



USER GUIDE

TCCU Online for Business

Full Experience

Version 0.01.01.14.2025

Table of Contents

- Login Experience.....Pages 3-14
- Basic Overview.....Pages 15-18
- Detailed Guide: Manage Users.....Pages 19-21
- Detailed Guide: Transfers.....Pages 22-26
- Billpay.....Pages 27-53
- Positive Pay – ACH.....Pages 54-57
- Positive Pay – Check.....Pages 58-64
- Detailed Guide: ACH.....Pages 65-71
- Autobooks (Invoicing and Payments).....Pages 72-74

Login Experience

TCCU Online for Business

First-time Login to TCCU Online for Business

1. Receive two emails with login credentials.
2. Log in with system-generated username and password.
3. Validate identity via a one-time passcode sent to a phone.
4. Change username and password.
5. Enjoy the benefits and ease of TCCU Online for Business!

Step 1: Receive emails with login credentials

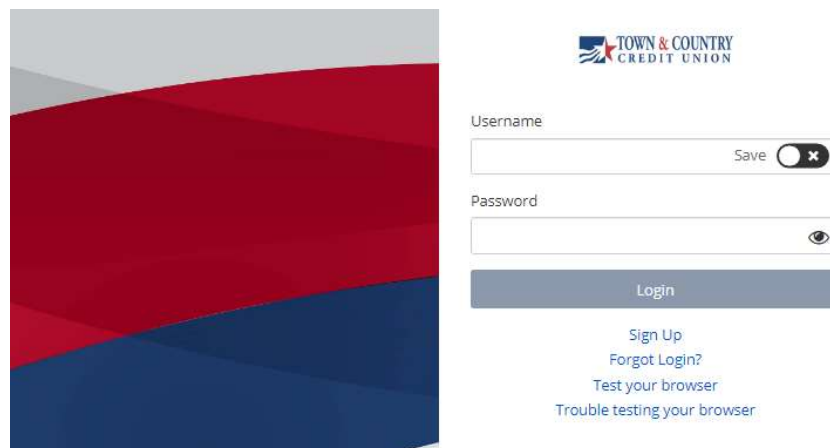
The subject of both emails is "You have been granted access to Online Banking". Two separate emails will be received from eservices@townandcountry.org with your username in one email and the password in the second (arrival time may vary for which one comes first). If you did not receive one or both of the emails, please contact us at 800-872-6358 and request to speak with either a Digital Services Specialist or Business Services Specialist.

Step 2: Go to login screen

The login screen for TCCU Online for Business is the same as the login screen for TCCU Online for Retail Users.

Note: Sub-users will use these same steps to complete their first login.

1. Click the link in the email to the Town and Country Credit Union website.
2. Copy the username provided in the email and paste it to the username field.
3. Copy the password from the other email and paste that into the password field.
4. You will then be prompted to accept our Master Electronic Services Agreement. Please review the agreement and 'Accept' or 'Decline'. Please note: Declining will mean you cannot have online access.



The screenshot shows the TCCU Online login interface. At the top right is the TOWN & COUNTRY CREDIT UNION logo. Below it are two input fields: 'Username' and 'Password'. The 'Username' field has a 'Save' toggle switch to its right. The 'Password' field has a visibility icon (an eye) to its right. Below the input fields is a blue 'Login' button. Underneath the button are four links: 'Sign Up', 'Forgot Login?', 'Test your browser', and 'Trouble testing your browser'.

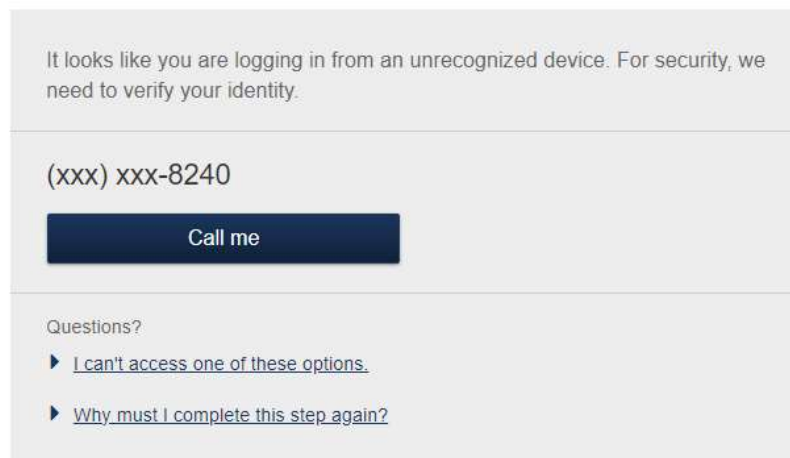
Step 3: Multifactor Authentication (MFA)

Authentication during the initial login is required, as well as future logins when the device isn't recognized. *Note: the very first login will only allow the verification code to be received to the phone number on file, additional verification methods may be enabled by going into 'My Settings' once you are logged in.*

1. Click Call Me

- Answer the phone call and listen for the 6 digit access code

Secure login



It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-8240

Call me

Questions?

- ▶ [I can't access one of these options.](#)
- ▶ [Why must I complete this step again?](#)

2. Enter the code; expires after 10 minutes and consists of 6 random digits

3. Register the device:

- a. Select "Yes, register my **private** device" This will prevent MFA from populating when logging in from the specific device. *Note: View the next page for a graphic.*
 - i. If you are logging onto a public device always select "No, this is a **public** device" This will present the MFA screen at the next login from this device.

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

📞 Within a minute, you'll receive a verification code at (xxx) xxx-8240.

Enter code

▶ [Didn't get the code?](#)

📘 Save time by registering this device.

If this is your personal device, register it now. We won't need to contact you the next time you log in.

Yes, register my **private** device

No, this is a **public** device

Questions?

▶ [I can't access one of these options.](#)

▶ [Why must I complete this step again?](#)

Step 4: Forced Credentials Change

It is required to change the temporary username and password upon initial login.

1. Create a username, per the requirements shown on the screen, then select 'Save'

Success! You need to change your Username.

Create a new Username that will be used for all future logins.

⚠️ **Create your Username**

New Username

DSTest3

- ✓ This Username is available.
- ✓ Minimum of six characters
- ✓ Cannot be all numbers

Save

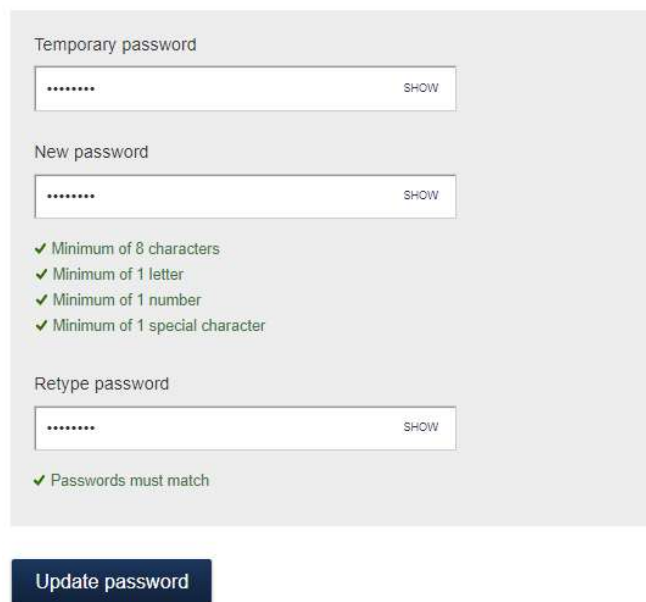
2. Copy the password again from the email again and paste it into the Temporary Password field.

3. Create a new password:

- Minimum of 8 characters
- Minimum of 1 letter
- Minimum of 1 number
- Minimum of 1 special character

4. Click "Update Password"

Success! You need to change your password.



The screenshot shows a password change form with the following elements:

- Temporary password:** A text input field containing seven dots and a "SHOW" button.
- New password:** A text input field containing seven dots and a "SHOW" button.
- Validation checks:** Four green checkmarks with the following text:
 - ✓ Minimum of 8 characters
 - ✓ Minimum of 1 letter
 - ✓ Minimum of 1 number
 - ✓ Minimum of 1 special character
- Retype password:** A text input field containing seven dots and a "SHOW" button.
- Match check:** A green checkmark with the text "✓ Passwords must match".
- Update password button:** A dark blue button with white text.

Login Issues/Troubleshooting

PERMISSIONS DISCLAIMER: ANY NEW SECONDARY ADMIN (USERS ADDED BY TCCU) WILL NEED TO HAVE CERTAIN PERMISSIONS GRANTED BY THE PRIMARY ADMIN.

Issue: The two emails for the first login with the username and password were not received.

Resolution:

1. Check the Junk Email folder.
2. If the emails are not there: Contact Town and Country Credit Union at 800-872-6358 and request to speak with either a Business Services Specialist or a Digital Services Specialist. If you are a sub-user contact your Company Administrator to verify the e-mail on file is correct.
3. For sub-users: Company Administrator to look up the sub-user's profile in TCCU Online for Business > Manage users and make any updates if necessary.

Issue: Forgotten password

Resolution:

1. Select "Forgot username or password" within the login box.
2. Enter the phone number that we have on file.
3. Enter the username.
4. Choose "Send me a new password"


5. You will receive a phone call or text (depending on what you have enabled) with your new temporary password. Listen carefully to the figures provided and write down the temporary password. The phone call will come from 800-872-6358.

6. Follow the on screen prompts to change your password.

Note: Graphics for this process are on the following page

Password Change Process



 The Username and/or Password you entered does not match our records. Try again.

Username
 Save

Password

Login

1 [Sign Up](#)
[Forgot Login?](#) →
Test your browser
Trouble testing your browser

Can't access your account?


Provide the following information and we'll send you a temporary password.

Phone number **2**
 +1

This phone number must be already added to your account.

Username **3**

[I forgot my username](#) **4**

 **5** Answer the phone call and write down the provided temporary password.

Success! You need to change your password.

Temporary password
 show

New password

- ✓ Minimum of 8 characters
- ✓ Minimum of 1 letter
- ✓ Minimum of 1 number
- ✓ Minimum of 1 special character

Retype password

✓ Passwords must match

6

Login Issues/Troubleshooting

Issue: The one-time passcode isn't coming to the phone via call or text.

Resolution:

1. Contact Town and Country Credit Union to verify the contact information is correct.
2. Attempt to reinitiate the phone call or text.
3. For sub-users, contact your company's Administrator to look up the profile in TCCU Online for Business>Additional Services > Manage Users and make an update if needed (Town and Country Credit Union cannot make these updates) *Note: Graphic with instructions for this step are below.*



The screenshot displays the TCCU Online interface. At the top, a navigation bar includes 'My Accounts', 'Move Money', 'Credit Card', 'Account Services', 'Additional Services', and 'Reports'. The 'Additional Services' menu is open, showing options like 'Manage Users', 'Stop Pay Form', 'Business Check Capture', 'Alerts and Notifications', 'System Notifications', 'eStatements', and 'Check Reorder'. A red box highlights the 'Manage Users' option. To the right, a text instruction reads: 'Select the Three dots in the far right hand column for the necessary user'. Below this, a dropdown menu is shown with options: 'Print details', 'Edit user access' (highlighted with a red box), 'Copy user', 'Reset password', 'Generate access code', and 'Delete user'. A red line connects the 'Edit user access' option to a larger screenshot below.

The larger screenshot below is titled 'Manage User Details and Access Settings'. It contains a 'User Details' section with the following fields:

First Name*	Middle Name (Optional)	Last Name*
Tester		Tester
Phone Number*	(800) 872-6358	Email*
		testemail@townandcountry.org

Login Issues/Troubleshooting

Issue: Unable to access listed MFA Options

Resolution:

Note: The below instructions are intended for Primary and Secondary Admins. If you are a sub-user, please contact your company's administrator for assistance. They may be required to call on your behalf as the appropriate verification information for sub-users is not available to Town and Country Credit Union unless they are listed as a responsible party of some sort under the business with transaction authority.

1. When the Secure Login page populates select "I can't access one of these options"
2. Call 800-872-6358 and inform the agent that you need a verification code in order to verify your login to your TCCU Online for Business account.
3. The agent will ask various verification questions in order to manually verify you before providing the verification code.
4. Enter the verification code into the appropriate box.
5. Select to either register the private device or not to if it is a public device.

Note: A graphic for this process can be found on the next page.

Ongoing Logins

For future logins, if the computer is not recognized, validating identity will be required. (Some options below may not be available at first log in).

- **Text Me** button
- **Call Me** button

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-8240

Text me **Call me**

Questions?
▶ [I can't access one of these options.](#)

If the user is unable to access the provided MFA option, utilize the instructions on the following page. Call 800-872-6358 for assistance, an agent will need to provide you with the access code after you have been verified.

Unable to Access MFA Graphic Workflow

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-8240

Text me

Call me

Questions?

[I can't access one of these options.](#)

If you don't have access to the verification option(s) listed on this page, you may contact us at 1-800-872-6358 and we will help you access your account.

[Enter your verification code](#)

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

Enter your verification code below

Enter code

[I want to try a different method](#)

i Save time by registering this device.

If this is your personal device, register it now. We won't need to contact you the next time you log in.

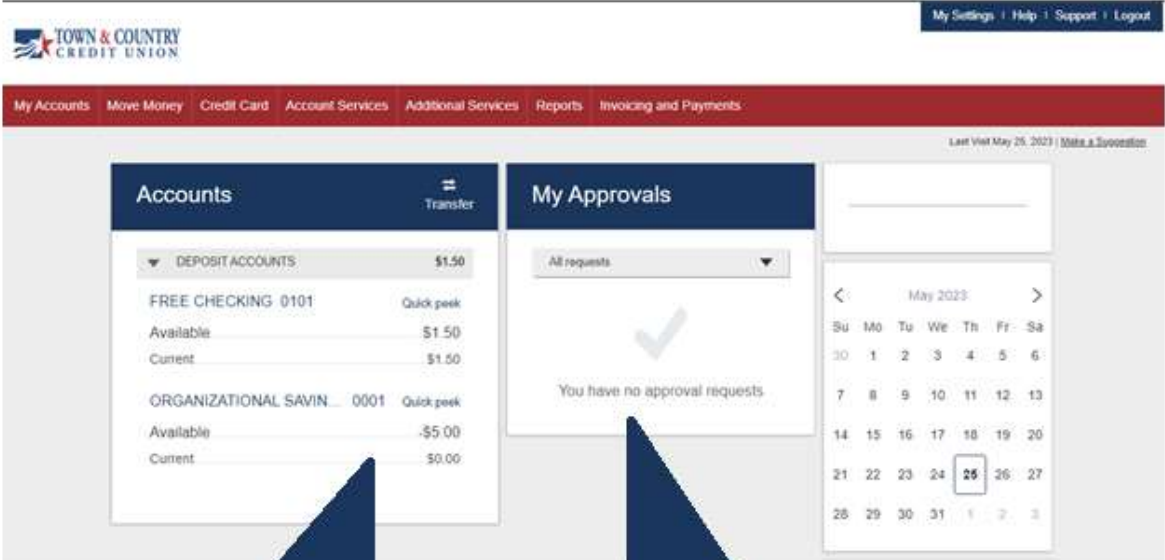
Yes, register my **private** device

No, this is a **public** device

Basic Overview

TCCU Online for Business

Main Navigation: My Accounts, Move Money, and Additional Services. Admins have full access to all accounts and services based on the business. Business Admins manage other business sub-users; business sub-users' access is based on permissions assigned by a Primary or Secondary admin.



My Accounts: filtered list of Deposit and Loan accounts based on the selected Tax ID. View Available Balance; Selecting 'Quick Peek' will show the last 5 days of transaction history; click an account name to view details. The Details screen provides transaction history as well as the ACH Deposit Number with additional information that will be covered in the Accounts section of this document.

My Approvals: Approvals are used when there is more than one administrator and/or a sub-user has approval entitlements or initiates a payment outside of their threshold limit.

Basic Overview: Move Money – Transfers

Move Money
Transfers
Make a Transfer
Request Loan Advance
Make Loan Payment
Scheduled Transfers
Pay Bills

Transfers – Allows the user to transfer between accounts under the Tax Identification Numbers that they have access to.

Request Loan Advance – Provides the option to request an advance on certain lines of credit. *Note: Speak with your lender for eligibility requirements.*

Make a Loan Payment – Directs the user to a payment interface that allows payments to be transferred from accounts under the same Tax ID directly to their loans.

Scheduled Transfers – Directs the user to a list of existing scheduled transfers. The user may create, edit, or delete any scheduled transfer established via TCCU Online for Business. Scheduled or recurring transfers set up by the Credit Union will need to be serviced by the Credit Union.

Pay Bills – Bill Pay is a free to use service for all qualifying TCCU Online for Business users.

Basic Overview – ACH/Wire Payments

Move Money
ACH/Wire Payments
Make/Collect a payment
Manage payment templates
Scheduled payments
Import Recipient Information
Manage Import File Definitions

Make/Collect a Payment – Allows users to perform ACH/Wire transactions by selecting any templates that they have created as well as make/collect one time payments.

Manage Payment Templates – Provides the user with the ability to create and maintain ACH/Wire templates.

Schedule Payments – Schedule or maintain existing ACH or Wire scheduled/recurring payments.

Import Recipient Information – Upload payee or payor information directly to a list in order to easily carry it over to any templates in the future.

Manage Import File Definitions – Allows the user to set rules for when Import Recipient information can/should be used on a template.

Basic Overview: Additional Services

Additional Services

Manage Users

Stop Pay Form

Business Check Capture

Alerts and Notifications

System Notifications

eStatements

Check Reorder

Manage Users – Primary and Secondary admins are able to establish new users, edit existing users, and remove existing users.

Stop Pay Form – Provides a digital form that allows the user to submit a stop payment request on up to 4 checks per submission. *Note: Stop Payments are only processed during business hours.*

Business Check Capture – This option provides the user with the ability to use a check scanner to make deposits from a remote location. *Note: If you are interested in this option please contact a Business Services Specialist. Separate guide available.*

Alerts and Notifications – Provides an option to establish various alerts related to their Business accounts.

System Notifications – Provides a list of alerts that may be activated, these alerts are most beneficial for approvers.

eStatements – Directs the user to the eStatements for the selected Tax ID.

Check Reorder – If checks have been ordered previously, use this option to submit a duplicate order. If changes are needed, please contact us at 800-872-6358.

Detailed Guide: Manage Users

If your business has specific roles that may benefit from direct online access, this section is for you. The user management provided allows you to customize the permissions for your users based on their role.

To access this option navigate to “Additional Services” > Manage Users.

Add a User

1. Click “Add a user”
2. Fill in the user’s information: First Name, Last Name, Phone Number, Email. The Middle Name is optional.
3. Select the appropriate Tax ID from the dropdown if applicable.
4. If the permission settings for the user already exist under an existing user, save yourself some time by selecting a user to clone under the dropdown on the upper right corner.
5. If the user’s role was not a clone, establish access and permissions. Check the boxes next to any permission that you would like to grant to the user, leave the boxes unchecked for permissions that the user does not need.
6. Once the permissions are set up click “Save”
7. The user will receive two emails. One with a temporary user name and another with a temporary password. Use the login steps provided in the beginning of this document for assistance with the first time login process.

User Options

Once a user is created they can be edited through the Manage Users menu. Access can be removed by clicking the checkmark slider. Additional maintenance can be performed by selecting the ellipsis under "Options".



The options provided are: Print details, Edit user access, Copy user, Reset password, Generate access code.

Print Details:

Provides a printable screen with the permissions and contact details of the selected user.

Edit User Access:

Directs the user to the User Access Settings screen. This allows you to change the user's permission after their profile has been created.

Copy User:

Directs the user to the Add User and User Access Settings screen. This option is best used to quickly duplicate one user's permission and create a new user.

Reset Password:

Allows an Admin to send a temporary password to a Business User. The temporary password will come in the form of a phone call if the user has not logged on to verify their email.

Generate Access Code:

Allows an Admin to generate an access code to help a user bypass MFA if they do not have access to their MFA device.

Delete User

This option is only available on Business User profiles. Secondary Users may have their access revoked only by a Primary Admin. Secondary Admins may only be removed if a responsible party contacts the credit union to have them removed.

Detailed Guides: Transfers

The following pages will contain the in depth process for the Move Money options:

Transfers

- Make a Transfer
- Request Loan Advance
- Make Loan Payment
- Schedule Transfers

Detailed Guide – Make a Transfer/Request Loan Advance/Make Loan Payment

The Make a Transfer option allows the user to transfer between accounts housed within the Credit Union. Transfers can be made to multiple Tax IDs as long as the accounts for those Tax IDs are added to the profile.

The process for making a transfer, requesting a loan advance, and making a loan payment all take place within the same interface.

Transfer FAQs

Q. What type of accounts can I transfer from?

A. Transfers can be made out of any deposit account (Organizational Savings/Checking Accounts).

Q. What type of accounts can I transfer to?

A. Transfers can be made to most deposit accounts and most types of loan accounts.

Q. How long does it take for the transfer to process?

A. Transfers are typically processed immediately on the debiting side. Credits can be delayed if it is a transfer done as a payment to a credit card. The delay can be up to 2-5 business days due to the payment delay between Town and Country and the current card provider.

Q. Are there transaction limits on intra-institutional transfers?

A. The only limit would be the current available balance on the sending account.

Detailed Guide – Make a Transfer/Request a Loan Advance/Make a Loan Payment

How to perform a transfer:

1. Select the "From" Tax ID
2. Select the "From" Account/Line of Credit
3. Select the "To" Tax ID
4. Select the "To" Account
5. Input the date that you would like the transfer to happen on. A repetitive transfer can be set up through this menu as well
6. Input the amount for the transfer
7. *Optional: Add a memo*
8. Click "Make Transfer"

Move Money

The screenshot shows a web form titled "Move Money" with the following fields and callouts:

- 1** From: DIGITAL SERVICES TESTER (dropdown menu)
- 2** Select account (dropdown menu)
- 3** To: DIGITAL SERVICES TESTER (dropdown menu)
- 4** FREE CHECKING 0101 (dropdown menu)
- 5** Date: 06/01/2023 (calendar icon) Repeat transfer
- 6** Amount: \$ 0.00 (text input)
- 7** Memo: (optional) (text input)
- 8** Make transfer (button) Go to My Accounts (button)

Detailed Guide – Scheduled Transfers

Scheduled Transfers are funds transfers that may be set up on an automatic schedule. Scheduled Transfers may be established through the Scheduled Transfers Move Money option or through the Make a Transfer interface.


How to establish a Scheduled Transfer:

1. Start by opening the Make a Transfer interface. Move Money > Make a Transfer
2. *Follow the steps listed in the Make a Transfer process above up to **Step 5***
3. Select "Repeat Transfer"
4. A pop up should appear requesting the frequency, select the appropriate frequency (Weekly, Monthly, Yearly etc)
 - a. Choose the "On" day to determine which day of the month/week/year that this transfer should take place.
 - b. Select the ending parameters. Until canceled by the user, until an end date, or a set amount of transfers.
5. Input the amount (this amount will remain the same unless it is edited or the transfer is canceled)
6. Select "Schedule Transfer" and a pop up will appear with the details of the transfer. Confirm those details to establish the scheduled/repetitive transfer

Detailed Guide – Scheduled Transfers

How to edit an existing Scheduled Transfer:

1. Navigate to the Scheduled Transfers interface. Move Money > Scheduled Transfers
2. Select “Edit” on the line associated with the transfer that you would like to maintain
3. This will take you to the “Make a Transfer” interface with all of the information prefilled for the transfer that you are attempting to edit. Make any necessary edits and then select “Schedule Transfer” to confirm the changes. *Note: If you need assistance with the Make a Transfer interface, use the steps provided in the processes above (How to establish a Scheduled Transfer and How to Perform an Intra-institutional Transfer)*

Scheduled Transfers					Make a Transfer
Amount	From	To	Frequency		
June 10, 2023					
 \$20.00	Money 0101	MONEY MARKET SAVINGS 0301	Every month on the 10th until I cancel	Edit Cancel	

How to cancel a Scheduled Transfer:

1. Navigate to the Scheduled Transfers interface. Move Money > Scheduled Transfers
2. Select “Cancel” on the line associated with the transfer that you would like to cancel
3. A pop up will appear to confirm that you would like to cancel. Select “Yes” and a green success message will display

Detailed Guide – Pay Bills

Bill Pay is a free service offered by the Credit Union to help with automating your recurring bills as well as provide an interface for one off bill payments.

Use the following FAQ subjects to help resolve any Bill Pay issues.

Home Payments Payees Transfers Calendar Options FAQ

Welcome: TESTER TESTER @townandcountry.org Last login: 10:50 AM CT 6/7/2023 Profile Messages (0)

Accounts require authentication [Authenticate now](#)

Reminders [View](#)

Shortcuts [Take shortcut](#)

Payments [Make payment](#)

Scheduled to process in the next 30 days

All transactions **My transactions**

No transactions are scheduled.

Processed within the last 30 days

All transactions **My transactions**

No transactions were processed.

Bill Pay FAQs - Payees

Q. What is a payee?

A. A payee is a company or person to whom money is to be paid. Example: The company or person to whom a check is made payable to.

Q. Can a payee see my payment comment?

A. No. Comments are for your use only and will not be sent with your payment.

Q. What are payee categories?

A. Categories allow you to group your payees for customized listings, whether you're scheduling payments, viewing pending transactions, or researching your transaction history. You can manage your categories by selecting "Payees", then "Manage Categories".

Bill Pay FAQs – Payments

Q. Can I make payments on a holiday or weekend?

A. No. Holidays and weekends are not eligible for payment processing and will affect the dates available to select when scheduling your payments.

Q. Is there a cutoff date for editing or stopping a payment?

A. Yes. You may edit or stop a payment prior to 1:00pm Central Time on the date the payment is scheduled to process.

Q. What is my payment/transaction history?

A. Your payment and transaction history helps you keep track of your payments with customized reports and by providing a detailed timeline of each transaction that you have scheduled within bill pay.

Q. How long are records stored in my transaction history?

A. Your transaction history will allow you to report transactions up to **18** months from the current date.

Q. How are my payments processed?

A. Payments may process electronically or by check. Electronic payments will be processed via virtual cards.

Q. Is the virtual card in the business's name?

A. No. Virtual cards are temporary and contain the following information: card number, expiration date, and card processor name. This information is not associated with your account.

Q. Why does my payment look like it came from somewhere else?

A. Your payees establish relationships to receive electronic payments through different payment processors. These processors partner with one another so more payments can be sent electronically. This means your payment gets there faster.

Q. Will my payment always process the same way?

A. Not necessarily. If your payee establishes a new electronic payment relationship or discontinues a relationship, your payment processing method may change. A check payment may start processing electronically, or vice versa depending on the payee.

Q. Do virtual card payments cost me anything?

A. You should not be charged a fee when your payment is paid using a virtual card. If you believe you were charged, please contact support to research the fee.

Q. What are Dual Signatures?

A. "Require dual signatures" is a security feature that requires scheduled or edited transactions to be approved. It can be turned on or off through the "Company Profile" section of the "Options" menu.

When "Require dual signatures" is off: One user with Approval Authority must manage each transaction. This user can schedule or edit a transaction with no approval from another user. They may also approve a pending transaction that has been changed by someone without approval authority.

When "Require dual signatures" is on: Two users with Approval Authority must manage each transaction. The first sub user may schedule, edit, or approve a pending transaction that has been changed by someone without the Approval Authority Permission. The second sub user must approve the pending transaction.

Q. How do I set up recurring payments?

A. To set up recurring payment, click "Payments", then "Recurring Payment". Choose your payee. Enter the amount; select the pay-from account and the frequency by which you want your payments to be automatically scheduled.

Bill Pay FAQs – Payments

Q. How do I set up a person-to-person payment?

A. **The TCCU Online for Business platform does not have the capability for Person to Person payments.** If you are interested in establishing ACH origination, please speak with a Business Services Specialist.

Q. What are transfers?

A. Transfers are an electronic method to transfer funds into an account in your business name only.

Q. Can I transfer funds to accounts at another financial institution?

A. Yes. A transfer can be set up by accessing “Transfers” and clicking “Add Transfer Account”. Once the setup process is complete, you can schedule transactions to move funds from this financial institution to an account at another financial institution.

Bill Pay FAQs – Pay-from Accounts

Q. How do I add a pay-from account?

A. A pay-from account can be added by accessing “Options” and clicking “Manage Bill Pay Accounts”. Click “+Add New Account” and complete required information.

Q. How do I edit pay-from account information?

A. A pay-from account can be edited by accessing “Options” and clicking “Manage Bill Pay Accounts”. Click “Edit” next to the pay-from account.

Bill Pay FAQs – User Management

Q. How can I view and manage users?

A. Users can be viewed and edited by accessing “Options” and clicking “Manage Users”. Click “Permissions” to view or manage what the user can do within the site.

Q. What are the user permissions?

A. Permissions allow restrictions to be placed on each user. This can limit their access to specific areas on the site.

Q. Can I unlock a user?

A. Users with permissions can unlock each other within Bill Pay by accessing “Options”, then “Manage Users”. Click “Edit” for the specific user to unlock the account.

Bill Pay FAQs – Message Center

Q. What is my Message Center and how does it work?

A. The Message Center is a location within Bill Pay where communication regarding your account or payments can be shared securely.

Q. How long are my messages stored?

A. Messages are retained for 180 days from the date the message was received or sent. Messages are systematically deleted after that time elapses.

Bill Pay FAQs – Challenge Phrases

Q. What are challenge phrases?

A. Challenge phrases are questions and responses known only by you, and are used to secure access to sensitive account and payment information.

Q. Can I change my challenge phrases?

A. Yes. You may add or remove challenge phrases at any time from the “Profile link”.

Detailed Guide – Bill Pay

Bill Pay Processes – Payees and Payments

The following processes will cover how to add payees, how to make single payments, how to set up recurring payments/scheduled payments, and how to edit/delete existing payees.

i Important information

Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.

Payee name *

Account number *

No account number ?

Confirm account number *

Phone number *

Payee ZIP code *

Account holder name *

Next

Adding a Payee

1. Select the "Payees" dropdown from the top of the window > Add a Company
2. Scroll down to the Payee Information Form and fill out the required fields. Click "Next" in order to advance.

Note: All required information should be available on any invoices sent by the payee.

Note: If an account number is not present, add some sort of identifying information. For example: Pay to the account of [Insert Your Company Name]

3. If the payee is not enrolled in the system as a verified payee, more information will be requested and a follow up form will populate. The required additional information will be a mailing address to ensure payment is sent to the correct location as well as assigning a nickname (only you can see this nickname). You may also assign categories and select the default payment account on this step.
4. Once all of the information request in step 3 is complete click "Submit payee"
5. Once complete a message will populate confirming that they payee has been added. From here there are 3 options;
 - a. View Details – This will display the basic information for the new payee (account number, account holder name ((your business's name)), and any assigned category)
 - b. Add another payee – This will take you back to the form
 - c. Schedule payment – If you select this option you will be direct to the Payment summary screen. You may schedule payments for any payees that you have created from this menu.

View the graphic on the next page for assistance with steps 1-3.

Payees ▾ Transfers ▾
Add a Company
 Add an Individual
 Manage Payees
 Manage Categories

Step 1

Step 2

Step 3

Important information
 Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.

Payee name *
 Payee name

Account number *
 Account number
 No account number ?

Confirm account number *
 Confirm account number

Phone number * **Payee ZIP code ***
 (xxx) xxx-xxxx xxxxx-xxxx

Account holder name *
 YOUR BUSINESS'S NAME

Next

Payee name *
 Test 2

Payee nickname *
 Payee nickname

Account number
 [Redacted]

Phone number
 [Redacted]

Address *
 555 Street address
 Apartment number, Unit number, Condo number

City * **State** **Payee ZIP code**
 City name Alabama 58104

Account holder name
 YOUR BUSINESS'S NAME

Payee category **Default pay from account**
 No Category Primary Checking

Back **Submit payee**

Manage Payee

Editing or deleting payees all takes place in the same menu. The Manage Payee section allows the following actions: Pay, Edit, Delete, or Add a New Payee.

1. Select the "Payees" dropdown from the top of the window > Manage Payees
2. Locate the payee that you need to service.
 - a. If the payee list is long, utilize the search bar to help reduce the amount of payees presented.
3. Pay, Edit, or Delete?
 - a. If **Pay** is selected and you need assistance establishing a payment, please use the instructions on **Page 45**.
 - b. If **Edit** is selected you may be prompted to complete a challenge question, answer appropriately and a pop up will appear that will allow you to adjust the information for the payee.
 - c. If **Delete** is selected a confirmation prompt will pop up in order to confirm the deletion. *NOTE: IF A PAYEE IS DELETED WE ARE UNABLE TO RECOVER THE INFORMATION AND YOU WILL NEED TO MANUALLY RE-ADD THE PAYEE.*

Use the graphic on the following page for guidance if necessary.

Payees - Transfers -

- Add a Company
- Add an Individual
- Manage Payees
- Manage Categories

Step 1

Manage payees

+ Add payee

Search payees...



Print

Show all payees

All payees

Companies

Individuals

Sort payee by...

All Payees

Step 2

Payees	Account number	Additional items	
Tester (Check)	****4567	Category Unassigned Last paid N/A	Pay Edit Delete

Step 3

Edit

Account holder name
YOUR BUSINESS'S NAME

Payee name
TEST PAYEE

Payee phone number

Payee nickname
Tester

Payee account number
1234567

Category
No Category

Default pay from
Primary Checking

Payments are sent to
Address
5181 38TH ST S

City
FARGO

State
North Dakota

ZIP
58104-____

Cancel Save

Are you sure you want to delete this payee?

Tester (Check)

Delete payee Cancel

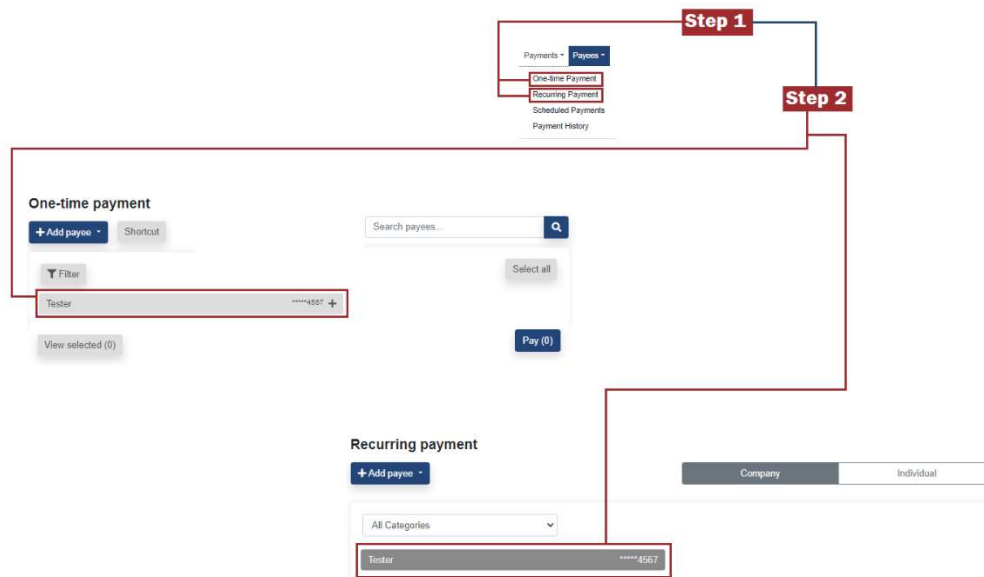
Establishing a Payment – Single, Scheduled, and Recurring

1. Select the “Payments” payments dropdown from the top of the window. Select the applicable payment type that you would like to establish.

- a. One-time Payment
- b. Recurring Payment

2. On the following screen select the payee that you would like to pay. From this point the process will change depending on the selection made in step 1. Continue on to the following page for the remaining steps.

Note: Depending on if Recurring payment was selected or One-time payment a different form will populate. If One-time payment was selected, the all of the payees will be in one list, if recurring was selected Individual and Companies will be selected separately.



Steps for One-time and Recurring specifically on the next page.

One-time Payment

3. Select your payee/payees and click "Pay" on the bottom right.
4. Select the payment account, input the amount, establish a process date (be aware of the estimated arrival date below the process date selection).
5. Either decide to review or pay all.
 - a. If Review is selected a list of all selected payees from step 2 will be displayed with the input information. The payment can be completed from the summary screen if "Review" is selected.

Recurring Payment

3. Select your payee.
4. A recurring payment form will pop up. Fill out the required information.
5. Select the holiday/weekend payment preference.
6. Establish the payment frequency.
 - a. When a frequency is chosen more information fields will populate requesting additional specifics.
7. Select the ending parameters and either submit the payment or review.

Note: If no ending parameters are selected the payment will only stop when the user cancels it.

View the following pages for graphics on the above columns.

One-time Bill Payments

Use steps 3-5 of the One-time Payment column on the above page in conjunction with the graphic below.

Step 3

Step 4

Step 5

One-time payment

+ Add payee | Shortcut | Search payees... | Filter | Deselect all | Select all

Tester *****4567 | Pay (1)

View selected (1)

Payment summary

Our goal is to deliver your payment securely and quickly.
Some payments will process using a single-use, pre-paid card, which means you will not recognize card numbers within payment confirmation communications you receive.

Payee	From account	Amount*	Process*
Tester *****4567 Last paid: N/A Amount paid: N/A	Primary Checking	\$	6/7/2023 Est arrival: 6/14/2023

Remove | Invoice/Comment | Review | Pay all

Payment summary

Payee	Amount	Process	Additional items
Tester *****4567 Last paid: N/A Amount paid: N/A	\$20.00	6/7/2023	From account: Primary Checking Est arrival: 6/14/2023 Delivery: Standard Invoice/Comment: None

Remove | Pay all

Recurring Bill Payments

Use steps 3-7 of the Recurring Payment column in conjunction with the graphic below.

The image shows a screenshot of a web application interface for setting up recurring payments. The interface is titled "Recurring payment" and includes several sections and steps highlighted with red boxes and lines:

- Step 3:** The "Recurring payment" header, a "+ Add payee" button, and a "Company" / "Individual" toggle. Below this is a dropdown menu for "All Categories" and a text input field containing "Tester" and "*****4567".
- Step 4:** A modal window titled "Set up Tester recurring payment" with a close button (x). It contains a "Details" section with "Name" (Tester), "Pay from*" (Primary Checking), and "Amount*" (\$). There is also an "Add comment" button.
- Step 5:** The "Series options / preferences" section, which asks "If the payment falls on a holiday or weekend?" and has two options: "Pay before" (selected) and "Pay after".
- Step 6:** The "Frequency edit" section, which includes a "Select a frequency" dropdown menu (showing options like Weekly, Monthly, etc.), a "Frequency*" dropdown (set to Monthly), a "Last business day" dropdown, and a "Select first process*" field.
- Step 7:** The "Would you like this series to end?*" section, which has a "No" option selected (indicated by a green checkmark), and two other options: "On this date" and "After a set # of payments".



At the bottom of the modal, there are "Cancel", "Review", and "Submit" buttons. A small disclaimer at the bottom right reads: "By clicking submit, you authorize us to debit the indicated account for the amount of each payment."

Stopping/Editing a Payment

Important: You may edit or stop a payment prior to 1:00pm Central Time on the date the payment is scheduled to process. If the payment was not stopped through the Bill Pay system by that time, you must work with the payee in order to reach a resolution.

1. Select the "Payments" payments dropdown from the top of the window. Select "Scheduled Payments".

Scheduled payments

Payee	Amount	Process date			
Tester Check Confirmation #:1	\$10.00	06/12/2023	 Details	 Edit	 Stop
Subtotal	\$10.00		Primary Checking ****8234		
Total	\$10.00		Skipped payments not included in the total.		

2. Locate the payment that you would like to edit or stop. Click either "Edit" or "Stop" depending on the need.

3-a. If "Edit" is selected you will be directed to a new page that allows you to change the following information: From Account, Amount, Process Date, and to add or remove an Invoice/Comment. After changes are made click "Submit". The payment will now reflect any changes made.

Edit single payment

Account details		Transaction details	
Payee	Tester	Confirmation #	1
Payment method	Check	Est arrival	6/20/2023
From account*	Primary Checking	Scheduled by	TESTER
Amount*	\$ 10.00	Delivery	Standard
Process date*	6/12/2023		
Invoice/Comment	View / Add		

[< Back](#) [Submit](#)

Stopping/Editing a Payment – Cont.

3-b. If "Stop" is selected you will be redirected to a confirmation page with the details of the payments. To complete cancelation click "Submit".

Stop single payment

Account details		Transaction details	
Payee	Tester	Confirmation #	1
Payment method	Check	Est arrival	6/20/2023
From account	Primary Checking	Delivery	Standard
Amount	\$10.00		
Process date	6/12/2023		
Invoice / Comment	<input type="button" value="None"/>		
Scheduled by	TESTER		

Options and User Maintenance

Bill Pay offers the following profile options: Company Profile, Manage Bill Pay Accounts, e-Notifications, Manage Users, and Reports.

Company Profile

The Company Profile Options Menu allows you to adjust the company's contact information, physical address, and enable Dual Signatures.

Company profile

Change company information

Company name: DIGITAL SERVICES TESTER

Address:*
5181 38TH ST S

City:* FARGO State:* North Dakota ZIP Code:* 58104-____

Phone number:* Fax number: (xxx) xxx-xxxx

Dual signatures required

Require dual signatures.

Manage Bill Pay Accounts

Managing Bill Pay accounts provides the option to add more "From" accounts. This also gives the option to edit existing "From" accounts.

Manage bill pay accounts

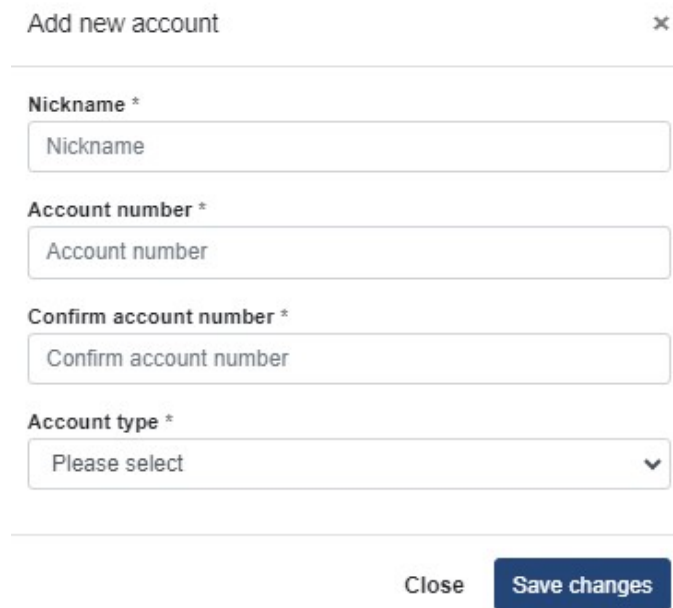
[+ Add new account](#)

Default	Nickname	Account number	Account type	Status	
<input checked="" type="radio"/>	Primary Checking	*****8234	Checking	Approved	Edit Delete
Default Account					

Manage Bill Pay Accounts

Adding New Accounts

1. Select "+ Add new account"
2. A pop up window will appear requesting the following information: Nickname, Account Number, and Account Type. Once the information is filled in, select "Save changes".



The screenshot shows a pop-up window titled "Add new account" with a close button (x) in the top right corner. The form contains four input fields, each with a label and an asterisk indicating it is required:

- Nickname ***: A text input field with the placeholder text "Nickname".
- Account number ***: A text input field with the placeholder text "Account number".
- Confirm account number ***: A text input field with the placeholder text "Confirm account number".
- Account type ***: A dropdown menu with the placeholder text "Please select" and a downward arrow.

At the bottom of the form, there are two buttons: a "Close" button and a "Save changes" button.

NOTE: BILL PAY ONLY ALLOWS CHECKING ACCOUNTS AS THE ACCOUNT TYPE.

NOTE: NEW ACCOUNT ADDITIONS MAY BE SUBJECT TO REVIEW AND APPROVAL BY THE CREDIT UNION. IF IT IS NOT SHOWING AS AVAILABLE IT MAY BE UNDER REVIEW. ALLOW UP TO 2 BUSINESS DAYS FOR THE NEW ACCOUNT TO BE ADDED.

NOTE: PAY FROM ACCOUNTS MUST BE TOWN AND COUNTRY CREDIT UNION ACCOUNTS.

Once the account has been added it will show under the "From" account dropdown when submitting new payments.

E-notifications

Bill Pay offers a wide array of notification options under the four following categories: Events, Logout, Recurring, and Reminders.

Alerts are sent to the Primary TCCU Online admin's email, this can be edited through the alerts menu.

A short text number may also be added to receive SMS text alerts.

Events

- Transaction exceeds a specific amount
- Recurring transaction processing
- Single transaction processing
- Transfer account approval
- New pay from account approved
- Payee information has been updated (On by default, cannot be edited)
- Payee or account activity is activated with an activation code (On by default)
- Email payee completes authentication (On by default)
- New eBill received (On by default)

Logout

Logout notifications are sent at the **end of every Bill Pay interaction upon logging out** and they only send if any of the selected actions take place during the session.

- Scheduled transactions
- Added payees (On by default, cannot be edited)
- Added transfer accounts (On by default, cannot be edited)
- Deleted payees
- Deleted transfer accounts
- Skipped and stopped transactions
- Added admin users (On by default)

Recurring

Recurring alerts allow you to select the frequency at which you will receive the following notifications:

- A list of all scheduled payments and transfers
- A list of all payees and transfer accounts
- A list of all transaction history (Allows you to pick and choose which categories)

Reminders

Reminders provide alerts when payments may be coming up for select payees and transfers. After selecting to add a reminder a new window will pop up requesting the reminder parameters:

Add reminder ×

What type of payee? *

Bills ▼

Pick a payee *

Select Payee ▼

Send notification to *

Select Option ▼

Reminder frequency *

Select Frequency ▼

Close Submit

Manage Users

Primary and Secondary Business Online Admins are able to adjust the permissions allowed to their Business Users. This page also allows the admins to adjust the user's information.

Note: Do not adjust the User ID.

Note: In order for a Business User profile to appear under this manage user screen they must be provided Bill Pay access via Additional Services > Manage Users > Options (three dots)

Manage users

Last name	First name	User ID	Last login		
TESTER	TESTER	1719yaMnqBKK 0Y	6/7/2023	 Edit	 Permissions
DIGITAL SERVICES TESTER <small>Primary User</small>	DIGITAL SERVICES TESTER	444444444	N/A	 Edit	 Permissions

Editing Permissions:

There are five permission categories: Payments, Transfers, Payees, Options, and Approve Authority.

Payments

- Schedule Bill Payments
- Schedule Email Payments
- Establish Payment Caps
- Designate Pay From Accounts
- Payment History

Transfers

- Add Transfer Accounts
- Schedule Transfers
- Establish Transfer Caps
- Transfer History

Payees

- Manage Payees

Options

- Access Reports
- Update Company Info
- Manage Billpay Users
- Manage Pay From Accounts
- Schedule Reminders

Approve Authority

- Approve Transactions

Bill Pay Operating Systems and Technical Support

With the sensitive information involved with online Bill Payments a robust security protocol is necessary. As this is the case there are certain web browser and operating system requirements to allow Bill Pay to operate properly. The below information is intended to assist with troubleshooting.

Operating Systems

iPay will only support manufacturer supported operating systems for:

- Windows
- Mac OS
- iOS – iPhone and iPad
- Android

Browsers

To support the security measures we have in place to keep your data safe, we require the use of a modern browser. As new versions of browsers are released, we will deprecate support for older versions.

- Google Chrome should automatically update, and major updates are released approximately every 12 weeks. If Chrome is two versions older than the current stable channel version, bill pay applications may not be accessible.
- Mozilla Firefox should automatically update, and major updates are released approximately every 12 weeks. If Firefox is two versions older than the current stable channel version, bill pay applications may not be accessible.
- Microsoft Edge will be supported at the latest version only. Bill pay applications may not be accessible on older Microsoft Edge versions, 60 days after a new version is released.
- Apple Safari currently only sees major upgrades during the Fall. Bill pay applications may not be accessible on older Safari versions, 60 days after a new version is released.

Microsoft Internet Explorer no longer receives feature updates and does not support modern web application security; therefore, we do not support Internet Explorer with our bill pay applications.

Troubleshooting Tips and Tricks

In this section situations and concepts will be listed as **Issues (I)** and troubleshooting advice will be listed as **Solutions (S)**.

I: When accessing Bill Pay (either on the App or Web Browser) I am stuck on a white page.

S: A white page can mean a few things, but typically is resolved through the following methods (It is advised to check back with Bill Pay after each step):

- a. Clear the cookies and cache through your web browser. *Note: If you are using the app this step will still work. Bill Pay connects to the default web browser on your device and is governed by the settings.*
- b. Ensure Pop-ups are set to allowed in the web browser privacy and security settings. Depending on the web browser you may be able to add "safe" websites to allow pop ups, if this is the case add the two following web pages: **billpaysite.com** and **businessbillpay-e.com**.
- c. Certain web browsers provide an option to allow all cookies. Ensure that this is selected.
 - c-1. Some web browsers allow you to set certain websites up as always allowed to use cookies, add the following websites to the list:
billpaysite.com and **businessbillpay-e.com**.
- d. In certain cases it may be an issue with the language settings. Bill Pay only allows English language characters. Ensure your web browser is set to English on the languages settings.

I: I am receiving an error message in place of the Bill Pay interface.

S: Any time that an error message is received on Bill Pay it is advised to attempt the troubleshooting steps in the above situation. If those steps do not resolve the issue it may be something that will need to be escalated. Please contact us at 800-872-6358 to report the error message, inform the representative that you have followed the Bill Pay troubleshooting steps listed in the TCCU Online for Business user guide, the representative will then escalate your case to Digital Services through a service request. You should expect a call from a Digital Services Specialist as confirmation and additional troubleshooting questions.

Checklist for Escalation

1. Screenshot of the error message
2. What actions you were attempting when the error manifested
3. A rough approximation of the time of day the attempt was made

Positive Pay – ACH

ACH Positive Pay is an online fraud mitigation service which allows a business to manage ACH debits and credits posting to their accounting using filters and blocks.

How it Works

Business Users with the correct permission or Primary and/or Secondary Admins establish maximum credit and/or debit rules on a per account basis. If an ACH transaction is posted to the account outside of the established rule limit maximum an exception is produced, based off of the selection in the rule the business will be able to decide on whether the transaction will remain posted or be returned. Rules can be maximum debit amounts, credit amounts, or to block all transactions that trigger the exception.

Restrictions

ACH Positive Pay Blocks and Filter Rules are only applicable to checking accounts and savings accounts.

Limited to One Rule per account.

Available Rules

-Maximum Allowed ACH Debit – This rule will create an exception for any ACH debit above the established maximum.

-Maximum Allowed ACH Credit – This rule will create an exception for any ACH credit above the established maximum.




-Maximum Allowed Debits and Credits – This rule will create an exception for any ACH credit or debit above the established maximum.

-Block All – This will create an exception for any ACH transaction above the established maximum.

Establishing Blocks and Filters

Primary and Secondary Admins as well as Business Users with Manage ACH Blocks and Filters may establish, edit, or delete ACH blocks and filters. To start adding rules, follow the instructions on the following page.

ACH Positive Pay Instructions

1. Select "Account Services" 
2. Select "Manage ACH Blocks and Filters" 
3. Select "+ Add a rule" 
4. Fill out the required information on the Add a Rule form that populates

Add a rule



Rule Description

Account(s)

i Only accounts without an associated rule will be displayed.

Allowed transaction

Maximum Debit amount

Maximum Credit amount

Add

- a. Rule Description – Name your rule
 - b. Account(s) – Select which accounts the rule will apply to
 - c. Allowed transaction – Select the transaction type that the rule will apply to – *Debits, Credits, Debits and Credits, or Block All.*
 - d. Maximum Debit or Credit amount – Set the maximum dollar amount for ACH transactions before the rule is triggered
5. Click “Add”

Once the rule has been added it can be edited or deleted under the “Manage Rules” tab:

Rule Description	Account(s)	Allowed transaction	Maximum Amount	
Debits	1 Account	Debits only	\$1,500.00	Edit Delete

Managing Exceptions

If any exception rules are triggered by an ACH Debit or Credit a business user/admin will need to review those items and decide to pay or return them before the cutoff time (12:30pm Central Time). If a decision is not made by the cutoff time, the default decision to either pay or return the item will be enacted.

<input type="checkbox"/>	Account / Tax ID Name	Memo	Effective Date	Amount	Decision
Blocked account					
<input type="checkbox"/>	CHECKING	YMCA	Nov 02, 2023	-\$75.00	<div style="text-align: center;"> <input type="button" value="Pay"/> <input type="button" value="Return"/> </div>

Manage History

This tab allows users to review the ACH Positive Pay decisions that were made previously.

Returns

If an ACH or check item is set to be returned a member of our Accounting staff will reach out to the responsible individuals listed on the account. A DocuSign will be sent for the appropriate transaction type and will need to be signed the same day the decision was made in order to return the item.

ACH Positive Pay Troubleshooting

In most cases troubleshooting ACH Positive Pay is something that TCCU will need to conduct. Please call us at 800-872-6358 if issues are experienced.

Be sure to review your established rules for accuracy. TCCU cannot make changes on Positive Pay rules on your behalf.

Positive Pay – Check

Check Positive Pay is a fraud mitigation tool available to TCCU Online for Business Admins/Users.

How it Works

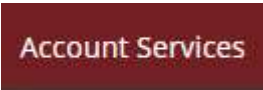
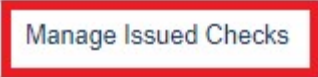
Check Positive Pay provides business Admins and Users the ability to record any outstanding checks that have been written off of the registered checking account. Users will receive exceptions for any checks presented against the account that is enrolled in Check Positive Pay, checks recorded in the register will allow the users to recognize any discrepancies within Positive Pay itself and decide to either allow the item to remain posted or to have it returned.

Check Positive Pay Instructions

Check Positive Pay requires Business Users to add check information to their digital register in order for the items to trigger any exceptions.

-Check Register - Access

1. Select "Account Services"

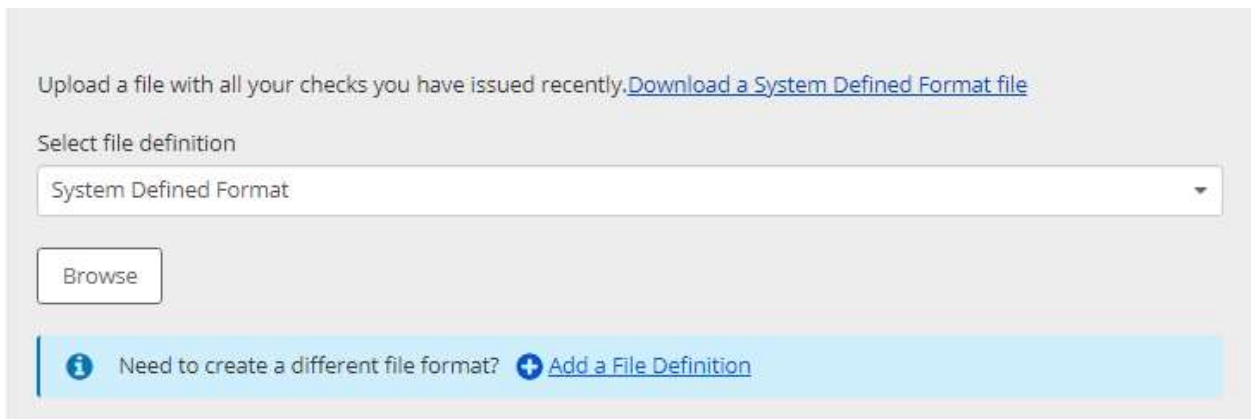
A dark red rectangular button with the text "Account Services" in white.A light blue rectangular button with the text "Check Positive Pay" in dark blue.A light blue rectangular button with the text "Manage Check Exceptions" in dark blue.A light blue rectangular button with the text "Manage Issued Checks" in dark blue, highlighted with a red border.

2. Select "Manage Issued Checks"
3. Checks can be added to the register on an individual basis or by uploading a Delimited File Type
 - a. Uploading Check Register File
 - b. Add Individual Checks

-Uploading Check Register File

This method requires that a user uploads a delimited file type. The rules for how that file is read is set by the business user through the Map fields step. Use the step by step instructions for assistance with creating and uploading a check register file and template:

1. From the "Check Register" tab select "Upload Issued Checks" this will prompt the Upload Issued Checks workflow form. You may download a sample by selecting "Download a System Defined Format File" *Note: The File will be a .txt file with commas as the default delimiter. The File format will not necessarily be in line with the default file definitions.*
2. Select "+Add a File Definition" to set new File Field definitions and Mapping directions. – *Continue to Step 3 to learn about File Definitions*



Upload a file with all your checks you have issued recently. [Download a System Defined Format file](#)

Select file definition

System Defined Format

Browse

i Need to create a different file format? **+** [Add a File Definition](#)

3. Set your File Details
 - a. File Definition Name
 - b. File Type (Delimited or Fixed). *Depending on the file type chosen, the format options and field mapping options will change to accommodate.*

Delimited File Example

1. Select your Delimiter (Comma, Pipe, or Tab)
2. Enter the amount of fields in the file (minimum of 4) – Check Number, Amount, Issue Date, Payee, Void

3. Enter Date Format as it appears on your file
4. Enter Amount Format as it appears on your file

Define file details

File definition name
Delimited Example

File type
Delimited Skip the file header row

Field delimiter
Comma(,)

How many fields are there in the file? ⓘ
Enter number of Fields(at least 4 and Maximum 10)

Date format
mm/dd/yyyy

Amount format
\$1234.12

Cancel Next

5. Once your selections are made, advance to the next step by selecting "Next"
6. Input the Field Positions for the check information on your file in the next page.
Below is an example of a Comma Delimited file with five fields followed by the correct Mapping Settings for this specific file (this is merely an example, different delimiters and definition choices will determine the file format)

```

Sample Register1 - Notepad
File Edit Format View Help
1101,"John Smith",08/20/2023,50000.00,NO
1102,"Allen Winston",09/01/2023,1500.00,NO
1010,"Test Test",09/01/2023,2000.00,YES

```

Map these fields	To fields from your file in...
Check Number	Field 1
Payee	Field 2
Issued Date	Field 3
Amount	Field 4
Void (optional)	Field 5

Next

- Select "Next" to test your file. Click "Browse" and locate your file

Test & Confirm (Optional)

You may upload a file to test the mapping

Upload a test file

Browse

Back

Save file definition

- Upload a test file to confirm that the mapping is correct.

Fixed File Format Instructions

- Select the Date format and Amount format as it shows on your file – These instructions may also serve as a template to build your own Fixed Data File

File definition name
Fixed Test

File type
Fixed Skip the file header row

Date format
mm/dd/yyyy

Amount format
\$1234.12

2. Establish field mapping starting and ending character positions for each category.
 - a. Start Position = the starting character position for the data selection
 - i. e.g: Field one = issue date. Date format = mm/dd/yyyy = 10 total characters (maximum)
 - b. End Position = the ending character position for the data selection

Note: Spaces are considered a count in the position.

Start Position	End Position	Maps to fields...
1	To 10	Issued Date
18	To 26	Amount
33	To 38	Check Number
45	To 57	Payee
65	To 67	Void (optional)

3. Once the mapping is complete, continue to the next step to test your mapping and your file. Browse for your file and upload it to test. *Note: If it is successful you will receive a success prompt and have the ability to review the uploaded data. If it fails you will receive a brief error message. Review your file and Mapping settings from the previous step to resolve any input errors.*

You may upload a file to test the mapping

Upload a test file


Browse

Fixed Test.txt 

Success



Success

File Data Verified. Results are displayed below. 


Example Results

Payee	Check Number	Date	Void	Amount(\$0.00)
tester tester	12345	06/01/2023	Yes	\$1500.00
me too	12346	09/01/2023	No	\$100.00

Imported 2 recipients

-Managing Check Exceptions

When a check is posted to the account that is enrolled in Check Positive pay an exception is produced. Checks presented that are not in the register will still produce an exception, but there will be no information to compare the presented check to. Users need to make a decision before 12:30 PM Central, if the cutoff time is missed then TCCU will leave the item posted.

1. Navigate to Account Services
2. Select "Manage Check Exceptions"
3. If any checks are in the Check Exceptions queue the user is able to review the item:
 - a. An image of the posted check may be viewed by clicking the blue Check icon 

- b. The Issued Amount and Issued Date are available to compare to the presented date and presented amount to confirm accuracy
4. In the Action column the member may decide to Pay or Return the item
 - a. If the item is Paid it will remain posted, no further action necessary
 - b. If the item is Returned, continue to Step 5
5. Returned items require that a Reason is required before the item can be returned.
Select the appropriate reason from the dropdown
6. Submit the decision

Returns

If an ACH or check item is set to be returned a member of our Accounting staff will reach out to the responsible individuals listed on the account. A DocuSign will be sent for the appropriate transaction type and will need to be signed the same day the decision was made in order to return the item.

Basic Overview – ACH Payments

Move Money
ACH/Wire Payments
Make/Collect a payment
Manage payment templates
Scheduled payments
Import Recipient Information
Manage Import File Definitions

Make/Collect a Payment – Allows users to perform ACH transactions by selecting any templates that they have created as well as make/collect one time payments.

Manage Payment Templates – Provides the user with the ability to create and maintain ACH templates.

Schedule Payments – Schedule or maintain existing ACH scheduled/recurring payments.

Import Recipient Information – Upload payee or payor information directly to a list in order to easily carry it over to any templates in the future.

Manage Import File Definitions – Allows the user to set rules for when Import Recipient information can/should be used on a template.

Detailed Guides: ACH

ACH Payments

- Make/Collect a Payment
- Manage Payment Templates
- Scheduled Payments
- Import Recipient Information
- Manage Import File Definitions

ACH Origination is not a default option. If you are interested in ACH origination, please reach out to a Business Services Specialist for details on how to enroll.

Making and Collecting Payment

Making and collecting payments is a process that **will** require dual approval by default for any account that has at least two admins (one Primary Admin and one Secondary Admin).

Creating a Template

1. Navigate to the "Move Money" banner option > Manage Payment Templates
2. Click "+ Add a Template"

Note: You may alternatively duplicate existing templates, this duplicate template will still require approval.

3. The Template Details workflow will populate. Select the funding account and template type. Depending on the template type selected the form may change, wires and ACH transactions have different requirements.

4. Click "Add recipient". A pop up window will appear requesting their ACH information. Fill out all of the required information and click "Save". This will add a recipient to the list below, repeat this step for any additional recipients that may be necessary.

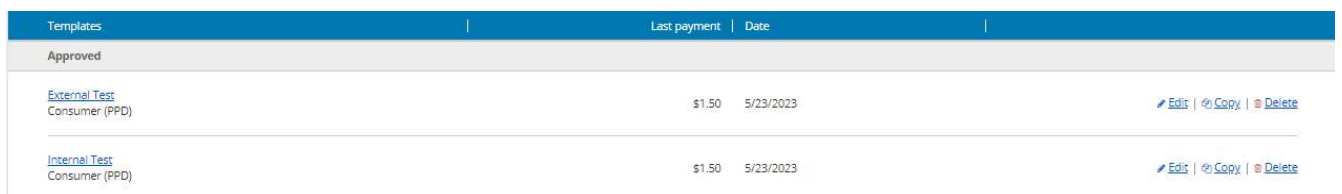
4a. Creating a prenote is a possibility at this point. If this is selected a non-monetary ACH will be sent to the recipient's provided credentials to ensure validity of the account. To do this check the box next to the recipient that you would like to perform the prenote check on and click "Create prenote". If a prenote is created you will be unable to schedule payments for that individual until it is complete (typically 1-2 full business days).

5. Once the template is complete and all recipients are entered, save the template.

Editing, Copying, and Deleting Templates

Any template that a user has created can be edited, copied, or deleted by a user with the proper authority.

In order to perform these actions Navigate to the "Move Money" banner option > Manage Payment Templates. The below image is an example of a template list.



Templates	Last payment	Date	
Approved			
External Test Consumer (PPD)	\$1.50	5/23/2023	Edit Copy Delete
Internal Test Consumer (PPD)	\$1.50	5/23/2023	Edit Copy Delete

Edit

If edits are necessary on existing templates, select that option. The system will bring you to the standard template creation form, make any changes necessary. *Note: If any changes are made and Dual Approval rules are in effect the template must be approved again by an admin.*

This option can be used to add additional recipients rather than creating new templates for each recipient.

Copy

Copying a template creates an exact duplicate of an existing template. The only requirement is to create a new name for the template. *Note: Copied Templates are subject to Dual Approval if edits are made to the copied version.*

Delete

If a template must be deleted, select the "Delete" option. A pop up will appear to confirm the action.

Make/Collect an ACH

To access this option navigate to "Move Money" > Make/Collect a payment.

1. Select either "Make payments" or "Collect payments"
2. A "How do you want to pay/collect money" option will appear. Select the template you would like to use from the dropdown or choose to create a new one if necessary.

Note: If you select "Make a one-time payment" you will be prompted to fill out the recipient's information.

3. After you select your template it will populate with a list of all of the recipients associated with the template. Input the amount of the transaction for each individual recipient on the file and an addenda record if necessary.

4. Select a deliver on date and frequency (by default it will be a one-time send).

- 4a. If Same Day ACH is enabled for your business, check the box if you would like to utilize that option.

5. Review the total and any fees that may be associated with the transaction for accuracy, if everything checks out select "Continue to review".

6. A review screen will populate allowing you to review the template for accuracy one more time. Click "Pay" to submit the file. *Note: If you must cancel a transaction that can be done up until it processes. Please call 800-872-6358 for assistance to cancel the transaction if you are unable to through TCCU Online or App options. Cancellation requests sent in after admin approval may be possible, but it is not a guarantee after it has been sent to the credit union as an approved file. We will make our best attempt, but if the file has already been sent to the Fed resolution will need to be made between your company and the recipient.*

Scheduled Payments/Approved Payments/Declined and Failed Payments

Scheduled Payments can be viewed and maintained by either selecting "Make/Collect a Payment" or by selecting "Scheduled Payments".

Scheduled Payments

Displays a list of all scheduled payments that require approval.

If any payments are scheduled and have not been approved they may be edited or canceled.

Approved Payments

Lists all transactions that have been approved and the current status of the transaction.

Declined/Failed Payments

Provides a list of any failed or declined ACH or Wire payments.

Importing Recipient Information

Importing recipient information directly can speed up the process for regular ACH users. Before information can be imported you will need to establish rules for the files that you import.

Manage Import File Definition

Managing the import file definitions is a process that allows you to set rules to make it easier to add bulk recipients to a template. To find this option navigate to "Move Money" > Manage Import File Definitions

1. Enter a name for the file definition.
2. Select the funding account.
3. Choose the appropriate payment template.
4. Select the necessary ACH Company ID.
5. Enter a description for the payment.
6. Select how you would like the payments to settle (Batch offset or Item offset).

After the initial template settings have been filled, proceed to the "File definition" section at the bottom of the page.

7. Select either Delimited or NACHA for the file type (NACHA is the preferred option).
 - 7a. If NACHA is selected choose at least one record match option: Recipient ID, Recipient Name, or Bank Account Number. Click "Next". – Skip to step 15.
 - 7b. If Delimited was selected continue to step 8.
8. Choose to Skip the first header row if a header row is present on the file.
9. Choose the Field delimiter: Comma, Pipe, or Tab.
10. Enter the amounts of fields in the file. (Minimum of 6 but a max of 10 entries)

11. Select at least one record match option: Recipient ID, Recipient Name, or Bank Account Number.
12. Click "Next".
13. You will be directed to the Map Fields step. *Note: If the file is in NACHA format and had been selected previously mapping is not necessary.*
14. Map the fields with their corresponding field in your import file. In order to reduce errors once a file field is selected it cannot be selected under a different mapping option. Once this is complete click "Next".
15. Test and confirm. Upload your file and perform the test to ensure the information is filling in the correct fields.

Import Recipient Information

Once you have set up definitions and rules for your recipient files, you can utilize those rules to upload the files.

To do this navigate to "Move Money" > Import Recipient Information.

File Definitions will only appear under this option if a file definition was created and passed testing.

Invoicing and Payments - Getting Started With Autobooks

Autobooks is a feature that is provided to all TCCU Online for Business profiles that offers payment processing and invoice creation.

The user is directed to Autobooks upon clicking "Invoicing and Payments".

The first time that a user accesses Autobooks or if any changes have been made to the terms they will first be prompted to review and accept the Autobooks Terms of Use and End User License. If the terms are not accepted use of the service is not granted.

An email will need to be provided for contact purposes. Autobooks may need to reach out for additional information.

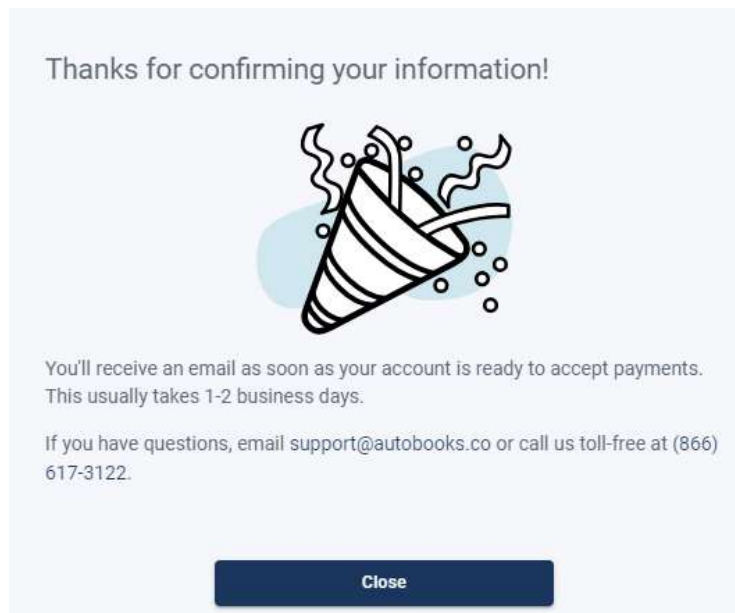
First Time Login

1. Accept the Terms and Conditions
2. Input the main email address for the user that will be accessing Autobooks. Preferably a Primary or Secondary Admin.
3. Autobooks will request additional information in order to gauge the proper underwriting to meet your business's needs all of the personal information entered must be the business owner's. The information requested may be but is not limited to:

Full Name, Phone Number, Home Address, Date of Birth, Business's Address, Business Formation Year, Business Structure, The Business's Website, Any DBA's, Industry, Products Offered, Payment and Revenue Estimates, Social Security Number, EIN, Ownership Percentages

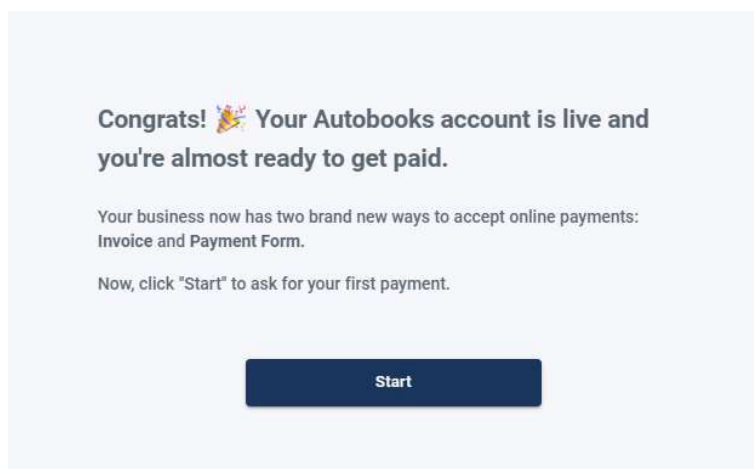
Note: If any of the requested information is not provided underwriting cannot be properly performed. A Town and Country Representative or Autobooks representative may reach out by email or phone to set up a time to finish registration.

Upon completion if all of the information was entered a confirmation will pop up.



Once the business is approved an approval message will pop up on your next login.

Note: Most registrations are approved immediately, however in certain cases it can take up to 2 business days.



The first steps that Autobooks will allow are to create your first invoice or to access your payment form. Follow the below instructions based on each selection.

Autobooks Help

Autobooks offers direct assistance with their own proprietary service team. Utilize the below information for assistance with Autobooks:

Website: <https://help.autobooks.co/knowledge> – Contains many help guides, reference materials, and video demonstrations.

Phone: 866-617-3122 – Contact the Autobooks team for assistance over the phone. Users are also able to request appointments with an Autobook representative for assistance with setup.