Business Online
& Mobile Banking

Contents

Introduction

Coast Central Credit Union's Business Online Banking will allow you, the business owner, to review accounts/transactions, make transfers, view statements, add users, initiate Automated Clearing House (ACH) transactions (for businesses enrolled in ACH), and much more. Check out our website for additional online & mobile banking features.

Initial Business Enrollment

1. Download the app or go to coastccu.org.
2. Click **Enroll**.
3. Click the **Business** radio button.
4. Enter the TIN used for the business (this is usually an EIN but may be an SSN in some cases).
5. Enter the Member Number of the business account and click **Continue**.
6. Verify the email address associated with the business account then click **Continue**.
Note: If the business does not have an email on file with the Credit Union click **Continue** to select a phone number to send a secure access code to.
7. Create a username and password then click **Continue**.
8. Review the username, read, and agree to the Terms & Conditions.
9. Click **Confirm and Enroll**.
10. Return to the login page and login.
Note: If an ACH user, contact Member Business Services to activate your ACH services immediately or access will be available the following business day.

Grant User Access

Business owners will have the ability to control additional account access outside of the access given at the credit union level. This means you may grant a bookkeeper, accountant, secretary, etc. online banking access ranging from "Full Function" to "Inquiry". If the business account is a "Two to Sign" account with the credit union, then all access is inquiry only regardless of what additional access you grant.

Grant Access

1. Log in to the business username.
2. Click **Accounts** then under *Additional Account Access* click **Grant Access**.
3. Enter the user's information. The Name, Relationship, Phone, & Email are required.
4. Select if the user will have *Limited Access* or *Full Access*.
   a. Limited access will allow you to select the specific access you would like to grant to the user. For more information on limiting access see the Limit Access Options section of this manual.
   b. **Full access will allow the user to have the same access as if they were a signer on the account and allow them to approve transfer requests.**
5. Click **Continue**. Limiting access will have additional pages to select specific permissions. Make the selections appropriate for the user and click **Continue** through each page.
6. Once limited access options are selected or full access is selected, review the user information and permissions given then click **Add user to this account**.

Accepting Granted Access

The user will receive an invitation via email to create a personal login, use an existing personal log in (if they already have one), or deny the invitation.

1. Click the link provided in the email invitation.
2. The user will select one of the four options. (See image for option explanations)
   a. The first three options will have the user either sign into their **Personal** login or enroll as a **Person** to the Online & Mobile Banking system.
   Note: The user **must** use their personal information to enroll, not the business information or use an existing personal login to accept the user access.
   b. The last option will deny the access.
3. Follow the on-screen instructions then login to Online & Mobile banking with your **Personal** login information.

- User has a personal login already created in OLB
- User has a personal account but has not enrolled in OLB
- User is not a member and does not have a personal log in
- User will deny access to the business account

Accounts may be hidden and/or grouped for easier viewing and transacting. Please see the Display Options & Account Grouping section of this manual for more information.

View/Edit Granted Access

1. Log in to the business username.
2. Click **Accounts** then under *Additional Account Access* click **Granted by Me**. All users granted access to the business account through Online Banking will be listed.
3. Click any user to view their permissions.
   a. Edit – Click the pencil icon (🖉) to edit permissions. Click **Continue** once all changes are made.
   b. Remove – Click the trash icon (🗑) to remove the access from a user. Click **Revoke** to verify removing the user.

All users granted access to the business account through Online Banking will be listed.

Limit Access Options

The limit access options are spread across three steps; Account Access, Transfer & Payment Limits, and Additional Permissions (mostly external vendor access). Using these steps effectively will assist in keeping the business account secure while providing access to individuals that need it.

Account Access

The Account Access step controls the overall access granted to a user by product. Each product (savings, checking, loan, etc.) will be displayed with the same 4 options. This will control if the user has viewing access only or viewing access with the ability to transfer in and/or transfer out.

View account – Grants access to view product(s) and balances.
View transactions – Grants access to view transactions of product(s). Selecting this option automatically selects *View account*.
Transfer in – Grants access to transfer funds into the product.
Transfer out – Grants access to transfer funds out of the product.
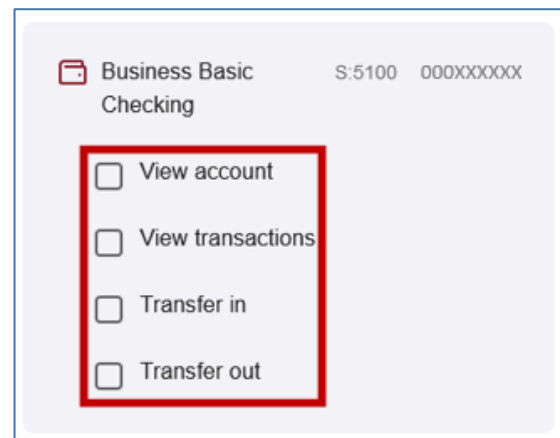
Note: If a user will need access to transfer funds (with or without limits), the *transfer* options will need to be selected in this step. Additionally, specific transfer types will need to be activated in the ***Transfer & Payment Limits*** step.

Transfer & Payment Limits

This step will control what types of transfers the user will have access to conduct. Visit the *Transfer Types* section of this manual for a brief description of the transfers available. Limits may also be set for the *Transfer Types*. **A user given transfer privileges without limits (including ACH) will follow the systems default transfer limits**.

Note: If you do not toggle on any *Transfer Type* then the user will not have access to transfer regardless of if you gave them transfer in/out privileges in the ***Account Access*** step.

A user may also be given *Approver* access in this step, which will allow the user to approve other user's transfers regardless of limits set for the approving user.

1. Under the Approval Section toggle the *Approver* slider to the on position if the user will approve transfer requests.
2. Under the Limits Section toggle the individual *Transfer Type* sliders to the on position for each transfer the user will be able to conduct.
3. If a limit will also be set for the *Transfer Type* click **Set limits**. Limits may be set *per transfer* and/or *per month*.
   a. Select the *Limit per* (transfer or monthly).
   b. Set an *Automatically approved* maximum amount.
   c. Set a *With manual approval* maximum amount if applicable (this amount must be more than the *Auto Approval* amount).
   d. *Optional:* Click ***+ Add limit*** to add limits for either transfer or monthly (ex. if *per transfer* was selected in step "a", adding a limit will automatically be *per month*).
   e. Follow steps "b" and "c" from above.
4. Click ***Save***.

Complete steps 1-4 for each *Transfer Type*.

Auto Approval – The system will automatically approve the user's transfer up to the *Automatically approved* amount set for the type of transfer.

Manual Approval – The system will email all approvers to approve the user's transfer up to the *Manual approval* amount set for the type of transfer.

Transfer Limits Examples

The example below shows the user has privileges to transfer out of the business account to another credit union account with limits, they cannot complete any Wire Transfers, and they may transfer within the business account without limits.

Approvals

This person may approve any transfer requests - the approvals are not tied to the person's own transfer limits.

Limits

Member to member transfers

Limits per transfer
$1,000.00 (automatically approved)
$10,000.00 (with manual approval)

Limits per month
$10,000.00 (automatically approved)
$50,000.00 (with manual approval)

Edit limits

Wire transfers
Set limits

Share to share/loan transfers
Set limits

This user has the privilege to approve other user's transfer request, transfer out of the business account to another credit union account with limits, send wire transfers with limits, and transfer within the business account without limits.

Approvals

This person may approve any transfer requests - the approvals are not tied to the person's own transfer limits.

Limits

Member to member transfers

Limits per transfer
$1,000.00 (automatically approved)
$10,000.00 (with manual approval)

Limits per month
$10,000.00 (automatically approved)
$50,000.00 (with manual approval)

Edit limits

Wire transfers

Limits per transfer
$10,000.00 (automatically approved)
$50,000.00 (with manual approval)

Edit limits

Share to share/loan transfers
Set limits

Transfer Types

Member to member	Transfers out of the business account to another business or personal account within the credit union.
Wire	Transfers funds from the business account out to a business or person with a different financial institution.
Share to share/loan	Transfers funds only within the business account.
Business payments*	Initiates ACH payments to businesses or individuals (sends funds out).
Business payroll*	Initiates ACH payroll to individuals.
Business receipts*	Initiates ACH receipts from businesses or individuals (brings funds in).

*The business must apply for Business payments, payroll, and receipts service. For more information, please reach out to Business Member Services at (707) 445-8801 ext. 1620 or via email at business_services@coastccu.org.

Additional Permissions

This step controls what privileges the user will have regarding grouping accounts, add/edit/remove recipients for Wires/ACH, view ACH activity, and additional services (ex. order checks, view statements, person to person payments, etc.).

View and modify groups & recipients	The user will be able to create groups to move products in and out of groups as well as add/edit/delete recipients for Wires & ACH.
Only view groups & recipients	The user will only be able to view groups and recipients (Wires & ACH).
No access to groups & recipients	The user will not be able to see groups or recipients.
View Business ACH Transfer Activity	The user will be able to view all ACH activity and download a full report of ACH activity.

Additional Services

Pay a Person	Bill Pay
Order Checks	Credit Card Rewards
E-Statements & Account Alerts	

Approving a User's Transaction

When a user initiates a transfer that requires approval the user will see a pop-up that the transfer is pending approval, and all approving users will receive an email.

1. From the email click the link provided.
2. You will be directed to a request page with the details of the transfer request.
3. Enter your password.
4. Click either *Reject the transaction* or *Confirm the transaction*.

Wire Transfers

Wire transfers will send funds from the business account to a person or business at another institution. There is a fee associated with sending wire transfers. Refer to our [Schedule of Services Fees](#) for the current wire transfer fee. Currently only domestic wire transfers may be processed in online & mobile banking. Foreign wire transfers must be initiated at one of our Member Services Branches.

1. Log in to online banking as an individual.
2. Click *Transfers & Payments* then *Make a Transfer*.
3. Click *Wire Money* from the left-hand menu.
4. Click *Add new contact* or if you already have contacts set up move to step 4.
   Add new contact:
   a. Enter the *Contact Information* for the recipient then click *Continue*.
   b. Enter the Beneficiary Bank Information (this is the final institution receiving the funds)
   c. *If applicable* click *+ Add intermediary bank* if the wire will need to pass through a primary institution before going to the beneficiary bank.
   d. Click *Save*.
5. Select the account the funds will come from and select a recipient.
6. Enter the amount.
7. Click *Transfer*.
8. Confirm the transfer.

CheckFlash

Members/users may deposit checks (1 at a time) into qualified accounts through the Mobile Banking App via CheckFlash. There are daily limits for check deposits. For more information contact Member Business Services at (707) 445-8801 ext. 1620 or via email at business_services@coastccu.org.

1. Log in to the Mobile Banking App as an individual.
2. Tap the *CheckFlash* icon at the bottom of the screen.
3. Tap *Take photos* and follow the instructions to capture the front and back of the check item being deposited. The app will automatically take the photo once the image is lined up in the border.
   Note: The check must be endorsed (deposit stamp or signed) and the words "Mobile Deposit Only" must be present.
4. Select the account the check will be deposited to.
5. Enter the amount of the check.
6. Tap *Continue*.
7. Confirm the transaction.

We also offer BizFlash for our business members. BizFlash is a service that allows your business to make check deposits remotely using a scanner from the convenience of the business office. For more information, please reach out to Business Member Services at (707) 445-8801 ext. 1620 or via email at business_services@coastccu.org.

ACH Transactions

A business must apply to have access to sending ACH Transactions. For more information contact Member Business Services at (707) 445-8801 ext. 1620 or via email at business_services@coastccu.org.

These transactions could be one-time credits to an employee, ongoing payroll to multiple employees, and/or debits from customers. These instructions will walk you through the process of manually adding recipients and loading ACH transactions through Online Banking. ACH transaction should be initiated through a personal login. Every user (including those that are already a signer on the account with the Credit Union) will need to be given User Access to conduct ACH transactions through their personal login.

Recipients

The recipient is the person that will be receiving the ACH transaction or the request for funds. The transaction can either be a credit or debit. If sending a NACHA formatted file, you may skip this section and go to Completing ACH Transactions from a File.

Loading Recipients

1. Log in to online banking as an individual.
2. Click **Business Services** then **ACH Management**.
3. If you manage ACH Transactions for multiple Business Accounts ensure you have the correct Business Account selected in the dropdown.
4. Click **Add new recipient**.
5. Select if the recipient is an *Individual* or *Organization*.
6. Enter the *Recipients Name*, *Account Type*, *Routing Number*, and *Account Number*.
7. Click **Create**.
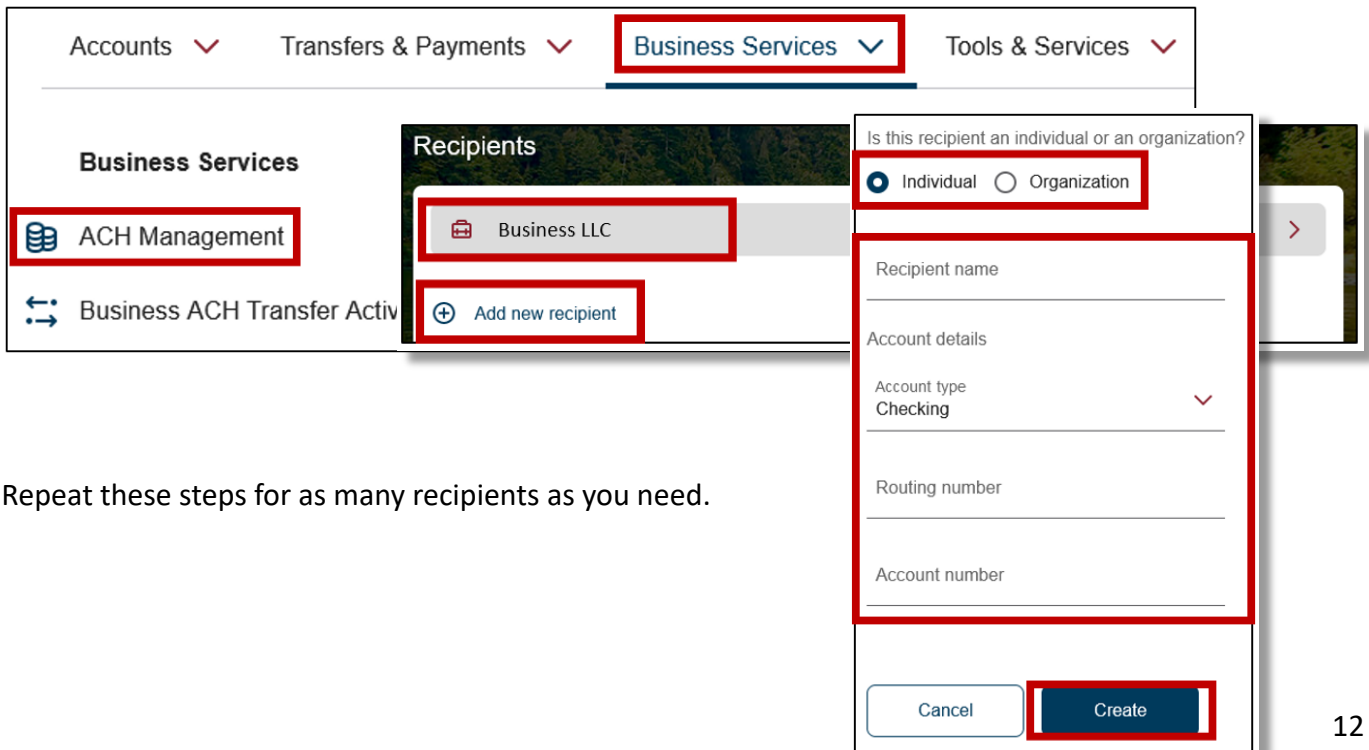
Repeat these steps for as many recipients as you need.

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Editing a Recipient

1. Log in to online banking as an individual.
2. Click **Business Services** then **ACH Management**.
3. If you manage ACH Transactions for multiple Business Accounts ensure you have the correct Business Account selected in the dropdown.
4. Click the recipient that needs to be edited.
   a. Click the pencil icon (✐) in the upper right-hand corner to edit.
      i. Edit any information needed then click **Update**.
   b. Click the trash icon (🗑) to delete then click **Delete**.

Templates

Templates will be the structure of what type of ACH will be sent. There are three types of Templates that can be created, and you may have as many as you need of each type. A template must be created to send ACH unless you are using a NACHA formatted file.

Template Type	Debit or Credit	Type of Recipient
Payments	Credit to Recipient	Individual or Organization
Receipts	Debit from Recipient	Individual or Organization
Payroll	Credit to Recipient	Individual

Creating a Template

1. Log in to online banking as an individual.
2. Click **Business Services** then **ACH Management**.
3. Click **Templates** from the left-hand menu.
4. If you manage ACH Transactions for multiple Business Accounts ensure you have the correct Business Account selected in the dropdown.
5. Click **+ Add new template**.
   a. Enter a name for the template, select a template type, and select the type of recipients that can be added to the template.
   b. Click **+ Add/remove existing recipients** and select all the recipients associated with the template.
   c. Enter a dollar amount for each recipient. This is required even if setting up a template for future use.
6. Click **Create**.

If your template is ready to send after creating it you may click **Send payroll** then follow steps 4-10 of the **Sending ACH from a Template** section.

Editing a Template

Saved templates may be edited at any time. Recipients may be added or removed as well as amounts may be edited. This would be useful if a set payroll needs to be sent on a regular basis. The template could be updated with the new amount for each recipient and sent with ease.

1. Log in to online banking as an individual.
2. Click *Business Services* then *ACH Management*.
3. Click *Templates* from the left-hand menu.
4. If you manage ACH Transactions for multiple Business Accounts ensure you have the correct Business Account selected in the dropdown.
5. Click the template type that will be edited (Payments, Receipts, Payroll).
6. Click the template that will be edited then click the pencil icon (✐) in the upper right-hand corner.
   a. Click the recipient that will have the amount edited, change the amount, then click *Update*. Repeat for each recipient that needs to be updated.
   b. Click *Add/remove existing recipients*. Select additional recipients to add to the template or uncheck the box to remove recipients from the template. Click *Save*.
   c. Enter a dollar amount for each new recipient. This is required even if setting up a template for future use.
7. Click *Update*.

1. Log in to online banking as an individual.
2. Click **Transfers & Payments** then **Make a Transfer**.
3. Click **Business ACH** from the left-hand menu.
4. If you manage ACH Transactions for multiple Business Accounts ensure you have the correct Business Account selected in the dropdown.
5. Click **Add payees and templates**. If you already have a template created skip to step 6.
   a. To create a template, follow the steps in the *Creating a Template* section.
6. Select an account the funds will come from.
7. Select a template from the **To** dropdown list.
8. Select when funds will be sent. To ensure the correct date is selected, please refer to the Settlement Dates for ACH Templates & NACHA Files section of this manual. **Any templates sent after 2pm will be treated as being submitted the next business day.**
9. Verify Recipients and amounts are correct.
10. Click **Transfer**.

Completing ACH Transactions from a NACHA File

The business ACH platform only supports NACHA formatted files. CSV and TXT files are no longer supported. If a CSV or TXT file was how the business previously uploaded their ACH files, you will either need to use the Template feature in online banking or use a software program that can create a NACHA formatted file to upload.

NACHA files must be uploaded as a **Balanced** file. This is set from within the software program being used by the business. To ensure the correct settlement date is entered in your file, please refer to the Settlement Dates for ACH Templates & NACHA Files section of this manual. An overview of how NACHA files are formatted may be found on the NACHA website.

1. Log in to online banking as an individual.
2. Click **Transfers & Payments** then **Make a Transfer**.
3. Click **Business ACH**.
4. If you manage ACH Transactions for multiple Business Accounts ensure you have the correct Business Account selected in the dropdown.
5. Click **Transfer from file**.
   a. Either drag and drop a NACHA file into the designated area or click to browse your files and locate a NACHA file
6. Verify the file information and amount is correct.
7. Click **Transfer all**.
8. Confirm the transaction.

Any files sent after 2pm will be treated as being submitted the next business day.

Settlement Dates for ACH Templates & NACHA Files

Choosing the correct dates when sending ACH files can be challenging. To ensure that funds are sent or received on the correct date please read this section carefully and reach out to our Member Business Services Department at (707) 445-8801 ext. 1620 or via email at business_services@coastccu.org with any questions.

All examples assume the template or file is submitted prior to 2pm.

Templates

Next Business Day – select now for the date then confirm.

> *Example 1: Today is Thursday; payroll is paid Friday; on the transfer screen select now*

> *Example 2: Today is Friday; payroll is paid Monday; on the transfer screen select now*

*Never select the actual next date from the calendar for next business day. Always use *Now*.

Future Day – select the date you want the recipients to be paid (except next business day; see above)

> *Example 1: Today is Tuesday; payroll is paid Thursday; select Thursday's date from the calendar*

> *Example 2: Today is Thursday; payroll is paid Monday; select Monday's date from the calendar*

NACHA Files

Next Business Day – settlement date in file must be current day.

> *Example 1: Today is Wednesday; payroll is paid Thursday; settlement date in the file is Wednesday*

> *Example 2: Today is Friday; payroll is paid Monday; settlement date in the file is Friday*

Future Day – settlement date is the pay or debit date.

> *Example 1: Today is Tuesday; payroll is paid Friday; settlement date in the file is Friday*

> *Example 2: Today is Friday; payroll is paid Tuesday; settlement date in the file is Tuesday*

Any templates or files submitted after 2pm will be treated as being submitted the next business day.

Display Options & Account Grouping

Accounts may be hidden by product or by the entire account and groups may be created to organize products.

Hide/Unhide Account(s) & Product(s)

1. Log in to online banking as an individual.
2. Click the line icon to the right of the Accounts header.
3. Click **Display Options**.
4. Click the eye icon to the right of the account(s) or product(s) you wish to hide or unhide.
5. Click back arrow to the left of the Display Options header to return to the main page.
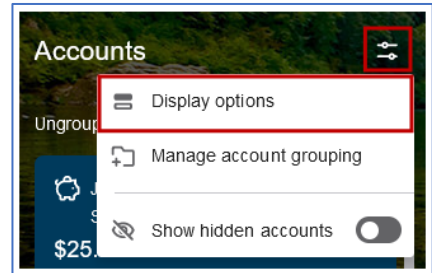
Account Grouping

1. Log in to online banking as an individual.
2. Click the line icon to the right of the Accounts header.
3. Click **Manage account grouping**.
4. Click **Add new group** or edit a group you already have.
5. Give the group a name or edit the name.
6. Click **Add group** or **Save**.
7. Add products to your group by clicking and holding the double line icon (=) then dragging the product into the group section.
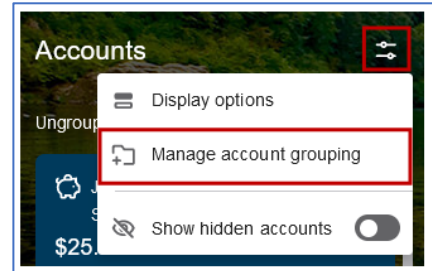
Grouped products will give a total balance at the top of the group.

FAQs

Am I able to add a user to my business account that does not have an account at Coast Central?

Yes, you may add anyone as a user. The user will be asked to create a login when they accept the invitation.

I gave a user access to transfer in and out of the business, but they do not see the business accounts in their transfer options.

Granting users access to transfer in and/or out of the business must be granted in both the Account Access step and the Transfers & Payment Limits step.

Where in online banking do I approve a submitted transaction?

Approving transactions is completed through an email sent to users with approval authority. Refer to Approving a User's Transaction section of this document for more details.

Am I able to revoke/limit access of my account to a business user?

Yes, you may revoke or limit access to a user that has been added by you. Refer to the View/Edit Granted Access section of this document for more details. If a user has been added to the account as a signer at the credit union level they will have full access to view and transfer in and out of the account as long as it is not a two-to-sign account.

I am a business signer, and we have ACH privileges, why am I not able to do an ACH Transfer?

Any user (including signers) of a business must be granted ACH Transfer access from the Business Login before they can complete ACH transactions through a Personal Login. See the Grant Access section for details.

How soon will my ACH file be processed?

The date selected while submitting an ACH file is the date the Credit Union will receive the file. We will then process the file to be sent and the recipients will receive or be debited funds the next business day. Please keep in mind of any holidays or weekends that may impede the processing of ACH files.

I used to submit a CSV/TXT file for our payroll but now I get an error. What do I do?

Unfortunately, only NACHA formatted files may be accepted to the new online banking system. You may use the built in Template feature to accomplish the same task or use an external software program to convert your files to a NACHA file.

Our signers have changed, and we no longer have access to the business login. What do we do?

The email address for the business must be updated with Coast Central. Once that is complete, then the new "administrator" for the business may request a password reset from the login screen.