clearwater
CREDIT UNION

Business Banking Guide

CLEARWATER DIGITAL BRANCH

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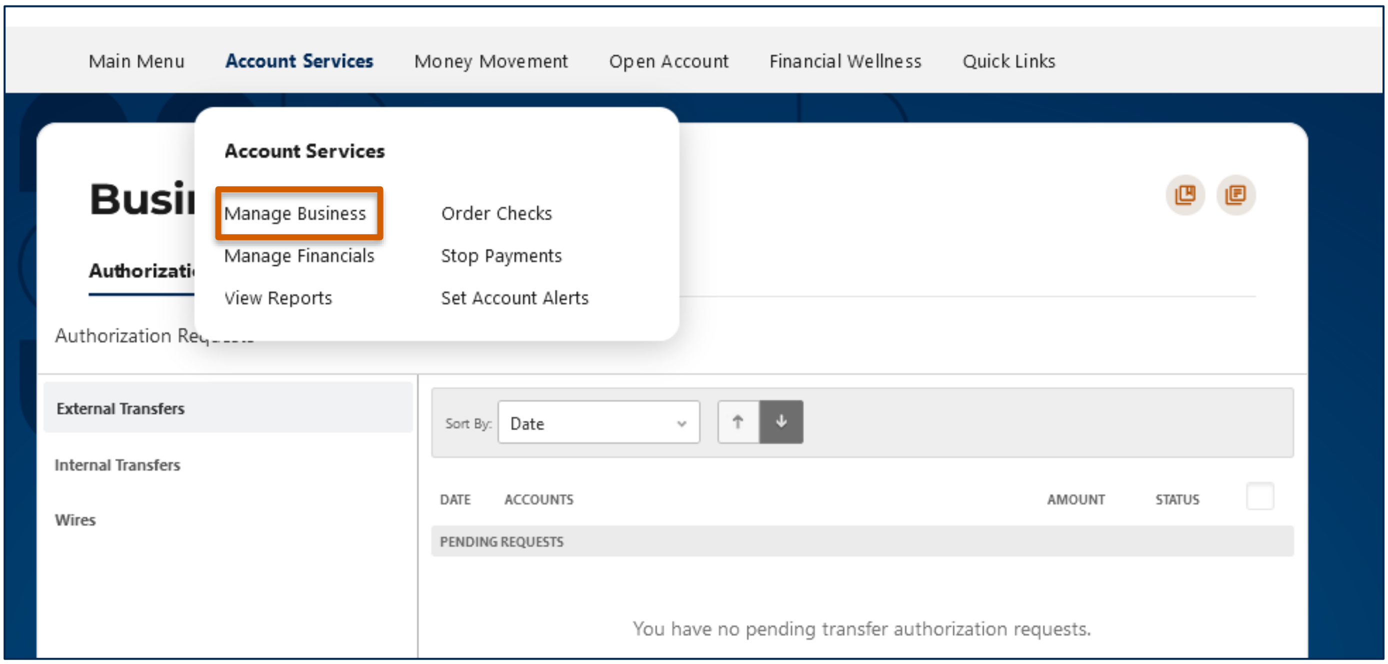
Business Banking Overview

Our new Business Banking platform offers you a digital banking experience to seamlessly review, monitor and manage your business finances. Business members have unique digital banking services that are not available to Personal Banking members, such as multiple users with specific roles, Business ACH and Business Wires, Transaction Limits, and Authentication.

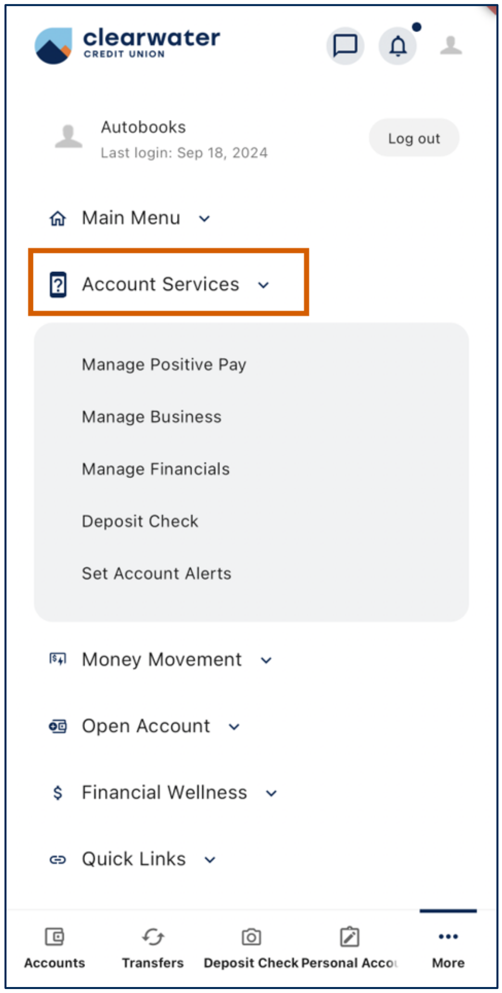
Account Services & Money Movement Menus

The Account Services & Money Movement menus provide you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. They're the foundation for all other Business sub menus, such as Manage Business, View Reports, Create Business ACH, and Send a Wire. These menus also serve as hubs for Authorizations, Payees and User Management.

Web Screenshot



Mobile Screenshot

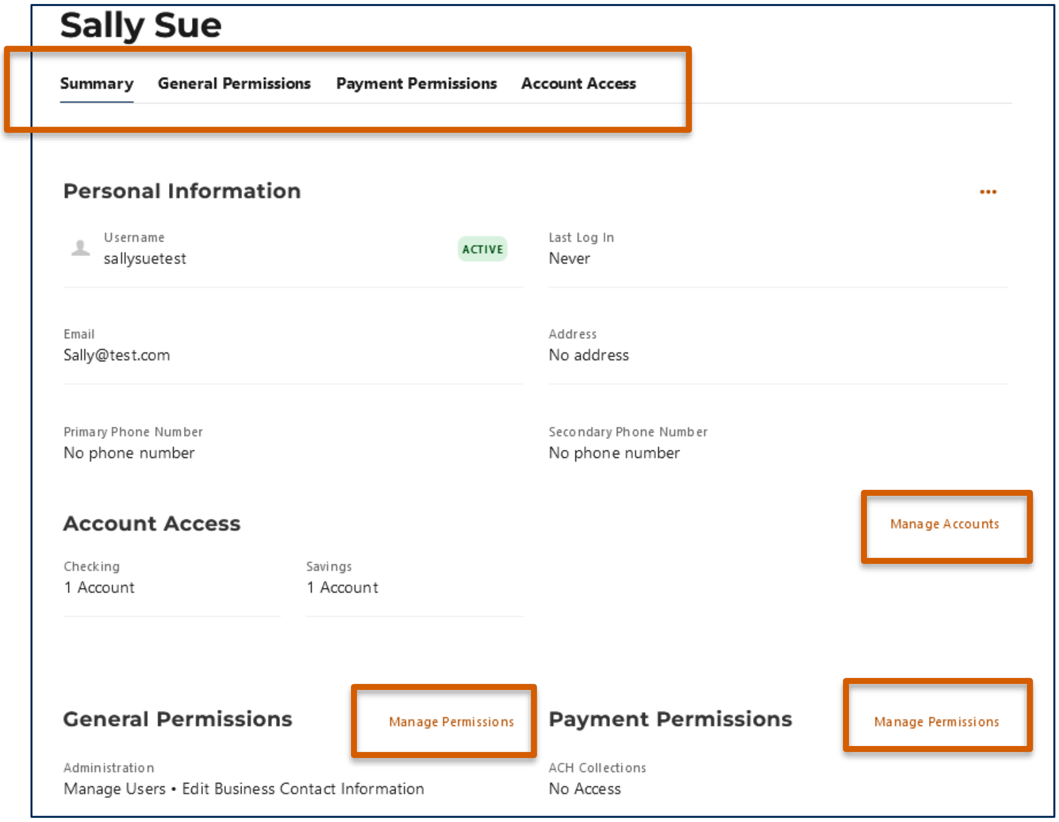


Users

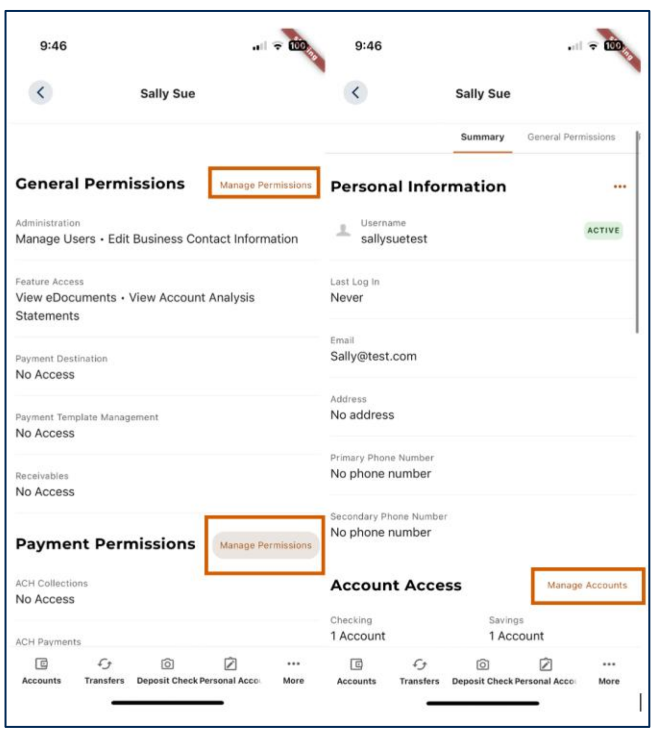
From the Account Services > Manage Business > Users tab, you can view your business account users, the number of their accounts, and the types of payments utilized. From this tab, you can also control and assign user permissions.

Assigning permissions controls what your 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 as you create a new user.

Web Screenshot



Mobile Screenshot

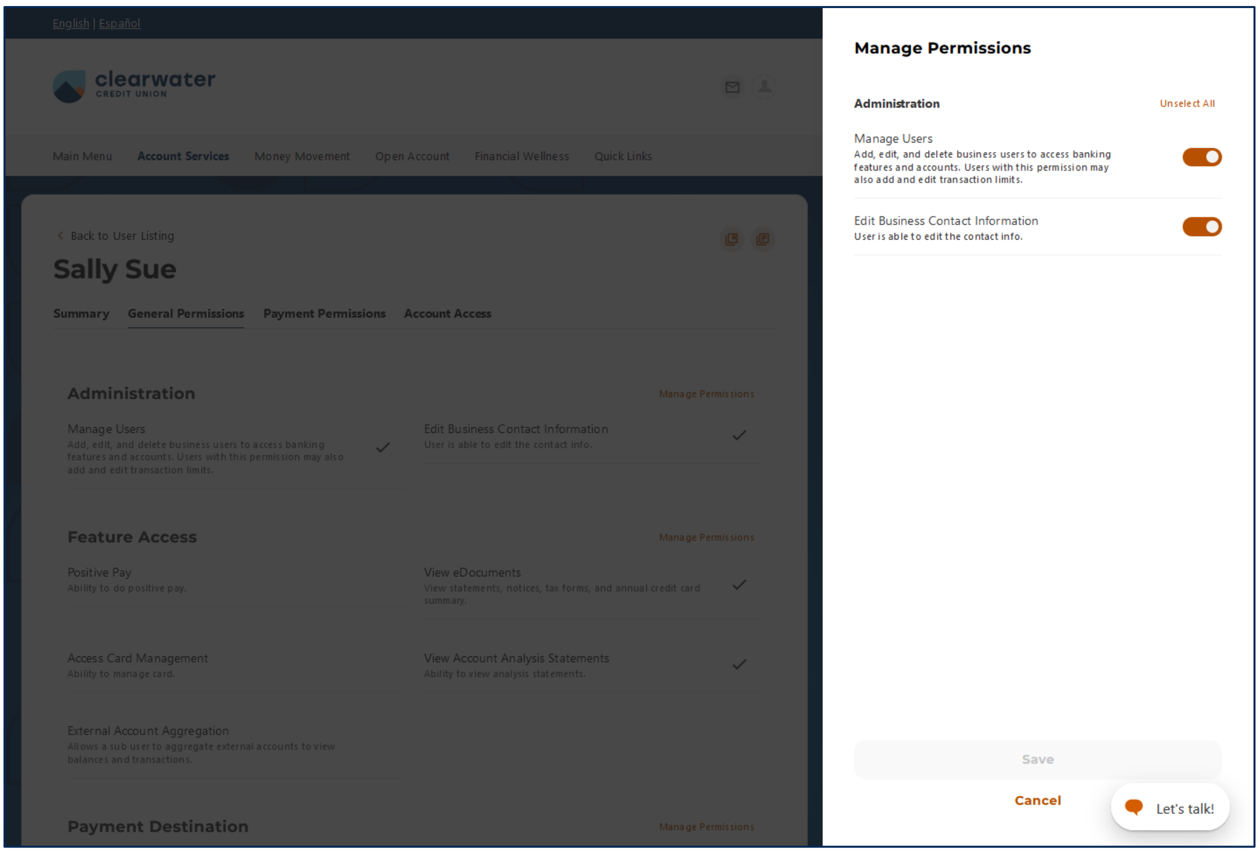


After clicking on a user in the Users tab, you'll see a summary of their accounts and permissions. To manage any users' permissions and accounts, click on **Manage Accounts** or **Manage Permissions** from the summary page or by clicking any of the tabs at the top. You can also assign a new user from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

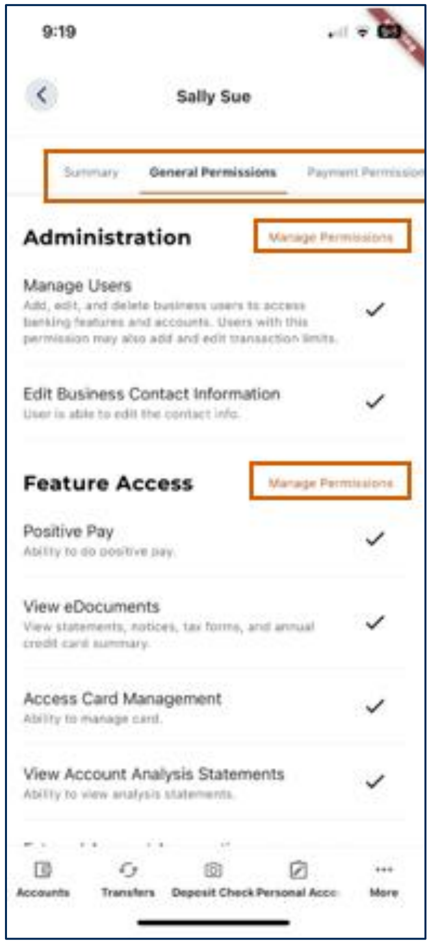
General Permissions, Payment Permissions, Account Access

From these tabs you can edit any existing user's permissions and account access. Just 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 can update permissions by toggling the button on or off. For limits under the **Payment Permissions** tab, enter the limits and adjust the toggles, if needed.

Web Screenshot



MOBILE SCREENSHOT



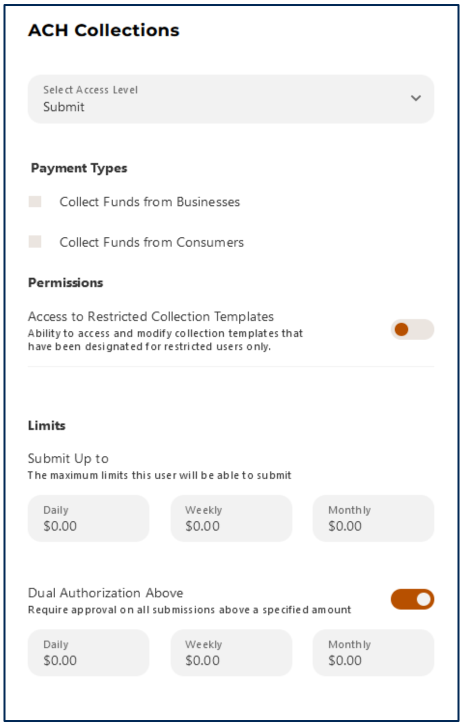
Limits

You can assign limits and permissions at the same time when creating a new user.

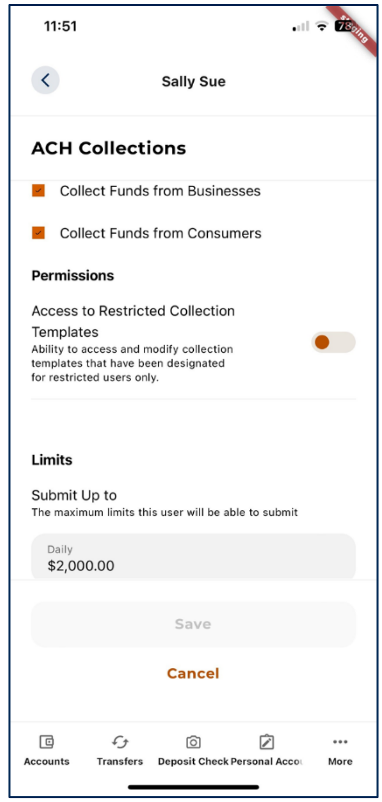
Limit	Description
Authorized Limit	The maximum cumulative dollar amount that the user can submit without additional authorization. A limit of “0.00” means that ANY transaction scheduled by the user will require approval.
Max Limit	The maximum cumulative dollar amount the user can submit.
Can Authorize	The maximum cumulative dollar amount that a user with authorization rights can approve.

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

Web Screenshot



Mobile Screenshot

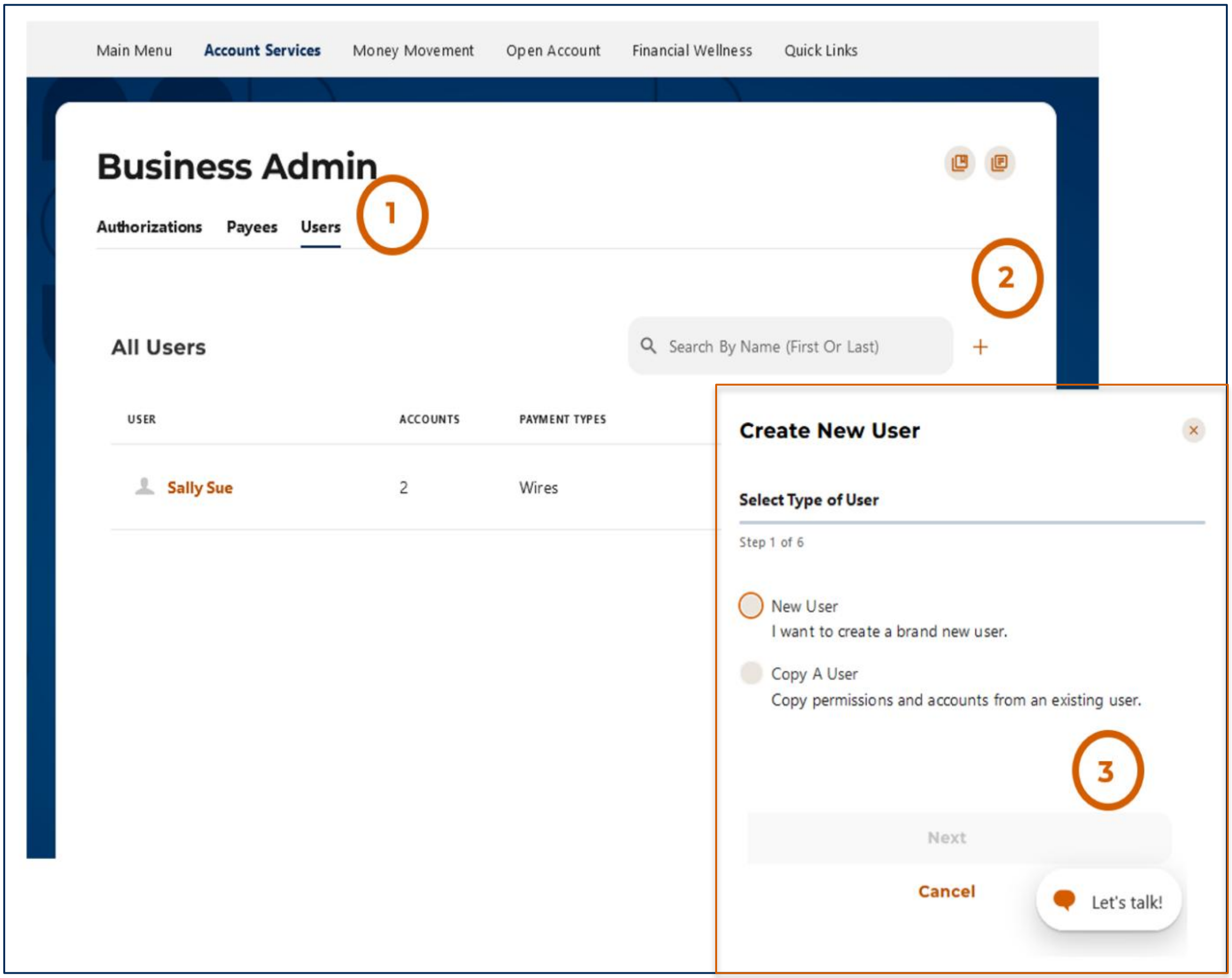


Create a User

The Master Users (indicated with a crown on the profile) can create new users for the accounts (indicated with a briefcase). Please note, you’ll need to log in from a desktop to add, edit, or delete users.

On the **Users** tab within the menu Account Access > Manage Business sub menu, click the **plus sign (+)** to add a user. The add a new user drawer will open. Select if you are adding a **New User** or if you would like to **Copy a** User. Then select **Next.**

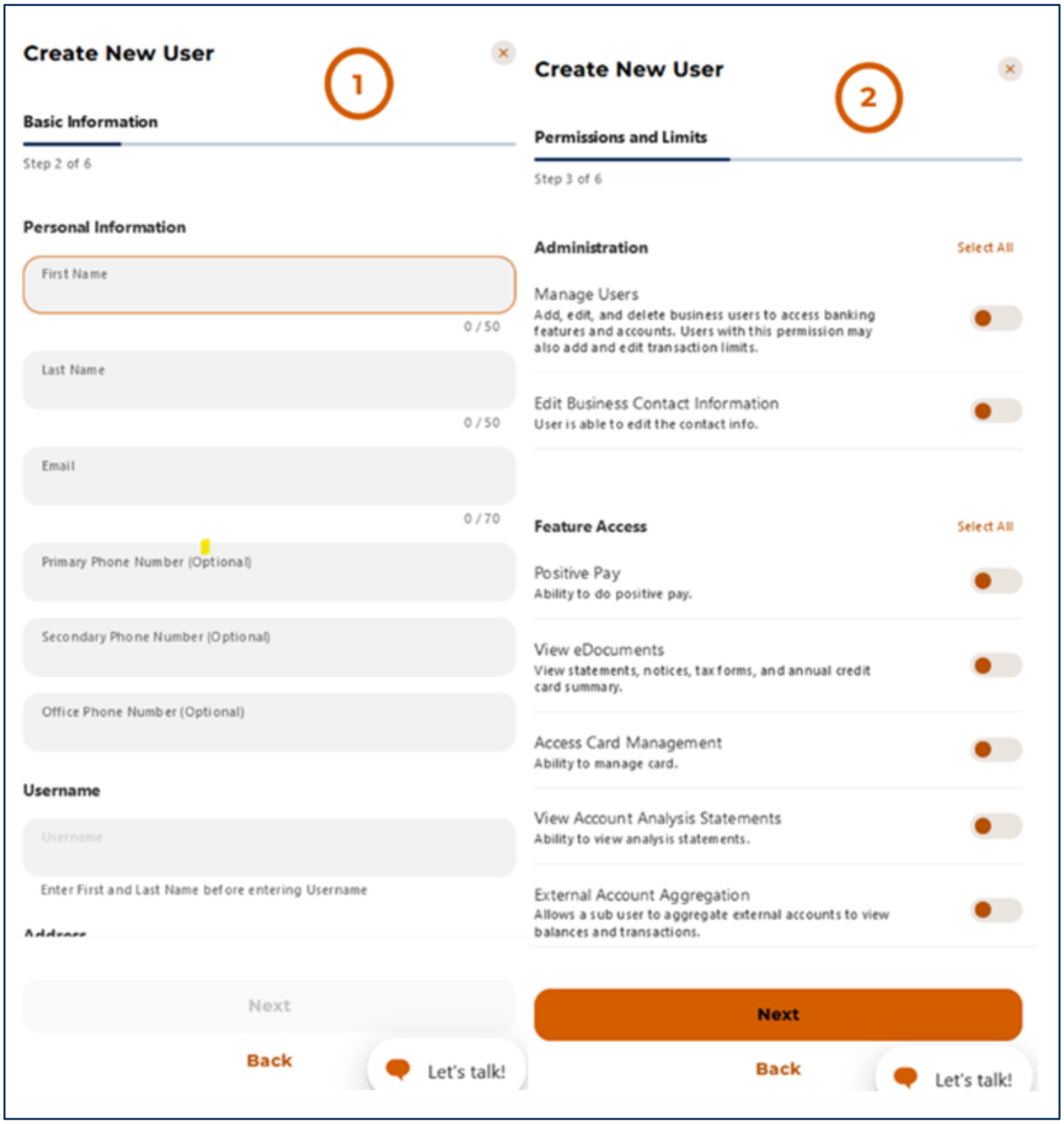
Web Screenshot

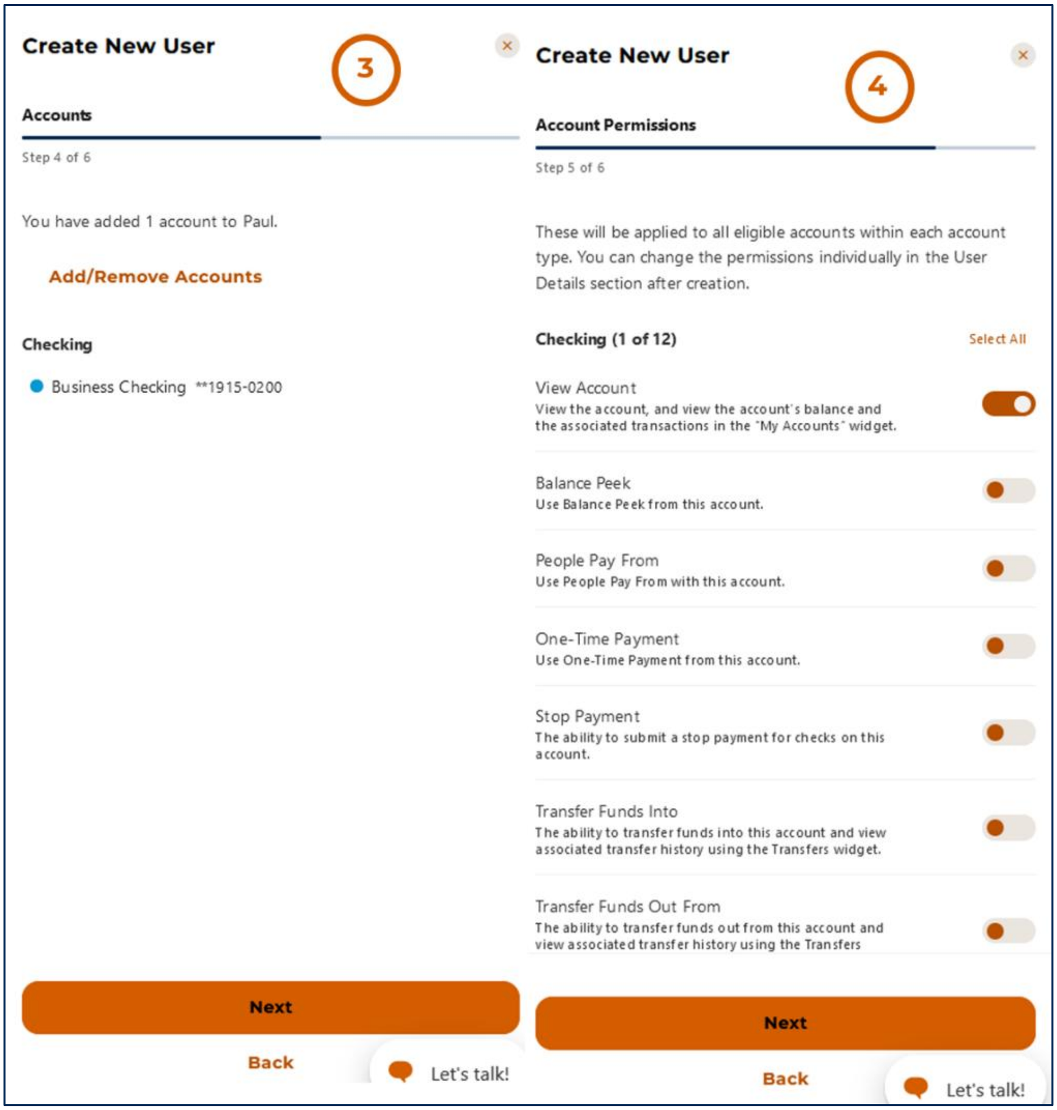


Once you click **Next**, continue working through the steps to customize Basic Information, Permissions & Limits, Accounts, and Account Permissions.

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

2. Next, select the user's permissions and limits.


Create New User
1
Basic Information
Step 2 of 6
Personal Information
First Name
0 / 50
Last Name
0 / 50
Email
0 / 70
Primary Phone Number (Optional)
Secondary Phone Number (Optional)
Office Phone Number (Optional)
Username
Username
Enter First and Last Name before entering Username
Next
Back
Let's talk!
Create New User
2
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.
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.
Access Card Management
Ability to manage card.
View Account Analysis Statements
Ability to view analysis statements.
External Account Aggregation
Allows a sub user to aggregate external accounts to view balances and transactions.
Next
Back
Let's talk!

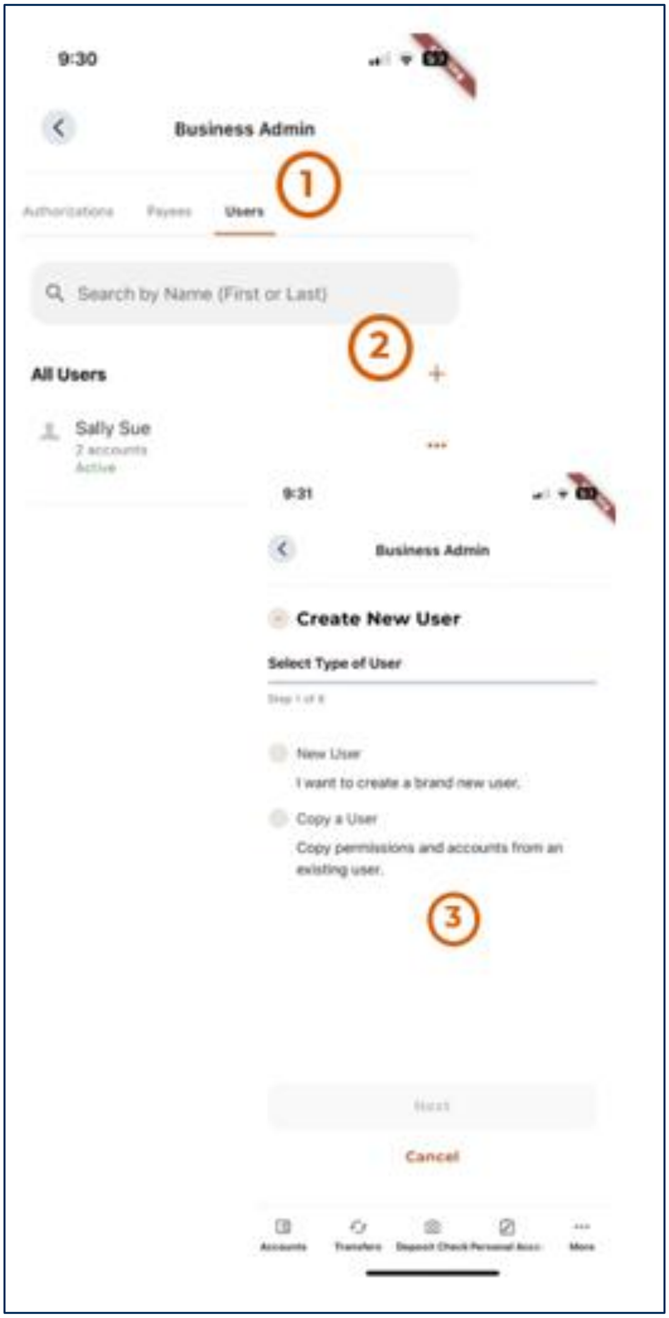


3. Next, add the accounts you'd like to associate with the new user.

4. Lastly, assign account permissions and then review the user's information for accuracy.

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

Mobile Screenshot



The rest of the screens look exactly like they do on the web version.

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. Additionally, a master user, or a sub-user with permission to Manage Users and Roles, can edit a sub-user's status or reset a sub-user's password.

- *Active* – Sub-users in an Active status are able to log in and access digital 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 digital banking due to excessive unsuccessful login attempts, such as a forgotten password. They must be unlocked to allow them to log in and access digital 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 digital 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 Clearwater Credit Union and are unable to log in and access digital banking. Sub users in a Disabled status will not display in Business Admin. Once a sub-user's status is changed to Disabled, a master user cannot change the sub-user's status.

Reset a Sub-User's Password

Under the **Users** tab of the Manage Business sub menu, find the sub-user from the user list, click the **ellipsis** (three dots) next to the sub-user. Enter an email address to send the sub-user's password and explain why the password is being reset. Click the **Send New Password** button to send the temporary password.

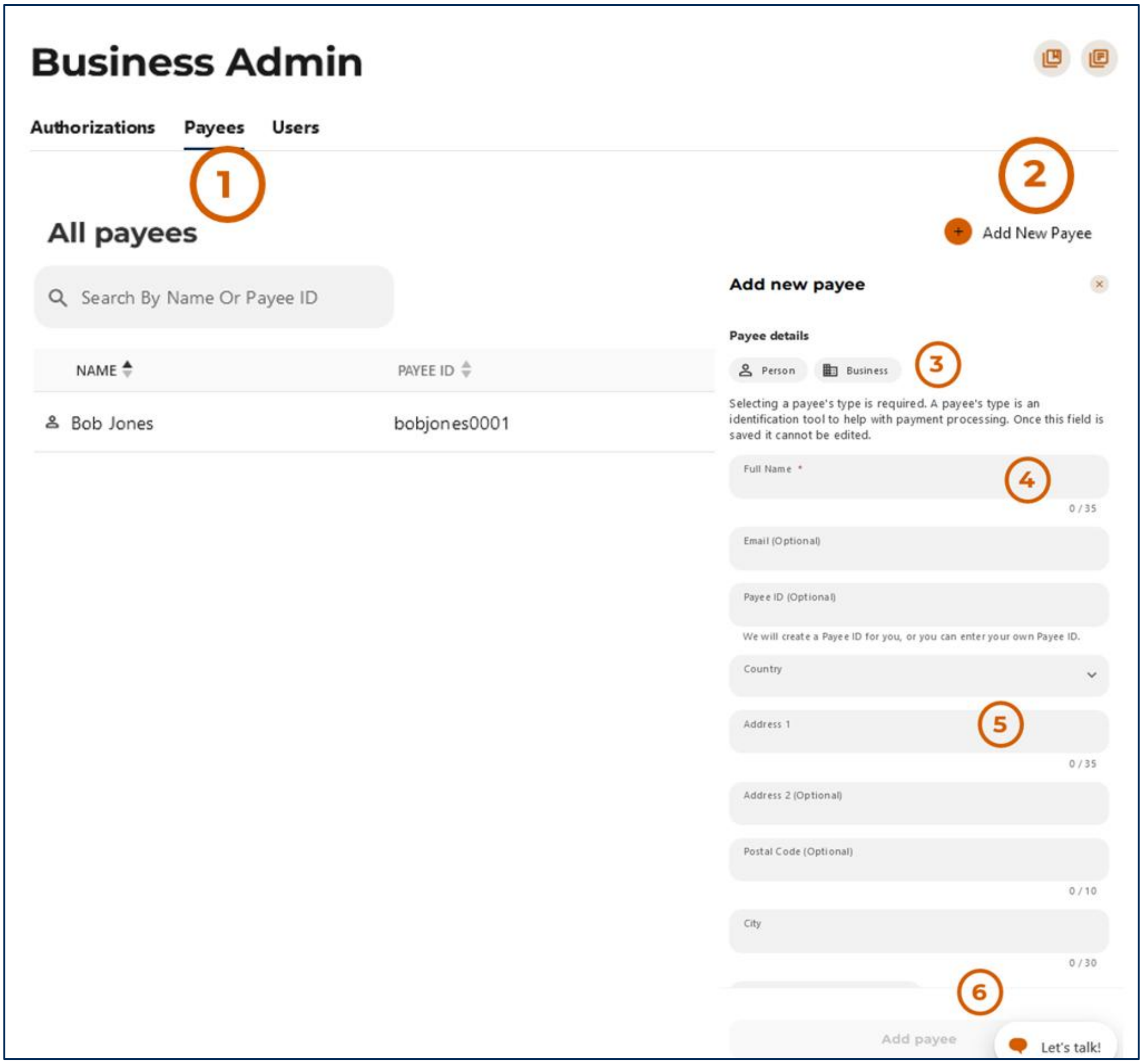
Please note, a Disabled sub-user account cannot be used, and the password will not be able to be reset. If the sub user status is *Frozen*, please set it to *Active* before their password can be reset.

Add a Payee

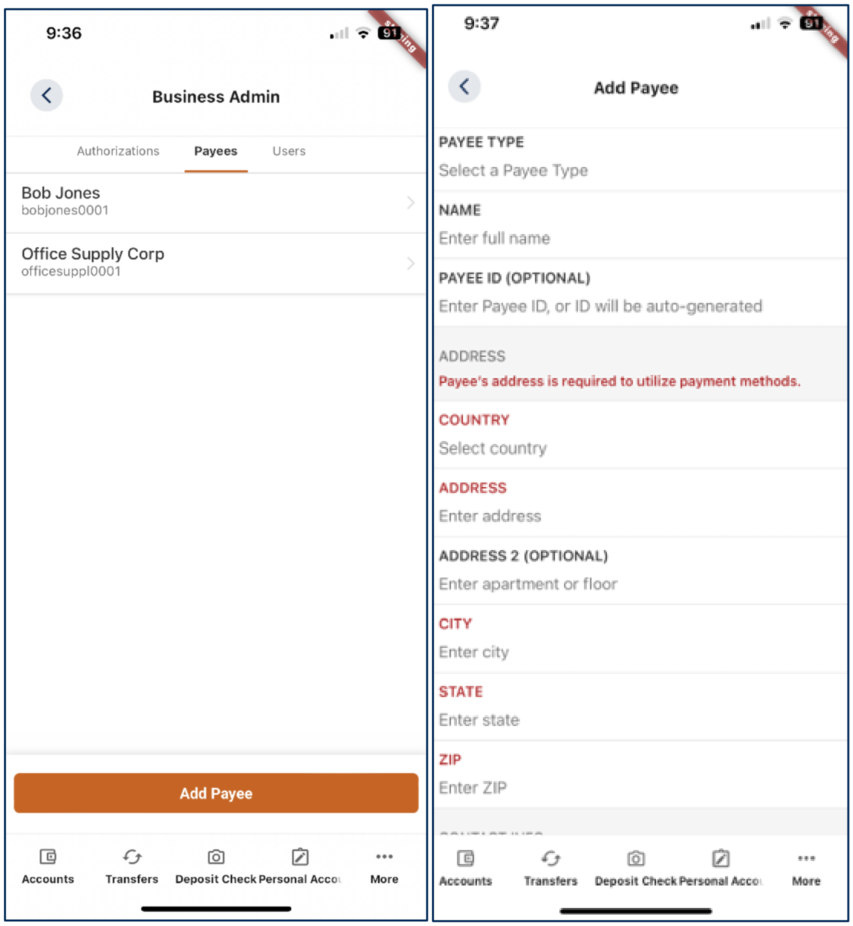
Before you can submit business ACH template or wire transfer, you must set up Payees (the recipients of the ACH or wire transfer) in the platform. You can set up a payee (or several) for your business via the Account Services > Manage Business > **Payees** tab. From here, users assigned to Manage Payees can add, edit, and delete payees.

On the **Payees** tab within the Business Admin menu, click **Add New Payee**. A new drawer will open to 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, click **Add Payee**.

Web Screenshot



Mobile Screenshot



After selecting the payee, use the pencil icon to edit the Payee Details and use the trashcan icon to Delete a Payee.

Add a Payment Method

A payment method is a set of payment instructions related to specific payment types (either ACH or wires) that you can use to simplify the payment process. Once you add a payment method to a payee, that payee is eligible for payments related to the payment method added.

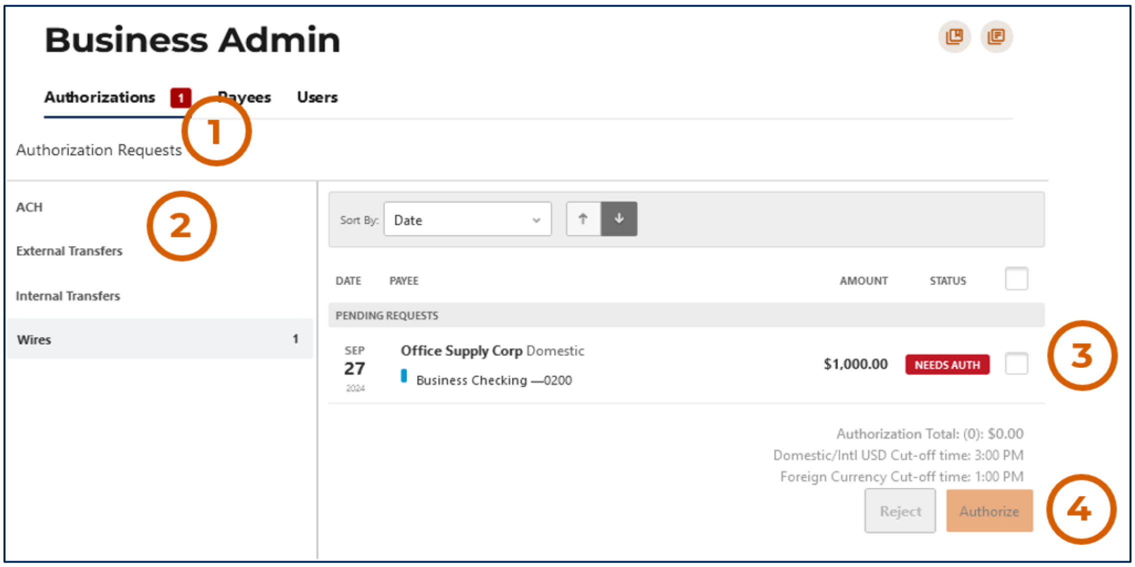
On the **Payees** tab, select the payee you created from the payee list. Scroll to the *Payment methods* section and click the **plus sign** to add a payment method. Choose the **Payment method type** by selecting one of the tiles. **Complete the required information** for the chosen payment method (Payee's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

Use the pencil icon next to the payment method to make edits to that method and use the trashcan icon to Delete a Payment Method.

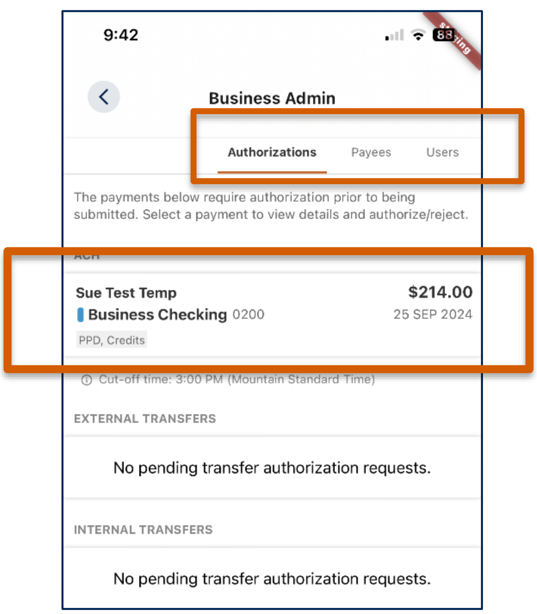
Authorize or Reject Transfer Request

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**.

Web Screenshot



Mobile Screenshot



Business ACH Menu

The Business ACH Menu under Money Movement > Create Business ACH allows you to:

- Create ACH templates
- Edit/Delete ACH templates
- Authorize ACH templates
- Submit ACH templates

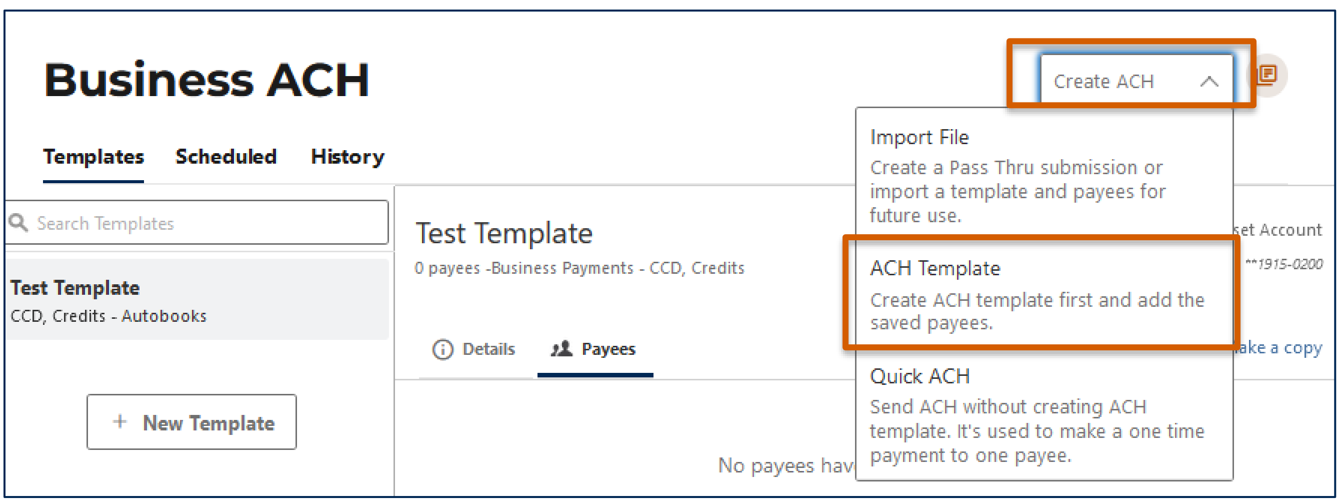
Creating ACH Templates

An ACH template is a set of instructions that, once created and saved, you can use as the starting point 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 **Create ACH Template**, **Edit ACH Template**, and **ACH Account** permissions.

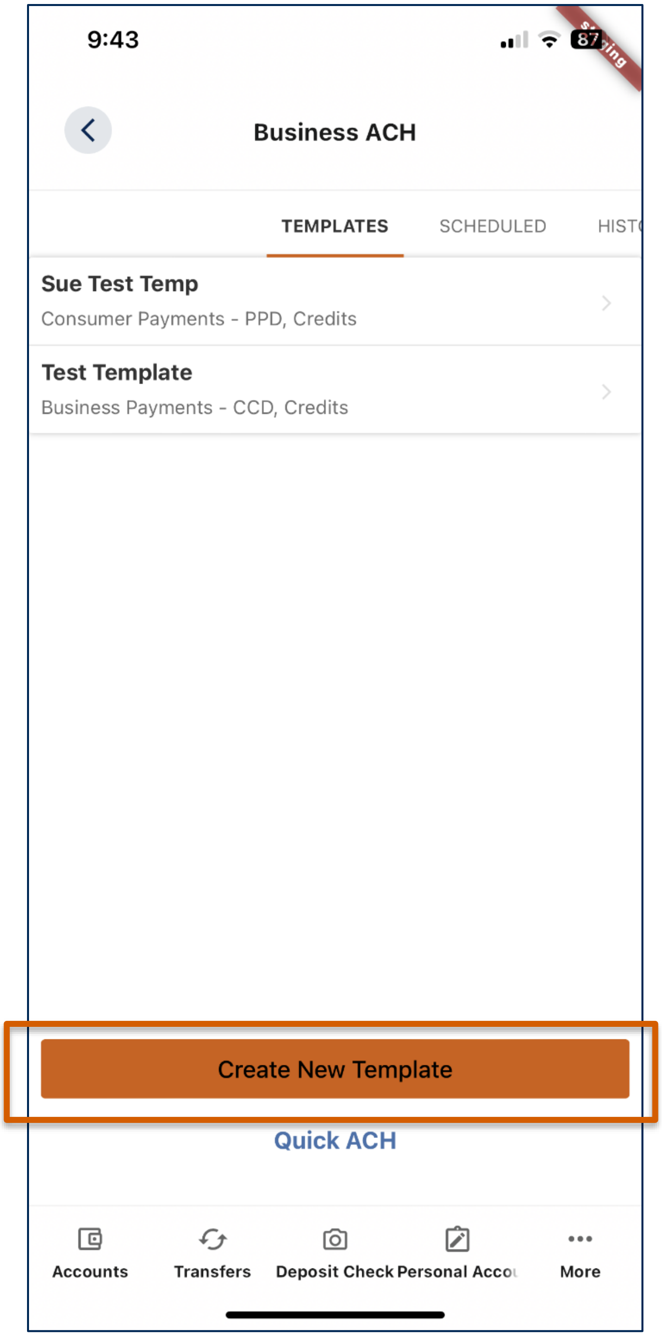
To create a new ACH template:

1. Select the **ACH Template** button from the dropdown menu.

Web Screenshot

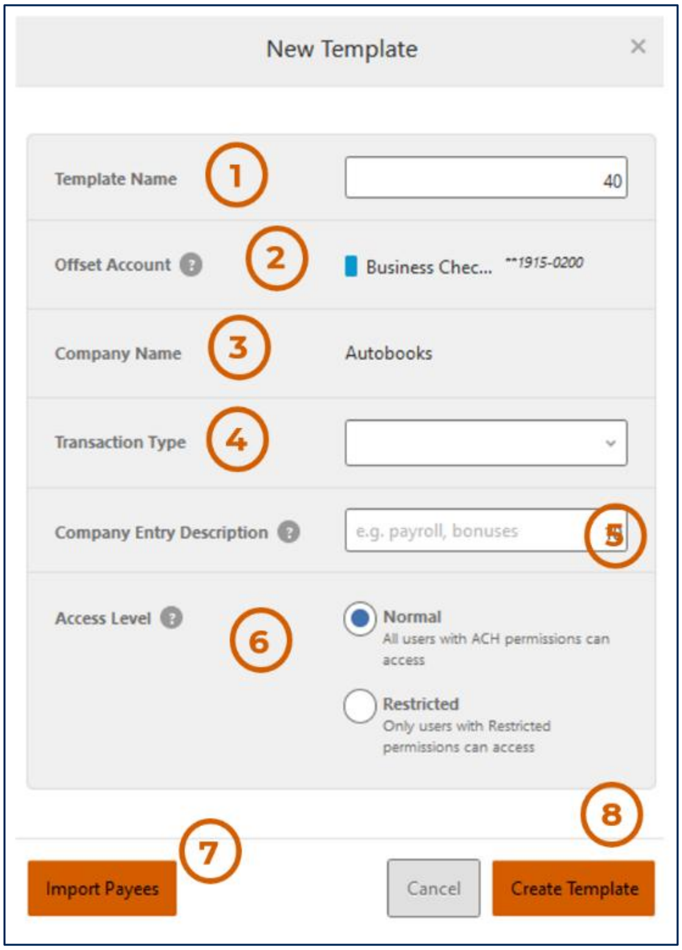


Mobile Screenshot

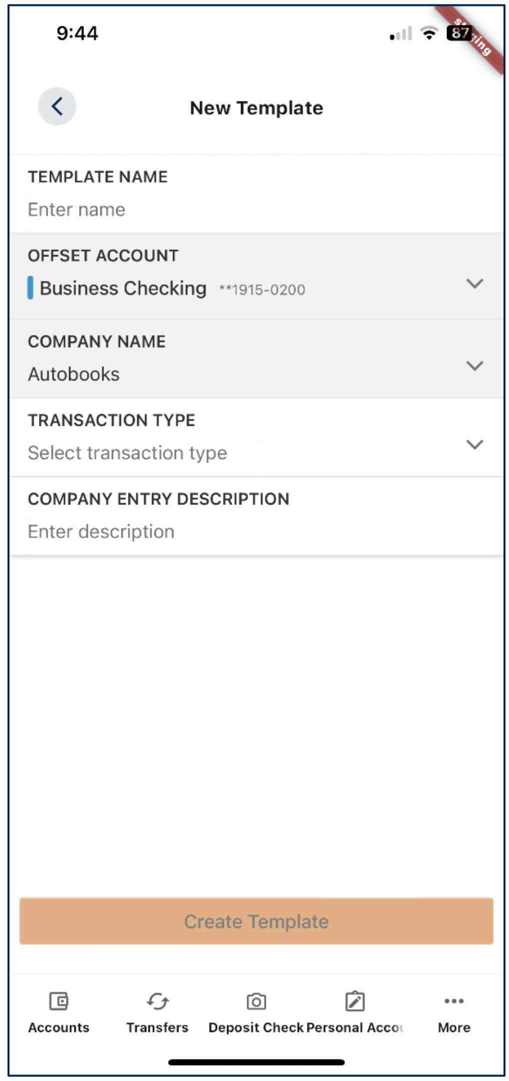


2. The New Template window will display:

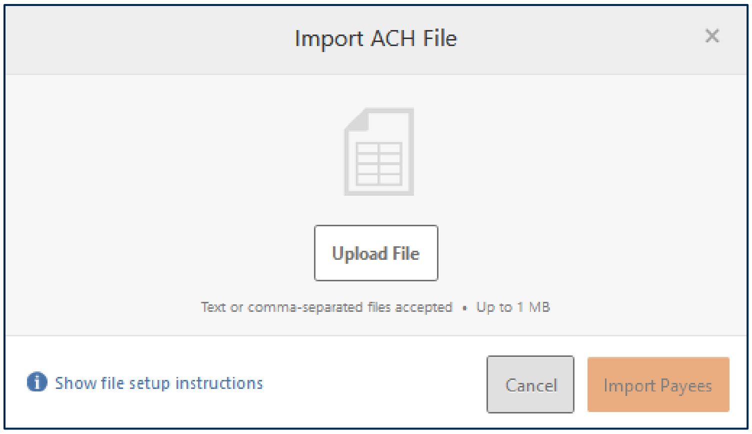
Web Screenshot



Mobile Screenshot



3. Enter a Template Name.
4. Select an Offset Account from the dropdown menu.
5. Select a Company Name from the dropdown menu.
6. Select a Transaction Type from the dropdown menu of available Transaction Types.
7. Enter a Company Entry Description. This provides a description of the transaction to the payee. (optional)
8. Select an Access Level for the template. A template marked as Restricted is only viewable by a business user with **Access to Restricted Templates** permissions.
9. 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.



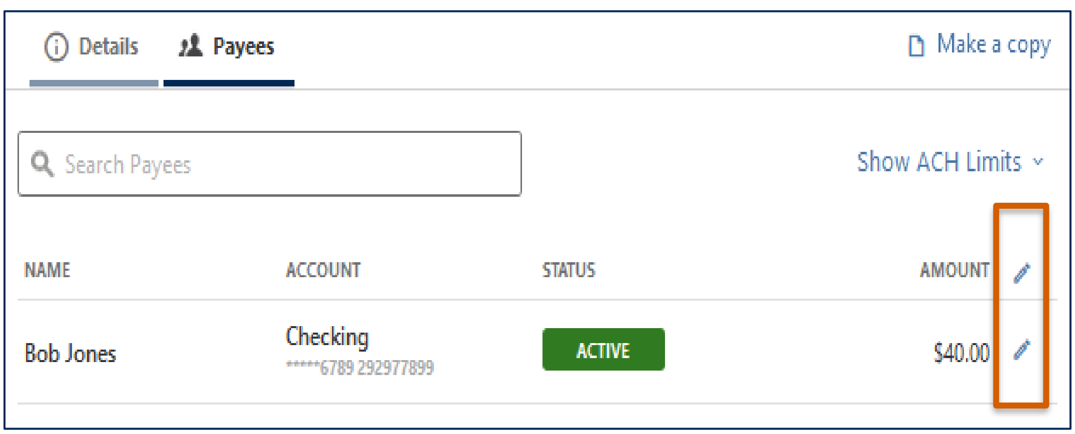
Note: Importing ACH Files function is not available on mobile.

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

Editing ACH Templates

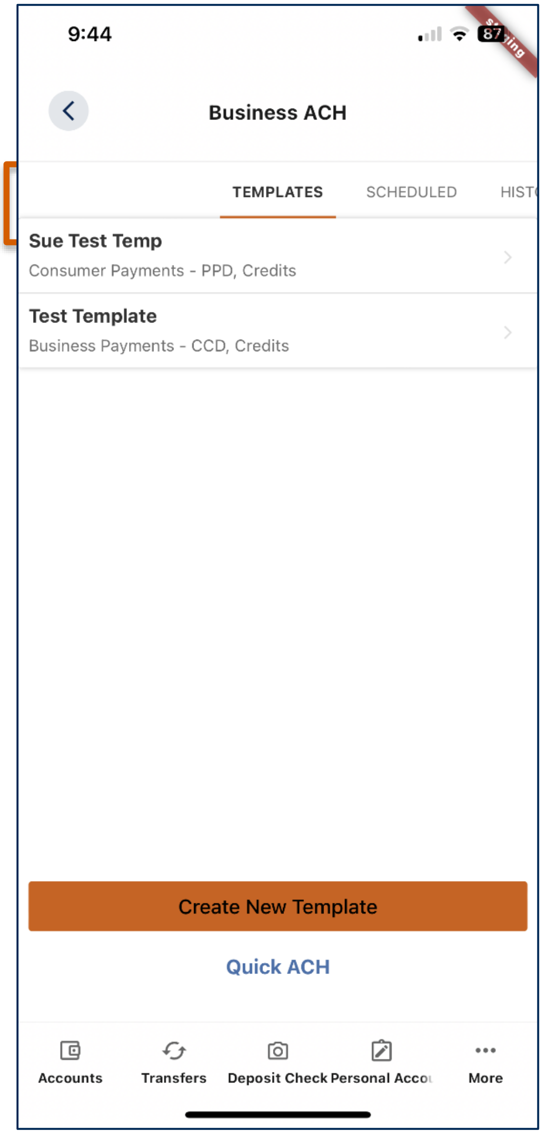
The edit template function allows you to edit the Template Name, Offset Account, Company Entry Description, and the Access Level. To edit a template, you must be assigned a role with **Edit ACH Template** permissions.

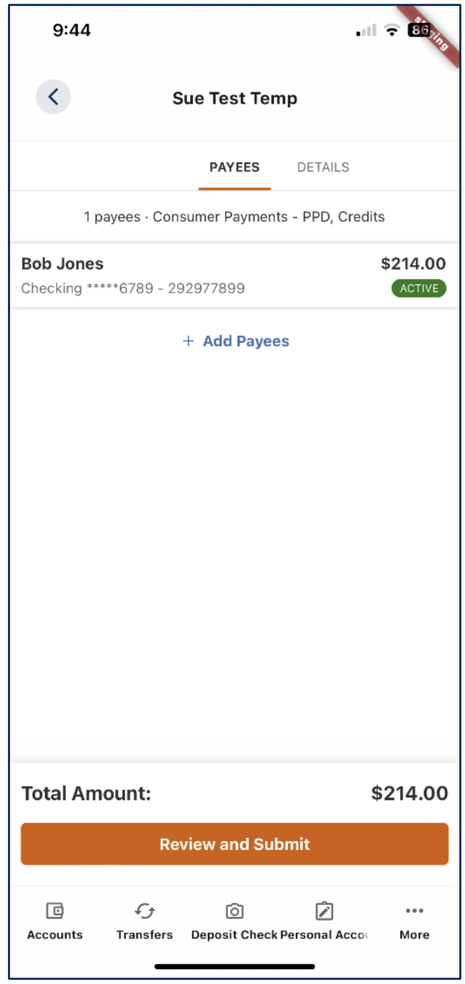
Web Screenshot



Mobile Screenshot

Click on the ACH Template to **view**, **modify,** and **submit** the template on mobile.





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

Deleting an ACH Template

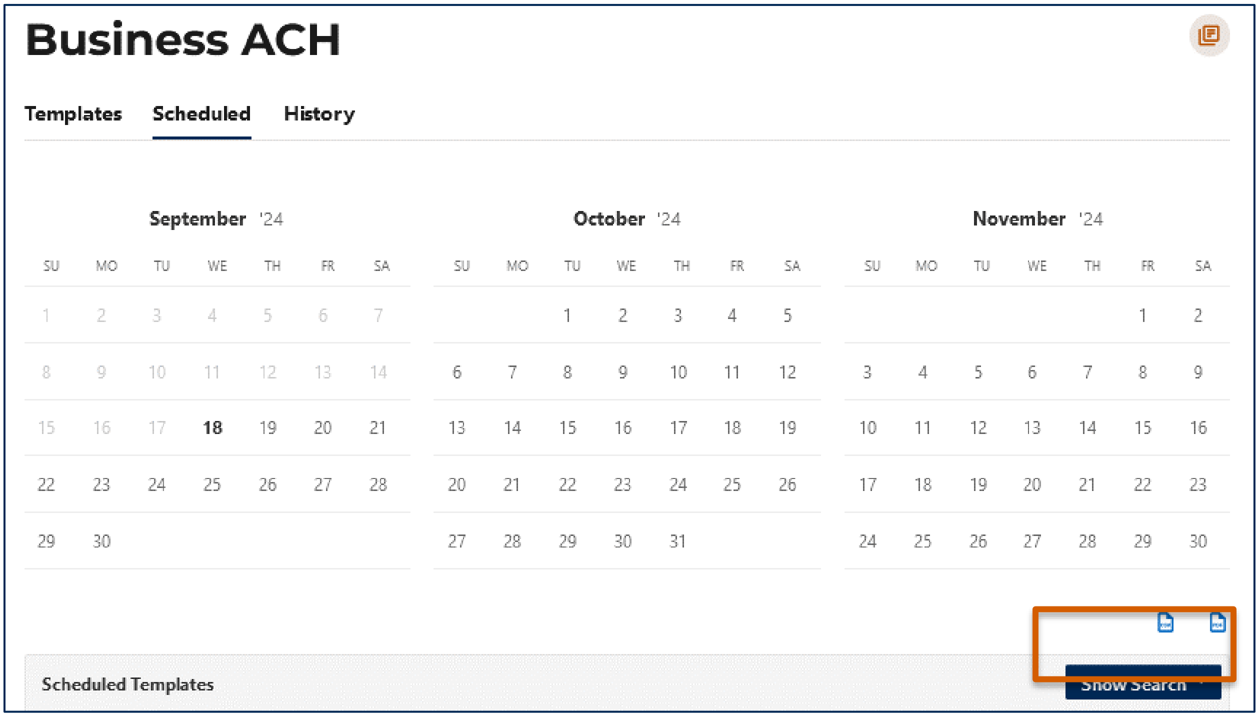
The delete a template function allows you (if permitted) to delete ACH templates. To delete a template, you must be assigned a role with the **Delete ACH Template** permission.

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 Clearwater 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 and prevent it from being processed.

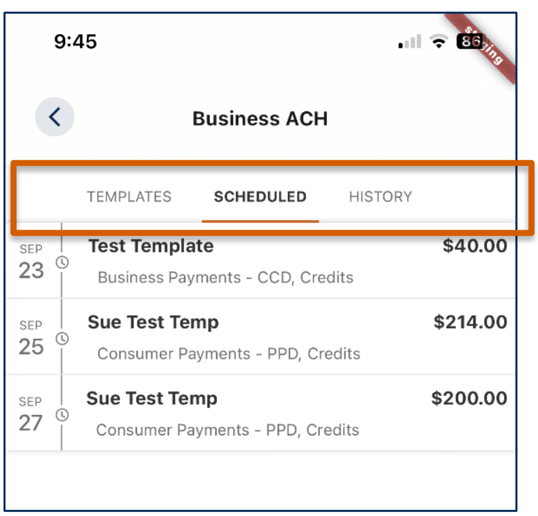
Scheduled Tab

The **Scheduled** tab displays future-dated ACH submissions the Clearwater has not yet processed.

Web Screenshot



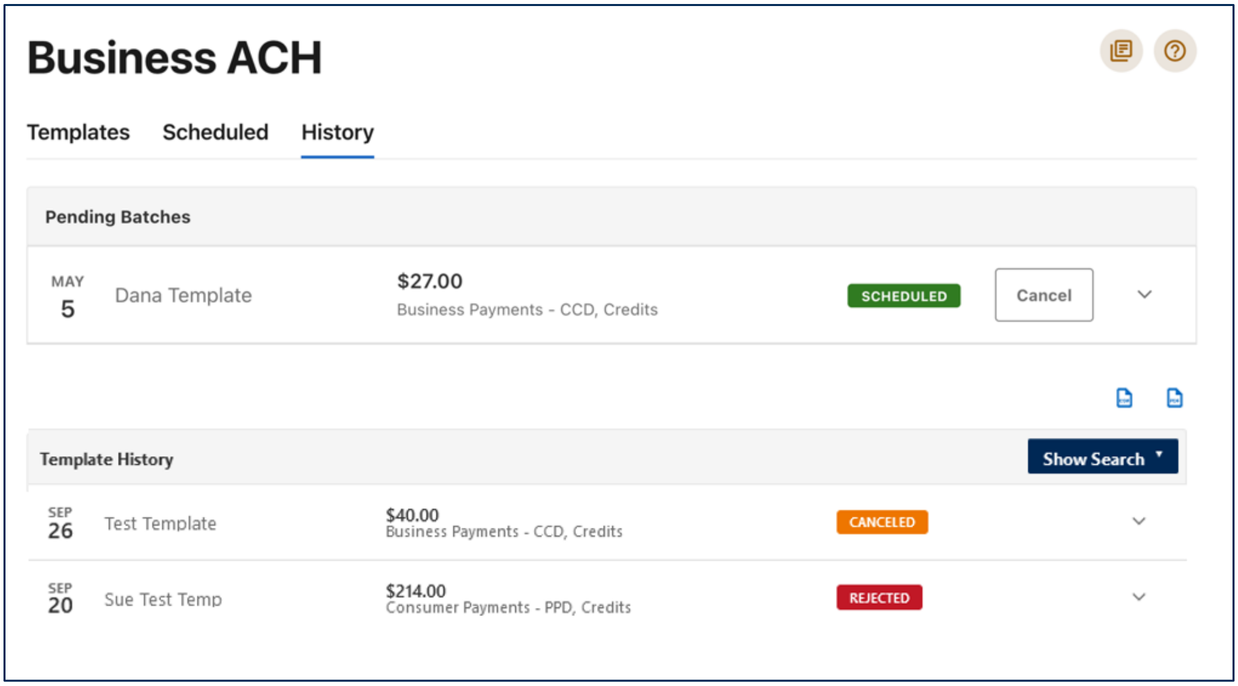
Mobile Screenshot



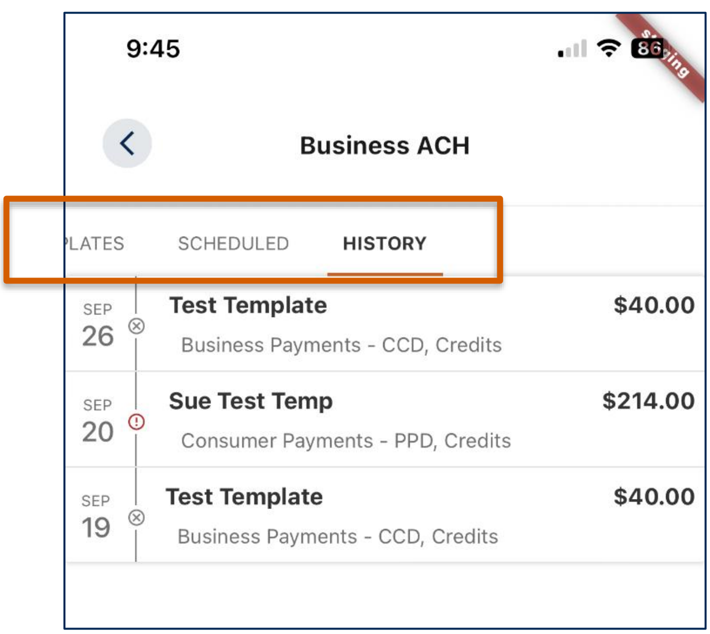
History Tab

The **History** tab displays pending batches, which are submissions available for processing by Clearwater, and a template history, which are submissions that have been completed or rejected by Clearwater.

Web Screenshot



Mobile Screenshot



ACH Processing Days and Cutoff Times

ACH Processing Days are days of the week that Clearwater will process ACH files 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. Clearwater will treat All ACH submissions received after the submission cutoff time as received on the following ACH processing day.

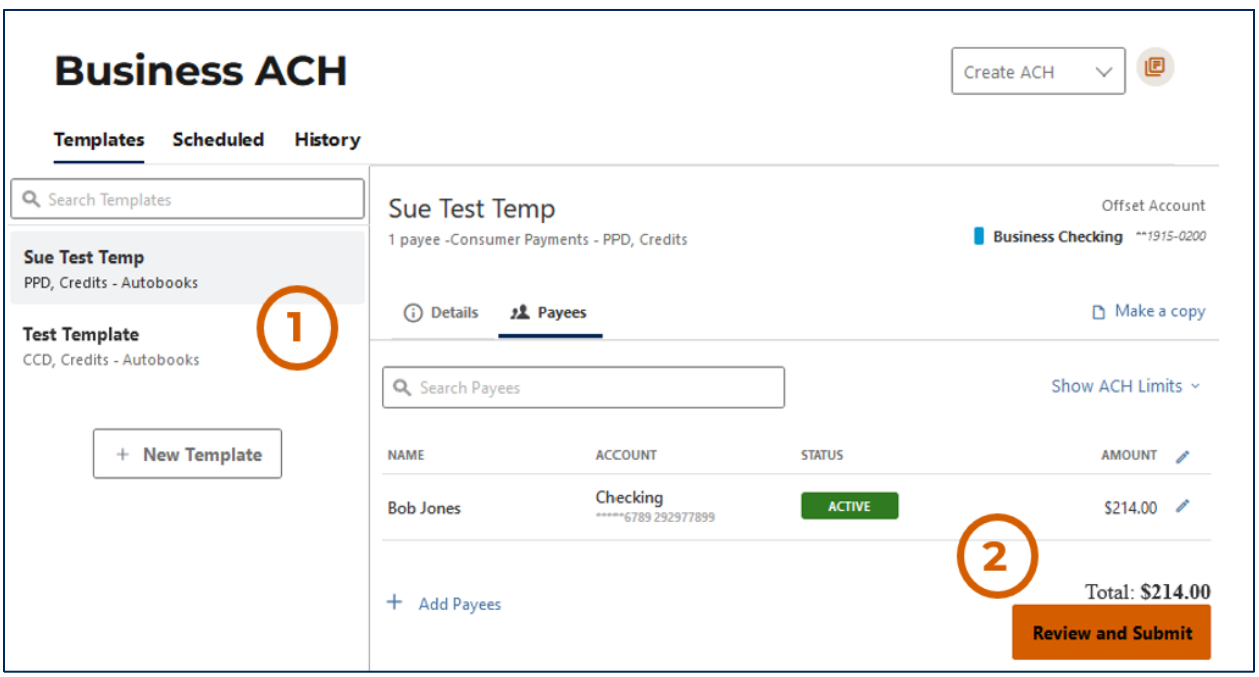
Submit an ACH Template

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.

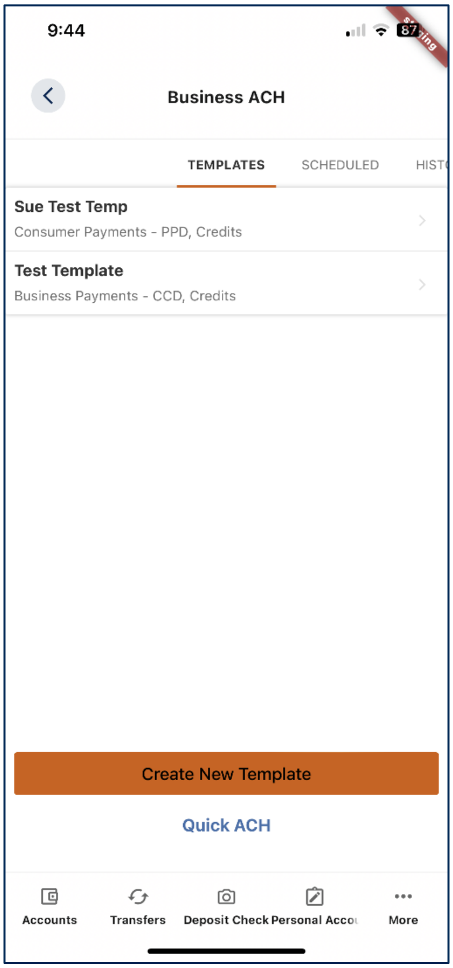
To submit an ACH template:

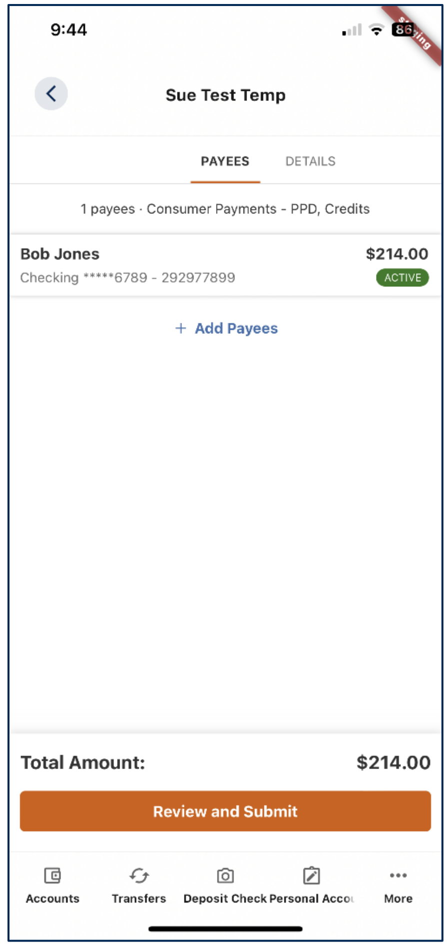
1. Select the desired template to submit for processing.
2. Click the **Review and Submit** button.

Web Screenshot



Mobile Screenshot





Notifications and Alerts

ACH alert contact methods are configurable under **Settings** > **Notifications**. The ACH transfer module supports the following alerts:

- ACH Requires Authorization
- ACH Authorized
- ACH Authorization Rejected
- ACH Canceled
- ACH Expired (not approved by the cutoff time)
- ACH Processed

Business Wires Menu

Wire transfers offer convenience, speed, and security. You can find the Send a Wire feature under the Money Movement menu. It has specific roles, accounts, payees, limits, and authorizations available and allows qualified accounts to send out wire transfers. A payee may have more than one account depending on the number of wire payment methods that have been established.

Business Wires allows you to:

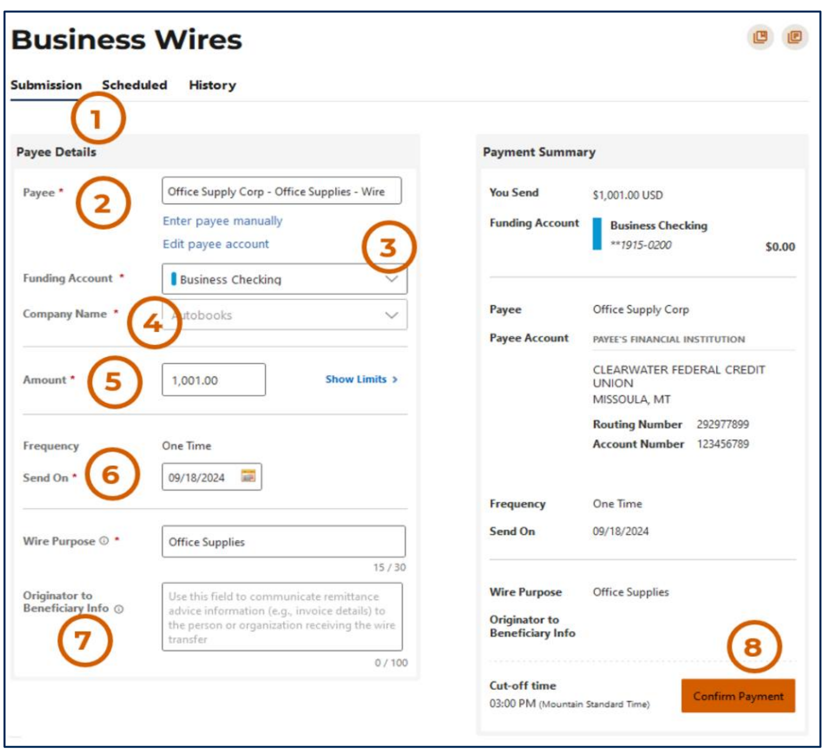
- Create wire payment requests
- Authorize wire payment requests
- Set limits

Submitting a Business Wire Request

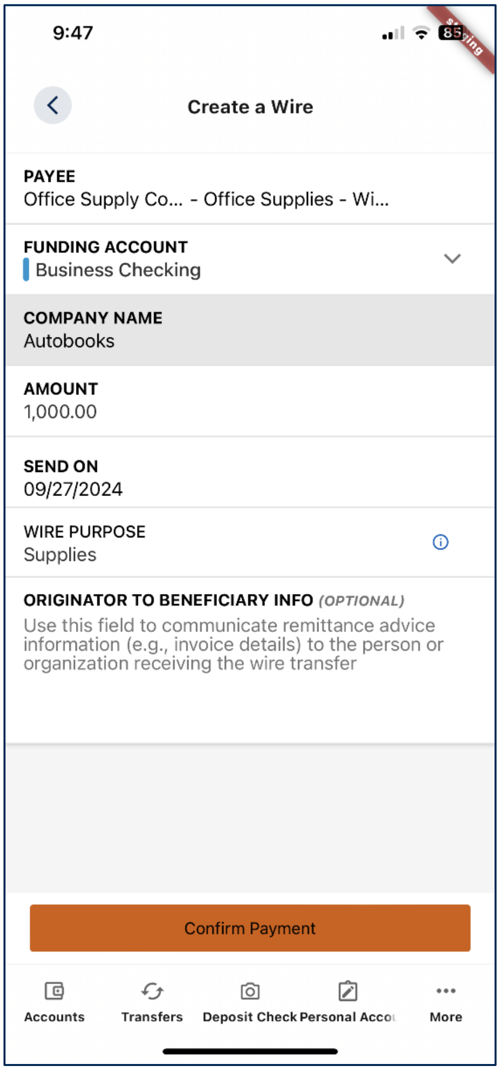
In the Money Movement menu > Send a Wire > **Submission** tab:

1. Select a **Payee** from the dropdown list.
2. Choose a **Funding Account** and a **Company Name.**
3. Enter the **Amount** for the transfer.
4. Select the **Send On** date.
5. Enter any additional details into the **Originator to Beneficiary Info** field (optional).
6. Click **Confirm Payment.**

Web Screenshot



Mobile Screenshot



Search for a Business Wire

On the **Scheduled** tab of the Business Wires menu, click the **Show Search** button to view search fields. **Enter search criteria** and click the **Search** button.

Cancel Business Wire Request

Wires cannot be edited. If you make a mistake, you'll need to cancel the wire transfer and submit a new request. Under the **Scheduled** tab**,** locate the wire transfer and click the **Cancel** button, enter a reason, and select **Cancel Payment**.

Business Reports Menu

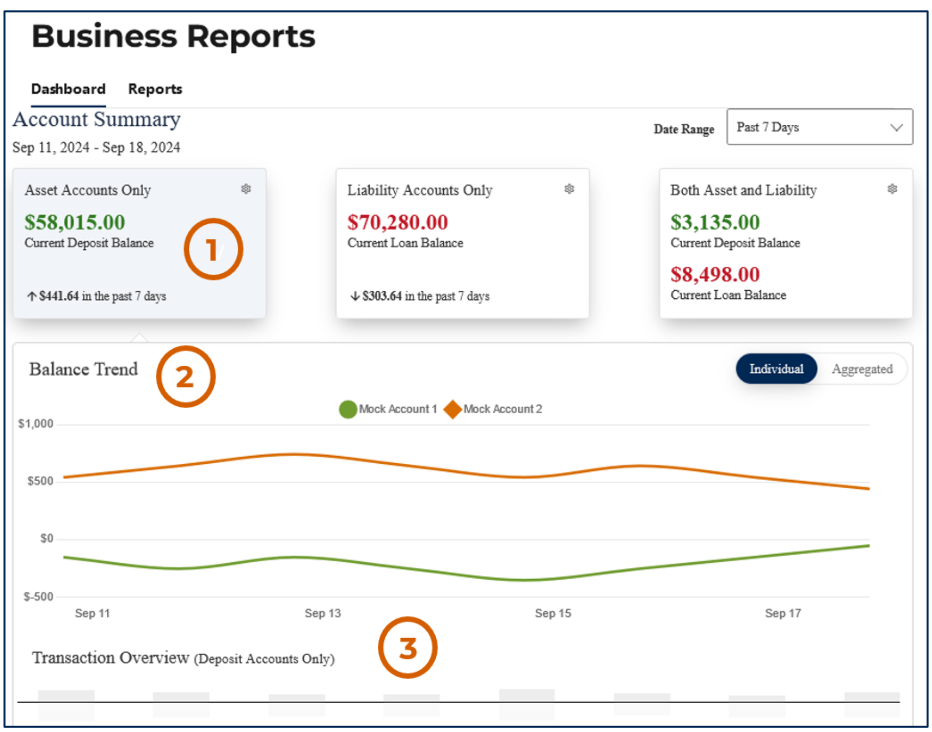
The Business Reports menu provides you with the ability to access Standard Reports and create Custom Reports. Custom Report generation tools offer you the ability to generate new reports to yield new insights on your ACH details and transaction history. The three main areas include:

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 users' deposit accounts and loans. If you click on a Quick Filter Card, the Balance Trend chart will instantly filter to show only trends for those accounts (all other filter settings remain the same). The Quick Filter Card selection will also 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.

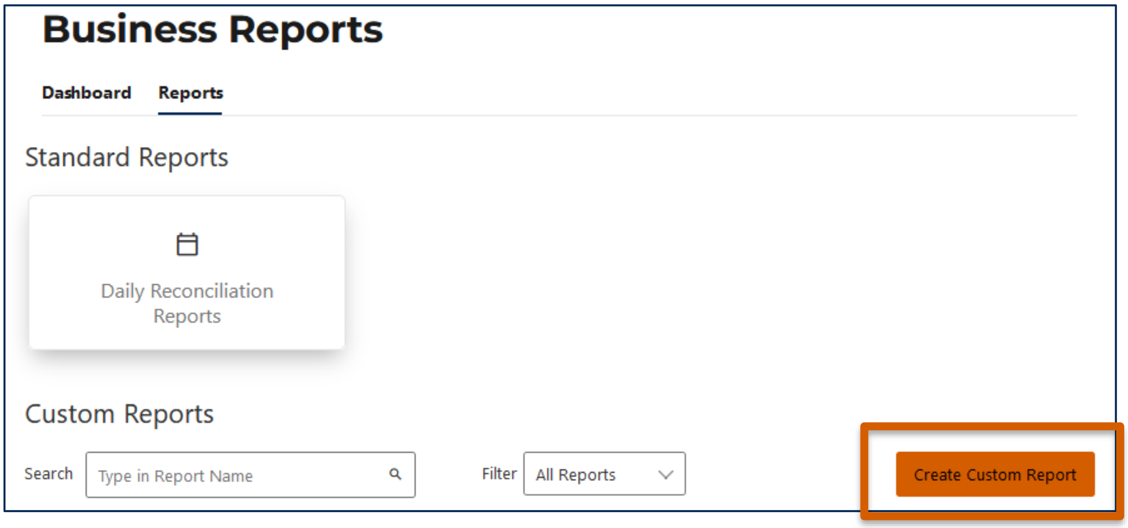
3. *Transaction Overview* - The Transaction Overview is a high-level bar chart connected to the bottom of the Balance Trend chart on the Business Reports Dashboard. The Transaction Overview chart will display the sum of total debits and credits for the selected deposit accounts on a daily basis for the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

NOTE: The Business Reports Menu is only available on the web version. It is currently not supported in the Mobile App.

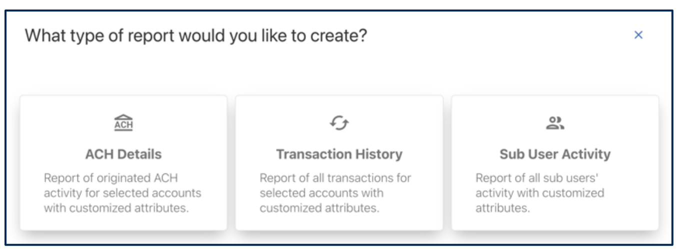


Create a Custom Report

The **Reports** tab shows you standard reports that Clearwater generates. You can also run your own custom reports. Within the Business Reports menu, select the **Create Custom Report** button.



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

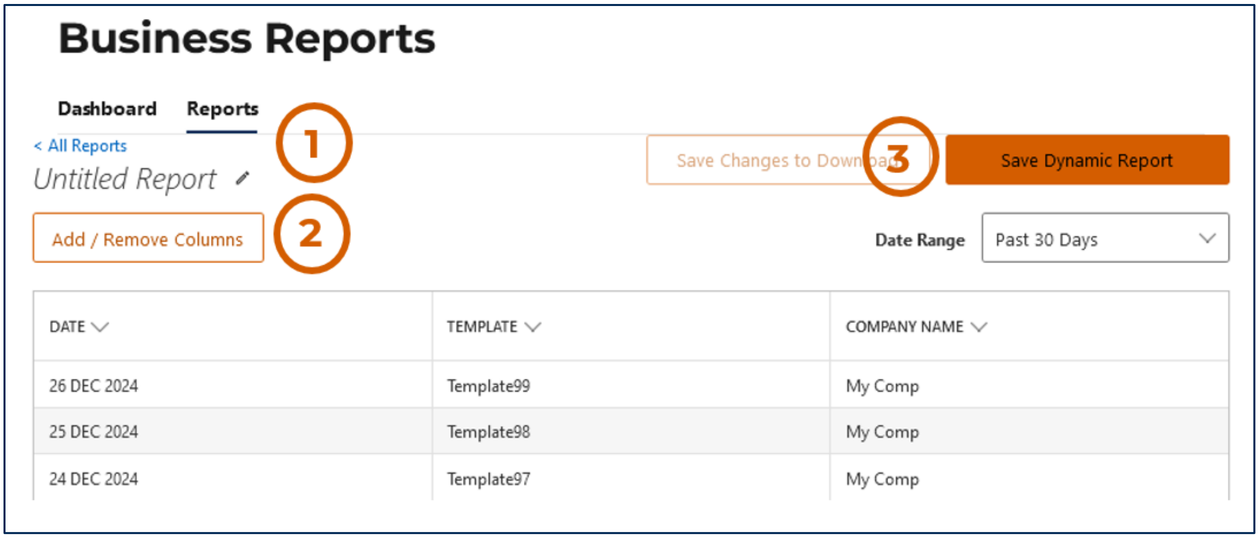


Click the **Edit** (pencil) icon next to the report name report. Click the **Accept** (checkmark) button to save.

1. The **Add / Remove Columns** button allows 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.

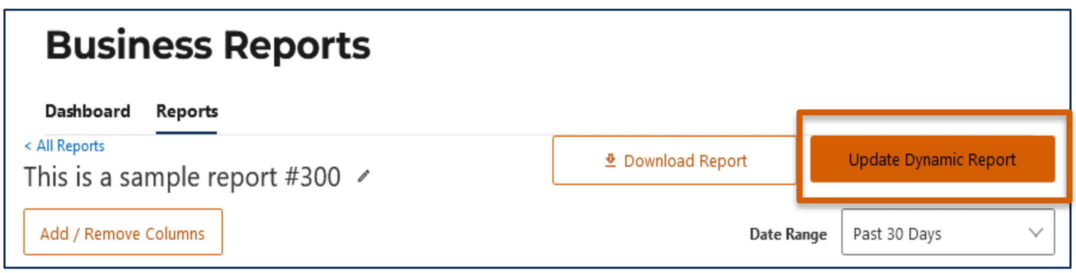
2. Click the **Save Dynamic Report** button and enter a name, description, date range, and share type and then select to receive a notification via email when the report is ready.

3. 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 want to edit and make the appropriate changes. Once you complete all edits, click the **Update Dynamic Report** button.



Delete Custom Reports

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