Ideal Credit Union Business ACH User Guide

Automated Clearing House (ACH) transfers are electronic transactions that facilitate the transfer of funds between bank accounts in the United States. These transfers are commonly used for various financial transactions, such as direct deposits, bill payments and business-to-business transactions. This guide will help you navigate the ACH process using Ideal CU Digital Banking.

Business Administration Menu

The Business Admin menu provides you with the tools to set up, maintain and manage the various aspects of your digital banking experience, specific to Business ACH. The Business Admin menu also serves as the hub for Authorizations, Payees and User Management.

Users

From the Users tab, you can view your business account users, the number of their accounts and the types of payments utilized. From this tab, you can also control and assign user permissions. Assigning the permissions will control what users can view, change, navigate and execute within the system. Users must have permissions defined to access business-specific services. You can assign permissions and limits at the same time when creating a sub user.

Barney Blue

Summary   General Permissions   Payment Permissions   Account Access

Personal Information   ...

👤 Username   ACTIVE   Last Log In
    Barney23   Never

Email   Address
                                 No address

Primary Phone Number   Secondary Phone Number
                                 No phone number

Account Access   Manage Accounts

Checking   Savings
1 Accounts   1 Accounts

General Permissions   Manage Permissions   ## Payment Permissions   Manage Permissions

Administration   ACH Collections
Manage Payment Company • Manage Users • Edit   Submit & Authorize
Business Contact Information •

After clicking on a user in the Users tab, you will see a summary of their accounts and permissions. To manage any users' permissions and accounts, you can do so by clicking on **Manage Accounts** or **Manage Permissions** from the summary page or by clicking any of the tabs at the top. You can also assign a new sub-user from the Users tab and assign permissions and limits at that time.

General Permissions, Payment Permissions and Account Access

From these tabs you can edit any existing user's permissions and account access. You will select the **Manage Permissions** button next to the area you wish to update. From there a drawer will open with the areas of the page to update. You will update by turning the toggles on or off. For limits under the **Payment Permissions** tab, you will enter in the limits as well as adjusting the toggles if needed.

Summary　　**General Permissions**　　Payment Permissions　　Account Access

Administration
Manage Permissions

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

Manage Payment Company
Allows a business user to add, edit, or delete a payment company.

Edit Business Contact Information
User is able to edit the contact info.

Allow Open Accounts
User is able to open accounts.

Manage Permissions

Administration
Select All

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

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Allows a business user to add, edit, or delete a payment company.

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User is able to open accounts.

Limits

Limits can be assigned with permissions at the same time when creating a new sub user.

Limit	Description
Authorized Limit	The maximum cumulative dollar amount that can be submitted without additional authorization. A limit of "0.00" means that ANY transaction scheduled by users with this role will require approval.
Max Limit	The maximum cumulative dollar amount that can be submitted.
Can Authorize	The maximum cumulative dollar amount that a user with authorization rights can approve.

To assign limits to a user, select the user in the Business Admin menu and click on the **Payment Permissions** tab. After clicking **Manage Permissions** you can edit their limits.

ACH Collections

Permissions

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

Limits

Submit Up to
The maximum limits this user will be able to submit

Daily	Weekly	Monthly
$5,000.00	$10,000.00	$15,000.00

Dual Authorization Above
Require approval on all submissions above a specified amount

Save

Create a User

The Master Users (indicated with the crown on the profile) will be able to create new users for the account. On the **Users** tab within the Business Admin menu, click the **plus sign (+)** to add a user. The add a new user page will display. Select if you are adding a **New User** or if you would like to **Copy a** User. Then select **Next.**

Create New User   ⊗

Select Type of User
_____

Step 1 of 6

🔘 New User
   I want to create a brand new user.

⚪ Copy A User
   Copy permissions and accounts from an existing user.

[**Next**]

Cancel

1. You will enter the basic information for that user and select a username. The system will tell you if the user name is available.

Create New User

Basic Information

Step 2 of 6

Personal Information

First Name
Barney

6 / 50

Last Name
Blue

4 / 50

Email

Primary Phone Number (Optional)

Secondary Phone Number (Optional)

Office Phone Number (Optional)

Username

Username
Barney23

Username available

Next

Back

2. Next you will select the permissions and limits for the user you have created.

Create New User   ⊗

Permissions and Limits

Step 3 of 6

Administration   Select All

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

Manage Payment Company
Allows a business user to add, edit, or delete a payment   ⬤
company.

Edit Business Contact Information
User is able to edit the contact info.   ⬤

Allow Open Accounts
User is able to open accounts.   ⬤

Feature Access   Select All

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

Reorder Checks
Ability to reorder checks.   ⬤

Access Card Management   ⬤

Next

Back

3. You will then add the accounts that you would like to be associated with the new user.

Create New User   ⊗

Accounts

Step 4 of 6

You have added 1 accounts to Barney.

Add/Remove Accounts

Checking

● Cooperative Business Checking **56805

Next

Back

4. Lastly, assign account permissions and then review the information for your new user.

Create New User ⊗

Account Permissions

Step 5 of 6

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

Checking (1 of 11)   Select All

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

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

Bill Pay From
Ability to pay bills from this account.

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

View Draft Images
View images of checks and drafts drawn on this account.

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

Next

Back

5. When you are finished, click **Submit**.

Create New User   ✕

Review Information
_____

Step 6 of 6

Basic Information   ✏

Name
Barney Blue

Username
Barney23

Email
bblue123@idealcu.com

Address
No address

Primary Phone Number
(651) 555-1234

Secondary Phone Number
No phone number

Permissions   ✏

Administration

Manage Users

[**Submit**]

Back

Sub-User Status

A master user can edit a sub user's contact information (name, email, phone and address) and role by clicking the pencil icon next to **Contact Info** section. A master user or a sub user with the **Manage Users and Roles** permission can edit a sub user's status or password.

- *Active* - Sub users in an Active status can log in and access online banking. If a sub user is Active, a master user can change the sub user's status to Frozen.
- *Locked* - Sub users in a Locked status have locked themselves out of online banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access online banking. If a sub user is Locked, a master user can change the sub user's status to Active.
- *Frozen* - Sub users in a Frozen status have been set to Frozen by a master user and are unable to log in or access online banking. If a sub user is Frozen, a master user can change the sub user's status to Active.
- *Disabled* - Sub users in a Disabled status have been set to Disabled and are unable to log in and access online banking. Sub users in a Disabled status will not display in Business Admin. Once a sub user's status is changed to Disabled, the sub user's status cannot be changed by a master user.

Reset a Sub User's Password

Under the **Users** tab of the Business Admin menu, find the sub user from the user list, click the **ellipsis** (three dots) next to the sub user. Select Reset Password > Verify email address > Enter reason for Password reset and click Submit.

Please note, a disabled sub user account cannot be used, and the password cannot be reset. If the sub user status is *Frozen*, please set it to *Active* before their password can be reset.

Business Admin

Authorizations   Payees   **Users**

All Users

🔍 Search By Name (First Or Last)   +

USER	ACCOUNTS	PAYMENT TYPES	STATUS	
👤 Alex Horne	2	ACH Collections, ACH Payments, Internal Transfers	ACTIVE	•••
👤 Barney Blue	2	ACH Collections, ACH Payments, Internal Transfers, External...		
👤 Bobbie Joe	0	ACH Collections, ACH Payments, Internal Transfers, External...		

Change Status
Create Similar User
Reset Password
Delete User

Reset Password ⊗

Select a method to receive a new password

⬤ Email
A new password sent to your Email.

Email
_____

Reason for resetting password

Reason (Optional)

Send New Password

Add a Payee

Before a business ACH template can be submitted, you must set up Payees (the recipients of the ACH) in the platform. You can set up a payee (or several) for your business by accessing the **Payees** tab, located within the Business Admin menu. From here, users who are assigned the **Manage Payees** permission can add, edit and delete payees.

On the **Payees** tab within the Business Admin menu, click **Add New Payee**. A new drawer will open where you will enter the payee's details. You must select if the payee is a **Person** or a **Business**. Then enter the payee's **Full Name** and **Address**. You can enter information in the other optional fields to further classify the payee, if desired. Lastly, you will click **Add Payee**.

After selecting the payee, use the pencil to edit the details or the trashcan to delete a payee.

Business Admin

Authorizations **Payees** Users

All payees

⊕ Add New Payee
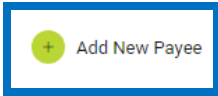
🔍 Search By Name Or Payee ID

Type: All ⌄   Payment Methods: All ⌄   Groups: All ⌄

NAME ⬍	PAYEE ID ⬍	GROUP ⬍	PAYMENT METHODS
👤 Samantha Golden	123	Employees	1 ACH
📖 Squeaky Clean Windows	squeakyclea0001	Vendors	1 ACH

After selecting the payee, use the pencil to edit the details or the trashcan to delete a payee.

Add new payee ⊗

Payee details

👤 Person   🏢 Business

Selecting a payee's type is required. A payee's type is an identification tool to help with payment processing. Once this field is saved it cannot be edited.

Full Name *

0 / 22

Email (Optional)

Payee ID (Optional)

We will create a Payee ID for you, or you can enter your own Payee ID.

Payee's address is required to utilize wire payment methods.

📍 Add address

📞 Add phone number (Optional)

🌐 Add website (Optional)

Choose a group (Optional)

Employees   Vendors   Customers   +

Add payee

Add a Payment Method
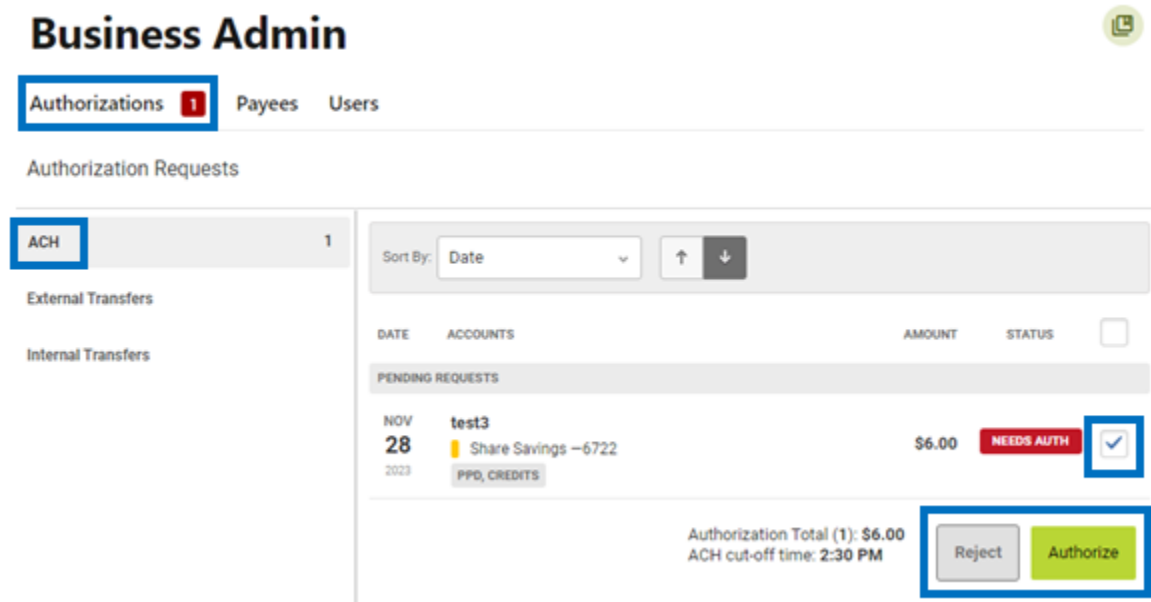
A payment method is a set of payment instructions related to specific types of ACH payments that will be used by the business banking menus to simplify the payment process. Once a payment method is added to a payee, that payee will then be eligible for payments related to the added payment method.

On the **Payees** tab, select the payee you created from the list. Scroll to the *Payment methods* section and click the **Plus Sign** to add a payment method. Choose the **Payment method type** by selecting one of the tiles. **Complete the required information** for the chosen payment method (Payee type, Routing Number, Account type, Account Number, etc.). Click **Save**.

After selecting the payment method, use the pencil to edit the details or the trashcan to delete a payment method.

Authorize or Reject Transfer Request

The Business Admin menu defaults to display the **Authorizations** tab. Select the **Transaction Type** to view transactions that are in the **Needs Authorization Status**. Then, you can choose to **Authorize** or **Reject**.

Business ACH Menu

The Business ACH Menu allows you to:

1. Create ACH templates.
2. Edit/Delete ACH templates.
3. Authorize ACH templates.
4. Submit ACH templates.

Creating ACH Templates

An ACH template is a set of instructions that once created and saved, can be used in the future as the starting point from which to send payments. Information in the ACH template includes the Template Name, Offset Account, Company Name, Transaction Type, Company Entry Description, Access Level and Payees. Before you can create ACH templates, you must be assigned to a role with ACH Account permissions. Include verbiage regarding the inability to debit or credit other Ideal Credit Union members. Internal transfer within digital banking should be used.

To create a new ACH template, first select the **ACH Template** button from the dropdown menu.
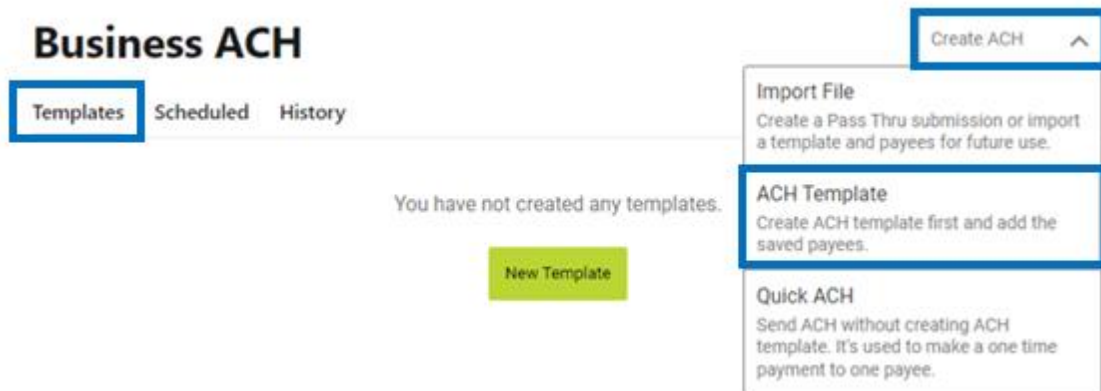
The **New Template** window will display:

1. Enter a **Template Name.**
2. Select an **Offset Account** from the dropdown menu.
3. Select a **Company Name** from the dropdown menu.
4. Select a **Transaction Type** from the dropdown menu of available Transaction Types.
5. Enter a **Company Entry Description**. This provides a description of the transaction to the payee. (optional)
6. Select an **Access Level** for the template. A template marked as **Restricted** would only be viewable by a business user with **Access to Restricted Templates** permissions.
7. Click the **Import Payees** button to upload a NACHA (.txt) or (.csv) file into business banking for future use. (optional) The format required for the file upload is noted in the **Show file setup instructions** link.

Import ACH File

Upload File

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

Show file setup instructions   Cancel   Import Payees
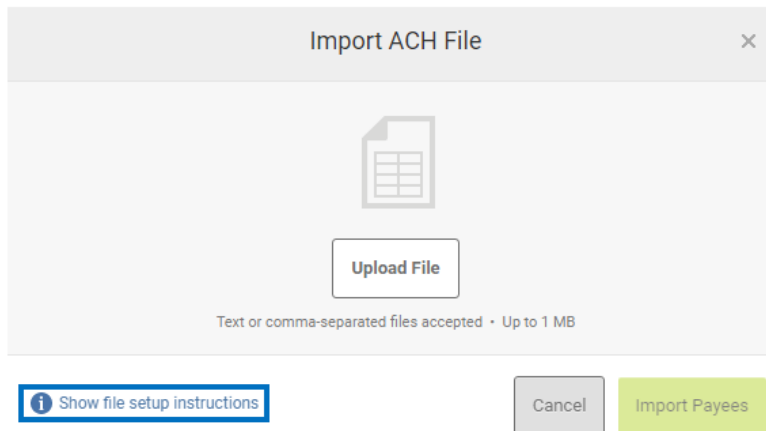
8. Click the **Create Template** button to save the new template or click the **Cancel** button to close the New Template window without saving.
9. A confirmation message will display confirming the template has been created.

Transaction Codes Definitions:
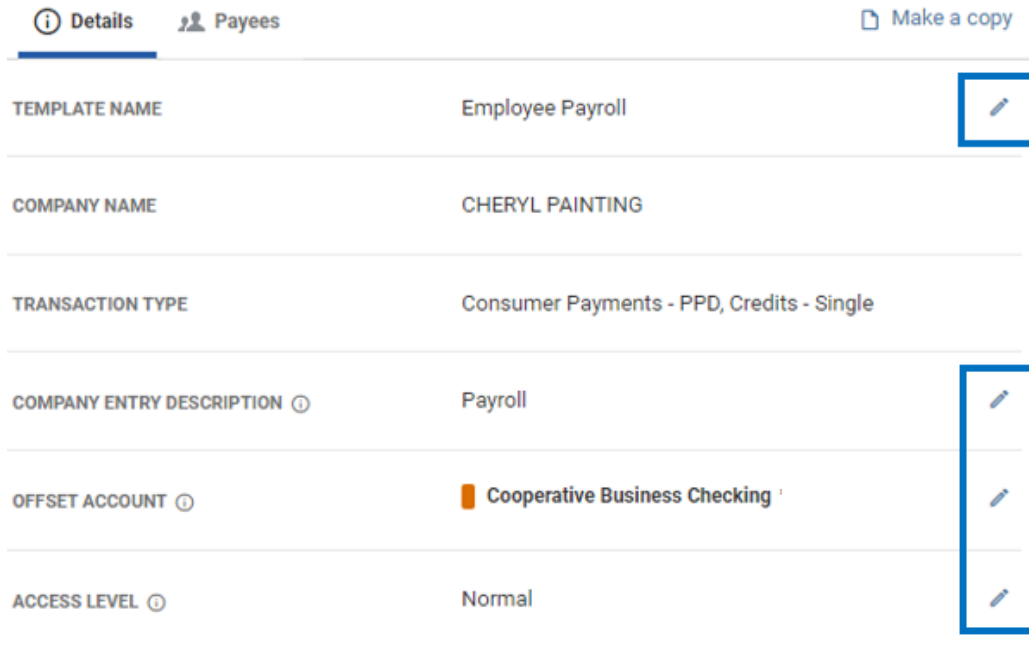
- 22 (Credit) – Checking Deposit
- 23 (Credit) – Pre-Note: Checking Deposit
- 27 (Debit) – Checking Withdrawal
- 28 (Debit) – Pre-Note: Checking Withdrawal
- 32 (Credit) – Share Deposit
- 33 (Credit) – Pre-Note: Share Deposit
- 37 (Debit) – Share Withdrawal
- 38 (Debit) – Pre-Note: Share Withdrawal

Pre-notes are used to test the account that funds are sent to or from. These are optional transactions and aren't required, however if you choose to send these, you must adhere to the following ACH rules, as failure to do so could result in ACH rules violation and fees could be assessed:

- If you choose to send a pre-note, you must wait three banking days to send the live credit or debit.
- If the pre-note is returned as the account could not accept the transaction, then the account information must be changed, and the incorrect information cannot be used for the transaction.
- Using a pre-note does not confirm that the transaction is getting to the correct person/account, but only that the account being sent to is open and valid.

Editing ACH Templates

The edit template function allows you to edit the Template Name, Offset Account, Company Entry Description and the Access Level. You must be assigned a role with the **Edit ACH Template** permission to edit a template.

Important: Edits are not applied to templates pending authorization, authorized templates or future-dated templates.

Deleting an ACH Template

The delete a template function allows you (if permitted) to delete ACH templates. You must be assigned a role with the **Delete ACH Template** role permission to delete a template.

Important: Deletion is not applied to templates pending authorization, authorized templates or future-dated templates. If you delete an ACH template that has been scheduled, the system will allow Ideal Credit Union to process the already scheduled template. To cancel a future-dated template, click the **Scheduled** tab and click the **Cancel** button next to the scheduled template to cancel the template to prevent it from being processed.

Scheduled Tab

The **Scheduled** tab displays future-dated ACH submissions that are scheduled to be and have not yet been processed by Ideal Credit Union.

Business ACH

Templates   Scheduled   History

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

Scheduled Templates   Show Search ▾

History Tab

The **History** tab displays pending batches (submissions available for processing by Ideal Credit Union) and a template history (submissions that have been completed or rejected by Ideal Credit Union.

ACH Processing Days and Cutoff Times

ACH Processing Days are the days of the week that Ideal Credit Union will process ACH files for delivery and the days of the week that you can select as an Effective Entry date for ACH template submission. An ACH submission cutoff time is the deadline for you to submit an ACH batch on a given day. All ACH submissions received after the submission cutoff time (3pm) will be treated as received on the following ACH processing day.

Submit an ACH Template

The Submit Template feature allows you to submit templates for authorization (if needed) and processing. You must be assigned a role with **Submit Template** permissions, permissions for the ACH transaction type and the offset account used in the template.

To submit an ACH template:

1. Select the desired template to submit for processing.
2. Click the **Review and Submit** button.

Notifications and Alerts

ACH alert contact methods are configurable under **Alerts**. The following ACH alerts are available:

- Needs Authorization Alert
- Business ACH Submission Alert
- Rejected by FI Alert
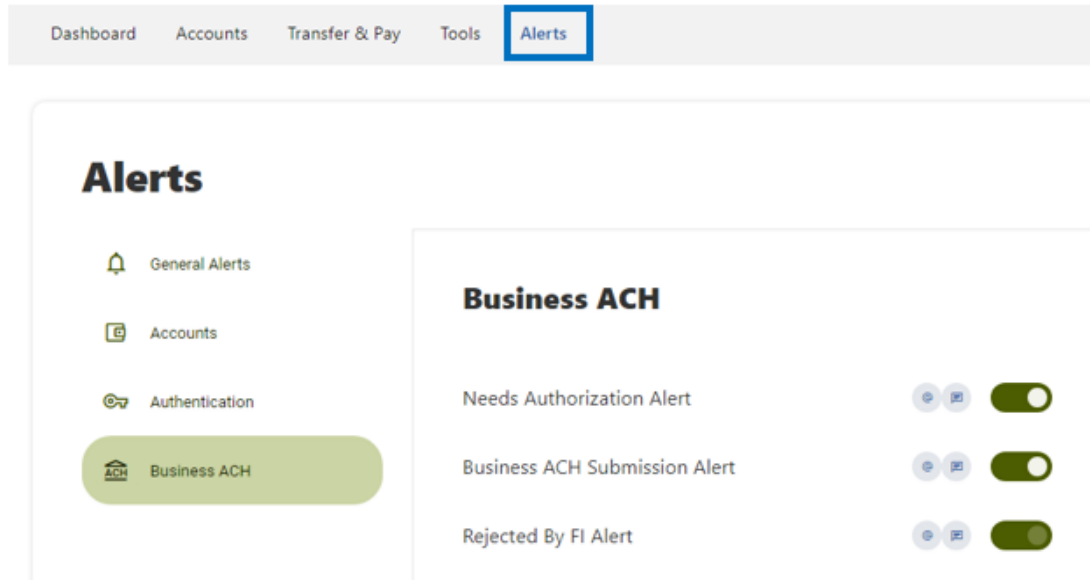
Business Reports Menu

The Business Reports menu provides you with the ability to access Standard Reports and create Custom Reports. Custom Report generation tools provide you with the ability to generate new reports to yield new insights on your ACH details and transaction history. The three main areas include:

1. *Quick Filter Cards* - Quick Filter Cards are located above the Balance Trend chart on the Business Reports Dashboard. The Quick Filter Cards show the current balance of all the business user's deposit accounts and loans. If you click on a Quick Filter Card, the Balance Trend chart will instantly be filtered to show only trends for those accounts (all other filter settings remain the same). The Quick Filter Card selection will cascade to the Balance Trend chart, Transaction Summary, and the Transaction Overview.

2. *Balance Trend* - The Balance Trend chart is a line graph at the center of the dashboard that shows the trend in deposit account balances for a selected set of accounts over a selected period of time.

3. *Transaction Overview* - The Transaction Overview is a high-level bar chart connected to the bottom of the Balance Trend chart on the Business Reports Dashboard. The Transaction Overview chart will display the sum of total debits and credits for the selected deposit accounts on a daily basis for the selected Date Range. The selected

accounts and the selected time period are inherited from the options used for the Balance Trend chart.
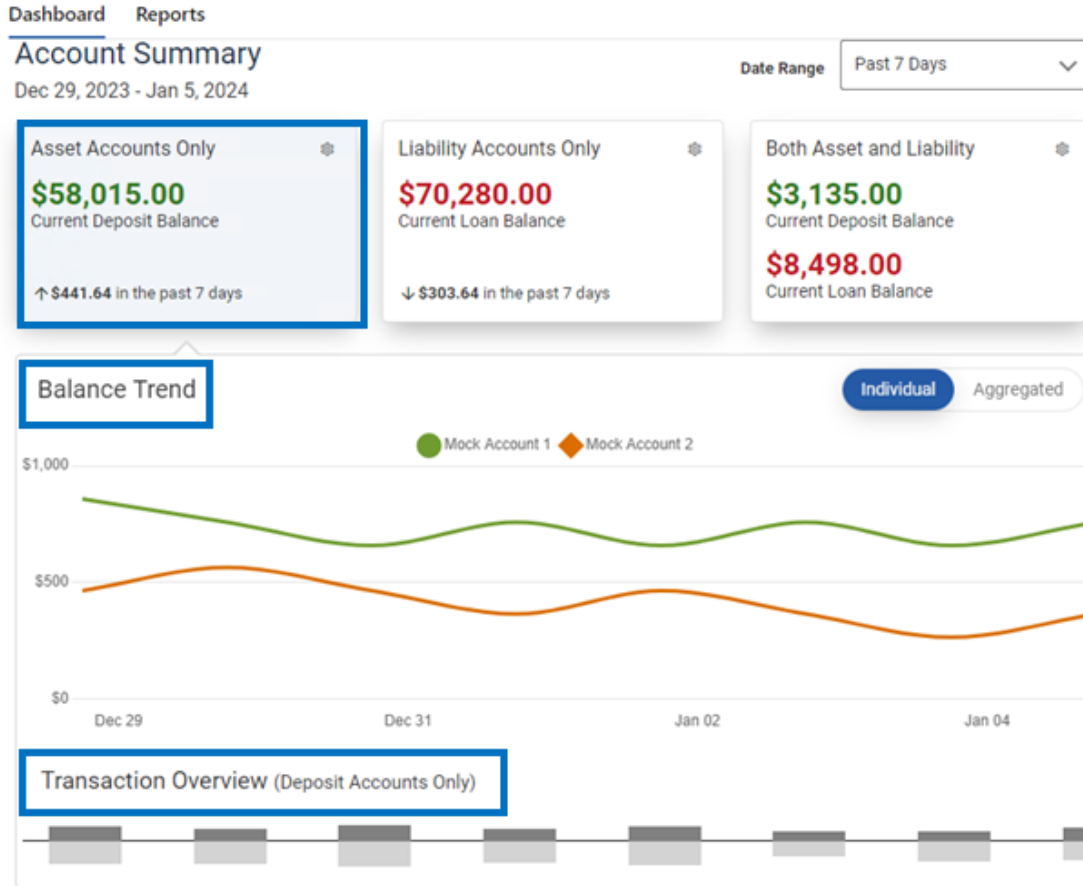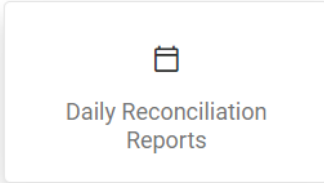

Create a Custom Report
The **Reports** tab will show you standard reports that are generated by Ideal Credit Union. You will also be able to run your own custom reports. Within the Business Reports menu, select the **Create Custom Report** button.

Business Reports
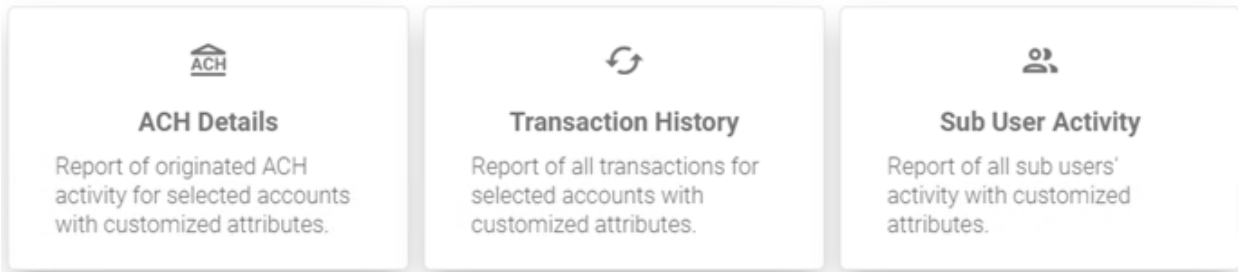
Dashboard   Reports

Standard Reports

📅

Daily Reconciliation
Reports

Custom Reports

Search [Type in Report Name   🔍]   Filter [All Reports   ⌄]   [Create Custom Report]

Then, select the **Custom Report Type** and that type will display with default columns.

What type of report would you like to create?   ✕

🏛️ ACH	🔄	👥
ACH Details	**Transaction History**	**Sub User Activity**
Report of originated ACH activity for selected accounts with customized attributes.	Report of all transactions for selected accounts with customized attributes.	Report of all sub users' activity with customized attributes.

1. Click the **Edit** (pencil) icon next to the report name report. Click the **Accept** (checkmark) button to save.
2. The **Add / Remove Columns** button will allow you to add or remove columns from the Custom Report by checking the boxes next to the column to add (if the box is blank) or remove (if the box is checked). Click the **Update** button to save the changes or click the **Cancel** button to close the window without saving the changes.
3. Click the **Save Dynamic Report** button**,** enter a name, description, date range, and share type and select to receive a notification via email when the report is ready.
4. Click the **Save** button to create the new Custom Report or click the **Cancel** button to close the Custom Report without saving.

Edit Custom Reports

To Edit a Custom Report, select the report you would like to edit and make the appropriate changes. Once all edits have been completed, click the **Update Dynamic Report** button.

Delete Custom Reports

Use the **Delete** icon (trash can) to remove the Custom Report.

Federal Reserve - Fed Reporter

Upon setting up ACH services, the Federal Reserve will send the following reports:

- Notice of Change – this report will notify the user of any incorrect or outdated account information. The purpose of this report is to ensure that future transactions reflect accurate data.
- ACH Return Reason – this report will notify the user of returned ACH, including, but not limited to NSF, Account Closed, Unable to Locate. The purpose of this report is to ensure that future transactions reflect accurate data.
- Originated Batch – this report will provide an overview

The below referenced screenprint is an example of an email from Fed Reporter:
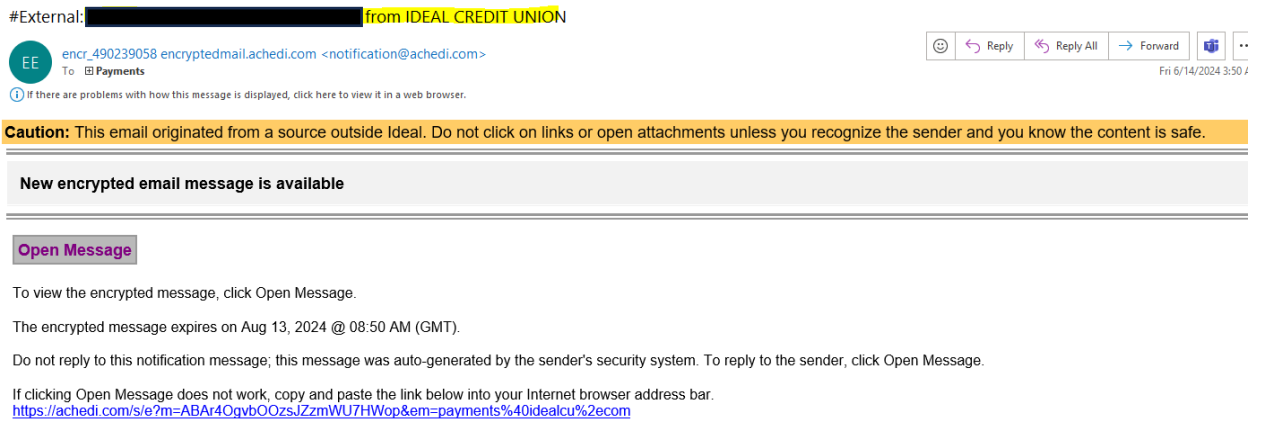
Click on Open Message; upon first logging on, they will be prompted to create a password by selecting New to secure email? Register.
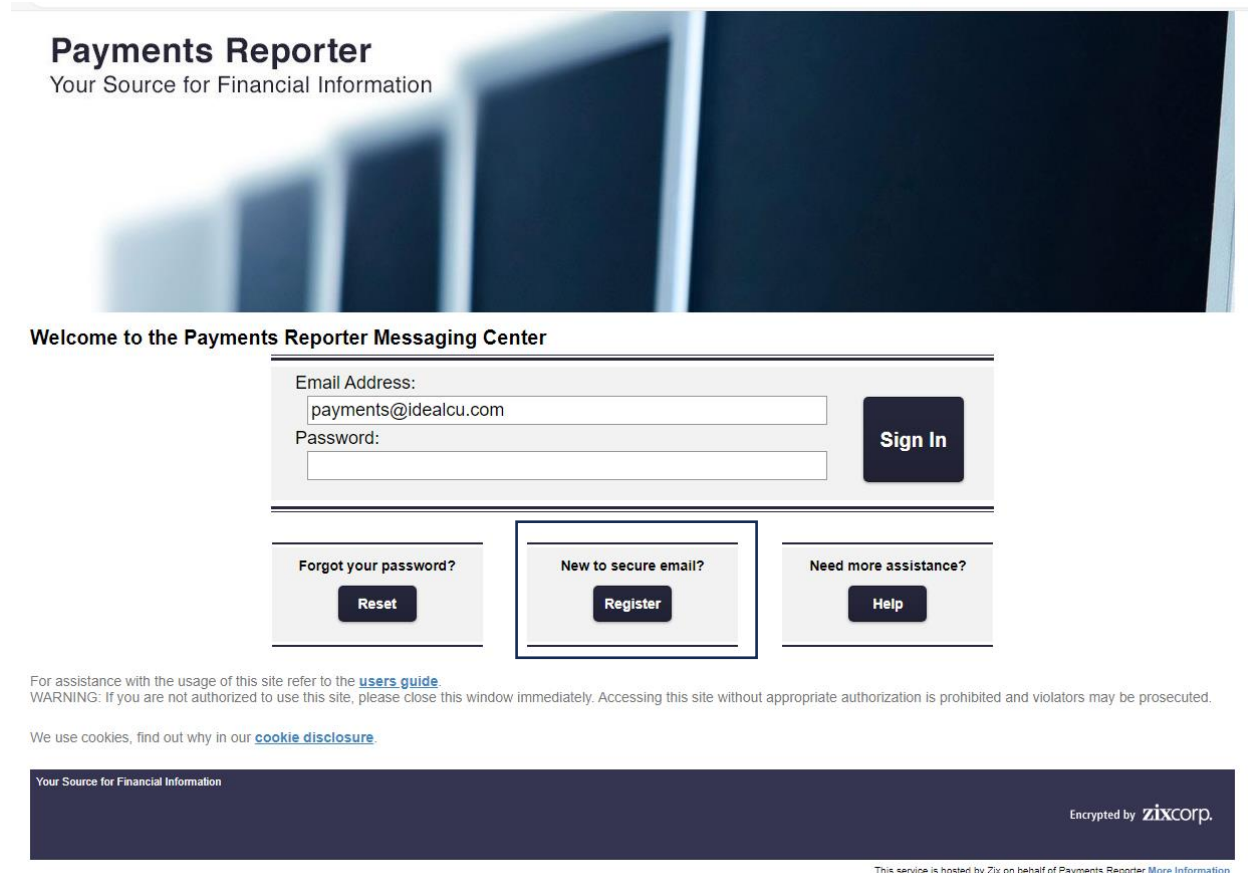
Below is the email that will be forwarded from Fed Reporter, along with the reports attached. Click on reports.zip to see the report(s) generated on that specific day. If there is no activity, an origination report that is blank will still be sent.

Payments Reporter
Your Source for Financial Information

Inbox				❓
Forward	Delete	Save Message	Save Attachments	payments@idealcu.com Sign Out
				Last Sign In: Jun 14, 2024 3:52 PM

Received:	Jun 14, 2024 3:50 AM
Expires:	Aug 13, 2024 3:50 AM
From:	encr_490239058@encryptedmail.achedi.com
To:	payments@idealcu.com
Cc:	
Subject:	Reports for ████████████ from IDEAL CREDIT UNION

Attachments: 📎 reports.zip

Attached are your report(s). For additional information please contact:
Ideal Credit Union, Woodbury MN
Telephone: 651-770-7000

Message Generated: 06/14/2024 04:50 EDT
Process Date: 2024-06-13

*** Do Not Reply To This Email. This is an Auto-Generated Message and Responses are Automatically Deleted. ***

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