

BUSINESS ONLINE & MOBILE BANKING ACCOUNT ACCESS

Conduct your credit union business from your personal computer anytime from the privacy and comfort of your home or office. With Business Banking Online, you can review balances and statements, transfer funds between your SAC FCU accounts, send free bill payments, assign additional online banking users, pay employees via ACH, wire money, and more!

Logging into your Business Online Banking account:

1. Go to www.SACFCU.com
2. Click on the words “Online Banking login” towards the upper left-hand portion of the screen
3. Enter your Login ID: _____
4. Enter your Password: businessonline@SAC1
5. Click “Login”

SAC’s Business Mobile Banking App is available – download it today to have access to your account on the go! The app is available for Apple and Android users.

If you have any questions or concerns about SAC’s online or mobile banking, please call our Contact Center at 402-292-8000 or 800-228-0392.

Basic Function Tabs

Administration – How you can define your company, account, and user setup data in addition to requesting detailed administration reports.

Accounts – How you may view and manage your account and transaction data, retrieve statement data, and request reports.

Service Center – How to view and manage your business messages, change your business profile and page preference data, view and set up alerts, and issue stop payments.

Cash Management – How you can transfer funds between accounts, set up bill payments, schedule loan and credit card payments between accounts, view and manage scheduled payments, manage ACH transaction sets and templates, manage wire transfers and templates, view processed ACH transaction sets and wires, request ACH and wire reports, and view incoming ACH and wire files.

Administration Overview

You may click the Administration tab at the top of any business online banking page to manage user, account, and company setup data, and request Administration reports. Separate user rights (i.e., Manage Company, Manage Accounts, Manage Users, and Manage Report rights) are required to manage each type of setup data and request reports. These rights are assigned to the appropriate business users.

User Set Up

If you have Manage Users user rights, you may click the Administration tab followed by the User Set up navigation link to access the User Set up page. This page initially displays summary data for all active business users authorized to access accounts for your business or credit union and any related subsidiary companies. The User Set Up page can also display data for disabled business users. You may add new users, edit a user's data, and disable active users. When you edit the data for a disabled user, you may activate the user.

Note: When your business is enrolled on the business online banking system a main administration user is set up for your business. This administration user may then set up other users for your business as described in the following section.

Adding a New User

1. Click Add New User at the bottom of the User Set Up page.

2. When the Step 1 User Information page displays:

Note: The Failed Logins section displays the Maximum Allowed logins that the new user is allowed to enter incorrectly (or fail) as defined by your financial institution along with the number of Current Failed Logins for the user.

- a. Type all of the information requested in the User Information section including the new User's

Name, Email, Sign-On ID, and Password. (The email address and password must be confirmed or entered a second time.)

- b. In the User Rights section, select the appropriate checkboxes to indicate if the user can Manage Company setup data, Manage Accounts setup data, Manage Users setup data, and/or Manage (or request) Reports. These checkboxes only appear for a new user if you have been assigned each of these rights.
 - c. In the Other Services section, select the appropriate checkboxes to choose other services for the user. If you do not have rights to a specific service, it will not appear in this list.
 - d. Click Continue to save all the User Information and go to the next step, Save and Exit to save all the User Information and exit from this procedure, or Cancel to return to the User Set Up page.
3. On the Step 2 Account Access page:
- a. To allow a new user to view data for a specific account, select the VIEW checkbox in the row identifying the account.
 - b. Select the Stop checkbox in a row identifying an account to allow a new user to issue Stop payments for the account. This checkbox does not display if your financial institution has disabled stop payments for your business/credit union, or if the account type does not permit stop payments.
 - c. Select the Transfers checkbox in the row for an account to allow a user to request fund transfers to/from the account. This checkbox does not display if transfers are not allowed for the account as described in the Editing an Account section.
 - d. Repeat Steps 3a through 3c for each account to allow a user to View account data, issue Stop payments, or request Transfers.
 - e. Click Continue to save the Account Access data and go to the next step; Back to return to the Step 1 page to change the User Information for the user; Save and Exit to save all the data currently entered for the user and exit from this procedure; or Cancel to return to the User Set Up page.
4. On the Step 3 ACH Rights page:

Note: This page only displays if your business is enabled for ACH on the Business Online Banking online administration system. You must also have ACH rights that were assigned to you.

- a. Select the Select All ACH Rights checkbox to assign all rights in this list to a new user (i.e., Set up Templates, Add ACH Transactions, Edit ACH Transactions, and Release).
- b. You may also select one or more of the following checkboxes to assign the indicated rights to the new user:
 - o Select the Set up Templates checkbox to allow the user to add, edit, or delete ACH templates.

- o The Add ACH Transactions checkbox enables the user to add ACH transaction sets.
 - o The Edit ACH Transactions checkbox allows the user to edit ACH sets.
 - o If you select the Release checkbox, the user can release ACH sets.
 - c. In the Approvals and Approval Limits section:
 - o Select the 1st Approval checkbox if the user can complete the first approval step for an ACH set. You must also type a dollar Limit value. The user can then enter a first approval for an ACH set with transactions totaling up to the specified limit.
 - o Select the 2nd Approval checkbox if the user can complete either the first or the second approval step for an ACH set. You must also type a dollar Limit value. The user can then enter a first or second approval for an ACH set with transactions totaling up to the specified limit.
 - d. In the Normal ACH Rights dropdown list, select the appropriate option to indicate if a user can change the data in an ACH set or template where the security is not set to Sensitive. Choose the No Change Rights option to allow the user no change rights, or Change Amounts Only, Change Everything Except Account Information, or Change Everything.
 - e. In the Sensitive ACH Rights dropdown list, select the appropriate option to indicate if a user can change the data in an ACH set or template where the security is set to Sensitive. Choose the No Rights option to allow the user no change rights, or Change Amounts Only, Change Everything Except Account Information, or Change Everything.
 - f. Click Continue to save the ACH Rights data and go to the next step; Back to return to the Step 2 page to change the Account Access data for the user; Save and Exit to save all the data currently entered for the user and exit from this procedure; or Cancel to return to the User Set Up page.
5. On the Step 4 Wire Rights page:

Note: This page only displays if your business or credit union is enabled for Wire Transfers on the Business Online Banking online administration system. You must also have Wire rights that were assigned to you.

- a. Select the Select All Wire Rights checkbox to assign all rights in this list to the user (i.e., Set up Templates, Approve Templates, Add Wires, Edit Wires, and Release).
- b. You may also select one or more of the following checkboxes to assign the indicated rights to a user:
 - o Select the Set up Templates checkbox to allow the user to add, edit, or delete wire templates.

- o Select the Approve Templates checkbox to allow the user to approve wire templates.
- o The Add Wires checkbox enables the user to add wires.
- o The Edit Wires checkbox allows the user to edit wires.
- o If you select the Release checkbox, the user can release wires.
- c. In the Approvals and Approval Limits section:
 - o Select the 1st Approval checkbox if the user can complete the first approval step for a wire template or wire. You must also type a dollar LIMIT value. The user can then enter a first approval for a wire template or wire with a specified amount up to the indicated limit.
 - o Select the 2nd Approval checkbox if the user can complete either the first or the second approval step for a wire template or wire. You must also type a dollar Limit value. The user can then enter a first or second approval for a wire template or wire with a specified amount up to the indicated limit.
- d. Click Save to create the user and return to the User Set Up page, Back to return to the previous page for creating the user, or Cancel to return to the User Set Up page.

Account Set Up

If you have the Manage Accounts user right, you may click the Administration tab followed by the Account Set up navigation link to access the Account Set Up page. This page initially displays summary data for all the accounts set up for your business or credit union and any related subsidiary companies.

The account data on the Account Set Up page is listed in separate sections based on the account types (see the Accounts Overview section for more information). You can add new accounts, edit the data for an account, and delete an account. In addition, you may edit the list of authorized business users who are allowed to access each account.

Accounts Overview

This page displays after you sign on to the business online banking system. To return to the Accounts Overview page at any time, click the Accounts tab at the top of any page.

The Accounts Overview page lists summary descriptive and balance data for all of your accounts. The date and time balance data was last updated displays at the top of the page. The account data is then listed in separate sections based on the account types. For example, depending on the accounts you have at SAC Federal Credit Union, your accounts may be listed in the following sections:

- **Business Checking Accounts** – Displays accounts that give you quick access to your cash funds. These accounts may include checking and money market accounts.
- **Business Certificate of Deposit Accounts** – Displays your Certificate of Deposit (CD) accounts such as traditional or fixed deposit, and bump-up.
- **Business Loan Accounts** – The next payment due date may appear in the Next Payment column with a Pay Now button, and a Cash Advance button may appear in the Available Balance column. If a loan payment is past due, the due date displays in the Next Payment column in bold with a warning icon.
- **Business Credit Cards** – Displays your business credit card. To access your account information click on credit card external link.

Statements

You can view account statements using the optional Statements link. This link may appear in the navigation menu when the Accounts tab is selected at the top of any business online banking page. The Statements link launches an add-on module that allows you to view electronic statements (or “e-Statements”) for any of your accounts.

Reports

The Reports navigation link also displays when the Accounts tab is selected at the top of any business online banking page. Click this link to display the Reports page, listing all business reports currently provided by SAC Federal Credit Union. For example, one or more of the following reports may be available:

- **Balance Detail** – This report displays detailed balance data for one or all of your accounts on a specified date.
- **Balance Summary and History** – Lists summary balance data for one or all of your accounts on a specified date or historical balance data for one or all of your accounts during a defined time range. In either case, the balance data listed for each account includes the ledger balance, available balance, total credits, and total debits.
- **User Transfer Summary** – Displays transfer data for an active or disabled business user set up for your business or for all active/disabled business users and business administration users (i.e., the main and secondary administration user) set up for your business.
- **Category Detail** – Lists detailed data for transactions posted to one or all of your accounts in all categories or a specific category.
- **Category Summary** – Lists summary data for transactions posted to one or all of your accounts in all categories or a specific category.
- **Future Dated Transaction Report** – Lists all warehoused transactions or items that have not yet posted to one of your accounts.

Service Center Overview

You may click the Service Center tab at the top of any business online banking page to view and respond to messages from your financial institution, manage your online account profile and page preferences, set up alerts, submit online request forms and perform optional request functions, and issue stop payment requests.

My Profile

You can manage your business online banking profile using the My Profile page. On this page you can change your sign-on password, modify your work email address, change your security question, and request any additional options. To access your My Profile page, click the Service Center tab followed by the My Profile navigation link. You can also click the My Profile link on the top of every page in the business online banking system.

Requests

To access the Requests page, click the Account Services tab followed by the Requests navigation link. Your financial institution can set up any number of online request forms that display on the left side of the Requests page, allowing you to complete and submit forms for various banking services.

Requests Overview

Numerous online request forms/functions may display on the right side of the Requests page, but the following list includes standard requests that may be available to you. Be aware you only see the links for which your financial institution has set up a form; therefore, you may not see all links in the following list:

- **New ATM/Debit Card** – Used to request a new ATM card or a new ATM/Debit card for one of your deposit accounts. Your financial institution will review the completed online request form and issue the requested card(s) if appropriate.
- **Cash Order** – Used to enter a cash order. Your financial institution will review the request, debit the appropriate account, and fulfill the cash order at the specified branch.
- **Address Change** – Used to submit an address change (a new, corrected, or alternate address) to your financial institution as described in the Entering an Address Change section.

Note: Contact your financial institution if you have questions about the online request forms or request functions available to you.

Cash Management Overview

You may click the Cash Management tab at the top of any business online banking page to access the Cash Management page. This page lists a number of links that allow you to initiate any of the available Cash Management functions. For example:

Transfer Functions

- Transfer from one account to another
- Advance funds

- Schedule recurring transfers
- Review scheduled transfers

Payment Functions

- Make a loan payment
- Set up automatic payments
- Review scheduled payments
- Pay bills online

ACH Functions

- Create ACH transaction (sets)
- View ACH Templates (also create templates)
- Review all active ACH (transaction sets)
- View Incoming ACH (files)

Wire Functions

- Create New Wire Transfer
- View Wire Templates (also create templates)
- Review Pending Wire Transfers

Note: Some of these Cash Management functions may not be available to you, depending on your financial institution guidelines.

Payments

You may click the Cash Management tab at the top of any business online banking page followed by the Payments navigation link to set up your bill payments, schedule loan payments between your accounts, and view and manage your scheduled payments as described in this section.

Note: Some of the Payment functions may not be available to you, depending on your financial institution guidelines.

Pay Bills

The Bill Payment feature is used to set up payments to any of your designated payees listed. The Payments link on the Cash Management tab launches an external software application provided by the bill payment vendor selected by your financial institution. This section details the features and functions associated with online Bill Payment.

If a payee has eBills coming due, the eBill data may display under the payee name. Paying bills online requires users to designate the following:

- Account number from which the funds are withdrawn to pay the bill.
- Name of the payee.
- Last characters of the payee account number.
- Indication whether the payment is sent electronically or by check.
- Payment amount.
- Date to send payment.

The estimated delivery date displays based on the send date specified for the payment.

ACH Functions

You may click the Cash Management tab at the top of any business online banking page followed by the ACH navigation link to create ACH transaction sets and templates, import NACHA files, manage active ACH sets,

manage ACH templates, view processed ACH sets, and request ACH reports.

Note: Some ACH functions may not be available to you, depending on your financial institution guidelines.

Creating an ACH Set without a Template

You must have the Add ACH Transactions right to perform this procedure.

1. Click Create an ACH at the top of the Manage Active ACH page.
2. When the ACH – Create a New ACH page displays:
 - a. If the Company dropdown list displays with the All Companies default, select the name of a subsidiary company or credit union to create each new ACH set for a specific company/credit union.
 - b. In the Create dropdown list, select An ACH.
 - c. Select the appropriate ACH type in the ACH Type dropdown list.
 - d. Click Create.

3. When the Step 1 Description page displays:

Note: All of the fields marked with an asterisk are required. The ACH Type field displays the type selected in the previous step.

- a. Type a Name and an optional Description for the new ACH set.
- b. If the Company or Credit Union dropdown list displays, select the name of the appropriate subsidiary company or credit union for which you are creating the ACH set.
- c. If the Offset Account field displays, select the account to be used for the debit/credit offset.
- d. If appropriate, select or clear the Set Security to Sensitive checkbox to indicate that only users with Sensitive ACH rights can access the ACH set (see the Adding a New User section).
- e. When you are creating a type of “CCD” set (e.g., a To/from Corporate Accounts, Child Support, Federal Taxes or State Taxes set), you may select or clear the Send Zero Dollar checkbox to allow transactions with a zero dollar amount to be sent from the new set.
- f. If appropriate and if this field displays, type addenda information that will be appended to all the transactions in the new set in the Addenda for All field. Click the eraser icon to clear the addenda data from all the transactions.
- g. In the Effective Date field, type the effective date for the new set in the format MM/DD/YYYY or click the calendar icon to find a date.
- h. Click Continue to go to the next step or Cancel to return to the Manage Active ACH page.

4. On the Step 2 Transaction Details page:

- a. Perform any of the following actions to add, edit, or delete transactions on this page. If you are creating a “CCD” set to pay corporate Federal or State taxes, the transaction fields are replaced by tax ID, payment code, receiving DFI company, tax period, and amount fields. Separate fields display for a “CCD” template created to pay Child Support such as DFI

account number and ID, company name, payment amount, FIPS code, and other ID fields.

Note: When a transaction is added or changed, an error message displays under the transaction row if an item limit defined for ACH transactions is exceeded.

- b. Click Save to save all the new transaction data and go to the next step, Back to return to the Step 1 page to change the descriptive data for the new ACH set, or Cancel to return to the Manage Active ACH page.

5. On the Step 3 Confirmation page below the “Your ACH has been saved” message, you may:

- a. Select the Save as Template checkbox to save the new ACH set with all the transaction data as a template.
 - b. If appropriate, you may also either:
 - Select the Approve checkbox to approve the new set immediately,
- OR
- Select both the Approve and Release checkboxes to approve and release the new set immediately. (Do not check Release without Approve.)

Note: The Approve and/or Release checkboxes display if you are assigned Approval and Release ACH rights (see the Adding a New User section) and if approvals are required for the type of ACH sets you are creating (see the Editing Company Setup Data section).

- c. Click Done to complete the process to create the new ACH set.

Wire Functions

You may click the Cash Management tab at the top of any business online banking page followed by the Wires navigation link to create outgoing wires and templates, manage active outgoing wires, import a wire file, manage wire templates, view processed wires, and request wire reports.

Note: Some of the above wire functions may not be available to you, depending on your financial institution guidelines.

Wire Transfer Setup

In addition to determining if the Wire Transfer feature and its individual functions are available to you; specific configuration data may be defined by your financial institution to set up:

- The number of days before its effective date each wire must be released to your financial institution for processing.
- The type of accounts (for example, checking or savings) that may be selected as ordering accounts in wire templates.
- The routing number used for wires specified as either:
 - The primary routing number for your financial institution, which is used for all the wires, or
 - The routing number for the ordering account in the template used to create each wire. In this

case, when a wire is created using a specific template, Business Online Banking uses the routing number for the ordering account selected for the template to transfer funds for the wire.

- All the Wire Categories and Wire Types that may be selected when you create wire templates.
- The number of approvals (0, 1, or 2) required for each wire and template, and for each wire when the threshold dollar amount defined in the template used to create the wire is exceeded.
- The rights of each business user to create wire templates, approve templates, create wires, edit wires, enter a first approval for wires up to a specified dollar limit, and/or enter a second approval for wires up to a specified dollar limit.
- Limits for each account that may be selected as the ordering account for a wire template including the maximum:
 - Dollar amount for a single wire charged to the account,
 - Dollar amount in all the wires charged to the account on a single day, and
 - Number of wires that may be charged to the account in a single day.

Creating a Wire

You must have the Add Wires right to perform this procedure.

1. Click Create a Wire at the top of the page.
2. When the Wires – Create a Wire page displays:
 - a. If the Choose Company dropdown list displays, select the name of a subsidiary company or credit union to create the wire for a specific company/credit union.
 - b. Select the appropriate category in the Wire Category dropdown list. For example, select Fed Wire, Western Union, Intra-Network Transfers, or Third-Party Wires depending on the categories assigned to your business in the Business Online Banking online administration system.
 - c. Select the appropriate wire type in the Wire Type dropdown list. Specific wire types are assigned to your business or credit union in the separate online administration system.
3. A list of wire templates created for the selected Wire Category, Wire Type, and (if applicable) company or credit union displays under the Select Template heading:
 - a. Click the radio button next to the appropriate template to select it. Each template is defined by a Name, Description, the Amount limit, and the Company the template was created for (if applicable).
 - b. Click Create.
4. When the Step 1 Description page displays listing basic data defined for the wire created from the selected template:
 - a. In the Effective Date field, type the effective date for the new wire in the format DD/MM/YYYY or click the calendar icon to find a date. This date cannot be in the past or on a weekend or holiday.
5. On the Step 2 Wire Details page:

- a. In the Wire Information section, if a value is not listed in the Amount field, type the appropriate amount for the new wire in dollars and cents. This amount must be less than the amount limit specified for the selected template.
- b. In the Beneficiary Information section, you may change the information required to identify the beneficiary (i.e., the company or credit union member receiving the wire).

Note: The applicable fields on this page are pre-filled with data from the template selected for the wire. Data can only be entered in the fields that are unlocked in the template.

1. Select a Beneficiary ID Type in the dropdown list (for example, a Bank Identifier code (BIC)/SWIFT, CHIPS participant number, DDA Account Number, FRB Routing Number, or CHIPS Identifier).
2. Type the appropriate beneficiary ID in the ID Number field based on the code selected above.
3. In the next fields, type Name and Address information for the beneficiary. If an FRB routing number is entered in the previous field, the matching name may be found.
4. In the Originator to Beneficiary Line(s), you may type optional information or instructions for the beneficiary.
5. If appropriate, type Beneficiary Info describing the beneficiary.
6. As an option, you may also select the Advice Method for notifying the beneficiary of the wire and type any advice information you want to include in the notification in the Advice Additional Lines field.
7. If appropriate, you may type reference data for the beneficiary in the Beneficiary Reference Field.
 - c. In the Beneficiary Financial Institution section, enter the information required to identify the financial institution that will credit or pay the beneficiary:
 - d. Select the appropriate type of code to identify the financial institution in the ID TYPE dropdown list (for example, a Bank Identifier code (BIC)/SWIFT, CHIPS participant number, DDA Account Number, FRB Routing Number, or CHIPS Identifier).
 - e. Type the ID for the Financial Institution in the ID Number field based on the ID type selected above.
8. In the next fields, type Name and Address information for the financial institution. If an FRB routing number is entered in the previous field, the matching name may be found.
9. If appropriate, type Additional Information for the financial institution.
10. As an option, you may select the Advice Method for notifying the financial institution of the wire and any advice information you want to include in the notification.
11. Other optional information that you may enter includes the Method of Payment (identifying how the payment should be made to the beneficiary) and any Payment Information. If the method of payment is specified, the Advice Method and information is required.

12. In the Receiving Financial Institution section, a value is required in the ID Number field followed by optional information that you may enter to identify the financial institution that will receive the wire:

13. If appropriate, type or change the data in the ID Number and Name fields.

14. Type the Sender's ID for the referenced message in the Previous Message ID field.

15. Other optional data that you may enter includes any Additional Info for the financial institution receiving the wire.

- f. In the optional Intermediary Financial Institution section, you may enter the information required to identify an intermediary financial institution between the receiving financial institution and the beneficiary's institution through which the wire transfer must pass:

16. Select the appropriate type of code to identify the financial institution in the ID Type dropdown list (for example, a Bank Identifier code (BIC)/SWIFT, CHIPS participant number, DDA Account Number, FRB Routing Number, or CHIPS Identifier).

Type the ID for the financial institution in the ID Number field based on the ID type selected above.

17. In the next fields, type Name and Address information for the financial institution.

18. If appropriate, type Additional Info for the intermediary financial institution.

19. As an option, you may select the Advice Type for notifying the financial institution of the wire and any advice information you want to include in the notification.

- g. In the optional Instructing Financial Institution section, you may enter ID and Address information required to identify an instructing financial institution between the receiving financial institution and the beneficiary's institution through which the wire transfer must pass.

Note: If data is already provided in a field in this section, the data cannot be changed.

20. Select an ID Type from the dropdown list (for example, a Bank Identifier code (BIC)/SWIFT, CHIPS participant number, DDA Account Number, FRB Routing Number, or CHIPS Identifier).

21. Type the appropriate ID in the ID Number field based on the code selected above.

22. In the next fields, type Name and Address information for the beneficiary.

- h. In the optional FI to FI Information section, you may type instructions from one financial institution to another in the FI TO FI Info field.

- i. Click Continue to validate all the new wire data and go to the next step (if the data is validated, the wire is saved with a status of Unapproved).

23. On the Step 3 Confirmation page displaying summary data for the new wire, click Done to complete the process to create the new wire.