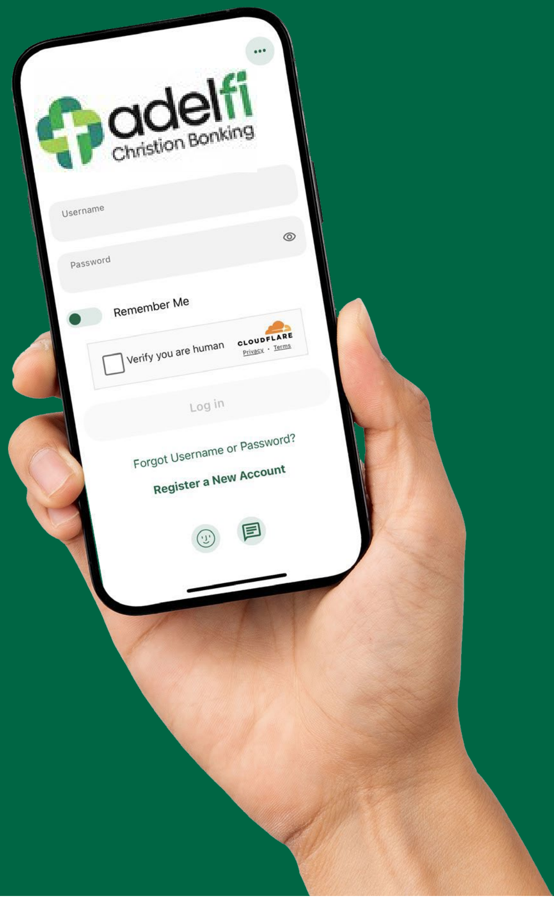
AdelFi's Business Banking User Guide:

ACH



Welcome to the AdelFi Credit Union Online Banking ACH User Guide! We're excited to introduce our upgraded online banking platform, designed to enhance your digital banking experience. Our goal is to provide you with a convenient, user-friendly environment that allows you to manage your personal and business finances anytime, anywhere.

This guide will help answer your questions as you navigate our new banking platform. Thank you for being a part of the AdelFi Banking community!

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Christian Banking

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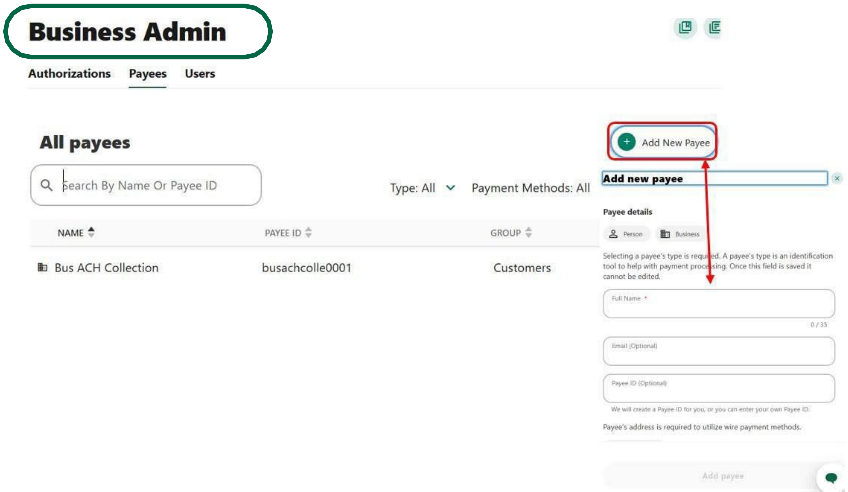
ACH Menu

Add a Payee

Before a business ACH template or wire transfer can be submitted, you must set up Payees (the recipients of the ACH or wire transfer) in Online Banking. You can set up/ manage a payee (or several) for your business by accessing the **Move Money Menu** and selecting **Manage Payees**. From here, users who are assigned the Manage ACH and Wire Payees permission can add, manage, and delete payees.

On the **Payees** tab within the Business Admin page, click **Add New Payee**. A new menu will open where you will 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, you will click **Add Payee**. Payee ID is an optional field but can be used by the business to nickname the payee for future use. If a Payee ID is not assigned by the business, the system will assign one.

The user creating the payee needs to confirm their identity via a secure code before finalizing the creation of the payee.



After selecting the payee from the payees list, 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 types of payments (either ACH or wires). Once a payment method is added to a payee, that payee will then be eligible for payments related to the added payment method. You can also view them from the Send Wires or Process ACH page.

On the **Payees** page, 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 trash can icon to Delete a Payment Method.

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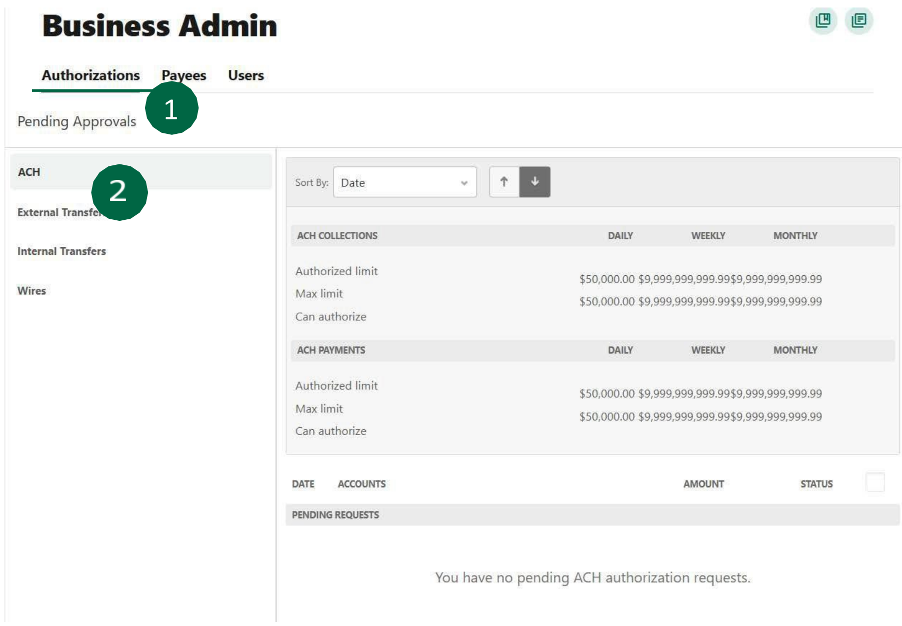
Approve or Reject Payment Request

The **Approvals Page** can be found by selecting **Move Money**, then Pending Approvals. Select the **transaction type** to view transactions that are in the **Needs Authorization Status**. Then you can choose to **authorize** or **reject**.



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