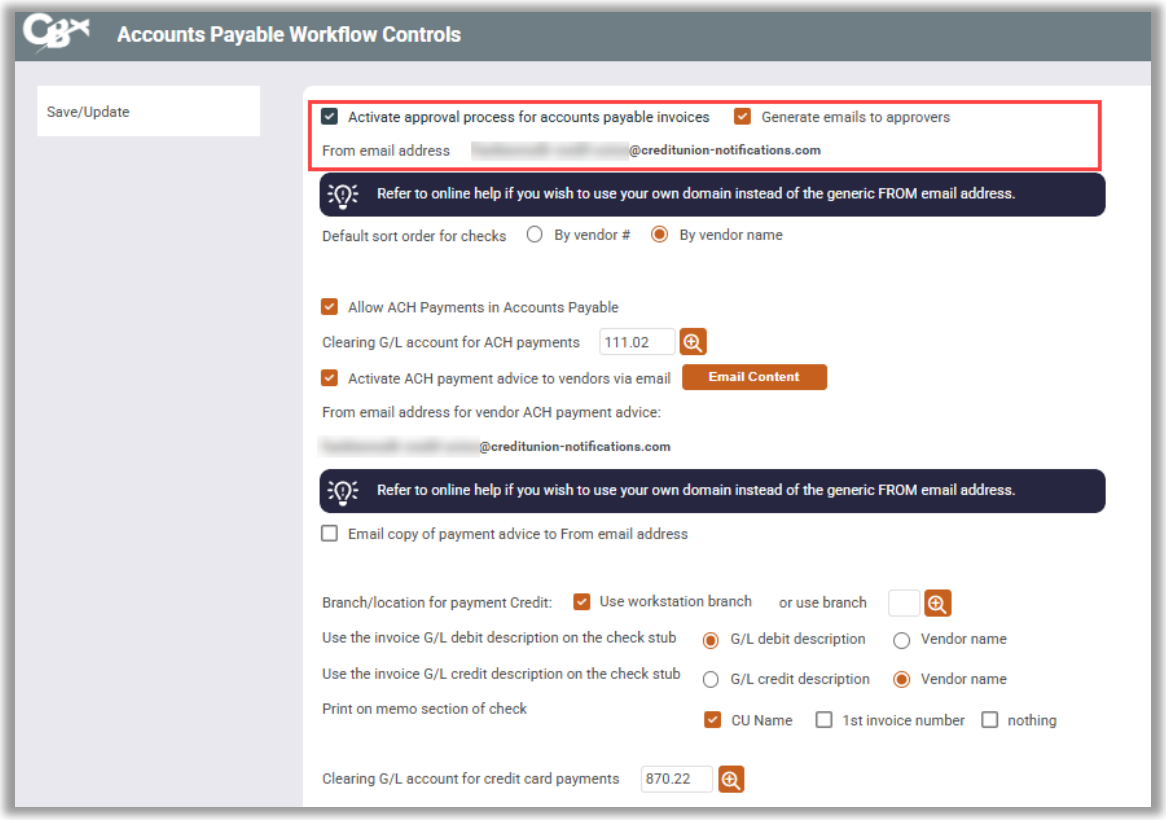
Approved invoices then return to **Tool #1910 *Organize AP Invoices for Processing*** to be selected for payment.

Additional details for each of the above summarized sections can be found following this page.

Activation of Accounts Payable Approvals

Approvals by authorized employees is activated in the Accounts Payable Workflow Controls (**Tool #1900**).

Workflow Controls: Accounts Payable (Tool #1900)



To activate Accounts Payable Approvals, check **Activate approval process for accounts payable invoices.**

For the system to generate emails to approvers when they have an invoice to approve, check *Generate emails to approvers*. Enter the from email address in the line below the activation in the *From email address* field. The email address that is used to send the notification is configured in the Employee Profile screen in Employee Security.

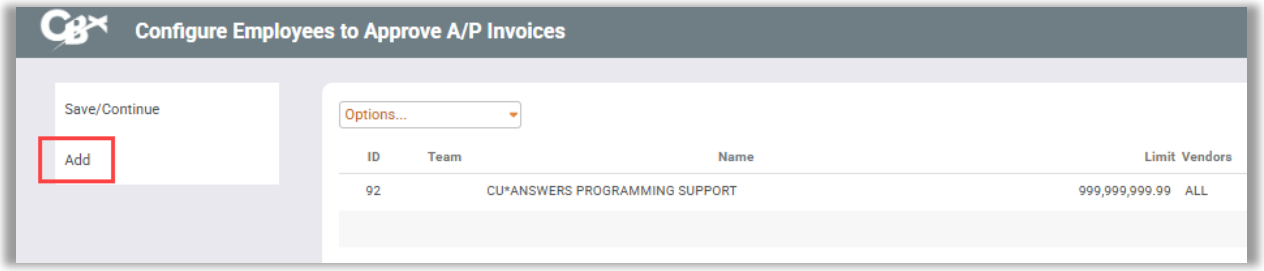
> ***Important Note:*** *Contact a CSR for assistance if you wish to turn off approvals once you activate it. There are special steps for turning off approvals, including ensuring there are no pending invoices waiting for approval and deleting all approvers.*

Create a List of Authorized Approvers

Approvers must be defined in CBX for them to be able to approve invoices. This section covers how to define a list of approvers. You can also restrict the amount and vendors they can approve.

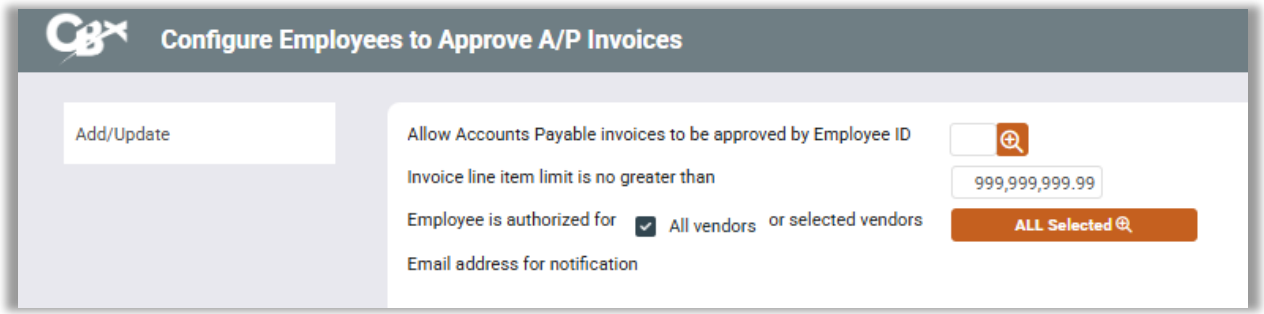
1. Click the **Save/Update** button on the first Accounts Payable Workflow Controls screen to access the screen.
2. Because approvals are activated, you will advance to the screen where you can add the approvers.

Configure Employees to Approve A/P Invoice Screen (Tool #1900)



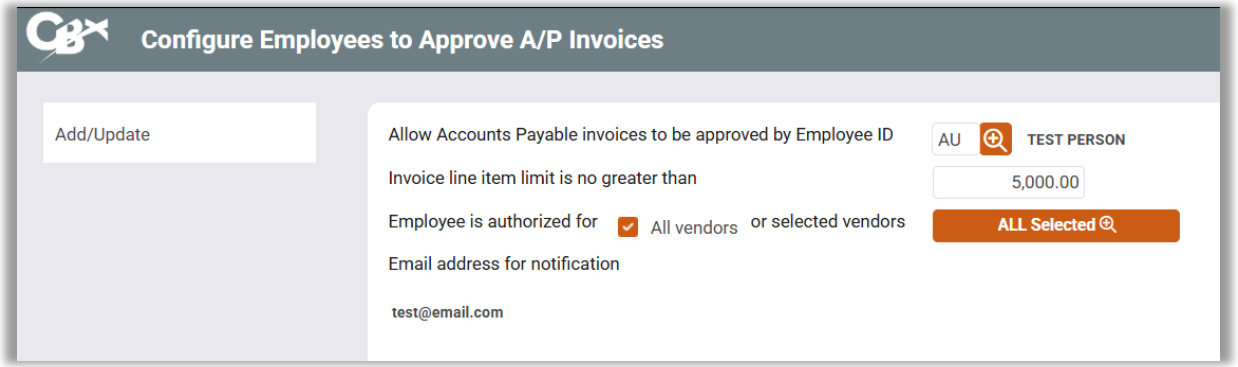
3. Click the **Add** button to add a new approver.
4. The screen below allows you to select the Employee ID. Optionally you can also restrict an employee to approve only a certain maximum amount and/or only certain vendors.

Configure Employees to Approve A/P Invoices Screen (Tool #1900)



Below is an example of an employee with a restricted maximum amount.

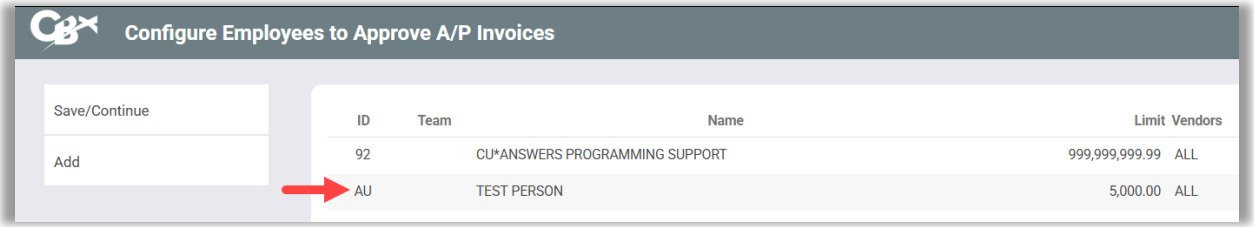
"Test Person" Approver Configuration



This employee is restricted to approving invoices that are less than or equal to $5,000. If there were no restrictions, "999,999,999.99" would go in the "Invoice line item limit is no greater than" field.

5. To add the approver to the listing, select the **Add/Update** button.
6. The employee is now added to the Approver List.

Approver List (Approvers Added)



7. Now that the approvers have been configured in CBX, they can be assigned invoices to approve.
8. Select the **Save/Continue** button to exit the screen.

Assigning Approvers

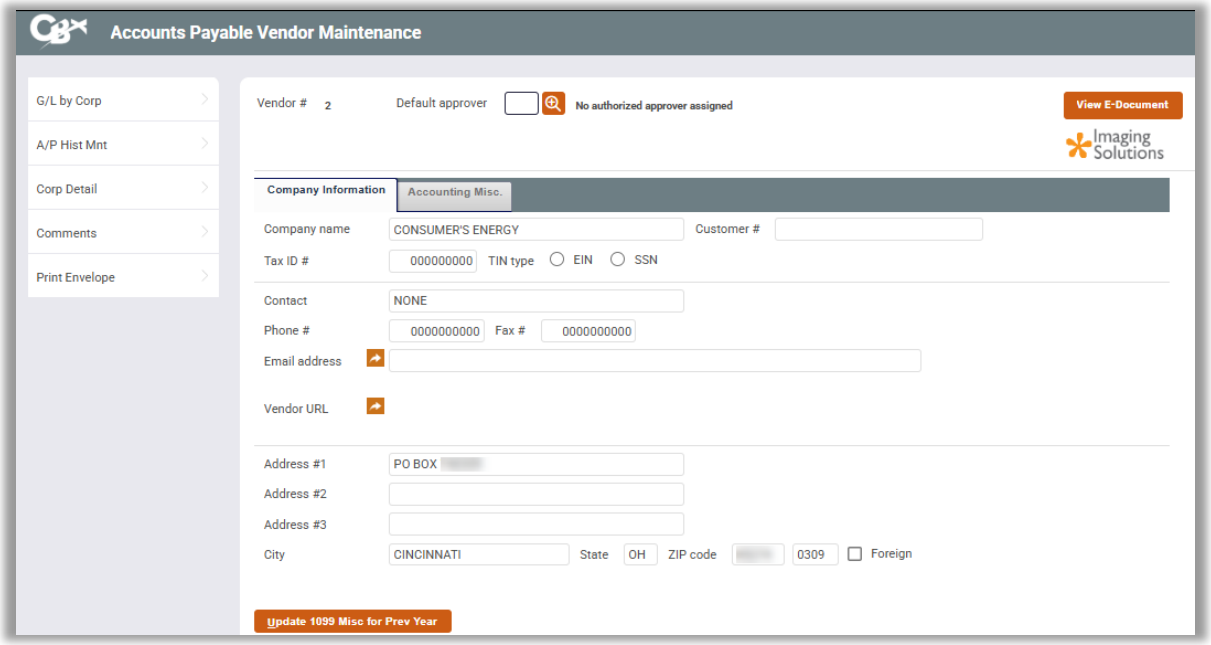
Approvers can be assigned automatically whenever a new invoice is created by setting up default approvers in the vendor configuration. Alternatively, they can be assigned to an invoice after it is created.

Assigning Invoices by Default Approver

You can also assign a person to approve all invoices for a specific vendor. Each time an invoice is created for this vendor, the invoice will automatically be routed to that employee for approval.

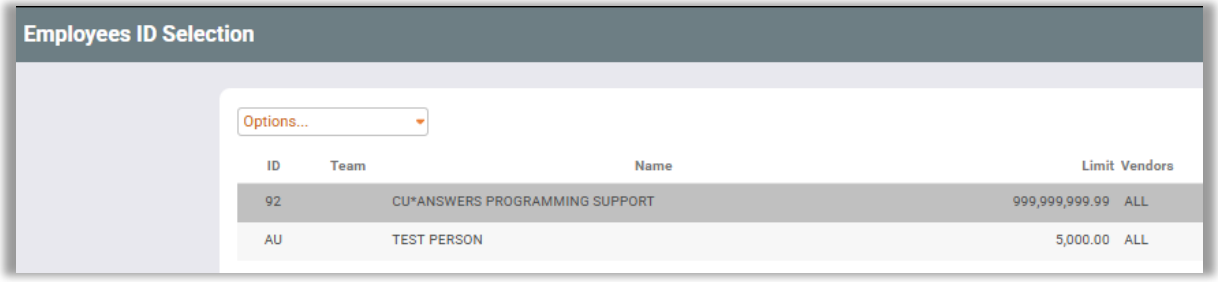
- The invoice will still appear on the screen used alternatively to assign invoices for approval. It will just already have the approver automatically assigned to it. If this person is on vacation, for example, the invoice could be re-assigned to an alternate approver.

Tool #990 *Work With Accounts Payable Vendors*



1. To assign a default approver, click the lookup next to the *Default approver* field. This field will only appear if Accounts Payable Approvals are activated.
2. A list of the configured authorized approvers will appear.

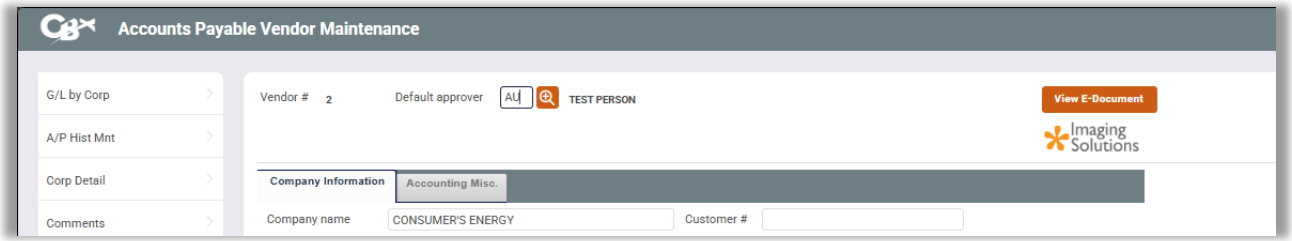
Approval Listing (Tool #990)



3. Choose the appropriate approver from the listing, then use the "Options" dropdown and Select.

4. Here you can see that the approver is assigned to the invoice.

Default Approver Assigned (Tool #990)



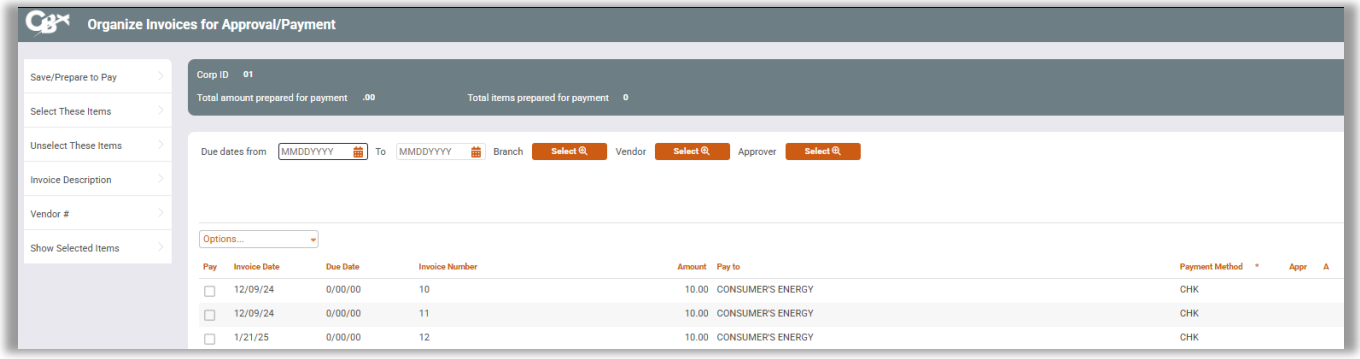
Manually Assigning an Approver to an Invoice

The screen below is used to pay invoices and view invoice details, regardless of whether approvals are activated.

Now that Approvals have been activated, the title has changed to *Organize Invoices for Approval/Payment* and is also used to assign approvers and record that approvals have been made.

- Besides the title change, the Approvals version of the screen also has two additional columns. The **Appr** column indicates what approver has been assigned the invoice. The **A** column indicates if the invoice has been approved by the approver.

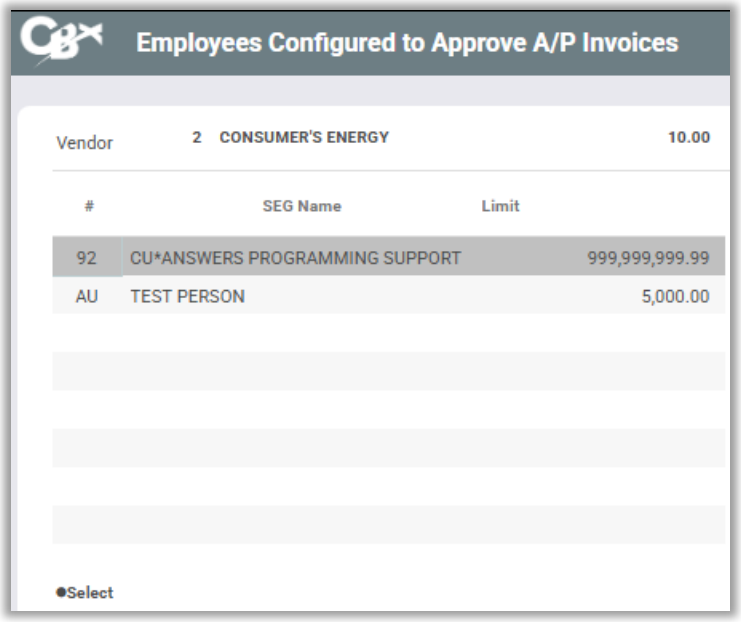
Tool #1910 *AP2: Organize AP Invoices for Processing*



1. From this listing, select the invoice and then **Assign approver** from the "Options" dropdown.

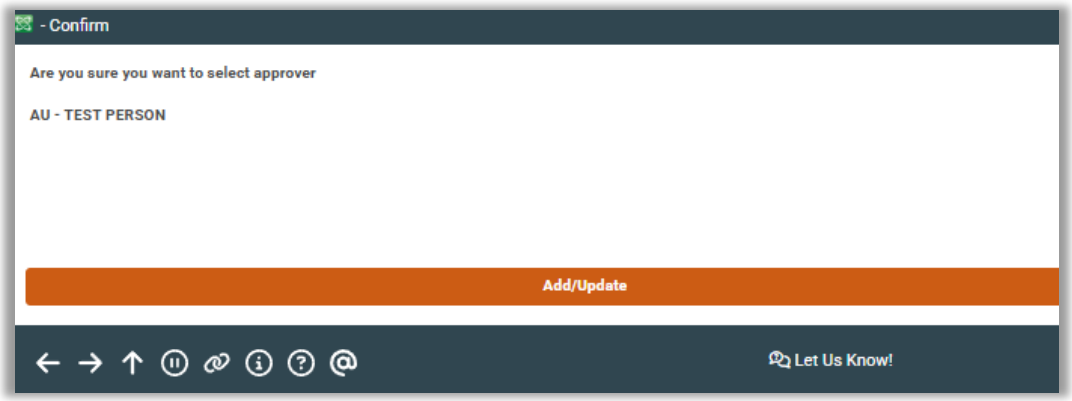
2. A list of approvers will appear.

Select an Approver (Tool #1910)



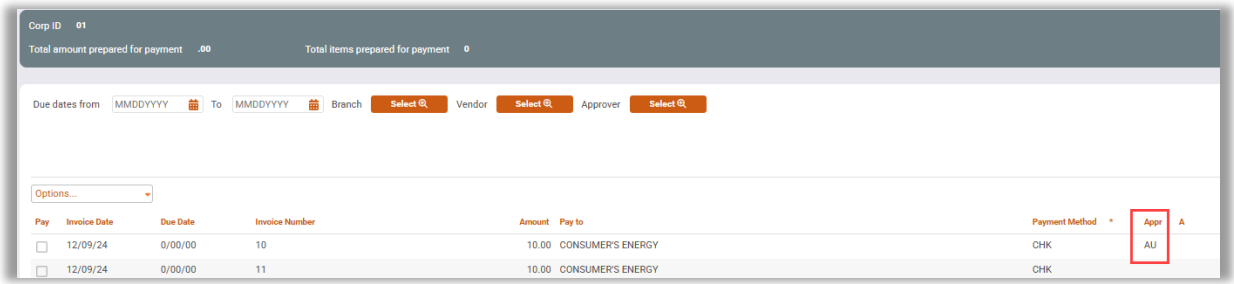
3. Choose the approver you wish to assign and click Select. A confirmation window will appear.

Confirmation Window (Tool #1910)



4. Select the **Add/Update** button to select the approver.
5. Below you can see that the invoice has been assigned to an approver since the Appr column has the employee ID.

Invoices Assigned (Tool #1910)



A notification email is automatically sent to the authorized approver alerting them that they have an invoice to approve. You can also send a reminder to an approver from this screen by selecting the invoice and then **Send reminder to approver** from the "Options" dropdown.

Notifications

Notifications are activated in the Accounts Payable Workflow Controls.

- For vendors with default approvers (configured in the Vendor Configuration), email notifications are sent when the invoice is created.
- For all other invoices, email notifications are sent when an approver is assigned via **Tool #1910**.

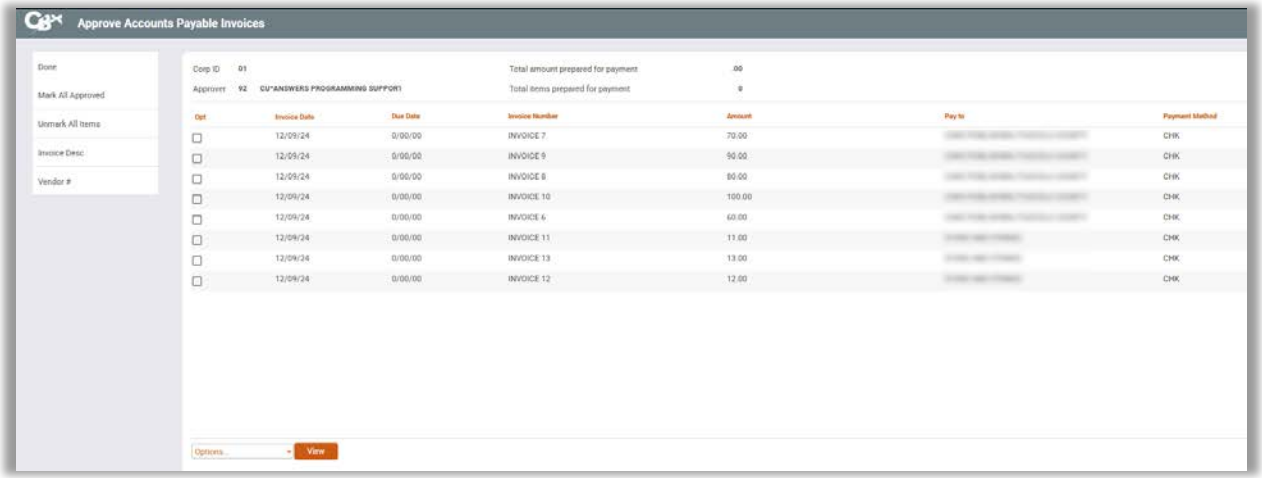
Emails are sent in batch when the employee leaves the screen in both instances. Employees who have multiple invoices to approve will receive one email notification. The subject line and email text reads "You have one or more Accounts Payable Invoices to approve."

Approving Invoices

The tool for approving invoices is not available until approvals are activated.

1. Invoices are approved using **Tool #1920 *Approve Accounts Payable Invoices***.

Tool #1920 *Approve Accounts Payable Invoices*

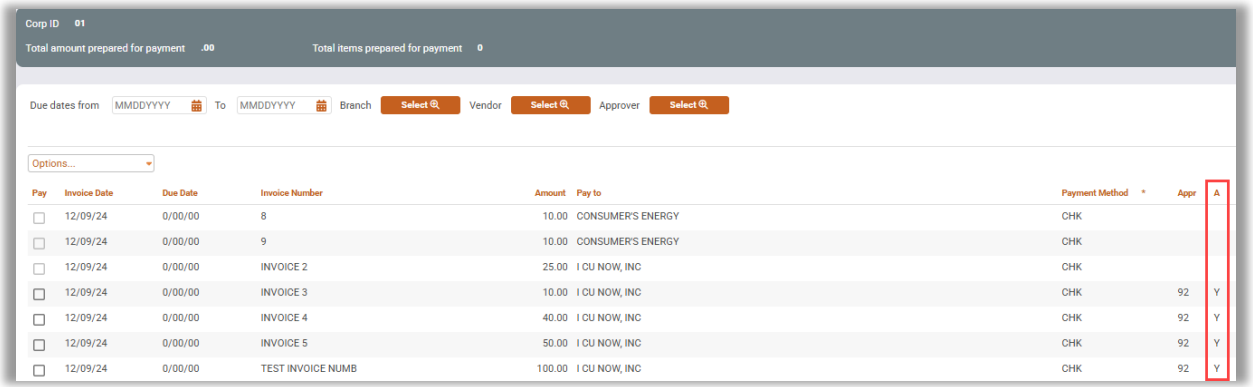


2. From here, the approver selects the invoice to approve or can select to **Mark All Items Approved.** The approver will only see invoices that are assigned to them.
3. The approver selects the invoice to approve and clicks the **Done** button to exit the screen and complete the approval process.

Viewing Approved Invoices

Approved invoices then return to **Tool #1910 *Organize AP Invoices for Processing*** to be selected for payment.

Approved Invoices Ready for Payment (Tool #1910)



Here we see in the final **A** column that the last four invoices were approved. The first three have not yet been approved. You could select the invoices that have not been approved and select **Send reminder to approver** from the "Options" dropdown. This will send an email reminder to the approver that you are waiting for an invoice to be approved.

Once invoices are approved, they can be prepared for payment.

Making Payments via ACH

Are you ready to move away from paying your vendors via check? Paying vendors with ACH is a great next step. First you will need to ensure your relationship with Magic-Wrighter is in place and activate the feature in CBX. Then you can decide which vendors you will transition to ACH payments.

To assist with communication, you can also send a Payment Advice email to the vendor alerting them that the payment has been made. This includes a PDF that lists the payments the vendor received in their ACH payment. (If multiple payments are made to a vendor, they are sent as one ACH payment.) You can even write helpful notes on the Payment Advice PDF, such as if you are taking advantage of a rebate and have a copy of what is emailed sent to your credit union for confirmation and recording.

ACH vendor payments are processed on the same screen used to make check vendor payments. Helpful messaging on the screen makes it clear when the payment has been made. Staff can make one ACH payment at a time or process all ACH payments together, just like they make check payments except with a different option and button on the same screen.

Operations Side of CBX and Magic-Wrighter Setup

If you have a relationship with Magic-Wrighter, you can configure certain vendors to receive payment directly via ACH in addition to via check.

Activation of ACH and ACH Notifications

Then you can activate ACH accounts payable processing using the Accounts Payable Workflow Controls screen in **Tool #1900 *Workflow Controls: Accounts Payable***. Here you can activate both ACH payments and notification of payments to vendors. A “from” email address used for the email notifications to vendors of payment (Payment Advice email) is entered on this screen.

Configuration at the Vendors Level

Then use the vendor configuration via **Tool #990 *Work with Accounts Payable Vendors*** to set up ACH routing information. From that point on, all payments to that vendor will automatically be processed via ACH. Additionally, information regarding the sending of the Payment Advice email is configured in the vendor configuration.

Adding Payment Notes

While organizing your invoices for payment via **Tool #1910 *Organize AP Invoices for Payment*** you can elect to add a notation under the payment details of the PDF sent with the Payment Advice email.

Paying Invoices by ACH

Invoices are paid via ACH on the same screen that is used to pay vendors by check via **Tool #1961 *Process Accounts Payable Payments***. When processing payments, you can pay all ACH items in a batch or choose individual items to pay. If multiple ACH payments are made to a single vendor, they are bundled in one ACH payment.

Notification to Vendors of ACH Payments

When the ACH payment is made to the vendor, the vendor receives a system-generated Payment Advice email notifying the vendor that it has received the payment. An attachment to the email lists out the payments and includes any payment notations.

Notification to Credit Union of ACH Payments

The credit union also receives a copy of the Payment Advice email and PDF when an ACH payment is made to a vendor. The is sent to the email configured on the Accounts Payable Workflow Controls screen (**Tool #1900**).

Additional details for each of the above summarized sections can be found following this page.

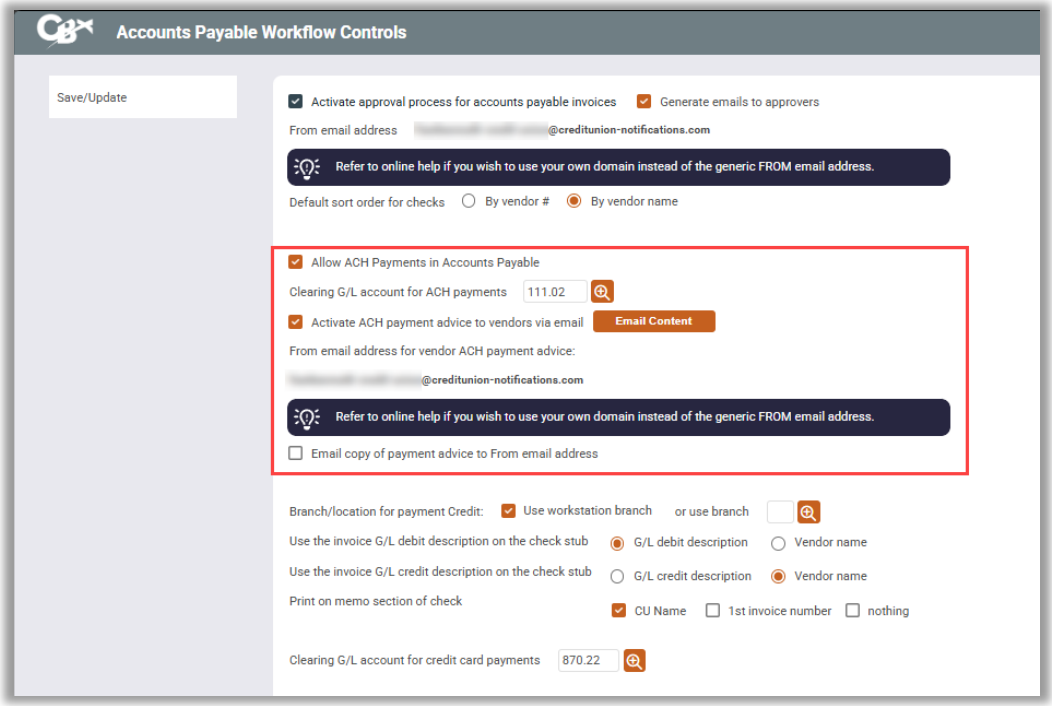
Activation of ACH and ACH Notifications

If you have a relationship with Magic-Wrighter, you can configure certain vendors to receive payment directly via ACH in addition to via check. The first step to set up ACH payments is to contact a CSR to set up the same relationship with Magic-Wrighter that you need to send Account-to-Account (A2A) transfers (ODFI status is required). For self-processors, this is done via the CU Master Profile in the Operations Edition of CBX.

CBX Side Activation

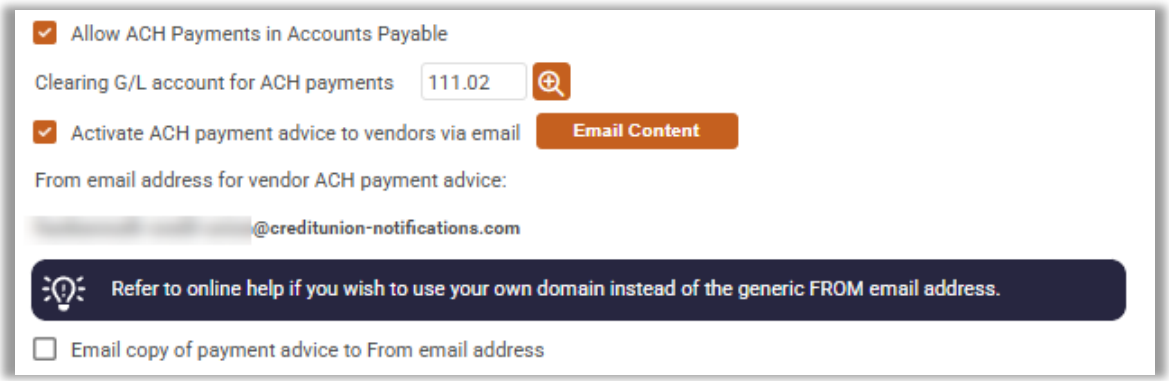
After the Operations side is activated, you can activate ACH accounts payable processing using **Tool #1900**.

Workflow Controls: Accounts Payable (Tool #1900)



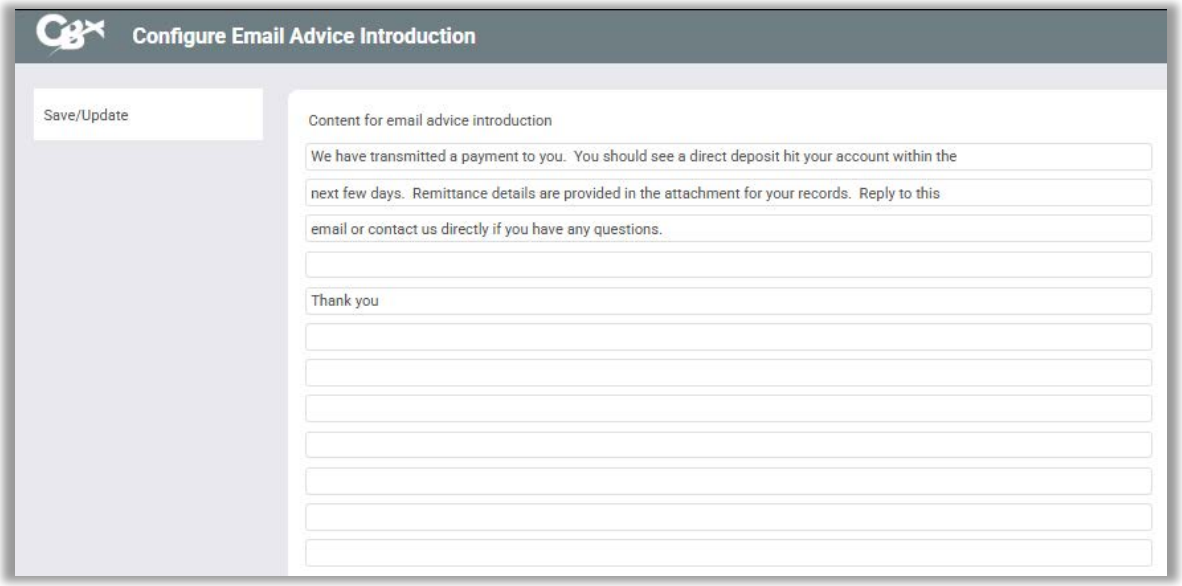
The following fields on this screen are used to configure ACH payments. Refer to the Accounts Payable Workflow Controls section of this booklet or to CBX Online Help for assistance in configuring these settings.

Fields Used with Vendor Payments via ACH (Tool #1900)



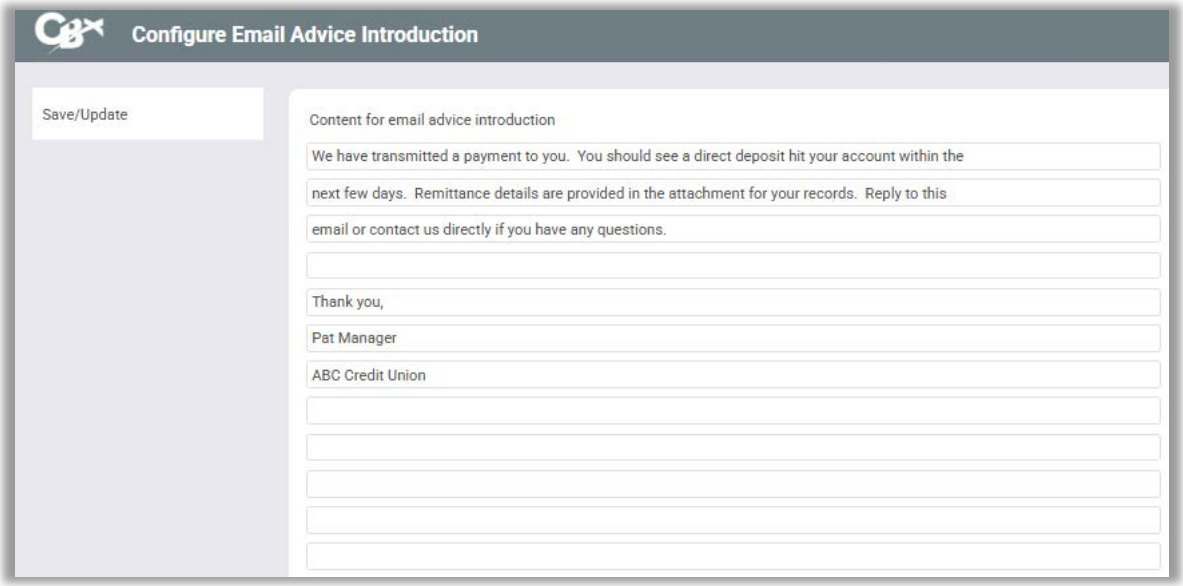
The screen shown below shows the payment advice introduction, which is accessed from the **Email Content** button shown on the previous screen. What is entered by default is shown below.

Default Text of Configure Email Advice Introduction



Below you will see that ABC Credit Union has customized this screen with a manager's information.

ABC Credit Union Added Customization to Text with Salutation

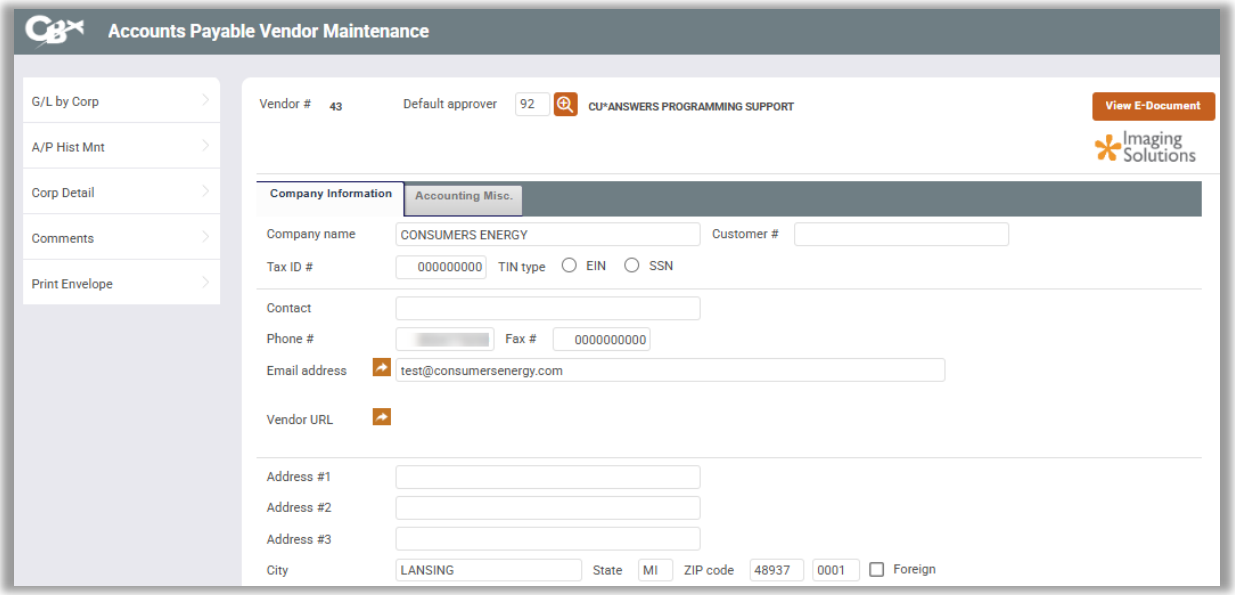


Configuration at the Vendor Level

Use **Tool #990 *Work With Accounts Payable Vendors*** to set up ACH routing information for any vendors you would like to pay this way. From that point on, all payments to that vendor will automatically be processed via ACH. Additionally, information regarding the sending of the Payment Advice email is configured in the vendor configuration.

When you open **Tool #990**, you will see the **Company Information** tab.

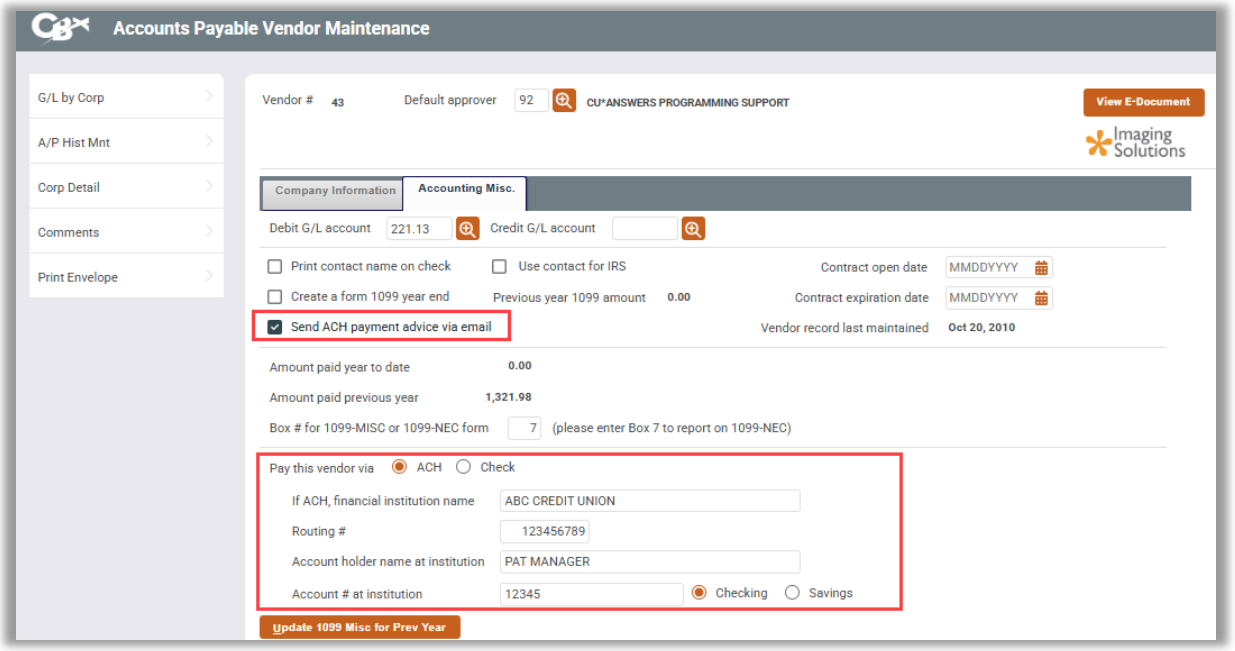
Accounts Payable Vendor Detail Screen



When the ACH payment is made, the ACH Payment Advice email is sent to the email address on this screen.

The fields related to ACH payments and the activation of the sending of the Payment Advice email are on the **Accounting Misc.** tab.

Accounts Payable Vendor Detail Screen



On this tab, check **Send ACH payment advice via email** to activate the sending of ACH Payment Advice email and PDF for this vendor. This field will appear if Payment Advice is activated for the credit union in the Accounts Payable Workflow Controls screen.

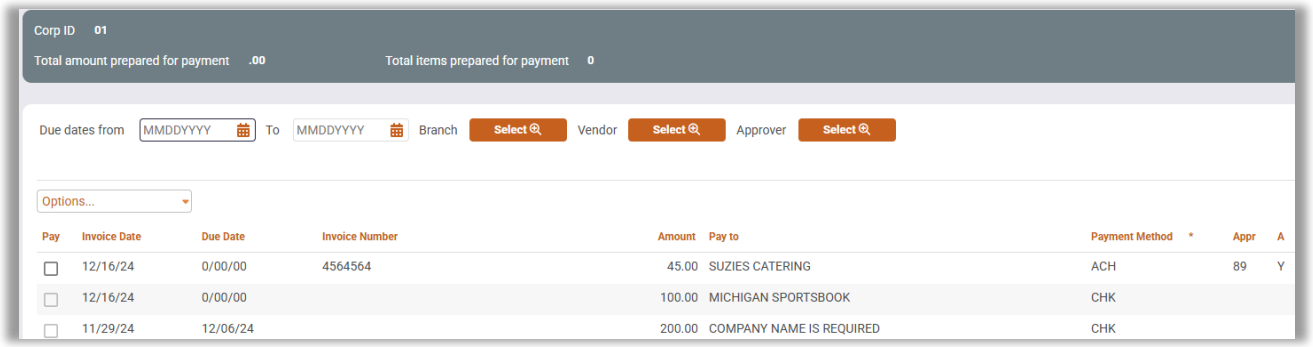
Additionally, in the bottom of the screen, select ACH for **Pay this vendor via** and enter in the institution name, routing #, account holder name or institution, account number at the institution, and whether that account is a savings or checking account.

Adding Payment Notes While Organizing Payments

While organizing your invoices for payment using **Tool #1910 *Organize AP Invoices for Processing***, you can elect to add a special notation under the payment details of the Payment Advice PDF. You might use this note to explain the reason for an over- or under-payment, such as a rebate.

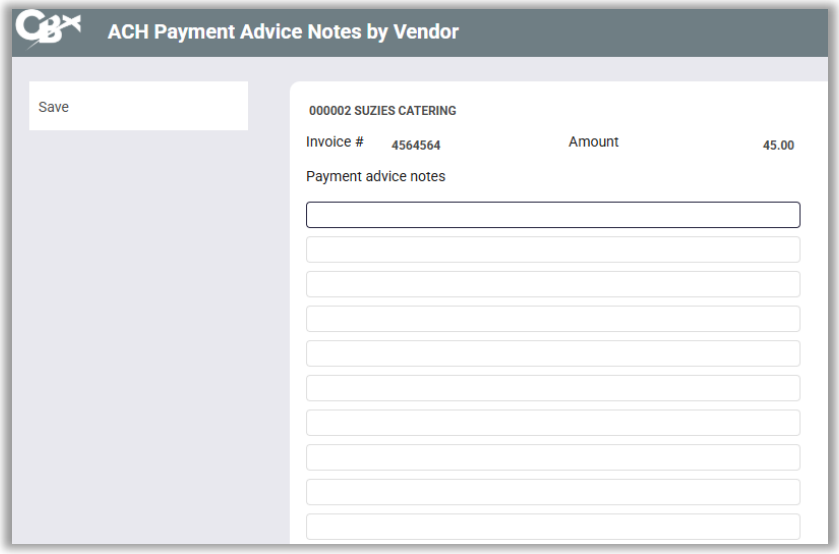
> ***NOTE:*** *This feature is only available if ACH Payment Advice is activated globally for the credit union in Tool #1900 and then also at the vendor level in Tool #990.*

Tool #1910 Organize AP Invoices for Processing



1. To add a note, select the invoice and then **ACH pmt advice note** from the "Options" dropdown.
2. This will allow you to access the ACH Payment Advice Notes by Vendor screen where you can add the note.

ACH Payment Advice Note Screen (Tool #1910)



3. When you are done, click the **Save** button to save the note.

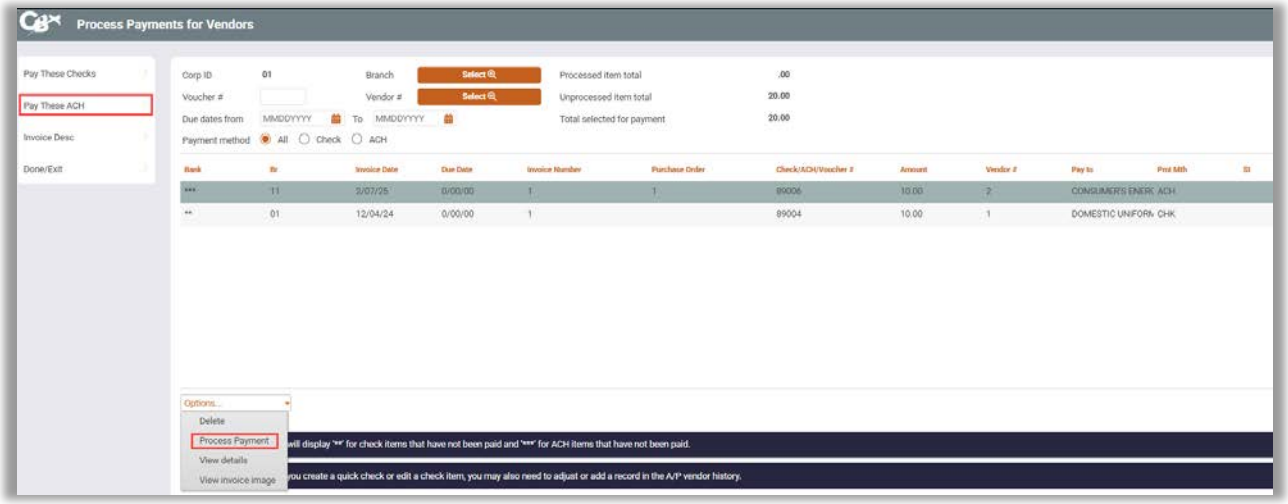
Paying Invoices by ACH

When processing payments, you can pay all ACH items in a batch, cut all checks in a batch, or choose individual items to pay. If you make multiple payments to a vendor, this will be processed in one ACH payment.

Tool #1961 *Process Accounts Payable Payments*

- If a payment will be made via ACH, that will be indicated in the Payment Method (**Pmt Mth**) column and with three asterisks in the **Bank** column.

Process Accounts Payable Payments (Tool #1961)



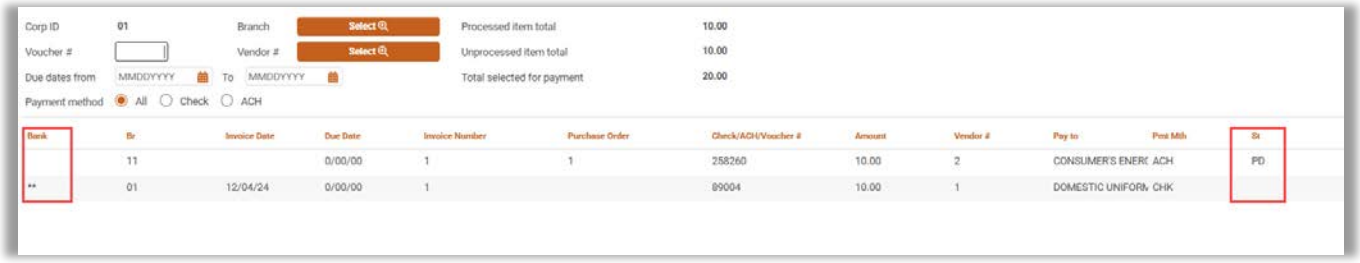
1. You can process individual payments by selecting the invoice and **Process Payment** button, or you can make all ACH payments at one time by using the **Pay These ACH** button.

2. You will be presented with a confirmation window.

ACH Payment Confirmation Screen (Tool #1961)

3. Click the **Add/Update** button to finalize the payments.
4. The screen will indicate that the payment was made. To exit the screen, select the **Done/Exit** button.

Payment Made via ACH (Tool #1961)



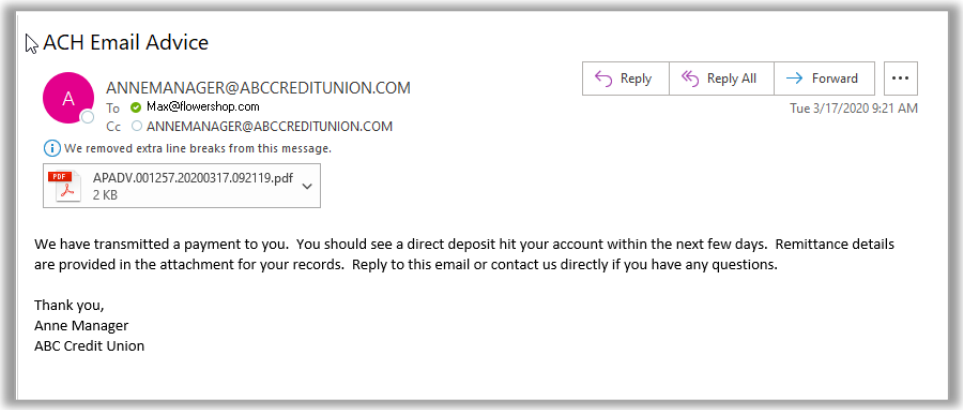
Notification to Vendors (and Credit Union) of ACH Payments

When the payment is made, the vendor will receive an email to the email address setup in the vendor configuration. The "from" address is the address configured in the Accounts Payable Workflow Controls.

> *NOTE: This feature is only available if ACH Payment Advice is activated globally for the credit union in **Tool #1900 Workflow Controls: Accounts Payable*** and then also at the vendor level in ***Tool #990 Work With Accounts Payable Vendors*.**

Along with an email titled "ACH Email Advice" is the Payment Advice attachment including the details of payment. See an example of the email and PDF on the following page.

"ACH Email Advice" Message Sent to Vendor & Credit Union when ACH Payment is Made



ACH Email Advice

ANNEMANAGER@ABCCREDITUNION.COM
To Max@flowershop.com
Cc ANNEMANAGER@ABCCREDITUNION.COM

Reply | Reply All | Forward
Tue 3/17/2020 9:21 AM

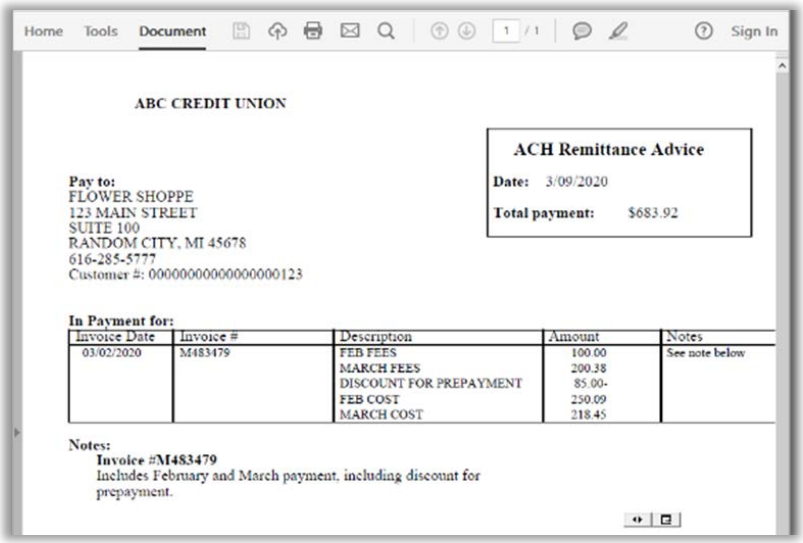
We removed extra line breaks from this message.

APADV.001257.20200317.092119.pdf
2 KB

We have transmitted a payment to you. You should see a direct deposit hit your account within the next few days. Remittance details are provided in the attachment for your records. Reply to this email or contact us directly if you have any questions.

Thank you,
Anne Manager
ABC Credit Union

Payment Advice PDF Attachment



Home Tools Document 1 / 1 Sign In

ABC CREDIT UNION

ACH Remittance Advice
Date: 3/09/2020
Total payment: $683.92

Pay to:
FLOWER SHOPPE
123 MAIN STREET
SUITE 100
RANDOM CITY, MI 45678
616-285-5777
Customer #: 00000000000000000123

In Payment for:

Invoice Date	Invoice #	Description	Amount	Notes
03/02/2020	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.

NOTE: This example has a payment advice notation in the "Notes" section.

Notification to Credit Union of ACH Payments

The credit union optionally receives a copy of the Payment Advice email (and PDF with notes) that is sent when an ACH payment is made to a vendor. The credit Union email address is added to the Cc: line of the Payment Advice email, as shown in the example on the previous page.

This is configured by checking *Email copy of payment advice to From email address* in **Tool #1900 *Workflow Controls: Accounts Payable.*** The credit union email used is the "from" email configured on this screen.