BUSINESS USER GUIDE

Alkami Training
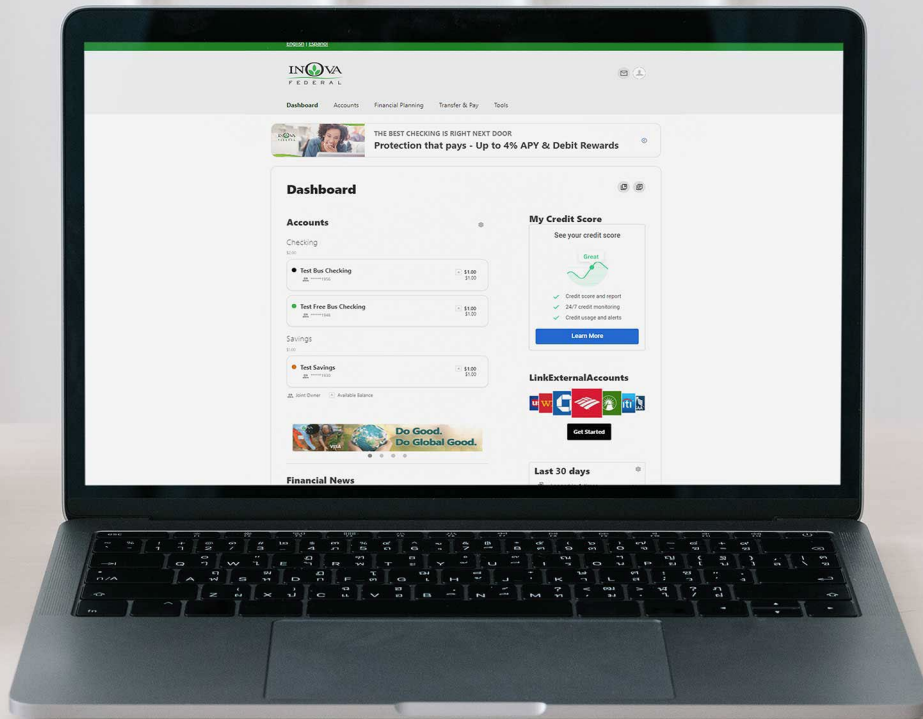
INOVA
FEDERAL
Business Services

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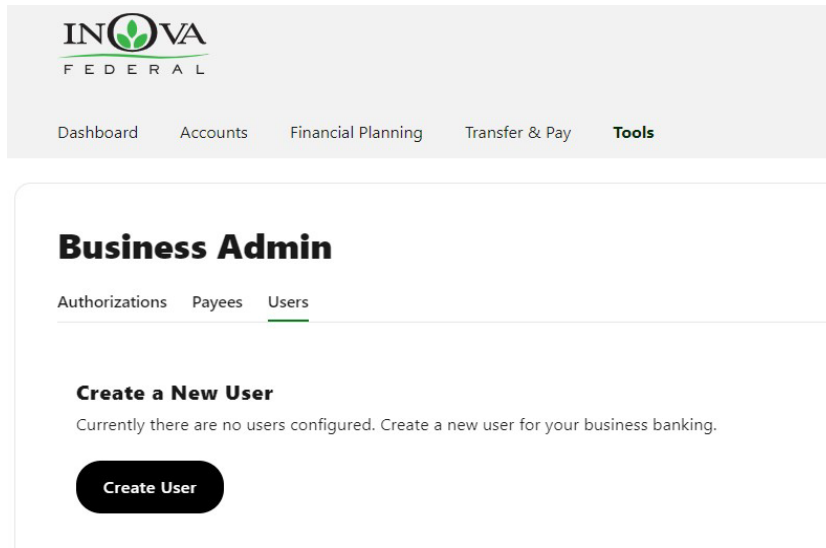
Business Banking Overview

Our new Business Banking platform is focused on providing a digital banking experience to seamlessly review, monitor and manage finances of your business. Businesses have unique online banking requirements that are not available in retail banking, such as: multiple users with specific permissions, Business ACH and Business Wires, Transaction limits and Authentication.

Here is an overview of the functions within your Business Banking digital platform.

Drop Down	Functions	Description
Tools	Business Admin	Manage Authorizations, Payees, and Users
Transfer & Pay	Business ACH	Create ACH templates, add payees, and submit ACH transfers
Tools	Business Reports	Daily Reconciliation reports, or customize your own reports about ACH details, Transaction History, and sub-user activity

Business Administration

The Business Admin widget provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation for all other Business widgets, such as Business ACH, Business Wires, and Business Reports. The Business Admin widget also serves as the hub for Authorizations, Payees, Roles, and User Management.

INOVA
F E D E R A L

Dashboard   Accounts   Financial Planning   Transfer & Pay   **Tools**

Business Admin

Authorizations   Payees   Users

Create a New User

Currently there are no users configured. Create a new user for your business banking.

Create User

click **Next** to move on to **Permissions and Limits.**

Create a User

The Master Users will be able to create new users for the accounts. Please note, you will need to login from a desktop to add, edit or delete users. On the **Users** tab within the Business Admin under Tools, click **Create User**. The add a new user window will display.

Enter the user's **First Name, Last Name, Email and Username**. Once you are finished,

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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.

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

Feature Access   Select All

Positive Pay
Ability to do positive pay.

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

Permissions

Within the Business Admin you can assign each user permissions for Administration and Feature Access, select the desired access from the right-hand pane and select the **Toggle** icon next to Permissions. **Move the toggle right** to grant permissions or **Select All** for all permissions under each category.

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Payment Types

Scroll down to assign Payment Type transaction access limits, payment destination access, and payment template management.   If a user is not assigned access to the payment types, they will be unable to perform any transactions for those services. ACH Collections & Payments can only be used by business pre-approved through INOVA for ACH Origination.

Payment Types
Select transaction access limits

ACH Collections
NO ACCESS   >

ACH Payments
NO ACCESS   >

Internal Transfers
NO ACCESS   >

External Transfers
NO ACCESS   >

Bill Pay
NO ACCESS   >

Each Payment Type has 5 different access levels for the main admin to choose from and each service has a drop down. **No Access, View, Submit, Authorize**, and **Submit & Authorize.**

Select Access Level
No Access   ^

No Access   ✓

View

Submit

Authorize

Submit & Authorize

For each Payment Type, those users with Submit & Authorize there will need to be limits set for the user.

< **Bill Pay**   Close

Select Access Level
Submit   ∨

Permissions

View Restricted Bill Pay Payees
Ability to view restricted payees.   ⬤

Limits

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

Single Payment
$0.00

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Payment Destination

Select All

Manage ACH and Wire Payees
Add, edit, and delete payees and pay methods.

Manage Bill Pay Payees
Allows the business master user to restrict sub users ability to add, edit, and delete a Bill Pay payee.

Add External Transfers Account
Ability to add external accounts.

Add Member To Member Transfer Account
Allows users to add member accounts for transfers.

Payment Destination

After the user has access to the appropriate payment types, the user will need payment destination rights as well. This is a toggle format on the right-hand side. **Each main admin should be aware that some of these rights are giving users the access to add external accounts and transfer funds.**

Payment Template Management

Select All

Create ACH Template
Ability to create ACH templates.

Edit ACH Template
Ability to edit ACH templates.

Manage ACH Template Entries
Allows users to select entry accounts, change statuses, amounts, enter addenda information for entries and delete ACH template entries.

Delete ACH Template
Ability to delete ACH templates.

Import ACH Templates
Ability to import ACH template or create pass-thru template using NACHA or .csv files.

Payment Template Management is only applicable to those business members who have access to ACH Origination. Each user will need a certain level of access in order to manage, create, or delete templates. **Click Next to move onto the Accounts the user should access.**

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‹ **Select Accounts**

Q Account Number Or Nickname

Checking (0 of 2)   Select All

☐ ● Test Bus Checking ******1956

☐ ● Test Free Bus Checking ******1948

Savings (0 of 1)   Select All

☐ ● Test Savings ******1930

Accounts

Select the accounts by checking the box next to each account the user should have access to. Click Select Accounts and confirm the accounts on the next screen.

After you have selected the accounts, please confirm the **Account Permissions** you would like to give your user by toggling over each one preferred. If you need to go back and edit these later, it will be available by clicking on the user's name.

The new user will receive an email to the email address provided with a temporary password. They will then be prompted to change their password before logging in.

To make edits to **Users**, click under **Tools, Business Admin,** and the Users name and then the three dots under each profile settings to make edits to that specific area.

Checking (1 of 9)   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.   ━●

Transfer Funds Into
The ability to transfer funds into this account and view associated transfer history using the Transfers widget.   ━●

Limits

Limits are assigned at each user level and are calculated separately for each individual user assigned.

To assign limits to a user, under **Tools**, **Business Admin**, then the selected user, select **Payment Permissions**, click on the applicable service to assign the limits (**ACH Collections, ACH Payments, Internal Transfers, External Transfers, Bill Pay).** The access level and limits can then be assigned, along with dual authorization for the service:

ACH Collections

Select Access Level
Submit & Authorize

Payment Types

☐ Collect Funds from Businesses

☐ Collect Funds from Consumers

Permissions

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

Same Day ACH Debits
Ability to send same day ACH Debits.

Limits

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

Daily	Weekly	Monthly
$0.00	$0.00	$0.00

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

Authorize Up to
The maximum limit this user will be able to authorize

Daily	Weekly	Monthly
$0.00	$0.00	$0.00

Sub-User Status

A master user can edit a sub user's contact information (name, email, phone, and address) and role. Additionally, a master user, or a sub user with the **Manage Users** permission, can edit a sub user's status or reset a sub user's 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.

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- *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 by INOVA FCU 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 **Tools** tab, within **Business Admin**, **select** the **User** from the user list, click the **three dots** icon next to the *Status* section. Click the **Save Changes** button to send the temporary password.

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

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 **Payee's** tab, located within the **Business Admin**. From here, users who are assigned the Manage Payees permission can add, edit, and delete payees.

On the **Payees** tab within the Business Admin Widget, click **Add New Payee or Get Started**. A new window will open, enter the Payee details (Person or Business) and add the Full Name. Choose a group is optional, as well as email, phone number, website, and payee ID. Click **Add Payee**

Use the pencil icon to edit the Payee details and use the Delete User link to remove the 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 *
Tester Tests

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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

🟢 Let's talk!

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Add a payment method

A payment method is a set of payment instructions related to specific types of payments that will be used by the business banking system 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 payee list. Scroll to the Payment Methods section and click the plus sign. **Choose the Method of payment**. **Complete the required information** for the chosen payment method (Account Number, Routing Number, Account Type, etc.). Click **Save.**

Use the pencil icon to edit Payment Details and use the trash icon to remove.

Add payment method   ⊗

Payment method type

🏛
ACH

Beneficiary FI and account information

Routing Number

                                                     0 / 9

Account type   ⌄

Account Number

                                                     0 / 17

Nickname   ⓘ

e.g. Primary ACH, Vendor Wire   0 / 100
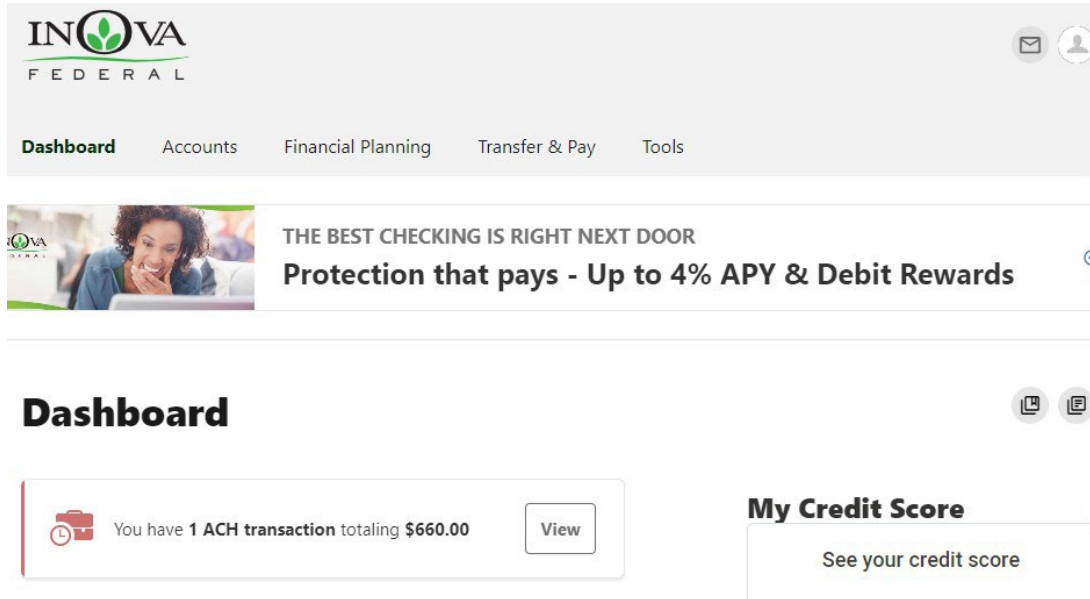
＋ ID number

Save
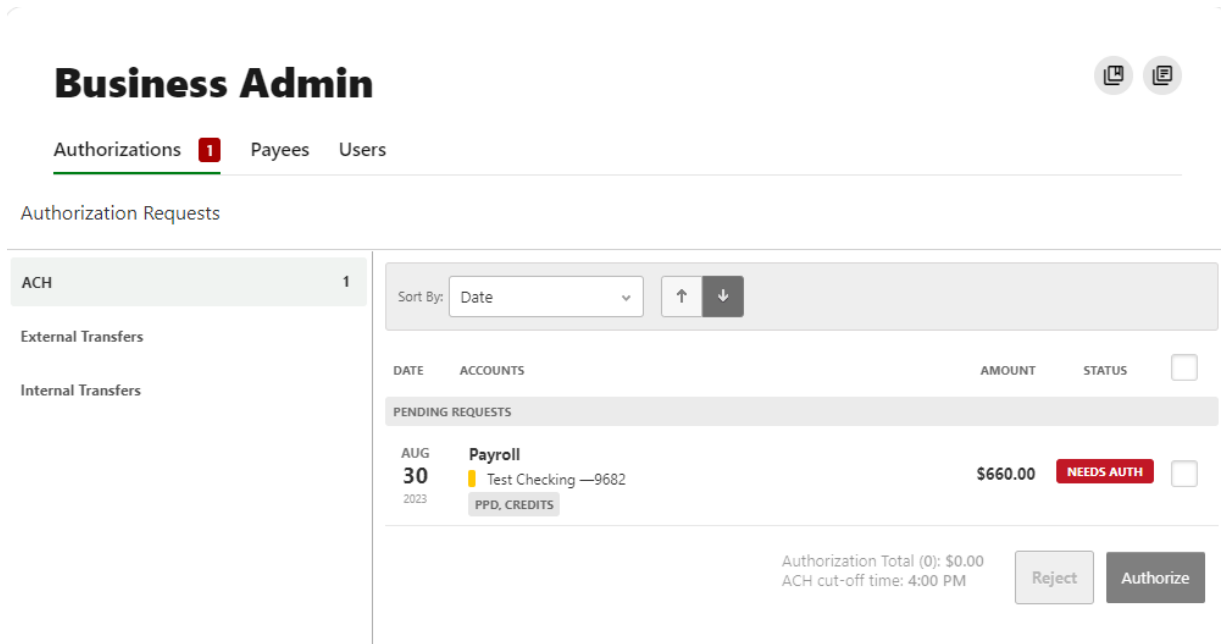
🟢 Let's talk!

Authorize or reject transfer request

As you login, you will have a notification on your dashboard for a transaction that needs authorization. Click **View** to be taken to the **Business Admin Authorizations**.

Business Admin 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 Origination

Business ACH 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 templates includes the Template Name, Company Name, Transaction Type, Company Entry Description, Offset Account, Access Level, and Payees. Before you can create ACH templates, you must be assigned to a role with Create ACH Template, Edit ACH Template, and ACH Account permissions.
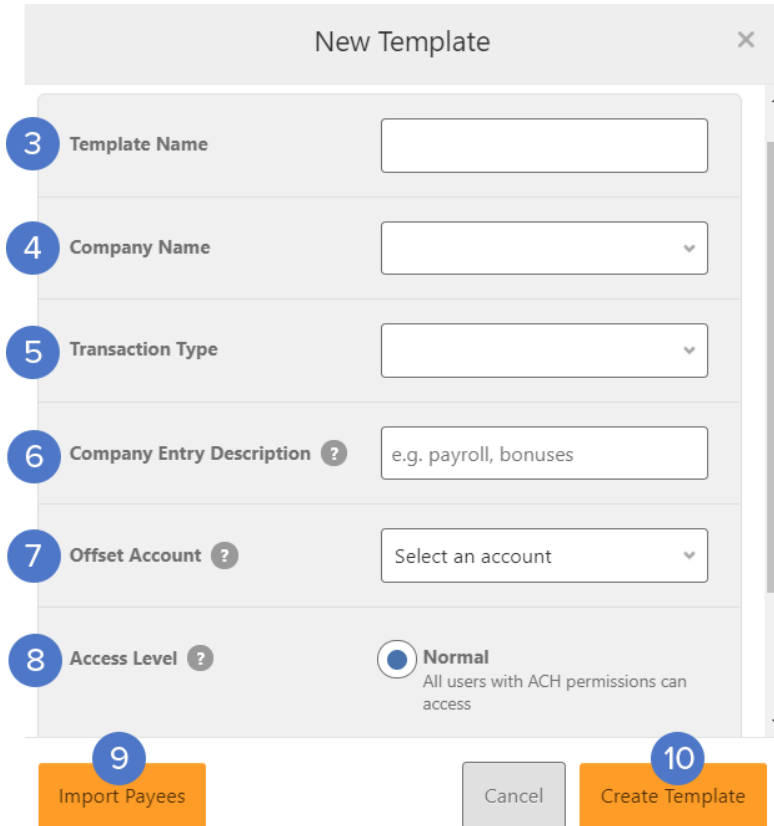
To create a new ACH template:

1. Click the **New Template** button.

2. The *New Template* window will display:

3. Enter a **Template Name.**
4. Select a **Company Name** from the dropdown menu.
5. Select a **Transaction Type** from the dropdown menu of available Transaction Types.
6. Enter a **Company Entry Description**. This provides a description of the transaction to the payee. (optional)
7. Select an **Offset Account** from the dropdown menu.
8. 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.
9. Click the **Import Payees** button to upload a NACHA (.txt) or .csv (comma separated value) file into business banking for future use (optional). The format required for the file upload is noted in the **Show file setup instructions** link.

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10. Click the **Create Template** button to save the new template or click the **Cancel** button to close the New Template window without saving.
11. A confirmation message will display confirming the template has been created.

Editing ACH Templates

The edit template function allows you to edit the Name of the template, Company Entry Description, Offset Account, and the Access Level. You must be assigned a role with the **Edit ACH Template** permission in order 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. Click on details within the template you wish to delete. Scroll down to the delete button at the bottom.

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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 INOVA FCU to process the already scheduled template. To cancel a future-dated template, click the **Scheduled** tab and click the **Cancel** button 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 INOVA FCU.

History Tab

The **History** tab displays pending batches (submissions available for processing by INOVA FCU) and a template history (submissions that have been completed or rejected by INOVA FCU rejected when in a *needs authorization* status or canceled).

ACH Processing Days and Cutoff Times

ACH Processing Days are the days of the week that INOVA FCU 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 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. To submit ACH templates, 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 **Tools** → **Alerts**. The ACH transfer module supports the following alerts:

● ACH Requires Authorization

● Business ACH Submission Alert

● ACH Authorization Rejected

Business Reports Widget

The Business Reports widget provides you with the ability to access Standard Reports and create Custom Reports. Custom Report generation tools providing 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 of the business user's deposit accounts and loans. If you click on a Quick Filter Card, the Balance Trend chart will be instantly 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 chart 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.
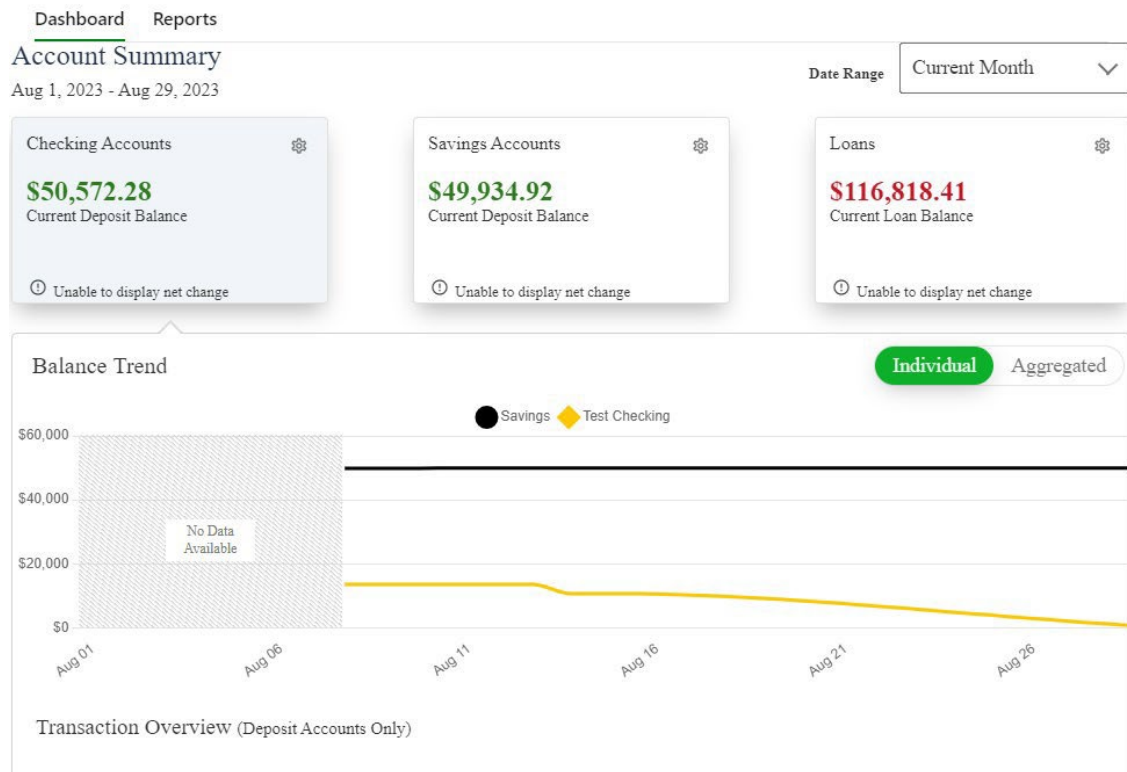
Create a Custom Report

The Reports Tab will show you standard reports that are generated by INOVA FCU. You will also be able to run your own custom reports. Within the Business Reports, 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]

NAME ⇕   DESCRIPTION   CREATED ON ⇕

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

What type of report would you like to create? ✕

🏛
ACH Details
Report of originated ACH activity for selected accounts with customized attributes.

🔄
Transaction History
Report of all transactions for selected accounts with customized attributes.

👥
Sub User Activity
Report of all sub users' activity with customized attributes.

1. Click the **Edit** (pencil) icon next to the report name to add the name of the report. **Enter the name** of the report and click the **Accept** (checkmark) button to save.
2. **Add / Remove Column** 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) the associated column. 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,** 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 then click the appropriate **Edit** (pencil) icons. 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.