



Inspire Business Online Banking  
User Guide

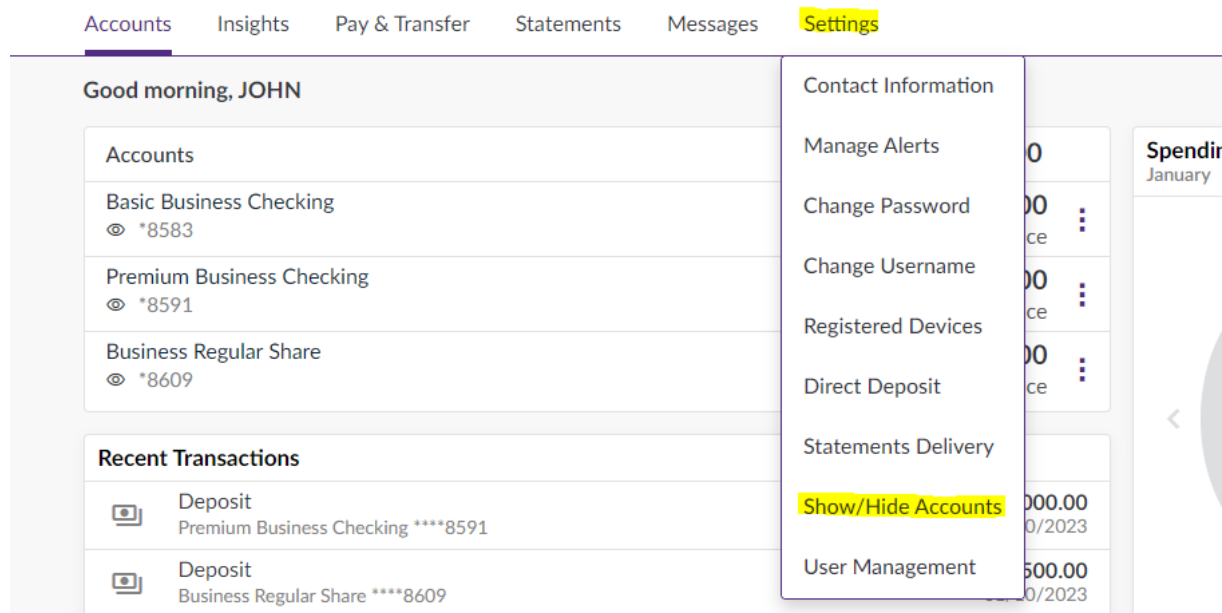
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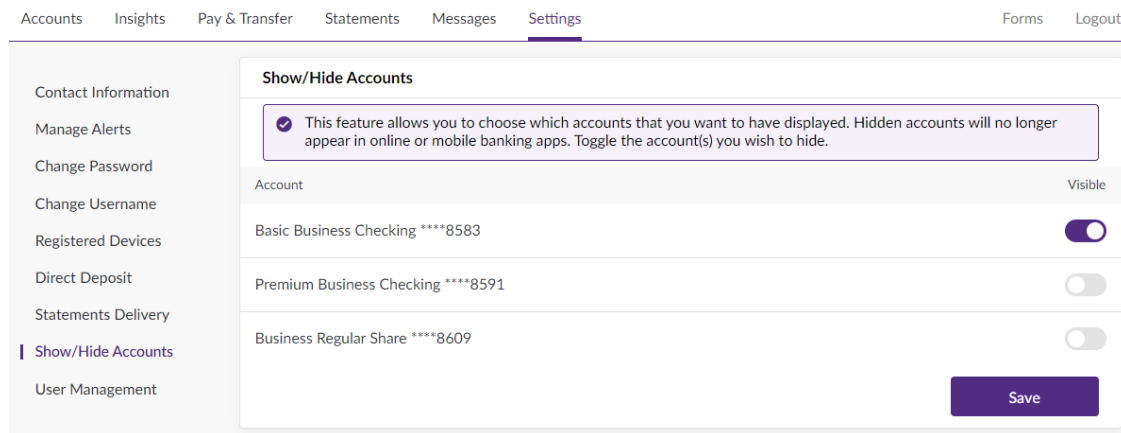
## Show or Hide Accounts

Online and mobile banking app users may choose to hide certain accounts from displaying within their **Accounts** page. Perhaps the account in question is closed. Perhaps the account regularly receives money via transfer and hiding it from view is an attempt on the user's part to avoid any temptation to spend it. Whatever the reason, hiding an account is a simple process requiring minimal action from the user. It is detailed below.

1. Log into your online banking.
2. Click **Settings** in the menu at the top of the screen.
3. From the resulting list of options, click **Show/Hide Accounts**.



4. The resulting **Show/Hide Accounts** screen displays all user accounts that would normally appear on the online banking **Accounts** screen. Each line item contains an **Account** description and masked account number. At the end of the line is a button indicating whether or not the account in question is **Visible** in online banking. Each account defaults to a status of , meaning *Visible*. Remove an account from greater view by toggling its corresponding icon to a status of , meaning *Hidden*.



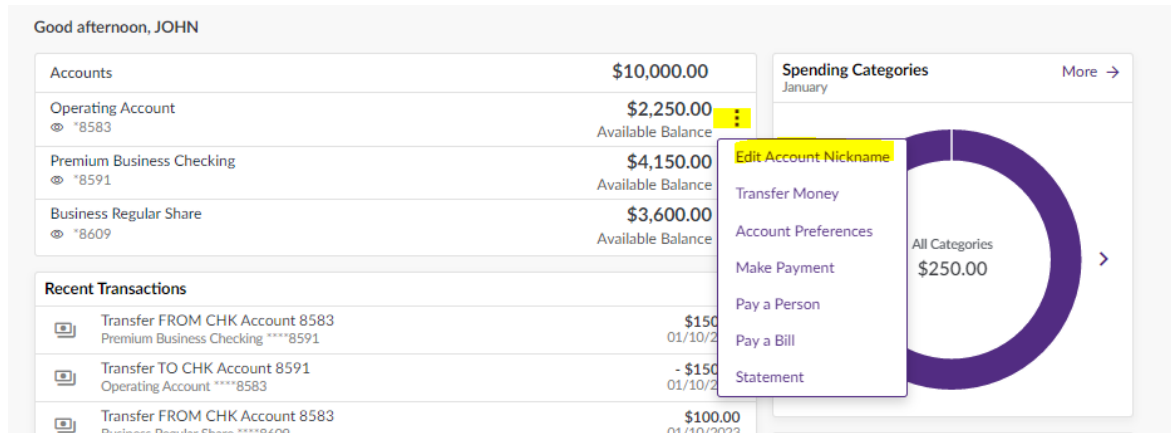
5. Click **Save** when finished.
6. Click **Accounts** in the menu at the top of the screen to verify that the selections properly took.
7. To reverse the process, merely return to **Settings > Show/Hide Accounts** and locate any currently hidden accounts you wish to reinstate, toggle them back on, then click **Save**.

## Nicknaming Accounts

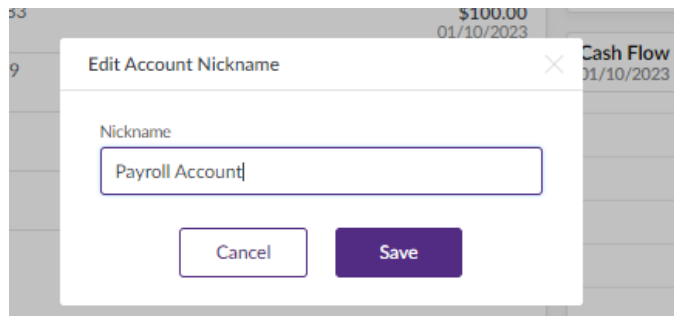
Online banking users have the ability to “nickname” their accounts inside online banking in order to easily manage or identify accounts.

### How to Nick Name Accounts

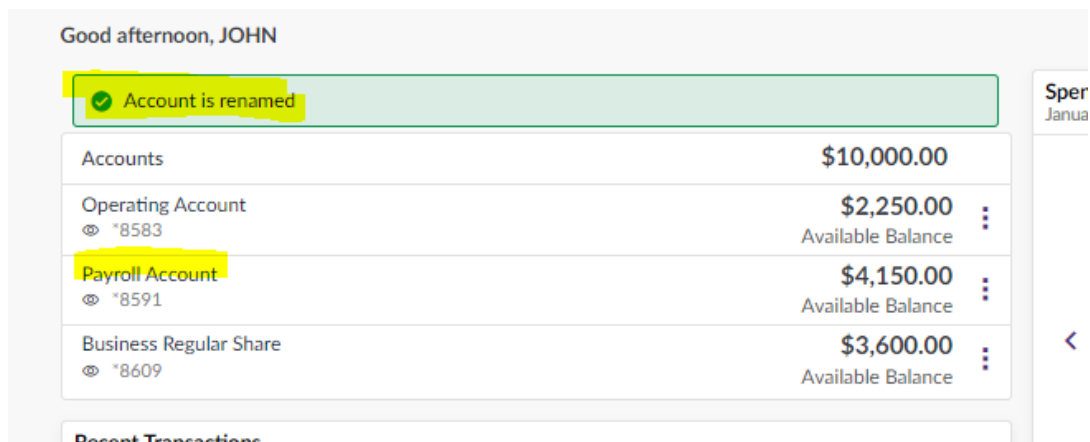
1. From the main dashboard, click on the three-dot icon next to the balance information
2. Click **Edit Account Nickname**



3. Enter the appropriate nickname for the account and hit save



4. The account dashboard will be updated with the new nickname for the account.



## Managing Alerts

Online banking users may choose to receive alerts via text message or email if their account balance goes above or below a prescribed dollar amount - what is called a **Balance Alert** - or if a transaction within a specified amount range occurs - what is called a **Transaction Alert**. This document will walk users through the process of creating both types of online banking alert. The first four steps below are mandatory regardless of the type of alert being created.

1. Log into your online banking account.
2. Click **Settings** in the menu at the top of the screen.
3. From the resulting options, click **Manage Alerts**.
4. The resulting **Alerts** screen will display any existing alerts set up by default.
  - a. All users will be defaulted for Certificate of Deposit Maturity reminders, Loan Payment Reminders, and Failed Login Attempts, for all methods of alerts (email, SMS, and Push)

The screenshot shows the 'Manage Alerts' settings page. At the top, there is a navigation bar with links: Accounts, Insights, Pay & Transfer, Statements, Messages, Settings (highlighted), Forms, and Logout. On the left side, there is a sidebar menu with options: Contact Information, Manage Alerts (highlighted), Change Password, Change Username, Registered Devices, Direct Deposit, Statements Delivery, Show/Hide Accounts, and User Management. The main content area is titled 'Manage Alerts' and contains several sections:

- Email:** A toggle switch is turned on. Below it, the email address 'JOHNTEST@YAHOO.COM' is displayed.
- Checking & Savings Accounts:** This section contains three rows, each with a toggle switch and an 'Amount' input field.
  - Balance less than: Toggle is off, Amount is \$0.00.
  - Balance greater than: Toggle is off, Amount is \$0.00.
  - Transaction greater than: Toggle is off, Amount is \$0.00.
- Certificate of Deposit:** A toggle switch for 'Maturity date reminders' is turned on.
- Mortgage & Loans:** A toggle switch for 'Loan payment reminders' is turned on.
- Security:** A toggle switch for 'Failed login attempt' is turned on.
- Push Notifications:** A toggle switch is turned on. Below it, the text 'App notifications for devices with this app.' is displayed.
- Text Messages:** A toggle switch is turned on. Below it, the text '+1[REDACTED]6650' and 'Message and data rates may apply.' are displayed.

At the bottom right of the form, there are two buttons: 'Cancel' and 'Save'.

## Creating an Alert

1. To add additional alerts, such as **Balance Alerts** or **Transaction Alerts**, toggle on the appropriate alert option and set an alert threshold amount.
2. Click Save, to save your alert preferences

AccountsInsightsPay & TransferStatementsMessagesSettingsFormsLogout

Contact InformationManage AlertsChange PasswordChange UsernameRegistered DevicesDirect DepositStatements DeliveryShow/Hide AccountsUser Management

Manage Alerts

✔ Your alerts preferences have been saved

EmailJOHNTEST@YAHOO.COM

Checking & Savings Accounts

Amount\$500.00

Amount\$0.00

Amount\$0.01

Certificate of Deposit

Maturity date reminders

Mortgage & Loans

Loan payment reminders

Security

Failed login attempt

Push NotificationsApp notifications for devices with this app.

Text Messages+12154806650Message and data rates may apply.

CancelSave

3. To Delete an alert, simply toggle off the appropriate alert or delivery method.

## Internal Transfers

Online banking users schedule internal transfers, which is to say transfers of money from one owned account to another, from the **Pay & Transfer** tab. This document reviews internal transfers under multiple scenarios - one-time transfer, recurring transfer, current date, future date - as well as reviewing the **Pay & Transfer** tab's **Transfer History** and **Scheduled Transfers** tools.

### How to Setup Internal Transfers

1. From online banking, click the **Pay & Transfer** tab from the action bar at the top of the screen.
2. Select **Pay & Transfer**.
3. Select **Internal Transfer**.
4. The default option from within the **Internal Transfers** menu is **Single Transfer**, meaning a one-time or recurring transfer. Leave **Single Transfer** as the selection for this example.
5. Select the source of the internal transfer from the options in the **From Account** drop-down list.
6. Select the destination of the internal transfer from the options in the **To Account** drop-down list.
7. Enter the transfer **Amount**.
8. Open the **Frequency** drop-down list and select how often this internal transfer should occur. Choices include *One-Time*, *Monthly*, *Weekly*, *Daily*, etc. *One-Time* is the default value.

The screenshot shows the 'Pay & Transfer' tab selected in the top navigation bar. On the left, a sidebar lists 'Transfers' with sub-options: 'Transfer' (highlighted), 'Transfer History', and 'Recurring Transfers'. The main area is titled 'Make Transfer' and contains the following fields:

- From Account:** A dropdown menu showing 'Operating Account \*\*\*\*8583' with a balance of '\$2,400.00'.
- To Account:** A dropdown menu showing 'Premium Business Checking \*\*\*\*8591' with a balance of '\$4,000.00'.
- Amount:** A text input field containing '\$150.00'.
- Frequency:** A dropdown menu showing 'One time'.
- On Date:** A date picker field showing '01/10/2023'.
- Note (Optional):** A text input field.

At the bottom right of the form are two buttons: 'Cancel' and 'Continue'.

9. For *One-Time* transfers, enter the **Transfer Date** or select it using the Calendar tool. The transaction can be current or future dated.
  - a. If any **Frequency** other than *One-Time* was selected - *Daily*, *Weekly*, *Monthly*, etc. - the single **Transfer Date** field is replaced by **Start Date** and **End Date** fields. These values define the term of the recurring transfer. Enter the **Start Date** and **End Date** manually or select them using the Calendar tool. The first transaction will occur on the **Start Date** and then reoccur on a date appropriate to the repeating **Frequency** - *Daily*, *Weekly*, *Monthly*, etc. - that was selected.




- Click Continue to process (one-time) or schedule (future dated/reoccurring) the transfer
- You will receive a message once the transfer has been submitted.

Accounts
Insights
Pay & Transfer
Statements
Messages
Settings
Forms
Logout

Transfers
Transfer
Transfer History
Recurring Transfers

### Transfer Confirmation

 Your transfer has been submitted. The funds will be processed shortly.

From Account

Operating Account \*\*\*\*8583

\$2,400.00

To Account

Premium Business Checking \*\*\*\*8591

\$4,000.00

Amount

\$150.00

Frequency

One time

On Date

01/10/2023

Note (Optional)

Go to History

Done

## Transfer History Tab

Transaction history for internal transfers can be found in the **Pay & Transfer** tab within the straightforward **Transfer History** screen. Shown below are examples of how same day and future dated transactions appear. The same day transfer was immediately posted upon submission. The future dated transfer, by comparison, shows as *Pending - Scheduled*.

Accounts

Insights

Pay & Transfer

Statements

Messages

Settings

Forms

Logout

Transfers

Transfer

Transfer History

Recurring Transfers

History

Date	To	From	Status	Note	Amount		
01/23/2023	Business Regular Share ****8609	Premium Business Checking ****8591	Pending - Scheduled	—	\$250.00	Repeat	Cancel
01/10/2023	Premium Business Checking ****8591	Operating Account ****8583	Posted	—	\$150.00	Repeat	
01/10/2023	Business Regular Share ****8609	Operating Account ****8583	Posted	TEST Notes	\$100.00	Repeat	

## Reoccurring Transfers Tab

Recurring transfers can be reviewed, edited, or canceled if necessary from within the **Pay & Transfer** tab's **Reoccurring Transfers** screen. Click Edit, to edit the transfer, or Stop to cancel the transfer.

AccountsInsightsPay & TransferStatementsMessagesSettingsFormsLogout

TransfersTransferTransfer HistoryRecurring Transfers

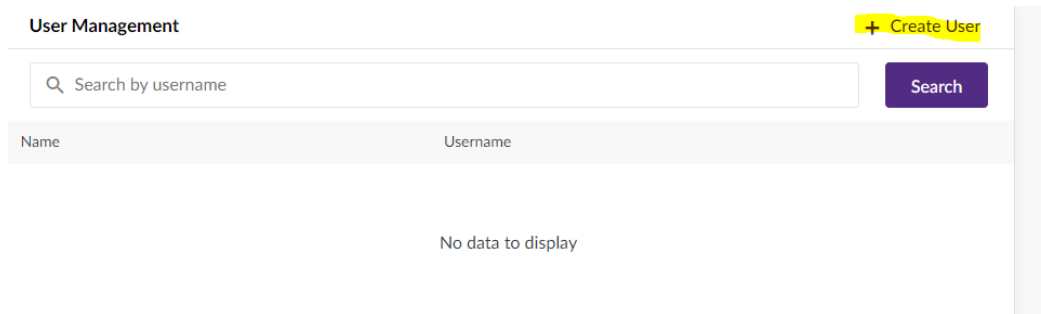
Recurring Transfers

Scheduled	To	From	Note	Amount	
Monthly 01/31/2023	Business Regular Share ****8609	Operating Account ****8583	—	\$100.00	<a href="#">Edit</a> <a href="#">Stop</a>

## User Management

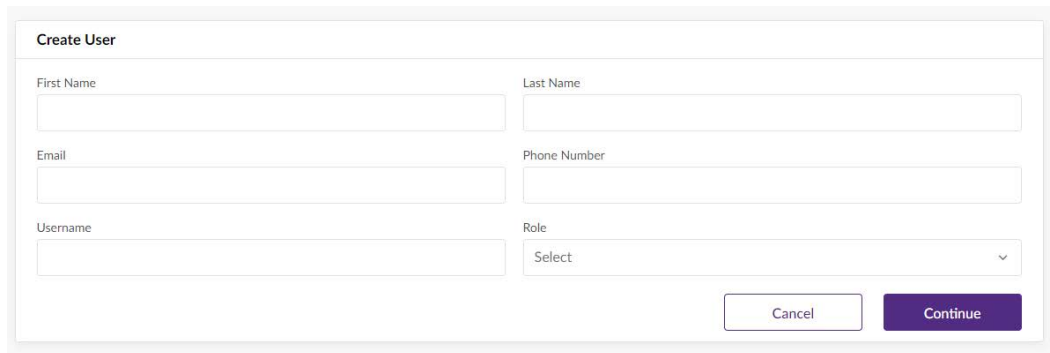
### How to Create a User

1. To get started, navigate to **Settings > User Management**. Click **Create User +**.



The screenshot shows the 'User Management' interface. At the top, there is a header 'User Management' and a '+ Create User' button highlighted in yellow. Below the header is a search bar with the placeholder text 'Search by username' and a 'Search' button. Below the search bar is a table with two columns: 'Name' and 'Username'. The table is currently empty, and the text 'No data to display' is shown below it.

2. Complete the user's First Name, Last name, Email, Phone number, **create a username** (cannot be an email address) and select their role. To learn more about Role's visit: **Role-Based Entitlements**.



The screenshot shows the 'Create User' form. It has six input fields: 'First Name', 'Last Name', 'Email', 'Phone Number', 'Username', and 'Role'. The 'Role' field is a dropdown menu with 'Select' as the current selection. At the bottom right of the form are two buttons: 'Cancel' and 'Continue'.

3. **Click Continue** - The User will receive a Welcome Email from Inspire Federal Credit Union and be promoted to setup a password.

## Role-Based Entitlements

Entitlements are permissions assigned to online banking users which allows access to their accounts, usually the ability to **View** account information, to **Transact** on those accounts, or both. Mostly used for secondary users employed by business accounts are “role-based entitlements”, a customizable advanced set of permissions that sets account access based on that user’s specific role within the business or organization.

### How to Create a Custom Role

1. To get started navigate to **Settings > User Management**. Click the **Role Management** tab. Here, you can either search for an existing role or create a custom role. Below are a list of existing roles.

Role Management		Create Custom Role +
<input type="text" value="Search role"/>		
Role Title	Description	
Admin	The admin is responsible for reviewing and approving or rejecting transactions. They have full access.	
Collaborator	Collaborators can transact with some limitations, but they are restricted from approvals and managing users.	
View Only	View Only can view accounts and history, but cannot transact.	

2. Click **Create Custom Role +**
3. Name the new role in the **Role Title** field and enter a brief **Description**.
4. Move to the **General Permission** section and click on the respective caret to expand each of the three permission areas:

Role Details

Role Title

Description

General Permissions

Administration

Create and edit users and roles.

Card and Payment Settings

Edit and manage permissions for recipients, cards, mobile deposit, and ACH transfers.

Approval Rights

Review transactions, user and recipient updates and provide appropriate approvals.

Cancel

Continue

a. General Permissions Breakdown:

- i. **Administration**- Selectable permissions within this area allow users who have this custom role to create and edit users and roles

**Administration**  
Create and edit users and roles.

<input type="checkbox"/>	Can create and edit users
<input type="checkbox"/>	Can create and edit roles
<input type="checkbox"/>	Can change own contact information

- ii. **Card and Payment Settings**- Selectable permissions within this area allow users who have this custom role to edit and manage permissions for recipients, cards, mobile deposit and ACH transfers.

**Card and Payment Settings**  
Edit and manage permissions for recipients, cards, mobile deposit, and ACH transfers.

<input type="checkbox"/>	Manage recipients	
<input type="checkbox"/>	Upload ACH file	<input type="checkbox"/> Requires Approval
<input type="checkbox"/>	Same day ACH	<input type="checkbox"/> Requires Approval
<input type="checkbox"/>	Manage other user's cards	

- iii. **Approval Rights**- Selectable permission within this area allow users who have this custom role to review transactions, user and recipient updates, and provide appropriate approvals.

**Approval Rights**  
Review transactions, user and recipient updates and provide appropriate approvals.

<input type="checkbox"/>	Can approve ACH transfers
<input type="checkbox"/>	Can approve ACH file uploads
<input type="checkbox"/>	Can approve internal transfers
<input type="checkbox"/>	Can approve wire transfers

5. Toggle on (or off) the desired permissions. If using a copied existing role as the basis for you new one, some of the permissions will already be set to Yes. Certain permissions, for **example Card and Payment Settings > Upload ACH file**, will have a companion checkbox called **Requires Approval** in addition to the standard toggle button. Only check this box if users with this role should require admin approval when performing that specific task.

General Permissions


Administration  
Create and edit users and roles.

Card and Payment Settings  
Edit and manage permissions for recipients, cards, mobile deposit, and ACH transfers.

<input type="checkbox"/>	Manage recipients	
<input type="checkbox"/>	Upload ACH file	<input type="checkbox"/> Requires Approval
<input type="checkbox"/>	Same day ACH	<input type="checkbox"/> Requires Approval
<input type="checkbox"/>	Manage other user's cards	

6. When you are satisfied with the parameters of the new role, click **Continue**. You will be taken to the **Account Permissions** screen, where all accounts owned by the business signer are displayed. In this section, you will toggle on (or off) the accounts for the role to view. Click the caret by the account name to open a series of additional toggles giving the users access. Toggle on or off to set all the appropriate access and account permission levels, then click **Continue**.

Account Permissions

Business Purple Savings \*\*\*\*  ☒ Account Access

<input type="checkbox"/>	Transfer From this account To other internal accounts	<input type="checkbox"/> Requires Approval
<input type="checkbox"/>	Transfer To this account From other internal accounts	<input type="checkbox"/> Requires Approval
<input type="checkbox"/>	Wire transfers from this account	<input type="checkbox"/> Requires Approval
<input type="checkbox"/>	Send payment to a person from this account	
<input type="checkbox"/>	Transfer from your account to another institution	
<input type="checkbox"/>	Transfer to your account at another institution	
<input type="checkbox"/>	Can Deposit Check	
<input checked="" type="checkbox"/>	Can See Statements	
<input type="checkbox"/>	Can Withdraw Check	

7. You will be taken to the final role setup screen, called **Role Transfer Limits**. Here are listed a number of transfer types users with this role will access to. Click the caret beside the transfer type name to open and set its details. Each transfer type will offer the following fields in which to set transaction amount limits:

^ Instant Transfers

Single transfer limits	Approval needed for transfers higher than \$1,000.00	Don't allow transfers higher than \$10,000.00
Daily limits	Approval needed for transfers total higher than 	Don't allow daily transfers total higher than 
Monthly limits	Approval needed for transfers total higher than 	Don't allow monthly transfers total higher than 

**a. Single Transfer Limits**

- i. **Approval needed for transfers higher than**- Enter an amount above which requires admin approval
- ii. **Don't allow transfers higher than**- Enter hard cap on a single transfer amount, regardless of approval.

**b. Daily Limits**

- i. **Approval needed for transfer total higher than**- Enter the combined amount over the course of a single day, above which requires admin approval.
- ii. **Don't allow daily transfers total higher than**- Enter a hard cap on the combined transfer amount over the course of a single day, regardless of approval.

**c. Monthly Limits**

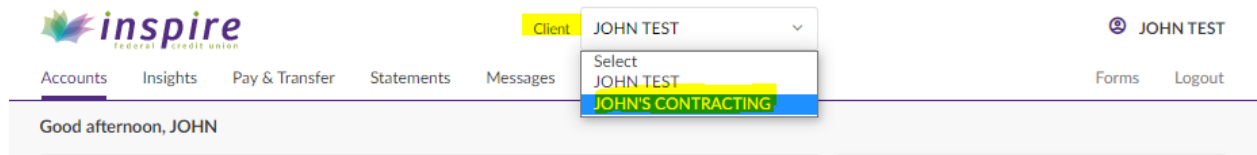
- i. **Approval needed for transfers total higher than**- Enter the combined amount over the course of a given month, above which requires admin approval.
- ii. **Don't allow monthly transfer total higher than**- Enter a hard cap on the combined transfer amount over the course of a given month, regardless of approval.

8. When you have specified an amount on all the transfer limits that need one, click **Continue** to finalize the custom role.

## **Bill Pay - Adding and Editing a Bill Pay Biller**

This document will review the processes of adding a new payee, also known as a biller, for demand use in online banking Bill Pay, as well as editing or deleting an existing one. Both processes are performed by the user from within online banking.

Note – Business Members with personal accounts can access bill pay from their personal profile and will have the option to pay bills from any checking account (personal or business). Business members with no personal accounts will need to toggle to the Business profile to access bill pay.



### **Adding A Bill Pay Biller**

1. From online banking, click **Pay & Transfer** in the menu at the top of the screen
2. From the resulting options, select **Bill Pay**.
3. The screen opens to the Bill Pay tab called **Pay Bills**. Any billers already set up will display here, along with fields used to detail their transactions. If there are no existing billers, the screen will be essentially blank and a legend will read, "To get started, add a Biller." Click the **Add Biller** button to proceed.
4. OLB's Bill Pay database contains an expansive array of popular potential billers that filter down from a routine biller search. In the example below, we search for "Discover" and note several different results from which to choose, finally clicking to select "Discover Card" as the desired biller.
5. On the resulting details screen:
  - a. Enter the proper billing **Account Number** pulled from your statement.
  - b. Enter it a second time in the **Confirm Account Number** field.
  - c. Enter the proper **Biller Zip Code**. **NOTE:** OLB already has preset details regarding zip code for each selectable payee and is looking first and foremost here for confirmation from the user. If the user enters a zip code that does not match those details and then clicks **Add**, OLB will return an error stating that the billing account information did not match the biller that was selected and expand the section so that the user can enter the full address and not just the zip code.
  - d. Enter an optional **Nickname** for this biller to more easily identify it within the greater list.
  - e. Enter an optional **Note** describing the payee if so desired.
  - f. Click the proper **Alert Me** checkboxes to notify the user. Both boxes may also be left unchecked to indicate that no alerts are to be sent.
6. Click Add when the biller details are entered and correct. The new biller will appear in the list in the **Pay Bills** tab. From here, the particulars of the Bill Pay transaction (**Send** and **Deliver** dates, **Amount**,



**From** account) are specified and the payment is scheduled.

### Editing or Deleting a Bill Pay Biller

Should you wish to update any details for an existing Bill Pay biller, up to and including deleting that biller entirely, follow the steps below:

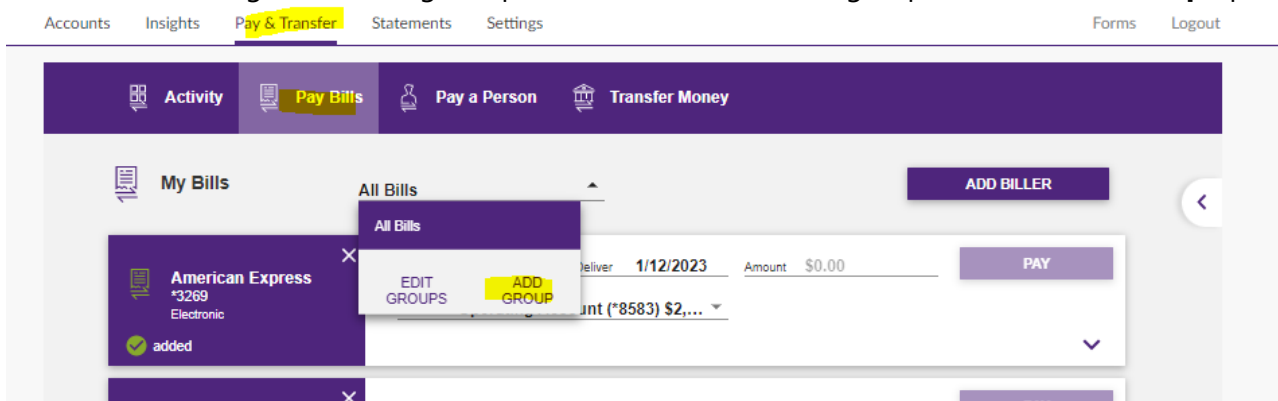
1. From online banking, click **Pay & Transfer** in the menu at the top of the screen.
2. From the resulting options, select **Bill Pay**
3. The screen opens to the Bill Pay tab called **Pay Bills**. Any billers already set up will display on this tab, along with fields used to detail their transactions. Locate the biller to be updated and click anywhere in the body of the line item to select it, changing its color from white to light blue
4. Selecting any line item reveals a pencil icon beside the biller name, as does clicking the arrow in the bottom corner of the biller description , which also expands the biller details for closer inspection. Whichever way the pencil icon is revealed, click it to open the selected biller for editing
5. The resulting **Update Biller** screen shows the following specifics on the biller, some of which are editable:
  - a. **Biller Name** - Not editable
  - b. **Delivery Method** - Not editable
  - c. **Account Number** - Masked. Click the eye icon to reveal the full number or pencil to edit it.
  - d. **Nickname** - Editable
  - e. **Note** – Editable
  - f. **Alert Me** - Both boxes are selectable or unselectable.
  - g. **Via** - Both boxes are selectable or unselectable.
6. When the desired edits have been completed, click the **UPDATE** button.
7. If you wish to remove the biller entirely, click the **DELETE** button. **NOTE:** This is a permanent operation. In order to restore a deleted biller, it will need to be re-entered using the earlier process.

## **Bill Pay – Bill Pay Groups**

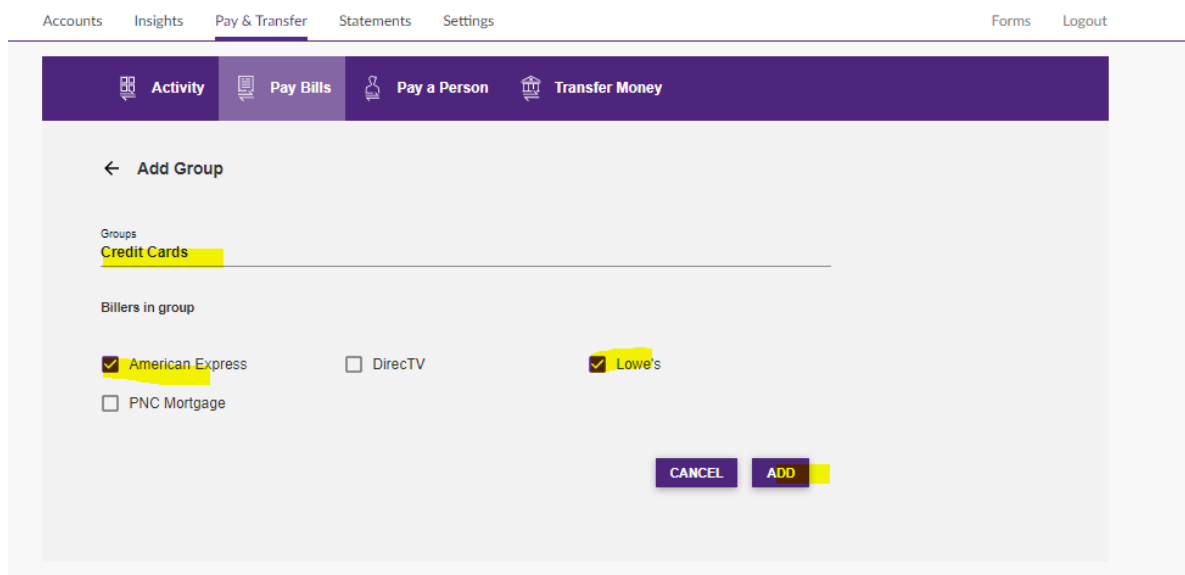
Once added, payees, also known as billers, exist in online banking Bill Pay permanently for the user's periodic use. With the **My Bills** display option set by default to *All Bills*, any billers already set up will display here, along with fields used to detail their transactions. This greater list can also be further organized into multiple groups of billers. When biller groups exist, they will be selectable from the **My Bills** drop-down list.

### **Adding a Biller Group**

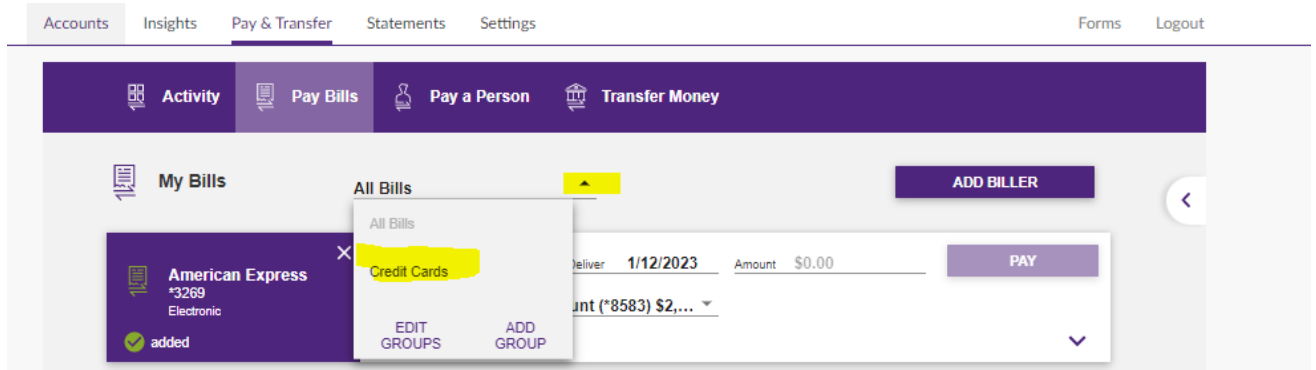
1. From online banking, click **Pay & Transfer** in the menu at the top of the screen
2. From the resulting options, select **Bill Pay**
3. The screen opens to the Bill Pay tab called **Pay Bills**. With the **My Bills** display option set by default to *All Bills*, any billers already set up will display here, along with fields used to detail their transactions. To organize existing independent billers into a new group, click the **Add Group** option



4. On the resulting **Add Group** screen, follow these three steps for each new group you wish to create
  - a. Enter the new group's name in the **Groups** field.
  - b. Check the corresponding box for each existing biller you wish to add to the new group
  - c. Click **Add** at the bottom of the screen to create the new group

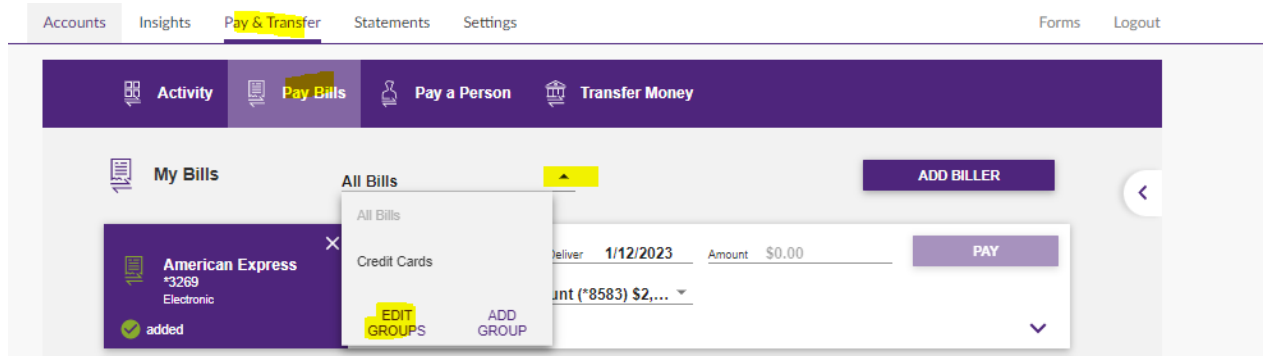


5. The new group appears afterward as a display option in the **My Bills** drop-down list. Clicking it will filter the list of active billers/payees to display only those contained in the selected group.

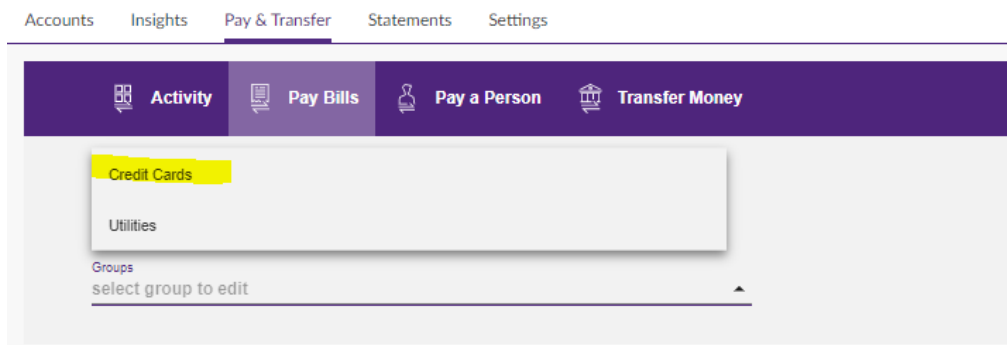


## Editing a Biller Group

1. From online banking, click **Pay & Transfer** in the menu at the top of the screen.
2. From the resulting options, select **Bill Pay**.
3. The screen opens to the Bill Pay tab called **Pay Bills**. Click to open the **My Bills** drop-down list. To edit the name or roster of an existing biller group, click the **Edit Groups** option.



4. The resulting **Edit Groups** screen presents another drop-down list, labeled **Groups**. Open it and click to select the group to be edited.



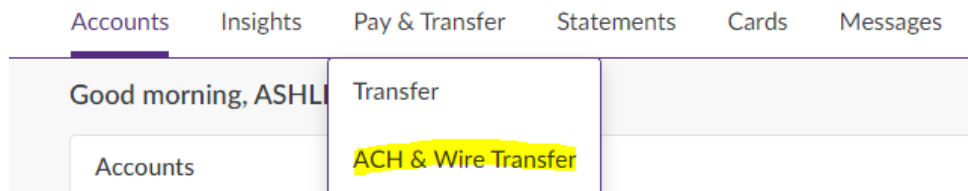
5. The selected group appears here exactly how it displayed prior to being initially added. Its name and roster of members are both editable, either by clicking on the pencil icon and manually entering a different group name or by updating the included billers by selecting or deselecting their corresponding checkboxes as appropriate, or both.
6. When the desired edits have been completed, click **Update**
  - a. To exit edit mode for this group without saving changes, click **Cancel**.
7. To remove this group from the **My Bills** drop-down list entirely, click **Delete**, and then click **Confirm**. The group is now gone, though the individual billers that once comprised it are left intact and viewable when the **My Bills** drop-down is set to *All Bills*.

## ACH Origination

The following sections outline the processes for setting up and **ACH Transfer In** and an **ACH Transfer Out** from within online banking. Both processes begin with the same three steps.

### Setting Up an ACH Transfer

1. Log into your online banking account.
2. Toggle to the Business Profile in the Client Drop down box.
3. Select **Pay & Transfer**
4. Select **ACH Transfer / Wire Transfer**



### ACH Transfer Options:

- **Receive ACH Payment - ACH Transfer In** debits an external account and credits your Inspire FCU account.
- **Send ACH Payment - ACH Transfer Out** credits an external account and debits your Inspire FCU account.

### Receive ACH Payment

1. From the **Make Transfer** section, select **Receive ACH Payment**.
2. In the **From Account** field, either search for and select an established recipient or click **Create Recipient +** to create a new recipient.
  - a. To create a recipient, click **+Create Recipient**
  - b. Choose whether this recipient should also be listed as wire recipient
    - i. This will allow this contact to be a recipient for wire transfers as well as ACH.
  - c. Choose the type of account for this recipient (Person or Organization)
    - i. Person – ACH SEC Code will be designated as PPD
    - ii. Organization – ACH SEC Code will be designated as CCD
  - d. Complete the New Recipient Information
    - i. First and Last Name
    - ii. Email
    - iii. Address (Needed for Wire Recipients)
    - iv. Intermediary Bank Name (Optional for Wire Recipients)
    - v. Intermediary Routing Number (Optional for Wire Recipients)
    - vi. Intermediary Bank Address (Optional for Wire Recipients)

- vii. Recipients Routing Number
  - viii. Recipients Account Number
  - ix. Account Type (Checking, Savings, or Loan)
  - x. Account Nickname (if applicable)
  - xi. Notes (if applicable)
  - e. Complete the Step-Up Verification via one-time passcode via SMS or Email
3. Once the recipient is established, select the account that will be credited from the **To Account** drop-down.
  4. Enter the **Amount** of the ACH Transfer.
  5. Click on the **Frequency** drop-down list and select how often the ACH should occur.
  6. Enter the date of the first credit in the **On Date** field or click on the calendar icon to select.

7. Select **Continue** to schedule the ACH transfer in.
8. Complete the Step-Up Verification via one-time passcode via SMS or Email
9. Insert the **one-time passcode** and click **Continue**.
10. Click **Done**.

## Send ACH Payment

1. From the **Maker Transfer** section, select **Send ACH Payment**.
2. In the **From Account** field, select the user account to be debited.
3. Search for an established recipient within the **To Account** drop-down list or click **Create Recipient +** to create new recipient.
  - a. To create a recipient, click **+Create Recipient**
  - b. Choose whether this recipient should also be listed as wire recipient
    - i. This will allow this contact to be a recipient for wire transfers as well as ACH.

- c. Choose the type of account for this recipient (Person or Organization)
    - i. Person – ACH SEC Code will be designated as PPD
    - ii. Organization – ACH SEC Code will be designated as CCD
  - d. Complete the New Recipient Information
    - i. First and Last Name
    - ii. Email
    - iii. Address (Needed for Wire Recipients)
    - iv. Intermediary Bank Name (Optional for Wire Recipients)
    - v. Intermediary Routing Number (Optional for Wire Recipients)
    - vi. Intermediary Bank Address (Optional for Wire Recipients)
    - vii. Recipients Routing Number
    - viii. Recipients Account Number
    - ix. Account Type (Checking, Savings, or Loan)
    - x. Account Nickname (if applicable)
    - xi. Notes (if applicable)
  - e. Complete the Step-Up Verification via one-time passcode via SMS or Email
4. Enter the **Amount** of the ACH Transfer.
  5. Click on the **Frequency** drop-down list and select how often the ACH should occur.
  6. Enter the date of the first credit in the **On Date** field or click on the calendar icon to select.

Make Transfer

What kind of transfer will this be?  
☐ Receive ACH Payment ☒ Send ACH Payment ☐ Wire Transfer  
  
☐ Validate account (Send zero dollar prenote transaction)

From Account  
 BUS25 \*\*\*\*0134 \$13,948.00

To Account  
 John's Contracting \*\*\*\*4789

[+ Create Recipient](#)

Amount  
 \$1,000.00

Frequency  
 One time

Transfer Funds On  
 03/21/2023

Note

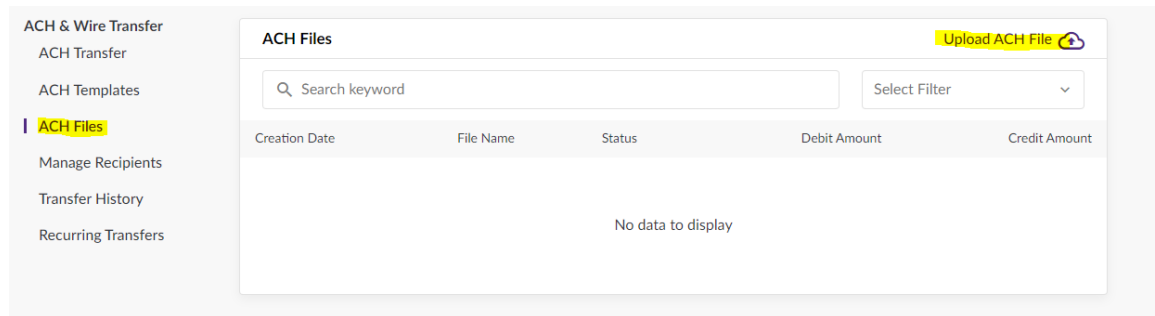
Cancel

Continue

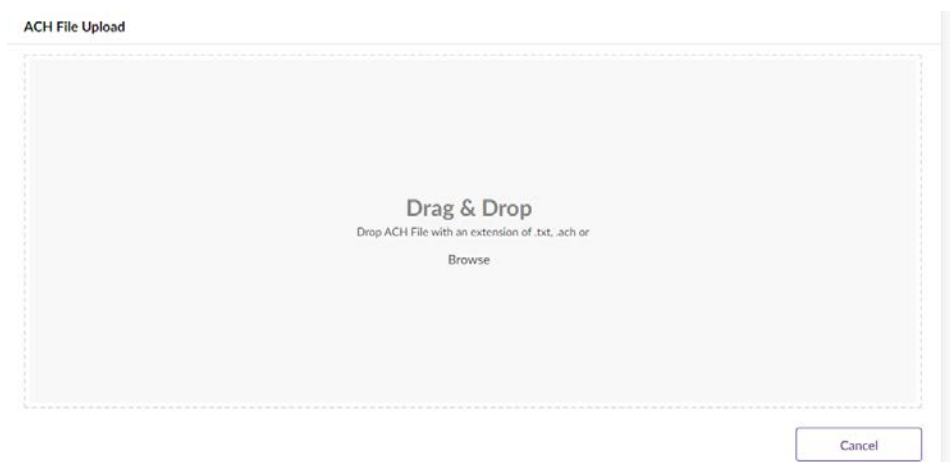
7. Select **Continue** to schedule the ACH Transfer out.
8. Complete the Step-Up Verification via one-time passcode via SMS or Email
9. Insert the **one-time passcode** and click **Continue**.
10. Click **Done**.

## ACH File Upload

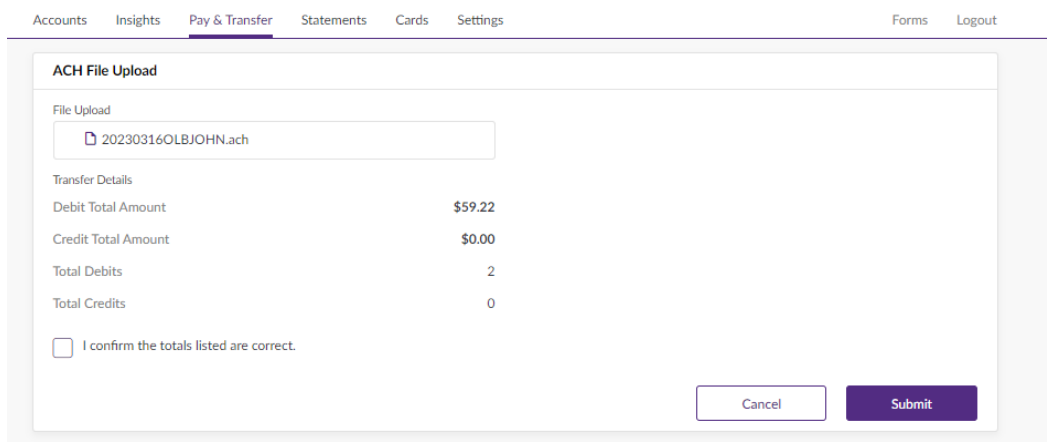
1. From your Online Banking dashboard, click **Pay & Transfer** then click **ACH & Wire Transfer**.
2. From the resulting **ACH Transfer/Make Transfer** screen, click **ACH Files** in the sidebar menu.
3. Click **Upload ACH File**.



4. On the **ACH File Upload** screen, either drag and drop an ACH file of a NACHA- approved format (.txt, ach, etc.) into the designated plane or click **Browse** and select it for import.

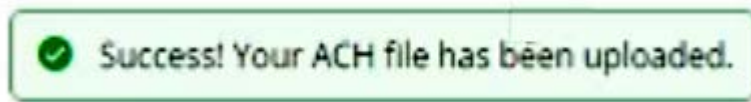


5. The file name will display toward the top of the **ACH File Upload** screen, and, below that, totals for credit and debit amount and debit number contained in the file.





6. Click the checkbox to confirm the listed totals are correct, click **Submit** to upload the file.



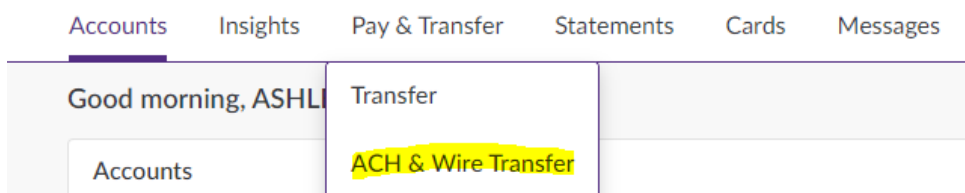
7. Returning to the **Pay & Transfer > ACH & Wire Transfer > ACH Files** screen shows the newly uploaded file with a **Status** of *Processing Request*.
8. **REMINDER – ACH File Uploads require an email to be sent to Inspire to confirm file totals.**
- a. An Authorized User of the Company must send an email to [retailops@inspirefcu.org](mailto:retailops@inspirefcu.org) confirming that a batch file has been submitted. The email should contain the following information:
    - i. **Email Subject Line** – "COMPANY NAME" ACH FILE UPLOAD CONFIRMATION
    - ii. **Message:**
      - 1. Company Name
      - 2. Name of Authorized User submitting file
      - 3. Settlement Date
      - 4. Total ACH Credits
      - 5. Total ACH Debits
      - 6. Authorized User Call Back Number

## Wire Origination

You can add the efficiency of wire transfers for your business online banking. With Online Wires, you can initiate and schedule wires from the convenience of your computer. To have access to this feature, please submit a Wire Application.

### Domestic Wire Origination

1. Log into your online banking account.
2. Toggle to the Business Profile in the Client Drop down box.
3. Click **Pay & Transfer** in the menu at the top of the screen.
4. Click on **ACH & Wire Transfer**.



5. Select the **Wire Transfer** radio button in the Make Transfer screen.

A screenshot of the 'Make Transfer' screen in the online banking interface. The 'Pay & Transfer' tab is selected in the top navigation bar. On the left, a sidebar lists options: 'ACH & Wire Transfer', 'ACH Transfer', 'ACH Templates', 'ACH Files', 'Manage Recipients', 'Transfer History', and 'Recurring Transfers'. The main content area is titled 'Make Transfer'. It contains the following fields and options:

- 'What kind of transfer will this be?' with three radio buttons: 'Receive ACH Payment', 'Send ACH Payment', and 'Wire Transfer' (which is selected and highlighted with a yellow background).
- 'From Account' with a dropdown menu showing 'Select an Account'.
- 'To Account' with a search bar labeled 'Search a recipient by name or account number' and a magnifying glass icon.
- A '+ Create Recipient' link.
- 'Amount' with a text input field.
- 'Transfer Funds On' with a date picker showing 'mm/dd/yyyy' and a calendar icon.
- 'Note' with a text area.
- 'Cancel' and 'Continue' buttons at the bottom right.

6. Use the dropdown box to select the **From Account**.
7. If this is your first time wiring to a recipient, click + **Create Recipient**

- a. Complete the New Recipient Information
  - i. First and Last Name
  - ii. Email
  - iii. Address
  - iv. Intermediary Bank Name (Optional for Wire Recipients)
  - v. Intermediary Routing Number (Optional for Wire Recipients)
  - vi. Intermediary Bank Address (Optional for Wire Recipients)
  - vii. Recipients Routing Number
  - viii. Recipients Account Number
  - ix. Account Type (Checking, Savings, or Loan)
  - x. Account Nickname (if applicable)
  - xi. Notes (if applicable)
8. Complete the Step-Up Verification via one-time passcode via SMS or Email
9. Click **Continue**
10. Use the dropdown box to select the **To Account** (recipient of wire)
11. Complete the **amount** to transfer, **date**, and **notes** of applicable.
12. Click **Continue**.
13. Complete the Step-Up Verification via one-time passcode via SMS or Email
14. Insert the **one-time passcode**.
15. Click **Done**.

**NOTE: Funds for outgoing wire transfers (including future dated wire transfers) will be immediately debited from the account.**

### **Call Back Verifications**

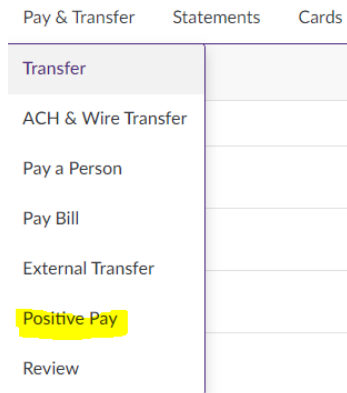
1. First time wire requests to new recipients or for amounts outside of normal established activity will require a verification call from the Credit Union to be completed before the wire will be sent.
  - a. The Credit Union must be able to reach a Designated Administrator of the Company at a phone number listed in the Online Banking Wire Transfer Agreement.
  - b. The Designated Administrator will be required to provide the Wire PIN/Passcode listed in Online Banking Wire Transfer Agreement, and confirm the recipient and amount of the wire.

## Check Positive Pay

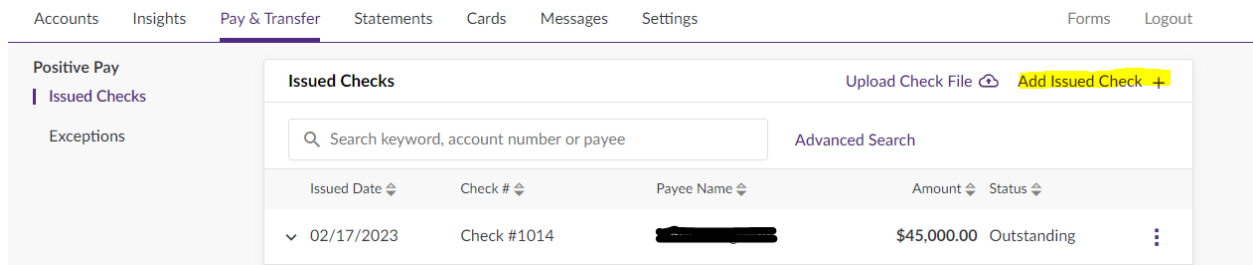
Check Positive Pay is a tool available that seeks to buffer physical check users against fraud by holding back checks it does not recognize. Business members have two options for adding a check via online banking, both of which are subject to monitoring by Positive Pay once completed:

### Adding Issued Checks manually

1. Log into your online banking account.
2. Toggle to the Business Profile in the Client Drop down box.
3. Click **Pay & Transfer > Positive Pay**



4. Click **Add Issued Check**



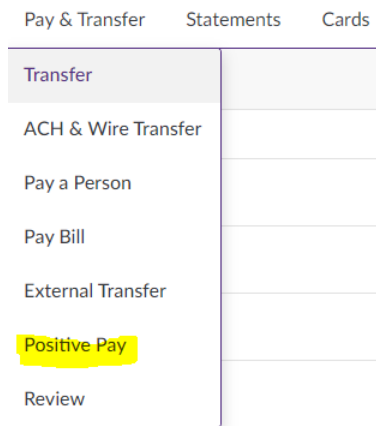
5. **Type in/select the information required** (check number, issued date, from account, amount, payee name, and option note)

A screenshot of the 'Add Issued Check' form. The form has the following fields: 'Check Number' (text input), 'Issued Date' (date picker showing 03/20/2023), 'From Account' (dropdown menu showing 'Select an Account'), 'Amount' (text input), 'Payee Name' (text input), and 'Note (Optional)' (text input). At the bottom right, there are 'Cancel' and 'Save' buttons.

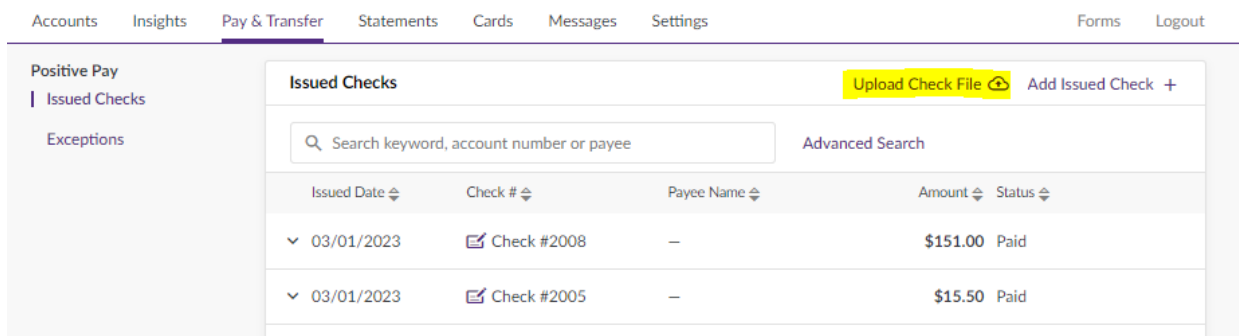
6. Click **Save**.

## Adding Issued Checks Via File Upload

1. Log into your online banking account.
2. Toggle to the Business Profile in the Client Drop down box.
3. Click **Pay & Transfer > Positive Pay**



4. Click **Upload Check File**



5. On the **Check File Upload** screen, either drag and drop CSV file containing the list of issued checks or click **Browse** and select it for import.
  - a. Business owners using an external check writing software may upload a CSV file from their external software; OR
  - b. A CSV file can be manually created and uploaded (see procedures below for creating an Issued Check File for Upload)
6. Confirm your total and number of checks. Check the box confirming these totals, click **Submit**, and then click **Done**. The **Issued Checks** screen will be updated, displaying the items from your Positive Pay Check File.

## Creating an Issued Check File

1. The .csv file format for Positive Pay Check File upload contains the following elements, separated by commas:
  - a. Check Number
  - b. Amount (include commas and two decimals)
  - c. Issued Date (MM/DD/YY)
  - d. Account Number, Payee (Optional)
  - e. Memo (Optional)
  - f. Void Indicator (Optional)

**NOTE:** Commas inside a field (as in an amount) should be enclosed in quotes.

2. Create a .csv file with checks, using the mapping above.
3. Open a new Excel sheet.
4. In column A of the Excel sheet, enter the check number(s).
5. In column B, enter the check amount(s).
  - a. You may need to format the cell by right clicking, then selecting **Format Cells** and **General**.
6. In column C, enter the check issued date(s) in *MM/DD/YY* format.
  - a. You will need to format the cell. Right click on column C, then select **Format Cells** and **Date**. Select *MM/DD/YY* as the format.
7. In column D, enter the account number(s).
8. In column E, enter the payee(s). This field is optional.
9. In column F, enter the memo(s). This field is optional.
10. In column G, enter a void indicator of "V" if the check should be in a *Voided* status. This field is optional.

A	B	C	D	E	F	G
44571	201	02/08/22	61 [REDACTED] 95	John Doe	Rent Payn V	
44578	2001	02/08/22	61 [REDACTED] 95	Jane Doe		
44579	65241.42	02/08/22	61 [REDACTED] 95	George Washington		

11. Once you've entered all of your checks, click **File** and **Save As**. Choose the location at which the file will be saved, enter the file name, and save it as a .csv (comma delimited) file type. Be sure that the file has a .csv extension.
12. With the Excel file prepared, log into Online Banking.
13. From the Dashboard, click **Pay & Transfer**.
14. From the resulting options, click **Positive Pay**.
15. Click **Upload Check File**.
16. Browse to your saved file and click **Submit**.
17. Confirm your total and number of checks. Check the box confirming these totals, click **Submit**, and then click **Done**. The **Issued Checks** screen will then update, displaying the items from your Positive Pay Check File.

## Decisioning Exceptions

When a check is present that does not match a check listed in Positive Pay, an email will be sent to the email address on file for the business, notifying the owner that there are check exceptions to be decisioned.

1. Log into your online banking account.
2. Toggle to the Business Profile in the Client Drop down box
3. Click **Pay & Transfer > Positive Pay**
4. Click **Exceptions**
5. Any items needing decisioning will be listed along with the deadline/"Cutoff" time that the check must be decisioned by.

Cutoff	Description	Account Number	Amount	Exception Reason	Decision
02/24/2023 12:35 am	Check #1015	*8591	\$15.00	Check not found	<input type="radio"/> Pay <input type="radio"/> Return
02/24/2023 12:35 am	Check #1002	*8591	\$400.00	Check not found	<input type="radio"/> Pay <input type="radio"/> Return
02/24/2023 12:35 am	Check #1001 to Peco	*8591	\$300.00	Amount mismatch	<input type="radio"/> Pay <input type="radio"/> Return
02/24/2023 12:35 am	Check #1016 to Library	*8583	\$15.00	Voided	<input type="radio"/> Pay <input type="radio"/> Return
02/24/2023 12:35 am	Check #1006	*8583	\$100.00	Check not found	<input type="radio"/> Pay <input type="radio"/> Return
02/24/2023 12:35 am	Check #1005 to Peco	*8583	\$150.00	Amount mismatch	<input type="radio"/> Pay <input type="radio"/> Return

6. Choose the appropriate toggle for your **Pay or Return** Decision
7. Click **Done**

Cutoff	Description	Account Number	Amount	Exception Reason	Decision
02/24/2023 12:35 am	Check #1015	*8591	\$15.00	Check not found	<input type="radio"/> Pay <input checked="" type="radio"/> Return
02/24/2023 12:35 am	Check #1002	*8591	\$400.00	Check not found	<input type="radio"/> Pay <input checked="" type="radio"/> Return
02/24/2023 12:35 am	Check #1001 to Peco	*8591	\$300.00	Amount mismatch	<input checked="" type="radio"/> Pay <input type="radio"/> Return
02/24/2023 12:35 am	Check #1016 to Library	*8583	\$15.00	Voided	<input type="radio"/> Pay <input checked="" type="radio"/> Return

**REMINDER: If a decision is not rendered and submitted by the stated Cutoff date/time, the item(s) will automatically be decisioned as "RETURN."**

## **ACH Positive Pay**

Coming Fall 2023!

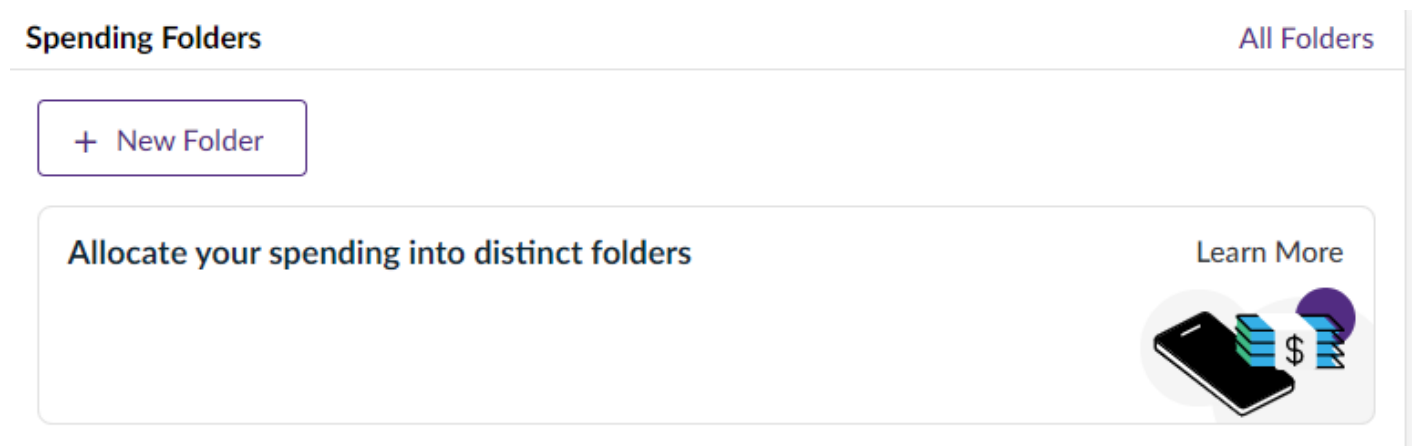


## Spending Folders

**Spending Folders** allow online banking users to more closely track their monthly spending with the ability to create and maintain specialized folders with which they can view transactions spread across accounts and sorted according to one or many user-defined activity/job types. Online banking users can assign posted transactions to one or more custom folders based on activity type or inclusion in a certain project or job so they can be easily tracked. Each tracked transaction or amount factors into a running total that helps break down total spending activity.

Spending Folders are great tools that can be used to help manage various spending projects. While a job or project is in progress, you can use spending folders to monitor where money is going and how much. When the job or project is completed, its corresponding spending folder can be archived. This moves it out of the list of active folders but keeps it available for research.

The Spending Folders overview is located on right of the OLB Accounts screen/dashboard, just below the list of member accounts and above the Recent Transactions section.




As many folders as necessary can be created to provide a more detailed spending breakdown. The Accounts screen will display the eight most active folders at a given time, though the complete roster can also be viewed by clicking All Folders.

NOTE: Archived folders are moved out of active circulation and located in their own section beneath the active folders at the bottom of the All Spending Folders screen. To re-activate any archived folder, merely open it and then click Re-Open Folder.


### **Creating a Spending Folder**


1. Click the **+ New Folder** button located at either the top of the Accounts screen view or the All Spending Folders screen.
  - a. This opens a sidebar window where you can customize the new folder's appearance
2. Enter the Folder Name
3. Click the Change Icon button
  - a. This pulls up a baseline list of icons, any one of which can be assigned to the folder to better identify or make it stand out from the rest of the folders
4. Click the icon that best fits the new folder visually

- When you are satisfied with how the folder is named and appears, click Save.



New Spending Folder



 Change icon

Folder Name

Moving Expenses|

Save

## Assigning a Transaction to One or More Spending Folders

The newly created folder appears in the Spending Folders section/ screen.

- Click the appropriate folder to open it
- Click the **All Transactions** link located at the right side of the screen.
  - You will notice that some transaction line items begin with a blue dot. If creating your first spending folder, all transaction line items will likely begin with a purple dot. This indicates that the transaction in question has not yet been sorted into a specific spending folder.


 Moving Expenses

Total  
\$0.00

Edit Folder


All Transactions

- To assign a transaction to a specific spending folder, click the caret at the beginning of the line item to reveal its expanded detail.
- Click **Add Folder** to bring up a sidebar containing all available spending folders.
- Click the checkbox to select the proper spending folder(s) to track the transaction. Click **Close** when done.




Spending Folders

Select the Spending Folders this transaction is associated with.

☐

General

☒

Moving Expenses

Done

## Editing a Transaction for Spending Folder Tracking

A breakdown of the folder or folders assigned to a transaction will appear beneath the original expanded detail, including in each line item the transaction Amount and Percentage of the transaction being tracked. If only one folder was assigned to a transaction, the Percentage value will show 100%. By default, if two or more folders were assigned, OLB will split the tracking Amount and Percentage evenly.

1. If you wish to assign a higher percentage of a transaction to one folder over another, click the **Edit Transaction** button.

Transaction details for 11/29/2022: XXXXXXXXXXXX5313:11/29 900 ROCK HILL DR BENSALEM PAUS, Uncategorized, - \$75.22, Moving Expenses.

Description	Category
XXXXXXXXXXXX5313:11/29 900 ROCK HILL DR BENSAL...	

Full Description	Transaction Type
XXXXXXXXXXXX5313:11/29 900 ROCK HILL DR BENSAL...	Debit Card

Merchant Name	Amount
	- \$75.22

Note

Folder	Amount	Percentage
Moving...	\$75.22	100 %

Buttons: Split Evenly, Add Folder, Edit Transaction

2. Clicking Edit Transaction opens several fields within the expanded transaction for editing, including Description, Category, and Note.

Transaction details for 11/29/2022: XXXXXXXXXXXX5313:11/29 900 ROCK HILL DR BENSALEM PAUS, Uncategorized, - \$75.22, Moving Expenses.

Description	Category
XXXXXXXXXXXX5313:11/29	Select

Full Description	Transaction Type
XXXXXXXXXXXX5313:11/29 900 ROCK HILL DR BENSALEM PAUS	Debit Card

Merchant Name	Amount
	- \$75.22

Note

Folder	Amount	Percentage
Moving...	\$75.22	100 %

Total: \$75.22, 100%

Buttons: Split Evenly, Add Folder, Cancel, Save

- a. You may either manually adjust the Amount or Percentage value being tracked by a given spending folder as desired.
- b. Each folder is represented by an editable line item.
- c. Adjusting either field will update the other within that line item in real time.
- d. The Amount field values being tracked across multiple spending folders must add

up to the total transaction amount. By the same token, the Percentage field values tracked across multiple spending folders must add up to 100%. Because both fields are updated in tandem, exceeding the limits of one field will necessarily also exceed the limits of the other.

- i. **NOTE:** While you cannot exceed your tracking limit, it is also not strictly required that you meet it. Any unallocated amount will automatically be placed by OLB into an un-editable catch-all repository called "General"
3. A red message beneath the line items will appear, informing the user of any discrepancy to be resolved (i.e. a Total in excess of the original transaction Amount and Percentage in excess of 100%) before the equation is balanced and can be saved.
  - a. You will be unable to save updates as long as a discrepancy exists.
4. Click Save when the folder tracking both has been updated as desired and is in balance.

## Spending Folder(s) Identification and Detail

Minimize the updated detail at any time by clicking the caret at the beginning of the transaction line item. Note that every transaction line item ends with a space identifying its spending folder, if applicable:

- If the transaction is unassigned, the line item will bear a blue dot and the space will read "New".
- If the transaction is assigned, the space will display the folder/icon and name chosen by the user.
- If a partial transaction amount is not allocated to a spending folder, OLB will assign it to a folder named "General". This is an automatic catch-all bucket for unallocated transaction amounts.
- If assigned to multiple folders, as in the example above, the space will read, "Split into 3 folders".

Active spending folders are displayed in a section located to the right of the transaction list.

1. Click on any folder to view its contents.
2. Click on the caret beside any transaction line item to expand its detail as before.
3. Click **Edit Transaction** to update Description, Category, or Note or adjust tracking amounts/percentages spread across multiple folders, if applicable.
4. Click **Save** once you have finished editing.

## Editing a Spending Folder

1. To edit an existing spending folder, first click to open it.
2. Once inside, click Edit Folder.



3. A sidebar interface will open, from which the user can do the following:
  - a. Rename the folder by manually updating the Folder Name field.
    - i. NOTE: You can neither rename the existing "General" folder nor name a second folder "General".
  - b. Update the current folder identification icon by clicking Change Icon.
  - c. Move Transactions from this folder to another.
  - d. Deactivate the folder by clicking Archive.
  - e. Remove a folder altogether by clicking Delete Folder.
4. Click Save before exiting.