



**clearwater**  
CREDIT UNION



# **Business Banking Guide**

## **CLEARWATER DIGITAL BRANCH**



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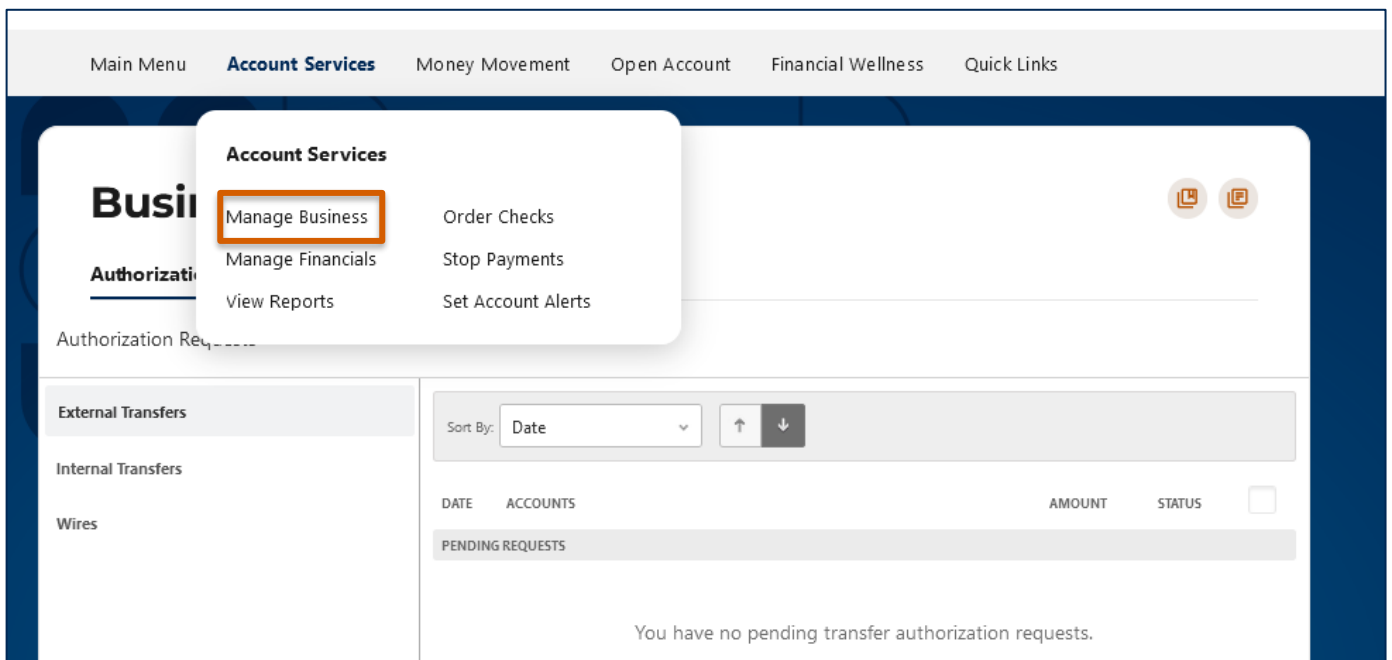
## Business Banking Overview

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

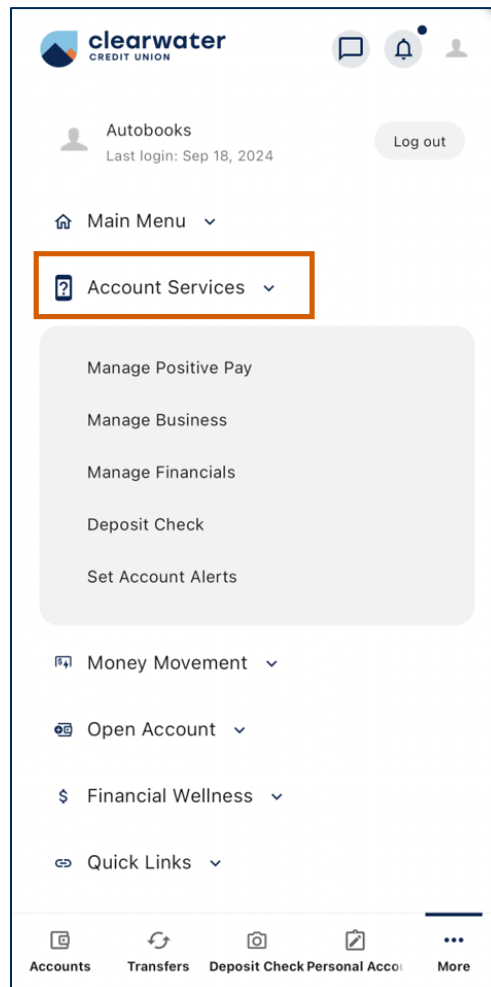
The Account Services & Money Movement menus provide you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. They're the foundation for all other Business sub menus, such as Manage Business, View Reports, Create Business ACH, and Send a Wire. These menus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

### Sally Sue

**Summary**General PermissionsPayment PermissionsAccount Access

#### Personal Information

Username

sallysuetest

ACTIVE

Last Log In

Never

Email

Sally@test.com

Address

No address

Primary Phone Number

No phone number

Secondary Phone Number

No phone number

#### Account Access

Checking

1 Account

Savings

1 Account

Manage Accounts

#### General Permissions

Administration  
Manage Users • Edit Business Contact Information

Manage Permissions

#### Payment Permissions

ACH Collections  
No Access

Manage Permissions

## Mobile Screenshot

9:46

Sally Sue

SummaryGeneral Permissions

#### General Permissions

Administration  
Manage Users • Edit Business Contact Information

Feature Access  
View eDocuments • View Account Analysis  
Statements

Payment Destination  
No Access

Payment Template Management  
No Access

Receivables  
No Access

Payment Permissions

ACH Collections  
No Access

ACH Payments

Manage Permissions

Manage Permissions

#### Personal Information

Username

sallysuetest

ACTIVE

Last Log In

Never

Email

Sally@test.com

Address

No address

Primary Phone Number

No phone number

Secondary Phone Number

No phone number

#### Account Access

Checking

1 Account

Savings

1 Account

Manage Accounts

AccountsTransfersDeposit Check Personal AccoMore

AccountsTransfersDeposit Check Personal AccoMore

Clearwater Credit Union | Business Banking Guide

5



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

English | Español

clearwater CREDIT UNION

Main Menu Account Services Money Movement Open Account Financial Wellness Quick Links

< Back to User Listing

Sally Sue

Summary General Permissions Payment Permissions Account Access

Administration Manage Permissions

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

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

Feature Access Manage Permissions

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.

Payment Destination Manage Permissions

Manage Permissions

Administration Unselect 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. ☒

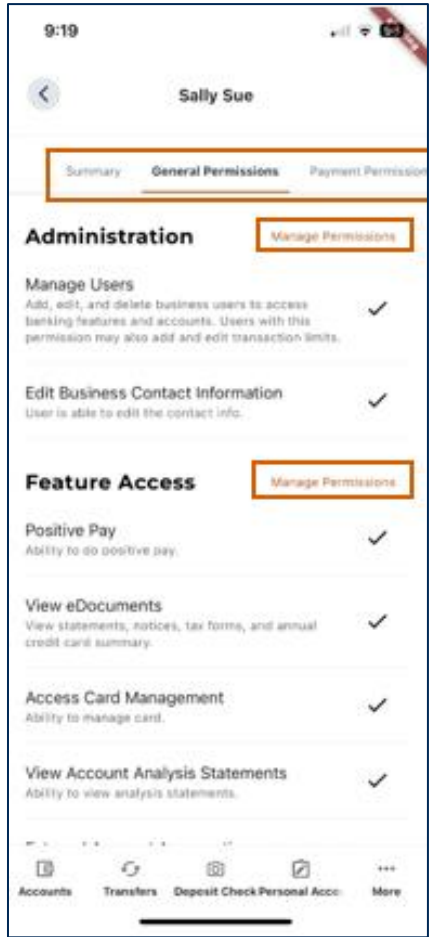
Save

Cancel

Let's talk!



## 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

**ACH Collections**

Select Access Level  
Submit

**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.

**Limits**

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

Daily \$0.00 Weekly \$0.00 Monthly \$0.00

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

Daily \$0.00 Weekly \$0.00 Monthly \$0.00

### Mobile Screenshot

11:51

Sally Sue

**ACH Collections**

☒ 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.

**Limits**

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

Daily \$2,000.00

Save

Cancel

Accounts Transfers Deposit Check Personal Acco: More

## Create a User

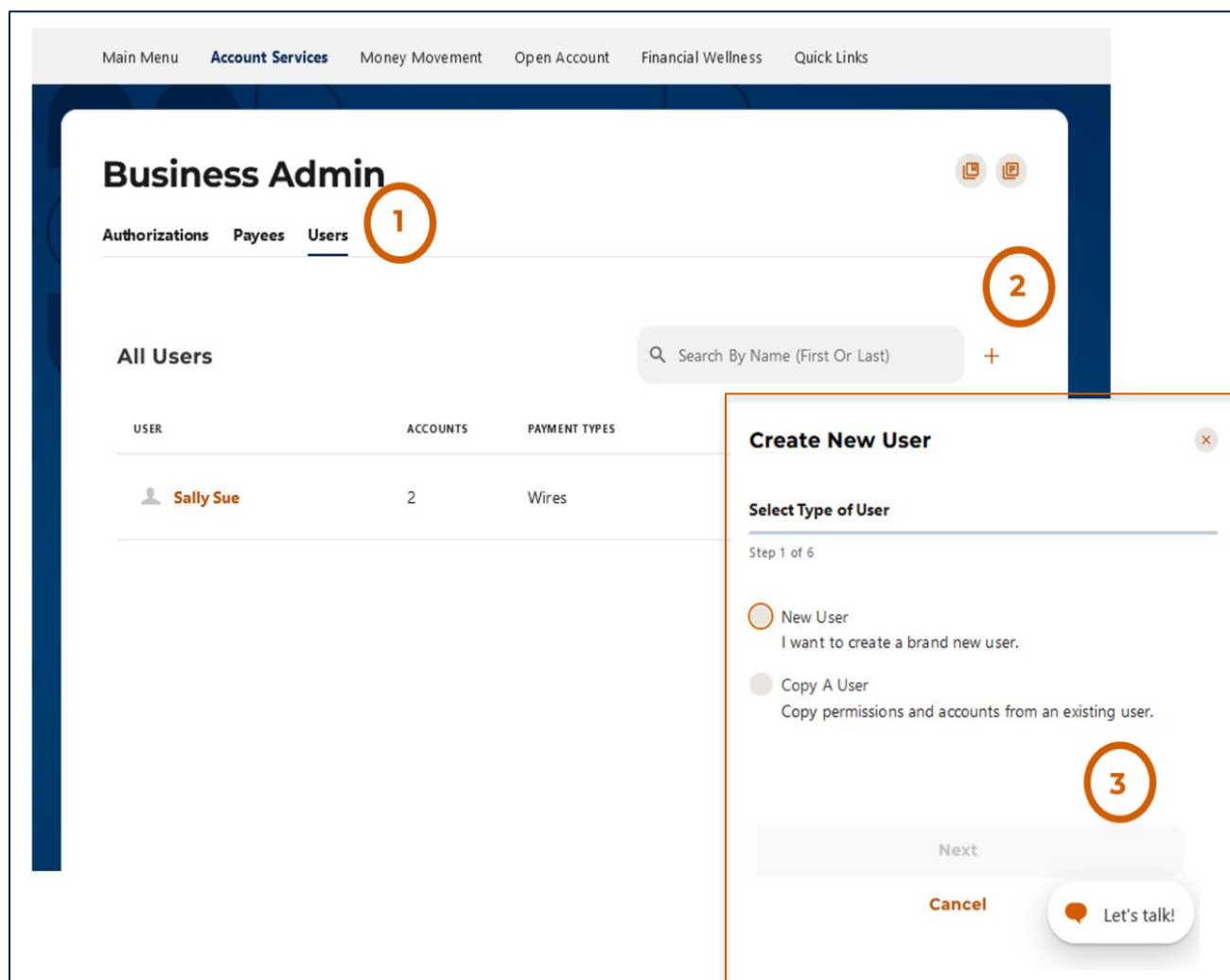
The Master Users (indicated with a crown on the profile) can create new users for the accounts (indicated with a briefcase). Please note, you'll need to log in from a desktop to add, edit, or delete users.

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

#### Address

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!



**Create New User** 3

**Accounts**

Step 4 of 6

You have added 1 account to Paul.

**Add/Remove Accounts**

**Checking**

- Business Checking \*\*1915-0200

**Next**

**Back** Let's talk!

**Create New User** 4

**Account Permissions**

Step 5 of 6

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

**Checking (1 of 12)** **Select All**

- View Account**  
View the account, and view the account's balance and the associated transactions in the 'My Accounts' widget. ☒
- Balance Peek**  
Use Balance Peek from this account. ☐
- People Pay From**  
Use People Pay From with this account. ☐
- One-Time Payment**  
Use One-Time Payment from this account. ☐
- Stop Payment**  
The ability to submit a stop payment for checks on this account. ☐
- Transfer Funds Into**  
The ability to transfer funds into this account and view associated transfer history using the Transfers widget. ☐
- Transfer Funds Out From**  
The ability to transfer funds out from this account and view associated transfer history using the Transfers widget. ☐

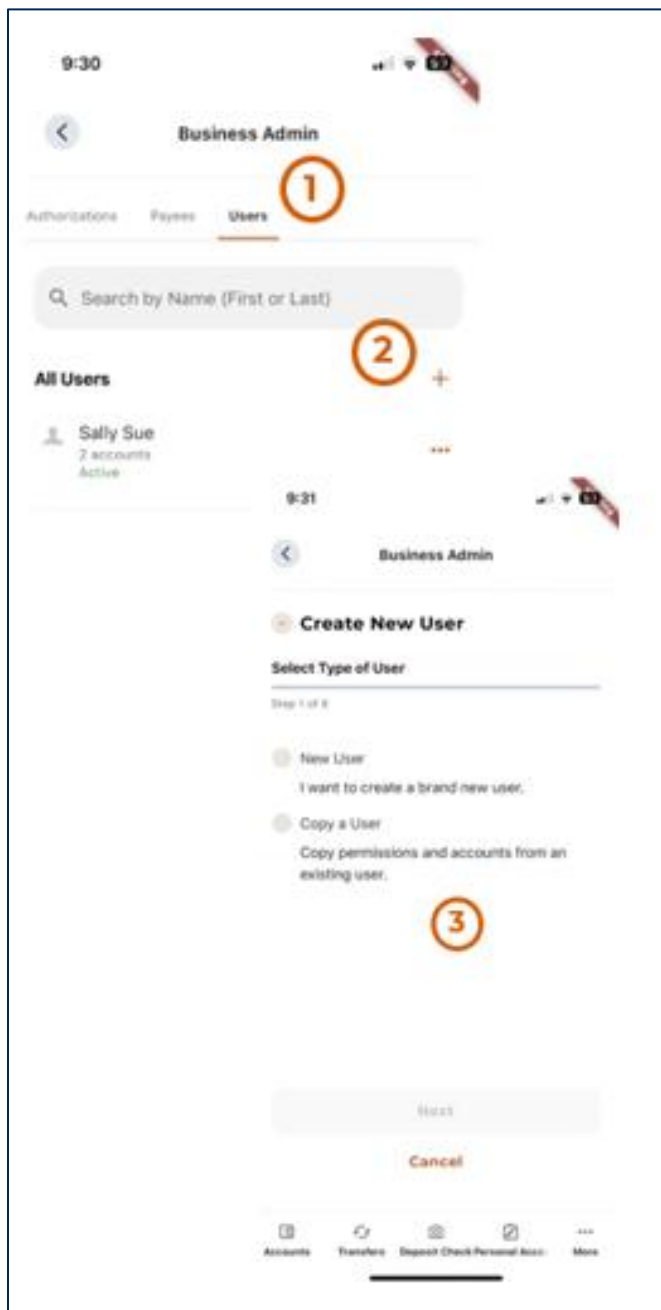
**Next**

**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

# Business Admin

Authorizations

**Payees**

Users

1

## All payees

Q Search By Name Or Payee ID

NAME	PAYEE ID
Bob Jones	bobjones0001

2

+

Add New Payee

Add new payee

Payee details

Person

**3** 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 \*

**4**

0 / 35

Email (Optional)

Payee ID (Optional)

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

Country

Address 1

**5**

0 / 35

Address 2 (Optional)

Postal Code (Optional)

0 / 10

City

0 / 30

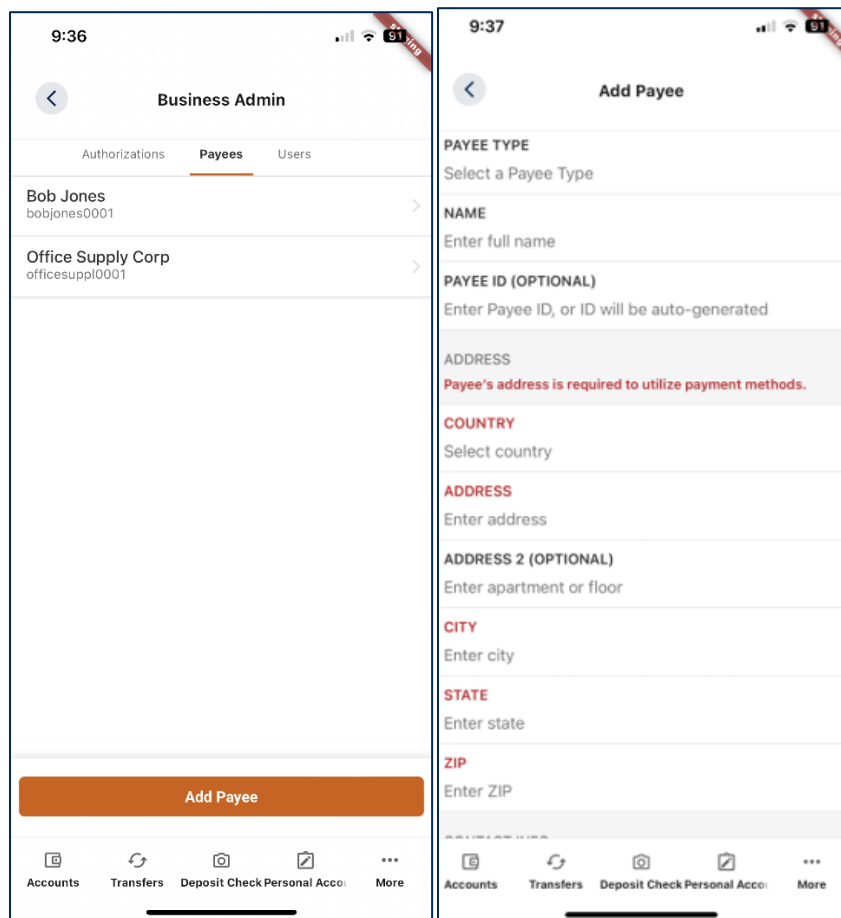
**6**

Add payee

Let's talk!



## 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

The screenshot shows the 'Business Admin' interface with the 'Authorizations' tab selected. The left sidebar lists 'ACH', 'External Transfers', 'Internal Transfers', and 'Wires'. The 'Wires' section is highlighted with a count of 1. The main area displays a table of pending requests. A specific request for 'Office Supply Corp Domestic' on 'SEP 27 2024' for '\$1,000.00' is shown with a 'NEEDS AUTH' status. At the bottom right, there are 'Reject' and 'Authorize' buttons. Numbered callouts 1 through 4 highlight the 'Authorizations' tab, the 'Wires' section, the transaction row, and the 'Authorize' button respectively.

DATE	PAYEE	AMOUNT	STATUS
SEP 27 2024	Office Supply Corp Domestic Business Checking —0200	\$1,000.00	NEEDS AUTH

### Mobile Screenshot

The mobile screenshot shows the 'Business Admin' app interface. The 'Authorizations' tab is selected in the top navigation bar. Below the header, a message states: 'The payments below require authorization prior to being submitted. Select a payment to view details and authorize/reject.' A list item for 'Sue Test Temp' is highlighted, showing a payment of '\$214.00' on '25 SEP 2024' from 'Business Checking 0200'. Below this, sections for 'EXTERNAL TRANSFERS' and 'INTERNAL TRANSFERS' both show 'No pending transfer authorization requests.' Numbered callouts 1 through 4 highlight the 'Authorizations' tab, the transaction list item, the 'Sue Test Temp' entry, and the 'EXTERNAL TRANSFERS' section respectively.





## 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

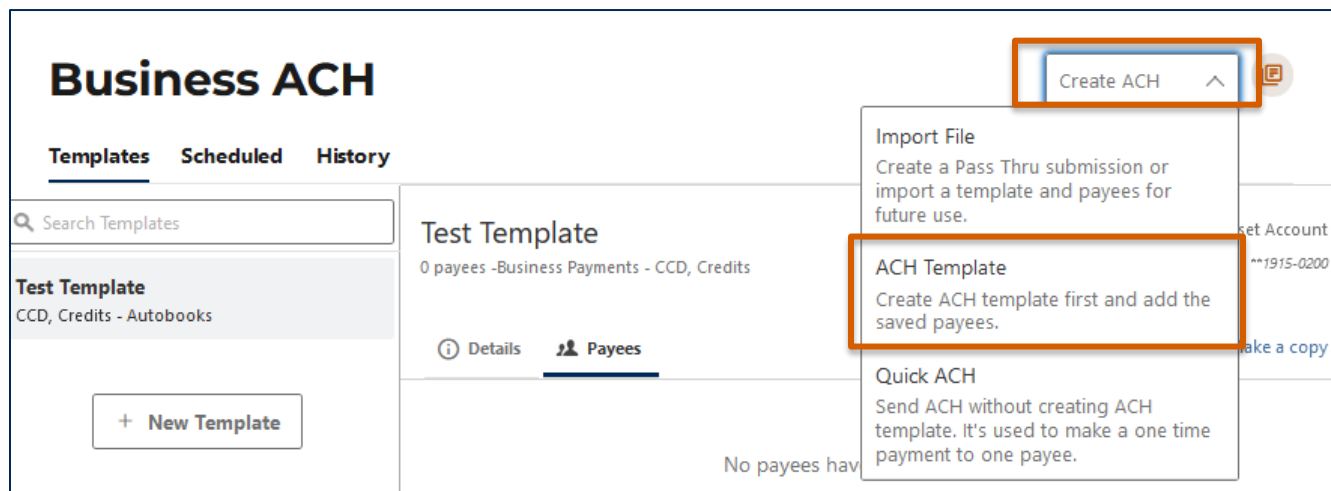
### Creating ACH Templates

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:

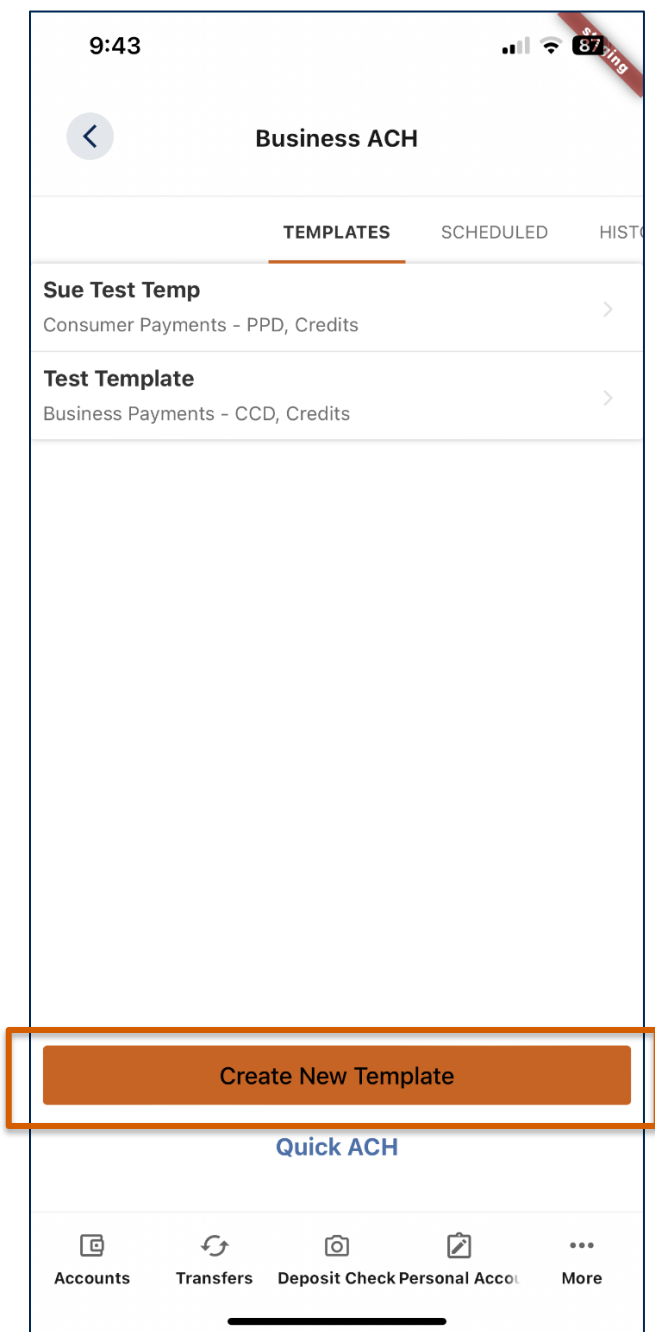
1. Select the **ACH Template** button from the dropdown menu.

### Web Screenshot





## Mobile Screenshot





2. The New Template window will display:

### Web Screenshot

The screenshot shows a web browser window titled "New Template" with a close button (X) in the top right corner. The form contains the following fields and options, each numbered with an orange circle:

- 1. Template Name: A text input field with a character count of 40.
- 2. Offset Account: A dropdown menu showing "Business Chec..." with a help icon (?) to its left.
- 3. Company Name: A dropdown menu showing "Autobooks".
- 4. Transaction Type: A dropdown menu.
- 5. Company Entry Description: A text input field with a placeholder "e.g. payroll, bonuses" and a help icon (?) to its left.
- 6. Access Level: Two radio button options: "Normal" (selected) with the description "All users with ACH permissions can access", and "Restricted" with the description "Only users with Restricted permissions can access".
- 7. Import Payees: An orange button at the bottom left.
- 8. Create Template: An orange button at the bottom right, next to a grey "Cancel" button.

### Mobile Screenshot

The screenshot shows a mobile app interface titled "New Template" with a back arrow in the top left. The form contains the following fields and options:

- TEMPLATE NAME: "Enter name"
- OFFSET ACCOUNT: "Business Checking \*\*1915-0200" with a dropdown arrow.
- COMPANY NAME: "Autobooks" with a dropdown arrow.
- TRANSACTION TYPE: "Select transaction type" with a dropdown arrow.
- COMPANY ENTRY DESCRIPTION: "Enter description"
- A large empty text area for the description.
- A large orange "Create Template" button at the bottom.
- A bottom navigation bar with icons and labels: "Accounts", "Transfers", "Deposit Check Personal Acco...", and "More".

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.



The 'Import ACH File' dialog box features a central area with a file icon and an 'Upload File' button. Below this, it states 'Text or comma-separated files accepted • Up to 1 MB'. At the bottom, there is a link to 'Show file setup instructions', a 'Cancel' button, and an 'Import Payees' button.

**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

Details

Payees

Make a copy

Search Payees

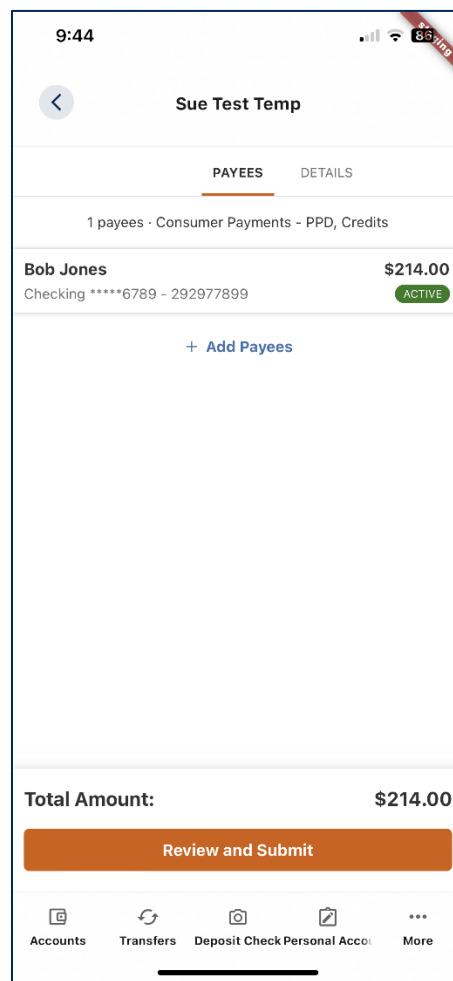
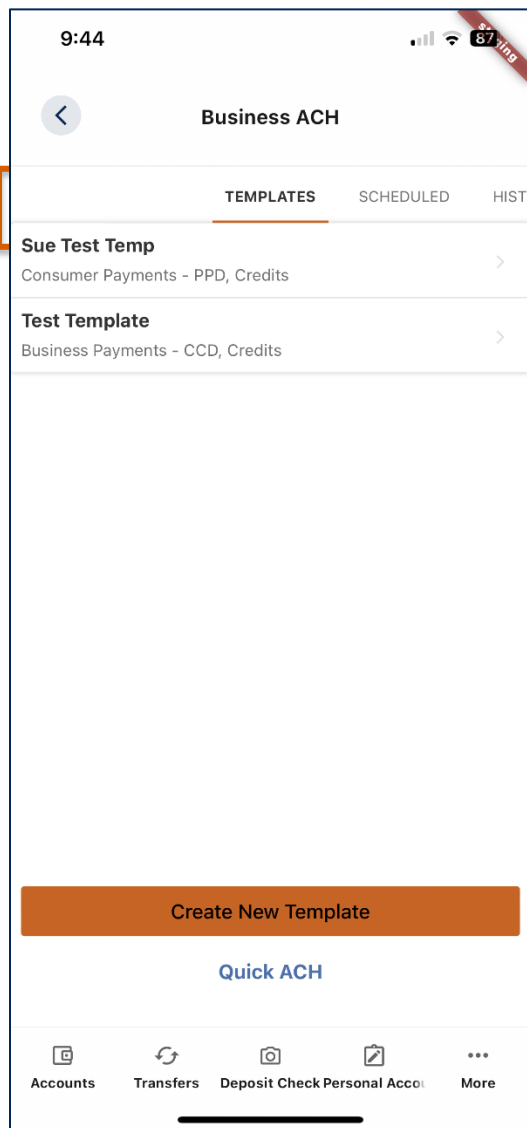
Show ACH Limits

NAME	ACCOUNT	STATUS	AMOUNT	
Bob Jones	Checking *****6789 292977899	ACTIVE	\$40.00	



## 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

# Business ACH

Templates **Scheduled** History

### September '24

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

### October '24

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

### November '24

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

Scheduled Templates

Show Search

## Mobile Screenshot

9:45

Business ACH

TEMPLATES **SCHEDULED** HISTORY

SEP 23

**Test Template**

\$40.00

Business Payments - CCD, Credits

SEP 25

**Sue Test Temp**

\$214.00

Consumer Payments - PPD, Credits

SEP 27

**Sue Test Temp**

\$200.00

Consumer Payments - PPD, Credits



## 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

The screenshot shows the 'Business ACH' interface with the 'History' tab selected. It features two sections: 'Pending Batches' and 'Template History'. The 'Pending Batches' section shows a batch for 'MAY 5' with a 'Dana Template' for '\$27.00' (Business Payments - CCD, Credits) with a 'SCHEDULED' status and a 'Cancel' button. The 'Template History' section shows two entries: 'SEP 26' for 'Test Template' (\$40.00, Business Payments - CCD, Credits) with a 'CANCELED' status, and 'SEP 20' for 'Sue Test Temp' (\$214.00, Consumer Payments - PPD, Credits) with a 'REJECTED' status. A 'Show Search' button is visible in the top right of the Template History section.

Business ACH			
Templates Scheduled History			
<b>Pending Batches</b>			
MAY 5	Dana Template	\$27.00 Business Payments - CCD, Credits	SCHEDULED Cancel
<b>Template History</b> Show Search			
SEP 26	Test Template	\$40.00 Business Payments - CCD, Credits	CANCELED
SEP 20	Sue Test Temp	\$214.00 Consumer Payments - PPD, Credits	REJECTED

## Mobile Screenshot

The screenshot shows the 'Business ACH' interface on a mobile device. The 'History' tab is selected and highlighted with an orange box. The list shows three entries: 'SEP 26' for 'Test Template' (\$40.00, Business Payments - CCD, Credits) with a 'CANCELED' status, 'SEP 20' for 'Sue Test Temp' (\$214.00, Consumer Payments - PPD, Credits) with a 'REJECTED' status, and 'SEP 19' for 'Test Template' (\$40.00, Business Payments - CCD, Credits) with a 'CANCELED' status. The status is indicated by a red 'X' icon next to the date.

Business ACH		
TEMPLATES SCHEDULED HISTORY		
SEP 26	Test Template	\$40.00
Business Payments - CCD, Credits		
SEP 20	Sue Test Temp	\$214.00
Consumer Payments - PPD, Credits		
SEP 19	Test Template	\$40.00
Business Payments - CCD, Credits		



## 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

The screenshot displays the 'Business ACH' interface. On the left, under the 'Templates' tab, there is a search bar and a list of templates. The 'Sue Test Temp' template is selected and highlighted with a red circle containing the number '1'. Below it is a 'Test Template' and a '+ New Template' button. On the right, the details for 'Sue Test Temp' are shown, including the offset account 'Business Checking' and a 'Make a copy' link. Below this is a 'Search Payees' bar and a table of payees. The table has columns for NAME, ACCOUNT, STATUS, and AMOUNT. A single payee, 'Bob Jones', is listed with a 'Checking' account and an 'ACTIVE' status. A red circle containing the number '2' is placed over the 'Review and Submit' button at the bottom right, which is next to the total amount of '\$214.00'.

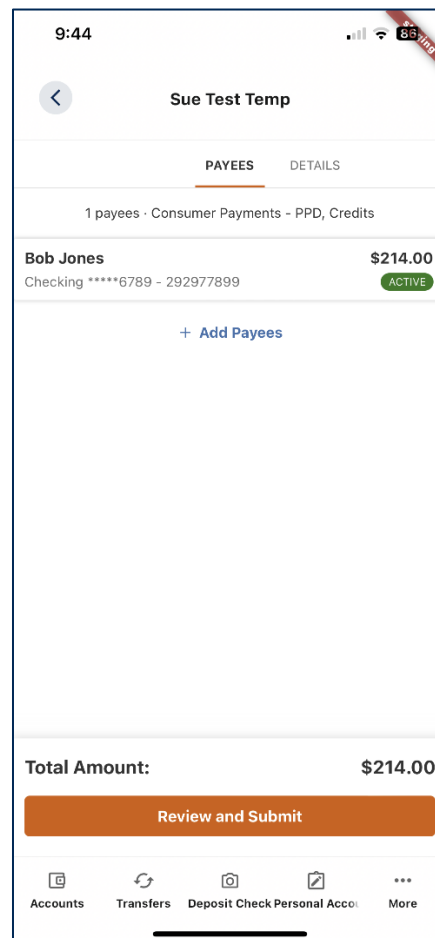
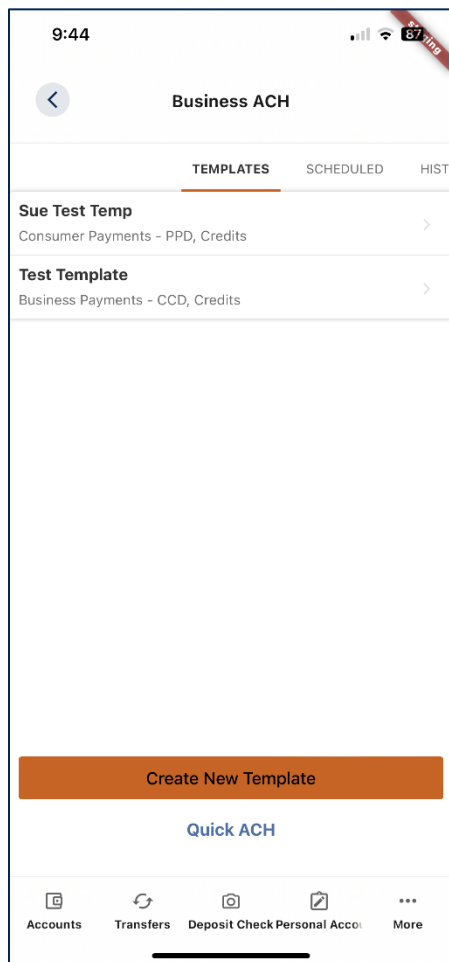
NAME	ACCOUNT	STATUS	AMOUNT
Bob Jones	Checking ****6789 292977899	ACTIVE	\$214.00

Total: \$214.00  
**Review and Submit**





## 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

The screenshot shows the 'Business Wires' submission interface. It has three tabs: 'Submission' (active), 'Scheduled', and 'History'. The form is divided into two main sections: 'Payee Details' on the left and 'Payment Summary' on the right.

**Payee Details:**

- 1. **Payee \***: A dropdown menu showing 'Office Supply Corp - Office Supplies - Wire'. Below it are links for 'Enter payee manually' and 'Edit payee account'.
- 2. **Funding Account \***: A dropdown menu showing 'Business Checking'.
- 3. **Company Name \***: A dropdown menu showing 'Autobooks'.
- 4. **Amount \***: A text input field with '1,001.00' and a 'Show Limits >' link.
- 5. **Frequency**: A dropdown menu showing 'One Time'.
- 6. **Send On \***: A date picker showing '09/18/2024'.
- 7. **Wire Purpose \***: A text input field with 'Office Supplies'.
- 8. **Originator to Beneficiary Info \***: A text area with placeholder text: 'Use this field to communicate remittance advice information (e.g., invoice details) to the person or organization receiving the wire transfer'.

**Payment Summary:**

- You Send**: \$1,001.00 USD
- Funding Account**: Business Checking (1915-0200) \$0.00
- Payee**: Office Supply Corp
- Payee Account**: PAYEE'S FINANCIAL INSTITUTION
- Payee Address**: CLEARWATER FEDERAL CREDIT UNION, MISSOULA, MT
- Routing Number**: 292977899
- Account Number**: 123456789
- Frequency**: One Time
- Send On**: 09/18/2024
- Wire Purpose**: Office Supplies
- Originator to Beneficiary Info**: (Empty field)
- Cut-off time**: 03:00 PM (Mountain Standard Time)
- Confirm Payment**: A large orange button.



## Mobile Screenshot

9:47 85%

< Create a Wire

**PAYEE**  
Office Supply Co... - Office Supplies - Wi...

**FUNDING ACCOUNT**  
Business Checking

**COMPANY NAME**  
Autobooks

**AMOUNT**  
1,000.00

**SEND ON**  
09/27/2024

**WIRE PURPOSE**  
Supplies

**ORIGINATOR TO BENEFICIARY INFO (OPTIONAL)**  
Use this field to communicate remittance advice information (e.g., invoice details) to the person or organization receiving the wire transfer

Confirm Payment

Accounts Transfers Deposit Check Personal Acco More

## 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**.

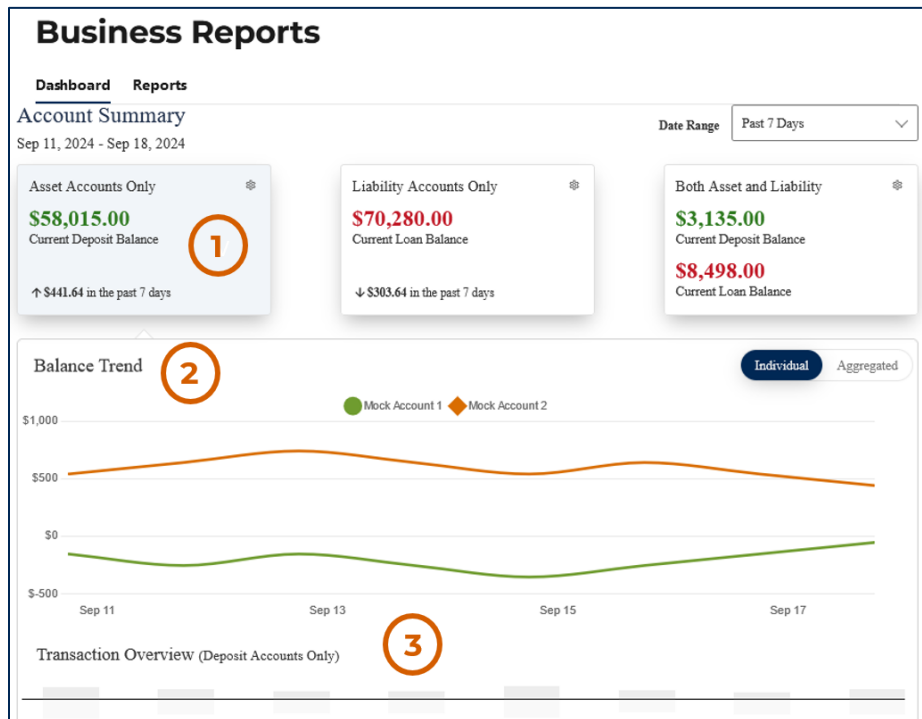


## Business Reports Menu

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.

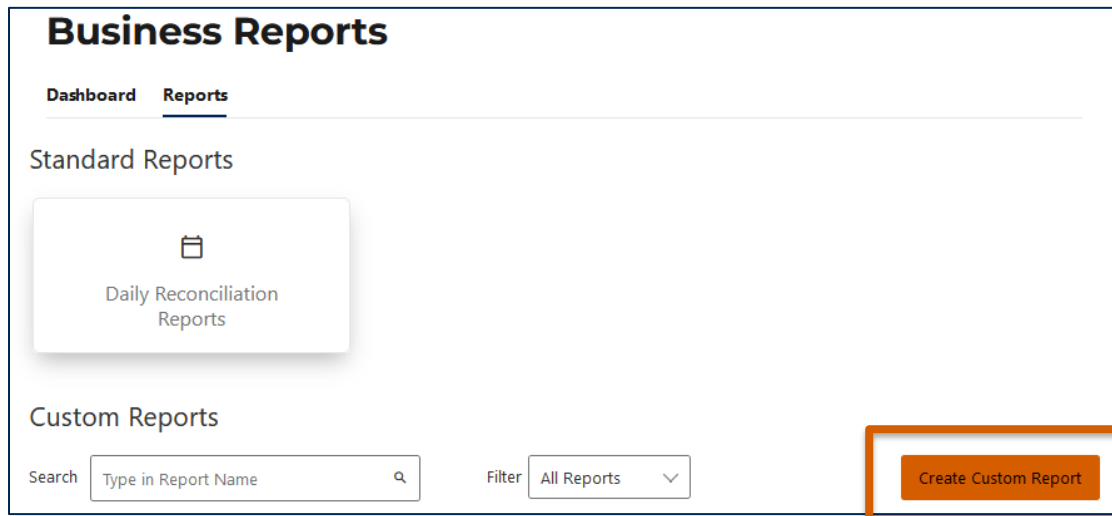
**NOTE:** The Business Reports Menu is only available on the web version. It is currently not supported in the Mobile App.



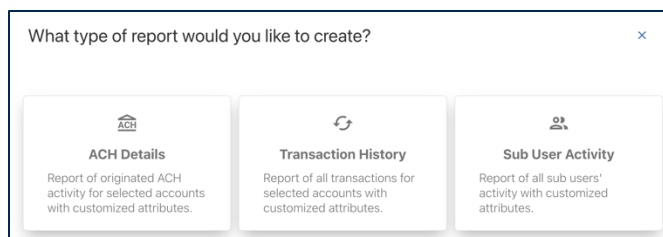


## Create a Custom Report

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.



## Business Reports

Dashboard Reports

< All Reports

Untitled Report ✎

1

2

3

Save Changes to Download Report

Save Dynamic Report

Add / Remove Columns

Date Range Past 30 Days ▼

DATE ▼	TEMPLATE ▼	COMPANY NAME ▼
26 DEC 2024	Template99	My Comp
25 DEC 2024	Template98	My Comp
24 DEC 2024	Template97	My Comp

## 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.

## Business Reports

Dashboard Reports

< All Reports

This is a sample report #300 ✎

Download Report

Update Dynamic Report

Add / Remove Columns

Date Range Past 30 Days ▼

## Delete Custom Reports

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

NAME ▼	DESCRIPTION	CREATED ON ▼	
This is a sample report #300	This is the sample description for report #300	27 May	